

Dr. B. B. HEGDE FIRST GRADE COLLEGE, KUNDAPURA

Accredited by NACC With B++ Grade (Cycle I)

(Affiliated to Mangalore University)

(A Unit of Coondapur Education Society (R.), Kundapura)

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Prof. K. Umesh Shetty, M.Com, M.Phil, PGDHE.

PRINCIPAL

No. BBHC /2023-24/MRP- 43

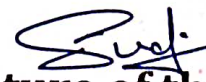
Date: 07/06/2024

## Certificate

*This is to certify that the Mini research project entitled "A study of the impact of digitalisation in payments System: perception of shopkeepers and customers in Kundapura Taluk", submitted to the Mangalore University, in partial fulfilment of the requirements for the award of the Degree of Bachelor of Commerce is the record of original work done by the students of III B.Com (C) during the Academic year 2023-24. They did this work under my supervision and guidance. This report has not previously formed the basis for the award of any candidate of any Degree/Diploma/ Associateship/ Fellowship or other similar title of the University earlier.*

  
Principal

Principal  
Dr. B.B. Hegde First Grade College  
Kundapura-576201  
Countersigned

  
Signature of the Guide



HOD, Commerce



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## Mini Research Project On

**'A Study of the Impact of Digitalization on the Payments System:  
Perception of Shopkeepers and Consumers in Kundapura Taluk'**

### Guide:


Mr. Sudhir Kumar  
Asst. Professor  
Department of Commerce

### Project Team

Roll No.	UUCMS Register No.	Names	Class & Section
CM21158	U05BB21C0140	ABHINAYA	III B.Com (C)
CM21183	U05BB21C0164	MANDARA	III B.Com (C)
CM21203	U05BB21C0216	RASHMITHA	III B.Com (C)
CM21205	U05BB21C0243	RASHMITHA SHETTY	III B.Com (C)



2023-24

  
**Principal**  
Dr. B.B. Hegde First Grade College,  
Kundapura -576201