



## PTVA's Institute of Management

(Approved by AICTE, DTE and affiliated to University of Mumbai)  
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ISO 9001:2015 Certified Institute & Accredited by NAAC

### INSTITUTE CERTIFICATE

I, Dr. Tejashree Deshmukh hereby certify that Rajesh Jha, Part Time MFM Student of Parle Tilak Vidyalaya Association's Institute of Management, has completed a project titled 'A Study on UPI (Unified Payment Interface)' in the Academic Year 2022-23. The work done by the student is original and the information included in the project is true to the best of my knowledge.

Dr. Tejashree Deshmukh

In-charge Director

