

**RANI CHANNAMMA UNIVERSITY, BELAGAVI**



**B. V. V. Sangha's**

**BASAVESHWAR COMMERCE COLLEGE  
BAGALKOT**



**MASTER OF COMMERCE**

**2021-2022**

**PROJECT REPORT ON**

**"A Study On Users Perception towards Cashless  
transactions with reference to Indian Overseas Bank,  
Bagalkot"**

Internal Guide

**Prof. K. J. Malaji**

External Guide

**Shri Sunil Kumar Patil**

Submitted by

**Miss. Anjali. A. Somani**

**M.Com Final Year**

**Register No: MC205605**



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**BASAVESHWAR COMMERCE COLLEGE,**  
**BAGALKOT - 587 101.**

Dist : BAGALKOT)

(KARNATAKA STATE



**NAAC : B++**

**Dr. Jagannath V. Chavan**  
Principal  
M.A., M.Phil., Ph.D., S.L.E.T.

Ref. No.: BCCB /


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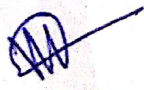
Date 30/08/2022

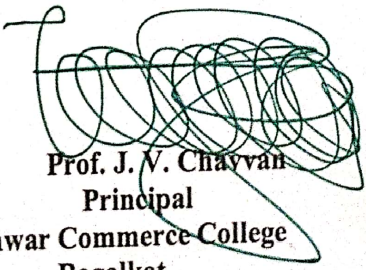
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website : [bvvsbccb.org](http://bvvsbccb.org)

## CERTIFICATE OF APPROVAL

This is to certify that the project entitled topic "A Study on Users Perception Towards Cashless Transactions" with reference to Indian Overseas Bank, is being submitted by Miss. Anjali. A. Somani, a student of M.Com final year (Reg No: MC205605) has satisfactorily completed her project work for fulfillment of M.Com Degree by Rani Channamma University, Belagavi for the academic year 2021-22.

  
Prof. Smt. K. J. Malaji  
Internal Guide

  
Prof. Smt. K. J. Malaji  
Co-ordinator & HOD

  
Prof. J. V. Chavvan  
Principal  
Basaveshwar Commerce College  
Bagalkot

 **Indian Overseas Bank**

**इण्डियन ओवरसीज़ बैंक**

Bagalkot Branch (2407)  
Belgaum-Raichur Road  
Bagalkot  
KARNATAKA-587101

IFS Code: IOBA0002407  
MICR Code: 580020006

E-Mail ID: iob2407@iob.in

Ref No.: IOB/ BAG/ PC01/ 2022-23

Date: 21.09.2022

TO WHOMSOEVER IT MAY CONCERN

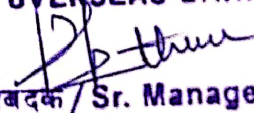
**CERTIFICATE**

Miss Anjali. A. Somani who is presently studying in M.Com (IV Sem) Final year having Reg No: MC205605, at Basaveswara Commerce College, P.G Dept, Bagalkot has asked our permission to undertake a project on "A Study on Users Perception Towards Cashless Transactions" with reference to Indian Overseas Bank, Bagalkot at our Indian Overseas Bank, Bagalkot branch. She has successfully completed the project from 02.05.2022 to 31.08.2022 & submitted a copy of project to us. She was found sincere & hardworking during her project term. Her conduct & performance was found good.

This certificate is being issued on specific request of the student which is a part of her syllabus & this is being used only for her educational purpose.

We wish her all the best for her future.

कृते इण्डियन ओवरसीज़ बैंक  
For INDIAN OVERSEAS BANK

  
श्री प्रबन्धक / Sr. Manager  
बगलकोट / BAGALKOT-587 101.  
Branch Manager

