

Avishkar

2019-20



14th Maharashtra State
Inter-University Research Convention

January 28-31, 2020

Certificate of Participation

This is to certify that **Ms. Pawar Puja Arun** of **Shivaji University, Kolhapur** has participated and presented a research project titled **IMPACT OF CASHLESS TRANSACTION ON SOCIETY** in **Commerce, Management and Law** category and **UG** level at the 14th Maharashtra State Inter-University Avishkar Research Convention: 2019-20 organized by University of Mumbai on January 28-31, 2020.

Kalina, Mumbai
January 31, 2020

Prof. Suhas Pednekar
Vice-Chancellor,
University of Mumbai

Dr. Ajay Deshmukh
Registrar,
University of Mumbai



Prof. Ravindra Kulkarni
Pro Vice-Chancellor,
University of Mumbai

Dr. Sunil Patil
Director,
Department of Students' Development,
University of Mumbai and
Organizing Secretary