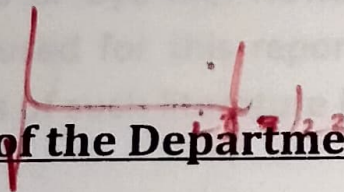


**BONAFIED CERTIFICATE**

This is to certify that Project Report with the title **A STUDY UNIFIED PAYMENT INTERFACE (UPI)** submitted by **MD.P.SHANAWAZ** is the bonafied student of **Mrs. A.V.N COLLEGE**

The work of project is partial fulfillment of the requirement for the degree in Commerce affiliated to Andhra University during the Academic year 2020 - 2022

This is original work to the best of knowledge

  
**Head of the Department**

**Lt. Cdr. PRASANNA KUMAR**

Commerce Department

Mrs. A.V.N COLLEGE

PLACE: VISAKHAPATNAM

DATE:

INTERNAL

  
**Project Guide**

**DR. B. SURESH BABU**

Lecturer in commerce

Mrs. A.V.N COLLEGE

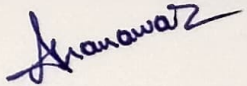
EXTERNAL

# STUDENT DECLARATION

I hereby declare that the Project Work with the title **A STUDY OF UNIFIED PAYMENT INTERFACE (UPI)** submitted by me for the partial fulfillment of the degree of B.Com in Banking under the University of Andhra is my original work and has not been submitted earlier to any other **MRS.A.V.N COLLEGE** for the fulfillment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me. However, extracts of any literature which has been used for this report has been duly acknowledged providing details of such literature in the references.

**PLACE: VISAKHAPATNAM**

  
**MD P SHANAWAZ**

**DATE:**

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# CONCLUSIONS

UPI is the fund transfer infrastructure where multiple banks can be handled with the single mobile application, as a result the immediate payments can be done by the future generations. The UPI platform offers several advantages over current systems especially when it comes to small value (less than USD 100) payments that customers generally need to make as they go about purchasing goods and services in their daily lives. It can also provide instantaneous settlements for the merchants.

# **A PROJECT REPORT ON MOBILE BANKING**

**A project report submitted in partial fulfilment for the award of  
Bachelor of Commerce (B.com.)**

**5. semester end examination  
december.2021**

**Submitted by**

**VANTHALA BHASKARA RAO**

**HALL TICKET NO.119130803154**

**Under the supervision of  
A.SREE LAXMI  
M.COM.,  
DEPARTMENT OF COMMERCE  
Mrs.A.V.N COLLEGE**



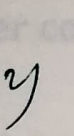
**DEPARTMENT OF COMMERCE  
Mrs.AVN College, Visakhapatnam.**

**DECEMBER-2021**



## BONAFIDE CERTIFICATE

Certified that this project report is the bonafide work of VANTHALA BHASKARA RAO who carried out the project work under my supervision.

  
HEAD OF THE DEPARTMENT

Cdr. MI. PRASANNAKUMAR.

M.Com, M.Phil.

Commerce Department

S.A.V.N COLLEGE

Project GUIDE .

A.SREE LAXMI

M.COM.,

Commerce Department

Mrs A.V.N COLLEGE

INTERNAL.

EXTERNAL

## DECLARATION

I hereby declare that project entitled " A CASE STUDY ON MOBILE BANKING" is an original work done by me and submitted to the Department of Commerce, Mrs.AVN College, Visakhapatnam, for the fulfilment of the 5<sup>th</sup> Semester end examination. I declare, that this or part of it has not been submitted to any other college for the award of degree.

Place: Visakhapatnam

Date: 18/12/2021

V. Bhaskara Rao.

VANTHALA BHASKARA RAO

Reg.No1191308031



## CONCLUSION:

It is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Govt., telecom service providers and mobile device manufactures along with bankers need to make efforts so that penetration of mobile banking reaches from high-end to low-end users and from metros to the middle towns and rural areas. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit. Research so far has outlined a diversity of thinking and innovation that exists in the m- payments arena. International Journal of Advanced Research in ISSN: 2278-6244 IT and Engineering Impact Factor: 5.418 Vol. 4 | No. 12 | December 2015 [www.garph.co.uk](http://www.garph.co.uk) IJARIE | numerous solutions have been tried and failed but the future is promising with potential new technology innovations.