



# ST FRANCIS DE SALES COLLEGE

Permanently Affiliated to Bangalore University || AICTE Approved Electronic City, Bengaluru - 100

Reaccredited by NAAC with 'B++' Grade || Recognised under section 2(f) & 12(b) of the UGC Act || An ISO 9001: 2015 Certified Institution

A FRANSALIAN INSTITUTE OF HIGHER LEARNING

## EXCELLENTIA 2021

## CERTIFICATE

This is to Certify that Dr./Prof./Mr./Ms. Thanapackiam A of St Francis de Sales College has Presented Paper titled "Compendious Study of Electronic Payment Systems and its Promising Future" in the Two-Days International Multidisciplinary Conference on "Research in Humanities and Social Sciences: Findings and Challenges" organized by Dept. of Humanities and Social Sciences in association with Research & IP Cell on 12<sup>th</sup> and 13<sup>th</sup> October 2021.



*Raye*

PRINCIPAL