



**International Conference on
Enhancing Financial Well-being Through Digital Financial Literacy
(ICE_FWB_DFL_2025)**

Presentation Certificate

This is to certify that

Dr. Purushottam Bung

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presented a paper titled

The penetration and impact of digital payments on the business performance of Informal sector enterprises in Bangalore

at the International Conference on Enhancing Financial Well-being Through Digital Financial Literacy

held in hybrid mode at Indian Institute of Management Tiruchirappalli, on 14th February 2025

Sponsored by

Indian Council of Social Science Research, New Delhi under the Scheme of Vision Viksit Bharat @ 2047

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