

## **CERTIFICATE FROM THE CANDIDATE**

I declare that thesis entitled **“A STUDY ON THE BANKING HABITS OF PEOPLE IN RURAL AREA OF INDIA”**, is my own work conducted under the supervisor of **Dr.G.P.RAMAN**, Professor and Head, PG and Research Department of Commerce, Presidency College, Triplicane, Chennai - 600005. My centre of research is Presidency College, Triplicane, Chennai - 600005, approved by research Degree Committee. I have put in more than 200 days of attendance with the supervisor at the centre.

I further declare that to the best of my knowledge the thesis does not contain any part of any work which has been submitted for award of any degree either in this University or any other university/ deemed university without proper citation.

Signature of Supervisor  
(With stamp)

Signature of candidate

Signature of the Head/Principal  
(With stamp)

