

## **CERTIFICATE FROM GUIDE**

This is to certify that work entitled “**A STUDY ON THE BANKING HABITS OF PEOPLE IN RURAL AREA OF INDIA**”, is a piece of research work done by Mr.**MUJESH.J**, registration number: **JJTU/6100933** under my supervision for the degree of **DOCTOR OF PHILOSOPHY** in **COMMERCE** of JJT University, Jhunjhunu, Rajasthan, India, that the candidate has put attendance of more than 200 days with me.

To the best of my knowledge and belief the basis

- I. Embodies the work of candidate himself.
- II. Has duly been completed.
- III. Fulfills the requirement of ordinance related to Ph.D. degree of the University and
- IV. Is up to the standard both in respect of content and language for being referred to the examiner.

Signature of the Supervisor  
(With stamp)