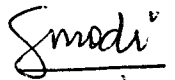


DECLARATION

I hereby declare that the thesis entitled “**ATM’S and their Impact on Indian Banking Industry**” completed and written by me has not previously formed the basis for the award of any Degree or similar title upon me of this or any other University or examining body.



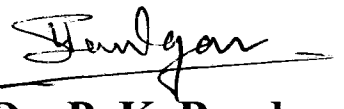
Sapna Modi

Place: Mumbai

Date: 20-01-10

CERTIFICATE

This is to certify that the thesis entitled “**ATM’S and their Impact on Indian Banking Industry**” which is being submitted herewith for the award of the **Degree of Vidyavachaspati (Ph.D.)** in Management of **Tilak Maharashtra University, Pune** is the result of original research work completed by **Mrs. Sapna Modi** under my supervision and guidance. To the best of my knowledge and belief the work incorporated in this thesis has not formed the basis for the award of any Degree or similar title of this or any other University or examining body upon her.


Dr. P. K. Bandgar

Guide

Place: *Mumbai*

Date: *20-01-10*