

Dr. (Smt.) K. S. Sarala, Ph. D
Associate Professor and Head,
Department of Commerce and Management,
Sahyadri Arts and Commerce College,
(Constituent College of Kuvempu University)
Shimoga – 577 203, Karnataka, India.

Certificate

This is to certify that the thesis entitled **The Impact of Plastic Money on Bank Customers in Karnataka – An Empirical Study** submitted to Kuvempu University by **Smt. V. Vimala** for the award of the Degree of Doctor of Philosophy in Commerce is her own work carried out under my guidance and supervision and it has not been submitted to any other University/Institution previously for the award of any Degree, Diploma, Associateship, Fellowship or other similar title.

Place : Shimoga
Date : 30th October, 2014


K. S. Sarala
Guide

Dr. Smt. K. S. Sarala, Ph.D.,
Associate Professor and Head
Department of Commerce & Management
Sahyadri Arts & Commerce College
Kuvempu University
SHIMOGA-577 203