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Declaration

I hereby declare that the thesis entitled **The Impact of Plastic Money on Bank Customers in Karnataka – An Empirical Study** submitted to Kuvempu University for the award of the Degree of Doctor of Philosophy in Commerce is my original work done under the guidance and supervision of **Dr. (Smt.) K. S. Sarala**, Associate Professor and Head, Department of Commerce and Management, Sahyadri Arts and Commerce College, (Constituent College of Kuvempu University), Shimoga– 577 203, Karnataka, India and that it has not previously formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar title of any University or Institution.

Place : Coimbatore
Date : 30th October, 2014



V. Vimala
Research Scholar