

Dr.RM.CHIDAMBARAM

Professor and Head
Department of Bank Management
Dean, Faculty of Management
Alagappa University

CERTIFICATE

This is to certify that the thesis titled, “**BANK DEPOSITS: A STUDY ON VOLUME, GROWTH AND MIX**” is a bonafide record of the research work done for the Ph.D. Degree in Bank Management by **Mr. HABIL SLADE OKUMU OGALO** during the period of the study under my guidance at Alagappa University, Karaikudi - India and it has not previously formed the basis for the award to the candidate of any Degree, Diploma, Associateship, Fellowship or any other similar title of any university, Indian or Foreign.

The thesis represents an independent work on the part of the candidate.

Date: 21.07.2006 .



(RM. CHIDAMBARAM)

Guide and Supervisor

PROFESSOR AND HEAD
DEPT. OF BANK MANAGEMENT
ALAGAPPA UNIVERSITY
KARAIKUDI 630 004