

CERTIFICATE

This is to Certify that the dissertation entitled “**IMPACT OF ON-LINE SREVICES ON CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO BANK OF INDIA**” being submitted here with for the award of the degree of Master of Philosophy in Commerce and Management of Shivaji University, Kolhapur is the result of the original research work completed by **Mr. Banasode Naganath Dnyanoba** under my supervision and guidance. And to the best of my knowledge and belief the work embodied in this dissertation has not formed earlier the basis for the award of any degree of similar title of dissertation of any other university or examining Body.

Place: Kolhapur

Date: - 12-06-2014

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