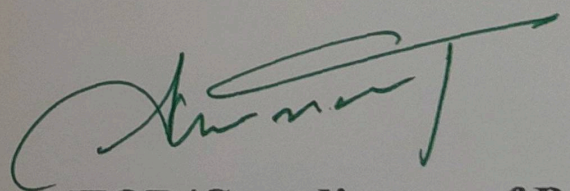


Appendix-II
DEPARTMENT OF COMMERCE
Certificate

This is to certify that Ms. Divya D bearing Reg No. CM201403 has Successfully completed the Dissertation entitle **"CUSTOMER'S STRATEGIC USE OF ONLINE BANKING TECHNOLOGY AFTER CONSOLIDATION"** (WITH SPECIAL REFERENCE TO **PUBLIC SECTOR BANKS IN KOLAR**) under the guidance of Dr. J. Anthony Gruze Thangaraj as the partial fulfillment of the requirements for the award of master of commerce under **BENGULUR NORTH UNIVERSITY** for the academic year 2021-2022.



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