

Certificate from the Supervisor

This is to certify that the Thesis titled **Integrating Bankers' Inconvenience and Customers' Expectation** submitted to Tezpur University in the Department of Business Administration under the School of Management Sciences in partial fulfillment for the award of the Degree of Doctor of Philosophy in Management is a record of research work carried out by Mr. Bidyut Bikash Das under my supervision and guidance.

All helps received by him from various sources have been duly acknowledged.

No part of the Thesis has been reproduced elsewhere for award of any degree.

Date: 10-10-2018

Place: Tezpur