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Certificate

*This is to certify that, the thesis entitled '**Service Quality and Post Service Behaviour of Customers**' of Kerala Gramin Bank' is a record of the bona-fide research work done by Mr. Anoop K G, Part time Research Scholar, under my supervision and guidance.*

The thesis is the outcome of his original work and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar title and is worth submitting for the award of the Degree of Doctor of Philosophy in Commerce under the Faculty of Commerce and Management Studies, University of Calicut.

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This is to certify that the adjudicators of the PhD thesis of Mr. Anoop K G, titled "Service Quality and Post Service Behaviour of Customers' of Kerala Gramin Bank" have not given any directions for corrections or suggestions for change in their reports. The contents of the CD is the same as in the hard copy.



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