CERTIFICATE

This is to certify that the thesis entitled "A Multi-Dimensional Analysis of Credit Card Segment in Coimbatore City" submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of DOCTOR OF PHILOSOPHY IN COMMERCE is a record of original research work done by Mrs A.GOMATHI during the period 2004-2011 of her research in the Department of Commerce at PSGR Krishnammal College for Women, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship /Fellowship or other similar title to any candidate of any university.

Countersigned

Signature of the Guide

Principal

DECLARATION

I, A. Gomathi hereby declare that the thesis entitled "A Multi-Dimensional

Analysis of Credit Card Segment in Coimbatore City" submitted to the Bharathiar

University, in partial fulfillment of the requirements for the award of the Degree of

DOCTOR OF PHILOSOPHY IN COMMERCE is a record of original and

independent research work done by me during 2004-2011 under the Supervision and

Guidance of Dr. (Mrs.) N. YESODHA DEVI, Principal, PSGR Krishnammal College

for Women (Autonomous), Coimbatore and it has not formed the basis for the award of

any Degree / Diploma / Associateship / Fellowship or other similar title to any candidate

of any university.

Counter signed

Signature of the Candidate

Head of the Department