



**DEPARTMENT OF BUSINESS ADMINISTRATION  
CHAUDHARY DEVI LAL UNIVERSITY  
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**CERTIFICATE**

This is to certify that **Ms. Neeru Puniya, Registration No. 124675005**, completed her Ph.D dissertation title “**Impact of Information Technology on Customers’ Satisfaction: A Study of Public and Private sector Banks** (इम्पैक्ट ऑफ इनफार्मेशन टेक्नोलॉजी ओन कस्टमर्स सेटिसफेक्शन: ए स्टडी ऑफ पब्लिक एंड प्राइवेट सेक्टर बैंक्स)” under my supervision and is fit for evaluation for the award of degree of Doctor of Philosophy in Management. I recommended that the dissertation may be sent for submission and evaluation.

**(Dr. Sanjeet Kumar)**  
**Assistant Professor**