



**FACULTY OF COMMERCE**  
**ST ALOYSIUS COLLEGE (AUTONOMOUS)**  
**LIGHT HOUSE HILL ROAD, MANGALORE – 575 003**

**CERTIFICATE**

This is to certify that **Ms VIOLLA ELDRIN MORAS (213663)**, **Mr VISHAL. J (213664)**, **Ms JENITA JUSTIN (213665)** have successfully completed the project work on the topic titled “**CHANGE IN SERVICES OF BANKING SECTOR IN RECENT YEARS** ” under my guidance. This Project Report is submitted to St Aloysius College (Autonomous), Mangalore as a part of continuous assessment.

*Nisha*  
**Poojari Nisha Gopal**  
**(Project guide)**

**Faculty of Commerce**  
**ST.ALOYSIUS COLLEGE**  
**MANGALORE-575003**

**Date:** 30<sup>th</sup> June 2022

**Place:** Mangaluru