

## CERTIFICATE

*This is to certify that the dissertation entitled "A STUDY OF SAVINGS AND INVESTMENT PATTERN OF TEACHERS OF MANAGEMENT INSTITUTES IN KOLHAPUR DISTRICT AFFILIATED TO SHIVAJI UNIVERSITY, KOLHAPUR", Which is being submitted herewith for the award of Master of Philosophy in Commerce and Management. I hereby declare that the dissertation entitled "A STUDY Of SAVINGS AND INVESTMENT PATTERN OF TEACHERS OF MANAGEMENT INSTITUTES IN KOLHAPUR DISTRICT AFFILIATED TO SHIVAJI UNIVERSITY, KOLHAPUR", of Shivaji University , Kolhapur is the result of the original research work completed by Mr. Malagouda Jinagouda Mukund under my supervision and guidance and to the best of my knowledge and belief the work embodied in this dissertation has not been formed earlier the basis for the award of any degree or similar title of this or any other University or Examining body.*

Date: 26/06/2013

Place: Sangli



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