

DECLARATION BY THE STUDENT

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" , completed and written by me has not formed earlier the basis for the award of any degree or similar title of this or any other University or examining body.

Further I declare that I have not violated any of the provisions under Copyright Piracy / Cyber /IPR Act as and when amended from time to time.

Place: Jayasingpur

Date: 25/06/2013



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