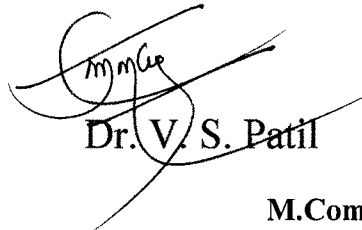


Certificate

This is to Certify that the dissertation entitled “ **A Critical Study Of Investment Made In Different Avenues By Selected Citizens In Kolhapur,**” which is being submitted herewith for the award of the **Degree of Master of Philosophy in Commerce and Management** of **SHIVAJI UNIVERSITY, KOLHAPUR** is the result of original research work completed by Miss. Jyoti Sadashiv Chougale under my supervision and guidance and to the best of my knowledge and belief the work embodied in this thesis has not formed earlier the basis for the award of any Degree or similar title of this or any other University.

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