CERTIFICATE BY GUIDE

This is to certify that the dissertation entitled 'A STUDY OF RELATIONSHIP

BETWEEN FINANCIAL LITERACY AND INDIVIDUAL INVESTMENT

INCLINATION IN SATARA' being submitted herewith for the award of the Degree of

Master of Philosophy in Business Management under the Faculty of Commerce of Shivaji

University, Kolhapur is the result of the original research work completed by Ms. Tejasvi

Rajaram Shinde under my supervision and guidance and to the best of my knowledge

and belief, the work embodied in this dissertation has not formed earlier the basis for the

award of any degree or similar title of this or any other University or examining body

Place: Satara

Date: 20th July 2012

Ms. Vrushali Bhushan Shah

whah.

Research Guide

iii