


CERTIFICATE

This is to certify that the Dissertation entitled " A STUDY OF SAVINGS HABITS OF HIGH SCHOOL TEACHERS IN SANKESHWAR DIST: BELGAUM (KARNATAKA)" is a genuine and bonafide work, prepared by Shri C.A Patil, under my supervision and guidance and I am fully satisfied with it and it has been submitted to Shivaji University, Kolhapur, for the Degree of Master of Philosophy in Commerce and Management. .

To the best of my knowledge and belief the matter presented in the dissertation has not been submitted earlier for the award of M.Phil, Degree of Shivaji University, Kolhapur or any other recognised Universities.

Date : 28/6/23

Place : Kolhapur.


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