

## INSTITUTE RECOMMENDATION

This is to certify that, Ms Tejasvi Rajaram Shinde is a bonafied student admitted for M. Phil in academic year 2011-2012. She has completed dissertation in title 'A STUDY OF RELATIONSHIP BETWEEN FINANCIAL LITERACY AND INDIVIDUAL INVESTMENT INCLINATION IN SATARA' under the guidance of Ms V. B. Shah, satisfactorily and submitted to Shivaji University, Kolhapur for partial fulfillment of the requirement of the award for the degree of Masters of Philosophy (M. Phil.) in Business Management under the faculty of Commerce and Management through this Research Sub Centre. The matter presented in the dissertation has not been submitted earlier.

Place: Satara

Date: 20<sup>th</sup> July 2012



Dr. B. S. Sawant

The Director

K.B.P.I.M.S.R., Satara