## CERTIFICATE

This is to Certify that Miss.Saraswati R.Kalasad has completed her Research-work "ANALYSIS OF INVESTMENT OF UNIT TRUST OF INDIA," for the Degree of M.Phil, in Commerce & Management. She has carried out this research work in all stages of own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M.Phil Degree of any other University.

Kolhapur.

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21-5-1990

Research Guide.