

Certificate

I hereby certify that this is the revised version of the thesis entitled
**“An Analysis of Saving and Investment Behaviour of Urban Households
in Kerala”** submitted by **Smt. ANILA C.** under my guidance after
incorporating the necessary corrections / suggestions made by the
adjudicators.



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Date: October 2021

Certificate

This is to certify that the Thesis entitled “An Analysis of Saving and Investment Behaviour of Urban Households in Kerala” being submitted by Smt ANILA C. for the award of the degree of Doctor of Philosophy in Economics to the University of Calicut, is a record of bonafide research work carried out by her under our guidance and supervision at the Research and Post Graduate Department of Economics, St. Thomas’ College (Autonomous), Thrissur. The contents of this Thesis, in full or in part, have not been submitted and will not be submitted to any other institute or University for the award of any degree or diploma. Plagiarism is checked and found within the permitted limits.


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