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CERTIFICATE

This is to certify that the thesis entitled “**A Study of Income, Saving and Investment Behaviour of Agriculturists in Punjab**” submitted by **Miss. Nidhi Bala** has been carried out under my supervision. The techniques used and the data reported in this study are genuine. It represents her original work and the thesis is worthy of consideration for the award of degree of Doctor of Philosophy.

Place: Shimla


(Dr. S.S. Narta)
Supervisor