DECLARATION

I declare that the thesis entitled “A Study of Awareness, Attitude and Factors influencing Personal Financial Planning for Residents of Gujarat” submitted by me for the degree of Doctor of Philosophy is the record of research work carried out by me during the period from November 2012 to June 2017 under the supervision of Dr. Satendra Kumar and this has not formed the basis for the award of any degree, diploma, associate ship, fellowship, titles in this or any other University or other institution of higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the thesis. I shall be solely responsible for any plagiarism or other irregularities, if noticed in the thesis.

Signature of the Research Scholar : ........................................... Date:

Name of Research Scholar: Avni Tejas Patel

Place : Ahmedabad