



**Dr. A. ARULRAJ**

M.A., M.B.A., M.Phil., PGDBA., Ph.D.

Assistant Professor

Dept. of Economics  
R.S. Government College,  
Thanjavur - 613 005.  
Tamilnadu.  
E-mail : avoor@yahoo.com  
mobile : 098426-55687

## **CERTIFICATE**

This is to certify that the thesis entitled "**A STUDY ON MODERATING EFFECTS OF HOUSING FINANCE AND REAL ESTATE MARKET IN THANJAVUR MUNICIPAL CORPORATION, TAMILNADU**" is submitted by **Mr.V.SURESH KUMAR**, a part time Ph.D., scholar in the Department of Management Studies, Adaikalamatha College, Vallam, Thanjavur - 613 403. The thesis is outcome of the personal research done by the candidate under my supervision and guidance and I certify that the thesis has not formed the basis of award of any degree or any other similar title.

Date : 31/12/08  
Place : Thanjavur

  
(Dr. A.RULRAJ)