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CERTIFICATE

This thesis entitled “**A STUDY ON POST OFFICE SAVING SCHEMES IN KANYAKUMARI DISTRICT**” Submitted by **M. INDHU BALA**, Assistant professor in Commerce, Arignar Anna College, Aralvaimozhy, for the award of the Degree of Doctor of Philosophy in Commerce of Manonmanian Sundaranar University is a record of bonafide research work done by her and it has not been submitted for the award of any Degree, Diploma, Associateship, Fellowship of any university or institution.

Place : Nagercoil

Dr. S. MURUGAN

Date: