

**DIFFERENTIAL PREDICTIVE EFFICIENCY OF  
CREATIVITY AND INTELLIGENCE FOR ACADEMIC  
ACHIEVEMENT AT TWO PIAGETIAN STAGES OF  
CONCRETE THINKING AND FORMAL THINKING**

**THESIS**

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Supervised by

*S. Gakhar*  
**Dr. (MISS) SUDESH GAKHAR**

Reader

By

**ASHA BEHAL**

DEPARTMENT OF EDUCATION

PANJAB UNIVERSITY

CHANDIGARH

(INDIA)