

CERTIFICATE

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This is to certify that the thesis, entitled “**SAVING, INVESTMENT AND CONSUMPTION PATTERN OF RETIRED HOUSEHOLDS AND THEIR ROLE IN FAMILY DECISION MAKING – A MULTIDIMENSIONAL STUDY WITH REFERENCE TO COIMBATORE CITY**”, submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **DOCTOR OF PHILOSOPHY IN COMMERCE** is a record of original research work done by **Mrs.L.NITHYA** during the period 2011-2015 of her research in the **Department of Commerce** at **PSGR Krishnammal College for Women**, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree/Diploma/ Associateship/Fellowship or other similar title to any candidate of any university.

Signature of the Guide

Countersigned

Head of the Department

Principal

DECLARATION

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I, Mrs.L.NITHYA, hereby declare that the thesis, entitled “**SAVING, INVESTMENT AND CONSUMPTION PATTERN OF RETIRED HOUSEHOLDS AND THEIR ROLE IN FAMILY DECISION MAKING – A MULTIDIMENSIONAL STUDY WITH REFERENCE TO COIMBATORE CITY**”, submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **DOCTOR OF PHILOSOPHY IN COMMERCE** is a record of original and independent research work done by me during 2011-2015 under the Supervision and Guidance of **Dr.S.SUMA DEVI. M.Com., M.Phil., MBA., B.Ed., Ph.D.**, Associate Professor and Head of the Department of Commerce at PSGR Krishnammal College for Women (Autonomous) Coimbatore, and it has not formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar title to any candidate of any university.

Signature of the Candidate

*CERTIFICATE OF GENUINENESS
OF THE PUBLICATION*

CERTIFICATE OF GENUINENESS OF THE PUBLICATION

This is to certify that the Ph.D. candidate Mrs. **L.NITHYA** working under my supervision has published a research article in the refereed journal named **Indian Journal of applied Research (Peer Reviewed & Refereed International Journal)** **ISSN: 2249-555X, Impact Factor: 2.1652** with Vol. No. **4** Page Nos.**63-66** and year of publication **October 2014** published by **Sara Publishing Academy**. The content of the publication incorporates part of the results presented in her thesis.

This is to certify that the Ph.D. candidate Mrs. **L.NITHYA** working under my supervision has published a research article in the refereed journal named **Paripex-Indian Journal of Research (Peer Reviewed & Refereed International Journal)** **ISSN: 2250-1991, Impact Factor: 3.4163** with Vol. No. **4** Page Nos.**18-21** and year of publication **July 2015** published by **Sara Publishing Academy**. The content of the publication incorporates part of the results presented in her thesis.

Research Supervisor

Countersigned

Principal

Head of the Department