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## **CERTIFICATE**

**Certified that the work incorporated in the thesis titled “A Consumer Study on Factors Affecting “Choice” and Buying Behaviour for Mediclaim Policies in the State of Gujarat” submitted by Ms. Drishti B. Joshi comprises the results of independent and original investigations carried out by her under my supervision. The material that has been obtained and used from other sources has been duly acknowledged in the thesis.**

**The plagiarism check and originality of work for each of the chapters of this thesis have been undertaken using Software ithenticate suggested by Smt. Hansa Mehta Library,**

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**Place: Vadodara  
Date : 18<sup>th</sup> November, 2014**

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