
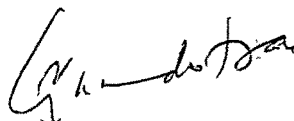


CERTIFICATE

This is to certify that the Thesis entitled "IMPACT OF RISING PRICES ON FINANCIAL MANAGEMENT AND QUALITY OF LIFE OF URBAN FAMILIES - A CROSS SECTIONAL STUDY" submitted in partial fulfillment of the requirement for the Degree of Doctor of Philosophy in Faculty of Home Science (Home Management) to the Maharaja Sayajirao University of Baroda, incorporates the results of the investigation carried out by Mrs. Suramya Joshi under my supervision and the work is genuine. The contents presented herein have not been submitted for the award of any other Degree or Diploma.



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