CERTIFICATE BY RESEARCH GUIDE

This is to certify that
Mr./Ms/Mrs Manisha Pandhi
is registered research student for Ph.D. in the Kavayitri Bahinabai Chaudhari North Maharashtra
University, Jalgaon under my guidance. He has completed Pre Ph.D. course work in the university
and also completed Guide's Course before me and in the presence of observers as per schedule
given by me.

Prof.Dr. Harshvardhan D. Jadha Professor & Head Dept. of Economics Pratap College (Autonomous), Amainer