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THIS CERTIFIES THAT

DR. SHILPI AGARWAL

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**AN EMPIRICAL STUDY ON ROLE OF CHANGING PROFILE OF WORKING WOMEN INVESTORS
IN INDIAN MARKETS IMPACTING FINANCIAL PLANNING IN BUILDING RETIREMENT CORPUS
WITH SPECIAL REFERENCE TO MUMBAI CITY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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