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This is to certify that paper titled “**SAVING AND INVESTMENT BEHAVIOR OF RURAL HOUSEHOLD (With special reference to Mandya District)**” co-authored by **Dr. B. C. Neelakanta**; has been published in Volume 3 Issue IX, January, 2019 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

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A handwritten signature in black ink that reads 'Naresh Kumar'. The signature is written in a cursive style and is positioned above the printed name and title of the Editor-in-Chief.

Dr. Naresh Kumar
Editor-in-Chief