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## *Certificate of Publication*

This is to certify that paper titled “**SAVING AND INVESTMENT BEHAVIOR OF RURAL HOUSEHOLD** (With special reference to Mandya District)” authored by **H.S.Umesha**; 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, reading '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**