

## CERTIFICATE

In accordance with O. Ph. D.: 8, this is to certify that the thesis entitled, “Self-regulation of Purchase Behavior among Individuals with Primary Purchase Capacity” has been carried out independently by Miss Veena Panjwani under the guidance of Professor Shagufa Kapadia in partial fulfilment of the degree of Doctor of Philosophy in Human Development and Family Studies. This research is her original and bonafied work. The contents presented herein have not been formed the basis for the award of any degree or diploma in this University or any other University or other similar institutions of higher learning. Further Miss Veena Panjwani has fulfilled the requirements regarding her attendance contained in O. Ph. D.:3 (i).

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