



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**Prof. Sanket L.Charkha**

In recognition of the publication of the paper entitled  
**“Management of Funds by Parents and Students at their Under and Post Graduate Studies and Maximization of Savings of the Hostelite Students in Pune, Maharashtra, India”**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

Volume 6 Issue 3 APRIL 2018 , Date of Publication: 16-July-2018

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT1893226

Registration ID : 190732

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