

International Journal of Research and Analytical Reviews

An open Access, Peer Reviewed, Refereed, Indexed, online and printed International Research Journal



Approved by UGC
Journal No. 43602

E ISSN 2348-1269
Print ISSN 2349-5138
Impact Factor 3.215

Certificate of Publication

This is to certify that Prof. / Dr. _____ Dr. Dipesh Kundu _____ had contributed a paper as author / co-author to

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS

Impact Factor 3.215

COSMOS Impact Factor 4.236

Title A Theoretical Analysis of Savings and Consumption based on Gender: Implications for Developing Nations

and has got published in volume 5, Issue 3, **July - Sept, 2018.**

The Editor in Chief & The Editorial Board appreciate the Intellectual Contribution of the author / co-author.

V.B. Jari

Executive Editor

R.B. Joshi

Editor in Chief

T. Pathak

Member Editorial Board