



**STUDY ON
INVESTMENT AND EXPENDITURE
PATTERN OF INDIVIDUALS
SAVING IN SELECT
CITIES OF GUJARAT**

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Book Title : Study on Investment and Expenditure Pattern of Individuals Residing in
Select Cities of Gujarat

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Book Subject : Management

Book Category : Authored Book

Copy Right : Authors

First Edition : December 2018

Book Size : B5 15/10

Paper : 21 kg, Maplitho NS

Published by : **L ORDINE NUOVO PUBLICATION**
E-mail:directorcrrps@gmail.com
www.nuovopublication.com
Mobile:9944212131.

*ISBN Supported by International ISBN Agency,
United House, North Road, London, N7 9DP, UK. Tel. + 44 207 503 6418 &
Raja Ram Mohan Roy National Agency for ISBN
Government of India, Ministry of Human Resource Development,
Department of Higher Education, New Delhi - 110066 (India)*

BOOKIMBOOGS

ISBN: 978-93-86782-63-2



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