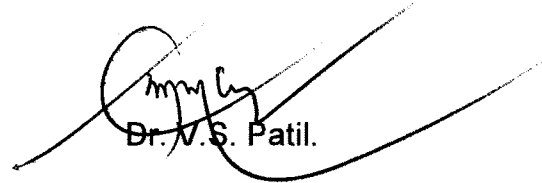


CERTIFICATE

*This is to certify that the work incorporated in this dissertation is bonafied and original research work carried out **Uday Shankar Bodas** under my Guidance in the Department of Commerce & Management of Shivaji University, Kolhapur.*



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