Declaration

I hereby, declare that the Dissertation entitled "A Critical Study Of Investment Made In Different Avenues By Selected Citizens In Kolhapur" written and submitted by me to Shivaji University, Kolhapur for the award of the Degree of Master of Philosophy in Commerce And Management under the guidance of Dr. V. S. Patil is my original work and the conclusions drawn, there are based on the material collected by me.

I further declare that to the best of my knowledge and belief, this work has not been submitted to this or any other University for the award of any other Degree or Diploma.

Kolhapur

Date: 1/11/2008

Miss. Jyoti Sadashiv Chougale

M.Com

(Research Student)