

DEDICATION

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I dedicate this piece of work to two strong pillar's of my life,my beloved paternal grandfather and grandmother.They are the driving force of my life. I also dedicate my thesis to my guide Dr.V.S.Patil, Head of Department,of Commerce and Management,Shivaji University,Kolhapur and respected D.A.Patil Sir.This thesis is the result of the encouragement and help of my guide. D.A.Patil Sir is the reason of my belief and confidence in life.

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Kolhapur.



Miss A.G.Patil.