## DECLARATION

I hereby declare that the Dissertation entitled, "ANALYSIS OF INCOME AND EXPENDITURE OF PANHALA MUNICIPALITY WITH REFERENCE TO ITS DEVELOPMENT AS TOURIST CENTRE, DIST - KOLHAPUR, MAHARASHTRA," written and submitted by me to SHIVAJI UNIVERSITY KOLHAPUR, in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY in COMMECE AND MANAGEMENT under the guidance of Dr. V.S. PATIL, is an original Research work and the conclusion drawn therein are based on the material collected by myself.

To the best of my knowledge and belief this work has not been submitted earlier to this or any other University for the award of this degree, diploma or membership.

KOLHAPUR:

DATE: 5/2/97

Z.Y. SHAIKH

M. COM.

Research Student