I HEREBY DECLARE that the Dissertation entitled "A STUDY OF THE PROBLEMS FACED BY THE SECRETARIES OF PACS WITH REFERENCE TO OSMANABAD DISTRICT" has been completed by me and submitted to SHIVAJI UNIVERSITY, KOLHAPUR, in partial fulfilment of the requirements for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE and MANAGEMENT.

The present work is of original nature and the conclusions drawn therein are based on the data collected by myself.

To the best of knowledge and belief, the matter presented in this Dissertation has not been submitted earlier for the award of this or any other Degree to Shivaji University or any other University.

KOLHAPUR Date: 30-11-9) M.Com.,M.B.A.,G.D.C.& A. Research Candidate