

## ACKNOWLEDGEMENTS

---

Prof.V.P.Wadkar	Head, Department of Financial Management Chh.Shahu Central Institute of Business Education & Research (CSCIBER), Kolhapur ( <i>Research Guide</i> )
Dr.A.D.Shinde Dr.P.S.Rao	Director, Principal, CSCIBER, Kolhapur
Dr.T.A.Shiware	ex-Dean, Faculty of Commerce Shivaji University, Kolhapur
Dr.D.H.Hindocha Dr.R.D.Biradar Dr.M.M.Ali Dr.Babu Thomas Dr.R.M.Tungare Dr.P.G.Kulkarni	Reader in Business Economics, Faculty of Marketing Management, Faculty of Marketing Management, Faculty of Organizational Behaviour Reader in Business Economics, Reader in Taxation, CSCIBER, Kolhapur
Shri.Ajitsingh Patil	My Philosopher & Counsellor
Dr.Padamsingh Patil	President, Terna Public Charitable Trust, Osmanabad
Shri.Balasaheb Wagh Shri.S.S.Dandanaik Prof.Bhalchandra Huchche	Trustee, Trustee, Administrative Officer, Terna Public Charitable Trust, Osmanabad
Dr.B.P.Panpatte Prof.A.N.Yadav Prof.S.R.Naikwadi Prof.(Mrs.)Rajnanda Patil Prof.Bharat Handibag Prof.(Mrs.)Lata Chapalgaonkar Prof.(Mrs.)Aruna Savargaonkar Prof.Jayopal Kathare Prof.Sanjay Waghmare Prof.Sanjay Nawale Prof.Gholkar & Prof.Mahimkar & all other colleagues	ex-Principal, Principal, Head, Department of Commerce, Faculty of Economics, Head, Department of Marathi, Faculty of English, Head, Department of Sociology, Head, Department of History, Faculty of History, Faculty of Hindi, Faculties of Politics and Mathematics, Terna Mahavidyalaya, Osmanabad
Shri Subhash Bargir, Shri Fagare & Mrs.Vasanti Jagadale	My M.Phil.Classmates at CSCIBER, Kolhapur
Chandrakant and Dayanand Mr.& Mrs.Lonkar Mr.& Mrs.Jadhav Shri.Nanasaheb Pawar Shri.Anil Ghanwat Shri.S.P.Chavan Shri.Kadam & all staff members	My beloved brothers Karmala, Dist.Solapur 'Jaduban', Shahupuri, Kolhapur Ter, Dist.Osmanabad Wade Gavan, Tal.Parner, Dist.Ahmadnagar Asstt.Registrar, Osmanabad District Cadre Office, Osmanabad
All my respondents Shri.V.R.Desai Shri.S.P.Pawar Mrs.S.S.Shinde	Office Superintendent, CSCIBER, Kolhapur Librarian, CSCIBER, Kolhapur Library Staff, CSCIBER, Kolhapur

**Balasaheb Samptrao Fase**

---