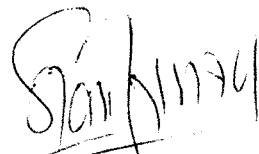


DECLARATION

This is to declare that this dissertation has been prepared by me under the guidance of Prin. Dr. P.S. Rao, in partial fulfilment of my studies for the award of the degree of M. Phil in Commerce Faculty. This work has been prepared by me & is of original nature. To the best of my knowledge, this work has not been submitted to any other University for the award of any degree.

PLACE : KOLHAPUR

DATE : 30-11-1988.


(SHRI. P.D. SAMANT)