

ACKNOWLEDGEMENT

I must consider my self a most fortunate enough to have received an opportunity to work the guidance of Dr. J. B. KULKARNI (M.Sc. (agri.), M.A. (Eco.), Ph.D.). I own a great in debt of gratitude to him for his advice an encouragement regarding my research work.

I wii be failing in my duty if I do not express my deep gratitude towards my teachers Prof. Dr. V. S. Patil Dean of commerce and management department, Shivaji university for their timely help and suggestion.

I must express my heartiest felling to my 'Aai' Mrs. UJWALA, 'Papa' Mr. VILAS H. HARMALKAR for sparing me to afford the higher education and research activities. My thanks are due to my elder sister Mrs. SHARVARI and her husband Mr. NILESH KUDTARKAR, who give me moral support for completing this research work.

I am greatly thankful to the respected Mr. Dilip and Mrs Nita Pasare, Mr. Indrajit Kadam for there in-herent help.

I wish to express my thanks to my all friends C. A. Amit Shinde, C. A. Avdhoot Chikodi, Adv. Vijay Kadukar, Prashant Patil, Jotsna Salvi, Urmila Dubule, Seema Gavde, Vandana Devkar, Dipali Keluskar

My special thanks to my office sir Mr. IMRAN KHAN(Angel broking, sub-broker) and office staff for giving me space and support to completing this project work.


Miss. HANSA VILAS HARMALKAR

Place : Kolhapur

Date : 08 - 07 - 2008