

CERTIFICATE

I certify that the dissertation work presented by Mrs. Shubhalaxmi Pravin Joshi represents her original work was carried out by her at Chh. Shahu Central Institute of Business Education and Research, Kolhapur under my guidance and supervision.

I further certify that the foregoing statements made by her in regards to her project work are correct and this dissertation has not been previously submitted for any other degree in Shivaji University.

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(Dr. M.M. ALI)

Research Guide