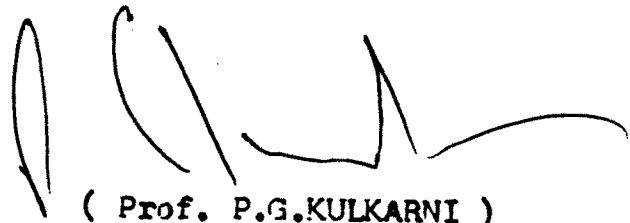


-: C E R T I F I C A T E :-

This is to certify that Shri Bhagat Vilas Damodar has completed his research work entitled "A CRITICAL STUDY OF VARIOUS DEDUCTIONS AGAINST INCOME UNDER SECTION 80, OF THE INCOME TAX ACT, 1961" for the award of the Degree of Master of Philosophy in Commerce and Management. He has carried out this research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been submitted for the award of Degree of Master of Philosophy of any other University.



(Prof. P.G.KULKARNI)

Research Guide.

PLACE : KOLHAPUR.

DATE : 18 AUG 1990