ACKNOWLEDGEMENTS

It is the researcher's privilege to acknowledge the personal debts he has incurred in doing his study. Although it is not possible for me to list them all, I record with pleasure my chief creditors.

Mr.P.G.Kulkarni

- Reader in Taxation Chh.Shahu Central Institute of Business Education and

Research, Kolhapur (My Guide)

Prof.A.D.Shinde

- Director,

Dr.P.S.Rao

- Principal,

Chh.Shahu Central Institute of Business Education and

Research, Kolhapur.

Dr.T.A.Shiware

- Dean, Faculty of Commerce, Shivaji University, Kolhapur

Mr.Bandu B.Patil

- My uncle

Smt.Sushila D.More

- My mother

Mr.Prakash A.Bhosale

- Brother-in-law

Mr. Subhash A. Bhosale

- Brother-in-law

Mrs.Pratibha P.Bhosale

- My sister

Mr.J.A.More and

Mr.M.G.Jagadale

- My friends.

KOLHAPUR

(B.D.More)