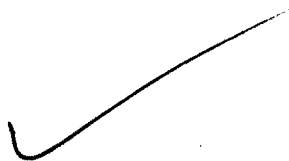


D E C L A R A T I O N

I, the undersigned, hereby declare that the dissertation, submitted by me for the degree of 'Master of Philosophy' in Commerce and Management. The matter presented in this dissertation has not been submitted for any other degree or diploma of this University or any other University and this is my original work.



Place: Kolhapur

Date : 30/5/90

A handwritten signature in black ink, appearing to read 'Pawar S.R.', is written above the printed name.

(PAWAR S.R.)