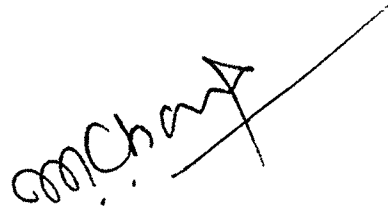


DECLARATION

I hereby declare that the dissertation submitted by me for my M.Phil Commerce and Management has not been submitted for partial fulfilment of any other degree or diploma of this University or any other University. Thus This is my original Research work.

Place - Kolhapur

Date - 20th Sept.1986


(V. M. Chavan)