

DECLARATION

I hereby declare that the dissertation entitled, " A STUDY OF SAVINGS HABITS OF HIGH SCHOOL TEACHERS IN SANKESHWAR DIST: BELGAUM (Karnatka) " is written by me and submitted to Shivaji University, Kolhapur for the Degree of Master of Philosophy in Commerce and Management. The present work is of original nature and the conclusions are based on the primary and secondary data collected from appropriate sources.

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier for the award of any degree of any other university.

Date : 28/6/93

Place : Kolhapur.


(C.A. PATIL)