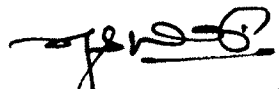


DECLARATION

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} ~~the~~ dissertation has not been submitted for any other degree ^{or} ~~or~~ diploma of this University or any other University and this is ^{my} ~~an~~ original work.

Place: Kolhapur

Date : 31st May, 1990.


(Akalawadi S.B.)