ACKNOWLEDGEMENT

I dedicate this piece of work to four pillars of my life, which are responsible for the success of my work, my beloved mom and dad, my husband and my daughter. They are the driving force of my life. I also dedicate my thesis to my guide Dr. V.S. Patil, Dean and HOD of Commerce and Management, Shivaji University, Kolhapur and my Madame Mrs.Shobha Tavate who have encouraged me to fight against all odds, which came in the way of my career and they are the reason of my belief and confidence in life

Place: Kolhapur

Signature

Date: 29 6 007

Miss. Anita P. Nikam