THIS IS TO CERTITY that the Dissertation entitled "A STUDY OF THE PROBLEMS FACED BY THE SECRETARIES OF PACS WITH REFERENCE TO OSMANABAD DISTRICT" is a genuine and bonafide work prepared by Shri.B.S.FASE under my guidance and supervision and submitted to SHIVAJI UNIVERSITY, KOLHAPUR, in partial fulfilment of the requirements for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE and MANAGEMENT.

To the best of my knowledge and belief, the matter presented in this Dissertation has not been submitted earlier for the award of this or any other Degree to Shivaji University or to any other University.

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