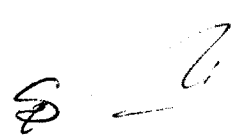


DECLARATION

I, the under-signed here by declare that the Dissertation written and submitted by me, under the guidance of Dr.C.S.Shetti, is my original work. The empirical findings in this dissertation are based on the data collected by me. I have not copied any material from any previous years dissertations submitted to Shivaji University, Kolhapur or any other universities in India.

KOLHAPUR

Date: 30-12-1985

  
( Shri S.S.Gavali )

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