

DECLARATION

I the undersigned hereby declare that the Research Report written and submitted by me under the guidance of Dr. V.V.Khazode, is my original work.

The empirical findings in this report are based on the data collected by myself.

I have not copied from any report submitted to Shivaji University Kolhapur this year or the previous years.

I understand that any such copying is liable to punished in a way the University authorities deem fit.

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Date: 18 April , 1986.



(Mr. P.G. Mulik. )

M. Com., D.H.E.