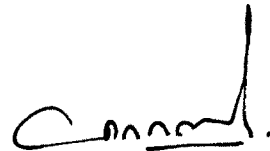


DECLARATION

I, the undersigned, hereby declare that the dissertation, submitted by me in partial fulfilment of the award of the degree of 'Master of Philosophy' in 'Commerce and Management', has not been submitted in partial fulfilment of any other degree or diploma of this university or any other university and this is my original work.

Kolhapur,
30-11-88.



(NAIR R.P.PILLAI)

Researcher



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