1. The thesis entitled “Study of Quality of Life of Employees after Voluntary Retirement” submitted to the Symbiosis International University, Pune for PhD in Faculty of Management is based on my original work carried out under the guidance of Dr. (Capt.) C.M. Chitale from August, 2004 to March, 2010. The research work has not been submitted elsewhere for award of any degree.

2. The material borrowed from other sources and incorporated in the thesis has been duly acknowledged.

3. I understand that I myself could be held responsible and accountable for plagiarism, if any, detected later on.

4. Research papers published based on the research conducted out of and in the course of the study leading to PhD are Appended / No research paper based on the research is appended.

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(Dr. (Capt.) C.M. Chitale)