ACKNOWLEDGEMENT

This research work has been completed under the guidance and supervision of Dr. Babasaheb R. Sangle, Principal, B.J.S. A.S.& C. College Wagholi, Pune and Dr. Sanjay S. Kaptan, Professor & Head, Department of Commerce & Research Centre, University of Pune. I expressed a deep sense of gratitude towards my respected guides for their valuable guidance, motivation and insistence on perfection. Working with such a scholarly persons was a pleasant and an enriching learning experience.

I wish you take this opportunity to express my heartfelt thanks to the almighty god for constantly blessing me with wisdom and guiding me in the right path. I would like to thank University of Pune for giving me an opportunity to work on this topic.

I would like to thank everyone, who helped me, at various stages of this study. In fact, so many people have been instrumental in successful completion of this study that it becomes practically impossible for me to thank them all individually, but this does not, in any way, reduce my appreciation for their sincere contribution, help and support. I sincerely thank them all.

Most importantly, I acknowledge the constant encouragement and moral support of my family members whose inspiration and determination gave me boost to complete this study.

Mr. Majid Fattahi  
Research Scholar

Place: Pune

Date: