It gives me a great pleasure to express my gratitude to my Research Guide Dr. K. L. Salve, Principal Dr. Babasaheb Ambedkar College of Arts and Commerce Aurangabad, for his inspiration and continuous encouragement which have been instrumental in the successful completion of my research work. His scholarly guidance, constant supervision valuable criticism and availability for consultation and discussion at any time throughout the period of research work have enabled me to complete this research work. I owe this opportunity to record my deep sense of indebtedness to him. Truly speaking, the words fall short to express his gratitude for his relentless guidance.

Fervently and modestly, I extol the genuine co-operation, inspiration and affection bestowed on me by Dr. W. K. Sarwade, Professor and Head Dept of Commerce Dr. Babasaheb Ambedkar Marathwada University, Aurangabad Dr. K. B. Laghane (Former Dean, Faculty of Commerce Dr. Babasaheb Ambedkar Marathwada University, Aurangabad) Dr. Shivaji Madan (Former Honorable M.C Member) for creating an urge to undertake and complete the research work.

I have Special depth of gratitude to Dr. M. A. Lokhande, Professor of Dept of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad for his continuous encouragement and constructive criticism in successful completion of my research. My thanks also to Dr. Syed Azharuddin, Dr. Veena Humbe, Associate Professors in Dept of Commerce, and all teaching and non teaching Staff of Dr. Babasaheb Ambedkar, Arts and Commerce College, Aurangabad who has encouraged and supported me in my research work.

I am deeply indebted to my family who stood behind me and encouraged me at each step. I dedicated this research work to my parents.