=\*=\*=\*=\*=\*=\*=\*=\*=\*=\*=\*=

## CERTIFICATE

This is to certify that the contents of this thesis comprises original research work of the candidate and have at no time, been submitted for any other degree.

CANDIDATE GUIDE

Basim

(BASIM KHAROUF) (PROF. A.G. PATEL)

HEAD DEAN

DEPARTMENT OF ACCOUNTING FACULTY OF COMMERCE AND FINANCIAL MANAGMENT

(PROF. A.G. PATEL) (PROF. A.G. PATEL)