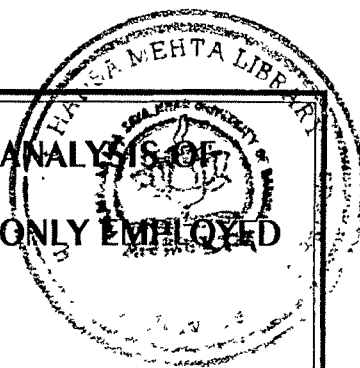


**PERSONAL FINANCIAL PLANNING: AN ANALYSIS OF
THE INCOME-TAX SAVING DEVICES COMMONLY EMPLOYED**



Thesis Submitted To

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

For the Degree of
DOCTOR OF PHILOSOPHY
in
MANAGEMENT STUDIES

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OCTOBER 1997

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