## CERTIFICATE

entitled "A CASE STUDY OF PERSONNEL PRACTICES IN THE KOLHAPUR MARATHA CO-OPERATIVE BANK LTD., KOLHAPUR", being presented by Mrs.VIDYA ANANDRAO SALOKHE in partial fulfilment for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE has been completed under my supervision and guidance.

To the best of my knowledge and belief, the matter presented in the Dissertation has not been submitted earlier for the award of any other Degree, Diploma or Membership of this or any other University.

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KOLHAPUR November 19/11/1993