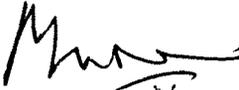


C E R T I F I C A T E

This is to certify that the dissertation entitled " A Study of Personnel Policies and Practices in Selected Urban Co-operative Banks in Satara City " is a genuine and bonafide work prepared by Mr. Shivraj Kantayya Kanade under my guidance and submitted to the Shivaji University, Kolhapur, for the award of the degree of " MASTER OF PHILOSOPHY IN COMMERCE."

Place : Kolhapur

Date : 28-2-89,



( Dr. P.S. Rao )

Research Guide,  
Kolhapur.