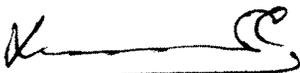


D E C L A R A T I O N

I, the under-signed hereby declare that this dissertation entitled " A Study of Personnel Policies and Practices In Selected Urban Co-operative Banks in Satara City" is written by me and submitted to the Shivaji University, Kolhapur for the award of the ' Degree of Master of Philosophy in Commerce'. The present work is of original nature and conclusions are based on intensive sample survey of Urban Co-operative Banks In Satara City.

To the best of my knowledge, this work has not been submitted to any other university for the award of any Degree.

Place : Kolhapur


(Shri S.K. Kanade)

Date : 1-3-1989