

DECLARATION

I hereby declare that the research work presented in this thesis entitled “**HRD PRACTICES IN REGIONAL RURAL BANKS - A study with reference to Andhra Pragathi Grameena bank**” is an original work carried out by me, under the supervision of Dr. **Ch. Rama Prasad Rao**, Professor, Sri Krishnadevaraya Institute of Management, Sri Krishnadevaraya University, Anantapur. This research work has not been submitted to any other university for the award of any degree or diploma.

Anantapur

Date: 21/9/2011



(S.MOHAMMAD GHOUSE)