# Questionnaire for Manager

## Part - I

Respected Sir / Madam,

Supplying information is totally voluntary. Your co-operation and guidance will be highly appreciated. The researcher assures you to use this information for academic purpose only.

1. Name
   : 

2. Name & Address of Organisation
   : 

3. Age
   : a) 18-25  
   : b) 25-30  
   : c) 30-35  
   : d) 35-40  
   : e) 40-45  
   : f) 45-50  
   : g) 50 & above

4. Sex
   : Male ☐  Female ☐

5. Qualifications
   : a) Highest Educational Qualifications
     : 
   : b) Professional Qualifications
     : 

6. Marital Status
   : a) Un-married ☐  b) Married ☐

7. Designation
   : 

8. Length of Service in Years
   : 

9. Approximate Total Salary per Month
   : 

10. Total Number of Dependents
    : 

11. Other Sources of Income, Please Specify, If Any:
    : 

ANX - 1
Part - II

12. To what extent are you satisfied with the present staff working under you?
   a) Highly Satisfied  
   b) Moderately Satisfied  
   c) Low Satisfied  
   d) Not Satisfied  

13. Do you maintain good relations with your staff?
   a) Yes  
   b) No  

14. What is the nature of relationship with the staff?
   a) Only Formal  
   b) Informal Too  

15. To what extent are you satisfied with the co-operation received from your staff?
   a) High  
   b) Moderate  
   c) Low  
   d) No  

16. In your opinion to what extent your staff is sincere and hard-working?
   a) High  
   b) Moderate  
   c) Low  
   d) No  

17. To what extent you depend on your staff for completion of assignments?
   a) Complete  
   b) Moderate  
   c) Little  
   d) Nil  

18. Do you maintain relationship with your staff outside the office also?
   a) Yes  
   b) No  

19. Do you feel unions are helpful to improve employee management relations?
   a) Yes  
   b) No  

20. If yes, to what extent they are useful to improve employee management relation?
   a) High  
   b) Moderate  
   c) Low  

21. How many number of employee unions operate in your bank?
   a) One  
   b) Two to four  
   c) Five and above  

22. If there are more number of unions, do they act in co-operation while dealing with the management?
   a) Yes  
   b) No  

ANX - 2
23. Is there any inter-union rivalry in your bank?
   a) Yes   b) No.   c) Not Applicable

24. Do you think that existence of employee union is necessary for maintaining good personnel relations?
   a) Yes   b) No.

25. If there are more number of unions, does the bank deal with all the unions or only with registered and recognised unions?
   a) All Unions   b) Registered & Recognised Unions
   c) Not Applicable

26. To what extent the relationship between management and employee unions is cordial and co-operative?
   a) High   b) Moderate   c) Low   d) Not Applicable

27. Do you feel that the demand of the employee unions are correct and justified?
   a) Always   b) Sometime   c) Never   d) Not Applicable

28. Do you think that the present promotion policy in the bank helps to maintain good personnel relations?
   a) Yes   b) No

29. If no, Please specify

30. Is there any scope of modifying present promotion policy?
   a) Yes   b) No

31. If yes, to what extent?
   a) High   b) Moderate   c) Low

32. Do you feel that present transfer policy helps in promoting good personnel relations in the banks?
   a) Yes   b) No

33. If no, please specify

ANX - 3
34. Is there any scope of modifying present transfer policy?
   a) Yes  
   b) No

35. If yes, to what extent?
   a) High  
   b) Moderate  
   c) Low

36. What is the rate of absenteeism in your bank?
   a) High  
   b) Moderate  
   c) Low

37. Does your work suffer because of absenteeism?
   a) Yes  
   b) No

38. What are the main causes of absenteeism? Give preferences
   a) Sickness  
   b) Bad habits  
   c) Lack of interest  
   d) Poor working condition

   a) More relief in medical facilities  
   b) Counselling/create confidence in the staff member  
   c) Incentives  
   d) Good working conditions  
   e) Effective supervision  
   f) More leaves with pay

40. Do you feel that incentives can make the staff work more?
   a) Yes  
   b) No

41. Does your bank provide incentives to the staff for additional and effective work?
   a) Yes  
   b) No

42. If yes, to what extent are you satisfied with the incentives?
   High  
   Moderate  
   Low

43. If no, which incentives you would propose? Please specify.

ANX - 4
44. Do you feel bank provides adequate welfare facilities to the staff?
   a) Yes □   b) No. □

45. If no, please specify

46. What attitude do you have while discussing the demand of your staff?
   a) Rigid □   b) More rigid but somewhat flexible □
   c) Flexible but some time rigid □   d) Flexible □

47. Are you in favour of employee participation in management?
   a) Yes □   b) No. □

48. If yes, how it is useful in improving the relations?
   a) High □   b) Moderate □   c) Low □

49. Is there any provision in your bank made by the management to settle employee
grievances quickly?
   a) Yes □   b) No. □

50. If yes, to what extent it is useful in solving grievances quickly?
   a) High □   b) Moderate □   c) Low □

51. In your opinion, which are the following factors which improve personnel relations in
your bank? Give preference.
   a) Higher Salary □
   b) More Facility □
   c) Security of Service □
   d) Quick Promotion □
   e) Employee Participation in Management □
   f) Better Working Conditions □

52. Does your bank provide the voluntary retirement scheme?
   a) Yes □   b) No. □

53. If, yes to what extent it increases workload of employees?
   a) High □   b) Moderate □   c) Low □

54. Does computerisation in your bank increases or decreases overall appointment of personnel?
   a) Increases □   b) Decreases □
Questionnaire for Staff

Part - I

Respected Sir / Madam,

Supplying information is totally voluntary. Your co-operation and guidance will be highly appreciated. The researcher assures you to use this information for academic purpose only.

1. Name :

2. Name & Address of Organisation :

3. Age :
   a) 18-25   b) 25-30   c) 30-35
   d) 35-40   e) 40-45   f) 45-50
   g) 50 & above

4. Sex :
   Male □   Female □

5. Qualifications :
   a) Highest Educational Qualifications :
   b) Professional Qualifications :

6. Marital Status :
   a) Un-married □   b) Married □

7. Designation :

8. Length of Service in Years :

9. Approximate Total Salary per Month :

10. Total Numbers of Dependents :

11. Other Sources of Income, Please Specify, If Any :

ANX - 6
### Part - II

12. Are the following facilities offer to you by your bank? If yes, indicate degree of satisfaction from each facility received.

<table>
<thead>
<tr>
<th>Facilities</th>
<th>Yes</th>
<th>No</th>
<th>Degree of Satisfaction</th>
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<tbody>
<tr>
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<td>b. Maternity Benefit</td>
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<td>c. Retirement Benefit</td>
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<tr>
<td>d. Accident and Insurance</td>
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<td>e. Housing Loan Facility</td>
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<tr>
<td>f. Vehicle Loan Facility</td>
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<td>g. Vehicle Conveyance Allowance</td>
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<td>h. Educational Allowance</td>
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<tr>
<td>i. Bonus</td>
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<td>k. Transfer Allowance</td>
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<td>l. Canteen Facility</td>
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<td>m. Recreation Facility</td>
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<tr>
<td>n. Housing (quarter) Facility</td>
<td></td>
<td></td>
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</tbody>
</table>

13. Do you think that management should provide any other facility not mentioned above? If yes, please specify.

a) __________________________

b) __________________________

c) __________________________

d) __________________________

14. Whether any training facility is provided to you by your bank?

a) Yes □

b) No □
15. If yes, how it is useful for you in your daily routine work?
   a) Very Useful  □  b) Moderately Useful  □  c) Not Very Useful  □

16. Does your bank have a fixed promotion policy?
   a) Yes  □  b) No  □  c) Do Not Know  □

17. Are you satisfied with the present promotion policy of the bank?
   a) Satisfied  □  b) Not Satisfied  □

18. What counts most for promotion?
   a) Seniority  □  b) Merit  □  c) Both  □

19. Does your bank have a fixed transfer policy?
   a) Yes  □  b) No  □  c) Do Not Know  □

20. Are you satisfied with the present transfer policy of the bank?
   a) Satisfied  □  b) Not Satisfied  □

21. Do you maintain good relations with your colleagues?
   a) Yes  □  b) No  □

22. Do you help your colleagues during the heavy workload?
   a) Yes  □  b) No  □

23. Do you help your colleagues while facing any difficulties relating to work?
   a) Yes  □  b) No  □

24. To what extent do you take your colleagues into confidence?
   a) High  □  b) Moderate  □
   c) Low  □  d) No  □

25. Are you a member of any union?
   a) Yes  □  b) No  □
26. To what extent in your opinion your union safeguards the interests of its members?
   a) High  b) Moderate  c) Low  d) No

27. In your opinion, how are the relations between your union and management?
   a) Good  b) Satisfactory  c) Not Satisfactory  d) Poor

28. Do you think honesty is the best policy? Can honest man make progress in the bank?
   a) Yes  b) No  c) No Opinion

29. To what extent are you satisfied with your job?
   a) High  b) Moderate  c) Low  d) No

30. How much interesting do you find your work?
   a) Interesting  b) Interesting but some time boring  c) Boring but some time interesting  d) Boring  e) Neither interesting nor boring

31. Other things remain same would you like to stay in the present job?
   a) Yes  b) No

32. How do you compare your job with a similar job in other bank?
   a) Better  b) Equal  c) Lower  d) Do Not Know

33. Would you recommend and suggest your friends or relatives to join your bank?
   a) Yes  b) No  c) No Opinion

ANX - 9
34. Are you satisfied with the present working conditions?
   a) Satisfied □  b) Not Satisfied □  c) No Opinion □
35. How are your relations with your manager?
   a) Cordial □  b) Moderate □  c) Low □
36. Do you feel supervision is necessary?
   a) Yes □  b) No □  c) No Opinion □
37. How close is the supervision of your immediate supervisor?
   a) High □  b) Moderate □  c) Low □  d) No □
38. How often your manager calls group meeting?
   a) Always □  b) Sometime □  c) Never □
39. How often you get a chance to express your opinion in a meeting?
   a) Always □  b) Sometime □  c) Never □
40. Is your opinion and suggestion accepted by your manager?
   a) Always □  b) Sometime □  c) Never □
41. Out of the following measures what makes you more to contribute towards profitability of the bank?
   a) Higher Salary □
   b) High Incentives □
   c) More Information Related to Work □
   d) Fair Treatment by Management □
   e) Quick Promotion □
   f) Minimum Hours of Work □
   g) More Co-operation of Fellow Employees □
   h) Security of Service □
   i) Better Working Conditions. □
   j) Job Satisfaction □
42. What is your attitude while discussing the demand with the management?
   a) Rigid
   b) More Rigid but Some what Flexible
   c) Flexible but Some Time Rigid
   d) Flexible

43. Are you in favour of worker participation in management?
   a) Yes  
   b) No.

44. If yes, how it is useful?
   a) Highly Useful 
   b) Moderately Useful 
   c) Low Useful 
   d) No

45. Is there any provision made by the management in your bank to settle employee grievance quickly?
   a) Yes 
   b) No.

46. If yes, to what extent it is successful in solving grievance quickly?
   a) Highly Successful 
   b) Moderately Successful 
   c) Low Successful 
   d) No

47. In your opinion which are the following factors which improve personnel relations in your bank? Give preference.
   a) Higher Salary 
   b) More Facilities 
   c) Quick Promotion 
   d) Employee Participation in Management 
   e) Better Working Conditions

ANX - 11
48. Does your bank provide Voluntary Retirement Scheme?
   a) Yes □  b) No. □

49. If yes, to what extent it increases the workload of employees?
   a) High □  b) Moderate □  c) Low □

50. Has computerisation in your bank increases or decreases overall appointment of personnel?
    a) Increases □  b) Decreases □  c) No Opinion □
Interview Schedule for Manager

1. Welfare and Other Facilities.
   a. Medical Benefit
   b. Maternity Benefit
   c. Retirement Benefit
   d. Accident and Insurance
   e. Housing Loan Facility
   f. Vehicle Loan Facility
   g. Vehicle Conveyance Allowance
   h. Educational Allowance
   i. Bonus
   j. Leave Travel Concessions
   k. Transfer Allowances
   l. Canteen Facility
   m. Recreation Facility
   n. Housing Facility.

2. Training and Its Use in Daily Routine Work

3. Promotion Policy and Satisfaction from Present Promotion Policy.

4. Essentiality for Promotion (Norms)

5. Transfer Policy and Satisfaction from Present Transfer Policy.


7. Job Satisfaction

8. Attitudes Towards Job

9. Want’s to Continue with the Same Profession

10. Job Comparison

ANX - 13
11. Recommendations or Suggestions to Friends or Relatives to Join the Banks.
13. Important Factors Towards Profitability
15. Impact of Computerisation
16. Role of Reserve Bank of India
17. Work Burden or Tension
18. Pressure from Management
19. Privatisation
20. Increase in Working Hours
21. Motivation
22. Profit Sharing Schemes
23. Worker Participation in Management
24. Security of Service
25. Treatment by Management
26. Union and Its Impact
27. Educational Standards
28. Political Influence
Interview Schedule for Staff

1. Nature of Relationship with Manager
2. Maintenance of Relationship Outside the Office
3. Role of Union in Improving Employee Management Relations, and its Degree
4. Number of Unions Operating in Banks, their Mutual Co-operation and Understanding
5. Inter Union Rivalary
6. Role of Union in Improving Personnel Relation.
7. Justification of Unions Demand
8. Present Promotion Policy and, its Efficiency in Improving Personnel Relations.
9. Modification Required in Present Promotion Policy and, its Degree
10. Modification Required in Present Transfer Policy and, its Degree
11. Incentives, and Satisfaction from Incentives
12. Impact of Voluntary Retirement Schemes
13. Impact of Computerisation.
14. Role of Reserve Bank of India
15. Work Burden or Tension
16. Pressure from Management
17. Privatisation
18. Increase in Working Hours
19. Motivation
20. Profit Sharing Schemes
21. Security of Service
22. Treatment by Management
23. Educational Standards
24. Political Influence
25. Freedom of Work
To,
The Librarian,

Respected Sir,

I am the Ph.D registered student of Amravati University, Amravati in the faculty of commerce, wants to avail the library facility of your university, so kindly requested to grant me permission for the same

Thanking you.

Yours truly,

(Sanjay K Katait)
Researcher.
Letter of Thanks

Sanjay K Katait
70, Shankar Nagar,
Rajapeth,
Amravati-444 606.
☎: 2562525

Date:

To,
The Branch Manager,

Respected Sir,

I offer my sincere thanks from the bottom of the heart for the valuable support and timely help provided by you completion of my research work.

Thanking you.

Yours truly,

(Sanjay K Katait)
Researcher.
## Bank Visit Report

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of Bank Visited</th>
<th>Contact Person</th>
<th>Designation</th>
<th>Phone No.</th>
<th>Final Date of Visit</th>
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<tr>
<td>1</td>
<td>Allahabad Bank</td>
<td>R.G.Deolikar</td>
<td>Br. Manager</td>
<td>2574536</td>
<td>19.11.03</td>
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<td>2</td>
<td>Andhra Bank</td>
<td>G.N.Reddy</td>
<td>Br. Manager</td>
<td>2660430</td>
<td>24.11.03</td>
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<td>3</td>
<td>Bank of Baroda</td>
<td>A.K.Gupta</td>
<td>Sr.Br.Manager</td>
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<td>16.10.03</td>
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<td>Bank of India</td>
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<td>Br. Manager</td>
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<td>State of Bank of India</td>
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<td>State of Bank of India</td>
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<td>United Western Bank</td>
<td>A.R.Deshpande</td>
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<td>Vijaya Bank</td>
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Nationalised Banks were visited within the period of February - 2003 to December -2003 for the collection of Research Data and Related Information.
### Bank Visit Report

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<th>Sr.No.</th>
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<th>Designation</th>
<th>Phone No.</th>
<th>Final Date of Visit</th>
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<td>A.R. Bodhankar</td>
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<td>2677401</td>
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<td>Deshmukh</td>
<td>Br. Manager</td>
<td>2552099</td>
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<td>Mrs. Deshmukh</td>
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<td>Dr. Panjabrao Deshmukh U. Co-op. Ban</td>
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<td>2676745</td>
<td>18.09.03</td>
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<td>S.A. Brahmekar</td>
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<td>232171</td>
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<td>Yavatmal Urban Co-operative Bank</td>
<td>C.V. Gajibe</td>
<td>Br. Manager</td>
<td>244241</td>
<td>18.09.03</td>
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</table>

Co-operative Banks were visited within the period of February - 2003 to December - 2003 for the collection of Research Data and Related Information.
Certificate

To whom it may concern,

This is to certify that Shri Sanjay K. Kalia visited our branch on 19-11-2003. He has collected necessary information in the prescribed forms for his research work.

With best wishes,

[Signature]

For Allahabad Bank
Certificate

To Whom It May Concern

This is to certify that Shri Sanjay K. Katari Visited our branch on 24.11.2003 and has collected necessary information in the prescribed forms for his research work.

For Andhra Bank

Manager

Central Office Andhra Bank Buildings, Saifabad, Hyderabad-A.P.
CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. S.K. Katair visited our branch on 16.10.2003. He has collected certain information in form of questioners for his research work.

We wish him all the success.

For BANK OF BARODA

[Signature]

[Position]

Senior Branch Manager.
Certificate

To whom it may concern,

Shri Sanjay K. Vaidya, Professor in the Department of Commerce, Vidyabharti College, Unit Kocovl, visited to this branch today on 01.12.2003 during morning hours. He requested certain information in question from the ship's research work, which is related to banking business.

I wish him good luck in his endeavors.

[Signature]

Bank of India

Head Office: Express Towers, Nariman Point, Mumbai - 400 021
Certificate

Shri S.K. Katak of Amravati visited the branch for his management studies and research and collected necessary information in questionnaire for his research work.
To whom it may concern:

This is to certify that Shri. Sanjay K. Kataik visited our branch and collected necessary information for his research work purpose.

B.D. Menore
M-316
Certificate

This is to certify that Shri (Mr.) Sanjay K. Katall visited our branch office on 11.11.2003 during office hours and collected certain information [in the form of Antrhanity], for his research work.

with firm belief success.

Place: Amravati
Date: 11.11.2003,
CERTIFICATE

Prof. Sujay Kataik from Dept. of Commerce, Vidyabharati College,
visited to our branch office and collected information in questionnaire form for his research work.
CERTIFICATE

This is to certify that Prof. Sanjay K. Katait visited our Bank on 17.10.2003 and collected necessary information for his research work. We wish all success in his research work and for future life.

[Signature]

N N Shah
Branch Manager
To whom so ever it may concern,

This is to certify that Shri Sanjiv K. Kataria of Vidya Bharati College, Amravati has visited us and collected the necessary information related to his research work. We wish him every success in his research work.

FOR INDIAN BANK

Manager/सहायक मांगर
Certificate

This is to certify that Shri S. K. Ratdark visited our bank and collected necessary information for his research work.

We wish every success in his future life.

[Signature]

[Stamp]

[Date: 10/10/2003]
Certificate

Prof. Sanjay Katari from Dept. of Mgt & Research, Vidyabharati College visited our branch office and collected information in questionnaire form for his research work.
This is to certify that Shri Sanjay K. Katait visited our branch and collected necessary information for his research work purpose.

CHIEF MANAGER
(M.K. AMTE)
Certificate

This is to certify that Shri S.K. Kodait has visited our branch on 10/11/03 on his own regarding his research work and has collected the desired information. The certificate is being issued to Shri S.K. Kodait on his own request.

We wish him all the best and success in his endeavours.

For The United Western Bank Ltd.

Senior Branch Manager
Amravati Branch
CERTIFICATE

This is to certify that Shri S.K. Katali visited our bank and collected necessary information for his research work.

We wish every best in his endeavor.

For : VIJAYA BANK

Br. Manager, Amravati
CERTIFICATE

To Whom So Ever it may Concern.

This is to certify that Shri Sanjay K. Katait, Lecturer, Deptt. of Management studies Vidhya Bharti Institute of Research and P. G. studies in Science and Management Camp Amravati has visited our organisation (bank) and collect necessary information for his research work.

Date: Sept 16, 2003.
Amravati

Manager
For Abhinandan Urban Co-op. Bank
Amravati
The Amravati District Central Co-operative Bank Ltd;
Camp Road, Amravati - 444 603

Telex 0721 D.C.C.B.IN
Telephone No. PBX-
2663378,2663379,2663305
Gram AMRA BANK
Post Box No. :14

Ref. No.43./ADM/3189

Date ; 3-12-2003

CERTIFICATE

Prof. Sanjay K. Katait from Deppt. of Management and Research, Vidya Bharti College visited to our Head Office and branches and collected necessary information for his research work.

Chief Administrative Officer
-Certificate-

This is to certify that, Shri. S.K. Katait visited our bank and collected necessary information for his research work.

I wish every success on his future life.

Date: 26.8.03
Amravati.
CERTIFICATE

This is to certify that Shri. S.K. Katait visited our bank & collected necessary information for his work.

I wish every success in his future life.

Place : Amravti

Date : 28 August, 2003.
CERTIFICATE

This is to certify that Shri. S.K. Katait visited our bank & collected necessary information for his work.

I wish every success in his future life.

Place - Amravati
Date - 20 August, 2003.
To,

OUTWARD NO/ /2003
DT/- 21-09-2003

CERTIFICATE

This is to certify that Shri. S. K. Katait visited our Bank and collected necessary information for his research work.

We wish every success in his future life.

Dt/- 21-09-2003

( G. N. DOAD )
GENERAL MANAGER

The Amravati Z.P. Shikshak Sahakari Bank Ltd.,
H.O. Congress Nagar Road, Near Railway Bridge, AMRAVATI. - 444601
T 674684, 671043
Certificate

This is to certify that S.K. Ketait visited our bank and collected necessary information for his work.

I wish every success in his future life.

Amravati
27.08.03

Br. Manager.
CERTIFICATE

This is to certify that Shri S.K. Katal visited our bank and collected necessary information for his research work.
CERTIFICATE

This is to certify that Shri. S.K. Katait visited our Bank and collected necessary information for his research work. We wish him every success in his future life.

R. B. Sadar
R. B. SADAR
MANAGER
The Dr. Panjabrao Deshmukh
Urban Co-op. Bank Ltd.
Dr. Rukhmini Nagar, Amravati
The Dr. Panjabrao Deshmukh

Urban Co-operative Bank Ltd.,

Head Office - Shivaji Nagar, Amravati (M.S.) 444 003

Ref. No. 31 / PUCB / Shivaji Nagar 31 03. D/ 6/10/03

To,

Date: -----------

OutWard No/ /2003

Dt.- 06/10/2003

CERTIFICATE

This is to certify that shri. S. K. Katait visit our Bank and collected necessary information for his research work.

We wish every success in his future life.

Dt.- 06/10/03

( Mr. V. P. PATIL )

Gen. MANAGER

The Dr. Panjabrao Deshmukh
Urban Co-operative Bank Ltd.
Main Branch Amravati
THE DR. PANJABRAO DESHMUKH
URBAN CO-OPERATIVE BANK LTD., AMRAVATI.

Certificate

This is to certify that Shri S. K. Kharat visited our Branch and collected necessary information for his research work.

We wish every success in his

Peter Lillo.

Manager

The Dr. Panjabrao Deshmukh
Urban Co-op. Bank Ltd.
Dastur Nagar Main Branch
AMRAVATI.
CERTIFICATE

This is to certify that Shri S.K. Katait visited our bank and collected necessary information for his research work.

[Signature]
General Manager,
Janata Sahakari Bank Ltd.,
Amravati.
CERTIFICATE

This is to certify that Shri S.K. Katari visited our bank and collected necessary information for his research work.

Manager
Jijau Commercial Co-op. Bank Ltd.
Wadgaon Budruk, Amravati
THE KHAMGAON URBAN
CO-OP. BANK LTD. KHAMGAON.
MULTISTATE SCHEDULED BANK
REGD.NO. BUD/BNK/104
HEAD OFFICE : KHAMGAON - 444 303 Dist. Buldana
Phone : 54631 M. D./ G. M. Phone : 52791, Fax : 55391

BRANCHES :

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<td>AURANGABAD : 328444</td>
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</tbody>
</table>

CERTIFICATE

This is to certify that
Shri S.K. Katait visited our bank and collected necessary information for his work.

We wish every successes in his future life.

Place : Amravati
Date : 18 Sept. 2003

Branch Manager,
The Khambgaon Urban Co-op. Bank Ltd.
Itwara Bazar, Br. Amravati.
CERTIFICATE

This is to certify that Shri S. K. Katial visited our Bank and collected necessary information for his research work.

For Mahatma Fule Dist. Urban Co-op. Bank Ltd. Amravath

Manager
CERTIFICATE

This is to certify that Shri. S.K. Katari, visited our bank and collected necessary information for his research work.

I wish him success in his future life.

[Signature]

[Stamp]

Ref. No. Date: 19/08/03

[The Washim Urban Co-op. Bank Ltd., Washim]
Certificate

This is to certify that Shri Shri S.K. Katari visited our Bank & collected necessary information for his work.

I wish every success in his future life.

Place: Amravati
Date: 18 Sept. 2003