

::: C E R T I F I C A T E :::

This is to certify that the dissertation entitled, "A Study of Training Needs for the Urban Cooperative Bank Employees with Special Reference to Ajara Urban Cooperative Bank Ltd., Ajara", is a genuine and bonafide work, prepared by Shri Janardan Bapu Kesarkar under my supervision and guidance and submitted to the Shivaji University, Kolhapur for the award of the Degree of Master of Philosophy in Commerce.

To the best of my knowledge and belief, the matter presented in the Report has not been submitted for a similar degree.

KOLHAPUR

30th NOVEMBER, 1986

W. P. Wadkar

(V.P. Wadkar)
Guide Teacher