

C E R T I F I C A T E

This is to certify that the dissertation  
entitled "Evaluation of <sup>Employee</sup> Training Facilities in  
Malaprabha Grameena Bank" is a genuine and bonafide  
work prepared by Mr. S.N. Bhat 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: 6.5.89

  
( Dr. P.S.Rao )

Research Guide,  
Kolhapur.