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CERTIFICATE

I hereby certify that the thesis entitled “**HRD PRACTICES IN REGIONAL RURAL BANKS - A study with reference to Andhra Pragathi Grameena bank**” submitted by **S. Mohammad Ghouse** to Sri Krishnadevaraya University, Anantapur for the award of Degree of Doctor of Philosophy in Management is a record of bonafide research work carried out by him under my guidance and supervision. This has not been formed previously the basis for the award of any degree or diploma, associateship, fellowship or other similar title to the candidate.

ANANTAPUR

Date: 3.09-2011


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