


DEPT: HUMAN RESOURCES**HRD:TAT:P:CERT:21:19- 20****31.05.2019****TO WHOMSOEVER IT MAY CONCERN**

Certified that **Sr. Sofia Francis, M.Com student, Vimala College**, has completed a project work on the topic **“A study on schematic loans”** at Branch Cheroor of the Bank during the period from 30.04.2019 to 30.05.2019.

We wish her all the best in her future endeavours.


**Assistant General Manager
Human Resources Department**

