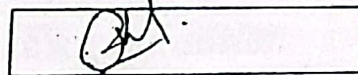




We,
 the Chancellor, Vice-Chancellor
 and Members of the Management Council of
Dr. Babasaheb Ambedkar Marathwada University,
 Aurangabad (Maharashtra State), India.

Certify that the withinsigned



----- *Mohammed Abdul Rafeeq Mohd Abdul Raheem* -----

Student of -----
 who has been found duly qualified for the Degree of
 Doctor of Philosophy (----- *Commerce* -----)

The Degree of

Doctor of Philosophy
 (----- *Commerce* -----)

has been conferred on ----- *him* ----- at Aurangabad, on the
twenty third day of the month of *January* in the year
two thousand ten -----

In Testimony whereof are set the Seal of the said University
 and the signature of the said Vice-Chancellor.

Date of Notification *January 20, 2010*

Place: Aurangabad

Date of issue of the Degree Certificate *29 OCT 2010*

KB Patel
 Vice-Chancellor

[Signature]
 Principal
 Dr. Babasaheb Ambedkar
 College of Arts & Commerce

