



We,

the Chancellor, Vice-Chancellor
and Members of the Management Council of
Dr. Babasaheb Ambedkar Marathwada University
Certify

[Signature]

that the withinsigned

Gouri Faakh Naag Mohd. Akbar Bungrez.

*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 her at Aurangabad, on the
fifth day of the month of March in the year
two thousand four*

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

[Signature]

Date of Notification 16-4-2003

Dr. VILAS S. EPPA

Place : Aurangabad

ASSO. PROFESSOR & RESEARCH GUIDE

Date of issue of the

DEPT. OF COMMERCE

Degree Certificate 5 MAR 2004

DR. BABASAHEB AMBEDKAR

MARATHWADA UNIVERSITY, AURANGABAD

Vice-Chancellor