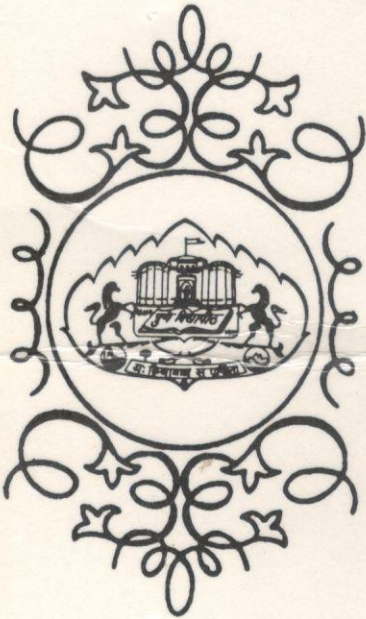


University Of Pune

(Formerly
University of Poona)



*We, the Chancellor,
the Vice Chancellor and
the Members of the Management Council
and the Academic Council of the
University of Pune certify*

*that Chacho Sibi Abraham
of Symbiosis Society's Arts & Commerce College,
Pune*

*having been examined in Banking & Finance and
Cost & Works Accounting as the optional subjects
and found duly qualified for the degree of*

Bachelor of Commerce

*and placed in the Higher Second Class
in April 2001.*

*The said degree has been conferred on him.
In testimony whereof is set
the seal of the said University.*

23rd January 2002

A. S. Kshirsagar.
Vice-Chancellor