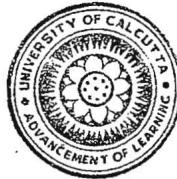


UNIVERSITY OF CALCUTTA



This is to certify that

Jyotirmay Ghosh

obtained the degree of Bachelor of Commerce
(Three-year Course) in this University
in the year 1978.

A handwritten signature in black ink, appearing to read "R. N. Mitra".

Senate House,
The 27th March, 1980

Vice-Chancellor.