



*This is to certify that  
Dayanand M. S.  
son of  
Shri Satyanarayan M. S.  
and  
Smt. Usha Satyanarayan  
has been awarded the degree*

## *Doctor of Philosophy*

*of this University having qualified in April, 2005  
in Management Studies*

*Given under the seal of the University*



Panaji

Date : 17th December, 2005

*P. Z. A. B. S. E.*  
Vice-Chancellor