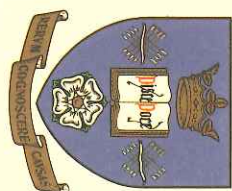


The University of Sheffield



It is hereby certified that

Pramod Kumar Joshi

having fulfilled the requirements prescribed by Ordinances and after
due examination was admitted to the degree of

Master of Business Administration

of this University

on 11 December 1992

Ganesh Roberts

Vice-Chancellor

John Padden

Registrar and Secretary