

CERTIFICATE

I certify that the thesis entitled **STUDIES ON DIVERSITY, ECOLOGY AND ACTIVITY OF THE MICROFUNGI ASSOCIATED WITH *FICUS BENGHALENSIS* Linn. AND *CARISSA CONGESTA* Wight FROM GOA STATE** submitted by Ms. Miriam Jacob, is a record of research work done by her during the period from 1997-2000 when she worked under my supervision. The thesis has not formed the basis for the award of any degree, diploma, associateship or fellowship to Ms. Miriam Jacob.

I affirm that the thesis submitted by Ms. Miriam Jacob incorporates the independent research work carried out by her under my supervision.

(Supervisor)
D. J. Bhat, M.Sc., Ph.D.
Professor and Head
Department of Botany
GOA UNIVERSITY
GOA-403 203, INDIA