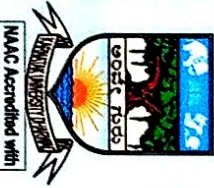




# UNIVERSITY GRANTS COMMISSION

## HUMAN RESOURCE DEVELOPMENT CENTRE



MAAC Accredited with  
"A" Grade-2014

## KARNATAK UNIVERSITY, DHARWAD

"University with Potential for Excellence"





### UGC SPONSORED REFRESHER COURSE

Theme :

*"Economics, Commerce and Management Studies in a Digital World : Challenges and Opportunities"*

This is to certify that Dr. /Shri / Smt. G. Nagaraju, Assistant Professor  
Department of Commerce A R M First Grade College  
Davaagere University participated  
affiliated to Davaagere in the Inter Disciplinary Refresher Course in Business Studies  
(Commerce, Management and Economics) from 3-12-2018 to  
23-12-2018 and obtained Grade A.

  
Director  
  
Course Coordinators

  
Vice-Chancellor