



आरखण्ड केन्द्रीय विश्वविद्यालय
CENTRAL UNIVERSITY OF JHARKHAND

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Date 03/6/2024

Provisional Certificate

for the Degree of

Doctor of Philosophy (Ph.D.)

Certified that Mr. Samir Xavier Bhawnra (Regd. No. 20330202007) in the **Department of Commerce and Financial Studies** has completed all prescribed requirements as per UGC (Minimum Standards and Procedure for award of M.Phil./Ph.D. Degree) regulations 2009/2016 for the award of Degree of Doctor of Philosophy (Ph.D.) of the University.

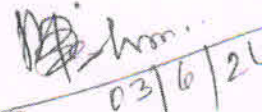
Date of Thesis submission: **16th February 2024**

Date of Viva Voce: **13th May 2024**

Title of the thesis submitted: *"A Study on Financial Inclusion of the Tribal Community of Jharkhand"*

Name of Supervisor(s): **Dr. Kriti Bhaswar Singh**, Associate Professor, Department of Commerce and Financial Studies.

This certificate is approved by the Competent Authority on **01st June, 2024**.


03/6/24

CONTROLLER OF EXAMINATIONS



Note: Validity of this certificate will expire on the award of the degree.