

# इन्वर्टिस विश्वविद्यालय

**INVERTIS**  
UNIVERSITY BAREILLY

बरेली, उत्तर प्रदेश, भारत

मिस गरिमा जोशी

को एतद्वारा

मैनेजमेंट विषय में विद्या वाचस्पति

की उपाधि प्रदान करता है।

विद्या-परिषद् की अनुशंसा पर यह उपाधि,

अवाप्ति हेतु विनियमों में विहित अपेक्षाओं को पूर्ण कर लेने पर

तथा जून 2021 में अपने शोध-प्रबंध

“फाइनेंसियल इन्क्लूसिव इन इंडिया: ए केस स्टडी विथ स्पेशल रिफरेंस टू रुरल एरिया इन उत्तर प्रदेश”

के सफल पक्षपोषण के उपरांत

आज 20 नवम्बर 2021 को दी गई है।

## INVERTIS UNIVERSITY

BAREILLY UTTAR PRADESH, INDIA

*Upon the recommendation of the Academic Council,  
the University hereby confers the degree of*

**Doctor of Philosophy in Management**

*Upon*

**Ms Garima Joshi**

*who has fulfilled the requirements for the degree as prescribed under the regulations  
and successfully defended in Jun-21, the thesis entitled:*

**“Financial Inclusion in India: A case study with special reference to rural area in Uttar Pradesh”**

*Given this day, on November 20, 2021.*



*[Signature]*  
Registrar

*[Signature]*

June 14, 2021

**INVERTIS UNIVERSITY,  
BAREILLY**  
Report of Ph.D. Thesis Viva Voce  
Examination

Name of the Candidate: Garima Joshi

Student ID: PHM2014001

Enrolment No.

TOPIC: FINANCIAL INCLUSION IN INDIA: A CASE STUDY WITH SPECIAL REFERENCE TO RURAL AREA IN  
UTTAR PRADESH

Modified Topic (if any): \_\_\_\_\_

Department: MANAGEMENT

Supervisor: Dr. ARVIND KUMAR SHUKLA

Date of Registration/URDC: 25.07.2021

Co-supervisor: NA

**Report of the Oral Board (Comments):**

Candidate defended the  
thesis very well, answering question  
from external expert and others.

(Use separate sheet if required)

The Candidate has **PASSED** / TO RE-APPEAR /  
**FAILED**

Passed

**Viva Voce Examination Committee**

1. Prof. YDS Arya (Vice Chancellor & Chairman)

YDS Arya 14.6.21

2. Dr. Dr. Amit Agarwal (External Examiner)

Amit Agarwal 14/6/2021

3. Prof. Manish Gupta (Dean Management)

Manish Gupta 14/06/21

4. Dr. Subho Chattopadhyay (HOD)

Subho Chattopadhyay 14/06/21

5. Dr. Anrishi Agarwal (Internal Expert)

Anrishi Agarwal 14.6.2021

6. Mr. Santosh Kumar (Registrar)

Santosh Kumar 14/06/2021

7. Dr. Arvind Kumar Shukla (Supervisor)

Arvind Kumar Shukla 14.6.21

8. Dr. Pankaj Kumar Rai (Deputy Secretary, URDC)

Ph.D. Coordinator

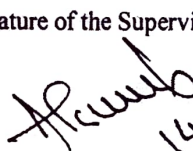
Approved by Vice Chancellor, Invertis University, Bareilly

Registrar  
Invertis University  
Bareilly

## CERTIFICATE OF SUPERVISOR

This is to certify that the thesis titled "**Financial Inclusion in India: A case study with special reference to rural area in Uttar Pradesh**" submitted by Ms. Garima Joshi for the award of the degree of Doctor of Philosophy, in the Department of Management, Invertis University, Bareilly is a record of authentic work carried out by her under my supervision, as per the Invertis code of academic and research ethics. The matter embodied in this thesis is the original work of the candidate and has not been submitted for the award of any other degree or diploma.

Signature of the Supervisor

  
14.06.2021

**Dr. Arvind Shukla**  
Associate Professor  
Invertis University, Bareilly



Registrar  
Invertis University  
Bareilly