



No./DoAA/Ph.D.Noti./Commerce/ 1539

07 October, 2026

NOTIFICATION-CUM-CERTIFICATE

It is notified that in accordance with the provisions contained in Ordinance No. 23(A), Hon'ble Vice Chancellor, exercising the powers of the Executive Council vested under Section 11 (3) of the Central Universities Act, 2009, is pleased to approve the award of DOCTOR OF PHILOSOPHY to the candidate, mentioned in the table given below:-

क्र. No.	शोधार्थी का नाम एवं पता Name & Address of the Research Scholar	विभाग / अध्ययनशाला / पंजीयन क्रमांक व दिनांक Dept./School/ Registration No. & Date	शोध विषय Title of the Thesis एवं जमा करने की तिथि Date of Submission	पर्यवेक्षक / सह-पर्यवेक्षक का नाम, पद एवं पता Name, Designation and Address of the Supervisor/ Co-Supervisor	कुलपति जी के अनुमोदन की तिथि Date of Approval by the Vice-Chancellor
674	श्री पंकज कुमार झारिया S/o श्री रेवाप्रसाद झारिया माता का नाम: श्रीमती गौरी झारिया ग्राम-रनगांव, पोस्ट-संग्रामपुर, तहसील-शहपुरा जिला-डिंडोरी पिनकोड-481990 (म.प्र.) Shri Pankaj Kumar Jhariya S/o Shri Reva Prasad Jhariya Mother's Name: Smt. Gouri Jhariya Village-Rangaon, Post-Sangrampur Tehsil-Shahpura, District-Dindori Pincode-481990 (M.P.)	Commerce/ Commerce and Management (SCM)/ Y20481002 and 18.02.2021	"An Analysis of Lending Through Fintech Companies in India" 27.04.2026	डॉ. शालिनी चोईथरानी सहायक प्राध्यापक / प्रो. जी. एल. पुणताम्बेकर (से. नि.) वाणिज्य विभाग डॉक्टर हरीसिंह गौर विश्वविद्यालय सागर (म.प्र.) Dr. Shalini Choithrani Assistant Professor/ Prof. G. L. Puntambekar (Retd.) Department of Commerce Doctor Harisingh Gour Vishwavidyalaya Sagar (M.P.)	25.09.2026

Further, it is certified that the Degree approved for the award of Doctor of Philosophy is in accordance with the University Grants Commission (Minimum Standards and Procedure for Award of M.Phil/Ph.D. Degree) Regulations, 2016.

By Order,

I/c Controller of Examinations

IC CONTROLLER (Exams.)

Dr. H. S. Gour V. V. Sagar (M.P.)

Copy to:-

1. Concerned Candidate, Supervisor, Co-Supervisor, HoD and School Dean.
2. Librarian, Website Cell, DSW, I/c Scholarship Section and Deputy Registrar (Exams.).
3. Secretary to the Vice-Chancellor, PA to Registrar.
4. Under Secretary (Research), University Grants Commission, Bahadur Shah Zafar Marg, New Delhi-110002.
5. Deputy Director, Research Division, Association of Indian Universities, 16 AIU House, Comrade Indrajit Gupta Marg (Kotla Marg), New Delhi-110002.
6. Principal Secretary, Department of Higher Education, Govt. of M.P., Vallabh Bhawan, Mantralaya, Bhopal-462004 (M.P.).
7. Director, INFLIBNET Centre, Opp. TCS, Infocity, Gandhinagar-382007 (Gujarat).
8. Nodal Officer (NAD Cell), Doctor Harisingh Gour Vishwavidyalaya, Sagar (M.P.).
9. I/c Media Officer, Doctor Harisingh Gour Vishwavidyalaya, Sagar (M.P.).
10. Editor, Hindustan Times, Times of India, Indian Express, NaiDuniya, Nav Bharat, Dainik Bhaskar, Dainik Acharan, Sagar (M.P.) with a request to please publish this notification as news item for general information.

Joint Registrar, Academic Affairs

संयुक्त कुलसचिव

शैक्षणिक गतिविधियां

डॉक्टर हरीसिंह गौर विश्वविद्यालय

(केन्द्रीय विश्वविद्यालय)

सागर - 470003 (म.प्र.)

Joint Registrar

Academic Affairs

Doctor Harisingh Gour Vishwavidyalaya

(A Central University)

Sagar - 470003 (M.P.)