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Letter No. AKS.U/Nov./2024-25/92

Date 11/11/2024

To whom it may concern

This is to certify that Mr. Amit Athya (Student code B2040R12357004, Enrolment No. B2040P211) who has been pursuing Ph.D. research work on the topic entitled "An Analytical Study of the Role of Private Sector Banks in Financial Inclusion of SHGs" a case Study of the Vindhya Region, under my supervision from 21Jan 2021 (Registration date) and has completed his thesis writing work and successfully submitted to the department.

His research work is worthy of consideration for the award of Ph.D. degree.
I wish him all the best.

Dr. Harshvardhan SEAN
Faculty of Management Studies
AKS University (Satna) (M.P.)
AKS University, Satna (M.P.)

Date 11/11/2024...