



North Maharashtra University, Jalgaon

*We, the Chancellor, the Vice-Chancellor, the Members of the Management Council
and the Academic Council of the North Maharashtra University, Jalgaon,
certify that*



Patil

Patil Prashant Vijaysing

having been examined in

Banking & Finance

Being found duly qualified for the degree of

Doctor Of Philosophy

the said degree has been conferred on him/her on April 08, 2017

In Testimony whereof is set the seal of the University.



P. P. Patil

Vice-Chancellor