



No. : 4398

# हैदराबाद विश्वविद्यालय University of Hyderabad

(A Central University established by an Act of Parliament)

## Provisional Certificate (DOCTOR OF PHILOSOPHY)

Enrol. No. 15MBPH15

This is to certify that Mr. GOSALA RAJU son of G Santhaiah/ G Jayamma has been declared eligible to receive the degree of DOCTOR OF PHILOSOPHY (Ph.D.) in Management Studies from School of Management Studies, on the basis of the thesis entitled "FINANCIAL INCLUSION: A STUDY ON DETERMINANTS OF ADOPTION OF DIGITAL FINANCIAL SERVICES" submitted by him on 6<sup>th</sup> December, 2022.

Viva voce held on : 17<sup>th</sup> February, 2023

Results declared on : 22<sup>nd</sup> February, 2023



Dated 22 FEB 2023

Prepared by

Checked by

Controller of Examinations  
Controller of Examination / परीक्षा का नियंत्रक  
University of Hyderabad / हैदराबाद विश्वविद्यालय