



No. 82 /Conf./Ph.D./2025

**NOTIFICATION**

**For the Award of the Degree of Doctor of Philosophy (Ph.D.)**

On the recommendation of Dean of School of Study of **Commerce and Management** the Vice-Chancellor has appointed an external examiner for conducting Viva-Voce of **Dipti Kiran** on date **11.08.2025** leading to the award of the Ph.D. Degree of Guru Ghasidas Vishwavidyalaya, Bilaspur (Chhattisgarh), in the subject **Commerce** under School of Study of **Commerce and Management** and after a successful defence at the viva-voce, the Vice-Chancellor has accepted the thesis submitted by the candidate for declaring her eligible for the award of the Degree of **DOCTOR OF PHILOSOPHY** of Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh (India) from the date of the Viva-Voce with the following details :-

- |    |                        |   |                                                                                                                                                                                                                                                                                                         |
|----|------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Name of the Candidate  | : | <b>Dipti Kiran</b>                                                                                                                                                                                                                                                                                      |
| 2. | Name of the Supervisor | : | Prof. Ashok Kumar Mishra                                                                                                                                                                                                                                                                                |
| 3. | Subject/Department     | : | Commerce                                                                                                                                                                                                                                                                                                |
| 4. | School of Studies      | : | Commerce and Management                                                                                                                                                                                                                                                                                 |
| 5. | Title of the Thesis    | : | "EXPLORING FINTECH REVOLUTION IN INDIA :<br>A CASE STUDY OF BUY NOW PAY LATER (BNPL)<br>PRODUCTS (With Special Reference to Bilaspur District)"<br>एक्सप्लोरिंग फिन्टेक रेवोलुशन इन इंडिया :<br>ए केस स्टडी ऑफ बाइ नाउ पे लेटर(बी एन पी एल)<br>प्रोडक्ट्स (विथ स्पेशल रिफरेन्स टू बिलासपुर डिस्ट्रिक्ट) |
| 6. | Enrollment No.         | : | GGV/21/11406                                                                                                                                                                                                                                                                                            |
| 7. | Registration no./ Date | : | 215247609/17.10.2022                                                                                                                                                                                                                                                                                    |

This notification is issued under various statutory provisions of Guru Ghasidas Vishwavidyalaya in compliance with the University Grants Commission Regulations (2009/2016) for admission, evaluation and the award of the degree of Doctor of Philosophy.

By Order

*[Signature]*  
Controller of Examinations

Bilaspur, Date 18 AUG 2025

Endt.No. 83 /Conf./Ph.D./2025

**Copy forwarded for information & necessary action to :-**

1. P.A. To Kulpati/Registrar for Kulpati / Registrar's information.
2. F.O./J.R./O.S.D. Store.
3. O.S.D./A.R. Exam./Dev./ Academic Section./ Confidential Section.
4. Dean, School of Studies of **Commerce and Management**, GGV, Bilaspur (C.G.)
5. H.O.D. Department of **Commerce**, GGV, Bilaspur (C.G.)
6. Supervisor- Prof. Ashok Kumar Mishra, Professor, Department of **Commerce**, GGV, Bilaspur(C.G.)
7. **Dipti Kiran** (Research Scholar) Department of **Commerce**, GGV, Bilaspur (C.G.)

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8. Media Cell incharge with request to send it to Press and Electronic media for wide publicity in the interest of students as press release.
9. Editor : University News Association of Indian Universities, 16, Kotla Road, New Delhi, 110002.
10. Librarian, Guru Ghasidas Vishwavidyalaya, Bilaspur (C.G. ).
11. Registrar of all the statutory Universities in India.
12. Director, Infflibnet Gujarat University Campus, Post Box No. 4116, Navrangpura, Ahmedabad- 380009.
13. Incharge, IT Cell, for uploading on the Vishwavidyalaya website.
14. Office File.

  
Incharge Confidential