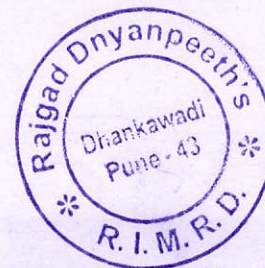


2.4.2 Average percentage of full time teachers with Ph.D. / D.M. / M.Ch. / D.N.B Superspeciality / D.Sc. / D.Litt. during the last five years (consider only highest degree for count) (20)

3.1.2 Percentage of teachers recognized as research guides (latest completed academic year) (5)

3.3.1 Number of Ph.Ds registered per eligible teacher during the last five years(5)

Name of full time teacher with Ph.D.	Qualification (Ph.D. etc.) and Year of obtaining	Whether recognised as research Guide for Ph.D.	Year of Recognition as Research Guide	Is the teacher still serving the institution	Name of the scholar	Year of registration of the scholar	Title of the thesis for scholar
Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Ms. Iyengar Jayasri M.	2014	"A Study on investment, cost, profitability and utility of urban passenger transport undertaking with special reference to Maharashtra State"
Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Rane Sanjay Vishvanath	2016	"A Study of health Insurance preferences of salaried individuals in urban area"
Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Pachare Smita Mahesh	2016	"An analytical study of prepaid payment instruments provided by private organizations in Pune District"
Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Lokhande Nikhil Dattatraya	2016	"A Study of the awareness and use of various risk management tools by IT sector undertakings with reference to foreign exchange risk management"



Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Kulkarni Bhagyashree Vishwas	2018	"A study of financial literacy level impacting on investment decisions with reference to retirement planning of retail investors in Navi Mumbai"
Dr. Devidas Bhalchandra Bharati	Ph.D. (2004)	Yes	2009	Yes	Mr. Gulzar Hussain Parray	2018	"A critical evaluation of financial inclusion with reference to Jan Dhan Yojna"
Dr. Prajakta Nilesh Warale	Ph.D. (2016)	No	No	Yes			
Dr. Rohan Prabhakar Dahivale	Ph.D. (2019)	No	No	Yes			

Abhay
Prof. Abhay Pathak
Criteria II Coordinator

Prajakta
Dr. Prajakta Warale
Co-ordinator IQAC
IQAC Coordinator
Rajgad Dnyanpeeth's
Rajgad Institute of Management
Research and Development,
Dhankawadi, Pune - 411 043

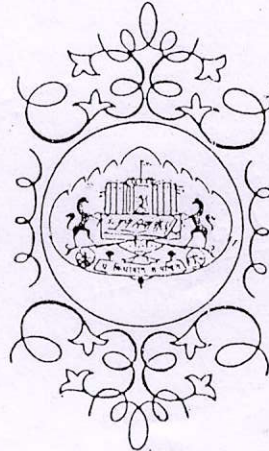
DBharati
Dr. D. B. Bharati
Director
Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute of Management
Research and Development
Dhankawadi, Pune-411043





University Of Pune

(Formerly
University of Poona)



पुणे विद्यापीठ

Certified True Copy

S. S. Kulkarni
Registrar Vice Principal
B. M. College of Commerce,
Pune

आम्ही, पुणे विद्यापीठाचे कुलपति, कुलगुरु
आणि व्यवस्थापन परिषद व विद्या परिषद सदस्य,
प्रमाणित करितो की,

भारती

देविदास भालचंद्र

विद्यावाचस्पति

(बँकिंग अँड फायनान्स)

पदवीस पात्र झाल्याबद्दल त्यांना ही पदवी प्रदान
करण्यात येत आहे.

याची साक्ष म्हणून विद्यापीठाची अधिकृत मुद्रा येथे
अंकित करण्यात येत आहे.

D. B. Bharati
Dr. D. B. Bharati

Director

Rajgad Dnyanpeeth's
Rajgad Institute of Management
Research and Development
Dhankawadi, Pune-411043

अशोक कोळकर

कलमाम

We, the Chancellor,
the Vice Chancellor and
the Members of the Management Council
and the Academic Council of the
University of Pune certify
that Devidas Bhalchandra
having been examined and found duly
qualified for the degree of

Doctor of Philosophy

(Banking & Finance)

The said degree has been conferred on him.
In testimony whereof is set
the seal of the said University



A. S. Kulkarni

01. 01 11

Rajgad Dnyanpeeth's
Rajgad Institute of Management
Research and Development
Dhankawadi, Pune-43

9/11/2011

University of Pune

Telephone Nos : 020- 25691233
25601258
Fax : 020- 25691259



ACADEMIC SECTION
Ganeshkhind, PUNE-411 007, INDIA
Telegraph : 'UNIPUNE'
Website : www.unipune.ernet.in
Email : dyracademic@unipune.ernet.in

Ref. No. : BUTR/Management/110-22

Date: 11/8/2009

To,
Dr. Bharati Devidas Bhalchandra
Pratibha Institute of Business Management
Chinchwad, Pune-411 019.

Subject : Recognition as a P.G. Teacher/M.Phil./Ph.D. Guide.

Sir/Madam,

Referring to your application for Recognition as a Post-graduate Teacher of this University, I am directed to inform you that the University authorities have been pleased to recognize you as a Post-Graduate teacher of University of Pune, under the provision of Section 36A of the Maharashtra University Act, 1994.

The details of your recognition are as under :

1. You have been recognized for guiding Ph.D. students in the subject of Financial Management for a period of eight years with effect from 7/8/2009 to 6/8/2017.

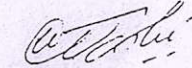
I am further directed to inform you that, if you are not a full-time teacher in the University Department/Affiliated College / Institute recognized by the University of Pune, you shall be required to apply again for recognition giving the details of your previous recognition and independent research work, publications etc., for considering the question of grant of continuation recognition to you. Needless to say that the recognition granted to you is always subject to the terms and conditions prescribed by the University, time to time, in this behalf.

Please contact this office within fifteen days for correction in the approval if any.

Thanking you,



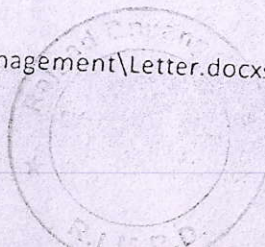
Yours faithfully,

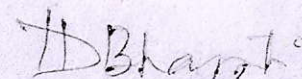

for Director
(B.C.U.D.)

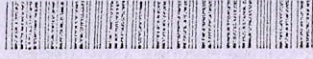


Copy fwcs to :

1. The Dean, Faculty of Management
2. The Principal, Pratibha Institute of Business Management, Chinchwad, Pune-411 019.
3. The Dy. Registrar (Admissions), University of Pune, Pune-411 007.




Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute Of Management
Research And Development
Dhankawadi, Pune- 43



Savitribai Phule Pune University

(Formerly University of Pune)



Telephone No: 25601258/1259
E-mail : boards@unipune.ac.in
Telegraph : 'UNIPUNE'
Fax No : 25691233

ACADEMIC SECTION
Ganeshkhind, PUNE-411 007

Ref. No: BOD/Comm. & Mgmt./12/ 409

Date: 28/04/2018

To

Dr. Devidas Bhalchandra Bharati
Rajgad Dnyanpeeth Rajgad Institute of
Management Research and Development
Rajgad Dnyanpeeth Survey No 32-2-12 to
16 Near Dhanakwadi Post office
Dhankawadi Pune-411 043

Subject : Recognition as a M.Phil & Ph.D Research Guide

Sir,

Please refer to your application for Recognition as a M.Phil & Ph.D Research Guide of Savitribai Phule Pune University, I am directed to inform you that the University authorities have been pleased to recognize you as a M.Phil & Ph.D Research Guide of this University under the provision of Section 37(1)(e) of the Maharashtra Public Universities Act, 2016.

The details of your recognition are as under :

1. You have been recognized for guiding and teaching M.Phil. (by Research) under the faculty of **Commerce and Management** in the subject of **Banking and Finance** for the period from (continuation) 16-09-2017 to 27-08-2023.
2. You have been recognized to guide Ph. D. Scholars under the faculty of **Commerce and Management** in the subject of **Banking and Finance** for the period from (continuation) 16-09-2017 to 27-08-2023 with following particulars:
 - i) Three (3) M.Phil. and Eight (8) Ph. D. Scholars, if you are a Professor.
 - ii) Two (2) M. Phil. and Six (6) Ph.D. Scholars, if you are an Associate Professor.
 - iii) One (1) M. Phil. and Four (4) Ph.D. Scholars, if you are an Assistant Professor.

Your guideship is subject to the following conditions and other terms and conditions prescribed by the University and University Grants Commission, (UGC) New Delhi from time to time in this behalf:

- i) M.Phil/Ph.D. Research Guideship will be governed by the University Grants Commission (Minimum Standards and Procedure for Award of M.Phil/Ph.D. Degree) Regulations 2016.
- ii) a) If the affiliation/Recognition granted by the university to your College/Institute gets over then the recognition granted to you will be treated as cancelled from the date on which the period of affiliation/recognition gets over.



DB Bharati
Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute Of Management
Research And Development
Dhankawadi, Pune- 43

- b) In case of Research Institute, it should be recognized by the University for the subject for which you are recognized as M.Phil/Ph.D. Research Guide.
If the recognition granted by the University to your Research Institute gets over then your recognition as an M.Phil/Ph.D. Research Guide will be treated as cancelled from the date on which the recognition to your Research Institute gets over.
- iii) In case of those M.Phil/Ph.D. Guides whose length of service as a regular faculty is not more than two years, in such cases it is essential for them to take a Co-Guide whose length of service as a regular faculty should not be less than five years and the said Co-Guide should be approved M.Phil/Ph.D. Guide of Savitribai Phule Pune University.
- iv) No fresh M.Phil/Ph.D. 'Research Students' should be registered with M.Phil/Ph.D. Research Guides whose length of service as a regular faculty is not more than two years.

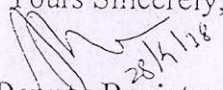
In addition to the above conditions, it is essential to mention the name of 'Savitribai Phule Pune University' in author's address in the Publications made by you and your students.

Recognition granted to you is always subject to the terms and conditions prescribed by the University and University Grants Commission, New Delhi from time to time, in this behalf.

If any correction in the recognition letter then please contact this office within fifteen days from the date of receipt of this letter.

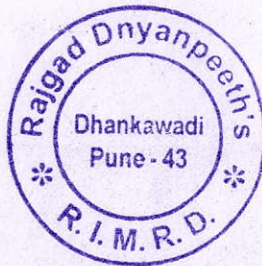
Thanking you.

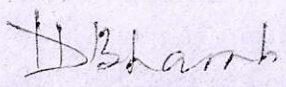
Yours Sincerely,


28/11/18
Deputy Registrar
(Academic Section)

Copy fwc to :

1. The Dean, Faculty of Commerce and Management.
2. The Principal / Director/Head, Rajgad Dnyanpeeth Rajgad Institute of Management Research and Development Addr: Rajgad Dnyanpeeth Survey No 32-2-12 to 16 Near Dhanakwadi Post office Dhankawadi Pune-411 043.
3. The Deputy Registrar (Admission), Savitribai Phule Pune University, Pune-411 007.




Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute Of Management
Research And Development
Dhankawadi, Pune- 43



Savitribai Phule Pune University

(Formerly University of Pune)



Telephone No: 25601258/1259

E-mail : boards@unipune.ac.in

Telegraph : 'UNIPUNE'

Fax No : 25691233

ACADEMIC SECTION
Ganeshkhind, PUNE-411 007

Ref. No: BOD/Comm. & Mgmt./05/947

Date: 11 / 09 / 2018

To

Dr. Devidas Bhalchandra Bharati
Rajgad Dnyanpeeth's
Rajgad Institute of Management Research
& Development, Sr. No 32-2-12 - 16
Near Dhankwadi, Pune-411043

Subject : Recognition as a Ph.D Research Guide

Sir,

Please refer to your application for Recognition as a Ph.D Research Guide of Savitribai Phule Pune University, I am directed to inform you that the University authorities have been pleased to recognize you as a Ph.D Research Guide of this University under the provision of Section 37(1)(e) of the Maharashtra Public Universities Act, 2016.

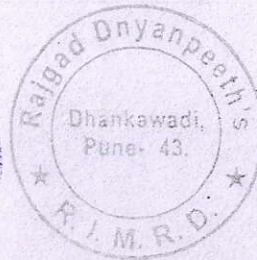
The details of your recognition are as under :

1. You have been recognized to guide Ph. D. Scholars under the faculty of **Commerce and Management** in the subject of **Financial Management** for the period from (continuation) 07-08-2017 to 27-08-2023 with following particulars;

- i) Eight (8) Ph. D. Scholars, if you are a Professor.
- ii) Six (6) Ph. D. Scholars, if you are an Associate Professor.
- iii) Four (4) Ph.D. Scholars, if you are an Assistant Professor.

Your guideship is subject to the following conditions and other terms and conditions prescribed by the University and University Grants Commission, (UGC) New Delhi from time to time in this behalf:

- i) M.Phil/Ph.D. Research Guideship will be governed by the University Grants Commission (Minimum Standards and Procedure for Award of M.Phil/Ph.D. Degree) Regulations 2016.
- ii) a) If the affiliation/Recognition granted by the university to your College/Institute gets over then the recognition granted to you will be treated as cancelled from the date on which the period of affiliation/recognition gets over.
b) In case of Research Institute, it should be recognized by the University for the subject for which you are recognized as M.Phil/Ph.D. Research Guide.
If the recognition granted by the University to your Research Institute gets over then your recognition as an M.Phil/Ph.D. Research Guide will be treated as cancelled from the date on which the recognition to your Research Institute gets over.



D. B. Bharati
Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute Of Management
Research And Development
Dhankawadi, Pune- 43

- iii) In case of those M.Phil/Ph.D. Guides whose length of service as a regular faculty is not more than two years, in such cases it is essential for them to take a Co-Guide whose length of service as a regular faculty should not be less than five years and the said Co-Guide should be approved M.Phil/Ph.D. Guide of Savitribai Phule Pune University.
- iv) No fresh M.Phil/Ph.D. 'Research Students' should be registered with M.Phil/Ph.D. Research Guides whose length of service as a regular faculty is not more than two years.


In addition to the above conditions, it is essential to mention the name of 'Savitribai Phule Pune University' in author's address in the Publications made by you and your students.

Recognition granted to you is always subject to the terms and conditions prescribed by the University and University Grants Commission, New Delhi from time to time, in this behalf.

If any correction in the recognition letter then please contact this office within fifteen days from the date of receipt of this letter.

Thanking you.

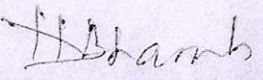
Yours Sincerely,


31/9/18
Deputy Registrar
(Academic Section)

Copy fives to :

1. The Dean, Faculty of Commerce and Management
2. Rajgad Dnyanpeeth's Rajgad Institute of Management Research & Development,
Sr. No 32-2-12 - 16 Near Dhankwadi, Pune-411043
3. The Deputy Registrar (Admission), Savitribai Phule Pune University, Pune-411 007.




Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute Of Management
Research And Development
Dhankawadi, Pune- 43



Savitribai Phule Pune University

(formerly University of Pune)

Declaration of Result of the Doctor of Philosophy (Ph.D.)

Warale Prajakta Nilesh (वराळे प्राजक्ता निलेश)

Mother's Name : Malati (मालती)

University has accepted thesis submitted by the above mentioned candidate for award of Ph.D. Degree, as per reports of referees and examiners of the open defence of the thesis. Accordingly it is hereby notified that the above mentioned candidate is declared to have passed the Ph. D. Degree Examination and has become eligible for the award of the Ph.D. Degree.

RELEVANT DETAILS ARE AS UNDER:

1. Faculty : Management
2. Subject : Computer Management
3. Title of the Thesis : " A study of e-governance initiative : SETU Project in selected districts of Western Maharashtra State "
4. Place of Research : National Institute of Bank Management
NIBM Post Office, Kondhwa Khurd
Pune - 411 048
5. Name and address of the Guide : Dr. Diyakar Hemalatha
National Institute of Bank Management
NIBM Post Office, Kondhwa Khurd
Pune - 411 048
6. Date of Registration : 03rd June, 2010
7. Date of Re-Registration : 03rd June, 2015
8. Date of Declaration of Result : 19th October, 2016



Ganeshkhind, Pune 411 007.

Ref. No. PGS/Ph. D./ 486

Date 24 OCT 2016

For Controller of Examinations

Dr. D. B. Bharati

Director

Rajgad Dnyanpeeth

Research and Development

Dhankawadi, Pune - 411043

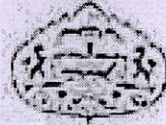
Rajgad Dnyanpeeth's

Rajgad Institute of Management

Research and Development

Dhankawadi, Pune-43





Savitribai Phule Pune University
(formerly University of Pune)

Declaration of Result of the Doctor of Philosophy (Ph.D.)

Dahivale Rohan Prabhakar (दहिवले रोहन प्रभाकर)

Mother's Name : Vijaya (विजया)

University has accepted thesis submitted by the above mentioned candidate for award of Ph.D. Degree, as per reports of referees and examiners of the open defence of the thesis. Accordingly it is hereby notified that the above mentioned candidate is declared to have passed the Ph. D. Degree Examination and has become eligible for the award of the Ph.D. Degree

RELEVANT DETAILS ARE AS UNDER :

1. Faculty : Commerce & Management
2. Subject : Marketing Management
3. Title of the Thesis : "An Empirical Study of Service Quality of Telecom Service Providers with Reference to Customers' Paradigm Shift from Voice Usage to Data Usage"
4. Place of Research : MES's Institute of Management and Career Courses (IMCC) 131, Mayur Colony, Kothrud, Pune - 411 038
5. Name and address of the Guide : Dr. V.H. Inamdar
MES's Institute of Management and Career Courses (IMCC) 131, Mayur Colony, Kothrud, Pune - 411 038
6. Date of Registration : 27th November, 2015
7. Date of Declaration of Result : 25th February, 2019



Ganeshkhind, Pune - 411 007.

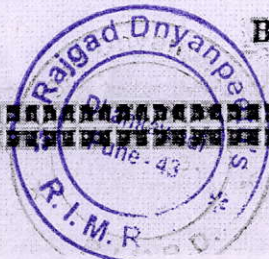
Ref. No. PGS/Ph. D./

Date :

for Director
Board of Examinations & Evaluation

Dr. D. B. Bharati
Director

Rajgad Institute of Management
Research and Development
Dhankawadi, Pune-411043



Inward No.: 664
Date: 22/11/14

Savitribai Phule Pune University

Telephone Nos. : 25601260, 25601261
Fax : 020 - 25693397



Ganeshkhind, Pune - 411 007.
E-mail : pgadmis@pun.unipune.ac.in

Ref. No. : PGS/ 5129

Date: 12 NOV 2014

To,
The Director,
S. B. Patil Institute of Management,
Sector no. 26 Near Akurdi Station,
Pradhikarn Nigdi, Pune - 411 044.

Sir/ Madam,

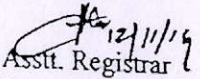
The Ph.D. cases forwarded by your Institute/center were placed before the Research & Recognition Committee in **Financial Management** (subject) held on 26/09/2014. The decisions of the Research & Recognition Committee are as follows:

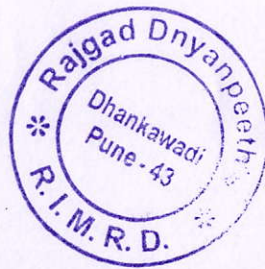
Sr.No.	Name of the candidate & Name of the Guide	Remarks
I.	Ms.Iyengar Jayasri M. Guide: Dr. Devidas B. Bharati	Admitted w.e.f. 22/07/2014 and Topic Approved as follows: "A study on investment, cost, profitability and utility of urban passenger transport undertaking with special reference to Maharashtra State."

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Thanking you,

Yours Faithfully,


Asst. Registrar
(PG Admissions)



Savitribai Phule Pune University
(Formerly University of Pune)

Board No. 18

Date 26/08/16



Telephone Nos. : 020 - 25601261

Fax : 020 - 25699232

Ganeshkhind, Pune - 411 007

Email: pgadmis@pun.unipune.ac.in

Ref. No. : PGS / 3269

Date : 20 AUG 2016

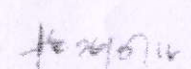
To,
The Head,
Department of Commerce
Savitribai Phule Pune University
Pune-07

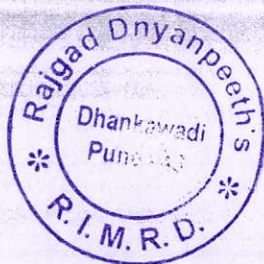
Sir,

The Ph.D. cases forwarded by the Centre were placed before the Research and Recognition Committee meeting in the subject Banking & Finance (Commerce), held on 19/07/2016. The decisions of the Research & Recognition Committee are as follows.

Sr. No.	Name of the candidate & Name of the Guide	Remarks
1.	Rane Sanjay Vishvanath Guide : Dr. Devidas B. Bharati	Admitted w.e.f. 25/02/2016 & Topic Approved as follows: "A Study of Health Insurance Preferences of Salaried Individuals in Urban Area"

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Yours,

 Assit Registrar
 (P. G. Admissions)



Savitribai Phule Pune University
(formerly University of Pune)

Telephone Nos. 25601260, 25601261
Fax : 020 - 25699232



Ganeshkhind, Pune - 411 007.
E-mail : pgadmis@pun.unipune.ac.in

Ref. No. : PGSI/ 4374

Date : 7 JUL 2016

To,

The Director
S.P. Mandalis Naralkar Institute of
Career Development & Research
536, Shaniwar Peth, Appa Balwant Chowk
Pune - 411 030

Sir/ Madam,

The Ph.D. cases forwarded by your Institute/center were placed before the Research & Recognition Committee in **Financial Management** (subject) held on 27/08/2016. The decisions of the Research & Recognition Committee are as follows:

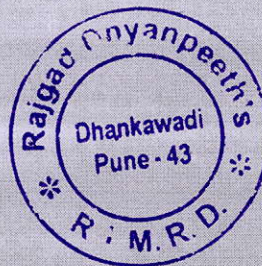
Sr. No.	Name of the candidate & Name of the Guide	Remarks
1.	Pachare Smita Mahesh Guide: Dr. Bharati D. B.	Admitted w.e.f 18/06/2016 and Topic Approved as follows: * An analytical study of pre paid payment instruments provided by private organizations in Pune District "

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Thanking you,

Yours

GP/MH
For record.
P.S. inform to the comdialate
2 17/11/16



[Signature] 15/16
Asstt. Registrar
(PG Admissions)



Savitribai Phule Pune University
(formerly University of Pune)

Declaration of Result of the Doctor of Philosophy (Ph.D.)

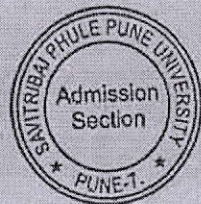
Pachare Smita Mahesh (पाचरे स्मिता महेश)

Mother's Name : Shalini (शालिनी)

University has accepted thesis submitted by the above mentioned candidate for award of Ph.D. Degree, as per reports of referees and examiners of the open defence of the thesis. Accordingly it is hereby notified that the above mentioned candidate is declared to have passed the Ph. D. Degree Examination and has become eligible for the award of the Ph.D. Degree

RELEVANT DETAILS ARE AS UNDER :

1. Faculty : Commerce & Management
2. Subject : Financial Management
3. Title of the Thesis : "An Analytical Study of Pre paid Payment Instruments Provided by Private Organizations in Pune District"
4. Place of Research : S.P. Mandali's Naralkar Institute of Career Development and Research, 536, Shaniwar Peth, Appa Balwant Chowk, Pune - 411030.
5. Name and Address of the Guide : Dr. D. B. Bharati
S.P. Mandali's Naralkar Institute of Career Development and Research, 536, Shaniwar Peth, Appa Balwant Chowk, Pune - 411030.
6. Date of Registration : 18th June, 2016
7. Date of Declaration of Result : 11th December, 2019



Ganeshkhind, Pune 411 007.

Ref. No. PGS/Ph. D./

Date :

[Signature]
for Director

Board of Examinations & Evaluation

Dr. D. B. Bharati

Director

Rajgad Dnyanpeeth's

Rajgad Institute Of Management

Research And Development

Dhankawadi, Pune- 43



Savitribai Phule Pune University
(formerly University of Pune)

Telephone Nos. 25601260, 25601201
Fax 020 - 25600232



Campus/Kind, Pune - 411 007
E-mail: pgadmis@pun.unipune.ac.in

Ref. No. PGSI/3605

Date: 14 SEP 2016

To
The Director
S.P. Mandli's Naralkar Institute of
Career Development & Research
536, Shaniwar Peth, Appa Balwant Chowk
Pune - 411 030

Sir/ Madam,

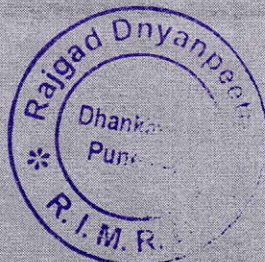
The Ph.D. cases forwarded by your Institute/center were placed before the Research & Recognition Committee in Financial Management (subject) held on 27/08/2016. The decisions of the Research & Recognition Committee are as follows:

Sr No	Name of the candidate & Name of the Guide	Remarks
1.	Lokhande Nikhil Dattatraya Guide: Dr. Bharati D. B.	Admitted w.e.f 18/06/2016 and Topic Approved as follows. ' A study of the awareness and use of various risk management tools by IT sector undertakings with reference to Foreign Exchange risk management '

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Thanking you,

Yours



[Signature]
Asstt. Registrar
(PG Admissions)

Dr. D. B. Bharati
Director
Rajgad Dnyanpeeth's
Rajgad Institute of Management
Research and Development
Dhankaw St. Pune-411063

RD/RIMRD/

GP:
19/07/16
E-19/9/16
1 to student
1 to guide

Savitribai Phule Pune University
(Formerly University of Pune)



Telephone Nos. : 25696061, 25690062
Fax : 020 - 25699232

Ganeshkhind, Pune - 411 007.
E-mail : pgadmis@pun.unipune.ac.in

Ref. No. : PGS/ 3593

Date: 12 SEP 2018

To,

The Director
MES's Neville Wadia Institute of
Management Studies & Research,
19 Late Prin. V. K. Joag Path
Pune - 411 001

Sir/ Madam,

The Ph.D. cases forwarded by your Institute/center were placed before the Research & Recognition Committee in Financial Management (Commerce & Management) held on 19/06/2018. The decisions of the Research & Recognition Committee are as follows:


Sr. No.	Name of the candidate & Name of the Guide	Remarks
1.	Kulkarni Bhagyashree Vishwas Guide: Dr. Devidas B. Bharati	Admitted w.e.f. 19/03/2018 and Topic Approved as follows: "A Study of Financial Literacy Level Impacting on Investment Decisions with Reference to Retirement Planning of Retail Investors in Navi Mumbai"

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Thanking you,

Yours faithfully,




Deputy Registrar
(P.) Admissions)

Savitribai Phule Pune University
(Formerly University of Pune)



Telephone Nos. : 25696061, 25690062
Fax : 020 25699232

Ganeshkhind, Pune - 411 007.
E-mail : pgadmis@pun.unipune.ac.in

Ref No. : PGS/ 1448

Date: -- 9 MAY 2019

To,

The Director
Neville Wadia Institute of Management
Studies & Research,
19, Late Prin. V.K. Joag Path,
Pune - 411 001.

Sir/ Madam,

The Ph.D. cases forwarded by your Institute/center were placed before the Research & Recognition Committee in Financial Management (Commerce & Management) held on 23/02/2019. The decisions of the Research & Recognition Committee are as follows:

Sr. No.	Name of the candidate & Name of the Guide	Remarks
1.	Mr. Gulzar Hussain Parray Guide : Dr. Devidas Bharati	Admitted w.e.f. 18/08/2018 and Topic Approved as follows: "A Critical Evaluation of Financial Inclusion with Reference to Jan Dhan Yojna"

Please comply with the directions of the Research & Recognition Committee and communicate to this office at the earliest.

Thanking you,



Yours faithfully,

Deputy Registrar