Roll No 5035

Registration No. PU(P)2018-3497

Serial/ G No 044537

Punjabi University Patiala

(Established under Punjab Act No. 35 of 1961)

Doctor of Philosophy

Certified that Irfan Ahmed Sheikh, son/daughter of Shri Ali Mahammad Sheikh and Smt. Zuhida Akhtar, of School of Management Studies, Punjabi University, Patiala has this day been admitted by the Senate in the degree of

Doctor of Philosophy

on

Prospects For Formal Islamic Micro Credit In India

in the faculty of

Business Studies

Given under the seal of the University.

REGISTRAR

PATIALA June 2, 2022

CHANCELLOR

VICE-CHANCELLOR