



# CMJ UNIVERSITY

## MEGHALAYA

Estd. 2009 under Section 2f of UGC Act 1956

PQR-1495

Doctor of Philosophy (Ph.D.)  
2012

(Provisional Certificate)

This is to certify that the proposal for the Award Of Ph.D Degree in the Subject Of  
Commerce Under The Faculty of Commerce And Management

To Shri/Smt/Ms.

Chandan Ghosh

(Registration No.)

80187611703369.

Year 2010-2012

On the Topic:

“Impact of WTO On Financial  
Services In India.”

has  
been Awarded by the University as per UGC Gazette Notification Dated 11<sup>th</sup> July 17<sup>th</sup> July 2009.

Shillong (Meghalaya)  
The 03<sup>rd</sup> September 2012



*NB*  
Registrar