



Sl. No.: 513

DIBRUGARH UNIVERSITY  
DIBRUGARH - 786004

**Application form for seeking permission for submission of Ph.D. thesis**  
(to be submitted in triplicate through the supervisor and the Chairperson, DRC along with necessary certificates)

- Note: 1. The following certificates must be submitted along with the application:
- Library Clearance Certificates (from the Department and from the Central Library)
  - Residency Certificate (from the supervisor)
  - Hostel Clearance Certificate (wherever applicable)
2. The thesis must contain a Certificate from the supervisor to the effect that-
- The thesis is an original work and had not been submitted before for any such degree anywhere;
  - The candidate has complied with all the requirements as laid down in the Regulations.

To

The Deputy Registrar (Academic)  
Dibrugarh University

Sir,

I would like to state that I was registered as a Ph.D. student of Dibrugarh University vide letter No. : DU/JR-A/FB-384/FEM/06-20/559 dated 24.07.2020. I have complied with all the requirements as laid down in the Ph.D. Regulations of Dibrugarh University.

I have submitted the quadruplicate copies of the Abstracts of my Ph.D. Thesis and the Faculty Board, Faculty of Commerce and Management Sciences of Dibrugarh University held on 18.03.2024 has accepted them. Now, I would like to submit four / five printed / type written copies along with one copy CD of my Thesis for examination. I request you to grant permission for submission of my thesis for Ph.D. Examination.

Yours faithfully

Rinku mani Roy  
(Signature of the Scholar)

(Particulars to be field in by the Candidate)

1. Name in full (in block letters): RINKU MANI ROY
2. Dibrugarh University Registration No. : 4019 of 1019-20
3. Present address for communication: Ambani, Shupdhara, Goalpara district-783123  
Phone No (s): 8721860959
4. Title of the Ph.D. Thesis: Impact of Financial Literacy on Savings and Investment Behaviour of working women in Sivasagar district, Assam

5.

Name and address of the Supervisor (s) (i)  
Dr. Anadhana Borthakur  
Centre for Management Studies  
(ii) Dibrugarh University, Assam - 786004

(Certificate from the supervisor / Guide)

I do hereby certify that Mr./Ms. Rinku Mani Ray  
has carried out the research for the Ph.D. degree under my supervision. He / She has complied with all the requirements laid down in the Ph.D. regulations of Dibrugarh University. I recommended that he / she may be permitted to submit his / her thesis for Ph.D. Examination of Dibrugarh University.

Date: 04.07.24

Signature: A. Borthakur  
Name: Anadhana Borthakur  
Designation: Asst. Prof.

(Certificate from the Chairperson, D.R.C.)

Certified that Mr./Ms. Rinku Mani Ray was registered as a Ph.D. student of our Department. He / She has complied with all the requirements laid down in the Ph.D. Regulations of Dibrugarh University. I recommended that he/she may be permitted to submit his/her thesis for Ph.D. examination of our University.

Date:

Signature: [Signature]  
Name: Prof. Pratim Barua  
Seal:

(For Office Use)

The Scholar is permitted to submit his/her Ph.D. Thesis.

- Deputy Registrar (F & A) is requested to accept Ph.D. thesis submission fee of Rs. 10,000/- (Rupees Ten Thousand Only).
- Controller of Examination is requested to accept the thesis and take up necessary actions.

Date:

Signature: [Signature] 04/07/2024

Deputy Registrar (Academic)  
Dibrugarh University

Seal:



5.

Name and address of the Supervisor (s) (i)

(ii) Dr. Anadhana Bonthakur  
Centre for Management Studies  
Dibrugarh University, Assam - 786004

(Certificate from the supervisor / Guide)

I do hereby certify that Mr./Ms. Rinku Mani Ray  
has carried out the research for the Ph.D. degree under my supervision. He / She has complied with all the requirements laid down in the Ph.D. regulations of Dibrugarh University. I recommended that he / she may be permitted to submit his / her thesis for Ph.D. Examination of Dibrugarh University.

Date: 04.07.24

Signature: A. Bonthakur

Name: Anadhana Bonthakur

Designation: Asst. Prof.

(Certificate from the Chairperson, D.R.C.)

Certified that Mr./Ms. Rinku Mani Ray was registered as a Ph.D. student of our Department. He / She has complied with all the requirements laid down in the Ph.D. Regulations of Dibrugarh University. I recommended that he/she may be permitted to submit his/her thesis for Ph.D. examination of our University.

Date:

Signature: Prof. Pratik Banna

Name: Prof. Pratik Banna

Seal:

(For Office Use)

The Scholar is permitted to submit his/her Ph.D. Thesis.

- Deputy Registrar (F & A) is requested to accept Ph.D. thesis submission fee of Rs. 10,000/- (Rupees Ten Thousand Only).
- Controller of Examination is requested to accept the thesis and take up necessary actions.

Date:

Signature: Megha

04/07/2024  
Deputy Registrar (Academic)

Dibrugarh University

Seal: Deputy Registrar (Academic)

Dibrugarh University  
Dibrugarh



1511200  
Sl. No. :

# Assam Science and Technology University

Guwahati



## FINAL GRADE CARD

College : Girijananda Chowdhury Institute of Management and Technology, Guwahati

Programme of Study : Master of Business Administration (M.B.A.)

Month and Year of Last Examination Appeared: May, 2016

Roll No : 140320013024 Name : RINKU MANI ROY

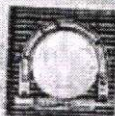
Registration No : 107903214

Semester	SGPA	Credit Earned
I	7.68	25
II	7.16	25
III	7.30	30
IV	7.63	30

CGPA = 7.44 Total Credit = 110

Date :

17 AUG 2016



Controller of Examinations

Note:

$$SGPA = \frac{\sum_1^n GPI \times NCI}{\sum_1^n NCI}$$

Where

GPI = Grade point earned in the course

NCI = Number of credits for the course

n = Number of course in the semester

$$CGPA = \frac{\sum_1^n SGPA_i \times NSCI}{\sum_1^n NSCI}$$

Where

SGPA<sub>i</sub> = SGPA of ith semester

NSC<sub>i</sub> = Number of credits for ith semester

n = Number of semester completed

CGPA to percentage conversion:

Percentage of Marks = (CGPA x 10) - 5



SL NO:

059

OFFICE OF THE PRINCIPAL



# GIRIJANANDA CHOWDHURY INSTITUTE OF MANAGEMENT AND TECHNOLOGY

(Affiliated to Assam Science and Technology University and approved by AICTE, New Delhi)

Hathowapara, Azara, Guwahati-781017

([www.gimt-guwahati.ac.in](http://www.gimt-guwahati.ac.in))

## PASS CERTIFICATE

This is to certify that Mr./ Ms. **Rinku Mani Roy** a student of Girijananda Chowdhury Institute of Management and Technology, Guwahati bearing Roll no : **140320013024** has passed the Degree of **Master of Business Administration** under Assam Science and Technology University in the month of August 2016 securing CGPA 7.44.

As a student of this college his/her conduct and character was found to be good.

I wish him/her all success in life.

Date : 7th September 2016

Principal  
GIMT, Guwahati