

21-22

M.Phil to Ph.D.

PRN:201538106

Dr. Babasaheb Ambedkar  
Marathwada University,  
AURANGABAD - 431004,  
Maharashtra, India  
NAAC Re-accredited "A" Grade



डॉ. बाबासाहेब आंबेडकर  
मराठवाडा विद्यापीठ,  
औरंगाबाद - ४३१००४  
महाराष्ट्र, भारत  
नॅक समिती तर्फे 'अ' दर्जा प्राप्त

विद्यावाचस्पती विभाग

Ph. D. Section

Ph.D. Office: (0240) 2403122	Website: www.bamu.ac.in	http://bamu.ac.in/unic/pet-2021	email: phdsection@bamu.ac.in
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Date: 4/5/03/2022

Ref. No./Ph.D./2021-22/

Provisional Research Approval Letter

To,  
Mr./Ms.  
HRISHIKESH SATYAKUMAR  
KAKDE  
Apartment B Flat No 9,  
Vivekanand Nagar N 4 CIDCO  
South Aurangabad, Aurangabad,  
Aurangabad.



Subject: Registration of research leading to Ph.D. Degree in the subject of Management Science under the Faculty of Commerce and Management (Part-Time).

With reference to your application on the subject noted above, I am to inform you that you have been registered for research leading to Ph.D. Degree in the subject of Management Science under the Faculty of Commerce and Management (Part-Time) under the Provisions as per Ordinance No. 1009 dated 22 June, 2020. The provisional registration for a period of one year in the first instance with effect from October-2021 under the guidance of Professor Dr. Kaveri Lad, at University recognised Research Center, UNIVERSITY DEPARTMENT OF MANAGEMENT SCIENCE, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad. Your registration will be confirmed after completion of Pre Ph.D. Course Work and on receipt of satisfactory report from your research guide regarding your research work during the probationary period. The topic of your research is as under:

**AN ANALYSIS OF THE IMPACT OF TECHNOLOGY-DRIVEN FINANCIAL SYSTEM FOR FINANCIAL WELLNESS IN THE ERA OF ARTIFICIAL INTELLIGENCE AI USING MACHINE LEARNING ML.**

You are informed to pay the Tuition Fees every year as per revised Ordinance No. 1009 dated 22 June 2020 from the receipt of this letter and resubmit the enclosed proforma duly filled with signature within Ten (10) days from the receipt of this letter.

In case there is any change in the research proposal, it is mandatory for the research scholar to follow the instructions given by the R.R.C. and shall bring in notice of the concern within Ten (10) days, otherwise there will not be any change in the proposal submitted by the research scholar.

15-03-2022