

PURNEA UNIVERSITY, PURNEA- 854301

Ph. D Thesis Evaluation Report

Name of Examiner: Prof. (Dr) Pawan Kumar Poddar

Designation & Address: Pro-Vice Chancellor  
B.B.M.K. University, Dhanbad  
Jharkhand - 826001

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Examiner's specialization: Accounts

Title of the thesis: *Institutional finance and agricultural  
development in the district of Purnea during the  
period 2010-2020.*

Subject: Commerce

Degree: Ph.D.

Faculty:- Commerce & Management

Name of the candidate:- SIMPI JAISWAL

**Title:** Is it adequate and appropriate for the content of the thesis?

Yes, the title is adequate and appropriate for the content of the thesis.

**Abstract / Summary:** Does it contain the essential information of the thesis? Is it complete?

The Abstract/Summary contains the essential information of the thesis. It is complete.

**Motivation:** Does the problem considered have a sound motivation? The thesis should clearly demonstrate the results. The thesis should not rely solely on previous literature.

Yes, the problem considered have a sound motivation and it is clearly demonstrated by the thesis. The consideration of the thesis is based on the primary data, and the previous literature is taken into account to establish the theoretical support regarding the findings of the research.

178

**Academic merit:** Is the work rigorous, well organized, accurate, and correct?  
(Attach additional sheet, if required)

Yes, the research work is rigorous, well organized, accurate and correct. The thesis is written using all the relevant facts collected through primary as well as secondary data and explained in very organised manner.

**Clarity:** Are the ideas expressed clear and concise? Are the concepts understandable? Are the concepts in the thesis logically organized?

The ideas expressed in the thesis is very clear and concise. The various concepts presented in the theory are clearly understandable, and are logically organised.

**Originality:** Is the work relevant and novel? Does the work contain significant additional material to that already published? If you feel that the work presented is not original, then suggest references contribution, (Attach additional sheet, if required)

This present research work is very novel and relevant, and contains significant additional material to that already published.

**Diagrams, figures, tables and captions:** Are they clear and essential?

The Diagrams, figures, tables and captions are clear and essential. As the diagrams, tables and captions are very vital part of any data to be presented in the thesis.

**Text:** Is the thesis clearly and intelligently conceived and stated showing insight and a growth of understanding?

Yes, the thesis is clearly and intelligently conceived showing insight and a growth of understanding of the subject concerned.

**Grammar and composition:** Do grammar and composition adhere to proper grammatical usage, logical format and correct spelling?

Yes, the grammar and composition in the present theory adhere to proper grammatical usage, logical format and the spellings are correct.

672

**Referencing:** Has the author referred to the most recent and most appropriate work? Is the present work set in the context of the previous work? Are the cited materials relevant and important to the topic? *(Attach additional sheet, if required)*

Yes, the author has referred to the most recent and most appropriate work. The present work is completely new one and very relevant to the topic. The cited materials are relevant and important to the topic.

**Balance:** Do you think, the overall balance and structure of the thesis is good? Should the authors concentrate more on a specific area of the thesis, or are some sections, which are unnecessary and should have been reduced or eliminated? *(Attach additional, if required)*

In my view, the overall balance and the structure of the thesis is unique and completely based on established facts. The author is having focused on necessary sections. No sections of the thesis are needed to be reduced or eliminated, as every part and section of the theory is interrelated and supportive to each other.

**Conclusion:** Does the thesis contain a carefully written conclusion, summarizing what has been done and why it is interesting and useful? *(Attach additional sheet, if required)*

The thesis contains a carefully written conclusion, and summarized the work that has been done. It is useful and interesting as it is based on primary data collection, that provides new knowledge about the prevailing conditions of agriculture and the need of finance for its development.

**Future direction:** What are future directions for the research presented? *(Author's opinion and your opinion) (Attach additional sheet, if required)*

The findings of the research presents a new insight in the field of agricultural development in Purnea district, and gave a new dimensions to understand the present conditions of institutional finance in agricultural sector for its systematic development.

**Significance:** Does the thesis contain important new results? Is it likely to make significant impact on current research? *(Attach additional sheet, if required)*

Yes, the thesis contains new important results and significant insight regarding use of institutional finance in agricultural sector to make it sustainable for the people of Purnea. It is likely to make significant impact on current as well as future research

**Recommended / Not Recommended / Revision needed**

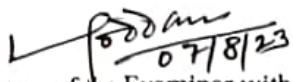
(Please specify in detail in reference to the Regulations, relevant extract of which is given overleaf)

All the reference used in thesis writing are as per UGC regulations. All the relevant facts and findings are extracted through various techniques used by the researcher using primary data collection. The theory is based on primary, as well as secondary data and the findings are used in a well-planned manner as per the UGC regulations in the thesis.

Ms. Simpi Jaiswal is eligible and qualifies in every aspect to have the degree of Ph D. So, I highly recommend that, Ms. Simpi Jaiswal, Research Scholar, Commerce should be awarded the Doctor of Philosophy Degree by Purnea University, Purnea.

Place:  Dhanbad.

Date 07.08.2023

  
Signature of the Examiner with Seal

Pro-Vice Chancellor  
Binod Bihari Mahto Koyalanchal University  
Dhanbad-826001 (Jharkhand)

**PURNEA UNIVERSITY, PURNEA**

**Ph. D Thesis Evaluation Report**

Name of Examiner: **Dr Tara Nand Jha**  
**Retired Associate Professor,**  
**Faculty of Commerce and Management,**  
**Purnea University, Purnea, Bihar**

Email address: **tnjha0104@gmail.com**

Telephone / Fax: **8210044181**

Examiner's specialization: **Accounts**

Title of the thesis: **Institutional Finance and Agricultural  
development in the district of Purnea during  
the period 2010-2020.**

Subject: **Commerce**

Degree: **Ph.D.**

Faculty: - **Commerce & Management**

Name of the candidate:- **SIMPI JAISWAL**

**Title:** Is it adequate and appropriate for the content of the thesis?

Yes, the title is adequate and appropriate for the content of the thesis.

**Abstract / Summary:** Does it contain the essential information of the thesis? Is it complete?

The Abstract/Summary is complete and it contains the essential information of the thesis.

**Motivation:** Does the problem considered have a sound motivation? The thesis should clearly demonstrate the results. The thesis should not rely solely on previous literature.

Yes, the problem considered in the thesis have a sound motivation and it is clearly demonstrated by the thesis. The consideration of the thesis is based on the primary data, and the previous literature is taken into account to establish the theoretical support regarding the findings of the research.

**Academic merit:** Is the work rigorous, well organized, accurate, and correct?(Attach additional sheet, if required)

Yes, the work is rigorous, well organized, accurate and correct. The thesis is written using all the relevant facts collected through primary as well as secondary data and used it in a very theoretical way to establish the findings.

**Clarity:** Are the ideas expressed clear and concise? Are the concepts understandable? Are the concepts in the thesis logically organized?

The thesis is well organised and the findings, ideas expressed here is very clear and concise. The concepts presented in the thesis are in very simple language and very easy to understand. The concepts in the theory are precise and supportive and very logically organised.

**Originality:** Is the work relevant and novel? Does the work contain significant additional material to that already published? If you feel that the work presented is not original, then suggest references contribution, (Attach additional sheet, if required)

This thesis is very novel and relevant work for today's agricultural development and the role of institutional finance. The work is original, as the thesis is precisely based on the primary data.

**Diagrams, figures, tables and captions:** Are they clear and essential?

The Diagrams, figures, tables and captions are clear and essential. As the diagrams, tables and captions are very vital part of any data to be presented in such a way that it clears the doubts and establishes the findings correctly in the thesis.

**Text:** Is the thesis clearly and intelligently conceived and stated showing insight and a growth of understanding?

Yes, **the thesis** is clearly and intelligently conceived showing insight and a growth of understanding of the subject concerned.

**Grammar and composition:** Do grammar and composition adhere to proper grammatical usage, logical format and correct spelling?

Yes, the grammar and composition in the present theory adhere to proper grammatical usage, logical format and the spellings are correct.

**Referencing:** Has the author referred to the most recent and most appropriate work? Is the present work set in the context of the previous work? Are the cited materials relevant and important to the topic? (*Attach additional sheet, if required*)

Yes, the author has referred to the most recent and most appropriate work. The present work is completely new one and very relevant to the topic. The cited materials are relevant and important to the topic.

**Balance:** Do you think, the overall balance and structure of the thesis is good? Should the authors concentrate more on a specific area of the thesis, or are some sections, which are unnecessary and should have been reduced or eliminated? (*Attach additional, if required*)

According to me, the overall balance and the structure of the thesis is unique and completely based on established facts. The author has focused on necessary sections. No sections of the thesis are needed to be reduced or eliminated, as every part and section of the theory is interrelated and supportive to each other.

**Conclusion:** Does the thesis contain a carefully written conclusion, summarizing what has been done and why it is interesting and useful? (*Attach additional sheet, if required*)

The researcher has taken utmost care while writing the thesis and the summary and conclusion are very useful for future research work in this field.

**Future direction:** What are future directions for the research presented? (Author's opinion and your opinion) (*Attach additional sheet, if required*)

The present research work provides new and significant insights of institutional finance and its role in agricultural development during the period of 2010-2020. The thesis clearly demonstrates the need and importance of institutional finance in the development of agriculture in the Purnea district. Agriculture is the backbone of every other industry, and finance is much needed for the movement of vital resources in the agricultural sector, in which about 79 percent of the Indian population are engaged. The present research gives new insights to access the financial support by government as well as the private sector in the development of agricultural in Purnea district.

**Significance:** Does the thesis contain important new results? Is it likely to make significant impact on current research? (*Attach additional sheet, if required*)

Yes, the thesis contains new important results and significant insight regarding Human Resource Management and its working techniques. It is likely to make significant impact on current as well as future research.

**Recommended / Not Recommended / Revision needed**

(Please specify in detail in reference to the Regulations, relevant extract of which is given overleaf)

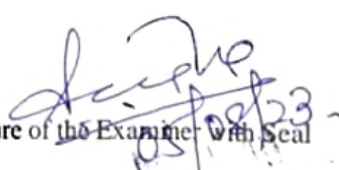
All the reference used in thesis writing are as per UGC regulations. All the relevant facts and findings are extracted through various techniques used by the researcher himself adhering to the UGC Guidelines. The theory is based on primary as well as secondary data and the findings are used in a well-planned manner as per the UGC regulations in the thesis.

Ms. Simpi Jaiswal is eligible and qualifies in every aspect to have the degree of Ph. D. So, I highly recommend that, Ms. Simpi Jaiswal, Research Scholar, Commerce should be awarded the Doctor of Philosophy Degree by Purnea University, Purnea.

Place: Purnea

Date:

Signature of the Examiner With Seal

  
03/08/23  
**DR. T. N. JHA**  
**FORMER HEAD & DEAN**  
**FACULTY OF COMMERCE & MANAGEMENT**  
**PURNEA UNIVERSITY**  
**PURNEA (BIHAR)**

24

## Evaluation report of the Thesis

**Title:** Is it adequate and appropriate for the content of the thesis?

The title of the thesis is adequate and appropriately defines the contents of the research work, as this research work is totally based on the facts and findings of the institutional finance and agricultural development.

**Abstract / Summary:** Does it contain the essential information of the thesis? Is it complete?

Yes, the Abstract/Summary of the thesis contains all the essential information of the thesis. The abstract is complete, as it summarized all the facts found and analysed during the research work.

**Motivation:** Does the problem considered have a sound motivation? The thesis should clearly demonstrate the results. The thesis should not rely solely on previous literature.

The problem considered for this research work has a sound motivation, as it was initiated to find out the relevance of the study material in the required field. The result is clearly demonstrated by the thesis, containing all the relevant materials. The consideration of the thesis is based on the information and data collected through the uses of various tools and techniques, and after their critical analysis. The previous literature is considered only to take literary support to establish the findings of the research.

**Academic merit:** Is the work rigorous, well organized, accurate, and correct?  
(Attach additional sheet, if required)

The research scholar has done a rigorous work to find out the true picture about the problem undertaken. All the accurate and correct findings in the thesis is to be used for the addition in the current knowledge and for future reference in the field of knowledge.

**Clarity:** Are the ideas expressed clear and concise? Are the concepts understandable? Are the concepts in the thesis logically organized?

All the parts of the thesis are written after critical analysis and evaluation and is well organised and the findings, ideas expressed here is very clear and concise. Presented in a very simple language, all the concepts of this thesis are quite clear to understand. The facts, concepts and findings are logically organised in this thesis, that are precise and supportive.

**Originality:** Is the work relevant and novel? Does the work contain significant additional material to that already published? If you feel that the work presented is not original, then suggest references contribution, (Attach additional sheet, if required)

The research work was initiated to find out the relevance of the problem undertaken. All the facts found during the research work are truly novel, relevant and original, as they are collected through rigorous interview schedules. The research work is based on primary and secondary data. The research work is completely a hard work of the research scholar and very original.

**Diagrams, figures, tables and captions:** Are they clear and essential?

In this thesis, the research scholar had used all the necessary diagrams, figures and table to show

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the findings of the result, that are very clear and essential

**Text** Is the thesis clearly and intelligently conceived and stated showing insight and a growth of understanding?

The presented facts and findings of the research are intelligently presented by the scholar. The thesis is clearly and intelligently conceived and stated, showing the insight and growth of understanding of present knowledge.

**Grammar and composition:** Do grammar and composition adhere to proper grammatical usage, logical format and correct spelling?

The grammar and composition in the present theory adhere to proper grammatical usage, logical format and the spellings are correct. All the words and sentences structuring the thesis are grammatically true.

**Referencing:** Has the author referred to the most recent and most appropriate work? Is the present work set in the context of the previous work? Are the cited materials relevant and important to the topic? (*Attach additional sheet, if required*)

The researcher has referred to the most recent and most appropriate work, while using the secondary sources of published materials. The present work is completely new one and very relevant to the topic, as it is completely based on facts and findings of primary and secondary data. The cited materials are relevant and important to the topic, as they support the present facts and findings of the research work.

**Balance:** Do you think, the overall balance and structure of the thesis is good? Should the authors concentrate more on a specific area of the thesis, or are some sections, which are unnecessary and should have been reduced or eliminated? (*Attach additional, if required*)

I think the overall balance and the structure of the thesis is very unique and is completely based on established facts found during the research work. The author concentrated necessary on all the sections that were necessary. No sections of the thesis are needed to be reduced or eliminated, as every part and section of the theory is interrelated and supportive to each other.

**Conclusion:** Does the thesis contain a carefully written conclusion, summarizing what has been done and why it is interesting and useful? (*Attach additional sheet, if required*)

The present thesis contains a true conclusion with complete summary of the findings. The thesis is very interesting and useful for new research work, as it provides new insights for the future research work in this field. The research scholar has done a good work.

**Future direction:** What are future directions for the research presented? (Author's opinion and your opinion) (*Attach additional sheet, if required*)

In my view, the present research work provides new and relevant insights of institutional finance in the agricultural sector, that shows the growing trends during the period of the research undertaken. The thesis clearly demonstrates the new paradigm of concerned field, where more focus is needed.

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**Significance:** Does the thesis contain important new results? Is it likely to make significant impact on current research? (*Attach additional sheet, if required*)

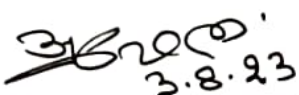
The thesis contains new and unique results, that are really important as it is purely based on the findings of the data collected first hand, providing a significant insight for future research. The findings if this research is likely to make significant impact on current as well as future research, as it tries to provide a new way of thinking in the field of agricultural development and the need of institutional finance

Recommended / Not Recommended / Revision needed

The established facts of the research are relevant and extracted from the studies of agricultural sector and institutional financial sector, Journals, Textbooks and by direct materials collected by the researcher. The findings are based on primary data and secondary data collected through rigorous labour by the researcher and has been precisely used in a well-planned manner in the thesis.

I strongly recommend to award the Degree of Doctor of Philosophy to Simpi Jaiswal, as she is eligible and qualifies in every aspect to have the degree of Ph D.

Place: Darbhanga  
Date: 3 . 8 . 23

  
3.8.23  
Signature of the Examiner with Seal

*Head & Director*  
Dept. of Com & Bus Adms  
L. M. Mithila University  
DARBHANGA