

Electronic Certificate No.: 102006286



102451630

University Grants Commission
NATIONAL EDUCATIONAL TESTING BUREAU



NATIONAL ELIGIBILITY TEST FOR LECTURESHIP

UGC Ref. No.: 6286/(NET-DEC. 2010) Roll No.: 32080239



Certified that JINO JOSEPH

Son/Daughter of A J JOSEPH

and CLARAMMA JOSEPH

has qualified

the UGC-NET for eligibility for lectureship held on 26-12-2010

in the Subject COMMERCE

The date of qualifying NET is 13th June, 2011, which is also the date of declaration of the result.

This is an electronic certificate only and its authenticity must be verified from the UGC by the employer through www.ugcnetonline.in

Validity of the electronic certificate is forever.

Sundera Singh

Head
NET Bureau

Date of Issue: 17-06-2011

Note: a) UGC has issued the electronic certificate on the basis of information provided by the candidate in his/her Application Form. The appointing authority should verify the original records/certificates of the candidate while considering him/her for appointment, as the Commission is not responsible for the same. The candidate must fulfil the minimum eligibility conditions for NET within two years from the date of declaration of UGC-NET result.

b) Wherever PH or VH is shown in the UGC Ref. No., the recruitment body should check the relevant documents of Physically Handicapped / Visually Handicapped candidate.



Mahatma Gandhi University

(Established by Kerala State Legislature by the Gandhiji University Act, 1985 (Act 12 of 1985) and amended as Mahatma Gandhi University Act, 1985 by Act II of 1988)
University Buildings, Priyadarsini Hills P.O., Kottayam-686 560, Kerala, India

FACULTY OF COMMERCE

The Syndicate of the Mahatma Gandhi University
hereby makes known that

Sri. JINO JOSEPH
has been admitted to the Degree of
DOCTOR OF PHILOSOPHY

in

COMMERCE

*he having been certified by duly appointed examiners to be qualified to
receive the same.*

Title of the Thesis : **A STUDY ON LIFE INSURANCE AND HOUSEHOLD
ECONOMIC SECURITY**

Given under the seal of the University

Date of conduct of public viva-voce & award of Ph.D.: 03-08-2021

Dated : 13-January-2022



Vice-Chancellor