(पूर्व नाम - इन्दौर विश्वविद्यालय, इन्दौर)



डॉक्टर ऑफ़ किलासफी (DOCTOR OF PHILOSOPHY)

प्रमाणित विरय	ा जाता है रि	के सीमत	री स्मीरभी	चतुर्व ही
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Dr. Babasaheb Ambedkar Open University

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DOCTOR OF PHILOSOPHY (Ph.D.) NOTIFICATION

In consonance with the provision of the clause no. OPHD 18.1 of Ph.D. Ordinance 2018 of Dr. Babasaheb Ambedkar Open University, Ahmedabad, it is hereby notified that after considering the reports of the Referees on the thesis submitted by the candidate mentioned as under and satisfying presentation by hum/her in the viva-voce conducted by the University in the pre-sense of external Referee, Dr. Babasaheb Ambedkar Open University, Ahmedabad accepted the said thesis to award the degree of Doctor of Philosophy (As per UGC Regulation, 2016) in the subject as follow-

Name of the Candidate

Gondaliya Varsha Dhanjibhar

Emollment / Registration No 218000115005Ph D

Date of Registration

09/01/2018

Date of Viva-Voce

01/10/2021

Subject

Management

Title of the Thesis

: "Impact of Financial Anxiety and Financial

Literacy on Financial Advice Seeking:

A Study for the State of Gujarat"

Name and Address of the Guide: Dr. Dhaval Pandya

Assistant Professor

School of Commerce and Management,

Dr. Babasaheb Ambedkar Open University (BAOU)

Ahmedabad - 382481, Gujarat

Entered in the Register at Page No. $\circ \%$

Date 01/10/2021

I/c Registrar

Seal of the University

Date 0//0/2021

continued overleaf

(no do



Dr. Babasaheb Ande Bur gran University

We, the Chancellor, Vice Chancellor and Members of the Board of Management of the University

certify that

Gondaliya Varsha Phanjibhai

having been examined for the Degree of Doctor of Philosophy in October-2021 and having found duly qualified for the same.

the Degree of

Poctor of Philosophy

(Management)

has been conferred on him/her at Ahmedahad on the Twenty Seventh day of the month of February in the year Two Thousand Twenty-Two.

In Testimony whereof are set the Seal of the said University and the Signature of the said Chancellor.

Chancellor

Owo yh

Hemchandracharya North Gujarat University, Palan



The Vice Chancellor and Members of The Executive Council Confer the Degree of

Doctor of Philosophy

(Arts)

Bhagat Shashikant Shridharmdeo

on this Twenty Ninth Day of November, Two Thousand Eighteen. In Testimony whereof are set the Seal of the Said University and the Signature of the Said Vice Chancellor.





गुजरात केन्द्रीय विश्वविद्यालय

(भारत की शंसव झरा पारित, केन्द्रीय विश्वविद्यालय अधिनियम, २००९ के तहत स्थापित)

CENTRAL UNIVERSITY OF GUJARAT

(Established by an Act of Parliament, the Central Universities Act, 2009)



Enrollment No.: CUG/2013/0695

विश्वविद्यालय की अकादमिक परिषद एवं कार्यकारी परिषद की संस्तुति पर बोरकर अनिल सुदाम

को अध्यादेशानुसार निर्धारित अर्हताओं को सफलतापूर्वक अर्जित करने पर

अर्थशास्त्र

विषय में

डॉक्टर ऑफ फिलॉसफी

की उपाधि गुजरात केन्द्रीय विश्वविद्यालय की मुहर के साथ प्रदान की जाती है |

On the recommendation of

the Academic Council and the Executive Council of the University,

Borkar Anil Sudam

is hereby conferred the Degree of *Doctor of Philosophy*

in

Economics

on having successfully completed the requirements prescribed under the relevant ordinance.

Notification No: 217/Ph.D./2021 dated 13.02.2021

Given under the Seal of the Central University of Gujarat.





दिनांक/Date: 23.02.2021

स्थान/Place: गांधीनगर / Gandhinagar

Vice Chancellor



क्रमांक / S.No. : 14 068368



Doctor of Philosophy

This is to certify that PARUL SINGH YADAV

SHRI VARSHNEY COLLEGE, ALIGARH

has been admitted to the Degree of DOCTOR OF PHILOSOPHY in Economics in this University in the Convocation of 2014

The Topic on which he/she presented a thesis for the degree was

"जल संसाधन और भारतीय अर्थव्यवस्था समस्यायें भावी सम्भावनायें व निदान

- एक विश्लेषणात्मक अध्ययन "

डॉ भीमराव अम्बेडकर विश्वविद्यालय, आगरा Dr. B.R. AMEZDKAR UNIVERSITY, AGRA ३१ दिसम्बर २०१४ December 31,2014

कुलसचिव Registrar Vice- Chancellor

We Chancellor, Vice Chancellor and Members of Board of Governors of

Gujarat Technological University

oertify that VISHAL GOEL



Enrollment No. 129990992037 of GUJARAT TECHNOLOGICAL UNIVERSITY, CHANDKHEDA

has been examined for the degree of Doctor of Philosophy and adjudged to have completed successfully all the requirements.

The degree of Doctor of Philosophy

MANAGEMENT

has been conferred on him her at Ahmedabad,
in the Republic of India
on twelfth day of January two thousand eighteen
In testimony where of are set the seal of the University
and signature of the Chancellor.







Chanceller





Dr. Babasaheb Ambedkar Open University

We, the Chancellor, Vice Chancellor and Members of the Board of Management of the University

certify that

Parmar Arti Ashwinkumar

having been examined for the Degree of Doctor of Philosophy in August-2022 and having found duly qualified for the same.

the Degree of

Poctor of Philosophy

(Commerce)

has been conferred on him/her at Ahmedabad on the Twenty Seventh day of the month of February in the year Two Thousand Twenty-Two.

In Testimony whereof are set the Seal of the said University and the Signature of the said Chancellor.



Chancellor



SAURASHTRA UNIVERSITY

Provisional Degree Certificate

This is to certify that Kelaiya Yoginiben Bipinbhai is declared qualified to receive the degree of Doctor of Philosophy in the subject of ENGLISH under the Arts faculty vide Notification No. 330 dated 30/09/2023.

It is further confirmed that she is eligible for the award of the said degree. The degree will be awarded to her if she applies for the same at the ensuing scheduled time of convocation.



For, Controller of Examinations.

To, Kelaiya Yoginiben Bipinbhai 3 GAUTAM NAGAR AKSHAR MARG OPP SADGURU PARK

BHAKTINAGAR

Saurashtra University

Saurashtra University Saurashtra University

Saurashtra University

Sourashtra University Saurashtra University

Saurashtra University

Sourashtra University

CITY:- RAJKOT TALUKA:- RAJKOT DIST .:- Raikot PINCODE:- 360001

Note::This is computer generated Certificate, hence, digital signature is embedded.

NO./EXAM/5/38250/2023

Date: 30/09/2023

University Road, Rajkot- 360 005. (Gujarat-India) | Phone: 0281 - 2576511 Fax: 0281-2586411 URL: www.saurashtrauniversity.edu

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