

MAHATMA GANDHI UNIVERSITY

NOTIFICATION

No.ACA10/Ph.D/04/2026

22.07.2026

Sub : Awarding of Ph.D. Degree- reg.
Ref : Orders of the Vice-Chancellor dated 15.07.2026.

It is hereby notified that the Vice-Chancellor of Mahatma Gandhi University, exercising powers of the Syndicate as provided in Chapter III, Section 10 (17) of Mahatma Gandhi University Act 1985, has issued orders on 15th July 2026, to award the Degree of Doctor of Philosophy to the following scholar, on the basis of the research thesis submitted by research scholar, as detailed below.

No.	Name & Address of the Research Scholar	Name & Address of the Supervising Teacher	Subject / Faculty	Title of Thesis	Date of Viva- Voce	Research Centre
1	MANJU M. KAIMAL Vasudeva Vilasom Kunnamthanam P. O. Mallappally Pathanamthitta District PIN - 689581	Dr. Tessy Thomas PG Department of Commerce and Research Centre Bharata Mata College Thrikkakara	Commerce/ Commerce	CUSTOMER ADOPTION AND SATISFACTION TOWARDS PAYMENTS BANKS IN KERALA	22.05.2026	Bharata Mata College, Thrikkakara

Dr.BINU GEORGE VARGHESE
REGISTRAR (i/c)

Copy to:

1. The Person concerned
2. The Research Supervisor concerned
3. The Director, Research Centre concerned
4. The Dean of Faculty concerned
5. The Secretary, UGC, New Delhi
6. The Secretary Ministry, HRD
7. The Director of Public Relations, Govt. of Kerala
8. The Director, INFLIBNET, Infocity, Gandhi Nagar, Gujarat - 380007
9. Library and Documentation Division, Association of Indian Universities
(AIU), AIU House, 16- Comrade Indrajit Gupta (Kotla) Marg, New Delhi- 110002
10. The University Librarian
11. PRO
12. PS to the Vice-Chancellor
13. PA to Registrar / CE / FO / DCDC / IQAC
14. Ac All / Ac AVI / Ac AX/AcAXI/AcAXIII/AcAXIV / P & D-2/Acc1
15. AR IV (Acad) / DR I (Acad) / JR II (Admin)
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Approved for issue

Section Officer

The document is digitally approved. Hence signature is not needed.