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VEER NARMAD SOUTH GUJARAT UNIVERSITY

University Campus, Udhna-Magdalla Road, SURAT - 395 007, Gujarat, India.

વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી

યુનિવર્સિટી કેમ્પસ, ઉધના-મગદલા રોડ, સુરત - ૩૯૫ ૦૦૭, ગુજરાત, ભારત.

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Open Defense for Ph.D. Thesis

Faculty Members, Research Scholars and all those who are interested are cordially invited to participate.

Subject	Commerce / Accountancy
Name of the Candidate	Bhavsar Shivani Anilbhai
Title of Thesis	A STUDY ON TECHNOLOGY ADOPTION AMONGST ONLINE BANKING SERVICE USERS IN SOUTH GUJARAT REGION
Supervising Teacher	Dr. Mayur Joshi, Udhana Citizen Commerce College & SPB College of Business Administration & Smt. Diwaliben Harjibhai Gondaliya College of BCA & IT, Udhna, Surat.
External Referee	Dr. Manisha S Bhatt, 3- Maruti, Akansha Bungalows, Near Rutu Ice Cream, H M Patel Statue Road, Anand-388001.
Date	17 th October, 2026
Time	11:30 am.
Venue	Department of Commerce, Veer Narmad South Gujarat University, Surat.

No.PG/Ph.D./Refe/24098/2026

Date: 12th October, 2026


For REGISTRAR

Copy to:

1. Hon. Vice-Chancellor, V.N.S.G. University, Surat.
2. Dean Concerned Faculty, V.N.S.G. University, Surat.
3. Concerned Head of Department/Coordinator **with a request to display on notice board.**
4. Heads of all Post Graduate Department, V.N.S.G. University, Surat.
5. Principals, All Colleges affiliated to V.N.S.G. University, Surat.
6. I/c. Librarian, University Library, Surat, **with a request to display on notice board.**
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