

**Ph.D. NOTIFICATION NO. : 3127**

It is hereby notified that on recommendation of the Board of Examiners appointed to adjudicate on the Thesis submitted by the following candidate, the **VICE-CHANCELLOR** has accepted the reports (assessment and viva-voce) of the Board of Examiners and declared **him** eligible for the award of Degree of **DOCTOR OF PHILOSOPHY (Ph.D.)** in the **SUBJECT of COMMERCE /ACCOUNTANCY** under the **FACULTY of COMMERCE** with title of the Thesis "**A STUDY OF THE IMPACT OF LOAN MORATORIUM ON THE FINANCIAL PERFORMANCE OF THE SELECTED INDIAN BANKS AND NBFCs**" as per the UGC Regulations 2016 : MINIMUM STANDARDS AND PROCEDURE FOR AWARD OF Ph.D. DEGREES.

Name of the Candidate	Photo of Candidate	Ph.D. Regi. No. & Date	Name of the Supervising Teacher	Photo of the Supervising Teacher
KAPADIA PUJAN JAINESH		<u>1154</u> 12-11-2021	Dr. Rajesh D. Rana Associate Professor, J.Z.Shah Arts & H.P.Desai Commerce College, Amroli Surat.	

No : PG /Ph.D./ 31691/2025

Dt. 16th December, 2025.

Office of the
Veer Narmad South Gujarat University,
SURAT

REGISTRAR

Candidate concerned.

Copy forwarded with compliments to :

- (1) Supervising Teacher concerned.
- (2) The Controller of Exam, Examination Section.
- (3) The Registrars of all Statutory Universities in Gujarat State.
- (4) The Secretary, University Grants Commission, Bahadur Shah Zafar Marg, New Delhi.
- (5) Principals of all affiliated Colleges.
- (6) The Dean of the Faculty concerned.
- (7) I/c. Librarian, Central Library, Veer Narmad South Gujarat University, Surat.
- (8) The Editor, University News, (A I U), 16, Comrade Indrajit Gupta Marg (Kotla Marg), New Delhi- 10002.