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Sardar Patel University

(Established under Bombay Act No. XL of 1955 and adapted and modified by the Gujarat Adaptation of Laws (State and Concurrent Subjects) order of 1960.)

Upon the Nomination of the Senate has conferred upon

Chinmayee Janardanbhai Bhatt

the Degree of

Doctor of Philosophy

Subject: Commerce

Given under the Seal of the University at Vallahh Vidyanagar in the State of Gujarat on this twenty first day of March in the year Two Thousand Fourteen





Stand Port

Vice Chancellor