



## NOTIFICATION

Ref. No.: AJU/Exam./2026/809

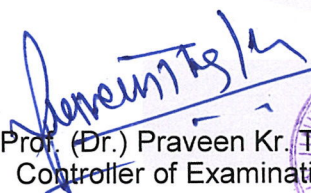

Date: 08.01.2026

This is for the information of all concerned that on the recommendation of the Board of Examiners, the Vice- Chancellor has been pleased to order that the candidate as detailed below is declared to have qualified for the award of the Degree of Doctor of Philosophy (Ph.D.) in the respective subject/department mentioned.

It is also certified that the Ph.D. Degree has been awarded in accordance with the provisions of the UGC (Minimum Standards and Procedure for Award of M.Phil / Ph.D. Degree) Regulation 2009 & 2016 to the candidate.

| Name of the Candidate | Enrollment No. | Subject / Department    | Name of the Supervisor | Title of Thesis   |
|-----------------------|----------------|-------------------------|------------------------|---|
| Mitali Shaw           | AJU/191450     | Commerce and Management | Dr. Sonia Riyat        | Study on Digital Banking Behaviour of Rural Customers of Baharagora Block in Jharkhand. |

By order of the competent authority

  
Prof. (Dr.) Praveen Kr. Thakur  
Controller of Examinations  


Copy to:

01. PS to Vice - Chancellor: For kind information
02. PS to Pro Vice - Chancellor For information
03. PS to Registrar For information
04. Finance Officer
05. Concerned Candidate
06. The Supervisor
07. Dean Student Welfare
08. Concerned Dean
09. The Dean / HoD, School of Research
10. The External Examiners Concerned
11. All Concerned
12. AJU Website
13. Notice board
14. Central Library, AJU

### Campus

📍 Opposite Kerala Public School, Village - Mohanpur,  
Block - Gamharia, District - Seraikela Kharsawan, Jharkhand - 832108  
🌐 [www.arkajainuniversity.ac.in](http://www.arkajainuniversity.ac.in) ✉ [info@arkajainuniversity.ac.in](mailto:info@arkajainuniversity.ac.in)

### Admission Office

📍 D-28, Danish Arcade, Opposite Asian Inn Hotel,  
Dhatkidih, Jamshedpur - 831001  
☎ 0657 - 2220285 / Toll Free: 1800 - 1200 - 200