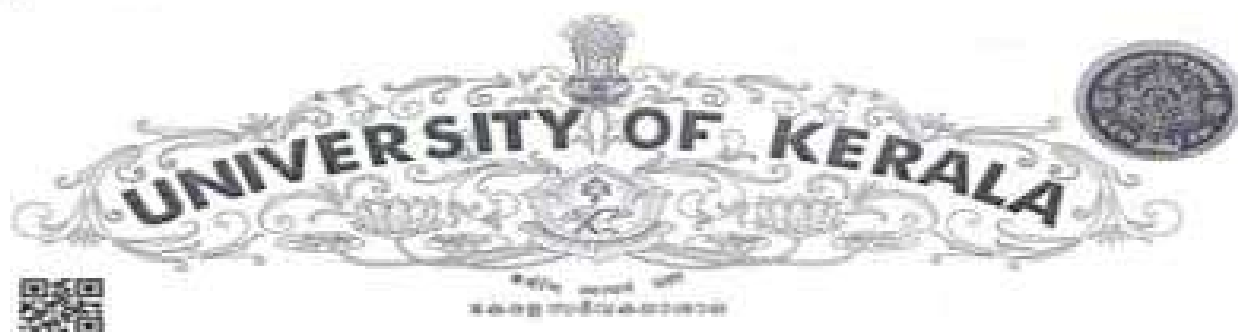


Register No : 6918



FACULTY OF COMMERCE

The Senate of the University of Kerala hereby makes known that Gayathri S. Nair has been admitted to the Degree of Doctor of Philosophy, she having been certified by duly appointed examiners to be qualified to receive the same.

Subject Commerce

*Title of the Thesis DIGITAL PENETRATION AND INVESTMENT
PATTERN OF HOUSEHOLDS IN KERALA*

Date of Award: 20/01/2022

Given under the seal of the University

University Buildings

Thiruvananthapuram April 12, 2022



[Signature]
Vice Chancellor

0697689

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