No. MU/EXB/Ph.D./CR.161/Com./2020-21/E.13

Office of the Registrar (Evaluation), Mangalagangothri-574 199. Date: 05.04.2021

OFFICIAL MEMORANDUM

Sub: Registration for Ph.D. Degree Programme in Commerce.

Ref: 1) Regulation Governing the Degree of Ph.D. Notification No. MU/ACC/CR.9/2009-10/A2, Dated 03.09.2010 and Circular No. MU/ACC/CR.49/2015-16/A2 dated 21.05.2016 relating to guidelines for implementing the regulation.

2) Provisional admission O.M. No.MU/ACC/Ph.D./CR.59/2018-19/ A3 Dated 11.12.2019 of the Registrar, Mangalore University.

3) Letter No.MU/ACC/Ph.D/Com/CR.59/2018-19/A3, Dated: 15.02.2021 of the Registrar, Mangalore University.

The application of Ms. Cryshal C M., Researcher in Commerce, Department of Commerce, St. Agnes College (Autonomous) Mangalore. has been accepted for registration for Ph.D. programme of this University with effect from 11.09.2019. She is permitted to work and prepare a thesis in "Commerce" on the topic entitled "CAREER BREAK AND RE-ENTRY CHALLENGES FACED BY WOMEN: A STUDY WITH REFERENCE TO KARNATAKA" under the guidance of Dr. Catherine Nirmala J., Associate Professor, Department of Commerce, St. Agnes College (Autonomous) Mangalore. subject to the following conditions:

- 1. The researcher shall undertake the research work on FULL-TIME basis. She shall work in the Department of Commerce, St. Agnes College (Autonomous) Mangalore.
- 2. The researcher is not permitted to join or register for any other degree programme of this University or any other University during the period of registration.
- 3. The title of the thesis can be changed or modified/altered with the prior approval of the competent authority of Mangalore University.
- 4. The researcher shall pay annual / term fee as fixed by the University from time to time along with half yearly progress report.
- 5. a) The researcher shall submit half yearly progress report regularly to the Registrar (Evaluation) through the guide and Chairperson of the Department/Head of the Institution during June and December.
 - b) Progress report may contain new data generated or techniques/concepts developed /standardization in research methodology/discussion of the work done etc.
- 6. If a researcher fails to submit two consecutive half yearly progress reports or the progress reports submitted by the researcher are found to be unsatisfactory by the Doctoral Committee, the University reserves the right to cancel the registration.

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- The full-time researcher may submit the thesis only after a period of three years from the date of registration. The maximum period for submission of thesis is five years from the date of registration. Extension beyond the above period up to two years may be permitted by the University on the recommendation of the research guide along with payment of the prescribed fee. The application for extension should be submitted well-in-advance before the expiry of the said period. If he/she fails to submit thesis even after extension, he/she shall submit the thesis within two years.
- 8. The researcher may be allowed to convert the registration from full-time to part-time and viceversa on valid grounds. In such cases the period for submission of thesis may vary.
- 9. Prior to submission of thesis, the researcher shall participate in a pre-submission colloquium by submitting an application along with six copies of synopsis of the research work carried out to the Registrar (Evaluation) through the research guide and Chairperson of the Department/Head of the Institution and shall present the details of research work in the pre-submission colloquium. He/she shall have published a minimum of two research papers(published or accepted in reputed journals)/presented a minimum of two research papers at the National Level Seminars or hold patents (accepted or granted) on the basis of his/her research before being eligible for participating in the colloquium.
- 10. After obtaining approval of the Doctoral Committee to submit thesis, the candidate shall submit 12 copies of the final synopsis of the thesis along with a soft copy to the Registrar (Evaluation) through the concerned guide and Head of the Department or institution/College. Within three months after the submission of final synopsis, the candidate shall submit four copies of the thesis and a soft copy along with the application and prescribed fee paid challan to the Registrar (Evaluation) through the concerned guide and Head of the Department or Institution/College. The extension up to three months may be granted on payment of penal fee prescribed by the University. Further additional time may be granted on payment of penal fee. In all cases the total period shall not exceed maximum period allowed for submission of thesis.
- 11. The thesis shall be accompanied by a certificate from the guide that the thesis submitted is a record of the research work carried out by the candidate during the period of the study, and that it has not previously formed the basis for the award of any Degree/ Diploma/Associateship/Fellowship or other similar titles to any other researcher in any other University/Institution. 'NO DUE CERTIFICATES' from the Chairperson of the Department / Head of the Institution and the University Library and Hostel Warden (if the candidate is staying in the University Hostel).

Ms. Cryshal C M Researcher Department of Commerce, St. Agnes College (Autonomous) Mangalore.

Copy to:

1. The Registrar, Mangalore University, Mangalagangothri - for information.

2. The Chairman, B.O.S./D.O.S. in Commerce, Mangalore University, Mangalagangothri.

3. The Principal, St. Agnes College (Autonomous) Mangalore.

4. Dr. Catherine Nirmala J., Associate Professor, Department of Commerce, St. Agnes College (Autonomous) Mangalore(Guide).

> Alva's Institute of Engg. & Technolog. Mijar. MOODBIDRI - 574 225; D.R.

No. MU/EXB/Ph.D./CR.149/Com./2020-21/E.13

Office of the Registrar (Evaluation), Mangalagangothri-574 199. Date: 29.03.2021

OFFICIAL MEMORANDUM

Sub: Registration for Ph.D. Degree Programme in Commerce.

Ref: 1) Regulation Governing the Degree of Ph.D. Notification No. MU/ACC/CR.9/2009-10/A2, Dated 03.09.2010 and Circular No. MU/ACC/CR.49/2015-16/A2 dated 21.05.2016 relating to guidelines for implementing the regulation.

2) Provisional admission O.M. No.MU/ACC/Ph.D./CR.59/2018-19/A3 Dated 11.12.2019 of the Registrar, Mangalore University.

3) Letter No.MU/ACC/Ph.D/Com./CR.59/2018-19/A3, Dated: 08.02.2021 of the Registrar, Mangalore University.

The application of Ms. Jyothsna., Researcher in Commerce, Department of Commerce, St. Agnes College (Autonomous), Mangalore. has been accepted for registration for Ph.D. programme of this University with effect from 14.09.2019. She is permitted to work and prepare a thesis in "Commerce" on the topic entitled "IMPACT OF DIGITALIZED PAYMENT SYSTEM ON SMALL RETAIL STORES: AN EMPIRICAL STUDY IN DAKSHINA KANNADA DISTRICT" under the guidance of Dr. Catherine Nirmala J., Department of Commerce, St. Agnes College, Mangalore. subject to the following conditions:

- 1. The researcher shall undertake the research work on PART-TIME basis. She shall work in the Department of Commerce, St. Agnes College, Mangalore.
- 2. The researcher is not permitted to join or register for any other degree programme of this University or any other University during the period of registration.
- 3. The title of the thesis can be changed or modified/altered with the prior approval of the competent authority of Mangalore University.
- 4. The researcher shall pay annual / term fee as fixed by the University from time to time along with half yearly progress report.
- 5. a) The researcher shall submit half yearly progress report regularly to the Registrar (Evaluation) through the guide and Chairperson of the Department/Head of the Institution during June and December.
 - b) Progress report may contain new data generated or techniques/concepts developed /standardization in research methodology/discussion of the work done etc.
- 6. If a researcher fails to submit two consecutive half yearly progress reports or the progress reports submitted by the researcher are found to be unsatisfactory by the Doctoral Committee, the University reserves the right to cancel the registration.

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- 7. The part-time researcher may submit the thesis only after a period of four years from the date of registration. The maximum period for submission of thesis is six years from the date of registration. Extension beyond the above period up to two years may be permitted by the University on the recommendation of the research guide along with payment of the prescribed fee. The application for extension should be submitted well-in-advance before the expiry of the said period. If he/she fails to submit thesis even after extension, he/she shall re-register and submit the thesis within two years.
- 8. The researcher may be allowed to convert the registration from full-time to part-time and viceversa on valid grounds. In such cases the period for submission of thesis may vary.
- 9. Prior to submission of thesis, the candidate shall participate in a pre-submission colloquium by submitting an application along with six copies of synopsis of the research work carried out to the Registrar (Evaluation) through the research guide and Chairperson of the Department/Head of the Institution and shall present the details of research work in the pre-submission colloquium. He/she shall have published a minimum of two research papers(published or accepted in reputed journals)/presented a minimum of two research papers at the National Level Seminars or hold patents (accepted or granted) on the basis of his/her research before being eligible for participating in the colloquium.
- 10. After obtaining approval of the Doctoral Committee to submit thesis, the researcher shall submit 12 copies of the final synopsis of the thesis along with a soft copy to the Registrar (Evaluation) through the concerned guide and Head of the Department or institution/College. Within three months after the submission of final synopsis, the researcher shall submit four copies of the thesis and a soft copy along with the application and prescribed fee paid challan to the Registrar (Evaluation) through the concerned guide and Head of the Department or Institution/College. The extension up to three months may be granted on payment of penal fee prescribed by the University. Further additional time may be granted on payment of penal fee. In all cases the total period shall not exceed maximum period allowed for submission of thesis.
- 11. The thesis shall be accompanied by a certificate from the guide that the thesis submitted is a record of the research work carried out by the researcher during the period of the study, and that it has not previously formed the basis for the award of any Degree/ Diploma/Associateship/Fellowship or other similar titles to any other researcher in any other University/Institution. 'NO DUE CERTIFICATES' from the Chairperson of the Department / Head of the Institution and the University Library and Hostel Warden (if the candidate is staying in the University Hostel).

Ms. Jyothsna Researcher Department of Commerce St. Agnes College, Mangalore.

Copy to:

1. The Registrar, Mangalore University, Mangalagangothri - for information.

2. The Chairman, B.O.S./D.O.S. in Commerce, Mangalore University, Mangalagangotri.

3. The Principal, St. Agnes College, Mangalore.

4. Dr. Catherine Nirmala J, Department of Commerce, St. Agnes College, Mangalore. (Guide).

RINCIPAL Alva's Institute of Engg. & Technology, Mijar. MOCDEIDRI - 574 225, D.1

No. MU/EXB/Ph.D./CR.148/Com./2020-21/E.13

Office of the Registrar (Evaluation). Mangalagangothri-574 199.

Date: 29.03.2021

OFFICIAL MEMORANDUM

Sub: Registration for Ph.D. Degree Programme in Commerce.

Ref: 1) Regulation Governing the Degree of Ph.D. Notification No. MU/ACC/CR.9/2009-10/A2, Dated 03.09.2010 and Circular No. MU/ACC/CR.49/2015-16/A2 dated 21.05.2016 relating to guidelines for implementing the regulation.

2) Provisional admission O.M. No.MU/ACC/Ph.D./CR.59/2018-19/ A3 Dated 11.12.2019 of the Registrar, Mangalore University.

3) Letter No.MU/ACC/Ph.D/Com./CR.59/2018-19/A3, Dated: 15.02.2021 of the Registrar, Mangalore University.

The application of Ms. Sabina Joan Dsouza., Researcher in Commerce, Department of Commerce, St. Agnes College, Mangalore. has been accepted for registration for Ph.D. programme of this University with effect from 11.09.2019. She is permitted to work and prepare a thesis in "Commerce" on the topic entitled "BRIDGING SKILL GAP BETWEEN INDUSTRY AND ACADEMIA - A STUDY ON EMPLOYABILITY SKILLS WITH REFERENCE TO KARNATAKA STATE" under the guidance of Dr. Catherine Nirmala J., Department of Commerce, St. Agnes College, Mangalore. subject to the following conditions:

- 1. The researcher shall undertake the research work on PART-TIME basis. She shall work in the Department of Commerce, St. Agnes College, Mangalore.
- 2. The researcher is not permitted to join or register for any other degree programme of this University or any other University during the period of registration.
- 3. The title of the thesis can be changed or modified/altered with the prior approval of the competent authority of Mangalore University.
- 4. The researcher shall pay annual / term fee as fixed by the University from time to time along with half yearly progress report.
- 5. a) The researcher shall submit half yearly progress report regularly to the Registrar (Evaluation) through the guide and Chairperson of the Department/Head of the Institution during June and December.
 - b) Progress report may contain new data generated or techniques/concepts developed /standardization in research methodology/discussion of the work done etc.
- 6. If a researcher fails to submit two consecutive half yearly progress reports or the progress reports submitted by the researcher are found to be unsatisfactory by the Doctoral Committee, the University reserves the right to cancel the registration.

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PRINCIPAL Alva's Institute of Engg. & Technology, Mijer. MOCDBIDRI - 574 225, D.

- 7. The part-time researcher may submit the thesis only after a period of four years from the date of registration. The maximum period for submission of thesis is six years from the date of registration. Extension beyond the above period up to two years may be permitted by the University on the recommendation of the research guide along with payment of the prescribed fee. The application for extension should be submitted well-in-advance before the expiry of the said period. If he/she fails to submit thesis even after extension, he/she shall re-register and submit the thesis within two years.
- 8. The researcher may be allowed to convert the registration from full-time to part-time and vice-versa on valid grounds. In such cases the period for submission of thesis may vary.
- 9. Prior to submission of thesis, the candidate shall participate in a pre-submission colloquium by submitting an application along with six copies of synopsis of the research work carried out to the Registrar (Evaluation) through the research guide and Chairperson of the Department/Head of the Institution and shall present the details of research work in the pre-submission colloquium. He/she shall have published a minimum of two research papers(published or accepted in reputed journals)/presented a minimum of two research papers at the National Level Seminars or hold patents (accepted or granted) on the basis of his/her research before being eligible for participating in the colloquium.
- 10. After obtaining approval of the Doctoral Committee to submit thesis, the researcher shall submit 12 copies of the final synopsis of the thesis along with a soft copy to the Registrar (Evaluation) through the concerned guide and Head of the Department or institution/College. Within three months after the submission or final synopsis, the researcher shall submit four copies of the thesis and a soft copy along with the application and prescribed fee paid challan to the Registrar (Evaluation) through the concerned guide and Head of the Department or Institution/College. The extension up to three months may be granted on payment of penal fee prescribed by the University. Further additional time may be granted on payment of penal fee. In all cases the total period shall not exceed maximum period allowed for submission of thesis.
- 11. The thesis shall be accompanied by a certificate from the guide that the thesis submitted is a record of the research work carried out by the researcher during the period of the study, and that it has not previously formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar titles to any other researcher in any other University/Institution. 'NO DUE CERTIFICATES' from the Chairperson of the Department / Head of the Institution and the University Library and Hostel Warden (if the candidate is staying in the University Hostel).

Ms. Sabina Joan Dsouza Researcher Department of Commerce St. Agnes College, Mangalore.

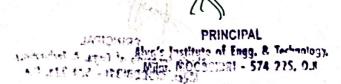
Copy to:

1. The Registrar, Mangalore University, Mangalagangothri - for information.

2. The Chairman, B.O.S./D.O.S. in Commerce, Mangalore University, Mangalagangotri.

3. The Principal, St. Agnes College, Mangalore - 575 002.

4 Dr. Catherine Nirmala J, Department of Commerce, St. Agnes College, Mangalore. (Guide).



No. MU/EXB/Ph.D./CR.147/Com./2020-21/E.13

Office of the Registrar (Evaluation), Mangalagangothri-574 199. Date: 29.03.2021

OFFICIAL MEMORANDUM

Sub: Registration for Ph.D. Degree Programme in Commerce.

Ref: 1) Regulation Governing the Degree of Ph.D. Notification No. MU/ACC/CR.9/2009-10/A2, Dated 03.09.2010 and Circular No. MU/ACC/CR.49/2015-16/A2 dated 21.05.2016 relating to guidelines for implementing the regulation.

2) Provisional admission O.M. No.MU/ACC/Ph.D./CR.59/2018-19/A3 Dated 11.12.2019 of the Registrar, Mangalore University.

3) Letter No.MU/ACC/Ph.D/Com./CR.59/2018-19/A3, Dated: 15.02.2021 of the Registrar, Mangalore University.

The application of Ms. Akhila Pai H., Researcher in Commerce, Department of Commerce, St. Agnes College, Mangalore. has been accepted for registration for Ph.D. programme of this University with effect from 11.09.2019. She is permitted to work and prepare a thesis in "Commerce" on the topic entitled "A COMPARATIVE ANALYSIS OF RISK AND RETURN WITH REFERENCE TO STOCKS OF AUTOMOBILE COMPANIES LISTED IN NATIONAL STOCK EXCHANGE OF INDIA" under the guidance of Dr. Catherine Nirmala J., Department of Commerce, St. Agnes College, Mangalore. subject to the following conditions:

- 1. The researcher shall undertake the research work on PART-TIME basis. She shall work in the Department of Commerce, St. Agnes College, Mangalore.
- 2. The researcher is not permitted to join or register for any other degree programme of this University or any other University during the period of registration.
- 3. The title of the thesis can be changed or modified/altered with the prior approval of the competent authority of Mangalore University.
- 4. The researcher shall pay annual / term fee as fixed by the University from time to time along with half yearly progress report.
- 5. a) The researcher shall submit half yearly progress report regularly to the Registrar (Evaluation) through the guide and Chairperson of the Department/Head of the Institution during June and December.
 - b) Progress report may contain new data generated or techniques/concepts developed /standardization in research methodology/discussion of the work done etc.
- 6. If a researcher fails to submit two consecutive half yearly progress reports or the progress reports submitted by the researcher are found to be unsatisfactory by the Doctoral Committee, the University reserves the right to cancel the registration.

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- 7. The part-time researcher may submit the thesis only after a period of four years from the date of registration. The maximum period for submission of thesis is six years from the date of registration. Extension beyond the above period up to two years may be permitted by the University on the recommendation of the research guide along with payment of the prescribed fee. The application for extension should be submitted well-in-advance before the expiry of the said period. If he/she fails to submit thesis even after extension, he/she shall re-register and submit the thesis within two years.
- 8. The researcher may be allowed to convert the registration from full-time to part-time and vice-versa on valid grounds. In such cases the period for submission of thesis may vary.
- 9. Prior to submission of thesis, the candidate shall participate in a pre-submission colloquium by submitting an application along with six copies of synopsis of the research work carried out to the Registrar (Evaluation) through the research guide and Chairperson of the Department/Head of the Institution and shall present the details of research work in the pre-submission colloquium. He/she shall have published a minimum of two research papers(published or accepted in reputed journals)/presented a minimum of two research papers at the National Level Seminars or hold patents (accepted or granted) on the basis of his/her research before being eligible for participating in the colloquium.
- 10. After obtaining approval of the Doctoral Committee to submit thesis, the researcher shall submit 12 copies of the final synopsis of the thesis along with a soft copy to the Registrar (Evaluation) through the concerned guide and Head of the Department or institution/College. Within three months after the submission of final synopsis, the researcher shall submit four copies of the thesis and a soft copy along with the application and prescribed fee paid challan to the Registrar (Evaluation) through the concerned guide and Head of the Department or Institution/College. The extension up to three months may be granted on payment of penal fee prescribed by the University. Further additional time may be granted on payment of penal fee. In all cases the total period shall not exceed maximum period allowed for submission of thesis.
- 11. The thesis shall be accompanied by a certificate from the guide that the thesis submitted is a record of the research work carried out by the researcher during the period of the study, and that it has not previously formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar titles to any other researcher in any other University/Institution. 'NO DUE CERTIFICATES' from the Chairperson of the Department / Head of the Institution and the University Library and Hostel Warden (if the candidate is staying in the University Hostel).

REGISTRAR (EVALUATION)

To:

Ms. Akhila Pai H
Researcher
Department of Commerce
St. Agnes College,
Mangalore.

Copy to:

- 1. The Registrar, Mangalore University, Mangalagangothri for information.
- 2. The Chairman, B.O.S./D.O.S. in Commerce, Mangalore University, Mangalagangotri.
- 3. The Principal, St. Agnes College, Mangalore 575 002.
- 4. Dr. Catherine Nirmala J, Department of Commerce, St. Agnes College, Mangalore. (Guide).

Alva's Institute of Engg. & Technology.
Mijar. MOODBIDRI - 574 225, D.A

No. MU/EXB/Ph.D./CR.146/Com./2020-21/E.13

Office of the Registrar (Evaluation), Mangalagangothri-574 199. Date: 29.03.2021

OFFICIAL MEMORANDUM

Sub: Registration for Ph.D. Degree Programme in Commerce.

Ref: 1) Regulation Governing the Degree of Ph.D. Notification No. MU/ACC/CR.9/2009-10/A2, Dated 03.09.2010 and Circular No. MU/ACC/CR.49/2015-16/A2 dated 21.05.2016 relating to guidelines for implementing the regulation.

2) Provisional admission O.M. No.MU/ACC/Ph.D./CR.59/2018-19/A3 Dated 11.12.2019 of the Registrar, Mangalore University.

3) Letter No.MU/ACC/Ph.D/Com./CR.59/2018-19/A3, Dated: 15.02.2021 of the Registrar, Mangalore University.

The application of Ms. Ashwini K. R., Researcher in Commerce, Department of Commerce, St. Agnes College, Mangalore. has been accepted for registration for Ph.D. programme of this University with effect from 11,09.2019. She is permitted to work and prepare a thesis in "Commerce" on the topic entitled "A STUDY ON EFFECTIVENESS OF GRIEVANCE REDRESSAL MECHANISMS IN CUSTOMER PROTECTION IN RELATION TO E-BANKING SERVICES" under the guidance of Dr. Catherine Nirmala J., Department of Commerce, St. Agnes College, Mangalore, subject to the following conditions:

- 1. The researcher shall undertake the research work on PART-TIME basis. She shall work in the Department of Commerce, St. Agnes College, Mangalore.
- 2. The researcher is not permitted to join or register for any other degree programme of this University or any other University during the period of registration.
- 3. The title of the thesis can be changed or modified/altered with the prior approval of the competent authority of Mangalore University.
- 4. The researcher shall pay annual / term fee as fixed by the University from time to time along with half yearly progress report.
- 5. a) The researcher shall submit half yearly progress report regularly to the Registrar (Evaluation) through the guide and Chairperson of the Department/Head of the Institution during June and December.
 - b) Progress report may contain new data generated or techniques/concepts developed /standardization in research methodology/discussion of the work done etc.
- 6. If a researcher fails to submit two consecutive half yearly progress reports or the progress reports submitted by the researcher are found to be unsatisfactory by the Doctoral Committee, the University reserves the right to cancel the registration.



- 7. The part-time researcher may submit the thesis only after a period of four years from the date of registration. The maximum period for submission of thesis is six years from the date of registration. Extension beyond the above period up to two years may be permitted by the University on the recommendation of the research guide along with payment of the prescribed fee. The application for extension should be submitted well-in-advance before the expiry of the said period. If he/she fails to submit thesis even after extension, he/she shall re-register and submit the thesis within two years.
- 8. The researcher may be allowed to convert the registration from full-time to part-time and vice-versa on valid grounds. In such cases the period for submission of thesis may vary.
- 9. Prior to submission of thesis, the candidate shall participate in a pre-submission colloquium by submitting an application along with six copies of synopsis of the research work carried out to the Registrar (Evaluation) through the research guide and Chairperson of the Department/Head of the Institution and shall present the details of research work in the pre-submission colloquium. He/she shall have published a minimum of two research papers(published or accepted in reputed journals)/presented a minimum of two research papers at the National Level Seminars or hold patents (accepted or granted) on the basis of his/her research before being eligible for participating in the colloquium.
- 10. After obtaining approval of the Doctoral Committee to submit thesis, the researcher shall submit 12 copies of the final synopsis of the thesis along with a soft copy to the Registrar (Evaluation) through the concerned guide and Head of the Department or institution/College. Within three months after the submission of final synopsis, the researcher shall submit four copies of the thesis and a soft copy along with the application and prescribed fee paid challan to the Registrar (Evaluation) through the concerned guide and Head of the Department or Institution/College. The extension up to three months may be granted on payment of penal fee prescribed by the University. Further additional time may be granted on payment of penal fee. In all cases the total period shall not exceed maximum period allowed for submission of thesis.
- 11. The thesis shall be accompanied by a certificate from the guide that the thesis submitted is a record of the research work carried out by the researcher during the period of the study, and that it has not previously formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar titles to any other researcher in any other University/Institution. 'NO DUE CERTIFICATES' from the Chairperson of the Department / Head of the Institution and the University Library and Hostel Warden (if the candidate is staying in the University Hostel).

Ms. Ashwini K. R
Researcher
Department of Commerce
St. Agnes College,
Mangalore.

Copy to:

- 1. The Registrar, Mangalore University, Mangalagangothri for information.
- 2. The Chairman, B.O.S./D.O.S. in Commerce, Mangalore University, Mangalagangotri
- 3. The Principal, St. Agnes College, Mangalore 575 002.
- 4. Dr. Catherine Nirmala J, Department of Commerce, St. Agnes College, Mangalorc. (Guide).

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