



**GOA UNIVERSITY**



*This is to certify that  
Pournima Shivnath Shenvi Dhume  
daughter of  
Shri Shivnath Vinayak Shenvi Dhume  
and*

*Smt. Lalita Shivnath Shenvi Dhume  
from Department of Commerce*

*has been conferred the degree of*

***Doctor of Philosophy***

*in Commerce*

*having passed the qualifying examination held in May, 2014*

*Given under the seal of the University at the 27th Annual Convocation.*

**Panaji - Goa**

**23rd January, 2015**

**2015 - 04087 / 200000456**



*S. R. Schetge*  
**Vice-Chancellor**