

Ref: KLEF/AR/Ph.D/Management/2026-27/1201

Date: 17-07-2026

NOTIFICATION

It is hereby notified that the Vice Chancellor, on the recommendations of the examiners appointed to adjudicate the Ph.D. thesis entitled "**IMPACT OF SOCIO-ECONOMIC FACTORS AND BORROWING BEHAVIOUR ON DIGITAL LENDING ADOPTION AND DEFAULT: A STUDY WITH SPECIAL REFERENCE TO SOUTH INDIA**" submitted by **ASAMANI AKHILESHWARI, Research Scholar**, Koneru Lakshmaiah Education Foundation (Deemed to be University) with **Registered Number 2002550003, Department of Management**, under the supervision of **Dr. Bethapudi Anand, Professor, Department of Management, KLEF** and **Dr. Jayavani Majumdar, Co-Supervisor, Department of Management, KLEF**, for the award of Ph.D. Degree, and on consideration of the report submitted by the Examiners of the VIVA-VOCE Board, has ordered that **ASAMANI AKHILESHWARI** be declared qualified for the award of the **Degree of Doctor of Philosophy (Ph.D)** in "**Management**" in the "**Faculty of Management**" of this University.


(Dr.K.I. Pavan Kumar)
Registrar (I/c)**REGISTRAR (I/C)**
Koneru Lakshmaiah Education Foundation
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Green Fields, VADDESWARAM-522 302,
Guntur District, Andhra Pradesh,

To
ASAMANI AKHILESHWARI,
Research Scholar,
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