



**ATMIYA
UNIVERSITY**

**IMPACT OF DEMONETIZATION ON NON FUND
BASE**

INCOME OF PUBLIC SECTOR BANKS IN INDIA

A Thesis

Submitted to the
Atmiya University,
For the Degree of

DOCTOR OF PHILOSOPHY

in

Business & Commerce

by

GOSWAMI HIMAL NAVNITGIRI

Enrolment No. 211481001

Under the Guidance of

Dr. ALPA JOSHI

Department of Commerce

ATMIYA UNIVERSITY,

Yogidham Gurukul, Kalawad Road,

Rajkot-360005, Gujarat (India)

August, 2025