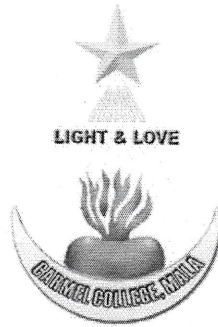


## Certificate

This is to certify that the Soup project titled "**ROLE OF KUDUMBASREE IN FINANCIAL INCLUSION- A STUDY WTHH REFERENCE TO CHALAKUDY**" done at Carmel College, Mala submitted by **ALEENA BABU** (Reg no:CRASBVNO01) in partial fulfillment of the requirement of the B.Voc Banking, Financial Services and insurance, Carmel College Mala affiliated to Calicut University during 2019-2020, is a record of the bonafide work done by her under our supervision and guidance



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**Head of the Department**  
HEAD, DEPT. OF VOCATIONAL STUDIES  
CARMEL COLLEGE, MALA



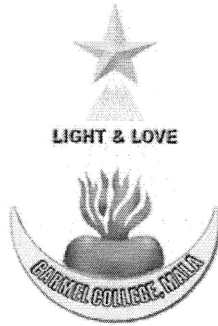
## Certificate

This is to certify that the Soup project titled "**ROLE OF KUDUMBASREE IN FINANCIAL INCLUSION- A STUDY WTH REFERENCE TO CHALAKUDY**" done at Carmel College, Mala submitted by **ANJALY K.D** (Reg no:CRASBVN003) in partial fulfillment of the requirement of the B.Voc Banking, Financial Services and insurance, Carmel College Mala affiliated to Calicut University during 2019-2020, is a record of the bonafide work done by them under her supervision and guidance



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**Head of the Department**

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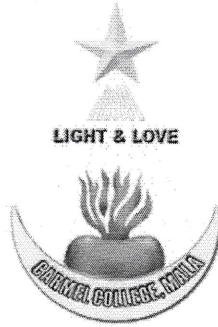
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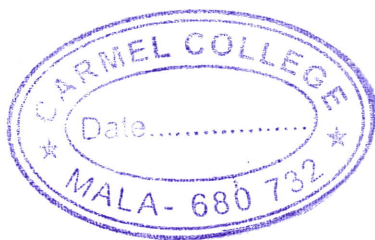
*Beeva*  
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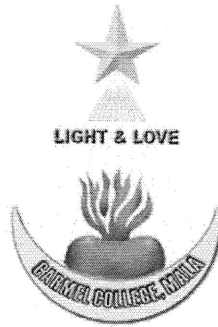
## Certificate

This is to certify that the Soup project titled " **FINANCIAL EMPOWERMENT THROUGH MICROFINANCE AND MICRO ENTERPRISE A STUDY WITH REFERENCE TO ALATHUR PANCHAYATH**" done at Carmel College, Mala submitted by **BIDHU BALAKRISHNAN** (Reg no. CRASBVN004) in partial fulfillment of the requirement of the B.Voc Banking, Financial Services and insurance, Carmel College Mala affiliated to Calicut University during 2019-2020, is a record of the bonafide work done by her under her supervision and guidance



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