

*A Study on the Impact of Digital Transactions on Women with special reference to Thrissur District*

**CERTIFICATE**

This is to certify that this Project Report entitled “A Study on the Impact of Digital Transactions on Women with Special Reference to Thrissur District” is a bonafide record of original work done independently by Ms. AKHILA SURESH (Reg. No. CRASMCM001), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

  
**Sr.PREETHI PAUL**

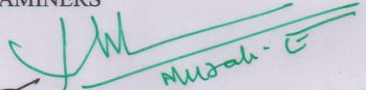
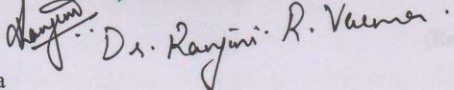
**Head of Post Graduate  
Department of Commerce  
Carmel College, Mala**



  
**Ms.SRUTHY V**

**Post Graduate  
Department of Commerce  
Carmel College, Mala**

**EXTERNAL EXAMINERS**

-   
Place: Mala
-   
Date: **Ds. Rajini. R. Varma**  
Place: Mala  
Date:

## CERTIFICATE

This is to certify that this Project Report entitled "A Study On Satisfaction Level Of Investors Towards Post Office Savings Schemes With Special Reference To Changanassery City" is a bonafide record of original work done independently by Ms. ALEENA DEENA PUNNOOSE (Reg. No. CRASMCM002), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

*Preethi*

Sr. PREETHI PAUL

Head of Post Graduate

Department of Commerce

Carmel College, Mala

*Sruthy*

Ms. SRUTHY. V

Post Graduate

Department of Commerce

Carmel College, Mala



EXTERNAL EXAMINERS

1.

2.

*Dr. Rajini. R. Varma*  
11/7/2020

Place: Mala

Date:

**“A Study on Customer Perception towards GST with special reference to Thrissur District”**

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**CERTIFICATE**

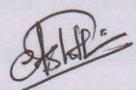
This is to certify that this Project Report entitled “A study on customer perception toward GST with special reference to Thrissur District ” is a bonafide record of original work done independently by Ms. AMRUTHA BABU(Reg. No. CRASMCM003), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

  
**SR. PREETHI PAUL**

**Head of Post Graduate**

**Department of Commerce**

**Carmel College, Mala**

  
**MS. ASHITHA AUGUSTINE**

**Post Graduate Department**

**Department of Commerce**

**Carmel College, Mala**

**EXTERNAL EXAMINERS**

1. 

2. 

Place : Mala

Date :

## CERTIFICATE

### DECLARATION

This is to certify that this Project Report "A Study on Consumer Perception towards Online Food Delivery Apps with Special Reference to Ernakulam District" is a bona-fide record of original work done by Ms. ANISHA ANIL (Reg. No. CRASMCM005), under my supervision and guidance during the year 2019-2020 in partial fulfilment of the requirement for the award of the Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.


  
SR. PREETHI PAUL

Head of Post Graduate

Department of Commerce

Carmel College, Mala



  
MS. ASHITHA AUGUSTINE

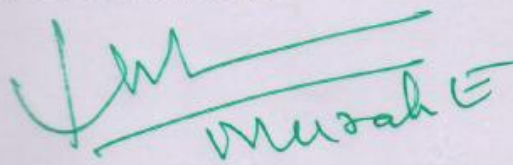
Post Graduate

Department of Commerce


Carmel College, Mala

### EXTERNAL EXAMINERS

1.

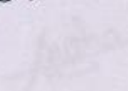
  
MUSAB E

2.

  
D. S. Ranjini R. Vaame

Place: Mala

Date:

  
ANISHA ANIL  
(Reg. No. CRASMCM005)

***“A Study on Occupational Stress among Bank Employees in Private Banking Sector  
with Special Reference to Irinjalakuda Municipality”***

---

**CERTIFICATE**

This is to certify that this Project Report entitled “A Study on Occupational Stress among Bank Employees in Private Banking Sector With Special Reference to Irinjalakuda Municipality” is a confide record of original work done independently by **Ms. ANN MARY THOMAS (Reg. No.CRASMCM007)**, under my supervision and guidance during the year 2019- 2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

  
**Sr.PREETHI PAUL**

Head of Post Graduate  
Department of Commerce  
Carmel College, Mala



  
**Ms. SRUTHY V.**

Assi. Professor on contract  
Post Graduate  
Department of Commerce  
Carmel College, Mala

**EXTERNAL EXAMINERS**

1. 

2. 

**Dr. Ranjini R. Vaema .**

Place: Mala

Date:

## CERTIFICATE

This is to certify that this project report “Study on influence of goods and service tax among retailers with special reference in Kodungallur municipality” is a bona-fide record of original work done by ASHNA MOL (Reg. No.: CRASMCM008), under my supervision and guidance during the year 2019-2020 in partial fulfilment of the requirement for the award of the master of commerce of the university of Calicut. It is also certified that she has not copied from any other records of similar nature.



**SR. PREETHI PAUL AUGUSTIN**


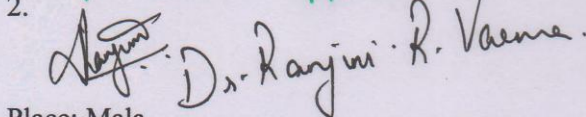
Head of Post Graduate  
Department of Commerce  
Carmel College, Mala



**MS. ASHITHA**

Post Graduate  
Department of Commerce  
Carmel College, Mala

### EXTERNAL EXAMINERS

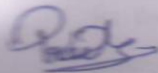
- 
-   
Dr. Rajini R. Vazha.

Place: Mala

Date:

## CERTIFICATE

This is to certify that this Project Report entitled “A Study on customer satisfaction of RCM products with special reference to mala panchayath” is a bonafide record of original work done independently by Ms.ATHIRA.M.M (Reg. No. CRASMCM011), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.




**SR.PREETHI PAUL**  
Head of post Graduate  
Department of commerce  
Carmel college , Mala



**MS.SREEKALA M R**  
post Graduate  
Department of commerce  
Carmel college , Mala

### EXTERNAL EXAMINERS

1. 
2. 

 **Dr. Ranjini R. Vaema**

Place : Mala

Date :

## CERTIFICATE

### DECLARATION

This is to certify that this Project Report entitled "A Study on Service Quality Analysis of Akshaya Centre with special reference to Mukundapuram Taluk" is a bonafide record of original work done independently by Ms. CATHERIN WILSON (Reg. No. CRASMCM013), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

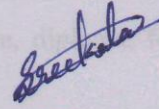


**SR. PREETHI PAUL**

Head of Post Graduate

Department of commerce

Carmel College, Mala



**MS. SREEKALA M R**

Assi. Professor on contract

Post Graduate

Department of commerce

Carmel College, Mala

### EXTERNAL EXAMINERS

1. 
2. 

Place : Mala

Date :

*Ms. Ranjini - R. Varma*  
11/7/2020



***A Study on Investment Preference of Rural Working Women with Special Reference to Thrissur District***

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**CERTIFICATE**

This is to certify that this Project Report entitled “A Study On Investment Preference of Rural Working Women with Special Reference to Thrissur District” is a bona fide record of original work done independently by Ms. DELMA ANTO (Reg. No. CRASMCM014), under my supervision and guidance during the year 2019-2020 in partial fulfilment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



**Sr. PREETHI PAUL**

Head of Post Graduate  
Department of Commerce  
Carmel College, Mala





**Ms. SRUTHY. V.**

Assi. Professor on contract  
Post graduate  
Department of Commerce  
Carmel College, Mala

**EXTERNAL EXAMINERS**

1. 

2. 

Place: Mala

Date:

*"A Study on the awareness and effective utilization of ESI benefits among teachers with special reference to Chalakudy municipality"*

## CERTIFICATE

This is to certify that this Project Report entitled "A Study on the Awareness and Effective Utilization of ESI Benefits Among Teachers with Special Reference to Chalakudy Municipality" is a confide record of original work done independently by Ms. IRINE K V (RegNo.CRASMCM016), under my supervision and guidance during the year 2019- 2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

**Sr. PREETHI PAUL**

**Head of Post Graduate**

**Department of Commerce**

**Carmel College, Mala**



**Ms. SREEKALA M R**

**Assi . Professor on contract**

**post Graduate**

**Department of commerce**

**Carmel College, Mala**

EXTERNAL EXAMINERS

1.

2.

Place: Mala

Date:

*Dr. Ranjini - R. Vanna*  
17/2020

## **CERTIFICATE**

This is to certify that this Project Report entitled "A comparative study on the services delivered by e-commerce sites with special reference to Thrissur district" is a bonafide record of original work done independently by Ms. JELIN JOHN (Reg. No. CRASMCM017), under my supervision and guidance during the academic year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied it from any other records of similar nature.

**SR.PREETHI PAUL**

Head of Post Graduate

Department of commerce

Carmel College, Mala

**MS.ASHITHA AUGUSTINE**

Assistant professor

Post graduate

Department of commerce

Carmel College, Mala

**EXTERNAL EXAMINER**

1.

2.

Place : Mala

Date :

***A study on the impact of Mudra loan on micro, small and medium enterprises with special reference to Mala Panchayath***

**DECLARATION**

**CERTIFICATE**

This is to certify that this Project Report entitled “A study on the impact of Mudra loan on micro,small and medium enterprises with special reference to Mala Panchayath” is a bonafied record of original work done independently by Ms.KEERTHANA VALSAN (CRASMCM020), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

**SR.PREETHI PAUL**

**Head of Post Graduate**

**Department of commerce**

**Carmel College, Mala**



**Ms. ASHITHA AUGUSTINE**

**Post Graduate department**

**Department of commerce**

**Carmel College, Mala**

**EXTERNAL EXAMINER:**

- 1.
- 2.

**Place: Mala**

**Date:**

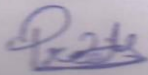
**A study on job satisfaction of women employees in private sector with special reference to Thrissur District**

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DECLARATION

**CERTIFICATE**

This is to certify that this Project Report entitled “A Study on job satisfaction of women employees in private sector with special reference to Thrissur District” is a bonafide record of original work done independently by Ms. NEENU P.R (Reg. No. CRASMCM023), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

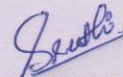


SR.PREETHI PAUL

Head of Post Graduate

Department of Commerce

Carmel College, Mala



MS.SRURHY . V

Post graduate

Department of Commerce

Carmel College, Mala

~~EXTERNAL EXAMINERS~~

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2. 

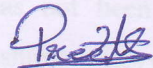
Place : Mala

Date : 1.7.2020

*A study on awareness and usage of E-banking services among private employees with special reference to Thrissur district*

**CERTIFICATE**

This is to certify that this Project Report entitled "A study on awareness and usage of E-banking services among private employees with special reference to Thrissur district" is a bonafide record of original work done independently by Ms. NITHA MARIYA (Reg. No. CRASMCM024), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



**SR. PREETHI PAUL**

Head of Post Graduate  
Department of Commerce  
Carmel College, Mala





**MS. ASHITHA AUGUSTINE**

Asst. Professor on contract  
Post graduate Department  
Department of Commerce  
Carmel College, Mala

**EXTERNAL EXAMINERS**

1. 

2. 

Place : Mala

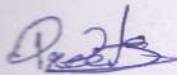
Date : 1.7.2020

*A Study On Waste Management Of Hotels And Restaurants With  
Special Reference To Thrissur District*

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**CERTIFICATE**

This is to certify that this Project Report entitled "A Study on Waste Management Of Hotels And Restaurants With Special Reference To Thrissur District." is a bonafide record of original work done independently by Ms. RACHANA K.S(Reg. No. CRACMCM025), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



**SR. PREETHY PAUL**

**Head of Post Graduate**

**Department Of Commerce**

**Carmel College, Mala**



**MS. ASHITHA AUGUSTINE**

**Post Graduate Department**

**Department Of Commerce**

**Carmel college, Mala**

**EXTERNAL EXAMINERS**

1. 

2. 

Place: Mala

Date: 1-7-2020

*A Study On Women Entrepreneurship Through Kudumbashree With Special Reference  
To Thrissur District*

---

**CERTIFICATE**

**DECLARATION**

This is to certify that this Project Report entitled "A STUDY ON WOMEN ENTREPRENEURSHIP THROUGH KUDUMBASHREE WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of original work done independently by Ms. SHAGARA SIMON (CRASMCM029), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



**SR. PREETHI PAUL**

**Head of Post Graduate**

**Department of commerce**

**Carmel College, Mala**

**External examiner**

1. 

2. 

**Place: Mala**

**Date: 1.1.20**





**Ms. ASHITHA AUGAUSTINE**

**Post Graduate department**


**Department of commerce**

**Carmel College, Mala**



## CERTIFICATE

This is to certify that this Project Report entitled "A study on Social Media Marketing and Customer Responses with special reference to Chalakudy Taluk" is a bonafide record of original work done independently by Ms. SNEHA SUNIL (Reg. No. CRASMCM031) under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



SR.PREETHIPAUL

Head of Post Graduate

Department of commerce

Carmel College, Mala




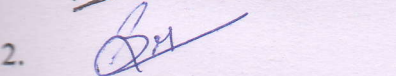
MS.SREEKALA MR

Post graduate department

Department of Commerce

Carmel College, Mala

### EXTERNAL EXAMINERS

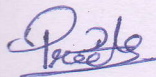
1. 
2. 

Place : Mala

Date : 1.7.20

### CERTIFICATE

This is to certify that this Project Report entitled "A study on work life balance and challenges faced by working women with special reference to Chalakudy Taluk" is a confide record of original work done independently by Ms. STEENA XAVIER (RegNo.CRASMCM034), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.



**Sr. PREETHI PAUL**

**Head of Post Graduate**

**Department of Commerce**

**Carmel College, Mala**



**Ms. SRUTHY V.**

**Post graduate Department**

**Department of Commerce**

**Carmel College, Mala**

**EXTERNAL EXAMINERS**

1. 

2.

Place: Mala

Date: