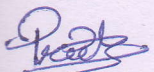



*"A Study on Role of Co-operative Society in Agriculture Credit with Special Reference to Aloor Locality"*

**CERTIFICATE**

This is to certify that this Project Report entitled "A Study on Role Of Co-operative Society in Agriculture Credit with Special Reference to Aloor Locality" is a bonafide record of original work done independently by Ms. ANILA PAPPACHAN (Reg. No. CRASMCM004), 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  
Carmel College, Mala



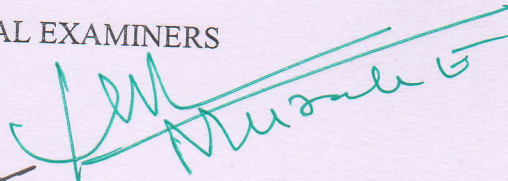
  
Ms. SRUTHY .V  
Post Graduate Department  
Carmel College, Mala

EXTERNAL EXAMINERS

1.

2.



  
Dr. Rangini . J. Varma .

Place : Mala

Date:



## CERTIFICATE

This is to certify that this Project Report entitled “**A study on role of insurance in minimizing business risk with special reference to Mala Panchayath**” is a bonafide record of original work done independently by **Ms. ANNA THOMAS (Reg. No. CRASMCM006)**, 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



*Sreekala*

**MS.SREEKALA M. R**

Post graduate  
Department of Commerce  
Carmel College, Mala

### EXTERNAL EXAMINERS

- 1.
- 2.

*M. Sreekala*  
*Dr. Ranyini R. Varma*

Place : Mala

Date :



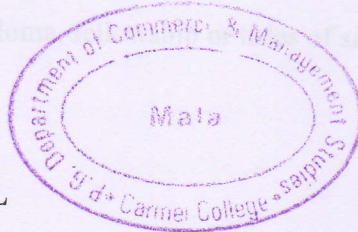
*"A study on the impact of advertising on consumer buying behavior towards mobile phone with special reference to Koratty panchayath"*

## CERTIFICATE

This is to certify that Project Report entitled "A study on the impact of advertising on consumer buying behavior towards mobile phone with special reference to Koratty panchayath" is a bonafide record of original work done independently by Ms. ATHIRA K. A (Reg. No. CRASMCM009), 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.

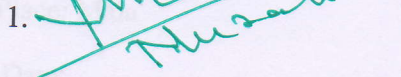




**Sr. PREETHI PAUL**  
Head of Post Graduate  
Department of Commerce  
Carmel College, Mala



**Ms. ASHITHA AUGUSTINE**  
Post Graduate Department  
Department of Commerce  
Carmel College, Mala

### EXTERNAL EXAMINERS

-   
1. 
2.   
Dr. Ranjini - R. Varma .

Place: Mala

Date:



*A study on effectiveness of online learning applications among students with special reference to Kodungallur Taluk*

---

**CERTIFICATE**

This is to certify that this Project Report entitled "A study on effectiveness of online learning applications among students with special reference to Kodungallur Taluk" is a bonafide record of original work done independently by Ms. ATHIRA K S (Reg. No. CRASMCM010) 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.

*Paul*

**SR.PREETHI PAUL**  
Head of Post Graduate  
Department of commerce  
Carmel College, Mala

*Sreekala*

**MS.SREEKALA M R**  
Post graduate department  
Department of commerce  
Carmel College, Mala



**EXTERNAL EXAMINERS**

1.

*M. Misra*

2.

Place : Mala

*Dr. Renuka J. Varma*

Date :



## CERTIFICATE

This is to certify that this Project Report entitled "A Study On Perception and preference of Life Insurance corporation Among Policyholders with Special Reference To Chalakudy Municipality" is a bonafide record of original work done independently by Ms. BISMI DAVIS. (Reg. No. CRASMCM012), under my supervision and guidance during the year 2018-2020 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. SRUTHY .V**

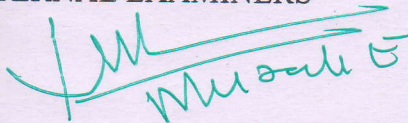
**Post Graduate Department**

**Department Of Commerce**

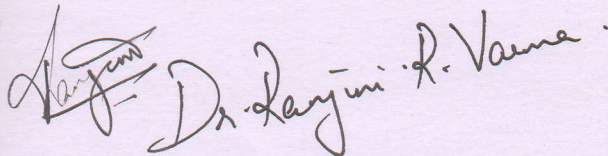
**Carmel college, Mala**

### EXTERNAL EXAMINERS

1.



2.



Place: Mala

Date:



## **CERTIFICATE**

This is to certify that this Project Report entitled “A Study on Financial Literacy of Professional Women with Special Reference to Mala Panchayath” is a bonafide record of original work done independently by Ms. DENNA JOY (Reg. No. CRASMCM015), 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 M.R**

**Post graduate**

**Department of commerce**

**Carmel College, Mala**

**EXTERNAL EXAMINERS**

1.

2.

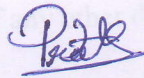
Place: Mala

Date:

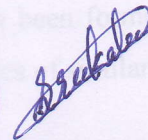
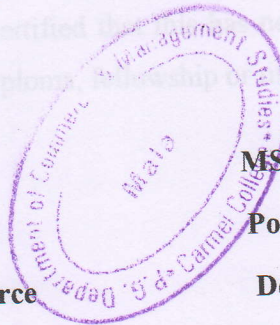


## CERTIFICATE

This is to certify that this Project Report entitled "A Study on Performance Status of Educational Loan to Backward Caste of Society with Special Reference to Thrissur District" is a bonafide record of original work done independently by Ms. JEMSY TOMY (Reg. No. CRASMCM018), 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.

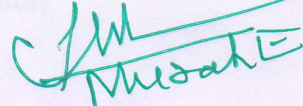


**SR. PREETHI PAUL**  
Head of Post Graduate  
Department of Commerce  
Carmel College, Mala

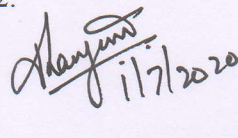


**MS. SREEKALA M.R.**  
Post graduate Department  
Department of Commerce  
Carmel College, Mala

### EXTERNAL EXAMINERS

1. 

2.

 11/7/2020  
Dr. Remyini - R. Vaema

Place :

Date :



**"A Study on the Effectiveness of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) with Special Reference to Poyya Panchayath"**

**CERTIFICATE**

This is to certify that this Project Report entitled "A Study on the Effectiveness of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) with Special Reference to Poyya Panchayath" is a confide record of original work done independently by Ms. JUBEE K.G. (Reg. No.CRASMCM019), 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

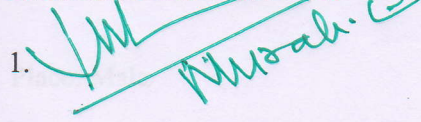




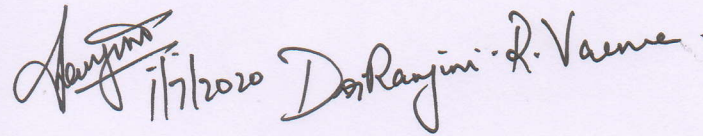
**Ms. SRUTHY V.**

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

**EXTERNAL EXAMINERS**

1. 

2.

  
17/7/2020 Dr. Rajini R. Vazhappan

Place: Mala

Date:

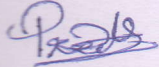


*"A study on the effect of gender difference among entrepreneurs with special reference to Irinjalakuda municipality"*

---

## CERTIFICATE

This is to certify that this Project Report entitled "A Study on the effect of gender difference among entrepreneurs with special reference to Irinjalakuda Municipality" is a bonafide record of original work done independently by Ms. LIYANDA LALU (Reg. No. CRASMCM021), 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

Carmel College, Mala



  
MS.ASHITHA AGUSTIN

Post Graduate Department

Carmel College, Mala

EXTERNAL EXAMINERS

1. 

2. 

Place : Mala

Date: 1. 7. 2020



***A Study on Customer Perception Towards Green Marketing with Special Reference to Chalakudy Municipality***

---

**CERTIFICATE**

This is to certify that this Project Report entitled “A Study on Customer Perception Towards Green Marketing with Special Reference to Chalakudy Municipality” is a bonafide record of original work done independently by Ms. NANDINI A R (Reg. No. CRACMCM022), 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.

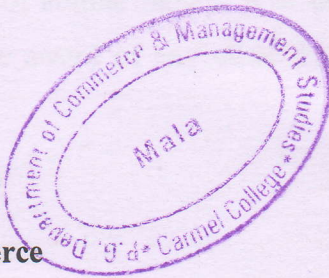


**SR.PREETHY PAUL**

**Head of Post Graduate**

**Department of Commerce**

**Carmel College,Mala**





**Ms.SREEKALA**

**Asst Professor on Contract**

**Post Graduate Department**

**Department of Commerce**

**Carmel College,Mala**

**EXTERNAL EXAMINERS**

1. 

2. 


Place: Mala

Date:



## CERTIFICATE

This is to certify that this Project Report entitled "A study on the Gold Investment Behaviour of the Investors in Thrissur District" is a bonafide record of original work done independently by Ms. RIBI V B (Reg. No. CRASMCM026), 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.



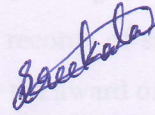
SR. PREETHI PAUL

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. 

Place : Mala

Date : 1.7.2020



## CERTIFICATE

This is to certify that Project Report entitled "A Study on Tax Planning and Awareness of Salaried Class towards Income Tax Provisions and Deductions with Special Reference to Chalakudy Taluk" is a bonafide record of original work done independently by Ms. ROSEMARY BAIJU (Reg. No. CRASMCM027), under my supervision and guidance during the year 2019-2020 in partial fulfillment of the requirement 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**



**Ms. SRUTHY. V**

**Post Graduate**

**Department of Commerce**

### EXTERNAL EXAMINERS

1. 

2.

Place: Mala

Date:



*A study on attitude and satisfaction of college students towards E-learning with special reference to Mukundhapuram Taluk*

---

## DECLARATION

### CERTIFICATE

This is to certify that this Project Report entitled “**A study on attitude and satisfaction of college students towards E-learning with special reference to Mukundhapuram Taluk**” is a bonafide record of original work done independently by **Ms. SARANYA BHASKARAN (Reg. No. CRASMCM028)**, 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 :



## CERTIFICATE

This is to certify that this Project Report entitled “A comparative study on online shopping and offline shopping with special reference to Annamanada panchayath” is a confide record of original work done independently by Ms.SHAHINA NOWSHAD. (Reg. No.CRASMCM030), 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**


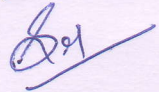
Head of Post Graduate  
Department of Commerce  
Carmel College, Mala



**Ms. ASHITHA AUGUSTINE**

Post Graduate  
Department of Commerce  
Carmel College, Mala

EXTERNAL EXAMINERS

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2. 

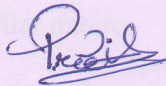
Place: Mala

Date: 1.7.2020



**DECLARATION  
CERTIFICATE**

This is to certify that this Project Report entitled “A study on e-banking or Branch banking preference of elder banking customers in Thrissur district” is a bonafide record of original work done independently by Ms. SRILAKSHMI JAYAN (Reg. No. CRASMCM032), 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.

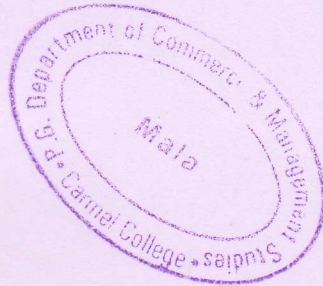


**SR. PREETHI PAUL**

**Head of Post Graduate**

**Department of Commerce**

**Carmel College, Mala**



**MS. Ashitha Augustine**

**faculty of Post graduate**

**department of commerce**

**Carmel College, Mala**

**EXTERNAL EXAMINERS**

1. 

2.

Place: Mala

Date:



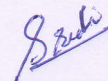
## CERTIFICATE

### DECLARATION

This is to certify that this Project Report entitled "A Study Customer Perception towards E-wallet with Special Reference to Mala locality" is a bonafide record of original work done independently by Ms. SRUTHI S MENON (Reg. No. CRARSCM033) , 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**



**Ms.SRUTHY. V**

**Head of Post Graduate**

**Post graduate**

**Department of Commerce**

**Department of commerce**

**Carmel College, Mala**

**Carmel College, Mala**

EXTERNAL EXAMINARS

1. 

2. 

Place: Mala

Date: 1-7-20

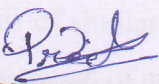


*A Study on Influence of In- film Branding Among Youth with Special  
reference to Thrissur District*

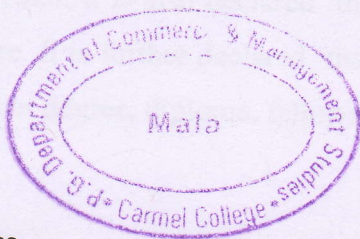
---

**CERTIFICATE**

This is to certify that this Project Report entitled “A study on Influence of In- film branding among youth with special reference to Thrissur district” is a confide record of original work done independently by Ms. SURYA THILAKAN (Reg.No.CRASMCM035), 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**

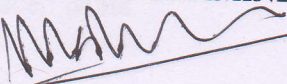
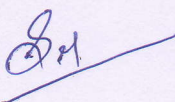
Head of Post Graduate  
Department of Commerce  
Carmel College, Mala



  
**Ms. SREEKALA M.R**

Asst. professor on contract  
Post graduate Department  
Department of commerce  
Carmel College, Mala

**EXTERNAL EXAMINERS**

1. 
2. 

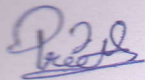
Place: Mala

Date: 1.7.20



## CERTIFICATE

This is to certify that this Project Report "A Study on customers perception towards home loan of SBI with special reference to chalakudy municipality" is a bona-fide record of original work done by Ms. TANIYA VARGHESE (Reg. No. CRASMCM036), 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. SRUTHY V.**

Post Graduate

Department of Commerce

Carmel College, Mala

### EXTERNAL EXAMINERS

1. 

2. 

Place: Mala

Date: 1.7.20.