

CERTIFICATE

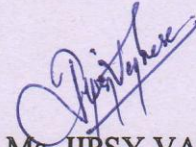
This is to certify that the project report entitled "A STUDY ON PASSENGERS SATISFACTION ON INDIAN WITH SPECIAL REFERENCE TO CHALAKUDY RAILWAY STATION" is a bonafide record of project done by ADITHYA PADMANABHAN, the VI Semester student of Carmel College, Mala REG NO: CRARBCM001 under my guidance and supervision and that it has not previously formed the basis for award of any degree, diploma, associate ship or fellowship to her.

Sr. PREETHI PAUL

Head of the Department

PG Department of Commerce

Carmel College Mala



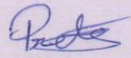
Ms. JIPSY VARGHESE

Project Guide

Carmel College Mala

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON EFFECTIVENESS OF HOUSING LOAN IN CO-OPERATIVE BANK KURUMASSERY." is bona-fide work done individually by Ms.Amrutha Rajeev (Reg No CRARBCM002), under my supervision and guidance during the year of 2019 in a partial fulfillment of the requirements for the award of the degree of Bachelor 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. Surya k.s

Post Graduate

Department Of Commerce

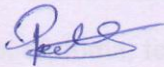
Carmel College, Mala

Place: Mala

Date:

CERTIFICATE

This is to certify the "A STUDY ON BRAND LOYALTY OF JYOTHY LAB PRODUCT WITH SPECIAL REFERENCE TO PUTHENVELIKARA PANCHAYAT" his project report entitled is bonafide record of original work done independently by Ms. **ANJITHA T BALAKRISHNAN (CRARBCM003)** under my supervision and guidance during the year 2020 in partial fulfillment of the requirement for the award of the degree of Bachelor of commerce of the university of Calicut. It also certified that she has not copied any other records of similar nature.



SR. PREETHI PAUL

HOD P.G Department of commerce

Carmel college mala



MS. SURYA. K. S

P.G Department of commerce

Carmel college mala

Place: Mala

Date: 16/03/2020

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON THE IMPACT OF GST ON RETAILERS WITH SPECIAL REFERENCE TO PUTHENVELIKARA PANCHAYATH" is bona-fide work done individually by Ms. Anna Sacharia CRARBCM004), under my supervision and guidance during the year of 2019 in a partial fulfillment of the requirements for the award of the degree of Bachelor 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. Revathy A. R

Post Graduate Department

of Commerce

Carmel College, Mala



SHERLINE T-1

Place: Mala

Date:

DECLARATION

CERTIFICATE

Anusree Radhakrishnan (Reg. No: CRARBCM005) B.Com student of

This is to certify that this Project Report entitled “**A STUDY ON CONSUMER AWARENESS TOWARDS GREEN PRODUCTS SPECIAL REFERENCE WITH PARAKKADAVU PANCHAYATH**”, is bonafide work done independently by Ms. ANUSREE RADHAKRISHNAN (Reg. No.CRARBCM005) under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the degree of BACHELOR 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 THE DEPARTMENT
DEPARTMENT OF COMMERCE
CARMEL COLLEGE, MALA



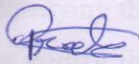
Ms. SIYA PETER
POST GRADUATE
DEPARTMENT OF COMMERCE
CARMEL COLLEGE, MALA

Place: Mala

Date :

CERTIFICATE

This is to certify that this project Report entitled "corporate social responsibility towards employees with special reference to the employees of Lulu mall Kochi" is a bona-fide work done independently by ASIYA ASHRAF, VI semester B.COM student of this college, under my supervision and guidance during 2019-2020 in partial fulfillment of the requirement for the award for the degree of bachelor of commerce of Calicut university.



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



MS. SURYA K.S
Post Graduate
Department of commerce
Carmel College, Mala



SHERLINE T-1

Place: Mala

Date:

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON CUSTOMER PREFERENCE TOWARDS AMUL PRODUCTS WITH SPECIAL REFERENCE TO CHITTATTUKARA GRAMA PANCHAYAT" is bonafide work done individually by CHRISTY P.J. (Reg no: CRARBCM008) under my supervision and guidance during the year by 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor 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 the Post-Graduate

Department of Commerce

Carmel College, Mala



Ms Celin K.A

Post Graduate

Department of Commerce

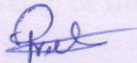
Carmel College, Mala

Place: Mala

Date: 16-03-2020

CERTIFICATE

This is to certify that this project entitled "ASTUDY ON CONSUMER SATISFACTION TOWARDS PUBLIC DISTRIBUTION SYSTEM WITH SPECIAL REFERENCE TO PARAKKADAVU PANCHAYATH" is bona-fide work done independently by MS. Dimple Davis(Reg No.CRARBCMOO9), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 THE DEPARTMENT

DEPARTMENT OF COMMERCE

CARMEL COLLEGE MALA



MS. SIYA PETER

PROJECT GUIDE

POST GRADUATE

DEPARTMENT OF COMMERCE

CARMEL COLLEGE MALA

Place: *Mala*

Date: *16-03-2020*

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON CUSTOMER SATISFACTION IN OYO ROOMS WITH SPECIAL REFERENCE TO CHALAKUDY MUNICIPALITY" is bonafide work done independently by Ms. GOPIKA RAVEENDRAN, B.COM VI th semester student of Carmel College Mala, under my supervision and guidance in partial fulfillment for the award of Degree of bachelor of Commerce, University of Calicut. However this certificate is not issued to endorse the views and opinions expressed in this report.



Sr. Preethi Paul

Head of the department
PG Department of commerce
Carmel College Mala



Ms. Celin K A

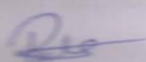
PG Department of commerce
Carmel College Mala

Place:

Date:

CERTIFICATE

This is to certify that this project entitled "A study on the perception towards tax planning and investment habits of salaried individuals with special reference to pudukkad" is bona-fide work done independently by MS. Kavya M.D (Reg No.CRARBCMO11), under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the degree of bachelor 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 the department

Carmel College Mala



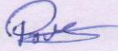
Ms. Revathy A. R

Post graduate

Department of commerce

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON THE EFFECTIVENESS OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT PROGRAMME (MGNREGA) WITH SPECIAL REFERENCE TO MALA PANCHAYATH" is a bona-fide record of the work done independently by Ms. LIYA DAVIS. (Reg No.CRARBCM012), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of commerce the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

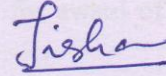


Sr. Preethi Paul

Head of Post Graduate

Department of Commerce

Carmel College, Mala



Ms. Jisha Jose

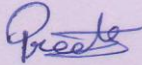
Post Graduate

Department of Commerce

Carmel College, Mala

CERTIFICATE

This is to certify that this project entitled “A Study on Role of Digital Entertainment among youth with special reference to velookkara gramapanchayath” is bona-fide work done independently by MS. Meenakshi Manoj (Reg. No.CRARBCM014), under my supervision and guidance during the year 2019-2020 in partial fulfilment of the requirements for the award of the Degree of Bachelor of Commerce of the university of Calicut. It is also certified that she has not copied from any other records of similar nature.

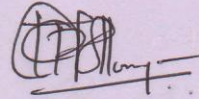


Sr. Preethi Paul

Head of the Post Graduate

Department of Commerce

Carmel College, Mala



Ms. Soorya K.P

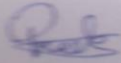
Post Graduate

Department of Commerce

Carmel College, Mala

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON POST OFFICE SAVING SCHEMES AS AN INVESTMENT OPTION WITH SPECIAL REFERENCE TO MALA GRAMPANCHAYATH" is a bonafied work done independently by NAMITHA SALAM VI semester B.com student of this college under my supervision and guidance during 2019-2020 in partial fulfillment of the requirement for the award of the degree of bachelor of commerce of Calicut university.

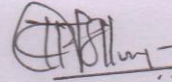


Sr. PREETHI PAUL

HEAD OF DEPARTMENT

DEPARTMENT OF COMMERCE

CARMEL COLLEGE MALA



Ms. SOORYA. K.P

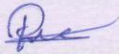
POST GRADUATE

DEPARTMENT OF COMMERCE

CARMEL COLLEGE MALA

CERTIFICATE

This is to certify that this project report entitled “A Study on consumer preference towards hair care products with special reference to Puthenvelikara Panchayath” is bona-fide record of original work done individually by Ms.Nisha CS (Reg No.CRARBCM016), under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the Degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

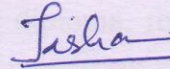


Sr. Preethi Paul

Head of Post Graduate

Department of Commerce

Carmel College Mala



Ms. Jisha Jose

Post Graduate

Department of Commerce

Carmel College Mala

Place: Mala

Date:

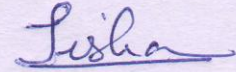
CERTIFICATE

This is to certify that this project report entitled "A study on the role of ASHA workers in rural development with special reference to Puthenchira panchayat" is a bona-fide work done individually by Ms Saniga T.S (Reg No: CRARBCM017), under my supervision and guidance during the last year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 Department of commerce
Carmel College, Mala



Ms. Jisha Jose

Department of commerce
Carmel College, Mala



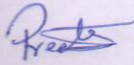
SHERLING 7-1

Place: Mala

Date:

CERTIFICATE

This is to certify that "A STUDY ON RESPONSE OF PUBLIC TOWARDS THE HIKE OF PETROLIUM PRICE AND EFFECT ON THEIR LIFE WITH SPECIAL REFERENCE TO POYYA GRAMAPANJAYARTH" his project report entitled "is bonafide record of original work done independently by Ms. **SANITHA K.C (CRARBCM018)** under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of the University of Calicut. It also certified that she has not copied any other records of similar of nature.

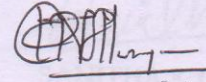


SR. PREETHI PAUL

Head of Post Graduate

Department Of Commerce

Carmel College, Mala



MS.SOORYA K.P

Post graduate

Department of Commerce

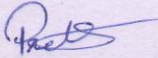
Carmel College, Mala

Place: MALA

Date: 16/03/2020

CERTIFICATE

This is to certify that this project report entitled “ A STUDY ON EFFECT OF SOCIAL MEDIA IN COLLEGE STUDENTS WITH SPECIAL REFERENCE TO FIVE COLLEGES IN MALA GRAMA PANCHAYATH” is bona-fide work done independently by Ms. Shefi P.S (Reg No. CRARBCM019), under my supervision and guidance during the year 2020 in partial fulfillment of the requirement for the award of the Degree of Bachelor 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 the Department

PG Department of Commerce

Carmel College Mala



Ms. Jipsy Vargese

Post Graduate

Department of Commerce

Carmel College Mala

Place : Mala

Date :

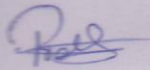


SHERLIN 71

DECLARATION

CERTIFICATE

This is to certify that this project entitled "A study on importance of microfinance for the operations of retailers with special reference to Aloor Grama panchayat" is bona-fide work done independently by SHERIN ABRAHAM, VI semester B.COM student of this college, under my supervision and guidance during 2019-2020 in partial fulfilment of the requirements for the award of the degree of bachelor of commerce of the Calicut University.

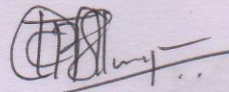


Sr. PREETHI PAUL

HEAD OF THE DEPARTMENT

DEPARTMENT OF COMMERCE

CARMEL COLLEGE MALA



MS. SOORYA K.P

POSTGRADUATE

DEPARTMENT OF COMMERCE

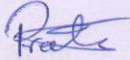
CARMEL COLLEGE MALA



SHERLINE T-1

CERTIFICATE

This is to certify that this project report entitled “A Study On Brand Awareness And Brand Perception Of Mobile Phone Company” is a bona-fide work done individually by Ms Sufeena p.s (Reg No: CRARBCM021), under my supervision and guidance during the last year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 P.G Department of commerce

Carmel College, Mala



MS. SURYA K.S

P.G Department of Commerce

Carmel College, Mala

Place: Mala

Date:

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON THE EFFECTIVENESS OF INTERNET ADVERTISING ON CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO POYYA GRAMAPANJAYATH" is bonafide record of original work done independently by Ms. VIJITHA.A.V (CRARBCM022) under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied any other records of similar nature.



SR. PREETHI PAUL

Head of Post Graduate
Department Of Commerce
Carmel College, Mala



Ms. CELINK.A

Post Graduate
Department Of Commerce
Carmel College, Mala



SHERLING T-1

Place: Mala

Date: 16/03/2020

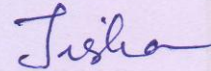
DECLARATION

CERTIFICATE


ABHIRAMI M.B. hereby declare that the project report entitled "A STUDY ON CUSTOMER SATISFACATION TOWARDS KERALA WATER AUTHORITY SERVICE "JALANIDHI" WITH SPECIAL REFERENCE TO FIRST WARD OF MALA PANCHAYATH" is a bona -fide work done independently by ABHIRAMI M.B, B-com 6th semester student of this college under my supervision and guidance during the year 2019-20 in partial fulfillment of requirement for the award of degree in bachelor of commerce, university of Calicut. However this certificate is not issued to endorse the views and opinion express in this report.



Sr. PREETHI PAUL
HEAD OF THE PG DEPARTMENT OF
COMMERCE



Ms. JISHA JOSE
PROJECT GUIDE


SHERLINE T.I

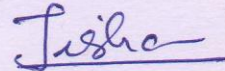
CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE INFLUENCE OF AYURVEDIC TREATMENT IN FOREIGNERS WITH SPECIAL REFERENCE TO MUZRIS NATURE CURE HOSPITAL" is a bona-fide record of project done by AFEEFA MIZAJ U.A, REG NO:CRARBCM 024 under my guidance and supervision and that it has not previously formed the basis for award of any degree, diploma, associate ship or fellowship to her.



Sr. PREETHI PAUL

Head of the Department
Department of Commerce
Carmel College Mala



Mrs JISHA JOSE

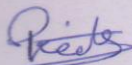
Project Guide
Carmel College Mala



SHERLING T-1

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON OCCUPATIONAL STRESS IN TEXTILE SECTOR WITH SPECIAL REFERENCE TO MALA GRAMA PANCHAYAT" is a bonafide work done independently by MS ANAGHA GOPI, REG NO:CRARBCM025 under my guidance and supervision during the year 2020 in partial fulfilment of the requirement for the award of the Degree of Bachelor 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 JIPSY VARGHESE

Project guide
Post graduate
Department of Commerce
Carmel College Mala



SHERLINE T-1

Place : Mala

Date : 16-03-2020

CERTIFICATE

This is to certify that this project report entitled “ A STUDY ON COMPARING THE EFFECTIVENESS OF E-BANKING SERVICES PROVIDED BY FEDERAL BANK AND CATHOLIC SYRIAN BANK WITH SPECIAL REFERENCE TO MALA BRANCH” is bone-fide work done individually by Ms. Aneesha M.S (REGNO.CRARB026), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor 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

Carmel College, Mala



MS.REVATHY A.R

Post Graduate

Department of commerce



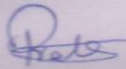
SHERLINE T-1

Place: Mala

Date:

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON SAVING HABITS OF RURAL PEOPLE WITH SPECIAL REFERENCE TO ALOOR GRAMAPANCHAYAT" is a bonafide work done independently by Ms ANFEENA M.S (CRARBCM027), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

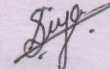


SR. PREETHY PAUL

Head of the Post Graduate

Department of commerce

Carmel College Mala



Ms. SIYA PETER

Project Guide

post graduate dept. of commerce

Carmel college mala




SHERLINE T-1

ACKNOWLEDGEMENT

DECLARATION

I, **ANGEL MARIYA SIJO (REG NO: CRARBCM028)** B.com student of Carmel College Mala, do hereby declare that the project entitled as “**A STUDY ON WOMEN EMPLOYEE WELFARE MEASURES WITH SPECIAL REFERENCE DHANYA MISSION HOSPITAL POTTA, CHALAKUDY**” has been submitted by me for the award of the degree of bachelor of commerce, is a record of original work done individually by me under the supervision and guidance of Ms. Soorya k.p, during the year 2019-2020. It is also declare that I have not copied from any other records of similar nature. It is further that this has not been formed the basis for the award of any other degree, diploma, fellowship or titles of similar nature.

Place: Mala



ANGEL MARIYA SIJO

Date:

(REG NO: CRARBCM028)

ANGEL MARIYASUJ

(REG NO: CRARBCM028)

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON BRAND PREFERENCE OF LAKME PRODUCTS WITH SPECIAL REFERENCE TO CARMEL COLLEGE MALA" is bonafide record of original work done independently by Ms. ANJALY.NS (CRARBCM029) under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of Calicut university. It also certify 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. ANITHA DAVIS

post Graduate

Department of commerce

Carmel college Mala



SHERRINE 9-1

Place: Mala

Date:

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE WITH SPECIAL REFERENCE TO KODAKARA GRAMAPANCHAYATH" is bonafide record of original work done independently by Ms. ANJITHA.NS (CRARBCM030) under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of Calicut university. It also certifies 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. CELIN.KA

post Graduate

Department of commerce

Carmel college Mala



SHERLINE T. I

Place: Mala

Date:

CERTIFICATE

This is to certify the "A STUDY ON CUSTOMER SATISFACTION OF ANDROID MOBILE PHONE WITH SPECIAL REFERENCE TO CARMEL COLLEGE MALA" his project report entitled is bonafide record of original work done independently by Ms. ANNA TREESA VARGHESE K (CRARBCM031) under my supervision and guidance during the year 2020 in partial fulfillment of the requirement for the award of the degree of Bachelor of commerce of the university of Calicut. It also certified that she has not copied any other records of similar nature.



SR. PREETHI PAUL

HOD P.G Department of commerce

Carmel college mala

Place: Mala

Date: 16/03/2020



MS. ANITHA DAVIS

P.G Department of commerce


Carmel college mala



SHERLING T-1

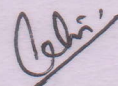
CERTIFICATE

This is to certify that this project report entitled "A STUDY ON CUSTOMER PREFERENCE TOWARDS MOBILE PAYMENT APPS WITH SPECIAL REFERENCE TO CHALAKUDY TOWN" is a bonafide record of project done by Ms. A. S KRISHNA, REG NO: CRARBCM032 under my guidance and supervision during the year 2020 in partial fulfilment of the requirement for the award of the Degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.


Sr. Prasadhy Paul
Head of post graduate
Department of Commerce
Carmel College, Mala

Place: Mala

Date: 16-3-2020



Ms. Celin K. A

Assistant Professor in Commerce

Carmel College, Mala

DECLARATION

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON THE INFLUENCE OF CELEBRITY ENDORSEMENT TOWARDS LUX SOAP WITH SPECIAL REFERENCE TO MUDAPUZHA" is bone-fide work done individually by Ms.ElmiTomy (RegNo.CRARB033) under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor 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

Place: Mala



MS.SIYA PETER

Post Graduate Department of Commerce

Carmel College, Mala



SHERLINE T-1

CERTIFICATE

This is to certify that this project entitled "A study on passengers preference towards KSRTC with special reference to mala grama panchayath" is bona-fide work done independently by MS.Hanna M.V (Reg NO. CRARBCM034), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 the department

Carmel College Mala



Ms. Surya K.S

Post Graduate

Department of Commerce



SHERALING T.I

Place: Mala

Date: 16-03-2020

CERTIFICATE

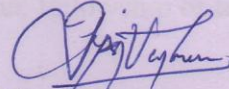
This is to certify that this project entitled "A study on customer satisfaction of kandamkulathy vaidyasala products with Special Reference to kuzhur panchayat" is bona-fide work done independently by MS. IRINJOY (Reg No.CRARBCM035), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 the PG department

Carmel College Mala



Ms. Jipsy varghese

project guide

Post graduate

Department of commerce



SHERLING T-1

CERTIFICATE

This is to certify that this project that this project report entitled "A Study on consumer satisfaction towards Himalaya product with special reference to Puthenvelikara locality" is bona-fide work done independently by Ms. Megha Dileep. (Reg No.CRARBCM036), under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the Degree of Bachelor of commerce 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. Celin KA

Post graduate

Department of Commerce

Carmel College, Mala

Place: Mala

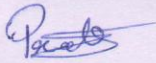


SHWRLINE T-1

Date:

DECLARATION
CERTIFICATE

This is to certify that this project report entitled "A STUDY ON INTERNET BANKING IN RURAL AND URBAN AREA WITH SPECIAL REFERANCE TO MADATHUMPADY AND MALA GRAMA PANCHAYATH." is bona-fide work done individually by Ms. Meghana Joy(Reg No CRARBCM037), under my supervision and guidance during the year of 2019 in a partial fulfillment of the requirements for the award of the degree of Bachelor 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. Anitha Davis

Post Graduate Department

of Commerce

Carmel College, Mala



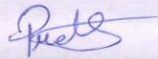
SHREELINA T-1

Place: Mala

Date:

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON BRAND PREFERENCE OF MEN TOWARDS BIKES WITH SPECIAL REFERENCE TO MALA GRAMA PANCHYATH" is bonafide record of original work done independently by Ms. MUSMINA MUSTHAFA (CRARBCM038) under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of the University of Calicut. It also certified that she has not copied any other records of similar nature.



SR. PREETHI PAUL

Head of Post Graduate

Department Of Commerce

Carmel College, Mala



Ms. REVATHY A.R

Post Graduate

Department Of Commerce

Carmel College, Mala



SHERLINE T-I

Place: Mala

Date:

CERTIFICATE

This is to certify that this project Report entitled “ A STUDY ON CUSTOMER SATISFACTION TOWARDS AKSHAYA SERVICES WITH SPECIAL REFERENCE TO KUZHUR GRAMA PANCHAYATH” is a *bona-fide* record of original work done by Ms. NEENA THANKACHAN (Reg.No: CRARBCM039), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of Degree Bachelor of Commerce of the University of Calicut. It is also certify that she has not copied from any other records of similar nature.



Sr.PREETHI PAUL

Head of post graduate department
Department of commerce
Carmel College, Mala



Ms. SIYA PETER

Post Graduate Department of commerce
Carmel College, Mala



SHERLINE T-1

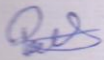
NEENA THANKACHAN
(CRARBCM039)

Place : Mala

Date :

CERTIFICATE

This is to certify that this project report entitle "A STUDY ON SERVICE QUALITY OF CO-OPERATIVE BANK WITH SPECIAL REFERENCE TO PUTHENVELIKARA PANCHAYAH" is bona-fide work done independently by Ms. Nivya Francis (Reg.No.CRARBCM040), under my supervision and guidance 2019 partial fulfilment of the requirements for the award of the degree of Bachelor of Commerce of the University of Calicut it is also certify 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. Anitha Davis

Post Graduate

Department of Commerce

Carmel College, Mala



SHERRINE 9-1

Place : Mala

Date :

CERTIFICATE

This is to certify that this project report entitled “ A STUDY ON THE CONSUMER ATTITUDE TOWARDS SHOPPING MALLS WITH SPECIAL REFERENCE TO LULU MALL, COCHIN ” is bona-fide work done independently by Ms. NOOFA FRANCIS (Reg No. CRARBCM041), VIth semester student of Carmel College Mala under my supervision and guidance during the year 2020 in partial fulfilment of the requirement for the award of the Degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

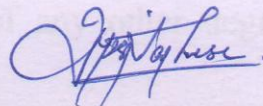


Sr. PREETHI PAUL

Head of the Department

PG Department of Commerce

Carmel College Mala



Ms. JIPSY VARGHESE

Project Guide

PG Department of Commerce

Carmel College Mala

Place: Mala

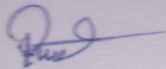
Date:



SHERLINE T.1

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CONSUMER BEHAVIOUR TOWARDS INSTANT FOOD PRODUCTS WITH SPECIAL REFERENCE TO MALA PANCHAYATH" is bona-fide record of original work done independently by RESHMA.V.S (CRARBCM042) under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the Degree of Bachelor of Commerce of Calicut university. It 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

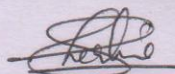


MS.SIYA PETER

post Graduate

Department of commerce

Carmel college Mala



SHERLING T J

Place: Mala

Date:

CERTIFICATE

This is to certify that this project entitled "A study on the perception towards e-Book among college students with special reference to Carmel College Mala" is bona-fide work done independently by MS. Seethalakshmy.C.M (Reg No.CRARB044), under my supervision and guidance during the year 2020 in partial fulfilment of the requirements for the award of the degree of bachelor 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 the department


Carmel College Mala



Ms. Revathy A. R

Post graduate

Department of commerce



SHERLINE T. I

CERTIFICATE

This is to certify that this project report entitled 'A CUSTOMERS SATISFACTION AMONG E-BUYERS WITH SPECIAL REFERENCE TO ANNAMANADA GRAMA PANCHAYATH' is a bona-fide record of project done by SRUTHY KRISHNA T.U, REG NO: CRARBCM045, under my guidance and supervision and that it has not previously formed the basis for the award of any degree, diploma, associate ship or fellowship to her.



Sr. Rosmitha

Head of the Department

PG Department of Commerce

Carmel college Mala



Ms. Surya K.S

Project Guide

Carmel College Mala



SHERLING T.

CERTIFICATE

This is to certify that this project “A study on Customer perception towards solar products with special reference to Mala Panchayath” is bona-fide work done independently by MS. Swathi M Nair (Reg No.CRARBCM046), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 the department

Department of Commerce



Ms. Revathy A. R

Post graduate

Carmel college mala

Place:

Date:



SHERLINE T. J

CERTIFICATE

This is to certify that this project entitled "A study on Investment Habits among Academicians with Special Reference to Mala Panchayath" is bona-fide work done independently by MS. Swetha k.s (Reg No.CRARBCM047), under my supervision and guidance during the year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 the department

Carmel College Mala



Ms. Revathy A. R

Post graduate

Department of commerce



SHERLINE T-1

CERTIFICATE

This is to certify that this project report entitled 'A Study on consumer satisfaction towards Jio sim with special references to Aloor' is bona-fida work done independently by Ms. Jesna Nazeer (Reg No. CRARBCM103), under my supervision and guidance during the year 2018-2019 in partial fulfillment of the requirements for the award of the Degree of Bachelor 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 the Post Graduate

Department of Commerce

Carmel College, Mala



Ms. Anitha Davis

post Graduate

Department of commerce

Carmel College, Mala



SHERLINE T-1

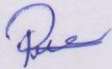
Place: Mala

Date:

DECLARATION

CERTIFICATE

This is to certify that this project report entitled "A STUDY ON CUSTOMER SATISFACTION TOWARDS WHAT'S APP WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bona-fide work done individually by Ms FARZANA P.A (Reg No: CRARBCM104), under my supervision and guidance during the last year 2020 in partial fulfillment of the requirements for the award of the degree of bachelor 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 Celin K.A

Post Graduate

Department of commerce
Carmel College, Mala

Place: Mala

Date: 17/3/2020



SHERRLING T-1