

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF DEGREE OF
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6th SEMESTER 2022-2023

Submitted

By

ATHIRA.V.A

REG NO: CRAUBVN018

INTERSHIP AT HEDGE EQUITIES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of Bvoc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023


SUPERVISOR
MS. VARNA JOSE


Head of the Department
MS. MANEESHA T.M

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

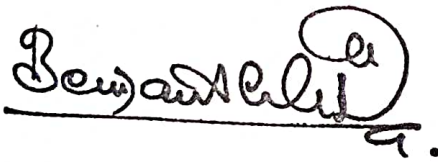
INTERNSHIP COMPLETION CERTIFICATE

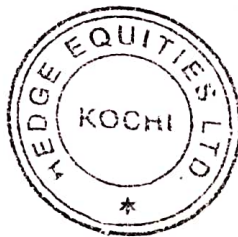
This is to certify that Ms. ATHIRA V A (Reg. No - CRAUBVN018) (Hedge ID - HSAE001768) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program ATHIRA V A, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :
B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072
CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
Email : info@hedgegroup.in | Website : www.hedgeequities.com

A INTERNSHIP REPORT AT HEDGE EQUITIES LTD”
internship report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023

By
ASWATHY K VIBIN
(Reg no. CRAUBVN017)
UNDER THE SUPERVISION OF
Ms. BEENA THOMAS
(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023


Ms. BEENA THOMAS


Ms. MANEESHA T M

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

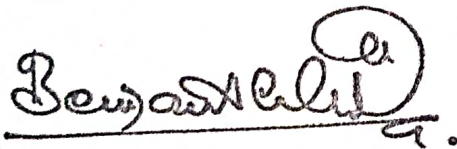
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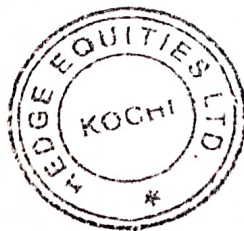
This is to certify that Ms. ASWATHY K VIBIN (Reg. No - CRAUBVN017) (Hedge ID - HSAE001763) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program ASWATHY K VIBIN, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176856)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
Email : info@hedgegroup.in | Website : www.hedgeequities.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE
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BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6th SEMESTER 2022-2023

Submitted

By

KRISHNAPRBHA.A.B

REG NO: CRAUBVN025

INTERSHIP AT HEDGE EQUITIES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE



(Asst. Professor, Department of Bvoc BFSI)

DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Varna J

SUPERVISOR
MS. VARNA JOSE

Ms

Head of the Department
MS. MANEESHA T.M
HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

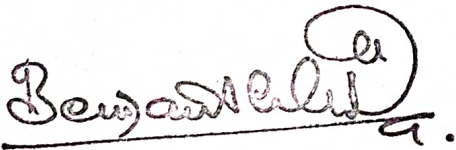
INTERNSHIP COMPLETION CERTIFICATE

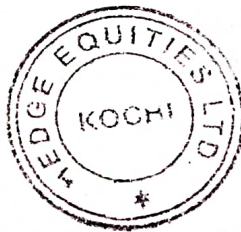
This is to certify that Ms. KRISHNAPRABHA A B (Reg. No - CRAUBVN025) (Hedge ID - HSAE001764) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Marketing Department.

During the Internship program KRISHNAPRABHA A B, demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

AAYISHA PB

(CRAUBVN002)

INTERSHIP AT KTC BANK

UNDER THE SUPERVISION OF

Ms. DIVYA CHANDRAN

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

MS. DIVYA CHANDRAN

Supervisor



MS. MANEESHA TM

Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA



**Kodungallur Town
Co-operative Bank**

Good neighbour to bank on



Ref.No 36 /2023-24

Dated: 09.05.2023

To
The Principal
Carmel College
Mala, Thrissur

CERTIFICATE OF INTERNSHIP

This is to certify that Ms.Aayisha P.B, B.Voc BFSI student of Carmel College, Mala, Thrissur, has successfully completed 4 months Internship at our Eriyad Branch from 06.01.2023 to 06.05.2023

She has taken keen interest and enthusiasm in her internship programme. We wish all success in her future.


General Manager

General Manager
THE KODUNGALLUR TOWN
CO-OPERATIVE BANK LTD NO 102
KODUNGALLUR

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF DEGREE OF
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6th SEMESTER 2022-2023

Submitted

By

SWATHI MANOJ

REG NO: CRAUBVN040

INTERSHIP AT HEDGE EQUITIES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of Bvoc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Varna
SUPERVISOR
MS. VARNA JOSE

MS
Head of the Department
MS. MANEESHA T.M

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

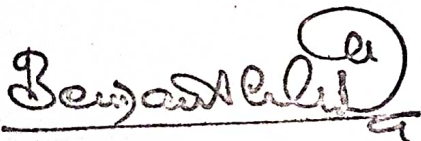
INTERNSHIP COMPLETION CERTIFICATE

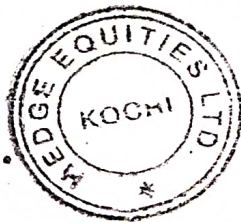
This is to certify that Ms. SWATHI MANOJ (Reg. No - CRAUBVN040) (Hedge ID - HSAE001770) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Marketing Department.

During the Internship program SWATHI MANOJ, demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

A INTERNSHIP REPORT AT HEDGE EQUITIES LTD
internship report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023

By

SREENANDA P S

(Reg no. CRAUBVN038)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


Ms. BEENA THOMAS


Ms. MANEESHA T M

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

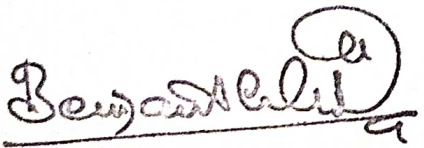
INTERNSHIP COMPLETION CERTIFICATE

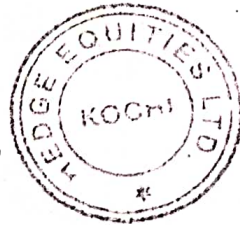
This is to certify that Ms. SREENANDA P S (Reg. No - CRAUBVN038) (Hedge ID - HSAE001771) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Marketing Department.

During the Internship program SREENANDA P S, demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345

Email : info@hedgegroup.in | Website : www.hedgeequities.com

INTERNSHIP REPORT

**Submitted to the University of Calicut for the partial fulfilment of the
award of the degree of**

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

6th SEMESTER 2022 – 2023

By

**ARYANANDHA E V
(CRAUBVN015)**

**INTERNSHIP AT KODUNGALLUR TOWN CO-OPERATIVE
BANK LTD 102**

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of B.Voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Ms. VARNA JOSE

Supervisor



Ms. MANEESHA T M

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**



Ref.No *38* /2023-24

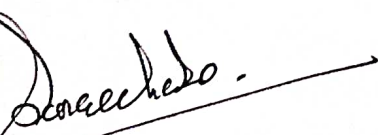
Dated: 09.05.2023

To
The Principal
Carmel College
Mala, Thrissur

CERTIFICATE OF INTERNSHIP

This is to certify that **Ms.Aryanandha E.V**, B.Voc BFSI student of Carmel College, Mala, Thrissur, has successfully completed 4 months Internship at our Azhikode Jetty Branch from 01.12.2022 to 31.03.2023

She has taken keen interest and enthusiasm in her internship programme. We wish all success in her future.


General Manager

General Manager
THE KODUNGALLUR TOWN
CO-OPERATIVE BANK LTD NO 102
KODUNGALLUR

INTERNSHIP REPORT

**SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
DEGREE OF**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2021-2022

By

HIMA E.V

(CRAUBVN022)

INTERSHIP AT ESAF BANK MANNUTHY

UNDER THE SUPERVISION OF

Ms. MANEESHA T. M

(Head of the Department)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Ms.

MS. MANEESHA T.M

Supervisor

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Ms.

MS. MANEESH T.M

Head of the Department

CERTIFICATE

30-03-2023

This is to certify that Ms. Hima E V has successfully completed her internship in ESAF SMALL FINANCE BANK.

Department : Finance

Internship Period : 01st December, 2022 to 30th March, 2023

During the internship period, she has shown keen interest in learning the work and found sincere. We wish her very best in all her future endeavors.



Biju Joseph
Senior Manager – HR
Human Resources Department



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

Ph. No: 0487 7123456 Email: customer care@esafbank.com www.esafbank.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF DEGREE OF
B.VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022 – 2023

By

MANJULAKSHMI K M
(CRAUBVN029)

INTERNSHIP AT HEDGE EQUITIES LTD, PALARIVATTOM
ERNAKULAM


UNDER THE SUPERVISION OF
Ms. VARNA JOSE
(Asst. Professor, Department of B.VOC BFSI)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023


Ms. VARNA JOSE
Supervisor




Ms. MANEESHA T M
Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

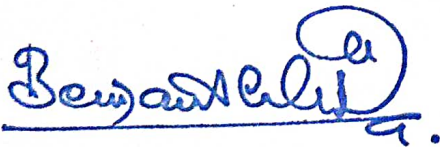
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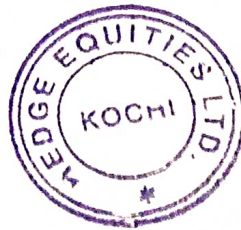
This is to certify that Ms. MANJULAKSHMI K M (Reg. No - CRAUBVN029) (Hedge ID - HSAE001766) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program MANJULAKSHMI K M, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
Email : info@hedgegroup.in | Website : www.hedgeequities.com

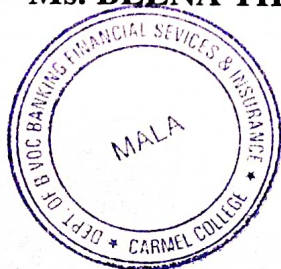
A INTERNSHIP REPORT AT HEDGE EQUITIES LTD
internship report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023

By
AKHILA T R
(Reg no. CRAUBVN005)
UNDER THE SUPERVISION OF
Ms. BEENA THOMAS
(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023

Beena
Ms. BEENA THOMAS



Maneesha
Ms. MANEESHA T M
HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

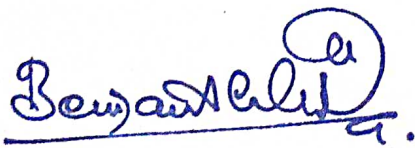
INTERNSHIP COMPLETION CERTIFICATE

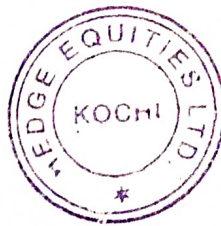
This is to certify that Ms. AKHILA T R (Reg. No - CRAUBVN005) (Hedge ID - HSAE001779) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program AKHILA T R, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
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FOR THE AWARD OF DEGREE OF
B. Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022 – 2023

By

HISANA V R

(CRAUBVN023)

INTERNSHIP AT CS SUNIL AND ASSOCIATES

UNDER THE SUPERVISION OF

Ms.MANEESHA T M

(Asst. Professor, Department of B. Voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

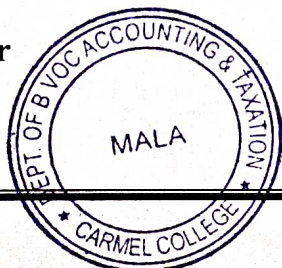
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


Ms.MANEESHA T M

Supervisor




Ms. MANEESHA T M


Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE**

INTERNSHIP COMPLETION CERTIFICATE
TO WHOMSOEVER IT MAY CONCERN

This is to certify that MS. HISANA .V.R , B.VOC (Banking , Financial Service and Insurance (BFSI)) student Register No- CRAUBVN023 of Carmel college Mala , Thrissur affiliated to Calicut University , has undertaken an internship in our firm from 1/12/2022 to 31/3/2023 (4 months) . She has successfully completed the internship, and during the period she was punctual, disciplined and hardworking. We wish success in all her future endeavours.

FOR CS SUNIL & ASSOCIATES
CHARTERED ACCOUNTANTS



CA Sunil Kumar CS, B com, FCA
Chartered Accountant
Membership No. 234075
FRN. 018587S



Place: Mala

Date: 31/03/2023

INTERNSHIP REPORT

**SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF DEGREE OF**

B.VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

KRISHNAPRIYA P U

(CRAUBVN026)

INTERNSHIP AT HEDGE FINANCE LIMITED

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



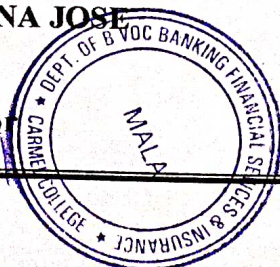
**DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA**

THRISSUR, KERALA

2020-2023

V. Jose
MS. VARNA JOSE

Supervisor



M. Maneesha TM
MS. MANEESHA TM

**Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

19/05/2023

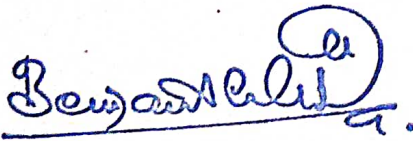
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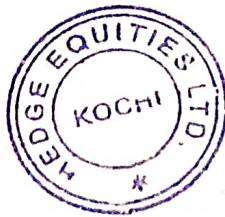
This is to certify that Ms. KRISHNAPRIYA P U (Reg. No - CRAUBVN026) (Hedge ID - HSAE001767) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Human Resource Department.

During the Internship program KRISHNAPRIYA P U, demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

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INTERNSHIP REPORT

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DEGREE OF**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2021-2022

By

SANDRA SUNNY

(CRAUBVN037)

INTERSHIP AT ESAF BANK MANNUTHY

UNDER THE SUPERVISION OF

Ms. MANEESHA T. M

(Head of the Department)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS. MANEESHA T.M

Supervisor


MS. MANEESH T.M

Head of the Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

30-03-2023

This is to certify that Ms. Sandra Sunny has successfully completed her internship in ESAF SMALL FINANCE BANK.

Department : Finance

Internship Period : 01st December, 2022 to 30th March, 2023

During the internship period, she has shown keen interest in learning the work and found sincere. We wish her very best in all her future endeavors.



Biju Joseph

Senior Manager – HR

Human Resources Department



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

Ph. No: 0487 7123456 Email: customer@esafbank.com www.esafbank.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF DEGREE OF
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6th SEMESTER 2022-2023

Submitted

By

HASNA K M

REG NO: CRAUBVN021

INTERNSHIP AT HEDGE EQUITIES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of Bvoc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Verna

SUPERVISOR
MS. VARNA JOSE

Maneesha

Head of the Department
MS. MANEESHA T.M

HEAD. DEPT. OF B VOC BANKING &
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

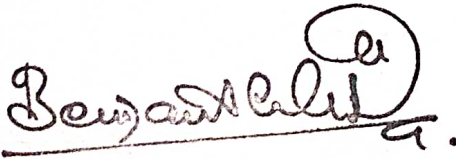
INTERNSHIP COMPLETION CERTIFICATE

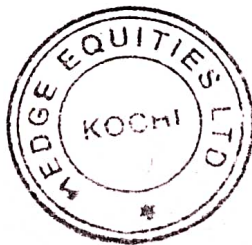
This is to certify that Mrs. HASNA K M (Reg. No - CRAUBVN021) (Hedge ID - HSAE001775) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Marketing Department.

During the Internship program HASNA K M, demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

INTERNSHIP REPORT

**SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
DEGREE OF**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

ASWANI V S

(CRAUBVN016)

INTERNSHIP AT CAPEX FINANCIAL SERVICES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Varna
MS. VARNA JOSE

Supervisor



Maneesh
MS. MANEESH T M

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**



VIII/686, 1st Floor
Park Avenue Building
Palace Rd., Aluva - 683101
Ph : 0484 - 4042671

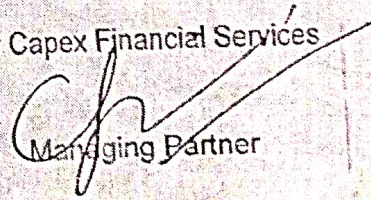
CERTIFICATE OF INTERNSHIP

This is to certify that Ms. ASWANI V. S., 3rd year student of B. Voc Banking, Financial Services and Insurance, Carmel College Mala, Thrissur District, Kerala-680732, (affiliated to University of Calicut), has successfully completed internship programme at our organisation from the period 01/12/2022 to 05/04/2023 as apart of her academic achievements and credentials relevant to the course. She carried out the responsibilities assigned to her with determination & sincerity.

17-04-2023

Aluva

For Capex Financial Services


Managing Partner

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

ANJALY KB

(CRAUBVN009)

INTERSHIP AT CAPEX FINANCIAL SERVICES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)

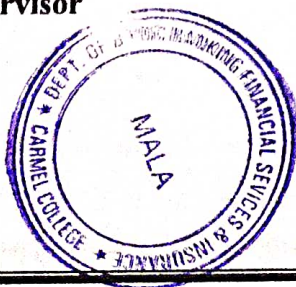


DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2022-2023

Varna
MS. VARNA JOSE

Supervisor



Maneesa
MS.MANEESA T M

Head of the Department

**HEAD, DEPT OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

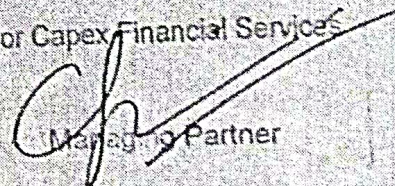
CERTIFICATE OF INTERNSHIP

This is to certify that Ms. ANJALY K. B., 3rd year student of B. Voc Banking, Financial Services and Insurance, Carmel College Mala, Thrissur District, Kerala- 680732, (affiliated to University of Calicut), has successfully completed internship programme at our organisation from the period 01/12/2022 to 05/04/2023 as a part of her academic achievements and credentials relevant to the course. She carried out the responsibilities assigned to her with determination & sincerity.

17-04-2023

Aluva

For Capex Financial Services



Managing Partner

INTERNSHIP REPORT

**submitted to the university of Calicut for the partial
Fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE (BFSI)
6th SEMESTER 2022– 2023**

BY

ADHITHYA KV

REG NO. CRAUBVN003

INTERNSHIP AT KODUGALLUR TOWN COOPERATIVE BANK

Under the supervision of

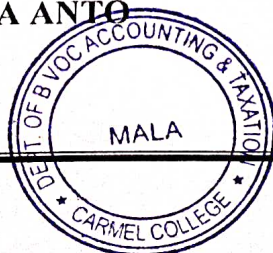
Ms. BEENA ANTO

(Asst. Professor on Contract, Department of Vocational Studies)



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020 – 2023**

Beena
Ms. BEENA ANTO
Supervisor



Maneesha
Ms. MANEESHA TM
Head of the Department
HEAD, DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE

CARMEL COLLEGE, MALA



**Kodungallur Town
Co-operative Bank**

Good neighbour to bank on



Ref.No 35 /2023-24

Dated: 09.05.2023

To
The Principal
Carmel College
Mala, Thrissur

CERTIFICATE OF INTERNSHIP

This is to certify that **Ms.Adhithya K.V**, B.Voc BFSI student of Carmel College, Mala, Thrissur, has successfully completed 4 months Internship at our Eriyad Branch from 06.01.2023 to 06.05.2023

She has taken keen interest and enthusiasm in her internship programme. We wish all success in her future.


General Manager

General Manager
THE KODUNGALLUR TOWN
CO-OPERATIVE BANK LTD. NO. 102
KODUNGALLUR



Head Office: PB No.13 | Kodungallur|680664 | Thrissur Dist | Kerala | India
Ph:0480 2802618 | 2802619 | Fax: 091 480 2802617
Email: mail@ktcbank.com | Web: www.ktcbank.com

INTERNSHIP REPORT

**SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
DEGREE OF**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2021-2022

By

ANAMIKA CS

(CRAUBVN006)

INTERSHIP AT ESAF BANK MANNUTHY

UNDER THE SUPERVISION OF

Ms. MANEESHA T. M

(Head of the Department)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023



MS. MANEESHA T.M

Supervisor



MS. MANEESH T.M

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

30-03-2023

This is to certify that **Ms. Anamika C S** has successfully completed her internship in **ESAF SMALL FINANCE BANK**.

Department : Finance

Internship Period : 02nd December, 2022 to 30th March, 2023

During the internship period, she has shown keen interest in learning the work and found sincere. We wish her very best in all her future endeavors.



Biju Joseph

Senior Manager – HR

Human Resources Department



A INTERNSHIP REPORT AT HEDGE EQUITIES LTD
internship report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023

By

NIKHITHA JOSE

(Reg no. CRAUBVN032)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023


Ms. BEENA THOMAS


Ms. MANEESHA T M

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

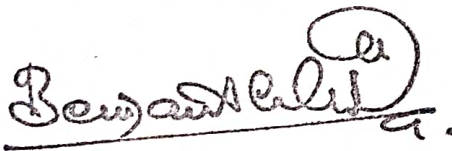
INTERNSHIP COMPLETION CERTIFICATE

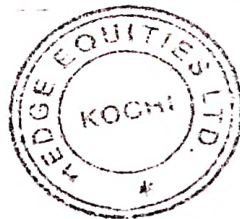
This is to certify that Ms. NIKHITHA JOSE (Reg. No - CRAUBVN032) (Hedge ID - HSAE001769) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program NIKHITHA JOSE, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
Email : info@hedgegroup.in | Website : www.hedgeequities.com

**INTERNSHIP REPORT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF DEGREE OF
B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
UNIVERSITY OF CALICUT
SIXTH SEMESTER 2021 – 2022**

By

**ANETT JOY
(CRAUBVN007)**

**INTERNSHIP AT RAHUL AND COMPANY, ACCOUNTANTS AND TAX
CONSULTANTS, ANGAMALY**

**UNDER THE SUPERVISION OF
Ms. VARNA JOSE
(Asst. Professor , Department of B.Voc BFSI)**



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023**

Vass
**Ms. VARNA JOSE
Supervisor**



DR
**Ms. MANEESHA T M
Head of the Department**

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA**

Rahul & Co
Advocates & Tax Consultants

S. No: RCO/270/2023-24/A3

05/04/2023

TO WHOMSOEVER IT MAY CONCERN


This is to certify that Ms. Anett Joy, Maliyekkal (H) Varakkara P.O. 680302, Amballur, Thrissur District, Kerala, who is studying for B.Voc Banking Finance Service and Insurance at Carmel College, Mala has done her internship with us during the period from 23rd November to 05th April 2023.

During this period, we have observed her to be a motivated, competent and sincere.

We wish her every success in all her future endeavors.

For Rahul & Co
Advocates & Tax Consultants




Adv. Rahul Harimohan
Proprietor

Rahul & Co, Advocates & Tax Consultants
consultrahul87@gmail.com
B24, First Floor, Golden Plaza, TB Junction, Angamaly, Ernakulum District 683572

**INTERNSHIP REPORT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF DEGREE OF
B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022- 2023**

By

**AVANI SURGEN
(CRAUBVN019)**

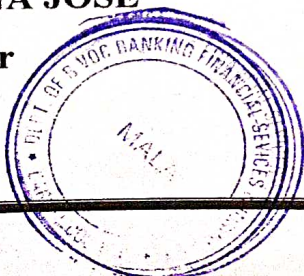
**INTERNSHIP AT RAHUL AND COMPANY, ACCOUNTANTS AND TAX
CONSULTANTS, ANGAMALY**

**UNDER THE SUPERVISION OF
Ms. VARNA JOSE
(Asst. Professor, Department of B.Voc BFSI)**



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023**

Varna
Ms. VARNA JOSE
Supervisor



MB
Ms. MANEESHA T M
Head of the Department
**HEAD, DEPT. OF B.VOC BANKING
FINANCIAL SERVICES AND INSURANCE
CARMEL COLLEGE, MALA**

Rahul & Co
Advocates & Tax Consultants

S. No: RCO/270/2023-24/A1

05/04/2023

TO WHOMSOEVER IT MAY CONCERN


This is to certify that Ms. Avani Surgen, Chakkungamalil (H) Mudakuzha P.O. 683546, Akanadu, Ernakulam District, Kerala, who is studying for B.Voc Banking Finance Service and Insurance at Carmel College, Mala has done her internship with us during the period from 23rd November to 05th April 2023.

During this period, we have observed her to be a motivated, competent and sincere.

We wish her every success in all her future endeavors.

For Rahul & Co
Advocates & Tax Consultants




Adv. Rahul Harimohan
Proprietor

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

ARDRA M.B

(CRAUBVN014)

INTERNSHIP AT KERALA STATE CO-OPERATIVE BANK

UNDER THE SUPERVISION OF

Ms. DIVYA CHANDRAN

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023


MS. DIVYA CHANDRAN

Supervisor




MS. MANEESHA TM

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA



REGIONAL OFFICE : THRISSUR
Sahakarana Sathabdhi Mandiram
Kovilakathumpadam, Thiruvambadi P.O.
Thrissur, Kerala. Pin 680 022.


Date: 24/05/2023

CERTIFICATE OF INTERNSHIP

This is to certify that, Ardra M B , Admission No.120/B.VOC, Banking & Insurance (6th Semester) Student of Carmel College, Mala has successfully completed her Internship in our Bank for 4 months from 05/01/2023. During the period of her Internship with Kerala State Co-operative Bank, Thrissur she was found punctual, smart and inquisitive.

We wish all success in her future endeavor.




Authorized Signatory

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF DEGREE OF

B.VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

ROSEMARIYA K PINTO

(CRAUBVN036)

INTERNSHIP AT HEDGE FINANCE LIMITED

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

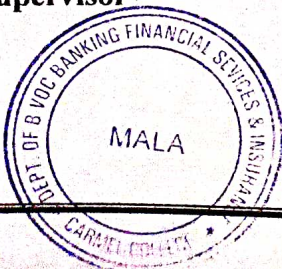
HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

MS. VARNA JOSE

MS. MANEESHA TM

Supervisor

Head of the Department



A handwritten signature in red ink, appearing to be "Ms. Maneesha TM".

19/05/2023

INTERNSHIP COMPLETION CERTIFICATE

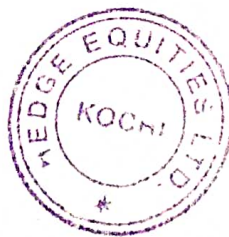
This is to certify that **Ms. ROSE MARIYA K PINTO (Reg. No - CRAUBVN036) (Hedge ID - HSAE001765)** from **CARMEL COLLEGE (AUTONOMOUS), MALA** has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program ROSE MARIYA K PINTO, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345

Email : info@hedgegroup.in | Website : www.hedgeequities.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023


By

ANJALI SURESH
(CRAUBVN008)


INTERNSHIP AT KERALA STATE CO -OPERATIVE BANK
UNDER THE SUPERVISION OF
Ms. DIVYA CHANDRAN
(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023


MS. DIVYA CHANDRAN
Supervisor




MS. MANEESHA TM
Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA



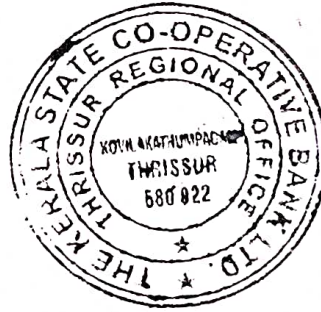
REGIONAL OFFICE : THRISSUR
Sahakarana Sathabधि Mandiram
Kovilakathumpadam, Thiruvambadi P.O.
Thrissur, Kerala. Pin 680 022.

Date: 24/05/2023

CERTIFICATE OF INTERNSHIP

This is to certify that, Anjali Suresh , Admission No.156/B.VOC, Banking & Insurance (6th Semester) Student of Carmel College, Mala has successfully completed her Internship in our Bank for 4 months from 05/01/2023. During the period of her Internship with Kerala State Co-operative Bank, Thrissur she was found punctual, smart and inquisitive.

We wish all success in her future endeavor.




Authorized Signatory

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF DEGREE OF
B.VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

PUNYA KRISHNA E P
(CRAUBVN035)

INTERNSHIP AT HEDGE FINANCE LIMITED
UNDER THE SUPERVISION OF

Ms. VARNA JOSE
(Asst. Professor, Department of BFSI)

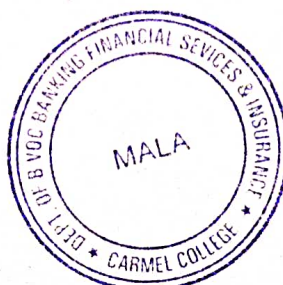


DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

Varna
MS. VARNA JOSE

Supervisor



Ms
MS. MANEESHA TM

Head of the Department

HEAD. DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

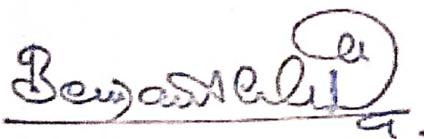
INTERNSHIP COMPLETION CERTIFICATE

This is to certify that Ms. PUNYA KRISHINA EP (Reg. No - CRAUBVN035) (Hedge ID - HSAE001767) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Human Resource Department.

During the Internship program PUNYA KRISHINA E P. demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN :

REGISTERED

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka OFFICE : Kuria Road, Andheri East, Mumbai - 400 072

HEDGE EQUITIES LIMITED (CIN : U65990MH12007PLC176866)

REGISTERED

: 93493 12345 Email info@hedgegroup.in | Website www.hedgeequities.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF DEGREE OF
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6th SEMESTER 2022-2023

Submitted

By

SUVEDHYA.T.R

REG NO: CRAUBVN039

INTERSHIP AT HEDGE EQUITIES

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of Bvoc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Varna
SUPERVISOR
MS. VARNA JOSE



MS
Head of the Department
MS. MANEESHA T.M
HEAD, DEPT. OF B.VOC. BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

19/05/2023

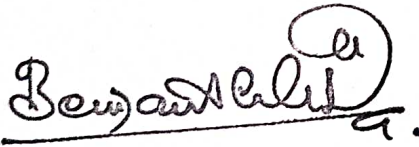
INTERNSHIP COMPLETION CERTIFICATE

This is to certify that Ms. SUVEDHYA T R (Reg. No - CRAUBVN039) (Hedge ID - HSAE001762) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Research/Finance Department.

During the Internship program SUVEDHYA T R, demonstrated problem solving and analytical skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN : U65990MH2007PLC176866)

REGISTERED OFFICE :

B 302 Trade Square, Mehra Compound, Near DSK Madhuban, Sakinaka Kurla Road, Andheri East, Mumbai - 400 072

CORPORATE OFFICE : Hedge House, Mamangalam, Kochi - 682025, Kerala, India | Tel: 0484 6130400, Mob : 93493 12345
Email : info@hedgegroup.in | Website : www.hedgeequities.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

ARCHANA. A. S

(CRAUBVN013)

INTERSHIP AT THOMSON CORPORATE OFFICE

UNDER THE SUPERVISION OF

Ms. DIVYA CHANDRAN

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

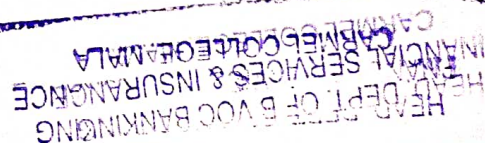

MS. DIVYA CHANDRAN

Supervisor




MS. MANEESHA TM

Head of the Department



TIN: 32080278532

MARIA POULTRY FARM

Kombodinjammakkal, P.O.Thazhekkad

Thrissur Dist. - 680 697

Phone: 0480-2786089

2786189

Mob: 9207042228

9446562642

E-mail.mariapoultryfarm@gmail.com

03-05-2023

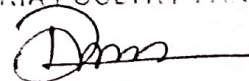
CERTIFICATE OF INTERNSHIP

This is to certify that Archana A S B.voc Banking, Financial Services and Insurance (BFSI) Student of Carmel College, Mala, Thrissur affiliated to Calicut University, has undertaken an internship in our firm from 01-12-2022 to 30-04-2023 (5 months). She has successfully completed the internship and during the period we found her hardworking, sincere and a keen learner. She carried out the responsibilities assigned to her with determination & sincerity. Her ability to be firm and respectful at the same time enabled her to accomplish her work with ease.

We hope she keep on attaining new heights in her career and wish all success in future.



For MARIA POULTRY FARM


Proprietor

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

LAKSHMI VP
(CRAUBVN027)

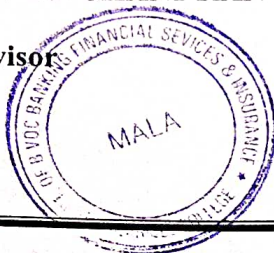
INTERNSHIP REPORT AT INDEL MONEY
UNDER THE SUPERVISION OF
Ms. DIVYA CHANDRAN
(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023

MS DIVYA CHANDRAN

Supervisor



MS. MANEESHA TM

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

May 13, 2023

INTERNSHIP COMPLETION CERTIFICATE

To,

Lakshmi VP
Venkanniparambil (H)
PO. Nattika
Thrissur District, Kerala
Pincode-680566

Dear Ms. Lakshmi VP,

This is to certify that **Ms. Lakshmi VP** has successfully completed the Internship as part of her B VOC BFSI Program, during the Period of 1/12/2022 to 13/05/2023.

Duration- 164 Days

Name of the Company Guide- Mr. Kanesh K.S -Deputy Chief Manager- Audit
Department- Audit

Yours Sincerely,

For Indel Money Limited



Head - HR & Admin

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

NIKHITHA PJ
(CRAUBVN033)

INTERNSHIP REPORT AT INDEL MONEY
UNDER THE SUPERVISION OF
Ms. DIVYA CHANDRAN
(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023


MS DIVYA CHANDRAN

Supervisor




MS. MANEESHA TM

Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

May 13, 2023

INTERNSHIP COMPLETION CERTIFICATE

To,

Nikhitha PJ
Paraparambil (H)
PO. Vemballur,
Thrissur District, Kerala
Pincode-680691

Dear Ms. Nikhitha PJ,

This is to certify that **Ms. Nikhitha PJ** has successfully completed the Internship as part of her B VOC BFSI Program, during the Period of 1/12/2022 to 13/05/2023.

Duration- 164 Days

Name of the Company Guide- Mr. Mathew K Mani -Head HR & Admin
Department- HR & Admin

Yours Sincerely,

For Indel Money Limited



Head - HR & Admin

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2020-2023

By

KASMEERA M J

(CRAUBVN024)

INTERSHIP AT INDEL MONEY

UNDER THE SUPERVISION OF

Ms. DIVYA CHANDRAN

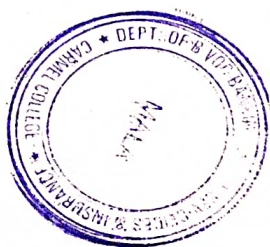
(Asst. Professor, Department of BFSI)




DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023


MS. DIVYA CHANDRAN
Supervisor




MS. MANEESH TM
Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

May 13, 2023

INTERNSHIP COMPLETION CERTIFICATE

To,

Kasmeera MJ
Manjali (H)
PO. Kara, Kodungallur
Thrissur District, Kerala
Pincode-680671

Dear Ms. Kasmeera MJ,

This is to certify that **Ms. Kasmeera MJ** has successfully completed the Internship as part of her B VOC BFSI Program, during the Period of 1/12/2022 to 13/05/2023.

Duration- 164 Days

Name of the Company Guide- Mr. Sudheesh PR, EVP & Head Strategy- Operations- IT
Department- Operations

Yours Sincerely,

For Indel Money Limited



Head - HR & Admin

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE AWARD OF DEGREE OF
B. Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022 – 2023

By
AARYAMOL P.S
(CRAUBVN001)
INTERNSHIP AT CS SUNIL AND ASSOCIATES
UNDER THE SUPERVISION OF
Ms.DIVYA CHANDRAN
(Asst. Professor, Department of B. Voc BFSI)

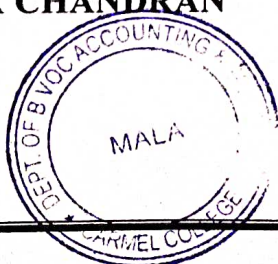


DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

Ms. DIVYA CHANDRAN

Supervisor



Ms. MANEESHA T M

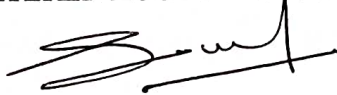
Head of the Department

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

INTERNSHIP COMPLETION CERTIFICATE
TO WHOMSOEVER IT MAY CONCERN

This is to certify that MS. AARYAMOL P.S , B.VOC (Banking , Financial Service and Insurance (BFSI)) student Register No- CRAUBVN001 of Carmel college Mala , Thrissur affiliated to Calicut University , has undertaken an internship in our firm from 1/12/2022 to 31/3/2023 (4 months) . She has successfully completed the internship, and during the period she was punctual, disciplined and hardworking. We wish success in all her future endeavours.

FOR CS SUNIL & ASSOCIATES
CHARTERED ACCOUNTANTS



CA Sunil Kumar CS, B com, FCA
Chartered Accountant
Membership No. 234075
FRN. 018587S



Place: Mala

Date: 31/3/2023

INTERNSHIP REPORT

**Submitted to the University of Calicut for the partial fulfilment of the
award of the degree of**

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

6th SEMESTER 2022 – 2023

By

**ANNA ROSE V S
(CRAUBVN011)**

INTERNSHIP AT ESAF SMALL FINANCE BANK AMBALLUR

UNDER THE SUPERVISION OF

Ms. MANEESHA T M

(Asst. Professor, Department of B.Voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Ms. MANEESHA T M

Supervisor



Ms. MANEESHA T M

Head of the Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

31-03-2023

This is to certify that **Ms. Anna Rose V S** has successfully completed her internship in **ESAF SMALL FINANCE BANK**.

Branch : **Amballur**

Apprenticeship Period : **01st December, 2022 to 31st March, 2023**

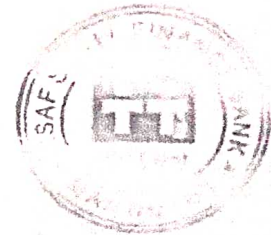
During the internship period, she has shown keen interest in learning the work and found sincere. We wish her very best in all her future endeavors.



Biju Joseph

Senior Manager – HR

Human Resources Department



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124. CIN: U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

Ph. No: 0487 7123456 Email: customer care@esafbank.com www.esafbank.com

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF DEGREE OF
B.VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

APARNA E

(CRAUBVN012)

INTERNSHIP AT EASYFIN FINANCE LIMITED

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023


MS. VARNA JOSE

Supervisor




MS. MANEESHA TM

Head of the Department

**HEAD. DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**



Ref: EASYFIN/01/2023
Date: 22nd March 2023

TRAINING CERTIFICATE

This is to certify that Mrs. Aparna E, Edathodathil Vakeri Parambil House, Vallikkunnu PO, Malappuram, Kerala – 673314, studying B.Voc Banking Finance Service and Insurance at Carmel College – Mala, Thrissur has successfully completed the Internship at EASYFIN, Chelari, Malappuram from 18th Sep 2022 to 17th March 2023.

During the period of her internship program with us, she is found to be hardworking, sincere and diligent.

We wish her every success in her life and career.

For EasyFin

A handwritten signature in black ink, appearing to be 'JMK'.

Authorized Signatory



**INTERNSHIP REPORT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF DEGREE OF
B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)**

**UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022-2023**

By

**ANJANA T.A
(CRAUBVN010)**

**INTERNSHIP AT RAHUL AND COMPANY, ACCOUNTANTS AND TAX
CONSULTANTS, ANGAMALY**

**UNDER THE SUPERVISION OF
Ms. CHRISTEENA WILSON K
(Asst. Professor , Department of B.Voc BFSI)**



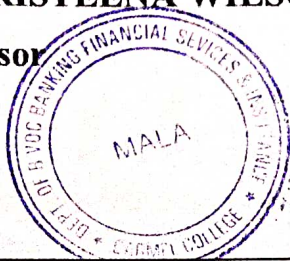
**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA**

2020-2023

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Ms. CHRISTEENA WILSON K

Supervisor



Ms. MANEESHA T M

Head of the Department

Rahul & Co
Advocates & Tax Consultants

S. No: RCO/270/2023-24/A2

05/04/2023

TO WHOMSOEVER IT MAY CONCERN


This is to certify that Ms. Anjana T.A. Thacheril (H) Vadakkekara P.O.683522, Paliathuruth, Ernakulam District, Kerala, who is studying for B.Voc Banking Finance Service and Insurance at Carmel College, Mala has done her internship with us during the period from 23rd November to 05th April 2023.

During this period, we have observed her to be a motivated, competent and sincere.

We wish her every success in all her future endeavors.

For Rahul & Co
Advocates & Tax Consultants




Adv. Rahul Harimohan
Proprietor

Rahul & Co, Advocates & Tax Consultants
consultrahul87@gmail.com
B24, First Floor, Golden Plaza, TB Junction, Angamaly, Ernakulum District 683572

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2021-2022

By

MADHURIMA A M

(CRAUBVN028)

INTERNSHIP AT INDEL MONEY

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

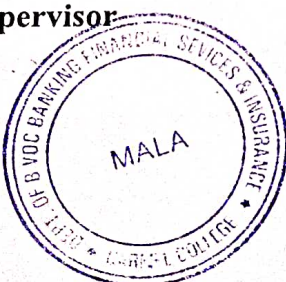
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS. VARNA JOSE

Supervisor




MS. MANEESHA TM

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA



We care for your needs

May 13, 2023

INTERNSHIP COMPLETION CERTIFICATE

To,

Madhurima A.M
Akliparambil (H)
PO.Vallivattam, Vellangallur
Thrissur District, Kerala
Pincode-680123

Dear Ms. Madhurima A.m,

This is to certify that **Ms. Madhurima A.M** has successfully completed the Internship as part of her B VOC BFSI Program, during the Period of 1/12/2022 to 13/05/2023.

Duration- 164 Days

Name of the Company Guide- Mr. Narayanan P, Head- Finance & Accounts
Department- Accounts

Yours Sincerely,

For Indel Money Limited

Head - HR & Admin

Indel Money Limited (Formerly known as "Indel Money Private Limited")
Corporate Office
Indel House, Changampuzha Nagar, South Kalamassery P.O
Ernakulam, Kerala, India, PIN: 682033
customercare@indelmoney.com, www.indelmoney.com

Registered Office
Office No.301, Floor No 3, Sai Arcade
N.S.Road, Mulund West, Mumbai - 400080

INTERNSHIP REPORT
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

PRIYA MOL CS

(CRAUBVN034)

INTERNSHIP REPORT AT INDEL MONEY

UNDER THE SUPERVISION OF

Ms. VARN JOSE

(Asst. Professor, Department of BFSI)

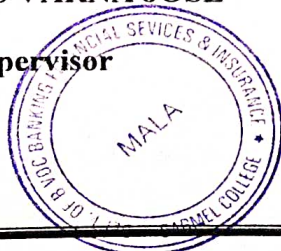


DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

Varn
MS VARNA JOSE

Supervisor



Ma
MS. MANEESHA TM

Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

May 13, 2023

INTERNSHIP COMPLETION CERTIFICATE

To,

PriyaMol CS
Cheravattayil (H)
PO. Puthenchira, Kunnatheri
Thrissur District, Kerala
Pincode-680682

Dear Ms. PriyaMol CS,

This is to certify that **Ms. PriyaMol CS** has successfully completed the Internship as part of her B VOC BFSI Program, during the Period of 1/12/2022 to 13/05/2023.

Duration- 164 Days

Name of the Company Guide- Mr. Kanesh K.S -Deputy Chief Manager- Audit
Department- Audit

Yours Sincerely,

For Indel Money Limited



Head - HR & Admin

Indel Money Limited (Formerly known as "Indel Money Private Limited")
Corporate Office
Indel House, Changampuzha Nagar, South Kalamassery P.O
Ernakulam, Kerala, India, PIN: 682033
customercare@indelmoney.com, www.indelmoney.com

Registered Office
Office No.301, Floor No 3, Sai Arcade
N.S.Road, Mulund West, Mumbai - 400080

CIN:U65990MH1986PLC040897

INTERNSHIP REPORT
SUBMITTED TO THE UNIVERSITY OF CALICUT FOR THE
PARTIAL
FULFILMENT OF THE AWARD OF THE DEGREE OF
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCAIL SERVICE AND INSURANCE (BFSI)
6th SEMESTER 2022– 2023

BY

NAVYA KM

REG NO. CRAUBVN031

INTERNSHIP AT KODUGALLUR COOPERATIVE TOWN BANK

Under the supervision of

Ms. VARNA JOSE

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020 – 2023

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Ms. VARNA JOSE
Supervisor

Ms. MANEESHA TM
Head of the Department

INTERNSHIP CERTIFICATE



Ref No 37 /2023-24

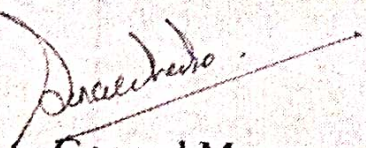
Dated: 09.05.2023

To
The Principal
Carmel College
Mala, Thrissur

CERTIFICATE OF INTERNSHIP

This is to certify that Ms.Navya K.M, B.Voc BFSI student of Carmel College, Mala, Thrissur, has successfully completed 4 months Internship at our Azhikode Jetty Branch from 01.12.2022 to 31.03.2023

She has taken keen interest and enthusiasm in her internship programme. We wish all success in her future.


General Manager

General Manager
THE KODUNGALLUR TOWN
CO-OPERATIVE BANK LTD. NO. 10,
KODUNGALLUR

**INTERNSHIP REPORT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF DEGREE OF
B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
UNIVERSITY OF CALICUT
SIXTH SEMESTER 2022– 2023**

By

**CHRISTEENA GEORGE
(CRAUBVN020)**

**INTERNSHIP AT RAHUL AND COMPANY, ACCOUNTANTS AND TAX
CONSULTANTS, ANGAMALY**

**UNDER THE SUPERVISION OF
Ms. CHRISTEENA WILSON K
(Asst. Professor , Department of B.Voc BFSI)**



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA THRISSUR,
KERALA
2020-2023**

Hedge invest with an edge

Equities

19/05/2023

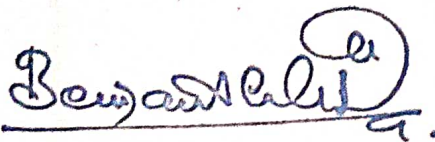
INTERNSHIP COMPLETION CERTIFICATE

This is to certify that Ms. CHRISTEENA GEORGE (Reg. No - CRAUBVN020 (Hedge ID - HSAE001767) from CARMEL COLLEGE (AUTONOMOUS), MALA has successfully completed her Internship program at Hedge Equities Ltd., Cochin from 21/11/2022 to 19/05/2023. During the Internship program, she was exposed to the various activities of our Human Resource Department.

During the Internship program CHRISTEENA GEORGE demonstrated interpersonal and communication skills. Her performance exceeded expectations and she was able to complete the Internship program successfully on time.

We at Hedge Equities Ltd., wish her all the very best in her future endeavors.

For Hedge Equities Ltd.





Authorized Signatory

HEDGE EQUITIES LIMITED (CIN :

CORPORATE OFFICE

Hedge House, Mamangalam, Kochi - 682025,

Kerala, India

Tel: 0484 6130400, Mob

CIN : U65990MH2007PLC176866)

REGISTERED OFFICE

: 93493 12345 Email info@hedgegroup.in | Website www.hedgeequities.com

**A STUDY ON FINANCIAL PERFORMANCE OF KERALA
STATE CO-OPERATIVE BANK**
**Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of
B VOC BANKING FINANCIAL SERVICES AND INSURANCE
SIXTH SEMESTER 2022 – 2023**

BY

**ANJALI SURESH
(CRAUBVN008)**

Faculty Guide:

Ms.BEENA ANTU

Asst. Professor, Department Of BFSI



CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023.


MS BEENA ANTU

Supervisor.




MS. MANEESH . TM

Head of the department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA**

CERTIFICATE

This is to certify that the report on the study titled "A STUDY ON FINANCIAL PERFORMANCE OF KERALA STATE CO-OPERATIVE BANK" is a record of Bonafide work done by ANJALI SURESH (Reg No.CRAUBVN008) in partial fulfilment of the award of Degree of Bachelor of Vocational Studies, 6thsem Banking Financial Service and Insurance of Carmel College, Mala affiliated to University of Calicut.

Submitted for the Viva - Voice Examination held on.....

Internal Examiners



External Examiners

A STUDY ON
“ONLINE BANKING FRAUDS FACED BY THE KODUNGALLUR
TOWN CO-OPERATIVE CUSTOMERS”

Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of

B VOC BANKING FINANCIAL SERVICES AND INSURANCE

SIXTH SEMESTER 2022 – 2023

By

AAYISHA PB
(CRAUBVN002)

UNDER THE SUPERVISION OF

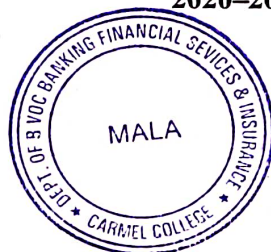
Ms. VARNA JOSE
(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023

Varna
MS. VARNA JOSE
Superior



M
MS. MANEESHA TM
Head of the Department

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

This is to certify that the project titled “ A STUDY ON ONLINE BANKING FRAUDS FACED BY THE KTC BANK CUSTOMERS” submitted by AAYISHA PB. (CRAUBVN002) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head of the Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

**A STUDY ON THE IMPORTANCE OF INVESTOR
PROFILING FOR CONSTRUCTING WEALTH
MANAGEMENT STRATEGIES WITH RESPECT TO
HEDGE EQUITIES LTD**

Project report submitted to the University of Calicut for the partial fulfillment of
the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

MANJULAKSHMI K M

CRAUBVN029

UNDER THE SUPERVISION OF

MS. BEENA THOMAS

(Asst. Professor, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Beena
Ms. Beena Thomas

Supervisor



Maneesha
Ms. Maneesha T M

Head of the Department

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON THE IMPORTANCE OF INVESTOR PROFILING FOR CONSTRUCTING WEALTH MANAGEMENT STRATEGIES WITH RESPECT TO HEDGE EQUITIES LTD" submitted by MANJULAKSHMI K M (CRAUBVN029) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020 – 2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept. of Vocational Studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

A STUDY ON PERFORMANCE EVALUATION OF EQUITY BASED MUTUAL FUNDS WITH REFERENCE TO HEDGE FINANCE PVT LTD, ERNAKULAM

Project report submitted to the University of Calicut for the partial fulfillment of the award of the degree of

**BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023**

By

AKHILA T R

(Reg no. CRAUBVN005)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Beena

Ms. BEENA THOMAS

Maneesha

Ms. MANEESHA T M



**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON PERFORMANCE EVALUATION OF EQUITY BASED MUTUAL FUNDS WITH REFERENCE TO HEDGE FINANCE PVT LTD, ERNAKULAM" Submitted by AKHILA T R(Reg. No CRAUBVN005) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University Of Calicut during 2020 – 2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T.M

Head, Dept. of Vocational Studies

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**“ A STUDY ON INFLUENCE OF QUALITY OF WORK LIFE ON ORGANISATION
COMMITMENT AMONG EMPLOYEES OF HEDGE EQUITIES”**

PROJECT REPORT

Submitted in partial fulfilment of the requirement of the degree

BACHELOR OF VOCATIONAL STUDIES

UNIVERSITY OF CALICUT

BY

KRISHNAPRIYA P U

REG NO: CRAUBVN026

Faculty guide:

Ms. MANEESHA TM

Asst. professor on contract

Department of vocational studies

Carmel College Mala



CARMEL COLLEGE,

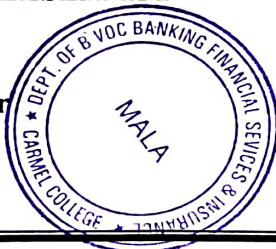
MALA, THRISSUR,

KERALA

2020-2023


Ms. MANEESHA TM

Supervisor




Ms. MANEESHA TM

Head of Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE**

CARMEL COLLEGE, MALA

CERTIFICATE

This is to certify that project report entitled "A STUDY ON INFLUENCE OF QUALITY OF WORK LIFE ON ORGANISATIONAL COMMITMENT AMONG EMPLOYEES OF HEDGE EQUITIES" is a bonfied record of project work carried out by KRISHNAPRIYA PU (CRAUBVN026) is partial fulfillment of the award of the degree of Bachelor of Vocational Studies, 6th sem Banking Finance Service Insurance of Carmel College, Mala affiliated to University of Calicut ...

Submitted for the Viva-Voice Examination held on.....

Internal Examiners



External Examiners

**A COMPARATIVE STUDY OF SYSTEMATIC INVESTMENT PLAN AND LUMP SUM
PLAN IN MUTUAL FUND WITH REFERENCES TO HEDGE WEALTH
MANAGEMENT SERVICES**

**Project report submitted to the University of Calicut for the partial fulfillment of the award of the
degree of**

**BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6TH SEMESTER 2022-23**

Submitted

By

HASNA.K.M

REG NO: CRAUBVN021

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor, Department of B.voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Beena

Ms. BEENA THOMAS

Supervisor

Ms

Ms. MANEESHA.T.M

Head of Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

Certified that the report on the study entitled "A COMPARATIVE STUDY OF SYSTEMATIC INVESTMENT PLAN AND LUMP SUM PLAN IN MUTUAL FUND WITH REFERENCES TO HEDGE WEALTH MANAGEMENT SERVICES" submitted by HASNA.K.M (CRAUBVN021) for the partial fulfillment of degree of Bachelor Vocational Studies, 6th semester, BANKING, FINANCIAL SERVICE AND INSURANCE of the University of Calicut.



Ms. MANEESHA.T.M

Head, Dept. of Evoc BFSI

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**A STUDY OF SCOPE IN INVESTMENT IN EQUITY MARKET WITH
SPECIAL REFERENCE TO CAPEX FINANCIAL SERVICES**

Project report submitted to the University of Calicut for the partial fulfillment of
the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

ASWANI V S

CRAUBVN016

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(Asst. Professor on Contract, Department of Vocational Studies)



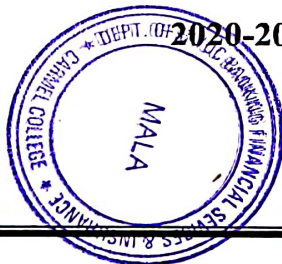
DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

V Jose
Ms. VARNA JOSE

Supervisor



M Maneesha
Ms. Maneesha TM

Head of the department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project **A STUDY OF SCOPE IN INVESTMENT IN EQUITY MARKET WITH SPECIAL REFERENCE IN CAPEX FINANCIAL SERVICES**” submitted by **ASWANI VS (CRAUBVN016)** in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2022 – 2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept. of Vocational Studies

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

**STUDY ON AWARENESS AND IMPACT OF GST AMONG SMALL
BUSINESS OWNERS IN PUTHENCHIRA PANCHAYATH**

Project report submitted to the University of Calicut for the partial fulfilment of the
award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE(BFSI)

SIXTH SEMESTER 2022 – 2023

By

HISANA V R

(CRAUBVN023)

UNDER THE SUPERVISION OF

Ms.CHRISTEENA WILSON K



(Asst. Professor on Contract, Department of Vocational Studies)

DEPARTMENT OF VOCATIONAL STUDIES

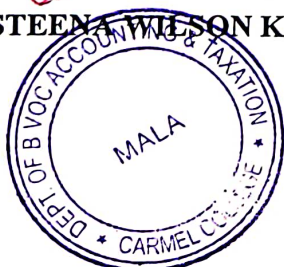
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

MS.CHRISTEENA WILSON K

Supervisor



MS.MANEESHA T M

Head of the department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE MALA

CERTIFICATE

This is to certify that the project titled "A STUDY ON AWARENESS AND IMPACT OF GST AMONG SMALL BUSINESS OWNERS IN PUTHENCHIRA PANCHAYAT" submitted by HISANAVR (CRAUBVN023) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2020-2023, is a record of the Bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept. of Vocational Studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE MALA

**CUSTOMER SATISFACTION ON VARIOUS SERVICES OF SMALL
FINANCING BANK WITH SPECIAL REFERENCE TO ESAF BANK
MANNUTHY**

**Project report submitted to the university of Calicut for the partial
fulfilment of the award of the degree of**

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING FINANCIAL SERVICE AND INSURANCE (BFSI)

SIXTH SEMESTER 2020-2023

BY

ANAMIKA CS

(REG NO: CRAUBVN006)

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(ASST. Professor on contract, Department of vocational studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Varna
MS. VARNA JOSE

Supervisor

Maneesha
MS. MANEESHA T. M

Head of The Department

HEAD OF THE DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

This is to certify that the project Titled“**CUSTOMER SATISFACTION ON VARIOUS SERVCIES OF SMALL FINANCING BANK WITH SPECIAL REFRENCE TO ESAF BANK MANNUTHY**” submitted by HIMA E.V (CRAUBVN022)in partial fulfilment of the requirement Bachelor of vocational studies of Carmel college mala affiliated to university of Calicut during 2020-2023, is a record of the bonified work done by her under our supervision and guidance.



Ms. Maneesha TM

Head, Dept. of Vocational studies

HEAD DEPT. OF VOCATIONAL
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**LOAN SATISFACTION CUSTOMER ON SMALL FINANCING BANK
WITH SPECIAL REFERENCE TO ESAF BANK MANNUTHY**

**Project report submitted to the university of Calicut for the partial
fulfilment of the award of the degree of**

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING FINANCIAL SERVICE AND INSURANCE (BFSI)

SIXTH SEMESTER 2020-2023

BY

SANDRA SUNNY

(REG NO: CRAUBVN037)

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(ASST. Professor on contract, Department of vocational studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS. VARNA JOSE

Supervisor


MS. MANEESHA T. M

Head of The Department

**HEAD, DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project Titled "LOAN SATISFACTION ON SMALL FINANCING BANAK WITH SPECIAL REFERENCE TO ESAF BANK MANNUTHY" submitted by SANDRA SUNNY (CRAUBVN037) in partial fulfilment of the requirement Bachelor of vocational studies of Carmel college mala affiliated to university of Calicut during 2020-2023, is a record of the bonified work done by her under our supervision and guidance.



Ms. Maneesha TM

Head, Dept. of Vocational studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

“ A STUDY on EFFECTIVENESS OF VARIOUS ADVERTISEMENT TOOLS USED BY FINANCIAL PRODUCTS AND SERVICES WITH REFERENCE TO HEDGE EQUITIES ”

PROJECT REPORT

Submitted in partial fulfilment of the requirement of the degree

BACHELOR OF VOCATIONAL STUDIES

UNIVERSITY OF CALICUT

BY

ROSE MARIYA K PINTO

REG NO: CRAUBVN036

Faculty guide:

Ms. MANEESHA TM

Asst. professor on contract

Department of vocational studies

Carmel College Mala



CARMEL COLLEGE,

MALA, THRISSUR,

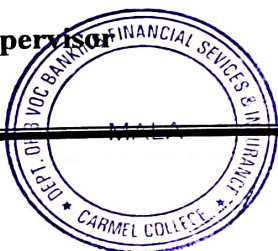
KERALA

2020-2023


Ms. MANEESHA TM


Ms. MANEESHA TM

Supervisor



Head of Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that project report entitled "A STUDY ON EFFECTIVNESS OF VARIOUS ADVERTISMENT TOOLS USED BY FINANCIAL PRODUCTS AND EFFECTIVNESS WITH REFERENCE TO HEDGE EQUITIES" is a bonfied record of project work carried out by ROSEMARIYA K PINTO (CRAUBVN036) is partial fulfillment of the award of the degree of Bachelor of Vocational Studies, 6th sem Banking Finance Service Insurance of Carmel College, Mala affiliated to University of Calicut...

Submitted for the Viva-Voice Examination held on.....

Internal Examiners



External Examiners

**“A STUDY ON BANKING AND BANK AS AN INVESTMENT
DESTINATION KSC BANK”**

**Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE

SIXTH SEMESTER 2022 – 2023

By

ARDRA M.B

(CRAUBVN014)

UNDER THE SUPERVISION OF

Ms. CHRISTEENA WILSON K

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

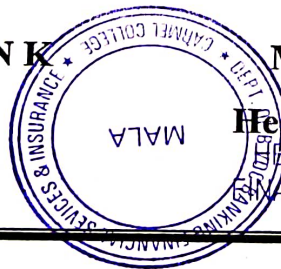
MS. CHRISTEENA WILSON K

Superior

MS. MANEESHA TM

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**



CERTIFICATE

This is to certify that the report on the study titled "A STUDY ON BANKING AND BANK AS AN INVESTMENT DESTINATION KSC BANK " is a record of Bonafide work done by ARDRA M B (Reg No.CRAUBVN014) in partial fulfilment of the award of Degree of Bachelor of Vocational Studies, 6thsem Banking Financial Service and Insurance of Carmel College, Mala affiliated to University of Calicut.

Submitted for the Viva - Voice Examination held on.....

Internal Examiners



External Examiners

**A STUDY OF CUSTOMER SATISFACTION IN DIGITAL BANKING WITH SPECIAL
REFERANCE TO MUDAKKUZHA GRAMA PANCHAYATH**

**Project report submitted to the University of Calicut for the partial fulfilment
of the award of the degree of**

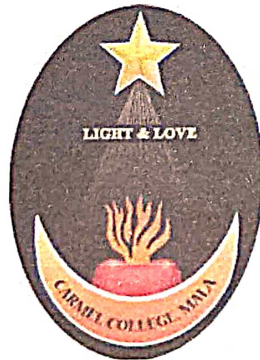
**B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2020 – 2023**

By

**AVANI SURGEN
(CRAUBVN019)**

UNDER THE SUPERVISION OF

**Ms. VARNA JOSE
(Asst. Professor, Department of B.Voc BFSI)**



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

**Ms. VARNA JOSE
Supervisor**



**Ms. MANEESHA TM
Head of the Department**

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled **“A STUDY OF CUSTOMER SATISFACTION IN DIGITAL BANKING WITH SPECIAL REFERANCE TO MUDAKKUZHA GRAMA PANCHAYATH** submitted by **AVANI SURGEN (CRAUBVN019)** in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. MANEESHA T M

Head, Dept. of Vocational Studies

**A STUDY ON CONSUMER PERCEPTION TOWARDS E- BANKING SERVICES IN
ALAGAPPANAGAR GRAMA PANCHAYAT**

**Project report submitted to the University of Calicut for the partial fulfilment of
the award of the degree of**

**B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2020 – 2023**

By

**ANETT JOY
(CRAUBVN007)**

UNDER THE SUPERVISION OF

**Ms. VARNA JOSE
(Asst. Professor, Department of B.Voc BFSI)**



DEPARTMENT OF VOCATIONAL STUDIES

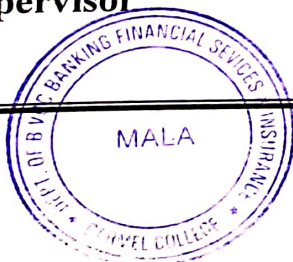
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

V. V. Jose
**Ms. VARNA JOSE
Supervisor**

M. Maneesha TM
**Ms. MANEESHA TM
Head of the Department**



**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON CONSUMER PERCEPTION TOWARDS E- BANKING SERVICES IN ALAGAPPANAGAR GRAMA PANCHAYAT" submitted by ANETT JOY (CRAUBVN007) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. MANEESHA T M

Head, Dept. of Vocational Studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**A PROJECT ON EQUITY RESEARCH IN FMCG INDUSTRY AT HEDGE
EQUITIES LTD**

**Project report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of**

**BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023**

By

NIKHITHA JOSE

(Reg no. CRAUBVN032)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Beena

Ms. BEENA THOMAS

Ms

Ms. MANEESHA T M

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A PROJECT ON EQUITY RESEARCH IN FMCG INDUSTRY AT HEDGE EQUITIES LTD" Submitted by NIKHITHA JOSE (Reg. No CRAUBVN032) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University Of Calicut during 2020 – 2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T.M

Head, Dept. of Vocational Studies

**A STUDY ON “WHY CUSTOMERS CHOOSE
MUTUALFUND,RISK AND RETURN ANALYSIS
OF MUTUALFUND”**

PROJECT REPORT

**Submitted in partial fulfillment of the requirement of the degree
BACHELOR OF VOCATIONAL STUDIES**

UNIVERSITY OF CALICUT

BY

PUNYA KRISHNA EP

REG NO: CRAUBVN035

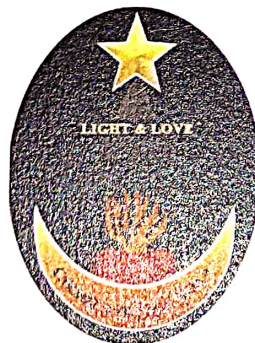
Faculty Guide:

Ms. VARNA JOSE

Asst. Professor on contract

Department of Vocational Studies

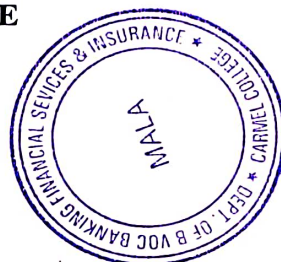
Carmel College Mala



**CARMEL COLLEGE,
MALATHRISSUR,
KERALA**

2020- 2023

Varna
Ms. VARNA JOSE
Supervisor



Mane
Ms. MANEESHA TM
Head of Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

Certified that the project report entitled "A STUDY ON "WHY CUSTOMERS CHOOSE MUTUALFUND,RISK AND RETURN ANALYSIS OF MUTUALFUND". is a bonafide record of project work carried out by PUNYA KRISHNA EP (CRAUBVN035) in partial fulfillment of Degree of Bachelor of Vocational Studies, 6th Sem Banking Financial Services and Insurance of Carmel College, Mala affiliated to the University of Calicut, under my guidance and supervision.



Ms. MANEESHA TM

Head Dept of Vocational Studies

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA**

**"A STUDY INVESTMENT & SAVINGS CRITERIA OF WORKING EMPLOYEES
WITH SPECIAL REFERENCE TO INDEL MONEY AT SOUTH KALAMASSERY."**

SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE

AWARD OF DEGREE OF

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

KASMEERA M J

(CRAUBVN024)

UNDER THE SUPERVISION OF

Ms. CHRISTEENA Wilson K

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

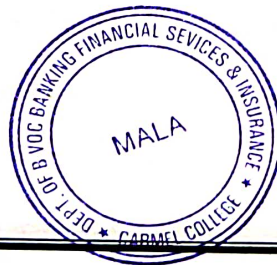
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS. CHRISTEENA wilson k

Supervisor




MS. MANEESHA T M

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that the internship report entitle "A STUDY ON INVESTMENT & SAVINGS CRITERIA OF WORKING EMPLOYEES WITH SPECIAL REFERENCE TO INDEL MONEY AT SOUTH KALAMASSERY" is a bonafide record of this study carried out by KASMEERA M J (CRAUBVN024) in partial fulfilment of Degree of Vocational Studies, 6th Semester Banking Financial Services and Insurance of the Calicut University under my guidance and supervision.


Ms. Maneesha T M

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

**"A STUDY ON EFFECTS OF TRAINING ON EMPLOYEE PERFORMANCE"
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF**

B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

NIKHITHA PJ

(CRAUBVN033)

UNDER THE SUPERVISION OF

Ms. DIVYA CHANDRAN

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI

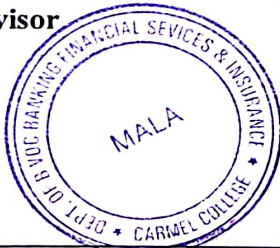
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS DIVYA CHANDRAN

Supervisor




MS. MANEESHA TM

Head of the Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that the internship report entitle "A STUDY ON EFFECTS OF TRAINING ON EMPLOYEE PERFORMANCE " is a bonafide record of this study carried out by NIKHITHA PJ (CRAUBVN033) in partial fulfilment of Degree of Vocational Studies, 6th Semester Banking Financial Services and Insurance of the Calicut University under my guidance and supervision.



Ms. Maneesha T M

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CALICUT COLLEGE

**AN ANALYSIS ON EMPLOYEE PREFERENCE TOWARDS TAX SAVING
FINANCIAL INSTRUMENTS WITH SPECIAL REFERENCE TO COLLEGE**

**Project report submitted to the University of Calicut for the partial fulfilment
of the award of the degree of**

**B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2020 – 2023**

**By
APARNA E
(CRAUBVN012)**

UNDER THE SUPERVISION OF

**Ms. VARNA JOSE
(Asst. Professor, Department of B.Voc BFSI)**



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA**

2020-2023

**Ms. VARNA JOSE
Supervisor**



**Ms. MANEESHA TM
Head of the Department**

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "AN ANALYSIS ON EMPLOYEE PREFERENCE TOWARDS TAX SAVING FINANCIAL INSTRUMENTS WITH SPECIAL REFERECE TO COLLEGE submitted by APARNA E (CRAUBVN012) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. MANEESHA T M

Head, Dept. of Vocational Studies

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE MALA

**A STUDY ON CUSTOMER SATISFICATION TOWARDS ESAF BANK
REFRENCE TO AMBALLUR BRANCH**

**Project report submitted to the University of Calicut for the partial fulfilment of the
award of the degree of**

BACHELOR OF VOCATIONAL STUDIES

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022– 2023

By

ANNA ROSE V S

CRAUBVN011

UNDER THE SUPERVISION OF

Ms. MANEESHA T M

(Asst. Professor on Contract, Department of Vocational Studies)

DEPARTMENT OF VOCATIONAL STUDIES



CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

Ms. MANEESHA T M
Supervisor



Ms. MANEESHA T M
Head of the Department

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled " STUDY ON CUSTOMER SATISFCATION TOWARDS ESAF BANK REFRENCE TO AMBALLUR BRANCH"submitted by ANNA ROSE V S in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2020-2023, is a record of the Bonafide work done by her under our supervision and guidance.

Ms. Maneesha T M

Head, Dept.of Vocational Studies

HEAD, DEPT. OF B.VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**STUDY ON IMPACT OF GST ON VARIOUS CONSTRUCTION WITH
REFERENCE TO PUTHENCHIRA PANCHAYATH**

Project report submitted to the University of Calicut for the partial fulfilment of the
award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE(BFSI)

SIXTH SEMESTER 2022 – 2023

By

AARYAMOL P.S

(CRAUBVN001)

UNDER THE SUPERVISION OF

Ms.BEENA ANTU



(Asst. Professor on Contract, Department of Vocational Studies)

DEPARTMENT OF VOCATIONAL STUDIES

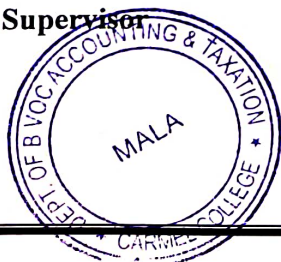
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

Beena
MS.BEENA ANTU

Supervisor



Ms
MS.MANEESHA T M

Head of the department

**HEAD, DEPT. OF B VOC BANKING
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CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that the project titled "A STUDY ON IMPACT OF GST ON VARIOUS CONSTRUCTION WITH REFERENCE TO PUTHENCHIRA PANCHAYAT" submitted by AARYAMOL P.S (CRAUBVN001) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2020-2023, is a record of the Bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept. of Vocational Studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

**A STUDY ON THE IMPACT OF FINANCIAL INCENTIVES ON EMPLOYEE
PERFORMANCE**

**Project report submitted to the University of Calicut for the partial fulfilment
of the award of the degree of**

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2020 – 2023

By

ANJANA T.A

(CRAUBVN010)

**UNDER THE SUPERVISION OF
Ms.CHRISTEENA WILSON K**

(Asst. Professor, Department of B.Voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

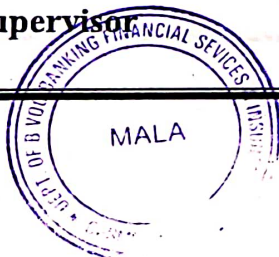
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Ms.CHRISTEENA WILSON K
Supervisor

Ms. MANEESHA TM
Head of the Department



**HEAD, DEPT. OF B.VOC BANKING
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CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON THE IMPACT OF FINANCIAL INCENTIVES ON EMPLOYEE PERFORMANCE" submitted by ANJANA T.A (CRAUBVN010) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. MANEESHA T M

Head, Dept. of Vocational Studies

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

A STUDY ON
“FINANCIAL PRODUCT AND SERVICES of INDEL MONEY”
Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of
B VOC BANKING FINANCIAL SERVICES AND INSURANCE

SIXTH SEMESTER 2022 – 2023

By

MADHURIMA A M

(CRAUBVN028)

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)



DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020-2023

MS. VARNA JOSE

Superior



MS. MANEESHA TM

Head of the Department

**HEAD DEPT OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON FINANCIAL PRODUCT AND SERVICES of INDEL MONEY" submitted by MADHURIMA A.M. (CRAUBVN028) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.


Ms. Maneesha T M

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

“A STUDY ON GOLD LOAN SPECIALITY IN INDEL MONEY”
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF
B VOC BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022-2023

By

PRIYA MOL CS

(CRAUBVN034)

UNDER THE SUPERVISION OF

Ms. VARNA JOSE

(Asst. Professor, Department of BFSI)

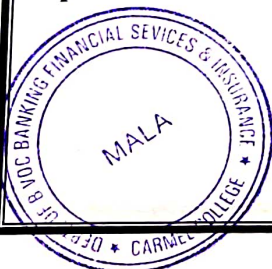


DEPARTMENT OF BFSI
CARMEL COLLEGE, MALA
THRISSUR, KERALA

2020-2023


MS. VARNA JOSE

Supervisor





MS. MANEESHA TM

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that the internship report entitled "A STUDY ON GOLD LOAN SPECIALITY IN INDEL MONEY" is a bonafide record of this study carried out by PRIYA MOL CS (CRAUBVN034) in partial fulfilment of Degree of Vocational Studies, 6th Semester Banking Financial Services and Insurance of the Calicut University under my guidance and supervision.


Ms. Maneesha T M

Head of the Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**SATISFACTION AMONG BANKING EMPLOYEES IN
KODUGALLUR COOPERATIVE TOWN BANK**

Project report submitted to the university of Calicut for the partial

Fulfillment of the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

BANKING, FINANCIAL SERVICE AND INSURANCE (BFSI)

6th SEMESTER 2022– 2023

BY

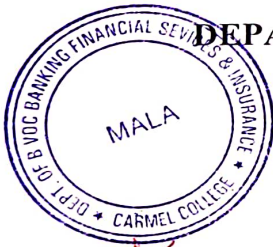
NAVYA KM

REG NO. CRAUBVN031

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Ms. VARNA JOSE

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020 – 2023

Ms. VARNA JOSE

Supervisor

Ms. MANEESHA TM

Head of the Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date

CERTIFICATE

This is to certify that the internship work titled “**SATISFACTION AMONG BANKING EMPLOYEES IN KODUGALLUR COOPERATIVE TOWN BANK**” submitted by **NAVYA KM (CRAUBVN031)** in partial fulfilment of the required of bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2022-2023, is a record of the bonafide work done by her under our supervision and guidance.

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA



Ms. Maneesha T.M

Head, Dept of Vocational studies

**A STUDY OF PROBLEM AND PROSPECT OF POULTRY
MANAGEMENT**

Project report submitted to the University of Calicut for the partial fulfillment of
the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

NAVYA CN

(CRAUBVN030)

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

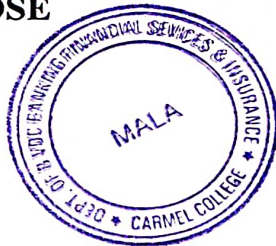
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Varna
Ms. VARNA JOSE

Supervisor



Maneesha
Ms. Maneesha TM

Head of the department

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

This is to certify that the project “ PROBLEM AND PROSPECTS OF POLITICAL MANAGEMENT” submitted by NAVYA CN(CRAUBVN030) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2022 – 2023, is a record of the bonafide work done by her under our supervision and guidance.


Ms. Maneesha T M

Head, Dept. of Vocational Studies

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**A STUDY ON RISK RETURN ANALYSIS OF 4 CAPITAL GOODS
COMPANIES WITH REFERENCE TO HEGE EQUITIES**

Project report submitted to the University of Calicut for the partial fulfillment of the award of the
degree of

**BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6TH SEMESTER 2022-23**

Submitted

By

SUVEDHYA.T.R

REG NO: CRAUBVN039

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor, Department of B.voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

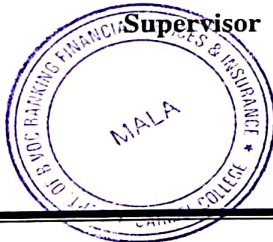
CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Beena
Ms. BEENA THOMAS

Supervisor



Ms
Ms. MANEESHA.T.M

Head of Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

Date:

CERTIFICATE

Certified that the report on the study entitled **“A STUDY ON RISK RETURN ANALYSIS OF 4 CAPITAL GOODS COMPANIES WITH REFERENCE TO HEGE EQUITIES”** submitted by **SUVEDHYA.T.R (REG NO: CRAUBVN039)** for the partial fulfillment of degree of Bachelor Vocational Studies, **6th semester, BANKING, FINANCIAL SERVICE AND INSURANCE** of the University of Calicut.

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Ms. MANEESHA.T.M

Head, Dept. of Bvoc BFSI



A STUDY ON CHALLENGES FACED BY POULTRY FARMING
Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of
B VOC BANKING FINANCIAL SERVICES AND INSURANCE

SIXTH SEMESTER 2022 – 2023

BY

ARCHANA.A.S
(CRAUBVN013)

Faculty Guide:

Ms.VARNA JOSE

Asst. Professor, Department Of BFSI



CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

Varna
MS .VARNA JOSE.



Ms
MS. MANEESHA TM

**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

CERTIFICATE

This is to certify that the report on the study titled "A STUDY ON CHALLENGES FACED BY POULTRY FARMING " is a record of Bonafide work done by ARCHANA.A.S (Reg No.CRAUBVN013) in partial fulfilment of the award of Degree of Bachelor of Vocational Studies, 6thsem Banking Financial Service and Insurance of Carmel College, Mala affiliated to University of Calicut.

Submitted for the Viva - Voice Examination held on.....

Internal Examiners



External Examiners

**A STUDY ON CUSTOMER SATISFACTION IN GOLD LOAN IN
KODUNGALLUR TOWN COOPERATIVE BANK AZHICODE BRANCH**

Project report submitted to the University of Calicut for the partial fulfilment of the
award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.Voc BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022– 2023

By

ARYANANDHA E V

CRAUBVN015

UNDER THE SUPERVISION OF

Ms. Varna Jose

(Asst. Professor on Contract, Department of Vocational Studies)

DEPARTMENT OF VOCATIONAL STUDIES



CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020–2023

Varna
Ms. Varna Jose
Supervisor

Maneesha
Ms. MANEESHA T M
Head of the Department



**HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA**

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON CUSTOMER SATISFACTION IN GOLD LONE KTC BANK IN AZHICODE BRANCH, THRISSUR DISTRICT" submitted by ARYANANDHA E V in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2020-2023, is a record of the Bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept.of Vocational Studies

**LOAN SATISFACTION CUSTOMER ON SMALL FINANCING BANK
WITH SPECIAL REFERENCE TO ESAF BANK MANNUTHY**

Project report submitted to the university of Calicut for the partial

fulfilment of the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING FINANCIAL SERVICE AND INSURANCE (BFSI)

SIXTH SEMESTER 2020-2023

BY

HIMA E. V

(REG NO: CRAUBVN022)

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(ASST. Professor on contract, Department of vocationalstudies)



DEPARTMENT OF VOCATIONAL STUDIES


CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023


MS. VARNA JOSE

Supervisor


HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

MS. MANEESHA T. M

Head of The Department

Date:

CERTIFICATE

This is to certify that the project Titled “**LOAN SATISFACTION ON SMALL FINANCING BANAK WITH SPECIAL REFERENCE TO ESAF BANK MANNUTHY**” submitted by HIMA E.V (CRAUBVN022)in partial fulfilment of the requirement Bachelor of vocational studies of Carmel college mala affiliated to university of Calicut during 2020-2023, is a record of the bonified work done by her under our supervision and guidance.

FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Ms. Maneesha TM

Head, Dept. of Vocational studies

**A STUDY ON TECHNICAL ANALYSIS IN SHARE MARKET WITH
SPECIAL REFERENCE TO KOTAK SECURITIES CHALAKUDY
BRANCH**

Project report submitted to the University of Calicut for the partial fulfillment of
the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

ANJALY KB

CRAUBVN009

UNDER THE SUPERVISION OF

MS. VARNA JOSE

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Varna
Ms. VARNA JOSE

Supervisor



Maneesha
Ms. MANEESHA TM

Head of the department
HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

This is to certify that the project **A STUDY ON TECHNICAL ANALYSIS IN SHARE MARKET WITH SPECIAL REFERENCE TO KOTAK SECURITIES CHALAKUDY BRANCH** submitted by **ANJALY K B (CRAUBVN009)** in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2022 – 2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T M

Head, Dept. of Vocational Studies

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA


A STUDY ON RISK- RETURNS RATIO OF MUTUAL FUND SCHEMES
Project report submitted to the University of Calicut for the partial fulfillment of the award of the
degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE
6TH SEMESTER 2022-23

Submitted
By
SWATHI MANOJ
REG NO: CRAUBVN040

UNDER THE SUPERVISION OF
Ms. BEENA THOMAS
(Asst. Professor, Department of B.voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2022-2023


Ms. BEENA THOMAS
Supervisor


Ms. MANEESHA.T.M
Head of Department

HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA

Date:

CERTIFICATE

Certified that the report on the study entitled "A STUDY ON RISK- RETURNS RATIO OF MUTUAL FUND SCHEMES" submitted by SWATHI MANOJ (CRAUBVN040) for the partial fulfillment of degree of Bachelor Vocational Studies, 6th semester, BANKING, FINANCIAL SERVICE AND INSURANCE of the University of Calicut.



Ms. MANEESHA.T.M

Head, Dept. of Bvoc BFSI

HEAD, DEPT OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE MALA

**A STUDY ON THE EFFECTIVENESS OF OUTDOOR
ADVERTISEMENT A STUDY ON HEDGE
EQUITIES LIMITED**

Project report submitted to the University of Calicut for the partial fulfillment of
the award of the degree of

BACHELOR OF VOCATIONAL STUDIES

B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022-2023

By

KRISHNAPRABHA A B

CRAUBVN025

UNDER THE SUPERVISION OF

MS. BEENA THOMAS

(Asst. Professor, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023

Beena
Ms. Beena Thomas

Supervisor

Ms
Ms. Maneesha T M

Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

DATE:

CERTIFICATE

This is to Certify that the report on the study titled "INTERNSHIP AT HEDGE EQUITIES LTD" submitted by KRISHNAPRABHA A B (Reg No.CRAUBVN025) for the partial fulfilment of the award of Degree of Bachelor of Vocational Studies, 6th sem Banking Financial Service and Insurance of Carmel College, Mala affiliated to University of Calicut, is a record of the bonafide work done by her, under my supervision and guidance.



Ms. MANEESHA T M

Head, Dept. of Vocational Studies

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**A STUDY ON THE IMPORTANCE OF SOFT SKILLS TRAINING AMONG
EMPLOYEES AT HEDGE EQUITIES LTD, PALARIVATTOM**

**Project report submitted to the University of Calicut for the partial fulfillment of the award of the
degree of**

**BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCIAL SERVICE AND INSURANCE**

6TH SEMESTER 2022-23

Submitted

By

ATHIRA.V.A

REG NO: CRAUBVN018

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor, Department of B.voc BFSI)



DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2022-2023


Ms. BEENA THOMAS

Supervisor


Ms. MANEESHA.T.M

Head of Department

**HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE. MALA**

Date:

CERTIFICATE

Certified that the report on the study entitled "A STUDY ON THE IMPORTANCE OF SOFT SKILLS TRAINING AMONG EMPLOYEES AT HEDGE EQUITIES LTD, PALARIVATTOM submitted by ATHIRA.V.A(CRAUBVN018) for the partial fulfillment of degree of Bachelor Vocational Studies, 6th semester, BANKING, FINANCIAL SERVICE AND INSURANCE of the University of Calicut.


Ms. MANEESHA.T.M

Head, Dept. of Evoc BFSI

HEAD, DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**A STUDY ON THE PERFORMANCE OF VARIOUS ELSS FUNDS IN
INDIA WITH RESPECT TO HEDGE WEALTH MANAGEMENT SERVICES.**

**Project report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of**

BACHELOR OF VOCATIONAL STUDIES

BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)

SIXTH SEMESTER 2022 – 2023

By

ASWATHY K VIBIN

(Reg no. CRAUBVN017)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



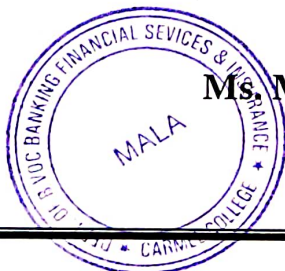
DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

THRISSUR, KERALA

2020-2023

Beena
Ms. BEENA THOMAS



Maneesha
Ms. MANEESHA T M

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON THE PERFORMANCE OF VARIOUS ELSS FUNDS IN INDIA WITH RESPECT TO HEDGE WEALTH MANAGEMENT SERVICES" Submitted by ASWATHY K VIBIN (Reg. No CRAUBVN017) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University Of Calicut during 2020 – 2023, is a record of the bonafide work done by her under our supervision and guidance.

Ms. Maneesha T.M

Head, Dept. of Vocational Studies

**A STUDY ON POLICIES AND PROCEDURES OF GOLD LOAN
AUCTION, WITH REFERENCE TO INDEL MONEY**

**Project report submitted to the University of Calicut for the partial
fulfilment of the award of the degree of**

**B.VOC BANKING, FINANCIAL SERVICES AND INSURANCE
(BFSI)**

SIXTH SEMESTER 2022-2023

By

LAKSHMI VP

(CRAUBVN027)

UNDER THE SUPERVISION OF

Ms. CHRISTEENA WILSON K

(Asst. Professor on Contract, Department of Vocational Studies)



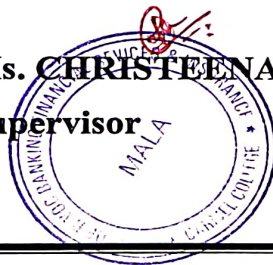
DEPARTMENT OF VOCATIONAL STUDIES

CARMEL COLLEGE, MALA

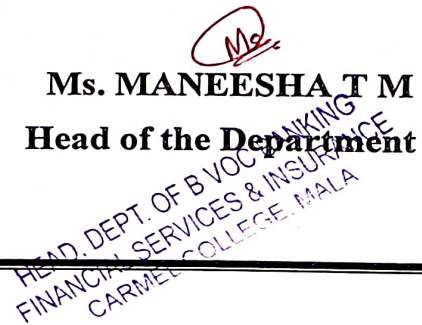
THRISSUR, KERALA

2020-2023

Ms. CHRISTEENA WILSON K
Supervisor



Ms. MANEESHA T M
Head of the Department



Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON POLICIES AND PROCEDURES OF GOLD LOAN AUCTION, WITH REFERENCE TO INDEL MONEY" submitted by LAKSHMI V P (REG NO: CRAUBVN027) in partial fulfilment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University of Calicut during 2020-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. MANEESHA T M

Head of Dept. of Vocational Studies

HEAD. DEPT. OF B.V.S. BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

**DIGITALIZATION AND ITS IMPACT ON KODUGALLUR TOWN
COOPERATIVE BANKING SECTOR**

**submitted to the university of Calicut for the partial
Fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING, FINANCAIL SERVICE AND INSURANCE (BFSI)
6th SEMESTER 2022– 2023**

BY

**ADHITHYA KV
REG NO. CRAUBVN003**

Under the supervision of

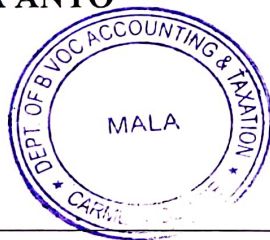
Ms. BEENA ANTO

(Asst. Professor on Contract, Department of Vocational Studies)



**DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
THRISSUR, KERALA
2020 – 2023**

Beena
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Maneesha
**Ms. MANEESHA TM
Head of the Department
HEAD. DEPT. OF B VOC BANKING
FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE MALA**

Date

CERTIFICATE

This is to certify that the internship work titled "A STUDY ON DIGITALIZATION AND ITS IMPACT ON KTC BANKING SECTOR" submitted by ADHITHYA KV (CRAUBVN003) in partial fulfilment of the required of bachelor of Vocational Studies of Carmel College Mala affiliated to university of Calicut during 2022-2023, is a record of the bonafide work done by her under our supervision and guidance.



Ms. Maneesha T.M

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CARMEL COLLEGE. MALA

A STUDY ON PORTFOLIO MANAGEMENT FOR HEDGE EQUITIES LTD.
Project report submitted to the University of Calicut for the partial
fulfillment of the award of the degree of
BACHELOR OF VOCATIONAL STUDIES
BANKING FINANCIAL SERVICES AND INSURANCE (BFSI)
SIXTH SEMESTER 2022 – 2023

By

SREENANDA P S

(Reg no. CRAUBVN038)

UNDER THE SUPERVISION OF

Ms. BEENA THOMAS

(Asst. Professor on Contract, Department of Vocational Studies)



DEPARTMENT OF VOCATIONAL STUDIES
CARMEL COLLEGE, MALA
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2020-2023

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FINANCIAL SERVICES & INSURANCE
CARMEL COLLEGE, MALA

Date:

CERTIFICATE

This is to certify that the project titled "A STUDY ON PORTFOLIO MANAGEMENT FOR EQUITIES LTD". Submitted by SREENANDA P S (Reg. No CRAUBVN038) in partial fulfillment of the requirement of Bachelor of Vocational Studies of Carmel College, Mala affiliated to University Of Calicut during 2020 – 2023, is a record of the bonafide work done by her under our supervision and guidance.


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