

**SMART PHONE ADDICTION AMONG YOUTH WITH  
REFERENCE TO MALA GRAMAPANCHAYAT**

Project report submitted to the University of Calicut for the partial fulfillment of the award of  
the Degree of Bachelor of Commerce

**BY**

**ADHILA IRFANA**

**CRAVBCM001**

**UNDER THE SUPERVISION OF**

**Ms. NAVEENA C. A.**

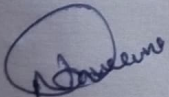


**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

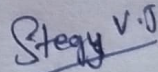
**THRISSUR, KERALA**

**2023 - 2024**



**SUPERVISOR**

**Ms. NAVEENA C. A.**



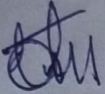
**HEAD OF THE DEPARTMENT**

**Ms. STEGY V. J.**

*Verified*  
*Done*  
*21/3/24*

## CERTIFICATE

This is to certify that this project report entitled "SMART PHONE ADDICTION YOUTH WITH REFERENCE TO MALA GRAMAPANCHAYAT" is a bona-fide record of original work done by Ms. ADHILA IRFANA (Reg. No: CRAVBCM001), under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of Degree Bachelor of Commerce of Calicut. It also certifies that this is not copied from any other records of a similar nature.

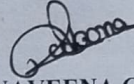


Ms. STEGY V. J.

Head of the Department

PG Department of Commerce

Carmel College (Autonomous), Mala



Ms. NAVEENA C. A.

Assistant Professor

PG Department of Commerce

Carmel College (Autonomous), Mala

Place: Mala

Date: 22/03/2024





**“WOMEN EMPOWERMENT THROUGH THEERAMYTHRI  
PROGRAMME WITH SPECIAL REFERENCE TO  
KAIPAMANGALAM DIVISION”**

Project report submitted to the University of Calicut for the partial fulfillment of the award of the  
Degree of Bachelor of Commerce

**BY**

**FATHIMA MEHARBAN**

**CRAVBCM002**

**UNDER THE SUPERVISION OF**

**Ms. NAVEENA C. A.**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023 - 2024**

*Naveena C.A.*  
**SUPERVISOR**

**Ms. NAVEENA C. A.**

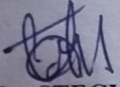
*Stegy V.J.*  
**HEAD OF THE DEPARTMENT**

**Dr. STEGY V. J.**

*Verified*  
*Dr. Stegy V.J.*  
*21/3/24*

## CERTIFICATE

This is to certify that this project report entitled "WOMEN EMPOWERMENT THROUGH THEERAMYTHRI PROGRAMME WITH SPECIAL REFERENCE TO KAIPAMANGALAM DIVISION" is a bona-fide record of original work done by Ms. FATHIMA MEHARBAN (Reg. No: CRAVBCM002), under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of Degree Bachelor of Commerce of Calicut. It also certifies that this is not copied from any other records of a similar nature.

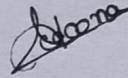


**Dr. STEGY V. J.**

Head of the Department

PG Department of Commerce

Carmel College (Autonomous), Mala



**Ms. NAVEENA C. A.**

Assistant Professor

PG Department of Commerce

Carmel College (Autonomous), Mala

Place: Mala

Date: 22/03/2024





**“ANALYSIS OF THE CUSTOMER SATISFACTION TOWARDS CO-  
OPERATIVE BANK”**

Project report submitted to the University of Calicut for the partial fulfillment of the  
award of the Degree of Bachelor of Commerce

**BY**

**HIYAM JAMALUDHEEN**

**CRAVBCM003**

**UNDER THE SUPERVISION OF**

**MS. SARANYA M S**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Sarany M S*

**SUPERVISOR**

**Ms SARANYA M. S.**

*Stegy V.J.*

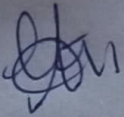
**HEAD OF THE DEPARTMENT**

**Ms. STEGY V.J.**

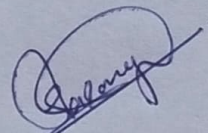
*Verified*  
*Praveen*  
*20/3/24*

## CERTIFICATE

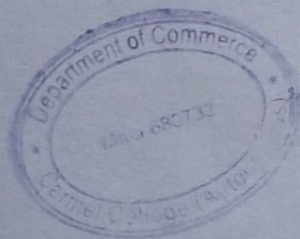
This is to certify that this project report entitled "ANALYSIS OF THE CUSTOMER SATISFACTION TOWARDS CO-OPERATIVE BANK" is a bona-fide record of original work done by Ms. HIYAM JAMALUDHEEN (Reg No: CRAVBCM003), under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of Degree Bachelor of Commerce of Calicut. It also certifies that this is not copied from any other records of similar nature



**MS. STEGY V. J.**  
Head of the Department  
PG Department of the commerce  
Carmel collage (Autonomous), Mala



**MS. SARANYA M. S.**  
Assistant Professor  
PG Department of the commerce  
Carmel collage (autonomous), Mala



Place: Mala  
Date: 22/03/2024



**“CONSUMER PREFERENCE OF MOBILE WALLET GATE WAY  
FOR CASHLESS PAYMENT”**

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

**BY**

**LAYA A.L**

**(Reg No: CRAVBCM004)**

**UNDER THE SUPERVISION OF**

**MS. HENNA WILSON**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Henna*  
**SUPERVISOR**

**MS. HENNA WILSON**

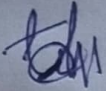
*Stegy V.J*  
**HEAD OF THE DEPARTMENT**

**MS. STEGY V.J**

*Verified*  
*Dr. S. S. S. S.*  
*21/2/24*

## CERTIFICATE

This is to certify that this project report entitled "CONSUMER PREFERENCE OF MOBILE WALLET GATE WAY FOR CASHLESS PAYMENT" is a bona-fide record of original work done independently by Ms. LAYA A.L (Reg. No: CRAVBCM004), under my supervision during the year 2024 in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the University of Calicut, It is also certified that she has no copied from any other records of similar nature.

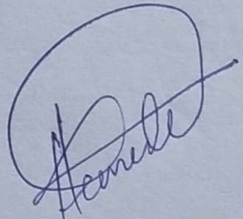


Dr. STEGY V.J

Head of Post Graduate

Department of Commerce

Carmel college (Autonomous) mala



Ms. HENNA WILSON

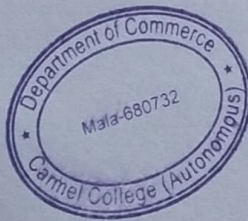
Post Graduate

Department of Commerce

Carmel college (Autonomous) Mala

Place: Mala

Date: 22/03/2024





**“A STUDY ON JOB STRESS MANAGEMENT AMONG BANK  
EMPLOYEES WITH REFERENCE TO VANDAZHY GRAMA  
PANCHAYATH”**

Project report Submitted to the

**UNIVERSITY OF CALICUT**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**MANYA.M**

**Reg. No: CRAVBCM005**

UNDER THE SUPERVISION OF

**MS. PRIYA N.P**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE AUTONOMOUS, MALA**

**THRISSUR, KERALA**

**2023-2024**

*Verified  
Devs  
21/2/24*



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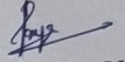
This is to certify that this project report entitled "A STUDY ON JOB STRESS MANAGEMENT AMONG BANK EMPLOYEES WITH REFERENCE TO VANDAZHY GRAMA PANCHYATH" is bona-fide record of original work done independently by Ms. MANYA M (CRAVBCM005) under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce of the University of Calicut. It also certified that is has no copied any other records of similar nature.



**Dr. Ms. STEGY V.J**

Head of Post Graduate

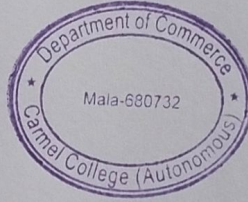
Department Of Commerce



**Ms. PRIYA N.P**

Post Graduate

Department Of Commerce



Place: Mala

Date: 22/03/2024



**“SAVING AND INVESTMENT AMONG WOMEN EMPLOYEES IN  
PUTHENCHIRA PANCHAYAT”**

Project report submitted to the University of Calicut for the partial fulfillment of the award of the  
Degree of Bachelor of Commerce

**BY**

**MEERA. K. V**

**CRAVBCM006**

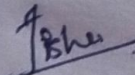
**UNDER THE SUPERVISION OF**

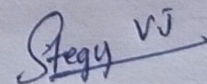
**Ms. JISHA JOSE**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CARMEL COLLEGE (AUTONOMOUS), MALA  
THRISSUR, KERALA**

**2023- 2024**

  
**SUPERVISOR**  
**Ms. JISHA JOSE**

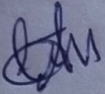
  
**HEAD OF THE DEPARTMENT**  
**Ms. STEGY V. J.**

*Verified*  
*Meera*  
*21/3/24*



## CERTIFICATE

This is to certify that this project report entitled "SAVING AND INVESTMENT AMONG WOMEN EMPLOYEES IN PUTHENCHIRA PANCHAYAT" is a bone-fide record of original work done by Ms. MEERA. K. V (Reg No: CRAVBCM006), under my supervision and guidance during the year 2023 in partial fulfilment of the requirements for the award of Degree Bachelor of Commerce of Calicut. It also certify that this is not copied from any other records of similar nature.

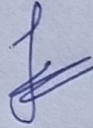


**Dr. STEGY V. J**

Head of Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala

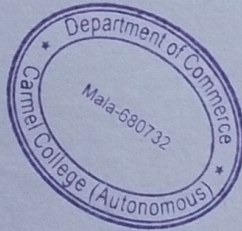


**MS. JISHA JOSE**

Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



Place: Mala

Date: 22/3/2024



**“A STUDY ON AWARENESS OF E-BANKING SERVICES WITH  
REFERENCE TO MALA PANCHAYAT”**

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

**BY**

**NANDHANA K.J**

**CRAVBCM007**

**UNDER THE SUPERVISION OF**

**MS. PRIYA N.P**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Priya*  
**SUPERVISOR**  
**Ms. PRIYA N.P**

*Stegy V.J.*  
**HEAD OF THE DEPARTMENT**  
**Dr. STEGY V. J**

*Verified  
Date  
21/3/24*



## CERTIFICATE

This is to certify that this project report entitled "A STUDY ON AWARENESS OF E-BANKING SERVICES WITH REFERENCE TO MALA PANCHAYAT" is a bona-fide record of original work done independently by MS. NANDHANA K.J (CRAVBCM007), under my supervision during the year 2024 impartial fulfillment of the requirements for the award of Degree Bachelor of Commerce of the University of Calicut, it is also certified that is has no copied from any other records of similar nature.

**Dr. Stegy V. J**

Head of Post Graduate

Department of Commerce

Carmel College(Autonomous), Mala

**Ms. Priya N.P**

Post graduate

Department of Commerce

Carmel College(Autonomous), Mala



Place: Mala

Date: 22/03/2024.



**“A STUDY ON ATTITUDE OF CUSTOMERS ABOUT MILMA  
PRODUCTS WITH REFERENCE TO AZHIKODE”**

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

**BY**

**AKSHAYA P. S**

**(Reg No: CRAVBCM008)**

**UNDER THE SUPERVISION OF**

**MS. PRIYA N. P**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Priya*  
**SUPERVISOR**

**MS. PRIYA N. P**

*Stegy VJ*  
**HEAD OF THE DEPARTMENT**

**MS. STEGY V.J**

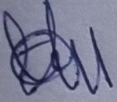
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*Checked  
22/3/2024*



## CERTIFICATE

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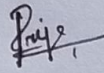


**Dr. STEGY V.J**

Head of Post Graduate

Department of Commerce

Carmel college (Autonomous) mala



**Ms. PRIYA N. P**

Post Graduate

Department of Commerce

Carmel college (Autonomous) mala



Place: Mala

Date: 22/03/2024



**“A STUDY ON ROLE OF ENTREPRENEURSHIP IN  
ECONOMIC DEVELOPMENT WITH REFERENCE TO  
AZHICODE IN ERIYAD PANJAYATH”**

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

**BY**

**ANJANA M.A**

**CRAVBCM009**

**UNDER THE SUPERVISION OF**

**Ms. SARANYA M S**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Sarany M S*  
**Supervisor**

**Ms. SARANYA M.S**

*Stegy V J*  
**Head of the Department**

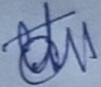
**Dr. STEGY V J**

*Verified  
Deena  
22/3/24*



## CERTIFICATE

This is to certify that this project report entitled "A STUDY ON ROLE OF ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT WITH REFERENCE TO AZHICODE IN ERIYAD PANJAYATH" is a bone-fide record of original work done by ANJANA MA (CRAVBCM009), under my supervision and guidance during the year 2024 in partial fulfilment of requirements for the award of Degree of Bachelor of Commerce of the University of Calicut. It also certify that this is not copied from any other records of similar nature.

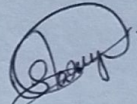


**DR. STEGY V.J**

Head of Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala

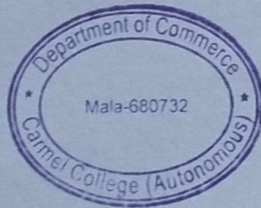


**MS. SARANYA M.S**

Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



Place: Mala

Date: 22/03/2024.



**“FINANCIAL LITERACY AMONG STUDENTS WITH REFERENCE TO  
CARMEL COLLEGE, MALA”**

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

**BY**

**DEVIKA K.S**

**CRAVBCM010**

**UNDER THE SUPERVISION OF**

**Ms. HENNA WISON**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Henna*  
**Supervisor**

*Stegy V.J*  
**Head of Department**

**Ms. HENNA WILSON**

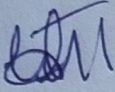
**Dr. STEGY V. J**

*Verified*  
*Dees*  
*22/3/24*



## CERTIFICATE

This is to certify that this project Report entitled "FINANCIAL LITERACY AMONG STUDENTS WITH REFERENCE TO CARMEL COLLEGE, MALA" is a bona-fide record of original work done independently by Ms. DEVIKA K.S (Reg.No: CRAVBCM010), under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the University of Calicut. It is also certified that she has not copied from any other records of similar nature.

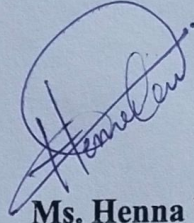


**Dr. Stegy V. J**

Head of Post Graduate

Department of commerce

Carmel College (Autonomous), Mala

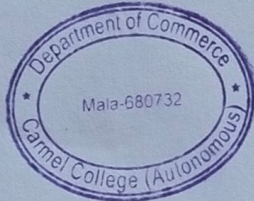


**Ms. Henna Wilson**

Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



Place : Mala

Date : 22/03/2024



**“CUSTOMER SATISFACTION TOWARDS HIMALAYA  
PRODUCT ”**

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

**BY**

**GOPIKA M**

**Reg No: CRAVBCM011**

**UNDER THE SUPERVISION OF**

**MS. NAVEENA C.A**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE(AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023-2024**

*Naveena*  
**SUPERVISOR**

**Ms. NAVEENA C.A**

*Stegy V J*  
**HEAD OF THE DEPARTMENT**

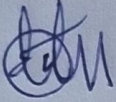
**Dr. STEGY V J**

*Verified*  
*Naveena*  
*22/3/24*



## CERTIFICATE

This is to certify that this project report entitled “CUSTOMER SATISFACTION TOWARDS HIMALAYA PRODUCT” is a bona-fide record of original work done independently by Ms. GOPIKA M (Reg. No: CRAVBCM011), under my supervision during the year 2024 in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the University of Calicut, it is also certified that she has not copied from any other records of similar nature.

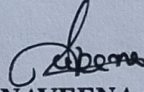


**Dr. STEGY V.J**

Head of Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



**Ms. NAVEENA C.A**

Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



Place: Mala

Date: 22/03/2024



**“ STUDY ON PASSENGERS PREFERENCE TOWARDS KSRTC “**

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

**BY**

**GOPIKA .V.S**

**CRAVBCM012**

**UNDER THE SUPERVISION OF**

**M.S JISHA JOSE**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CARMEL COLLEGE (AUTONOMOUS), MALA**

**THRISSUR, KERALA**

**2023- 2024**

*Jisha*

**SUPERVISOR**

**Ms. JISHA JOSE**

*Stegy v J*

**HEAD OF THE DEPARTMENT**

**Ms. Dr STEGY.V.J**

*Verified*  
*Quers*  
*22/3/24*

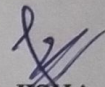
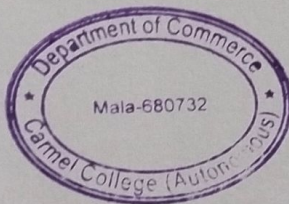


## CERTIFICATE

This is to certify that this project report entitled "**A study on passengers preference towards KSRTC**" is a bona-fide record of original work done independently by **MS. GOPIKA VS** (Reg. No: CRAVBCM012), under my supervision during the year 2024 impartial fulfilment of the requirements for the award of Degree Bachelor of Commerce of the University of Calicut, it is also certified that is has no copied from any other records of similar nature.



Dr. STEGY. V. J  
Head of Post Graduate  
Department of commerce



Ms. JISHA JOSE  
Post Graduate  
Department of commerce



**“A STUDY ON ATTITUDE OF STUDENTS TOWARDS  
ENTREPRENEURSHIP WITH REFERENCE TO CARMEL  
COLLEGE (AUTONOMOUS), MALA”**

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

**BY**

**HASNA R H**

**CRAVBCM013**

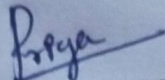
**UNDER THE SUPERVISION OF**

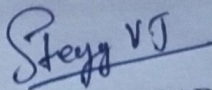
**Ms. PRIYA N.P**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CARMEL COLLEGE (AUTONOMOUS), MALA  
THRISSUR, KERALA**

**2023-2024**

  
**SUPERVISOR  
MS. PRIYA N. P**

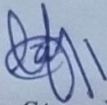
  
**HEAD OF THE DEPARTMENT  
Dr. STEGY V.J**

*Verified*  
*Done*  
*22/3/24*



## CERTIFICATE

This is to certify that this project report entitled "A STUDY ON ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH REFERENCE TO CARMEL COLLEGE (AUTONOMOUS), MALA" is a bone-fide record of original work done by HASNA R.H (CRAVBCM013), under my supervision and guidance during the year 2024 in partial fulfilment of requirements for the award of Degree Bachelor of Commerce of Calicut. It also certify that this is not copied from any other records of similar nature.



Dr. Stegy V.J

Head of Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala

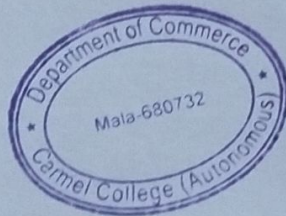


Ms. Priya N.P

Post Graduate

Department of Commerce

Carmel College (Autonomous), Mala



Place: Mala

Date: 22/03/2024



**“SOCIO-ECONOMIC BACKGROUND OF FISHERMEN COMMUNITY  
IN AZHIKODE”**

Project report submitted to the University of Calicut for the partial fulfillment of the award of the  
Degree of Bachelor of Commerce

**BY  
MUBASHIRA N.A.  
CRAVBCM014**

**UNDER THE SUPERVISION OF**

**Ms. NAVEENA C. A.**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CARMEL COLLEGE (AUTONOMOUS), MALA  
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2023 - 2024**

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*Stegy V.J.*  
**HEAD OF THE DEPARTMENT**

**Dr. STEGY V.J**

*Verified*  
*Deena*  
*22/3/24*



## CERTIFICATE

This is to certify that this project report entitled "SOCIO-ECONOMIC BACKGROUND OF FISHERMEN COMMUNITY IN AZHICODE" is a bone-fide record of original work done by MUBASHIRA N.A. (Reg. No: CRAVBCM014), under my supervision and guidance during the year 2024 in partial fulfillment of the requirements for the award of Degree Bachelor of Commerce of Calicut. It also certifies that this is not copied from any other records of similar nature.

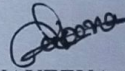


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Assistant professor

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Place: Mala

Date: 22/03/2024

