

**"A STUDY ON FINANCIAL INCLUSION AND
FINANCIAL LITERACY AMONG RURAL PEOPLE
WITH SPECIAL REFERENCE TO THODUPUZHA"**

**PROJECT REPORT SUBMITTED TO
MAHATMA GANDHI UNIVERSITY, KOTTAYAM**

**IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF THE DEGREE OF BACHELOR OF COMMERCE**

**Submitted by
ABHIJITH BIJU
(Reg No:210021049354)**

**Submitted to
Mr. Mejo John Johnson
(HEAD OF THE DEPARTMENT&ASSISTANT PROFESSOR)
DEPARTMENT OF COMMERCE**



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by ABET

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY AMONG RURAL PEOPLE WITH SPECIAL REFERENCE TO THODUPUZHA", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **Abhijith biju** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mr. Mejo John Johnson

Mr. Mejo John Johnson

Rev. Fr. Dr. Jose Thiruvackal CMI

Project Guide

Head of the Department

Principal



External viva-voce examination conducted on.....2...../.....5...../.....2024

Place: Vazhithala

External Examiner

Date:

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FINANCIAL LITERACY AMONG RURAL PEOPLE
WITH SPECIAL REFERENCE TO THODUPUZHA"**

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Submitted by

ABHIJITH V U

(Reg No:210021049355)

Submitted to

Mr. Mejo John Johnson

(HEAD OF THE DEPARTMENT & ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AKTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Vazhithala, Thodupuzha, Kerala - 686 553

CERTIFICATE

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Mr. Mejo John Johnson


Mr. Mejo John Johnson


Rev. Fr. Dr. Jose Thuvuvackal CMI

Project Guide

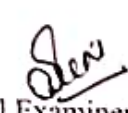
Head of the Department

Principal



External viva-voce examination conducted on....2...../....5...../2024

Place: Vazhithala


External Examiner

Date:

A STUDY ON IMPACT OF MOTIVATIONAL INCENTIVE ON EMPLOYEE PRODECTIVITY”

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

ABI THOMAS

REG. NO: 210021049356

Under the guidance of

Mrs. MANJU P.K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

2024 MARCH



SANTHIGIRI


COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

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For


Manju p.k


Mr. Mejo John Johnson


Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department

Principal



External viva-voce examination conducted on.....2...../.....5...../2024

Place: Vazhithala


External Examiner Date:

A STUDY ON THE EFFECT OF ONLINE BANKING AMONG
UNDERGRADUATE STUDENTS WITH SPECIAL REFERENCE TO
COLLEGES IN THODUPUZHA TALUK

PROJECT REPORT SUBMITTED TO

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF THE DEGREE OF MASTER OF COMMERCE

Submitted by

ALAN JO

Reg. No. : 210021049358

SIXTH SEMESTER B.COM (COMPUTER APPLICATION)

Under the Guidance of

Mr MEJO JOHN JOHNSON



DEPARTMENT OF COMMERCE

SANTHIGIRI COLLEGE OF COMPUTER SCIENCES,

VAZHITHALA

THODUPUZHA, IDUKKI (Dist) 2021-2024

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES


Affiliated to MG University and Approved by AICTE

CERTIFICATE


This is to certify that the project report entitled "A STUDY ON THE EFFECT OF ONLINE BANKING AMONG UNDERGRADUATE STUDENTS WITH SPECIAL REFERENCE TO COLLEGES IN THODUPUZHA TALUK", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **ALAN JO** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on....2...../5...../2024

Place: Vazhithala


External Examiner

Date:

A STUDY ON THE EFFECT OF ONLINE BANKING AMONG
UNDERGRADUATE STUDENTS WITH SPECIAL REFERENCE TO
COLLEGES IN THODUPUZHA TALUK

PROJECT REPORT SUBMITTED TO

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF THE DEGREE OF MASTER OF COMMERCE

Submitted by

ALBIN ELDHOSE

Reg. No.: 210021049359

SIXTH SEMESTER B.COM (COMPUTER APPLICATION)

Under the Guidance of

Mr MEJO JOHN JOHNSON



DEPARTMENT OF COMMERCE

SANTHIGIRI COLLEGE OF COMPUTER SCIENCES,

VAZHITHALA

THODUPUZHA, IDUKKI (Dist) 2021-2024

MARCH 2024



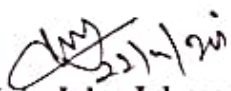
SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE.

CERTIFICATE

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Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voce examination conducted on.....2...../...5..../2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON MARKETING ISSUES OF PINEAPPLE WITH SPECIAL
REFERENCE TO VAZHAKULAM PINEAPPLE MARKET-PINEAPPLE
CITY"**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

ALBIN JILSON

REG. NO: 210021049360

Under the guidance of

Mr. MEJO JOHNJOHNSON

(ASSISTANT PROFESSOR AND HEAD OF THE DEPARTMENT)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE.

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON MARKETING ISSUES OF PINEAPPLE WITH SPECIAL REFERENCE TO VAZHIAKULAM PINEAPPLE MARKET- PINEAPPLE CITY", submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce is a Bonafide record of original work done by ALBIN JILSON under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.



Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department




Fr. Dr. Jose
Muravackal CMI
Principal

External viva-voce examination conducted on...2..../...5..../...20.24

Place: Vazhithala

Date:


External Examiner

**"A STUDY ON MARKETING ISSUES OF PINEAPPLE WITH SPECIAL
REFERENCE TO VAZHAKULAM PINEAPPLE MARKET-PINEAPPLE
CITY"**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

ALEESHA JOSHY

REG. NO: 210021049361

Under the guidance of

Mr. MEJO JOHNJOHNSON

(ASSISTANT PROFESSOR AND HEAD OF THE DEPARTMENT)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON MARKETING ISSUES OF PINEAPPLE WITH SPECIAL REFERENCE TO VAZHAKULAM PINEAPPLE MARKET- PINEAPPLE CITY", submitted to Mahatma Gandhi University, in partial fulfilment of the requirement of the award of Bachelor of Commerce is a Bonafide record of original work done by ALEESHA JOSHY under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mr. Mejo John Johnson

Guide

Mr. Mejo John Johnson

Head of the Department



Rev. Fr. Dr. Jose

Curavackal CMI

Principal

External viva-voce examination conducted on....2.../...5.../...2024

Place: Vazhithala

External Examiner

Date:

**"A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE
STUDENTS TOWARDS ENTREPRENEURSHIP"**

With Special Reference to Idukki District

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

AMAL JAIMON

REG. NO: 210021049362

Under the guidance of

Mr. Mejo John Johnson

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE STUDENTS TOWARDS ENTREPRENEURSHIP" With Special Reference to Idukki District , submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by AMAL JAEMON under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voce examination conducted on.....2...../.....5.....2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE
STUDENTS TOWARDS ENTREPRENEURSHIP"**

With Special Reference to Idukki District

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

ANANDHU SAJI

REG. NO: 210021049363

Under the guidance of

Mr. Mejo John Johnson

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



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Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department




Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on.....2...../.....5...../2024

Place: Vazhithala


External Examiner

**“WORKING WOMEN INVESTMENT IN LIFE INSURANCE
POLICY”**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

ANIT JOHNSON

REG. NO:210021049365

Under the guidance of

Ms. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by ASCTE

MARCH 2024



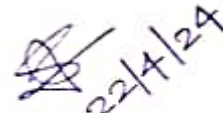
SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MGJ University and Approved by AICTE

CERTIFICATE


This is to certify that the project report entitled "WORKING WOMEN INVESTMENT IN LIFE INSURANCE POLICY", submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by ANIT JOHNSON under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Ms. Shreya Krishna

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI


Principal

External viva-voce examination conducted on...22/4/24.../...5.../...2024

Place: Vazhithala


External Examiner

Date:

**"WORKING WOMEN INVESTMENT IN LIFE INSURANCE
POLICY"**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

ARCHANA PRABHAKARAN VAZHACKAL

REG. NO:210021049366

Under the guidance of

Ms. SHIREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



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Ms. Shreya Krishna

Guide


Mr. Mejo John Johnson


Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on...2.... / ...5.... / 2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON MOBILISATION OF SAVINGS THROUGH MUTUAL FUND
WITH SPECIAL REFERENCE TO THODUPUZHA TALUK"**

A PROJECT REPORT SUBMITTED TO

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD
OF THE DEGREE OF**

BACHELOR OF COMMERCE

SUBMITTED BY

ASIF MUHAMMED

REG.NO: 210021049368

SIXTH SEMESTER B.COM COMPUTER APPLICATION

UNDER THE GUIDANCE OF

MS. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Approved by MCI University and Approved by AICTE

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This is to certify that the project report entitled "A STUDY ON MOBILISATION OF SAVINGS THROUGH MUTUAL FUND WITH SPECIAL REFERENCE TO THODUPUZHA TALUK", submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by ASIF MUHAMMED under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

[Signature]
22/4/24

Ms. Shreya Krishna

Guide

[Signature]
22/4/24

Mr. Mejo John Johnson

Head of the Department

[Signature]

Rev. Fr. Dr. Jose



Thuruvackal CMI

Principal

External viva-voce examination conducted on.....2...../...5.../2024

Place: Vazhithala

[Signature]

External Examiner

Date:

**"A STUDY ON MOBILISATION OF SAVINGS THROUGH MUTUAL FUND
WITH SPECIAL REFERENCE TO THODUPUZHA TALUK"**

A PROJECT REPORT SUBMITTED TO

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD

OF THE DEGREE OF

BACHELOR OF COMMERCE

SUBMITTED BY

BIBIN BINOY

REG.NO: 210021049369

SIXTH SEMESTER B.COM COMPUTER APPLICATION

UNDER THE GUIDANCE OF

MS. SHIREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



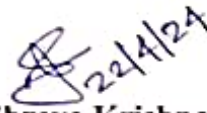
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Ms. Shreya Krishna

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose


Thuruvackal CMI
Principal



External viva-voce examination conducted on.....2...../.5...../.2024

Place: Vazhithala

Date:


External Examiner

**"THE IMPACT OF MOTIVATIONAL INCENTIVES ON
EMPLOYEE PERFORMANCE WITH SPECIAL REFERENCE TO
THODUPUZHA TALUK"**

A project report submitted to

MAHATHMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfillment of the requirement for the award of the degree of
BACHELOR OF COMMERCE

Submitted by,

DCRENJITHRAJ

REG.NO: 210021049370

Under the guidance of

Mrs. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024




SANTHIGIRI

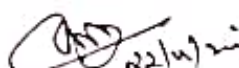
COLLEGE OF COMPUTER SCIENCES

Affiliated to Mahatma Gandhi University and Approved by AICTE

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Mrs. Shreya Krishna
Guide


Mr. Mejo John Johnson
Head of the department


Rev. Fr. Jose Thuravackal CMI
Principal



External viva-voce examination conducted on...2...../...5...../20.24

Place: Vazhithala

Date:


External Examiner

**"THE IMPACT OF MOTIVATIONAL INCENTIVES ON EMPLOYEE
PERFORMANCE WITH SPECIAL REFERENCE TO THODUPUZHA
TALUK"**

A project report submitted to

MAHATHMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfillment of the requirement for the award of the degree of
BACHELOR OF COMMERCE

Submitted by,

ELISHWA MANOJ

REG. NO: 210021049371

Under the guidance of

Mrs. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

2024 MARCH




SANTHIGIRI

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Mrs. Shreya Krishna

Thuravaackal CMI

Guide


Mr. Mejo John Johnson

Head of the department


Rev. Fr. Dr. Jose

Principal



External viva-voce examination conducted on...2..../.5...../2024

Place: Vazhithala


External Examiner

Date:

**“A STUDY ON INVESTMENT BEHAVIOUR AMONG YOUTH
WITH SPECIAL REFERENCE TO THODUPUZHA”**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

GOPIKA RAVI

(REG NO: 210021049373)

SIXTH SEMESTER BCOM COMPUTER APPLICATION

Under the guidance of

Ms. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

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Ms. Shreya Krishna

Project Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voice examination conducted on....2.../...5.../2024

Place: Vazhithala


External Examiner

Date:

**“A STUDY ON INVESTMENT BEHAVIOUR AMONG YOUTH
WITH SPECIAL REFERENCE TO THODUPUZHA”**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

JEEVAN BIJU

(REG NO: 210021049374)

SIXTH SEMESTER BCOM COMPUTER APPLICATION

Under the guidance of

Ms. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by ANTE

MARCH 2024



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COLLEGE OF COMPUTER SCIENCES

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Ms. Shreya Krishna

Project Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voice examination conducted on...2.../...5.../..2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON ACCESSIBILITY AND APPLICATION ON
E-PAYMENT SYSTEM "**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

JOEL JIMMY

REG. NO: 210021049375

Under the guidance of

MR. SHIREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



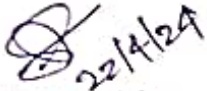
SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AJCTE

CERTIFICATE

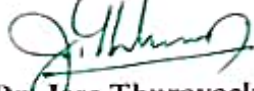
This is to certify that the project report entitled "A STUDY ON ACCESSIBILITY AND APPLICATION OF E-PAYMENT SYSTEM", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **JOEL JIMMY** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Ms. Shreya Krishna

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voce examination conducted on....2...../..5...../..2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON ACCESSIBILITY AND APPLICATION ON
E-PAYMENT SYSTEM "**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

KARTHIK JIJ

REG. NO: 210021049376

Under the guidance of

Mrs. SHREYA KRISHNA

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AKTE

2024 MARCH



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON ACCESSIBILITY AND APPLICATION OF E-PAYMENT SYSTEM", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **KARTHIK JJI** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


SHREYA KRISHNA

Guide


Mr. Mejo John Johnson

Head of the Department


Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voce examination conducted on.....2.....5.....2024

Place: Vazhithala


External Examiner

Date:

**"A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE
STUDENTS TOWARDS ENTREPRENEURSHIP"**

With Special Reference to Idukki District

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

KEVIN ANIL

REG. NO: 210021049377

Under the guidance of

Mr. Mejo John Johnson

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE.

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE STUDENTS TOWARDS ENTREPRENEURSHIP" With Special Reference to Idukki District, submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **KEVIN ANIL** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Mr. Mejo John Johnson

Guide


Mr. Mejo John Johnson

Head of the Department




Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on....2.....5.....2024

Place: Vazhithala


External Examiner

Date: 22/04/24

A STUDY ON IMPACT OF MOTIVATIONAL INCENTIVE ON EMPLOYEE PRODECTIVITY”

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

MUHAMMED RAZEEN

REG. NO: 210021049379

Under the guidance of

Mrs. MANJU P.K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

2024 MARCH



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON IMPACT OF MOTIVATIONAL INCENTIVE ON EMPLOYEE PRODUCTIVITY" submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by **MUHAMMED RAZEEN** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

for 
Manju p.k


Mr. Mejo John Johnson


Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department



Principal

External viva-voce examination conducted on...2.../...5.../2024

Place: Vazhithala


External Examiner Date:

A STUDY ON IMPACT OF MOTIVATIONAL INCENTIVE ON EMPLOYEE PRODECTIVITY”

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY,

KOTTAYAM

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

BACHELOR OF COMMERCE

Submitted by,

MUMINA MOHAMOD

REG. NO: 210021049380

Under the guidance of

Mrs. MANJU P.K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

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2024 MARCH



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For Manju p.k


Mr. Mejo John Johnson


Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department

Principal



External viva-voce examination conducted on.....2...../...5.../2024

Place: Vazhithala


External Examiner Date:

**“A STUDY ON CREDIT WORTHINESS AND CREDIT
MANAGEMENT OF SALARIED EMPLOYEES WITH SPECIAL
REFERENCE TO MUVATTUPUZHA TALUK”**

A Project Report submitted to
**MAHATMA GANDHI UNIVERSITY,
KOTTAYAM**

In partial fulfillment of the requirement for the award of the degree of
BACHELOR OF COMMERCE

Submitted by,

RIYAZ SIYAD

REG. NO: 210021049381

Under the guidance of

Mrs. MANJU P K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AKTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to Mahatma Gandhi University and Approved by AICTE

CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CREDIT WORTHINESS AND CREDIT MANAGEMENT OF SALARIED EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA TALUK" submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bonafide record of original work done by RIYAZ SIYAD under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mrs. Manju P K

Guide

Mr. Mejo John Johnson

Head of the Department



Rev. Fr. Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on.....02...../.....05...../.....2024.....

Place: Vazhithala

Date: 02/05/2024

External Examiner

**“A STUDY ON CREDIT MANAGEMENT AND CREDIT
WORTHINESS OF SALARIED EMPLOYEES WITH SPECIAL
REFERENCE TO MUVATTUPUZHA TALUK”**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of
BACHELOR OF COMMERCE

Submitted by,

SNEHA SABU

REG. NO: 210021049382

Under the guidance of

Mrs. Manju P.K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

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CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CREDIT MANAGEMENT AND CREDIT WORTHINESS OF SALARIED EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA TALUK", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a Bonafide record of original work done by SNEHA SABU under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha.

Mrs. Manju P.K
Guide

Mr. Mejo John Johnson
Head of the Department

Dr. Jose Thuravackal CMI
Principal



External viva-voce examination conducted on... 2... /... 5... /... 2024

Place: Vazhithala

Date:

External Examiner

**“A STUDY ON PREFERENCE OF INVESTMENT AVENUES
AMONG COLLEGE TEACHERS WITH SPECIAL REFERENCE
TO THODUPUZHA TALUK, IDUKKI DISTRICT”**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

SREELAKSHMI BIJU

REG. NO: 210021049383

Under the guidance of

Mrs. MANJU P K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

MARCH 2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MGI University and Approved by AICTE


CERTIFICATE

This is to certify that the project report entitled "A STUDY ON PREFERENCE OF INVESTMENT AVENUES AMONG COLLEGE TEACHERS WITH SPECIAL REFERENCE TO THODUPUZHA TALUK, IDUKKI DISTRICT", submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce is a Bonafide record of original work done by **SREELAKSHMI BIJU** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.


Mrs. Manju P K

Guide


Mr. Mejo John Johnson
Head of the Department

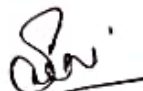

Rev. Fr. Dr. Jose Thuravackal
Principal



External viva-voce examination conducted on...2.... / ...5.... / 2024

Place: Vazhithala

Date:


External Examiner

**"A STUDY ON PREFERENCE OF INVESTMENT AVENUES
AMONG COLLEGE TEACHERS WITH SPECIAL REFERENCE
TO THODUPUZHA TALUK, IDUKKI DISTRICT"**

A Project Report submitted to

MAHATMA GANDHI UNIVERSITY, KOTTAYAM

In partial fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

Submitted by,

VANI K S

REG. NO: 210021049384

Under the guidance of

Mrs. MANJU P K

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AKTE

MARCH 2024



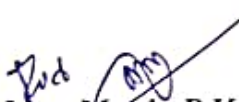
SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

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Mrs. Manju P K
Guide


Mr. Mejo John Johnson
Head of the Department



Rev. Fr. Dr. Jose Thunavakkal
Principal



External viva-voce examination conducted on...2..../...5..../2024

Place: Vazhithala

Date:


External Examiner

**A STUDY ON CONSUMER BEHAVIOUR AMONG MUTHOOT FINANCE WITH
SPECIAL REFERENCE TO VANNAPURAM AREA**

This project work is submitted to Mahatma Gandhi University Kottayam, in
partial fulfillment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

By

Mr. VISHNU SUDHAKARAN

Reg No: 210021049385

6TH SEMESTER B.COM (COMPUTER APPLICATIONS)

Under guidance of

Mrs. AMBILY V

ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

DEPARTMENT OF COMMERCE

2021-2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

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CERTIFICATE

This is to certify that the project entitled "A STUDY ON CONSUMER BEHAVIOUR AMONG MUTHOOT FINANCE WITH SPECIAL REFERENCE TO VANNAPURAM AREA" submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of degree of Bachelor of Commerce is a bonafide record of original work done Mr. VISHNU SUDHAKARAN under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha.

Mrs. AMBILY V

GUIDE

Mr. MEJO JOHN JOHNSON

HEAD OF DEPARTMENT

REV. FR. JOSE THIRAVACKAL CMI

PRINCIPAL



External viva-voce examination conducted on

.....2/5/2024.....

Place:

Date:

External Examiner

**A STUDY ON CONSUMER BEHAVIOUR AMONG MUTHOOT FINANCE WITH
SPECIAL REFERENCE TO VANNAPURAM AREA**

This project work is submitted to Mahatma Gandhi University Kottayam, in
partial fulfillment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

By

Mr. GEORGE NELSON

Reg No: 210021049386

6TH SEMESTER B.COM (COMPUTER APPLICATIONS)

Under guidance of

Mrs. AMBILY V

ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

DEPARTMENT OF COMMERCE

2021-2024



SANTHIGIRI

COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

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Mrs. AMBILY V

GUIDE

Mr. MEJO JOHN JOHNSON

HEAD OF DEPARTMENT

REV. FR. JOSE THURAVACKAL CMI

PRINCIPAL



External viva-voce examination conducted on

.....2/5/2024.....

Place:

Date:

External Examiner

**A STUDY ON CONSUMER BEHAVIOUR AMONG MUTHOOT FINANCE WITH
SPECIAL REFERENCE TO VANNAPURAM AREA**

This project work is submitted to Mahatma Gandhi University Kottayam, in
partial fulfillment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

By

Mr. AKSHAY MOHAN

Reg No: 210021053028

6TH SEMESTER B.COM (COMPUTER APPLICATIONS)

Under guidance of

Mrs. AMBILY V

ASSISTANT PROFESSOR, DEPARTMENT OF COMMERCE



SANTHIGIRI
COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

DEPARTMENT OF COMMERCE

2021-2024



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Mrs. AMBILY V

GUIDE

Mr. MEJO JOHN JOHNSON

HEAD OF DEPARTMENT

REV. FR. JOSE THIRAVACKAL CMI

PRINCIPAL



External viva-voce examination conducted on

.....2/5/2024.....

Place:

Date:

External Examiner