

**"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

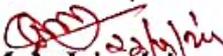
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Affiliated to MG University and Approved by AICTE

### CERTIFICATE

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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...../.....20.24

Place: Vazhithala

  
External Examiner

Date:

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FINANCIAL LITERACY AMONG RURAL PEOPLE  
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**IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD  
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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 AICTE

**MARCH 2024**



# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

At Road, Mavelikkara, Kollam District, Kerala

### CERTIFICATE

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Mr. Mejo John Johnson

  
Mr. Mejo John Johnson

  
Rev. Fr. Dr. Jose Thuruvalackal CMI

Project Guide

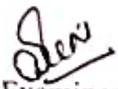
Head of the Department

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**



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## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

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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 **ABI THOMAS** 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 THE EFFECT OF ONLINE BANKING AMONG  
UNDERGRADUATE STUDENTS WITH SPECIAL REFERANCE 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 REFERANCE 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....9...../5.../2024

Place: Vazhithala

External Examiner

Date:

A STUDY ON THE EFFECT OF ONLINE BANKING AMONG  
UNDERGRADUATE STUDENTS WITH SPECIAL REFERANCE 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

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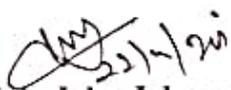
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## COLLEGE OF COMPUTER SCIENCES

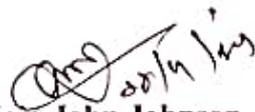
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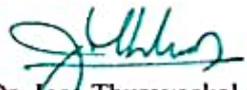
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Mr. Mejo John Johnson

Guide

  
Mr. Mejo John Johnson

Head of the Department

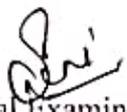
  
Rev. Fr. Dr. Jose Thuravackal CMI

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

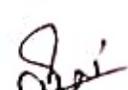


  
Fr. Dr. Jose  
Muravackal CMI  
Principal

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

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**

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**MARCH 2024**



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Mr. Mejo John Johnson

Guide

  
Mr. Mejo John Johnson

Head of the Department





Rev. Fr. Dr. Jose

Suravackal 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

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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 JAIMON 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

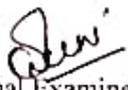
  
Rev. Fr. Dr. Jose Thuravackal CMI

Principal

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



Place: Vazhithala

  
External Examiner

Date:

**"A STUDY ON THE ATTITUDE AND PERCEPTION OF COLLEGE  
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**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

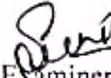


  
Dr. Jose Thuravackal CMI

Principal

External viva-voce examination conducted on.....2.....15.....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 AICTE

**MARCH 2024**



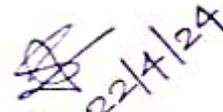
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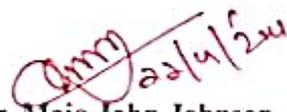
Affiliated to MGJ University and Approved by AICTE

### 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.../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**



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**COLLEGE OF COMPUTER SCIENCES**

Affiliated to MG University and Approved by AICTE

**MARCH 2024**



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22/4/24  
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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22/4/24

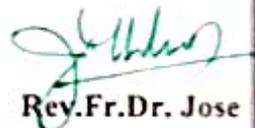
Ms. Shreya Krishna

Guide

  
22/4/24

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



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**

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**MARCH 2024**



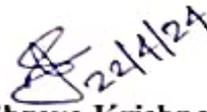
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## COLLEGE OF COMPUTER SCIENCES

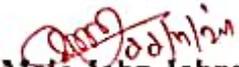
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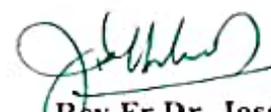
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Ms. Shreya Krishna

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

  
External Examiner

Date:

**“THE IMPACT OF MOTIVATIONAL INCENTIVES ON  
EMPLOYEE PERFORMANCE WITH SPECIAL REFERANCE 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**

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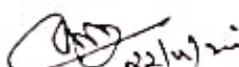
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Affiliated to Mahatma University and Approved by AICTE

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Mrs. Shreya Krishna  
Guide

  
Mr. Mejo John Johnson  
Head of the department

  
Rev. Fr. Jose Thuravaackal CMI



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 REFERANCE 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 KRISHINA**

**(ASSISTANT PROFESSOR)**

**DEPARTMENT OF COMMERCE**



**SANTHIGIRI**  
**COLLEGE OF COMPUTER SCIENCES**

Affiliated to MG University and Approved by AICTE

**2024 MARCH**



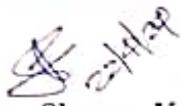
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

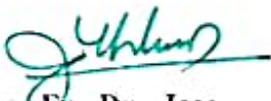
Affiliated to MGI University and Approved by AICTE

### CERTIFICATE

This is to certify that the Project Report entitled "THE IMPACT OF MOTIVATIONAL INCENTIVES ON EMPLOYEE PERFORMANCE 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 **ELISHWA MANOJ** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
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**



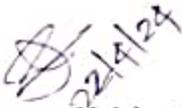
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

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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**



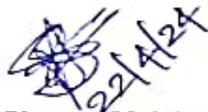
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

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This is to certify that the project report entitled "A STUDY ON INVESTMENT BEHAVIOUR AMONG YOUTH WITH SPECIAL REFERENCE TO THODUPUZHA", submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of the degree of Bachelor of Commerce is a bonafide record of original work done by **Jeevan Biju** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha.

  
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. SHREYA KRISHNA**

(ASSISTANT PROFESSOR)

DEPARTMENT OF COMMERCE



**SANTHIGIRI**  
**COLLEGE OF COMPUTER SCIENCES**

Affiliated to MG University and Approved by AICTE

**MARCH 2024**



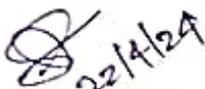
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

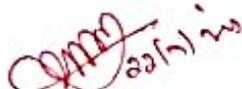
Affiliated to MG University and Approved by AICTE

### 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 **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 JIJI**

**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 AICTE

**2024 MARCH**



# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

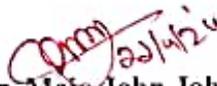
### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON 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.

  
22/4/24

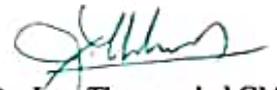
SHREYA KRISHNA

Guide

  
22/4/24

Mr. Mejo John Johnson

Head of the Department



Rev. Fr. Dr. Jose Thuravackal CMI

Principal



External viva-voce examination conducted on.....22.....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

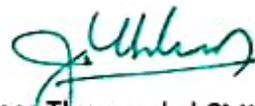
Affiliated to MG University and Approved by AICTE

### 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**

Affiliated to MG University and Approved by AICTE.

**2024 MARCH**



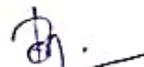
# SANTHIGIRI

## 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 MUMINA MOHAMOD 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 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

  
External Examiner

Date: 02/05/2024

**“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

Affiliated to MG University and Approved by AICTE

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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

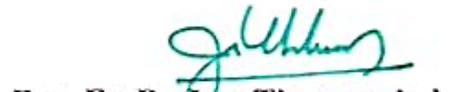
Affiliated to MGI University and Approved by AICTE

### 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

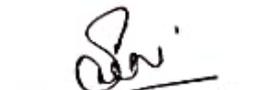
  
Mr. Mejo John Johnson  
Head of the Department

  
Rev. Fr. Dr. Jose Thuravackal  
Principal

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



Place: Vazhithala

  
External Examiner

Date:

**"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 ARTE

**MARCH 2024**



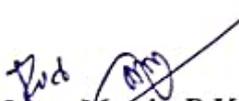
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE.

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Mrs. Manju P K  
Guide

  
Mr. Mejo John Johnson  
Head of the Department

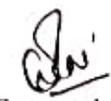
  
Rev. Fr. Dr. Jose Thunnakkal  
Principal



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**

**6<sup>TH</sup> 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

## 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 THURAVACKAL CMI  
PRINCIPAL



External viva-voce examination conducted on

..... 02/05/2024 .....

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

**6<sup>TH</sup> 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

## 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. GEORGE NELSON 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 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**

**6<sup>TH</sup> 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

## 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. AKSHAY MOHAN 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 THURAVACKAL CMI

PRINCIPAL



External viva-voce examination conducted on

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

Place:

Date:

External Examiner