

**"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  
ABHINAV JAYAN  
(Reg No:210021055584)**

**Submitted to  
Mrs. Ambily V  
(ASSISTANT PROFESSOR)  
DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**



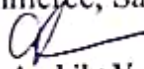
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha, Kerala

### 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 Abhinav jayan under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mrs. Ambily V

Project Guide

  
Mr. Mejo John Johnson

Head of the Department

  
Rev. Fr. Dr. Jose Thuruvaackal CMI


Principal



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

Place: Vazhithala

Date: 22/04/2024

  
External Examiner

**"A STUDY ON FINANCIAL INCLUSION AND  
FINANCIAL LITERACY AMONG RURAL PEOPLE  
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**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**

**ADHITH ANIL**

**(Reg No:210021055585)**

**Submitted to**

**Mrs. Ambily V**

**(ASSISTANT PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

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**MARCH 2024**



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Mrs. Ambily V

Project Guide

  
Mr. Mejo John Johnson

Head of the Department

  
Rev. Fr. Dr. Jose Thiruvackal CMI

  
Principal

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

Place: Vazhithala

Date: 22/04/2024

  
External Examiner



**“A STUDY ON PERFORMANCE APPRAISAL OF  
EMPLOYEES WITH SPECIAL REFERENCE TO  
AQUASTAR COMPANY, THRISSUR”**

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,

**AJIL ABRAHAM**

**REG. NO: 210021055587**

Under the guidance of

**Mrs. AMBILY . V**

**(ASSISTANT PROFESSOR) DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**



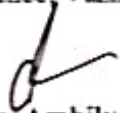
# SANTHIGIRI

## 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 PERFORMANCE APPRAISAL OF EMPLOYEES WITH SPECIAL REFERENCE TO AQUASTAR COMPANY, THRISSUR", 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 **AJIL ABRAHAM** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mrs. Ambily . V

  
Mr. Mejo John Johnson

  
Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department



Principal

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

Place: Vazhithala

  
External Examiner

Date:

**"A STUDY ON PERFORMANCE APPRAISAL OF  
EMPLOYEES WITH SPECIAL REFERENCE TO  
AQUASTAR COMPANY, THIRISSUR"**

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,

**ALEENA FRANCIS**

**REG. NO: 210021055588**

Under the guidance of

**Mrs. AMBILY . V**

**(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

(Recognized by Mahatma Gandhi University and Approved by AICTE)

### CERTIFICATE

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Mrs. Ambilly . V

Mr. Mejo John Johnson

Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department

Principal



External viva-voce examination conducted on.....02...../.....05...../2021.

Place: Vazhithala

External Examiner

Date: 02-05-2021



**A STUDY ON LIFE INSURANCE POLICY AMONG VARIOUS  
EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA  
THALUK**

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

**Mrs. ALEENA GIGI**

**Reg No: 210021055589**

**6<sup>TH</sup> SEMESTER B.COM (FINANCE AND TAXATION)**

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 LIFE INSURANCE POLICY AMONG VARIOUS EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA THALUK" 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 by Mrs. ALEENAGIGI 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. Dr. JOSE THIRAVACKAL CMI  
PRINCIPAL



External viva-voce examination conducted on

.....

Place:

Date:



External Examiner

**A STUDY ON LIFE INSURANCE POLICY AMONG VARIOUS  
EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA  
THALUK**

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. ALFIN JOSE JAMES**

Reg No: 210021055590

**6<sup>TH</sup> SEMESTER B.COM (FINANCE AND TAXATION)**

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 LIFE INSURANCE POLICY AMONG VARIOUS EMPLOYEES WITH SPECIAL REFERENCE TO MUVATTUPUZHA THALUK" 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 by **Mr. ALFIN JOSE JAMES** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha.

for 

Mrs. AMBILY V  
GUIDE



Mr. MEJO JOHN JOHNSON  
HEAD OF DEPARTMENT



Rev. Fr. Dr. JOSE THURAVACKAL CMI  
PRINCIPAL

External viva-voce examination conducted on

.....



Place:

Date:



External Examiner



**“A STUDY ON THE INFLUENCE OF SOCIAL MEDIA  
ADVERTISEMENT ON PURCHASE DECISION OF THE  
CONSUMERS 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,  
**AMITH GEO**

**REG. NO: 210021055591**

Under the guidance of

**Mrs. AMBILY V**

(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 INFLUENCE OF SOCIAL MEDIA ADVERTISEMENT ON PURCHASE DECISION OF THE CONSUMERS 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 AMITH GEO under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mrs. Ambily V

Mr. Mejo John Johnson

Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department



Principal

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

Place: Vazhithala

External Examiner

Date: 22/4/24

**"A STUDY ON THE INFLUENCE OF SOCIAL MEDIA  
ADVERTISEMENT ON PURCHASE DECISION OF THE  
CONSUMERS 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,  
**ANANDHA KRISHNAN KK**

**REG. NO: 210021055592**

Under the guidance of

**Mrs. AMBILY V**

(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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This is to certify that the project report entitled "A STUDY ON THE INFLUENCE OF SOCIAL MEDIA ADVERTISEMENT ON PURCHASE DECISION OF THE CONSUMERS 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 ANANDHAKRISHNAN KK under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mrs. Ambily V

Guide

  
Mr. Mejo John Johnson

Head of the Department

  
Rev. Fr. Dr. Jose Thuravackal CMI

Principal

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

Place: Vazhithala

  
External Examiner

Date:



**"A STUDY ON FIVE YEAR FINANCIAL PERFORMANCE OF  
SREEDHAREEYAM AYURVEDIC EYE HOSPITAL AND  
RESEARCH CENTRE PVT LTD"**

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,

**ANISHA ANN SAJI**

**REG. NO: 210021055593**

Under the guidance of

**Mrs. AMBILY V**

**(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, approved by AICTE

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FIVE YEAR FINANCIAL PERFORMANCE OF SREEDIHAREEYAM AYURVEDIC EYE HOSPITAL AND RESEARCH CENTRE PVT LTD", 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 ANISHA ANN SAJI under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mrs. Ambily V

  
Mr. Mejo John Johnson

  
Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department

  
Principal

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

Place: Vazhithala

  
External Examiner

Date: 02/05/2024



**SREEDHAREEYAM**  
Eye of Ayurveda




An NABH accredited and ISO 9001- 2015  
certified Ayurveda Hospital  
CIN: U85110KL2003PTC016141

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that Ms. Anisha Ann Saji, student of Santhigiri College of Computer Sciences Vazhithala, Idukki Dist has successfully completed Project Work on "A Study on Five Year Financial Performance of Sreedhareeyam Ayurvedic Eye Hospital & Research Centre Pvt Ltd " in our Organization for a period of 30 days as part of her study for submitting project report.

**For Sreedhareeyam Ayurvedic Eye Hospital &  
Research Centre Pvt. Ltd.**

  
**Maya George**  
Sr. Manager-HR

Date : 27-04-2024

Place: Koothattukulam



**“A STUDY ON FIVE YEAR FINANCIAL PERFORMANCE OF  
SREEDHAREEYAM AYURVEDIC EYE HOSPITAL AND  
RESEARCH CENTRE PVT LTD”**

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,

**ANJANA H**

**REG. NO: 210021055594**

Under the guidance of

**Mrs. AMBILY V**

**(ASSISTANT PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**





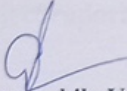
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## COLLEGE OF COMPUTER SCIENCES

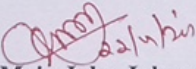
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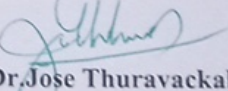
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Mrs. Ambily V

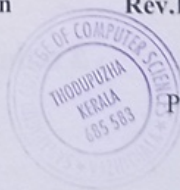
Guide

  
Mr. Mejo John Johnson

Head of the Department

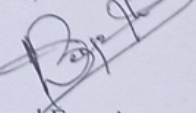
  
Rev. Fr. Dr. Jose Thuravackal CMI

Principal



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

Place: Vazhithala

  
External Examiner

Date:



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Mrs. Ambily V

Mr. Mejo John Johnson

Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department



Principal

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

Place: Vazhithala

External Examiner

Date:





**SREEDHAREEYAM**  
Eye of Ayurveda




An NABH accredited and ISO 9001- 2015  
certified Ayurveda Hospital  
CIN: U85110KL2003PTC016141

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that Ms. Anjana H, student of Santhigiri College of Computer Sciences Vazhithala, Idukki Dist has successfully completed Project Work on "A Study on Five Year Financial Performance of Sreedhareeyam Ayurvedic Eye Hospital & Research Centre Pvt Ltd " in our Organization for a period of 30 days as part of her study for submitting project report.

**For Sreedhareeyam Ayurvedic Eye Hospital &  
Research Centre Pvt. Ltd.**

  
**Maya George**  
Sr. Manager-HR

Date : 27-04-2024

Place: Koothattukulam



**“A STUDY ON NON-PERFORMING ASSET IN PURAPPUZHA SEVICE  
COOPERATIVE BANK WITH SPECIAL REFERNENCE TO PURAPPUZHA  
AREA”**

**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  
ANUGRAH T RAJESH  
REG.NO: 210021055595**

**Under the Guidance of  
Mr. SHARAFUDEEN P J  
(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 NON-PERFORMING ASSET IN PURAPPUZHA SEVICE COOPERATIVE BANK WITH SPECIREFERNENCE TO PURAPPUZHA AREA" submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce, is a Bonafede record of the original work done by ANUGRAH T RAJESH under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mr. Sharafudeen P J

Project Guide

Mr. Mejo John Johnson

Head of Department

Fr. Jose Thurackal CMI

Principal



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

Place: Vazhithala

Date 02/05/2024.

  
External Examiner

**"A STUDY ON NON-PERFORMING ASSET IN PURAPPUZHIA SEVICE  
COOPERATIVE BANK WITH SPECIAL REFERENCE TO PURAPPUZHIA  
AREA"**

**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 SHAN**

**REG.NO: 210021055596**

**Under the Guidance of**

**Mr. SHARAFUDEEN P J**

**(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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Mr. Sharmadeen P J

Project Guide

Head of Department

Fr. Jose Thurackal CMI

Principal

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

Place: Vazhithala

Date

External Examiner

**“A STUDY ON THE AWARENESS AND PERCEPTION OF E-BANKING  
AMONG THE PUBLIC, WITH SPECIAL REFERENCE TO HDFC,  
MUVATTUPUZHA”**

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,

**BONY PRONSON**

**REG.NO : 210021055597**

**SIXTH SEMESTER BCOM (FINANCE & TAXATION)**

Under the guidance of

**Mr. SHARAFUDEEN P J**

**(ASSISTANT PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**





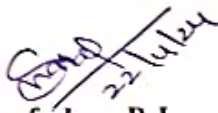
# SANTHIGIRI

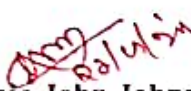
## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE AWARENESS AND PERCEPTION OF E-BANKING AMONG THE PUBLIC, WITH SPECIAL REFERENCE TO HDFC, MUVATTUPUZHA " 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 BONY PRONSON under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mr. Sharafudeen P J  
Project Guide

  
Mr. Mejo John Johnson  
Head of the Department

  
Rev. Fr. Dr. Jose Thurackal CMI  
Principal



External viva-voce examination conducted on. 02.10.2024.

Place: Vazhithala

Date: 22/04/2024

  
External Examiner

**"A STUDY ON THE AWARENESS AND PERCEPTION OF E-BANKING  
AMONG THE PUBLIC, WITH SPECIAL REFERENCE TO HDFC,  
MUVATTUPUZHA"**

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,

**CALWIN SIMETHI**

**REG.NO : 210021055598**

**SIXTH SEMESTER BCOM (FINANCE & TAXATION)**

Under the guidance of

**Mr. SHARAFUDEEN P J**

**(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

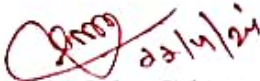
Affiliated to MG University and Approved by AICTE


### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE AWARENESS AND PERCEPTION OF E-BANKING AMONG THE PUBLIC, WITH SPECIAL REFERENCE TO HDFC, MUVATTUPUZHA " 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 **CALWIN SIMETHI** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.



  
Mr. Sharafudeen P J  
Project Guide

  
Mr. Mejo John Johnson  
Head of the Department

  
Rev. Fr. Dr. Jose Thurackal CMI  
Principal

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

Place: Vazhithala

Date:

  
External Examiner

**"A COMPARATIVE STUDY ON ONLINE SHOPPING AND OFFLINE  
SHOPPING WITH SPECIAL REFERENCE TO THODUPUZHA  
MUNICIPALITY"**

**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  
CIJIL THOBIYAS  
REG . NO : 210021055599**

**Under the Guidance of  
Mr. SHARAFUDEEN P J  
(ASSISTANT PROFESSOR)  
DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**





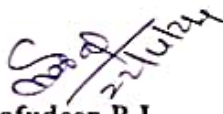
# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

### CERTIFICATE

This is to certify that the project report entitled "A COMPARATIVE STUDY ON ONLINE SHOPPING AND OFFLINE SHOPPING WITH SPECIAL REFERENCE TO THODUPUZHA MUNICIPALITY," submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce, is a bonafide record of the original work done by CIJIL THOBIYAS under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mr. Sharafudeen P J

Project Guide

  
Mr. Mejo John Johnson

Head of Department

  
Fr. Jose Thurackal CMI

Principal



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

Place: Vazhithala

Date

  
External Examiner

**"A COMPARATIVE STUDY ON ONLINE SHOPPING AND OFFLINE  
SHOPPING WITH SPECIAL REFERENCE TO THODUPUZHA  
MUNICIPALITY"**

**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**

**CIRIL BIJU**

**REG . NO : 210021055600**

**Under the Guidance of**

**Mr. SHARAFUDEEN P J**

**(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 MG University and Approved by AICTE

### CERTIFICATE


This is to certify that the project report entitled "A COMPARATIVE STUDY ON ONLINE SHOPPING AND OFFLINE SHOPPING WITH SPECIAL REFERENCE TO THODUPUZHA MUNICIPALITY," submitted to Mahatma Gandhi University in partial fulfilment of the requirement of the award of Bachelor of Commerce, is a bonafide record of the original work done by CIRIL, BIJU under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mr. Sharafudeen P J

Project Guide

  
Mr. Mejo John Johnson

Head of Department

  
Fr. Jose Thurackal CMI  
Principal

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

Place: Vazhithala

Date

  
External Examiner

**"A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT AMONG SBI  
AND ICICI BANKS 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**

**DEVAJITH P BINU**

**REG . NO: 210021055601**

**Under the Guidance of**

**Mr. SHARAFUDEEN P J**

**(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.

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT AMONG SBI AND ICICI BANKS 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 Bonafede record of the original work done by DEVAJITH P BINU under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mr. Saadudeen P J  
Project Guide

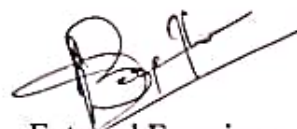
  
Mr. Mejo John Johnson  
Head of Department



  
Mr. Jose Thurackal CMI  
Principal

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

Place: Vazhithala  
Date

  
External Examiner

**"A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT AMONG SBI  
AND ICICI BANKS 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**

**JIBIN JOBY**

**REG . NO: 210021055602**

**Under the Guidance of**

**Mr. SHARAFUDEEN P J**

**(ASSISTANT PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**MARCH 2024**



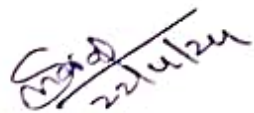
# SANTHIGIRI

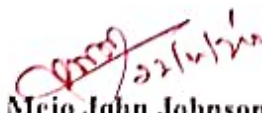
## COLLEGE OF COMPUTER SCIENCES

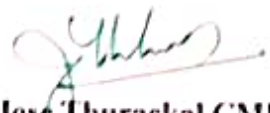
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Mr. Sharafudeen P J  
Project Guide

  
Mr. Mejo John Johnson  
Head of Department


  
Fr. Jose Thurackal CMI  
Principal



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

Place: Vazhithala

Date

  
External Examiner

**"A COMPARATIVE STUDY ON THE USAGE OF E-BANKING  
BY CUSTOMERS OF PUBLIC AND PRIVATE SECTOR BANKS  
WITH SPECIAL REFERENCE TO PIRAVOM TOWN".**

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,

**JOICE JOBY**

**REG. NO: 210021055603**

Under the guidance of

**Mr. SHARAFUDEEN P.J.**

(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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This is to certify that the project report entitled "A COMPARATIVE STUDY ON THE USAGE OF E-BANKING BY CUSTOMERS OF PUBLIC AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO PIRAVOM TOWN", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bona fide record of original work done by **JOICE JOB** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Mr. Sharafudeen P J

Project Guide

Mr. Mejo John Johnson

Head of the Department

Dr. Jose Thuravackal

Principal



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

Place: Vazhithala

Date:

External Examiner

**"A COMPARATIVE STUDY ON THE USAGE OF E-BANKING  
BY CUSTOMERS OF PUBLIC AND PRIVATE SECTOR BANKS  
WITH SPECIAL REFERENCE TO PIRAVOM TOWN".**

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,

**JOSEPH GEORGE**

**REG. NO: 210021055604**

Under the guidance of

**Mr. SHARAFUDEEN P.J.**

(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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This is to certify that the project report entitled "A COMPARATIVE STUDY ON THE USAGE OF E-BANKING BY CUSTOMERS OF PUBLIC AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO PIRAVOM TOWN", submitted to Mahatma Gandhi University in partial fulfillment of the requirement of the award of Bachelor of Commerce is a bona fide record of original work done by **JOSEPH GEORGE** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Mr. Sharafudeen P J

Project Guide

  
Mr. Mejo John Johnson

Head of the Department

  
Fr. Dr. Jose Thuravackal

Principal



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

Place: Vazhithala

Date:

  
External Examiner

**“A STUDY ON THE SCOPE AND CHALLENGES OF  
ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO  
MANJALLOOR PANCHAYATH, ERNAKULAM 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:

**JOSUKUTTY GEORGE**

(Reg. No. 210021055605)

Under the supervision and guidance of

**Mr. SHARAFUDEEN PJ**

(Assistant Professor Department of commerce)



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

Admission to MAU – 2021 and Approved by MAU

**MARCH 2024**





# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

Accredited to MA Education and Approved by AICTE

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE SCOPE AND CHALLENGES OF ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO MANJALLOOR PANCHAYATH, ERNAKULAM 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 JOSUKUTTY GEORGE under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

A handwritten signature in black ink, appearing to read "Sharafudeen PJ", with the date "22/6/24" written below it.

Mr. SHARAFUDEEN PJ

Project Guide

A handwritten signature in red ink, appearing to read "Mejo John Johnson", with the date "22/6/24" written below it.

Mr. Mejo John Johnson

Head of the Department

A handwritten signature in green ink, appearing to read "Jose Thiravackal CMI".

Fr. Jose Thiravackal CMI

Principal

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

Place: Vazhithala

A handwritten signature in black ink, appearing to read "Rajesh K", with the date "22/6/24" written below it.

External Examiner

Date:

**“A STUDY ON THE SCOPE AND CHALLENGES OF  
ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO  
MANJALLOOR PANCHAYATH, ERNAKULAM 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:

**MUKUNDALAL K T**

(Reg. No. 210021055606)

Under the supervision and guidance of

**Mr. SHARAFUDEEN PJ**

(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 SCOPE AND CHALLENGES OF ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO MANJALLOOR PANCHAYATH, ERNAKULAM 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 MUKUNDALAL K T under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Handwritten signature of Mr. Sharafudeen PJ in black ink.

Mr. SHARAFUDEEN PJ

Project Guide

Handwritten signature of Mr. Mejo John Johnson in red ink.

Mr. Mejo John Johnson

Head of the Department

Handwritten signature of Fr. Jose Thuravackal CMI in green ink.

Fr. Jose Thuravackal CMI

Principal



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

Place: Vazhithala

Handwritten signature of the External Examiner in black ink.  
External Examiner

Date:

**"A STUDY ON FINANCIAL BEHAVIOUR OF SALARIED CLASS  
TOWARDS VARIOUS INVESTMENT OPTIONS AVAILABLE 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,

**NAYANA SANTHOSH**

**REG. NO: 210021055607**

Under the guidance of

**DR STALIN J**

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE



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

WISDOM BEGETS KNOWLEDGE

**MARCH 2024**





# SANTHIGIRI

## COLLEGE OF COMPUTER SCIENCES

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON FINANCIAL BEHAVIOUR OF SALARIED CLASS TOWARDS VARIOUS INVESTMENT OPTIONS AVAILABLE 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 Bonafede record of original work done by NAYANA SANTHOSH under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Dr. STALIN J  
Guide

Mr. Mejo John Johnson  
Head of the Department

Rev. Fr. Dr. Jose Thuravackal CMI  
Principal

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



Place: Vazhithala

Date:

External Examiner

**"A STUDY ON FINANCIAL BEHAVIOUR OF SALARIED CLASS  
TOWARDS VARIOUS INVESTMENT OPTIONS AVAILABLE 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,

**NEEMA SAJEEV**

**REG. NO: 210021055609**

Under the guidance of

**DR STALIN J**

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE



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

A Division of Mahatma Gandhi University, Kottayam

**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 FINANCIAL BEHAVIOUR OF SALARIED CLASS TOWARDS VARIOUS INVESTMENT OPTIONS AVAILABLE 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 Bonafede record of original work done by NEEMA SAJEEV under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Dr. STALIN J  
Guide

  
Mr. Mejo John Johnson  
Head of the Department


  
Rev. Fr. Dr. Jose Thuravackal CMI  
Principal



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

Place: Vazhithala

Date:

  
External Examiner

**"A STUDY ON PERSONAL FINANCE MANAGEMENT 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,

**NEHA AREECKAL**

**REG. NO: 210021055610**

Under the guidance of

**DR STALIN J**

(ASSOCIATE 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 PERSONAL FINANCE MANAGEMENT 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 NEHA AREECKAL under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Dr. STALIN J  
Guide

  
Mr. Mejo John Johnson  
Head of the Department


  
Rev. Fr. Dr. Jose Thuravackal CMI  
Principal



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

Place: Vazhithala

Date:

  
External Examiner

**“A STUDY ON PERSONAL FINANCE MANAGEMENT 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,

**PARVATHY SHAJI**

**REG. NO: 210021055611**

Under the guidance of

**DR STALIN J**

**(ASSOCIATE PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AJCTE

**2024 MARCH**




# **SANTHIGIRI**

## **COLLEGE OF COMPUTER SCIENCES**

Affiliated to MG University and Approved by AICTE

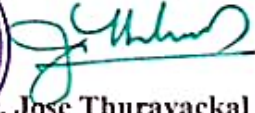
### **CERTIFICATE**

This is to certify that the project report entitled "**A STUDY ON PERSONAL FINANCE MANAGEMENT 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 **PARVATHY SHAJI** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
**Dr. STALIN J**  
Guide

  
**Mr. Mejo John Johnson**  
Head of the Department




  
**Dr. Jose Thuravackal CMI**  
Principal

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

Place: Vazhithala

Date:

  
External Examiner

**“A STUDY ON AWARENESS AND KNOWLEDGE ABOUT WEALTH  
MANAGEMENT AMONG INDIVIDUALS 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,

**RENISH XAVIER**

**REG. NO: 210021055612**

Under the guidance of

**Dr. STALIN J**

**(ASSOCIATE 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 AWARENESS AND KNOWLEDGE ABOUT WEALTH MANAGEMENT AMONG INDIVIDUALS 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 Bonafede record of original work done by RENISH XAVIER under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Sciences, Vazhithala, Thodupuzha.

  
Dr. Stalin J  
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: 22/01/2024

  
External Examiner

**"A STUDY ON AWARENESS AND KNOWLEDGE ABOUT WEALTH  
MANAGEMENT AMONG INDIVIDUALS 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,

**RIJO REJI**

**REG. NO: 210021055613**

Under the guidance of

**Dr. STALIN J**

**(ASSOCIATE PROFESSOR)**

**DEPARTMENT OF COMMERCE**



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

Affiliated to MG University and Approved by AICTE

**2024 MARCH**



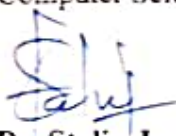
# SANTHIGIRI


## COLLEGE OF COMPUTER SCIENCES

Affiliated to MG University and Approved by AICTE

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Dr. Stalin J  
Guide


  
Mr. Mejo John Johnson  
Head of the Department

  
Rev. Fr. Dr. Jose Thuravackal CMI  
Principal



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

Place: Vazhithala

  
External Examiner

Date: 22/4/2024

**“A STUDY ON EFFECTIVENESS  
OF E-PAYMENT SYSTEM AMONG YOUTH  
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,

**SHARON DENNY**

**REG. NO:210021055614**

Under the guidance of

**Dr. STALIN J**

**(ASSOCIATE 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 EFFECTIVENESS OF E-PAYMENT SYSTEM AMONG YOUTH 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 SHARON DENNY under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Dr. Stalin V

Guide

  
Mr. Mejo John Johnson

Head of the Department


  
Rev. Fr. Dr. Jose Thuravaackal CMI

Principal

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

Place: Vazhithala

Date:

  
External Examiner

**"A STUDY ON EFFECTIVENESS  
OF E-PAYMENT SYSTEM AMONG YOUTH  
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,**

**SHEBA MONCY**

**REG. NO:210021055615**

**Under the guidance of**

**Dr. STALIN J**

**(ASSOCIATE 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 EFFECTIVENESS OF E-PAYMENT SYSTEM AMONG YOUTH 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 Bonafede record of original work done by SHEBA MONCY under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Dr. Stalin J  
Guide

Mr. Mejo John Johnson  
Head of the Department

Rev. Fr. Dr. Jose Thuravackal CMI  
Principal



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

Place: Vazhithala

Date: 22 / 4 / 2024

External Examiner

**“A STUDY ON FINANCIAL LITERACY AMONG YOUTH  
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,  
**SONA SIVI**  
**REG. NO: 210021055616**

Under the guidance of  
**Dr STALIN J**  
(ASSOCIATE 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 FINANCIAL LITERACY AMONG YOUTH 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 SONA SIVI under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Dr. Stalin J

Guide

Mr. Mejo John Johnson

Head of the Department

Rev. Fr. Dr. Jose Thuravackal CMI

Principal



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

Place: Vazhithala

Date:

External Examiner

**"A STUDY ON FINANCIAL LITERACY AMONG YOUTH  
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,  
**SREELAKSHMI SURESH**  
**REG. NO: 210021055617**

Under the guidance of  
**Dr STALIN J**  
(ASSOCIATE 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 FINANCIAL LITERACY AMONG YOUTH 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 SREELAKSHMI SURESH under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Dr. Stalm J

Guide

Mr. Mejo John Johnson

Head of the Department

Rev. Fr. Dr. Jose Thuravackal CMI

Principal



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

Place: Vazhithala

Date:

External Examiner

**“A STUDY ON THE EFFECT OF ONLINE BANKING SERVICES  
AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO  
COLLEGES IN THODUPUZHA TOWN”**

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,

**SREYA M S**

**REG. NO: 210021055618**

Under the guidance of

**DR STALIN J**

(ASSOCIATE 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 ABTE

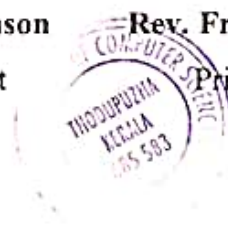
## **CERTIFICATE**

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

**Dr. STALIN J**  
Guide

**Mr. Mejo John Johnson**  
Head of the Department

**Rev. Fr. Dr. Jose Thuravackal CMI**  
Principal



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

Place: Vazhithala

External Examiner

Date:

**“A STUDY ON THE EFFECT OF ONLINE BANKING SERVICES  
AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO  
COLLEGES IN THODUPUZHA TOWN”**

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,

**SUFIN P S**

**REG. NO: 210021055619**

Under the guidance of

**DR STALIN J**

(ASSOCIATE PROFESSOR)

DEPARTMENT OF COMMERCE



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

Affiliated to MG University and Approved by AICTE

**2024 MARCH**



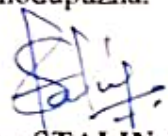
# SANTHIGIRI

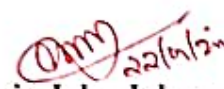
## COLLEGE OF COMPUTER SCIENCES

Affiliated to MGL University and Approved by AICTE

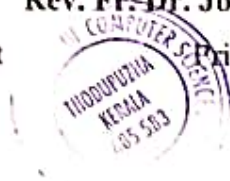
### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON THE EFFECT OF ONLINE BANKING SERVICES AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO COLLEGES IN THODUPUZHA TOWN", 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 **SUFIN P S** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
**Dr. STALIN J**  
Guide

  
**Mr. Mejo John Johnson**  
Head of the Department


  
**Rev. Fr. Dr. Jose Thuravackal CMI**  
Principal



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

Place: Vazhithala

Date:

  
External Examiner

**"A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE  
ANALYSIS OF TATA MOTORS AND MARUTI SUZUKI"**

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,

**TEMY TOMY**

**REG. NO: 210021055620**

Under the guidance of

**DR. BINCY BABY**

(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 Mahatma Gandhi University, Kottayam, Kerala. Approved by AICTE.

### **CERTIFICATE**

This is to certify that the project report entitled "A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF TATA MOTORS AND MARUTI SUZUKI", 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 **TEMY TOMY** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

**Dr. Bincy Baby**  
Guide

**Mr. Mejo John Johnson**  
Head of the Department

**Rev. Fr. Dr. Jose Thiruvackal CMI**  
Principal



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

Place: Vazhithala

Date:

**External Examiner**

**“A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE  
ANALYSIS OF TATA MOTORS AND MARUTI SUZUKI”**

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,

**VISHNUPRIYA CC**

**REG. NO: 210021055621**

Under the guidance of

**DR. BINCY BABY**

(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

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Dr. Bincy Baby  
Guide

  
Mr. Mejo John Johnson  
Head of the Department


  
Rev. Fr. Dr. Jose Thuruvaackal CMI  
Principal



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

Place: Vazhithala

Date:

  
External Examiner

**“A STUDY ON PERCEPTION OF STUDENTS REGARDING  
MUTUAL FUNDS WITH SPECIAL REFERENCE TO VARIOUS  
COLLEGES IN THODUPUZHA”**

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,  
**ADHITHYAKRISHNAN B**

**REG. NO: 210021055622**

Under the guidance of

**Mrs. BINCY BABY**

**(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

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON PERCEPTION OF STUDENTS REGARDING MUTUAL FUNDS WITH SPECIAL REFERENCE TO VARIOUS COLLEGES IN 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 **ADHITHYAKRISHNAN B** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Bincy Baby

Mr. Mejo John Johnson

Rev. Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department



Principal

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

Place: Vazhithala

  
External Examiner

Date: 02-05-2024

**“A STUDY ON PERCEPTION OF STUDENTS REGARDING  
MUTUAL FUNDS WITH SPECIAL REFERENCE TO VARIOUS  
COLLEGES IN THODUPUZHA”**

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,

**AJAY P MANOJ**

**REG. NO: 210021055623**

Under the guidance of

**Mrs. BINCY BABY**

(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

### CERTIFICATE

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Bincy Baby

  
Mr. Mejo John Johnson

Guide

Head of the Department




  
Fr. Dr. Jose Thuravackal CMI

Principal

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

Place: Vazhithala

Date:

  
External Examiner

**“A STUDY ON HOME LOANS IN ICICI BANK WITH  
SPECIAL REFERENCE TO THODUPUZHA BRANCH”**

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,

**ALAN SALI**

**REG. NO: 210021055624**

Under the guidance of

**DR. BINCY BABY**

(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

Established in 1983, Affiliated to Mahatma Gandhi University and Approved by KJ Somaiya Institute of Management Studies and Research

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON HOME LOANS IN ICICI BANK WITH SPECIAL REFERENCE TO THODUPUZHA BRANCH", 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 SALI under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

 DR. BINCY BABY    Mr. Mejo John Johnson    Rev. Fr. Dr. Jose Thuravackal CMI


Guide

Head of the Department

Principal

External viva-voce examination conducted on.....02.....1.....05.....1.....2024

Place: Vazhithala

  
External Examiner

Date: 02-05-2024.

**“A STUDY ON HOME LOANS IN ICICI BANK WITH  
SPECIAL REFERENCE TO THODUPUZHA BRANCH”**

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,

**JAMES SUNNY**

**REG. NO: 210021055625**

Under the guidance of

**DR. BINCY BABY**

(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 ASCTE

### CERTIFICATE

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DR. BINCY BABY

Mr. Mejo John Johnson

Guide

Head of the Department



Dr. Jose Thuravackal CMI

Principal

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

Place: Vazhithala

External Examiner

Date:

**“A STUDY ON EMPLOYEE RIGHTS, BENEFITS  
AND SAFETY MEASURES IN WITH SPECIAL  
REFERENCE TO ST.JOHN’S HOSPITAL  
KATTAPPANA”**

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,

**JERIN JAISON**

**REG. NO: 210021055626**

Under the guidance of

**Dr. BINCY BABY**

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

### **CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON EMPLOYEE RIGHTS ,BENEFITS AND SAFETY MEASURES WITH SPECIAL REFERENCE TO ST.JOHN'S HOSPITAL KATTAPPANA 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 **JERIN JAISON** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Dr. Bincy Baby

  
Mr. Mejo John Johnson

  
Rev. Fr. Dr. Jose Thuravackal CMI

Guide


Head of the Department

Principal



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

Place: Vazhithala

  
External Examiner

Date:

**“A STUDY ON EMPLOYEE RIGHTS, BENEFITS  
AND SAFETY MEASURES IN WITH SPECIAL  
REFERENCE TO ST.JOHN’S HOSPITAL  
KATTAPPANA”**

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,

**MIDHUN JOSHI**

**REG. NO: 210021055627**

Under the guidance of

**Dr. BINCY BABY**

**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 EMPLOYEE RIGHTS ,BENEFITS AND SAFETY MEASURES WITH SPECIAL REFERENCE TO ST.JOHN'S HOSPITAL KATTAPPANA 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 MIDHUN JOSHI under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

Dr. Bincy Baby Mr. Mejo John Johnson

Rev Fr. Dr. Jose Thuravackal CMI

Guide

Head of the Department

Principal



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

Place: Vazhithala

External Examiner

Date: 2-05-2024.

**“A STUDY ON CUSTOMER'S PERCEPTION ABOUT NON-  
PERFORMING ASSETS OF UNION BANK IN INDIA WITH  
SPECIAL REFERENCE TO ARAKUZHA BRANCH,  
MUVATTUPUZHA”**

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,

**NAKUL PRATAP**

**REG. NO.: 210021055628**

Under the guidance of

**Dr. BINCY BABY**

**(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 Mahatma Gandhi University and Approved by AICTE

### CERTIFICATE

This is to certify that the project report entitled "A STUDY ON CUSTOMER'S PERCEPTION ABOUT NON-PERFORMING ASSETS OF UNION BANK IN INDIA WITH SPECIAL REFERENCE TO ARAKUZHA BRANCH, MUVATTUPUZHA", 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 **NAKUL PRATAP** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
Dr. Bincy Baby

Guide

  
Mr. Mejo John Johnson

Head of the Department

  
Rev. Fr. Dr. Jose Thuravackal

Principal



External viva-voce examination conducted on.....09...../.....05...../..2024..



**"A STUDY ON CUSTOMER'S PERCEPTION ABOUT NON-  
PERFORMING ASSETS OF UNION BANK IN INDIA WITH  
SPECIAL REFERENCE TO ARAKUZHA BRANCH,  
MUVATTUPUZHA"**

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,

**PUNCHIRI SURESH**

**REG. NO.: 210021055629**

Under the guidance of

**Dr. BINCY BABY**

**(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**

Autonomous Institution Approved by AICTE

### **CERTIFICATE**

This is to certify that the project report entitled "**A STUDY ON CUSTOMER'S PERCEPTION ABOUT NON-PERFORMING ASSETS OF UNION BANK IN INDIA WITH SPECIAL REFERENCE TO ARAKUZHA BRANCH, MUVATTUPUZHA**", 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 **PUNCHIRI SURESH** under my guidance and supervision during the period of study in the Department of Commerce, Santhigiri College of Computer Science, Vazhithala, Thodupuzha.

  
**Dr. Bincy Baby**

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.....

