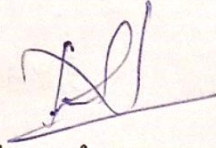


CERTIFICATE

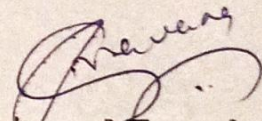
This Is to Certify that the project titled "CUSTOMER REALATIONSHIP MANAGEMENT SYSTEM IN MALABAR GOLD AND DIAMONDS, KANPUR" submitted to University of Calicut in partial fulfillment of the requirement for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms.SREEMOL.K and the Project has not formed the basis for the award of any degree, diploma ,fellowship or other similar title or recognition before.

Viva Voice Examination held On: 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "IMPACT OF COVID-19 ON THE CONSUMPTION PATTERN OF RURAL CUSTOMERS WITH SSPECIAL REFERENCE TO KODENCHERRY GRAMA- PANCHAYAT (CALICUT)" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. SONA SEBASTIAN and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

28/07/2021

Internal examiner

NINIKALA K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 674 022

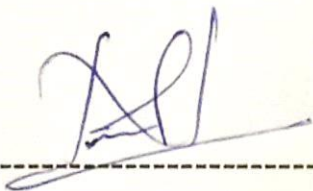
External examiner

Dr. K. BRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

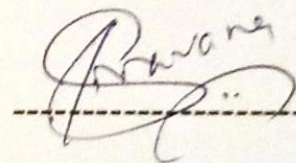
This is to certify that the project titled "A STUDY ON BRAND LOYALTY AT INDUS MOTORS, VATAKARA" submitted to the University of Calicut in partial fulfillment for the award of Bachelor's Degree in Commerce, is record of bona fide research work done by SETHULAKSHMI M. The project has not been formed on the basis for the award of any degree, diploma, fellowship or similar title or recognition before.

Viva voice examination held on-----28/07/2021-----



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner
Dr. K. SRAVANA

Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

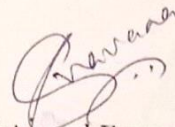
This is to certify that the project title "**CUSTOMER PERCEPTION TOWARDS ROYAL ENFILED WITH SPECIAL REFERENCE TO CALICUT DISTRICT.**" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. ROSHNA P.K** and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

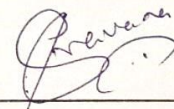
This is to certify that the project titled 'Savings and Investment Behaviour of College Teachers With Special Reference to Kozhikode District' submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Maneesha Mathew and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva Voice Examination held on 28/7/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

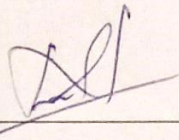
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "MICRO BUSINESS AND GOVERNMENT FINANCIAL SUPPORT with special reference to Kozhikode district " Submitted to the University of Calicut in partial fulfillment for the award of Bachelor's of commerce, is a record of bonafide research work done By Ms. MALAVIKA.K . The project has not been formed the basis for the award of any degree , diploma , fellowship or other similar title or recognition before.


Viva voice examination held on

28/07/2021



Internal examiner

NINIKALA K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



external examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

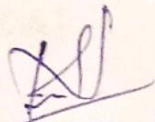
CERTIFICATE

This is to certify that the project titled "CO-OPERATIVE BANK AND RURAL CREDIT FOR INCLUSIVE GROWTH: A STUDY OF PERUVAYAL CO-OPERATIVE BANK" submitted to the university of Calicut in partial fulfillment of the requirements for the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Jiss Joseph and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

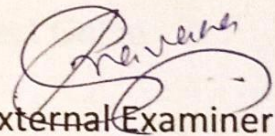
28/07/2021

Internal Examiner



NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009

External Examiner



Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

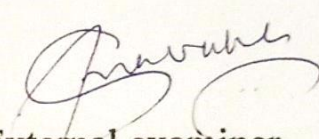
This is to certify that the project titled "employees issues due to covid-19 pandemic with special reference to ECOMATE company" submitted to the university of Calicut in partial fulfillment of the requirements for the award of bachelor degree in commerce, is a record of bona fide research work done by Ms. KRISHNAPRIYA MP and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



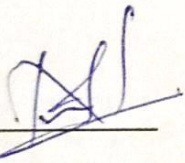
External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

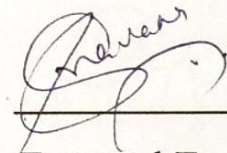
This is to certify that the project entitled "**A STUDY ON CONSUMER APPROACH TOWARDS PLASTIC MONEY**" submitted to the university of Calicut in partial fulfilment of the requirements for the award of Bachelor degree in commerce , is a record of bonafide work done by Ms.Jesniya.T, under my guidance and supervision and the project has not formed the basis for the award of any degree , diploma, fellowship or other similar title or recognition before.

Viva voce examination held on 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

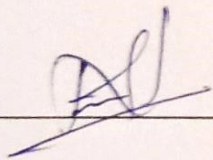
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

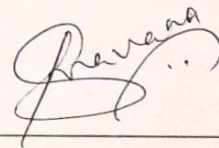
This is to certify that Ms.APARNA.A.P. is the student of the Department of Commerce, Providence Women's College, Calicut and this project report entitled " **SAVING AND INVESTMENT HABITS OF WORKING WOMEN WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT** " has been submitted by her for the partial fulfillment of requirement for the award of the Degree of Bachelor of Commerce, (CUCBCSS-UG), University of Calicut, and the project have not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on

28/07/2021



Internal Examiner
NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673



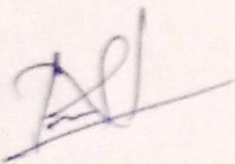
External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

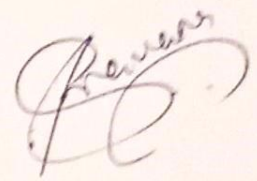
This is to certify that the project titled "EFFECTIVENESS OF E-GOVERNANCE IN AKSHAYA E-KENDRA WITH SPECIAL REFERENCE TO THALAYAD BRANCH(CALICUT)" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor's Degree in Commerce, is a record of bonafide research work done by Ms. Iris Maria George and the project has not been formed on the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

28/07/2021



Internal examiner
NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

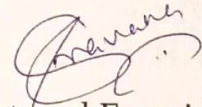
This is to certify that the project titled "CONSUMER ATTITUDE TOWARDS MOBILE BANKING WITH SPECIAL REFERANCE TO KOZHICODE DISTRICT" submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. HASNA .K and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on : 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

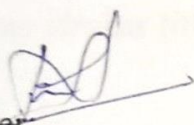
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

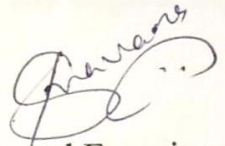
This is to certify that the project titled "ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO VATAKARA" submitted to the University of Calicut in partial fulfilment of the requirement of the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. ANUSERR AK and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination on: 28/07/2021

Internal Examiner:


NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009

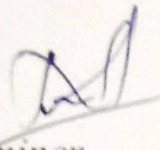
External Examiner:


Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

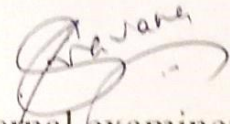
This is to certify that the project titled "PROBLEMS FACED BY RETAILERS IN SM STREET, CALICUT" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. FARHA SIRAJ and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009




External examiner


Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the student [Name] has successfully completed the course
[Course Name] with Special Distinction in the examination conducted by the
University of [University Name] in the month of [Month] 20[Year]. The
student has secured a grade of [Grade] in the examination. A record of the student's
work is available in the [Department Name] and the project work has formed the basis for the
award of this degree. [Institution Name] is pleased to confer this recognition
upon the student.

This was Examined and signed on 2/12/2021

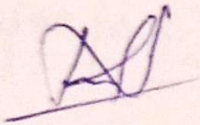

Internal Examiner
[Name]
[Title]
[Institution Name]


External Examiner
[Name]
[Title]
[Institution Name]

CERTIFICATE

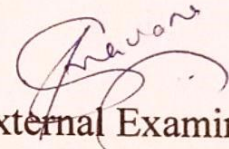
This is to certify that the project titled "INFLUENCE OF ADVERTISING ON CONSUMER BUYING BEHAVIOUR TOWARDS COSMETIC PRODUCTS" Submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **MS. DRISSYA PRABHA R S**, and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "Investment pattern among senior citizens with special reference to Kodom village Kasargod district" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of original work done by Ms. Chinnu Prakash under the guidance and supervision of Ms. Mirabel Josephine Paul Assistant Professor, Department of Commerce, Providence Women's College Calicut. She have successfully completed 21 days project and it has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021

Internal examiner:

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009

External examiner:

Dr. K. BRAVARA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

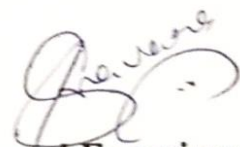
CERTIFICATE

This is to certify the project title "**ROLE OF ADVERTISEMENT IN CONSUMER PREFERENCE TO BABY PRODUCT**" Submitted to the university of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in commerce , is a record of bonafide research work done by **Ms. BIJIMOL C K** the project has not formed the basis for the award of any Degree ,Diploma ,Fellowship or other similar title or recognition before .

Viva voice examination held on : 28/07/2021



Internal Examiner
NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009

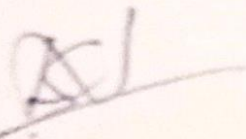


External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

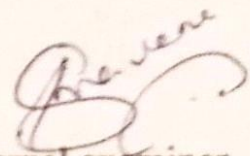
This is to certify that the project titled "VIEWERS PERCEPTION TOWARDS MALAYALAM NEWS CHANNELS WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. ASWATHI K and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



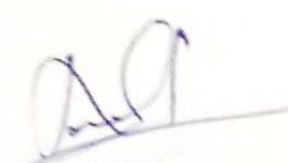
External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

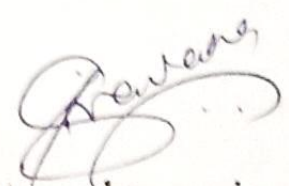
CERTIFICATE

This is to certify that the project titled **CUSTOMER AWARENESS TOWARDS HOME LOAN POLICIES WITH SPECIAL REFERENCE TO WAYANAD DISTRICT CO-OPERRATIVE BANK, PULPALLY BRANCH**" submitted to the University of Calicut in partial fulfillment of the requirements of the award of Bachelor Degree in Commerce, is a record of bonfire research work done by **Ms. Aswani** and the project have not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021


Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009


External examiner

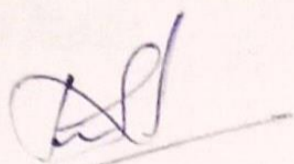
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "A STUDY ON THE AWARENESS AND USAGES OF DIGITAL WALLET AMONG YOUTH WITH SPECIAL REFERENCE TO WAYANAD DISTRICT" submitted to the University Of Calicut in partial fulfillment of the requirements for the award of Bachelor's Degree in Commerce, is a record of bonafide research work done by **Ms. Archana T S.** The project has not been formed on the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

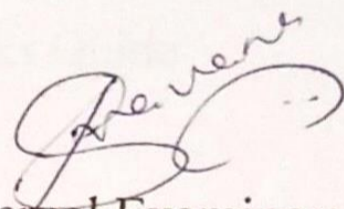
Viva voice examination held on:

28/07/2021



Internal Examiner:

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner:

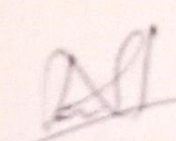
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

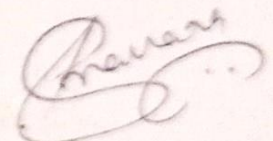
This is to certify that the project titled "CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING" submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor's Degree in Commerce, is a record of Bonafede research work done by Ms. ANNA MERINE and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

28/07/2021


Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009

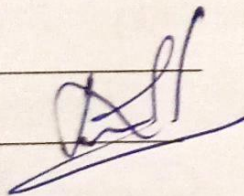

External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P. G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

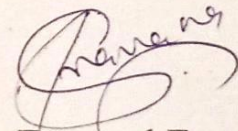
This is to certify that the project titled "**Customer satisfaction towards banking services of Kallanode service Co-operative bank**" submitted to the university of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce , is a record of bonafide research work done by Ms. Anju Sebastian and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva Voce Examination held on 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

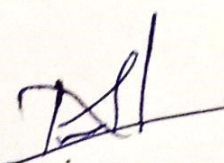
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

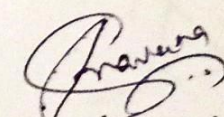
This is to certify that the project titled “**ATTITUDE OF CUSTOMERS TOWARDS POST OFFICE INVESTMENT SCHEMES IN KOZHIKODE CORPORATION**” submitted to the University of Calicut in partial fulfillment of the requirements of the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. ANJANA P** and the project have not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

28/07/2021


Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009


External examiner

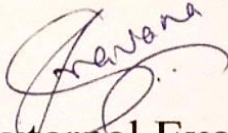
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to clarify that the project titled "**A STUDY ON EMPLOYEE SATISFACTION IN KSEB IN MEENANGADI BRANCH - WAYANAD**" submitted to the university of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in commerce, is a record of bonafide research work done by **Ms. Anjana M K**, under the guidance and supervision and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021

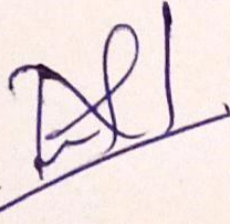

Internal Examiner
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009


External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

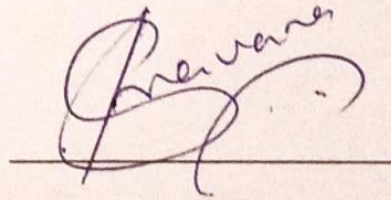
CERTIFICATE

This is to certify that the project titled "A STUDY ON THE MARKETING STRATEGIES OF KERALA MALANAD KARSHAKA PRODUCE CO-OPERATIVE MARKETING SOCIETY LTD THIRUVAMBADY, WITH SPECIAL REFERENCE TO HEARTONICA" submitted to the University of Calicut in partial fulfillment for the award of Bachelor's Degree in Commerce, is record of bonafide research work done by Ms. Anita Jose. The project has not been formed on the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on 28/07/2021



Internal Examiner
NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009

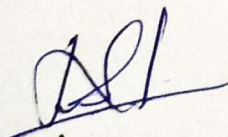


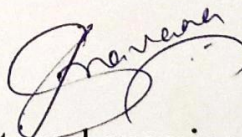
External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project "JOB SATISFACTION OF EMPLOYEES AT MARUTI SUZUKI INDUS MOTORS KOYILANDY" submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. AMISHA PN and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021

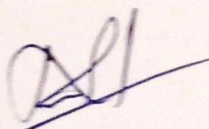

Internal examiner:
NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009


External examiner:
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

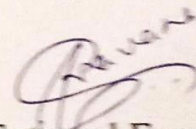
This is to certify that the project titled "EFFECTIVENESS OF SOCIAL MEDIA IN SMEs WITH SPECIAL REFERANCE TO KANNUR DISTRICT" submitted to the University of Calicut in partial fulfillment of the requirement of the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. ALPHONSA THOMAS and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

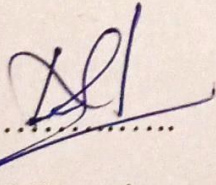
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kashikode-18

CERTIFICATE

This is to certify that the project titled “EMPLOYEE RETENTION STRATEGY WITH SPECIAL REFERENCE TO TVS IYENGAR SONS PVT LTD” submitted to the university of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Aleena M.V, under the guidance and supervision and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

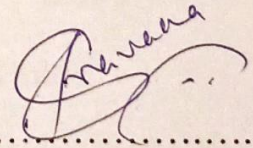
Viva vice Examination held no

28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled “**STUDY ON SERVICE QUALITY WITH SPECIAL REFERENCE TO INDUS MOTOR, CALICUT**” submitted to the University of Calicut in partial fulfillment of the requirement of the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. AKHILA K** and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

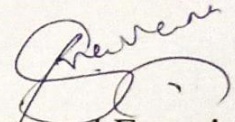
Viva voice examination on:

28/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

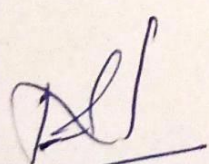
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

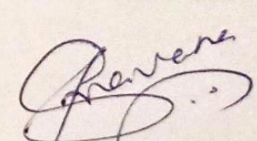
This is to certify that the project titled "EMPLOYEE PERCEPTION ABOUT MERGING OF BANKS WITH SPECIAL REFERENCE TO SBI" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. AISWARYA.M.DAS and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

28/07/2021


Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009


External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled “**IMPACTS OF FLOODS ON FARMERS WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT**” submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. AISWARYA C and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

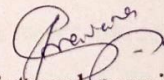
Viva voice examination held on:

27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

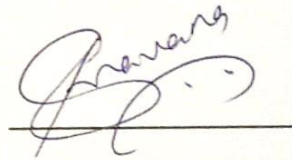
This is to certify that the project titled 'Prospects and challenges of real estate markets' submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Adula Harif .v, under my guidance and supervision and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva Voce Examination held on 27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

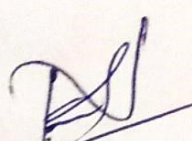
CERTIFICATE

This is to certifying that this project report entitled " A STUDY ON QUALITY OF WORK LIFE OF EMPLOYEES WITH SPECIAL REFERENCE TO PMK CONSTRUCTION " was prepared by Miss. ADHEENA N. K. (PWASBCM028) under my guidance and supervision in partial fulfillment of the requirements for the award of the degree of Bachelor of commerce (B.Com) with finance by the University of Calicut during the academic year 2018 -2021.

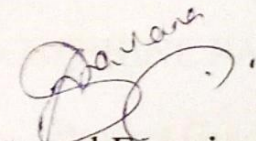
Submitted to examination held on:

27/07/2021

Internal Examiner


NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009

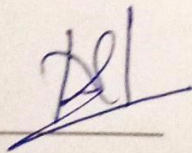
External Examiner


Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

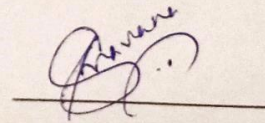
This is to certify that this project report entitled “CUSTOMER SATISFACTION OF ROYAL ENFIELD WITH SPECIAL REFERENCE TO THRISSUR DISTRICT” submitted to the university of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree of Commerce, is a record of bonafide research work done Ms. Vyshnavidevi. K. S and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voce examination held on 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



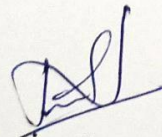
External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

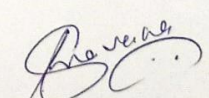
CERTIFICATE

This is to certify that the project "ATTITUDE OF INVESTORS TOWARDS STOCK MARKET WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT" submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. SREELAKSHMI R and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021


Internal examiner:

NINIKALA. K
Asst Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009

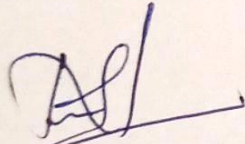

External examiner:

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

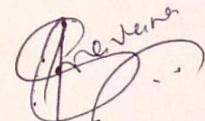
This is to certify that the project titled "**COMPARATIVE STUDY ON SERVICE QUALITY PROVIDED BY SBI & ICICI BANK IN KOZHIKODE BRANCH**" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Sneha Mp and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project entitled "A STUDY ON INVESTMENT PATTERNS IN MUTUAL FUNDS WITH SPECIAL REFERENCE TO INVESTORS IN CALICUT DISTRICT" submitted to the university of Calicut in partial fulfilment of the requirements for the award of Bachelor degree in commerce , is a record of bonafide work done by, SiyaGopinath. M.Kunder my guidance and supervision and the project has not formed the basis for the award of any degree , diploma, fellowship or other similar title or recognition before.

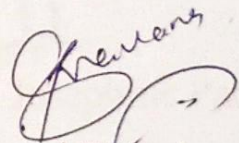
Viva voce examination held on

27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



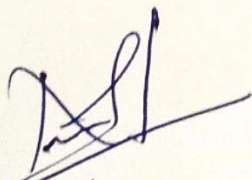
External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

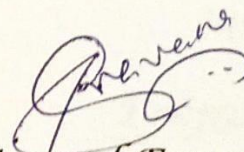
This is to certify that the project titled "Customer Buying Behaviour Towards Two Wheelers with special reference to ACE Motors, Calicut" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bona fide research work done by Ms.SHRADDHA.S.PAI and the project has not formed the basis for the award of any degree, diploma,fellowship or other similar title or recognition before.

Viva Voice Examination held on: 27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

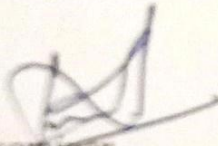
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "**ATTITUDE OF CUSTOMERS TOWARDS MULTILEVEL MARKETING WITH SPECIAL REFERENCE TO WAYANAD DISTRICT**" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. SHARONA ROY** and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

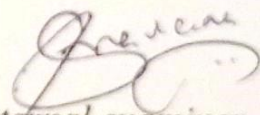
Viva voice examination held on:

27/07/2021



Internal examiner

NINIKALA K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled ' **Role of Kudumbashree in financial inclusion special with reference to Kunnamangalam grama panchayath**' submitted to the university of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in commerce , is a record of bonafide research work is done by bonafide Ms. Sandra. P. M, under my guidance and supervision and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

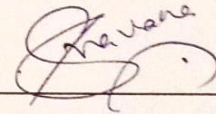
Viva voce Examination held on. _____

27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled **“THE ROLE AND EFFECTIVENESS OF ONLINE CLASSES AMONG COLLEGE STUDENTS”** submitted to the University of Calicut in partial fulfillment of the requirement of the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. RINSHA V V** and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

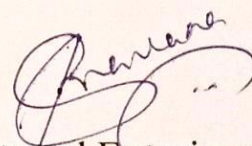
Viva voice examination held on:

27/07/2021



Internal Examiner

NIRANJANA K
Asst. Prof.
Dept of Commerce
Providence Women's College
Calicut - 673 009



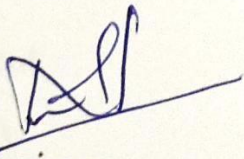
External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

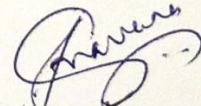
This is to certify that the project titled "COMPARATIVE STUDY OF THE PERFORMANCE OF AIRTEL AND JIO TELECOMMUNICATION SERVICES AMONG STUDENTS WITH SPECIAL REFERENCE TO CALICUT" submitted to the University of Calicut in partial fulfillment of the requirements for the award of bachelor's degree in commerce, is a record of bona fide research work done by Ms. RIFANA MUMTHAZ T and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut 673 009



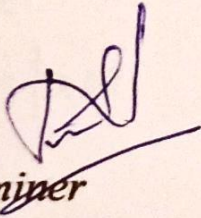
External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

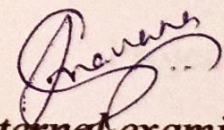
This is to certify that the project titled "**INTERNET MARKETING VS TRADITIONAL MARKETING: A COMPARATIVE STUDY OF COSMETICS WITH SPECIAL REFERENCE TO CALICUT CORPORATION**" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. RABIA FARZINE** and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner

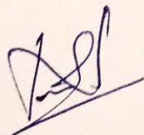
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled 'The impact of COVID-19 on travel and tourism sector in Kozhikode district' submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Megha. I.K and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

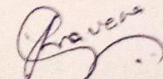
Viva Voice Examination held on

27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



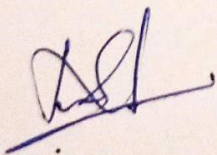
External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

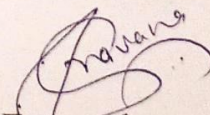
This is to certify that the project titled "A STUDY ON STRESS MANAGEMENT OF EMPLOYEES AT ZOOM COMMUNICATIONS, CALICUT" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor's Degree in Commerce, is a record of bonafide research work done by Ms. JUMANA C and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



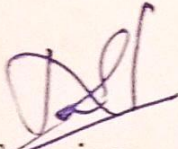
External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-13

CERTIFICATE

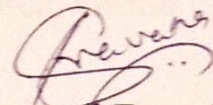
This is to certify that the project titled "**WOMEN EMPOWERMENT THROUGH KUDUMBASAREE UNITS**" Submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **MS.HARSHIDA C K**, and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



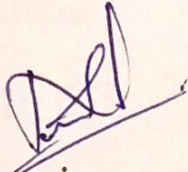
External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

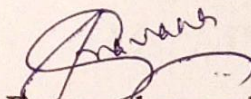
This is to certify that the project "ATTITUDE OF INVESTORS TOWARDS STOCK MARKET WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT" submitted to the University of Calicut in partial fulfilment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. CHANDANA TT and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External examiner

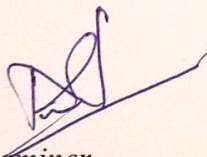
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "**EFFECTIVENESS OF YOUTUBE ADVERTISING: A Study of Viewers Analysis**" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. AYNAH USMAN KOYA**, under my guidance and supervision and the project has not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

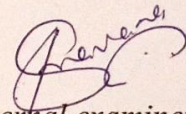
Viva voice examination held on:

27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner

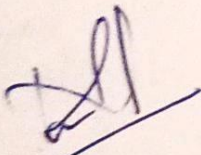
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "IMPACT OF COVID-19 ON EMPLOYEMENT WITH SPECIAL REFERENCE TO SERVICE SECTOR IN KERALA" submitted to the University of Calicut in partial fulfillment of the requirements for the award of bachelor's degree in commerce, is a record of bonafide research work done by Ms.ARYA.HARIDAS and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

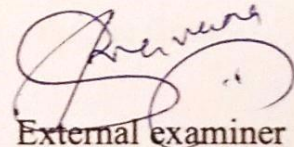
Viva voice examination held on:

27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

**A study on CUSTOMER
SATISFACTION FOR
FASTRACK WATCHES**

PROJECT REPORT

SUBMITTED BY

SINIJA K

BCom Finance

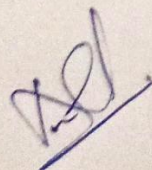
UNDER THE SUPERVISION OF

Ms NIVEDHYA PRAMOD

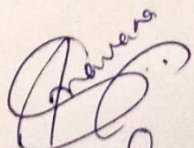
DEPARTMENT OF COMMERCE

PROVIDENCE WOMENS COLLEGE

KOZHIKODEM



NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



Dr. K. Sravana
External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

**GOODS AND SERVICE TAX: AN AWARENESS OF
COMMON OPEOPLE WITH SPECIAL REFERENCE
TO KOZHIKODE DISTRICT**

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

By

AKHILA CHANDRAN

Register no. PWASBCM009

Under the guidance of

Ms. Ninikala.k

Assistant Professor and Head

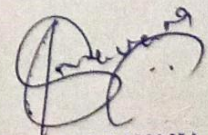


NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009

Department of commerce

Providence Womens college, Calicut

March 2021

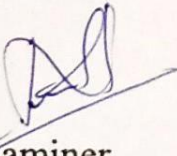


Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

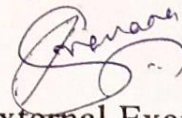
This is to certify that the project titled "A STUDY ON WORK LIFE BALANCE OF WOMEN WITH SPECIAL REFERENCE TO KOZHILODE DISTRICT" Submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **MS. ROSELIT BABU**, and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on: 27/07/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "WELFARE FACILITIES OF EMPLOYEES IN HEALTH SECTOR WITH SPECIAL REFERENCE TO KOZHIKODE DISTRICT" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bona fide research work done by Ms. ANJANA V and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

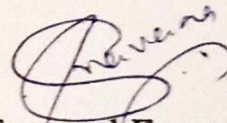
Viva voice examination held on:

27/07/2021



Internal Examiner:

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



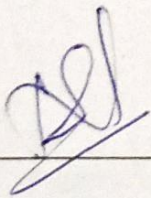
External Examiner:

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

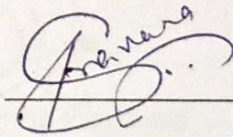
This is to certify that the project titled “**THE FACTORS AFFECTING CUSTOMERS INVESTMENT DECISION TOWARDS LIFE INSURANCE POLICIES WITH REFERENCE TO LIC, KOZHIKODE**” submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Aiswarya P. K and the project has not formed for the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva Voce examination held on 27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009




External examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

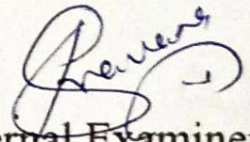
This is to certify that the project titled "ANALYSIS OF THE WORKING CAPITAL MANAGEMENT OF HCL TECHNOLOGIES" submitted to the University of Calicut in partial fulfilment of the requirements for the award of the Bachelor's Degree in Commerce, is a record of bonafide research work done by Ms. AYISHA ANIS and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voce examination held on: 27/7/2021



Internal Examiner

NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

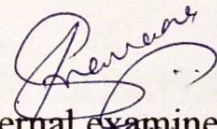
CERTIFICATE

This is to certify that the project titled "A COMPARATIVE ANALYSIS OF BRAND PREFERENCE TOWARDS PREMIUM PHONES (IPHONE) AND ANDROID PHONES AMONG STUDENTS" submitted to the University of Calicut in partial fulfilment for the award of Bachelor's Degree in Commerce, is record of bonafide research work done by Ms AYSHA KM, and the project has not been formed the basis for the award of any degree, diploma, fellowship or other similar title recognition before.

Viva voice examination held on: 27/07/2021



Internal examiner
NINIKALA. K
Asst. Professor
Dept. of Commerce
Providence Women's College
Calicut - 673 009




External examiner
Dr. R. S. S. S.
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

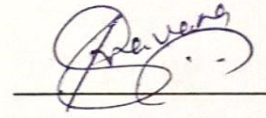
This is to certify that the project titled 'RETAILERS PERCEPTION TOWARDS GST' submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by Ms. Glenna Babu John and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva Voce Examination held on 27/07/2021



Internal Examiner

NINIKALA. K
Asst Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner

Dr. R. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "EFFECTIVENESS OF PROMOTIONAL TOOLS ADOPTED BY NESTLE WITH SPECIAL REFERENCE TO CALICUT CITY" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of bonafide research work done by **Ms. ILLHAM BICHU E V** and the project have not formed the basis for the award of any degree for the award of any degree, diploma, fellowship or other similar title or recognition before.

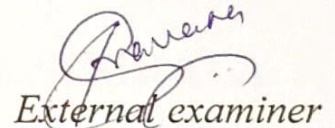
Viva voice examination held on:

27/07/2021



Internal examiner

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External examiner

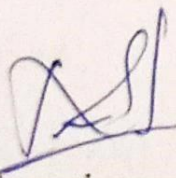
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

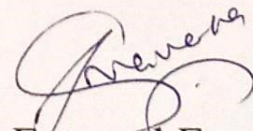
This is to certify that the project titled “**A STUDY ON EFFECTIVENESS OF RECRUITMENT AND SELECTION BASED ON VIRON SYSTEMS KALLAI CALICUT**” Submitted to the University of Calicut in partial fulfilment of the requirements for the award of the Bachelor’s Degree in Commerce, is a record of Bona-fide research work done by Ms. SILNA HASHIM and the project has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

27/07/2021



Internal Examiner
NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009



External Examiner
Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18

CERTIFICATE

This is to certify that the project titled "Financial empowerment of women through employment with special reference to Olavanna panchayat" submitted to the University of Calicut in partial fulfillment of the requirements for the award of Bachelor Degree in Commerce, is a record of original work done by Ms. Ajanya.p under the guidance and supervision of Ms.Ninikala.K, Assistant Professor and Head, Department of Commerce, Providence Women's College Calicut. She have successfully completed 21 days project and it has not formed the basis for the award of any degree, diploma, fellowship or other similar title or recognition before.

Viva voice examination held on:

27/07/2021

Internal examiner:

NINIKALA. K
Asst. Professor
Dept of Commerce
Providence Women's College
Calicut - 673 009

External examiner:

Dr. K. SRAVANA
Assistant Professor & Research Guide
P.G. Department of Commerce
Govt. Arts & Science College
Kozhikode-18