

**CUSTOMER EVALUATION ON SELECT E-SERVICES
OF LIC WITH SPECIAL REFERENCE TO
MALAMPUZHA GRAMA PANCHAYAT**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. ALKA. T. A

Reg No: CHAVMCM001

Batch: 2021-23

Under the guidance and supervision of

Dr. LAKSHMANAN. M. P

Associate Professor and Head

Post Graduate Department of Commerce

Govt College, Chittur



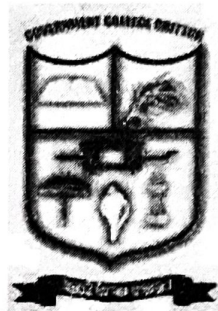
**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that Ms. ALKA.T.A. (CHAVMCM001), student of fourth semester M. Com of this department has worked on the project titled “CUSTOMER EVALUATION ON SELECT E-SERVICES OF LIC WITH SPECIAL REFERENCE TO MALAMPUZHA GRAMA PANCHAYAT” for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work is worth submitting for the degree of Masters of Commerce.

Place:

Signature

Date: 31-05-2023

Name and designation of supervising teacher

Mahalan
CMA Dr. MAHAJAN SHMLIN
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

[Signature]
Dr. Lakshmanan, M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

[Signature]
Signature of the Head of the Department
Dr. Lakshmanan, M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**SPIRITUAL MARKETING THROUGH ISHA YOGA,
COIMBATORE AS A PILGRIMAGE DESTINATION
– A PILGRIM'S PERSPECTIVE**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. AMBILI S

Reg. no: CHAVMCM002

Batch : 2021-2023

Under the guidance and supervision of

Dr. SANTHIMOL.M.C

Assistant Professor

Post Graduate Department of Commerce



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE CHITTUR,
PALAKKAD, KERALA-678104**



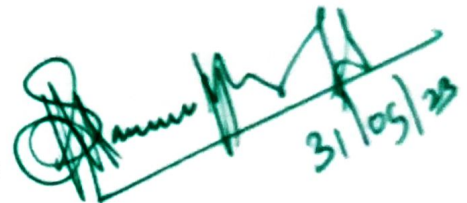
CERTIFICATE

It is certified that **Ms. AMBI S (CHAVMCM002)**, student of fourth semester M.Com of this department has worked on the project titled **"SPIRITUAL MARKETING THROUGH ISHA YOGA, COIMBATORE AS A PILGRIMAGE DESTINATION - A PILGRIM'S PERSPECTIVE"** a period of three weeks starting from the second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place: Chittur

Date: 31/05/2023

Signature:

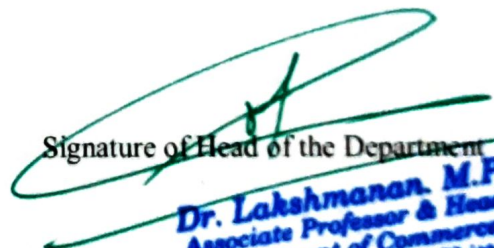

31/05/23

Name and designation of supervising teacher

Place: Chittur

Date: 31/05/2023

Signature of Head of the Department


Dr. Lakshmanan M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049


CMA Dr. MAPALAKSHMIN
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

**PERCEPTION OF RETAIL INVESTORS TOWARDS
INDIAN STOCK MARKET INVESTMENTS
WITH SPECIAL REFERENCE TO
CHITTUR TALUK**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. ARDRA S

Reg. no: CHAVMCM003

Batch: 2021-2023

Under the guidance and supervision of

Smt. ASWATHY.P.J

Assistant Professor

Post Graduate Department of Commerce

Government College Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

**POST GRADUATE DEPARTMENT OF
COMMERCE**

Government college chitter, Palakkad, Kerala-678104



CERTIFICATE

It is certified that **ARDRA S (CHAVMCM003)**, student of fourth semester M.Com of this department has worked on the project titled **“PERCEPTION OF RETAIL INVESTORS TOWARDS INDIAN STOCK MARKET INVESTMENTS WITH SPECIAL REFERENCE TO CHITTUR TALUK”** a period of three weeks starting from the second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place: Chittur

Date: 31/5/2023

Place: Chittur

Date: 31/5/2023

Signature:

Name and designation of supervising teacher

ASWATHY P.J.
Asst. Professor (PEN-600570)
Department of Commerce
Govt. College Chittur
Palakkad, Kerala - 678 104

Signature of Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Mahalan
Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

AWARENESS AND EFFECTIVENESS OF THE SERVICES PROVIDED BY DICs TO SMALL SCALE INDUSTRIES WITH SPECIAL REFERENCE TO PALAKKAD DISTRICT

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment
of the requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. ARSHIA MURALIDHARAN

Reg No: CHAVMCM004

Batch: 2021-23

Under the guidance and supervision of

Mr. PRADEESH K

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNEMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
PALAKKAD, KERALA- 678104
(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. ARSHIA MURALIDHARAN (CHAVMCM004)**, student of fourth semester M-Com of this department has worked on project titled **“AWRENESS AND EFFECTIVENESS OF THE SERVICES PROVIDED BY DICs TO SMALL SCALE INDUSTRIES WITH SPECIAL REFERENCE TO PALAKKAD DISTRICT”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship or any other similar title. The project work with is worth submitting for the Degree of Masters of Commerce.

Place:

Signature:

PRADEESH.K
Assistant Professor
P.G.Department of Commerce
Govt. College Chittur,
Palakkad-678104, Kerala

Name and designation of the supervising teacher

Date: 31-05-2023

Signature of Head of the department

Head of the Department
Department of Commerce
Government College, Chittur
Palakkad, Kerala - 678 104

Mahalan
CMA Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

CUSTOMER EVALUATION ON YONO APP SBI

PROJECT REPORT

Project report submitted to the University of Calicut in partial fulfilment of the requirement for the award of the Degree of Masters of Commerce

Submitted by

Ms. ARUNA DURGA. C

Reg No: CHAVMCM005

Batch: 2021-23

Under the guidance and supervision of

Dr. JINO JOSEPH

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. ARUNA DURGA. C (CHAVMCM005)**, student of fourth semester M. Com of this department has worked on the project titled **“CUSTOMER EVALUATION ON YONO APP SBI”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place: *Chittur*

Signature

Imo Joseph

Date: 31-05-2023

Name and designation of supervising Teacher

Asu

Head of the Department
Department of Commerce
Government College, Chittur
Palakkad - 1, Kerala - 678104

Signature of the Head of the Department

Mahalan

CMA Dr. MAHA LAKSHMI N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

**GREEN BANKING PRACTICES IN
STATE BANK OF INDIA WITH SPECIAL REFERENCE TO
KODUVAYUR BRANCH**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. ASHIFA. N

Reg No: CHAVMCM006

Batch: 2021-23

Under the guidance and supervision of

Mr. VIPIN. V

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. ASHIFA.N. (CHAVMCM006)**, student of fourth semester M. Com of this department has worked on the project titled **“GREEN BANKING PRACTICES IN STATE BANK OF INDIA WITH SPECIAL REFERENCE TO KODUVAYUR BRANCH”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Date: 31-05-202

Signature

Name and designation of supervising Teacher

VIPIN. V

**Assistant Professor (PEN: 737587)
Department of Commerce
Govt. College Chittur
Pin: 678 104**

Mahesh
MA Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Technical College
Palakkad - 1.

Signature of the Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**OCCUPATIONAL STRESS AND WORK LIFE BALANCE
AMONG COLLEGE TEACHERS WITH SPECIAL REFERENCE
TO GOVERNMENT COLLEGE CHITTUR**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. ASWATHI.R

Reg No: CHAVMCM007

Batch: 2021-23

Under the guidance and supervision of

Dr. LAKSHMANAN. M. P

**Associate Professor and Head
Post Graduate Department of Commerce
Govt College, Chittur**



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR PALAKKAD,
KERALA – 678104**

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. ASWATHI.R (CHAVMCM007)**, student of fourth semester M. Com of this department has worked on the project titled **“OCCUPATIONAL STRESS AND WORK LIFE BALANCE AMONG COLLEGE TEACHERS WITH SPECIAL REFERENCE TO GOVERNMENT COLLEGE CHITTUR”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Date: 31-05-2023.

Signature:

Name and designation of supervising Teacher

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Signature of the Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Mahalan
CMA Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

**VIEWER'S SATISFACTION TOWARDS SELECT
MALAYALAM NEWS CHANNELS
IN CHITTUR TALUK**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. ATHIRA K S

Reg No: CHAVMCM008

Batch: 2021-2023

Under the guidance and supervision of

Dr. SANTHIMOL.M.C

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA-678104

(Affiliated to University of Calicut)



CERTIFICATE

Certified that Ms. **ATHIRA K.S. (CHAVMCM008)**, student of forth semester M.Com, of this department has worked on the project titled "**VIEWER'S SATISFACTION TOWARDS SELECT MALAYALAM NEWS CHANNELS IN CHITTUR TALUK**" for a period of three weeks starting from the second week of May 2023, under my guidance and supervision . This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place:

Signature:

Date: 31-05-2023

Name and designation of supervising teacher

Mahalan
CMA Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

[Signature]
Signature of the Head of the Department
Dr. Lakshmanan M.P
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**ASSESSMENT OF CONSUMER RATIONALITY AND
AWARENESS ON CONSUMER PROTECTION
AMONG COMMERCE GRADUATES**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. BHAVIKA. B

Reg. no: CHAVMCM009

Batch : 2021-2023

Under the guidance and supervision of

Smt. ASWATHY.P.J

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

Government College Chittur, Palakkad, Kerala-678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. BHAVIKA. B (CHAVMCM009)**, student of fourth semester M.Com of this department has worked on the project titled "**ASSESSMENT OF CONSUMER RATIONALITY AND AWARENESS ON CONSUMER PROTECTION AMONG COMMERCE GRADUATES**" for a period of three weeks starting from the first week of May 2023, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work is worth submitting for the degree of Masters of Commerce.

Place: Chittur

Signature

Date:31/05/2023

Name and designation: **ASWATHY P. J.** Teacher

Asst. Professor (PEN-600570)
Department of Commerce
Govt. College Chittur
Palakkad, Kerala - 678 104

Place: Chittur

Date:31/05/2023

Signature of Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

CMA Dr. MAHALAKSHMI. N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

**COMPARITIVE STUDY OF NEW TAX REGIME &
OLD TAX REGIME AMONG
STATE GOVERNMENT EMPLOYEES WITH
SPECIAL REFERENCE TO PALAKKAD MUNICIPALITY**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. KAVIKA. S

Reg No: CHAVMCM010

Batch: 2021-23

Under the guidance and supervision of

Mr. PRADEESH. K

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that Ms. KAVIKA.S. (CHAVMCM010), student of fourth semester M. Com of this department has worked on the project titled “COMPARITIVE STUDY OF NEW TAX REGIME & OLD TAX REGIME AMONG STATE GOVERNMENT EMPLOYEES WITH SPECIAL REFERENCE TO PALAKKAD MUNCIPALITY” for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similartitle. The project work with is worth submitting for the degree of Masters of Commerce.

Place: *Chittur*

Date: 31-05-2023

Signature

Pradeesh K.
PRADEESH.K.
Assistant Professor
P.G. Department of Commerce
Govt. College Chittur,
Palakkad-678104, Kerala

Name and designation of supervising Teacher

Sindhu C.

SINDHU. C
Asst. Professor
P.G. Dept of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

Signature of the Head of the Department

Dr. Lakshmanan M.P.
Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**PERFORMANCE ASSESSMENT AND EVALUATION
OF SELECT COMMERCIAL BANKS**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. LITHA M

Reg No: CHAVMCM011

Batch: 2021-23

Under the guidance and supervision of

Dr. JINO JOSEPH

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms LITHA M (CHAVMCM011)**, student of fourth semester M. Com of this department has worked on the project titled **“PERFORMANCE ASSESSMENT AND EVALUATION OF COMMERCIAL SELECTED BANKS”** a period of three weeks starting from second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work is worth submitting for the degree of Masters of Commerce.

Place:

Signature:

Date: 31-05-2023

Head of the Department
Department of Commerce
Name and designation of supervising Teacher
Palakkad, Kerala - 678 104

S. R. J. C.
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

Signature of the Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**CUSTOMER EVALUATION OF MARKETING
STRATEGIES OF BYJU'S APP WITH
SPECIAL REFERENCE TO PIRAYIRI PANCHAYAT**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. MAYA.M

Reg No: CHAVMCM012

Batch:2021-23

Under the guidance and supervision of

Mr. VIPIN.V

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE CHITTUR

PALAKKAD, KERALA- 678014

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. MAYA.M (CHAVMCM012)**, student of fourth semester M.Com of this department has worked on the project titled **“CUSTOMER EVALUATION OF MARKETING STRATEGIES OF BYJU’S APP WITH SPECIAL REFERENCE TO PIRAYIRI PANCHAYAT”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work is worth submitting for the degree of Masters of Commerce.

Place:

Date: 31-05-2023

Signature:

VIPIN. V
Assistant Professor (PEN: 737587)
Department of Commerce
Govt. College Chittur.
Pin: 678 104

Name and designation of supervising Teacher

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

Signature of Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**IMPULSIVE BUYING BEHAVIOUR IN
SOCIAL COMMERCE ENVIRONMENT WITH
SPECIAL REFERENCE TO NALLEPILLY PANCHAYAT**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. NANDHINI. S

Reg No: CHAVMCM013

Batch: 2021-23

Under the guidance and supervision of

Dr. LAKSHMANAN. M. P

Associate Professor and Head

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that Ms. **NANDHINI. S (CHAVMCM013)**, student of fourth semester M. Com of this department has worked on the project titled **“IMPULSIVE BUYING BEHAVIOUR IN SOCIAL COMMERCE ENVIRONMENT WITH SPECIAL REFERENCE TO NALLEPILLY PANCHAYAT”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Signature

Date: 31-05-2023

Teacher

Name and designation of supervising

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Signature of the Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

**COVID PANDEMIC INDUCED UNEMPLOYMENT
AMONG NON-RESIDENT EMPLOYEES FROM
PALAKKAD DISTRICT**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
Ms. PADMAJA RAVINDRAN NAIR

Reg No: CHAVMCM014

Batch: 2021-2023

Under the guidance and supervision of

Dr. SANTHIMOL M.C.

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE CHITTUR

PALAKKAD, KERALA – 678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Ms. PADMAJA RAVINDRAN NAIR (CHAVMCM014)**, student of fourth semester M. com of this department has worked on the project titled “**COVID PANDEMIC INDUCED UNEMPLOYMENT AMONG NON-RESIDENT EMPLOYEES FROM PALAKKAD DISTRICT**” for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Signature:

Date: 31-05-2023

Name and designation of supervising Teacher

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. College
Palakkad - 678 001

Signature of the Head of the Department
Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

**FINANCIAL LITERACY OF SCHEDULED
TRIBES WITH SPECIAL REFERENCE TO
IRTTY TALUK**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

RASNA RAJ

Reg.no: CHAVMCM015

Batch: 2021-23

Under the guidance and supervision of

Smt.ASWATHY P J

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR**

JUNE 2023

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE CHITTUR,
PALAKKAD, KERALA-678104**



CERTIFICATE

It is certified that RASNA RAJ (CHAVMCM015), student of fourth semester M.Com of this department has worked on the project titled "FINANCIAL LITERACY OF SCHEDULED TRIBES WITH SPECIAL REFERENCE TO IRITTY TALUK" a period of three weeks starting from the second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place: Chittur

Signature:

ASWATHY. P.J.
Asst. Professor (PEN-600570)
Department of Commerce
Govt. College Chittur
Palakkad, Kerala - 678 104

Name and designation of supervising

Date:

teacher

Signature of Head of the Department

Head of the Department
Department of Commerce
Government College, Chittur
Palakkad, Kerala - 678 104

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala - 678 001

**CUSTOMER RETENTION MANAGEMENT PRACTICES IN
JEWELLERIES WITH SPECIAL REFERENCE TO
NILAMBUR TALUK**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
RINSHIDA A

Reg. no: CHAVMCM016

Batch: 2021-2023

Under the guidance and supervision of

PRADEESH K

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
PALAKKAD, KERALA-678104
(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **RINSHIDA A (CHAVMCM016)**, student of fourth semester M.Com of this department has worked on the project titled “**CUSTOMER RETENTION MANAGEMENT PRACTICES IN JEWELLERIES WITH SPECIAL REFERENCE TO NILAMBUR TALUK**” a period of three weeks starting from the second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place *Chittur*

Date: 31-05-2023

Signature 
PRADEESH.K
Assistant Professor
P.G.Department of Commerce
Govt. College Chittur,
Palakkad-678104, Kerala
Name and designation of supervising Teacher

Signature of the Head of the Department


Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Sindh
SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

**ROLE AND EFFECTIVENESS OF SERVICES
OF HEALTH INSURANCE AGENTS**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. SANJANA.J

Reg No: CHAVMCM017

Batch: 2021-23

Under the guidance and supervision of

Dr. JINO JOSEPH

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
PALAKKAD, KERALA – 678104
(Affiliated to University of Calicut)



CERTIFICATE

It is certified that Ms. SANJANA.J (CHAVMCM017), student of fourth semester M. Com of this department has worked on the project titled “**ROLE AND EFFECTIVENESS OF SERVICE OF HEALTH INSURANCE AGENTS**” for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Signature:

Jim Joseph

Date: 31-05-2023.

Name and designation of supervising Teacher

Signature of the Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Sindhu
SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Gov. College, Chittur
Palakkad, Kerala - 678104

**ASSESSMENT OF SERVICE QUALITY IN LIC INDIA
WITH SPECIAL REFERENCE TO
CHITTUR BRANCH**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
SNEHA K

Reg.No.CHAVMCM018

Batch: 2021-2023

Under the guidance and supervision of

Mr.VIPIN V

**Assistant Professor, Department Of Commerce
Government College Chittur**



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE CHITTUR, PALAKKAD, KERALA-678104

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **SNEHA K (CHAVMCM018)**, student of fourth semester M.Com, of this department has worked on the project titled "ASSESSMENT OF SERVICE QUALITY IN LIC INDIA WITH SPECIAL REFERENCE TO CHITTUR BRANCH" for a period of three weeks starting from the second week of May 2023, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place: Chittur

Date: 31/05/2023

Signature

Name and designation of supervising teacher:

VIPIN. V
Assistant Professor (PEN: 737587)
Department of Commerce
Govt. College Chittur
Pin: 678 104

Signature of the Head of the Department:

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala-678 104

**USER PERCEPTION ON AWARENESS AND PROBLEMS OF ONLINE
PAYMENT SECURITY MEASURES WITH SPECIAL REFERENCE TO
CHITTUR TALUK**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. SREELAKSHMY.R

Reg No: CHAVMCM019

Batch: 2021-23

Under the guidance and supervision of

Dr. LAKSHMANAN. M. P

Associate Professor and Head

Post Graduate Department of Commerce

Government College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
PALAKKAD, KERALA – 678104**

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that Ms. SREELAKSHMY.R (CHAVMCM019), student of fourth semester M.Com of this department has worked on the project titled “USER PERCEPTION ON AWARENESS AND PROBLEMS OF ONLINE PAYMENT SECURITY MEASURES WITH SPECIAL REFERENCE TO CHITTUR TALUK” for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place:

Date: 31-05-2023


Signature:

Name and designation of supervising Teacher

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 696049

Signature of Head of the department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 696049


SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

**E- BANKING CULTURE AMONG CUSTOMERS OF SBI,
THATTAMANGALAM BRANCH**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by
SUMEGHA.R

Reg No: CHAVMCM020

Batch: 2021-23

Under the guidance and supervision of

Dr. SANTHIMOL M C

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE CHITTUR

PALAKKAD, KERALA – 678104

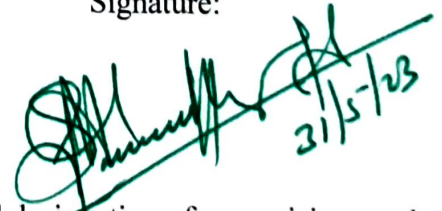
(Affiliated to University of Calicut)

CERTIFICATE

It is certified that **Ms. SUMEGHA.R. (CHAVMCM020)**, student of fourth semester M. Com of this department has worked on the project titled "**E-BANKING CULTURE AMONG CUSTOMERS OF SBI**" for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place: Chittur

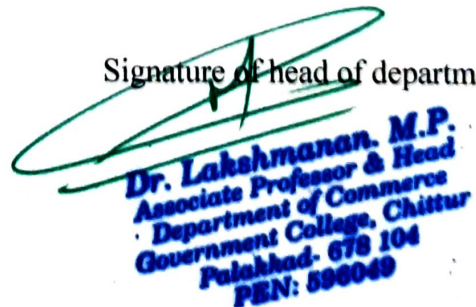
Signature:




Date: 31/05/2023

Name and designation of supervising teacher:

Signature of head of department



Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049



SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala- 678 001

**ASSESSMENT OF INDIRECT TAX SYSTEM IN
INDIA WITH RESPECT TO GST**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Ms. VISMAYA K

Reg. no: CHAVMCM021

Batch: 2021-2023

Under the guidance and supervision of

Smt. ASWATHY. P. J

Assistant Professor

Post Graduate Department of Commerce

Govt College, Chittur



**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
MAY 2023**

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE CHITTUR,
PALAKKAD, KERALA-678104**



CERTIFICATE

It is certified that **VISMAYA K (CHAVMCM021)**, student of fourth semester M.Com of this department has worked on the project titled **“ASSESSMENT OF INDIRECT TAX SYSTEM IN INDIA WITH RESPECT TO GST”** a period of three weeks starting from the second week of April, under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associateship, or other similar title. The project work is worth submitting for the degree of Master of Commerce.

Place: Chittur

Date: 31/5/2023

Signature:

ASWATHY. P.J.
Asst. Professor (PEN-600570)
Department of Commerce
Govt. College Chittur
Palakkad, Kerala - 678 104

Name and designation of supervising teacher

Place: Chittur

Date:

Signature of Head of the Department

Dr. Lakshmanan. M.P.
Associate Professor & Head
Department of Commerce
Government College, Chittur
Palakkad- 678 104
PEN: 596049

Mahalakshmi

CMA Dr. MAHALAKSHMI.N
Associate Professor
Department of Commerce
Govt. Victoria College
Palakkad - 1.

**CUSTOMER PERCEPTION ON ORGANIC PRODUCTS & THEIR
BRANDS WITH SPECIAL REFERENCE TO PALAKKAD
MUNICIPALITY**

PROJECT REPORT

*Project report submitted to the University of Calicut in partial fulfilment of the
requirement for the award of the Degree of Masters of Commerce*

Submitted by

Mr. SARANKUMAR.S

Reg No: CHAVMCM022

Batch: 2021-23

Under the guidance and supervision of

Mr. PRADHEESH. K

Assistant Professor and Head

Post Graduate Department of Commerce

Govt College, Chittur



POST GRADUATE DEPARTMENT OF COMMERCE

GOVERNMENT COLLEGE, CHITTUR

JUNE 2023

**POST GRADUATE DEPARTMENT OF COMMERCE
GOVERNMENT COLLEGE, CHITTUR
PALAKKAD, KERALA – 678104**

(Affiliated to University of Calicut)



CERTIFICATE

It is certified that **Mr. SARANKUMAR. S. (CHAVMCM022)**, student of fourth semester M. Com of this department has worked on the project titled **“CUSTOMER PERCEPTION ON ORGANIC PRODUCTS AND THEIR BRANDS WITH SPECIAL REFERENCE TO PALAKKAD”** for a period of three weeks starting from first week of May 2023 under my guidance and supervision. This has not been previously submitted for the award of any degree, diploma, associate ship or other similar title. The project work with is worth submitting for the degree of Masters of Commerce.

Place: *Chittur*

Signature

[Handwritten Signature]

Date: *07/8/23*

Name and designation of supervising Teacher

[Handwritten Signature]

Head of the Department
Department of Commerce

Signature of the Head of the Department
Government College, Chittur
Palakkad, Kerala - 678 104

[Handwritten Signature]

SINDHU. C
Asst. Professor
P.G. Dept. of Commerce
Govt. Victoria College
Palakkad, Kerala - 678 001