

**“A STUDY ON AGRICULTURAL FINANCE AND PROBLEMS
REGARDING TO BORROWERS OF AGRICULTURE FINANCE IN
CHERKAVU GRAMA PANCHAYATH”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

AMRUTHA MK

EMAVMCM001

Under the guidance of

Mrs KAMALAM EDATHIL

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **AMRUTHA MK** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**A STUDY ON AGRICULTURAL FINANCE AND PROBLEMS REGARDING TO BORROWERS OF AGRICULTURE FINANCE IN CHERUKAVU GRAMA PANCHAYATH**" has been prepared under the guidance of Mrs **KAMALAM EDATHIL**, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfilment of the award of the degree of **MASTER OF COMMERCE**.

Date: 04/08/2023

Place: Kondotti

Handwritten signature in green ink: "Vijesh" with "NOUSWAD-ICU" written below it.

Handwritten signature in green ink: "Vijesh OP" with "08/8/23" written above it.

Handwritten signature in blue ink: "Kamalam Edathil" with "04/08/2023" written below it.

Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI

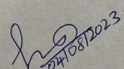


CERTIFICATE

This is to certify that the project entitled "A STUDY ON AGRICULTURAL FINANCE AND PROBLEMS REGARDING TO BORROWERS OF AGRICULTURE FINANCE IN CHERUKAVU GRAMA PANCHAYATH" submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE is record of original project work done by AMRUTHA MK during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti


Supervising Guide

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

**“ROLE OF ESAF MICROFINANCE IN WOMEN EMPOWERMENT”
PROJECT REPORT**

Submitted to University of Calicut in partial fulfillment of the requirement for the award of
MASTER OF COMMERCE



Submitted by

ANEESHA MOL

EMAVMCM002

Under the Supervision and guidance of

Mrs. KAMALAM EDATHIL

HOD PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI, MALAPPURAM



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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2021-2023



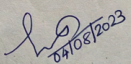
PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE KONDOTTI



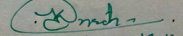
CERTIFICATE

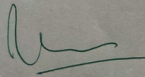
This is to clarify that ANEESHA MOL is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "ROLE OF ESAF MICROFINANCE IN WOMEN EMPOWERMENT" has been prepared under the guidance of Mrs KAMALAM EDATHIL, Head of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023


Head of the Department

Place: Kondotti


NOUSHAD. IC-K

Vinesh OP 

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE KONDOTTI



CERTIFICATE

This is to clarify that the project entitled “**ROLE OF ESAF MICROFINANCE IN WOMEN EMPOWERMENT**” submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **ANEESHA MOL** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti

A handwritten signature in blue ink, appearing to read 'Kamalam Edathil', with the date '04/08/2023' written below it.

Supervising Guide

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

**“FACTORS INFLUENCING HERD BEHAVIOUR OF
INVESTORS IN INDIAN STOCK MARKET”**

Project Report

Submitted to University of Calicut in Partial Fulfilment of the Requirement for the
Award of

MASTER OF COMMERCE

SUBMITTED BY

ASHISHA KN

(EMAVMCM003)

Under the Supervision and Guidance Of

Prof: KAMALAM EDATHIL

HOD PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE



PG DEPARTMENT OF COMMERCE, EMEA
COLLEGE OF ARTS AND SCIENCE,
KONDOTTY 2021- 2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE



CERTIFICATE

This is to certify that the project report entitled "FACTORS INFLUENCING HERD BEHAVIOUR OF INVESTORS IN INDIAN STOCK MARKET" is being submitted by ASHISHA KN with register number EMAVMCM003, the student of Master of Commerce E.M.E.A College of Arts and Science in partial fulfilment of the requirement for the award of degree of Master of Commerce and that project has not formed the basis for the award previously of any other similar title.

Date: 03-08-2023
Place: Kondotti

Head of Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

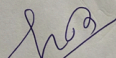
PG DEPARTMENT OF COMMERCE EMEA
COLLEGE OF ARTS AND SCIENCE



CERTIFICATE

This is to certify that the project report "FACTORS INFLUENCING HERD BEHAVIOUR OF INVESTORS IN INDIAN STOCK MARKET" is being submitted by ASHISHA KN with Register number EMAVMCM003 for the award of the degree of **Master of Commerce**, to the **University of Calicut**, is based on the project work carried out by under my supervision and guidance in the Department of Commerce, E.M.E.A College of Arts and Science. The results embodied in this report have not been included any other report submitted previously for the award of any Degree or Diploma of any other University or institution.

Date: 03-08-2023
Place: Kondotti


Supervising Guide

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

**“ IMPACT OF FINANCIAL LITERACY ON STUDENTS FINANCIAL
BEHAVIOR WITH SPECIAL REFERENCE TO KONDOTTI
MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

AYISHA FIDA C.K

EMAVMCM004

Under the guidance of

Mr.ABOOBACKER SIDHEEQUE KAKKATTUCHALI

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI




CERTIFICATE

This is to certify that **AYISHA FIDA C.K** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**IMPACT OF FINANCIAL LITERACY ON STUDENTS FINANCIAL BEHAVIOR WITH SPECIAL REFERENCE TO KONDOTTY MUNICIPALITI**" has been prepared under the guidance of **Mr.ABOOBACKER SIDHEEQUE KAKKATTUCHALI** Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 01/03/2023

Place: Kondotti


64/08/2023
Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that the project entitled "IMPACT OF FINANCIAL LITERACY ON STUDENTS FINANCIAL BEHAVIOR WITH SPECIAL REFERENCE TO KONDOTTI MUNICIPALITY" submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by AYISHA FIDA C.K during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023.

Place: Kondotti

NOUSHAD K.K
Kondotti

Supervising Guide

ABOBACKER SIDDEEQ K.C
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science
Kondotty-673 638

**“A STUDY ON IMPACT OF GST APPLICATION AMONG RETAILERS
IN KONDOTTY MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

FAHEEMA THASNIYA KP

EMAVMCM005

Under the guidance of

ABOBACKER SIDHEEQ KAKKATTUCHALI

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotty, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **FAHEEMA THASNIYA KP** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled **“A STUDY ON IMPACT OF GST APPLICATION AMONG RETAILERS IN KONDOTTY MUNICIPALITY”** has been prepared under the guidance of Mr. ABOOBACKER SIDHEEQ KAKKATTUCHALI, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE.

Date: 04-08-2023

Place: Kondotti

Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI



CERTIFICATE

This is to certify that the project entitled "A STUDY ON IMPACT OF GST APPLICATION AMONG RETAILERS IN KONDOTTY MUNICIPALITY" submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE is record of original project work done by FAHEEMA THASNIYA KP during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTT under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023.

Place: Kondotti

Supervising Guide

ABOOBACKER SIDDEEQ K.C.
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science
Kondotty-673 638

**A STUDY ON CONSUMER ATTITUDES AND PERCEPTION
TOWARDS PUBLIC DISTRIBUTION SYSTEM
PROJECT REPORT**

Submitted to University of Calicut in partial fulfillment of the requirement for the award of
MASTER OF COMMERCE



Submitted by

FATHIMA FASNA K

EMAVMCM006

Under the guidance of

Mr. ABOOBACKER SIDHEEQ KC

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



**PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI**

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY




CERTIFICATE

This is to clarify that FATHIMA FASNA Kis a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "THE STUDY ON CONSUMER ATTITUDES AND PERCEPTION TOWARDS PUBLIC DISTRIBUTION SYSTEM" has been prepared under the guidance of Mr. ABOOBACKER SIDHEEQ KC Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

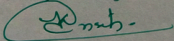
Date: 04-08-2023

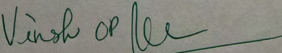
Place: Kondotty


04/08/2023

Head of the Department

Kamelam Edalath

NOUSHAD. K.K


Vinsh of lee

8/8/23

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY



CERTIFICATE

This is to clarify that the project entitled **“THE STUDY ON CONSUMER ATTITUDES AND PERCEPTION TOWARDS PUBLIC DISTRIBUTION SYSTEM ”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **FATHIMA FASNA K** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04-08-2023

Place: Kondotty

A handwritten signature in blue ink, appearing to be 'Aboobacker Siddeeq K.C.', written in a cursive style.

Supervising Guide

ABOOBACKER SIDDEEQ K.C
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science
Kondotty-673 638

**“AN EMPIRICAL STUDY ON SELECTED BEHAVIOURAL BIASES
ON STOCK MARKET INVESTMENT DECISIONS”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment
of the requirement for the award of

MASTER OF COMMERCE



Submitted by

HIBA P

EMAVMCM007

Under the guidance of

Mr. RAFEEQUE ALI M

Assistant Professor in Commerce

EMEA College of Arts and

Science Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

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2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **HIBA P** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "AN EMPIRICAL STUDY ON SELECTED BEHAVIOURAL BIASES ON STOCK MARKET INVESTMENT DECISIONS" has been prepared under the guidance of Mr. RAFEEQUE ALI M, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04-08-2023.

Place: Kondotti

Head of the Department

[Handwritten signature]
04/08/2023

NOU517AD-K-16
[Handwritten signature]

Vinesh K
S.P.
[Handwritten signature]

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI




CERTIFICATE

This is to certify that the project entitled **“AN EMPIRICAL STUDY ON SELECTED BEHAVIOURAL BIASES ON STOCK MARKET INVESTMENT DECISIONS”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **HIBA P** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti


Supervising Guide

RAFEEQUE ALI MUNDODAN
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“AN EMPIRICAL STUDY ON SAVINGS AND INVESTMENT PATTERN
OF GOVERNMENT EMPLOYEES IN MORAYUR GRAMA PANCHAYAT”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

HUSNA SHERIN M

EMAVMCM008

Under the guidance of

Mr. RAFEEQUE ALI MUNDODAN

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotty, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE



CERTIFICATE

This is to certify that the project entitled "AN EMPIRICAL STUDY ON SAVINGS AND INVESTMENT PATTERN OF GOVERNMENT EMPLOYEES IN MORAYUR GRAMA PANCHAYAT" is a bonafide record of work done By HUSNA SHERIN M (Reg. NO: EMAVMCM008) and submitted in partial fulfillment of requirements for the award of degree of **Master of Commerce** of Calicut University and has not formed the basis for award of any Degree or Diploma or Fellowship or other similar title to the candidate.

Place: Kondotty

Date: 4/8/2023

KAMALAM EDATHIL

Head of Department

PG Department of commerce

EMEA College, Kondotty

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE



CERTIFICATE

This is to certify that the project entitled "AN EMPIRICAL STUDY ON SAVINGS AND INVESTMENT PATTERN OF GOVERNMENT EMPLOYEES IN MORAYUR GRAMA PANCHAYAT" is a bonafide record of work done by **HUSNA SHERIN M (Reg. No: EMAVMCM008)** under my supervision and submitted in partial fulfillment of requirements for the award of degree of **Master of Commerce** of **University of Calicut** and has not formed the basis for award of any Degree or Diploma or Fellowship or other similar title to the candidate.

RAFEEQUE ALI MUNDODAN

Assistant Professor

PG Department of Commerce

EMEA College Kondotty

External Examiner :

Place: Kondotty

Date : 4/8/2023

RAFEEQUE ALI MUNDODAN
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotty

**“ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT IN
PALLIKKAL GRAMA PANCHAYATH”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for
the award of

MASTER OF COMMERCE



Submitted by

LAFNA SHIRIN .M.A

EMAVMCM009

Under the guidance of

Mr. RAFEEQUE ALI MUNDODAN

Assistant Professor in Commerce
EMEA College of Arts and Science
Kondotty, Malappuram.



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY

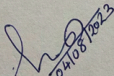


CERTIFICATE

This is to certify that **LAFNA SHIRIN .M.A** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY. The project report entitled **“ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT IN PALLIKKAL GRAMA PANCHAYATH”** has been prepared under the guidance of Mr. RAFEEQUE ALI MUNDODAN, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04-08-2023

Place: Kondotty


KAMALAM EDATHIL

Head of Department

PG Department of Commerce

EMEA College, Kondotty

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY




CERTIFICATE

This is to certify that the project entitled **“ROLE OF KUDUMBASHREE ON WOMEN EMPOWERMENT IN PALLIKKAL GRAMA PANCHAYATH”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **LAFNA SHIRIN .M.A** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04-08-2023

Place: Kondotty

NOUSHAD .K.C
Kondotty
Kishor O.P
04/08/2023


04/08/2023
RAFEEQUE ALI MUNDODAN

Assistant Professor

PG Department of Commerce

EMEA College , Kondotty

RAFEEQUE ALI MUNDODAN
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotty

**“AWARENESS AND RESPONSES OF CONSUMERS TOWARDS
INDIAN CONSUMER PROTECTION ACT 2019”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

MUFEEDA .K

EMAVMCM010

Under the guidance of

Mrs. BALKEES K S

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **MUFEEDA .K** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**AWARENESS AND RESPONSES OF CONSUMERS TOWARDS INDIAN CONSUMER PROTECTION ACT 2019**" has been prepared under the guidance of Mrs. **BALKEES**, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of **MASTER OF COMMERCE**.

Date: 04/08/2023

Place: Kondotti

NOUSHAD .K.C
Dish-
Vineeth P
[Signature]

[Signature]
04/08/23

Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that the project entitled “**AWARENESS AND RESPONSES OF CONSUMERS TOWARDS INDIAN CONSUMER PROTECTION ACT 2019**” submitted to the University of Calicut in partial fulfilment of the award of the degree of **MASTER OF COMMERCE** is record of original project work done by **MUFEEDA.K** during the period 2021-2023, in the PG Department of Commerce at **EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI** under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 24/08/2023

Place: Kondotti

Supervising Guide

BALKEES KS
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“IMPACT OF FINANCIAL LITERACY ON FINANCIAL BEHAVIOUR
AMONG RURAL PEOPLE ”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

NABLA.T

EMAVMCM011

Under the guidance of

Mrs. ANEESATH.M

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



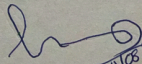
CERTIFICATE

This is to clarify that NABLA . T is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "IMPACT OF FINANCIAL LITERACY ON FINANCIAL BEHAVIOUR AMONG RURAL PEOPLE" has been prepared under the guidance of DR.ANEESATH . M, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023

Place: Kondotti

NOUSHAD IC-IC
Embs -
Vijayashree


04/08/2023

Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

**PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE**

KONDOTTI



CERTIFICATE

This is to clarify that the project entitled **“IMPACT OF FINANCIAL LITERACY ON FINANCIAL BEHAVIOUR AMONG RURAL PEOPLE”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **NABLA . T** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date:

Place: Kondotti

A handwritten signature in blue ink, appearing to be 'Dr. Aneesath M.', written over a faint circular stamp.

Supervising Guide

DR.ANEESATH . M

**“FACTORS CONSIDERING THE PURCHASE OF PASSENGER
VEHICLES ”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

NIHALA P

EMAVMCM012

Under the guidance of

Mrs. ANEESATH M

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **NIHALA P** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**THE FACTORS CONSIDERING THE PURCHASE OF PASSENGER VEHICLE**" has been prepared under the guidance of Mrs. JASEENA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023

prof: Kamalam Edathil

Place: Kondotti

H. O. D

NOUSHAD H.K

(Signature)

(Signature)

(Signature)
04/08/2023

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotti - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that the project entitled “**FACTORS CONSIDERING THE PURCHASE OF PASSENGER VEHICLE**” submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **NIHALA P** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti

A handwritten signature in blue ink, appearing to be 'Aneesath. M.', written in a cursive style.

Mrs. Aneesath. M

Supervising guid

**“A STUDY ON INVESTORS PERCEPTION TOWARDS LIFE
INSURANCE POLICIES IN MANJERI MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

NITHYA KP

EMAVMCM013

Under the guidance of

Dr ANEESATH M

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **NITHYA KP** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "A STUDY ON INVESTORS PERCEPTION TOWARDS LIFE INSURANCE POLICIES IN MANJERI MUNICIPALITY" has been prepared under the guidance of **Dr ANEESATH M** Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE.

Date: 09/08/2023

Place: Kondotti

NOUSHAD K.K
Vineth OP

09/08/2023
Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that the project entitled **"A STUDY ON INVESTORS PERCEPTION TOWARDS LIFE INSURANCE POLICIES IN MANJERI MUNICIPALITY"** submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **NITHYA KP** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE,

KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti

A handwritten signature in blue ink, consisting of stylized initials and a surname, positioned above the title 'Supervising Guide'.

Supervising Guide

**“THE IMPACT OF DIGITAL MARKETING AND DIGITAL
PAYMENT ON FINANCIAL PERFORMANCE AMONG HOME
BAKERS”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



NOOFA RIZMA.C

EMAVMCM014

Under the guidance of

Mrs. Dr. JASEENA P.P

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



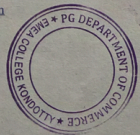
PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

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2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **NOOFA RIZMA .C** is a Bonafede student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**THE IMPACT OF DIGITAL MARKETING ANG DIGITAL PAYMENT ON FINANACIAL PERFORMANCE AMONG HOME BAKERS**" has been prepared under the guidance of Mrs. JASEENA P.P Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of **MASTER OF COMMERCE**.

Date: 04/08/2023

Place: Kondotti

Handwritten signature
NOUSBAD-IC-16

Handwritten signature
Vijay OP

Handwritten signature
04/08/2023

Head of the Department

KAMALAM P. ATIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI




CERTIFICATE

This is to clarify that the project entitled **“THE IMPACT OF DIGITAL MARKETING AND DIGITAL PAYMENT ON FINANCIAL PERFORMANCE AMONG HOME BAKERS”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **NOOFA RIZMA.C** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 03/08/2023

Place: Kondotti

Supervising Guide


SHEENA P.P
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“IMPACT OF FINANCIAL KNOWLEDGE ON INCLUSIVE FINANCE
OF SOCIAL WELFARE PENSIONERS”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

RASNA K

EMAVMCM015

Under the guidance of

Dr. JASEENA P.P

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI

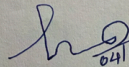


CERTIFICATE

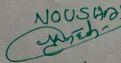
This is to clarify that **RASNA K** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled **"IMPACT OF FINANCIAL KNOWLEDGE ON INCLUSIVE FINANCE OF SOCIAL WELFARE PENSIONERS"** has been prepared under the guidance of Mrs. JASEENA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

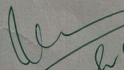
Date: 04/08/2023

Place: Kondotti


04/08/2023

Head of the department

NOUSAD-K-K



Umesh C P

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotti - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI



CERTIFICATE

This is to clarify that the project entitled **“IMPACT OF FINANCIAL KNOWLEDGE ON INCLUSIVE FINANCE OF SOCIAL WELFARE PENSIONERS”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **RASNA K** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE,

KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 03/08/2023

Place: Kondotti

Rasna K
Supervising guide

RASNA P P
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“THE EFFECT OF PERCEIVED RISK IN PRODUCT IMAGES ON
WOMEN CUSTOMER’S PURCHASE INTENTION IN ONLINE
SHOPPING”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

RIFA THASNI C

EMAVMCM016

Under the guidance of

Mrs.Dr. JASEENA PP

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **RIFA THASNI C** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**THE EFFECT OF PERCEIVED RISK IN PRODUCT IMAGES ON WOMEN CUSTOMER'S PURCHASE INTENTION IN ONLINE SHOPPING**" has been prepared under the guidance of Mrs.Dr. JASEENA PP, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/04/2023 NOUSHADILUC

Place: Kondotti

(Handwritten signature)

(Handwritten signature)
04/04/2023
Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI




CERTIFICATE

This is to clarify that the project entitled **“THE EFFECT OF PERCEIVED RISK IN PRODUCT IMAGES ON WOMEN CUSTOMER’S PURCHASE INTENTION IN ONLINE SHOPPING”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **RIFA THASNI C** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti


Supervising Guide

JASEENA P P
Assistant Professor
PG Department of Commerce
EMEA College of Arts and Science
Kondotti

**“CUSTOMER’S AWARENESS AND SATISFACTION TOWARDS
UNIFIED PAYMENT INTERFACE AS A DIGITAL PAYMENT
SYSTEM”**

PROJECTREPORT

Submitted to University of Calicut in partial fulfillment
of the requirement for the award of

MASTEROFCOMMERCE



Submitted by

SAFVATH V

EMAVMCM017

Under the guidance of

Mr. NAHAS SHA AA

Assistant Professor in Commerce

EMEA College of Arts and

Science Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 04832712030, E-mail: mail@emeacollege.ac.in

2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI



CERTIFICATE

This is to certify that **SAFVATH V** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**CUSTOMER'S AWARENESS AND SATISFACTION TOWARDS UNIFIED PAYMENT INTERFACE AS A DIGITAL PAYMENT SYSTEM**" has been prepared under the guidance of Mr. NAHAS SHA AA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04-08-2023

Place: Kondotti

Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotti - 673638

NOUSHAD .K.K
Kondotti

Vinush OP
7/8/23

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that the project entitled **“CUSTOMER’S AWARENESS AND SATISFACTION TOWARDS UNIFIED PAYMENT INTERFACE AS A DIGITAL PAYMENT SYSTEM”** submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **SAFVATH V** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 9/8/2023

Place: Kondotti

Supervising Guide
NAHAS SHA . A A

**“INVESTERS PERCEPTION TOWARDS MUTUAL FUND IN
MALAPPURAM MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

SHAHANA JABIN

EMAVMCM018

Under the guidance of

Mr.NAHAS SHA A.A

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **SHAHANA JABIN** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled “**INVESTERS PERCEPTION TOWARDS MUTUAL FUND IN MALAPPURAM MUNICIPALITY**” has been prepared under the guidance of Mr. NAHAS SHA A.A Asistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023

Place: Kondotti

NOUSHAD K.K

[Signature]

[Signature]

[Signature] 04/08/2023
Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI




CERTIFICATE

This is to clarify that the project entitled “ **INVESTERS PERCEPTION TOWARDS MUTUAL FUND IN MALAPPURAM MUNICIPALITY** ” submitted to the University of Calicut in partial fulfillment of the award of the degree of **MASTER OF COMMERCE** is record of original project work done by **SHAHANA JABIN** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 04/08/2023

Place: Kondotti


Supervising Guide
MHAS
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“AWARENESS AND UNDERSTANDING OF PERSONAL FINANCE
AMONG RURAL WOMEN IN KONDOTTI MUNICIPALITY”
PROJECT REPORT**

Submitted to University of Calicut in partial fulfillment of the requirement for the award of
MASTER OF COMMERCE



Submitted by

SHAHANA THASNEEM.K

EMAVMCM019

Under the guidance of

Mr. NAHAS SHA AA

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that **SHAHANA THASNEEM.K** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**AWARENESS AND UNDERSTANDING OF PERSONAL FINANCE AMONG RURAL WOMEN IN KONDOTTI MUNICIPALITY.**" has been prepared under the guidance of Mr. NAHAS SHA AA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 03-08-2023

Place: Kondotti

Handwritten signature in green ink: Shahana Thasneem K
NOV 2023

Handwritten signature in green ink: Kamalam Edathil
7/3/23

Handwritten signature in blue ink: Kamalam Edathil
04/08/2023

KAMALAM EDATHIL

Head of the Department

PG Department of commerce

EMEA College, Kondotti

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI




CERTIFICATE

This is to clarify that the project entitled “**AWARENESS AND UNDERSTANDING OF PERSONAL FINANCE AMONG RURAL WOMEN IN KONDOTTI MUNICIPALITY.**” submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by **SHAHANA THASNEEM.K** during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 03-08-2023

Place: Kondotti


NAHAS SHAH AA

Assistant Professor

PG Department of Commerce

EMEA College, Kondotti

NAHAS SHAH AA
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“ ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP IN EMEA
COLLEGE OF ARTS AND SCIENCE, KONDOTTI”
PROJECT REPORT**

Submitted to University of Calicut in partial fulfillment of the requirement for the award of
MASTER OF COMMERCE



Submitted by

SHAMLA SHERIN. P

EMAVMCM020

Under the guidance of

MR. MUHAMMED FAISAL. T

Assistant Professor in Commerce

EMEA College of Arts and Science Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023



PG DEPARTMENT OF COMMERCE EMEA
COLLEGE OF ARTS AND SCIENCE
KONDOTTI



CERTIFICATE

This is to certify that the project entitled "ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP IN EMEA COLLEGE OF ARTS AND SCIENCE , KONDOTTI" is the work carried out by SHAMLA SHERIN.P with register number EMAVMCM020 the student of Master of Commerce EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI in partial fulfillment of the requirement for the award of degree of Master of Commerce of University of Calicut and that project has not formed the basis for the award previously of any other similar title.

Date : 04/08/2023

Place : kondotti

NOUSHAD IKK
[Signature]

Vijaysh of
[Signature]

[Signature]
04/08/2023

Mrs. Kamalam Edathil

Head of the Department

EMEA College Kondotti

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE EMEA
COLLEGE OF ARTS AND SCIENCE
KONDOTTI

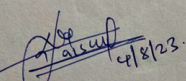


CERTIFICATE

This is to certify that the project entitled "ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP IN EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI" submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by SHAMLA SHERIN.P during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 07/08/2023

Place: Kondotti


Mr. Muhammed Faisal.T

Assistant professor of commerce

PG Dept of Commerce, EMEA College
MUHAMMED FAISAL. T
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“ENTREPRENEURSHIP EDUCATION AND ITS RELATIONSHIP ON
ENTREPRENEURIAL INTENTION AMONG FEMALE COLLEGE
STUDENTS”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of
MASTER OF COMMERCE



Submitted by

SHANTIYA SOLOMON P

EMAVMCM021

Under the guidance of

Mr. MUHAMMED FAISAL T

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emecollege.ac.in

2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTI



CERTIFICATE

This is to clarify that **SHANTIYA SOLOMON P** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled “**ENTREPRENEURSHIP EDUCATION AND ITS RELATIONSHIP ON ENTPRENEURIAL INTENTION IN FEMALE COLLEGE STUDENTS**” has been prepared under the guidance of Mr **MUHAMMED FAISAL T**, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of **MASTER OF COMMERCE**.

Date: 04/08/2023

Place: Kondotti

Head of the Department

Mrs Kamalam Edathil

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

NOUSHAD-K-K

Vinod K

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI

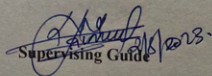


CERTIFICATE

This is to clarify that the project entitled "ENTREPRENEURSHIP EDUCATION AND ITS RELATIONSHIP ON ENTPRENEURIAL INTENTION IN FEMALE COLLEGE STUDENTS" submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE is the record of original project work done by SHANTIYA SOLOMON P during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 02/08/2023.

Place: Kondotti


Supervising Guide

Mr Muhammed Faisal T

MUHAMMED FAISAL T
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“A STUDY ON CONSUMER REVIEW AND RATING ON ELECTRIC
VEHICLES WITH SPECIAL REFERENCE TO MALAPPURAM
DISTRICT”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

SHARAFIYA K

EMAVMCM022

Under the guidance of

Mrs. AMLA

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

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PG DEPARTMENT OF COMMERCE
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CERTIFICATE

This is to clarify that SHARAFIYA K is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "A STUDY ON CONSUMER REVIEW AND RATING ON ELECTRIC VEHICLES WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT" has been prepared under the guidance of Mrs. AMLA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04-08-2023

Place: Kondotti

Head of the Department

KAMALAM P DATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

[Handwritten signature]
A. Vinodh Chandan
[Handwritten signature]
R. Nishu

[Handwritten signature]
04-08-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to clarify that the project entitled "A STUDY ON CONSUMER REVIEW AND RATING ON ELECTRIC VEHICLES WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT" submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by SHARAFIYA K during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE,

KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 3/8/2023

Kondotti

A handwritten signature in blue ink, appearing to read 'Amla K.R.', is written over a horizontal line.

Supervising Guide Place:

AMLA.K.R.

**“AWARENESS OF RURAL COMMUNITIES TOWARDS SAVINGS
AND INVESTMENT”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

SHEMEEMA MUMTHAS MP

EMAVMCM023

Under the guidance of

Mrs. AMLA

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



PG DEPARTMENT OF COMMERCE

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **SHEMEEMA MUMTHAS MP** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled “**AWARENESS OF RURAL COMMUNITIES TOWARDS SAVINGS AND INVESTMENT**” has been prepared under the guidance of Mrs. AMLA, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023

Place: Kondotti

NOUSHAD. K.K

(Signature)

(Signature)

(Signature)
04/08/2023
Head of the Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI




CERTIFICATE

This is to certify that the project entitled "AWARENESS OF RURAL COMMUNITIES TOWARDS SAVINGS AND INVESTMENT" submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE is record of original project work done by SHEMEEMA MUMTHAS MP during the period 2021-2023, in the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma or any other recognition before.

Date: 4/08/2023

Place: Kondotti


Supervising Guide

Amla. K. R.

**“A COMPARITIVE STUDY ON CONSUMER’S ATTITUDE TOWARDS
SUPERMARKETS AND SMALL-SCALE RETAIL OUTLETS WITH
SPECIAL REFFERENCE TO MANJERI MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in Partial Fulfillment of the requirements for the award of
degree of

MASTER OF COMMERCE



Submitted by

SHILPA TK

EMAVMCM024

Under the guidance of

Mrs. FASEELANK

Assistant Professor in commerce

EMEA College of Arts and Science

Kondotty, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY



CERTIFICATE

This is to certify that the project entitled "A COMPARITVE STUDY ON CONSUMER'S ATTITUDE TOWARDS SUPERMARKETS AND SMALL-SCALE RETAIL OUTLETS WITH SPECIAL REFERENCE TO MANJERI MUNICIPALITY" is the work carried out by SHILPA TK with register number EMAVMCM024 the student of Master of Commerce E.M.E.A COLLEGE OF ARTS AND SCIENCE in partial fulfillment of the requirement for the award of degree of Master of Commerce of University of Calicut and that project has not formed the basis for the award previously of any other similar title

Handwritten signature: Vinesh K
21005800100

Handwritten signature and date: 04/08/2023

Place : kondotti

Date: 04/08/2023

Mrs. KAMALAM EDATHIL

Head of PG Dept. of Commerce

Associate Professor

E.M.E.A College - Kondotty of Commerce

E.M.E.A College of Arts & Science

Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY



CERTIFICATE

This is to certify that the project entitled "A COMPARITIVE STUDY ON CONSUMER'S ATTITUDE TOWARDS SUPERMARKETS AND SMALL-SCALE RETAIL OUTLETS WITH SPECIAL REFERENCE TO MANJERI MUNICIPALITY" is being submitted by SHILPA TK with register number EMAVMCM024 for the award of degree of **Master of Commerce** of university of Calicut, is based on the bonafide project work carried out by under my supervision and guidance in PG Department of Commerce, University of Calicut. The results embodied in this report have not been included in any other report submitted previously for the award of degree or diploma of any other University or institution.

Date : 04/08/2023

Place: kondotty

NK
04/08/2023
Mrs. FASEELA.NK
Asst. professor

E.M.E.A College Kondotty

**“IMPACT OF MICROFINANCE ON KUDUMBASHREE WOMEN
WITH SPECIAL REFERENCE TO VALLIKUNNU GRAMA
PANCHAYATH.”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfillment of the requirement for the award of
degree of

MASTER OF COMMERCE



Submitted by

SIBLA NARGHESE A.V

EMAVMCM025

Under the guidance of

Mrs FASEELA.NK

Assistant Professor in commerce

EMEA College of Arts and Science

Kondotty, Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTY

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2021-2023

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE
KONDOTTY



CERTIFICATE

This is to certify that the project entitled “ **IMPACT OF MICROFINANCE ON KUDUMBASHREE WOMEN WITH SPECIAL REFERENCE TO VALLIKUNNU GRAMA PANCHAYATH**” is the work carried out by **SIBLA NARGHESE.A.V** with register number **EMAVMCM025** the student of Master of Commerce **E.M.E.A COLLEGE OF ARTS AND SCIENCE** in partial fulfillment of the requirement for the award of degree of **Master of Commerce** of University of Calicut and that project has not formed the basis for the award previously of any other similar title

Place : *Kondotty*

Date: *04/08/2023*

NOUSHAD.K.K

(Signature)

(Signature)
Mrs. KAMALAM EDATHIL

Head of PG Dept. of Commerce

E.M.E.A College Kondotty

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTY



CERTIFICATE

This is to certify that the project entitled " **IMPACT OF MICROFINANCE ON KUDUMBASHREE WOMEN WITH SPECIAL REFERENCE TO VALLIKUNNU GRAMA PANCHAYATH** " is being submitted by **SIBLA NARGHESE.A.V** with register number **EMAVMCM025** for the award of degree of **Master of Commerce** of university of Calicut, is based on the bonafide project work carried out by under my supervision and guidance in PG Department of Commerce, University of Calicut. The results embodied in this report have not been included in any other report submitted previously for the award of degree or diploma of any other University or institution.

Date: 04/08/2023

Place: kondotty

Mrs.FASEELA.NK

Asst.Professor

E.M.E.A College Kondotty

NK
04/08/2023

**“THE PEOPLE ATTITUDE TOWARDS CASHLESS ECONOMY IN
KONDOTTY MUNICIPALITY”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

MOHAMMED FUHAD K

EMAVMCM027

Under the guidance of

Mrs. BALKEES K.S

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti, Malappuram



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2021-2023



PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE

KONDOTTI



CERTIFICATE

This is to certify that **MOHAMMED FUHAD K** is a Bonafede student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled "**THE PEOPLE ATTITUDE TOWARDS CASHLESS ECONOMY IN KONDOTTY MUNICIPALITY**" has been prepared under the guidance of Mrs. BALKEES, Assistant Professor of Department of Commerce and submitted to the University of Calicut in partial fulfilment of the award of the degree of MASTER OF COMMERCE.

Date: 04/08/2023

Place: Kondotti

MOHAMMED FUHAD K-K
(Signature)

(Signature)

(Signature)
04/08/2023
Head of Department

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE KONDOTTI

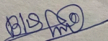


CERTIFICATE

This is to certify that the project entitled “**THE PEOPLE ATTITUDE TOWARDS CASHLESS ECONOMY IN KONDOTTY MUNICIPALITY**” submitted to the University of Calicut in partial fulfilment of the award of the degree of **MASTER OF COMMERCE** is record of original project work done by **MOHAMMED FUHAD K** during the period 2021-2023, in the PG Department of Commerce at **EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI** under my guidance. I further declare that this project report or any part of this report has not been submitted to any other university or institution for the award of any degree, diploma, or any other recognition before.

Date: 4/08/2023

Place: Kondotti


Supervising Guide

BALKEES KS
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti

**“THE INFLUENCE OF GREEN MARKETING ON CONSUMER
PURCHASE BEHAVIOR”**

PROJECT REPORT

Submitted to University of Calicut in partial fulfilment of the requirement for the award of

MASTER OF COMMERCE



Submitted by

MUHAMMED AFSAL K V

EMAVMCM028

Under the guidance of

Mrs. BALKEES K S

Assistant Professor in Commerce

EMEA College of Arts and Science

Kondotti Malappuram



PG DEPARTMENT OF COMMERCE

EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI

Kumminiparamba PO, Malappuram

Ph: 0483 2712030, E-mail: mail@emeacollege.ac.in

2021-2023



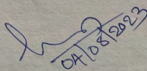
PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE KONDOTTI



CERTIFICATE

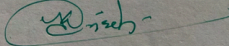
This is to certify that **MUHAMMED AFSAL KV** is a bonafide student of the PG Department of Commerce at EMEA COLLEGE OF ARTS AND SCIENCE, KONDOTTI. The project report entitled **"THE INFLUENCE OF GREEN MARKETING ON CONSUMER PURCHASE BEHAVIOR"** has been prepared under the guidance of Mrs BALKEES KS, Assistant professor of Department of Commerce and submitted to the University of Calicut in partial fulfillment of the award of the degree of MASTER OF COMMERCE.

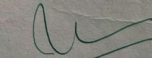
Date: 04/08/2023


04/08/2023
Head of the Department

Place: Kondotti

NOUSHAD-K.K





Uwish - OP

KAMALAM EDATHIL
Associate Professor
HOD, PG Department of Commerce
EMEA College of Arts & Science
Kondotty - 673638

PG DEPARTMENT OF COMMERCE
EMEA COLLEGE OF ARTS AND SCIENCE KONDOTTI



CERTIFICATE

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Date: 4/08/2023

Place: Kondotti

Supervising Guide

BALKEES KS
Assistant Professor
PG Department of Commerce
EMEA College of Arts & Science, Kondotti