

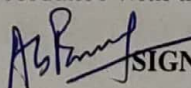
**UNIVERSITY GRANTS COMMISSION**  
**BAHADUR SHAH ZAFAR MARG**  
**NEW DELHI - 110 002**  
**STATEMENT OF EXPENDITURE IN RESPECT OF MINOR RESEARCH PROJECT**

1. Name of Principal Investigator : ABDURAZAQUE.P.M.  
 2. Dept. of Principal Investigator : ECONOMICS  
 Name of the College : EMEA College of Arts and Science, Kondotti  
 3. UGC approval Letter No. and Date : No. F.1666-MRP/14-15/KLCA052/UGC-SWRO  
 Dated 4<sup>th</sup> February, 2015  
 4. Title of the Research Project : Performance Evaluation of Commercial Banks in Kerala Using Credit-Deposit Ratio- A Study of Malappuram District.  
 5. Effective Date of Stating the Project : 01-06-2015  
 6. a. Period of Expenditure : 01-06-2015 to 01-06-2017  
 b. Details of Expenditure :

Sl. No.	Item	Amount Approved (In Rs.)	Expenditure Incurred (In Rs)
i	Books and Journals	20000	20139
ii.	Equipment	NIL	
iii.	Contingency including Special Needs	25000	25000
Iv	Field Work / Travel (Give Details in the Performa)	75000	75400
v	Hiring Services	NIL	NIL
vi	Chemicals and Glass ware	NIL	NIL

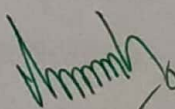
7. If as a result of check or audit objection some irregularity is noticed at later date, action will be taken to refund, adjust or regularize the objected amounts.

8. It is certified that the grant of Rs. 120000 (Rupees One lakh and Twenty thousand only) received from the UGC under the scheme of support for Minor Research project entitled Performance Evaluation of Commercial Banks in Kerala using Credit-Deposit Ratio-A Study of Malappuram District vide UGC letter No.F.1666-MRP/14-15/KLCA052/UGC-SWRO dated 4<sup>th</sup> February,2015 has been fully utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the UGC.

  
 SIGNATURE OF  
 PRINCIPAL INVESTIGATOR

**ABDURAZAQUE P.M.**  
 Assistant Professor  
 PG Dept. of Economics  
 EMEA College of Arts & Science  
 Kondotty - 673 638, Malappuram



  
 PRINCIPAL

**Dr. Ayoob. C.P.**  
 Principal  
 EMEA College of Arts & Science  
 Kondotty, Kumminiparamba P.O.  
 Malappuram Dist, Kerala