



THE COCHIN COLLEGE

Koovapadam, Kochi-2

Affiliated To Mahatma Gandhi University

Re-accredited by NAAC With B+ Grade



Fourth Cycle
NAAC Accreditation 2024

Criterion 1 Curricular Aspects

1.3 - Academic Flexibility

Metric No. 1.3.2

Percentage of students undertaking project work/field work/ internships

Projects - Commerce

Submitted to



National Assessment and Accreditation Council



THE COCHIN COLLEGE

KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

Declaration of Principal

This is to certify that following 278 students from The Department of Commerce have completed Project work during the academic year 2023-2024

Sl. No.	Title of the Programme	Number of Students
1	B Com Finance & Taxation	67
2	BCom Finance and Taxation (SF)	63
3	B Com Marketing	63
4	B Com Computer Application (SF)	63
5	M Com	15
6	Master of Commerce and Management	21
Total		278





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List of students who undertook project works from Department of Commerce during the year 2023-24

SL NO	PROGRAMME NAME	NAME OF STUDENT	PROJECT WORK/ FIELD/INTERNSHIP
1	BBA (SF)	Haripriya.p	PROJECT WORK
2	BBA (SF)	PRAVEEN M	PROJECT WORK
3	BBA (SF)	Anandharaj K	PROJECT WORK
4	BBA (SF)	Sneha M.R	PROJECT WORK
5	BBA (SF)	Danish Roshan K S	PROJECT WORK
6	BBA (SF)	Riswin Shajahan	PROJECT WORK
7	BBA (SF)	Anaz Hashim	PROJECT WORK
8	BBA (SF)	Faseela.A.H	PROJECT WORK
9	BBA (SF)	Hafeesa P H	PROJECT WORK
10	BBA (SF)	Muhammed shuhaib v k	PROJECT WORK
11	BBA (SF)	Mohammed yasir s	PROJECT WORK
12	BBA (SF)	Mohammed shaheen v s	PROJECT WORK
13	BBA (SF)	Afrin N	PROJECT WORK
14	BBA (SF)	Shifas ks	PROJECT WORK
15	BBA (SF)	Mohamed farhan M.H	PROJECT WORK
16	BBA (SF)	Mazroor Ahammed K	PROJECT WORK
17	BBA (SF)	Ahammed kabeer A	PROJECT WORK
18	BBA (SF)	Akhil p.m	PROJECT WORK
19	BBA (SF)	Aadarsh.B	PROJECT WORK
20	BBA (SF)	Anamin Christopher	PROJECT WORK
21	BBA (SF)	Mariya Diffy	PROJECT WORK
22	BBA (SF)	Niyamol k.n	PROJECT WORK
23	BBA (SF)	Nandhana K A	PROJECT WORK
24	BBA (SF)	Fijas ps	PROJECT WORK
25	BBA (SF)	Adithya Hari	PROJECT WORK
26	BBA (SF)	Adhanan Jaseem A H	PROJECT WORK
27	BBA (SF)	BavazT Benny	PROJECT WORK
28	BBA (SF)	Asheeka.T.S	PROJECT WORK
29	BBA (SF)	Terrin Joseph	PROJECT WORK
30	BBA (SF)	Ahalyamol KG	PROJECT WORK
31	BBA (SF)	Drishya Dileep	PROJECT WORK
32	BBA (SF)	Ayisha Hussain	PROJECT WORK
33	BBA (SF)	Faraz Abdul Khader K A	PROJECT WORK
34	BBA (SF)	Fathima P A	PROJECT WORK
35	BBA (SF)	Binitha p.b	PROJECT WORK
36	BBA (SF)	Abijith.n.s	PROJECT WORK
37	BBA (SF)	ASHWIN RAGHAV MR	PROJECT WORK
38	BBA (SF)	Ciyan Mary Joseph	PROJECT WORK
39	BBA (SF)	Abdul Latheef PN	PROJECT WORK
40	BBA (SF)	Najila navas	PROJECT WORK
41	BBA (SF)	Akhelesh jayakumar	PROJECT WORK
42	BBA (SF)	Vivek v s	PROJECT WORK
43	BBA (SF)	Binsha K B	PROJECT WORK
44	BBA (SF)	Shaison stanley	PROJECT WORK
45	BBA (SF)	JUNAID MN	PROJECT WORK
46	BBA (SF)	Mirsheen ibin shaji	PROJECT WORK
47	BBA (SF)	Nikhil antony	PROJECT WORK

Continued on next page





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SL NO	PROGRAMME NAME	NAME OF STUDENT	PROJECT WORK/ FIELD/INTERNSHIP
48	BBA (SF)	Hakeem k A	PROJECT WORK
49	BBA (SF)	Aswathi Rethna E R	PROJECT WORK
50	BBA (SF)	Snin K S	PROJECT WORK
51	BBA (SF)	Joel eugine	PROJECT WORK
52	BBA (SF)	Snooja devi c.s	PROJECT WORK
53	BBA (SF)	Manush m s	PROJECT WORK
54	BBA (SF)	Nigitha jameer	PROJECT WORK
55	BBA (SF)	SNEHA PAUL	PROJECT WORK
56	BBA (SF)	Arish unni	PROJECT WORK
57	BBA (SF)	Shabna Zakeer	PROJECT WORK
58	BBA (SF)	Nandhana N.S	PROJECT WORK
59	BBA (SF)	Safvan ky	PROJECT WORK
60	BBA (SF)	Devananda s	PROJECT WORK
61	BBA (SF)	Angel Mary Santhosh	PROJECT WORK
62	BBA (SF)	FAHADH SIYAD	PROJECT WORK
63	BBA (SF)	Vismaya. R	PROJECT WORK





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CERTIFICATE



This is to certify that this dissertation titled "A study on perception of students towards education loan with special reference to students in west Kochi region" is a record of original work done by Ann Therese, Archana CS, Arjun KS, Arjun N under my supervision and guidance. The study was undertaken for a period of six months.


Signature of the guide : *ApR*

Name of the guide : Dr. Anupama. R

Signature of the Head of the Department : *Rekha*

Name of the Head of the Department : Dr. Rekha PG

Signature of external Examiner : *Dr. Arjun N*



Kochi - 2

Date 15-04-2024

Ann Therese
 Archana CS
 Arjun KS
 Arjun N





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**A STUDY ON THE IMPACT OF ONLINE SHOPPING ON CONSUMER BEHAVIOUR
WITH SPECIAL REFERENCE TO KOCHI CITY**

A Project Submitted To Mahatma Gandhi University
In Partial Fulfillment of The Requirements
For The Award of Bachelor of Commerce

By

ANANDAKRISHNAN THILAKAN(210021071697)

ARUN G RAO(210021071698)

ATHUL PRADEEP C(210021071699)

FATHIMA P F(210021071700)

UNDER THE GUIDANCE OF

Dr HARIPRIYA B. B.

(ASSISTANT PROFESSOR)



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI- 682002

2021-2024





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email: email@thecochoincollege.edu.in

CERTIFICATE



This is to certify that the dissertation titled " A Study On The Impact Of Online Shopping On Consumer Behaviour With Special Reference To Kochi City" is a record of original work done by Anandakrishnan Thilakan, Arun G Rao, Athul Pradeep C and Fathima P F under my guidance and supervision. This study was undertaken for a period of 6 months.

Name Of The Guide : Dr. HariPriya B. B

Signature Of The Guide :

Name Of The Head Of The Department : Dr. Rekha P.G

Signature Of Head Of The Department :

Signature Of External Examiner

Dr. SHIJU C.R.

Anandakrishnan Thilakan

Arun G Rao

Athul Pradeep C

Fathima P F

Kochi-2

Date





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**A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS
SHOPPING MALLS WITH SPECIAL REFERENCE TO LULU
INTERNATIONAL SHOPPING MALL EDAPPALLY**

Project Report Submitted to Mahatma Gandhi University Kottayam in partial fulfillment of
requirements for the award of degree of

BACHELOR OF COMMERCE

BY

HARINANDANA K A
(REG.NO: 210021071657)

IRFAN IBRAHIM
(REG.NO: 210021071658)

JISMY K ANTONY
(REG.NO: 210021071659)

JUNAINA NOUSHAD
(REG.NO: 210021071660)

Under the guidance of

Dr. LAKSHMISREE R
ASSISTANT PROFESSOR



**POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE
THE COCHIN COLLEGE**

COCHIN-682002

2021-2024





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

THE COCHIN COLLEGE

COCHIN-682002



CERTIFICATE

This is to certify that the project titled "A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS SHOPPING MALL WITH SPECIAL REFERENCE T O L U L U INTERNATIONAL SHOPPING MALL EDAPPALLY"

Bonafide piece of study done by **Harinandana K A , Irfan Ibrahim, Jismy K Antony, Junaina Noushad** under the guidance and supervision of **Dr. LAKSHMISREE R** and also no part has been presented for any other degree . The Study was undertaken for a Period of Six Months.

Signature of the guide

:

Name of the Guide

: Dr. Lakshmisree R

Signature of the head of Department

:

Name of the head of department

: Dr. Rekha P G

Name and signature of External examiner

:

Kochi-2

Date 15.04.2024

II





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email: email@thecochincollege.edu.in

A STUDY ON THE ROLE OF MICRO-FINANCING COMPANY IN
EMPOWERING WOMEN WITH SPECIAL REFERENCE TO COCHIN
CITY

A DISSERTATION SUBMITTED TO THE
MAHATMA GANDHI UNIVERSITY
IN PRACTICAL FULFILMENT OF THE REQUIREMENT FOR
BACHELOR OF COMMERCE

BY

AANSAL K ANTONY : Reg. no 210021071641

ABHIRAMI P T : Reg. no 210021071642

ABIN DANIEL : Reg. no 210021071643

ADHEENA N SHIBU : Reg. no 210021071644



UNDER THE SUPERVISION OF

Dr. REKHA. P. G.

DEPARTMENT OF COMMERCE, THE COCHIN COLLEGE

2021-2024





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CERTIFICATE

Certified that this dissertation titled "A study on the role of micro- financing company in empowering women with special reference to Cochin city " is a record of original work done by Aansal k Antony, Abhirami P T, Abin Daniel, Adheena N Shibu under the supervision of Asst Prof Dr Rekha P.G. The period of the study is 6 months.

Signature of the Guide Rekha

Name of the Guide: ASST PROF Dr. REKHA.P.G

Signature of the Head of The Department: Rekha

Name of the Head of The Department: ASST PROF DR. REKHA. P. G

Name of the External Examiner:

Signature of the External Examiner: Prof. Anand Sreed





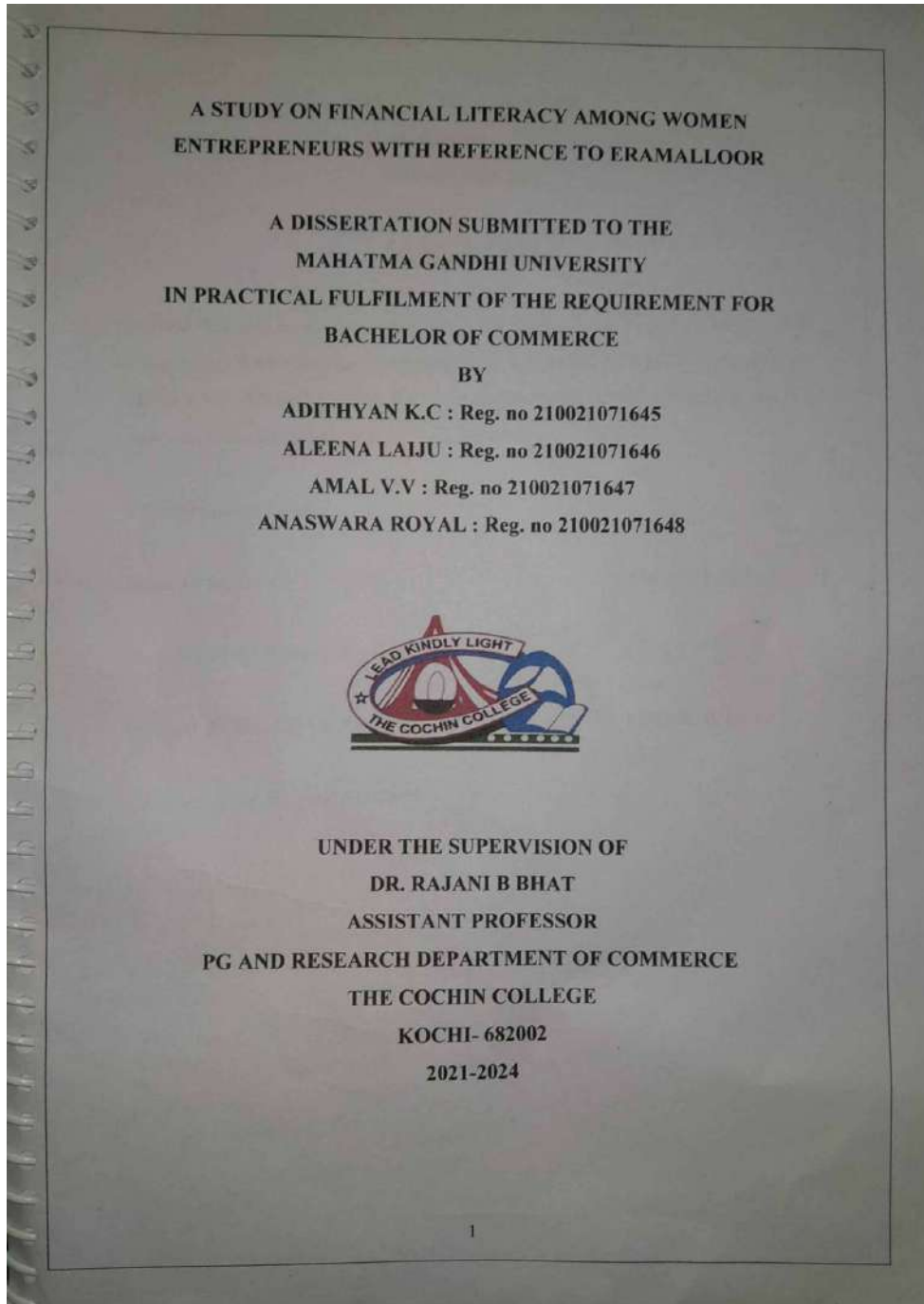
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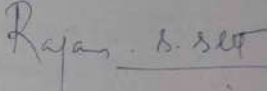
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email: email@thecochincollege.edu.in

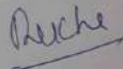
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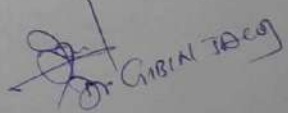
Certified that this dissertation titled "A study on financial literacy among women entrepreneurs with reference to Eramalloor " is a record of original work done by Adithyan k c, Aleena laiju, Amal v v, Anaswara Royal under my supervision. The study was undertaken for a period of six months.


Signature of the Guide: 

Name of the Guide: Dr. RAJANI B BHAT

Signature of the Head of The Department: 

Name of the Head of The Department: Dr. REKHA. P. G

Signature of the External Examiner : 







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IMPACT OF CELEBRITY ENDORSEMENT ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT

Project Report Submitted to Mahatma Gandhi University Kottayam in partial
fulfilment of requirements for the award of degree of bachelor of commerce

ANANDA KRISHNAN A (Reg no:210021071677)

ANASOOYA VINEESH (Reg no:210021071678)

ANU C A (Reg no:210021071679)

ARCHANA KRISHNA M (Reg no:210021071680)

Under the guidance of

SAUMYA ASHRAF

Assistant Professor on Contract



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

COCHIN-682002

2021-2024





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email: email@thecochincollege.edu.in


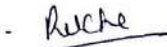

THE COCHIN COLLEGE

COCHIN-682002



CERTIFICATE

This is to certify that this project entitled "A STUDY ON THE IMPACT OF CELEBRITY ENDORSEMENT ON CONSUMER BUYING BEHAVIOUR WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT" is bonafide work done by ANANDA KRISHNA A, ANASOOYA VINEESH, ANU C A, ARCHANA KRISHNA M in partial fulfilment of the requirement for the award of Degree of Bachelor of Commerce in Mahatma Gandhi University under my supervision and guidance. The study was undertaken for a period of six months.

Name of the guide - SAUMYA ASHRAF
 Signature of the guide - 
 Name of the head of the department - Dr REKHA P G
 Signature of the head of the department - 
 Name of the external examiner - Dr. SHIJU C.R.
 Signature of the external examiner - 





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CONSUMER BUYING BEHAVIOUR TOWARDS GREEN PRODUCTS WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT

Project Report Submitted to Mahatma Gandhi University Kottayam in partial
fulfilment of requirements for the award of degree

BACHELORS OF COMMERCE

BY

ADITHYA MOL (Reg no: 210021071693)

AJAY A S (Reg no: 210021071694)

AJEESHA N (Reg no: 210021071695)

AMRUTHA A (Reg no: 210021071696)

Under the supervision of

Dr. ANU L

ASSISTANT PROFESSOR

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE



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email: email@thecochoincollege.edu.in

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CERTIFICATE

This is to certify that the project titled "CONSUMER BUYING BEHAVIOUR TOWARDS GREEN PRODUCTS WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT" is a bonafide piece of study done by ADITHYA MOL, AJAY A S, AJEESHA N & AMRUTHA A under the guidance and Supervision of Dr. ANU L and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Signature of the guide

:

Name of the guide

: Dr ANU L

Guide & Assistant professor

Signature of the Head of Department

:

Name of the Head of Department

: Dr REKHA P G

HOD & Assistant professor

Signature of External Examiner

:
Dr. SHIJU





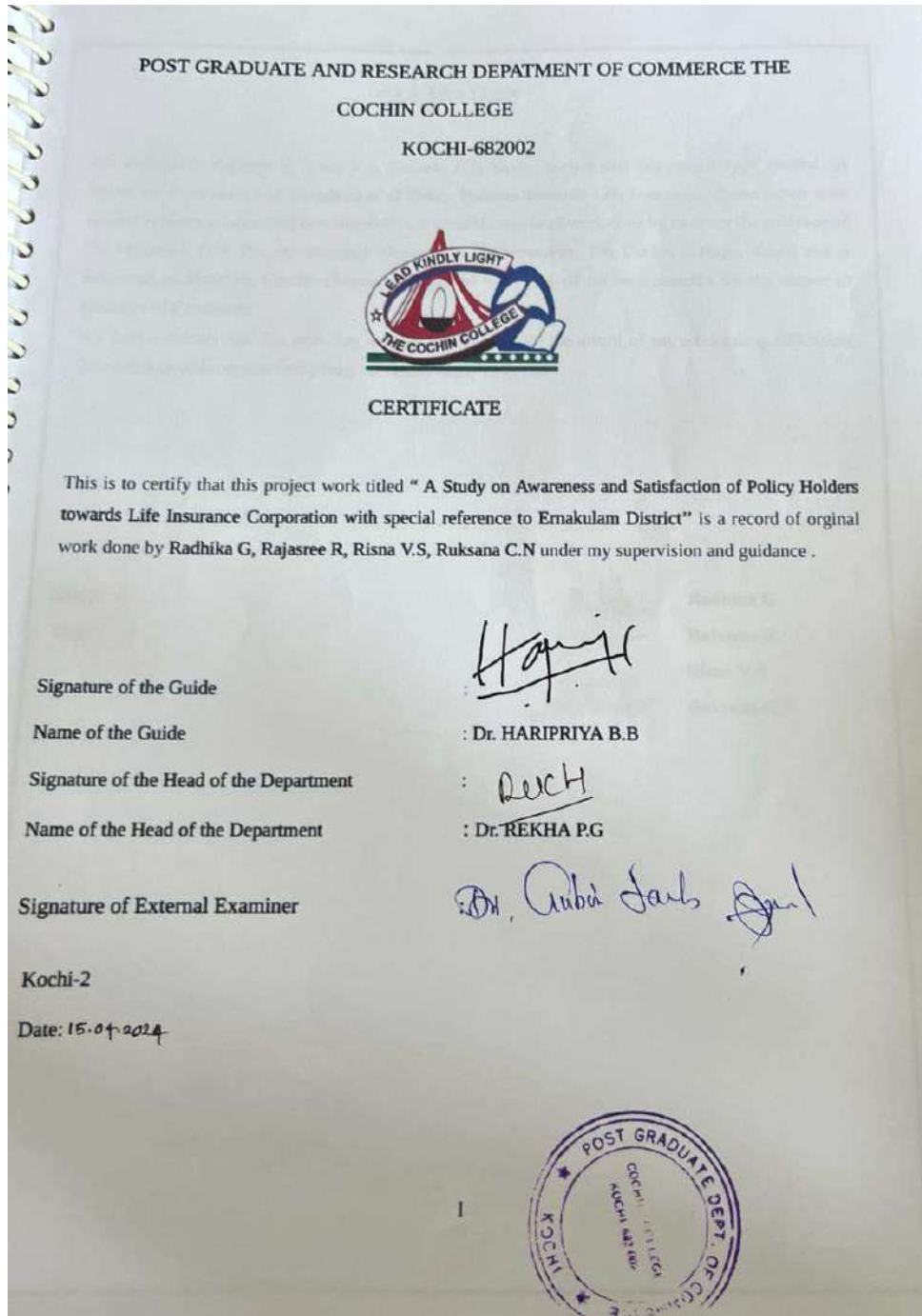
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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in



Mrudula Menon V.
Mrudula Menon V.
Principal-in-Charge
The Cochin College



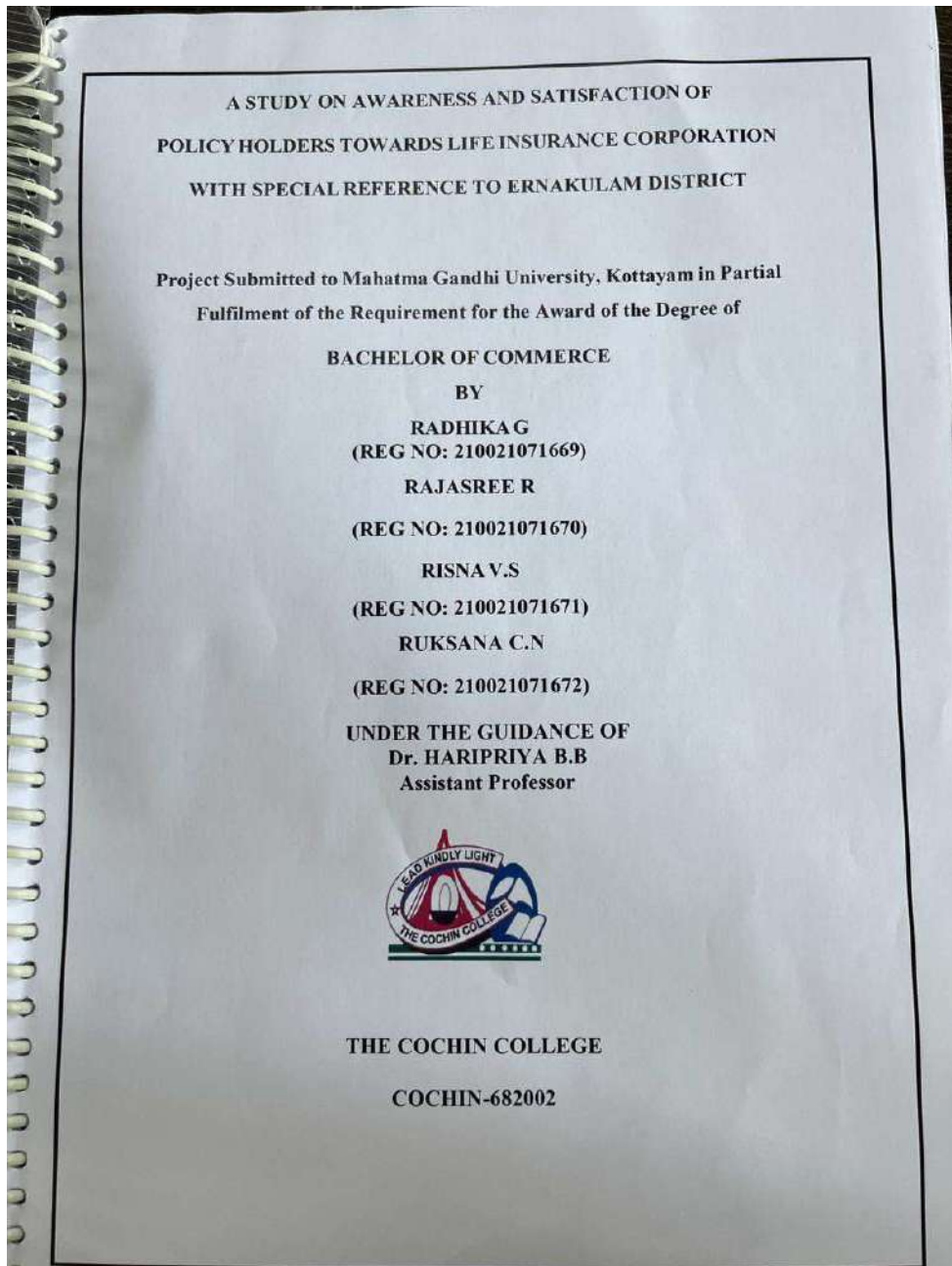
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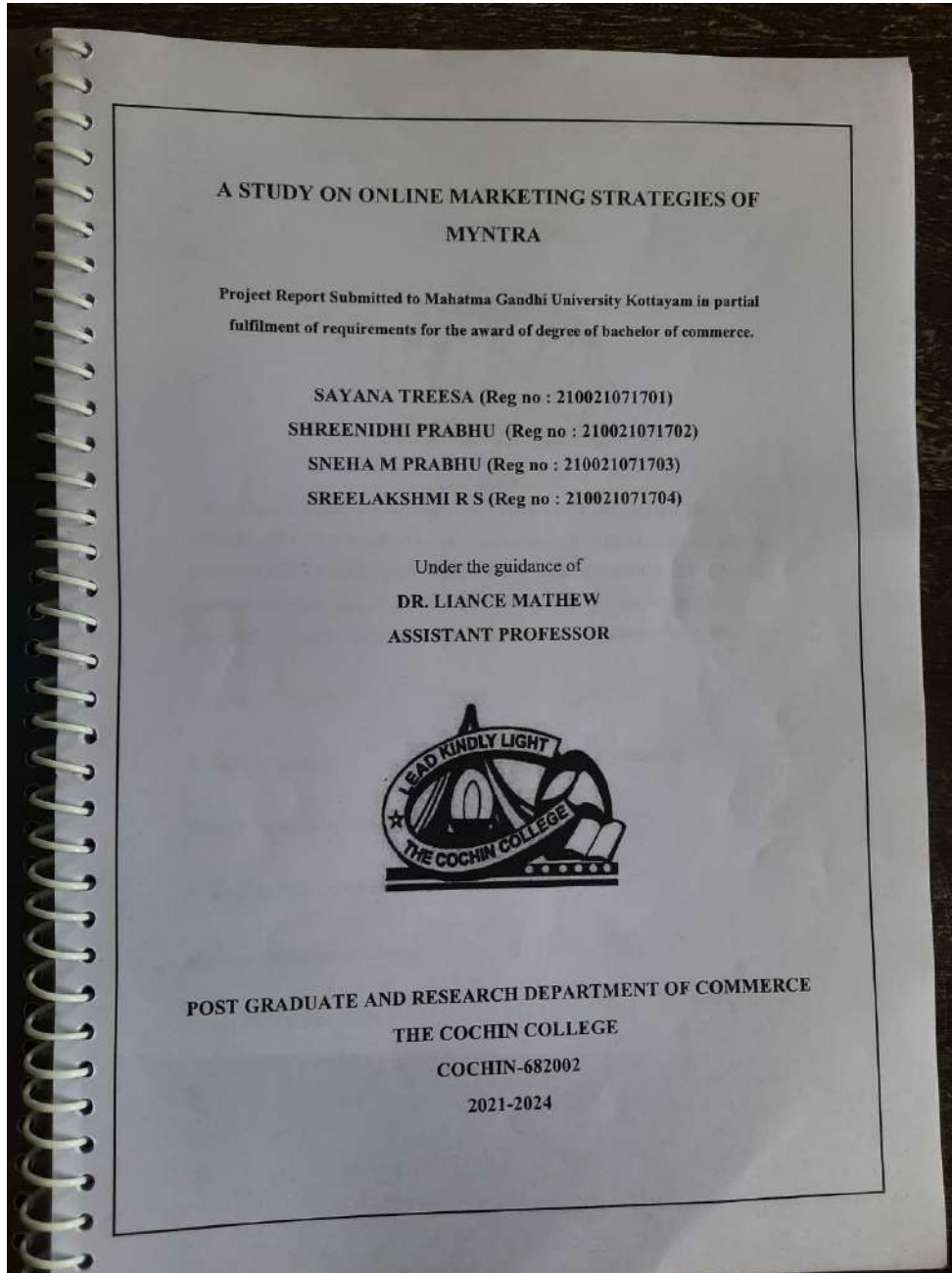
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email: email@thecochincollege.edu.in

THE COCHIN COLLEGE
COCHIN-682002

CERTIFICATE

This is to certify that the project titled "A STUDY ON ONLINE MARKETING STRATEGIES OF MYNTRA" bonafide piece of study done by SAYANA TREESA, SHREENIDHI PRABHU, SNEHA M PRABHU & SREELAKSHMI R S under the guidance and Supervision of DR. LIANCE MATHEW and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Signature of the guide :

Name of the guide : DR. LIANCE MATHEW

Signature of the Head of Department :

Name of the Head of Department : DR. REKHA P G

Signature of the External Examiner :

Name of the External Examiner : DR. SHIJU C B





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DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

(Affiliated to Mahatma Gandhi University) Kochi – 682002, Kerala

Website: www.thecochincollege.org



CERTIFICATE

This is to certify that this project, "A study about MSME with special reference to Ernakulam city" is submitted for the award of the degree of bachelor of commerce of the Mahatma Gandhi University, is a record of bonafede study carried out by Leena Fathima Beevi, Malavika N Shaji, Manikandan Anil and Mohammed Kaif K A under my supervision. The study was undertaken for a period of six months.

Signature of the Guide

:

Name of the Guide

: Dr Kochuthresia Jose

Signature of the Head of The Department

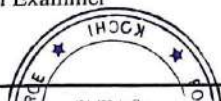
:

Name of the Head of The Department

: Dr Rekha P G

Name & Signature of External Examiner

Dr. CURBIN ✓





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DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

(Affiliated to Mahatma Gandhi University) Kochi – 682002, Kerala

Website: www.thecochincollege.org



CERTIFICATE

This is to certify that this project, "A study about MSME with special reference to Ernakulam city" is submitted for the award of the degree of bachelor of commerce of the Mahatma Gandhi University, is a record of bonafede study carried out by Leeana Fathima Beevi, Malavika N Shaji, Manikandan Anil and Mohammed Kaif K A under my supervision. The study was undertaken for a period of six months.

Signature of the Guide

:

Name of the Guide

: Dr Kochuthresia Jose

Signature of the Head of The Department

:

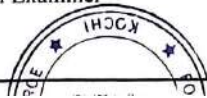
Name of the Head of The Department

: Dr Rekha P G

Name & Signature of External Examiner

:

Dr. CURBIN





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A STUDY ON CUSTOMER PREFERENCE TOWARDS VARIOUS MOBILE NETWORK SERVICE PROVIDERS

Project Report Submitted to Mahatma Gandhi University Kottayam in partial
fulfilment of requirements for the award of degree of bachelor of commerce

SISSA NIKITHA K J (REG NO: 210021071673)

VAISHAKHY PRADEEP (REG NO: 210021071674)

AKHIL RAJ M S (REG NO: 210021071675)

ALEENA MARY P P (REG NO: 210021071676)

Under the guidance of

DR.LIANCE MATHEW

ASSISTANT PROFESSOR



POST GRADUATE AND RESEARCH DEPARTMENT OF
COMMERCE THE COCHIN COLLEGE

COCHIN-682002

2021-2024





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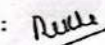
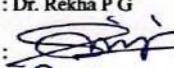
THE COCHIN COLLEGE

COCHIN-682002



CERTIFICATE

This is to certify that the project titled "A STUDY ON CUSTOMER PREFERENCE TOWARDS VARIOUS MOBILE NETWORK SERVICE PROVIDERS" bonafide piece of study done by, SISSA NIKITHA KJ, VAISHAKHY PRADEEP, AKHIL RAJ MS, and ALEENA MARY PP under the guidance and Supervision of Dr. LIANCE MATHEW and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Signature of the guide : 
 Name of the guide : Dr. Liance Mathew
 Signature of the Head of Department : 
 Name of the Head of Department : Dr. Rekha P G
 Signature of the External Examiner : 
 Name of the External Examiner : Dr. SHIJU G P





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KOCHI - 682 002

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A COMPARATIVE STUDY OF MARKETING STRATEGIES OF AMAZON AND FLIPKART

Project Report Submitted to Mahatma Gandhi University Kottayam in partial
fulfilment of requirements for the award of degree of bachelor of commerce

MANU MANIKKAN (Reg no: 210021071685)

MUHSIN A FAIZAL (Reg no: 210021071686)

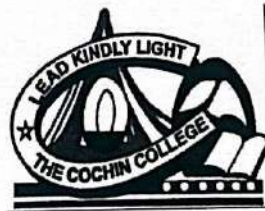
NIYA MARIA MENDEZ (Reg no: 210021071687)

SACHIN E S (Reg no: 210021071688)

Under the guidance of

Dr. LAKSHMISREE R

ASSISTANT PROFESSOR



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email: email@thecochincollege.edu.in

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This is to certify that the project titled "A COMPARATIVE STUDY OF MARKETING STRATEGIES OF AMAZON AND FLIPKART" bonafide piece of study done by MANU MANIKKAN, MUHSIN A FAIZAL, NIYA MARIA MENDEZ & SACHIN E S under the guidance and Supervision of Dr. LAKSHMISREE R and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Signature of the Guide :

:

Name of the Guide :

: Dr. LAKSHMISREE R

Signature of the Head of Department :

:

Name of the Head of Department :

: Dr. Rekha P G

Signature of External Examiner :

:

Name of External Examiner :

: Dr. SHIJU C.R.





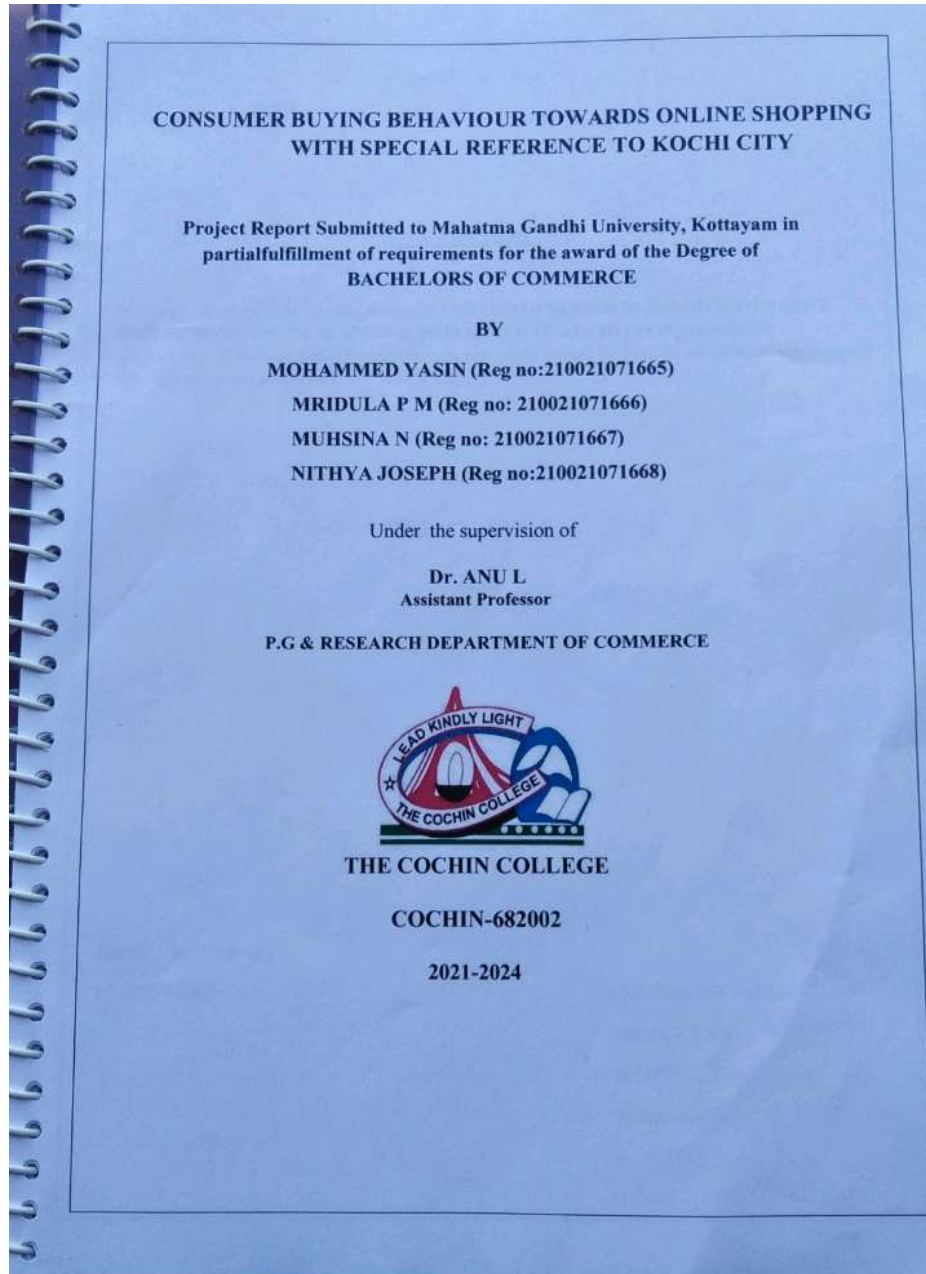
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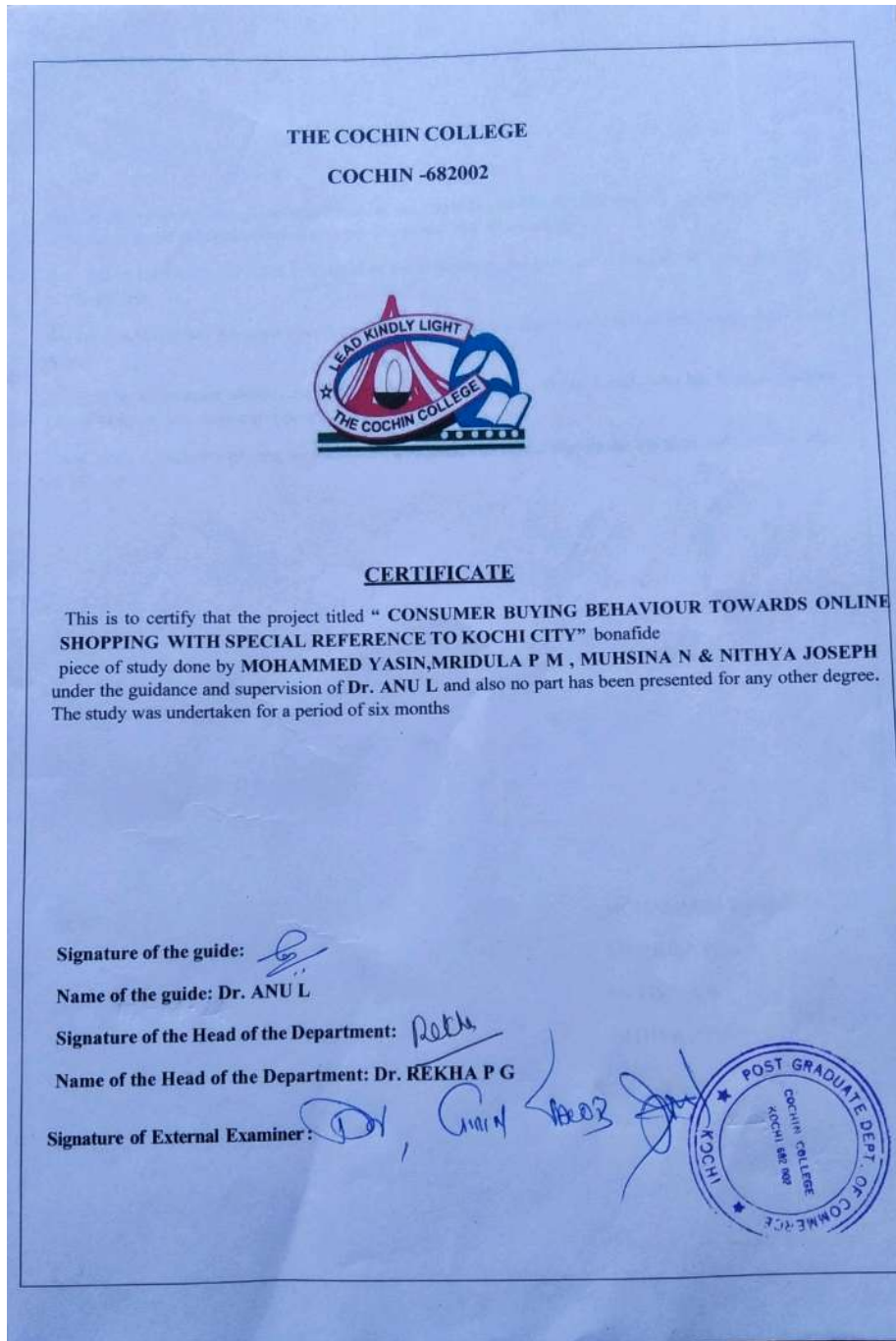
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email: email@thecochoincollege.edu.in

PERCEPTION AND ATTITUDE OF COLLEGE STUDENTS
TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO
COCHIN COLLEGE

Project submitted to the Mahatma Gandhi University, Kottayam in partial fulfillment of the degree of

BACHELOR OF COMMERCE

by

Fadiya M.F

[REG:NO: 210021071681]

Hanna Maria

[REG:NO: 210021071682]

Krishna Priya Resh

[REG:NO: 210021071683]

Krishnapriya Nandakumar

[REG:NO: 210021071684]

UNDER THE GUIDANCE OF

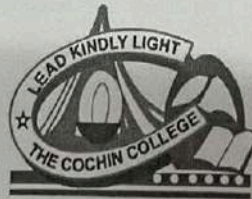
Jency Varghese K.V

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email: email@thecochincollege.edu.in

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This is to certify that this dissertation titled "PERCEPTION AND ATTITUDE OF COLLEGE STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COCHIN COLLEGE", is a record of original work done by Fadiya M.F, Hanna Maria, Krishna Priya Resh and Krishnapriya Nandakumar under my supervision and guidance. The study was undertaken for a period of six months.

Signature of the guide

:

Name of the guide

: Jency Varghese K.V

Signature of the Head of the Department

:

Name of the Head of the Department.

: Dr. Rekha P.G

Signature of external examiner

:

Name of external examiner

: Dr. SHIJU C.R.

1





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email: email@thecochincollege.edu.in

CONSUMER SATISFACTION TOWARDS BEAUTY AND PERSONAL CARE PRODUCTS OF HINDUSTAN UNILEVER LIMITED

Project submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of the requirement for the award of the degree of

BACHELOR OF COMMERCE

By

ASCHARIYA P.J. (210021071653)

ASWATH RAJ (210021071654)

FATHIMA NASREEN (210021071655)

Under the guidance of

Mr. UNNIRAJA P.S.

(Assistant Professor, PG and Research Department of Commerce)



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i





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This is to certify that this project work titled "Consumer Satisfaction Towards Beauty And Personal Care Products Of Hindustan Unilever Limited" is a record of original work done by Aschariya P.J, Aswath Raj, Fathima Nasreen under my supervision and guidance. The study was undertaken for a period of six months.

Signature of the Guide

:

Name of the Guide

: Mr. UNNIRAJA P.S.

Signature of the Head of the Department

:

Name of the Head of the Department

: Dr. REKHA P.G.

Signature of External Examiner

:

Kochi-2

Date: 15-4-2024



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email: email@thecochoincollege.edu.in

OPPORTUNITIES AND CHALLENGES OF WOMEN
ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO
ERNAKULAM CITY

Project submitted to

Mahatma Gandhi University, Kottayam

In partial fulfillment of the requirement for the Award of the Degree of

Bachelor of Commerce

By

Souparnika C S

(Reg No.210021071689)

Staniya Ann N A

(Reg No. 210021071690)

Sukanya K S

(Reg No.210021071691)

Sumangalla H Prabhu

(Reg No. 210021071692)

Under the Guidance of

Dr. Kochuthresia Jose

Assistant Professor



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i





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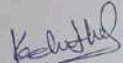
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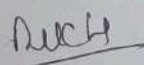
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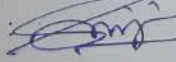
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Name of the Guide. : Dr. Kochuthresia Jose

Signature of the Guide. : 

Name of the Head of the Department : Dr. Rekha P.G

Signature of the Head of the Department : 

Name and Signature of External expert :  Dr. SHILPA C.R

Place : Kochi, 682002

Date :

ii





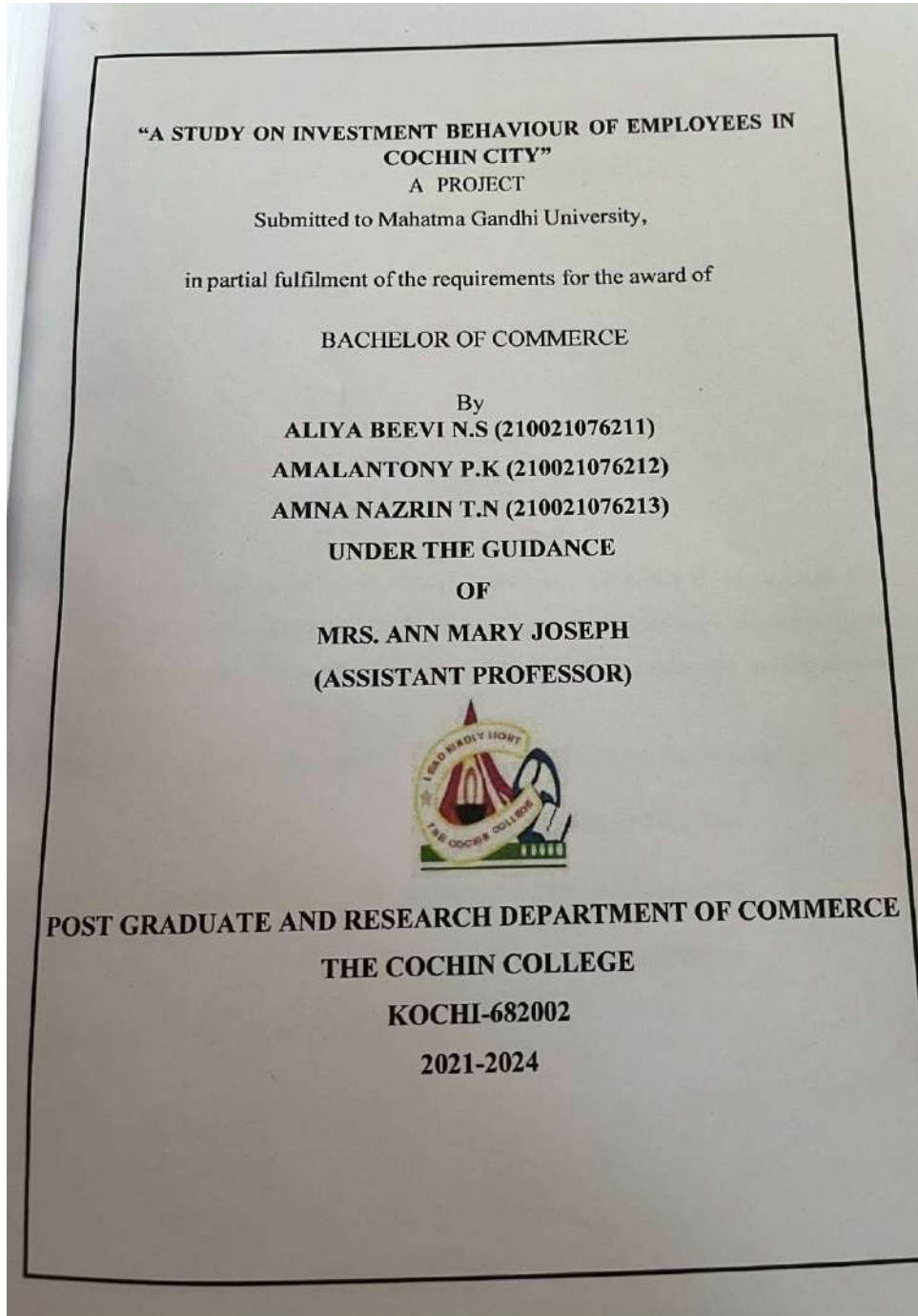
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
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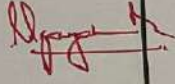
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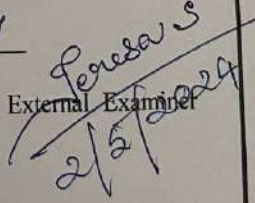


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Name & signature of the guide : Mrs. Ann Mary Joseph 
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 
Assistant Professor

Submitted for the examination held on 2/5/2024

Seal  External Examiner 
2/5/2024





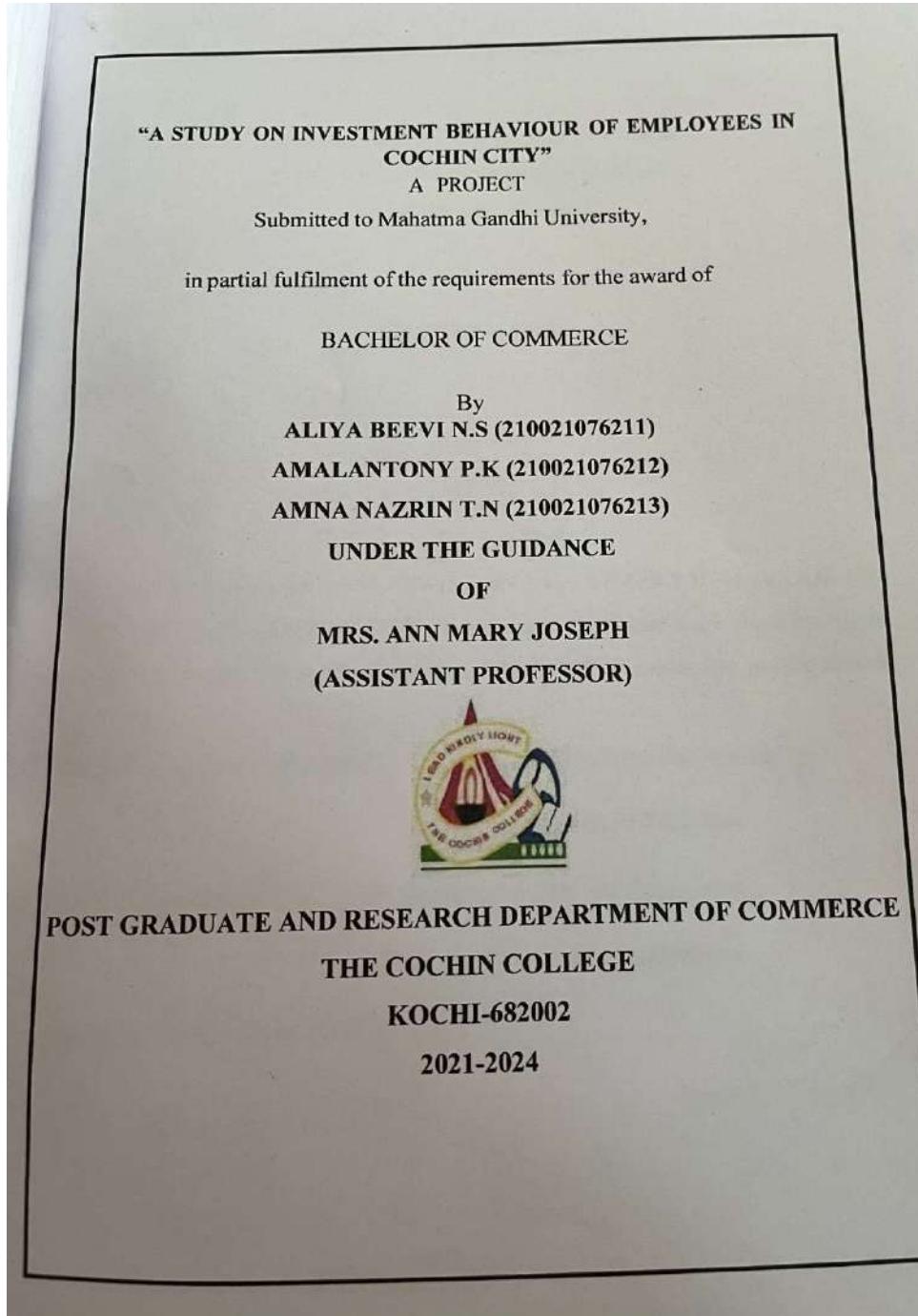
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
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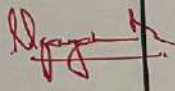
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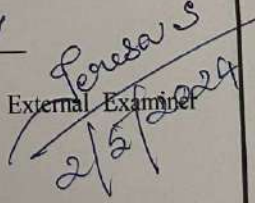


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Name & signature of the guide : Mrs. Ann Mary Joseph 
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 
Assistant Professor

Submitted for the examination held on 2/5/2024

Seal  External Examiner 
2/5/2024





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email: email@thecochincollege.edu.in

**“ CUSTOMER PERCEPTION ON VIRTUAL BANKING SERVICES –
A STUDY WITH REFERENCE TO COCHIN CITY” PROJECT**

Submitted to Mahatma Gandhi University,
in partial fulfillment of the requirements for the award of

BACHELOR OF COMMERCE

By

**ANN MARIA O.L (210021076214)
ANN MARY VICTORIA (210021076215)
APARNA ANILKUMAR (210021076216)**

UNDER THE GUIDANCE OF

**MS. NIKISHA M
(ASSISTANT PROFESSOR)**



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Name and signature of the guide : Ms Nikisha M *Nikisha M*
Assistant Professor

Name & Signature of head of the department : Mr. R. Vijayakumar *R. Vijayakumar*
Assistant Professor

Submitted for the examination held on 02/05/2024

Seal  External Examiner *Teresa S*
2/5/2024





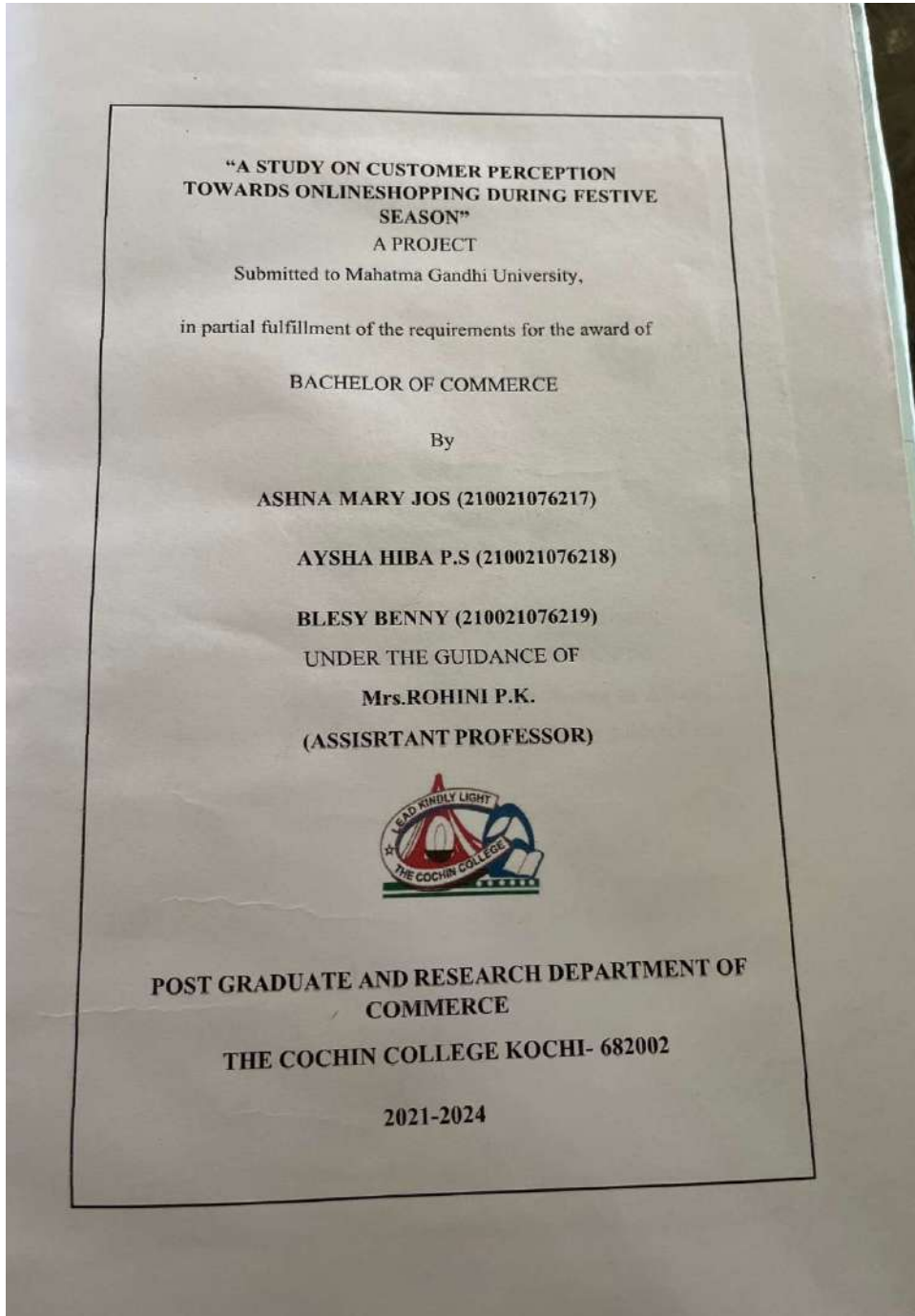
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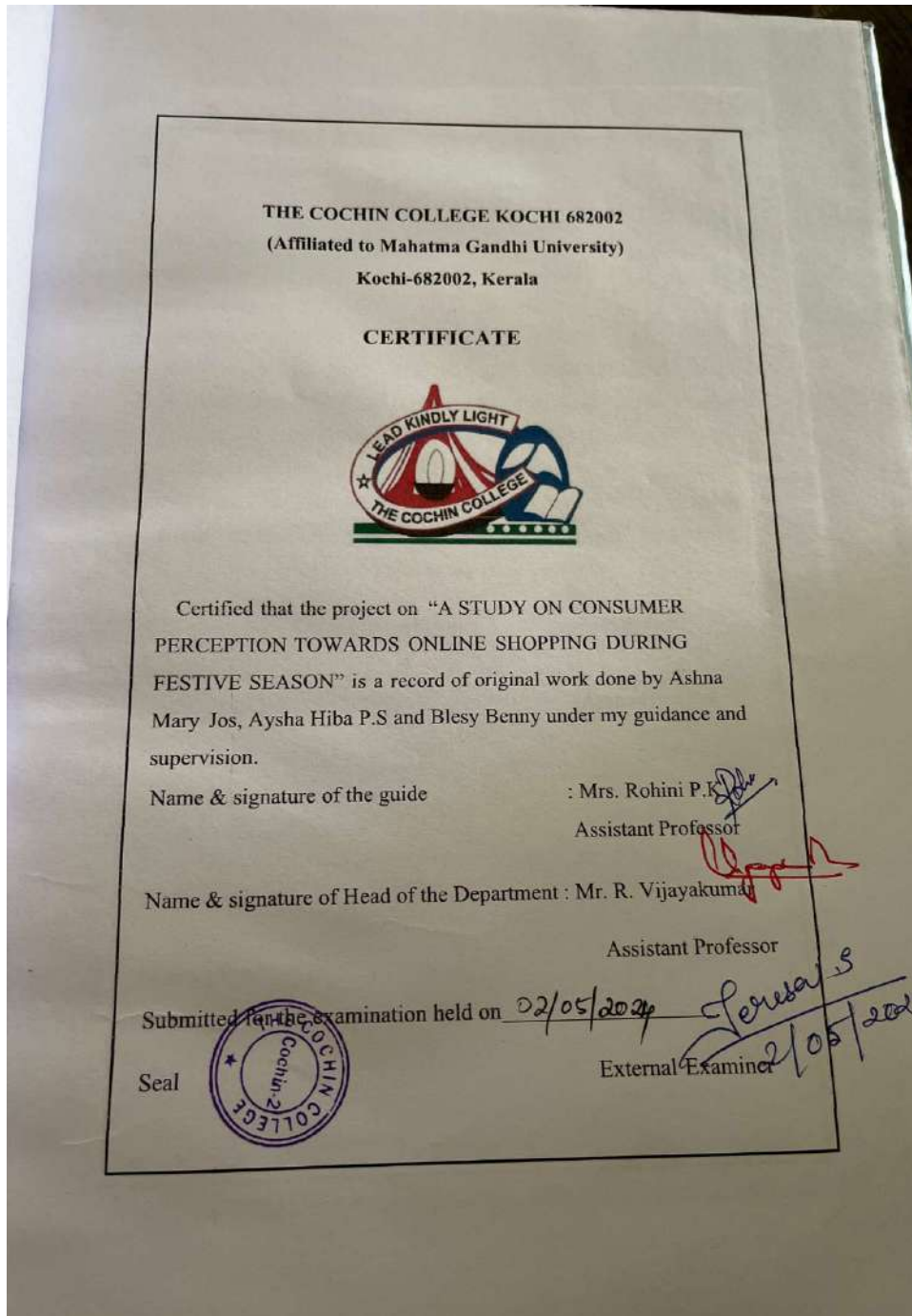
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email: email@thecochincollege.edu.in

IMPACT OF E-COMMERCE ON TRADITIONAL RETAIL BUSINESS

A STUDY WITH REFERENCE TO COCHIN CITY

A PROJECT

Submitted to Mahatma Gandhi University

in partial fulfilment of the requirements for the award of

BACHELOR OF COMMERCE

By

DEVIKA LAL (210021076222)

BRASIN ABLE A V (210021076220)

DEVIKA V SANOJ (210021076221)

UNDER THE GUIDANCE OF

**Mr. FEBIN GEORGE
(Assistant professor)**



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Name of the guide : Mr. Febin George

Signature of the guide :

External Examiner
Tereba S
2/05/2024

Name of head of the department : Mr. R. Vijayakumar

Signature of head of the department :

R. Vijayakumar





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Name & signature of the guide : ROHINI P.K. 

Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 

Assistant Professor

Submitted for the examination held on 03/05/2024

Seal




External Examiner

3/05/2024





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email: email@thecochincollege.edu.in

**"INFLUENCE OF ONLINE MEDIA ADVERTISING ON BUYING
BEHAVIOUR OF HOMEMAKERS IN ERNAKULAM DISTRICT"**

A PROJECT

Submitted to Mahatma Gandhi University
in partial fulfilment of the requirements for the award of

BACHELOR OF COMMERCE

By

FARIS FAIZAL (210021076223)

FARZEENA V.S (210021076224)

FATHIMA FAIRUSE V.A (210021076225)

UNDER THE GUIDANCE OF

MR. R. VIJAYAKUMAR

(ASSISTANT PROFESSOR)



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Name & signature of the guide : Mr. R. Vijayakumar

Assistant Professor

Name & signature of head of the department: Mr. R. Vijayakumar

Assistant Professor

Submitted for the examination held on 02/04/2024

Seal



External examiner

Teresa S
2/05/2024





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

**“A STUDY ON CUSTOMER SATISFACTION ON LAKME PRODUCTS
IN COCHIN CITY”**

A PROJECT

Submitted to Mahatma Gandhi University,

in partial fulfillment of the requirements for the award of

BACHELOR OF COMMERCE

By

FATHIMA FIZA K.M (210021076226)

GOUTHAMI T.M (210021076227)

HARIPRIYA P.A(210021086228)

UNDER THE GUIDANCE OF

SMT. ANN MARY JOSEPH

(ASSISTANT PROFESSOR)



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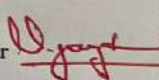
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Name & signature of the guide : Smt. Ann Mary Joseph 

Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 

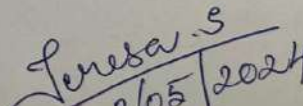
Assistant Professor

Submitted for the examination held on 2/5/2024

Seal



External Examiner


2/05/2024





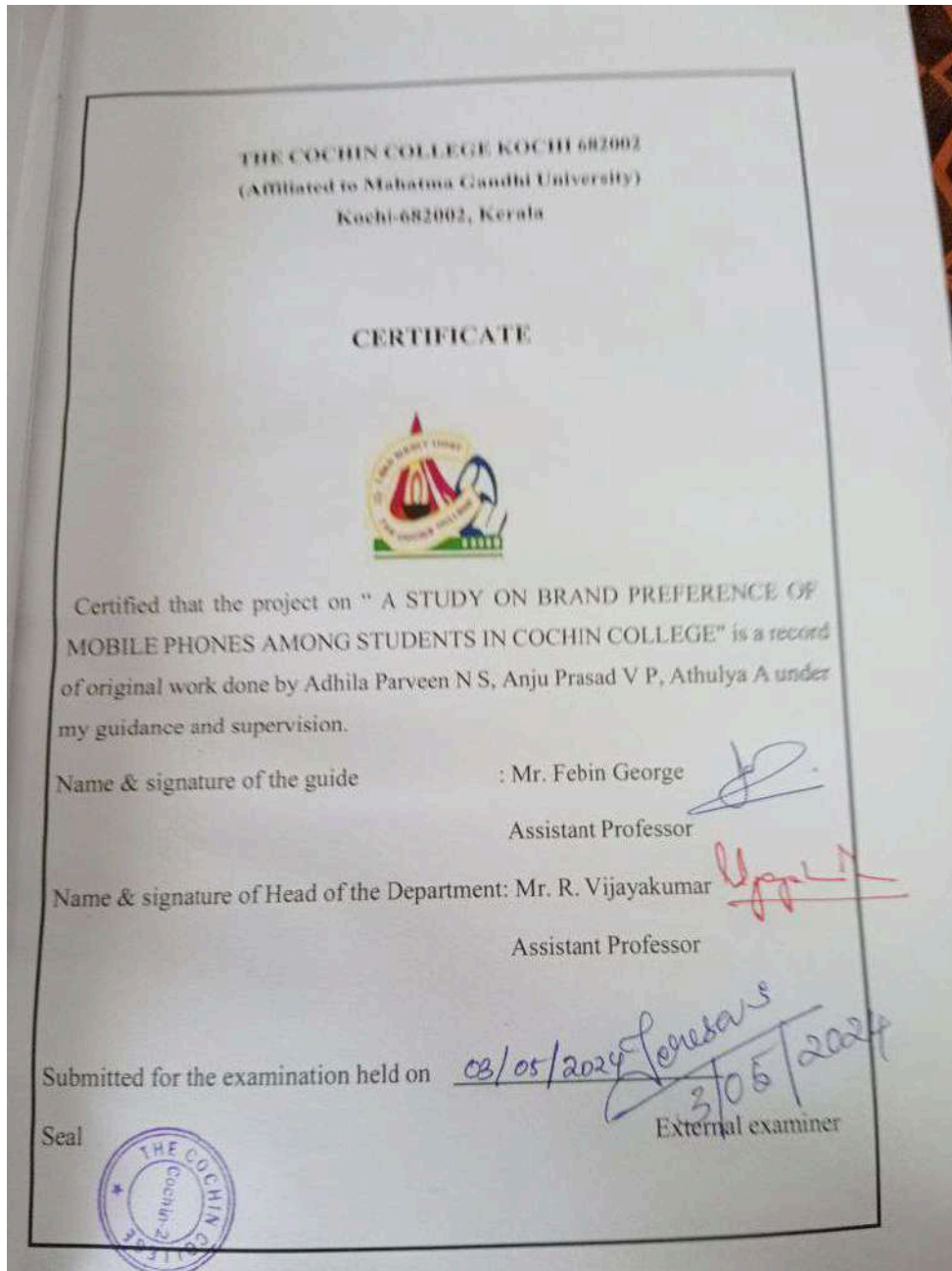
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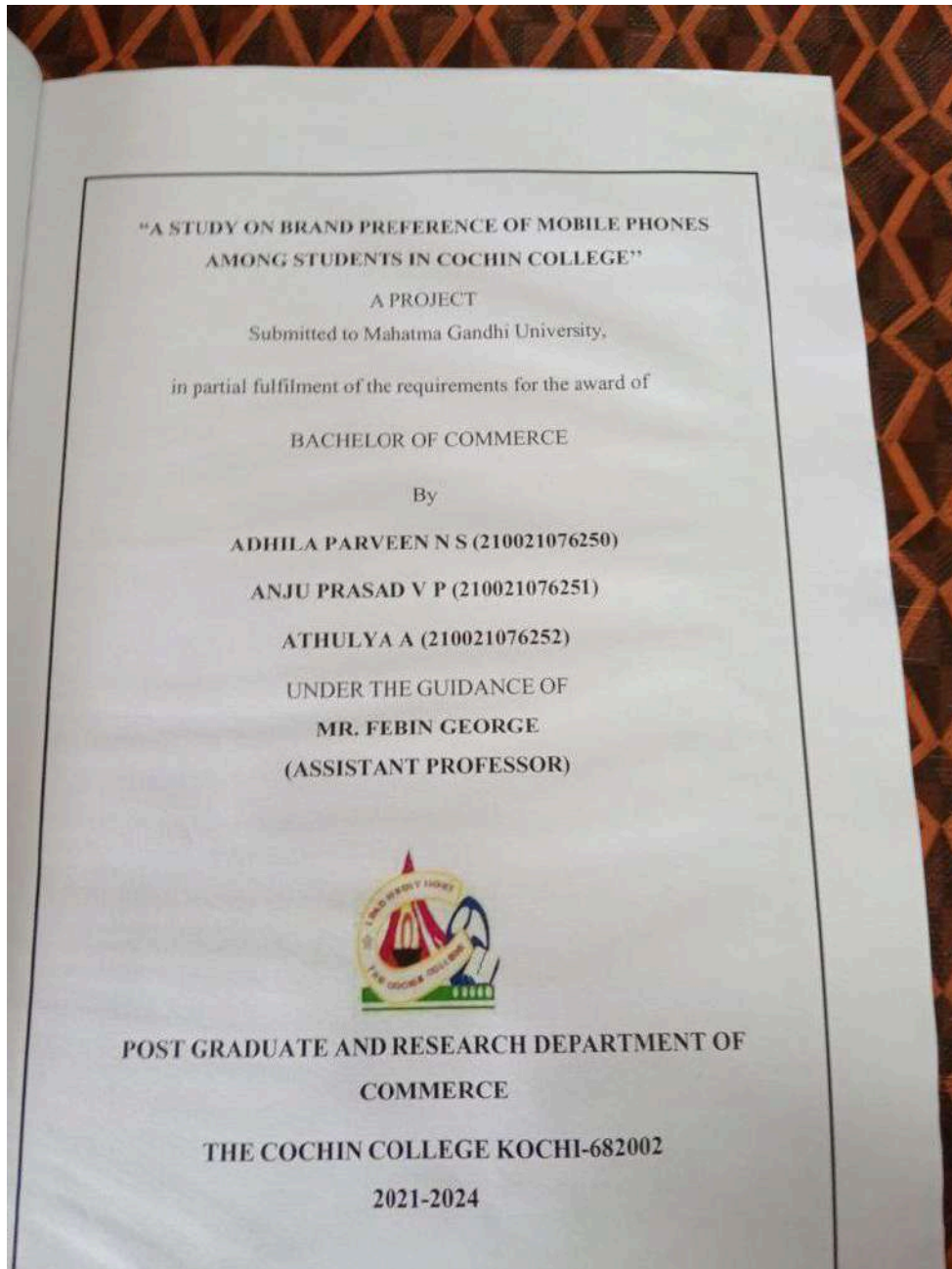
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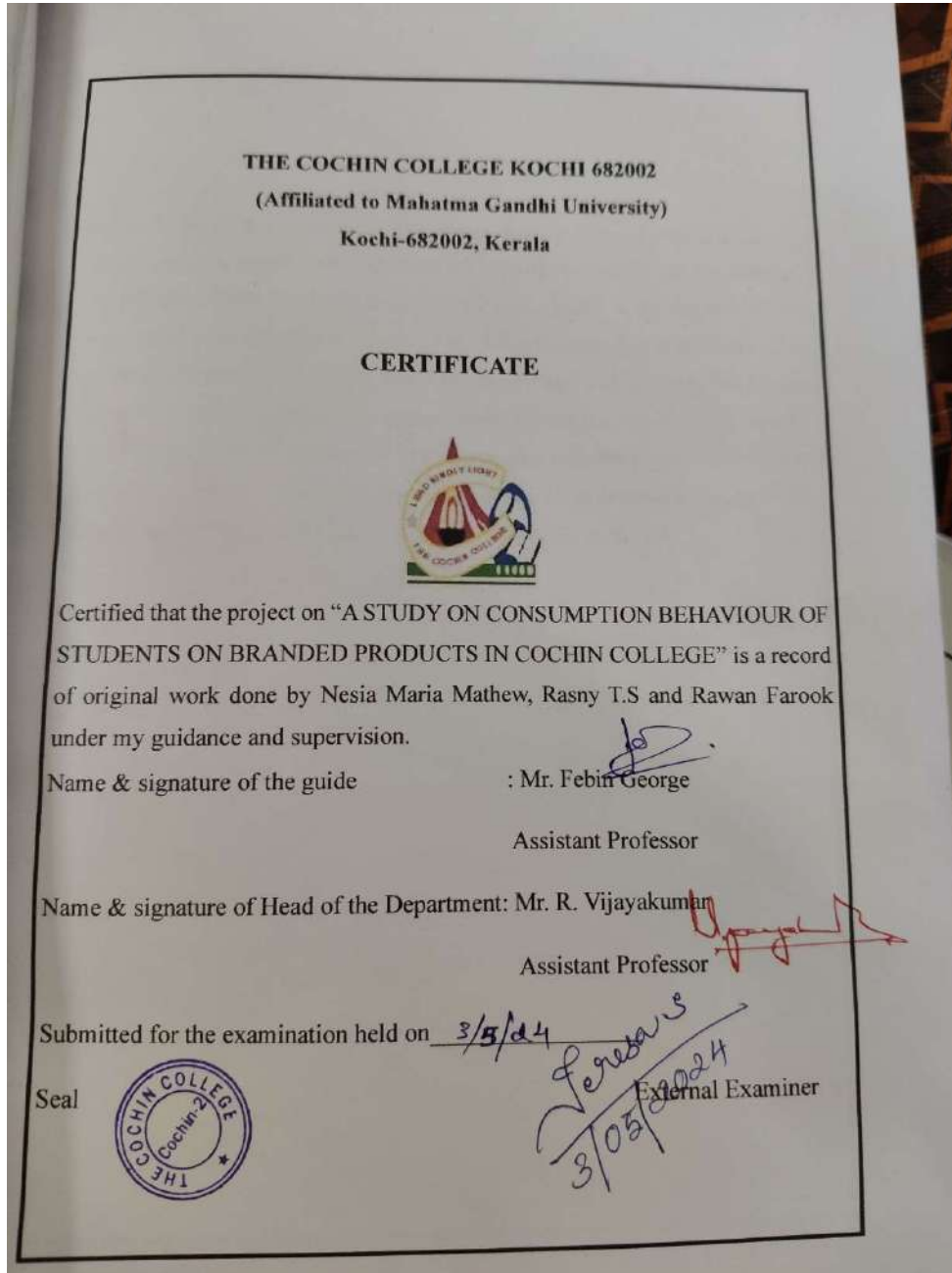
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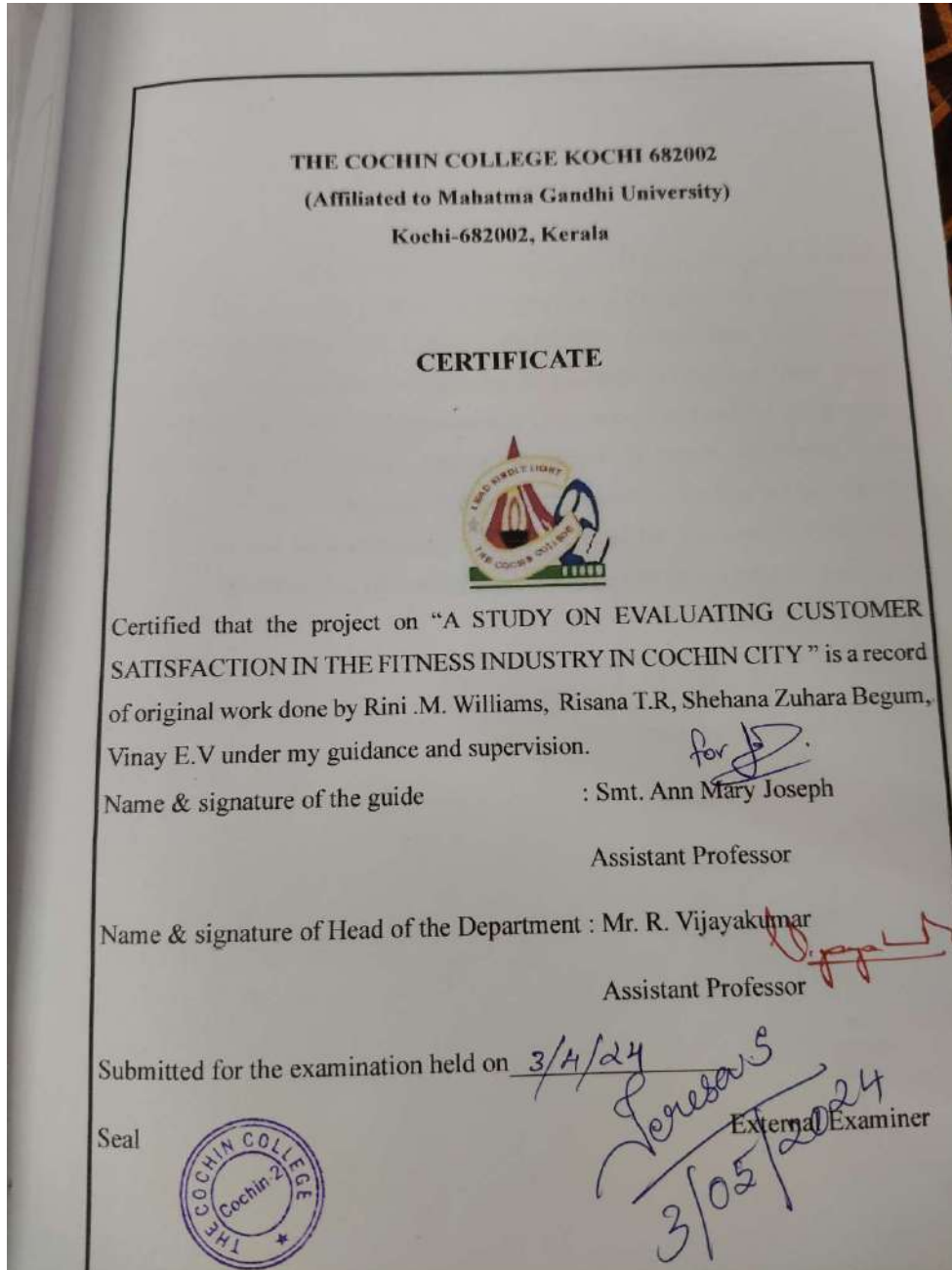
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email: email@thecochincollege.edu.in

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Kochi-682002, Kerala

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Name & signature of the guide : Mr. R. Vijayakumar 
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 
Assistant Professor

Submitted for the examination held on 02/05/2024

Seal  External Examiner

2/05/2024





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Certified that the project on "A STUDY ON EMPLOYMENT SATISFACTION OF WOMEN EMPLOYED IN SEAFOOD PRE-PROCESSING UNITS WITH SPECIAL REFERENCE TO AROOR PANCHAYATH" is a record of original work done by Farzana Fathima DN, Fathima AJ, JS Aman Farzan under my guidance and supervision.

Name & signature of the guide : Ms. Ann Marry Joseph
Assistant Professor

Name & signature of Head of the Department: Mr. R. Vijayaraj Kumar
Assistant Professor

Submitted for the examination held on 03/05/2024

Seal



External Examiner
3/05/2024





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email: email@thecochoincollege.edu.in

"A STUDY ON CUSTOMER PERCEPTION TOWARDS DIGITAL
PAYMENT AMONG BEHAVIOUR OF CUSTOMERS IN KOCHI CITY
"
A PROJECT

Submitted to Mahatma Gandhi University,
in partial fulfilment of the requirements for the award of

BACHELOR OF COMMERCE

By

SIMNA SIYAD (210021076241)

SONA V J (210021076242)

SREELAKSHMI A B (210021076243)

UNDER THE GUIDANCE OF

Smt. ANN MARY JOSEPH

(ASSISTANT PROFESSOR)



POSTGRADUATE AND RESEARCH DEPARTMENT OF
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2021-2024





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TOWARDS DIGITAL PAYMENT AMONG BEHAVIOUR OF CUSTOMERS
IN KOCHI CITY" is a record of original work done by Simna Siyad , Sona V J,
Sreelakshmi A B under my guidance and supervision.

Name & signature of the guide : Ms. ANN Mary Joseph

Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar

Assistant Professor

Submitted for the examination held on _____

Seal



External Examiner

[Handwritten Signature]
3/05/2024





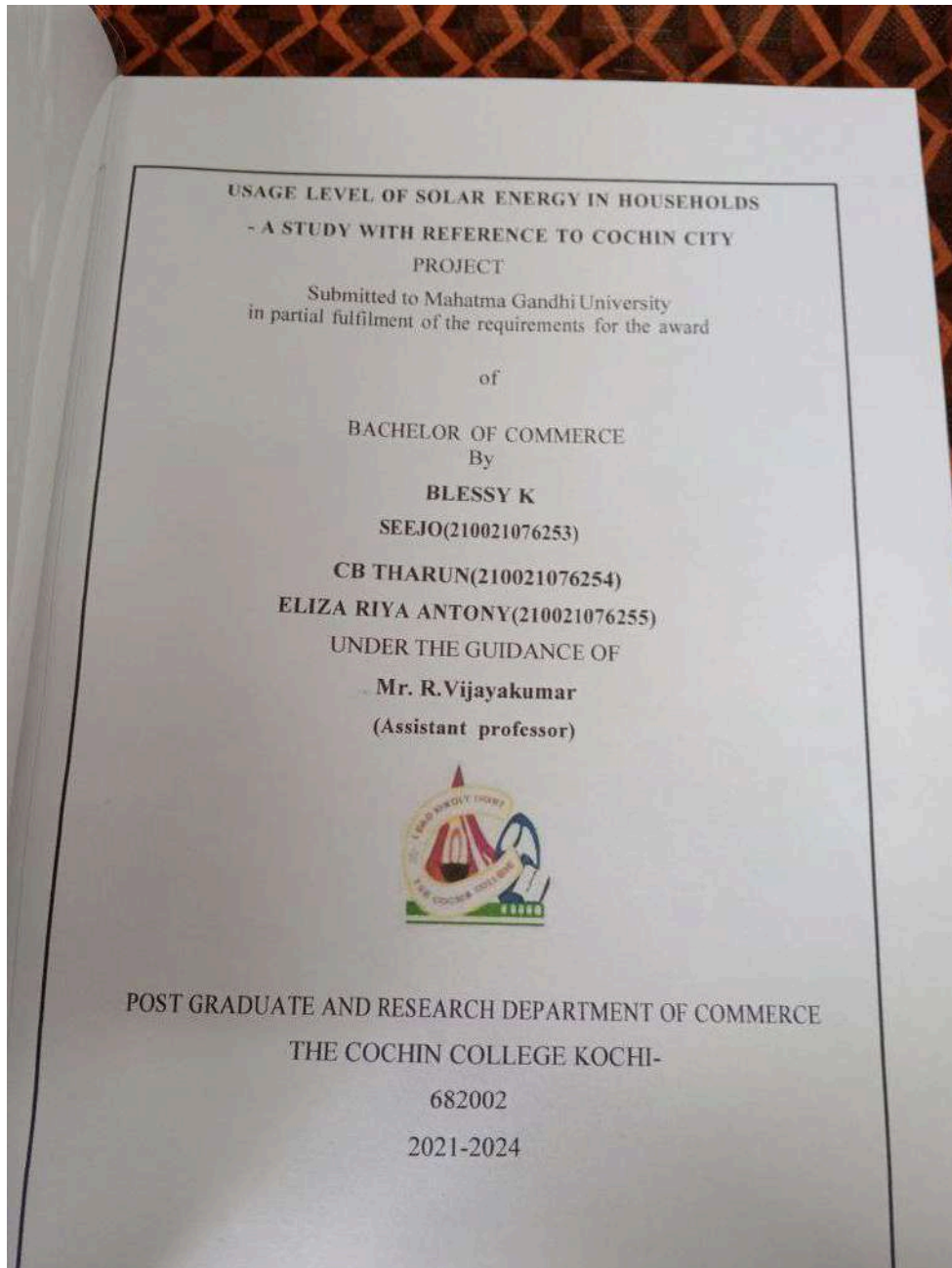
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**“A STUDY ON THE MOTIVATIONAL FACTORS AMONG STUDENT
MIGRATION TOWARDS EUROPEAN COUNTRIES WITH SPECIAL
REFERENCE TO ERNAKULAM”**

A PROJECT

Submitted to Mahatma Gandhi University,

in partial fulfilment of the requirements for the award of

BACHELOR OF COMMERCE

By

MEGHNA CARMEL KP (210021076232)

MOHAMMED FAHIZ MN (210021076233)

NADIRA SUDHEER (210021076234)

UNDER THE GUIDANCE OF

MRS. ROHINI P K

(ASSISTANT PROFESSOR)



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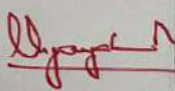


Certified that the project on "A STUDY ON THE MOTIVATIONAL FACTORS AMONG STUDENT MIGRATION TOWARDS EUROPEAN COUNTRIES WITH SPECIAL REFERENCE TO ERNAKULAM" is a record of original work done by Meghna Carmel KP, Mohammed Fahiz MN, Nadira Sudheer under my guidance and supervision.

Name & signature of the guide

: Mrs. Rohini P K 

Assistant Professor

Name & signature of Head of the Department: Mr. R. Vijayakumar 

Assistant Professor

Submitted for the examination held on 02/05/2024

Seal




External Examiner





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email: email@thecochincollege.edu.in

**“A STUDY OF CUSTOMER SATISFACTION TOWARDS ELECTRIC
VEHICLES USERS IN ERNAKULAM”**

A PROJECT

Submitted to Mahatma Gandhi University,

in partial fulfilment of the requirements for the award of

BACHELOR OF COMMERCE

By

NANDHANA G (210021076235)

NASNEEM BEEGUM A N (210021076236)

PAURNAMI R (210021076237)

UNDER THE GUIDANCE OF

MR. FEBIN GEORGE

(ASSISTANT PROFESSOR)



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Certified that the project on "A STUDY OF CUSTOMER SATISFACTION TOWARDS ELECTRIC VEHICLES USERS IN ERNAKULAM" is a record of original work done by Nandhana G, Nasneem Beegum A N, Purnami R, under my guidance and supervision.

Name & signature of the guide

: Mr. Febin George

Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar

Assistant Professor

Submitted for the examination held on 02-5-24

Seal



External Examiner

Peresa S
2/05/2024





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CERTIFICATE

This is to certify that this project, "Buying behaviour of students on branded mobile phones" is submitted for the award of the degree of Bachelor of Commerce of the Mahatma Gandhi University, is a record of bonafide study carried out by Akshay S, Anooj P, Antonio Beven and Anzila Salam under my supervision. The project has been undertaken for a period of six months.

Signature of the Guide

Name of the Guide

Signature of the Head of the Department

Name of the Head of the Department

Signature of the External Examiner

Rajani. S. Selt
 Dr. Rajani. S. Selt
 Rekha
 Rekha P
 2/5/24
 Eng... G...

iii





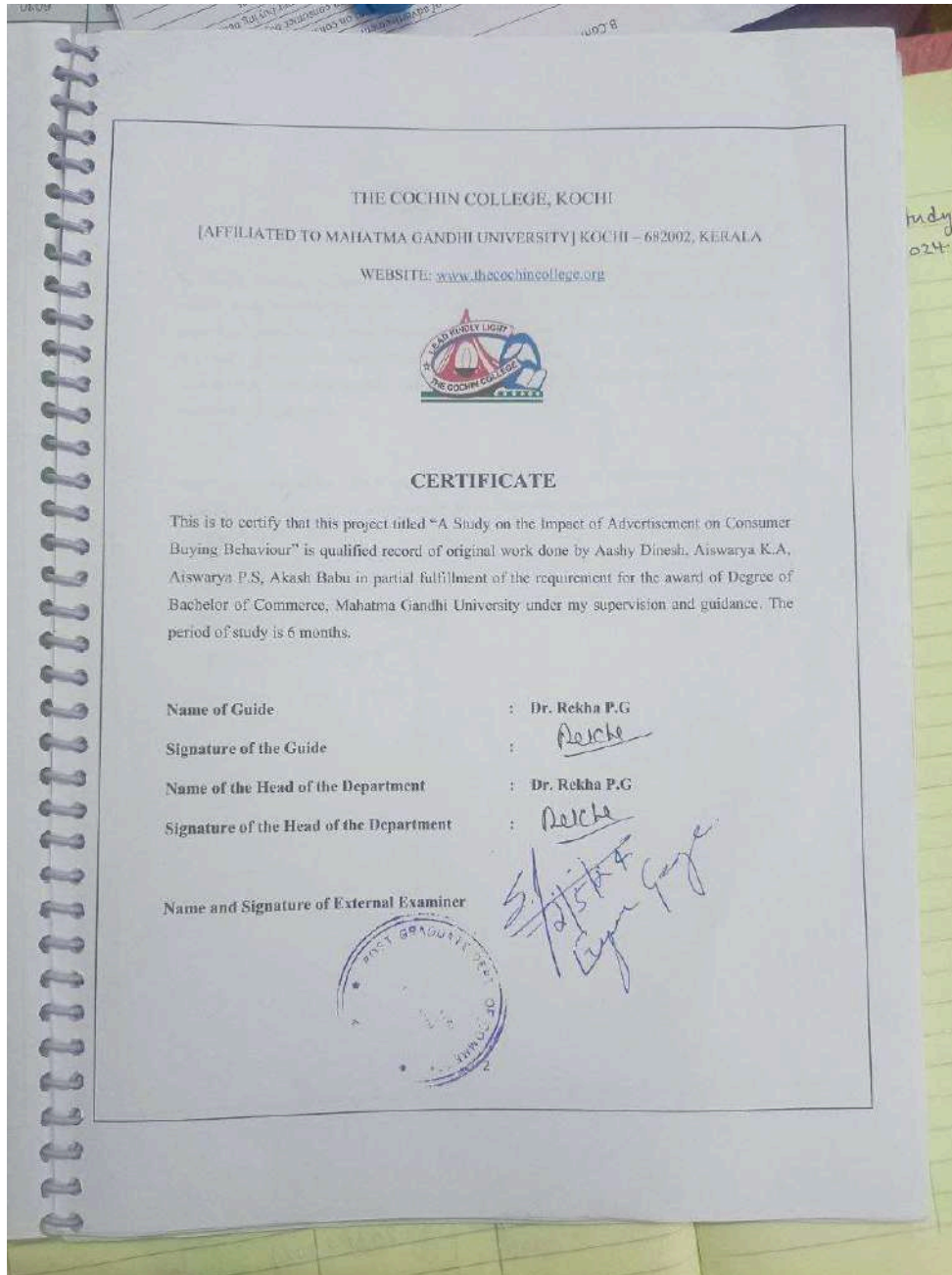
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Mrudula Menon V.
Mrudula Menon V.
Principal-in-Charge
The Cochin College



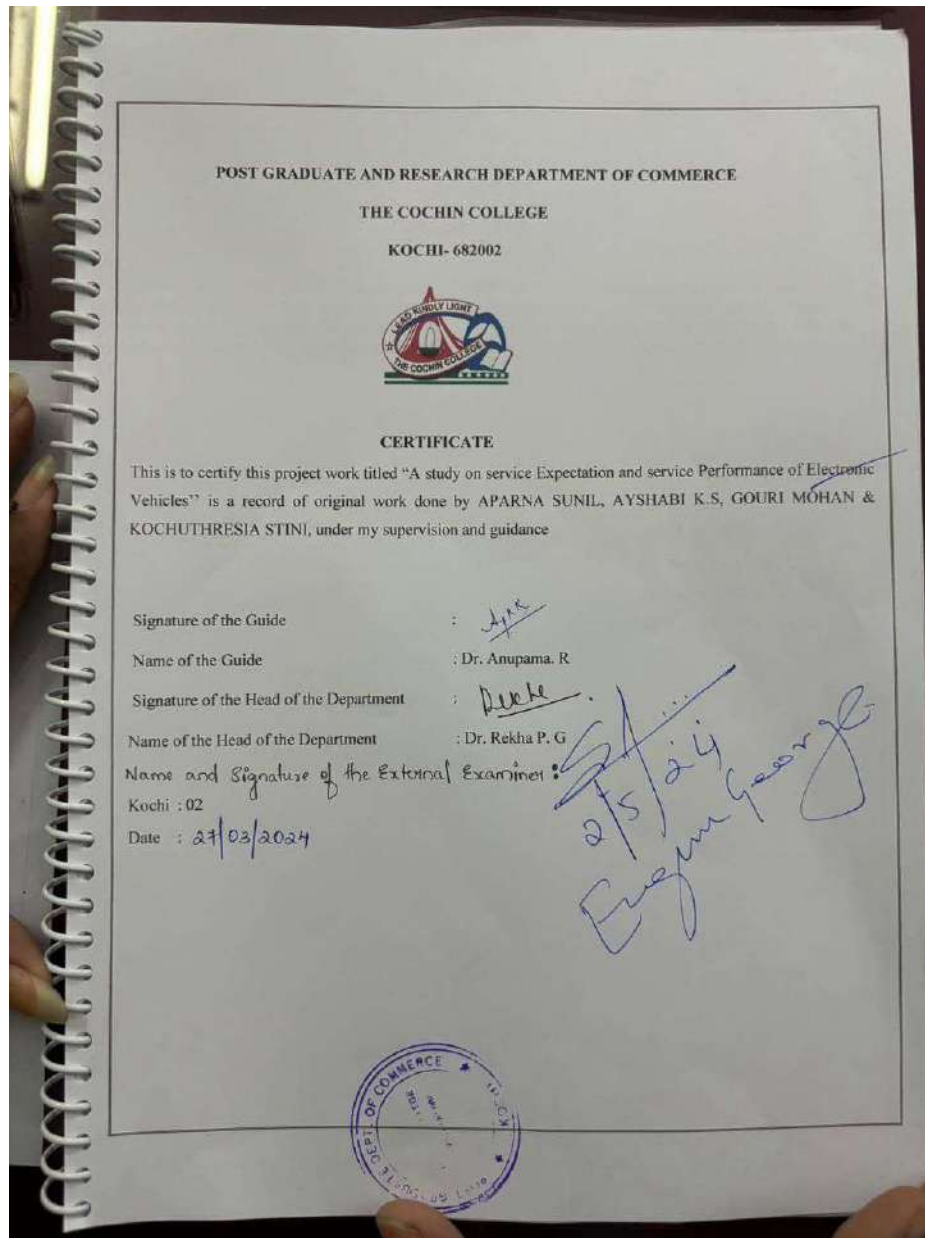
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email: email@thecochoincollege.edu.in

CERTIFICATE

This is to certify that the project work entitled " Quality of worklife of employees in public and private sector banks" is a record of original work carried out by Zaira , Ali nazeer, Arjun, Asna under the supervision of Dr. Liance mathew, Assistant Professor, Post Graduate And Research Department of Commerce. The Cochin College in the partial fulfilment of requirement for the Degree of Bachelor of Commerce in Mahatma Gandhi University and is a bonafide record of the dissertation delivered by her during the academic year 2021-2024. It is further certified that this dissertation or any part thereof has not been submitted elsewhere for any other degree.

Rekha

Dr. Rekha P G
HOD & Assistant Professor

P. Liance

Dr. Liance Mathew
Guide & Assistant professor

PLACE: KOCHI

DATE: 27-3-2024





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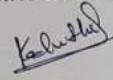
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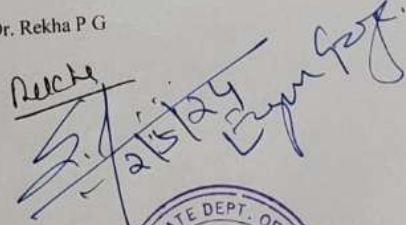

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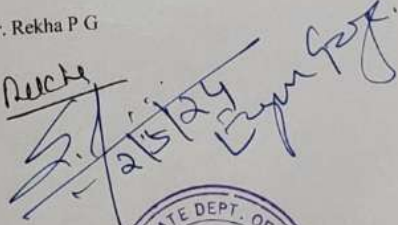
This is to certify that the project titled "A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES IN BANKING SECTOR" bonafide piece of study done by NISIYA P.Y, ROSNA ROY, SALMAN K.S, SANJANA THOMAS under the guidance and supervision of Dr. KOCHUTHRESIA JOSE and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Name of the guide : Dr. Kochuthresia Jose


Signature of the guide : 

Name of the Head of Department : Dr. Rekha P G

Signature of the Head of Department : 

Name and Signature of external expert : 

[ii]







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KOCHI -682002
2021-2024

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This is to certify that this dissertation titled " A Study on User's Perception towards OTT platforms ", is a record of original work done by Lakshmi J., Lidhiya Antony, Mary Nifia V.T., Mary Steny Babu under my supervision and guidance. The study was undertaken for a period of six months.

Signature of the Guide	:
Name of the Guide	: Unniraja P. S.
Signature of the Head of the Department	:
Name of the Head of the Department	: Dr. Rekha P. G.
Signature of the External examiner	:
Kochi-2	Lakshmi J.
Date : 27-03-2024	Lidhiya Antony
	Mary Nifia V. T
	Mary Steny Babu





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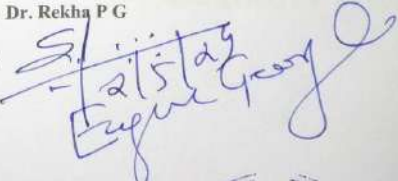
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CERTIFICATE

This is to certify that this project work titled "A study on online shopping during the pandemic situation with special reference to Kochi" is a record of original work done by Geethu S Prabhu, Gopika Gopinath, Hridya S Raj and Lakshmi Kamath V under my supervision and guidance. The study was undertaken for a period of six months

Signature of the Guide : 
Name of the guide : Saumya Ashraf
Signature of the Head of the Department : 
Name of the Head of the Department : Dr. Rekha P G
Signature of external examiner : 
: S. Jaisraj
: Eugene George

Kochi- 02

Date: 27/5/2024



2024.05.02 15:33





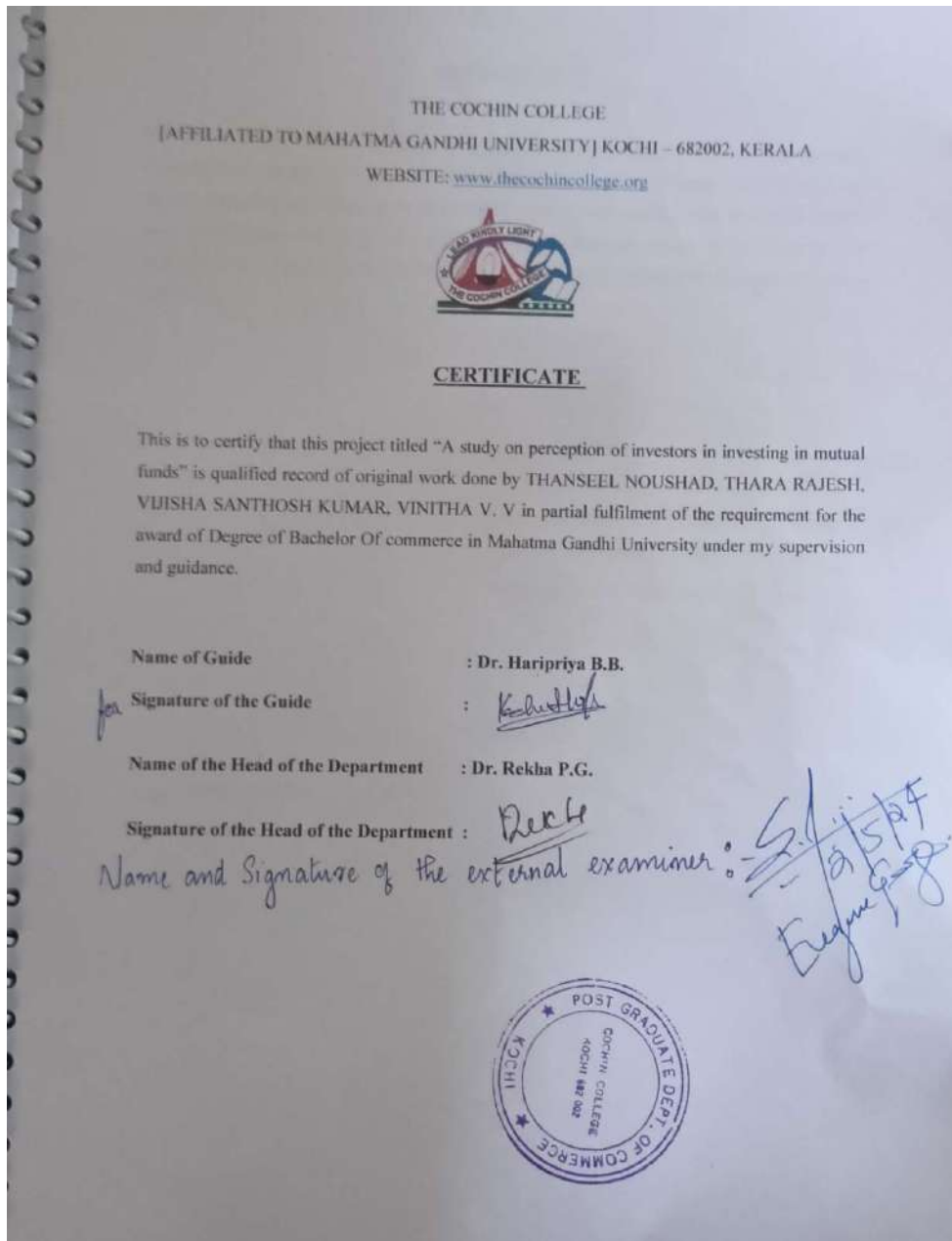
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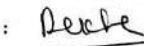
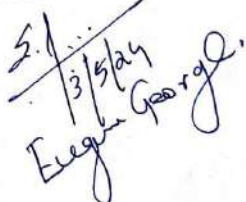
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This is to certify that this project titled "A study on usage of online payment apps by customers in Ernakulam" is qualified record of original work done by Shekha Farook, Sumayath A A, Vishal M P in partial fulfillment of the requirement for the award of Degree of Bachelor Of commerce in Mahatma Gandhi University under my supervision and guidance.

Name of guide : Ms. Sreelakshmi Udayan
 Signature of the guide : 
 Name of the Head of the department : Dr. Rekha P. G
 Signature of the Head of the department : 
 Name and Signature of the External Examiner : 
 Place : Kochi-2
 Date : 27/03/2024

II





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CERTIFICATE

This is to certify that the project work entitled "CONSUMER SATISFACTION AND BUYING BEHAVIOR OF CHOCOLATE BRANDS – NESTLE AND CADBURY" bonafide piece of study done by **MOHAMMED ADIL, NANDHITHA KB, NAVEEN RAJEEV, NAYANA SHAJI**, under the guidance supervision of **DR.LAKSHMISREE.R**, Assistant Professor, Post Graduate and Research Department of Commerce, and also no part has been presented for any other degree. The study was undertaken for a period of six months.

Name of the guide :

Dr. Lakshminie R.

Signature of the guide :

Dr. Rekha P. G

Name of the Head of Department :

Signature of the Head of Department :

S. P. P. P.
1/15/14
Eya

Name and signature of external expert :



11






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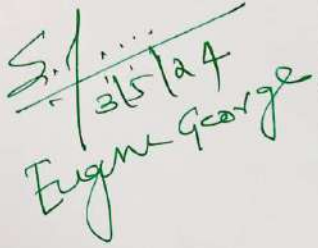
This is to certify that the project work entitled "A study on Online shopping Among Consumers in Kochi city with Reference to Flipkart" has been carried out by Sreelakshmi T M, Sreelakshmi B, Varsha V and Vaishnavi P under the supervision of Dr. Haripriya B.B in the partial fulfilment of the requirement of the award of BACHELOR OF COMMERCE during the academic year: 2021-2024


for Signature of the Guide: 

Name of the Guide: Dr. Haripriya B.B

Signature of the Head of the Department: 

Name of the Head of the Department: Dr. Rekha P.G

Name & signature of the external examiner: 



2





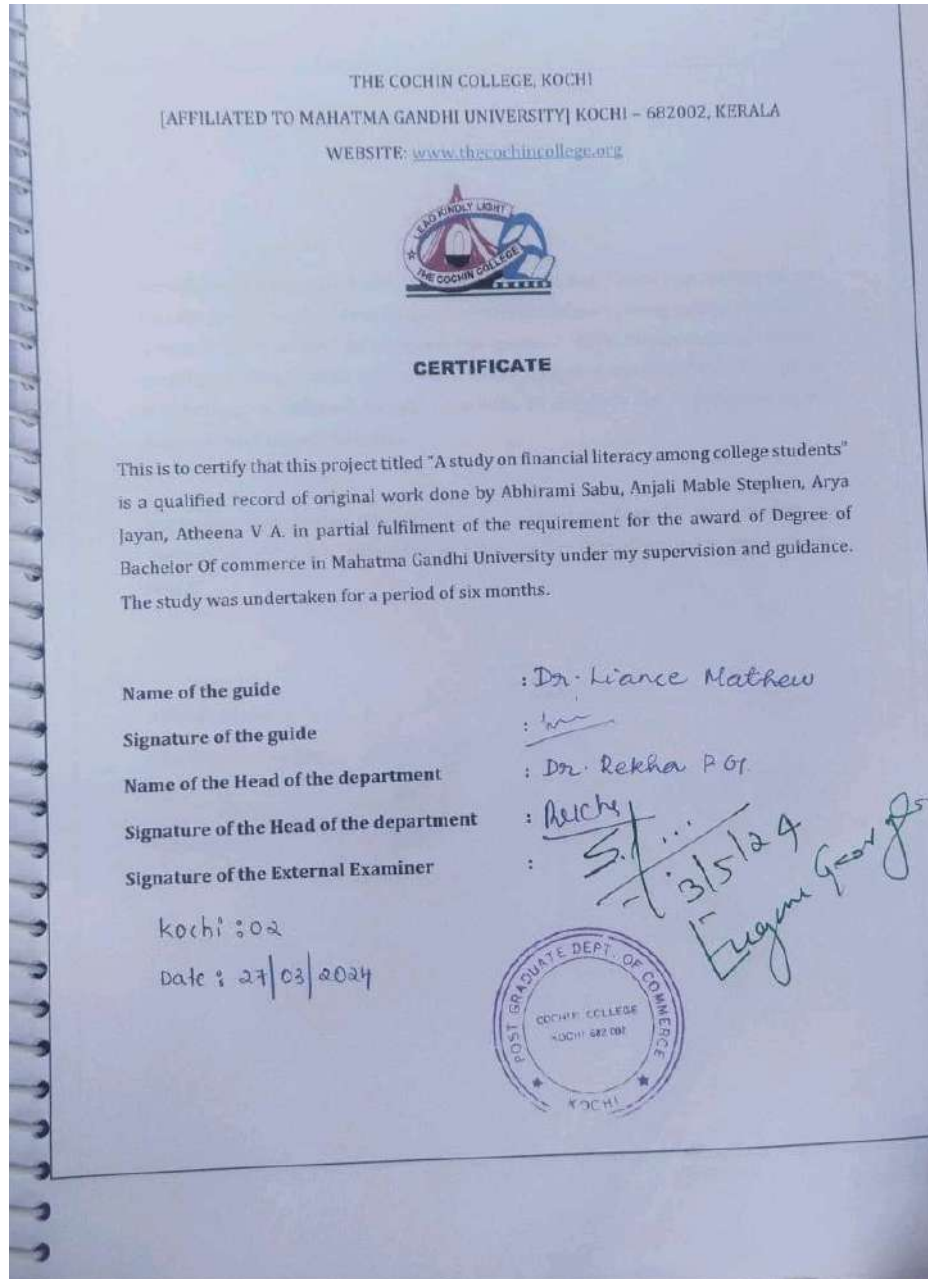
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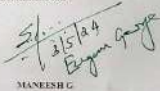
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KOCHI-682002



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This is to certify that the dissertation titled "A STUDY ON ATTITUDE AND PREFERENCE OF CONSUMERS TOWARDS TRADITIONAL COMMERCE AND E-COMMERCE", is a record of original work done by Maneesh G. Mary Alfiya Jude, Mohamed Arshid A, Muhammed Shijas Jabbar under my supervision and guidance. The study was undertaken for the period of six months.

Signature of the guide	:	
Name of guide	:	Mrs. SHILPA JOSHY
Signature of the Head of the department	:	
Name of the Head of the department	:	Dr. REKHA P.C.
Signature of the External Examiner	:	
Name of the External Examiner	:	MANEESH G.
Kochi-2	:	MARY ALFIYA JUDE
Date:	:	MOHAMED ARSHID A.
	:	MUHAMMED SHIJAS JABBAR






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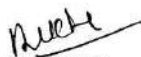
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email: email@thecochoincollege.edu.in

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This is to certify that the project work entitled 'An Assessment of Consumer buying behavior towards FMCG Products in Ernakulam District' is a record of original work carried out by **Saruna B., Sona Manaf M., Subina Sunil, Surya Narayan C.**, under the supervision of **Dr. Anu L.**, Assistant Professor, Post Graduate and Research Department of Commerce. The Cochin College in the partial fulfillment of requirement for the Degree of Bachelor of Commerce in Mahatma Gandhi University and is a bonafide record of the dissertation delivered by her during the academic year 2021-2024. It is further certified that this dissertation or any part thereof has not been submitted elsewhere for any other degree.


Dr. Rekha P.G
 HOD & Assistant
 Professor


Dr. Anu L.
 Guide & Assistant
 Professor

Place : Kochi
 Date : 27/5/2024

Name and signature of external examiner.




 27/5/24
 Sugan G.





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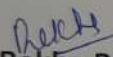
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email: email@thecochincollege.edu.in

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This is to certify that the project work entitled "An assessment of electronic payments among household in Ernakulam District" is a record of original work carried out by **Neha P S, P Akash, Revathy K K, Siva prasad S PAI** under the supervision of **Dr. Anu.L**, Assistant Professor, Post Graduate and Research Department of Commerce. The Cochin College in the partial fulfilment of requirement for the Degree of Bachelor of Commerce in Mahatma Gandhi University and is a bonafide record during the academic year 2021-2024. It is further certified that this dissertation or any part thereof has not been submitted elsewhere for any other degree. The study was undertaken for a period of six months.

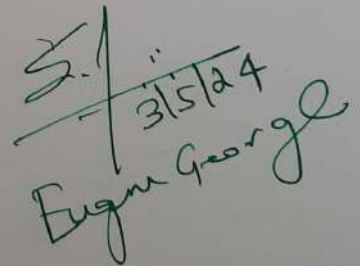

Dr. Rekha P G

HOD & Assistant Professor
Professor


Dr. Anu L

Guide & Assistant
Professor

Signature of External Examiner :


S.1
31/3/24
Eugene George

PLACE: KOCHI

DATE: 27/3/24





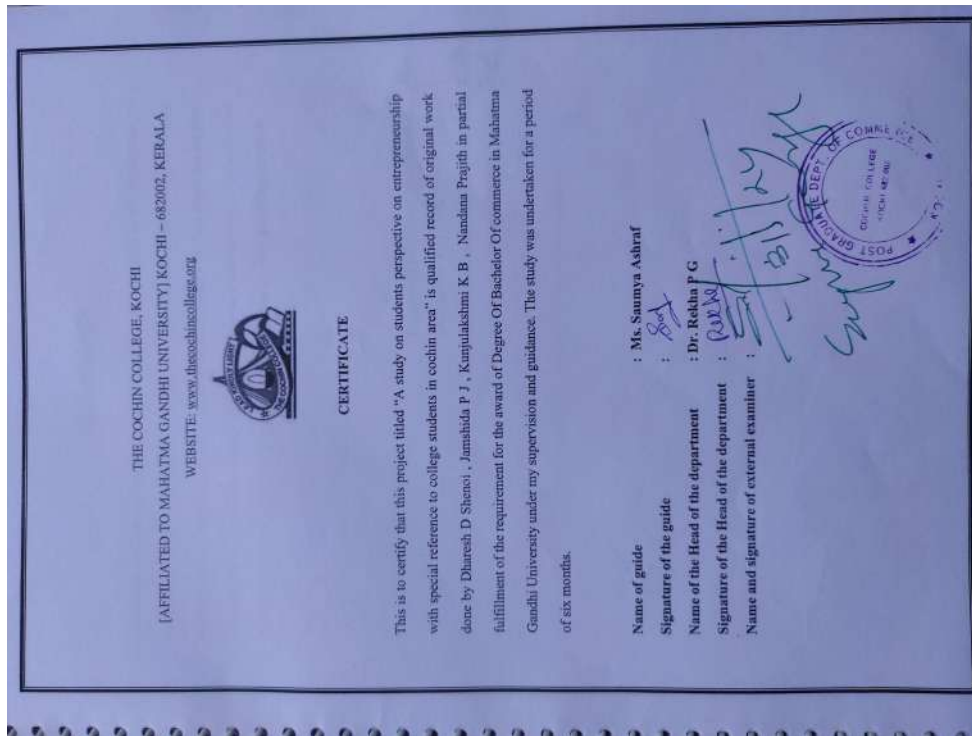
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email: email@thecochincollege.edu.in

**“DIGITAL LITERACY FOR EMPLOYABILITY
AMONG THE PROSPECTIVE EMPLOYEES IN
ERNAKULAM DISTRICT”**

*Project Report Submitted to
Mahatma Gandhi University, Kottayam
In partial fulfillment of the requirements for the award of*

MASTER’S DEGREE IN COMMERCE

Submitted by

Veena S Vattoly

Reg. No. 220011004436

Under the guidance of

DR. LIANCE MATHEW

**POSTGRADUATE AND RESEARCH DEPARTMENT OF
COMMERCE**



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CERTIFICATE

This is to certify that the project work entitled "**DIGITAL LITERACY FOR EMPLOYABILITY AMONG THE PROSPECTIVE EMPLOYEES IN ERNAKULAM DISTRICT**" is a record of the original work carried out by work Ms. **VEENA S VATTOLY**(regno:220011004436) under the supervision of **Dr. LIANCE MATHEW**. The Cochin college in the partial fulfillment of the requirement for the Degree of Master of Commerce in Mahatma Gandhi University and is a bonafide record of the dissertation delivered by her during the academic year 2022-2024. It is further certified that this dissertation or any part thereof has not been submitted elsewhere for any other degree

PROJECT GUIDE

DR. LIANCE MATHEW

HEAD OF DEPARTMENT

DR .REKHA P.G

PRINCIPAL

DR. M GEETHA

EXTERNAL EXAMINER





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

DECLARATION

I, Ms. VEENA S VATTOLY (Regno.2200110044 36) do at this moment declare that the dissertation titled "DIGITAL LITERACY FOR EMPLOYABILITY AMONG THE PROSPECTIVE EMPLOYEES IN ERNAKULAM DISTRICT" is a bonafide record work done under the supervision of DR. LIANCE MATHEW, Assistant Professor of Post Graduate and Research Department of Commerce, The Cochin College and is submitted to the Mahatma Gandhi University in partial fulfilment of the requirement for the award of the Degree of Master of Commerce and Management. I also declare that this dissertation has not previously formed the basis for awarding any other academic qualification, fellowship, or similar title of any other university or board.

VEENA S VATTOLY

DATE:

PLACE: Kochi





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ACKNOWLEDGEMENT

First of all, I'm grateful to God Almighty for his grace, mercy, wisdom, and blessings throughout my endeavor without which it would not have been possible. Through this acknowledgment, I express my sincere gratitude towards all those people who helped me in this project, which has been a learning experience.

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VEENA S VATTOLY





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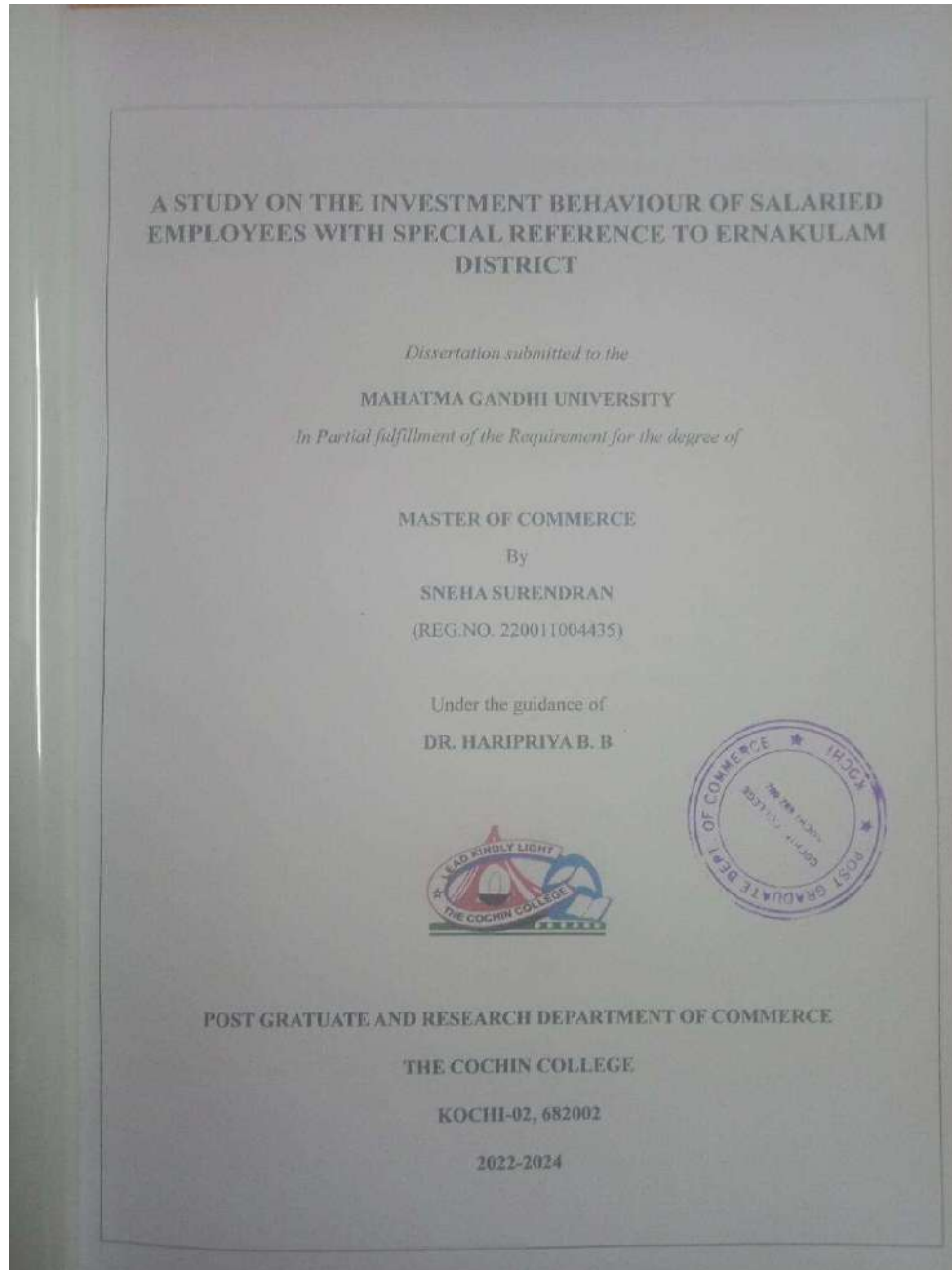
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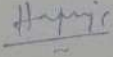
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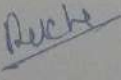
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Signature of the guide :  
Name of the guide : DR. HARIPRIYA B. B

Signature of the Head of the Department :  
Name of the Head of the Department : DR. REKHA P. G





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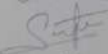
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email: email@thecochincollege.edu.in

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I, Sneha Surendran, Register No 220011004435, do hereby declare that this dissertation entitled, "A Study on the Investment Behaviour of Salaried Employees with Special Reference to Ernakulam District" is a bonafide report of the project work undertaken by me in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of Dr Haripriya B. B, Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

Sneha Surendran


Name and signature of the student

Date: 08/07/24

Place: Kochi





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Signature of HOD :

Name and Designation of HOD :

Dr. Rekha P. Ge Asst. professor

(Department seal)





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Firstly I thank Almighty for his endless blessings on which I could complete this project successfully, without which it would not have been possible.

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SNEHA SURENDRAN





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email: email@thecochincollege.edu.in

**ROLE OF SELF-HELP GROUPS IN SOCIO-ECONOMIC
EMPOWERMENT OF WOMEN WITH SPECIAL REFERENCE
TO ERNAKULAM DISTRICT**

Project submitted to Mahatma Gandhi University, Kottayam in partial fulfillment of the
requirement for the award of degree of

MASTER OF COMMERCE

By

SARANYA PRADEEP

(Reg.no 220011004434)

Under the guidance of

Dr. ANU L

Assistant professor



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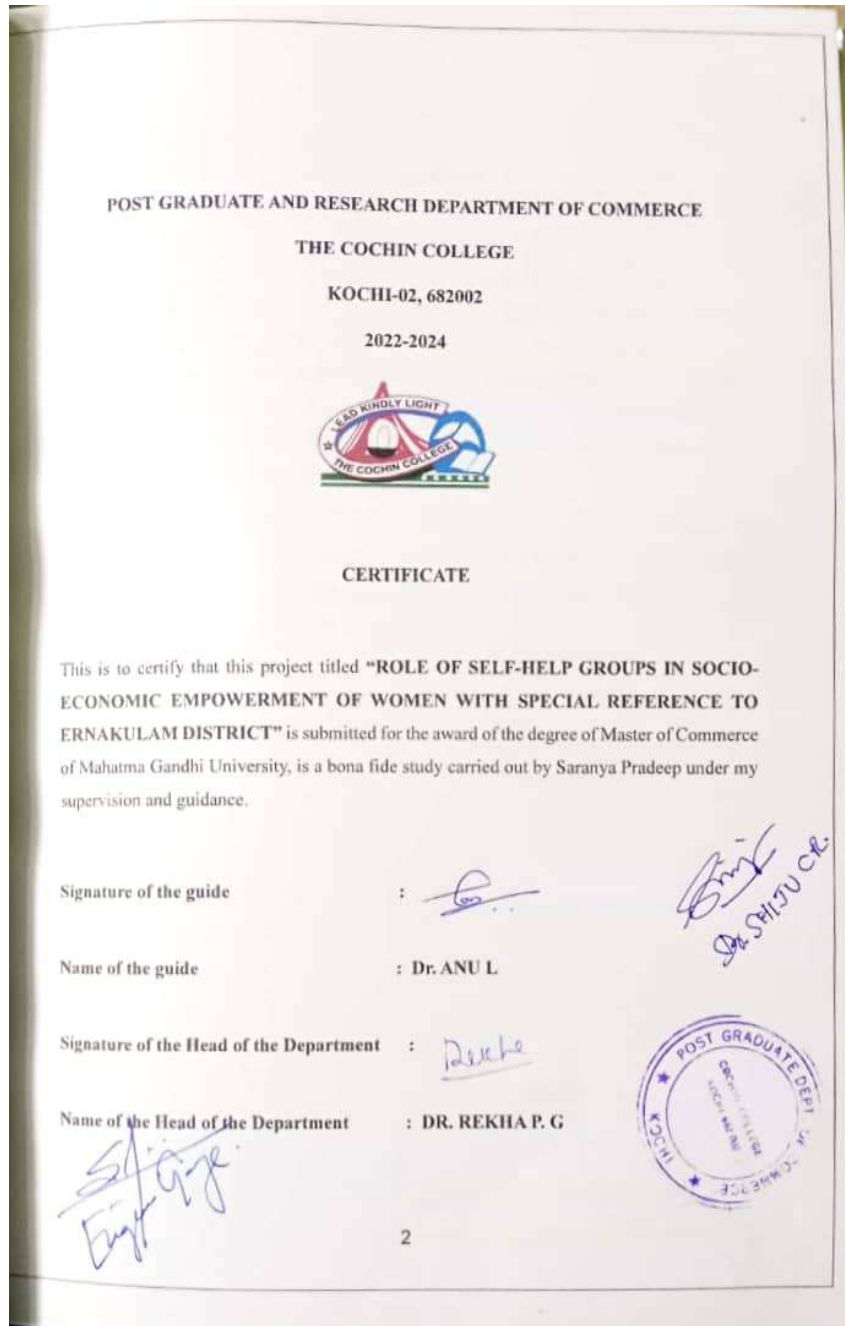
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Signature of the guide :

Name of the guide : Dr. ANU L

Signature of the Head of the Department :

Name of the Head of the Department : DR. REKHA P. G

2

Dr. SARANYA PRADEEP



Mrudula Menon V.
Principal-in-Charge
The Cochin College



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**A STUDY ON PERSONAL FINANCE MANAGEMENT;
EMPHASIZING INCOME, SAVINGS AND
EXPENDITURE PATTERNS OF SALARIED PERSONS
IN ERNAKULAM CITY**

*Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of the requirement for the award of degree of*

MASTER OF COMMERCE

BY

SALMA K A

Reg no: 220011004433

Under the supervision of

Dr. KOCHUTHRESIA JOSE

Assistant Professor, Department of commerce

**POST GRADUATE AND RESEARCH DEPARTMENT OF
COMMERCE**

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email: email@thecochincollege.edu.in

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Dr. REKHA P.G

(Assistant professor and H.O.D)

Dr. Kochuthresia Jose

(Assistant professor and guide)

Name of external examiner :

Signature of external examiner :

Place:

Date:

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email: email@thecochincollege.edu.in

DECLARATION

I Salma k A , register no.220011004433, do hereby declare that this dissertation entitled "A STUDY ON PERSONAL FINANCE MANAGEMENT; EMPHASIZING INCOME, SAVINGS AND EXPENDITURE PATTERNS OF SALARIED PERSONS IN ERNAKULAM CITY" is a bonafide report dissertation done by me in partial fulfilment of the requirement for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of Dr. Kochuthresia Jose, Assistant Professor of Post Graduate and Research Department of Commerce, The Cochin College, Kochi

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or other similar title or recognition of any university to the best of my knowledge and belief.

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At the outset I would like to express earnest gratitude to entire respondents who were willing to spare their valuable time and amidst their busy schedule for providing necessary data for the study.

It is my pleasant and sincere duty to express sentiments to the thankfulness to all intimates and friends who have directly and indirectly assisted me in the collection of data and other related information

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email: email@thecochincollege.edu.in

**BARRIERS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP :
A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT**

Dissertation submitted to the
MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE

By

RUKSANA SUDHEER

(REG.NO:220011004432)

Under the guidance of

DR. LAKSHMISREE.R

ASSISTANT PROFESSOR



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

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Dr. LAKSHMISREE.R, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin

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DR. REKHA. P .G

(Assistant Professor and H.O.D)

DR. LAKSHMISREE.R

(Assistant Professor and Guide)

Name of the External Examiner :

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

DECLARATION

I, **RUKSANA SUDHEER** Register No.220011004432, do hereby declare that this dissertation entitled "**BARRIERS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT**" is a bonafide report of the project work undertaken by me in partial fulfillment of the requirements for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of **DR.LAKSHMISREE.R**, Post Graduate and Research Department of Commerce, The Cochin College, Kochi. I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship, or any similar title or recognition of any university to the best of my knowledge and belief.

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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I am extremely indebted to my parents and my friends for their encouragement in my task of preparing the project. I again extend my whole sincere gratitude to all those who have directly and indirectly helped me during the course of our work.

RUKSANA SUDHEER

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**A STUDY ON KNOWLEDGE OF CONSUMERS ABOUT OPERATIONS
AND CLAIM PROCEDURES OF VEHICLE INSURANCE POLICY WITH
SPECIAL REFERENCE TO COCHIN CITY”**

*Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of the requirement for the award of degree of*

MASTER OF COMMERCE

By

RETHIKA SOHINI

REG NO.220011004431

Under the Guidance of

Mr. UNNIRAJA P S

Assistant Professor, Department of Commerce

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

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email: email@thecochincollege.edu.in

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DR. REKHA P.G

(Assistant professor and H.O.D)

MR. UNNIRAJA P S

(Assistant professor and guide)

Name of external examiner :

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Place:

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DECLARATION

I, Ms. RETHIKA SOHINI Register No 220011004431, do hereby declare that this dissertation entitled "A STUDY ON KNOWLEDGE OF CONSUMERS ABOUT OPERATIONS AND CLAIM PROCEDURES OF VEHICLE INSURANCE POLICY WITH SPECIAL REFERENCE TO COCHIN CITY" is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce/Master of Commerce and Management of Mahatma Gandhi University, under the guidance of **Prof. Unni Raja P.S.**, Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

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email: email@thecochincollege.edu.in

**A STUDY ON THE INVESTMENT BEHAVIOUR OF
WORKING WOMEN WITH SPECIAL REFERENCE TO
ERNAKULAM DISTRICT**

*Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of the requirement for the award of degree of*

MASTER OF COMMERCE

By

METILDA SANTIYA K.V

(REG.NO: 220011004428)

Under the guidance of

Dr. RAJANI B BHAT

Assistant professor

Post Graduate and Research Department of Commerce



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2022-2024





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email: email@thecochincollege.edu.in

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-02, 682002

2022-2024



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Signature of the guide :

Name of the guide : DR. RAJANI B BHAT

Signature of the Head of the Department :

Name of the Head of the Department : DR. REKHA P. G





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email: email@thecochincollege.edu.in

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email: email@thecochincollege.edu.in

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Assistant professor

Post Graduate and Research Department of Commerce



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2022-2024



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Name of the guide : DR. RAJANI B BHAT

Signature of the Head of the Department :

Name of the Head of the Department : DR. REKHA P. G





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Place: Kochi





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I express my sincere gratitude to Mrudula Menon V. Principal, The Cochin College, Dr. Rekha P. G, Head of Department, and my guide Dr. Rajani B Bhat, for their guidance, encouragement, suggestions and valuable comments at every stage of my project. I extend my thanks to all my friends and teachers of Commerce department for their valuable advises and co-corporation for the success of the project and I also my gratefulness to my parents.

METILDA SANTIYA K.V.





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email: email@thecochincollege.edu.in

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KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

**"A STUDY ON THE ROLE OF ADVERTISEMENT IN SHAPING THE
CONSUMER PREFERENCES AND CHOICES AMONG THE YOUTH"**

Dissertation Submitted to the

MAHATMA GANDHI UNIVERSITY

In Partial Fulfilment of the Requirement for the Degree of

MASTER OF COMMERCE

By

MAHSHOOK N. K

(REG.NO. 220011004427)

Under the guidance of

DR. REKHA P. G

Assistant Professor



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-02, 682002

2022-2024





THE COCHIN COLLEGE

KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-02, 682002

2022-2024



CERTIFICATE

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Signature of the guide : 

Name of the guide : DR. REKHA P. G

Signature of the Head of the Department : 

Name of the Head of the Department : DR. REKHA P. G


Dr. SHJU C.R.





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KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

DECLARATION

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Mahshook. N. K

Date: 08-07-2024

Place: Kochi





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KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thechochincollege.edu.in

email: email@thechochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

Certified that Mahshook. N. K with Register No. 220011004427 pursuing fourth semester Master of Commerce in this institution has presented his project titled "A STUDY ON THE ROLE OF ADVERTISEMENT IN SHAPING THE CONSUMER PREFERENCES AND CHOICES AMONG THE YOUTH", on 04.03.2024 as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

Signature of the guide :

Name of the guide :

DR. REKHA P. G

Signature of the Head of the Department :

Name of the Head of the Department :

DR. REKHA P. G





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

**“A STUDY ON INVESTMENT BEHAVIOUR OF YOUNG INVESTORS
IN THE INDIAN FINANCIAL MARKET WITH SPECIAL
REFERENCE TO ERNAKULAM DISTRICT”**

*Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
Fulfilment of the requirement for the award of degree of*

MASTER OF COMMERCE

By

JANET TERENSHIA GEORGE

REG NO. 220011004426

Under the Guidance of

DR. LIANCE MATHEW

Assistant professor Department of commerce

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE, KOCHI-2

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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Kochi - 682002

(Affiliated to Mahatma Gandhi University)



CERTIFICATE

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DR. REKHA P.G

(Assistant professor and H.O.D)

DR. LIANCE MATHEW

(Assistant professor and guide)

Name of external examiner :

Signature of external examiner:

Place:

Date:





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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

DECLARATION

I JANET TERENSHIA GEORGE , register no.220011004426, do hereby declare that this dissertation entitled “A STUDY ON INVESTMENT BEHAVIOUR OF YOUNG INVESTORS IN THE INDIAN FINANCIAL MARKET WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT” is a bonafide report dissertation done by me in partial fulfilment of the requirement for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of Dr. LIANCE MATHEW, Assistant Professor of Post Graduate and Research Department of Commerce, The Cochin College, Kochi

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or other similar title or recognition of any university to the best of my knowledge and belief.

JANET TERENSHIA GEORGE

Date:

Place:





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KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATION OF INTERNAL PRESENTATION

Certified that JANET TERENSHIA GEORGE with register number 220011004426, pursuing fourth semester Master of commerce in this institution has presented his project titled "A STUDY ON INVESTMENT BEHAVIOUR OF YOUNG INVESTORS IN THE INDIAN FINANCIAL MARKET WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT" on 04-06-2024 as a part of internal evaluation to the satisfaction of the internal examiner using visual presentation aid.

Signature of guide:

Name and Designation of guide:

Signature of HOD:

Name and Designation of HOD:

Date:

Place





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KOCHI - 682 002

(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochoincollege.edu.in

email: email@thecochoincollege.edu.in

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

**GOLD AS AN INVESTMENT ASSET: A STUDY WITH
SPECIAL REFERENCE TO ERNAKULAM DISTRICT**

Dissertation submitted to the

MAHATMA GANDHI UNIVERSITY

In Partial Fulfilment of the Requirement for the Degree of

MASTER OF COMMERCE

By

HARIPRIYA T. VIJAYAN

(REG.NO. 220011004425)

Under the guidance of

DR. HARIPRIYA B. B

Assistant Professor



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-02, 682002

2022-2024

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email: email@thechochincollege.edu.in

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

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KOCHI-02, 682002

2022-2024



CERTIFICATE

This is to certify that this dissertation titled "GOLD AS AN INVESTMENT ASSET: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT" is submitted for the award of the degree of Master of Commerce of Mahatma Gandhi University, is a bona fide study carried out by Haripriya T. Vijayan under my supervision and guidance.

Signature of the guide :

Name of the guide :

DR. HARIPRIYA B. B

Signature of the Head of the Department :

Name of the Head of the Department

DR. REKHA P. G.

DR. SHIJU C. R.

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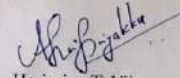
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CERTIFICATE OF INTERNAL PRESENTATION

Certified that Haripriya T. Vijayan with Register No. 220011004425 pursuing fourth semester Master of Commerce in this institution has presented her project titled "GOLD AS AN INVESTMENT ASSET: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT", on 04/07/24... as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

Signature of the guide :

:

Haripriya

Name of the guide :

:

DR. HARIPRIYA B. B

Signature of the Head of the Department :

:

Rekha

Name of the Head of the Department :

:

DR. REKHA P. G



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email: email@thecochoincollege.edu.in

**A STUDY OF FINANCIAL LITERACY ON
BEHAVIOUR OF YOUTH TOWARDS
SAVINGS WITH SPECIAL REFERENCE TO
ERNAKULAM DISTRICT**

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfillment of the requirement for the award of degree of
M.Com Finance and Taxation

By,

AVANIYA VINCENT

REG NO: 220011004423

Under the Guidance of

Dr. KOCHUTHRESIA JOSE

Assistant Professor



THE COCHIN COLLEGE

Kochi- 682002

2022 - 2024



i





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email: email@thecochoincollege.edu.in

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Kochi - 682002
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Dr. REKHA P.G.
 (Assistant Professor and H.O.D)

Dr. KOCHUTHRESIA JOSE
 (Assistant Professor and Guide)

Name of external examiner: *Dr. SHITU CR. S.*

Signature of external examiner:

Date: 08/07/2024

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email: email@thecochincollege.edu.in

**A STUDY ON CONSUMER'S PERCEPTION AND SATISFACTION TOWARDS
GREEN PRODUCT CONSUMPTION WITH REFERENCE TO
ERNAKULAM CITY**

*A Dissertation submitted to Mahatma Gandhi University, Kottayam
in partial Fulfilment of requirements for the Award of degree of*

MASTER OF COMMERCE

BY

ATHIRA A S

REG NO. 220011004422

Under the Guidance of

DR. LAKSHMISREE R

ASSISTANT PROFESSOR

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE, KOCHI – 682002

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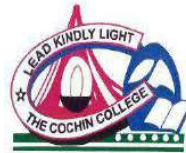
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email: email@thecochincollege.edu.in

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DR. REKHA P G

(Assistant Professor and H.O.D)

DR. LAKSHMISREE R

(Assistant Professor and Guide)

Name of the External Examiner:

Signature of External examiner:

Place:

Date:

||





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KOCHI - 682 002

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Website: www.thecochoincollege.edu.in

email: email@thecochoincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

Certified that **ATHIRA A S** with register number **220011004422** pursuing fourth semester Master of Commerce in this institution has presented her project titled "**A STUDY ON CONSUMER'S PERCEPTION AND SATISFACTIO TOWARDS GREEN PRODUCT CONSUMPTION WITH REFERENCE TO ERNAKULAM CITY**" on **04/07/24** as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

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(Department Seal)

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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I **ATHIRA A S** Register Number: **220011004422**, do hereby declare that this dissertation entitled "*A STUDY ON CONSUMERS PERCEPTION AND SATISFACTION TOWARDS GREEN PRODUCT CONSUMPTION WITH SPECIAL REFERENCE TO ERNAKULAM CITY*" is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of **DR. LAKSHMISREE R**, Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A STUDY ON BEGINNERS' ATTRACTION TO INVESTMENT MARKETS

Dissertation submitted to Mahatma Gandhi University, Kottayam in
partial fulfillment of the requirement for the award of degree of

MASTER OF COMMERCE

Submitted by

ANTONIO JAMASTIN

(REG.NO.220011004421)

Under the Guidance of

Mr. UNNIRAJA P.S.

Assistant Professor

Department of Commerce



POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-682002

2022-2024





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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DR. REKHA P. G

(Assistant professor and H.O.D)

UNNI RAJA P.S.

(Assistant professor and guide)

Name of external examiner:

Signature of external examiner:

Date:

Place: KOCHI





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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochoincollege.edu.in

email: email@thecochoincollege.edu.in

DECLARATION

I, **Mr. Antonio Jamastin Register No 220011004421**, do hereby declare that this dissertation entitled "A STUDY ON BEGINNERS' ATTRACTION TO INVESTMENT MARKETS" is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce/Master of Commerce and Management of Mahatma Gandhi University, under the guidance of **Unniraja P.S.**, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College, Kochi. I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

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JAMASTIN

ANTONIO

Place: Kochi





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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

Certified that **ANTONIO JAMASTIN** with register number **220011004421** pursuing fourth semester Master of Commerce in this institution has presented his project titled "**A STUDY ON BEGINNERS' ATTRACTION TO INVESTMENT MARKETS**" on **04/07/24** as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

Signature of the Guide :

Name and Designation of Guide :

Signature of HOD :

Name and Designation of HOD :

(Department Seal)





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KOCHI - 682 002

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A STUDY ON CONSUMERS' PERCEPTION TOWARDS HOME LOAN

*Dissertation submitted to Mahatma University Kottayam in partial fulfilment of
the requirement for the award of the degree of*

MASTER OF COMMERCE

By

ANJANA LAKSHMY U

REGISTER NUMBER: 220011004420

Under the Guidance of

DR. ANUPAMA.R

Assistant Professor

Post Graduate and Research Department of Commerce



THE COCHIN COLLEGE

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email: email@thecochincollege.edu.in

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Kochi 682 002
(Affiliated to Mahatma Gandhi University)



CERTIFICATE

This is to certify that the project work entitled "*A STUDY ON CONSUMERS' PERCEPTION TOWARDS HOME LOAN*" is a record of original work carried out by *Ms. ANJANA LAKSHMY U* (Reg no. 220011004420) under the supervision of *Dr. ANUPAMA. R.*, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College in the partial fulfilment of the requirement for the Degree of Master of Commerce in Mahatma Gandhi University and is a bonafide record of the dissertation delivered by her during the academic year 2022-2024. It is further certified that this dissertation or any part thereof has not been submitted elsewhere for any other degree.

DR. REKHA P.G
(Head of the Department)

DR. ANUPAMA R.
(Project Guide)

Name of the External Examiner:

Signature of the External Examiner:

Place:

Date:





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Website: www.thecochincollege.edu.inemail: email@thecochincollege.edu.in

DECLARATION

I, **Anjana Lakshmy U** Register No. **220011004420**, do hereby declare that this dissertation entitled **A Study on Consumers' Perception Towards Home Loan** is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of **Dr Anupama. R.** Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

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Date:
Place:

ANJANA LAKSHMY U
(Reg No. 220011004420)





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KOCHI - 682 002

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION.

Certified that **Anjana Lakshmy U** with register number **220011004420** pursuing Fourth Semester of Master of Commerce in this institution has presented her project titled **A Study on Consumers' Perception Towards Home Loan** on 4th March 2024 as part of the internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

Signature of the Guide:

Name and Designation of the guide: Dr. Anupama R

Signature of the Head of the Department:

Name and Designation of the guide: Dr. Rekha P.G





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**A STUDY ON STUDENT'S PERCEPTION TOWARDS AVAILING EDUCATION
LOANS FOR HIGHER STUDIES FROM COMMERCIAL BANKS WITH SPECIAL
REFERENCES TO ERNAKULAM DISTRICT**

**Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of
the requirement for the award of degree of**

MASTER OF COMMERCE

Submitted by

AMRUTHA SADASIVAN

(REG.NO.220011004418)

Under the guidance of

Dr. REKHA P.G

Assistant Professor

Post Graduate and research department of commerce.



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THE COCHIN COLLEGE

KOCHI-682002

2022-2024





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE KOCHI-02, 682002

2022-2024



CERTIFICATE

This is to certify that this dissertation titled "A STUDY ON STUDENT'S PERCEPTION TOWARDS AVAILING EDUCATION LOANS FOR HIGHER STUDIES FROM COMMERCIAL BANKS WITH SPECIAL REFERENCES TO ERNAKULAM DISTRICT" is submitted for the award of the degree of Master of Commerce of Mahatma Gandhi University, is a bona fide study carried out by AMRUTHA SADASIVAN under my supervision and guidance.

DR. REKHA P. G

(Assistant professor and H.O.D)

DR. REKHA P. G

(Assistant professor and guide)

Name of external examiner:

Signature of external examiner:

Date:

Place: KOCHI





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Website: www.thecochoincollege.edu.in

email: email@thecochoincollege.edu.in

DECLARATION

I, AMRUTHA SADASIVAN Register No: 220011004418, do hereby declare that this dissertation entitled "A STUDY ON STUDENT'S PERCEPTION TOWARDS AVAILING EDUCATION LOANS FOR HIGHER STUDIES FROM COMMERCIAL BANKS WITH SPECIAL REFERENCES TO ERNAKULAM DISTRICT" is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce of Mahatma Gandhi University, under the guidance of Dr. REKHA P. G Postgraduate and Research Department of Commerce, The Cochin College, Kochi.

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Date:

AMRUTHA SADASIVAN

Place: Kochi





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

Certified that **AMRUTHA SADASIVAN** with register number **220011004418** pursuing fourth semester Master of Commerce in this institution has presented her project titled "**A STUDY ON STUDENT'S PERCEPTION TOWARDS AVAILING EDUCATION LOANS FOR HIGHER STUDIES FROM COMMERCIAL BANKS WITH SPECIAL REFERENCES TO ERNAKULAM DISTRICT**" on **04/07/2024** as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

Signature of Guide :

Name and Designation of Guide :

Signature of HOD :

Name and Designation of HOD :

(Department seal)





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

“A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND PREFERENCE”

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of the requirement
for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT

By,

ADHIL P A, REG NO: 220011010261

Under the Guidance of

Dr. REKHA P.G

Assistant professor



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2022-24





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email: email@thecochincollege.edu.in

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CERTIFICATE

This is to certify that the project work entitled "A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND PREFERENCE" is a bonafied project work done by ADHIL P A under the supervision of DR. REKHA P.G, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College in the partial fulfilment for award of Master of Commerce and Management in Mahatma Gandhi university during the academic year 2022-2024

Dr. REKHA P. G

Dr. REKHA P. G

(Assistant Professor and H. O. D)

(Assistant Professor and guide)

Name of External Examiner:

Signature of External Examiner:

Place:

Date :





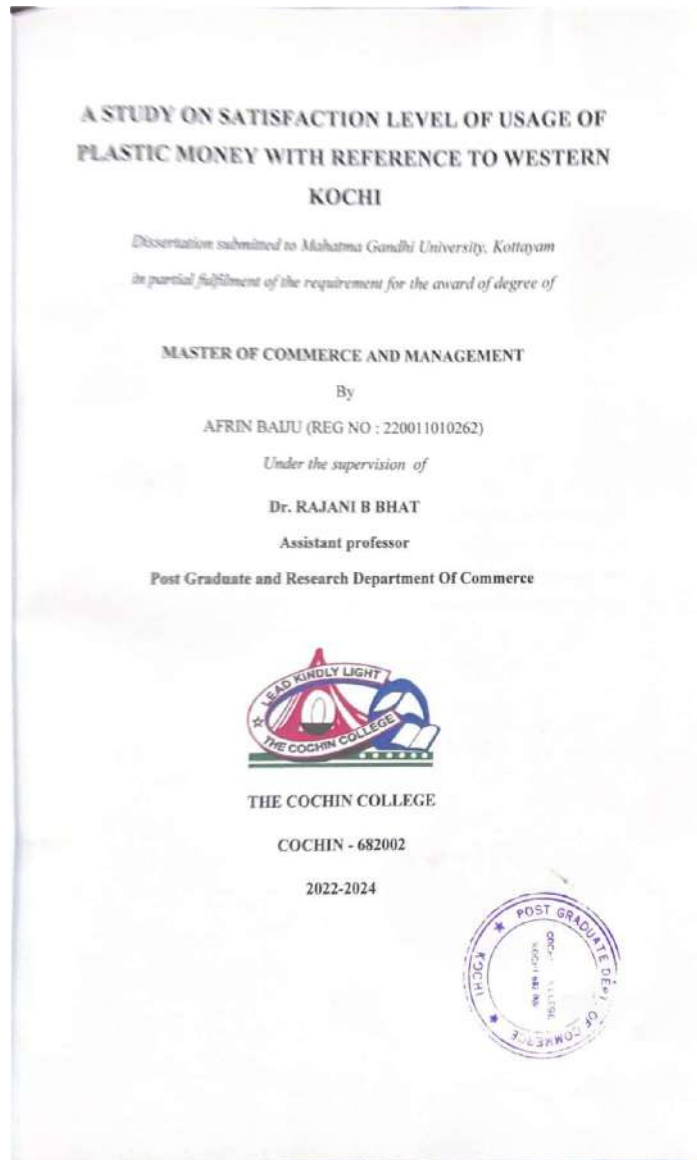
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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A Study on the Influence of Sensory Marketing in Buying Decision of Youth with Special reference to Fast Food Industry in Kochi

Project report submitted to the

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE AND MANAGEMENT

By

AISWARYA A.B (REG.NO: 220011010263)

Under the guidance of

Dr. ANUPAMA.R



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email: email@thecochincollege.edu.in

ROLE OF UPI ON THE SPENDING BEHAVIORS AMONG COLLEGE STUDENTS

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfillment of the requirement for the award of degree of

Master of Commerce and Management

Submitted by

ANAMIKA M

(REG.NO.220011010264)

Under the Guidance and supervision of

Mr. UNNIRAJA P.S
ASSISTANT PROFESSOR



**POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE
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email: email@thecochincollege.edu.in

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DR. REKHA P. G
(Assistant professor and H.O.D)

UNNI RAJA P.S
(Assistant professor and guide)





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

I, Anamika M Register No 220011010264, do hereby declare that this dissertation entitled "ROLE OF UPI ON THE SPENDING BEHAVIORS AMONG COLLEGE STUDENTS" is a Bonafede report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce and Management of Mahatma Gandhi University, under the guidance of Assistant Professor Unni raja PS, Post Graduate and Research Department of Commerce, The Cochin College, Kochi. I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

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Signature of HOD:

Name and Designation of HOD:

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email: email@thecochincollege.edu.in

INFLUENCE OF CELEBRITY ENDORSEMENT ON CONSUMER BUYING BEHAVIOR AMONG FMCG PRODUCTS WITH REFERENCE TO ERNAKULAM DISTRICT

Dissertation submitted to the

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the award of the degree of

MASTER OF COMMERCE AND MANAGEMENT

Submitted

By

ANSU MOL SHAJI

(Reg. No: 220011010266)

Under the guidance and supervision of

Dr. KOCHUTHRESIA JOSE



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email: email@thecochincollege.edu.in

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Signature of the guide :

Name of the guide : Dr. KOCHUTHRESIA JOSE

Signature of the Head of the Department :

Name of the Head of the Department : Dr. REKHA P. G





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email: email@thecochincollege.edu.in

**CONSUMERS BEHAVIOUR TOWARDS GREEN FAST MOVING
CONSUMER GOODS WITH SPECIAL REFERNCE TO
ERNAKULAM DISTRICT**

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of
the requirement for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT

BY

ANULAKSHMI A B

(Reg. no. 220011010267)

Under the supervision of

Dr ANU L

Assistant Professor

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email: email@thecochincollege.edu.in

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Dr REKHA P G

Assistant Professor & HOD

Dr ANU. L

Assistant Professor & Guide

Place: Kochi

Date:





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

“A STUDY ON CUSTOMER PERCEPTION TOWARDS ELECTRIC VEHICLES”

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of the requirement for the award of degree of

MASTERS OF COMMERCE AND MANAGEMENT By

ASHIKA M A
REG NO:220011010271

Under the Guidance of

Dr. HARIPRIYA B.B
Assistant Professor



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email: email@thecochincollege.edu.in

**A STUDY ON INFLUENCE OF SOCIAL MEDIA ON COLLEGE FASHION
TRENDS**

A dissertation submitted to Mahatma Gandhi University in partial fulfillment of the
requirements for the Internship Project in Master of Commerce and Management

By

BHAGYALAKSHMI S DHEER

(Reg.No. 220011010269)

Under the Guidance of

DR. LIANCE MATHEW



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email: email@thecochincollege.edu.in

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DR. REKHA P G

(Assistant Professor and H.O.D)

Name of the external examiner:

Signature of the external examiner:

Place:

Date:

DR. LIANCE MATHEW

(Guide)





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

“A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND PREFERENCE”

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of the requirement
for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT

By,

ADHIL P A, REG NO: 220011010261

Under the Guidance of

Dr. REKHA P.G

Assistant professor



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email: email@thecochincollege.edu.in

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CERTIFICATE

This is to certify that the project work entitled "A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND PREFERENCE" is a bonafied project work done by ADHIL P A under the supervision of DR. REKHA P.G, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College in the partial fulfilment for award of Master of Commerce and Management in Mahatma Gandhi university during the academic year 2022-2024

Dr. REKHA P. G

Dr. REKHA P. G

(Assistant Professor and H. O. D)

(Assistant Professor and guide)

Name of External Examiner:

Signature of External Examiner:

Place:

Date :





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email: email@thecochincollege.edu.in

A STUDY ON AWARENESS AND PERCEPTION OF CRYPTOCURRENCY AMONG STUDENTS IN ERNAKULAM DISTRICT

*A Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of requirements of the award of degree of*

MASTER OF COMMERCE AND MANAGEMENT

By

ANAND KRISHNA P K

REG NO: 220011010265

Under the guidance of

DR. LAKSHMI SREE R

ASSISTANT PROFESSOR

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE, KOCHI -682002

2022-2024



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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE KOCHI, 682002

2022-2024



CERTIFICATE

This is to certify that this dissertation titled “A STUDY ON AWARENESS AND PERCEPTION OF CRYPTOCURRENCY AMONG STUDENTS IN ERNAKULAM DISTRICT” is submitted for the award of the degree of Master of Commerce and Management of Mahatma Gandhi University, is a bonafide study carried out by ANAND KRISHNA P K under my supervision and guidance. The study was conducted for a period of 6 months.

Signature of the guide :
 Name of the guide : DR. LAKSHMI SREE R
 Signature of the Head of the Department :
 Name of the Head of the Department : DR. REKHA P. G
 Signature of the external examiner :
 Name of the external examiner :





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

“A STUDY ON INVESTMENT BEHAVIOUR OF BANKING EMPLOYEES”

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial
fulfilment of the requirement for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT By

JUMANA V J, REG NO 220011010271

Under the Guidance of

Dr REKHA P.G
Assistant professor



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1





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email: email@thecochincollege.edu.in

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CERTIFICATE

This is to certify that the project work entitled "A STUDY ON INVESTMENT BEHAVIOUR OF BANKING EMPLOYEES" is a bonafied project work done by JUMANA V J under the supervision of Dr REKHA P.G, Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College in the partial fulfilment for award of Master of Commerce and Management in Mahatma Gandhi university during the academic year 2022-2024

Dr REKHA P. G

(Assistant Professor and H. O. D)

Dr REKHA P. G

(Assistant Professor and Guide)

Name of external examiner :

Signature of external examiner :

Place :

Date :

2





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

DECLARATION

I **Jumana V J**, Register No **220011010271** do hereby declare that this dissertation entitled ‘ **A Study on investment behaviour of banking employees** ‘ is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce/Master of Commerce and Management of Mahatma Gandhi University, under the guidance of **Dr Rekha P G** Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

Date:
Place: Kochi

Name and signature of the student





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

CERTIFICATE OF INTERNAL PRESENTATION

Certified that Jumana v j with register number **220011010271** pursuing fourth semester Master of Commerce and Management in this institution has presented her project titled **"A Study on investment behaviour of banking employees"** on 04/07/2024 as part of internal evaluation to the satisfaction of internal examiners using visual presentation aids.

Signature of guide :

Name of Designation of guide :

Signature of HOD :

Name and designation of HOD :

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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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Firstly, I thank Almighty for his endless blessings on which I could complete this dissertation successfully, without which it would not have been possible.

The accomplishment of the dissertation titled “**A study on investment behaviour of banking employees**” has been considerably influenced by the valuable assistance received from various sources.

I express my sincere gratitude to the principle of The Cochin College, Dr Geetha M. G, Head of Department, Dr Rekha P. G and my guide Dr Rekha P.G for their guidance, encouragement, suggestions and valuable comments at every stage of my project. I extend my thanks to all my friends and teachers of Commerce department for their valuable advises and corporation for the success of the project and I also my gratefulness to my parents.

Jumana V.J





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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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email: email@thecochincollege.edu.in

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email: email@thecochoincollege.edu.in

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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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CHAPTER 1 INTRODUCTION





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1.1 INTRODUCTION

A few people may stumble into financial security. saving and investing over the long term are crucial steps towards achieving financial security for most people. Investments, whether in stocks, real estate, or other assets, provide opportunities for income generation and appreciation over time. It requires a commitment to sacrifice present assets, such as time and money, for future benefits and wealth creation. Investment and savings offer many benefits to individuals seeking to secure their financial future. Through regular saving and investing, individuals can accumulate wealth over time, providing a solid foundation for their financial well-being. Not only do these practices safeguard against unforeseen expenses by building a financial safety net, but they also offer the potential for significant growth and income generation. Moreover, investments can help individuals stay ahead of inflation, preserving the purchasing power of their money. Whether it's planning for retirement, achieving long-term goals, or generating passive income, the combined power of investment and savings empowers individuals to attain financial freedom and build a prosperous future.

An investor is someone who allocates funds into various assets with the aim of making a profit or gaining an advantage. Each individual investor has a unique mindset and risk tolerance when deciding where to invest their money. There are numerous investment avenues available, including bonds, mutual funds, precious metals like gold and silver, stocks, debentures, bank deposits, real estate, public provident funds, post office savings, life insurance policies, and company fixed deposits. The choice of investment avenue often depends on factors such as financial goals, risk appetite, and time horizon.

Investment behaviour refers to the actions and decisions individuals make regarding their money, including how they save, spend, and invest it. The investment behaviour of people may vary based on their personal financial goals, income, and risk tolerance. Investment behaviour is influenced by a myriad of factors that shape individuals' decisions on how to allocate their funds across various financial instruments. These factors comprise of personal preferences, economic conditions, and external influences. Firstly, individual risk tolerance plays a crucial role, as some investors may be more inclined towards conservative investments, while others are comfortable with higher-risk options. Additionally, financial goals and time horizons impact investment decisions, with long-term objectives often allowing for more aggressive strategies. Economic factors such as interest rates, inflation rates, and market volatility also play a significant role in shaping investment behaviour. Furthermore, psychological biases, including emotions like fear and greed, can lead to irrational decision-making. Finally, external factors such as government policies, technological advancements, and global events can influence market trends and subsequently impact investment choices. Overall, understanding these multifaceted factors is essential for investors to make informed decisions aligned with their financial objectives and risk profiles. This study was conducted mainly to know extensively about the investment behaviour of banking employees. However, as educated individuals with a steady income, it is likely that majority of the banking employees may engage in various investment activities, such as buying stocks, mutual funds, real estate,





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and fixed deposits. The cultural, social, and psychological factors may influence their investment decisions.

This study was conducted to know the investment behaviour of the banking employees. Both private and public sector banking employees is taken for the study. The investment behaviour of public and private sector will be entirely different. Public and private sector banking employees often exhibit different investment behaviours influenced by various factors such as job stability, income levels, risk tolerance, and access to financial expertise. Public sector banking employees may lean towards more conservative investment choices, given the stability of their jobs and potentially lower risk tolerance. They might Favor traditional savings accounts, fixed deposits, and government-backed securities. In contrast, private sector banking employees, with potentially higher incomes and a more competitive environment, may be more inclined towards diversified investment portfolios, including stocks, mutual funds, and real estate. Additionally, access to financial products and services through their institutions may influence their investment decisions. Overall, while both sectors may prioritize financial security, their investment behaviours can vary based on individual preferences and external factors. This study is focussed to analyse the investment behaviour of banking employees, includes their investment objectives, risk preferences, investment horizon, and investment strategies. The research also examines the impact of demographic factors such as age, income, and education level on their investment behaviour.

1.2 STATEMENT OF THE PROBLEM

The study aims to investigate the investment behaviour of banking employees, focusing on their knowledge, preferences, and decision-making processes regarding various investment options. Specifically, the research seeks to understand the level of awareness among banking professionals regarding innovative and modern investment opportunities. Additionally, the study aims to identify the prevailing investment patterns among banking employees and explore the factors influencing their investment decisions. By addressing these objectives, the research aims to provide insights into the investment behaviour of banking employees, contributing to a better understanding of their financial attitudes and behaviours in the context of the banking sector.

1.3 SCOPE OF THE STUDY

The study on the investment pattern of banking employees will encompass a thorough examination of various factors, including their investment knowledge, awareness of investment options, socioeconomic background, attitudes, perceptions, investment strategies, risk perception, investment performance, and investment goals. This comprehensive analysis aims to understand the factors influencing their investment decisions and how these align with their financial objectives. The research specifically focuses on banking employees in the Ernakulam





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district of Kerala, aiming to provide extensive insights into their investment behaviour. By gaining a deeper understanding of their investment preferences and decision-making processes, the study aims to facilitate informed and profitable investment decisions. Additionally, the research will identify the most chosen investment methods among banking employees. It's important to note that the scope of the study is limited to banking employees in the Ernakulam district, ensuring a focused analysis of this specific demographic group.

1.4 OBJECTIVES OF THE STUDY

- To study the awareness about investment opportunities among bank employees
- To understand and analyse the pattern of investment among bank employees
- To identify which investment is mostly preferred by bank employees.

1.5 SIGNIFICANCE OF THE STUDY

Savings may not be enough to ensure financial safety in today's world. Investments are made in different asset classes with the aim of capital appreciation and better returns in long run. This ensures financial security for the present and future. It serves as a mean for bringing together those who have sufficient funds and one who need funds. It serves as an efficient tool for providing periodic and regular income to people. Investors are broadly classified into professional and non-professional investors. Professional investors study the market intentionally and investment decision is made very carefully. Non-professional investors are not concerned with the investment market, and they are busy with their livelihood. A study regarding the investment behaviour of banking employees is essential to educate the nonprofessional investors in the banking field. The financial and other losses due to the wrong selection of investment option among available alternatives can be prevented and lack of knowledge about the market and investment alternative can be reduced. Study also helps to find out which investment method is mostly chosen by the banking employees and how much they spend for investment and how much return they get and help to know whether they are satisfied in the current scenario.

1.6 HYPOTHESIS

(Ho): There is no significant association between age groups and investment preferences.

(H₁): There is a significant association between age groups and investment preferences.





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1.7 RESEARCH METHODOLOGY

Data collection

Both primary and secondary sources of data are used for the study

Primary data: The structured questionnaire is used to collect data.

Secondary data: The secondary data is collected from published sources such as websites books magazines.

Tools for the data collection and analysis

For this study data is collected through well-structured questionnaire.

Questionnaire will be helpful to get direct answers from the public.

Analysis is done by chi square test

Sampling techniques

For selecting the sampling unit, Convenient Sampling Method is used.

Sample size.

Around 100 samples will be used from public and private employees.





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1.8 LIMITATION OF THE STUDY

- The study covers only banking employees in Ernakulam district.
- The time period for this study is limited.
- The sample size is limited compared to population.
- Chance of misinterpretation of questions by the respondents

1.9 CHAPTERISATION

The project is designed into five chapters namely Introduction, review of literature, Theoretical framework, Data analysis and interpretation, Finding suggestions and conclusions.

CHAPTER 1 INTRODUCTION

CHAPTER 2 REVIEW OF LITERATURE

CHAPTER 3 THEORATICAL FRAMEWORK

CHAPTER 4 REVIEW OF LITERATURE

CHAPTER 5 FINDINGS SUGGESIONS AND CONCLUSIONS





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CHAPTER 2 LITERATURE REVIEW





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REVIEW OF LITERATURE

Ramanathan and Meenakshisundaram (2015) conducted a study aimed at investigating the investment patterns of bank employees in Chennai. Their primary objectives included identifying sources of motivation, analysing investment patterns, and exploring the relationship between income and investment among bank employees. The researchers collected data from 130 respondents and employed various analytical methods such as simple percentage, cross-tabulation, chi-square tests, and Karl Pearson's correlation coefficient for analysis. Their findings revealed a significant relationship between income and investment, as well as demographic factors and the basis of investment. Interestingly, the study found that return on investment and asset creation were primary considerations for selecting investments. Moreover, demographic factors were not found to have a common relation with the basis of investment. Additionally, the study observed a preference among many bank employees for investing in tax-saving schemes, particularly life insurance policies.

Ranjana Singh's (2013) research on the "investment pattern of salaried individuals" delves into the investment preferences, awareness levels, and behaviours of salaried individuals during both normal and recessionary periods. The study collects data from salaried employees to understand their knowledge, perception, and behaviour towards various financial products. One of the key findings of the research is that a majority of the employees perceive bonds, forex, chit funds, and private equity as high-risk investment avenues. This insight sheds light on the risk perceptions of salaried individuals and their attitudes towards different investment options, providing valuable insights for financial planners and policymakers.

Thulasipriya's (2015) study emphasized that Government employees based in Coimbatore tend to Favor investment avenues offering risk-free returns, showing a preference for financial products such as Bank Fixed Deposits (FDs) and Government securities. Despite factors like high income, education level, and employment status, Indian investors generally demonstrate conservative tendencies and are less inclined towards riskier options like equity and mutual funds. The awareness of investment options primarily stems from reading newspapers, journals, and articles related to the stock market.

Murlidhar Ananda Lokhande (2015) study focused on investment awareness and patterns of savings and investment among rural investors in Aurangabad, Maharashtra. The research aimed to identify differences in investment awareness based on gender and education qualifications. Surprisingly, the results indicated that there was no significant difference in investment awareness levels or education qualifications between male and female investors. Furthermore, the preferred investment avenues among respondents were bank deposits, gold, and real estate. These findings provide valuable insights into the investment behaviour and preferences of rural investors in Aurangabad, Maharashtra, shedding light on their priorities and attitudes towards various investment options.

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Bhushan P's (2014) research, insights were obtained into the awareness levels and investment behaviour of salaried individuals towards financial products. The study evaluated awareness levels and preferences among investors using a five-point Likert scale technique. The findings revealed that respondents exhibited a significant level of awareness regarding traditional investment instruments. However, there was a noticeable lack of awareness towards newer investment instruments. This highlights the importance of financial education and awareness campaigns to familiarize individuals with a broader range of investment options, enabling them to make more informed and diversified investment decisions.

Ansari S et al., (2013) conducted research to identify the major factors influencing the investment behaviour of youth in Lucknow and to determine the correlation between age and investing activities. The researcher employed the Chi-Square test for this study. The findings revealed that the investing activity of young professionals is not dependent on gender but is instead dependent on income and age. Additionally, most investors were found to invest for growth and additional income. These insights provide valuable information for understanding the investment behaviour of young individuals in Lucknow and highlight the significance of income and age in shaping their investment decisions.

Brahma Bhatt, K.R & Malakar, S (2012) Through the research "A study of investor behaviour on investment avenues in Mumbai" indicates that investors' perceptions are crucial in understanding how they view products and services offered by companies. The objective was to identify the needs of current and future investors and study their behaviour. The analysis involved 100 investors, revealing a preference for traditional investment avenues, particularly the stock market, despite potential losses.

Ansari (2019) The research conducted by Ansari (2019) aimed to determine if age affects people's investment patterns. The study found that age indeed plays a crucial role in investment decisions. It concluded that there is a significant relationship between age and investment avenues, as well as age and investment knowledge. However, no significant relationship was observed between age and reasons for investment.

Ramanujam. V and Chitra Devi K (2012) The study concluded that investment behaviour varies between different classes of people, potentially in terms of risk perception levels and awareness of various investment options. However, they noted that bank deposits remain one of the most popular investment choices across all income levels.





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Abhinandan, Aiman Alasbahi, and Ibrahim (2019) The study concluded that investment behaviour varies between different classes of people, potentially in terms of risk perception levels and awareness of various investment option.

Shah and Brahmhatt (2018) The research was about the investment patterns of individual investors in Ahmadabad City. Their study aimed to understand the preferences and investment patterns of investors in the city. They found that the most preferred source of information among investors was the internet, followed by friends and relatives. fixed deposits, savings bank accounts, and gold/silver were ranked as the top three preferred investment avenues.

Abi Nandan Kulal in (2022) The research focused on the savings and investment patterns of college teachers in Mangalore University. The study concluded that teachers exhibit a moderate level of savings and investment patterns. It was found that they tend to invest in traditional methods without a proper financial plan, maintaining low expectations from investments and being satisfied with what they receive.

Kumar, Banu (2

008) The study examined the financial product preferences of investors in Tiruchirappalli. It aimed to rank their preferences among various investment choices, including post office savings, bank deposits, gold, real estate, equity investments, and mutual funds. The ranked preferences of investors were post office savings, bank deposits, gold, real estate, equity investments, and mutual funds.

Ravi Vyas (2012) In the research conducted by Ravi Vyas on mutual fund investors' behaviour and perceptions in Indore city, the objectives were to understand the form, preferences, and modes of investments among investors. The study shed light on several factors highlighting investors' perceptions about mutual funds. It was observed that mutual funds were not widely known among investors, who still relied heavily on bank and post office deposits. Additionally, most investors tended to invest in mutual funds for less than three years and would withdraw from funds that did not meet their expectations.

M. Yasodha and Dr G. Ravindran (2017) found in their research that investment preferences are shaped by awareness, information factors, and investment instrument features, leading to potential shifts in respondents' investment patterns in the future.

Sangeeta Arora and Kanika Marwaha (2013) conducted research on "Investment Patterns of Individual Stock Investor: An Empirical Analysis of Punjab. The research analyses the investment behaviour of individual stock investors specifically within the Punjab region.





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Sreelatha and Lalitha (2015) conducted research on the investment patterns of working women in cities of Hyderabad. The study aimed to identify investment patterns, investor's awareness, investment perception, and the impact of risk and return on investment, considering factors such as age, income, and occupation of the women. The findings revealed that working women typically consult with family members before making investment decisions. Additionally, the study observed that Provident fund and Post office monthly investment schemes are the most popular and preferred investment avenues among the respondents.

Atodaria and Sharma (2019) investigated the investment patterns of salaried individuals in Somnath (Daman). The study aimed to assess awareness, investment behaviour, and perceptions towards various investment options available. Additionally, it explored the relationship between demographic profiles and investment patterns. The findings revealed that while most respondents were aware of investment options in the stock market, only a few chose to invest due to perceived high risk. Bank deposits and insurance policies emerged as the most preferred investment avenues.

Dr. Ananthapadmanabha Achar (2012) conducted an empirical study on the saving and investment behaviour of teachers. Ultimately, individual characteristics such as age, gender, marital status, and lifestyle were found to influence the savings and investment behaviour of the teaching community in the study region. Similarly, family characteristics including monthly family income, stage of the family life cycle, and upbringing status were identified as determinants of their savings and investment behaviour.

The review of literature on the investment behaviour of employees, including those in the banking sector and other industries, reveals that financial literacy, risk tolerance, income stability, demographic factors, and psychological biases significantly influence their investment decisions. Banking employees typically exhibit higher financial literacy and risk tolerance, likely due to their professional exposure. Higher income and job security are linked to more active and diverse investment strategies. Additionally, age, education, and gender play crucial roles in shaping investment preferences, with younger employees favouring riskier investments and older ones opting for stability. Psychological biases like overconfidence and herd behaviour often lead to suboptimal choices, emphasizing the need for targeted financial education. Employer-sponsored programs also enhance investment participation. Thus, understanding these factors is vital for developing effective financial education initiatives and tailored financial products, ultimately promoting better investment decisions and financial well-being among employees.

In conclusion, while banking employees benefit from higher financial acumen, their investment behaviours are still subject to a range of psychological and demographic influences. Future research could benefit from exploring intervention strategies that enhance decision-making quality, thereby maximizing the financial well-being of these employees.





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CHAPTER 3 THEORETICAL FRAMEWORK





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INVESTMENT

Investment refers to the commitment of funds with the expectation of achieving additional income or increasing the value of assets over time. It involves allocating resources into various assets such as stocks, bond, real estates, or commodities with the goal of generating return or building wealth in future. It involves sacrificing current resources to obtain future benefits such as additional income or capital appreciation. The primary goal of investment is to grow wealth or generate passive income. Investment decisions are influenced by factors like risk tolerance, investment goals, market conditions, and time horizon. The key principles of investment include diversification, risk management, and understanding the relationship between risk and return. Overall, investment is a strategic approach to building wealth and achieving financial goals.

Investment serves as a cornerstone for individuals and organizations seeking to achieve various financial objectives. For individuals, investment often plays a pivotal role in wealth accumulation and long-term financial security. Many invest with the goal of building a nest egg for retirement, utilizing vehicles like retirement accounts and diversified portfolios to generate returns over time. Others leverage investments to fund educational expenses for themselves or their children, tapping into college savings plans or investment accounts earmarked for education. Moreover, investment can serve as a means of generating passive income, whether through dividend-paying stocks, rental properties, or other income-generating assets. Additionally, investments can help manage risk by diversifying across different asset classes, safeguarding against market volatility. Ultimately, the use of investment is multifaceted, catering to diverse financial goals and aspirations while requiring careful planning and strategy to maximize returns and mitigate risks.

Investment objectives vary widely among individuals and institutions, reflecting diverse financial goals, time horizons, and risk tolerances. For some investors, the primary objective is capital preservation, focusing on safeguarding the value of their investments and minimizing the risk of losses. Others pursue income generation, seeking investments that provide regular cash flow through dividends, interest payments, or rental income. Capital appreciation is a common objective, with investors aiming to achieve long-term growth in the value of their portfolios through asset appreciation. Additionally, investors may prioritize tax efficiency, seeking investments that offer favourable tax treatment or opportunities for tax deferral. Some investors prioritize social or environmental impact, aligning their investment decisions with personal values and ethical considerations. Ultimately, investment objectives are highly individualized, reflecting the unique circumstances and aspirations of each investor, and careful consideration of these objectives is essential in crafting an effective investment strategy. Indeed, the concept of investment encompasses various forms, each with its unique dimensions of risk and return. While high-risk investments often yield high returns, low-risk investments typically offer lower returns, though exceptions exist. The level of risk depends on factors such as the nature of assets, investment duration, and mode of investment. Ultimately, investment involves allocating funds to initiate or expand a business/project or acquire assets for income generation or capital appreciation.

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CHARACTERISTICS OF INVESTMENT

Investments typically exhibit several key characteristics:

- **Risk and Return:** Investments entail varying degrees of risk, with higher-risk investments potentially yielding higher returns. However, this relationship is not absolute.
- **Duration:** Investments can be short-term or long-term, depending on the investor's objectives and time horizon.
- **Liquidity:** The ease with which an investment can be converted into cash without significant loss of value. Some investments, like stocks, are highly liquid, while others, like real estate, may have lower liquidity.
- **Diversification:** Spreading investments across different asset classes or securities to reduce overall risk.
- **Income Generation:** Some investments, such as bonds or dividend-paying stocks, provide regular income in the form of interest or dividends.
- **Capital Appreciation:** The increase in the value of an investment over time. This is common in assets like stocks, real estate, and certain commodities.
- **Tax Implications:** Different types of investments are subject to varying tax treatments, which can affect overall returns.
- **Inflation Hedge:** Certain investments, such as real estate and commodities, may act as a hedge against inflation by preserving or increasing their value over time.

Understanding these characteristics is essential for making informed investment decisions.

OBJECTIVES OF INVESTMENT

The objectives of investment can be outlined as follows:

- **Maximization of Return:** Seeking investments that offer the highest possible returns within an acceptable level of risk.
- **Minimization of Risk*:** Managing investment risk by diversifying across various assets and strategies to reduce the impact of adverse market movements.

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- **Hedging Against Inflation:** Investing in assets that have the potential to outpace inflation to preserve purchasing power over time.
- **Maintenance of Liquidity:** Maintaining a portion of investments in liquid assets to meet short-term financial needs and take advantage of investment opportunities.
- **Regularity of Income:** Investing in income-generating assets such as bonds, dividend-paying stocks, or rental properties to ensure a steady stream of income.
- **Tax Shelter:** Utilizing investment vehicles or strategies to minimize tax liabilities and maximize after-tax returns, such as retirement accounts or tax-efficient investment products.

By aligning investment decisions with these objectives, investors can work towards achieving their financial goals while managing risk effectively.

IMPORTANCE OF INVESTMENT

In today's economic climate, investments play a crucial role in wealth accumulation, as they are widely recognized to not only enhance financial security but also boost confidence, peace of mind, and overall quality of life. Following are the importance of investment.

➤ Generate income

Investments play a vital role in generating income for individuals, offering a reliable source of periodic returns. Whether through interest payments from bonds or dividends from stocks, earning income is a primary objective of the investment process. Investors carefully assess opportunities to achieve higher returns while managing risk effectively. With a plethora of income-generating investment options available, individuals are empowered to save and invest their funds, thereby enhancing their financial security and stability.

➤ Wealth creation

Wealth creation is a fundamental aspect of investment, offering individuals the opportunity to secure their financial future over the long term. By strategically allocating funds into various investment vehicles, individuals can potentially grow their wealth steadily, paving the way for achieving important life goals such as purchasing a home, funding education, or ensuring a comfortable retirement. Unlike savings, which may be subject to erosion due to inflation, investments have the potential to outpace inflation and generate substantial returns over time, thereby enhancing one's overall financial well-being. Through prudent investment decisions and a disciplined approach, individuals can harness the power of compounding and capitalize on market opportunities to create lasting wealth for themselves and their families.





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➤ Tax benefits

Tax benefits are a crucial consideration in investment decisions due to their potential to reduce tax liability and enhance overall returns. Investments in tax-advantaged accounts, such as retirement plans like 401(k)s or Individual Retirement Accounts (IRAs), offer investors the opportunity to deduct contributions from their taxable income, thus lowering their current tax burden. Additionally, investment vehicles like municipal bonds may provide tax-free interest income at the federal level and sometimes at the state level, offering investors an attractive after-tax return. Moreover, certain investments qualify for preferential tax treatment on capital gains, dividends, or interest income, further enhancing their appeal. By strategically leveraging tax-efficient investment strategies, investors can maximize their after-tax returns and effectively grow their wealth over time while minimizing the impact of taxation on their investment gains.

➤ Economic development

Investment activities have an efficient role in the overall development of the economy. By efficiently mobilizing idle resources and channelling them into productive endeavours, investment facilitates the utilization of available capital for the betterment of the economy. Furthermore, investment acts as a mechanism for connecting those with surplus funds to those in need of capital, thereby promoting financial intermediation and facilitating economic transactions. Through the process of capital creation, investment contributes to the expansion of productive capacity, spurring economic growth and development at both the individual and national levels. Overall, investment plays a crucial role in driving economic progress by facilitating resource allocation, encouraging financial participation, and promoting sustainable development.

➤ Meet financial goals

Investing is crucial for meeting financial goals because it allows your money to grow over time through compounding returns, helping you achieve targets like retirement, buying a home, or funding education. Without investing, relying solely on savings, it can be difficult to outpace inflation and reach long-term financial milestones.

➤ Inflation

Inflation underscores the importance of investment because it diminishes the value of money over time. By investing in assets that have the potential to outpace inflation, such as stocks, real estate, and commodities, investors can protect the purchasing power of their money and strive to achieve their financial goals. Additionally, investing allows individuals to grow their wealth over time, providing a hedge against the negative effects of inflation on their standard of living.





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TYPE OF INVESTMENT AVENUES

A wide variety of saving and investment options are available in the market. Investment avenues refer to the diverse array of options where individuals or institutions can allocate their funds to potentially generate returns. With the market flooded with numerous financial products from both organized and unorganized institutions, investors often encounter challenges in selecting the most suitable avenues that align with their risk appetite, financial objectives, and preferences. Investment options encompass a broad range of opportunities available for individuals and institutions to deploy their capital with the aim of generating returns. In today's diverse financial landscape, investors are presented with an array of choices, each carrying its own set of risks, rewards, and regulatory considerations. This multitude of options, introduced by both organized and unorganized institutions, has led to a degree of complexity in navigating the investment landscape. The following are the savings and investment options available that investors can select to their portfolio.

Saving bank accounts

Savings bank accounts are indeed a popular investment option in India, known for their simplicity, safety, and liquidity. They offer a secure place to deposit money while providing the account holder with the flexibility to withdraw funds when needed. Additionally, savings accounts typically earn interest on the deposited amount, although the interest rates may vary depending on the bank and prevailing market conditions. Overall, savings bank accounts serve as a fundamental tool for individuals to manage their finances and save money for future needs.

Fixed deposit

Fixed deposit accounts, also known as term deposit accounts, are a popular investment option offered by banks and financial institutions. They allow individuals to deposit a specific amount of money for a predetermined period, ranging from a few days to several years, at an agreed-upon interest rate. The funds deposited in a fixed deposit account are locked in for the duration of the term, and early withdrawal may incur penalties.

Post office scheme

Post office schemes are investment options offered by postal services in many countries, including India. These schemes provide various savings and investment products with different features, interest rates, and tenures. Some common post office schemes in India include:

- Post office savings account
- post office time deposits
- senior citizen savings scheme
- National saving certificate
- Kisan vikas patra

Public provident fund

The Public Provident Fund (PPF) is a popular long-term savings and investment scheme in India, backed by the government. It offers individuals a secure way to invest and accumulate wealth over a 15-year period. This type of account provides 7% to 10% rate of interest with tax free benefits

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Mutual funds

Mutual funds are investment vehicles that pool money from multiple investors to invest in a diversified portfolio of stocks, bonds, or other securities. They are managed by professional fund managers who make investment decisions on behalf of the investors. Mutual funds offer diversification, liquidity, and professional management, making them popular among individual investors. Mutual funds are managed by professional fund managers, they offer diversification, liquidity, and the expertise of investment professionals. Mutual funds come in various types, including equity, bond, money market, and hybrid funds, each with its own investment objectives and strategies. While they provide potential for growth and income, investors should be aware of fees, past performance, and regulatory considerations when considering mutual fund investments.

Gold and silver

Gold and silver are precious metals that have been valued for their beauty, rarity, and utility throughout history. They are often used as investments and hedges against inflation and economic uncertainty. Gold, in particular, is seen as a safe-haven asset during times of market volatility, while silver has industrial applications in addition to its role as a store of value. Investors can buy gold and silver in various forms, including bullion coins, bars, and exchange-traded funds (ETFs). The prices of gold and silver can be influenced by factors such as supply and demand dynamics, geopolitical tensions, currency movements, and central bank policies. While they can offer diversification benefits to investment portfolios, it's essential for investors to understand the risks and volatility associated with investing in precious metals.

Real estate

Investing in real estate entails acquiring, owning, managing, and sometimes selling properties with the aim of generating income or capital appreciation. Real estate offers investors a range of benefits, including the potential for steady rental income, long-term appreciation of property values, and diversification within an investment portfolio. Additionally, real estate investments can provide tax advantages through deductions like mortgage interest and property taxes. However, investing in real estate requires careful consideration of factors such as market conditions, location, property management responsibilities, and financing options. While real estate can offer attractive returns, it also involves risks such as economic fluctuations, vacancies, and unexpected maintenance costs. Overall, successful real estate investing requires thorough research, due diligence, and a long-term perspective.

Equity shares

Equity shares, also referred to as common stock, represent ownership stakes in a company, granting shareholders certain rights and privileges. By holding equity shares, investors become part-owners of the company and are entitled to vote on corporate decisions at shareholder meetings. One of the primary benefits of equity shares is the potential for capital appreciation, as shareholders can profit if the company's value increases over time. Additionally, some companies distribute a portion of their profits to shareholders in the form of dividends. However, investing in equity shares carries inherent risks, including market volatility and company-specific risks. Despite these risks, equities offer the potential for higher returns compared to other asset classes over the long term. Equity shares are also highly liquid,

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allowing investors to buy and sell them easily on stock exchanges. Diversifying one's investment portfolio with a mix of equity shares can help spread risk and enhance long-term returns.

Preference share

Companies Act 1956 describe preference shares as those which carry a preferential right to payment of dividend during the lifetime of the company carry a preferential right for repayment of capital in the event of winding up of the company. And they have the features of equity shares and fixed income debentures. However, preference shareholders generally do not possess voting rights in corporate matters, distinguishing them from common shareholders. Preference shares can further be categorized as convertible or non-convertible, as well as cumulative or non-cumulative, depending on specific features. Overall, preference shares serve as an attractive investment option for those seeking a stable income stream with some level of capital protection, albeit with limited participation in company decision-making.

Debentures

Debentures serve as essential debt instruments issued by companies or governments to raise capital from investors. These instruments promise fixed interest payments to investors over a specified period, distinguishing them from equity securities. Unlike shareholders, debenture holders do not hold ownership stakes in the issuing entity but are rather creditors entitled to interest payments and repayment of principal. Debentures can be secured by specific company assets or unsecured, with secured debentures offering additional security to investors. In the event of bankruptcy or liquidation, debenture holders typically have priority over shareholders in the distribution of assets.

Derivative market instruments

Derivative market instruments are financial contracts whose value depends on the performance of an underlying asset, index, or entity. Some common types include:

Futures Contracts: Agreements to buy or sell an asset at a predetermined price on a specified future date.

Options: Contracts that give the holder the right, but not the obligation, to buy or sell an asset at a predetermined price within a specified time period.

Swap: Contracts where two parties exchange cash flows or other financial instruments based on predetermined conditions.

Forwards: Similar to futures contracts but traded over the counter (OTC), customized to specific needs of the parties involved.

Warrants: Securities that give the holder the right to buy a specific amount of a company's stock at a certain price before a specified date.

These instruments are used for various purposes, including hedging against price fluctuations, speculation, and arbitrage.





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CHAPTER 4

DATA INTERPRETATION AND ANALYSIS





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ANALYSIS OF DATA

The study title "A study on investment behaviour of banking employees" is an attempt to find out the investment behaviour of banking employees

The proposed study aims to serve the following objectives:

- To identify the awareness about investment opportunities.
- To understand and analyse the pattern of investment.
- To identify which investment is mostly preferred by employees.

This chapter deals with the analysis of data collected from respondents. 100 samples were collected through convenient sampling methods. Data collection through primary source (questionnaire) have been measured and tested using appropriate statistical tools. The analysis is divided into two-parts part A – demographic factors of respondent's part B related to the specific objective





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PART-A DEMOGRAPHIC FACTORS

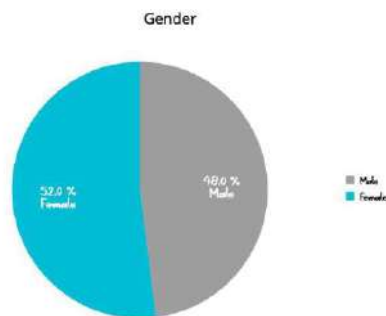
4.1 GENDER WISE CLASSIFICATIONS: the study was done among 100 bank employees their gender wise classification is shown in the table below

TABLE 4.1 GENDER WISE CLASSIFICATION

GENDER	FREQUENCY	PERCENTAGE
MALE	48	48%
FEMALE	52	52%

Source – primary source

FIGURE 4.1 GENDER WISE CLASSIFICATION



Interpretation There were 100 respondents from banking sector out of which 52% of them are female and 48% was male so most of the respondents are female





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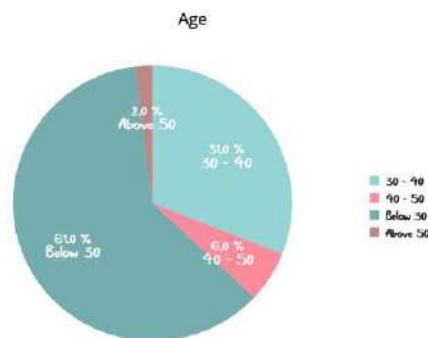
4.2 AGE WISE CLASSIFICATIONS

TABLE 4.2 AGE WISE CLASSIFICATION

AGE	FREQUENCY	PERCENTAGE
BELOW30	61	61%
30 - 40	31	31%
40 - 50	6	6%
ABOVE 50	2	2%

Source – primary source

FIGURE 4.2 AGE WISE CLASSIFICATION



INTERPRETATION from the 100 respondents of banking sector, 61% of them are age below 30, 31% are of age between 30 to 40, 6% are of from age between 40 to 50 and 2% are of age above 50

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4.3 QUALIFICATIONS BASED CLASSIFICATION

TABLE 4.3 QUALIFICATIONS BASED CLASSIFICATION

QUALIFICATIONS	FREQUENCY	PERCENTAGE
UNDERGRADUATE	30	30%
POSTGRADUATE	57	57%
OTHER	13	13%

Source – primary source

FIGURE 4.3 QUALIFICATIONS BASED CLASSIFICATIONS



INTERPRETATION the data of 100 respondent was taken out of which 30% of the respondents are undergraduate 57% are postgraduate and 10% of respondents are of from other





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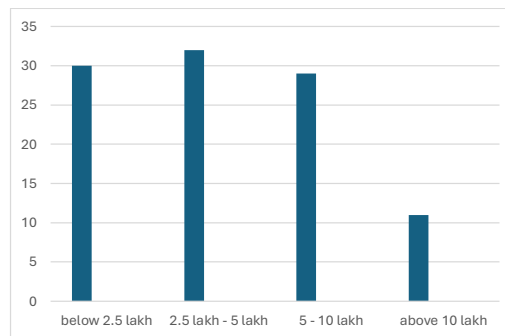
4.4 ANNUAL INCOME BASED CLASSIFICATION

TABLE 4.4 ANNUAL INCOME BASED CLASSIFICATION

ANNUAL INCOME	FREQUENCY	PERCENTAGE
BELOW 2.5 LAKH	30	30%
2.5 LAKH – 5 LAKH	32	32%
5 LAKH – 10 LAKH	29	29%
ABOVE 10 LAKH	11	11%

Source – primary source

FIGURE 4.4 ANNUAL INCOME BASED CLASSIFICATION



INTERPRETATION There was 100 respondents from banking sector 30% of respondents have income below 2.5 lakh and 32% have income between 2.5 to 5 lakh 29% have income between 5 lakhs to 10 lakh 11% have income above 10 lakhs





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PART-B ANNALYSIS BASED ON THE DATA COLLECTION

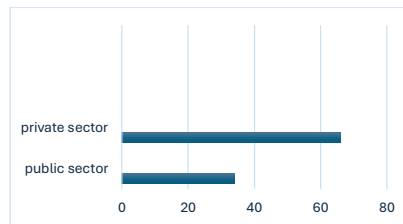
4.5 CLASSIFICATIONS BASED ON BANKING SECTOR

TABLE 4.5 CLASSIFICATION BASED ON BANKING SECTOR

BANKING SECTOR	FREQUENCY	PERCENTAGE
PUBLIC SECTOR	34	34%
PRIVATE SECTOR	66	66%

Source – primary source

FIGURE 4.5 CLASSIFICATION BASED ON BANKING SECTOR



INTERPRETATION out of 100 respondents from banking sector 34% of respondents are from public sector and 66% are from private sector. That is majority of respondents was from private sector





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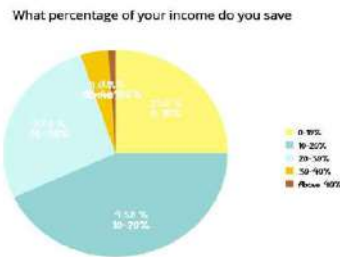
4.6 CLASSIFICATION BASED ON THE PERCENTAGE OF INCOME SAVE

TABLE 4.6 CLASSIFICATION BASED ON THE PERCENTAGE OF INCOME SAVE

PERCENTAGE OF INCOME	FREQUENCY	PERCENTAGE
0-10%	25	25%
10-20%	43	43%
20-30%	27	27%
30-40%	4	4%
ABOVE 40%	1	1%

Source – primary source

FIGURE 4.6 CLASSIFICATION BASED ON THE PERCENTAGE OF INCOME SAVE



INTERPRETATION out of 100 respondents 25% of respondents save 0-10% of their income 43% of respondents save 10-20% of their income 27% the respondent save 20-30% of their income 4% save 30-40% and only 1% save above 40%





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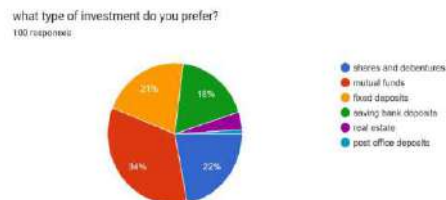
4.7 TYPE OF INVESTMENT PREFER

Table 4.7 TYPE OF INVESTMENT PREFER

TYPE OF INVESTMENT	FREQUENCY	PERCENTAGE
SHARES AND DEBENTURES	22	22%
MUTUAL FUNDS	34	34%
FIXED DEPOSITS	21	21%
SAVINGS AND BANK DEPOSITS	18	18%
REAL ESTATES	4	4%
POST OFFICE DEPOSITS	1	1%

Source – primary source

Figure 4.7 type of investment prefer



Interpretation 100 data of people working in banking sector is taken. From the 100 respondents 34% invest in mutual funds 22% of respondents invest in shares and bonds 21% in fixed deposits 18% in saving bank deposits 4 % in real estate and 1% in post office deposits





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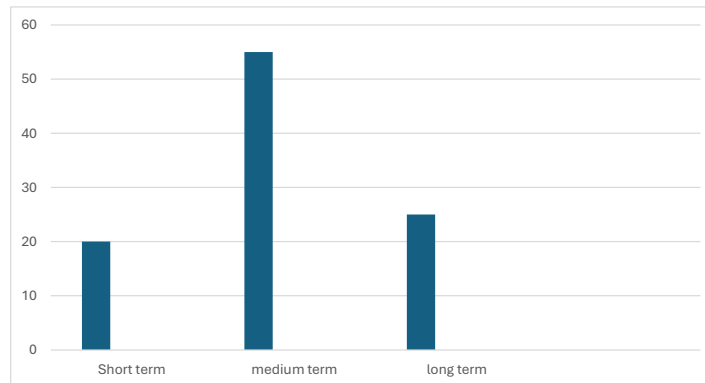
4.8 TIME PERIOD OF INVESTMENT

TABLE 4.8 TIME PERIOD OF INVESTMENT

TIME PERIOD	FREQUENCY	PERCENTAGE
SHORT TERM	20	20%
MEDIUM TERM	55	55%
LONG TERM	25	25%

Source – primary source

FIGURE 4.8 8 TIME PERIOD OF INVESTMENT



Interpretation out of 100 respondents 20% of respondents chose short term investment 55% of respondents chose medium term investment 25% of respondents chose long term investment





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4.9 RATING OF OVERALL INVESTMENT AWARENESS

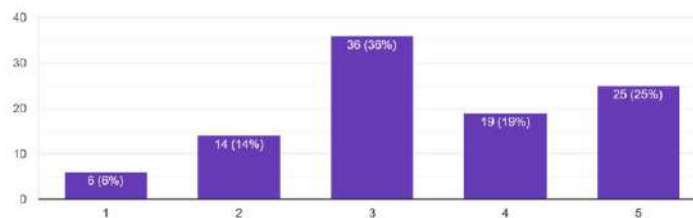
TABLE 4.9 RATING OF OVERALL INVESTMENT AWARENESS

RATING	Frequency	Percentage
1 (Very low)	6	6%
2(low)	14	14%
3 (medium)	36	36%
4(high)	19	19%
5(very high)	25	25%

Source – primary source

FIGURE 4.9 RATING OF OVERALL INVESTMENT AWARENESS

how would you rate your overall awareness about various investment option
100 responses



INTERPRETATION there was 100 respondents, 36% of respondents have medium level of investment awareness 25% of respondents have very high level of awareness 19% have high level of awareness 14% of respondents have low level of awareness 6% of respondents have high level of awareness very low level of awareness





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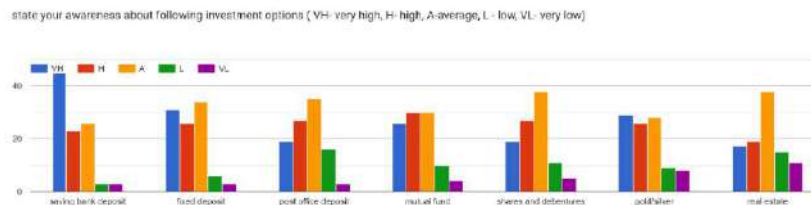
4.10 LEVEL OF AWARENESS ON INVESTMENT OPTIONS

TABLE 4.10 LEVEL OF AWARENESS ON INVESTMENT OPTIONS

INVESTMENTS	VH (very high)	H (high)	A (average)	L (low)	VL (very low)
Saving bank deposits	45	23	26	3	3
Fixed deposits	31	26	34	6	3
Post office deposits	19	27	35	16	3
Mutual funds	26	30	30	10	4
Shares and debentures	19	27	38	11	5
Gold/silver	29	26	28	9	8
Real estate	17	19	38	15	11

Source – primary source

FIGURE 4.10 LEVEL OF AWARENESS ON INVESTMENT OPTIONS



INTERPRETATION There was 100 respondents from banking sector most of the respondents have very high awareness about saving bank deposit fixed deposits they have average awareness about shares and debentures mutual funds majority of the banking employees have average level of awareness about investment options compared to all other investment options real estate and gold/silver have less awareness.





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4.11 INFORMATION ABOUT INVESTMENT OPPURTUNITY

TABLE 4.11 INFORMATION ABOUT INVESTMENT OPPORTUNITY

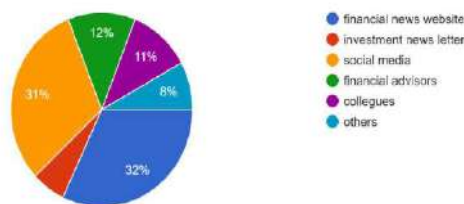
Source of information	frequency	percentage
Financial news website	32	32%
Investment news letter	6	6%
Social media	31	31%
Financial advisor	12	12%
Collegues	11	11%
Others	8	8%

Source – primary source

FIGURE 4.11 INFORMATION ABOUT INVESTMENT OPPORTUNITY

how do you stay informed about investment opportunity and market trends?

100 responses



INTERPRETATION out of 100 respondents 32% of respondents gain information from financial news letter 31% of respondents get information through social media 12% of respondents gain information through financial advisors 11% through colleagues 6% through investment newsletters 8% through other source





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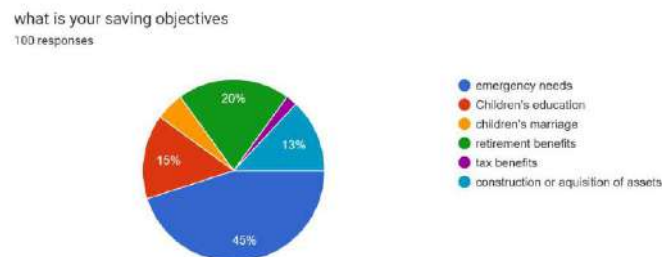
4.12 SAVING OBJECTIVES

TABLE 4.12 SAVING OBJECTIVES

SAVING OBJECTIVE	FREQUENCY	PERCENTAGE
EMERGENCY NEED	45	45%
CHILDRENS NEED	15	15%
CHILDRENS MARRIAGE	5	5%
RETRAIRMENT BENEFIT	20	20%
TAX BENEFIT	2	2%
CONSTRUCTION OR ACQUISITION OF ASSETS	13	13%

Source – primary source

FIGURE 4.12 SAVING OBJECTIVES



INTERPRETATION there was 100 respondents out of which 45% of respondents saving objective is emergency needs 20% is retrainment benefit 15% is childrens need 13% is construction or acquisition of asset 5% is childrens marriage and 2% is tax benefit





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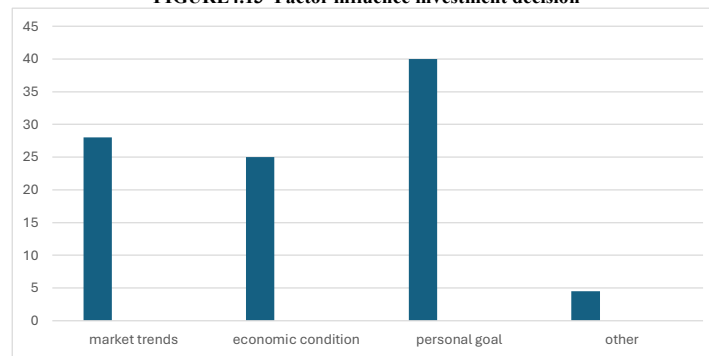
4.13 FACTOR INFLUENCE INVESTMENT DECISION

Table 4.13 Factor influence investment decision

Factor	Frequency	Percentage
Market trends	28	28%
Economic condition	25	25%
Personal goal	40	40%
Other	7	7%

Source – primary source

FIGURE4.13 Factor influence investment decision



Interpretation out of 100 respondents from banking sector, 40% of respondent investment decisions depends on personal goal 28% on market trend 25% on economic condition and 7% on other factors





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4.14 INVESTMENT MOST OF THE PERSON INVESTED

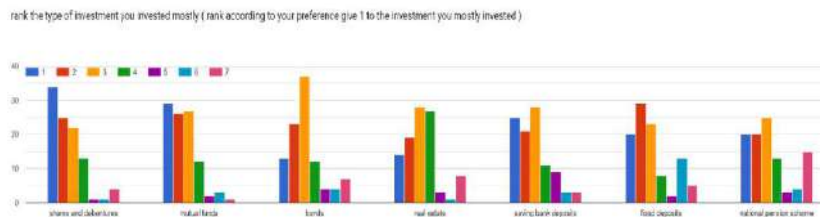
Table 4.14 INVESTMENT MOST OF THE PERSON INVESTED

INVESTMENT	1	2	3	4	5	6	7
Shares and debentures	34	25	22	13	1	1	4
Mutual fund	29	26	27	12	2	3	1
Bond	13	23	37	12	4	4	7
Real estate	14	19	28	27	3	1	8
Saving bank deposit	25	21	28	11	9	3	3
Fixed deposits	20	29	23	8	2	13	5
National pension scheme	20	20	25	13	3	4	15

Source – primary source

Figure 4.14 INVESTMENT MOST OF THE PERSON INVESTED

INVESTED



INTERPRETATION among 100 respondents most of the persons invested in shares and debentures and mutual funds 34% of respondents give 1 rating to shares and debentures and 25% give 2 rating 22 % give 3 rating 2nd position is for mutual funds 29% give 1 rating and 26% give 2 ratings so most of the respondents prefer shares and debentures and mutual funds





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4.15 INVESTMENT THAT CURRENTLY HOLD

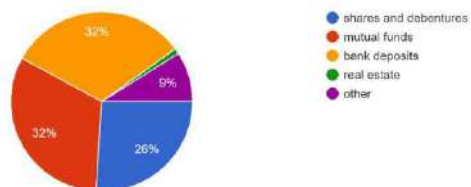
TABLE 4.15 INVESTMENT THAT CURRENTLY HOLD

INVESTMENT	frequency	Percentage
Shares and debentures	26	26%
Mutual fund	32	32%
Bank deposits	32	32%
Real estate	1	1%
other	9	9%

Source – primary source

FIGURE 4.15 INVESTMENT THAT CURRENTLY HOLD

which type of investment you currently hold (select all that apply)
100 responses



INTERPRETATION the data was collected from 100 respondents of banking sector 32% of respondents hold mutual fund and 32% hold bank deposits then 26% holds shares and debentures 1 % hold real estate and 9 % of respondents hold other investments





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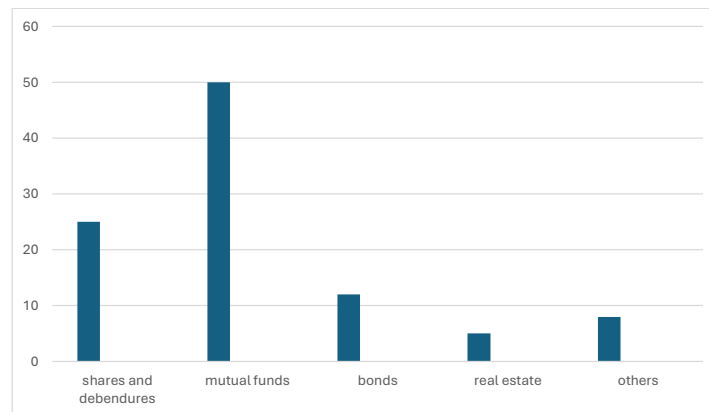
4.16 INVESTMENT FOR LONG TERM WEALTH ACCUMULATION

Table 4.16 INVESTMENT FOR LONG TERM WEALTH ACCUMULATION

INVESTMENT	Frequency	Percentage
Shares and debentures	25	25%
Mutual fund	50	50%
Bonds	12	12%
Real estate	5	5%
other	8	8%

Source – primary source

Figure 4.16 INVESTMENT FOR LONG TERM WEALTH ACCUMULATION



Interpretation Out of 100 respondents from banking sector 50% of respondents depends mutual fund for long term wealth accumulation 25% of respondents depends on shares and debentures 12% on bond 5% on real estate 8% on other investments





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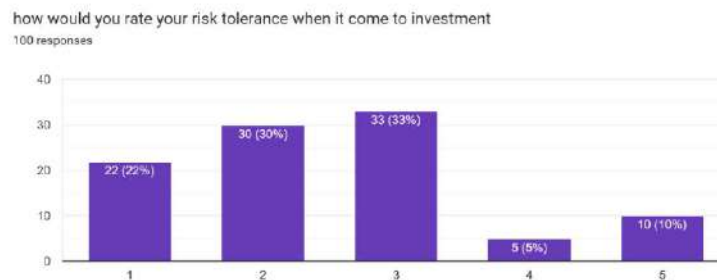
4.17 INVESTMENT RISK TOLERANCE LEVEL

TABLE 4.17 INVESTMENT RISK TOLERANCE LEVEL

RISK TOLERANCE	FREQUENCY	PERCENTAGE
1 (VERY HIGH)	22	22%
2 (HIGH)	30	30%
3 (AVERAGE)	33	33%
4 (LOW)	5	5%
5 (VERY LOW)	10	10%

Source – primary source

Figure 4.17 INVESTMENT RISK TOLERANCE LEVEL



Interpretation there was 100 respondents out of which 33% of them tolerate average risk 30% tolerate high risk 22% tolerate high risk 5% of them tolerate low risk 10% of them tolerate very low risk





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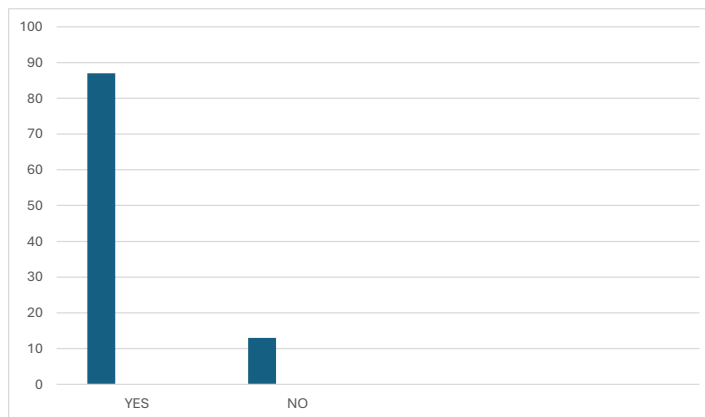
4.18 BENEFIT OF BEING IN THE INDUSTRY

TABLE 4.18 BENEFIT OF BEING IN THE INDUSTRY

YES	87
NO	13

Source – primary source

FIGURE 4.18 BENEFIT OF BEING IN THE INDUSTRY



INTERPRETATION out of 100 respondents 87% of them believe that they get more information by being part of banking sector





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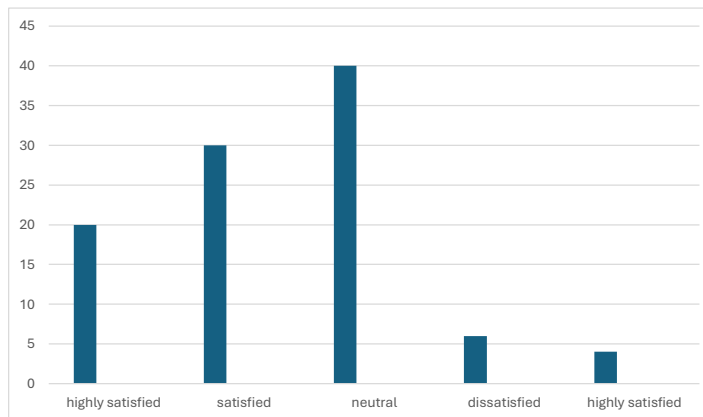
4.19 SATISFACTION IN CURRENT INVESTMENT AVENUES

TABLE 4.19 SATISFACTION IN CURRENT INVESTMENT AVENUES

Satisfaction	Percentage
Highly satisfied	20
Satisfied	30
Neutral	40
Dissatisfied	6
Highly dissatisfied	4

Source – primary source

FIGURE 4.19 SATISFACTION IN CURRENT INVESTMENT AVENUES



Interpretation out of 100 respondents 40% of respondents have neutral satisfaction 30% of respondents is satisfied 20% of respondents is highly satisfied 6% of them are dissatisfied 4% are highly dissatisfied

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Testing of hypothesis

(H₀) There is no significant association between age groups and investment preferences.

OBSERVED FREQUENCY

AGE GROUP	Below 30	30 - 40	40-50	Above 50	Total
Shares and debentures	22	0	0	0	22
Mutual funds	20	11	2	1	34
Fixed deposits	10	9	2	0	21
Saving and bank deposits	9	7	2	0	18
Real estate	2	1	1	0	4
Post office deposits	0	0	1	0	1
Total	61	31	6	2	100

Source – compiled from primary data

EXPECTED FREQUENCY

Age group	shares	Mutual fund	Fixed deposits	Saving and bank deposits	Real estate	Post office deposits
Below 30	13.42	20.74	12.81	10.98	2.44	0.61
30-40	6.82	10.54	6.51	5.58	1.24	0.31
40-50	1.32	2.04	1.26	1.08	0.24	0.06
Above 50	0.44	0.68	0.42	0.36	0.08	0.02

Source – compiled from primary data





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Chi Square Value = $\frac{(\text{Observed Frequency} - \text{Expected Frequency})^2}{\text{Expected Frequency}}$

Expected Frequency

Chi square result

Chi square	4.83
Degree of freedom	15
P value	0.029

Interpretation since the p value (0.029) was less than the significance level we rejected the null hypothesis. This suggests that there is significant association between age group and investment preferences





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CHAPTER 5

FINDINGS, SUGGESIONS, AND CONCLUSIONS





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FINDINGS

- There were 100 respondents from banking sector out of which 52% are female and 48% were male
- Out of 100 respondents 61% of them are age below 30 and 31% are between 30-40 only 6% are between 40-50 and 2% were above 50 since majority of the respondents were youth
- Most of the respondents were educated 57% are post graduate 30% were undergraduate 13% have other qualifications
- 30% of respondents have income below 2.5 lakh 32% have income between 2.5 - 5 lakh 29% have income between 5 - 10 lakh 11 % have income above 10 lakhs
- 66% of respondents are from private sector and 34% are from public sector
- Out of 100 respondents 25% of them save 0-10% of their income 43% save 10-20%, 27% save 20-30%, 4% save 30-40% and only 1% save above 40%
- 34% of respondents prefer mutual fund 22% prefer shares and debentures 21% prefer fixed deposits 18% prefer saving and bank deposits 4% prefer real estate and 1% prefer post office deposits. so most of the employees prefer mutual fund, shares and debentures then fixed deposit, saving and bank deposit Least of the employees prefer real estate and post office deposits
- Out of 100 respondents 20% of them prefer short term investment 55% of them prefer medium term investment only 25% of them prefer long term investment
- there were 100 respondents, 36% of respondents have medium level of investment awareness 25% of respondents have very high level of awareness 19 % have high level of awareness 14% of respondents have low level of awareness 6% of respondents have high level of awareness very low level of awareness Almost every employee has awareness about investment options only 20% of respondents have low level of awareness
- There were 100 respondents from banking sector most of the respondents have very high awareness about saving bank deposit fixed deposits they have average awareness about shares and debentures mutual funds majority of the banking employees have average level of awareness about investment options, compared to all other investment options real estate and gold/silver have less awareness
- 32% of respondents gain information from financial newsletters 31% gain information through social media 12% through financial advisor 11% through colleagues 6% through investment newsletters and 8% through other sources
- 45% of respondents saving objective is emergency needs 20% is retirement benefit 15% is children's need 13% is construction or acquisition of asset 5% is children's marriage and 2% is tax benefit
- 40% of respondent's investment decisions depends on personal goal 28% on market trend 25% on economic conditions and 7% on other factors
- among 100 respondents most of the persons invested in shares and debentures and mutual funds 34% of respondents give 1 rating to shares and debentures and 25% give 2 rating 22 % give 3 rating 2nd position is for mutual funds 29% give 1 rating and 26% give 2 ratings so most of the respondents prefer shares and debentures and mutual funds

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- currently 32% of respondents hold mutual funds 32% hold bank deposits 28% hold shares and debentures 1% hold real estate and 7% hold other investments
- 50% of respondents depends on mutual funds for long term wealth accumulation 25% depends shares and debentures 12% on bonds 5% on real estate 8% on other investments
- 33% of them tolerate average risk 30% tolerate high risk 22% tolerate high risk 5% of them tolerate low risk 10% of them tolerate very low risk
- Out of 100 respondents 87% believe that being part of banking industry is helpful for them to get information
- out of 100 respondents 40% of respondents have neutral satisfaction 30% of respondents is satisfied 20% of respondents is highly satisfied 6% of them are dissatisfied 4% are highly dissatisfied
- for testing hypothesis chi square test is used and by analysing H_0 is rejected and H_1 is accepted so, there is significant association between age group and investment preferences

SUGESIONS

- Instead of making wrong decision regarding investment, it is advisable that investors should take help of financial advisors.
- Although banking employees possess good financial knowledge, ongoing education about new financial products, market trends, and sophisticated investment strategies is essential. Regular training sessions, seminars, and workshops should be organized to keep employees updated.
- Emphasize the importance of long-term investment planning, including retirement planning and savings for major life events. Banks should offer resources and tools to assist employees in setting and achieving long-term financial goals.
- Design and implement special investment programs tailored for banking employees, offering unique opportunities with better terms and conditions. This could include stock options, mutual funds, or other financial products with lower fees and higher returns.
- Specialized training programs focused on risk assessment and management should be provided. These programs should cover market risks, credit risks, and operational risks associated with different investment options.
- In the current scenario, the return on various investment is based on market condition, so it is advisable that they should keep on upgrading themselves with new guidelines and changes in different investment avenues.





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CONCLUSION

In conclusion, this study aimed to investigate the investment behaviour of banking employees, shedding light on their preferences, risk tolerance, and influencing factors. Through a comprehensive analysis of survey data collected from 100 banking professionals, several key findings have emerged. firstly, it was observed that most banking employees invest on instruments such as shares and debentures fixed deposits and government bonds. Study also emphasis that age have significant association with investment. Here majority of the respondents choose high return gaining investment irrespective of age. Furthermore, the study highlighted the role of financial knowledge and education in shaping investment choices. Employees with greater financial literacy were more inclined to diversify their portfolios and engage in active investment strategies, indicating a correlation between knowledge acquisition and risk management. This study provides valuable insights into the investment behaviour of banking employees, future research could explore additional factors such as market conditions, regulatory changes, and global economic trends to further enrich our understanding of investment decision-making in the banking sector.





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APPENDIX





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“A STUDY ON INVESTMENT BEHAVIOUR OF BANKING EMPLOYEES”

1. Name:
2. Gender
 - male
 - female
- 3 Age
 - below 30
 - 30 - 40
 - 40 - 50
 - above 50
- 4 Qualification
 - undergraduate
 - postgraduate
 - other
- 5 Annual income
 - below 2.5 lakh
 - lakh - 5 lakh
 - 5 lakh - 10 lakh
 - above 10 lakhs
- 6 What types of banks are you working?
 - public sector
 - private sector
- 7 what percentage of your income do you save?
 - 0 - 10%
 - 10% - 20%
 - 20% - 30%
 - 30% - 40%
 - above 40%
- 8 what types of investment do you prefer?
 - shares and debentures
 - mutual funds
 - fixed deposits
 - saving bank deposits
 - real estate
 - post office deposits

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9 Time period you prefer to invest

- short term (0 - 1 year)
- medium (1 - 5 year)
- long term (above 5 year)

10 how would you rate your overall awareness about various investment option

very low

1

2

3

4

5

very high

11 state your awareness about following investment options (VH- very high, H- high, A- average, L - low, VL- very low)

	VH	H	A	L
VL				
saving bank deposit				
fixed deposit				
post office deposit				
mutual fund				
shares and debentures				
gold/silver				
real estate				

12 how do you stay informed about investment opportunity and market trends?

- financial news website
- investment newsletter
- social media
- financial advisors
- colleagues
- others

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13 what are your saving objectives

- emergency needs
- Children's education
- children's marriage
- retirement benefits
- tax benefits
- construction or acquisition of assets

14 what factors influence your investment decision the most?

- market trends
- economic conditions
- personal goal
- other

15 rank the type of investment you invested mostly (rank according to your preference give 1 to the investment you mostly invested)

1 2 3 4 5 6 7

shares and debentures

mutual funds

bonds

real estate

saving bank deposits

fixed deposits

national pension scheme

16 which type of investment you currently hold (select all that apply)

- shares and debentures
- mutual funds
- bank deposits
- real estate
- other

17 which investment you prefer most for long term wealth accumulation

- shares and debentures
- mutual funds

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- bonds
- real estate
- other

18 how would you rate your risk tolerance when it comes to investment

very high

- 1
- 2
- 3
- 4
- 5

very low

19 do you believe that being part of banking industry help you to get more information about investment

- yes
- no

20 are you satisfied with current investment avenues

- highly satisfied
- satisfied
- Neutral
- Dissatisfied
- highly dissatisfied





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email: email@thecochincollege.edu.in

A STUDY ON THE ATTITUDE OF YOUNG PEOPLE TOWARDS ENTREPRENEURSHIP IN ERNAKULAM DISTRICT

Dissertation submitted to the

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE AND MANEGEMENT

By

KRISHNA VM (REG.NO: 220011010272)

Under the guidance of

DR. RAJANI B BHAT



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-02, 682002

2022-2024





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(Affiliated to Mahatma Gandhi University and Accredited by NAAC)

Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

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KOCHI-02, 682002

2022-2024



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Signature of the guide :
Name of the guide : DR. RAJANI B BHAT
Signature of the Head of the Department :
Name of the Head of the Department : DR. REKHA P. G





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email: email@thecochincollege.edu.in

A STUDY ON SAVING PATTERN OF INVESTORS AND ATTITUDE TOWARDS POST OFFICE SAVING SCHEMES IN ERNAKULAM DISTRICT

Dissertation submitted to the

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE AND MANAGEMENT

By

MUHAMMED ASLAM K S (REG.NO: 220011010273)

Under the guidance of

Dr . ANUPAMA.R



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-682002

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email: email@thecochincollege.edu.in

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Signature of the guide :
Name of the guide : DR. ANUPAMA.R

Signature of the Head of the Department :
Name of the Head of the Department : DR. REKHA P. G





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email: email@thecochincollege.edu.in

**“EXPLORING THE ROLE OF SOCIAL MEDIA INFLUENCERS ON
CONSUMERS ATTITUDE AND PURCHASE INTENTION”**

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of
the requirement for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT

Submitted by

NIVEDITHA.M

(Reg.no.220011010274)

Under the guidance of

Prof. UNNI RAJA P.S



POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

THE COCHIN COLLEGE

KOCHI-682002

2022-2024





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

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Dr.REKHA P.G

(Assistant professor and H.O.D)

Prof.UNNI RAJA P.S

(Assistant professor and guide)

Name of external examiner:

Signature of external examiner:

Place:

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DECLARATION

I, Niveditha.M Register No: 220011010274, Do hereby declare that this dissertation entitled "EXPLORING THE ROLE OF SOCIAL MEDIA INFLUENCERS ON CONSUMERS ATTITUDE AND PURCHASE INTENTION" is a bonafide report of the project work undertaken by me in partial fulfilment of the requirements for the award of the Degree of Master of Commerce/Master of Commerce and Management of Mahatma Gandhi University, under the Guidance of UNNI RAJA PS, Assistant professor of Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

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Certified that Niveditha.M with register number 220011010274 pursuing Fourth semester Master of Commerce/Master of Commerce and Management in this institution has Presented his/her project titled "EXPLORING THE ROLE OF SOCIAL MEDIA INFLUENCES ON CONSUMERS ATTITUDES AND PURCHASE INTENTION" on as part of internal evaluation to the satisfaction of the internal examiners using visual presentation aids.

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The accomplishment of the dissertation titled "EXPLORING THE ROLE OF SOCIAL MEDIA INFLUENCERS ON CONSUMERS ATTITUDE AND PURCHASE INTENTION" has been considerably influenced by the valuable assistance received from various sources.

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NIVEDITHA.M





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Website: www.thecochincollege.edu.in

email: email@thecochincollege.edu.in

A STUDY ON DROP SHIPPING AWARENESS AMONG CUSTOMERS IN ERNAKULAM CITY

*Dissertation submitted to Mahatma Gandhi University, Kottayam in
partial fulfilment of requirements of the award of degree of*

MASTER OF COMMERCE AND MANAGEMENT

By

NIVYA V V

REG NO: 220011010275

Under the guidance of

DR. LAKSHMI SREE R

ASSISTANT PROFESSOR

**POSTGRADUATE AND RESEARCH DEPARTMENT OF
COMMERCE**

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2022-2024



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A STUDY ON: EXPLORING BANK DEPOSIT SCHEME PREFERENCE AMONG SALARIED PEOPLE IN ERNALULAM DISTRICT

Dissertation submitted to the
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In partial fulfilment of the requirement for the degree of

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By
RAMLATH P S (REG.NO: 220011010276)

Under the guidance of
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A STUDY ON
**THE ROLE OF PRADHAN MANTRI JAN DHAN YOJANA
IN PROMOTING FINANCIAL INCLUSION IN KERALA
WITH REFERENCE TO KOCHI CITY**

Dissertation submitted to Mahatma Gandhi University, Kottayam In Partial
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MASTER OF COMMERCE AND MANAGEMENT

BY

ROHIL. R

(Reg.no. 220011010277)

Under The Supervision Of

Dr. ANU. L

Assistant Professor

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Assistant Professor & Guide

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Dissertation Submitted To Mahatma Gandhi University, Kottayam In Partial Fulfilment Of
The Requirement For The Award Of Degree Of

MASTER OF COMMERCE AND MANAGEMENT

By

SAHADIYAA Y
REG NO:220011010278

Under the Guidance of

Dr. HARIPRIYA B B
Assistant Professor



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This is to certify that the project work entitled “A STUDY MOBILISATION OF SAVINGS THROUGH MUTUAL FUNDS” a bonafied project work done by SAHADIYAA Y under the supervision of Dr. HARIPRIYA B.B. Assistant Professor, Post Graduate and Research Department of commerce, The Cochin College in the partial fulfilment for award of Master of Commerce and Management in Mahatma Gandhi University during the academic year 2022-2024.

Dr. REKHA P G
(Assistant professor and
Head of the department of commerce)

Dr. HARIPRIYA B B
(Assistant Professor)

Name of external examiner:

Signature of external examiner:

Place:

Date:





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I, SAHADIYAA Y Register No 220011010278, do hereby declare that this dissertation entitled entitled "A STUDY MOBILISATION OF SAVINGS THROUGH MUTUAL FUNDS" a bonafide report of the project work undertaken by me in partial fulfillment of the requirements for the award of the Degree of Master of Commerce/Master of Commerce and Management of Mahatma Gandhi University, under the guidance of Dr. HARIPRIYA B B Assistant Professor, Post Graduate and Research Department of Commerce, The Cochin College, Kochi.

I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

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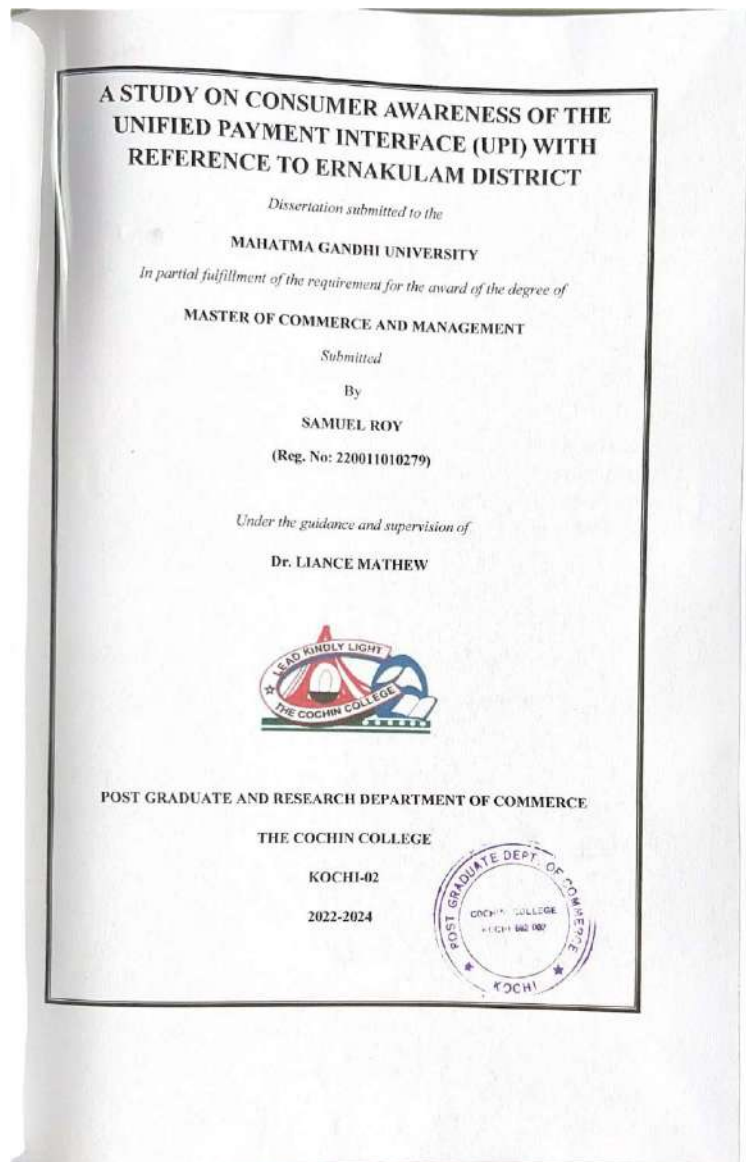
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**“A STUDY ON CONSUMER PREFERENCES TOWARDS
MULTIPLEX THEATRES AND OTT PLATFORMS AMONG YOUTH”**

Dissertation submitted to Mahatma Gandhi University, Kottayam in partial fulfilment of the requirement for the award of degree of

MASTER OF COMMERCE AND MANAGEMENT

Submitted By

SIVAPRASAD P P

(REG NO: 220011010280)

Under the Guidance of

Dr. REKHA P.G

Assistant professor

Post Graduate and research department of commerce.



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Signature of the guide :
Name of the guide : Dr. REKHA P. G

Signature of the Head of the Department :
Name of the Head of the Department : Dr. REKHA P. G





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email: email@thecochincollege.edu.in

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I also declare that the empirical findings in this report are based on the data collected by myself and no part of this report has been presented by me anywhere, fully or partially for the award of any degree, diploma, fellowship or any similar title or recognition of any university to the best of my knowledge and belief.

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Firstly, I thank Almighty for his endless blessings on which I could complete this project successfully, without which it would not have been possible. The accomplishment of the dissertation titled "A STUDY ON CONSUMER PREFERENCES TOWARDS MULTIPLEX THEATRES AND OTT PLATFORMS AMONG YOUTH" has been considerably influenced by the valuable assistance received from various sources.

I express my sincere gratitude to MRUDULA MENON V, Principal of The Cochin College, for providing me with a platform to carry out my dissertation.

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SIVAPRASAD P.P





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email: email@thechochincollege.edu.in

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ON CONSUMER DECISION MAKING”**

Dissertation submitted to Mahatma Gandhi University, Kottayam in
partial fulfilment of the requirement for the award of degree of

**MASTER OF COMMERCE AND MANAGEMENT By,
STEFY SAMSON, REG NO: 220011010281**

Under the Guidance of

Dr. REKHA P.G
Assistant professor



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IMPACT OF WORK LIFE BALANCE AND STRESS MANAGEMENT AMONG WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS

A STUDY WITH REFERENCE TO KOCHI

Project report submitted to the

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the degree of

MASTER OF COMMERCE AND MANAGEMENT

By

SUDHIN U (REG.NO: 220011010282)

Under the guidance of

DR. ANUPAMA.R



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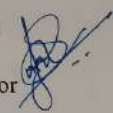
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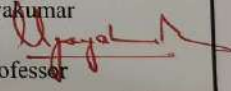
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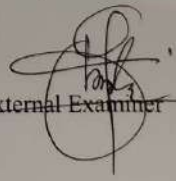
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Assistant Professor

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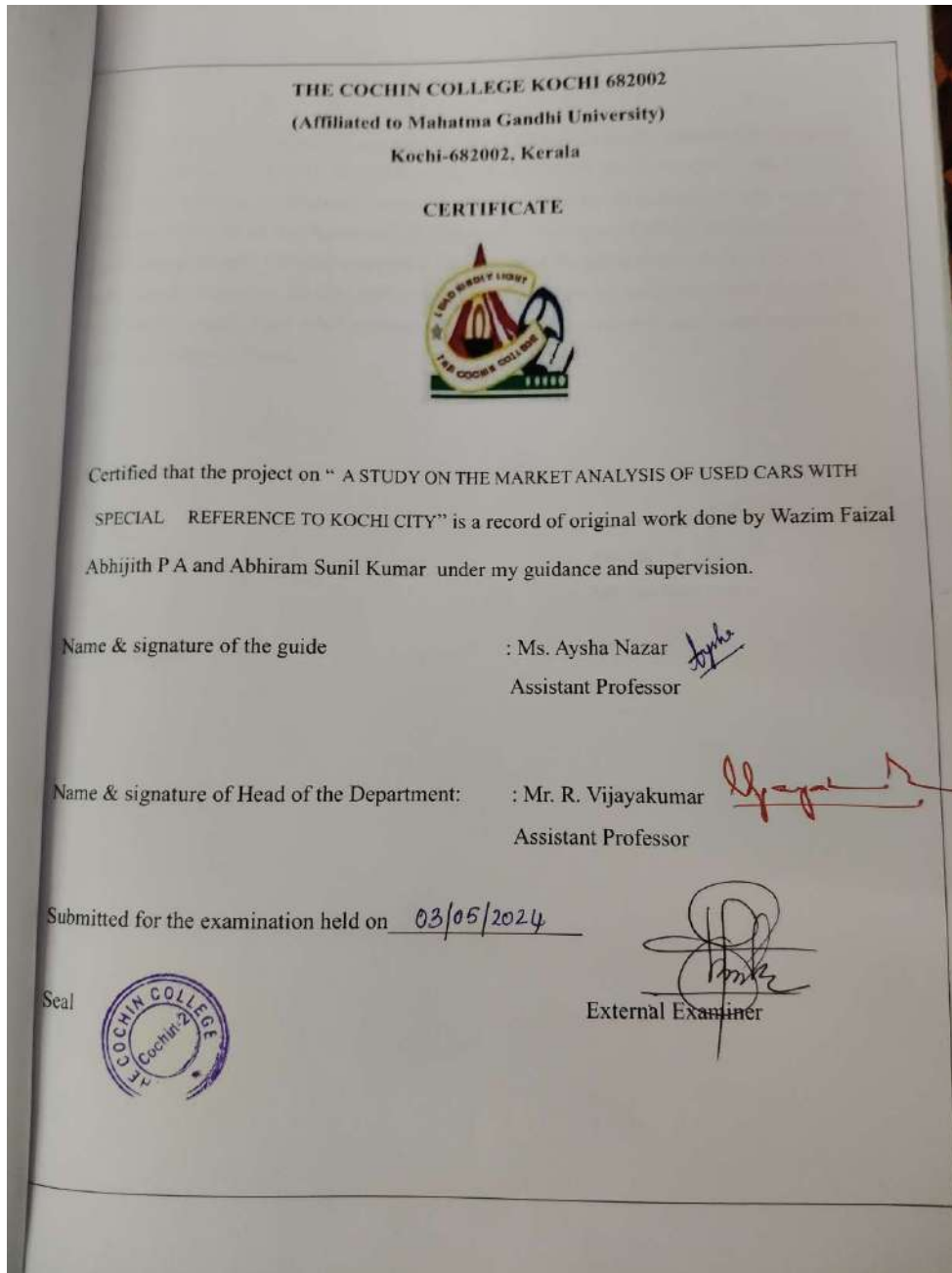
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Assistant Professor 

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: Mr.R Vijayakumar
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for [Signature]
: Mr.R vijayakumar
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[Signature]
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Assistant Professor

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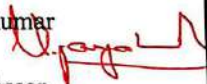
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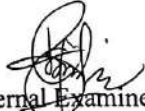
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Name & signature of Head of the Department : Mr. R. Vijayakumar

Assistant Professor


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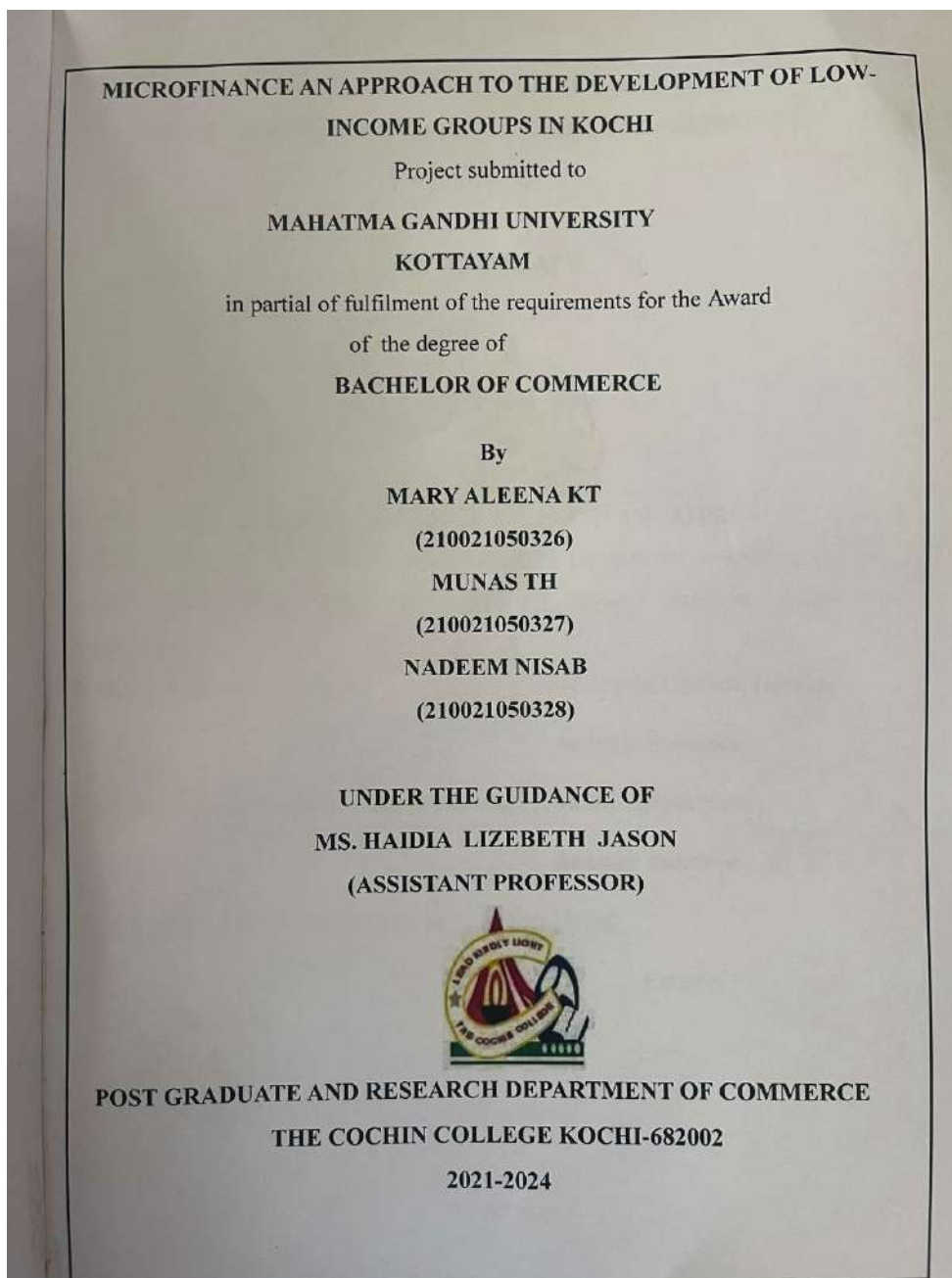
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
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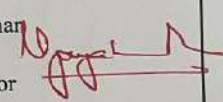
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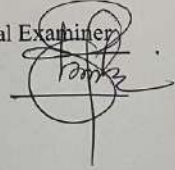


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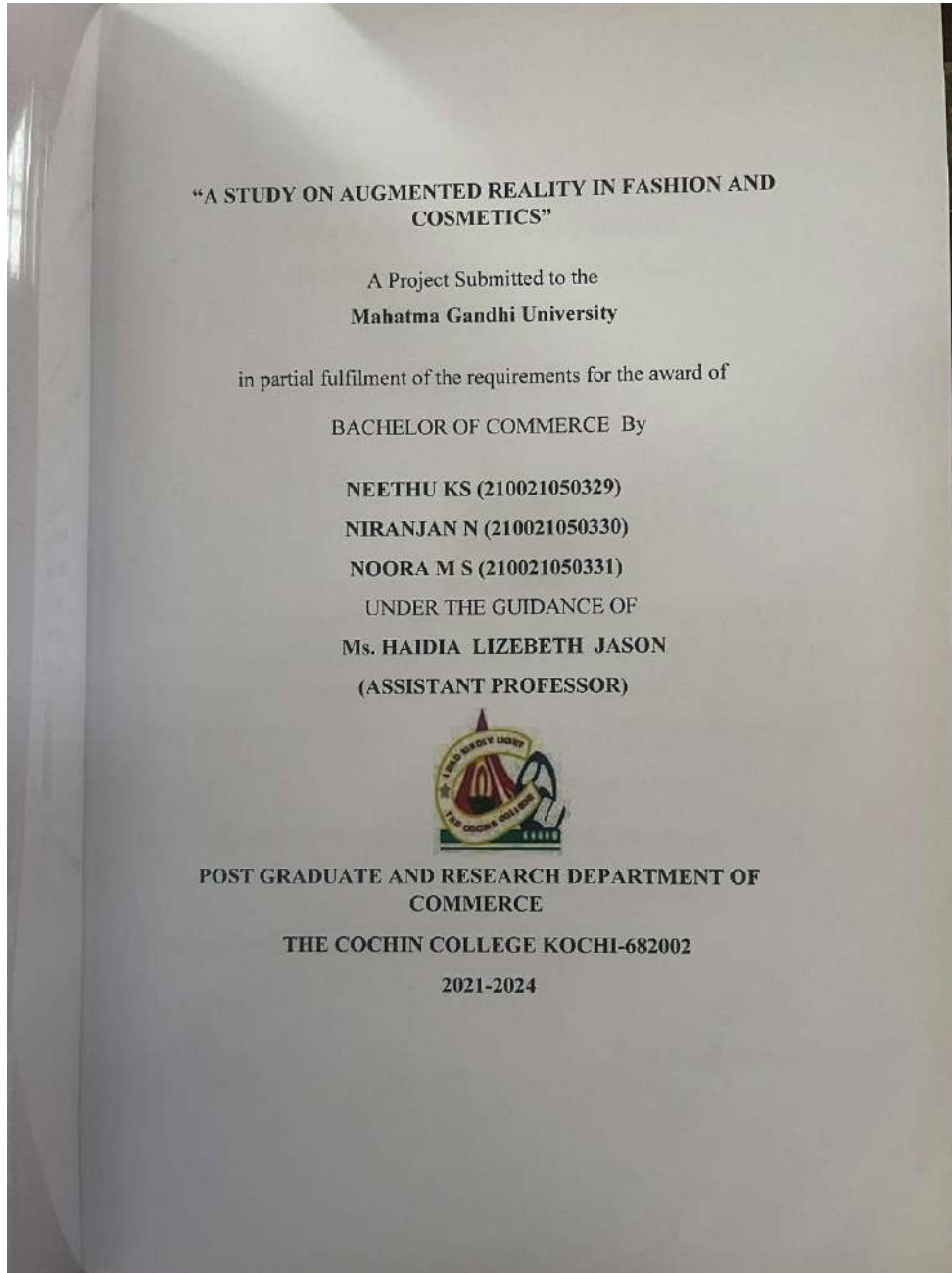
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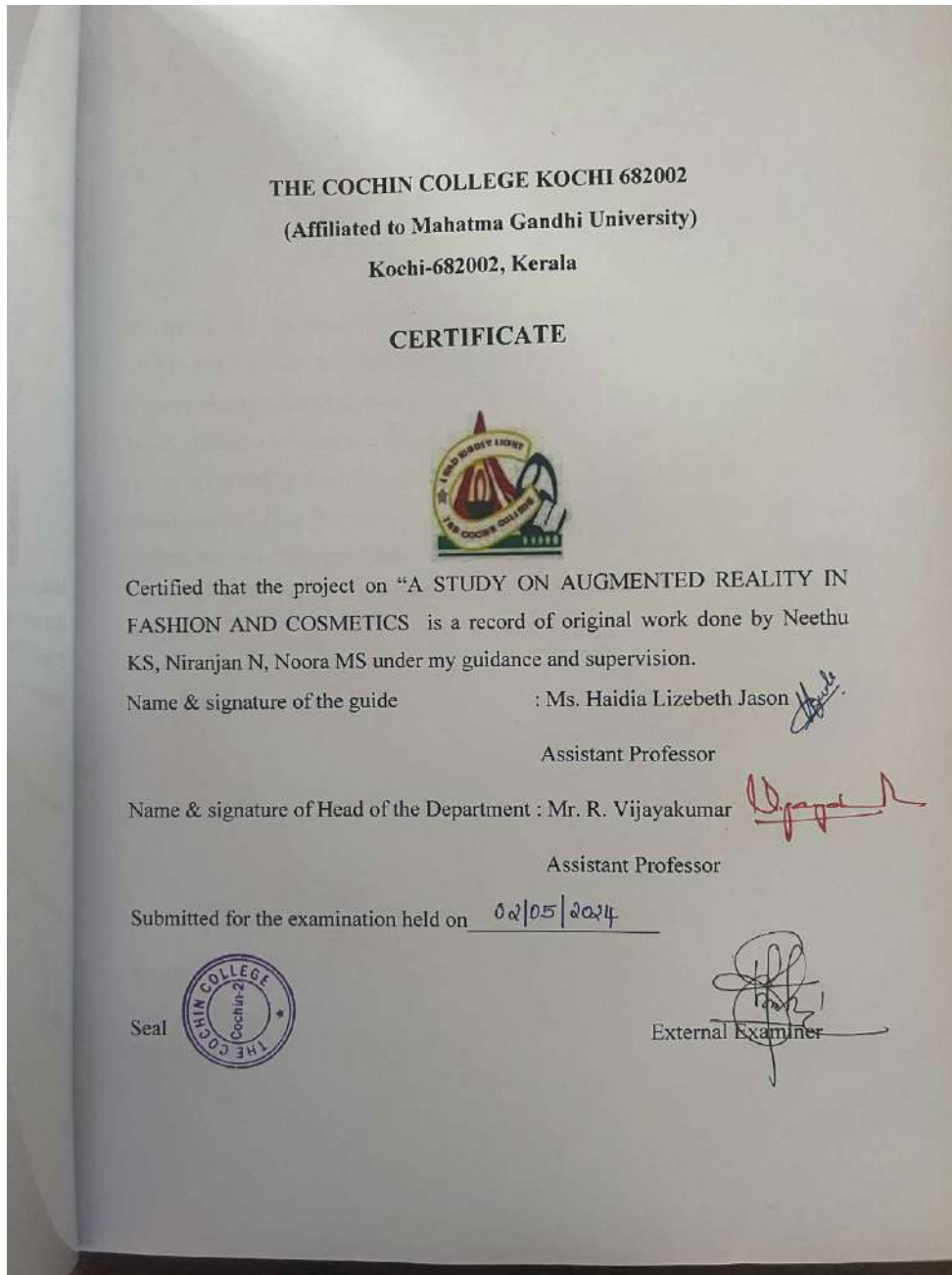
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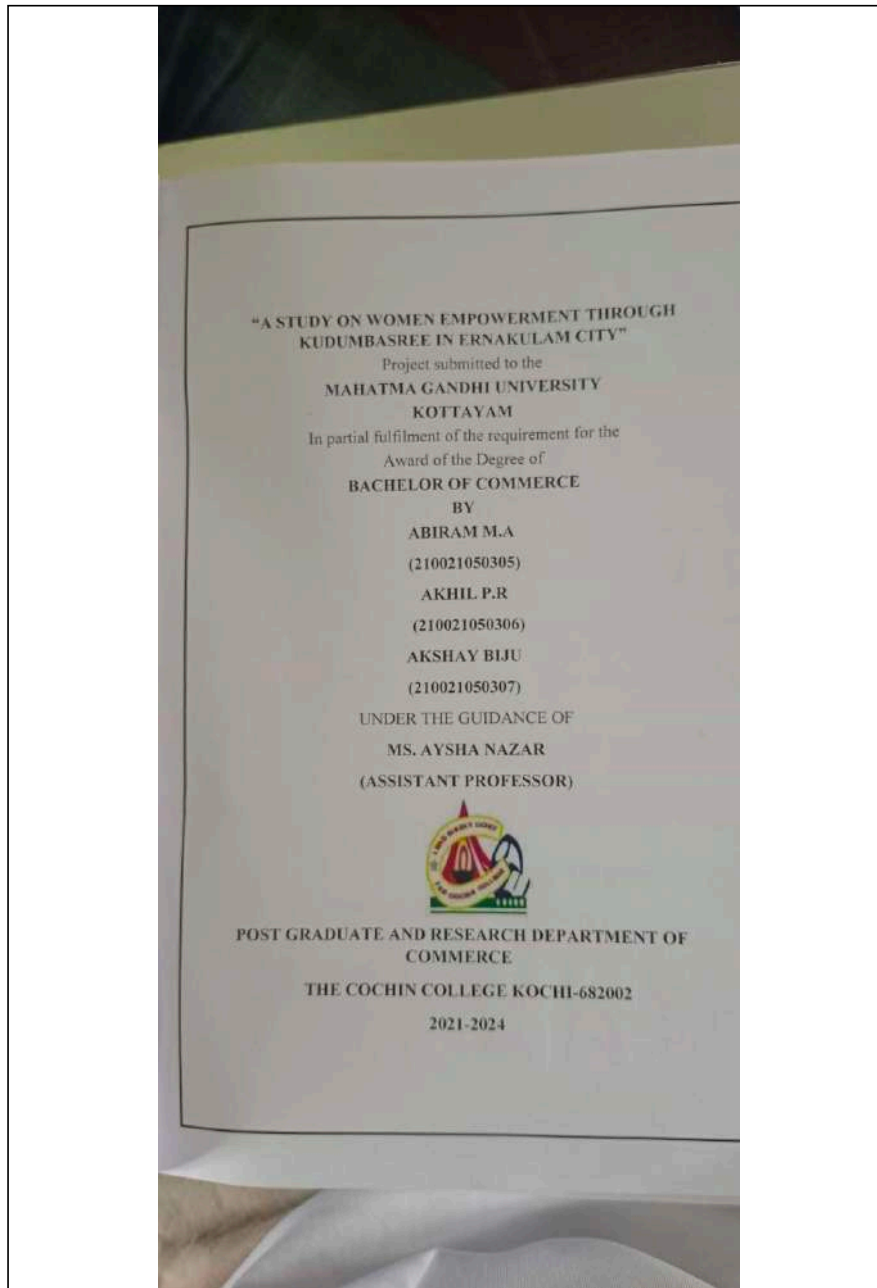
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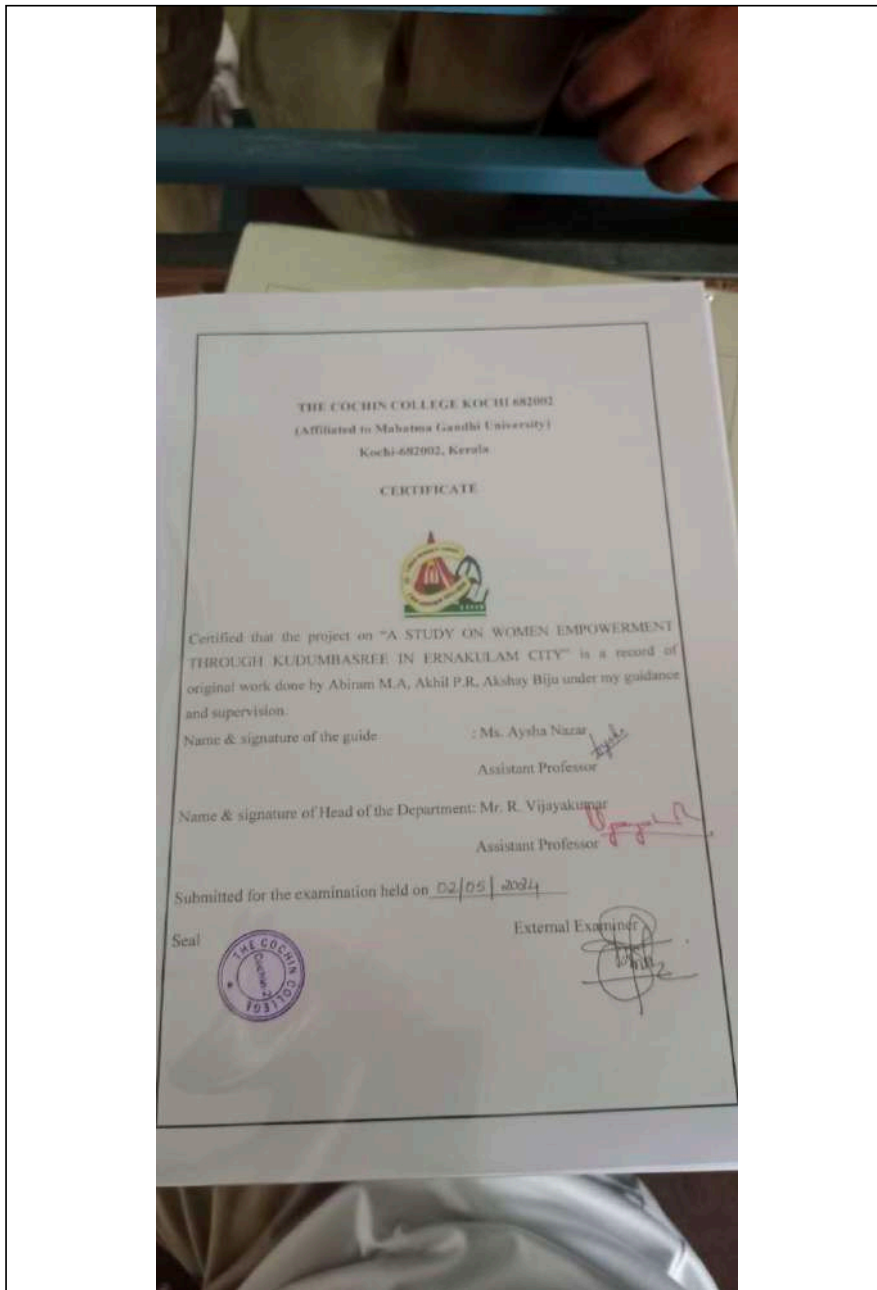
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Mrudula Menon V.
Principal-in-Charge
The Cochin College



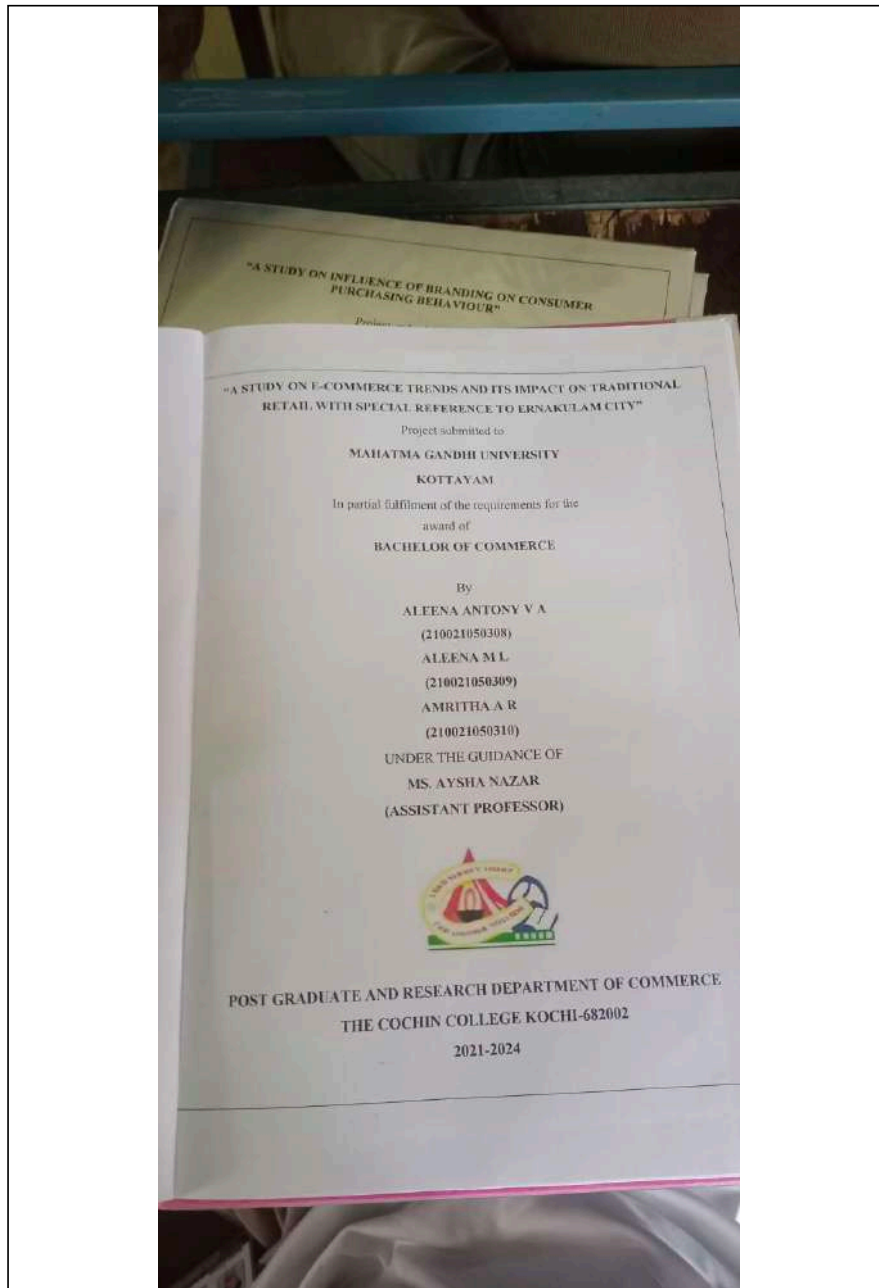
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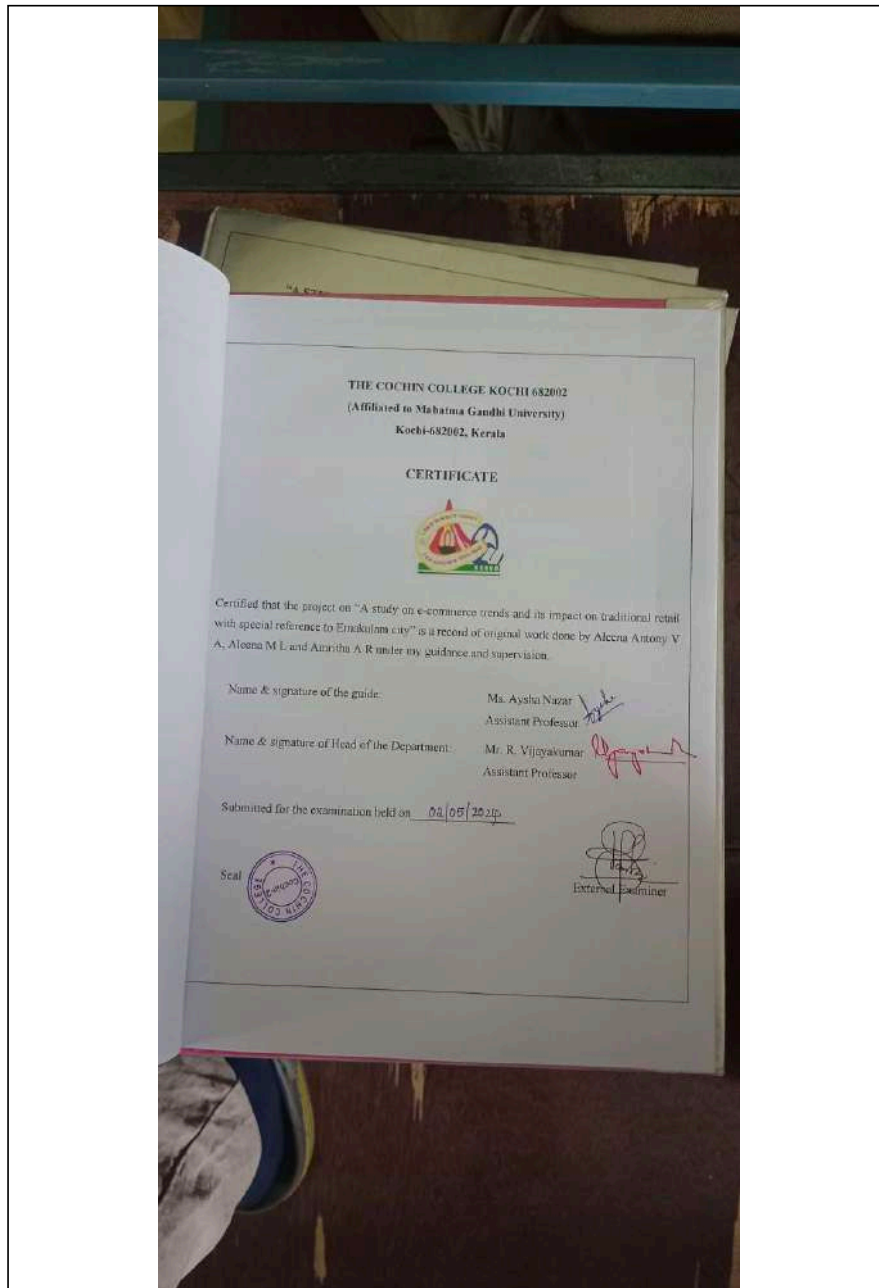
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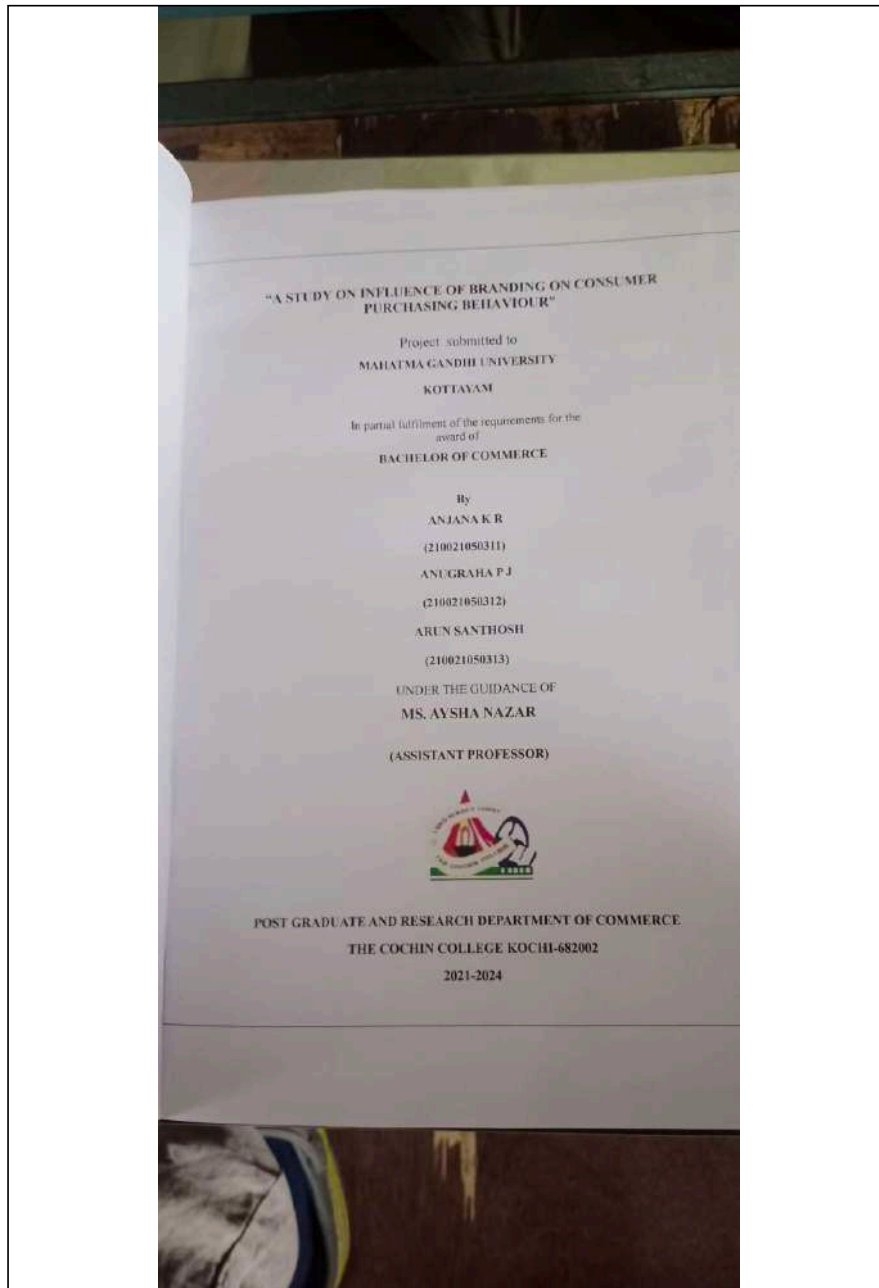
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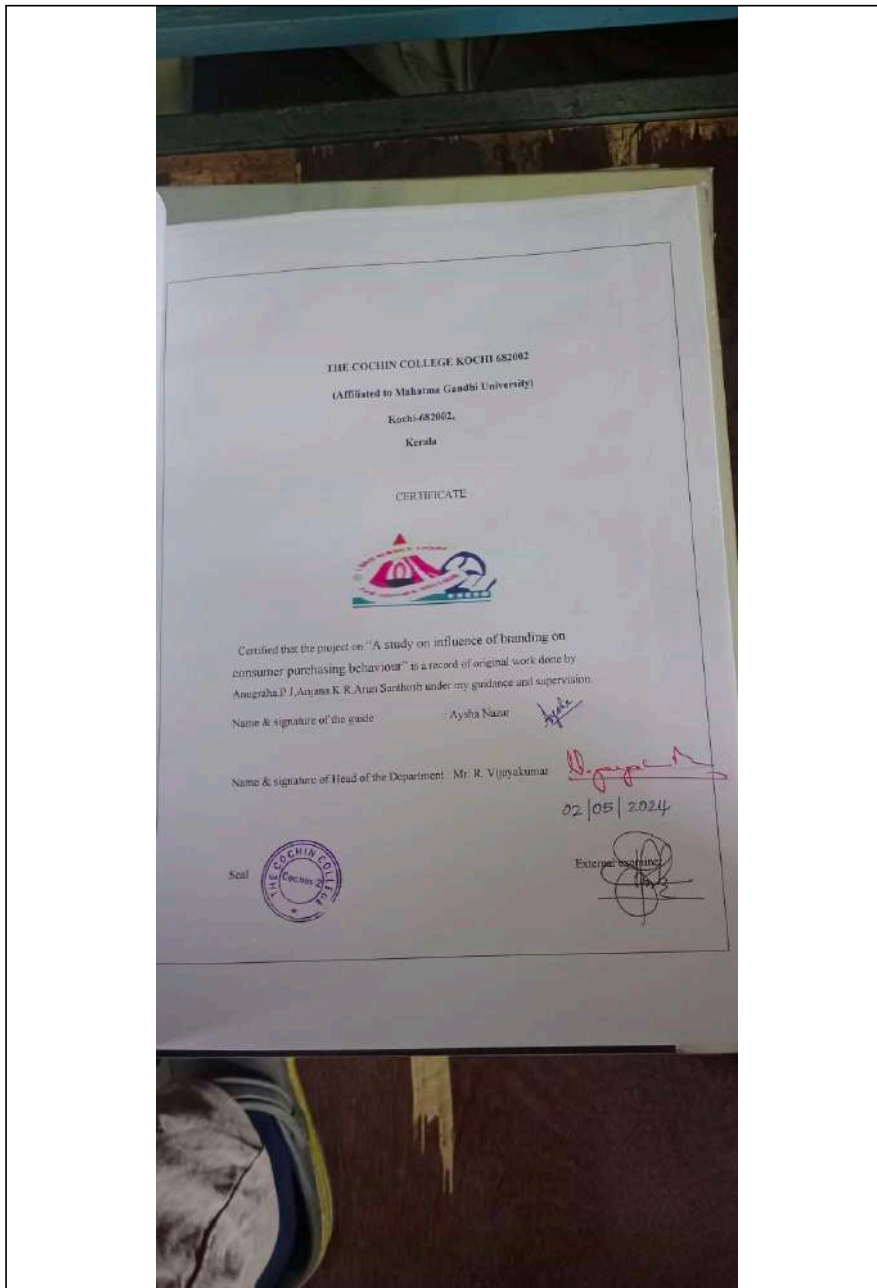
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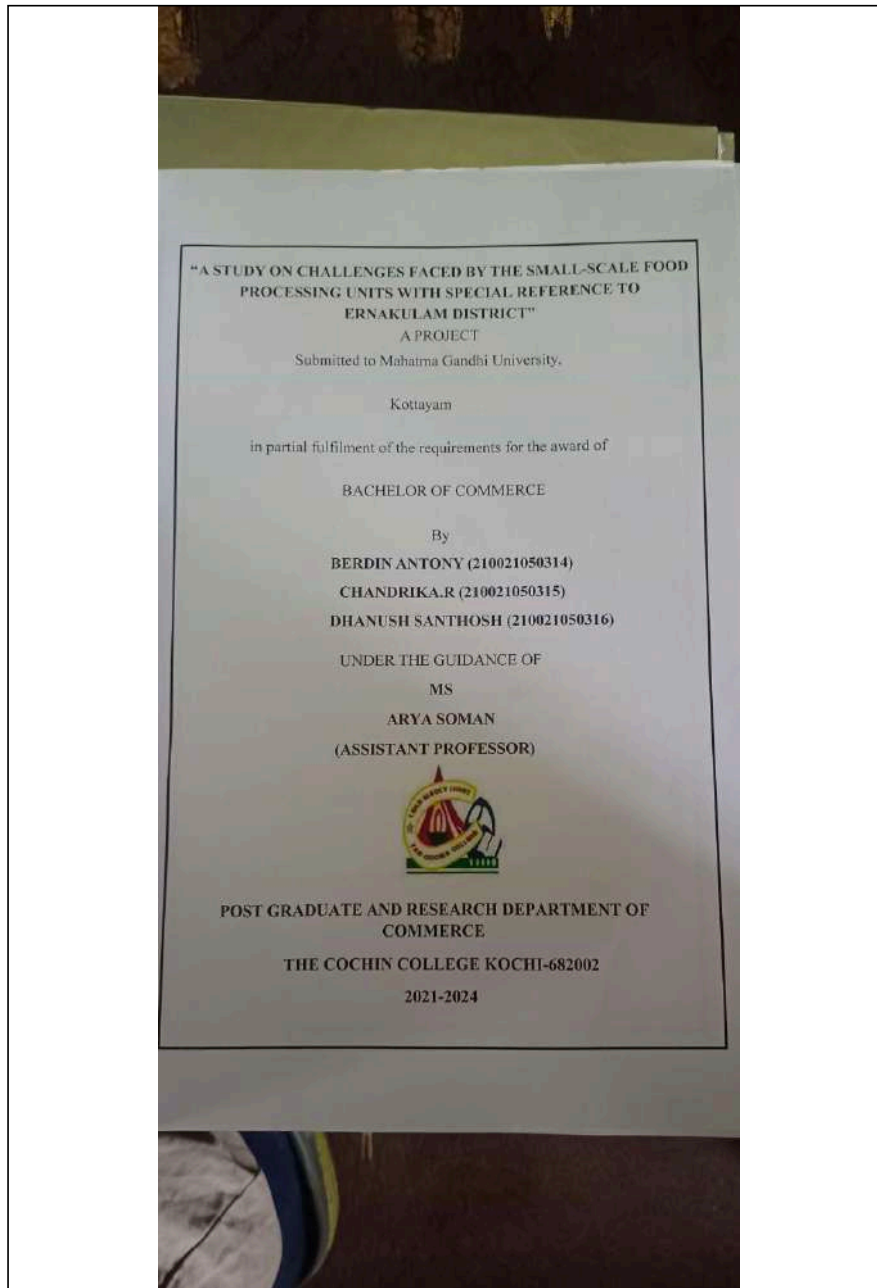
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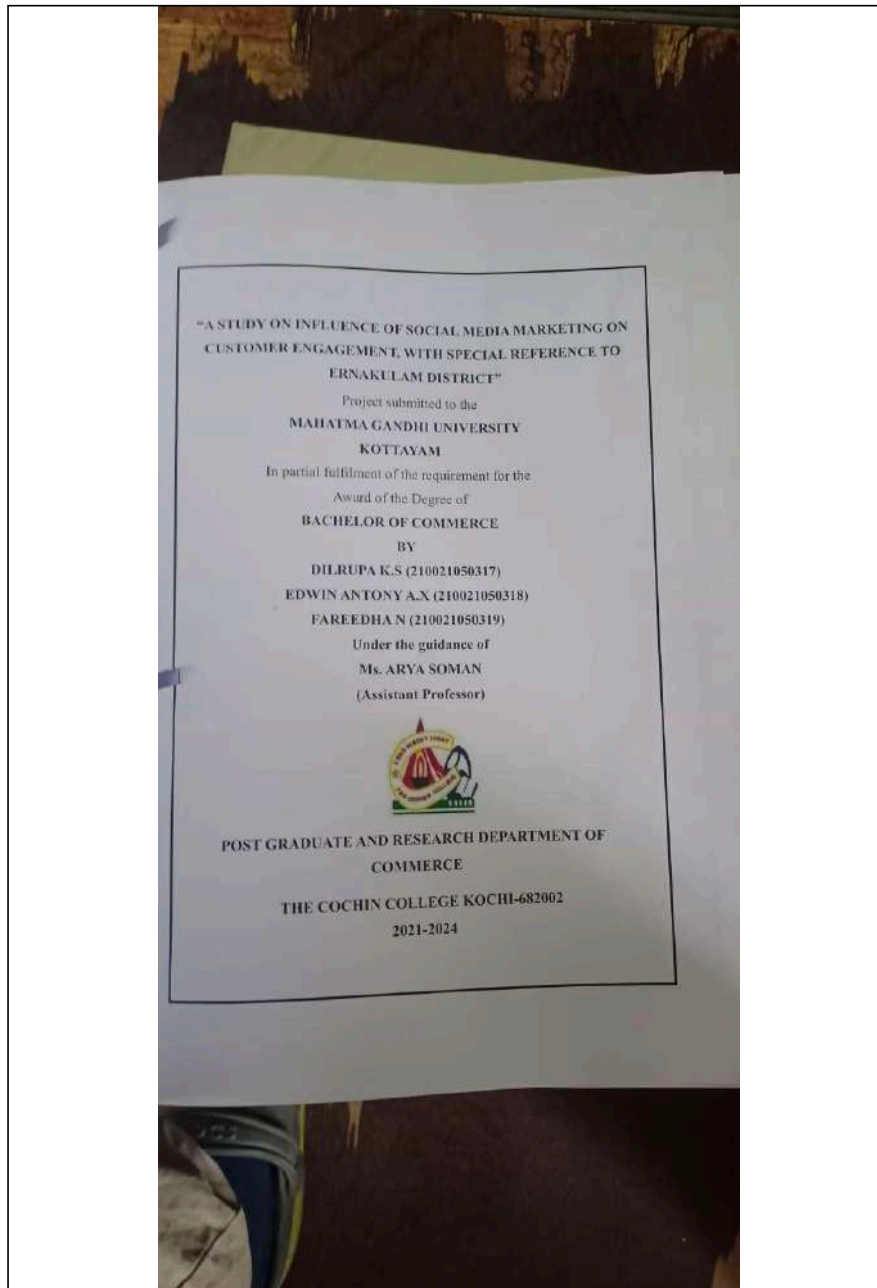
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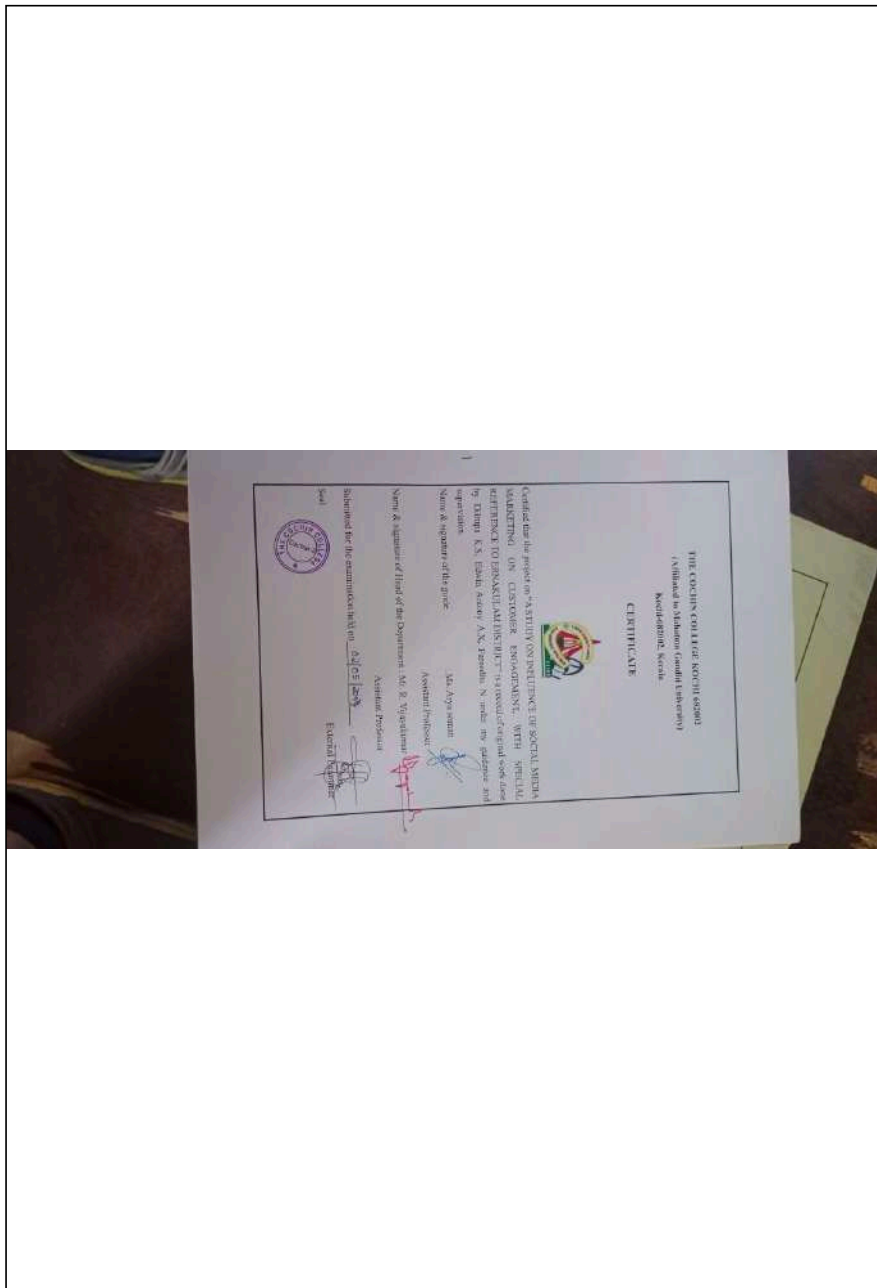
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Principal-in-Charge
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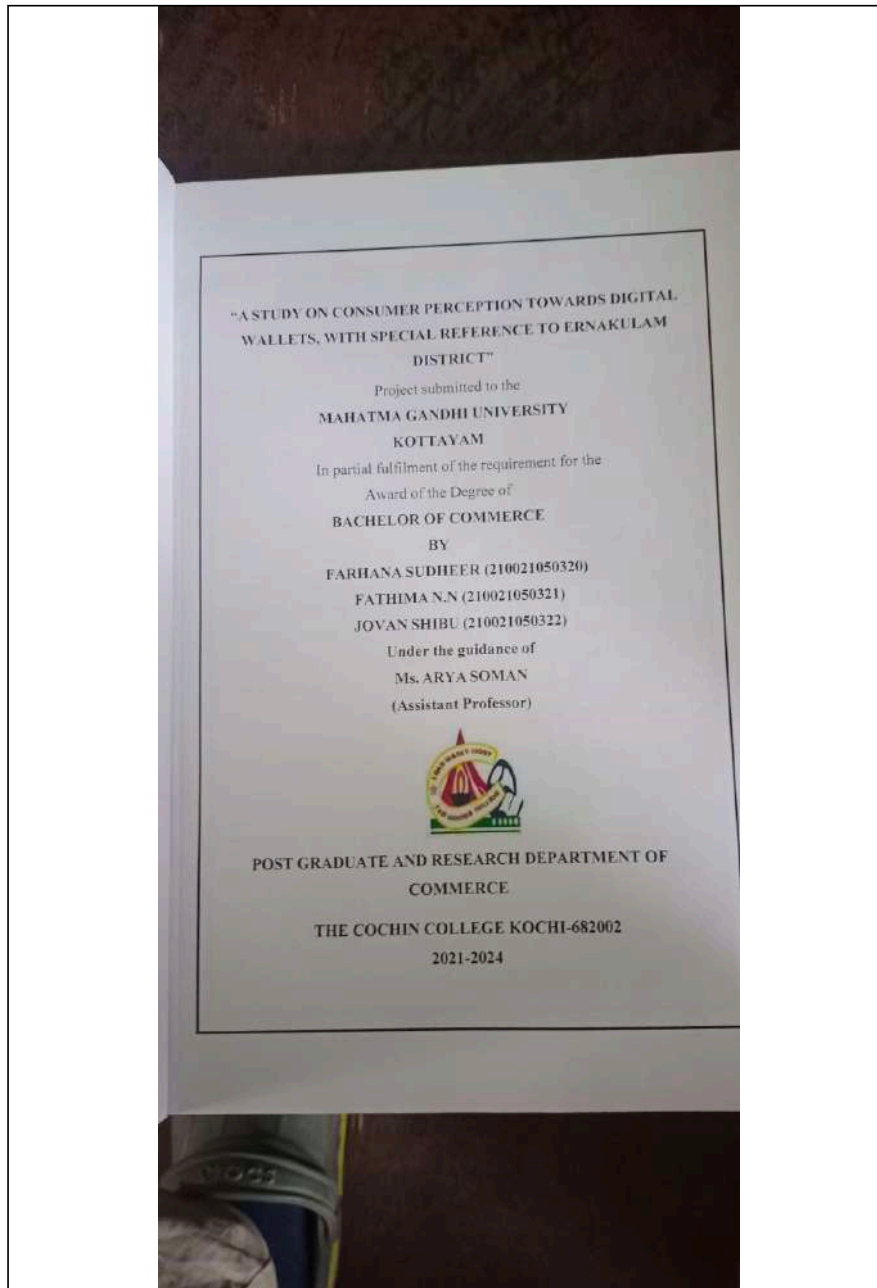
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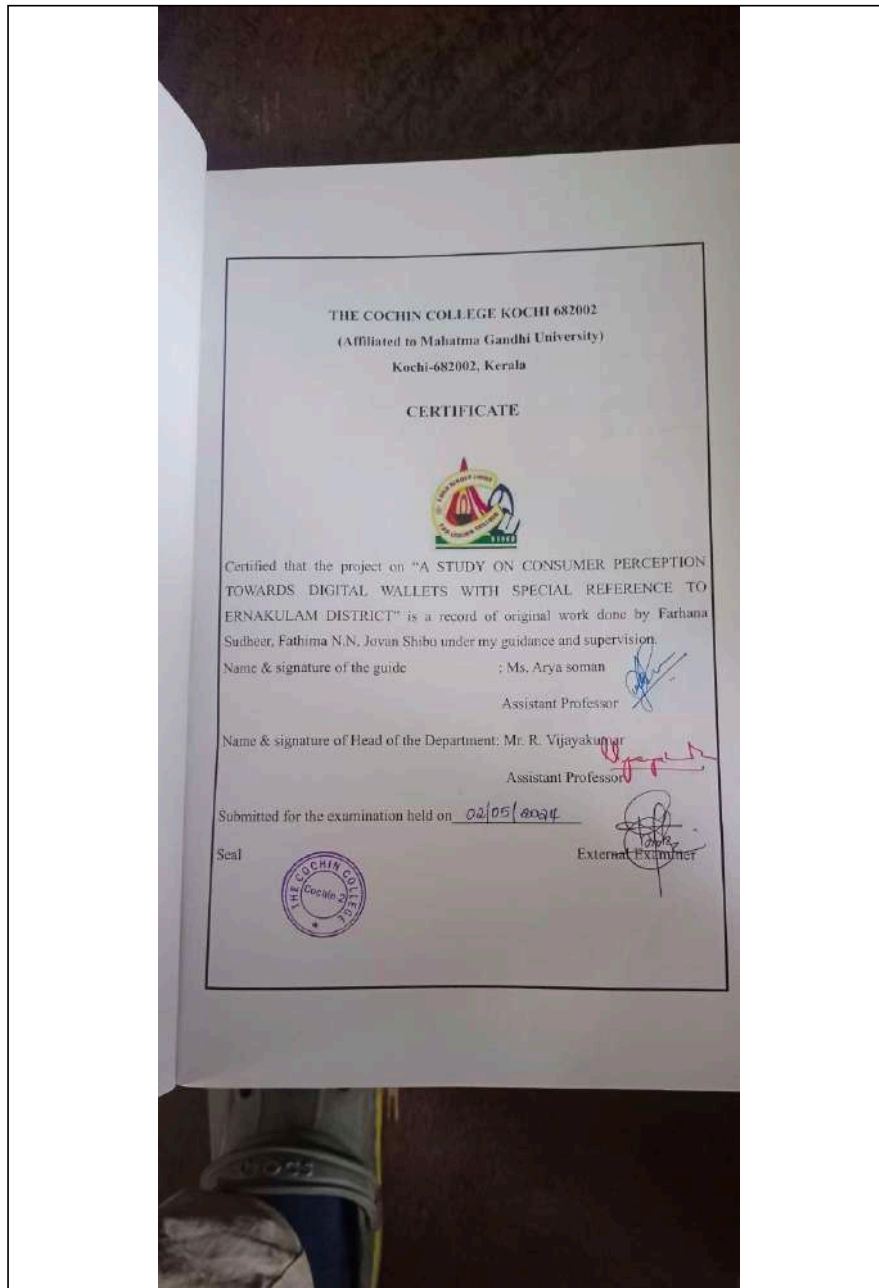
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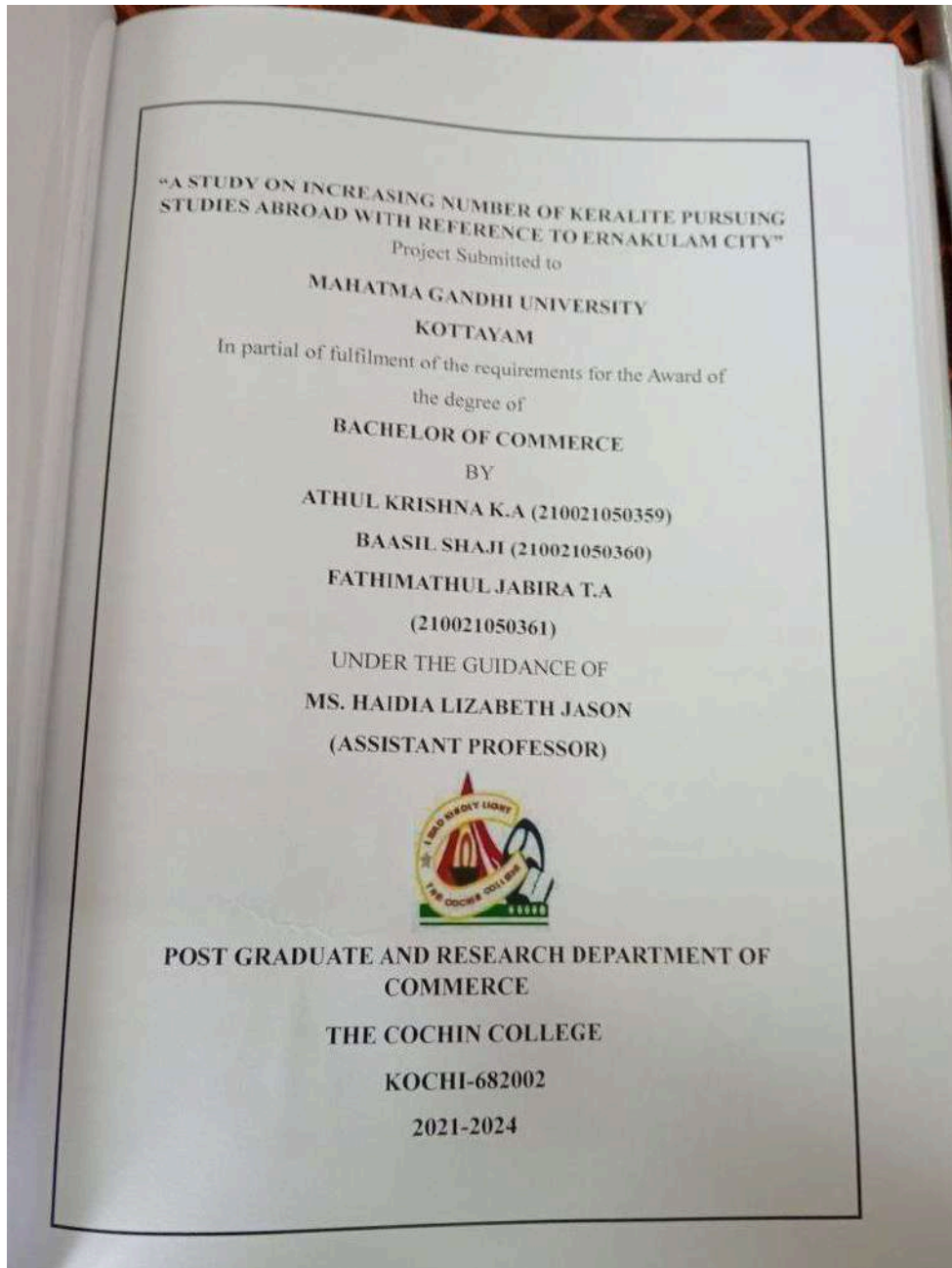
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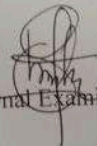
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Name & signature of the guide :Ms. Haidia Lizabeth Jason 
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 
Assistant Professor

Submitted for the examination held on 03/05/2024 
External Examiner

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Name & signature of the guide : Ms. Arya Soman
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar
Assistant Professor

Submitted for the examination held on 03/05/2024

Seal  External Examiner





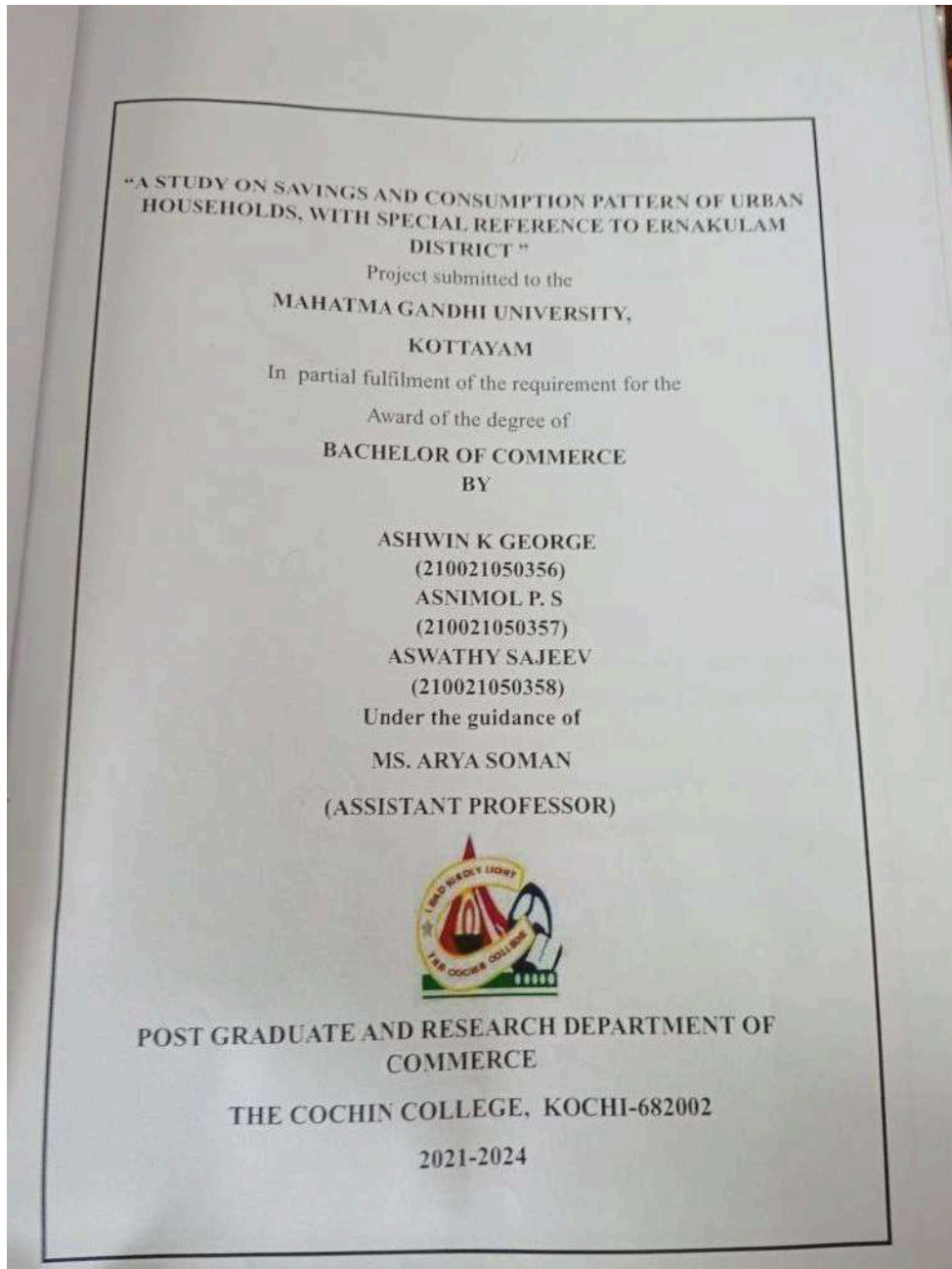
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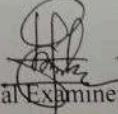
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Name & signature of the guide : Ms. Arya Soman 
Assistant Professor

Name & signature of Head of the Department : Mr. R. Vijayakumar 
Assistant Professor

Submitted for the examination held on 03/06/2024 
External Examiner

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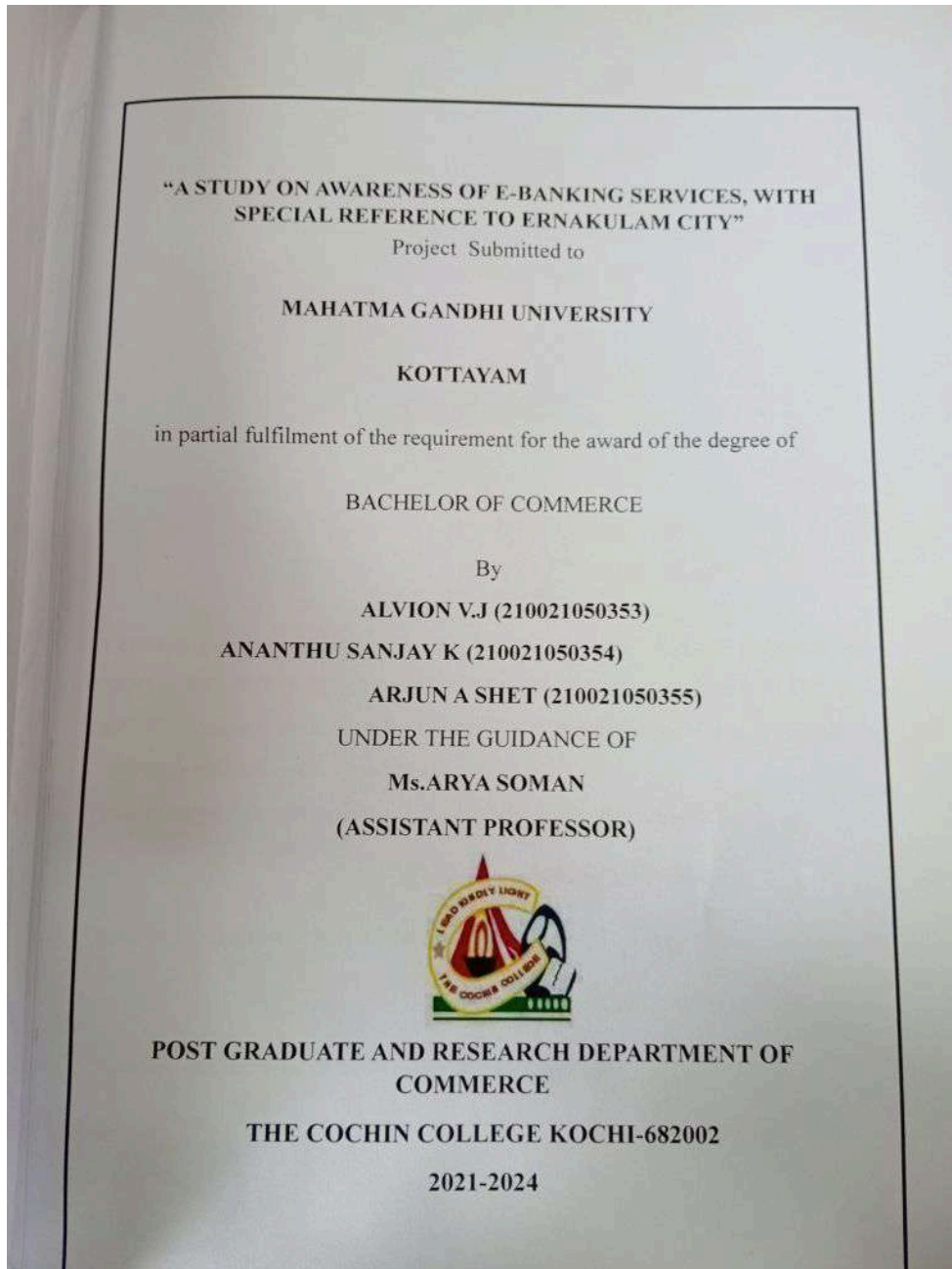
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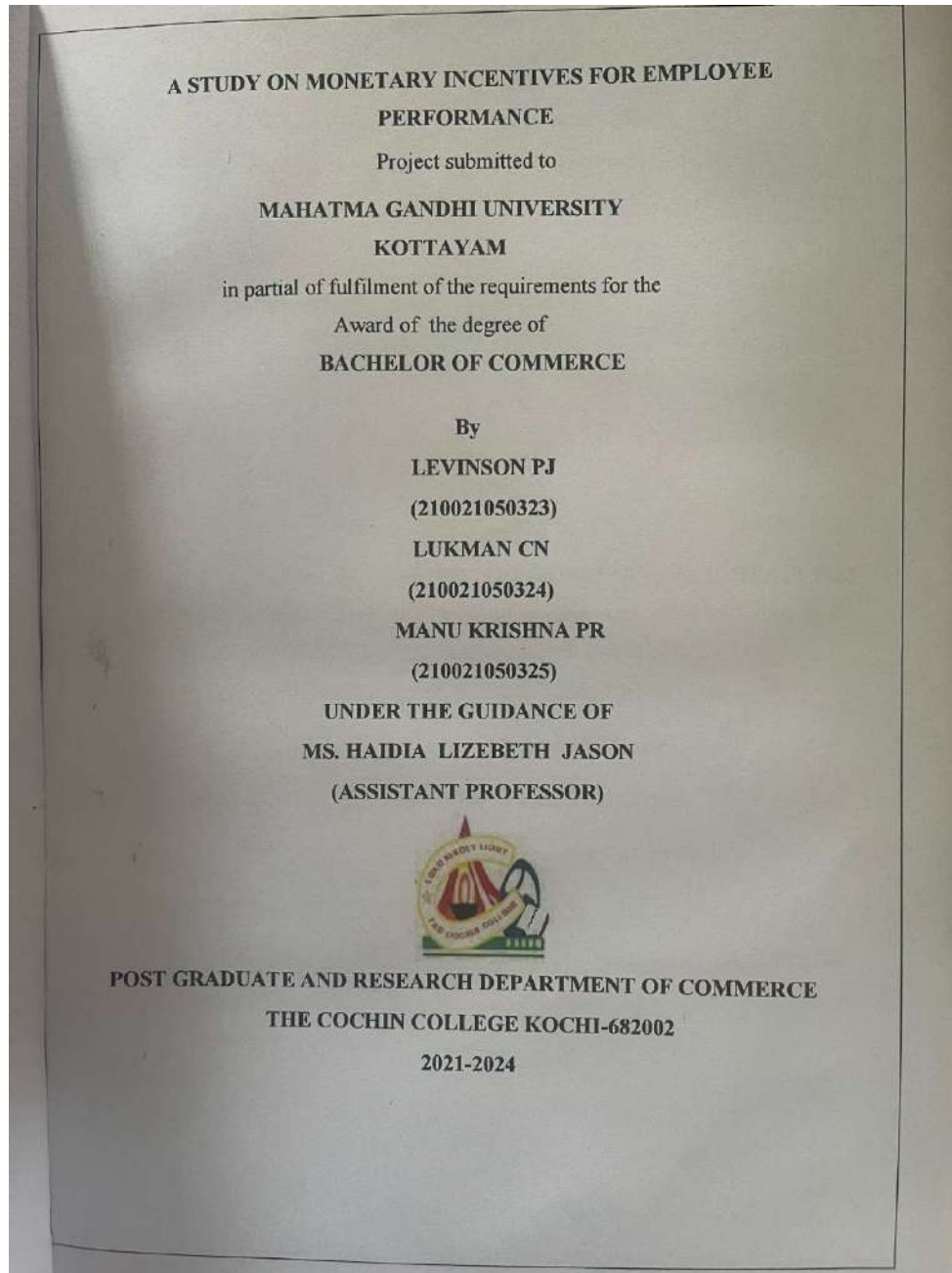
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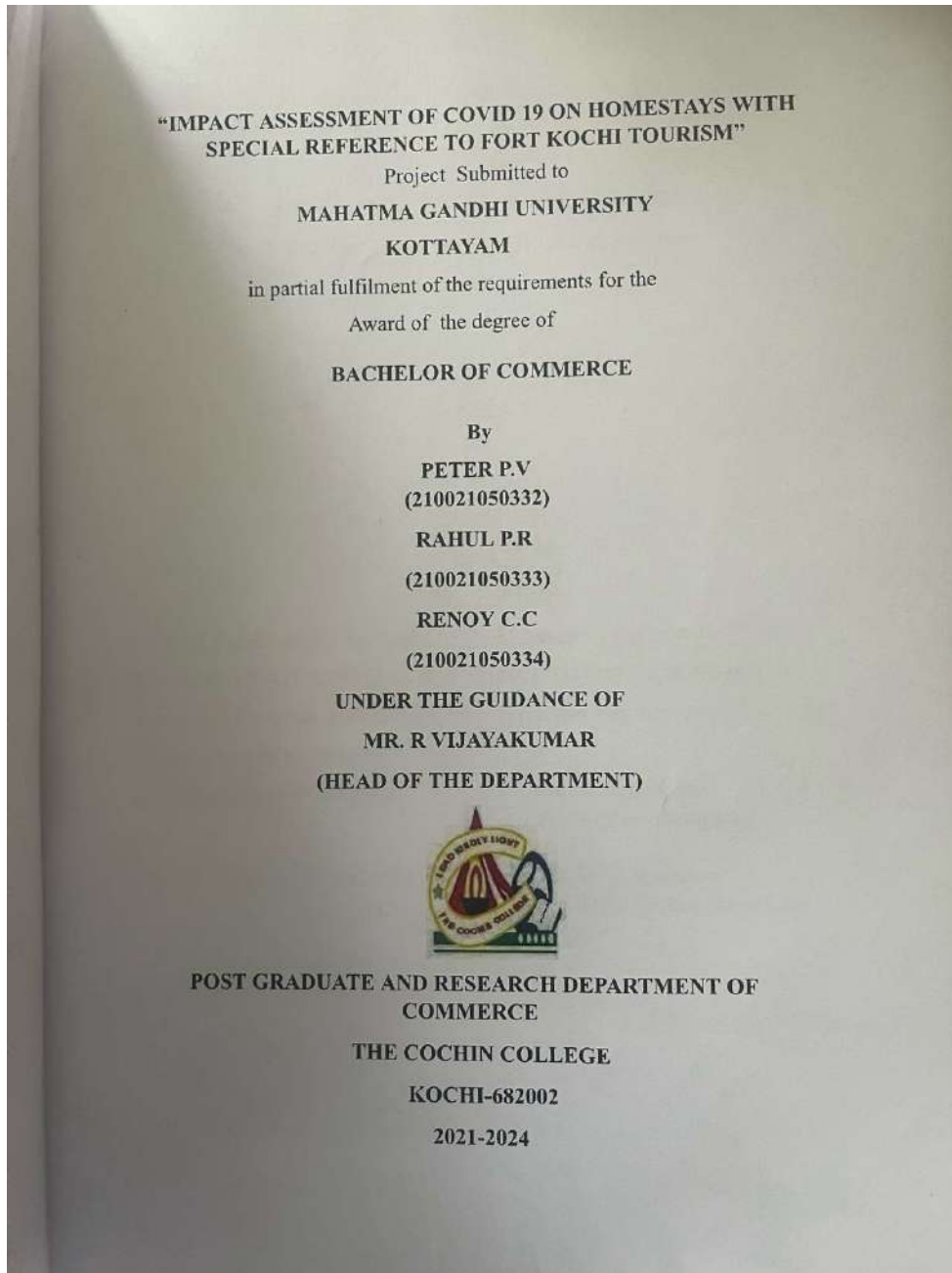
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Name & signature of the guide

: MR. R Vijayakumar
Head Of the Department

for

Name & signature of Head of the Department: Mr. R. Vijayakumar

Head Of The Department

for

Submitted for the examination held on _____
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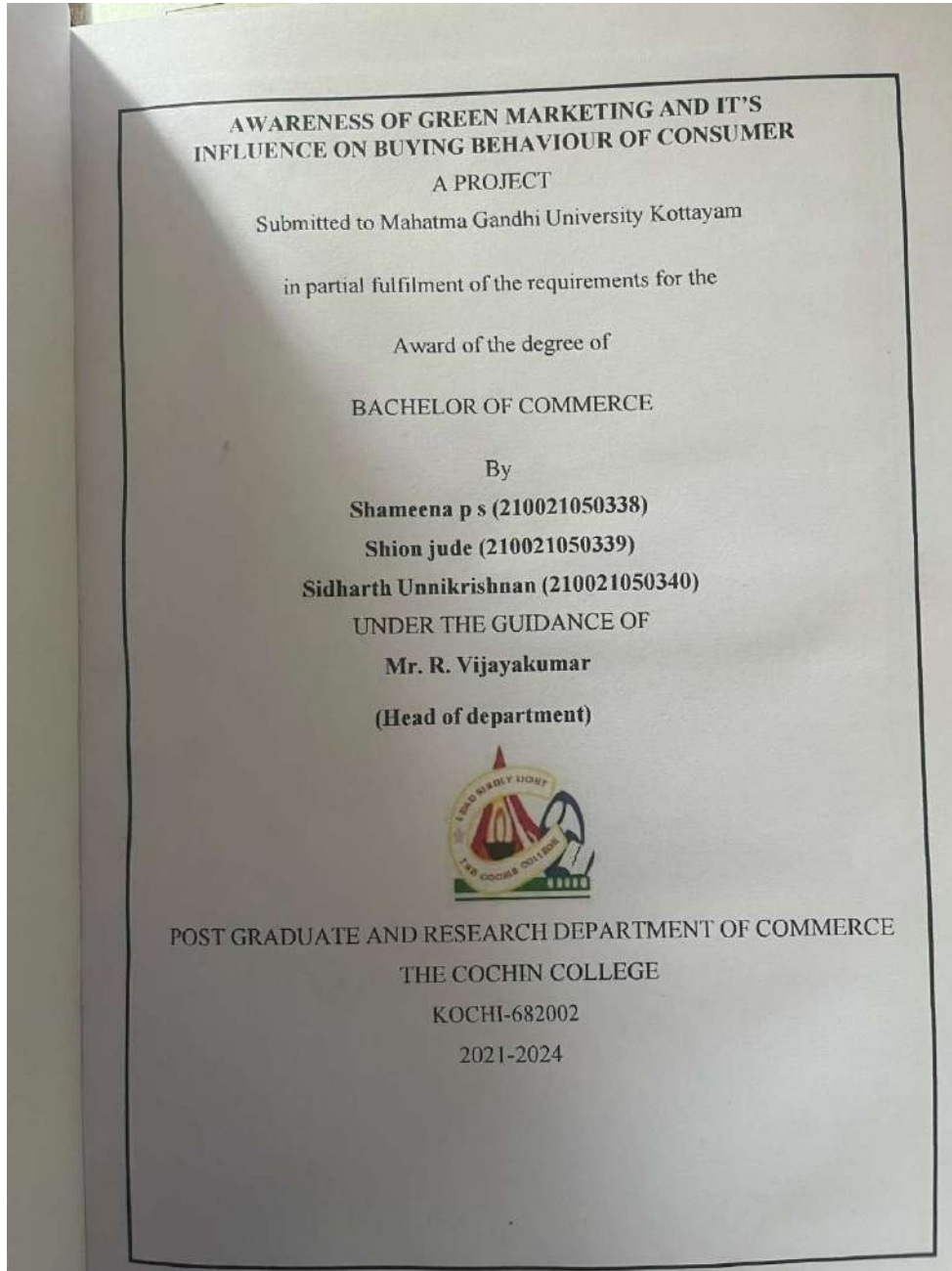
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Certified that the project on "AWARENESS OF GREEN MARKETING AND IT'S INFLUENCE ON BUYING BEHAVIOUR OF CONSUME" is a record of original work done by shameena p s, Shion jude, Sidharth Unnikrishnan under my guidance and supervision.

Name of the guide : R. Vijayakumar (HOD)

Signature of the guide : 

Name of head of the department : R. Vijayakumar

Signature of head of the department : 

Submitted for the examination held on 02/05/2024

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