

**IMPACT OF COVID-19 ON CONSUMER'S BUYING BEHAVIOUR  
WITH SPECIAL REFERENCE TO PALA MUNICIPALITY**

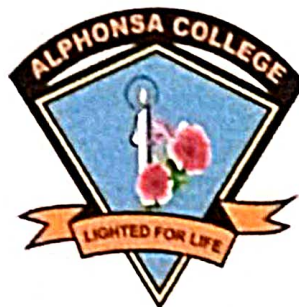
**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR  
THE AWARD OF DEGREE OF BACHELOR OF COMMERCE**

Submitted By

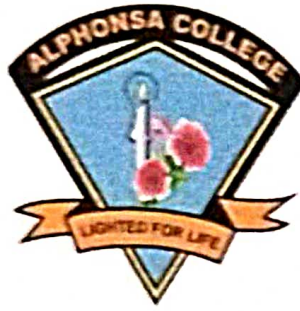
**ALFONSE ROSE JOSE (REG NO:190021048392)  
ANANYA JETO (REG NO:190021048431)  
SREEVIDYA M V (REG NO:190021048423)**

Under the guidance and supervision of

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**DEPARTMENT OF COMMERCE  
ALPHONSA COLLEGE PALA  
MARCH 2022**



## ALPHONSA COLLEGE PALA

(AFFILIATED TO MAHATMA GANDHI UNIVERSITY, KOTTAYAM, KERALA)

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Place: Pala

Date: 10/05/2022



Rev. Dr. Sr. REGEENAMMA JOSEPH  
PRINCIPAL  
ALPHONSA COLLEGE  
(Principal)  
PALA

**A STUDY ON THE ROLE OF INTERNET OVER BANKING,  
EDUCATION AND ENTERTAINMENT SECTORS WITH SPECIAL  
REFERENCE TO THE STUDENTS IN PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**DEVIKA M B (190021048405)**

**ELIZABETH SABU (190021048406)**

**MERIN SAJI (190021048411)**

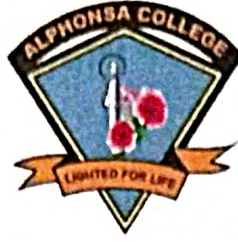
**UNDER THE SUPERVISION AND GUIDANCE OF  
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**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



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**Place: Pala**

**Date: 10-05-2022**



**Dr. Sr. Regeenamma Joseph**  
PRINCIPAL  
ALPHONSA COLLEGE  
PALA

**A STUDY ON THE INFLUENCE OF SALES PROMOTION  
STRATEGIES ON CONSUMER BEHAVIOUR WITH REFERENCE TO  
RELIANCE, PALA**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**PARVATHI JAYAN (190021048439)**

**SANDRA S (190021048419)**

**VYSHNAVI BIJU (190021048427)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

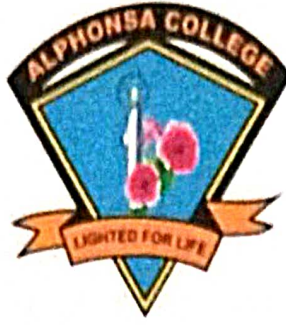
**Ms. ELIZEBETH CYRIAC**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



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Place: Pala

Date: 10-05-2022



Dr. Sr. Regeenamma Joseph  
PRINCIPAL  
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PALA

**FACTORS AFFECTING REPAYMENT OF EDUCATION LOAN WITH  
SPECIAL REFERENCE TO KOTTAYAM DISTRICT**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILMENT OF THE REQUIREMENTS  
FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**APARNA SATHEESH (190021048400)**

**GAYATHRI SURESH (190021048408)**

**MATHRUKA SOMAN (190021048438)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

**Ms. SHEENA SEBASTIAN**



**DEPARTMENT OF COMMERCE ALPHONSA COLLEGE, PALA**

**MARCH 2022**



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Place: Pala

Date: 10-05-2022



Rev .Dr.Sr.Regeenamma Joseph  
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PALA



**A STUDY ON CUSTOMER SATISFACTION TOWARDS  
AMAZON ONLINE SHOPPING WITH REFERENCE TO  
PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIRMENTS  
FOR THE AWARD OF THE DEGREE OF BACHELOR OF  
COMMERCE**

**BY**

**THANKAM THERESE JOICE (190021048425)**

**SAYANA APPACHAN (190021048440)**

**CLAIR MARIA FRANCIS (190021048403)**

**UNDER THE SUPERVISION AND GUIDENCE OF  
Ms. ELIZEBETH CYRIAC**



**DEPARTMENT OF COMMERCE  
ALPHONSA COLLEGE, PALA  
MAY 2022**



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**Place: Pala**

**Date: 16.05.2022**



**Dr. Sr. Regeenamma Joseph**

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PALA**

**A STUDY ON THE EFFECT OF E-COMMERCE FLASH SALES IN  
PROMOTING IMPULSIVE BUYING AMONG COLLEGE STUDENTS**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

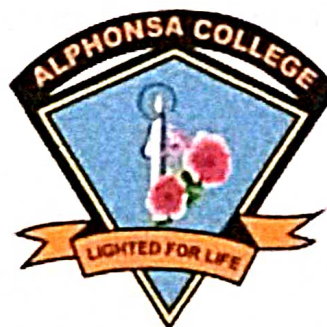
**REVATHI BINU (190021048415)**

**RICHU ROY (190021048416)**

**SWETHA LAKSHMI P S (190021048424)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

**Ms. PONNU K ALPHONSE**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



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Place: Pala

Date: 10-05-2022



Dr. Sr. Regeenamma Joseph  
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PALA

**A STUDY ON CUSTOMER PREFERENCE TOWARDS MOBILE  
WALLETS WITH SPECIFIC REFERENCE TO PAYTM: THE  
AREA OF STUDY PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA  
GANDHI**

**UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF**

**BACHELOR OF COMMERCE**

**BY**

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**ATHIRA K. R (190021048402)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

**Mrs. ELIZABETH CYRIAC**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



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PLACE: PALA

DATE: 10/5/2022



Rev.Dr.Sr.REGEENAMMA JOSEPH  
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ALPHONSA COLLEGE  
(Principal) PALA

**A STUDY ON CUSTOMER PERCEPTION TOWARDS  
DIGITAL MARKETING AMONG COLLEGE STUDENTS IN  
PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
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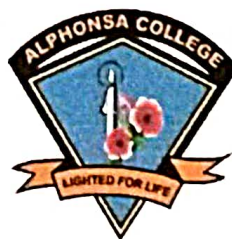
**BY**

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**UNDER THE SUPERVISION AND GUIDANCE OF  
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MARCH 2022**



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Place: Pala

DATE: 10.5.2022



Rev. Dr. Sr. Regeenamma Joseph  
PRINCIPAL  
ALPHONSA COLLEGE  
PALA



**BANK CREDIT UTILIZATION BY SMALL  
ENTREPRENEURS: A STUDY WITH SPECIAL  
REFERENCE TO PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA  
GANDHI UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**AMALU KURIAN (190021048393)**

**ATHIRA.S (190021048433)**

**LENA SHAJU (190021048436)**

**UNDER THE SUPERVISION AND GUIDANCE OF  
Mrs. PONNU K ALPHONSE**



**DEPARTMENT OF COMMERCE  
ALPHONSA COLLEGE, PALA  
MARCH 2022**



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Place: Pala

Date: 10-05-2022



DR.Sr. Regeenamma Joseph

PRINCIPAL  
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PALA

# **A STUDY ON AWARENESS AND ACCEPTANCE OF UNIFIED PAYMENTS INTERFACE FOR DIGITAL PAYMENTS**

**PROJECT REPORT SUBMITTED TO  
THE MAHATMA GANDHI UNIVERSITY IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR THE  
AWARDS OF THE DEGREE OF BACHELOR OF  
COMMERCE**

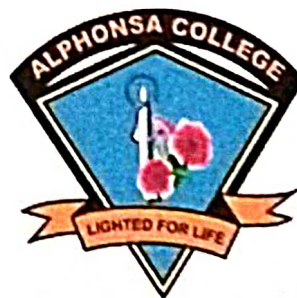
**Submitted by:**

**Treesa Mary Biju (190021048442)**

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**Under the supervision and guidance of**

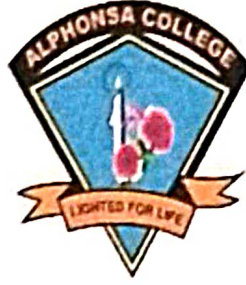
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**ALPHONSA COLLEGE PALA**

**MAY 2022**



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Rev. Dr. Sr. Regeenamma Joseph  
PRINCIPAL  
ALPHONSA COLLEGE  
PALA

Place: Pala

Date: 10-05-2022

**STUDY ON HOW DOES MGNREGA HELP TO IMPROVE  
THE POVERTY SITUATION OF RURAL AREAS IN PALA  
MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

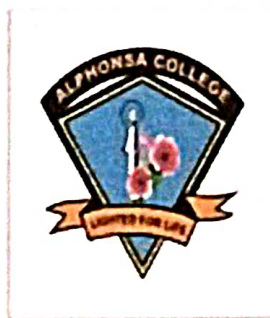
**BY**

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**UNDER THE SUPERVISION AND GUIDANCE OF  
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**DEPARTMENT OF COMMERCE**

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**MARCH 2022**



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Place: Pala

Date 10-05-2022



Rev .Dr.Sr.Regeenamma Joseph

PRINCIPAL

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**STUDY ON THE SATISFACTION LEVEL OF POST OFFICE  
SAVING SCHEME USERS WITH SPECIAL REFERENCE  
TO PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
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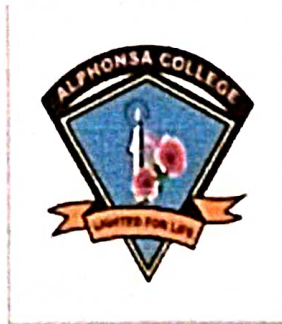
**BY**

**ELSA MATHEW (190021048407)**

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**ANUSREE RAJESH (190021048432)**

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Place: Pala

Date 10/05/2022



Rev .Dr.Sr.Regeenamma Joseph  
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ALPHONSA COLLEGE  
PALA



**FACTORS THAT DETERMINE THE CHOICE OF  
INSURANCE COMPANIES AMONG INSURANCE  
BUYERS IN PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE  
DEGREE OF  
BACHELOR OF COMMERCE**

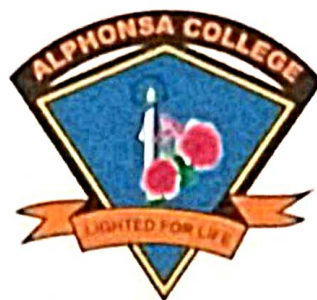
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**MARIA MICHAEL RAJ (190021048410)**

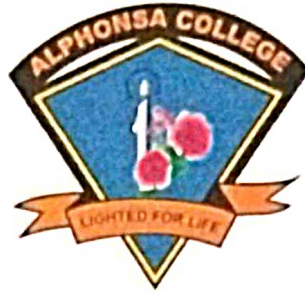
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**UNDER THE SUPERVISION AND GUIDANCE OF  
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ALPHONSA COLLEGE, PALA  
MAY 2022**



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**PLACE: PALA**

**DATE: 10-05-2022**



**Dr. Sr. Reegenamma Joseph**  
**PRINCIPAL**  
**ALP (PRINCIPAL) EGE**  
**PALA**

**A STUDY ON CONSUMER PERCEPTION TOWARDS PUBLIC  
DISTRIBUTION SYSTEM IN KOTTAYAM DISTRICT**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**ANJANA ANTONY (190021048398)**

**MINNU THOMAS (190021048412)**

**NIMMY RAJEEV (190021048414)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

**Ms. SHEENA SEBASTIAN**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



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(Affiliated to Mahatma Gandhi University, Kottayam, Kerala)

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**Place: Pala**

**Date: 10-05-2022**



**Dr. Sr. Regeenamma Joseph**  
PRINCIPAL  
ALPHONSA COLLEGE  
(PRINCIPAL)  
PALA

**CONSUMER PERCEPTION TOWARDS CASHLESS ECONOMY:  
A STUDY WITH SPECIAL REFERENCE TO PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULLFILLMENT OF THE REQUIREMENTS  
FOR THE AWARD OF THE DEGREE OF BACHELOR OF COMMERCE**

**BY**

**ANITTA. B (190021048395)**

**ANJALI AUGUSTINE (190021048396)**

**DELTA GEORGE (190021048404)**

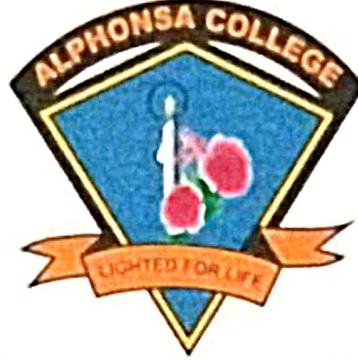
**UNDER THE SUPERVISION AND GUIDANCE OF Ms. ELIZABETH  
CYRIAC**



**DEPARTMENT OF COMMERCE**

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**MAY 2022**



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PLACE: PALA

DATE: 10-05-2022



Dr. Sr. Regeenamma Joseph  
PRINCIPAL  
ALPHONSA COLLEGE  
PALA

**ROLE OF SHG IN THE SOCIO-ECONOMIC DEVELOPMENT OF  
WOMEN WITH SPECIAL REFERENCE TO PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
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BACHELOR OF COMMERCE**

**BY**

**ANJALY SUNNY (190021048397)**

**ASWATHI ANIL (190021048401)**

**THERES BABY (190021048426)**

**UNDER THE SUPERVISION AND GUIDANCE OF**

**Ms. PONNU K ALPHONSE**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE, PALA**

**MAY 2022**



## ALPHONSA COLLEGE

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This is to certify that ANJALY SUNNY, ASWATHI ANIL and THERES BABY are B. Com students in this college (Reg. No: 190021048397, 190021048401, 190021048426). The following dissertation entitled “**ROLE OF SHG IN THE SOCIO-ECONOMIC DEVELOPMENT OF WOMEN WITH SPECIAL REFERENCE TO PALA MUNICIPALITY**” is a bonafide record of the project work done by candidates during their studies in the Undergraduate Department of Commerce in this college.

Place: Pala

Date: 10-05-2022



Dr. Sr. Regeenamma Joseph

PRINCIPAL  
ALPHONSA COLLEGE  
PALA



**A STUDY ON STUDENTS ATTITUDE TOWARDS  
ENTREPRENEURSHIP WITH REFERENCE TO COLLEGES IN  
PALA MUNICIPALITY**

**PROJECT REPORT SUBMITTED TO THE MAHATMA GANDHI  
UNIVERSITY IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
BACHELOR OF COMMERCE**

**BY**

**BHAGYALAKSHMI SURENDRAN (190021048434)**

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**UNDER THE SUPERVISION AND GUIDENCE OF**

**Ms. PONNU K ALPHONSE**



**DEPARTMENT OF COMMERCE**

**ALPHONSA COLLEGE PALA**

**MAY 2022**



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Dr. Sr. Regeenamma Joseph  
PRINCIPAL  
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