

**A STUDY ON CUSTOMER PERCEPTION ABOUT LIFE  
INSURANCE POLICY WITH SPECIAL REFERENCE TO  
MELUKAVU GRAMA PANCHAYATH**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

**ADITH WILSON**

(Reg. No: 190021055686)

Under the Supervision of

**Smt. TINTUMOL KURIACHEN M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022

# HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam.)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

=====

## CERTIFICATE

This is to certify that ADITH WILSON has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the dissertation under the Guidance of Ms.TINTUMOL KURIACHEN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.

  
Ms. TINTUMOL KURIACHEN M.com,NET

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16/05/2022

**CUSTOMER SATISFACTION TOWARDS POST  
OFFICE SAVINGS SCHEME:A STUDY WITH  
SPECIAL REFERENCE TO PALA  
MUNCIPALITY**

*Dissertation submitted to the  
Mahatma Gandhi University*

*In the partial fulfillment of the requirment for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

**RAJESWARI E V**

(Reg. No: 190021055703)

Under the supervision of

**SM.SHAFEENA BASHEER**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

March 2022



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Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that RAJESWARI E V has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“CUSTOMER SATISFACTION TOWARDS POST OFFICE SAVINGS SCHEME: A STUDY WITH SPECIAL REFERENCE TO PALA MUNICIPALITY”** dissertation under the Guidance of Ms. SHAFEENA BASHEER Lecturer, Department of Commerce.

He is permitted to submit this dissertation to the University.

Ms. SHAFEENA BASHEER

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-2022

**CUSTOMER SATISFACTION TOWARDS POST  
OFFICE SAVINGS SCHEME:A STUDY WITH  
SPECIAL REFERENCE TO PALA  
MUNCIPALITY**

*Dissertation submitted to the  
Mahatma Gandhi University*

*In the partial fulfillment of the requirement for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

RESHMA JOSEPH

(Reg. No: 190021055704)

Under the supervision of

**SM.SHAFEENA BASHEER**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022



## HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam.)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that RESHMA JOSEPH has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“CUSTOMER SATISFACTION TOWARDS POST OFFICE SAVINGS SCHEME: A STUDY WITH SPECIAL REFERENCE TO PALA MUNICIPALITY”** dissertation under the Guidance of Ms. SHAFEENA BASHEER Lecturer, Department of Commerce.

He is permitted to submit this dissertation to the University.

Ms. SHAFEENA BASHEER

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16/5/2022

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

*Dissertation submitted to the*

*Mahatma Gandhi University*

*In the partial fulfillment of the requirement for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

ROSMY KURIAN

(Reg. No: 190021055705)

Under the supervision of

**MS.SHAFEENA BASHEER**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

March 2022



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Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that ROSMY KURIAN has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“THE IMPACT OF COVID-19 ON CONSUMER'S BUYING BEAVIOUR WITH SPECIAL REFERENCE TO ERATTUPETTA MUNICIPALITY”** dissertation under the Guidance of Ms.SHAFEENA BASHEER Lecturer, Department of Commerce. She is permitted to submit this dissertation to the University.

Ms. SHAFEENA BASHEER

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-22

**A STUDY ON ROLE AND IMPORTANT OF  
MOBILE BANKING WITH SPECIAL  
REFERENCE TO MELUKAVU GRAMA  
PANCHAYATH**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

SAHEER PM

(Reg. No: 190021055706)

Under the Supervision of

**Smt. TINTUMOL KURIACHEN M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022

**HENRY BAKER COLLEGE, MELUKAVU**

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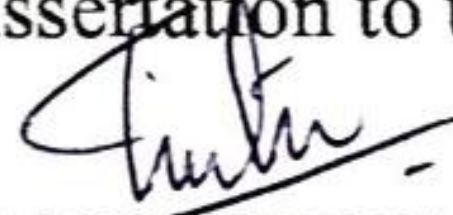
Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

**CERTIFICATE**

This is to certify that SAHEER P M has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled  
**“ A STUDY ON ROLE AND INCREASING IMPORTANT OF MOBILE BANKING WITH SPECIAL REFERENCE TO MELUKAVU GRAMA PANCHAYATH ”**dissertation under the Guidance of Ms.TINTUMOL KURIACHEN Lecturer, Department of Commerce. He is permitted to submit thisdissertation to the University.



**Ms. TINTUMOL KURIACHEN M.com,NET**

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16-5-2022

**A STUDY ON PROBLEMS AND PROSPECTS OF TOURISM AT  
PANCHALIMEDU**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

**SALSABEEL RASHEED**  
(Reg. No: 190021055707)

Under the Supervision of

**Smt. NIMMY RAJAN M.com, NET**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU  
March 2022**

## HENRY BAKER COLLEGE

(Affiliated to Mahatma Gandhi University, Kottayam,)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbeprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that **SALSABEEL RASHEED** has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the dissertation under the Guidance of **Ms. NIMMY RAJAN** Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.



**Ms. NIMMY RAJAN M.com, NET**  
Lecturer, Department of Commerce  
HENRY BAKER COLLEGE MELUKAVU

PLACE : MELUKAVU

Date : 16-05-2022

**“A STUDY ON THE CONSUMER BEHAVIOR TOWARDS  
ONLINE SHOPPING WITH SPECIAL REFERENCE TO STUDENTS  
IN HENRY BAKER COLLEGE MELUKAVU”**

*Project Work*

*Submitted to the*

*Mahatma Gandhi University*

*In the Partial fulfillment of the requirements for the*

**DEGREE OF BACHELOR OF COMMERCE**

*Submitted by*

**SARANYA KB**

**(Reg.No:190021055708)**

Under the Supervision of

**Mrs.NIMMY RAJAN M.com,NET**

Lecturer,Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**



## HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN.686652

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### CERTIFICATE

This is to certify that SARANYA K B has undergone the B.Com Degree course of Henry Baker College Melukavu and has undertaken the Project entitled "A Study on the consumer behavior towards online shopping with special reference to students in Henry Baker College Melukavu" under the guidance of Mrs. NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this Project Report to the university.

*For*  
*Shafiq*

Mrs.NIMMY RAJAN M.com,NET  
Lecturer,Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16/05/2022

**IMPACT OF ELECTRONIC PAYMENT  
SYSTEM AMONG RETAIL SHOP  
CUSTOMER**

***WITH SPECIAL REFERENCE OF MEENACHIL TALUK***

*Dissertation Submitted to the*

*Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

**SHINU VS**

(Reg. No: 190021055709)

Under the Supervision of

**Smt.NIMMY RAJAN M.com, NET**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

March 2022



**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University, Kottayam.)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

=====

**CERTIFICATE**

This is to certify that SHINU VS has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled “ **IMPACT OF ELECTRONIC PAYMENT SYSTEM AMONG RETAIL SHOP CUSTOMER,WITH SPECIAL REFERENCE OF MEENACHIL TALUK**” dissertation under the Guidance of Ms.NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.

**Ms. NIMMY RAJAN M.com,NET**

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-2022.

**THE INFLUENCE OF SALE PROMOTION  
STRATEGIES ON PURCHASING BEHAVIOR OF  
CUSTOMER: A STUDY WITH SPECIAL  
REFERENCE TO THE SUPERMARKET PALA**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

SONU KS

(Reg. No: 190021055710)

Under the Supervision of

**Smt.SHAFEENA BASHEER M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022

**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University, Kottayam.)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

**CERTIFICATE**

This is to certify that SONU KS has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“THE INFLUENCE OF SALE PROMOTION STRATEGIES ON PURCHASING BEHAVIOR OF CUSTOMER: A STUDY WITH SPECIAL REFERENCE TO THE SUPERMARKET PALA”** dissertation under the Guidance of Ms.SHAFEENA BASHEER Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.



**Ms. SHAFEENA BASHEER M.com,NET**

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16/5/2022

**ROLE OF KUDUMBASHREE IN FINANCIAL INCLUSION WITH  
SPECIAL REFERENCE TO KADANAD PANCHAYATH**

*Dissertation Submitted to the  
Mahatma Gandhi University  
In the Partial fulfillment of the requirements for the*

**BACHELOR OF COMMERCE**

*Submitted by*

**SOUMYA SHAJAN  
(Reg.No: 190021055711)**

*Under the Supervision of*

**NIMMY RAJAN  
Assistant Professor**



**BACHELOR OF COMMERCE**

**COMPUTER APPLICATION**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**



# HENRY BAKER COLLEGE MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN :686652

Email: [hbcprincipal@gmail.com](mailto:hbcprincipal@gmail.com) Website: [www.henrybakercollege.edu.in](http://www.henrybakercollege.edu.in)

## CERTIFICATE

*This is to certify that MS. SOUMYA SHAJAN has undergone the B.Com. Degree Course at Henry Baker College, Melukavu and has undertaken the dissertation under the Guidance of NIMMY RAJAN, Assistant Professor, Bachelor of Commerce. She is permitted to submit this dissertation to the University.*

**NIMMYRAJAN**  
Head of the Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16/05/2022

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

*Dissertation submitted to the  
Mahatma Gandhi University*

*In the partial fulfillment of the requirement for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

**SREEJITH SASIKUMAR**

(Reg. No: 190021055712)

Under the supervision of

**MS.SHAFEENA BASHEER**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022



**HENRY BAKER COLLEGE, MELUKAVU**  
(Affiliated to Mahatma Gandhi University, Kottayam,)  
Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652  
Email: hbcprincipal@gmail.com. Website: www.henrybakercollege.edu.in

## CERTIFICATE

This is to certify that SREEJITH SASIKUMAR has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“THE IMPACT OF COVID-19 ON CONSUMER’S BUYING BEAVIOUR WITH SPECIAL REFERENCE TO ERATTUPETTA MUNICIPALITY”** dissertation under the

Guidance of Ms.SHAFEENA BASHEER Lecturer, Department of Commerce.

She is permitted to submit this dissertation to the University.

Ms. SHAFEENA BASHEER  
Lecturer, Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-2022.

**IMPACT OF ELECTRONIC PAYMENT  
SYSTEM AMONG RETAIL SHOP  
CUSTOMER**

***WITH SPECIAL REFERENCE OF MEENACHIL TALUK***

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

**TONY GEORGE**

(Reg. No: 190021055713)

Under the Supervision of

**Smt.NIMMY RAJAN M.com, NET**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

March 2022



**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University, Kottayam,)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

**CERTIFICATE**

This is to certify that TONY GEORGE has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled “ **IMPACT OF ELECTRONIC PAYMENT SYSTEM AMONG RETAIL SHOP CUSTOMER,WITH SPECIAL REFERENCE OF MEENACHIL TALUK**” dissertation under the Guidance of Ms.NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.

**Ms. NIMMY RAJAN M.com,NET**

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16 - 5 - 2022

**“A STUDY ON THE CONSUMER BEHAVIOUR OF  
HOUSEHOLD IN THE CONTEXT OF COVID-19”**

*Project Work  
Submitted to the  
Mahatma Gandhi University*

*In the fulfilment of the requirements for the*  
**DEGREE OF BACHELOR OF COMMERCE**

**Submitted by**

**VISHNU VIJAYAN**

**(Reg. No. :190021055714)**

Under the Supervision of  
**Smt. TINTUMOL KURIACHEN M.com, NET**  
**Lecturer, Department of Commerce**



**DEPARTMENT OF COMMERCE  
COMPUTER APPLICATION  
HENRY BAKER COLLEGE, MELUKAVU  
MARCH 2022**



DEPARTMENT OF COMMERCE B.COM COMPUTER

APPLICATION

**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University,  
Kottayam ,Kerala,India)

Melukavumattom P.O,Kottayam(Dist.),Kerala,India PIN.686652

=====

**CERTIFICATE**

This is to certify that **VISHNU VIJAYAN** has undergone the B.com Degree course at Henry Baker College Melukavu and has under taken the project entitled "A STUDY ON THE CONSUMER BEHAVIOUR OF HOUSEHOLD IN THE CONTEXT OF COVID-19" under the Guidance of Ms.TINTUMOL KURIACHEN , Department of Commerce .She is permitted to submit this project report to the University.

**Ms.TINTUMOL KURIACHEN , M.com, NET**

Lecturer, Department of Commerce

B.Com Computer Application

Henry Baker College,Melukavu

Place:Melukavu

Date: 16-05-2022

**ROLE OF KUDUMBASHREE IN FINANCIAL INCLUSION WITH  
SPECIAL REFERENCE TO KADANAD PANCHAYATH”**

*Dissertation Submitted to the  
Mahatma Gandhi University  
In the Partial fulfillment of the requirements for the*

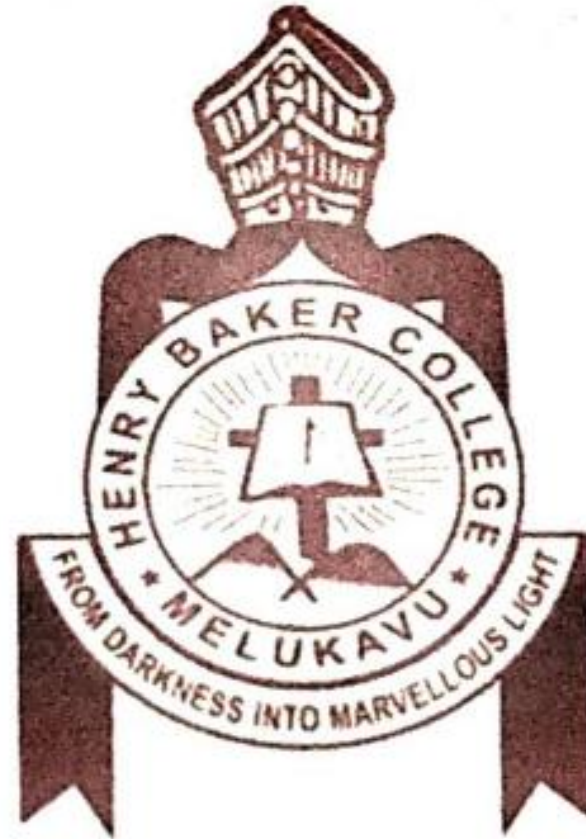
**BACHELOR OF COMMERCE**

*Submitted by*

**VISHNUPRIYA A V  
(Reg.No: 190021055715)**

*Under the Supervision of*

**NIMMY RAJAN  
Assistant Professor**



**BACHELOR OF COMMERCE**

**COMPUTER APPLICATION**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**



Ph.04822219014

# HENRY BAKER COLLEGE MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN : 686652

Email: [hbcprincipal@gmail.com](mailto:hbcprincipal@gmail.com) Website: [www.henrybakercollege.edu.in](http://www.henrybakercollege.edu.in)

## CERTIFICATE

*This is to certify that MS. VISHNUPRIYA A V has undergone the B.Com. Degree Course at Henry Baker College, Melukavu and has undertaken the dissertation under the Guidance of NIMMY RAJAN, Assistant Professor, Bachelor of Commerce. She is permitted to submit this dissertation to the University.*

**NIMMYRAJAN**  
Head of the Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-2022

**A STUDY ON PROBLEMS AND PROSPECTS OF TOURISM AT  
PANCHALIMEDU**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

**VYSHNAMI B NAIR**  
(Reg. No: 190021055716)

Under the Supervision of

**Smt. NIMMY RAJAN M.com, NET**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU  
March 2022**

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(Affiliated to Mahatma Gandhi University, Kottayam,)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

=====

## CERTIFICATE

This is to certify that **VYSHNAMI B NAIR** has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the dissertation under the Guidance of **Ms.NIMMY RAJAN** Lecturer, Department of Commerce.He is permitted to submit this dissertation to the University.



**Ms. NIMMY RAJAN M.com,NET**  
Lecturer, Department of Commerce  
HENRY BAKER COLLEGE MELUKAVU

PLACE : MELUKAVU

Date : 16/05/2022

**“A STUDY ON THE CONSUMER BEHAVIOUR OF  
HOUSEHOLD IN THE CONTEXT OF COVID-19”**

*Project Work  
Submitted to the  
Mahatma Gandhi University*

*In the fulfilment of the requirements for the*  
**DEGREE OF BACHELOR OF COMMERCE**

**Submitted by**

**AJESH V.S**

**(Reg. No. :190021055687)**

Under the Supervision of  
**Smt. TINTUMOL KURIACHEN M.com, NET**  
**Lecturer, Department of Commerce**



**DEPARTMENT OF COMMERCE  
COMPUTER APPLICATION  
HENRY BAKER COLLEGE, MELUKAVU  
MARCH 2022**



**DEPARTMENT OF COMMERCE B.COM COMPUTER**

**APPLICATION**

**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University,  
Kottayam ,Kerala,India)

Melukavumattom P.O,Kottayam(Dist.),Kerala,India PIN.686652

**CERTIFICATE**

This is to certify that **AJESH V.S** has undergone the B.com Degree course at Henry Baker College Melukavu and has under taken the project entitled "**A STUDY ON THE CONSUMER BEHAVIOUR OF HOUSEHOLD IN THE CONTEXT OF COVID-19**" under the Guidance of Ms.TINTUMOL KURIACHEN , Department of Commerce .She is permitted to submit this project report to the University.

**Ms.TINTUMOL KURIACHEN , M.com, NET**

Lecturer, Department of Commerce

B.Com Computer Application

Henry Baker College,Melukavu

Place:Melukavu

Date: 16/05/2022

**“A STUDY ON THE CONSUMER BEHAVIOUR OF  
HOUSEHOLD IN THE CONTEXT OF COVID-19”**

*Project Work  
Submitted to the  
Mahatma Gandhi University*

*In the fulfilment of the requirements for the*  
**DEGREE OF BACHELOR OF COMMERCE**

**Submitted by**

**AKHIL V.H**

**(Reg. No. :190021055688)**

Under the Supervision of  
**Smt. TINTUMOL KURIACHEN M.com, NET**  
**Lecturer, Department of Commerce**



**DEPARTMENT OF COMMERCE  
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HENRY BAKER COLLEGE, MELUKAVU  
MARCH 2022**



DEPARTMENT OF COMMERCE B.COM COMPUTER

APPLICATION

**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University,  
Kottayam ,Kerala,India)

Melukavumattom P.O,Kottayam(Dist.),Kerala,India PIN.686652

**CERTIFICATE**

This is to certify that **AKHIL V.H** has undergone the B.com Degree course at Henry Baker College Melukavu and has under taken the project entitled "**A STUDY ON THE CONSUMER BEHAVIOUR OF HOUSEHOLD IN THE CONTEXT OF COVID-19**" under the Guidance of Ms.TINTUMOL KURIACHEN , Department of Commerce .She is permitted to submit this project report to the University.

**Ms.TINTUMOL KURIACHEN , M.com, NET**

Lecturer, Department of Commerce

B.Com Computer Application

Henry Baker College,Melukavu

Place:Melukavu

Date: 16/5/2022

**A STUDY ON CUSTOMER PERCEPTION ABOUT LIFE  
INSURANCE POLICY WITH SPECIAL REFERENCE TO  
MELUKAVU GRAMA PANCHAYATH**

*Dissertation Submitted to the  
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*In the Partial fulfilment of the requirements for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

**ANANTHAKRISHNAN A**

(Reg. No: 190021055689)

Under the Supervision of

**Smt.TINTUMOL KURIACHEN M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022

## HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam,)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

=====

### CERTIFICATE

This is to certify that ANANTHAKRISHNAN A has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the dissertation under the Guidance of Ms.TINTUMOL KURIACHEN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.



Ms. TINTUMOL KURIACHEN M.com,NET

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16/5/2022

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

*Dissertation submitted to the  
Mahatma Gandhi University*

*In the partial fulfillment of the requirement for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

ATHUL B NAIR

(Reg. No: 190021055691)

Under the supervision of

**MS.SHAFEENA BASHEER**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022



## HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam,  
Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that ATHUL B NAIR has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“THE IMPACT OF COVID-19 ON CONSUMER’S BUYING BEAVIOUR WITH SPECIAL REFERENCE TO ERATTUPETTA MUNICIPALITY”** dissertation under the Guidance of Ms.SHAFEENA BASHEER Lecturer, Department of Commerce.

She is permitted to submit this dissertation to the University.

Ms. SHAFEENA BASHEER

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date: 16-5-2022

**CUSTOMER SATISFACTION TOWARDS POST  
OFFICE SAVINGS SCHEME:A STUDY WITH  
SPECIAL REFERENCE TO PALA  
MUNCIPALITY**

*Dissertation submitted to the  
Mahatma Gandhi University*

*In the partial fulfillment of the requirement for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

GAYATHRI MOHAN

(Reg. No: 190021055692)

Under the supervision of

**SM.SHAFEENA BASHEER**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022



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Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that GAYATHRI MOHAN has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled **“CUSTOMER SATISFACTION TOWARDS POST OFFICE SAVINGS SCHEME: A STUDY WITH SPECIAL REFERENCE TO PALA MUNICIPALITY”** dissertation under the Guidance of Ms. SHAFEENA BASHEER Lecturer, Department of Commerce.

He is permitted to submit this dissertation to the University

Ms. SHAFEENA BASHEER

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date:

**IMPACT OF ELECTRONIC PAYMENT  
SYSTEM AMONG RETAIL SHOP  
CUSTOMER**

***WITH SPECIAL REFERENCE OF MEENACHIL TALUK***

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the*

**DEGREE OF BACHLOR OF COMMERCE**

Submitted by

**GOPIKA SUNIL**

(Reg. No: 190021055693)

Under the Supervision of

**Smt.NIMMY RAJAN M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022



## HENRY BAKER COLLEGE, MELUKAVU

(Affiliated to Mahatma Gandhi University, Kottayam,)


Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

### CERTIFICATE

This is to certify that GOPIKA SUNIL has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled “ **IMPACT OF ELECTRONIC PAYMENT SYSTEM AMONG RETAIL SHOP CUSTOMER, WITH SPECIAL REFERENCE OF MEENACHIL TALUK**” dissertation under the Guidance of Ms. NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.

  
Ms. NIMMY RAJAN M.com, NET  
Lecturer, Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date:

**A STUDY ON PROBLEMS AND PROSPECTS OF TOURISM AT  
PANCHALIMEDU**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the  
**DEGREE OF BACHLOR OF COMMERCE***

Submitted by

**IRSHAD K BIJILI**  
(Reg. No: 190021055695)

Under the Supervision of

**Smt. NIMMY RAJAN M.com, NET**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU  
March 2022**

**HENRY BAKER COLLEGE**

(Affiliated to Mahatma Gandhi University, Kottayam,  
Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email:hbcprincipal@gmail.com.

Website:www.henrybakercollege.edu.in

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**CERTIFICATE**

This is to certify that **IRSHAD K BIJILI** has undergone the B.com Degree course at Henry Baker College,Melukavu and has under taken the dissertation under the Guidance of **Ms.NIMMY RAJAN** Lecturer, Department of Commerce.He is permitted to submit this dissertation to the University.

*For*  
*Nimmy*

**Ms. NIMMY RAJAN M.com,NET**  
Lecturer, Department of Commerce  
HENRY BAKER COLLEGE MELUKAVU

PLACE : MELUKAVU

DATE: 16/05/2022

**“A STUDY ON THE CONSUMER BEHAVIOR TOWARDS  
ONLINE SHOPPING WITH SPECIAL REFERENCE TO STUDENTS  
IN HENRY BAKER COLLEGE MELUKAVU”**

*Project Work*

*Submitted to the*

*Mahatma Gandhi University*

*In the Partial fulfillment of the requirements for the*

**DEGREE OF BACHELOR OF COMMERCE**

*Submitted by*

**JITHU CS**

(Reg. No: 190021055697)

Under the Supervision of

**Mrs.NIMMY RAJAN**

Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE**

**B.COM COMPUTER APPLICATION**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**

DEPARTMENT OF COMMERCE, B.COM COPUTER APPLICATION



**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN.686652

---

**CERTIFICATE**

This is to certify that JITHU C S has undergone the B.Com Degree course of Henry Baker College Melukavu and has undertaken the Project entitled "A STUDY ON THE CONSUMER BEHAVIOR TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO STUDENTS IN HENRY BAKER COLLEGE MELUKAVU" under the guidance of Mrs. NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this Project Report to the university.

  
**Mrs. NIMMY RAJAN**  
Lecturer Department of Commerce

B.Com Computer Application

Henry Baker College, Melukavu

Place: Melukavu

Date: 16/5/2022

**ROLE OF KUDUMBASHREE IN FINANCIAL INCLUSION WITH  
SPECIAL REFERENCE TO KADANAD PANCHAYATH"**

*Dissertation Submitted to the  
Mahatma Gandhi University  
In the Partial fulfillment of the requirements for the*

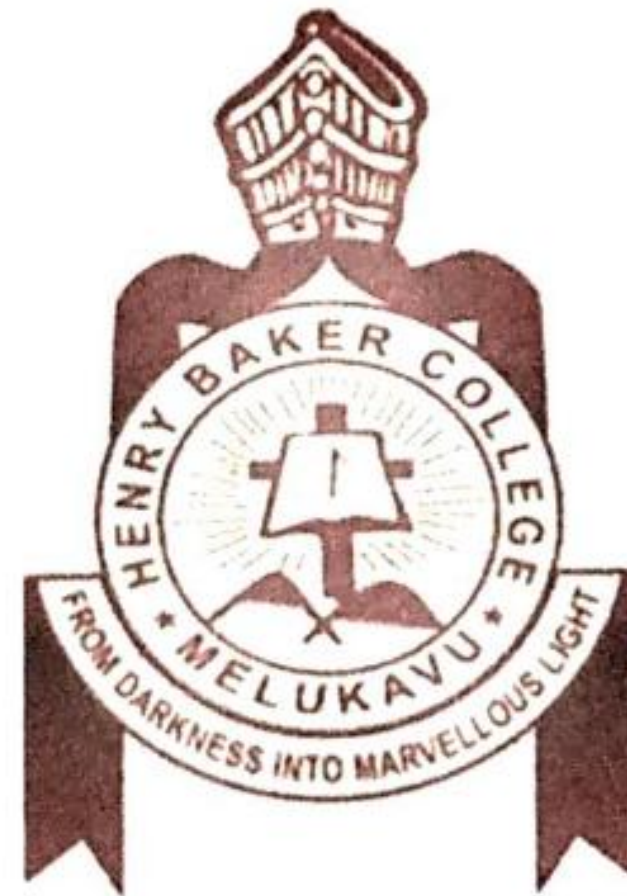
**BACHELOR OF COMMERCE**

*Submitted by*

**JOSEMY JOSE  
(Reg.No: 190021055699)**

*Under the Supervision of*

**NIMMY RAJAN  
Assistant Professor**



**BACHELOR OF COMMERCE**

**COMPUTER APPLICATION**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**

Ph.04822219014



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(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN :686652

Email: [hbcprincipal@gmail.com](mailto:hbcprincipal@gmail.com) Website: [www.henrybakercollege.edu.in](http://www.henrybakercollege.edu.in)

### CERTIFICATE

*This is to certify that MS. JOSEMY JOSE has undergone the B.Com. Degree Course at Henry Baker College, Melukavu and has undertaken the dissertation under the Guidance of NIMMY RAJAN, Assistant Professor, Bachelor of Commerce. She is permitted to submit this dissertation to the University.*

**NIMMYRAJAN**  
Head of the Department of Commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16-05-2022.

**THE INFLUENCE OF SALES PROMOTION STRATEGIES ON PURCHASING  
BEHAVIOUR OF CUSTOMER: A STUDY WITH SPECIAL REFERENCE TO  
SUPERMARKETS IN PALA**

*Project Report submitted to the*

*Mahatma Gandhi University*

*in the partial fulfillment of the requirements for the*

**BACHELOR OF COMMERCE**

Submitted by

**Ms. JOSNA JOSEKUTTY**

(Reg. No: 190021055700)

Under the Supervision of

**Ms. SHAFEENA BASHEER**

lecturer, department of commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

**March 2022**



**HENRY BAKER COLLEGE, MELUKAVU**  
(Affiliated to Mahatma Gandhi University, Kottayam,)  
Melukavumattom P.O, Kottayam (Dist.), Kerala PIN 686 652

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## **CERTIFICATE**

This is to certify that this Project Work entitled **"THE INFLUENCE OF SALES PROMOTION STRATEGIES ON PURCHASING BEHAVIOUR OF CUSTOMER: A STUDY WITH SPECIAL REFERNCE TO SUPERMARKETS IN PALA "** is a bonafide work carried out by **Ms. Josna Josekutty** under my supervision and guidance. She is permitted to submit the Project Report to the Mahatma Gandhi University for the award of bachelor of commerce .

**Ms. SHAFEENA BASHEER**

Lecturer department of commerce  
Henry Baker College Melukavu

Place: Melukavu

Date: 16/5/22

**A STUDY ON ROLE AND IMPORTANT OF  
MOBILE BANKING WITH SPECIAL  
REFERENCE TO MELUKAVU GRAMA  
PANCHAYATH**

*Dissertation Submitted to the  
Mahatma Gandhi University*

*In the Partial fulfilment of the requirements for the  
DEGREE OF BACHLOR OF COMMERCE*

Submitted by

JYOTHIKA JOHNY

(Reg. No: 190021055701)

Under the Supervision of

**Smt.TINTUMOL KURIACHEN M.com, NET**  
Lecturer, Department of Commerce



**DEPARTMENT OF COMMERCE  
HENRY BAKER COLLEGE, MELUKAVU**

March 2022

**HENRY BAKER COLLEGE, MELUKAVU**

(Affiliated to Mahatma Gandhi University, Kottayam,)

Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN686652

Email: hbcprincipal@gmail.com.

Website: www.henrybakercollege.edu.in

**CERTIFICATE**

This is to certify that JYOTHIKA JOHNY has undergone the B.com Degree course at Henry Baker College, Melukavu and has under taken the project entitled “ **A STUDY ON ROLE AND INCREASING IMPORTANT OF MOBILE BANKING WITH SPECIAL REFERENCE TO MELUKAVU GRAMA PANCHAYATH** ”dissertation under the Guidance of Ms.TINTUMOL KURIACHEN Lecturer, Department of Commerce. He is permitted to submit this dissertation to the University.

  
Ms. TINTUMOL KURIACHEN M.com,NET

Lecturer, Department of Commerce

Henry Baker College Melukavu

Place: Melukavu

Date:

**“A STUDY ON THE CONSUMER BEHAVIOR TOWARDS  
ONLINE SHOPPING WITH SPECIAL REFERENCE TO STUDENTS  
IN HENRY BAKER COLLEGE MELUKAVU”**

*Project Work*

*Submitted to the*

*Mahatma Gandhi University*

*In the Partial fulfillment of the requirements for the*

**DEGREE OF BACHELOR OF COMMERCE**

*Submitted by*

**NISAMUDHEEN T S**

(Reg.No:190021055702)

Under the Supervision of

**Mrs.NIMMY RAJAN M.com,NET**

Lecturer,Department of Commerce



**DEPARTMENT OF COMMERCE**

**HENRY BAKER COLLEGE, MELUKAVU**

**MARCH 2022**



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(Affiliated to Mahatma Gandhi University, Kottayam, Kerala, India)  
Melukavumattom P.O, Kottayam (Dist.), Kerala, India PIN.686652

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## **CERTIFICATE**

This is to certify that NISAMUDHEEN T S has undergone the B.Com Degree course of Henry Baker College Melukavu and has undertaken the Project entitled "A Study on the consumer behavior towards online shopping with special reference to students in Henry Baker College Melukavu" under the guidance of Mrs. NIMMY RAJAN Lecturer, Department of Commerce. He is permitted to submit this Project Report to the university.

**Mrs.NIMMY RAJAN M.com,NET**  
**Lecturer,Department of Commerce**  
Henry Baker College Melukavu

Place: Melukavu

Date: 16-5-2022