

**“A STUDY ON FACTORS AFFECTING BID PRICE OF  
MEDIUM AND SHORT TERM CHIT FUNDS WITH SPECIAL  
REFERENCE TO CORPORATE CHIT FUNDS IN THRISSUR  
DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfilment of the requirements for the award of the degree of

**MASTER OF COMMERCE**

Submitted by

**ADHILA PONKUZHI ADUL AZEEZ**

**(REG NO CCAVMCM001)**

Under the guidance of

**Asst. Prof. P A VARGHESE**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2023**

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"A STUDY ON FACTORS AFFECTING BID PRICE OF MEDIUM AND SHORT TERM CHIT FUNDS WITH SPECIAL REFERENCE TO CORPORATE CHIT FUNDS IN THRISSUR DISTRICT" Project report submitted to CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA In partial fulfilment of the requirements for the award of the degree of MASTER OF COMMERCE Submitted by ADHILA PONKUZHI ADUL AZEEZ (REG NO CCAVMCM001) Under the guidance of Asst. Prof. P A VARGHESE POST GRADUATE DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA UNIVERSITY OF CALICUT MARCH 2023

CERTIFICATE This is to certify that the project entitled "A STUDY ON FACTORS AFFECTING BID PRICE OF MEDIUM AND SHORT TERM CHIT FUNDS WITH SPECIAL REFERENCE TO CORPORATE CHIT FUNDS IN THRISSUR DISTRICT" by Mrs.Adhila Ponakuzhi Abdul Azeez is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce. Dr. JOSHEENA JOSE Asst. Prof. P A VARGHESE (Head Of The Department) (Project Guide)

DECLARATION I, ADHILA PONAKUZHI ABDUL AZEEZ, hereby declare that the bona-fide record of "A STUDY ON FACTORS AFFECTING BID PRICE OF MEDIUM AND SHORT TERM CHIT FUNDS WITH SPECIAL REFERENCE TO CORPORATE CHIT FUNDS IN THRISSUR DISTRICT" done in partial fulfillment of the M. Com degree program of Calicut University under the guidance of Asst. Prof. P A VARGHESE, PG & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda. I also declare that the project has not formed the basis of reward of any degree or any other similar title to any other University. Place : Irinjalakuda ADHILA PONAKUZHI ABDUL AZEEZ Date :

ACKNOWLEDGEMENT First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time. I wish to express my profound gratitude and heart-felt thanks to our Principal Fr. Dr. Jolly Andrews CMI for his encouragement and for giving me permission for the study. I am thankful to Dr. Josheena Jose, our HOD and my Project Guide Asst. Prof. P A Varghese without whose guidance and encouragement, I could not have completed my Project work. In spite of his busy schedule, he spared some of his precious time to me for this work. His moral support is the foundation of this Project. Thank you, for all the help and guidance. I'm also thankful to the other faculties of the department for their valuable advices and co- operation, rendered for the successful completion of my project. I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation. I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully. Place: Irinjalakuda ADHILA PONAKUZHI ABDUL AZEEZ Date:

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by Mrs. Adhila Ponakuzhi Abdul Azeez is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce.

**Dr. JOSHEENA JOSE**

**(Head Of The Department)**

**Asst. Prof. P A VARGHESE**

**(Project Guide)**

## **DECLARATION**

I, ADHILA PONAKUZHI ABDUL AZEEZ, hereby declare that the bona-fide record of **“A STUDY ON FACTORS AFFECTING BID PRICE OF MEDIUM AND SHORT TERM CHIT FUNDS WITH SPECIAL REFERENCE TO CORPORATE CHIT FUNDS IN THRISSUR DISTRICT”** done in partial fulfillment of the M. Com degree program of Calicut University under the guidance of Asst. Prof. P A VARGHESE, PG & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda.

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Date :

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Place: Irinjalakuda

ADHILA PONAKUZHI ABDUL AZEEZ

Date:

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**“WORK LIFE BALANCE AMONG COLLEGE TEACHERS  
AT SPECIAL REFERENCE TO ST.THOMAS COLLEGE  
THRISSUR”**

Project Report submitted to

**CHRIST COLLEGE(AUTONOMOUS),IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**AJITH JOHN (CCAVMCM002)**

Under the supervision of

**Ms. SHINE PAUL**



**POST GRADUATE&RESEARCH DEPARTMENT OF  
COMMERCE CHRIST COLLEGE  
(AUTONOMOUS), IRINJALAKUDA  
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"WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.THOMAS COLLEGE THRISSUR" Project Report submitted to CHRIST COLLEGE(AUTONOMOUS),IRINJALAKUDA In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by AJITH JOHN (CCAVMCM002) Under the supervision of Ms. SHINE PAUL POST GRADUATE&RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023

CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA POSTGRADUATE&RESEARCH DEPARTMENT OF COMMERCE CERTIFICATE This is to certify that the project report entitled "WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.THOMAS COLLEGE THRISSUR" is a bonafide record of project done by AJITH JOHN, Reg No. CCAVMCM002 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of MASTER OF COMMERCE. Dr JOSHEENA JOSE Ms SHINE PAUL (Head of the department) (Project guide) DECLARATION I, AJITH JOHN, hereby declare that the project work entitled "WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.THOMAS COLLEGE THRISSUR" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Ms. SHINE PAUL Assistant Professor, Post Graduate& Research Department of Commerce, Christ College, Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. Place: Irinjalakuda AJITH JOHN Date: CCAVMCM002

ACKNOWLEDGEMENT I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance. Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully. I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing various facilities. I am thankful to Dr Josheena Jose,our HOD for providing proper help and encouragement in the preparation of this report. I express my sincere gratitude to Ms. Shine paul, Assistant Professor, whose guidance and support throughout the training period helped me to complete this work successfully. I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard. I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation. I express my sincere thanks to my friends and family for their support in completing this report successfully. Place: Irinjalakuda AJITH JOHN Date:

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**Dr JOSHEENA JOSE**  
(Head of the department)

**Ms SHINE PAUL**  
(Project guide)

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**Place: Irinjalakuda**

**AJITH JOHN**

**Date:**

**CCAVMCM002**

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**AJITH JOHN**

**Date:**



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**“CONSUMER PERCEPTION TOWARDS GREENWASHING IN  
COSMETICS INDUSTRY WITH SPECIAL REFERENCE TO CHRIST  
COLLEGE (AUTONOMOUS) IRINJALAKUDA”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**AMRITHA M**

**(CCAVMCM003)**

Under the supervision of

**Asst Prof. MUVISH K M**



**PG & RESEARCH DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS),**












**IRINJALAKUDA**

**MARCH 2023**

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## Entire Document

"CONSUMER PERCEPTION TOWARDS GREENWASHING IN COSMETICS INDUSTRY WITH SPECIAL REFERENCE TO CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA"

## **CERTIFICATE**

This is to certify that the project report entitled “CONSUMER PERCEPTION TOWARDS GREENWASHING IN COSMETICS INDUSTRY WITH SPECIAL REFERENCE TO CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA” is a bonafide record of project done by AMRITHA M Reg No. CCAVMCM003 under my guidance and supervision in partial fulfilment of the requirement for the award of the post graduate degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Dr. Josheena Jose**  
**Head of the department**

**Asst prof. Muvish K M**  
**Guide**

## **DECLARATION**

I, AMRITHA M hereby declare that the project work entitled “CONSUMER PERCEPTION TOWARDS GREENWASHING IN COSMETICS INDUSTRY WITH SPECIAL REFERENCE TO CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. MUVISH K M Assistant Professor, Department of Commerce, Christ College, Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: Irinjalakuda**

**Date:**

**AMRITHA M**

**CCAVMCM003**

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Place: Irinjalakuda

AMRITHA M

Date:



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**“AN EMPIRICAL INVESTIGATION ON MACROECONOMIC  
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**Project report submitted to**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

**In partial fulfillment of the requirements for the award of the degree  
of**

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**Submitted by**

**ANJALY P D**

**Reg No: CCAVMCMOO4**

**Under the guidance of**

**Dr. TOM JACOB**



**RESEARCH AND PG DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**















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## **CERTIFICATE**

This is to certify that the project entitled “AN EMPIRICAL INVESTIGATION ON MACROECONOMIC VARIABLES AFFECTING SHANGHAI STOCK EXCHANGE” by Ms. ANJALY P D is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce.

Dr. JOSHEENA JOSE  
(HOD of Commerce)

Dr. TOM JACOB  
(Project guide)



## **DECLARATION**

I, ANJALY P D, hereby declare that the bona-fide record of “AN EMPIRICAL INVESTIGATION ON MACROECONOMIC VARIABLES AFFECTING SHANGHAI STOCK EXCHANGE” done in partial fulfillment of the M.Com degree program of Calicut University under the guidance of Dr. TOM JACOB, Research and Post Graduate Department of Commerce, Christ College (Autonomous), Irinjalakuda.

I also declare that the project has not formed the basis of reward of any Degree or any other similar title to any other university.

Place: Irinjalakuda

Ms. ANJALY P D

Date:

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First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

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Place: Irinjalakuda

Ms. ANJALY P D

Date:

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**“EFFECT OF STORE ATMOSPHERE ON THE CONSUMER  
PURCHASE INTENTIONS AMONG THE STAFFS AND STUDENTS  
OF CHRIST COLLEGE AUTONOMOUS IRINJALAKUDA”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

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

**Master of Commerce**

Submitted by **ARYA ASHOK**  
(Reg. No: CCAVMCM005)

Under the guidance of

**Mr. JEBIN K DAVIS**




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CHAPTER 1 : INTRODUCTION

1.1.1 INTRODUCTION When choosing a store in the past, shoppers were primarily concerned with the features or aspects of the goods. Consumers today demand more advantageous features while choosing retail stores for their purchases. One of the things that is often wanted in retail chain locations is a welcoming atmosphere. The impact of retail environment on the success of a store cannot be disregarded (Turley & Milliman, 2000). Retail chains are progressively replacing modest conventional stores. Compared to conventional merchants, the retail chain industry has been more successful. Is ascribed to comfort, variety of products, enormous size, and affordable costs. The

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term “atmosphere” is used to describe our feelings regarding the shopping experience that are unseen (Milliman, 1986). “The design of the major retail chain outlet that produces certain emotional impacts on the buyer that boosts his purchasing probability,”

according to the impact of the store’s atmosphere on customer behaviour has been noted by a number of researchers (Russell & Mehrabian, 1978), but there hasn’t been much empirical research on this topic (Zeynep & Nilgun, 2011). In earlier studies, the scope of consumer studies was limited (Areni & Bitner (1992); Kim (1994). Numerous studies were carried out, but they each concentrated on a single atmospheric variable. Moment while leaving others. Although in fact a variety of environment cues work together to influence consumer behaviour(2011) Zeynep and Nilgu Bitner (1992); Kim (1994). Numerous studies were carried out, but they each concentrated on a single atmospheric variable. moment while leaving others. Although in fact a variety of environment cues work together to influence consumer behaviour(2011) Zeynep and Nilgun. Therefore, the goal of

## **CERTIFICATE**

This is to certify that the project entitled “EFFECT OF STORE ATMOSPHERE ON CONSUMER PURCHASE INTENTIONS AMONG THE STAFFS AND STUDENTS OF CHRIST COLLEGE AUTONOMOUS IRINJALAKUDA” by Ms. Arya Ashok is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree in Master of Commerce.

Dr JOSHEENA JOSE  
Head Of Department

JEBIN K DAVIS



## **DECLARATION**

I, Arya Ashok, hereby declare that the bona-fide record of “EFFECT OF STORE ATMOSPHERE ON CONSUMER PURCHASE INTENTION AMONG THE STAFFS AND STUDENTS OF CHRIST COLLEGE AUTONOMOUS IRINJALAKUDA” done in partial fulfillment of the M. Com degree program of Calicut University under the guidance of Mr.JEBIN K DAVIS, PG and Research Department of Christ College Autonomous Irinjalakuda.

I also declare that the project has not formed the basis of reward of any degree or any other similar title to any other University.

PLACE : Irinjalakuda  
DATE :

ARYA ASHOK

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Fr. Dr. Jolly Andrews CMI for his encouragement and for giving me permission for the study.

I am thankful to Dr. Josheena Jose, our HOD and Mr Jebin K Davis, my Project Guide without whose guidance and encouragement, I could not have completed my Project work. In spite of his busy schedule, he spared some of his precious time to me for this work. His moral support besides the scholarly guidance in research is the foundation of this Project. Thank you, for all the help and guidance. I'm also thankful to the other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I am sincerely thankful to the students and teachers of our college who helped me in getting data for analysis. Without their help it will be more difficult for me to get my questionnaire filled.

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Place: Irinjalakuda

Date:

Arya Ashok

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**“A STUDY OF AN ECONOMIC ANALYSIS OF  
HOUSEHOLD HEALTH EXPENDITURE AND HEALTH  
INSURANCE AWARENESS DURING CORONA  
PANDEMIC”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**ARYA C G**

**(CCAVMCM006)**

Under the supervision of

**Asst. Prof. MUVISH K M**



**PG AND RESEARCH DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

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**MARCH 2023**

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Project Report submitted to

CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA

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

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Submitted by ARYA C G (CCAVMCM006)

Under the supervision of

Asst. Prof. MUVISHKM

PG AND RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA UNIVERSITY OF CALICUT MARCH 2023

CHAPTER 1 INTRODUCTION

1.1 INTRODUCTION

Covid-19 due to disease and governmental-mandated social distance measures, has caused severe losses in several economies around the world. It is challenging to predict the severity and length of the economic crisis that the pandemic will have on specific households because there are many unknowns regarding the length of the crisis (i.e., the length of "stay-at-home" orders), the affected industries, and the post-

crisis consumption and recovery. National economies are anticipated to collapse as a result of widespread business closure, particularly in lower income areas, which would cause unemployment and poverty rates to skyrocket.

The baseline household with saving stakes less money out of its savings than the baseline household without savings. As withdrawals are not significantly correlated with having savings or having less savings than the median, this heterogeneous effect appears to be unrelated to the degree of savings. In the early weeks of the epidemic, households often want to hang onto their funds as much as possible, and those with prior savings habits are better able to do so. This is one argument that could be put out. A link between longer-term limited income-generating capacity and susceptibility has been suggested by the observation that households with outstanding loans at baseline look less able to preserve their income when the pandemic strikes. For examining how exogenous factors, such as the Covid-19 pandemic and subsequent policy responses, will affect household-related decision-making, activities, input choices, and outcomes, such as consumption patterns, time allocation, and health outcomes, the household economics framework is very useful. Although people appear to have a good handle on their financial situation, they are quite concerned about the risk to their and their family's physical health. As a result, people now more than ever consider health insurance to be important.

. A vital component is healthcare because it contributes to people's improvement and maintenance of their health. As a result, people are able to retain a higher quality of living by becoming more effective and productive while also boosting the economy. The core of the health system that has to be examined is how health care is supplied and how people and families make choices and access these facilities. Health status, the health infrastructure, and its financial components are of national importance in addition to the provision of medical facilities. The international welfare groups keep a close eye on things. Examining the state of health, health infrastructure, and health insurance is crucial a nation worldwide move towards universal health coverage.

1.2 STATEMENT OF THE PROBLEM

The three key areas that require government intervention are Medicaid, health care, and healthcare expenditure. These three characteristics are impacted by a variety of factors, which makes it difficult for households to get the most out of their health care budgets.

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**PG AND RESEARCH DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project report entitled “**A STUDY OF AN ECONOMIC ANALYSIS OF HOUSEHOLD HEALTH EXPENDITURE AND HEALTH INSURANCE AWARENESS DURING CORONA PANDEMIC**” is a bonafide record of project done by **ARYA C G**, Reg No. CCAVMCM006 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of **MASTER OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Prof. Josheena Jose**

**Co-ordinator**

**Asst. Prof. MUVISH K M**

**Project Guide**



## **DECLARATION**

I, ARYA C G, hereby declare that the project work entitled “**A STUDY OF AN ECONOMIC ANALYSIS OF HOUSEHOLD HEALTH EXPENDITURE AND HEALTH INSURANCE AWARENESS DURING CORONA PANDEMIC** ” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. MUVISH KM, Assistant Professor, PG and Research Department of Commerce, Christ College (Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: Irinjalakuda**

**ARYA C G**

**Date:**

**CCAVMCM006**

## ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college (Autonomous), Irinjalakuda for providing various facilities.

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**“CONSUMERS ATTITUDE ON YOUTUBE ADS  
AND ITS INFLUENCE ON BUYING  
INTENTION”**

Project Report submitted to  
**UNIVERSITY OF CALICUT**

*In partial fulfilment of the requirement for the award of the degree of*  
**MASTERS OF COMMERCE**

Submitted by

**AYANA P J**  
**(CCAVMCM008)**

Under the supervision of  
**Dr. ARUN BALAKRISHNAN M B**



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"CONSUMERS ATTITUDE ON YOUTUBE ADS AND ITS INFLUENCE

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my guidance and supervision in partial fulfillment of the requirement for the award of the degree in MASTERS OF COMMERCE

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Dr. JOSHEENA JOSE Dr. ARUN BALAKRISHNAN M B Head of Department Project Guide DECLARATION I, AYANA P J, hereby declare that the

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**Dr. JOSHEENA JOSE**

**Head of Department**

**Dr. ARUN BALAKRISHNAN M B**

**Project Guide**

## **DECLARATION**

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**Place: Irinjalakuda**

**AYANA P J**

**Date:**

**CCAVMCM008**

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**“A STUDY ON CUSTOMER SATISFACTION TOWARDS  
INDIA POST PAYMENTS BANK”**

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Submitted by

**DEEPTHI PP**

**(CCA VMCM009)**

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“A STUDY ON CUSTOMER SATISFACTION TOWARDS INDIA POST PAYMENTS BANK” Project Report submitted to UNIVERSITY OF CALICUT In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by DEEPTHI PP (CCAVMCM009) Under the supervision of Mr. RENSON JOHN RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023

CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA CALICUT UNIVERSITY DEPARTMENT OF COMMERCE CERTIFICATE This is to certify that the project report entitled “A STUDY ON CUSTOMER SATISFACTION TOWARDS INDIA POST PAYMENTS BANK” is a bonafide record of project done by DEEPTHI PP, Reg No. CCAVMCM009 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship. Dr JOSHEENA JOSE RENSON JOHN (Head of the department) ( Project guide)

DECLARATION I, DEEPTHI PP, hereby declare that the project work entitled “A STUDY ON CUSTOMER SATISFACTION TOWARDS INDIA POST PAYMENTS BANK” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. RENSON JOHN Assistant Professor, Research Department of Commerce, Christ College, Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute. Place: Irinjalakuda DEEPTHI PP Date: CCAVMCM009

ACKNOWLEDGEMENT I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance. Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully. I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing various facilities. I am thankful to Dr josheena jose, our HOD, for providing proper help and encouragement in the preparation of this report. I am thankful to PA Varghese , Class teacher for his cordial support, valuable information and guidance, which helped me in completing this task through various stages. I express my sincere gratitude to Mr. RENSON JOHN, Assistant Professor, whose guidance and support throughout the training period helped me to complete this work successfully. I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard. I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation. I express my sincere thanks to my friends and family for their support in completing this report successfully.

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**CHRIST COLLEGE (AUTONOMOUS),  
IRINJALAKUDA**

**CALICUT UNIVERSITY**



**DEPARTMENT OF COMMERCE  
CERTIFICATE**

This is to certify that the project report entitled “**A STUDY ON CUSTOMER SATISFACTION TOWARDS INDIA POST PAYMENTS BANK**” is a bonafide record of project done by **DEEPTHI PP**, Reg No. CCAVMCM009 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **MASTER OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Dr JOSHEENA JOSE**  
(Head of the department)

**RENSON JOHN**  
( Project guide)

## **DECLARATION**

I, DEEPTHI PP, hereby declare that the project work entitled “A STUDY ON CUSTOMER SATISFACTION TOWARDS INDIA POST PAYMENTS BANK ” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. RENSON JOHN Assistant Professor, Research Department of Commerce, Christ College, Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: Irinjalakuda**

**DEEPTHI PP**

**Date:**

**CCAVMCM009**

## **ACKNOWLEDGEMENT**

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

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**“THE IMPACT OF INFLATION, EXCHANGE RATE,  
FOREIGN DIRECT INVESTMENT AND TRADE OPENNESS ON  
ECONOMIC GROWTH OF PAKISTAN”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**DELISHA BABU**

**(CCAVMCM010)**

Under the supervision of

**Dr. TOM JACOB**



**PG AND RESEARCH DEPARTMENT OF COMMERCE  
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1.1 INTRODUCTION

## **CERTIFICATE**

This is to certify that the project report entitled “**THE IMPACT OF INFLATION, EXCHANGE RATE, FOREIGN DIRECT INVESTMENT AND TRADE OPENNESS ON ECONOMIC GROWTH OF PAKISTAN**” is a bonafide record of project done by **DELISHA BABU**, Reg No. CCAVMCM010 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **MASTER OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Dr. Josheena Jose**  
**(Head of the Department)**

**Dr. Tom Jacob**  
**(Project Guide)**

## **DECLARATION**

I, DELISHA BABU, hereby declare that the project work entitled “THE IMPACT OF INFLATION, EXCHANGE RATE, FOREIGN DIRECT INVESTMENT AND TRADE OPENNESS ON ECONOMIC GROWTH OF PAKISTAN” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Dr. Tom Jacob Assistant Professor, PG and Research Department of Commerce, Christ College, Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: Irinjalakuda**

**DELISHA BABU**

**Date:**

**CCAVMCM010**

## ACKNOWLEDGEMENT

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Place: Irinjalakuda

DELISHA BABU

Date:



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**“A STUDY ON BRAND PREFERENCE AND HEALTH  
ISSUES OCCURS AMONG YOUTH USING SOFT  
DRINKS”**

Project Report submitted to

**CHRIST COLLEGE(AUTONOMOUS),IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**ELIZABETH DAVID**

**(CCAVMCM011)**

Under the supervision of

**Mr. RENSON JOHN**











**RESEARCH DEPARTMENT OF  
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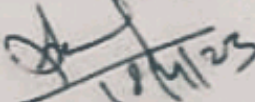
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CALICUT UNIVERSITY**



**RESEARCH DEPARTMENT OF  
COMMERCE  
CERTIFICATE**

This is to certify that the project report entitled “**A STUDY ON BRAND PREFERENCE AND HEALTH ISSUES OCCURS AMONG YOUTH USING SOFT DRINKS**” is a bona-fide record of project done by ELIZABETH DAVID, Reg No. CCAVMCM011 is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of commerce.

**Dr JOSHEENA JOSE**  
(Head of the department)

**Mr. RENSON JOHN**  
(Project guide)

## **DECLARATION**

I, ELIZABETH DAVID, hereby declare that the bona-fide record of **“A STUDY ON BRAND PREFERENCE AND HEALTH ISSUES OCCURS AMONG YOUTH USING SOFT DRINKS”** done in partial fulfillment of the M.Com degree program of Calicut University under the guidance of Renson John, PG and Research Department of Commerce, Christ College (Autonomous), Irinjalakuda.

I also declare that the project has not formed the basis of reward of any degree or any other similar title to any other University.

Place: Irinjalakuda

ELIZABETH DAVID

Date:

CCAVMCM011

## ACKNOWLEDGEMENT

First ,I praise and thank God Almighty who showers his plentiful blessing upon me who guide, shield and strengthen me all the time.

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Place: Irinjalakuda

ELIZABETH DAVID

Date:



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**“BRAND EVANGELISM OF LAKME PRODUCTS”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**GOPIKA G**

**(CCAVMCM012)**

Under the supervision of

**Dr. ARUN BALAKRISHNAN M B**



**PG & RESEARCH DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

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"BRAND EVANGELISM OF LAKME PRODUCTS" Project Report submitted to CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by GOPIKA G (CCAVMCM012)

Under the supervision of Dr. ARUN BALAKRISHNAN  
PG & RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023  
CERTIFICATE

This is to certify that the project report entitled "BRAND EVANGELISM OF LAKME PRODUCTS" is a bona-fide record of project done by GOPIKA G, Reg No. CCAVMCM012 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

DR. JOSHEENA JOSE DR. ARUNBALAKRISHNAN Head, dept. of commerce Project Guide

#### DECLARATION

I, GOPIKA G, hereby declare that the project work entitled "BRAND EVANGELISM OF LAKME PRODUCTS" is a record of independent and bona-fide project work carried out by me under the supervision and guidance of Dr. ARUN BALAKRISHNAN Assistant Professor, PG & Research Department of Commerce, Christ College (Autonomous) Irinjalakuda. The declaration and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda GOPIKA G

Date: CCAVMCM012

ACKNOWLEDGEMENT I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

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**Head, dept. of commerce**

**DR. ARUNBALAKRISHNAN M B**

**Project Guide**



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**GOPIKA G**

**Date:**

**CCAVMCM012**

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# **CHAPTER 1**

## **INTRODUCTION**

**“WORK LIFE BALANCE AMONG COLLEGE TEACHERS  
AT SPECIAL REFERENCE TO CHRIST COLLEGE  
IRINJALAKUDA”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**JESMIN JOY**

**(CCAVMCM013)**

Under the supervision of

**Ms. SHINE PAUL**



**POST GRADUATE&RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

**MARCH 2023**

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"WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO CHRIST COLLEGE IRINJALAKUDA" Project Report submitted to CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by JESMIN JOY (CCAVMCM013) Under the supervision of Ms. SHINE PAUL POST GRADUATE&RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023

CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA POSTGRADUATE&RESEARCH DEPARTMENT OF COMMERCE CERTIFICATE This is to certify that the project report entitled "WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO CHRIST COLLEGE IRINJALAKUDA" is a bonafide record of project done by JESMIN JOY, Reg No. CCAVMCM013 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of MASTER OF COMMERCE. Dr JOSHEENA JOSE Ms SHINE PAUL (Head of the department) (Project guide) DECLARATION I, JESMIN JOY, hereby declare that the project work entitled "WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO CHRIST COLLEGE IRINJALAKUDA" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Ms. SHINE PAUL Assistant Professor, Post Graduate& Research Department of Commerce, Christ College, Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. Place: Irinjalakuda JESMIN JOY Date: 15/03/2023 CCAVMCM013 ACKNOWLEDGEMENT I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance. Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully. I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing various facilities. I am thankful to Dr Josheena Jose,our HOD for providing proper help and encouragement in the preparation of this report. I express my sincere gratitude to Ms. Shine paul, Assistant Professor, whose guidance and support throughout the training period helped me to complete this work successfully. I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard. I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation. I express my sincere thanks to my friends and family for their support in completing this report successfully. Place: Irinjalakuda JESMIN JOY Date: 15/03/2023

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**CHRIST COLLEGE (AUTONOMOUS),  
IRINJALAKUDA**



**POSTGRADUATE&RESEARCH DEPARTMENT OF  
COMMERCE  
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**Dr JOSHEENA JOSE**  
(Head of the department)

**Ms SHINE PAUL**  
(Project guide)

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**Date: 15/03/2023**

**JESMIN JOY**

**CCAVMCM013**

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JESMIN JOY

Date: 15/03/2023

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# **INFLUENCE OF NAG FACTOR ON PARENT BUYING BEHAVIOR**

Project report submitted to  
**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of  
**MASTER OF COMMERCE**

Submitted by  
**JISMA RAPHY**  
**(CCAVMCM014)**

Under the guidance of  
**Dr. JOSHEENA JOSE**



**PG & RESEARCH DEPARTMENT OF COMMERCE**

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**UNIVERSITY OF CALICUT**

**MARCH 2023**

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INFLUENCE OF NAG FACTOR ON PARENT BUYING BEHAVIOR Project report submitted to CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA In partial fulfillment of the requirements for the award of the degree of MASTER OF COMMERCE Submitted by JISMA RAPHY (CCAVMCM014) Under the guidance of Dr. JOSHEENA JOSE PG & RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA UNIVERSITY OF CALICUT MARCH 2023

CERTIFICATE This is to certify that the project entitled "INFLUENCE OF NAG FACTOR ON PARENT BUYING BEHAVIOR" by Ms. JISMA RAPHY is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce. Dr. JOSHEENA JOSE Dr. JOSHEENA JOSE (Head Of the Department) (Project Guide)

DECLARATION I, JISMA RAPHY, hereby declare that the bona-fide record of "INFLUENCE OF NAG FACTOR ON PARENT BUYING BEHAVIOR" done in partial fulfillment of the M. Com degree program of Calicut University under the guidance of Dr. JOSHEENA JOSE, PG & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda. I also declare that the project has not formed the basis of reward of any degree or any other similar title to any other University. Place: Irinjalakuda JISMA RAPHY Date:

ACKNOWLEDGEMENT First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time. I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. Dr. Jolly Andrews CMI for his encouragement and for giving me permission for the study. I am thankful to Dr. Josheena Jose, our HOD and my Project Guide, without whose guidance and encouragement, I could not have completed my Project work. In spite of their busy schedule, they spared some of their precious time to me for this work. Their moral support besides the scholarly guidance in research is the foundation of this Project. Thank you, for all the help and guidance. I'm also thankful to the other faculties of the department for their valuable advises and co-operation, rendered for the successful completion of my project. I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College (Autonomous) Irinjalakuda for their co-operation. I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully. Place: Irinjalakuda JISMA RAPHY Date:

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23/02/23

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**Dr. JOSHEENA JOSE**  
**(Head of the Department)**

**Dr. JOSHEENA JOSE**  
**(Project Guide)**

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JISMA RAPHY

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JISMA RAPHY

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# A STUDY ON IMPULSE BUYING BEHAVIOUR AMONG YOUTH:

WITH SPECIAL REFERNCE TO COLLEGE STUDENTS

Project Report submitted to

**UNIVERSITY OF CALICUT**

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

**MASTER OF COMMERCE**

Submitted by

**JOSEPH WILSON K**

**(CCAVMCM015)**

Under the supervision of

**Asst. Prof. JEBIN K DEVIS**



**RESEARCH DEPARTMENT OF COMMERCE**








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CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA CALICUT UNIVERSITY DEPARTMENT OF COMMERCE CERTIFICATE  
This is to certify that the project report entitled "A STUDY ON IMPULSIVE BUYING BEHAVIOUR AMONG YOUTH: WITH SPECIAL REFERNCE TO COLLEGE STUDENTS" is a bonafide record of project done by JOSEPH WILSON K, Reg. No. CCASBCM015, under my guidance and supervision in partial fulfillment of therequirement for the award of the degree of Master of Commerce. DR. JOSHEENA JOSE Asst. PROF. JEBIN K DEVIS (Head of the Department) (Supervising guide)

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

**CALICUT UNIVERSITY**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

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**DR. JOSHEENA JOSE**

**(Head of the Department)**

**ASST. PROF. JEBIN K DEVIS**

**(Supervising guide)**

## DECLARATION

I, JOSEPH WILSON K, hereby declare that the bonafide record of **“A STUDY ON IMPULSE BUYING BEHAVIOUR AMONG YOUTH: WITH SPECIAL REFERNCE TO COLLEGE STUDENTS”** done in partial fulfillment of the M.Com programme of Calicut University under the guidance of Prof. Jebin K Davis , Post Graduate Department of Commerce, Christ College, Irinjalakuda.

I also declare that the project has not formed on the basis of reward of any degree or other similar title to any other University.

Place: Irinjalakuda

Date:

Joseph Wilson K

## **ACKNOWLEDGEMENT**

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart –felt thanks to our principal Rev. Dr. Jolly Andrews M.Sc., M.Phil., Ph.D. for his encouragement and for giving me permission for the study.

I am thankful to Prof. Jebin K Davis, my Project Guide, for his valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr. Josheena Jose, Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

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Place: Irinjalakuda

Date:

Joseph Wilson K

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**“STUDY ON THE EFFECT OF WORKING CAPITAL MANAGEMENT ON  
ACCOUNTING AND MARKET-BASED FINANCIAL PERFORMANCE; AN  
EMPIRICAL STUDY ON REVIEW OF SELECTED PHARMACEUTICAL  
COMPANIES IN INDIA”**

The project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfilment of the requirement for the award of a degree of

**MASTER OF COMMERCE**

Submitted by

**LITTLEFLOWER P.J**

**(REG NO: CCAVMCM016)**

Under the guidance of

**Dr JOSHEENA JOSE**



**PG & RESEARCH DEPARTMENT OF COMMERCE**

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CERTIFICATE This is to certify that the project entitled " STUDY ON THE EFFECT OF WORKING CAPITAL MANAGEMENT ON ACCOUNTING AND MARKET-BASED FINANCIAL PERFORMANCE; AN EMPIRICAL STUDY ON REVIEW OF SELECTED PHARMACEUTICAL COMPANIES IN INDIA " by Ms LITTLEFLOWER P.J is a bonafide record of work done under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Master of Commerce. Dr JOSHEENA JOSE Dr JOSHEENA JOSE (Head of the Department) (Project Guide)

DECLARATION I, LITTLEFLOWER P.J, hereby declare that the bonafide record of " STUDY ON THE EFFECT OF WORKING CAPITAL MANAGEMENT ON ACCOUNTING AND MARKET-BASED FINANCIAL PERFORMANCE; AN EMPIRICAL STUDY ON REVIEW OF SELECTED PHARMACEUTICAL COMPANIES IN INDIA" done in partial fulfilment of the M.Com degree program of Calicut University under the guidance of Dr Josheena Jose, Post Graduate & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda. I also declare that the project has not formed the basis of the reward of any degree or any other similar title to any other University. Place: Irinjalakuda LITTLEFLOWER P.J Date: CCAVMCM016

ACKNOWLEDGEMENT First and foremost, I praise and am grateful for God Almighty, who continuously leads, protects, and strengthens me. I would want to convey my sincere gratitude and appreciation to our principal, Fr. Dr Jolly Andrews CMI, for his support and for approving the study. I am grateful to Dr Josheena Jose, our HOD and my project guide, without whose support and encouragement I could not have finished my project work. She gave me part of her valuable time for this assignment despite her busy schedule. She also provided academic research direction, which laid the groundwork for this project. I appreciate your assistance and advice. I also want to express my gratitude to the other departmental faculty members for their assistance and cooperation in helping me finish my assignment successfully. I would like to express my gratitude to the Christ College Irinjalakuda (Autonomous) librarian and non-teaching personnel for their cooperation. I would also like to thank my parents, friends, and fellow students who have served as inspirations. Without their support, I would not have been able to effectively complete my assignment. Place: Irinjalakuda LITTLEFLOWER P.J Date:

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**(Head of the Department)**

**Dr JOSHEENA JOSE**

**(Project Guide)**

## DECLARATION

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CCAVMCM016

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LITTLEFLOWER P.J

Date:

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# **“IMPACT OF INFLATION ON STOCK MARKET RETURNS: AN ANALYSIS OF BRICS COUNTRIES”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

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

**Master of Commerce**

Submitted by

**M SACHIN PILLAI**

**Reg No: CCAVMCM017**

Under the guidance of

**Mr. Renson John**



**RESEARCH AND PG DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

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## **CERTIFICATE**

This is to certify that the project entitled “IMPACT OF INFLATION ON STOCK MARKET RETURNS: AN ANALYSIS OF BRICS COUNTRIES” by Ms. M SACHIN PILLAI is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Master of Commerce.

Dr. JOSHEENA JOSE  
(HOD of Commerce)

Mr. Renson John  
(Project guide)

## **DECLARATION**

I, M SACHIN PILLAI, hereby declare that the bona-fide record of “IMPACT OF INFLATION ON STOCK MARKET RETURNS: AN ANALYSIS OF BRICS COUNTRIES” done in partial fulfillment of the M.Com degree program of Calicut University under the guidance of Mr. Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous), Irinjalakuda.

I also declare that the project has not formed the basis of reward of any Degree or any other similar title to any other university.

Place: Irinjalakuda

Mr. M Sachin Pillai

Date:

## **ACKNOWLEDGEMENT**

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Fr. Jolly Andrews CMI for his encouragement and for giving me the permission for the study.

I am thankful to Dr. Josheena Jose, our HOD and my project guide Mr. Renson John, without whose guidance and encouragement, I could not have completed my project work. In spite of his busy schedule, he spared some of his precious time to me for this work. His moral support besides the scholarly guidance in research is the foundation of this project. Thank you, for all the help and guidance. I am also thankful to the other faculties of the department for their valuable advises and co-operation, rendered for the successful completion of my project.

I am sincerely thankful to the teachers in various schools and colleges in the Irinjalakuda locality who helped me I getting data for analysis.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation. I also take this opportunity to thank my parents, sister, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Mr. M Sachin Pillai

Date:



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**“IMPACT OF FDI ON ECONOMIC GROWTH IN  
SACU COUNTRIES: A COMPARATIVE STUDY”**

Project Report submitted to

**CHRIST COLLEGE(AUTONOMOUS), IRINJALAKUDA**

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

**MASTER OF COMMERCE**

Submitted by

**MALAVIKA L  
(CCAVMCM018)**

Under the guidance of

**Dr. TOM JACOB**



**PG & RESEARCH DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2023**


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1.1 Introduction to the Study The lack of domestic resources needed to finance national investments is one of the main economic problems facing developing nations. Countries are consequently always in need of both direct and indirect investments. FDI is an important tool for economic growth. it is a long-term direct investment that flows from and to the country. According to the world bank, "FDI refers to the net inflows of investment to acquire a lasting management interest i.e., 10% or more of voting stock, in an enterprise, operating in an economy other than of the investor and can be further developed as the sum of equity capital, reinvestment of earnings, other long-term capital, and short-term capital as shown in the bop in that economy".

Foreign direct investment (FDI) will play an essential role in attaining rapid economic growth in developing nations by bridging the gap between local savings and investment and introducing the latest technology and managerial know-how from industrialised countries. In reality, most FDI goes to industrialised nations, with just a minor amount going to a small number of developing countries. As a result, most developing countries struggle to attract significant amounts of Investment. It has been shown that nations with a greater GDP and a high GDP growth rate, as well as a business-friendly climate with ample contemporary infrastructure, such as the internet, may effectively attract FDI, while FDI, on the other hand, has a substantial impact on a country's economic growth.

The current FDI trend demonstrates that the African area receives significantly less Investment than both developed and developing countries. Yet, during the early 2000s, there has been a minor uptick in FDI flows into the African continent, particularly to resource-rich countries. In comparison to other African areas, the inflows of FDI into the Southern Africa Customs Union (SACU) region are rather substantial. Yet, despite significant FDI inflows, SACU member nations' economic performance remained poor and unsteady. Prior to the 1990s, Botswana and Swaziland performed well in comparison to other SACU member nations. Only Botswana and South Africa witnessed rapid economic development after the 1990s. From 1995 to 2004, Namibia and estawini witnessed an improvement, while the other member nations suffered a decline, with Botswana experiencing a huge drop in growth. In recent years, all of the member nations saw roughly comparable growth, with Lesotho and Namibia outperforming the others by posting somewhat greater growth. There are various determinants of FDI that affect the economic growth of a country. This paper highlights the determination of each factor that affect FDI and its impact on the economic growth in selected countries of the African economy. For the study, members of the South African custom union (SACU) had selected, it includes countries- Botswana, Namibia, Eswatini, Lesotho, and South Africa.

## **CERTIFICATE**

This is to certify that the project report entitled “**IMPACT OF FDI ON ECONOMIC GROWTH IN SACU COUNTRIES: A COMPARATIVE STUDY**” is a bonafide record of work done by Ms. Malavika L under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **MASTER OF COMMERCE**.

**Dr. JOSHEENA JOSE**  
**(HOD)**

**Dr. TOM JACOB**  
**(Project guide)**

## **DECLARATION**

I, MALAVIKA L, hereby declare that the bona-fide record of “IMPACT OF FDI ON ECONOMIC GROWTH IN SACU COUNTRIES: A COMPARATIVE STUDY” done in partial fulfillment of the M.com degree program of Calicut University under the guidance of Dr. TOM JACOB, PG & Research Department of Commerce, Christ College(Autonomous), Irinjalakuda.

I also declare that the project has not formed the basis of reward of any degree or any other similar title to any other university.

Place: Irinjalakuda

MALAVIKA L

Date:

## ACKNOWLEDGEMENT

First and foremost, I praise and am grateful for God Almighty, who continuously leads, protects, and strengthens me.

I would want to convey my sincere gratitude and appreciation to our principal, Fr. Dr Jolly Andrews CMI, for his support and for approving the study.

I wish to express my heartfelt thanks to Dr. JOSHEENA JOSE, our HOD, for her encouragement and guidance for the study

I am grateful to Dr. TOM JACOB my project guide; without his support and encouragement I could not have finished my project work. He gave me part of her valuable time for this assignment despite her busy schedule. She also provided academic research direction, which laid the groundwork for this project. I appreciate your assistance and advice.

I also want to express my gratitude to the other departmental faculty members for their assistance and cooperation in helping me finish my assignment successfully.

I would like to express my gratitude to the Christ College Irinjalakuda (Autonomous) librarian and non-teaching personnel for their cooperation.

I would also like to thank my parents, friends, and fellow students who have served as inspirations. Without their support, I would not have been able to effectively complete my assignment.

Place: Irinjalakuda

MALAVIKA L

Date:

(CCA VCM018)



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**“A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS  
AMONG WORKING WOMENS IN CHALAKUDY  
MUNCIPALITY”**

Project report submitted to

**CHRIST COLLEGE(AUTONOMOUS),IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree  
of*

**MASTER OF COMMERCE**

Submitted by

NIMITHA K.C

(CCAVMCM019)

Under the supervision of

**Asst Prof. MUVISH.K.M.**



**PG & RESEARCH DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS),**



**IRINJALAKUDA**

**MARCH 2023**

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"A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS AMONG WORKING WOMENS IN CHALAKUDY MUNICIPALITY"  
Project report submitted to CHRIST COLLEGE(AUTONOMOUS),IRINJALAKUDA In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by NIMITHA K.C (CCAVMCM019) Under the supervision of Asst Prof. MUVISH.K.M. PG & RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023

CERTIFICATE This is to certify that the project report entitled "A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS AMONG WORKING WOMENS IN CHALAKUDY MUNICIPALITY" is a bonafide record of project done by NIMITHA K.C Reg No. CCAVMCM019 under my guidance and supervision in partial fulfilment of the requirement for the award of the post graduate degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship. Dr. Josheena jose Asst prof. Muvish.K.M. Head of department Project Advisor  
DECLARATION I, NIMITHA K.C hereby declare that the project work entitled "A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS AMONG WORKING WOMENS IN CHALAKUDY MUNICIPALITY" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Asst prof. MUVISH MURALI, PG & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute. Place: irinjalakuda NIMITHA KC Date: CCAVMCM019

## **CERTIFICATE**

This is to certify that the project report entitled “A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS AMONG WORKING WOMENS IN CHALAKUDY MUNICIPALITY” is a bonafide record of project done by NIMITHA K.C Reg No. CCAVMCM019 under my guidance and supervision in partial fulfilment of the requirement for the award of the post graduate degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Dr. Josheena jose**

**Head of department**

**Asst prof. Muvish.K.M.**

**Project Advisor**

## **DECLARATION**

I, NIMITHA K.C hereby declare that the project work entitled “A STUDY ON INVESTMENT PATTERN CONSCIOUSNESS AMONG WORKING WOMENS IN CHALAKUDY MUNCIPALITY” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Asst prof. MUVISH MURALI, PG & Research Department of Commerce, Christ College (Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: irinjalakuda**

**Date:**

**NIMITHA KC**

**CCAVMCM019**

## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing various facilities.

I am thankful to Dr. Josheena jose, Head of PG & Research department commerce, for providing proper help and encouragement in the preparation of this report.

I express my sincere gratitude to Asst prof, muvish k.m., whose guidance and support throughout the training period helped me to complete this work successfully.

I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

Place: Iranjalakuda

NIMITHA KC

Date:



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**“A COMPARATIVE STUDY OF COST FUNDS IN CORPORATE  
CHIT FUNDS AND SIMILAR TERM BANK BORROWINGS  
WITH SPECIAL REFERENCE TO CHIT FUND COMPANIES IN  
THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTER OF COMMERCE**

Submitted by

**RANI ROY M**

**(CCAVMCM020)**

Under the supervision of

**Asst. Prof. P A Varghese**



**PG AND RESEARCH DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**





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CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA CALICUT UNIVERSITY PG AND RESEARCH DEPARTMENT OF COMMERCE CERTIFICATE This is to certify that the project report entitled "A COMPARATIVE STUDY OF COST FUNDS IN CORPORATE CHIT FUNDS AND SIMILAR TERM BANK BORROWINGS WITH SPECIAL REFERENCE TO CHIT FUND COMPANIES IN THRISSUR DISTRICT" is a bonafide record of project done by RANI ROY M, Reg No. CCAVMCM020 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship. Prof. Josheena Jose Asst. Prof. P A Varghese Co-ordinator Project Guide

DECLARATION I, RANI ROY M, hereby declare that the project work entitled "A COMPARATIVE STUDY OF COST FUNDS IN CORPORATE CHIT FUNDS AND SIMILAR TERM BANK BORROWINGS WITH SPECIAL REFERENCE TO CHIT FUND COMPANIES IN THRISSUR DISTRICT" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. P A Varghese, Assistant Professor, PG and Research Department of Commerce, Christ College (Autonomous), Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute. Place: Irinjalakuda RANI ROY M Date: CCAVMCM020

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA  
CALICUT UNIVERSITY**



**PG AND RESEARCH DEPARTMENT OF COMMERCE  
CERTIFICATE**

This is to certify that the project report entitled “**A COMPARATIVE STUDY OF COST FUNDS IN CORPORATE CHIT FUNDS AND SIMILAR TERM BANK BORROWINGS WITH SPECIAL REFERENCE TO CHIT FUND COMPANIES IN THRISSUR DISTRICT**” is a bonafide record of project done by **RANI ROY M**, Reg No. CCAVMCM020 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of **MASTER OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Prof. Josheena Jose**  
Co-ordinator

**Asst. Prof. P A Varghese**  
Project Guide

## **DECLARATION**

I, RANI ROY M, hereby declare that the project work entitled “A COMPARATIVE STUDY OF COST FUNDS IN CORPORATE CHIT FUNDS AND SIMILAR TERM BANK BORROWINGS WITH SPECIAL REFERENCE TO CHIT FUND COMPANIES IN THRISSUR DISTRICT” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mr. P A Varghese, Assistant Professor, PG and Research Department of Commerce, Christ College (Autonomous), Irinjalakuda.

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**Place: Irinjalakuda**

**RANI ROY M**

**Date:**

**CCAVMCM020**



## **ACKNOWLEDGEMENT**

I would like to take this opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college (Autonomous), Irinjalakuda for providing various facilities.

I am thankful to Prof. Josheena Jose, Co-ordinator of M.Com (Finance), for providing proper help and encouragement in the preparation of this report.

I am thankful to Asst. Prof. P A Varghese, Class teacher for his cordial support, valuable information and guidance, which helped me in completing this task through various stages.

I express my sincere gratitude to Asst. Prof. P A Varghese, my mentor, whose guidance and support throughout the training period helped me to complete this work successfully.

I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully

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# **“CUSTOMERS PERCEPTION TOWARDS D2C”**

Project Report submitted to

**UNIVERSITY OF CALICUT**

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

**MASTER OF COMMERCE**

Submitted by

**ROSME JOBY N**

**(CCAVMCM021)**

Under the supervision of

**DR. ARUN BALAKRISHNAN**



**PG & RESEARCH DEPARTMENT OF COMMERCE**







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CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA CALICUT UNIVERSITY DEPARTMENT OF COMMERCE CERTIFICATE

This is to certify that the project report entitled "CUSTOMERS PERCEPTION TOWARDS D2C" is a bona-fide record of project done by ROSME JOBY N, Reg No. CCAVMCM021 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship. DR. JOSHEENA JOSE DR. ARUN BALAKRISHNAN (Head of Department) (Project Guide)



**CHRIST COLLEGE (AUTONOMOUS),  
IRINJALAKUDA  
CALICUT UNIVERSITY**



**DEPARTMENT OF COMMERCE  
CERTIFICATE**

This is to certify that the project report entitled “**CUSTOMERS PERCEPTION TOWARDS D2C**” is a bona-fide record of project done by **ROSME JOBY N**, Reg No. CCAVMCM021 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of **MASTER OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**DR. JOSHEENA JOSE**  
(Head of Department)

**DR. ARUN BALAKRISHNAN**  
(Project Guide)

## **DECLARATION**

I, ROSME JOBY N, hereby declare that the project work entitled **“CUSTOMERS PERCEPTION TOWARDS D2C”** is a record of independent and bona-fide project work carried out by me under the supervision and guidance of DR. ARUN BALAKRISHNAN, PG&RESEARCH Department of Commerce, Christ College, Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: Irinjalakuda**

**ROSME JOBY N**

**Date:**

**CCA VMCM021**

## **ACKNOWLEDGEMENT**

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing various facilities.

I am thankful to DR. JOSHEENA JOSE, our HOD for providing proper help and encouragement in the preparation of this report.

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I would like to express my gratitude to all the faculties of the Department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

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**A STUDY ON EMPLOYEE RETENTION AMONG  
TEACHING STAFFS WITH SPECIAL REFERENCE TO CHRIST  
COLLEGE IRINJALAKUDA UNAIDED”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**MASTERS OF COMMERCE**

Submitted by

**SEETHU JOY.K**

**(CCAVMCM022)**

Under the supervision of

**Asst Prof. JEBIN K. DAVIS**



**PG & RESEARCH DEPARTMENT OF COMMERCE  
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In partial fulfilment of the requirement for the award of the degree of MASTERS OF COMMERCE

Submitted by SEETHU JOY.K  
(CCAVMCM022)

Under the supervision of Asst Prof. JEBIN K. DAVIS  
PG & RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA  
UNIVERSITY OF CALICUT  
MARCH 2023  
CERTIFICATE

This is to certify that the project report entitled “A STUDY ON EMPLOYEE RETENTION AMONG TEACHING STAFFS WITH SPECIAL REFERENCE TO CHRIST COLLEGE IRINJALAKUDA UNAIDED” is a bonafide record of project done by SEETHU JOY.K, Reg No. CCAVMCM022 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree in Masters of commerce and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

Dr. JOSHEENA JOSE Asst Prof. JEBIN K. DAVIS Head of Department Project Advisor  
DECLARATION

## **CERTIFICATE**

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**Dr. JOSHEENA JOSE**

**Head of Department**

**Asst Prof. JEBIN K. DAVIS**

**Project Advisor**

## **DECLARATION**

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**“WORK LIFE BALANCE AMONG COLLEGE TEACHERS  
AT SPECIAL REFERENCE TO ST.JOSEPH’S COLLEGE  
IRINJALAKUDA”**

Project Report submitted to

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*In partial fulfilment of the requirement for the award of the degree of*

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Submitted by

**VARSHA SUNNY**

**(REG NO: CCAVMCM023)**

Under the supervision of

**Ms. SHINE PAUL**



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"WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.JOSEPH'S COLLEGE IRINJALAKUDA" Project Report submitted to CHRIST COLLEGE (AUTONOMOUS),IRINJALAKUDA In partial fulfilment of the requirement for the award of the degree of MASTER OF COMMERCE Submitted by VARSHA SUNNY (REG NO: CCAVMCM023) Under the supervision of Ms. SHINE PAUL POST GRADUATE & RESEARCH DEPARTMENT OF COMMERCE CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA MARCH 2023

CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA CALICUT UNIVERSITY POST GRADUATE & RESEARCH DEPARTMENT OF COMMERCE CERTIFICATE This is to certify that the project report which entitled " WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.JOSEPH'S COLLEGE IRINJALAKUDA" is a bonafide record of project done by VARSHA SUNNY, Reg No. CCAVMCM023 under my guidance and the supervision in partial fulfillment of requirement for the award of degree of MASTER OF COMMERCE . Dr. JOSHEENA JOSE Ms. SHINE PAUL (Head of department) (project guide)

DECLARATION I,VARSHA SUNNY, hereby declare that the project work entitled " WORK LIFE BALANCE AMONG COLLEGE TEACHERS AT SPECIAL REFERENCE TO ST.JOSEPH'S COLLEGE IRINJALAKUDA" is a record of independent and bonafide project report carried out by me under the supervision and guidance of Ms. SHINE PAUL Assistant Professor, Post graduate & Research Department of Commerce, Christ College, Irinjalakuda. The information and data given in the report is authentic to the best of my knowledge. Place: Irinjalakuda VARSHA SUNNY Date: 15/03/2023 CCAVMCM023

ACKNOWLEDGEMENT I would like to take this opportunity to express my sincere gratitude to all people who have helped me with the sound advice and able guidance. Above all, I express my gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully. I would like to express that my sincere obligation to Rev. Dr. Jolly Andrews, Principal-in-Charge, Christ college Irinjalakuda for providing the various of facilities. I am thankful to Dr Josheena jose, our HOD for providing proper help and encouragement in the preparation of this report. I express my sincere gratitude to Ms. Shine paul, Assistant Professor, whose guidance and support throughout the training period helped me to complete this work successfully. I would like to express my gratitude to all the faculties of the Department for their cooperation in this regard. I extend my hearty gratitude to librarian and other library staffs of my college for their cooperation. I express my sincere thanks to all my friends and my family for their support in completing this report successfully. Place: Irinjalakuda VARSHA SUNNY Date: 15/03/2023 CCAVMCM023

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**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**  
**CALICUT UNIVERSITY**



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**Dr. JOSHEENA JOSE**  
(Head of department)

**Ms. SHINE PAUL**  
(project guide)

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**Place: Irinjalakuda**

**Date: 15/03/2023**

**VARSHA SUNNY**

**CCAVMCM023**

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**VARSHA SUNNY**

**Date:  
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**CCAVMCM023**

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