



# St Berchmans College

**AUTONOMOUS**

College with Potential for Excellence | Reaccredited by NAAC with A Grade

Affiliated to Mahatma Gandhi University, Kottayam, Kerala  
Changanassery, Kottayam, Kerala, India-686101

## CERTIFICATE

This is to certify that **KARTHIKA UMESH** is a Fourth Semester M. Com student of this college. This dissertation entitled "**COVID19 - IMPACT ON CONSUMER PURCHASE BEHAVIOUR AND LIFE STYLE**" is submitted by her in partial fulfilment for the award of Master's Degree in Commerce.



Changanacherry  
25/08/2022

**JANSSEN JOSEPH**  
Head of the Department  
Commerce St. Berchmans  
College Autonomous  
Changanacherry



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## CERTIFICATE

This is to certify that **BLESSY MARIA CHACKO** is a Fourth semester M. com student of this college. This dissertation entitled "**COVID 19 AND FINANCIAL INSTABILITY A STUDY AMONG UNORGANISED WORKERS IN KOTTAYAM DISTRICT**" is submitted by her in partial fulfilment for the award of Master Degree in Commerce.

Changanacherry

24/08/2022

**Mr. Janssen Joseph**

Head of the Department Commerce  
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## CERTIFICATE

This is to certify that **SUSANNA GEORGE** is a Fourth Semester M.Com student of this college. This dissertation entitled "*A STUDY ON CUSTOMER SATISFACTION TOWARDS GREEN PRODUCTS WITH SPECIAL REFERENCE TO CHANGANASSERY TALUK*" is submitted by her in partial fulfillment for the Masters Degree in Commerce.

Changanacherry

24 August 2022

**Mr. JANSSEN JOSEPH**

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## CERTIFICATE

This is to certify that **ASWATHY PRASAD** is a Fourth Semester M.Com student of this college. This dissertation entitled "**A STUDY ON EFFECTIVENESS AND AWARENESS OF CUSTOMERS TOWARDS POSTOFFICE FINANCIAL SERVICES WITH SPECIALREFERENCE TO MADAPPALLY PANCHAYAT**" is submitted by her in partial fulfillment for the Masters Degree in Commerce.



Changanacherry

25- 08 -2022

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## CERTIFICATE

This is to certify that **AKHIL SANKAR C** is a Fourth Semester M.Com student of this college. This dissertation entitled "**A STUDY ON CONSUMER BEHAVIOUR TOWARDS OVER THE TOP VIDEO SERVICES**" is submitted by him in partial fulfilment for the award of Master Degree in Commerce.

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24/08/2022

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Changanassery, Kottayam, Kerala, India-686101

## CERTIFICATE

This is to certify that **AKHIL B** is a Fourth Semester M.Com student of this college.  
This dissertation entitled **“SPORTS ANXIETY AMONG YOUNG ATHLETES IN KERALA”** is submitted by her in partial fulfilment for the award of Master’s Degree in Commerce.

Changanacherry

24/08/2022

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St. Berchmans College

(Autonomous)





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Changanassery, Kottayam, Kerala, India-686101

## CERTIFICATE

This is to certify that **LEEZIO KURIAN** is a Fourth Semester M.Com student of this college.  
This dissertation entitled "**A STUDY ON IMPACT OF SURVEILLANCE CAPITALISM ON THE USE OF FINANCIAL TECHNOLOGY**" is submitted by her in partial fulfilment for the award of Masters Degree in Commerce.



**Prof. Janseen Joseph**

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St. Berchmans College Autonomous

Changanacherry

24/08/2022



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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **Riya Roy** is a Fourth Semester M.Com student of this college. This dissertation entitled **"A STUDY ON THE IMPACT OF COVID-19 ON PHARMACEUTICAL COMPANIES IN INDIAN STOCK MARKET"** is submitted by her in partial fulfillment for the Master's Degree in Commerce.

Changanacherry

24 August 2022

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SB College Autonomous  
Changanacherry





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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **Rosin Joseph** is a Fourth Semester M.Com student of this college. This dissertation entitled “**A STUDY ON SEASONAL ANOMALIES IN INDIAN STOCK MARKET**” is submitted by her in partial fulfillment for the Master’s Degree in Commerce.

Changanacherry  
24 August 2022

**Mr. Janssen Joseph**  
Head, Department of commerce  
SB College Autonomous  
Changanacherry





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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **ANNU SCARIA** is a Fourth Semester M. Com student of this college. This dissertation entitled "**IMPACT OF SELF HELP GROUPS ON THE SOCIO ECONOMIC DEVELOPMENT OF WOMEN WITH SPECIAL REFERENCE TO KOTTANGAL GRAMA PANCHAYAT**" is submitted by her in partial fulfilment for the award of Masters Degree in Commerce.

Changanacherry  
24/08/2022

**Mr. Janssen Joseph**  
Head of the Department Commerce  
St. Berchmans College Autonomous  
Changanacherry





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Founded 1922

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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **ARUNDHATHY DEVI TM** is a fourth semester M.Com student of this college. This dissertation entitled **"SOPHISTICATION OF YOUNGSTERS TOWARDS INVESTMENT- FINANCIAL RETURN AND TIME VALUE OF MONEY"** is submitted by her in fulfilment for the award of Master's Degree in Commerce.

Changanacherry

24/08/2022

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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **M. GAYATHRI** is a Fourth semester M. com student of this college. This dissertation entitled "**A STUDY ON FINANCIAL INCLUSION AND IT'S INFLUENCE ON FAMILY EMPOWERMENT OF WOMEN**" is submitted by her in partial fulfilment for the award of Master Degree in Commerce.

Changanacherry

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Changanacherry





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CHANGANASSERY, KERALA

## CERTIFICATE

This is to certify that **Asha Joseph** is a Fourth Semester M.Com student of this college. This dissertation entitled "**A STUDY ON CUSTOMER RESISTANCE TOWARDS INTERNET BANKING**" is submitted by her in partial fulfillment for the Master's Degree in Commerce.

Changanacherry

24/08/2022

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