



**Postgraduate and Research Department of Commerce  
St. Thomas College, Pala**


## **CERTIFICATE**

This is to certify that the dissertation titled '**ATTITUDE AND PERCEPTION OF RETAILERS TOWARDS DIGITAL TRANSACTIONS: STUDY WITH REFERENCE TO KOTTAYAM DISTRICT**' is a bonafide work done by **Ms. ASWATHY MADHUSOODHANAN NAIR** (Register Number: 160011015809) under my supervision and guidance and submitted to Mahatma Gandhi University in partial fulfillment of the requirement for the award of the degree of **Master of Commerce**. It is a record of original research work done by her during the period 2016–2018 of her study in Postgraduate and Research Department of Commerce, St. Thomas College, Pala.

She is permitted to submit the dissertation.

  
**Prof. Jinu Mathew**

**(Project Guide)**

Countersigned by  
  
**Prof. K.V John, M.Com, DDP**  
**Head of the Department**

Place: Pala

Date: 31/03/2018





**Postgraduate and Research Department of Commerce  
St. Thomas College, Pala**

**CERTIFICATE**

This is to certify that the dissertation titled '**SOCIO ECONOMIC TRANSFORMATION THROUGH CSR, STUDY WITH REFERENCE TO KITEX TWENTY20 IN KIZHAKAMBALAM GRAMA PANCHAYAT**' is a bonafide work done by **Ms. CATHERINE MARIA JOSE** (Register Number: 160011015810) under my supervision and guidance and submitted to Mahatma Gandhi University in partial fulfillment of the requirement for the award of the degree of **Master of Commerce**. It is a record of original research work done by her during the period 2016–2018 of his study in Postgraduate and Research Department of Commerce, St. Thomas College, Pala.

She is permitted to submit the dissertation.

Countersigned by

**Prof. K.V John, M.Com, DDP**

**Head of the Department**

**Prof. Jinu Mathew**

**(Project Guide)**

Place: Pala

Date: 31/03/2018



**POSTGRADUATE AND RESEARCH DEPARTMENT OF COMMERCE  
ST. THOMAS COLLEGE PALAI**



**CERTIFICATE**

This is to certify that the project report on “**Influence of Nag Factor on the Buying Behaviour of Parents in Pala Municipality**” is done by **Anitta Soman** in partial fulfillment for the award of the Degree of Master of Commerce in Mahatma Gandhi University, Kottayam, under my supervision and guidance.

**Dr. Tejil Thomas**  
Assistant Professor  
St. Thomas College Palai  
(Project Guide)

Countersigned by:

**Prof. K.V John**  
Head of the Department  
Postgraduate and Research Department of Commerce  
St. Thomas College, Palai



Place: Arunapuram

Date: 08.07.2018



## CERTIFICATE

This is to certify that this project report entitled "Post Purchase Dissonance and Disposal Behaviour of Mobile Phone Users: A Study Among Students in Arts and Science Colleges in Kottayam District" is a bonafide work of Ms. Deenamol Joseph (Reg. No.160011015812) and completed under my supervision and guidance in partial fulfilment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. She is permitted to submit the dissertation.

Dr. Tejil Thomas  
Assistant Professor  
(Project Guide)

Countersigned by:

Prof. K. V John

Head of the Department



Place: Arunapuram

Date:08.07.2018



DEPARTMENT OF COMMERCE  
**ST. THOMAS COLLEGE PALAI**  
UGC Approved College with Potential for Excellence  
Reaccredited by NAAC with A Grade (CGPA 3.30)

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## CERTIFICATE

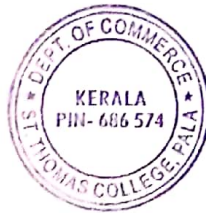
This is to certify that this project report entitled "Effects of Cultural Shock on Non-Keralite Professionals in the IT Parks in Kerala" is a bonafide work of Ms. Nithya B P (Reg. No.160011015818) and completed under my supervision and guidance in partial fulfilment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. She is permitted to submit the dissertation.

Dr. Tejil Thomas  
Assistant Professor  
(Project Guide)

Countersigned by:

Prof. K. V John

Head of the Department



Place: Arunapuram

Date:08.07.201



**Postgraduate and Research Department of Commerce**

**St. Thomas College Palai**



**CERTIFICATE**

This is to certify that this project report entitled **“A Study on Problems Faced by Women Entrepreneurs with Special Reference to Kottayam District”** is a bonafide work of Mr. James P D (Reg. No.160011015814) and completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. He is permitted to submit the dissertation.

**Bobby Simon**  
Asst. Professor  
(Project Guide)

Countersigned by:

**Prof. K.V John, M.Com**  
Head of the Department



Place: Arunapuram

Date: 17.07.2018

**Postgraduate and Research Department of Commerce**

**St. Thomas College Palai**



**CERTIFICATE**

This is to certify that this project report entitled "**Attitude of college students towards entrepreneurship: A study with special reference to St.Thomas college, Palai**" is a bonafide work of Ms. Jishamol Jacob (Reg. No.160011015815) and completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. She is permitted to submit the dissertation.

**Bobby Simon**  
Asst. Professor  
(Project Guide)

Countersigned by:

**Prof. K.V John, M.Com**

Head of the Department



Place: Arunapuram

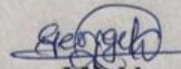
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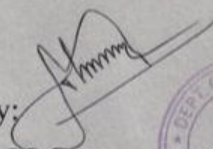
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**Certificate**

This is to certify that this project report entitled “**Optimal Portfolio Construction using Sharpe’s Single Index Model and Capital Asset Pricing Model: A Comparative Study in BSE and NSE**” is a bonafide work of Ms. **Twinkle Jose** (Reg. No.160011015820) and completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of **Master of Commerce** in Mahatma Gandhi University, Kottayam. It is a record of original research work done by her. She is permitted to submit the dissertation.

  
**George J Kakkuzhiyil**  
Asst. Professor  
St. Thomas College, Palai  
(Project Guide)

Countersigned by:  
  
**Prof. K.V John, M.Com**

Head of the Department  
Postgraduate and Research Department of Commerce  
St.Thomas College, Palai





Postgraduate and Research Department of Commerce  
St. Thomas College Palai



**Certificate**

This is to certify that this project report entitled "Herding Behaviour in Indian Stock Market and Sectoral Indices" is a bonafide work of Ms. **Ginju Baby** (Reg. No.160011015813) and completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of **Master of Commerce** in Mahatma Gandhi University, Kottayam. It is a record of original research work done by her. She is permitted to submit the dissertation.

A handwritten signature in black ink, appearing to read 'Babu Jose'.

**Dr. Babu Jose** M.com, M.Phill, B.Ed, Ph.D  
Asst. Professor  
St. Thomas College, Palai  
(Project Guide)

Countersigned by:

**Prof. K.V John, M.Com**  
Head of the Department

Postgraduate and Research Department of Commerce  
St.Thomas College, Palai



**Postgraduate and Research Department of Commerce  
St. Thomas College Palai**



**Certificate**

This is to certify that this project report entitled “**The Effect of Financial Socialization on Financial Attitude and Behaviour in Kottayam District, Kerala**” is a bonafide work of Ms. **Riya Rose Sunny** (Reg. No.160011015819) and completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of **Master of Commerce** in Mahatma Gandhi University, Kottayam. It is a record of original research work done by her. She is permitted to submit the dissertation.

**Dr. Babu Jose M.Com,**  
**B.Ed, M.Phil, PhD**

Asst. Professor

St. Thomas College, Palai  
(Project Guide)

Countersigned by:

**Prof. K.V John, M.Com**

Head of the Department

Postgraduate and Research Department of Commerce

St.Thomas College, Palai







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DEPARTMENT OF COMMERCE  
ST. THOMAS COLLEGE, PALAI**

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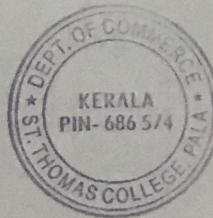
**CERTIFICATE**

This is to certify that this project report titled “**Violations of the Monotonicity Property in Indian Options Market**” is a bonafide work of Ms. **Ansu Royit** (Reg. No.160011015808) and is completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. She is permitted to submit the dissertation.

**James Varghese**  
Asst. Professor  
(Project Guide)

Countersigned by:

**Prof. K.V John**  
Head of the Department



Place : Arunapuram

Date : 31-05-2018





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DEPARTMENT OF COMMERCE  
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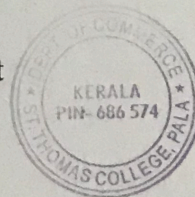
**CERTIFICATE**

This is to certify that this project report titled “**Estimation of Optimal Hedge Ratio and Hedging Effectiveness of Indian Equity Futures**” is a bonafide work of Ms. **Jyothi Maria Johny** (Reg. No.160011015817) and is completed under my supervision and guidance in partial fulfillment of the requirements for the award of the degree of Master of Commerce in Mahatma Gandhi University, Kottayam. She is permitted to submit the dissertation.

**James Varghese**  
Asst. Professor  
(Project Guide)

Countersigned by:

**Prof. K.V John**  
Head of the Department



Place : Arunapuram  
Date : 31-05-2018