

**EFFECTIVENESS OF WORK FROM HOME AMONG IT SECTOR  
EMPLOYEES: A STUDY WITH PARTICULAR REFERENCE TO  
KOTTAYAM DISTRICT**

*Project report submitted to Mahatma Gandhi University in partial fulfillment of the requirements for  
the award of Degree of Bachelor of Commerce.*

Submitted By

ABHIRAMI SHAJI

(Reg. No: 190021047808)

ADHITHYAN .V.S

(Reg. No: 190021047809)

AISWARYA BABU

(Reg. No: 190021047810)

UNDER THE  
SUPERVISION OF

Ms. SUSAN BINCY ANDREWS

Asst. Professor



POST GRADUATE DEPARTMENT OF  
COMMERCE

ST MARY'S COLLEGE MANARCAUD

30 APRIL 2022



## ST.MARY'S COLLEGE MANARCAUD

MANARAUD.P.O., KOTTAYAM, KERALA-686032. PH. 0481 237 4483

(Affiliated to Mahatma Gandhi University)

### CERTIFICATE

This is to certify that the project report entitled "**Effectiveness of Work from Home Among IT Sector Employees: A Study with Particular Reference to Kottayam District**" Submitted to P.G Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by Abhirami Shaji, Adhithyan .v.s, Aiswarya babu, Sixth Semester B.com students of this department during the academic year 2019-2022, under my supervision.

### COUNTER SIGNED BY

**Susan Bincy Andrews, M.Com, B.ED, MBA**

Assistant Professor and Head,

P.G Department of Commerce,

St. Mary's College Manarcaud

**Dr Punnen Kurian, M.Sc., Ph.D.**

**Principal**

**St. Mary's College Manarcaud**



**A STUDY ON IMPACT OF COVID  
PANDAMIC ON TOURISM SECTOR - A  
SPECIAL REFERENCE TO KUMARAKOM**

*Project report submitted in partial fulfillment of the  
requirements for the award of **Bachelor's Degree in  
Commerce.***

*Submitted by*

Arjun V Suresh (Register No:190021047814)

Rohith T D (Register No:190021047829)

Kebin Babu (Register No:190021047825)

Under the guidance of

**Mr THOMAS SABU**

**(Lecturer)**



2019-2022 POSTGRADUATE DEPARTMENT OF COMMERCE ST MARYS COLLEGE  
MANARCAD (Affiliated to M.G University, KOTTAYAM )

DEPARTMENT OF COMMERCE  
MARCH 2022



2019-2022 POSTGRADUATE DEPARTMENT OF COMMERCE ST MARYS COLLEGE  
MANARCAD (Affiliated to M.G University, KOTTAYAM )

**CERTIFICATE**

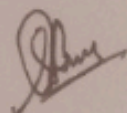
*Certified that this is a bonafide report of the project work undertaken by  
Mr.ARJUN V SURESH( Register No:190021047814),Mr.ROHITH T D(Register  
No:190021047829),Mr.KEBIN BABU(Register No:19002147825) Of B. Com  
Semester VI, in partial fulfilment of the requirements for the  
award of the bachelor's Degree in Commerce of Mahatma Gandhi  
University, Kottayam under my supervision*

*and guidance.*

**Faculty - in- Charge**

**Countersigned**

**Principal**

  
**Head of the Department**



**A STUDY ON ONLINE SHOPPING DURING COVID  
PANDEMIC WITH SPECIFIC REFERENCE TO  
MANARCAUD**

**PROJECT REPORT**

*Submitted to Mahatma Gandhi University  
for the partial fulfilment of the  
Requirements for the Degree of Master of Commerce*

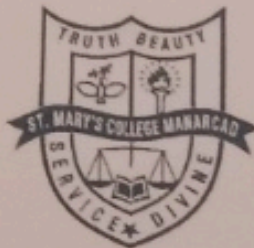
**BY**

**ATHIRA T VINOD Reg. No: 190021047815**

**B.ANANDU KRISHNA Reg. No: 190021047816**

**RESHMI REGHU Reg. No: 190021047828**

**Under the guidance of  
Mr. THOMAS SABU, M. Com, NET  
Lecturer**



**DEPARTMENT OF COMMERCE  
ST. MARY'S COLLEGE MANARCAD**

**12 MAY 2022**



# ST. MARY'S COLLEGE MANARCAUD

MANARCAUD, P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled "*a study on online shopping during covid pandemic with specific reference to manarcad*" submitted to P. G.

Department of Commerce, St. Mary's College Manarcad is a bonafide record of work

done by **ATHIRA T VINOD, RESHMI REGHU,**

**B.ANANDU**

**KRISHNA** under my supervision.

**Thomas Sabu**

Lecturer

Department of Commerce,

St. Mary's College Manarcad

12 MAY 2022

## COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,

P. G. Department of Commerce,

St. Mary's College Manarcad

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcad



**A COMPARATIVE STUDY ON SWITCH FROM DTH TO OTT  
PLATFORMS AND IT'S IMPACT ON END USERS**

**PROJECT REPORT**

*Submitted to Mahatma Gandhi University for the  
partial fulfillment of the  
Requirements for the Degree of Bachelor of Commerce*

**BY**

**MANU KRISHNA**

**Reg. No: 190021047826**

**MINTO VARGHESE**

**Reg No: 190021047827**

**JOEL SAJI MATHEW**

**Reg No: 190021047824**

**Under the guidance of**

**Miss. Nisha C Vijayan, B. Com, Asst Professor**



**POST GRADUATE DEPARTMENT OF COMMERCE ST. MARY'S COLLEGE  
MANARCAD**



## ST. MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

ESTD : 1981

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### CERTIFICATE

This is to certify that this project report entitled "*A COMPARATIVE STUDY ON SWITCH FROM DTH TO OTT PLATFORMS AND IT'S IMPACT ON END USERS*" submitted to P. G. Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by **Manu Krishna, Minto Varghese, Joel Saji Mathew** under my supervision during the academic year 2019-22.

**Nisha C Vijayan**

Asst Professor

P. G. Department of Commerce,  
St. Mary's College Manarcaud

### COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,  
P. G. Department of Commerce,  
St. Mary's College Manarcaud

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcaud



**"A STUDY ON STUDENTS ONLINE BUYING BEHAVIOUR  
INFLUENCED BY FACEBOOK ADVERTISEMENT"**

Project Report submitted to  
**M.G UNIVERSITY, KOTTAYAM**

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

Submitted by

**SAJANA K. SAJEEV (190021047832)**

**ARJUN K. SHAJI (190021047839)**

**RON KURIAN SAJAN (190021047830)**

Under the supervision of

**MR. ABRAHAM ZACHARIAH K**



**DEPARTMENT OF COMMERCE**

**ST. MARY'S COLLEGE MANARCADU**

**MAY 2022**

**ST. MARY'S COLLEGE MANARCADU**

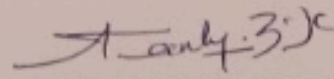
**NAAC Accredited college at B level**

**M.G UNIVERSITY, KOTTAYAM**



**DEPARTMENT OF COMMERCE  
CERTIFICATE**

This is to certify that the project report entitled "A STUDY ON STUDENTS ONLINE BUYING BEHAVIOR INFLUENCED BY FACEBOOK ADVERTISEMENT" is a *bonafide* record of project done by SAJANA K SAJEEV, ARJUN K SHAJI, RON KURIAN SAJAN, under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of BACHELOR OF COMMERCE and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
**MR. ABRAHAM ZACHARIAH K**



# **EFFECTIVENESS OF GREEN BANKING INITIATIVES ON BANKING CUSTOMERS**

Project Report

Submitted to Mahatma Gandhi University in partial fulfillment of the  
requirements for the award of Bachelors Degree in Commerce.

Submitted By

**RAJALAKSHMI K S**

(REGISTER NO : 190021047844)

**SANU ZACHARIAH**

(REGISTER NO : 190021047845)

**SHEELA SHIBU**

(REGISTER NO : 190021047846)

Under the guidance of

**Sir Abhraham Zachariah**

Supervision



**POST GRADUATE DEPARTMENT OF COMMERCE**

**ST. MARY'S COLLEGE MANARCAD**

**2019-2022**



## ST.MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

ESTD : 1981 NAAC ACCREDITED

### CERTIFICATE

This is to certify that this project report entitled "Effectiveness of Green Banking Initiatives on Banking Customers" submitted to P. G. Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by Rajalakshmi K S, Sanu Zachariah, Sheela Shibu under my supervision.

**Abraham Zachariah**

Supervision

P. G. Department of Commerce,  
St. Mary's College Manarcaud

### COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,

P. G. Department of Commerce,

St. Mary's College Manarcaud

Dr. Punnen Kurian, M.Sc., Ph.D.

Principal

St. Mary's College Manarcaud



**A STUDY ON CONSUMER SATISFACTION TOWARDS GREEN  
PRODUCTS WITH SPECIFIC REFERENCE TO MANARCAD  
PANCHAYATH**

**PROJECT REPORT**

*Submitted to Mahatma Gandhi University  
for the partial fulfilment of the  
Requirements for the Degree of Master of Commerce*

**BY**

**JESNA JAMES Reg. No : 190021047840**

**MILIN MANOJ Reg. No : 190021047841**

**NEETHU JACOB Reg. No: 190021047842**

**Under the guidance of**

**MR. THOMAS SABU**

**Lecturer**



**UNDER GRADUATE DEPARTMENT OF COMMERCE**

**ST. MARY'S COLLEGE MANARCAD**

**MAY 2022**



## ST. MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

ESTD : 1981

NAAC ACCREDITED

### CERTIFICATE

This is to certify that this project report entitled "*A STUDY ON CONSUMER SATISFACTION TOWARDS GREEN PRODUCTS*" submitted to U. G. Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by **Jesna James , Milin Manoj, Neethu Jacob** under my supervision.

**Thomas Sabu**

Lecturer

U. G. Department of Commerce,

St. Mary's College Manarcaud

May 2022

### COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,

P. G. Department of Commerce,

St. Mary's College Manarcaud

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcaud



**A STUDY ON THE DIGITALISATION OF PUBLIC  
DISTRIBUTION SYSTEM: - WITH SPECIAL  
REFERENCE TO MANARCADU PANCHAYATH**

**PROJECT REPORT**

**Submitted to Mahatma Gandhi University  
for the partial fulfilment of the  
Requirements for the Degree of Bachelor of Commerce**

**BY**

**GOKUL V S (190021047821)**

**JINU M CHERIAN (190021047822)**

**JITHU JIMMY (190021047823)**

**Under the guidance of**

**Ms. SUSAN BINCY ANDREWS, M. COM, B.ED., MBA  
(H.O.D OF COMMERCE DEPARTMENT)**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**ST. MARY'S COLLEGE MANARCAD**

**2019-2022**



# ST. MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

ESTD : 1981

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled "A Study on the digitalisation of Public Distribution System with special reference to Manarcadu Panchayt" submitted to P. G. Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by us under my supervision.

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,  
P. G. Department of Commerce,  
St. Mary's College Manarcaud

## COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,  
P. G. Department of Commerce,  
St. Mary's College Manarcaud

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcaud



**A COMPARATIVE STUDY ON SWITCH FROM DTH TO OTT  
PLATFORMS AND IT'S IMPACT ON END USERS**

**PROJECT REPORT**

*Submitted to Mahatma Gandhi University for the  
partial fulfillment of the  
Requirements for the Degree of Bachelor of Commerce*

**BY**

**MANU KRISHNA**

Reg. No: 190021047826

**MINTO VARGHESE**

Reg No: 190021047827

**JOEL SAJI MATHEW**

Reg No: 190021047824

**Under the guidance of**

**Miss. Nisha C Vijayan, B. Com, Asst Professor**



**POST GRADUATE DEPARTMENT OF COMMERCE ST. MARY'S COLLEGE  
MANARCAD**



# ST. MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled "*A COMPARATIVE STUDY ON SWITCH FROM DTH TO OTT PLATFORMS AND IT'S IMPACT ON END USERS*" submitted to P. G. Department of Commerce, St. Mary's College Manarcad is a bonafide record of work done by **Manu Krishna, Minto Varghese, Joel Saji Mathew** under my supervision during the academic year 2019-22.

**Nisha C Vijayan**

Asst Professor

P. G. Department of Commerce,

St. Mary's College Manarcad

## COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,

P. G. Department of Commerce,

St. Mary's College Manarcad

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcad



**"A STUDY ON THE EFFECTIVENESS OF ONLINE EDUCATION  
AMONG HIGHER SECONDARY STUDENTS DURING COVID-19  
PANDEMIC WITH SPECIAL REFERENCE TO MANARCAUD"**

A project report submitted to the Mahatma Gandhi University  
Kottayam in Partial Fulfillment of the requirements for the  
award of the Degree of

**BACHELOR OF COMMERCE**

submitted by

**SHERIN SHAJI [Reg No:190021047833]**

**ALEENA JOY [Reg No:190021047837]**

**ARATHI R [Reg No:190021047838]**

UNDER THE SUPERVISION OF  
**NISHA C VIJAYAN, MCom, MBA**  
**ASSISTANT PROFESSOR**



**POST GRADUATE DEPARTMENT OF  
COMMERCE  
ST.MARY'S COLLEGE MANARCAUD  
2019-2021**

## DECLARATION

We SHERIN SHAJI, ALEENA JOY, ARATHI R hereby declare that this dissertation entitled "A STUDY ON THE EFFECTIVENESS OF ONLINE EDUCATION AMONG HIGHER SECONDARY STUDENTS DURING COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO MANARCAUD " Submitted to M. G. University is a record of an original work done by us under the supervision and guidance of Mrs. Nisha C Vijayan, Asst. Professor, Department of Commerce, ST.Mary' s College, Manarcaud and this work is submitted for the partial fulfillment of the requirements for the award of the Degree of Bachelor of Commerce. This work have not been submitted for the award of any degree, diploma or other similar title of recognition.

SHERIN SHAJI

ALEENA JOY

ARATHI R

MANARCADU

11/05/2022

B. Com, 6th Semester

P. G. Department of Commerce,

St. Mary's College Manarcaud




2019-2022  
P.G. DEPARTMENT OF  
COMMERCE  
ST.MARY'S COLLEGE MANARCAUD



CERTIFICATE

This is to certify that the dissertation entitled "A STUDY ON THE EFFECTIVENESS OF ONLINE EDUCATION AMONG HIGHER SECONDARY STUDENTS DURING COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO MANARCAUD " is a bonafide record of project work carried out by Mr.Sherin Shaji, Ms. Aleena Joy, Ms.Arathi.R, final year B.com students of this department under my supervision and guidance during 2019-2022.The project report represents the independent work of the candidates.

MANARCAUD  
11/05/2022

  
NISHA C VIJAYAN, M.COM,MBA  
Assistant Professor  
Dept. Of Commerce  
St. Mary ' s College,  
Manarcaud

External Examiner.....



**IMPACT OF RISKS INVOLVED & EFFICACY  
IN CONSUMER ADOPTION OF IMMEDIATE  
PAYMENT SERVICE [IMPS]**

**PROJECT REPORT**

*Submitted to Mahathma Gandhi University for the partial fulfilment of  
the  
Requirements for the degree of Bachelor of Commerce*

By

**STEPHY SKARIA (Reg.No.190021047847)  
ALEENA VARGHESE (Reg.No.190021047811)  
AMAL JOSEPH PUNNOOSE (Reg.No.190021047812)  
ANJU ANIL (Reg.No.190021047813)**

Under the guidance of  
**NISHA C VIJAYAN**  
Lecturer



**DEPARTMENT OF COMMERCE  
ST.MARYS COLLEGE, MANARCAD  
MAHATHMA GANDHI UNIVERSITY**

**10 May 2022**





# ST.MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483  
( Affiliated to Mahatma Gandhi University )

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled "*Impact of Risks Involved & Efficacy in Consumer Adoption of Immediate Payment Service [IMPS]*" submitted to Department of Commerce, Mahathma Gandhi University is a bonafide record of work done by Stephy Skaria, Aleena Varghese, Anju Anil, Amal Joseph Ponnoose under

  
Nisha C Vijayan

Lecturer,

Department of Commerce,

St,Marys college Manarcad

Mahathma Gandhi University

## COUNTER SIGNED BY

Susan Bincy Andrews Professor  
and Head, Department of  
Commerce, St.Marys College,  
Manarcad Mahathma Gandhi  
University

Dr.Punnen kurian M.Sc.,Ph.D.

Principal

St.Mary's College, Manarcad

10 May 2022

# **A STUDY ON INNOVATIONS AND STARTUP AMONG YOUNGSTERS**

## **PROJECT REPORT**

*Submitted to Mahatma Gandhi University  
for the partial fulfilment of the  
Requirements for the Degree of Bachelor of Commerce*

**BY**

**CHERRIES K RUBY**

**FEBA SAJI**

**GANESH KUMAR K.O**

**Reg. No: 190021047818**

**Reg.No:190021047819**

**Reg.No:190021047820**

**Under the guidance of**

**MR.ABRAHAM ZACHARIAH K, M. Com, NET**

**Lecturer**

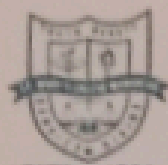


**POST GRADUATE DEPARTMENT OF COMMERCE**

**ST. MARY'S COLLEGE MANARCAD**

**13 MAY 2022**





ESTD : 1981

# ST.MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled "INNOVATIONS AND STARTUP AMONG YOUNGSTERS "submitted to P. G. Department of Commerce, St. Mary's College Manarcaud is a bonafide record of work done by **CHERRIES K RUBY,FEBA SAJI,KANESH KUMAR KO**,under my supervision.

**ABRAHAM ZACHARIAK K**

Lecturer

P. G. Department of Commerce,

St. Mary's College Manarcaud

13 MAY 2022

## COUNTER SIGNED BY

**Susan Bincy Andrews, M. Com, B.Ed., MBA**

Assistant Professor and Head,

P. G. Department of Commerce,

St. Mary's College Manarcaud

**Dr. Punnen Kurian, M.Sc., Ph.D.**

Principal

St. Mary's College Manarcaud

# **IMPACT OF LOAN SCHEMES OF KERALA**

## **GRAMIN BANKS**

### **(WITH SPECIAL REFERENCE TO AGRICULTURE BORROWINGS)**

## **PROJECT REPORT**

*Submitted to Mahatma Gandhi University*

*For the partial fulfilment of the*

*Requirements for the degree of Bachelor of Commerce*

*By*

**SNEHAMOL VARGHESE** (Reg. No: 190021047834)

**SONAMARIUM SABU** (Reg. No: 190021047835)

**ABIN A SKARIAH** (Reg. No: 190021047836)

Under the guidance of

**Miss. Susan Bincy Andrews, Head of the Department**



**P.G DEPARTMENT OF COMMERCE  
ST. MARY'S COLLEGE , MANARCAD**





ESTD : 1981

# ST. MARY'S COLLEGE MANARCAUD

MANARCAUD.P.O., KOTTAYAM, KERALA - 686 032. Ph. 0481 237 4483

( Affiliated to Mahatma Gandhi University )

NAAC ACCREDITED

## CERTIFICATE

This is to certify that this project report entitled *Impacts of Loan Schemes of Keralala Gramin Bank* submitted to P.G Department of Commerce, St. Mary's College Manarcad is a bonafide record of work done by **Abin A Skariah, Snehamol Varghese, Sona Marium Sabu** under my supervision.

**Susan Bincy Andrews**

Professor and Head,

P.G Department of Commerce,

St. Mary's College, Manarcad

13 May 2022

## COUNTER SIGNED BY

**Susan Bincy Andrews**

Professor and Head

P.G Department of Commerce,

St. Mary's College, Manarcad

13 May 2022



**EFFECTIVENESS OF WORK FROM HOME AMONG IT SECTOR  
EMPLOYEES: A STUDY WITH PARTICULAR REFERENCE TO  
KOTTAYAM DISTRICT**

*Project report submitted to Mahatma Gandhi University in partial fulfillment of the requirements for  
the award of Degree of Bachelor of Commerce.*

Submitted By

**ABHIRAMI SHAJI**

(Reg. No: 190021047808)

**ADHITHYAN V.S**

(Reg. No: 190021047809)

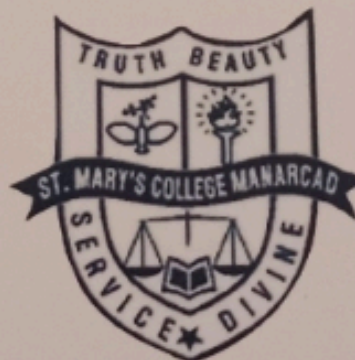
**AISWARYA BABU**

(Reg. No: 190021047810)

**UNDER THE  
SUPERVISION OF**

**Ms. SUSAN BINCY ANDREWS**

**Asst. Professor**



**POST GRADUATE DEPARTMENT OF**

**COMMERCE**

**ST MARY'S COLLEGE MANARCAUD**

**30 APRIL 2022**