



# CO-OPERATIVE ARTS AND SCIENCE COLLEGE, MADAYI

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Aided by the Govt. of Kerala & Affiliated to Kannur University

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## DEPARTMENT OF COMMERCE

### Project Work

Year 2022-23

BCom- PROJECT DETAILS 2022-23				
SL NO	REGNO.	NAME	TITLE OF PROJECT	NAME OF GUIDE
1	CA20BR0001	MANURANJ MOHAN	A STUDY ON THE EFFECT OF BRANDING ON CONSUMER PURCHASING BEHAVIOUR	RAJITH KUMAR P
2	CA20BR0002	RIJIN P V	STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASREE WITH SPECIAL REFERENCE TO MADAYI	SMT. RAJITHA NK
3	CA20BR0003	SREEHARI K	A STUDY ON AWARENESS OF BANKING SERVICES AMONG COLLEGE STUDENTS	JESNA
4	CA20BR0004	SUJITH SAJEEVAN	A STUDY ON WOMEN'S PERCEPTION TOWARDS ENTREPRENUERSHIP WITH SPECIAL REFERENCE TO MADAYI COLLEGE	ISRA S.K
5	CA20BR0005	VISHNUPRASAD P	A STUDY ON WOMEN'S PERCEPTION TOWARDS ENTREPRENUERSHIP WITH SPECIAL REFERENCE TO MADAYI COLLEGE	ISRA S.K

6	CA20BR0006	ABHITHA N	A STUDY ON INVESTMENT HABIT OF GOVT EMPLOYEES BEFORE AND AFTER COVID-19 WITH SPECIAL REFERENCE TO PAPPINISSERI AREA IN KANNUR DISTRICT	DR. RAMYA K P
7	CA20BR0007	ANAGHA A V	STUDY ON CUSTOMER SATISFACTION TOWARDS ELECTRIC SCOOTERS WITH REFFERENCE TO KANNUR DISTRICT	DR. RAJASREE.K
8	CA20BR0008	ANAGHA K P		
9	CA20BR0009	ARATHI K	STUDY ON CUSTOMER SATISFACTION TOWARDS ELECTRIC SCOOTERS WITH REFFERENCE TO KANNUR DISTRICT	DR. RAJASREE.K
10	CA20BR0010	GOPIKA M SURENDRAN	A STUDY ON WOMEN'S PREFERENCE ON MENSTRUAL HYGIENE PRODUCTS	SREEJU V V
11	CA20BR0011	GOPIKA V V	A STUDY ON WOMEN'S PREFERENCE ON MENSTRUAL HYGIENE PRODUCTS	SREEJU V V
12	CA20BR0012	LAKHINA KALASAKKARAN	STUDY ON CUSTOMER SATISFACTION TOWARDS ELECTRIC SCOOTERS WITH REFFERENCE TO KANNUR DISTRICT	DR. RAJASREE.K
13	CA20BR0013	REVATHIDAS	STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASREE WITH SPECIAL REFERENCE TO MADAYI	SMT.RAJITHA N K
14	CA20BR0014	ZAINBA P	A STUDY ON THE EFFECTIVENESS OF INTERNET ADVERTISING ON CONSUMER BEHAVIOUR WITH	SMT. JESNA S

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19	CA20BR0019	GOKUL P	A STUDY ON CUSTOMER SATISFACTION OF MEESHO - ONLINE SHOPPING	
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# Sample Copies of Projects

## A STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE WITH SPECIAL REFERENCE TO MADAYI GRAMA PANCHAYATH

### A PROJECT REPORT

*Submitted to Kannur University in partial fulfillment of the requirement for the  
award of degree of*

### BACHELOR OF COMMERCE

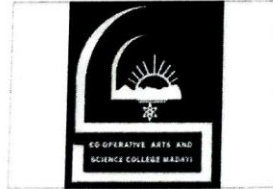
*Submitted by*

<b>RIJIN PV</b>	<b>(Reg No. CA20BR0002)</b>
<b>REVATHIDAS</b>	<b>(Reg No. CA20BR0013)</b>
<b>PRAJEESH V</b>	<b>(Reg No. CA20BR0021)</b>
<b>PRANAV M</b>	<b>(Reg No. CA20BR0022)</b>

*Under The Guidance Of*

**Mrs.JESNA S**

**(Assistant Professor in Commerce)**




**CO-OPERATIVE ARTS AND SCIENCE COLLEGE MADAYI**

**KANNUR UNIVERSITY**


**MARCH 2023**

**BONAFIDE CERTIFICATE**

This is to certify that the project entitled "A STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE WITH SPECIAL REFERENCE TO MADAYI GRAMA PANCHAYATH", submitted by RIJIN P V CA20BR0002, REVATHIDAS CA20BR0013, PRAJEESH V CA20BR0021, PRANAV M CA20BR0022, carried out in partial fulfilment of the requirements for the award of the Degree of BACHELOR OF COMMERCE, Co-operative Arts & Science college, Madayi is an authentic work carried out by them under my guidance and supervision.

  
**Dr. RAMYA K P**  
Head of the Department  
Department of Commerce  
Co-operative Arts & Science College  
Madayi

*Verified  
Kundika  
19/4/23*

  
**Mrs. JESNA S**  
Assistant Professor  
Co-operative Arts & Science College  
Madayi

## DECLARATION

We, the undersigned, hereby declare that the project work entitled "A STUDY ON WOMEN EMPOWERMENT THROUGH KUDUMBASHREE WITH SPECIAL REFERENCE TO MADAYI GRAMA PANCHAYATH" has been prepared by us and submitted to Kannur University in partial fulfillment of the requirements for the degree of **BACHELOR OF COMMERCE**, is a record of original work done by us under the supervision of **Mrs. JESNA S**, Assistant Professor in commerce department, Co-Operative Arts And Science College Madayi, Kannur.

We also declare that this project has not been submitted for the award of any Degree, Diploma or other similar recognition before.

Place: Madayi

RIJIN PV (Reg No. CA20BR0002)

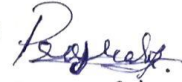


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REVATHIDAS (Reg No. CA20BR0013)



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## 1.1 INTRODUCTION

Kudumbashree, the poverty eradication mission of the state of Kerala, is a community-based self-help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro enterprise development, and integrally linked to local self-government institutions. National Bank for Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. The formation of SHGs led to the implementation of Swarna Jayanthi Gram Swarozgar Yojana (SGSY), launched by the Ministry of Rural Development. In a similar line Kudumbashree is sponsored by local self-government institutions in Kerala. Though local government institutions are not organically linked to Kudumbashree, they are active partners in the programme.

In 1998 Government of Kerala introduced Kudumbashree scheme as a comprehensive poverty alleviation programme to focus primarily on poor rural and urban women. The aim of the Kudumbashree scheme is to improve the standard of living of poor women in rural areas by setting up micro-credit and productive enterprises. It opened a new string of expected events in our development history Kudumbashree is the poverty eradication mission of the state of Kerala. It is a community-based self-help initiative involving poor women. "Kudumbashree" in local language means prosperity of the family which helps enjoy the economic opportunities by a good number of the poor women folks in rural and urban Kerala. It makes every effort to alleviate poverty through an integrated approach which involves an affective convergence of resource and actions, and moreover, the programme is essentially linked to local self-government institutions. Though local government institutions are not organically linked to Kudumbashree, they are active partners in the programme. Today, Kudumbashree is one of the largest women empowering scheme in the country.

To eradicate absolute poverty in ten years through concerted community action under the leadership of local government, by facilitating organisation of the poor for combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically" is the mission statement of Kudumbashree programme.

**A STUDY ON AWARENESS OF BANKING SERVICES AMONG COLLEGE  
STUDENTS WITH SPECIAL REFERENCE TO KANNUR DISTRICT  
PROJECT REPORT**

*Submitted to Kannur university in partial fulfillment of the requirement for the award of  
degree of*

**BACHELOR OF COMMERCE**

Submitted by

**SREEHARI K**

**(Reg No. CA20BR0003)**

**RIZWAN KK**

**(Reg No. CA20BR0023)**

**SREENANDA VV**

**(Reg No. CA20BR0033)**

**SREYA K**

**(Reg No. CA20BR0034)**

UNDER THE GUIDANCE OF

**Mrs.JESNA**



**CO-OPERATIVE ARTS AND SCIENCE COLLEGE MADAYI**

**PAZHAYANGADI, KANNUR**

**Aided college under Govt. of Kerala & Affiliated to Kannur university**

**Accredited by NAAC with 'B' Grade**

**MARCH 2023**

## DECLARATION

We, the undersigned, hereby declare that the project work entitled "**AWARNNESS OF BANKING SERVICES AMONG COLLEGE STUDENTS**" has been prepared by us and submitted to **KANNUR UNIVERSITY** in partial fulfillment of the requirements for the degree of **BACHELOR OF COMMERCE**, is a record of original work done by us under the supervision of Mrs. **JESNA**, department of commerce.

We also declare that this project has not been submitted for the award of any degree, Diploma Title or Recognition before.

Place: Madayi

Date: 31/3/2023

SREEHARI (CA20BR0003) 

RIZWAN (CA20BR0023) 

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SREYA (CA20BR0034) 

**BONAFIDE CERTIFICATE**

This is to certify that the project entitled "A STUDY OF AWARENESS OF BANKING SERVICES AMONG COLLEGE STUDENTS WITH REFERENCE TO KANNUR DISTRICT" , submitted by SREEHARI CA20BR0003, RIZWAN CA20BR0023, SREENANDA CA20BR0033, SREYA CA20BR0034, carried out in partial fulfillment of the requirements for the award of the degree of BACHELOR OF COMMERCE, co-operative Arts & Science college, Madayi is an authentic work carried out by them under my guidance and supervision.

  
**DR. RAMYA K P**

Head of the Department  
Department of Commerce  
Co-operative Arts & Science College  
Madayi

  
**Mrs. JESNA**

Co-operative Arts & Science college  
Madayi

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## INTRODUCTION

People earn money to meet their day-to-day expenses on food, clothing, education of children, housing, etc. They also need money to meet future expenses on marriage, higher education of children, house building and other social functions. These are heavy expenses, which can be met if some money is saved out of the present income.

Saving of money is also necessary for old age and ill health when it may not be possible for people to work and earn their living. The necessity of saving money was felt by people even in olden days. They used to hoard money in their homes. With this practice, savings were available for use whenever needed, but it also involved the risk of loss by theft, robbery and other accidents. Thus, people were in need of a place where money could be saved safely and would be available when required.

**Banks are such places where people can deposit their savings with the assurance that they will be able to withdraw money from the deposits whenever required.**

People who wish to borrow money for business and other purposes can also get loans from the banks at reasonable rate of interest.

**Bank is a lawful organization, which accepts deposits that can be withdrawn on demand. It also lends money to individuals and business houses that need it.**

Banks also render many other useful services – like collection of bills, payment of foreign bills, safe-keeping of jewellery and other valuable items, certifying the creditworthiness of business, and so on.

Banks accept deposits from the general public as well as from the business community. Any one who saves money for future can deposit his savings