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The dissertation report entitled "**THE PERFORMANCE APPRISAL OF INITIAL PUBLIC OFFERING IN INDIAN CAPITAL MARKET.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **PROF. ISHWARA.P**, ASSOCIATE PROFESSOR, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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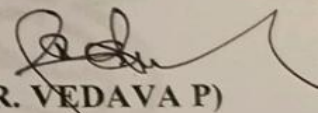
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This is to certify that **MR. AKSHAYA KUMAR** is a bonafide student of IV Semester, M.Com (2019-2021 Batch) of this Department.

The dissertation report entitled "**PROSPECTS AND CHALLENGES IN E-BANKING: A PERCEPTION STUDY**" has been prepared by him in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. ABHINANDAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

Date: 29.10.2021

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Date: 27-10-2021

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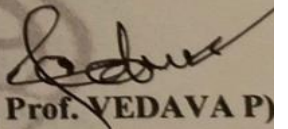
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Date: 29-10-2021

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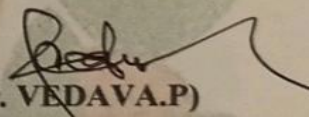
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This is to certify that **Ms. Ananya P** is a bona-fide student of 4th semester in Master of Commerce. The dissertation report entitled "A STUDY ON CUSTOMERS PERCEPTION TOWARDS CREDIT CARD" has been prepared by her in partial fulfilment of the requirement for the award of Degree of Master of Commerce under the supervision of **Mrs. RASHMITHA KOTIAN** Lecturer, Department of Studies in Commerce, Mangalore university, Mangalagangothri.

Date: 10-11-2021

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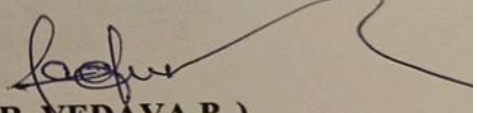
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The dissertation report entitled "**PERCEPTION OF WOMEN TOWARDS MUTUAL FUND.**" Has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MRS RASHMITHA KOTIAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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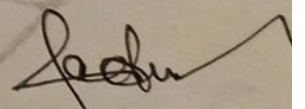
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The dissertation report entitled **"IMPACT OF DEMONETIZATION ON COMMON MAN"** has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **Prof. Y. MUNIRAJU**, professor, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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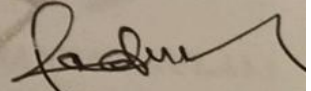
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This is to certify that **MS. ARCHANA NAGARAJ GAONKAR** is a bonafide student of IV Semester, M. Com B (2019-2021 Batch) of this department.

The dissertation report entitled "**A STUDY ON WORKING CAPITAL MANAGEMENT USING ACCOUNTING RATIOS WITH REFERENCE TO M.N CHEMICALS PVT LTD. KUMTA.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. ABHINANDAN KULAL**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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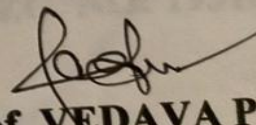
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This is to certify that **MS. ASHWINI N** is a bonafide student of IV Semester, M. Com A (2019-2021 Batch) of this department.

The dissertation report entitled "**A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE ADVERTISEMENT WITH SPECIAL REFERENCE TO MANGALORE.**" Has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR BHAGYALAXMI M**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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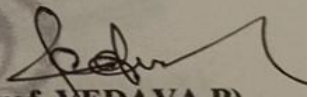
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The dissertation report entitled "**A STUDY ON CUSTOMER AWARENESS TOWARDS HEALTH INSURANCE IN MANGALORE**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Dr. PREETHI KEERTHI DSOUZA**, Assistant Professor, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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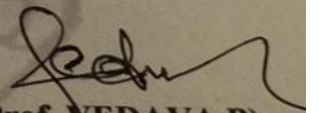
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The dissertation report entitled "**A STUDY ON PROBLEMS FACED BY STUDENTS BORROWING EDUCATION LOAN WITH SPECIAL REFERENCE TO SBI DAKSHINA KANNADA.**" has been prepared by him in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. PARAMESHWARA**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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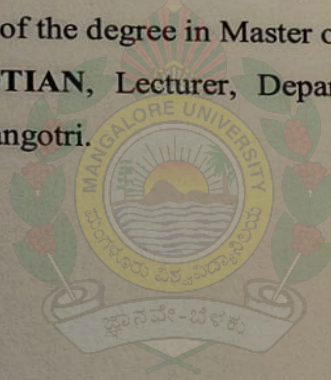
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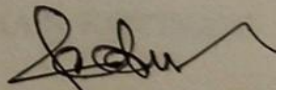
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The dissertation report entitled "**A STUDY ON DEALERS SATISFACTION TOWARDS THOUFEEQE GRINDERS.**" Has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MRS.RASHMITHA R KOTIAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.



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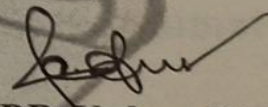
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This is to certify that this project report titled "STUDENTS' ONLINE LEARNING EXPERIENCE DURING COVID-19 PANDEMIC - A STUDY WITH SPECIAL REFERENCE TO UNDERGRADUATE AND POSTGRADUATE STUDENTS IN DAKSHINA KANNADA DISTRICT" is a bonafide record of work done by MS.CHAITHRA under my guidance and supervision during the period **January 2021 to October 2021**. This report is being submitted in partial fulfilment of requirement for the award of the degree of Master of Commerce of Mangalore University.

Date: 10-11-2021
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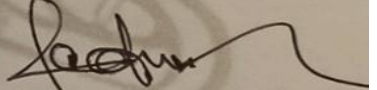
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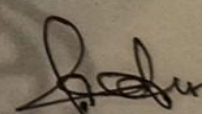
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The dissertation report entitled "**PROBLEMS AND PROSPECTS OF E-BANKING**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. PARAMESHWARA**, Professor, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 10-11-2021
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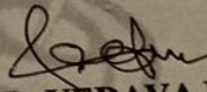
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The Project report entitled "**A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE FOOD ORDERING WITH SPECIAL REFERENCE TO UDUPI DISTRICT**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Mrs. ASMA K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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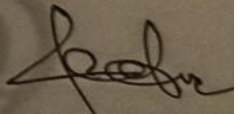
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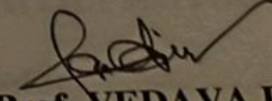
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The dissertation report entitled "**A STUDY ON SAVING HABITS OF DELIVERY BOYS IN MANGALORE.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MRS. RASHMITHA KOTIAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.



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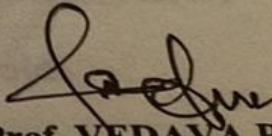
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This is to certify that **MS. DEEKSHITHA.B** is a bonafide student of IV Semester, M. Com B (2019-2021 Batch) of this department.

The dissertation report entitled "**A STUDY ON CONSUMER PERCEPTION TOWARDS ELECTRIC VEHICLES WITH SPECIAL REFERENCE TO DAKSHINA KANNADA.**" has been prepared by his in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the guidance of **MR. SANATH KUMAR K** Lecturer, Department of Commerce, Mangalore University, Mangalagangothri.

Date: 8-11-2021

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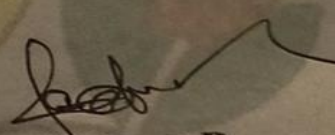
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This is to certify that Ms. Deepthi S. B. is a bonafide student of IV Semester, M. Com (2019-2021 Batch) of this department.

This dissertation report entitled "A STUDY ON INDIVIDUAL PERCEPTION OF ECO-FRIENDLY CONSTRUCTED HOUSES RELATED TO AJJAVARA VILLAGE" has been prepared by her in partial fulfilment of the requirement for the award of the degree in Master of Commerce under the supervision of Mr. Jayaprashanth S., Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 10-11-2021

Place: Mangalagangotri


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Date: 25/10/2021

Place: Mangalagangotri

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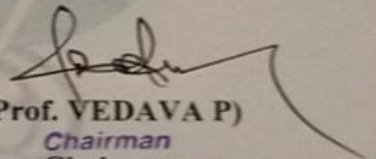
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The dissertation report entitled "**A STUDY ON CONSUMER BUYING BEHAVIOR TOWARDS ONLINE SHOPPING V/S OFFLINE SHOPPING.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. PREETHI KEERTHI DSOUZA**, Assistant professor, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 10-11-2021

Place: Mangalagangotri


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The dissertation report entitled "**A STUDY ON STUDENTS' PERCEPTION AND PREFERENCE FOR ONLINE EDUCATION IN DAKSHINA KANNADA AND UDUPI DISTRICT DURING COVID-19 PANDEMIC**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. ABHINANDAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 10-11-2021

Place: Mangalagangotri

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Date: 29-10-2021

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Date: 31-10-2021

Place: Mangalagangothri

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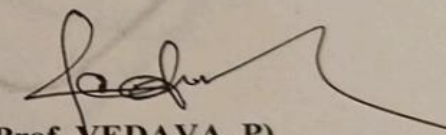
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Date: 12-11-2021

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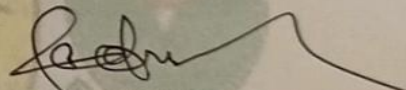
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Date: 10-11-2021

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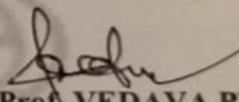
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Date: 10-11-2021
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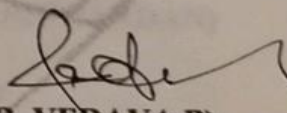
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The dissertation report entitled "**A STUDY ON IMPACT OF MGNREGA SCHEME ON LIVING STANDARD OF AGRICULTURAL LABOURERS IN PILYA VILLAGE OF BELTHANGADY TALUK DAKSHINA KANNADA DISTRICT**" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. ABHINANDAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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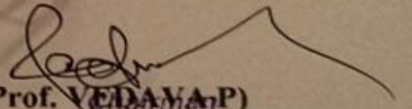
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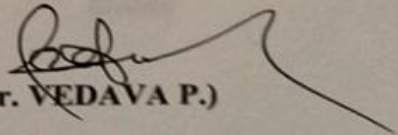
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Date: 10-11-2021

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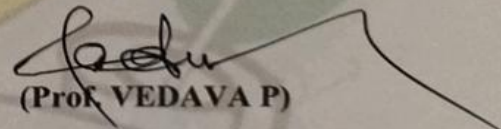
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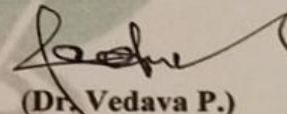
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This dissertation is based on the original research and has not formed the basis for the award of any degree / diploma / associate-ship / prize by Mangalore University or any other University.

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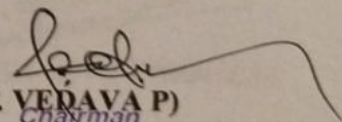
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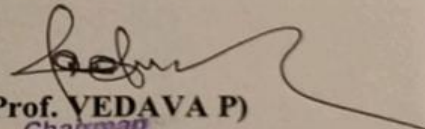
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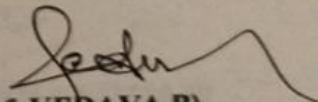
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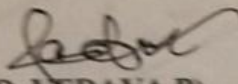
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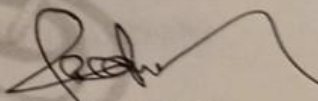
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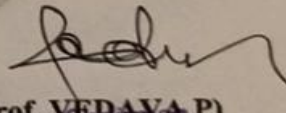
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The dissertation report entitled "**A STUDY ON PERCEPTION OF STUDENTS TOWARDS ONLINE CLASSES – WITH RELATED TO MANGALORE UNIVERSITY CAMPUS.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. JAYAPRASHANTH S**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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The dissertation report entitled "**A STUDY ON WORK-LIFE BALANCE AMONG AUTO RICKSHAW DRIVERS IN MANGALORE CITY.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. PREETHI KEERTHI DSOUZA**, Assistant professor, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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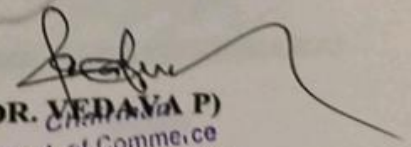
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The dissertation report entitled "**CUSTOMER AWARENESS TOWARDS DIGITAL BANKING**" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. PARAMESHWARA**, Professor, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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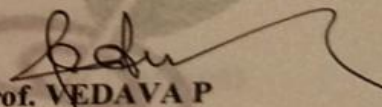
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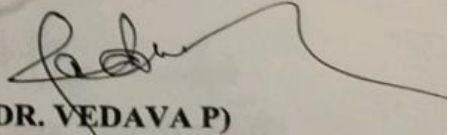
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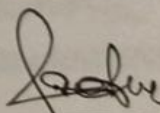
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Date: 10-11-2021

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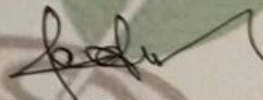
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The dissertation report entitled "**A STUDY ON PERCEPTION OF CUSTOMER WITH REGARD TO ONLINE SHOPPING IN THE RURAL AREAS OF DAKSHINA KANNADA**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. SANATH KUMAR K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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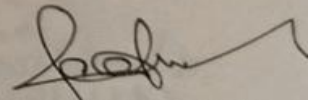
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The dissertation report entitled "**A STUDY ON JOB SATISFACTION OF ASHA (ACCREDITED SOCIAL HEALTH ACTIVISTS) WORKERS IN DAKSHINA KANNADA.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Mrs. Vaishali K** Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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The dissertation report entitled "**INVESTORS PERCEPTION TOWRDS INITIAL PUBLIC OFFERING(IPOs) IN INDIAN CAPITAL MARKET**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **PROF. ISHWARA.P.**, Associate Professor, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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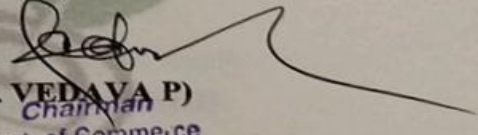
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The dissertation report entitled "**CONSUMER PERCEPTION TOWARDS ONLINE GROCERY SHOPPING**" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. KUSHALAKSHI**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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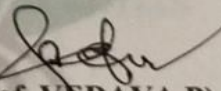
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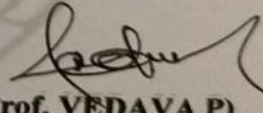
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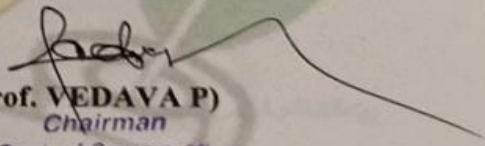
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The Project report entitled "**A STUDY ON CONSUMER DECISION MAKING STYLES IN SHOPPING MALLS**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Ms. SUDARSHINI**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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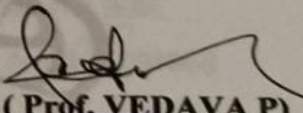
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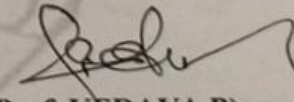
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Date: 10-11-2021

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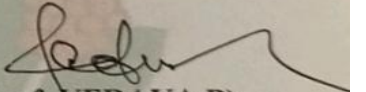
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The dissertation report entitled "**A STUDY ON THE BUYING BEHAVIOUR OF CUSTOMERS ON LIFE INSURANCE POLICIES WITH REFERENCE TO KUNDAPURA, KARNATAKA**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR BHAGYALAXMI M**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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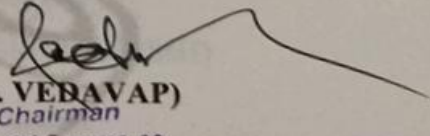
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Date: 10-11-2021
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Date: 29/10/2021

Place: Mangalagangotri

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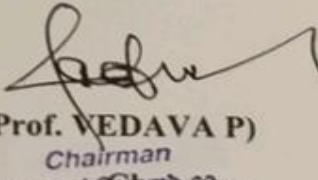
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The dissertation report entitled "**A STUDY ON IMPACT OF E-LEARNING ON THE ACADEMIC PERFORMANCE OF THE UNDERGRADUATES: WITH SPECIAL REFERENCE TO MANGALORE UNIVERSITY**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Mrs. VAISHALI K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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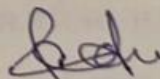
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This is to certify that **Ms. SHAHINA** is a bonafiede student of fourth Semester M.Com (2019-2021 Batch) of this department.

The Project report entitled "**WORK CULTURE**" – A STUDY ON THE EMPLOYEES OF TO BARAKA OVERSEAS TRADING COMPANY, ULLAL" under guidance of **Mr. SAMEER K A** Manager, Baraka overseas Trading company, Ullal, Mangalore as company guide and **MR. GURURAJ P**, Lecturer, Department of studies in Commerce, Mangalore university, Mangalagangothri as internal guide. This is partial fulfillment of the requirements for the award of the degree in Master of Commerce, Mangalore University, Mangalagangothri.

Date: 10-11-2021

Place: Mangalagangothri


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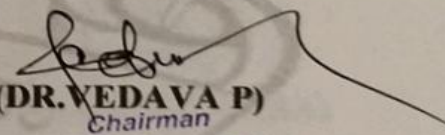
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The dissertation report entitled "**A STUDY ON MARKETING STRATEGIES ADOPTED BY DIGITAL PAYMENT APPLICATIONS WITH SPECIAL REFERENCE TO PAYTM AND GOOGLE PAY**" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **Dr. PARAMESHWARA**, Assistant professor, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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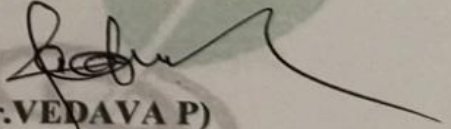
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The dissertation report entitled **"KNOWLEDGE, BELIEFS AND ATTITUDE OF STUDENTS TOWARDS ORGAN DONATION IN KARNATAKA"** has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **Mr. ABHINANDAN**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 27-10-2021
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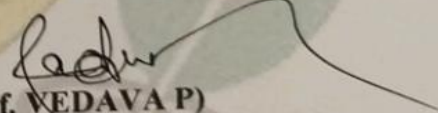
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The Project report entitled "**A STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE MANGALORE AREA**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Ms. SUDARSHINI**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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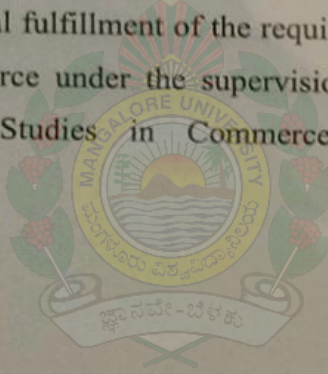
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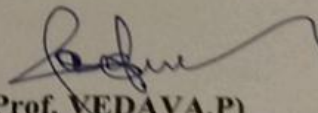
This is to certify that **MS. SHRADDHA K S** is a bonafide student of IV Semester, M. Com "B" (2019-2021 Batch) of this department.

The dissertation report entitled "**A STUDY ON PERCEPTION OF UG AND PG STUDENTS TOWARDS PART-TIME JOB WITH SPECIAL REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS**" has been prepared by her in partial fulfillment of the requirement for the award of the degree in Master of Commerce under the supervision of **MR. GURURAJ P**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.



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The dissertation report entitled **"IMPACT OF SECOND WAVE OF COVID - 19 ON INDIAN STOCK MARKET-AN EVENT STUDY WITH REFERENCE TO NIFTY 50."** has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **Dr.VEDAVA P**, Associate Professor, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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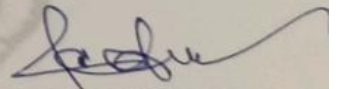
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The dissertation report entitled **"PERCEPTION OF INDIVIDUAL INVESTORS TOWARDS DIFFERENT INVESTMENT AVENUES WITH REFERENCE TO INVESTORS IN DAKSHINA KANNADA DISTRICT"** has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MR. SANATH KUMAR K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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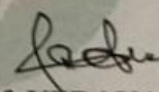
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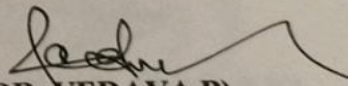
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Date: 06/11/2021

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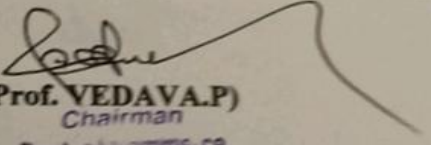
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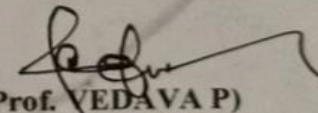
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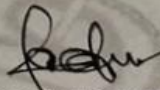
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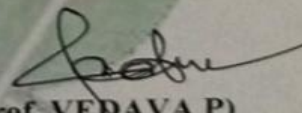
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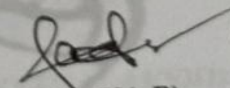
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The dissertation report entitled "**IMPACT OF BANK MERGER ON COMMON PEOPLE- A STUDY IN DAKSHINA KANNADA DISTRICT**" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **DR. KUSHALAKSHI**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

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Date: 10-11-2021

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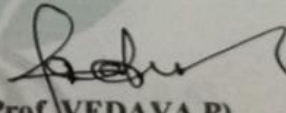
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The dissertation report entitled "**A STUDY ON PROBLEMS AND PROCEPECTS OF ARECANUT GROWING FARMERS IN SHIVMOGA DISTRICT.**" has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the Guidance of **MR. SANATH KUMAR K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

Date: 27-10-2021
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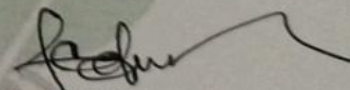
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The dissertation report entitled **"A STUDY ON EFFICIENCY OF COMMERCE EDUCATION TOWARDS ENTREPRENEURSHIP DEVELOPMENT"** has been prepared by her in partial fulfillment of the requirements for the award of the degree in Master of Commerce under the supervision of **MRS. ASMA K**, Lecturer, Department of Studies in Commerce, Mangalore University, Mangalagangotri.

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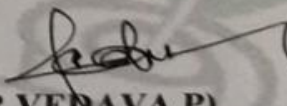
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This is to certify that **Mr. YASHWANTH** is a bonafide student of IV Semester, M. Com (2019-2021 Batch) of this Department.

The dissertation report entitled "*A Study on Customer satisfaction towards Various Offers and Benefits available in multi-brand retail shops with special reference to big bazar in Mangalore*" has been prepared by her in partial fulfilment of the requirements for the award of the degree in Master of Commerce under the supervision of **Dr. PARAMESHWARA**, Assistant professor, Department of Studies in Commerce, Mangalore University, Mangalagangothri.

Date: 10-11-2021
Place: Mangalagangothri


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