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(Affiliated to University of Madras)  
**ANNA NAGAR, CHENNAI 600040**

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CRITERION 2

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Chennai - 600040, Tamil Nadu.

## Verified & Certified Documents

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Page No.: 3 To: 59

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**Dr. P. D. SHERLIN, M. A, M. Phil, Ph. D**

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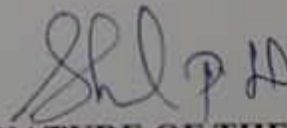
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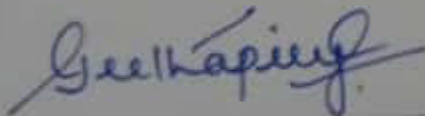
This is to certify that the dissertation entitled "A STUDY ON TIRUVANNAMALAI WITH SPECIAL REFERENCE TO TEMPLES" submitted by M. CHITHRA, a full time student in the Department of Tourism and Travel Management, Anna Adarsh College for Women is a record of the research work done by her during the academic year 2021-2022 under my supervision. The subject on which the dissertation has been prepared is her original work and it has not formed the basis for award for any candidate for any previous Degree, Diploma and Associate Ship or other similar titles.

PLACE: Chennai

DATE: 24-08-2022



SIGNATURE OF THE SUPERVISOR



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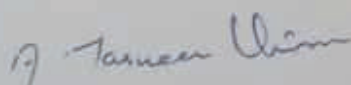
This is to certify that the dissertation entitled "CULTURAL TOURISM IN MANIPUR" submitted by Ms. PARDITA NINGTHOUJAM, a full time student in the Department of Tourism and Travel Management; Anna Adarsh College for Women is a record of the research work done by her during the academic year 2021-2022 under my supervision. The subject on which the dissertation has been prepared is her original work and it has not formed the basis for award of any candidate for any previous degree, diploma and associateship or other similar titles.

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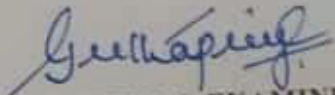
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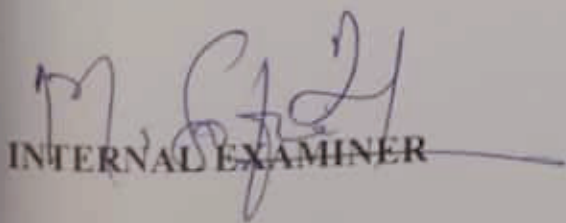
  
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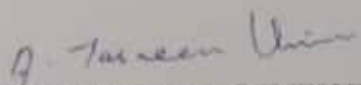
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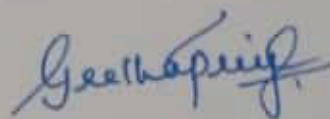
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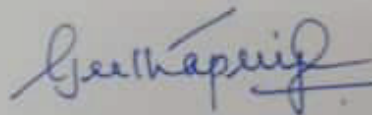
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This is to certify that the dissertation entitled "HERITAGE CIRCUITS OF INDIA" Submitted by A.SNEHA, a full time student in the Department of Tourism and Travel Management, Anna Adarsh College Women is a record of the research work done by her during the academic year 2021-2022 under my supervision. The subject on which dissertation was prepared is her original work and it has not formed the basis for the award for any candidate for any previous Degree, Diploma and Associate Ship, Fellowship or similar titles.

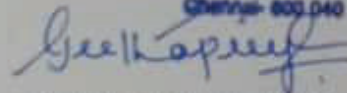
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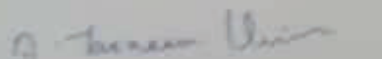
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This is to certify that the project titled "A STUDY OF ENERGY RECOVERY FROM SOLID WASTE FOR SUSTAINABLE DEVELOPMENT OF KANJIRANGAL PANCHAYAT, SIVAGANGAI DISTRICT, TAMILNADU" is a record of research work done by Ms.M. JAYEETAH STEFFI , for the award of degree of MASTER OF PHILOSOPHY IN PUBLIC ADMINISTRATION, is a bonafide project carried out by her under my guidance and supervision and this project has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or similar other titles.

*Dr. S. Marceline Pushpa*  
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Place: Chennai

Date : 26.8.22

*S. Marceline Pushpa*

Dr. S. Marceline Pushpa

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This is to certify that the project titled "TAMIL NADU POLICE ACADEMY - A STUDY" is a record of research work done by Ms.RESHMA. M , for the award of degree of MASTER OF PHILOSOPHY IN PUBLIC ADMINISTRATION, is a bonafide project carried out by her under my guidance and supervision and this project has not previously formed the basis for the award of any degree,diploma, associateship, fellowship or similar other titles.

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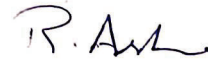
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**CERTIFICATE**

This is to certify that the dissertation entitled “A STUDY ON WHOLESALE VEGETABLE MARKET IN CHENNAI CITY WITH SPECIAL REFERENCE TO KOYAMBEDU MARKET” is a record of research work done by Ms. SATHYA .U for the award of degree of MASTER OF PHILOSOPHY IN PUBLIC ADMINISTRATION, is a bonafide research work carried out by her under my guidance and supervision and this has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or similar other titles and it is an independent work done by her.

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**Date : 26. 08. 2022**



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**( Guide and Supervisor )**

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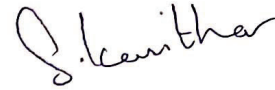
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This is to certify that the dissertation entitled “IMPLEMENTATION OF NUTRITIOUS MEAL PROGRAMME - A STUDY IN THELLAR VILLAGE, TIRUVANNAMALAI DISTRICT, TAMIL NADU” is a record of research work done by Ms. SWATHILS, for the award of degree of MASTER OF PHILOSOPHY IN PUBLIC ADMINISTRATION, is a bonafide research work carried out by her under my guidance and supervision and this has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or similar other titles and it is an independent work done by her.

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This is to certify that the dissertation entitled "ADMINISTRATION OF URBAN GOVERNMENT WITH SPECIAL REFERENCE TO AVADI MUNICIPAL CORPORATION, CHENNAI – A STUDY" is a record of research work done by Ms.TWINKLE RANA .O, for the award of degree of MASTER OF PHILOSOPHY IN PUBLIC ADMINISTRATION, is a bonafide research work carried out by her under my guidance and supervision and this has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or similar other titles and it is an independent work done by her.

**Place: Chennai**

**Date : 26/08/2022**



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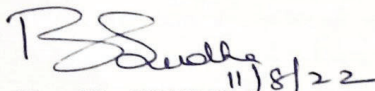
ANNA NAGAR, CHENNAI – 40

Dr. M. ANITA

DATE: 11-08-2022

CERTIFICATE

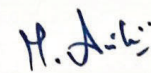
This is to certify that the dissertation entitled “**WORKING WOMEN INVESTMENT BEHAVIOUR: A STUDY WITH SPECIAL REFERENCE TO CHENNAI CITY**” submitted to the **UNIVERSITY OF MADRAS** in partial fulfilment of the requirements for the award of the degree of **MASTER OF PHILOSOPHY IN COMMERCE** is the bonafide record of the independent work carried out by **MS. ASMA FATHIMA M S** under my guidance and supervision.

  
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Associate Professor & Head


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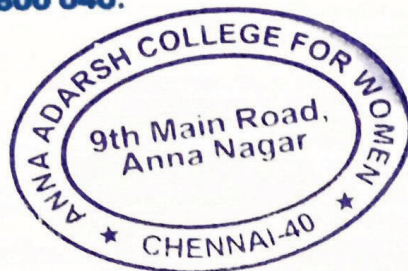
Associate Professor  
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Dr. SHIRLINE DAVID

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This is to certify that the dissertation entitled "A STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES DURING WORK FROM HOME WITH SPECIAL REFERENCE TO IT SECTOR IN CHENNAI CITY" submitted to the University of Madras in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by Ms. DHARANI. R under my guidance and supervision.

  
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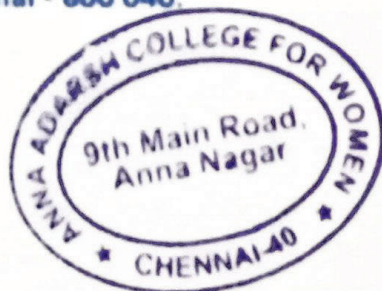
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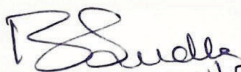
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This is to certify that the dissertation entitled "THE RELEVANCE AND IMPACT OF USER GENERATED CONTENT TO WOMEN CUSTOMERS FOR ONLINE PURCHASE: A STUDY WITH SPECIFIC REFERENCE TO CHENNAI CITY" Submitted to the UNIVERSITY OF MADRAS in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by Ms. MOHAMMED JABEEN under my guidance and supervision.

  
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This is to certify that the dissertation entitled "A STUDY ON INFLUENCE OF OWNER ENDORSEMENT ADVERTISEMENT AND ITS IMPACT ON PURCHASE INTENTIONS OF LALITHA JEWELLERY PRODUCTS IN CHENNAI CITY" submitted to the University of Madras in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by Ms. A. POOJA under my guidance and supervision.

*R. Sudha*

DR. B. SUDHA

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*R. Uma*

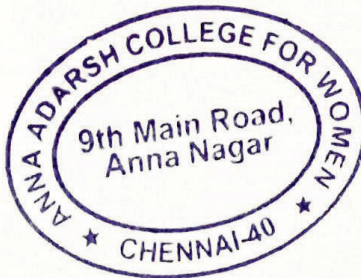
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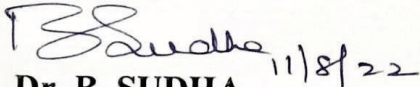
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Dr. S. SANTHI

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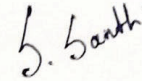
CERTIFICATE

This is to certify that the dissertation entitled "WORKING WOMEN PERCEPTION TOWARDS THE GREEN PRODUCTS WITH REFERENCE TO PERSONAL CARE PRODUCTS" submitted to the University of Madras in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by Ms. RAMYA J under my guidance and supervision.


  
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Associate Professor & Head  
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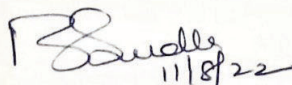
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Dr. S. ANITHA

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This is to certify that the dissertation entitled “CONSUMERS PERCEPTION ON INTERNET ADVERTISING: A STUDY WITH SPECIAL REFERENCE TO CHENNAI CITY” submitted to the UNIVERSITY OF MADRAS in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by MS. RAMYA P under my guidance and supervision.

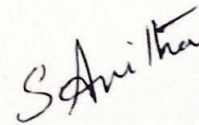
  
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Dr. B. SUDHA

Associate Professor & Head

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Assistant Professor  
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Dr. ANITA RAMAN

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CERTIFICATE

This is to certify that the dissertation entitled "CUSTOMER PERCEPTION AND SATISFACTION TOWARDS DIGITAL BANKING IN CHENNAI CITY" submitted to the University of Madras in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by Ms. SHANMUGA PRIYA R under my guidance and supervision.

*B. Sudha*  
11/8/22

Dr. B. SUDHA  
Associate Professor & Head



*Anita Raman*

Dr. ANITA RAMAN  
Vice-Principal &  
Dean (Academic)

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*R. Shanthi*

Dr. R. SHANTHI  
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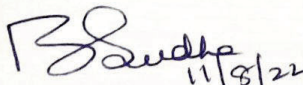
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**Dr. B. SUDHA**

**DATE: 11-08-2022**


**CERTIFICATE**

This is to certify that the dissertation entitled “**MULTIGENERATIONAL PERSONAL FINANCE PLANNING FOR RETIREMENT – A STUDY WITH SPECIAL REFERENCE TO CHENNAI CITY**” submitted to the **University of Madras** in partial fulfilment of the requirements for the award of the degree of **MASTER OF PHILOSOPHY IN COMMERCE** is the bonafide record of the independent work carried out by **Ms. SWETHA R** under my guidance and supervision.

  
**Dr. B. SUDHA**

**Associate Professor & Head**

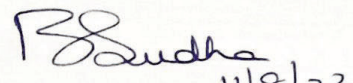
**Dr. B. SUDHA**  
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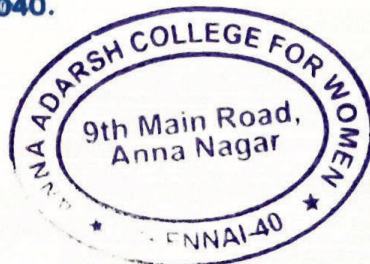
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**Dr. B. SUDHA**

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POST GRADUATE AND RESEARCH DEPARTMENT OF COMMERCE

ANNA ADARSH COLLEGE FOR WOMEN

ANNA NAGAR, CHENNAI-40

Dr. M. ANITA

DATE: 11/08/2022

CERTIFICATE

This is to certify that the dissertation entitled "A STUDY ON PURCHASE INTENSION OF WORKING WOMEN TOWARDS SELECTED LUXURY FASHION PRODUCTS" submitted to the University of Madras in partial fulfilment of the requirements for the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE is the bonafide record of the independent work carried out by MS. SWETHA. R under my guidance and supervision.

*B. Sudha*  
11/8/22

Dr. B. SUDHA

Dr. B.SUDHA  
Associate Professor & Head,  
Post Graduate And Research  
Department of Commerce,  
Anna Adarsh College for Women  
Anna Nagar, Chennai - 600 040.



*M. Anita*

Dr. M. ANITA

Associate Professor  
(Guide and Supervisor)

*R. Shanthi*

Dr. R. SHANTHI

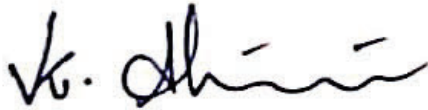
Principal



EXTERNAL EXAMINER

## DECLARATION

I **V.K.ABINAIYA (532000774)** hereby declare that this project work entitled "**A STUDY ON INVESTMENT BANKING IN INDIA**" submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT** University of madras is a record of original project work done by me.



**SIGNATURE OF THE STUDENT**



**SIGNATURE OF THE H.O.D**

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

**Name of the student** ABINAIYA V.K.  
**Univ. Reg. No.** 532000774...  
**Certified bonafide record of**  
**work done in the Department of**  
**Bank Management during**  
**20...21..... to 20...22.....**

## DECLARATION

I ABITA JASPER. M (532000775) hereby declare that this project work entitled "A STUDY ON BANKING SECTOR DEPOSITORY SERVICES IN INDIA" submitted in partial fulfilments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

*M. Abita*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
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Name of the student.. ABITA JASPER .M

Univ. Reg. No. 532000775

Certified bonafide record of  
work done in the Department of  
Bank Management during

20 21.....to 20 22.....

## DECLARATION

AMRITHA T (532000776) hereby declare that this project work entitled "MARKETING STRATEGIES IN BANKS" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H.O.D

Name of the student...AMRITHA.T  
Univ. Reg. No...532000776  
Certified bonafide record of  
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Bank Management during  
20..21.....to 20..22.....

**Dr. J. SURESHKANTH**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

## DECLARATION

I **R. AMRUTHA** (532000777) hereby declare that this project work entitled “**A STUDY ON BANKING OUTREACH IN RURAL AREAS** ” submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT**, University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H. O.D

Name of the student **R. AMRUTHA**  
Univ. Reg. No. **532000777**  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....**21**.....to 20.....**22**.....

**Dr. J. SUNDARAKA**  
Assistant Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.



## DECLARATION

I **EARTHILAKSHMI K P (532000778)** hereby declare that this project work entitled "**STUDY ON IMPORTANCE OF DIGITAL BANKING**" submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT**, University of Madras is a record of original project work done by me.

*Earthilakshmi KP*

**SIGNATURE OF THE STUDENT**

*Shrilekha*

**SIGNATURE OF THE H. O. D**

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
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**Name of the student.** *Earthilakshmi KP*  
**Univ. Reg. No.** *532000778*  
**Certified bonafide record of work done in the Department of Bank Management during**  
**20** *21* **to 20** *22*

# DECLARATION

M.ASRA BANU (532000779) hereby declare that this project work entitled "ROLE OF INFORMATION TECHNOLOGY IN BANKING" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is arecord of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H. O. D

Name of the student...M: ASRA BANU

Univ. Reg. No..532.00.0779.....

Certified bonafide record of  
work done in the Department of  
Bank Management during

20.....21.....to 20.....22.....

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

## DECLARATION

I S. BHUVANESHWARI (532000780) hereby declare that this project work entitled "E-BANKING IN INDIA" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE HOD

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai

Name of the student. BHUVANESHWARI S

Univ. Reg. No. 532000780

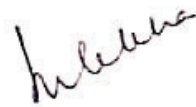
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21..... to 20...22.....

## DECLARATION

I, DIVYA DHARSHINI.R (532000781) hereby declare that this project work entitled "MOBILE BANKING IN INDIA" submitted in partial fulfillment for the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE HOD

**Dr. J. SHRILEKHA**  
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Name of the student. Divya Dharshini.R  
Univ. Reg. No. 532000781  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....21.....to 20.....22.....

**DECLARATION**

**LEVELYN P JENCY (SS2000782)** hereby declare that this project work entitled "**IMPACT OF INTERNET BANKING AND TECHNOLOGY ON INDIAN BANKS**" submitted in partial fulfillment of requirements of the award of the degree **MCOM BANK MANAGEMENT**, University of Madras is a record of original project work done by me.

*Levelyn P Jency*  
SIGNATURE OF  
STUDENT

*Shrilekha*  
SIGNATURE OF THE  
THE H. O. D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student.....*Levelyn P. Jency*  
Univ. Reg. No.....*SS2000782*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

### DECLARATION

I GAYATHRI G (532000783) hereby declare that this project work entitled "PERSONAL FINANCIAL PLANNING OF NON-RESIDENT INDIAN" submitted in partial fulfillments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

*G. Gayathri*

SIGNATURE OF THE STUDENT

*J. Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
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Name of the student.....*G. GAYATHRI*  
Univ. Reg. No....*532000783*.....  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

## DECLARATION

I CH.HARILAKSHMI (532000784) hereby declare that this project work entitled "A STUDY ON TRAINING AND DEVELOPMENT IN BANKING SECTOR" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

CH. Harilakshmi  
SIGNATURE OF THE STUDENT

*Shrilekha*  
SIGNATURE OF THE HOD

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student.. HARILAKSHMI . CH  
Univ. Reg. No....532.00.0...784  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20...22.....

## DECLARATION

**R V HARINI (532000785)** hereby declare that this project work entitled "**STUDY ON MERCHANT BANKING IN INDIA**" submitted in partial fulfillment of requirements of the award of the degree **M.COM BANKMANAGEMENT**, University of Madras is a record of original project work done by me.

*R.V. Harini*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE HOD

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student... *R.V. HARINI* ...  
Univ. Reg. No.... *532000785* ...  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20... *21* ..... to 20... *22* .....



## DECLARATION

I HARSHA H (532000786) hereby declare that this project work entitled "A STUDY ON OFFSHORE BANKING" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student...**HARSHA H**.....  
Univ. Reg. No...**532000786**.....  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.**21**.....to 20.**22**.....

## DECLARATION

U.IMRANA (532000787) hereby declare that this project work entitled "RETAIL BANKING TRANSFORMATION IN INDIA" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*U. Imrana*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H. O.D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student IMRANA · U  
Univ. Reg. No. 532000787  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....21.....to 20.....22.....

## DECLARATION

I **P. ISHWARYA (532000788)** hereby declare that this project work entitled "**EFFECTS OF DEMONETIZATION ON BANKS**" submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT**, University of Madras is a record of original project work done by me.

*P. Ishwarya.*

**SIGNATURE OF THE STUDENT**

*Shrilekha*

**SIGNATURE OF THE HOD**

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student...*ISHWARYA-P*  
Univ. Reg. No. *532000788*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

## DECLARATION

I G. JANANI (532000789) hereby declare that this project work entitled "ROLE OF INFORMATION TECHNOLOGY IN BANKING" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H. O. D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student JANANI. G  
Univ. Reg. No. 532000789  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20 21 to 20 22

## DECLARATION

**Ms. JAYALAKSHMI R (532000790)** hereby declare that this project work entitled a "STUDY OF FACTOR INFLUENCING INVESTMENT DECISION IN BANKING SECTOR" submitted in partial fulfillment of requirements of the award of the degree **MCOM BANK MANAGEMENT**, University of Madras is a record of original project done by me

*R. Jayalakshmi*  
SIGNATURE OF THE STUDENT

*Shrilekha*  
SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student *Jayalakshmi R*  
Univ. Reg. No. *532000790*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20 *21* to 20 *22*

**DECLARATION**

I **KAMALI .S** (532000791) hereby declare that this project work entitled "**A STUDY ON HUMAN RESOURCE MANAGEMENT IN BANKING**" submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT**, University of Madras is a record of original project done by me.

*Kamali.S*

**SIGNATURE OF THE STUDENT**

*Shrilekha*

**SIGNATURE OF THE H.O.D**

Name of the student.....*Kamali.S*  
Univ. Reg. No.....*532000791*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....*21*.....to 20.....*22*.....

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

## DECLARATION

I A.KARTHAVYA LAKSHMI (532000792) hereby declare that this project work entitled "A STUDY OF BANK AUDIT" submitted in partial fulfillments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 606 040.

Name of the student... KARTHAVYA LAKSHMI. A  
Univ. Reg. No... 532000792  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20... 21 ..... to 20... 22 .....

## DECLARATION

I KARTHIKA.S (532000793) hereby declare that this project work entitled "A STUDY OF FINANCIAL PERFORMANCE OF STATE BANK OF INDIA" submitted in partial fulfilment of requirements of the award of the degree M.COM Bank Management, University of Madras is a record of original project done by me.

*S. Karthika*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

Name of the student.....KARTHIKA.S  
Univ. Reg. No.....532000793  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....21.....to 20.....22.....

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.



## DECLARATION

I S. KAVIARASI (532000794) hereby declare that this project work entitled "A STUDY OF E-BANKING SERVICES" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*S. Kaviarasi*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA .**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student...*S. KAVIARASI*  
Univ. Reg. No. *532000794*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

## DECLARATION

I, **KEERTHANA M ( 532000795 )** hereby declare that this project work entitled **“A STUDY ON CRM IN KOTAK MAHINDRA BANK”** submitted in partial fulfillment of requirements of the award of the degree **M.COM BANK MANAGEMENT**, University of Madras is a Record of Original Project done by me.

*Keerthana. M*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

**Name of the student.** *KEERTHANA M*  
**Univ. Reg. No.** *532000795*  
**Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20.....22.....**

## DECLARATION

I LAKSHMI PRIYA .N (532000796) hereby declare that this project work entitled "A STUDY ON THE EFFECT OF COVID-19 IN INDIAN BANKING SECTOR" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H.O.D

Name of the student... LAKSHMI PRIYA .N  
Univ. Reg. No. 532000796  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20...22.....

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

## DECLARATION

I LIKKITHA SRI.U (532000797) hereby declare that this project work entitled "A STUDY OF FINANCIAL LITERACY ON BANKING SECTOR" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

*LIKKITHA SRI.U.*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student *LIKKITHA SRI.U*  
Univ. Reg. No. *532000797*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
*20.21* to *20.22*

## DECLARATION

I MADHANGI S (532000798) hereby declare that this project work entitled "WOMEN EMPOWERMENT IN MICRO FINANCE" submitted in partial fulfillments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

*Madhey.*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

**Name of the student.** MADHANGI. S  
**Univ. Reg. No.** 532000798.....  
**Certified bonafide record of**  
**work done in the Department of**  
**Bank Management during**  
**20.....21.....to 20.....22.....**

## DECLARATION

MAHALAKSHMI .K (532000799) hereby declare that this project work entitled "IMPACT OF E-BANKING " submitted in partial fulfillment of requirements of the award of the degree M.COM BANKMANAGEMENT, University of Madras is a record of original project work done by me.

*K. Mahalaxmi*

SIGNATURE OF THE STUDENT

*J. Shri Lekha*

SIGNATURE OF THE HOD

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student. MAHALAKSHMI .K  
Univ. Reg. No. 532000799  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....21.....to 20.....22.....

**DECLARATION**

I MERLIN MARY X (532000800) hereby declare that this project work entitled "STUDY OF REGIONAL RURAL BANKING IN INDIA" submitted in partial fulfillments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

*X. Merlin Mary*

**SIGNATURE OF THE STUDENT**

*hshsh*

**SIGNATURE OF THE H.O.D**

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Anna Nagar, Chennai - 600 040.

Name of the student. MERLIN MARY - X  
Univ. Reg. No. 532000800  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20...22.....

ACKNOWLEDGEMENT

I would like to thank the Management, PUNJAB ASSOCIATION ANNA ADARSH COLLEGE FOR WOMEN for giving me the golden opportunity to do the project on the above mentioned topic.

I would like to thank the Head of Dept. Dr. P. SHANTHI, Principal, ANNA ADARSH COLLEGE FOR WOMEN for giving me an opportunity and encouragement to work on this project.

DECLARATION

I NETHRA DEVI . R (532000801) hereby declare that this project work entitled "THE ROLE OF HOUSING LOAN IN BANKING SECTOR" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

I request my dear friends of all the faculty members of BANK MANAGEMENT Department to give direct and indirectly extended help and support to me. It is also my great pleasure to thank my parents for their love, support and encouragement. It would have been impossible for me to complete this project without their help.

Thank you to all who have helped me to complete this project.

*Nethra*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H.O.D

Name of the student *NETHRA DEVI R*  
Univ. Reg. No. *532000801*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.



## DECLARATION

I, G.NIKKATH FATHIMA (532000802) hereby declare that this project work entitled "NON-PERFORMING ASSETS OF PUBLIC SECTOR BANKS IN INDIA" submitted in partial fulfillment for the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*G. Nikkath Fathima.*  
SIGNATURE OF THE STUDENT

*Shrilekha*  
SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
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Name of the student *Nikkath Fathima.G*  
Univ. Reg. No *53.2000.802*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...*21*.....to 20...*22*.....

## DECLARATION

I K. PRIYA(532000803) here by declare that this project work entitled "MANAGEMENT OF NON-PERFORMING ASSETS " submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT , University of Madras is a record of original project work done by me.



SIGNATURE OF THE STUDENT



SIGNATURE OF THE H. O. D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
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Name of the student...K. PRIYA  
Univ. Reg. No....532000803  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20...22.....

## DECLARATION

I RAAJASHRI. K.B (532000804) hereby declare that this project work entitled "STUDY OF RURAL BANKING SCHEMES IN INDIA" submitted in partial fulfilment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*Rajashri. K.B*

SIGNATURE OF THE STUDENT

*J. Shrilekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**

Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student...*RAAJASHRI. K.B*

Univ. Reg. No. *532000804*...

Certified bonafide record of  
work done in the Department of  
Bank Management during  
20..21.....to 20..22.....

**DECLARATION**

I RATHNA DEVI V (532000805) hereby declare that this project work entitled "INTERNATIONAL MONETARY FUND" submitted in partial fulfilments of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project done by me.

V.Rathna Devi

SIGNATURE OF THE STUDENT

*J. Shri Lekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
Department of Bank Management  
Anna Adarsh College For Women  
Anna Nagar, Chennai - 600 040.

Name of the student. *RATHNA DEVI - V*  
Univ. Reg. No. *532000805*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
2021.....to 2022.....

## DECLARATION

I, M. REVATHY (532000806) hereby declare that this project work entitled "STUDY ON IMPROVING BANKING SERVICES OF PUBLIC SECTOR BANK IN CHENNAI CITY" submitted in partial fulfillment for the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*M. Revathy*

SIGNATURE OF THE STUDENT

*Dr. J. Shri Lekha*

SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
Associate Professor & Head  
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Anna Nagar, Chennai - 600 040.

Name of the student.. REVATHY. M  
Univ. Reg. No... 532000806  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.. 21.....to 20..... 22.....

## DECLARATION

I **RUTHMARY.E (532000808)** here by declare that this project work entitled  
- **STUDY OF RESERVE BANK OF INDIA** 'submitted in partial fulfillment of  
requirements of the award of the degree **M.COM BANK MANAGEMENT** , University  
of Madras is a record of original project work done by me.

*E. Ruthmary*  
SIGNATURE OF THE STUDENT

*hulekha*  
SIGNATURE OF THE H.O.D

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Anna Nagar, Chennai - 600 040.

Name of the student **RUTHMARY.E**  
Univ. Reg. No. **532000808**  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20 21 to 20 22

## DECLARATION

I, SAI RAMYA.K (532000809) hereby declare that this project work entitled "STUDY ON INTERNET BANKING" submitted in partial fulfillment for the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*K Sai Ramya*

SIGNATURE OF THE STUDENT

*Shrilekha*

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Name of the student SAI RAMYA · K  
Univ. Reg. No. 532000809  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20...21.....to 20...22.....

## DECLARATION

I B.SANDHIYA (532000810) hereby declare that this project work entitled "STUDY ON PAYMENT BANK " submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT , University of Madras is a record of original project work done by me.

*B. Sandhya*

SIGNATURE OF THE STUDENT

*Shrilekha*

SIGNATURE OF THE H. O. D

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Name of the student *SANDHIYA B*  
Univ. Reg. No.....*532000810*...  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20.....*21* ..... 20 ..*22*.....



## DECLARATION

D. SARANYA (532000811) here by declare that this project work entitled "RETAIL BANKING SCOPE AND CHALLENGES" submitted in partial fulfillment of requirements of the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*D. Saranya*  
SIGNATURE OF THE STUDENT

*J. Shrilekha*  
SIGNATURE OF THE H.O.D

**Dr. J. SHRILEKHA**  
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Name of the student.. **SARANYA. D**  
Univ. Reg. No. **532000811**.....  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
**2021**..... to **2022**.....

## DECLARATION

I, YOKESHWARI R (532000812) hereby declare that this project work entitled "STUDY ON IMPROVING CASHLESS TRANSACTION" submitted in partial fulfillment for the award of the degree M.COM BANK MANAGEMENT, University of Madras is a record of original project work done by me.

*Yokeshwari.*  
SIGNATURE OF THE STUDENT

*Shrilekha*  
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Name of the student. *Yokeshwari R*  
Univ. Reg. No *532000812*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
*20.201* to *2022*

**DECLARATION**

S. RUBA (531900608) here by declare that this project work entitled "PERFORMANCE APPRAISAL IN BANKING "submitted in partial fulfillment of requirements of the award of the degree MCOM BANK MANAGEMENT University of Madras is a record of original project work done by me.

*S. Ruba*

**SIGNATURE OF THE STUDENT**

*Shrilekha*

**SIGNATURE OF THE H.O.D**

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Name of the student *S. RUBA*  
Univ. Reg. No. *531900608*  
Certified bonafide record of  
work done in the Department of  
Bank Management during  
20 *21* ..... to 20 *22* .....