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This is to certify that the dissertation entitled “**LOCAL BRANDS VS GLOBAL BRANDS : UNDERSTANDING CONSUMER PREFERENCES ; WITH SPECIAL REFERENCE TO ANCHAL GRAMA PANCHAYAT, KOLLAM**” is an authentic work carried out by Akshya B ,Athulya B ,Riya S Sabu ,Surya Suresh and Amala Mary Jacob under my supervision and that no part it has been submitted for the award of any other Degree or Diploma.

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This is to certify that the dissertation entitled to “**SOCIO-ECONOMIC CONDITIONS OF AGEING POPULATION : WITH SPECIAL REFERENCE TO EDAMULAKKAL GRAMA PANCHAYAT.**”an authentic work carried out by sadhiya S.S, Athulya.S, Anjana Sunil,and Vismaya.S under my supervision and that no part it has been submitted for the award of any other Degree or Diploma.

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This is to certify that the dissertation entitled “EFFECTIVENESS OF ONLINE ADVERTISING: WITH SPECIAL REFERENCE TO ANCHAL GRAMA PANCHAYAT, KOLLAM” is an authentic work carried out by Rekha Ramesh, Agnes Maria, Arya Krishna U, Jishnu Raju and Nooriya A under my supervision and that no part it has been submitted for the award of any other Degree or Diploma.

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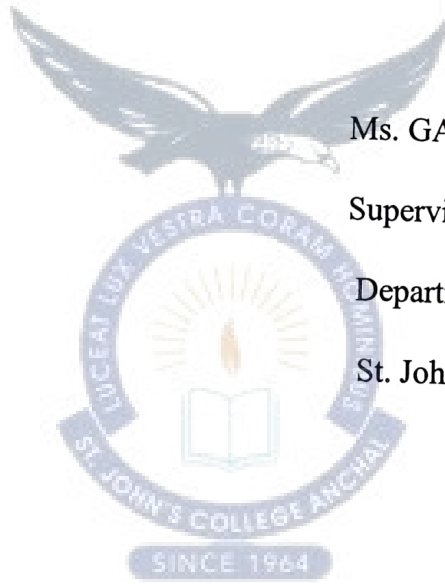


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This is to certify that the dissertation entitled “**A STUDY ON THE INFLUENCE OF TAX POLICIES ON INCOME, SAVINGS BEHAVIOR, AND FINANCIAL STABILITY OF MIDDLE-CLASS FAMILIES IN KERALA**” is an authentic work carried out by Jebin James, Orma S., Jijimol Saji, Akash Ajayan, Arjun S., and Akshara S. Binu under my supervision, and that no part of it has been submitted for the award of any other Degree or Diploma.

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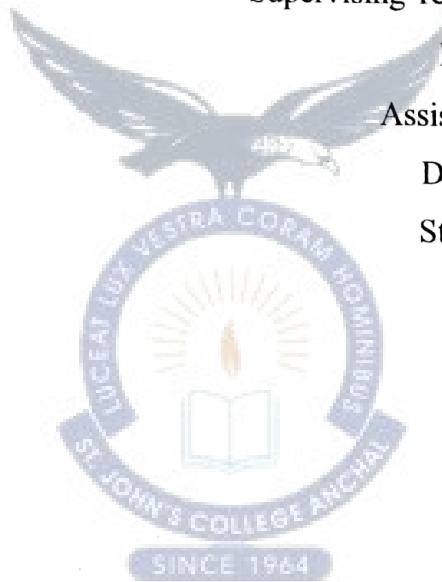


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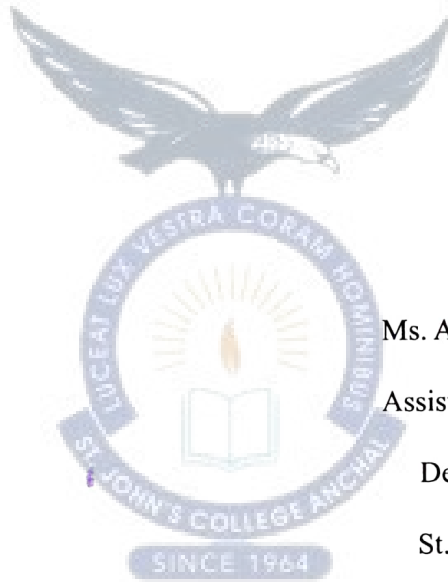


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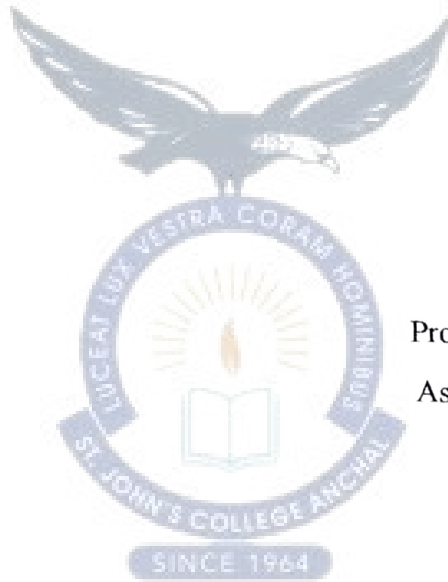
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This is to certify that the dissertation entitled “**A COMPARATIVE STUDY OF DIGITAL FINANCIAL LITERACY IN BANKING AMONG RURAL AND URBAN HOUSEHOLDS IN THIRUVANANTHAPURAM**” is an authentic work carried out by ANANDHU SUNIL, AJMAL N., ASWATHY P.U., KATHUKRISHNA M. and ALPHONS LAL under my guidance and supervision.




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