



**DEPARTMENT OF POST GRADUATE STUDIES AND RESEARCH IN COMMERCE
ST ALOYSIUS COLLEGE (AUTONOMOUS), LIGHT HOUSE HILL ROAD,
MANGALURU-575003**

CERTIFICATE

This is to certify that **Ms DELISHA DSOUZA**, bearing Register Number **219504**, has successfully completed the project work on the topic **entitled “PERSONAL FINANCIAL PLANNING TOOL FOR BUDGET AND SAVING: A STUDY WITH REFERENCE TO NURSES OF MANGALURU TALUK”** under the guidance of **Ms RENITA JOYCE FERNANDES**, Assistant Professor, Department of Post Graduate Studies and Research in Commerce – M.COM.

This Project Report is submitted to St Aloysius College (Autonomous), Mangaluru in partial fulfillment of the requirements for the award of the Degree of Commerce during 2022-2023.

**Head
M.Com
Department of P.G. Studies & Research in Commerce
St Aloysius College (Autonomous)
MANGALURU - 575 003**

Ms. JENNIFER MARIA QUADRAS

Place: MANGALURU

HOD