



ESTD : 1880

**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 NITHYA FERNANDES**, bearing Register Number **219511**, has successfully completed the project work on the topic entitled **“FINANCIAL LITERACY OF RURAL HOUSEHOLDS: A STUDY WITH REFERENCE TO JOG FALLS, SHIVAMOGGA”** under the guidance of **Ms JENNIFER MARIA QUADRAS**, Head of the Department, 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.

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Place: MANGALURU

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