



**ST. ALOYSIUS COLLEGE, EDATHUA, ALAPPUZHA, KERALA**  
**RESEARCH AND POSTGRADUATE DEPARTMENT OF COMMERCE**


**Online Intercollegiate Project Presentation Competition**  
**"Young Talents in Research 2022"**

**Certificate of Appreciation**


This is to certify that **Mr. ARVIND SUBHASH BABU** of Saintgits College of Applied Sciences, MG University has presented a paper entitled '**A STUDY ON THE IMPACT OF COVID-19 ON CONSUMER FINANCE AND BEHAVIORAL PATTERNS OF MIDDLECLASS FAMILIES IN KOTTAYAM DISTRICT**' and has won **FIRST Prize** in the online intercollegiate project presentation competition organized by the Research and Post Graduate Department of Commerce, St. Aloysius College, Edathua, Kerala on 28<sup>th</sup> May 2022.

  
**Asst. Prof. Stefy K. Jose**  
Faculty Convener



  
**Dr. Joshy Andrews**  
Head of the Department



  
**Dr. Jochan Joseph**  
Principal

