

**Memorandum of Understanding between
D.K. District Consumer Federation
And
SDMCBM, Mangaluru**

I. Preamble:

The process of development, in tune with the expanding globalization and liberalization process, has increased the number of consumer related issues. Consumer Protection has earned an important place in the political, economic and social agendas of many nations. In India, the Government has taken steps to introduce dispute redressal mechanism by way of Consumer Protection Act to protect consumers from unethical practices of manufacturers and traders.

However, this is largely unknown to many people irrespective of the fact whether they are educated or uneducated. Education is a lifelong process of constantly acquiring relevant information and knowledge. Consumer education is an important part of this process.

The consumption patterns are changing fast and the students of today are very clear on their choices regarding food, clothing, cosmetics, fancy articles and accessories. It becomes important for students to check details (for example: labels) before buying products. Students can be taught to stop wisely and a few simple precautions will ensure that they choose the right product at the right prices. These factors assume vital importance as students of today are citizens of tomorrow.

Consumer education also involves environmental education as it deals with the importance of conserving (natural resources) and sustaining (recycling and reusing) the environment, including the direct health effects of environmental pollution and toxic products on consumers.

II. Profile of Collaborating Institutions

2.1) D.K. District Consumer Federation

D.K. District Federation of Consumer Organization is a registered NGO formed on 2/11/2001, presently operating from 'shri harsha' 2-15-1329/2, Anegundi Road, Bejai, Mangalore -575004. This Federation was formed out of a desire expressed by a few likeminded and service oriented citizens residing in and around Mangalore with a view to mitigate the suffering of the people who are afflicted by invasion of their consumer right.

Vision

To play a Pivotal Role as a premier Non-Governmental Organization, in the district, to uphold and protect the rights and interests of every consumer in first creating the awareness and then work towards the empowerment of rights and responsibilities within the ambit of protection through various laws of the land since 1930 till date and implement the same to the advantage of consumers.

- (a) Consumer Protection (1986).
- (b) Human Rights.
- (c) Right to information (2005).
- (d) Gender Equity.
- (e) Environment Protection.

Mission

To make a better tomorrow where citizens can purchase their wants as per his likes and economic conditions giving due credence to consumer satisfaction keeping in view the complexity of goods and services.

About the federation

15 voluntary consumer associations in D. K. District are affiliated to this federation. Despite the efforts of the federation to spread awareness, the general public's response was lukewarm. However, with the Government of India's assistance to promote students of school and colleges in D.K. District by involving them in various consumers related activities by setting up Consumer clubs. During the last 5 years the Federation has successfully conducted the following activities:

- Formed 51 consumer clubs in 51 schools and colleges.
- Each consumer club has one co-ordinating teacher and the Federation conducts training programme for them at the beginning of each academic year.
- The Federation conducts one day consumer camp (workshop) for members wherein the students are imparted with consumer education. Students participate in Essay competition, singing, skit, quiz, drawing and speech competition followed by prize distribution.
- The Federation celebrated each year National Consumer DAY ON 24TH December and World Consumer Day on 15th March together with club members and the public.
- All programmes mentioned above are jointly conducted by the Federation and District Administration and Deputy Director of Food and civil supplies and Consumer Affairs of D.K. district.
- The media has given their support to the activities of the federation by providing adequate coverage with photograph in their respective newspapers.
- The Federation also conducts its activities on the very same principle in which the Consumer Protection Act came into being namely assisting people to get social justice either through the process of law or through negotiation and mediation process. A number of complaints have been and are being handled by the Complaint Cell of the Federation.
- As a support structure, the Government of India, the Ministry of Food Supplies and Consumer Affairs through Government of Karnataka have granted the

Federation a District Consumer Information Centre which is presently housed at Taluk Panchayat premises on railway station road, Mangalore. The President of the Federation is the convenor of this Information Cell.

- As a continuing process, the Federation has undertaken the publication of a monthly magazine in Kannada titled "GRAHAKA CHAYA" from April 2009.
- The Federation has also bought out a handbook on consumer education for the benefit of students of consumer clubs. This book contains various topics on Consumer Rights, Constitution of India, RTI Act, Human Rights and Environment etc., The members of Federation have a firm belief that the efforts put forth in this part of the country will contribute to consumer awareness and further hope that consumer across the globe will assume responsibilities for the survival of humanity with property and contentment.

2.2.) Shri Dharmasthala Manjunatheshwara College of Business Management, Mangalore

III. Need and Objectives of MOU

Consumer awareness makes the consumer aware of his/her legal rights and duties. For imparting consumer education schools and colleges are the best instruments. Colleges, in an elegant manner, may render the best help to consumer movement, a socio-economic movement, which is yet to take concrete and viable status and shape.

Our traditional education does not teach students about consumer awareness, consumer rights, consumer laws, food adulteration and so on. Hence, many students are not aware of grievance redressal systems, Consumer Protection Act, Consumer Cooperatives and Consumer Forums etc. In the wake of such a state of affairs, it is desirable to devise a course or a programme where exhaustive knowledge can be transmitted to the student. Such a course assumes vital importance from the fact the the students are the potential purchasers both to themselves and to their family. Such programmes have ripple effects and will reach thousands of people in their career.

The broad objective of MOU, therefore, is to create awareness on consumer related issues amongst student by way or organizing guest lectures, seminars, workshops and field Visits. Their specific objectives are the following:

- To make the students aware of a consumer's rights.
- To understand Consumer Protection Regulations and Legislations.

- To prepare the students for their role as consumers.
- To identify some of the Consumer Protection violations.

Expected outcome:

- The student expected to understand his/her rights as a consumer.
- Student is expected to act an aware citizen to defend his/her rights.
- Student is expected to initiate consumer education and awareness building programme.

IV. Monitoring body:

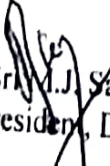
The President of D.K. district Federation of Consumer Organizations and the Principal of SDMCBM, Mangaluru, will be the Chairman of the Monitoring Body and the Coordinators, one each from the Institutions, will coordinate the activities.


The following persons, representing their institution will work as coordinators in the thrust areas mentioned.

1. Secretary, FD.K. District Federation of consumer Organizations.
2. Co-ordination Staff Mr. Sumesh Matada, Assistant Professor, SDMCBM, Mangaluru.

Today, both the Institutions pledge to observe the contents of the MOU as religiously as possible with a sense of purpose, pride and participation. Needless to say, while doing so, the interest of students will be kept on priority. It is because knowledge sharing begins with the student and ends with the students and higher education cannot to be an exception to this scenario. Hence, it is hoped that this understanding between the two institutions will go a long way in the dissemination of knowledge on consumer rights and duties.

This MOU is signed on 11th August, 2019.


(Sr. M.J. Salian)
President, D.K. District Consumer Federation


Mrs. Aruna P. Kamath
Principal
SDMCBM, Mangalore.

District Federation of
Consumer Organisation (R.)
Dakshina Kannada,
Mangaluru, Karnataka

Best Consumer Club in the District

CERTIFICATE





Year:
2019-2020

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ಇದನ್ನು ಜಿಲ್ಲಾ ಸರ್ಕಾರದ ಅಧಿಕಾರದಡಿ
ಜಿಲ್ಲಾ ಸರ್ಕಾರದ ಅಧಿಕಾರದಡಿ

This is to certify that SDA COLLEGE OF BUSINESS MANAGEMENT
College / School SHRI SRI SRI Government College, Mangaluru
(SHRI SRI SRI)
Branch / Department / Trade / COMMERCE Program in English (A) / Kannada / Malayalam
Appointed for the year 2019-2020


District Federation of Consumer Organisation (R.)
Dakshina Kannada, Mangaluru


District Federation of Consumer Organisation (R.)
Dakshina Kannada, Mangaluru





ಜಿಲ್ಲಾ ಗ್ರಾಹಕ ಸಂಘಟನೆಗಳ ಒಕ್ಕೂಟ (ರಿ.) ದಕ್ಷಿಣ ಕನ್ನಡ
ಜಿಲ್ಲಾ ಗ್ರಾಹಕ ಮಾಹಿತಿ ಕೇಂದ್ರ ಮಂಗಳೂರು

**District Federation of Consumer Organisations (R.)
District Consumer Information Centre Mangaluru**

'ಶ್ರೀಹರ್ಷ', 2-15-1329/2, ಆನೆಗುಂದಿ ರಸ್ತೆ

ಜಿಲ್ಲಾ ಮಂಗಳೂರು - 575 004

ದೂರವಾರ್ಡ್ : 0824 - 2219894

'Shri Harsha', 2-15-1329/2

Anegundi Road, Bejai, Mangaluru - 575 004

Phone : 0824 - 2219894

Email : dkdfcomangalore@gmail.com

Executive Committee

President

M J Sallan, M A Dip MM
Ex Chairman, BSRB
Kulsi Mangaluru Ph: 2407213

Vice President

Edwin J D Mello
Enforcement Chairman
Kinnigoli M: 9845150723

Rahique Kukkadi
Hosabettu M: 9448308778

Secretary

Smt. P. Mayya
Smt. Bhadravathi Anenangal
Hosabettu M: 9341915469

Joint Secretary

Rayee Rajakumar
Moodabidi M: 9008238599

Treasurer

Jayaprakash B N
Shree Bhag M: 9448669340

Members

Peter D Souza
Hosabettu M: 934251925

Smt. Vasanthi Kamath
Mangaluru, M: 9901153788

Smt. Mallika
Mangaluru M: 9845498168

Ln. Vinod Devasia
Mangaluru M: 9008895077

Smt. Sheela Jayaprakash
M: 9481977185

Ln. Kishore
Kavoor M: 7676576773

Dr. Sudha K
Mangaluru M: 9945740633

Legal Advisor

P. Raghavendra
Advocate, Surathkal
M: 9449640305

Dcic /932/19-20

dt.17.12.2019

To,

The Principal / Co-ordinating Teacher

Respected Sir/Madam,

Sub: National Consumer Day-Week long Programme - reg -

As many Institutions are having Christmas Holidays from 23.12.2019, we have decided to have a week long programme in different Schools & Colleges in connection with National Consumer Day.

The programme list is as given below

- 1) 24.12.2019 - formal Inauguration in our office
- 2) 26.12.2019 - Consumer Fair - N.M.High School Aranthodu Sullia
- 3) 27.12.2019- Consumer Rights Awareness Programme for Parents -Govt High School Irde Uppalige Puttur
- 3) 28.12.2019 - Consumer Rights Awareness Programme for Navodaya Self Help Group in our Office
- 4) 30.12.2019 -Challenges faced by Consumers -Al-Badriya High School Krishnapura
- 5) 31.12.2019 - Consumer and his Rights - Govt High School Uppinaangadi
- 6) 2.1.2020- valedictory Function -Besant Women's College Mangaluru

We kindly request you to attend the functions on 24.12.2019 at our office in Anegundi,Bejai,Mangaluru and on 2.1.2020 at Besant Women's College, Mangaluru.

Formal Invitation will Follow.

With warm Regards,

yours faithfully,

M.J. Sallan

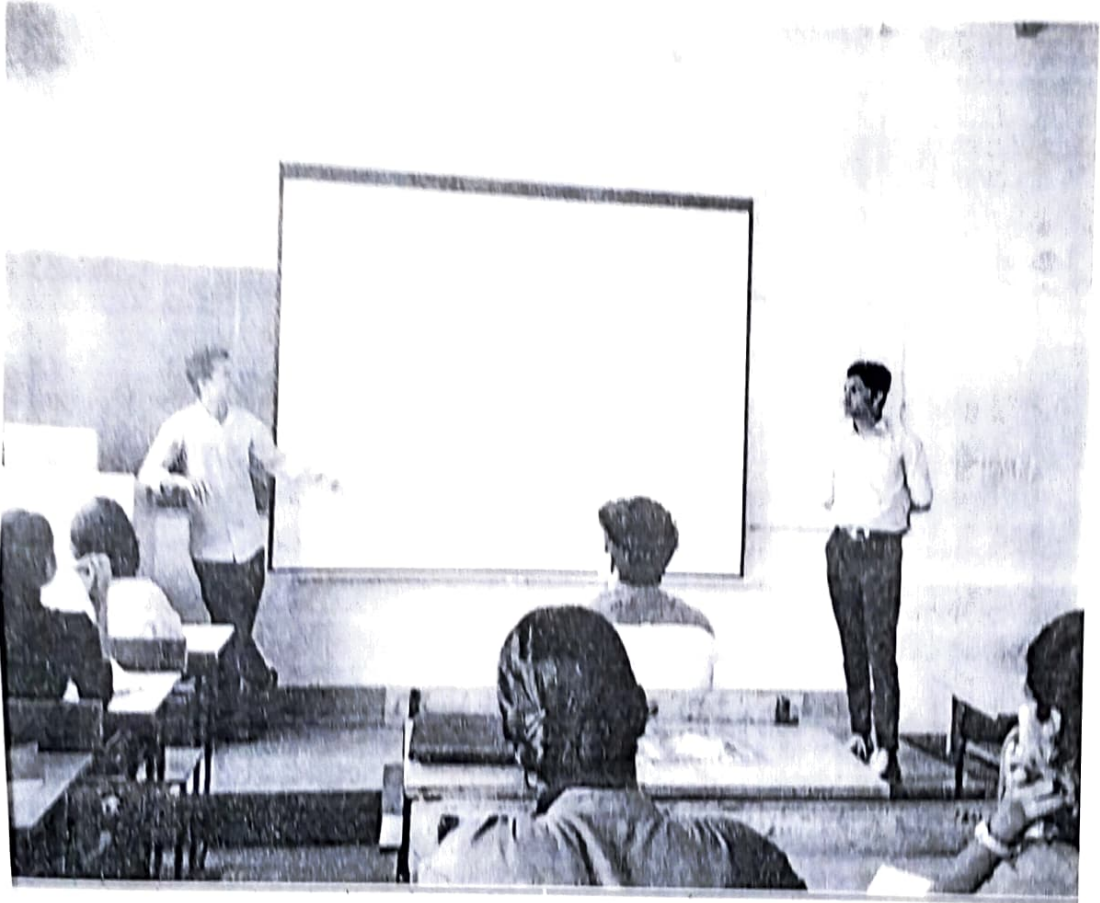
President

c.c.to : DC/ ADC/Jt. Dir. Food civil supplies & consumer affairs
Mangaluru/CEO,Zilla panchayath

TO, Seenuk

STUDENT FACULTY PROGRAMME

Student Faculty Program was held at I BBA B. Akshaysharma and Akhil Raj of III BBA conducted a seminar related to consumer rights on behalf of consumer club and also quiz to enhance general knowledge and present awareness. It was co-ordinated by Mr.SUMESH .



**SHARMASTHALA MANJUNATHESHWARA
COLLEGE OF BUSINESS MANAGEMENT
MANGALORE – 575 003**

CONSUMER CLUB "SAMVRIDHI" STUDENTS ATTENDANCE LIST 2019-2020

SL. NO	Roll. No	Ref. No	Class	Name	02/07	09/07	16/07	23/07	30/07
1	17003	173522409	BBA A	Akhil Raj K	1	2	3	4	5
2	17004	173522411	BBA A	Akshay L Sharma	A	A	1	2	3
3	17008	173522421	BBA A	Ankush Shetty	1	2	3	4	5
4	17014	173522449	BBA A	Gaurav Rao	1	A	2	3	4
5	17022	173522483	BBA A	Mohammed Shadab	1	2	3	4	5
6	17028	173522495	BBA A	Rahul B	1	2	3	4	5
7	17039	173522436	BBA A	Chitra Rao KP	1	A	2	3	4
8	17045	173522469	BBA A	Maya D Vyas	1	2	3	4	5
9	17049	173522535	BBA A	Neha Kamath	1	2	3	4	5
10	17058	173522590	BBA A	Royston	A	1	2	3	4
11	17062	173522601	BBA A	Vikasvarma S	1	A	2	3	4
12	17067	173522578	BBA A	P Vaishnavi Bhat	1	2	3	4	5
13	17081	173522480	BBA B	Mohammed Nizamuddin	1	2	3	4	5
14	17098	173522546	BBA B	Ahmed Sharief	A	1	2	3	4
15	17108	173522570	BBA B	Mohammed Billal	1	1	2	3	4
16	17113	173522575	BBA B	Muralidhar Ratnakar Acharya	1	A	1	2	3
17	17124	173522550	BBA B	Anwika	1	2	3	4	5
18	17125	173522552	BBA B	Bhoomika	A	1	2	3	4
19	17126	173522554	BBA B	Bindu N	1	2	3	4	A
20	17129	173522563	BBA B	Jesta	1	A	2	3	4
21	17131	173522576	BBA B	Namrutha vk	1	2	A	B	4
22	17134	173522580	BBA B	Pooja	A	1	2	3	4

23	17136	173522588	BBA B	Reeshma Shetty	1	2	3	4	A
24	17139	173522597	BBA B	Shreya Rai	A	A	A	1	A
25	17140	173522603	BBA B	Vijetha Shenoy	1	2	3	A	A
26	17132	173522577	BBA B	Niveditha	1	A	2	3	A
27	17138	173522596	BBA B	Shashi Hegde	A	1	A	2	A
28	17157	173622456	BBA C	Jay Karia	1	2	3	A 4	5
29	17162	173522470	BBA C	Mayank Patodi	1	A 2	3	A	4
30	17176	173522509	BBA C	Samridh S Shetty	1	A	2	3	4
31	17332	173522732	BCom	Saurav Kumta	1	2	3	4	A
32	17346	173552746	BCom	Vignesh Baliga	1	A	2	A	3

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SVKM'S INSTITUTIONAL MANJUNATHESHWARA
COLLEGE OF BUSINESS MANAGEMENT
MANGALORE – 575 003

CONSUMER CLUB "SAMVRIDHI" STUDENTS ATTENDANCE LIST 2019-2020

SL. NO	Roll. No	Ref. No	Class	Name	02/07	09/07	16/07	23/07	30/07
1	17003	173522409	BBA A	Akhil Raj K	1	2	3	4	5
2	17004	173522411	BBA A	Akshay L Sharma	A	A	1	2	3
3	17008	173522421	BBA A	Ankush Shetty	1	2	3	4	5
4	17014	173522449	BBA A	Gaurav Rao	1	A	2	3	4
5	17022	173522483	BBA A	Mohammed Shadab	1	2	3	4	5
6	17028	173522495	BBA A	Rahul B	1	2	3	4	5
7	17039	173522436	BBA A	Chitra Rao KP	1	A	2	3	4
8	17045	173522469	BBA A	Maya D Vyas	1	2	3	4	5
9	17049	173522535	BBA A	Neha Kamath	1	2	3	4	5
10	17058	173522590	BBA A	Royston	A	1	2	3	4
11	17062	173522601	BBA A	Vikasvarma S	1	A	2	3	4
12	17067	173522578	BBA A	P Vaishnavi Bhat	1	2	3	4	5
13	17081	173522480	BBA B	Mohammed Nizamuddin	1	2	3	4	5
14	17098	173522546	BBA B	Ahmed Sharief	A	1	2	3	4
15	17108	173522570	BBA B	Mohammed Billal	1	1	2	3	4
16	17113	173522575	BBA B	Muralidhar Ratnakar Acharya	1	A	1	2	3
17	17124	173522550	BBA B	Anwika	1	2	3	4	5
18	17125	173522552	BBA B	Bhoomika	A	1	2	3	4
19	17126	173522554	BBA B	Bindu N	1	2	3	4	A
20	17129	173522563	BBA B	Jesta	1	A	2	3	4
21	17131	173522576	BBA B	Namrutha vk	1	2	A	B	4
22	17134	173522580	BBA B	Pooja	A	1	2	3	4

23	17136	173522588	BBA B	Reeshma Shetty	1	2	3	4	A
24	17139	173522597	BBA B	Shreya Rai	A	A	A	1	A
25	17140	173522603	BBA B	Vijetha Shenoy	1	2	3	A	A
26	17132	173522577	BBA B	Niveditha	1	A	2	3	A
27	17138	173522596	BBA B	Shashi Hegde	A	1	A	2	A
28	17157	173622456	BBA C	Jay Karia	1	2	3	A 4	5
29	17162	173522470	BBA C	Mayank Patodi	1	A 2	3	A	4
30	17176	173522509	BBA C	Samridh S Shetty	1		2	3	4
31	17332	173522732	BCom	Saurav Kumta	1	2	3	4	A
32	17346	173522746	BCom	Vignesh Ballga	1	A	2	A	3

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COLLEGE OF BUSINESS MANAGEMENT
MANGALORE - 575 003**

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SL. NO	Roll. No	Ref. No	Class	Name	8/09	10/09	09/09	17/09	18/09
1	17003	173522409	BBA A	Akhil Raj K	10	A	11	12	13
2	17004	173522411	BBA A	Akshay L Sharma	6	7	A	A	8
3	17008	173522421	BBA A	Ankush Shetty	A	10	11	12	A
4	17014	173522449	BBA A	Gaurav Rao	8	A	9	10	11
5	17022	173522483	BBA A	Mohammed Shadab	9	A	A	A	10
6	17028	173522495	BBA A	Rahul B	9	A	10	11	12
7	17039	173522436	BBA A	Chitra Rao KP	A	9	10	11	12
8	17045	173522469	BBA A	Maya D Vyas	9	10	11	12	A
9	17049	173522535	BBA A	Neha Kamath	10	A	A	11	12
10	17058	173522590	BBA A	Royston	8	9	10	11	12
11	17062	173522601	BBA A	Vikasvarma S	A	9	A	10	A
12	17067	173522578	BBA A	P Vaishnavi Bhat	10	11	12	A	A
13	17081	173522480	BBA B	Mohammed Nizamuddin	9	A	10	11	12
14	17098	173522546	BBA B	Ahmed Sharief	9	10	A	11	12
15	17108	173522570	BBA B	Mohammed Billal	8	9	10	11	12
16	17113	173522575	BBA B	Muralidhar Ratnakar Acharya	A	7	8	9	A
17	17124	173522650	BBA B	Anwika	9	10	11	12	13
18	17125	173522552	BBA B	Bhoomika	9	A	10	11	12
19	17126	173522554	BBA B	Bindu N	9	10	11	12	A
20	17129	173522563	BBA B	Jesta	A	9	10	A	11
21	17131	173522576	BBA B	Namrutha vk	8	9	A	10	11
22	17134	173522580	BBA B	Pooja	8	9	10	A	11

23	17136	173522588	BBA B	Reeshma Shetty	A	8	9	10	11
24	17139	173522597	BBA B	Shreya Rai	7	8	A	9	10
25	17140	173522603	BBA B	Vijetha Shenoy	7	8	9	A	10
26	17132	173522577	BBA B	Niveditha	A	7	8	9	10
27	17138	173522596	BBA B	Shashi Hegde	8	7	10	11	A
28	17157	173622456	BBA C	Jay Karia	8	9	10	11	12
29	17162	173522470	BBA C	Mayank Patodi	A	A	A	10	11
30	17176	173522509	BBA C	Samridh S Shetty	9	10	11	A	12
31	17332	173522732	BCom	Saurav Kumta	8	A	9	10	11
32	17346	173552746	BCom	Vignesh Baliga	A	8	9	A	10

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**SHRI DHARMASTHALA MANJUNATHESHWARA
COLLEGE OF BUSINESS MANAGEMENT
MANGALORE – 575 003**

CONSUMER CLUB "SAMVRIDHI" STUDENTS ATTENDANCE LIST 2019-2020

SL. NO	Roll. No	Ref. No	Class	Name	24/09	12/12	18/12	20/12	3/01
1	17003	173522409	BBA A	Akhil Raj K	A	14	15	16	A
2	17004	173522411	BBA A	Akshay L Sharma	A	9	A	A	10
3	17008	173522421	BBA A	Ankush Shetty	13	14	15	A	16
4	17014	173522449	BBA A	Gaurav Rao	12	A	13	14	15
5	17022	173522483	BBA A	Mohammed Shadab	11	12	13	14	A
6	17028	173522495	BBA A	Rahul B	A	13	A	14	15
7	17039	173522436	BBA A	Chitra Rao KP	13	14	15	A	16
8	17045	173522469	BBA A	Maya D Vyas	13	A	14	15	16
9	17049	173522535	BBA A	Neha Kamath	13	14	15	16	A
10	17058	173522590	BBA A	Royston	A	13	A	14	15
11	17062	173522601	BBA A	Vikasvarma S	A	11	12	13	14
12	17067	173522578	BBA A	P Vaishnavi Bhat	13	A	14	15	16
13	17081	173522480	BBA B	Mohammed Nizamuddin	13	14	15	A	A
14	17098	173522546	BBA B	Ahmed Sharief	12	14	15	A	16
15	17108	173522570	BBA B	Mohammed Billal	A	A	13	14	15
16	17113	173522575	BBA B	Muralidhar Ratnakar Acharya	10	11	12	A	13
17	17124	173522550	BBA B	Anwika	14	15	A	16	17
18	17125	173522552	BBA B	Bhoomika	13	A	14	15	A
19	17126	173522554	BBA B	Bindu N	A	13	14	A	15
20	17129	173522563	BBA B	Jesta	12	13	A	14	15
21	17131	173522576	BBA B	Namrutha vk	A	12	13	A	14
22	17134	173522580	BBA B	Pooja	12	13	14	A	A

23	17136	173522588	BBA B	Reeshma Shetty	A	12	13	14	A
24	17139	173522597	BBA B	Shreya Rai	11	12	A	13	14
25	17140	173522603	BBA B	Vijetha Shenoy	11	A	12	13	A
26	17132	173522577	BBA B	Niveditha	11	12	13	14	15
27	17138	173522596	BBA B	Shashi Hegde	A	12	13	A	14
28	17157	173622456	BBA C	Jay Karia	13	14	15	16	A
29	17162	173522470	BBA C	Mayank Patodi	12	13	14	15	16
30	17176	173522509	BBA C	Samridh S Shetty	13	A	14	A	15
31	17332	173522732	BCom	Saurav Kumta	12	A	13	14	15
32	17346	173552746	BCom	Vignesh Baliga	11	12	13	A	14

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District Federation of
Consumer Organisation (R.)
Dist. Consumer Information Centre
Dakshina Kannada
Mangalore, Karnataka
and
SDM College of Business
Management,
Mangalore



Year 2019- 2020

ಧೇಯವಾಕ್ಯ
ಎಚ್ಚಿತ್ತ ಗ್ರಾಹಕ
ಈ ದೊಶದ ಅಸ್ತಿ

ಗ್ರಾಹಕ ಶಿಕ್ಷಣ ಸರ್ವಫಿಲೇಟ್ ಕೋರ್ಸ್ Certificate Course on Consumer Education

ಪ್ರಮಾಣ ಪತ್ರ Certificate

This Certificate is Awarded to

Mr. / Ms. **MOHAMMED BILAL**

SDM College of Business Management, Mangaluru

for successfully completing the certificate course having secured

Distinction / First Class / Second Class / Pass

in Consumer Education during the period 2019 - 2020

Signature

Principal

SDM College of Business Management
Mangalore

Signature

President

District Federation of Consumer
Organisation, Dakshina Kannada, Mangalore



District Federation of
Consumer Organisation (R.)
Dist. Consumer Information Centre
Dakshina Kannada
Mangalore, Karnataka
and
SDM College of Business
Management,
Mangalore



Year 2019-2020

ಧ್ಯೇಯವಾಕ್ಯ
ಎಚ್ಚಿತ್ತ ಗ್ರಾಹಕ
ಈ ದೇಶದ ಅಸ್ತಿ

ಗ್ರಾಹಕ ಶಿಕ್ಷಣ ಸರ್ವಫಿಲೇಟ್ ಕೋರ್ಸ್ Certificate Course on Consumer Education

ಪ್ರಮಾಣ ಪತ್ರ Certificate

This Certificate is Awarded to

Mr. / Ms. MOHAMMED SHADAB

SDM College of Business Management, Mangaluru

for successfully completing the certificate course having secured

Distinction / First Class / Second Class / Pass

in Consumer Education during the period 2019-2020

Arumilk

Principal

SDM College of Business Management
Mangalore

[Signature]

President

District Federation of Consumer
Organisation, Dakshina Kannada, Mangalore



District Federation of
Consumer Organisation (R.)
Dist. Consumer Information Centre
Dakshina Kannada
Mangalore, Karnataka
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Year 2019-2020

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ಪ್ರಮಾಣ ಪತ್ರ Certificate

This Certificate is Awarded to

Mr. / Ms. RAHUL B

SDM College of Business Management, Mangaluru

for successfully completing the certificate course having secured

Distinction / First Class / Second Class / Pass

in Consumer Education during the period 2019 - 2020.

Apkumalk

Principal

SDM College of Business Management
Mangalore

[Signature]

President

District Federation of Consumer
Organisation, Dakshina Kannada, Mangalore



District Federation of
Consumer Organisation (R.)
Dist. Consumer Information Centre
Dakshina Kannada
Mangalore, Karnataka
and
SDM College of Business
Management,
Mangalore



Year 2019- 2020

ಧ್ಯೇಯವಾಕ್ಯ
ಎಣ್ಣೆತ್ತ ಗ್ರಾಹಕ
ಈ ದೊಶದ ಅಸ್ತಿ

ಗ್ರಾಹಕ ಶಿಕ್ಷಣ ಸರ್ವಕಲೇಬರ್ ಕೋರ್ಸ್ Certificate Course on Consumer Education

ಪ್ರಮಾಣ ಪತ್ರ Certificate

This Certificate is Awarded to

Mr. / Ms. AHAMED SHARIEF

SDM College of Business Management, Mangaluru
for successfully completing the certificate course having secured
Distinction / First Class / Second-Class / Pass
in Consumer Education during the period 2019 - 2020.

A. K. M. K.

Principal

SDM College of Business Management
Mangalore

[Signature]

President

District Federation of Consumer
Organisation, Dakshina Kannada, Mangalore

District Federation of
Consumer Organisation (R.)
Dakshina Kannada,
Mangaluru, Karnataka



Year:
2019 - 2020

ಧ್ಯೇಯ ವಾಕ್ಯ :

"ಗ್ರಾಹಕರ ಸಶಕ್ತೀಕರಣವೇ ಗ್ರಾಹಕರ
ಹಕ್ಕುಗಳ ಸಾರ್ವತ್ರೀಕರಣ"

Project Work

CERTIFICATE OF MERIT

This is to certify that Mr./Ms. SAMRIDH S. SHETTY
Student of SDM COLLEGE OF BUSINESS MANAGEMENT College
has won the First/Second/Third/Consolation Prize in District Level for Excellent
Performance in Project Work.

Secretary
Vishnu P. Naik

District Federation of Consumer Organisation (R)
Dakshina Kannada, Mangaluru

President
M.J. Salián
(BSRB Ex Chairman)

District Federation of Consumer Organisation (R)
Dakshina Kannada, Mangaluru





District Federation of
Consumer Organisation (R.)
Dist. Consumer Information Centre
Dakshina Kannada
Mangalore, Karnataka
and
SDM College of Business
Management,
Mangalore



Year 2019- 2020

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ಪ್ರಮಾಣ ಪತ್ರ Certificate

This Certificate is Awarded to

Mr. / Ms. **V. NEHA KAMATH**

SDM College of Business Management, Mangaluru

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SDM College of Business Management
Mangalore

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President

District Federation of Consumer
Organisation, Dakshina Kannada, Mangalore