

SGK GOVERNMENT DEGREE COLLEGE VINUKONDA
Department of commerce



A project report on
BANKING SERVICE AND HABITS RURAL NUZENDAL MANDAL

Subbitted in fulfillment for the award of degree
Bachelor of commerce

Banaganapalli Saida

(Y207099001)

(2021-2022)

Under the Guidance of

Smt. Vasanthi

Department of commerce
CERTIFICATE



Certified that this project STUDY and analysis of BANKING RURAL AND HABITS NUZENDLA MANDAL.is the work of Banaganapalli saida. NO.Y 207099001 No carried out the project work under my supervision.

Signature of Guide

METHODOLOGY.

The Study village democracy indicators in the pathanagireddy palli Village of nuzendla mandal. For this we have taken total 100 samples from each category (25) it includes (oc25, Bc25, Sc25, St25) based on simple random sampling technique with prepared questionnaire for collecting primary data from the sample respondents in the Pathanagireddypalli. The collected data analyzed with simple statistics tools and necessary graphs wherever used.

OBJECTIVES

The study village demography in the Pathanagireddy palli village envisaged the following objectives.....

- 1.To find out demographic indicators on economic development
2. To Examine the levels of population size and other indicators.

HYPOTHESES:

1. There is significant effect of demographic indicators on economic development

VILLAGE DEMOGRAPHIC: A STUDY IN PATANAGIREDDY PALLI

VILLAGE OF PALANADU DISTRICT

1.INTRODUCTION

"If you don't halt population growth with justice and compassion, it will be done for us by nature brutally and without pity and will leave a ravaged world"- Noble Laureate Henry W. Kendall's.

The study of demographic or population indicators in the Patanagireddy palli village is strong association among the indicator and economic development of the village. In generally population is important factor for development of any country or region if the population size is desirable level with respect to its natural resources it affects country's development. As per the optimum size of population theory car-Saunders defines optimum population mean the ideal number of populations that a country should have considering its resources....

Under the community service project (CSP)We have chosen village demography for the village in that /community we involved our domine subject for analyzing the community with demography indicators which is more useful for community... for understanding the quality of life and socioeconomic condition. For this we have in addition to create awareness program me in the community.

ACKNOWLEDGEMENTS

It gives me an immense pleasure and pride to express my attitude and aspect for my teacher and guide. Shri. VASANTHI SGK Government degree college, vinukonda. Palnadu dist, for his expert and inspiring guidance throughout the period of my work. I am indebted to him for enlightening one on the finer skills of dealing with social awareness problems. It would have been impossible to achieve this goal without his constant support un encouragement.

It is pleasant duty to express my sincere thanks DR. K. SRINIVASA RAO . principal, SGK Government degree college vinukonda, palnadu dist. Who supported me for getting the Survey details. I want thanks Shri VASANTHI HEAD , department of English for providing facilities in the department.

Take this opportunity to thank all of my faculty members of SGK Government degree college for their valuable suggestions, encouragement and help during my project work.

Last but not least. The undying support, love and sacrifice of my mother other , sis and uncle towards me throughout all these years can never the completely expressed with words alone. I am what I am because of them.

DECLARATION BY THE STUDENT

This community service project report on village demographic. A Study in Pathanagireddy palli village of palnadu dist has been prepared by me after under going 10 days of surveying .this report has not been submitted earlier at any educational institution or organization and this observation report is originally prepared by me..

Banaganapalli Saida

ACKNOWLEDGEMENT

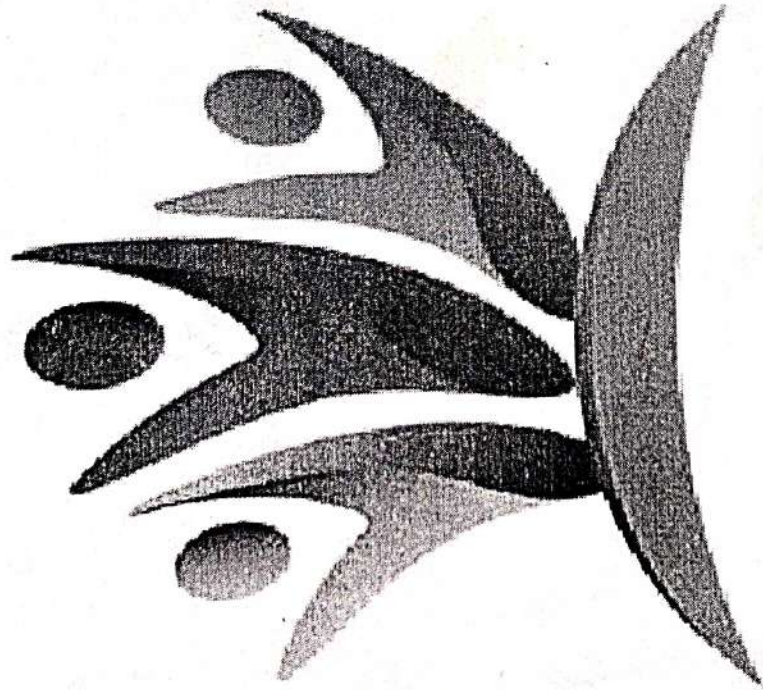
I would like to express my special thanks of gratitude my teacher to this subject . Which gave me the golden opportunity to make this wonderful. Project on the topic "Banking service and Habits rural NUZENDAL MANDAL" which helped me in doing a lot of reserch and to learn many new things. I am thankful to them. I would also like to thank my parents who also helped me in preparing this project Witin the limited time frame.

Date:.

Sign of the Mentor

MENTOR CERTIFICATE

This is to certify that, Banaganapalli Saida, 2ND BCOM(COMPUTER), has carried out the community service project along with the aid of other classmates by surveying for 10 days at Pathanagireddy palli village nuzendla mandal, palnadu dist, Andhra Pradesh.



COMMUNITY SERVICE PROJECT

TITLE OF PROJECT

BANKING SERVICES AND HABITS

ABOUT ME

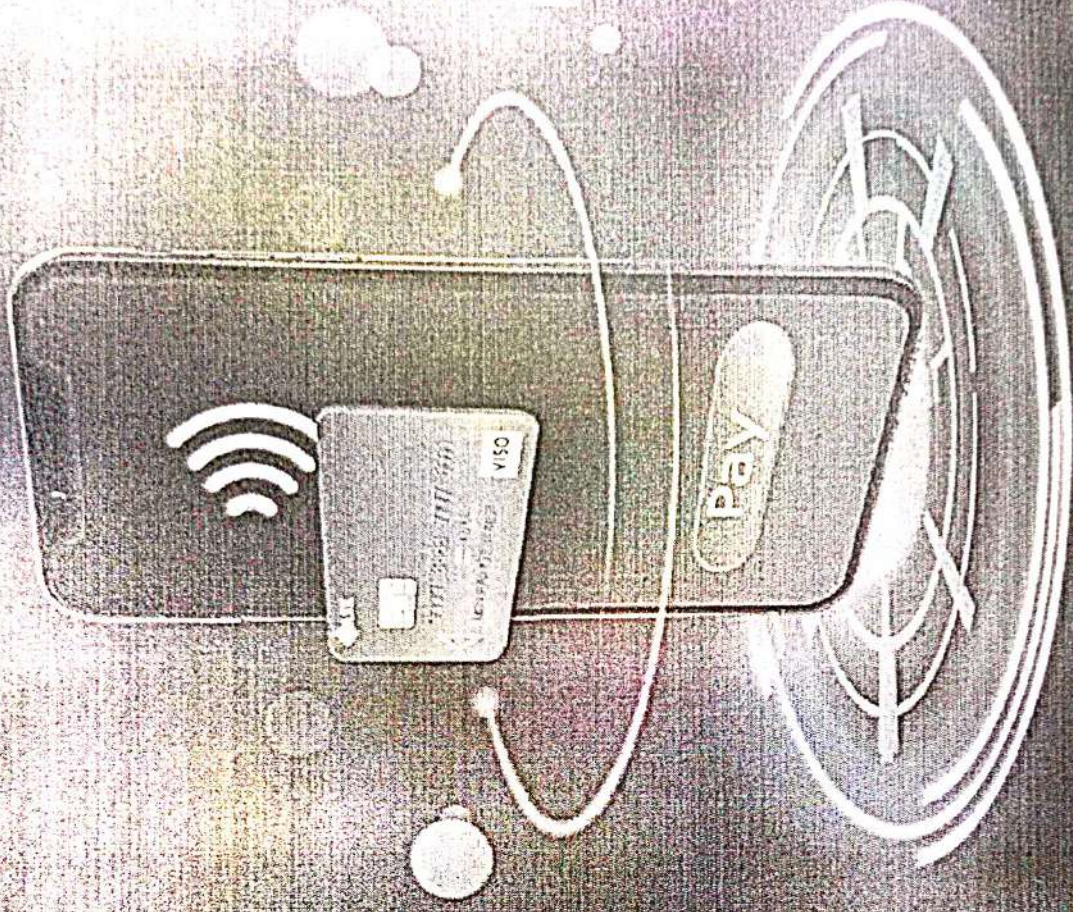
Hello everyone! I am Banaganapalli Saida from B.com computers, IT honors, SGK Govt Degree college, Vimukonda.

Today I'm here to present you my report on the survey I have conducted on the topic Consumer Perception towards Cashless Transactions as a part of Community service project which is conducted under The guidance of our mentors –

N. Vasanthi –lecturer in English



Consumer Perception Towards Cashless Transactions



• What are cashless Transactions?

Cashless means less cash transaction economy, reducing the use of physical cash for payments. Instead of cash, digital payments are made to settle the payment.

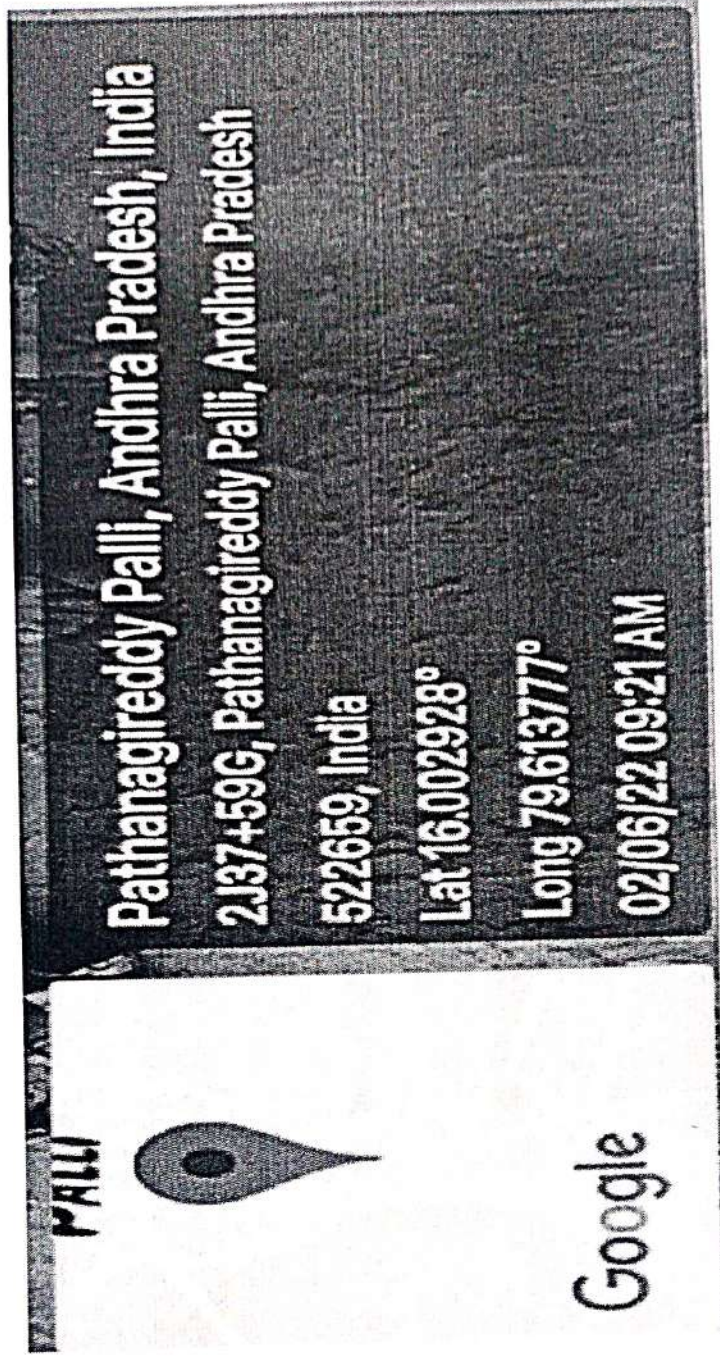
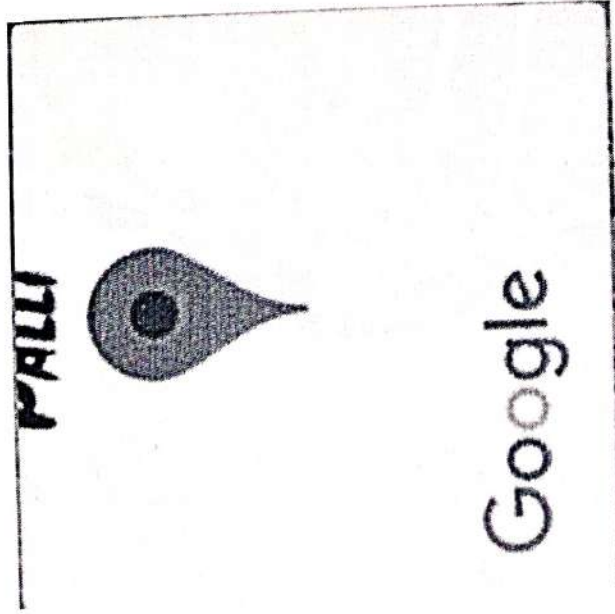
Aim:

This study is aimed at understanding the customer's perception towards digital wallets in P and T colony (latitude: 17.027913, longitude: 81.785547), Industrial colony (Latitude: 17.035312 and Longitude: 81.775894) and Katheru (latitude: 17.044404 and longitude: 81.783391), East Godavari District, Andhra Pradesh

- Through a structured questionnaire the responses of 171 individuals were recorded

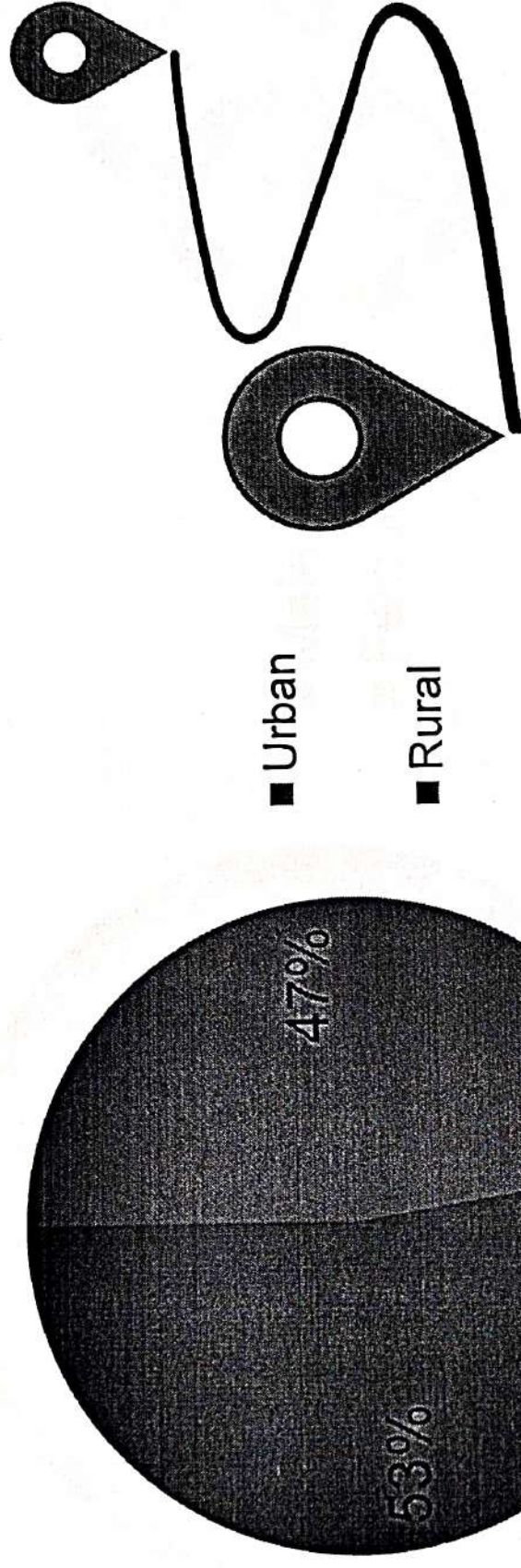


Survey Locations

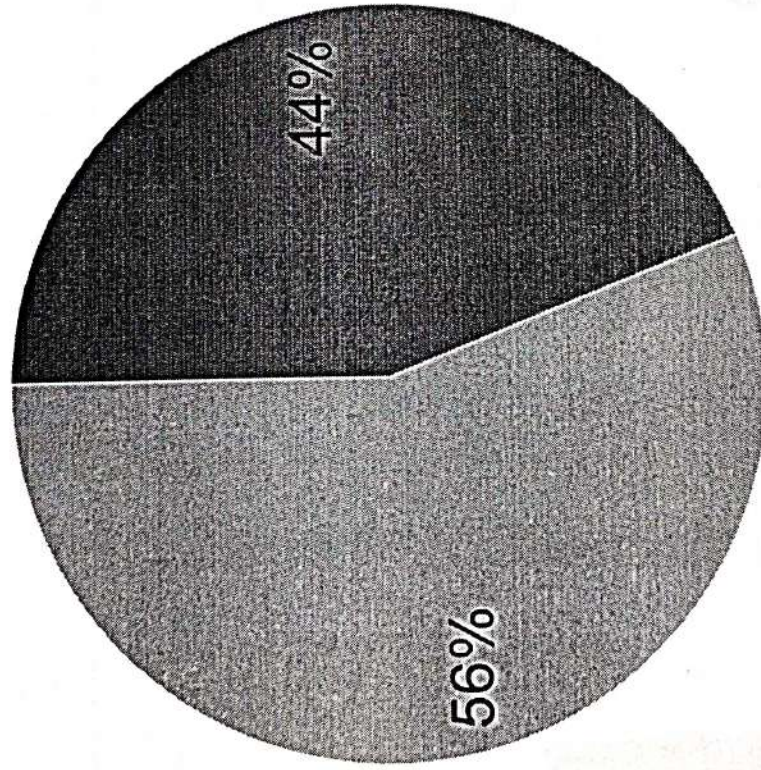


BC colony ,Pathanagireddy palli

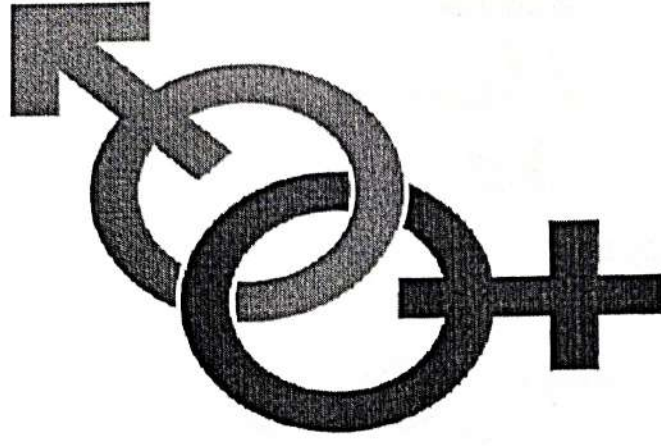
Classification of Respondents based on location



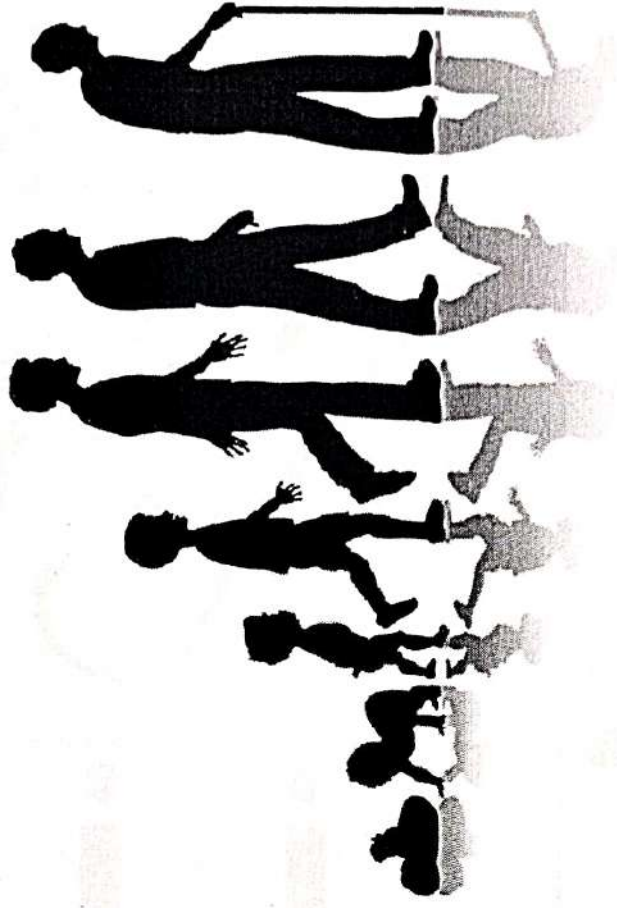
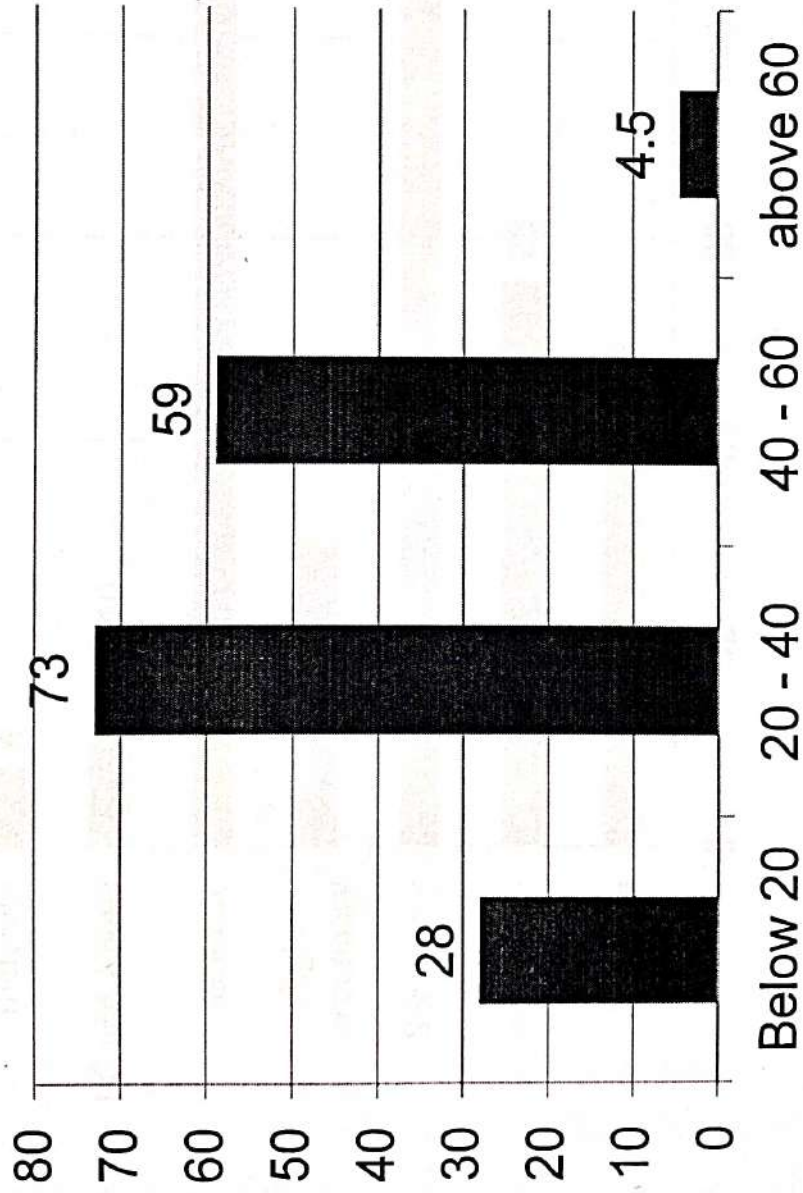
Classification of Respondents based on gender



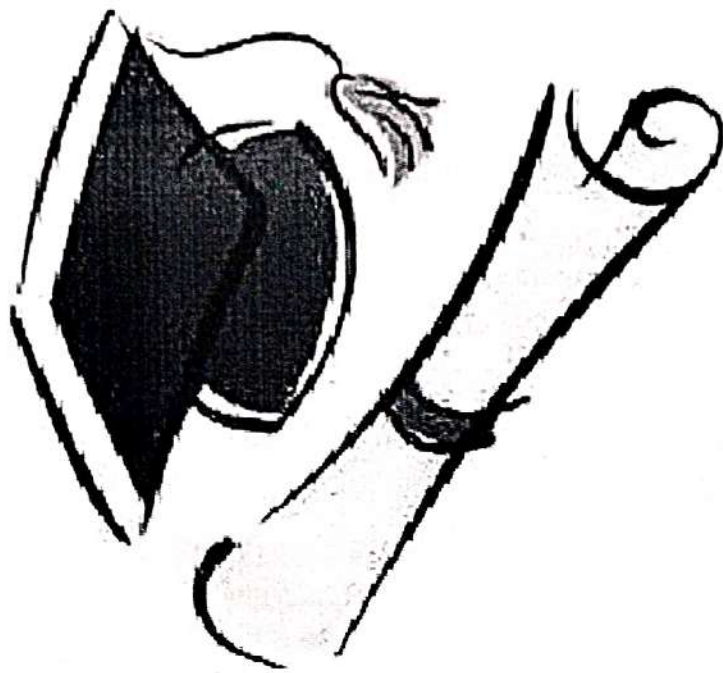
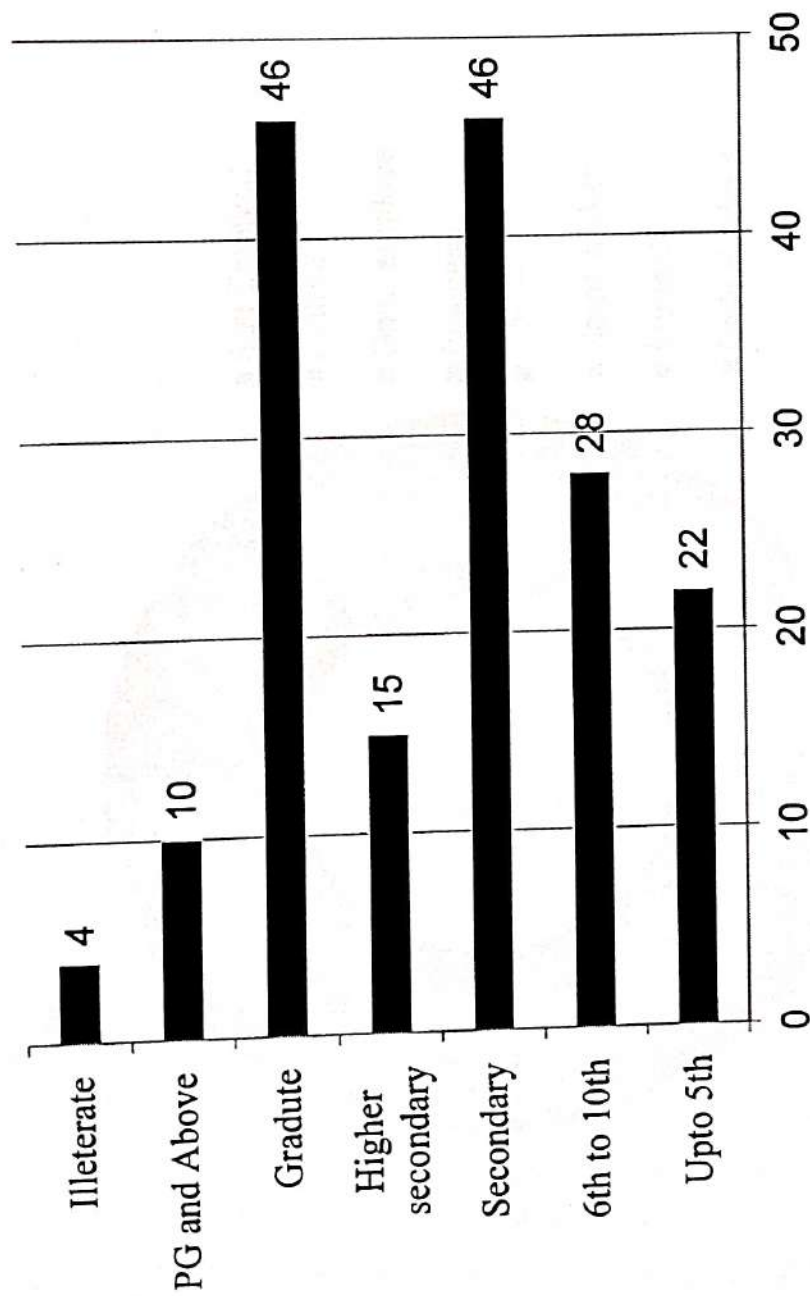
■ Male
■ Female



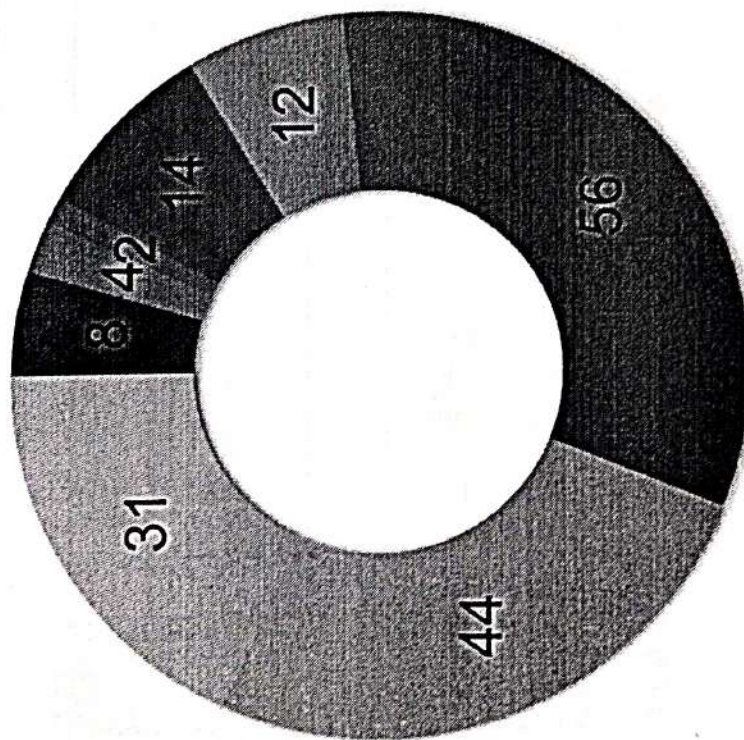
Classification of Respondents based on age



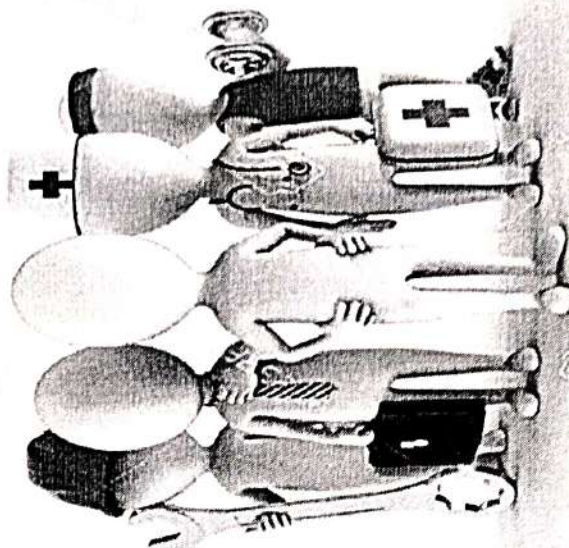
Classification of Respondents based on Educational Qualification.



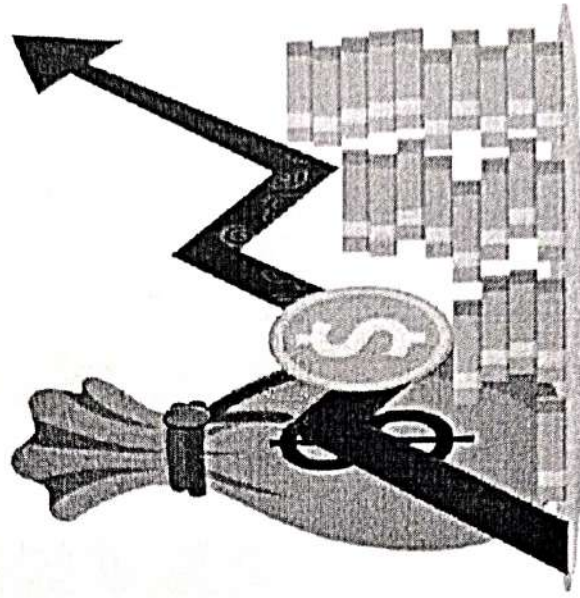
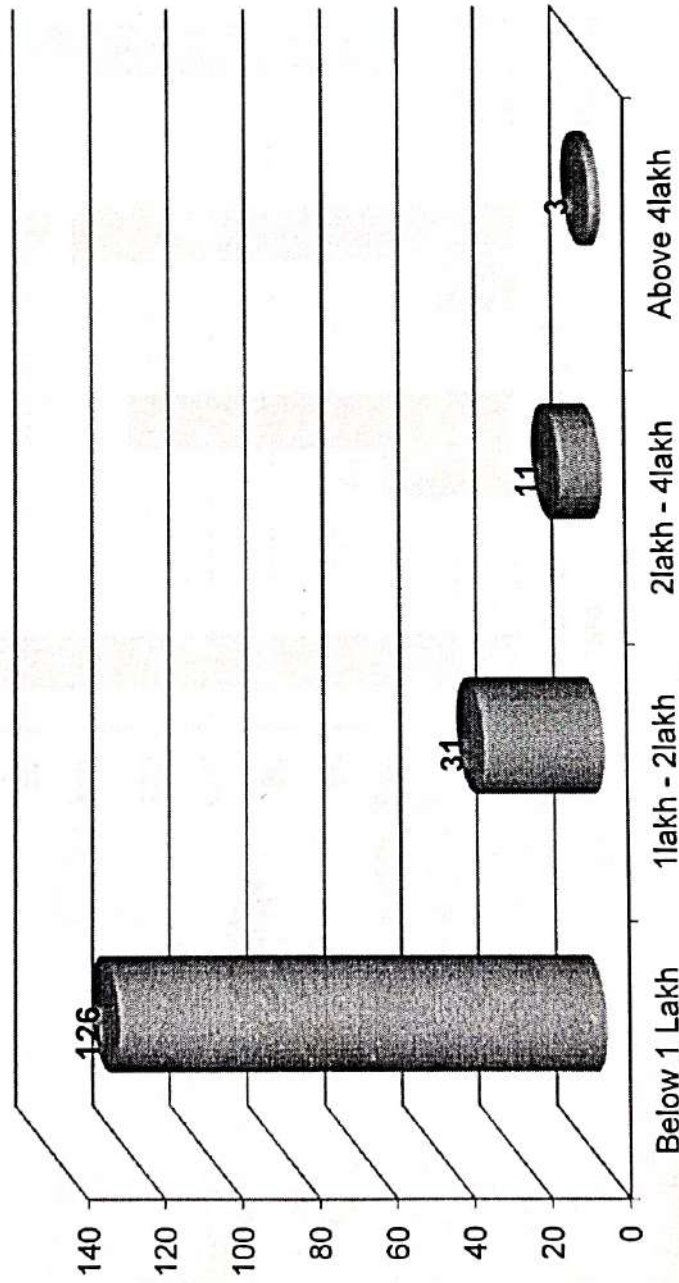
Classification of Respondents Based on Profession.



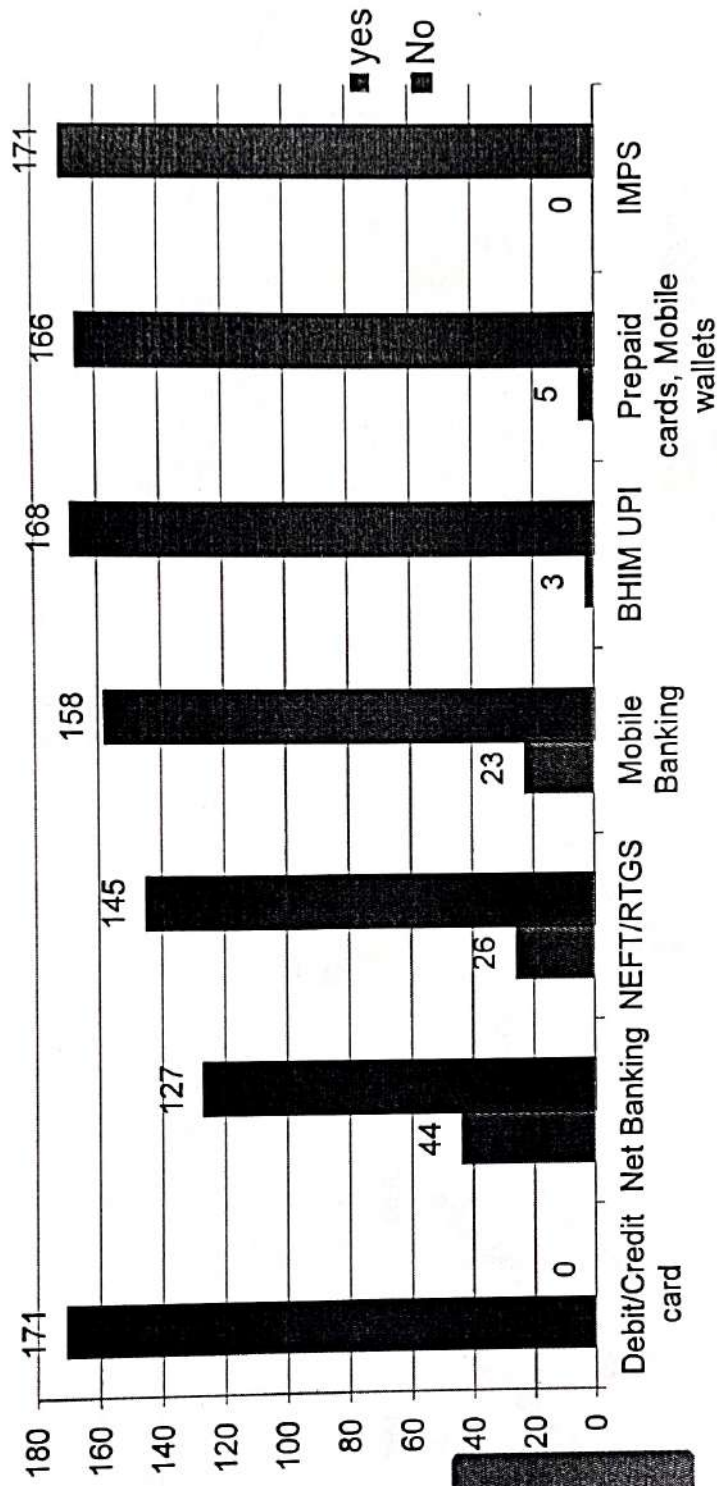
- Self Employed
- Retired
- Govt. employee
- Business
- Others
- Home Maker
- Students
- Daily Workers



Classification of Respondents Based on Income



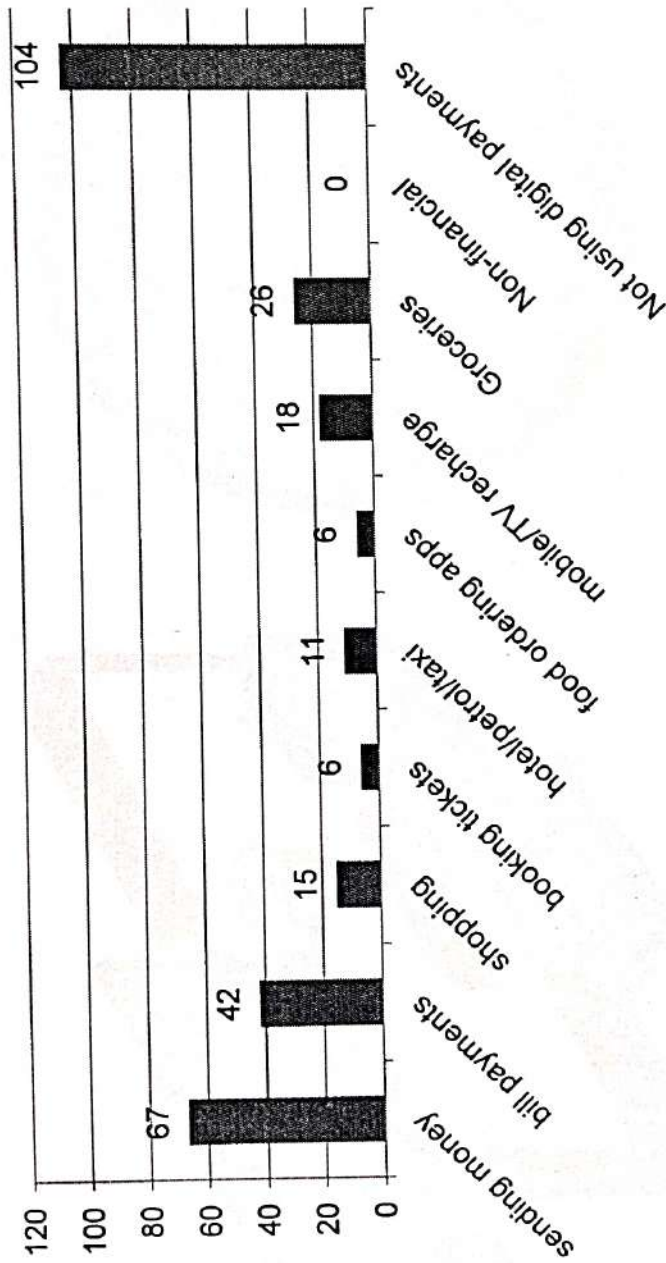
• Awareness on digital payment products



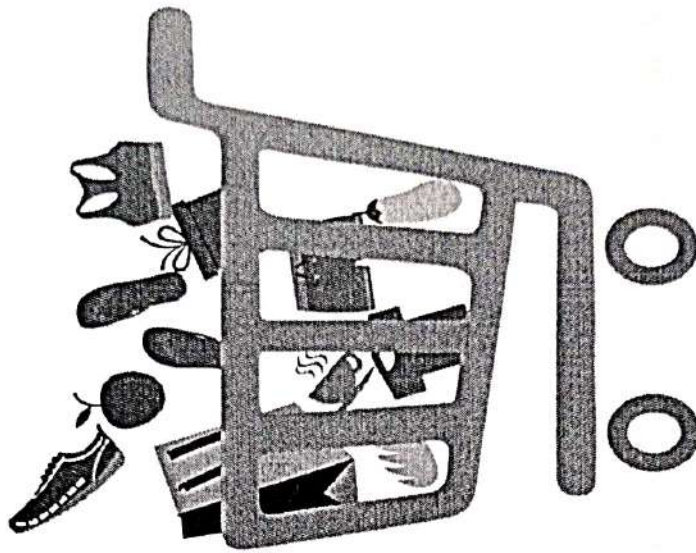
From above Data, all the respondents are aware of Debit cards and credit cards. Most of the respondents are not aware of other Digital payment products.



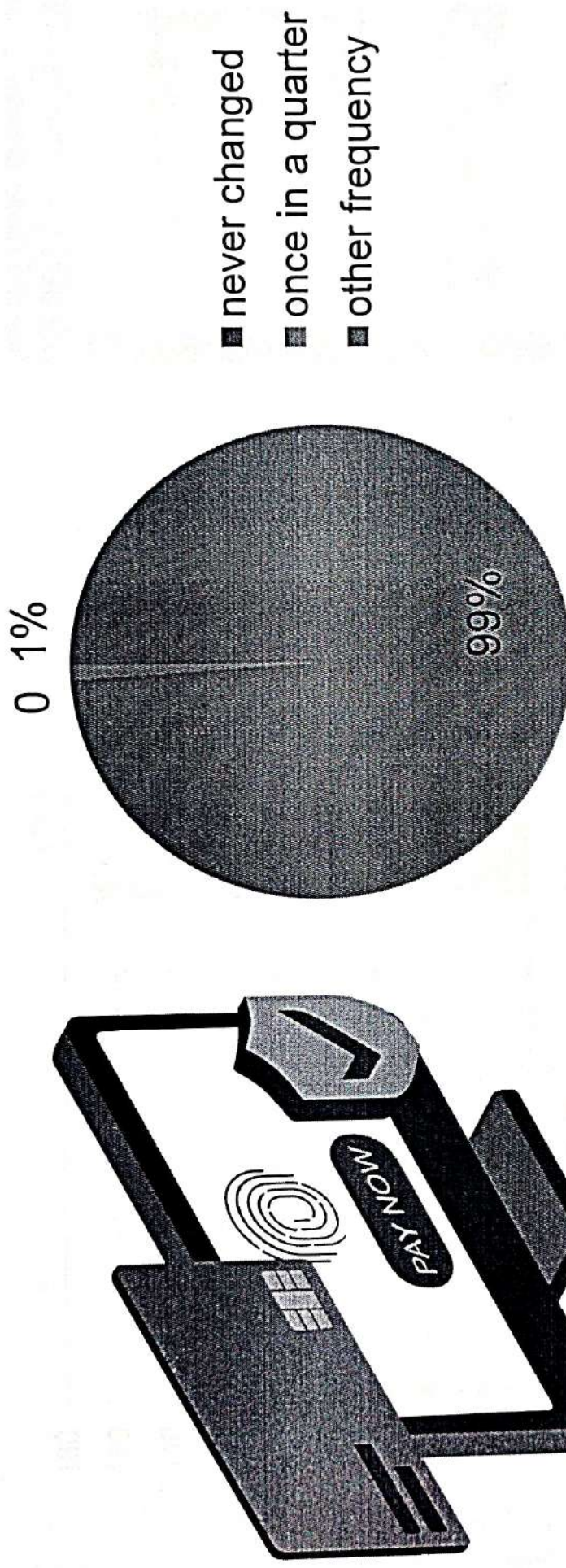
Preferences regarding use of digital wallets for purchase.



From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.

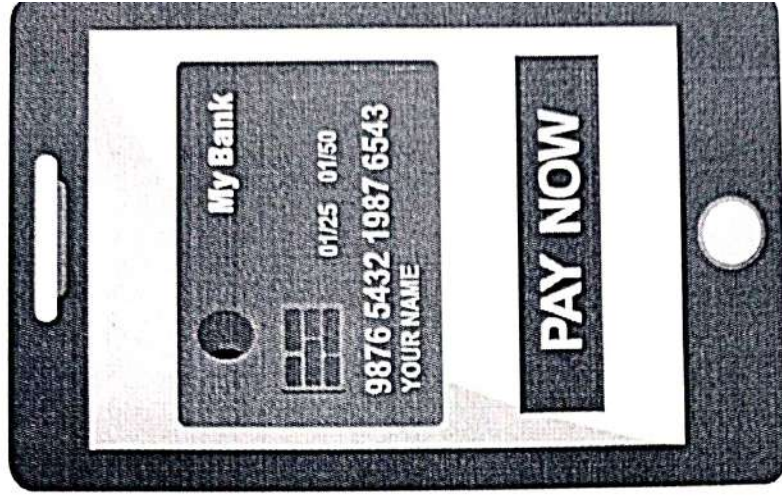
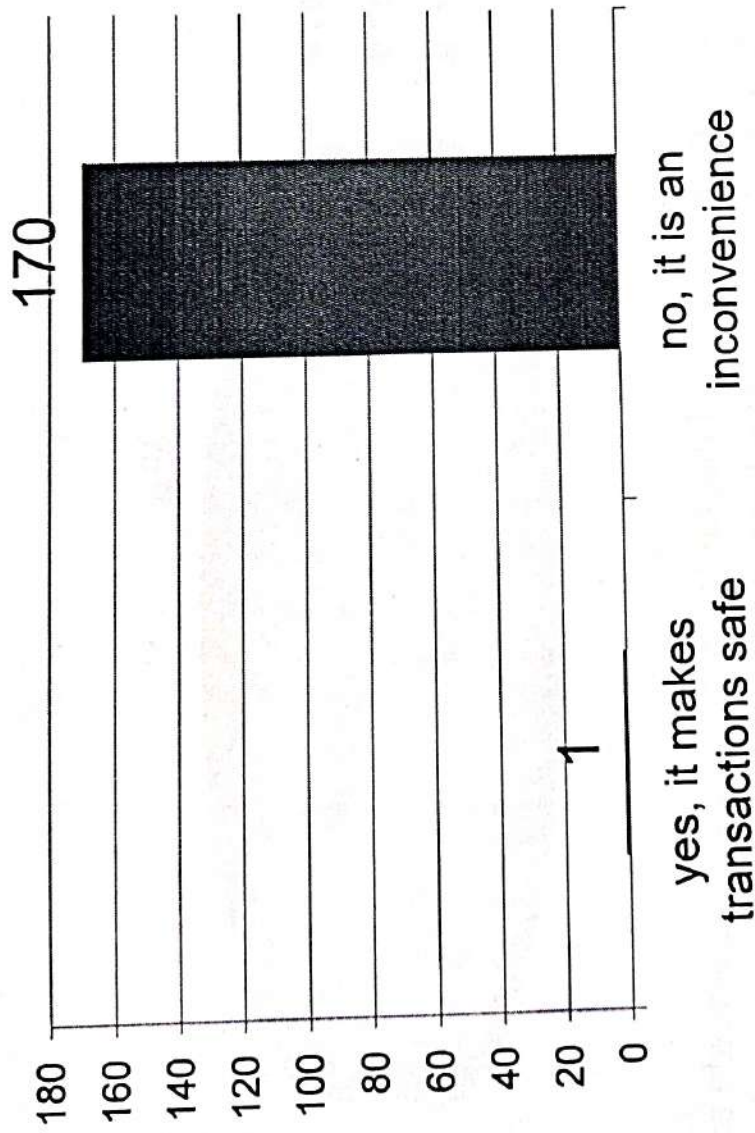


Analysis on no. of people change PIN for debit/credit/Mobile banking



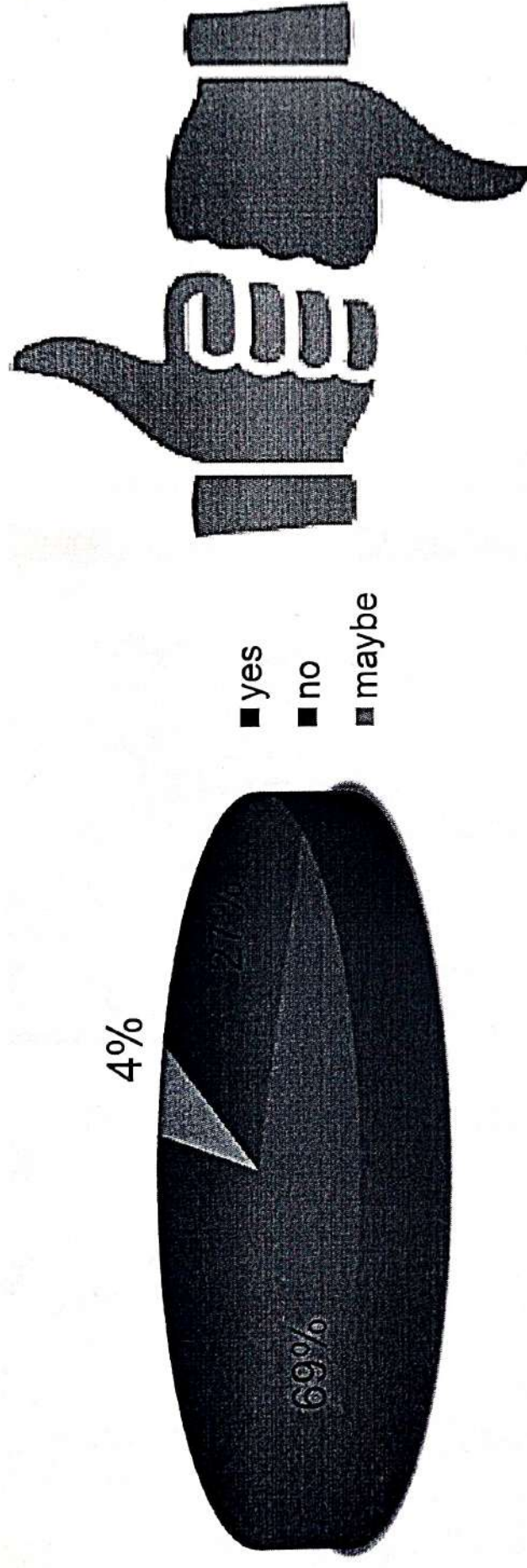
From the above Data, it is recorded that all the respondents never changes their PIN for credit/debit/mobile banking.

Opinion about using PIN/OTP for small value transactions(Upto rs.2000)



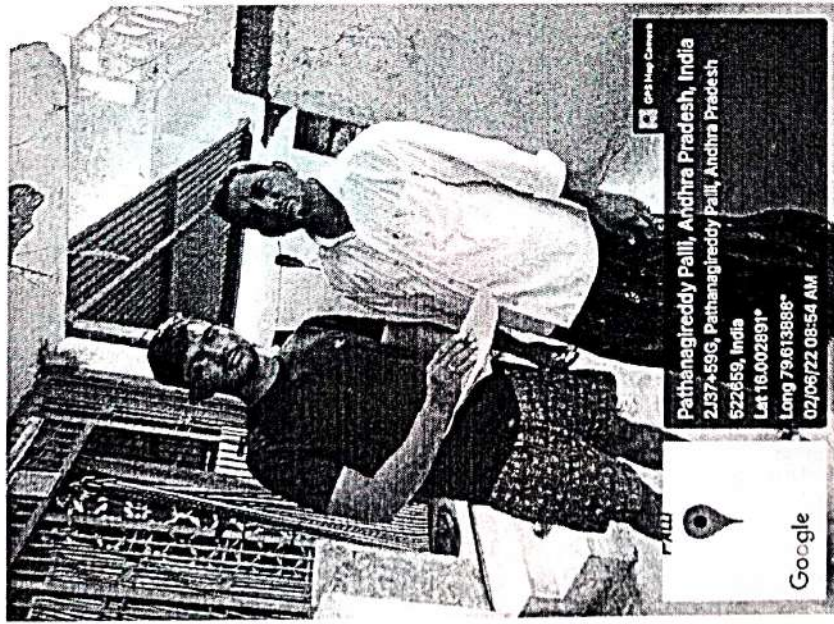
From the above Data, all the respondents feel inconvenience about using PIN/OTP for small value transactions upto Rs.2000.

Satisfaction level of Respondents regarding digital payments



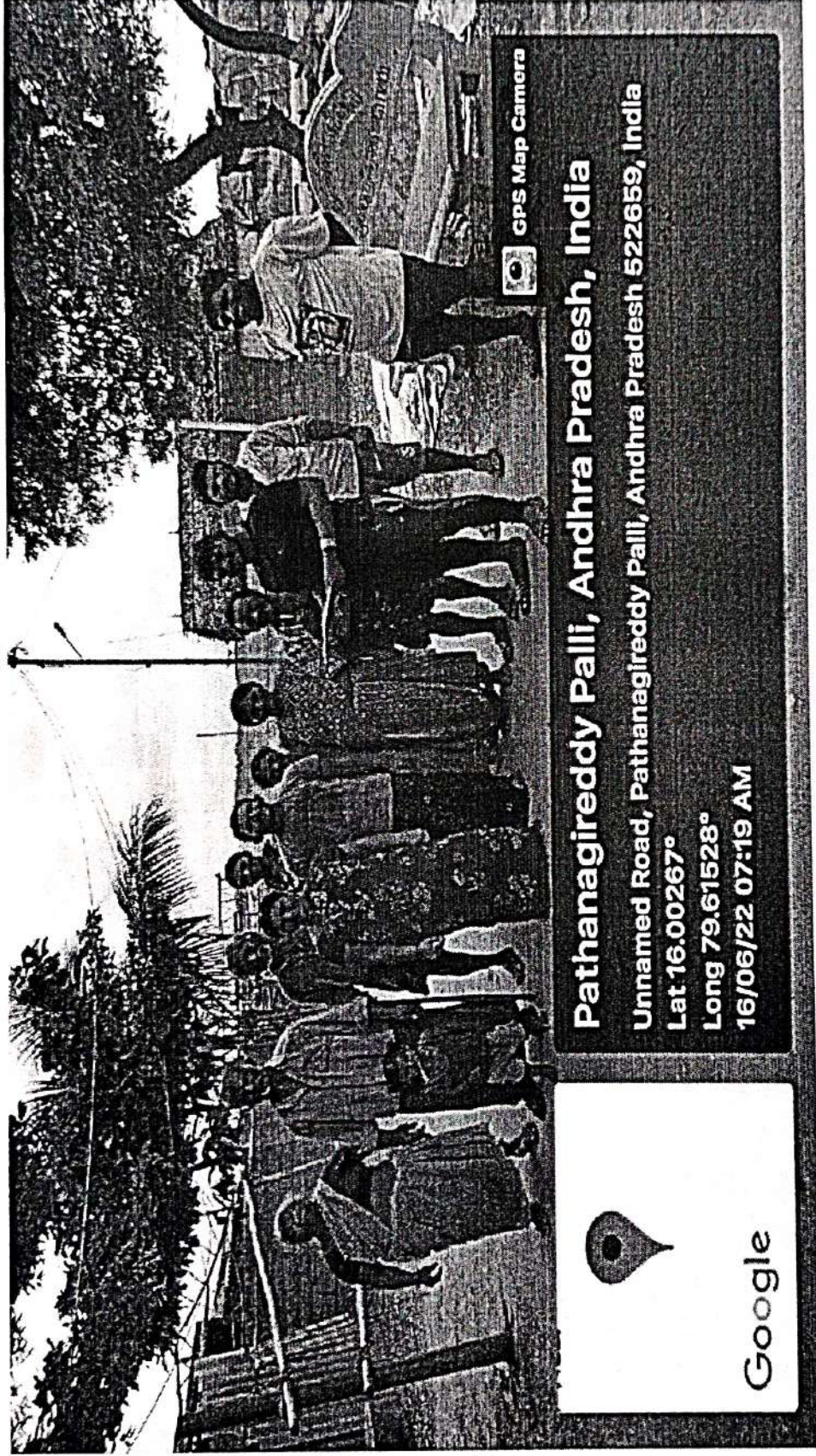
It is observed that around 30% of respondents are satisfied with the use of digital wallets. 70% percent of the respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.

Survey Photos





Awareness Campaign



conclusion

With this we have completed a community service project on banking services and habits with the survey under taken at Pathanagireddypalli ,Nuzendla analysis and submbited the project...



Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

Title of the project: Banking Services and Habits in Vinukonda Rural

Project execution area: Vinukonda Rural

Name of the Respondent: M. Nabi Saheb

Name of the Mentor: N.M. Vasanthi

Locality: Padhanagi Reddy Patti

Name of the student: B. Saida

Door No: 5-29.

Programme: Banking Services and Habits in Vinukonda Rural

1. Gender of Respondent?

- ☒ Male
☐ Female
☐ Others

2. Age of Respondent?

- ☐ Below 18
☒ 18-30
☐ 30-45
☐ 45-60
☐ Above 60

3. Occupation of Respondent?

- ☐ Employee
☒ Self employed
☐ Business
☐ Others

4. How much your annual income ?

- ☒ Below 2 Lakhs
☐ 2L -5L
☐ 5L-10L
☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: SBI.)
☐ No

6. Which Purpose You have opened Bank Account?

- ☒ Savings Purpose
☐ Salary Purpose
☐ Loan Purpose
☐ Welfare Schemes Purpose

7. Reason For Maintaining Bank account in this Bank?

- ☐ Near to My House
☐ User Friendly Bank
☒ Giving Good Interest Rates

8. Type of Bank Account?

- ☒ Saving
☐ Current
☐ Fixed

9. Do you Have a Debit Card?

- ☒ Yes
☐ No

10. You have Linked Your Aadhaar with Your Bank account?

- ☒ Yes
☐ No

11. Do you Have Awareness About ATM Operations?
- ☒ Yes
 - ☐ No
12. Do You have Cheque Book Facility in Your Bank?
- ☒ Yes
 - ☐ No
13. Do You have Use Digital Transactions For Your Account?
- ☐ Yes (If yes Specify ...Net Banking/Mobile Banking)
 - ☒ No
14. What is your preferred payment app for transferring money among people?
- ☒ Google pay
 - ☐ Phone pe
 - ☐ Amazon pay
 - ☐ Whats app pay
 - ☐ Others
15. Why do you prefer paying through these payment apps?
- ☒ Convenience
 - ☐ Cash back
 - ☐ Multiple payment methods
 - ☐ Better user experience
16. Do you trust the security of digital transaction services?
- ☒ Yes
 - ☐ No
17. Digital payment system is better than cash?
- ☒ Yes
 - ☐ No
18. Do you think your bank offers a Good interest rate?
- ☒ Agree
 - ☐ Strongly agree
 - ☐ Disagree
 - ☐ Strongly disagree
19. Do they charge unnecessarily for not maintain minimum balance in your account?
- ☒ Yes
 - ☐ No
20. Does your bank have listed its share in stock exchange?
- ☐ Yes
 - ☐ No
 - ☒ We Don't Know
21. What do you feel about overall service quality of your bank?
- ☐ Excellent
 - ☐ Very good
 - ☒ Good
 - ☐ Average

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- ☐ Excellent
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 - ☒ Good
 - ☐ Average
 - ☐ Poor
22. In your own words, what are the things you like most about your current bank?

My bank gives good interest and they convenience to us.

Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

Title of the project: Banking Services and Habits in Vinukonda Rural

Project execution area: Vinukonda Rural

Name of the Respondent: Ch. MeeraVali

Name of the Mentor: n.m. Vasanthi

Locality: Pathanagireddy palli.

Name of the student: B. Saikrishna

Door No: 1-63

Programme: Banking Services
and Habits in ~~Vinukonda~~
Rural: Nuzehda

1. Gender of Respondent?

- ☒ Male
☐ Female
☐ Others

2. Age of Respondent?

- ☐ Bellow 18
☒ 18-30
☐ 30-45
☐ 45-60
☐ Above 60

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- ☒ Yes
- ☐ No

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- ☐ Strongly disagree

19. Do they charge unnecessarily for not maintain minimum balance in your account?

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20. Does your bank have listed its share in stock exchange?

- ☐ Yes
- ☐ No
- ☒ We Don't Know

21. What do you feel about overall service quality of your bank?

- ☐ Excellent
- ☐ Very good
- ☒ Good
- ☐ Average
- ☐ Poor

22. In your own words, what are the things you like most about your current bank?

MY bank gives good interest and good facilities for us..

Commissionerate of Collegiate Education , Government of Andhra Pradesh

Format - III Community Service Project (CSP) - Student Daily Progress Report

1	Name of the Student	Banaganapalei Sarita	
2	Regd. No. of the Student	4966	
3	Year	2022 - 2023	
4	Program studying (BA/B.Com/B.Sc etc.,)	B. Com	
5	Program Combination	Computer	
6	Name of the Mentor	n. m. v. Santhi	
7	Name of the CSP	Banking services and visits in rural areas	
8	Place of CSP execution	Patnamagireddy pallo	
S.No	Date	Work done	No. of hours spent
1.	01/06/2022	Service for details for Banking - mem	3 hours
2.	02/06/2022		

Commissionerate of Collegiate Education , Government of Andhra Pradesh
Format - III Community Service Project (CSP) - Student Daily Progress Report

Format - III Community Service Project (CSP) - Student Daily Progress Report

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Format - III

Community Service Project (CSP) - Student Daily Progress Report

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