### 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

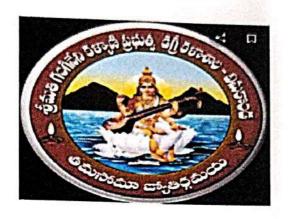
(Y207099001)

(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
- To Examine the levels of population size and other indicators.

### HYPOTHESES:

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

### VILLAGE DEMOCRAPHIC: 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 democratic 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, BanaganapalliSaida,2<sup>ND</sup> 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





### What are easiliess Then sergions?

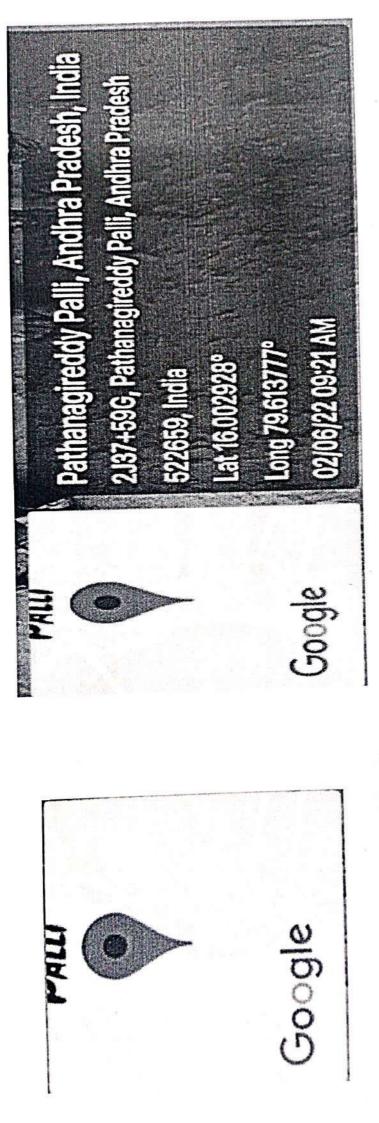
Cashless means less cash transaction economy, reducing the use of physical eash for payments. Instead of eash, digital payments are made to settle the rayment

### A TIME

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

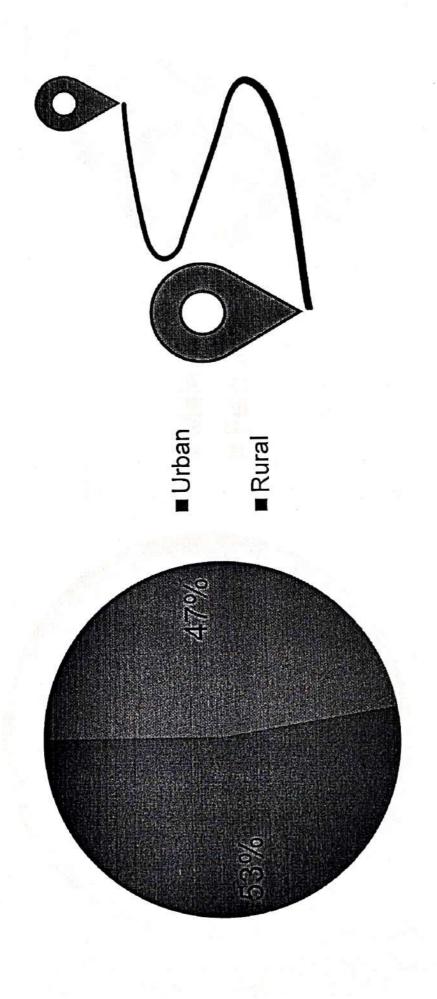
 Through a structured questionnaire the responses of 171 individuals were recorded

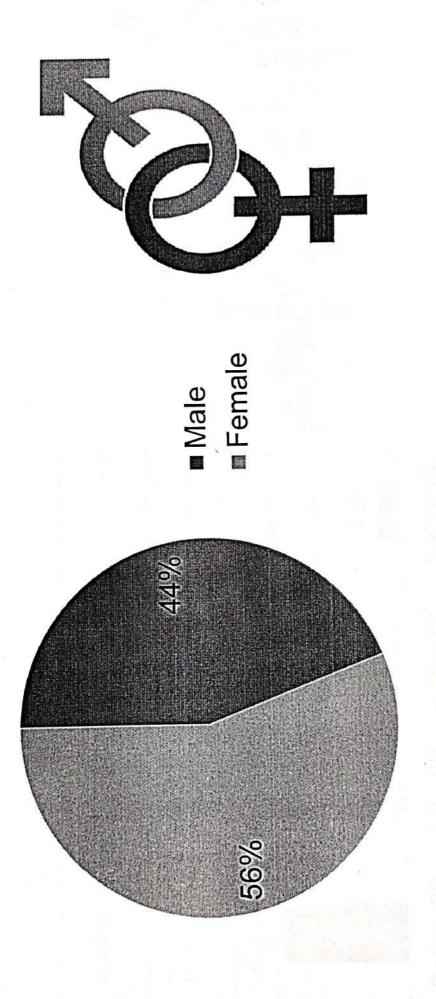
### Survey Locations



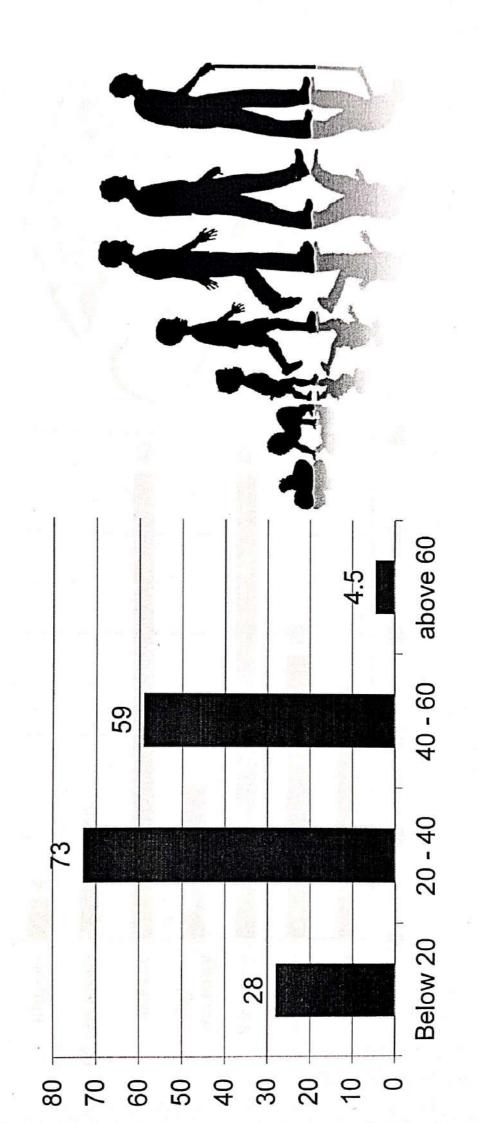
BC colony, Pathanagireddy palli

# Classification of Respondents based on location

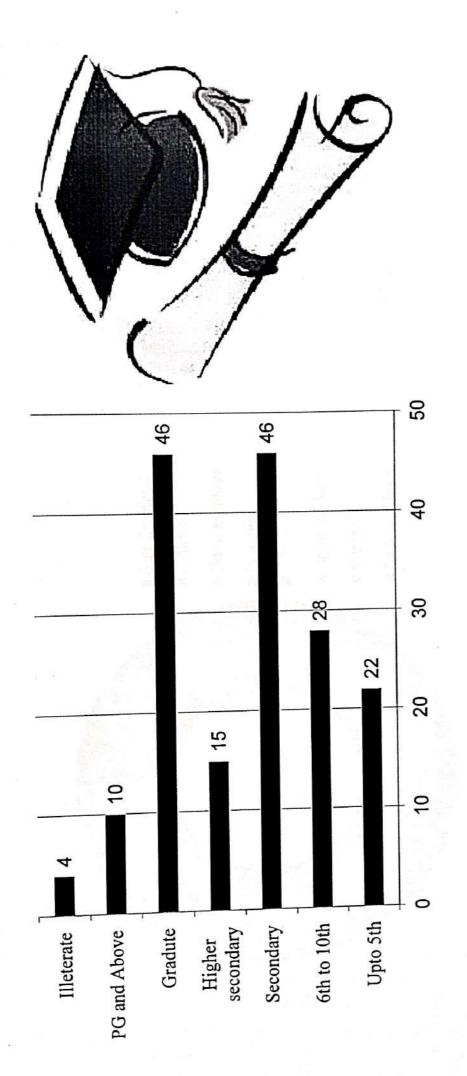




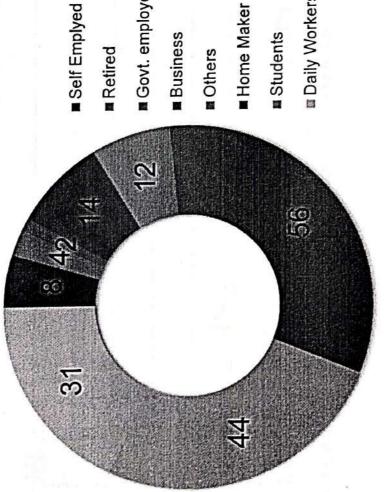
## Classification of Respondents based on age



Classification of Respondents based on Educational Qualification.



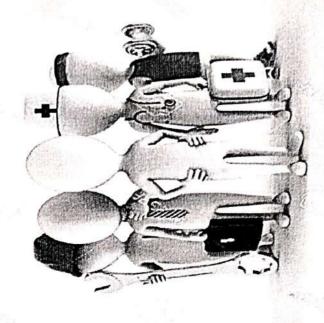
### Classification of Respondents Based on Profession.



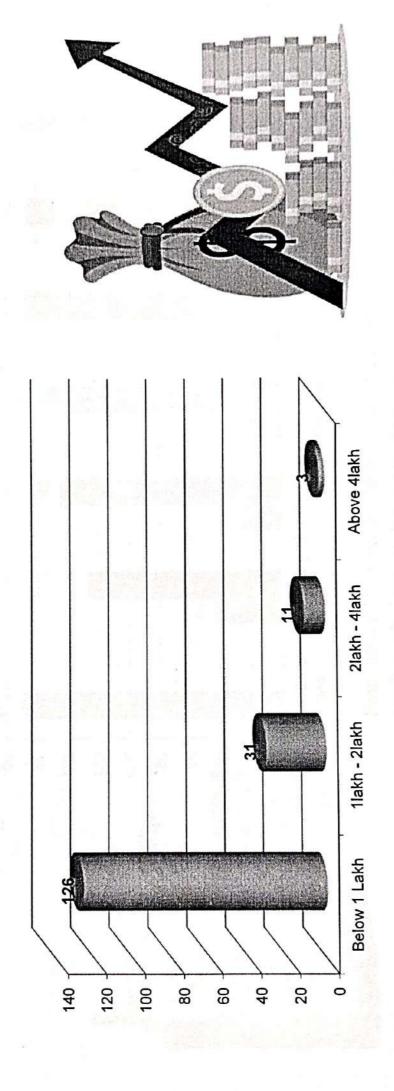


■ Govt. employe

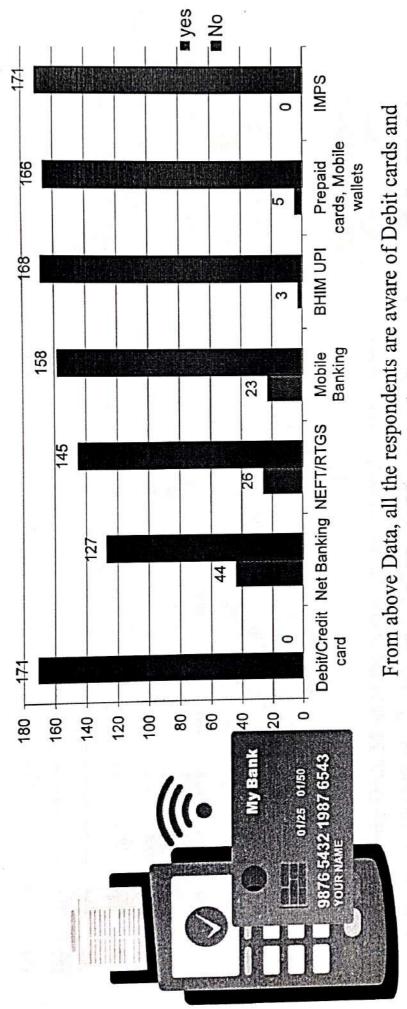
■ Daily Workers



## Classification of Respondents Based on Income

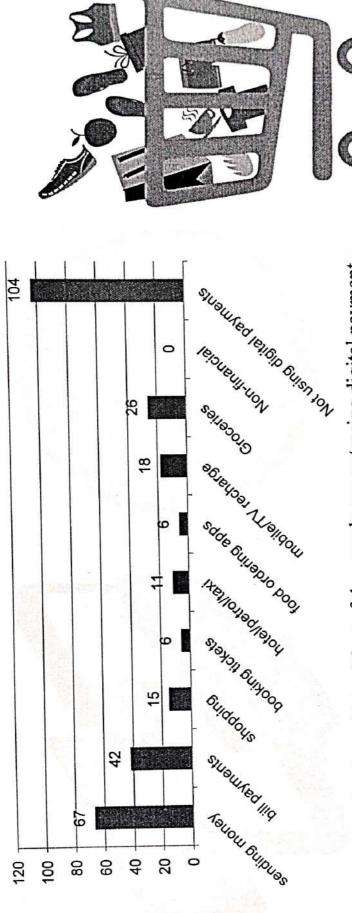


## Awareness on digital payment products



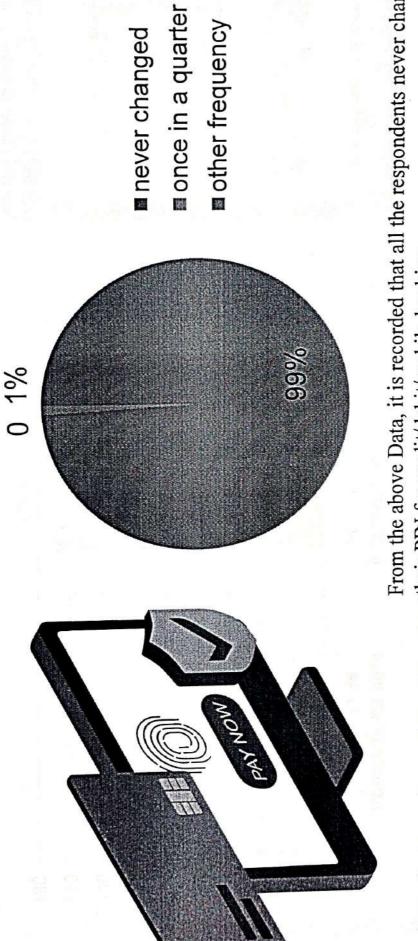
credit cards. Most of the respondents are not aware of other Digital payment products.

# Preferences regarding use of digital wallets for purchase.



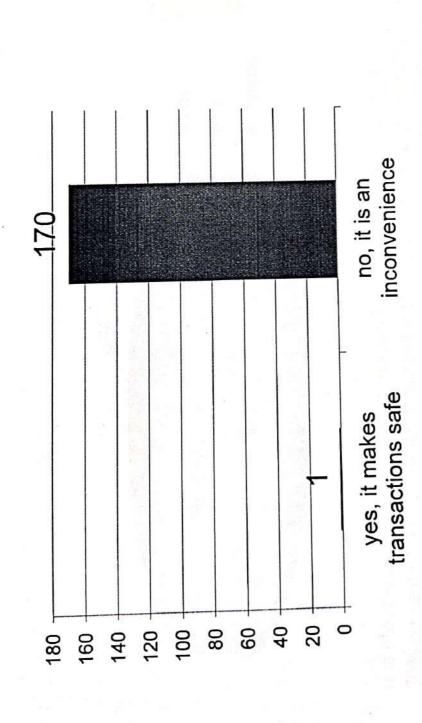
From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.

# 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.

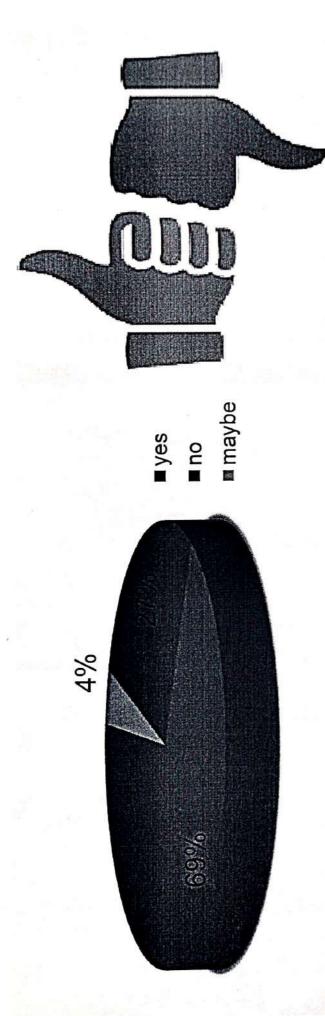
# Opinion about using PIN/OTP for small value transactions (Upto rs. 2000)



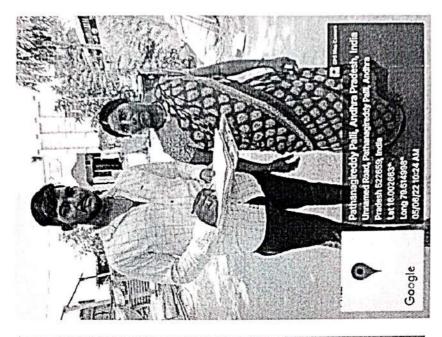
PAY NOW

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

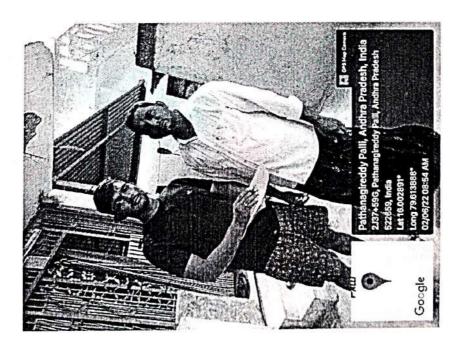
# Satisfaction level of Respondents regarding digital payments

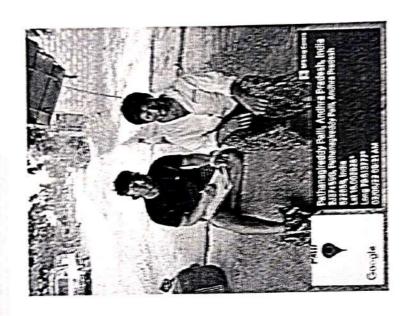


It is observed that around 30% of respondents are satisfied with the use of digital wallets. reasons are found to be technical glitches, concern about security and possibility of theft. 70% percent of the respondents are not satisfied with the use of digital wallets. The



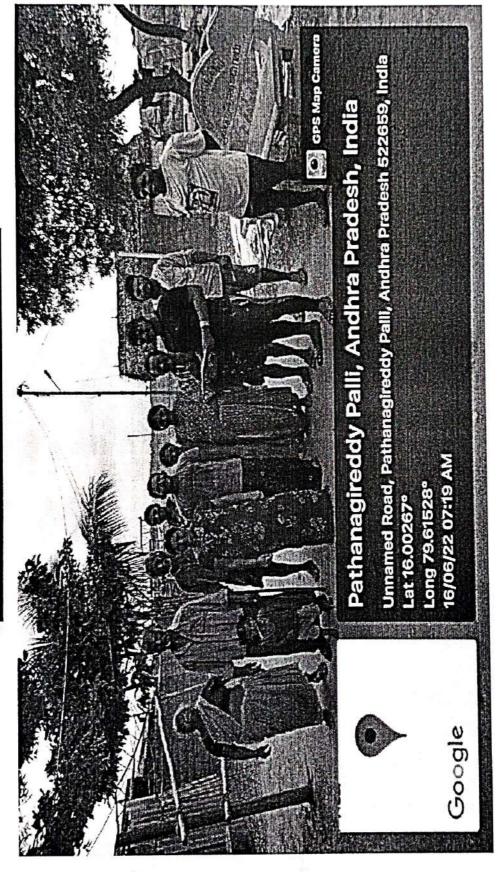








### Awareness Campaign



### conclusion

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



### 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

	Marin or the opportunities of the Artist
Name of the Respondent: M, Nabi Sal	neb Name of the Mentor: N.M. Vasantli
Locality: Pathanasi xathe not!	Programme: Peuking Services and trabits in bitalianta Accord
Door No: 5-29	Programme: Dan hive a li
J. 24.	La l'intering sezulle aux
	MOOIS IN Without A
1 Conder of Document - 12	nuze hin hoscu
1. Gender of Respondent?  Male	CIU
	Colorest afficers Senter rated against any
o Pemale	STREET PLACE THE
2. Age of Respondent?	×2(4004120)
o Bellow 18	
18-30	and the second second second second
	ii) stampig red (the hanger every stable entry both and
o 45-60	- 14
o Above 60	
	Cores perturbing a survige transporting (
o Employee	
Self employed	
o Business	Le Voy- the Voy of the College of th
o Others	Marin Dallar a citatia rica may and may as
4. How much your annual income ?	
Bellow 2 Lakhs	THE PERSON OF TH
o 2L-5L	And the second s
o 5L-10L	a size of Albrication of the
o Above 10L	The art but we consider them agreen vertical P.C.
Do you have bank account ?	Struggerca
Yes (specify Bank Name: 3BI.	
o No	
.Which Purpose You have opened Bank Account?	
Savings Purpose	
o Salary Purpose	Contract of a racing an interest of the contract grown expect the
o Loan Purpose	The state of the s
o Welfare Schemes Purpose	An An
. Reason For Maintaining Bank account in this Bank?	long salver. We say, most even on a reserve 150
o Near to My House	ASSESSMENT TO THE REAL PROPERTY AND A STATE OF THE SECOND ASSESSMENT
O User Friendly Bank	\$75V5128
Giving Good Interest Rates	

8.Type of Bank Account?

Saving

Current

Fixed

9. Do you Have a Debit Card?

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

o No

O Yes

11.Do you u	
11. Do you Have Awarenes About ATM Operations?	
O No	
12 Do Van 3	
12.Do You have Cheque Book Facility in Your Bank?	
4 162	
O No	
A.S. DO You have Use Digital Transaction	
Do You have Use Digital Transactions For Your Account?     Yes ( If yes SpecifyNet Explains D.)	
No No Stroking Mobile Banking	
14. What is your preferred assess.	
14. What is your preferred payment app for transferring money among per	ople ?
A A STATE OF THE S	The second second
O Amazon pay	
O Whats app pay	
O Others	
15. Why do you prefer paying through these payment apps ?	
Convenience Convenience	
Cash back	
Cont day	
Multiple payment methods	
ATTICY IN STREET	
16. Do you trust the security of digital transaction services ?	
160 160 amoration Statistics is	
o No	
17. Digital payment system is better than only 3	
17. Digital payment system is better than cash ?  —er: Yes	
o No	
O No 18. Do you think your hank allows	
No     No     No     No you think your bank offers a Good interest rate?     Agree	
No     No     No     No you think your bank offers a Good interest rate?     Agree	
O No  18. Do you think your bank offers a Good interest rate? O Agree O Strongly agree	
O No  18. Do you think your bank offers a Good interest rate? O Agree O Strongly agree O Disagree	
O No  18. Do you think your bank offers a Good interest rate? O Agree O Strongly agree O Doagree O Strongly disagree	
O No  18. Do you think your bank offers a Good interest rate? O Agree O Strongly agree O Doagree O Strongly disagree	
O No  18. Do you think your bank offers a Good interest rate?  O Strongly agree  O Disagree  O Strongly disagree  19. Do they charge unrecessarily for not maintain minimum balance in your account?	
O No  18. Do you think your bank offers a Good interest rate?  O Agree  O Strongly agree  O Disagree  O Strongly disagree  19. Do they charge unnecessarily for not maintain minimum balance in your account?  O Yes	
O No  18. Do you think your bank offers a Good interest rate?  O Strongly agree  O Disagree  O Strongly disagree  19. Do they charge unrecessarily for not maintain minimum balance in your account?	
O No  18. Do you think your bank offers a Good interest rate?  O Agree  O Strongly agree  O Disagree  O Strongly disagree  19. Do they charge unnecessarily for not maintain minimum balance in your account?  O Yes	
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	
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	
28. Do you think your bank offers a Good interest rate?  29. Agree  20. Strongly agree  20. Do they charge unnecessarily for not maintain minimum balance in your account?  20. Does your bank have listed its share in stock enchange?  20. Does your bank have listed its share in stock enchange?  20. Does your bank have listed its share in stock enchange?	
28. Do you think your bank offers a Good interest rate?  Agree  Strongly agree  Disagree  Strongly disagree  15. Do they charge unnecessarily for not maintain minimum balance in your account?  Yes  No  No  No  No  No  No  No  No  No  N	
28. Do you think your bank offers a Good interest rate?  Agree  Strongly agree  Strongly disagree  Strongly disagree  15. Do they charge unnecessarily for net maintain minimum balance in your account?  Yes  No  No  We Con't Know	
28. Do you think your bank offers a Good interest rate?  Agree  Strongly agree  Strongly disagree  Strongly disagree  15. Do they charge unnecessarily for net maintain minimum balance in your account?  Yes  No  No  We Con't Know	
No 18 Do you think your bank offers a Good interest rate? Agree Strongly agree Strongly disagree Strongly disagree 19 Do they charge unnecessarily for not maintain minimum balance in your account? Your account? No No 20 Does your bank have listed its share in stock exchange? No No We Don't Know 21 What its you feel about menal senice quality of your bank?	
No  18 Do you think your bank offers a Good interest rate?  Agree  Strongly agree  Strongly disagree  13 Do they charge unnecessarily for not maintain minimum balance in your account?  Yes  No  No  We Con't know  21 What do you feel about overall service quality of your bank?  Disagleer  Disagleer  Strongly disagree  18 Does your bank have listed its share in stock enchange?  No  We Con't know  21 What do you feel about overall service quality of your bank?  Disagleer  Disagleer	
No 18 Do you think your bank offers a Good interest rate? Agree Strongly agree Strongly disagree Strongly disagree 19 Do they charge unnecessarily for not maintain minimum balance in your account? Your account? No No 20 Does your bank have listed its share in stock exchange? No No We Don't Know 21 What its you feel about menal senice quality of your bank?	

11.Do you Have Awarenes About ATM Operations	
Yes Yes	
	and many set in private on his
O No  12.Do You have Cheque Book Facility in Your Bank?	
→ Yes	TOMORN THE PROPERTY AND THE
o No Sar Vour Account ?	
13. Do You have Use Digital Transactions For Your Account?	
o Yes (If yes Specify Net burning)	it a separate opening a settle on
~ No	among neople?
14. What is your preferred payment app for transferring mone	Jan Jones Willer & The
Google pay	A TORY OF WARE 1 40
o Phone pe	7
o Amazon pay	
o Whats app pay	
o Others	Spattenge F . Day
t these payment anns?	
15. Why do you prefer paying through these payment apps?	Signature
Convenience	
o Cash back	
o Multiple payment methods	\$ W1 1941
o Better user experience	
16. Do you trust the security of digital transaction services ?	
Yes	54-25 6
o No	de avoce
17. Digital payment system is better than cash?	frequency of to a payment
-er Yes	15.40(0.61)
o No	ne chan the
18. Do you think your bank offers a Good interest rate?	32-1469,01
Agree	WATER STATE
o Strongly agree	I scream igentity may than you
o Disagree	ACCESS A WOOD OF THE
o Strongly disagree	JE 18
O Strongly disagree	1G 2
19. Do they charge unnecessarily for not maintain minimum bal	ance in
your account?	
√ Yes	. The latter of the latter of
o No	t M
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	This employ to the violence of the
	arget of the world the
20. Does your bank have listed its share in stock exchange?	2100 St. 100 St. 10
o Yes	201001-1-004
o No	9200 n. 9 (arrows) 2 (al. 6-7)
We Don't Know	
21. What do you feel about overall service quality of your	The substitution of the constant
. Dalik!	BOUTH STATE SELVE
o Excellent	THOUSE AND THE SET
O Very good Good	FORTH TENER DESCRIPTION
o Average	Spain, the area in all
o Poor	Charles Trees The
22. In your own words, what are the things you like most about	The same of the sa
what are the things you like most about	167
My bank gives and	your current bank?

to 41.

your intredit and Hey convincence

### **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

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

o No

	1.1.
Name of the Respondent: Ch. Mecraval	
Locality: Pathanagireddy Palli.	Name of the student: 2.
Door No: 1-63	Programme: Runking Ceaus
	and I. Die
	FICEDIAS INHERENTAL
1. Gender of Respondent?  Male	Programme: Dounking Scrwice and trabits invincted to Rusian. Nuzeholog
o Female	
o Others	
2. Age of Respondent?	
o Bellow 18	
18-30	Charles of Aller Skylon - at 150 and 500 a
0 50 ,5	The state of the same of the s
0 45-60	
o Above 60	
3. Occupation of Respondent?	A Charles and A
o Employee	
o Self employed	
o Business Others	parameters in the second of the contract of th
4. How much your annual income ?	
Bellow 2 Lakhs	Smerth victorials
o 2L-5L	and the second s
o 5L-10L	to grade the state of
No. 10 September 1997	terment are not produce assume agreem per second
- Landanssount 2	
Yes (specify Bank Name: SBT.	
O No	
6. Which Purpose You have opened Bank Account?	
Savings Purpose	
o Salary Purpose	work to state at their award than any each of
o Loan Purpose	The state of the s
o Welfare Schemes Purpose	No.
7. Reason For Maintaining Bank account in this Bank	k? wop <sup>2</sup> fire a fall for
Near to My House	thop tower until on the best to the 20 ft.
User Friendly Bank	
o Giving Good interest Rates	
8.Type of Bank Account?	inde - ed
- Saving	-76.9
o Current	
o Fixed	HALPI A. C.
9. Do you have a bean care	William the state of the state of the time things you w
Yes	and the country and 100 ft.

11.Do	you Have Awarenes About ATM Operations?	
	Yes	
0.5	No	
	You have Cheque Book Facility in Your Bank?	
	Yes	
	No	
- T		750
	o You have Use Digital Transactions For Your Account?	
	Yes (If yes Specify Net Banking/Mobile Banking)	
0		
	hat is your preferred payment app for transferring money ar	
4.	Google pay	
0	Phone pe	
0	Amazon pay	
0	Whats app pay	
0	Others	
15 14/	by do you profes paying through those payment apps 2	
15. W	hy do you prefer paying through these payment apps?	
0	Convenience	
0	Cash back	
0	Multiple payment methods	
0		
16. Do	you trust the security of digital transaction services?	
	Yes	
. 0		
17. Dig	gital payment system is better than cash?	
	Yes	
0	· ·	
18. Do	you think your bank offers a Good interest rate?	
	Agree	
0	Strongly agree	
0	Disagree	
0	Strongly disagree	* * * * * * * * * * * * * * * * * * *
	they charge unnecessarily for not maintain minimum balance	in -
your a	ccount?	
0	Yes	
0	No Section 1997	THE RESERVE OF
20.5	Land Land Saturd Standard Sandard Sandard	
	es your bank have listed its share in stock exchange?	
0	Yes No	
	We Don't Know	
	nat do you feel about overall service quality of your	
bank?	,,,,,,,,,,,,	The same
0	Excellent	The same of the sa
0	Very good	2.1

My bank gives good intrest and good facilities for us.

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

Good
O Average
O Poor

### Commissionerate of Collegiate Education, Government of Andhra Pradesh

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

1	Name of the Student	Represent Daily Progress F	
2	Regd. No. of the Student	Baragarafaloi sai	da
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. mvaSanthi	
7	Name of the CSP	Banking senices and this	its in Award GRi
8	Place of CSP execution	Patra nagi roddypall &	
S.No	Date	Work done	No.of hours spent
l,	01 06 2022	Servere for details for Banking - & mem	3 hours
1.	as hor from		

commissionerate of Collegiate Education, Government of Andhra Pradesh

Community Service Project (CSP) - Student Daily Progress Report

sthe Student	Rampelha sala Ca	Treport
Name of the Student Regd. No. of the Student	Ranageurapaler Socio	a
Year	2022-2013	
program studying (BA/B.Com/B.Sc etc., )	B. com	
program Combination	Computers	
Name of the Mentor	n.m.vaSanf	i
Name of the CSP	Banking senices and Hat	often werd
Place of CSP execution	. 0	-1
Date	Work done	No.of hours spen
04/06/2022 to 06/06/2022	Senices for detects for Ranking - 17 man	8 harx
		461.1
		War and the second

Commissionerate of Collegiate Education, Government of Andhra Pradesh

Format - III Community Service Project (

Name of the Student	(CSP) - Student Daily Progress Report	
Regd. No. of the Student		Ę
Year	4966	_
Program studying (BA/B Com/P c	2017-2013	_
Program Combination	B. com	-
Name of the Mentor	computers	$\dashv$
Name of the CSP	n. m. Val San the blus in Mis	endle Rena
Place of CSP execution	ratnancy sectly pales	0
Date	Work done hours s	
03/06/2022	Sontces for obtails 5 ho	KEN
	V	
		7
	Regd. No. of the Student  Year  Program studying (BA/B.Com/B.Sc etc., )  Program Combination  Name of the Mentor  Name of the CSP  Place of CSP execution  Date	Regd. No. of the Student  Year  Year  Program studying (BA/B.Com/B.Sc etc.,)  Program Combination  Name of the Mentor  Name of the CSP  Place of CSP execution  Date  Paranagi sentles and the Mentor  No. of the Mentor  Paranagi sentles in No. of the Mentor  No. of the CSP  Regd. No. of the Student  Paranagi sentles in No. of the Mentor  No. of the Student  No. of the Student  No. of the Student  No. of the Student  Paranagi sentles in No. of the Mentor  No. of the Student  No. of the Student  No. of the Student  Paranagi sentles in No. of the Mentor  No. of the Student  No. of the