

SGK GOVERNMENT DEGREE  
COLLEGE,VINUKONDA



COMMUNITY SERVICE PROJECT

ON

BANKING SERVICES OF PEOPLE IN SIVAPURAM  
VILLAGE OF INAVOLU,GUNTUR,DT.

BY

M.Prasangi babu

2ND B.COM (GEN)

Under the guidance of

K.koteswararao sir,  
Dept Of Commerce,

*Verified*  
*[Signature]*

*K.R.*  
*Mentor.*

## Part-A

### Introduction

Community Service Project is an experiential learning strategy that integrates meaningful community service with instruction, participation, learning and community development. Community Service Project involves students in community development and service activities and applies the experience to personal and academic development. Community Service Project is meant to link the community with the college for mutual benefit. The community will be benefited with the focused contribution of the college students for the village/ local development. The college finds an opportunity to develop social sensibility and responsibility among students and also emerge as a socially responsible institution. For this above mentioned community service project, I have selected my native place, INAVOLU, a small hamlet, is attached to NUZENDLA, it sits snugly in the midsts of forest, surrounded by hills which are stretched to 5 kms of distance it is in the remote pockets of the newly formed GUNTUR district. It is situated 40 kms away from mandal headquarters, Vinukonda. Adjacent to our village, Kankanala palli, one river namely INAVOLU flows to it's brim in rainy season. Towards North of the village a big mango archery is developed and it's ready for fruition. Nearer to the village one famous Hindu temple i.e. RAMALAYA temple and MAIN ROAD is present, from that temple the village got name and fame. According to our elders version, the idol of the temple is manifested from the ravines of the nearly hills and they brought it, erected a temple and started deifying it

. Every year in April people conduct village ritual to the idol, thousands of people through the temple from far and near. Our village is surrounded by green grass lands adding beauty to nature. Towards East of the village hundreds of acres of wet land gives feeding to the villagers. At the North East corner of the village, recently sandal wood plantation is done. There is beautiful biodiversity in and around the village with river, orchard, wet lands, grass lands and fields This village is a part of Vinukonda Mandal located near to the INAVOLU to PODIL road in GUNTUR district of Andhra Pradesh. Nearly 200 households are there. Most of the people depend on Labour work in this village. These people are not aware. Banking Survey of the Village/Habitation. Gender: In this study we came to know, most of the bank account by men(86%) as the village is bit far.

## Part-B

### Age:

About 22% of people are between 19-30 years old, 58% aged between 31-50, 20% people are more than 50 years old. Marital status: All the people participated in this survey are married (100%). Nature of

### Family:

Almost all the families are joint (96%) only 4% of families are nuclear. Members in family: About 50% of people are living in the family consisting of less than three members. Whereas 16% of families are having 3-5 members, 36% of families are having 5-7 members. Not even a single family is having more than seven members. Educational Qualifications: As it is a village most of the people are uneducated (82%). 10% of people studied up to 5th, 8% of people studied up to 10th .

### Annual Income:

The annual income of all the people is less than 60000. Profession/ Occupation: Most of the people are farmers (78%), 16% of people are Agriculture labours, 4% of people are shepherds and 2% of people are doing own business-like provision shops in this village.



## Problems identified and Analyses of the problems

1. ALLERGIES: -Due to water pollution people are suffering from allergies and liver related issues

2. POLIO: -3% of people suffering from polio

3. DRAINAGES: -As there is no proper drainage system, water stagnates giving chance to malaria, diarrhea and plasmodium (malaria)

4. HUTS: -25 %people still live in utter poverty and they live small thatched huts. Recently one hut was gutted.

5. ROADS: -The villages lacks of proper road facility. Even the dusty road also is filled with pot holes, resulting in number of accident and untold miseries.

6. CONGENITAL ISSUES: - congenital marriages are Prevalent, resulting in mentally retarded or physically challenge of off springs. some of them are also suffering from genetically related issues due to these blood related issues

Short-term and long-term action plan for possible solutions for the problems identified and that could be recommended to the concerned authorities for implementation.

5. Community awareness programs conducted w.r.t the problems and their outcomes.

1. ALLERGIES: -

- We have created awareness that drinking boiled and cooled water as much as possible can prevent diseases caused by some types of algae and bacteria.
- Can someone be allergic to water? It may seem like a strange question, but the answer is "yes." There is a very rare condition known as aquagenic urticaria (AU) where skin contact with water causes itchy, red hives or swelling. In severe cases, it can cause wheezing or shortness of breath.
- People with liver problems have been made aware that if they get allergies, they will get neurological disorder. So asked them to consult a doctor immediately.
- We have created awareness by saying them consuming algae-enriched water can lead to gastrointestinal irritation, including vomiting, diarrhea, fever, and headache.
- Along with Allergies, other symptoms are as follows
  - o Respiratory irritation
  - o shortness of breath
  - o Throat irritation
  - o Eye irritation
  - o Skin irritation
  - o Asthma attacks

2. POLIO: -

- We have created awareness about the problems related to polio
- We made them aware of the symptoms of polio in the first 10 days. They are as follows:
  - o Fever

#### 5.ROADS: -

- We have advised all the villagers to do daily shramadana(at least 30 minutes) to remove the potholes formed on the road.
- We are told to meet your Sarpanch first to repair the roads or lay new roads. We also told them to give the petition to your Mandal MLA through your sarpanch.

#### 6.CONGENITAL ISSUES: -

- We are told to avoid blood relation marriage as much as possible and talked about the disadvantages/problems of blood relation marriage and also created awareness about the diseases and syndromes that result from it. Those diseases are as follows:
  - o Autosomal disorders.
  - o Birth defects or congenital anomalies
  - o Early hearing impairment
  - o Early vision impairment
  - o Mental retardation or learning disability
  - o Developmental delay or failure to thrive
  - o Unexplained neonatal or infant death in offspring
  - o Epilepsy
  - o Undiagnosed severe condition
  - o Thyroid hormone deficiency at birth
  - o Inherited blood disorders

#### Importance of study on Food adulteration:

These days food contamination is one of the major problems that is affecting the health of people. There are adverse effects on the health of people when they consume adulterated food. Significant food hazards include pesticide residues, microbial hazards, misuse of additives, chemical contaminants, including biological toxins and adulteration. Food adulteration occurs due to the following reasons:

- To attract the consumers by giving more taste to the products by adding hazardous chemicals.
- To increase the quantity of products with less cost.
- To get more profit.
- To have an increased shelf life of food and so on.

We came across several articles in newspapers that some of the fruits and vegetables sellers are injecting harmful chemicals into them for giving good taste and to increase time for rotting which is becoming very harmful to human health. In order to get rid of such health issues each and everyone must be aware of food adulteration risks, necessary laws and the consumer is essential.



The food products which were usually adulterated include fruits, meat, milk, vegetables, fish, wheat, butter, ghee, spices, rice, bacon, sweetmeats, beverages, baby foods, etc. The fruits were mixed with calcium carbide, thiophene, formalin, color injections, and sweeteners for getting good taste and fast ripening. These chemicals even lead to cancer and many more adverse effects on health. A large amount of pesticides are being used in vegetables while cultivation. Many daily food products such as cabbage, potato, banana, tomato, mango, etc. were infected with poisonous pesticides, as National Food Safety Laboratory (NFSL) reported. DDT (Dichloro diphenyl trichloroethane) was being used at a high amount in dried fishes. There are many ways to adulterate milk; one can even turn 2 liters of milk into a big can of milk, by adulteration. Milk was found to be contaminated by formalin, water, urea, Dalda for getting percentage, extracting fat, wheat flour, powder milk, thickeners. Powder milk is mixed with melamine or aldrin. Poisonous color and formalin is being used in meat. Vegetable oils were contaminated with inedible oils, which are cheap. Rice was contaminated with pieces of urea, pebbles and dyes. Chili powder was mixed with brick dust and Sudan red color, while metanil yellow and colored chalk powder adulterated the turmeric powder. Black pepper was contaminated with dried papaya seeds, and colored sugar syrup is used for honey. Tea was adulterated with wasted tea leaves and sawdust. While highly injurious to health, textile dyes were used spontaneously as coloring agents in many types of food products. Carcinogenic substances artificially ripen the papayas and bananas. Preservatives are being used in different food over permissible level. Food adulteration is a serious crime which is punishable under the law. Consumption of adulterated food can cause serious disorders such as diarrhea, asthma, ulcers, food poisoning, cancer and may even result in death.

## Part-c

### Services of Banks

- Advancement of loans.
- Cheque payments.
- Discounting on bills of exchange.
- Collecting and paying the credit instrument.
- Guarantee by banks.
- Consultancy.
- Credit Cards.
- Funds remittance.
- Debit cards

1. Banking helps business through a variety of services like provided long-term and short-term finance of money, collection of cheques and bills etc..., helping in raising of capital by acting as underwriters etc..

2. DEFINITION OF BANKING banking Regulation Act 1949 defines banking as,  
"ACCEPTING FOR THE PURPOSE OF LENDING AND INVESTMENT, OF DEPOSITS OF MONEY FROM THE PUBLIC, REPAYABLE ON DEMAND, ORDER OR OTHERWISE AND WITHDRAWABLE BY CHEQUE, DRAFT, ORDER OR OTHERWISE".

3. BANK IS PART OF FINANCIAL SYSTEM Financial system is one which supplies the necessary financial input for the production of goods and services. Economic development of any country depends upon the existence of well organized financial system.

4. Financial system Financial assets B financial intermediaries A N financial markets K S financial instruments.

5. BANKING SYSTEM There has been a rapid development in the banking institutions in various countries. With development, various systems of banking have come into existence. Banks can be classified on the basis of volume of operation, business pattern & areas of operations.

6. COMMON BANKING SYSTEM BRANCH BANKING UNIT BANKING  
CORRESPONDENCE BANKING MIXED BANKING UNIVERSAL BANKING.



# SGK GOVT DEGREE COLLEGE





# ABOUT ME

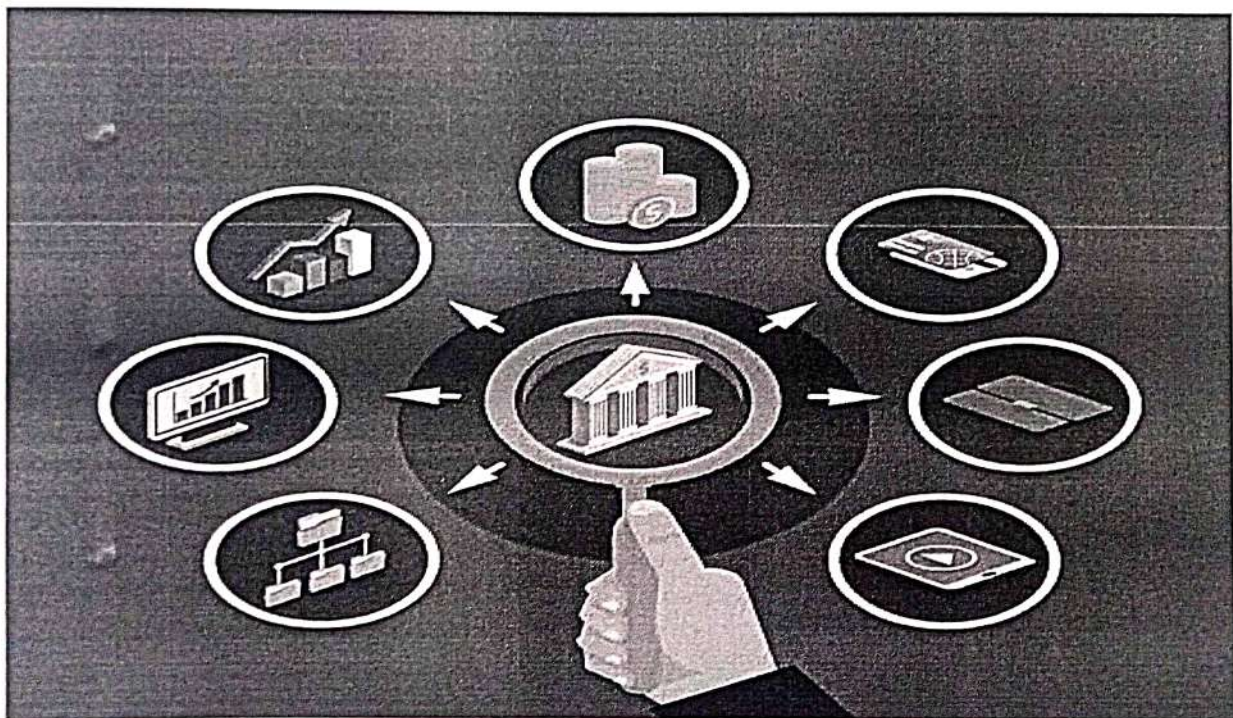


Hello everyone ! I am M.PrasangiBabu from 2nd BA [Bcom.G] SGK. govt degree college, Vinukonda  
Today I am here to present you my report on the survey I have conducted on the topic Banking services as a part of community service project which is conducted under the guidance of our mentor:-  
koti sir , Lecture of commerce.

# COMMERCIAL BANKS



# Awareness Of Banking Services





# SURVEY LOCATIONS

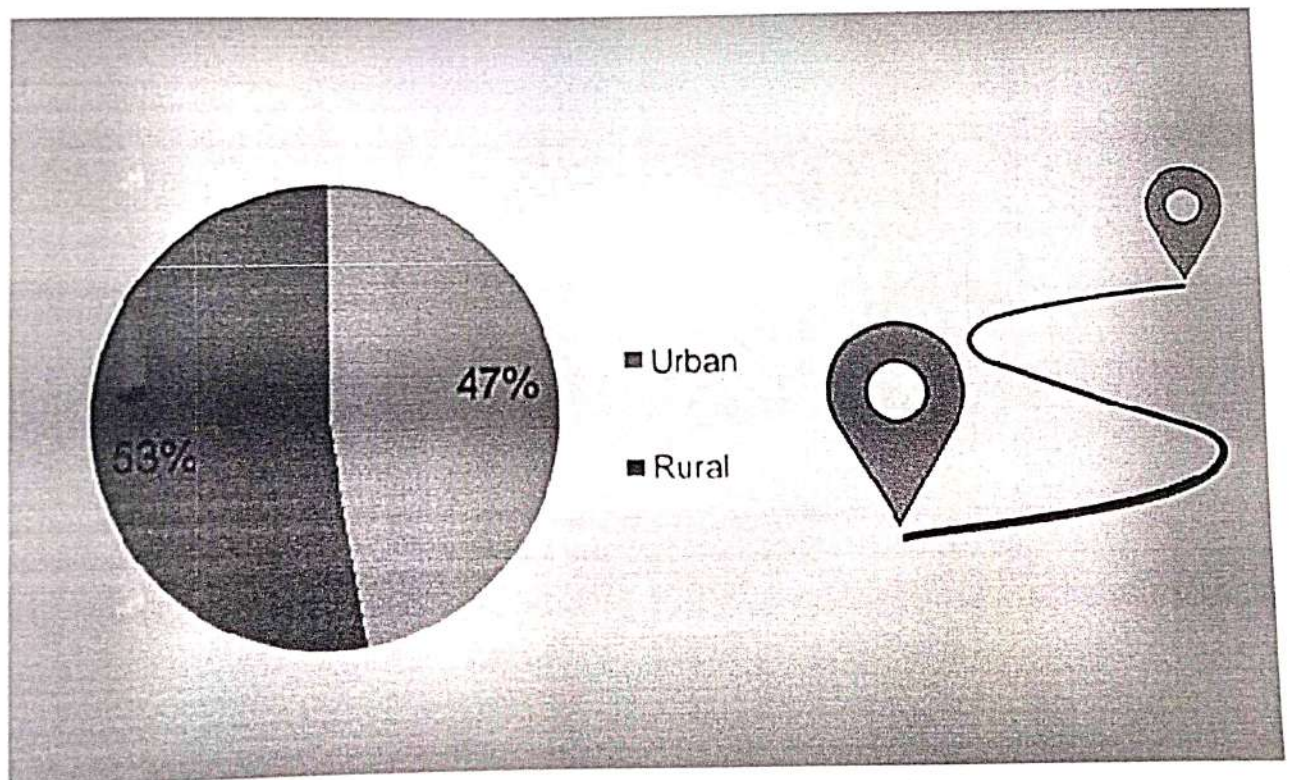


**Ainavolu, Andhra Pradesh, India**  
XMR9+JR3, Podili Vinukonda Rd, Ainavolu, Andhra Pradesh 522659, India  
Lat 15.9978°  
Long 79.669573°  
02/06/22 07:40 PM

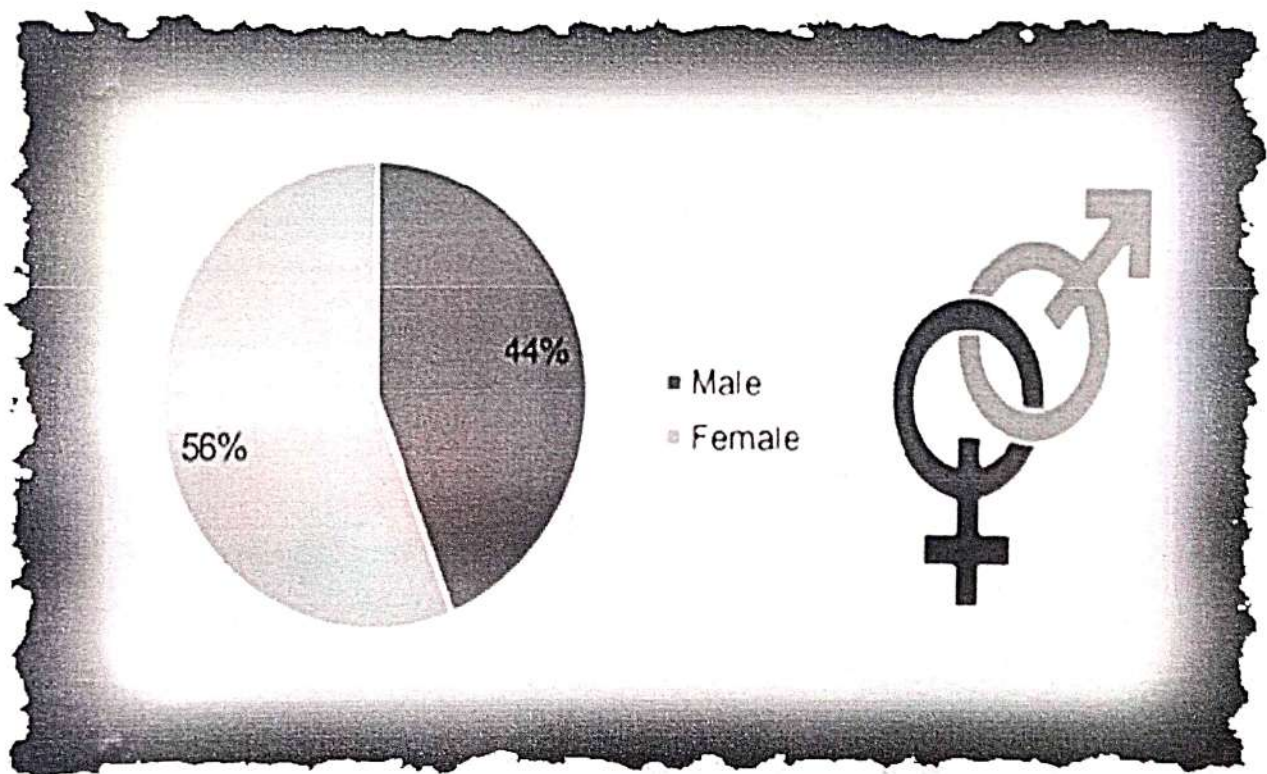
Ramalayam street, inavolu



# Classification Of Respondents Based On Location

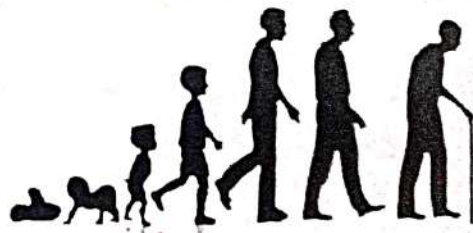
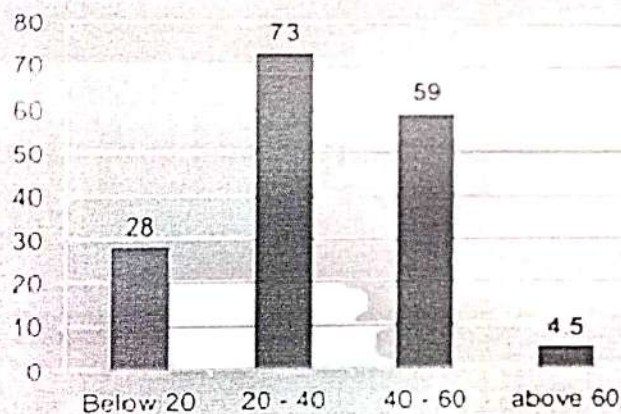


# Classification of respondents based on gender





# Classification Respondents Of Based On Age



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

1	Name of the Student	M. Prasanga	
2	Regd. No. of the Student	ID. <del>120</del> 4202099033	
3	Year	2 <sup>nd</sup> year	
4	Program studying ( BA/B.Com/B.Sc etc., )	B.com (Gen)	
5	Program Combination		
6	Name of the Mentor	K. koteswarab	
7	Name of the CSP	banking services & habits	
8	Place of CSP execution	inavolu	
S.No	Date	Work done	No. of hours spent
1	07-07-2022	one house	30 mins
2.	10-07-2022	one house	25 min
3	12-07-2022	one house.	30 min
4.	13-07-2022	one house.	25 min
5.	15-07-2022	one house.	30 min
6.	17-07-2022	two <del>one</del> house.	25 min



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

1	Name of the Student	M. parasangi Babu	
2	Regd. No. of the Student	Y2020 99033	
3	Year	2 <sup>nd</sup> Year.	
4	Program studying ( BA/B.Com/B.Sc etc., )	B.com (6)	
5	Program Combination		
6	Name of the Mentor	K. Koteswara Rao	
7	Name of the CSP	Banking services habits.	
8	Place of CSP execution	Dhavalu	
S.No	Date	Work done	No. of hours spent
1	18-7-2022	one house	25 mins
2	19-7-2022	one house	25 mins
3	20-7-2022	one house	25 mins
4	22-7-2022	one house.	15 mins
5	23-7-2022	one house	20 mins
6	25-7-2022	one house	25 mins

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: V. MOSESH.

Locality: Inavolu.

Door No: 1-125.

Name of the Mentor: K. Koteswarao.

Name of the student: M. Prasangi Babu

Programme: community service.  
programme.

1. Gender of Respondent?

- ☒ Male  
☐ Female  
☐ Others

2. Age of Respondent?

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

3. Occupation of Respondent?

- ☐ Employee  
☐ Self employed  
☐ Business  
☒ Others

4. How much your annual income ?

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

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: Union Bank of India.)  
☐ 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
- ☐ Poor

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

Good.



Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

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

Project execution area: Vinukonda Rural

Name of the Respondent: M. Lakshmi

Locality: Inavolu.

Door No: 1-127.

Name of the Mentor: K. Koteswara Rao

Name of the student: M. Prasangi Babu

Programme: community service.  
Programme.

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
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- ☒ Yes (specify Bank Name: C.G.I. Bank.)
- ☐ No

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- ☒ Agree
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