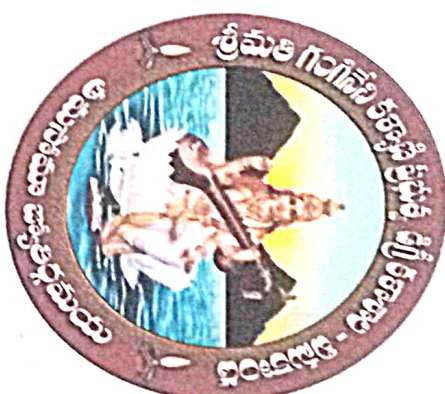


SGK GOVERNMENT DEGREE COLLEGE,VINUKONDA



COMMUNITY SERVICE PROJECT

ON

BANKING SERVICES OF PEOPLE IN SIVAPURAM
VILLAGE OF SIVAPURAM, PALNADU, DT.

BY

P.ADAM

2ND B.COM (GEN)

Under the guidance of

DR. SWARNALATHA MAM,
LECTURER IN TELUGU.

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 SIVAPURAM to MARKAPURAM road in PALNADU 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 (motions)
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.

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

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ABOUT ME

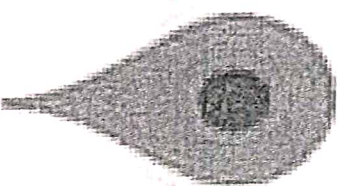


Hello everyone ! I am Pathi Pati Adam from 2nd B.com(general) SGK. govt degree college, Vinukonda. Today I am here to present you my report on the survey I have conducted on the topic Banking services as a part of community service project which is conducted under the guidance of our mentor:-
koti sir , Lecture of commerce.

COMMERCIAL BANKS



SURVEY LOCATIONS



544D

Google

Peddavaram, Andhra Pradesh, India

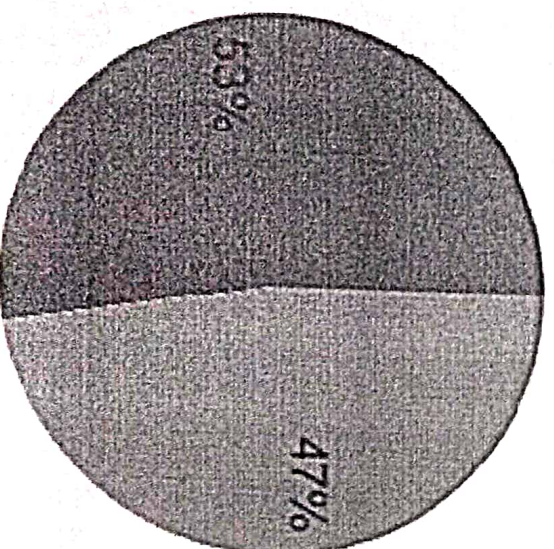
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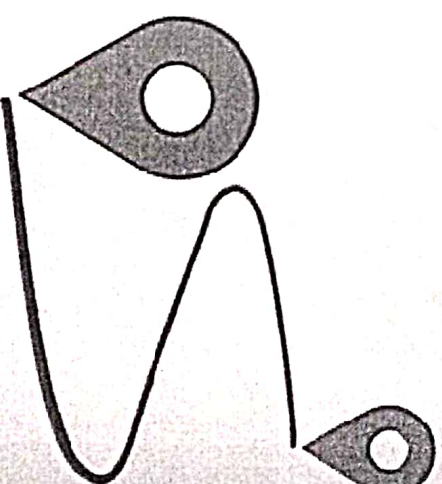
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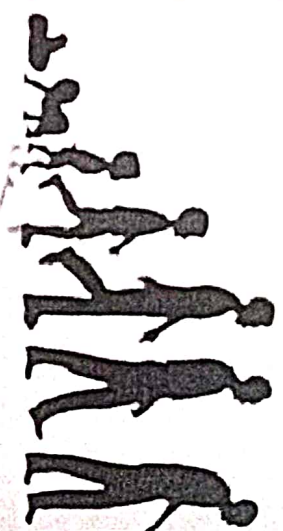
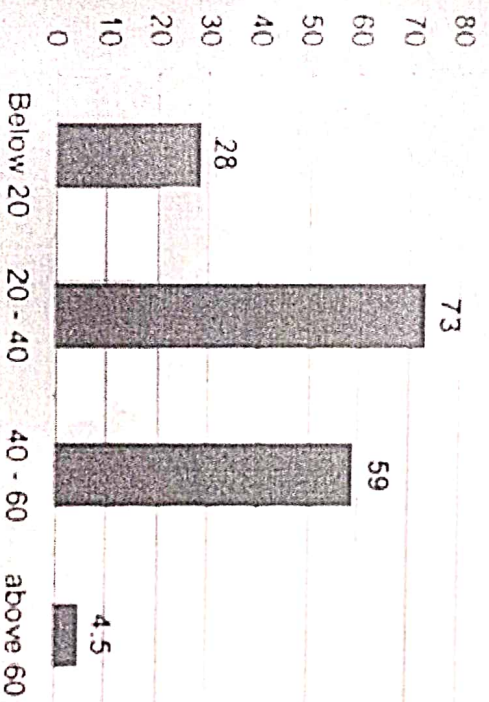
Classification Of Respondents Based On Location

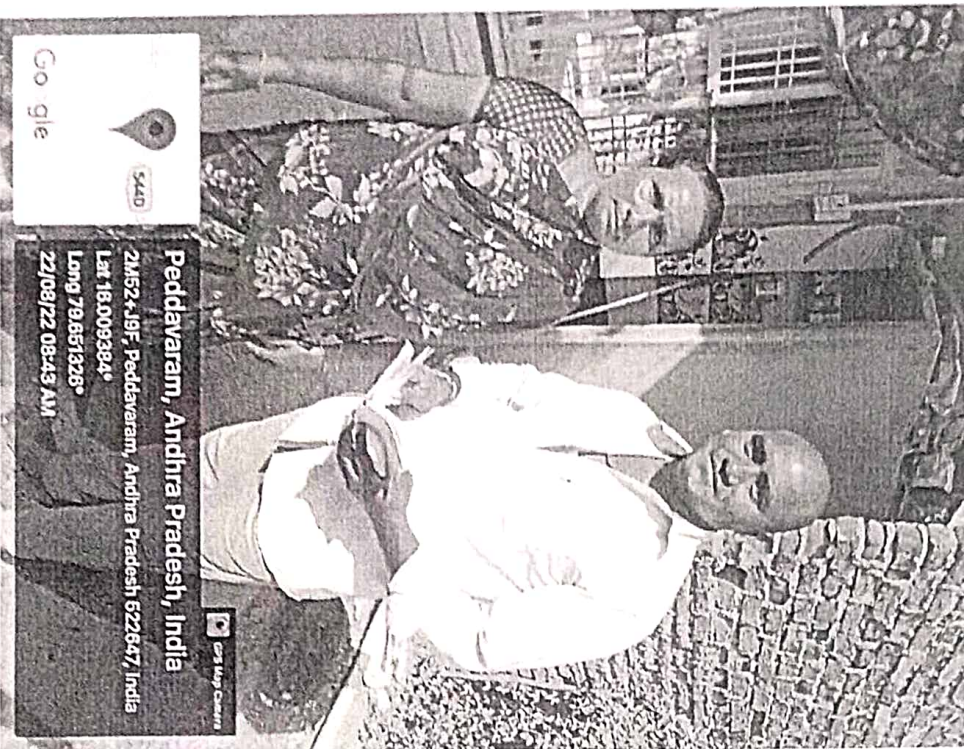


■ Urban
■ Rural



Classification Respondents Of Based On Age





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. Rajesh

Locality: Sivapuram

Door No: —

Name of the Mentor: Dr. Swarnalatha

Name of the student: P. Adam.

Programme: C. Sp

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

