

SGK GOVERNMENT DEGREE COLLEGE,VINUKONDA



COMMUNITY SERVICE PROJECT

ON

BANKING SERVICES OF PEOPLE IN INAVOLU
VILLAGE OF INAVOLU,GUNTUR,Dt

BY

P.KRISHNAJINAYULU

2ND B.COM (GEN)

Under the guidance of

K.KOTI sir

Lecturer in Commerce

ABOUT ME



Hello everyone ! I am P.krishnajinayulu 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.

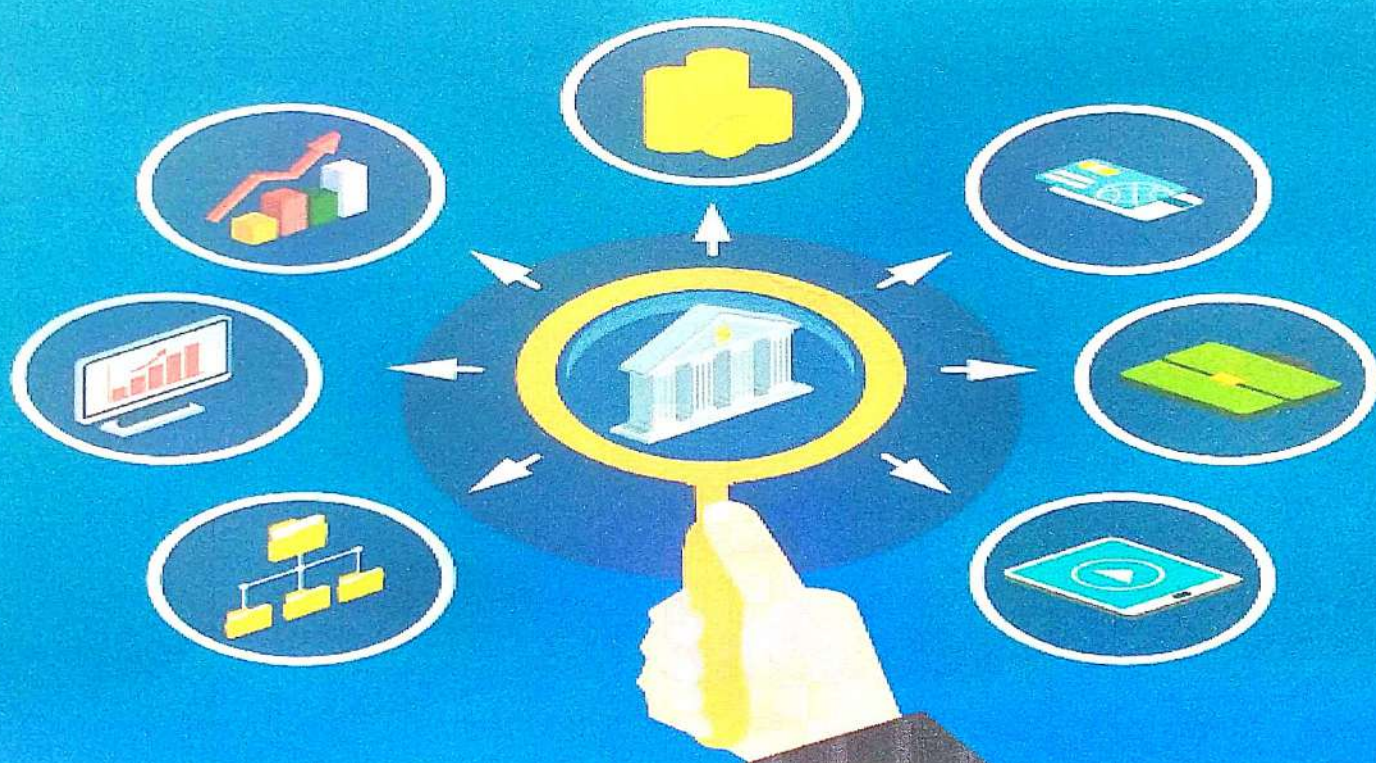
SGK GOVT DEGREE COLLEGE



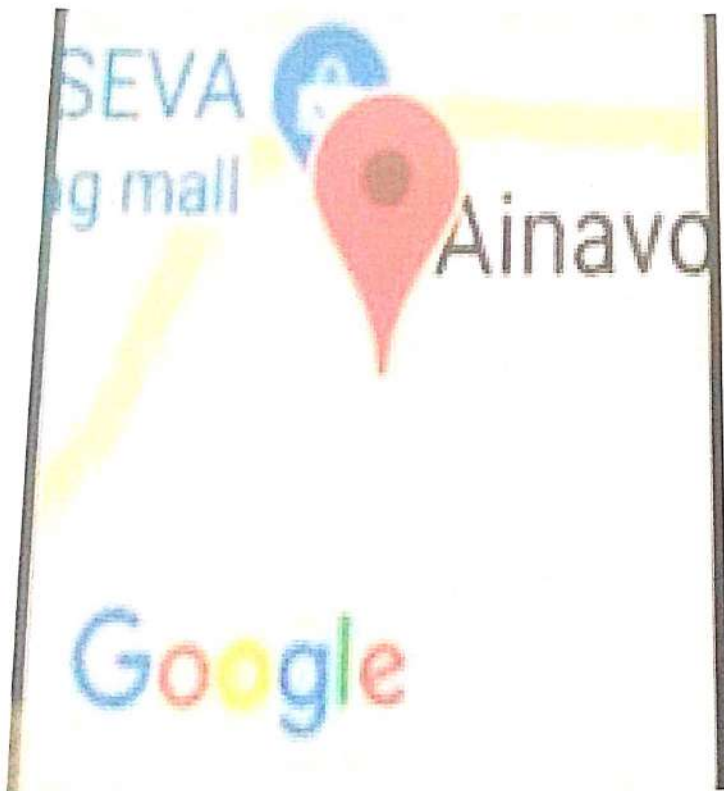
COMMUNITY
SERVICE PROJECT

COMMERCIAL BANKS





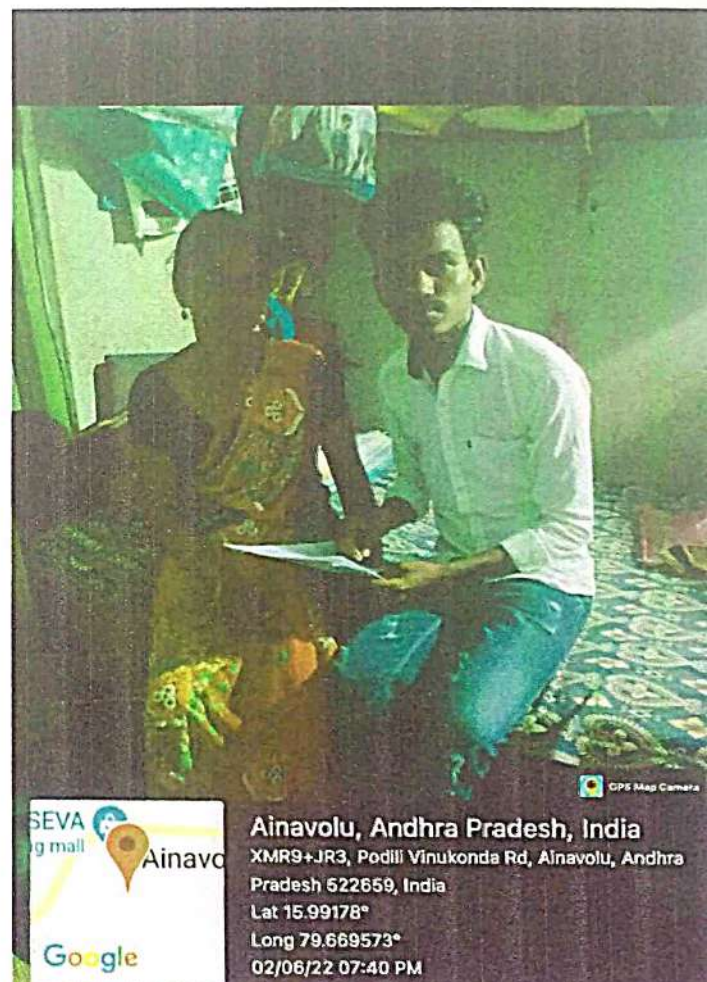
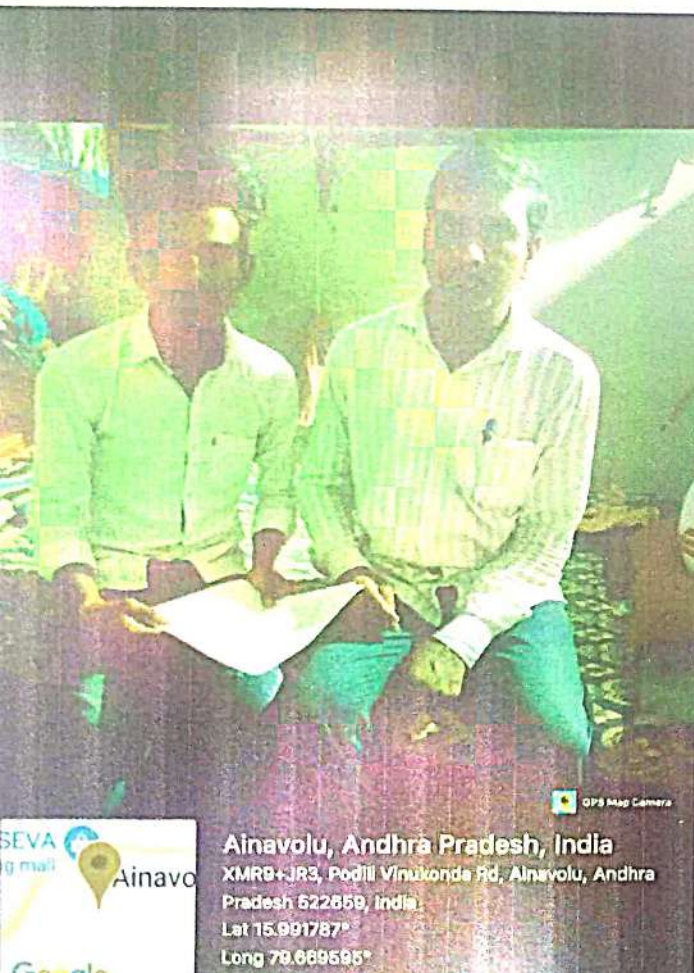
SURVEY LOCATIONS



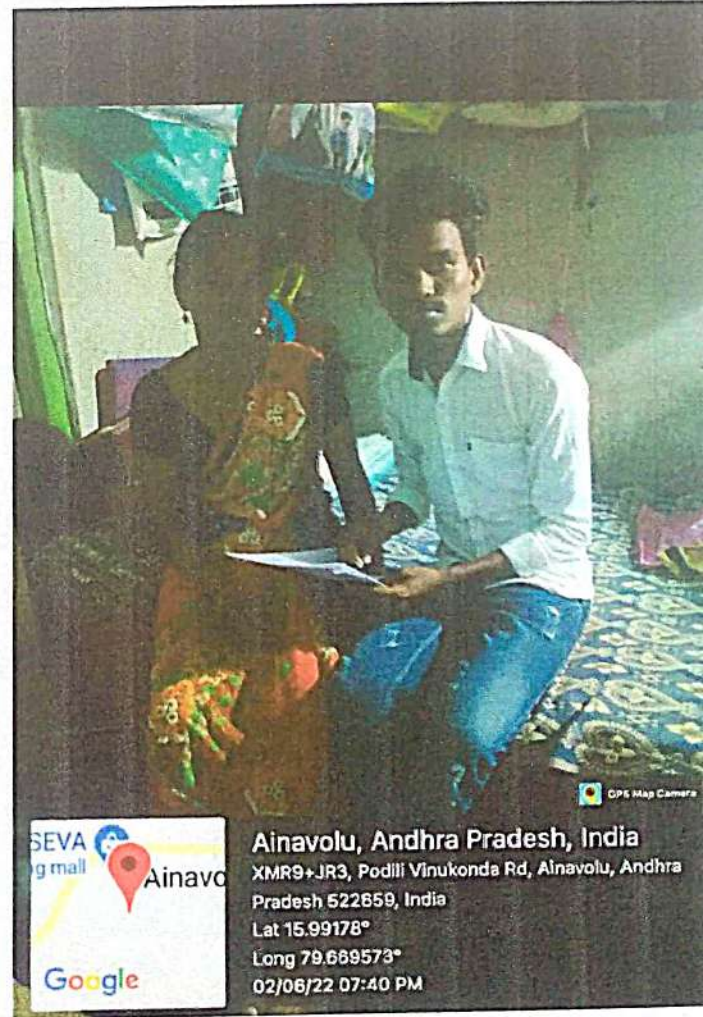
Ainaolu, Andhra Pradesh, India
XMR9+JR3, Podili Vinukonda Rd, Ainaolu, Andhra
Pradesh 522659, India
Lat 15.99178°
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Ramalayam street, inavolu

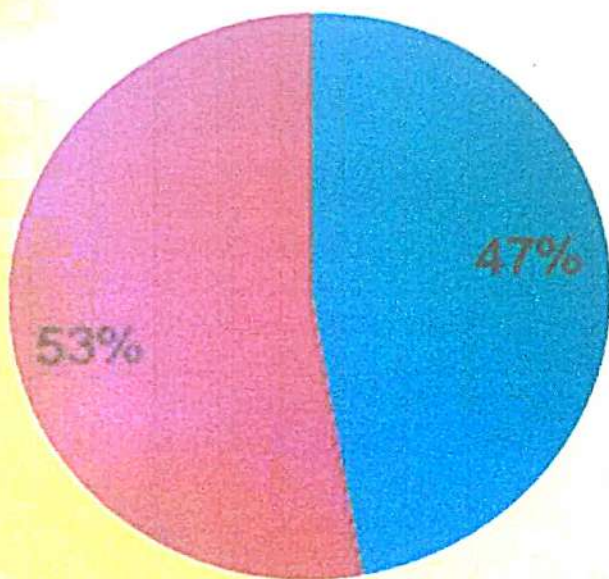
Survey Photos



Survey Photos



Classification Of Respondents Based On Location

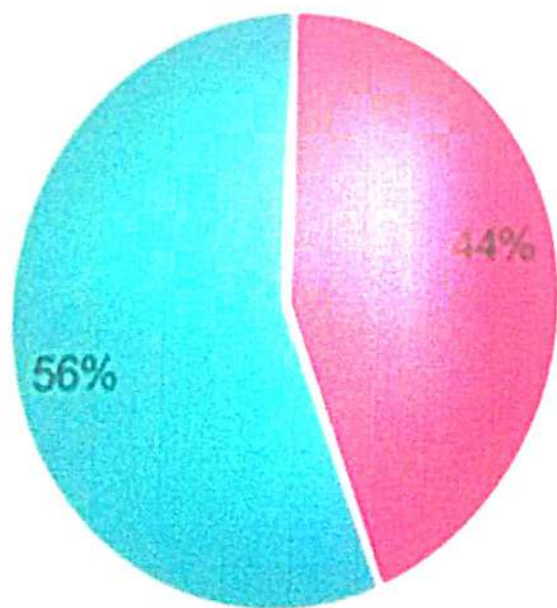


■ Urban

■ Rural



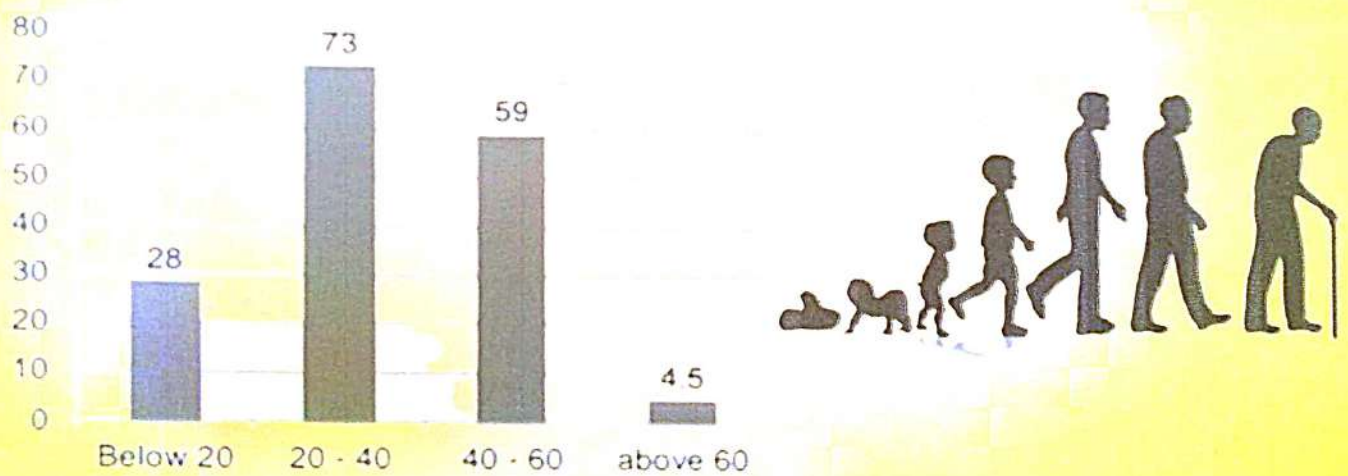
Classification of respondents based on gender



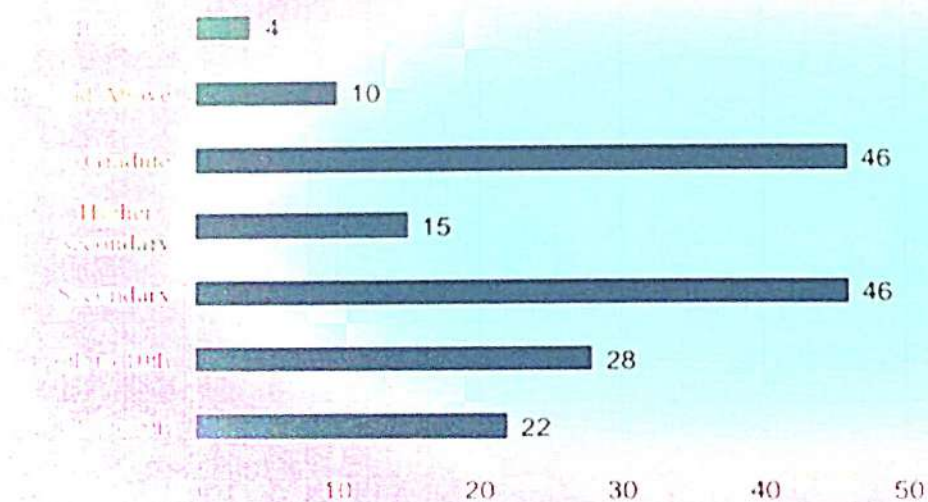
■ Male
■ Female



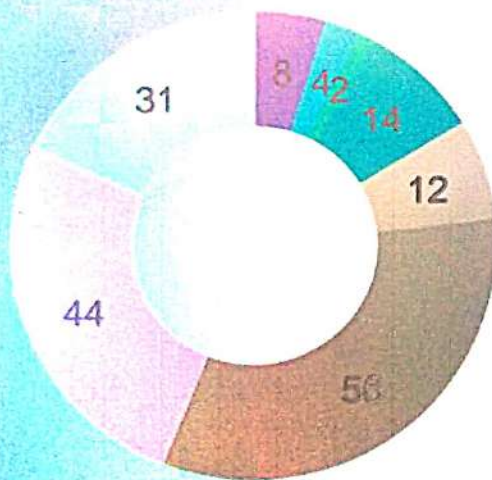
Classification Respondents Of Based On Age



Classification Of Respondents Based On Educational Qualification.



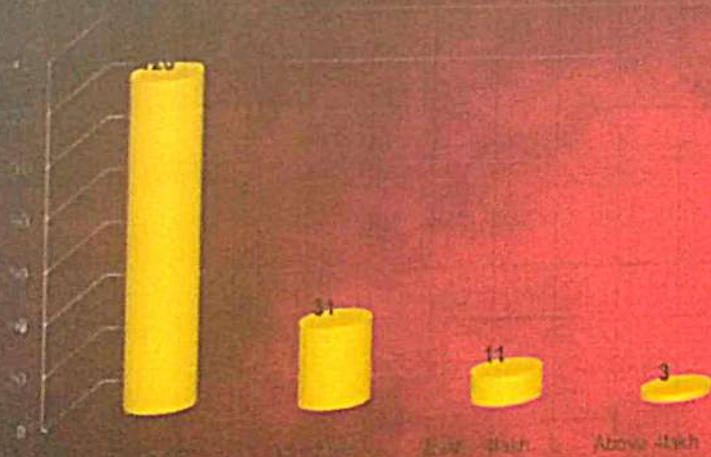
Classification Of Respondents Based On Profession.



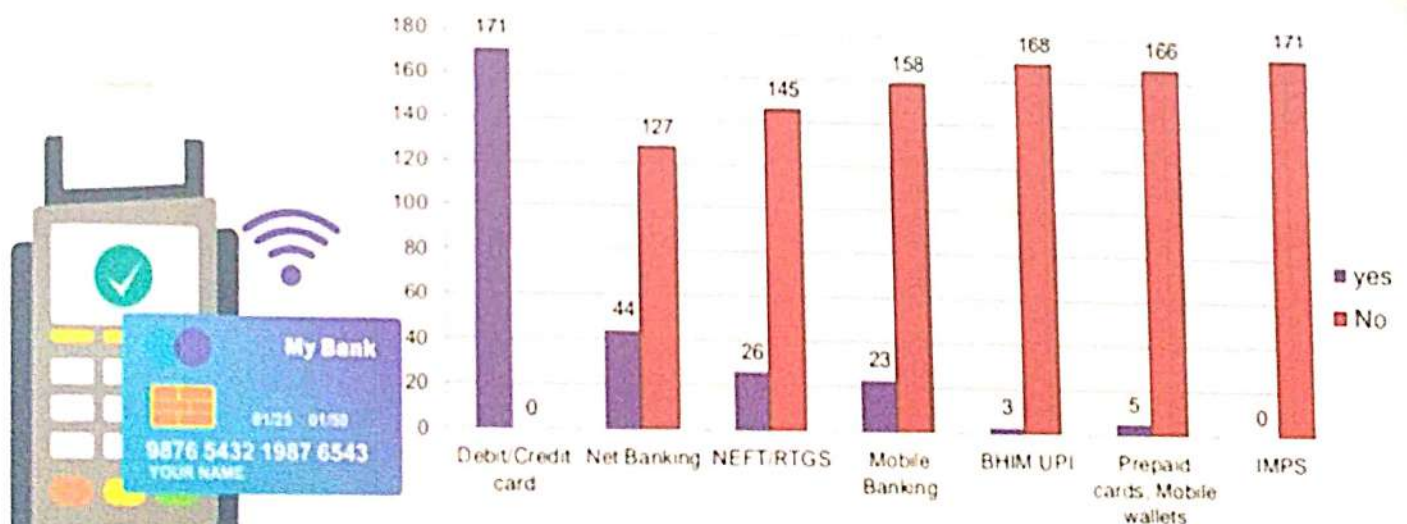
- Entrepreneur
- Self-employed
- Business
- Others
- Doctors
- Workers



Classification Of Respondents Based On Income

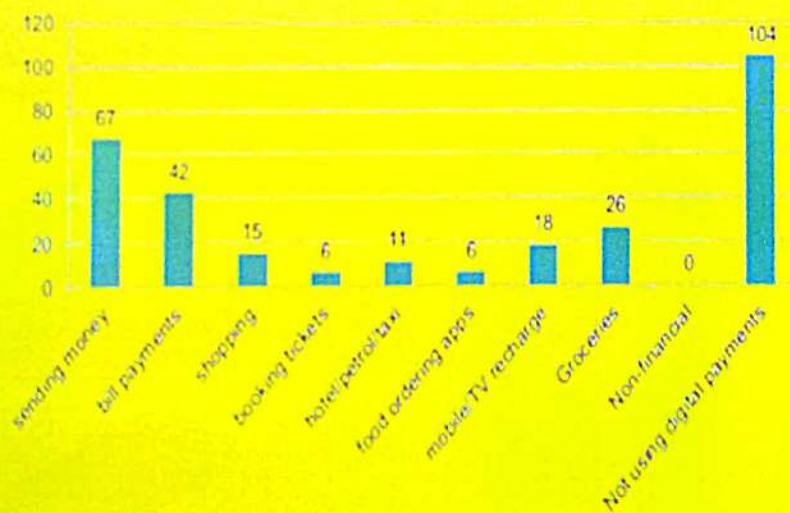


Awareness On Digital Payments



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.

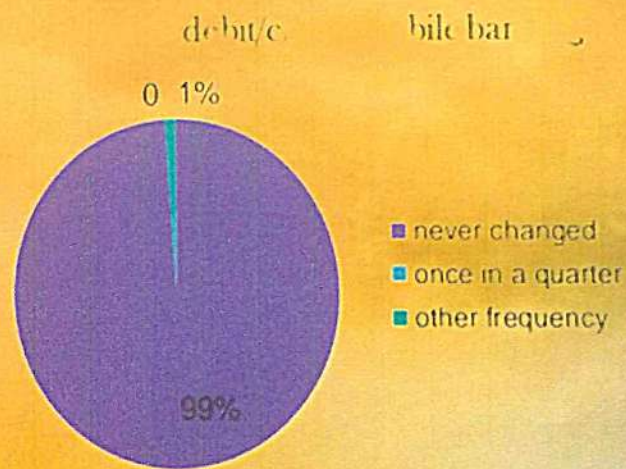
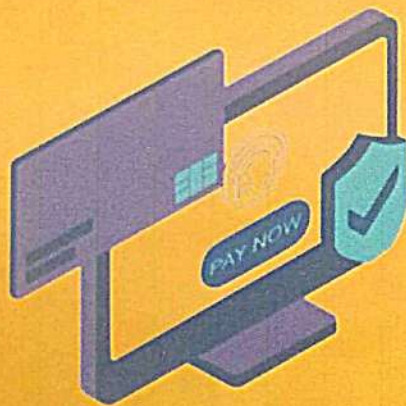
Preferences Regarding Use Of Digital Wallets For Purchasing



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.

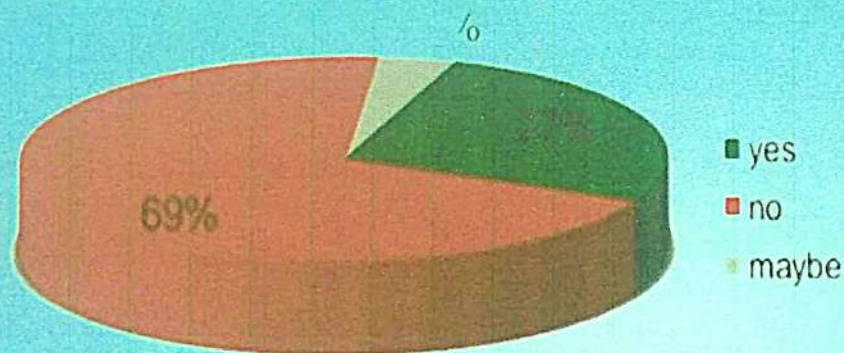


Analysis On No.Of People Change PIN For Debit/Credit/ mobile Banking



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

Satisfaction Level Of Respondents Regarding Digital Payments

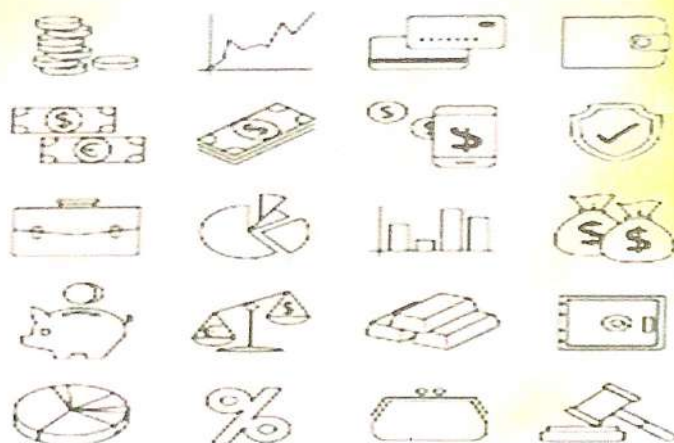


It is observed that around 30% of respondents are satisfied with the use of digital wallets. 70% percent of the respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.



NEED MONEY?

LOREM IPSUM



Thank You!



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 Vinukonda to PODILI road in INAVOLU 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 village 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 challenged offspring. 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
○ Respiratory irritation
○ shortness of breath
○ Throat irritation
○ Eye irritation
○ Skin irritation
○ 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
Fever

- o Headache o Vomiting's
- o sore throat o uneasy
- o Back pain
- o Muscle weakness

3.DRAINAGES: -

1. We have created awareness about mosquito borne diseases and they are as follows:
 - a. Zika
 - b. Dengue
 - c. Chikungunya
 - d. Yello fever
 - e. Rift valley
 - f. Plasmodium diseases

(female anopheles mosquito) we gave them some tips to get rid of those mosquitos as well. These tips make the people healthy which results in healthy village.

2. We have created awareness about diseases caused by House flies
 - House flies are strongly suspected of transmitting at least 65 diseases to humans, including typhoid fever, dysentery, cholera, poliomyelitis, yaws, anthrax, tularemia, leprosy and tuberculosis. We asked them to cover food with lids so that the chance of getting sick will be reduced.

4.HUTS: -

- We have created awareness among people not to burn any materials around their huts.
- We have created awareness to put the bills to the government to build a house

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 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 are 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 adulterating it with water. Milk was found to be contaminated by formalin, water, urea, Dalda for getting per centage, 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 stones. 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

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. Rama Krishna

Locality: 2 navolu

Door No: 3-32

Name of the Mentor: K. Koteswara

Name of the student: P. Krishnarajagulu

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: C.G. & Bank)
- ☐ 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

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

Project execution area: Vinukonda Rural

Name of the Respondent: R. Raghava

Locality: Thavalu

Door No: 1

Name of the Mentor: K. Koteswara Rao

Name of the student: A. Krishnakumar

Programme: C.S.D

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

Do you have bank account?

- ☒ Yes (Specify Bank Name: S.D.B)
☐ No

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
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☐ Type of Bank Account?
☐ Saving
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- ☒ Yes
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☐ Disagree
☐ Strongly disagree

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: S. Roshna

Locality: I haveedu

Door No: 1-50

Name of the Mentor:

Name of the student: K. Karan Kumar
P. K. Karan Kumar

Programme: C-S.P.

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?

- ☐ 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: HDFC Bank)
☐ 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?

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- ☒ Yes
☐ No

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

- ☐ Yes
☐ No

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

- ☒ We Don't Know
☐ Excellent
☐ Very Good
☒ Good
☐ Average
☐ Poor

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

Good faculty.

Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

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Project execution area: Vinukonda Rural

Name of the Respondent: P. Nagarajulu.

Locality: Iyalbailu.

Door No: 1

Name of the Mentor: K. Lakshminarayana.

Name of the student: P. Vishnuvardhanulu.

Programme: C.S.P.

7. Reason for Maintaining Bank account in this Bank?

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

5. Do you have Bank account?

- ☒ Yes (Specify Bank Name: S.B.T.)
- ☐ No

6. Which Purpose You have opened Bank Account?

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- ☐ Loan Purpose
- ☐ Welfare Schemes Purpose

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☐ No

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☐ Very Good
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☐ Average
☐ Poor

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Excellent.