

Department of Commerce

CERTIFICATE

Banking service and habits in namazkunta,
vinukonda.

Community service project submitted to;

SGK GOVT DEGREE COLLEGE

Vinukonda.

By

R.NAGANJINEYULU

Y207099020

Under the supervision of

Smt.N.VASANTHI

Lecturer in English



DEPARTMENT OF ENGLISH

Declaration

-
The project entitled 'BANKING SERVICE AND HABITS IN BHARATHAPURAM' has been done by me under the supervision of N.VASANTHI, Department of English, SGK GOVT DEGREE COLLEGE, VINUKONDA during the course of community service project.

Place ; Bharathapuram

Date ;

R.NAGANJINEYULU

SGK GOVERNMENT DEGREE COLLEGE,
VINUKONDA.

Certificate

Certified that this project STUDY and analysis of
Community service project is the Bonafide work of
R.NAGANJINEYULU , Y207099020.

Who carried out the project work under my
supervision.

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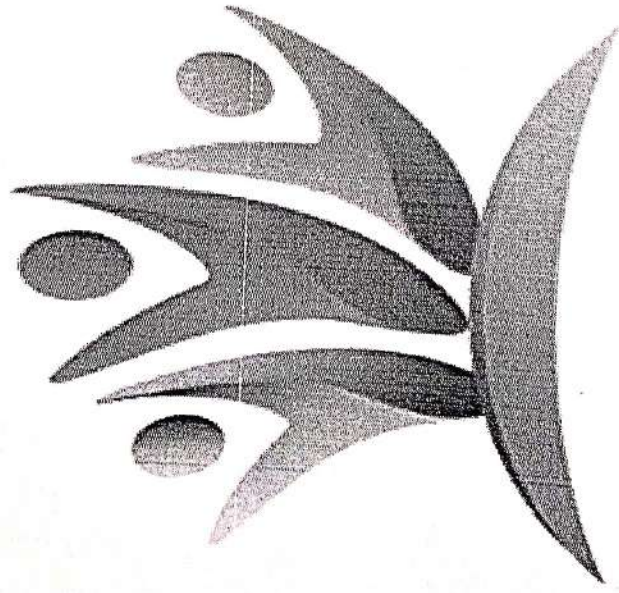
ACKNOWLEDGEMENT

I would like to express my special thanks of gratitude to my teacher of this subject who gave me the golden opportunity to make this wonderful project on the topic “BANKING SERVICE PROJECT ” which helped me in doing a lot of research and to learn many new things. I am thankful to them. Sadly I would also like to thank my parents who also helped me in preparing this project within the limited time frame.

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PROJECT
ON
BANKING SERVICES AND HABITS



Community service project

TITLE OF PROJECT

BANKING SERVICES AND HABITS

About me

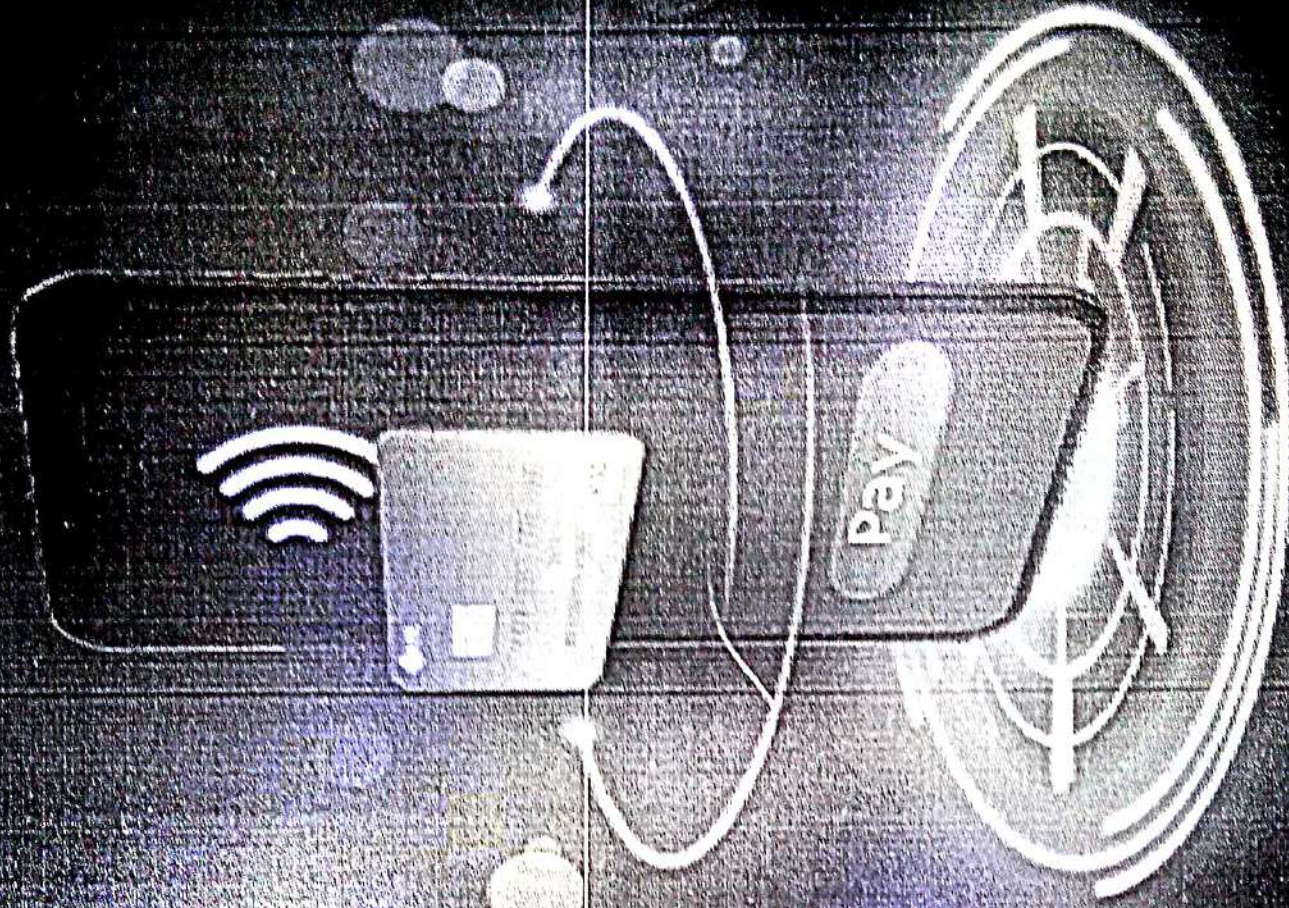


Hi everyone | my self R. NAGANJINEYULU from 2nd B.com { ca } SGK.govt. degree college , vinukonda .

Today I am here to present you my report on the survey that I have conducted on the topic Consumer Perception on towards cash less transactions as a part of Community Service Project which is conducted under the guidance of our mentor –

N. Vasanthi mam { 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 Kathenu (latitude: 17.044404 and longitude: 81.783391), East Godavari District Andhra Pradesh

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



Locations

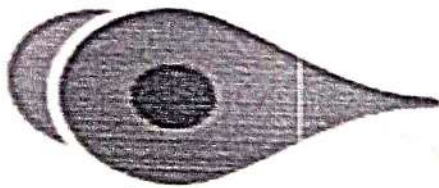
Guntur, Andhra Pradesh, India

Unnamed Road, Andhra Pradesh 522647, India

Lat 16.049727°

Long 79.655298°

06/06/22 08:25 AM

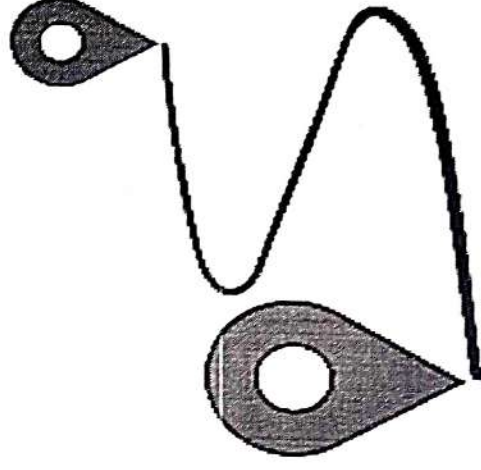


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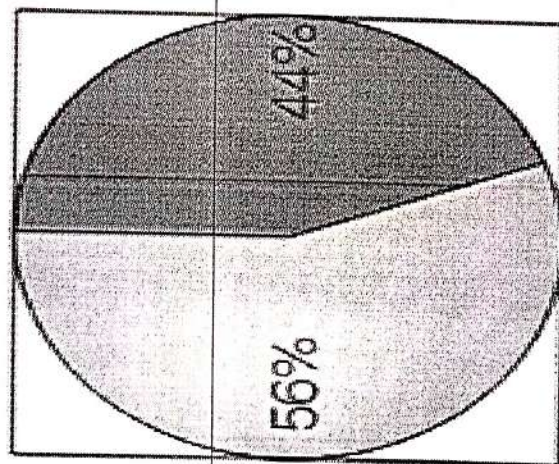
544D

Google

Classification of Respondents based on location



Classification of Respondents based on gender



■ Male
□ Female

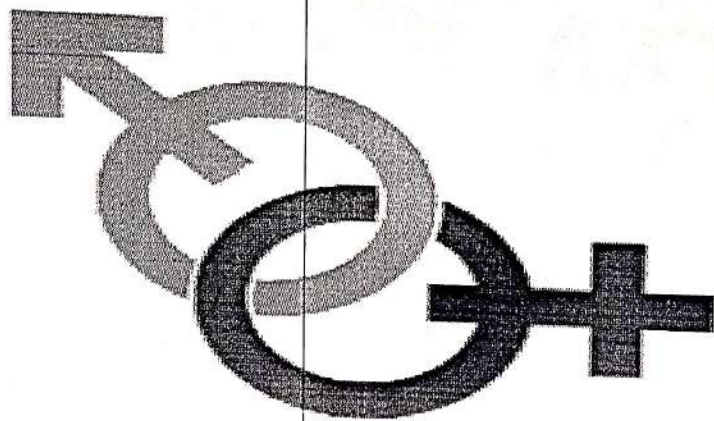
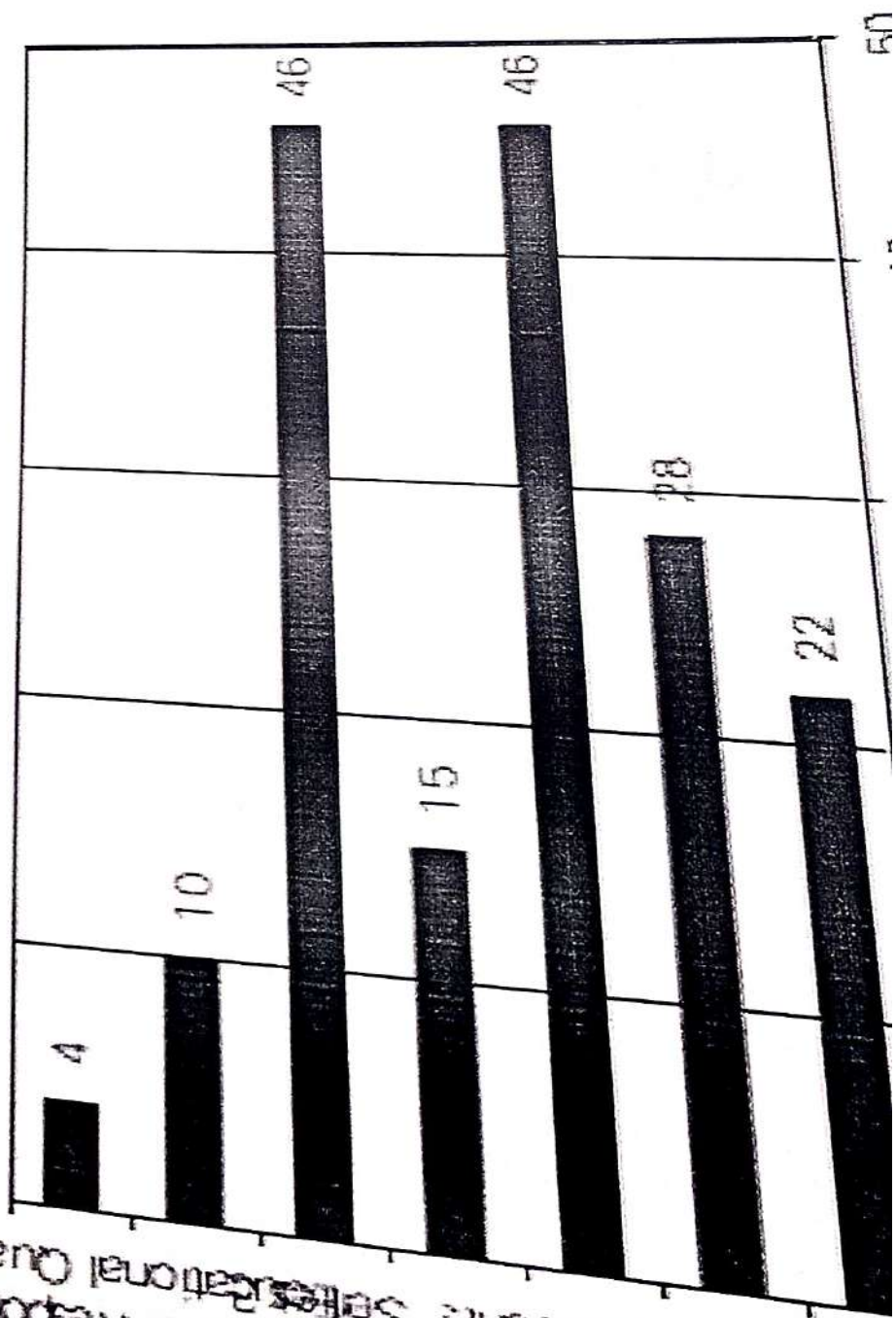
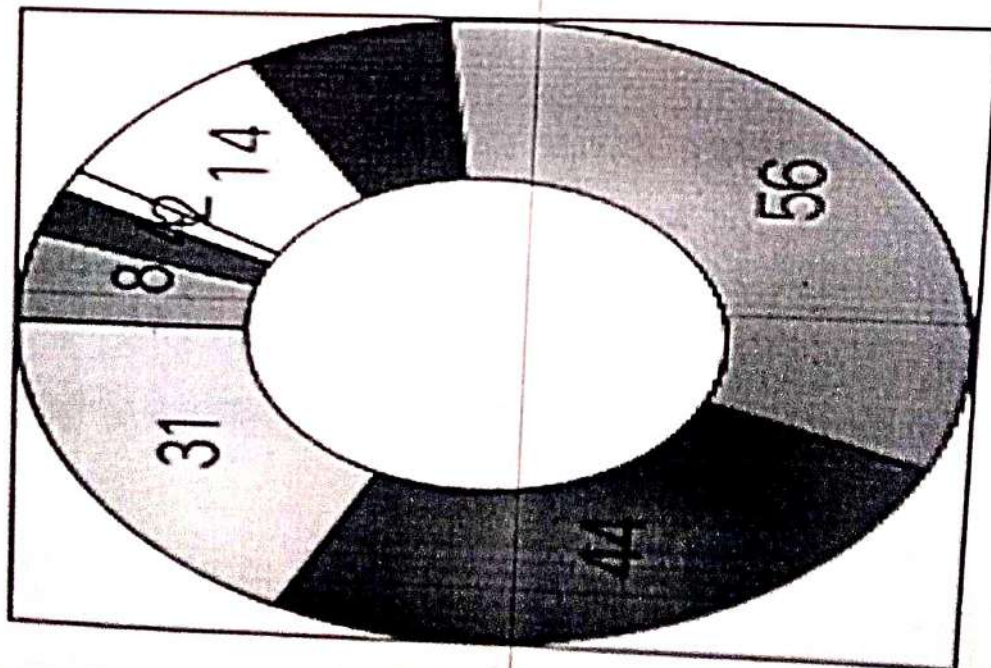


Table
Classification of Respondents
Self-Educational Quali



Classification of Respondents based on age



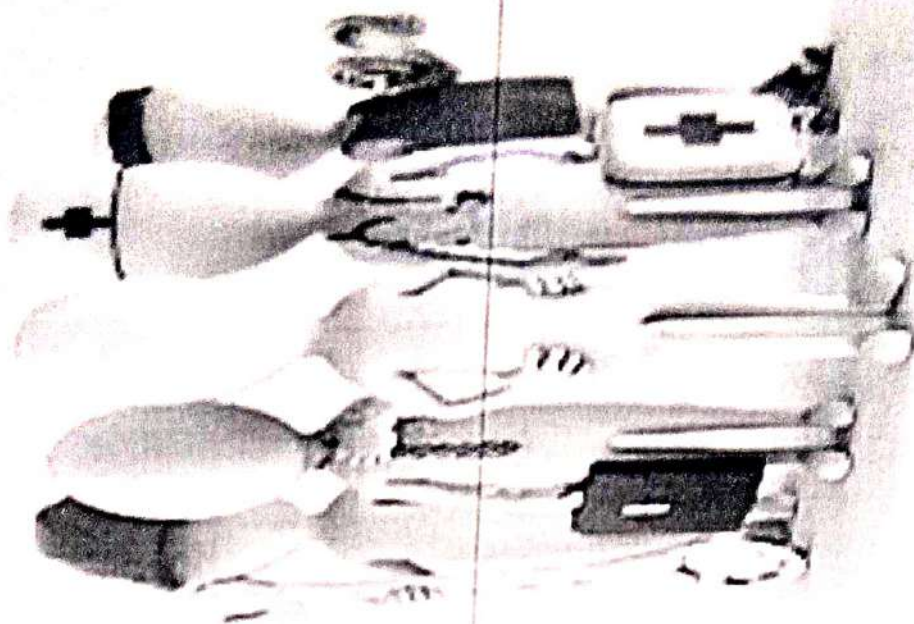
Male

Respondents

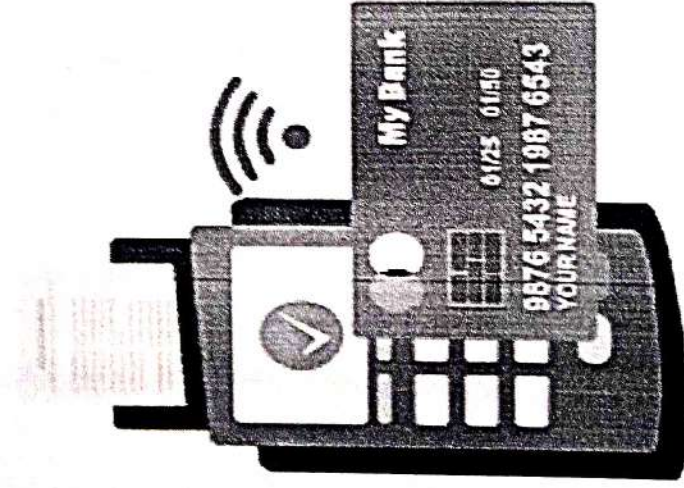
To resize chart data
range, drag lower right
corner of range.

Series 2

Female

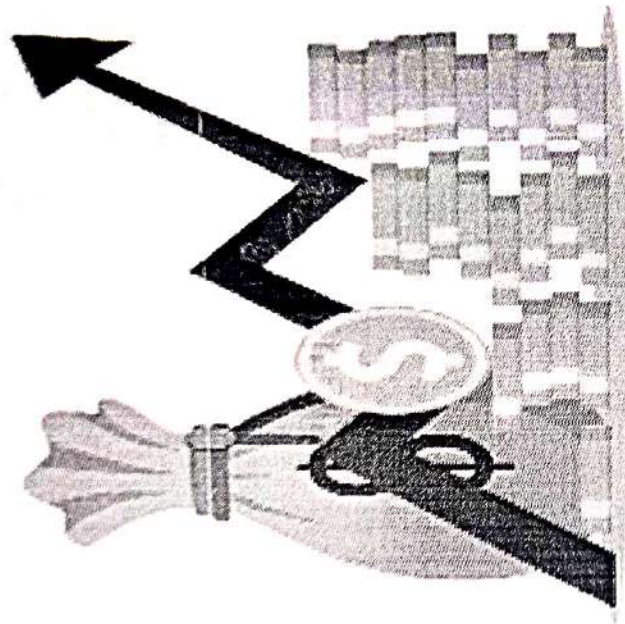
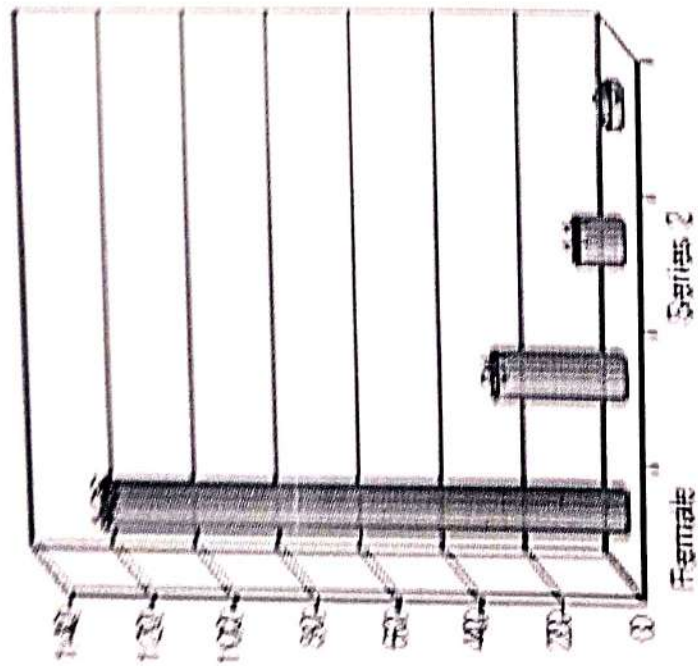


- Awareness on digital payment products



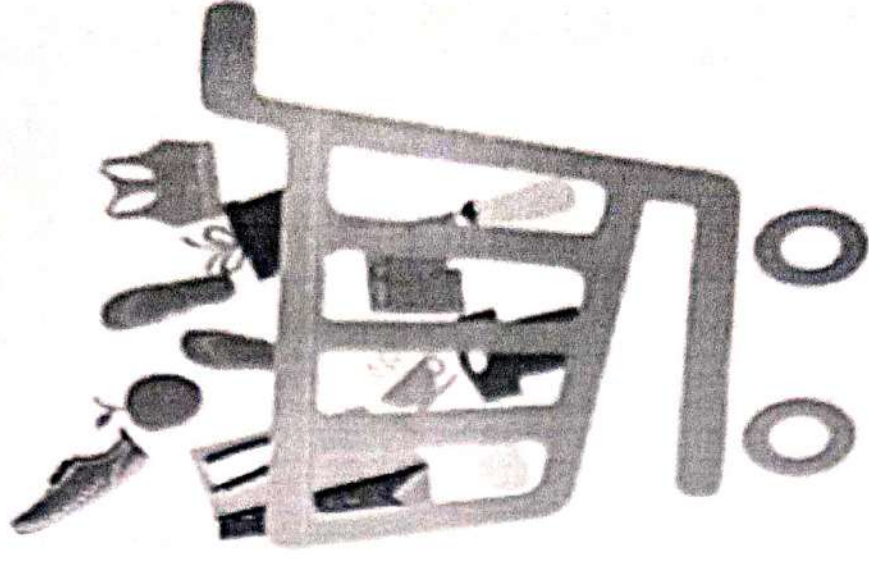
From above Data, all the respondents are aware of Debit cards and credit cards. Most of the respondents are not aware of other Digital payment products.

Classification of Respondents Based on Income

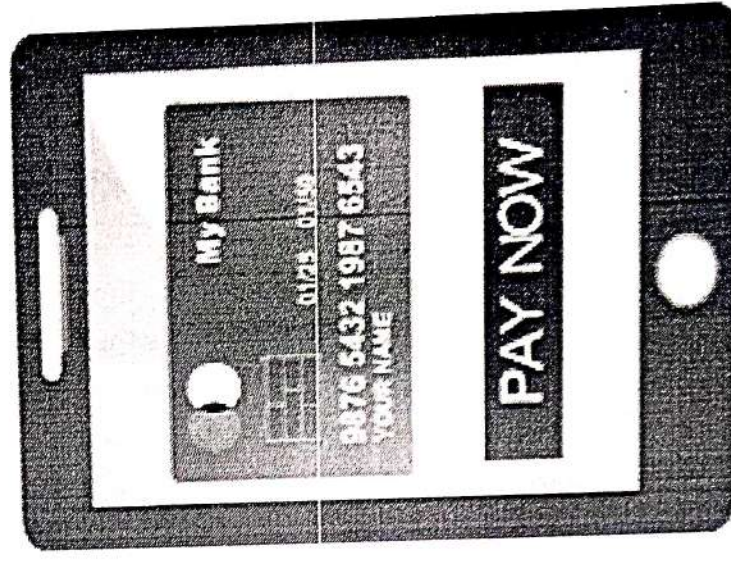
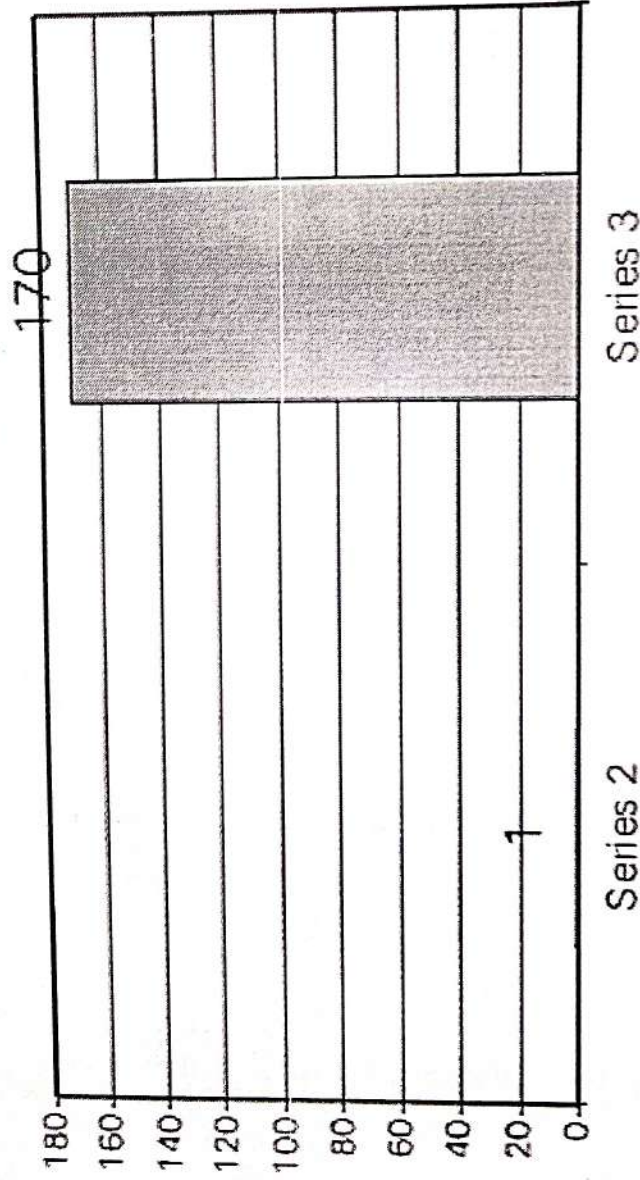


Preferences regarding use of digital wallets for purchase.

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

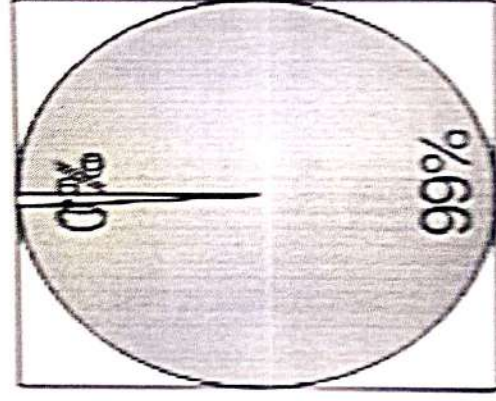
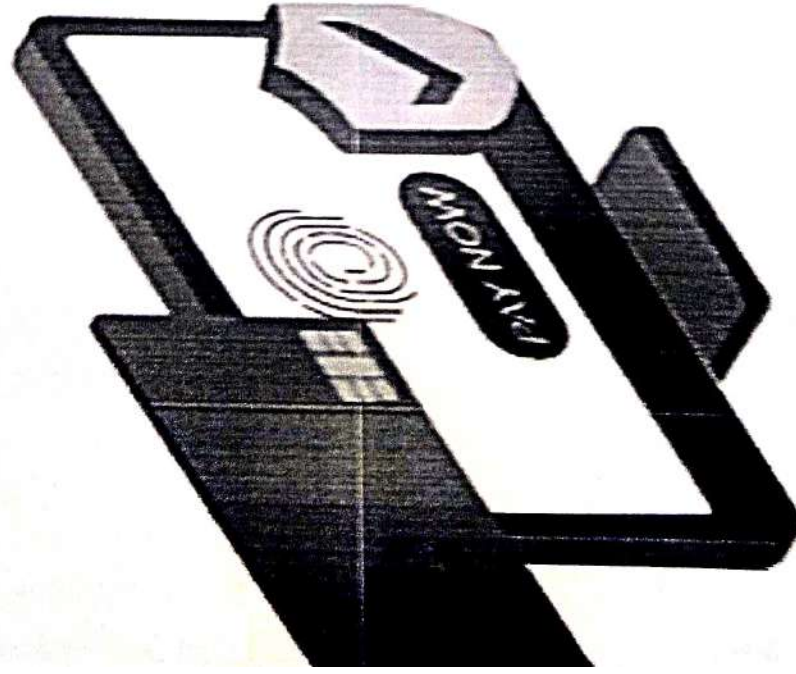


Opinion about using PIN/OTP for small value transactions(Upto rs.2000)



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

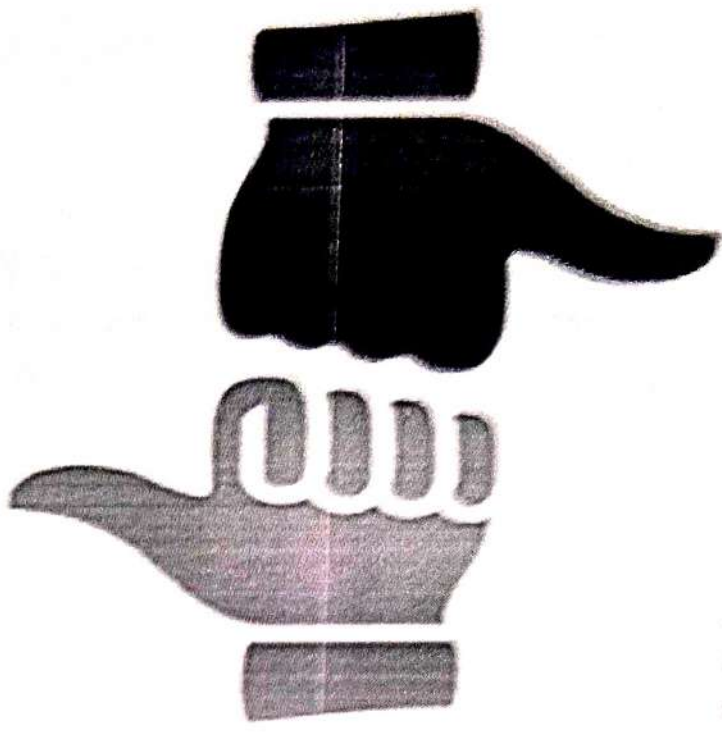
Analysis on no. of people change PIN for debit/credit/Mobile banking



☐ Male
☐ Female
☐ Respondents

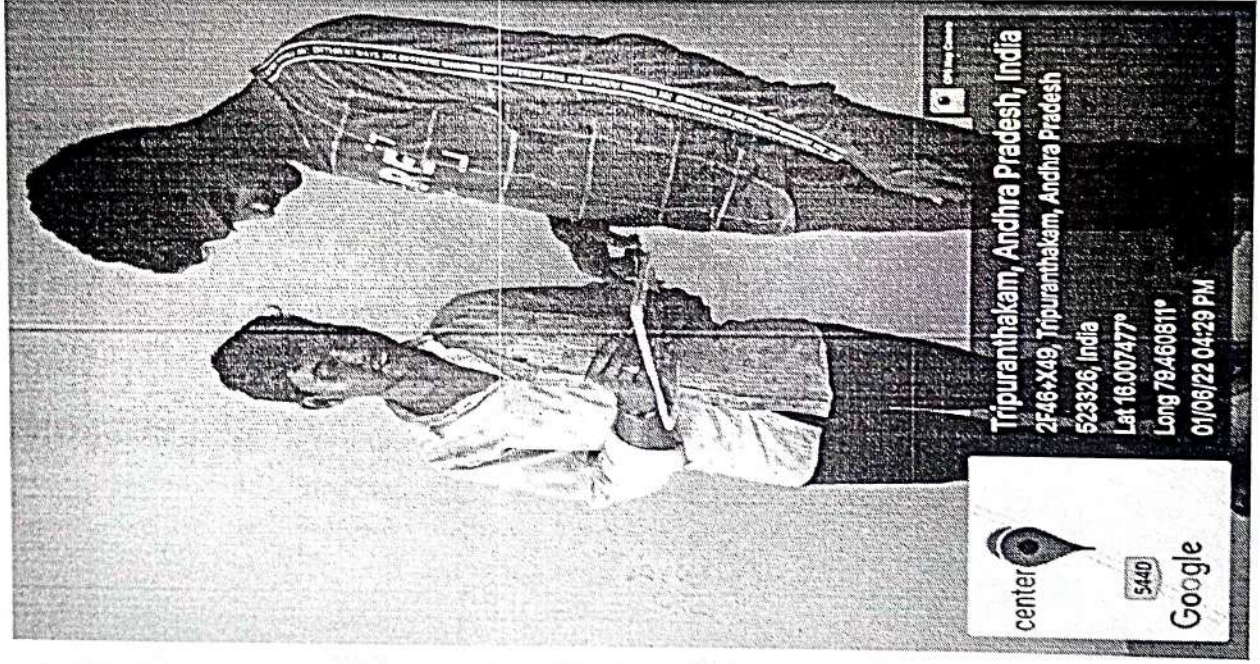
From the above Data, It is recorded that all the respondents never changes their PIN for credit/debit/mobile banking.

Satisfaction level of Respondents regarding digital payments

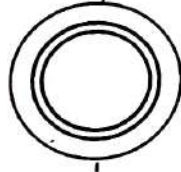


It is observed that around 30% of respondents are satisfied with the use of digital wallets. 70% percent of the respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.

Survey photos

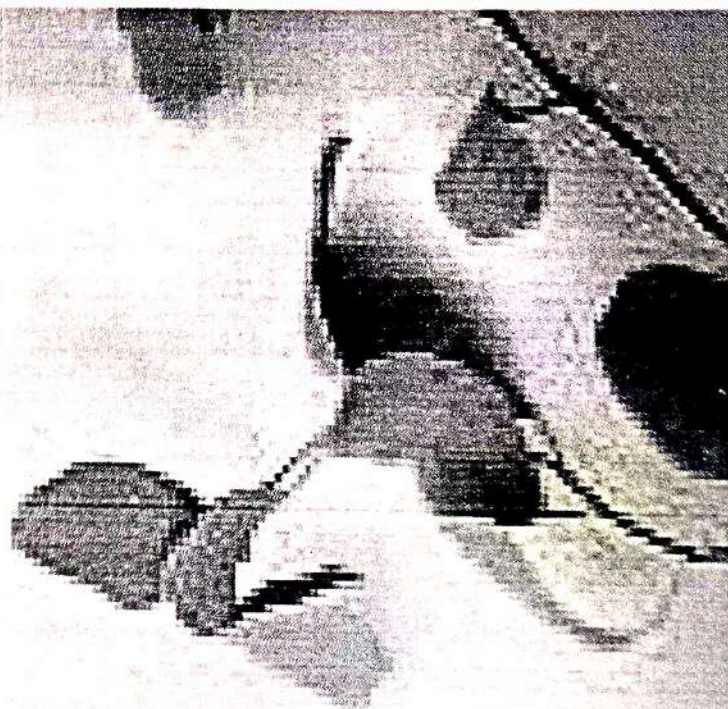


conclusion



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

THANK YOU



Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

1	Name of the Student	R. Nagarajanyulu	
2	Regd. No. of the Student		
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. Vasanthi	
7	Name of the CSP	Banking services and in Vinukonda Rural	
8	Place of CSP execution	Bharattapuram .	
S.No	Date	Work done	No.of hours spent
	9 / 01 / 2022	5	2 hours

Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

1	Name of the Student	R. Naganianeyulu	
2	Regd. No. of the Student	V207099020	
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. Vasanthi	
7	Name of the CSP	Banking Service in Vinukonda	
8	Place of CSP execution	Bharatapuram	
S.No	Date	Work done	No.of hours spent
	08/06/22	5	2 hours
	09/11/6/22	5	1 hours

Rural

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. Sada
 Locality: Bhavathapalem
 Door No: 1-40

Name of the Mentor: N. V. V. V.
 Name of the student: R. N. N. N.
 Programme: Banking Services

Gender of Respondent?

- ☒ Male
☐ Female
☐ Others

Age of Respondent?

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

Occupation of Respondent?

- ☐ Employee
☐ Self employed
☐ Business
☐ Others

How much your annual income ?

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

Do you have bank account ?

Yes (specify Bank Name: _____)

No

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

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?

Best Account

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: B. Mathan

Locality: Bhadrakapuram

Door No: 1-52

Name of the Mentor: Vasanthi

Name of the student: P. Nagaraj

Programme: Banking Services

1. Gender of Respondent?

- ☒ Male
☐ Female
☐ Others

2. Age of Respondent?

- ☐ Below 18
☐ 18-30
☒ 31-45
☐ 45-60
☐ Above 60

3. Occupation of Respondent?

- ☐ Employee
☐ Self employed
☐ Business
☒ Others

4. How much your annual income?

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

5. Do you have bank account?

- ☐ Yes (Specify Bank Name:)
☐ 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?

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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

Survey Questionnaire

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

Project execution area: Vinutonda Rural

Name of the Respondent: M. Siva

Locality: Bhavathapuram

Door No: 192

Name of the Mentor: J. J. J. J.

Name of the student: R. R. R. R.

Programme: Banking Service

Banking Service

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:)
☒ 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
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Good

Survey Questionnaire

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

Project execution area: Vinukonda Rural

Name of the Respondent: R. Mini

Locality: Bharathapavam

Door No: 1-421

Name of the Mentor: N. Arunima

Name of the student:

Programme:

Banking Services

1. Gender of Respondent?

- ☒ Male
☐ Female
☐ Others

2. Age of Respondent?

- ☐ Below 18
☒ 18-29
☐ 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 a bank account?

Yes (If yes, specify Bank Name: SBI)

No

6. What Purpose: You have opened Bank Account?

- ☒ Savings Purpose
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☐ Loan Purpose
☐ Welfare Schemes Purpose

7. Reason for Maintaining Bank account in this Bank?

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Best Banking Services