

SGK GOVERNMENT DEGREE COLLEGE



COMMUNITY SERVICE PROJECT

ON

BANKING TRANSACTION OF PEOPLE IN VINUKONDA MANDAL; GNT

BY

S. ROSHITHA

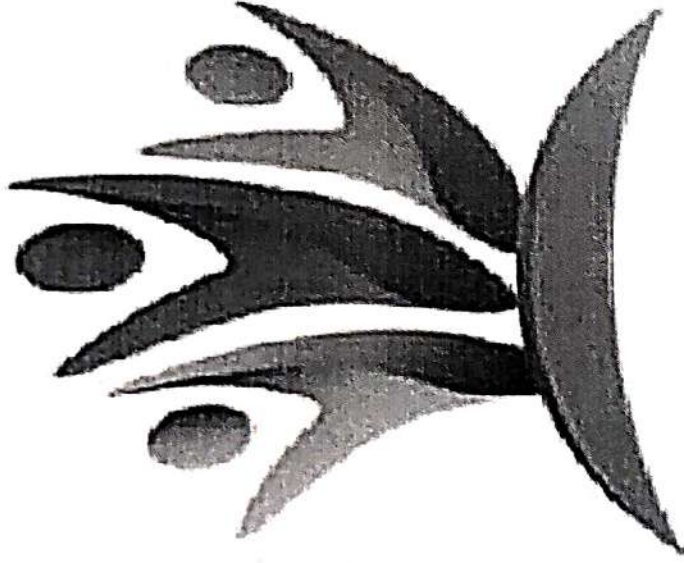
II B.COM (GEN)

UNDER THE GUIDANCE OF

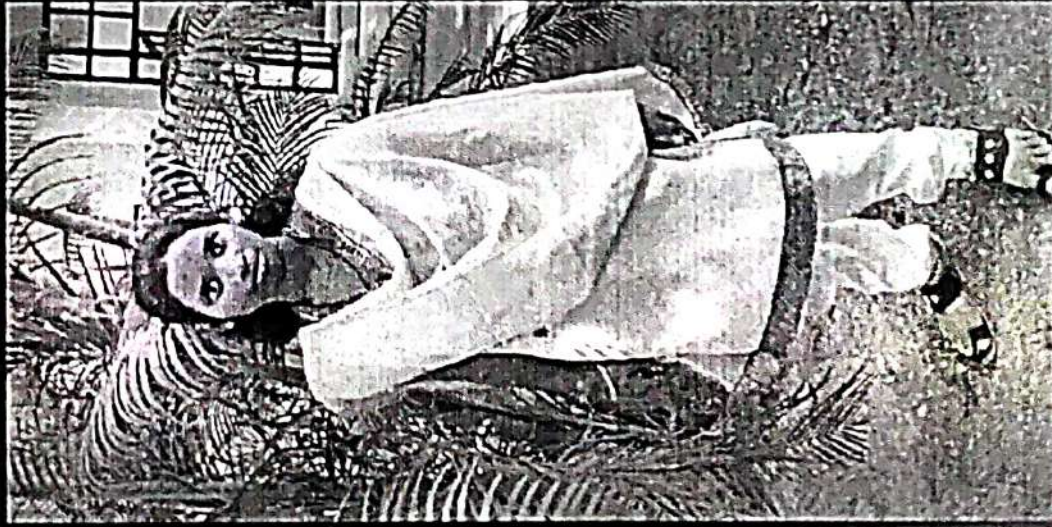
JAGADEESH SIR

LECTURER IN COMMERCE

COMMUNITY SERVICE PROJECT



ABOUT ME

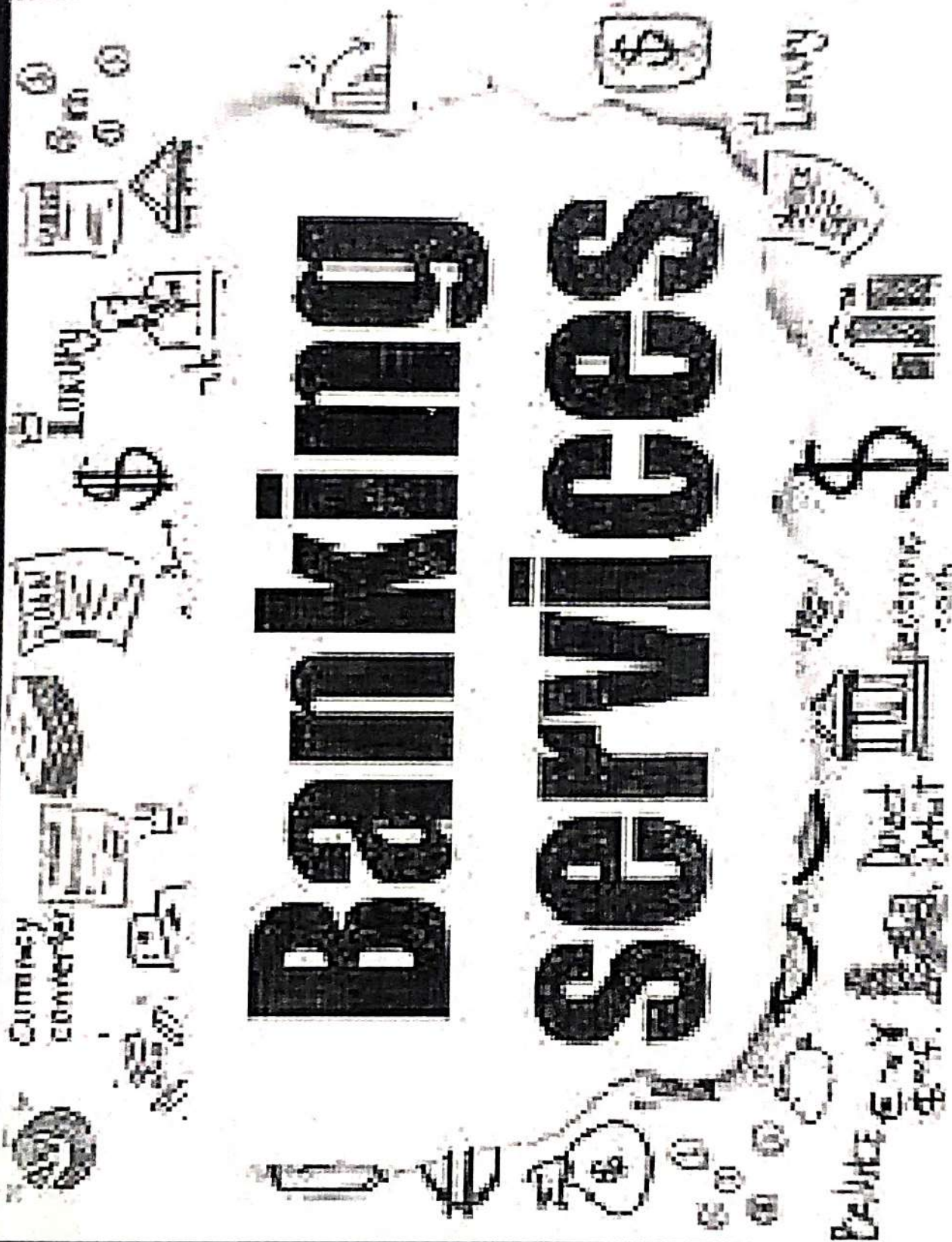


Hello everyone! I am S.Roshitha From 2nd B.com (com) SGK
Govt Degree college, vinukonda.

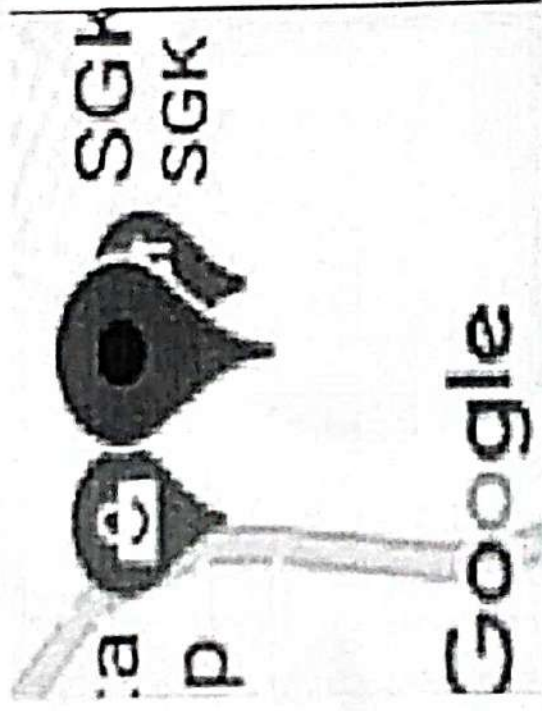
Today I am here to present you my report on the survey I have
conducted on the topic Banking service as a part of community service
project.

Which is conducted under the guidance of our mentors
Jagadeesh sir, lecture of PET

Banking Services



SERVEY LOCATION



SGK GDC , Vinukonda

Classification of Respondents based on location

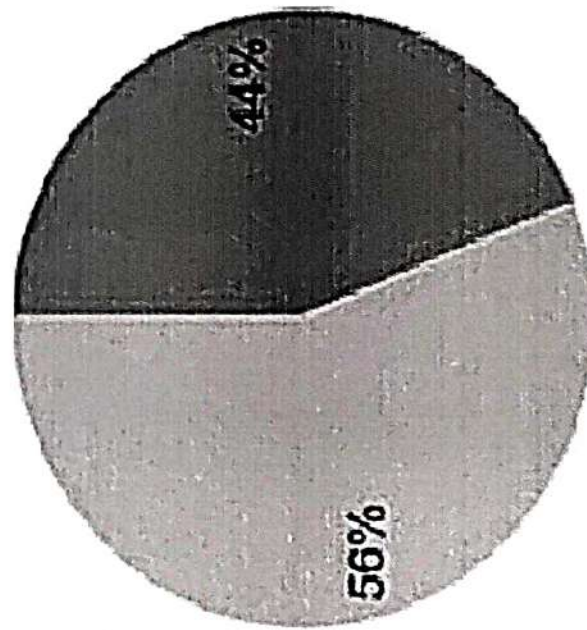


■ Urgent

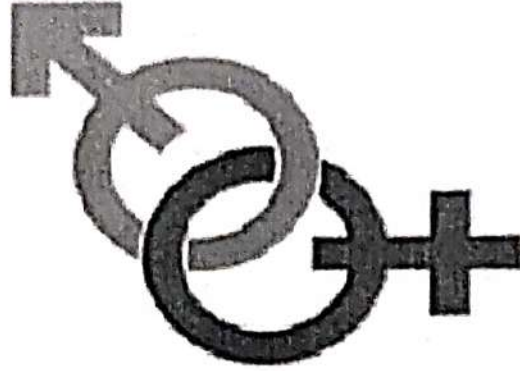
■ Surf



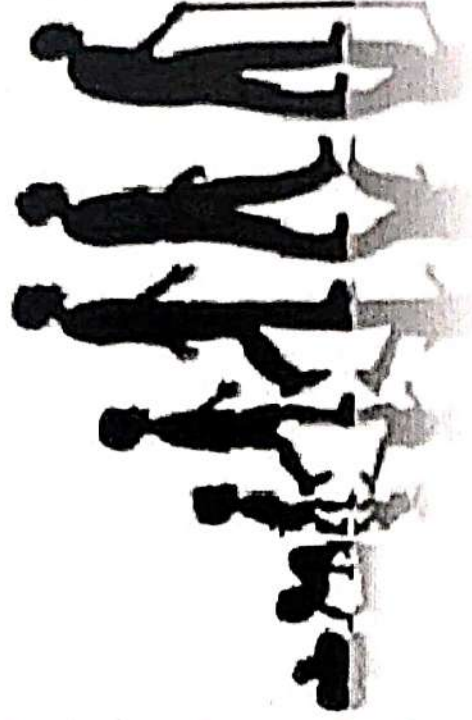
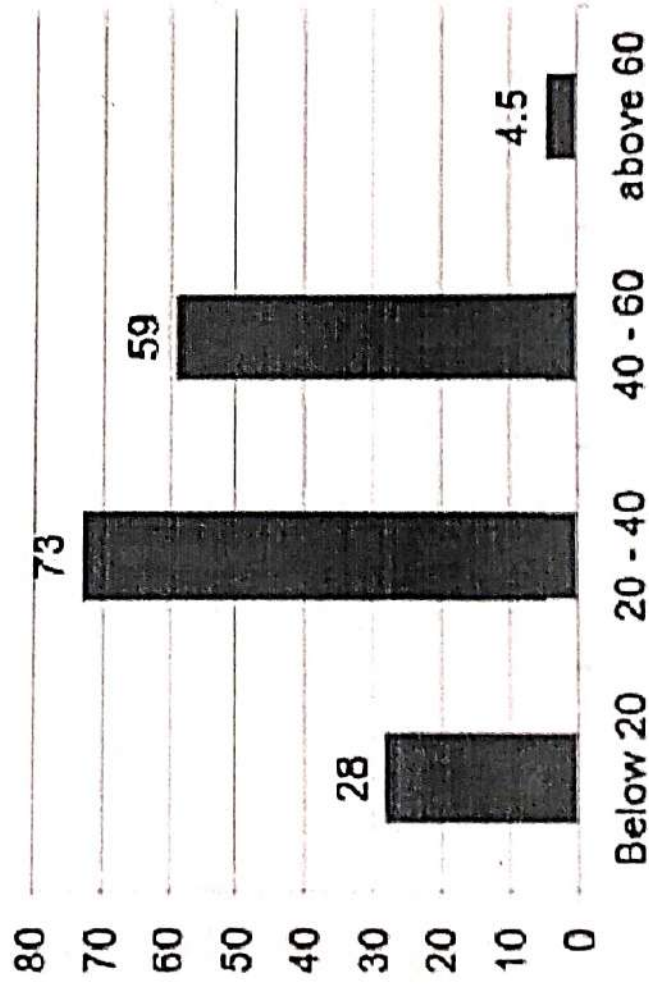
Classification of Respondents based on gender



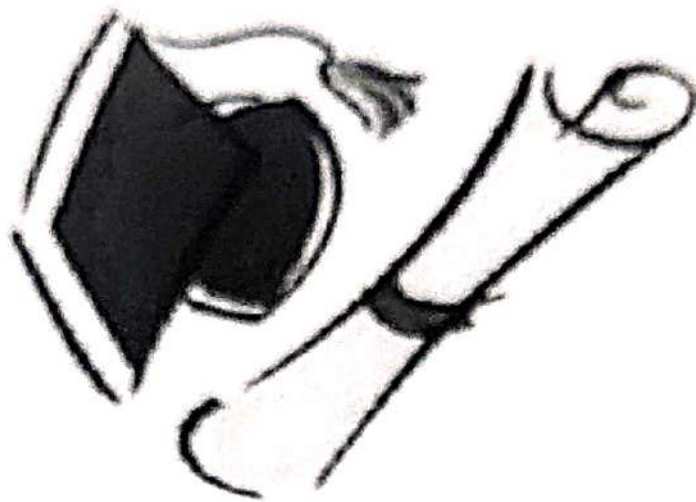
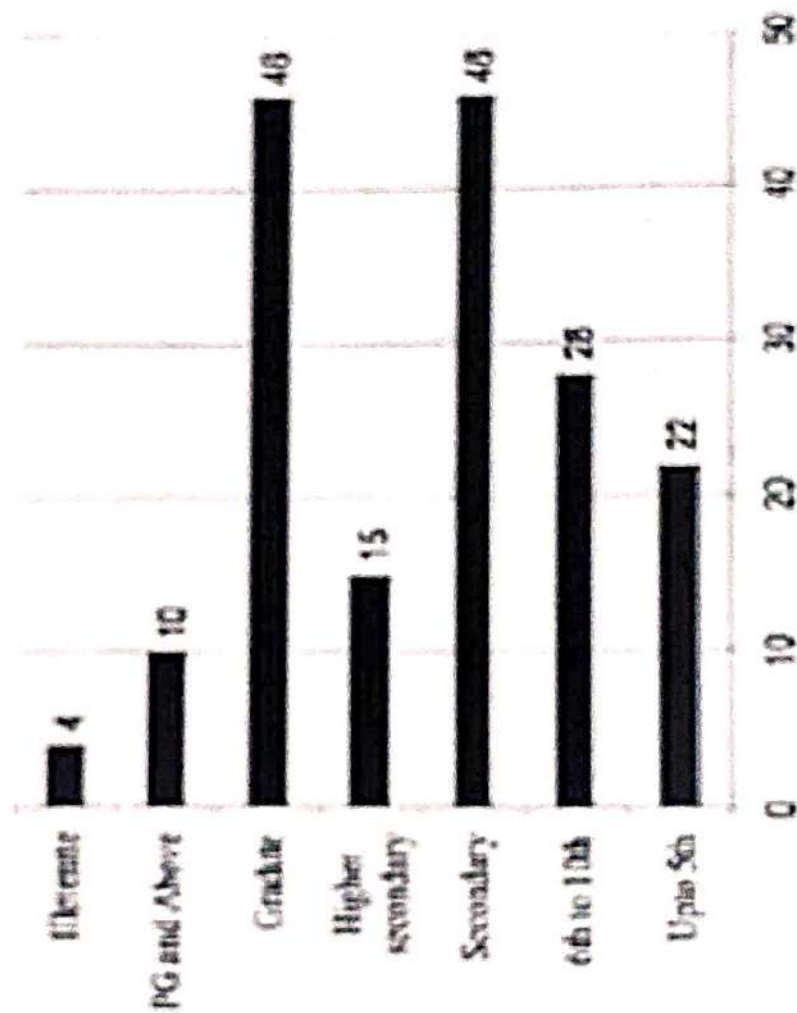
■ Male
■ Female



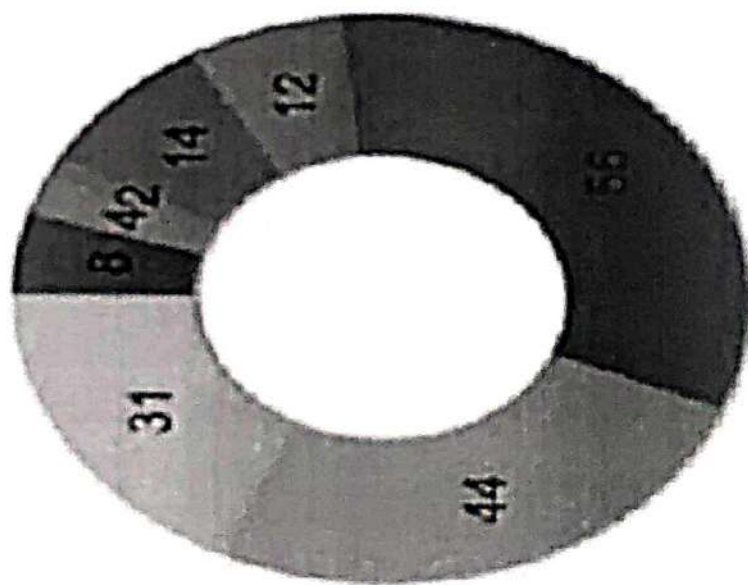
Classification of Respondents based on age



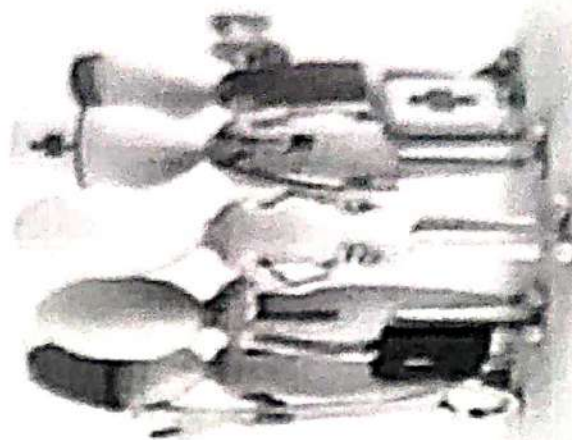
Classification of Respondents based on Educational Qualification.



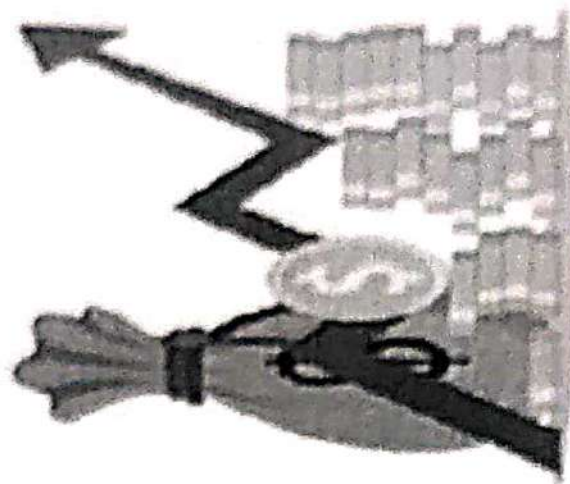
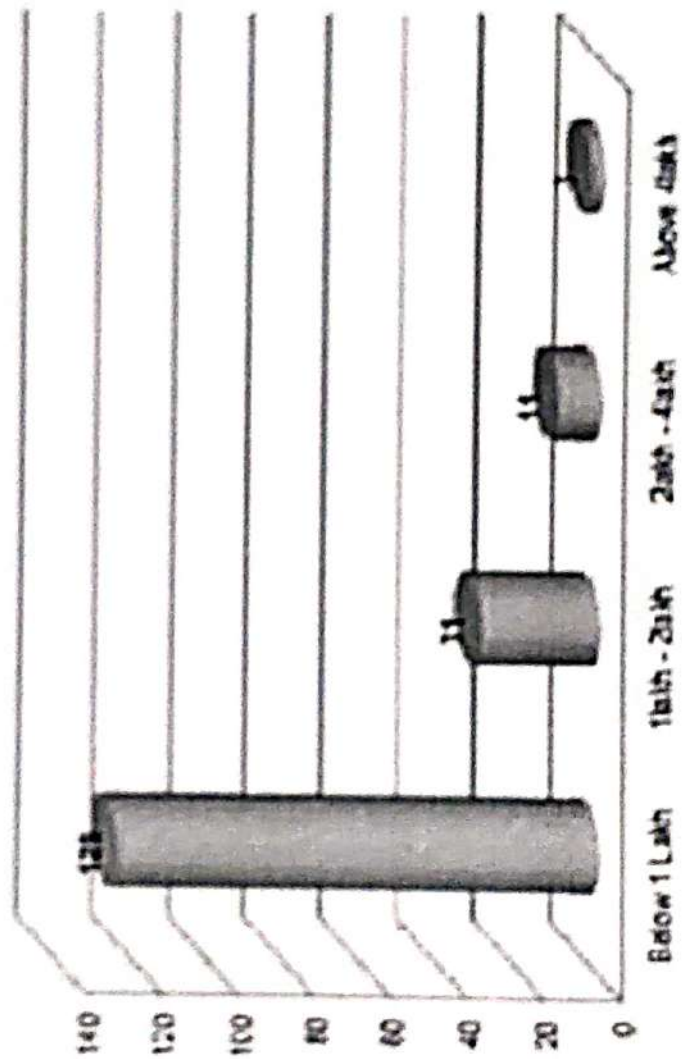
Classification of Respondents Based on Profession.



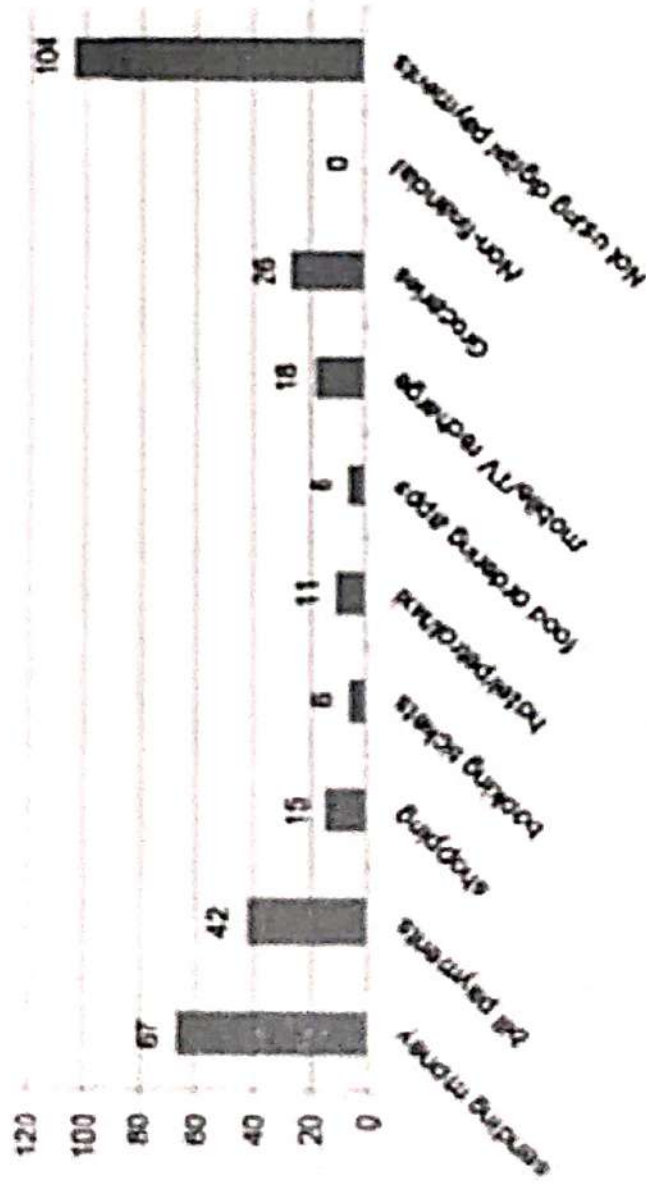
- Self Employed
- Retired
- Govt. employees
- Business
- Others
- Home Maker
- Students
- Daily Workers



Classification of Respondents Based on Income



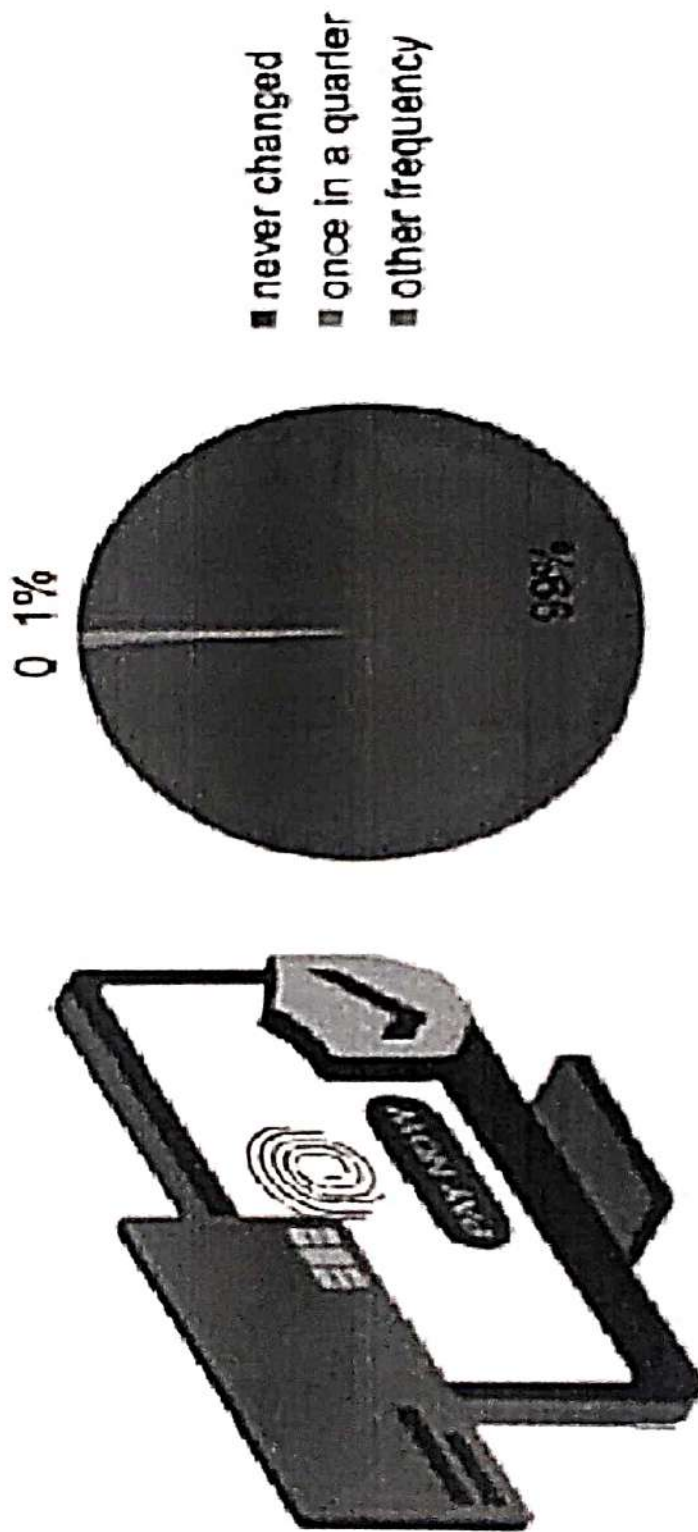
Preferences regarding use of digital wallets for purchase.



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.

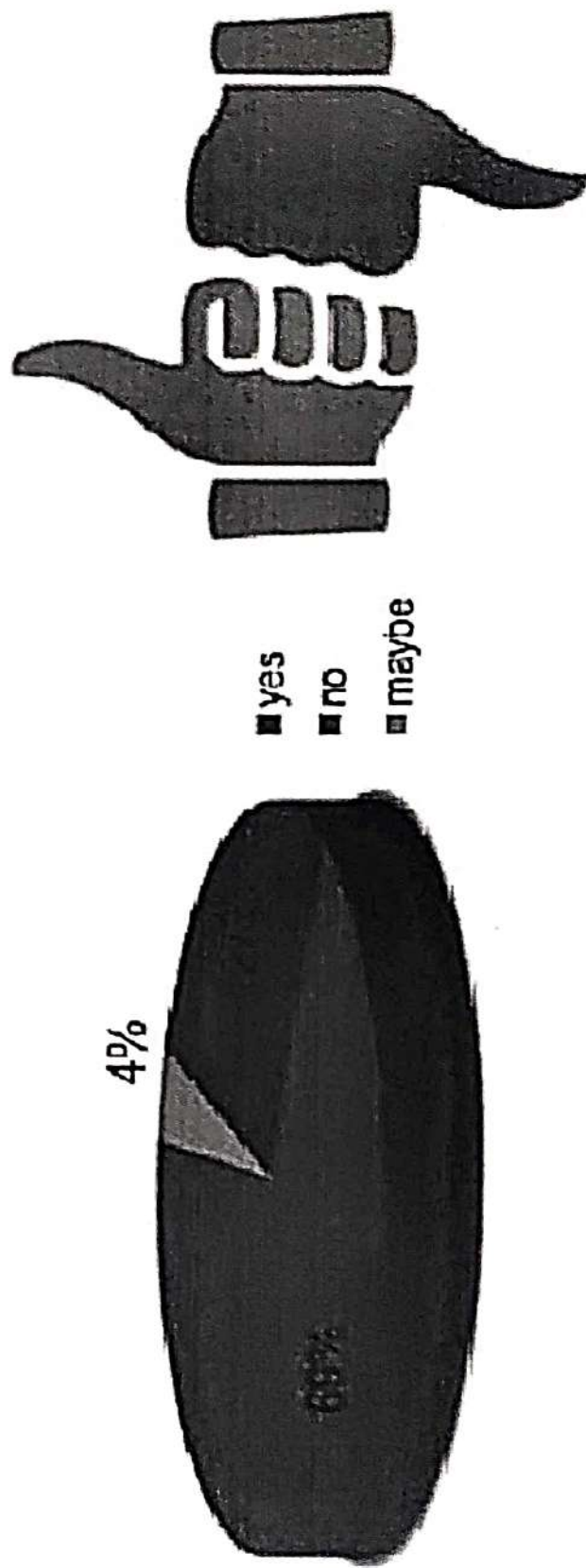


Analysis on no. of people change PIN for debit/credit/Mobile banking



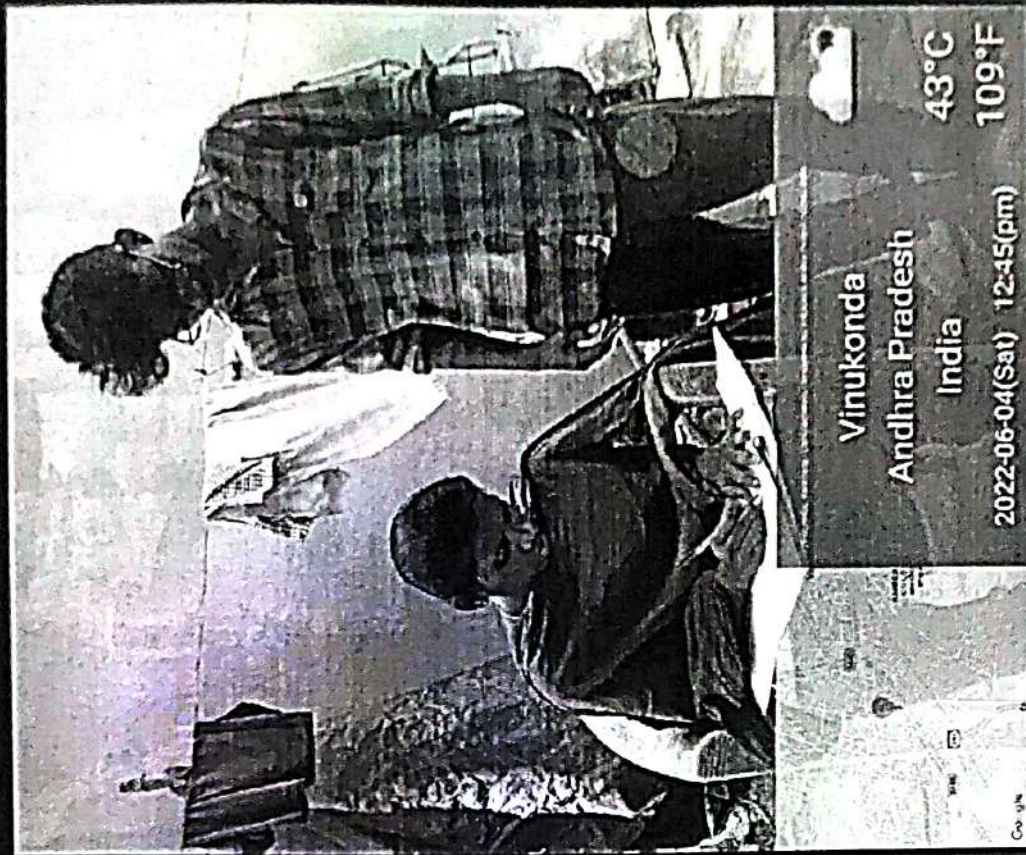
From the above Data, it is recorded that all the respondents never changes their PIN for credit/debit/mobile banking.

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.

SURVEY PHOTOS



GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR SECOND WEEK

COMMUNITY AWARENESS PROGRAMME

Name of the student S. Roslitha

Name of the faculty mentor Jagadeesh S

S.No	Date	Village/locality	Nature and title of awareness conducted	Number of individuals participated	Observations
1	07-06-20	Vinukonda	Banking	4	
2	08-06	Vinukonda	1	5	
3	09-06	Vinukonda	Banking	3	
4	10-06	Vinukonda	Banking	7	
5	11-06	Krungaravaham	Banking	8	
6	12-06	Krungaravaham	Banking	5	
7	13-07	Vinukonda	Banking	6	

S. Roslitha
Signature of the student

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

[illegible]

GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

LOGBOOK FOR THIRD WEEK

PROJECT REPORT

S.No	Date	Topic or item completed	Remarks
1		Literature collection	
2		Introduction	
3		Methodology and data pool up	
4		Data interpretation	
5		Result and analysis	
6		Preparation of graphical representation	
7		Submission of project report	


Signature of the faculty mentor


GOVERNMENT DEGREE COLLEGE KALYANDURG

COMMUNITY SERVICE PROJECT

Logbook for 4th week

Project Presentation

S.No	Item covered	Days required	Remarks
1	Power Point presentation slides preparation	Three days	
2	Discussion with team members or mentor	Three days	
3	Student presentation	One day	


Signature of the faculty mentor


GOVERNMENT DEGREE COLLEGE KALYANDURG
COMMUNITY SERVICE PROJECT

LOGBOOK FOR FIRST WEEK
COMMUNITY SURVEY

Name of the student: S. Rositha

Name of the faculty mentor: Jagadeesh Sir

S.No	Date & time of visit	Name of the person interviewed	House address	Gender & age	Mobile number	Observations made during survey
Day 1	Jun-01	M. Miriya Rani	31-	Female 26	944100 4600	G1
Day 2	Jun-02	S. Easther Rani	31-11	female 28	90444 39468	✓
Day 3	Jun-03	B. Anil Kumar	31-1107	Male 23	817972 5476	✓
Day 4	Jun-04	M. N. Sarin - ah	31-11	Male 35	9866 4247 03	✓
Day 5	Jun-04	S. chine Moshiah	31-11	Male 38	986590 9351	✓
Day 6	Jun-05	James	10-1151	Male 19	8328 54451	✓

Day 7	Jun-06	P. Poul	31-1105	male 46	4828164 7142	
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S. Roskitha
Signature of the student

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: M. Salem Raj

Locality: Vinukonda

Door No: 31-115Q

Name of the Mentor: Jagadeesh sir

Name of the student: S. Roslitha

Programme: community service program

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

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: Bank of Baroda)
☐ 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?

will

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. Pavani

Locality: Vinukonda

Door No: 31-1066

Name of the Mentor: Jagadeesh sir

Name of the student: S. Rosliha

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
- ☐ 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: Union Bank)
- ☐ No

6. Which Purpose You have opened Bank Account?

- ☒ Savings Purpose
- ☐ Salary Purpose
- ☐ Loan Purpose
- ☐ Welfare Schemes Purpose

19. Do they charge unnecessarily for not maintain minimum balance in your account?

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- ☐ Poor

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Nil

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: M. Narasimhaiah

Locality: Vinukonda

Door No: 31-1159

Name of the Mentor: Jagadeesh Sir

Name of the student: S. Roslitha

Programme: Community Service
Program

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

5. Do you have bank account?

- ☒ Yes (specify Bank Name: SBI)
☐ 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 ?

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- ☒ Phone pe
- ☐ Amazon pay
- ☐ Whats app pay
- ☐ Others

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phone pay Good

Department of Commerce
SGK Government Degree College, Vinukonda, Palnadu Dist.

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Project execution area: Vinukonda Rural

Name of the Respondent: *M. Mithiga Rani*
Locality: *Vinukonda*
Door No: *31-1159*

Name of the Mentor: *Jagadesh Sir*
Name of the student: *S. Rositha*
Programme: *Community Service Programme*

1. Gender of Respondent?

- ☐ Male
- ☒ Female
- ☐ Others

2. Age of Respondent?

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- ☐ Others

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- ☐ 5L-10L
- ☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: *SBI*)
- ☐ No

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- ☐ Loan Purpose
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All