### 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 GUDIANCE OF

JAGADEESH SIR

LECTURER IN COMMERCE

### COMMUNITY SERVICE PROJECT



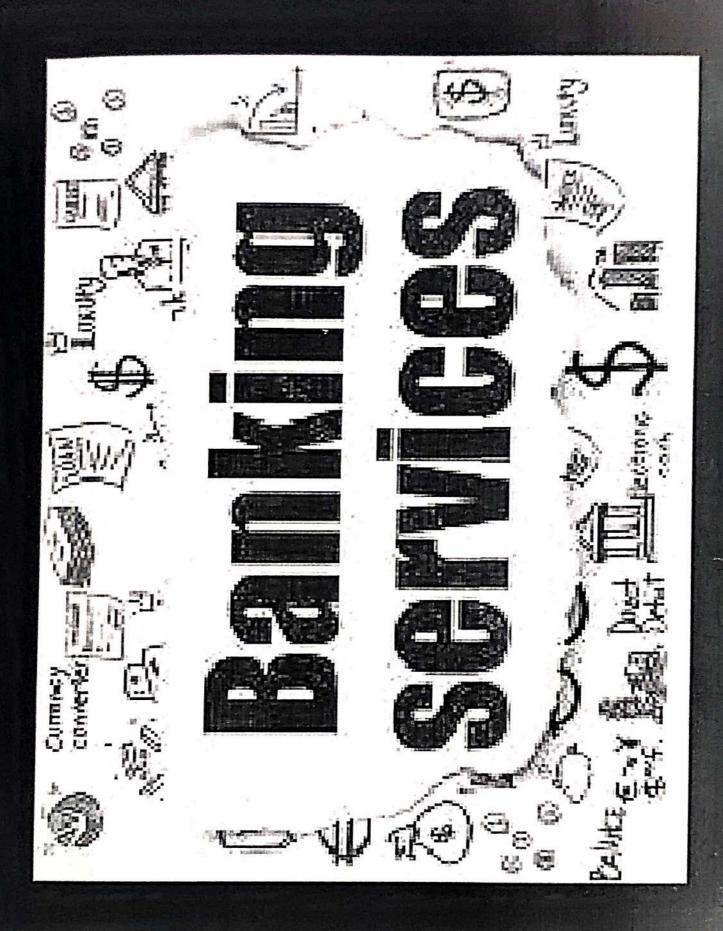
### ABOUT ME



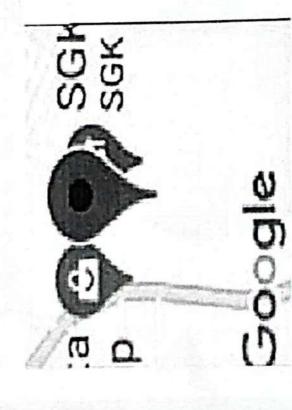
Hello everyone! I am S.Roshitha From 2<sup>nd</sup> B.com (com) SGK Govt Degree college, vinukonda.

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

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

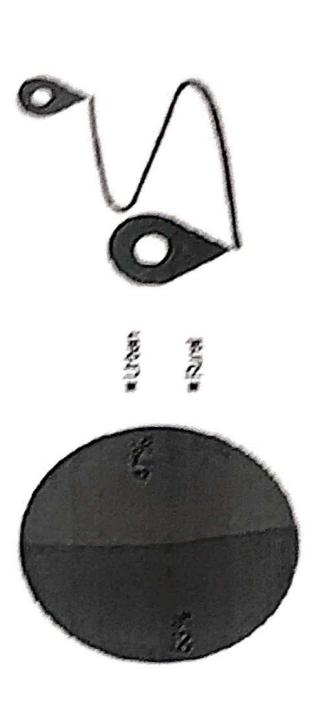


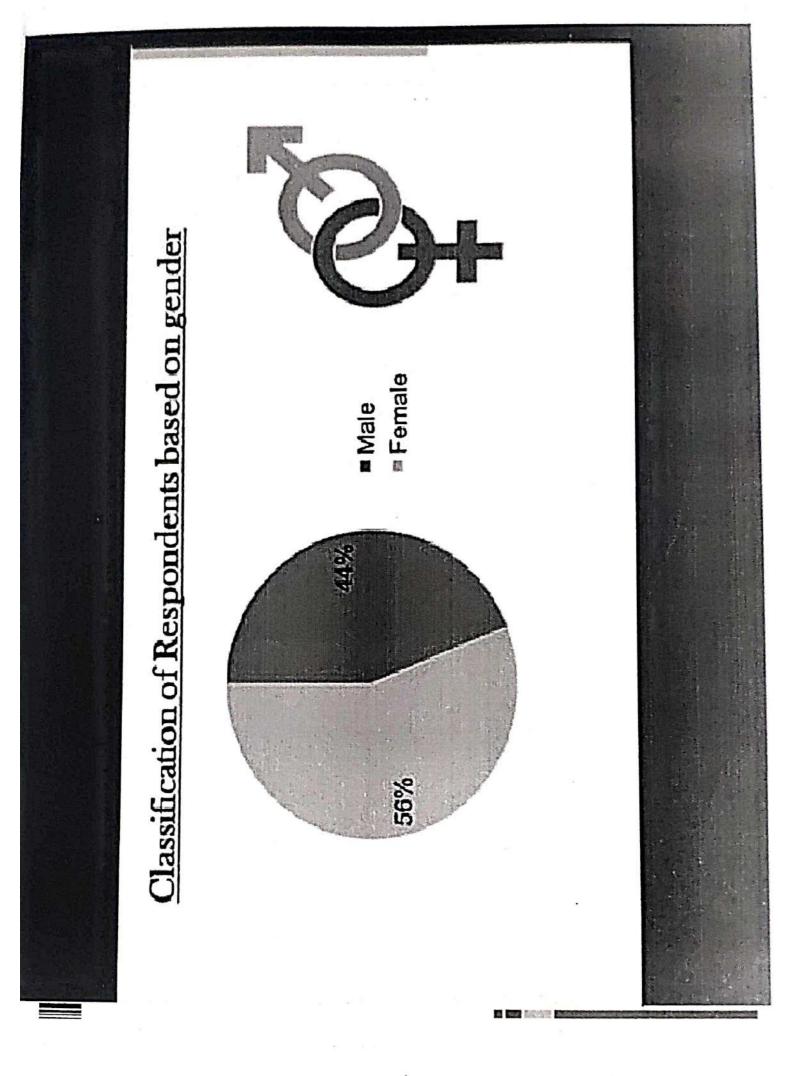
### SERVEY LOCATION



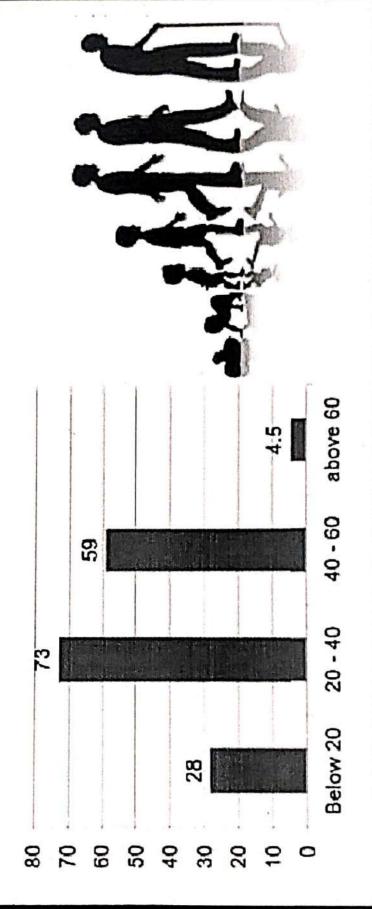
SGK GDC, Vinukonda

## Classification of Respondents based on location

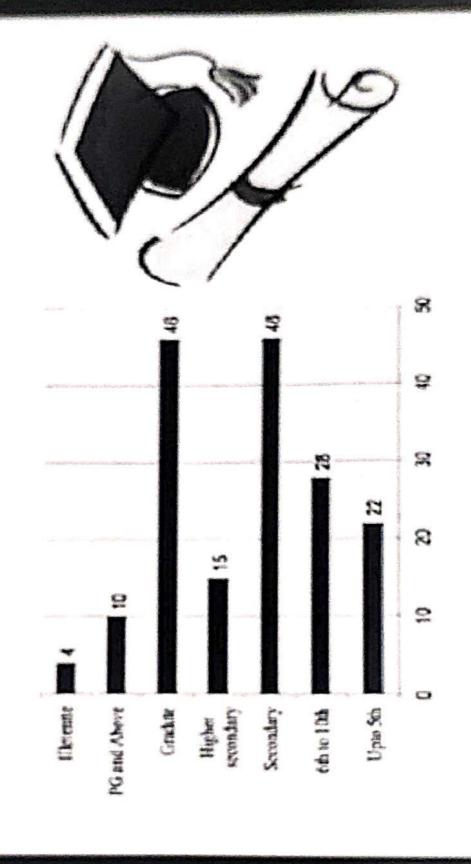




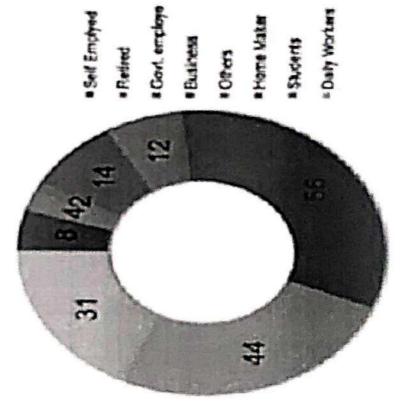
## Classification of Respondents based on age

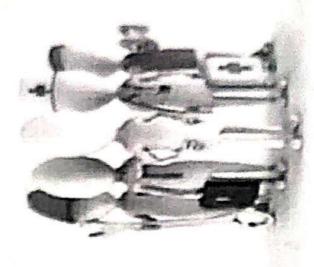


Classification of Respondents based on Educational Qualification,

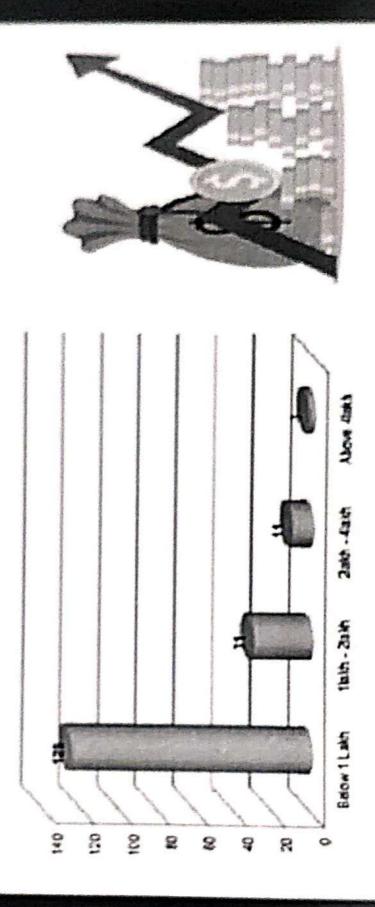


### Classification of Respondents Based on Profession.

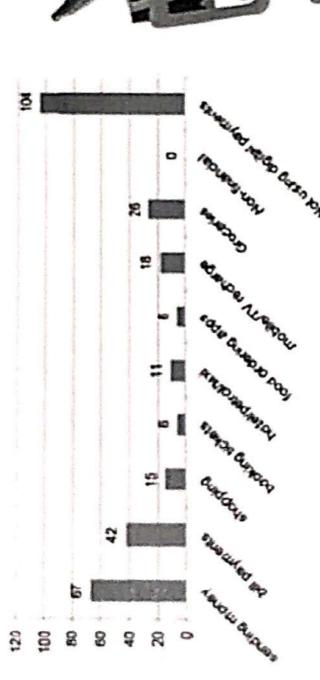


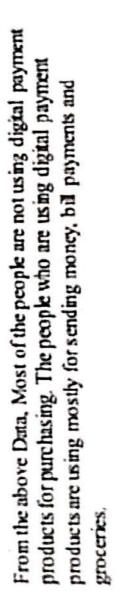


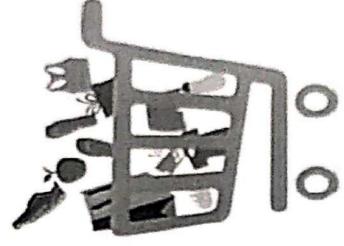
### Classification of Respondents Based on Income



# Preferences regarding use of digital wallets for purchase.





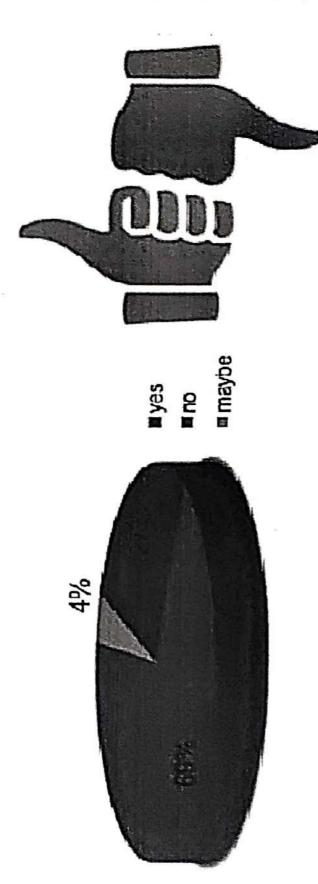


## Analysis on no.of people change PIN for debit/credit/Mobile banking



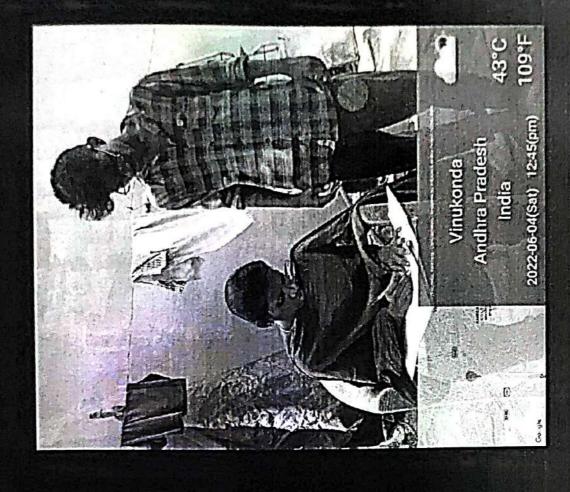
In never changed In once in a quarier In other frequency From the above Data, it is recorded that all the respondents never changes their PIN for credit/debit/mobile banking.

# Satisfaction level of Respondents regarding digital payments



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

### SURVEY PHOTOS





### GOVERNMENT DEGREE COLLEGE KALYANDURG COMMUNITY SERVICE PROJECT

### LOGBOOK FOR SECOND WEEK COMMUNITY AWARENESS PROGREMME

Name of the student S. Rosaitha

Name of the faculty mentor Tagadesh Sil

| 5.No | Date    | Village/locality | Nature and<br>title of<br>awareness<br>conducted | Number of individuals participated | Observations |
|------|---------|------------------|--|------------------------------------|--------------|
| 1    | 07-66-2 | Vinutonda        | Panking  | -8+                                |              |
| 2    | 01-06   | vinutonda        | 4  | 5                                  |              |
| 3    | 09-06   | vinukonda        | Bunting  | 3                                  |              |
| 4    | 10-06   | Vinuxonda        | Banking  | 7                                  |              |
| 5    | 11-06   | Krungaravanas    |  | 8                                  |              |
| 6    | 12-06   | Srungazenaga     |  | 3                                  |              |
| 7    | 12-0)   | vinutorda        | Kanting  | 6                                  |              |

S. Roshitha Signature of the student

### Commissionerate of Collegiate Education, Government of Andhra Pradesh

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

| 1    | Name of the Student                      | S. Rosaitha                           |                      |
|------|--|---------------------------------------|----------------------|
| 2    | Regd. No. of the Student                 | 5. Rosaitha<br>4207099022             |                      |
| 3    | Year                                     | 2020-                                 |                      |
| 4    | Program studying ( BA/B.Com/B.Sc etc., ) | B. com Computers                      | )                    |
| 5    | Program Combination                      | Ray                                   |                      |
| 6    | Name of the Mentor                       |                                       |                      |
| 7    | Name of the CSP                          | Banting                               |                      |
| В    | Place of CSP execution                   | Jagaclesa Sir<br>Banting<br>Vinutorda |                      |
| S.No | Date                                     | Work done                             | No.of<br>hours spent |
| 1.   |  |                                       |                      |
|      |  |                                       |                      |
|      |  |                                       |                      |
|      |  |                                       |                      |
|      |  |                                       |                      |
|      |  |                                       |                      |
|      |  |                                       |                      |

### COMMUNITY SERVICE PROJECT

### LOGBOOK FOR THIRD WEEK PROJECT REPORT

| S.Ne | Date   | Topic or item completed                 | Remarks |
|------|--|---|---------|
| 1    |  | Literature collection                   |         |
| 2    |  | Introduction                            |         |
| 3    |  | Methodology and data pool up            |         |
| 4    |  | Data interpretation                     | -       |
| 5    |  | Result and analysis                     |         |
| 5    |  | Preparation of graphical representation |         |
| -    | A CONTRACTOR OF THE PARTY OF TH | 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. Ros Witha

Name of the faculty mentor Jagadesh Sir Observations Mobile House Gender Date & Name of S.No made during number address d age time of the person survey interviewed visit Day 1 Jun-01 M.Hiriya Female 944100 G1 31-86 Rani 4600 Day 2 Jun- or Stasthery golice -female 31-11 29468 Rani 28 Day 3 Jun-03 Male 817972 B.Anil 31-1107 5476 23 kumay Day 4 2866 Jun-04 M. Masari 31-11 Male 4247 -ah 35 03 s.clina Day 5 981590 Male 31-11 Jun-04 Moshiah 1351 38 8328 Day 6 10-1151 Male James 54195 50005 19

| Day 7 | (Jn-06 | p. Pour | 31-1105 | Mak | 422164 | A |
|-------|--------|---------|---------|-----|--------|---|
|       | )      |         |         | 46  | nur    |   |

S. Roslitha 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: 31-1150\_

Name of the Mentor: Jagbadesh Sir Name of the student: S. Roshi Ha

Programme: commity scrive program

6.

1. Gender of Respondent?

- Male
- o Female
- o Others
- 2. Age of Respondent?
  - o Bellow 18
  - 18-30
  - o 30-45
  - o 45-60
  - o Above 60
- 3. Occupation of Respondent?
  - o Employee
  - o Self employed
  - o Business
  - Others
- 4. How much your annual Income?
  - Bellow 2 Lakhs
  - o 2L-5L
  - o 5L-10L
  - o Above 10L

5. Do you have bank account ?

Ves (specify Bank Name: Bank of Baruda)

6. Which Purpose You have opened Bank Account?

- o Salary Purpose
- o Loan Purpose
- o Welfare Schemes Purpose

| 7. Reason For Maintaining Bank account in this Bank?                         |
|--|
| Mear to My House   |
| o User Friendly Bank   |
| o Glving Good Interest Rates   |
| 8.Type of Bank Account?  |
| o Saving   |
| Current ·  |
| o Fixed  |
| 9. Do you Have a Debit Card?   |
| o Yes  |
| 10 No  |
| 10. You have Linked Your Aadhaar with Your Bank account?                     |
| Yes  |
| o No   |
| 11.Do you flave Awarenes About ATM Operations?                               |
| Yes  |
| o No   |
| 12.Do You have Cheque Book Facility in Your Bank?                            |
| o Yes  |
| <b>∀</b> No  |
| 13. Do You have Use Digital Transactions For Your Account 7                  |
| <ul> <li>Yes ( If yes SpecifyNet Banking/Mobile Banking)</li> </ul>          |
| √ No   |
| 14. What is your preferred payment app for transferring money among people ? |
| o Google pay   |
| o Phone pe   |
| o Amazon pay   |
| o Whats app pay  |
| Others   |
| 15. Why do you prefer paying through these payment apps 7                    |
| o Convenience  |
| o Cash back  |
| o Multiple payment methods   |
| o Better user experience   |
| 16. Do you trust the security of digital transaction services ?              |
| Yes  |
| o No   |
| 17. Digital payment system is better than cash ?                             |
| o Yes  |
| No No  |
| 18. Do you think your bank offers a Good interest rate?                      |
| Agree  |
| o Strongly agree   |
| o Disagree   |
| o Strongly disagree  |
|  |

r, r,

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

- o Yes

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

- o Yes
- o No We Don't Know
- 21. What do you feel about overall service quality of your

bank?

- o Excellent
- o Very good
- o Good
- o Average
- o Poor

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

### 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: 31-10 66

Name of the Mentor: Sagaclesh Sir

s. Roslitha

Programme: Community Scribe programm

1. Gender of Respondent?

o Male

₩ Female

- o Others
- 2. Age of Respondent?
  - o Bellow 18
  - o 18-30
  - 30-45
  - o 45-60
  - o Above 60
- 3. Occupation of Respondent?
  - o Employee
  - Self employed
  - o Business
  - Others
- 4. How much your annual income?

Bellow 2 Lakhs

- o 2L-5L
- o 5L-10L
- o Above 10L

5. Do you have bank account?

Yes (specify Bank Name: Union Bank )

o No

6. Which Purpose You have opened Bank Account?

Savings Purpose

- o Salary Purpose
- o Loan Purpose
- o Welfare Schemes Purpose

| 18. Do they charge unnecessarily for not maintain minimum balance in                     |
|--|
| Your account?  |
| YOUR ACCOUNT   |
| of yes   |
| 0 110  |
|  |
| 70. Does your bank have listed its share in stock exchange?                              |
| o Yes  |
| 0 110  |
| Luc Doo't Know   |
| 21. What do you feel about overall service quality of your                               |
| bank?  |
| o Excellent  |
| o Very good  |
| o Good   |
| Average  |
|  |
| o Poor 22. In your own words, what are the things you like most about your current bank? |
| 77. In Your Garage   |
|  |
| 1.1/   |
| \_\ill\  |
| /  |

### 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

o Business o Others

o 2L-5L o 5L-10L o Above 10L

Savings Purpose
 Salary Purpose
 Loan Purpose

Welfare Schemes Purpose

6. Which Purpose You have opened Bank Account?

4. How much your annual income?

| Name of the Respondent: M. Na<br>Locality: Vinukoncle | varaiah | Name of the Mer | non: Jagadesh Si<br>sem: E Roshitha |
|---|---------|-----------------|-------------------------------------|
| Door No: 31-1159                                      |         | Programme: Co   | mmunity Service<br>Progra           |
| 1. Gender of Respondent?                              |         |                 |                                     |
| Male  |         |                 |                                     |
| o Female  |         |                 |                                     |
| o Others  |         |                 | ******                              |
| 2. Age of Respondent?                                 |         |                 |                                     |
| o Bellow 18   |         |                 |                                     |
| o 18-30   |         |                 |                                     |
| <b>d</b> 30-45  |         |                 |                                     |
| o 45-60   |         |                 |                                     |
| o Above 60  |         |                 |                                     |
| 3. Occupation of Respondent?                          |         |                 |                                     |
| o Employee  |         |                 |                                     |
| Self employed   |         |                 |                                     |

|          | 7. Reason For Maintaining Bank account in this Bank?               |            |
|----------|--|------------|
|          | O Near to My House   |            |
|          | S User Friendly Bank   |            |
|          | O Giving Good interest Rates                                       |            |
|          | 8.Type of Bank Account?  |            |
|          | o Saving   |            |
|          | Current  |            |
|          | o Fixed  |            |
|          | 9. Do you Have a Debit Card?                                       |            |
|          | vo Yes   |            |
| V. 7 143 | o No   | . 4.2      |
|          | 10. You have Linked Your Aadhaar with Your Bank account?           |            |
| 14.      | Yes  |            |
| Just 4   | o No   | J. 33/25   |
| 3 111173 | 11.Do you Have Awarenes About ATM Operations?                      | (i y       |
|          | Yes  | 1 4        |
| 140 BOST | o No   |            |
| W        | 12.Do You have Cheque Book Facility in Your Bank?                  |            |
|          | √ Yes  |            |
|          | o No   |            |
|          | 13. Do You have Use Digital Transactions For Your Account?         |            |
|          | Yes ( If yes Specify Net Banking/Mobile Banking)                   |            |
|          | o No   |            |
|          | 14. What is your preferred payment app for transferring money amor | ig people? |
|          | Google pay   |            |
|          | Phone pe   |            |
|          | o Amazon pay   |            |
|          | o Whats app pay  |            |
|          | o Others   |            |
|          | 15. Why do you prefer paying through these payment apps ?          |            |
|          | o Convenience  |            |
|          | Cash back  |            |
|          | o Multiple payment methods   |            |
|          | o Better user experience   |            |
|          | 16. Do you trust the security of digital transaction services ?    |            |
|          | ✓ Yes  |            |
|          | o No   |            |
|          | 17. Digital payment system is better than cash?                    |            |
|          | o Yes  |            |
|          | ₩ No   |            |
|          | 18. Do you think your bank offers a Good interest rate?            |            |
|          | O Agree  |            |
|          | o Strongly agree   |            |
|          | o Disagree   |            |
|          | o Strongly disagree  |            |
|          |  |            |

Perform

| 19. Do they charge unnecessarily for not maintain minimum balance in your account?  Yes |
|---|
| o No  |
| 20. Does your bank have listed its share in stock exchange?                             |
| o Yes   |
| o No  |
| We Don't Know   |
| 21. What do you feel about overall service quality of your                              |
| bank?   |
| o Excellent   |
| o Very good   |
| o Good  |
| Average   |
| o Poor  |
| 22. In your own words, what are the things you like most about your current bank?       |
| phone pay Good  |

### Department of Commerce

### SGK Government Degree College, Vinukonda, Palnadu Dist.

### Survey Questionnaire

Name of the Mentor: Tagadesh Sir
Name of the student: S. Roshi Ha

Name of the student: S. r.

Programme: Cammily Service

Programm

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

Project execution area: Vinukonda Rural

| Name of the Respondent: M. Histiga Rani       |
|---|
| Locality: Vinukanda                           |
| Door No: 31- 1159                             |
|   |
| 4 Cardan (Daniel 192)                         |
| 1. Gender of Respondent?                      |
| o Male  |
| Female  |
| o Others                                      |
| 2. Age of Respondent?                         |
| o Bellow 18                                   |
| 18-30   |
| 0 30-45                                       |
| 0 45-60                                       |
| o Above 60                                    |
| 3. Occupation of Respondent?                  |
| o Employee                                    |
| Self employed                                 |
| o Business                                    |
| o Others                                      |
| 4. How much your annual income ?              |
| Bellow 2 Lakhs                                |
| o 2L-5L                                       |
| o 5L-10L                                      |
| o Above 10L                                   |
| 5. Do you have bank account?                  |
| Yes (specify Bank Name: SBI                   |
| o <b>No</b>                                   |
| 6.Which Purpose You have opened Bank Account? |
| Savings Purpose                               |
| Salary Purpose                                |

o Loan Purpose

o Welfare Schemes Purpose

| 7. Reason For Maintaining Bank account in this posts  |
|---|
| 7, Reason For Maintaining Bank account in this Bank?  o Near to My House  |
| W User Friendly Bank  |
| o Giving Good interest Rates  |
| 8.Type of Bank Account?   |
| 6 Saving  |
| 10/ Current   |
| o Fixed   |
| 9. Do you Have a Debit Card?  |
| ✓ Yes   |
| o No  |
| 10. You have Linked Your Aadhaar with Your Bank account?  |
| Yes   |
| e Ne  |
| 11.Do you Have Awarenes About ATM Operations?   |
| Yes   |
| o No  |
| 12.Do You have Cheque Book Facility in Your Bank?   |
| D Yes   |
| o No  |
| 13. Do You have Use Digital Transactions For Your Account?  |
| Yes ( If yes SpecifyNet Banking/Mobile Banking)   |
| o No  |
| 1 m.   |
| 14. What is your preferred payment and for transferring money among people (  |
| 14. What is your preferred payment app for transferring money among people?   |
| o Google pay  |
| ○ Google pay  Phone pe  |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> </ul>  |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> </ul>   |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> </ul>  |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> </ul>   |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> </ul>   |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>15. Why do you prefer paying through these payment apps?</li> </ul>   |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>Why do you prefer paying through these payment apps?</li> <li>Convenience</li> </ul>  |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>Why do you prefer paying through these payment apps?</li> <li>Convenience</li> <li>Cash back</li> <li>Multiple payment methods</li> <li>Better user experience</li> </ul>   |
| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>Why do you prefer paying through these payment apps?</li> <li>Convenience</li> <li>Cash back</li> <li>Multiple payment methods</li> </ul>   |
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| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>15. Why do you prefer paying through these payment apps?</li> <li>Convenience</li> <li>Cash back</li> <li>Multiple payment methods</li> <li>Better user experience</li> <li>16. Do you trust the security of digital transaction services?</li> <li>Yes</li> </ul>  |
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| <ul> <li>Google pay</li> <li>Phone pe</li> <li>Amazon pay</li> <li>Whats app pay</li> <li>Others</li> <li>15. Why do you prefer paying through these payment apps?</li> <li>Convenience</li> <li>Cash back</li> <li>Multiple payment methods</li> <li>Better user experience</li> <li>16. Do you trust the security of digital transaction services?</li> <li>Yes</li> <li>No</li> <li>No</li> </ul>  |
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| O Google pay Phone pe Amazon pay O Whats app pay O 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  No  17. Digital payment system is better than cash? Yes No No  18. Do you think your bank offers a Good interest rate? Agree  |
| O Google pay Phone pe Amazon pay O Whats app pay O 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   |
| O Google pay Phone pe Amazon pay O Whats app pay O 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  No  17. Digital payment system is better than cash? Yes No No  18. Do you think your bank offers a Good interest rate? Agree  |

| 19. Do they charge unnecessarily for not maintain minimum balance in your account? |
|--|
| o AYes   |
| & No   |
|  |
| 20. Does your bank have listed its share in stock exchange?                        |
| o Yes  |
| o No   |
| We Don't Know  |
| 21. What do you feel about overall service quality of your                         |
| bank?  |
| o_Excellent  |
| ∀ Very good  |
| o Good   |
| o Average  |
| o Poor   |
| 22. In your own words, what are the things you like most about your current bank?  |
|  |
| 011  |
| 1:11   |
|  |