

SGK GOVERNMENT DEGREE COLLEGE,VINUKONDA



COMMUNITY SERVICE PROJECT

ON

BANKING SERVICES AND HABITS IN VINUKONDA

BY

S.SURENDRA (Y202099044)

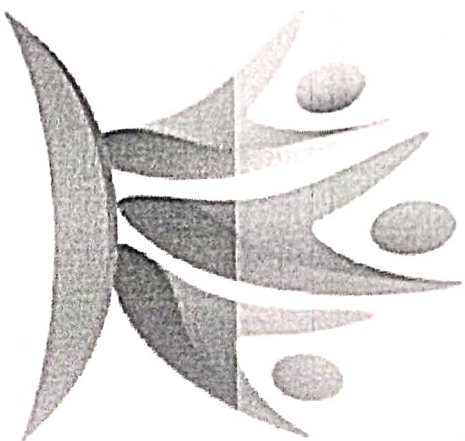
3rd B.COM (General)

Under the guidance of

Smt. Dr.Swarna Latha

Dept. Of Telugu

11-07-2023



COMMUNITY SERVICE PROJECT

ABOUT ME



Hello everyone I am S. Sarendra from 2nd Bcom SEM First Degree,
College, Mysur.

Today I am here to present you my report on the survey I have conducted on
the topic Insurance Promotion & Habit as a part of community service
project which is conducted under the guidance of our mentor :-
Kalpana Madam, Lecturer Of Commerce.

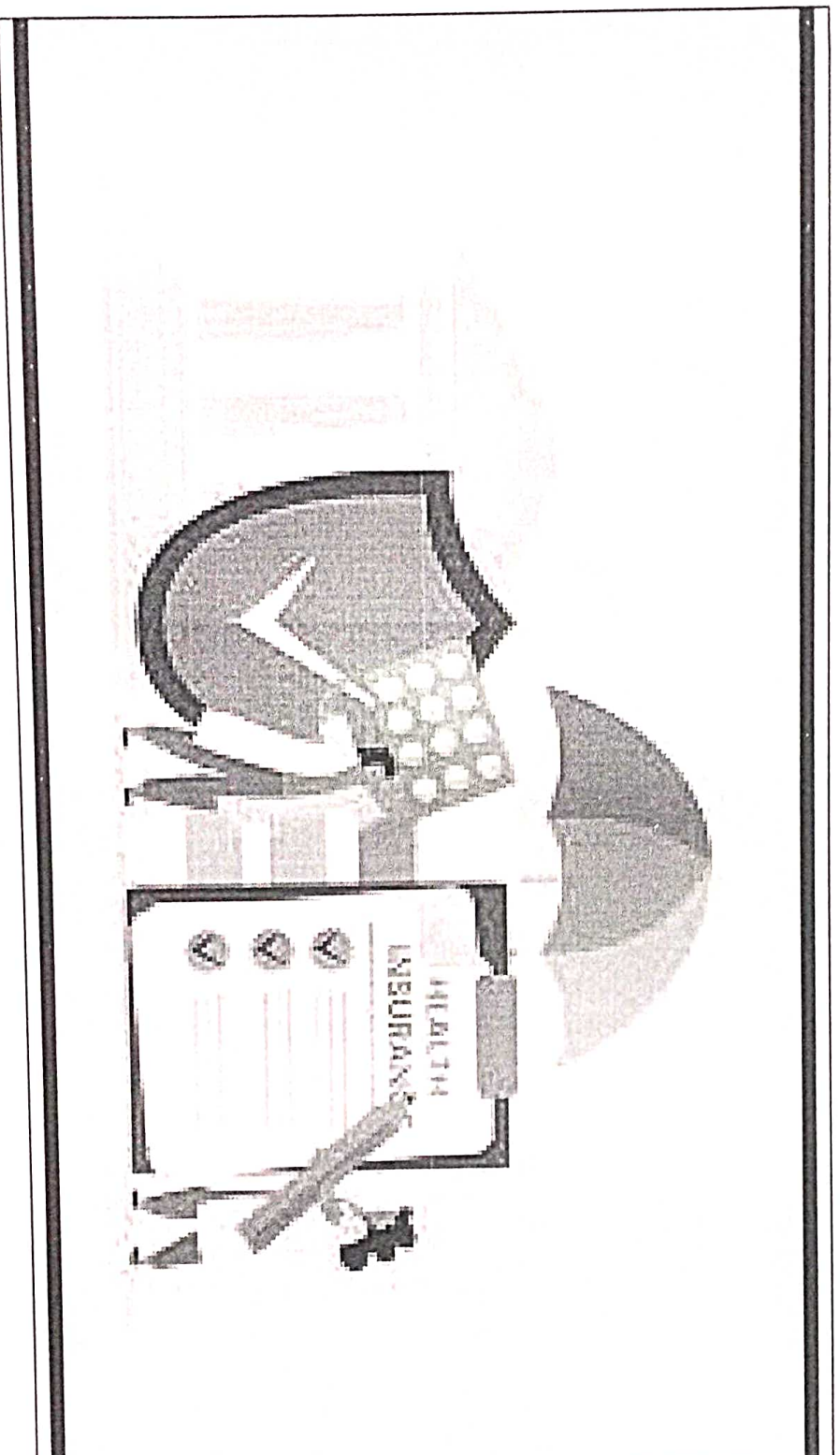


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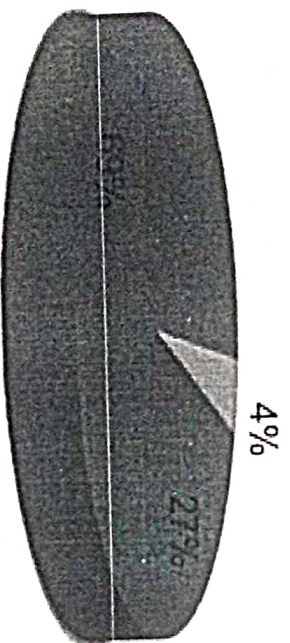
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA



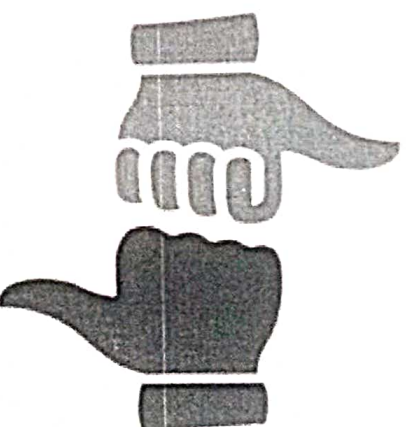




Satisfaction level of Respondents regarding digital payments

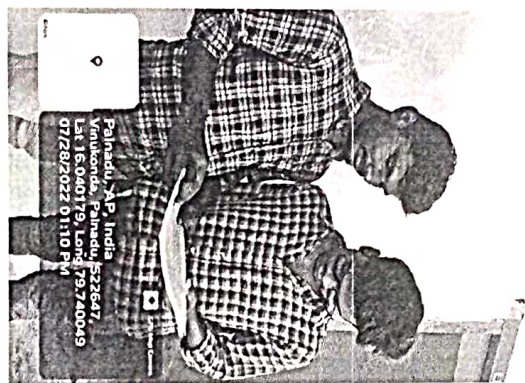


■ yes
■ no
■ maybe

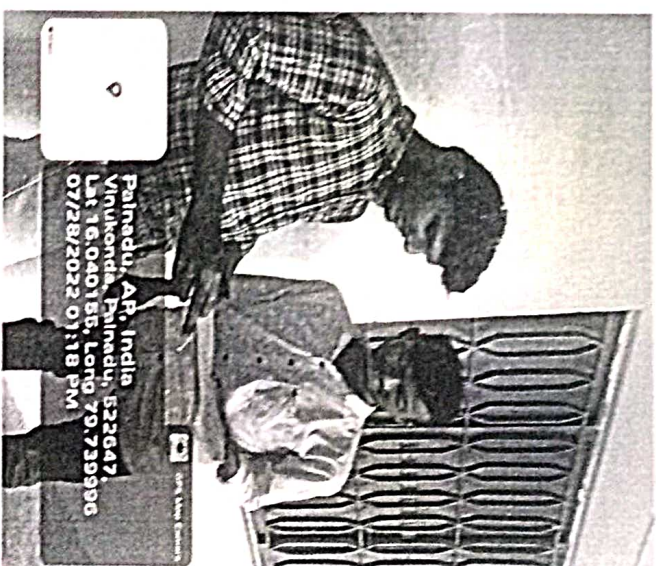
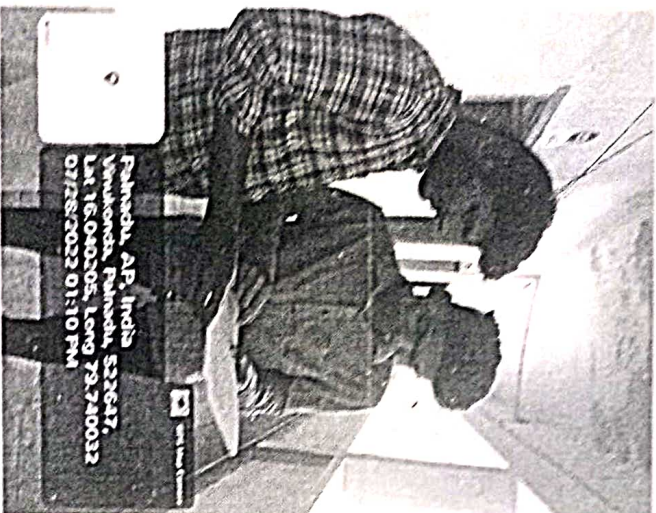


It is observed that around 30% of respondents are satisfied with the use of digital wallets. 70% percent of the respondents are not satisfied with the use of digital wallets. The reasons are found to be technical glitches, concern about security and possibility of theft.

Survey Photos



11-07-2023



QUESTIONNAIRE

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:

Locality: Vinukonda

Door No: 31-007

Name of the Mentor: Swarna Latha

Name of the student: S. Surendra

Programme: C S P

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: _____)
- ☐ 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 Aadhar 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?
- ☒ Others
- ☐ Google pay
- ☐ Phone pc
- ☐ Amazon pay
- ☐ What asp pay
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

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Locality: Vinukonda

Door No: 31-021

Name of the Mentor: Swarna Latha
Name of the student: Ramech
Programme: C.S.P

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- ☐ Female
- ☐ Others

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- ☐ 18-30
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- ☐ 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