

Department of Commerce

CERTIFICATE

Banking service and habits in namazkunta,
vinukonda.

Community service project submitted to;

SGK GOVT DEGREE COLLEGE

Vinukonda.

By

Sk.Yasin basha

(y207099025)

Under the supervision of

Smt.N.VASANTHI

Lecturer in English



DEPARTMENT OF ENGLISH

Declaration

-
The project entitled 'BANKING SERVICE AND HABITS IN
NAMAZKUNTA' 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 ; *Namazkunta*

Date ;

SK.YASIN BASHA

SGK GOVERNMENT DEGREE COLLEGE,
VINUKONDA.

Certificate

**Certified that this project STUDY and analysis of
Community service project is the Bonafide work of
sk.yasin basha, Y207099025.**

Who carried out the project work under my
supervision.

Contents

- 1 ACKNOWLEDGEMENT
- 2 CERTIFICATE
- 3 INSURANCE
- 4 HISTORY
- 5 CHARACTERISTICS OF INSURANCE
- 6 IMPORTANCE OF INSURANCE
- 7 PRINCIPLES OF INSURANCE
- 8 SOCIAL EFFECTS OF INSURANCE
- 9 INSURANCE vs ASSURANCE
- 10 METHODS OF INSURANCE
- 11 METHODS OF INSURANCE
- 12 SOME INSURANCE COMPANIES ARE
- 13 CONCLUSION

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.

Sk.yasin basha

CONTENT OF TABLE

<u>NO</u>	<u>NAME OF THE CONTENT</u>	<u>PG.NO</u>
<u>1</u>	Introduction	<u>1</u>
<u>2</u>	<u>Review literature methodology</u>	<u>2</u>
<u>3</u>	<u>Profile of the villages</u>	<u>3-4</u>
<u>4</u>	<u>Data analysis</u>	<u>5-6</u>
<u>5</u>	<u>Summury and findings</u>	<u>17-18</u>
<u>6</u>	<u>Suggestions</u>	<u>19</u>
<u>7</u>	<u>refferences</u>	<u>20</u>

PROJECT
ON
BANKING SERVICES AND HABITS

Community service project



Title of project

About me

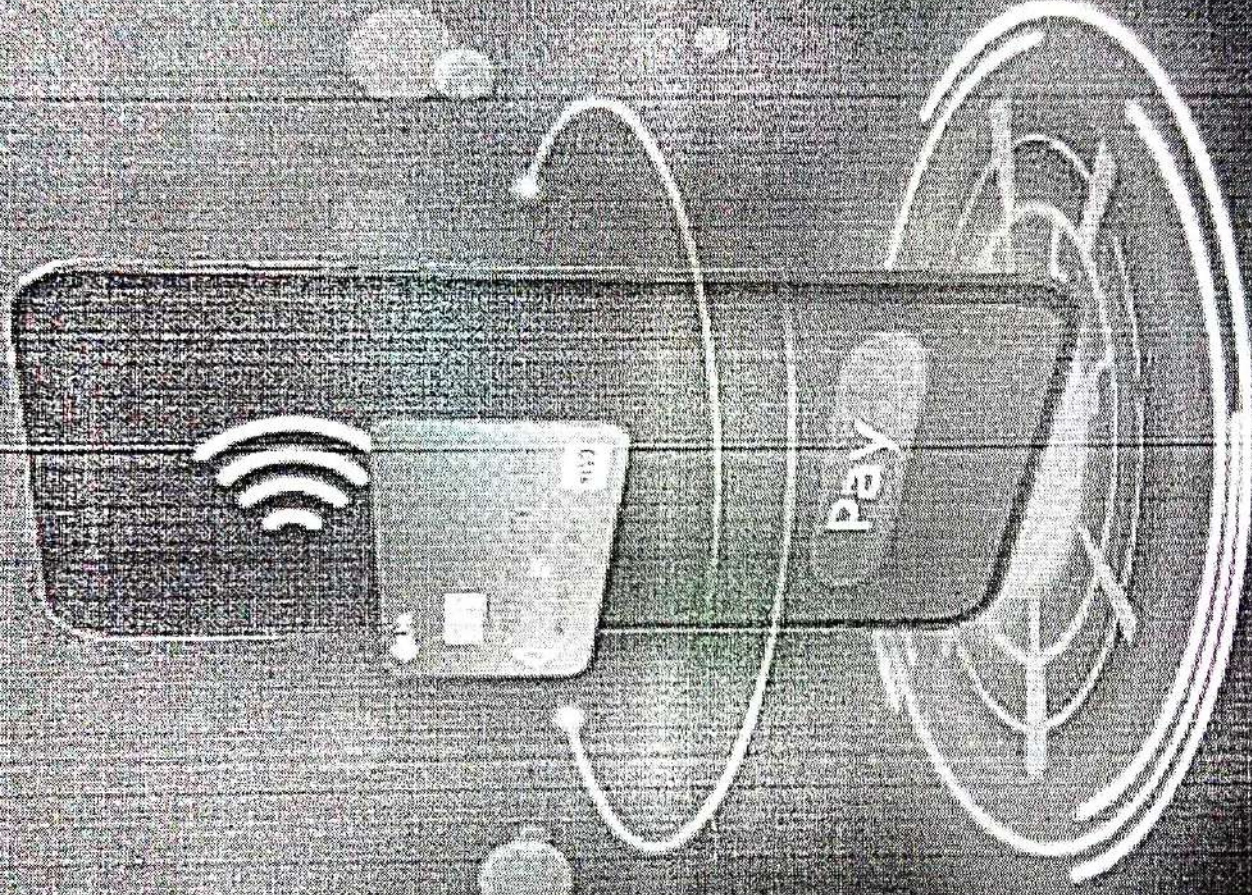
Hi everyone | my self sk. Yasin Basha
from 2nd B.com { ca } SGK.govt. degree
college , vinukonda .

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.

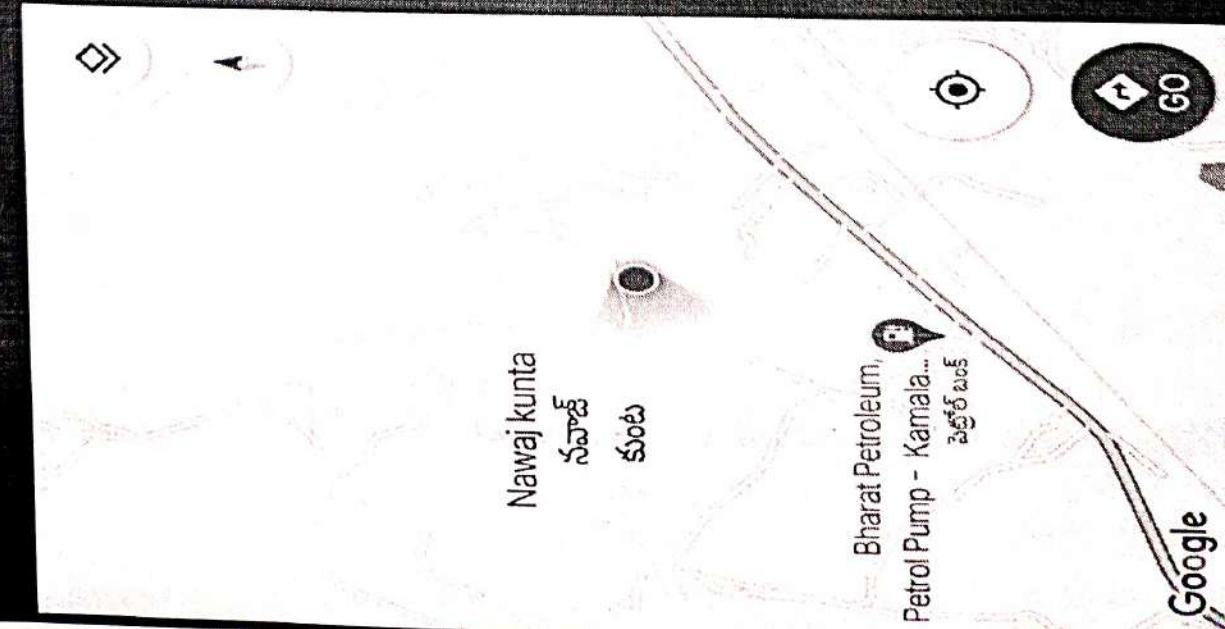
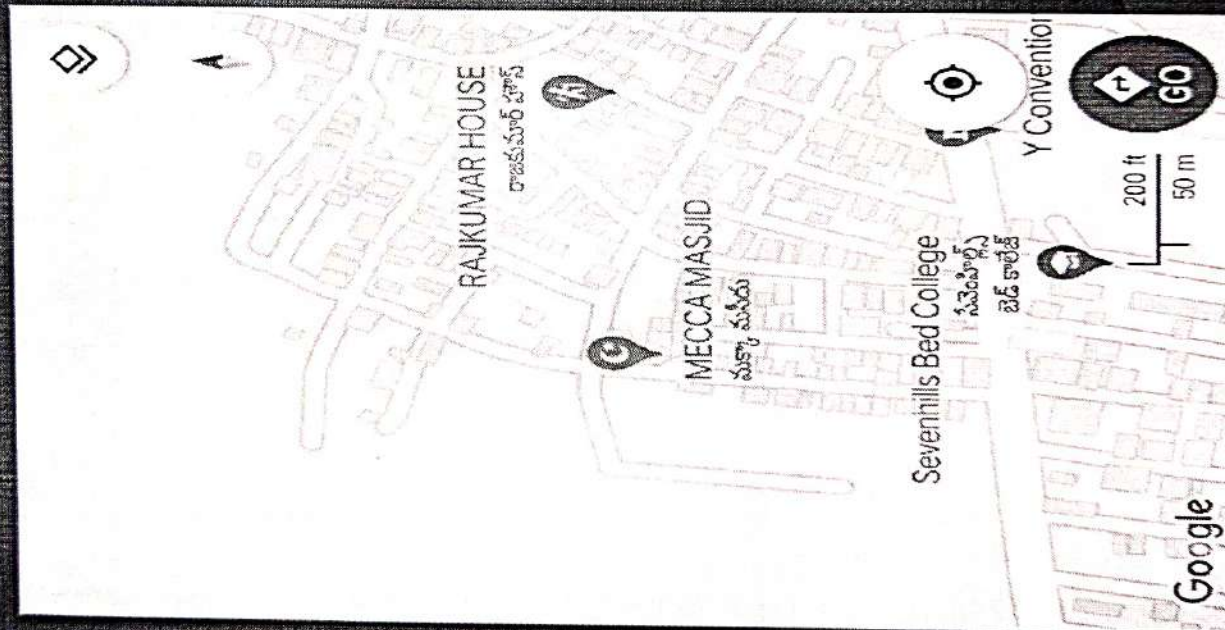
Aim:

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 Katheru (latitude: 17.044404 and longitude: 81.783391), East Godavari District, Andhra Pradesh

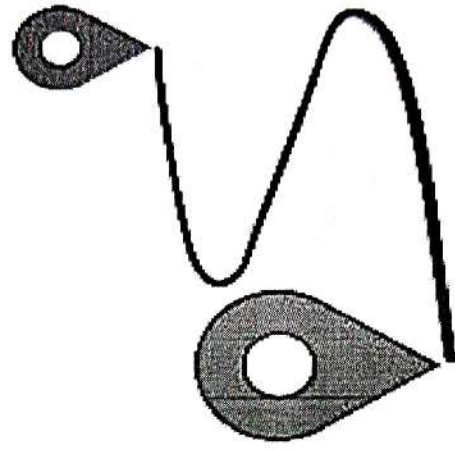
- Through a structured questionnaire the responses of 171 individuals were recorded



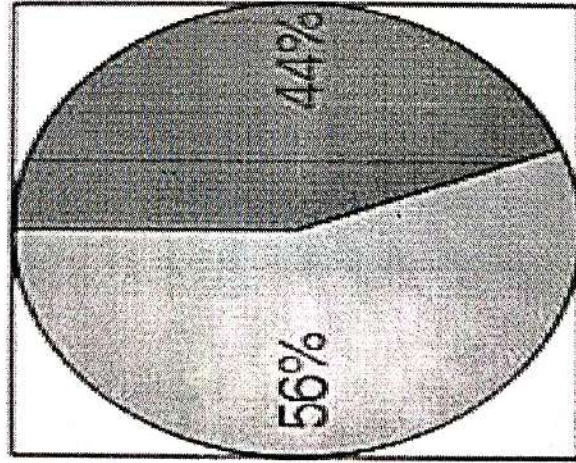
Locations



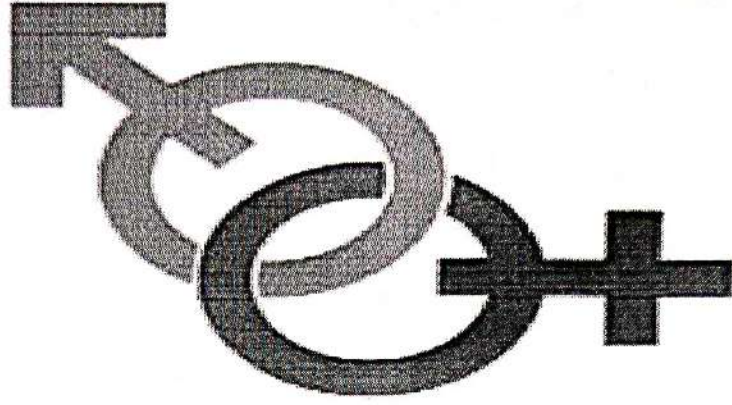
Classification of Respondents based on location



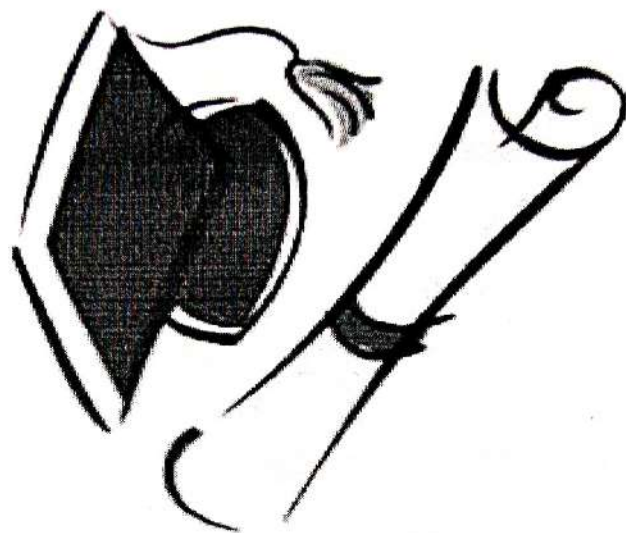
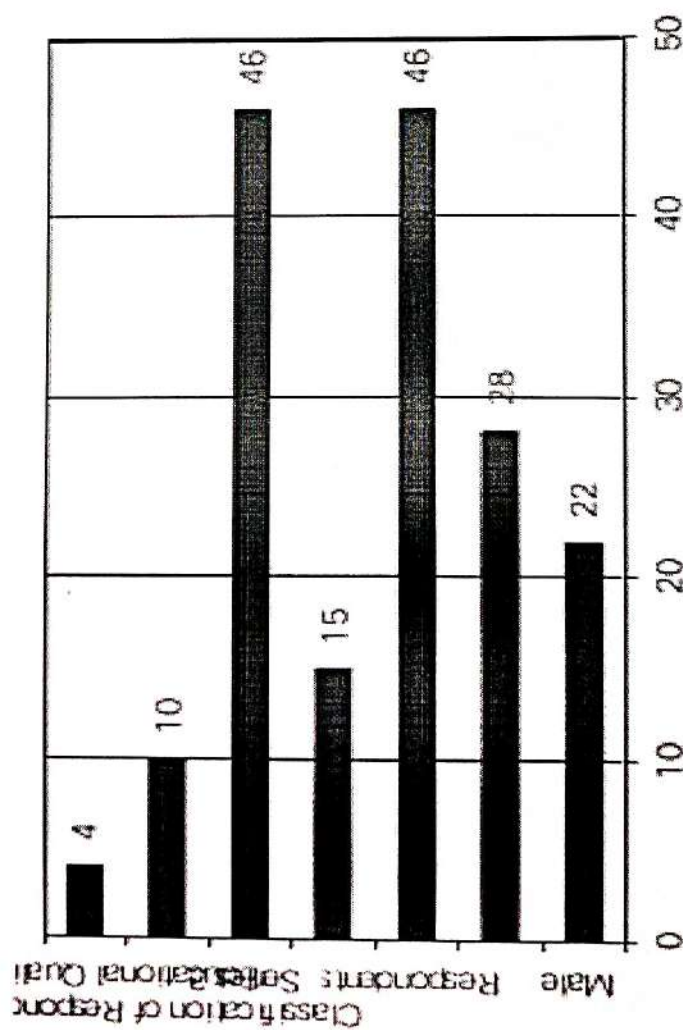
Classification of Respondents based on gender



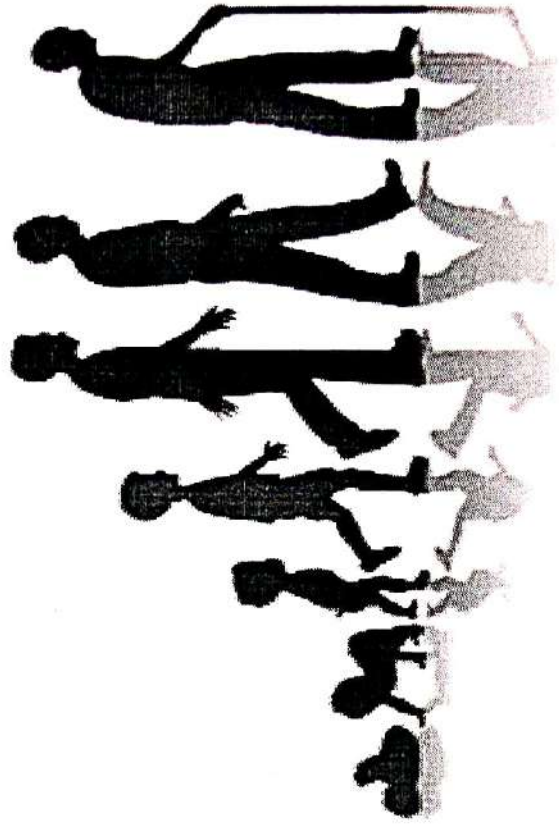
■ Male
□ Female

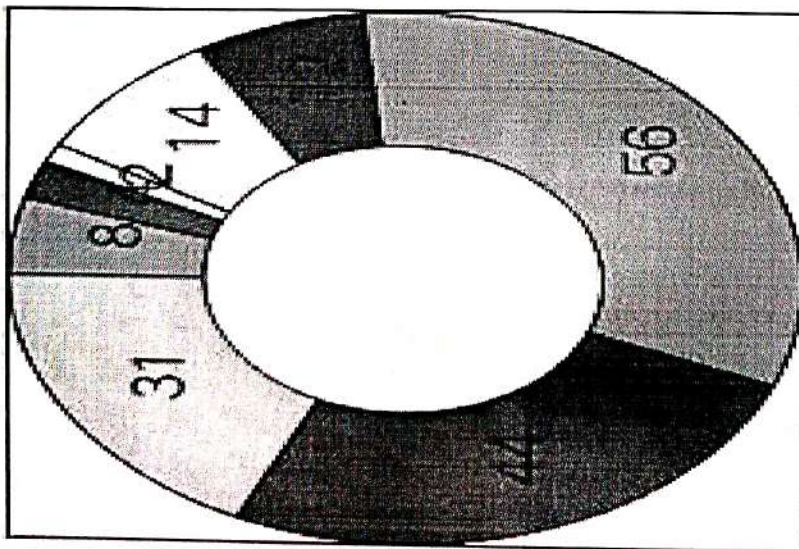


Classification of Respondents based on Educational Qualification,



Classification of Respondents based on age





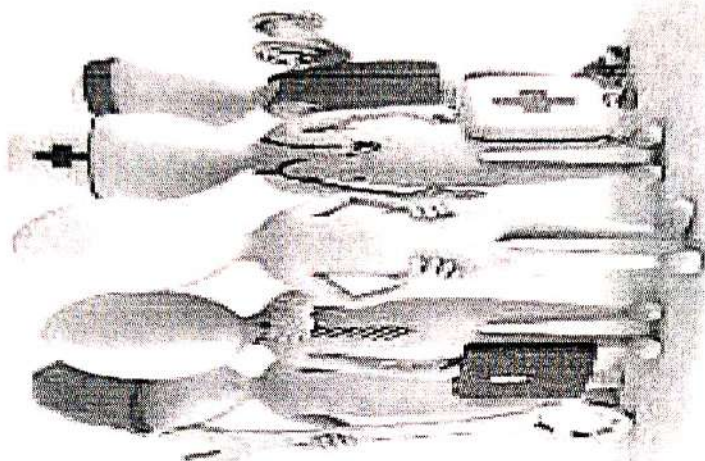
Male

Respondents

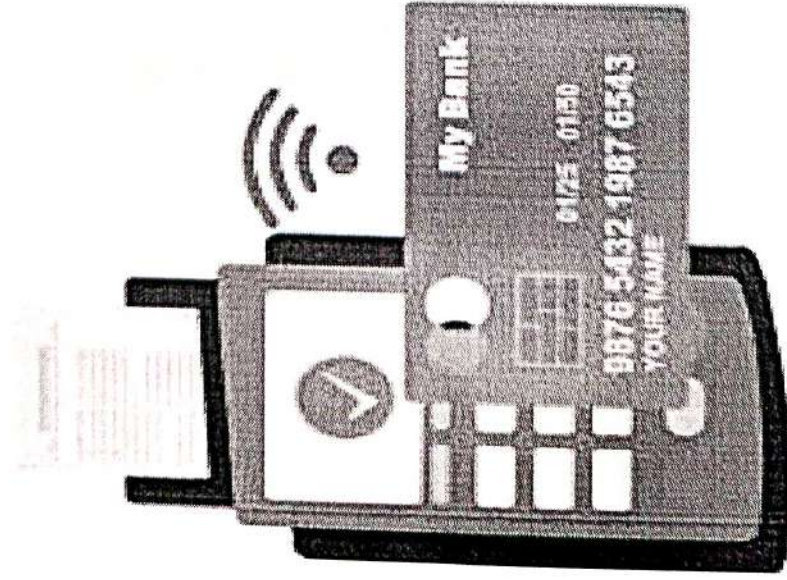
To resize chart data range, drag lower right corner of range.

Series 2

Female

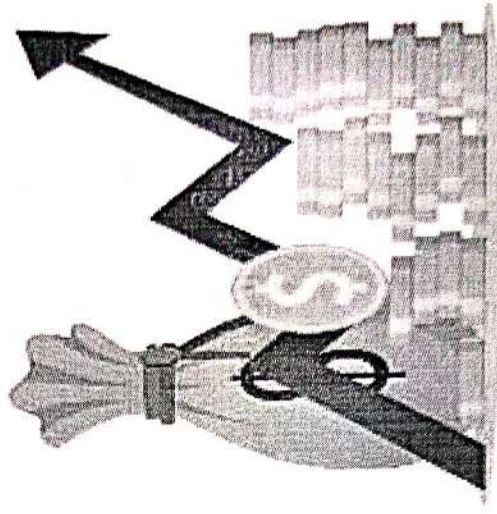
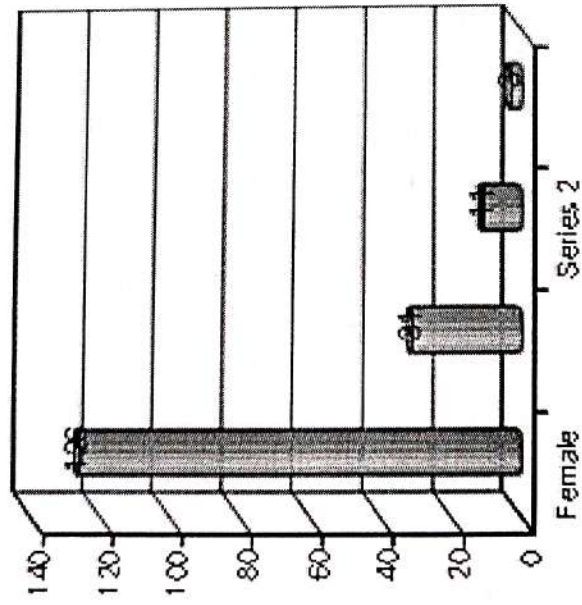


• Awareness on digital payment products

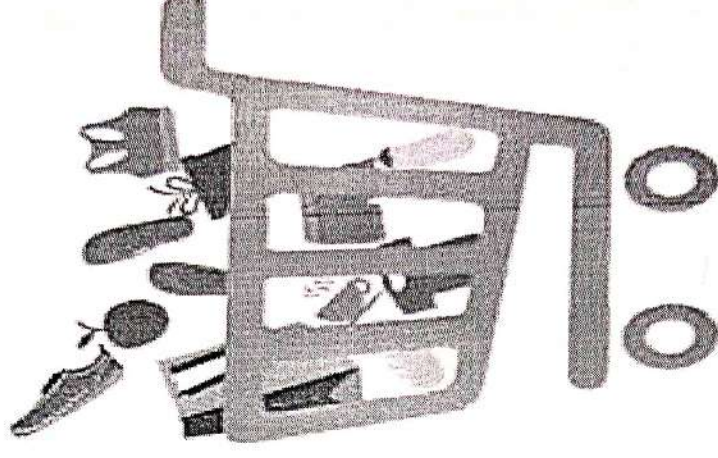


From above Data all the respondents are aware of Debit cards and credit cards. Most of the respondents are not aware of other Digital payment products.

Classification of Respondents Based on Income

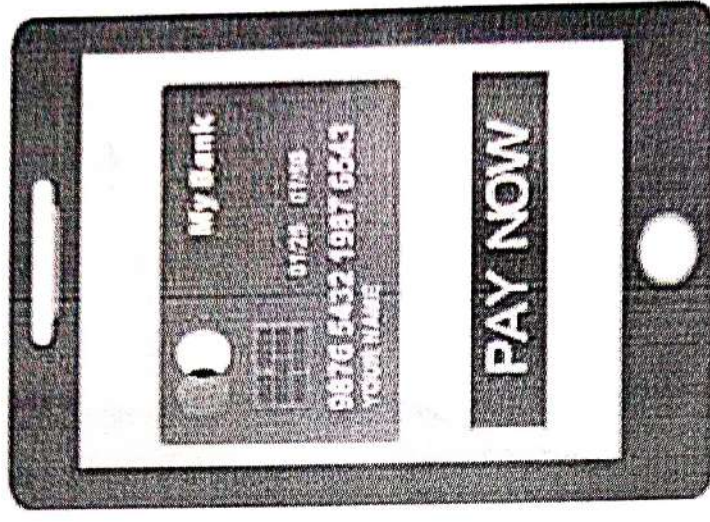
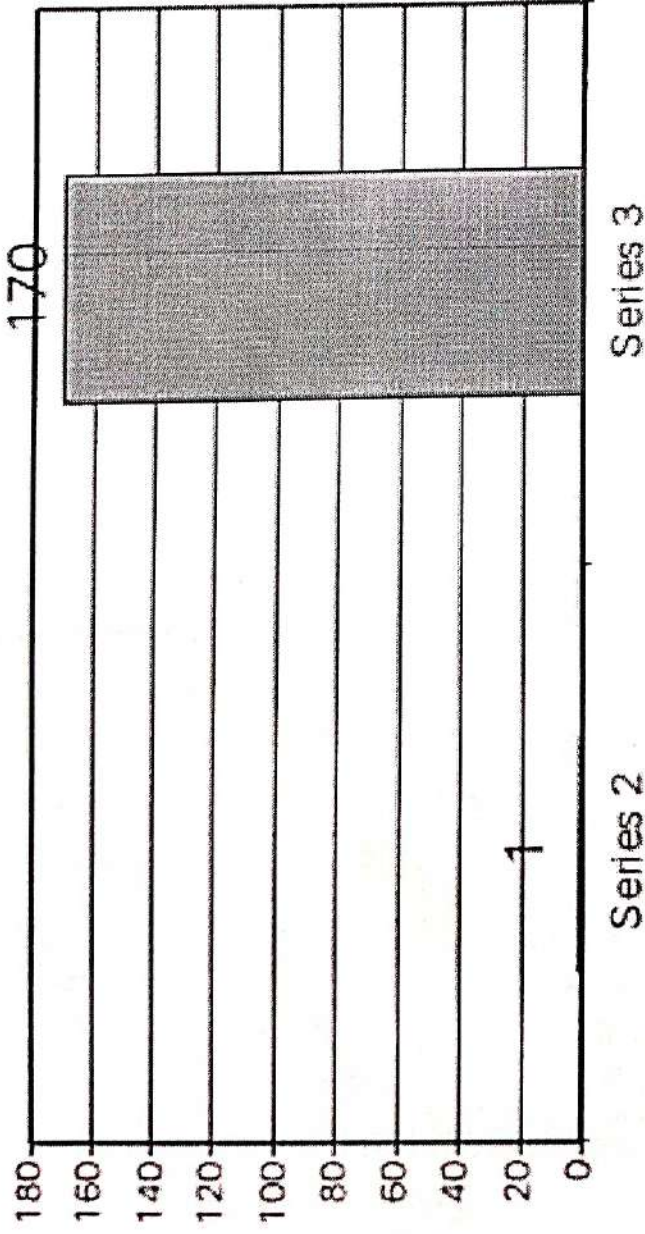


Preferences regarding use of digital wallets for purchase.



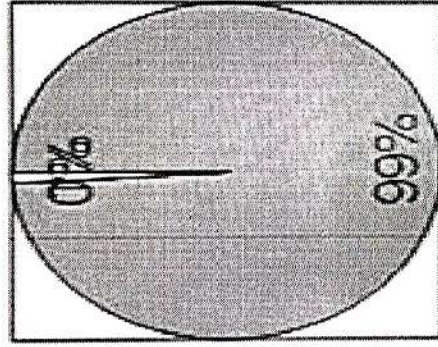
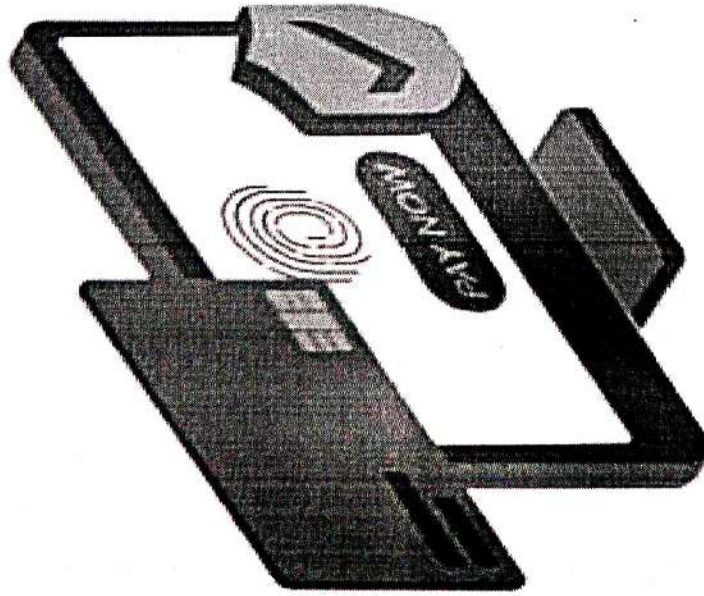
From the above Data, Most of the people are not using digital payment products for purchasing. The people who are using digital payment products are using mostly for sending money, bill payments and groceries.

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.

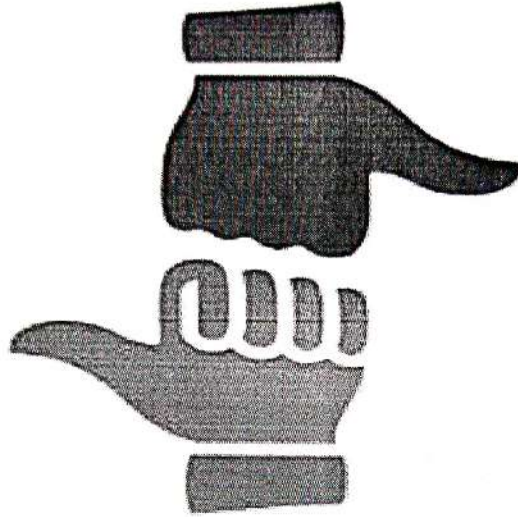
Analysis on no. of people change PIN for debit/credit/Mobile banking



☒ 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



Nawaj kur

Guntur, Andhra Pradesh, India
2PVF+J8J, Guntur, Andhra Pradesh 522647,

India

Lat 16.043118°

Long 79.722232°

05/06/22 08:04 AM



Google



Nawaj kur

Thimmayapalem, Andhra Pradesh, India
Thimmayapalem - Vinukonda Rd,

Thimmayapalem, Andhra Pradesh 522647, India

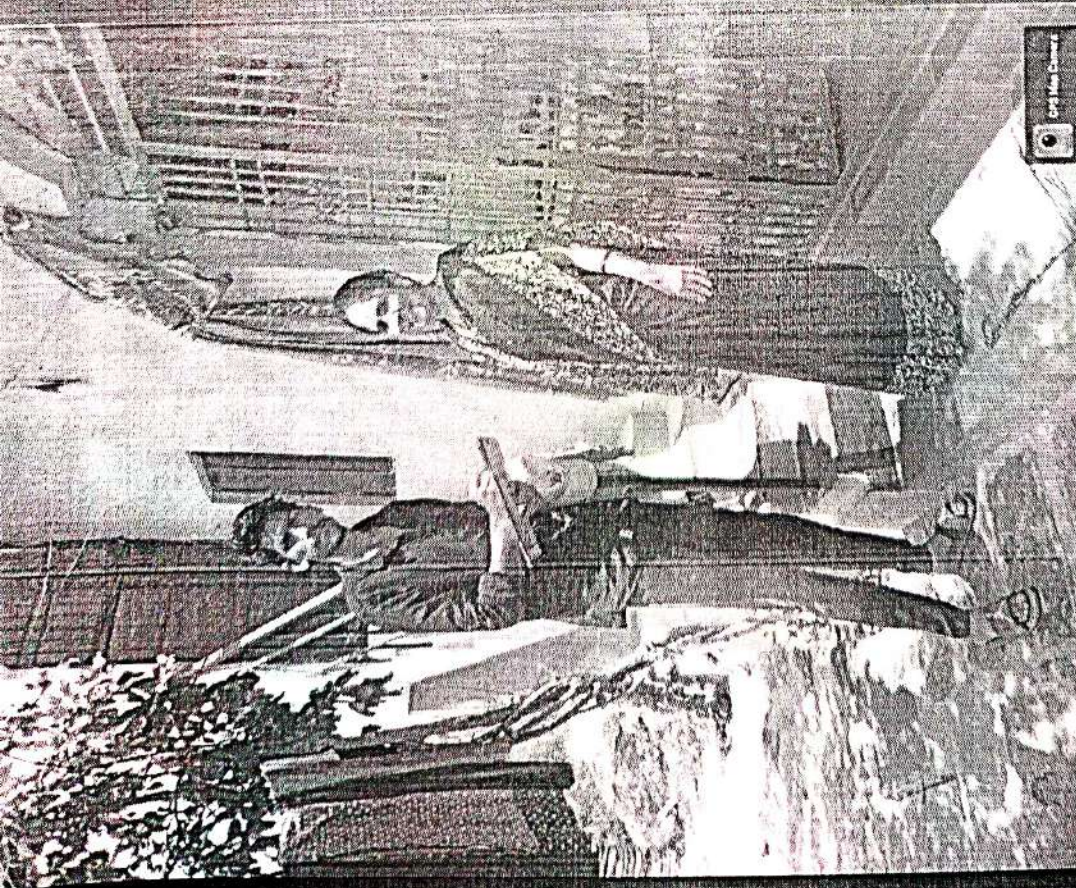
Lat 16.042586°

Long 79.721879°

02/06/22 07:48 AM



Google



Thimmayapalem, Andhra Pradesh, India

Thimmayapalem - Vinukonda Rd,

Thimmayapalem, Andhra Pradesh 522647, India

Lat 16.041473°

Long 79.724739°

01/06/22 11:14 AM



Google



Guntur, Andhra Pradesh, India

2PVF+J8J, Guntur, Andhra Pradesh 522647,

India

Lat 16.043128°

Long 79.722204°

05/06/22 08:06 AM

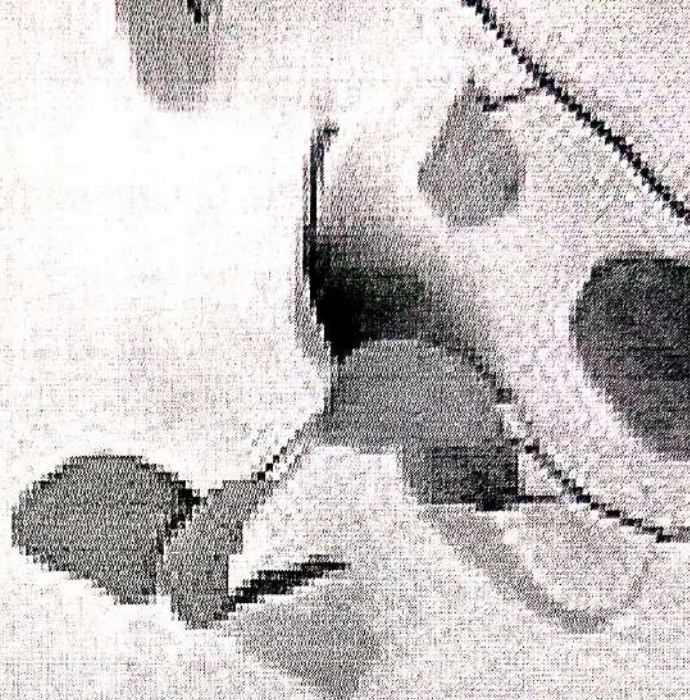


Google

conclusion

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

THE GOOD THINK



Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

1	Name of the Student	Sr. Yashu Basha	
2	Regd. No. of the Student	Y207099025	
3	Year	2022-23	
4	Program studying (BA/B.Com/B.Sc etc.,)	B.com (CA)	
5	Program Combination	Computers	
6	Name of the Mentor	N. Vasanthi	
7	Name of the CSP	Banking services and habits	
8	Place of CSP execution	Narazalanka	
S.No	Date	Work done	No.of hours spent
1.	07/06/2022	5	1:30hrs
2.	08/06/2022	6	1:00hrs

Commissionerate of Collegiate Education , Government of Andhra Pradesh

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

1	Name of the Student	Sk. Yasir Basha	
2	Regd. No. of the Student	Y207009028	
3	Year	2022-23	
4	Program studying (BA/B.Com/B.Sc etc.,)	B.com	
5	Program Combination	Computers	
6	Name of the Mentor	N. Vasanthi	
7	Name of the CSP	Banking services and habits	
8	Place of CSP execution	Narayanpetta	
S.No	Date	Work done	No.of hours spent
1	11/06/22	7	1:00h-1
2	13/06/22	9	1:00h-1

Survey Questionnaire

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

Project execution area: Vinukonda Rural

Name of the Respondent: Sri Krishna BashaLocality: M. G. M. TempleDoor No: 11-335/2Name of the Mentor: N. V. SankarName of the student: Sri Krishna BashaProgramme: Bank services

and habits in Vinukonda

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: BOI)
☐ 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

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?

Tina management

Survey Questionnaire

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

Project execution area: Vinukonda Rural

Name of the Respondent: K. Reshma

Locality: Namazilenta

Door No: 3-11/2

Name of the Mentor: N. Vasanthi

Name of the student: Sk. Yasir Basha

Programme: Bank Services

And habits in
Namazilenta

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

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- ☒ Yes (Specify Bank Name: Canara)
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- ☒ Below 2 Lakhs
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- ☐ 5L - 10L
- ☐ Above 10L

3. Occupation of Respondent?

- ☐ Employee
- ☐ Self employed
- ☐ Business
- ☒ Others

1. Gender of Respondent?

- ☐ Male
- ☒ Female
- ☐ Others

2. Age of Respondent?

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

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

- ☒ Yes
- ☐ No

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- ☐ No

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

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- ☐ Very good
- ☒ Good
- ☐ Average
- ☐ Poor

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

Functionality

Survey Questionnaire

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

Project execution area: Vinukonda Rural

Name of the Respondent: Y. PadmaLocality: NamazalwataDoor No: 21/3Name of the Mentor: N. VenkateshName of the student: St. Yesu ReddyProgramme: Bank and services habits in Namazalwata

1. Gender of Respondent?

- ☐ Male
☒ Female
☐ Others

2. Age of Respondent?

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

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☒ Self employed
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Name of the student: St. Yesu ReddyProgramme: Bank and services habits in Namazalwata

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

Friendly atmosphere