

**SGK GOVERNMENT DEGREE COLLEGE,  
VINUKONDA, PALNADU DISTRICT.**

**COMMUNITY SERVICE PROJECT REPORT**  
**"A STUDY ON AWARENESS OF BANKING SERVICES  
AND HABITS IN RURAL POPULATION"**

**PROJECT REPORT**



**Submitted to**

**KASULA KOTESWARA RAO**  
**LECTURER IN COMMERCE**

**Submitted by**  
**TAIDALA GAYATHRI**  
**II B.com (Computer Applications)**


**DEPARTMENT OF COMMERCE**  
**SGK GOVERNMENT DEGREE COLLEGE, VINUKONDA**

## **DECLARATION**

I, TAIDALA GAYATHRI, hereby declare that the project work entitled "A STUDY ON AWARENESS OF BANKING SERVICES AND HABITS". is a record of independent and bona fide project work carried out by me under the supervision and guidance of KASULA KOTESWARA RAO Lecturer in Commerce, Department of Commerce,SGK GOVERNMENT DEGREE COLLEGE,VINUKONDA. The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: VINUKONDA

Date:

  
Taidala Gayathri  
Y207099026

# SGK GOVERNMENT DEGREE COLLEGE VINUKONDA



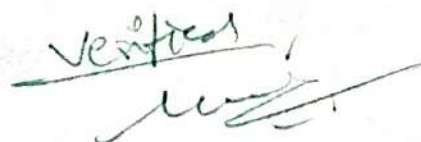
## DEPARTMENT OF COMMERCE

This is to certify that **Ms. Taidala Gayathri** of **II B.Com(CA)** with Reg.No.**Y207099026** have completed her community Service Porject titled "A Study on Awareness of Banking Services and Habits in Rural Population" carried out in partial Fulfilment of award of Bachelor of Commerce Degree by Acharya Nagarjuna University

  
Project Guide

Head of the Department

Principal

  
Verified

## Introduction:-

About village:- My Self Gayathri

I did survey in my village. my village name is pichikalapalem, savalyapuram mandal and palnadu (ot).

On my village 800 family are there. In all the religions we respects each other. In my village we have to worship God we have 80 many temples, churches are there. we have Govt school in front of my house.

On my village we have different different plants, flowers and trees are there. we have canal, water supplies through the fields. we have working fields. In my village 80 many people will do the farming in their own fields.

# Socio - Economic survey of the village / Habitation :-

1. Village - Pichikalapalem
2. Computer code / Pin code - 522649
3. Gram Panchayat - Pichikalapalem
4. Panchayat Samiti - Peddakancherla
5. District - Palnadu
6. Name of the Sarpanch :- T-Ramanarao  
Religion - Hindu  
Caste - OC  
Main occupation - Farmer

7. Religions	## #
Hindu	60%.
Christians	40%.



Caste	HH # Total	Pucca #	Katcha #	Mixed #	None #
Brahmin	10	5	-	5	-
Rajput	-	-	-	-	-
Jat	-	-	-	-	-
Gujar	-	-	-	-	-
Yadav	470	430	10	30	-
Mahajan	-	-	-	-	-
Goldsmith	-	-	-	-	-
Carpenter	-	-	-	-	-
Barber	15	10	5	-	-
Weaver	5	5	-	-	-
S.C.	400	150	150	50	50
S.T.	-	-	-	-	-

## Problems identified and Analyses of the Problems:-

In my village I found Problems are

1. Electricity
2. Transport facility
3. Roads
4. canals / ~~Sewage~~ waste water  
will not go in the canals /  
septic tank
5. municipality is not works properly.

Electricity :- Electricity is the biggest Problem in my village. The power will go means it will not come early it will after 2 hours / 3 hours. Now a days we are facing this problem heavily.

Transport facility :- Transport facility is not there in my village. Vehicles are not coming properly. In that way we don't have Bus facility in my village.

Roads:- In my village we don't have correct road. That is very danger to go through that road.

On the road when we are going to city we are facing more problems while going the road. Now govt is working known On the village my Panchayat sacetries will take that awareness to the govt It is not taking any facility simply coming & going that cost.

Canals:- On my village infront of the house we can see the canals - on the canal water will not flow it will stay there. On the canals bad smell will come while eating time.

On that time we are facing the situations / we are facing the problems everybody are facing not my ealony whole village is -facing the same problem.



# Banking services and habits in vinukonda

rural, project execution area :- vinukonda Rural

Name of the village :- Pichikalapalem

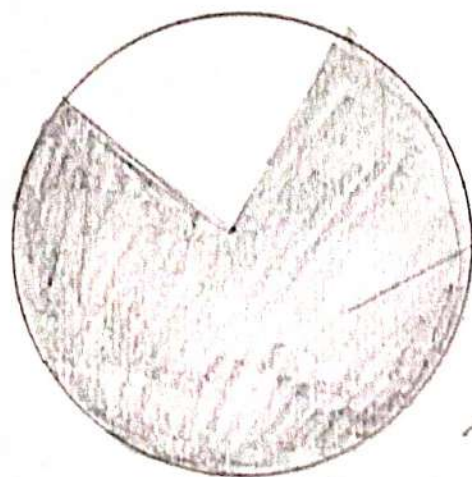
Name of the student :- Taidala Gayathri

Name of the mentor :- Jagadeesh sir,  
Koteswarao sir.

1. Gender of respondent -

- male :- On my village 75% men

About this project their response is  
Good. About the Banking & Banking rules,  
Internet Banking they each other.

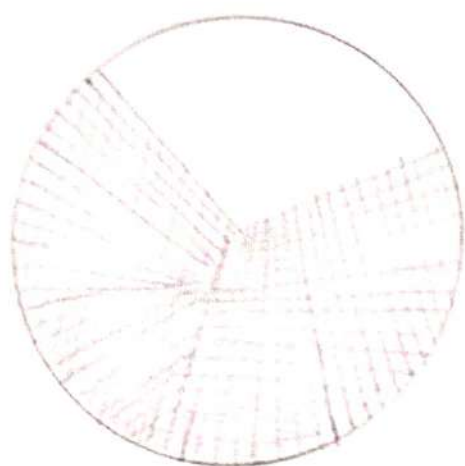



male/  
students, farmers,  
old people, small  
children

75%

- Female:- In my village female / women will come go near the bank so many people they don't know about the Internet banking.

They have only a/c book. They don't know how to operate ATM, Debit card, ...etc.



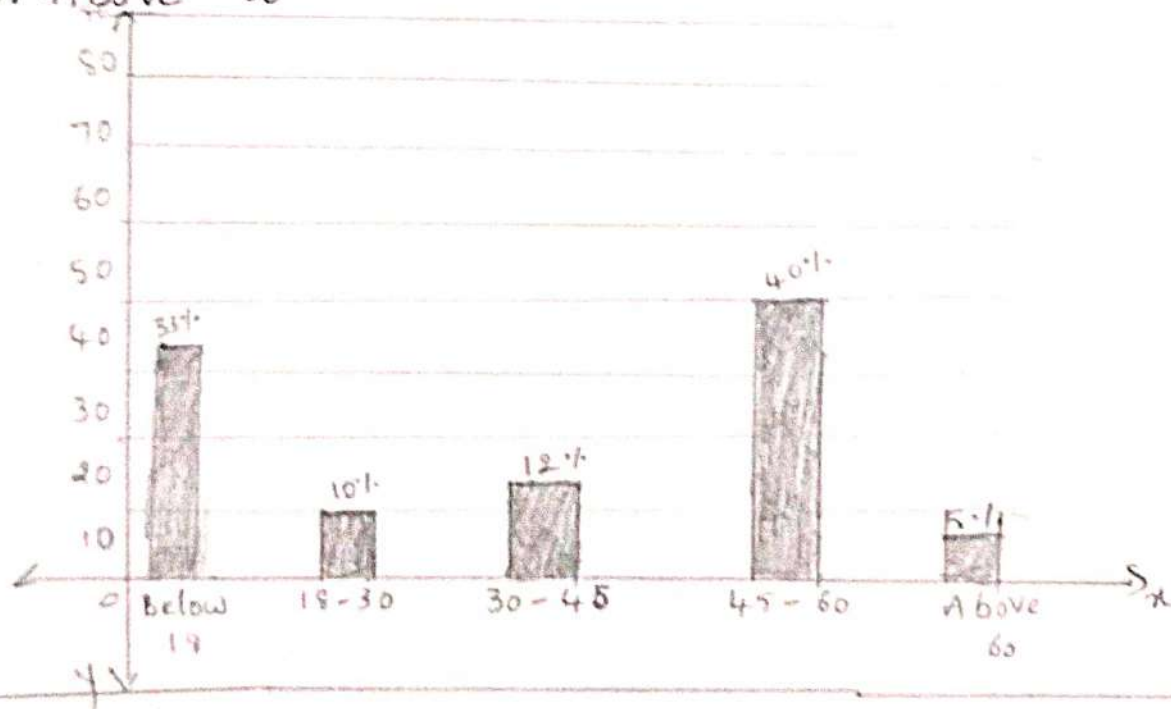
 - female response 67%

67%

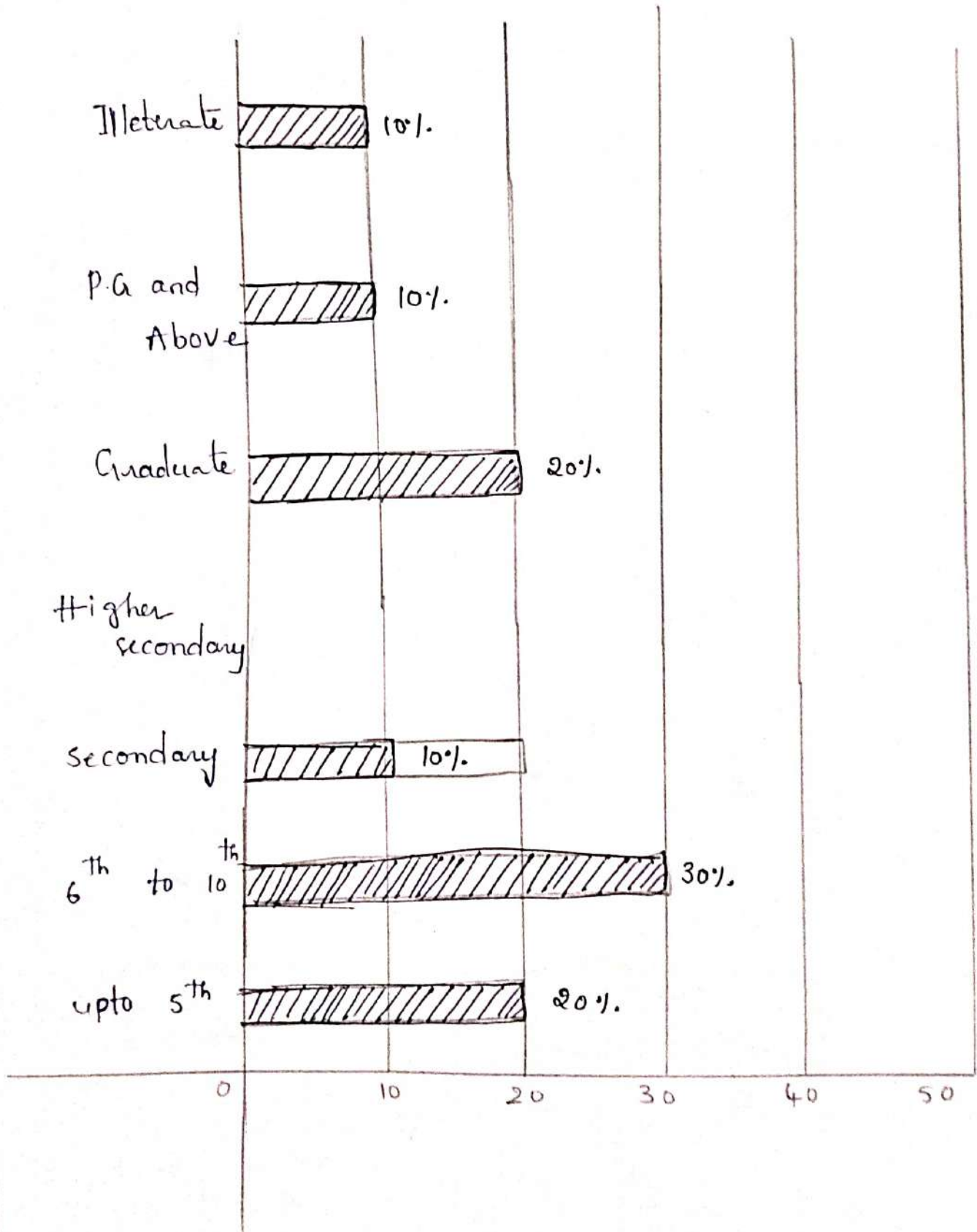
## 2. Age of Respondent :-

1. Below 18      2. 18 - 30      3. 30 - 45      4. 45 - 60

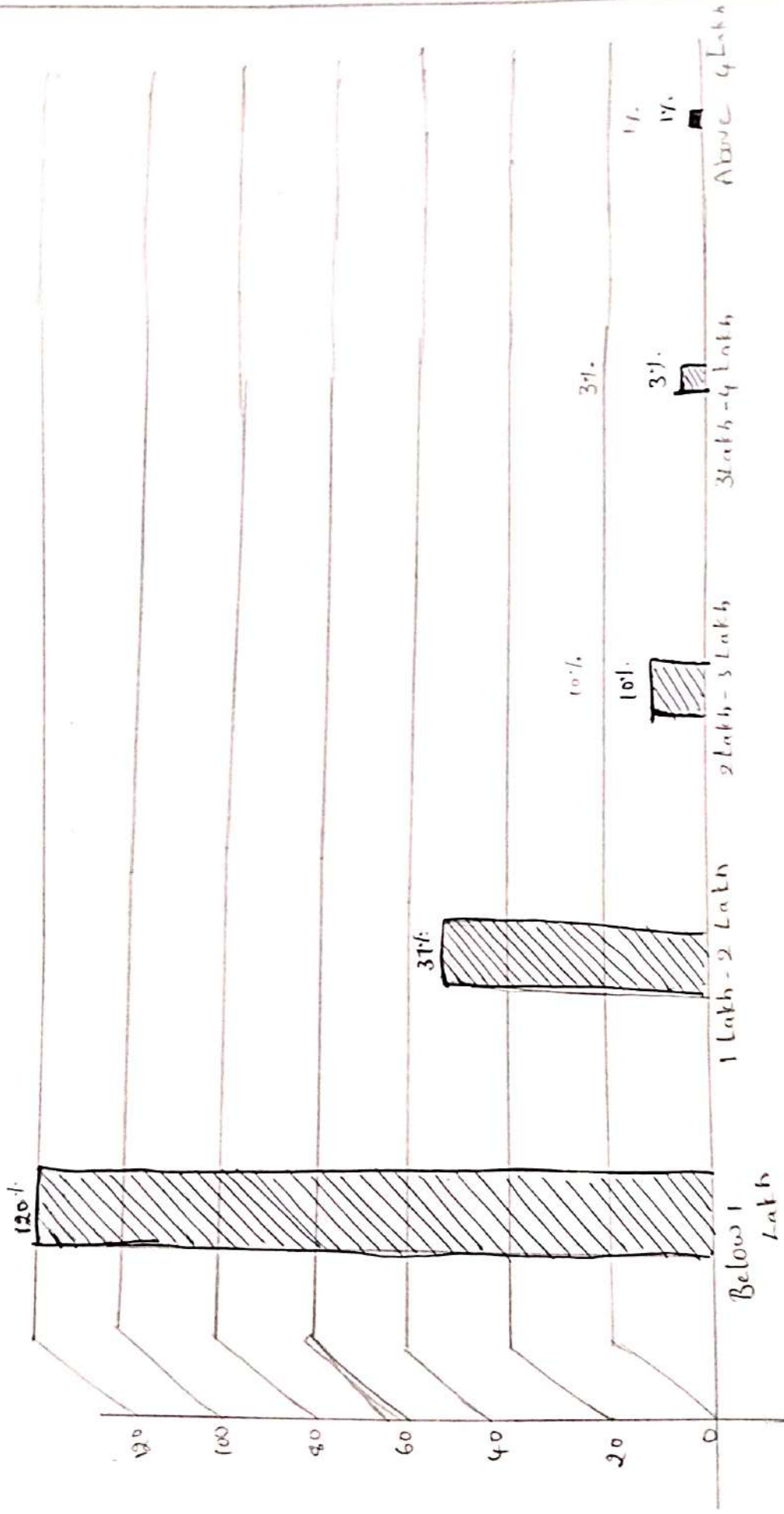
5. Above 60



# Classification of Respondents based on Educational Qualifications.



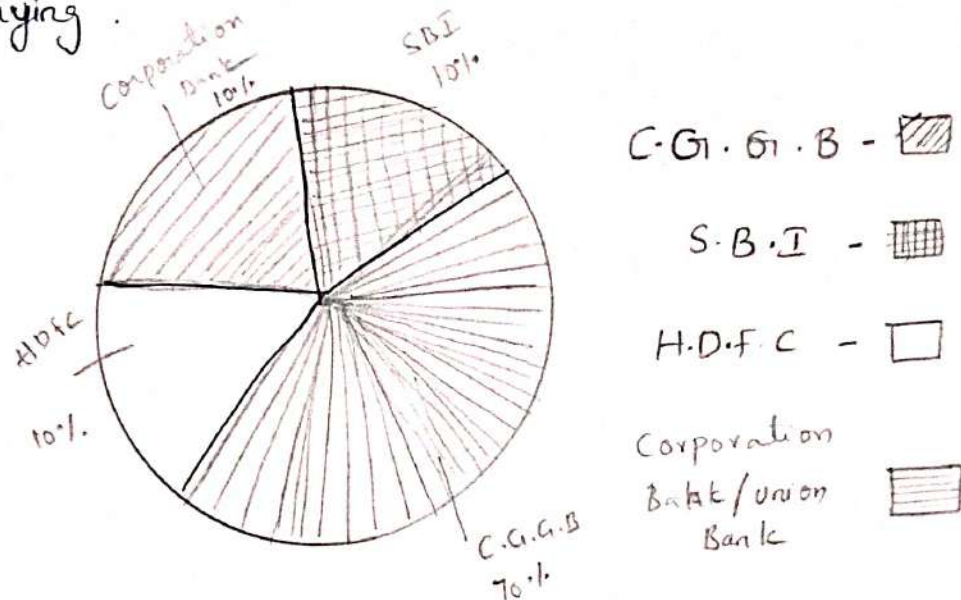
# classification of Respondents Based on income .



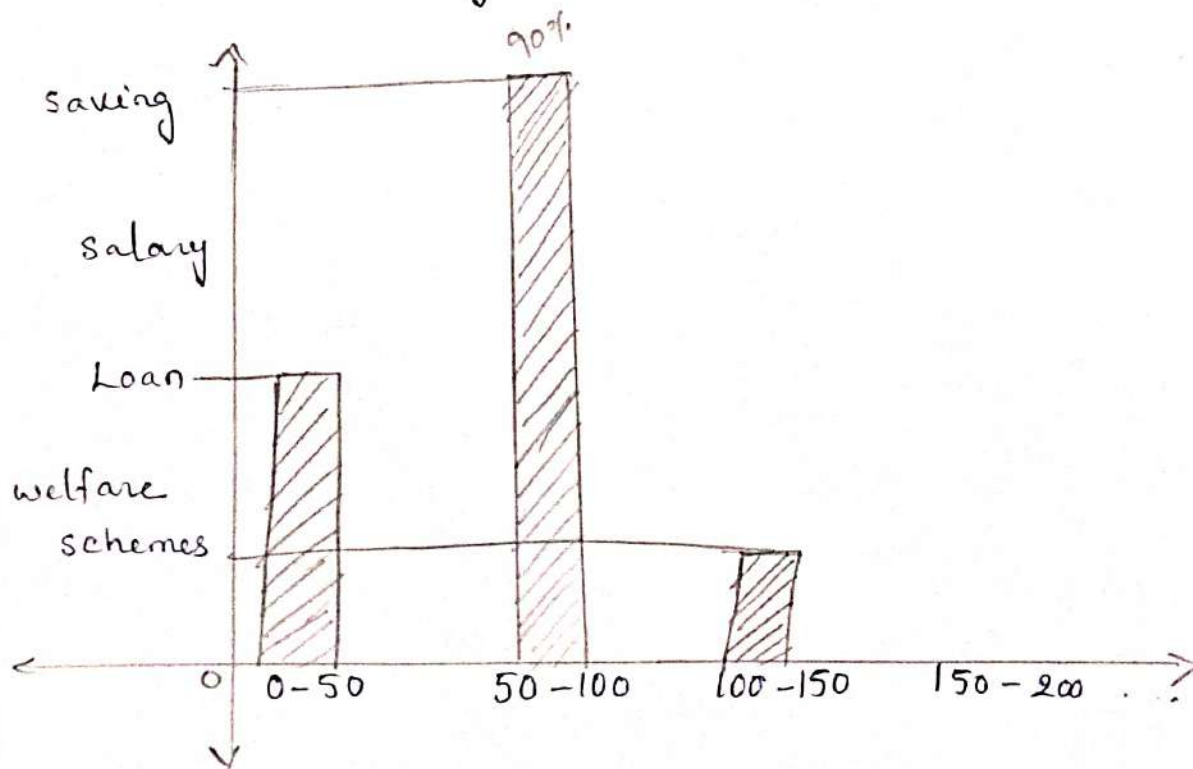


## Bank account:-

In my village many people are using C.G.I.B. It is very helpful. They are saying.

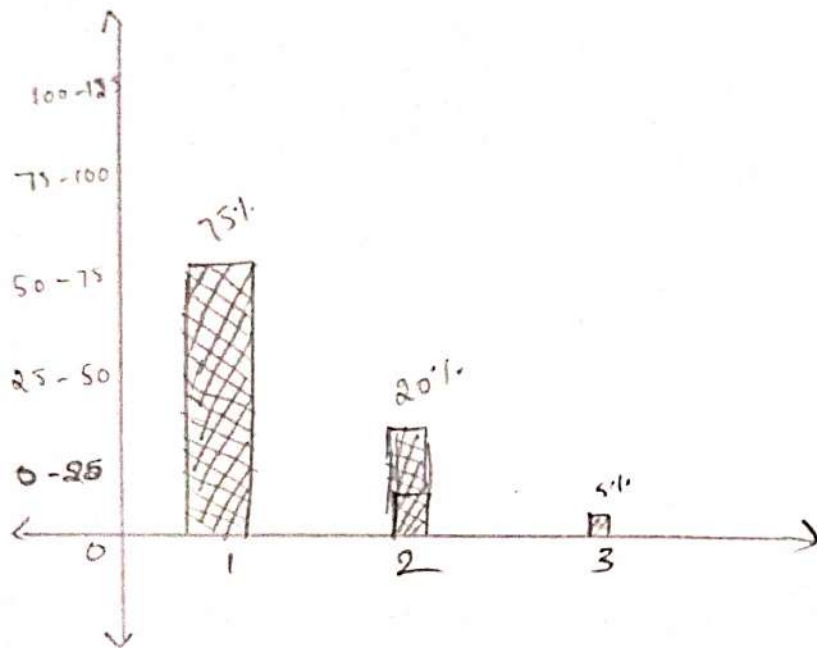


Which Purpose you have opened Bank account



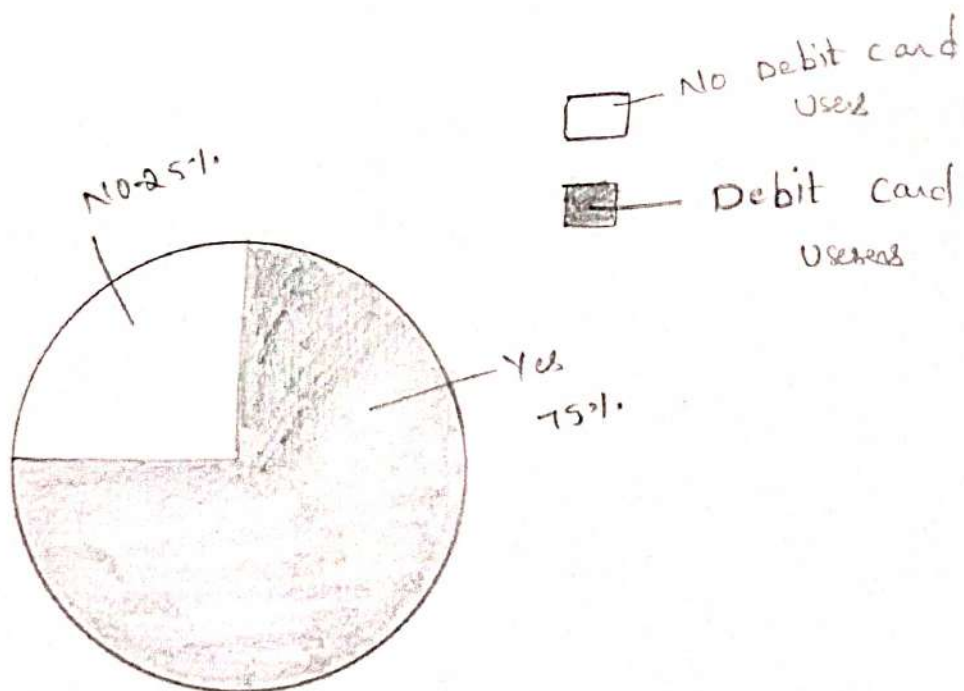
## Type of Bank account?

1. saving
2. current
3. fixed



## Do you have a Debit card?

1. Yes
2. No



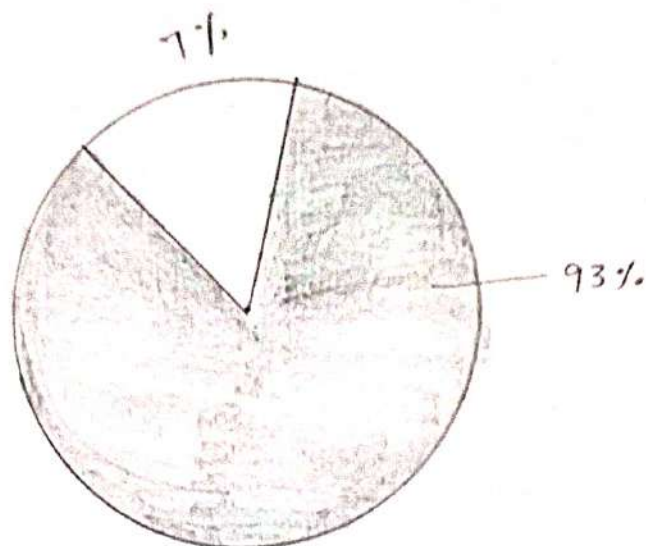
You have linked your aadhaar with your Bank account?

1. Yes

2. No

Yes — ☒

No — ☐



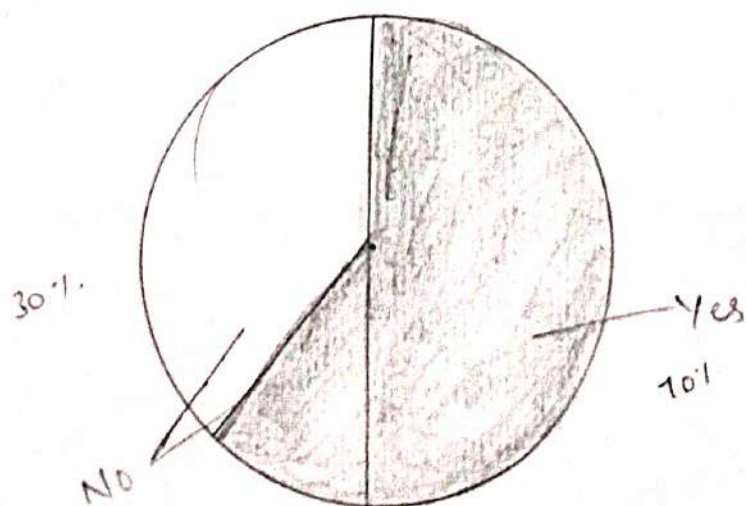
Do you have awareness about ATM operations?

1. Yes

2. No

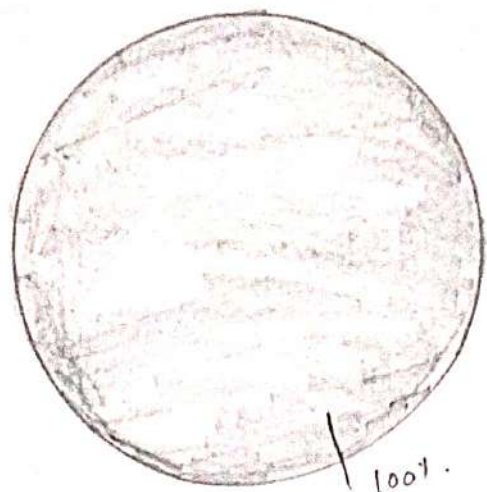
Yes — ☒

No — ☐



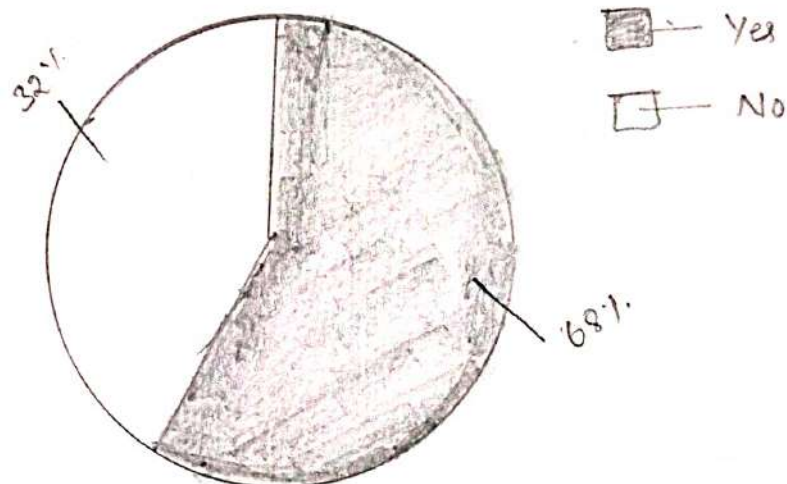
Do You have Cheque Book facility in your Bank ?

1. Yes
2. No



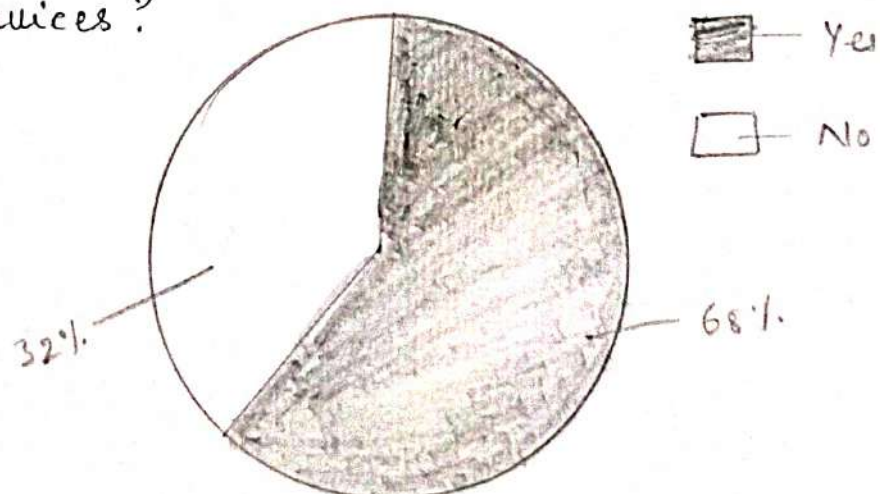
Do You have use Digital Transaction for your A/c?

1. Yes
2. No



Do you trust the security of digital transaction services?

1. Yes
2. No





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: P. kumari

Locality: Pichikalapalem

Door No: 1-140/1

Name of the Mentor: K. Koteswarao Sir

Name of the student: T. Gayathri

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: C.C.B )
- ☐ 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?

They don't know about the bank cards  
how to use you need aware the people  
how to use the bank a/c... etc.

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: T. Nagayali

Locality: Pichikalapalem

Door No: 1-143

Name of the Mentor: K. Koteswarao sir

Name of the student: T. Gayathri

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
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- ☐ Business
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Excellent

Department of Commerce

SGK Government Degree College, Vinukonda, Palnadu Dist.

Survey Questionnaire

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Project execution area: Vinukonda Rural

Name of the Respondent: P. Suvatha

Locality: Pichikalapalem

Door No: 1 - 112

Name of the Mentor: K. Koteswarao Sir

Name of the student: T. Gayathri

Programme: C.S.P

1. Gender of Respondent?

- ☐ Male
- ☒ Female
- ☐ Others

2. Age of Respondent?

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