

SGK GOVT DEGREE COLLEGE



ABOUT ME



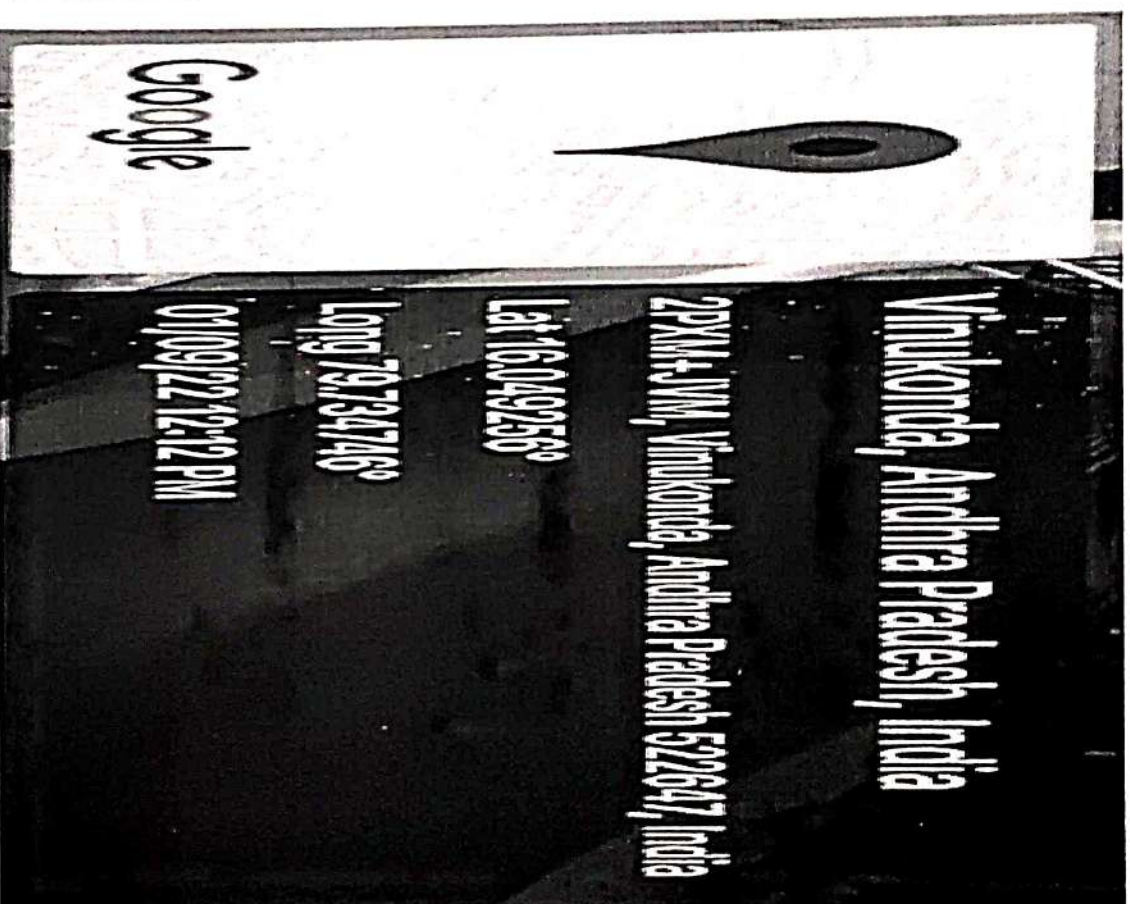
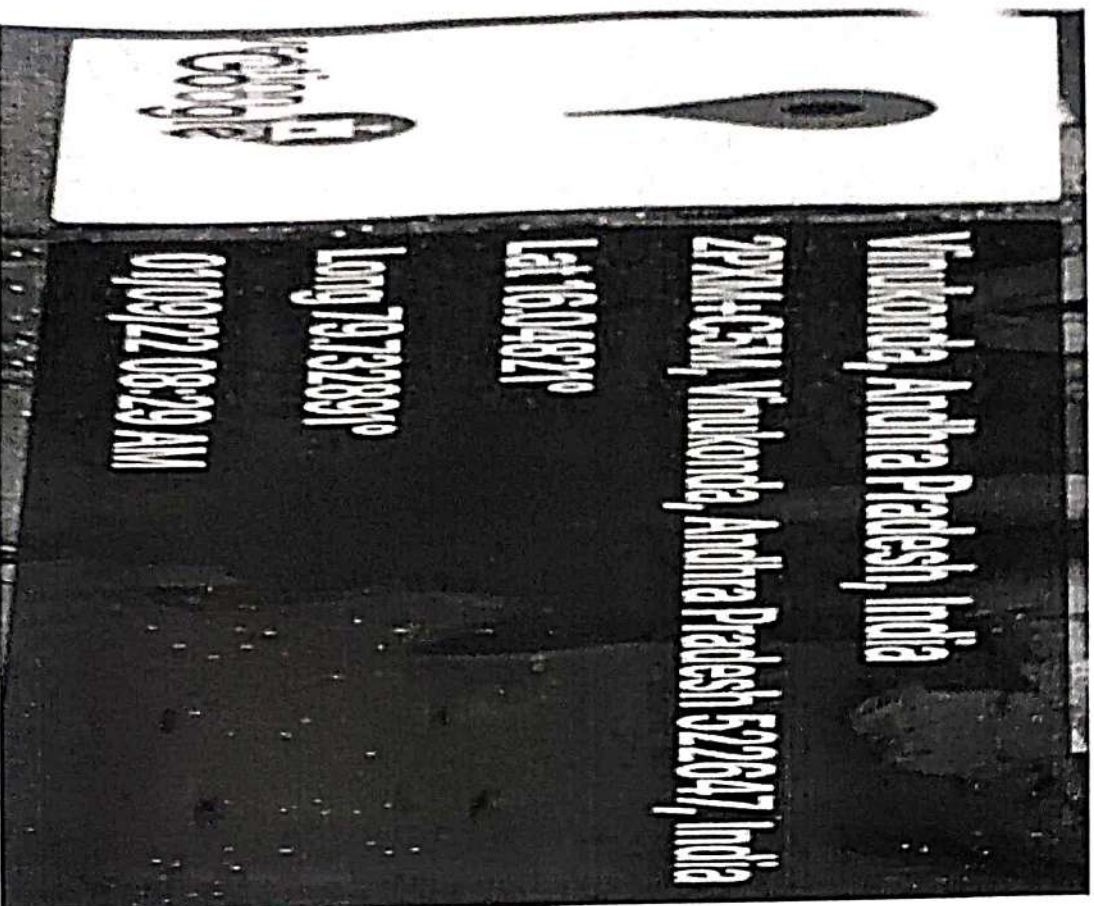
Hello everyone ! I am sk Babavali from 2nd B.com SGK. Govt degree college, Vinukonda Today I am here to present you my report on the survey I have conducted on the topic Banking services as a part of community service project which is conducted under the guidance of our mentor:-

Jagadesh sir, Lecture of commerce.

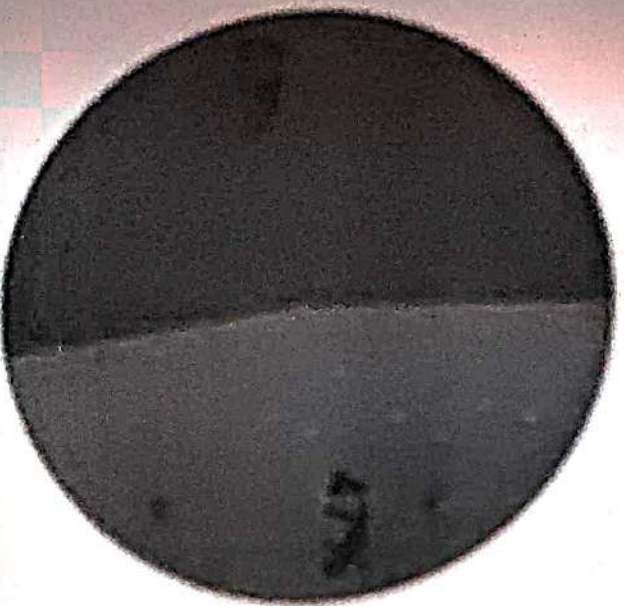
COMMERCIAL BANKS



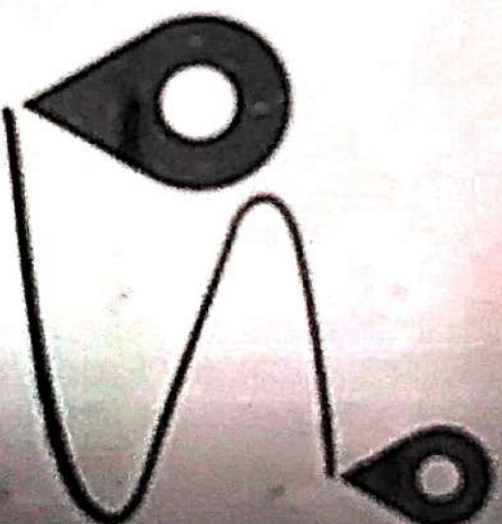
SURVEY LOCATIONS



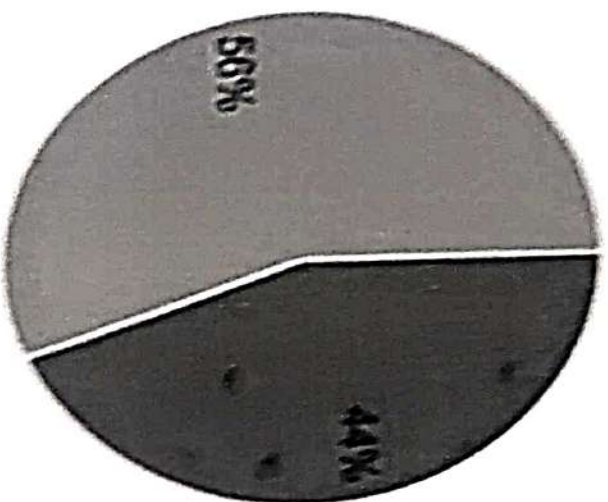
Classification Of Respondents Based On Location



■ Urban
■ Rural



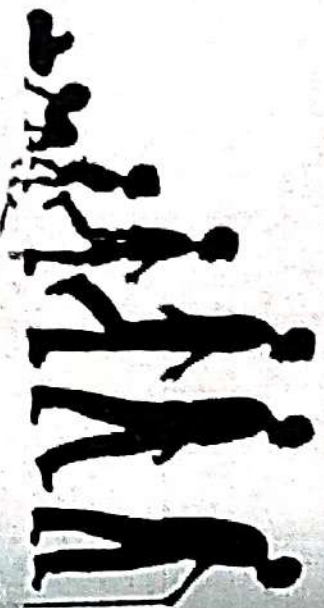
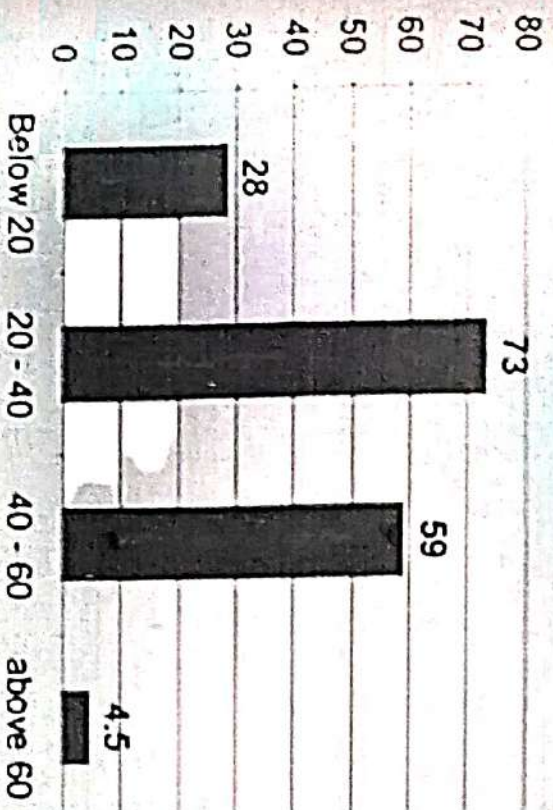
Classification of respondents based on gender



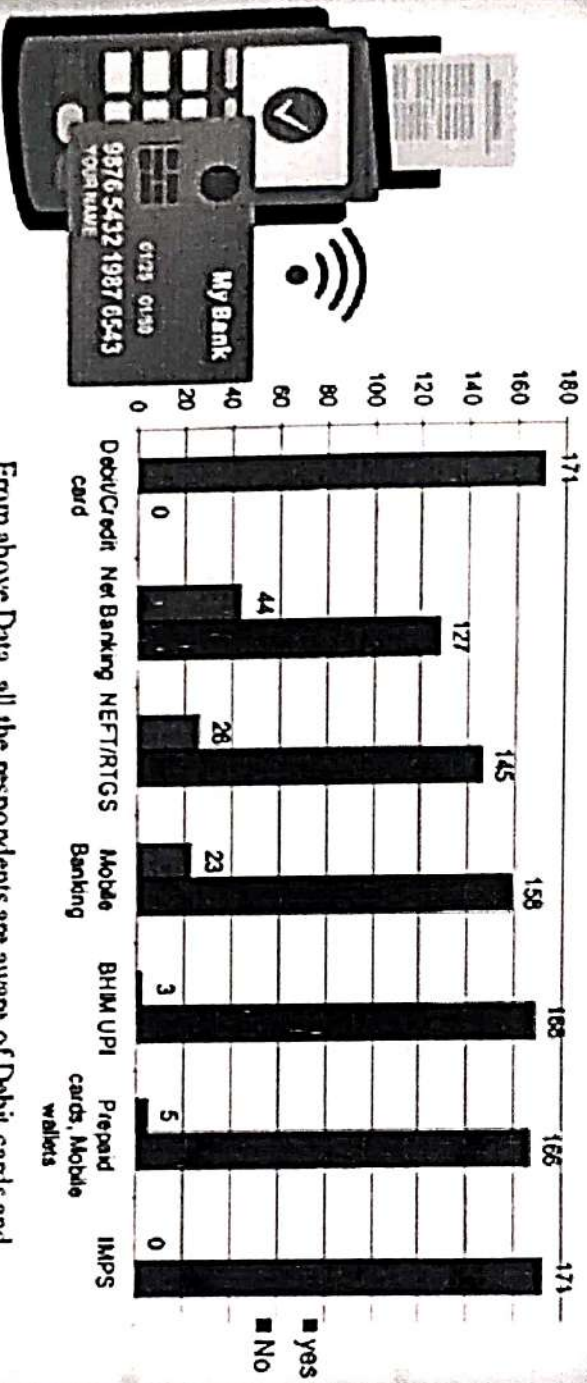
■ Male
■ Female



Classification Respondents Of Based On Age

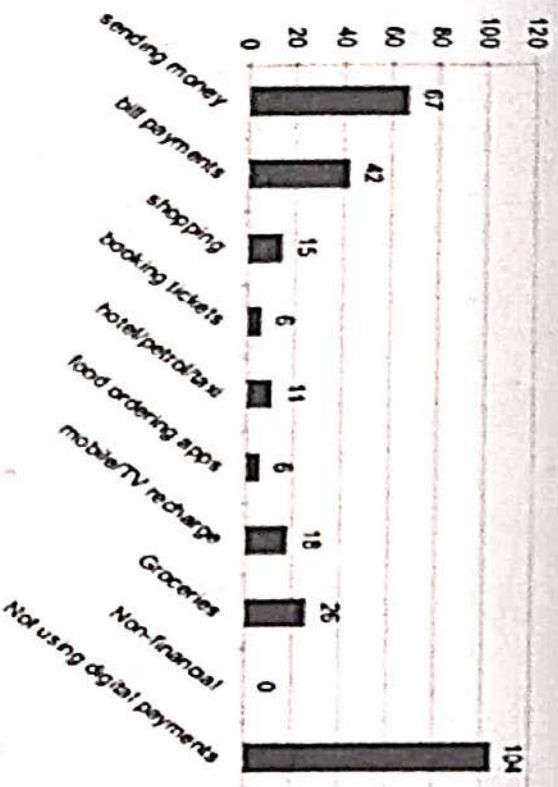


Awareness On Digital Payments



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.

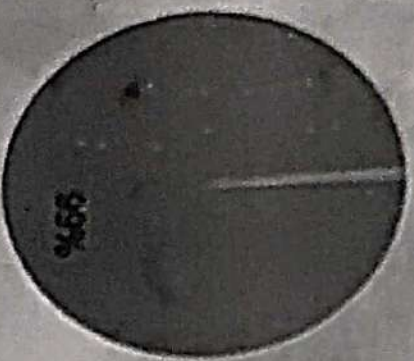
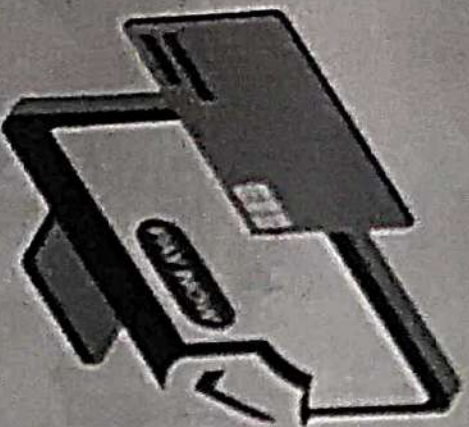
Preferences Regarding Use Of Digital Wallets For Purchasing



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.

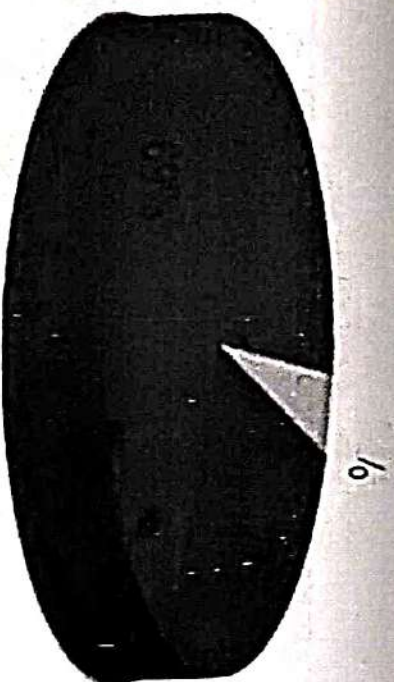


Analysis On No. Of People Change PIN For Debit/Credit/ mobile Banking



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

Satisfaction Level Of Respondents Regarding Digital Payments

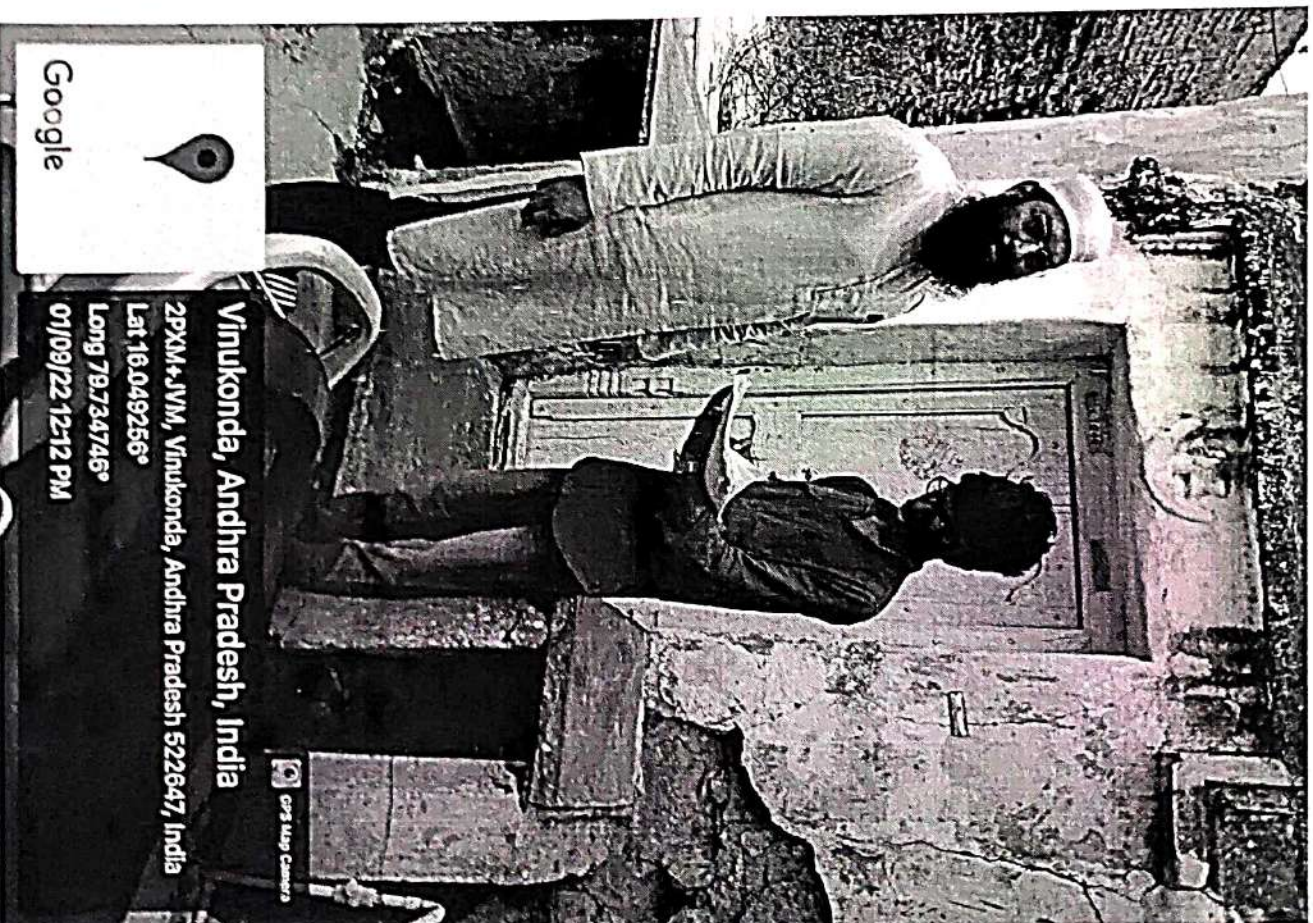
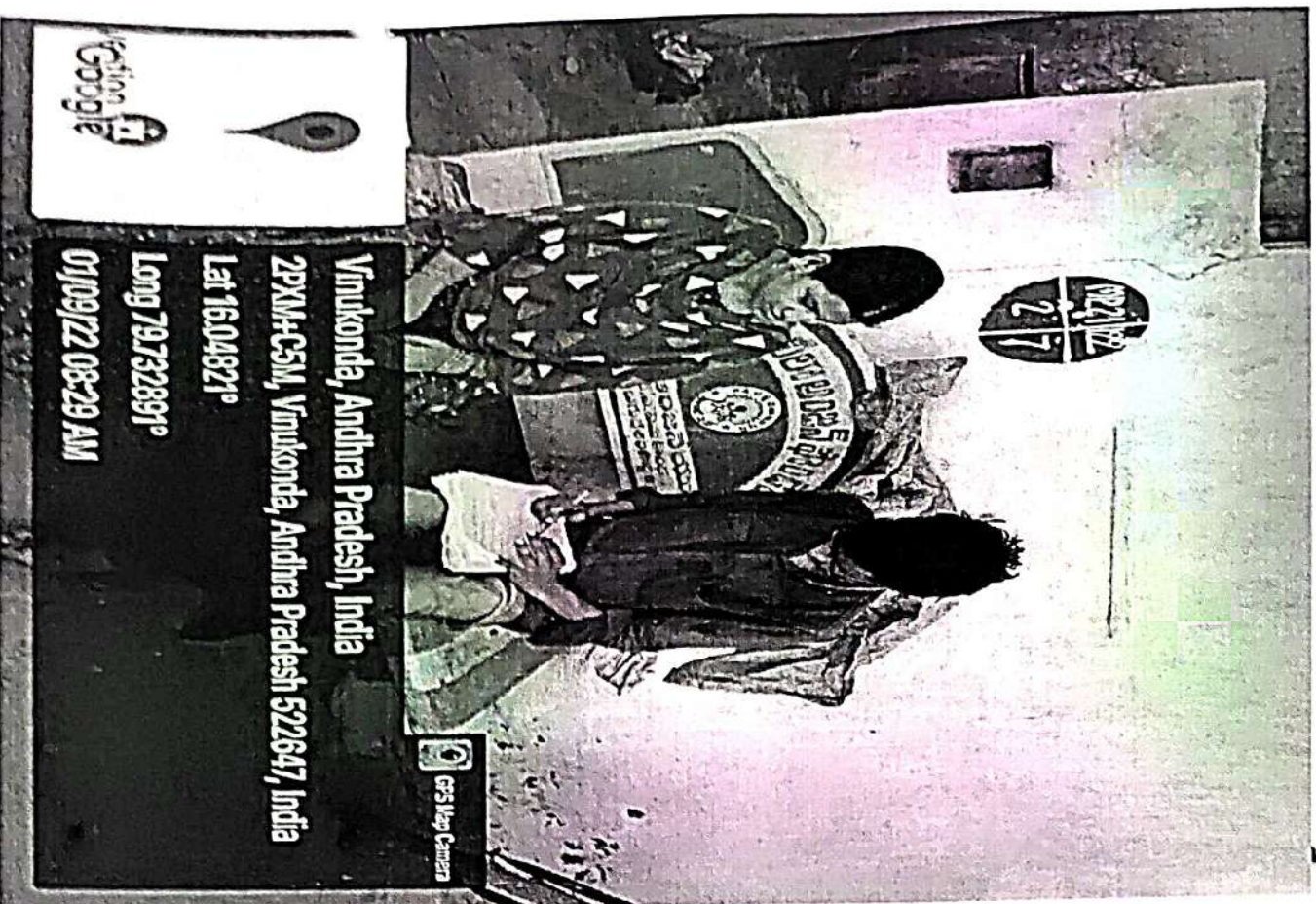


- yes
- no
- maybe



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



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: B. Babavali

Name of the Mentor: Jagadesh

Locality: Vinukonda

Name of the student: S. BABAVALI

Door No: 12-18

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: Which Bank)
- ☐ 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?

Good

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: K. Ramulu

Locality: Nimmalabavi Bazar

Door No: 12-37

Name of the Mentor: Jagesh

Name of the student: S. BABUVALI

Programme: C.S.P

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: S.B.I [A.D.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?

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- ☒ Yes
- ☐ No

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- ☐ No
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- ☐ Very good
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- ☐ Average
- ☐ Poor

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

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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: E. Venkat Rao

Locality: Nimmalabavi Bazar

Door No: 11-296

Name of the Mentor: Jagadeesh

Name of the student: S. DABAU ALI

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: Co-operative [Union BANK])
- ☐ 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?

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- ☐ User Friendly Bank
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- ☒ Saving
- ☐ Current
- ☐ Fixed

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- ☐ Yes
- ☒ No

10. You have Linked Your Aadhaar with Your Bank account?

- ☒ Yes
- ☐ No

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- ☒ Yes
- ☐ No

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- ☐ Yes
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13. Do You have Use Digital Transactions For Your Account ?

- ☒ Yes (If yes Specify ...Net Banking/Mobile Banking)
- ☐ No

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

- ☒ Yes
- ☐ No

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- ☐ Yes
- ☐ No
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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: D. Ashok Kumar Name of the Mentor: Jagadesh
Locality: Vinukonda Name of the student: S. Babavali
Door No: 18-808 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: BANK of INDIA)
- ☐ 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

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- ☒ 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

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- ☒ Yes (If yes Specify ...Net Banking/Mobile Banking)
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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: SK. Subhah

Locality: Vinukonda

Door No: 14-15

Name of the Mentor: Jagadeesh

Name of the student: S. BABAVALI

Programme: C.S.P

1. Gender of Respondent?

- ☒ Male
- ☐ Female
- ☐ Others

2. Age of Respondent?

- ☐ Below 18
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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: Central Bank of India)
- ☐ 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?

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- ☒ Yes
- ☐ No

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Project execution area: Vinukonda Rural

Name of the Respondent: Sk. Nilu

Name of the Mentor: Jagadesh

Locality: Nimmalabavi Bazar

Name of the student: S. BABAVATI

Door No: 12-40

Programme: C.S.P

1. Gender of Respondent?

- ☐ Male
- ☒ Female
- ☐ Others

2. Age of Respondent?

- ☐ Bellow 18
- ☐ 18-30
- ☒ 30-45
- ☐ 45-60
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- ☐ Employee
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- ☒ Bellow 2 Lakhs
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- ☐ Above 10L

5. Do you have bank account ?

- ☒ Yes (specify Bank Name: S.B.I)
- ☐ No

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