

**A Study on Banking Services and Habits
With Special Reference to Rural and Urban areas
of Andhra Pradesh**

**Project Report
Submitted in the partial fulfilment for B.Com Degree
(Batch 2020 - 2023)**

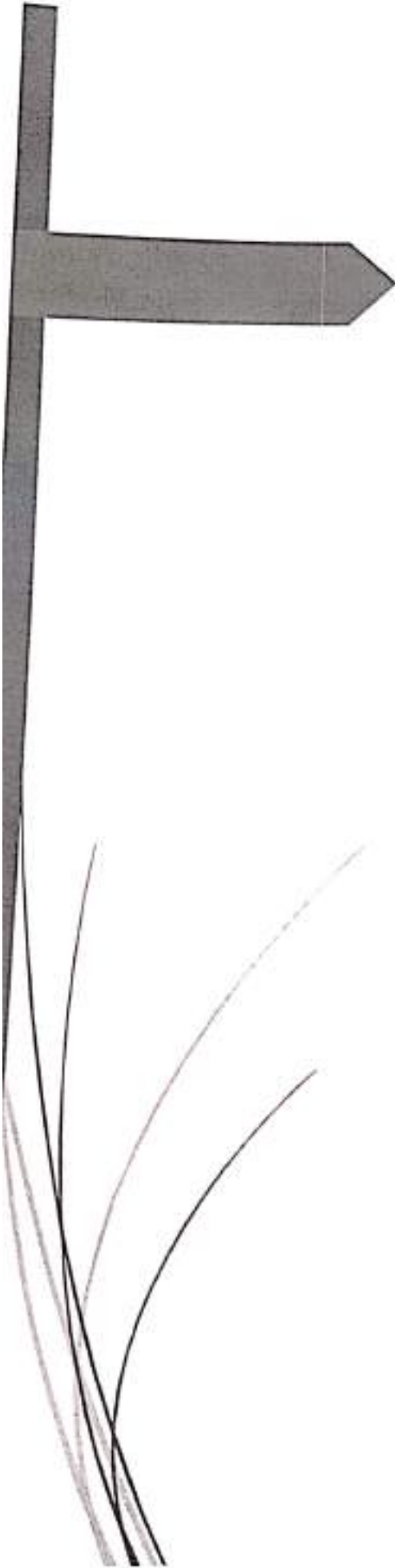


**Submitted
By
Gadi.SAI
B.Com IV Semester
(Reg No: 120130803046)**

Under the guidance of

Smt.K. INDIRA

**Asst. Professor of Commerce
MRS AVN Degree College ,
Visakhapatnam.**



Program Book

Community Service Project

**AP STATE COUNCIL OF HIGHER
EDUCATION**

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)



**Program Book
for
Community Service Project**

Name of the Student: *Gauti Sui*

Name of the College: *MIS AVN College*

Registration Number: *120130803040*

Period of CSP: *2 months* From: *19/9/22* To: *22/10/22*

Name & Address of the Community/Habitation: *Butchayn Peta (v)*

Amakapalli (Distt) D.No

Instructions to Students for Community Service Project

Please read the detailed Guidelines on Community Service Project hosted on the website of AP State Council of Higher Education <https://apsche.ap.gov.in>

Link:

<https://apsche.ap.gov.in/Pdf/Guidelines%20for%20the%20OJT%20Internship%20Community%20Service%20Project.pdf>

1. It is mandatory for all the students to complete 2 months (180 hours) of Community Service Project as a part of the 10 month mandatory internship/on the job training.
2. Consider yourself as a committed volunteer in the community, you work with.
3. Every student should identify the village/community/habitation for Community Service Project (CSP) in consultation with the College Principal/the authorized person nominated by the Principal.
4. Report to the community/habitation as per the schedule given by the College. You must make your own arrangements of transportation to reach the community/habitation.
5. You will be assigned with a Faculty Guide from your College. He/She will be creating a WhatsApp group with your fellow volunteers. Post your daily activity done and/or any difficulty you encounter during the programme.
6. You should maintain punctuality in attending the CSP. Daily attendance is compulsory.
7. You are expected to learn about the community/habitation and their problems.
8. Know the leaders and the officials of the community/habitation.
9. While in project, always wear your College Identity Card.
10. If your College has a prescribed dress as uniform, wear the uniform daily.
11. Identify at least five learning objectives in consultation with your Faculty Guide. These learning objectives can address:
 - Information about the community, including the realities and problems of the society.
 - Need for creating awareness on socially relevant aspects/programs.
 - Acquiring specific Life Skills.
 - Learning areas of application of knowledge and technologies related to you discipline.
 - Identifying developmental needs of the community/habitation.

12. Practice professional communication skills with team members, and with the leaders and officials of the community. This includes expressing thoughts and ideas effectively through oral, written, and non-verbal communication, and utilizing listening skills.
13. **Be regular in filling up your Program Book. It shall be filled up in your own handwriting. Add additional sheets wherever necessary.**
14. At the end of Community Service Project, you shall be evaluated by the person in-charge of the community/habitation to whom you report to.
15. There shall also be evaluation at the end of the community service by the Faculty Guide and the Principal.
16. Do not indulge in any political activities.
17. Ensure that you do not cause any disturbance to the inhabitants or households during your interaction or collection of data.
18. Be cordial but not too intimate with the persons you come across during your service activities.
19. You should understand that during this activity, you are the ambassador of your College, and your behavior during the community service programme is of utmost importance.
20. If you are involved in any discipline related issues, you will be withdrawn from the programme immediately and disciplinary action shall be initiated.
21. Do not forget to keep up your family pride and prestige of your College.
22. Remember that you are rendering valuable service to the society and your role in the community development will become part of the history of the community.

Community Service Project Report

Submitted in accordance with the requirement for the degree of.....

Name of the College: Mrs. A.V.N College

Department: Commerce

Name of the Faculty Guide: Smt K. Indira

Duration of the CSP: From.....To.....

Name of the Student: Gadi Sai

Programme of Study Community Service Project on Banking Services and -11cbits

Year of Study: IInd year (2020-2023)

Register Number: 120130803046

Date of Submission:

Student's Declaration

I, G. Sai, a student of C.S.P. Program, Reg. No. 120130803046 of the Department of Commerce, Mrs. A.V.N. College do hereby declare that I have completed the mandatory community service from 13/01/22 to 31/01/22 in (Name of the Community/Habitation) under the Faculty Guidship of K. J. Reddy, (Name of the Faculty Guide), Department of Commerce in Mrs. A.V.N. College

G. Sai

(Signature and Date)

Endorsements

K. J. Reddy

Faculty Guide

[Signature]

Head of the Department

[Signature]
Principal

PRINCIPAL
Mrs. A.V.N. COLLEGE
VISAKHAPATNAM

Certificate from Official of the Community

This is to certify that C. S. S. (Name of the Community Service Volunteer) Reg. No. 126130103076 of M.S. AVAL (Name of the College) underwent community service in Dutchyya P. S. D. (Name of the Community) from Dutchyya P. S. D. Anala. D. P. S.

The overall performance of the Community Service Volunteer during his/her community service is found to be Good (Satisfactory/Good).

Shail. Ashwin
Ward Education & Data Processing
Secretary 18/11/2022

Authorized Signatory with Date and Seal

ACKNOWLEDGEMENTS

It is really a matter of pleasure for me to get an opportunity to thank all the persons who contributed directly or indirectly for the successful completion of the project report. "A study on Banking services and habits with special reference to Rural and Urban areas of Andhra Pradesh"

I wish to express my gratitude to all the respondents of the survey for giving the proper cooperation by which has been instrumental in completion of this project. I am thankful to Sri. M. SIMHADRI NAIDU, Principal, Mrs. ANN Degree College, Visakhapatnam for his support and encouragement throughout the tenure of the project. Also I am thankful to my mentor Sri K. INDERA & Sri M. L. PRASANNA KUMAR - Head of the Department of Commerce, and the other faculty members of the Commerce Department of Commerce being a source of support during this project period.

G. SAI

B.Com II year IV semester

Regd. No : 120130803046

Community Service Project

Banking Services and Habits

Significance of the study:

The current study is being conducted with the purpose of knowing the socio economic status of the study area. The composition of the study area like Gender, Income levels, social status etc will be studied. The awareness levels on the banking services and their banking habits will be studied in the study area. The factors that are leading to the banking habits and awareness levels on the various banking habits will be studied.

Objectives of the study:

This study is being conducted with the following objectives

1. To find out the demographic profile of the study area.
2. To find out the Economic status of the respondents.
3. To find out the health details of the respondents.
4. To find out the information on banking habits.
5. To find out the awareness levels of the respondents on various types of accounts, types of loans, types of Insurance policies and other services.

Limitations of the study:

The study is limited to the study area which is either a village or ward only. Hence the findings of this study may or may not be applicable at large. This project is conducted on micro level only.

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1	Introduction	
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3	Findings, Conclusion and Suggestions	
4	Annexure: Questionnaire& Village Photographs	

INTRODUCTION

Banking :-

The banks have become an integral part of our life. In older days only the well to do and rich persons could enjoy the banking services. But now people of all strata could enjoy the services of banking. Banks are catering to the needs of agriculturists, industrialists, traders and to all sections of the society. The word bank is said to have been derived from the branch word "banco" which means a bench. In fact, the early Jews in Lombardy transacted their banking business by sitting on benches. According to Coakley, modern banking has three ancestors such as the merchant, the goldsmith and the moneylender.

Need for Banking :-

In the modern era everything is being done online. There is no exception to the banking sector also. After digitalization, every receipt and payments is being done through banking sector only. Every one needs to have an account in the bank and all should make use of various services being rendered by the bank such as loans, locker facility, insurance facility etc.

Banking services and Habits :-

Banking habits among the lower income people are an indicator of financial inclusion. There is a lot of facilities. In India attempts have been made to bring the lower income group within the ambit of formal financial institutions, such as commercial banks.

Financial inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups.

Need for Banking services:-

Individuals and organizations need bank accounts and the services that enable them to safely hold cash and make transactions they need access to credit in forms ranging from microcredit to massive corporate loans - to enable investment and economic advancement. Individuals, business, and institutions need to protect themselves against a range of risks - fraud could not be done at either an individual or an organizational level. Customers need saving and wealth creation vehicles in which to invest their money. And they need periodic advice on their financial situation and on appropriate product and service. Now a days almost all the transactions are being done through banks only. This has become more intensive after demonetizations.

Definition:

Definition banking * banking is the business of accepting for the purpose of lending or investment of deposits of money from the public repayable on demand or otherwise and withdrawable by cheque, draft, and order or otherwise * Indian banking Regulation ACT, 1949. The banking is a legislation in India that regulates all banking firms in India. The act was enacted to safeguard the interest of the depositors and to control the abuse of power by controlling the banks by any means necessary and to the interest of Indian economy in general. This act applies to the following categories of banks to rationalized banks non-rationalized banks co-operative banks in the manner and to the extent specified in the act.

Though graduated credit, the attempt must be to take to poor from one level to another so that they come out of poverty. Banking habits among the lower income people are an indicator of financial inclusion. The various banking services include credit, savings, insurance and payments and remittance facilities. In India attempts have been made to bring the lower income groups within the ambit of formal financial institutions, such as a commercial banks. However, overall the inclusion is limited to making them open a bank account and a small loan. It is often debated and facilitate financial inclusion on their own since their reach to the lower income groups is limited either due to structural or behavioural reasons.

ACTIVITY LOG FOR THE FIRST WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	I visited to my area for community service project and the people I visited responded greatly.	Learned interaction and communicating with others.	<i>[Signature]</i>
Day - 2	Some of the people didn't respond due to their bad mood. Some people were responded better.	I learned the art of persuasion and documentation.	B. Abinich
Day - 3	Today, one of the family members asked me about community service project very basely and then the answer	I learned the way of explanation about topic casually.	<i>[Signature]</i>
Day - 4	people rejected for answer to my survey. So I visited to another house, and responded.	I learned to be with patience.	P. Pankaj Sarda
Day - 5	Today, I visited another area in Jabalpur and a family responded to CSP every family.	I learned to speak fairly with others.	L. Anand
Day - 6	Two houses were rejected my survey and the 3rd house responded to me some what better.	I learned to be strong when I get rejection.	K. Sankish

WEEKLY REPORT

WEEK - 1 (From Dt. 1/10/22.... to Dt. 8/10/22....)

Objective of the Activity Done:

Banking Services and Habits

Detailed Report:

I visited to my area for community service project and the people I visited responded greatly.

Some of the people didn't respond due to this advice work, but few people were responded better.

Today, one of the family member asked me about esp very briefly and then I answered to my questions.

People rejected to answering to my survey questions so I visited to another houses and responded.

Also, I visited another many in Talavera and a family responded.

-to community service project very family two houses were rejected my survey and the 3rd house responded to me same what better and finally I had completed my first week survey in the project.

ACTIVITY LOG FOR THE SECOND WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	Today, one of the family members asked me about esp very carefully and then he responded.	I learnt to give proper explanations to others.	K. Satyanarayana
Day - 2	so many houses rejected for answering to my survey and finally one house responded.	I learnt to be firm from the responded house.	P. Srinivas
Day - 3	I visited more than members in a family to get the accurate answers.	I brought the large matter to ask the data.	Ch. Poornima
Day - 4	many a families rejected but one of the house was responded.	I came to know the problem very clearly.	S. H. S.
Day - 5	most of the house does not respond but finally one has responded with great honors.	showing my gratitude towards them for showing their care.	S. Srinivas
Day - 6	today one of the family has responded with great urgency.	I learned the skills I am counting with others.	R. Srinivas

WEEKLY REPORT

WEEK - 2 (From Dt. 11/10/22 to Dt. 15/10/22)

Objective of the Activity Done:



Detailed Report:

Today, one of the family members asked me about community service project very briefly and then he responded.

So, many houses rejected for answering to my survey survey and finally one house responded. I visited more than 4 members in a family but not at the least one was responded and few families were not interested in banking services and only interested banking service due to its benefits and one of family responded with great loyalty answered very fairly on each and every questions in my community services project on the topic of banking services and job its while doing banking services.

Some more families were not interested in banking and they only the reason was they can see it physically and can get satisfied activities their banking services there are activities done in my 2nd week survey.

ACTIVITY LOG FOR THE THIRD WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	Some people in a family did not respond due to abuse work and one has responded very greatly.	I understand the ab their work	
Day - 2	Today, I visited another new colony in my area and every one has responded greatly.	I am in touch with their loyalty towards me.	S.M. Marudh
Day - 3	many of families were not but finally one has responded.	I came to know the problem very clearly	P. Prakash
Day - 4	They were not interested in banking services in area.	more usage of technology is change.	K. Sathish
Day - 5	Today, one in a family was using banking services	I learn to avoid business for using more banks	M. Lakshmi
Day - 6	Today everyone in a family has responded with great one.	I learn the loyalty given by their family.	

WEEKLY REPORT

WEEK - 3 (From Dt. 16/10/22 to Dt. 22/10/22)

Objective of the Activity Done:

Detailed Report:

In this 2nd week, I visited more than 5 members in a family in a house to get more accurate answers for my community services project survey on the topic of customer behaviour on banking services and habits and one of the family is only interested in banking services and not interested in banks at the family has responded with great attention and care most of the houses doesn't responded but family one house has responded with great answers.

And in this 3rd week on the day 5 only one member has responded that too without interest for answering it me and that persons behaviour is some what deliberate and the is moving very hesitantly for something emergency. In that emergency situation also he answered it me, so I was satisfied for his attention towards me.

And finally, on day six I enter a new and in that not any of responded well.

Student Self-Evaluation for the Community Service Project

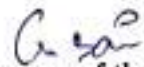
Student Name:	GIADI CAI			
Registration No:	N3030803046			
Period of CSP: From:		To:		
Date of Evaluation:				
Name of the Person in-charge:	R. wai-ku			
Address with mobile number:	market Road Wetham road mobil: 9934924276			

Please rate your performance in the following areas:

Rating Scale: 1 is lowest and 5 is highest rank

	1	2	3	4	5
1) Oral communication					5
2) Written communication				4	5
3) Proactiveness			3	4	5
4) Interaction ability with community				4	5
5) Positive Attitude		2	3	4	5
6) Self-confidence				4	5
7) Ability to learn		2	3	4	5
8) Work Plan and organization			3	4	5
9) Professionalism				4	5
10) Creativity			3	4	5
11) Quality of work done				4	5
12) Time Management	1	2	3	4	5
13) Understanding the Community			3	4	5
14) Achievement of Desired Outcomes				4	5
15) OVERALL PERFORMANCE				4	5

Date:


 Signature of the Student

Evaluation by the Person in-charge in the Community/Habitation

Student Name:	CLASS 5th
Registration No:	150150203016
Period of CSE From:	To
Date of Evaluation:	
Name of the Person in-charge:	P. Vaidya
Address with mobile number:	100th Road, Vishkha Bhavan, 98765 43210

Please rate the student's performance in the following areas:

Please note that your evaluation shall be done independent of the Student's self-evaluation

Rating Scale: 1 is lowest and 5 is highest rank

	1	2	3	4	5
1) Oral communication				✓	
2) Written communication			✓		
3) Proactiveness		✓			
4) Interaction ability with community			✓	✓	
5) Positive Attitude				✓	
6) Self-confidence			✓		
7) Ability to learn		✓			
8) Work Plan and organization			✓		
9) Professionalism			✓		
10) Creativity					
11) Quality of work done		✓		✓	
12) Time Management					✓
13) Understanding the Community				✓	
14) Achievement of Desired Outcomes			✓		
15) OVERALL PERFORMANCE			✓		

Date:


 Signature of the Supervisor

BANKING SERVICES AND HABITS
QUESTIONNAIRE

Objective: To assess the reach of the banking services in the study area.

- Name of the Village _____ Dist. _____
1. Gender 1. Male 2. Female 3. Others ()
2. Age (in years) ()
1. Below 30Y 2. 30-40Y 3. 41-50Y 4. 51-60Y 5. Above 60Y
3. Educational qualification ()
1. Illiterate 2. Primary (up to 5th) 3. Secondary (up to 10th)
4. Intermediate (up to 12th/Diploma) 5. Degree and above
4. Annual Income of the household Rs. _____ ()
1. Less than Rs. 10000 2. Rs. 10000-50000 3. 50001-100000
4. 100001-200000 5. Greater than 200000
5. Total land Holdings: _____ ()
1. Land less 2. Marginal(<2.5) 3. Small (2.5-5) 4. Medium(6-10) 5. Big(>10)
6. Source of Household Income _____

Section-B: Information on Banking Habits

1. Do you have an account in any Bank/Post office? ()
1. Yes 2. No
2. If Yes, Where did you open an account? ()
1. Commercial Bank 2. RRB 3. Post office 4. Others
3. How are you withdrawing amount from the Bank/Post office? ()
1. ATM 2. CSP 3. In the Banks/Post offices 4. Other ways
4. Which of the following financial products you are using? (multiple)
1. Deposits 2. Withdrawal 3. Loans 4. Remittances
5. Insurance 6. Other Facilities
5. Which of the following demographic factors affect by the financial inclusion?(Multiple)
1. Gender 2. Age 3. Education 4. Annual Income
5. Caste 6. Marital status

6. Awareness of the beneficiary on Financial Inclusion aspects:

Respondents Awareness Level on various financial services				
About Different types of accounts				
S.No	Variable	Fully Aware	Aware	Not aware
1	Savings Account			
2	Post Office Savings Account			
3	Zero Balance Accounts(No-Frill)			
4	DWACRA Accounts			
	Total			
About Various types of loans				
S.No	Variable	Fully Aware	Aware	Not aware
1	Over Draft			
2	Agriculture loan			
3	Gold Loan			
4	Vehicle loan			
5	Personal loan			
6	Education loan			
7	Housing loan			
8	DWACRA loan			
	Total			
About Various Insurance Policies				
S.No	Variable	Fully Aware	Aware	Not aware
1	Life Insurance			
2	Health Insurance			
3	Crop Insurance			
4	Vehicle Insurance			
5	Deposit Insurance			
	Total			
About Other services related to Banks				
S.No	Variable	Fully Aware	Aware	Not aware
1	Cheque Book			
2	ATM Card(Debit Card)			
3	Credit Card			
4	Locker Facility			
5	Bills Discounting			
6	Phone Banking (through app)			
7	Internet Banking			
8	Standing orders			
9	Bank Guarantee			
	Total			







