

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

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



Submitted by

**NIDADANA SAILAJA
B.Com IV Semester
Registered no: 120130803120**

Under the guidance of

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M.Com, PGDCA., M. Phill, Ph.D**

**Lecturer in commerce
DEPARTMENT OF COMMERCE**

MRS A.V.^NDEGREE COLLEGE VISAKHAPATNAM



Program Book

Community Service Project



**AP STATE COUNCIL OF HIGHER
EDUCATION**

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

Certificate from Official of the Community

This is to certify that ..No. Saibaja..... (Name of the Community Service Volunteer) Reg. No. 1202000000000 of M.S. A. M. S. College (Name of the College) underwent community service in Reeliveedhi..... (Name of the Community) from Reeliveedhi to Talavipeta.

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

K. A. Rahim
Authorized Signatory with Date and Seal

Community Service Project Report

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

Name of the College: MRS. A.V.N college

Department: Commerce

Name of the Faculty Guide: M.T. pokasanna kumar

Duration of the CSP: From 1/10/22 To 10/11/22

Name of the Student: Nidodhana . Sailaja

Programme of Study: Banking Services and Habits

Year of Study: 2020 - 2023

Register Number: 120130803120

Date of Submission: 14/11/22

Student's Declaration

I, Nidadhana. Sailaja a student of CSP Program,
Reg. No. 120130803120 of the Department of B.Com,
MRS A.V.N College do hereby declare that I have completed
the mandatory community service from 11/10/22 to 10/11/22 in
Relliveedhi (Name of the Community/Habitation) under the Faculty
Guideship of M. T. Prasanna Kumar (Name of the Faculty Guide), Department
of Commerce in College

N. Sailaja
(Signature and Date)

Endorsements



Faculty Guide



Head of the Department



Principal

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 responses which has been instrument in completion of this project. I am thankful to Sri. M. SIMHADRI NAIDU principal. MRS. A.V.N. College Visakhapatnam for his Support and Encouragement throughout to my tenure of the project. Also I am Thankful to my mentor Sri. Parasanna Kumar and Also Head of the Department of Commerce Department of Commerce being a source of Support during this project period.

N. Sailaja

B.Com II year IV Semester

Regd No :- 120130803120

COMMUNITY SERVICE PROJECT

Banking Service and Habits With Reference TO Indian Bank

INTRODUCTION

Chapter - 1

Banking :-

The banks have become an integral part of our life. In olden 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 French word "Banco" which means a bench. In fact, the early Jews in Lombardy transacted their banking business by sitting on benches. According to Crowther, modern banking has three ancestors such as the Merchant, the Goldsmith and the Money-lender.

CHAPTER 2: OVERVIEW OF THE COMMUNITY

About the Community/Village/Habitation including historical profile of the community/habitation, community diversity, traditions, ethics and values.

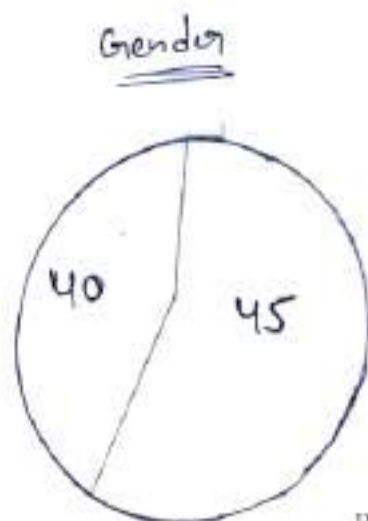
Brief note on Socio-Economic conditions of the Community/Habitation.

2. Analysis and Interpretation

The present study has been conducted in perdhussi Peta (beach road). The geographic details of the study area is visalchapetnam. The Socio-Economic profile of the study area is as follows:

1. Gender

Gender	
Male	Female
45	40



CHAPTER 3: COMMUNITY SERVICE PART







Description of the Activities undertaken in the Community during the Community Service Project. This part could end by reflecting on what kind of values, life skills, and technical skills the student acquired.

3. findings, conclusions and Suggestions

findings:-

1. In the study area, the number of female is more than number of male.
2. Most of the Respondents belong to middle age group.
3. Some Respondents are educated some of them studies even above Degree level some of them studying below 10th class only.
4. Most of the Respondents are labourers and some of them are employees.
5. As regards social status, most of them belong to Backward class (OBC)
6. The majority of the Respondents are living in their own house and few of them are living in Rented house.
7. Most of the Respondents are having some type of vehicle most of them are having two wheelers.
8. Regarding source of income, the Respondents are getting income from various source like Salary, wages, Business, Etc...

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	I learnt interaction and communicating with others	
Day - 2	Some of the people didn't respond due to their but few people were responded better	I learnt the skill of preparation of documentation	
Day - 3	Today, one of the family members asked me about Community service project very briefly and then the answer	I learnt the way of explanation about topic clearly	
Day - 4	People rejected for answer to my survey. so I visited to another house, and responded	I learnt to be with patience	
Day - 5	Today, I visited another area in Talavipeta and a family responded to CSP every family	I learnt to speak fairly with others	
Day - 6	Two houses were rejected my survey and the 3rd house responded to me some what better	I learnt to be strong when I got rejection	

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 responded due to this office work, but few people were responded better.

Today, one of the family members asked me about Csp very briefly and then me answered to my questions.

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

Also, I visited another colony in Talasipeta and a family responded.

to Community Service Project very family two houses were rejected my survey and the 3rd house responded to me some what better and

finally I had completed my first week service 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 CSP very briefly and then he responded	I learnt to give proper explanations to others	K. Narasi
Day - 2	So many houses rejected for answering to my survey and finally one house responded	I learnt to be loyal from the responded house	K. Nandan
Day - 3	I visited more than members in a family to get the accurate answers	I brought the large matter to ask the data	Vishwan
Day - 4	Many a families rejected, last but not the least one was responded	I came to know the problem very clearly	Normala
Day - 5	They were not interested most of the house does not responded but finally one has responded with great honour	Showing my gratitude towards them for showing their care	Sow-thi
Day - 6	Today one of family has responded with great loyalty	I learned the skills of communicating with others	P. Muthy

WEEKLY REPORT

WEEK - 2 (From Dt. 9.1.2022 to Dt. 15.1.22)

Objective of the Activity Done:

Detailed Report:


Today, one of the family member asked me about Community Service project very briefly and then he responded

So, many houses rejected for answering to my Survey and finally one house responded

I visited more than 4 members in a family (lost but not 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 Habits while Doing Banking Services

Some more families were not interested in Banking and they only the reason was they can see the 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 didn't responded due to office work and one has responded greatly	I understand the of their work	P. Durgam
Day - 2	Today, I visited another new colony in my area and every one has respon-ded greatly	I am behaviour to their loyalty towards me.	Janabhi
Day - 3	many of families reject ed but finally one house has great respond	I came to know The problem very clearly	
Day - 4	They were not interested in Banking Services interest in Area	more usage of Technology is danger.	Priya
Day - 5	Today, an one in a family was using Banking Services	I learnt to avoid dainess for visting more Banks	Vijaya
Day - 6	Today everyone in a family has responded with great one.	I learnt the loyalty given by their family	V. Satya

WEEKLY REPORT

WEEK - 3 (From Dt. 16.10.22 to Dt. 22.10.22)

Objective of the Activity Done:


Detailed Report:

In this 3rd 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 ~~Consumer~~ behaviour on Banking Services and habits. And one of the family is only interested in Banking Services and not interested in Bank of the family has responded with great attention and care. Most of the houses ~~do~~ not responded but family one house has responded with great honours.

And in this 3rd weeks on the day 5 only one member has responded that too without interest for answering to me. And that person's behaviour is somewhat different and he is moving very hastily for something emergency. In that emergency situation also, he answered to me, so I was satisfied for his attention towards me.

And finally, on day six, I enter a new and in that colony most of responded well.

ACTIVITY LOG FOR THE FIFTH WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day -1	So many houses rejected for answering to my survey and finally one house responded	I learnt to be loyal from the responded house	
Day -2	many a families rejected, last but not the least one was responded	I came to know the problem very clearly	Srinu
Day -3	Today one of family has responded with great thoughtfully	I learnt the skills & comparing with other	Sai
Day -4	Today, one of the family member asked me about CSP very briefly and then he responded	I learnt to give proper explanations to other	Kumari
Day -5	I visited more than members in a family to get the accurate answers	I brought the large matter to ask the data	Chintha
Day -6	most of the houses does not responded but finally one has responded with great honor	I learnt the skills & comparing with other	madhavi

WEEKLY REPORT

WEEK - 5 (From Dt. 2/11/22 to Dt. 11/11/22)

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 and finally one house responded.

I visited more than 4 members in a family but not the least one was responded and few families were not interested in Banking services and only interested Banking services due to their benefits and one of family responded with great loyalty answered every query on each and every questions in my Community Services project. on the topic of Banking services and habits while doing Banking services.

Some more families were not interested in Banking and they only the reason was they can see the physically and can do activities done in my 5th week survey.

This is model questionnaire on customer satisfaction in banking service.
A survey On Customer Satisfaction In Banking Services

1. Name : K. Satyawathi

2. Address : Pendhripeta, Relliveodhi- VSP

3. Occupation : Labour

4. Annual Income : 75,000

5. Name of your Bank : Bank of India

6. Do you think that your bank caters all your banking needs?

(a) Yes (b) No

7. For the past how many years you have account with this bank?

8. What kind of account do you maintain in this bank?

(a) Current (b) Savings (c) Loan a/c (d) Demat (e) Credit card

9. Which of the following facilities is given more importance in your bank

(a) Loan facilities (b) O/D facilities (c) ATM facilities

10. Does your bank conduct any recreation facilities for the customers

(a) Yes (b) No

11. Does your bank have listed its share in stock exchange

(a) Yes (b) No (c) Not Aware

12. Does your bank have core banking facility for the customers

(a) Yes (b) No

13. Do they charge unnecessarily for not maintain minimum balance in

your account

(a) Yes (b) No

14. Does your bank offers competitive service charges

(a) Yes (b) No

15. Do you think your bank offers competitive interest rate

(a) Yes (b) No

16. Do you use the service of alternative bank

(a) Yes (b) No

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

(a)Excellent (b)very good (c)good (d)average (e)poor

18. Would you recommend this bank to your friends, relatives, associates

(a) Yes (b) No

19. When do you think of your bank what comes first in your mind

(a)Personalised service (b)Wide branch network (c)Customer service (d)computerised banking (e)Core banking

20. Your over all opinion about this survey

(a)Satisfactory (b)Will yield result (c)looking forward for result

Student Self-Evaluation for the Community Service Project

Student Name: Nidadhana, Sailaja

Registration No: 120130803120

Period of CSP: From: To: 1/10/22 TO 10/11/22

Date of Evaluation:

Please rate your performance in the following areas:

Rating Scale: Letter grade of CGPA calculation to be provided

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

Date:

N. Sailaja
Signature of the Student

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

Student Name: Nidadhana. Sailaja

Registration No: 120130803120

Period of CSP: From: To: 01/10/22 TO: 10/11/22

Date of Evaluation:

Name of the Person in-charge: K. Prabhas

Address with mobile number: Jalavipeta - Pellivurdu Visakhapatnam
530001

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

Date:

K. Prabhas
Signature of the Supervisor



 GPS Map Camera

Visakhapatnam, Andhra Pradesh, India

P846+H2Q, Dr NTR Beach Rd, Krishnagar, Krishna Nagar,
Maharani Peta, Visakhapatnam, Andhra Pradesh 530002,
India

Lat 17.706432°

Long 83.310035°

16/11/22 02:55 PM GMT +05:30



Google



GPS Map Camera



Visakhapatnam, Andhra Pradesh, India

Coastal Battery Road Below Collector Office, Beside Valshnavi Hospital, opposite Thyrocare Aarogyam Center, Krishnagar, Krishna Nagar, Maharani Peta, Visakhapatnam, Andhra Pradesh 530002, India

Lat 17.707362°

Long 83.309138°

16/11/22 02:22 PM GMT +05:30



 GPS Map Camera

Visakhapatnam, Andhra Pradesh, India

P855+2F4, Main Rd, Srirangapuram, Krishna Nagar,
Maharani Peta, Visakhapatnam, Andhra Pradesh 530020,
India

Lat 17.707538°

Long 83.308796°

16/11/22 02:14 PM GMT +05:30





GPS Map Camera

Visakhapatnam, Andhra Pradesh, India

Near AVN College Relli Veedhi, P832+GM8, Jagadamba
Junction, Visakhapatnam, Andhra Pradesh 530001, India

Lat 17.703801°

Long 83.301569°

07/11/22 01:35 PM GMT +05:30



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