



Program Book

Community Service Project

**AP STATE COUNCIL OF HIGHER
EDUCATION**

AN STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH

Program Book for Community Service Project

Name of the Student: *ECORNA POPULANA DU*

Name of the College: *M.S. AMI COLLEGE*

Registration Number: *1203020347*

Period of CSP: *2 weeks* From: *1/10/20* To: *10/11/20*

Name & Address of the Community/Institution: *D.A.D 31-25-17 / Kalyan
Vishakhapatnam 530018.*

1. It is mandatory for all the students to complete 3 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 your 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/habitat to whom you report in.
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 **B.A. COM**

Name of the College: **REG. RUP COLLEGE**

Department: **B.COM, COMMERCE**

Name of the Faculty Guide: **M.V. BHANUMATI**

Duration of the CSP: From **1/11/22** to **15/11/22**

Name of the Student: **REGINA APALANJUDU**

Programme of Study: **Community Service project online purchase**

Year of Study: **2020 - 2023**

Register Number: **18030803153**

Date of Submission: **15/11/22**

Student's Declaration

I, R. Appalaraju student of CSP Program, Reg. No. 201020159 of the Department of English and HS AVS College do hereby declare that I have completed the mandatory community service from 1/9/22 to 10/1/22 in Madhavara (Name of the Community/Habitation) under the Faculty Guidship of Elamraji (Name of the Faculty Guide), Department of CHREED in HS - AVS College

R. Appalaraju
(Signature and Date)

Endorsements


Faculty Guide


Head of the Department


Principal

Certificate from Official of the Community

This is to certify that Pratima Apurva (Name of the Community Service Volunteer) Reg. No. 20/3030 of M.S. A.N. (Name of the College) underwent community service in Madhavpur (Name of the Community) from 1st Oct to 10th Oct.

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

R. Singh 18/11/22
Authorized Signatory with Date and Seal.
(Volunteer)

ACKNOWLEDGEMENTS

The satisfaction that accompanies the successful completion of any work would be incomplete without mentioning the people who made it possible and whose encouragement and guidance has been a source of inspiration throughout the course of this project. We are thankful to the Executive MRS. Anu Chugh, Vice-Chancellor for giving us the opportunity to fulfil our aspiration.

We are sure the opportunity to express our heartfelt to our beloved principal Mr. Subodh Chandra for the kind support in doing this project. We are privileged to express my sincere acknowledgements to Mr. N. S. Prasad Kumar, Head of the department, Dept. of Bachelor of Commerce for giving his continuous support and guidance in our Endeavour.

We are privileged to express my sincere gratitude to our Mr. Shanmuganathan, Head of the Dept. of B.Com. for giving his continuous support and guidance in our project.

Regina Appalaraju

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CHAPTER 1: EXECUTIVE SUMMARY

The community service report shall have only a one-page executive summary. It shall include a brief description of the Community and summary of all the activities done by the student in CSP and five or more learning objectives and outcomes.

INTRODUCTION :-

The internet has impacted how people search, buy and distribute goods and services globally. This has led to the growth of e-commerce because businesses can access global markets and consumers can choose from a range of products and prices.

This is why, despite the traditional transaction process which is speedy and accurate, online transactions even though they are advantageous and disadvantageous affect it. But there are issues arising when engage with the online transactions that is why to address those issues laws, policies and conditions are emerging internationally, regionally and nationally. Now it is focusing about the main goals of the electronic commerce.

Due to the low cost of the range of the digital transactions globally people have to find out solutions for increasing their access to digital transactions. But really there is no one cross to internet as well as no one authority who takes for internet transaction issues. That is why it is difficult to address the internet issues which globally. It is necessary to find out whether there are different laws or try to find out uniformity with the internet laws to protect secure transactions and follow the validity of transactions.

DIGITAL TRANSACTIONS :-

Digital transactions consist of buying & selling goods & services whether between business, households, individuals, governments, other public & private organizations & selling mostly electronically especially over the internet. Thus the goods and services are ordered through websites, e-payments and the virtual delivery way to conducted on it of life.

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 Basic Economic conditions of the Community/Habitation.

an online transaction, also known as a peer-to-peer transaction, is a financial - electronic payment method that substitutes a transfer of funds over an electronic funds transfer (EFT).

Digital payment enables your customers to make non-cash payments for goods and services through mobile devices & the Internet.

It offers a number of advantages including reduced time taking, the increase of sales and the reduction of transaction cost.

Recently digital transaction is one of parts of the digital aspects of e-commerce. Currently available digital payment systems including banking cards, digital wallets, unified payments interface (UPI), unstructured supplementary service data (used for mobile payments) services (MPS), real time gross settlement (RTGS), national electronic fund transfer (NEFT), faster mobile payment systems (FMPS) and mobile banking. With recent advances in technology, digital payment is gaining an impact on our daily lives and beginning to offer interesting and advantageous new services. According to the Global Mobile Transactions in India increasing day by day. The statistics in report show that in 2015-2016 and 2016-2017 the total value transactions done using e-wallets were \$2.74 billion and \$1.76 billion respectively and in Jan. 2017 it is increased to \$1.18 bn. billion.

According to the survey conducted by cash flow with e-wallet payment method is more preferred by customers than other payment methods. The users of smart phone has been demanded increasingly this has also paved the way for digital transactions. In 2015-2016, a total of \$2.74 billion transactions through mobile banking as compared to \$2.40 billion in 2013-2014.

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.

TYPES OF DIGITAL TRANSACTIONS :-

- Banking needs
- O2O
- ARPS
- UPI
- Mobile wallets
- Social pay - peer needs
- P2P (peer to peer)
- Peer-to-peer banking
- Mobile banking
- Micro finance

PAYMENTS CARDS :-

The most common types of payments cards are credit cards and debit cards. Payment cards are usually embossed plastic cards of 85.60 x 53.98 mm in size, which comply with the ISO/IEC 7810-1 standard. They usually must, however, a payments card is electronically linked to an account or accounts or line of credit or accounts, and the card is a means of authorizing the card holder. The information required for using payment cards are card verification values (CVV number) and expiry date of the payment card. CVV number is a combination of features used in credit and debit cards for the purpose of establishing owner's identity and minimizing the risk of fraud. Payment cards require 2-factor authentication. Authentication is a process in which credentials provided are compared to data in file in a data base of authorized users information or a local security system. Factors of authentication include knowledge factor (PIN), possession factor (ID card, smart phone) and inherent factor (biometrics, face ID, voice). Security of payment card can be distinguished on the basis of all features. By us.

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 class for coming service project and the people I visited responded really	I learned to interact and communicate along with others	J. Smith
Day - 2	Some of the people didn't respond due to their office work but few people responded	I learned the skill of proper communication of document	T. Brown
Day - 3	Today one of family members asked me about my way to study and they learned about a topic clearly	I present the way of explain another	A. Smith
Day - 4	People requested various services to my class so I visited to another base and responded	I learned to be with the patience	P. N.
Day - 5	Today I visited another colony in remote place and family responded to my way	I learned to speak clearly with other	K. Nishi
Day - 6	Two houses were selected my class and the 5 th base responded to me some what better	I learned to be strong when I get questions	T. Brown

WEEKLY REPORT

WEEK - 1 (From Dt: 1/10/22 to Dt: 7/10/22)

Objective of the Activity Done: Know quantity over value pricing

Detailed Report: marketing as part of community service project

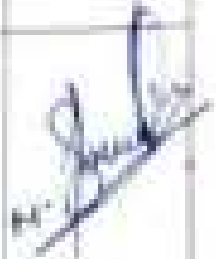





Credit card: the first universal credit card, which could be used at a variety of establishments, was introduced by the American Express Co. in 1952. Another major card, was established by the company in 1958. central bank of india was the first public bank to introduce credit card. the issuer of a credit card, the issuer of a credit card creates a line of credit (usually called a credit limit) for the cardholder on which the cardholder on which the cardholder can become. the cardholder can those states to repay the full outstanding balance by the payment due date or to repay a smaller amount, and let his or her business account by that date.

debit card: - debit card was introduced by citi bank. with a debit card, when a cardholder makes a purchase, funds are withdrawn directly from the cardholder's bank account.

charge card: - with charge cards, the cardholder is required to pay the full balance shown on the statement, which is usually issued monthly, by the payment due date and is a form of short-term loan to cover the cardholder's purchases.

fuel card: - a fuel card is used as a payment card, mostly commonly for gas stations, diesel and other fuels at gas stations.

ACTIVITY LOG FOR THE SECOND WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	Preparation of detailed report of week 1 at post of community service	Analyzed the detailed report	
Day - 2	visited the tenth shop and surveyed as per the questionnaire, the response	The drawback they are facing due to low customer	
Day - 3	Analysis of the first two shops and comparing the profit & cost	An overview of the locality digital transaction	
Day - 4	visited the 11th shop & surveyed them as per questionnaire - Rate per liter and	They gain a lot of customers due to implementation	
Day - 5	visited the sixth shop in the locality and surveyed as per questionnaire and Serial	The drawback due to sale	
Day - 6	Preparation of detailed report of week 2 at post of community service	Analyzed the detailed report	

WEEKLY REPORT

WEEK - 2 (From Dt. 7/10/22 To Dt. 16/10/22)

Objective of the Activity Done:

Detailed Report:

Gift card:- A gift card also known as gift voucher or gift token is prepared along with every card usually issued by a retailer or store to be used once activated or not. It functions under a particular store or related business.

Gift card:- It is a credit card that is given out by a store and that can be used to buy goods at that store.

Centralized Cryptocurrency Service Data (CCSD)

CCSD is sometimes referred to as "block chain" or "financial chain" is a protocol used by some cellular networks to communicate with the service providers. It consists of a digital card message about card or services (*) followed by digital data comprising records or data. Examples of digital may be separated by additional references to message to be received and a master signature. The innovative payment services that refers to centralized cryptocurrency service data (card chain) this service allows mobile banking transactions using basic phone number phone. There is no need to have mobile internet data facility for using card based mobile banking. This is generally associated with real-time or instant messaging services, which is convenient and in conjunction with card. The card is configured with a request to the network via card and the network system with an acknowledgment of receipt. Once you use message to help transaction. A message will be sent

WEEKLY REPORT

WEEK - 3 (From Dt. 21/12/24 to Dt. 27/12/24)

Objective of the Activity Done:

Detailed Report:

The information required for card transactions is PAN card / Aadhar number / Account number, mobile having personal identification number (PIN) which is a password that we perform any transaction using mobile.

Another enabled payment system (AAPS) :-







The AAPS system manages another online authentication and enables another enabled bank account (AAPS) to be operated in a digital - anywhere having mobile through which this system is controlled by the central payment system. It is a way to get money from the bank account. This system of getting money online requires your signature and debit card. It is also not needed to visit a bank branch for getting money through the another enabled payment system. For AAPS transactions following information is needed.

1. another card
2. some basic identification number (PIN) or mobile
3. finger print

Unified payments Interface (UPI) :-

Unified payment Interface (UPI) is a new payment interface introduced by central payment corporation of India (CPCI) under the supervision of government of India (GoI). Under the supervision of government of India (GoI) under the supervision of government of India to provide a cashless security and mobile banking. Unified payment Interface (UPI) is a system that allows multiple bank accounts to use several banking services like fund transfer.

ACTIVITY LOG FOR THE THIRD WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	Contacted the local marketing with the important of role of government	importance of the Government	
Day - 2	Contacted the local marketing people with the advantage of vegetable marketing	Advantages of vegetable marketing	
Day - 3	visited the shop of vegetable business with the local shop to gain business	Corporate Style of doing business	
Day - 4	prepared a report regarding the shop and long term goals the market	Shop term a long term goal of the market	
Day - 5	visited the local shop & surveyed as per the Questionary	A small business with regular revenue	
Day - 5	visited the Seventh Shop and surveyed as per the Questionary	A high range customer with wholesale order	

Objective of the Activity Done:

Detailed Report:

Instant payments in a single money through one payment app is very easy and receiving a lot of money & your money can simply not be lost because in a single app payment app which do have of something to use using having the even using having your information such like provide the user can be provided without any mobile platform. In information required for one based transaction one virtual payment address (vpa) of verified identification number (vni) by sharing vni funds can be transferred and money can be collected.

Digital wallet :-

A digital wallet is a way to carry cash in digital format. credit card & debit card information should be stored in digital wallet application & money can be transferred in online & mobile wallet instead of using physical plastic card to make purchase. It can be paid through smartphone, tablet & smart watch. The services offered by digital wallets are balance enquiry, purchase, transaction history, add money, accept money, pay money etc. Digital wallet devices and digital wallet systems a mobile wallet cards mobile handset. presently there are number of services for smart phones with digital wallet capabilities, such as the samsung galaxy series and the google nexus smart phones utilizing google's android operating system and the apple inc. iphone 6 and iphone 6 plus. Most banks have their E-wallets and some private companies, e.g. paytm, Freecharge, mobikwik.

ACTIVITY LOG FOR THE FOURTH WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	preparation of detail report of work it as part of the community Service project	Analyzed the detailed report	P. G. G. G.
Day - 2	Improvement the table of digital transaction and shared the improvement	knowledge of digital transaction	J. G. G. G.
Day - 3	prepared on small get through the implementation of community Service project	Report prepared and implemented	T. G. G. G.
Day - 4	visited the other shops and searched as per the Questionary	a day which taught the important customer	K. G. G. G.
Day - 5	preparation of detailed report of work 5 as part of the community Service project	preparation of detailed report	M. G. G. G.
Day - 6	community the prepared on detailed report as assigned fourth c. s. r.	Completed the whole report & informed the role of government	G. G. G. G.

WEEKLY REPORT

WEEK - 4 (From DL 21/10/22 to DL 27/10/22)

Objective of the Activity Done:

Detailed Report:

Point of sale machine (POS):- Point of sale machine made it faster and easier for customer to shop up with and keep bills on transaction. In the 1980s, businesses helped traditional cash register sales into computerized point sale systems. It was also during these years that services such as credit card terminals and touch screen displays were introduced.

The point of sale (POS) or point of purchase (POP) is the place and place where a retail transaction is completed, it is the point at which a customer makes a request to the merchant to exchange for goods or after provision of a service. After receiving payment, the merchant may issue a receipt for the transaction which is usually printed but is increasingly being replaced with a soft electronic copy. A retail point of sale system typically includes a cash register.

Mobile Banking:- Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial transactions remotely using a mobile device such as a mobile phone or tablet or over computers, usually called an app, provided by the bank or financial institution for the purpose. Most banks provide its own mobile banking app, provided by the bank or financial institution for its purpose and some providers use own mobile banking app for android, windows and ios mobile platforms.

Internet Banking:- Internet banking, also known as online banking, e-banking or digital banking is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

ACTIVITY LOG FOR THE FIFTH WEEK

DAY & DATE	BRIEF DESCRIPTION OF THE DAILY ACTIVITY	LEARNING OUTCOME	Person In-charge Signature
Day - 1	They were interested only in online shopping and not interested in offline shopping	I learned the benefits of learning provided by the technology	Dw
Day - 2	Today only one member responded that too with not interest in answering to my question	Thanking to him for showing love to me	3. Ullah
Day - 3	most of families rejected but finally one shopping and interested in offline transaction	I came to know the problem very clearly	Aritha
Day - 4	They were not interested in online shopping and interested in offline	more usage of is charger	Wong
Day - 5	Today one of the family asked briefly about CSP and then respond	I learned the way of explanation about a topic clearly	SA
Day - 6	3 houses were rejected my survey and finally one have not agreed respond	I learned to be strong, when I get rejection	Wong

WEEKLY REPORT

WEEK - 5 (From Dt. 23/02/2021 to Dt. 29/02/2021)

Objective of the Activity Done:

Detailed Report:

EMI payment service :- internet banking facilities payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills on each bank has to use with various utility companies service providers and insurance companies, across the history.

Railway pass :- Railway has tied up with IRCT base and so the railway pass for local train is available in online.

Recharging the prepaid phone :- By just entering the mobile number and the amount for recharge, phone recharge can be done within few minutes.

Shopping :- with a range of all kind of products online shopping and its payment is also made conveniently through the account.

fund transfer

a. online electronic fund transfer (NEFT) :- national electronic fund transfer (NEFT) is a online-cash payment system facilitating one-to-one funds transfer.

b. Real time gross settlement (RTGS) :- RTGS is defined as the continuous (real-time) settlement of funds transfer individually on an order by order basis (without settling).

c. Immediate payment service (IMPS) :- IMPS offers an instant, 24x7, internet electronic fund transfer service through mobile phone. IMPS is an online tool to transfer money instantly within bank across India through mobile, internet and ATM which is not only safe but also economical both to financial and non-financial institutions.

CHAPTER 5: OUTCOMES DESCRIPTION

Details of the Socio-Economic Survey of the Village/Habitation. Attach the questionnaire prepared for the survey.

EFFECTIVE WAYS OF TO IMPROVE

EXPAND DIGITAL PAYMENTS METHODS

Effective ways to improve and extend digital payment methods

Digital payment technology has made it possible for anyone with a smart device to conduct transactions easily and securely. Both the private and public sectors and consumers are embracing digital payments as a fast, reliable and contactless way to exchange money, but there are still innovations and improvements to be made:

1. Be open to new technologies:- Digital payment methods are positioned to be a major influence on the economic prosperity of many third-world and first-world countries, impacting everything from remittances to transferring funds via cryptocurrency, based by blockchain technology.
2. Provide incentives for use:- Digital payments are highly preferred alternative often not supported by merchant's point of sale systems and incentives. In comparison to cash, if more convenient solutions, the value must be delivered to consumers who would drive the merchant's platform's interest in supporting digital payments.
3. cater to those with disabilities:- Digital payment methods for people with disabilities put at forefront online shopping and security features. Specially designed for people with some features the complexity of the process is often a critical issue for people with cognitive and

Describe the problems you have identified in the community

mobility requirements

4. **Expand the types of transactions**:- Below digital payments should not be limited to mere consumer transactions that include financing and insurance.

5. **Improve identity management and security**:-

It is essential to ensure the security of customer data in each and every transaction as more payments are transacted digitally. Organizations will have to invest in better techniques, no matter the physical location of the customer.

6. **Create a better user experience**:- Digital B2B payments have an inherent potential to save business money and improve efficiency and cash flow. Financial institutions themselves for business and consumer services like funds rate virtual cards and mobile wallets will make digital payment easier and drive greater adoption. It's not just about simplifying the transaction, it's also about creating a few, easy.

7. **Include digital payment services in social platforms**:-

Digital payments are revolutionizing consumer behaviour and impacting the consumer experience. One such way is the integration of digital payments to chat applications such as WhatsApp, WeChat and Facebook as well as social media platforms such as Instagram.

8. **Integrate the payment value chain**:- Digital payments could make things faster and easier if a company can vertically integrate all stakeholders in a payment's value chain instead of having separate merchant acquirers, networks, issuer, payment service providers, a single company could manage demand and credit side of it over.

Short-term and long term action plan for possible solutions for the problems identified and that could be recommended to the concerned authorities for implementation.

9. **Support Global Standardization** :- Global interoperability and standardization are key in digital payments, especially across borders.
is still a critical type of security :- Digital payments are increasingly common and have become critical to the economy over the past five years. But they also consumers are the potential privacy and security risks.
10. **Combine the checkout and buying experiences** :- Digital payments can be made more efficient by combining the checkout experience on the same page with buying experience. Do not redirect the consumer to another payment or checkout page after they have selected the product(s) or service(s) they want to purchase; instead allow payment transactions to take place on the same page.
11. **Streamline payments** :- Detach the scanner from the pin pad. It should be possible to pay anywhere in a store without the usual get a pin, keypad pin pad, insert card, scan with scanner at each table & make changes card etc at each check. It would allow for immediate payment and detection - making beyond the store.
12. **Integrate Biometric authentication** :- One way digital payments might be made more efficient is by incorporating biometric authentication. This would mean that, in order to make a payment, the consumer would need to scan their fingerprint & use some other form of biometric identification. This would add an extra layer of security to the transaction and help to ensure that only the authorized user is able to make a payment - John Siebold, NCHADS LLC

Description of the Community awareness programmes/s conducted w.r.t the problems and their outcomes.

Objectives of an efficient payments system - A useful starting point for assessing policies given to the payments system is to establish a set of desirable attributes for such systems. This does not of course mean that each payment instrument must deliver all these attributes. But ideally the payments system overall would offer a mix of payment methods that collectively offer each of these attributes in a way that allows end-users, business, consumers and government - to meet their needs at a reasonable cost.

While not exhaustive, the following are some of the key attributes that can be important to end-users.

Attributes valued by end-users

Timeliness - not all payments are time-critical, but users of the system should at least have options available that provide timely payment. Timeliness has at least two elements. In some cases, such as emergency government payments, the timing of the availability of funds to the recipient is critical.

Accessibility - it is desirable that surpluses who need to make and receive payments should have ready access to the payments system. Once again this may have different elements. One is the ability to access the payments system where and where required. Cash and other security credit and debit cards have provided nearly full face-to-face transactions, but 'insecure' transactions have historically been more difficult, typically requiring the use of cheques or a visit to a bank branch.

Report of the mini-project work done in the related subject w.r.t the habitation/village.

A mini-project work in the related subject w.r.t the habitation/village. (For ex., a student of Botany may do a project on Organic Farming or Horticulture or usage of biofertilizers or biopesticides or effect of the inorganic pesticides, etc. A student of Zoology may do a project on Aquaculture practices or animal husbandry or poultry or health and hygiene or Blood group analysis or survey on the Hypertension or survey on the prevalence of diabetes, etc.

The Report shall be limited to 6 pages.

DATA ANALYSIS OF DATA INTERPRETATION

1] percentage analysis :-

The data which is collected from primary sources is presented in Percentage and Graphical method.

Gender

		Frequency	Percent	Valid Percent	cumulative Percent
Total	Male	106	53.0	53.0	53.0
	Female	94	47.0	47.0	100.0
	Total	200	100.0	100.0	

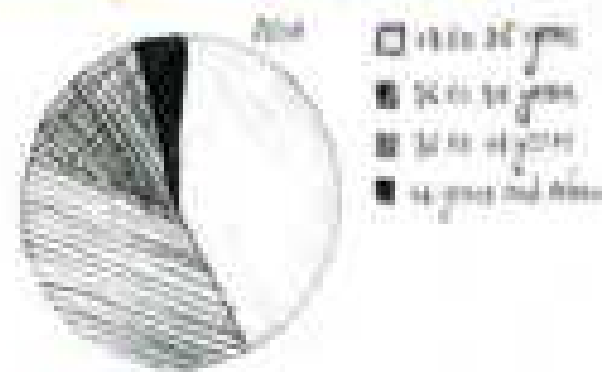
2] Age :-

	Frequency	Percent	Valid Percent	Cumulative Percent
18 to 25 yrs	96	48.0	48.0	48.0
26 to 30 yrs	67	33.5	33.5	81.5
31 to 35 yrs	31	15.5	15.5	97.0
36 years and above	6	3.0	3.0	100.0
Total	200	100.0	100.0	

Graph showing the respondents based on gender



Graph showing respondents based on age



Interpretation :-

The collected data shows that 53% of respondents are male and 47% respondents are female.

Interpretation :-

The collected data shows that 48% respondents are from age category 18 to 25 years. Hence it is showing that most of the respondents are from youth.

Occupation :-

		Frequency	Percent	Total Percent	Cumulative Percent
Solid	Student	61	31.5	31.5	31.5
	Freedom	64	32.0	63.5	63.5
	Business	71	35.5	99.0	99.0
	Other	19	9.0	100.0	100.0
	Total	205	100.0	100.0	

Data based on occupation



Interpretation :-

The majority of parents are students and 31% of total responses followed by student, freedom and other fields.

Income level

		Frequency	Percent	Total Percent	Cumulative Percent
Solid	None income	19	9.0	9.0	9.0
	Low to middle	67	32.5	41.5	41.5
	Upper middle	70	34.0	75.5	75.5
	High income above	49	23.5	100.0	100.0
	Total	205	100.0	100.0	

Data based on income level



Interpretation :- The majority of parents that is 34% of parents belong from low to middle income category followed by 23.5% high income.

Frequency of UPI payment :-

		Frequency	Percent	Total Percent	Cumulative Percent
Solid	Frequency	131	63.5	63.5	63.5
	Monthly	69	33.5	100.0	100.0
	Total	200	100.0	100.0	

Data shows frequency of UPI



Interpretation :-

The above data shows that 63.5% respondents are fully aware of UPI payment and 33.5% respondents are partially aware of UPI.

Frequency to use UPI in a month :-

		Frequency	Percent	Total Percent	Cumulative Percent
Solid	Frequency less	73	35.5	35.5	35.5
	Frequency more	127	61.5	100.0	100.0
	Total	200	100.0	100.0	

Data shows frequency to use UPI in a month



Interpretation :-

The data shows that 61.5% respondents use UPI for more than a month, 35% respondents use UPI for less than a month in a month.

Reliability analysis :-

By including all variables of the data, the reliability test is to be conducted. Following table shows the validity of the data collected from total respondents.

TABLE

		N	%
Cases	Valid	200	100.0
	Excluded	0	.0
	Total	200	100.0

0. Define reliability level on all variables in the procedure.

Reliability analysis	
Cronbach's alpha	N of items
.979	25

Cronbach's alpha $\times 100$

$$= .979 \times 100$$

$$= 97.9\%$$

Interpretation :-

The obtained data indicates that 97.9% of the data is reliable considering all the responses.

FACTOR ANALYSIS

the individual statements based on Likert scale and rating examined using factor analysis which is based on a statistical distribution

TABLE

KMO and Bartlett's Test

KMO - major - Klein measure of sampling adequacy:	.750
Bartlett test of sphericity	1450.978
Approx. chi-square	55
df	5
Sig.	.000

Interpretation

KMO measure of sampling adequacy is an index to examine the appropriateness of factor analysis. High values between 0.5 and 1.0 indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate. From the above table it is seen that Kaiser-Meyer-Olkin measure of sampling adequacy index is 0.750 and hence the factor analysis is appropriate for the given data set. Bartlett's test of sphericity is used to examine the hypothesis that the variables are uncorrelated. It is based on chi-square transformation of the determinant of correlation matrix. A large value of the test statistic will favor the rejection of the null hypothesis. In this case it would indicate that factor analysis is appropriate. Bartlett's test of sphericity chi-square statistic is 1450.98, hence as inferred in KMO, factor analysis is appropriate for the given data set.

TOTAL VARIANCE EXPLAINED

Component	Total Eigenvalues			Subtotal Sum of Squared Loadings			Relative Sum of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative Sum %	Total
1	4.440	48.361	48.361	4.440	48.361	48.361	4.440
2	2.147	19.516	67.876	2.147	19.516	67.876	2.349
3	1.108	10.070	77.946	1.108	10.070	77.946	1.142
4	.961	9.748	79.694				
5	.846	7.691	84.377				
6	.468	4.258	90.635				
7	.406	2.718	94.403				
8	.315	2.389	97.217				
9	.197	1.739	99.046				
10	.083	.668	99.716				
11	.034	.279	100.000				

Extraction method: Principal component analysis.

a. When components are extracted, sum of squared loadings cannot be added to obtain a total variance.

Interpretation :-

Eigen value represents the total variance explained by each factor. Percentage of the total variance attributed to each factor, as the a statistical which is used for the study is now reduced and general into 4 components which has similarity. out of 4 components generated component 1 contributed 48.361%, component 2 contributed 19.516%, component 3 contributed 10.070, out these contributions cumulatively stand for an overall contribution of 77.946%.

CHAPTER 6: RECOMMENDATIONS AND CONCLUSIONS OF THE MINI PROJECT

- * Government can assure to public that the operation of digital payment transaction is free from transaction cost which is free from false the customers of various transactions to purchase via on-line mode.
- * Government could give incentives to the retailers, merchants and other suppliers who sell the products and services via digital mode and also to give credit encourage all the merchants to become e-merchants.
- * Training programmes could be organized by the government to train all the people to make use of the digital payments.
- * Government can give continuous media coverage through TV news, shows, radio & social networking & newspapers/magazines about the benefits of digital payments to the society and for the individual.
- * Customers must be able to comply with the terms and conditions of digital payment methods, verify the issuer of the card/cheque of the electronic payment instrument (e-P) immutability and keep track on the balances, especially after each transactions.

CONCLUSION

Implication of digital payments are going to be a great and an the change in the habits of the people to accept the digital payments is also great. The cashless transaction is not only safer than the cash transaction is not only but is further convenient. It also helps to record of the all the transactions done. India has more than 22 crore smart phones users as of march 2015. This number is going to increase further with a faster internet speed. The reach of mobile networks, internet and electricity is also expanding. Digital payments to remote areas also, if it is without credit card that future transaction system is cashless transaction.

PHOTOS AND VIDEO LINKS



- * <https://www.axisbank.com/contact-us/grievanceaddressal/submit-banking-grievance-rutnraal>
- * <https://www.icicibank.com/complaints/complaints-page>
- * <https://www.leads.lifebank.com/applications/webforms/apply>
- * <https://www.lifefirstbank.com/Support/grievanceaddressal>
- * <https://www.acecashier-centralbank.co.in/customerportal/in>
- * <https://www.yesbank.in/complaints>
- * <https://Sbi.co.in/web/customer-care/contact-us>
- * <https://www.casmosbank.com/portal-ServiceDetail.aspx>
- * <https://www.kotak.com/en/customer-service/contact-us.html>



Chennai, Andhra Pradesh, India
Coffee cart for the community project
Date: 10/10/2023
Time: 10:00 AM
Location: Chennai
Organization: [unreadable]



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Organization: [unreadable]

COMMUNITY SERVICE PROJECT GROUP PHOTO

