

**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
GODDI DINESH KUMAR
B.Com IV Semester
(RegNo:120130803058)**

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: Goddi. Dineshkumar

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

Registration Number: 120130803058

Period of CSP: 2. Months From: 19/9/22 To: 22/11/22

Name & Address of the Community/Habitation: Nellivedhi (Visakhapatnam)

Visakhapatnam (Distt) D.No. 20-70-24

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 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/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: MYS. A.V.N. Degree College

Department: B.COM MERCE

Name of the Faculty Guide: SMT. K. Indira

Duration of the CSP: From 19/9/22 To 22/11/22

Name of the Student: G. Dineshkumar

Programme of Study Community A study on Banking services and Habits

Year of Study: IIIth year B.COM (2020-2023)

Register Number: 120130803058

Date of Submission:

Student's Declaration

I, G. Dinesh, a student of C.S.P. Program, Reg. No. 120.130203058 of the Department of Commerce in Mrs. A.V.N. College do hereby declare that I have completed the mandatory community service from 19/9/22 to 22/10/22 in (Name of the Community/Habitation) under the Faculty Guideship of K. Indira, (Name of the Faculty Guide), Department of Commerce in Mrs. A.V.N. College

G. Dinesh
(Signature and Date)

Endorsements

K. Indira
23/11/22

Faculty Guide

[Signature]
23/11/22

Head of the Department

[Signature]
Principal
PRINCIPAL
Mrs. A.V.N. COLLEGE
VISAKHAPATNAM

Certificate from Official of the Community

This is to certify that *G. Ramesh Kumar* (Name of the Community Service Volunteer) Reg. No. *120130203058* of *M.V.S. Arts Coll.*..... Name of the College) underwent community service in *Neelivedhi*..... (Name of the Community) from *Neelivedhi* to *Visakhapatnam*

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

[Signature] *22/11/22*

Authorized Signatory with Date and Seal

RAJIDGRAPETA-03
SACHIVALAYAM
21086186
VISAKHAPATNAM

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 patiently by which has been instrumental 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 the tenure of the project. Also I am thankful to my mentor Smt. K. INDIRA and M.P. Prasanna Kumar Head of the Department of Commerce Department of Commerce being a source of support during this project period.

G. Dinesh Kumar

B.com II year, IV Semester

Regd No :- 120130 80 3058.

Community Service Project

Banking Services and habits

Significance of 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 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 respondent 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.

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: *Goddi. Dineshkumar*
Programme of Study: *Banking services And Hablts*
Year of Study: *2020 - 23*
Group: *B. Com*
Register No/H.T. No: *120130803058*
Name of the College: *Mrs. A.V.N. College*
University: *: Andhra university*

SLNo	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	25	
2.	Internship Evaluation	50	
3.	Oral Presentation	25	
	GRAND TOTAL	100	

Date:

Signature of the Faculty Guide

Certified by

Date:

Signature of the Head of the Department/Principal

Seal:

S NO	CONTENTS	PAGE NO
1	Introduction	
2	Analysis and Interpretation	
3	Findings, Conclusion and Suggestions	
4	Annexure: Questionnaire& Village Photographs	

EXCLUSIVE SUMMARY

Introduction

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 "Banque" 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 moneylender.

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 withdraw-able by cheque, draft, and order or otherwise". Indian Banking Regulation Act, 1949.

Structure:

Structure of Banking: Reserve bank of India is the the central bank of our country. It was established on 1st April 1935 accordance with the provision of the Reserve bank of India Act, 1934. It holds the apex position in the banking structure. RBI performs various developmental and promotional functions. It has given wide powers to supervise and control the banking structure. It occupies the pivotal position in the monetary and banking structure of the country.

All Commercial banks (Indian and foreign) regional rural banks, and state cooperative banks are scheduled banks. Non-scheduled banks are those which are not included in the second schedule of the RBI Act, 1934. At present there are only three such banks in the country. Commercial bank: Commercial bank is an institution that accepts deposits makes business loans and other related services to various like accepting deposits and

lending loans and advances to general customers and business man.

Need for Banking

In the modern era everything is being done online. There is no exception to the banking sector also. After demonetization, 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 maintain facilities. In India attempts have been made to bring the lower income groups within the ambit of 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. Through graduated credit, the attempt must be to lift the 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 commercial banks. However, generally the inclusion is limited to making them open a bank account and avail a small loan. It is often felt that the banks and other financial institutions can't facilitate financial inclusion on their own, since their reach to the lower income groups is limited either due to structural or behavioral reasons.

Need for Banking Services

Individuals and organisations need bank accounts and 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 that could not be born at either an individual or an organizational level. Customers need savings and wealth creation vehicles in which to invest their money. And they need periodic advice on their financial situation and on appropriate products and services. Now a days almost all the transactions are being done through banks only. This has become more intensive after demonetization.

ACTIVITY LOG FOR THE FIRST WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	Today, only few members responded, that banking survey.	Thanking to him for showing Coorient towards me	P. Sai
Day - 2	Many family members rejected the survey topic's	I came to know the problems is clearly	Ch. hari
Day - 3	Today, one of family asked briefly about CSP, and then responded to my questions	y pleasant the way of explanation about a topic clearly	K. Sateesh
Day - 4	3 houses were rejected my survey and finally one house has a great respond towards me.	y pleasant to be strong, when y got rejection.	S. Kiran
Day - 5	Everyone in a family answered me very growth because they were going outside.	Should my gratitu-de towards them for their attention.	M. Vijayandra
Day - 6	They were interested in Banking systems.	More usage of technology is danger	B. Durg

WEEKLY REPORT

WEEK - 1 (From Dt 01/10/22 to Dt ...02/10/22

Objective of the Activity Done: Banking services and habits






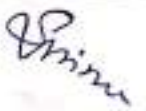
Detailed Report: I visited to my area for Community service project and the people i visited respond greatly.

Some of the people didn't responded due to me about this office work, but few people were responded better.

Today one of the family members asked me about CSP very briefly and then he 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 Relliveedhi, 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 family y had Completed my first week survey 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 member asked me about CSP very briefly and then he responded	y present to give proper explanation to others.	
Day-2	So many houses rejected her answering to my survey and finally one house responded	y present to be loyal from the responded house	
Day-3	y visited more than members in a family to get the accurate answers	y brought the large matter to ask the data	
Day-4	many families rejected, last but not the least one was responded	y come to know the problems very clearly	
Day-5	They were not interested in online shopping and interested in offline shopping.	mere usage of technology is changes	
Day-6	Today, one of family has responded with great loyalty	y learned the skills y convincing others	

WEEKLY REPORT

WEEK - 2 (From Dt 09/10/22. to Dt 15/10/22.)

Objective of the Activity Done:

Customer's satisfaction of Banks

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 to get the more than accurate answers. Many of families were not interested in offline Banking system. online banking benefits and one of family has responded with great loyalty and answered very fairly on each and every question is my Community service project, on the topic of banking services and habits.

The banking system physically and can get satisfied by them to mankind services.

ACTIVITY LOG FOR THE THIRD 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 visited responded greatly	learned interaction and community with others.	Sai
Day - 2	Some of the people didn't respond due to their police work, but few people were responded better	y learnt the skills of preparation of donation	Ravi
Day - 3	Today, one of the family members asked me about CSP very brief and then the answered	y learnt the way of explanation about 9 topic classes	N. Madhu
Day - 4	People rejected for ans giving to my survey. So y visited to another house, and responded	y learnt to be with patience	H. Nagaraj
Day - 5	Today, y visited another colony in Relliveedhi and a family	y pleasant to speak daily with others	R. Hanumanth
Day - 6	Two houses were rejected my survey and the 3 rd house responded to me some what better	y pleasant to be strong when y got rejections.	R. Praveen

WEEKLY REPORT

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

Objective of the Activity Done:

Banking Service to Urban Areas

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 service project survey on the topic of Consumers behaviour on Banking services and one of the family in only is interested in on line online banking and not interested in offline banking.

Most of the houses doesn't responded but finally one house has responded with great honours. And in this 3rd weeks, on the day I only one member has responded. That is without interest for answering to me and that person's behaviour is so what different, and he is moving very easily for something emergency. In that emergency situation also, he answered to me, so I was satisfied for his attention towards me.

**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 60 Y
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 than 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	Vehical 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			



