COMMUNITY SERVICE PROJECT (CSP)

A STUDY REPORT ON

Digital Transactions

Project Report Submitted

To

Department of Commerce

S.K.P. GOVERNMENT COLLEGE, GUNTAKAL.

Submitted by

M. Ranga Jithendra goud

Register No 20420150 66036 Semister II

Mentor

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S.K.P. GOVERNMENT DEGREE COLLEGE

GUNTAKAL - ANANTAPURAMU

CERTIFICATE

This is to certify that the Community Service Project work entitled A Study report on Digital Transactions.
Has been successfully carried out by M. Ranga Jithendra Goud
Regd number 2042015066036 *prescribed by Sri Krishnadevaraya University, Anantapuramu, during the academic year* 2021-22 *Semester*

S.K.P. Govt Degree College, GUNTAKAL-515 801.

Project Mentor
S.K.P. Govt. Degree College
Guntakal.
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

In Charge of the Department
S.K.P. Govt. Degree College
Guntakal
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

DECLARATION

I M. Ranga Jithendra goud here by declare that this project report entitled "Digital Transactions" has been Prepared by me during the from 2021 to 2022 submitted to Department of Commerce, S.K.P Government College, Guntakal. Prescribed by Sri Krishnadevaraya University, Anantapur. Under the guidance of Sri K. Raja Sekhar, Lecturer in Commerce S.K.P. Government College, Guntakal.

I also declare that this project report is the result of my own effort and that it has not been copied from any of the earlier reports submitted by any body to"Sri Krishnadevaraya University, or any other University for the award of any degree or diploma.

M. Ranga Jithendra goud.
Signature of the Student

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CONTENTS

Part - A

The community service project deals with student village or habitation about socio economic survey of the village respondents. We collected the data from the villagers about the status of family, education, occupation, income or earning modes caste religion etc... and after the data collection throught the proper question air formats and we identified and analysis of the problem. We suggested the long term action plan for possiable solutions for the problems identified and that be recommended to concern municipal and Gramasachivalayams in our habitation for the implementation. We conducted the community awareness programme conducted in our habitation.

Part - B

The Digital India Programme is a flagship Programme of the Government of India with a vision to transform india into a digitally empowered society and Knowledge economy. "Faceless, Paperless, cashless" is one of professed role of Digital India. As Part of promoting cashless transactions and converting India into less-cash society, various modes of digital Payments are available.

Banking CARDS (DEBIT/CREDIT/CASH/TRAVEL/OTHERS

Banking cards offer consumers more security, convenience and control than any other payment method. The wide variety of cards available - including credit, debit and prepaid - offers enormous flexibility, as well. These cards Provide 2 factor authentication for secure Payment e.g secure PIN and OTP. RuPay, Visa, master card are some of the example of card Payment system. Payment cards give People the Power to Purchase items in stores, on the Internet, through mail-order catalogus and over the telephone. They save both customers and merchants' time and money, and thus enable them for ease of transaction.

Chapter-I

INTRODUCTION

This Community service project deals

Chapter - 3

Problems Identified and Analysis of the Problems

Socioeconomic status profoundly impacts an indival or family's reputation and standing in the community. Socioeconomic issues includes the ethics, fairness and results of policies, theories and institutions that may result in a different standard of treatment and opportunities based on income and background. Poverty is a major socioeconomic issue because look of money for basic necessities is the source of many other socioeconomic concerns.

Low Education Levels

Education is both a causes and an effect of socioeconomic status. People of lower socio-economic status are less likely to be educated and often unable to save money for their children's future education. As a result, these children often have reduced employment levels and make lower wages as adults. In addition, children in low-income families have other extenuating

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1. About the village / Habitation:-

(Write about your village/area)

circumstances. For example, they may have a teen mother, live in a non-English-speaking household, or live in a house hold where no one has a high school diploma, and these factors may also increase the chances that they will not have a successful school experience.

Disparities in Health

People of lower socioeconomic status are less likely to have equal access to quality health care and more likely to develop health problems. Poor People do not have discretionary income to afford gym membership, exercise equipment or expensive hobbies like golf and skiing. They are also more likely to live in areas where they are exposed to environmental toxins, suffer from poor nutrition and develop health conditions. In addition, the anxiety of Poverty makes them more vulnerable to stress related ailments, depression and anxiety.

Justice system Inequalities

People in lower socioeconomic classes are more likely to deal with the criminal justice system as well. Poor People tend to be arrested more often than the Middle class, and their cases Processed through the courts. Additionally, economically disadvantaged defendants face harsher treatment than those who can pay court fees. Defendants are now charged for government services, such Pre-trail jail fees, jury fees, Public defendant reimbursement fees and drug testing fees. However, many Poor People are arrested when they fail to Pay for these services, which can range from hundreds to thousand of dollars. Also, electronic monitoring devices are sometimes used as an alternative to jail time, but defendants who cannot afford to pay rental fees for these devices have no choice but to serve jail time.

Chapter - 4

Short term and long term action plans for Possible solutions for the above problems

Disparities in Health - overcome health disparities

Raising awareness through education can help adress health equity. Improving resource coordination can also help Populations most harmed by health disparities. For example, health care organizations can help reduce ethnic health disparities by offering cultural competency training to health care providers.

How can we reduce black health disparities?

Raising Public and Provider awareness of racial/ethnic disparties in care; Expanding health insurance coverage; Improving the capacity and number of Providers in underserved communities, and Increasing the knowledge base on causes and interventions to reduce disparities.

Solutions for Low Education Levels

1. Better educational infrastructure.
2. Improvements in health insurance.
3. Increase in equality regarding social security.
4. Minimum wages.
5. More tolerance regarding education.
6. Raise awareness on the importance of education.
7. Financial support for Poor families.

Chapter - 5

Community awareness Programme conducted in our habitation

* objectives of community awareness Program

Project help community Awareness Activities Program - The goal of community awareness is to increase to community's knowledge of the available Programs and services offered. this is accomplished by informing the general Public through various activities.

* explained benefits of community immersion to student and community

Community immersion allows individuals who are not familar with the People and communities where they will work immerse themselves in these settings. This gives them the opportunity to reflect on their assumptions, attitudes, and the knowledge base of their Profession and to gain Cultural competence.

* Explained volunteering provides many benefits to both Mental and Physical health.

Volunteering increases self-confidence. Volunteering can provide a healthy boost to your self-confidence, self-esteem, and life satisfaction...

volunteering combats depression...

volunteering helps you stay physically healthy.

* Explained Benefits of Living in a Healthy Community

Stronger community support...

More Holistic Educational opportunities.

Better Mental Health...

Cleaner Environment...

Better physical Health...

6

PART - B

Report on Digital transactions

CHAPTER - 6

Introduction and history of Digital transactions

1. What are Digital Payment ?

Digital Payments are transactions that take place via digital or online modes, with no physical exchange of Money involved. This means that both Parties, the payer and the Payee, use electronic mediums to exchangede Money.

The Government of India has been undertaking serveral measures to promote and encourage digital Payments in the country. As Part of the 'Digital India' campaign, the government has an aim to create a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless'. There are various types and methods of digital Payments. Place note that digital Payments can take place on the internet as well as on Physical Premises. For example, if you buy something from Amazon and Pay for it via UPI, it qualifies are as a digital Payment. similarly, if you Purchasese Something from your local Kirana store and choose to Pay via UPI instead by of handing over cash, that also is a digital Payment.

What are the different methods of digital Payments? 7

After the lauch of cashless India, we currently have ten Mehods of digital Payment available in india.. some methods have been in use for more than a decade, some have became Popular recently, and others are relatively new.

① Banking cards

Indians Widely use Banking cards, or debit/credit cards, or Prepaid cards, as an alternative to cash payments. Andhra Bank launched the first credit card in India in 1981. Cards are preferred because of multiple reasons, including, but not limited to, convenience, Portability, safety, and safety and security. This is the only mode of digital Payment that is Popular in online transactions and physical transactions alike. Nowadays, Many apps are being launched with the sole Purpose of Managing card transactions like cred, sqoare, etc.

② Aadhaar Enabled Payment system (AEPS)

AEPS is a bank-led model for digital Payments that was initiated to leverage the Presence and reach of Aadhar. under this system, customers can use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts. As of February 2020, AEPS had crosed more than 205 million as Per NPCI data.

AEPS doesn't require any Physical activity like visiting a brach, using debit or credit cards or making a signature on a document. This bank-led model allows digital Payments at POS (Point of Sale/micro ATM) via a Business correspondent (also known as Bank Mitra) using Aadhaar authentication. The Aeps fees for cash withdrawal at BC Points are around RS. 15.

③ Unstructured Supplementary Service Data (USSD)

USSD was launched for these sections of India's Population which don't have access to proper banking and internet facilities. Under USSD, Mobile banking transactions are Possabile without an internet connection by simply dialing *99# on any essential feature phone.

This number is operational across all Telecom Service Providers (TSPs) and allows customers to avail of services including interbank account to account fund transfer, balance inquirey, and availing mini statements. Around 51 leading banks offer USSD service in 12 different languages, including Hindi & English.

④ Unified Payments Interface (UPI)

UPI is a Payment system that culminates numerous banks accounts into a single application, allowing the transfer of money easily between any two parties. As compared to NEFT, RTGS and IMPS, UPI is far more well-defined and standarized across banks. You can use UPI to initaiate a bank transfer from anywhere in just a few clicks.

The benefit of using UPI is that it allows you to pay directly from your bank account, without the need to type in the card or bank details. This method has become one of, the most popular digital payment modes in 2020, with october witnessing over 2 billon transactions.

⑤ Bank Prepaid Cards

A bank prepaid card is a pre-loaded debit card issued by a bank, usually single-use or reloadable for multiple uses. It is different from a standed debit card because the latter is always linked with your bank account and can be used numerous times. This may or may not apply to a prepaid bank card.

A prepaid card can be created by any customer who has a kyc-complied account by meerely visiting the bank's website. Composite gifts, reward cards, or single-use cards for gifting purposes are the most common uses of these cards.

⑥ Mobile Wallets

Mobile wallets, as the name suggests, are a type of wallet in which you can carry cash but in a digital format. often customers link their banks accounts or banking cards to the wallet to facilitias secure digital transactions. Another way to use wallets is to add money to the mobile wallet and use the said balance to transfer money.

Nowadays, many banks have lauched their wallets. Additionally notable private companies have also established their presence in the mobile wallet space. some popularly used ones includs Paytm, Freecharge, Mobikwik, mRupes, vodafone M-pesa, Airtel Money, jio Money, SBI Buddy, vodafone M-pesa, Axis Bank Lime, ICICI Pockets, etc.

(7) Pos Terminals

Pos (Point of sale) is known as the location or segment where a sale happens. For a long time, Pos terminals were considered to be the checkout counters in malls and stores where the payment was made. The most common type of Pos Machine is for Debit and credit cards, where customers can makes payment by simply swiping the card and entering the PIN. With digitization and the increasing popularity of other online payment methods, new Pos methods have come into the picture. First is the contactless reader of a Pos machine which can debit any amount up to RS. 2000 by auto-authenticating it, without the need of a card PIN.

(8) Mobile Banking

Mobile banking refers to the act of conducting transactions and other banking activities via mobile devices, typically throught the bank's mobile app. Today, most banks have their mobile banking apps that can be used on handheld devices like mobile phones and tablets and sometimes on computers.

Mobile banking is known as the future of banking, thanks to its ease, convenience, and speed. Digital payment methods, such as IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, etc., are available on a single platform in mobile banking apps. Banks themselves encourage customers to go digital as it makes processes easier for them too.

⑨ Internet Banking

Internet Banking, also known as e-banking or online banking, allows the customers of a particular bank to make transactions and conduct other financial activities via the bank's website. E-banking requires a steady internet connection to make or receive payments and access a bank's website, which is called Internet Banking.

Today, most Indian banks have launched their internet banking services. It has become one of the most popular means of online transactions. Every payment gateway in India has a virtual banking option available. NEFT, RTGS, or IMPS are some of the top ways to make transcations via internet banking.

⑩ Micro ATMS

Micro ATM is a device for Business correspondents (BC) to deliver essential banking services to customers. These correspondent who could even be a local store owner, will serve as a 'micro ATM' to conduct instant transactions. They will use a device that will let your transfer money via your Aadhaar linked bank account by merely authemeticating your fingerprint. They will use a device that will let your transfer money via your Aadhaar linked bank account by merely authemeticating your fingerprint.

What are the benefits of digital Payments?

In a country like india, Where disparities are sometimes poles apart, ensuring financial equality becomes an issue of prime importance. one of the reasons why our government started vocalizing cashless economy and Digital India was to improve access to financial resources. there are multiple benefits that Digital Payments bring to the table.

Ease and convernience.

one of the most significant advantages of digital Payment is the Seamless experience they provide to customers. Reduced dependency on cash, fast transfer speed, and the ease of transacting make online payments like risk, steps, and physical presence. With digital Payment, you can send are receive funds from anywhere in the World at the click of a button.

Economic progress

Customers transact more online when they see the ease, convenience, and security of online payments. This means that more and more people feel comfortable buying online, investing digitally, and transferring funds via electromic mediums. The increase in money movement and online business contributes to the progress of the economy. This is why online ventures are being launched every day and even more are making profits daily.

safety and efficient tracking

Handling and dealing in cash is a cumbersome and tedious task Along with the risk of losing money, there is the hastle of carrying cash everywhere you go and keeping it safe. With digital payments, one can keep their funds secured in online format effortlessly. Nowadays, your mobile phone alone is enough to make and receive payments - thanks to UPI, net banking, and mobile wallets. Additionally, most digital payment channels provide regular updates, notifications, and statements for a customer to track his funds.

What are digital payment services?

Digital payment services are the entities that provide transactions via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money.

How does a digital payment system work?

A digital payments system usually converts a traditional cash-operational society to a cashless one. It can be anything from paying for goods and services at a brick-and-motar store, transfering money to other individuals online, to making investment trades.

Why is a cashless society good?

Cashless payments eliminate serval business risks such as theft of cash, counterfeiting money, and robbery of cash. Moreover, it also reduces coste of security, and it allows you to buy whatever you want and whenever you want without the need of withdrawing cash.

Impression
Present you analysis in an impressive manner
Use diagrams and graphs
Improve your handwriting

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The benfits of using upi is that it allows you to pay directly from your bank account without the need to type in the card (or) bank details become one of the most popular.

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AEPS doesn't require any physical activity like visiting a branch using debit (or) Credit

SKP GOVERNMENT COLLEGE:: GUNTAKAL
Department of Commerce
Questionnaire on Socio Economic Survey

Name of the Student: M. Ranga Jithendra Goud.
Hall Ticket /Regd Number 2042015066036
Group/Semester : B. COM (C.A) 2nd Semester
Date__________
Name of the Mentor /Concern Lecturer: K. Raja Sekhar

Part A: Respondent Details

1	Name of the respondent	Qamar Shaik
2	Marital status:	Single/Married ✓
4	Address of the respondent	61 410 - A Vidhya Nagar Rd-2
7	Occupation	Teacher
	In Come Per Month	50,000
	In Come per Year	6,00,000
8	what is your family Occupation	Teacher

Family Details: (9)

Sl.no	Name of the Person	Gender	Age	Education
1.	S.A. Jabbar	M	55	B.A
2.	Qamar Shaik	F	49	M.A (Eng)
3.	Samreen Shaik	F	23	B.Tech
4.	Samad Shaik	M	17	Inter II nd yr.

10	Social Status : (Please Tick) (OC / BC-A ✓ / BC-B / BC-C / BC-D / BC-E / SC / ST)	
	Sub Caste:	Shaik
	Do you have Cell phone /TV /Other gadgets	(YES ✓ / NO) If yes
	Details: (Please Tick)	Mobile ✓ Television ✓ Laptop/desktop ✓

12	Type of House : Pucca / Apartment / Hut	
13	Drinking Water Facility : Public Tap Tap Connection Bore well	
14	Nature of House : Own / Rented	
15	Do you have Ration Card : Yes / No	
16	Do you have Agricultural Land(if yes Give the Details)	Red soil land /black soil land/ — NO — Patta land
17	Extent of Agricultural Land : Acres — NO —	
18	Do you have Vehicle	Details: Two wheeler Three wheeler 4 wheeler
19	Do you have Health facilities in your Village : Yes / No	
20	What is the nearest Medical Facility available : P H C Govt.Hospital Distance from your Residence : 1/2 KM	
21	Do you have banking facility near by : Yes / No	
22	Nature of Banking Facility: Comm.Bank Regional Rural Bank Coop.Bank	
23	What is the source of Financial Assistance : Banks Private Financiers	
24	Did you avail benefit from Govt.Schemes	Jagananna Vidhya Deevena : Yes / No Jagananna Vasathi Deevena : Yes / No Raithu Bharosa : Yes / No Amma Odi : Yes / No Any other scheme : —No—
25	Do you have AROGYA SRI Card : Yes / No	
26	Do you have educational Facility	: Yes / No (School, College: Intermediate School Degee : No PG : NO
27	what is the distance of school/college from your Village	500 Meters
28	Any other source of livelihood	Cattle rearing: Village & Cottage Industry Any other : NO
29	Whether any of the family members have chronic health Problems	Yes / No
30	If yes please give details:	

S.no.	Name of the person	Gender	Age	Nature of Disability

Signature of the Mentor
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

M. Ranga Jithendra Goud.
Signature of the Student

SKP GOVERNMENT COLLEGE:: GUNTAKAL
DEPARTMENT OF COMMERCE
SOCIO ECONOMIC SURVAY ANLYSIS BY THE STUDENT

1	NO OF THE RESPONDENTS	25			
2	MARTIAL STATUS OF RESPONDENTS	MARRIED	UN MARREIED	TOTAL	
		25	NO	25	
3	OCCUPATION	OWN BUSIENESS	GOVT EMPLOYEES	PVT 03 EMPLOYESS	
	Formers	01	07	MONTHLY WAGE	DAILY WAGES
				06	05
4	INCOME GROUPS Monthly.	BELOW 5000	01		
		5000-10000	08		
		10000-20000	06		
		20000-50000	07		
		ABOVE 50000	03		
		TOTAL	25		
5	SOCIAL STATUS	OC	04		
		BC A.	03		
		BC B	03		
		BC C.	01		
		BC D	01		
		BC E	05		
		SC	08		
		ST	NO		
		TOTAL	25		
6	NO OF FAMILIES HAVE CELLPHONES	25			
7	No Of families have televisions	25			
8	NO FAMILIES HAVE LAPTOPS/DESKTOPS	06			

9	NO of FAMILES ARE LIVING AREA STUTUS	PUCCA	APPRTMENTS	HUTS	TOTAL		
		23	NO	2	25		
10	NO OF FAMILIES NATURE OF HOUSE	OWN	RENT	TOTAL			
		18	7	25			
11	WATER FACILITIES USING	PUBLIC TAP	PVT TAP	BOREWELL	TOTAL		
		NO	23	2	25		
12	NO of FAMILIES HAVING AGRICLUTRE LAND	RED SOIL	BLACK SOIL	NO LAND	TOTAL		
		NO	NO	25	25		
13	NO OF FAMILIES HAVING VECHILES	TWO WHEELERS	THREE	FOUR / No Vehicle	TOTAL		
		20	1	0 / 4	25		
14	NO FAMILIES ARE GETTING BENFITS FROM GOVERNMENT	J VIDHYA DEVEENA	J VASATHI DEVEENA	RITHU BAROSA	AMMAV ADI	NOT TAKEN	Total
		02	02	NO	04	17	25
15	NO of FAMILIES HAVING BANK ACCOUNTS		25				
16	WHICH TYPE OF BANKING FACILITIES IN THEIR HABITATION	NO RURAL BANKS	25 COMMERCIAL	NO SOCITYS	25 TOTAL		
		NO	25	NO	25		
17	EDUCATIONAL FACILITES ARE USING THEIR CHILDERN	GOVT. SCHOOLS	PVT SCHOOLS	TOTAL			
		15	10	25			

SIGNATURE OF THE MENTOR

SIGNATURE OF THE STUDENT

C.Shivakumar

NAME: ____________________

LECTURER IN COMMERCE

SKP GOVT COLLEGE

GUNTAKAL

S.K.P ప్రభుత్వ కళాశాల, గుంతకల్, అనంతపురం జిల్లా.

వాణిజ్య విభాగం

డిజిటల్ లావాదేవీలపై ప్రశ్నాపత్రం

విద్యార్థి పేరు : M. Ranga Jithendra Goud.

గురువు పేరు: K. Raja Sekhar

సమూహం : I /II B Com TM/EM/CA సెమిస్టర్: II nd Semester

హాల్ టికెట్ నంబర్: 20420150 66036.

1.ప్రతివాది పేరు: J. Venkata Ramana.

చిరునామా: 6/472 Vidhya Nagar-II Guntakal.

2. వయస్సు:

20 సంవత్సరాల లోపు ( ) 20 నుండి 30 సంవత్సరాలు ( )

30 నుండి 50 సంవత్సరాలు ( ) 50 సంవత్సరాల పైన (✓)

3. లింగం : మగ (✓) స్త్రీ ( )

4. విద్యా అర్హత:

క్రింద SSC ( ) SSC (✓) ఇంటర్ ( ) గ్రాడ్యుయేషన్ ( ) పోస్ట్ గ్రాడ్యుయేషన్ ( )

5. వృత్తి:

ప్రభుత్వం ఉద్యోగి () ప్రైవేట్ ఉద్యోగి (✓) వ్యాపారం () లేబర్ () వ్యవసాయం ()

6. వార్షిక ఆదాయం:

క్రింద రూ.10000 ( ) 10001 నుండి 20000 ( ) 20001 నుండి 50000 (✓) Rs50000 కంటే ఎక్కువ ( )

7. మీ గ్రామం/పట్టణంలో బ్యాంకింగ్ సౌకర్యం అందుబాటులో ఉందా:

అవును (✓) లేదు ( )

8. బ్యాంకుల పేరును పేర్కొనండి: Syndicate, SBI

9. మీకు ఏదైనా బ్యాంకులో ఖాతా ఉందా: అవును (✓) లేదు ( )

10. అవును అయితే బ్యాంక్ పేరును పేర్కొనండి: Syndicate Bank

11. వివిధ బ్యాంకింగ్ సేవలపై అవగాహన: అవును ( ) లేదు (✓)

12. నెలలో బ్యాంకుకు ఎన్నిసార్లు సందర్శించారు:

ఒక సారి (✓) ఒకటి నుండి మూడు సార్లు ( ) మూడు నుండి ఐదు సార్లు ( ) ఐదు కంటే ఎక్కువ సార్లు ( )

13. బ్యాంక్ సందర్శన ప్రయోజనం:

డబ్బు ఉపసంహరించుకోవడానికి మరియు డిపాజిట్ చేయడానికి (✓) ఇతర ప్రయోజనం ( )

14. మీరు బ్యాంకును సందర్శించినప్పుడు బ్యాంక్ సిబ్బంది ప్రవర్తన:

అద్భుతమైన ( ) చాలా బాగుంది ( ) సంతృప్తిగా ఉంది (✓) సగటు ( )

15. బ్యాంకింగ్ సేవలపై సంతృప్తి:

అద్భుతమైన ( ) చాలా బాగుంది ( ) సంతృప్తిగా ఉంది (✓) సగటు ( )

K. Rajasekhar
లెక్చరర్ సంతకం
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

M. Ranga Jithendra Goud.
విద్యార్థి యొక్క సంతకం

COMMUNITY SERVICE PROJECT (CSP)

A STUDY REPORT ON

Digital Transactions

Project Report Submitted

To

Department of Commerce

S.K.P. GOVERNMENT COLLEGE, GUNTAKAL.

Submitted by

P. SAI LAKSHMI SRINIVASA RAO

Register No 2042015066039 Semister II

Mentor

Sri K. RajaSekhar

Lecturer in Commerce

S.K.P. GOVERNMENT COLLEGE, GUNTAKAL-515801.

Affiliated to Sri Krishna Devaraya University Anantapur District.

S.K.P. GOVERNMENT DEGREE COLLEGE

GUNTAKAL - ANANTAPURAMU

CERTIFICATE

This is to certify that the Community Service Project work entitled A Study report on Digital Transactions. *Has been successfully carried out by* P. SAI LAKSHMI SRINIVASA RAO. *Regd number* 20420150660 39 *prescribed by Sri Krishnadevaraya University, Anantapuramu, during the academic year* 2021 - 22, *Semester* -

S.K.P. Govt. Degree College, GUNTAKAL-515 801.

Project Mentor
S.K.P. Govt. Degree College
Guntakal
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

In Charge of the Department
S.K.P. Govt. Degree College
Guntakal
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

DECLARATION

I P.Sai Lakshmi Srinivasa Rao here by declare that this project report entitled " Digital Transactions " has been Prepared by me during the from 2021 to 2022 submitted to Department of Commerce, S.K.P Government College, Guntakal. Prescribed by Sri Krishnadevaraya University, Anantapur. Under the guidance of Sri K. Raja Sekhar, Lecturer in Commerce S.K.P. Government College, Guntakal.

I also declare that this project report is the result of my own effort and that it has not been copied from any of the earlier reports submitted by any body to"Sri Krishnadevaraya University, or any other University for the award of any degree or diploma.

Blsrao

Signature of the Student

INDEX

CONTENTS

Part- A

This Community Service project deals with Student Village (or) habitiation about Socio economic Survey of the village respondents we Collected the data form the Villagers about the Status of family education Occupation income (or) earning modes Caste region etc.. and after the data Collection through the proper Question air formates and we identified and analysis of the proble-ms we suggested the long term action plan for possible Solutions for the Problems identified and that be recommended to Concern municipal and Grama Sachivalyams in our habitions for the Implemention etc.

Part-B

The Digital india programme is a flagship programme of the Govt of india with a vision transform india into a digital Empowered society and knoweldgement economy. "Faceless Paperless Classless" is one of professed role of Digital india as per part of promoting cashless transactions and converting india into less-cash. Banking cards (DEBT/CREDIT) TRAVEL & Others,

Payment method the wide variety of cards avaliable - including credit, debit and Prepaid - offers econmous flexibility as well as these cards provide 2 factor authetication for secure payments eg- secure PIN and OTP. Rupay, visa, Master Card are some of the example of cards payment system cards give people the over the for ease of transactions.,

Chapter-1

①

Introduction

This community service project deals with student village (or) habition about socio economic survey of the village. respondents we collected that data. forms the villagers about the status of family, education occupation income (or) earning modes. Caste, religon etc. .. and after. the data. collection through the proper Question air formates. and we identified and analysis. of the problems we suggested the long term action plan for possible. Sollutions. for the problems identified and that be implemention we conducted the community awarness programme conducted in our habition.

1. About the village / Habitiation
C. write about your village/areas;

[illegible]

Chapter - 2

Socio economic Survey of the village / area.

(Analysis sheet write here)

Problems identified and Analysis of the problems

Socio economic status profoundly impacts an individual (or) family's reputation and standing in the community socio economic issues includes · the ethices · fairness and results · of · policies · theories · and insituitions that may result ina · different standared of treatment and opportunites based on income and back ground · poverity is a, major · socio economic · issue · because · lack of money for basic necessitics · is the source of many others · socioeconomic · concerns,

Disparties · in Health

[illegible]

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[illegible]
[illegible]

to cashless one. it can be anything from paying for goods and services at a brick and mortar you to transferring money to others individuals concise to making investment traders.

* How do I get digital payments

There is no universally converts accepted way of getting access to digital payments methods like cards UPI mobile banking micro ATM etc.

* what are digital payment methods

~~After~~ the launch of cashless india we currently have ten methods of digital payment available in india some methods have been in use for the a decade some have become popular recently are relatively new.

Is electronic payment safe to use?

Thanks to advancements in digital payments technology demographic shifts and the evolving cyber security landscape online transactions than ever before

What is the purpose of digital payments?

The main objectives of digital transactions are to reduce the costs and risks to handing cash increases the conducting transactions and increase transparently among monetary transactions among people.

* Disparities in Health:-

People of lower socioeconomic status are less likely to you have equal access to quality health care and more likely to develop health problems poor people do not have discretionery income to afford gym membership exercise equipment (or) expensive hobbies like golf and sking they are also More likely to live in areas where they are exposed to Environment toxins suffers from poor nutrition and develop health conditions in addition the anixety of poverty makes them more vulnerable to stress related ailments, depression and anixity.

* Low Education Levels:-

Education is both a cause and an effect of socio economic status people of lower socioeconomic status are less likely to be educated and often unable.

Unable to save money for their children's future education. As a result these childrens often have reduced employment levels and makes lower wages as adults. In addition children in low income families have other extenuating circumstances for example they may have a teen mother, live in a non-English speaking household (or) live in a household where no one has a high school dipolma and these factors may also increase the chances that they will not have a succesful school experiences.

Justic System inequality:

People in lower socioeconomic classes are more likely to deal with the criminal justic system as well as poor people tend to be often than the middle class and their cases processed through the court. Additionally economically disadvantages defendents facts himself.

treatment than those who can pay court fees defendents are now charged for Govt services for pre-trial Jail fees. Jury fees public defendents relm bursbement fees and during test fees. However many poor peoples are arrested to Jail time but defendents who cannot afford to pay fees for these devices have no choice but to serve Jail time.

* Short time and long term action Plans for possible:—

Solutions for the above problems:-

Disparties in health overcome health disparties. Raising awarness through education can help adress health equality improving resources co-ordination can also help propulations most harmed by health disparties for example health for organisation can also help reduce ethic health disparties by offering cultural competeny trading to health care providers

Raising public and provider awarness of racial ethinic disparties in care: Expanding health insurance coverage improving the capacity and number of providers in underesered communities and increasing the knowledge based on causes and interventions to reduce disparties

* Solutions for Low education Levels:
  1. Better education infasturctore.
  2. finical support for poor families
  3. Raising awarness on the imporant of Education.
  4. More tolerance regarding education
  5. Minimum wages
  6. increasing in quality regarding social security
  7. improvements in health insurance

Chapter-5

* Objects of Community awarness Programme

Project awarness Community awarness Activity
The goal of community awarness is to
create the community's knowelage of the
available programme and service offered
This is accomplishing by informing the
General public through various activities *

* Explained volunntering provides many
benfits to both mental and physical health
Volunteerting increases self - confidence *
volunteering can provide a healthy boost to
your self confidence. Self - esteem and
the satisfaction
Volunteering combats depression
Volunteering help in stay physically
health.

* Explain benfits of community immersal
to students and Community.

community immersion allows individual who are not who are not ~~familiar~~ will the people and community where they will work. immerse themselves in these settings, this give them the opporunity to reflect on their assumption atitudes and the knowledge base of their profession to gain cultural competention.

* Explain benfits of Living in a Health Community

* Better physically health
* Strong community support
* Cleaner Environment
* More Holistic Educational Opporunities

Chapter-6

1. introduction and history of Digital transaction

1. what are Digital payments?

Digital payments are transactions that take place via digital (or) online modes with on physically exchange of money invoived this means that both parties on payer and the pay electronic mediums To exchange money.

the Govt has undertaking a servial measures to problems encourage digital payments in the courts. As a part of "Digital india" Companies, the Govt as an aim to provide a Digital Empowered Economy that is faceless paperless cashless, there are various types of methods of digital payments plz note that digital payments can take place on the internet as well as physicall premises for Example if you buy something from amazon then you pay it via upi it qualifies as a digital payment similarly

What are the different methods of Digital payments?

~~After the lunch of cashless india we curren-tly have ten methode of Digital payment~~ avaliable in india. Some methods have been in use for more than a decade. Some have become popular recently and others are relativity new.

* Banking Cards:

indian's widely used banking Cards or debit / Credit cards (or) prepaid Cards are an alternative to cash payments. Andhra bank first launched the ~~first~~ in 1981. Cards are prepaid multiplen reasons including but not limited to Conivences, proability, safety and security. this is the only mode of Digital payments that is popular in prohbits in equality to application in Credit square etc.

* Mobile wallets:-

Mobile wallets as the name suggests are a type of wallet in which you can carry cash in a digital format. often customers link their bank accounts (or) banking cards to the wallet to faciliate secure digital transactions Another way to use wallets is to add money.

Nowadays, many banks have launched their wallets Additionally notable private companies have also established their presence in the mobile wallet space.

Some popular used one's include paytm, freecharge, mobile wilk M.Rupee. Vodafone, M-Pesa, Airtel Money, Jio money, SBI Buddy, Vodafone M-pesa Axis Bank Lime ICIC pockets etc.

* Bank prepaid Cards :-

A bank prepaid card is a pre-loaded debit card issues by a bank. usually single use (or) re-loadable for multiple uses. it is different from a standard debit card because the latter is always linked with your bank accounts can be used numerous times this may (or) may not apply to prepaid bank.

A prepaid card can be created by any customer who has a kyc complied account by merely visiting the banks website corporate gifts reward cards, (or) single-use cards. For getting purposes are the most common uses of these cards.

* pos Terminals :-

pos (point of sale) is known as a location (or) segment where a sale happens

and security of online payments you can send and receive and even more as making profits daily. safety and efficient tracking.
Handing and dealing in cash is a Cumbersome and tedious task. Along with the risk of losing money there is a hasale of carrying cash every where you go, and keeping online it safe with digital phone alone is enough to make and receive payments thanks to UPI neibanking and mobile wallets. Additionally most digital Payment channels provide regular updates, notification for a customer to track his funds.

What are digital payment services?

(1) Digital payment services are the

entities that provides transactions via digital (or) online modes with no physical exchange of money involved. This means that both parties - the payer and the payee use electronic mediums to Exchange money.

* What is Cashless society good?

Cashless payments eliminate several business risks, such as theft of cash, countering money and robbery of cash. Moreover it also reduces costs of security and it allows you to buy whatever you want and whenever you without need for withdrawing cash.

* How does a digital payment system work?

A digital system usually converts a traditional cash-operational society.

statements, bill payments, etc, are available on a single platform in mobile banking apps. Banks themselves encourage customers to go digital as it makes processes easier for them too.

* **Micro ATMs** :-

Micro ATM is a device for business correspondents (BC) to deliver essential banking services to customers. these correspondents who could even be a local store owner, will you transfer money via your Aadhar linked bank account by merely authenticating your finger print.

Essentially business correspondents will serve as banks for the customers. customers need to verify their authentically using UID (Aadhaar). The essential service that will be supported by micro ATMs are withdrawal, deposits, money transfers, balance inquiry. the only requirement for micro A.TMs : is that you. is that you should link your bank account to Aadhaar.

* What are the befits of digital payments?

In a country like where disparities poles apart ensuring finical equality becomes an issue of prime importance one of the reasons why your Govt started vocalizing Cashless Economy and digital payments bring to the table easily and convenience.

one of the most significant advantages of digital payments is the seamless experience they provide to customers. Reduced dependancy on cash. fast Transaction speed at the click of a button. Economic progress.

Customers transact more online when they see the ease convenices and for a long time pos terminals were considered to be "check out" counters in malls and stores Cards were customers make payments by simply swiping the card and entering the pin with digitzation and the increasing Popularity of other online payment methods new PCs Methods have commo into the picture Can debit any amount upto Rs 2000 by auto - autheticating it without the need for a card PIN.

* Internet Banking :—

internet Banking also known as a banking (or) online banking allows the customers of a particular bank to make transaction and conduct other finicial through the ~~Today~~ most via the bank's website

E - banking requires a steady internet connection to make (or) recieve payments and access a bank's websites which is called internet banking

Today most indian popular means of online transactions. payment gateway in india virtual banking option available

NEFT, RTGS (or) Imps are some of the ways to make transactions via internet bank -ing.

1) **Mobile banking** :—

Mobile banking refers to the act of conducting transactions and other banking activities via ~~mobile device typically~~ through the bank mobiles app Today most banks have their mobiles banking apps that can be used on handheld devices like mobiles phones and tables and sometimes on computers.

Mobile banking is known as future thanks to its ease conveinces and not

Data interpretion conclusion of study

Objective To analysis Digital Transactions

Methodology Sample. Size for the study is 25

1)

Particulars	variables	No. of Respondents
Gender	male	23
	Female.	02

The Sample size chosen for the study was 25 investors from Bhagavya Nagar Guntakal are femals

2)

Age.	25 - 35	23
	40 to 60.	
	Above 60	02
		25

Nine Sample size have age b/w 25-35 years followed by eight of total sample have age b/w 35-45 years

3)

Education Qualification	upto 5th.	04
	6th to 10th	06
	Secondary	10
	intermediate	05
	Graduate	
	Post graduate and above	

four have education qualification of post gradulate and above followed by zero. upto 5th five 6th to 10th four from secondary.

Occupation of the respondent	Salaried employee	01
	self employed/Busi	
	Daily worker	20
	agriculture	02
	Student	01
	Home maker	01
	Others	—

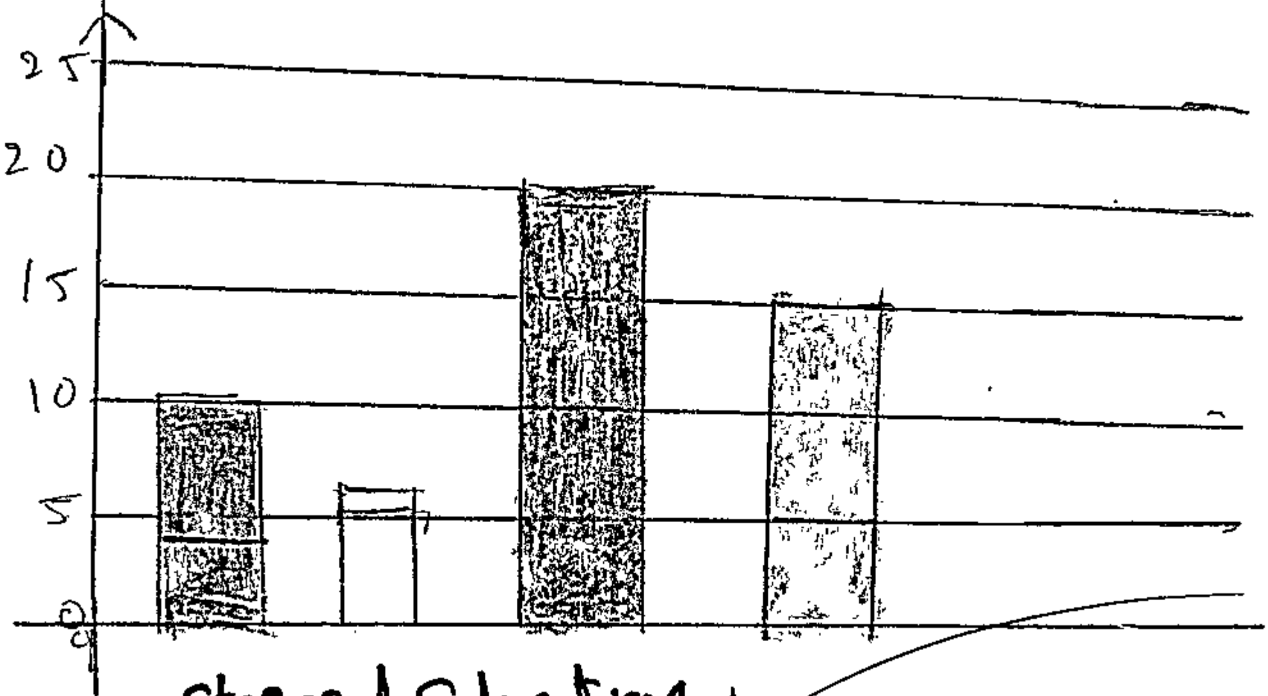
Seven respondents are self employed / Business followed by six are agriculture salaried employee and home maker are three each daily worker, students and others

Annual income.	upto 1 lakh	25
	1-5 lakh.	—
	Above 5 lakh.	—

Thirteen respondents' are 1-5 lakh income followed by eight upto 1 lakh and fours are above are 5 Lakh.

Simple Bar Diagram Showing Education Qualification :- Table 3

Scale 1Unit = 5CM

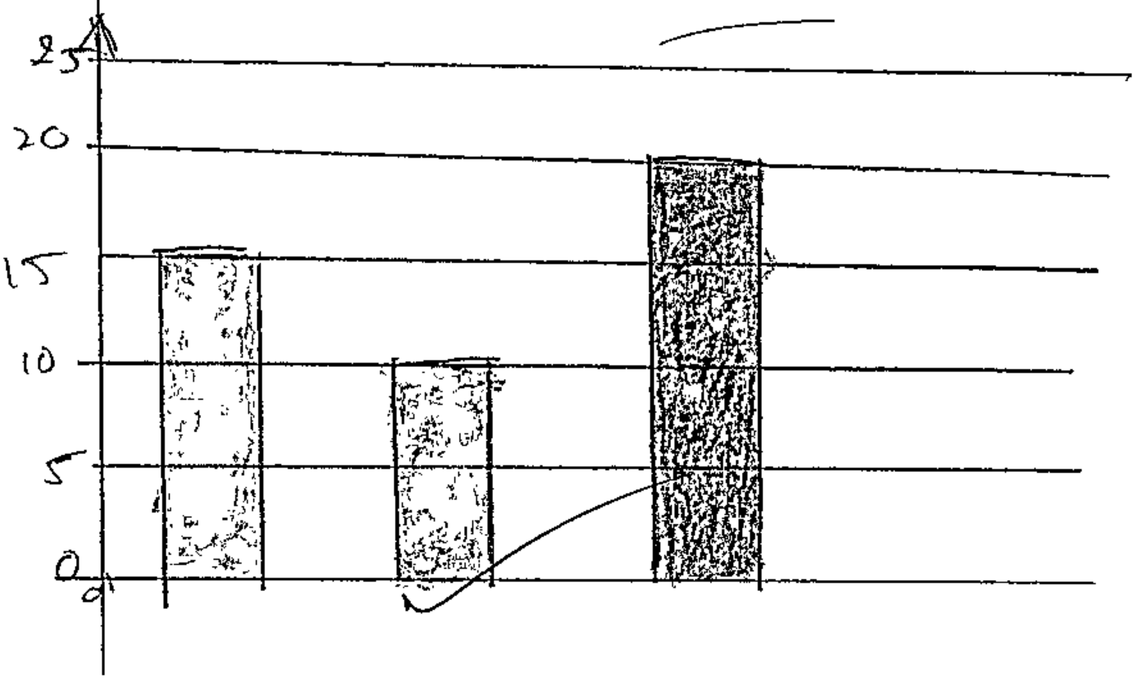


Stages of Education

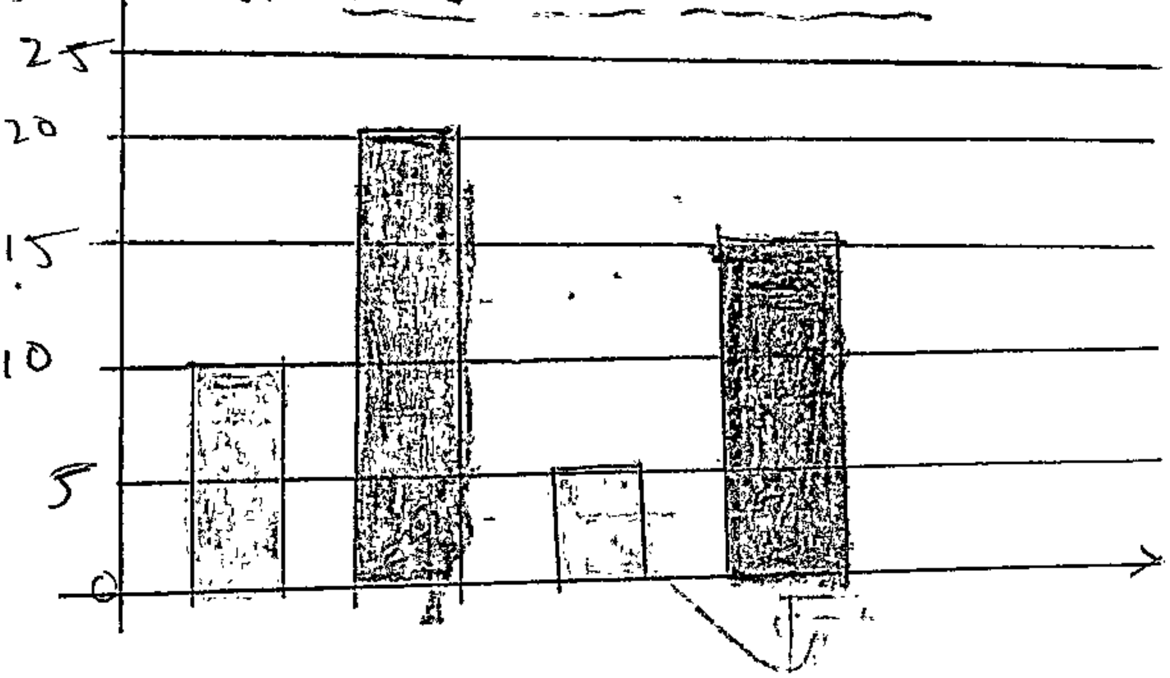
Present diagrams in impressive manner

Scale - 1CM

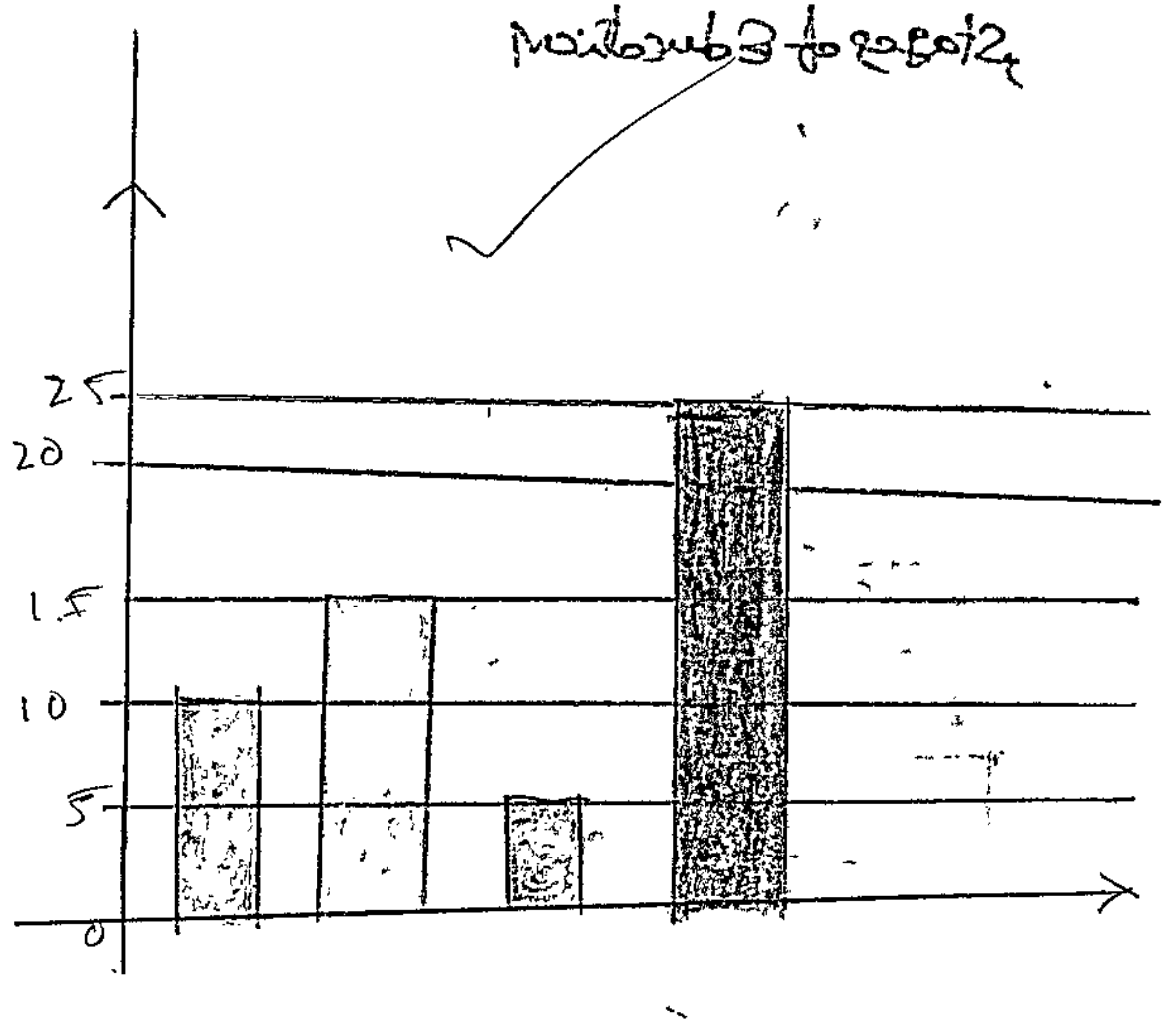
units - 5Cm.



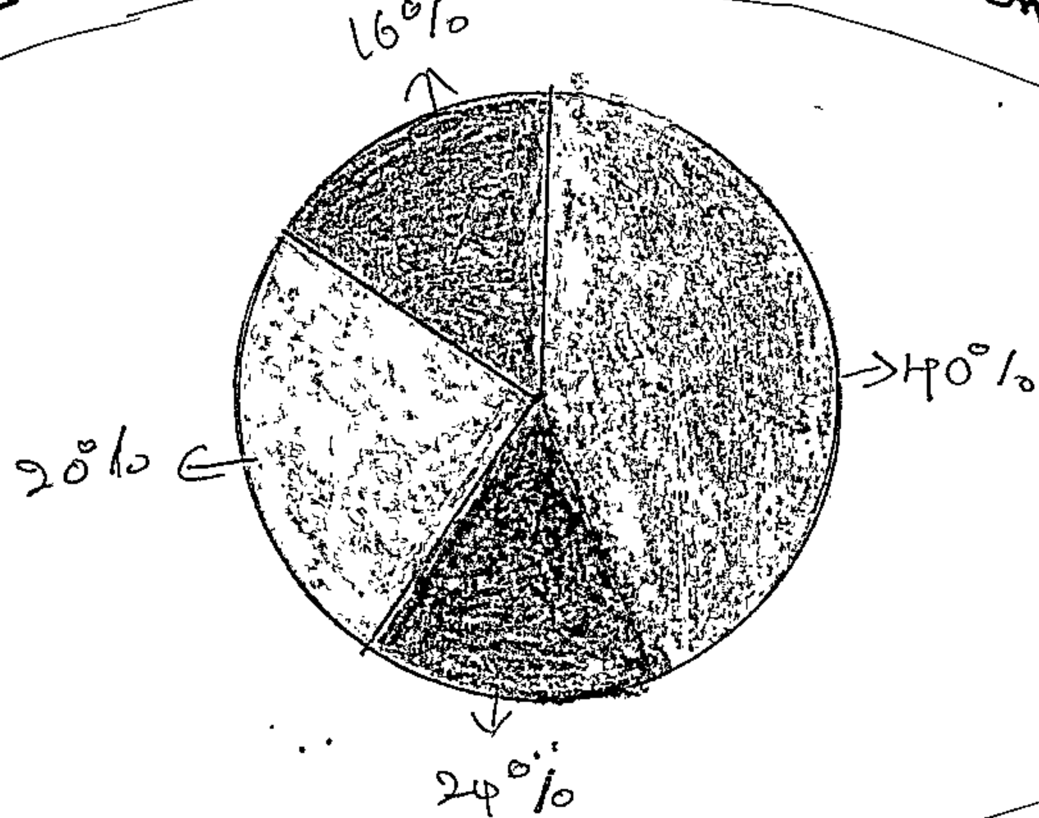
Simple Bar Diagram Showing Education Qualification :- Table 3



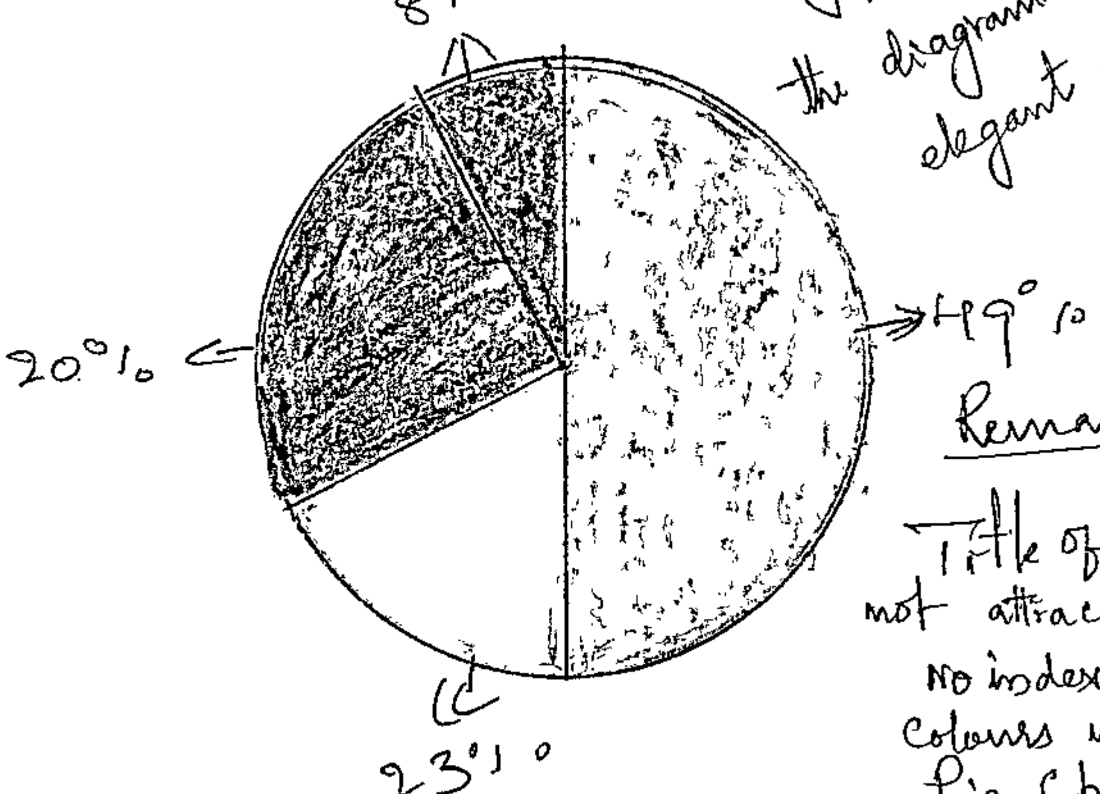
Stages of Education



"PIE" Diagrams Showing Different Activities:-



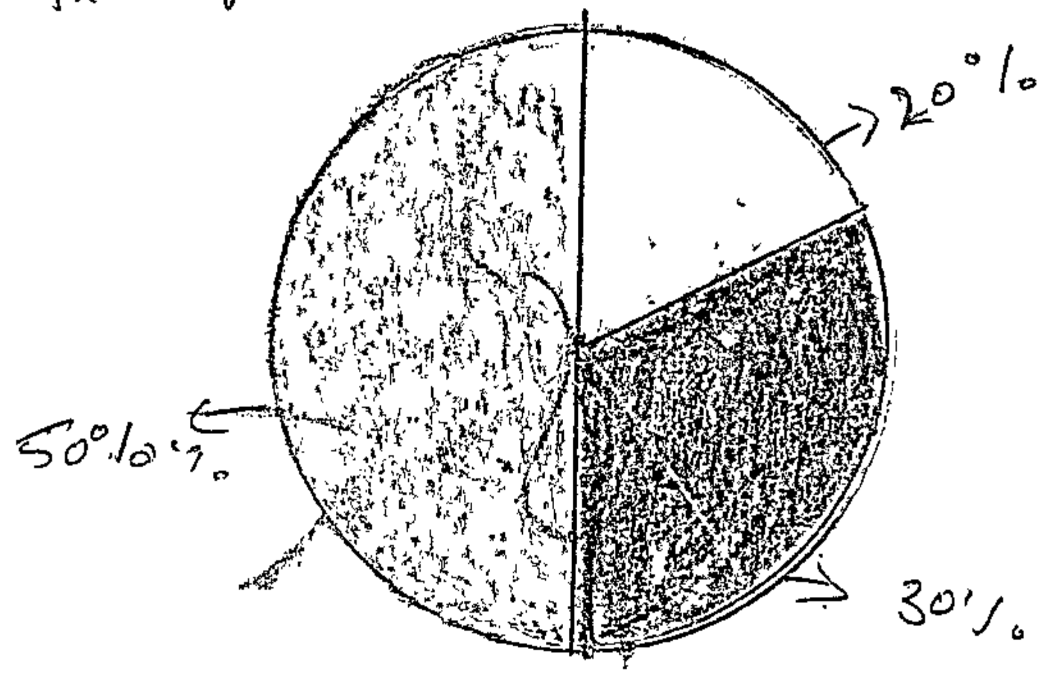
You have to make the diagrams still more elegant and impressive



Remarks

Title of the diagram not attractive
No index for the colours used in the Pie Chart.

Title of the diagram



No index

* Conclusion:-

Digital payments haven taken off in india as showing little to no sign of showing down with the indian Govt demonetizing the 500 and 1000 Rupee note and Govt agaencies Companies incentizing adoption by Lowering fees and waiving taxes indian consumers are embracing cashlessness whole hearteadly. Neverthless as demand for digital Payments grows so will concerns for Security it is utimately upto the Companies promoting digital it cash to tomaintain good security habits.

Impression

Improve your hand writing
Present diagrams and Graphs to look impressively

Dont use capital letters in the middle of the sentenses

SKP GOVERNMENT COLLEGE:: GUNTAKAL
Department of Commerce
Questionnaire on Socio Economic Survey

Name of the Student: P. SAI LAKSHMI SRINIVASA RAO.
Hall Ticket /Regd Number 80420150 66039.
Group/Semester : B. COM (C.A) 2nd Semester
Date__________
Name of the Mentor /Concern Lecturer: K. Raja Sekhar

Part A: Respondent Details

1	Name of the respondent	P. Nagaraju
2	Marital status:	Single/Married ✓
4	Address of the respondent	D.No:- 6/414 Vidya Nagar Road-2 guntakal.
7	Occupation	Station Master
	In Come Per Month	50,000
	In Come per Year	6,00,000
8	what is your family Occupation	Station Master

Family Details: (9)

Sl.no	Name of the Person	Gender	Age	Education
1.	Naga Raju	Male	57	Degree Complete
2.	Naga Ratnamma	Female	55	5th class
3.	Roopa	Female	27	B. Tech
4.	Sai	Male	24	M.A

10	Social Status : (Please Tick) (OC / BC-A / BC-B / BC-C / BC-D ✓ / BC-E / SC / ST)	
	Sub Caste:	Yadav
	Do you have Cell phone /TV /Other gadgets	(YES ✓ / NO) If yes
	Details: (Please Tick)	Mobile ✓ Television ✓ Laptop/desktop ✓

12	Type of House : Pucca / Apartment / Hut	
13	Drinking Water Facility : Public Tap Tap Connection Bore well	
14	Nature of House : Own / Rented	
15	Do you have Ration Card : Yes / No	
16	Do you have Agricultural Land(if yes Give the Details)	Red soil land /black soil land/ NO Patta land
17	Extent of Agricultural Land : Acres NO	
18	Do you have Vehicle	Details: Two wheeler Three wheeler 4 wheeler
19	Do you have Health facilities in your Village : Yes / No	
20	What is the nearest Medical Facility available : P H C Govt.Hospital Distance from your Residence Below : 1 Km	
21	Do you have banking facility near by : Yes / No	
22	Nature of Banking Facility: Comm.Bank Regional Rural Bank Coop.Bank	
23	What is the source of Financial Assistance : Banks Private Financiers	
24	Did you avail benefit from Govt.Schemes	Jagananna Vidhya Deevena : Yes / No Jagananna Vasathi Deevena : Yes / No Raithu Bharosa : Yes / No Amma Odi : Yes / No Any other scheme : NO
25	Do you have AROGYA SRI Card : Yes / No	
26	Do you have educational Facility	: Yes / No (School, College: Intermediate Degee : PG :
27	what is the distance of school/college from your Village	5 Km
28	Any other source of livelihood	Cattle rearing: Village & Cottage Industry Any other : NO
29	Whether any of the family members have chronic health Problems	Yes / No
30	If yes please give details:	

S.no.	Name of the person	Gender	Age	Nature of Disability

Bleeraio.
Signature of the Student

Signature of the Mentor
Lecturer in Commerce
S.K.P. Govt. Degree College
GUNTAKAL.

S.K.P ప్రభుత్వ కళాశాల, గుంతకల్, అనంతపురం జిల్లా.

వాణిజ్య విభాగం

డిజిటల్ లావాదేవీలపై ప్రశ్నాపత్రం

విద్యార్థి పేరు : P. SAI LAKSHMI SRINIVASA RAO.

గురువు పేరు: K. Raja Sekhar

సమూహం : I / II B Com TM/EM/CA సెమిస్టర్: II^nd Semester

హాల్ టికెట్ నంబర్: 204201506603 9.

1.ప్రతివాది పేరు: D. Padma.

చిరునామా: 2/904, Porter line, Guntakal.

2. వయస్సు:

20 సంవత్సరాల లోపు ( ) 20 నుండి 30 సంవత్సరాలు ( )

30 నుండి 50 సంవత్సరాలు ( ) 50 సంవత్సరాల పైన (✓)

3. లింగం : మగ ( ) స్త్రీ (✓)

4. విద్యా అర్హత:

క్రింద SSC (✓) SSC ( ) ఇంటర్ ( ) గ్రాడ్యుయేషన్ ( ) పోస్ట్ గ్రాడ్యుయేషన్ ( )

5. వృత్తి:

ప్రభుత్వం ఉద్యోగి () ప్రైవేట్ ఉద్యోగి () వ్యాపారం () లేబర్ (✓) వ్యవసాయం ()

6. వార్షిక ఆదాయం:

క్రింద రూ.10000 ( ) 10001 నుండి 20000 ( ) 20001 నుండి 50000 (✓) Rs50000 కంటే ఎక్కువ ( )

7. మీ గ్రామం/పట్టణంలో బ్యాంకింగ్ సౌకర్యం అందుబాటులో ఉందా:

అవును (✓) లేదు ( )

8. బ్యాంకుల పేరును పేర్కొనండి: Andhra Pragathi, Canara

9. మీకు ఏదైనా బ్యాంకులో ఖాతా ఉందా: అవును (✓) లేదు ( )

10. అవును అయితే బ్యాంక్ పేరును పేర్కొనండి: Canara

11. వివిధ బ్యాంకింగ్ సేవలపై అవగాహన: అవును ( ) లేదు (✓)

12. నెలలో బ్యాంకుకు ఎన్నిసార్లు సందర్శించారు:

ఒక సారి (✓) ఒకటి నుండి మూడు సార్లు ( ) మూడు నుండి ఐదు సార్లు ( ) ఐదు కంటే ఎక్కువ సార్లు ( )

13. బ్యాంక్ సందర్శన ప్రయోజనం:

డబ్బు ఉపసంహరించుకోవడానికి మరియు డిపాజిట్ చేయడానికి (✓) ఇతర ప్రయోజనం ( )

14. మీరు బ్యాంకును సందర్శించినప్పుడు బ్యాంక్ సిబ్బంది ప్రవర్తన:

అద్భుతమైన ( ) చాలా బాగుంది ( ) సంతృప్తిగా ఉంది (✓) సగటు ( )

15. బ్యాంకింగ్ సేవలపై సంతృప్తి:

అద్భుతమైన ( ) చాలా బాగుంది (✓) సంతృప్తిగా ఉంది ( ) సగటు ( )

K. Rajasekhar
మెంటర్ సంతకం
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S.K.P. Govt. Degree College
GUNTAKAL.

Blsrao
విద్యార్థి యొక్క సంతకం

S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

SKP GOVT COLLEGE GUNTAKAL
1968

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

RESOURCE MOBILISATION

Been successfully carried out by

C. M.D. GHOUSE. ANEES, Regd number 200155003 BComGen[EM]

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Award of the degree of

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

ICICI BANK

Been successfully carried out by

K. Balaji, III BCom Gen EM, Regd number 20015J013

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SKP GOVT COLLEGE
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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

Introduction to life Insurance corporation (LIC)

Been successfully carried out by

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

Role of RBI in India & financial system

Been successfully carried out by

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A Study Report on

Functions of SIDBI

Been successfully carried out by

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CERTIFICATE

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A Study Report on

Deposite mobilezation.

Been successfully carried out by

V. Jagannath Bcom EM, Regd number 20015501 8

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Award of the degree of

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This is to certify that the project work entitled

A Study Report on

Immportance of E. Banghing Banking

Been successfully carried out by

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విద్య వలన అభివృద్ధి
1968

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

వాణిజ్య బ్యాంకుల విధులు

Been successfully carried out by

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This is to certify that the project work entitled

A Study Report on

గ్రానైట్ పరిశ్రమ

Been successfully carried out by

B. Aravind, BCom TM, Regd number 2001.55043

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

AN OVERVIEW of INDIAN CAPITAL MARKET

Been successfully carried out by

Mr. B. Mahendra, BCom T.M, Regd number 20015JOLLL

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Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

ATM

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During the Academic year **2020 -21 VI Semister**

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S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

LENding policies of Bank

Been successfully carried out by

B.K. venu kumar, BCom T.M, Regd number 20015546

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Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

LIC

Been successfully carried out by

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Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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A Study Report on

[illegible]

Been successfully carried out by

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Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

Bachelor of commerce

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S.K.P. Govt. Degree College
GUNTAKAL-515 801

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Anantapur (Dist.)

S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

SKP GOVT. COLLEGE GUNTAKAL

CERTIFICATE

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A Study Report on

లైఫ్ ఇన్సూరెన్స్ [illegible] (LIC)

Been successfully carried out by

C. Nagaraju, B.Com (T.M), Regd number 200155054.

Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

I.D.B.I. Banking

Been successfully carried out by

E. Adarsh, BCom T.M, Regd number 200155059

Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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C.N. Venkat [signature]
Lecturer in ...
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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

Lending Policies of Bank.

Been successfully carried out by

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Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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A STUDY REPORT ON

Exim Banking. [ఎగుమతి & దిగుమతి బ్యాంక్ నిర్వహణ]

Project Report Submitted

To

S.K.P. GOVT.DEGREE COLLEGE, GUNTAKAL.

Submitted in partial fulfillment of the requirement

For the award of Degree of

BACHELOR OF COMMERCE

Submitted by

K. parameshwara. BCom T.M

VI Semister Register No 200155063

Under the Guidance of

Sri P. Janardhana sastry

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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

ViJaYa Bank

Been successfully carried out by

K. PraNeeP, BcomTM, Regd number 200155065

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Award of the degree of

Bachelor of commerce

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During the Academic year **2020 -21 VI Semister**

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SKP GOVT. COLLEGE
GUNTAKAL
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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

IDBI BANK

Been successfully carried out by

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Prescribed by Sri Krishnadevaraya University, Anantapur.

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A Study Report on

[illegible]

Been successfully carried out by

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GUNTAKAL
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CERTIFICATE

This is to certify that the project work entitled

A Study Report on

Vijaya Bank.

Been successfully carried out by

M. Vijay kumar, B.Com TM, Regd number 20015568

Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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Anantapur (Dist.)

2

S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

ఆంగ్ల సాహిత్య చరిత్ర

Been successfully carried out by

M. Latha, BCom T.M, Regd number 20015 5069

Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

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During the Academic year **2020 -21 VI Semister**

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A.T.P

Lecturer in Commerce
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S.K.P. GOVT.DEGREE COLLEGE,GUNTAKAL.

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

ANDHRA BANK

Been successfully carried out by

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During the Academic year **2020 -21 VI Semister**

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GUNTAKAL-515 801

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S.K.P. Govt.Degree College
GUNTAKAL
Anantapur (Dist.)

A STUDY REPORT ON

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Project Report Submitted

To

S.K.P. GOVT.DEGREE COLLEGE, GUNTAKAL.

Submitted in partial fulfillment of the requirement

For the award of Degree of

BACHELOR OF COMMERCE

Submitted by

R. RAVI KUMAR, BCom, Gen TM

VI Semister Register No 20015507 4

Under the Guidance of

Sri U. RAGHAVENDRA PRASAD, BCom

Lecturer in Commerce

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1968

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GUNTAKAL
1968

CERTIFICATE

This is to certify that the project work entitled

A Study Report on

III. ATM

Been successfully carried out by

S.E. Venkata Ramudu BCom T&M, Regd number 2000155076

Submitted in partial fulfillment of the requirmenents for the

Award of the degree of

Bachelor of commerce

Prescribed by Sri Krishnadevaraya University, Anantapur.

During the Academic year **2020 -21 VI Semister**

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