

Model Program Book
**COMMUNITY
SERVICE
PROJECT**



Designed & Developed by



**ANDHRA PRADESH
STATE COUNCIL OF HIGHER EDUCATION**

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

PROGRAM BOOK FOR COMMUNITY SERVICE PROJECT

Name of the Student: A Lakshmi Perasanna

Name of the College: S.V.B Gowd Degree College

Registration Number: 22231041001

Period of CSP: From: 10/9/23 To: 10/10/23

Name & Address of the Community / Habitation: Santamada

Rajalaseema

University

YEAR

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 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 for transportation to reach the community/habitation.
5. You will be assigned 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 the 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

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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 an 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 people 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.

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Community Service Project Report

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

Name of the College: SVB Govt Degree college

Department: B.com (CA)

Name of the Faculty Guide: A. Krishna shashanak

Duration of the CSP: From 10/9/2023 To 10/10/2023

Name of the Student: A. Lakshmi Prasanna

Programme of Study: Digital Payments

Year of Study: 2022 - 2025

Register Number: 22231041001

Date of Submission:

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Student's Declaration

I, A. Lakshmi Prasanna, a student of Digital Payment Program,
Reg. No. 22231041001 of the Department of _____
B. Com (CA) College do hereby declare that I have completed
the mandatory community service from 10/9/23 to 10/10/23 in
Santamala (Name of the Community/Habitation) under the Faculty
Guideship of A. Krishna shashanaka (Name of the Faculty Guide), Department
of S.V.B. Govt Degree college in College Koilkuntla

A. Lakshmi Prasanna
10/9/23 to 10/10/23
(Signature and Date)

Endorsements

Faculty Guide A. Krishna shashanaka

Head of the Department U. Venkateswara Reddy

Principal H. Ravi Sankar
PRINCIPAL

**S.V.B. GOVT DEGREE COLLEGE
KOILKUNTALA, NANDYAL (Dt.)**

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Certificate from Official of the Community

This is to certify that A. Lakshmi Prasanna (Name of the Community Service Volunteer) Reg. No 22231041001 of S.V.B. Govt D/C (Name of the College) underwent community service in Digital Payment (Name of the Community) from 10/9/23 to 10/10/23. The overall performance of the Community Service Volunteer during his/her community service is found to be Good (Satisfactory/Good).

Authorized Signatory with Date and Seal

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S.No	name of the Topic	Page no.
1)	community service Project on awareness of digital Transactions * what is community service Project * objects of community service	1-4
2)	Importance of community service * community service helps connect to the community * It benefits you escape Prospects * community service raises social Awareness * community service establishes contacts and friendships * community service helps improve your skills.	9-12
3)	what is digital transactions * what are the digital transaction Methods ?	12-25
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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.

Community Service Project on Awareness of Digital transaction in Village :-

What is community service Project

community service is unpaid work performed by a person or group of people for the benefit and betterment of their community without any form of compensation. community service Project involves students in a community development. community service Project is meant to link the community with the college for mutual benefit.

one such Program is the visit to less privileged areas nearby, where students can observe and understand the challenges faced by people living in underprivileged areas this exposure helps students to develop empathy, humility, and a sense of responsibility towards society.

objectives of community service unit :-

- * Strengthening the local community's sense of the role of the IMC and its importance as a scientific educational institution, which encourages the community to work to support the college achieve its goals.

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- * Provide an opportunity for experienced faculty members to benefit from different institutions and associations in various fields.
- * Encourage faculty members and students to participate in community service.
- * Develop an annual plan for the college to serve the community.
- * Measure the satisfactions of community partners with the community services provided.
- * Communicate with relevant community institutions
- * Holding regular meetings with the beneficiaries of the college services.
- * Organizing meetings, seminars, scientific lectures and training courses that contribute to the community service.
- * Promote and publicize community services for the college.
- * Encourage scientific research to solve important issues and problems in society.
- * Document community services activities.
- * Recognizing and acknowledging community services initiatives.

- * strengthens the college's relationship with the society and advancing it in all its aspects to face the various needs and requirements through and launch of Program's raising the efficiency of community members.



Objectives of Community Service Unit

- * contributing in spreading the correct Islamic culture, knowledge and scientific awareness to different sectors of society
- * Providing scientific and Professional consultations to various categories and bodies of the community to Promote a work or solve a Problem of the community.
- * Achieving patterns of effective Partnership between different sectors of society.
- * Disseminating Islamic, health, cultural, social and educational awareness among members of the community in cooperation with the relevant authorities.
- * Implement the approved community instruction to service plan.

Community service Project learning outcomes:-

- ①. Define community service
- ②. Identify the goals of community service Projects.
- ③. Explain the importance of community services.
- ④. Predicts the implications of community service to individuals.
- ⑤. Prepare yourself as a volunteer.
- ⑥. select target groups.

CHAPTER 2: OVERVIEW OF THE COMMUNITY

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

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

ABOUT SANTAMALA VILLAGE

There are about 21 villages in Santamala mandal, which you can browse from Santamala mandal villages list (a long with gram Panchayat & nearest town information) below. Santamala is town in Santamala mandal in Kurnool district of Andhra Pradesh state in India. It belongs to Rayalaseema region. It is located 92 km towards south from district head quarters Kurnool. It is a mandal head quarters.

Santamala pin code 518165 and postal head office is Santamala. Kanala (3km), Mukkamalla (5km), Guntalapadu (5km), Alluri (6km), Mudigedu (6km) are the nearby villages to Santamala. Santamala is surrounded by Uyyalawada mandal towards East, Koilkuntla mandal towards North, Doginipadu mandal towards East, Ouk mandal towards North, west. Banaganpalle, Jammalamadugu, Chaitanyavolu, Bethamcherla are the nearby cities to Santamala.

sanamala :-

sanamala is a beautiful village and town. The total population of sanamala village 3988. The total houses in sanamala village 1033. The working population of the sanamala village 49.7%.

Temples in sanamala village

Sri Vanam Venkateshwara swamy Temple

Mandal sanamala, Andhra Pradesh

India

0.9 KM distance

Sree Abharaynrayna swami temple

Eggoni; Andhra Pradesh 518165

India

2.8 KM distance

2011 Census Details sanjamaala :-

sanjamaala Local language is telugu. sanjamaala town total population is 4132 and number of houses are 1033. Female population 49.5%. town literacy is 63.2% and the female literacy rate is 25.6%.

Census Parameter	Census Data
Total Population	4132
Total no of Houses	1033
Female Population %	49.5% (2046)
Total Literacy rate %	63.2% (2612)
Female Literacy rate	25.6% (1056)
Scheduled tribes Population %	1.0% (40)
Scheduled caste Population %	18.2% (750)
Working population %	49.7%
Child (0-5) Population by 2011	394
Oral child (0-6) Population % by 2011	48.2% (190)

Demographics of sanjamaala :-

Telugu is the local language here. total population of sanjamaala is 3988. males are 1974 and females are 2014 living in 850 houses. total area of sanjamaala is 1773 hectare

Temples in sanjamaala

Shivalayam

sanjamaala: Andhra Pradesh 518/65
India, 0.4 km distance

Rama layam

sanjamaala. Andhra Pradesh 518/65
India. 0.4 km distance

Sei Vanam Venkateshwara swamy

mandal, sanjamaala; Andhra

Pradesh; India

0.9 km distance

① community service helps connect to the community

Giving back and assisting others is the basis of community service or volunteering. thus, it teaches us how significant it is to help the ones in need, the ones who are less fortunate than us. the importance of community service lies in the fact that it connects us to the community by improving it, and making it a better place for all of us to live in.

② It Benefits your career Prospects :-

when you are thinking of changing or advancing your career, community service helps you gain experience and skills required for the professional world you are considering talking. one of the community service benefits is that it provides you with the chance to improve skills important for a work place, such as communication and organizational skills, team work, Planning, Problem-solving and task management.

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.

IMPORTANCE of community service :-

community service is one of the best way to help benefit the public or give back to your community. It does not only have positive effects on society, but it will bring benefits to your life and personal development. Why is community service important? if you have ever asked yourself question, let's consider some of the possible reasons.



Furthermore, people could first merely try out an attractive career through volunteering before leaving to a long term commitment

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③ community service Raises social Awareness

How does volunteering benefit the community? Volunteering or community service provides you with a perfect opportunity to become closer to the community you live in. Community service broadens your horizons by helping you understand the needs of the society and the population you are trying to help through the project you are volunteering on. Reading or hearing about issues is not quite the same as getting personally involved. It brings you closer to families and individuals in need, gives you first hand experience and understanding of the conditions they are in.

④ community service Establishes contacts and friendships

The easiest way to make friends is through activities you do with your peer team together. Not only would you be helping the ones in need, but you would also be able to meet some other volunteers. This benefit of community service is especially

Important if you are new in an area. After all is there a better way to meet your neighbours and show them how eager you are to improve your community? In addition, you could invite your existing friends to do community service with you and through it, further strengthen your relationships and have fun at the same time.

⑤. Community services Helps improve your skills

Introverts sometimes have problems meeting people and making friends. Volunteering might help shy and quiet individuals with this issue as it offers lots of opportunities to meet and work with various people. Thus, it is a valuable experience for improving and practising how to socialize in diverse surroundings. On the other hand, students are advised to do community service in order to get work-related knowledge and skills. At the same time, it increases their chances of getting a job since their community involvement creates good references for potential employers.

IF you are looking for a possibility to help out the ones in need by improving your community, acquiring new knowledge and skills at the same time, consider performing community work. There are various volunteer opportunities to choose from depending on your time and preferences. from office work and answering emails and phone calls, through helping out in a store and thus raising funds, to building safe homes for whole families - let's help our community be a better and safer place for all of us.

WHAT ARE THE DIGITAL Transaction Methods?



~ ~ Digital Transactions ~ ~

ACTIVITY LOG FOR THE FIRST WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	Visit a Village in sandamala digital Payment	Communication Skills	
Day - 2	Visit a Home and collection the data	Team work / Management	
Day - 3	Learning the digital Payment	Data collection Skills	
Day - 4	Visit the Employees in Villages	Digital knowledge Skills	
Day - 5	We went to a home on sandamala with a digital Payment topic discuss	Public relation Skills	
Day - 6	In this day a discuss on digital transaction on Relatives and media.	Presentation Skills	

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WEEKLY REPORT

WEEK - 1 (From Dt..... to Dt.....)

Objective of the Activity Done:

Detailed Report:

The first week of the report on "Digital Payment". Day first visit a village in santhamala digital Payment data collection the Learning out come to the communication skills. Visit a Home and collections the digital Payment data. Day two Learning out come the Team work and management. Day three the activity Learning the digital Payment and Learning out come the data collections skills.

Day fourth the activity visit the Employees in villages Learning outcome the activity digital knowledge skills. Day fifth the activity we went to a home on santhamala with a digital Payment topic discussed Learning out come the activity Public relation skills. Day sixth the activity In this day a discuss on digital transactions on Relatives and media. Learning out come the activity the Presentation skills. That is the "First Week" Report on the "Digital Payments".

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	Studies about the digital Payment	WORK CULTURE	
Day - 2	Visit a Temple in Disas digital Payment	Management Skills	
Day - 3	Learning of the digital transactions of this day.	Time management skills	
Day - 4	Visit a Shop on the sandamala	convincing skills	
Day - 5	In this day in digital methods of digital Transactions of method	Language Skills	
Day - 6	Paying on the bus is Restoring ant on Hotel Bills	Body Language Skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The second week of the report on "Digital Payments." Day first the activity in digital transactions studies about the digital Payments Learning out come the activity in the work cultural. Day second the activity visit a Temple in discuss the digital payments and Learning out come the activity management skills. Third day the activity Learning of the digital transactions of his day Learning out come the activity Time management skills.

Day Fourth the activity visit a shop on the samamala Learning out come the activity convincing skills. Day fifth the activity In this day in digital methods of digital transaction of method Learning out come the activity language skills. Day sixth the activity paying on the bills is Restara and or Hotel bills. Learning out come the activity Body language skills. That is the "second week" report on the "Digital payments".

ACTIVITY LOG FOR THE THIRD WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	In this day digital transaction in India on different way	Facial expression skills	
Day - 2	The people are how can transaction to digital Payment	Effective the behaviour	
Day - 3	In this day making India a cashless economy through digital Payment	Data Analysis skills	
Day - 4	In this day digital Paying on online in different methods	socialization skills	
Day - 5	In this day How to digital Payment system is using and uses.	Harmony skills	
Day - 6	In this day in transactions of a Paying online bills.	know how to handle the situation skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The third week of the report "Digital Payments" First day activity In this day digital transactions in India on different way Learning outcome the activity Facial expression skills. Second Day of the activity the people the how can transactions to digital Payments Learning outcome the activity effective the behaviour. Day third In this day making India a cashless economy through digital Payment Learning outcome the activity data analysis skills.

Day fourth the activity in this day digital paying on online in different methods Learning outcome the activity socialization skills. Day fifth in this day how to digital Payment system is using and uses Learning outcome the activity Harmony skills. Day sixth the in this day in transactions of a paying online bills. Learning outcome the activity know how to handle the situation skills. That is the "third week" of the report in "Digital Payments".

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	In this day digital Payment is using people How to used in and where	Knowledge Skills	
Day - 2	In this day digital transactions in different types in people	speaking Skills	
Day - 3	In this day transactions in paying on how to paying shopping Bills.	Team work Skills	
Day - 4	In this day digital paying on Public relation on a shopping	Relations to the Public	
Day - 5	In this day paying on online spending and sell very to also.	Data Presentation Skills	
Day - 6	In this day using digital transactions of system.	Time saving Skills	

WEEKLY REPORT

WEEK - 4 (From Dt..... to Dt.....)

Objective of the Activity Done:

Detailed Report: The fourth week of the Report in the "Digital Payments". First day the activity in this day digital payments is using people how to use in and where learning outcome the activity knowledge skills. Second day the activity in this day digital transactions in different types in people learning outcome the activity speaking skills. Day third the activity in this day transactions in paying on how to paying shopping bills. Learning outcome the activity teamwork skills.

Day Fourth the activity in this day digital paying on public relation on a shopping learning outcome the activity Relations to the public. Day Fifth the activity in this day paying on online shopping and delivery to also. Learning outcome the activity Data Presentation skills. Sixth day the activity in this day using digital transactions of system. Learning outcome the activity time saving skills. That is the "Fourth week" of the Report the "Digital Payments".

ACTIVITY LOG FOR THE FIFTH WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day -1	In this day we went to home and discuss about digital Payments	Body Language Skills	
Day -2	In this day How to talking the people on digital transactions	How to behaviour the on these persons	
Day -3	In this day How many types of a digital transactions system	Data Analysis Skills	
Day -4	In this day digital mode of payment opened off people convenience	Convincing Skills	
Day -5	In this day How to behaviour the talking to people digital Payments	How to handle the situation Skills	
Day -6	In this day discuss about digital transactions in Monthly.	Work Cultural	

WEEKLY REPORT

WEEK - 5 (From Dt..... to Dt.....)

Objective of the Activity Done:

Detailed Report: The Report on the fifth week in the "Digital Payments". First day the activity in this day we went to home and discuss about digital Payment. Learning outcome the activity Body language skills. Day second the activity in this day How to talking the people on digital transactions. Learning outcome the activity How to behaviour the other persons. Day three the activity in this day How many types of a digital transactions system Learning outcome the activity Data Analysis skills.

Day Fourth the activity in this day digital mode of payment designed of people convenience Learning outcome the activity. convincing skills. Day fifth the activity in this day How to behaviour talking to people digital Payments Learning outcome the activity How to handle the situation skills. Sixth day the activity in this day discuss about digital transactions in monetary. Learning outcome the activity work cultural the Report of the "Fifth week" on the "Digital Payments".

ACTIVITY LOG FOR THE SIXTH WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	In this day digital Payment using in UPI, debit & credit card.	Digital Knowledge Skills	
Day - 2	In this day digital transactions Payment safe and secure	Management Skills	
Day - 3	In this day on digital transaction of service of a system.	Communication Skill	
Day - 4	In this day the digital transactions are safe to people	written Skill	
Day - 5	In this day most Population Digital Payment method more brands of methods.	Language Skill	
Day - 6	In this day digital Payment on always you Pay money on the internet	Facial expression Skills	

WEEKLY REPORT

WEEK - 6 (From Dt..... to Dt.....)

Objective of the Activity Done:

Detailed Report: The Report on the sixth week is a "Digital Payments" First day the activity in this day digital Payment using or UPI or debit and credit card. Learning out come the activity digital knowledge skills. Day second the activity in this day digital transactions Payment safe and secure Learning out come the activity management skills. Day third the activity in this day digital are service of a system Learning out come the activity communication skills.

Day fourth the activity in this day digital transactions are safe to a people Learning out come the activity written skills. Fifth day the activity in this day most population of digital Payments methods more brands of methods Learning out come the activity language skills. The day sixth is activity in this day digital Payments online You pay money or the interest Learning out come the activity facial expression skills. That is the "sixth week" of the Report on "Digital Payment transactions".

CHAPTER 5: OUTCOMES DESCRIPTION

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

DIGITAL TRANSACTION

Digital transactions are defined as transactions in which the customer authorizes the transfer of money through electronic means, and the funds flow directly from one account to another. These accounts could be held in banks, or with entities/Providers.

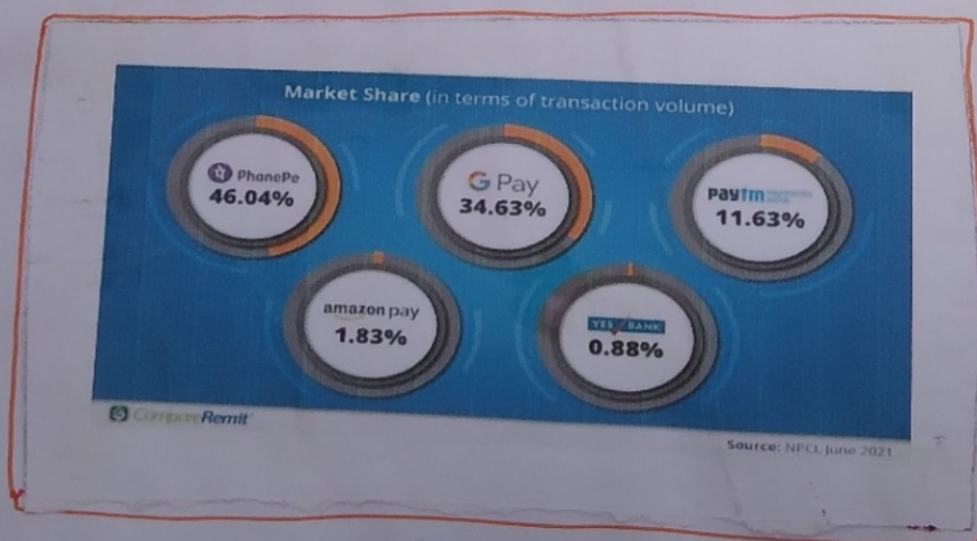
WHAT ARE THE DIGITAL TRANSACTION METHODS ?



Digital Payment Methods, such as IMPS, RTGS, IMPS, Investments, bank statements, bill payments etc. are available on a single platform in mobile banking apps.

WHAT ARE THE DIGITAL TRANSACTIONS Applications ?

A Payment app or mobile wallet is a mobile application that allows you to store your debit or credit card information that can be used to pay for goods and services in digital money or using physical cards or cash and also send money online to friends, family or merchants in an instant.



Describe the problems you have identified in the community

What is A Payment APP / mobile wallet ?

A Payment app or a mobile wallet is a mobile application that allows you to store your debit or credit card information that can be used to pay for goods and services in digital money instead of using physical cards or cash and also send money online to friends, family, or merchants in an instant. It is just like having a digital wallet on your phone. Digital payments are a fast-growing industry in India. There are over 50 third party applications that are operational under the UPI system.

"DIGITAL AWARENESS WEEK" PROGRAMME BY GOVT IN 2023

The Reserve Bank of India launched a digital payments awareness week (DPAW) with a mission, "Har Payment Digital" from March 6

to 12, 2023 to Promote online transactions. This year's campaign is "Digital Payment Apnao, Aagao ko bhi Sikhao" (Adopt digital Payments and also teach others). Digital Payments offer the benefits of speeds, convenience, safety and security, while the existing infrastructure has made digital Payments accessible, it is necessary to create more awareness to boost adoption, it said in a Press note this week.

RBI Governor Shaktikanta Das appealed to all stakeholders - banks, non-banks, Payment system operators, digital Payment users etc, to adopt digital Payments as part of the mission "Har Payment Digital" and teach others about their merits to encourage people to become a user of the Digital Payments.

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.

During the awareness week, RBI's regional offices will conduct awareness and outreach programmes as part of the 'Jan Bhagidari' events at the Indian 620 Presidency. Similar initiatives will be undertaken by the bank and non-Bank Payment System Operators.

Das also RBI will initiate "75 Digital Villages" programmed to celebrate 75 years of India's independence. Under this programme, Payment System Operators (PSOs) will adopt 75 villages across the country and convert them into digital payment enabled villages. The central bank said the mission reinforces RBI's commitment to deepen digital payments in the country.

Das also congratulated RBI's department of payment and settlement system (DPSS) on its 18th anniversary (formed on March 07, 2005). He said, "Our payment systems have evolved, and

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now as we can multiple systems facilitating instant Payments, Indian's systems are talked about globally, and several countries have shown interest in replicating India's success story.

India's Payment systems have witnessed over 1000 crore transactions every month since December 2022, he said, stressing that "this speaks volumes of the robustness of our Payments ecosystem and acceptance by consumers. A recent Pan-India digital Payments survey covering 90,000 respondents revealed that 42 per cent of respondents had used digital Payments. Launched in 2016, UPI has emerged as the most popular Payment mode in India, pioneering Person-to-Person (P2P) and Person-to-merchant (P2M) transactions, accounting for 75 per cent of the total digital Payments.

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

The UPI transactions Volume has increased from 0.45 the UPI transaction in January 2017 to 804 crore in January 2023. The UPI transactions Value has also increased from just Rs. 1700 crore to Rs. 12.98 lakh crore in the same period. Das said the digital payments awareness week will future "deepen its usage and footprint of digital payments across the country".

Advantages of Digital Payment systems

* Convenience :- Digital modes of payment are designed to offer people convenience. These options can be accessed anytime and anywhere, removing the need to visit banks or ATMs, often moreover, with multiple options, customers and merchants can choose a suitable system and enjoy speedy, hassle-free transactions at a low cost.

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Easiest Payments :-

Digital Payment options like UPI, Debit cards etc; are quick to use. They take a few seconds, even for large sums of money, and can be accessed anytime during the day.

Safest transactions :-

New-age Payment systems are secure. There is a transparent trail on transaction which helps minimize fraud. Everything is done digitally, removing the chances of error or human mistakes.

What are the challenges of digital Payment?

Is a list of the 5 main challenges is given below and how to overcome them :-

1. Fraud and Charge backs.

2. Cross-border transactions

3. Data security

4. Currency and Payment methods.

5. Technical Integrations

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 8-10 pages.



RBI launched mission to make every citizen a user of
Digital Payment



Digital Awareness week 6th March to 12th March 2023

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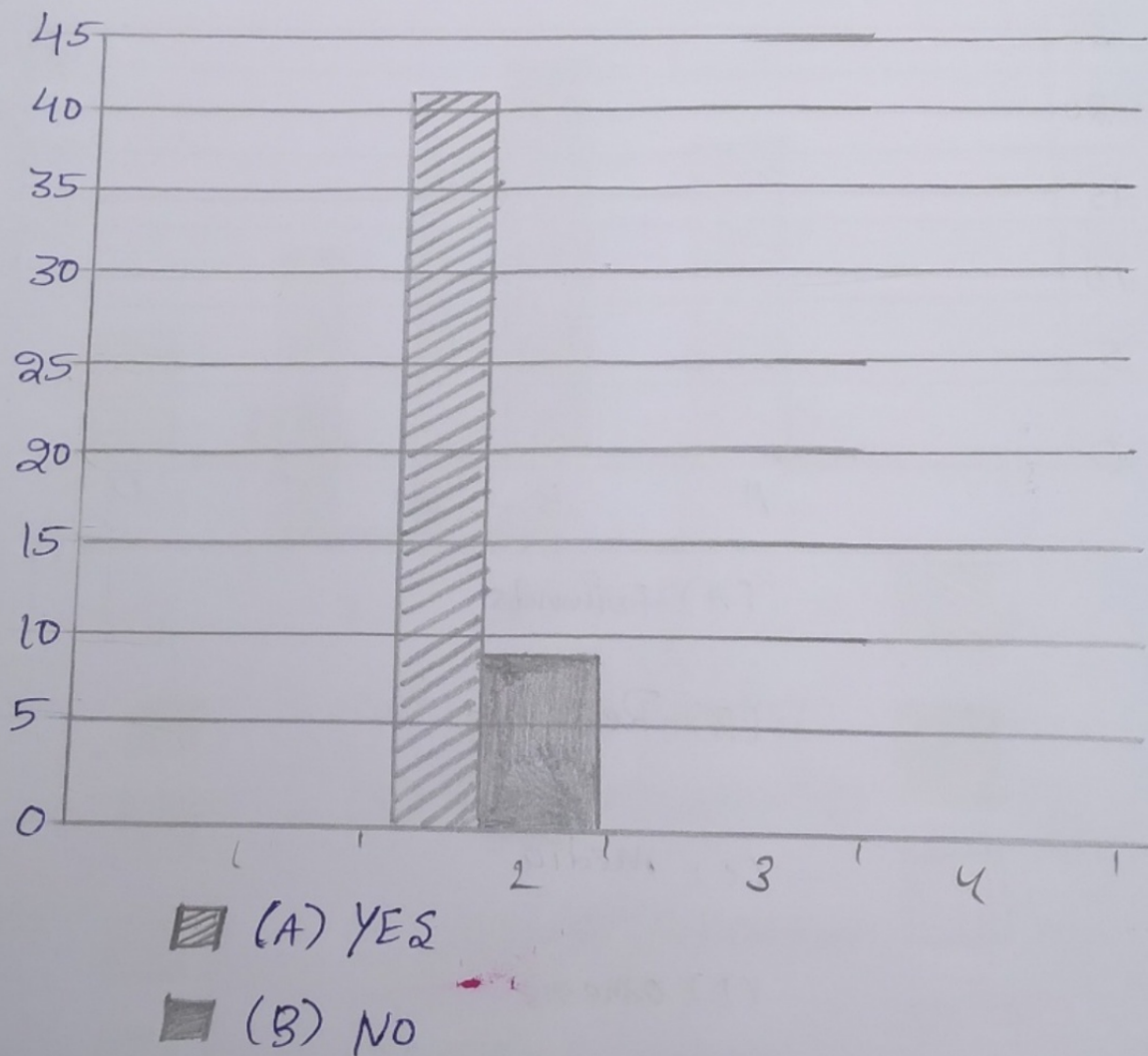
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DATA ANALYSIS FOR SURVEY REPORT

①. Are you aware of Digital transactions?

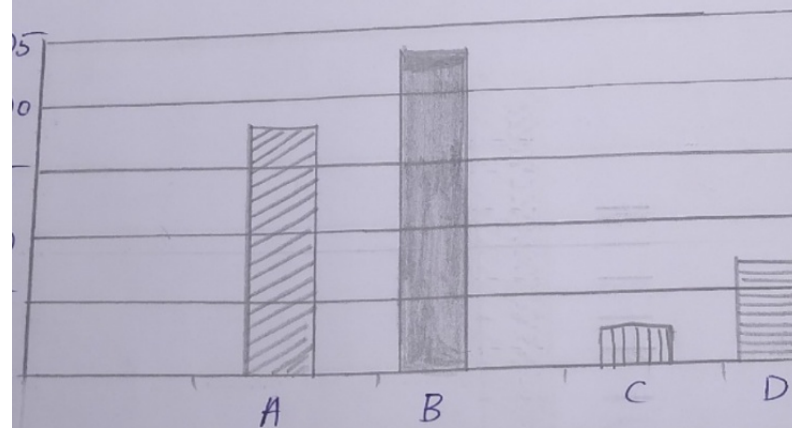
(A). Yes — 41

(B). No — 9



How do you know about digital transaction

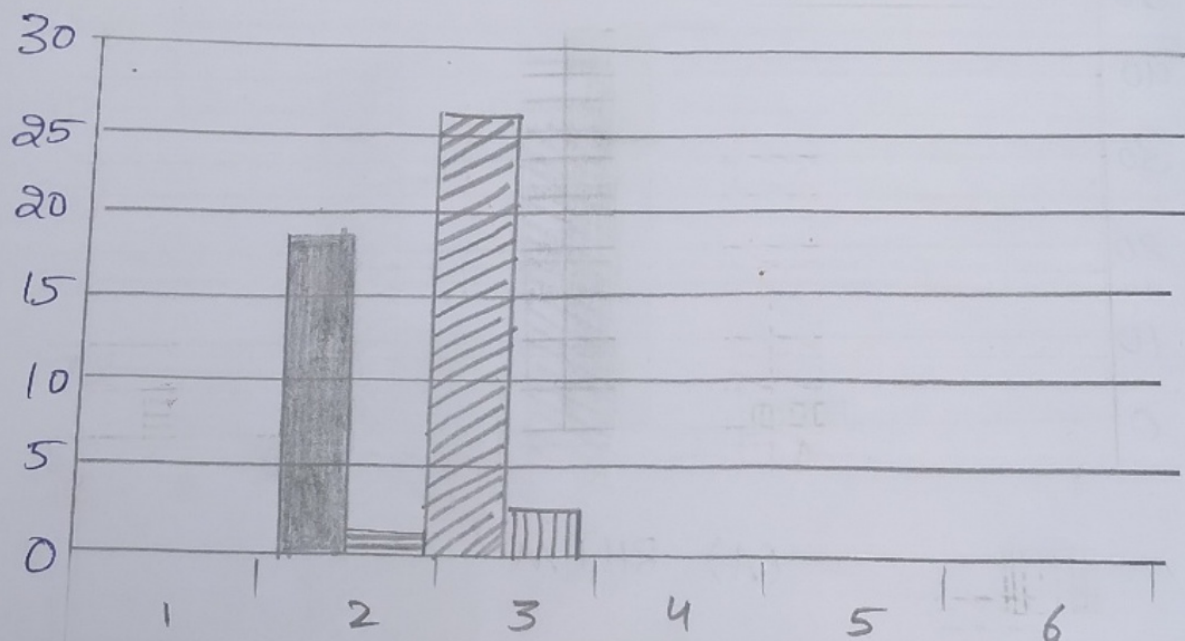
Friends - 18
Relatives - 23
Media - 2
Others - 7



— (A) Friends
— (B) Relatives
— (C) Media
— (D) Others

③ In the below methods which digital transactions method is using?

- | | |
|---------------------|------|
| ①. Mobile Banking | - 21 |
| ②. Internet Banking | - 1 |
| ③. Mobile Payment | - 26 |
| ④. Digital wallet | - 2 |



— (A) Mobile Banking



— (B) Internet Banking



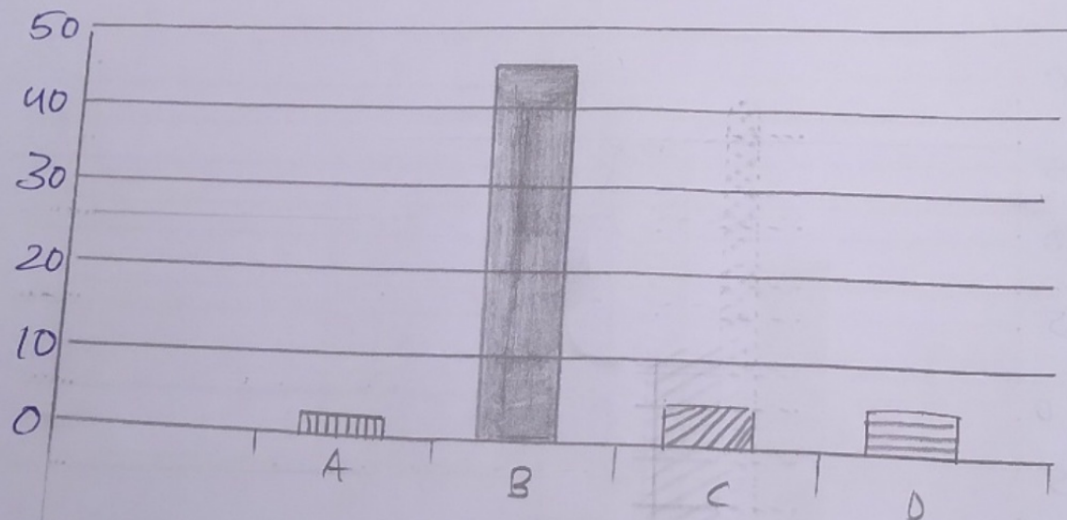
— (C) Mobile Payment



— (D) Digital wallet

4. Which Application is using for digital transactions?

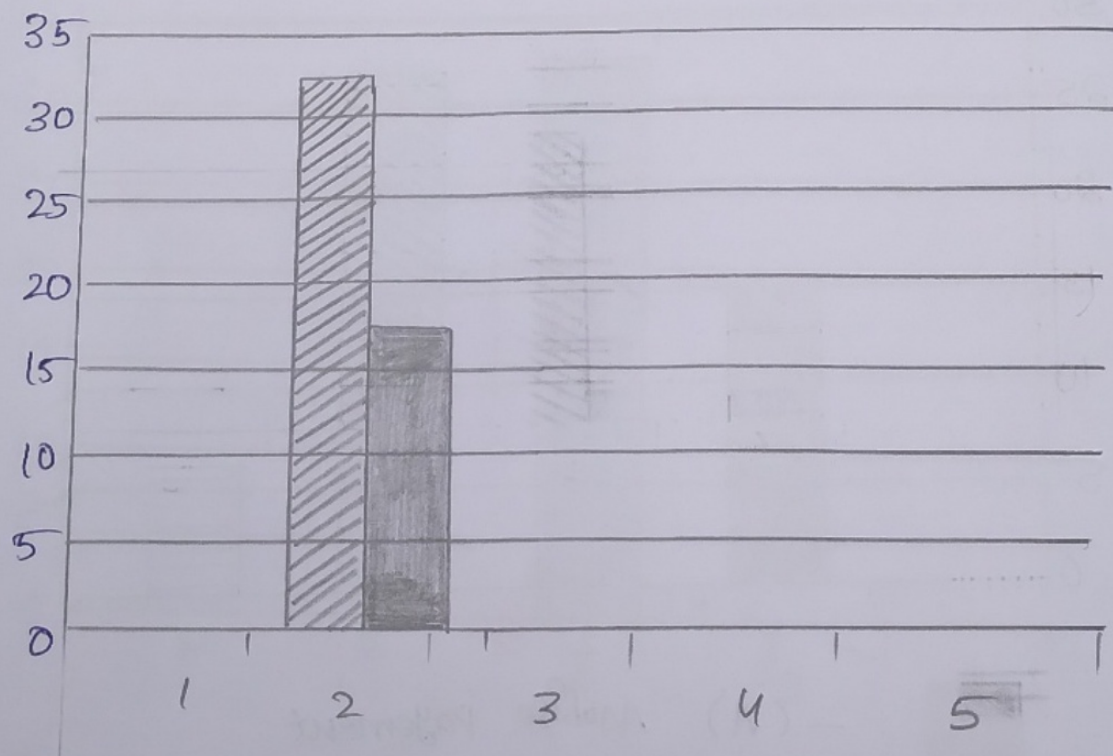
- | | |
|-------------------------|------|
| (A) BHIM | — 1 |
| (B) Phone Pay | — 45 |
| (C) Digital Payment | — 2 |
| (D) Debit / Credit card | — 2 |



- | | |
|---|---------------------------|
|  | — (A) BHIM |
|  | — (B) Phone Pay |
|  | — (C) Digital Payment |
|  | — (D) Debit / Credit card |

5. How do you pay govt. bills like house tax, electⁿ cally bills etc?

(A) cash	— 33
(B) Mobile payment	— 17
(C) cheque	— 0
(D) QR code	— 0



— (A) cash



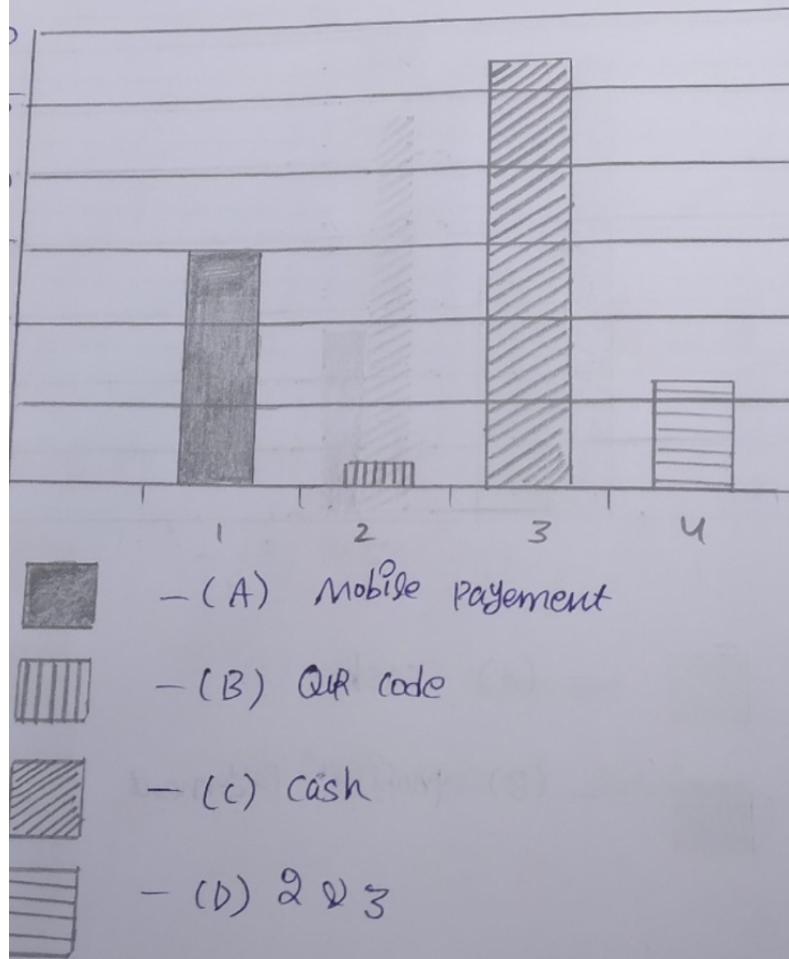
— (B) mobile payment

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How you are paying your shopping bills?

Mobile Payment	- 15
QR code	- 2
cash	- 27
2 & 3	- 6



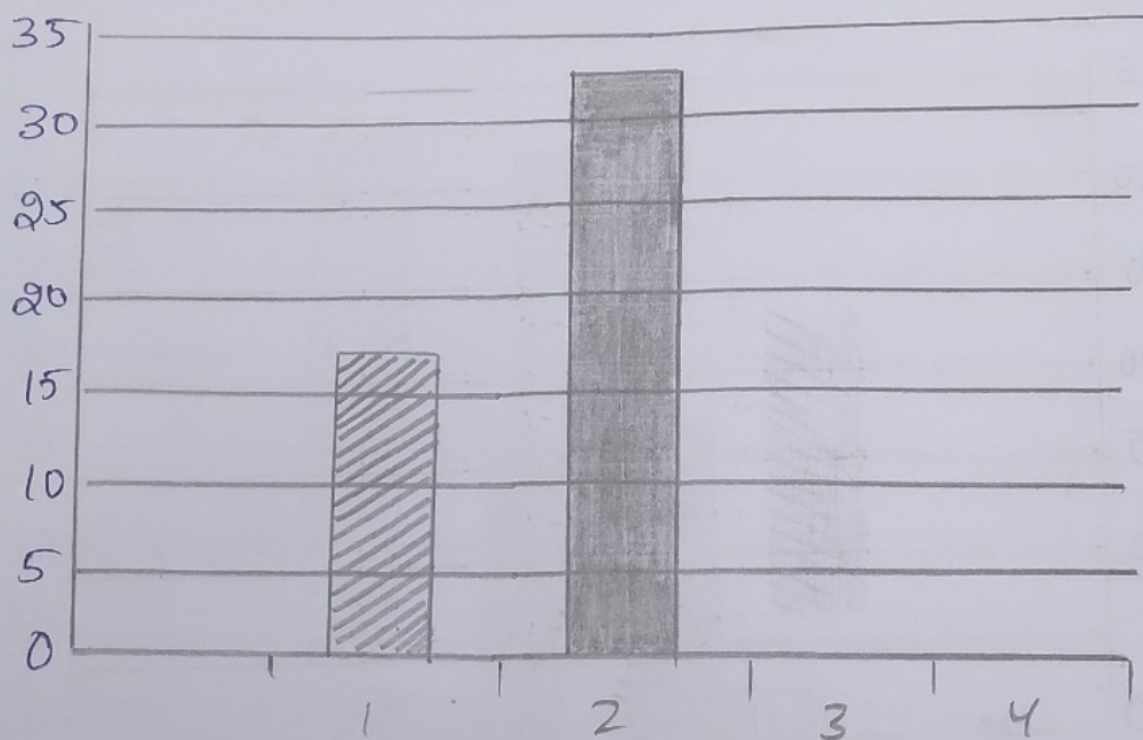
7) How you are paying for online shopping?

(A) cash — 17

(B) mobile Payment — 33

(C) wallet — 0

(D) QR code — 0



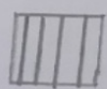
— (A) cash



— (B) mobile Payment

8. while travelling by Govt. bus your ticket is talking through?

- (A) QR code — 2
 (B) cash — 17
 (C) mobile App — 31
 (D) debit card — 0



— (A) QR code



— (B) cash



— (C) mobile App

(9) Do you think that digital transactions are safe?

- (A) YES — 34
(B) NO — 1
(C) No Idea — 15



— (A) YES



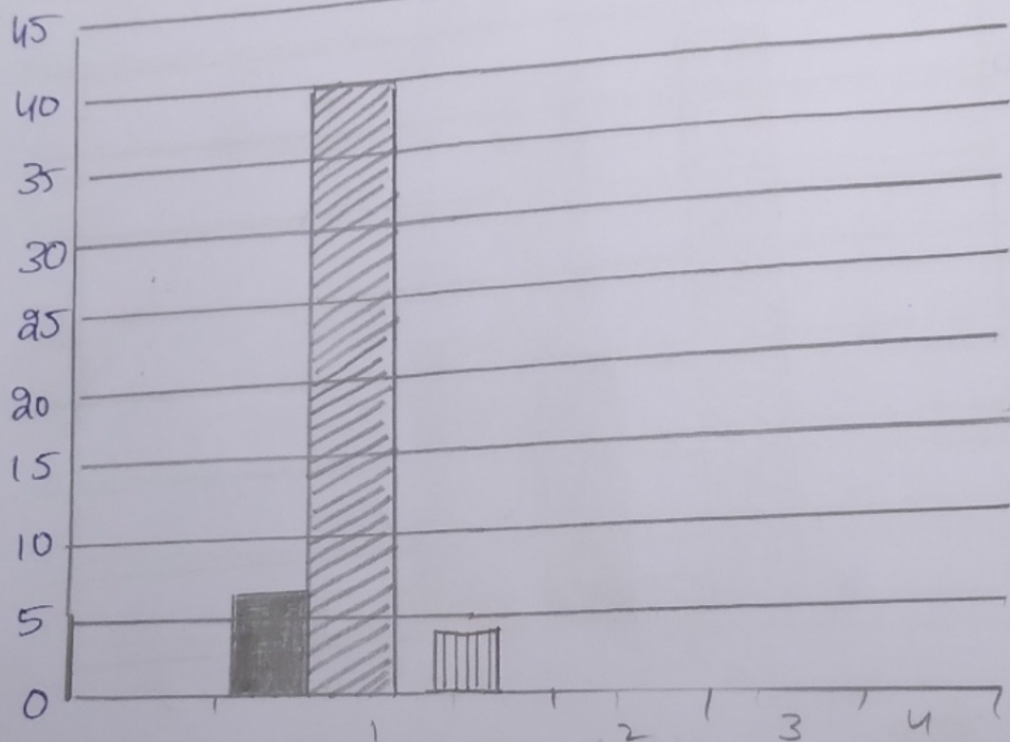
— (B) NO



— (C) No Idea

10. How do you like to pay your entertainment and restaurant / Hotel Bills?

- (A) cash — 6
 (B) mobile APP — 40
 (C) wallet — 0
 (D) Internet Banking — 4



- (A) cash
 — (B) mobile APP
 — (D) Internet Banking

CHAPTER 6: RECOMMENDATIONS AND CONCLUSIONS OF THE MINI PROJECT

In our group there are ten members and each member decided to survey five persons in a street in Kailkuntla village. In that way members 41 are aware of digital transactions i.e. 82%. Most of them 23 members i.e. 46% are known about digital transactions by their relatives and 18 members i.e. 36% are known from friends. In the survey 26 members i.e. 52% of the people are using mobiles for their transactions of money and 21 members or 42% of them are using mobile banking. And at that 50 members use i.e. 90% of them are added PHONE PAY applications.

In Kailakuntla village 66% of the people are paying their Govt bills like house tax, electricity bills, water tax etc. and 34% are using different apps of mobile payment. In the 50 members 30% of them are i.e. 15 members are paying their shopping bills with mobile payment apps. but 54% of them are paying cash. but surprisingly in online shopping 66% of the people paying their bills by mobile payment apps i.e. 33 members of the

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Total survey members in the same way 62% of the people are getting their tickets by using mobile payment while travelling.

68% of the koilkunta village people are feeling safe on digital transactions and 30% people have no idea about security on digital transactions. and when it comes to entertainment and restaurant / Hotel bills 80% of them are paying with mobile payment for their digital transactions.

India has recorded with 89.5 million digital transactions in the year 2022. As per the data, India in the year 2022 accounting for 46 per cent of the global real-time payments, adding that the digital payment transactions in India is more than the other four leading countries combined.

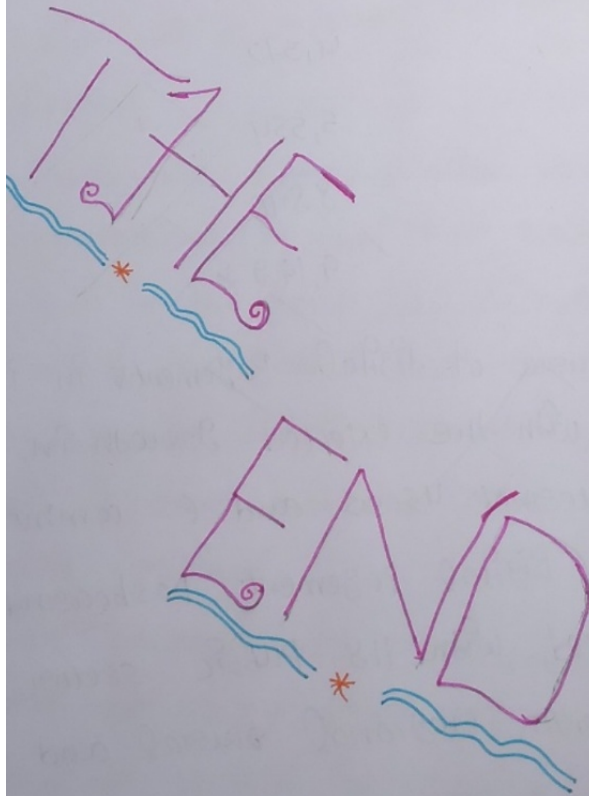
In January 2022, P2M transactions accounted for 40.3% of all UPI transactions compared to 57.5% in June 2023. The world's largest India digital payments Report for

H1 2023 said the remaining transactions grew from 1862 billion transactions in H1'22 to 22.75 billion in H1'23; a 22% increase.

<u>Financial Year (FY)</u>	<u>Total number of digital transactions (in crore) #</u>
2017 - 18	2,071
2018 - 19	3,134
2019 - 20	4,572
2020 - 21	5,554
2021 - 22	8,840
2022 - 23	9,192 *

The future of digital Payments in India looks bright with the expected growth in the number of internet users and e-commerce market size. Digital Payment dashboard has been integrated with 118 Public sector, Private sector, Payments, regional rural and the foreign banks.

the digitalization of rural areas is
opening through transformative developments
areas like e-payments, digital literacy,
financial inclusion, geographic mapping
rural development. Accelerated digital
transformation strategy could be an effective
solution to address the long-standing problem.



Student Self-Evaluation for the Community Service Project

Student Name: A. Lakshmi Prasanna

Registration No: 22231041001

Period of CSP: From: To: 10-9-2023 to 10-10-2023

Date of Evaluation:

Please rate your performance in the following areas:

Rating Scale: Letter grade of CGPA calculation to be provided

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

A. Lakshmi Prasanna
Signature of the Student

Date:

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

Student Name: A. Lakshmi Prasanna

Registration No: 22231041001

Period of CSP: From: To: 10-9-2023 to 10-10-2023

Date of Evaluation:

Name of the Person in-charge: V. Venkateswara Reddy

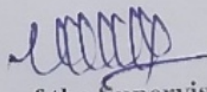
Address with mobile number: 9347462809 - Sahasamala

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

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

Rating Scale: 1 is lowest and 5 is highest rank

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

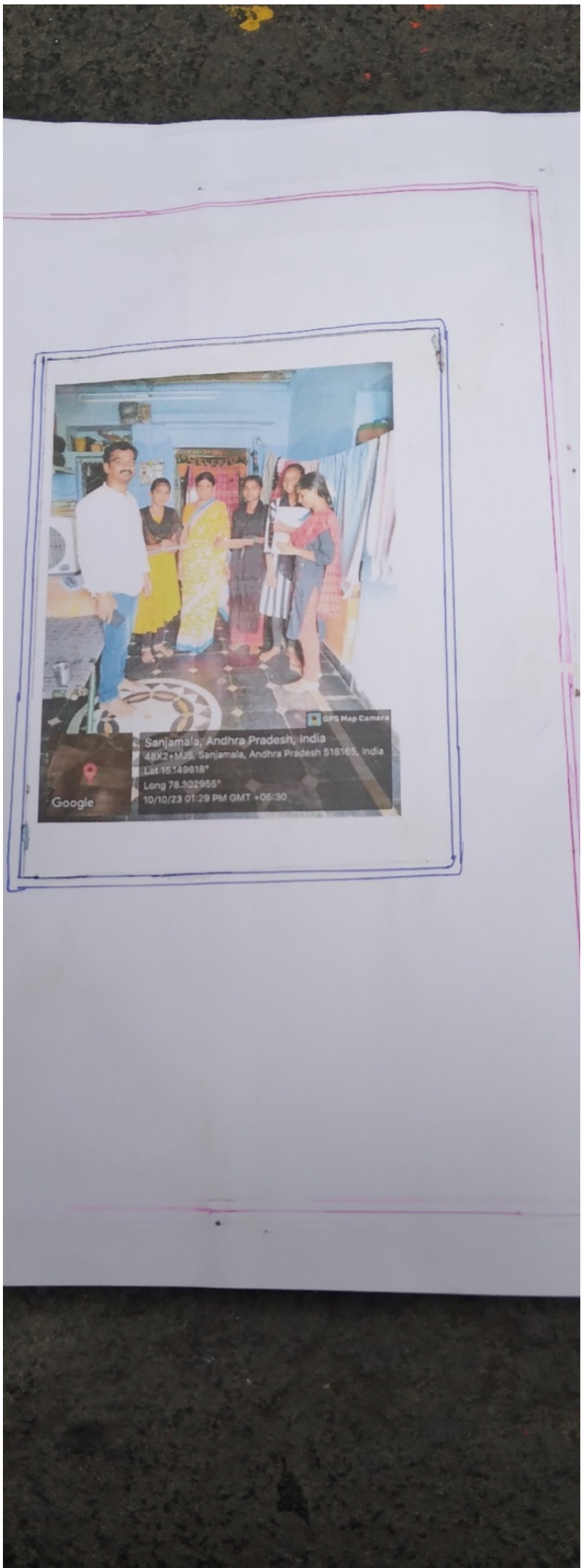

Signature of the Supervisor

Date:

Page No:

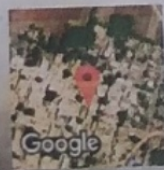
PHOTOS & VIDEO LINKS







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 47XX+C3X, Sanjamala, Andhra Pradesh 518165, India
 Lat 15.148614°
 Long 78.297584°
 10/10/23 01:08 PM GMT +05:30



Sanjamala, Andhra Pradesh, India
 48X2+J4P, MDR25, Sanjamala, Andhra Pradesh 518165, India
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 Long 78.30035°
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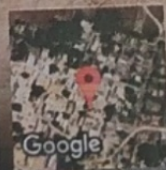
GPS Map Camera



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GPS Map Camera



Sanjamala, Andhra Pradesh, India
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 Long 78.300573°
 08/10/23 12:13 PM GMT +05:30

EVALUATION

Page No:

Internal Evaluation for the Community Service Project

Objectives:

- To facilitate an understanding of the issues that confront the vulnerable / marginalized sections of society.
- To initiate team processes with the student groups for societal change.
- To provide students an opportunity to familiarize themselves with the urban / rural community they live in.
- To enable students to engage in the development of the community.
- To plan activities based on the focused groups.
- To know the ways of transforming society through systematic programme implementation.

Assessment Model:

- There shall only be internal evaluation.
- The Faculty Guide assigned is in-charge of the learning activities of the students and for the comprehensive and continuous assessment of the students.
- The assessment is to be conducted for 100 marks.
- The number of credits assigned is 4. Later the marks shall be converted into grades and grade points to include finally in the SGPA and CGPA.
- The weightings shall be:

○ Activity Log	20 marks
○ Community Service Project Implementation	30 marks
○ Mini Project Work	25 marks
○ Oral Presentation	25 marks
- Activity Log is the record of the day-to-day activities. The Activity Log is assessed on an individual basis, thus allowing for individual members within groups to be assessed this way. The assessment will take into consideration the individual student's involvement in the assigned work.
- While evaluating the student's Activity Log, the following shall be considered -
 - a. The individual student's effort and commitment.
 - b. The originality and quality of the work produced by the individual student.
 - c. The student's integration and co-operation with the work assigned.
 - d. The completeness of the Activity Log.
- The assessment for the Community Service Project implementation shall include the following components and based on Weekly Reports and

Outcomes Description

- a. Details of the Socio-Economic Survey of the village/habitation.
- b. Problems identified.
- c. Community Awareness Programs organized.
- e. Suggested Short-Term and Long-Term Action Plan.

MARKS STATEMENT
(To be used by the Examiners)

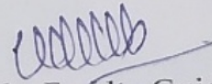
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INTERNAL ASSESSMENT STATEMENT

Name Of the Student: A. Lakshmi Prasanna
Programme of Study: Digital Payment
Year of Study: 2022 - 2025
Group: B.com (CA)
Register No/H.T. No: 22231041001
Name of the College: S.V.B Govt Degree college
University: Rayasima

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	18
2.	Community Service Project Implementation	30	25
3.	Mini Project Work	25	20
4.	Oral Presentation	25	21
	GRAND TOTAL	100	84

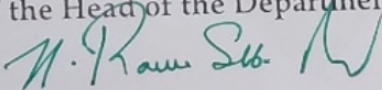
Date:


Signature of the Faculty Guide

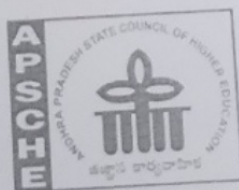
Certified by

Date:
Seal:

Signature of the Head of the Department/Principal


PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTALA, NANDYAL (Dt.)

Page No:



ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION

(A Statutory Body of the Government of Andhra Pradesh)

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Atmakur (V) Mangalagiri (M), Guntur, Andhra Pradesh, Pin - 522 503
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