



APSCHE

ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION

విజ్ఞాన వార్షికోత్సవం

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

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PROGRAM BOOK FOR COMMUNITY SERVICE PROJECT

Name of the Student: A. Manisha

Name of the College: S.V.B Govt Degree college

Registration Number: 22231041003

Period of CSP:

From: 10/9/23 To: 10/10/23

Name & Address of the Community / Habitation :

Royalaseema

University

YEAR



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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

- 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: S.V.B Govt Degree college

Department: Bcom [CA]

Name of the Faculty Guide: A. Krishna shashanka

Duration of the CSP: From 10/9/23 To 10/10/2023

Name of the Student: A. Manisha

Programme of Study: Digital Payment

Year of Study: 2022 to 2025

Register Number: 22231041003

Date of Submission:

Student's Declaration

I, A. Manisha, a student of Digital Payment Program,
Reg. No. 22231041003 of the Department of Bcom (CA)
College do hereby declare that I have completed
the mandatory community service from 10/9/23 to 10/10/23 in
Sanjammala (Name of the Community/Habitation) under the Faculty
Guideship of A. Krishna shashanka (Name of the Faculty Guide), Department
of S.V.B. Govt Degree College in Koilkuntla

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

Endorsements

Faculty Guide A. Krishna

Head of the Department V. Venkateshwara Reddy

Principal N. Ram Subramanian

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-Manisha (Name of the Community
Service Volunteer) Reg. No 22231041003 of S.V.B Govt D/c (Name of
the College) underwent community service in
Digital Payment (Name of the Community) from 10/1/23 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

Page No:

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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 villages

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 community development and service activities and applies the experience to personal and academic development. Community service project is meant to link the community with the college for mutual benefit.

One such program is the visits 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 to achieve its goals.
- * strengthening the college's relationship with the society and advancing it in all its aspects to face the various needs and requirements through the launch of programs and training courses that contribute to raising the efficiency of community members.
- * 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.



- * 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.
- * Implement the approved community service plan.
- * Measure the satisfaction of community parties with the community services provided.
- * Communicate with relevant community institutions.
- * Holding regular meetings with the beneficiaries and training courses that 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 service activities.
- * Recognizing and acknowledging community services initiatives.

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 SANJAMALA VILLAGE

There are about 21 villages in sanjamala mandal, which you can browse from sanjamala mandal villages list (along with gram Panchayat & near town information) below. sanjamala is a town in sanjamala Mandal. in kurnool District of Andhra Pradesh state, India. it belongs to Rayalaseema region. it is located 92 km towards south from District head quarters kurnool. it is a mandal head quarter.

sanjamala Pin code is 518165 and Postal head office is sanjamala. Kanala [3 km], Mukkamalla [5 km], Gunjapadu [5 km], Allur [6 km], Mudigedu [6 km] are the nearby villages to sanjamala. It is surrounded by Gyalawada Mandal towards East, Kollakurda Mandal towards North, Dornipadu Mandal towards East, Otk Mandal towards west.

Baraginaralle, Jammalamadugu, Chapirevula, Bethamcherla are the nearby cities to sanjamala.

1 census Details Sanjama

Sanjama Local language is Telugu. Sanjama town total Population is 4132 and number of houses are 1033. Female Population is 49.5%. Town literacy rate 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 caste Population %	1.6% [40]
working Population % scheduled caste Population	18.2% [750]
working Population %	49.7%
child [0-6] Population by 2011	394
girl child [0-6] Population % by 2011	48.2% [190]

Demographics of sanjama

Telugu is the local language here. Total Population of sanjama is 3988. Males are 1974 and Females are 2,014 living in 850 Houses. Total area of sanjama is 1773 hectare.

Temples in sanjama, sanjama

Sivalayam

sanjama; Andhra Pradesh 518165; india
0.4 km distance

Ramalayam

sanjama; Andhra Pradesh 518165; india
0.4 km distance

Sri Vanam Venkateswara Swamy Temple

Mandal; sanjama; Andhra Pradesh; india
0.9 km distance

Sree Abhayanandya Swami Temple

Eggoni; Andhra Pradesh 518165; india
2.8 km distance.

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.

community service Project learning outcomes

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



Importance of community service

Community service is one of the best ways to help benefit the public of 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 this community by question, let's consider some of the possible reasons.

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



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you gain experience and skills required for the professional work you are considering taking. one of the community service benefits is that it provides you with the chance to improve skills important for a workplace, such as community and organizational skills, teamwork, planning, problem-solving and task management. Furthermore, people could first merely try out an attractive career through volunteering before deciding to a long-term commitment.

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 closer to. Families and individuals in need, gives you firsthand 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 perform together. Not only would you be helping the ones in need, but you would also be able to



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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 neighbors 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 relationship and have fun at the same time.

⑤ community service helps improve your skills

Introverts sometimes have problems meeting people and making friends. Volunteering might help shy, 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 practicing 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.



ACTIVITY LOG FOR THE FIRST 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 Digital transaction	Management skills	
Day -2	In this day we went to another village, on discuss Digital services	Time management skills	
Day -3	In this day of How to use on digital transactions of a system	convincing skills	
Day -4	In this day the transfer of one payment account to another using a digital device or channel.	Language skills	
Day -5	In this day How many type of a digital transactions system.	Body language skills	
Day -6	In this day Digital model of Payment operation signed off by people convenience	facial expression skills.	



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WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

studied about the Digital Payment on the Learning outcome in a communication skills. Learning the digital Payment on the learning outcome is Team work Management the third day is we went to home of Digital Payment courses Discuss is Learning outcome is Data collections of skill In the fourth day is in the day we went to Temple side of Digital Payment main Points Discuss on the sanjamaala In the fifth week of a we went to a Home on sanjamaala with a digital Payment topic Discuss. In the sixth day is In this day a Discuse an a Digital transactions on friends, relatives, media etc. How to Do you think a Digital transactions of service Digital transactions in a system.

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day -1	In this day the methods of digital transaction one of using	work skills	
Day -2	In this day of How to Pay on the house box etc	management skills.	
Day -3	Learning of the digital transactions of this day	Time management skills	
Day -4	In this day by it Paying on online shopping	convincing skills	
Day -5	In this day in digital method of digital transactions of methods	Language skills	
Day -6	In this day is Paying on the bills is Restaurant or Hotel bills	Body language skills.	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The first day is a In this day the methods of digital transactions of using is learning outcome is work skills. The second day is In this day of How to Pay on the house tax. etc is learning outcome is management skills. The third day is learning of the Digital Transactions. of this day and Learning outcomes is Time management skills. The fourth day is In this day by the Paying on online shopping of a services and Learning outcomes is convincing skills. The fifth day is In this day In digital methods of digital transactions of methods. and learning outcomes is Leverage skills. The sixth is Paying on the bills. is The sixth is Paying restaurant or hotel bills language skills outcomes is Body Language skills.

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 an digital way	facial expressing skills	
Day - 2	In this day of privacy and security risks of digital Payments	effective behaviours	
Day - 3	In this day making India a cashless Economy through Digital Payments	knowing how to handle this situation skills	
Day - 4	In this day Digital Paying an online in different methods	Data Analysis skills	
Day - 5	In this day how to digital Payment system is using and uses	socialization skills	
Day - 6	In this day introduction of paying online bills.	Harmony skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The first day in this day digital transactions in India in different ways. and learning outcomes is social expressions skills. The second day in this day of Privacy and security Risks of digital Payment and Learning outcome is effective behavior. The third day in this day making India a cashless economy and Learning outcomes the fourth day in this day Digital Paying online in different methods and learning outcome is Data Analysis skills. The fifth day in this day know do digital Payment is using and uses and Learning outcomes is socialization skills. The sixth day in this day in transactions of a Paying online bills. and Learning outcome is Harmony skills.

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ACTIVITY LOG FOR THE FORTH WEEK

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 use and where	communication skills	
Day - 2	In this day Digital transactions in different types in people	Team work management	
Day - 3	In this day transaction in paying on base - 20 shopping a online bills	Data collection skills	
Day - 4	In this day Digital Paying on Public relations delivery also uses	Public Relations skills	
Day - 5	In this day Paying on online shopping on delivery also uses	Public presentation skills	
Day - 6	In this day using digital transactions of system.	work culture	



WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The first day in this day digital Payment is using in a People How to use and where and Learning outcome is communication skills. The second day in this day digital transactions in different types in People and Learning outcome is team work management. The third day in this day day transactions Paying on house to shopping a online bills and Learning outcome is data collection skills. The fourth day in this day is digital Paying on Public relations on a shopping and outcome is Public relations skills. The fifth day in this day Paying on online shopping on delivery cash and Learning come is Public Presentation skills. The sixth day in this day using digital transactions of system and Learning outcome is work culture.

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	In this day we wet to home and discuss Digital transactions	Management skills	
Day - 2	In this we wet to onother village on discus Digital services	Time management skills	
Day - 3	In this day of how to uses on digital transaction of a system	convincing skills	
Day - 4	In this day the transaction type of a digital of one payment account to onother singa digital denice or chnel	Language skills	
Day - 5	In this day How many Bytes of a digital transactions system	Body Language skills	
Day - 6	In this day Digital model of payment designed of the people convenience.	Facial Expressions skills	

Objective of the Activity Done:

Detailed Report:

The first day in this day we went to home and discuss Digital transaction and learning outcome is management skills. The second day in this day we went to another village on discuss digital service and learning outcome is time management skills. The third day in this day how to uses on digital transactions of a system and learning outcome is time management skills. The third day in this day how to uses on digital transactions of a system and learning outcome is convincing skills. The fourth day in this day the transfer of one payment account to another account using a digital device or channel. and learning outcome is language skills. The fifth day is how many types of digital transactions system and learning outcomes body language skills. The sixth day in this day digital models of payment are signed off people conveniences.

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 the methods of digital transaction one of using	work skills	
Day -2	In this day of how to pay on the house box etc.	management skills	
Day -3	Learning of the digital Transactions of this day	Time management skills.	
Day -4	In this day by it Paying on online shopping	convincing skills	
Day -5	In this day in digital methods of digital Transactions of methods	Language skills	
Day -6	In this day is Paying on the bills is Resbour art or Hotel Bills	Body Language skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report: The first day in this day Digital Payment options like oPL, Debit card etc. and Learning outcome is effective behavior. The second day in this day digital transactions New age Payment are secure and Learning outcome is knowing how to handle life situation skills. The third day in this day Digital Pay on allows you Pay money via the internet and Learning outcome is data analysis skills. The fourth day in this day Digital methods of instant and convenient mode of Payment and Learning outcome is socialization skills. The fifth day in this day most popular Digital Payment method more branches of methods and Learning outcome is Harmony skills. The sixth day in this day on Digital transactions of service of a system and Learning outcome is communication skills.

CHAPTER 5: OUTCOMES DESCRIPTION

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

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 this 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 IS DIGITAL TRANSACTION?



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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?

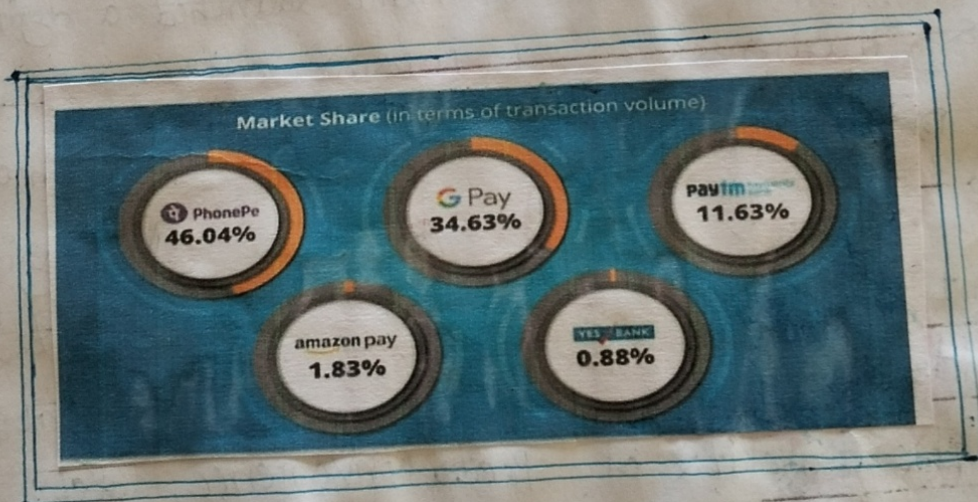
Digital Payment methods, such as IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, etc., are available on a single Platform in mobile ~~with entities~~ banking APPs.



Describe the problems you have identified in the community

WHAT ARE THE DIGITAL TRANSACTION APPLICATIONS?

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.



What is A Payment APP/mobile wallet?

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 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 "Max Payment Digital," from March 6 to 12, 2023, to promote online transactions. This year's campaign is "Digital Payment Apnomo, Auron ko bhi sikho" (Adopt digital payment and also teach others). Digital payments offer the benefits of speed, convenience, safety, and security while the existing infrastructure has made digital payments accessible, it is necessary to create more awareness to boost

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.

Adoption. it said in a Press release 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.

During the awareness week, RBI's regional offices will conduct awareness and outreach programmes as part of the 'Jan Bhagidari' events under the Indian G20 Presidency. Similar initiatives will be undertaken by the bank and non-bank Payment system operators.

RBI will also initiate '75 Digital villages' programme 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

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Payments in the country. Das also congratulated RBI's Department of Payment and Settlement Systems (DPSS) on its 18th anniversary (formed on March 7, 2005). He said, "our Payment systems have evolved, and now we have multiple systems facilitating instant Payments. India's Payment 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 have 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 72 per cent of the total digital Payments."

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

The UPI transaction volume has increased from 0.45 crore in January 2017 to 807 crore in January 2023. The UPI transaction value has also increased from just Rs 1,700 crore to Rs 12.98 lakh crore in the same period. Das said the digital Payments awareness week will further "deepen the usage and footprint of digital Payments across the country".

ADVANTAGES OF DIGITAL PAYMENT SYSTEMS

- Convenience :- Digital modes of Payment are designed 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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- Faster 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.

- Faster transactions:— New-age Payment systems are secure. There is a transparent trail of transactions that helps that minimize fraud. Everything is done digitally, removing the chances of error or human mistakes.

What are the challenges of digital Payment?
Below is a list of the main challenges in online Payments and how to overcome them.

- Fraud and charge backs
- cross-border transactions.
- card data security
- Multi-currency and Payment methods.
- Technical integration.

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.

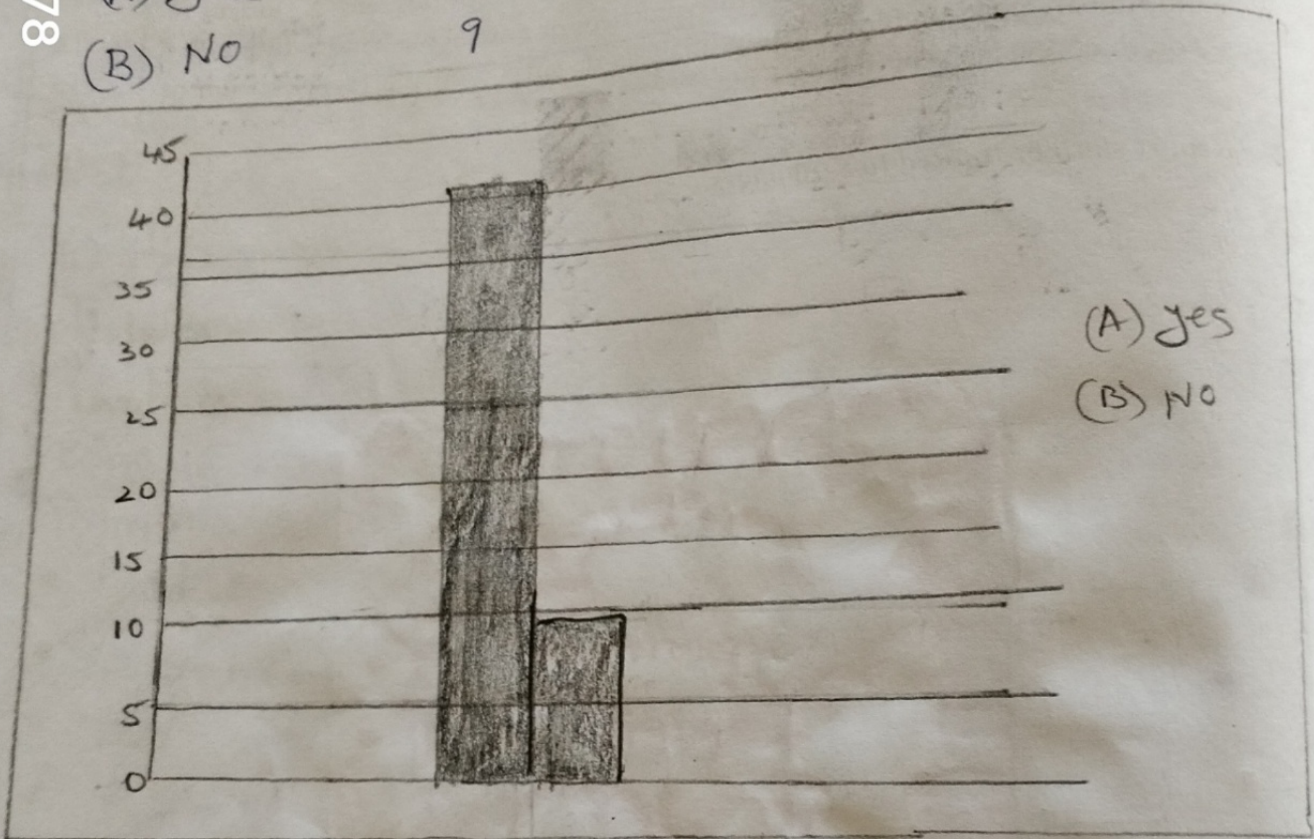
The Report shall be limited to 8-10 pages.



DATA ANALYSIS FOR SERVEY REPORT

① are you aware of digital transactions?

- (A) yes 41
(B) No 9



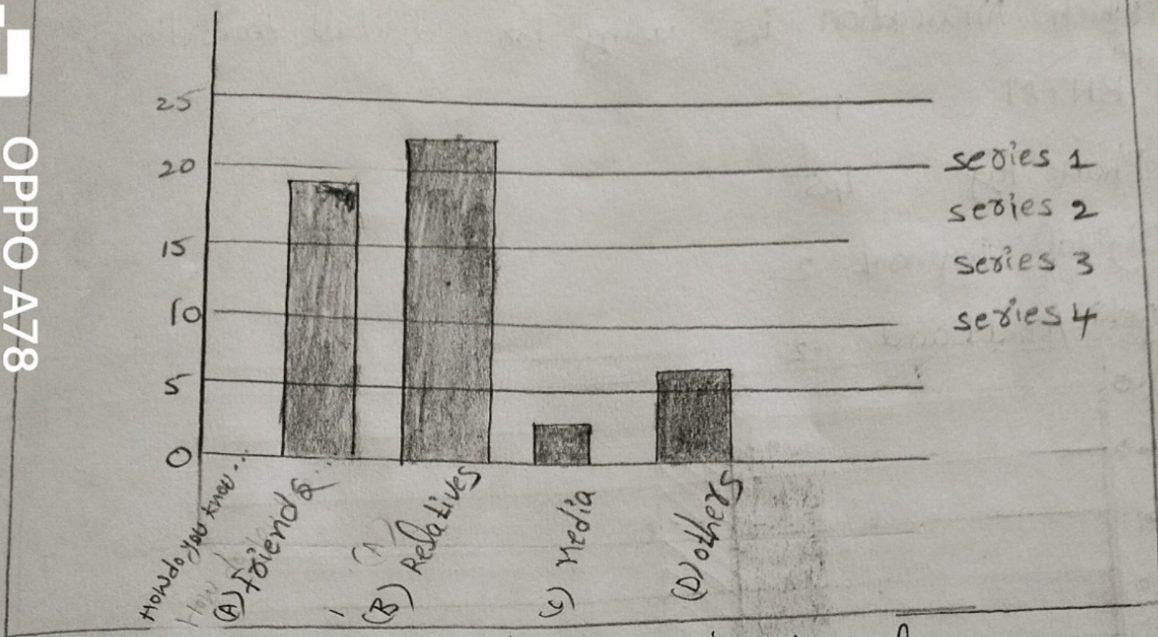
② How do you know about Digital Transactions?

- (A) Friends 18
(B) relatives 23
(C) media 2
(D) others 7



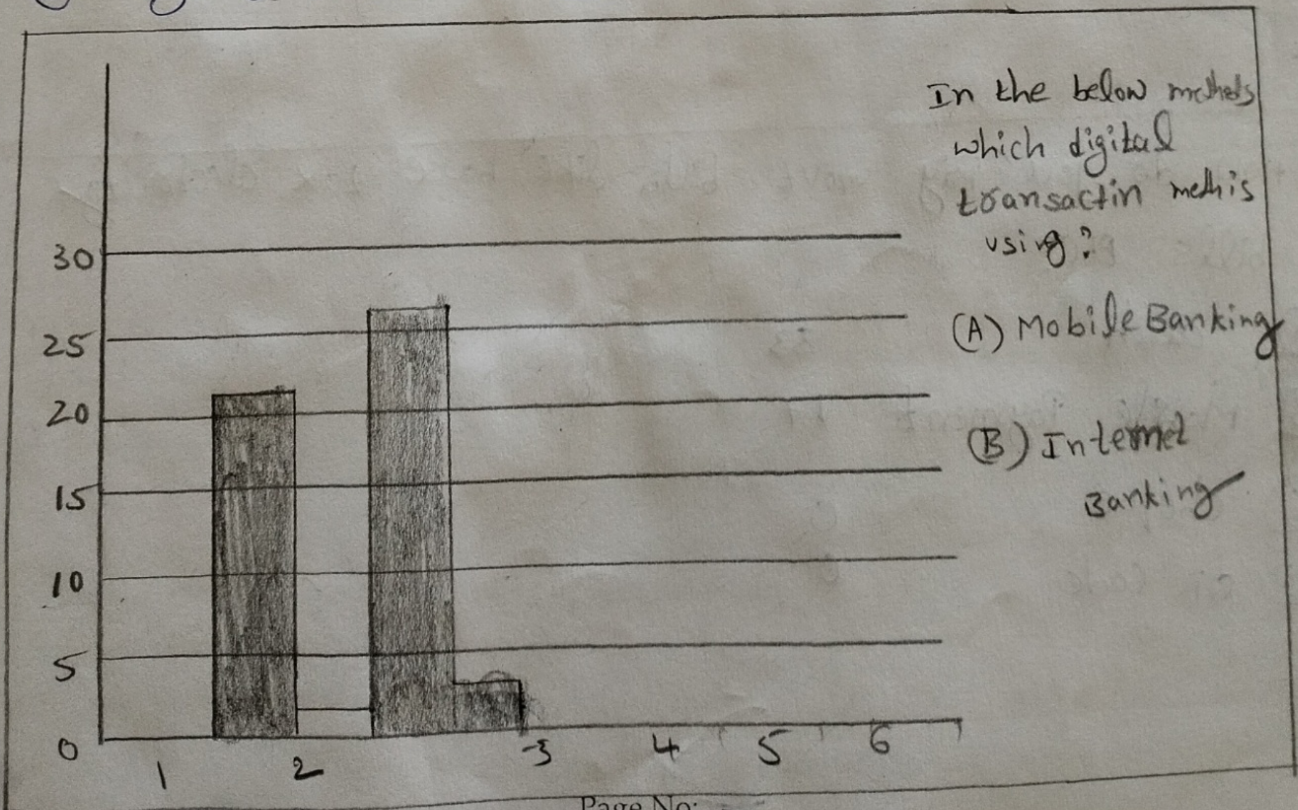
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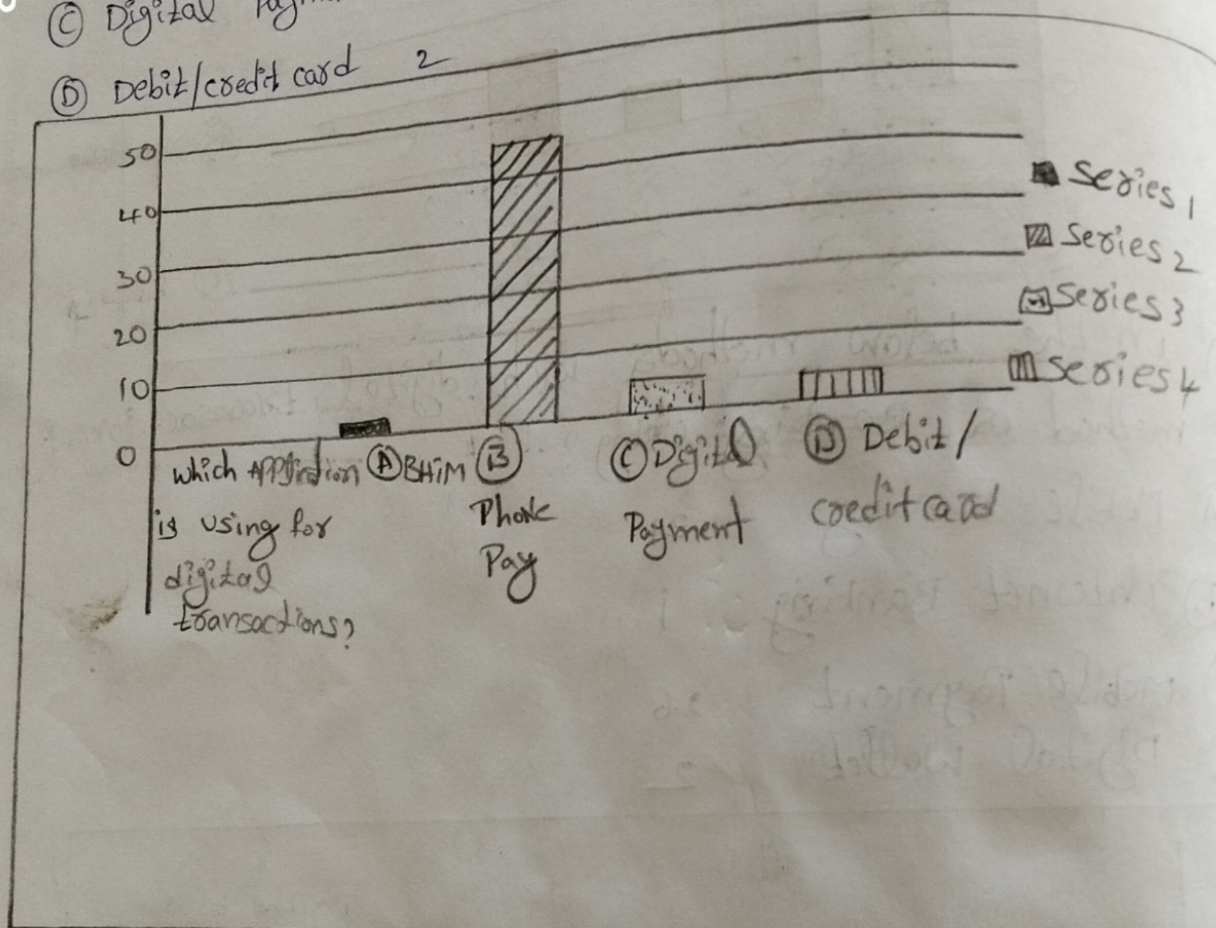
Q3 In the below methods with digital transactions method is ~~Banking~~ using?

- (A) Mobile Banking 21
- (B) Internet Banking 1
- (C) Mobile Payment 26
- (D) Digital Wallet 2



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- ④ which Application is using for digital transactions?
- (A) BHIM 1
 - (B) Phone Pay 45
 - (C) Digital Payment 2
 - (D) Debit/credit card 2



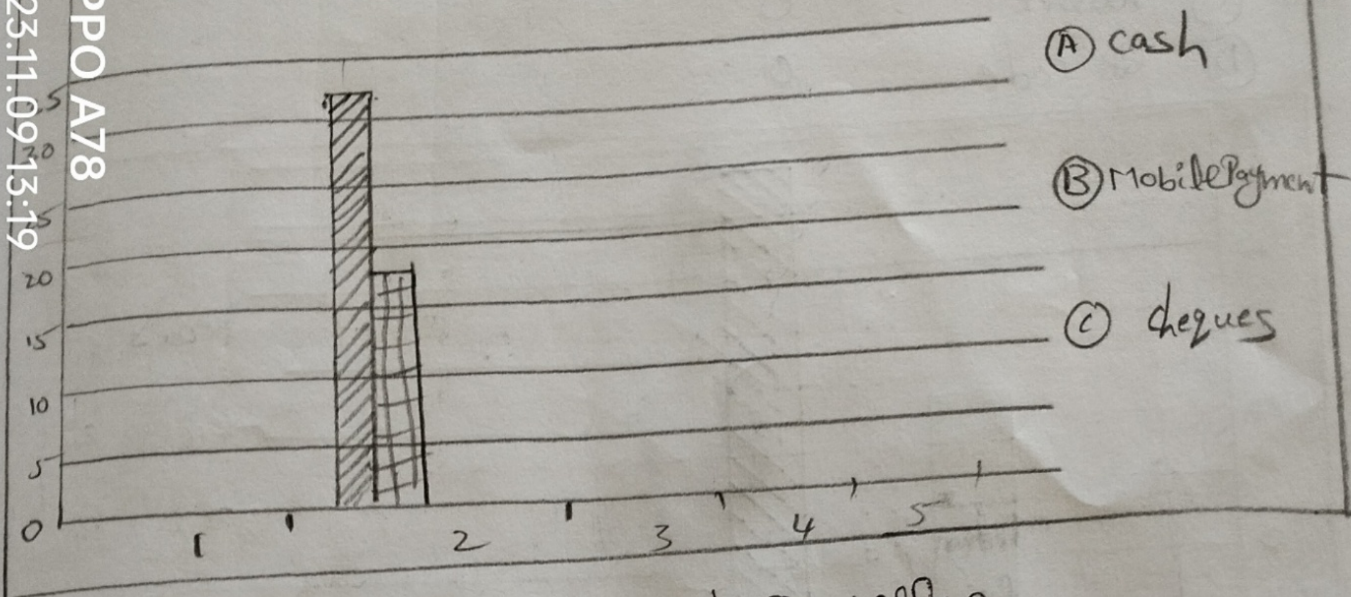
- ⑤ How do you pay Govt. bills like house tax, electricity bills etc?

- (A) cash 33
- (B) mobile Payment 17
- (C) cheque 0
- (D) QR code 0



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How do you pay
Govt. bills
like house tax,
electricity bill,
etc?



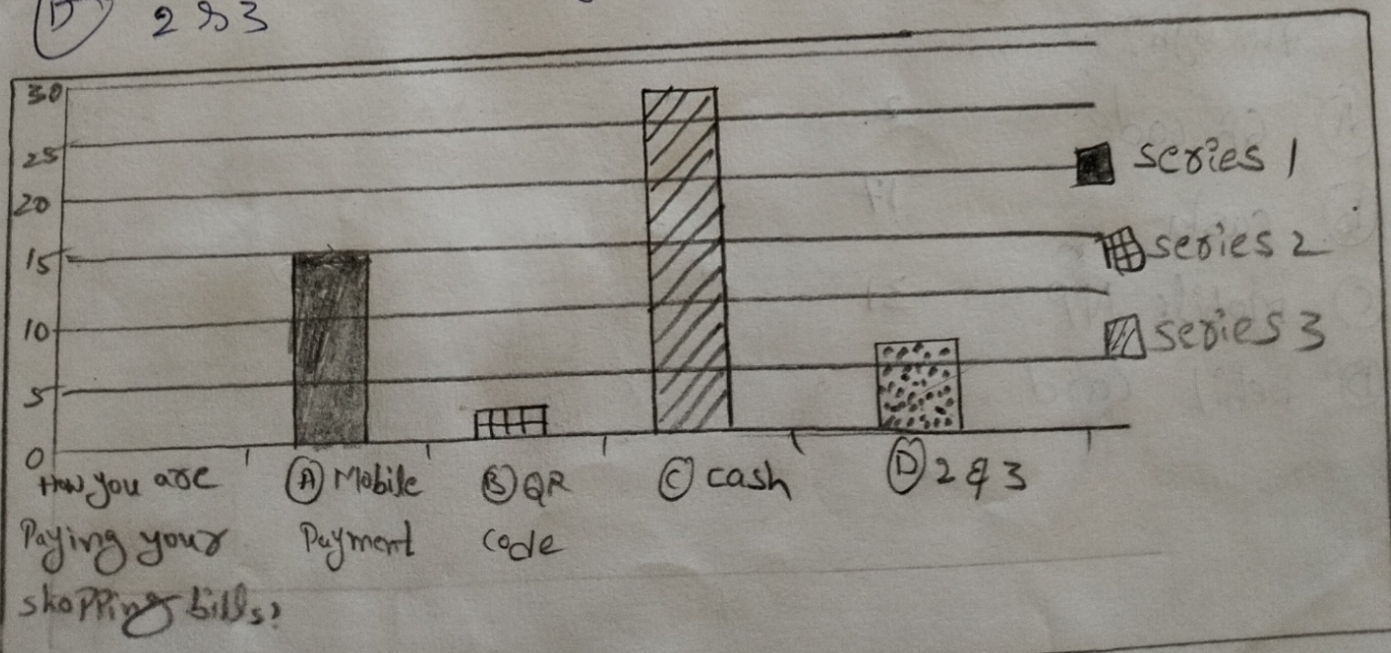
(A) cash

(B) Mobile Payment

(C) cheques

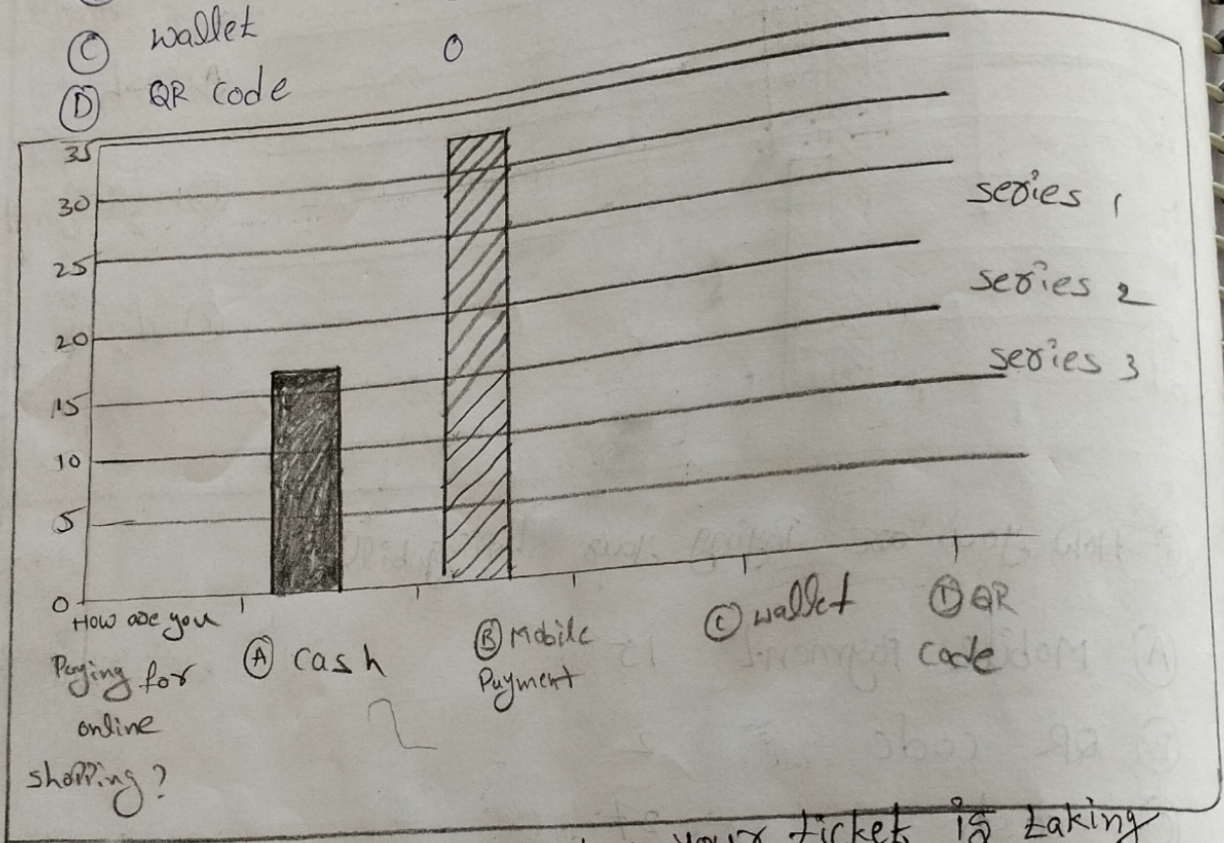
How you are paying your shopping bills?

- (A) Mobile Payment 15
- (B) QR code 2
- (C) cash 27
- (D) 2 & 3 6



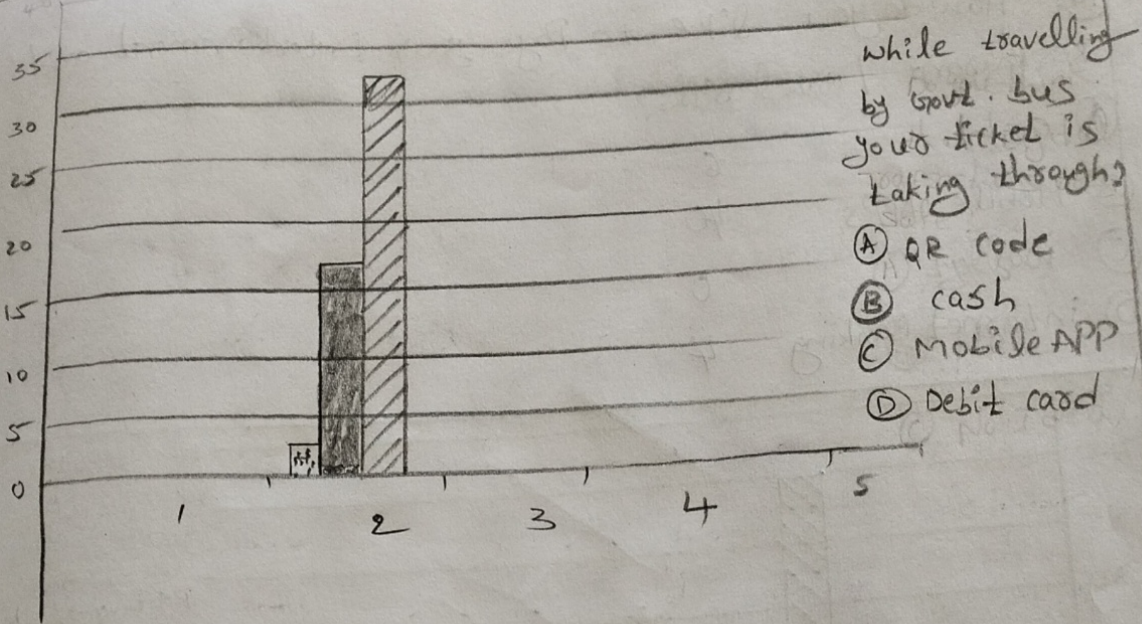
7 How you are paying for online shopping?

- (A) cash 17
- (B) Mobile Payment 33
- (C) wallet 0
- (D) QR code 0



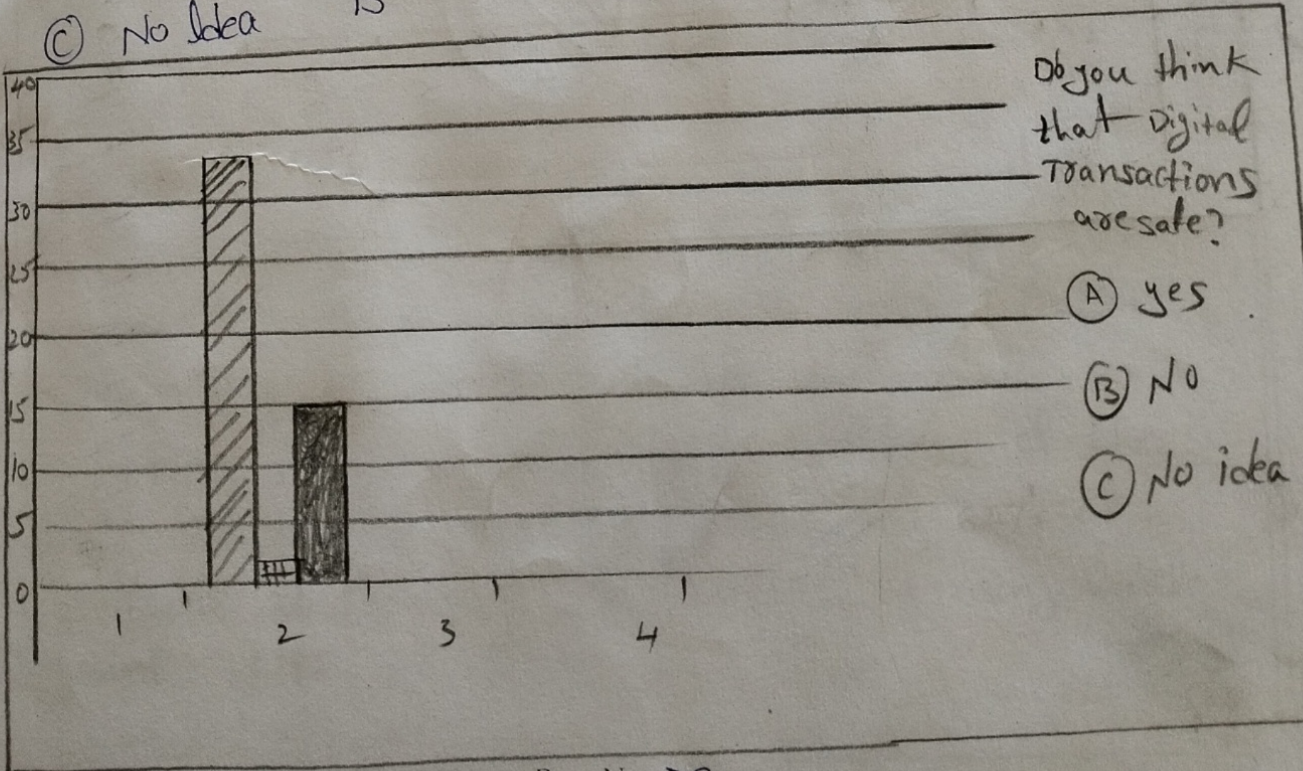
8 while traveling by govt. bus your ticket is taking through?

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



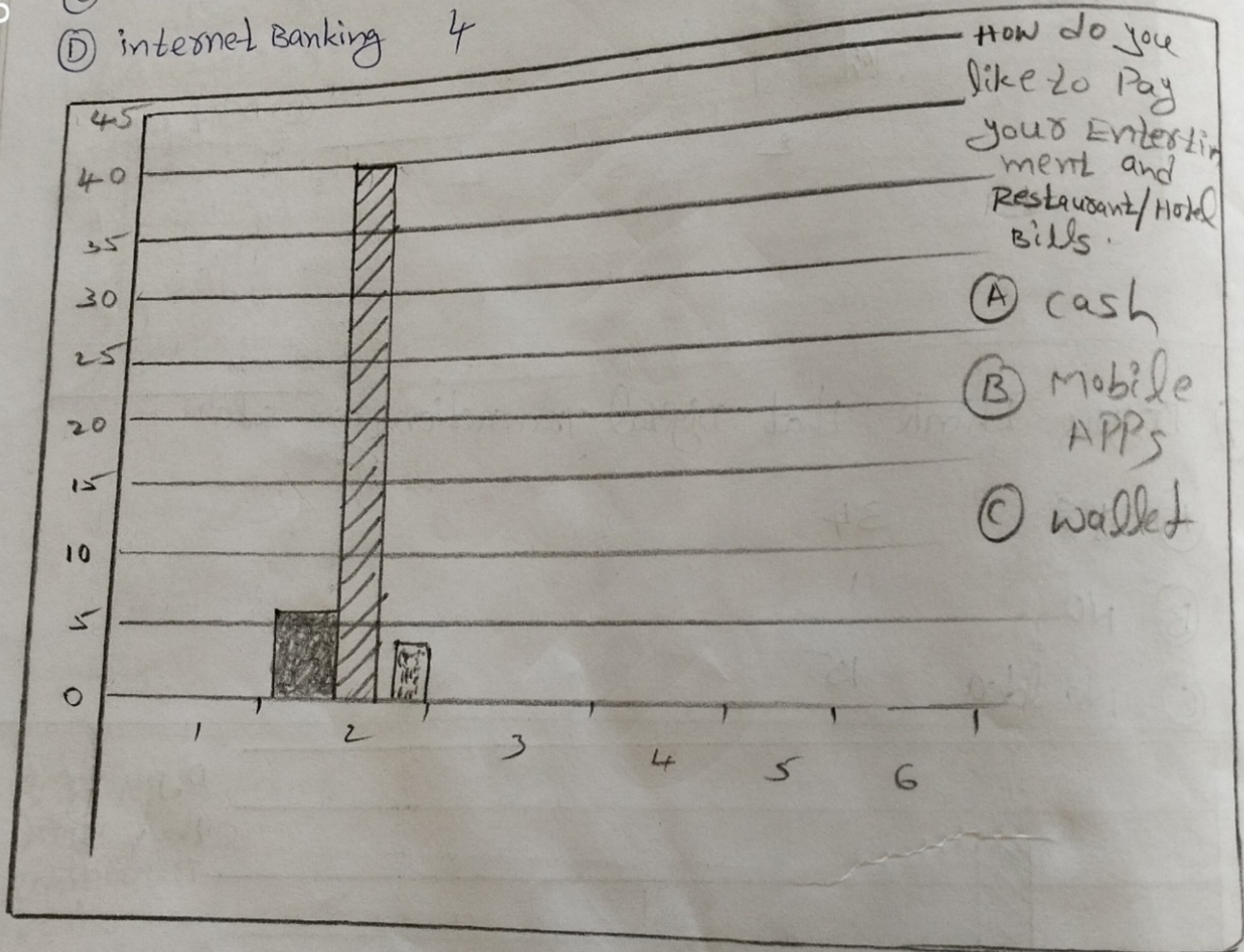
9) Do you think that digital transactions are safe?

- (A) yes 34
(B) No 1
(C) No idea 15



⑩ How do you like to Pay your Entertainment and Restaurant / Hotel Bills?

- ① cash 6
- ② Mobile APPS 40
- ③ wallet 0
- ④ internet Banking 4



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 koilkuntla village. In that fifty 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 in that some member 45 are i.e. 90% of them are adopted PHONE PAY application.

In koilkuntla 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 total survey members. In the same way 62% of the people are getting their tickets by using mobile Payment while travelling.

68% of the Kodkuthla village people are feeling safe on digital transactions and 30% people are feeling safe 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 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 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 top leading countries combined.

In January 2022, PM transactions accounted for 40.3% of all UPI transactions compared to 57.5% in June 2023, the woodline's report India Digital Payments Report for H1 2023 said. The remaining transactions grew from 18.62 billion transactions in H1'22 to 22.75 billion in H1'23, a 22% increase.

Financial year [FY]	Total number of digital transaction [in crore] #
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 foreign banks.

The digitalization in rural areas is triggering through transformative developments in areas like. e-Payments, digital literacy, financial inclusion, geographic mapping and 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. Manisha

Registration No: 22231041003

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

Date of Evaluation:

Please rate your performance in the following areas:

Rating Scale: Letter grade of CGPA calculation to be provided

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

Date:

A. Manisha
Signature of the Student

Page No:

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

Student Name: A. Manisha
 Registration No: 92231041003
 Period of CSP: From: 10/9/23 To: 10/10/23
 Date of Evaluation:
 Name of the Person in-charge: V. Venkateshwara Reddy
 Address with mobile number: Sanjamaida 9652171996

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

A. Manisha
 Signature of the Supervisor

Date:

Page No:

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Internal Evaluation for the Community Service Project

activities:

- To facilitate an understanding of the issues that confront the underserved / marginalized sections of society.
- To initiate team processes with the students towards the social 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 goals.
- To know the ways of transferring ideas through systematic programme implementation.

Project Model

There shall only be internal evaluation.

The teacher / guide assigned is in-charge of the project. The teacher / guide shall monitor the progress of the project and shall provide the necessary support for the comprehensive and effective implementation of the project.

The assessment is to be conducted for 10% marks.

The number of students to be assessed shall be decided by the teacher / guide. The number of students to be assessed shall be decided by the teacher / guide. The number of students to be assessed shall be decided by the teacher / guide.

The weightings shall be:

- | | |
|--|----------|
| o Activity Log | 25 marks |
| o Community Service Project Implementation | 30 marks |
| o Mini Project Work | 25 marks |
| o Oral Presentation | 20 marks |

Activity Log is the record of the day-to-day activities. The Activity Log is to be filled up by the students. The Activity Log is to be filled up by the students. The Activity Log is to be filled up by the students. The Activity Log is to be filled up by the students. The Activity Log is to be filled up by the students.

The teacher / guide shall monitor the progress of the project and shall provide the necessary support for the comprehensive and effective implementation of the project.

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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

Page No:

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.

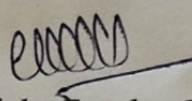
MARKS STATEMENT
(To be used by the Examiners)

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: A. Manisha
Programme of Study: Digital Payment
Year of Study: 2022-2025
Group: Bcom[CA]
Register No/H.T. No: 22231041003
Name of the College: S.V.B. Govt Degree college
University: Rayalaseema

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	15
2.	Community Service Project Implementation	30	20
3.	Mini Project Work	25	20
4.	Oral Presentation	25	20
	GRAND TOTAL	100	75

Date:

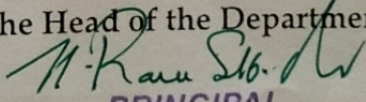

Signature of the Faculty Guide

Certified by

Date:

Seal:

Signature of the Head of the Department/Principal


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



ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION

(A Statutory Body of the Government of Andhra Pradesh)

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