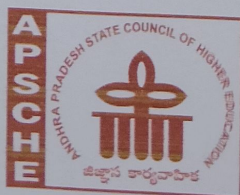


Model Program Book
**COMMUNITY
SERVICE
PROJECT**



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. pavani

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

Registration Number: 22231041002

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

Name & Address of the Community / Habitation : gansamala

Rayalaseema

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

- 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.

Community Service Project Report

Submitted in accordance with the requirement for the degree of B.com CCA

Name of the College: SUB Ghat 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. pavani

Programme of Study: Digital payments

Year of Study: 2022-2025

Register Number: 2223/04/002

Date of Submission:

Student's Declaration

I, A. pavani, a student of Digital payment Program,
Reg. No. 22231041002 of the Department of Telugu,
B.com [CA] College do hereby declare that I have completed
the mandatory community service from 10/9/23 to 10/10/23 in
Sanjama (Name of the Community/Habitation) under the Faculty
Guideship of A. krishna shagbarka (Name of the Faculty Guide), Department
of S.V.B Govt degree college in College Koilkuntla

A. pavani
10/9/2023 to 10/10/23
(Signature and Date)

Endorsements

Faculty Guide A. krishna shagbarka

Head of the Department U. Venkateswara Reddy

Principal

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

Certificate from Official of the Community

This is to certify that A. pavani (Name of the Community
Service Volunteer) Reg. No 29931041002 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

Contents

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	1-3
2)	Importance of community service ⇒ community service helps connect to the community ⇒ It benefits you as a person ⇒ community service raises social awareness ⇒ community service establishes contacts and friendships ⇒ community service helps improve your skills.	8-11
3)	what is digital transactions? * what are the digital transaction methods?	12
4)	what are the digital transactions Applications? ⇒ what is a payment App/mobile wallet?	12-25
5)	Advantages of digital payment system	28-42

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 free 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 student 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.

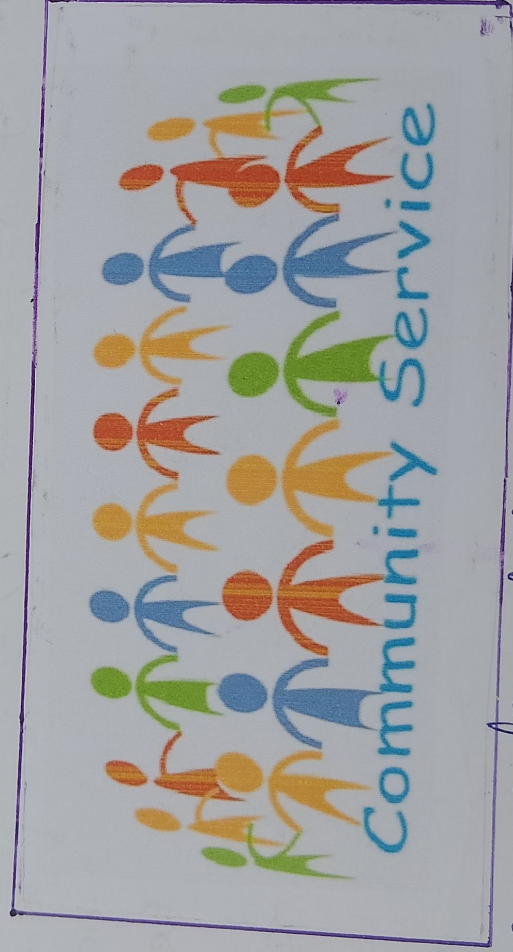
one such program is the visits to less privileged areas nearby, where students can observe and understand the challenges faced by people living in under privileged areas. This exposure helps students to develop empathy, humility, and a sense of responsibility towards society.

⇒ 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 on solve a problem of the community.

⇒ Achieving patterns of effective partnership between different sectors of society.

⇒ Encourage faculty members and students to participate in community service.



⇒ 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.

⇒ develop an annual plan for the college to serve the community.

Objects of community service unit

* strengthening the local community's sense of the role of the ^{inc} and its importance as a scientific educational institution, which encourages the community.

⇒ strengthening the college's relationship with the society and advancing it in

⇒ 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 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 service activities
Recognizing and acknowledging community services initiatives.

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. Predict 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 SANJAMALA VILLAGE

There are about 21 villages in sanjama mandal villages list (along with gram panchayat & nearest town information) below. sanjama is a town in sanjama mandal in kusnoor district of Andhra Pradesh state, India. It belongs to Rajahmundry region, it is located 92 km towards south from district head quarters kusnoor.

Sanjama pin code is 58165 and postal head office in sanjama.

Kanaka (3 km), mukkamla (5 km), Gunjalapadu (5 km), Alluri (6 km) mudigedu (6 km) are the nearby villages to sanjama. sanjama is surrounded by uyyalawada mandal towards east, Kailakuntla mandal towards north.

Dornipadu mandal towards east, Pak mandal towards west Bangarapalle, Jammalamadugu, Chapirevula, Bethamcherla are the nearby cities to sanjama.

2011 Census Details sanjama

sanjama Local language is Telugu. sanjama town total population is 4182 and number of houses are 1033 female

population is 49.5%. town literacy rate is 69.2% female rate is 25.6%.

Page No:

Sanjama is a beautiful village and town. The total population of Sanjama village is 3988. The total houses in Sanjama village is 1003. The working population of the Sanjama village is 49.7%.

Temples in Sanjama village

Sri Varan Venkateswara Swami Temple

Mandal Sanjama, Andhra Pradesh

India

0.9 km distance

Sri Abhanigina Swami Temple

Eggoni, Andhra Pradesh 58165

India

2.8 km distance

Census Parameters

	Census Data
Total population	4132
Total no of Houses	1083
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 (0-6) population by 2011	394
Girl child (0-6) population % by 2011	48.2% (190)

Demographics of sanjamala

Telugu is the local language here. Total population of sanjamala is 3988. males are 1974 and females are 2014 living in 850 Houses. Total area of sanjamala is 172 hectare.

Temples in sanjamala, sanjamala

9. Ravalayam

Sanjamala; Andhra Pradesh 518165; India 0.4 km distance

Ramabayam

Sanjamala; Andhra Pradesh 518165; India 0.4 km distance

571 Varam Venkateswara Swamy Temple

Manabul; Andhra Pradesh; India 0.9 km distance

572 Abhayanjanya Swami temple

Eggoni; Andhra Pradesh 518165; India 2.8 km distance

I. 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 your self question, let's consider some of the possible reasons.

Furthermore, people could first merely try out an attractive corner through volunteering before leaping to a longterm commitment.

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.

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.

2. It benefits your career prospects

when you are thinking of changing or advancing your career, community service helps you gain experience and skills acquired for the professional turn you are considering taking.



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.

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 no quite the same as getting personally involved. It brings you closer to families and individuals in need, gives you firsthand experience and understanding of the conditions they are in.

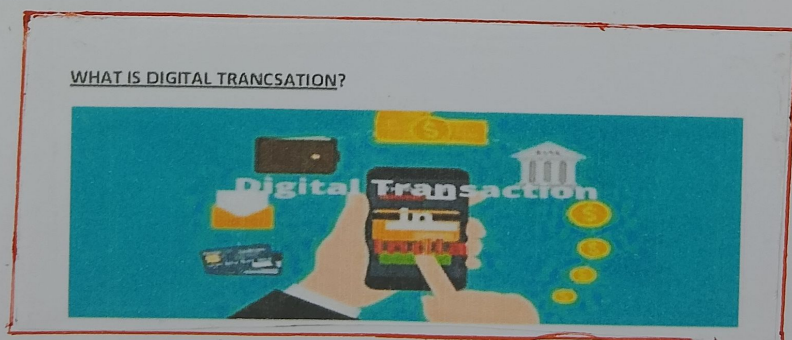
4 Community Service Establishes contacts and friendships

The easiest way to make friends tho is through activities you perform 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 neighbors and show them how eager you are to improve your community? In addition, you could invite your existing friends to do community

5 community service 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 a lot of opportunities to meet and work with various people. Trust, 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.

if you are looking for a possibility to help out the one in need by improving your community, acquiring new knowledge and skills at the same time, consider performing community work.



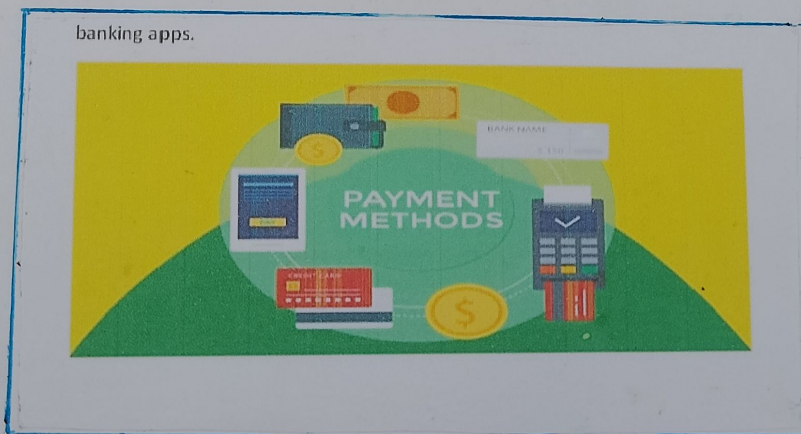
There are various volunteer opportunities to choose from depending on your time and preferences. From office work and answering emails and phone calls, through helping out in a store and thus raising funds, to building safe homes for whole families - let's help our community be a better and safer place for us.

What is 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. This 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 banking apps.



WHAT ARE THE DIGITAL TRANSACTIONS 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 service in digital money instead of using physical cards or cash and also send money.

ACTIVITY LOG FOR THE FIRST WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	studied about the digital payment	communication skills	
Day - 2	Learning the digital payment	Team work management	
Day - 3	we went to home of digital payment course discuss	data collections skills	
Day - 4	In the day we went to temple side of digital payment main points	digital knowledge skills	
Day - 5	we went to a Home on sanjamaala with a digital payment topic discuss	public relations skills	
Day - 6	In this day a discuss on digital transactions on records, relatives, media	presentation skills	

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 skills.

In the fourth day is in the day we went to Temple side of Digital payment main points discuss on the sangamala in the fifth week of a we went to a Home on sangamalla with a digital payment topic discuss. In the sixth day is in this day a discuss on 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 transactions- of using	work skills	
Day - 2	In this day of How to pay on the house tax etc.	Management skills	
Day - 3	Learning of the digital Transactions of this day	Time management skills	
Day - 4	In this day by the 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 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 language skills the sixth is paying on the bills of restaurant. on Hotel bills and learning 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 on different way	facial expressing skills	
Day - 2	In this day of privacy and security risks of digital payment.	Effective Behaviors.	
Day - 3	In this day making India a cashless economy through digital payments	Learning how to handle this situation skills	
Day - 4	In this day digital paying on online in different methods	data Analysis skills	
Day - 5	In this day How do digital payment system is using and uses	socialization skills	
Day - 6	In this day in transaction of a paying online bills	Harmony skills	

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 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 shopping and delivery 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 out come the activity knowledge skills. second day the activity in this day digital transactions in different types in people learning out come the activity speaking skills. day third the activity in this day transactions in paying on how to paying shopping bills. learning out come the activity Team work skills.

day fourth the activity in this day digital paying on public relation on a shopping learning out come the activity relations to the public. 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 behavior the other 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 assigned 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 casual	

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 out come the activity Body language skills. Day second the activity in this day how to talking the people on digital transactions. Learning out come the activity transactions How to behaviour the other persons. Day three the activity in this day how many types of a digital transactions.

Day fourth the activity in this day digital mode of payment. Assigned off people. convenience learning out come 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 monthly. Learning outcome the activity week covered 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 UP, 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 transactions of service of a system	communication skills	
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 skill	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

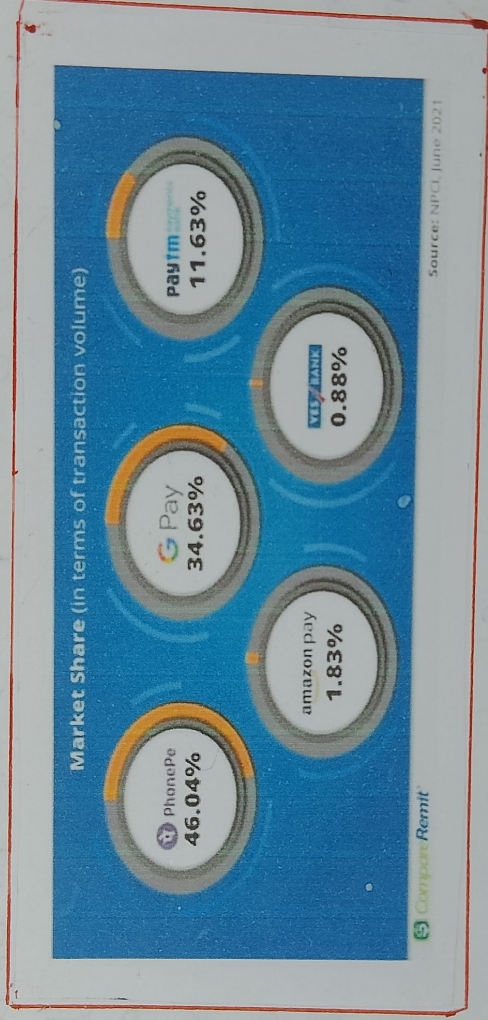
The Report on the sixth week is a "digital payments" first day the activity in this day digital payments using on UPI on debit credit card. Learning out come the activity digital knowledge skills. Day second the activity in this day digital transactions payment safe and secure learning out come the activity 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 payment methods more brands of methods learning out come the activity language 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.

online to friends, family, or merchants in an instant. payment app or a mobile to application that allows you to store your debit.



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.

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, Aunon ko bhi sikhaao" (Adopt digital payments 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 adoption. It said in a press release this week.

RBI Governor Shakti Kanha Das appealed to all stakeholders - banks, payment system operators, digital payment users, etc. to adopt digital payments as part of the mission "Har payment will be undertaken by the bank and non-bank payment system operators."

RBI will also initiate a '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 payment in the country.

Describe the problems you have identified in the community

During the awareness week RBI's regional office will conduct awareness and outreach programs a part of the 'Jan Bhagidari' events under the Indian G20 presidency.

RBI 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 payment system 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 PwC 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 payments mode in India, positioning person-to-person (P2P) and person-to-merchant (P2M)

from 0.15 crore in January 2017 to 804 crore in January 2023. The UPI transaction value has also increased from just 1700 crore to 12.98 lakh crore in the same period. It is said the digital payments awareness work 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 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.

* 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.

* Safer transactions :- New-age payment systems are secure. There is a transparent trail of transactions that helps minimize fraud. Everything is done digitally removing the chances of error or human mistakes. What are the challenges of digital payment?

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.

Below is a list of the 5 main challenges in online payments and how to overcome them.

- ⇒ Fraud and charge back.
- ⇒ Cross-border transactions
- ⇒ Good data security
- ⇒ Multi-currency and payment methods
- ⇒ Technical integration



Digital Awareness Week 6th march to 2th march 2023

DATA ANALYSIS FOR SURVEY REPORT

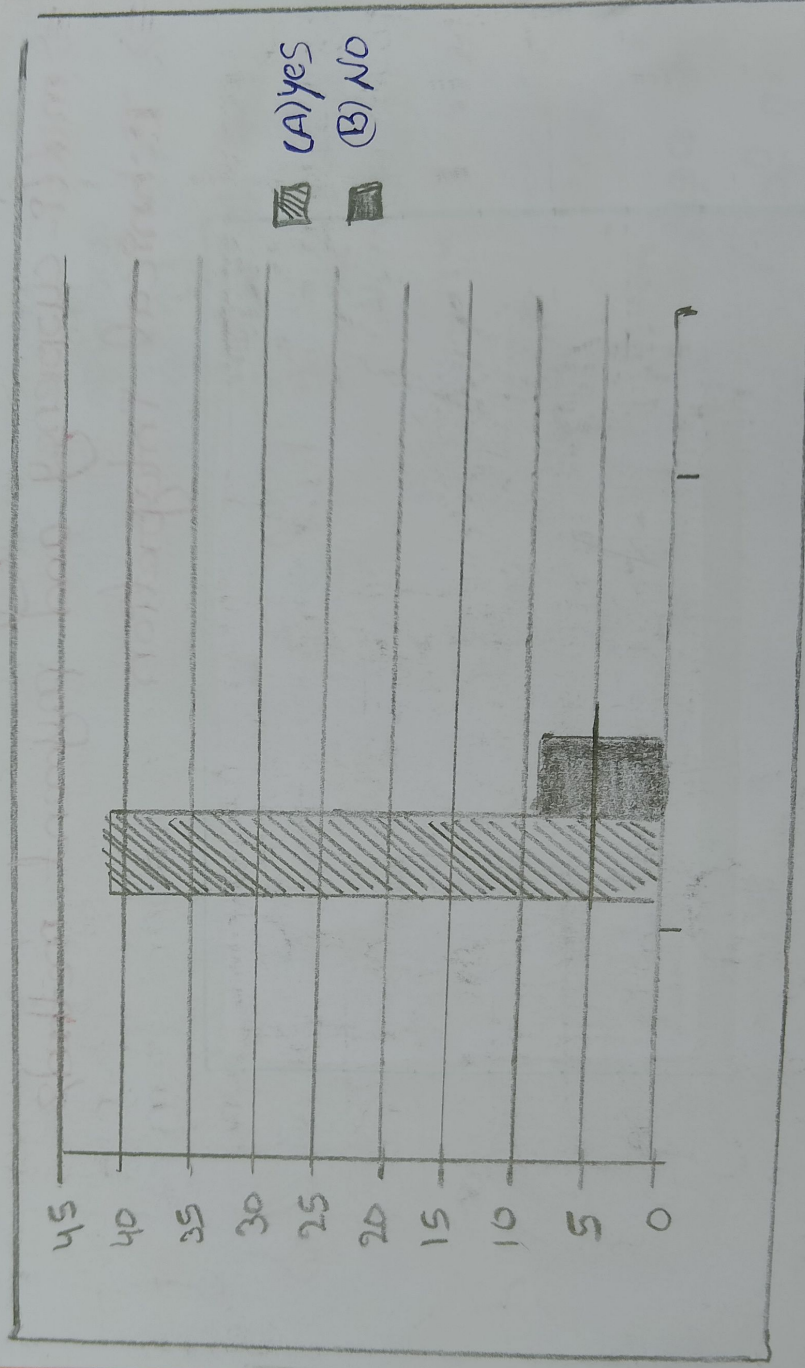
1 Are you aware of digital transactions?

(A) yes

41

(B) No

9



$\Rightarrow A$

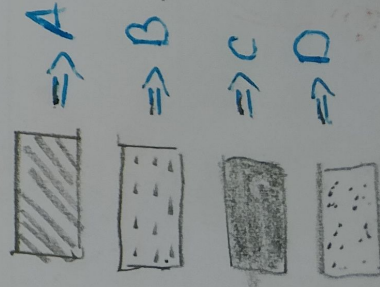
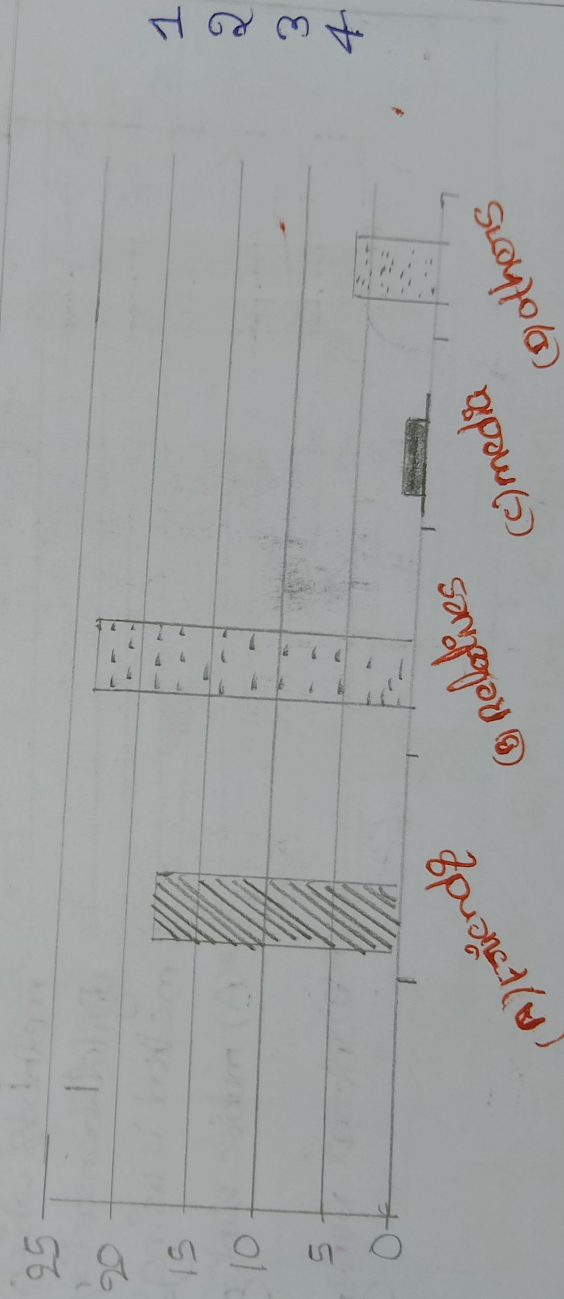


$\Rightarrow B$

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

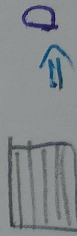
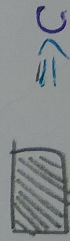
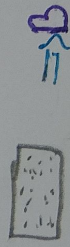
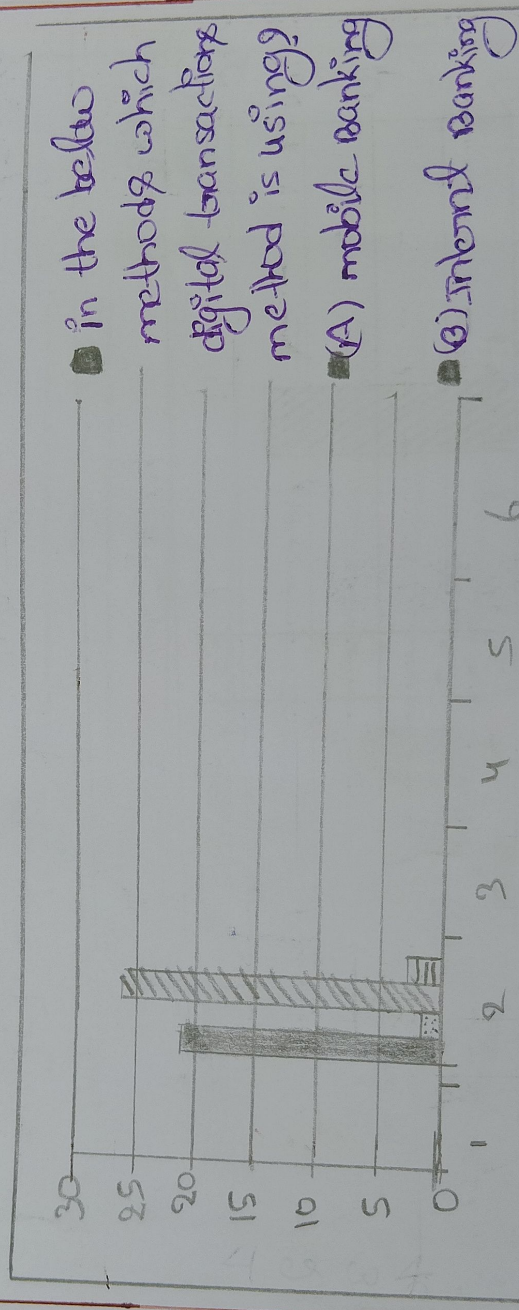
2 How do you know about digital Transactions?

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



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

- | | |
|----------------------|----|
| (A) Mobile Banking | 21 |
| (B) Internet banking | 1 |
| (C) mobile payment | 26 |
| (D) digital wallet | 2 |



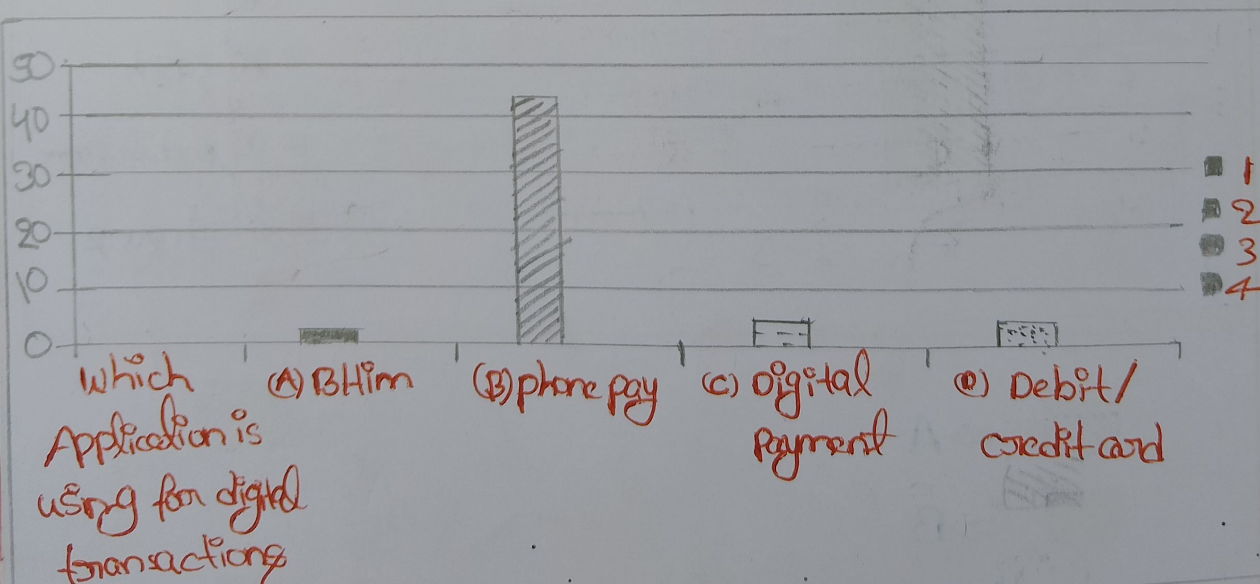
Report of the mini-project work done in the related subject w.r.t the habitation/village.

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.

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
 => B
 => C
 => D

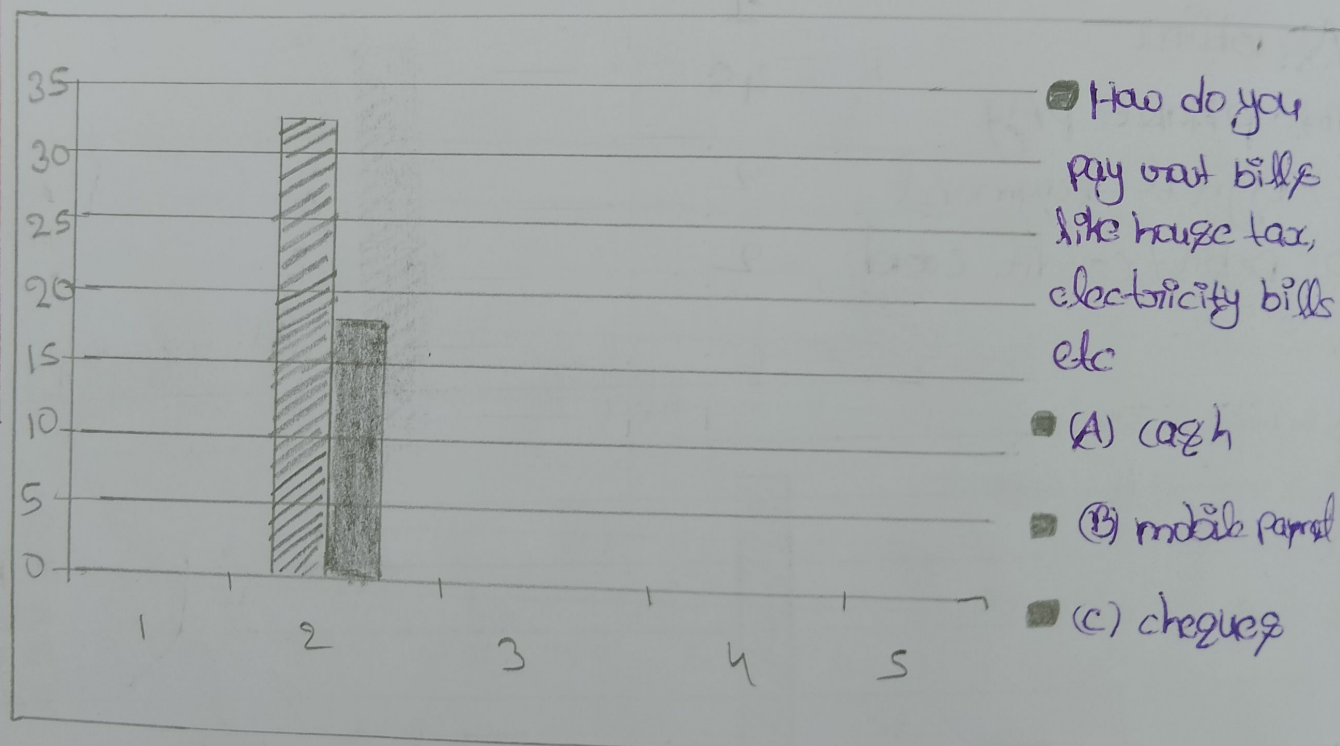
5) How do you pay wat. bills like house tax, electricity bills etc?

(A) cash 33

(B) mobile payment 17

(C) cheque 0

(D) QR code 0

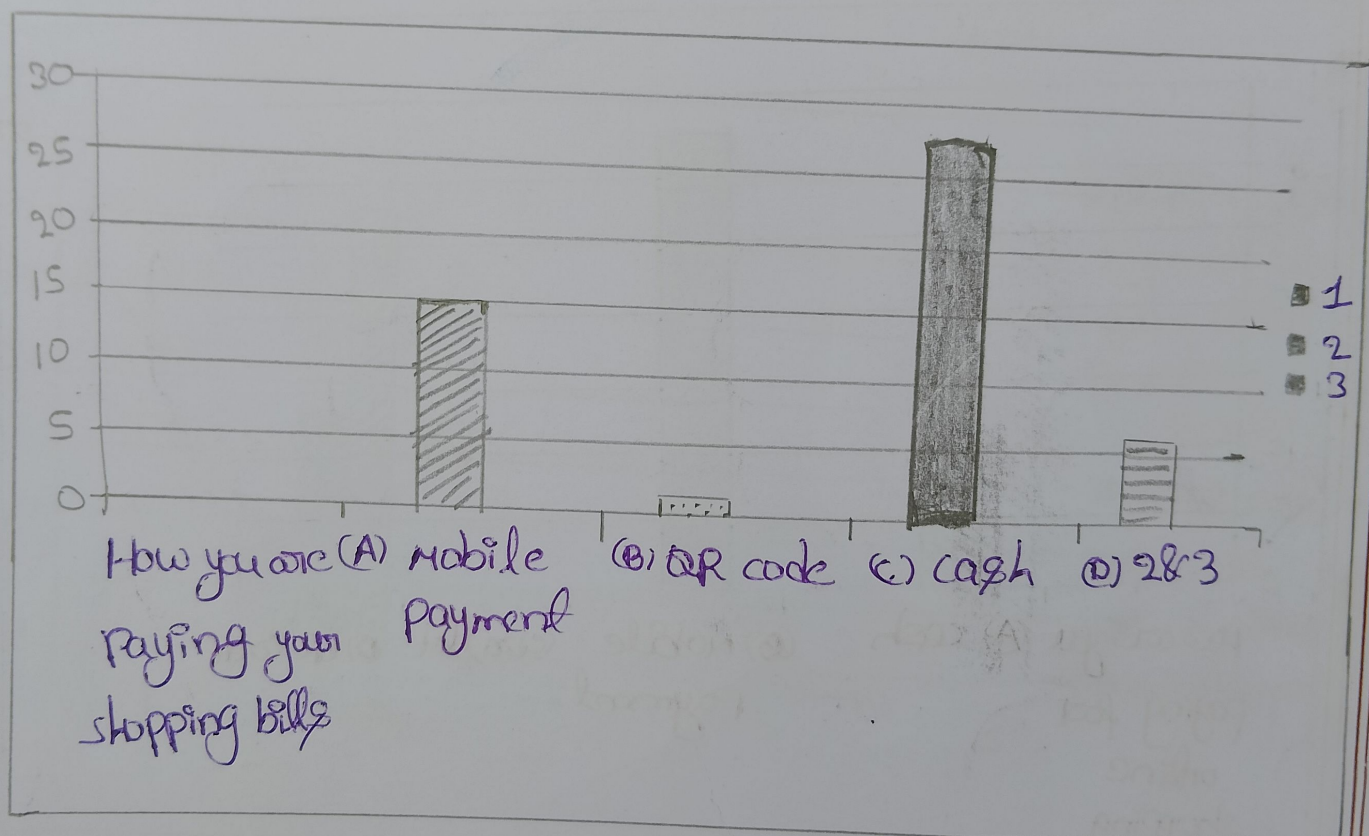


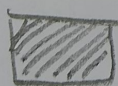
 $\Rightarrow$ A

 $\Rightarrow$ B

(b) How you are paying your shopping bills?

(A) mobile payment	15
(B) QR code	2
(C) cash	27
(D) 2&3	6



 $\Rightarrow$ A

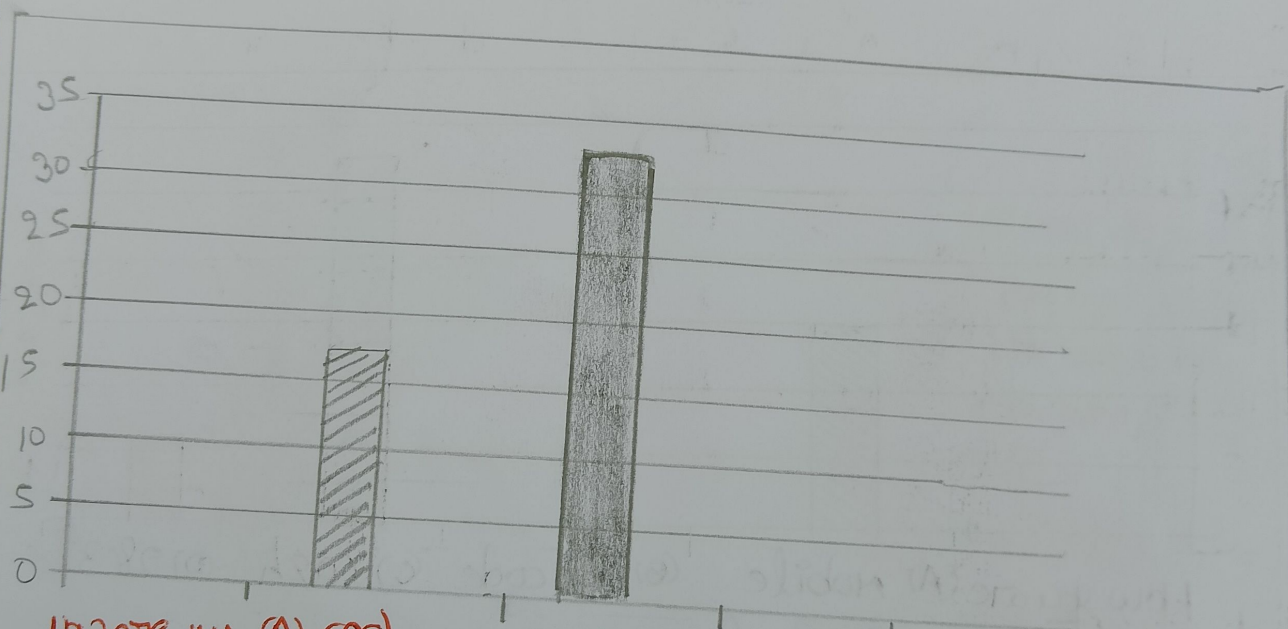
 $\Rightarrow$ B

 $\Rightarrow$ C

 $\Rightarrow$ D

(7) How^{you} are paying of online shopping?

- | | |
|--------------------|----|
| (A) cash | 2 |
| (B) mobile payment | 17 |
| (C) wallet | 31 |
| (D) QR code | 0 |



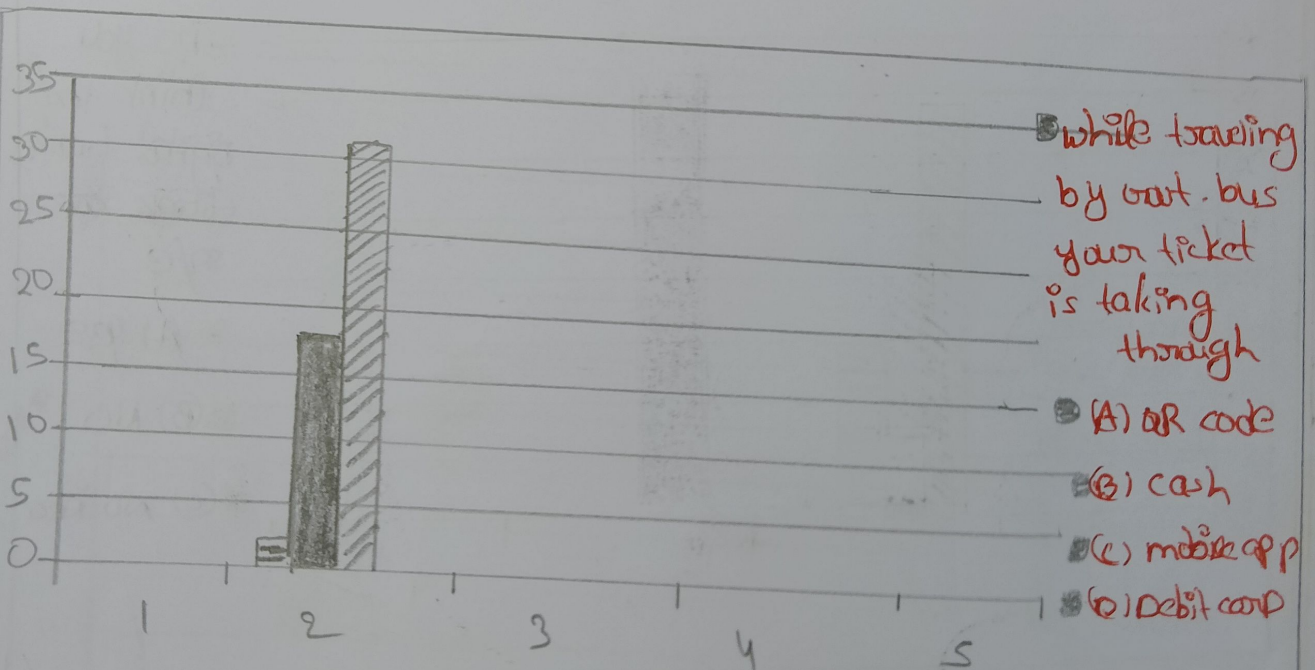
How are you (A) cash (B) mobile (C) wallet (D) QR code
paying for
online
shopping

 $\Rightarrow$ A

 $\Rightarrow$ B

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

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



 $\Rightarrow$ A

 $\Rightarrow$ B

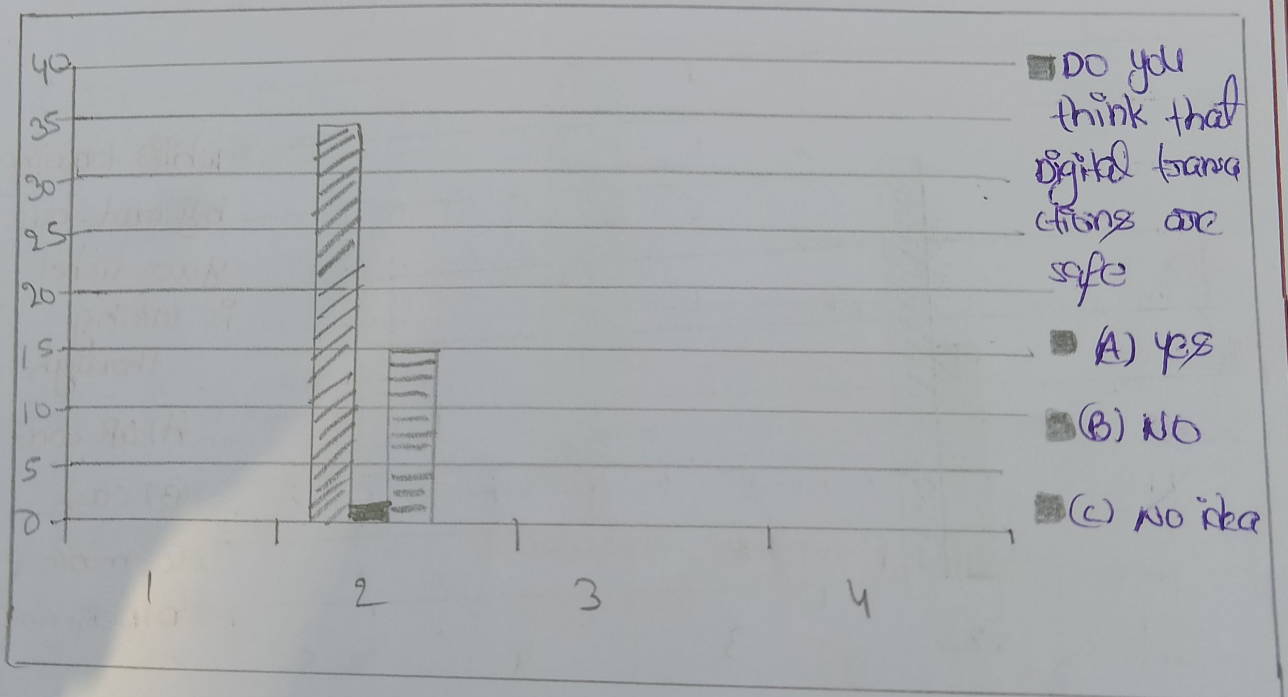
 $\Rightarrow$ C

9) Do you think that digital transactions are safe?

A) yes 34

B) No 1

C) no idea 15



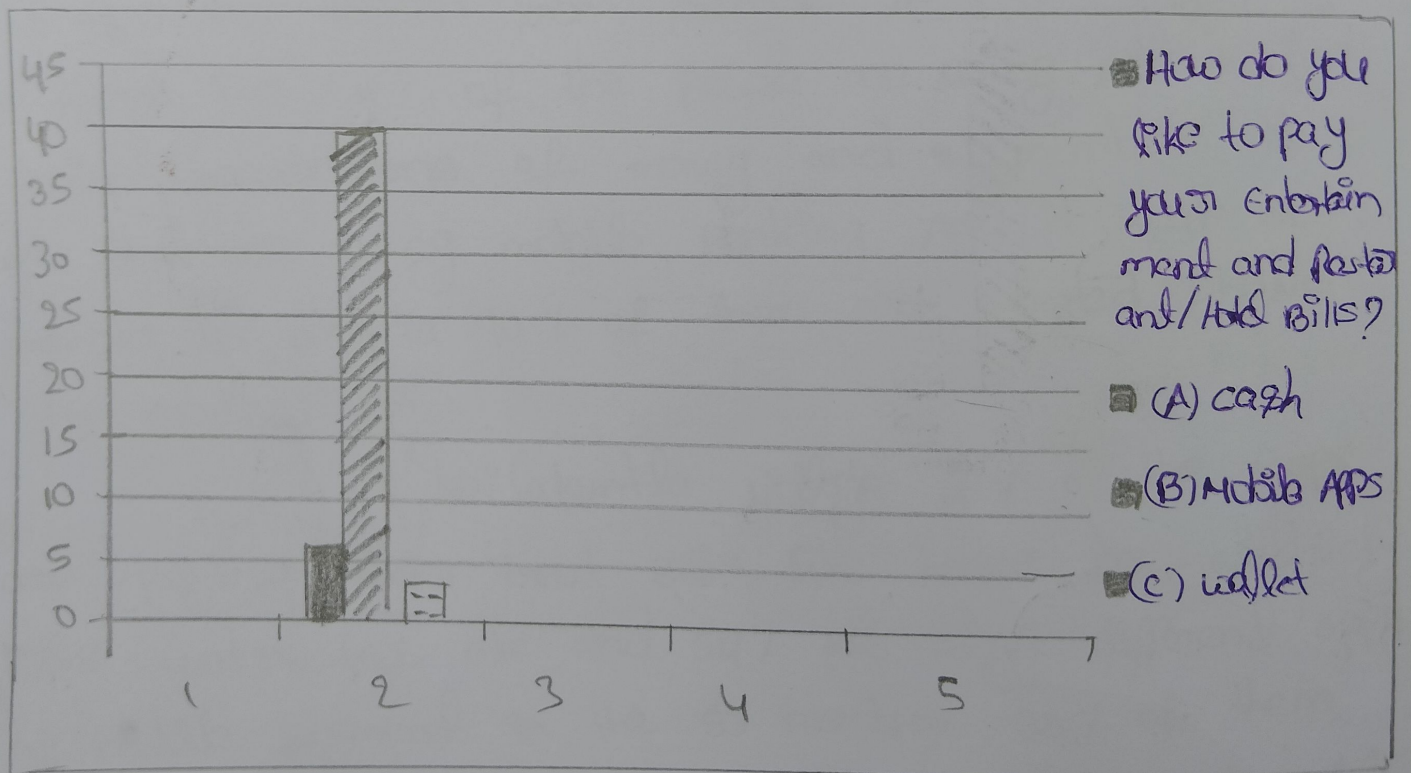
 => A

 => B

 => C

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

A) cash	6
B) mobile Apps	40
C) wallet	0
D) internet banking	4



 => A

 => B

 => D

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 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 21 members i.e 52% of the people are using mobile for their transactions of money and 21 members or 42% of them are using mobile banking And it that 50 member 45 are i.e 90% of them are adopted phone PAY applications

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 24% 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 Koilkuntla 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 digital time payments, adding that the digital payment transactions in India is more than the other four leading countries combined.

In January 2022, p2m transaction accounted for 40.3% of all OPI transaction compared to 57.5%. In June 2023, the workbrie's report India digital payments report for H1 2023, said the remaining transactions grew from 18.62 million transactions in H1'22 to 22.75 million in H1'23, a 22% increase.

Financial year (FY)

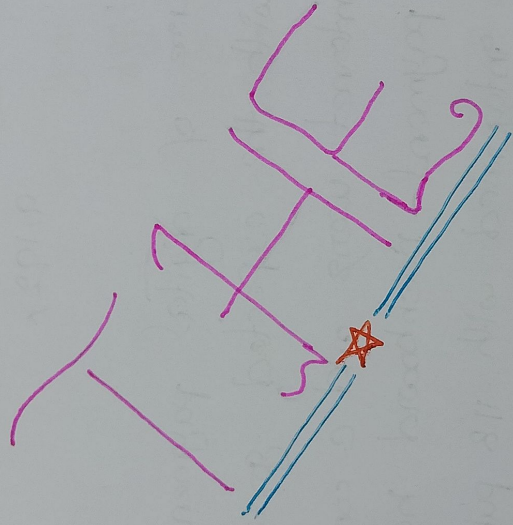
Total number of digital transactions (in crore) #

2017-18	2,1671
2018-19	3,134
2019-20	4,572
2020-21	5,554
2021-22	8,846
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 pushboard has been integrated with integrated with 118 public sector, private, sector, payments regional rural and begin books.

The digitalization in rural areas is triggering through transformative development in area ptec-payments, digital ptemay financial inclusion geographic mapping and rural development Accel-
enated digital transformation strategy could be an effective solution to address the long-standing problem.

The digital transactions in rural
being thorough and when it comes to security
things. Kollakurula village is a people heavy to
a safe. entertainment to village in for people
address to come. India as a recorded with
country till.



Student Self-Evaluation for the Community Service Project

Student Name: A. Pavani

Registration No: 22231041002

Period of CSP: From: 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. Pavani
Signature of the Student

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

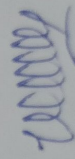
Student Name:	A. Pavan
Registration No:	22231041002
Period of CSP: From: To:	10/9/23 to 10/10/23
Date of Evaluation:	
Name of the Person in-charge:	V. Venkateswar Reddy
Address with mobile number:	Sangamala, 970012859

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

PHOTOS & VIDEO LINKS





GPS Map Camera

Sanjamala, Andhra Pradesh, India
47XW+V4, Sanjamala, Andhra Pradesh 518165, India
Lat 15.148243°
Long 78.297145°
10/10/23 01:04 PM GMT +05:30





Sanjamala, Andhra Pradesh, India
47XW+V4, Sanjamala, Andhra Pradesh 518165, India
Lat 15.148397°



GPS Map Camera

Sanjama, Andhra Pradesh, India

49X2+M.5, Sanjama, Andhra Pradesh 518165, India

Lat 15.149818°

Long 78.302955°

10/10/23 01:29 PM GMT +05:30

Google



Sanjamala, Andhra Pradesh, India
48X2+MJ5, Sanjamala, Andhra Pradesh 518165, India
Lat 15.148843°
Long 78.301888°

EVALUATION

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)

Page No:

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: A. Pavanî
Programme of Study: Digital Payment
Year of Study: 2022-2025
Group: B.com (CA)
Register No/H.T. No: 22231041002
Name of the College: S.V.B Govt Degree college
University: Rayasîma

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	19
2.	Community Service Project Implementation	30	27
3.	Mini Project Work	25	21
4.	Oral Presentation	25	21
	GRAND TOTAL	100	88

Date:

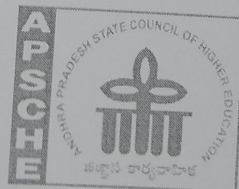
Signature of the Faculty Guide

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)

2nd, 3rd, 4th and 5th floors, Neeladri Towers, Sri Ram Nagar, 6th Battalion Road
Attmakur (V) Mangalagiri (M), Guntur, Andhra Pradesh, Pin - 522 503
www.apsche.ap.gov.in