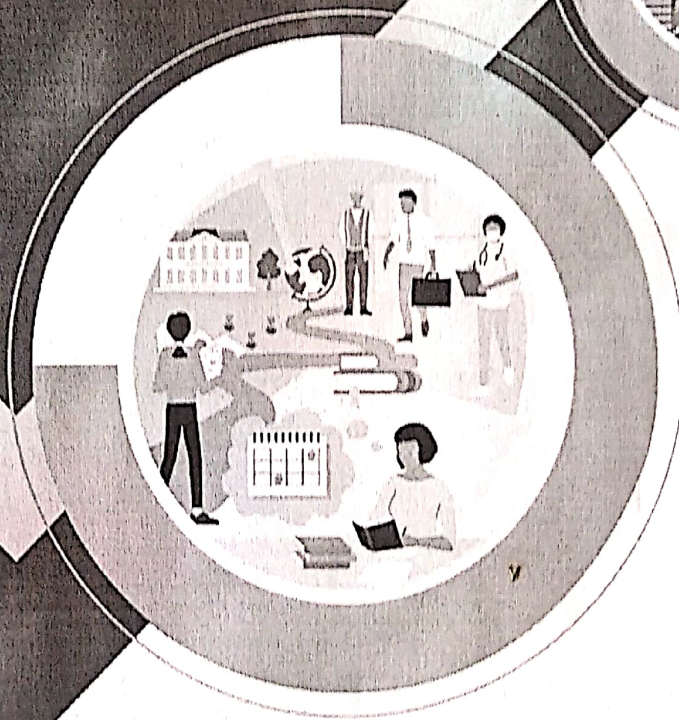


Model Program Book
**COMMUNITY
SERVICE
PROJECT**



Designed & Developed by



**ANDHRA PRADESH
STATE COUNCIL OF HIGHER EDUCATION**

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

Name of the student:- B. pavan

Name of the College:- S.U.B Degree College

Registration Number:- 22231041006

period of CSP From 5/10/23 TO 6/10/23

Name & Address of the Community/
Habitat : Sanjamaala

PROGRAM BOOK FOR COMMUNITY SERVICE PROJECT

Name of the Student:

B. pavan

Name of the College:

S. V. B. Gov't Degree College

Registration Number:

22231041006

Period of CSP:

From:

10/9/23

To:

10/10/23

Name & Address of the Community / Habitation :

Sanjavalga

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.

Certificate from Official of the Community

This is to certify that B. Parah (Name of the Community
Service Volunteer) Reg. No 92231041006 of S.V.B. Govt. Degree College (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

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: B Com (CA)

Name of the Faculty Guide: A. Krishna Shashank

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

Name of the Student: B. pavan

Programme of Study: Digital payment

Year of Study: 2022 to 2025

Register Number: 22231041006.

Date of Submission:

Student's Declaration

I, B. Pavan, a student of Digital payment program,
Reg. No. 32231041006 of the Department of _____,
R. Com (CA) College do hereby declare that I have completed
the mandatory community service from 10/9/23 to 10/10/23 in
Saujanya (Name of the Community/Habitation) under the Faculty
Guideship of A. Krishna Shashanka (Name of the Faculty Guide), Department
of S.V.B. Degree College in _____ College

B. Pavan
10/9/23 to 10/10/23
(Signature and Date)

Endorsements

Faculty Guide A. Krishna Shashanka

Head of the Department V. Venkateswara Reddy

Principal H. Ravi S. N.
PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTALA, NANDYAL (Dt.)

Acknowledgements

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2.	Importance of Community Service. * Community Service Helps connect to the Community. * It benefits you as a person prospects. * Community Service Builds social Awareness. * Community Service establishes contracts and friendships. * Community Service Helps Improve your skills.	9-29
3.	what is digital Transactions. * what are the digital transactions Method?	29-30
4.	what are the digital transactions Applications? * what is a payment App/mobile wallet?	30-35
5.	Advantages of Digital payment System.	35-51

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 students in CSP and how it meets learning objectives and objectives.

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 community development and service activities and applies the experience to personal and Academic with the College program 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 Colleges' 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 Courses Efficiency of Community numbers.
- * Contributions 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 of a work or solve a problem of the Community.

- * Achieving patterns of effective partnerships with 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 service the community's.
- * Implement the approved community service plan.

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 village list (Along with gram panchayat & nearest town information) below. Sanjamala is a town in Sanjamala Mandal in Nandyal District of Andhra Pradesh State, India. It belongs to Rayala Seema 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.

Kanal (3 km), Mukkamalka (5 km), Gunjalapadu (5 km), Allor (6 km), Mudigedulu (6 km) are the nearby villages to Sanjamala.

Sanjamala is surrounded by
Uyyalawada mandal towards East,
Koilakutla Mandal towards North,
Dornipady Mandal towards East,
Omk Mandal towards West.

Banagapalle, Jammalamadugu,
Chapigevula, Bedhamcharla are the
near by cities to Sanjamala.

2011 Census Details Sanjamala.

Sanjamala Local Language is
Telugu. Sanjamala town total
population is 4132 and number
of houses are 1033. Female popula-
tion is 49.5% town literacy rate
63.2% and The Female Literacy
rate is 25.6%.

Census parameter	Census Data
Total population	6132
Total No of House	1032
Female population%	49.5% (2046)
Total literacy rate%	63.2% (2612)
Female literacy rate	25.6% (1056)
Scheduled tribes population%	100% (40)
Scheduled caste population%	18.2% (700)
working population%	49.7%
child (0-6) population by 2011	394
ch. 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 1979 and Female are 2014. Living in 850 houses. Total area of Sanjamala is 1773 hectore.

Temples in Sanjamala, Sanjamala.

Siv dayam

Sanjamala; Andhra Pradesh 518165; India
0.4 km distance.

Ramalayam.

Sanjamala; Andhra Pradesh 518165;
India 0.4 distance.

Sri Vanam Venkateswara Swamy Temple

Mandal; Sanjamala; Andhra Pradesh;
India 0.9 km distance.

Sree Abbayyanaya 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.

- * Measure The Satisfaction of Community parties with Community Service provided.
- * Communication with relevant Community Institutions.
- * Holding regular meetings with the beneficiaries of the College Services.
- * organizing meeting, seminars, scientific lectures and Community Service.
- * promote and publicize Community Service for the College.
- * Encourage scientific research to solve important issues and problems in society.
- * Document Community Service activities.
- * Recognizing and acknowledge Community Service roles.

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 Services 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 or give back to your community it does not only have positive effects on society, but it will bring benefit to your life and personal development. Why is Community Service important? you ever asked yourself this questions 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 services or volunteering. This, 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. One of the community service benefits is that it provides you with the chance to improve skills important for a workplace such as communication and organizational skills, team work, planning, problem.

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 centre discuss	Data collections Skills	
Day - 4	In the day we went to temple side of digital payment ^{main} point	Digital knowledge Skills	
Day - 5	We went to a home on sample with a digital payment topic discuss.	Public relations skills	
Day - 6	In this day a discussion on Digital transaction on Friends relation, 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 Saujamala. In the Fifth week of a we went to a Home on Saujamala with a digital Payment topic Discuss. In the sixth day is In this day a Discuss on a digital transactions on Friends, Relative, Media etc. How to do you think a digital transactions of Service digital transaction 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	On this day The method of digital transactions of using.	coding skills	
Day - 2	On 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 The paying on online shopping	Convincing skills.	
Day - 5	On this day I'm paying digital method of digital transactions of method	Language skills.	
Day - 6	On this day I'm paying on the bill is Restaurant or Hotel bill.	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 method of digital transactions of methods and learning outcomes is Language skills. The sixth is paying on the bills is Restaurant or 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 expressions 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 How to digital payment system is using 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 in transactions of a 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 transaction in India on different ways, and learning outcome is Facial Expressions skills. The second day in this day of privacy and security risks of digital payment and learning outcome is effective the behaviour. The third day in this making India a cash less economy. and learning outcome. 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. How to digital payment is using and uses and learning outcome is socialization skills. The sixth day in this day in transactions of a paying. online bills and learning outcome is Homoney 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 in a 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 transactions in paying on house to shopping online skills.	data Collection Skills.	
Day - 4	In this day transactions in paying on laptopic relations on a shopping.	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 a people how to use and where and learning outcome is Communication Skills. The second day in this day digital transaction is different types in people and learning outcome is Team work management. The third day in this day transactions paying on House to Shopping 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 learning outcome is public relations skills. The fifth day in this day, paying on online shopping on delivery cash and learning outcome is public presentations skills. The sixth day in this day digital transactions of system and learning outcome is work culture.

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 digital transactions	Management Skills.	
Day - 2	In this day we went to onchen village on discuss digital services	Time Management Skills.	
Day - 3	In this day of how to uses on digital transaction of a system	Conviction Language Skills.	
Day - 4	In this day The transfer of one payment Account to another using digital device or Channel.	Language Skills.	
Day - 5	In this day How many types of a digital transactions system	Body language Skills.	
Day - 6	In This day digital Mode of payment are signed off by people Convenience	Facial Expression Skills.	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

The first day in this day we went to home and discuss digital transactions. and learning outcome is management skills. The second day in this day we went to another village and discuss digital service and learning outcome is time management skills. The third day in this day how to use on digital transactions of a system and learning outcome is confidence 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 outcome is body language skill. The sixth day in this day digital models of payment are signed after people convenience.

ACTIVITY LOG FOR THE SIXTH WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	On this day digital payment options like Upi, debit card, etc.	Effective behaviours	
Day - 2	In this day digital transactions new age payment are secure.	Knowing how to handle the situation skills	
Day - 3	In this day digital pay on allows you pay money via the internet.	data analysis skills.	
Day - 4	In this day digital methods of in store and convenient mode of payments	Socialization skills	
Day - 5	In this day most people digital payment method more brands of methods.	Harmony skills	
Day - 6	In this day on digital transaction of service of a system.	Communication 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 UPI, NetBanking etc and Learning outcome is Effective behaviours. 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 payment allows you pay money via the instrument 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 brands of method and learning outcome is Harmony skills. The sixth day in this day on digital transaction service of a system and learning outcome is Communications skills.

CHAPTER 5: OUTCOMES DESCRIPTION

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

problem - Solving and task Management. Furthermore people can first merely out an attractive career through volunteering before leaping to a long-term commitment.

Community Service raises social awareness

How does volunteering benefit the community? Volunteering or Community Service provides you with a perfect opportunity to become close to the community you live in. Community Service broadens your horizons. Community Service helps you understand and 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 firsthand experience and understanding of the conditions they are in.

Community Service Establishes Contacts and Friendships

The easiest way to make friends is through activities you perform together. Not only would you 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 Service with you and through it further strengthen your relationship.

Describe the problems you have identified in the community

and have fun at the same time.

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 lots of opportunities to meet and work with various peoples. Thus, it is a valuable experience for improving and work with various people. Thus, it is a valuable experience. 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 chance of getting a job since their community.

Involvement creates good reference for potential employers.

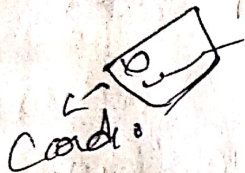
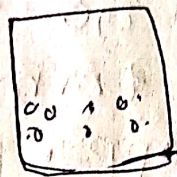
If you are looking for a possibility to help out the ones in need by improving your community acquiring knowledge and skills at the same time consider performing community work. There are various voluntary opportunities to choose from office work and depending on your time and preference from office 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 our community be a better and safe place for all of us.

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.

What is digital transactions.



Digital transaction



Digital transactions are defined as transactions in which the customer authorizes the transfer of money through electronic means and the fund's flow directly from one account to another. These accounts could be help in bank or with entities/providers.

What are the digital transaction

Method

digital payment Methods.

Such as Imps. NETT, RTGS,
Imps Investment, bank Statement
bill payment etc are available
on a single platform on a
Mobile Banking apps.

What are the digital transaction
App's categories

A payment app or a
Mobile wallet is a mobile
app's category 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 card or
cash and also send money
online to friends family or may
change in an instant.

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

Market share (in terms of transaction volume)

Phonepe	Gpay	Paytm
46.04%	34.63%	11.63%

Amazon pay	Yes ATM
10.83%	0.88%

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 mechanics in an instant it's just like having a digital wallet on you.

phone digital payment are a fast growing industry in India. There are so third - party applications that are operational under the UPI system.

Digital Aadhaar SS week program
By Govt IN 2023

The Reserve Bank of India launched a digital payment Awareness week (DPAW) with a mission "Has payment - digital" from March 6 to 12, 2023 to promote online transactions. This year's Campaigns digital payment Appoo Aunao ko Har Silchao' (Adopt digital payment and also teach others) digital payment of the the sense fire and security while the existing Infrastructure has made digital payment accessible if it is necessary to create.

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.

More advances boost adoption
Pl. Said in a press release this
week.

PBI Governor Shreekrishna De
Appealed to all stakeholders
banks non banks, payment etc
system operators, digital users etc
to adopt digital payments apart
of the mission the payment
digital and teach others about
they wants to encourage people
to become a user.

Using the diognosis were PBI
removed of files all conduct along
ness and overall program
as part of the Jew Sharnod
Events Under the Indragiro presidency

Step 1a) RNP features will be under-
taken by the bank and non-
bank payment system operators.

PCI will also initiate a 75 digit
village programed 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 digitised
payment enabled villages. The central
bank said the mission reflects
PCI's commitment to deepen digital
payment in the country.

PCI also congratulated PCI's
Department of Payment and
Settlement Systems (DPSS) on its 13
th anniversary (formed on
march 4, 2005). He said, "We
payment system have evolved
and how we have multiple
system to co-exist in state-
payments India's payment
system are taken about
globally and several countries
have come forward in replicating India's

Success story

India's payment System have witnessed over 1000 Crore transactions every month since December 2022, he said, stressing that this speaks.

volumes of the robustness of our payment's ecosystem and acceptance by consumer. A recent survey - India digital payment 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 following person to person (P2P) and person to merchant (P2M) transactions person accounting for 75 per cent of the total digital payment.

The UPI transaction volume has increased from 0.15 Crore in January 2017 to 804 Crore in January 2023. The UPI transacted only value has also increased from just Rs 1700 Crore to Rs 2.98 lakh Crore in

The same period Das said the digital payment awareness will further deepen the usage and footprint of digital payment across the country.

Advantages of digital payment system

Convenience & Digital Modes of payment

are designed to offer people convenience. These options can be accessed any time and anywhere, removing the need to visit banks or ATMs often, more over, with multiple options, customers and merchants can choose a suitable system and enjoy speedy, hassle-free transactions at a low cost.

Faster payment & Digital payment
options like OPI, Debit Cards etc. quick as they take a few seconds even for large sums of money and can be accessed anytime during the day.

Safe transactions

new age payment systems we see are. There is a transparent trail of transaction that helps minimize fraud. Everything is done digitally. What are the challenges of digital payment.

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

1. Fraud and charge backs
2. Cross-border transactions
3. Card data security

4. Multi-currency and payment Method.

5. Technical integration.

Digital payments
AW-ARUNIS WEEK 2023

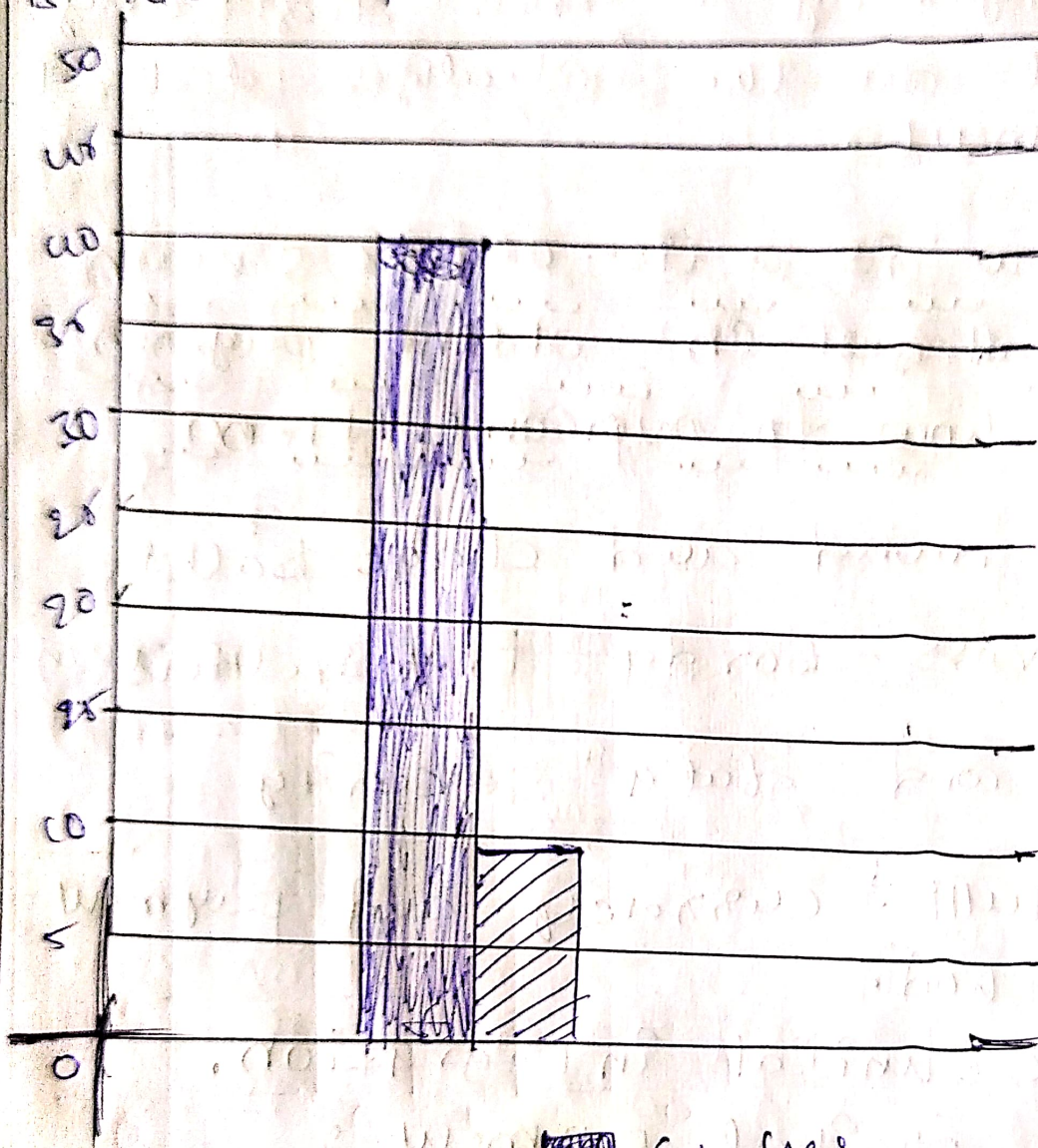
Digital
payments
Aruna
Aruna to be
Criche

Data Analysis For Survey Report

1. Are you aware of digital transac
tion?

A. Yes - 41

B. NO - 9



(A) Yes

(B) NO

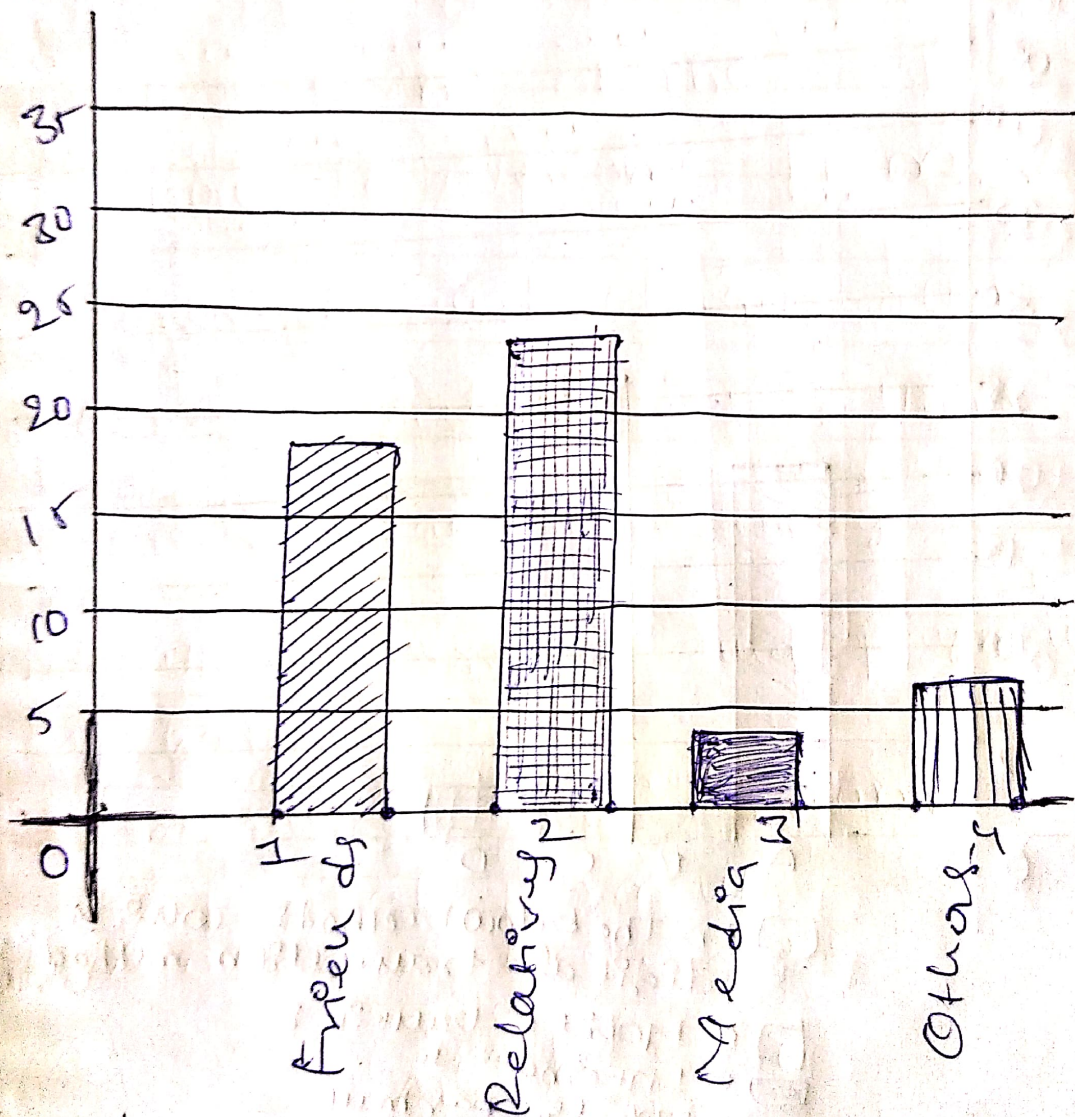
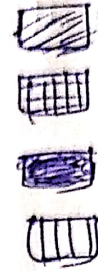
2. How do you know about digital transactions?

A. Friends - 18

B. Relatives - 23

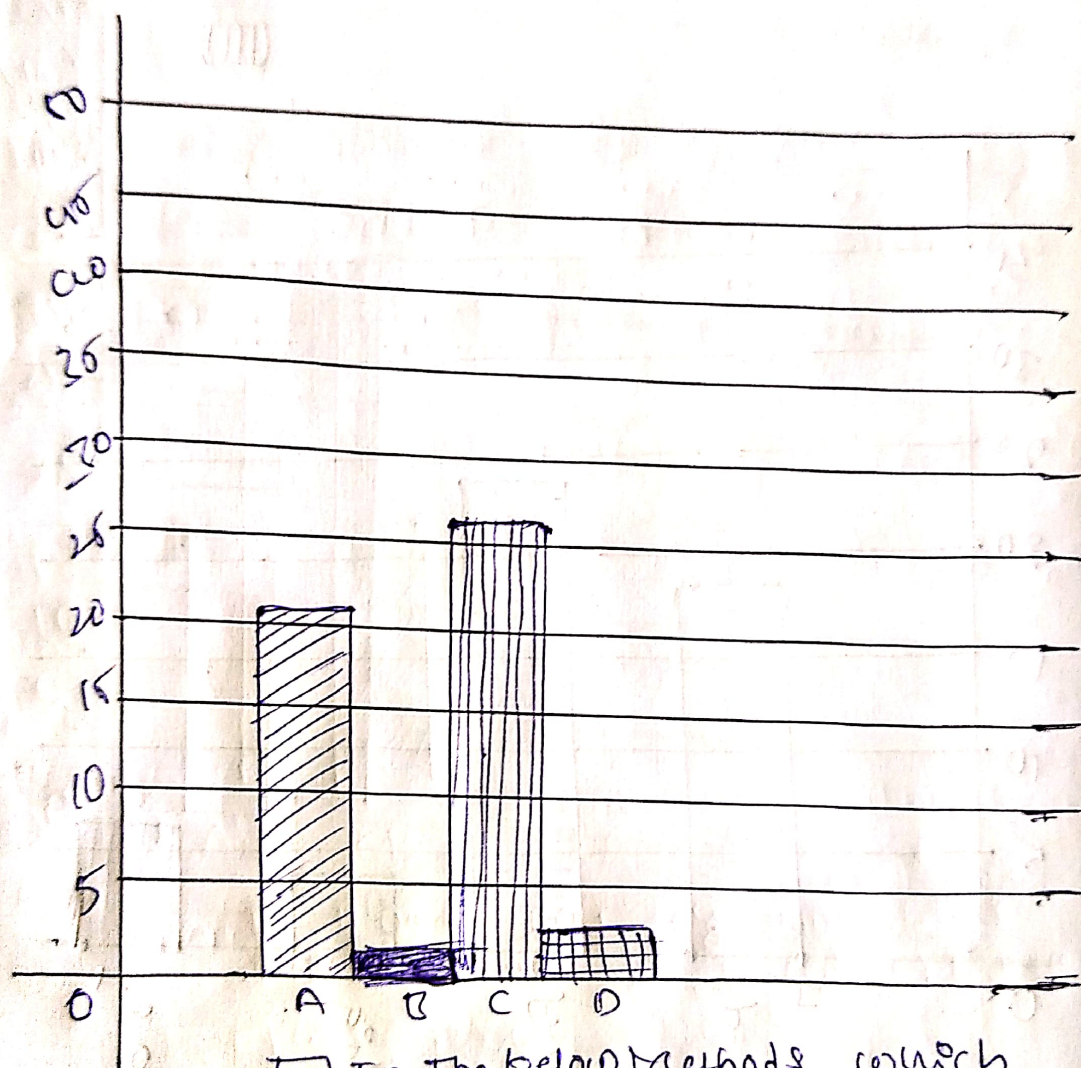
C. Media - 2

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



☐ In The below methods which digital transaction method is using?

- ☒ A Mobile Banking
☐ B Internet Banking
☒ C Mobile payment
☐ D Digital wallet.

4. which Application is using for digital transactions?

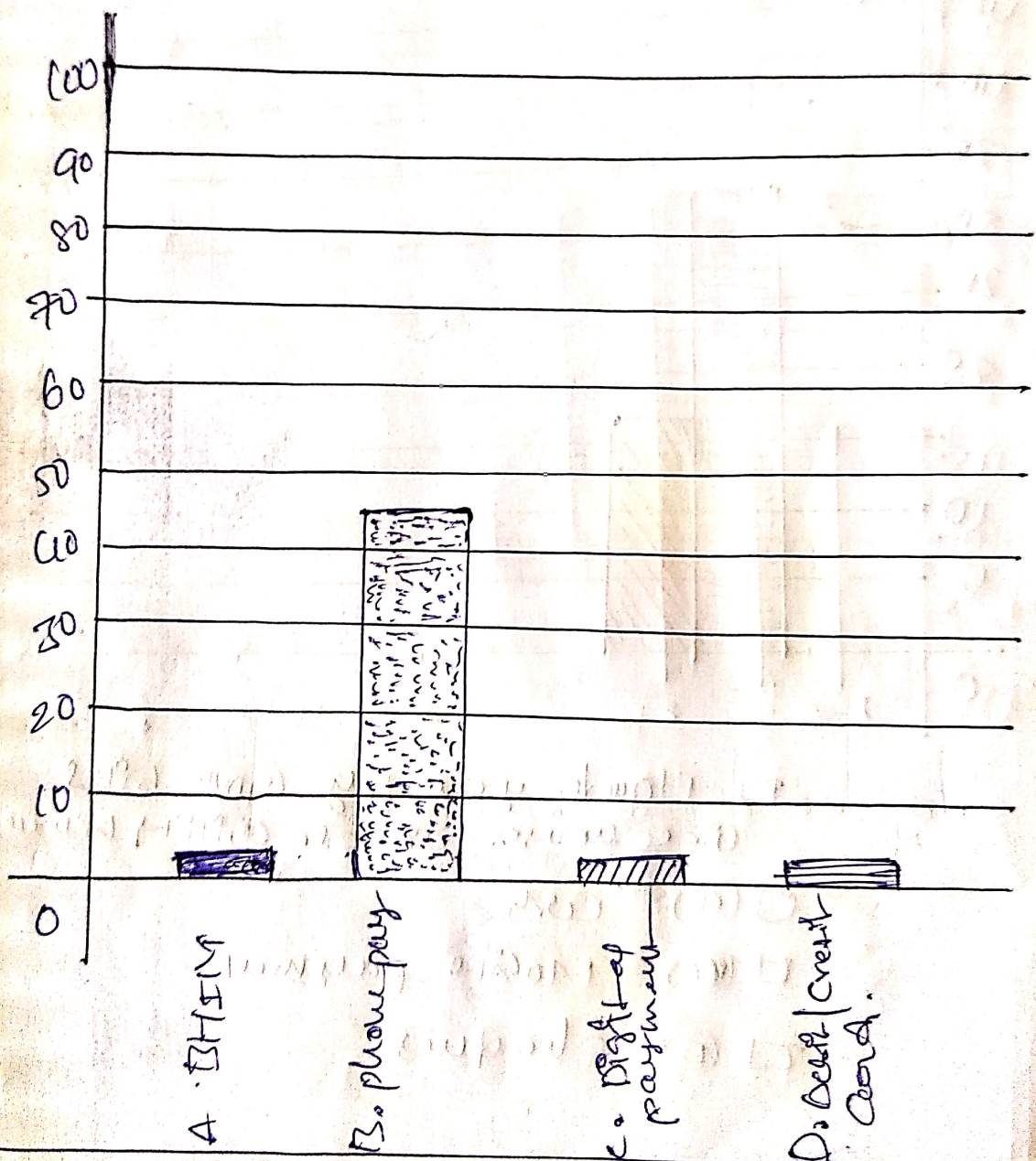
A. BHIM - 2

B. phone pay - 46

C. Digital payment - 2

D. Debit / credit card - 2

 A
 B
 C
 D



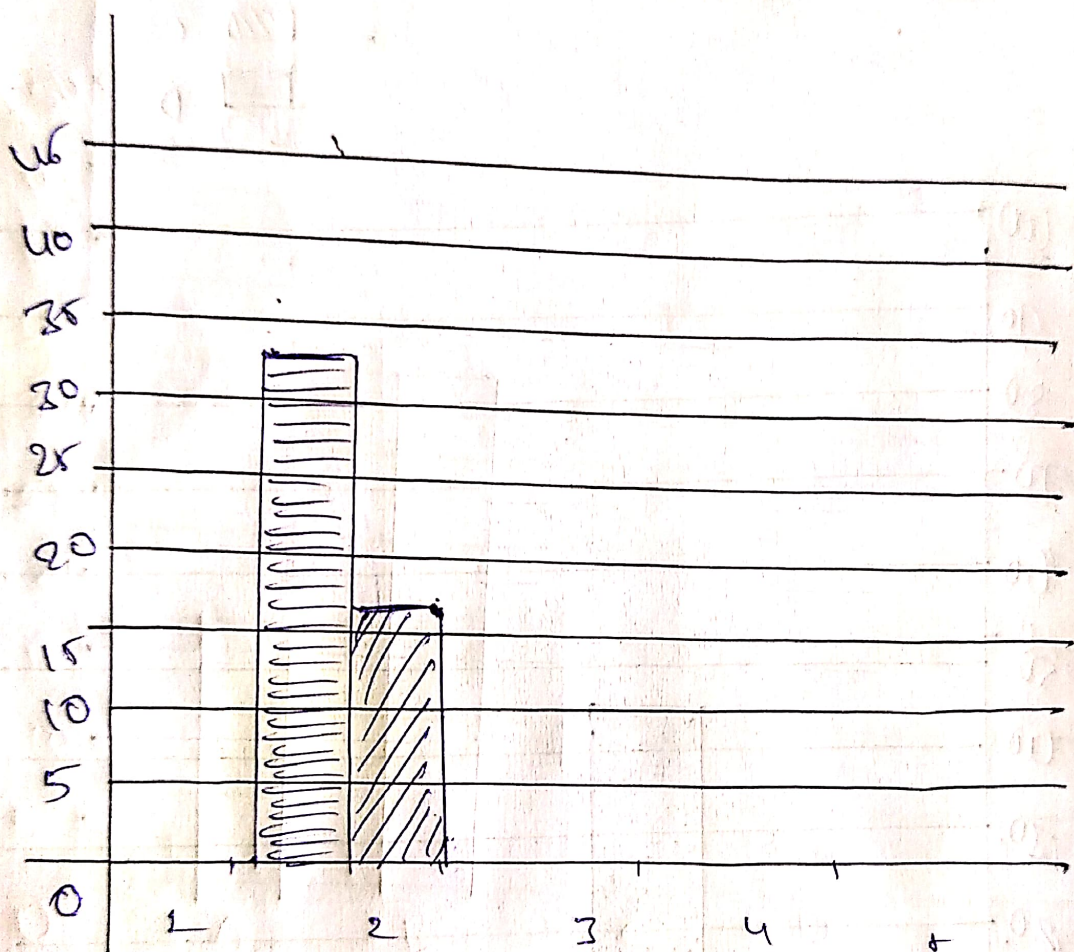
5. How do you pay Govt bills like House tax, Electricity bills etc?

A. Cash - 33

B. Mobile payment - 17

C. Cheque - 0

D. QR Code - 0



How do you pay Govt bills like house tax electricity bills?

(A) Cash

(B) Mobile payment

(C) Cheques

6. How you are paying your shopping bills?

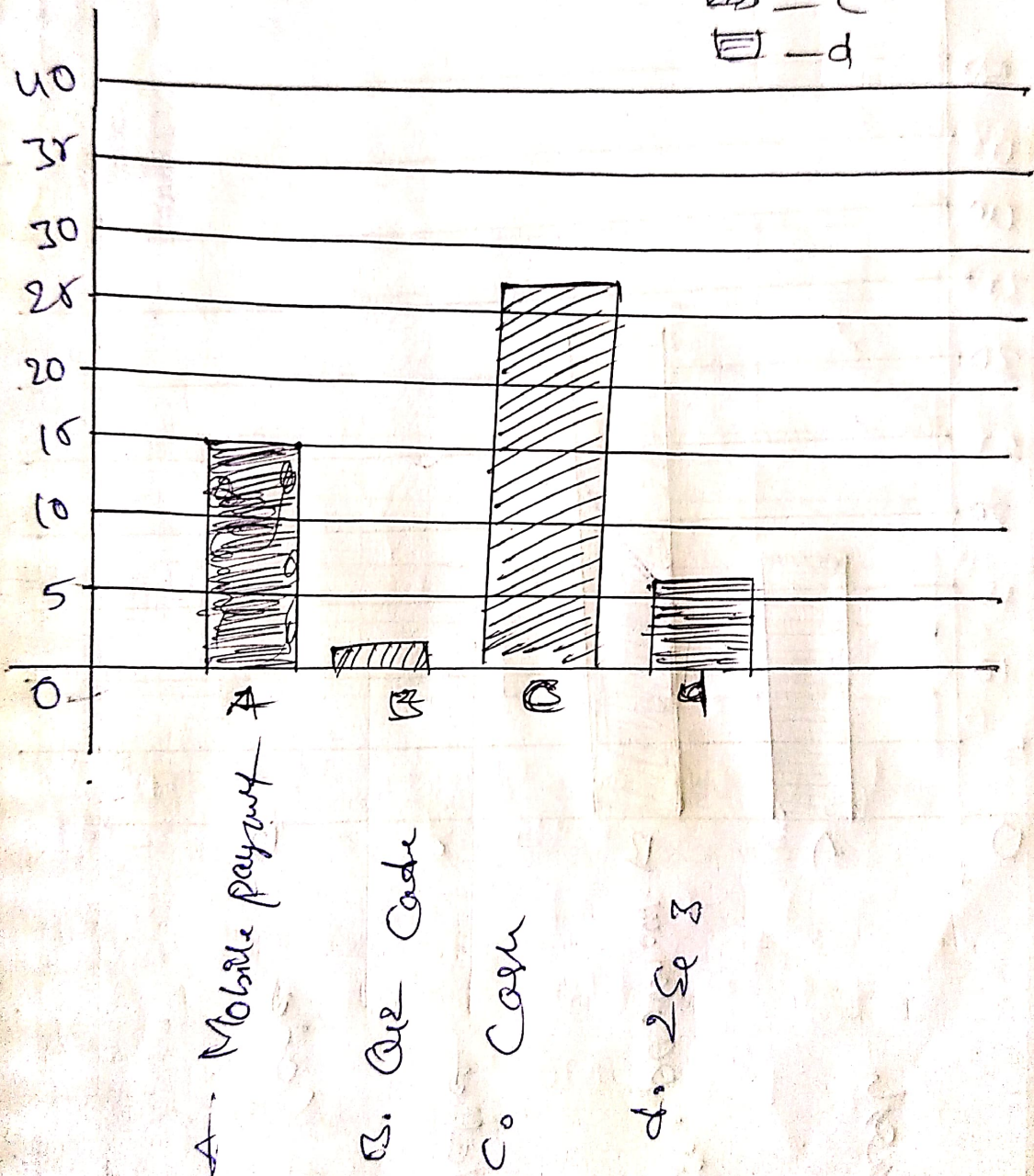
A. Mobile payment - 15

B. QR Code - 2

C. Cash - 27

D. 2e3 - 6

 - A
 - B
 - C
 - D



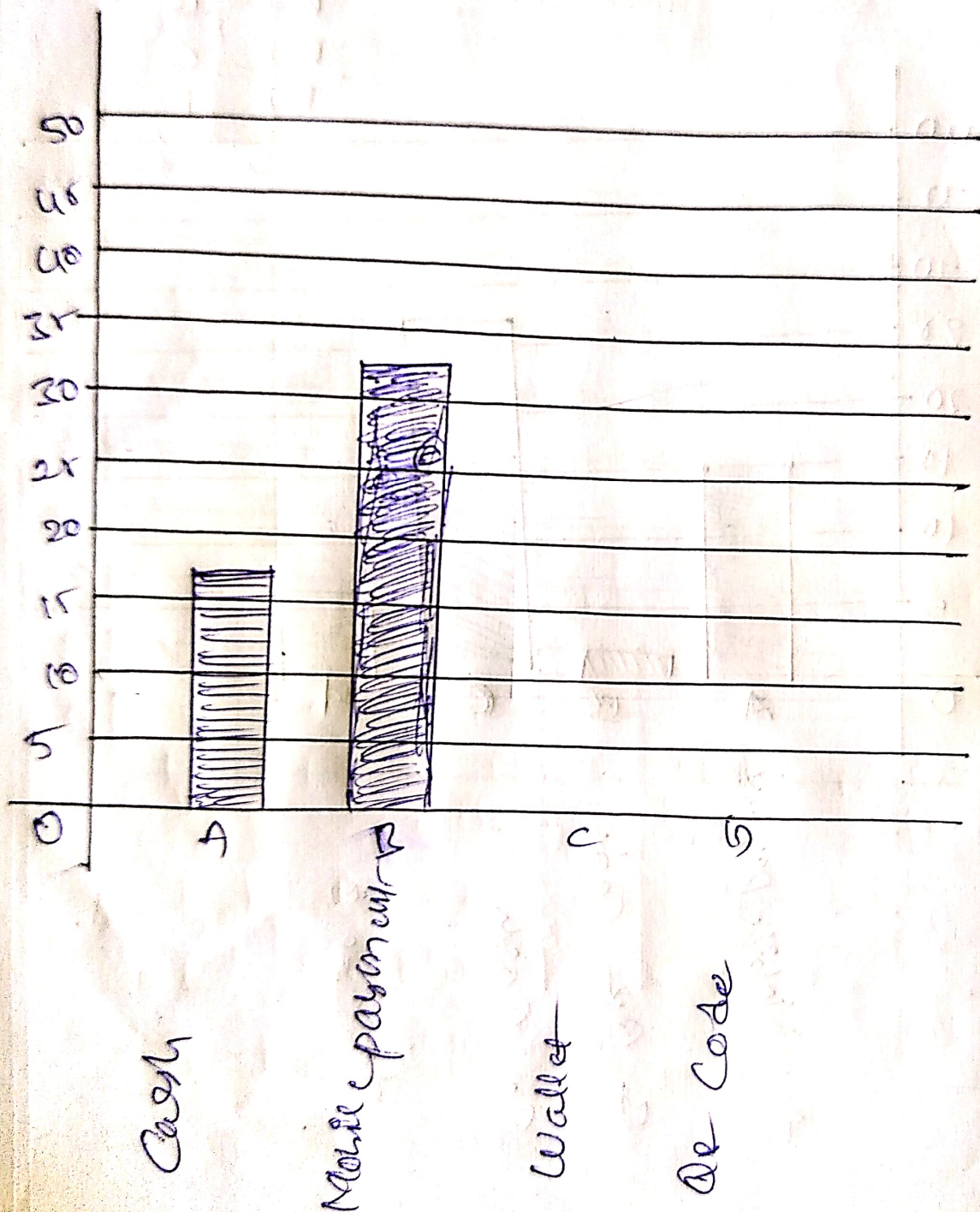
7. How you are paying for online shopping?

A. Cash - 17

B. Mobile payment - 33

C. wallet - 0

D. QR Code - 0



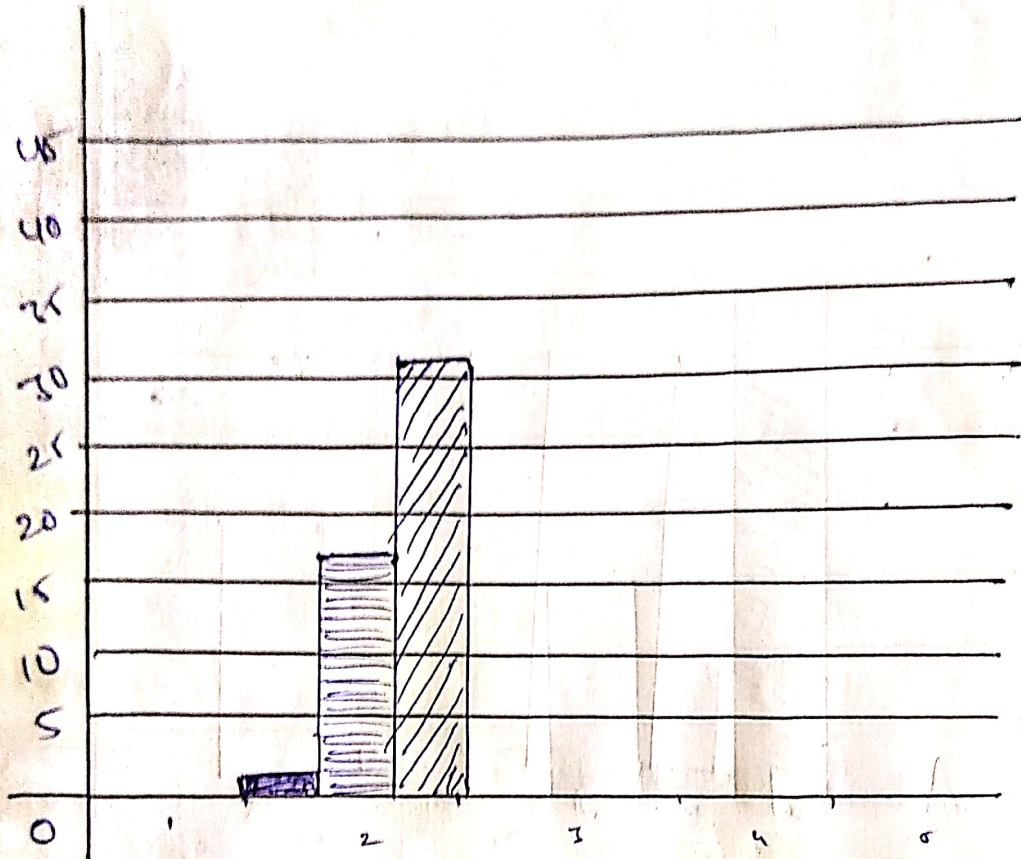
8. While travelling by Govt bus your ticket is taking through?

A. QR Code - 2

B. Cash - 17

C. Mobile App - 31

D. Debit Card - 0



While travelling by Govt bus your ticket is taking through?

A. QR Code

B. Cash

C. Mobile App

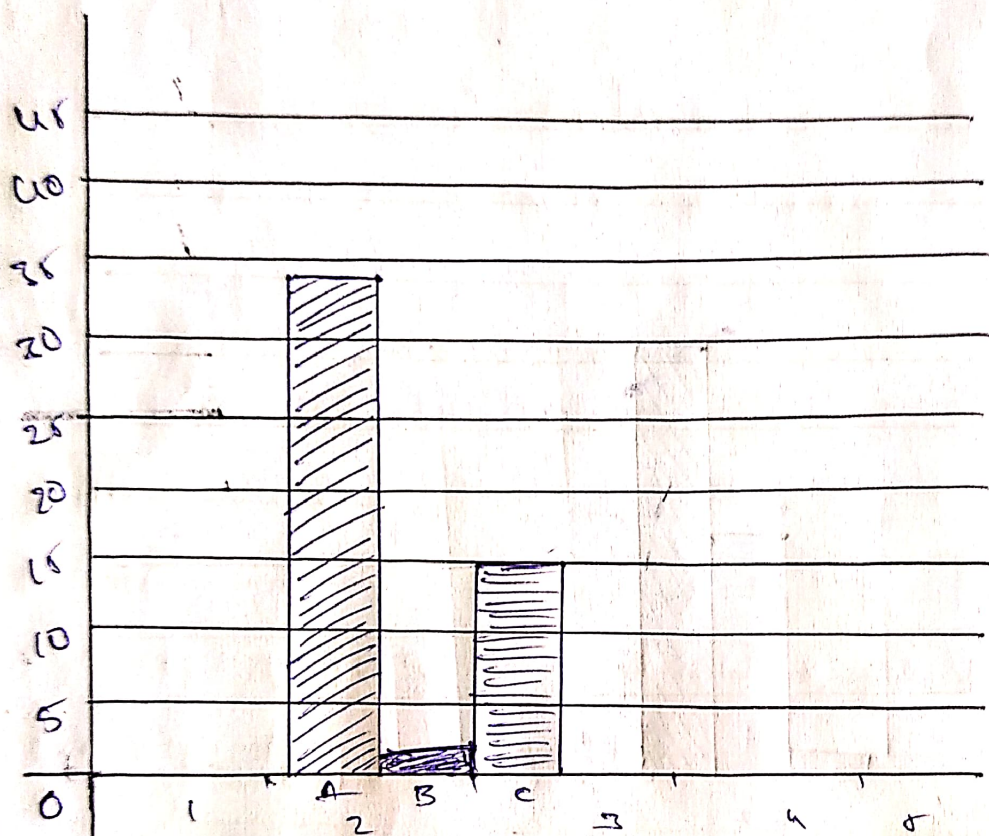
D. Debit Card

9. Do you think that digital transactions are safe?

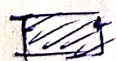
A. YES - 34

B. NO - 1

C. No idea - 15



Do you think that digital transactions are safe



A. YES



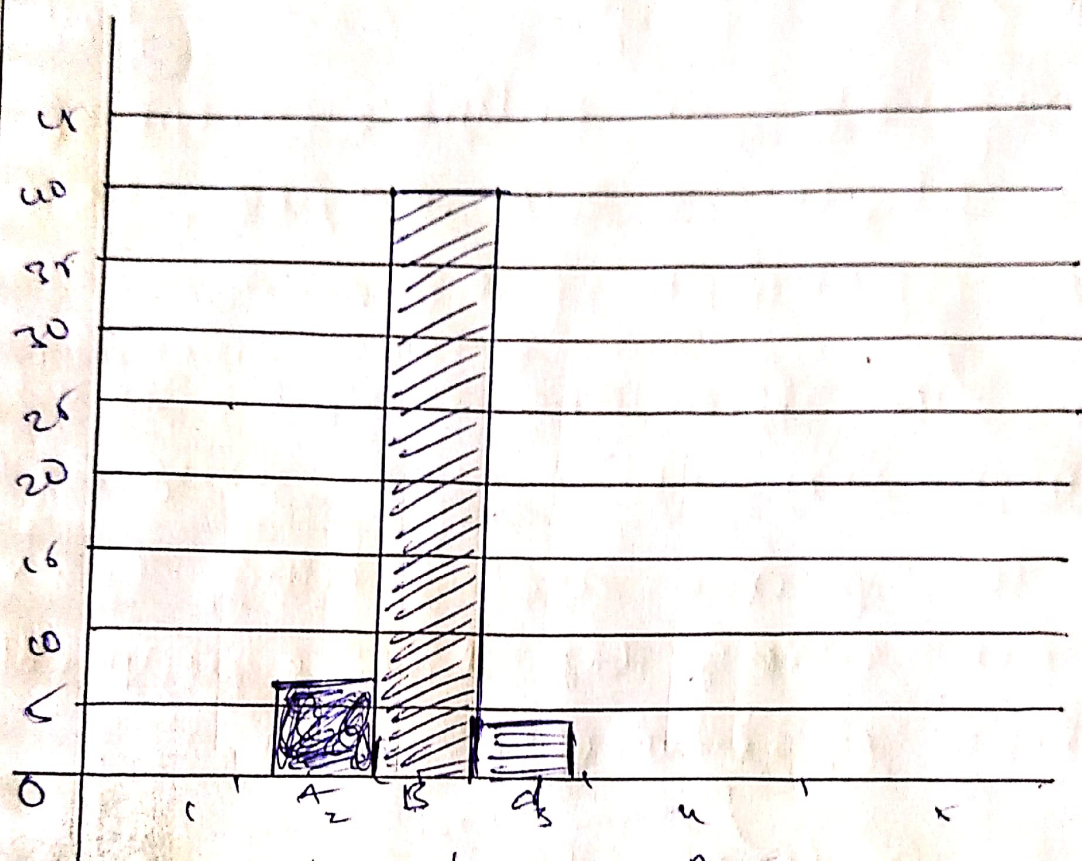
B. NO



C. NO idea

10. How do you like to pay your Entertainment and Restaurant (Hotel) bills?

- A. Cash - 6
- B. Mobile Apps - 40
- C. Wallet - 0
- D. Internet Booking - 4



How do you like to pay your Entertainment and Restaurant (Hotel) bills?



A. Cash



B. Mobile APP



D. Internet Booking -

CHAPTER 6: RECOMMENDATIONS AND CONCLUSIONS OF THE MINI PROJECT

In our group there are 40 Members. Each Member decided to survey their personal in a street in Kobilakur village. In that fifty Members we are aware of digital transactions in 32%, most of them 23 Members i.e. 46% are known about digital transactions by their relatives and 18 Members i.e. 26% are known from friends. In the survey 26 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 in that 50 Members we are i.e. 90% of the are adopted phone pay application.

In Sanjamaala village 60% 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 is
33 members of the total survey
members in the same way 62%
of the people are getting their
ticket using by mobile payment
while travelling.

68% of the Sanjaula
village people are feeling safe
on digital transactions and
20% people have no idea about
security on digital transactions
and when it comes to Eateries
Café and Restaurant.

More than 80% of them are paying with mobile payment for their transactions. India has recorded with 89.5 million digital transactions in the year 2023. As per the data, India in the year 2022, according to UPI 6 per cent of the global total. Time payment adding that the digital payment transactions India is more than other four leading countries combined.

In January 2022, P2U transaction accounted for 40.3% of all UPI transactions completed to 57.5%. In June 2023, the world's digital payments report India digital payments report for H1 2023 said the remaining transactions grow from 18.62 billion transactions in H1'22 to 22.75 billion in H1'23, a 22% increase.

<u>Financial year (14)</u>	<u>Total number digital transactions (in crore)</u>
2017 - 18	23071
2018 - 19	3124
2019 - 20	4572
2020 - 21	5854
2021 - 22	8840
2022 - 23	9,192

The future of digital payment in India looks bright with the expected growth in the number of internet users and e-commerce market size. Digital payment has been integrated with intergraded 118 public sector, private, sector, payments, regional, retail and foreign banks.

The digitalization in various areas is triggering through transformation development in areas like payment, digital, financial inclusion, geographic mapping, and rural development. Accelerated digital transaction strategy could be an effective solution to address the long standing - problem.

Student Self-Evaluation for the Community Service Project

Student Name: B. Pavan

Registration No: 222310U1006

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

B. Pavan
Signature of the Student

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

Student Name: **B. pavan**

Registration No: **22221041006**

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

Date of Evaluation:

Name of the Person in-charge: **C. Venkateswara Reddy**

Address with mobile number: **Saifamala, 7-6880040693**

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

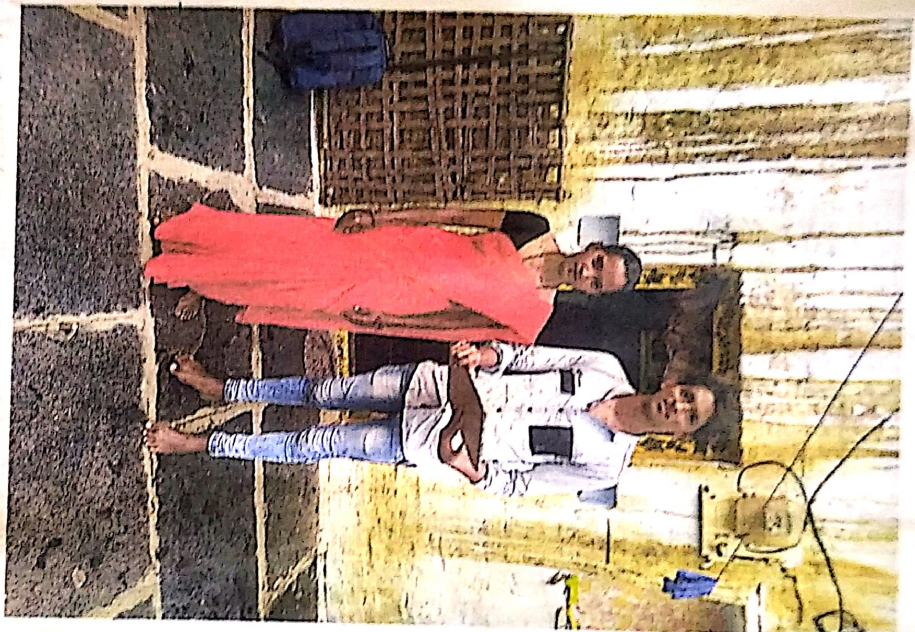
1	Oral communication	1	2	3	4	5
2	Written communication	1	2	3	4	5
3	Proactiveness	1	2	3	4	5
4	Interaction ability with community	1	2	3	4	5
5	Positive Attitude	1	2	3	4	5
6	Self-confidence	1	2	3	4	5
7	Ability to learn	1	2	3	4	5
8	Work Plan and organization	1	2	3	4	5
9	Professionalism	1	2	3	4	5
10	Creativity	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

Date:

Signature of the Supervisor



PHOTOS & VIDEO LINKS







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: B. pavan
Programme of Study: Digital payment
Year of Study: 2022 - 2023
Group: Bcom (CE)
Register No/HT. No: 22231041006
Name of the College: S.V.B Gov't Degree College
University:

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	17
2.	Community Service Project Implementation	30	20
3.	Mini Project Work	25	18
4.	Oral Presentation	25	19
	GRAND TOTAL	100	74

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
KOILKUNTLA, NANDYAL (DL)



ANDHRA PRADESH

STATE COUNCIL OF HIGHER EDUCATION

(A Statutory Body of the Government of Andhra Pradesh)

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

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