



APSCHE
ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION
ఆంధ్రప్రదేశ్ విశ్వవిద్యాలయ కౌన్సిల్

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

PROGRAM BOOK FOR COMMUNITY SERVICE PROJECT

Name of the Student: D Haseena

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

Registration Number: 22231041008

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

Name & Address of the Community / Habitation : sanSamala

Rayala.seema 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

- Learning areas of application of knowledge in 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.

Page No:

Community Service Project Report

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

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

Department: B.com(CA)

Name of the Faculty Guide: A. Kaishna shashanaka

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

Name of the Student: D. Haseena

Programme of Study: Digital Payments

Year of Study: 2022 - 2025

Register Number: 22231041008

Date of Submission:

Page No:

Student's Declaration

I, D. Haseena, a student of Digital Payments Program,
Reg. No. 22231041008 of the Department of _____
B.com (CA) College do hereby declare that I have completed
the mandatory community service from 10/9/23 to 10/10/23 in
Sanjamaala (Name of the Community/Habitation) under the Faculty
Guideship of A. Krishna shashanaka (Name of the Faculty Guide), Department
of Telugu Department in _____ College

D. Haseena
10/9/2023 to 10/10/2023
(Signature and Date)

Endorsements

Faculty Guide A. Krishna shashanaka

Head of the Department D. Venkateswar Reddy

Principal

M. Ram Sub. Reddy
PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTALA, NANDYAL (Dt.)

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.

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 and 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 for mutual benefit.

one such program is the visits less privileged areas nearby, where students can observe and understand the challenge 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

- * 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 sectors of society
- * Disseminating Islamic, health, 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.
- * Measure the satisfactions of community parties with the community services provides

- * communicate with twelve community instructions
- * Holding regular meetings with the beneficiaries of the college services
- * organizing meetings, seminars, scientific, lectures and training courses that contribute to the community service.
- * promote and publicize community services for the college.
- * Encourage scientific research to solve important issues and problems in society
- * Document community services activities
- * Recognizing and acknowledging community services initiatives
- * Implement the approved community institution to service plan

Community service project learning outcomes:

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

CHAPTER 2: OVERVIEW OF THE COMMUNITY

About the Community/Village/Habitation including historical profile of the community/habitation, community diversity, traditions, ethics and values.
Brief note on Socio-Economic conditions of the Community/Habitation.

ABOUT SAIVJAMALA VILLAGE

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

Santamala pin code 518165 and postal head office is Santamala. Kanala (3km), Mukkamala (5km), Guntalapadu (5km); Alluri (6km) Mudigedu (6km) are the nearby villages to Santamala. Santamala is surrounded by Uyyalawada mandal towards East, Koidkuntla mandal towards North, Dorinipadu mandal towards East, Ark mandal towards North, West Banaganpalle, Jammala madugu, Chapirevala. Betham cherala are the nearby cities to Santamala.

2011 census details sanJamala :-

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

census parameter	census data
Total Population	4132
Total No of Houses	1033
Female Population %	49.5% (2046)
Total Literacy rate %	63.2% (2612)
Female Literacy rate	25.6% (1056)
scheduled tribes population%	1.0% (40)
scheduled caste population%	18.21% (750)
working population%	49.7%
child (0-5) 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 1773 hectare.

Temples in sanJamala shivalayam :-

sanJamala: Andhra pradesh
518165 india, 0.4 km distance

saivamam venkateshwara swamy

mandal, sanJamala;
Andhra pradesh;
india 0.9 km distance

Ramadayam :-

sanjamala, Andhra pradesh 518165

india, 0.1 km distance

Temples in sanjamala village :-

Sri Vanam Venkateshwara swamy Temple :-

mandal sanjamala, Andhra pradesh

India

0.9 km distance

Sree Abhaya Jayna swami temple :-

Eggoni, Andhra pradesh 518165

india

2.8 km distance

Importance of community service :-

community service is one of the best way to help benefit the public or give back to your community if 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 meddelytary out an attractive career through volunted ring before leaping to a long term 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 required 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 how does volunteering benefit the community?

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

4) community service establishes contacts and friendships :-

The easiest way to make friends is through activities you perform to get things done. Not only would you be helping the ones in need, but you would also be able to meet some other volunteers. This benefit of community service is especially

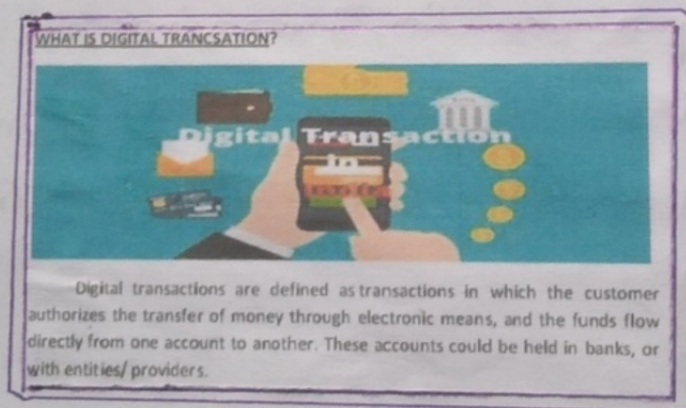
important if you are new in an area. After
all, is there a better way to meet your
neighbours and show them how eager you
are to improve your community? In addition,
you could invite your existing friends to
community service with you and through
it, further strengthen your relationships and
have fun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

Community services Helps improve your skills:-

Introverts sometimes have problems
meeting people and making friends. Volunteering
might help shy and quiet individuals with this
issue as it offers lots of opportunities to meet
and work with various people. Thus, it is a
valuable experience for improving and 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.

If you are looking for a possibility to help out the ones in need by improving you or community, acquiring new knowledge and skills at the same time, consider performing community work there are valuable 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 out community be a better and safer place for all of us.

WHAT ARE THE DIGITAL TRANSACTION methods



∴ Digital transactions ∴

ACTIVITY LOG FOR THE FIRST WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day -1	Visit a village in Sanjamala digital Payment	communication skills	
Day -2	Visit a home and collection the data	Team work/management	
Day -3	Learning the Digital payment	Data collection skills	
Day -4	Visit the Employees in villages	Digital knowledge skills	
Day -5	We want to a name on Sanjamala with a digital payment topic discuss	Public relation skills	
Day -6	In this day discuss on digital transaction on Relatives and media	Presentation skills	

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

Objective of the Activity Done:

Detailed Report:

Visit a village in sanjamala
digital payment. communication skills
visit a home and collection the data
Team work / Management. Learning the
digital payment. data collection skills.
visit the employees in
villages digital knowledge skills. we
went to a home on sanjamala with a
digital payment. topic discuses public
relation skills
In this days disals on digital
transuction on relatives and media
presentation skills.

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day -1	studies about the digital payement	work culture	
Day -2	visit a Temple in Disus Digital Payement	management skills	
Day -3	Learning of the digital transactions of this day	Time management skills	
Day -4	visit a shop in sanamala "ice cream" Shop.	convincing skills	
Day -5	In this day in digital methods of digital Transactions of method	Language skills	
Day -6	Paying on the bills is Restarts out on Hotel Bills	Body language skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

studies about the digital
payment work culture. visit a
Temple in disus digital payment is
management skills. Learning of the
digital transactions of this day time
management skills.

visit a shop convincing skills
in this day in digital transactions
of method Language skills

paying on the bills is a
Restaurants and hotel Bills 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 expression skills	
Day - 2	the people the how can transaction to digital payment	Effective the behaviour	
Day - 3	In this day making india a cashless economy through digital payment	Data Analysis skills	
Day - 4	In this day digital paying on online in different methods	socialization skills	
Day - 5	In this day how to digital payment system is using and uses	Harmony skills	
Day - 6	In this day in transaction of a paying online bills	Know how to handle the situation skills	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

In this day digital the transaction in India an different way facial expressin skills. The people the how can transaction to digital payement effective the behaviour.

In this day making india a cashless econmy through digital a payement data Anaylsis skills. Intuis day digital paying on online in different method socialization skills.

In this day how to digital payement system isusing and uses harmony skills. In this day in tran sactions of a payement online bills know now to handle the situation 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	

WEEKEND REPORT

WEEK - 4 From 10/10 to 11/10

Objective of the Activity/Topic:

Desired Output:

In this day digital payment is using people how to use it and a more knowledge skills in this day digital transactions in different types in people speaking skills

In this day transactions in paying in how to paying shopping skills from work skills in this day digital paying in public relation and a shopping relations to the public

In this day paying an online spring and delivery to all so with a presentation skills in this day using digital transactions of system from seeing skills.

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 about the online digital transactions	how to behavior the online 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 of people convenient	convincing skills	
Day - 5	In this day - how to behavior the talking to people digital payment skills	how to handle the situation	
Day - 6	In this day discuss about digital transactions in monthly	work cultural	

WEEKLY REPORT

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

Objective of the Activity Done:

Detailed Report:

In this day we went to home and discuss about digital the payments Body language skills. In this day how to talking the people on digital transactions. How to behaviour the on their persons.

In this day how may types of a digital transactions system. Data Analysis skills. In this day digital mode of payment openminded of people convenience convincing skills.

In this day how to data behaviour the talking to people digital payment how to handle the situation skills. In this day discuss about digital transactions in montnary work cultural.

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 up2 debit card credit card	Digital knowledge skills	
Day -2	In this day digital transactions payment sequence	management skills	
Day -3	In this day on digital transactions are safe to people of a system	communication skill	
Day -4	In this day the digital transactions are safe to people	written skills	
Day -5	In this day most population Digital payment method more but and of method	Language skill	
Day -6	In this day digital payment on always you pay money on the internet	Facial expression skills	

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

Objective of the Activity Done:

Detailed Report:

In this day digital payment using up digital knowledge skills. In this day digital transactions payment sequence management skills.

In this day on digital transactions are safe to people of a system communication skill. In this day the digital transactions are safe to people written skills.

In this day most population digital payment method more by and of method language skill. In this day digital payment on always you pay money on the internet facial expression skills.

CHAPTER 5: OUTCOMES DESCRIPTION

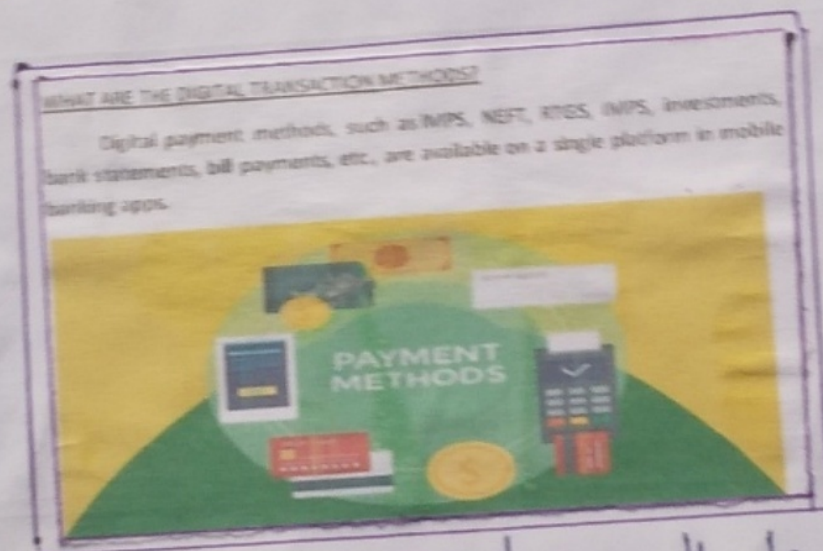
Details of the Socio-Economic Survey of the Village/Habitation Attach the questionnaire prepared for the survey.

DIGITAL TRANSACTION :-

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

WHAT ARE THE DIGITAL TRANSACTION

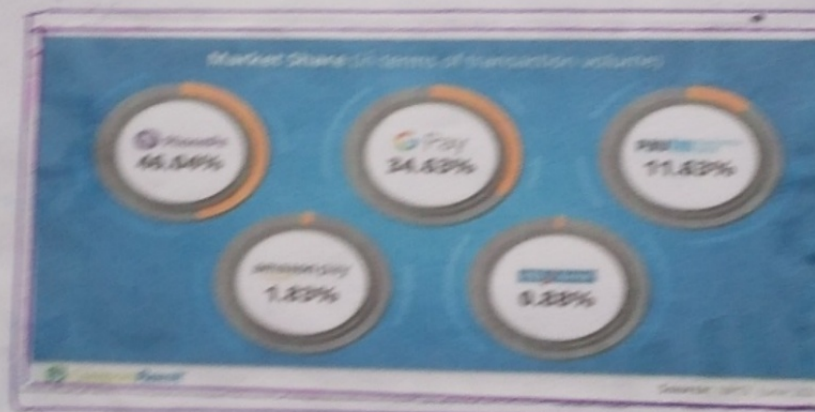
Methods :-



Digital payment methods, such as IMPS, RTGS, IMPS, Investments, bank statements, bill payments etc are available on a single platform in mobile banking app.

WHAT ARE THE DIGITAL TRANSACT Applications :-

A payment app or mobile wallet application that allows you to debit or credit card information can be used to pay for goods and in digital money or physical cash and also send money online to friends, family or merchants in a instant



Describe the problems you have identified in the community

What is A payment App / Mobile Wallet ?

A payment app or a mobile wallet is a mobile application that follows you to store your debit or credit card informations 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 (DPADW) with a mission, "Payment Digital" from March 6 to 12, 2023 to promote online

transactions this year's campaign is "Digital Payment Apnao. Awaro ko bhi sikho" (Let's do 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 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 payments digital" and teach others about their merits to encourage people to become a user of the Digital Payments.

short-term and long-term action plan for possible solutions to the problem identified and that must be recommended to the concerned authorities for implementation.

During the business week, RBI's regional offices will conduct awareness and outreach programmes as part of the 'jan angad' events the Indian govt presidency under initiatives will be undertaken.

the bank and non-bank payment operators.

As also RBI will 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 reaffirms RBI's commitment to deepen digital payments in the country.

As also congratulated RBI's department of payment and settlement systems (DPSS) on its 18th anniversary (formed on March 07, 2005) he said, 'Our payment systems have evolved, and now are

ple systems to initiating instant
Indian's systems are talked about
and several countries have shown
in replicating Indian's success

Indian's payment systems have witnessed
100 crore transactions every month since
2022, he said, stressing that "this
volume of the robustness of our
payments ecosystem and acceptance by consumers
entire pan-India digital payments survey
of 90,000 respondents revealed that 42
percent of respondents had used digital
payments. Launched in 2016, UPI has emerged
the most popular payment mode in
a pioneering person-to-person (P2P)
and person-to-merchant (P2M) transaction
counting for 75 per cent of the total
digital payments acceptance of our
payments ecosystem and acceptance
by consumers.

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

The upI transactions volume has increased from 0.45 the upI transaction in January 2017 to 804 crore in January 2023 the upI transactions value has also increased from Just Rs 1700 crore to Rs 12.98 lakh crore in the same period as said the digital payments awareness week will "future" deepen is the usage and to a point 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

* safety 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?

Below is a list of the 5 main challenges

is online payments and how overcome them

- * Fraud and charge backs
- * cross-border transactions
- * card data security
- * multi-currency and payment methods
- * Technical integrations.

History of the United States with Special Reference to the Indians

RBI launched mission to make every citizen a user of

Digital Payment

With Kooda Hu...
Digital Payments
apni, khushi ko hai
shikhar!

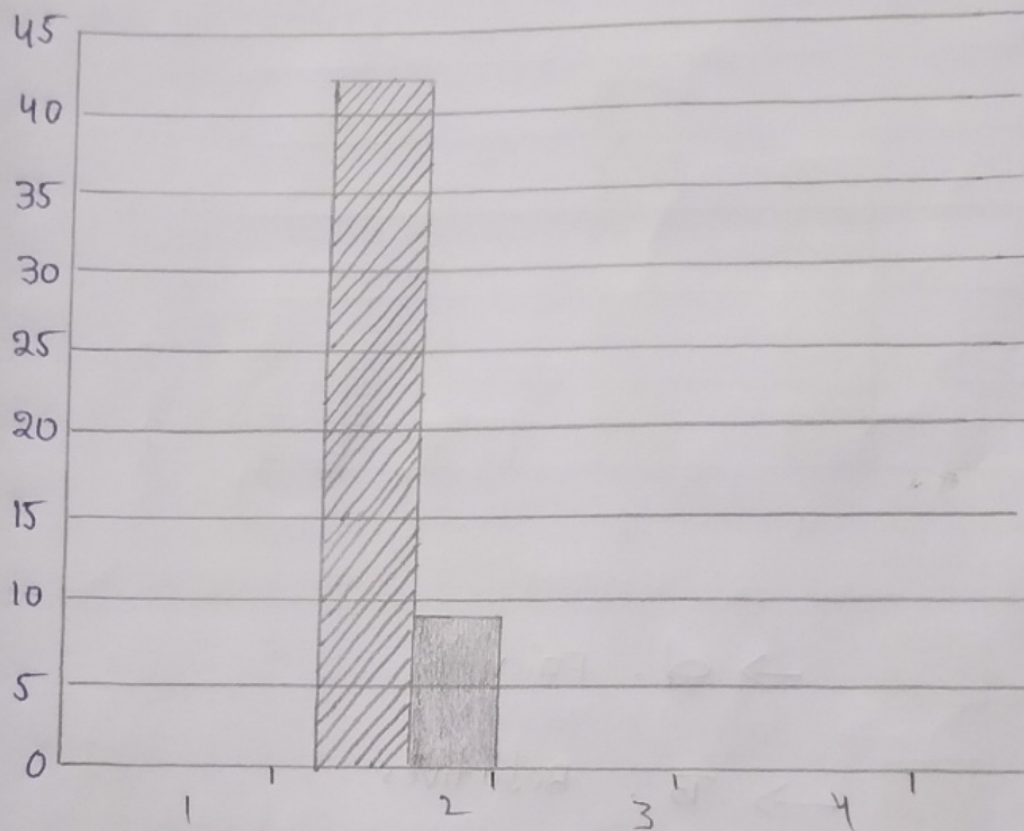
Digital Payments made @ Mumbai 20th March 2020

DATA ANALYSIS FOR SURVEY REPORT :-

1) Are you aware of digital transactions?

A. yes - 41

B. No - 9



(A) yes



(B) No

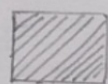
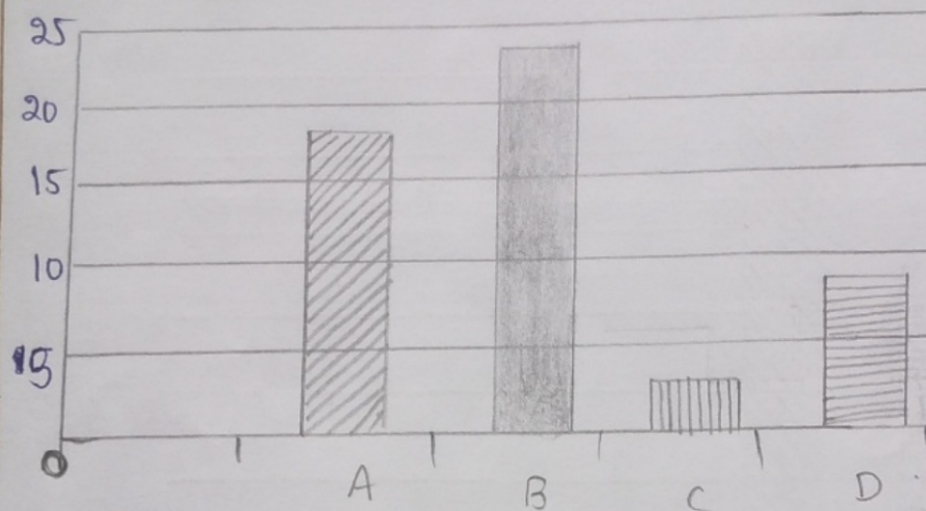
2) How do you know about digital transactions?

A : Friends - 18

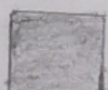
B : Relatives - 23

C : Media - 2

D : others - 7



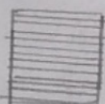
→ A. Friends



→ B. Relatives



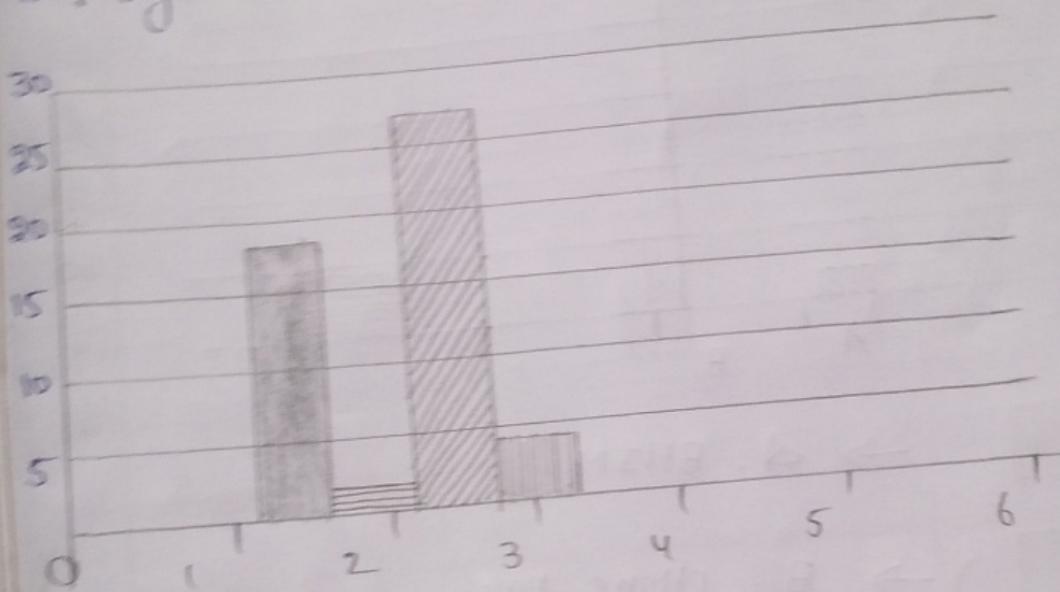
→ C. Media



→ D. Others

2) In the below methods which digital transactions method is using?

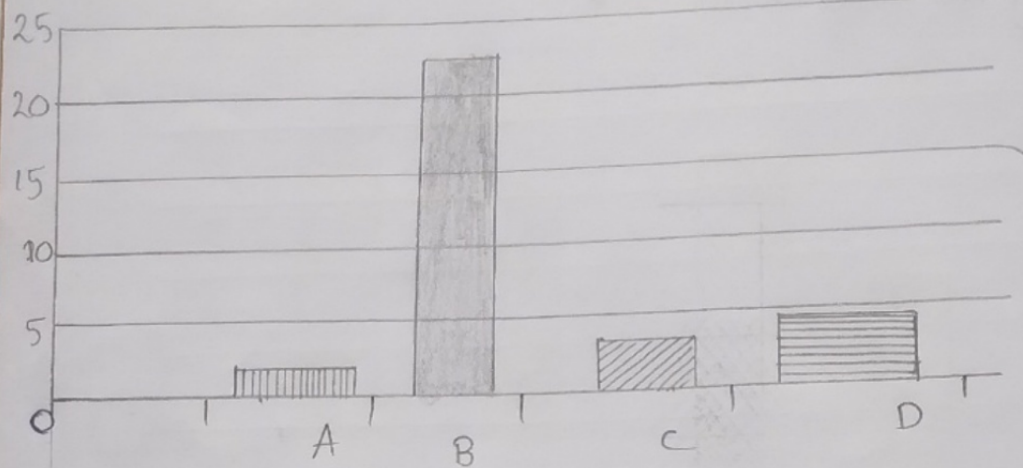
- A : Mobile Banking - 21
 B : Internet Banking - 1
 C : mobile payment - 26
 D : Digital wallet - 2



-  → A. mobile Banking
 → B. Internet Banking
 → C. mobile payment
 → D. Digital wallet.

4) which Application is using for digital transactions?

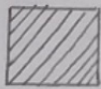
A : BHIM - 1
B : phone pay - 45
C : digital payment - 2
D : debit/credit card - 2



→ A. BHIM



→ B. phone pay

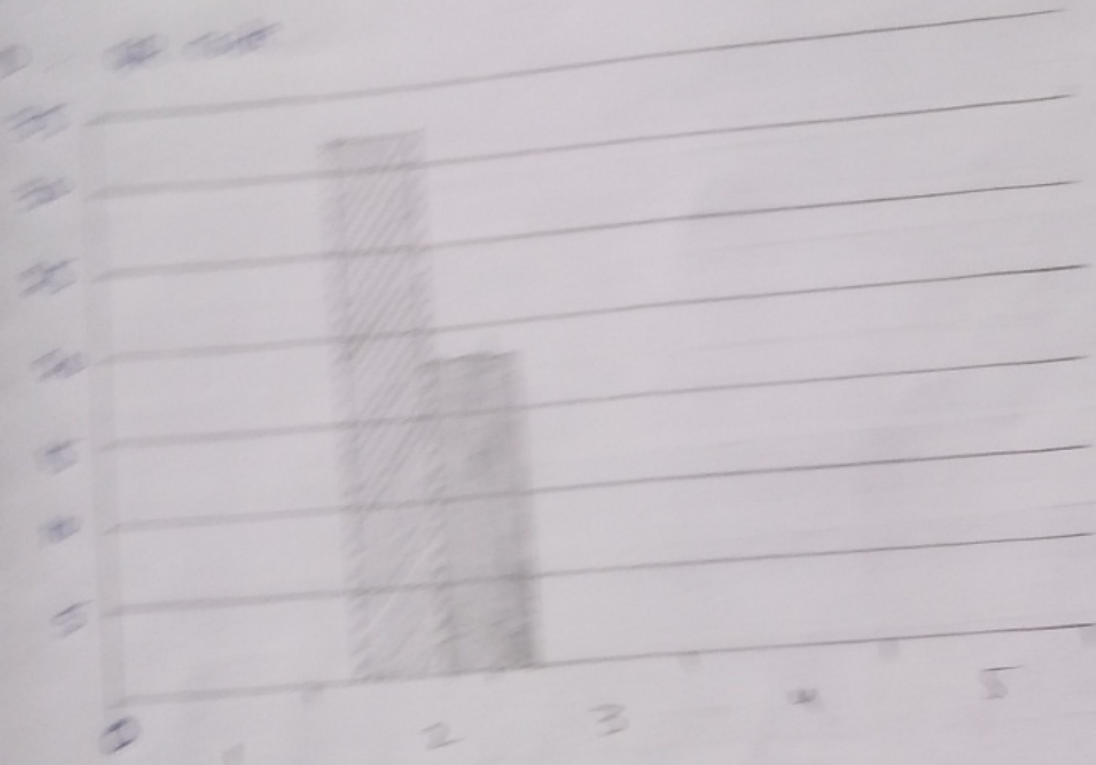


→ C. digital payment



→ D. debit/credit card

1. Cash
 2. Mobile payment
 3. Bank
 4. Credit



[Diagonal lines] → 1. cash
 [Horizontal lines] → 2. mobile payment

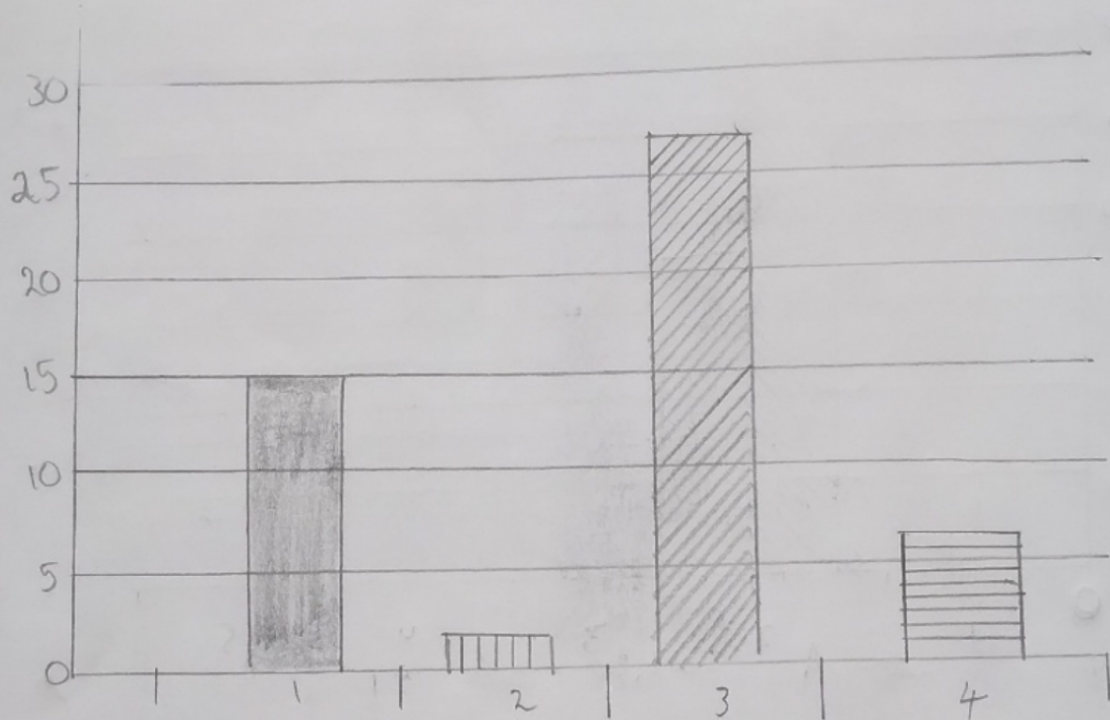
b) How you are paying your shopping bills?

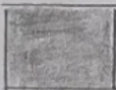
A : mobile payment - 15

B : QR code - 2

C : cash - 27

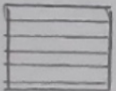
D : 2 & 3 - 6



 → A. mobile payment

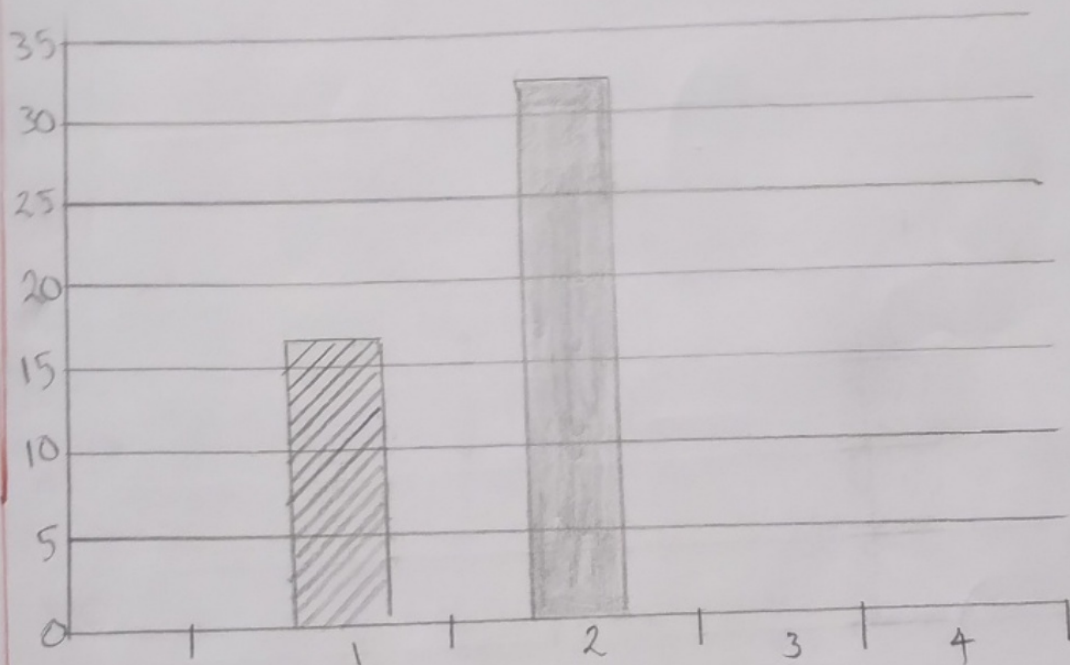
 → B. QR code

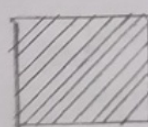
 → C. cash

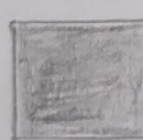
 → D. 2 & 3

7) How you are paying for online shopping?

A. cash - 17
B. mobile payment - 33
C. wallet - 0
D. QR code - 0



 → A. cash

 → B. mobile payment

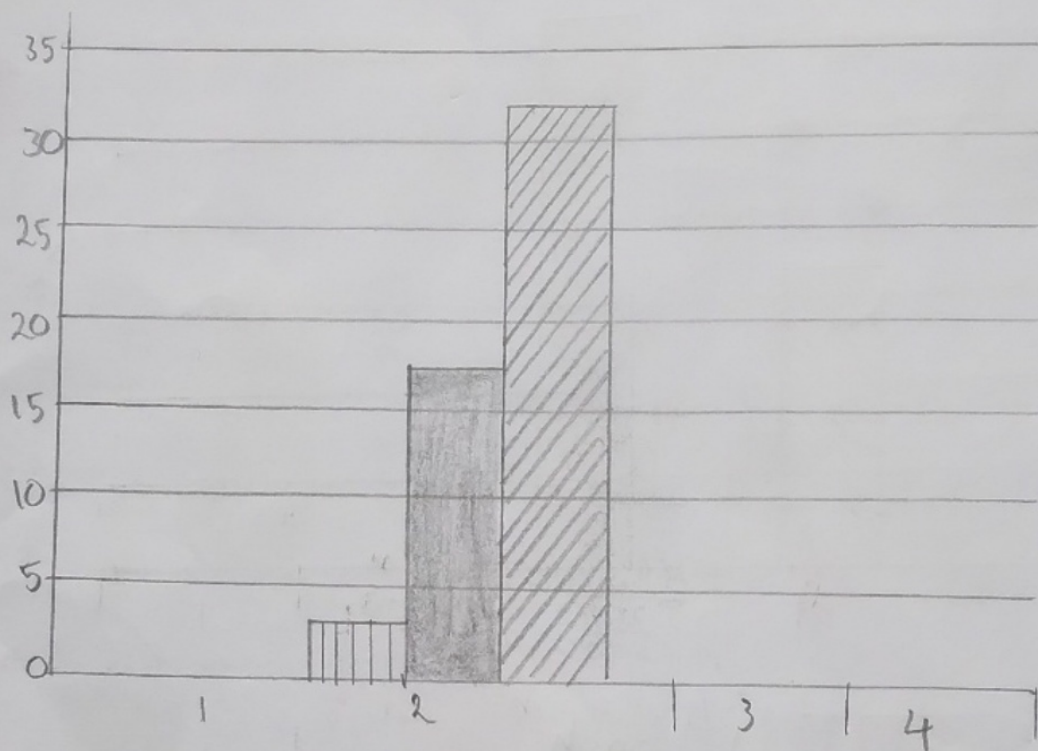
8) while travelling by Govt. but your ticket is talking through?

A: QR code - 2

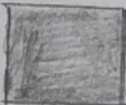
B: cash - 17

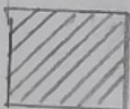
C: mobile App - 31

D: debit card - 0



 → A. QR code

 → B. cash

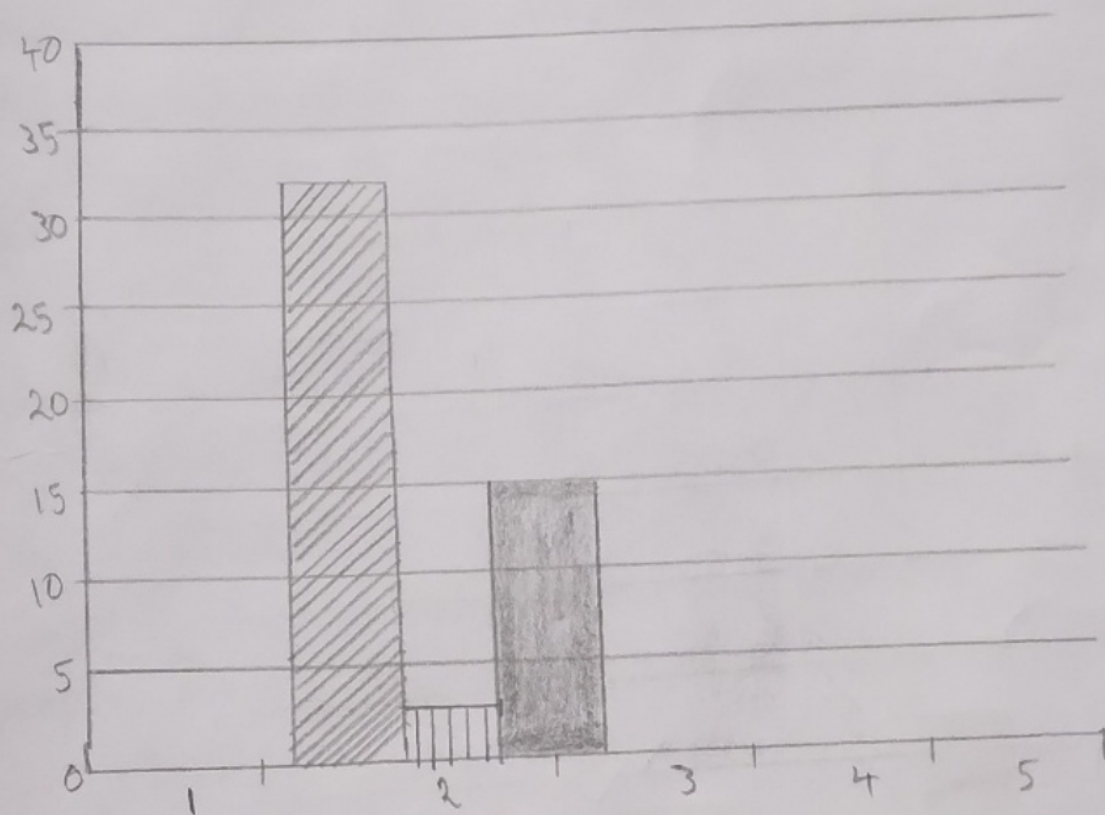
 → C. mobile App

9) Do you think that digital transactions are safe?

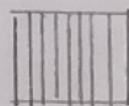
A: YES - 34

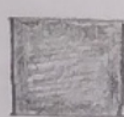
B: NO - 1

C: No Idea - 15



 → A. YES

 → B. NO

 → C. No Idea

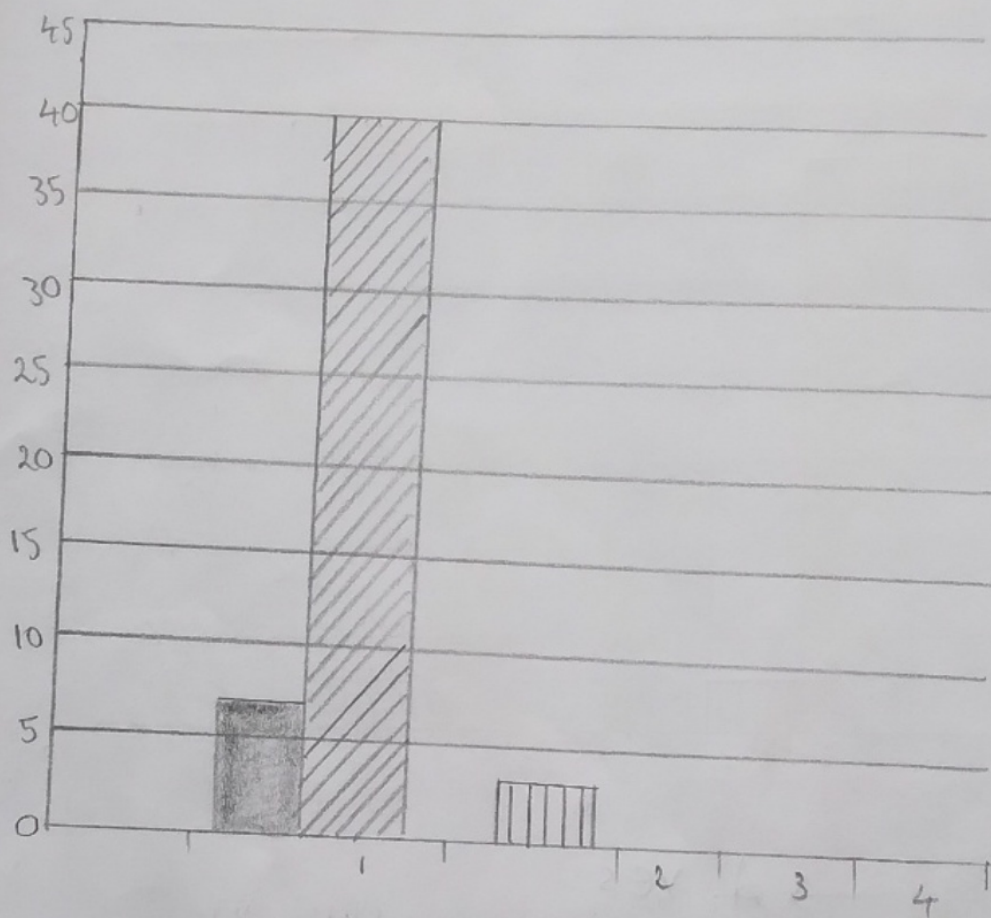
1b) How do you like to pay your entertainment and restaurant / hotel Bills?

A : cash - 6

B : mobile App - 40

C : wallet - 0

D : internet Banking - 4



→ A. cash

→ B. mobile App

→ C. internet Banking

CHAPTER 6: RECOMMENDATIONS AND CONCLUSIONS OF THE MINI PROJECT

In our group there are ten members and each member decided to survey five persons in a street in Koidakuntla 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 it is that 50 members 45 are i.e. 90% of them are adopted PHONE PAY applications.

In Koidakuntla 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 50% of them are paying cash. But surprisingly in online shopping 66% of the people are paying their Bills by

mobile payment apps ie 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 in the global real-time payments, adding that the the digital payment transactions in India is more than the other four leading countries combined.

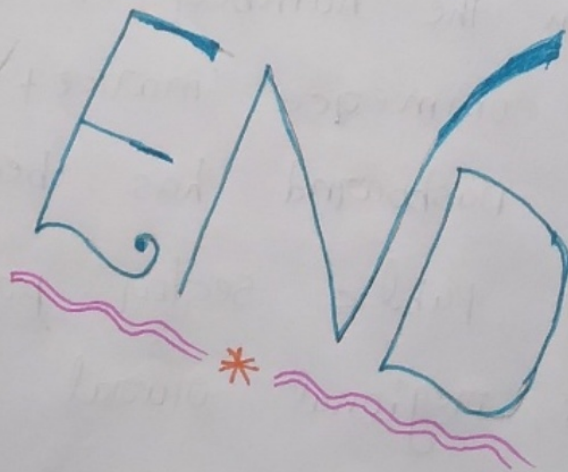
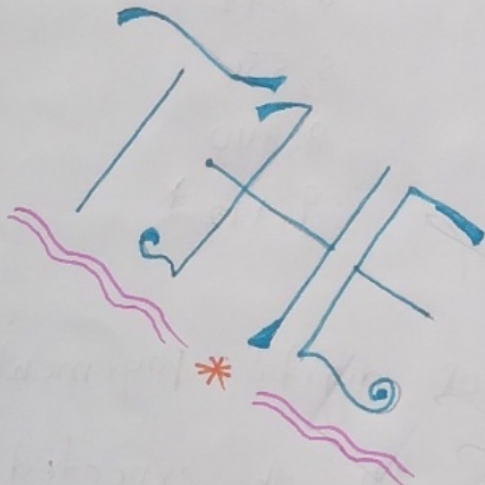
In January 2022, P2M transactions accounted for 40.3% of all upI transactions compared to 57.5% in June 2023. the worldmies report india digital

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.

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

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

The digitalization of rural areas is progressing 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: D. Haseena

Registration No: 22231041008

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

Date of Evaluation:

Please rate your performance in the following areas:

Rating Scale: Letter grade of CGPA calculation to be provided

	1	2	3	4	5
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

D. Haseena
Signature of the Student

Date:

Page No:

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

Student Name: D. Haseena

Registration No: 22231041008

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

Date of Evaluation:

Name of the Person in-charge: D. Venkateswar Reddy

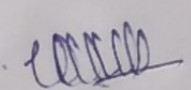
Address with mobile number: 8179421148 - Santhamala

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

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

Rating Scale: 1 is lowest and 5 is highest rank

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


Signature of the Supervisor

Date:

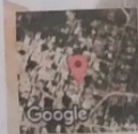
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PHOTOS & VIDEO LINKS



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Long 78.302955°
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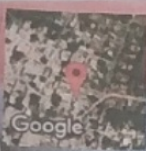
Google



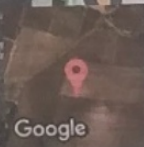
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Page No:





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 48X2+MJ5, Sanjamala, Andhra Pradesh 518165, India
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EVALUATION

Page No:

Internal Evaluation for the Community Service Project

Objectives:

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

Assessment Model:

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

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

Outcomes Description

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

Page No:

MARKS STATEMENT
(To be used by the Examiners)

Page No:

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: D. Haseena

Programme of Study: Digital Payment

Year of Study: 2022-2025

Group: B.com (CA)

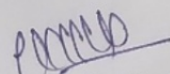
Register No/H.T. No: 22231041008

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

University: Rajayasiima

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	16
2.	Community Service Project Implementation	30	22
3.	Mini Project Work	25	20
4.	Oral Presentation	25	20
	GRAND TOTAL	100	78

Date:

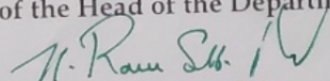

Signature of the Faculty Guide

Certified by

Date:

Seal:

Signature of the Head of the Department/Principal


PRINCIPAL
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KOILKUNTALA, NANDYAL (Dt.)

Page No:



ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION

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