Model Program Book

COMMUNITY SERVICE PROJECT

Designed & Developed by

APSCHE

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: K.shabana

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

Registration Number: 2223104101[illegible]7

Period of CSP: 2023 From: 21-8-2023 To: 20-10-2023

Name & Address of the Community / Habitation : Sanjana Dinne

Rayalaseema University

YEAR 2023

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S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

(Affiliated to Rayalaseema University, Kurnool, A.P.)

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan IN Sanchara Dinne

Submitted in partial fulfillment of requirements for the award of degree of

BACHELOR OF COMPUTER APPLICATIONS

By

K. Shabana

Register Number: 22231041017

COMMUNITY SERVICE PROJECT

On

Saving and Investment Plan

Submitted to Department of Computer Applications

S.V.B. Government Degree College, Koilkuntla, Nandyal District.,A.P.

In partial fulfillment of the community service project during II Semester forthe award of the Degree of Bachelor of Computer Applications

By

Bhaskar Nayak

Under the Mentorship of

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S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

(Affiliated to Rayalaseema University, Kurnool, A.P.)

Accreditation by NAAC By with "B++" Grade

CERTIFICATE

This to certify that this Community Service Project is bonafide work done by K. Shabana Regd.No: 22231041017 of B.Com Computer Applications Semester II towards partial fulfillment for the requirement of the degree of Bachelor of Computer Applications and submitted to the Department of Computer Applications , S.V.B.Government Degree College, Koilkuntla, Nandyal District During the year 2023 to 2024.

Internal Examiner

~~External Examiner~~ Principal

ACKNOWLEDGEMENT

- I take this opportunity thanks to Dr. **H.Rama Subba Reddy (F.A.C) Principal** of the College.

- Special thanks to **Dr.S.BHASKARNAIK** for continuous support in completing this communityservice project.

- I acknowledge my gratitude & thanks to all my friends. who helped me in all stages infinishing my project.

Name: K. Shabana

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S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

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Community Service Project

I B.Com Computer Applications– Students 2023-2024

Name of the Topic – Saving and Investment Plan

S.NO	HNO	Name of the Students	Mobile NO
1	22231041014	J.VENKATESWARAMMA	8374452141
2	22231041016	K.VENKATAMAHALAKSHMI	9618740012
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7	22231041022	P.TASLIM KHATUN	7799562556
8	22231041023	P.PULLAMMA	9440474327
9	22231041024	P.SUREKHA	6309367996
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Mentor

Principal

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

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day – 1	Introvaction in village sowdara Dinne	village Identity	
Day - 2	survey About Probley	survey People Identified	
Day – 3	Data Analysc	Data name indetified	
Day – 4	Awarnes Progray condect	Awarnes the People	
Day – 5	solluationzdentified	suggetion the People	
Day –6	Report submbnil	Reprot subarited	

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1			
Day - 2			
Day - 3			
Day - 4			
Day - 5			
Day -6			

Title of the :

Roject :	Saving and Investment Bhaviour of government employees. Self ymployes & formarin Sauridine nandyal District.
Reference Area :	Self employees & formar in Saudidinee nandyal distric.
name of the Guide :	S. Baskar naik
objectives :	1. To find out savings and investment Behaviour of government employees, self employees, farmers 2. To examine the awarenes of the government employess farmars regarding various for oppartinites for invest ment and factorp consderd by them before investing 3. To analyse the risk bering capacity of Government employees self employees, farmar yearding their invest ment and saving 4. To study The diccision marking employes regarding their invest ment and savings
Research methodology :	the preparation of the Project report entaits, collection of Primary and secondary data. for the Purpose of the first the information the rescatcher has depended

upon the inveview schedule questionnire and field survey.

finding :- It was found that mejority of the respendent Prefer to invest in those in those oreas where the risk is menium. most of the respondent take investument decision by their own and they mostly Prefer to Put their Amount on investment for 5 to 6 years.

suggestion:- Government should take special initvate to in crease the awareness level of the c government of The employees regarding The Penfits and opportunities that can be created with Proper savings and utilizing those savings to make investment in Defferent sector also government should encorage is employees to save maro and invest more by giving some incentives, fincial advices and suggestion.

Introduction :-

Background :-

The indian economy has undergone a gradual Transformatin from a near stagnat enomy in the mid sixites to a high graowth economy during the eighties : in fact, The growth rate of the ecomony averaged around 3.5 Percent annum for The Period 1950-1980. how err. The impressle growth Perfamounce at the Eighties was also associated with a steady deteriora tion in a number of macro - crisis of 1990. Indian economy under went a massive restructing on acount of new economik Policies.

The enomik crisis of 1991 had cost serious doubts about the sustanability of the growth experienhce of the eighties. After two decades at economic reforms, India has finally emborked an a growth Path never seen before in the history of the subcontient this led of the India. one of the most complex and empirically of tha Process of economic growth. As the creatior of with is of critical importent for the welfore of most People around the world the current disgry in growith economic.

Sectors :-

i) **house hold sector** :- the house hold sector comprise a Part from individual, all non Government and non-Carparate enterPrise like sole Proprietaship. and non-Profit institutions with Provide educational, cultural, health, racreational and social and community serivice to house hall. house hold saving comprise of Physical and financial savings house hold are estimated Based on the residual method.

The residual method is also emPloy ed to derive house hold saving in Physical Assets from the nathion-wide estimate derived Bassed an the commodity how method combinied with some expendtawer method.

ii) **Private sector** :- The Private corParate sector includes Joint stock comPaines, non-finanical and finciel companies co-oPerative Bank.

iii) **Public sector** :- The Public sector include Public autharities government adminitration and quast Govarnament non-deParment bodies, dePartmental enterPraise non-dermment govementat comPines commerical enter Prise, govementat including Port-trust and statutory carParation

Reasons TO Invest :- Though Peolfe tend to invest vor numerous resons, national countrie of Applied economic reasurch.

i) securing Post retiremed Life :- Retire ment must four every working Prafessonal at some Point of their life. its Period that can be filled with bst of expected out unsexpected situatiout or risk such as medical emergensises, death of loved ones etc.

ii) eduation of childran and mariages :- Due to the love and Affection on the children most People in this word feel that it is their moral Dtry to create Better future for their lover ones As the needs, of their childran wherther educattinal expences or marige expences will orise along time.

iii) creation of wenth :- As some saidd "yesterday is history and tomorrow is my stery", it is true that no one knows what will mystery", it is future. Hence it is always advisabu to invest today to face unfar seen Events of tomarow.

esponally after every economic recession the People who lost their earning capacity and could not invest during their earning days remoured as unfartunate example for other.

Differnce Between savings and investment :- The remainning earing after meeting Basic require ment are colled saving. But the money depossited in Profitoble ways is investment A disfference is warth nothing. saving normaly does not require much skill it is enagh to be economical. But investing envisages good skill and expenicence Because the money thatt bas been is invested.

Sinnificance of the study :-

1) This study will help us to know he saving and invest ment behavi our gornment employment us will as risk Bearing capacity of the government employes regardiry their investment and savings.

2) It will also state the awarness level of the goverment employees regerling vorious investment opPourtunites which are available in the market such as mutual fund schmes etc.

3) Again in a goverment office there is diversificat tion of age among the employees workings it in each and every employee has different mind-self to analyese the things differently.

4) The study will help up to find out the Prefrence of Govenment self employment, formers regarding different investment opportunites

objectives of the study :

for conducting the study more effictively three objectives are taken in to consideration.

they are :

1) TO analyze the risk bearing capacity of government self emplayees & farmer regarding their investment sand savings.

2) TO examine the awareness of the Government self employee & formar yegarding vorious oppurtini ties for -Investement and fackar considerey by tem be fore investing.

3) TO study the decision marking criteria for different age group of government governent self smployees & formers yearding their invest ment and saving.

Methodology of the study :

Research methodalogy is a way to systematically solve the research Problem. It many be undergrood as a science of studing how research stop that are genrally adopted by the researcher is studing his reasearch Problem along with logic behind them methodalogy of the study mainly contains the research design of the study, method of data collection for doing the reserch, somple design used in the study and statistical tools used for data collection.

Sources of data collection :

The study is based on Primary and secondary information relating to the saving and investment behavior of the goverment selfemploye and formers.

Primary data : The Primary data are those which are collected fresh and for the first time, anthus happen to be original in character Primary data are collected directly from the state government health and education dipartment self employees formers.

secndary data : The secondary data which have already been collested by someoneed,s and which have been passed though the statitikal procops

sample size : The referes to the number of unit in the simple rawn from the Polutation The repondents from each of the delarkment are seleted respectively.

scope of the study :-

-: sampling Technique :-

for selecting the two Delartments namely helah and edkation convinice sampling Technique has been adopted by the researcher and for selecting the government.

SEIFEMPLOYEES & FARMER fRO the two depront ments outta Technique has been adopted.

techique of data Analysis :

The responess of the sample of respondent token are calcalated in Percentage.

$$\text{formula} = \frac{\text{number of respondent}}{\text{Total no of respondent}} \times 100$$

Limitations of the study :-

while conducting the study centain limitations were faced, such as :-

1) The study is done taking into considertion the Government seferployees & farmens of only two department in Boitamari. Therefore The end result may not be considented as reflegentive of the entire government employees leferent office.

2) Time was The main constranit in the PrePration of The Project, ic, The time attotted to collected The information was for a large scale study thus a medest somPle size has been seleted.

3) some of the respondent may be reifuctiont to respond to the question and Provide cuttion Information.

4) coretness of this report and fimited by the degree of out honiticity of information colleted.

D) Marketability :- marketability refers to buings and setting of secrities in market. marketability means transferability or safebility than which are not listed Public limited company shares are more easily transferable thou those of thou Private limited componies

E) capital Growth :- capital growth refers to apperciation of investment capital growth has today become an importans characted at investment it is Recogunens in conction between corparation and industry growth and very large capital Prowth.

f). Stability of income :- it refers to a constant return from an investment. Another major charactorstric of the investment is the stability of feature of the invest ment must look for in come stability of in come security of the Paricipal different Parth just as Amount.

every investar consident always the stability of monetory income and stability of Purchasing Power of income.

Necessity and imPortance of investment :

A). Loger Life exPectoney or Planning for retirment

B) Ingrowing rates of taxaation

C) hight rate of inflation

D) hight rate of inflation

E) Lager incomes

1 longer Life exPenctancy :

Investment decision have become mare sigificant as mount PeoPle in india retire from the ageaf 56 to 60. So that they Plan to save they money saving by themselves does not in Greas weath, saving must he invested in suck a way that the PrinciPal and income witt be adequate for thea grated number of retirement grans

2. Increasings Rates of Taxation :

when for rate is ingrased it witt focus for genrating saving by Tax Payer when the tax Payers invest ther in come in Provident fund. Pension fund, unit trust of india Life insurance fund, unitat of indian, Life insurance Plan Post office cumlative Desos it schemes etc. it. offects The taxable in come.

c) Interest Rates :

Interest rate is one of the most important aspecst aspest of a sound, invest ment plan. The interest rate differs from one investment the Another. There may be change bet ween degree of risk and safe invest meet.

D) Inflation :- Inflation has been become a cantini ous problem I affect in terms of rising prices several problems standard of living. there fare in vertors care fuf serunity of the infloction.

E) In come :-

In come is another important eenent of the investment. when government provides Job to the uneployeed person in the cuntry.

f). TO : safizy parje miserliness

G) TO Acumulate desposits to bary care, house oud of her ourablesses :-

are some of the mothives which in fuleune the individual to save a pount from in come A nember of factor have a bearing an the value of saving in the the economy the level of current and expected in come.

Depart ment of education An overizre :-

A Brief history :-

Assam was seParated from Bengal in 1874 and a new state was formed with the formation of anew state a new dePartment of eduction was set up in same 5 year a director of Publicing Instruct was appointed.

under the diretarate of Public instutation a new dePartment of education in Assam was established for educational development in the steate of Assam. Before the speration of Asson frc Bengal all the eductional Activites ware conducter under the Bengar eduction de Partment.

In later year the eduction deParment of Assam has been subcatg orized int different sub establishent eduction DePart ment and education secondary education deParmeet and education depart ment etc.

Deparment of Heath Serivice Anoverview :

A Brief history :

in the year 1912, the ~~era~~ while British Govement fought the health the service in the hath in the state of assam to an organized state for its Proper functition with a view to extend heath serivce to the People

1) Curative side :

2) Preventive side :

As the depart ment was Plac under the head of the depart ment, the curative side of the health serivice was Placed under a head of was Insfetor General of civil hospital and Prisons

sice ingpefion of the Post of inspection General since inspetion, the Prison administ ration was uder the contoral of the IGCH.

the. Preventive of the Post of inspection helath serivice was Post under onther head of the Depart meet and the nomenlature of the Post was Director of Public heath

findings of the study :-

The findings of the study are as follows:-

1) It was found that majarity of the total respondent, ages were more than 41 and only few of the respondent were within the age range of 21 to 30 second highest it 31 to 40 years of age.

2) Tharugh the sltudy it was found that out of the total restpendets majarity of the respondent have family member with in 3 to 4 it was also found that with the increase in the no.

3) Mariumum no of respondent rows salary more than 41000/- Per month. it was found that those who draw more salary have a tendency to save and invest more

4) It was found that 94 Percent of the respondent have 1 to 2 bank Account and 6% of them have 3-4 Account but none have 5 or more have It was also found that majarity of the respondent Prefer to have an Account with the Public sector Bank rather than Private banks

5) It was found that majarity of the respondent month saving is within the range 11000 to 15000 rupees with to Percent and 1000-1000 refes being second highes ia 25%. those respondent whose salarry is more than 41000 Permonth and who have family member 1/2 and 3-4 comes category.

(6) it come to notice that most of the respontent were quite skepitaf regarding investing in deffernt avenurs that they Prefer mor troditinal way of saving money and then investing.

(7) It was found that most of the respondent take invest meet decision and manage invest ments By their own aur with help with hero with there family members

(8) It was found that more are less lots of respondent are sotisfyies with their invest ment return among those respondent there are some highly satifyed ons as well. Dissostistfyied and extremely dissatisfied ones.

(9) most of the Govenment, self emplyees farmer Prefer to hold their savings as investument for 5 or 6 years or 3 to 4 years.

(10) most of the respondent take liquidity facter as one of the impartent factor whik investing.

(11) most of the respondent are aware of the vailous facilites provided by the motual found componies mainly fump systmatic invest ment.

(12) most repondent are not intersted in diversifying their invest ment ie. 43% and of responding are not sure about diversifying while 19% of while 19% of then are intersted in diversifying.

Suggestion :-

⇒ Although finanical serives, Praviders, matual fund houses are enforcing aggerssive advertise ment regan ding the availa bility of invest ment opportuites but such awarences amoung the aged. Potential.

⇒ Govement should encurage their govement self employees and formers to invest in differment sector by giving some incentives and also to increase awareness of the govenment of formers.

⇒ steps should be taken by the finalcial institution to makes the investors aware of the benefits of compun interst that they are likely to receive of the invest ment are kept for a longer Period of time.

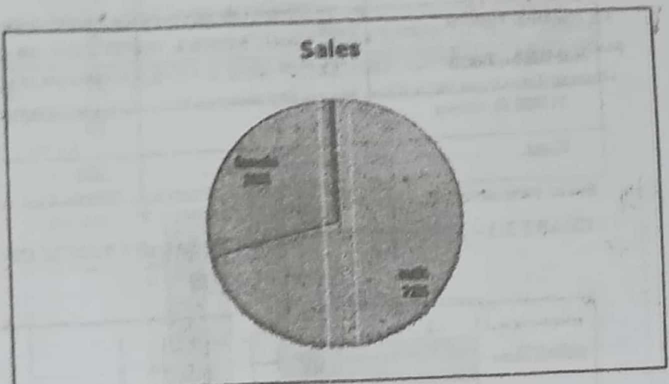
⇒ The comtral gorement in consualtion with Reserve Bank of India (R.B.I) should take step for incrasing the interest rates on fixed disposits and recurring deposists.

⇒ The central govenment in consutation with Reserve Bank of India (RBI) should also take effective steps for Increasing the interest rate an the saving bank desposits for the Public sector.

Conclusoin :-

financial savings and investment Play an imBortent role in the develoPment and growthof and weath maximization. Different investment avenue are available to investors may investor do not Posses adequate exPertise or knowledge to take informad investment deceion. the Present study is undertaken an the basis of a filed study to Throw light on the Awareness and risk bearning capity of Government It has been found that with the increase inim come the tendecy to save PoPle the increase inim come the tendecy to save PoPle Prefrto open fixed dePosit are sector to this view and Prefer Private sector Bank dueto higher interest rates The invest should be educated more to come out of their risk averse nature opPortunities mostly mutual fund houses are emporcing agger sive advertisment regading the availbility of investment oppurtunites but such awraness Among the aged Potentaf investor are facking behind.

Chart 3.2- REPRESENTATION OF THE GENDER OF THE RESPONDENTS



Source: Table 3.2

INTERPRETATION

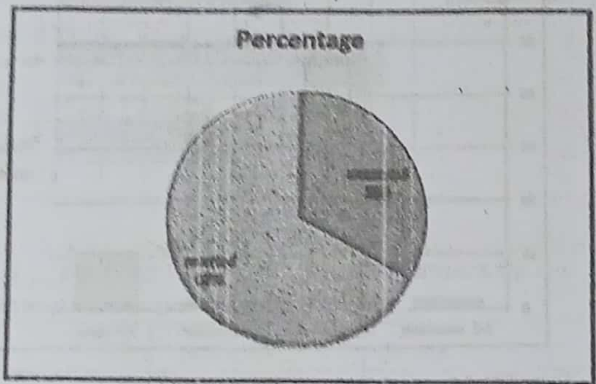
From the above data it can be interpreted that the percentage of male employees (which is 71%) is more than that of female GOVERNMENT, SELFEMPLOYEES&FARMERS which is 29%.

TABLE 3.3 - REPRESENTATION OF THE MARITAL STATUS OFTHE RESPONDENTS

Parameter	No. of respondents	Percentage%
Unmarried	33	33
Married	67	67
Total	100	100

Source: Field survey conducted in January, 2021

CHART 3.3-REPRESENTATION OF THE MARITAL STATUS OF THE RESPONDENTS



Source: Table 3.3

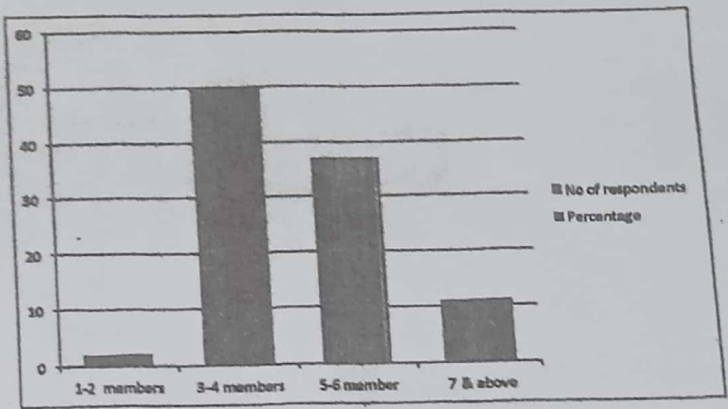
INTERPRETATION: From the above information we can interpret that maximum no. of GOVERNMENT, SELFEMPLOYEES.&FARMERS out of the total respondents are married which is 67% and only 33% of the total respondents are unmarried.

TABLE 3.4-REPRESENTATION OF THE FAMILY MEMBERS OF THE RESPONDENTS

Parameter	No. of Respondents	Percentage%
1-2	2	2
3-4	50	50
5-6	37	37
7 & above	11	11
Total	100	100

Source: Field survey conducted in January, 2021

CHART 3.4 – REPESENTATION OF THE FAMILY MEMBERS OF THE RESPONDENTS



Source: Table 3.4

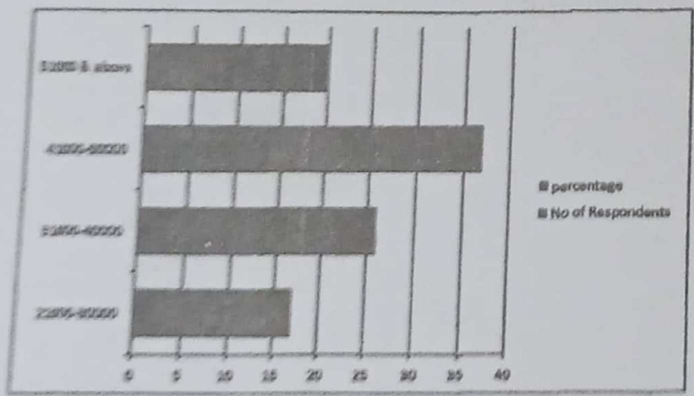
INTERPRETATION: From the above data we can interpret that maximum percentage i.e. 50% of the respondent have their family members within the range 3-4. This is followed by 37% having 5-6 members, followed by 11 % having 7 & above no family members and 2% of them having a family member of 1-2 person.

TABLE 3.5 - REPRESENTATION OF THE SALARY RANGE OF THE RESPONDENTS

Parameter	No. of Respondents	Percentage%
21000-30000	17	17
31000-40000	26	26
41000-50000	37	37
51000 & above	20	20
Total	100	100

Source: Field survey conducted in January, 2021

CHART 3.5 – REPRESENTATION OF THE SALARY RANGE OF THE RESPONDENTS



Source: Table 3.5

INTERPRETATION:

Here, the maximum percentage of total respondents i.e. 37% lies between the ranges 41000-50000. The second highest percentage is for the range 31000-40000 that is 26%. And for the range 21000-30000 and 51000 & above the percentages are 17% and 20% respectively.

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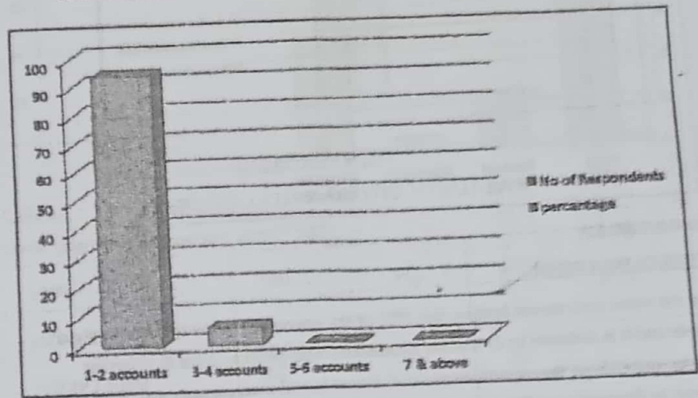
TABLE 3.6 - REPRESENTATION OF THE NUMBER OF BANK ACCOUNTS PREFERRED BY THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
1-2 accounts	94	94
3-4 accounts	6	6
5-6 accounts	0	0
7 & above	0	0
Total	100	100

Source: Field survey conducted in January, 2021

CHART 3.6 - REPRESENTATION OF THE NUMBER OF BANK ACCOUNTS PREFERRED BY THE RESPONDENTS



Source: Table 3.6

INTERPRETATION:

From the above data we can interpret that the maximum no of respondents i.e. 94% have bank account within the range 1-2 and it is followed by 6% of respondents who prefer to have 3-4 accounts. No one have more than 3-4 bank accounts.

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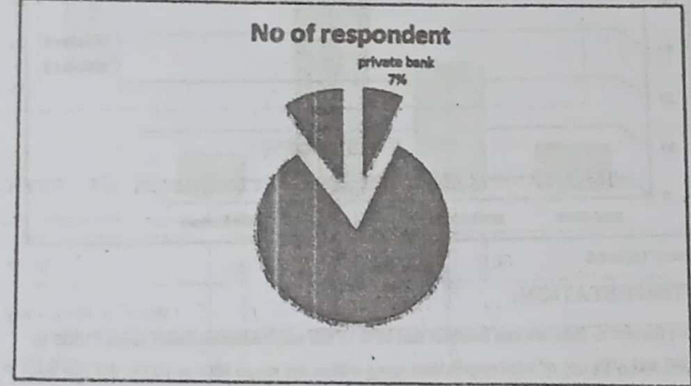
TABLE 3.7 - REPRESENTATION OF THE TYPE OF BANK PREFERRED BY THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Private Bank	7	7
Public Bank	83	83
Both	10	10
Total	100	100

Source: Field survey conducted in January, 2021

CHART 3.7 - REPRESENTATION OF THE TYPE OF BANK PREFERRED BY THE RESPONDENTS



Source: Table 3.7

INTERPRETATION:

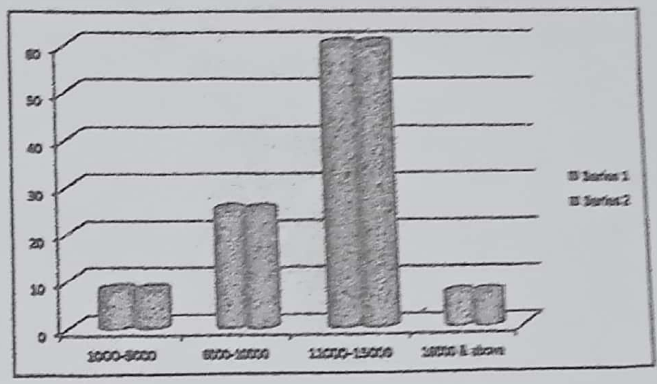
From the about data we can interpret that 83% of total respondents prefer to have accounts in the Public Banks whereas only 7% of the total respondents prefer Private Banks and 10% of the total respondents prefer to have accounts in both public as well as private Banks.

TABLE - 3.8 - REPRESENTATION OF THE MONTHLY SAVINGS BYTHE RESPONDENTS

Parameter	No. of Respondents	Percentage %
1000-5000	8	8
6000-10000	25	25
11000-15000	60	60
16000 & above	7	7
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.8 - REPRESENTATION OF THE MONTHLY SAVINGS BYTHE RESPONDENTS



Source: Table 3.8

INTERPRETATION:

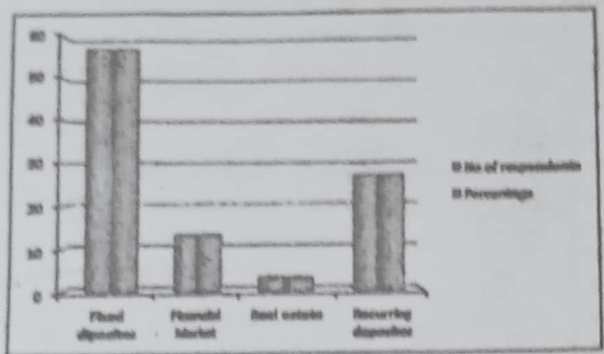
From the above data we can interpret that 60% of the respondents monthly saves 11000 to 15000 and 25% out of total respondents saves within the range 6000 to 10000. 8% can save within the range of 1000-5000 and 7% can afford to save 16000 & above.

TABLE - 3.9 - REPRESENTATION OF THE INVESTMENTS BY THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Fixed Deposits	57	57
Financial securities	13	13
Real estate	3	3
Recurring deposits	27	27
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.9 - REPRESENTATION OF THE INVESTMENT BY THE RESPONDENTS



Source: Table 3.9

INTERPRETATION:

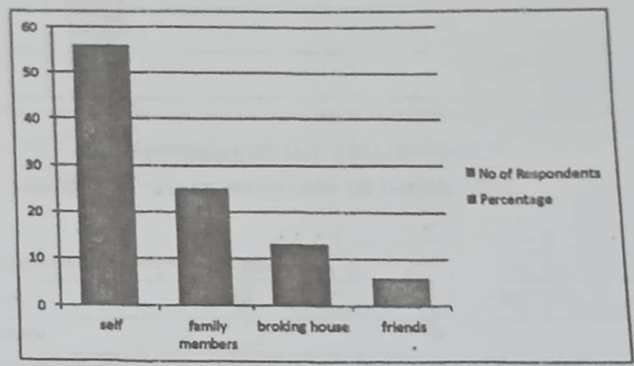
From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

TABLE - 3.10 - REPRESENTATION OF MANAGING THE INVESTMENT OF THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Self	56	56
Family members	25	25
Broking houses	13	13
Friends	6	6
Total	100	100

Source: Field survey conducted in January, 2021

TABLE - 3.10 –REPRESENTATION OF INVESTMENT MANAGEMENT OF THE RESPONDENTS



Source: Table 3.10

INTERPRETATION:

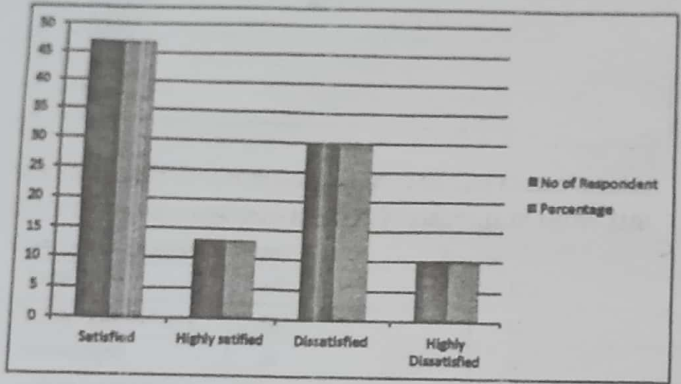
From the above data we can interpret that 56% of the total respondents take investment decision by their own. It is followed by 25% of respondents who take investment decisions with consultation of their family members and only 13% goes for broking houses and 6% prefer to take advice from their friends.

TABLE - 3.11 - REPRESENTATION OF SATISFACTION FROMTHE CURRENT RETURN FROM INVESMTENT OF THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Satisfied	47	47
Highly Satisfied	13	13
Dissatisfied	30	30
Highly Dissatisfied	10	10
Total	100	100

Source: Field survey conducted in January, 2021

CHART -3.11 - REPRESENTATION OF SATISFACTION FROM THE CURRENT RETURN FROM INVESMTENT OF THE RESPONDENTS



Source: Table 3.11

INTERPRETATION:

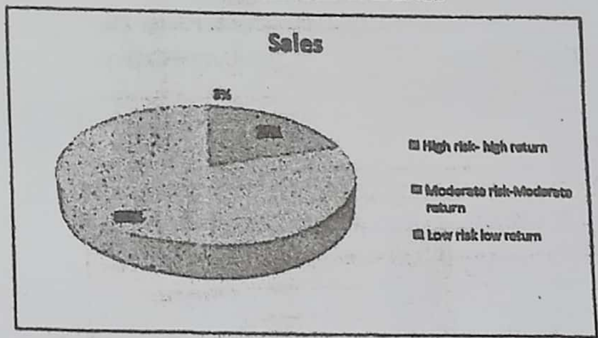
From the above data we interpret that 47% of the respondents are satisfied with the current return from their investments and 13 % of the respondents are highly satisfied. Also 30% of them are dissatisfied and 10 % of them are extremely dissatisfied with their current returns.

TABLE - 3.12 - REPRESENTATION OF THE RISK AND RETURN POLICY PREFERRED BY THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
High risk-High return	3	3
Moderate risk-Moderate return	17	17
Low risk-Low return	80	80
Total	100	100

Source: Field survey conducted in January 2021

CHART - 3.12 - REPRESENTATION OF THE RISK AND RETURNPOLICY PREFERRED BY THE RESPONDENTS



Source: Table 3.12

INTERPRETATION:

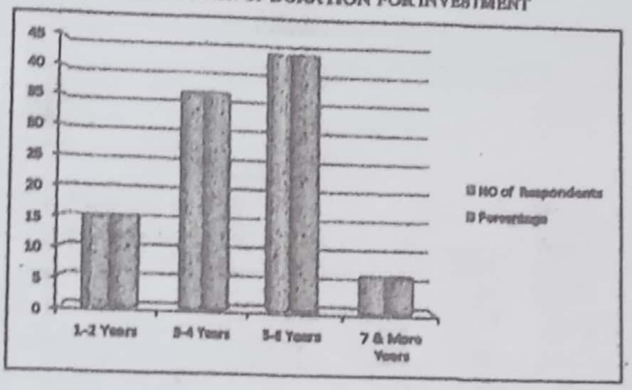
From the above data we can interpret that maximum percentage of the respondents i.e. 80% of the respondents prefer low risk-low return policy while investing, whereas 17% of the respondents prefer moderate risk-moderate return policy and only 3% of the respondents go for high risk-high return policy.

TABLE - 3.13 - REPRESENTATION OF DURATION FOR INVESTMENT.

Parameter	No. of Respondents	Percentage %
1-2 years	15	15
3-4 years	36	36
5-6 years	43	43
7 & more	6	6
Total	100	100

Source: Field survey conducted in January/2021

CHART - 3.13 - REPRESENTATION OF DURATION FOR INVESTMENT



Source: Table 3.13

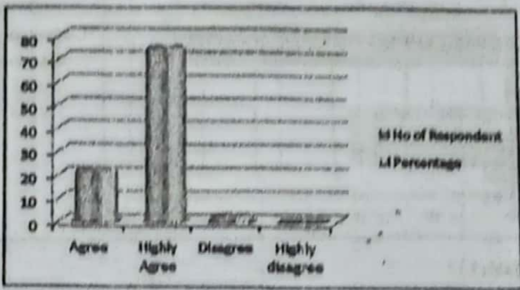
INTERPRETATION: From the above data we can interpret that 15% of them prefer to invest for 1-2 years, 36% of the respondents prefer to invest for 3-4 years, 43% of them for 5-6 years & only 6% of the respondents prefer to invest for 7 years & more.

TABLE - 3.14 - REPRESENTATION OF THE IMPORTANCE OF LIQUIDITY FACTOR OF INVESTMENT AMONG THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Agree	22	22
Highly Agree	75	75
Disagree	3	3
Highly Disagree	0	0
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.14 - REPRESENTATION OF THE IMPORTANCE OF LIQUIDITY FACTOROF INVESTMENT AMONG THE RESPONDENTS



Source: Table 3.14

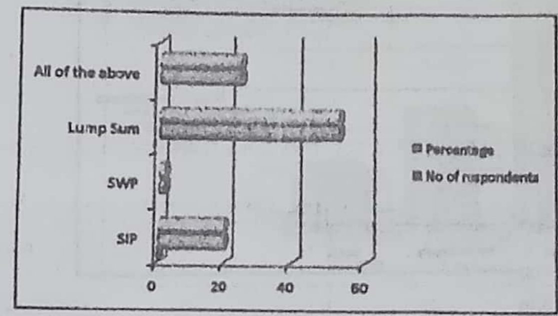
INTERPRETATION: From the above data we can interpret that 75% of the respondents highly agree to have liquidity in their investment and 22% of the respondents agree on the liquidity and 3% of the respondents disagree on the liquidity of their investment.

TABLE - 3.15 - REPRESENTATION OF THE FACILITIES OF MUTUAL FUND THAT THE RESPONDENTS ARE AWARE OF

Parameter	No. of Respondents	Percentage %
Systematic Investment plan (SIP)	20	20
Systematic Withdrawal Plan (SWP)	2	2
Lump Sum	53	53
All the Above	25	25
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.15 - REPRESENTATION OF THE FACILITIES OF MUTUAL FUND THAT THE RESPONDENTS ARE AWARE OF



Source: Table 3.15

INTERPRETATION:

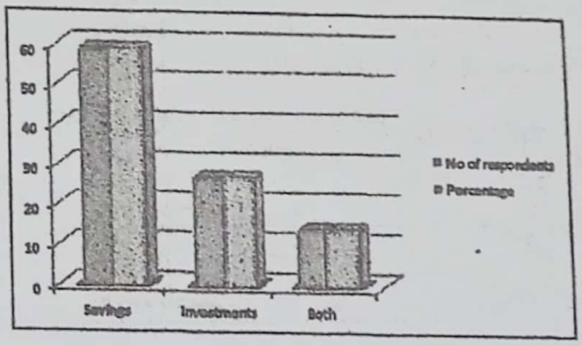
From the above data we can interpret that 53% of the respondents are aware of the lump sum facility of investing in mutual funds and it is followed by 25% of the respondents who are aware of all the three main facilities. Only 20% knows about the SIP and 2% knows about SWP.

TABLE – 3.16- REPRESENTATION OF SAVING OR INVESTMENT PREFERENCE

Parameter	No. of Respondents	Percentage %
Savings	59	59
Investment	27	27
Both	14	14
Total	100	100

Source: Field survey conducted in January, 2021

CHART – 3.16- REPRESENTATION OF SAVING OR INVESTMENT PREFERENCE



Source: Table 3.16

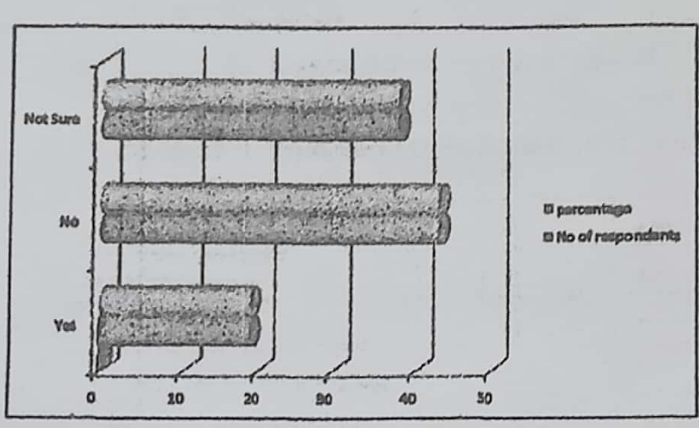
INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

TABLE-3.17- REPRESENTATION OF VIEWS ON DIVERSIFICATION

Parameter	No. of Respondents	Percentage %
YES	19	19
NO	43	43
NOT SURE	38	38
Total	100	100

Source: Field survey conducted in January, 2021

CHART-3.17- REPRESENTATION OF VIEWS ON DIVERSIFICATION



Source: Table 3.17

INTERPRETATION: As per the observation 19% of the respondents are ready to diversify their investments & 43% of them have no interest in diversification and 38% of them is not sure.

Name :- fathima
mobile no :- 9573593035
monthly salariy :- 5000
accoupation :- formar
full Adderss :- soudaradinne

Name :- Kadarama
mobile no :- 8106924657
monthly salariy :- 3000
accoupation :- formar
full Adderss :- soudaradinne

name :- husenbee
mobil no :- 9014811680
manthly safariy :- 5000
accuiaftion :- formar
full Addrers :- soudaradinne

name :- venkatafakshmama
mobil no :- 7014528780
manthly safariy :- 8000
accuiaftion :- formar
full Addrers :- soudaradinne

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EVALUATION

Student Self-Evaluation for the Community Service Project

Student Name: K.Shabana

Registration No: 2223/04/017

Period of CSP: From: 21-8-2023 To: 20-10-2023

Date of Evaluation: 2023

Name of the Person in-charge: S. bhaskar Naik

Address with mobile number: 8309827895

Please rate your performance in the following areas:

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:

K. shabana

Signature of the Student

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

Student Name: K. shobana

Registration No: 222310141017

Period of CSP: From 21-8-2023 To 20-10-2023

Date of Evaluation: 2023

Name of the Person in-charge: S. bhaskar Naik

Address with mobile number: 8309827895

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

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: K. Shabana
Programme of Study: (C.S.P) saving investument
Year of Study: 2023
Group: 2nd B. Com(C.A)
Register No/H.T. No: 22231041017
Name of the College: S.V.B (Govt) Degree college
University: Rayalaseema

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	17
2.	Community Service Project Implementation	30	26
3.	Mini Project Work	25	22
4.	Oral Presentation	25	23
	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
KOILKUNTLA, NANDYAL (Dt.)

GENERAL INFORMATION:

1 Name of the Respondent: K. Shabana

2) Age:

21-30 [✓] 31-40 [ ] 41-50 [ ] 50 & above [ ]

3) Gender:

Male [ ]

Female [✓]

4) Marital Status :

Single [✓]

Married [ ]

5) Family members:

1-2 [ ] 3-4 [✓] 5-6 [ ] 7 and above [ ]

PROJECT RELATED INFORMATION:

6) Salary Range:

21000-30000 [✓] 31000-40000 [ ] 41000-50000 [ ] 51000 & above [ ]

7) No. Of Bank accounts :

1-2 [✓] 3-4 [ ] 5-6 [ ] 7& above [ ]

8) Which bank do you prefer the most to keep your money?

Private Banks [✓] Public Banks [ ] Both [ ]

9) How much do you likely to save every month?

1000-5000 [✓] 6000-10000 [ ] 11000-15000 [ ] 16000 & above [ ]

10) How do you prefer to invest the savings?

Fixed deposits [✓] Financial market (shares, bonds etc.) [ ]

Real estate property [ ] Recurring bank deposits [ ]

11) How do you manage your investment?

Alone [ ] Family members [✓]

Broking houses [ ] Friends [ ]

12) Are you satisfied with the return from your investment?

Satisfied [ ] Highly satisfied [✓]

Dissatisfied [ ] Highly dissatisfied [ ]

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13) Which among the following policy do you prefer more while investing your money?

High risk - High return ☐

Moderate risk – Moderate return ☑

Low risk – Low return ☐

14) How long do you prefer to put your money on investment?

1-2 years ☐ 3-4 years ☐

5-6 years ☑ 7 years & above ☐

15) Do you agree that liquidity factor is one of the most important factor while taking investment decision?

Agree ☑ Highly Agree ☐

Disagree ☐ Highly Disagree ☐

16) What are the following investment facilities/ opportunities provided by the mutual fund companies that you are well aware of?

Systematic investment plan (SIP) ☐

Systematic withdrawal plan (SWP) ☑

Lump sum investment ☐

All the above ☐

17) what do you prefer more -

Savings ☑ investment ☐ Both ☐

18) Do you like to diversify your investment?

Yes ☑ no ☐ Not sure ☐

19) Any other comments or suggestion you would like to provide improve saving

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