

Model Program Book
**COMMUNITY
SERVICE
PROJECT**



Designed & Developed by



**ANDHRA PRADESH
STATE COUNCIL OF HIGHER EDUCATION**

(A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH)

PROGRAM BOOK FOR COMMUNITY SERVICE PROJECT

Name of the Student: M. Reshma

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

Registration Number: 22231041018

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

Name & Address of the Community / Habitation : Sowdara Dinne

Royalaseema University
YEAR 2023

ROYALGSEEMA COLLEGE, KOTH KUNTALA
(Affiliated to Rayalgseema University, Kurnool, A.P.)

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan *IN Sowdaga Dinne*

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

BACHELOR OF COMPUTER APPLICATIONS

By

M. Reshma

Register Number: 22231041018

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 for the award of the Degree of Bachelor of Computer Applications

By

S. Bhaskar Naik,

Under the Mentorship of

S. Bhaskar Naik, Lecturer in Computer Applications,

S.V.B. Government Degree College,

Koilkuntla-518134

Nandyal District.

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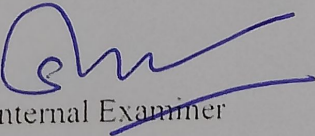
CERTIFICATE

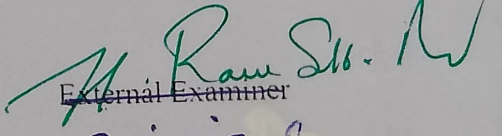
This to certify that this Community Service Project is bonafide work done by

M. Reshma

Regd.No: 22231041018

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


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

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 in finishing my project.

Name: M. Reshma

S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

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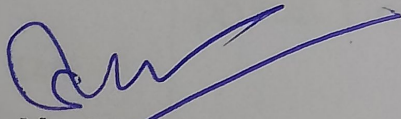
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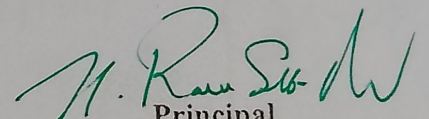
Community Service Project

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.VENKATAMAHALAKS HMI	9618740012
3	22231041017	K.SHABANA	8074521150
4	22231041018	M.RESHMA	9390474628
5	22231041020	M.GOPI KRISHNA	8096056318
6	22231041021	P.JAYANTHI	979741647534
7	22231041022	P.TASLIM KHATUN	7799562556
8	22231041023	P.PULLAMMA	9440474327
9	22231041024	P.SUREKHA	6309367996
10	22231041025	P.OBULESU	7207542857
11	22231041026	V.ANJALI	9391258099


Mentor


Principal

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

ACTIVITY LOG FOR THE FIRST WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	Interaction in village Goudara Dinne	Identify	Am
Day - 2	Survey About Problem	Survey People Identified	Am
Day - 3	Data Analyse	Data name Identified	Am
Day - 4	Awaynes program Condect	Awaynes the People	Am
Day - 5	Solution Identified	Suggetion the People	Am
Day - 6	Report submit	Report submitted	Am

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

Project :- "SAVINGS AND INVESTMENT"
BEHAVIOUR OF GOVERNMENT
EMPLOYEES.

SELFEMPLOYEES & FARMERS IN
SOWDARA DINNE Nandyal District

Reference
AREA

:- SELFEMPLOYEES & FARMERS
IN SOWDARA DINNE Nandyal
DISTRICT.

Name of The
Guide

:- S. BHASKAR NAIK

OBJECTIVES

1. To find out saving and invest
ments behavior of government
employees, self employees, farmers

2. To examine the awareness of
the government employees
self employees, farmers regard
ing various opportunities for

:- Investment and factors co
nsidered by them before in
vesting

3. To Analyse the risk bearing

(2)
capacity of government employee
self employee.

4. To study the decision making
criteria for different age
group employees regarding their
investment and savings.

Objectives of the study

For conducting the study more effectively three
objectives are taken into consideration. They
are :-

① To analyze the risk bearing capacity
of Government " GOVERNMENT SELFEMPLOYEES & FARMERS regarding their investment
and Savings.

② To examine the awareness of the Government GOVERNMENT, SELFEMPLOYEES & FARMERS regarding various opportunities for investment and factors considered by them before investing.

③ To study the decision making criteria for different age group of Government

(3)

SELFEMPLOYEES & FARMERS regarding their investment and saving.

RESEARCH

METHODOLOGY :- The preparation of the Project report entails collection of Primary and Secondary data. For the Purpose of first hand information the research has depended upon the interview.

FINDINGS :- It was found that majority of the respondents prefer to invest in those areas where the risk is minimum. Most of the respondents take investment decisions by their own and they mostly prefer to put their Amount on investment for 5 to 6 years.

SUGGESTION :- Government should take special initiative to increase the Awareness level of the

(14)
Government should encourage its employees to save more and invest more by giving some incentives, financial advices and suggestions.

INTRODUCTION

BACKGROUND

The Indian economy has undergone a gradual transformation from a near stagnant economy in the mid-sixties to a high growth economy during the eighties. In fact, the growth rate of the economy averaged around 3.5 per cent per annum for the period 1950-1980. However, the impressive growth performance of the eighties was also associated with a steady deterioration in a number of macroeconomic indicators which led to the economy crisis of 1990. In Indian economy underwent a massive restructuring on account of New Economic Policies. The economic crisis of 1991 had

Cast serious doubts about the sustainability of the growth experience of the eighties. After two decades of economic reforms India has finally embarked on a growth path never seen before in the history of the subcontinent. This has led to the resurgence of interest in economic growth in India.

SAMPLING TECHNIQUE

For selecting the two department namely health & education Convenience Sampling Technique has been adopted by research and for selecting the Government SELFEMPLOYEES & FARMERS for the two department Quota Technique has been adopted.

TECHNIQUE OF DATA ANALYSIS

The responses of the sample of respondents taken are calculated in Percentage.

$$\text{Formula} = \frac{\text{number of respondents}}{\text{Total number of respondents}} \times 100$$

REASONS TO INVEST :-

Through People tend to invest for numerous National Council of Applied Economic Research National (NEAR) India with the sponsorship of securities and exchange board of India (SEB) has conducted a research Saving and Investment In their report (2011), they have mentioned the following Prime reason for people to invest.

(a) securing Post retirement life.

Retirement is must for every working professional some lots of expected and unexpected situation or risks such as medical engineering. death of loved professional must taken keep those thing in mind and must start investing while the person is working. This simple steps and few good financial planning and investment.

(b) Creation of wealth:

As some one said "Yesterday" is history and tomorrow is mystery. It is true that no one knows what will happen in future. Hence it is always advisable to invest today to face unforeseen events of tomorrow. especially after very economic recession. The people who lost their earning capacity and could not invest and nothing unfortunate happens in the future they can use the investment either to spend on luxury or can have a one life much above the regular comfort and they will be in a position to create wealth to pass on to their next generation, who can utilize for any productive activity.

DIFFERENCE BETWEEN SAVINGS AND INVESTMENT :-

The remaining after meeting basic requirement are called savings. but the money deposited in profitable ways is investment. A difference is worth working!

Savings normally does not require much skill. It is enough to be economical. But investing envisages good skill and experience because the money that has been saved is invested. If the investor does not properly channelize his savings, he has to risk his savings. That is why all savers in a country are not good investors. Similarly, a saver is different from an investor. A saver saves a part of his earning. An investor, even if he fails to save, borrows funds to invest in profitable.

METHODOLOGY OF THE STUDY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by the researcher in studying his content. The research design of the study, methods of data collection for doing the research.

LIMITATIONS OF THE STUDY

While conducting the study certain limitations were faced, such as;

① The study is done taking into consideration the GOVERNMENT, SELFEMPLOYEES & FARMERS of only two department in boita mari. Therefore, the end results may not be considered as a representative of the entire government employees in different offices.

② Time was the main constraint in the preparing of the project i.e., the time allotted to collect the information was insufficient for a large scale study, thus a modest sample size has been selected.

③ Some of the respondents may be reluctant to the questions and provide certain information

④ correctness of the report is restricted and limited by the degree of authenticity of information collected.

SOURCES OF DATA COLLECTION

The study is based on primary and secondary information relating to the saving and investment behaviour of the government.

GOVERNMENT, SELFEMPLOYEES & FARMERS

Primary data, The primary data are those which are collected fresh and for the first time and thus happen to be original in character.

Primary data are collected directly from the state government, health and education department GOVERNMENT, SELFEMPLOYEES & FARMERS. Through Questionnaire filled by the Government, selfemployees & farmers themselves.

SAMPLE SIZE :-

This refers to the number of units in the sample drawn from the population. The sample drawn from size^{is} of 100 respondents.

INVESTMENT AVENUES : AN OVERVIEW

All investments are risky as the investor parts with his money. An efficient investor with proper training can reduce the risk and maximize returns. He can avoid pitfalls and protect his interests. Investment refers to the acquisition of some assets. It also means the conversion of money into claims and use of funds for productive and income earning assets. In essence, it means the use of funds for productive purpose.

characteristics of Investment

A) Return

Return refers to expected rate of return from an investment. Return is an important characteristic of Investment. Return is the major factor which influences the pattern of investment that is made by investor.

B) Safety :

Safety refers to the protection of investors' principle Amount and expected rate of return. Safety is also one of the essential and crucial elements of investment. In Investors, prefer safety about his capital.

C) Liquidity

Liquidity refers to an Investment ready to be converted into cash position. In other words, It is available immediately in cash form. Liquidity means that investment is easily.

D) Marketability

Marketability refers to buying and selling of securities in market. Marketability means Transferrability or salability of an asset.

E) Capital Growth

Capital growth refers to Appreciation of Investment. Capital growth has today

become an ⁽¹³⁾ Important character of Investment

Department of education - An overview

A brief history :-

Assam was separated from Bengal in 1874 and a new state was formed. With the formation of a new state a new Department of education was set up in same Year.

In later the education department of Assam had been subcategorized into different sub establishments on the basis of level of education such as the elementary education department.

Department of health services

An overview

A Brief history :-

In the Year 1912, the erstwhile British

(14)

Government brought the health service in the status of Assam to an organized state for its proper functioning with a view to extend health service to the people.

★

REPRESENTATION OF THE DATA COLLECTED FROM THE
GOVERNMENT,
SELFEMPLOYEES&FARMERS

In the first stage of data analysis, responses of the GOVERNMENT, SELFEMPLOYEES&FARMERS are taken. Data from the GOVERNMENT, SELFEMPLOYEES&FARMERS are taken by giving questionnaire. All total 100 respondents are taken into consideration from two offices (50 from each department) for analysing the data.

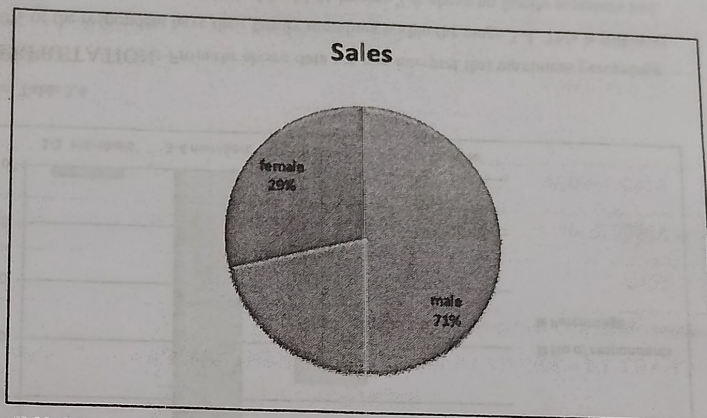
$$\text{Percentage} = \frac{\text{no of respondents}}{\text{total number of respondents}} \times 100$$

TABLE 3.1 - REPRESENTATION OF AGE OF THE RESPONDENTS

Parameter	No. of respondents	Percentage %
21-30	9	9
31-40	32	32
41-50	45	45
50 & Above	14	14
Total	100	100

Source: Field survey conducted in January 2021

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%.

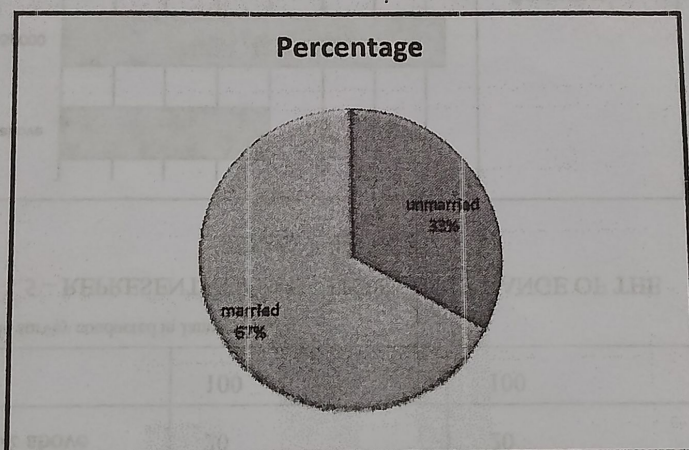
	100	100
100	11	11
20	31	21
30	30	20
40	3	3
50	30	30

TABLE 3.3 - REPRESENTATION OF THE MARITAL STATUS OF THE 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

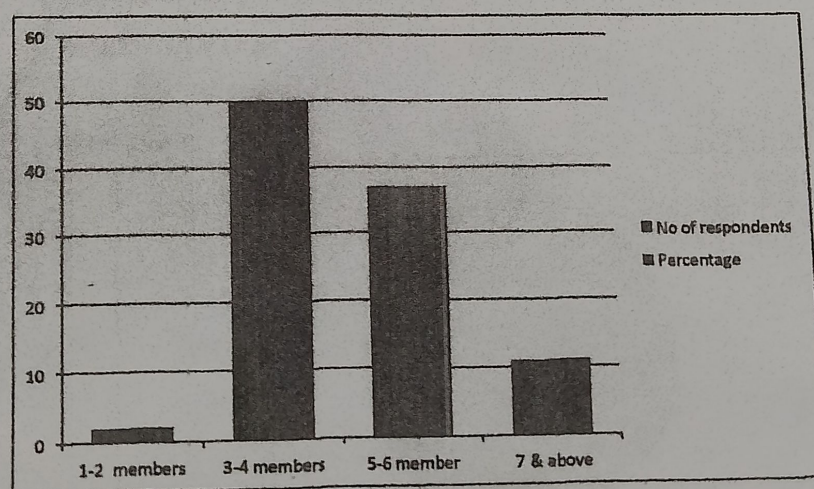
INTERPRETATION: From the above information we can interpret that maximum no. of GOVERNMENT, SELFEMPLOYEES & FARMERS out of the total respondents are married which is 67% and only 33% of the total respondents are unmarried.

**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 – REPRESENTATION OF THE FAMILY MEMBERS OF
THE RESPONDENTS**



Source: Table 3.4

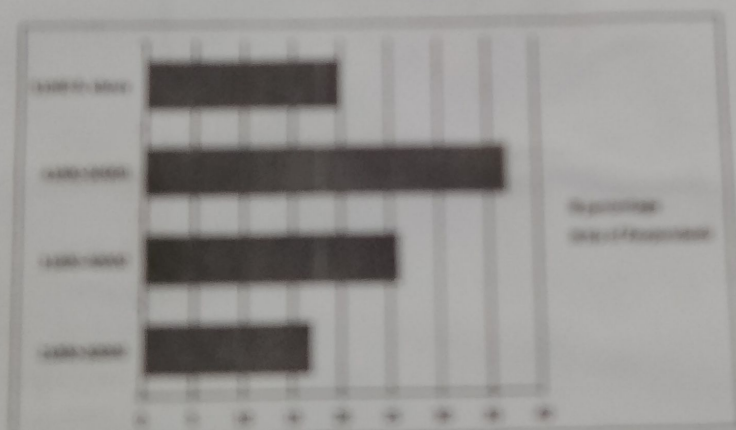
INTERPRETATION: From the above data we can interpret that maximum percentage i.e. 50% of the respondent have their family members within the range 3-4. This is followed by 37% having 5-6 members, followed by 11 % having 7 & above no family members and 2% of them having a family member of 1-2 person.

TABLE 3.2 - REPRESENTATION OF THE QUALITY RANK OF THE
RESPONDENTS

Response	No. of Respondents	Percentage
1 (00-3000)	27	27
2 (3000-4000)	36	36
3 (4000-5000)	27	27
4 (5000 & above)	10	10
Total	100	100

Source: Field survey, conducted in 2020, 2021.

FIGURE 3.2 - REPRESENTATION OF THE QUALITY RANK OF THE
RESPONDENTS



Source: Table 3.2

INTERPRETATIONS:

From the data, it is observed that 27% of respondents are in the 1st category (00-3000).

36% of respondents are in the 2nd category (3000-4000) which is the highest.

27% of respondents are in the 3rd category (4000-5000) and 10% of respondents are in the 4th category (5000 & above).

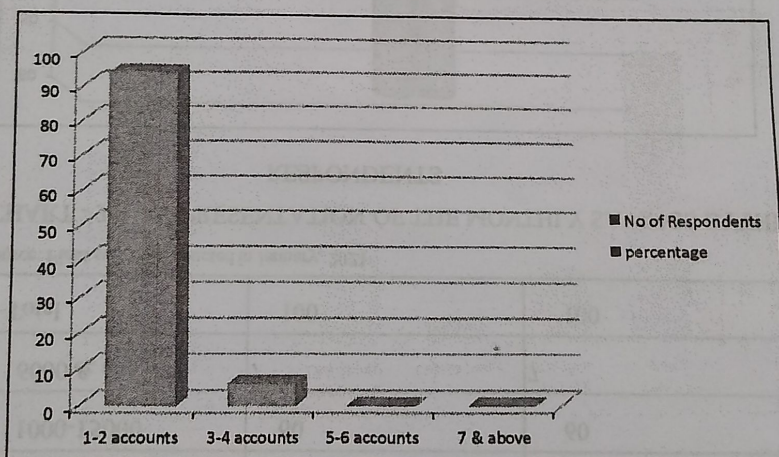
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**TABLE 3.6 - REPRESENTATION OF THE NUMBER OF BANK
ACCOUNTS PREFERRED BY THE RESPONDENTS**

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:

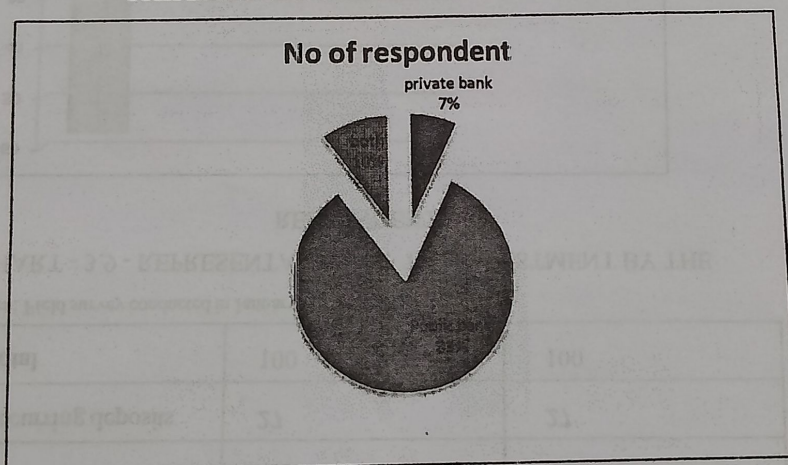
From the above data we can interpret that the maximum no of respondents i.e. 94% have bank account within the range 1-2 and it is followed by 6% of respondents who prefer to have 3-4 accounts. No one have more than 3-4 bank accounts.

**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:

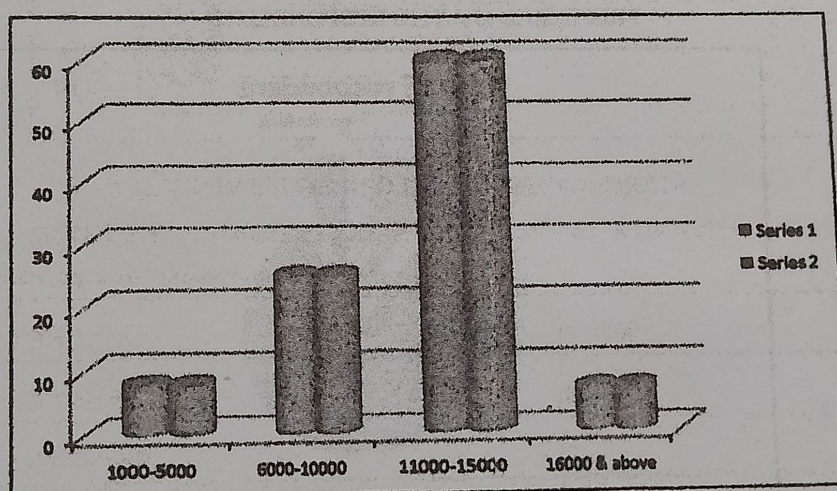
From the about data we can interpret that 83% of total respondents prefer to have accounts in the Public Banks whereas only 7% of the total respondents prefer Private Banks and 10% of the total respondents prefer to have accounts in both public as well as private Banks.

TABLE - 3.8 - REPRESENTATION OF THE MONTHLY SAVINGS BY THE 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 BY THE RESPONDENTS



Source: Table 3.8

INTERPRETATION:

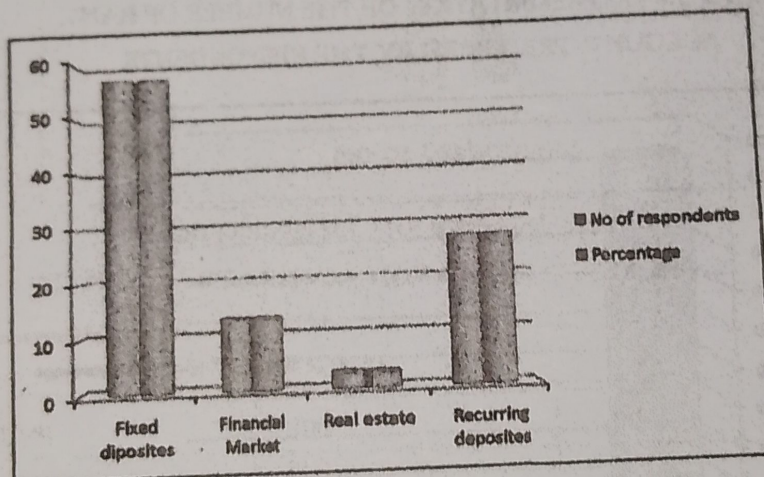
From the above data we can interpret that 60% of the respondents monthly saves 11000 to 15000 and 25% out of total respondents saves within the range 6000 to 10000. 8% can save within the range of 1000-5000 and 7% can afford to save 16000 & above.

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:

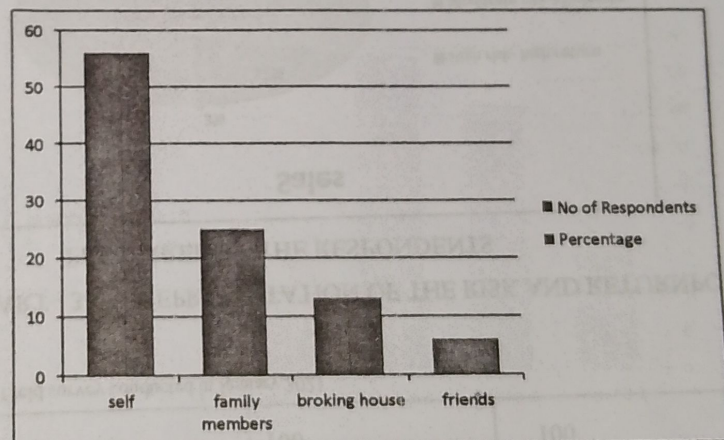
From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

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.

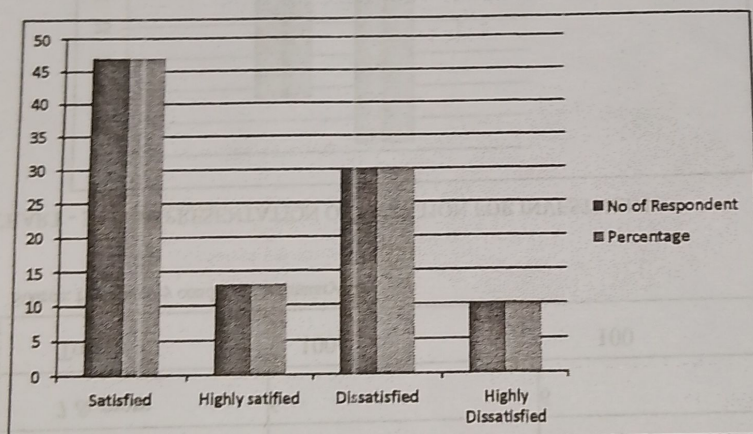
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TABLE - 3.11 - REPRESENTATION OF SATISFACTION FROM THE CURRENT RETURN FROM INVESTMENT OF THE RESPONDENTS

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 INVESTMENT 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.

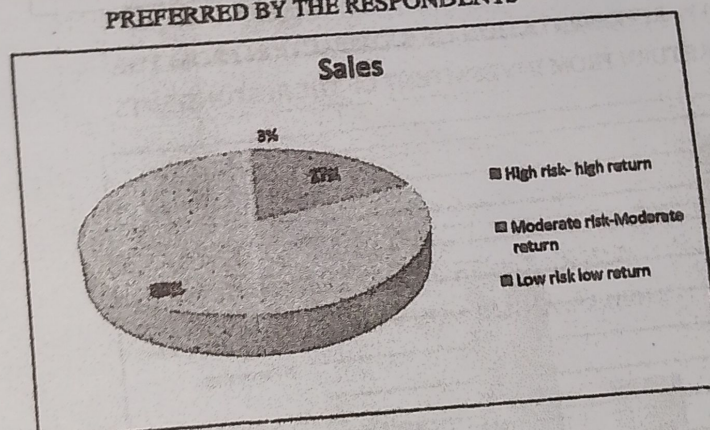
25

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 RETURN POLICY
PREFERRED BY THE RESPONDENTS



Source: Table 3.12

INTERPRETATION:

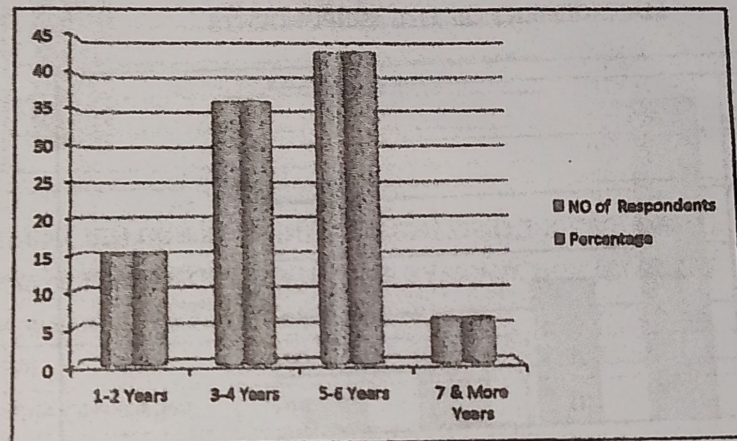
From the above data we can interpret that maximum percentage of the respondents i.e. 80% of the respondents prefer low risk-low return policy while investing, whereas 17% of the respondents prefer moderate risk-moderate return policy and only 3% of the respondents go for high risk-high return policy.

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

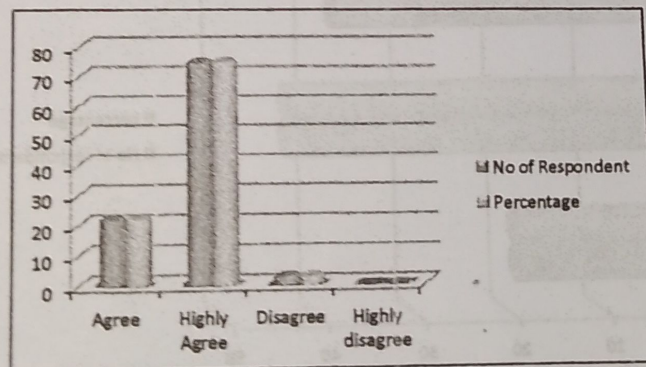
INTERPRETATION: From the above data we can interpret that 15% of them prefer to invest for 1-2 years, 36% of the respondents prefer to invest for 3-4 years, 43% of them for 5-6 years & only 6% of the respondents prefer to invest for 7 years & more.

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 FACTOR OF INVESTMENT AMONG THE RESPONDENTS



Source: Table 3.14

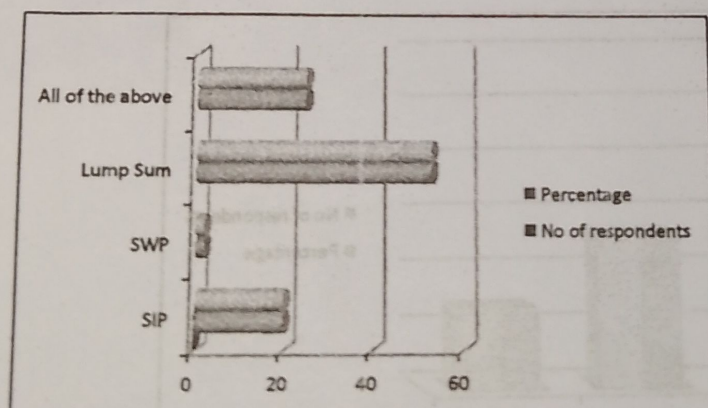
INTERPRETATION: From the above data we can interpret that 75% of the respondents highly agree to have liquidity in their investment and 22% of the respondents agree on the liquidity and 3% of the respondents disagree on the liquidity of their investment.

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:

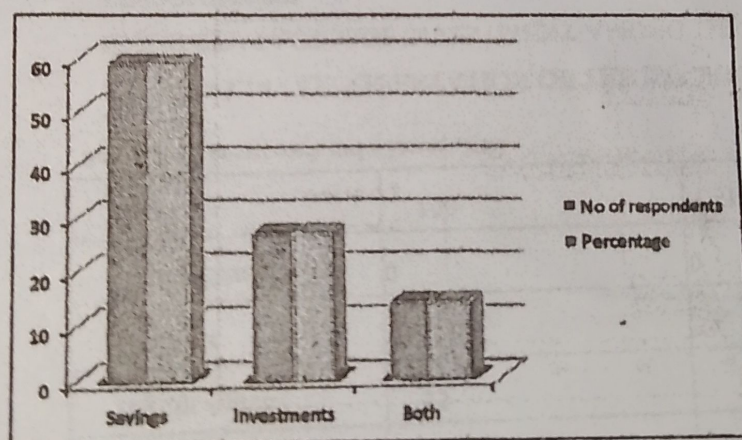
From the above data we can interpret that 53% of the respondents are aware of the lump sum facility of investing in mutual funds and it is followed by 25% of the respondents who are aware of all the three main facilities. Only 20% knows about the SIP and 2% knows about SWP.

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

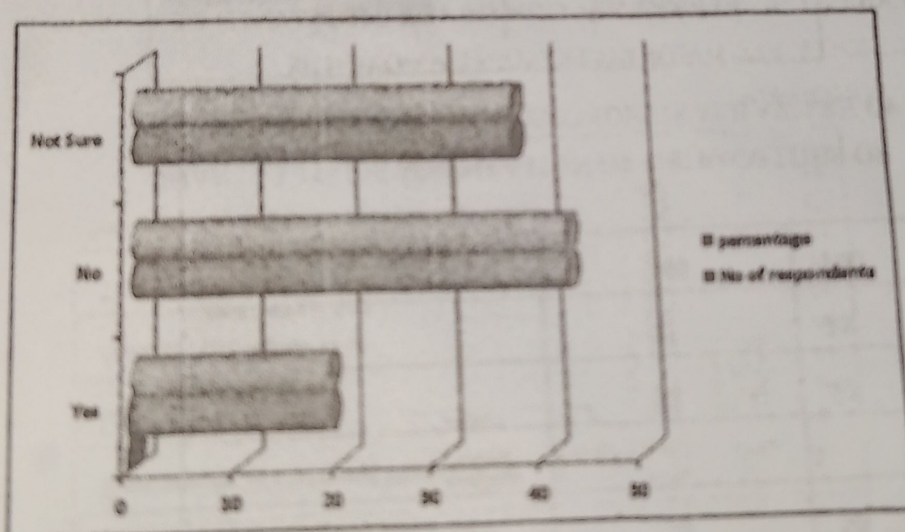
INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

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.

BIBLIOGRAPHY

(31)

Name :- Subbamma
village :- Sowdara Dinne
Mandal :- Koilkuntla
District :- Nandyal
Occupation :- Farmer
Mobile No :- 9979897036



Varalakshmi
Sowdara Dinne
Farmer

Mobile No :- 9502597062



32



Rahim
Soukanta Dinne
Engineering
Mobile No:- 91003

EVALUATION

Registration No: 2223 1041018

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

M. Reshma
Signature of the Student

Date:

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

Student Name: M. Reshma

Registration No: 22231041018

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

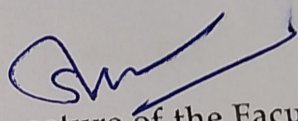
Signature of the Supervisor

Date:

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: M. Reshma
Programme of Study: [C.S.P] saving investment
Year of Study: 2023
Group: 2nd B-com [CA]
Register No/H.T. No: 22231041018
Name of the College: S.V.B [Govt] Degree college
University: Rayalaseema

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	19
2.	Community Service Project Implementation	30	28
3.	Mini Project Work	25	24
4.	Oral Presentation	25	24
	GRAND TOTAL	100	95


Signature of the Faculty Guide

Date:

Certified by

Signature of the Head of the Department/Principal

Date:

Seal:

GENERAL INFORMATION:

1) Name of the Respondent: M. Reshma

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 ☐

6000 & 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 ☒

Banking houses ☐

Friends ☐

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

Satisfied ☒

Highly satisfied ☐

Dissatisfied ☐

Highly dissatisfied ☐

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
savings