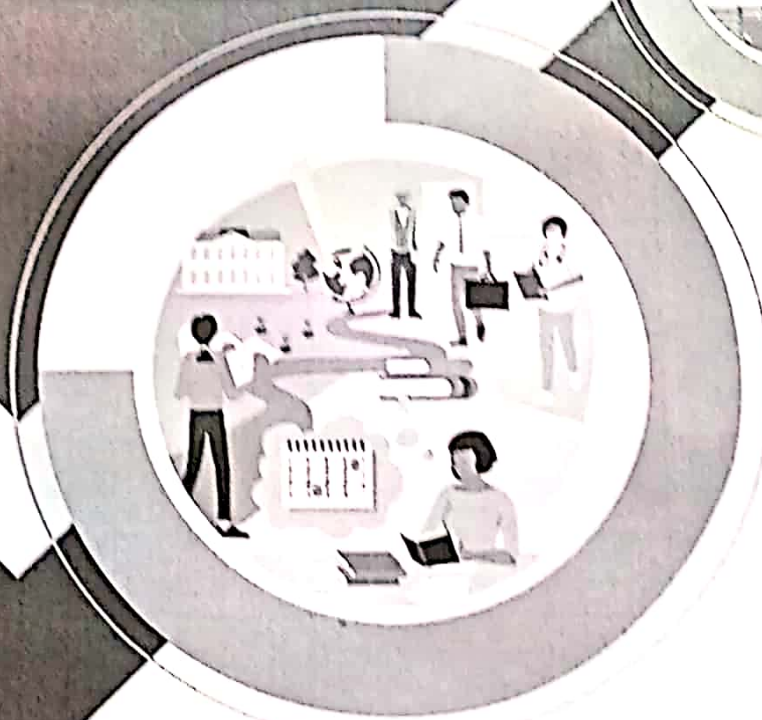


Model Program Book **COMMUNITY SERVICE PROJECT**



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:

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Name of the College:

S.V.B. [Govt] Degree College

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Period of CSP: 2023

From: 21-8-2023 To: 20-10-2023

Name & Address of the Community / Habitation :

Royalaseema
2023

University

YEAR

S V B GOVERNMENT DEGREE COLLEGE, KOIL KUNTALA

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

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan

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

BACHELOR OF COMPUTER APPLICATIONS

By

P. Jayanthi

Register Number: 22231041021

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

Baskar Naik

Under the Mentorship of

S.BhaskarNaik, Lecturer in Computer Applications,

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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

P. Jayanthi

Regd.No: 22231041021

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



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Principal
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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: P. Jayanthi

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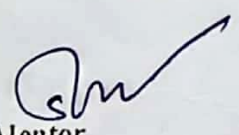
Accreditation by NAAC By with "B++" Grade

Community Service Project

I B.Com Computer Applications- Students 2023-2024

Name of the Topic - Saving and Investment Plan

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PRINCIPAL

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

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, Sowdagaradine	village Identified	Qm
Day -2	Survey About problem	Survey people Identified	Qm
Day -3	Data Analyse	Data Name Identified	Qm
Day -4	Awareness program Conduct	Awareness People	Qm
Day -5	Solution Identified	Suggestion the people	Qm
Day -6	Report Submitte	Report Submitted	Qm

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			

Page No:

Title of the Project

Saving and Investment Behaviour of Government Employees, Self Employees & farmer in Soudapline Nandyal District.

Reference Area

Self Employees & farmer in Soudapline Nandyal District.

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 awareness of the government Employees, farmers regarding various opportunities for investment and factors considered by them before investing.
3. To analyse the risk bearing Capacity of Government Employees self Employees, farmer regarding their investment and savings.
4. To study the decision Making Criteria for different age group Employees regarding their investment and savings.

(7)

Research

Methodology:

the preparation of the project report. Entails Collection of primary and secondary data. for the purpose of the first hand information the researcher has depended upon the interview schedule questionnaire and field survey.

Finding

It was found that Majority of the respondent prefer to invest in those areas where the risk is Medium. Most of the respondent take investment decision 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 government of the employees regarding the benefits and opportunities that can be created with proper savings and utilizing those savings to make investment in different sector also government should encourage its employees to save more and invest more by giving some incentives, financial advices and suggestion.

Introduction

(8)

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 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 Macro-Economic indicators which led to the Economic Crisis of 1990. Indian Economy Under — went 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 led to the resurgence of interest in Economic growth in India. One of the most complex and Empirical unsettled subject in Economic is the Explanation of the process of Economic growth. As the Creation of wealth is of Critical importance for the welfare of most people around the world the Current disparity in Growth Economic.

(9) Sectors :-

(i) Household Sector :- the household sector comprises, apart from individual, all non-Government and non-Corporate Enterprise like sole proprietorship, and non-profit institutions which provide educational, cultural, health, recreational and other social and community service to household. household saving comprises of physical and financial savings. household financial savings are obtained by the financial flow approach, in which Net additions to individual financial Asset attributable to household are estimated based on the residual Method.

— the residual Method is also employed to derive household saving in physical Assets from the Nation-wide estimate derived based on the Commodity flow Method combined with some expenditure Method.

(ii) private Sector :- the private Corporate sector includes Joint stock Companies, Non-financial and financial Companies. Co-operative Bank.

(iii) public Sector :- the public sector includes public authorities, Government administration and quasi-Government bodies, departmental, Enterprise, Non-department Commercial Enterprise, Governmental Companies and Statutory Corporation including port trust.

Reasons To Invest :- though people ⁽¹⁰⁾ tend to invest for numerous reasons, National Council of Applied Economic Research.

(i) Securing post retirement life :- Retirement must for every working professional at some point of their life. its period that can be filled with lot of expected and unexpected situation or risk such as Medical Emergencies, death of loved ones etc.

(ii) Education of children and Marriage :- Due to the love and Affection on the children. Most people in this world feel that it is their Moral Duty to Create Better future for their loved ones. As the needs of their children whether Education Expenses or Marriage Expenses will arise a long time.

(iii) Creation of wealth :-

As some 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 every economic recession the people who lost their earning capacity and could not invest during their earning days remained as unfortunate example for others.

★

(11) Difference Between Savings and Investment

The remaining Earning after Meeting Basic requirement are called saving. But the Money deposited in profitable ways is investment. A difference is worth noting. Saving 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 invested.

Significance of the study:

- (1) This study will help us to know the saving and investment behaviour of government employees as well as risk bearing capacity of the government employees regarding their investment and savings.
- (2) It will also state the awareness level of the government employees regarding various investment opportunities which are available in the market such as Mutual fund schemes etc.
- (3) Again in a government office there is diversification of age among the employees working in it, each and every employee has different mind-set to analyse the things differently.
- (4) The study will help us to find out the preferences of government self employees, farmers regarding different investment opportunities.

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 self employees & farmer regarding their investments and savings.
- (2) TO Examine the awareness of the Government self employee & farmer 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 Government, self employees & farmers regarding their investment and saving.

(13)

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 research problem along with logic behind them. Methodology of the study mainly contains the research design of the study, method of data collection for doing the research, sample 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 government self-employed and 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 self-employed and farmers through filled by the government self-employed farmers.

(14)
Secondary data :- the Secondary data are those which have already been collected by someone and which have been passed through the statistical process.

Sample size :- the refers to the number of unit in the sample drawn from the population. the sample size is of 100 respondent where 50 respondents from each of the department are selected respectively.

Scope of the study :-

— Sampling Technique :-

— for selecting the two departments namely health and education Convenience Sampling Technique has been adopted by the researcher and for selecting the Government,

SELFEMPLOYEES & FARMER for the two departments Quota Technique has been adopted.

Technique of data Analysis :-

— the responses of the sample of respondent taken are calculated in percentage.

$$\text{Formula} = \frac{\text{Number of respondent}}{\text{Total No. of respondent}} \times 100$$

(15) Limitations of the study :-

While conducting the study certain limitations were faced, such as :-

- (1) The study is done taking into consideration the Government, self-employees & farmers of only two departments in Boitama. therefore, the end result may not be considered as representative of the entire government employees department office.
- (2) Time was the main constraint in the preparation of the project, i.e., the time allotted to collect the information was for a large scale study, but a modest sample size has been selected.
- (3) Some of the respondents may be reluctant to respond to the question and provide certain information.
- (4) Correctness of this report is limited by the degree of authenticity of information collected.

Investment Avenues : An over view :- (16)

All investments are risky, as the investor parts with his Money. an efficient investor with proper training can reduce the risk and Maximize return.

(A) Return :- Return refers to Expected rate of return from an investment. Return is an important characteristic of investment.

(B) Safety :- Safety refers to the protection of principal Amount and Expected rate of return. Safety is also one of the Essential and Crucial elements of investment.

(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 realizable, saleable or Marketable. When the liquidity is high, then the return may be low.

for Example, in UTI Units an investor generally prefers liquidity for his for his investment safety of funds through a Minimum risk and and Maximization of return from an investment.

(17) (D) Marketability :-

Marketability refers to buying and selling of securities in Market. Marketability means transferability or saleability than which are Not listed. public limited Company shares are More easily transferable than those of than private limited Companies.

(E) Capital Growth :-

Capital growth refers to appreciation of investment. Capital growth has today become an important character of investment. it is Recognizing in Connection between Corporation and industry growth and very large Capital growth.

(f) Stability of income :-

it refers to a Constant return from an investment. Another Major characteristic feature of the investment is the stability of income. Must look for different paths just as security of the principal Amount.

Every investor Consider always the stability of Monetary income and stability of purchasing power of income.

Necessity and importance of investment :- ⁽¹²⁾

- (A) longer life Expectancy or planning for retirement
- (B) Increasing rates of taxation
- (C) High rate of inflation
- (D) High rate of inflation
- (E) larger incomes.

① longer life Expectancy :-

Investment decision have become more significant as most people in India retire from the age of 55 to 60. So that they plan to save their money. Saving by themselves does not increase wealth, saving must be invested in such a way that the principal and income will be adequate for the a greater number of retirement years.

② Increasing Rates of Taxation :-

When tax rate is increased, it will focus for generating saving by tax payer. When the tax payers invest their income in provident fund, pension fund, Unit Trust of India, Life insurance, Unit Linked insurance plan, National Saving Certificates, Development Bonds, Post office Cumulative Deposit Schemes etc. it affects the taxable income.

(19) (C) Interest Rates :-

Interest rate is one of the most important aspect of a sound investment plan. The interest rate differs from one investment to another. There may be change between degree of risk and safe investment.

(D) Inflation :-

Inflation has been become a continuing problem. It affects in terms of rising prices. Several problems are associated and coupled with a falling standard of living. There fore investor's careful scrutiny of the inflation.

(E) Income :-

Income is another important element of the investment. When government provides job to the unemployed person in the country.

(F) To satisfy pure Miserliness.

(G) To Accumulate deposits to buy Car, house and other durables :-

are some of the Motives which influence the individual to save a part from income. A number of factors have a bearing on the value of saving in the economy. The level of Current and Expected income.

—o—

Department of Education - An Overview (20)

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. A Director of public instruction was appointed.

Under the directorate of public instruction a new department of Education in Assam was established for educational development in the state of Assam. Before the separation of Assam from Bengal all the educational activities were conducted under the Bengal Education department.

In later year the education department of Assam had been subcategorized into different sub establishment on the basis of level of education such as the elementary education department secondary education department and higher education department etc.

(21)

Department of Health Service - An overview

A Brief history:-

In the year 1912, the erstwhile British Government brought the health service in the state of Assam to an organized state for its proper functioning with a view to extend health service to the people.

(1) Curative side

(2) Preventive side

—As the department was placed under the head of the department, the Curative side of the health service was placed under a head of the Department, the nomenclature of the post was Inspector General of Civil hospital and prisons.

Since inspection of the post of inspection General of Civil hospital, the prison administration was under the control of the IGCH.

—The preventive side of the health service was put under another head of the Department and the nomenclature of the post was Director of public health.

Findings of the Study?

(22)

The findings of the study are as follows:-

- (1) It was found that Majority of the total respondent's ages were more than 41. and Only few of the respondent were within the age range of 21 to 30. Second highest is 31 to 40 years of age.
- (2) Through the study, it was found that out of the total respondents, Majority of the respondent have family member within 3 to 4. it was also found that with the increase in the no.
- (3) Maximum no. of respondent draws 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 than 5 A/c. It was also found that Majority of the respondent prefer to have an account with the public sector Bank rather than private banks.
- (5) It was found that Majority of the respondent Monthly saving is within the range 11000/- to 15000 rupees with 60 percent and 6000-10000 rupees being second highest i.e. 25%. those respondent whose salary is more than 41000 per month and who have family member 1-2 and 3-4 comes category.

23) (6) it Came to notice that Most of the respondents were quite Skeptical regarding investing in different avenues but they prefer more traditional way of saving money and then investing.

(7) It was found that Most of the respondents take investment decision and Manage investments By their own or with help with their family members.

(8) It was found that More or less Lots of respondents are satisfied with their investment return among those respondents there are some highly satisfied ones as well Dissatisfied and extremely dissatisfied ones.

(9) Most of the Government, self Employees farmers prefer to hold their savings as investment for 5 or 6 years or 3 to 4 years.

(10) Most of the respondents take liquidity factor as one of the important factor while investing.

(11) Most of the respondents are aware of the various facilities provided by the Mutual fund Companies. Mainly lump systematic investment.

(12) Most respondents are not interested in diversifying their investment i.e 43% and 38% of respondents are not sure about diversifying while 19% of them are interested in diversifying.

Suggestions

(24)

- ⇒ Although financial service providers, Mutual fund houses are enforcing aggressive advertisements regarding the availability of investment opportunities but such awareness among the aged potential.
- ⇒ Government should encourage their Government self employees and farmers to invest in different sector by giving some incentives and also to increase awareness of the Government of farmers.
- ⇒ Steps should be taken by the financial institution to make the investors aware of the benefits of compound interest that they are likely to receive if the investment are kept for a longer period of time.
- ⇒ The Central government in consultation with Reserve Bank of India (RBI) should take step for increasing the interest rates on fixed deposits and recurring deposits.
- ⇒ The Central government in consultation with Reserve Bank of India (RBI) should also take effective steps for increasing the interest rate on the saving bank deposits for the public sector Banks.
- ⇒ Investor should take into account the benefits of the private Banks as they normally give interest more than that of the public Banks.

—o—

Conclusion

Financial savings and investment play an important role in the development and growth of an economy as well as personal financial growth and wealth Maximization. Different investment avenue are available to investors.

Many investor do not possess adequate expertise or knowledge to take informed investment decision. The present study is undertaken on the basis of a field study to throw light on the Awareness and risk bearing Capacity of Government

It has been found that with the increase in income, the tendency to save and invest rise up. Most of the Middle-aged people prefer to open fixed deposit Accounts with public sector banks as they think that their deposit remain safe. There, young respondent are indifferent to this view and prefer private sector Bank due to higher interest rates.

The investor should be educated more to come out of their risk averse nature and understand the benefits of other investment opportunities. Mostly Mutual fund houses are enforcing aggressive advertisement regarding the availability of investment opportunities but such awareness among the aged potential investors are lacking behind.

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.

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

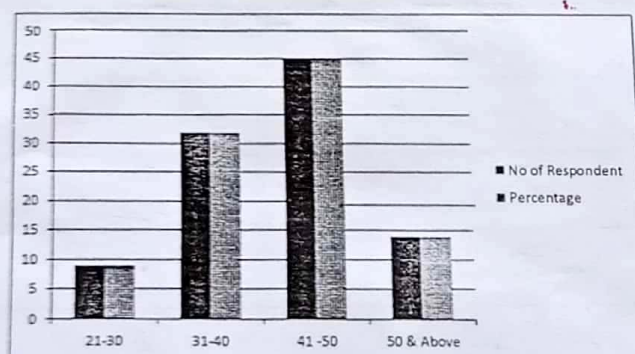
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TABLE 3.1 - REPRESENTATION OF AGE OF THE RESPONDENTS

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 3.1- REPRESENTING THE AGE OF THE RESPONDENTS



Source: Table 3.1

INTERPRETATION

From the above table and chart it can be interpreted that GOVERNMENT, SELFEMPLOYEES&FARMERS within the age group of 41-50 is maximum which is 45% and the second highest is for the group 31- 40 which is 32%. And the second lowest is 14% for the age group 50 & above and the second lowest is for 21-30 which is 9%.

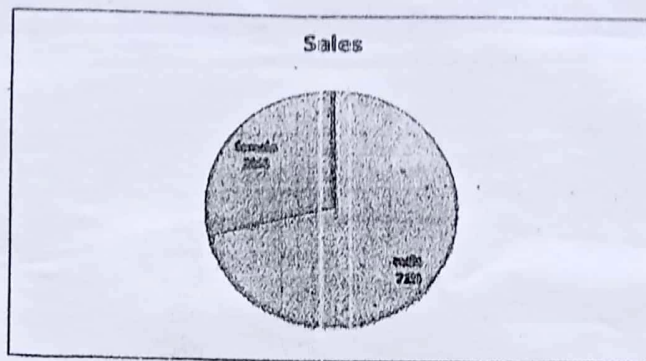
TABLE 3.2 - REPRESENTATION OF THE GENDER OF THE
RESPONDENTS

Parameter	No. of Respondents	Percentage%
Male	71	71
Female	29	29
Total	100	100

Source: Field survey conducted in January 2021

20

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%.

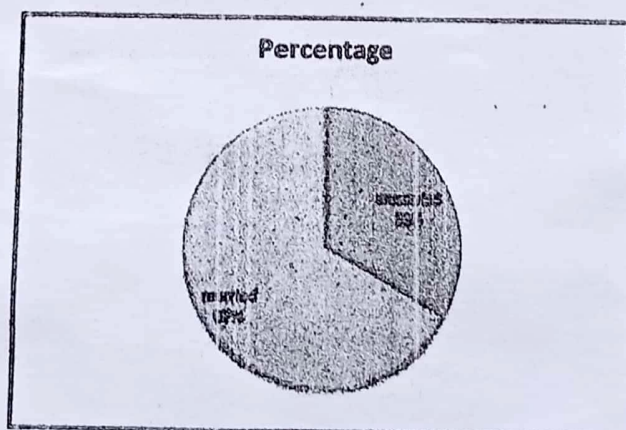
21

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

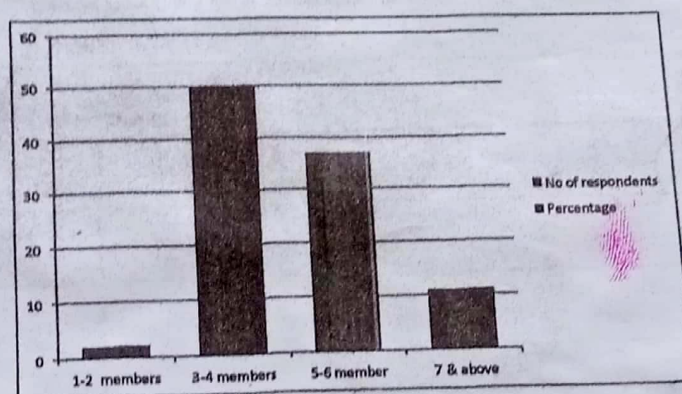
INTERPRETATION: From the above information we can interpret that maximum no. of GOVERNMENT, SELFEMPLOYEES&FARMERS out of the total respondents are married which is 67% and only 33% of the total respondents are unmarried.

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

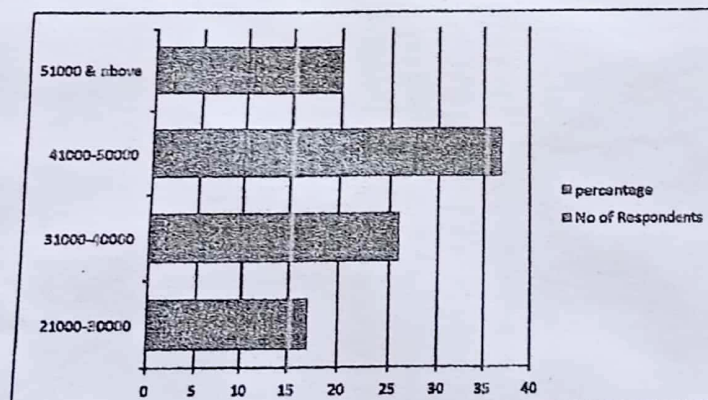
INTERPRETATION: From the above data we can interpret that maximum percentage i.e. 50% of the respondent have their family members within the range 3-4. This is followed by 37% having 5-6 members, followed by 11 % having 7 & above no family members and 2% of them having a family member of 1-2 person.

TABLE 3.5 - 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:

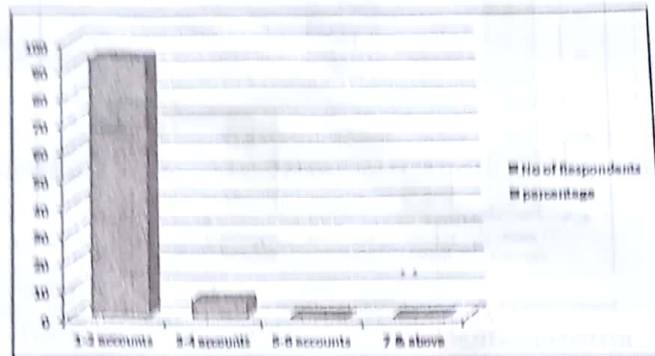
Here, the maximum percentage of total respondents i.e. 37% lies between the ranges 41000-50000. The second highest percentage is for the range 31000-40000 that is 26%. And for the range 21000-30000 and 51000 & above the percentages are 17% and 20% respectively.

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:

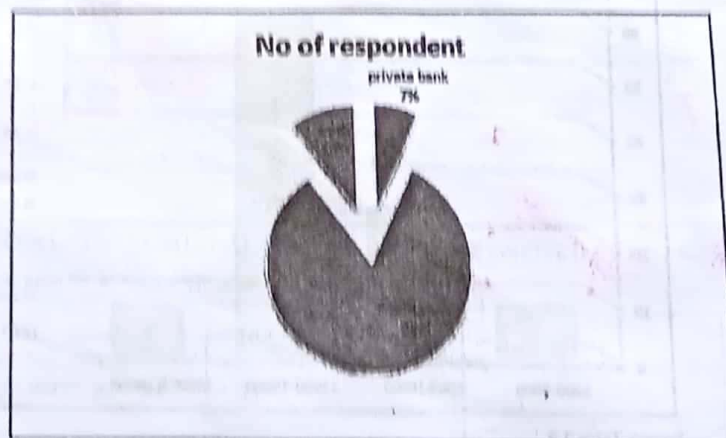
From the above data we can interpret that the maximum no. of respondents i.e. 94% have bank account within the range 1-2 and it is followed by 6% of respondents who prefer to have 3-4 accounts. No one have more than 3-4 bank accounts.

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:

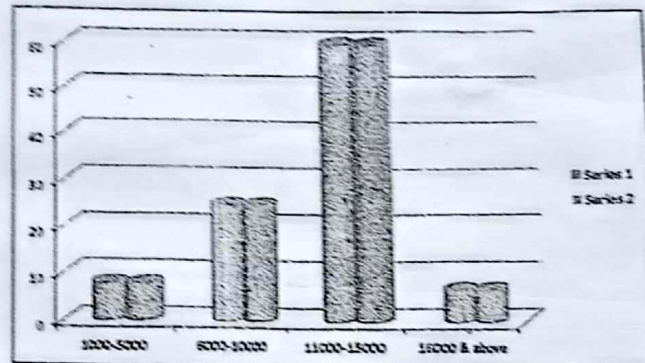
From the above data we can interpret that 83% of total respondents prefer to have accounts in the Public Banks whereas only 7% of the total respondents prefer Private Banks and 10% of the total respondents prefer to have accounts in both public as well as private Banks.

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

Parameter	No. of Respondents	Percentage %
1000-5000	8	8
5000-10000	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:

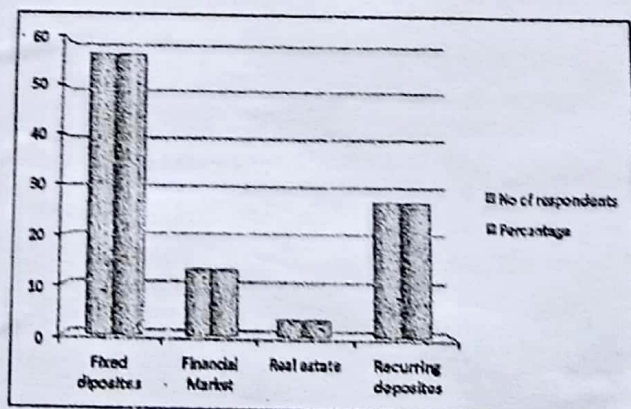
From the above data we can interpret that 60% of the respondents monthly saves 11000 to 15000 and 25% out of total respondents saves within the range 5000 to 10000. 8% can save within the range of 1000-5000 and 7% can afford to save 16000 & above.

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:

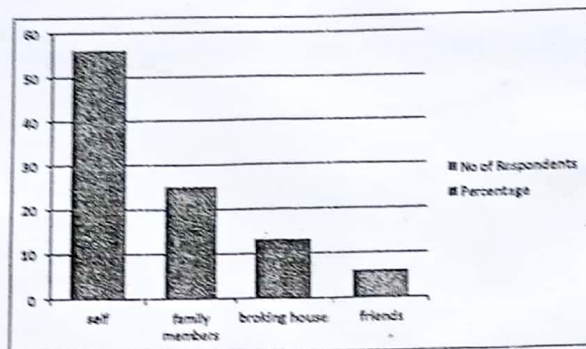
From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

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

13

INTERPRETATION:

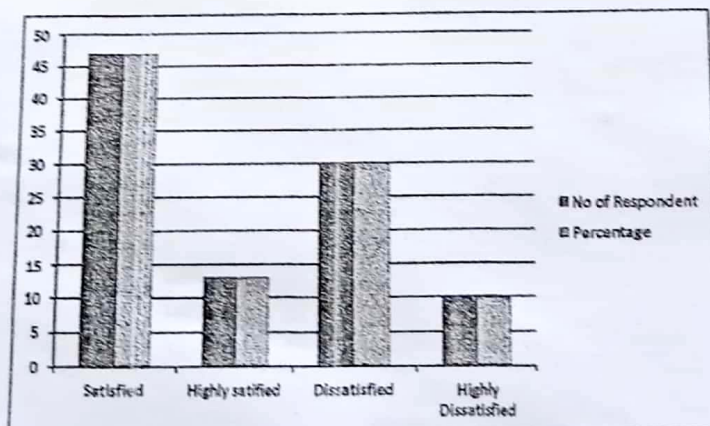
From the above data we can interpret that 56% of the total respondents take investment decision by their own. It is followed by 25% of respondents who take investment decisions with consultation of their family members and only 13% goes for broking houses and 6% prefer to take advice from their friends.

TABLE - 3.11 - REPRESENTATION OF SATISFACTION 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:

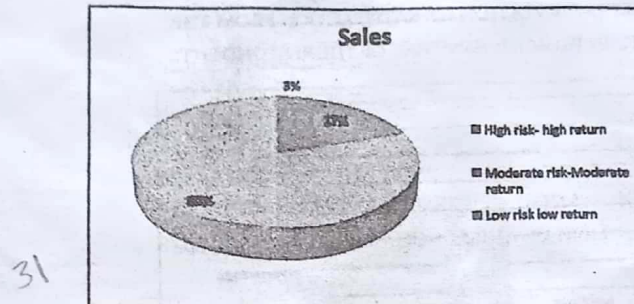
From the above data we interpret that 47% of the respondents are satisfied with the current return from their investments and 13% of the respondents are highly satisfied. Also 30% of them are dissatisfied and 10% of them are extremely dissatisfied with their current returns.

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:

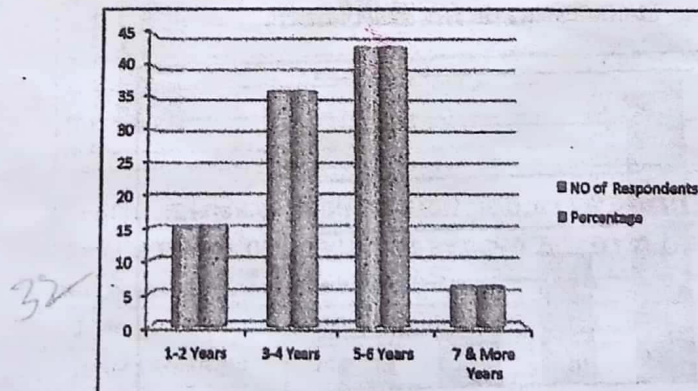
From the above data we can interpret that maximum percentage of the respondents i.e. 80% of the respondents prefer low risk-low return policy while investing, whereas 17% of the respondents prefer moderate risk-moderate return policy and only 3% of the respondents go for high risk-high return policy.

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

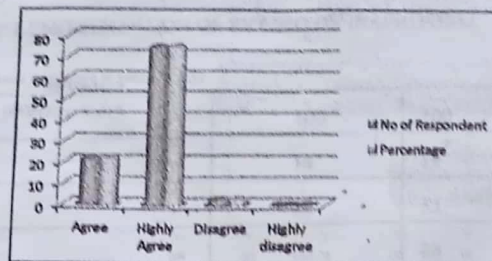
INTERPRETATION: From the above data we can interpret that 15% of them prefer to invest for 1-2 years, 36% of the respondents prefer to invest for 3-4 years, 43% of them for 5-6 years & only 6% of the respondents prefer to invest for 7 years & more.

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

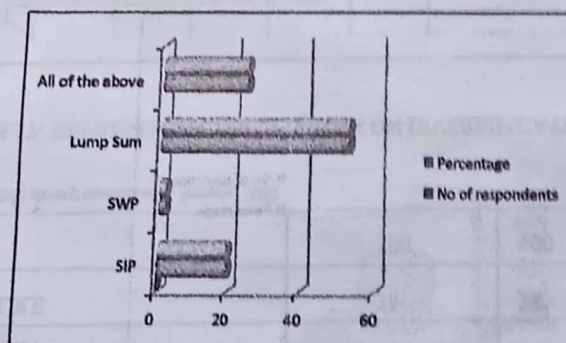
INTERPRETATION: From the above data we can interpret that 75% of the respondents highly agree to have liquidity in their investment and 22% of the respondents agree on the liquidity and 3% of the respondents disagree on the liquidity of their investment.

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:

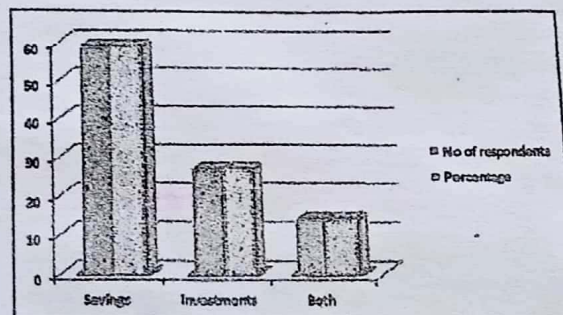
From the above data we can interpret that 53% of the respondents are aware of the lump sum facility of investing in mutual funds and it is followed by 25% of the respondents who are aware of all the three main facilities. Only 20% knows about the SIP and 2% knows about

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

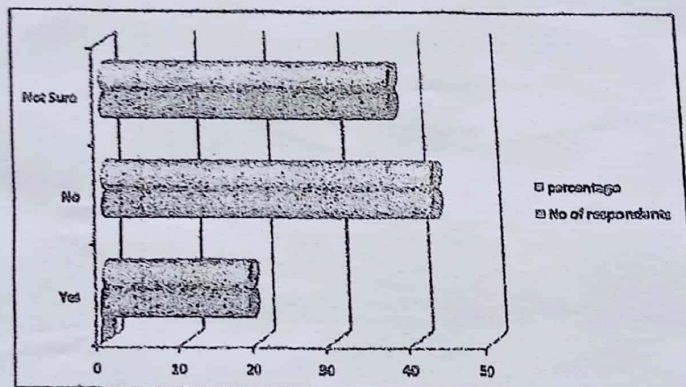
INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

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 :- Uday
 Mobile No :- 1632436113
 Occupation :-
 Salary :- 15000/-
 House No :- 15-6
 Full Address :-
 Sowdardinney
 Kailakuntla (M)
 Nandyal (D)

Name :- Reshma
 Mobile No :- 1391829315

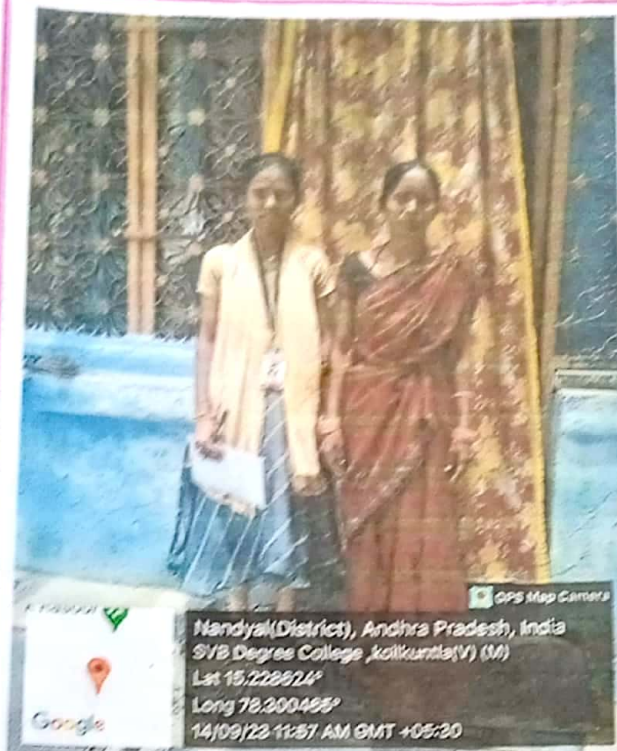
Occupation :-

Salary :- 10,000/-

House No :- 10-6

Full Address :-
 Sowdardinney
 Kailakuntla (M)
 Nandyal (D)





Name :- Renuka

Mobile No :- 9741753406

Occupation :-

Salary :- 15,000/-

Full Add :-

Sowdardinne

Nandyal (R)

kailakuntla (M)

House No :- 10-5

Name :- D. Basha

Mobile NO :- 9416753609

Occupation :-

Salary :- 20,000/-

Full Address :-

Sowdardinne

kailakuntla (M)

Nandyal (R)

House No :- 15-6



EVALUATION

Page No:

Student Self-Evaluation for the Community Service Project

Student Name: P. Jayanthi

Registration No: 22231041021

Period of CSP: From: 21-8-23 To: 20-10-23

Date of Evaluation: 2023

Name of the Person in-charge: S. Shobana Nair

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:

P. Jayanthi
Signature of the Student

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

Student Name: P. Jayanthi

Registration No: 22231041021

Period of CSP: From: 21-8-23 To: 30-10-23

Date of Evaluation: 2023

Name of the Person in-charge: B. 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:

P. Jayanthi
Signature of the Supervisor

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: P. Jayanthi
Programme of Study: CSP Saving Investment
Year of Study: 2023
Group: IInd, B.COM
Register No/H.T. No: 22231041021
Name of the College: S.V.B Govt Degree Collage
University: Rayalaseema

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	16
2.	Community Service Project Implementation	30	24
3.	Mini Project Work	25	23
4.	Oral Presentation	25	24
	GRAND TOTAL	100	87

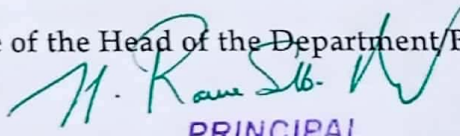
Date:


Signature of the Faculty Guide

Certified by

Date:
Seal:

Signature of the Head of the Department/Principal


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

Page No:

GENERAL INFORMATION:

1) Name of the Respondent: P. Jayanthi

2) Age:

21-30 ☒ 31-40 ☐ 41-50 ☐ 51 & 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:

21000-25000 ☒ 25000-30000 ☐ 30000-35000 ☐ 35000 & 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?

1000-2000 ☒ 2000-3000 ☐ 3000-4000 ☐ 4000 & 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 investments?

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