

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: P. Surekha

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

Registration Number: 22231041024

Period of CSP: 2023 From: To:

Name & Address of the Community / Habitation :

Rayala Semam 2023

University

YEAR

S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

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

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan
in

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

BACHELOR OF COMPUTER APPLICATIONS

By

P. Swatha

Register Number: 22231041024

COMMUNITY SERVICE PROJECT

On
Saving and Investment Plan *Sandhar Deme village*

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.

INDEX

S. No	ITMS	Page No.
1	CERTIFICATE of originality	1
2	Acknowledgment	2
3	Introduction back Ground	8-9
4	Objectives of the study	9
5	Sectors	10
6	Reasons to Invest	11
7	Difference between saving and -	12
8	Signification of the Study	12
9	Objectives of the study	13
10	Limitations of the study	15
11	methodology of the study	16-17
12	Scope of the study	17-19
13	Department of Health service	20
14	Department of education	21
15	findings of the study	22
16	List of the Table.	24-44
17	List of the charts.	24-44
18	photos	45-49

S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

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

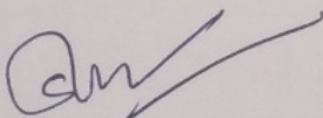
Accreditation by NAAC By with "B++" Grade

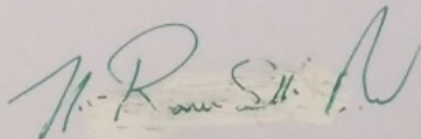
CERTIFICATE

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

P. Gunekha Regd.No: 9923104624

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 in finishing my project.

Name: P. Gunakha

S.V.B GOVERNMENT DEGREE COLLEGE, KOILKUNTALA

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

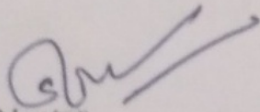
Accreditation by NAAC By with "B++" Grade

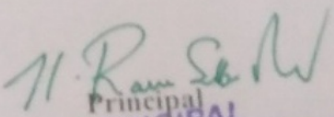
Community Service Project

I B.Com Computer Applications- Students 2023-2024

Name of the Topic - Saving and Investment Plan

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	8096056378
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
KOILKUNTALA, 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 soundardine	Village Identified	Qm
Day - 2	Survey About Problem	Survey people Identified	Qm
Day - 3	Data An	Data Name Identified	Qm
Day - 4	A warninges program conduct	A warning people	Qm
Day - 5	Solution Identified	sugistion 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 Behavior of Government Employees
self Employees & for main subordinate non-jail District

Reference :- self Employees & for main subordinate non-jail Area District.

Name of the :- S. Baskar nallu
Guide

Objectives :-

- ① To find out savings and investment Behavior 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 study the decision on marketing and saving regarding their investment and saving.

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.

7

Finding:- It was found that majority of the respondents prefer to invest in these areas where the risk is minimum and of the respondents take investment decision by their own and they most prefer to put their amount on investment for 5 to 6 years.

Suggestions:- Government should take special initiative to increase the awareness level of the 'C' Government at the employees regarding the benefits and opportunities that can be created with proper saving and utilizing their savings to make investment.

INTRODUCTION

Back Ground

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 eighties 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 economic of 1990 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 economics 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 issue of disparity in growth economics is not only a topic of analytical interest but also of practical importance. One of the controversies in growth is the relative role of saving.

9

Savings play an important role in the capital formation and hence is the major contributor to the overall economic development of the country.

It is considered as an important economic variable. The extent of domestic saving is the source of capital formation.

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 and FARMERS regarding their investments and savings
- ② To examine the awareness of the Government GOVERNMENT SELFEMPLOYEES and FARMERS regarding various opportunities for investment and factors considered by them before investing.
- ③ To study the decision making for different age group of Government GOVT and SELFEMPLOYEES and FARMERS regarding their investments and savings.

Sectors:-

i) House hold Sector:- The house hold sector comprise of all income individual, all non Government and non corporate Enterprise like sole proprietorship, and other non profit institutions which provide.

The residue method is also employ eg- to derive house hold 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 include public utilities, Government administration and quasi Government bodies, departmental Enterprise non departmental commercial Enterprise Governmental companies and statutory corporation including Post & tele.

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

i) Securing Retire mented Life: - Retirement must touch every working professional at some point of their life its period that can be filled with best 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 at a long time.

iii) Creation of wealth: - As same yesterday is history and tomorrow is my story; it is true that no one knows what will my story; it is 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.

Difference Between Savings and Investment:-

The remaining going after meeting basic requirement is called saving. But the money deposited in profitable ways is investment. Difference is worth nothing. Saving normally does not requires much skill it is enough to be Economical But investing Envisages Good skill and Experience Because the money that has been is in Invested

Significance of the study:-

- ① This study will help as to how the saving and investment be have in Government Employees as well as risk bearing capacity of the Government Employees regarding their investment and saving.
- 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, share etc.
- ③ Again in a government office there is diversification of age among the Employees working in each and every Employee has different mind-set to analyse the things differently
- ④ The study will help up to find out the preference of Government self Employees, towards 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 & farmers regarding their investment & saving.
- ② To Examine the awareness of the Government self employee & farmer regarding various opportunities for Investment and factor consideration by them before investing.
- ③ To study the decision making criteria for different age group of Government Government self employees & farmers regarding their investments and saving.

B) Marketability:-

Marketability refers to buying and selling of securities in market. marketability means transferability or saleability then which are not listed. Public limited company shares are more easily transferable than those of their 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 recognised in connection between corporation and industry growth and various capital growth.

f) Stability of income

it refers to a constant return from an investment. Another major characteristic feature of the investment.

Every investor considers always the stability of monetary income and stability of purchasing power of income.

Limitations of the study:-

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

- ① That study is done taking into consideration the Government employees & farmers of only two department in Baitamari therefore the Etd result may not be considered as representative of the entire Government employees department office.
- ② There was the main constraint in the preparation of the project is, the time allotted to collect the information was for a large scale study this a modest sample size has been selected.
- ③ Some of the respondent may be reluctant to respond to the question and provide certain information.
- ④ correctness of this report and limited by the degree of authenticity of information collected.

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 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 this happens to be original in character. Primary data are collected directly from the state government health and education department self-employed farmers.

Secondary data:- The secondary data which have already been collected by some one and which have been passed through the statistical process.

Sample Size:- It refers to the number of unit in the sample drawn from the population the 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 been adopted by the research and for selecting the government

SEI EMPLOYEES & 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:

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

Necessity and Importance of Investment:-

- 1) Longest Life Expectancy on planning for retirement.
- 2) Increasing rates of taxation.
- 3) High rate of inflation.
- 4) High rate of inflation.
- 5) Longest income.

1) Longest Life Expectancy:-

Investment decisions have become more significant as most people in India retire from the age of 56 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 interest will be adequate for the a greater number of retirement years.

2) Increasing Rates of Taxation:-

When the rate is increased it will reduce generating saving by tax payers. When the tax payers invest their income in provident fund, unit-linked plan, life insurance plan, post office cumulative deposit schemes etc. it affects the taxable income.

C) Interest Rates:-

Interest rate is one of the most important aspects of 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 & affect in terms of rising prices severely.

E) Income:-

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

f) To satisfy' poor miserliness.

g) To Accumulate deposits to carry over, have out there are same of the motives which influence the individual to save apart from income. A number of factors have a bearing on the value of the economy. The level of current and expected income

Department of Health Service And services

(A) Brief history:-

In the year 1912 the Longwise British Government brought the health service in the health in the state of Assam to an organized tale for its proper functioning with a view 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 or was Inspector General of civil hospital and prisons.

Since inspection of the Post of Inspector General since inspection, the prison administration was under the control of the IGCH.

The preventive of the post of inspection health service was post under another head of the Department and the nomenclature of the post was Director of Public Health.

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 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 later years the education development 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 education department etc.

findings of the study

The findings of the study are as follows:

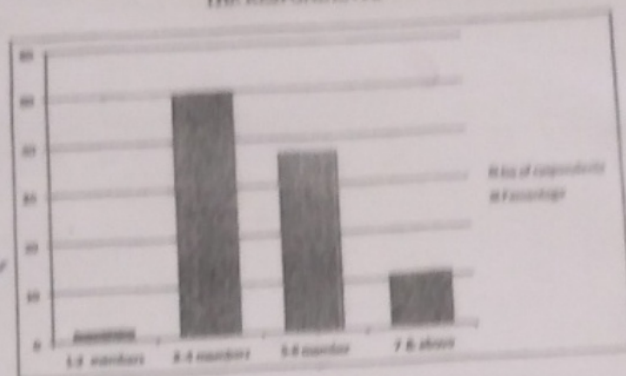
- ① It was found that majority of the total respondents ages were more than 41 and only few of the respondents were within the age range of 21 to 30 and highest is 31 to 40 years of age.
- ② Through the study it was found that out of the total respondents majority of the respondents have the increase in the no.
- ③ Maximum no of respondents draw salary more than 4000/- per month. It was found that those who draw more salary have a tendency to save and invest more.
- ④ It was found that majority of the respondents make saving is within the range 1000 to 15000 rupees with 10 percent and 6000-10000 rupees being second highest 1 a 25%. These respondents whose secondary income more than 4000/- per month and who have family member 1/2 and 3-4 comes category.

TABLE 3.4 REPRESENTATION OF THE FAMILY MEMBERS OF
THE RESPONDENTS

Family Size	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

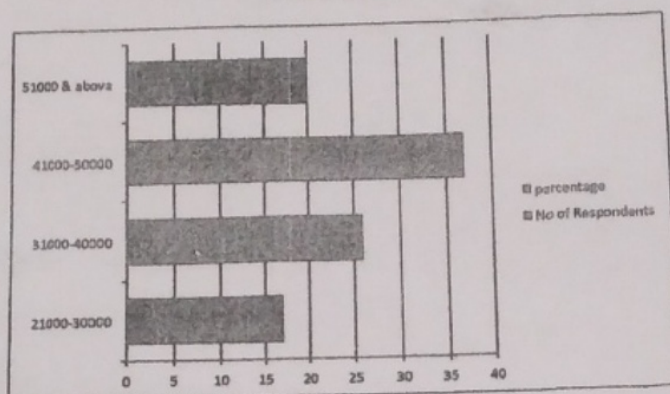
INTERPRETATION: From the above data we can interpret that maximum percentage i.e. 50% of the respondent have their family members within the range 3-4. This is followed by 37% having 5-6 members, followed by 11 % having 7 & above no family members and 2% of them having a family member of 1-2 person.

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:

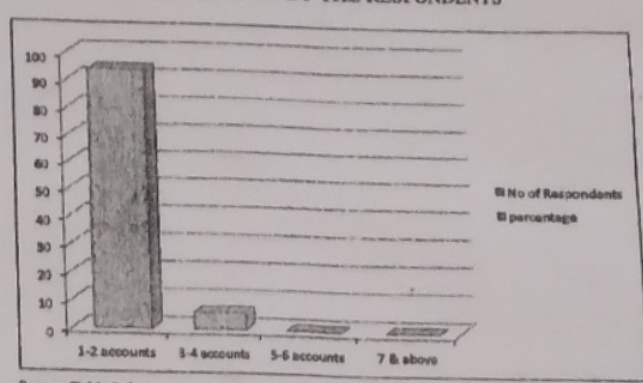
Here, the maximum percentage of total respondents i.e. 37% lies between the ranges 41000-50000. The second highest percentage is for the range 31000-40000 that is 26%. And for the range 21000-30000 and 51000 & above the percentages are 17% and 20% respectively.

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:

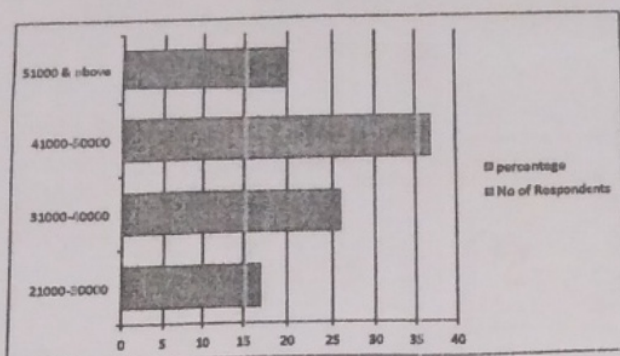
From the above data we can interpret that the maximum no of respondents i.e. 94% have bank account within the range 1-2 and it is followed by 6% of respondents who prefer to have 3-4 accounts. No one have more than 3-4 bank accounts.

TABLE 3.5 - 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

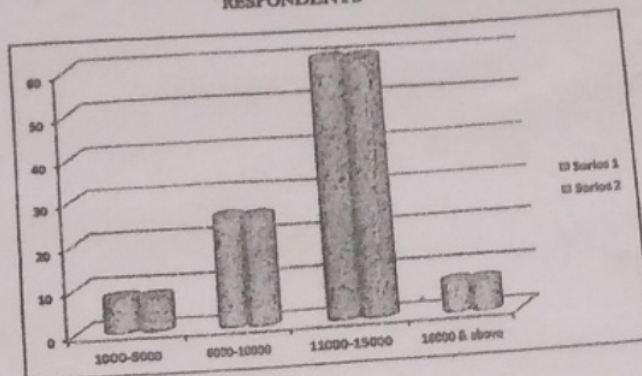
INTERPRETATION:

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.

1000-5000	8	8
6000-10000	25	25
11000-15000	60	60
16000 & above	7	7
Total	100	100

Source: PMU survey conducted in January, 2021

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



Source: Table 3.8

INTERPRETATION:

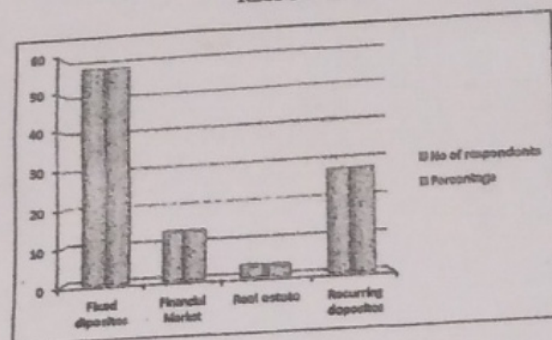
From the above data we can interpret that 60% of the respondents monthly saves 11000 to 15000 and 25% out of total respondents saves within the range 6000 to 10000. 8% can save within the range of 1000-5000 and 7% can afford to save 16000 & above.

30 29

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:

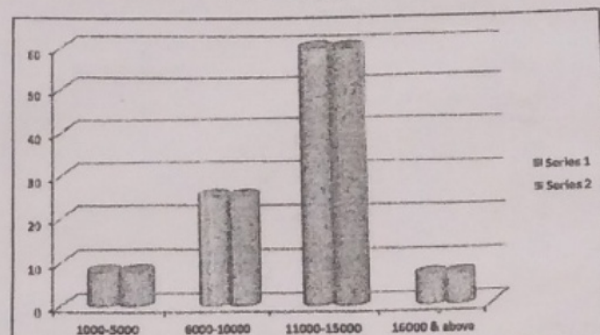
From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

TABLE - 3.8 - 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:

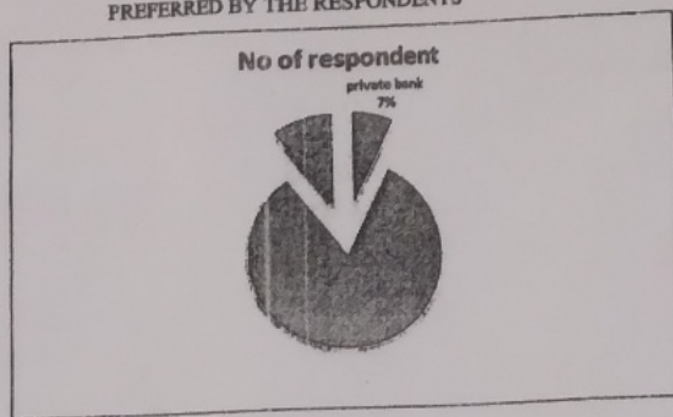
From the above data we can interpret that 60% of the respondents monthly saves 11000 to 15000 and 25% out of total respondents saves within the range 6000 to 10000. 8% can save within the range of 1000-5000 and 7% can afford to save 16000 & above.

TABLE 3.7 - 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:

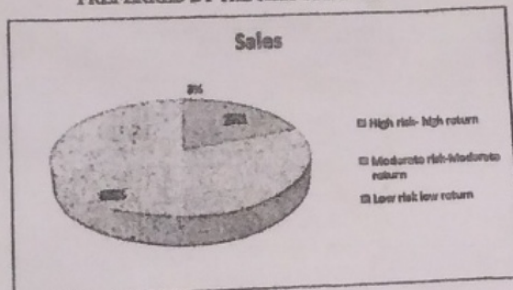
From the above data we can interpret that 83% of total respondents prefer to have accounts in the Public Banks whereas only 7% of the total respondents prefer Private Banks and 10% of the total respondents prefer to have accounts in both public as well as private Banks.

1932

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

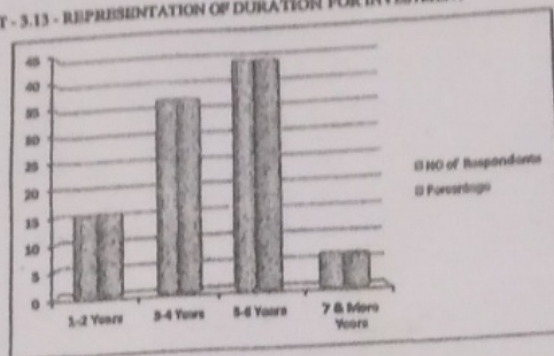
INTERPRETATION:

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.

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.

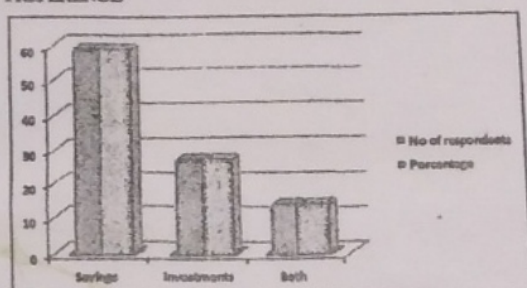
34

TABLE 3.15

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

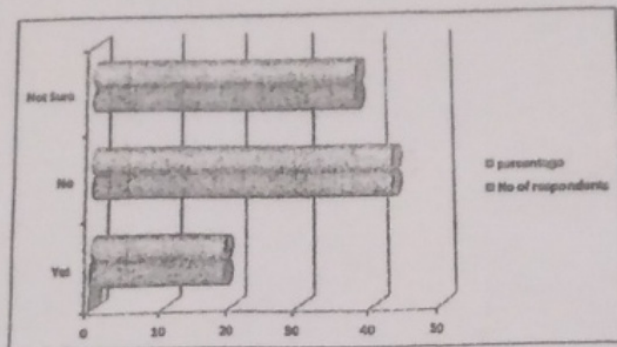
INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

35

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

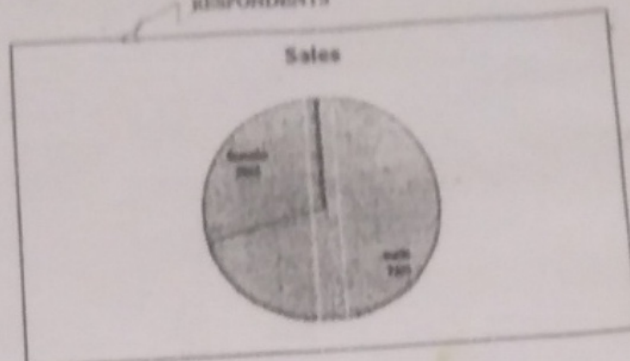
CHART-3.17- REPRESENTATION OF VIEWS ON DIVERSIFICATION



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.

Chart 3.2- REPRESENTATION OF THE GENDER OF THE RESPONDENTS



Source: Table 3.2

INTERPRETATION

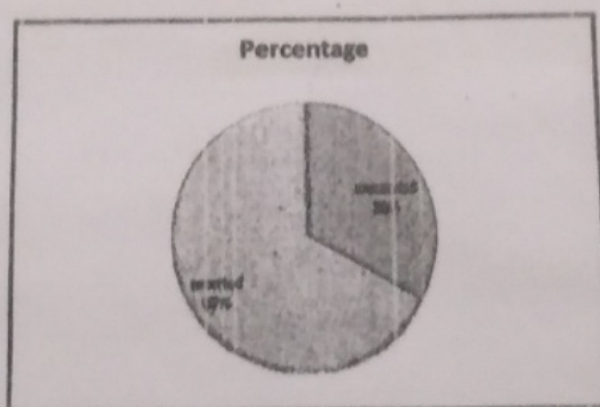
From the above data it can be interpreted that the percentage of male employees (which is 71%) is more than that of female GOVERNMENT, SELFEMPLOYEES & FARMERS which is 29%.

TABLE 3.3 - REPRESENTATION OF THE MARITAL STATUS 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

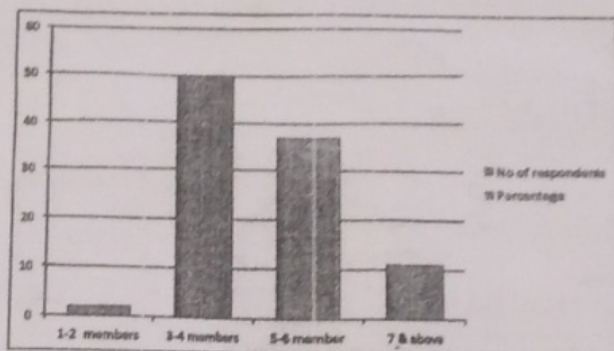
INTERPRETATION: From the above information we can interpret that maximum no. of GOVERNMENT, SELFEMPLOYEES & FARMERS out of the total respondents are married which is 67% and only 33% of the total respondents are unmarried.

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.

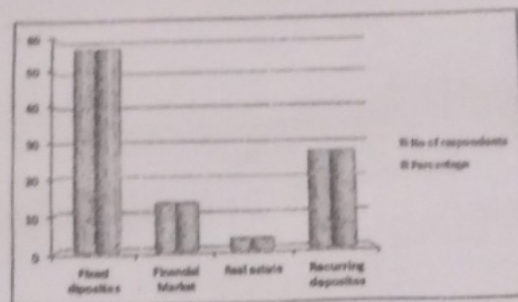
4

TABLE - 3.5 - 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 - 3.5 - REPRESENTATION OF THE INVESTMENT BY THE RESPONDENTS



Source: Table 3.5

INTERPRETATION:

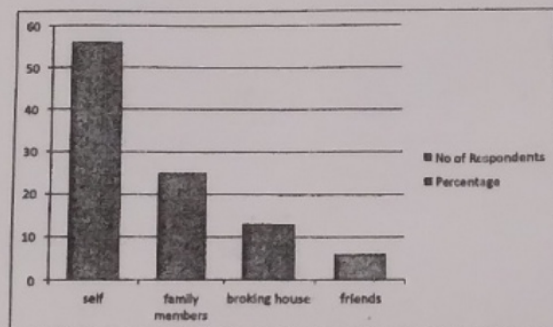
From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

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:

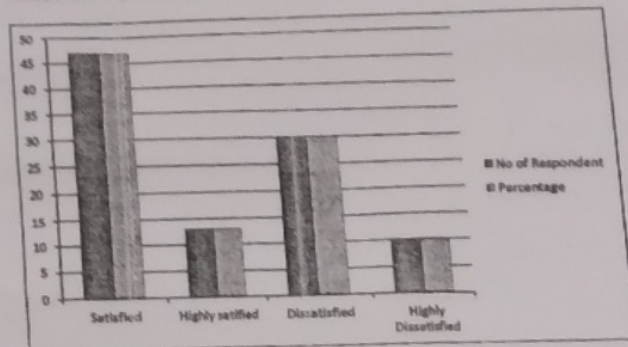
From the above data we can interpret that 56% of the total respondents take investment decision by their own. It is followed by 25% of respondents who take investment decisions with consultation of their family members and only 13% goes for broking houses and 6% prefer to take advice from their friends.

TABLE - 3.11 - REPRESENTATION OF SATISFACTION 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:

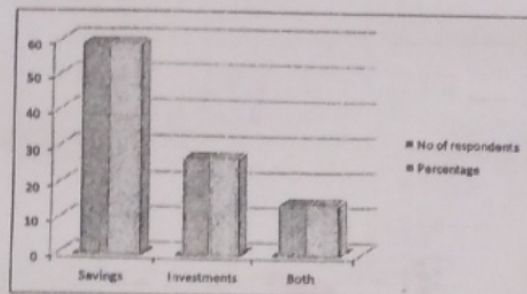
From the above data we interpret that 47% of the respondents are satisfied with the current return from their investments and 13 % of the respondents are highly satisfied. Also 30% of them are dissatisfied and 10 % of them are extremely dissatisfied with their current returns.

TABLE - 3.16- 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

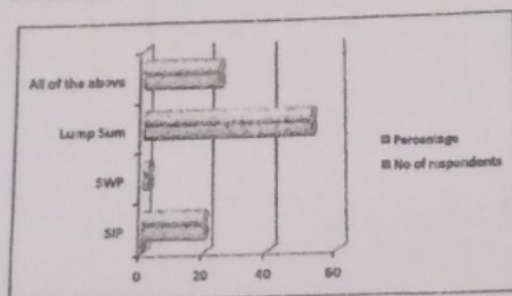
INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

TABLE - 3.15 - 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.

25 44

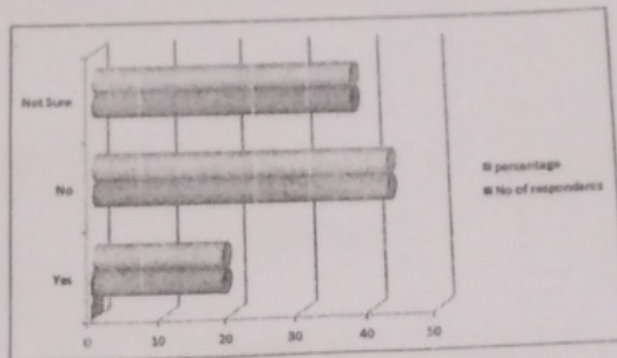
(2)

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.

26 45



Name D. Husanamma

Mobile NO 9849315198

occupation

Salary 30,000

House NO 2-46

Full Address

Scouter dinneeg

Kailakuntla

Nandyal (D)

Name D. Shadana

Mobile NO 78 933 74 330

occupation

Salary 20,000

House NO 3-36

Full Address

Scouter dinneeg

Kailakuntla

Nandyal (D)



24 46



Name :- P. Lakshmi

Mobile no :- 917724574

Occupation :-

Salary :- 40,000

House no :- 1-234

Full Address :-

Sowdardhney
Kaila Kumbha
Nandiyala



Name :- L. Jaijani

Mobile no :- 9849315178

Occupation :-

Salary :- 16,000

House no :- 1-238

Full Address :- Sowdardhney
Kaila Kumbha
Nandiyala



Name :- P. Temala
 Mobile No :- 78 9337433
 occupation :-
 salary :- 16,000
 House No :- 2-45
 Full Address :-
 Sowden dinney
 Kailakuntla (m)
 Nandyal (D)

Name :- J. Basha
 Mobile No :- 9000049940
 occupation :-
 salary :-
 House No :- 1-174.
 Full Address :-
 Sowden dinney
 Kailakuntla.
 Nandyal (D)



29 48



Name :- D. Subshi
Mobile NO :- 9177480545
Occupation :-
Salary :- 15,000
House NO :- 1-233
Full Address :-
Sowdardinney
Kailakuntla (M)
Wandugol (D).

Name :- A. Latha
Mobile NO :- 9741753406
Occupation :-
Salary :- 60,000
House NO :- 2-332
Full Address :-
Sowdardinney
Kailakuntla (M)
Wandugol (D)





Name :- J. Suguna

Mobile no :- 9182876164

occupation :-

Salary :- 50,000

House no :- 1-174

Full Address :- Sowdardhinney
Kaidakuntla, Nandyalu

Name :- M. Sathya

Mobile no :- 9490327409

occupation :-

Salary :- 750 20,000

House no :- 3-39

Full Address :- Sowdardhinney
Kaidakuntla, Nandyalu



EVALUATION

Page No:

Student Self-Evaluation for the Community Service Project

Student Name: P. J. D. 15-0
 Registration No: 100304024
 Period of CSP: From 20-8-23 To 20-10-23
 Date of Evaluation: 2023
 Name of the Person to change: P. Bhopkar N. S.
 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

P. J. D. 15-0
 Signature of the Student

Date:

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

Student Name: P. Gurprekha
 Registration No: 22231041024
 Period of CSP: From 21-8-23 To: 20-10-23
 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	<u>(4)</u>	5
2) Written communication	1	2	3	4	<u>(5)</u>
3) Proactiveness	1	2	<u>(3)</u>	4	5
4) Interaction ability with community	1	2	3	4	<u>(5)</u>
5) Positive Attitude	1	2	<u>(3)</u>	4	5
6) Self-confidence	1	<u>(2)</u>	3	4	5
7) Ability to learn	1	2	<u>(3)</u>	4	5
8) Work Plan and organization	1	2	3	<u>(4)</u>	5
9) Professionalism	1	<u>(2)</u>	3	4	5
10) Creativity	1	2	3	<u>(4)</u>	5
11) Quality of work done	1	2	<u>(3)</u>	4	5
12) Time Management	1	<u>(2)</u>	3	4	5
13) Understanding the Community	1	2	3	<u>(4)</u>	5
14) Achievement of Desired Outcomes	1	2	<u>(3)</u>	4	5
15) OVERALL PERFORMANCE	1	2	3	4	<u>(5)</u>

Date:

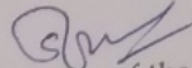
P. Gurprekha
Signature of the Supervisor

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: P. Sureshka
Programme of Study: C.SP.
Year of Study: 2020-2023
Group: B-com
Register No/H.T. No: 22231041024
Name of the College: S.V.B. Govt Degree College
University: Rayachota

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	18
2.	Community Service Project Implementation	30	23
3.	Mini Project Work	25	22
4.	Oral Presentation	25	23
	GRAND TOTAL	100	86

Date:

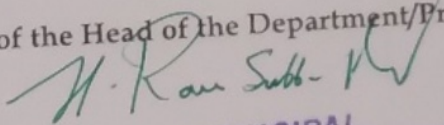

Signature of the Faculty Guide

Certified by

Date:

Seal:

Signature of the Head of the Department/Principal


PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTALA, NANDYAL

Page No:

GENERAL INFORMATION:

1) Name of the Respondent: P. Susekha

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:
21000-30000 ☒ 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 ☐

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*