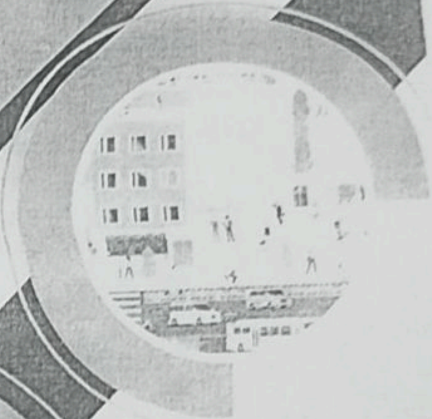
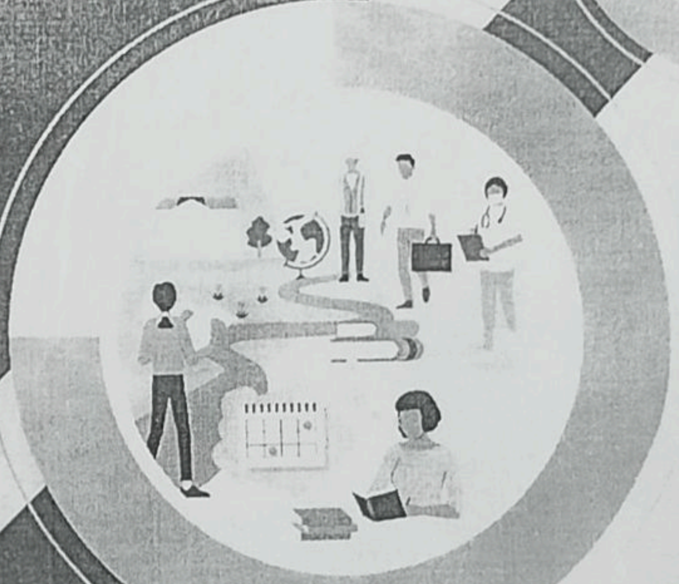
Model Program Book

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

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

Registration Number: 22231041022

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

Name & Address of the Community / Habitation : Saudika Dinne

Rayalaseema University

YEAR 2023

S V B GOVERNMENT DEGREE COLLEGE KOILKUNTLA

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

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan IN Sowdara Dinne

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

BACHELOR OF COMPUTER APPLICATIONS

By

PATAN TASLIM KHATUN

Register Number: 2223104102 2

COMMUNITY SERVICE PROJECT

On

Saving and Investment Plan

Submitted to Department of Computer Applications

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

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

By

S. BHASKAR NAIK

Under the Mentorship of

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S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

(Affiliated to Rayalaseema University, Kurnool, A.P.)
Accreditation by NAAC By with "B++" Grade

CERTIFICATE

This to certify that this Community Service Project is bonafide work done by PATAN TASLIM KHATUN Regd.No: 22231041022 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 2023-2024.

Internal Examiner

~~External Examiner~~ Principal

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

ACKNOWLEDGEMENT

- I take this opportunity thanks to Dr. **H.Rama Subba Reddy (F.A.C) Principal** of the College.
- Special thanks to **Dr.S.BHASKARNAIK** for continuous support in completing this communityservice project.
- I acknowledge my gratitude & thanks to all my friends, who helped me in all stages infinishing my project.

Name: PATAN TASLIM KHATUN

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Community Service Project

I B.Com Computer Applications– Students 2023-2024

Name of the Topic – Saving and Investment Plan			
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M. Ram Sekhar

Principal

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

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day – 1	Introction in village Soudabra Dinne	villege Identify	
Day - 2	Survey About Problem	Survey People Identified	
Day – 3	Data Analyse	Data name Identified	
Day – 4	Awarnes Program condect	Awarnes the people	
Day – 5	Soluation Identified	Suggetion the People	
Day -6	Report submit	Report submited	

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			

Executive Summary

Title of the Project :- "Savings and Investment Behaviour of government Employees selfemployees & farmers in Souderdinne Nandyal.

Reference Area :- Selfemployees & farmers in souderdinne Nandyal.

Name of the Guide :-

Objectives :- 1:- To find out saving and investment behaviour of government employees, self-employees, farmers.

2:- To examine the awareness of the govt Employees self employees, farmers. regarding various oppotunities for investment and factors considered by them before investing

3:- To analyse the risk bearing capacity of government employees self employees, farmers regarding their investment & saving.

4:- To study the decision making certain for different age group employees regarding their Investment and saving.

Research Methodology :- To preparation of the project report entails collections of primary & Secondary data. For the purpose of first hand information the researcher has depended upon the interview schedule, questionnaire and field survey.

Findings :- It was found that majority of the respondents prefers to invest in those areas where the risk is minimum. Most of the respondents take investments 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 government of the employee regarding the benfits and opportunities that can be created with proper saving and utilizing those saving to make investment in different sectors. also government should encourage its employees to save more.

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

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

TABLE 3.3 - REPRESENTATION OF THE MARITAL STATUS OFTHE RESPONDENTS

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

Source: Field survey conducted in January, 2021

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

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

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

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

Parameter	No. of Respondents	Percentage %
1-2 accounts	94	94
-4 accounts	6	6
-6 accounts	0	0
& above	0	0
tal	100	100

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

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

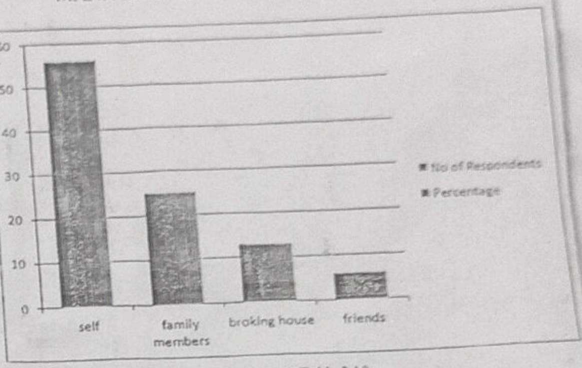
Source: Field survey conducted in January, 2021

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

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

Source: Field survey conducted in January, 2021

TABLE - 3.10 –REPRESENTATION OF INVESTMENT MANAGEMENT OF THE RESPONDENTS



Source: Table 3.10

INTERPRETATION:

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

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

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

Source: Field survey conducted in January, 2021

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

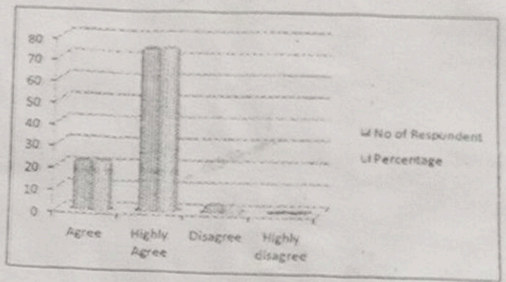
Source: Field survey conducted in January 2021

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 January2021

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



Source: Table 3.14

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

TABLE - 3.14 - REPRESENTATION OF THE IMPORTANCE OF LIQUIDITY ACTOR 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

ce: Field survey conducted in January, 2021

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

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

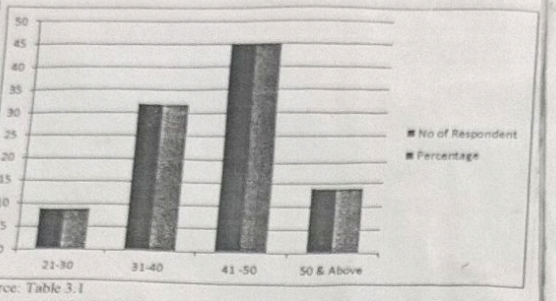
Source: Field survey conducted in January, 2021

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

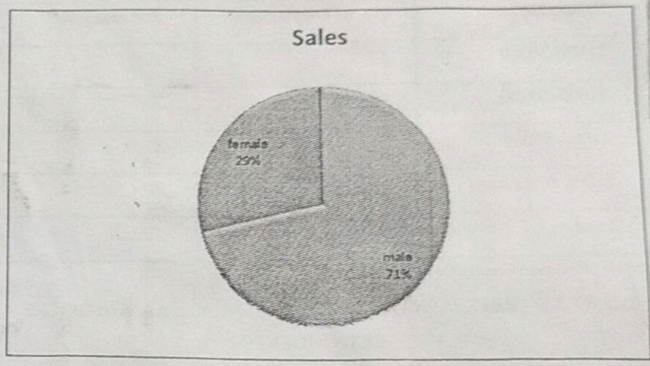
Source: Field survey conducted in January, 2021

Chart 3.1- REPRESENTING THE AGE OF THE RESPONDENTS



Source: Table 3.1

Chart 3.2- REPRESENTATION OF THE GENDER OF THE RESPONDENTS

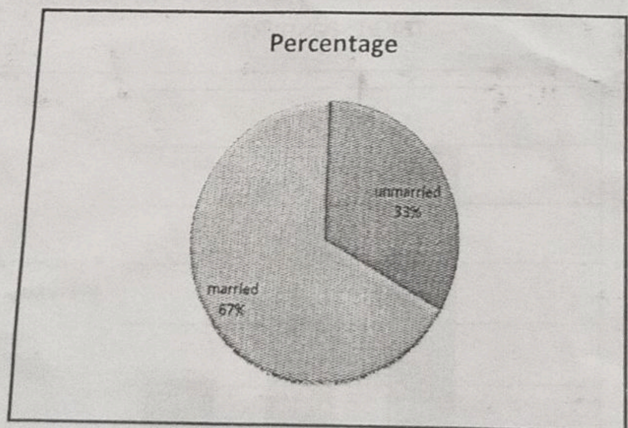


Source: Table 3.2

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%.

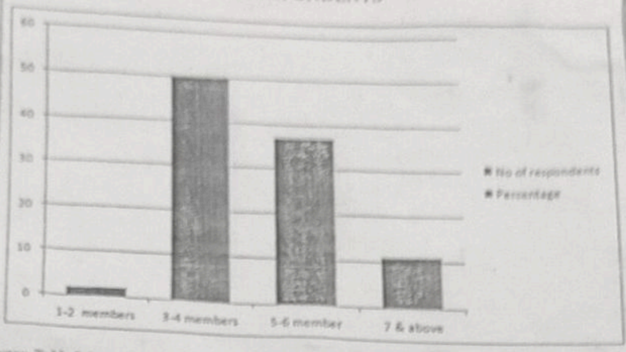
CHART 3.3-REPRESENTATION OF THE MARITAL STATUS OF THE RESPONDENTS



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.

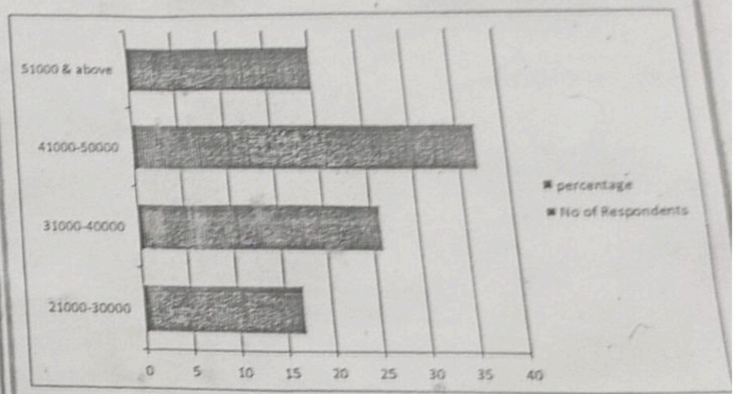
CHART 3.4 – REPESENTATION OF THE FAMILY MEMBERS OF THE RESPONDENTS



Source: Table 3.4

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

CHART 3.5 – REPRESENTATION OF THE SALARY RANGE OF THE RESPONDENTS

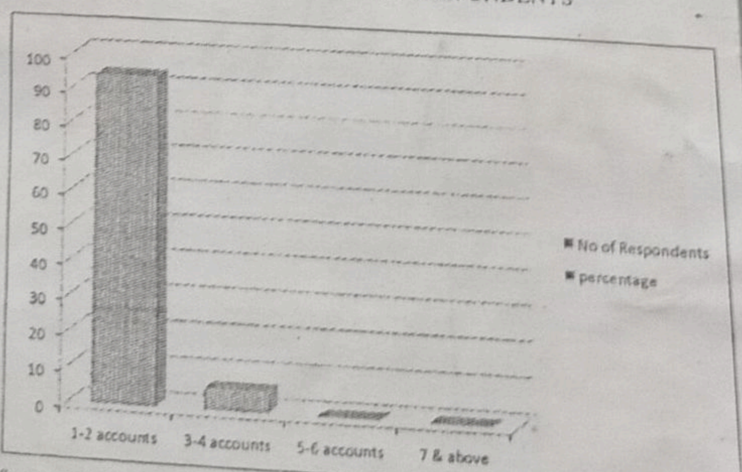


Source: Table 3.5

INTERPRETATION:

Here, the maximum percentage of total respondents i.e. 37% lies between the ranges 410 50000. The second highest percentage is for the range 31000-40000 that is 26%. And fo range 21000-30000 and 51000 & above the percentages are 17% and 20% respectively.

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

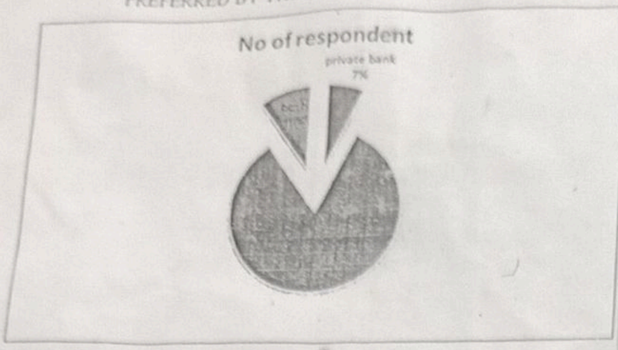


Source: Table 3.6

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.

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

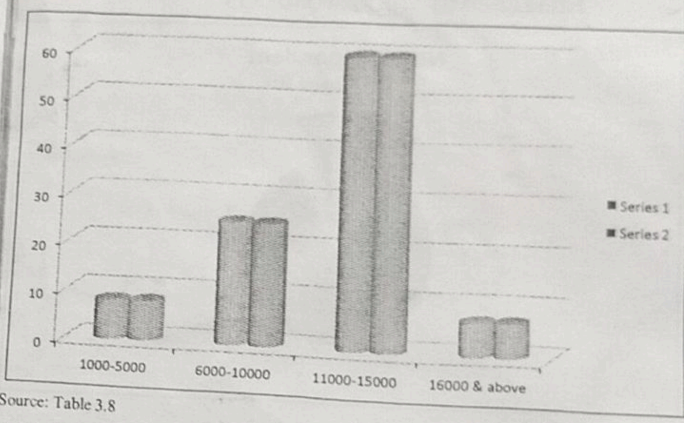


Source: Table 3.7

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.

CHART - 3.8 - REPRESENTATION OF THE MONTHLY SAVINGS BYT RESPONDENTS

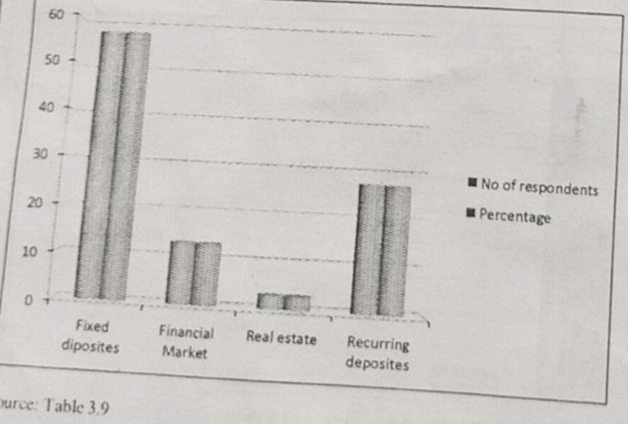


Source: Table 3.8

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 sav within the [illegible]000 and 7% can afford to save 16000 & above.

CHART - 3.9 - REPRESENTATION OF THE INVESTMENT BY THE RESPONDENTS

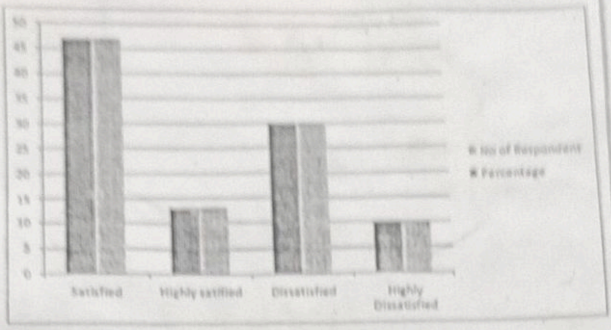


Source: Table 3.9

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

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

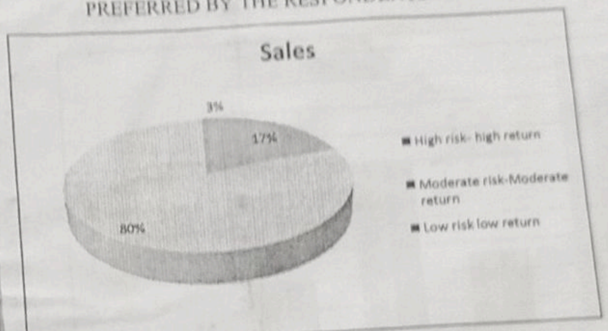


Source: Table 3.11

INTERPRETATION:

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

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

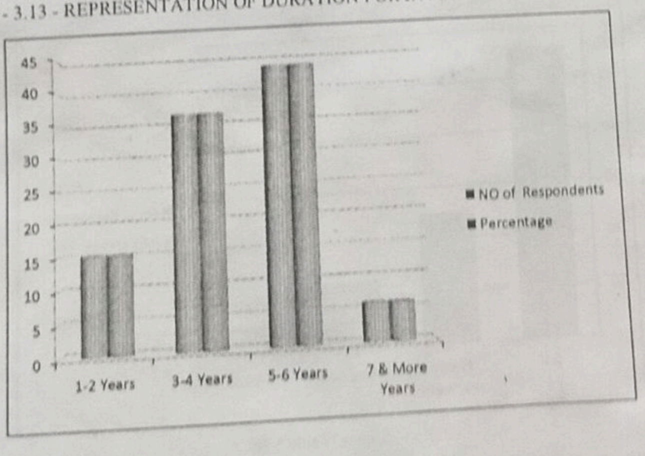


Source: Table 3.12

INTERPRETATION:

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

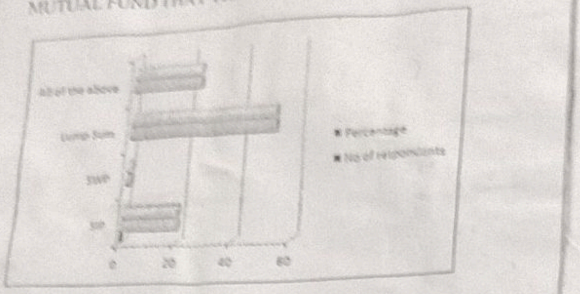
CHART - 3.13 - REPRESENTATION OF DURATION FOR INVESTMENT



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.

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

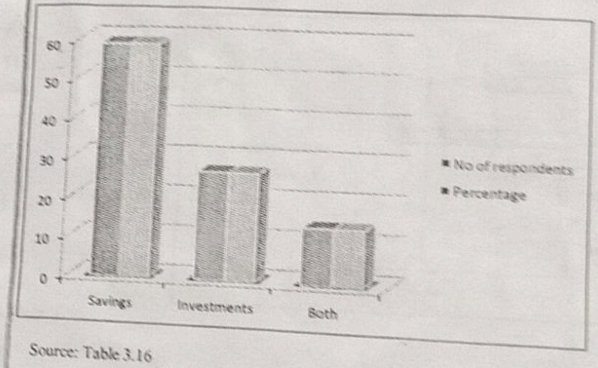


Source: Table 3.15

INTERPRETATION:

From the above data we can interpret that 53% of the respondents are aware of the lump sum facility of investing in mutual fends 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.

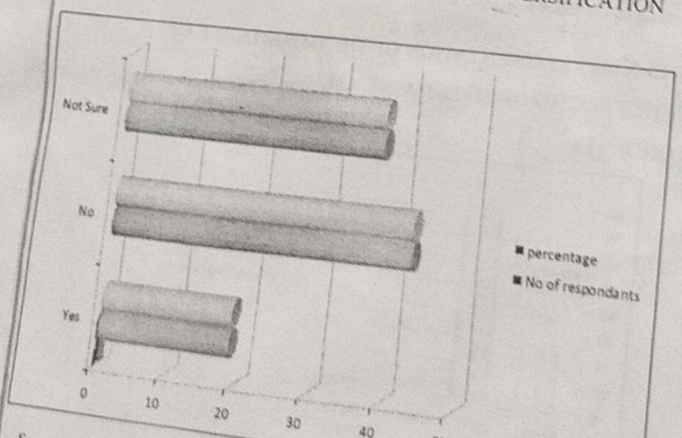
CHART – 3.16- REPRESENTATION OF SAVING OR INVESTMENT PREFERENCE



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.

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.

1 Introduction

1.1 Background

The Indian economy has undergone a gradual transformation from a near stagnant economy in the mid-sixties to a heigh growth economy during the eighties. In facts, the growth rate of the economy averagod around 3.5 per cent per ~~month~~ annum from the period 1950-1980. However, the impressi growth performance of the ~~heighties~~ eighties was lso associated with a steady deteriotated in a umber of massive restructuring on account a new economic politicies. The economic isis of 1991. had cast serious doubts about

Saving play an important role in the Capital formation and hence is the major contributor in the overall economic development of the Country. It is Considered as an impotant economic variable.

Investment cultural is a prepequisies and financial planning is a challenge for most people in the Country when are limited and needs are endless.

It is a normal human tendancy to spend the earning, by the Extent and level of financial planning Carried out.

In India domestic Saving originate from three principal Sectors namely.

Sectors :>

i. Household Sector: The household sector Comprises, apart from individuals, all non government and non-corporate enterprises like sole proprietorships, and non-profit institutions.. which provide educational, cultural, health, recreational and other social and community service to household flow method combined with some method.

ii. Private Sector: The private corporate sector include Joint stock companies, non financial and financial companies.

iii. Public Sector: The public sector includes Public authorities, government administration and quasi government bodies, departmental based on their incomes and Expenditure accounts for different sub-sectors, based on current receipts over current Expenditure.

1.3

Reasons to Invest :>

Though people tend to invest for numerous reasons, National Council Applied Economic Reaserch (NCEAR), India with the sponsorship of securities and Exchange Board of India (SEBI) has conducted a saving and investments. In their report (2011), they have mentioned.

a) Securing post retirement life :>

Retirement is must for every working professional at some point of their life. It's a period that can be filled with does of Expected and unexpected suituation many occur after retirement a working.

b) 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 futur for their loved once. This family obligation only by making proper.

Difference Between Savings & Investment

The remaining earning after meeting basic requirments are called saving. But the money deposited in profitable ways investment. A different is worth noting: savings normally does not require much skills. It is enough to been saved is investment. This is why all savers in a country are not good investors.

Since, the motivati and the purpose of investment and saving are different for different individuals so, an effort has been made through has been made through the study to understand.

1.4 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, SELFEMPLOYEES & FARMERS regarding their Investments and savings.

2) To Examine the awareness of the government Considered by them before investing.

3) To study the decision making criteria for different age.

1.5

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 researcher in studying his research design of the study, method of data collection for doing the research, Sample designs used in this study and statistical tools used for the data collection.

1.6 Scope of the Study

For selecting the two department namely health & Education Convenience Sampling Technique has been adopted by research and for selecting the Government

TECHNIQUE OF DATA ANALYSIS

The respones of the Sample of respondents taken are Calculated in percentage

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

2.1 Investment Avenues

All investments are risky, as the investor. Parts with his money. He can avoid pit falls and protect his interest Investment refers to the acquisition of some assets. Investment Activity involves the use of funds & saving for further creation of assets & acquisition of Existing assets. Different Investment avenues include - mutual funds, shares, Debenture & Bonds, life insurance, real estate investment etc.

A) Return :>

Return to Expected rate of return from an investment. Return is an important.

1.7

Limitations of the Study

While Conducting the study certain limitation were faced, Such as :

1 :> The study is done taking into Consideration.

2 :> Time was the main constraint in the preparation of the project. ie. the time allotted.

3 :> Some of the respondents may be reluctant to respond to the questions and information.

4 :> Correctness of this report is restricted and limited by the degree of authenticity of information collected.

2.1 Investment Avenues

All investments are risky, as the investor Parts with his money. He can avoid pit falls and protect his interest Investment refers to the acquisition of some assets. Investment Activity involves the use of funds or Saving for further creation of asset or acquisition of Existing assets. Different Investment avenues include - mutual funds, shares, Debenture or Bonds, life insurance, real estate investment etc.

A) Return :>

Return to Expected rate of return from an investment. Return is an important.

B) Safely :- Safely refers to protection of investment. Investors prefer safely about his capital is the certains of return without money.

C) Liquidity :-

Liquidity refers to an investment ready to be converted means that investment is easily realizable

D) Marketability :-

Market refers to buying and selling of securities in market. public limited Company means transferability private limited Companies

To accumulate deposits to buy cars, houses and other durables.

2.2.

Department of Education - An overview

A Brief History :-

Assam was separated from Bengal in 1874. and a new state a new department of education was set up in same year.

In later years the education department of Assam has been subcategorized into different sub establishments on the basis of level of education activities were the elementary education department secondary education etc.

Each department in the education system of Assam was established to enhance the quality of education by assigning special duty to each of sub department.

2.3 Department of Health Service

A Brief History :-

In the year 1912, the erstwhile British Government brought the health service in the State of Assam to an organized state of 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 curative side of the health service was placed under a head of the Department the nomenclated of the post was INSPECTOR GENERAL of civil hospital and prisons.

Data Analysis And Interpretation

Representation of the data collected From the Government, Selfemployees & Farmers.

In the first stage of data analysis, responses of the government, Self Employees & Farmers are taken. Data from the government, Self employees & farmers. are taken by giving questionnairs. All total 100 respondents are taken into Consideration from two offices (50 from each department) for analysing the data

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

4.1

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. seconds highest is 31. to40

2) Through the study, it was found that out of the total respondents, majority of the respondents.

3) Maximum no. of respondents draws. salary more than 4000 per. moth. It was found that those who draw salary have more. salary have a tendency to save and invest more.

4.2. Suggestions

→ Although financial Service providers, mutual fund houses are emforeing aggressive.

⇒ Government should encourage their Government, Self employees & Farmers.

⇒ the centeral government is consultation with Reserve Bank of India returns are Concerned.

⇒ Investole should take into account the benfit of the bank of the private bank give interest mole than that of the plant banks.

4.3 Conclusion

Financial saving and investments play an impotant in the development and growth of an economy as well as personal investor.

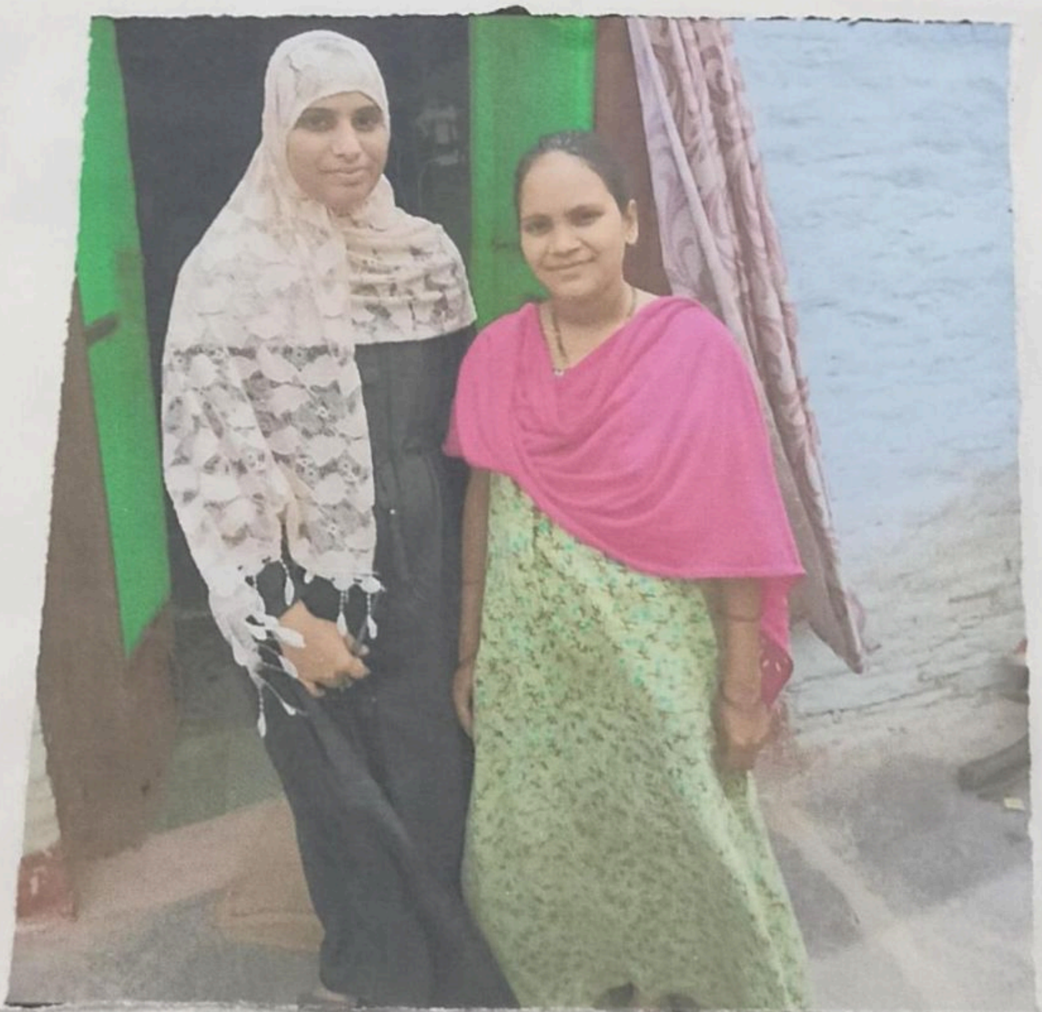
Many investors do not process adequate Expert or knowledge to take informed investment decision.

The central Government is and the Reserve Bank of India Can take step for incresing the interest rates on fixed deposite and reccuring potential investors can invest their saving and find themselve in a safe position.

Respected Madam/Sir,

With due respect and humble submission I beg to state that I (NAME) am a student of B.Com 3rd Semester studying in KC DAS Commerce college under Gauhati University. A study on the saving & Investment behaviour of government & Employees.

So, I request you to kindly spare some time and extend your humble co-operation for making this survey a successful one. I will be kept confidential and will be used only for academic purpose.



GENERAL INFORMATION:

1 Name of the Respondent: P. TasLim khatun

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 ☐

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

EVALUATION

Student Self-Evaluation for the Community Service Project

Student Name: P. Taslim khatun

Registration No: 22231041022

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

Date of Evaluation: 2023

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

Address with mobile number: 8309827895

Please rate your performance in the following areas:

Rating Scale: 1 is lowest and 5 is highest rank

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

Date:

P. Taslim khatun

Signature of the Student

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

Student Name: P. Taslim Khatun

Registration No: 2223101041022

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
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15) OVERALL PERFORMANCE	1	2	3	4	5

Date:

Signature of the Supervisor

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: P. TasLim khatun
Programme of Study: [C.S.P] Saving investment
Year of Study: 2023
Group: 2nd B.Com [CA]
Register No/H.T. No: 22231041022
Name of the College: S.V.B [GOVT] Degree college
University: Rayalaseema

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	24
4.	Oral Presentation	25	23
	GRAND TOTAL	100	88

Date:

Signature of the Faculty Guide

Certified by

Date:
Seal:

Signature of the Head of the Department/Principal

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