

M.A.L.D. GOVT. Arts & Science College,

Gadwal-509125

STUDENTS STUDY PROJECT ON



Indian Bank Note Demonetisation.

Submitted By

2016 - 17

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UNDER THE GUIDANCE OF
DEPARTMENT OF COMMERCE

2016 Indian banknote demonetisation

On 8 November 2016, the "Government of India" announced the demonetisation of all "₹ 500 and ₹ 1,000" banknotes of the "Mahatma Gandhi Series". It also announced the issuance of new ₹ 500 and ₹ 2,000 banknotes in exchange for the demonetised banknotes. Prime Minister Narendra Modi claimed that the action would curtail the shadow economy and reduce the use of illicit and counterfeit cash to fund illegal activity and terrorism.

Date : 8 November 2016.

Time : 20:15 IST (14:45 UTC)

Location : India

Motive : Curbing black money

Outcome : Economic disruption

2017, Digital
accountancy
increases, India
becomes biggest
player in digital
payments in the
World 2019.

The announcement of demonetisation was followed by prolonged cash shortages in the weeks that followed, which created significant disruption throughout the economy. People seeking to exchange their banknotes had to stand in lengthy queues, and several deaths were linked to the rush to exchange cash.

According to a 2018 report from the Reserve Bank of India, approximately 99.3% of the demonetised banknotes, or ₹15.30 lakh crore (15.3 trillion) of the ₹15.41 lakh crore that had been demonetised, were deposited with the banking system, but the banknotes that were not deposited were worth ₹10,720 crore leading analysts to state that the effort had failed to remove the black money from the economy. The "BSE SENSEX" and "NIFTY 50" stock indices fell over 6 percent on day after announcement.

Background :-

The Indian government had demonetised banknotes on two prior occasions - once in 1946 and once in 1978 - and in both cases, the goal was to combat tax evasion via "black money" held outside the formal economic system. In 1978, the Janata Party Coalition government demonetised banknotes of ₹ 1,000, ₹ 5,000 and ₹ 10,000 again in the hopes of curbing counterfeit money and black money.

Objectives and Outcomes :-

The government said that the main objective of the exercise was curbing black money, which included income which had not been reported and thus was untaxed; money gained through corruption, illegal goods sales and illegal activities

Such as human trafficking; and Counterfeit Currency.

Other effects :-

The scarcity of cash due to demonetisation led to chaos, and people faced difficulties in depositing or exchanging the demonetised banknotes due to long queues outside banks and ATM across India. The ATM's were short of cash for months after demonetisation.

Long term impact :-

In 2019, India experienced an "economic slowdown" which was attributed to demonetisation and several other factors.

Merits of Notes demonitization:-

Demonitization of currency means discontinuity of the particular currency from circulation and replacing it with a new currency. In the current context is the banning of 500 and 1000 denomination currency notes as a legal tender. There is a back ground to the current decision of . The government has taken few steps in this direction with before its November 8 2016 announcement.

Demerits of demonitization.

It has deeply affected business due to the cash crunch the entire economy. Many poor daily wage workers are left with no jobs. and their daily income has stopped because employers are unable to pay their wage. Further many people had clandestinely discarded the demonitized currency notes and this is a loss to the country's economy.

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STUDENTS STUDY PROJECT ON GST



GST [Goods Service Tax].

Submitted By

2017-2018

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About GST:

GST (Goods and service Tax) is India's biggest indirect tax reform. A comprehensive dual GST was introduced in India from "1st July 2017". Current scenario of world economy depicts that more than 140 nations, worldwide use GST system. Like Canada, India adopted dual GST (CGST) and (SGST) system.

GST Registration:

In the GST Regime, businesses whose turnover exceeds Rs. 20 lakhs (for NE and hilly states its Rs 10 lakhs) need to register themselves as a normal taxable person. This process of registration is called GST registration.

For certain businesses, registration under GST is mandatory. If the organization is found to ignore this and continues trade without being registered under GST, they will be charged a heavy penalty as it is regarded as an offense.

→ casual taxable person / Non-Resident taxable person.

→ Agent of a supplier & input service distributor

→ Those paying tax under the reverse charge mechanism.

Advantages of GST:-

GST chiefly removes the cascading effect on the sale of goods and services. Elimination of cascading effect directly impact the cost of goods. Since the tax on tax is eliminated in this regime, it ultimately result into the decrease of cost of goods and services that benefit the end user or citizens.

"Mr. Narendra Modi" Honorable Prime Minister keenly emphasizes on digitalization of all major procedures or documentation since 'BJP' government gained the power in central in 2014. GST is one of the most ambitious and visionary decision by the Government of India.

Entire process of GST is digitalized and technologically driven.

Advantages of GST:-

- > Elimination of multiple Taxes
- > Saving more money
- > Ease of business.
- > Easy tax filling and documentation.
- > cascading effect deduction.
- > More employment.
- > Increase in GDP
- > Increase in Revenue.

Dis Advantages of GST:

- > Technical issue for Indian Tax Payers
- > Purchase reporting in composition scheme.
- > Annual GSTR form utility.
- > Credit Reversal.
- > NO option for extra tax paid and refund challan.
- > GSTR 2A Availability.
- > Agricultural commission Agent & joint development Agreement issues.
- > GSTR 3B Issues.
- > GSTR 1B Issues.
- > Issue in TRAN 1 form.
- > Some Per&menent Issue for small Traders.
- > Issue for E-commerce companies.
- > E-way Bill and Interstate Trade
- > Evaders Bonanza.
- > GST and Fiscal Fractures.

INCOME TAX

Slab RATE

Tax rate divided into different categories based on income level

CESS

Additional tax collected for specific purpose

surcharge.

Additional tax charged when income earned above specified limit

Slab rate :-

The GST rate in India for various goods and services is divided under 4 slabs. These are 5% GST, 12% GST, 18% GST, and 28% GST. This is the tax on gold that is kept at 3% and rough precious and semi-precious stones that placed at a specific rate 0.25% under GST.

Cess :-

Cess is a tax. It is usually known as tax on tax. Cess is generally levied for promoting service like health, education etc. Government often charges cess for the purpose of development in social sector. Cess is levied on high income group people, as poor and middle income group generally have lower tax rates.

Surcharges :-

A surcharge is an extra fee, charge, or tax that is added on the cost of goods or service beyond the initially quoted price. Often a surcharge is added to an existing tax and is not included in the stated price of the goods or services.

Computation of Salary Income.

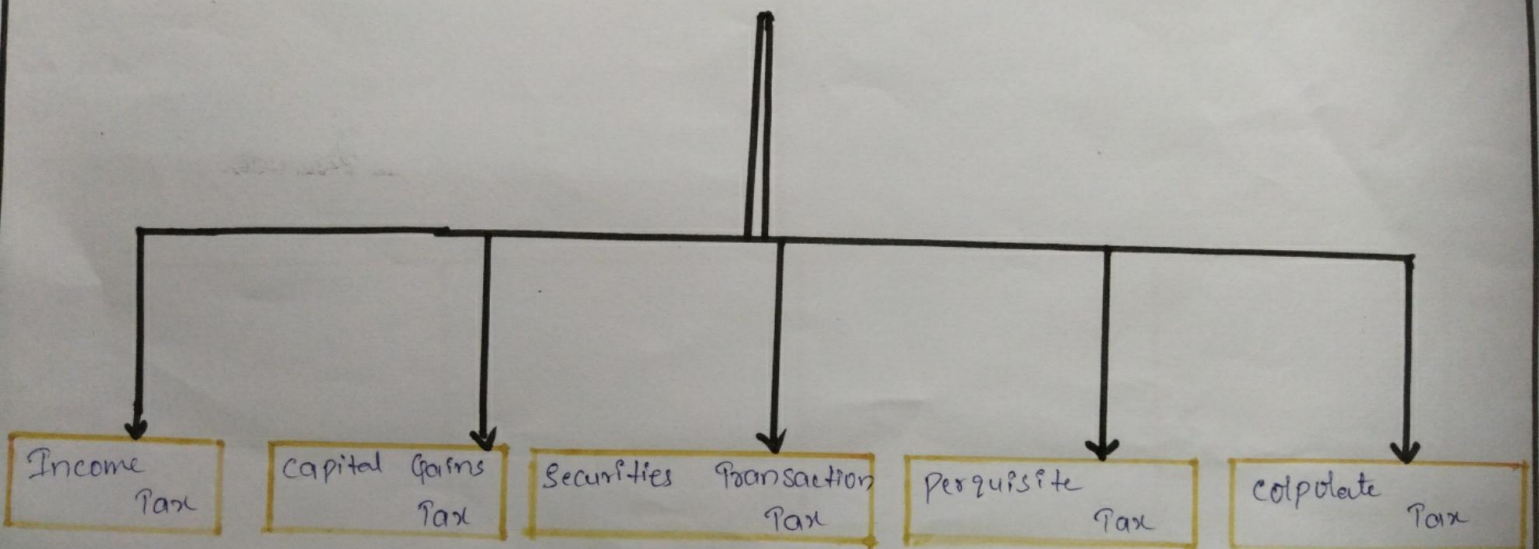
Particulars	Amount
Salary:-	
Basic pay	xx
Bonus	xx
Fees	xx
Commission	xx
Employer's contribution to (R.P.F in excess of 12% salary.)	xx
Excess of interest of R.P.F (over the exempted rate 9.5%.)	xx
Allowances:-	
Dearness allowances (D.A).	xx
C.C.A.	
House rent allowance (unexempted)	xx
Entertainment allowances	xx
Perquisites:-	
Rent free accommodation	xx
Insurance premium paid by employer	xx
Provision of domestic servant.	xx

Profits in lieu of Salary:		/
Compensation received on termination		xx
Transferred balance (L.RPF to RPF)		xx
Gross income from salary:-		
Deduction u/s 16		xx
Entertainment allowance u/s 16(ii)	xx	
Professional tax u/s 16(iii)	xx	xx
Income from salary		xx

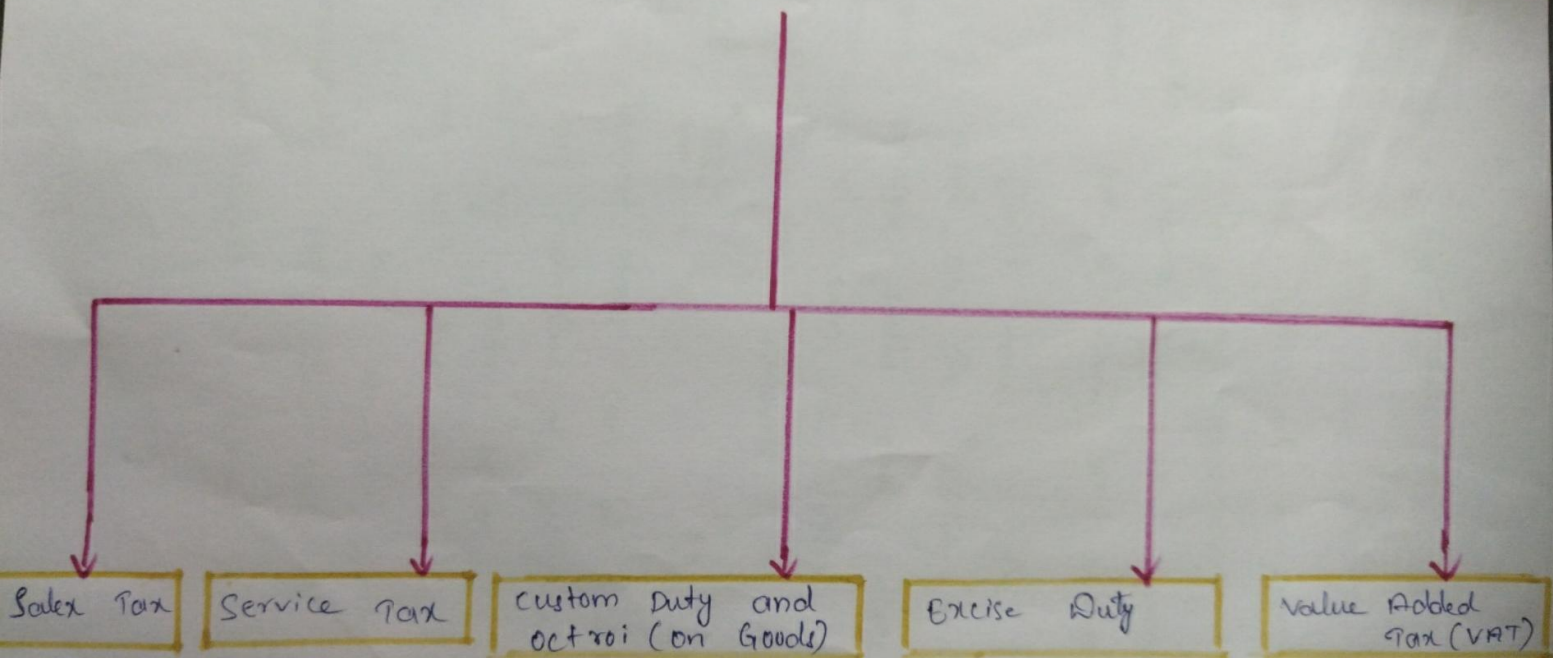
It is essential to gather all the details required to file your income tax returns before computing your taxable income on salary. You will then have to calculate your total taxable income followed by the calculation of final tax refundable or payable.

To calculate the final tax, you will have to use paid through advance tax or TCS/TDS from the tax amount due. Income tax allows individuals to derive income from five sources, viz. Income from salary, Income from other sources.

Direct Taxes



Indirect Taxes



Direct Tax

A Direct tax is a tax that a person or organization pays directly to the entity that imposed it. An individual taxpayer, for example, pays direct taxes to the government for various purposes, including income tax, real property tax, personal property tax, or taxes on assets.

Direct taxes in the United States are largely based on the "ability-to-pay" principle. This economic principle states that those who have more resources or earn a higher income should bear a greater tax burden.

Indirect Tax

Indirect taxes can be defined as taxation on an individual or entity, which is ultimately paid for by another person. The body that collects the tax will then remit it to the government. But in the case of direct taxes, the person immediately paying the tax is the person that the government is seeking to tax.

CONCLUSION: - "About GST"

- GST being a dynamic & comprehensive legislation which shall replace most of indirect taxes of our country.
- since GST is a major tax of indirect reform in India, there would be new legislation and procedures.
- Most concern expressed about implementation of GST can be divided into 3 categories.
 - I Design Issues
 - II Operational Issue
 - III Infrastructure Issues.
- Efficient formulation of GST will lead to resources and revenue gain for both centre and states.
- GST is a comprehensive value added tax on goods and services
- GST ensure better compliance at each stage of supply chain.

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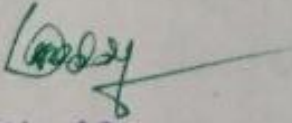
- STUDENT STUDY PROJECT ON
Rural industries - Poultry Industry




Submitted By 2018-19

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UNDER THE GUIDANCE OF
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గ్రామీణ పరిశ్రమలు - కృషి పరిశ్రమ

పరిశ్రమలు :-

అర్బుల కాలము నుండి భారతదేశము వ్యవసాయముకు వారి పనువుల పెంపొందునకు ప్రసిద్ధి చెందినది. ముద్దయగకాలములో ఈ దేశములో ప్రజల వ్యవసాయముతో వారు కుటూర పరిశ్రమలకు అభివృద్ధి చెప్పారు. ఈ దేశపు చైనాతో వస్త్రముల వగలు అభరణములు, విద్యావిద్యార్థులను అనేకమంది ప్రసిద్ధిని, ప్రాముఖ్యతను సంపాదించు కనిపించును.

అట్టివారి పాలనకాలములో ఈ దేశపు కుటూర పరిశ్రమలు క్షయించెను. స్వాతంత్ర్య దేశము కాలములో కంటే మించు నాటినాయకులు కృషి పరిశ్రమగా శ్రద్ధాపరిశ్రమ అభివృద్ధిచెందినది. స్వాతంత్ర్యనాడున తరువాత ప్రభుత్వ కాలములో చిన్నతరహా పరిశ్రమలు అనేక ప్రాముఖ్యత పొందెను.

అభివృద్ధి :- భారతదేశము లో గ్రామీణ దేశము ఈ దేశము అభివృద్ధి చెందువలెనని గ్రామములు ఏర్పడినా అభివృద్ధి చెందాల. గ్రామీణ ప్రాంత ప్రజలలో 70-80 శాతం ప్రజలు వ్యవసాయము పై ఆధారపడి జీవిస్తున్నారు.

ఈ దేశ ప్రజల గ్రామాల సంక్షోభం అభివృద్ధిని వారసత్వం
 గ్రామాలని వ్యవసాయములని వారు వృత్తులు పెట్టి
 పరిశ్రమ అభివృద్ధి కరణం. ఈ మధ్య కాలముల
 వచ్చిన కార్మికులు, అరిక ముసిన కెమిటి
 మొదలగునవి పెట్టిక చూపు తరహా పరిశ్రమలను
 తిరు ప్రాముఖ్యతను ఇచ్చింది.

నిర్మాణము : గ్రామీణ పరిశ్రమల అనా విపరిశ్రమ
 క్రమే తరువాత పెట్టుబడిని ఉపయోగించి గ్రామాలని
 గుం వనరులను ఉపయోగిస్తూ అంతా ప్రజలకు
 ఉత్పత్తికాబడిన వస్తువులు వారి అవసరాలను తీర్చి
 అ ప్రజల జీవన ప్రమాణమును పెంచుతూ వ్యూహాత్మక
 వాని గ్రామీణ పరిశ్రమల తా. కుటూరపరిశ్రమలు అని
 అంటారు.

ప్రాముఖ్యత

1. జానిని తిరితరువాత పెట్టుబడులని కుటూర స్థాపించ వచ్చును
2. తరువాత సాంకేతిక పరిష్కారమును కృత అను
 సాంకేతిక పరిష్కారము యితరులనుగాని ఇట్టి పరిశ్రమలను
 స్థాపించ వచ్చును.

3. ఇవి శ్రమసాంఘిక పరిశ్రమల కౌశల దక్షిణ అవకాశముల పెరుగును.

4. స్థానిక వనరులను ఉపయోగించి స్థానిక ప్రజల ఉద్యోగాలను తొల్పును.

5. సమకాలిక ప్రాంతానుభవజ్ఞులకి తోడ్పడే వాటిని అభివృద్ధి చేయడం గావించును. గ్రామీణ ప్రాంతాలలోని ఉద్యోగి తనను పోల్చిపోయేటట్లుగా అవకాశ ప్రజలలో కలిగి ప్రజలలో అర్థిక జైతృత్వమును ప్రాప్తిపెంచును.

మహాత్మాగాంధీగారు కుటూర పరిశ్రమలను అభివృద్ధి గ్రామీణ అభివృద్ధికి మార్గముగా భావించెను. కౌశలనా మన ప్రభుత్వం కుటూర పరిశ్రమలను చాల ప్రాముఖ్యతను ఇచ్చెను.

వివిధ కుటూర పరిశ్రమలు :

కొమ్మరము మరియల కొమ్మరము మొదలగు వృత్తుల పరిశ్రమలు, వ్యవసాయానికి అనుభందంగా పనుల పంపకము వాటి పరిశ్రమ కౌశల పరిశ్రమ నాడు బీదా ప్రాముఖ్యతను కలిగి ఉన్నది.

కౌశ్య పెంపొందించు దాని ప్రాముఖ్యతను అందువలన
ఎప్పుడు లాభమును గుర్తి ఈ సర్వేల పరిశీలనలను.

సర్వేలపై పరిశీలన వివరాలు :

సర్వేలపై పరిశీలనలను గుర్తించు సుంక 20 కంటే
ముందుగా గల రంగాలను గుర్తించు సర్వేలపై పరిశీలనలను
తొలగించు గల ప్రాముఖ్యతను వారిని అందు అందు.
దానిని సుంక కౌశ్యవారముగా పుటచుచు. ఈ సర్వేలను
కాల్పించు రంగాలను గల సుంక కౌశ్యలను అందు
సంస్థ వరుస సుంక. దాని ప్రాముఖ్యతను కౌశ్యలను
ముఖ్యతను గుర్తించు ముఖ్యకౌశ్యలను ప్రాముఖ్యతను
అందు.

సంస్థ యొక్క చరిత్ర :

ఈ సంస్థను వాస్తవంగా 10 సం॥ల క్రితము రంగాలను
గ్రామ సేవలను ప్రాముఖ్యతను నాగావినామ సంస్థలను
దాని లో సంకల్పించు ముఖ్య సంస్థలను సంస్థలను
4 తరువాత సుంక కౌశ్యలను ప్రాముఖ్యతను
అందునట్లుగాను, ఇతరుల దానిని యాజ్ఞాపనలను అందునట్లుగాను.

భింజనీయుల సాగతి గాని తమ స్వర్ణము బాడగలు
ఇప్పువట్లు గాను బుష్పించమిటి ఈ సంస్కృత నిర్వహణి.

ద్రవ్య నిర్వహణ :

గత సంవత్సరము నిర్వహణ యజమాని
మరివట్లుగా చెప్పబడినది. ఈ సంస్కృత నిర్వహించు
వ్యక్తిపైను టి. భాస్కర ఇతడు గద్దాలో సమైవజగల
వ్విడులు గ్రామనివాసి వివాహీతుడు. ఇతడు ఇంతకు
పూర్వము ఎక్కడలైనా చారిత్రాలో హోటలు మెకానిక్ పని
చేయుచుండి వాడు. శ్రీ భింజనీయుల సాగతి గాని
నిలపా మేటలు. ఈ సంస్కృత నిర్వహించుటకు లక్ష్యానియి.
గత సంవత్సరము నుండి ఈ సంస్కృత లాసి నిర్వహించు
చున్నాడు.

టెంపింగు వివరములు :

ఈ సంస్కృత గల ద్రవ్యనిర్వహణ పెట్టుబడులను ఇతర
భివక్షణితను వసూలు. ప్రైవేటాబాడలా గల సమగ్ర కంపెనీ
యొక్క భిక్షిత ఈనా కడి పిల్లలను మండులను,
వాణిమ కంపెనీ పట్ల జేయను.

స్థిర మూలభవము పంటపొలాలు గల ప్రకారం వాత.

వరగా గల 2.5 వరకుల భూభాగములు
3 విధాలైన వెళ్లు నై ధంజనీయాల నాగరచేత
నిర్మించబడి - ఇప్పుడు ఉంది.

నిర్మాణం :

నై టి. భాగవంత్ కౌన్సిలర్ నిర్మాణాలు తన తొలి కాల
2000 నిల్వలు ఇద్దరు వారు నా. కులీల ఒక
సెల బిల్డింగుల పనిచేయించుచున్నాడు.

సంస్థ

ఒక వ్యక్తి తన కంటిమంది వ్యక్తుల సమదాయము
ఉత్పత్తిని చేసి సమజమునకు ఉపయోగం చేయటానికి
అదాయమును సంపాదించు విభాగమునీ సంస్థ అంటారు
ఇకట సంగ్రహ ఖాతా కంటిమంది సంస్థగా చెప్పుకోవచ్చును.

యజ్ఞము :

సంస్థలు ఉత్పత్తి చేసి అదాయమును సమకూర్చి అ
అదాయమును భగనాముల మధ్య పంపిణీ చేసే
యజ్ఞముని అని అంటారు.

ఇట్లు దుఃఖముని సుగుణ యెహి భగవైములు
శ్రీ లంజనాయుల నాగరి మఠియి టి. భగవత్.

కైఫియము :

వస్తువును దుర్బుత్తి తెలుసుటకు తావలసిన వైది
సావరి సావారి విజ్ఞానమును తెలియించుటను
కైఫియము అందురు. ఈ సంస్కృతి సుగుణి వాడు
యెహి తావైయెట రుగానికి బెంబిశ్రుంది. సంస్కృతి
తావలసిన సంస్కర్ష విజ్ఞానము తెలుసు.

వార అనుభవము :

సంస్కృతి స్థాపించు ముందే సంస్క నిర్వహణి
కైఫియము తెలిసి వుండవ వానిని వార అనుభవము
అందురు. శ్రీ సుగుణ యెహికి వార అనుభవము
వస్తువులకి టి. భగవత్ లు వార అనుభవము
తావలసిన స్థితికాలక వైదికు తావైయి యెహియను
నిర్వహిస్తున్నారు. అయినప్పటికి సుగుణి పి. మల్లకాపూర్
అనుష్ఠి సావరికైబుగా నియమించి భగవత్లు
సలహలను భగవత్లు సలహలను ఇట్లు. వైది
సంస్క విమర్శకంతముగా నిర్వహించబడుతున్నది.

సాపేక్ష కారకాలు

1. మూంస్ దత్తుల్ని అధికంగా దత్తుల్ని జాయింటులు
2. ప్రశాంత వాతవరణంలో కౌక్కు అధికంగా పెరగనున్న దత్తులను
3. అధిక లాభములను సంపాదించుటకు.

బస్ ఇన్ఫ్లూయెన్సు పెంబుటు కాలిఫిన కాలము :

బస్ ఇన్ఫ్లూయెన్సు పెంబుటు 38-40 రోజుల కాలము అవసరము | రోజు యొక్క గల కడిపిల్లలను తొట్టి 40 రోజుల వరకు పెంబుటు అవి 1.9-2.3 కాలిఫిన వరకు పెరుగును అ తమిషత వాని మూంస్ కాలిఫెన్ వ్యయించబడును.

పెంబుటు విధానము :

1. షెడ్డును శుభ్రపరుచుట : సుద్దు మండి కౌక్కు ప్రిల్లిగ పెళ్ళివారి వాని మల విసర్జన ములలలో క్షుడి వాట్టును బుబుటు తాసివోయిను
2. షెడ్డులోని పై క్షులులు, గోడులు గల బుబుటు తాసివోయి వాని H_2O_2 & HCl లో వున్న గాటిలో క్షులు వరకు.

3. నైల నుండి వేయి అక్షరము.

4. పెద్దపట్టణ నదులు గల జాతలను మర్చివేసు.

5. పెద్దపట్టణ వాగ్ జిసి రోగ్ జిక్కులను చిత్రిగా నిర్మూలించ వలెను. నదులు సున్నము కాటి నైలపై

సున్నపు గాటిని చల్ల వత్తిను. గాఢు లోను వాక్త్రంను

గాటి నోట్టలను. గాటిని నిల్వజియను ట్లంతులను

మొక మొయి ఖైదర్లను మొదట నాటిలో కడిగి

4 తరువల బ్లాచింగ్ వాడుటలో శుభ్రపరచవలెను.

6. ప్రతిరోజు వార్షికం కలపిన గాటిలో పెద్ద

లోకుల, బురుడి భగములను నై జిసి రోగ్

కాగములను నివరించవలెను.

7. చివరగా వరిపోట్లను తెచ్చి నైలపై మంచి

లంతులని క్షయ రోగ్ జిక్కులను నివరింకుటల వార్షికం

పాటాస్సియలు పరమాగ్ నోట్ మిశ్రమమును గాటిలో

కలిపి విడుదల వాగా పాట్లను క్రిందకు వివరము

కొరపవలెను.

8. ఈ ఏనులన్ని చీలులుటకు దాదాపు 10 రోలుల పట్టును కావున 1 లక్ష కేళ్ళు మరియోర్ ల్లలు 50-55 రోలుల కాలను పట్టును ఈగా సంవత్స- మనకు 6 లక్షలను పెంచవచ్చును.

ఈ ఘాతమునకు 1 లక్షలలో 18 వల కేళ్ళను పెంబు సామర్థ్యము లుడు. చివరి సాగిన పెంచబడిన కేళ్ళ పెంబు విధానమును సర్కారు వివరముల ఖత్రంత ల్లబడినవి.

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ఈ ల్లలుల వచ్చిన కేట్లెల్ల 16,500 వారికి 1 రోలు వయసు ప్రవృత్తుల ప్రైవరాటాన్డ్ నుండి రవగా తియబడి 140 క్లెమి కురకులగా గల ఘాతమునకు తాము వచ్చు.

మొదటి జనలీ పెరవల

పెద్ద పెద్దను రెండు భాగముల గా విభజించి మొత్తము 4 పెద్దలీ 16,500 కేళ్ళను వెరు వెరుగ పెంబుచు

నామ :

పిల్లల ల్లచ్చిన మొదటి రోలుల ప్రతి 200 లాటర్ల నాటికి 3 ల్లల సంవదార తరవీడి ద్లస్సును కలపి తంబడియ

రెండవ రోజునుండి సాధారణ నాటిలా త్రవ్వ వేయ
అటవ్వుకు 60 మి.ల. పైప్ లైన్ స్ట్రాక్చరును కట్టి అందు
శ్రమించును.

ఉష్ణరము :

మొదటి రోజున ఇతర బలవర్ధక ఉష్ణరమును
చిన్న కడిపిల్లల త్రవ్వకు అను అలవైస్ పి.బి.యస్
ఉష్ణరమును అవటి నుండి 15 రోజుల మొదట అను
శ్రమించును... 30 రోజుల బరుశ్రమ 113 బస్తాల
ఉష్ణరమును ఈ బ్ల్యాక్ లోని పిల్లల వినియోగముచేసవ.

పెటను వెబ్బరము :

పెటనును కారణ మొదటి 15 రోజుల వరకు
జింకలను తెరలను కట్టి రాత్రిలును వాటిని దింబి
చేసి నియంత్రింబ గలరు. మగల 10 గంటల నుండి
సాయంత్రము 4 గంటల వరకు తెరలను ఎత్తి పెటనును
ప్రసరింప శ్రమించును. 15 రోజుల తరువాత చివరి
వాళ నియంత్రము తెరను ఎత్తి వూరవకును.

పెళ్ళిదనము :

పెళ్ళిదనము కోరు ప్రతి విధములూ 7-8 ట్యూబులైట్లు
7-8 200 ట్యూబుల సామర్థ్యమును గల బల్బులను
ఉపయోగించును. గ్లాసు సిలండర్లను ఉపయోగించి వై డ్రెస్సులను
స్టావలను తలక్రిందులుగా పోరం జూసి వేడిని రుంజింపవలె.
ట్యూబులపట్లూ ఒక్కోను వెలిగించి వేడిని రుంజిస్తోయిదురు.
ఈ విధముగా 18 రోజుల వరకు కాడి పిల్లల పెరుగును.

రెయివ దన :

ఈ దశలో కాళ్ళను వేడి ఉవ్వరము వుండదు
డ్రెస్సులను తొలగించును. చిన్న పిల్లలకు మూవర్ స్ట్రాప్సు
ఉవ్వరము వుండదు కావున వాటిలమైన షెర్ట్సును తొ.బరిలతో
చిన్న విధములగా జూసి పిల్లల దగ్గరగా వుండట
వలస కాంత వేడిని నియంత్రించెదరు. పిల్లల పాదములకు
విశాల స్ట్రాప్సు క్రావలసివ వుండటచే జూలిలను రెవర్సు
జరిపుడు షెర్ట్సు వాటిలను చేయుదురు. ఈ దశలో
వారికి మూవర్ డ్రెస్సును షెర్ట్సును ఉమ్మడివలసి ఉండును
ఈ దశలో పిల్లల పెరిగి వుండటచే ఎ.వి. రెవర్సులను

వట్టిచిప మరియ రొట్టెల మిశ్రమను మద్దరొట్టెల
గుల బి.యస్ ఫేడును అంచుజేయవచ్చు. ఈ దశ
28 వ రోజు వరకు వ్రాడును. ఈ 10 రోజులూ
220 బస్తాల ఉత్పాదనను వినియోగించవచ్చు.

మూడవ దశ

ఈ దశ వాటికి కౌణ్ణు పెద్దవికల వ్రాడుటవలన
వ్యయం అధికమవుతుంది ఈ దశలో మొత్తం
వట్టిచిప, రొట్టె మరియ ఇతర బలవర్ధకము కలపిన
మిశ్రమను పెద్ద తాగునీరు త్రాసి ఉత్పాదనను అంచు
జేయవచ్చు. ఈ దశ 29 నుండి 40 వ రోజు వరకు
ఈ పన్నెండు దినములూ 417 బస్తాల ఉత్పాదనను తీసుకోవచ్చు.
ఈ మూడు దశలూ అంచుజేయబడిన మొత్తం ఉత్పాదనను
అంచుజేయబడినది. ఉత్పాదనలూ క్షాత్రం మూలను
పెరుగునీరు కలపి ఇచ్చిన ఉత్పాదనను బలవర్ధకము
అనుబంధం కాయం కౌణ్ణు తగ్గి వ్రాసి పెంపొందించవచ్చు.

వ్యాక్సిన్లు :

పెంచబడు కౌగిలు రోగినోడు వీ వచ్చుట్లుగా వివిధ దశలలో వ్యాక్సిన్లు ఉపయోగించుట. మొదట కంటిలో ఒక చుక్క చొప్పున వ్యాక్సిన్లు వేయవలెను. 2వ దోసు 7వ రోజు, 3వ రోజు 12వ రోజున, 4వ దోసు 21వ రోజున వాడబడినది.

బలవర్ధక మందులు :

అవాలి ఈ మందును ప్రతి 200 ల నాటికి 60 మిల్లీలీటర్ల చొప్పున కలపి తనాటి న్ని మొదటి మూడు రోజుల అవలంబించుట

నింది బి వీక్స్ ప్రతి 200 ల తాటరలో ఒక గ్రాము చొప్పున అందుబియవరించు. రోగనివార్యము కౌగిలు సూజి ఎండ్రోస్ 200 ల 1 గ్రాములు. సూజి ఎండ్రోస్ 200 ల 1 గ్రాము చొప్పున ఇవ్వవలెను.

వ్యాధి నివారణ మందులు :

కాక్సి అస్టెటాస్ రోగములకు స్ట్రెప్టోమిసిన్ మందును 200ల నాటికి 1 గ్రా చొప్పున బట్ట ప్ల వ్యాధికి సి. 08. 2. 13. 00ల మందును ప్రతి 200 ల నాటికి 0.5 గ్రా చొప్పున ఇతర రోగములకు నియూజైటోక్ మందును ప్రతి 200

నాటికి 0.5 గ్రా చొప్పున వాడినాను. ఈ సంస్కృతి 155 ఘోషాన్ని
 155 కేంద్రాన్ని వాడినాను.

ఈ శిల్పాలలో కౌశ్యుని 38 వ రోజు నుండి 48 వ రోజు వరకు
 విడుదల వారిగా కంపెనీ వారు విక్రయము కౌశ్యు ప్రాచారణి
 మురెంటుకు తరలించింది. ఈ తరలంపు సమయమునకు వివిధ
 కార్యములచేత దావాపు 15 మంది కౌశ్యు చనిపోయి వ్యర్థము
 మిగిలిన కౌశ్యు బరువును ఈ క్రింది విధముగా కలదు.

3600	కౌశ్యు	2.3	కౌశ్యు బరువు
4100	కౌశ్యు	2.2	కౌశ్యు బరువు
3200	కౌశ్యు	2.1	కౌశ్యు బరువు
4,100	కౌశ్యు	1.8	కౌశ్యు బరువు

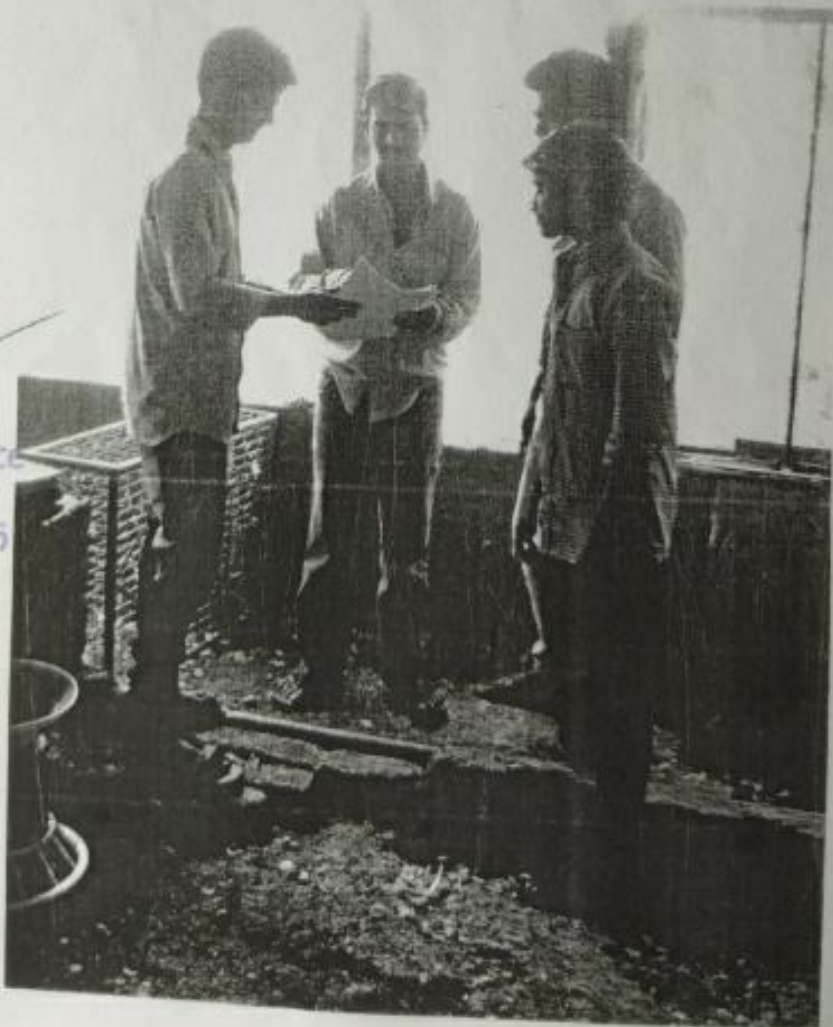
కొలి సగటు దాకా శిల్పి 80 టన్ను లయిన ప్రతిఫలము
 20 టన్నుల పై వుంటును. దాకా శిల్పి బిక్కెట్టు టన్ను
 తగ్గిన కలిచి, ప్రతి టన్నుకు 30 పైసల ప్రతిఫలము
 పొందును. ఒక వేళ దాకా శిల్పిపెరిగిన ప్రతి టన్నుకు
 30 పై ప్రతిఫలము తగ్గును. ఈ విధంగా 1.70 పై
 వరకు మాత్రమే తగ్గింతును.

ఈ బ్యాంకులో పెట్టమని కోర్కె సకున్యను లభించిన
ఉత్పలకు 1,50,000 వలె కూలు

ఇందులో 90,000 కు॥ షెడ్యూలయజనుని అంజనయ
నకున్ గాతికి ఇచ్చగా నిర్వహకుడు భావనకు 60,000
కూలు మిగిలినవి.

ముగింపు

పై సెక్షనుల తలసించి విమనగా గ్రామిణ
రిక్యె అభివృద్ధిలో కోర్కె పరిశ్రమ ప్రముఖమైన
పాత్రను వహించుచున్నది. భారతదేశంలోని ప్రతి
కోర్కె పరిశ్రమ లాభాలి రిక్యెమెటరు ఆవకాశం
కలదు. దేశంలోని నిరుచ్చేగ సమస్య నివారించుటకు
సంబంధమైన మార్గంగా కోర్కె పరిశ్రమను చెప్పవచ్చును.
దానికి ప్రభుత్వము ప్రోత్సహించాలి. అప్పుడా గ్రామిణ
నిదేదీకులకు ఉపాధి అవకాశాల లభించి వారి
జీవన ప్రాముఖ్యము పెంపొందవచ్చును.



[Handwritten signature]
Dept. of Commerce
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**M.A.L.D. GOVT. ARTS & SCIENCE COLLEGE, GADWAL
JOGULAMBA GADWAL DISTRICT**

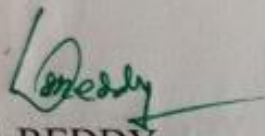


**Consumer Rights – Awareness and Redressal of
Grievance Register**

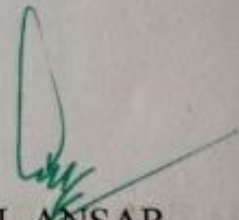
2018-19

Training Programme on "Consumer Rights – Awareness and Redressal of Grievance"

16.07.2018 to 18.07.2018



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6/1/2020

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Introduction to Concepts of Consumerism

What is Consumer Education (CE) all about?

We can say that consumer education aims to change behaviour. It is the process by which people are taught how to buy, use and dispose of, sometimes scarce, goods and services to fulfill their needs. Other definitions include objectives as well, such as the definition formulated in the Classification of Concepts in Consumer Education (1984):

"Consumer Education is the process of gaining the knowledge and skills in managing consumer resources and taking actions to influence the factors which affect consumer decisions."

The goals of CE can be stated as follows:

- Develop skills to make informed decisions in the purchase of goods and services in the light of personal values, maximum utilization of resources, available alternatives, ecological considerations and changing economic conditions;
- Become knowledgeable about the law, rights and methods of redressal, in order to participate effectively and self-confidently in the marketplace and take appropriate action to seek consumer redress; and
- Develop an understanding of the citizen's role in the economic, social and government systems and how to influence those systems to make them responsive to consumers needs.

The objectives of consumer education at school are to develop independent, discriminating and informed consumers. It is to equip the pupil with knowledge and insight into the conditions of being a consumer in a complex, multi-faceted society by providing basic knowledge in such areas as consumer legislation, personal finances, economics, advertising and persuasion, consumption and the environment, global resources, housing, clothing, price and quality, diet and health. Schools should contribute to making pupils aware of the influences they are exposed to with respect to life styles, consumer habits, values and attitudes.

Consumer Education involves giving students "cognitive skills" to help them make informed decisions. But it should also mean "understanding" the impact of individual, business and government decisions on the lives of others. In addition to this, pupils need to develop a certain attitude towards consuming. We want them to feel it is important and we want them to act and behave conscientiously. We can call these latter goals "affective objectives".

BASIC OBJECTIVES OF CONSUMER EDUCATION

1. Give pupils knowledge to act as informed consumers. For example, knowledge of consumer rights, law and basic nutrition.
2. Give pupils understanding of the functioning of society and the economy as a whole and the specific role of consumers. (For example, the understanding of the role of companies in the economic system, the role of governments in society and the role of consumer organizations.)

3. Develop skills to act as informed and responsible consumers. For example, writing a letter of complaint, the ability to spot sales gimmicks and to use products and services knowledgeably.
4. Help students feel it is important to be an informed consumer. If pupils have been given the knowledge, understanding and skills necessary but if they think it is of no importance, we have failed.
5. Teach students to act as informed, educated and responsible consumers.

This philosophy means that Consumer Education is concerned directly with people and that is often the main difference between Consumer Education and many other school subjects.

What these responsibilities mean when one buys a product can be illustrated by taking, for instance, a simple product like a chocolate bar or an ice cream cone. Beside the question whether it tastes good or not, there are several other angles to consider when making a real study of consumer aspects. Going beyond the "needs and wants" aspects, a consumer can take the health, environmental, safety, and economic, legal and social angles of a product into account. The consumer will usually look first from his or her own point of view as an individual consumer, and can also keep the interest of the community at large in mind.

The illustration shows six different angles which an informed consumer may consider when he or she looks at any product analytically and critically. Here are some examples of questions connected to each angle:

1. Health point of view: Is it nutritious (individual), is it hygienically prepared (community)?
2. Environmental point of view: Does it cause litter problems (individual), does it waste resources for the packaging (community)?
3. Safety point of view: Are the ingredients safe (individual), is safety in production guaranteed (workers)?
4. Economic point of view: Can I afford it (individual), how and where is the product distributed (community)?
5. Legal point of view: Is it labeled (individual), is it being dumped in other countries (community)?
6. Social point of view: Is its advertising true and real (individual), does it involve child labour (community)?

WHY IS CONSUMER EDUCATION IMPORTANT IN SCHOOL?

Consumer Education (CE) provides students with practical and useful information that blends schoolwork into the fabric of everyday life.

Consumer Education offers the chance to help children explore their roles within society as citizens, consumers and workers, to be active and responsible members of society.

CE also helps people to understand the relationship between those who supply and produce and those who buy and use

Compared with the past, youngsters have a lot of money to spend. Children have quite a large influence on family purchases. Marketers have recognized that the young client usually remains a client for the rest of his life.

CE can be one tool that helps young people stand up to marketing pressure as it becomes more important.

Over the past few years, the technological changes have been unprecedented. New ways of buying ("electronic commerce") are developing fast and the Internet has taken an important place in many consumers' lives. Also the possibilities to pay electronically have to a large extent replaced paying in cash. This means that financial management has to be learned at an earlier age because the "plastic" also works when funds run out, making it much easier to get into debt. Unemployment, marketing bombardment and new technology are only three important reasons why the individual consumer needs training and information.

THE INTEREST OF SOCIETY AS A WHOLE

Informed consumers are essential to economic development. By exercising a free choice based on knowledge of the facts, the consumer will be able to make the best use of his resources, money, time, knowledge and ability. He will thereby contribute to the proper functioning of the economy and stimulate effective and fair competition, and he will thereby contribute to social and economic development. The educated consumers can make the work of governments easier. Consumer Education can help consumers act in a more enlightened and critical manner which might make it possible in certain cases to avoid having to resort to legislative and regulatory measures. The legislation and regulations that do exist will be strengthened as consumers become more educated and learn to demand their rights.

The above-mentioned responsibilities of the consumer such as social responsibility, ecological responsibility and solidarity imply an interest of society as a whole in Consumer Education. Modern concepts go beyond individual needs and resource management. Collective needs between the micro- and macro-systems should be reflected in individual decision making.

Consumer Education with the focus on society and environment has preferences, which are: social and environmental responsibilities versus wasteful consumption, sustainable consumption versus exploitation of resources.

HOW TO INTRODUCE CONSUMER EDUCATION INTO SCHOOLS

Understanding the existing system

The first step for consumer education to be introduced into schools is to be aware of the existing situation that means both the subject of consumer education and the way the overall education system functions. A good knowledge of the education system is essential to be able to work out strategies. Investigate local and national education policy to see whether any guidelines exist for CE. Do not be disappointed if virtually nothing exists. If this is the case, there is all the more reason to develop a plan to introduce CE into schools. The following questions can be used as a guide to help survey the education system in your country.

At the local level

1. What kinds of schools exist? Private, state, religious, boys, girls or mixed? Where are the schools located? Are there any residential schools?
2. In the case of a decentralized education system:
 - Where does the school obtain resources and funding?
 - Does a syllabus or curriculum exist?
 - How flexible is it?
 - Who decides about the contents of the curriculum?
 - Does it promote social or ecological awareness and responsibility?
3. What is the role of examinations?
4. What are the links between local activities and national control?
5. What is the general attitude of teachers, principals and examiners to CE?
6. Is it possible to find one or more pilot-schools in order to carry out experiments with interested teachers?
7. Are there any extra-curricular activities such as consumer clubs?
8. Do the schools in certain areas have special problems? For example, does high unemployment or high illiteracy affect the quality of education in rural schools or schools in poor areas?

At the national and international level

1. Is there any indication of government interest in consumer protection?
2. Have there been any commitments?
3. Is the political climate favourable to consumer issues and consumer education in particular?
4. Have ministries acted to protect consumers?
5. What attempts has the Ministry of Education made to create consumer awareness in schools?
6. Who are the key persons to approach in the Ministry?
7. Is there a separate Curriculum Development Centre?

8. Who are the key persons involved in curriculum development?
9. Who is responsible for curriculum development in the Ministry of Education?
10. Have consumer organizations or educators submitted a memorandum to introduce CE into schools?
11. Do education officials generally adopt a positive, negative or indifferent attitude to consumer education?
12. Are decisions made on a national level or is the education system decentralized?
13. What efforts are being made by government or state education departments to introduce consumer education into schools?
14. Is there any provision for the training of consumer educators through workshops, seminars or conferences?
15. Which are the key institutions or people with regard to finances?
16. Is CE included in the curriculum of Teacher Training Colleges or other institutions of higher education?
17. How is CE incorporated in neighboring countries?
18. Are there recommendations of international institutions that can help promote CE?

Formulating a plan

Once there is a clear understanding of the education system, you need to think strategically about achieving your goal. The following suggestions may prove useful.

1. Formulate objectives for the short term and the long term which are both realistic and optimistic.
2. Develop a rough plan of the kind of activities you feel are most important.
3. Check this first plan against the resources available within your organization.
4. Check whether other funds can be raised. Will these funds also be available in the future?
5. Decide on the way you want to work. The more people who participate directly in decision-making, the higher the level of commitment to the decisions made.
6. Timing is very important as school schedules are fixed far in advance.
7. The beginning of the academic year, when schools are not busy with examinations, might be suitable for starting discussions.
8. Enquire if allies are prepared to encourage your activities.
9. Think of how you want to evaluate your efforts. An evaluation is possible only when it has been planned well in advance.

Implementation of the plan

After formulating an overall plan, specific activities should be developed in detail. In this section, the major activities are divided into four kinds of activities and examples are given where necessary.

Create critical awareness

Activities that highlight the importance of CE can create critical awareness on the part of students, teachers and policy makers. These activities can then be followed up by ideas on how to introduce CE into the schools. Once the students' interest has been sparked, they may well ask their teachers to start a consumer club or similar activity.

Action ideas

1. Hold short courses, seminars or workshops for teachers to show how CE can be integrated into the existing syllabus.
2. Mount displays or exhibits on consumer topics both in and out of the schools to give a clear idea of what CE is about.
3. Speak at education meetings and forums, especially those where policymakers are represented.
4. Give talks for students or for parent-teacher associations.
5. Organize competitions between schools.
6. Print materials such as consumer booklets, bulletins and regular newsletters.
7. Take advantage of free publicity in the media to create a climate where people want to become more aware of what is happening in the market- place and better equipped to deal with consumer problems. For instance try to interest journalists of newspapers and magazines.
8. Put up posters on consumer topics in the schools and in suitable places in the community such as in women's clubs, youth associations or farmers' clubs.
9. Encourage school libraries to keep newspaper clippings on consumer topics. For example junk food, drugs, smoking or advertising frauds.
10. Encourage non-formal education

Non-formal education means activities in the school but not in the curriculum. Over the years, variety of ideas has been developed to encourage CE interest. These activities can provide platform for consumer interest, particularly in countries where CE is not at all mentioned in the official curriculum.

Activities that consumer organizations can develop in the area of non-formal education are:

1. A quiz for consumers
2. Debates
3. Public speaking contests
4. Essay Writings.

Consumer Basics

A. Who is a consumer?

The ancient man moved from place to place to hunt for food. He ate whatever he could find such as fruit, nuts, berries, sweet root and flesh of animals. He made use of wood and dry leaves from forest to make fire to keep him warm and also to tenderize meat he hunted. Today man has evolved into seasoned producer and consumer of a large variety of goods and services. At present some people produce the goods and provide services required by others in exchange for money in a well developed market system. Thus the concept of consumer, who may be described as a person buying a product or obtaining services from the market for his own use or consumption, has come into existence.

A consumer is defined as a person who buys goods and services and makes use of public utilities as well as natural resources like air and water. It is most basic since it refers to those who use goods and services for the satisfaction of their personal wants.

According to the Consumer Protection Act, 1986, a "consumer" means any person who buys goods or services for a consideration that has been paid or, promised, or partly paid and partly promised or under any system of different payment, and includes any user of such goods other than the person who buys such goods for consideration.

According to the new amendment made in the Act in 1993, it does not include buyers who purchase goods for manufacturing purpose or for resale. But, if a widow who buys a sewing machine or small cottage industrialist who buys equipment's for the purpose of earning a living are consumers.

B. Different market outlets.

1. Wholesale outlet: Goods are sold in large quantities. The minimum buying quantities from such outlets are dozens, hundreds, 50-100 kilograms, and quintals. Wholesaler usually buys directly from farms or manufacturer.
2. Retail stores: Retailers usually purchase a variety of goods from wholesalers and get their margin of profit after selling them to the consumers. The price paid per unit of the goods is higher than at wholesale outlet. The advantage to the consumer is that he can buy in small quantity as per his requirement.
3. Co-operative: It is a retail outlet owned and run by consumers' for consumers'. A group of consumers a registered society that runs the store often known as a consumer co-operative.
4. State Emporia: Other than the co-operative are state emporia which offer the product ranges from the state varying from furnishing, household items, cloths, jewellery, craft and decorative items. The product sold here is of high quality and reasonably priced. There is no possibility of duplicate goods being sold here since the state takes the responsibility of procuring and selling genuine goods.
5. Speciality store: A store usually stocks a particular line of product such as health foods-drugs, readymade garment, crockery, gardening equipments, sports, footwear.
6. Convenience store: This store opens for long hours, the products being limited to essential daily use items. Such stores are found in practically all residential areas for the convenience of the local

customers.

7. Variety store: Variety store offers range of products reasonably priced; practically everything a person needs for day to day living, e.g. items like stationary, gifts, toiletry, confectionery and some provisions. One may also find small household books.

8. Departmental store: It is a large retailing store running across practically everything from needle onward; e.g. mall, supermarket, big bazaar.

9. Buys: Product is purchased on internet through credit card payments e.g. books.

Black marketing: Black marketing is a situation and not a form of selling, which visibly exists, but it is done due to the deliberate creation of shortages of products in the markets, through hoarding. Once the shortage has been created, sellers offer the goods in small quantities. Examples are cinema tickets, food during calamities.

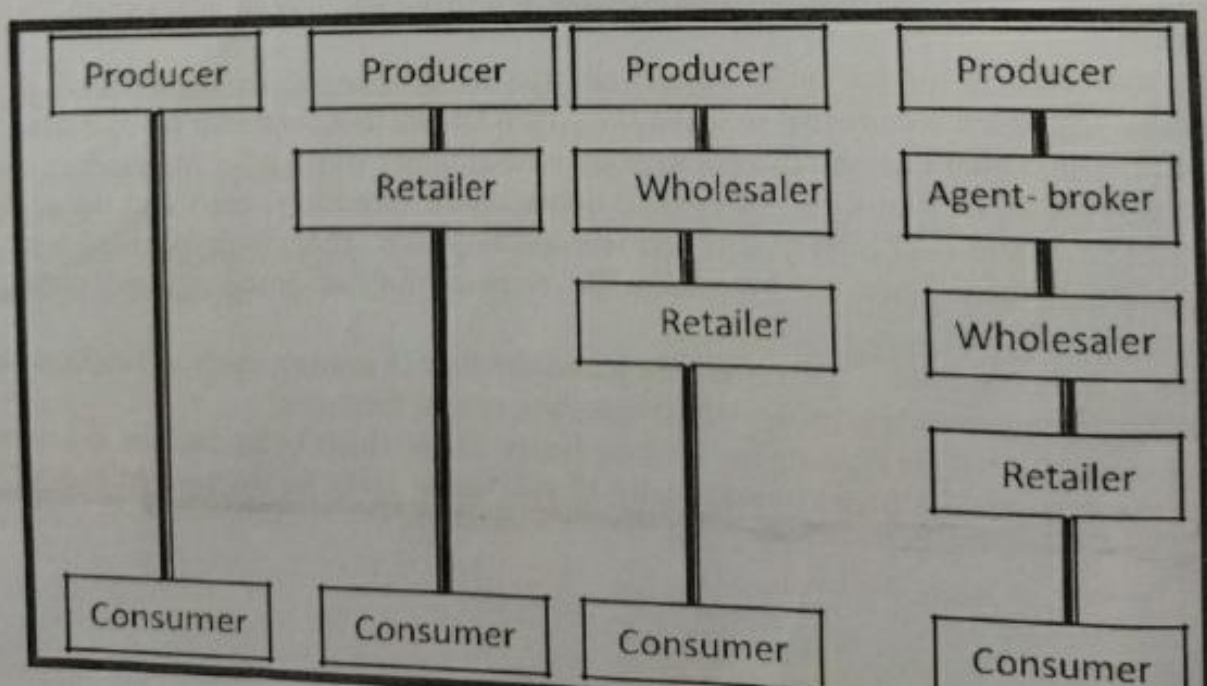
C. Difference between Needs, Wants and Demand.

Needs: Need is the state of felt deprivation of some basic satisfaction. People require food, clothing required and shelter. Other than these belonging needs, self-esteem needs and a few other things are required for survival. These needs exist in the very texture of human biology and the human condition. Example: (roti, kapda aur makan) one will feel satisfied only when he/she gets the desired type of need fulfilment.

Wants: Wants are desires for specific satisfaction of deeper needs. Human wants are continually shaped and reshaped by social forces and institutions such as religion, school, families and business corporations.

Demand: Demands are wants for specific products that are backed up by an ability and willingness to buy them.

Companies must therefore measure not only how many people want their product but, more importantly, how many would actually be willing and able to buy it.



E. How goods sell and are brought into demand?

Human being is bundle of desires and therefore there is no limit to his wants. Some of his wants are natural and some are created by environment, fashion, and customs and these are the stimuli to create demand of products in market.

Types of wants:

- Psychological wants: These wants are food, shelter, clothing, family and social and community activities.
- Custom-made wants: The custom of the society or community to which one belongs influences wants. Customs are the most important force that influences your wants e.g. smoking after dinner; giving sweets in festival of Diwali; wearing of chaniya choli in navratri.
- Conspicuous consumption: It is consumption of goods and services on grand scale for the purpose of showing off rather than for providing utility. Dowry, different types of food counters in wedding (Chinese, panipuri, Punjabi, Jain etc.)
- Fashion made wants: Fashion is defined as prevailing style in consumption. The people who do not follow fashion are also considered outcast. Producer and advertiser spread few fashions but it is up to customers to accept or reject. (Baggy pants, bellbottom pants)
- Imitative consumption: The imitative consumption is common to all age groups. The tendency is that people want to equal or excel others in consumption.(House wife buys any product to equal or excel her neighbor)
- Producer made wants: These wants develop through advertisements. It provides information about availability of goods, price, new products and new uses for old products. (Shampoos, tooth brush, soap, washing powder, etc.)

F. How prices of goods are established?

Price is determined by a number of factors such as government policy, shortages, ignorance, delivery system, quality, market location, overhead expense of the seller and quality of service provided.

Government policy: Government decides a particular rate in the market to sell or buy the products from farmers so that farmers can earn margin for their upliftment.

Illustration: Assume that sugarcane is purchased from farmer by broker @ Rs 2/- per kg and broker sells it to manufacturer @ Rs 4/-per kg. Manufacturer process the sugar cane and make a fine processed sugar and sells it to a broker/company /exporter @ Rs 8/-per kg. The exporter sells it in foreign market with heavy margin and earns foreign exchanges. Company makes an attractive packing and sells on a heavy margin to the consumer on MRP. Whole seller sells it to retailer with

heavy margin and retailer sells to consumers @ 18/- to 20 /- per Kg. This shows that everybody earns the margin except farmer and this reduces the quality growth of farmer and the crops. To overcome this exploitation of farmers government introduces regulatory rates so that farmer can earn more profit so that he can improve the quality of farming and can produce better quality crops which can increase the prosperity of farmer, state and nation.

Shortage: Sometimes a crop fails due to unprecedented weather conditions, creating a natural shortage. Changes in environmental conditions such as a transport workers' strike, or a landslide blocking roads, can also create local shortage of commodities. Other examples are riots, war and so on. Illustration: prices of milk, vegetables, fruits shoot up

Ignorance: The ignorance of the consumer, regarding what he should be paying for a certain product, leads to his exploitation. The reason may be illiteracy, that is he is unable to read the maximum retail price on the product, or where a monopoly situation exists, whereby a seller can charge at will. Even in the same market there are few stores where goods are sold at fixed price.

Quality: More often adulterated substandard products are priced lower than quality items but this may not always be the case. For packaged goods the label indicates details by which quality can be judged.

Delivery systems: Prices of goods vary according to the manner in which foods and other products are sold. If the item is sold through mobile carts or vans, the prices are lower than if the same item is sold in an air-conditioned store where their overhead costs are greater.

Market location: If shops or stores are located in posh locality the prices are likely to be higher than locations where middle-income groups reside.

Availability of goods: Sometimes prices of goods are set high when they are not available easily.

MRP or Maximum Retail Price is a price decided by the manufacturer on which person wishes to sell the products to consumer /user. This MRP includes manufacturer margin, excise duties, central sales tax, and local sales tax, value added tax (V.A.T), octroi, freight, insurance of products, margin of channel of distribution and if imported then other levies. Note: one can ask for discount on MRP also.

G. Sales stimulation and gimmicks. Sales stimulation

Every businessman wants to increase the sale of goods that he deals in. He can adopt several ways for that purpose. You might have heard about "lakhpati bano", "win a tour to Singapore", "30% extra in a pack of one kg", "scratch the card and win a prize" etc. You might also have seen gifts like lunch box, pencil box, pen, shampoo pouch etc. offered free with some products.

There are also exchange offers; like in exchange of existing model of television you can get a new model at a reduced price. You may have also observed in your neighboring markets notices like "winter sale", "summer sale", "trade fairs", "discount up to 50%" and many other schemes to attract customers to buy certain products. All these are incentives offered by manufacturers or dealers.

increase the sale of their goods. These incentives may be in the form of free samples gifts, discount coupons, demonstrations, shows, contests etc. All these measures normally motivate the customers to buy more and, thus, it increases sales of the product. This approach of selling goods is known as "Sales stimulation". Sales stimulation adopts short term, non-recurring methods to boost up sales in different ways. These offers are not available to the customers throughout the year. During festivals, end of the seasons, year ending and on some other occasions these schemes are generally found in the market.

Thus, **sales stimulation** consists of all activities other than advertising and personal selling that help to increase sales of a particular commodity.

Tools of Sales Stimulation:

To increase the sale of any product, manufactures or producers adopt different measures like free sample, gift, bonus, and many more. These are known as tools or techniques or methods of sales stimulation. Let us know more about some of the commonly used tools of sales stimulation.

Free samples: You might have received free samples of shampoo, washing powder, coffee powder, etc., while purchasing various items from the market. Sometimes the shopkeeper even without purchasing any item from his shop also distributes these free samples. These are distributed to attract consumers, to try out a new product and, thereby, create new customers. Some businessmen distribute samples among selected persons in order to popularize the product.

Example, in the case of medicine, free samples are distributed among physicians in the case of textbooks, specimen copies are distributed among teachers.

Premium or Bonus offer: A milk shaker along with Nescafe, mug with Bourn Vita, toothbrush with 500 grams of toothpaste, 30% extra in a pack of one kg are the examples of premium or bonus given free with the purchase of a product. They are effective in inducing consumers to buy a particular product. This is also useful for encouraging and rewarding existing customers.

Exchange schemes: It refers to offering exchange of an old product with a new product at price less than the original price of the product. This is useful for drawing attention to product improvement. 'Bring your old mixer-cum-juicer and exchange it for a new one just by paying Rs.500' or 'exchange your black and white television with a colour television' are various popular examples of exchange scheme.

Price-off offer: Under this offer, products are sold at a price lower than the original price. 'Rs. 2 off on purchase of lifeboy soap, Rs. 15 off on a pack of 250 grams of Taj Mahal tea, Rs. 1000 off on cooler' etc. are some of the common schemes. This type of scheme is designed to boost up sales in off-season and sometimes while introducing a new product in the market.

Coupons: sometimes, manufacturers issue coupons either in the packet of a product or through an advertisement printed in the newspaper or magazine or through mail. These coupons can be presented to the retailer while buying the product. The holder of the coupon gets the product at a discount. For example, you might have come across coupons like, 'show this and get Rs. 15 off on

purchase of 5 kg of Annapurna Atta'. The reduced price under this scheme attracts the attention of the prospective customers towards new or improved products.

Fairs and Exhibitions: Fairs and exhibitions may be organized at local, regional, national or international level to introduce new products, demonstrate the products and to explain special features and usefulness of the products. Goods are displayed and demonstrated and their sale is also conducted at a reasonable discount. 'International Trade Fair' in New Delhi at Pragati Maidan, which is held from 14th to 27th November every year, is a well-known example of Fairs and Exhibitions as a tool of sales stimulation.

Trading stamps: In case of some specific products trading stamps are distributed among the customers according to the value of their purchase. The customers are required to collect these stamps of sufficient value within a particular period in order to avail of some benefits. This too induces customers to buy that product more frequently to collect the stamps of required value.

Scratch and win offer: To induce the customer to buy a particular product 'scratch and win' scheme is also offered. Under this scheme a customer scratch as a specific marked area on the package of the product and gets the benefit according to the message written there. In this way customers may get some item free as mentioned on the marked area or may avail of price-off, or sometimes visit different places on special tour arranged by the manufacturers.

Money Back offer: Under this scheme customers are given assurance that full value of the product will be returned to them if they are not satisfied after using the product. This creates confidence among the customers with regard to the quality of the product. This technique is particularly useful while introducing new products in the market. For example, advertisement of products on sky shop.

Free trials: It invites the consumer to purchase and try the product free of cost in the hope that they will buy the product. Example: Trial of cosmetics.

Here are a few gimmicks that you, the consumer, should watch out for when remodelling your purchase.

Inflate the price, and then offer huge discounts/offer a free product that is grossly over valued

Offer a very low unit price, on an extremely limited or undesirable selection

Offer no interest for various links of time, 30-60-90 days or one year same as cash. However, often the interest expense is added on to the cost of the product. Watch out for language within the terms because often, if the extended payment plan is not met, the full interest will revert back to the first day of the sale and normally at a very high credit card type interest rate.

Advertising

A. What is advertisement?

Advertisements are everywhere. Never a day passes without some kind of advertised message being imposed on human activity. It is a part of our daily life as sleeping, eating, working and leisure. The word "Advertisement" is derived from the Latin word "ad verter" which means to turn the mind towards. Advertising is generally viewed as a process, which encourages consumers to go through a series of steps that may ultimately result in sale. According to Kotler "Advertisement is any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor".

B. Objectives of advertisement

1. To capture attention;
2. To secure interest;
3. To create desire;
4. To encourage action;
5. To create awareness at the industry, corporate and brand level;
6. To inform, educate and entertain;
7. To reinforce, maintain, remind and alter options and attitudes;
8. To create favorable images;
9. To manipulate and convince;
10. To induce the trial of product and services;
11. To encourage repurchase on a continuous basis;
12. To motivate inquiries; and
13. To help sell products and services.

C. Types of advertisements

1. **Ethical advertising:** It should highlight the positive points of its own products and maintain good standard. It should not be untruthful, deceptive and should not misguide the consumers. E.g. Some companies advertise about their two-wheeler and 4 wheeler vehicles that they will cover a number of kms per litre when in practice the kms covered are much

less. This is an example of unethical advertising.

2. **Informative advertising:** It is useful in very basic stages of product category, where the objective is to build primary demand of the product. It educates the consumer of nutritional values. E.g. Yogurt has low cholesterol, saffola refined oil has less fat and more nutritional value
3. **Convincing advertisement:** It becomes important in the competitive demand for particular brand. For example, Complan attempts to persuade consumers that it delivers better nutrition and growth than other brands of health drinks. Some persuasive advertisements use comparative advertising, which makes an explicit comparison of the attributes of two or more brands. E.g. Ariel, Tide and Surf Excel washing powder advertisements.
4. **Reminder advertising:** It is more useful with mature products. Colgate toothpaste advertisement in magazine is the reminder to purchase Colgate.
5. **Reinforcement advertising:** It seeks to assure current purchasers that they have made the right choice. Example: Commercial of Ariel washing powders is often shown on TV ads expressing satisfaction from the performance of Ariel.
6. **Consumer advertising:** The campaign is directed at the end user i.e. consumer. It is usually found in newspapers and magazines. It uses headlines, illustration etc, and is a major source of revenue to newspapers and magazines.
7. **Trade advertising:** This is directed at wholesaler, distributor and retailer. The goal is to encourage channel members to stock and resell the manufacturer's products to customers. Channel members are also given incentives for the same.
8. **Advertising for image building:** Sometimes advertising is done for building the image of the company. This is done by highlighting their social responsibility. To build an image the company keeps in mind the factors of pollution and safety. Example: Tanishq pure jewelry
9. **Direct response advertising:** The consumer is encouraged to make response either by phone or letter or on e-mail by just watching the advertisement. The advertiser provides with toll free number, address and requests direct response to place order on phone.
10. **Classified advertising:** They are small ads in about 20 to 30 words in newspaper.

D. Stimulus used in advertisement

1. Advertisements exploit the emotions of people without giving much information. Example Melody khau khud janjao, Dairy Milk - Kuch meetha hojaye, Papu Pass gaya.

2. Ads appear through different media to influence the consumers through varying appeals. Example The advertiser uses different media such as newspaper, T.V., video, radio, and other types of media, through varying appeals like:
 - a. Humor appeal: It puts consumer in positive mood. It generates feelings of amusement and pleasure and is effective in certain situations. Example Elope with Venus (water cooler); even your wife would love it.
 - b. Emotional appeals:
 - c. Anger- feeling of Hostility and hatred
 - d. Fear: It can be for safe future e.g. L.I.C Policy Heroism: Health related Product.
 - e. Fantasy: Skypak carrier built fantasy around the product service. "We will do delivery wherever on earth"
 - f. Mood: A woman expresses herself in many ways and Vimal is one of them. Mediate: Exam ka bhut HORLICKS
 - g. Miracles: Rup amrit gora banaye
3. Advertisements deliver messages that focus on children in order to stimulate mothers, such as the role of a product to promote health of children. Illustration: "Life boy- Bath before going to play ground". "Pepsodent 10 magic" Kapil dev- "Boost is the secret of my energy" Amir Khan - "Thanda matlab coca cola"
4. Advertisements that use negative comments in the messages frequently in the form of rumors that are untrue, though that may become detrimental to the products negated because of the word of mouth communication that spreads so fast. Illustration: Asian Sky Shop Sauna belt
5. Advertisements may stimulate opinion leadership through informal discussion between two or more people as often seen on the TV for a number of products. Illustration: Coca Cola Ads.Amir Khan talks to factory in charge for quality of Coca Cola. Anchor Advt.Draavid Calling Anchor Engr.for putting Anchor wiring in hostel.
6. Thought catchy slogan : Illustrations: Close-up "Close up a paste and a mouth wash"

Cock "Things go better with cock" Complan "I am complan boy, I am complan girl"
"Na sir jhuka hai kabhi na sir jhuke ga kabhi"

Cadbury "Har snacks namkin nahi hota" Cadbury "Papu pass ho gaya"

Horliks "Exam ka bhut" Good morning "Khul gaye band darwaje"

Indian oils "On ice on sand on any land, avoid your car coming to a stand. No matter
soil, do not recoil, always use Indian oil"

LIC "Apke sath bhi apke baad bhi"

Hutch "You and me in this beautiful world"

Magi tomato ketchup "It's Different"

7. **Non-Rational argumentation:** Ads may have non-rational argumentation.
Provocative pictures are often used to exploit consumers.

8. **Propagandas:** This is an open, organized, goal directed method of influencing
opinion of people in a particular direction. The messages assert the "good" as
"right". A classic example is that of soap made of gangajal.

9. **Imperative influence:** This makes people react to order given by advertiser, such
write a sentence or fill in the blanks to invoke a sense of competition for an award.
In order to win the awards consumers go and buy the product in the hope of giving
the correct answer even though they may not need the products.

10. **Hidden influence:** These advertisements conceal themselves as the product with
effort to evade the natural skepticism faced by advertising. This is done by publishing
brochures which are mistaken for journal or periodicals.

11. **Rhetoric:** This is a most effective method of persuasion in which an effort is made
to create an aura of the senders prestige to enhance the credibility of the message.
various methods used to obtain such an effect are based on prestige, social involvement,
sincerity, entertainment and familiarity.

E. The Rules and Regulations for Advertising in India. Advertising Standards Council
India, a self-regulatory voluntary organization of the advertising industry, has set up

Books and Magazines

The Young Persons (Harmful Publications Act), 1956 regulates publications that are deemed 'harmful' to children in India. 'Harmful publications' are defined as 'books, magazines, pamphlets, leaflets ... wherein stories are told portraying criminal offences, acts of violence or cruelty, incidents of repulsive or horrible nature, in such a way that the publication as a whole tends to corrupt a child into whose hands it might fall, whether by inciting or encouraging the child to commit offences or acts of violence or cruelty or in any other manner.'

The Young Persons (Harmful Publications Act), 1956 details penalties for the sale, hire, distribution, public exhibition, circulation, printing, production or possession of harmful publications. Advertising a 'harmful publication' is punishable by up to six months imprisonment, with or without a fine. The court can also order destruction of the offending publication.

Shaktiman

The children's television series Shaktiman has been a cause of controversy in India for several years. Children across the country have attempted to emulate their hero, Shaktiman, with tragic consequences. Since 1998 there have been several accidents and fatalities as children have risked their lives believing that Shaktiman will save them, or that they can assume his powers.

There have been several court cases to stop broadcast of the programme, but as litigation in India often takes place over several years, most of the cases are still pending. However, the legal process has resulted in a caution notice being displayed at the beginning of the programme, aimed at children and parents, highlighting that Shaktiman is a fictional character and his actions should not be imitated. Unfortunately, the law does not seem to have solved the problem.

Advertisements

There are no specific guidelines about acceptable advertisements aimed at children in India.

However, if there is a complaint about an ad it may be withdrawn after consideration by the Advertising Standards Council. For example, an advertisement for a child's drink was withdrawn as it featured six children at the top of their class at school, implying the drink had given them exam success.

There is also no law in India, which lays down guidelines for the use of child models in advertisements. Whether children should work in this way is a matter of current debate, but there has been no legislation passed as yet. However, there are some strict laws relating to advertising

into purchasing items they may not otherwise buy. Marketing to children is all about creating pester power, because advertisers know what a powerful force it can be.

According to the 2001 marketing industry book *Kidfluence*, pestering or nagging can be divided into two categories—"persistence" and "importance." Persistence nagging (a plea, that is repeated over and over again) is not as effective as the more sophisticated "importance nagging." This latter method appeals to parents' desire to provide the best for their children, and plays on any guilt they may have about not having enough time for their kids.

The psychology and marketing

To effectively market to children, advertisers need to know what makes kids tick. With the help of well-paid researchers and psychologists, advertisers now have access to an in-depth knowledge about children's developmental, emotional and social needs at different ages. Using research that analyzes children's behavior, fantasy lives, artwork, even their dreams, companies are able to craft sophisticated marketing strategies to reach young people. Example: Marketers target students on telly shopping by offers of a crystal pendent to perform well in exam, specially children appearing for 10th and 12th board examinations.

Building brand name loyalty

Marketers plant the seeds of brand recognition in very young children, in the hope that the seeds will grow into lifetime relationships. Brand loyalties can be established as early as age two, and by the time children head off to school most can recognize hundreds of brand logos.

While fast food, toy and clothing companies have been cultivating brand recognition in children for years, adult-oriented businesses such as banks and automakers are now getting in on to the act.

Buzz or street marketing

The challenge for marketers is to cut through the intense advertising clutter in young people's lives. Many companies are using "buzz marketing"—a new twist on the tried-and-true "word of mouth" method. The idea is to find the coolest kids in a community and have them use or wear your product in order to create a buzz around it. Buzz, or "street marketing," as it's also called, can help a company to successfully connect with the savvy and elusive teen market by using trendsetters to give their products "cool" status.

Example: Marketers use strategies like sunsilk gang of girls. Here they arrange live dance party in big malls where dancers are arranged to lure consumers with free cup of coffee and dance, the consumers are called to a counter, asked few questions and given a gift hamper.

Commercialization in education

School used to be a place where children were protected from the advertising and consumer messages that permeated their world—but not anymore. Budget shortfalls are forcing school boards to allow corporation's access to students in exchange for badly needed cash, computers and educational materials.

Principles of Good Buymanship

A. Planning expenditure

Time, energy and money are spent in buying, hence it is important to know

1. What to buy
 2. When to buy
 3. Where to buy
 4. How much to buy
 5. What price to pay
1. What to buy

Planning what to buy requires consideration of the resources, knowing your requirements and preparing a shopping list.

Consumer must determine what he needs, such as fruits, vegetables, cereals, medicines, toys, sports-goods, footwear etc.

Decide on the quantity that suffice and prepare the order priority.

Go to relevant store and ask for what you need.

Evaluate the product suggested by the seller by looking for brand name, price and quality, content etc. Compare with what you had in mind.

Buy perishable foods like fruits and vegetables only if they are seasonal, because they are best in flavor, nutrition, colour and taste.

Buying stationary like copies or notebooks made of recycled paper serves the purpose when rough work has to be done especially.

Non-perishable items should be bought in quantities required for a certain period, a week, two weeks or a month.

Buyer should make sure that certification marks are genuine and learn to recognize them while buying.

Buyer should always reject wrong price stickers to hide the MRP printed on the package or label.

Consumer should not pay more than MRP.

Imitation product in the market help to cash on the weakness of consumer for foreign goods "Made in Germany"; be careful about such kind of practices.

2. When to buy

Time is valuable for everyone. It requires time to get money's worth. Lack of money costs more money.

It is wise to plan your purchase and refuse to be rushed or hurried into buying. Put off buying until you have saved enough money to pay in cash.

Go for purchasing when there is a special discount/sale purchase. You can stretch your money by shopping on special offers like:

PROCEDURE FOR FILING A COMPLAINT

WHO CAN FILE A COMPLAINT?

1. A Consumer; or
2. Any registered Voluntary Consumer Organization; or
3. The Central or State Government; or
4. One or more consumers on behalf of numerous consumers who are having the same interest.

WHO IS A CONSUMER?

Any person who buys any goods, hires any service for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment, comes within the definition of consumer.

A person will not be within the definition of consumer if he purchases goods for commercial purpose or for resale. However, if he purchases goods for the purpose of earning his livelihood by means of self employments he will be a consumer.

WHEN A COMPLAINT CAN BE FILED?

Complaint can be filed in writing if: -

- a. Consumer has suffered loss or damage as a result of any unfair Trade Practice; or
- b. The goods purchased suffer from any defect; or
- c. The trader has charged a price in excess of the price displayed or fixed by any law in force for the time being; or
- d. The goods hazardous to life and safety are being offered for sale to public; or
- e. The services hired, or availed of, suffer from any deficiency.

WHERE A COMPLAINT CAN BE FILED?

If the cost of goods or service and compensation asked for is:

1. Up to Rs. 20.00 lakhs District Forum

MODEL FORMS OF COMPLAINT

UNDER THE CONSUMER PROTECTION ACT, 1986

Before the Hon'ble District Consumer Disputes Redressal Forum at _____

OR

Before the Hon'ble State Consumer Disputes Redressal Commission at _____

1. Particulars of complainant:

- (a) Full Name:
- (b) Complete Address:
- (c) Village, Tehsil, City and State:

2. Particulars of the Opposite party:

Opposite party No. 1

- (a) Full Name of dealer/shop/firm/manufacture:
- (b) Complete Address:
- (c) Village, Tehsil, City and State:

3. Particulars relating to goods/services complained of:

- (a) Details of goods/service:
 - (i) Item of goods with quantum/nature of service:
 - (ii) Date when goods purchased/service obtained:
 - (iii) Amount paid as consideration :(Attach photocopies of bill/voucher/receipt etc.)

(b) Whether the complaint relates to:

- (i) Loss or damage as a result of unfair trade practice adopted by the trader:
- (ii) One or more defects in goods:
- (iii) Deficiency in services:
- (iv) Excess price charged by trader (above the price fixed by or under any law for the time being in force or displayed on goods or package containing such goods):

(c) If the complaint relates to (b)(i) above.

Please indicate the nature of unfair trade practice adopted by the trader, such as

- Statement as to the quality etc. of goods sold/service made;
- Sponsorship of goods/dealers:
- Warranty/guarantee with period promised (attach photocopy of warranty/guarantee card, if any):
- Disparaging of goods of other traders:

(d) If the complaint relates to (b) (ii), nature and extent of defects in goods: 49

(e) If the complaint relates to (b) (iii), nature and extent of deficiencies in service:

(f) If the complaint relates to (b) (iv), details of price fixed and price charged:

(g) Any other details connected with the complaint (Such as, when defect in goods or deficiency in-service was first noticed):

BANKING ADVISORIES :

- Always remember the PIN of your ATM Card. Neither disclose such numbers to anyone nor write it on any piece of paper or card.
- Check the ATM before transacting. Do not use ATM if something suspicious is noticed.
- Please avoid banking at Cyber Cafe. Any transaction like fund transfer, bills payment, ticket booking at Cyber Cafe is highly unsecured.
- Change your password and PIN number at intervals.
- Do not respond to any email seeking sensitive information or advising for updating account information. Delete all such mails. Banks do not ask such information at all.
- In case, the money is debited but not dispensed from ATM, a written complaint to your bank " required to refund such amount within 7 days of receipt of your complaint else Banks are required to pay penalty at the rate of Rs.100/ per day for the period beyond 7 days.
- The cheques of local clearing are to be credited to the account either on the same day or the next working day.
- All the Banks are required to display on the notice board/website about the charges applicable for various services, interest etc.
- In case you are using credit card, it is advised that you don't exceed your repayment capacity and also ensure that 100% payment as per credit card statement is paid before due date of payment as otherwise the credit card issuers are charging heavy penalty of non-payment/partial payment. Bank states in every month statement about the minimum amount payable which usually is around 5% of the total amount payable. Even if you have paid minimum amount payable, the credit card issuers are charging the interest for the balance 95% as well as on subsequent purchases.
- While the customer has an option to drop cheque in the "cheque drop boxes", the banks are mandated to receive the cheque in person and acknowledge the same if tile customer desires so.
- Please ensure that post dated cheques issued in advance as EMI or loan repayment do not get bounce due to insufficient balances else heavy penalty charges are payable.
- In case you have any complaint pertaining to the services of the bank, please do not sit quietly. Submit your complaint in writing to the concerned bank branch and take acknowledgement
- If you are not satisfied with tile redressal to your complaint or you do not get any response from the bank: within 30 days, the customer has an option of complaining to Banking Ombudsman of the area, the contact details of which are displayed in all the branches of any bank.

Dr.MCR HRD Institute, Hyderabad

- ii. allow the appeal and set aside the award; or
- iii. send the matter to the Banking Ombudsman for fresh disposal in accordance with such directions as the appellate authority may consider necessary or proper; or
- iv. modify the award and pass such directions as may be necessary to give effect to the modified award; or
- v. pass any other order as it may deem fit.

M.A.L.D. Govt. Arts & Science college,

Gadwal- 509125,

STUDENT PROJECT ON
BANKING SECTOR



Submitted By

2020-21

Gandham Raghavendra

—

G. Uday Sai

Sharath Sunnel

Pavan Kumar

Y. Nava Kanth

UNDER THE GUIDANCE OF
DEPARTMENT OF COMMERCE

KBS BANK

- KBS Bank was established in the year 2000, February 28.
- This Bank contains 29 Branches.
- main Branch :- This Bank Related main branch is at corporate office Madapur, Hyderabad.
- KBS :- Krishna Bhima Samrudhi Local Area Bank.
- Branch offices and Address of KBS Bank.

1) Jogulamba Gadwal :-

Gadwal Branch :- D.No. 1-4-2/2, Ground Floor, Sri Krishna Complex, Krishnaveni chowk, New Bustand, Jogulamba Gadwal-509125.

Ieeja Branch :- H.No 4-123/6, Shop No 1, 2 & 3, Ground floor Ieeja-509127

2) Mahabubnagar

Jadcherla Branch :- D.No 5/254/11, 12, 13, Ground floor, B.K. Reddy complex, opp New Bus stand, Jadcherla-509301



Mahabubnagar Branch :- # 5-83/A2, Sara Complex,
Beside Maheswari Theater, Yenugonda, Mahabubnagar
509002

Narayanpet :- H.No. 4-7-69, Hari Narayan Bhattad complex
civil line, opp: police station, Narayanpet - 509210

Medchal :-

Dammaiguda Branch :- 3-21, Plot No. 35, Ground Floor,
Dammaiguda, Keesara Mandal - 500083.

Nagar Kurnool :-

Nagar Kurnool Branch :- # 15-94/4 & 4/A, Sukhajeewan Reddy
Complex, Achampet Road, Nagar Kurnool - 509209

Ranga Reddy :-

Kothur Branch :- 3-131, Ground Floor, Narayan Nivas,
Byppas Road, Kothur - 509228

Madhapur Branch :- 1-98/3/31, 1st Floor, Virani House, opp
Image Hospital, Madhapur, Hyderabad - 500081

Vanasthalipuram Branch :- 6-3-2311, C-805, NGO's Colony
Vanasthalipuram, Hyderabad - 500070



Vikarab Branch :-

Kodangal Branch :- Plot No. 07, Nagalingam complex, Yadgir
Road, Kodangal-509338

Vikarabad Branch :- H.No. 4-1-190, New Gunj, Vikarabad -
501101

Wanaparthy

Atmakur Branch :- H.No. 20-77/8, Amarchinta Road,
Atmakur-509131

Wanaparthy Branch :- #38-54/3, Vallabh Nagar, Wanapa-
rthy-509103,

Prakasam :-

Chivala Branch :- H.No. 13-5-18/2, Veeraraghavapeta, Chivala
-523155

Angole Branch :- 37-1-3(14) Ground floor, Kp complex,
Trunk Road, Angole-523001

Introduction :-

We are created one Group of five members, and we went to Bank. We Gathered some information and noted in NoteBook. Bank Manager helped to clear all doubts.

Bank Name :- KBS, Bank. Gadwal.

Bank Manager name :- Vasantha Lakshmi

Topics :-

1) Deposit Slip :-

A deposit slip is a small form that a bank customer includes when depositing money into a bank account. A deposit slip contains the date of deposit, the name of the depositor, the depositor's account number, and the amount being deposited.

The deposit slip works as a proof for the bank acknowledging the payment received from the customer. Upon entering a bank, a customer can find a pile of deposit slips with designated fields to fill in the required information to complete the deposit process.



Deposit Slip



Gadwad Branch

FD SB RD CA 200321

Account No.

For the Credit of

Raghavendra

Rs. 1000/-

By Cash/Cheque

Accountant



Gadwad

Branch

FD SB RD CA

Pay-in Slip

Transaction/Sl. No. 200321

Account No.

For the Credit of

Raghavendra

Rs. 1000/-

By Cash/Cheque

Ent by

TABA

Signature of the Party Paying in

₹	No.	₹.Rs. & P.S.
2000 x		
500 x		
200 x		
100 x	10	1000
50 x		
20 x		
10 x		
5 x		
2 x		
1 x		
Total		1000/-

The account number to which the funds must be transferred must be written at the bottom of the slip for a successful transfer. You must fill up the details in a deposit slip before you approach a bank teller to deposit funds.

Withdrawal Slip

A withdrawal slip is a printed piece of paper used in Bank to withdraw money in cash from amount. The slip contains certain particulars such as Name of customer, date, amount to be withdrawn in words and figure, signature of customer etc. However, this to be used by the account holder whose account is not with cheque facility. In Case of cheque facility account, withdrawal of money can be done by cheque and no withdrawal slip is required.

It is crucial to write accurate and readable information on the slip ensure proper withdrawal. An official Bank Branch where the person deposited money, and it contains clear print of the Bank Name.

-:- A person should write his complete name.

-:- It is important to write a complete address.

Bank withdrawal Form:-



ಬೆಂಕಿಯ ಉಳಿತಾಯ ಖಾತೆಯಿಂದ ಹಣವನ್ನು ಹಿಡಿಯುವುದನ್ನು ಘೋಷಿಸುವ
SAVINGS BANK WITHDRAWAL FORM/बचत खाता आहरण पत्री
ತಾರೀಖು/Date ದಿನಾಂಕ 20-3-21

Gadwal Branch/ಶಾಖೆ/ಬ್ರಾಂಚ್/ಶಿಬಿರ
ಉಳಿತಾಯ ಖಾತೆ/Name of the Account Holder/ ಖಾತೆದಾರರ ಹೆಸರು G. Raghavendra

ACCOUNT No./ಖಾತೆ ಸಂಖ್ಯೆ/ಸಂಖ್ಯೆ 607EB20162590

ರೂಪಾಯಿ / Rupees only Thousand Rupees only

Form No./ಫಾರ್ಮ್ ಸಂಖ್ಯೆ/ಸಂಖ್ಯೆ	
Transfer	Paid Stamp

and Debit the amount to my/our above Savings Bank Account/ಉಳಿತಾಯ ಖಾತೆಯಿಂದ ಹಣವನ್ನು ಹಿಡಿಯುವುದನ್ನು ಘೋಷಿಸುವ
ಉಳಿತಾಯ ಖಾತೆಯಿಂದ ಹಣವನ್ನು ಹಿಡಿಯುವುದನ್ನು ಘೋಷಿಸುವ

₹/रु./रुpees 1000/-

Passing Officer/ಪಾಸ್ ಮಾಡುವ ಅಧಿಕಾರಿ

Signature

Acct. Holder's Sign/ಖಾತೆದಾರರ ಅಹಿ

The Savings Bank withdrawal Order form is no a cheque. Unless this form is accompanied with Pass Book Payment will be refused.
ಉಳಿತಾಯ ಬೆಂಕಿಯ ಉಳಿತಾಯ ಖಾತೆಯಿಂದ ಹಣವನ್ನು ಹಿಡಿಯುವುದನ್ನು ಘೋಷಿಸುವ ಫಾರ್ಮ್ ಒಂದು ಚೆಕ್ ಅಲ್ಲ. ಈ ಫಾರ್ಮ್ ಪಾಸ್ ಬುಕ್ ಪೇಮೆಂಟ್ ಜೊತೆಗೆ ಇಲ್ಲದಿದ್ದರೆ ಅನುಮೋದನೆ ನೀಡಲಾಗುವುದಿಲ್ಲ.

KYC

KYC :- Know your customer.

Know your customer in Banking. KYC (Know your customer) is today a significant element in the fight against financial crime and money laundering and customer identification is the most critical aspect as it is the first step to better perform in the other stages of process.

Important KYC documents :-

- /- Passport
- /- Voters Identity card
- /- Driving Licence.
- /- Aadhaar card
- /- NREGA card
- /- Pan card.

* The Bank maintain various types of Registers.

- 1) Locker Register
- 2) PassBook Register
- 3) Attendance Register
- 4) Cheques Register
- 5) Fixed deposit Register
- 6) Gold Loans Register

→ In every register they will keep Customer Name, Photo, Address, and Account number.

→ This Bank Gives various types of loans

- 1) Gold loans
- 2) Crop loans
- 3) House loans

→ Above 50,000 Any Payment pan card is compulsory.

→ For Loan Application

1) Customer photo

2) Nominee Compulsory

3) Guarantee Compulsory.

→ Natch forms are called as cheque book.

one Security

→ Document is one Security

→ Pronote is one Security

→ For loans All original Documents should be submitted

→ In joint liability Group, without security loan will sanction.

→ NPA (Non Performing Assets) see for Three months

→ For loans they will see civil score, if it goes six hundred below they are not eligible to get loans. Seven hundred is Best score.

→ If any customer gets

XXX } without Rending.
OOO }
STD }

Vouchers :-

There are different types of vouchers present in Bank

- 1) Debit voucher
 - 2) Credit voucher
- Transfer vouchers are in pink colour.
- Credit vouchers in yellow colour

R.O :-

Recurring deposit is a special kind of term deposit offered by banks which help people with regular incomes to deposit a fixed amount every month into their recurring deposit account and earn interest at the rate applicable to fixed deposits.

- Bank also maintain cashbook and enter the amount of total at a Day.
- Bank keep all documents at a safety locker.
- A customer should not have permission to enter into safety locker.
- A Bank maintain stationery room for all paper keeping at that room.

→ This form is that money transfer from one account to another.

→ Without Bank Manager signature it will not concluded.

→ This form contains Date, Debitor and creditor Information.



KBS Bank

Krishna Bhima Samruddhi Local Area Bank

కృష్ణ భీమా సమృద్ధి లోకల్ ఏరియా బ్యాంక్
Krishna Bhima Samruddhi Local Area Bank

20

ఖర్చు

DEBIT

అను

& CREDIT

₹

బ్రాంచ్ మేనేజర్
BRANCH MANAGER

M.A.L.D. GOVT. Arts & Science College,

Gadwal-509125

STUDENTS STUDY PROJECT ON ATM



ATM [Automated Teller Machine]

Submitted By

2020-21

- 1) B. Goutham
- 2) N. Uday datta
- 3) M. Vivek

- (ii) B.com (comp)
- (iii) B.com (comp)
- (iv) B.com (comp)

B. Goutham
~~Uday~~
M. Vivek

UNDER THE GUIDANCE OF
DEPARTMENT OF COMMERCE

About ATM:-

ATM it is an "Automatic teller machine" it perform financial transaction. such as cash withdrawal, deposit, fund transfer, balance inquires or account information inquires. it works all the time "24/7" and it performs very easily. and it is an electronic communication.

ATM has variety names including automatic teller machine (ATM). in Canada they called automated banking machine. using an ATM, customer can access their banks deposit or credit account in order to make a variety of financial transaction. most notably cash withdrawal and balance checking, as well as transferring credit to and from mobile phones. An atm also used for withdrawal amount from machine. customer are typically identified by inserting a plastic ATM card. ATM that are not operated by financial institution are known as "white-label" ATM.

And atm can also with authentication being by customer entering a personal identification number "PIN" which must match PIN stored in chip on card, or in the issuing financial institution database.

→ Location of ATM:-

ATM can be placed at any location but are most often placed near inside banks, shopping center/malls, airport, railway station, metro stations, grocery stores, petrol/gas station, restaurant, and other location this ATM were placed. ATM are also found on cruise ships and on some US Navy ships, sailors can draw out their pay.

→ Financial Network.

Most ATM are connected to interbank networks, enabling people withdraw and deposit money from machine not belonging to bank where they have their account or in countries where their account are held.

Many bank charge ATM usage fees. In some cases these fees are charged solely to user who are not customer of the bank that operate the atm. in other cases, apply all user.

→ Hardware:-

- CPU (to control user interface and transaction devices)
- Magnetic chip card (to identify the customer)
- Secure crypto processes, generally within a secure enclosure.
- Display (used customer for performing the transaction)

→ Function key buttons (usually close to the display) or a touchscreen (used to select the various aspects of transactions).

→ vault (to store the part of machinery requiring restricted access).

→

→ Uses of ATM:-

ATM were originally developed as cash dispensers, and have evolved to provide many other bank-related function.

→ Paying routine bills, fees and taxes (utilities, phone bill, social security; legal fees, income taxes)

→ Printing or ordering bank statements.

→ Updating passbooks.

→ Cash Advances.

→ Cheque Processing module.

→ Paying (in full or partially) the credit balance on a card linked to a specific current account.

→ Transferring money between linked accounts (such as transferring between accounts).

→ Bar code scanning of ATM.

→ On demand printing of "item of value" (such as movie tickets; traveler's cheque etc).

→ Co-ordination of ATMs with mobile phones.

Advantages of ATM.

i) Quick Cash Withdrawals

As the name suggests and is well known to all, just insert your ATM Debit card in to the Automated Teller Machine, punch the code and the amount you want to withdraw and you get the cash in your hands.

ii) Any one can have Bank Card

All you need in a Bank Account to get a debit card cum ATM card issued to you. This is much easier than applying for a credit card as a debit card is simply linked to your bank A/c.

iii) Account Balance inquiry

You can check your account balance at the ATM. Also there is a facility to get mini statement of your bank account.

iv) Convenient 24x7 Banking

At the ATM, now you are not bound to do your transactions within banking hours. There is no need to worry about bank holidays or public holidays. It is 24x7, 365 days a year banking facility.

Disadvantages Of ATM.

i) Fraud

Criminals can fit skimming devices and small cameras to ATMs. These machines record account details and personal identification numbers, which the crooks use to withdraw money from those accounts.

ii) Theft risk

If you go to a bank, you're likely walking in to a secured area watched by multiple cameras or a life guard. Those elements encourage crooks to keep distance from the bank.

iii) Card Retention

ATMs give, but they can also take. They can malfunction and simply not be available when you need them. Some will also retain damaged cards, or any card if its owner fails to enter a correct PIN after three attempts. A cardholder can usually reclaim her card if it's been retained by a machine owned by her bank's ATM. There's no guarantee she'll ever see it again.

Report On ATM Cards

- ⇒ By using ATM cards we can save our time.
- ⇒ But when using the ATM cards we should be very careful and should check all the transactions.
- ⇒ By using this card we can manage many and many transactions at single place.
- ⇒ Finally, we have benefits and we also have some risks in using the ATM cards.
- ⇒ We can save us time by using an ATM.

M.A.L.D. Govt. Arts & Science college,

Gadwal- 509125,

STUDENT PROJECT ON
BANKING SECTOR



Submitted By

2020-21

P. Ashwini

T. Nandhini

T. Anusha

M. Mirza Zainab

Ashwini

UNDER THE GUIDANCE OF
DEPARTMENT OF COMMERCE

Awareness of Banking
Sector

We are all going KBS Bank

KBS means :- (Korishma Bheema, Samrudhi local Area Bank) ఇంకా ఈ బ్యాంక్ యొక్క ముఖ్య ఉద్దేశ్యం : దూర స్టెప్ సెర్వీస్ అవైలబుల్ అవుతుంది. ఈ KBS బ్యాంక్ యొక్క మేనేజర్ : vasanta lakshmi madam అవుతుంది మరియు బ్యాంకు మరియు బ్యాంకులో నాడు ఉన్న అన్ని అంశాలను తెలియజేయడం మరియు ఈ Bank చిన్న చిన్న గ్రామాలలో సులభతరం అవుతుంది. Encourage అవుతుంది ఈ Bank main theme ఏమో

KBS (Korishma Bheema, Samrudhi local Area) Bank information :-

KBS Bank started year : 2000 Feb 28th
Now Bank running twenty one (21) years and complete of Two decades Journey. (20) and also KBS Bank main theme Reaching the unreached. and we are going there and ఇంకా అందుకు యావల సమస్యలను అధిగమించే చిరకాల ఉద్దేశ్యం.



కె.ఎస్. బ్యాంక్ కు సంబంధించిన కార్పొరేట్ ఆఫీస్ మరియు
- total KBS Address :-

Krishna Bhima Samruddhi Local Area
Bank # 1-98-9/28, Silicon Towers, Silicon
Valley, Madhapur, Hyderabad, 500 081. Telangana.

Tel : 040-2311 3232 Fax : 040-2311 3200

info @ kbsbankindia.com . WWW.kbsbankindia.com.

Total branches of KBS bank : Total 29 branches.

Banking - కార్యకర్తల పత్రాలు :-

Deposit form, withdrawal form, amount transfer
form slip. are there.

Total branches of telangana :

→ Branch * offices :-

Jogulamba
Gadwal

Gadwal branch : D.NO. 1-4-2/2 Ground
floor, Sri Krishna complex, Krishna Veni
chowk, near New bus stand, Jogulamba
Gadwal - 509125. Tel : 08546-271044
Email : gadwal@kbsbankindia.com.

Ieeja branch : H.NO 4-123/6, Shop NO-1, 2 & 3
Ground floor, Ieeja - 509127. Tel : 08546-
278183, Email : Ieeja@kbsbankindia.com.

mahabubnagar

Jadcherla Branch: D.NO 5/254/11, 12, 13
Ground floor, B.K. Reddy complex opp.
New bus stand, Jadcherla - 509301.
Tel: 08542-235773 Email: Jadcherla
@kbsbankindia.com

Mahabubnagar Branch: # 5-83/A2, Saira
complex, beside mahashwari Theatre.
Yehugonda, mahabubnagar - 509002
Tel: 08542-272661. Email: mahabub
nagar @kbsbankindia.com.

Narayana Pet Branch: # NO. 4-7-69, Hari
Narayana Bhattad complex, Civil Line,
opp: Police station, Narayana Pet - 509210
Tel: 08506-282501. Email: Narayana Pet
@kbsbankindia.com.

Medchal

Dammaiguda Branch: 3-21, plot NO. 35
Ground floor, Dammaiguda, Keesara
mandal - 500083.
Tel: 040-27145246, Email: dammai-
guda @kbsbankindia.com.

Nagarakuernool

Nagarakuernool Branch: # 15-94/48/4/A Sutta
-Jeevan Reddy complex, Achampet Road.
Nagarakuernool - 509209.
Tel: 08540-230230, Email: nagaraku-
ernool @kbsbankindia.com.

Ranga Reddy

Kothur Branch: 3-131, Ground floor,
Narayan, Nivag, Bypass road, Kothur,
-509228, Tel: 08548-256036, Email:
kothur@kbsbankindia.com.

Madhapur Branch: 1-98/3/31, 1st floor
Veerani House, opp. Image Hospital,
Madhapur, Hyderabad - 500081.

Tel: 040-23115252, Email: madhapur
@kbsbankindia.com.

Vasanthapuram Branch: 6-3-2311, C-805
NGO's colony, Vasanthapuram, Hyderabad
-500070 Tel: 040-24249797
Email: vasanthapuram@kbsbank
india.com.

Vikarabad

Kodangal Branch: plot no 07, Nagalingam
complex, Yadgiri road, Kodangal - 509
338. Tel: 08505-284966 Email:
Kodangal@kbsbankindia.com.

Vikarabad Branch: H.No. 4-1-190, New
Gunj, Vikarabad - 501101. Tel: 08416-
257955, Email: vikarabad@kbs
bankindia.com.

Wanaparthy

Atmakur Branch: H.No 20-77/B, Amarcharita
Road, Atmakur - 509131 Tel: 08504-22-
2464, Email: atmakur@kbsbank
india.com.

Wanaparthy Branch: # B 38-54/3, Vallabh Nagar, Wanaparthy - 509103 Tel: 085945-230600 Email: wanaparthy@kbsbankindia.com.

Potlaka Sam

Chiorala Branch: # NO 13-5-18/2, Veeeram ghavapeta, Chiorala - 523155 Tel: 08594-2322.55, Email: chiorala@kbsbankindia.com.

Ongole Branch: 37-1-3(14) Ground floor KP complex, Tenunk road, Ongole - 523 001 Tel: 08592-281212, Email - ongle@kbs-bankindia.com.

Kalaburagi

Aland Branch: Door NO 9-4-22/1 main Road, Bahaspeta, Aland - 585302 Tel: 08-477-202126, Email: aland@kbsbank-india.com.

Chincholi Branch: #.NO 2-4-450/5, main Road, Chincholi - 585 307 Tel: 08475-273408 Email: chincholi@kbsbank-india.com.

Chowdapur Branch: plot NO: 11, 12, 34, 35 & 11/2, 1st floor, Rathod complex, Opp. Bus stand, Chowdapur - 585 265, Tel: 08470-2770921, Email: chowdapur@kbsbankindia.com.

Kalaburagi Branch: Rukmini Chambers
1st floor, m.No 3-218, Adjacent to Super
market, Block ward No. 31, Kalaburagi
-585 101. Tel: 08472-26073, Email:
gulbarga@kbsbankindia.com.

Kamalapur Branch: plot No. 1-2 Veerabha-
-drashwara complex, Behind Bus Sta-
-nd, main Road, Kamalapur - 585 313
Tel: 08478-221733, Email: kamalapur
@kbsbankindia.com.

Raichur

Deodurga Branch: D.No 7-1-61/10B, 1st
floor 10C, Near H-zp circle, Deodurga
-584 111.
Tel: 08531-260235, Email: deodurga-
@kbsbankindia.com.

Lingasugur Branch: plot No 2-11-369/9,
Sri complex, Near Laxmi Temple,
Raichur Road, Lingasugur - 584 122.
Tel: 08537-257871, Email: lingasugur
@kbsbankindia.com.

Manvi Branch: 13-1-70, 11-4-327/1. Ward
No. 8, SBH colony, Sidhanur (Sindhapur)
Road, Manvi - 584 123 Tel: 08538-221
567, Email: manvi@kbsbankindia.com.

Raichuru Branch : Shop No 11-01-47/1,
Bresth wampet, Linga suguru road,
Raichuru - 584 102. Tel : 08532 - 225163
Email : raichuru@kbsbankindia.com.

Sindhaveni Branch : D. NO. 6-1-2138, 1st
floor, Saketh complex, Gangaavathi road
Sindhaveni - 584 128.

Tel : 08532 - 224221, Email : sindhaveni@kbsbankindia.com.

Yeragere Branch : # NO 1-18/4/1 - man-
taralayam road, Yeragere - 584 133.
Email : yeragere@kbsbankindia.com

Yadgi

Shahapur Branch : # NO. 4-72/73 B, B
road, Shahapur - 585 223. Tel : 08479
- 240109, Email : shahapur@kbsbank-
india.com.

Yadgi Branch : plot NO 04, Seema complex,
mudnal layout, station Road Yadgi -
- 585 202.

Tel : 08473 - 253526, 251275, Email :
Yadgi@kbsbankindia.com.

ಈ ಕೆಳಗೆ ಕೆ.ಬಿ.ಎಸ್. ಬ್ಯಾಂಕ್ ಹೊಸ-ಹೊಸವಾದ ಕೆ.ಬಿ.ಎಸ್. ಬ್ಯಾಂಕ್
Branch ಎಂಬ ಕೆ.ಬಿ.ಎಸ್. ಎಂಬ email code, pincode
Telephone numbers ಇವು ಈ ಕೆ.ಬಿ.ಎಸ್. ಬ್ಯಾಂಕ್
branch ಉಪಯೋಗಿಸಬೇಕು.

Different forms of KBS Bank.

4. **Debit form** : Debit form nothing but withdrawal form (slip) ఈ యిది withdrawal form మరియు Bank లో జీవన్-చాన్స్ యిది డ్రా చేయడానికి ఉపయోగించడానికి వాడే యిది slip ఈనా withdrawal form.

form లోని అంశాలు త్రివిధ పత్రం A/c NO ; Branch పత్రం Account holder name. rupees, rupees in words పత్రం Serial number, పత్రం ముద్రాపత్రం. Account holder's signature's పత్రం ఈ withdrawal form లో ఈ పత్రం. ఇంకా withdrawal form ఈనా సీల్డ్ బ్రాండ్ పత్రం మరియు డ్రా చేయడానికి వాడే యిది పత్రం ఈ withdrawal form ఈ పత్రం పత్రం పత్రం.



సేవింగ్ బ్యాంక్ భాగా నుండి రుసుం ఉపయోగించకు భారము
SAVINGS BANK WITHDRAWAL FORM/बचत खाता आहरण पर्ची

తేదీ/Date/दिनांक _____

ACCOUNT No./ఖాతా సం. _____
ఖాతా సంఖ్య

Gadwal బాంబ్/Branch/शाखा
ఖాతాదారుడి పేరు/Name of the Account Holder/ खातेदार का नाम P. Ashwini
నాకు/మాకు/Please Pay Self only/ कृपया स्वयं को

Rupees / రూపయే _____

Serial No./సీల్డ్ నంబర్ సారణి సంఖ్య	
Cash Transfer	Paid Stamp

and Debit the amount to my/our above Savings Bank Account/వపరొకా నెరే/हमारे खाते से भुगतान करें
పైన తెలిపిన నా/మా యొక్క సేవింగ్ బ్యాంక్ ఖాతా నుండి రూపాయలు జమించగలదు.

Rs./ రు. రూ. _____

Passing Officer/పాసింగ్ అధికారి
पासकर्ता अधिकारी

ఈ పత్రములో రుసుం భారాదు. పత్రము పంపించినప్పుడు తప్పని అంశాలను తప్పక నిగడు చేయించుట అవసరం.
This Savings Bank withdrawal Order form is no a cheque. Unless this form is accompanied with Pass Book Payment will be refused.
यदि बचत बैंक निशानों और कर्तव्य चिह्न नहीं हैं। इस फार्म के साथ पास बुक रहना अनिवार्य है अन्यथा भुगतान कृत नहीं होगा।

Acct. Holder's Sign./
ఖాతాదారుడి సంతకం/खातेदार का हस्ताक्षर



Deposit form: Deposit form Nothing but credit slip. ఇంకా credit slip అనగా బ్యాంకులో జీమ - చేయడం పత్రం (pay-in-slip) అంటారు. ఇంకా పూర్తి పత్రం Bankerని ఎంత డబ్బు జీమ - చేయాలనా - న్నామో ఆ డబ్బును ఈ slip లో రాసి జీమ - చేస్తారు అంటారు.

Deposit form లోని అంశాలు: ఈ డిపజిట్ Deposit form లో Branch name మరియు Date, - Account No. and for the credit of money on words, and By cash or cheque ఇంకా అంశాలనీ చేరిన Transaction ID NO - ఉండాలి. అది లాంగ్వేజ్ డబ్బుల జీమ - కాదు. ఇంకా ముక్కిగా జీమ - చేయాలని సంతకం మరియు Ben - Account Signature కావాలి. ఇప్పుడు ఈ deposit form ద్వారా డబ్బు Bankerని జీమ - చేస్తారు. deposit form ఈ క్రింది విధంగా ఉన్నట్లు ఉంది.

चेक के विवरण / PARTICULARS OF CHEQUE ETC.

चेक नं. Cheque No.	आदेशिती बँक और शाखा Drawee Bank and Branch	रु. Rs.	पै. Ps.

क्र. / जमा पर्ची / Pay-In-Slip (क्र. / त्राकट नं. / लेनदेन सं. / Transaction/SI. No.)

SB RD CA 20 03 21

दिनांक / Date

Account No.

जमा हेतु / for the Credit of

नोट Notes	नं. No.	रकम Amount रु. Rs. पै. Ps.
2000 x		
500 x		
200 x		
100 x		
50 x		
20 x		
10 x		
5 x		
2 x		
1 x		
कुल Total		

Rs./ रु./ రూ॥

NBA జమ చేయువారి సం. / जमाकर्ता हस्ताक्षर/ Sign. of the Party Paying in Cell :

Amount transfer form:

Amount transfer form అని పుస్తకం ఎవరి-కంటే Amount ట్రాన్స్ఫర్ ఫామ్ అని పుస్తకం Details మరియు యాకౌంట్ Details అందులో ఉండాలి. ఇంకా అందులో డెబిట్ (Debit) మరియు క్రెడిట్ (Credit) అవ్వాలి. అంతేకాక ఇచ్చిన రాసిన Bank యొక్క Branch manager signature వుండటానికే ఈ Amount transfer form అందించాలి.

Amount transfer form లోని అంశాలు:

Date మరియు Debit (డెబిట్), Credit (క్రెడిట్) అవ్వాలి. Branch manager signature money on words on number. ఈ transfer form ఈ వ్రాసిన విధంగా ఉండాలి.



KBS Bank

Krishna Bhima Samrudhi Local Area Bank

కృష్ణ భీమా సమృద్ధి లోకల్ ఏరియా బ్యాంక్
Krishna Bhima Samrudhi Local Area Bank

ఖర్చు

DEBIT

ఇవ్వ

& CREDIT

20

₹

బ్రాంచ్ మేనేజర్
BRANCH MANAGER



Branch Code / Name

Date & Time

Beneficiary Details

Beneficiary Name

Beneficiary Account Number

Beneficiary Address

Beneficiary Bank Name & Branch

Beneficiary Bank IFSC Code

Account Type : Resident / Non Resident

Amount (in figures) to be credited

Charges

Amount (in words) to be credited

My / Our Details (Remitter)

Remitter (Applicant) Name

Remitter Account Number

Mobile / Phone Number of Remitter (Mandatory)

E-Mail Id:

Address of the Remitter

Remarks

You are requested to remit the proceeds as per details below through RTGS / NEFT . (Tick the appropriate Box)

Attaching Cheque No. _____ for Rs. _____ (For RTGS draw cheque favouring "Krishna Bhima Samruddhi Local Area Bank-RTGS" and for NEFT draw cheque favouring "Krishna Bhima Samruddhi Local Area Bank - NEFT")

Terms & Conditions

- I / We hereby agree that the aforesaid details including the IFSC code and the beneficiary account are correct.
 - I / We further acknowledge that KB Samruddhi Bank accepts no liability for any consequences arising out of erroneous details provided by me/us
 - I / We agree that the credit will be affected solely on the beneficiary account number information and beneficiary name particulars will not be used for the same.
 - I / We authorize the bank to debit my / our account with the charges plus taxes as applicable for this transaction.
 - I / We agree that requests submitted after the cut off time will be sent in next batch or next working day as applicable.
 - I / We hereby agree & understand that the RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same.
 - I / We also understand that the KB Samruddhi Bank shall not be liable for any loss of damage arising or resulting from delay in transmission delivery or non delivery of Electronic message or any mistake, omission, or error in transmission or delivery thereof or in deciphering the message from any cause whatsoever or from its misinterpretation received or the action of the destination Bank or any act or even beyond control.
 - I/We agree that in case of NEFT Transaction if we do not have an account with the bank, we will produce Original identification proof while giving the request. In case I/We submit form 60, we will also submit the address proof.
- In case the RTGS and NEFT option is not ticked by us, I / We authorize you to execute the transaction through NEFT or RTGS and debit the charges as applicable.

Signature of
Authorized
Signatory1st Signatory2nd Signatory3rd Signatory

Please affix stamp wherever applicable

Branch Use Only

Transaction Reference Number	CBS Voucher No. (A/c. debit)
Transaction Inputted by	
Transaction Authorized by	
Transaction Authorized by (2 nd level) (for amount > Rs. 5 lacs)	
KYC Verified by	

Customer Acknowledgement

Received application for RTGS / NEFT for an amount of Rs. _____ vide cash / cheque number _____ to be credited to Account Number _____ of _____ Bank with IFSC Code _____. Customers will be guided by the Terms and Conditions mentioned in the form. KB Samruddhi Bank will accept no liability for any consequences arising out of erroneous details provided by the Customer

Date _____ Time _____ UTR No. _____

photo, sanction Letters etc.

Agreement - 100 rupees bonds etc. E-coll
joint liability Group

EMI: Every month Instalment

NPA: Non performing Assets. 90 days only (3 months) లో pay చేయకపోతే బ్యాంకు లో కేసు వేసి ప్రవేశపెడతారు. ఇంకా

Civil high court లో 650 వేల వరకు eligibility లో Aadhaar, cast, phone number కావాలి. అందుకు credit history customer లో

XXX standards, dates, మరియు delay dates
000

Voucher types: Draw, credit, transfer with draws, Reconciling, handle devices vouchers. etc.

RTJC - cash counter,, IFSC - code, cash Book etc.

FD closing లో credit చేయాలి. Transfer signature తప్పక వారి దుస్తు లోనే ఇవ్వాలి. అది Bank paper తప్పక ఇవ్వాలి.

corp loans → ఇది సంస్థలలో 1 కంటే పై చేయాలి ఇంకా Bank లో మొత్తం Transactions లో counter ద్వారా జరుగుతాయి. ఇవన్నీ ఎవరూ చూడక
KBS bank లో manager vasantha lakshmi madam తో