



## CERTIFICATE

This is to certify the project work entitled  
“A STUDY ON MICRO FINANCE BAJAJ ALLIANZ”

Is done by

NAME: HABEEB UNNISA  
ROLL NO: 110420405085

As a part of their Curriculum in the Department of Commerce

IDEAL DEGREE COLLEGE FOR WOMEN

HYDERABAD-500007

This work has been carried out under my guidance

*B. Madhusudhan*

PRINCIPAL: B.MADHUSUDHAN



*[Signature]*  
EXTERNAL EXAMINER

*[Signature]*  
MENTOR: S.BHAGYA LAXMI

## ANNEXURE-1

### DECLARATION

I hereby declare that the project entitled "A STUDY ON MICRO FINANCE BAJAJ ALLIANZ" is an original work done by me and has been submitted to the Department of Commerce Osmania University, Hyderabad in partial fulfillment for the award of the Degree of Bachelor of Commerce (Computer Applications).

This report has not been submitted anywhere else for award of any degree or diploma or certificate.

Name and address of the student  
**HABEEB UNNISA**

*Habeeb unnisa*  
**SIGNATURE OF THE STUDENT**

**IDEAL DEGREE COLLEGE FOR WOMEN**

## **ABSTRACT**

The aim of the study is to understand the level of customer satisfaction towards the Bajaj Allianz. The study apart from knowing the customers satisfaction also focuses on the scope and growth of insurance sector in Chennai where the study is being conducted. The project focusing on Bajaj Allianz insurance company's branch in Chennai ensured to successfully take up the research on knowing the customer and their views about the life insurance sector.

The study helps us to get a better picture as to what customer perceive about insurance plan and their awareness about the same. The study will help us in understanding what the customer prefers really through these insurance plans. Also, if the customer prefers these insurance plans, the study brings to light the customer expectation about the same.

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## CONCLUSION:

Insurance happens to be a mega opportunity in India. Yet, nearly 80% of Indian population is without life insurance cover, continue to be below international standards which offer greater opportunities in this sector. With other investments avenues remaining unmoved, insurance and mutual funds offer comparatively better returns to customers. With tax and investment planning as its main targeting tools, insurance is bound to grow at a rapid pace.

The project helped me to find out the customer satisfaction and expectations from the various plans offered by insurance companies with specific reference to market linked insurance plans. Appropriate suggestions have been given based on the research findings. It was a great learning experience and I will carry this experience with me in all my future endeavors.

Bajaj Allianz is one of the greatest companies in the private sector which are doing exceptionally good in this sector due to their policies to which are people find very attracting according to their needs. When people were interviewed about the first preference among the private life insurance companies nearly 46% replied for Bajaj Allianz, this clearly indicate that Bajaj Allianz is quit a household name. Bajaj Auto Limited which is the no Automotive Manufacturer in India also Allianz AG is 3rd largest life insurance company in the world. The market share of Bajaj Allianz is also around 34% among private life insurance companies which is quite high among private life insurance companies. It is only second to LIC in the life insurance sector. But if there are people accepting Bajaj Allianz, there are people who are still hesitant to take up private insurance company policy this is due to the fact that LIC is a government organization. It can be seen from the study that people have started recognizing Bajaj Allianz as a life insurance and hence it will grow at a much faster pace in the future.