

# COMMUNITY SERVICE PROJECT



**VIGNAN'S LARA**  
**INSTITUTE OF TECHNOLOGY & SCIENCE**

Approved by AICTE New Delhi & Affiliated to JNTUK Kakinada

NBA Accredited (CSE, IT, ECE, EEE & MECH)

Vadlamudi - 522 213, Guntur District

Department of Computer Science and Engineering

A Community Service Project Report  
On  
**INSURANCE SERVICES AND HABITS**  
Submitted in partial fulfillment of the requirement for the award of degree of  
**BACHELOR OF TECHNOLOGY**  
IN  
**COMPUTER SCIENCE AND ENGINEERING**

Submitted by  
**Ms. KADAMBALA PRANITA CHOUDARY**

20FE1A0566

Under the esteemed guidance of  
Ms.Asha Priyadarshini.M,M.Tech ,(Ph.D)

Assistant Professor



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**DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING**

**December 2022**



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### **DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING**

#### **CERTIFICATE**

This is to certify that this community service project report entitled "**INSURANCE SERVICES AND HABITS**" is a Bonafede record of work carried out by **KADAMBALA PRANITA CHOUDARY** (20FE1A0566) under the guidance and supervision of **Ms. Asha Priyadarshini .M M.Tech,(Ph.D)** in practical fulfillment of the academic requirement in Bachelor of Technology in COMPUTER SCIENCE AND ENGINEERING of **VIGNAN'SLARA INSTITUTE OF TECHNOLOGY & SCIENCE** during the year 2022-2023.

#### **Project Guide**

**Ms.Asha Priyadarshini.M**

#### **Head of the Department**

**Dr. K.Venkateswara Rao**

#### **EXTERNAL EXAMINER**

## **Student's Declaration**

I , **KADAMBALA PRANITA CHOUDARY**, a student of BACHELOR OF TECHNOLOGY Program, Reg.No. **20FE1A0566** of the Department of COMPUTER SCIENCE AND ENGINEERING , VIGNAN'S LARA INSTITUTE OF TECHNOLOGY & SCIENCE college do hereby declare that I have completed the mandatory community service from 11-07-2022 to 17-12-2022 in KONAPHALAM under the Faculty Guideship of Ms.Asha Priyadarshini.M, M.Tech,(Ph.D) Department of COMPUTER SCIENCE AND ENGINEERING ,in VIGNAN'S LARA INSTITUTE OF TECHNOLOGY AND SCIENCE college.

Signature and Date

## **ACKNOWLEDGEMENT**

The satisfaction that accompanies the successful completion of any task would be incomplete without the mention of people whose ceaseless cooperation made it possible, whose constant guidance and encouragement crown all efforts with success.

We are grateful to **Ms.Asha Priyadarshini.M ,M.Tech,(Ph.D).,Assistant professor,** Department of Computer Science and Engineering for guiding through this project and for encouraging right from the beginning of the project till successful completion of the project. Every interaction with him was an inspiration.

We thank **Dr. K.VENKATESWARA RAO ,M.Tech, Ph.D., ,Professor & HOD, Department of Computer Science and Engineering** for support and Valuable suggestions.

We also express our thanks to **Dr. K. PHANEENDRA KUMAR**, Principal, Vignan's Lara Institute of Technology & Science for providing the resources to carry out the project.

We also express our sincere thanks to our beloved **Chairman Dr. LAVU RATHAIAH** for providing support and stimulating the environment for developing the project.

We also place our floral gratitude to all other teaching and lab technicians for their constant support and advice throughout the project.

### **Project Member:**

Kadambala Pranita Choudary

20FE1A0566

## **ABSTRACT**

This research paper is an attempt to study the concept of insurance, the level of awareness as well as habit of insurance in a particular city and learn their buying motives. The researcher tries to find out the errors and faults prevalent in the industry and tries to recommend some points which can develop the insurance habit among the people and hence develop the industry.

## **STUDY AREA DETAILS**

Konaphalam is a small Village/hamlet in Nizampatnam Mandal in Guntur District of Andhra Pradesh State, India. It comes under Amudalapalli Panchayath. It belongs to Andhra region . It is located 61 KM towards South from District headquarters Guntur. 3 KM from Nizampatnam. 337 KM from State capital Hyderabad Konaphalam Pin code is 522262 and postal head office is Kuchinapudi .Kuchinapudi (5 KM), Nizampatnam (6 KM) , Adavuladeevi ( 6 KM ) , Dindi ( 7 KM ) , Pedamatlapudi (7 KM) are the nearby Villages to Konaphalam. Konaphalam is surrounded by Nagaram Mandal towards North,Pittalavanipalem Mandal towards west , Cherukupalle Mandal towards North , Repalle Mandal towards East . Repalle , Ponnur , Bapatla , Tenali are the nearby Cities to Konaphalam. It is near to bay of bengal. There is a chance of humidity in the weather.

Telugu is the Local Language here. Total population of Konaphalam is 6509.Males are 3284 and Females are 3,225 living in 1785 Houses. Total area of Konaphalam is 1669 hectares.

Surrounding districts from Konaphalam areas follows.

Prakasam(ongole)district	122.4KM.
Krishna(machilipatnam)district	111.6KM.

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## **PART-A**

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## **1. INTRODUCTION**

**a) Community Service Project:** In compliance with the guidelines given by APSCHE, Govt. of A.P. and also, as per the instructions of the affiliated university (JNTUK,A.P); our college administration planned to undertake Community Service Project (CSP) as the Ist Internship, for 2020- 21 admitted batch students, in July 2022, for four weeks.

Few extracts from APSCHE guidelines are given under

1. Community Service Project is an experiential learning strategy that integrates meaningful community service with instruction, participation, learning and community development.
2. It involves students in community development and service activities and applies the experience to personal and academic development.
3. Community Service Project is meant to link the community with the college for mutual benefit. The community will be benefited from the focused contribution of the college students to the village/local development. The college finds an opportunity to develop social sensibility and responsibility among students and also emerge as a socially responsible institution.

Community service would shape us as prodigious citizens.

Our college Principal is designated as a Nodal officer for the execution of Community Service Projects. He assigned a faculty member, as a Mentor to a section of pupils for the proper accomplishment of the CSP. We, the group of students, were asked to choose an area of the topic of our project related to our domain subject, from the list of project areas which are provided by our mentor as per the APSCHE guidelines. we have chosen the topic "**Insurance Services and Habits**".

**b) Project on Insurance services and habits Insurance:** coverage can be defined as a contract in the form of a financial protection policy. This policy covers the monetary risks of an individual due to unpredictable contingencies. The insured is the policyholder whereas the insurer is the insurance providing company/the insurance carrier/the underwriter. The insurers provide financial coverage or reimbursement in many cases to the policyholder.

### Types of Insurance Coverage 1.Life Insurance

One can avail the life insurance to protect the family due to premature death or death during the tenure of the policy. It provides the family with a lump sum when the insured person meets with an untimely death. This helps the grieving family battle with financial struggles that may occur in absence of a breadwinner.

### Who should buy a life insurance plan?



Figure 1.b.1.1: Who should buy a life insurance plan

### 2.General Insurance

What is Unit Linked Insurance Plan?

**Unit Linked Insurance Plan** is an investment-cum-insurance plan. The premiums provide coverage as well as they are used for the purchase of units of market-linked equity, debt, and other instruments. This has the potential to provide an opportunity for wealth creation apart from the life cover provision.

Life Insurance Coverage Plans also come with tax benefits under Section 80C.

Non-life insurance policies count as general insurance policies that include insurance coverages for home, auto, education, etc.

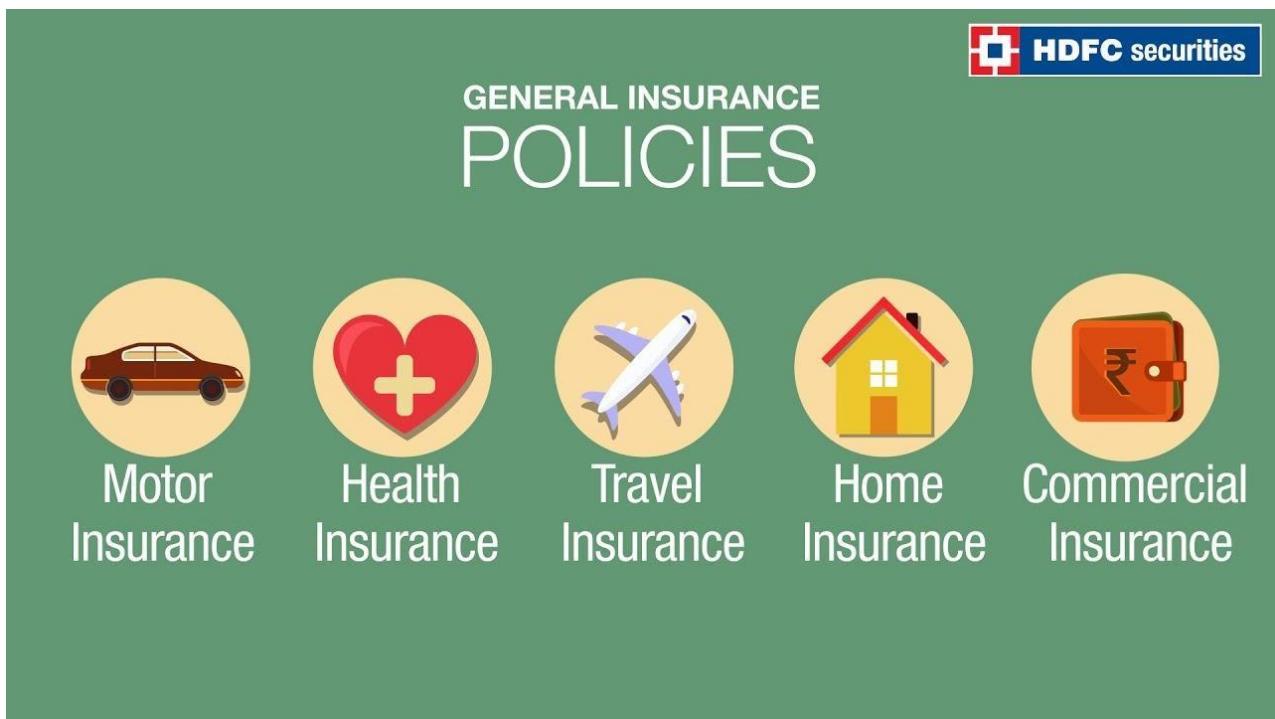


Figure 1.b.2.1: General insurance policies **Features of Insurance Coverage**

Insurance coverage has the below-mentioned salient features:

- It is a kind of risk management plan to use an insurance policy as a hedge against an uncertain loss.
- Insurance coverage does not mitigate the magnitude of loss one may face. It only assures that the loss is shared and distributed among multiple people.
- Various clients of an insurance company pool in their risks. Hence, they pay the premiums together. So when one or a few incur a financial loss, the claimed money is given out of this accumulated fund. This makes each client bear a nominal fee.

## Features of best term insurance plan

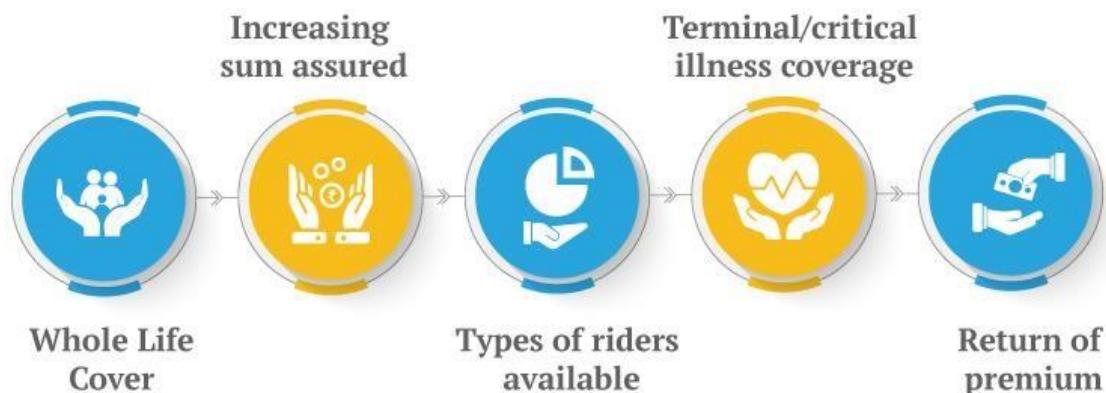


Figure 1.b.2.2: Features of best term insurance plan

- Insurance coverage can be provided for medical expenses ,vehicle damage, property loss/damage ,etc. depending on the type of insurance.
- Premium, policy limit, and deductible are the main components of an insurance coverage policy. The policy buyer should check them thoroughly while buying an insurance policy.

## Benefits of Insurance Coverage

An insurance policy performs various functions and comes with multiple benefits. Below are some of its most fundamental advantages , along with some of the secondary and the rest are additional ones .The basic functions of insurance coverage.



Figure 1.b.2.3: Benefits of Insurance Coverage

## **Wrapping it up:**

The benefit of having insurance is that it prevents burning a hole into your pocket in unprecedented times. It gives you financial assistance for your losses and damage. The basic function of all types of insurance coverages is to provide damage control to the insured by bringing in a lot of people who pay to cover their risks. The fund is further used for capital formation through investment in the markets.

### **c)About the Village or habitat:**

The Mandal is bounded Repalle Mandal towards the south, Nagaram Mandal towards the north, Pittalavanipalem Mandal towards the south, and Mandal towards the east.

#### **Climate**

The Mandal receives rainfall from the South-West monsoon in the months of JuneSept .The average annual rainfall is 875mm.



Figure 1.c.1 : Climate of konaphalam

The Mandal consists of 10 revenue villages, 16 panchayats and 49 hamlets. The area used to be part of Tenali Taluka and later came under the newly formed Repalle Taluka in 1909. Again in 1981–82 this mandal came under Pallapatla taluka after bifurcation of Repalle Taluka. Cherukupalli Mandal came into existence on 25-5-1985 as the government decided to form new administrative units called manuals. The settlements in the Mandal are listed below:

1. Nagaram
2. Repalle
3. Cherukupalli
4. Gudavalli
5. Kaavuru
6. Kanagala
7. Nadimpalli
8. Ponnappalli
9. Rajavolu
10. Rambhotlapalem



Figure 1.c.2: Map of Andhra Pradesh

This area may be under the Kingdom of Prataliputra (5th century BC), identified with Bhattiprolu(10 kmaway),the earliest known king domain Guntur District . In scriptional evidence shows that king Kubera was ruling over Bhattiprolu around 230 BC followed by during the Carnatic wars.This area used to be under Nizampatnam circar during Golconda sultanate and Nizam times. Nizampatnam circar was transferred to French and then on to British for the help rendered during the Carnatic wars.

## **2. OBJECTIVES OF THE PROJECT -“INSURANCE SERVICE PROJECT” COMMUNITY SERVICE PROJECT AIMS**

- To grow academic learning skills in a insurance policy.
- At domain the me and the learning skills leads to provide career opportunities in LIC and Insurance related employee.
- To support the public in advanced conveniences available in the and also services provided by the Governments (Central and State).
- To inculcate awareness in fellow communities against intense societal evils and also to extend service to make them fit in the existing world.
- To get improvement in personal identity and competence with moral development.
- In imparting the ability in the direction of working well with others and improving leadership qualities through greater enhanced communication skills.
- In improving social responsibility and citizenship skills.
  
- At Stronger relationships with faculty and other college officials.

The whole CSP in Insurance Service and habits is precisely divided into four weeks duration as follows :-

**WEEK 1:** Preliminary Survey

**WEEK 2:** Objectcives defined

**WEEK 3:** Awareness part 1 on INSURANCE SERVICES

**WEEK 4:** Awareness part 2 on INSURANCE SERVICES

**WEEK 5:** Implementation on INSURANCE SERVICES AND HABITS

**WEEK 6:** REPORT on INSURANCE SERVICES AND HABITS

# **COMMUNITY SERVICE PROJECT**

## **PART-A (General Questionnaire)**

### **Project Questionnaire: INSURANCE SERVICES AND HABITS**

1. Do you have Insurance policy? Yes/no
2. What type of insurance do you have? Private /public
3. Who influenced you to get an insurance policy?  
A)The media B) Insurance agents C) Friends, family and others
4. How many insurance policies do you currently have? Y/2/3/4/5
5. What is the average term of the policies have? Upto5years/above20y
6. Have you ever received any benefits from any of the policies you Currently have?  
Yes/no
7. How regularly do you pay your premiums?  
A)Monthly B) Quarterly C) Half Year D) yearly
8. Has any of your policies ever lapsed due to non-payment of premiums? Yes/no
9. Are you aware of any insurance bonuses of your policies? Yes/no
10. Have you ever surrendered any insurance policy? Yes/no

### **3. SURVEY ON SOCIO-ECONOMIC CONDITIONS AND PROJECT RELATED SUBJECT**

A survey was conducted for data collection using prescribed formats. A questionnaire around 30 being prepared by me under the guidance of my mentor about the issues related to socio-economic conditions of the habitat **Konaphalam** and on the project work subject of **Insurance services and habits.**



Figure 2.1: Awaring the village member about the insurance policies



Figure 2.2: Awaring the village member about the insurance policies



Figure 2.3: Awaring the village member about the insurance policies



Figure 2.4: Awaring the village member about the insurance policies



Figure 2.5: Awaring the village member about the insurance policies



Figure 2.6: Awaring village people about Insurance services and habitats

#### 4. RESULTS AND ANALYSIS

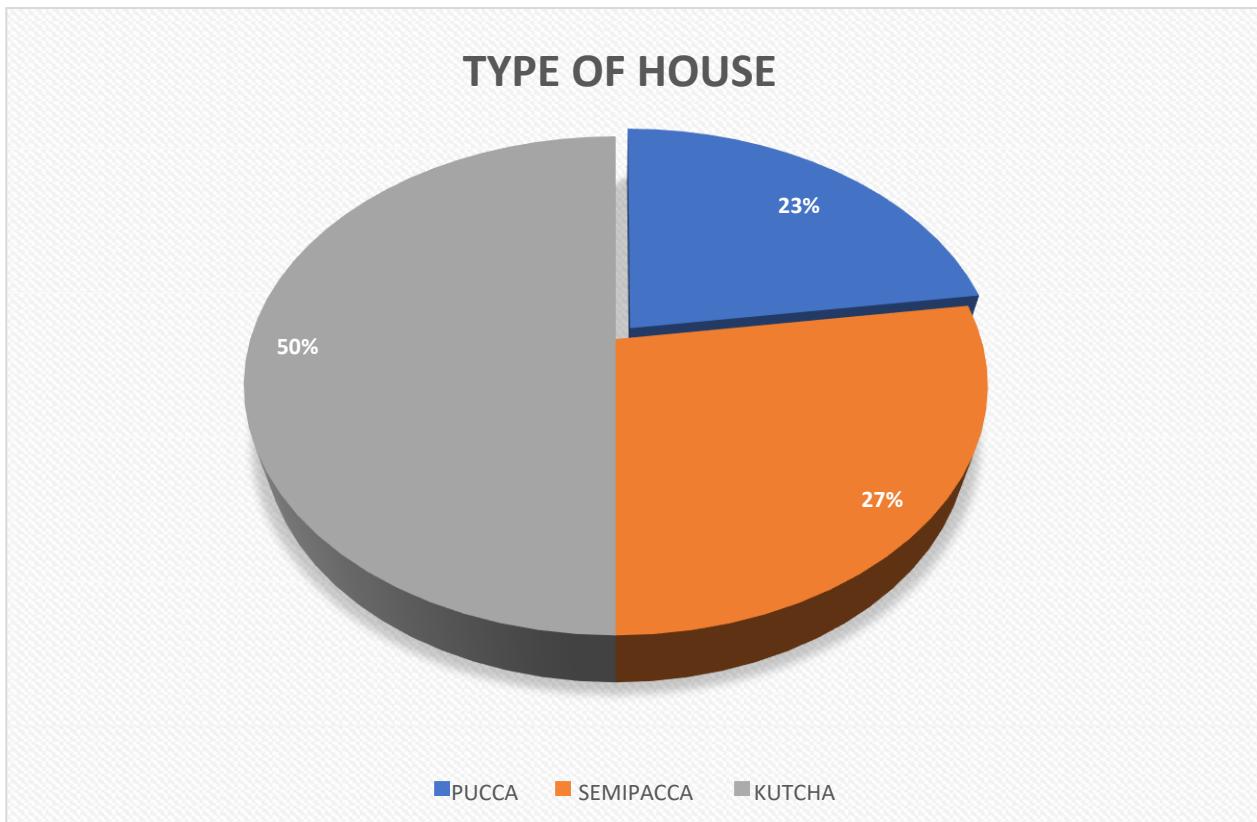


Figure 4.1 :Type of house

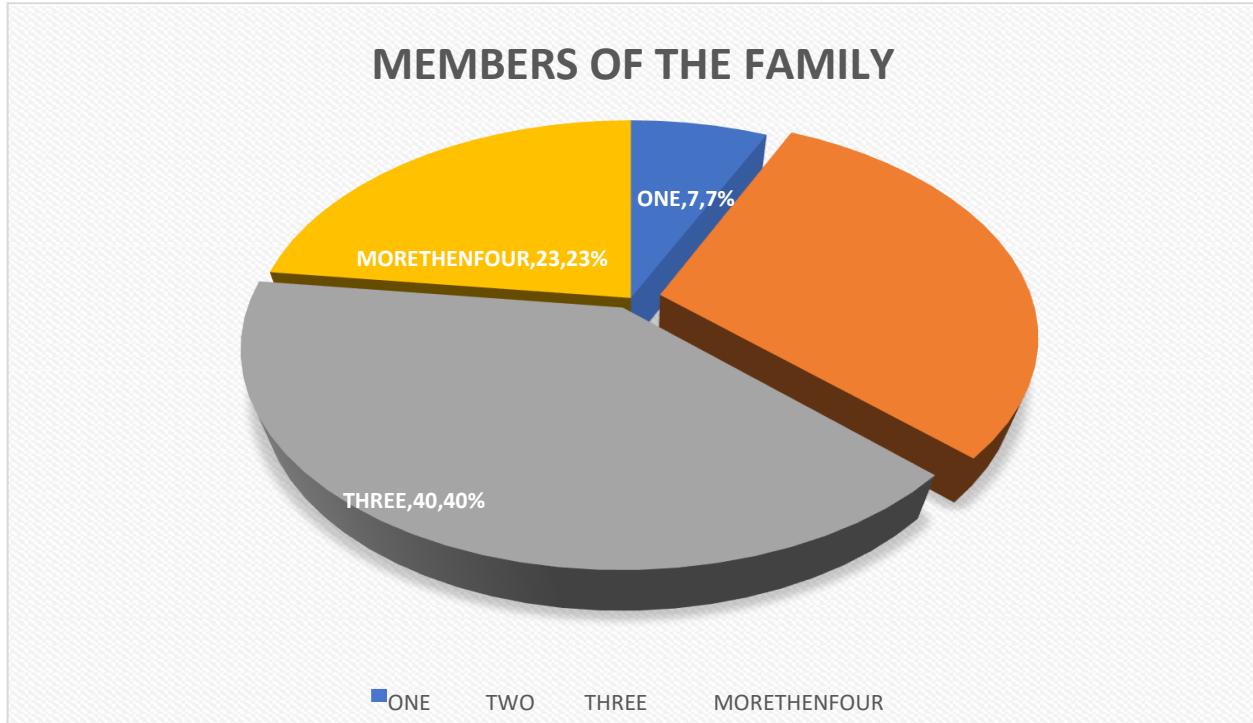


Figure 4.2 : Members of the Family

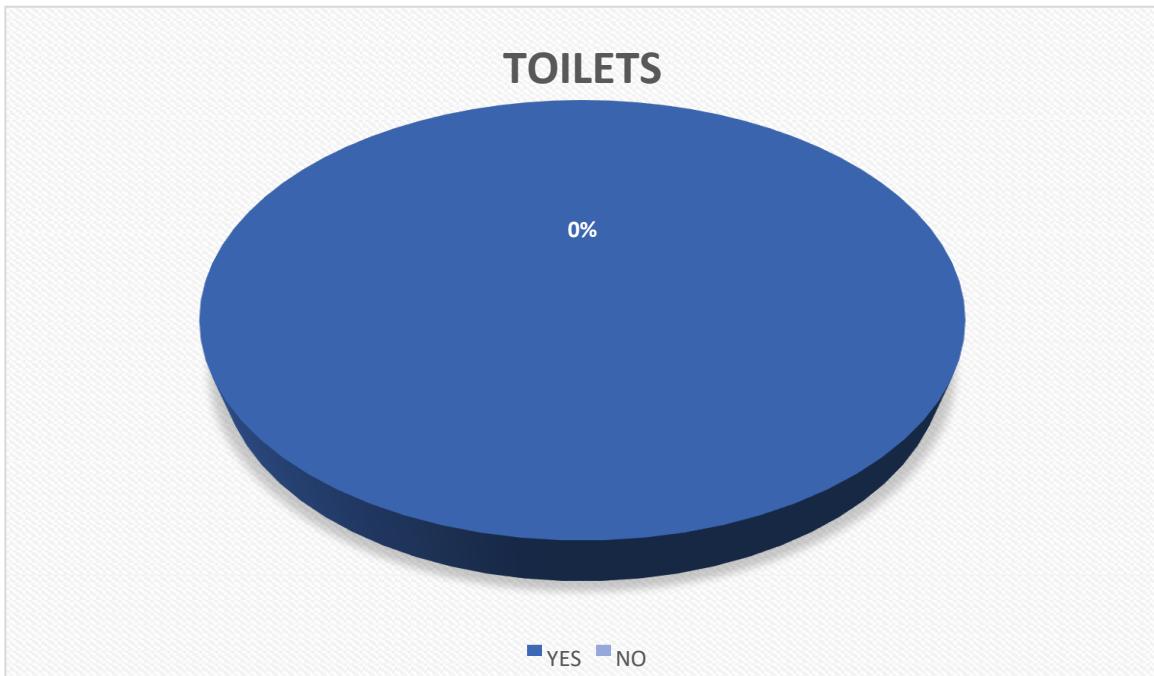


Figure 4.3: Toilets

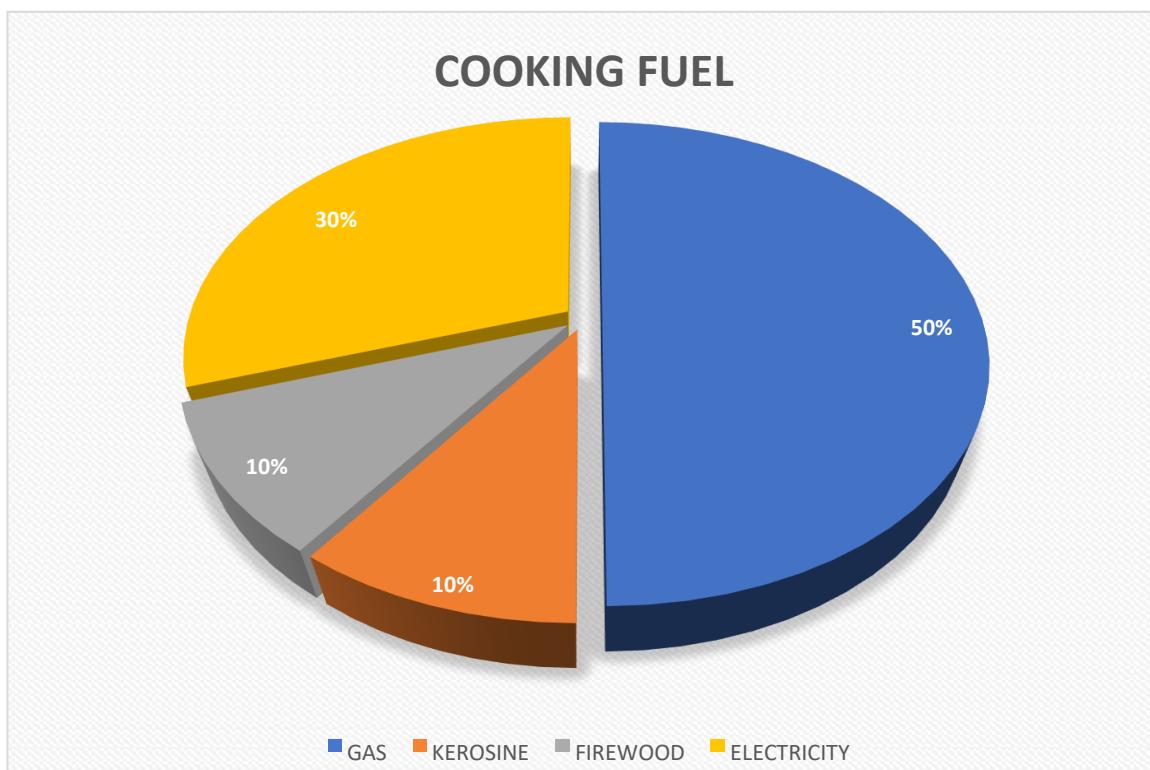


Figure 4.4:Cooking Fuel

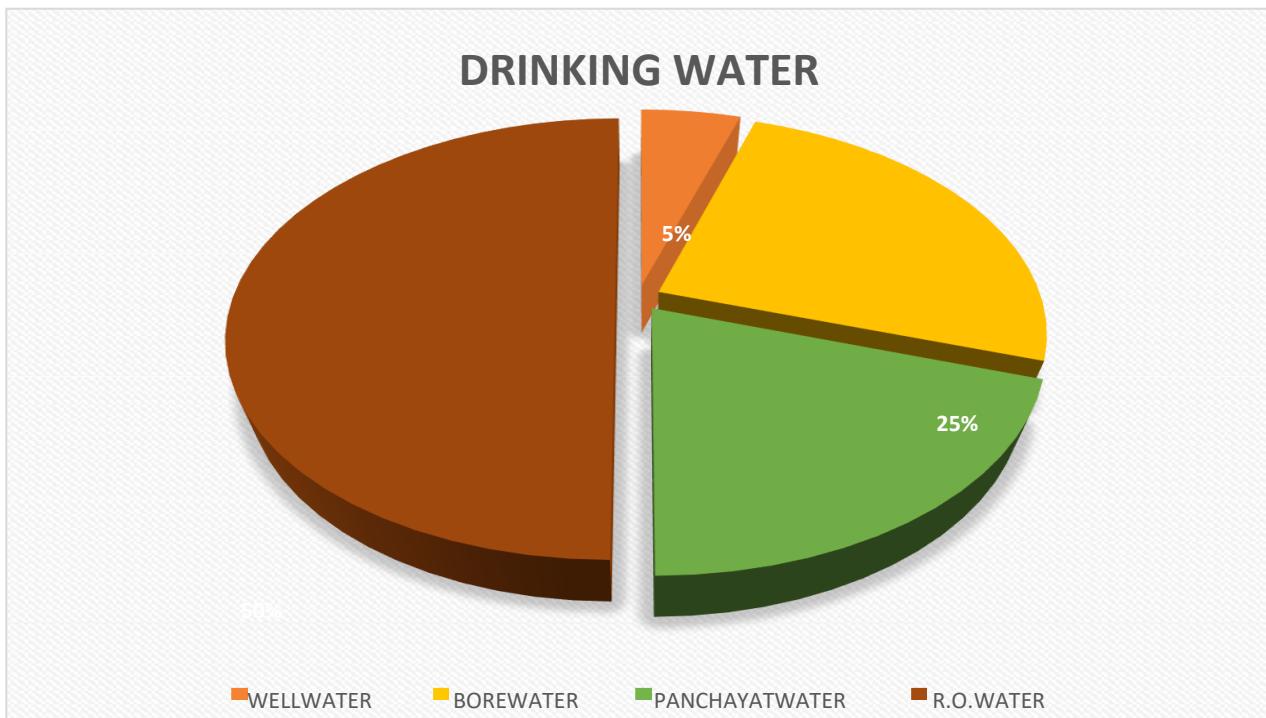


Figure 4.5: Drinking Water

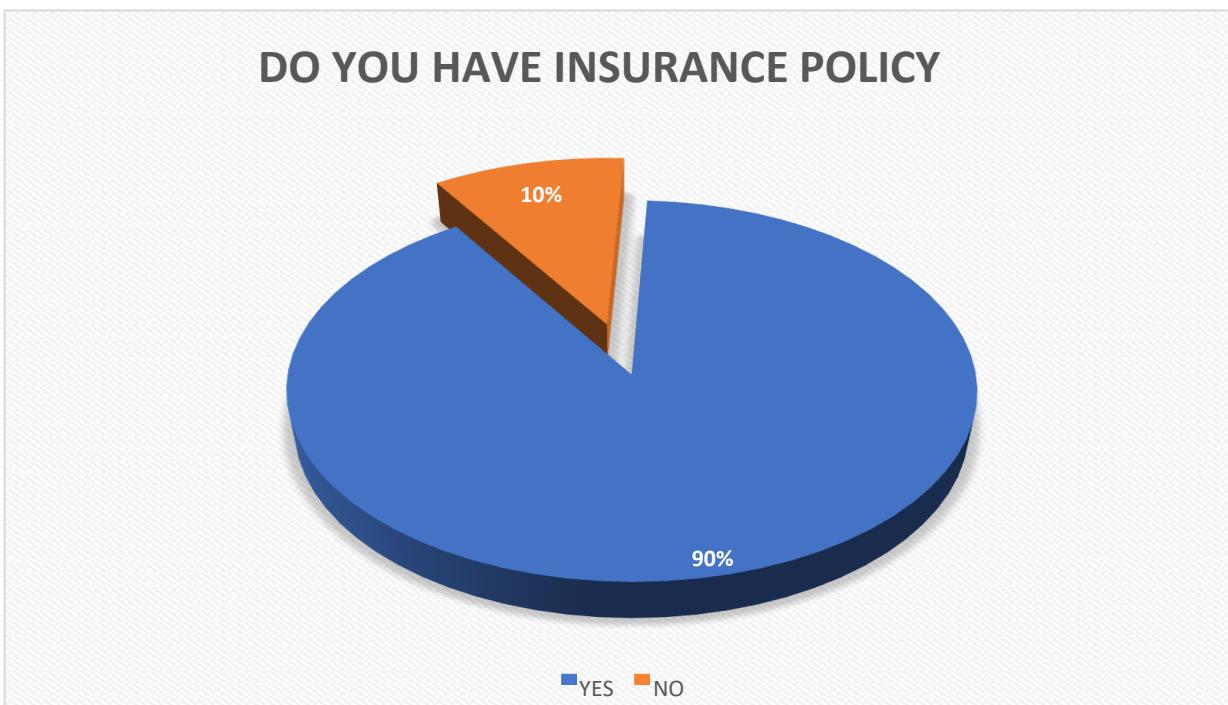


Figure 4.6: Do you have insurance policy

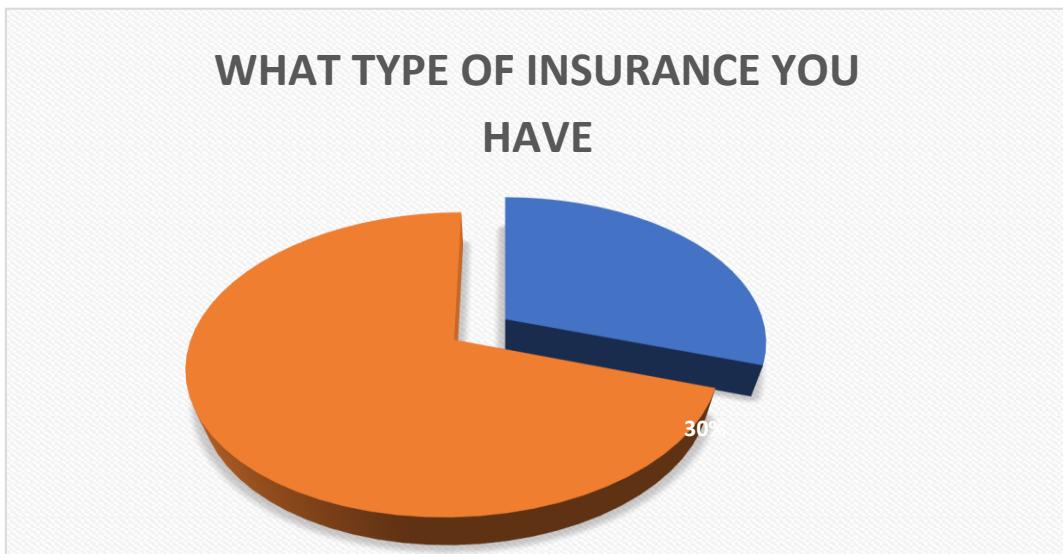


Figure 4.7: what type of insurance you have

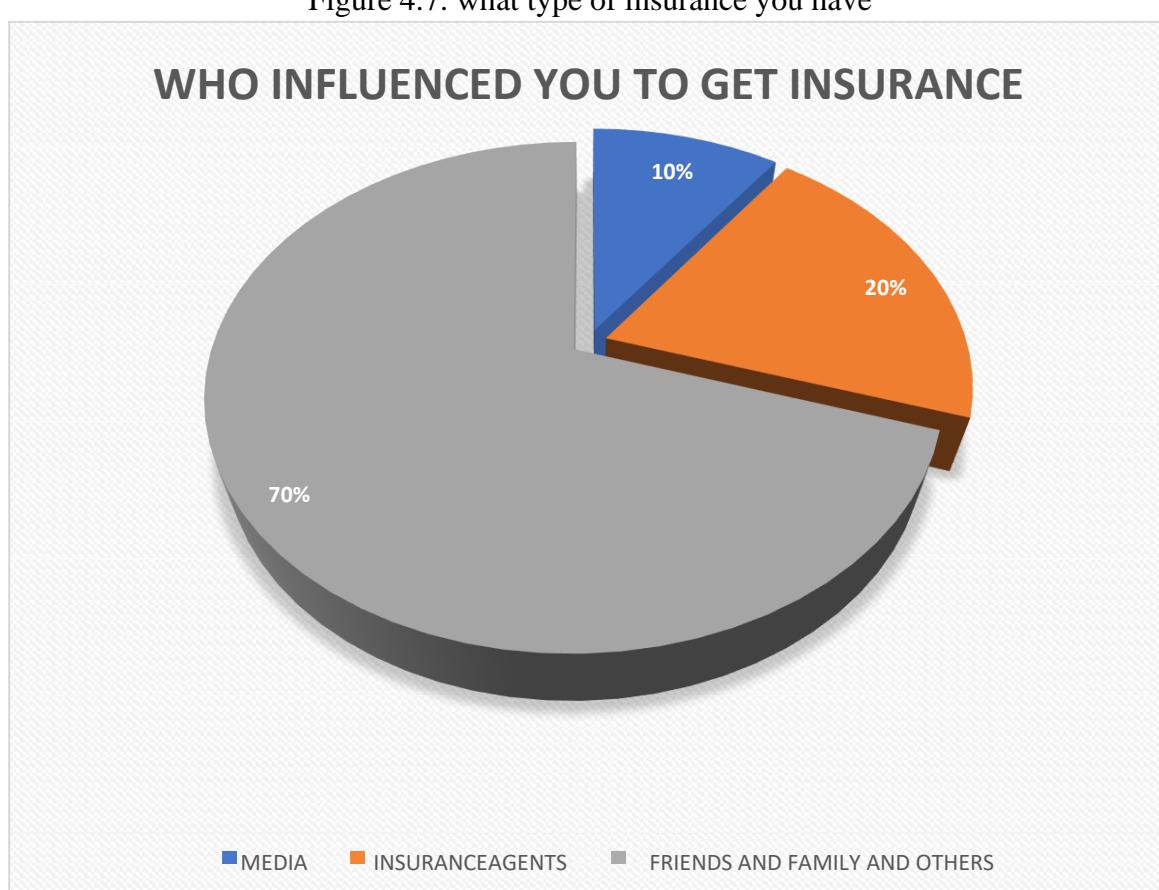


Figure 4.8: who influenced you to get insurance

## HOW MANY INSURANCE POLICIES DO YOU HAVE

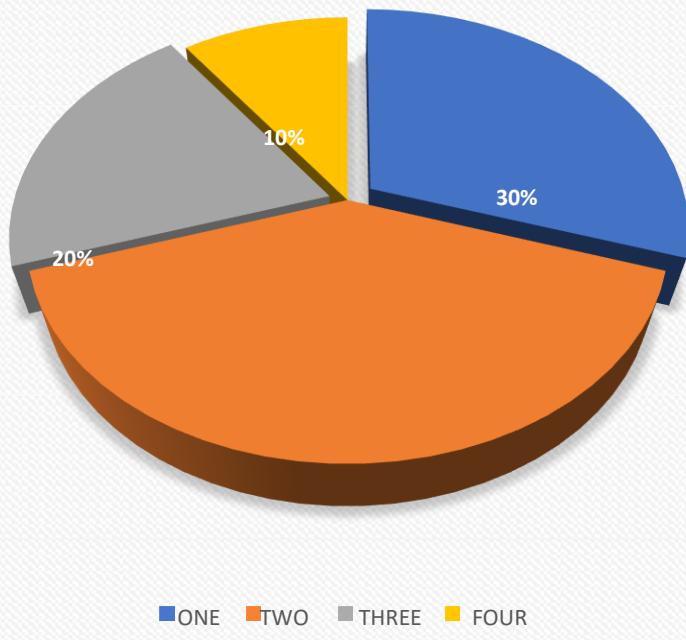


Figure 4.9:How many policies do you have

## WHAT IS THE AVERAGE TERM OF THE POLICIES DO YOU CURRENTLY HAVE

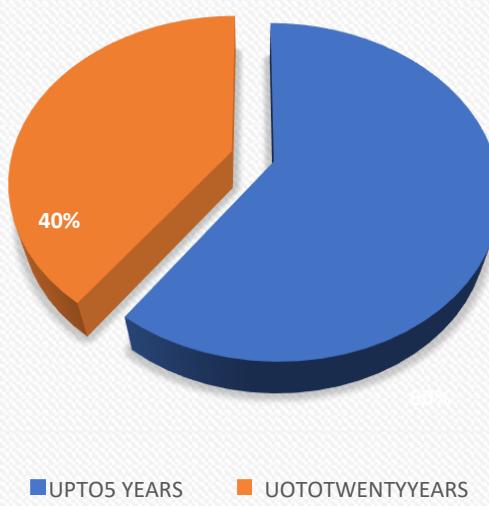


Figure 4.10: What is the average term of the policies do you currently have

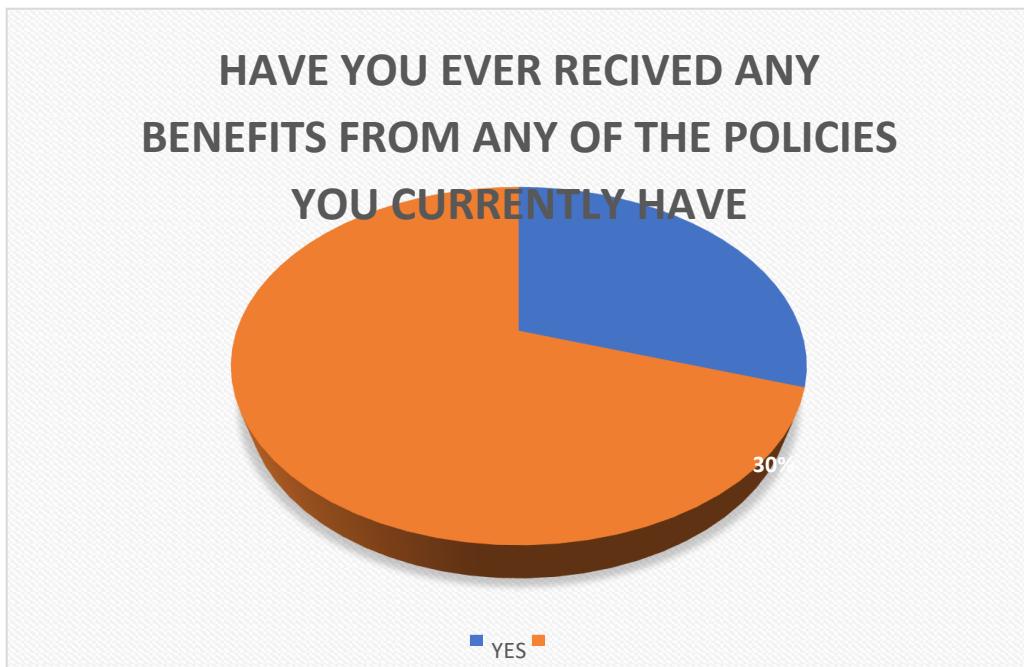


Figure 4.11:Have you ever received any benefits from any of the policies you currently have

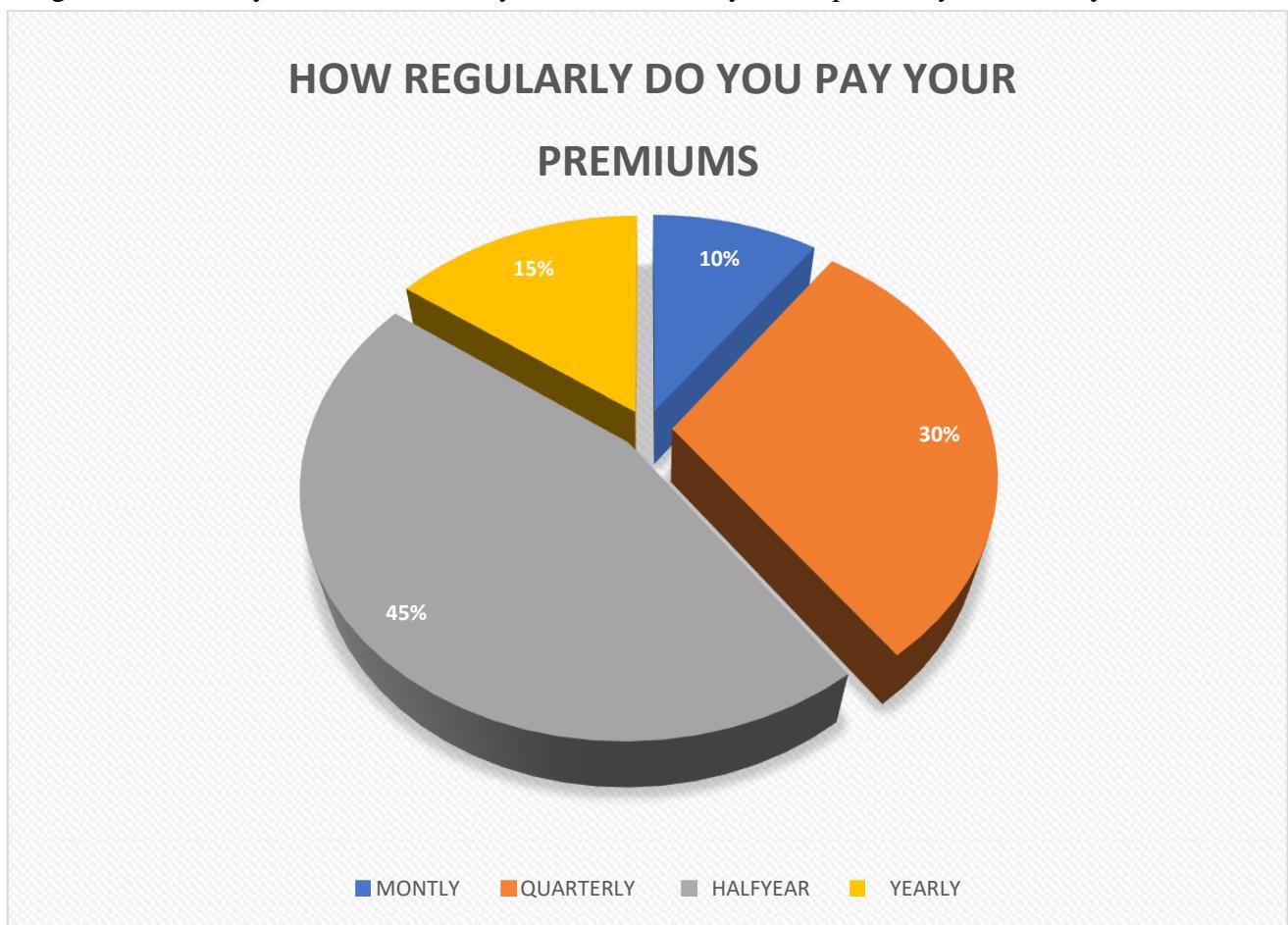


Figure 4.12: How regularly do you pay your premiums

**HAS ANY OF YOUR POLICIES EVER LAPSED  
DUE TO NON-PAYMENT OF PREMIUMS**

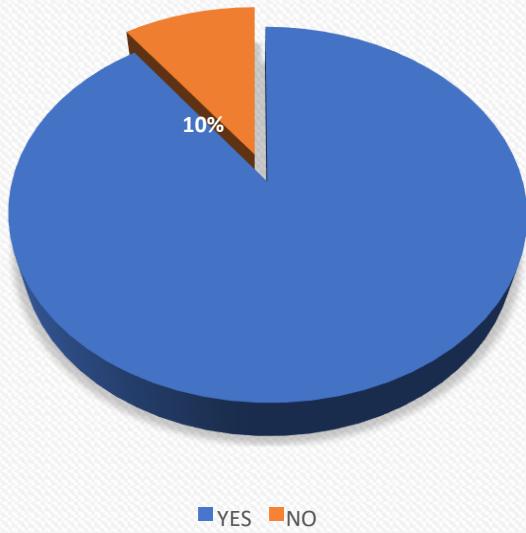


Figure 4.13: Has any of your policies ever lapsed due to non-payment of premiums

**HAVE YOU AWARE OF ANY INSURANCE  
BONUSES OF YOUR POLICIES**

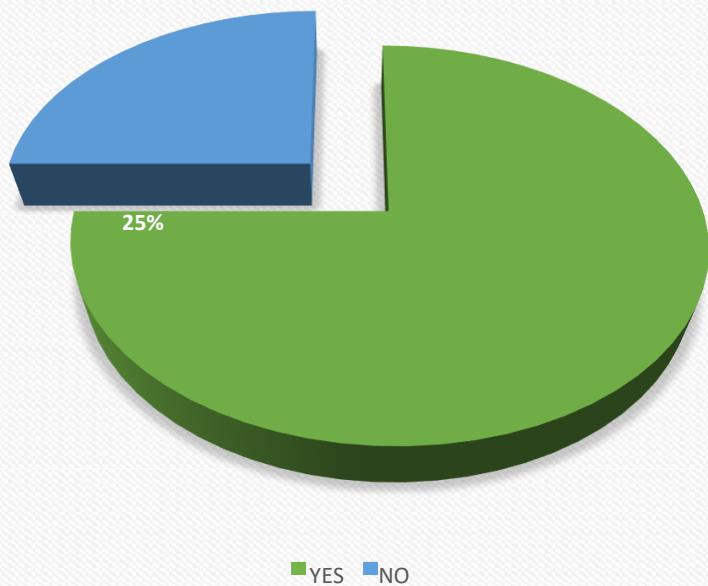


Figure 4.14:Have you aware of any insurance bonuses of your policies

## HAVE YOU EVER SURRENDERED ANY INSURANCE POLICY

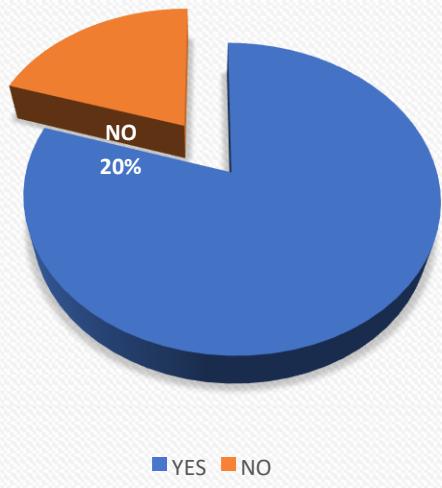


Figure 4.15:Have you ever surrendered any insurance policy

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## **PART -B**

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## **PROJECT IMPLEMENTATION**

- I guide them to people about how to apply insurance and how to receive benefits on it.
- I guide to people how to apply public insurance and private insurance.
  
- I helped to farmers on applying crop field insurance.
  
- I Guide to all formers in my village how to get benefits of crop insurance.
  
- I applied crop insurance for more then5 farmers in my rural area.
  
- I helped to farmers to get insurance.

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## **PART-C**

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## **1.OUTCOMES OF THE PROJECT**

- Adoption of the project **INSURANCE AND HABITS** gave me the opportunity in applying my learning domain subject to society, else where in my classroom atmosphere.
- Physically I found the career opportunities in the field of Insurance service and habits

### **1.INSURANCE OFFICER**

- I understand the public conveniences available in my project field and the services provided by the governments (Central and State)namely...
  1. AYUSHMAN BHARAT YOJANA
  2. AWAZ HEALTH INSURANCE
- I had the opportunity to aware my fellow citizens who are suffering from different societal evils.
  1. KONAPHALAM
  2. HARIJANAWADA
- I had this opportunity to improve my personality and competence through a closer association with the public.
- I learned the skills to work with a group of people to improve my working abilities and communication skills.
- I understood the social responsibility of being a citizen

## **2. CONCLUSIONS AND ACKNOWLEDGEMENTS**

- The community service project in the field of INSURANCE implemented for the 30 households in my assigned habitat/village KONAPHALAM.
- All the households expressed their satisfaction with our extended service regarding awareness programmes and project implementation.
- We perceived some hindrances due to ignorance of the habitants.
- Illiteracy still exists in some of the habitants.
- KONAPHALAM
- KALLIPHALAM
- HARIJANAWADA
- PRAGNAM

I express gratitude to my mentor **Ms.Asha Priyadarshini.M** for his continuous support during the total project work period . I must be thankful to Nodal officer, Principal, **Dr.K.Phaneendra Kumar**, for providing the opportunity of doing this project. I must be grateful to the senior faculty member **Dr.K.Venkateswara Rao** for his everlasting support in the completion of my project work. I must be obliged to the college management for providing the facilities and their support in the preparation of the project work. Finally, I must be thankful to the people in my habitat for their hospitality shown to me.

### **3.PROJECT LOG BOOK**

#### **First week - preliminary survey**

<b>Day&amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge Signature</b>
<b>Day1</b>			
<b>Day2</b>			
<b>Day3</b>			
<b>Day4</b>			
<b>Day5</b>			
<b>Day6</b>			

## **WEEKLY REPORT**

**WEEK-1 (From Dt.....to Dt..... )**

**Objective of the Activity Done:**

**Detailed Report:**

## **SECOND WEEK - OBJECTIVES DEFINED**

<b>Day &amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge Signature</b>
<b>Day1</b>			
<b>Day2</b>			
<b>Day3</b>			
<b>Day4</b>			
<b>Day5</b>			
<b>Day6</b>			

## **WEEKLY REPORT**

**WEEK-2 (From Dt.....to Dt..... )**

**Objective of the Activity Done:**

**Detailed Report:**

### **THIRD WEEK - AWARENESS PART 1**

<b>Day &amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge Signature</b>
Day1			
Day2			
Day3			
Day4			
Day5			
Day6			

## **WEEKLY REPORT**

**WEEK-3 (From Dt.....to Dt..... )**

**Objective of the Activity Done**

**Detailed Report:**

## **FOURTH WEEK - AWARENESS PART 2**

<b>Day &amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge Signature</b>
<b>Day1</b>			
<b>Day2</b>			
<b>Day3</b>			
<b>Day4</b>			
<b>Day5</b>			
<b>Day6</b>			

## **WEEKLY REPORT**

**WEEK-4 (From Dt.....to Dt..... )**

**Objective of the Activity Done:**

**Detailed Report:**

## FIFTH WEEK - IMPLEMENTATION

<b>Day &amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge Signature</b>
<b>Day1</b>			
<b>Day2</b>			
<b>Day3</b>			
<b>Day4</b>			
<b>Day5</b>			
<b>Day6</b>			

## **WEEKLY REPORT**

**WEEK-5 (From Dt.....to Dt..... )**

**Objective of the Activity Done:**

**Detailed Report:**

## SIXTH WEEK - REPORT

<b>Day &amp; Date</b>	<b>Brief description of the daily activity</b>	<b>Learning Outcome</b>	<b>Person In Charge</b> <b>Signature</b>
<b>Day1</b>			
<b>Day2</b>			
<b>Day3</b>			
<b>Day4</b>			
<b>Day5</b>			
<b>Day6</b>			

## **WEEKLY REPORT**

**WEEK-6 (From Dt.....to Dt..... )**

**Objective of the Activity Done:**

**Detailed Report:**

## Student Self-Evaluation for the Community Service Project

**Student Name:**

**Registration No:**

**Period of CSP:**

**From:**

**To:**

Please rate your performance in the following areas:

**Letter grade of CGPA calculation to be provided**

**Rating Scale:**

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

**Date:**

**Signature of the Student**

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

**Student Name:**

**Registration No:**

**Period of CSP:**

**From:**

**To:**

Please rate the student's performance in the following areas:

**Rating Scale:**

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

**Date:**

**Signature of the Supervisor**

## **EVALUATION**

## **Internal Evaluation for the Community Service Project**

### **Objectives:**

- To facilitate an understanding of the issues that confront the vulnerable/marginalized sections of society.
- To initiate team processes with the student groups for societal change.
- To provide students an opportunity to familiarize themselves with the urban/Rural community they live in.
- To enable students to engage in the development of the community.
- To plan activities based on the focused groups.
- To know the ways of transforming society through systematic programme implementation.

### **Assessment Model:**

- There shall only be internal evaluation.
- The Faculty Guide assigned is in – charge of the learning activities of the students and for the comprehensive and continuous assessment of the students.
- The assessment is to be conducted for 100 marks.
- The number of credits assigned is 4. Later the marks shall be converted into grades and grade points to include finally in the SGPA and CGPA.
- The weightings shall be:
  - Activity Log 20marks
  - Community Service Project Implementation 30marks
  - Mini Project Work 25marks
  - Oral Presentation 25marks
- Activity Log is the record of the day-to-day activities. The Activity Log is assessed on an individual basis, thus allowing for individual members within groups to be assessed this way. The assessment will take into consideration the individual student's involvement in the assigned work.
- While evaluating the student's Activity Log, the following shall be Considered-
  - a. The individual student's effort and commitment.
  - b. The originality and quality of the work produced by the individual student.

- c. The student's integration and co-operation with the work assigned.
- d. The completeness of the Activity Log.
- The assessment for the Community Service Project implementation shall include the following components and based on Weekly Reports

Outcomes Description

- a. Details of the Socio-Economic Survey of the village/habitation.
- b. Problems identified.
- c. Community Awareness Programs organized.
- d. Suggested Short-Term and Long-Term Action Plan.

**MARKS STATEMENT**  
**(To be used by the Examiners)**

## INTERNAL ASSESSMENT STATEMENT

**Name Of the student:**

**Programme of Study:**

**Year of Study:**

**Group:**

**Register No/HT:**

**Name of the Collage:**

**University:**

<b><i>Sl. No</i></b>	<b><i>Evaluation Criterion</i></b>	<b><i>Maximum Marks</i></b>	<b><i>Marks Awarded</i></b>
1.	Activity Log	20	
2.	Community Service Project Implementation	30	
3.	Mini Project Work	25	
4.	Oral Presentation	25	
	<b>GRANDTOTAL</b>	100	

**Date:**

Signature of the Faculty Guide

**Certified by**

**Date:  
Seal**

Signature of the Head of the Department/Principal

