1.5 ANALYSIS & INTERPRETATION OF DATA

Objectives of study are to consider wishes of nation customers, to inspect levels of security care, to reveal clarifications behind low insurance scope in commonplace areas, to examine effects of advertisement & other exceptional activities, to consider variables that effect purchase decisions, to focus on estimations of shopper faithfulness, to recognize deficiencies in present showcasing systems & offer suggestions with objective of mass provincial extension. To understand perspective of customers & experts for poor additional security degree in nation domains, three rural towns Balipur, Shall & Chandpur dist. Mathura - State UP . Proximity & connected with Capital of India & is just 60 Km away they go under District of Mathura, (since it promises prologue to each & every private player) & monetarily poor status (low GDP, reliance on crucial division thus on which ensure more common presentation) are premise for selecting these towns which are connected with Yamuna Expressway. Quantity of occupants in these towns is 12000 around. In midst of investigation/study through individual trade with villagers whom some were administrators of life scope. We in like manner set forth some central request by technique for survey to get immediate information about general consideration regarding Life Insurance & pay levels of villagers we had individual chat with right around 50 persons of all age social event & vocation profile from all three towns Chandpur, Shall & Balipur. Condition of each town was barely remarkable in connection to following & masses/vote bank was in like manner particular. All three towns are close to each other & have pretty much same partition to Yamuna road. Diverged from Chandpur care & insurance passage was more in other two towns. Reason was in like manner found in midst of examination work. In other two towns agricultural region bank per house was more than Chandpur town. Undoubtedly, even 50 % of persons living in Shall & Balipur were of agreement age or little children's. Most by far of persons have job in nearby by urban groups & towns. They have been better than average sponsorship to house hold & as they are staying in urban groups their commonality with Insurance things & Companies was more. (See Table 22 below).

<table>
<thead>
<tr>
<th>Tab. No. 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Village</th>
<th>Population (%)</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chandpur</td>
<td>2500 50%</td>
<td>1250 5%</td>
</tr>
<tr>
<td>Shall</td>
<td>5000 80%</td>
<td>4000 10%</td>
</tr>
<tr>
<td>Balipur</td>
<td>3000 65%</td>
<td>1950 7%</td>
</tr>
<tr>
<td>Total</td>
<td>10500</td>
<td>7200</td>
</tr>
</tbody>
</table>

**Fig. No. 1:** Rural Population of Three villages

![Population in numbers](image1.png)

**Fig. No. 2**

![Life Insurance awareness (%)](image2.png)

**Fig. No. 3**
1.6 Land Bank Break up:-
This has amplified general house hold pay of persons in two towns. As there is less weight on Agricultural continues. It was in addition found that Chandpur town 35% of masses either is worker in field or simply have 1 to 4 bight of domain which is not by any stretch of creative ability attractive to strengthen his family & to satisfy common need of developing family. (1 bight is 0.25 hectares).

<table>
<thead>
<tr>
<th>Tab. No. 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land Bank (Bight) &amp; Labour in %</td>
</tr>
<tr>
<td>Chandpur</td>
</tr>
<tr>
<td>Shall</td>
</tr>
<tr>
<td>Balipur</td>
</tr>
</tbody>
</table>
Frightful picture made by couple of administrators who have done miss-offering of things was in like manner reason of non-excitement among immeasurable people for not placing assets into life scope things. They were not told about threat required in putting into unit associated things. They were in like manner given affirmation that trade will twofold out three years. Same has been at present extended to five year lock in ULIP. Theories are essentially bifurcated into LIC, Bajaj Allianz Life, Prudential ICICI Life,&Post office Life Insurance & Birla Sun Life.

There is no satellite office or get ready branch adjoining. Closest office of all protection organizations is Mathura which is 60 kms from towns.

This exhibits there is terrible picture made as result of miss-offering & paying little respect to way that couple of persons can contribute for their security they are not having trust on persons offering things. In India additional security are push thing & not power thing package of effort is required to make man fathom & convince for him to place assets into whole deal contract. Administrators all things considered offer those things where commission is logically & they get better than average spark from protection office they do less push to check whether thing picked fiery debris profile of money related authority & his future needs. As Agents are principle wellsprings of information in towns. Life Insurance companies& controllers have not done any push to spread their compass inside authentic nation masses. Wage levels being low in
two towns Chandpur & Balipur & aftereffects of additional security being not made rural neighbourly taking their advantage supply into picture invasion is low. 
Masses in town have various wellspring of acquiring, for instance, Agricultural Income, salaried specialists in schools etc., compensation through cow’s field, Labourer in field et cetera. There are no get-together security arrangements skimmed here which can consider bit & could help society free to move around at will.
huge people's insight in towns have gone bad in light of all more offering of ULIP arrangements in within natural belt. People here don't think about underline threat of thing. Same is terrible for persons who are contributing for under ten years. In case you require trade out center of there is lock in besides you will get estimation of your money as per present business segment esteem which can be on lower end & will give deterioration in your focal contributed. Arrangement is not fit for commonplace arrangement & same can be depicted through underneath representation.

5.6.1 ULIP arrangements –"No" to natural Marketing
We take instance of ULIP save in which premiums are proceeding month to month reason of procedure holder & same are getting contributed after induction of charges if we involvement in purpose of interest we can to great degree very much touched base at couple of conclusions like:-
a) Whole place assets into advantage gets diminished pretty much to half after induction of mortality & administrative charges. Same happens on all premium cycle days for each system holder. Same can be fathomed by Table 5 underneath.

<table>
<thead>
<tr>
<th>Name of fund</th>
<th>Fund value</th>
<th>Quantity</th>
<th>NAV on 1st March 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>ULIP Balance Fund</td>
<td>100000</td>
<td>10000</td>
<td>10</td>
</tr>
<tr>
<td>Premium Interval</td>
<td>Amount received</td>
<td>Mortality</td>
<td>Admin. Charges etc.</td>
</tr>
<tr>
<td>------------------</td>
<td>------------------</td>
<td>-----------</td>
<td>---------------------</td>
</tr>
<tr>
<td>1st April 2016</td>
<td>11,500</td>
<td>3,568</td>
<td>1,260</td>
</tr>
<tr>
<td>1st May 2016</td>
<td>11,500</td>
<td>3,562</td>
<td>1,265</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deduction in Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quantity received</td>
</tr>
<tr>
<td>1st April 2016</td>
</tr>
<tr>
<td>1st May 2016</td>
</tr>
</tbody>
</table>

If we derive new Net asset value without giving impact of share market it shows lower growth in NAV in percentage terms. It could be that impact in fund was neutral due to dip in debt market as it was balanced ULIP fund. But as far as share market is concerned it has shown better growth in percentage.

**Tab. No. 4**
<table>
<thead>
<tr>
<th>NAV</th>
<th>% Growth in NAV</th>
<th>Bse Sensex</th>
<th>Date</th>
<th>% Growth in Sensex</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>23779</td>
<td>1st March 2016</td>
<td></td>
</tr>
<tr>
<td>10.34</td>
<td>3.27%</td>
<td>25269</td>
<td>1st April 2016</td>
<td>5.90%</td>
</tr>
<tr>
<td>10.65</td>
<td>6.11%</td>
<td>25436</td>
<td>1st May 2016</td>
<td>6.51%</td>
</tr>
</tbody>
</table>

b) By this case obviously expect man stays with this favourable position for even ten years he could get difficulty or extraordinarily immaterial returns as his advantage worth or NAV could be on lower end at time of need of points of interest/way out from favourable position. Above & all point of preference association charges are additionally deducted from advantage every day which hampers advantages further.

c) conventional blueprints by & large with point of interest ought to be basically sold to country masses which have piece of perfect government managed save stores at time of need. Timing business fragment is not employment of normal villagers.

d) With advantage blueprints give complete guaranteed & gathered prize at time of progression of procedure or event of occasion which makes technique most reasonable for regular individuals.

1.7 Strengths & Weaknesses of State - Uttar Pradesh (UP)

Uttar Pradesh has always been looked as political influenced state & state prestigious for developing progression as its fundamental quality. UP is best maker of sugarcane & oats in India, yet has low tractor infiltration (one tractor for each 47 basic family versus 1/15 HH in Punjab).

Political turmoil in state has been focal explanation for non-change to more prominent degree. There was no certifiable theory by administering bodies towards
making of new opening for work for masses. Developing in this state is most fundamental industry & same can be seen through table underneath.

Tab. No. 5

<table>
<thead>
<tr>
<th>State</th>
<th>Cluster</th>
<th>Districts</th>
<th>Key crops</th>
<th>Primary water resource</th>
<th>Other Industries</th>
<th>Irrigation penetration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uttar Pradesh</td>
<td>A</td>
<td>Lucknow, Hardoi, Barabanki, Raibareli</td>
<td>Sugarcane, paddy, wheat</td>
<td>Diesel pump sets, canal water from Sai gomti river</td>
<td>Education institutions</td>
<td>70-75% Western UP (cluster B) is relatively less irrigated compared to the eastern side.</td>
</tr>
<tr>
<td></td>
<td>B</td>
<td>Agra, Mathura, Kosi kalan, Firozabad</td>
<td>Maize, paddy, Wheat, potato</td>
<td>Diesel pump sets, canal water from Yamuna river</td>
<td>Tourism, leather and handicrafts</td>
<td></td>
</tr>
</tbody>
</table>

As state it is most predominant state & contributes third greatest in state GDP, with Agriculture as key occupation. Wheat (35% of India yield) & rice (13% of India yield) are states' focal sustenance items & Sugarcane its essential business crop (36% of India yield). Uttar Pradesh has most negligible per capita compensation (at Rs 532 versus 1416/capita in Gujarat), most lifted number of little agriculturists with typical size of zone holding at 2 areas of area & minimum instruction level at 69% (national ordinary at 74%).

India's rural use heading is helper (rising masses, compensation & objectives), transient advancement is indivisibly associated with 3G"s - exhibits of God, Government & general Growth rate, esp. in Services. There is conspicuous affirmation of tension in ALL 3G"s.

Enthusiasm for rural domain has weakened as result of rising residence costs, poor rainstorm, & weakness in Services advancement:
1. Viability: Agriculture (> half of nation pay) is getting opportunity to be unrewarding for bigger piece of farmers who have little land belonging, as data costs have raised great deal more than profit. Farmers are endeavouring to send their children for studies in private groups for prevalent perspective as they don't find any point of interest for their period to take up agriculture as work.

2. Input costs: This is most fundamental as cost of work, excrement & dreadful downpours have impacted edges to greater degree. NREGA influencing both availability & cost of work. Increase in Fertilizer costs (overall expenses & weaker INR) & Diesel costs (unit expense & huger essential on account of poor storms).

3. Share of wallet: Despite rising pay, high development has incited rising in offer of sustenance in rural wallet – unprecedented for latest significant drawn-out period of time.

4. Non-agri pay: organization spending in rural districts have supported off & there are not lot of system endeavors spending, provoking directing Construction, which speaks to larger piece of non-agri livelihoods.

**Dealing with record:-**

Green advances, which speak to 12% of total bank credit, inclined to be under weight as result of lower estate pay levels (poor rainstorm), longings of commitment waiver by agriculturists, & casual go-slow by state association on recovery of farm advances. Specifically, PSU banks are facilitated to apportion more "item credits" which have some subvention from Govt – which is reason private banks, all things considered, can't fight here. Regardless, edit advances are most powerless bit of agri-crediting to defaults. Item assurance highlight has still not got in commonplace areas.

**Agri Supple chain:-**

We have satisfactory sustenance grains stocks, on all-India premise. Government has been strong in stocking wheat in UP, where wholesalers have been requested to obtain ~25% from wheat for organization, missing mark which their licenses may be denied. Moreover in UP, paddy stocks are lower this year & late sowing will influence yield by ~20%. Crop trading next to no in evidence except for in Maharashtra where agriculturists have changed from sugarcane to vegetables & to corn/soya in couple of districts to misuse massive yield dissatisfaction.

Compensation pounded by extension in both estate inputs & use wicker compartment.
Assessing power has weakened in light of dismal volume advancement. Increase in esteeming differential between national brands & neighbourhood brands provoking adjacent brands grabbing balance.

Enthusiasm for Urea has influenced yet to lower degree: Urea ask for shrinkage is lower in light of lower expenses & it being need.

Agriculturists slant toward checked fertilizers: Farmers are set up to pay slight premium for stamped composts as they have uniform size & surface, which farmer’s accomplice with better quality.

Seed solicitation, as it were, not impacted: yet rather there has been down-trading seed usage as farmer’s decreased threat of setbacks in view of lower yields.

Extended usage of sprinkle manures: Due to high work costs, agriculturists nowadays incline toward spray able variety of Fertilizers, which can be clearly given versus manual application.

Extended use of weedicides: Farmers are using high degree of weedicides as physical work for weed departure is costly. High Di ammonium phosphate (DAP) & urea use in North India misdirecting: Farmers in Punjab & UP see Urea & DAP usage as adult toy & from this time forward use it paying little regard to need & moderateness. This is DESPITE wide care programs by country universities & state cultivation division substances. Work costs, growing seeds, DAP costs & higher use of Diesel (for running pumps for watering framework in view of nonappearance of rainfalls) are key mindfulness toward agriculturists.

Issues in Rural Co-specialist Marketing

Nation market offers limitless unfamiliar potential. It is not that easy to work in rural business segment because of couple issues besides it is period eating up undertaking & it requires broad interests in regards to creating fitting strategies with point of view to handle issues.

Issues are.

1. Underdeveloped people & juvenile markets

Plant advancement has endeavored to develop all-inclusive community & business segment in common extents. Disastrously, impact of advancement is not felt reliably all through country. Couple of areas in Punjab, Haryana or Western Uttar Pradesh where common customer is genuinely comparable to his urban accomplice, there are colossal domains & get-togethers of people who have stayed past creative jump
forward. Additionally, farmers with minimal provincial region belonging have in like manner been not capable adventure new advancement.

2. Lack of true blue physical correspondence workplaces
Right around 50 percent of towns in country don’t have each & every atmosphere road. Physical correspondence to these towns is significantly exorbitant. In reality, even today, most towns in eastern part of country are out of scope in midst of rainstorm season.

3. Inadequate Media scope for nation correspondence
A broad number of nation families own radios & TV sets there are in like manner gathering radio & T.V sets. These have been used to diffuse provincial development to natural zones. However extension relating to advancing is lacking using this aide of Marketing.

4. Multi vernacular & Dialects
Amount of lingos & tongues change from state to state region to territory. This kind of movement of people warrants appropriate techniques to pick level of extent of common business area. Distinctive Factors Influencing Marketing
Trademark calamities & Market conditions (demand, supply & esteem), Pests & sicknesses, Drought or exorbitant measure of deluges, Primitive procedures for advancement, nonappearance of suitable storerooms which opens grain to rain & rats, Grading, Transport, Market Intelligence (dynamic business area expenses to villagers), Long chain of specialists (Large no. of center individuals amongst cultivator & client, wholesalers & retailers, Fundamental practices (Market Dealers & Commission Agents get extraordinary bit of offer of receipts).

**Genuine Losers in Agricultural Marketing**
Little & minor farmers, 75% villagers are uneducated individuals or semiliterate, they standing up to difficulties like suitable paper systems for getting credits & security. Agriculturists defying high financing costs for their credits (Local money advancing structure). Most of credit required for agrarian inputs like seeds, pesticides, & manures.

**1.8 SUGGESTIONS FOR SOUND AGRI. MARKETING IN INDIA**
Backbone of revenue
1. Suitable structure of support expenses for various residence products adjusted every so often.
2. Adequate strategy of agricultural produce on support cost if quality falls underneath level.
3. Regulated establishment of business parts & stockrooms, which ensure sensible expenses
4. Rural lanes must be compliment & encourage with railways, nearest channels (port), plane terminals if possible.
5. Capable advancing is commonly influenced by compelling transport system it suggests things such amazing purchaser in quickest time possible in any event cost.
6. Headway of correspondence systems legitimate to nation business division may cost up to six times as much as accomplishing urban market however settled media need rural correspondence workplaces.
7. State showcasing board or alliance or business sector consultative gatherings in like manner creators, merchants & merchants have basically to be advised as they have rule premium towards its use.
8. Sections of various things, for instance, Food grains Vegetables Dairy things Flowers thus on need fast transport.
9. Public measuring machines one in every natural business area to ensure right weighment both for residence & non-farm sections. Limit go-downs & office furthermore required.
10. For storerooms organization should not depend on upon private associations to store food grains (National commission on Agriculture recommended).
11. Rural markets require more number of god owns & assistant stages for packaging places, market office cum information cell, bank & mail station.
12. Rural promoting is operational center point of common economy, nation markets are channels for improvements of stock & organizations & notwithstanding propel social compromise.
13. Agricultural development must accomplish all around all through country, paying little respect to size of zone holding.
14. Improve physical correspondence office to specialty & corner of country.
15. Land changes require sufficiently executed, because range is fundamental asset of natural people.
16. Rural correspondence must be in regional vernacular & tongues.
17. Existing showcasing staff must be extended & adequate get ready must be given.
18. Extending of cash related sponsorship for modernization of agro-taking care of units is in like manner required.
19. Processing units should utilize totally confine.
20. There is need to find markets for agro-took care of things inside & outside of country.
21. Proper packaging advancement must be gained ground.

Avg. natural HHs still smoulders through >50% of month to month spending arrangement on food Share of sustenance has climbed, in light of swelling.

With extending pay, nation HH is slanting long way from oats to Milk Spend on incitement, buyer organization & durables turning out to be rapidly. Provincial interest constitutes – 35% of FMCG, 48% of Two-Wheelers, 45% of new telecom subs expands, 36% of purchaser durables, & immense bit of bond 60-70% of future improvement for few characterizations will begin from nation.

In economy with low for each capita compensation, for instance, India, any development in pay translates into higher use which kept nation usage lively thusly. However, high extension has now provoked rising in offer of sustenance in rural wallet – unprecedented for latest long time!

Non-farm/supplementary pay: We discovered some able close-by drivers of profit & intrigue

UP: Creation of fresher zones & tehsils has been huge driver of area economy, as vital base is required to reinforce these. Furthermore, broad private establishment exercises & organizations, for instance, improvement, trade & tourism are in like manner correspondingly extreme interest drivers.

Government spending on natural infra has been noteworthy driver of pay & intrigue. Nevertheless, there has been directing in pace of infra spending especially on new establishments, roads et cetera, which is beginning to show up in pay levels.

Of late, there has been development in occupation long way from agribusiness & collecting towards improvement, transport & correspondence segments. Given that nice work spoke to substantial bit of extension by & large vocation as of late, any instabilities in government exercises make pay & use plans unsteady.

Private Infrastructure spending or costly exercises are key drivers of neighbourhood economies. For e.g., Yamuna expressway was enormous driver of pay & enthusiasm for western ranges of UP. This reflected in intense arrangements for durables, for instance, tractors & HCVs, other than taking off area costs.
Wealth sway: Real space has been impacting & arrive costs have gone up couple times over span of latest couple of years in all ranges we passed by, in view of most of above non-farm pay revival specialists. In any case, observe that higher region cost does not upgrade procuring furthest reaches of little agriculturists, as banks use government-prompted range values for choosing their getting limit, which stays, all things considered, unaltered.

Compelled cross-offering: Owners of PDS shops, seeds & fertilizer stores/dealerships power agriculturists to buy their items in case they have to get their summoned standard of things, for instance, sugar, light fuel, seeds or composts et cetera stashing gigantic additional edges.

Provincial India is prime driver of both Consumption & Politics in India. On account of both fundamental reasons & government steroids over span of latest couple of years, to say that provincial use has been light is understating obvious – it has significantly affected both political thinking & raised pitch of Indian use story. Nevertheless, both Politics & Consumption have been under tension for most part, with feeble & late rainstorm exacerbating condition. Thusly need to assess on-the-ground condition in nation India.