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DECLAARATION

I, Ganesh Dash, Full-time Research Scholar, Department of Management Studies, School of Management, Pondicherry University do hereby declare that this thesis “Services Marketing Mix – A Comparative Study of the Perceptions of Buyers And Sellers of Life Insurance Products in South Odisha” submitted to Pondicherry University (in fulfilment of the requirements for the degree of Doctor of Philosophy in Management) is a record of original research done by me under the guidance and supervision of Dr. M. Basheer Ahmed Khan, Professor, Department of Management Studies, Pondicherry University.

I also declare that this dissertation has not been submitted by me earlier (fully or partially) for the award of any Degree/ Diploma/ Associateship/ Fellowship/ Recognition or any other similar titles.

Place: Puducherry  
Date: /11/2011  
(GANESH DASH)