Acknowledgements

I am gratefully indebted to my research Guide Dr. Laxmikant M. Dani, Dean, Department Of Commerce & Management (JJTU) and Co-Guide Dr. Vinayak Bhandari, Professor and Head, Department of Commerce, SDM Degree College for Arts, Science, Commerce and Business Administration and PG Centre, Honavar for their counsel and guidance during the preparation of this thesis. The academic encouragement and enlightenment received from them has been extremely valuable to me.

I express my profound gratitude to Dr. Vinod Tibrewala, Chancellor, Dr. (Mrs.) Sashi Marolia, Vice-Chancellor, and other officials of Shri Jagdishprasad Jhabarmal Tibrewala University, Jhunjhunu, Rajasthan for their timely advice and directions right from the beginning. I profusely thank Dr. Shyam Sunder Kaushik, Dr. Tripathi, Dr. (Mrs.) Kuldeep Sharma, Dr. Ramneek Jain, Dr. Om Prakash, and Dr. Mahender Singh, Dr. Khan Yousuf Khan Jabbar and Mr. Ajit Kaswan of Shri Jagdishprasad Jhabarmal Tibrewala University, Jhunjhunu, Rajasthan for their able guidance and kind support.

I express my heartfelt thanks to Dr. P.S.Yadapadithaya, Chairman and Research Guide, Department of Postgraduate Studies and Research in Commerce, Mangalore University, for guiding me in writing this thesis and making me aware of the need for a vigorous academic discipline. He has given me his wholehearted encouragement, prolific guidance, and unstinted support, at all the stages in preparing this thesis. I am indeed fortunate and feel proud to have been his student. He has been ineffable for me to express my deep seated respect and therefore, this formal acknowledgement is inadequate to express my profound sense of gratitude to him.

I sincerely place on record my sincere thanks and gratitude to Dr. C.K. Hebbar, Associate Professor, University College Mangalore University, for his wholehearted encouragement, support and suggestions provided to me during the course of my study especially in the field of insurance. His
affectionate inspiration has been a great strength to me in completion of research work. Various reference books and materials given by him for the present study have really strengthened the quality of this research.

I am indebted to Dr. Sridhara Shetty, Principal, Bunts Sangh’s S M Shetty College of Science, Commerce & Management, Mumbai for his suggestions, help and consistent cooperation in strengthening my research work in all respects.

I place on record my sincere thanks and gratitude to the Statistician Dr. Prof. (Mrs.) Sucharita Suresh of Father Muller Medical College, Mangalore for her timely completion of my data analysis work without which my research would not have been completed.

I sincerely acknowledge unstinted support, guidance and special assistance provided by Prof. Nandan Prabhu, Department of M.B.A., Manipal University, Manipal, Dakshina Kannada District.

I am grateful to Ms. Shwetha Kumari K, Librarian, Sahyadri College of Engineering and Management, Mangalore for her timely support and help in plagiarizing the theses which has saved my lot of time.

I wish to gratefully express my humble gratitude to my dear Mother Smt Shanta, Sister, Brothers, and other members of my wonderful family who not only inspired and blessed me but also cooperated with me in all respects during the course of my studies. I also owe my sincere gratitude and thanks to my wife Smt. Gayatri, Son Master Vivek and daughter Pranamya Alias Vaishnavi for their support all throughout who have stood by me as an inexhaustible fountain of patience and affection, taking care of my unpredictable moods during my study period.

I gratefully acknowledge the unreserved and wholehearted support provided by my close associates Mrs. Bhagya M.S. and Shri Maruti A.S.
I would be failing in my duty if I do not thank the authorities, Librarians and Staff of Mangalore University, Manipal University, SDM College Honavar, Anjuman Degree College and PG Centre Bhatkal for their unstinted support in permitting me to refer enormous academic sources and study materials from the library. The literature and study materials referred at these libraries have been of tremendous use in my present study. I sincerely acknowledge the support and cooperation received from all of them.

My thanks are due to all the academicians, experts, Professors at various Universities and institutions and also all the members of the Staff at all the branches of Life Insurance Corporation of India Uttar Kannada District for providing me the relevant required data and information in time for the purpose of this study. Finally, I also profusely thank all my friends and well-wishers for their consistent encouragement given to me.

Ravindra R Kaikini