CHAPTER -3

STUDY AREA

3.1. Introduction

For any sort of research the learning of the topographical and geographical foundation of the review territory is an absolute necessity as it gives information about the short history of the zone, area, atmosphere, topography, soil, waste and infrastructural facility like street system, and other financial and instructive facilities accessible in the review range.

3.2. Location

The present review territory is in Mysore city has a place with Karnataka state, India. Here an endeavour has been made to bargain quickly with the verifiable, physical, social, financial and demographical foundation of the area keeping in mind the end goal to comprehend the level of development of Mysore district. Karnataka State is in the south-western piece of India. The state reaches out to 805 km from north to south and to around 283 km from east to west. The aggregate region of the state is 192,493 sq. km. Mysore city is the home office of the district. It is one of the garden and tradition cities of the country. This area has a rich heritage socially and instructively and it is additionally known for its traveller and mechanical potential. Mysore (or Mysuru) is the second-biggest city in the condition of Karnataka, India, which filled in as the capital city of Mysore August (Kingdom of Mysore) for about six centuries, from 1399 until 1947. Situated at the base of the Chamundi Slopes around 146 km (91 miles) southwest of the state capital Bangalore, it is spread over a territory of 128.42 km2 (50 mi). Mysore Area is a regulatory locale situated in the southern piece of the condition of Karnataka, India. The region is limited by Mandya locale toward the upper east, Chamarajanagar region toward the southeast, Kerala state toward the south, Kodagu region toward the west, and Hassan area toward the northwest. The Mysore district is situated in the southern piece of the Deccan level, and it shapes the southernmost bit of Karnataka state (Figure 3.1) and (Figure 3.2). The aggregate topographical range of the locale is 6854 Sq. Km which is around 3.57 % of the aggregate (1, 91,791 Sq km) region of the state, positions twelfth in land territory and
stands fourth as far as Populace (2001). It lies between $11^\circ 45'$ and $12^\circ 50'$ north latitude and $75^\circ 45'$ and $77^\circ 10'$ east longitude. It is limited on the north by Hassan, and Mandya districts;

**Figure 3.1 Location of Mysore District (Source Map)**

On the south by Chamarajanagar district and on the west by Kodagu region. Prior (1997) Mysore locale had eleven taluks and out of which four taluks to be specific Chamarajanagar, Gundulpet, Kolegal and Yelandur were exchanged to the recently framed Chamarajanagar area. The staying seven taluks that are held in Mysore area are Mysore, Hunsur, Heggadadevana Kote, Nanjangud, T.N.Pura, Periyapatna and K.R.Nagar (K. R. Nagar). These taluks are assembled into two subdivisions to be specific Mysore and Hunsur for authoritative purposes.
According to the 2011 census, Mysore locale had a populace of 3,001,127 of which male are 1,511,600 and female were 1,489,527 individually. In 2001 evaluation, Mysore had a populace of 2,641,027 of which males were 1,344,670 and staying 1,296,357 were females. As per the evaluation of 2001, 76.8 percent of the Mysore populace is Hindus, 19 percent are Muslims, 2.8 percent are Christians, and the rest of two different religions. The populace surpassed 100,000 in the statistics of 1931 and developed by 20.5 percent in the decade 1991–2001. Kannada is the most generally talked dialect in the city. Roughly 19 percent of the populace lives underneath the destitution line, and 9 percent live in slums. As indicated by the 2001 census, 35.75 percent of the populace in the urban zones of Karnataka is labourers, yet just 33.3 percent of the number of inhabitants in Mysore is. Individuals from Planned Standings and Booked tribes constitute 15.1 percent of the populace. As indicated by the National Crime Records Bureau of India, the quantity of cognizable wrongdoing occurrences detailed in Mysore amid 2010 was 3,407 (second in the state, after Bangalore's 32,188), expanding from 3,183 episodes announced in 2009. The occupants of the city are known as Mysoreans in English and Mysoorinavaru in
Kannada. The debate amongst Karnataka and Tamil Nadu over the sharing of Kaveri waterway water frequently prompts minor fights and exhibits in the city.

Development in the information technology industry in Mysore has prompted an adjustment in the city's statistic profile; likely strains on the framework and heedless development of the city coming about because of the statistic change have been a reason for worry for some of its citizens. The Kingdom of Mysore was managed by the Wodeyar tradition, aside from a brief and famous period in the late eighteenth century when Hyder Ali and Tipu Sultan were the recognized rulers. Supporters of workmanship and culture, the Wodeyars contributed fundamentally to the social development of the city. The social vibe and accomplishments of Mysore earned it the sobriquet Social capital of Karnataka.

3.3. Topography

Mysore district is a table land situated in the point where the eastern and western mountain ranges unite into a gathering of slopes called the Nilgiri slopes. The place where there is the district frames an undulating table land with granite rocks distending at odd interims. Bring down mountain reaches are secured with tremendous timberland, the home of elephants closed in the western, southern and a few sections of the eastern district. The general rise is more than 610 meters above mean ocean level. So the general incline of the land lies in the path west of south-west to east and north-east. The western and southern edges have a height of more than 1100 meters and in the east and north east, the mean rise is 700 meters. Physiographically, the district might be named semi-malnad and Maidan. The western piece of the district, flanked by the eastern inclines of the Western Ghats, called the semi-malnad locale, and the eastern part is known as the Maidan area. There are some disconnected slopes in the district, viz Bettadapura, Mallikariuna Swamy Betta (1338.6 m, Piriyapatna taluk), Chamundi Betta (1074m, Mysore taluk), Mudukuthore Mallikarjuna Betta (T.N.pura taluk) and Chikkadevamma Betta (H.D.Kote Taluk). The locale lies in the middle of the the Eastern Ghats and the Western Ghats.
3.4. Drainage

The stream Cauvery and its tributaries frame the seepage bowl of the district. The stream Cauvery, otherwise called "Dakshina Ganga" or Ganges of the south is the life line of the district. The waterway Cauvery has begun in the Western Ghats in Kodagu District. It enters the district close Abbur in the north-west of Krishnaraj Nagar taluk, streams eastwards and at its juncture with the Hemavathi and Lakshmanatirtha, the fundamental tributaries of the Cauvery. Krishnaraja Sagar Dam was worked over the stream Cauvery close Kannambady (Pandavapura taluk, Mandya district). (Figure 3.5)

**Figure 3.3 Drainage System of Mysore District**
3.5. Climate and Temperature

Temperature impacts impressively the financial activities of the general population in a district. The Climatic condition of a region is dictated by different segments, for example, temperature variety, n, mean normal precipitation and the quantity of blustery days. The Atmosphere of the Mysore district is direct consistently.

Mysore city has a salubrious atmosphere with its tropical area in the inside promontory. The equable atmosphere of Mysore city is because of its rise on the level surface and its situation in the rain shadow district of the Western Ghats and it has neither extremes of temperature or rain fall. The city is agreeable for remain for around 10 months in the year, higher humidity and temperature is experienced just for two months that is April and May.

The atmosphere of the Mysore city is separated into four seasons. They are,

- Hot dry season (March-April)
- Hot moist season (May-Sep)
- Cool moist season (Oct-Nov)
- Cool dry season (Dec-Feb)

This season spread throughout the time of March and closures in May. In this season the city's climate is hot, dry and sultry. There are high temperature and low humidity. The humidity around 50 percent is because of the northward development of the sun, from February onwards temperature starts to increment. Amid this time, the mean temperature is around 25ºC-27 ºC while 37.8 ºC will be the greatest temperature. The rain fall is pitiful with just 50 to 80 mm amid this period. The later days are set apart by overwhelming downpours, winds, thunder lightning and hailstone.

b. Hot- Moist Season (May-Sep)

This season is spread throughout the time of May to September. Blustery days are normal for this period. The winds loaded down with dampness start to blow from the south west towards the sub-landmass of India; this is known as a south west storm. Amid this period the mean temperature is around 27.6º C and the city gets a rain fall
of around 480 mm. The Twist's speed amid this period is high with greatest coming to up to 60kms every hour.

c. Cool Moist Season (Oct-Nov)

This season starts from October and closures in November. This is known as North east storm. Amid these two months winning wind, bearing is from north east to south west. This is a time of unsettled climate condition. A low weight region is developed in the Narrows of Bengal and abutting lands, so south west rainstorm winds alter their course and begin blowing from north east amid October to November, amid this period the rain fall is around 180 mm, a large portion of it happens in the time of October.

d. Cool Dry Season (Dec-Feb)

This season covers the rest of the month from December to February. Amid this period there is low temperature and humidity. Haze and fog portray the early piece of this season. The sky is clear and cloudless amid whatever is left of the season. The month to month temperature shifts from 21.7ºC to 24.7ºC.

3.5.1. Distribution of Temperature in the Mysore City

According to the 2011 census, Mysore city has summer temperatures going from 22 ºC to 33 ºC. While in the winter seasons, the temperatures drop down from 12 ºC to 30 ºC. The city's month to month shrewd temperature is fluctuating from decade to decade. Amid 1961, the most astounding temperature was 26.7 ºC however 32.6 ºC in 1971, 30.25 ºC in 1991, 33.25 ºC in 2001 and 32.10 ºCin 2011 separately.

3.5.2. Distribution of Rainfall in the Mysore City

The city and its environment lie in the rain shadow locales of the Western Ghats and get the real bit of precipitation from the south–west rainstorm. The city's month to month rain fall is fluctuating decade to decade (Figure 3.6) i.e. in 1971 it was 837.9 mm and number of blustery days amid this decade on a normal was 121, in 1991 it was 884.8 mm and number of stormy days was 121.in in 1991 it was 767 mm and number of blustery days was 76, in 2001 precipitation was 735 mm and number of
blustery days was 75, and in 2011 precipitation was 843.3mm and number of blustery days was 99.

**Figure 3.4 Taluk Wise Actual Rainfall in Mysore District-2011(mm)**

<table>
<thead>
<tr>
<th>Taluks</th>
<th>Rainfall in mm</th>
</tr>
</thead>
<tbody>
<tr>
<td>H.D Kote</td>
<td>1118</td>
</tr>
<tr>
<td>Hunsur</td>
<td>1004</td>
</tr>
<tr>
<td>K.R.Nagar</td>
<td>838</td>
</tr>
<tr>
<td>Mysore</td>
<td>835</td>
</tr>
<tr>
<td>Nanjangud</td>
<td>703</td>
</tr>
<tr>
<td>Periyapatna</td>
<td>962</td>
</tr>
<tr>
<td>T.Narasipura</td>
<td>744</td>
</tr>
</tbody>
</table>

3.6. Soils

The principal soil sort of the district is red sand loamy; it changes from sandy soil to normal cotton soil. In the district western taluks like Periyapatana, Hunsur and H.D. Kote taluks comprise of bumpy tracks with Red shallow soil. Dark red loamy soil with patches of dark soils was found in T. Narasipura and Nanjangud Taluks. In T. Narasipura taluk basic soils are likewise found. Soil Wellbeing Center was set up at Nanjangud in 1981 for accumulation and investigation of soil tests.

3.7. Natural Vegetation

According to the 2011 census, Mysore District secured has timberland range of 62851 hectares which represents 1.7% of aggregate woods region (20%) of the state. The District contains 676382 hectares of geological range and 62,851 hectares of the region is under backwoods i.e., 9%. The woods belt in the district starts from the western piece of Hunsur Taluk and spreads to the fringe of Kerala and Tamil Nadu state. Among these taluks H.D.Kote had thickest and wealthiest timberland territories;
K.R.Nagar and T.Narsipura Taluk have the slightest woodland territory in the district. Teak, Honne, Rosewood, dindiga, eucalyptus and sandalwood are the significant trees in the backwoods.

3.8. Water

The city is principally subject to both Cauvery and Kabini waterways with ground water for local and industrial purposes. Huge numbers of the enterprises have borne wells for their utilization. The key shake sorts of Mysore are molten and transformative granites, gneisses and schists of Precambrian age. The historical backdrop of water supply to Mysore goes back to the season of Dewan Poornaiah. He had gotten ready for a form waterway from Krishnarajasagara to Mysore to help the Cauvery water through gravity to satisfy the water necessity of Mysore. These days Mysore city has sufficient water supply due 27 to the proximity of waterways Cauvery and Kabini. The city has two wellsprings of water situated within a separation of 15 Km. These sources draw from the streams Cauvery and Kabini. Vanivilas Water Works can supply a large number of litres of water to the city.

3.9. Agriculture

Agribusiness is the primary control of individuals in Mysore district. In the event that contains absolutely 6, 76,382 hectares in the district out of which around 329938 hectares are cultivable region. The 55.7% of the general population are straightforwardly depending just on farming. Mysore district is one of the prosperous rural districts of the state and the cultivating segment alone contributes around 94 percent (2004-2005) to the aggregate salary of the district. The western and southern parts of the district, being on the edge of Western Ghats are blessed by the gods with adequate precipitation and known for the generation of a differed rainfed crops. So it is appropriately called 'Belavala Nadu' (editing land). In addition to rainfed development, the waterway system of the stream Cauvery and its tributaries and incalculable tanks likewise advance escalated Farming. Around 70 percent of the specialists are fundamentally occupied with Agribusiness. The Net Sown Region in the district is around 52 percent of the aggregate topographical territory.
3.10. Density of Population

The density of (populace per square km) in the area from 385 man/km in 2001 to 474 man/Km2 in 2011, which is expanded by 91 man/km2. Amid the most recent three decades, the density of populace has multiplied. It was 265 man/km2 in 1991 and it is expanded to 474 man/Km2 in 2011. Among the taluks of the area, Mysore taluk has the most elevated density with 1548 man/Km2 and least is in H.D.Kote taluk with 162 man/Km2. Mysore and T.Narsipura taluks have more populace density than the region normal. H.D.Kote taluk had most reduced density as an extensive part of the territory is secured by woods. Be that as it may, K.R.Nagar and T.Narsipura taluks are very much inundated; henceforth these two taluks have high density. Mysore is the home office of Mysore Region, because of the area of Government workplaces, University Focuses and private Building, Medical schools, Locale common, criminal and different courts the density of populace is more than the regions normal. (Figure 3.5)

Figure 3.5 Density of Population in Mysore District – 2001
3.10.1. Rural Population

According to the 2011 census, just about 58.50 for every penny of the population of Mysore districts live in rural zones. The aggregate rural population in Mysore district is 1,755,714, with 887,500 and 868,214 constituting the male and female population individually. In the rural territories of Mysore district, sex proportion is in 978 females for every 1000 guys. In the event that the kid sex proportion information of Mysore district is considered, the figure is in 963 young ladies for each 1000 young men. Youngster population in the 0-6 age gathering is 184,028 in rural ranges of which guys were 93,757 and females were 90,271. The kid population contains 10.56 for every penny of the aggregate rural population of Mysore district. Literacy rate in rural zones of Mysore district is 63.29 for each penny according to the census information 2011. Sexual orientation astute, male and female literacy remained at 70.64 and 55.78 percent separately. Altogether, 994,670 individuals were literate of which guys and females were 560,734 and 433,936 separately. The offer of the rural population is more in Nanjangud (19.05%), though the most minimal extent is in K.R.Nagara taluk (12.35%). The Table 2.9 demonstrates that male population (50.7%) is more contrast with a female population (49.3%).

3.10.2. Urban Population

Out of the aggregate population of Mysore district, as indicated by 2011 census, 41.50 percent lives in urban locales of the district. On the whole, 1,245,413 individuals live in urban zones, of which 624,100 are guys and 621,313 are females. Sex Proportion in the urban area of Mysore district is 996; comparatively tyke sex proportion in Mysore district was 959. Youngster population (0-6) in the urban district was 121,533 of which male and female are constitutes of 62,050 and 59,483 separately. The kid's population figure of Mysore district is 9.94 for each penny of the aggregate urban population. The normal literacy rate in Mysore district according to census 2011 is 86.09 for every penny of which male and female constitute 89.50 for every penny and 82.67 for every penny literates individually. In real number 967,510 individuals are literate in the urban area of which guys and females are 503,032 and 464,478 separately. The Table 2.10 demonstrates that both male (50.14%) and female (49.86%) population has a practically comparable offer of the population. The offer of urban population is more in Mysore (81.33%), though the most minimal extent is in
Periyapatna taluk (1.35%). The development rate of the population of the Mysore district has been diminishing from most recent three decades. In 1991 it has 24.84 percent and it has been diminished up to 15.75 percent in 2001 and it has been diminished by 13.63 percent in 2011. Among these taluks, Mysore has recorded most astounding in development rate because of urbanization of around 23.42 percent, though T. Narsipura has most reduced of around 4.67 percent development rate from 2001 to 2011. (Figure 3.6)

**Figure 3.6 Population Growth Rate in Mysore District 1991-2011**

3.11. Education

According to the 2011 population census, the aggregate literate people in the district are 1962180, of which 1063766 are guys and 8.98414 are females. The district has a direct literacy rate contrasting with alternate districts of Karnataka state, where the male literacy is higher than female literacy. In rate, the literacy rate of the district is 72.79 for every penny with 78.46 for every penny of guys and 67.06 for each penny of females being literate. Further, 86.09 for every penny of the urban population and 63.29 for each penny of the rural population are literate.
The Table 3.1 demonstrates that there is an expanding pattern of literacy rate in the district from 1961 to 2011. Be that as it may, it is lower than the state and national norms. In any case, spatial dispersion of literacy rate is not uniform and furthermore, there is a wide distinction in rural and urban literacy. As indicated by the 2011 population census, the aggregate number of rural literate in the district is 994670, of which 560734 are guys and 433936 are females. The aggregate urban literate is 967510, of which 503032 are guys and 464478 are females. In this district, there are 1084 Grade School, 1529 Center School, 666 Secondary School, 207 pre university school, 31-degree schools, 4 Restorative schools, 2 Dental schools, 12 polytechnic schools, 7 building schools, 278 Libraries as per the census (2010). The district has two Universities. It is the central command of an instructive centre point in the district and additionally in the state. At the rural level government had actualized a few approaches to achieve the instruction framework. To give ecological instruction and well-being mindfulness, every town ought to be furnished with base level training and it ought to be open to all in the town community. Consequently, this part ought to be reinforced in the district.

Table 3.2 Students Enrolment Ratio

<table>
<thead>
<tr>
<th>Section</th>
<th>Boys</th>
<th>Girls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary School</td>
<td>113782</td>
<td>108020</td>
<td>221802</td>
</tr>
<tr>
<td>Middle School</td>
<td>68223</td>
<td>66228</td>
<td>134451</td>
</tr>
<tr>
<td>High School</td>
<td>43963</td>
<td>42907</td>
<td>86870</td>
</tr>
<tr>
<td>Total</td>
<td>225968</td>
<td>217155</td>
<td>443123</td>
</tr>
</tbody>
</table>

Source: Mysore District Statistics at a Glance –2013-14
Nonetheless, it is seen from the table 3.2 that there are less number of young ladies understudies enlistment proportion is a contrast with young men enlistment proportion of the district and almost 40% from essential to centre school. Uncommon measures should be taken to build the quality of understudies.

3.12. Industries

The district has a great area for developments of businesses. Enterprises in Mysore district are basically thought around the cities of Mysore and Nanjangud taluk. Karnataka Mechanical zones development Board (KIABD) has built up 6 modern zones in District to empower mechanical development; they are situated at Belagola, Belawadi, Hebbal, Hootagalli, Nanjangud and Thandavapura. For the most part, modern range is amassed in Mysore district due to the availability of crude materials, transport, promoting facilities, mechanical preparing ventures, monetary institutions and others are enormously in charge of the development of enterprises. Modern Units like Materials, Compound, Building, Automobile businesses and Sustenance items are situated in urban agglomeration regions of the district.

3.13. Tourism

As indicated by the monetary premise, tourism is picking up significance. Mysore is noted for its royal residences and pulls in travellers with its recorded, heritage and traditional significance. The critical spots of Mysore incorporate Mysore Castle, Workmanship Display, Zoo, Gallery, Brindavan Cultivate, Chamundi Slopes, and so on. Mysore is additionally well known for its lakes and winged animal viewing. It is evaluated that the city is visited by an extensive number of sightseers consistently and amid pinnacle traveller seasons the gliding population increments past 3.5 lakhs. According to the records of MCC, around 2817343 travellers visit these acclaimed areas of Mysore consistently. The quantity of drifting population is expanding each year and the request to oblige such immense group is a major test in not so distant future mulling over the essential framework facilities like water supply, sanitation courses of action, streets, strong waste administration, and waste water transfer.
Mysore being a historical place is likewise encompassed by a number of religious and recreational travellers spots, which draws in the vacationers from everywhere throughout the world. Added to it Mysore is additionally noted for world renowned Dasara. Various touring spots of are within a span of 25Kms. The Ranganatitu feathered creature Haven, Nagarahole and Bandipur diversion asylum, Water Stop, and K.R.S. Brindavan plant, Mysore Royal residence and Zoo draws in more than a million voyagers each year.

The Panchalingadharshana at Talakadu and Nanjundeshwara sanctuary at Nanjanagud is a portion of the vital religious spots which pull in religious tourists. The well-known Srirangapatna—both a religious and verifiable place is an additional fascination in sightseers who visit Mysore.

### 3.14. Transportation

Mysore district is all around served by streets, railroads and aviation routes. Mysore is associated by National Thruway, for example, NH-212 to the state border town of Gundlupet, where the street isolates into the conditions of Kerala and Tamil Nadu. Aside from the State Roadways, the real district streets interface the towns of the district with the encompassing districts. By and large, 80% of the towns have street accessibility to the transport services it can elude For Transportation reason Karnataka State Street Transport Enterprise (KSRTC) and other private transports facilities accessible within the city and between cities. Mysore additionally has a 42.5-kilometer long ring street that is being moved up to 6 paths by the MUDA. Mysore Railroad station has 3 lines, associated with Bangalore, Chamara JA Nagar and Hassan. The main railroad line built up in 1882 amongst Mysore and Bangalore. In the district, railroad transport is accessible for just 3 taluks, Viz., K.R.Nagar, Nanjangud and Mysore. All prepare that associated with Mysore is worked by South Western Railroad Zone. Mysore Air terminal has booked business air services. Airplane terminal in Mysore is at Mandakalli a little air terminal with 291 sections of land was built up and developed structures in 1940. In any case, the air terminal was opened via airplane terminal authority in 2009 for little air ships.
3.14.1. Rail Network

Mysore city is the divisional central station of Southern Railroads and has rail route lines going through the city with Mysore-Arasikere line interfacing Bangalore-Pune fundamental line at Arasikere. Bangalore-Chamarajanagar line closes at Chamarajanagar. Mysore city likewise has prepared facility straightforwardly or through connections to Bombay, Delhi, Kolkata, and Jaipur and to Ahmadabad.

3.14.2. Road Network of Mysore City

Mysore city has spiral and turf Design Street connect with blood vessel streets starting from the city Center. Royal Residence is the point of convergence of beginning of every single blood vessel street running profoundly to external ranges of the city. The city has 5 fundamental blood vessel streets, which are added the State Interstates interfacing Bangalore and Ooty (Tamilnadu), Bannur and Kanakapura, Hunsur and Mangalore and H.D. Kote and Manantvady(Kerala). The aggregate street organizes in the city was 335 kilometres in 1971. It expanded to 432 kilometres in 1981, which
represents 29% of increment over 10 years. There are 48 principal streets in the city covering an aggregate length of around 58 km. As on 2001, the aggregate length of a wide range of streets was around 1773 km. (Figure 3.7)

3.15. Communication

Daily paper, TV and Radio are the significant mass correspondence media to diffuse the socio-political happenings of the world. The post and transmitted services are additionally within the range of the rural masses. The arrangement of the post was presented by Chikkadevaraja wodeyar in the district. What's more, first private telecom station in India goes to M.V.Gopalswamy and TV focuses were additionally settled in 1984 in the district. Presently days a progressive change occurred in radio, Daily paper production in Mysore begun in 1859 with the distribution of week by week daily paper in Kannada called the Mysooru Vrittanta Bodhini. TV in the district developed with the development of Radio station and Link system and others. Taking after table demonstrates the methods for correspondence in the Mysore district 2011.

3.16. Banking Institutions

Transportation is one of the central point impacting the initiation and development of financial activities of any locale. It assumes a vital part in making contact between urban or Rural Market and its tributary region and aides in the development of merchandise and enterprises. With the development of the Mysore district on each significant score, managing an account has additionally settled its foundations significantly. Keeping money in the locale is ruled by the co-agent area which has a well-spread system of branches in the district. The nationalized and business banks are amassed for the most part in urban and semi– urban ranges. As per census (2010) there are 2343 branches of various institutions obliging the credit prerequisites of the general population in the district.

3.17. Organizational Structure of Life Insurance Corporation in India

3.17.1. Organization Structure

To play out the elements of the Life Insurance Corporation of India, a board of trustees comprising of 15 individuals is selected by the Central Government. One of these individuals is additionally delegated as the chairman.
There is four-level structure for the organization structure of Life Insurance Corporation of India. They are one Central Office, 8 Zonal Offices, and 113 Divisional Offices, around 2048 completely mechanized Branch Offices and 1381 satellite offices and corporate offices. The Central Office is to play out the implement identifying with investments, confining and directing the guidelines and laws of the corporation. Branch Offices do very nearly 90% of the capacities identified with policyholders. There are eight Zonal Offices and 113 Divisional Offices, which are established on the basis of environmental parts. They are releasing their planning capacities identifying with the Central Offices and Zonal Offices.

The Central Office of Life Insurance Corporation of India is situated in Mumbai. There are some managerial panels delegated by the Government of India every once in a while to survey the exercises of the Life Insurance Corporation of India. It likewise has 54 customer zones and 25 metro-ranges facility centers situated in various urban areas and towns of India. It likewise has 1,337,064 separate agents, 242 Corporate Agents, 89 Referral Agents, 98 Dealers and 42 Banks for requesting life insurance business from general society. (Annual Report 2011_2012)

3.17.2. Organization at central level

Policymaking and organizing body of LIC is named as a Central Office of the Corporation and its immediate official obligation is just in an exceptionally restricted field. Principally it co-ordinates the exercises of the different zones and 20 limits itself to giving wide approach headings and choices on inter-zonal issues. Speculation approach and putting of assets as per it are the sole duties of the central office. Notwithstanding the detailing of endorsing models, the central office likewise does guaranteeing of proposition for expansive sums and for sub-standard lives past the expert appointed to the Divisional offices. Accommodation of profits and so on as per statutory necessities is the sole obligation of the central office. Institutionalization of techniques and structures, attracting up to the plan, premium rates, policy conditions and influencing courses of action as to reinsurance to be likewise cared for by the central office. It has likewise been the obligation of the central office to lead national open organizations on a wide scale. Examination of the different offices of the corporation as likewise the budgetary inside review of the Branch, Divisional and Zonal Offices are the duty of the central office.
Figure 3.8 Organization structure of LIC

Figure 3.9 Divisional office of LIC
3.17.3. Organization at zonal level

Each zonal office is accountable for various divisions and has specialist to execute choices of the corporation and to organize the working of those divisions. It is the essential duty of the Zonal Office to guarantee that consistency of working is kept up and productivity of these offices is kept at the most elevated amount. The zonal offices have the accompanying specific office with particular capacities as underneath:

1. Actuarial Department
2. Accounts Department
3. Development Department
4. Secretarial and Personnel department

3.17.4. Organization at divisional level

There are 113 divisional offices, which are under the control of senior - Divisional Supervisors or divisional Managers in various parts of the nation. Advancement of association, new business arranging and executing different new business drives, policyholders’ overhauling, and endorsing of new business, and also investigation and settlement of cases, are the essential features of the divisional office, which has generous points of confinement for guaranteeing purposes. The upkeep of records is so far as the above are concerned is additionally a principle part of its capacities. Each divisional office has the accompanying association and capacities:

1. New Business Department
2. Policyholders' Servicing Department.
3. Cash and Accounts Department.
4. Development Department.
5. Establishment Department.

3.17.5. Organization at branch level

1. New Business
2. Policyholders' Servicing.
3. Accounts.

4. Development.

5. Establishment.

3.17.6. Development Centers

In many immature zones, offices are being opened which are named as Improvement Focuses, with a view to creating business, perceiving that however, the zones have enough potential, it would require some time before this can be completely selected. The desire of business from these offices amid the year is Rs.50 lakhs