Chapter - 1

Introduction
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Introduction

Human life is full of risk. When we are walking on a road, travel in a bus, train or aircraft, there is a risk. It can't be obviated but it can be minimized. We build a house or own a shop for business and of course, everybody of us wish to life happily and enjoy life without facing any risk. But this ideal situation can only be possible in dreams and dreams never meet with the reality. It is said that "Man proposes and God disposes" But then is it possible for a man to escape from this unwanted and unexpected situation? Obviously "No".

Let us think and evaluate the risk factors which affect the human life and property. They are fire, earthquake, flood, derailment of a train, plane-crash, short-circuits, sinking of a steamer or vessel, exchange fluctuations in foreign
exchange in export or import business, riots and many other unforseen events. A single person can't bear all these risks, except loss of a small pencil or pen or ballpen with which he writes or a small luggage stolen by a stranger during travel. For these risks do not disturb out minds and we do not take it seriously. But all risks are not of the same nature. Risks which disturbs us Financially and put someone in an embracing position or a property turned to ashes, do affect us and put us in a financial strain. A ship loaded with valuable goods, if sunk, the owner of a ship suffers a great financial loss and his dependents are put to a miserable situation.

Man is intelligent among all the creatures on each could not afford to watch this type of situation helplessly. He struggled to find out the ways to fight against all these perils and from all these efforts the concept of "Insurance" came into existence.

**Origin of Insurance:**

In past insurance organizations were voluntary and co-operative in nature. Persons or business people trading in the same line came together and decided their proportion of contribution and their share in case any loss occurs to them. In case of any loss the person affected by such loss was reimbursed proportionately. This type of insurance was known as assessment plan.

The first type of insurance, which was then in vogue, was "Marine Insurance". In those days people were doing business through sea-borne-trade. This sea voyage was extremely risky due to storm and vessels were
looted in the midway by strangers or sea-deooits. But due to latest invention like wireless, light houses, police etc., sea voyage has become safer to some extent. Business people who were exposed to same type of risk in sea voyage came together and made a voluntary scheme to contribute and share in case a loss to any member. Hence, in exchange of a small payment a trader could satisfy time self that he will not be put to an awkward position in case of occurrence of any loss due to unexpected perils. In the beginning these type of organizations were on voluntary basis but later on with the passage of time it went in to the hands of specialists.

Modern insurers have now assessed various routes and risks attached to it and have framed their own tariffs and are issuing policies to the beneficiaries. These policies are known as marine issuance policies. Marine Insurance was then followed by other various types of insurance schemes to meet the complexity of business and has made social and human life easier.

The main types of insurance are :-

i) Life,

ii) Fire, and ;

iii) Marine.

Various other types of insurance have been offered by life and General Insurance companies but as the subject matter of my study is “General Insurance”, the various products offered by General Insurance companies
have been dealt with in detail in Chapter No.1. I have omitted to touch “Life Insurance” which is offered by Life Insurance Corporation of India through its network of branches, Agents and Development officers all over India, though the functions of both are now governed by Insurance Regulatory Development Authority, known as I.R.D.A. and a composite license is issued by it to Agent to transact insurance business on behalf of their respective principals.

What is General Insurance?

Before I tell about General Insurance, I very honestly clarify why I selected my subject as General Insurance. Truly speaking only few advertisements appear in newspapers, magazines, TV, hoarding etc., about General Insurance as compared to life Insurance like hammering through advertisements. Though I was not unaware about General Insurance, I thought when people know more about Life Insurance, they should also know the safety net offered by General Insurance. Of course these risks can’t be eliminated but can be reduced to some extent or can be compensated financially. Many private organizations were operating in General Insurance business but due to certain malpractice’s, insecurity of payments etc certain control by the Government was necessary.

In our country due to obvious reasons people are not insurance minded and even Government is not in a position to offer its citizens required social security. On the other hand British Government states that the State takes care of its citizens from cradle to grave through national health.
schemes and pension schemes, which takes care of infirm, widows, orphans and the old.

General Insurance is different from Life Insurance because Life Insurance covers the risk of Life which General Insurance covers risk of properties other than life. Thus specifies that the subject matter of General Insurance may be property, right, interest or liability. The benefit received from insurance is intangible and is service giving in character. Every service has its own characteristics and limitations and General Insurance being a service organization is not an exception.

As General Insurance is giving financial protection, it is not possible for a single person to offer this type of service. Hence group of persons or business people exposed to similar risk or loss come together, they contribute a proportionate sum as per the risk or loss expected, which is known as a premium or consideration in the Legal term and on occurring an unexpected event causing a loss to any group member, other group members makes the loss goods as per the actual loss caused to the affected group member. This is how insurance works, whether it is a Life Insurance or General Insurance.

The legal aspects and various policies offered by General Insurance companies are dealt with separately in following chapters. General Insurance business was nationalized by the Act known as “General Insurance Business (Nationalization) Act 1972 and there after it started its working with four subsidiaries known as:
i) National India Assurance Co. Ltd.
ii) The New India Assurance Co. Ltd.
iii) Limited India Insurance Co. Ltd.
iv) Oriental Insurance Co. Ltd.

Due to globalization and business competition Government of India has opened doors for General Insurance business for private players and due to privatization a question of survival has raised for General Insurance business which will be dealt with in my suggestions. Time has arrived where customer is master and General Insurance companies has to plan their strategy to offer best to its policy holders to survive in the business and to get reputation in the Insurance market.

Objectives of study

A research work is, like most activities, goal oriented activity. I too have initially set of few objections for my research. They are:

1) To understand and appreciate the evolving trend in general insurance business.

2) To bring to the forefront the significant changes occurring in general insurance business.

3) To assess the impact of the trends on Gujarat's economic upliftment.

4) To draw rational and useful conclusions from the research and state them.
5) To indicate such areas where further research would be feasible and desirable.

Initially, when I approached the subject with preliminary exploratory activities, I felt that there must be changes occurring in insurance area also. Economic newspapers, pronouncement of economic ministries such as Ministry of Finance and Ministry of Commerce, often indicated that Government of India was in negotiation with World Trade Organization for opening up some more parts of Indian economy for entry of foreign corporates and thus encouraging competition between Indian and foreign players.

The changes in the financial sector has become quite known even to the common customers of banks such as saving bank account holders. We notice changes such as more degree of responsiveness in Government owned banks; we find new Indian owned banks sprouting up with ATMs in many cities. We also hear of foreign bank branches being set up in interior cities such as Ahmadabad and Baroda. Some years ago foreign banks could operate only in metro cities like Calcutta, Mumbai, Chennai and also at national capital New Delhi.

When banking segment of financial sector is open to drastic changes, the insurance segment was some less open to foreign competition. So ultimately when the Government monopoly in General as well as life insurance is dismantled, the significance of the change would be very very large and pervasive in character. Therefore there must be an
early effort by researchers to bring to the fore front the changes occurring in general insurance business.

General insurance business is not like life insurance business. Both are different business through they are in the area of risk coverage. General insurance business is mostly averted of by industrial and commercial sectors. The insurance mostly seem to be against the risk of the accidents.

We do come across people taking insurance cover against risks connected with two wheelers, three wheelers, four wheelers and heavier motor vehicles playing on roads.

The number of motor vehicles that we casually notice on the streets and highways itself would give an idea of the enormity of the insurance cover.

The large number of road accidents which are encountered in newspaper reports or on highways during inter-city motoring, is another indication of the enormity of the insurance cover.

News papers report unusual five accidents such as the one which destroyed a large cinema house in Delhi. Not only properly but also many lines fell victim to the accident. This reminds us about potential for general insurance cover.

We have seen in TV news reporting many many events of great tragedy to property and lives. The mass suicides by farmers in Andhra Pradesh due to failure of crops, the drastic adverse impact of drought in
Gujarat, the major rail accidents resulting in collapse of bridges and wagons falling in river etc. are etched in our minds. One may ask the question "Is there an insurance cover for the unfortunate victims of such accidents"?

In Gujarat there are large industrial estates. The Vapi – Vadodara belt is one of the most industrialized segments of the state. The Ankleshwar Industrial estate is reported to be the largest industrial estate in India as well as in South East Asia. It is also considered as a "BOMB TICKING CONTINUOUSLY". It is an industrial estate with concentration of chemical industries and in such locations Even a minor fire accident can quickly enlarge itself into a tragedy of very great magnitude. When we think of the threat we realize the significance of the general insurance to the industrial economy of the state. The Ankleshwar industrial estate contributes a great deal to exports of chemicals from India. Besides the spin off effect of this estate in the form of excise, sales tax, octroi etc. are not some thing which can be brushed off.

We talked of the Ankleshwar industrial estate and the general insurance cover for it. However Gujarat has even more and important industrial assets to be under constant protection of insurance cover. Oil pipelines such as HBJ pipelines and oil refineries such as refineries of Reliance and Essar are the very lifeline of the national economy let alone Gujarat. These industrial assets need general insurance cover.
Gujarat has many industrial pockets. There are at least 5 large industrial estates near Ahmedabad – Naroda area. Many small scale as well as medium scale enterprises are in operation in this area. Some are chemical units; some are engineering units. Their contribution to industrial production, infrastructure development, employment potential, exports, support to larger enterprises in their role as ancillaries etc is tremendous. Are they adequately covered by the general insurance? This is a moot point indeed?

Gujarat is a coastal state. Its coastal borders are the longest ones for any state in India. There are large numbers of major and minor parts in the coastal belt of Gujarat. Marine activities are important for economic health of Gujarat.

Alang ship breaking yard is well known throughout the world. Veraval is well known for prawn fishing and exports of marine products.

Ship building industry is built up in coastal areas. Sea trade and commerce are significant for Gujarat. So there is vast scope for protecting coastal installation and coast based activities like shipping against the threats of cyclones, whirlwind, tidal waves, back water ingress, loss of properties and lines on high seas and so on. Thus in many of these respects marine insurance which is part of general insurance plays a role in the health of Gujarat's economy.

Gujarat is blessed with plenty of rivers like Narmada, Tapi, Mahisagar, etc. Thus the state is an agrarian economy as well. It grows
many commercial crops. Its ground nut oil industry is an extremely well developed one. Hence crop insurance cover is an important one for the states farmers as well as the economy. Gujarat had already witnessed drought for 3 successive years. The damage caused to cattle life, the agro products, agro based industry etc. by drought is well known. In such situation the general insurance cover is significant to the economy of the state. Destruction of commercial crops can occur due to naturally occurring phenomena such as very heavy rain or cyclones or drought or unseasonal rains or inappropriate distribution of rainfall over the vast geographical territory of the state.

Cattle is a significant wealth in an agrariver economy. They give rise to rural industries as well as city based industrial activities. Leather industry, dairy industry, bio–gas, bone–china industry, meat processing etc are all based on cattle. In many parts of Gujarat farmers use bullocks as a draft animal for pulling the plough and cultivate the land. Looking to the value of cattle to farmers, cattle insurance cover is important and it is as part of general insurance market. We do not know whether the cover is adequate or not. We do not know whether the cattle owners adequately appreciate the importance of this cover. Often human tendency is in favour of something which is spectacular or visible and demanding or compelling instead of silent but significant things which however need insurance cover. Thus farmers may love to take an insurance cover against their tractors and farm house instead of insuring crops and cattle.
Nevertheless the covers are important for crops and cattle because they carry great risk of destruction on themselves.

Nature had taught a severe lesson to the people of Gujarat in the form of floods and earthquakes and droughts. The worst tragedy was destruction of vast number of houses and other properties by earthquake of major magnitude. Not only Gujarat but also Uttar Pradesh in India has suffered from the evil effects of earthquake. However Gujarat's experience of recent origin Kutch and Ahmedabad districts have paid a price in terms of houses destroyed and lines lost and business establishments wiped out and infrastructure facilities vapourised in matter of seconds. Worldwide assistance was needed to help the affected people. How significant it is to protect their properties against ravages of nature is force fully brought to our notice by have became one of the ardent believes of the General Insurance cover after the earthquake had hit many cities like Anjar, Bhachaw, Rapar etc. Even now rehabilitation work is in progress here.

Thickly populated major cities of Gujarat such as Baroda, Ahmedabad, Surat etc have threats of many different kinds. Flood is one of them. Heavy rain fall causes rivers like Vishwamitri or Mahisagar or Tapi to pose a threat to such cities which are on the banks of the river or where a river cuts the city into segments. Sabarmati in Ahmedabad, Vishwamitri in Baroda, Tapi in Surat actually segment the cities.
Narmada in Bharuch is one the major rivers of India. General insurance cover is vital to the commercial, industrial, infrastructural assets of these cities.

Cities do have many other types of problems. The threat caused by division of the cities on communal lines is one of them. Riots, particularly on occasion related to religious functions, are not uncommon to the cities. Baroda had many such riots. So also Ahmedabad. Usually on such occasion passives are uncontrolled. Man-made tries destroy properties like shops, business establishments such as restaurants, public properties such as buses and private motor vehicles and house property etc. Generally riots cause disruption of normal life and business losses and even exodus from cities. Government revenue suffers. Private losses are worse. Cover of insurance is a solace to those who had their properties insured prior to riots.

Health problems in cities are posing major threat to people. Pollution is one kind of threat to general health of population. Industrial accidents are another threat. One recalls with horror Bhopal gas tragedy. A more recent contentious threat was the leak of gas from the Alembic group and industries at Baroda. Earlier at Surendranagar there was chemical pollution of land and water sources by Maradia Group of Industries. Medical claims are the usual general insurance cover. There are new products available against hospitalisation in India or during visit abroad by Indians.
The insurance sector – particularly general insurance sector – is undergoing revolutionary changes in India as against more less stabilised status of the industry till recent time. Hence research in this area appears to be promising one.

A researcher has to prepare for research work by study methodology of research. The following portions of the chapter are devoted to the subject.

**Research Methodology:**

Research work is a scientific process. From time immemorial people observed various phenomena occurring in nature and attempted to interpret the cause–effect relationship, predict outcomes as well as describe the phenomena and evaluate the effect of the phenomena. Often the observers attempted to generalise their conclusions which were based on a few occurrences of a phenomena. Over a period of time there were systematised into scientific methods of research.

The early Greeks during the time of Aristotle initiated a system of logic called syllogistic reasoning. It consisted of a major premise, a minor premise, and conclusion. The minor premise is a special case of major premise. The major premise is an assumption universally accepted as truth.
A typical syllogistic argument is as under:

Major Premise All men are mortal.

Minor premise Socretes is a man.

Conclusive Socretes is mortal.

However this argument contained hidden pitfalls and could lead to incorrect conclusions also.

For example here is a case of wrong conclusions men climb trees.

Squirrels climb trees

Therefore squirrels are men.

Obviously the conclusion is false even though the major and minor premises are true.

Centuries latter, there developed the idea of inductive logic proposed by Francis Bacon. He advocated that a phenomena may be observed directly, some conclusions be drawn on the basis of it and then generalisation be the basis of many individual observations.

Aristotle's syllogism is called deductive logical method. Bacon's observation method is called inductive logical method. Researcher combine both and continuously move from one end to another and draw their conclusions.

Neither deductive nor inductive method alone or in combinatin would be sufficient to provide completaly satisfactory system for problem solutions. Random collection of individual observations would lead to nothing without a unifying concept or focus which is necessary to draw
conclusions from observations. In course of time the major premise of deductive logic course to be replaced by hypothesis—a temporarily assumed explanation of cause–effect relationship. The evidence gathered is a random observations helped in testing or refuting the hypothesis. The deductive–inductive method is now recognised as scientific method with hypothesis as the unifying concept linking both logical approaches. Thus the research methodology, in general terms proceeds as under:

- Identification and definition of the problem
- Formation of hypothesis
- Collection, organising and analysis of data
- Formation of conclusions
- Verification, modification, rejection of the hypothesis by the test of its consequences in a specific situation.

Although the above pattern is a useful reconstruction of some method of scientific enquiry, it is not the only scientific method. There are many other ways of applying logic and observation to problem solving. An overly rigid definition of research process would omit many ways in which researchers go about their tasks.

Researchers may use an empirical approach in which collection of facts is the primary method or a national approach in which logical and deductive airside are primary or a combination of both. Their research methodology can take the form:

(1) Assessment,
(2) Evaluation,

(3) Descriptive, and

(4) Experimental approaches.

(1) 

Assessment study:

which is a regovous, disciplined inquiry – the activity is focused on finding facts. It describes the conditions that exists at a particular point of time. No hypothesis are proposed or tasted; no valuable relationships are examined and no recommendation for activs are made.

We do have many assessment studies which are scientifically conducted for senring as a base for many policy formulations at Government level or otherwise. Examples of such studies of massive scale is the census work which is undertaken once in 10 years.

Assessment studies of not so grand scale can also be carried out for specific purposes. This can be done by educational institutions, hospitals, entrepreneurs etc. When a new enterprise is planned often market potential surveys are carried out to assess the potential market share for the proposed enterprise. Similarly when a business enterprise is in the process of major evolutionary change, a market potential assessment may be undertaken for introduction of new products, entry into hitherto unexplored markets, targeting hitherto unreached customer segments or even
to take a look at potential for innovation in terms of markets, functions and products.

Assessment studies are a kind of research which is extensively used in business development and strategic planning. In government funded scientific researchers such as those of defence, space, nuclear technology, information technology, advanced economic systems etc also assessment studies are commonly undertaken. For instance no decision would be taken to test fire a rocket which is under development, without a detailed assessment of economic-political-military-international dimensions of such tests. India's decision to conduct nuclear tests also was done after a detailed assessment study. Thus assessment study is a kind of research which is carried out in many scales, big or small, as situation requires it to be.

(2) Evaluation Study:

Another research methodology is evaluation study. It is concerned with application of its findings and implies some judgement of the effectiveness, social utility or desirability of a product, process, programme in terms of carefully defined objectives or values. Evaluation studies may involve recommendation for action. Evaluation studies are not concerned with generalisations that may be extended to other settings. It is concerned with understanding
various aspects of a phenomena, particularly a phenomena which is under evaluation, and finding out its implications.

It neeks to find answers to questions like what, why, how, when, where, etc and make a judgement of the answers.

A simple case of an evaluation study with reference to financial sector, world, try to answer questions such as:

1) What reforms are going on in financial sector?
2) Why reforms are initiated and continued?
3) How reforms are progressing?
4) When reforms were initiated?
5) Where are the reforms heading to?
6) Who are spear heading reformist movements?

On the basis of these questions a judgemental position is stated and even recommendations and suggestions are made by researchers.

Evaluation studies are very valuable and appropriate approach to research in the context of evolutionary trends in major segments of economy of a nation such as India.

Researcher in life science and physical science disciplines usually adopt the descriptive or experimental approach to their research work.
(3) Descriptive Approach:

Variables that exist or have already played their role are observed in their natural environment. No attempt will be made to is date and control them because it would not be feasible or ethical to do so. On the basis of the observation the researcher would formulate hypothesis, explaining cause–effect relationship and then gather more data, collected randomly so that bias does not viciate the testing process. Then the data are transformed into numerical form and tested using quantitative techniques, more particularly the statistical methods of hypothesis testing. The hypothesis may be accepted or rejected and the conclusions of the tests based on sample studies are carefully stated and cautiously extended to whole population. In some situation, this is the only appropriate method of drawing valid conclusions about the population characteristics. For example one cannot possibly verity whether cigarrette smoking leads to cancer by examining lacs and lacs of smoker's medical history. A conclusion drawn on random sampling and extending it to entire population is the appropriate approach to research.

(4) Experimental Study:

In experimental research, the hypothesis is tested. However for collecting information one arranges an experiment in which the variables are carefully manipulated through the intervention of
researcher. Such methodology is often used in physical science. In this discipline, the forces are such that they are invisible, of high speed or velocity, are extra ordinary character such as explosive in nature or can cause total shocks etc. Hence they have to be observed under controlled conditions and that itself justifies designing the experiments carefully. Replication of experiments would produce the require number of random observations and these can be used for testing hypothesis.

In our study, looking to the fact that we are dealing with a large phenomena under evaluation, we have adopted the evaluation approach to our research. This research methodology is appropriate because the phenomena is of very great significance to Indian economy and at the same time it is so huge and constantly evolving that it is beyond the control of any single or group of researchers. It has just commenced to stir up from long dormant state and it would keep gathering momentum and expand in dimensions in the next few to come. Hence our methodology is evaluation study.

**Hypothesis:**

To prove that General Insurance is a necessity in today's business life to financial protection of property, interest and against liability.

To prove that it is an ever changing process and not restricted to any particular system or process.
To prove those benefits of nationalization and benefits of entry of private sector have reached to common public and there is an existence of fair and free competition. In General Insurance Business.

To prove that four subsidiary companies are doing well in rendering better service to its policy holders and public by offering various general insurance products.

To prove that General Insurance companies are offering innovative insurance products to satisfy the different needs of people in general and business community in particular.

To prove that among many products offered by General Insurance companies. The personal Accident policy, Mediclaim policy and Mediclaim overseas policies are popular and widely accepted by insuring public i.e. salary class business community and travelling persons.

To prove that General Insurance companies have helped the public in getting financial protection against loss of property interest and against unforeseen liability.

**Chapterisation Schemes:**

**Chapter-1**:

This present chapter deals with the introduction of General Insurance business; consisting of its history and origin, its characteristics, types of insurance and main theme of the study. It covers the objectives of the study, Research Methodology and need for insurance, its factors, characteristics etc.
Chapter-2:

Chapter-2 deals with the History of General Insurance. Insurance idea came from "Rigveda" and has took its modern shape till date. Originally two insurances were in vogue i.e. (1) Marine Insurance and (2) Fire Insurance, and from then onwards many typed of insurances came, which were known as miscellaneous insurance. Development of Marine Insurance, Fire Insurance and Miscellaneous Insurance has been discussed in detail.

Chapter-3:

Chapter-3 deals with the role of General Insurance as a financial service sector. It shortly describes various financial service sectors which plays an important role in the economy. Including the others, General Insurance is purely based on service and its role, benefits given to common public and its district character that from the other sectors is well given in this chapter. Advantages, and limitations of financial service sectors and certain reforms have been suggested and importance of General Insurance is well discussed.

Chapter-4:

In this chapter role of Insurance Regulatory and Development Authority i.e. I.R.D.A. is discussed in detail. What was the situation prevailing in the insurance business before passing of I.R.D.A. Act. And what role I.R.D.A. has to play, how it controls and regulate the
insurance business, entry of new players, conditions for basic capital, appointment of agents characteristics of I.R.D.A. Its functions various chapters and schedules of the Act have been discussed in detail. Though these laws and rules and regulations are not exhaustive, it plays an important role in controlling and developing insurance business. To a certain extent it has improved the quality of insurance business and made it transperent.

Chpater -5 :

Chapter-5 deals with the legal aspects affecting the insurance business. An insurance is a form a contract and naturally it is governed by the Indian Contract Act. Legal requirements of contract Act have been discussed here but the contract of insurance differs for it depends upon utmost good faith and hence insurance contracts are known as "Uberrima fides" contracts. Contract of insurance is based on following principles :-

- Utmost good faith.
- Insurable interest.
- Indemnity.
- Proximate clause.

All these principles and legal aspects have been discussed in detail in this chapter.
Chapter-6:

An overview of General Insurance markets in India is dealt with in this chapter. In the beginning insurance sector was unorganised and certain malpractice’s were played by the private players. To govern these Government of India nationalized this sector and 4 subsidiary companies of General Insurance Corporation of India emerged to work under Nationalization Act 1972. After nationalisation followed by liberalisation, the insurance companies are set to face the market competition and its business became transparent. Its effects and future challenges have been discussed in this chapter.

Insurance is a purely service sector and obviously it can serve the customer thro’ different innovative products. Insurance is divided into following category looking to its character:

i) Personal Insurance

ii) Property Insurance

iii) Liability Insurance

iv) Fidelity Insurance

Different types under the above categories have been discussed in detail. Different policies offered by insurance companies have been grouped into two:

(1) Urban Householders Insurance policies.

(2) Rural Householders Insurance policies.
Though there are different types of policies offered by insurance companies, three policies have been discussed in detail. They are:

(A) Personal Accident Insurance.
(B) Mediclaim Insurance. (Group and individual)
(C) Overseas Mediclaim Insurance policy.

Chapter-7:

Performance evaluation of General Insurance companies. There are four subsidiary companies of General Insurance Corporation of India. They are:

(A) National Insurance Co. Ltd.
(B) The New India Assurance Co. Ltd.
(C) The Oriental Insurance Co. Ltd.
(D) United India Insurance Co. Ltd.

Based on respective Balance sheets, evaluation of all these four companies has been discussed and shown through various charts, graphs, pictures and comparisons. This reveals the fact that the insurance sector though working well, it has to face challenges and competition in the markets. This chapter is a heart of the thesis.

Chapter-8:

This chapter deals with suggestions and recommendations. It covers suggestions. Though they are not exhaustive as development of insurance business in competitive era may demand more suggestions and recommendations.
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