Declaration by the Candidate

I, the undersigned, Dhananjay Prabhakar Avasarikar, declare that the thesis titled as ‘A Critical Study of the Legal Aspects of Marketing and Development of a new Legal Framework for Marketing of Life Insurance in India’, submitted by me for the degree of Doctor of Philosophy (Ph. D.) in the Faculty of Management to the University of Pune is the original record of the research work carried out by me during the period from December 2003 to 2010, under the able guidance of Dr. Vidyadhar G. Vedak and the same has not formed the basis for the award of any degree, diploma, association, fellowship, titles – in this or any other statutory University or autonomous institution, functioning in India or abroad, imparting higher education in Management, Commerce, Law or Insurance.

Further, I declare that the literature or other technical information related to life insurance or other legal aspects of life insurance, obtained from several sources has been duly and properly acknowledged, in the thesis.

D. P. Avasarikar. Date -
Research Student Place – Pune.