



## ACKNOWLEDGEMENTS

I owe a deep sense of gratitude to Prof. Amita S. Kantawala, Head of the Department of Accounting and Financial Management, Faculty of Commerce, The M.S. University of Baroda, under whose kind guidance and supervision this study has been carried out. She has been a source of inspiration, encouragement and motivation throughout my work and without her kind co-operation and endeavour, the study would not have been possible.

I am grateful to Prof. A.R. Hingorani, Dean, Faculty of Commerce and other Professors and teachers in the Faculty of Commerce, especially to Mrs. Rupali Ambadkar for helping me in the completion of this project. I feel personally obliged to Ms. Jyotiben Bhatt (I/C Librarian) and entire staff of the Hansa Mehta Library for facilitating the library work.. I am also grateful to entire administrative staff member of Faculty of Commerce, Main Building & P.G..Unit.

I am grateful to Shri S.B. Joshi Sr. Divisional Manager LIC Of India for giving me his blessings and kind permission for further study and entire staff members of the Divisional Office and for their kind co-operation.

I feel highly obliged to Shri S.B. Samnani and Shri Abhay Bhamburker, my superiors in LIC of India and all the colleagues for their wholehearted co-operation during the course of the project.

My personal thanks to Shri Prashant of CMIE, Ahmedabad for helping me for providing the necessary information in process of compilation of data.

My whole hearted thanks to Shri Paresh, Bhadresh, Chirag, Kishor (Niki Cyber) Jayesh and Raju Mahadik for providing me technical support during the project. My special thanks to my friends Mrs. Vaijayanti and Arvind Dandekar, Chetanbhai and Hemangi for providing constant motivation for completing this project.

I heartily wish to extent my deep sense of gratitude to Prof. B.S. Kantawala, Prof. P.S. Kantawala, and Shri Vyomesh for clarifying my ideas during the course of the study.

I owe a great debt to my brothers, sisters, nephews Zankhan and Vaibhav and niece Vidhi and other members of my family without whose moral boost, this study would not have reached the stage of completion.

No words can adequately express my debt of gratitude to Prof. S.G. Kantawala and Madam for their personal affection and co-operation during the course of this study.

I am thankful to my parents' in-laws, sister in-laws Yogita and her family, for generating in me a perennial interest for higher studies. I am indebted to my wife, Vaishali, whose patience support; understanding and love helped this effort to fruition.

I owe to my son Devashish, my inner strength and inspiration, who had to make great sacrifices because of my preoccupation with this research work.

Finally, I thank All Mighty and all those who directly or indirectly helped me in bringing out this thesis.

January 2011

**Maulesh N. Joshi**