

DECLARATION BY THE CANDIDATE

I declare that the thesis entitled “A Consumer Study on Factors Affecting “Choice” and Buying Behaviour for Mediclaim Policies in the State of Gujarat” is my own work conducted under the supervision of Professor (Dr.) Parimal H. Vyas, Research Guide, Department of Commerce And Business Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara, India. I have put in more than two years of attendance with the supervisor at the centre.

I further declare that to the best of my knowledge the thesis does not contain any part or any work which has been submitted for the award of any degree either in this University or in any other University / deemed University without proper citation.

The plagiarism check and originality of work for each of the chapters of this thesis have been undertaken using Software ithenticate suggested by Smt. Hansa Mehta Library, The Maharaja Sayajirao University of Baroda, Vadodara.

**Place: Vadodara.
Date: 18th November, 2014**

**Ms. Drishti B. Joshi
(Department of Commerce –
and Business Management)
Faculty of Commerce
The M. S. University of Baroda
VADODARA.**