

## **CERTIFICATE**

This is to certify that the thesis entitled "A Study of the Impact of Liberalization on the Indian Life Insurance Industry" incorporates the result of an independent investigation carried out by Kshetrimayum Sobita Devi under my guidance and supervision. It has not previously formed the basis for the award of any Degree, Diploma, Fellowship or any other similar title for this or any other university.

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Date: 14 76 Dec. 2011