

ACKNOWLEDGEMENT

A fruitful work is incomplete without the blessings of God and without paying a vote of thanks to all those who are directly or indirectly involved in completion of my research work and I convey my gratitude and feelings for all favors received.

First of all my special thanks goes to my mentor, **Dr. Suresh Chandra Jain**, Professor, Department of Commerce, PMB Gujarati Commerce College, Indore for his help, guidance and providing suggestions throughout the research work. He had discussed a lot in various important issues and without his support and encouragement it was not possible for me to complete the research work.

I would also like to thank Prof. M.L. Singhai (Retd. Principal), Dr. Rajendra Jain (Principal), PMB Gujarati Commerce College, Prof. Nilesh Gangwal, PMB Gujarati Commerce College.

Special thanks to Dr. Milind Kothari and Dr. Rajendra Sharma from the core of my heart for uplifting my spirits in the testing times and augmenting my motivations besides going out of the way to provide me support during my research and showing me a path of courage and success even today.

I cannot forget to mention about my friends Mr. Rupesh Mittal, and Ms. Pratiksha Vyas, as without his support the research work would never have been in its real form and completion and shall carry a long way in the journey of my life. I express my extreme gratitude for them.

I owe my deepest gratitude towards Shri Gujarati Samaj and all staff members of PMB Gujarati Commerce College, Indore specially Mr. Rakesh Tirpude who designed my Thesis by his best efforts in typing and printing and their support and cooperation.

I would also like to thank Dr. Anup Vyas Sir for his moral support and motivational attitude towards me. I also wish to express my gratitude to the officials and staff members of DAVV who rendered their help during the period of my research work.

I also wish to express my gratitude to the official of New India Assurance Co., Mr. Anil Mehta (Development Officer, CBO-III, Jhabua, M.P), official of National Insurance Co. Mr. Mahesh Daryani (Development Officer, Geeta Bhawan Branch, Indore), Official of Bajaj Allianz General Insurance Co., Mr. Punit Jain (Agency Head, Raipur CG) and official of ICICI Lombard General Insurance Co., Mr. Ajay Jagwani (Sales Manager, Agency Channel, Race Course Road Branch, Indore) for providing me the required data and support for completing my research work.

Research work is incomplete without paying my regards to parents, husband and children for their love, affection and blessings. I express my indebtedness to my father Mr. Ajay Jain, mother Mrs. Urmila Jain, brother Prateek, father-in-law Mr. Vipin Jain and Mother-in-law Mrs. Smita Jain who encouraged me and gave proper advices during the process of this research work. I would also like to thank my husband Punit and daughter Soumya for their all round support because without their active and affectionate behavior this work would not have been completed.

Date :

Place : Indore

(Mrs. Priya Jain)
Research Scholar