## **DECLARATION**

This is to state that the thesis entitled "An Analytical Study of Financial Management Practices of Selected Private Sector Life Insurance Companies in India" submitted by me to The Maharaja Sayajirao University of Baroda, Vadodara for the award of the degree of Doctor of Philosophy in the subject Accounting and Financial Management is a bonafide record of research work carried out by me under the supervision of Prof. Ketan R. Upadhyay. The contents of this thesis, in full or in parts, have not been submitted to any other Institute or University for the award of any degree or diploma, to the best of my knowledge. I further declare that the material obtained from other sources has been duly acknowledged in the thesis.

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