
Acknowledgement

With deepest gratitude I wish to thank Almighty – Lord Shree Swaminarayan for his most gracious blessing of continuous manifestation of Himself in the form of perfect Spiritual Master – A Gunatit Saint ad-infinitum being lived and personified by H D H Hariprasad Swami. I bow down to him for bestowing upon the courage and inner strength to complete this endeavor. I would like to thank my continuous source of inspiration P. Suchetan Swami, P. Pranesh Swami and P. Bharatbhai Soni, who stood by me and encouraged me to complete my research.

I take an opportunity to express my profound gratitude and sincere regards to my guide Prof. Ketan R. Upadhyay, Professor and Head, Department of Accounting and Financial Management, Dean, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara, for his exemplary guidance, monitoring and constant encouragement throughout the research work. The blessing, help and timely guidance will take me a long way in personal and professional journey. He has always been there for me through thick and thin of my life.

For generous sharing of their knowledge, wisdom and love with their very enriched experience in research and academics, I would like to acknowledge and express my gratitude to the Prof. Shirish Kulkarni, Vice-Chancellor of Sardar Patel University, Vallabh Vidyanagar.

I would also like to take this opportunity to express a deep sense of gratitude to my respected senior teachers of the department, Prof. Amita Kantawala, Prof. Pragnesh Shah and Dr Jayesh Pandya for their cordial support, valuable inputs and guidance, which helped me in completing this task through various stages. I express my special thanks to Dr. Umesh Dangarwala for their remark and support.

I must extend my profound gratitude to Hansa Mehta Library Parivar for their generous support, especially university librarian Dr Mayank Trivedi, who is always ready to help with the university's enriched library and various research platforms. His dedication, keen interest, involvement and overwhelming attitude to help me had been responsible for the completion of my research work in time. I am greatly indebted to the University Exam Section and Academic fraternity for their procedural support and my special thanks to Mr Mayur Dhamecha (Examination Section) for his extending prompt and timely support.

I am indeed thankful to Dr. Dilip Chellani, Mr Powel Kumar, Ms Sujata Dixit, Shri Himanshu Shah and others who have supported me in the better understanding of the life insurance industry. My heartfelt thanks to Prof. Anand Venkatesh, Prof. Gaurang Rami, Prof. Rakesh Shrivastava and Mr. Shrey Pandya for giving their valuable inputs in my thesis. I would like to acknowledge Dr. Anshu Surve for their remark, constant support, and motivation for improvement in work. I extend my sincere thanks to Dr. Kamlesh Vala and Dr. Hemant Valand for their support and motivation.

I am hugely indebted to my loving parents Shri Kiritbhai Rajput and Smt. Meetaben Rajput for investing their trust in me for providing me the best in the world under all testing circumstances. I offer my special thanks to my dear brothers Vicky Rajput & Pranav Rajput for their continuous support. My family members have always been driving force in all my endeavours. Without their support and sacrifice, it would have difficult for me to complete this task.

Finally, I want to thank all my colleagues, friends, relatives, well-wishers, supporters, teachers, experts and critics who have in all multiplicities contributed towards the completion of my thesis.

Bhavin Kiritbhai Rajput