



# Certificate

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## Golden Research Thoughts

This is to certify that our Editorial, Advisory, and Review Board Accepted Research Paper of Dr. /Shri. /Smt.: **T. K. Jadhav** Topic:- **A Study Of Perception And Attitudes Of Lic Customers** College:- **Sahakar Bhushan S.K. Patil, College, Kurundwad.** The Research paper is Original & Innovative it is Done Double Blind Peer Reviewed. Your Article is Published in The Month of **June** Year 2014



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Review Editor

**How to Write Articles-**

Here are a few basic steps to take to craft an interesting, informative article.

**Method 1 of 3: Come Up With An Idea**

1. Get to know your audience. Decide who you need to write for before proceeding with planning or writing an article. Identify the needs of your readership. What do your readers need to know? How does your own knowledge matchup against the information they need? This will be the easiest way for you to find a topic to write about
2. Be unique. If you are writing an article about something that other people are also writing about, try to be unique in how you approach the material
3. Be passionate. You should care about the topic you choose to write about. Your enthusiasm will show in your writing and it will be much more engaging for your readers

**Method 2 of 3: Research Your Idea**

1. Learn the basics. Get the general explanation of whatever you are trying to write about. This will give you a basic framework for what to look for as you research.
2. Find reliable sources. Now that you know what to look for, research your topic. You can use the internet, a library, conduct interviews, watch documentaries, or whatever you feel is appropriate to teach you everything you need to know about your topic. Be an expert!
3. Get different types of material. During your research, look for material that isn't text. This can be used or altered to add to your article.

**Method 3 of 3: Write Your Article**

1. Decide your length. Does this article have a word count? Do you need to fill a certain number of pages? Consider what type of content you're writing about and how much space that can fill, as well as how much needs to be written in order to cover the topic adequately, before proceeding with writing your article.
2. Outline your article. Before you begin formal writing, you will want to outline your article.
3. Edit your work. Before you submit your work, you will want to do some editing and revision. If time allows, wait for a day or two before editing
4. Respect the rights of other writers. If you are using information from an external source, be sure to cite the source at the bottom of the article.
5. Submit your work. When you've finished, submit your work in the appropriate manner.

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Happy Writing...

Happy Writing...

## ABSTRACT:

Insurance is now an inevitable part of every life. Life Insurance Corporation is a leading organization offering various insurance policies to cater the insurance needs of people in India. It is the largest insurance company in India with an estimated asset value of 1560481.84 Crore. As of 2013 it had total life fund of Rs.1433103.14 crore with total value of policies sold of 367.82 lakh that year.

Abstract Report: The Title Accurately Said The Study was About.

## INTRODUCTION:

The Finance Minister Shri. C. D. Deshmukh had decided to nationalities the insurance business in 1954. It was declared at 'All India Radio' at 8.30 on 19th January 1956 by Shri. C. D. Deshmukh. In 18th January 1956 bill for establishment of Life Insurance Corporation of India came into being from 1st September 1956. Before 1950 there were 245 companies in private sector doing Life Insurance Business.

Introduction Report: This Article Include Full Introduction, Methods, Results & Introduction Section.

## METHODS & MATERIALS:

### PRIMARY DATA:

The primary data will be collected by using survey method. For this purpose the questionnaires will be prepared. The number of 200 policy holders selected through the total numbers of policy holder in Pune city.

Methods & Materials Report: Tables/Boxes/Diagram & Images are Used to Explain Specific Points or Background Information. Figures That The Plotted Parameters are Clearly Mentioned.

## RESULT:

- 1) About (30%) of the respondent are selected the mode of yearly and half yearly mode of premium.
- 2) About 94.5% are male, while the remaining 5.5% are females.
- 3) Around 63% of the respondents are graduates and 10% are the professional.
- 4) The study showed that 45% are the respondents belong to rural area and 45% are urban area and remaining is the semi-urban area.
- 5) The study showed that maximum Respondents purchases money back and endowment policies.

Result Report: Figures are Imported to Provide Explanation for Background Information. Conclusion of This Paper Clearly Supported Results.

## DISCUSSION:

Life insurance in India provides best and innovative product and services to the customer. Through there are various policies provided by the company, the respondents of Sangli District prefer life insurance policy the most. The awareness and buying behavior among people regarding this policy in Sangli region helped the study to generate more awareness and influenced the respondent in positive manner.

Discussion Report: The Text is Rounded off with a Conclusion that Discusses the Implication of The Findings & Ideas Discussed & Their Impact on Future Research Direction.

## REFERENCES:

- Agrawal Krishna Kumar & Upadhadhyay Rajesh K. R., "The Role of Distribution Channels in Life Insurance Business an Indian Perspective", Insurance Chronicle, P.P.59-66, September 2009.
- Bedi S. K., "Some Issues concerning privatization & Regulation of Insurance Sector", Paper Presented in National Conference on Privatization of Insurance Sector: Corporate Challenges & Strategies, Rohtak, November 2001.
- Annual Report of LIC of India, 2005-2009
- Annual Report of IRDA, 2005-2009
- www.insurezone.com

Reference Report: The author cited all the most relevant previous studies and explains how they relate to the current study.

## RECOMMENDATIONS:

Abstract Report: Introduce New Regular For Content & Communication.

## SUMMARY OF ARTICLE:

	Very	High	Average	Low	Very Low
1. Interest of the topic to the readers	✓				
2. Originally & Novelty of the ideas	✓				
3. Importance of the proposed ideas		✓			
4. Timelines		✓			
5. Sufficient information to support the assertions made & conclusion drawn					
6. Quality of writing (Organization, Clarity, Accuracy Grammar)	✓				
7. References & Citation (Up-to-date, Appropriate Sufficient)			✓		

This Article is Innovative & Original, No Plagiarism Detected

## Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC



## Future Research Planning :

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
3. Regarding Professor Promotion (<http://academicprofile.org/Professor/regardingPromotion.aspx>)
4. Fellowship for Post Doctoral (<http://academicprofile.org/Professor/FellowshipForPD.aspx>)
5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)