

BIBLIOGRAPHY

- Aggarwal, Preeti, "A Note on the Insurance status in India for poor", Alliance Journal of Business Research, PP-35-45, year 2005.
- Ahuja,Rajeev," Even Development –Reaching Rural Areas and the Socially Weak", IRDA Journal ,Vol .III, No.1, pp.28-29, Year 2004.
- Ajay Suneja and Kirti Sharma, "Marketing orientation in life insurance services- post privatization developments in India", Enhancing Global Business Competitiveness"– K.L.Chawla, INMANTEC, Wisdom Publication, pp.263-269, Aug 2005.
- Ali,Ahmad,Mohammad,"Insurance in India ", Regal Publications, New Delhi, year, 2007.
- Amartya Sen, "Lecture on Economics, politics and our lives", Organized by the Pratichi Trust, Kolkata, The Hindu, Feb 24, 2009.
- Amit Kumar Chakrabarty, "The Efficiency of LIC during the post liberalization and globalization period – A case study of west Bengal", business perspectives Vol.8, No.2, pp.25-33, July-Dec (2006).
- Anderson R. Dan and Nevin John R., "Determinants of Young marrieds' life insurance purchasing behavior – An empirical investigation", The Journal of Risk and Insurance , 1975, Vol.42, No.3, pp. 375-387.
- Annual Reports of IRDA for Different years
- Annual Reports of Life Insurance Corporation of India for Different years
- Anuja Keelshresthra "Liberalisation and its impact on insurance sector", Enhancing global business competitiveness- K.L. Chawla INMANTIC, Wisdom Publication , pp.176-189, (Aug 2005).
- Aravind, Chandra Sekhar Kancheti.S, "Insurance sector Question of its financial stability of Recent Trends in Insurance sector in India ", Abhijeet publication, pp.83-86, Delhi (2007).
- Arjun Sengupta Report ,Sep 1, 2007
- Arunachalam.M, "Data mining – The Secret Weapon – Technology and the Indian Insurer", IRDA Journal , Volume II,No.8, pp.36-39, July 2004.
- Ayyar, "Insurance: Over the Transition", Economic and Political Weekly, Vol. 35, No. 32, Mumbai, p. 3569, August 7, 2004.

- Banerjee A.K, “Branch Image in the 90’s inculcating the PR culture”, The Insurance Times, pp. 17-18,1992.
- Banumathi.S and Karunanithi.G, “Term insurance Schemes of LIC of India and other Insurance Companies – A comparative study”, Recent Trends in Insurance Sector In India – Abhijeet Publications, Delhi (2007)
- Beck, Thorsten and Ian Webb, “Determinants of Life Insurance consumption across countries”, 2003 . Source www.ideas.repec.org/p/wbk/wbrwps/2792.html.
- Bernstein I.Jeffrey, “Total Factor Productivity Growth in the Canadian Life Insurance Industry: 1979-89”, Canadian Journal of Economics, Vol.32, No.2, pp.500-517, April 1999.
- Bharathiraja.V, Sasi Siddharth.M,Muruganandhan.R , “FDI in Insurance – the Indian perspective “Recent Trends in Insurance sector in India, Abhijeet publication – Delhi, pp.67-81,year 2002.
- Bickelhaupt L.David and Ran Bar Niv, “Research in International risk and insurance: summary, synthesis and prospects,” The Journal of Risk and Insurance,vol.53, No.1, March, pp. 119-134, 1986 .
- Bodla.B.S,Karam Palsingh, “Insurance distribution system in India : A paradigm shift in competitive Era,” Emerging trends in international business and financial services”- M.S. Turan, S.C. Kunder, First edition – 2004. Anurag Jain Publication – Delhi, pp 43-57.
- Bose Prasenjit ,“Financial Crisis in the US: Lessons for Indian Policymakers” People’s Democracy, pp. 20-26, Oct 2008.
- Burnett J.John and Palmer A.Bruce, “Examining life insurance ownership through demographic and Psychographic characteristics”, The Journal of Risk and Insurance, Vol.51, Sep .No.3, pp. 453- 467, year 1984.
- Debabrata Mitra, Amlan Ghosh, “Private life insurance consumption in rural India and Role of post offices: An analysis”, Asian Economic Review, Vol.49, No.1 pp.39-45, April 2007.
- Demographics of India, Indian census Study, 2010.
- Dhunna, Mukesh and Rajan A.Kumar, “Liberalization of Insurance sector : Social Implications” , Indian Management Studies Journal,Vol.6,pp 109-117, year 2002.
- Diana Farrell, Susan Lund, Ezra Greenberg,Raj doshi,Fabrice Morin, “Accelerating India’s growth through financial sector reforms ”, Mckinsey Report, 2007 .

- Forte, “Study on Rural Insurance Market”, Bima Vidya, Management Development Centre, LIC of India, January-March 2005, pp. 39-46.
- Fortune, Peter “A theory of optimal life insurance development and test”, The Journal of Finance, Vol. 28, No:3, June, pp. 587- 600
- Four Diagnostic Tools, Business Line, 14 Dec 2008. (www.businessline.in)
- Gandoliji, Anna Sachko and Miners, Lawrence, “Gender based Differences in Life Insurance Ownership”, The Journal of Risk and Insurance, 1996, Vol.63, Dec, No.4, pp. 683- 693.
- Goldsmith, Art, “Household life cycle protection ; Human capital Vs Life insurance”, Journal of Risk and Insurance, 1983, Vol.50, Sep, No.3. pp 473- 486.
- Gupta, Aarti and Chuganee, Bhakti, “LIC Learns To Tango”, Insurance Chronicle, Business India, June –July 2001, Source : www.icfaipress.org
- Gupta, P.K, “Exploring Rural markets for Private life insurance players in India” published article. (2000).
- Harsh Arora “Ethical aspect in life insurance industry of India – its relevance in the real Indian market scenario” ABIGYAN – April –June (2007), Vol.1. XXV.No.1, pp.14-23
- In Defence of Nationalised LIC & GIC, Vol.1, AIIEA Publication, Year 1994.
- IRDA relaxes definition of ‘rural’, 20/October/2001(insuremagi.com)
- Ishwar Dayal “Reorganization of LIC-A Rewarding Experience”, Yogakshema, year 1992, pp 17-18 and 25.
- James C Hao, Lin –Yhi Choe, “A study on the impact of merger policy and regulation: minimum capital requirements and its effect on life insurance industry”, Journal of Insurance and Risk Management. Vol IV, June(2006) pp. 2-11.
- Jayakar, Roshni “Covering Lives”, Business Today, June 8, 2003 pp.68.
- Karthikeyan, M, “The Prelude of Insurance Sector in India – An analytical view”, Abhijeet Publication, New Delhi (2007)
- Karuna, B, “Global insurance Industry Outlook 2004 Top Ten Issues” Global Insurance Trends and Issues, ICFAI University press, 2005.
- Khansili, Dinesh Chandra, “A New Way of thinking- Innovation in Product Design and Pricing by the LIC” IRDA Journal, Vol.II, No.6, May 2004, pp. 25-26.

- Krishnamurthy R, "Blueprint for success-Bringing Bancassurance to India", IRDA ,Journal ,Vol.1, No.9, Aug .2003 pp.20-23.
- Kumar,Manoj , "Development of Insurance of India", Published on web.2008.
- Kumar,Neeraj, "Investment Management by Life insurers", Yogakshema Vol.46, No.1, pp. 35-36, year 2002.
- Kumar.K.B.S, "Insurance -Global Insurance Environment", ICFAI University Press, 2006.
- Kundu,Sumit, "What's Next in India's Insurance Market ?",Knowledge Digest com., May 12, 2003.
- LIC agents Hold Protest rally dharna in Mumbai, People's Democracy ,Dec 2009, pp. 21- 27.
- Lorilee schnider, "The Changing International Insurance Market Place", Insurance chronicle, January (2003)
- Manoharan.B, "Performance of life insurance business in India," Recent trends in Insurance sector in India, Abhijeet Publication,Year 2007, Delhi, 87-101.
- Mark J.Browne, Kihong Kim, "An International Analysis of Life Insurance Demand" The Journal of Risk and Insurance, 1993, Vol.6, No.4, pp. 616-634.
- Mathur S.B, "Life Insurance Corporation",Business World, Vol.23, No.23-26, Nov 2003, Kolkata, p.51.
- Mehr,R.I and Puri,V.K.," India and the World Economy ", Himalaya Publishing House, Mumbai, 2000
- Mishra .K.C ,Mishra Simita."The Game is Changing-Insurance reloaded",ICFAI University press, year 2005.
- Mishra .MN , "Productivity Management of LIC",The Insurance Times, Vol.5, No.10 year 1985.
- Mishra.K.C "Life insurers in India Owe a Debt to Demographics – or Do they, Asian Economic Review, Vol.49, No.1, pp.7-13, April 2007.
- Mishra.K.C, "Insurance Demystified" ICFAI University press, Year 2005.
- Mishra.K.C, "Indian Insurance Industry – Agenda for growth", Charted financial analysis, December (2003), ICFAI press.
- Mohan Ram. T.T, "Privatisation in India-Challenging Economic Orthodoxy, Routledge Curzon, London, 2005.

- Mukherjee Pranab," LIC Contributes 4% to the country's GDP "Economic Times, National seminar on ,"A Decade of Liberalised Insurance Sector Away Ahead" Andra University , Insurance worker , April 2010, pp. 19-25.
- Padmavathi V, "Unit linked insurance policies (ULIP) and risk management," Journal of insurance and risk management Vol.IV issue 08, june (2006), pp.125-134.
- Padmavathi.V "Cost of Lapsation of life insurance policies", Asian Economic Review, April 2007, Vol.9, No.1, pp.15-37
- Palande, Shah, Lemawat, "Insurance in India", Sage Publications, New Delhi, 2007
- Palande.P.S, Shah.R.S and Lemawat.M.L, "Insurance in India, changing polices and emerging opportunities", Sage Publication Ltd, New Delhi, (2007)
- Parekh,Ashwin, "Reporting for Value", IRDA Journal, May 2003, Vol.1, No.6, pp. 4-5.
- Patil Kallinath, "Life insurance corporation of India, its products and their performance evaluation – A Special reference to Gulbarga District", Finance India Vol.XVII No.3. Sep(2003) pp.1037-1040.
- Peter De Groot, "Risk and Capital Management for Insurance-Survey of Capital Assessment Practice in the Insurance Sector", Global Insurance- Trends and Issues, Edited by B.Karuna (2005), ICAI Press Publication, PP. 65-89
- Rajagopalan.R, "Comparing traditional life insurance products in the Indian market: a consumer perspective", Journal of Insurance and Risk Management, Vol IV, issue 08, June (2006), pp.27-40.
- Ramesh Lal, Neelam Dhanda "Challenges of insurance sector reforms emerging trends in international business and financial services – M.S. Turan S.C. Kunder First edition (2004) Anurag Anurag Jain Publication – Delhi (pp. 53-68).
- Ramesh Lal, Neelam Dhanda, Divisional performance evaluation of LIC business in North Zone", Finance India Vol.XVIII No.1, March (2004), pp.229-233.
- Rangachary.N . Chairman IRDA (2002) participated in the 4th Global Conference of Actuaries, Feb 14-15 New Delhi .
- Rao G.V , "ARM'S Length and an eagle Eye ", IRDA Journal ,Vol.1, December 2002, No.1, pp.42-43.
- Rao G.V, "Playing It safe", IRDA Journal, year 2003, Vol.1, Nov, No.12 . pp 14-15.
- Rao.D.Tripathi , "Life insurance business in India: Analysis of performance," Economic and Political weekly, Mumbai, 1999,Vol 34, No.31-35, July 31, p. 2174.

- Rao.G.V, “Liberalization – Non- Life Insurance”, (2004) ICFAI Press, PP. 2-9
- Ravishankar.D “Where to sow, how to Reap Investment options for insurance companies”, IRDA Journal, Vol III, December 2004, No.1, pp. 18-20
- Reepali Satsangj, Anuja Keelshresthra laxmi R. Kulshreeshtha “Global Business competitiveness and LIC of India “Enhancing global business competitiveness – KL Chawla, INMANTEC, Wisdom Publication, Aug 2005, pp.183-190
- Rejda . E.George, “The Impact of business cycle on new life insurance purchases”, The Journal of Insurance ,Vol. 30 Dec 4, pp. 525-534
- Remya Nair , “ Insurers prefer to sell term policies online ”,Business line dated 19 Nov 2010
- Report of Malhotra Committee on Insurance sector reforms ,January 7,1994
- Roger Massey, “Why do insurance companies Fail?”, Global Insurance, Trends and Issue, Edited by B. Karuna, 2005, ICFAI University Press, PP. 48-58
- Ron Clark, “Golden Years Ahead for Industry” Loma Resource Magazine, July (2004), www.loma.org
- Samuel ,Achamma,"Insurance : The Indian Experience ", Economic Development in India ,Monthly update ,Vol. 70, year 2003.
- Sankara Raman Narayanan “Trends in Life insurance industry- Unit linked insurance products” Recent Trends In Insurance Sector In India – K.Ravichandran – Abhijeet Publications, Delhi, (2007) pp.32-40
- Sastry D.V.S. “Some thoughts on research in insurance” the Asian Economic Review – journal of the Indian institute of economics – April (2007) Vol.49 No.1 pp 1-6
- SB.Mathur, Chairman of LIC “LIC faces stiff challenges” published in “ The Hindu” in November 15,2002 .
- Scrap Agent fees on Financial products”, Swarup Committee report – Business Standard ,Nov 21,2010
- Sen, Subir, (2006), “An Empirical Analysis of the Indian Life Insurance Industry” Institute for social and economic change, A paper presented at the Annual conference of the Indian Econometric society held at Guru Nanak Dev University, Amrtisar, January 5-7.
- Sinha,Tapen, “ Privatization of Insurance Market in India : From the British Raj To Monopoly Raj to Swaraj”, The University of Nottingham (2000).

- Sitanshu Swain, "IRDA directs LIC to reclassify `rural business'", Indian Express Newspapers (Bombay) Ltd. 2000.
- Srinivasa Rao.MVS, "Changing social paradigm of life insurance consumers A study in viskapatnam city of Andra Pradesh," Journal of contemporary research in management July –Dec (2007), pp.115-131
- Sumninder Kaur Bawa ," Life Insurance Corporation ,Impact of Privatisation and Performance" , Regal Publications, New Delhi ,Year 2007.
- Tamela D Ferguson and William L. Ferguson, "Regulatory structures in the pursuit of FDI", Insurance Chronicle, January 2004, ICFAI University Press
- Tarapore. S.S. "Malice of Indian Financial ,System : Need for Reforms" ,Economic & Political Weekly , pp. 2821-2826,Year 2000.
- Tendulkar Committee report on Poverty Estimation, Jan 5, 2010.
- Vijayalakshmi.R ,Keerthi.Pa, " A study on the service quality of LIC as Expected and perceived by its policy holders", Journal of contemporary research in Management, July- Dec 2007, pp.71-76
- Vivek Gupta, "Global Insurance Industry –A Perspective" ICFAI University press (2006)
- Watson Graham, "Life Reinsurance – A perspective", IRDA Journal, Vol.II, March 2004, No.4, pp 26-27.
- Yu Zheng, "The focus of life insurance protection or investment- evidence from the empirical study on the demand of the life insurance in an emerging market,"Journal of insurance and risk management, Vol.IV issue 08, pp.41-62. June(2006).