

OPPORTUNITIES AND CHALLENGES OF BANCASSURANCE IN KERALA

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By

ARAVIND .J

Under the supervision of

Dr. GABRIEL SIMON THATTIL,

Professor of Commerce

University of Kerala, Thiruvananthapuram

T0028

Research Centre:

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DEPARTMENT OF COMMERCE
SCHOOL OF BUSINESS MANAGEMENT AND LEGAL STUDIES
UNIVERSITY OF KERALA
THIRUVANANTHAPURAM- 695581

Dr. Gabriel Simon Thattil

Professor of Commerce

Thiruvananthapuram

12 March 2015

Certificate

This is to certify that that the thesis entitled "**OPPORTUNITIES AND CHALLENGES OF BANCASSURANCE IN KERALA**" is a bonafide record of research work done independently by **Mr. Aravind .J** under my guidance and supervision and that it has not previously formed the basis for the award of any degree, diploma, associateship or fellowship to him.

He is permitted to submit the thesis to the University.



Dr. Gabriel Simon Thattil

Dr. GABRIEL (Supervising Teacher)
Professor of Commerce
University of Kerala
Thiruvananthapuram, Kerala-695 034

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