



DEPARTMENT OF COMMERCE

MAHATMA GANDHI SCHOOL OF  
ECONOMICS & COMMERCE

ASSAM UNIVERSITY, SILCHAR:  
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Date: .....

## CERTIFICATE

Certified that the thesis entitled **“IMAGE GAP ANALYSIS OF LIFE INSURANCE SERVICES IN ASSAM”** submitted by Pankaj Bihani for the award of Degree of Doctor of Philosophy in Commerce is the outcome of a bonafide research work. The work has not been submitted previously for any other degree of this or any other University. It is further certified that the candidate has complied with all the formalities as per the requirements of Assam University. I recommend that the thesis may be placed before the examiners for award of the degree of this university.

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