

Declaration by Research Scholar

Originality of Research Work

I declare that thesis entitled “*Comparative Financial Analysis of Public Non-Life Insurance Companies and Selected Private Non-Life Insurance Companies with Reference to CAMEL Model*” is my own work conducted under the supervision of **Dr. Alpa Joshi** at Department of **Business and Commerce**, Faculty of **Commerce**, Atmiya University, Rajkot, Gujarat, India and approved by the Director of Research.

I further declare that to the best of my knowledge the thesis does not contain any part of any work which has been submitted for award of any degree either in this University or any other University without proper citation.

Date : DD/MM/YYYY

Place : Rajkot

Signature of the Research Scholar
(**Grishma Gaurang Thakker**)

Certificate of Supervisor

This is to certify that work entitled “*Comparative Financial Analysis of Public Non-Life Insurance Companies and Selected Private Non-Life Insurance Companies with Reference to CAMEL Model*” is a piece of research work done by **Grishma Gaurang Thakker** under my supervision for the degree of Doctor of Philosophy in Department of **Business and Commerce**, Faculty of **Commerce**, Atmiya University, Rajkot, Gujarat, India

To the best of my knowledge and belief the research work and thesis

- I. Embodies the work of candidate himself / herself,
- II. Has duly been completed,
- III. Fulfils the requirement of ordinance related to Ph.D. degree of the University &
- IV. is up to the standard both in respect of content and language for being referred to the examiner.

Date : DD/MM/YYYY

Place : Rajkot

Signature of the Research Scholar

(Grishma Gaurang Thakker)

Thesis Approval Form

The Viva-Voce of the Ph.D. thesis entitled “*Comparative Financial Analysis of Public Non-Life Insurance Companies and Selected Private Non-Life Insurance Companies with Reference to CAMEL Model*” submitted by **Grishma Gaurang Thakker (220481002)** was conducted on **DD/MM/YYYY (Day)** at Atmiya University, Rajkot, Gujarat

Based on the Performance of the Candidate, We, the panel of examiners, recommend that
(Please tick any of the following)

1. He / She be awarded Ph.D. Degree
2. The following modifications are to be incorporated in the thesis within one month and viva-voce be re-conducted by the same panel of examiners

Please Suggest Modification

3. He / She should not be awarded Ph.D. Degree

Please mention Reason for Rejection

Date : DD/MM/YYYY

Place : Rajkot

Signature			
	Research Supervisor	University Nominee	External Examiner

Declaration by Research Scholar

Submission of Thesis

I declare that the submitted thesis entitled “*Comparative Financial Analysis of Public Non-Life Insurance Companies and Selected Private Non-Life Insurance Companies with Reference to CARMEL Model*” incorporates.

1. All the suggestions / directions / modifications / additions / deletions received from the supervisor and the external examiners through their thesis evaluation reports.
2. All the suggestions / directions / modifications / additions / deletions received from the panel of examiners during the public viva-voce (Open Defence) conducted on **DD / MM / YYYY**

Date : Rajkot

Place : DD/MM/YYYY

Signature of the Research Scholar
(Grishma Gaurang Thakker)

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(Grishma Gaurang Thakker)