



**PERCEPTION AND SATISFACTION OF RURAL POLICY  
HOLDERS TOWARDS PRODUCTS AND SERVICES  
OFFERED BY LIFE INSURANCE CORPORATION OF  
INDIA IN COIMBATORE**

**P. Gomathidevi\* & Dr. P. Rangarajan\*\***

\* Ph.D Scholar, Vidyasagar College of Arts & Science, Udumalpet, Thirupur,  
Tamilnadu

\*\* Assistant Professor, PG & Research Department of Commerce, Poompuhar College (Autonomous),  
Melaiyur, Nagapattinum, Tamilnadu

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**Abstract:**

LIC continues to be the dominant life insurer even in the liberalized scenario of Indian insurance and is moving fast on a new growth trajectory surpassing its own past records. LIC has issued over one crore policies during the current year. LIC has crossed many milestones and has set unprecedented performance records in various aspects of life insurance business. Today LIC functions with 2048 fully computerized branch offices, 109 divisional offices, 8 zonal offices, 992 satellite offices and the corporate office. LIC's Wide Area Network covers 109 divisional offices and connects all the branches through a Metro Area Network. LIC has tied up with some Banks and Service providers to offer on-line premium collection facility in selected cities. LIC's ECS and ATM premium payment facility is an addition to customer convenience. With a vision of providing easy access to its policyholders, LIC has launched its Satellite Park that are smaller, leaner and closer to the customer. The digitalized records of the satellite offices will facilitate anywhere servicing and many other conveniences in the future.

**Key Words:** Life Insurance, Service & Policyholders

**Introduction:**

Human life is fraught with risks and uncertainties from the cradle to the grave. Human beings can exercise some kind of control over certain manageable things. But there are some inevitable things over which they have absolutely no control, such as accidents and death. It is the thought of these inevitable things that makes people think of protecting themselves and their family members from unforeseen events in life. Insurance offers such protection. The Insurance Industry in India has seen an array of changes in the past one decade. The economic scenario which emerged after globalization, privatization and liberalization has thrown a new challenge before the Insurance sector. Now it has to be more competitive in order to meet the needs and demands of its customers. The reforms contributed to increase the awareness of the insuring public about the wider range of choice of Insurance products and the price offered by the competing insurers in the market. The Insurance Industry has an important socio- economic function to discharge and as such it plays a leading role within the financial system in a country. It provides funds, largely in the long-term, to repair or compensate for the real value and cost of damages, accident and various losses in all fields of material activities, as well as life and health.

**Literature Review:**

Ramakrishna (2005) in his article "To Bring That Smile- Consumer care as a competitive tool" reveals that the consumer is King and it pays for the insurer to treat him as such, observes providing guidelines to achieve customer satisfaction. He also emphasis to ensure that the product provided is exactly what he has applied for. As insurance is not a tangible product, ensure that his understanding of what he has purchased and the reality of the product he is buying are the same. It would be appropriate for the insurer to clearly explain policy coverage and exclusions, and both that the customer has understood and accepted their implications or offer an alternative policy better suited to his needs.

Liaqat Ali, et al (2013) analyzed the factors affecting the buying behavior and satisfaction level from banc assurance of 400 respondents from four cities of Punjab. After agents, banks are the preferred medium of buying insurance because of banks commitment, cost effectiveness, return on investment. In addition, given the benefits of updated policy information and ease in premium payments and claims receiving, a majority of the customers are willing to purchase their future insurance policies through the banc assurance mode. Hence, conveying that future of banc assurance can be bright in India too if the tying up companies can channelize their efforts effectively to tap the customer's needs.

Ashfaque Ahmed, et al (2014) evaluated the quality of insurance services in India through customers' assessment, with the objective of finding how this can be used to boost the demand for insurance, which is

presently low in India. Questionnaire was administered to wide spectrum of insurance customers who had insurance policies in India, in order to gather information related to their perception of quality. Descriptive analysis such as percentage and table presentations was used to analyze the collected data. The study revealed among other things that prompt claim settlements is the most important factor considered by the customers of insurance companies in India in their evaluation and measurement of quality of the policies they are holding. The study therefore recommended that the culture of delay in premium payment or non-payment should be stopped and organizations should look inward to see the reasons why the payment of premium is a problem.

**Statement of the Problem:**

The reforms of Indian Insurance sector have brought substantial changes in the level of competition, business environment, managing strategies, service quality and the advance technology front. The rapid expansion of Insurance companies since nationalization has given rise to a number of problems related to the image, customer service, operational efficiency, productivity, and the quality of portfolio of the system as a whole. Earlier in India, awareness about the Insurance was low. The earnings of many of our people was not enough even for their livelihood. They gave priority to their food, health and education. An Indian customer like his global counterpart buys policies for tax benefits and ensures secured savings for future. An attempt has been made with the view of demographic background, awareness, preference, perception towards settlement and satisfaction towards services offered in various categories like product services, pre-sales, after sales, office automation and e-services which are the emerging needs of policy holders. The present study was surveyed only with the rural policy holders to get an indication of their opinion with the above aspects and to evaluate the research problem as the rural policyholders are well aware of the policies offered by the LIC and whether their preference for benefits is realized and the level of satisfaction towards product, pre and post sales services, administration and e-services was achieved.

**Objectives of the Study:**

- ✓ To study the level of awareness, preference, perception of claim settlement and satisfaction towards various products and services among rural policy holders of LIC in Coimbatore
- ✓ To contribute suggestions for policy implications

**Hypotheses:**

- ✓ There is a positive significant difference between policy availed and the level of awareness on the types of policy
- ✓ There is a significant relationship between opinion of rural policy holders on various determinants and level of satisfaction towards services provided by LIC

**Methodology:**

The present study, carried out by the researcher, is an empirical study in nature based on survey method. The researcher has collected the data required for carrying out the present study in three stages. The detailed and structured Interview schedule has been used to extract information from the rural LIC policy holders in Coimbatore having minimum one policy. The primary data was distributed to 845 policy holders in different areas in the Village limits from which 796 responses were found to have provided complete information to the survey instrument and after eliminating 181 responses which were found to be incomplete in some respects and also after data cleaning the final sample was concluded to 615 samples to carryout the study. The secondary data relating to the present study such as the origin and growth of Life Insurance Corporation of India, its performance etc., were obtained from various published and unpublished records, annual report, bulletins, booklets, journals, magazines, online sources etc., during the second stage of data collection. The vital objective of the study is to examine the awareness, influence, preference, perception and satisfaction among rural policy holders with special reference to LIC policy in Coimbatore District of Tamil Nadu and the data collected for the purpose of the study were quantified, categorized and tabulated with appropriate statistical procedures to fulfill the objectives. The tools used are viz. Percentage Analysis, ‘t’ Test, Correlation and Regression Analysis.

**Analysis and Results:**

The purpose of the study is to evaluate the rural policyholders opinion towards awareness, influence, preference, perception and satisfaction of LIC products and services in Coimbatore district. And impact of different dimensions having statistical significance using various tools and techniques. Social and Economic status that are segregated as demographic variables considering the Rural LIC Policy holders who are classified based on their Gender, Age, Marital Status, Educational Qualification, Occupation, Type of Family, Size of the Family, Status in their Family, Number of earning members, Monthly Family Income, Monthly Savings and their opinion about paying income tax.

Table 1: Socio-Economic Status of the Rural LIC Policy Holders

S.No	Demographics	Respondents (615)	Percentage (100%)
<b>1.</b>	<b>Gender</b>		
	Male	316	51.4
	Female	299	48.6

<b>2.</b>	<b>Age</b>		
	Below 30 years	127	20.7
	31 to 40 years	266	43.3
	41 to 50 years	168	27.3
	Above 50 years	54	8.8
<b>3.</b>	<b>Marital Status</b>		
	Married	347	56.4
	Unmarried	170	27.6
	Widow / Divorced	98	15.9
<b>4.</b>	<b>Educational Qualification</b>		
	Illiterate	125	20.3
	SSLC/H.Sc.	144	23.4
	Diploma	118	19.2
	Under Graduate	182	29.6
	Post Graduate	46	7.5
<b>5.</b>	<b>Occupation</b>		
	Agriculturist	159	25.9
	Business / Entrepreneur	78	12.7
	Government Employee	46	7.5
	Private Employee	189	30.7
	Retired Person	57	9.3
	Home Maker	86	14.0
<b>6.</b>	<b>Type of Family</b>		
	Joint	341	55.4
	Nuclear	274	44.6
<b>7.</b>	<b>Size of the Family</b>		
	Upto 4 members	250	40.7
	5 to 6 members	270	43.9
	Above 6 members	95	15.4
<b>8.</b>	<b>Status in the Family</b>		
	Head	367	59.7
	Member	248	40.3
<b>9.</b>	<b>Number of Earning Members</b>		
	Only one	153	24.9
	Two	216	35.1
	Three	120	19.5
	More than 3	126	20.5
<b>10.</b>	<b>Monthly Family Income</b>		
	Below Rs.15,000	141	22.9
	Rs.15,001 to Rs.25,000	130	21.1
	Rs.25,001 to Rs.50,000	218	35.4
	Above Rs.50,001	126	20.5
<b>11.</b>	<b>Monthly Savings</b>		
	Below Rs.5,000	235	38.2
	Rs.5,001 to Rs.10,000	311	50.6
	Rs.10,001 to Rs20,000	69	11.2
<b>12.</b>	<b>Opinion on Paying Income Tax</b>		
	Yes	363	59.0
	No	252	41.0

Source: Computed from Primary Data

It is clear from the table that more than half (51.4%) of the respondents are male and 48.8% of the respondents are female. It is understood that maximum (43.3%) of the respondents are in the age group of 31 to 40 years, while 27.3% of the respondents are in the age group of 41 to 50 years, while 20.7% of the respondents belong to the age below 30 years and the remaining 8.8% of the respondents belong to the age above 50 years. It is clear that majority (56.4%) of the respondents are married, while 27.6% of the respondents are unmarried and the remaining 15.9% of the respondents are widow / divorced / separated. It is evident that many (29.6%) of the respondents have studied upto Under Graduation, while, 23.4% of the respondents have studied upto SSLC / H.Sc., 20.3% of the respondents are illiterates, 19.2% of the respondents are possessing Technical Qualifications

like Diploma / ITI and the remaining 7.5% of the respondents are post graduates. It is clear that maximum (30.7%) of the respondents are working in Private Sector, while 25.9% of the respondents are engaged in agriculture, 14% of the respondents are home makers, while 12.7% of the respondents are conducting their own business / entrepreneurship, 9.3% of the respondents are retired persons and the remaining 7.5% of the respondents are working in Government Sector. It is evident that more than half (55.4%) of the respondents are living in Joint type of family and the remaining 44.6% of the respondents are living in nuclear type of family. It is inferred that less than half (43.9%) of the respondents have 4 to 6 members in their family, while 40.7% of the respondents are have upto 4 members in their family and the remaining 15.4% of the respondents are having above 6 members in their family. It is understood that most (59.7%) of the respondents are leading as a Head in their family and 40.3% of the respondents are participating as a member of the family. It is observed that maximum (35.1%) of the respondents stated two earning members in their family, while 24.9% of the respondents opined only one earning members, 20.5% of the respondents indicated more than 3 earning members and the remaining 19.5% of the respondents opined three earning members in their family. It is clear that maximum (35.4%) of the respondents stated their monthly family income between Rs.25,001 and Rs.50,000, while 22.9% of the respondents indicated their monthly family income below Rs.15,000., 21.1% of the respondents opined that their monthly family income was between Rs.15,001 and Rs.25,000 and the remaining 20.5 of the respondents indicated their monthly family income above Rs.50,001. It is clear that maximum (50.6%) of the respondents stated that their monthly saving was between Rs.5,001 and Rs.10,000, while 38.2% of the respondents indicated their monthly saving was below Rs.5,000, and the remaining 11.1% of the respondents indicated that their monthly savings was between Rs.10,001 to Rs.20,000. It is clear that majority (59%) of the respondents not coming under the Income Tax paying category and 41% of the respondents comes under the Income Tax paying category.

**‘T’-Test:**

Table 2: ‘T’ Statistics shows difference between level of awareness of different LIC Policies and the policy availed by the rural respondents

Policy	Opinion	N	Mean	SD	t	Sig. (2-tailed)
Term Policy	Yes	86	1.99	.927	3.610	0.000
	No	529	2.46	1.161		
Children’s Policy	Yes	106	2.11	.601	2.604	0.009
	No	507	2.42	1.217		
Group Insurance Policy	Yes	112	1.48	.710	11.047	0.000
	No	503	2.64	1.061		
Pension/Retirement Policy	Yes	282	1.84	.829	7.601	0.000
	No	333	2.56	1.382		
Women Policy	Yes	115	2.12	1.001	5.600	0.000
	No	500	2.79	1.194		
Health Policy	Yes	196	1.81	.837	6.598	0.000
	No	419	2.41	1.153		
Unit Linked Policy	Yes	271	2.42	1.051	6.991	0.000
	No	344	3.01	1.033		
Whole Life & Endowment Policy	Yes	260	2.23	.992	2.279	0.023
	No	355	2.41	.917		
Money Back Policy	Yes	248	2.17	.825	2.654	0.008
	No	367	2.35	.851		
Micro Insurance Policy	Yes	241	2.24	.956	2.005	0.045
	No	374	2.41	1.118		
Single Premium Policy	Yes	225	2.17	.992	5.844	0.000
	No	390	2.68	1.067		
Mediclaime Policy	Yes	241	1.83	.941	7.113	0.000
	No	374	2.41	1.039		
Others(Specify)	Yes	223	1.80	.930	6.804	0.000
	No	392	2.35	.993		

Source: Computed from Primary Data

It is observed from the Table that the respondent opinion towards policy availed and their awareness towards types of policy available in the market shows statistical significance for all the policy which are availed by the respective respondents. It is clear that the probability predicting the policy availed and awareness about the “Term Policy” shows the mean scores availed=1.99 and not availed-2.46 with the  $t=3.610$ , Sig.0.000, followed by Children’s Policy shows the mean scores availed=2.11 and not availed-2.42 with the  $t=2.604$ , Sig.0.009, Group Insurance Policy shows the mean scores availed=1.48 and not availed-2.64 with the  $t=11.047$ , Sig.0.000, Pension / Retirement Policy shows the mean scores availed=1.84 and not availed-2.56 with the  $t=7.601$ , Sig.0.000, Women Policy shows the mean scores availed=2.12 and not availed-2.79 with the  $t=5.600$ , Sig.0.000, Health Policy shows the mean scores availed=1.81 and not availed-2.41 with the  $t=6.598$ , Sig.0.000, Unit Linked Policy shows the mean scores availed=2.42 and not availed-3.01 with the  $t=6.991$ , Sig.0.000, Whole life and Endowment Policy shows the mean scores availed=2.23 and not availed-2.41 with the  $t=2.279$ , Sig.0.023, Money Back Policy shows the mean scores availed=2.17 and not availed-2.35 with the  $t=2.654$ , Sig.0.008, Micro Insurance Policy shows the mean scores availed=2.24 and not availed-2.41 with the  $t=2.005$ , Sig.0.045, Single Insurance Policy shows the mean scores availed=2.17 and not availed-2.68 with the  $t=5.844$ , Sig.0.000, Medi-claim Policy shows the mean scores availed=1.83 and not availed =2.41 with the  $t=7.113$ , Sig.0.000 and finally, Other Policies shows the mean scores availed=1.80 and not availed =2.35 with the  $t=6.804$ , Sig.0.000,

**Correlation:**

Table 3: Correlation between influence, perception, preference and level of satisfaction

		Satisfaction	Influence	Perception	Preference
Satisfaction	Pearson Correlation	1	.138**	.239**	.179**
	Sig. (2-tailed)		.001	.000	.000
	N	615	615	615	615
Influence	Pearson Correlation	.138**	1	.446**	-.592**
	Sig. (2-tailed)	.001		.000	.000
	N	615	615	615	615
Perception	Pearson Correlation	.239**	.446**	1	.340**
	Sig. (2-tailed)	.000	.000		.000
	N	615	615	615	615
Preference	Pearson Correlation	.179**	.592**	.340**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	615	615	615	615

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The inter correlation shows considering the level of satisfaction of services provided by the LIC to the rural policy holders and their opinion towards level of influence, perception and preference towards LIC Policy which shows there is a significant positive low correlation existing between Influence and Satisfaction ( $r=0.138$ , Sig.0.001), followed by positive significant moderate correlation between Perception and Satisfaction ( $r=0.239$ , Sig.0.000), and finally. Positive significant low correlation between Preference and Satisfaction ( $r=0.179$ , Sig.0.000).

**Regression:**

To examine the relationship between the opinion of rural policy holders on various determinants like influence, perception and preference and level of satisfaction towards Services provided by LIC, it was explained with the predictor variables (Influence, Perception and Preference) that have significant effect on the dependent factor (Level of Satisfaction towards Services provided by LIC) and this is explained through Multiple Regression. The multiple regression analysis is mainly based on the equation wherein the predictor variables coefficients are found out. The equation is

$$Y = 48.588 + 0.009 (\text{Influence}) + 0.076 (\text{Perception}) + 0.056 (\text{Preference})$$

Table 4: Regression showing relationship between opinion of the rural policy holders on various determinants and level of satisfaction towards services provided by LIC

R Value	R Square Value	Degree of Freedom – V <sub>1</sub>	Degree of Freedom – V <sub>2</sub>	F-Value	Significance
0.261	0.068	3	611	14.934	0.000

Dependent Variable: Satisfaction

It is clear from the Table that the co-efficient of multiple regression based on the predictor variables in which the correlation was found to be 0.261 which reveals moderate correlation between Opinion of the rural policy holders on various determinants and Level of Satisfaction towards Services provided by LIC and the R<sup>2</sup> shows 6.8 percent of variation explained by the independent variables to that of the dependent variable. When this R<sup>2</sup> was tested for its significance by using ANOVA (F=14.934, Sig.0.005) was found to be significant at 1 percent level.

Table 5: Coefficient of determinants based on relationship between opinion of the rural policy holders on various determinants and level of satisfaction towards services provided by LIC

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	48.588	1.721		28.231	.000
	Influence	.009	.015	.029	.571	.568
	Perception	.076	.016	.210	4.779	.000
	Preference	.056	.022	.125	2.558	.011

Dependent Variable: Satisfaction

It is evident that out of three predictors two variables were predicting significantly out of the three independent variables such as Influence, Perception and Preference selected for the study to predict the level of satisfaction towards services provided by LIC. The Beta Coefficient results and the Critical Values shows Influence (t=0.571, Sig.0.568) is not significant to accept the null hypothesis, whereas, the result of Perception (t=4.779, Sig.0.000) and Preference (t=2.558, Sig.0.011) which is found to be significant at 1% and 5% levels respectively to reject the null hypothesis.

**Summary of Results:**

**Findings:**

- ✓ It is evident that most of the respondents are male while, maximum of the respondents are in the age group of 31 to 40 years, and majority of the respondents are married. Further, most of the respondents have studied upto Under Graduation while, maximum of the respondents are working in Private Sector and the more than half of the respondents are living in Joint type of family. It is observed that majority of the respondents have 4 to 6 members in their family while, most of the respondents are leading as a Head in their family and maximum of the respondents stated two earning members in their family. It is clear that maximum of the respondents stated their monthly family income between Rs.25,001 and Rs.50,000 while, most of the respondents stated that their monthly saving was between Rs.5,001 and Rs.10,000 and finally, majority of the respondents not coming under the Income Tax paying category.
- ✓ It is understood that even though there is low level of awareness and no awareness perceived among the rural respondents towards different types of policies, it is clear that the level of significance was found to be positive for all the category of LIC policies and predicting the difference between policy availed by the rural respondents and their level of awareness about the policies were found to have statistical significance to reject the null hypothesis.
- ✓ It is concluded that the level of correlation between all the factors influence, preference and perception had significant positive correlation with satisfaction among the rural LIC policy holders.
- ✓ It is concluded that there is significant relationship between Perception and Satisfaction followed by Preference and Satisfaction among rural policy holders to reject the null hypothesis, whereas there is no significant relationship between Influence and Satisfaction to accept the null hypothesis.

**Suggestions:**

- ✓ There is a need to improve the level of awareness among rural respondents about the existing products of LIC. When testing for hypothetical significance to measure the relationship existing between the level of awareness and the policies availed by the rural respondents there is a positive significance. However, it is recommended that the level of awareness was found to be low and needed enhancement with respect to Unit Linked Policy, Policy for Women Empowerment, Single Premium policy, Group Insurance Policy, Term Policy and Children's policy which are the few to mention. Creating the awareness through electronic media, social media and through agents will help the public to understand the available policies and its advantages when opting LIC policy also, not looking out private insurance companies who provide attractive policies to the public.
- ✓ Majority of the respondents were expecting different types of policies. Nowadays, the competition from private sector insurance companies exhibiting cut-throat competition with different innovative products introduced in the market which are found to have more beneficial than the policies existing with LIC. Therefore, it is recommended that new innovative policies that may attract the public based on the benefits will help to bring in more customers towards LIC.

- ✓ Some of the rural respondents felt more complicated formalities which shall be diluted to help the customers feel comfortable in fulfilling their tasks. Hence, the policy makers shall give special attention in reframing the formalities and help the customers to achieve satisfied services.
- ✓ Some of the respondents felt LIC as an unwanted investment and few more felt maturity amount is very low based on the low returns that they realize and also felt taking insurance policy. Few of the respondents stated that LIC policy only helps to avoid paying tax. The management shall make the investors understand the types of policies that fetch more returns and the level of risk available while taking the policy. Promotion based on marketing through agents helping the public to attain knowledge about the policy that will provide more returns to their investment and also promoting through social media by introducing point system to existing customers when they recommend or bring-in new customer not only assist the new policy taker to understand the formalities, information of the product, etc but also improve the business as well.
- ✓ Customer service is the major constraint and when it comes to the rural respondents the literacy level and knowledge about the existing formalities may create fear among them. Therefore, it is recommended that passion and compassion to the customers when providing untiring services will help to infuse confidence in them. Simultaneously, the attitude of the rural policy holders confidence will sky rocket which helps to spread the word-of-mouth to their friends, relatives, colleagues, etc. about the products and services existing in LIC and the reasonable service provided by the LIC to their customers.

**Conclusion:**

The study is framed with an attempt to discuss the awareness, influence, preference, perception and satisfaction among the rural policy holders who are the existing customers of life insurance Company in Coimbatore. A well developed and evolved insurance sector is needed for economic development as it provides long-term funds for infrastructure development and at the same time strengthen the risk taking ability. Risks and uncertainties are part of life's great adventure—accident, illness, theft, natural disasters; they are all built into the working of the universe, waiting to happen. The study shows that most of the respondents are aware of Life Insurance Corporation, however there does exist a small percentage of them who are unaware of the policies promoted by the company. Awareness can be more be created through potential promotional activities effectively advertising, propaganda through door to door marketing, putting up hoardings in important places of the city, etc. that may also help to reach the public through word of mouth in promoting the LIC policies in the future.

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