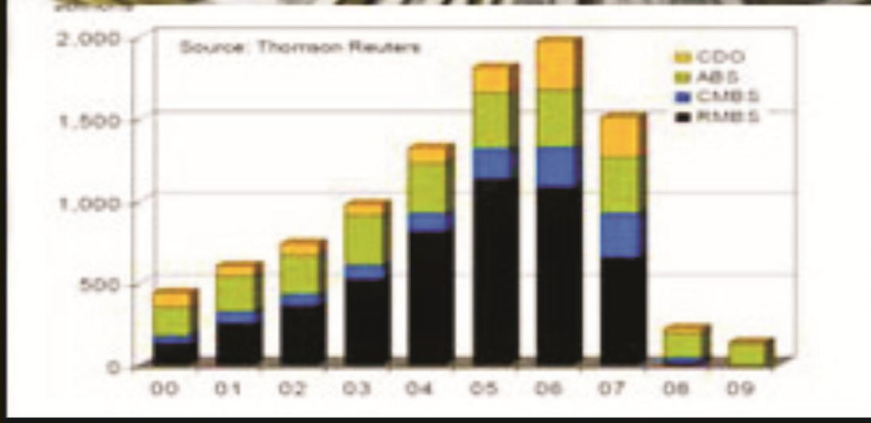


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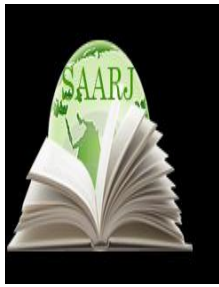


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“CUSTOMERS PERCEPTION FOR TAKING LIFE INSURANCE: A CRITICAL ANALYSIS OF LIFE INSURANCE SECTOR IN NAGPUR”

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ABSTRACT

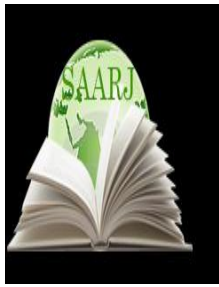
“If a child, a life partner, or a parent depends on you and your income, you need life insurance.”
– Suze Orman

Human life is a most important asset and life insurance is the most important type of insurance which provides financial protection to a person and his family at the time of uncertain risks or damage. Life insurance provides both safety and protection to individuals and also encourages savings among people. The present study was selected with an objective to analyze the preferences of customers while life policy investment decision-making. Various reasons to take insurance policies have been discussed in the paper. The data for the study has been collected from both primary and secondary sources. The study area is limited to Nagpur District of Maharashtra. The paper concludes with that most of the respondents take insurance policies for „Savings“ and „Wide risk coverage“.

KEYWORDS: *Customers, Life Insurance Policies, Reasons To Take Life Insurance*

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IMPACT OF CORPORATE GOVERNANCE ON DIVIDEND AND INVESTMENT DECISION

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ABSTRACT

This study examines the corporate governance in the relationship between investment decisions and dividend payout in Pakistan. Using governance metrics based antitakeover provisions and inside ownership. Based on the agency theory estimates consider the effect of two conflicting hypotheses about the effect of corporate governance on dividend payouts: The outcome and substitution hypotheses and second effect on investments decisions. A sample of 300 non-financial firms is selected from Pakistani listed firm for the period 2011-2017. A panel regression is applied. The results suggest that firms earn and grow more they are capable of paying dividends. The results reveal that as economic conditions deteriorate and Pakistani firms reduce their dividend payments. It is concluded that good governance has strong influence on dividend policy of listed manufacturing companies listed at PSE. We also find that firms with weaker corporate governance structures actually have smaller cash reserves. The positive relationship between dividend yield and corporate governance structures such as board composition, ownership structures, and number of information announce in a year and shareholder rights etc. indicate that firms implementing corporate governance strategies pay higher dividends. The results suggest that firms earn and grow more they are capable of paying dividends. This study concludes that the substitute model hypothesis is supported using different governance variables, but no outcome effect is identified.

KEY WORD: *Dividend Policy, Corporate Governance, Investment Decision*

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