



Jaipuria Institute of Management, A-32 A, sector-62, Noida

SUMMER INTERNSHIP PROJECT REPORT

ON

**“EXPANDING CHANNEL BASE BY APPROACHING
AND ENROLLING CA’s FOR LOAN AND
INSURANCE SERVICES”**

**Submitted in partial fulfillment of the requirements for the award
of degree of**

POST GRADUATE DIPLOMA IN MANAGEMENT

(2020-2022)

Under the supervision of

Ph. D PROF. POONAM SHARMA

(SIP MENTOR)

SUBMITTED BY:

ARIHANT JAIN

ROLL.NO- PGFA2060

CERTIFICATE

(from Faculty Guide)

This is to certify that **MR. ARIHANT JAIN**, ROLL.NO-PGFA2060, a student of Jaipuria Institute of management, Noida, has carried out the determined and accurate work presented in this report titled “**Expanding channel base by approaching and enrolling CA’s as channel partners for loan and insurance services**”, for the award of Post Graduate diploma in Management for the Academic Batch 2020-2022, under my guidance.

PH.D. Professor. Poonam Sharma

Date-

DECLARATION (From student)

I do hereby declare that this project entitled “**Expanding the channel base by approaching Chartered accountants and financial consultants and enrolling them as channel partners of the company for loan and insurance services.**” with Vibgyor Advisors private limited company headquartered in Mumbai, Maharashtra has been completed by me and it is an original research work purely for academic purpose. This report is being submitted for fulfilling the requisites and terms and conditions of **Post Graduate Diploma in Management (General)** as a Summer Training project (SIP) at **Jaipuria Institute of Management, Noida.**

It has never been submitted nor been published elsewhere before.

(Signature)

ARIHANT JAIN

ROLL. NO-PGFA 2060

Date-

Place-

ACKNOWLEDGEMENT

I take this golden opportunity and responsibility to express my sincere thanks and gratitude to **Miss. Shanti Pandey** ma'am -Channel head -Equity analyst and business development manager in Vibgyor advisors private limited for giving me this responsibility and opportunity to work as an intern with this organization. Her immense support and guidance have contributed a lot in assisting me to successfully complete my summer project and I have gained a lot of corporate knowledge and exposure how to apply financial knowledge and principles in the corporate world.

Also, I would like to thank **Ph.D Prof. Poonam Sharma** for her constant guidance and advice at every step and encouragement that helped me to stay focused and determined about my summer project. Her throughout review and valuable suggestions and recommendations have contributed a great deal in helping me to successfully completing this internship project.

At last, I would like to thank all those who supported and helped me to stay dedicated on this project and provided me with the constant motivation and enthusiasm for perseverance.

CERTIFICATE FROM COMPANY

Certificate of Completion



THIS CERTIFICATE IS PROUDLY
PRESENTED TO



Arihant Jain

For working as a Financial Analyst, Research & Business Development intern at

VIBGYOR ADVICORP PVT LTD

for 60 days, issued on 21/7/21

We wish them a bright and successful future ahead.

Handwritten signature of Sachin Neema.

SACHIN NEEMA, Director
VIBGYOR ADVICORP PVT LTD

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EXECUTIVE SUMMARY

The summer internship opportunity I had with Vibgyor advisors private limited company was a great experience for learning and professional development in corporate world. Vibgyor Advisors is a financial services providing company and a first generation insurance and equity research organization which emphasis on various financial solutions registered under the Securities and exchange Board of India (SEBI). The company offers sector specific equity schemes, mutual funds investment services, loans and insurance services like personal and home loans at lowest possible interest rates in the market, investment banking , trading and proprietary services, mergers and acquisitions , portfolio and equity investment etc.

The main aim is to target chartered accountants, CS's ,financial institutions, RTO agents ,real estate agents by approaching them and convincing them of the various valuable services like insurance and loan services and enrolling them as the channel partners of the company. Those who are in need of insurance and loans of large amounts depending upon their income levels are interacted and according to the preferences and needs of them they are provided with proper detailed knowledge of the scheme according to their risk and return and commission payout ,time duration of their investment.

For further process, there is a channel partner form filling of KYC details and documents collection is mandatory from the clients. Customers had to submit all the required and necessary details and documents and submit the form.

During my training period, I learned about the customer behavior and how the CA's react to our services and questions we ask from them. Different clients have different knowledge and opinions about the investment in loan and insurance services, equity markets and investment banking. They are inclined more towards secure investment schemes like investment in fixed deposits in the banks as they do not want to take the risk for their investment with market volatility and economy fluctuations.

The challenge I faced during this summer project is that diversity in client's behavior because different CA's have different perceptions, wants, demands, domain of allocation of funds, requirement of interest rates, expected returns on

investment and also they have more trust on the bank employees and were not easily ready to take loan and insurance services and also invest in the mutual funds to a direct seller.

Another parameter which should not be neglected in building perception and attitude of customer needs and healthier investments in the mutual funds so that they could be able to earn good amount of revenue in the form of profits and commission with the best decision to invest according to the needs of the people. Also, clients should keep faith in the mutual funds and invest for long run rather than depositing money for short run as they fetch returns with long period itself.

Various private and private sector banks have the tie ups with the company which advice buyers or potential customers and sellers on negotiation in insurance and loan services, pricing and commission ,business valuation , structuring and implementation of transactions, trading in stock markets and proprietary markets and financial research projects. Banks match up buyers and sellers needs and preferences as well as sell and trade and facilitate equity research and trading of securities and shares in the company.

So, during my summer training I have learned about various insurance and loan related terms and practical application of mergers and acquisitions and how we invest in different institutions with different interest rates and gained knowledge about consumer wants, preferences and their behavior for investment schemes.

NEED AND RELEVANCE

Investment banking is being managed by the finance manager and various financial institutional bodies who knows when and how to enter and exit the economy and FIN-TECH market and receive better return on investments. An individual or a corporate can earn better returns by investing in most profitable ventures and businesses generating higher yield in future and long run and also which are capable of meeting the requirements of working capital in the business routine operations. So for investing and reducing the risk the purpose is for investing in various mergers and acquisitions projects , mutual funds , equity markets , securities and portfolios , insurance and loans which provide better yield on investment and ensure growth for company.

So, need and relevance for conducting research on investment banking and equity research are-

- To know which mutual fund are better or even best as compared to other competitors and industry benchmark to invest in according to needs.
- To know the relevance of Fundamental and industry analysis and company analysis.
- To know the top holdings in which year our investment performance would be diversified in.
- Diversification of investment in equity and loan services by taking care of risk in premiums.
- Quantum of risk that one is like to obtain.
- To determine the long run returns on investment and past performance of Mutual funds and equity services.

Secondary Market is a very powerful choice for CA's and NBFC's to invest in attractive returns on their amount of investment. Also, various services like wealth management, distribution of trading and proprietary investments and to diversify and grow in the industry various research is conducted by me about the company business, market growth trends in recent years , their utilization of assets etc.

LITERATURE REVIEW

Before starting with anything I would like to mention that this is a place where an individual could be able to earn a lot of money and funds or would be losing a lot of wealth which will ultimately result to the situation of risks because in stock market and insurance and loan services, investment banking services there are a lot of risks involved. We should think very carefully before we invest in the insurance and investment banking and take into account interest rates and commission payout.

A research paper on **perception and behavior of investors towards the investment banking** states that investing in mergers and acquisitions and loan and insurance services, equity market is a significant choice to enhance your expected returns and also it gives you perception of diversified economies. But sometimes there are real life scenarios where an individual wants to save its principal first and then premium and returns fetch from it and they are advised to invest more in Debt securities rather than equity because debt are less risky than equity.

So, by reading and analyzing this research paper I learned how dynamic and diversified FIN-TECH industry is and there is a lot of importance of investment banking in the business.

RESEARCH DESIGN AND METHODOLOGY-

OBJECTIVE OF STUDY-

The literal reference of the word research implies to search something innovative and creative or find an alternative solution to the situation in a systematic and academic procedure. In the field of investment banking and loan and insurance services and determine how the customers tend to behave by convincing them about the investment banking services and loan and insurance services and where to invest that is in equity or debt and whether to create mergers and acquisitions and how much risk is present in various projects and expected rate of returns on investment. Also, different interest rates and payments are also determined in the project of mutual fund investments.

An investor should rely on investing in such a manner that should satisfy the preferences of return and risk of the market.

RESEARCH AREA-

The field of research is being limited to some of the CA's, tax consultants, financial intermediaries who are in equity and wealth management services, insurance and audit agents with the help of company and industry analysis and technical analysis. The mutual funds are being taken according to the survey floatation in Delhi-NCR and other areas like Gujarat, Rajasthan, Jharkhand, Haryana, Orissa, Tamil Nadu etc.

POPULATION AND SAMPLE-

The population I have targeted is of people of CA's of Delhi –NCR, and various other states of India by calling them on phone and working on field.

MEASURE-

A questionnaire is being prepared by me for the analysis which would help me to determine various hidden parameters in this process such as buying behavior of CA's, NBFC's, their indulgence activity, their age, income, interest in equity and investment banking procedures.

RESULT AND DISCUSSION

Survey-

This survey has been carried out with the aim of providing insights about various investment banking and mutual funds and wealth management services with the main aim of getting the needs and behavior of individual so that we can suggest the best funds in accordance with the risk assessment and their needs and preferences for loans and insurance services.

Questionnaire-

Equity research and investment banking research survey.

Insurance and Equity Investment services

Untitled title

Research survey on equity and insurance services

Name *

Short-answer text

City *

Short-answer text

Address *

Short-answer text

Whatsapp contact no. *

Short-answer text



E-mail Id



Short answer



Short-answer text



Required



Profession *

- Student
 - Business
 - Salaried person
-

Are you looking for Home loans,If yes what is the ticket size of the home loan requirements of yours? *

- Less than 10 L
- 10-50L
- 50L-1 crore
- More than 1 crore

What is the average income of your family ? * ...

- 3L-5L
 - 5L-10L
 - 10L-20L
 - Above 20L
-

Are you willing to partner with Vibgyor for financial products and services like wealth management ,CA's ,real estate,insurance and personal and home loans *

- Yes
 - No
 - May be
-

Are you interested in any of the equity investment and mutual investment schemes? *

- Yes
 - No
 - Maybe
-

would you like to try the yearly paid subscription from our website of company Vibgyor advisors? *

- Strongly agree
- Agree
- Disagree
- Strongly disagree

Are you satisfied with our 35-40%of commission on bank payout? *

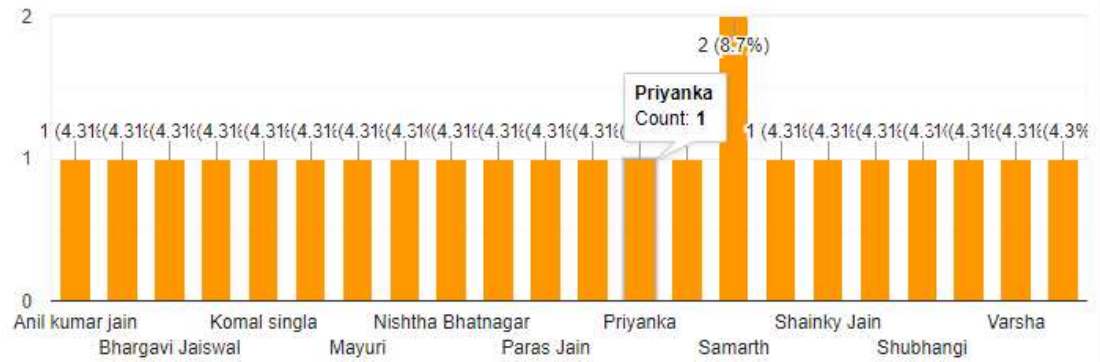
- Yes
 - No
 - Maybe
-

Are you interested in investment banking? *

- Strongly agree
- Agree
- Disagree
- Strongly disagree

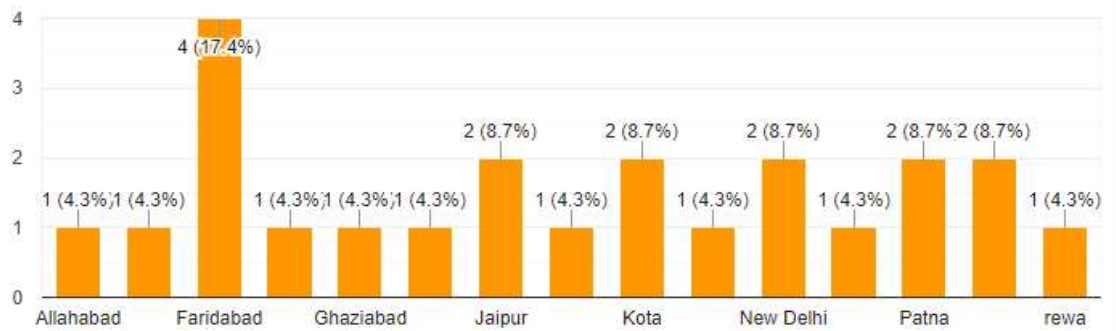
Name

23 responses



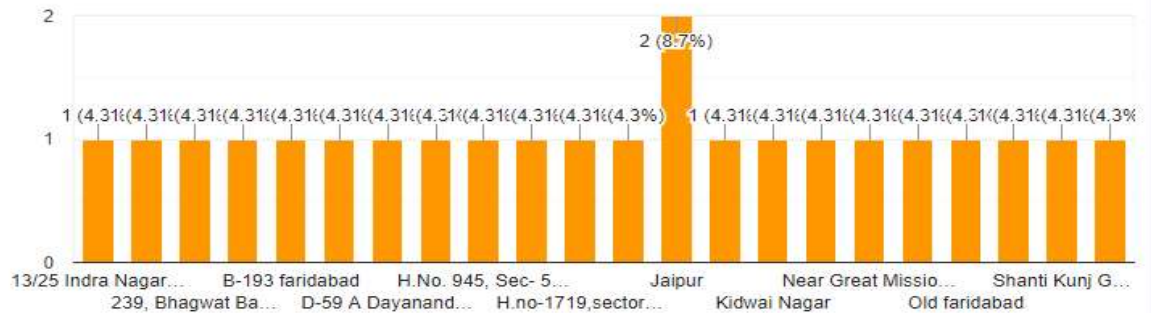
City

23 responses



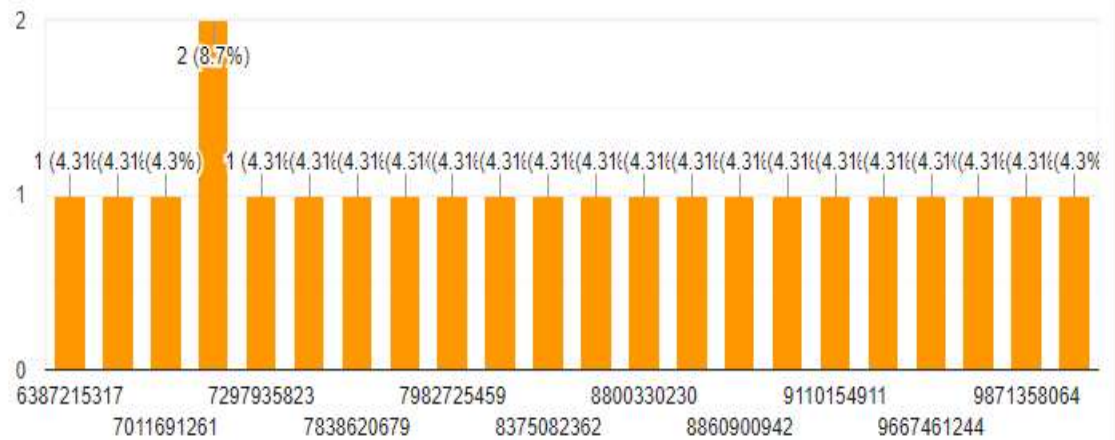
Address

23 responses



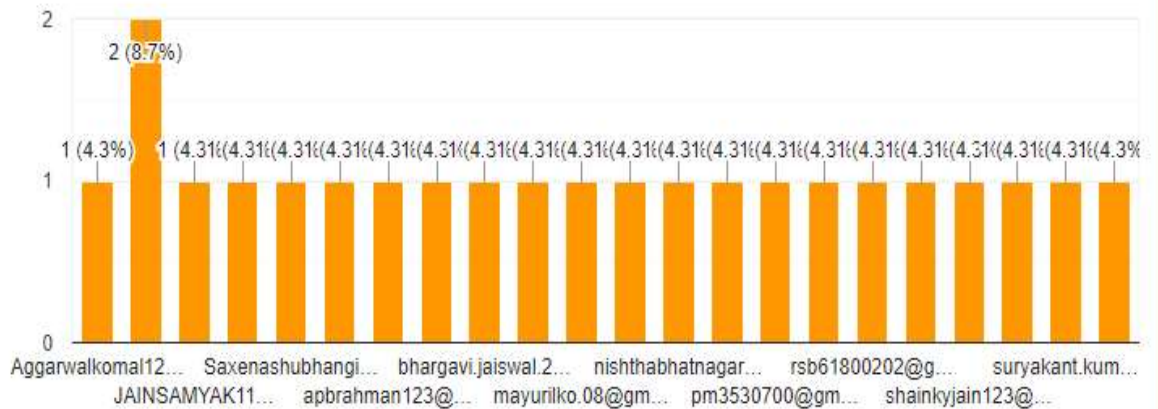
Whatsapp contact no.

23 responses



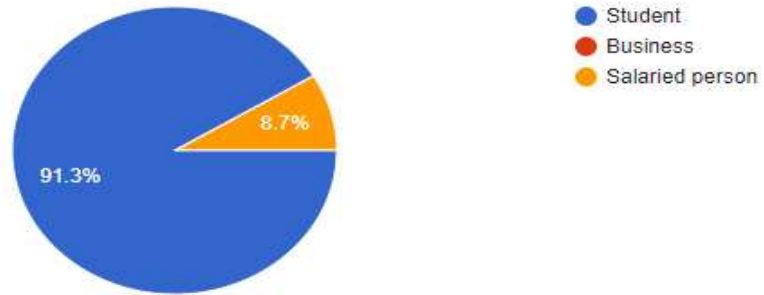
E-mail Id

23 responses



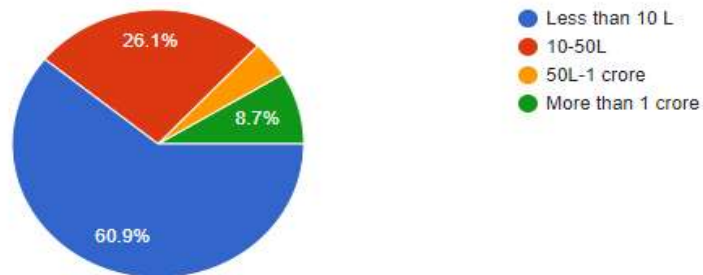
Profession

23 responses



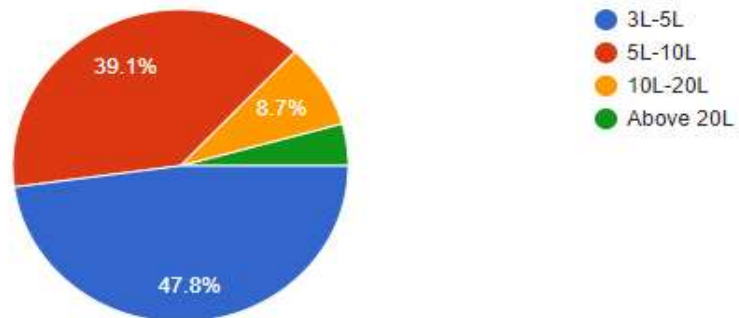
Are you looking for Home loans,If yes what is the ticket size of the home loan requirements of yours?

23 responses



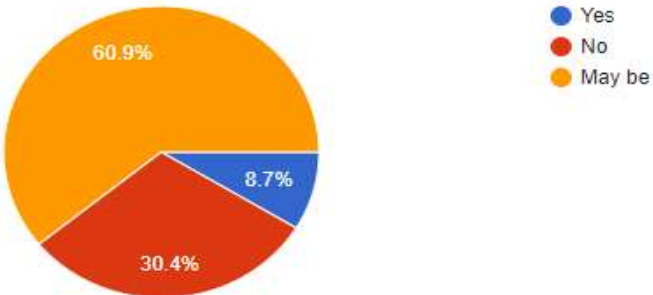
What is the average income of your family ?

23 responses



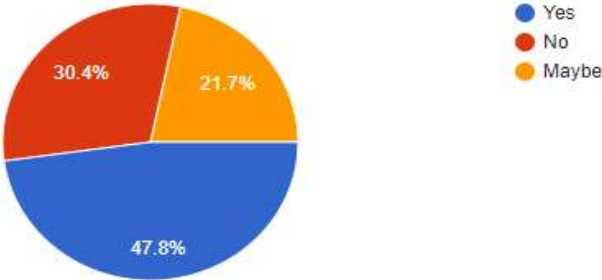
Are you willing to partner with Vibgyor for financial products and services like wealth management ,CA's ,real estate,insurance and personal and home loans

23 responses



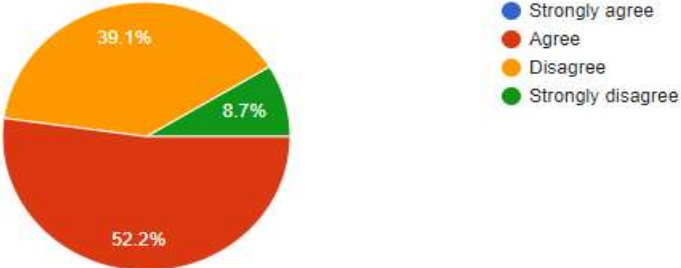
Are you interested in any of the equity investment and mutual investment schemes?

23 responses



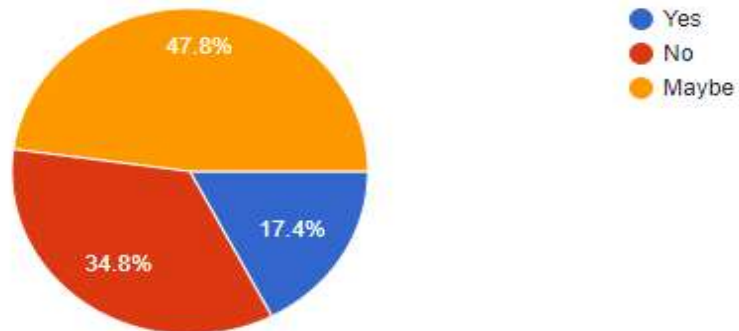
would you like to try the yearly paid subscription from our website of company Vibgyor advisors?

23 responses



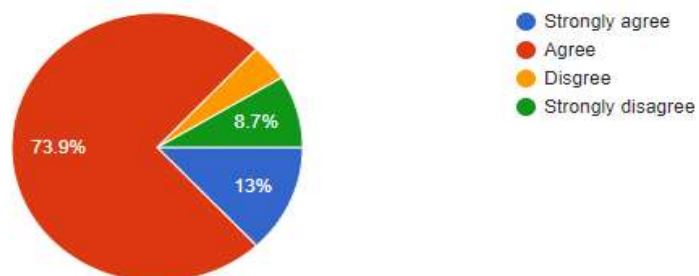
Are you satisfied with our 35-40% of commission on bank payout?

23 responses



Are you interested in investment banking?

23 responses



CHAPTER: 1

INTRODUCTION AND

COMPANY DESCRIPTION

FINANCIAL SERVICES INDUSTRY-

Vibgyor Advisors private limited comes under financial services providing industry and it is a well-known start-up which provides Insurance services,

loans for instance ,home loans and personal loans ,Investment banking services ,equity research services like NBFC's listed under RBI website and also Subscription to Investment in mutual funds at lowest possible interest rates in the market.

This sector also consists of many public and private sector banks which have tie-up with various financial industries and companies and which provide mutual fund services, Insurance services, Cooperatives, investment banking etc.

NBFC's are also playing a significant role in sustaining consumption demand as well as capital formation in various small and medium scale industrial sectors.

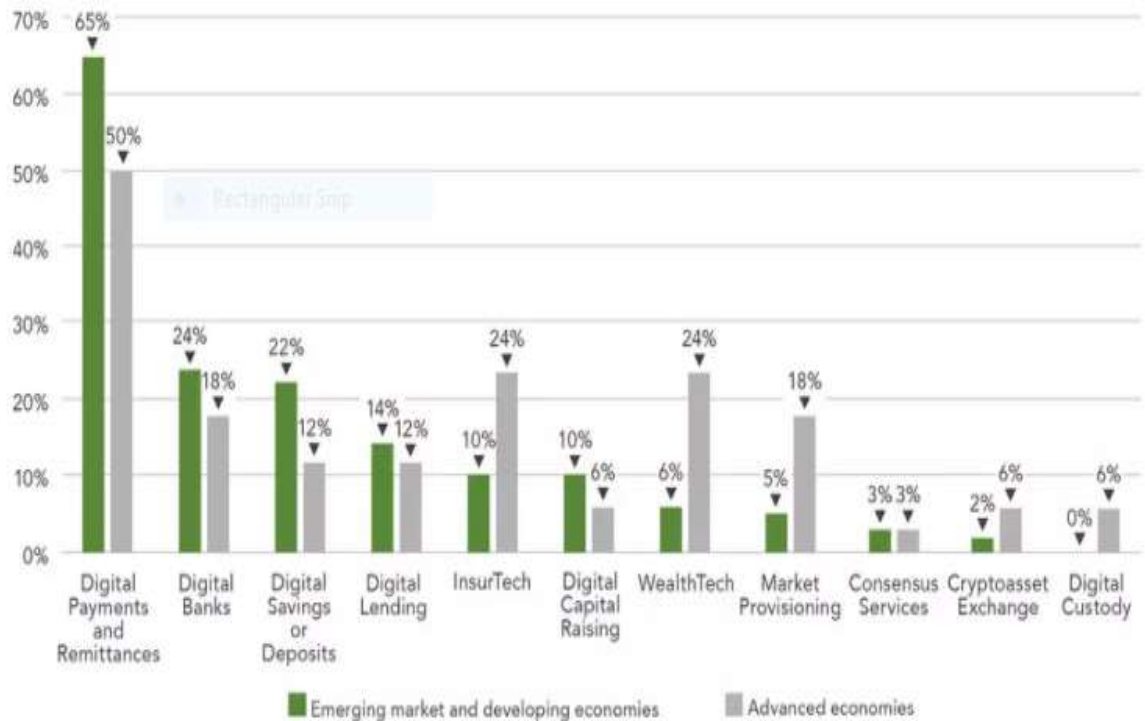
MARKET SIZE-

Vibgyor Advisors private limited comes under FINTECH industry (FI) industry in India .It has been seen that Fintech startups valuation of market size is estimated at USD 50-60 billion as of financial year ending on March 2020. On account of increase in the mutual funds and other financial instruments, the revenue generation of Fin-tech industry in India is forecasted to grow from USD 150 billion to USD 160 billion in the next five years.

Another crucial element of India's Fintech industry is insurance and investment banking. The insurance industry has been expanding at a very rapid pace due to advancements in technology and change in consumer behavior. Many of the mergers, acquisitions, takeovers and amalgamations have been taking place in various industrial sectors and financial institutions and because of this market growth and economy is fluctuating very rapidly.

MARKET TRENDS IN FINTECH INDUSTRY-

The global fin-tech industry is being reached up-to the value of approximately USD 111,240.5 million as in the financial year 2019, having been grown at a compounded annual rate of growth (CAGR) of about 7.9% since 2015 and also it is forecasted to grow further at a CAGR of about 9.2% to approx.. USD 158,014.3million by 2023.



Above figure shows that recent trends in the fin-tech industry that is emerging market and developing economies. The digital payments and remittances grow at 65% in emerging market and developing economies and in advanced economies it is 50%. Also there are many other components of fin-tech industry like digital banks, digital savings and deposits, digital lending, Insure- tech, digital capital raising, wealth-tech, market provisioning, consensus services, crypto-asset exchange and digital custody for which the industry is in growth trend.

Government Initiatives-

The FINTECH industries in India has been seen a significant growth over a several years. Government of India has introduced innovation supported startup

project, various friendly rules and regulations and regulatory policies and a large scale market base.

Some of the government initiatives in Fintech services are-

- Remittance
- Personal loans and insurance services.
- Equity funding
- Peer- to - lending of loan and insurance services
- Investment in mutual funds and investment banking.

INTRODUCTION OF THE COMPANY-

Vibgyor Advisors private limited is a first generation consultancy firm focusing on various financial services that is headquartered in Mumbai, Maharashtra. The Chairperson and founder of this company is MR. Sachin Neema . He is a management graduate from JBIMS. He has about 24 years and above experience in Equity markets and he has worked as Financial analyst, head of research, fund manager and has been instrumental in running business segments for some of the leading corporations in the Fintech industry.

Vibgyor Advisors is a financial services outfit working across various segments of the industry. It advises individuals as well as corporates on their various financial requirements with a client centric approach.

They believe in excellence in everything that they do and their endeavor is that to be detailed in the work and their action speaks about their focused approach.

VISION AND VALUES-

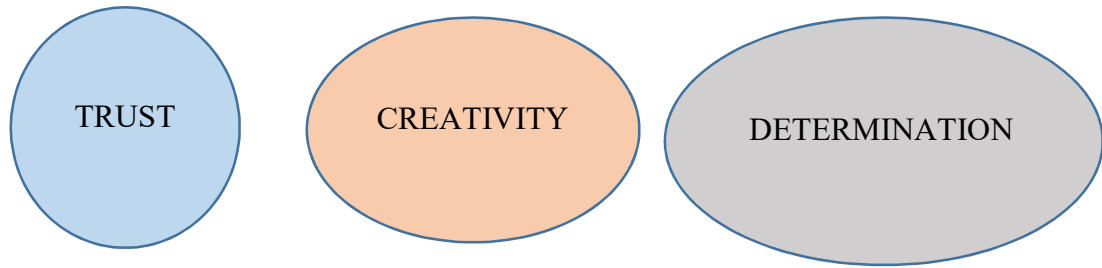
Vibgyor Advisors with its client centric approach doing valuable quality work in the field that it operates, is a preferred partner of choice for its clients looking for excellence.



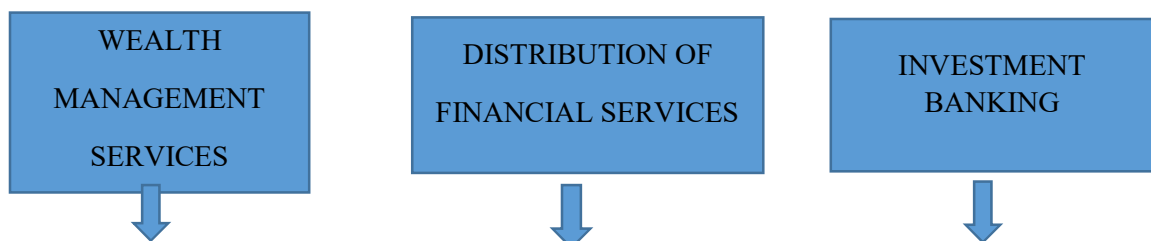
INTEGRITY

DEDICATION

CLIENT
CENTRIC
APPROACH



EFFECTIVE BUSINESS SOLUTIONS-



- Equity advisory Services

PMS, insurance products

Funds

- Research analysis
- Project investments

SERVICES OF THE COMPANY-

- Investment banking
- Corporate advisory
- Mergers and Acquisitions
- Distribution of financial services
- Loans and insurance
- Subscription website and channel partner app by KYC details of clients.
- Investor relations
- Real estate
- Trading and proprietary investment

MISSION OF THE COMPANY-

The mission of the company is to be the most respected and trustful financial consulting corporation in India, known for the quality of the services it delivers to its clients.

COMPETITORS OF THE COMPANY-

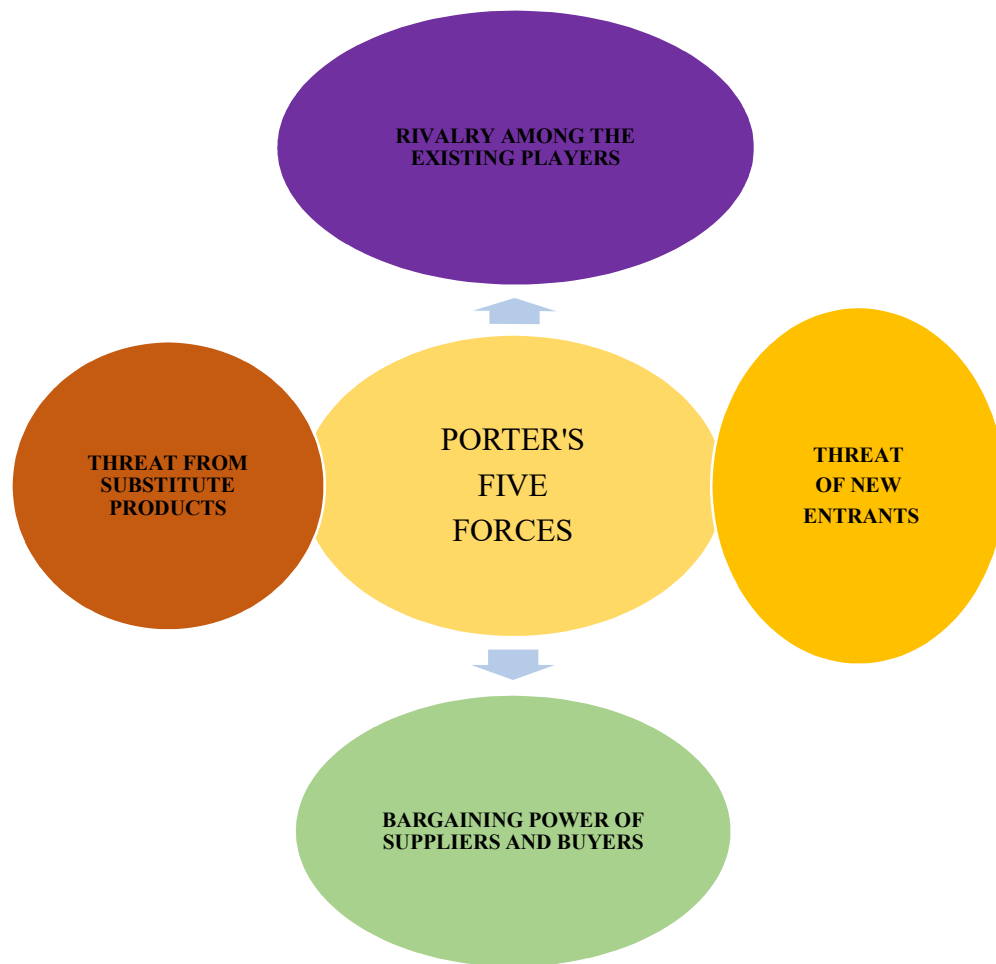
1.) Funding ventures-

Funding ventures is a group of individuals with common objective to assist the clients with the fundraising solutions. It offer various services like Fundraising advisory, preparation of marketing collaterals and the research in investment banking to the startups ,family businesses , mid-market investment banking institutions and various institutional investors.

2.) Moravia Capital investments-

This company invests in various alternative assets based on tailor made scheme for its investors. It has competent and innovative investment strategies and solutions it advise institutional investors to build a sustainable and successful investment policy by providing attractive expected return on the investment.

MICHAEL PORTER'S FIVE FORCES MODEL OF FINTECH INDUSTRY-



1.) **THREAT OF NEW ENTRANTS**- (High)

Fintech industry can tackle the obstacle of entry of new entrants by innovating new products and services. New products not only brings new customers to the industry but also provide old customers and clients reason to purchase the commodities .Also, by building the economies of scale to ensure fixed cost is reduced per unit. Also, by building capacities and spending the funds on research and development projects. New entrants are likely to enter in a fluctuating industry where already established competitors significantly reduces the limit of extraordinary revenue from profits for new established firms and thus discourage the competitors in the industry.

2.) **BARGAINING POWER OF SUPPLIERS**-(Moderate)

Fintech companies by building efficient and effective supply chain channels with several multiple number of intermediaries can tackle the hindrance of bargaining power of these suppliers. Also, by application of different product designs and layouts of commodities using different materials such that if the prices of one input rises then company can substitute to another input. By creating a policy where the third party manufacturers have very less bargaining power in comparison to other companies in that industry.

3.) **BARGAINING POWER OF BUYERS**-(High)

Nowadays, customers are demanding a lot of services. Their wants, preferences are changed to best offerings available by paying minimum amount of price. We can tackle this problem by reducing the bargaining power of customers and providing an opportunity or chance to the company to smooth flow of its sales and process of Production.

4.) **THREAT OF SUBSTITUTE PRODUCTS OR SERVICES**-(Moderately high)

This obstacle can be solved by being service oriented rather than just commodity oriented .Also, by understanding what are core wants and needs of the clients instead of just recognizing what the customer is buying. We can also increase the switching cost for our customers.

5.) **RIVALRY AMONG THE EXISTING COMPETITORS OR PLAYERS**-(High)

We can tackle this problem by building a strategy of sustainable differentiation and by increasing the level of scale to compete better. Also, by collaborating with various players to increase the market size rather than just competing for the small scale market population size.

SWOT ANALYSIS OF Vibgyor advisors private limited-

STRENGTHS-

- 1.)Loans and insurance services at lowest possible interest rates.**
- 2.)provide investment banking services with vast range of choices to invest.**
- 3.)Provides adequate awareness about financial freedom and equity management.**
- 4.)various attractive schemes and efficient business development with a wide array of services.**

WEAKNESS

- 1.)Lesser awareness and marketing channels to advertise their products on various platforms.**
- 2.)lack of effectiveness in the operations of the company.**

SWOT ANALYSIS OF VIBGYOR ADVISORS

OPPORTUNITIES-

- 1.)Widespread market operations and large market capture with a reasonable revenue generation .**
- 2.)increase in growth of market share upto USD 4 BILLION.**

THREATS-

- 1.)Increase in competition in fintech industry**
- 2.)change in customer perceptions and behaviour and knowledge about the equity funding, investment banking, loan and insurance returns on premiums .**

CHAPTER: 2

JOB DESCRIPTION

Rationale of the topic-

I have chosen the topic “approaching the CA’s about loan an insurance services and investment banking and enrolling them as the company’s channel partners” because different investors and CA client has different needs and preferences to invest his funds and also to understand the customers behavior I have done equity research and research about various services like market trends and investment banking sectors in the market.

Objective of the work-

- The objective of this summer internship is to understand the various aspects and fields of service in which company is concerned about like insurance and personal loans like home loans and vehicle insurance.
- To convince CA’s about the investment banking services and large amount of loans and insurance services provided by the company at lowest possible interest rates in the market.
- By enrolling them on the channel partner app by filling their KYC details on our dashboard by mentioning their income, age, status of being interested in the insurance or loan services, investment behavior, knowledge about equity market.
- To gather information about various NBFC’s (Non-banking financial institutions) listed under RBI website. Gather information about their directors, their asset size, paid up capital, authorized capital, address of company, how they

utilize their assets in business and main core business areas of operations of the company.

- To make bank employees and customers know the benefit of commission they receive that is 35-40% on each channel partner from bank payout.
- To understand the B2B mechanism of Vibgyor advisors pvt ltd.
- To study what new businesses are the company targeting and how it is targeting the clients in various preferred locations.

JOB TITLE: FINANCIAL ANALYST, RESEARCH AND BUSINESS DEVELOPMENT INTERN

Report to- The financial analyst and business development would be required to report to the superior Miss. Shanti Pandey (CHANNEL HEAD) and city head Miss. Reshma Bhandare .

Job overview- Approaching the CA's and enrolling them as channel partners for insurance and loan services ,market research about NBFC's and performing customer relations with business development of services of vibgyor advisors.

Roles and responsibilities-

- To collect data on consumers, competitors and market place and integrate information into actionable items, reports and presentations.
- Understand the business objectives and design various surveys to discover potential and prospective customers preferences
- To compress and analyze statistical data using modern and traditional methods collecting it.
- Perform a valid and reliable market research SWOT analysis.
- Interpret data, formulate reports, and make necessary suggestions and recommendations.
- Use online market research and catalog findings to databases.

- Provide competitive analyze on various companies market offerings, identify market trends, pricing /business models, sales, and methods of operations.
- Evaluate program methodology and key data to ensure that data on the releases are correct and accurate with no bias and the angle of the release is correct.

LIMITATIONS-

- Directly approaching CA's and other financial services providing institutions is difficult as there are some contacts on just dial website which ae fake and some have various perceptions and opinions about investment and loan and insurance services.
- Ca's mostly rely on banks who provide more interest rates on fixed deposits.
- I am supposed to pitch and convince CA's and NBFC's about the services of the company and about investment banking and the hindrance of information gap is there because they are professional in their field and have a good knowledge about finance.

CHAPTER: 3
ANALYSIS OF
JOB DONE

Approaching CA's about loan and insurance services, investment banking and equity investment services and enrolling them as channel partners-

I was required to approach Various Ca's and convincing about various loan and insurance services, investment banking , subscription website and providing them loans and insurance at lowest possible interest rates in the market and listing various banks which have tie ups with the company which provide 35-40% commission on the amount of loan to the CA on the payout.

I got to know about the contact details of CA's and accountants on various sites like justdial.com, magicbricks.com, linkedin.com etc.

I have prepared a excel sheet in which all the daily tasks of how many channel members do I meet is mentioned by me along with their status given below-

SERIAL	COLLEGE NAME	AGREE / NOT	TIME OF CALLING	CONTACT NO.	Email i'd	date
1	Sanjay gupta and co.	Interested also mailed	2min 27 sec	9415894041	sanjavgupta1235@gmail.com	31-5-21
2	kar and corporate samadhan corporates	not interested	1min 5 sec	7947276052		1/6/2021
3	Agrahani and associates	Interested also mailed	5min 20 sec	8604704277	bjendraagahan1987@gmail.com	1/6/2021
4	Shiv Ram ji gupta lgl.	not interested	10:49a.m(43 sec)	8808050628		2/6/2021
5	Ajay stivastava and co.	interested but not reverted to mail	10:55am(1 min)	9415892765		2/6/2021
6	Manoj Kumar kaushal and corporates	not interested	11:30 am(2min 40 sec)	9792167946		2/6/2021
7	Anand and corporates	not interested	12:40 p.m	9930350320		2/6/2021
8	Vijay kumar srivastava and corporates(ca consulting firm)	not interested	7:15p.m	9839158954	visavashi@rediffmail.com	2/6/2021
9	CA mithlesh R pardhi	call not picked	7:28 p.m	7947062497		2/6/2021
10	Nikita jain and company	call not picked	7:30p.m	8875062222		2/6/2021
11	Meesam ali and company	not interested	7:34p.m	9582537181		2/6/2021
12						
13	AREA-JAUNPUR-these are the CA's contacted in JAUNPUR ,U.P.					
14						
15	MAHOBA ,U.P					
16						
17	Pantosh Gupta	not interested	11:05a.m	9415564144		3/6/2021
18	Bhaskar JAN suvidha kendra accounting centre	not interested	11:30 a.m	9889490645		3/6/2021
19	Piyush j jha	not interested	1:43p.m	9229683336		3/6/2021
20	Ankur verma	interested	5:06p.m	7571009063	ca.ankurverma86@gmail.com	3/6/2021
21	angel broking ltd.	call not received	5:30 p.m	9415192875		
22						
23	Mandrem,Goa					
24	Nagesh D hegde	call received but not interested	11:31 AM	7947301101		4/6/2021
25	Manisha mohol and associates	call not received	12:54p.m	9850834765		4/6/2021
26	JB sardesia and associates	not interested	3:00 p.m	9822488909		4/6/2021

28	AJMER,RAJASTHAN						
29	Mukesh kumar choudhary and co.	not interested	9:32am	794706420			5/6/2021
30	Amit surana and associates	not interested	9:36a.m	9057516078			5/6/2021
31	SANJAY aggarwal and co.	interested	10:05am	7947283823	sanjayjimmy@yahoo.com		5/6/2021
32	CA shivnani and corporates	not received the call	10:17AM	8003540777			5/6/2021
33	Kothari and co.	not received the call	11:00 AM	9680027190			5/6/2021
34	himanshi accounting consultancy firm	not interested	11:06am	18002089364			5/6/2021
35	raj narayan associates	interested,details send	3:08pm	9928069696	ca.ankit92@yahoo.com		5/6/2021
36	Sunil porwal and co.	interested,details send	3:50pm	9929857209	officesunilporwal@yahoo.com		5/6/2021
37	Surendra somani and co.	interested,details send	4:00p.m	9414363484	somanisurendra@yahoo.com		5/6/2021
38	Nitin bhandari and co.	interested,email send	5:00p.m	7597520968	bhandani.bombay@gmail.com		5/6/2021
39							
40	Dhar,MP						
	Pradeep laad and corporates	not interested	10:04a.m	9406670111			7/6/2021
	umesh birla and co.	not interested	10:30am	9826524700			7/6/2021
	A and D accounting services,animesh kale	interested,mailed	10:45am	9685892906	kaleanimesh28@gmail.com		7/6/2021
	ankush patel and associates	interested ,mailed	11:am	9713101701	ankushpatel91@gmail.com		7/6/2021
	Anup garg CA	not interested	2:07p.m	7312704021			7/6/2021
	prashant agrawal and co.	interested	2:37p.m	9425965153	prashant.ca2233@gmail.com		7/6/2021
	aashiya finance and co.	fake number	3:08p.m	7292277911			7/6/2021
	R.k Jain and co.	interested and mailed	5:04p.m	9425045634	rjainco.@gmail.com		7/6/2021
	Champawat						
	Ca naveen sati	interested,mailed	11:00 AM	9808472536	sati.naveen@gmail.com		8/6/2021
	Ca mohan sharda	call not responded	12:09p.m	7500055222			8/6/2021
	sunil K. ineran and co	interested,mailed	12:30n.m	8954364456	sunilkiuzeran@gmail.com		8/6/2021
	jhalawar,rajasthan						
	Ca devendra agrawal	interested,mailed	10:06am	9414193602	devagrawal35@gmail.com		9/6/2021
	Ca saurabh jain	interested,mailed	11:09am	9414256303	saujain22@gmail.com		9/6/2021
	jain jindal and associates	not interested	2:06pm	8955058100			9/6/2021
	bhuj ,gujarat						
	Jitendra thacker and asso.	interested	9:18am	2832256145	jessythackeray@gmail.com		10/6/2021
	palak shah and asso.	interested	9:45a.m	9033453088	palakshah1990@gmail.com		10/6/2021
	darshan vora	not interested	11:47am	9427818170			10/6/2021
	deep koradia and asso.	call not received	12:09p.m	9429042996			10/6/2021
	abhishek shah and co.	not interested	3:05p.m	925314846			10/6/2021
	Ca mitesh solanki	not interested	5:09p.m	9686403181			10/6/2021
	Bereilly						
	shamsi and associates	not intersted	9:17am	7947383821			
	Ca darsha sharma and associates	intersted,mailed	10:38am	7947384213	darshasharma96@gmail.com		10/6/2021
	prakhar saxena and associates	intersted ,mailed	3:09p.m	7947384217	saxenaprakharco.@gmail.com		10/6/2021
	jauhani agrawal and associates	not received call	4:00p.m	7947383982			11/6/2021
	satnam singh chawla and associates	not interested	5:30p.m	9837000005			11/6/2021
	mansi and associates	intersted,mailed	6:30p.m	9639853757	mansisharma20@gmail.com		11/6/2021
	Jalaun and jhansi						
	Ca akhil dixit	talk later	10:15AM	8982903028			14/6/21
	dessani and associates	interseted	11:28AM	7897072607	sanjaydessani@22gmail.com		14/6/21
	dhamendra gupta	not intersted	12:57PM	7080800572			15/6/21
	Ca.siddharth iain	not interested	1:29PM	8808288881			16/6/21

Pilibhit						
agrawal ss and associates	interested ,mailed	9:16am	8535030467	ssagrawalco@gmail.com		17/6/21
Mohit gaur and associates	interested ,mailed	9:21am	9760639999	mgaur0616@gmail.com		17/6/21
Balrampur						
anoop sarraf ca	intersted,mailed	9:18am	9415370959	anoopsarraf@gmail.com		18/6/21
devesh mishra ca	not interested	9:21am	9354848270			18/6/21
hankesh misra	call busy	11:00am	9838883377			18/6/21
ashutosh ca	intersted,mailed	3:29p.m	6395055843	pandeyashu@gmail.com		18/6/21
Mungeli, chattisgarh						
Vishwanath nishad	not interested	9:03am	810371446			19/6/21
Ca sameer singh	not interested	9:20am	9425530094			19/6/21
Ca kapil sachdev	call not received	9:56am	9324139922			19/6/21
CA gurpreet singh hora	interested,mailed	10:45am	9893839816	advocatevinod28@gmail.com		19/6/21
sunil k jain and co.	call later	11:09am	7947477166			20/6/21
rohit gennani ca	call later	12:46p.m	7947342532			20/6/21
ca aabhas agrawal	call not received	1:34p.m	9098161100			20/6/21
Ca amit shukla	call not received	3:45p.m	94255543802			20/6/21
Anant kejrwal ca	interested,mailed	4:39p.m	7879128866	kejrwalanant86@gmail.com		20/6/21
Dibrugarh, Assam						
Ca HN yadav	call not received	10:45am	9435130337			22/6/21
Kunal bhowmick	not intersted	11:00am	8486646038			22/6/21
ankit varma and associates	interested	11:35am	9401998228	caankitvarma23@gmail.com		22/6/21
basant co.office	call not received	12:23pm	9435533612			22/6/21

A	B	C	D	E	F	G	H
kharghar,navi mumbai							
	Gunja dalal and co. ca	call not received	1:21p.m	9404728288			24/6/21
	ca rajesh mishra	call busy	1:34p.m	8080799520			24/6/21
	saarabh tiwari	call busy	2:09p.m	9222919222			24/6/21
	ca anurag jain	intersted,mailed	2:20p.m	9322949820	jainanuragca@gmail.com		24/6/21
	Gaurav agnihotri	call in 2-3 days	2:34p.m	7506665063			24/6/21
	pavan jain	not interested	2:57p.m	9167212193			24/6/21
	shrikant koli and ass.	not interested	2:59p.m	9167308063			24/6/21
	ca ramesh thumal	not interested	3:08p.m	2227708473			24/6/21
	ca vijay kumar pandey	not received call	3:08p.m	9970142783			24/6/21
	jayesh patel	interested mailed	3:08p.m	9029591211	pateljayesh11@gmail.com		24/6/21
	rahul agrawal	not intersted	5:20p.m	9004329741			24/6/21
Osmanabad, maharashtra							
	Deepak bhathage	not interested	11:23am	9970801611			25/6/21
	dayanand birajdar	call busy	11:25am	9422070084			25/6/21
	pan shaikh	wrong no.	12:45p.m	2472224755			26/6/21
	anil panchal	call not received	12:47p.m	9924990996			26/6/21
	ca vijay gapat	interested	12:23p.m	9766243409	cavijaygapat48@gmail.com		25/6/21
lohardaga,jharkhand							
	Nishant srivastava	not interested	9:03am	8910912911			28/6/21
	prasad kumar and co.	interested,mailed	10:04am	6512212138	anandprasadca@gmail.com		28/6/21
	Sumit kumar	interested,mailed	11:55am	9308545198	sumitkumarca93@gmail.com		28/6/21
	Allahabad bank lohardaga	not interested	11:40am	6526222042			30/6/21
	Urmati consultancy	interested,mailed	11:44am	9883032462	caratandeepsinha97@gmail.com		30/6/21

Dumka						
Ca rajesh new dumka	not interested	9:30am	6434230547			1/7/2021
ca pawan choudhary	interested	10:00am	9555314255	pawanchoudhary@gmail.com		1/7/2021
puran	call busy	11:23am	9507754776			1/7/2021
Kendrapara, orissa						
Ca G.R makep	not interested	11:42am	9937195411			2/7/2021
Adv Manas pradhan	not received call	11:44am	9238584488			2/7/2021
Ray sen lodha and co.	interested,mailed	11:50am	9040098884	rayprivabrata@gmail.com		2/7/2021
prashant das associates	interested,mailed	12:04p.m	6743550500	prashantdas64@gmail.com		2/7/2021
subrat das co.	not interested	2:03p.m	6742362293			3/7/2021
B.P agrawalla	interested,mailed	4:50p.m	9338221001			3/7/2021

DAILY TARGET ACHIEVED BY ME IN THIS CHANNEL PARTNER PROJECT-

		CA project																
name		31-May	1-Jun	2-Jun	3-Jun	4-Jun	5June	7- Jun	8- Jun	9-Jun	10 June	11 June	12 June	14 June	15 June	16 Jun		
7	Arihant		1	1	2	1	0	5	4	2	2	2	2	1	1	0		
1																		
2		11 June	12 June	14 June	15 June	16 June	17 June	18 June	19 June	21 June	22 June	23 June	24 June	25 June	26 June	28 June	29 June	30 June
3		2	3	4	2	2	3	2	2	0	1	4	CP work					
4		1		4	1	3	1	0	2	1		2	1	3	1	1		
5																		
6																		
7		2	1	1	0	1	2	2	1	1	2	2	2	1	0	2	2	1

To fill up forms of channel partners (CA's) and verify all the documents required to enroll-

- A new investor or client had to submit the details provided in KYC form for instance Name, whatsapp no., age, income, email-id, are they interested in loan and insurance services and equity markets.

- Permanent account number (PAN) card with photographs is mandatory for all the applicants. This serves as their proof of identity.
- Alternate documents must be provided by the clients in case of exemption of PAN that is AADHAR CARD, passport ,voter ID, Driving license which serves as the proof of identity.
- The copies of the documents which are produced have to be self attested and the originals have to be provided for verification purposes.
- Once a client has a portfolio with mutual fund , investment banking and channel partner app the transaction slip needs to be filled giving the folio number and submitted with the requisite payment.
- It is mandatory for investors to provide the bank details of sole/first holder of the folio in the application or KYC details form. The additional or subsequent document may be original cancelled cheque of the pay-out account where the account number and name of the first holder of the folio are printed on the face of the cheque, self –attested copy of the bank statement or bank passbook showing the first holder’s name and account or letter on bank letterhead providing the details of the account.
- Commission and dividends proceeds will be credited directly with the bank account through electronic modes.

PROJECT 2-

NON-BANKING FINANCIAL INSTITUTIONS (NBFC’S)

RESEARCH-

In this project I have research about the different NBFC’s assigned to me and gather information like contacted person of the company, contact details, asset size and authorized capital ,website details , its areas of operations, promoter’s name, promoter’s contact, promoter’s mail id, its CEO , CEO Linked-in profile , and top 3 business of companies synopsis-

sn.no.	Name of the company	Contacted person	contact no.	asset size/authorised capital	website
1	Neptune steel strips limited	Rachana shashank	0-3317373	Rs.680,000,000	vijayakar@vdesai.com
2	Indian infotech and software ltd.	Shyama charan kumar	91-22-2207-8381	Rs. cr189.58	www.indianinfotechandsoftwareltd.com
3	Khorakiwala holdings and investments pvt.ltd.	Habil Fakhruddin khorakiwala	000-45608	Rs. 2,409,999,870	khorakiwalaholdings@gmail.com
4	Jasol Investment and trading co.pvt ltd.	Vijay hiramani dangwal	0-2236568	RS. 76,000,000	info@americorpfund.com
5	DSP investment pvt ltd.	Aditi Kothari desai	00-426799	Rs.10,000,000,000	pritesh.majmudar@dspim.com
6	DSP Adiko Holdings Pvt ltd.	Aditi Kothari Desai	00-426799	Rs. 1,000,000	PCsingh@dspinvest.com
7	DSP hunk holdings pvt ltd.	Virendra sheth vithaldas	0-2657630	Rs.1,000,000	PCsingh@dspinvest.com
8	The estate investment co.pvt ltd.	Nandkumar kudilal	00-170587	Rs.4,000,000	csec@govindgroup.net
9	Multi -Act trade and investments pvt ltd.	Rohan samant	022-61408989	Rs. 500,000,000	https://multi-act.com/

1	Areas of operations	Promoter's name	Promoter's contact	Promoter's mail id.	CEO's mail id
2					
3	Manufacture of Basic iron and steel	Rachna shashank and satyam pradip shroff	00-286434	vijayakar@vbdesai.com	vijayakar@vbdesai.com
4					
5	manufacture of IT and software products	Sagar shree, aniket bhosale	91-22-2207-8381	www.indianinfotechandsoftwareltd.com	www.indianinfotechandsoftwareltd.com
6					
7	financial services and asset management	nafisa habil and mutaza habil khorakiwala	011-77703	khorakivalaholdings@gmail.com	khorakivalaholdings@gmail.com
8					
9	financial services and trading services.	Mukund jaysingh asher ,harish motiram	0-6827652	info@americorpfund.com	info@americorpfund.com
0					
1	financial and investment services	Hemendra Mathradas Kothari	0-000983	pritesh.majmudar@dspim.com	pritesh.majmudar@dspim.com
2					
3	financial services and investment services.	Pramodprakash singh, Hemendra kothari	0-5348764	PCsingh@dspinvest.com	PCsingh@dspinvest.com
4					
5	financial services	Nozer jasi shroff , hemendra kothari	0000-9873	PCsingh@dspinvest.com	PCsingh@dspinvest.com
6					
7	financial services	Tarun nandkumar ,harshkumar seksaria	00-170808	csec@govindgroup.net	csec@govindgroup.net
8					
9	portfolio management, business evaluation	Nimisha pandit		https://multi-act.com/	https://multi-act.com/
0					

TOP 3 BUSINESS OF COMPANIES SYNOPSIS	ADDRESS OF THE COMPANY
manufacturing basic iron and steel strips,investing in iron and steel projects	24/26 ,cama building ,1 st floor ,dalal street fort ,mumbai
manufacturing electronic equipments , IT enabled services and interest income	anjani complex,518 5th floor ,parera hill road ,andheri,mumbai
financial services provider, asset management and security management	wockhardt tower bandra ,kurla , east mumbai
wholesale specialised trading of products and services and wholesale in a variety of goods without any particular specialisation.	1607 16 th floor ,lodha supremus ,opp.kamala mills ,parel mumbai
financial intermediation services conducted by monetary institutions and investment services	Upper ground floor ,dr gopal das bhawan ,28,ranjeet sing marg ,delhi
financial intermediation ,asset management services and investment banking services.	Mafatal centre ,11 th floor ,nariman point mumbai
financial intermediation services, holdings of assets and shares business, investment banking services.	Mafatal centre ,11 th floor ,nariman point mumbai
financial intermediation services,real estate services, client management services with investment banking	Sekaria chamber 139 nagindasmaster road ,Mumbai
Portfolio management services, portfolio diagnostic reports,Mutual fund analytics,equity investment advisory	10th floor SC, the ruby ,29, dadar west ,mumbai

INFORMATION ABOUT THE BUSINESS OF THESE NBFC's-

Neptune steel strips is involved in manufacturing metals and chemicals and products and services thereof and related activities and currently company is in active status .Main revenue of the company comes from manufacturing alloy wheels and selling them in bulk amount.

Indian infotech and software limited is an India-based corporation (NBFC) which is engaged in the manufacturing information (IT) and software products and services. The company is also engaged in interest income from investing in IT projects. The company is also concerned with financial development and IT enabled services. It is also concerned with electronic equipment development. Its total assets are Rs. crore 257.97 and total liabilities are rs. Crore 10.57. its total income is rs. Crore 25.25 .

Khorakiwala holdings and investments private limited is an active company limited by shares which performs business activities auxiliary to financial intermediation, except insurance and pension funding. It is a non -govt corporation with an authorised capital of rs. 2,409,999,870 and paid up capital of rs. 2,285,260,800. it utilises its assets in various investment projects and many financial services for example loans -personal loans and home loans and interest services.

Jasol investment and trading company private limited is a non -government company which is limited by shares and which deals with wholesale services with a variety of goods without any specialisation and it utilises its funds and assets in investment of retail and wholesale trading of goods and services. its asset size is rs.76,000,000 .

DSP investment pvt ltd is a financial services providing corporation which deals in providing various financial services like asset management and utilises its assets in investment projects.

DSP ADIKO holdings pvt ltd. is a private limited NBFC incorporated in 1983. Its authorised capital is rs.1,000,000. It is involved in financial services with business of shares holdings, investment services and various financial intermediation services for example equity and mutual funds investments. It uses its assets in various working capital requirements and funding long term investments projects which give a higher return on investment in future. Its market growth and share is significant during the last five years.

DSP Hmk holdings private limited is a private limited non banking financial company incorporated in the year 1983. Its authorized share capital is rs. 1,000,000 and its main business line is providing financial services and it is concerned with equity investment and funding through loans and insurance. It has wide range of share holding services with a large market share .

The estate investment co.pvt ltd. is a private NBFC incorporated in the year 1945. It is classified as a non -govt. Company .it has authorized share capital of rs.4000000 and its paid up capital is rs. 1000000.it is involved in financial services and equity investment services and also loan and insurance services , advisory services. It utilises its assets in funding various long term investment projects.

Multi act trade and investment pvt limited is a private limited NBFC which is in the financial and trading domain of business providing trade and investments services . it has a large asset size of over 50,00,000 rs. And it has a significant growth rate and market share.

Fedex finance private limited is a private NBFC incorporated in the year 1998 and its authorised share capital is rs 100,000,000 and its paid up capital is rs. 27,552,000. It is involved in various financial services like equity and mutual fund investment and various other financial intermediation services . it utilises its assets in funding various banking solutions and investment projects.

Bengal finance and investment private limited is a NBFC incorporated in 1997. It is a non-govt company with authorized capital of rs60,00,000 and paid up capital of rs. 50,413,000. It is involves in financial services and investment services and utilises a large share of its share in capital in funding long term investment projects.

Trinity finsec private limited is a Private NBFC incorporated in 1998 and is classified as non -govt company with an authorised capital of 80,00,000 rs and paid up capital of rs. 78,384,400. It is involved in financial and equity investment services and utilises its assets in funding investment projects.

Maharashtra cooperative development corporation is an NBFC providing financial and equity investment services with a large market share and asset size .

Birla tmt holdings is an NBFC providing financial services and business of share holdings and has a very significant market share and utilises its assets in equity investment services.

CHAPTER: 4

LEARNING OUTCOMES

Learnings-

- Gained knowledge about various investment choices and equity markets and how does various CA's react about different insurance and loan services.
- Building healthy relations with bank employees is very important to increase the sales.
- In equity schemes and mutual funds, it was necessary to understand and convince various schemes aspects according to the customers' needs and preferences and their demands.
- While dealing with customers, we should be confident and solve all their doubts and queries by having proper knowledge of equity markets, loans and insurance services, interest rates , business research , mergers and acquisitions , investment banking etc.
- One should have the complete and accurate knowledge of the competitors and his/her services.
- I had learnt about various NBFC'S and their areas of operations and what are services and market growth and size of them.
- I had also gained knowledge about market trends in fin-tech industry and company vibgyor and also about equity, debt and marketing skills and their unique ideas to sell the product.

CHAPTER: 5
SUGGESTIONS AND CONCLUSION

SUGGESTIONS-

- It was observed that as per fundamental and industry and technical analysis the investment banking and asset and insurance management companies is to Increased after analyzing the market trends of the mutual fund.
- After the analysis of the customer observations and behavior it is suggested and my opinion is to provide more advertisements in newspaper and internet and social media handles and to adopt more aggressive marketing strategies to promote the company in order to earn more expected returns and profit .
- The investors and CA's are advised to invest their funds according to their risk appetite for getting maximum and assured returns.
- My opinion is to emphasis more on investment banking and mergers and acquisitions for better return on investment and risk prevention.
- Also, capital protected schemes which are close-ended policies structured and implemented to ensure that investors get their principal amount of loan back ,irrespective of what happens to the market growth. This can be possible by investing in Zero coupon government securities and stock whose maturity is aligned to the scheme's maturity.
- Also, liquid schemes which are variant of the investors who invest in short term securities. They can deposit in debt securities of up-to 91 days maturity.

CONCLUSION

After completion of this summer project I would proudly understand that one should keep a view or do different analysis and interpretation before investing in loans, home loans and personal loans, equity markets and investment and trading in banking and should not be in haste to sell and buy shares or portfolios rather have a vision for long term investment and profits. One should analyze the business environmental trends in the industry and company and the Product life cycle stage of the industry before making transactions with the company.

Also, there was a survey conducted by me with the purpose of determining investment banking behavior of consumers and CA's and gathering information about their availability and preferences of loans, wealth management services.

RECOMMENDATION

- 1.) There should be reconstruction of investment banking companies and mutual funds.
- 2.) People should invest for long –run profitable purposes and higher returns on target investing in projects which are optimistic and of Positive NPV value.
- 3.) Industry trends and growth trends should be taken in account before investing in share market and taking loans and insurance services.

BIBLIOGRAPHY

1.) **Research papers-**

- Gaurav Aggarwal, Dr. Mini Jain, Investors preferences towards investment banking and insurance services in comparison to other investment avenues, 2016.
- Rob Ferguson, An investment banking perspective on the future of the financial system.

2.) **Websites and newspapers, magazines-**

- www.vibgyoradvisors.com
- www.ibef.com
- Investment banking journals
- Economic times
- Financial express

ANNEXURE-1

KYC form of channel partners

Basic KYC details

NAME OF THE CHANNEL PARTNER *	CITY *	ADDRESS *
<input type="text"/>	<input type="text"/>	<input type="text"/>
WHATSAPP NUMBER *	E-MAIL ID	
<input type="text" value="+91"/>	<input type="text"/>	
HOW LONG HAVE YOU BEEN PRACTICING YOUR PROFESSION?	ARE YOUR CLIENTS OFTEN LOOKING FOR HOME LOANS? IF YES, WHAT IS THE TICKET SIZE OF THE HOME LOAN REQUIREMENTS OF YOUR CLIENTS?	
<input type="radio"/> Less than 5 years	<input type="radio"/> Less than 10 Lakh	
<input type="radio"/> 5 - 10 years	<input type="radio"/> 10 - 50 Lakh	
<input type="radio"/> 10 - 15 years	<input type="radio"/> 50 lakh - 1 Cr	
<input type="radio"/> 15 - 30 years	<input type="radio"/> More than 1 Cr	
<input type="radio"/> More than 30 years		
WHAT IS THE AVERAGE INCOME OF THE CLIENTS YOU CATER TO?		
<input type="text"/>		
CAN YOU PROVIDE A REFERRAL OF ANOTHER CA OR FINANCIAL ADVISOR WITH WHOM YOU ARE ASSOCIATED WITH?	ARE YOU WILLING TO PARTNER WITH US FOR VARIOUS FINANCIAL PRODUCTS LIKE WEALTH MANAGEMENT, REAL ESTATE AND INSURANCE?	
<input type="radio"/> Yes	<input type="radio"/> Yes	
<input type="radio"/> No		

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List of channel partners approached and enrolled with their status-

Channel Partner Name	Approach Date	Photo 1	Photo 2	Contact	Address	Feedback	Status	Commen
devesh mishra ca	24/06/2021	Not Available	Not Available	+919354848270	balrampur	Not Interested	In-Process	
anoop saraff ca	24/06/2021	Not Available	Not Available	+919415370959	pilibhit	showing interest	In-Process	
mohit gaur and asso.	24/06/2021	Not Available	Not Available	+919760639999	pilibhit	showing interest	In-Process	
agrawal ss and associates	24/06/2021	Not Available	Not Available	+918535030467	pilibhit	showing interest	In-Process	
ca rachit	24/06/2021	Not Available	Not Available	+915102332939	jhansi	showing interest	In-Process	
ca siddharth jain	24/06/2021	Not Available	Not Available	+918808288881	jalaun	Not Interested	In-Process	
dhamendra gupta	24/06/2021	Not Available	Not Available	+917080800572	jalaun	Not Interested	In-Process	
dessani and asso.	24/06/2021	Not Available	Not Available	+91789707207	jalaun	showing interest	In-Process	
ca akhil dixit	24/06/2021	Not Available	Not Available	+918982903028	jalaun	Callback	In-Process	
mansi and asso.	24/06/2021	Not Available	Not Available	+919639853757	berelilly	showing interest	In-Process	

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Channel Partner Name	Approach Date	Photo 1	Photo 2	Contact	Address	Feedback	Status
Ca mohan sharda	21/06/2021	Not Available	Not Available	+917500055222	champawat	Not Interested	In-Proces
Ca naveen sati	21/06/2021	Not Available	Not Available	+919808472536	champawat	showing interest	In-Proces
Rk jain and company	21/06/2021	Not Available	Not Available	+919425045634	Dhar	showing interest	In-Proces
aashiya finance an company	21/06/2021	Not Available	Not Available	+91fake no.	Dhar	Not Interested	In-Proces
prashant agrawal and co.	21/06/2021	Not Available	Not Available	+919425965153	Dhar	showing interest	In-Proces
anup garg and associates	21/06/2021	Not Available	Not Available	+91731270021	Dhar	Not Interested	In-Proces
ankush patel and associates	21/06/2021	Not Available	Not Available	+919713101701	Dhar	showing interest	In-Proces
A and D accounting services ,animesh kale	21/06/2021	Not Available	Not Available	+919685892906	Dhar	showing interest	In-Proces
umesh birla and co.	21/06/2021	Not Available	Not Available	+919826524700	Dhar	Not Interested	In-Proces
Pradeep laad and corporates	21/06/2021	Not Available	Not Available	+919406670111	Dhar	Not Interested	In-Proces

