

Summer Internship Project Report

“Portfolio Management And Equity Research on Banking Sector”

A Summer Project Proposal for

POST GRADUATE DIPLOMA IN MANAGEMENT

(YEAR 2020-22)

By

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PGFC2041

Under the guidance of

Industry Mentor

Mr. Nisant Mohta
(Founder)
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Faculty Mentor

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Faculty
JIM, Noida

24th July 2021



DECLARATION

I hereby declare that the presented report entitled “**Portfolio Management And Equity Research on Banking Sector**” with **Finlatics, Mumbai** has been uniquely prepared by me and it is an original work. This report is being submitted for fulfilling the requirement of Post Graduate Diploma in Management as a Summer Training Project, at **Jaipuria Institute of Management, Noida**.

I also hereby declare that it has not previously formed the basis for the award to me for any degree / diploma associateship, fellowship or other similar title of any Institute.



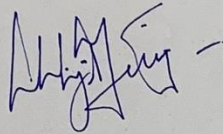
(Signature)

Shipra Kumari
PGFC2041
Place: Noida

**Certificate of Approval
(From Faculty Mentor)**

This is to certify that **Ms. Shipra Kumari**, roll number **PGFC2041** a student of Jaipuria Institute of Management, Noida, has carried out the dissertation work presented in this report titled “Portfolio Management and Equity Research in Banking Sector” for the award of Post-Graduate Diploma in Management for the academic batch 2020-22, under my supervision and guidance.

Dr. Abhijit Nair



Date :- July 31st, 2021

ACKNOWLEDGEMENT

Summer Internship training is a very crucial part of a Post-Graduate diploma program and I take this as an opportunity to express my heartfelt gratitude to Finlatics, Mumbai which helped me to complete this project. It gives me immense pleasure to present this project report on — “Portfolio Management And Equity Research on Banking Sector”. It’s never easy to carry out work without the guidance and help of few motivating people in life. I am happy to take this opportunity to express gratitude to those who have been helpful to me in completing this project report.

I am highly indebted to my Industry mentor Mr. Nisant Mohta for his constant guidance and Mentor ship. He has been instrumental in assisting me in my work and encouraging me to – gather information from all sources within my reach.

I would like to express my sincere gratitude towards my Faculty mentor Dr. Abhijit Nair for his regular supervision throughout the project. His deep insight and expert opinion on the subject matter helped in successful completion of this project.

I am highly indebted to all the employees of Finaltics for their time and cooperation they gave from their busy schedule which helped me in completion of this project.

I extend my gratitude towards Jaipuria Institute of Management, Noida for giving me the opportunity to show my skills and I thank my family and friends who have helped me by giving valuable suggestions during entire period of Summer training.

Lastly I would like to mention and thanks my friends, parents and fellow peers who in a way directly or indirectly has contributed for the completion of my project report and encouraged me all throughout the journey.

Thanking you,

Shipra Kumari
PGFC2041

EXECUTIVE SUMMARY

- The fundamental point of this undertaking is to do portfolio the board and value research in financial area and to discover the chances of interest in these areas we can see the maximum returns.
- One of the fast paced economy in the world is the Indian Economy economy, organizations in this country are developing at quicker speed when contrasted with their development speed 10 years earlier. Various associations are developing their business all throughout the planet with solidifications and acquisitions. As associations foster their financial backers are benefitted with worthy benefit and capital appreciation on interest in renowned parts of such associations.
- The number of initial public offering have been increasing per year and there are many new companies which have been listed on our stock exchanges and it has been increasing at a good pace. In this country people are getting that worth can give best yield when stood out from other endeavor streets in any case people don't have the foggiest idea how to do esteem valuation, they basically put assets into shares subject to tips given by mediators, partners or family members. Placing assets into esteem shares subject to tips isn't the certifiable endeavor
- Valuation of the shares that are listed in exchange starts with examination of the area in which you need make venture; assuming the area is in a winning side, dissect different organizations in the area. A Company is then evaluated on the basis of its various parameters.
- Finally, the end and suggestions are given concerning determined outcome.

CERTIFICATE FROM INDUSTRY MENTOR



Certificate of Selection

Date: 25/05/2021

Subject: Offer Letter for the Finlatics Financial Markets Experience Program

Dear **Shipra Singh**,

We are pleased to offer you a place on the **Finlatics FMEP** with the profile of an **Equity Markets Analyst**. The program will run from 31st May 2021 to 04th August 2021.

You have to work on portfolio management as well as the equity research section. We will provide you with all the instructions for the project on the day your internship begins. The timings will be flexible. However, the performance will be judged based on adequate work completion.

We look forward to having you as an intern.

FINCRUX TECHNOLOGIES LLP.
903, KANAKIA ATRIUM 2,
ANDHERI - KURLA ROAD,
ANDHERI (EAST), MUMBAI - 400 093.

Nisant Mohta
Managing Partner

Fincrx Technologies LLP.

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Atal Incubation Centre Office: 2nd floor, Narsee Monjee Institute of Management Studies (NMIMS) Building, V.L. Mehta Road, Vile Parle (W), Mumbai 400056.

Registered Office: 903, Atrium 2, Andheri – Kurla Road, Andheri (East), Mumbai 400093. Phone No. +91 22 6708 6037



This is to certify that **Shipra Singh** has undertaken the Summer **Internship Training at FincruX Technologies LLP, Mumbai** during 31st May 2021 to 04th August 2021 under my supervision and guidance. She has worked as **FMEP Equity Markets Analyst.**

FINCRUX TECHNOLOGIES LLP.
903, KANAKIA ATRIUM 2,
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Nisant Mohta
Founder

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**Registered Office: 903, Atrium 2, Andheri – Kurla Road, Andheri (East),
Mumbai 400093. Phone No. +91 22 6708 6037**

Letter of Recommendation



TO Whom It May Concern:

This is to state that I have known **Shipra** for past 2 months, working on the Finlatics Financial Markets Experience Program. FincruX is recognised as a 'Start – Up' by Department of Industry & Internal Trade (DPIIT), Ministry of Commerce & Industry, Government of India. It is one of start – ups selected for the prestigious incubation program at Atal Incubation Centre – NMIMS, supported by the Atal Innovation Mission, under the aegis of NITI Aayog, Government of India

I was immediately supervising Shipra for the Finlatics Financial Markets Experience Program. I found Shipra to be a very diligent and hardworking market analyst and researcher. Shipra has deep interests in finance, and has a unique way of looking at equity markets. The equity markets program was aimed at identifying stocks with high potential. Not only does Shipra engage in equity research and analysis but also implements the strategies in real – time. Stock trading ideas given by Shipra yield results, proving acumen in equity markets. Shipra has executed this program with discipline, consistency and grit.

Shipra is keen learner, is receptive to ideas and has huge interests in financial analysis and equity markets.

FINCRUX TECHNOLOGIES LLP.
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ANDHERI - KURLA ROAD,
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Nisant Mohta
Founder

ABSTRACT

The push for more noteworthy straightforwardness towards partners of the business has prompted the development of the idea of Corporate administration, which was a reaction to corporate disappointments and inescapable disappointment with the way numerous corporate capacity, has gotten one of the wide and profound conversations across the business areas as a worldwide marvel.

The establishing standards of corporate administration lays accentuation principally relies on complete straightforwardness, respectability and responsibility of the administration. There is likewise an undeniably more prominent interest on financial backer interests and public direction. Corporate administration is uneasy with the qualities, vision and perceivability. Everything's about the worth direction of the firm, moral standards for its exhibition, the heading of improvement and social achievement of the association and the perceivability of its presentation and practices. This paper centers around corporate administration issues in Indian financial area in explicit as banking area merits extraordinary consideration, the area is primarily liable for the allotment monetary assets to any remaining area of any economy. While ongoing high profile corporate administration disappointments in created country have carried the subject to media consideration. Through this examination article we have examined about the corporate administration issues in the perspective on Basel and Birla board of trustees proposal in the last we likewise have talked about the need and essentials for corporate administration in Indian financial framework.

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CHAPTER 1

1.1 INDUSTRY OVERVIEW

The Company works in two divisions for example E-learning and Financial administrations. Both the divisions cover diverse Industry. One division cover Education area though the other division cover Financial Sector.

1.1.1 EDUCATION INDUSTRY

Introduction

India is amongst one of the nations which stands at a very good place when it comes to keeping education sector in mind. Globally it has achieved milestones for this sector. Our country has achieved various milestones and have good number of connections and networks all across the globe. Although the growth potential is enormous and is growing day by day. However, the central Government has aimed to boost the growth of online and distance education in India by 40%, thus it will directly affect this sector in a positive way.

Market Size

One of the greatest opportunities for the education sector is because of the India's population. The majority of the population is youth, about 600 million people comes under the age group of 6-25 years which is a huge number and thus opportunity increases. School and colleges have increased year by year and currently the number is estimated around 40,011 for school and 905 for college. The number of students enrolled for higher education is 37.12 Billion. The ratio of the enrollment has reached to a percentage of 26.1. India has become the second largest for online learning market and the first in this list is US. Education sector is expected to estimate around US\$ 1.89 billion by 2022 with around 9.7 million users.

Investments/ Recent developments.

The net amount of FDI flow to the e-learning sector in India stood at US\$ 3.01 billion from May 2000 to March 2019, as shown in the data passed by DPIIT.

This sector in our country has seen some major changes in the past. Some of them are:

- Education sector of India have witnessed 19 M&A deals worth US\$ 51 million in 2017.
- Out Of all of the new organizations in India, 4,300 are considering the guidance space. Few new organizations got close to US\$ 800 million sponsoring in 2019.
- The Ministers in the department of Human Resource, which comes under central Government has been planning to increase funding to around Rs 1.5 lakh crore from big

financial institutions and companies for basically improving the infrastructure of this e-learning sector.

- First development program is going to be opened by Singapore in Assam, which will in turn provide with the vocational program and training to the youngsters.

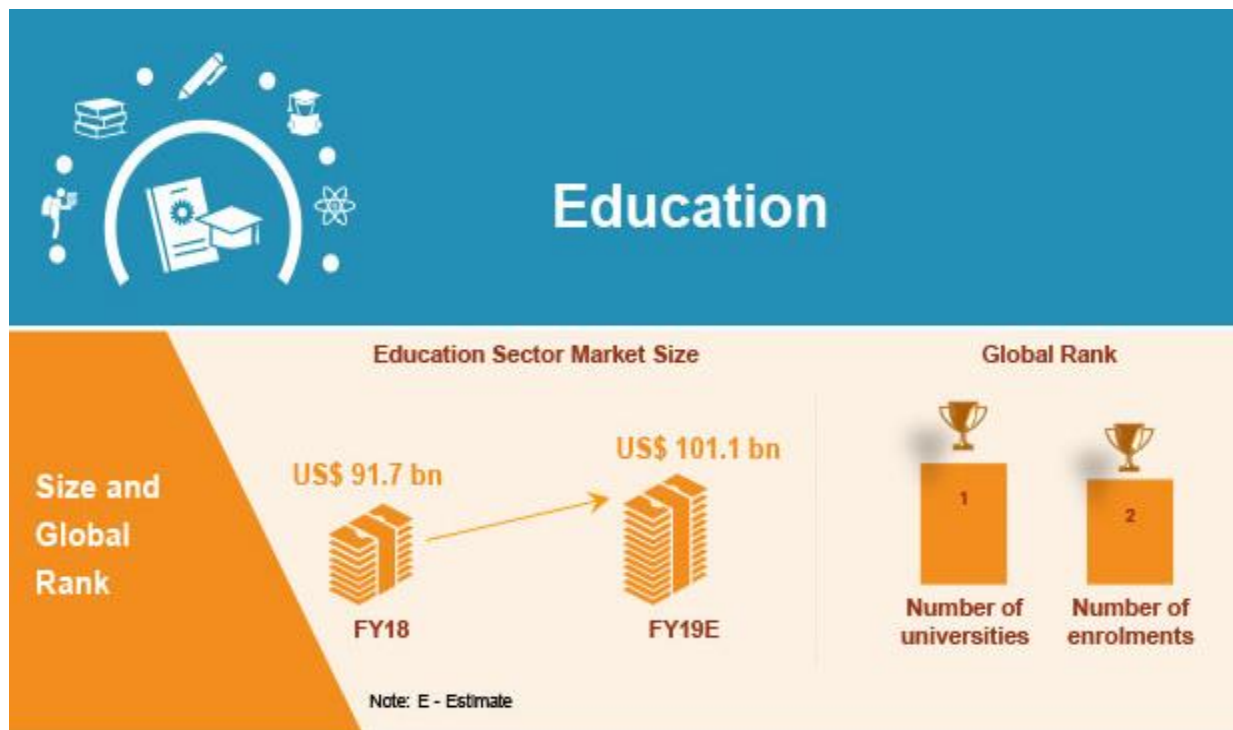


Figure 1: Education Sector market size

GOVERNMENT INITIATIVES

Major actions taken by central Government are mentioned below :-

- In August 2018, Innovation Cell and Atal Ranking of Institutions (ARIIA) have been started to survey the new innovations and basically It will help to promote the competition amongst the players in the education sector In a positive way and in a healthy way.
- 'Unnat Bharat Abhiyan' have been launched by central govt. in July 2018. The main aim of this is to make a roadmap between country and at least minimum of 6 villages. This scheme covers 780 such institutes.
- Union budget has predicted that the share for the school system of education is expected to make a hike by 15%, and its main focus would be on speeding the process and various schemes and also on quality purpose.

- Ek Bharat Shrestha Bharat (EBSB) crusade is embraced by the Ministers of HRD department to collect liability of the different states, connection spaces, focal organizations, educational affiliations and by and large people.
- Our Prime Minister has inaugurated the initiative which is skill India– ‘Kaushal Bharat, Kushal Bharat’. Considering this drive, our govt. has already set a target of given trainings to 500 million people by 2022 that would ultimately make them good enough to find jobs.
- The initiatives launched include various programmes like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Policy for Skill Development and Entrepreneurship 2015, Skill Loan scheme, and the National Skill Development Mission.
- In November 2018, Mr. Modi published that 4.01 million students had filled in the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 2016-20 scheme. By February 24, 2019 as many as 2.35 million students would be eligible the scheme’s Short-Term Training (STT).

ACHIEVEMENTS OF THE GOVERNMENT

Below mentioned are the accomplishments of the central considering past few years:-

- Early evening dinner plot started by the Mr. Modi, around 89 million understudies of around 1.21 million institutions like new supper dependably.
- The Government has set up construction of 149 colleges and 8 Indian institute of technology in the previous 4 years.
- Condition of moving progress & undertaking between partner school understudies in the country National Institution for Transforming India Aayog, Mr. Modi has dispatched the AIM Mission In June 2018.

ROAD AHEAD

By 2030 we have made an estimation of this sector’s success map:-

- Transformational and various new learning methods would be adopted by the education system for higher studies.
- Disparity in social discrimination, state wise disparity and sex discrimination would be reduced in GER to 6%.
- Emerge as a single largest provider of global talent, with one in four graduates in the world being a product of the Indian higher education system.

- Be among the top five countries in the world in terms of research output with an annual Research & Development spent of US\$ 150 billion.
- India Is targeting for twenty new universities amongst the top global 200 institutes.

Government have been focusing on increasing the reach of online education and correspondence learning and various initiatives have been taken in this case. Besides these things, it has also his eye on e-learning and machine learning.

This e-learning sector has seen a lot of transformation and financial transform in the past few years and is planning to transform our country in a knowledge hub.

Significance of the HR or the resource provided by the humans is gaining popularity and is contributing well towards the growth of the nation, the focus is anyway going to be the education industry in the current ten years.

1.1.2 FINANCIAL INDUSTRY

Market Overview

INTRODUCTION

The financial sector of India is very diverse and it has in the last few years has undergone a lot of changes and has expanded, basically it has expanded because positive growth has been seen in existing financial institutions along with that many new ventures have entered the market. This sector consist of many banking and non banking companies along with the new and old financial entities.

Payments banks have been created lately on the orders of the banking regulator and in turn it has added to the entity types that is been functional in the sector. As we all are aware that banking sector has been a dominant sector with many banks and has contributed for more than 65% of the total assests that is been held by the financial regulators.

Indian government has made several changes to basically contribute in the growth of the financial sector. Government of india along with the RBI have been taking steps to benefit the MSMEs and help them to have easy access. Various benefits have been included in this for example, they have launched Credit Guarantee Fund Scheme for MSMEs, various guidelines have been issued to the banks regarding the requirements and various units have been set up to facilitate growth. Combined efforts by various sectors and government have made india achieve one of the best position in the terms of financial markets.

MARKET SIZE

Till March 2021, Assets Under Management which is managed by the financial sector stood at Rs. 4,136,876 crore.

The income of fund in India's mutual fund schemes via systematic investment plan were Rs. 87,070 crore in FY21. Equity mutual funds registered a net inflow of Rs. 7.07 trillion by end of November 2019.

One more very important part of our country's cash related sector is the insurance business. This sector has been showing very fast growth rate. The firm first year cost of cataclysm protection affiliations displayed at Rs. 3.58 lakh crore in FY20.

In addition, our country's driving bourse will set up a joint endeavor with Ebix Inc to foster an astonishing affirmation development network in the country through another course trade stage.

In Financial year 2021, US\$ 3.89 billion was raised across 58 IPOs. In FY21, the measure of recorded relationship on the National Stock Exchange and Bombay Stock Exchange were 2,193 and 4,647, autonomously.

INVESTMENTS

- Eroute Technologies have been given the permission to function as a PPI company by the financial regulators in the month of May.
- In January 2021, Sundaram Asset Management Company reported the getting of Principal Asset Management for Rs. 338.53 crore (US\$ 46.78 million).
- The National Stock Exchange In January 2021, the dispatched derivatives on the Nifty Financial Service Index. This help record is reasonable going to give foundations and retail financial allies more noticeable adaptability to deal with their records.
- In December 2020, LIC took drives to work with speedier idea fulfillment by dispatching a general application
- In December 2020, Paytm quick and dirty 2x improvement in modernized gold exchanges over the most recent a half year. New clients have broadened half since the start of this monetary year and the common requesting respect has stretched out by 60%.
- In November 2020, the Reserve Bank of India (RBI) point by point foundation of its Innovation Hub. To ask authorization to cash related associations and things and engage monetary joining, this drive would make an environment. The Innovation Hub of the Reserve Bank (RBIH) is needed to move improvement across the monetary area by utilizing progression and developing an extraordinary climate for headway.
- VC experiences made to US\$ 4.1 billion in July-September 2020 from US\$ 2.1 billion in the past quarter, Which was taken place by the great deals, one of which

included the us\$ 1.2 billion which was taken place due to one of the biggest company that is Flipkart.

- On November 6, 2020, WhatsApp began its UPI segment associations in India on getting the National Payments Corporation of India (NPCI) backing to 'Go Live' on UPI in a reviewed way.
- The number of exchanges through (IMPS) stretched out to 299.86 million (by volume) and added up to Rs. 3.11 trillion by respect in April 2021.

GOVERNMENT INITIATIVES

- There has been complete approval by the government in case of foreign direct investment for the purpose of insurance and limit of foreign direct investment has also increased this sector percentage from 51% to 75% under the budget of the year 2021-2022.
- In February 2021, the Central Board of Direct Taxes dispatched a robotized e-entryway on the e-revealing site of the work environment to measure and get grievances of cost avoidance.
- New draft have been issued by RBI in the month of December, Year -2020 in which there was a dividend policy by Non-Banking Financial Company where it has given a proposal that Non-Banking Financial Company must have minimum of 16% CRAR for the last 3 years, which would also include the financial year for which dividend has been declared.
- Two memorandum of understanding were signed in In November 2020, one between India International Exchange and Luxembourg Stock Exchange and one more between State Bank of India and Luxembourg Stock Exchange for collaboration in monetary associations, ESG (customary, social and association) and green money in the neighborhood market.
- On December 15, 2020, The Cabinet Committee on Economic Affairs accepted continuation and once again attempting of the plan for cash related help to public-private affiliations in VGF Scheme' until 2025-26 with an all out cost of Rs. 9,200 crore

ROAD AHEAD

- Our country is relied on to be the 4th most prominent private abundance market by and large by 2028.
- India is today quite possibly the most dynamic worldwide economies on the rear of strong banking and protection areas. The unwinding of unfamiliar speculation rules has gotten a positive reaction from the protection area, with many organizations reporting intends to build their stakes in joint endeavors with Indian organizations.

Over the coming quarters, there could be a progression of joint endeavor bargains between worldwide protection goliaths and nearby players.

- The Association of Mutual Funds in India (AMFI) is focusing on almost five-overlay development in AUM to Rs. 97 lakh crore and multiple occasions development in financial backer records to 129 million by 2024.
- India's versatile wallet industry is assessed to develop at a Compound Annual Growth Rate (CAGR) of 140% to arrive at US\$ 3.9 billion by 2022, while portable wallet exchanges will contact Rs. 34 trillion during a similar period.

1.2 COMPANY OVERVIEW



- Finlatics makes it easier to navigate the Trading platform. In the live time of the market, you can create a virtual portfolio on your stock market simulator and calculate your losses and gains. Not only will this help you hone your style of trading, but you will also receive basic training to earn certifications from large and renowned companies.
- The primary function or the focus of Finlatics was to basically improve the number of people who are participating in stock markets and the current participation is around 2% and it helps to make India more literate in terms of Financial independence.
- To build a platform that combines nation building with personal portfolio building, our startup has been recognized as one of 10 startup teams (selected from a pool of 232 teams) was offered for incubation at the prestigious Atal Incubation Center - NMIMS, supported by the Atal Innovation Mission, under the auspices of NITI Aayog, Government of India.
- It's a project or a venture that was started in January 2018 with the basic aim of making the stock market more accessible, user-friendly and enjoyable; Finlatics was conceived and launched as a leading work experience platform that helps users

experience the stock market as a path to their financial careers.

COMPANY INFORMATION

Particulars	Details
LLP Identification Number	AAL-6499
Company Name	FINCRUX TECHNOLOGIES LLP
Company Status	Active
RoC	RoC-Mumbai
Main division of business activity to be carried out in India	Other Business Activities
Description of main division	Other Business Activities
Number Of Partners	0
Number of Designated Partners	3
Date of Incorporation	09 January 2018
Age of Company	3 years, 5 month, 30 days

MISSION

It is our intend to construct a local area of dynamic students and empower a large number of understudies across the globe to utilize experiential learning to support monetary business sectors investment in India

VISION

We empower individuals to learn better through community oriented stages, improved substance, and key administrations.

Team



Nisant Mohta
Founder



Neerav Doshi
Chief Technology Officer



Anuj Rai
Solution Architect



Arvind Mourya
Senior Software Developer



Chinmay Das
Engagement Manager



Ashwin Solanki
Junior Software Developer

Consulting Board



Prof. Ninad Patwardhan
Assistant Professor, FLAME University



Balkishan Mohta
Former Director and Member, Bombay
Stock Exchange Ltd



Dr. Rohit Muraleedharan
Assistant Professor, Sarla Anil Modi
School of Economics, Narsee Monjee
Institute of Management Studies

PRODUCT DESCRIPTION

- **PRODUCTS AND SERVICES**

Project-based curriculum integration in campuses

Project-primarily based totally getting to know (PBL) is an understudy targeted coaching technique that consists of a effective look at corridor technique wherein it's miles commonplace that understudies get a extra profound records via dynamic research of real problems and problems.[1] Students discover approximately a topic via way of means of running for an all-encompassing time-frame to discover and react to an unpredictable inquiry, challenge, or issue. It is a fashion of dynamic getting to know and request primarily based totally getting to know. PBL seems in another way in terms of paper-primarily based totally, repetition retention, or teacher drove steerage that gives installation realities or depicts a easy manner to records via way of means of instead suggesting communication starters, problems or situations.

SECTOR CHARACTERISTICS:

What Is the Financial Sector?

- What Is the Financial Sector? The economic vicinity is part of the economic system constituted of companies and foundations that provide economic varieties of help to commercial enterprise and retail clients. This vicinity consists of an expansive scope of establishments which include banks, hypothesis organizations, coverage agencies, and land companies.

KEY TAKEAWAYS

- The economic vicinity is a phase of the economic system constituted of companies and institutions that provide economic varieties of help to commercial enterprise and retail clients. • A stable economic vicinity is a sign of a legitimate economic system. • The economic vicinity produces a respectable little bit of its earnings from advances and contracts and prospers in a low-financing fee climate. • The vicinity is concerned a huge variety of ventures which include banks, hypothesis organizations, coverage agencies, and land companies.

E-LEARNING

- The job of innovation in the instructive area is expanding at an incredible rate and has altered conventional types of educating learning measures. Various kinds of

innovative apparatuses have been created to take into account the assorted foundations and requests of students of advanced education. One of the significant mechanical advancements is e-realizing which might be portrayed as the use of broadband web and PCs to help educating and learning.

- Many e-learning to know gadgets like net journals, wikis, unique programming, and so on have end up everyday today. This article examines the expansive highlights of e-getting to know and its blessings withinside the instructive field. It moreover considers academic requirements and a way to coordinate them with e-getting to know to make teaching getting to know extra effective. Consideration is moreover interested in the manner that at the same time as utilising e-getting to know gadgets, the scholars do not end up overpowered via way of means of the innovation of those apparatuses to the detriment of scholarly substance and practices. E-getting to know need to be applied to beautify and now no longer supersede standard varieties of instructing getting to know.

MARKET POTENTIAL:

E-Learning Market size outperformed USD 250 billion of every 2020 and is expected to develop at an outstanding CAGR of more than 21% somewhere in the range of 2021 and 2027. The approach of a few new advances, like AI, VR, and cloud based LMS, will drive the market development. The rise of an AI-empowered e-learning arrangement will help in the advancement of keen substance, digitized study guides, and continuous addressing.

E-learning stages have been seeing a dramatic take-up by the training and corporate areas in the course of the last three to five years. For example, as indicated by EdSurge Inc., interests in the U.S. schooling innovation area arrived at USD 1.6 billion of every 2019. Schools and organizations are embracing internet learning instruments for working on the commitment and learning experience of understudies and representatives. Specialist co-ops are using this chance and extending their EdTech items and administrations.

Base Year:	2020
Market Size in 2020:	USD 250 Billion
Forecast Period:	2021 to 2027
Forecast Period 2021 to 2027 CAGR:	21%
2027 Value Projection:	USD1 Trillion
Historical Data for:	2017 to 2020
No. of Pages:	300
Tables, Charts & Figures:	404
Segments covered:	Technology, Provider, Application, Region
Growth Drivers:	<ul style="list-style-type: none"> • North America & Europe <ul style="list-style-type: none"> • Increasing demand from healthcare sector • Rise in content digitization • LMS switching to cloud-based systems • Asia Pacific & Latin America <ul style="list-style-type: none"> • Growth in higher education sectors • Corporates upgrading their training programs • Growing demand for online English courses • Middle East & Africa (MEA) <ul style="list-style-type: none"> • Rise in government programs and initiatives • Rising penetration of internet and mobile learning
Pitfalls & Challenges:	<ul style="list-style-type: none"> • Lack of peer to peer interaction • Slow internet connection and poor network • Adaptability Issues

FINANCIAL SERVICES

The international economic administrations marketplace is needed to broaden from \$20490.forty six billion of each 2020 to \$22515.17 billion out of 2021 at an collect every year improvement rate (CAGR) of 9.9%. The improvement is essentially due to the corporations enhancing their obligations and improving from the COVID-19 effect, which had previous precipitated prohibitive law measures which include social separating, remote working, and the belief of commercial enterprise sporting events that introduced approximately purposeful difficulties. The economic administrations marketplace is relied upon to reach \$28529.29 billion out of 2025 at a CAGR of 6%.

SWOT analysis of Center of Digital Excellence (CODE) Private limited:

1. Strengths:

- Finlatics provides e-learning and internships. It is very important for the young generation to learn financial services. People still are not very much aware of these technologies. Thus, it is strength for the Company to introduce such effective new technologies, into the market.
- Price effectiveness is another strength of Company Finkatics. We sell our products at the most economical prices. The unit will Market its Products with Proper TM registration, Branding and will strictly follow the ISO specifications under the Act.
- Prices of the products are less as compared to Other Big Brands & thus the Company gets price benefits, a selling edge and a better market.
- The Company already has a reputed name in the market.
- Easy availability of the products in markets all over India and a few select global markets.
- Company provides adequate advertisements and conducts awareness campaigns, as we are treading uncharted path.
- Various and attractive schemes for all sectors are in place and marketing & sales is the forte of Company Finlatics.
- Product Portfolio of Coursers are diverse
- Advantage of being first mover

2. Weakness:

Company Finlatics presently does not have any weaknesses as far as this present project is in consideration.

- Lesser awareness among people is a challenge to overcome. Customers have to be made aware of our products and educated towards its proper usage. It sometimes is difficult to convince the people about the effectiveness of the products, as levels of awareness vary to a very large extent in the different States of India.
- Critical talent is lacking

2. Opportunities:

- There is a vast market to be captured not only in the different States of India but also in major cities worldwide.
- Market of 'STREAM' education and products are increasing each day.
- By increasing advertisement and also by introducing new products the Company would be able to increase its sales month after month, year on year at a very healthy growth rate of over 22%. With the launch in the global markets, the year on year market can grow manifold, as the sales will skyrocket.
- Increased Trend of Online Education
- Education area has antagonistically influenced because of Covid-19. It has offered incredible chance to Byju's to build its market as an ever increasing number of individuals are reliant upon online training.
- Opportunities in Adjacent Markets
- Developments in Artificial Intelligence

3. Threats:

- Increasing competition in this field, especially in the global market.
- Even though we don't have a competitor in humanoids in India, a threat from Big Worldwide established Brands do give us a small threat.
- New follower companies entering in market is another threat.
- Business Model can be imitated – Byju's plan of action can be imitated by new contestants without any problem. Thus, this is a danger for the organization.
- Economic Recession – This is additionally the hour of financial downturn. Individuals will go through low measures of cash and furthermore over fundamental items.

CHAPTER 2

2.1 JOB DESCRIPTION

Finance Intern

Reports To: The **Finance Intern** will report to the founder.

Job Overview:

EQUITY RESEARCH –

In basic words, value research is understanding and concentrating any value or stock. We should comprehend with the assistance of a model:

You have followed the stocks segment of the papers strictly yet can't comprehend which stock to pick or which of your current stocks you should sell. Would it be a good idea for you to trust that your falling stocks will rise again so you can make a benefit? Or then again would it be a good idea for you to sell now and left behind whatever might already be a lost cause? The financial exchange can be an extreme spot. Wouldn't it be ideal to have somebody reveal to you which stocks to purchase, hold or sell?

That is the place where Equity Researchers come into the image.

The essential Equity Research Associate expected set of responsibilities is giving examination of protections information to advise reserve administrators and help them in the venture cycle. The work requires critical thinking mastery and a wide information on the securities exchange to effectively decipher information into significant suggestions. These suggestions are concerning purchasing or selling certain value ventures. The essential obligation of a value research partner is to help senior examiners as to venture choice examination. As a value research partner, you will help the organization's Equity Analysts and Portfolio Managers in the basic assessment of potential value speculations. Frequently, heading is given by senior colleagues, however the examination partner should do the brunt of the valuation and affectability investigation work all alone. Different parts of exploration partner work include creating monetary models, assessing public data, and assembling some other accessible types of information. Value research partners may likewise be entrusted with talking administrators, providers, clients, and even contenders, to gather information.

PROJECTIONS – Projections are forecasts of cash inflows and outlays, income statement and balance sheet. These projections are prepared to give an idea about the financing needs of the Company, for the optimization of pricing, for monitoring cash flows and major expenses such as rent, salaries, marketing, maintenance, water, electricity, raw materials, machinery website design, travelling, Research and development etc.

For making these projections a careful study on potential market was done to arrive at realistic numbers. To create the projections, I used Excel spreadsheet.

OTHER DUTIES AND RESPONSIBILITIES

- Created, managed and maintained a real-time simulated portfolio on NIFTY 500 INDEX listed companies.
- Mining data and doing research on fundamental and technical analysis of the stocks.
- Learning and implement algorithms to improve trading strategies
- Write an equity research report detailing the industry outlook and the investment thesis on a particular stock or multiple stocks under coverage
- Prepare research reports providing regular updates on industries and companies under coverage
- Analyzing and preparing generic industry, market or specific company overviews
Analyzed and conducted in-depth quantitative and qualitative research on investment ideas in the Indian equity markets.
- It is a pivotal role Being an equity researcher associate as it broadly involves the responsibility for providing ample amount of information to business management, which is in turn useful in making important investment decisions
- Top gainers, top losers, Sectoral performance with regard to BSE 500, Market news, Fundamental Outlook, technical outlook etc and when the week ends brief report on what happened the whole week.

CHAPTER 3

3.1 JOB ANALYSIS

3.1.1 PROJECT 1

PORTFOLIO MANAGEMENT

MEANING OF PORTFOLIO MANAGEMENT

- A portfolio is a combination of assets. Assets may be physical or financial such as Shares Bonds, Debentures, and Shares Shares, etc.
- A particular fundraiser or resource manager may not be willing to put all his money into the categories of one organization, as that could be a rare risk.
- The main goal is to expand portfolio recovery and always limit portfolio risk by expanding.
- A portfolio board is an organization of various financial assets, consisting of a portfolio.
- According to the Securities and Exchange Board of India (Portfolio chief) Rules, 1993; "portfolio" means a complete liability insurance held by any person; Designing portfolios to meet the needs of fundraisers often remembers making a few estimates with respect to the future, taking into account current data.
- If the actual situation is different from the portfolio index process that needs to be changed.
- Institutions for example, imprisoned Hindu families, non-entertainment companies, etc.
- Senior institutional funders benefit from professional organizations. An expert, who manages the portfolio of others or who also created a portfolio of hypotheses that has the potential to be useful, developmental and risk reduction, is known as the portfolio chief.
- The portfolio manager plays a masterfully crafted game. In the event of a large and very large merger, the scope of the work of portfolio managers and security manager is unclear. Portfolios are attempted to comply with the return recommendations and risk funding requirement.

OBJECTIVES OF PORTFOLIO MANAGEMENT

The primary purpose of Portfolio Management is to increase the risk of yield and cutoff. The various objectives are as follows:

a) Revenue stability: Financial support takes into account the strength of the income from his or her vision. You compare the purchasing power of payment power.

b) Capital Growth: Financial literacy has become a fundamental part of the work. Fundraisers look at the stocks on the way that offer the greatest appreciation for the rights, rewards and awareness of the market costs of the offer.

c) Liquid: A substance is a liquid substance. It can be effectively converted into cash with the help of stock trading. The experience should be the same liquid as desirable. The portfolio should contain a high level of formalization and attractive work.

d) Safety: prosperity recommends the safety of the experience in torture under reasonable collections. In order to deliver success, a careful framework for financial and industrial systems is essential. In this way, errors in the portfolio are unavoidable and require extensive improvement

e) Tax Incentives: Investors are trying to limit their test debt on promises. Portfolio managers need to keep the framework of such roads close to the risk of retrieval, profile, billing ideas, yields and separate returns.

There are three purposes for portfolio leaders:

1. Expand the portfolio value
2. Search for balance in a portfolio
3. Keep portfolio projects intentionally modified. It provides a large portfolio of foreman gadgets to assist in achieving these goals.

FUNCTIONS OF PORTFOLIO MANAGEMENT

The fundamental motivation behind portfolio the board is to expand yield and minimize hazard. Each financial investor is risk averse.

To expand the risk by putting into different protections following capacities are required to be performed. The capacities embraced by the portfolio the board are as per the following:

1. To outline the speculation system and select a venture blend to accomplish the ideal venture objective;
2. To give a fair portfolio which not exclusively can fence against the expansion yet can likewise advance gets back with the related level of hazard;
3. To make opportune purchasing and selling of protections;

4. To amplify the after-government form by putting resources into different duties saving venture instruments.

Below are the screenshots of the virtual portfolio that I managed during my internship period :-

The screenshot shows the Finlatics virtual portfolio dashboard. At the top, there is a navigation bar with icons for Home, Portfolio, Stats, Exercises, Research, and Resource. The user's name, Shipra, is visible in the top right corner. Below the navigation bar, there are three main sections: MY PORTFOLIO PERFORMANCE, MY ORDER BOOK, and MARKET. The MY PORTFOLIO PERFORMANCE section displays the user's cash in hand (₹ 52,288.30) and recommended segment spend (₹ 37,911.30). It also shows a search bar for companies and a dropdown menu for sectors (currently set to ALL). The MY ORDER BOOK section shows a table with columns for My Watchlist, Company, Sector, My Portfolio, My Average Cost, Market Price, and Type of Order. The table lists three holdings: Reliance Industries Ltd. (RELIANCE) in the Oil & Gas sector, Tata Consultancy Services Ltd. (TCS) in the Technology sector, and HDFC Bank Ltd. (HDFCBANK) in the Banking/Finance sector. The MARKET section shows a list of market indices and their performance, including BSE 100, BSE 200, BSE Dollex 200, and others.

My Watchlist	Company	Sector	My Portfolio	My Average Cost	Market Price	Type of Order
+	Reliance Industries Ltd. (RELIANCE)	Oil & Gas	10	2,096.50	2,099.55 ▲ 15.10 0.72%	Market Limit BUY QTY PRICE SELL
+	Tata Consultancy Services Ltd. (TCS)	Technology	0	0	3,187.90 ▼ -5.05 -0.16%	Market Limit BUY QTY PRICE SELL
+	HDFC Bank Ltd. (HDFCBANK)	Banking/Finance	78.90	1,501.50	1,501.50 ▲ 14.20	Market Limit BUY QTY PRICE SELL

Market Indices: **Sensex** 52769.73 0.76% (▲ 397.04) **BSE 100** 16125.31 0.62% (▲ 98.87) **BSE 200** 6874.96 0.58% (▲ 39.97) **BSE Dollex 200** 1536.36 0.67% (▲ 10.30) **BSI** 24252.2 -0.10% (▼ -24.25) **AARTIIND** 856.35 0.56% (▲ 4.75) **AAVAS** 2887.85 -0.53% (▼ -15.50) **ABB** 1785.4 3.47% (▲ 59.95) **POWERINDIA** 1911.55

The screenshot shows the Finlatics virtual portfolio dashboard. At the top, there is a navigation bar with icons for Home, Portfolio, Stats, Exercises, Research, and Resource. The user's name, Shipra, is visible in the top right corner. Below the navigation bar, there are three main sections: MY PORTFOLIO PERFORMANCE, MY ORDER BOOK, and MARKET. The MY PORTFOLIO PERFORMANCE section displays the user's cash in hand (₹ 52,288.30) and recommended segment spend (₹ 37,911.30). It also shows a search bar for companies and a dropdown menu for sectors (currently set to ALL). The MY ORDER BOOK section shows a table with columns for Date & Time, Company, Quantity, Trade Price, Action, Type of order, Status, and Total Value. The table lists six orders: Housing Development Finance Co, Reliance Industries Ltd., National Aluminium Company Limited, Grasim Industries Ltd., Bank Of Baroda, and Grasim Industries Ltd. The MARKET section shows a list of market indices and their performance, including BSE 100, BSE 200, BSE Dollex 200, BSE 500, AARTIIND, AAVAS, ABB, POWERINDIA, and ABBOTINDIA.

Date & Time	Company	Quantity	Trade Price	Action	Type of order	Status	Total Value
1:58 pm 08/07/2021	Housing Development Finance Co	10	2,532.1	BUY	MARKET	EXECUTED	25,321.00
1:57 pm 08/07/2021	Reliance Industries Ltd.	10	2,096.5	BUY	MARKET	EXECUTED	20,965.00
10:21 am 28/06/2021	National Aluminium Company Limited	50	75.8	BUY	MARKET	EXECUTED	3,790.00
10:17 am 28/06/2021	Grasim Industries Ltd.	10	1,544.5	SELL	MARKET	EXECUTED	15,445.00
9:20 am 28/06/2021	Bank Of Baroda	20	85.4	BUY	MARKET	EXECUTED	1,708.00
9:17 am 28/06/2021	Grasim Industries Ltd.	10	1,501.50	BUY	MARKET	EXECUTED	15,080.00

Market Indices: **BSE 100** 16125.31 0.62% (▲ 98.87) **BSE 200** 6874.96 0.58% (▲ 39.97) **BSE Dollex 200** 1536.36 0.67% (▲ 10.30) **BSE 500** 21696.33 0.57% (▲ 123.53) **AARTIIND** 856.35 0.56% (▲ 4.75) **AAVAS** 2887.85 -0.53% (▼ -15.50) **ABB** 1785.4 3.47% (▲ 59.95) **POWERINDIA** 1911.55 -1.34% (▼ -26.00) **ABBOTINDIA**

Company	Improvement ⓘ	Quantity	Proportion	Avg Cost	Profit Loss	Total Value
Aster DM Healthcare Limited	▲	15	1.44%	151.35	223.50	2270.25
Bank Of Baroda	▼	20	1.08%	85.40	-15.00	1708.00
Bharti Airtel Ltd.	▼	20	6.77%	533.50	-63.00	10670.00
Cadila Healthcare Ltd.	▼	20	8.05%	634.30	230.00	12686.00
Chalet Hotels Limited	▼	15	1.82%	191.35	-36.75	2870.25
Gujarat Gas Ltd.	▼	15	6.55%	688.50	-121.50	10327.50
HDFC Bank Ltd.	▼	10	9.53%	1502.05	-5.50	15020.50
Housing Development Finance Co	▼	10	16.07%	2532.10	121.00	25321.00
ICICI Bank Ltd.	▲	14	5.68%	639.80	347.20	8957.20
Jubilant FoodWorks Ltd.	▼	10	19.79%	3118.00	-286.00	31180.00
Mahindra & Mahindra Ltd.	▼	15	7.50%	788.00	-102.00	11820.00
National Aluminium Company Limited	▲	50	2.41%	75.80	467.50	3790.00
Reliance Industries Ltd.	▼	10	13.30%	2096.50	30.50	20965.00
Total					789.95	157585.70

Finscore ⓘ 78.90

(▲ 10.30) BSE 500 21696.33 0.57% (▲ 123.53) BSE IT Sector 29393.55 -0.30% (▼ -88.14) BSE FMCG Sector 13567.21 -0.16% (▼ -21.33) BSE Cap Goods INDIA 1911.55 -1.34% (▼ -26.00) ABBOTINDIA 17399.6 0.64% (▲ 110.45) ACC 2084.75 0.65% (▲ 13.50) ADANIEM 1417.65 -0.24% (▼ -3.35) ADANIGA

3.1.2 PROJECT 2

BANKING SECTOR

INTRODUCTION

As indicated with the aid of using the RBI, India's economic district has advanced satisfactorily and in particular. The economic and economic scenario within is glaringly higher. The threat of credit score, marketplace and foreign money purchases assumes that Indian banks are very not unusual place and properly tolerated with the aid of using the relaxation of the world. The Indian economic enterprise has without a doubt visible the achievement of speculative economic fashions along with elements and small used banks. New RBI measures may want to cross an extended manner in supporting to convert the nearby economic enterprise. India's excessive-cease factor constructing has been exceedingly endorsed the various 25 international locations with IMPS that's a unmarried degree 5 machine in FPII.

MARKET SIZE

India's foreign money shape includes 12 local banks, 22 non-public banks, forty six new banks, country wide banks, 1485 critical banks and ninety six,000 herbal banks no matter the assist of establishments seeing that November 2020, truly the wide variety of ATM India improved to 209,282. Bank property withinside the public area remained at Rs. 99.63 lakh crore at Financial Year 2020. During Financial Year 2016 to the Financial Year 2020, a financial institution mortgage become made on the CAGR of 3.57%. Since FY20, the entire debt launched extended to US \$ 1,598.66 billion. During the FY16-FY20, shops made a CAGR of 14.31% and generated

US \$2.1 trillion in line with Financial Year 2020. As proven with the aid of using the RBI, financial institution and retail debt remained at Rs. 110.6 trillion and Rs. 149.34 trillion, respectively, from April 23, 2021. Debt on non-meals occasions remained at Rs. 106.13 trillion, as of April 24, 2021. Non-meals occasions as a result of 5.7% in January 2021 rather than an 8.5% boom in January 2020

INVESTMENT

Significant investments and trends withinside the Indian banking enterprise include:

- In the month of November 2020, because of the RBI's information, the Digital Lenders Association have made changes in the digital lending services.
- In the month of March 28, 2021, the wide variety of statistics opened below the principle economic idea of public office 'Pradhan Mantri Jan Dhan Yojana (PMJDY)' regarded in forty one.ninety three crore and in shops really well worth Jan Dhan remained over Rs. 1.91 lakh crore
- On December 8, 2020, Facebook released an UPI stakeholder business enterprise in India in acquiring registration below the NPCI in 'Go Live' at the UPI in a confirmed manner.
- In December 2020, Axis Bank and Max Hospitals participated withinside the release of the 'Healthy Life Program', a complete fitness recreation software that makes a robust lifestyles open and excessive-profile Apollo.
- In 2019, banking and economic establishments identified 32 M&A (consolidation and acquisition) practices really well worth US \$ 1.seventy two billion.
- In April 2020, the State Bank of India (SBI), India's biggest Public sector bank raised US 99 Million in inexperienced bonds.
- In February 2020, the Committee on Economic Affairs supplied its assist for the continuation of the RRBs' redistribution sample with the aid of using offering restricted investment for RRBs for 12 months over 2019-20 - as much as 2020-21 for the ones RRBs who won't recognise at the least 9% CRAR as indicated with the aid of using the authoritative pointers proposed with the aid of using the RBI.
- NPAs of business banks recording a healing of Rs. 500,000 crore withinside the final 4 years such as a document acquisition of Rs. 156,746 kilos in FY19.

GOVERNMENT INITIATIVES

- While considering the Union Budget 2021-22, the general public role will disinvest Axis Bank and privatize PSUs.

- As in line with Union Budget 2019-20, the Government proposed definitely robotized GST rebate module and an digital receipt shape with a purpose to discard the need for an trade e-manner bill.
- Government efficaciously did association, lowering the quantity of Public Sector Banks with the aid of using eight.
- The Government of India deliberate to implant Rs. 44,000 crore in open place banks with the aid of using March.

ACHIEVEMENTS

Following are the accomplishments of the Government:

- In May 2021, UPI recorded seventy three billion trades really well worth Rs. 4.93 lakh crore (US\$ 67.31 billion).
- According to the RBI, India's new change holds confirmed up at US\$ 582.forty one billion, as of April 16, 2021
- The wide variety of trades thru short element business enterprise (IMPS) prolonged to 323.87 million (with the aid of using volume) and amounted to Rs. 3.01 trillion. With the aid of using regard in April 2021

ROAD AHEAD

Further advanced spending on shape, brief execution of assignments and continuation of modifications are had to supply similarly increase to development withinside the economic place. This heap of additives propose that India's economic place is ready for an notable development as rapid developing institutions will visit banks for his or her credit score needs. Moreover, the development in development has introduced compact and net banking groups to the front. The economic place is laying extra considerable emphasis on providing moreover created types of assist to their customers and updating their development machine to similarly broaden customer's average know-how in addition as supply banks a aggressive edge.

Two sector I did research on are :-

HDFC Bank Ltd.

- **GENERAL OVERVIEW**

Today, HDFC Bank has a banking network of 5,608 branches and 14,897 ATM's in 2,902 cities/towns.

HDFC Bank Ltd. is one of India's leading private banks and was among the first to receive approval from the Reserve Bank of India (RBI) to set up a private sector bank in 1994. HDFC Bank was incorporated in August 1994 in the name of HDFC Bank Limited, with its registered office in Mumbai, India. The bank commenced operations as a Scheduled Commercial Bank in January 1995.

Business area of the Bank

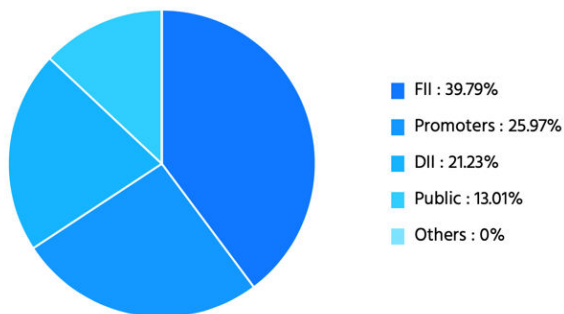
- This bank had been catering to the very broad category of financial services which has covered investment banking comprising the wholesale side and transactional part on the retail section and commercial services.
- HDFC Bank has basically 3 key sections of business:-
Wholesale Banking
Treasury and,
Retail Banking.

• SHARE HOLDING PATTERN

As a public limited company, HDFC Bank has a diverse range of shareholders and owners. On this page, you can find the shareholding and ownership pattern over the years, the history of share and bond issues and unclaimed dividend.

- FII – 39.79%
- Promoters 25.97%
- DII – 21.23%
- Public 13.01%
- Others 0%

Share Holding Pattern



Promoter Pledging %

DATE	PROMOTER %	PLEDGE %
Mar 2021	25.97	0
Dec 2020	26	0
Sep 2020	26.02	0
Jun 2020	26.1	0
Mar 2020	26.14	0

COMPETITIVE ANALYSIS

COMPANY	PRICE	MCAP (IN CR.)	P/B	P/E	EPS	ROE%	ROA%	NET NPA	CAR
HDFC Bank	1,520.45	8,40,310.01	4.12	27.01	56.3	16.61	1.9	0.4	18.79
ICICI Bank	641.9	4,44,553.23	3.08	27.45	23.38	7.25	0.77	1.54	16.11
Kotak Mahindra Bank	1,732.30	3,43,458.80	5.43	49.31	35.13	13.08	1.77	0.71	17.89
Axis Bank	754.4	2,31,247.75	2.28	35.1	21.49	7.06	0.69	0	0

The two close competitors are:

1. Kotak Mahindra Bank, and
2. ICICI Bank

HDFC Bank Overview :- The HDFC Bank is the leading bank in India as compared to its Competitors, the management has made their own principles in terms of delivering quality to its customers, and also maintaining the Stability of Management. The company is always under trend analysis.

Competitor #1 - Kotak Mahindra Bank

Competitor #2 - ICICI Bank

CONCLUSION AND WAY FORWARD FOR THE COMPANY

- By analysing and comparing all the activities and financial information, HDFC Bank holds greater no. of Total Assets as well as greater no. of Profit as compared to its Competitors.
- The liability of HDFC Bank is high from its competitors, but might get reduce due to its consistent and stable profits.
- The Earning Per Share is also high as compared to its competitors, which results in more earnings and strong investors relations.
- By reviewing all information, regarding HDFC Bank, company has performed well since past few years, company has been maintaining healthy dividend.
- The Company might tend to fall, due to its consistent profit, but due to trend analysis, company might get higher returns on Trading/Investments.

ADITYA BIRLA CAPITAL LTD.

- **GENERAL OVERVIEW**

Aditya Birla Capital (ABCL) is at first combined in October 2007 under the Companies Act 1956. It got the support of enlistment from the Reserve Bank of India in May 2009 to start the business as non-store taking NBFC. In December 2014, the association was changed over from a private confined association to a public limited association, and was renamed as 'Aditya Birla Financial Services Limited'. During late decade since its union, the association has gained some astonishing headway to become one of the greatest money related organizations significant parts in India. Year 2017 engravings an accomplishment, with the association transforming into an unadulterated play recorded holding association of the general huge number of financial organizations associations of the Aditya Birla Group. To stamp this new stage in its trip, and as per its new united brand character, the association was rechristened as 'Aditya Birla Capital Limited' in June 2017.

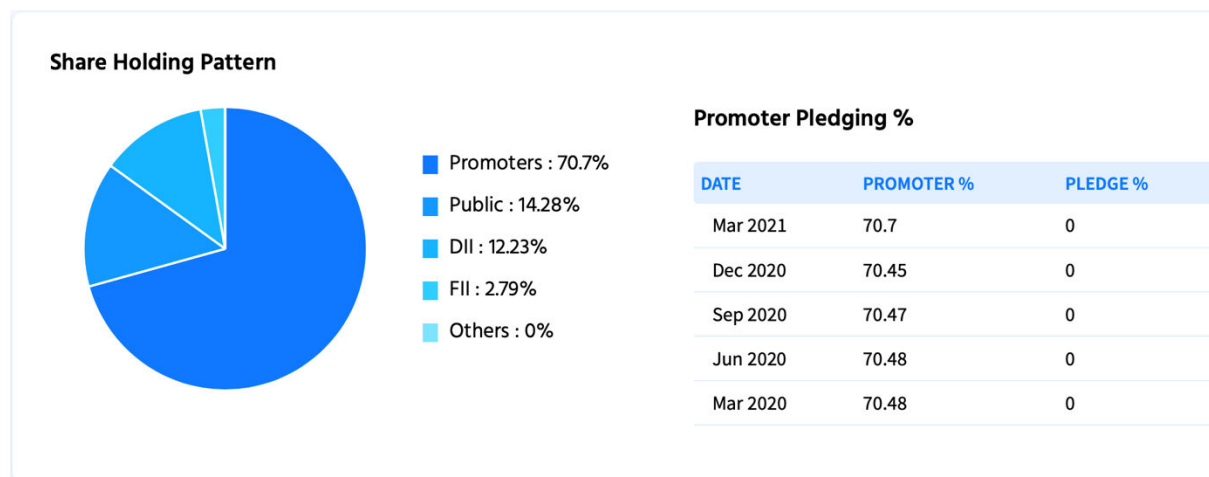
Business area of the Bank

The association has a strong presence across a wide extent of Protecting, Investing and Financing Solutions, which fuse Life Insurance, Health Insurance, Motor Insurance, Corporate General Insurance, Mutual Funds, Wealth Management, Stocks and Securities Broking, Portfolio Management Services, Real Estate Investments, Pension Funds, Home Finance, Personal Finance, SME Finance, Real Estate Finance, Loan Against Securities, Corporate Finance, Debt Capital Markets, Loan Syndication and Asset Reconstruction.

Products

Insurance
Financing
Wealth management
Advising

- **SHARE HOLDING PATTERN**



- **STRENGTHS, WEAKNESSES, OPPORTUNITIES & THREATS (SWOT) ANALYSIS OF THE COMPANY**

Strengths

- Company with high TTM EPS Growth
- Growth in Net Profit with expanding Profit Margin (QoQ)
- Increasing benefits each quarter for as long as 4 quarters
- Increasing Revenue each quarter for as far back as 3 quarters
- Company with Zero Promoter Pledge
- Strong Momentum: Price above short, medium and long haul moving midpoints
- Presence in high-development and adaptable business fragments
- Brand name gives it an edge in AMC and Life Insurance organizations
- Asset quality execution in the NBFC business has been top tier

Weaknesses

- Red Flag: High Interest Payments Compared to Earnings
- MACD Crossover Below Signal Line
- MFs diminished their shareholding last quarter
- Companies with High Debt
- Promoter diminishing their shareholding
- Cost structure in the AMC business is higher than peers
- Post-overwhelm VNB edges actually negative

Opportunities

- Operates in underpenetrated business fragments with colossal development potential
- Tie-up with HDFC Bank in the Life Insurance business
- presents a gigantic development opportunity
- Highest Recovery from 52 Week Low
- Decrease in Provision in ongoing outcomes
- RSI showing value strength
- Insiders purchased stocks

Threats

- High portion of corporate credit openness, particularly in project finance
 - Intense contest in the retail home credit fragment
 - could bring about moderate bring proportions back
- **COMPETITIVE ANALYSIS**

COMPANY	PRICE	MCAP (IN CR.)	P/B	P/E	EPS	ROE%	ROCE%	P/S	EV/EBITDA
SBI Cards AndPayment	985	92,693.31	14.69	94.15	10.46	28.24	15.21	9.99	43.79
Muthoot Finance	1,559.45	62,565.04	4.11	16.81	92.78	28.29	16.06	7.18	10.81
Bajaj Hold & Invest	3,898.95	43,392.78	3.10	218.50	17.84	1.61	2.54	118.09	125.53
Chola Invest & Fin.	519.35	42,600.63	4.46	28.12	18.47	14.72	10.30	4.92	13.49
Shriram Trans. Fin	1,435.75	38,590.61	1.62	15.52	92.54	12.57	10.30	2.22	10.27
Aditya Birla Capital	123.05	29,726.73	3.11	407.05	0.30	0.36	1.15	148.77	405.77
Sundaram Finance	2,663.90	29,596.96	4.79	36.58	72.82	13.68	9.59	7.70	17.83
L&T Finance Holdings	93.75	23,161.70	2.14	199.60	0.47	1.26	3.17	135.24	148.32
Mah & Mah Finl. Serv	163	20,139.14	1.37	60.09	2.71	2.58	7.15	1.94	14.29

• CONCLUSION AND WAY FORWARD FOR THE COMPANY

Around 2% of India's absolute populace puts resources into monetary resources. The entrance of the common asset industry in India is near 7% (Based on the quantity of PAN cardholders). This under entrance of the common asset industry offers a tremendous open door for the business to develop.

Relocation to monetary investment funds, more extensive conveyance and supportable execution are required to empower development in the business.

Additionally, expanding monetary proficiency among financial backers, digitization and the quantity of mediums accessible will in general draw in more financial backers to put resources into the monetary business sectors.

To comprehend the elements of the Aditya Birla Capital better, you should go through the accompanying focuses:

Key Financials

- **Profitability:** Profit margin (PAT) of the organization shows how well an organization controls its expense. It is one of the significant pointers to show the monetary strength of the organization. Net benefit of the organization is Rs 29.85 Cr and the intensified development of benefit in the previous 3 years is 91.66 %. The PAT edge of Aditya Birla Capital is 14.94 %.
- **EPS growth:** Investors ought to guarantee the EPS figure is becoming quicker than income numbers since it demonstrates organization the executives is expanding the proficiency with which it runs the organization. In Aditya Birla Capital , the EPS #if(383.72 > 0) then, at that point "developed" else "declined";# by 383.72 % YOY.

Financial Ratios –

- Return on Equity (ROE): The Company has a #if(0.36 >= 20) then, at that point "sound" elseif(0.36 < 20 and 0.36 >=10) then, at that point "normal" else "poor";# ROE history. The ROE of Aditya Birla Capital is at 0.36 % for the most recent year.
- P/E Ratio: Relative valuation measurements like the P/E proportion can be utilized to check whether the supply of Aditya Birla Capital is worth at the current levels at Rs \$\$PRICE_Y_1\$\$\$. The stock is exchanging at a current P/E proportion of 341.15 and the normal chronicled P/E throughout the previous 5 years was 245.74.
- P/B proportion can be perhaps the best measurement to esteem such organizations. Right now, Aditya Birla Capital is exchanging at a P/B of 3.06 . The normal authentic P/B throughout the previous 5 years was 1.72. This can measure up to the Market cost per share to know whether the stock is underestimated or exaggerated.

CHAPTER 4

4.1 LEARNING OUTCOMES & FINDINGS

- I was involved in various projects including Costing, Projections and fund-raising process for the Company where the Company seed fund requirement of Rs. 2 Crore. During my Internship tenure I came to know about the Investors perception and the parameters which they look for funding. Some of the parameters are:
 - Return on Investment
 - Payback period
 - Customer footfall in the website
 - Competitive edge in the Industry
- Learned about Private Grants & Schemes for raising funds for the Company for both the domains and respectively apply for the appropriate scheme.
- Gained knowledge about financial modeling improvements in the planning and forecasting models to enhance process efficiency, support new initiatives and to accurately capture the changing economics or structure of the business.
- Now-a-days Investors generally Invest in the project in the business which is in the boom stage. Investors generally do not prefer long term projects which will give them profit after 4-5 years.
- Many Investors invest in the firm in which the Company's financial model start showing positive PAT from 2nd year onwards.

CHAPTER 5

5.1 SUGGESTIONS

The Company was set-up in 2018 and is in the very initial stage of business which is looking for the funding of Rs. 2 Crores. The Company does not have the fund to pay the salary to employees. These are the few suggestions I will recommend the Company:

- As the Company is a startup so it faces several problems in the management of various departments.
- So, HR policies should be implanted such as training should be provided to the employees based on their needs.
- HR should also try to establish a healthy organization culture which would motivate the employees and enables them to do their work with excitement.
- They should promote their marketing department also which will bring some order to Company.
- There should be a proper trainer in the Company who can help the interns throughout the project. This can be beneficial for the Company because a new and creative mind can identify bottle neck in the company and can help throughout improving the efficiency as well as cost cutting.
- The Company is highly dependent on interns. They should hire more permanent employees.
- The Company should minimize their expenses as they were undergoing certain losses.
- They should try investing more in Stocks, mutual funds and bonds.
- I observed certain communication gap within different departments within the Company. Certain measures should be taken to avoid those gaps.

CHAPTER 6

6.1 CONCLUSION

At the outset of conclusion of Summer Internship Programme, I express my deep sense of satisfaction for the opportunity of having insight in the field of finance. I was fortunate to work in Finlatics.

- Overall my experience of working in corporate world was amazing.
- I was able to analyze my efficiency and my area of improvement and was able to overcome them by the end of the Internship problem.
- I was able to build relationship management and realized the Importance of networking.
- By the end of my Internship I was able to groom myself in terms of Knowledge, Communication skills, Personality development, time management and various other factors.
- These 3 months of Internship has taught me a lot professionally as well as some real-life experiences.
- I'm sure that the knowledge I have gained there will help me when I will start my Career in Corporate World.

I feel proud in contributing towards the growth of the Company. Overall, summer Internship programme is an important part of a curriculum as it prepares for stepping into the forthcoming professional life.

CHAPTER 7

7.1 BIBLIOGRAPHY

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