

Project Report

“AN ANALYSIS OF VARIOUS PRODUCTS OFFERED BY BAJAJ FINSERV”

Submitted to

G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR

Affiliated to

RASHTRASANT TUKADOJI MAHARAJ NAGPUR UNIVERSITY, NAGPUR

In partial fulfillment for the award of the degree of

Bachelor of Business Administration

Submitted by

AMAN SANJAY MEHTA

Under the Guidance of

DR. AFSAR SHEIKH

G.S. College Of Commerce & Economics, Nagpur

Academic Year 2022 – 23



G.S. College Of Commerce & Economics , Nagpur

Academic Year 2022 – 23



CERTIFICATE

This is to certify that “**Aman Sanjay Mehta** “ has submitted the project report titled “**An Analysis of various product offered by Bajaj Finserv** ” towards partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he has ingeniously completed his project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

DR. AFSAR SHEIKH

(Project Guide)

DR. AFSAR SHEIKH

(Co-ordinator)

Place : nagpur

Date:

G.S. College Of Commerce & Economics, Nagpur

Academic Year 2022 – 23



DECLARATION

I here-by declare that the project with title “An analysis of various product offered by bajaj finserv” has been completed by me in partial fulfillment of BACHELOR OF BUSINESS ADMINISTRATION degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

AMAN SANJAY MEHTA

Place: Nagpur

Date:

G.S. College Of Commerce & Economics , Nagpur

Academic Year 2022 – 23



ACKNOWLEDGEMENT

With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to DR.S.S KATHALEY, Principal, G.S. College of Commerce & Economics, Nagpur.

I am extremely thankful to my Project Guide Dr. AFSAR SHEIKH for his guideline throughout the project.

I tender my sincere regards to Co-ordinator, Dr. AFSAR SHEIKH for giving me outstanding guidance, enthusiastic suggestions and invaluable encouragement which helped me in the completion of the project.

I will fail in my duty if I do not thank the Non-Teaching staff of the college for their Co-operation.

I would like to thank all those who helped me in making this project complete and successful.

AMAN SANJAY MEHTA

Place: NAGPUR

Date:

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INTRODUCTION

Bajaj Finserv was formed in April 2007 due to its demerger from Bajaj Auto Limited as a separate entity to focus purely on the group's financial services business. The process of demerger was completed in Feb 2008. Bajaj Finserv Ltd (BFS) is a financial service holding company. The company offers a range of consumer finance, SME finance, commercial lending, insurance and wealth management products and services to individuals and corporate clients. Its offerings include personal loans, consumer durable loans, small business loans, construction equipment loans, loans against property and shares, two- and three-wheeler financing, and advisory and investment planning services.

BFS also provides infrastructure financing focusing on roads, telecom, power, railway, ports and associated sectors. It offers insurance products, including life insurance, health insurance, auto insurance, travel insurance, property insurance and commercial insurance. The company operates through its subsidiaries and branch offices in India. BFS is headquartered in Pune, Maharashtra, India.



The financial services and wind energy businesses were transferred to Bajaj Finserv Limited (BFS) as part of the concluded demerger from Bajaj Auto Limited, approved by the High Court of Judicature at Bombay by its order dated 18 December 2007. It is a financial conglomerate with stakes in the financing sector (Bajaj Finance), the life insurance business (Bajaj Life Insurance), and the general insurance business (Bajaj General Insurance).

Bajaj Holdings and Investments Limited is the parent company which holds 39.29% stake in Bajaj Finserv. The former has been registered as a Non-Banking Financial Company (NBFC) under the Registration No. N-13.01952 dated 29 October 2009 with Reserve Bank of India (RBI)

The company employs over 20,154 employees at 1,409 locations, and is engaged in consumer finance businesses, life insurance, and general insurance.[16] Apart from financial services, it is also active in wind energy generation with an installed capacity of 65.2 MW. In the quarterly results for June 2022, the company's board of directors has approved the sub-division of its equity shares in a ratio of 1:5.

During a block deal in the last week of December 2022, promoter Jamnalal Sons increased its holdings in the company. In the open market, the promoter purchased equity shares worth a total of ₹100.41 crore. However, the other promoter, Rishab Family Trust, was able to sell a portion of the company's shares.

Bajaj Finance was initially incepted as Bajaj Auto Finance in 1987. Later diversified into business and property financing.

Bajaj Allianz Life Insurance is a joint venture between Bajaj Finserv and Allianz SE. Being one of the private insurance companies in India, it offers insurance products for financial planning and security. The company received the Insurance Regulatory and Development Authority (IRDA) certificate of Registration on 3 August 2001 to conduct Life insurance business in India.

Bajaj Allianz General Insurance is a private general insurance company in India. It is another joint venture between Bajaj Finserv Limited and Allianz SE. It is headquartered in Pune with offices in over 200 cities in India and more than 3,500 employees as of 2018.

What does Bajaj Finserv Direct Limited do:-

It is a housing finance company regulated by the National Housing Bank (NHB). It is a wholly-owned subsidiary of Bajaj Finance Limited offering a range of products to consumers, corporate entities, builders, and developers.

Bajaj Finserv is rated 4.0 out of 5, based on 5.5k reviews by employees on AmbitionBox. Bajaj Finserv is known for Skill development which is rated at the top and given a rating of 4.0. However, Work-Life balance is rated the lowest at 3.5 and can be improved.

Slowdown in AUM Growth: Bajaj Finance's AUM recorded a yearly growth of 27% to Rs 2.3 lakh crores. However, a quarterly growth of just 5.7% came in below expectations. This is primarily the reason why the share price of the company is currently on a downward spiral.06-Jan-2023

Various products offered by Bajaj Finserv

- **Loans:**

In finance, Bajaj Finserv offers various loans to one or more individuals, organizations, or other entities to other individuals, organizations, etc.

Example:

- Personal Loan
- MSME Loan
- Insta Personal V Loan
- Loan against Property, etc.

- **Insurance:**

Insurance is a means of protection from financial loss in which, in exchange for a fee, a party agrees to compensate another party in the event of a certain loss, damage, or injury.

Various Insurance Offered by Bajaj Finserv :

- Car Insurance
- Motor Insurance
- Life Insurance
- Home Insurance, etc.

- **Investments:**

Investment is the dedication of money to purchase of an asset to attain an increase in value over a period of time. Investment requires a sacrifice of some present asset, such as time, money, or effort.

Areas of Investment offered by Bajaj Finserv:

- Fixed Deposit
- Systematic Deposit Plan

- Stock Trading
- Mutual Funds.

- **Pocket Insurance:**

Bajaj Finserv offers pocket insurance for your everyday needs in categories health, travel, lifestyle, assistance etc.

Example:

- Covid-19 Insurance
- Mobile protection plan
- Wallet Care
- Key Safe guard, etc.

- **Wallet and Cards:**

Bajaj Finserv offers various types of Plastic money to do easy Financial Transactions.

Example:

- Wallet
- Bajaj Finserv RBL Bank super card
- Bajaj Finserv DBS bank credit card
- EMI Network Card
- Health EMI network card



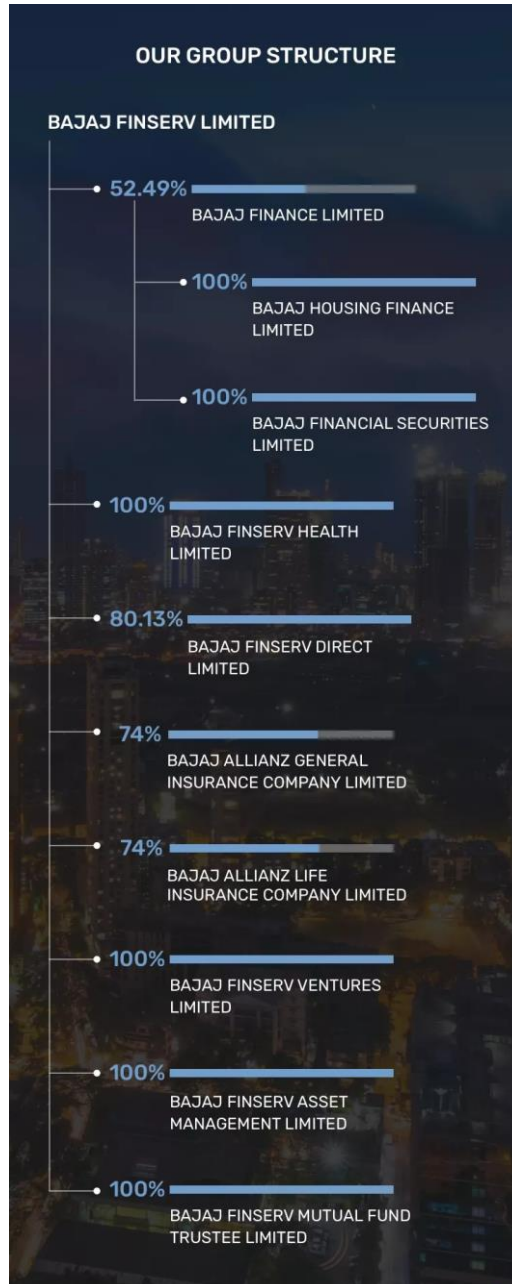
COMPANY PROFILE

Bajaj Finserv Limited	
	
Type	Public
Traded as	BSE: 532978 ↗ NSE: BAJAJFINSV ↗ NSE NIFTY 50 Constituent
ISIN	INE918I01018
Industry	Financial services
Founded	May 2007 (15 years ago) ^[1]
Founder	Jamnalal Bajaj
Headquarters	Pune, Maharashtra, India
Key people	Sanjiv Bajaj (Chairman, MD & CEO)
Products	Insurance, credit cards, mutual fund, mortgage loans, investment management ^[2]
Revenue	▲ ₹68,438 crore (US\$8.6 billion) ^[3] (2022)
Operating income	▲ ₹11,270 crore (US\$1.4 billion) ^[3] (2022)
Net income	▲ ₹8,313 crore (US\$1.0 billion) ^[3] (2022)
Total assets	▲ ₹333,718 crore (US\$42 billion) ^[1] (2022)
Total equity	▲ ₹40,246 crore (US\$5.0 billion) ^[1] (2022)
Number of employees	26,969 (2020) ^[1]
Parent	Bajaj Group ^[1]
Subsidiaries	Bajaj Finance ^[4] Bajaj Allianz General Insurance Bajaj Allianz Life Insurance Bajaj Housing Finance ^[1] Bajaj Finserv Markets ^[5]
Website	www.bajajfinserv.in ↗

Bajaj Finserv Limited ('Bajaj Finserv', 'BFS' or 'the Company') is a Core Investment Company (CIC) under RBI Regulations 2020 and the holding company for the various financial services businesses under the Bajaj Group. Its vision is to provide financial solutions for retail and SME customers through their life cycle - asset acquisition and lifestyle enhancement through financing, asset protection through insurance, family protection through life and health insurance, healthcare needs for the family, savings products, retirement planning and annuities. BFS, through its various businesses serves crores of customers by providing these solutions. In furtherance of this vision, BFS participates in various businesses through controlling stakes including,

- The Financing business through its 52.49% holding in Bajaj Finance Limited ('BFL')
- Life, general and health insurance businesses through its 74% holding in two unlisted subsidiaries:
 - Bajaj Allianz General Insurance Company Limited ('BAGIC') and
 - Bajaj Allianz Life Insurance Company Limited ('BALIC')
- A digital marketplace of financial services products from loans to insurance, mutual funds, investments, payments and selected e-commerce through Bajaj Finserv Direct Limited (Finserv Markets)
- A digital platform for preventive, personalised and pre-paid healthcare services, backed by a complete range of easy financing solutions to support the wellness needs of consumers through Bajaj Finserv Health Limited
- The Mutual Fund and Asset Management businesses through Bajaj Finserv Asset Management Company
- An investment platform for early and mid-stage venture capital investments and alternate assets through Bajaj Finserv Ventures Limited
- Through the subsidiaries of Bajaj Finance Limited, Bajaj Finserv also participates in,
- Housing and developer financing through Bajaj Housing Finance Limited
- Digital Broking, equity trading services through Bajaj Financial Securities Limited, a SEBI registered stock broking and Depository participant

OUR GROUP COMPANIES



Bajaj Finance Ltd. ('BFL', 'Bajaj Finance', or 'the Company'), a subsidiary of Bajaj Finserv Ltd., is a deposit taking Non-Banking Financial Company (NBFC-D) registered with the Reserve Bank of India (RBI) and is classified as an NBFC-Investment and Credit Company (NBFC-ICC). BFL is engaged in the business of lending and acceptance of deposits. It has a diversified lending portfolio across retail, SMES, and commercial customers with significant presence in both urban and rural India. It accepts public and corporate deposits and offers a variety of financial services products to its customers. BFL, a thirty-five-year-old enterprise, has now become a leading player in the NBFC sector in India and on a consolidated basis, it has a franchise of 66.05 million customers. BFL has the highest domestic credit rating of AAA/Stable for long-term borrowing, A1+ for short-term borrowing, and CRISIL AAA/Stable & [ICRA]AAA(Stable) for its FD program. It has a long-term issuer credit rating of BB+/Positive and a short-term rating of B by S&P Global ratings.

Bajaj Allianz General Insurance Company Limited is a joint venture between Allianz SE, the world's leading insurer, and Bajaj Finserv Limited. The Company received the certificate of registration from IRDA on 2nd May 2001 to conduct general insurance business in India. Bajaj Allianz General Insurance, today, is one of the largest private insurer in the industry with offices in over 1100 towns and cities. The Company has continuously been expanding its operations to reach out to its customers.

On May 2nd, 2021 we completed 20 years of care. In our two decades long journey we rose from a humble start-up to an industry leader. We have gained the trust of close to 11 crore customers with the help of over 9000 employees, a robust distribution network of more than 80,000 agents, almost 9,000 motor dealer partners and over 240 bank partners. We are also associated with most brokers, web aggregators and major e-commerce platforms. We have formed meaningful relationships with our partners, customers and employees in the course of our journey so far.

Bajaj Allianz Life Insurance Co. Ltd., one of India's leading private life insurers, is a joint venture between Bajaj Finserv Limited, one of the most diversified non-banking financial institutions in India, and Allianz SE, one of world's leading global insurer and asset manager. We began operations in August 2001 from our headquarters in Pune, Maharashtra (India).

With a focus on getting Life Goals DONE. Bajaj Allianz Life is committed to offer value-packed and innovative products, which are simple to understand and purchase. They are designed to meet long-term

life goals of customers, ranging from protection, wealth creation to retirement solutions and more.

These are backed by a suite of tech-enabled services and service touchpoints to ensure we are always available for our customers to manage their Life Goals with us.

Bajaj Housing Finance Limited is a 100% subsidiary of Bajaj Finance Limited — one of the most diversified NBFCs in the Indian market, catering to more than 58 million customers across the country. Headquartered in Pune, Bajaj Housing Finance Limited offers finance to individuals as well as corporate entities for the purchase and renovation of homes, or commercial spaces. It also provides loans against property for business or personal needs as well as working capital for business expansion purposes. The Company also offers finance to developers engaged in the construction of residential and commercial properties as well as lease rental discounting to developers and high-net-worth individuals. Bajaj Housing Finance Limited enjoys the highest credit ratings from CRISIL as well as India Ratings. The Company is rated AAA/Stable for its long-term debt programme and A1+ for its short-term debt programme from CRISIL and India Ratings.

A 100% subsidiary of Bajaj Finance Limited, Bajaj Financial Securities Limited is set to disrupt the discount broking space through its unique offerings and comprehensive capital market solutions. With secure technology and advanced platforms, you can trade in equity cash & derivatives at one of the lowest brokerage rates in the industry. Besides, you can avail Margin Trade Financing at one of the lowest interest rates and make the most of market opportunities. What's more, invest in IPOs, Mutual Funds and get easy access to Loan Against Securities offered by Bajaj Finance Limited.

Mission Statement:

"To be the most admired and responsible financial services institution in India by providing innovative and comprehensive solutions to our customers, while creating value for all our stakeholders."

Vision Statement:

"To be the leading provider of financial services in India, offering best-in-class products and services to meet the evolving needs of our customers, while delivering sustainable growth and profitability for our stakeholders."

Corporate Office

6th Floor Bajaj

Finserv Corporate

Office, Off Pune-

Ahmednagar Road

Viman Nagar, Pune - 411014

RESEARCH STUDY

Amandeepetal 2017 made a comparative study of TATA steel and Jindal steel. Ratio analysis is used as a tool to evaluate the same for a period of five years. At last, it is concluded that both companies must maintain an ideal current ratio and quick ratio for future betterment.

Nasir Rashid and Dr. B. Manivannan et al 2017 studied the liquidity and profitability position of National Thermal Corporation Ltd., New Delhi covering a period of five years. It is suggested to take necessary steps to take control of the decreasing trend and conclude that firms could maintain the same policies for more profitability in future.

Roopa. T. N and H. B. ChayaDeviet al 2017 made a study on financial performance of selected IT and ITeS companies listed in NSE, India. Forty-five companies are selected for this study. They have commented that the majority of IT companies are free from debt and concluded that the big companies are better performers and medium companies are consistent performers.

Dr. M. Prakash and K. Natarajan et al 2014 studied the financial performance of Salem Steel Plant in Salem for five years. Ratio analysis is used to study the performance of the firm. It is suggested that the company may increase performance by reducing the borrowed capital.

M. Sakthi Vadivel and S. Ayyappanetal 2013 studied the financial efficacy of selected public and private sector banks in India for 10 years. Correlation analysis is employed to know whether there are any significant relationships between variables.

P. Thanujaetal 2013 carried out a study to ascertain financial performance of Vijaya Dairy Ltd for a period of five years ranging 2007- 2012. The prime reason for attempting this study is to provide meaningful information to the people inside and outside the organization. Researchers commented that the liquidity position of the firm is good and also suggested to maintain the same in the upcoming years

Objective of study

- To analyze the products of Bajaj Finserv ltd
- To know the public interest toward the Bajaj Finserv ltd
- To analyze market share of Bajaj Finserv ltd
- To analyze facilities offered by Bajaj Finserv company to its customers.

Hypothesis of study

H0:-

Product offer by Bajaj Finserv is not superior and does not satisfies the need of the customer.

H1:-

Product offer by Bajaj Finserv is superior and satisfy the need of the customer.

NEED OF STUDY

- This study will help to understand market dominance of Bajaj Finserv in finance industry.
- The main objective of carrying out this project is to understand Market of Bajaj Finserv.
- This study provides an opportunity of collecting and analyzing information about the market, products, customers, as well as competitors in order to determine which steps can lead to the success of the organization.

RESEARCH METHDODOLOGY

A research methodology encompasses the way in which intend to carry out the research. This includes how the plan to tackle things like collection methods, statistical analysis ,participants observations and more...

DATA COLLECTION

1. SECONDARY DATA:

The secondary data for the research have been collected from various sources which include websites, Journals, books, articles, and also from the usage of the internet facility.

2. SOURCE OF DATA:

This project will be based on secondary data only which will be collecting through websites, books, journals and articles.

DATA ANALYSIS AND INTERPRETATION

What Is a Loan?

The term loan refers to a type of credit vehicle in which a sum of money is lent to another party in exchange for future repayment of the value or principal amount. In many cases, the lender also adds interest or finance charges to the principal value which the borrower must repay in addition to the principal balance.

Loans may be for a specific, one-time amount, or they may be available as an open-ended line of credit up to a specified limit. Loans come in many different forms including secured, unsecured, commercial, and personal loans.

Understanding Loans

A loan is a form of debt incurred by an individual or other entity. The lender—usually a corporation, financial institution, or government—advances a sum of money to the borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date, and other conditions.

In some cases, the lender may require collateral to secure the loan and ensure repayment. Loans may also take the form of bonds and certificates of deposit (CDs). It is also possible to take a loan from a 401(k) account.

The Loan Process

Here's how the loan process works. When someone needs money, they apply for a loan from a bank, corporation, government, or other entity. The borrower may be required to provide specific details such as the reason for the loan, their financial history, Social Security Number (SSN), and other information. The lender reviews the information including a person's debt-to-income (DTI) ratio to see if the loan can be paid back.

Based on the applicant's creditworthiness, the lender either denies or approves the application. The lender must provide a reason should the loan application be denied. If the application is approved, both parties sign a contract that outlines the details of the agreement. The lender advances the proceeds of the loan, after which the borrower must repay the amount including any additional charges such as interest.

The terms of a loan are agreed to by each party before any money or property changes hands or is disbursed. If the lender requires collateral, the lender outlines this in the loan documents. Most loans also have provisions regarding the maximum amount of interest, as well as other covenants such as the length of time before repayment is required.

Why Are Loans Used?

Loans are advanced for a number of reasons including major purchases, investing, renovations, debt consolidation, and business ventures. Loans also help existing companies expand their operations. Loans allow for growth in the overall money supply in an economy and open up competition by lending to new businesses.

The interest and fees from loans are a primary source of revenue for many banks, as well as some retailers through the use of credit facilities and credit cards.

Components of a Loan

There are several important terms that determine the size of a loan and how quickly the borrower can pay it back:

Principal: This is the original amount of money that is being borrowed.

Loan Term: The amount of time that the borrower has to repay the loan.

Interest Rate: The rate at which the amount of money owed increases, usually expressed in terms of an annual percentage rate (APR).

Loan Payments: The amount of money that must be paid every month or week order to satisfy the terms of the loan. Based on the principal, loan term, and interest rate, this can be determined from an amortization table.

GENERAL INSURANCE

Definition And Meaning

Insurance contracts that do not come under the ambit of life insurance are called general insurance. The different forms of general insurance are fire, marine, motor, accident and other miscellaneous non-life insurance.

General insurance helps us protect ourselves and the things we value, such as our homes, our cars and our valuables, from the financial impact of risks, big and small – from fire, flood, storm and earthquake, to theft, car accidents, travel mishaps – and even from the costs of legal action against us.

The tangible assets are susceptible to damages and a need to protect the economic value of the assets is needed. For this purpose, general insurance products are bought as they provide protection against unforeseeable contingencies like damage and loss of the asset. Like life insurance, general insurance products come at a price in the form of premium.

Types of general insurance

- Health Insurance

With Bajaj Allianz health insurance get covered for hospitalization expenses along with pre and post hospitalization expenses. Get cashless facility and also avail tax benefits

- . Car insurance

Car insurance plans by Bajaj Allianz offer cashless claim settlement, 24/7 roadside assistance and hassle-free claim settlement to keep your car and your finances secure.

- Two Wheeler Insurance

Two wheeler insurance from Bajaj Allianz provides hassle-free protection to your bike or scooter against physical damage, theft and third party liability.

- Travel Insurance

Bajaj Allianz travel insurance plans protect you from losses due to medical emergencies to covering for the loss or delay of baggage, and more. • Respect-senior care rider With Respect- Senior Care Rider, caretaking becomes easier and smarter.

- health insurance

Bajaj Allianz general insurance company's health insurance covers the medical expenses of the insured due to an illness or accident in exchange for a premium amount. It enables the insurance company to providemedical coverage for hospitalization expenses, day care procedures, critical illnesses, etc

- Commercial insurance

from SMEs to multinationals, Bajaj Allianz delivers commercial insurance solutions that make enterprises secure, confident, and successful. •

- Pet dog insurance

plans Bajaj Allianz general insurance company's pet dog insurance covers treatment cost for specified diseases or injuries as well as surgeries, hospitalization as well as death due to illnesses or accidents.

- Electric car/ vehicle insurance

Electric car insurance policy by Bajaj offers financial protection to the vehicle against any liabilities as uncertainty can occur at any point of time.

Life insurance

Definition And Meaning

Bajaj Allianz Life Insurance is the life Insurance provider in India under government regulation. It was founded in 2001. Some of there plans become popular and studied by major institution

Bajaj Allianz Life Insurance plans provide comprehensive life cover at a very affordable price. High Claim Settlement Ratio: Bajaj Allianz Life Insurance Company has featured a high claim settlement ratio of 98.02% in the FY 2019-20

Types of life insurance

There are many types of life insurance policies that can help protect your family, and they all fall into two main categories: term and permanent.

With a term life policy, you get coverage for a defined length of time (say, 10 years). If you die during that time, money is paid to your beneficiaries – but when the term is over, you must get new coverage or go without.

Permanent life insurance (i.e., whole life and universal life) provides life-long coverage with a “cash value” component that can help with many objectives, like helping to build your retirement nest egg while providing protection for life and other financial benefits along the way. To help you decide which kind of protection will work best for you, here are some things you should know:

INVESTMENT

An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the intent is not to consume the good but rather to use it in the future to create wealth.

An investment always concerns the outlay of some resource today—time, effort, money, or an asset—in hopes of a greater payoff in the future than what was originally put in. For example, an investor may purchase a monetary asset now with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit.

An investment involves putting capital to use today in order to increase its value over time.

An investment requires putting capital to work, in the form of time, money, effort, etc., in hopes of a greater payoff in the future than what was originally put in.

An investment can refer to any medium or mechanism used for generating future income, including bonds, stocks, real estate property, or alternative investments.

Investments usually do not come with guarantees of appreciation; it is possible to end up with less money than with what you started.

Investments can be diversified to reduce risk, though this may reduce the amount of earning potential.

How an investment work:

The act of investing has the goal of generating income and increasing value over time. An investment can refer to any mechanism used for generating future income. This includes the purchase of bonds, stocks, or real estate property, among other examples. Additionally, purchasing a property that can be used to produce goods can be considered an investment.

In general, any action that is taken in the hopes of raising future revenue can also be considered an investment. For example, when choosing to pursue additional education, the goal is often to increase knowledge and improve skills. The upfront investment of time attending class and money to pay for tuition will hopefully result in increased earnings over the student's career.

Because investing is oriented toward the potential for future growth or income, there is always a certain level of risk associated with an investment. An investment may not generate any income, or may actually lose value over time. For example, a company you invest in may go bankrupt. Alternatively, the degree you investing time and money to obtain may not result in a strong job market in that field.

Types of investment:

There's arguably endless opportunities to invest; after all, upgrading the tires on your vehicle could be seen as an investment that enhances the usefulness and future value of the asset. Below are common types of investments in which people use to appreciate their capital.

1. stocks/equities:

A share of stock is a piece of ownership of a public or private company. By owning stock, the investor may be entitled to dividend distributions generated from the net profit of the company. As the company becomes more successful and other investors seek to buy that company's stock, its value can also appreciate and be sold for capital gains.

The two primary types of stocks to invest in are common stock and preferred stock. Common stock often includes voting right and participation eligibility in certain matters. Preferred stock often have first claim to dividends and must be paid before common shareholders.

In addition, stocks are often classified as being either growth or value investments. Investments in growth stocks is the strategy of investing in a company while it is small and before it achieves market success. Investment in value stocks is the strategy of investing in a more established company whose stock price may not appropriate value the company.

2. Bonds/Fixed-Income Securities:

A bond is an investment that often demands an upfront investment, then pays a reoccurring amount over the life of the bond. Then, when the bond matures, the investor receives the capital invested into the bond back. Similar to debt, bond investments are a mechanism for certain entities to raise money. Many government entities and companies issue bonds; then, investors can contribute capital to earn a yield.

The recurring payment awarded to bondholders is called a coupon payment. Because the coupon payment on a bond investment is usually fixed, the price of a bond will often fluctuate to change the bond's yield. For example, a bond paying 5% will become cheaper to buy if there are market opportunities to earn 6%; by falling in price, the bond will naturally earn a higher yield.

3 Index Funds and Mutual Funds:

Instead of selecting each individual company to invest in, index funds, mutual funds, and other types of funds often aggregate specific investments to craft one investment vehicle. For example, an investor can buy shares of a single mutual fund that holds ownership of small cap, emerging market companies instead of having to research and select each company on its own.

Mutual funds are actively managed by a firm, while index funds are often passively-managed. This means that the investment professionals overseeing the mutual fund is

trying to beat a specific benchmark, while index funds often attempt to simply copy or imitate a benchmark. For this reason, mutual funds may be a more expensive fund to invest in compared to more passive-style funds.

4 Real Estate:

Real estate investments are often broadly defined as investments in physical, tangible spaces that can be utilized. Land can be built on, office buildings can be occupied, warehouses can store inventory, and residential properties can house families. Real estate investments may encompass acquiring sites, developing sites for specific uses, or purchasing ready-to-occupy operating sites.

In some contexts, real estate may broadly encompass certain types of investments that may yield commodities. For example, an investor can invest in farmland; in addition to reaping the reward of land value appreciation, the investment earns a return based on the crop yield and operating.

ONLINE STORES

The convenience of online shopping:

Customers can purchase items from the comfort of their own homes or workplace. Shopping is made easier and convenient for the customer through the internet. It is also easy to cancel the transactions. Saves time and efforts

Online shopping made shopping easy as there are no lines to wait so that we can do shopping in minutes. We have the 24x7 opportunity to shop online. Online shopping saves time and effort. In online shopping, we can get detailed information about a product and get good discounts and lower prices.

Benefits of online shopping

1 No pressure shopping:

Generally, in physical stores, the sales representatives try to influence the buyers to buy the product. While in online shopping, you're free to do as you will.

2 Shopping saves time online:

Customers do not have to stand in queues in cash counters to pay for the products that have been purchased by them. They can shop from their home or workplace and do not have to spend time travelling.

3 Comparison:

There is a wide range of products online. The sellers display all the stuff they've got. This enables the buyers to choose from a variety of models after comparing the finish, features, and price of the products on display.

4 Online shopping saves money:

To attract customers to shop online, e-retailers and marketers offer discounts to the customers as they have cut down on real estate and maintenance cost the sellers won't back out in giving huge discounts.

5 Availability:

The mall is open on 365 x 24 x 7. So, time does not act as a barrier, wherever the vendor and buyers are.

Types of online stores offered by bajajfinserv

1 bajajfinserv health

2 paymatrix

3 vedantu

4 inshorts

5 cardekho

6 nexhour

7 zebrs

8 the man company

9 true elements

10 portronics

11 beyoung

Market Share of Bajaj Finserv



CONCLUSION AND LIMITATION

The entire two months of the internship was a learning experience. A lot of ups and downs came in the path of project completion but the end results were very promising. Company seems to be doing quite well and its customer's base seems satisfied. It has a lot of potential in this sector only if it is able to tap the untapped market and do more market penetration.

This can be brought about by promoting its products and services and making people more aware of the benefits of. Also it can have some flexibility in its procedures so that the consumers feel more at home with the company. The company and the process of completing the file can be easier if the sales executive and the managers cooperate each other in their work. The managers must know the problem of their sales executive and the problems arising in the stores of Bajaj Finserv. I came to know about the work culture in Bajaj Finserv through this project. There were too many learnings like how to manage your employees and manage them and help them in working.

According to collected data, RELIANCE T2C is best as compared to other players of Jodhpur because RELIANCE DIGITAL does online everything and their dealers provide all requirement resources which a FOS needs at approval to quick response. They provided printers and other things which make quick response to approval and billing of customer. It should be in all stores as reliance to make faster process.

The most important thing is most of FOS response about T2C days. Reason is these are seasonal pressure, document pending, unavailability of stock, invoice generation late etc. There were many reasons which are affecting T2C strictly.

According to collected data and information, total login from March to October month is 1,10,485 but according to month of August, September and October total disbursement is 71,731 except month October still T2C increasing because of seasonal pressure and files pendency but in the graph we can see that most of files disbursement have been done with spilled out of last month in April also somewhere it is maintaining T2C also.

According to this figure total sample size is 30 in which visited store 12 of DEFENCE Electronics, 7 of RELIANCE DIGITAL and 7 of TARANG ELECTRONICS from all the stores I got positive feedback but a few responses were unsatisfied.

That different stores have difference in period of time taken by them to prepare the file. The least no of time taken by the reliance store and small stores RELIANCE store takes the minimum no days to prepare the files because of its technology.

LIMITATION

- Time provided to complete the project was only 6 weeks
- Project limited to selected area and dealer of Jodhpur only..
- Sales executive are randomly chosen and sample size is less for survey. .
- Sometimes sales executive use to give wrong information during survey.

RECCOMENDATIONS AND SUGGESTION

Most of the problems were regarding documentation and serial no issue. So according to me I would like to suggest that FOS should check and ask all the documents before approving the customer or giving them finance.

For serial no validation issue the dealer has to take initiative to provide the correct serial number. And only the serial no of the product which has been delivered.

As many of the FOS are new. They need to be trained more. According to me there must be some meeting and problem solving sessions for all FOS of different counter once in a week or month. And should be given to ask their questions and discuss their method or style of selling the product to each other.

The FOS should always need to be motivated. Some small reward should be: given them to keep motivating them so that they work on time for rewards.

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ANNEXURE

BALANCE SHEET OF BAJAJ FINSERV (in Rs. Cr.)	MAR 22	MAR 21	MAR 20	MAR 19	MAR 18
	12 mths	12 mths	12 mths	12 mths	12 mths
EQUITIES AND LIABILITIES					
SHAREHOLDER'S FUNDS					
Equity Share Capital	79.57	79.57	79.57	79.57	79.57
TOTAL SHARE CAPITAL	79.57	79.57	79.57	79.57	79.57
Reserves and Surplus	4,288.63	3,721.35	3,455.86	3,081.34	2,800.18
TOTAL RESERVES AND SURPLUS	4,288.63	3,721.35	3,455.86	3,081.34	2,800.18
TOTAL SHAREHOLDERS FUNDS	4,368.20	3,800.92	3,535.43	3,160.91	2,879.75
NON-CURRENT LIABILITIES					
Long Term Borrowings	0.00	0.00	0.00	0.00	0.00
Deferred Tax Liabilities [Net]	3.79	6.63	0.00	0.00	0.00
Other Long Term Liabilities	20.38	20.51	21.31	19.02	20.35
Long Term Provisions	5.60	6.36	8.80	9.86	11.24
TOTAL NON-CURRENT LIABILITIES	29.77	33.50	30.11	28.88	31.59
CURRENT LIABILITIES					
Short Term Borrowings	0.00	0.00	0.00	0.00	0.00
Trade Payables	2.03	2.31	2.10	4.69	2.85
Other Current Liabilities	38.42	31.80	32.52	24.42	12.54
Short Term Provisions	0.00	0.00	0.00	0.00	0.00

TOTAL CURRENT LIABILITIES	40.45	34.11	34.62	29.11	15.39
TOTAL CAPITAL AND LIABILITIES	4,438.42	3,868.53	3,600.16	3,218.90	2,926.73
ASSETS					
NON-CURRENT ASSETS					
Tangible Assets	105.06	153.19	152.88	67.79	67.40
Intangible Assets	0.00	0.00	0.00	0.00	0.00
Capital Work-In-Progress	4.08	2.29	0.00	33.34	8.19
Other Assets	5.24	5.37	5.50	5.63	5.76
FIXED ASSETS	114.38	160.85	158.38	106.76	81.35
Non-Current Investments	0.00	0.00	0.00	2,177.53	2,107.53
Deferred Tax Assets [Net]	0.00	0.00	7.94	8.08	8.36
Long Term Loans And Advances	0.00	0.00	0.00	0.00	0.00
Other Non-Current Assets	51.40	49.67	26.92	29.35	18.41
TOTAL NON-CURRENT ASSETS	165.78	210.52	193.24	2,321.72	2,215.65
CURRENT ASSETS					
Current Investments	4,191.28	3,494.97	3,340.00	759.87	650.59
Inventories	0.00	0.00	0.00	0.00	0.00
Trade Receivables	2.70	0.52	0.43	0.29	3.96
Cash And Cash Equivalentents	22.05	124.67	4.96	60.27	12.40
Short Term Loans And Advances	0.00	0.00	0.00	25.85	0.00

OtherCurrentAssets	56.61	37.85	61.53	50.90	44.13
TOTAL CURRENT ASSETS	4,272.64	3,658.01	3,406.92	897.18	711.08
TOTAL ASSETS	4,438.42	3,868.53	3,600.16	3,218.90	2,926.73
OTHER ADDITIONAL INFORMATION					
CONTINGENT LIABILITIES, COMMITMENTS					
Contingent Liabilities	21.07	14.86	14.86	23.66	54.38
CIF VALUE OF IMPORTS					
Raw Materials	0.00	0.00	0.00	0.00	0.00
Stores, Spares And Loose Tools	0.00	0.00	0.00	0.00	0.00
Trade/Other Goods	0.00	0.00	0.00	0.00	0.00
Capital Goods	0.00	0.00	0.00	0.00	0.00
EXPENDITURE IN FOREIGN EXCHANGE					
Expenditure In Foreign Currency	0.28	0.88	0.64	0.00	0.00
REMITTANCES IN FOREIGN CURRENCIES FOR DIVIDENDS					
Dividend Remittance In Foreign Currency	--	--	--	--	--
EARNINGS IN FOREIGN EXCHANGE					
FOB Value Of Goods	--	--	--	--	--
Other Earnings	--	--	--	--	--

BONUS DETAILS					
Bonus Equity Share Capital	--	--	--	--	--
NON-CURRENT INVESTMENTS					
Non-Current Investments Quoted Market Value	--	--	--	--	--
Non-Current Investments Unquoted Book Value	--	--	--	--	--
CURRENT INVESTMENTS					
Current Investments Quoted Market Value	--	--	--	--	--
Current Investments Unquoted Book Value	4,191.28	3,494.97	3,340.00	--	650.59