

Final Project Report

“ A STUDY ON INVESTMENT ANALYSIS OF IDBI BANK, NAGPUR”

Submitted to:

DMSR

G.S. College of Commerce and Economics, Nagpur

(An Autonomous Institution)

Affiliated to:

Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

In partial fulfilment for the award of the degree of

Master of Business Administration

Submitted by:

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Under the Guidance of:

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NAAC Accredited “A” Grade Institution**



Academic Year 2022-23

Department of Management Sciences and Research,
G.S. College of Commerce & Economics, Nagpur
NAAC Accredited “A” Grade Institution



Academic Year 2022-23

CERTIFICATE

This is to certify that “Sanket S. Puppalwar” has submitted the Final project titled “A STUDY ON INVESTMENT ANALYSIS OF IDBI BANK, NAGPUR”, towards partial fulfillment of MASTER 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 DMSR G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR (NAAC Reaccredited “A” {Grade Autonomous Institutions} affiliated to Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

Dr. Kamlesh Thote
(Project Guide)

Dr. Sonali Gadekar
(Co Ordinator)

Place: Nagpur

Date:

**Department of Management Sciences and Research,
G.S. College of Commerce & Economics, Nagpur
NAAC Accredited “A” Grade Institution**



Academic Year 2022-23

DECLARATION

I here-by declare that the project with title “A STUDY ON INVESTMENT ANALYSIS OF IDBI BANK, NAGPUR” has been completed by me in partial fulfilment of MASTER OF BUSINESS ADMINISTRATION degree examination as prescribed by DMSR - G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR (NAAC Reaccredited “A” {Grade Autonomous Institution} affiliated to 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.

Place: Nagpur
Date:

Sanket S. Puppalwar

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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.Kathale, Principal, G.S. College of Commerce & Economics, Nagpur.

I am extremely thankful to my Project Guide “Dr Kamlesh Thote ” for his guideline throughout the project. I tender my sincere regards to Co-Ordinator, Dr. Sonali Gadekar for giving me guidance, suggestions and invaluable encouragement which helped me in the completion of the project. I am also thankful to Prof. Anand Kale Sir for his continuous guidance.

I will fail in my duty if I do not thank the non-Teaching staff of the college for their Cooperation.

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

Place: Nagpur
Date :

Sanket S.Puppalwar

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CHAPTER – 1
INTRODUCTION

INTRODUCTION TO INVESTMENT PLANNING

Investment Planning is the method of estimating the capital required and determining its competition. It is the process of outlining financial policies in relation to investment, administration, and procurement of funds of an enterprise. Financial planning is a very crucial part of financial management. It is the process of determining the procedures, policies, programmes, objectives and budgets to deal with the financial deeds of a company. Financial planning describes the needs of the business and is assimilated with the overall business planning. Proper financial planning is important to enable the business enterprise to have accurate amount of capital to carry on its operations efficiently. Financial plan is an estimation of the total capital needs of the company. It picks the most economical sources of finance. It also talks about how to use this finance profitably. Financial plan delivers a total picture of the future financial activities of the company.

Investment planning includes taking certain crucial decisions so that resources are constantly available to the company and are used proficiently. These decisions highlight the scope of financial planning. The process of managing your finances along with your individual life goals can be defined as financial planning. The process of financial planning includes gathering your financial information, examining your current financial status, setting life goals, and coming up with a plan or strategy for how you can meet your goals keeping in mind your current condition and future plans, and reviewing this on an on-going basis. Financial plan is generally organized during promotion stage. It is prepared by the Promoters or entrepreneurs with the help of professionals who are experienced or are practicing. The promoters or entrepreneurs must be very cautious while preparing the financial plan. This is because a wrong financial plan will lead to under-capitalization or over-capitalization. It is very challenging to correct a bad financial plan. Hence, while preparing a financial plan, immense care must be taken.

Financial planning is a very wide umbrella which covers a list of topics, including:

- Budgeting
- Saving
- Spending
- Credit and debt
- Retirement planning
- Insurance
- College planning

There are three types of Investment plans, namely:

- Short-term Investment plan:** It is a plan prepared for maximum one year. This plan takes care of the working capital requirements of the company.
- Medium-term Investment plan:** It is a plan prepared for a period ranging from 1 to 5 years. This plan looks after research and development, replacement and maintenance of assets, etc.
- Long-term Investment plan:** It is a plan prepared for a period which is of more than five years. It takes care of the long-term financial goals of the company, company's capital structure, expansion activities, etc.

Steps in investment planning

There are 6 steps of Investment planning that are used by the financial planners, specifically Certified Financial Planners (TM), when forming and executing financial plans for their clients. However, these steps can and must be followed by every investor.

The 6 Steps of Investment Planning process are as follows:

Define and establish the relationship with the client.

The professional financial planner notifies the client about the financial planning procedure, the services the professional financial planner

offers, and the financial planning professional's proficiencies and experience. The financial planning professionals and the clients decide whether the services offered or to be rendered by the financial planning professionals and his/her proficiencies meet the requirements of the client. The financial planning professionals consider his/her knowledge, skills and experience in rendering the services required or likely requested by the client. The financial planning professionals determine if he/she has and disclose any conflict(s) of interest. The financial planning professionals and the clients agree on the services to be delivered. The financial planning professionals define and describe in writing, the scope of the engagement, before any financial planning is starting to be provided, including details about the accountabilities of each party (which includes third parties), the rapport of the engagement, and compensation and conflicts of interest of the financial planning professionals. The scope of engagement is described and defined in writing, in a formal document, signed by both the parties or formally acknowledged by the client and includes a practice for terminating the engagement.

Gather the client's information

The professional financial planner and the clients identify and gather the clients personal and financial objectives, requirements and priorities that are significant to the scope of the engagement before making or/and instigating any recommendations. The financial planning professionals collect sufficient qualitative and quantitative information and documents about the client, relevant to the scope of the engagement before making or/and implementing any recommendations.

Analysis, Examine, and assess the client's financial status

The professional financial planner analyses the client's facts and information which are subject to the scope of the rendezvous, to increase an understanding of the client's financial condition. The financial planning professionals assess the strength and weakness of the client's current financial situations and

compare them to the client's goals, objectives, requirements and priorities.

4. Come up with investment planning recommendations and then present them to the client:

The professional financial planner considers one or more than one strategies relevant to the client's existing situation that could practically meet the client's requirements and objectives, priorities and needs; develops the financial planning recommendations built on the particular strategies to reasonably meet the client's confirmed goals, needs and priorities; and presents the financial planning recommendations and the supporting rationale in a way that permits the client to make an informed decision.

Implement and Execute the financial planning recommendations The financial planner and the client agree on implementation and execution of responsibilities that are steady with the scope of the engagement, the client's approval of the financial planning recommendations, and the financial planner's capability to implement the financial planning recommendations. Based on the scope of the engagement, the financial planner identifies and presents appropriate products and services that are steady with the financial planning recommendations recognized by the client.

Review the client's condition or situation:

The professional financial planner and client jointly define and agree on terms for studying and reevaluating the client's situation which includes objectives, risk profile, living standards and few other relevant changes. While conducting a review, the financial planner and the client assess the client's situation to evaluate progress toward achievement of the goals or objectives of the financial planning recommendations and determine if the recommendations are appropriate and confirm any adjustments mutually considered necessary.

6 Significance of financial planning

1. Adequate funds have to be sure.
2. Financial Planning ensures that the suppliers of funds are easily investing in companies which exercise financial planning.
3. Financial Planning helps in ensuring a reasonable balance between outflow

and inflow of funds so that stability is maintained.

4. Financial Planning helps in making expansion and growth program which helps in long-run survival of the company.
5. Financial Planning helps in reducing the uncertainties which can be a hindrance to growth of the company. This helps in ensuring stability and profitability in concern.
6. Financial Planning reduces uncertainties with regards to changing market trends which can be faced easily through enough funds.

EXECUTIVE SUMMARY

The insurance industry in India has gone through transformational deviations since the year 2000 when the industry was liberalized. With only one-player market to 24 in the range of 13 years, the industry has gone through different phases of rapid growth along with magnitude of growth moderation and rising competition. There have been a number of product & operational innovations necessitated by consumer requirement and growing competition among players in the market. Fluctuations in the regulatory environment also had a path-breaking influence on the development of the industry. While the insurance industry still fights to move out of the shadows casted by the challenges posed by commercial uncertainties of the last few years, the strong basics of the industry augur well for a roadmap to be drawn for supportable long-term growth. The 2001-10 decade was characterized by a age of high growth; compound annual growth rate of 31% in new business premium, and a flat growth; CAGR of around 2% in new business premium between the year 2010-12. There was an exponential growth in the 1st decade of insurance industry liberalization. Backed by innovative and advanced products and aggressive expansion of circulation, the life insurance industry developed at jet speed. Regulatory alterations were introduced during the past 2 years and life insurance companies embraced many new customer-centric practices during this period. Product related changes, first in Unit Linked Insurance Plans (ULIPs) in September, 2011 & now in traditional products, will have the biggest impact on the industry This project is done on „CAPITAL STRUCTURE“ on „IDBI Federal Life Insurance Company Limited“ with comparison to foremost private companies in India. The project is all about comparative analysis of „IDBI FEDERAL LIFE INSURANCE Co. Ltd, with other private companies and LIC. The

objective or the goal of the project is to check the awareness level of Insurance, Growth, Productivity, position of company in term of size, Grievance handling in market place, and attitude of the people towards insurance in the present market.

The project is about the study of the financial analysis and how companies are performing currently and how effectively the assets of the companies are managed. Financial analysis has been done using ratio analysis & the trend projection graph will provide the fluctuations that have occurred. The study shows how effectively the company is making use of its funds and revenues generated thereby. Upcoming growth of the firm is also projected in the analysis.

- India's Life Insurance sector is the largest in the whole world which is about 360 million policies that are expected to increase at a Compound Annual Growth Rate (CAGR) of 12 per cent to 15 per cent over the next 5 years. The Insurance Industry is planning to hike its penetration levels to 5 per cent by the year 2020.
- India's insurance market is expected to be quadruple in size over the next ten years from its current size of US \$60 Billion. During this period the Life Insurance market is scheduled to cross US \$160Billion.
- There are few more important terms to be known in an Insurance Industry.

Rate of return:

It is not very easy to determine what would be the rate of return on traditional Life - insurance Policies.

- **Surrender value:**

At any point the cash and surrender values, under these contracts rely on certain values that is amount of Actuarial reserve and the pro data asset share of the policy.

- **Yield:**

Finally, issue of the yield on these policies takes place

- **Role of Insurance in Society:**

1. It benefits the society socially and economically.
2. It also increases the employment opportunity.
3. The money is raised from premium and it is invested into the development of infrastructure needs

CHAPTER – 2
COMPANY PROFILE

COMPANY PROFILE



IDBI Bank Ltd. continues to be, since its inception, India's premier industrial development bank. It came into being as on July 01, 1964 to support India's industrial backbone. Today, it is amongst India's foremost commercial banks, with a wide range of innovative products and services, serving retail and corporate customers in all corners of the country from 1717 branches and 3000 ATMs. The Bank offers its customers an extensive range of diversified services including project finance, term lending, working capital facilities, lease finance, venture capital, loan syndication, corporate advisory services and legal and technical advisory services to its corporate clients as well as mortgages and personal loans to its retail clients. As part of its development activities, IDBI Bank has been instrumental in sponsoring the development of key institutions involved in India's financial sector – National Stock Exchange of India Limited (NSE) and National Securities Depository Ltd, SHCIL (Stock Holding Corporation of India Ltd), CARE (Credit Analysis and Research Ltd).

Vision and Values



Maintaining integrity through our values

Our Vision

To be the leading provider of wealth management, protection and retirement solutions that meets the needs of our customers and adds value to their lives.

Our Mission

To continually strive to enhance customer experience through innovative product offerings, dedicated relationship management and superior service delivery while striving to interact with our customers in the most convenient and cost effective manner.

To be transparent in the way we deal with our customers and to act with integrity. To invest in and build quality human capital in order to achieve our mission.

Our Values

- Transparency: Crystal Clear communication to our partners and stakeholders
- Value to Customers: A product and service offering in which customers perceive value
- Rock Solid and Delivery on Promise: This translates into being financially strong, operationally robust and having clarity in claims
- Customer-friendly: Advice and support in working with customers and partners
- Profit to Stakeholders: Balance the interests of customers, partners, employees, shareholders and the community at large.

Key Persons



Vighnesh Shahane

CEO & Whole – Time Director

Ajay Oberoi

Chief People Officer & Head – Administration

Aneesh Srivastava

Chief Investment Officer

Arvind Shahi

Chief Risk Officer

Ashley Kennedy

Head (Group / Online / BD / Rural)

Ganesh Ratnam

Chief Distribution Officer – North & South

Karthik Raman

CMO Head Products & Strategy

Kedar Patki

Chief Financial Officer

Lalitha Bhatia

Chief Operating Officer

Mahesh Keni

Vice President – Internal Audit

Manish Sharma

National Head Agency

Rajesh Ajgaonkar

Chief Compliance & Legal Officer and Company Secretary

Shivank Chandra

Appointed Actuary

Sivaram Maganty

Head Bancassurance (West & East)

Ishwar S. Gopashetti

Vice President - (Actuarial)

CSR

IDBI Federal Life Insurance believes in inspiring a positive change in the community in which it operates. The corporate social responsibility (CSR) initiatives from the company span diverse areas of the society. From nurturing the sporting fabric of the country to supporting health and urban community development programmes, the company believes in an all-round societal enrichment approach.

CSR initiatives from IDBI Federal Life Insurance include:

IDBI Federal Life Insurance Frank Tyson Scholarship



Frank Tyson, one of the fastest bowlers in the world, did a commendable job in grooming fast and spin bowlers of Mumbai between 1990 to 1993. His protégés like Abey Kuruvilla, Paras Mhambrey, Salil Ankola, Vighnesh Shahane, Sairaj Bahutule, Nilesh Kulkarni and many others went on to play first-class cricket for Mumbai.

In his memory, IDBI Federal Life Insurance announced the IDBI Federal Life Insurance Frank Tyson Scholarship for talented Mumbai and Karnataka cricketers. Minad Manjrekar and Dhrumil Matkar from Mumbai and Ruchir Joshi and Shashank K from Bangalore, were recently awarded the scholarship instituted by the company.

Vengsarkar Cricket Academy

IDBI Federal Life Insurance supports Vengsarkar Cricket Academy (VCA) founded by Dilip Vengsarkar, former India captain and an astute cricket administrator. He was part of the illustrious Indian squad that won the 1983 ICC World Cup.

Ever since its humble beginnings in 1994, VCA has emerged as one of the finest cricket academies of India. Over the years, it has produced some iconic players like Yuvraj Singh, Ajit Agarkar, Ramesh Pawar, to name a few. The players are selected on the basis of merit and the training is provided free of cost. This makes it a great platform for up-coming cricketers from humble backgrounds to not only showcase their talent, but also further nurture their cricketing skills.



V Care



IDBI Federal Life Insurance also associates itself with V Care, an NGO that supports patients fighting cancer. The NGO was founded by Ms. Vandana Gupta, a cancer survivor herself, to serve cancer patients at Tata Memorial Hospital. The NGO does this with help from doctors, nurses and support staff of the hospital. In its year of inception itself, in 1994-95, V Care helped over 500 patients in different ways. Today, V Care supports up to 15,000 patients every year in their fight against this dreadful disease.

Apnalaya

In its effort to support urban community development, IDBI Federal Life Insurance supports Apnalaya, an NGO based in Govandi, Mumbai. Their work spans areas like education, healthcare, disability and women's empowerment. Their work model is based on Partnership and Participating.



PRODUCTS:

- From a marketing standpoint, a product is a bundle of attributes.
- The difference between a product (as used in a marketing sense) and a commodity is that a product can be differentiated

IDBI FEDERAL LIFE INSURANCE Offers The following products. They are two types of products

1. Traditional products
2. ULIP products

1.Traditional products:

In this product, we have two types

A) PAR

B) NON-PAR

The term “Par” implies policies which are participating in the profits of the life insurer. “Non – Par” on the other hand represent policies which do not participate in the profits. Both kinds are present in traditional life insurance.

A) **PAR:**

• **LIFEINSURANCE:**

It is a non-participating plan that provides you benefits of long-term savings and life cover. Small savings will help you realise the big dreams that you have yourself and your family

TAX BENEFIT: U/S 80C AND SEC 10(10D)

• **CHILDSURANCE (CHILDPLAN):**

This is a non-linked participating endowment plan that ensures your child’s future financial needs are fulfilled.

TAX BENEFIT: U/S 80C AND SEC 10(10D).

• **SECURED INCOME (MONEYBACK):**

Secured Income Plan is crafted as a comprehensive savings tool for you and your loved ones.

It disciplines you to invest consistently towards providing financial security for your family; insures you from life’s uncertainties like disablement or death, boosts investments with accrued bonus; helps save on taxes and more

TAX BENEFIT: U/S 80C AND SEC 10(10D).

B) NON-PAR:

- **LOANSURANCE GROUPOPOLICY:**

Hereafter referred to as LOANSURANCE, is a group credit protection plan that helps protect your borrower's assets and savings.

GROUP SIZE IS MIN 50 and MAX NO LIMIT

- **GUARENTEE WEALTHPLAN:**

Guaranteed Wealth Plan is devised as a simple savings tool that encourages you to stay insured and save regularly towards your life's goals; and gives you the security of guaranteed returns.

It also provides the flexibility to choose to receive your benefits either as a lump sum or as regular income, basis your need.

TAX BENEFIT: U/S 80C, 80CC, 80CCD, AND SEC 10(10D).

- **TERMSURANCE:**

This is a non-linked, non-participating insurance plan that enables you to protect your family in case of an eventuality.

It ensures that your family's dreams remain secure, no

matter what! TAX BENEFIT: U/S 80C AND SEC 10(10D)

1. ULIPPRODUCTS:

This is also known as non-traditional practices

- **WEALTHSURANCE SINGLE PREMIUM (ENDOWMENT):**

The IDBI Federal WEALTHSURANCE SP is a single premium unit-linked insurance plan.

It is a one-time investment plan by paying the premium once after some years u get back the amount in lump-sum

- **WEALTHSURANCE GROWTH (ENDOWMENT):**

This is a regular premium unit-linked insurance plan.

A plan that gives you freedom to decide how much you want to invest and for how long you want to stay invested.

With a bouquet of 9 fund offerings, it gives you the freedom to invest in one or more funds, basis your risk appetite and financial goals in life.

Plus, it comes with a life cover benefit that ensures financial security for your loved ones. In a nutshell, a smart investment plan that helps you design your investments, your way!

MIN AGE (ENTRY) AGE: ONE

MONTH MAX AGE (ENTRY)

AGE: 64 YEARS

- **WEALTHSURANCE FEATURE STAR(ENDOWMENT):**

This is a unit-linked insurance plan that enables you to fulfil your child's dreams.

This plan with its exclusive „waiver of premium“ benefit ensures that the plan continues even in the case of an eventuality and provides the maturity benefit as you had initially planned.

- **WEALTHGAIN:**

IDBI Federal Wealth Gain Insurance Plan is a comprehensive financial solution that gives your life cover and helps build wealth over the long term to ensure that you and your family fulfil all your aspirations.

Plus, it comes with a waiver of premium on disability cover that ensures financial security for your dreams.

With Wealth Gain Plan, you can decide how much you want to pay and for how long you want to stay covered.

With 8 fund offerings, it gives you the freedom to choose one or more funds, basis your risk- return appetite and financial goals in life.

CHAPTER-3

LITERATURE REVIEW

LITERATURE REVIEW

Meaning of Investment Analysis

Investment analysis is a broad term for many different methods of evaluating investments, industry sectors, and economic trends. It can include charting past returns to predict future performance, selecting the type of investment that best suits an investor's needs, or evaluating individual securities such as stocks and bonds to determine their risks, yield potential, or price movements.

Understanding Investment Analysis

In conducting an investment analysis of a mutual fund, for example, an investor looks at how the fund performed over time compared to its benchmark and to its main competitors. Peer fund comparison includes investigating the differences in performance, expense ratios, management stability, sector weighting, investment style, and asset allocation.

In investing, one size does not fit all. Just as there are many different types of investors with unique goals, time horizons, and incomes, there are investment opportunities that match those individual parameters.

Strategic Thinking

Investment analysis can also involve evaluating an overall investment strategy in terms of the thought process that went into making it, the person's needs and financial situation at the time, how the portfolio performed, and whether it's time for a correction or adjustment. Investors who are not comfortable doing investment analysis on their own can seek advice from an investment advisor or another financial professional.

CHAPTER – 4

OBJECTIVE OF STUDY

OBJECTIVE OF STUDY

- The main objective of study is to assess the financial strengths and weakness of IDBI Bank through proper financial planning.
- To know the liquidity, profitability and efficiency position of company.
- To know the present financial system at IDBI bank.

CHAPTER- 5

NEED OF THE STUDY

Need Of The Study

- To know how the RBI's Investment policy effects An Small & Medium Sector Industries.
- To know how interest rates effects on Small & Medium Sector Industries.
- To understand the Investment policy of India.
- The main need of Industrial banking services at IDBI is to know the Investment services of bank.
- To know the need of customer satisfaction level and percentage of complaints of customers in Investment banking.
- To understand the optimization of Investment banking channel at IDBI.
- Customer perception and awareness towards Investment Policy
- Customer awareness about product scheme and its benefits.

CHAPTER - 6
RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

- Research Methodology is a way to methodically solve and explain the research problems.
- It may be understood as a Science of learning how research is done systematically.
- So, the research methodology not only speaks about the research methods, but also studies the logic behind the technique used in the context of the research study.

RESEARCH DESIGN

- Descriptive Research is used in this study because it will ensure the maximization of reliability of data collected and minimization of biasness.
- The researcher had to use information and fact already present through financial statements of previous years and analyse these to make critical evaluation and estimation of the available data.
- Hence, the type of the research conducted has been made to be both Descriptive and Analytical in nature.
- From this study, the type of data to be collected and the process to be followed for this purpose were decided.

CHAPTER - 7
DATA COLLECTION

DATA COLLECTION

The required data for the study is basically primary in nature and the data are collected from the questionnaires and reviews of the customers.

PRIMARY DATA:

- Primary data are those data, which is originally collected afresh.
- In this project, data has been collected from the questionnaires prepared and has been used for gathering required information.

SOURCES OF DATA:

The sources of data are from a well-designed questionnaire used for conducting the survey research.

METHODS OF DATA ANALYSIS:

The data collected were edited, classified and tabulated for analysis. The analytical tools used in this study.

Analytical Tools Applied:

The study employs the following analytical tools:

- Ms-excel.

CHAPTER – 8
DATA ANALYSIS AND INTERPRETATION

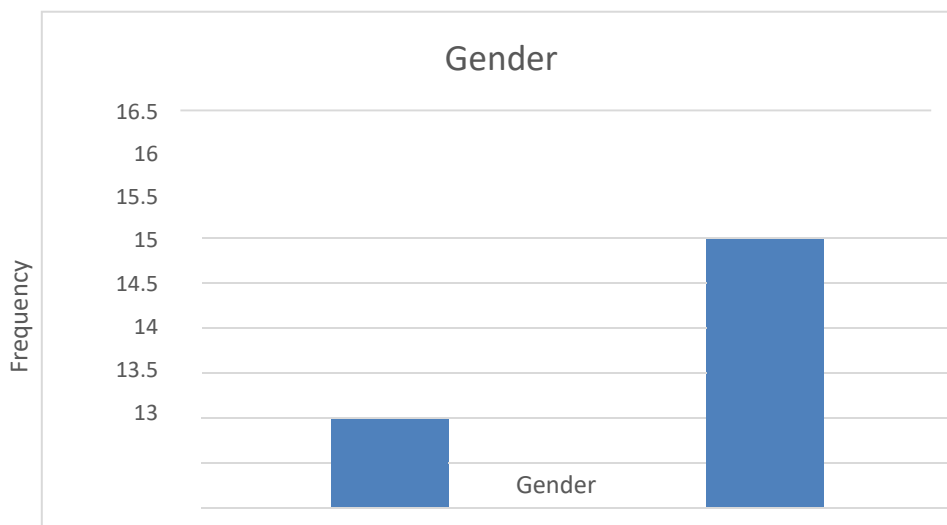
DATA ANALYSIS AND INTERPRETATION

6.1 Analysis and Interpretation

The research is conducted to study the financial investment buying behaviour of people to seek to future prospects. For this, the primary object is to find out how income affects the buying decision of an insurance product, and the secondary object is to find how many prefer to take insurance plan with what frequency. The data has been collected from 30 respondents.

1. Gender.

	Frequency	Per cent
Male	14	45.2
Female	16	51.6
Total	30	96.8

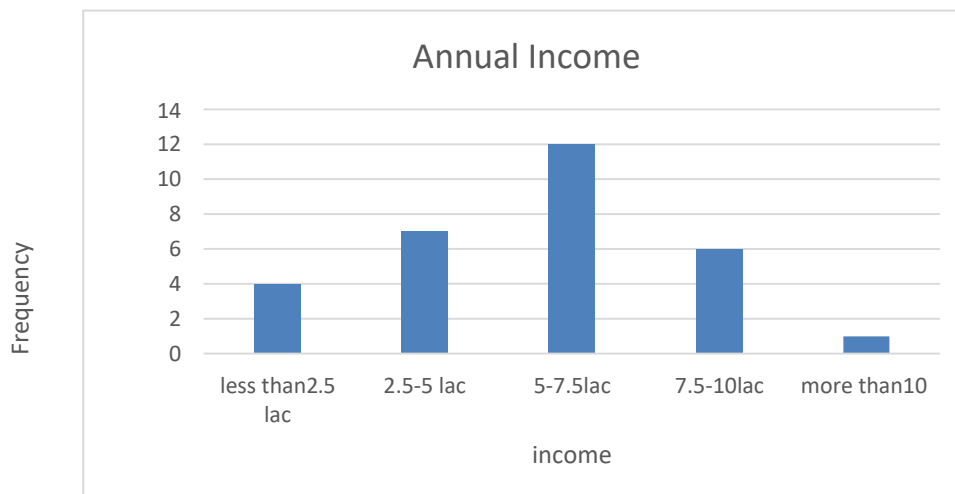


Interpretation:

From the above response the data has been collected maximum from female i.e 51.6% and from the response is 45.2% from total 30 respondents.

Annual Income.

	Frequency	Percent
Less than 2.5 lac	4	12.9
2.5-5 lac	7	22.6
5-7.5lac	12	38.7
7.5-10lac	6	19.4
more than 10	1	3.2
Total	30	96.8

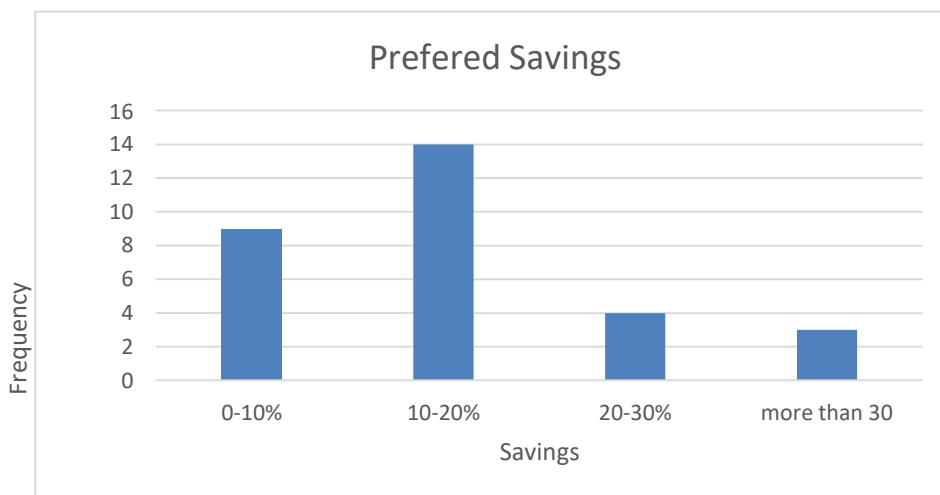


Interpretation:

From the above the response are more in third category whose annual income is between 5 to 7.5 lac and and the other are relatively less than the third category and annual income more than 10 lac is lowest among all i.e 3.2% means from 30 responses only 1 person annual income is more than 10lac.

2. Earning do you prefer for savings in every year.

	Frequency	percent
0-10%	9	29
10-20%	14	45.2
20-30%	4	12.9
more than 30	3	9.7
Total	30	96.8

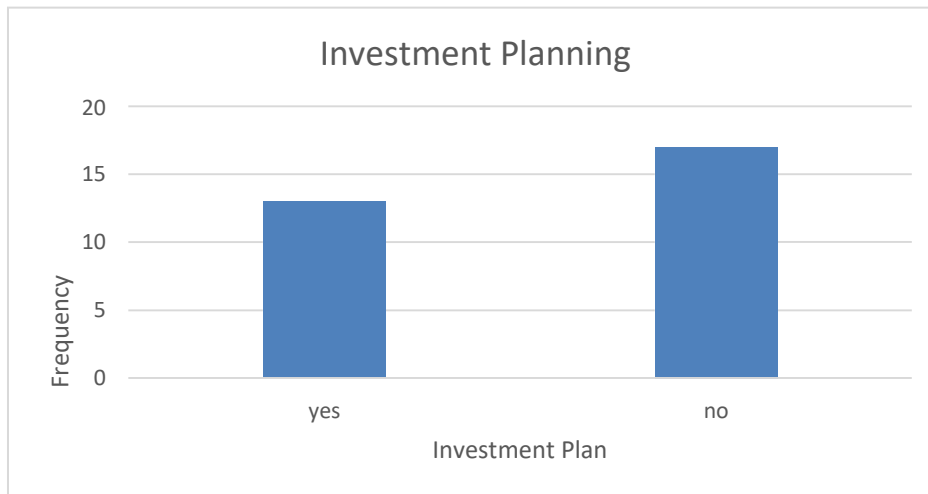


Interpretation:

The response of how much earning preferred for savings from the 30 responses 14 peoples have prefer that they save around 10 to 20% for the savings and 9 peoples save around 0 to 10% that means many people doesn't want to save their earning and 4 and 3 peoples prefer to save around 20 to 30% and more than30%.

3. Thought of investment.

	Frequency	Percent
Yes	13	41.9
No	17	54.8
Total	30	96.8

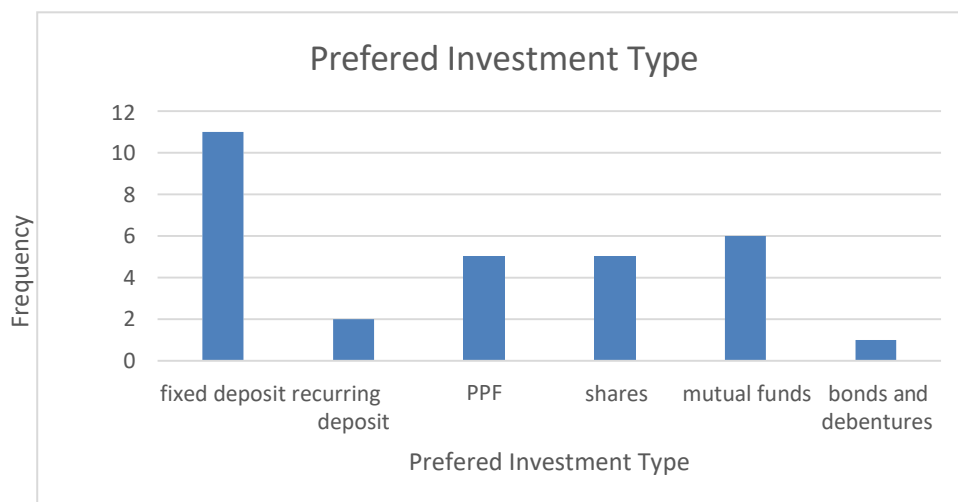


Interpretation:

30 respondents have asked that they had thought about investing money somewhere for the future benefit and the from response 54.8% means from 30 respondents 17 people have never thought about investing and this can cause a huge loss for their future and other 41.9% people have properly invested and interested to invest in the near future to get proper savings and also for their children and the needs they want to satisfy.

4. Preferred type of investment.

	Frequency	Percent
fixed deposit	11	35.5
recurring deposit	2	6.5
PPF	5	16.1
Shares	5	16.1
mutual funds	6	19.4
bonds and debentures	1	3.2
Total	30	96.8

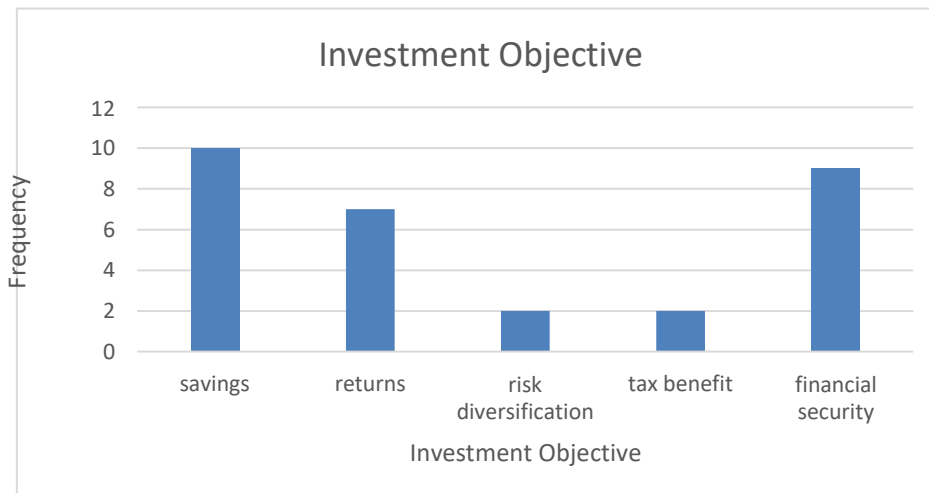


Interpretation:

From the responses many of the peoples are feel to invest in fixed deposit i.e 11 peoples from 30 respondents. The other people are felt good to invest in shares 16%, PPF also 16% and in mutual funds 19.4 %. For investment in bonds and debentures people preferred less to invest i.e. 3.2%. so its sure that people likely to get proper deposit and invest it for the future needs.

5. Objective for investment.

	Frequency	Percent
Savings	10	32.3
Returns	7	22.6
risk diversification	2	6.5
tax benefit	2	6.5
financial security	9	29
Total	30	96.8

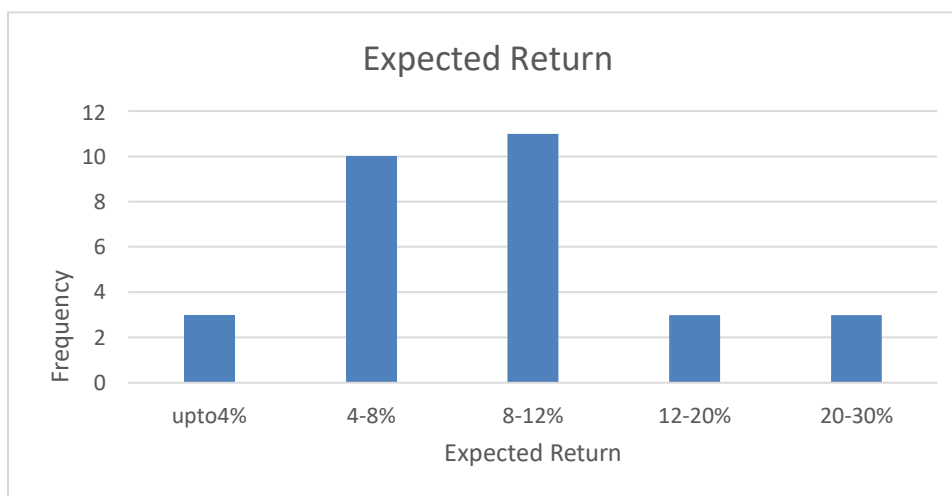


Interpretation

After the proper investment type the respondents are asked for objective about the investment for what reason they have to invest the money and from that we get to know that 32.3% people objective is for saving purpose which is higher amongst all and then 29% of people prefer for their financial security and 22.6% people are looking to invest for the high returns and they can save the money for the future needs. Some 6.5% people go for the tax benefit and also for the risk diversification purpose to invest the money properly.

6. Expected return from the investment.

	Frequency	Percent
upto4%	3	9.7
4-8%	10	32.3
8-12%	11	35.5
12-20%	3	9.7
20-30%	3	9.7
Total	30	96.8

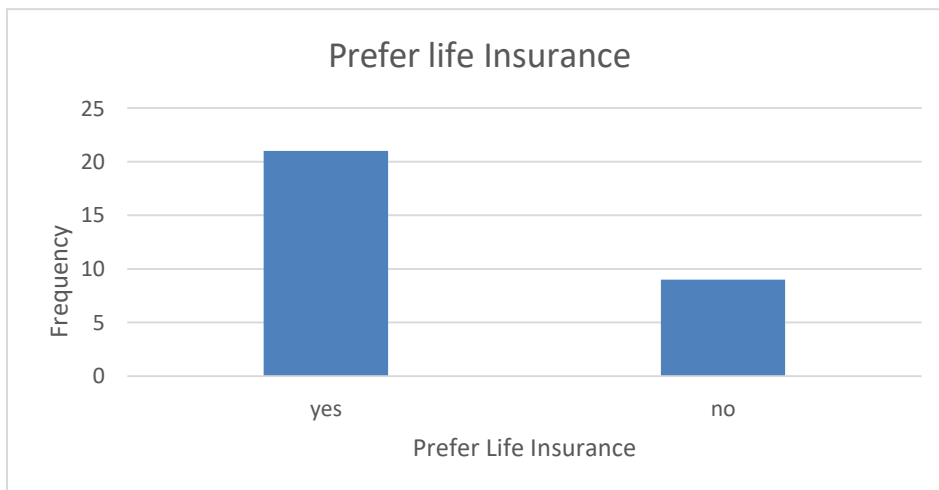


Interpretation:

From the previous question people are choose for the returns purpose to invest the money and they are heavily depend on good returns. People are asked about the expected return on their investment then responses from people are on 8 to 12% return i.e 35.5% people are expecting to get that then 32.3% people are expecting to get 4 to 8% returns on investment and 9.7% people are expecting upto 4% which is lowest amongst all returns and 9.7% people are expecting to 12 to 20% and 20 to 30% which is highest amongst all the returns. That is why people are properly investing their money to get the proper returns in the future for the stipulated time period.

7. Preferred life insurance policy to reduce your future financial risk.

	Frequency	Percent
yes	21	67.7
no	9	29
Total	30	96.8

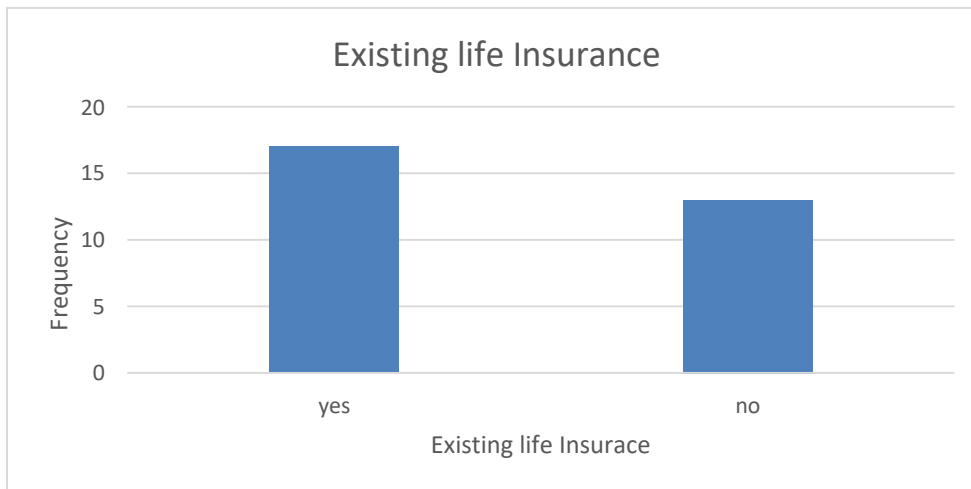


Interpretation:

From the response the people are asked would they prefer to take life insurance for their future life and also the health. So from 30 respondents 21 response are YES because many a people care about their life and always prefer to take life insurance for their future secure and 9 respondents have said no as they some are because of some financial problem and some have invested in different areas.

8. Any existing life insurance policy.

	Frequency	Percent
yes	17	54.8
no	13	41.9
Total	30	96.8

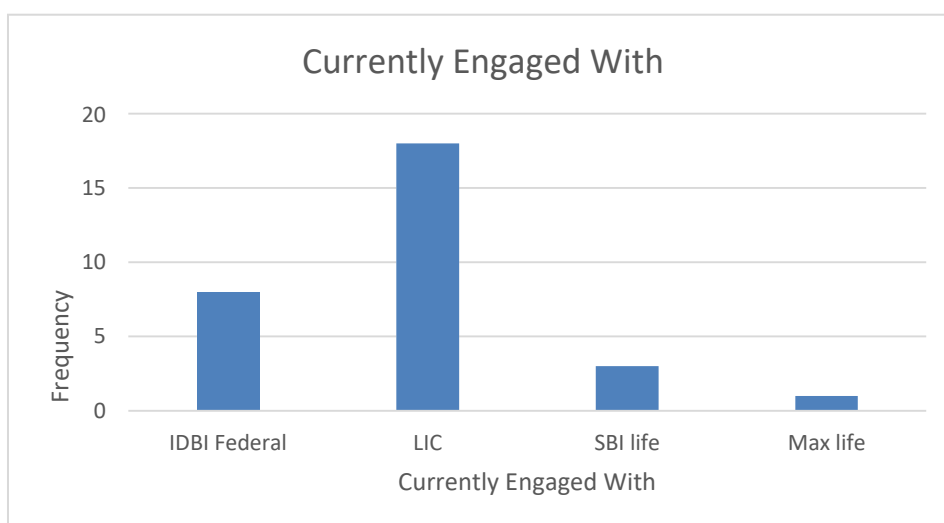


Interpretation:

From the above response we get to know that how many peoples having their policy for their life covered from that we get to know that 54.8% peoples have life insurance policies taken out and 41.9% people have didn't think about to take the policy for their life covered because they sometimes are financially low and they don't have enough capable to take the policy and by that they are thinking to get the proper policy for their future and also they get the proper benefits for that policy which means that returns should be proper and as there are many life insurance companies coming up with different plans. And that plans are very beneficial to invest in.

9. With life insurance company are currently engaged with.

	Frequency	Percent
IDBI Federal	8	25.8
LIC	18	58.1
SBI life	3	9.7
Max life	1	3.2
Total	30	96.8

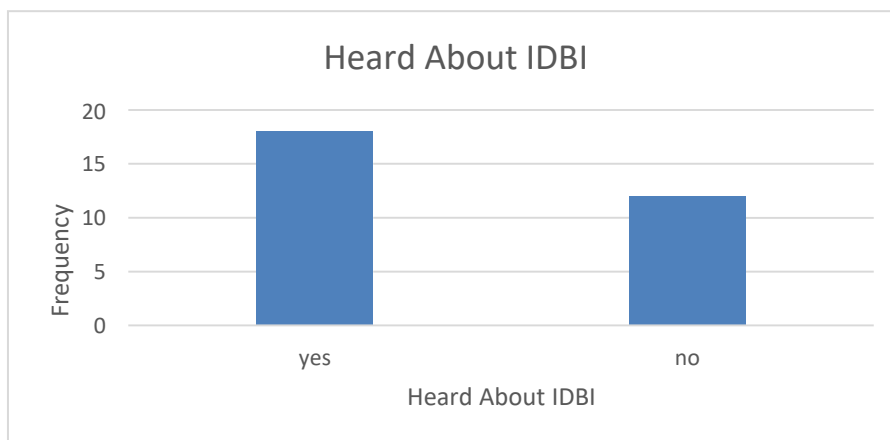


Interpretation:

From the above responses many people have taken out policy with LIC which is great amongst all the insurance companies because in insurance market they are going well and their plans are better than different companies so people like to buy from them i.e. 58.1% people have taken out policy from LIC company which is more than half of the other companies and then 25.8% people have done from the IDBI Federal company. Then other companies people prefer less such as SBI Life 9.7% and Max Life 3.2%. that means people mainly prefer LIC over others.

10. About IDBI Federal Life Insurance Co. Ltd before.

	Frequency	Percent
yes	18	58.1
no	12	38.7
Total	30	96.8

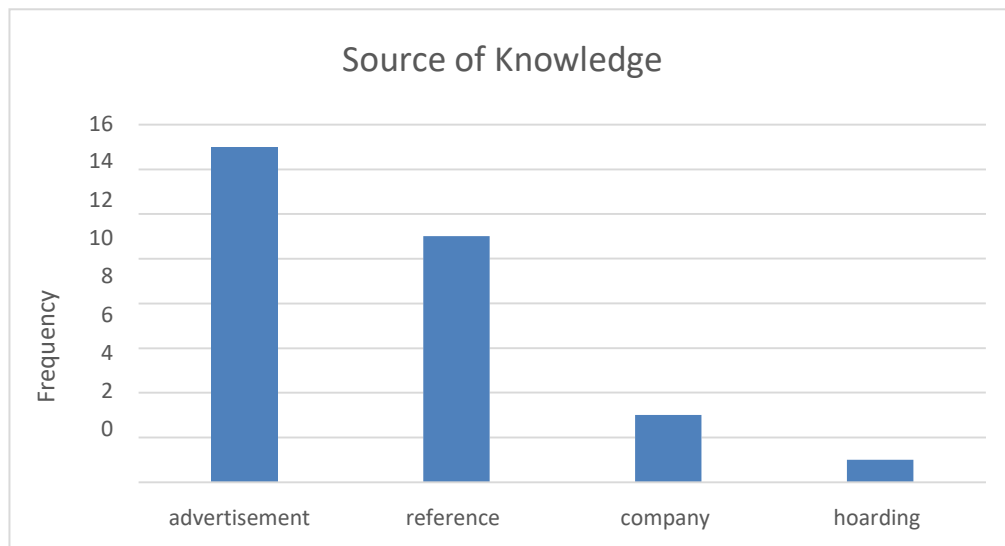


Interpretation:

From the responses they have asked about they have heard about IDBI federal life insurance and from response 18 peoples have said YES which means that 58.1% people have heard and also 12 people doesn't know about the IDBI federal and they never heard about the this company . That why IDBI company is lacking in promotions and advertising. many a peoples are not focusing on the insurance policy for their future benefit but they are getting proper investment areas where they can proper and timely high returns . so that's why people doesn't heard about many a insurance company.

11. If yes, then come to know about IDBI Life Insurance Co. Ltd.

	Frequency	Percent
advertisement	15	48.4
reference	11	35.5
company	3	9.7
hoarding	1	3.2
Total	30	96.8

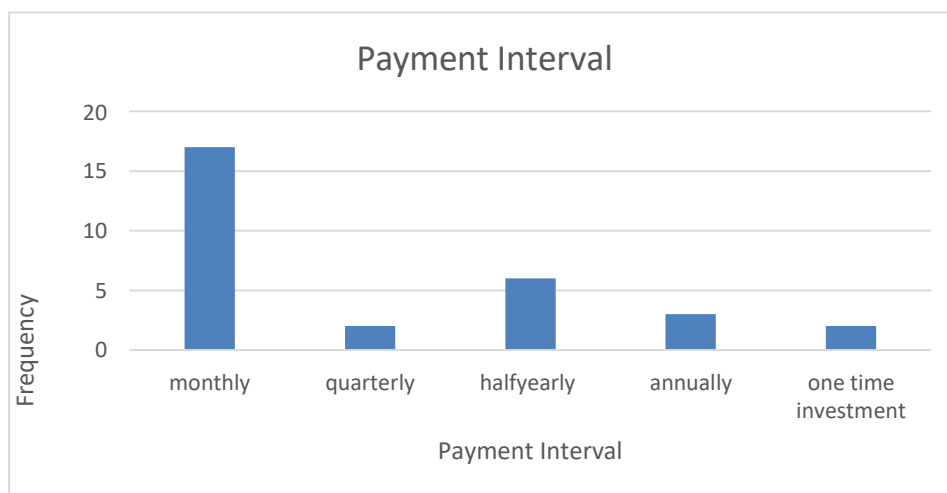


Interpretation:

As many people yes about that they have heard about idbi federal life insurance company but from the response how they come to know many a people said that such as around 48.4% of peoples says that they have get to know that company from advertisement which many a peoples agree from that and 35.5 % people get to know from their references who have done work or taken out policies from that company and 9.7% people know about the company very well and so that they have invested in IDBI federal and also 3.2% people get it from the hoardings around different cities and by that idbi company have gain a very importance in the insurance industry from the advertisement sector.

12. Payment interval preferred while making investment.

	Frequency	Percent
Monthly	17	54.8
Quarterly	2	6.5
Half Yearly	6	19.4
Annually	3	9.7
One Time Investment	2	6.5
Total	30	96.8

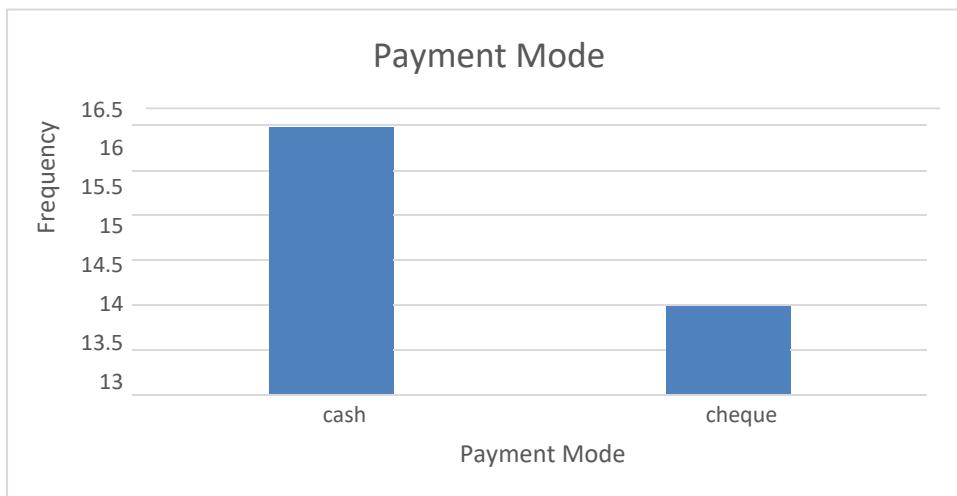


Interpretation:

The above question was asked about the payment interval for the investment done many a peoples such as around 54.8 % from all responses likely to prefer for the monthly payment as it gets proper time period and also the investment should be properly get to it because many employees prefer to get the salary on monthly basis and so that they can invest in monthly basis and many other likely to go for half yearly because they can get the payment time period to invest properly that is around 19.4% responses. And such as 9.7% people get to do the payment on yearly basis and also 6.5 % people prefer to get it on one time investment and also on quarterly basis because on one time investment the amount is huge and one can't pay it on single time that's why lesser people prefer to do one time investment.

13. Preferred payment mode.

	Frequency	Percent
cash	16	51.6
cheque	14	45.2
Total	30	96.8

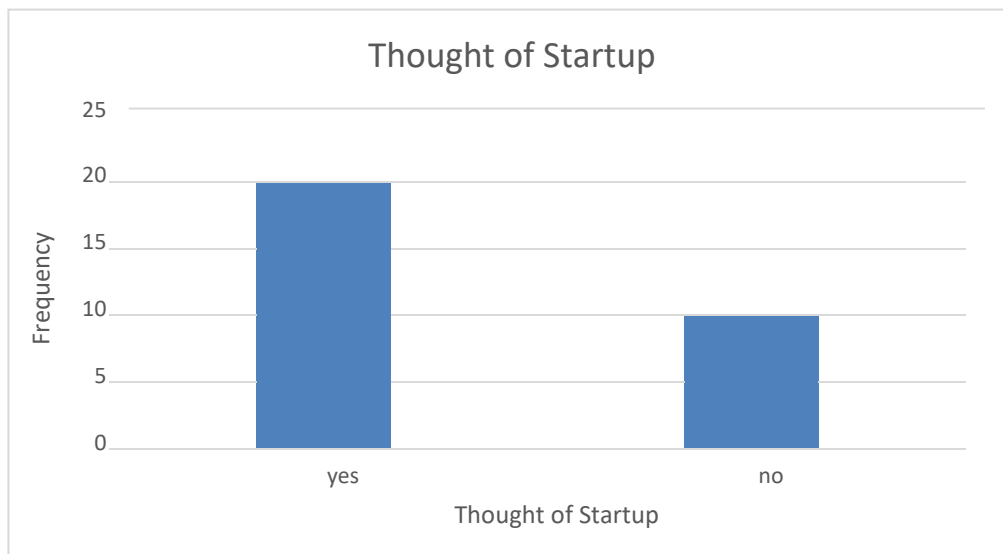


Interpretation:

The question was about the payment mode and from the responses we get to know that 51.6% prefer to go for a cash payment and 45.2% people go for a cheque payment as many small workers with less income have to invest then they go for the cash as they don't go for the cheque payment. Peoples with high investment power can go for the cheque and they can do cheque payment and they don't go for the cash transactions as they have to show in their income statement and also balance sheet

14. Thought of starting up your own business coming 15 years?

	Fr eq ue nc y	Pe rc en t
ye s	20	64 .5
n o	10	32 .3
T ot al	30	96 .8



Interpretation:

Lastly the question was asked about the startup that they thought or not the response that 64.5% of people are getting YES because many a days now people always think about the startup to get started properly and can get the work done. 32.3% peoples have never thought about the startup and they are happy their investment and working and they will be going for some other options.

CHAPTER - 9
FINDINGS

MAJOR FINDINGS

- Here we get to know that nowadays people are getting influence about different companies to get the policies plans for their future.
- For that people are not preferring older companies such as LIC which is main insurance company in today world.

MINOR FINDINGS

- We hereby find that many or maximum peoples are getting life insured through policies and not investing on other things because they are getting more benefits as others and they are getting proper money to get the life insured and safety for other family members.

CHAPTER-10
CONCLUSION

CONCLUSION

IDBI federal is one of the top performers in insurance sectors and running with profits. IDBI Federal Life Insurance Co. Ltd. Is the best platform for me to learn. I have learned a lot in the company throughout my internship program. The employees of the organization are good and provides full support to the interns. The company really focuses on training and development.

Apart from training and development the company also provides task to the interns to study the different variables that can influence the financial planning. Despite challenges we have expanded our customer reach strength and operations and developed range of innovative savings and protection solutions to address evolving customer aspirations.

IDBI federal life insurance is consistently driving product and service innovations to cater need based priorities of Indian masses and help them enjoy the goodness of life. IDBI achieved breakeven in 2013 and now moving in profits because premiums is increasing year by year and customers of the company is also satisfied with the products of the company.

CAPTER- 11
SUGGESTION

SUGGESTIONS

- The company need to get the young crowd in the age group 18-30 and convince them that buying a life insurance policy is necessary to secure from future financial crisis.
- More plans should be made which would involve less period of premium payment.
- As friends and family are major influencers of customers, the advertisement and promotions should be family and friend-center.
- Group insurance policies like „full family insurance“ schemes should be made.
- The company needs to reach out masses through online social media and also television , radio , newspaper , etc.
- In terms of distribution, there should be increased number of marketers along with more channels of distribution and more intermediaries.
- The advertisement should cover the proper policy benefits and also how they differentiate it with other companies.
- The company should have more offices at smaller towns and uncovered segments in the cities.
- The company should create a modified planning app for mobile stores which will provide the clients with proper plan as per the requirement.

CHAPTER-12
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BIBLIOGRAPHY

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 - Donald R. Cooper
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CHAPTER-13
ANNEXURE & QUESTIONNAIRE

ANNEXURE

-Questionnaire for Investment Buying Behaviour for Future Financial Planning

Questionnaire

- **Name:** _____
- **Age (in years):** _____
- **Contact No.:** _____
- **Gender:**
 - Male
 - Female
 - Others
- **Annual Income:**
 - Less than Rs.2.5lakhs
 - Rs2.5 to 5lakhs
 - Rs5 to 7.5lakhs
 - Rs7.5 to 10lakhs
 - More than 10lakhs
- **How much of your earning do you preferred for savings in every year?**
 - No
 - 0 to 10%
 - 10% to 20%
 - 20% to 30%
 - More than30%
- **Have you thought of investment?**
 - Yes

- No
- What is your preferred type of investment?**
 - Fixed deposit
 - Recurring deposit
 - PPF
 - Shares
 - Mutual funds
 - Bonds and debentures
 - Insurance
 - SIP
 - Others
- What is your objective for investment?**
 - Savings
 - Returns
 - Risk diversification
 - Tax benefit
 - Financial security
 - Others
- What is your expected return from the investment?**
 - Upto 4%
 - 4 to 8%
 - 8 to 12%
 - 12 to 20%
 - 20 to 30%
 - More than 30%
- Do you prefer life insurance policy to reduce your future financial risk?**
 - Yes
 - No
- Do you have any existing life insurance policy?**
 - Yes
 - No
- With which life insurance company you are currently engaged with?**
 - IDBI Federal
 - LIC
 - ICICI Prudential

- SBILIFE
 - Max Life
 - Tata AIG
 - Others
- **Did you hear about IDBI Federal Life Insurance Co. Ltd before?**
 - Yes
 - No
- **If yes, then how do you come to know about IDBI Life Insurance co. Ltd?**
 - Advertisement
 - Reference
 - Company
 - Hoarding
 - Pamphlets
 - None
- **Which mode of payment preferred by you while making investment?**
 - Monthly
 - Quarterly
 - Half –yearly
 - Annually
 - One-time investment.
- **What is your preferred payment mode?**
 - Cash
 - Cheque
 - ECS
 - POS (plastic money)
 - NEFT/RTGS
 - Others
- **Have you thought of starting up your own business coming 15 years**
 - Yes
 - No

