



**Institute of Management, Nirma University MBA**

**(FT) 2019-2021**

**Summer Internship Report**

**May 2020- July 2020**

**Submitted to: Prof. Tejas Shah**

**Submitted by: Vigyan Shree Gattani,**

**191163**

**Company: Insplore Consultancy Pvt. Ltd.**



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**Author of Report:** Vigyan Shree Gattani

**Company Name:** Insplore Consultancy Pvt. Ltd.

**Address:** RG Trade Tower, 12th Floor, 1208, Netaji Subhash Place, Pitam Pura, New Delhi, Delhi 110034

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**Purpose of the Report:** Report for the fulfillment of the Summer Internship 2020 for the MBA FT 2019-2021 program at Institute of Management, Nirma University

**Prepared for:** Institute of Management, Nirma University, Ahmedabad.

**Submitted to:** Prof. Tejas Shah, Institute of Management Nirma University, Ahmedabad

## DECLARATION

I, Vigyan Shree Gattani, hereby declare that this Summer Internship Report is an authentic work done by me. It is to the best of my knowledge and belief. This is to declare that all my work indulged in the completion of this Summer Internship Report such as research, analysis and sales promotion is a profound and honest work of mine.

(Signature)

Vigyan Shree Gattani,191163

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## **Executive Summary**

“A Study On Investment Options And Investors Attitude Towards Investment In Private Insurance Companies" to complete this project we have to pitch to 30 peoples to gather the data on various parameters like their employment status, risk capacity, income group etc. for this research we have used video calls and calling to contact to the persons. We have pitched to our near and dear ones and no lead was provided to us. Thus, gathering the data on personal contacts and doing the research. During the research, we have come across several problems like lockdown, Sluggish consumer demand etc. This problems were hindrance for us to complete the project as due to lockdown many of the clients were not willing to purchase it nor know about it.

At last the data was gathered for the project and the following conclusions were made that the product should be designed according to the need and demand of the consumers. Insurance policies should be made different for different class of the peoples. Fixed income ones tend to buy more policies compared to their counter ones.

# **INTRODUCTION**

## **Nature of Problem**

In particular, I selected the theme of "A Study On Investment Options And Investors Attitude Towards Investment In Private Insurance Companies" to understand why a large part of the Indian population does not invest in the insurance sector. The growth prospects of the Indian insurance sector are very high because about 80% of the population is uninsured. A truly developed insurance sector is not only a necessary condition for improving economic development, but also a necessary condition for providing protection and can even mitigate investor risks. The problem that can be determined in particular in insurance is that people don't understand the type of policy they should choose or which plan is best for them. Therefore, compared to other investment options, investments in private insurance companies are slow. For investors, it is important to realize that investment insurance is not only a good choice for obtaining life and safety insurance, but also a good choice for diversifying your investment portfolio. Putting money into various potential alternatives will help investors reduce risk and allow them to expand their capital. The attitude of investors in investing is also driven by various internal and external factors, therefore they are also issues that should be kept in mind when influencing individual investment insurances and various other investment options.

In order to make a huge impact in countries where most people already believe in savings, it will be much easier for the insurance industry to persuade them to invest in private insurance companies because there are multiple insurance plans that can meet the unique needs of investors. Focusing on the development of a knowledge-based culture will also help the development of the industry and fascinate most of the company's investments.

## **Objectives of Study**

1. Analyse the level of knowledge of investors about the various investment options available in India.

2. Research investors' attitudes and trends towards different investment options, especially the private insurance sector.
3. Check the factors that can influence the investment decision.
4. Review the risk / return preferences of insurance investors.
5. Study the socioeconomic status of Indian investors.
6. Recognize investor insurance issues and provide appropriate advice.

### **Utility of Study**

In the current situation, investment is both essential and useful, because uncertainty always exists, just as investment is one of the best ways to build wealth and obtain returns. The purpose of the study is to provide advice and inspiration to people, and gain an in-depth understanding of the various investment options available in India, their respective characteristics and the risks associated with them. It can be clearly seen that recently people are trying to explore the insurance industry with a view to investing and protecting themselves for the future, which is basically one of the important reasons for conducting research on this topic, because it will let us know how investors are changing the style Changes in preferences and preferences, as well as negative effects on the world due to epidemics. Another aspect that we try to understand through research is that evolution has changed society to some extent in the direction of risk taking, and they are gradually leaning towards private insurance companies to be profitable when needed. . The study also highlighted the development of the Indian insurance industry, not only involving major investors, but the number of employees in the industry is increasing, and these people are helping many others decide which plan to adopt. More suitable for them and their families. Therefore, as people's models change and people think that insurance is a great investment choice, this will help it to achieve great development in the near future.

# **METHODOLOGY**

## **APPROACH**

The study included collecting data based on different parameters, then dividing it into different groups and analysing the data. The information collected is as follows:

- Age of the respondent: when collecting information from customers, asking for information on their age is essentially quantitative. Customers are divided into four age groups, from 25 years, 26-35 years, 36-45 years, 46-55 years and over 55 years.
- Occupational status: this group offers customers 4 choices: workers, employees, businessmen and others. This is one of the qualitative characteristics on which the institute is based.
- Years of experience: here customers are divided into 4 categories based on work experience. The different categories specified are: freshman (jobless), entry-level professional (with experience from 6 months to 2 years), intermediate professional (with experience from 2 to 7 years), senior professional (with 7 years OR above experience).
- Revenue classification: the different income groups are formed and divided into customers based on their level of monthly income. Different categories of income are lower than the rupees. Rs 25,000. 25000 Rs. 50000, rupees. From 50,000 to Rs 80,000 and beyond. 80,000. This classification is quantitative in nature.
- Saving goal: One of the information collected by customers is the saving goal based on their investment in different forms. Based on the collected answers, 6 types of categories were created, and the answers were divided accordingly. The six categories are: children's education, growth plans, pension plans, health care costs, house purchases, etc.
- List of investment influencers-Another type of customer division is the list of influencers who advise them. Collected 4 types of responses, including friends/relatives, financial advisors, advertisements/articles, etc. (bank investment department, investment agency, personal research, etc.).
- Respondent's portfolio-Another qualitative feature for classifying customers is the respondent's portfolio. Bank deposits, postal plans, stocks/bonds/bonds, mutual funds, life insurance, real estate and gold are some of the categories that classify customers.



- Interest level: The response is recorded, forming three different interest levels. They are interested, neutral, not interested. This is the customer's attitude, they are derived from investment or interest in insurance investment.
- Risk classification: Customers have different risk preferences, so they are classified. Three types of responses were collected: low risk, medium risk, and high risk. The customers are divided into their respective groups according to their reactions.

## **SOURCES OF DATA**

The main source of data collection is essentially primary. The data for this study come from the main sources. Second hand information was not used in the collection of research data. The main source of information collected is potential clients from the intern's own records,

## **METHOD OF DATA COLLECTION**

Data collection methods include informal interviews by phone and video call. Due to the current pandemic situation, the physical contact of the interviewee is not safe, so all the information is collected through the survey. The client conducted an informal interview and collected the required information. Video calling is a preference, but if the customer is not satisfied, it is chosen as the second best choice. In addition, these types of data collection methods allow direct human interaction to better understand respondents.

## **SIZE OF SAMPLE AND METHOD OF SAMPLING**

The sample size of this study is limited to 25 people per intern to simplify the research used for analysis and results. To conduct this study, we used a simple random sampling method and used the pre-tested "DSR" calendar provided by our company to collect respondent data.

## **CONTEXT OF THE INSURANCE INDUSTRY PROBLEMS –**

Since major economic reforms have affected almost all sectors, the Indian economy has transformed over the past 10-12 years. The insurance sector has become the most important sector exposed by the paradigm shift from a mixed economic organization to a market-oriented organization. As the insurance industry moves from a public monopoly to a competitive environment, new players and customers in the insurance industry are facing interesting challenges.

- **Corporate Governance –**

The quality of corporate governance is also a challenge for insurance companies to establish a benchmark for organizational success.

Lack of understanding of the complexity of assessing customer needs. This is important because the policy is recommended to the customer without checking its suitability and requirements.

- **Customer Relationship Management**

Environmental factors and internal personal desires can influence customer behaviour.

These environmental factors include the company's efforts to manage customer satisfaction, the opinions of insurance consultants, demographics and socioeconomic factors.

Converting customer relationship management into value-based customer relationships is no problem.

Indian insurance companies face the challenge of maintaining customer trust and interest through a flexible pricing structure. This is due to the average level of insurance business and the distribution of risk.

- **Distribution of Products**

Introducing innovative products and distribution channels into the insurance market is a major problem for the insurance industry. Attention to price, risk management, allocation and investment decisions is to seize the untapped potential of India and cover the needs of the masses in urban, semi-urban and rural areas.

In addition to the traditional channels of bundled agents representing the most important distribution channels, insurance consultants must also find novel and innovative ways to deliver products to the public.

- **Risk Management –**

As the national economic situation changes, the risk landscape has also undergone major changes. Globalization has led to an increase in income levels, especially the income of the middle class, because multinational companies have entered all possible sectors of the country.

- **Human Resource Management –**

Mature and globally relevant large players in the multinational competitive global market have entered the insurance market. As international participants, they have the ability to influence the market. Therefore, raising human resources capabilities poses a huge challenge.

- **Untapped Market Segments –**

Customer education issues are the main reason for difficulties in entering semi-urban and rural areas. Attention to price, risk management, allocation and investment decisions is to capture the untapped potential of India and cover the needs of the masses in urban, semi-urban and rural areas.

- **Managing the Regulatory Authority –**

As competition intensifies, customers become more vulnerable to unpredictable changes in the market. Therefore, the regulatory authority must perform a dual task to ensure compliance with sound insurance principles and practices and to verify whether the insurance company has sufficient financial resources to assume its responsibilities.

### **IMPACT OF COVID-19 PANDEMIC –**

With the continuous development of COVID-19, the health crisis is rapidly turning into a financial crisis. The global insurance sector was severely hit by the epidemic, causing the insurance index to drop by 22.6% between December 2019 and April 2020. This effect could continue until the fourth quarter of 2020. The share price of the Indian insurance sector is dropped by 25.9% in the same period.

The operational and financial challenges caused by the pandemic are the reasons for the sharp decline in the insurance sector.

**Market performance of Indian and global insurance companies, index (100 = Dec 31, 2019)**



<sup>1</sup>DS Insurance Index (Thomson Eikon).  
<sup>2</sup>Percentage point.  
 Source: Thomson Eikon; McKinsey analysis

- Due to unstable economic conditions, people are reluctant to seek higher living security. In addition, life insurance sales are expected to temporarily collapse. This is because people are reluctant to perform various medical examinations.
- For long-term savings insurance, it will be difficult for insurance companies to promote their products when interest rates fall.
- COVID-19 resulted in a shortage of funds for policy holders. Therefore, this will cause a delay to postpone the existing policy. In addition, the long-term low interest rate environment will make it difficult to reinvest in due assets.
- The pandemic paved the way for increased demand for digital health products. Insurance companies will face the challenge of developing seamless programs based on paperless networks.

## **PRESENTATION OF DATA**

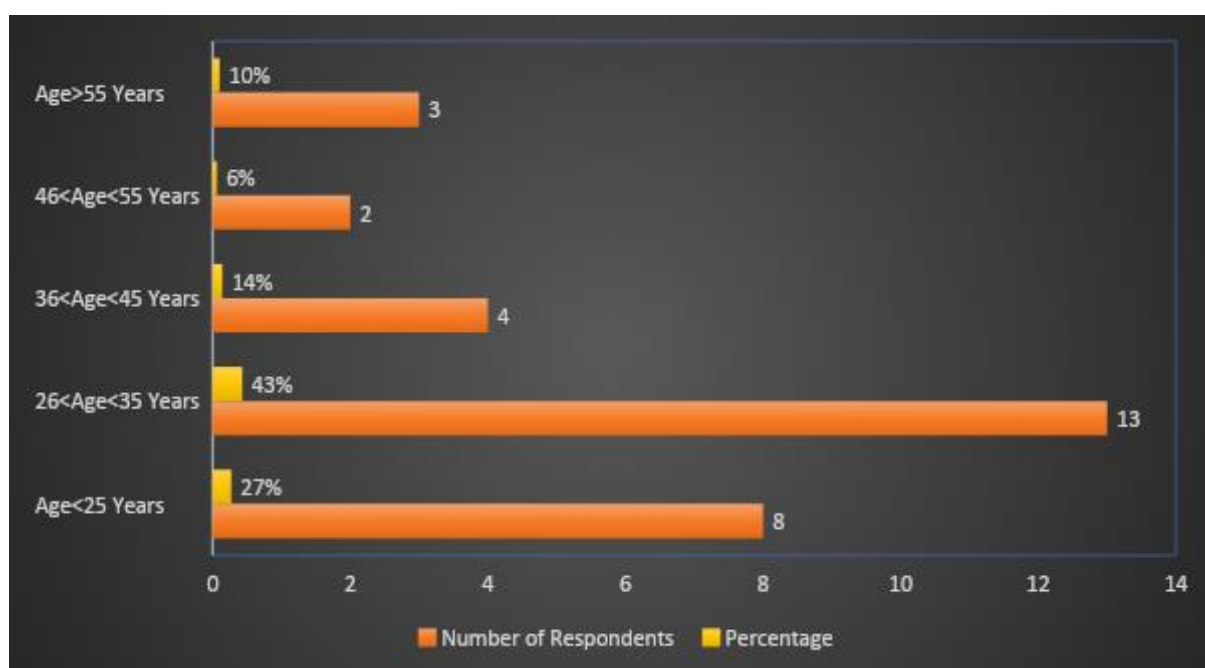
Consider the importance of customers who decide to invest in various asset classes. It is important to monitor and understand your investment decisions based on several factors that influence your decisions. The data collected by asking customers of different age groups to purchase the " India First Life Mahajeevan plan" (a pension plan provided by a private insurance company) and their observations were recorded in the pre-tested "DSR" program, where Include the factors discussed below:

**Table 4.1., Age of Respondents**

Category	Number of Respondents	Percentage
Age<25 Years	8	27%
26<Age<35 Years	13	43%
36<Age<45 Years	4	14%
46<Age<55 Years	2	6%
Age>55 Years	3	10%
<b>TOTAL</b>	<b>30</b>	<b>100%</b>

(Source: Primary Data Collected via Survey)

**Fig 4.1., Age of Respondents**



### **INTERPRETATION:**

According to Table 4.1, the majority of respondents belong to the 26-35 age group (age group Y), which represents 43% of this age group. Subsequently, most of the interviewees belong to the age group of less than 25 years (age group Z)), Accounting for 27% of the lot, based on the data collected, it can be seen that the number of respondents over the age of 45 years is very small, in particular, this represents only 16% of the lot.

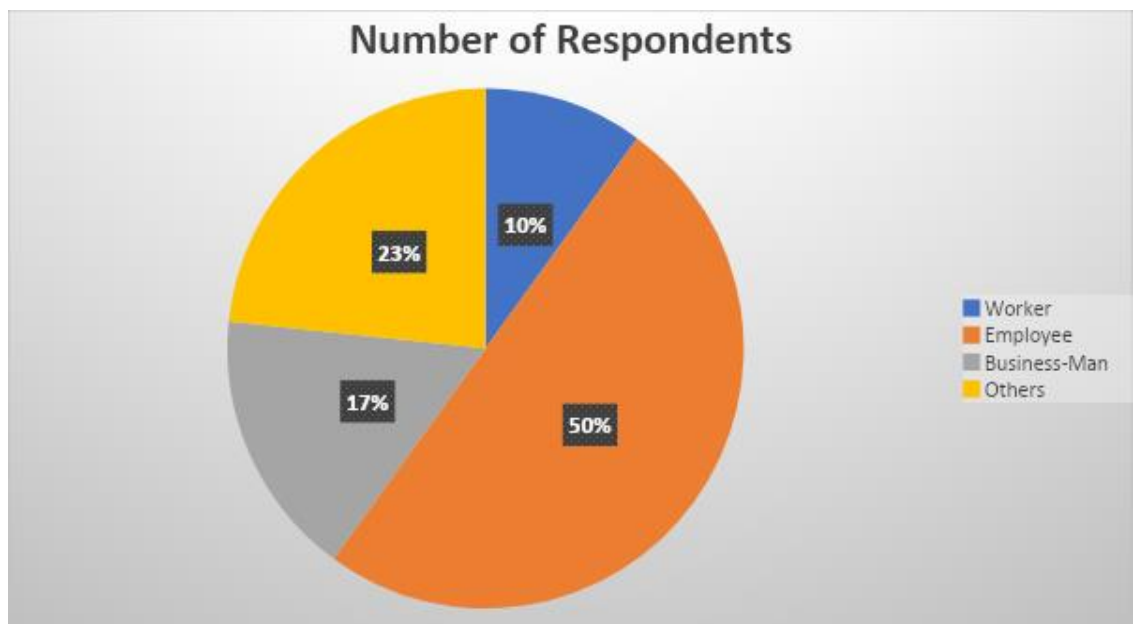
Obviously, the Y&Z generation is keen to understand investment opportunities because they are in the growth phase of their life and are willing to accept new opportunities.

**Table 4.2., Employment Status**

Categories	Number of Respondents	Percentage
Worker	3	10%
Employee	15	50%
Business-Man	5	17%
Others	7	23%
<b>TOTAL</b>	<b>30</b>	<b>100%</b>

(Source: Primary Data Collected via Survey)

**Fig 4.2., Employment Status**



### **INTERPRETATION:**

As per Table 4.2, majority of the respondents belongs to the category of employee. The respondents were given 4 options to choose from, out of which others comprises of the investors, who are not earning to mention retired people, students with work-ex or home-makers.

Out of the 30 people surveyed, 50% of the people belongs to employee class and after that 23% of the people from others class, and 17% of the business-class people and lowest interest in investment related opportunity were taken by workers (casual workers, freelance workers).

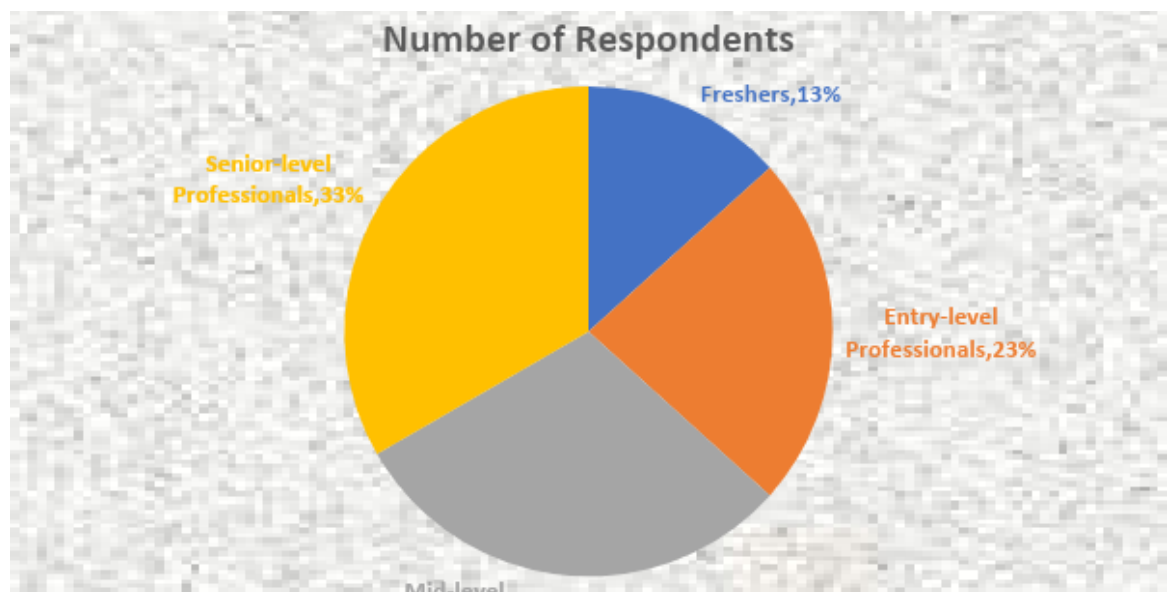
It is very evident, that Employees with fixed-salary are keener to know and invest in new opportunities, and ready to take the risk, while people with fluctuating income or no-income shows varying results.

**Table 4.3., Years of Experience**

Categories	Number of Respondents	Percentage
Fresher's	4	13%
Entry-level Professionals	7	23%
Mid-level Professionals	9	30%
Senior-level Professionals	10	34%
<b>TOTAL</b>	<b>30</b>	<b>100%</b>

(Source: Primary Data Collected via Survey)

**Fig 4.3., Years of Experience**



### **INTERPRETATION:**

According to Table 4.3, when calling potential customers, most of the respondents who are interested in listening or buying are intermediate or advanced professionals, while those who are not interested in Fresher's or have less interest in the work experience .

Of the 30 respondents, 10 were senior professionals (people with more than 7 years of work experience), which represent 34% of the total. Since then, 9 respondents have been intermediate professionals (people with work experience). (More than 2 years, but less than 7 years) represented 30% of the total. Overall, 64% of those who responded have extensive experience in the sector or in the market and have already made some money, ready to invest or listen to new opportunities. On the other hand, people who do not have direct or fixed sources of funding may be those who do not have or have a low investment interest due to the lack of market experience, which represent 13% of the total investment and these people they can only show a small interest in private insurance in the company's products.

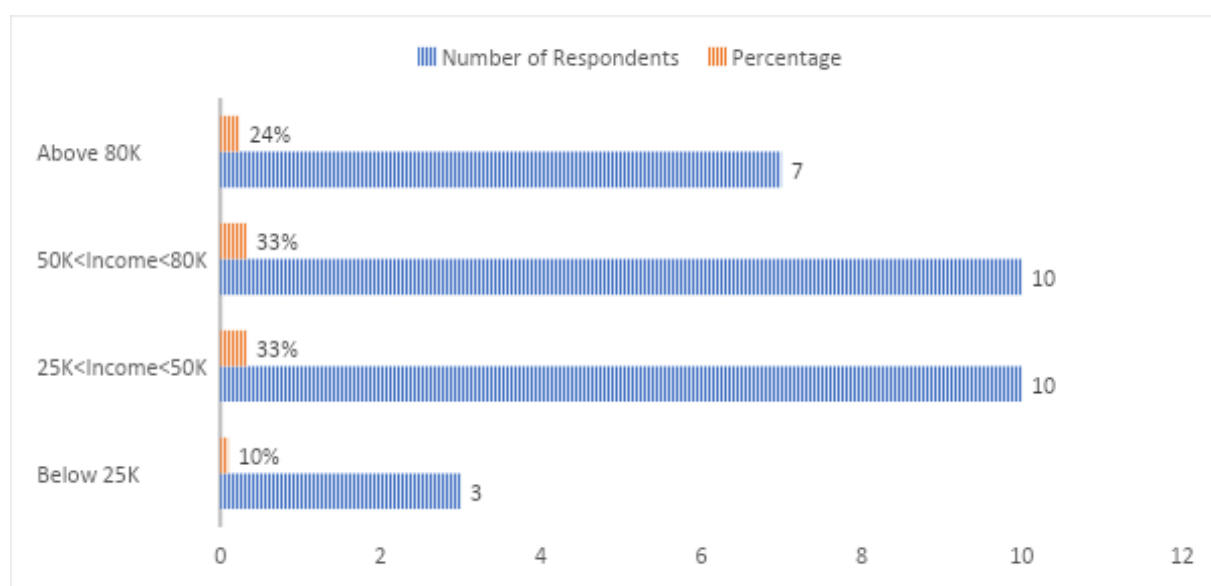
**Table 4.4., Income-wise Classification**

Monthly Income	Number of Respondents	Percentage
Below 25K	3	10%
25K<Income<50K	10	33%
50K<Income<80K	10	33%
Above 80K	7	24%
<b>TOTAL</b>	<b>30</b>	<b>100%</b>

(Source: Primary Data Collected via Survey)



**Fig 4.4., Income-wise Classification**



**INTERPRETATION:**

According to Table 4.4, when potential customers were called, most of the respondents who showed interest in listening or buying belonged to customers with incomes above 50,000, while people's interests were much lower, with monthly incomes below 25,000.

Among the 30 interviewees, the interviewees of different income groups were analysed and explained:

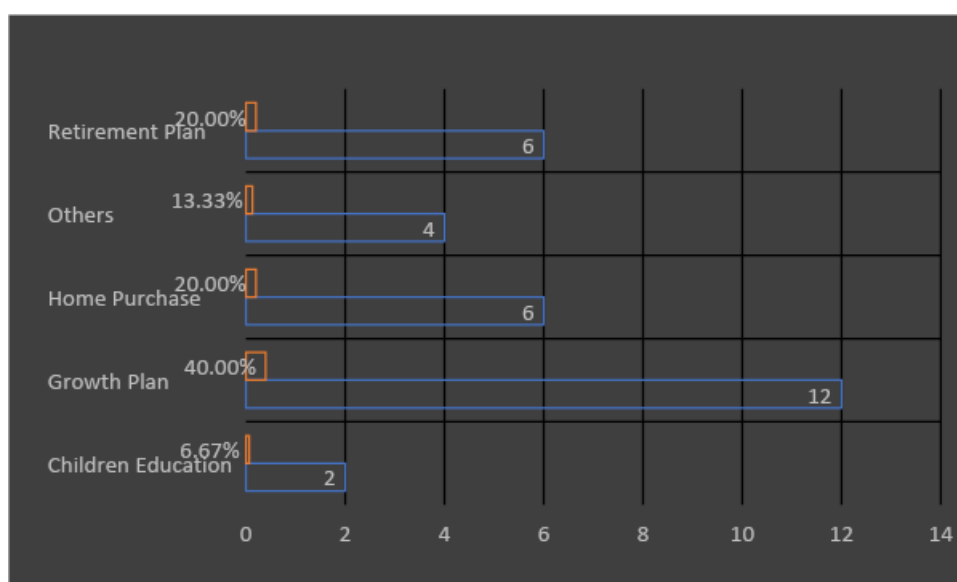
Seventeen people with incomes above 50,000, accounting for 67% of the total income, while those with a monthly income of less than 25,000 have the least interest, accounting for 10% of the total income. The reason explained by customers with incomes of less than \$25,000-no additional savings income or limited income makes them only able to invest in a very small number of asset classes, some of which are already investing. Therefore, it shows a very neutral or uninterested response to the products of private insurance companies or investments in any other asset class. Quoting this is a very important factor, it describes the customer's investment intention or not.

**Table 4.5, Saving Objective**

Saving Objective	No. of Respondents	Percentage
Children Education	2	6.67%
Growth Plan	12	40.00%

Home Purchase	6	20.00%
Others	4	13.33%
Retirement Plan	6	20.00%
<b>Grand Total</b>	<b>30</b>	<b>100.00%</b>

**Fig. 4.5, Saving Objective**



### **INTERPRETATION:**

According to table 4.5, in terms of savings, as much as 40% of respondents are looking for growth plans. Since many investors are still young, they obviously want their money to grow faster. Only a few people in their thirties save money for the education of their children.

There are 6 people whose savings target is a pension plan. These are people over the age of 45, who have met all their needs and are considering spending after retirement. The goal of an equal number is to buy a house, equal to 20% of the total number of respondents.

As can be seen clearly from the table, people who want to increase capital are more eager to understand the different investment options. People can have specific purposes: in addition to normal income, they also want to earn additional income.

**Table 4.6, Influencers**

Influencers	No. of Respondents	Percentage
-------------	--------------------	------------

Financial Consultants	11	36.67%
Friends/Relatives	11	36.67%
Others	8	26.67%
<b>Grand Total</b>	<b>30</b>	<b>100.00%</b>

**Fig 4.6, Influencers**



### **INTERPRETATION:**

The data in Table 4.6 shows the number of people who choose financial advisors for investment funds. Obviously, 36% of respondents turned to financial advisers for investment. The data also showed that the same number of respondents needed investment advice from their friends or relatives.

Other categories include advertising, articles, search, etc. The data has 27% participation.

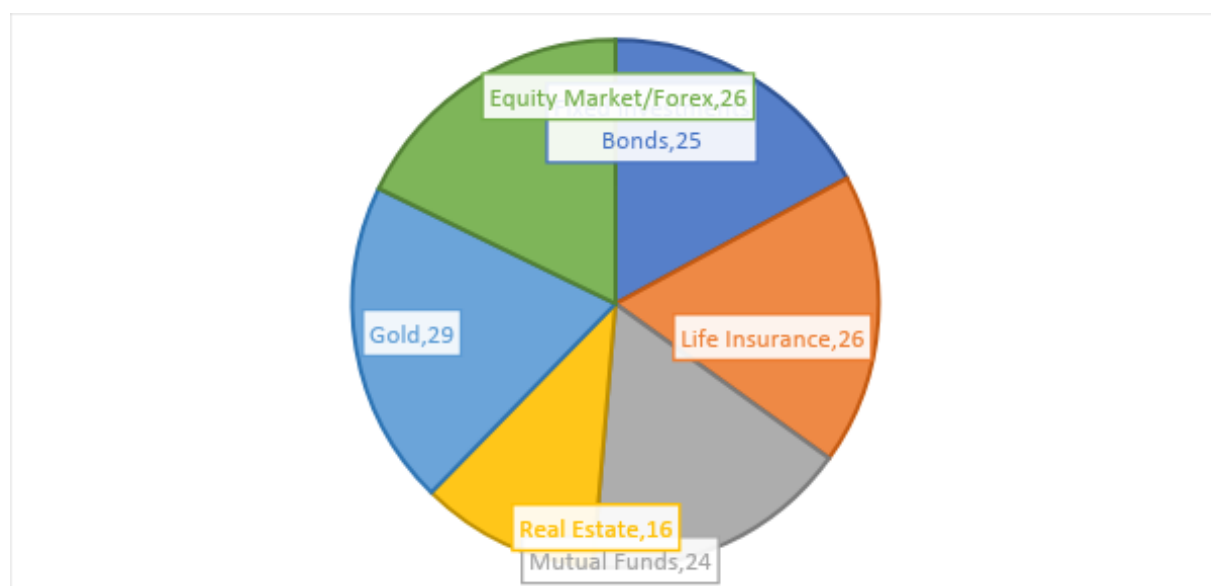
Obviously, because people want their money to grow as quickly as possible, if they don't have enough knowledge about the industry, they need investment advice. Then, they consult a financial advisor or seek advice from relatives and friends.

**Table 4.7, Portfolio of Respondents**

Portfolio (Asset-Classes)	Number of Respondents Investing/Interested	Not-Interested To Invest	% of People Investing or Interested
Bank Deposits	30	0	100%
Post-Office Schemes	18	12	60%
Fixed Investments Bonds	25	5	83%
Life Insurance (Public Co. /Private Co.)	26	4	86%
Mutual Funds	24	6	80%
Real Estate	16	14	53%
Gold	29	1	96%
Equity Market/Forex	26	4	86%

(Source: Primary Data Collected via Survey)

**Fig 4.7, Portfolio of Respondents**



**INTERPRETATION:**

The data in Table 4.7 show the number of people investing in different sectors. With the exception of real estate and postal programs, almost all sectors have the same number of respondents and the investment ratio is between 80% and 95%. This range varies based on people's different expectations and risk

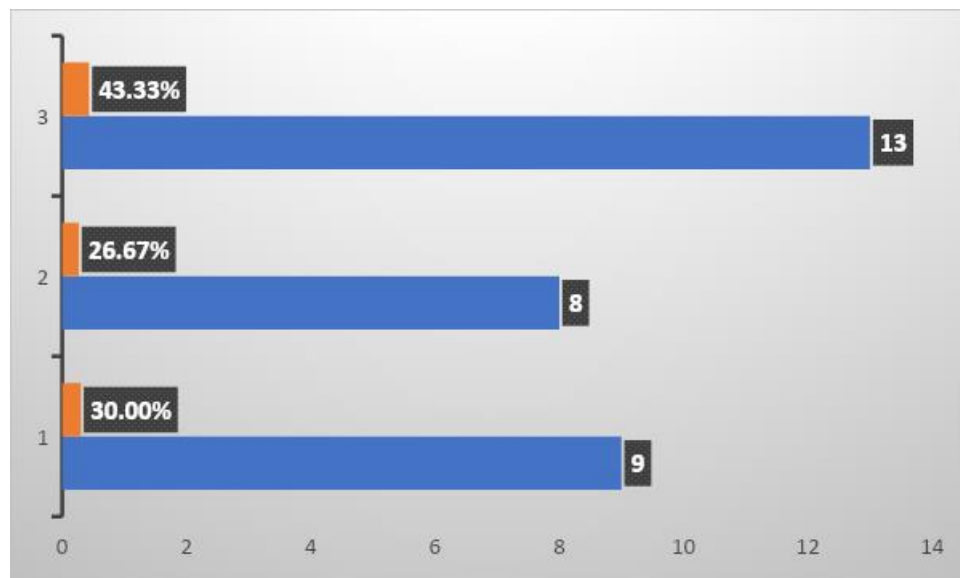
appetite. Since stocks are a risky asset, people with low risk appetites will not invest in them.

Obviously, since the real estate sector needs a lot of capital to invest, the number of people investing in the real estate sector has decreased. Furthermore, as it can withstand inflation and growing industries, it has always been one of the most attractive investment options. Since the post office plan cannot provide a generous return, it cannot attract people who expect a generous return.

**Table 4.8, Level of Interest**

Level of Interest	No. of respondents	Percentage
Interested	9	30.00%
Neutral	8	26.67%
Not Interested	13	43.33%
<b>Grand Total</b>	<b>30</b>	<b>100%</b>

**Fig 4.8, Level of Interest**



**INTERPRETATION:**

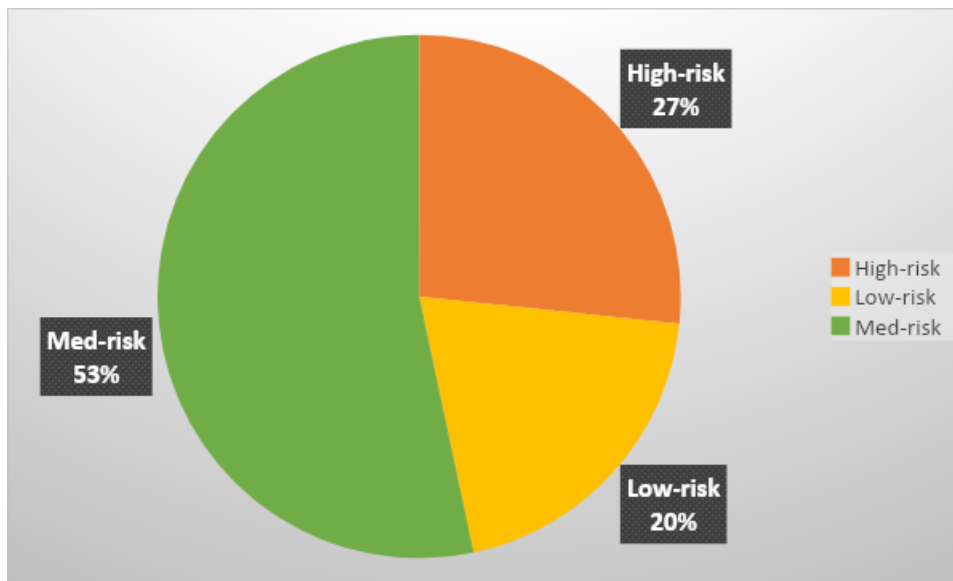
Table 4.8 shows that among the 30 respondents, 9 (30% of the total) have a positive attitude towards life insurance investment. 13 of them gave negative answers, and 8 of them gave neutral answers.

From the data, it is obvious that compared with life insurance and mutual funds, respondents are relatively less attractive to investing in life insurance products because they provide lower returns.

**Table 4.9, Risk-wise**

Risk capacity	No. of Respondents	Percentage
High-risk	8	26.67%
Low-risk	6	20.00%
Med-risk	16	53.33%
Grand Total	30	100%

**Fig 4.9, Risk Wise**



**INTERPRETATION:**

The data in Table 4.9 shows the risk appetite of the survey respondents. The results showed that more than 50% of the respondents had moderate appetite. There were 8 people with high appetite and 6 people with low appetite. The others among them have medium adventure ability.

. It is said that the higher the expected return, the higher the risk people take. When young people want their money to grow quickly, their risk appetite remains in the medium to high range.

On the other hand, people in their 50s and 60s who plan to retire bear less risk.

## Conclusion

Since the start of the pandemic, most departments have been affected by preventive measures to prevent disease. The insurance sector should be one of the sectors that are experiencing an upward trend. On the contrary, due to the drop in liquidity, people have no funds or even the high costs of the normal life insurance sector. The past few years have been a watershed in determining the return plan. In India, the potential for insurance is enormous because few companies will attract a large population. Public insurance companies pay more attention to people's well-being through their plans, while private insurance companies aim to make money through these plans. This is the opinion that everyone is opposed to private insurance companies, which is why people are skeptical when considering investing in private insurance companies. Private insurance companies should pay more attention to aspects not covered by public insurance companies, such as higher rates of return and fixed rates of return. This can be achieved by introducing a market connection plan. In this way, private insurance companies will transfer the risk of loss to the capital market and will be able to meet the needs of their customers for higher returns. Here are some of the main benefits of the project:

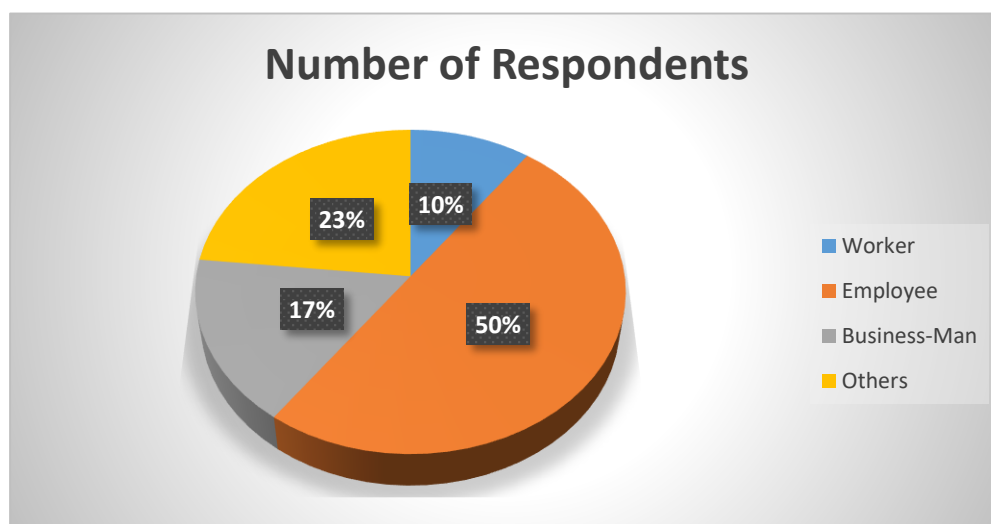
- Most of the interviewees come from specific categories of professionals: this market segment is the most important for private insurance companies.
- The two most important aspects in which anyone wants to invest are capital security and stable returns: if the respondents are convinced that they get these two factors, they will be affected. These two factors should be kept in mind when marketing.
- Another important observation to note is that fixed-income families are not interested in investing in homes that exceed 10% of their monthly salary.
- The flexible part of the product payment should be emphasized and sales should be promoted at the same time, as monthly and quarterly premium payments are more attractive to customers than annual payments.
- In India, every time someone thinks about insurance, they think of only one company, the LIC. People's awareness of LIC is surprising. Customers need to be informed about other companies and how it is better than LIC in some important respects.

- Only a few respondents plan to purchase private life insurance, so it is very important to promote the plans and plans of various private insurance companies through various methods and marketing channels.
- When talking with potential customers, they should first give due consideration to their occupation and salary, and then inform their investment opportunities accordingly.
- People's awareness is limited to many plans. Therefore, efforts must be made to raise awareness of different plans. For example, some people are interested in market-related plans, but do not know the availability of such plans in the insurance field.
- Since most people already know the basic plan of any insurance product, they need to be informed quickly and accurately, and more time should be spent introducing them to less popular insurance products.
- It was also found that insurance consultants play an important role in choosing insurance products and companies, as they constitute an important source of all information about private insurance company plans and plans.
- Among all different types of people, the paid class is most interested in investing in the insurance industry.



## Managerial Implications

- **Age of Respondents:** - According to our data private companies should make retirement plans/Investment plans keeping in mind the age of the respondents. As, 60% of the peoples are below 35 years of age. So, that while pitching it to the client, it is easy and can be readily accepted. And now a day's most peoples opt for investment from very early age.
- **Employment Status:** - Data available to us shows that private insurance companies should make more insurance for employers/Fixed earners. So, that it will be easy to pitch and generate the sales. As they are ones more interested in Insurance and different investment options.



- **Years of Experience:** - Insurance and investment options are more preferred by middle level and senior level professionals and should be designed according to it. The fresher's and new comers don't like much to invest and also there opportunity lies to convince them and make some lucrative products.
- **Income wise Classification:** - Insurance should be made for the income earners between 25000-80000. As, they are our potential customers as the above income earners more prefer to invest in stocks/bonds. Also, a Premium product for the high earners can be made to carter their needs.

Monthly Income	Number of Respondents	Percentage
Below 25K	3	10%
25K<Income<50K	10	33%
50K<Income<80K	10	33%

Above 80K	7	24%
<b>TOTAL</b>	<b>30</b>	<b>100%</b>

- **Savings Objective:** - According to our data people save for many reasons but the main reasons are growth plans, retirement benefits and home purchase. So, the companies should make the **Recurring plans** so, that the end users are benefited from it. As, all the important reason depicts that investor is not having lump-sum money and while give little amounts for long term.

Saving Objective	No. of Respondents	Percentage
Children Education	2	6.67%
Growth Plan	12	40.00%
Home Purchase	6	20.00%
Others	4	13.33%
Retirement Plan	6	20.00%
<b>Grand Total</b>	<b>30</b>	<b>100.00%</b>

- **Influencers:** - Influencers are the one from where he gets to know about the investment and trusts it to make an investment. Investors prefer equally the financial consultants and friends/family. This is the reason our company chooses corporate channel to pitch the product and gets good results. As, the product is advised by consultants.
- **Portfolio of Respondents:** -

Portfolio (Asset-Classes)	Number of Respondents Investing/Interested	Not-Interested To Invest	% of People Investing or Interested
<b>Bank Deposits</b>	30	0	100%
<b>Post-Office Schemes</b>	18	12	60%
<b>Fixed Investments Bonds</b>	25	5	83%
<b>Life Insurance (Public Co. /Private Co.)</b>	26	4	86%
<b>Mutual Funds</b>	24	6	80%

<b>Real Estate</b>	16	14	53%
<b>Gold</b>	29	1	96%
<b>Equity Market/Forex</b>	26	4	86%

Investors like more to deposit their money in Bank as it is one of the safest options and invest more in Gold because of its Historical returns. Less peoples like to invest in post – offices schemes due to their no advertisement and no information. For, private companies it is more important to build their trust as the bank has made over the years or to give such a good and consistent profits as given by gold.

- **Level of Interest:** - 13 peoples out of 30 have not shown any interest in life Insurance as returns are very low. So, a potential lies here for private insurance companies to increase their returns and provide surety to their customers. New lucrative and high return insurance should be developed to attract the customers.

- **Risk Wise:** -

<b>Risk capacity</b>	<b>No. of Respondents</b>	<b>Percentage</b>
High-risk	8	26.67%
Low-risk	6	20.00%
Med-risk	16	53.33%
<b>Grand Total</b>	<b>30</b>	<b>100%</b>

We, can interpret from the data that there are more medium risk takers from the managerial perspective the product should be designed which gives fixed returns and should not vary/change with the market and global conditions.

## Annexure

S.NO.	NAME OF THE CLIENT	GENDER	AGE OF RESPONDENT	EMPLOYMENT STATUS	YEARS OF EXPERIENCE	MONTHLY INCOME
1	AMANDEEP	M	29	Employee	4.5	70k
2	SWATI PANPALIYA	F	27	Employee	3	30K
3	VIKRAM MALIK	M	22	Others	0	NO INCOME
4	ABHISHEK THOMAS	M	24	Worker	2	26K
5	ABHISHEK GATTANI	M	23	Business-Man	7	40K
6	ABHA KOTHARI	F	48	Business-Woman	15	70K
7	RUPA MUNDHAHDA	F	26	Employee	3	55K
8	KIRTEE MUNDRA	F	26	Worker	2	15K
9	MANOJ KOTHARI	M	52	Business-Man	30	1.10 L
10	RAJDEEP SINGH	M	26	Employee	2	45K
11	PRATIBHA	F	24	Others	1	30K
12	AMAN MUNDHADA	M	27	Others	2	35K
13	DEVESH ISRANI	M	27	Employee	3	30K
14	MONA RATHI	F	23	Others	0	50K (Other Sources)
15	SONA SONI	F	40	Worker	10	60K
16	RAJKUMARI GATTANI	F	56	Others	0	1L (Other Sources)

17	VRINDA BHATTAR	F	51	Business-Woman	10	1L
18	JAGDISH DUBEY	M	22	Others	0	NO INCOME
19	MAMTA SARWOGI	F	24	Others	6 months	28K
20	DEESHA	F	28	Employee	3	30K
21	VATS MAHESHWARI	F	29	Employee	5	52K
22	UMANG GOYAL	M	27	Business-Man	4	70K
23	SACHIN SIJARIYA	M	26	Employee	3	42K
24	KRISHNA SAHNI	M	24	Employee	1	33K
25	SAKSHI TIBREWALA	F	32	Employee	8	95K
26	HARSH RAI	M	45	Employee	21	83K
27	ANIL AGRAWAL	M	43	Employee	18	50K
28	AYUSH LUNAWAT	M	38	Employee	14	42K
29	SHALINI MIHARIA	F	33	Employee	11	1.25L
30	SHALINI BHUDWANI	F	57	Employee	32	1.50L

S.NO.	NAME OF THE CLIENT	SAVING OBJECTIVE	INFLUENCERS	INVESTMENT PORTFOLIO	LEVEL OF INTEREST IN	RISK-WISE
1	AMANDEEP	Home Purchase	Others	Post-Office Schemes, Life Insurance	Not Interested	High-Risk

2	SWATI PANPALIYA	Growth Plan	Others	Post-Office Schemes, Real Estate	Interested	Med-Risk
3	VIKRAM MALIK	Others	Advertisements/Articles	Real Estate, Bonds	Neutral	Low-Risk
4	ABHISHEK THOMAS	Others	Friends/Relatives	Post-Office Schemes, Bonds, Real Estate	Neutral	Low-Risk
5	ABHISHEK GATTANI	Growth Plan	Financial Consultants	Post-Office Schemes	Interested	Med-Risk
6	ABHA KOTHARI	Retirement Plan	Financial Consultants	Mutual Funds, Post-Office Schemes	Interested	High-Risk
7	RUPA MUNDHAHDA	Growth Plan	Others	Bonds, Real Estate	Interested	Med-Risk
8	KIRTEE MUNDRA	Others	Friends/Relatives	Post-Office schemes, Life Insurance, Real-Estate	Not Interested	Low-Risk
9	MANOJ KOTHARI	Health Care Expenses	Financial Consultants	Post-Office Schemes	Interested	High-Risk
10	RAJDEEP SINGH	Home Purchase	Others	Real Estate, Gold	Interested	Med-Risk
11	PRATIBHA	Others	Friends/Relatives	Bonds, Real Estate, Post-Office Schemes	Neutral	Med-Risk
12	AMAN MUNDHADA	Growth Plan	Financial Consultants	Post-Office Schemes, Bonds, Real Estate	Interested	Med-Risk
13	DEVESH ISRANI	Others	Friends/Relatives	Mutual Funds, Equity Market, Real-estate	Neutral	Med-Risk
14	MONA RATHI	Children's Education	Friends/Relatives	Mutual Funds, Equity Market, Real-estate	Neutral	Low-Risk
15	SONA SONI	Children's Education	Financial Consultants	Bonds, Post-Office Schemes	Interested	High-Risk
16	RAJKUMARI GATTANI	Health Care Expenses	Friends/Relatives	Mutual Funds,	Interested	Low-Risk

				Real-Estate, Equity market		
17	VRINDA BHATTAR	Health Care Expenses	Financial Consultants	Post-Office Schemes	Interested	High-Risk
18	JAGDISH DUBEY	Growth Plan	Others	Real-Estate	Interested	Low-Risk
19	MAMTA SARWOGI	Growth Plan	Friends/Relatives	Equity Market, Mutual Funds	Interested	Low-Risk
20	DEESHA	Others	Friends/Relatives	Life Insurance	Not Interested	Med-Risk
21	VATS MAHESHWARI	Growth Plan	Financial Consultants	Real Estate	Interested	Med-Risk
22	UMANG GOYAL	Growth Plan	Financial Consultants	Interested in All	Interested	High-Risk
23	SACHIN SIJARIYA	Growth Plan	Friends/Relatives	Post-Office Schemes	Neutral	Med-Risk
24	KRISHNA SAHNI	Others	Friends/Relatives	Real-Estate, Bonds	Not Interested	Med-Risk
25	SAKSHI TIBREWALA	Children Education	Financial Consultants	Interested in All	Interested	High-Risk
26	HARSH RAI	Health Care Expenses	Financial Consultants	Interested in All	Interested	High-Risk
27	ANIL AGRAWAL	Growth Plan	Friends/Relatives	Life Insurance	Not Interested	Med-Risk
28	AYUSH LUNAWAT	Growth Plan	Friends/Relatives	Real-estate, Mutual Funds	Neutral	Med-Risk
29	SHALINI MIHARIA	Growth Plan	Financial Consultants	Interested in All	Interested	High-Risk
30	SHALINI BHUDWANI	Retirement Plan	Financial Consultants	Interested in All	Interested	High-Risk