



INSTITUTE OF MANAGEMENT,
NIRMA UNIVERSITY

MBA (FT) – 2020-22

Summer Internship Program

FINAL SIP REPORT

NJ Group

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Mondha, Aurangabad, Maharashtra 431001



SUBMITTED TO: Prof. Parag Rijwani

SUBMITTED BY: Isha Maheshwari

SECTION: A

ROLL NO.: 201119

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ACKNOWLEDGMENT

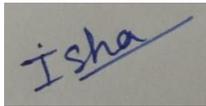
“Sometimes you do not feel the weight of something you have been carrying until you feel the weight of its release”. Summer Internship Program is a bridge between the educational and professional world. It is the path leading to success by shouldering responsibility under the careful guidance of the company and the faculty guide, getting insights from experienced people. Owing to the current scenario students were instructed to continue internship from home. As a part of curriculum, we were required to prepare summer project which was our first exposure to corporate world. This internship was a huge success for me at personal level as it gave me practical insights which a textbook cannot provide.

There is always a sense of gratitude that one likes to express toward the people who helped change efforts into success First of all, I am extremely grateful toward **corporate relationship cell and placement committee** of IMNU for providing such a wonderful platform to gain real world knowledge at NJ India Invest (Aurangabad Branch). I am very much humbled by my mentor **Prof Parag Rijwani** for constantly motivating and supporting to bring the best out of me. I am very grateful to **Mr Buddhiraj Wagh (Unit Manager of NJ INDIA Aurangabad Branch)** for supporting me throughout this report from corporate end, **Mr Sandeep Jadhav (Branch Manager of NJ INDIA Aurangabad Branch)** for giving constant support and **Mr Shivam Desai** (HR head) for making familiar environment for all management trainees.

UNDERTAKING

I, Isha Maheshwari, hereby declare that this project submitted to the Institute of Management, Nirma University is my original work, done under the guidance of Mr Sandeep Jhadav, Branch Manager, Aurangabad, NJ Group and Prof Parag Rijwani, Faculty, Institute of Management, Nirma University.

This project work is submitted in the partial fulfilment of the requirements to be awarded the degree of Masters of Business Administration. I also declare that this project has neither been submitted to any other universities nor done by any other student earlier for the award of degree, diploma, associate-ship or any other similar title.



Name: Isha Maheshwari

Roll Number: 201119

MBA FT (2020-22)

Institute of Management, Nirma University

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Executive Summary

A summer internship is an essential part of any management student's MBA programme. It provides management trainees a taste of what life is like in the corporate world, how businesses and departments work, and how to succeed in it. However, due to the tragic circumstances surrounding the global pandemic caused by COVID-19 propagation, all summer internships were completed online.

India has one of the fastest-growing FinTech sectors in the world. India has surpassed China as Asia's largest FinTech financing target market. The Indian FinTech industry's total transaction volume is anticipated to rise from \$65 billion in 2019 to \$140 billion in 2023. NJ Wealth provides a complete wealth management platform with a wide range of financial and non-financial items to the average individual. The company has over 39,800+ NJ Wealth Partners spread over 95 locations in 19 Indian states, with over 18 lac investors and INR 1,07,400 crore in mutual fund assets.

NJ India is an Indian financial services firm that manages about Rs. 95,000 crores in mutual fund assets. Because of its ethnographic knowledge, the company's management team has been able to recruit more than 8 lakh business partners in the last 17 years. The company has always been appreciative to its employees, which contributes to their job happiness. Employees are open about any work-related issues they are experiencing, as well as how they feel about the replies, they receive from business partners. There is excellent communication between the lowest and intermediate management levels in terms of process.

The goal of the report is to instil three major components: the sector and the organisation with its framework, the projects undertaken and the contribution made to the organisation, and finally, the goal of the Summer Internship Program, which includes learnings that instil the overall enriching experience I had while doing this internship at NJ Wealth.

PART A

Profile of the Organization

NJ India Invest Pvt. Ltd is one of India's major financial analysts and distributors. NJ was founded in 1994 and has almost a decade of experience in financial markets and portfolio management. NJ has grown from humble beginnings to become a professionally managed, quality-conscious, and consumer-oriented financial/investment advice and distribution business. NJ's strength is its investment consulting sector knowledge and commitment to deliver long-term value to investors using in-house built cutting-edge technological platforms. NJ owns over INR 92,000 crores in mutual fund funds and has a national presence in 94+ locations across 20+ states in India. NJ's strategy is to rethink, expand the mind, and answer key questions while also assisting in the expansion of the extent and depth of their services through successful technological use.

NJ India Invest Pvt. Ltd. operates in the BFSI (fintech and financial services) industry. India is one of the world's fastest growing FinTech marketplaces. In terms of current financial services businesses' robust growth and new entry into the market, India has a dynamic finance industry that is quickly developing. The sector is made up of commercial banks, insurance agencies, non-banking brokerage houses, co-operatives, hedge funds, mutual funds, and other smaller financial organisations. The banking regulator has allowed the formation of new organisations, such as payment banks, therefore extending the types of firms that operate in the sector. However, the Indian finance industry is majorly led by the banking sector, with commercial banks accounting for more than 64% of total assets held by the financial system.

NJ Invest India Pvt. Ltd. also provides fintech solutions to customers. As the public adjusts to fintech platforms, they are gaining popularity in India. India, along with China, leads the world in FinTech adoption. The entire transaction volume of the Indian FinTech industry is expected to increase from \$65 billion in 2019 to \$140 billion in 2023. India has eclipsed China as Asia's largest FinTech financing target market, with investments reaching about \$286

million across 29 deals, compared to \$192.1 million across 29 transactions in China in Q1 2019.

Over the years, NJ Group has expanded into other industries, including financial products distributor network, asset management, real estate, insurance broking, training & development, technology & distribution of Organic food products, an Interior Designer, innovative loan products, offshore funds around the world, and charitable trust. Our significant financial services expertise, along with excellent executional capabilities and a strong process and system focus, has enabled us to design an upward development trajectory in our companies.

NJ Group is based in Surat, Gujarat (India), and has a presence in 95+ sites around the country, employing over 1475 workers. The NJ Wealth family has expanded gradually, and it currently has over 39,800+ NJ Wealth Partners distributed over 95 branches in 19 Indian states, with over 18 lac investors and over INR 1,07,400 Crore of mutual fund assets under advisement. Regardless of the figures, it is faith in us that feeds the desire for developing excellent products that impact many people's lives on a regular basis. NJ Wealth offers the typical person a comprehensive wealth management platform with a wide range of financial and non-financial goods. NJ Wealth offers solutions that genuinely make a difference to clients and Partners, underpinned by high levels of quality in operational and service standards. NJ Wealth's continual attempt is to build on significant and effective solutions in scaling business issues, grabbing available possibilities, and fulfilling the interests of the client, which is driven by the strong goal of 'Creating Wealth and Transforming Lives.'

At NJ, they always attempted to think of technology as a tool of providing the most important and pressing needs first. Based on our significant knowledge, understanding, and in-house employees, they specially designed our whole platform to meet client expectations. Their integrated technology system covers a wide range of company sectors, from customer assistance like online desks to critical operational operations and all elements of corporate administration. In addition, NJ has embraced worldwide best practises and

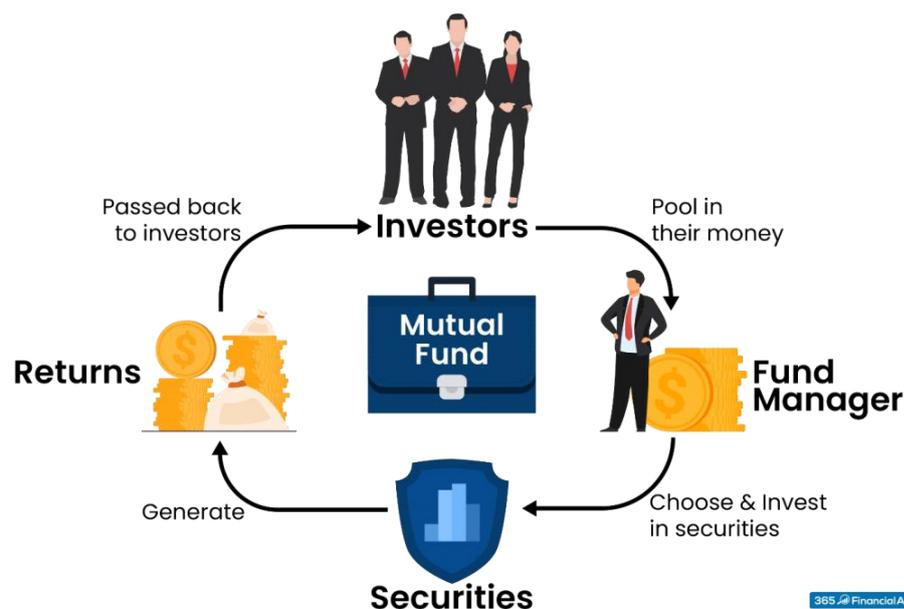
standards in information security, customer privacy, and network and infrastructure management.

Offerings & Services

The key product offerings and services of the NJ Wealth Distributor platform is stated below:

Product basket

- **Domestic mutual funds of all AMC's**



All Asset Management Companies (AMCs) have agreements with NJ, and all mutual fund schemes are included in the product offering. From the start of their relationship with NJ, eligible partners can offer any mutual fund plan to their clients. Customers may access any mutual fund product or plan they choose through a single interface.

- **Capital Markets which include both direct equity and ETFs**



For the NSE and BSE, as well as capital markets, NJ is a SEBI registered member. Clients of NJ E-Wealth A/c have access to capital market products such as direct equities stocks and ETFs (ETFs). Transactions can be completed online or using the Call & Transact service.

- **Fixed Deposits of companies**



A fixed deposit (FD) is a financial product offered by Indian banks that pays a greater interest rate than a standard savings account until the maturity date specified. They are thought to be extremely safe investments. In NJ, term deposits refer to a broader category of assets

with various levels of liquidity. When opposed to a recurrent deposit or a demand deposit, the defining feature of a fixed deposit is that money cannot be withdrawn before maturity.

- **PMS products (Third party as well as those of NJ)**



NJ Asset Management Private Limited, a group business, is a PMS service provider and has its own PMS services. The underlying for the present methods is mutual funds, which is one of the few in the business. In addition, PMS products from other prominent PMS service providers are frequently included in Partner product baskets. Clients can subscribe to NJ / other suppliers' PMS products through their Partners. NJ Partners are the only ones who have access to NJ PMS products.

- **Government/ RBI/ Infrastructure bonds**



NJ has also formed partnerships with prominent corporations and

organizations to distribute fixed income products like as non-convertible debt, infrastructure and RBI bonds, company deposits, and so on. The inclusion of fixed income items to the product basket makes it even more appealing.

- **Residential & commercial properties**



Commercial Property



Residential Property

NJ Partners and clients have access to real estate properties all across India in addition to investment options. NJ frequently forms partnerships with India's top developers to distribute their products. In addition, NJ Realty's exclusive projects are exclusively offered to clients through qualified NJ Partners. NJ Realty is currently involved in project management, execution, and/or distribution on the unique projects.

Partner Services

- Dedicated Relationship Manager



On a monthly basis, each NJ Wealth Partner is scientifically assessed on a variety of business factors such as business, service standards,

awareness, and so on. The dedicated Relationship Manager is then directed by a system-driven approach to focus and work on areas of improvement, with no room for subjectivity or prejudice. On a daily basis, the Relationship Manager interacts with Partners for business assistance and direction.

➤ **Marketing & Sales support**



NJ has a one-of-a-kind online service called BizMall, which is a virtual shop that provides end-to-end marketing solutions for increasing sales, building brands, and expanding distribution. Branding assistance, regular publication assistance, e-communications assistance, and event management assistance are all available. NJ BizMall provides an online payment monitoring system as well as high-quality branding and marketing tools delivered to your home.

➤ **Research support**



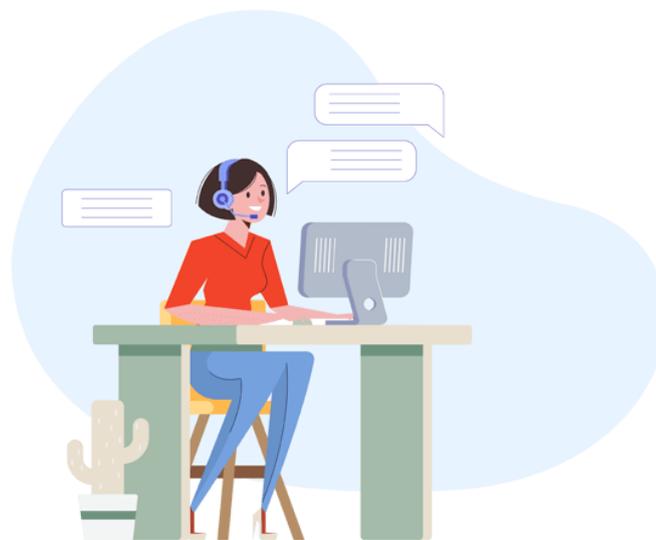
NJ Partners also have access to research-based publications, which, when paired with the online Knowledge Desk and other resources, enable distributors keep educated and up to speed on industry goods and events.

➤ **Training & Education support for NISM Examination**



Training is an important component of the distribution process, and NJ maintains it top of mind by providing frequent business and product training. NJ Gurukul, a subsidiary of the NJ Group, provides training and certification courses, including the renowned CFPCM for NJ Partners.

➤ **Dedicated Customer Care / Query management support**



2. NJ Wealth Partners Desk is a full business management tool for NJ Wealth Partners' distribution firm.
3. NJ E-Wealth A/c: online mutual fund transaction desks for NJ customers. E-Wealth A/c is a service provided by E-Wealth.

As a part of customer service, NJ also provides Trading & Demat Account with online transacting & call-and-trade service in mutual funds, direct equity, and ETFs Trading & Demat Account with online transacting & call-and-trade service in mutual funds, direct equity, and ETFs.

The work culture at NJ Wealth is focused on aiding customers in attaining success by delivering solutions that cover all critical areas of achievement. Whether for NJ Wealth Partners or their customers, NJ's continual focus has been on developing, delivering, and expanding our value proposition in areas like as product and service offerings, operational excellence, service quality, technology, governance, and more. NJ's business and wealth management strategies and practises are likewise founded on solid, time-tested principles that benefit customers. We are confident in our capacity to maintain outstanding customer relationships and experiences as a result of our customers' continued trust.

NJ Wealth views governance, compliance, and risk management to be equally important business areas as customer solutions and operational excellence. The culture of New Jersey has evolved over time to be centred on policy, process, and systems. On the one hand, effective internal controls and monitoring systems are implemented, while less human dependency and automated procedures are implemented. Controls and processes are always developing to reduce company risks, offer standard services, increase efficiency, and improve customer experience and satisfaction.

PART B

Project Work

Methodology

Several techniques were used to conduct the investigation, including data collecting from various financial sites and the usage of various technology to estimate the true value of the firm. The analysis used both technical and fundamental techniques. The phrase "technical" is an abbreviation for ". Long-term value is based on fundamentals and term valuation.

a) Ethnographic Study

In my organization, ethnography is a fundamental competence that provides insights that allow us to remain ahead of the competition. Employees come from a diverse range of cultural backgrounds, allowing the firm to gain a diverse range of viewpoints when debating a new concept or strategy. Because Covid-19 restricted the mode of labour to online platforms, I was only able to gather a limited quantity of ethnographic knowledge on the company and its employees. Employees in NJ India care more about taking action than merely discussing facts and possibilities. The activities are done on a basic level, with a heavy emphasis on keeping the concentration on the work until it is completed completely. As a participant observer, I found the given assignment to be both fascinating and challenging. Senior management, especially branch and unit managers, collaborated to accomplish a shared objective and encouraged subordinate employees to pursue their ambitions without fear of failure. They inspired confidence in their younger employees and pushed them to pursue the task of identifying potential business partners for NJ India, with the objective of benefitting both their business and our company's profitability. NJ India's executive team's ethnographic expertise has enabled them to recruit over 8 lakh business partners in the previous 17 years, and the firm is looking forward to a brighter future.

b) Maintenance of Journal

- Employees at NJ India value the company's reputation as one of the country's numerous financial services providers, with a mutual fund AUM of more than Rs. 95,000 crores. Employees have a high regard for the organisation since it has consistently provided services to its partners for the past 17 years. Employees' self-image has also been viewed as respectful. Employees at NJ India are not treated based on their talents or capabilities. Everyone is always willing to assist one another whenever an employee becomes stuck at work. The open hierarchy has helped workers to get to know one another well and maintain a positive working connection.
- Employees at NJ are currently satisfied with their jobs. They are still operating a profitable business, and their revenue has remained steady, allowing them to be financially stable and secure throughout these trying times. The company's approach toward its employees has always been one of appreciation, which leads to job satisfaction.
- The work environment at NJ India is task-oriented. Employees work well together, and they always offer the necessary advice and assistance to complete the assigned duties. Employees are honest about any issues they are having at work and how they feel about the responses they have received from business partners. There is strong communication between the bottom and intermediate levels of management regarding the workflow and day-to-day processes, which are updated on a regular basis. This enables top management to develop future plans and strategies accordingly.
- Insurance agents, loan providers, and ARN holders who are currently conducting their businesses on an individual basis might be potential opportunity sources for the organisation. Joining NJ India would help them to build their network while also earning a trail commission and brokerage fees that will last a lifetime.
- The challenge for future competition is those financial service providers who provide a larger trail commission % and the benefits of mutual fund advisers at a cheaper charge than NJ India.

- At the moment, there have been no early warning signs at NJ India because the scope of the project has always been the same and the whole management team has been working tirelessly to complete the project on time.

Management & Governance

The NJ India organisational structure is top-down, with the board of directors and regional managers at the top, followed by branch managers, unit managers, and management trainees. Top-level management has the authority to delegate responsibilities to middle and lower-level management in order to accomplish organisational goals.

Context of Industry Problem

The financial services business was selected as the study topic, and the goal was to increase the number of advisers for mutual fund distribution. Each industry has its own set of problems, but the objective was to tap mutual funds and draw more advisers to this financial instrument. During the ongoing scenario, there was a lot of scepticism among investors, which I discovered during my internship.

One of the key difficulties was the unpredictable climate, which has made accurate market forecasting exceedingly difficult as a result of the ongoing epidemic. Things are out of the ordinary; this is a pandemic-induced recession, not a systematic economic downturn, thus tools and fundamentals have had minimal influence. As a result, there is no widely accessible historical data from which to forecast the market.

Proposed Activities/Tasks

The activities that I am involved into are: -

- 1. Attending Daily Online Sessions-** NJ Group provides us daily online seminars to help us better understand the market and various financial instruments.
- 2. Data Gathering-** This task involves the gathering of lists of insurance providers, mutual funds distributor of a particular geographical area (Aurangabad) through websites like www.amfilocator.com, Justdial, lic agent portal, etc.
- 3. Pitching Advisors-** After collecting the data, another important task is to pitch deliverables to the advisors/ service providers and aware them about the NJ Group and the services (like becoming of distributor, other services) provided by NJ Group.
- 4. Daily Workflow Report-** Apart from pitching the advisors, I have to maintain an excel and report it to unit manager and branch manager of NJ Group on a daily basis.
- 5. Sales Support-** To provide sales support to our business partners as needed. I attended their client meeting in conference and helped them manage their customer base if they required assistance with client acquisition or managing their clients' investment portfolios and SIPs.
- 6. Creating E-Wealth Accounts-** Financial distributors were forced to set up E-wealth accounts for their customers. I was responsible for overseeing the account creation process, which included document and KYC verification.

Progress

The datasheet that I had to complete consists of potential advisors who had to improve their networking. The progression of the task was simplified under the services that are provided by NJ group. The deliverables that we had to pitch to the advisors regarding NJ services were:

- **Opportunities of being a distributor/ an advisor:** NJ group provides distributors/ advisors to their clients in order to help them manage vast client base and provide them basic facilities like data of potential clients and training.

- **Trail Commission:** Advisors also enjoy 0.6-1.0% commission from NJ Group once they convert a potential client into customers. So, it brings a beneficial deal at the table for both NJ India Invests and advisors. As well as the commission is given to them in cumulative form.
- So far, I have approached **700+ potential advisors in Aurangabad, Maharashtra** and pitch about the benefits that they would enjoy if they involve in business with NJ India invest group. Further, there is weekly meetings (BOP) for business partners and new advisors who need certain information about NJ group on every Friday and can also fix a conference call with unit manager via appointments if needed.

Opportunity

The following are some major takeaways from my first month of the Summer Internship Program with the NJ Group:

- **Mutual Fund Market Scope:** The MF sector has increased 2.3 times in the previous five years, with an 18% annual growth rate. The MF's Industry AUM (Asset under management) is currently at its peak – Rs. 32 lakh Cr AUM. Every month, 8 to 10 lakh new investors join the mutual fund business. There are just 2 million unique mutual fund investors vs 134 million Indians. In comparison, there are only 1.38 million Mutual Fund Distributors and 25 million Insurance Advisors. The size of the Indian mutual fund and business is 32 lakh crores, compared to 3000 lakh crores globally and 1500 lakh crores in the United States.

Observations & threats

- **Dis-satisfaction regarding trail commission and Services among Advisors:** While I pitch the advisors, there was a pattern. Most of the advisors refuted their dis-satisfaction regarding the trail commission that NJ Group provides as they were earning more if they were working independently. Even they told that while working with NJ they were not provided with services and help desk.

- COVID-19 Impact: Over the last year, the financial market, notably the investment industry, has suffered greatly as a result of the catastrophic effect of COVID-19. When engaging potential business partners, their response to scepticism in investing and their experience with clients clarify the issue surrounding mutual fund investments. The majority of advisers have left their positions because they were unable to locate consumers willing to invest during these exceptional circumstances.

PART C

LEARNINGS

Learnings from the summer internship project from NJ Group are:

1. We learned how to communicate professionally with people and to cooperate with their replies as well as time constraints.
2. Convincing people for being an advisor with NJ was the most important task for us. We had to deal with them patiently.
3. We learned to work in teams and coordinated and cooperated to fulfill the goal of the company.
4. We learned time management as we had to call people within the stipulated time and revert to our unit manager with the feedback the same day.
5. We learned that networking is very important.
6. Working as an intern and completing the tasks given by the manager, made me believe in myself.
7. We got to know that how things work in professional life and punctuality and dedication is the key to success.
8. We also learned how to answer their cross-questions and satisfy them with our answers to make them interested in being an advisor.
9. Every Friday we had BOP (Business Opportunity in different products) in which we got more clarity about mutual funds, opportunities we have when we are working with NJ Wealth.
10. We had various sessions such as about NJ & their business, business opportunities as a mutual fund distributor, an insurance agent, about

the mutual fund, equity, SIP, financial planning, debt mutual fund, asset allocation & NJ MARS, Income Tax benefit u/s 80C, 80D (also Taxation in MF & Insurance), about insurance and its various types such as health insurance, motor insurance, sampurna suraksha, etc.

PRESENTATION OF DATA

S NO	NAME	NUMBER	RESPONSE
13	Shri Gawali Ashok Chandrakar		CALL AGAIN
14	Shri Apte Govind Vasudeo		CALL AGAIN
15	Shri Goswami Pratap Shankargir		NOT INTERESTED
16	Smt Ugale Swapnali Machindra		NOT INTERESTED
17	Smt Patil Surekha Satish		NOT INTERESTED
18	Shri Gawai Sanjay Bhimrao		NOT INTERESTED
19	Smt Jadhav Kamal Kailash		CALL AGAIN
20	Shri Joshi Shivkumar Rangnathrao		CALL AGAIN
21	Zendekar Anil Atmaram		CALL AGAIN
22	Shri Kalushe Ganesh Dattuji		NOT INTERESTED
23	Balu Baburao Nalawade		NOT INTERESTED
24	Shri Chepte Kalyan Babasaheb		NOT INTERESTED
25	Shri Salunke Santosh Madhavrao		NOT INTERESTED
26	Shri Jagtap Bhagwat Lalji		INTERESTED
27	Varsha Sakharan Gokhale		INTERESTED
28	Mahesh Purushottam Acharya		CALL AGAIN
29	Shri Phuke Yogeshwar Devidas		INTERESTED
30	Smt Totla Deepali Vinod		INTERESTED
1	Mitkare Sham Madhavrao		INTERESTED
2	Shri More Kishan Ramrao		CALL AGAIN
3	Smt Wadkar Jayashree Dnyaneshwar		CALL AGAIN
4	Smt Shukla Kavita Natraj		NOT INTERESTED
5	Shri Mahendra Anoop Gaurishankar		CALL AGAIN
6	Smt Jadhav Anjali Suresh		NOT INTERESTED
7	Shri Kuber Vitthal Marotrao		NOT INTERESTED
8	Shri Raut Manoj Jagannath		NOT INTERESTED
9	Shri Deshmukh Harsh Gopalrao		NOT INTERESTED
10	Shri Mehta Alpesh Babulalji		NOT INTERESTED
11	Smt Tanwani Rekha Wadhmal		NOT INTERESTED
12	Shri Gaikwad Santosh Bansirao		NOT INTERESTED
13	Shri Jivrag Vitthal Narayan		NOT INTERESTED
14	Smt Limye Ashwini Hemant		NOT INTERESTED
15	Shri Ingole Vijay Sugadeo		NOT INTERESTED
16	Shri Nikale Dinkar Dadabhau		CALL AGAIN

Sr.no.	Name of Prospect	Mobile no.	Response
1	Poonam Abhijeet Tiwari	7276895999	INTERESTED
2	Ramchandra Ramakant Kulkarni	9175194940	INTERESTED
3	Priya Vishwajeet Tiwari	9049685484	INTERESTED
4	Sanjay Kachrualal Lodha	9850779577	INTERESTED
5	Poonam Abhijeet Tiwari	7276895999	INTERESTED
6	Ramchandra Ramakant Kulkarni	9175194940	INTERESTED
7	Nawade Deepti Dinesh	9421317569	INTERESTED
8	Mr S M Hanfi	9822899577	INTERESTED
9	Dilip Shridharrao Shingare	9890449775	INTERESTED
10	Shri Sanjay Gangadhar Bhujang	8275930591	INTERESTED
11	Rameshwar Namdeo Wadhve	9850139716	INTERESTED
12	Shanta Sominath Thorat	7588535710	INTERESTED
13	Agrawal Rohitkumar Satish	9890056230	INTERESTED
14	Shri Kuber Janardhan Pralhad	9881184958	INTERESTED
15	Sanghraj Tayaram Dhammakirti	9421965502	INTERESTED
16	Smt Pawar Nirmala Vijay	9767924264	INTERESTED
17	Smt Navthar Archana Narayan	9763081689	INTERESTED
18	Suradkar Milind Sandu	9960269980	INTERESTED
19	Smt Rathod Vandana Santosh	9657121150	INTERESTED
20	Shri Jagtap Bhagwat Lalji	9922468082	INTERESTED
21	Varsha Sakharam Gokhale	9890631964	INTERESTED
22	Shri Phuke Yogeshwar Devidas	9049360831	INTERESTED
23	Smt Totla Deepali Vinod	9028037226	INTERESTED
24	Mitkare Sham Madhavrao	9850343821	INTERESTED
25	Shri Kure Yuvraj Shivaji	7588876658	INTERESTED
26	Shri Jahagirdar Kaiwalya Sanjeev	9970176875	50-50
27	Shri Sonawane Subhash Bhikkan	9423150338	INTERESTED
28	Bansod Kedarnath Nagnath	9923481530	INTERESTED
29	Shri Shivaji Tukaram Gaikwad	9860373312	50-50
30	Jadhav Amol Motiram	9860192725	INTERESTED
31	Gaikwad Rahulraj Gyanu	8855002151	INTERESTED
32	Pardeshi Nilesh Hiranman	8208392899	INTERESTED
33	Lad Shankar Parajirao	8975964803	INTERESTED
34	Ali Shagufta Anjum	9975720045	INTERESTED
35	Ruma Dutta	9823067139	INTERESTED
36	Chautmal Sagar Deepak	8830370772	INTERESTED
37	Smt Bhalerao Varsha Suresh	9922224083	INTERESTED
38	Khoche Arunkumar Madhukarrao	9421690045	INTERESTED
39	Rameshwar B Jadhav	7588538230	50-50
40	Komal Amol Muley	9881241102	INTERESTED
41	Shri Rathod Sominath Shridhar	9527270747	INTERESTED
42	Abhijeet Nathuji Dandge	9881593869	INTERESTED
43	Mrs.Shinde Pramila Keruba	9270502977	INTERESTED
44	Kulkarni Devani Devdas	9372004331	50-50
45	Waghmare Vinod Ramrao	8999320322	INTERESTED
46	Rakesh.S.Kumpawat.	9890281688	INTERESTED
47	Sulbha.S.Jawale.	9423455302	50-50

S NO	NAME	NUMBER	RESPONSE
5	Shri Kanhegaonkar Monoj Keshav		CALL AGAIN
6	Smt Sonawane Sanjiwani Machindra		NOT INTERESTED
7	Rajashree Asaram Hekde		NOT INTERESTED
8	Pradeep Vinayakrao Deshpande		ALREADY WORKING IN NJ
9	Adimaya Laxmanrao Basure		NOT INTERESTED
10	Sachin Bhausahab Thore		NOT INTERESTED
11	Mahendra Devidas Mishra		CALL AGAIN
12	Sarla Hari Chavan		NOT INTERESTED
13	Smita Rambhau Borude		CALL AGAIN
14	Mrs. Katare Gauri Sadashiv		NOT INTERESTED
15	Bhore Pravin Sheshrao		NOT INTERESTED
16	Shri. Sujit Chandrantrao Mulay		NOT INTERESTED
17	Khandare Nandkishor Madanrao		INTERESTED
18	Doke Samadhan Ramdas		NOT INTERESTED
19	Abhaykumar Singh		NOT INTERESTED
20	Ingle Savita Vinod		NOT INTERESTED
21	Kartik Madhavrao Pathak		NOT INTERESTED
22	Dinesh Bharatrao Shingare		CALL AGAIN
23	Mrs. Pranali Rahul Rote		NOT INTERESTED
24	Vaijinath Raghunath Chavan		CALL AGAIN
25	Unni Narayan		ALREADY WORKING IN NJ
26	Savita Manoj Jagtap		NOT INTERESTED
27	Madhuri Ramesh Raut		INTERESTED
28	Waghmare Gouri Mangesh		NOT INTERESTED
29	Santosh Ramchandra Mundhare		CALL AGAIN
30	Sandip Shivaji Dangat		NOT INTERESTED
1	Bhatkar Suvarna Raju		CALL AGAIN
2	Yogita Rahul Bawiskar		NOT INTERESTED
3	Amey Sanjeev Deshmukh		CALL AGAIN
4	Sangita Sachin Pardeshi		NOT INTERESTED
5	Prashant Babasaheb Kakade		CALL AGAIN
6	Kanchan Chetan Nagarkar		CALL AGAIN
7	Mrs. Daud Swati Sudhakar		NOT INTERESTED
8	Chavan Rushikesh Dattatraya		NOT INTERESTED

CERTIFICATE

Ref. No. : HR/REC01/TR7979/08072021/07913

Date : 8th July 2021

CERTIFICATE

This is to certify that **Miss. ISHA MAHESHWARI** student of **INSTITUTE OF MANAGEMENT, NIRMA UNIVERSITY** has successfully completed her project on "**MUTUAL FUND DISTRIBUTORS RECRUITMENT IN OPEN MARKET**". The project period was from 4th May 2021 to 3rd July 2021.

During this period she was found to be regular and hard working. We wish her all the Best in her future endeavors.

Vatsal Soni
(Deputy General Manager - Human Resource)

This Letter is digitally generated and does not require signature.

08/07/2021 08:10 PM

STOCK BROKING | DEPOSITORY SERVICES | NPS
FINANCIAL PRODUCT DISTRIBUTION: MUTUAL FUNDS | LOANS | PMS | REAL ESTATE

NJ India Invest Private Limited, Registered & Corporate Office: Block No. 901 & 902,
6th Floor, B Tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394 210, Gujarat.
Phone: 0261 4025901 | E-mail: email@njgroup.in | Website: www.njwealth.in | CIN: U67120GJ2000PTC037674

