

SUMMER INTERNSHIP PROJECT 2021

FINAL SIP REPORT MBA (FT) 2020-22



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SUBMITTED TO:

Prof. Balakrishnan Unny

SUBMITTED BY:

Pratyush Sharma (201134)

Date of Submission: 12 July 2021

ACKNOWLEDGMENT

At the beginning of this report, I would like to extend my heartfelt and sincere obligation towards all the people who have helped me in this endeavour. Without their active guidance, help, cooperation & encouragement, I would not have made headway in the project.

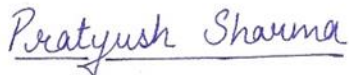
To start with, I would like to thank NJ India Invest Ltd. for providing me the opportunity to undertake this Internship and allowing me to explore the area of mutual funds in finance, which will undoubtedly prove to be very beneficial to me in my future assignments, my studies and my career ahead. Especially considering the circumstances that we faced, I am beyond obliged to them for agreeing to conduct the internship remotely.

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. Balakrishnan Unny** for constantly motivating and supporting to bring the best out of me. I am very grateful to **Mr. Ravi Tiwari (Unit Manager of NJ INDIA Akola Branch)** and **Mr. Amol Waghela (Manager)** 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, Pratyush Sharma, hereby declare that this project submitted to the Institute of Management, Nirma University is my original work, done under the guidance of Mr. Amol Waghela, and Mr. Ravi Tiwari, Unit Manager and Prof. Balakrishnan Unny, 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.



Pratyush Sharma

201134

MBA FT (2020-22)

Institute of Management, Nirma University

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Executive Summary

A summer internship is an incredibly important component of every management student's MBA career. It gives management trainees a glimpse into what life is like in the corporate world, how firms and departments operate, and how to thrive in it. However, due to the unfortunate circumstances surrounding the global pandemic caused by the spread of COVID-19, all the summer internships were done in an online mode.

India is one of the world's fastest-growing FinTech sector. As Asia's largest FinTech finance target market, India has surpassed China. The entire transaction volume of the Indian FinTech industry is expected to increase from \$65 billion in 2019 to \$140 billion in 2023. NJ Wealth offers the typical person a comprehensive wealth management platform with a wide range of financial and non-financial goods. With over 18 lac investors and INR 1,07,400 crore in mutual fund assets, the business has over 39,800+ NJ Wealth Partners distributed over 95 branches in 19 Indian states.

NJ India is an Indian financial services company with about Rs. 95,000 crores in mutual fund assets under management. In the previous 17 years, the company's management team has been able to acquire more than 8 lakh business partners because to its ethnographic expertise. The firm has always had a grateful attitude toward its employees, which contributes to their working satisfaction. Employees are candid about any work-related problems they have and how they feel about the responses they receive from business partners. In terms of workflow, there is strong communication between the lowest and middle management levels.

The purpose of the report is ingrain three major components: the sector and the organization with its framework, the projects undertaken and the contribution made to the organization, and finally, the goal of the Summer Internship Program, which includes learnings which inculcate the whole enriching experience I had while doing this internship in NJ Wealth.

PART : A

Profile of the Organization

One of India's leading financial analysts and distributors is NJ India Invest Pvt. Ltd. NJ was founded in 1994 and has over a decade of expertise in capital markets and portfolio advisory services. NJ has progressed from humble beginnings to becoming a professionally run, quality conscious, and consumer-focused financial/investment advisory and distribution firm. NJ's strength is its investment consulting industry experience and willingness to provide long-term value to investors across cutting-edge technology platforms developed in-house. 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 approach aims to rethink, enrich the mind, and answer critical questions while also aiding in the extension of the scope and depth of their offerings through successful technological usage.

NJ India Invest Pvt. Ltd. is a company that works in the BFSI (fintech and financial services) sector. India is one of the most rapidly growing FinTech markets in the world. In terms of existing financial services firms' strong growth and new entrants into the market, India has a vibrant finance sector that is rapidly expanding. The sector is made up of commercial banks, insurance agencies, non-banking brokerage houses, co-operatives, hedge funds, mutual funds, and other smaller financial institutions. The banking regulator recently approved the establishment of new organizations such as payment banks, broadening the kinds of businesses that operate in the sector. However, the Indian finance market is mostly a banking sector, with commercial banks responsible for more than 64% of total assets owned by the financial system.

Customers can also get fintech solutions from NJ Invest India Pvt. Ltd. Fintech platforms are increasingly gaining traction in India as the public adjusts to them. India, along with China, is the global leader in FinTech adoption. The Indian FinTech industry's overall transaction volume is forecast to rise from \$65 billion in 2019 to \$140 billion in 2023. With investments totaling around \$286 million across 29 transactions, India has surpassed China as Asia's biggest FinTech funding

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

NJ Group has diversified into other businesses over the years and now has a presence in industries ranging from 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 extensive financial services experience, combined with strong executional capabilities and a strong process and system orientation, has allowed us to shape a rising growth trajectory in our businesses.

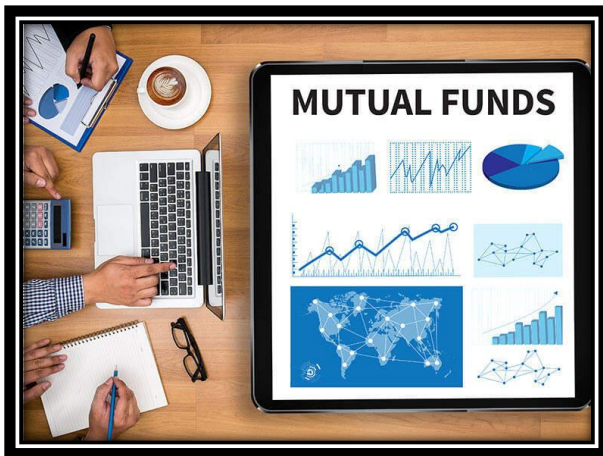
NJ Group is headquartered in Surat, Gujarat (India), and has a presence in 95+ locations throughout the country, employing over 1475 employees. The NJ Wealth family has grown steadily, and it now has over 39,800+ NJ Wealth Partners spread across 95 branches in 19 Indian states, with over 18 lac investors and over INR 1,07,400 Crore of mutual fund assets under advice. Regardless of the numbers, it is trust in us that fuels the passion for creating solutions of excellence that touch many lives on a daily basis. NJ Wealth provides a comprehensive wealth management platform with a wide range of financial and non-financial items to the average person. NJ Wealth provides customers and Partners with solutions that truly make a difference, backed by high levels of excellence in operational and service standards. Driven by the strong vision of 'Creating Wealth and Transforming Lives,' NJ Wealth's constant endeavor is to build on meaningful and effective ideas in scaling business challenges, seizing available opportunities, and serving the interests of the customer.

At NJ, they always tried to consider technology as a means of delivering the most essential and pressing requirements first. They specifically developed our whole platform to fit customer demands based on our extensive expertise, understanding, and in-house staff. Their integrated technology system spans a wide range of business sectors, from customer services such as online desks to essential operational procedures and all aspects of corporate management. NJ has also adopted international best practices and standards in the areas of information security, consumer privacy, and network and infrastructure management.

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 includes 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**



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**



For consumers' trust and comfort, quality delivery standards and fast response of concerns

are critical. NJ Wealth has built unrivalled operational, delivery, and service quality standards via its extensive experience, knowledge, and years of ongoing attention on process and system development.

For NJ Wealth Partners, there is also a specialised NJ Customer Care for identifying and quickly resolving queries within a predetermined TAT. With features like as auto-query posting, auto-resolution, interaction with third parties, and predictive capabilities, NJ's Customer Care capabilities are among the most advanced in the market. The service allows the NJ Wealth Partner to concentrate on building the business rather than resolving and servicing queries.

› **Technological support, including 'Partners Desk' with Customer Relationship Management & Employee Management modules**



The power of technology, which is perhaps unrivalled in the business today, is one of NJ Wealth's main differentiators. The in-house created tailored solutions respond to the various particular demands of the financial products distribution business, both for investors and distributors.

Mobile-friendly online desk solutions:

NJ Client Desk is a comprehensive family wealth management solution for NJ Wealth Partners' customers and investors.

NJ Wealth Partners Desk is a full business management tool for NJ Wealth Partners'

distribution firm.

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.

NJ Wealth's work culture is centred on assisting clients in achieving success by providing solutions that address all important areas of achievement. NJ's constant focus has been on designing, delivering, and enriching our value proposition in areas like as product and service offerings, operational excellence, service quality, technology, governance, and more, whether it's for NJ Wealth Partners or their clients. The business and wealth management concepts and techniques promoted by NJ are also based on strong, tried-and-true principles that benefit consumers. We are confident in our ability to continue developing excellent customer connections and experiences thanks to our customers' ongoing trust.

In addition to client solutions and operational excellence, NJ Wealth considers governance, compliance, and risk management to be equally essential business areas. NJ's culture has developed through time to be focused on policy, process, and systems. On the one hand, robust internal controls and monitoring systems are placed, while on the other, reduced human reliance and automated processes. The controls and procedures are always evolving in order to reduce business risks, provide standard services, boost productivity, and increase customer experience and satisfaction.

Part B: Project Work

Methodology

To complete the research, numerous approaches were employed, including data collection from various financial sites and the use of various technologies to determine the genuine value of the company. Technical and fundamental methods were applied in the analysis. The term "technical" is an abbreviation meaning ". Long-term valuation is based on term valuation and fundamentals.

a. Ethnographic Study

In my company, ethnography is centred on a core competency that delivers insights that help us stay ahead of the competition. Employees come from a variety of cultural backgrounds, which allows the company to obtain a variety of perspectives when discussing a new concept or plan. Because Covid-19 limited the manner of labour to online platforms, I was only able to obtain a limited amount of ethnographic information about the business and its personnel. Employees in NJ India are more interested in taking action than simply stating facts and prospects. The tasks are carried out on a basic level, with a strong emphasis on ensuring that the focus remains on the work until it is completed entirely. As a participant observer, I noticed that the assigned project was both interesting and demanding. Senior management, including branch and unit managers, worked as a team to achieve a common goal and encouraged junior employees to attain their goals without fear of failure. They instilled confidence in their junior workers and encouraged them to pursue the task of engaging possible business partners for NJ India with the goal of benefiting both their business and the profitability of our company. NJ India's management team's ethnography excellence has allowed them to recruit more than 8 lakh business partners in the last 17 years, and the company is looking forward to a stronger future.

b. Maintenance of Journal

- The company's reputation has been well respected by NJ India's employees as one of the country's many financial services providers, with a mutual fund AUM of more than Rs. 95,000 crores. Employees have a great deal of respect for the organisation because it has been providing services to its partners without fail for the past 17 years. The self-image of the employees has also been regarded to be respectful. At NJ India, employees are not

treated as per their skills or capability. Everyone is always ready to help each other if an employee is stuck at some point of work. The transparent hierarchy has allowed employees to know each other very well and maintain a healthy professional relationship.

- Employees at NJ are happy with their jobs right now. They are still running a thriving business and their revenue has remained consistent, allowing them to be financially stable and safe in these difficult times. The company's attitude toward its employees has always been one of gratitude, which contributes to the employees' job happiness.
- The work culture at NJ India is task-oriented. There is excellent co-operation among the employees and they always provide the necessary guidance and help required to perform the assigned tasks. Employees are open about any concerns they are facing in their work and what they feel about the response generated from the business partners. There is good transparency between the bottom level and middle level management regarding the workflow and everyday process which is updated on a regular basis. This allows the senior management to make plans and strategy for the future accordingly.
- The possible opportunity sources for the company are insurance agents, loan providers and ARN holders who are currently running their business on an individual level. Joining with NJ India will allow them to expand their network and earn a trail commission as well as brokerage fees which will remain for a lifetime.
- The issue for future competition is those financial service providers who are offering a higher trail commission percentage and provide the benefits of mutual fund advisors at a relatively lower rate as offered by NJ India.
- Currently, there have been no early warning signals to be observed at NJ India as the scope of the project has always been the same and the entire management has been working sincerely to achieve the targeted project.

Management & Governance

The NJ India hierarchy is a top-down paradigm, 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 issue instructions to middle and lower-level management to carry out duties in order to achieve organisational objectives.

Context of Industry Problem

The financial service industry was chosen, and the research topic was to increase the number of advisors for mutual fund distribution purpose. Each industry has its own set of issues, but the goal was to tap the mutual funds and attract more advisors for this financial instrument. During the continuing scenario, there was a great deal of distrust among investors, which I deduced during my internship.

One of the major issues was the uncertain environment, as a result of the ongoing pandemic, it has become extremely difficult to predict the market accurately. Things are unnatural; this is not a systematic economic slowdown, but a pandemic-induced recession, so tools and fundamentals have had little impact. As a result, there is no easily available historical data to predict the market.

Corresponding Tasks:

After completion of our training and understanding the nuisances of financial instruments, it was time to execute the learning into practical approach. The following are the tasks which were involved in the summer internship program of two-month tenure:

- **Attending Daily Online Sessions-** NJ Group offers daily online seminars to help us comprehend the market and various financial instruments. Our first task was to learn the concepts of financial instruments particularly *The Value Pack* i.e., a service provided by NJ group.
- **Pitching Advisors-** After conceptualizing the learning which we understood during training period, it was time to execute those learnings practically i.e., to pitch deliverables to the advisors and aware them about the NJ Group and the services (like availability of unit manager) provided by NJ Group.
- **Daily Workflow Report-** Apart from pitching the advisors, I had to maintain an excel and report it daily to unit manager and branch manager of NJ Group. It involves Gaining actual and theoretical financial market exposure by personally engaging potential business partners. A projection of daily workflow report can be reflected through the following sample picture.

Progress

The datasheet that I had to complete consists of potential advisors who had to improve their clientele network. 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:

- **Availability of NJ Unit Manager:** NJ group provides unit managers to their advisors in order to help them manage vast client base and provide them basic facilities like data of potential clients and training.
- **Trial Commission:** Advisors also enjoy 0.6-1.1% 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.
- So far, I have approached **80+ potential advisors in Akola, Maharastra** and pitch about the benefits that they would enjoy if they involve in business with NJ India invest group. Further, there is regular meetings for business partners and new advisors who need certain information about NJ group on every Friday.

Opportunity

Certain key learnings that I had while pursuing the first month of Summer Internship Programme with NJ group are:

- **Scope of Mutual Fund Market:** MF industry has grown by 2.3 times in the last 5 years with 18% annual growth rate. Currently, the MF's Industry AUM (Asset under management) is at its Peak – Rs. 32 lakh Cr AUM. 8 to 10 Lakh new investors are added in Mutual fund industry every Month. Only 2 Cr Unique Mutual fund investors versus 134 Cr Indians. There are only 1.38 Lakh Mutual fund Distributors in response with 25 Lakh Insurance Advisors Indian Mutual Fund and industry Size is 32 lakh Cr against Global 3000lakh Cr & USA-1500 lakh Cr.

Observations & Threats

- **Dis-satisfaction regarding trial commission among Advisors:** While I pitch the advisors, there was a pattern. Most of the advisors refuted their dis-satisfaction regarding the trial commission that NJ Group provides as they were earning more if they were working independently.
- **Impact of COVID-19:** For the past 1-year, financial market particularly the investment sector has suffered a lot due to devastating effect of COVID-19. While approaching the potential business partners, their response regarding the scepticism in investment and their experience with customers clarify the situation regarding investments in mutual fund market. Most of the advisors have quit the job as they were unable to find customers who invest in these unprecedented times.

PART : C

LEARNINGS

Learnings from the summer internship project from NJ Group are:

1. I 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. I had to deal with them patiently.
3. I learned to work in teams and coordinated and cooperated to fulfill the goal of the company.
4. I 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. I 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. I 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.
8. I got to know that how things work in professional life and punctuality and dedication is the key to success.
9. I also learned how to answer their cross-questions and satisfy them with our answers to make them interested in being an advisor.
10. Every Friday we had BOP (Business Opportunity in different products) in which I got more clarity about mutual funds, opportunities we have when we are working with NJ Wealth.

PRESENTATION OF DATA

Insurance-Agent-List - Excel

	A	B	C	D	E	F	G	H	I	J	K
27		Sandip Rambhau Kale	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	Vithal nagar mothi umari akola	MAHARASHTRA	AKOLA	●●●●●	sandiprkale@gmail.com	Interested and asked him to attend		
28		vinod ram shegokar	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	c-24 sudhir colony akola	MAHARASHTRA	AKOLA	●●●●●	vinodshegokar1971@gmail.com	Invalid		
29		Vijay gopalrao mate Gopalrao Mate	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	AT-SAHIT, POST-ROHIT TQ- BARSHI TAKALI AKOLA	MAHARASHTRA	AKOLA	●●●●●	vijaymate019@gmail.com	Not Interested and asked various q		
30		Shubham Shyamsundar Sharma	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	narahari maharaj mandir dabki road akola	MAHARASHTRA	AKOLA	●●●●●	Kshubhamsharma9795@gmail.com	Not Interested		
31		VISHWAS WAMANRAO PAWAR	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	Sawali 7 Sawant Wadi Ranpise Nagar Akola 444001	MAHARASHTRA	AKOLA	●●●●●	pishwas144@gmail.com	Didn't pick		
32		Bhimrao Bajirao Gopnarayan	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	C38akruti nagar post Gandhi Maharashtra mallapur akola 444004	MAHARASHTRA	AKOLA	●●●●●	bgopnarayan121@gmail.com	Not Interested		
33		PRAMOD KISANRAO CHANDANGOLE	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	At po. PARAS Shree Gajanan Nagar near Colony fata TQ. Balapur DT. Akola	MAHARASHTRA	AKOLA	●●●●●	pkchandangle@gmail.com	Not Interested		
34		AKOLA AKOLA	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	KAPDA BAZAR, AKOLA	MAHARASHTRA	AKOLA	●●●●●	bo7880b@pnb.co.in	-		
35		ABHIMANYU RAGHUNATH NALKANDE	RAYAT HAVELI OLD COTTON MARKET TILAK ROAD	AT HINGNA SHELAD POST. KANHERI GAWALI BALAPUR AKOLA	MAHARASHTRA	AKOLA	●●●●●	analkande@rediffmail.com	Interested and asked him to Attend		

Table 1 Table 2

Response Sheet - Excel

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
11	11	Ganesh Manohar Dutoonde	Shiv Nagar At Post Hivarkhed, TQ Telhara	444003	gmdutoonde1@gmail.com	Akola	9970237095		1-Jul-21	20-Jun-18	No	E134027	Switched Off															
12	12	Major Navin Malviya	4/7 VHB Colony Ratantol Plots	444001	malviya.major@gmail.com	Akola	7242433518		19-Jul-18		Yes	E135811	Not Connected															
13	13	Manoj Nandlal Tibdevai	Bansakhari Road Ringankar Hospital, Asmi Nagar	444001	manoj0795@gmail.com	Akola	7242458901		21-Feb-19		Yes	E135970	Not Connected															
14	14	Sumit Radheshyam Murarka	Murarka Investment, Guru Krupa Tower, Old Cloth Market	444006	sumitmurarka@gmail.com	Akola	7242432574	7242430781	13-Aug-18		Yes	E036155	Not Connected															
15	15	Ram Govindrao Bagaskar	Malipura At Post Barshitaki TQ Barshitaki Dist Akola	444401	rambagaskar25@gmail.com	Akola	9423457844		1-Aug-18		Yes	E144370	Didn't pick															
16	16	Santosh Uttamrao Baddurkar	Chopade Layout, New Tapada Nagar	444003	baddurkarsantosh@gmail.com	Akola	9423849090		4-May-21		Yes	E149018	Interested for BOP															

CERTIFICATE

Ref. No. : HRREC01/TR7980/08072021/07914

Date : 8th July 2021

CERTIFICATE

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

During this period he was found to be regular and hard working. We wish him all the Best in his 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

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