

MBA-(FT) Batch 2020-22

SUMMER INTERNSHIP REPORT

Company Name:

PhillipCapital India private limited



Research on insignificance of the Equity Advisory
market in India

Submitted To:

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Section: B

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Contents

Executive Summary.....	4
Part-A: About the sector.....	5
About the Company.....	7
Part-B: Project Work.	9
RESEARCH BASED PROJECT.....	7
METHODOLOGY	10
CONTEXT OF INDUSTRY PROBLEM	12
PRESENTATION OF DATA.....	14
ANALYSIS AND UNDERSTANDING.....	23
CONCLUSION.....	29
Signature:	30
REFERENCE:	31



Acknowledgement

PhillipCapital India Private Limited presented the perfect internship opportunity for any Finance-major student. It opened doors to a new world for me, a world full of brainstorming, market research, equity market analysis and corporate exposure. I consider myself lucky to have been given this opportunity. This internship has prepared me for different kinds of challenges which I will be facing in my Job. Thus, I would first and foremost like to thank **Mr. Shridhar Sahu**, for providing me with this opportunity at this time where a global pandemic curtailed the economy.

I would like to thank my organizational mentor, **Mr. Jigar Shah, Assistant Vice President, at PhillipCapital India**, for taking the responsibility of guiding me through the project despite his busy schedule. Without him, I would not have learned as much as I have and wouldn't have gained such exposure with freedom to express my opinions. I would also like to thank **Prof. Praneti Shah**, my faculty mentor, for constantly supporting me and taking timely updates on my internship.

I would like to extend the most profound feeling of appreciation to each worker of PhillipCapital India for their leadership and valuable directions which were remarkably important for my project both practically and theoretically. I see as this open door as a major achievement in my vocation advancement.

I will endeavour to utilize picked up aptitudes and information in the most ideal manner, and I will keep on working in their improvement, to accomplish wanted professional targets.



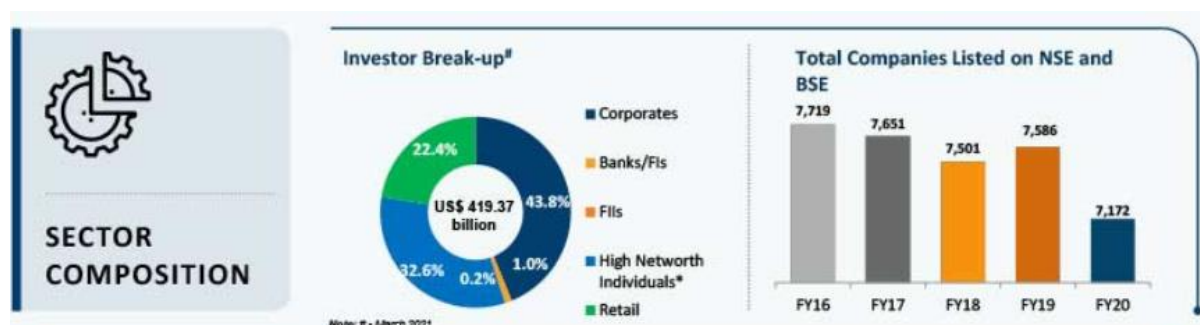
Executive Summary

This research report is on the insignificance of the Equity Market in India. The report is to know what percentage of the sample size is into the equity market and who are the potential clients. Along with this, knowing the demographics of the targeted market was also a concern and objective. Reason is to know the percentage of the potential clients in India. For this research Quantitative research approach has been used and Simple random method was the way of selecting sample size. Sample size was 300+.



About the Sector

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities.



As of January 2021, AUM managed by the mutual funds industry stood at Rs. 32.29 lakh crore (US\$ 438.27 billion). Inflow in India's mutual fund schemes via the Systematic Investment Plan (SIP) route reached Rs. 82,453 crore (US\$ 11.70 billion) in 2019. Equity mutual funds registered a net inflow of Rs. 8.04 trillion (US\$ 114.06 billion) by end of December 2019.

Fund raising from the equity market grew by 116% to Rs. 1.78 lakh crore in Initial public offering (IPOs), Offer for Sale (OFS) and other market issuances in 2020. In FY20, the number of listed companies on the NSE and the BSE were 1,795 and 5,377, respectively.

India is expected to be the fourth largest private wealth market globally by 2028. It is today one of the most vibrant global economies on the back of robust banking and insurance sectors. The relaxation of foreign investment rules has received a positive response from the insurance sector, with many companies announcing plans to increase their stakes in joint ventures with Indian companies.

Over the coming quarters, there could be a series of joint venture deals between global insurance giants and local players.

The Association of Mutual Funds in India (AMFI) is targeting nearly five-fold growth in AUM to Rs. 95 lakh crore (US\$ 1.47 trillion) and more than three times growth in investor accounts to 130 million by 2025.



Competitors in the sector:

JM Financial

StoneX

Bank of Khartoum

IIFL

The Karvy Group

DNB



About the Company

PhillipCapital Pvt Ltd is an integrated financial house with a global presence using information technology and distribution as their core competencies in the provision of financial services. It was established in 1975.



It started operation as a financial services company, Phillip Securities, at the time of inception, PhillipCapital has an integrated financial house with a global presence that offers a full range of quality and innovative services to retail and high net worth individuals, family offices, corporate and institutional customers.

Assets under Custody or the Management in worldwide is nearly USD 47 Billion. Shareholder's funds in excess of USD 1.5 Billion. The company has over 1.3 million clients all over the world. PhillipCapital India is a part of the PhillipCapital Group of Singapore.

The securities broking arm in India has been a dominant part of the Indian securities market place in the past decade. The team has experience across market / product segments and with the lineage of PhillipCapital Group, aims to provide efficient solutions to the Indian marketplace for all trading requirements.

Another crucial component of India's financial industry is the insurance industry. Insurance industry has been expanding at a fast pace. The total first year premium of life insurance companies reached Rs. 2.59 lakh crore (US\$ 36.73 billion) in FY20.

The commodities broking arm in India is one of the pioneering service providers for access to local commodity futures. We have worked extensively with institutional clients as well as HNIs and retail clients across asset classes.



VISION

To be a part of integrated Asian Financial House with a global presence using Information Technology and Distribution as our core competencies in the provision of financial services.

MISSION

To provide a comprehensive suite of quality and innovative financial services for the individual, corporate and institutional investors. We aim to be your partner in finance - a mutual relationship based on trust, transparency and integrity.

Services offered by PhillipCapital

- Stockbroking
- Private Equity
- Debt Capital Market
- Fund Management
- Futures, Derivatives, Commodities
- Corporate Finance
- Portfolio Management Services
- Research
- Investor Relations
- Institutional Client Group
- Contracts for Difference, Exchange Traded Funds
- Wealth Management Unit Trust, Insurance



Part B

● Nature of Problem

Because of favourable government regulations, the stock market in India is more efficient than the banking system, and stock market development has a significant role to play in system reforms by promoting competition for funds mobilisation and allocation. As a result, a well-functioning capital market will contribute to long-term growth. The issue in this study is determining what percentage of the population is interested in stock market investing. Not just interests in the financial market, but also the literacy of financial services is important. So with the help of data, a keen research has been performed to predict financial literacy and interests of the sample size. A market analysis was conducted based on gender diversity and the reason for not investing. And for the same, a sample size of 300 people has been taken.

The Indian stock market is making an impact on the world scene. It is one of the world's most sought-after securities markets. The Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) recently reached new heights as their benchmark indices, the BSE Sensex and the NSE Nifty, respectively, reached new highs. This is one of the most ancient and respectable professions on the planet.

● Gap in knowledge/information

The knowledge gap is one that needs to be addressed by fresh research, either because we don't know much or because we don't know anything. Lack of empirical investigations, a one-dimensional view to a phenomenon, study philosophy or method, and other factors can all be considered. The knowledge gap is that which is yet to be identified or defined.

The research gap or knowledge gap in this problem is the lack of data. So to fill in the gap the data was collected from the sample size. To reach a solid conclusion, data like gender, interest in stock market and the reason for not investing in the market was gathered from the people of Mumbai. And then the data was analysed for deriving a concrete conclusion.

● OBJECTIVES OF THE STUDY

- To know the Investment area of the sample.
 - To know the problems faced while making investment.
 - To know the reasons for not investing in stock market.
 - To know the financial literacy in the sample size
- The main reason for performing this research was to know the financial literacy of the population and to spread awareness of the company's product- Equity Advisory among the targeted market of the company. Unlocking the potential clients for PhillipCapital's Equity Advisory Product and creating appropriate market research with the help of



exploratory research method. Identifying the demography, occupation, and also the percentage of people inclined to the equity market.

Methodology

Approach(Quantitative vs Qualitative)

Qualitative Approach: Quantitative research designs can be descriptive [subjects are typically measured only once] or experimental [subjects are measured before and after a treatment]. An relationship between variables is established in a descriptive investigation; causation is established in an experimental study. Quantitative research is based on numbers, reasoning, and a neutral viewpoint.

Quantitative Approach: It emphasises numeric and static data as well as comprehensive, convergent reasoning over divergent thinking [i.e., the spontaneous, free-flowing creation of a variety of ideas concerning a study subject].

For this research, Quantitative Approach has been chosen because the data has to be analyzed in numerical terms.

Data was collected in following steps:

1. Defining problem and research's objective
2. Develop research plan
3. Collecting the data and source of data
4. Analyse the data collected

1. **Defining problem and research's objective:**

The goal specifies what information are required for the purpose of addressing the problem. Objective is to study Indian Financial Services Industry and know the percent of population know about the market.

2. **Develop research plan:**

Following the identification of the problem, the next step is to create a strategy for acquiring the data needed for the study. The current study used a descriptive approach, which necessitated collecting a large amount of data before reaching a result.



3. Collecting the data and source of data

Secondary data was gathered from a variety of sources, including Google, Nirma University's library, research publications, and so on, in order to meet the paper's goal. Data was double-checked by looking at two or three different sources for the same information

4. Analyse the data collected:

The data collected was analysed to have an understanding of what is the financial literacy in the market. The areas and gaps which need improvement was taken to considerations for the purpose of mitigation and training.

Sources of data:

Primary data focuses on first-hand information that is collected by an investor. It is data that is collected for the first time. It is more reliable and original.

Secondary data refer to second hand information. It's not originally collected and obtained from the already published/ unpublished sources.

The source of data in this research was primary. A survey was done from the sample and then further suggestions were made.

Method of data collection:

The various types of data collection method are: observations, interviews, documents and records, questionnaires and surveys, focus groups, oral histories

Survey: A survey was conducted with the sample size of 300 people. The survey was conducted with the help of telephonic interview. And a few set of predecided questions were asked to them.

Questionnaire:

1. Name:
2. Gender
3. Interested in Equity?
4. If yes, invest with PhillipCapital?
5. If not interested, reason?



Size of Sample and method of sampling

Size of the sample was 300. Location for the survey was Mumbai. Sampling method is 'SIMPLE RANDOM METHOD'.

Context of Industry problem

Lack of Trust

Past financial frauds involving the Indian stock market, such as those involving Harshad Mehta and Ketan Parekh, have resulted in many stock market investors losing money. The Nirav Modi and Satyam Computers scams are two recent examples of recent scams.

Stock market trading has become much more regularised since the Securities Exchange Board of India (or SEBI) was established, with no major market mayhems.

Lack of knowledge

The majority of Indian investors are unfamiliar with how stock markets work. Despite having access to a wealth of information on fundamentally sound stocks and companies, investors are hesitant to put their money into these businesses.

Others believe that the stock market is a place where they may make "fast money." As a result, they lack the patience required to acquire – or even sell – stocks in a timely manner.

Availability of other financial instruments

Simply ask your friends or family members where they invest their money on a regular basis. The majority of people would say gold, fixed deposits and bonds, or even real estate. That is the reality: in India, other financial assets (including gold) account for 30% of investments, but they account for only 10% globally. In comparison, equities only account for 12.9 percent of investments in India, compared to 26.1 percent globally.

Lack of capital

Take a peek at the stock market's "top guns" or success tales, such as your Rakesh Jhunjhunwalas or Rakesh Kedia's. This has generated the impression that in order to achieve good returns, you need to put a lot of money or capital into equities.

However, this is far from the case; many great investors began tiny in their early years, building slowly and gradually toward long-term riches. For instance, a mutual fund systematic



investment plan (SIP) can be launched with a monthly contribution of just 1000/-. (as shown in the figure).

No appetite for risk

When it comes to investing their money, most Indians are not willing to take chances. That is why Indians put their money into financial assets like fixed deposits and gold, which are considered to be safer in the long run. Despite their higher returns, equity investments, like mutual funds, come with a risk factor that drives most investors away.

Another danger concern is that most novice and small-time investors must rely on the financial advice of "friends" or "experts" since they lack the time to watch and understand the equities market.



Presentations of Data

Person's Name	Phone Number	Address	Email Address	Status	Gender	Reason
Chetan Googale	086522 50144	Janata Colony, Galli No.1, Near Shiv Mandir, Lalji Pada, New Link Road, Kandivali W Mumbai, Maharashtra 400067 India		Not Interested	Male	Risky
Sunil Kumar	7947456782	Shop No-1, Plot No-10, Sector-19, Nexus Heights, Taloja Panchanand, Phase-2, Navi Mumbai, Phase-2, Taloja, Navi Mumbai - 410208		Not Interested	Male	Time
Kalpavastu Interior	7947225186	202, Ateka Society, Eksar Road, Borivali West, Mumbai - 400092		Not Interested	Female	Time
Dwar Architects	7947062748	Shreeji Krupa Shop No 1, Thana Naka Road, Panvel, Navi Mumbai - 410206		Not Interested	Female	knowledge
Shree Sidhivinayak Interior	7947185544	301, Shobha Apartment, S N Road, Mulund West, Mumbai - 400080		Not Interested	Male	Time
Ingrain Architects	022-49701442	5th Flr, iTTS House, KAla Ghoda Fort, Mumbai, 400001	ingrain@ingrainarchitects.com	Not Interested	Female	Frauds
Skyline Architects	022 2490 4010	501/502, C-Wing, Kamala City, Trade World, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013		Not Interested	Male	Risky
Ramchandani Nair	9819690329	Soni House, 4th NS Road, JVPD Scheme, Vile Parle (W), Mumbai 400 056.	aditivoranair@avninteriors.com	Not picked	Male	Funds
Haider Mukadam	97733 21507	Marol, Andheri East, Mumbai, Maharashtra 400059	haid.m@gmail.com	Not Interested	Male	Already doing it
Shubhangi Dixit	9223275461	Level 8, Vibgyor Towers, C62, G Block BKC, Bandra Kurla Complex, Mumbai, Maharashtra 400098	designer@hompsonpassion.co.in	Interested	Female	
Sandeep Sharma	9930830371	Shop no. 9, Near Gumpha, Caves Rd, opp. Geeta tea house, Jogeshwari West,	info@hometyme.in	Interested	Male	



		Mumbai, Maharashtra 400060				
Milind Pai	8082320002	120, Kuber, New Link Road, Opp Laxmi Ind. Estate, Oshiwara, Andheri (West), Mumbai – 400053	architect@milindpai.com	Interested	Male	
Ranjeet	086000 99225	Unit no. 7, orchard mall Film City Road, Royal Palms, Goregaon, Mumbai, Maharashtra 400065	info@purpledesk.co	Interested	Male	
Manish	9702993344	INTERIOR PHASE, B-002, Sahas chs Ltd, op. Gundecha Trillium, Jivlapada, Thakur village, Kandivali (E), Mumbai- 400 101.	interiorphase@gmail.com	Interested	Male	
Kunal Pathare	9921119009	Sr No -3, Kharadi Road , Near Gyan Ankur School, Pune-411014.	kunalpathare9009@gmail.com	Interested	Male	
Anuja Khalke	98927 24692	20 Famous Studio Lane, Off Dr. E.Moses Road. Mahalaxmi, Mumbai – 400011, India	info@sanjaypuriarchitects.com	interested	Female	
Prashant Halankar	098200 63548	F No 4, D Wing, Saat Bangla Rd, Aditi Society Seven Bunglow, Andheri West Mumbai, Maharashtra 400053 India		Not Interested	Male	Risky
RK Interiors	02221681500	9th Floor, Vikas Centre, Opp. Mulund Railway Station, N.S, Mulund West, Mumbai, Maharashtra 400080	info@rkinteriors.in	Not Interested	Male	knowledge
Vipul Sonui	22 25913436	A-706, O2 Corporate Business Plaza, Opp. Asha Nagar, Dalmiya Road, Mulund (W), Mumbai 400080	mail@sonivipuldesigns.in	Not Interested	Male	knowledge
Amit	022-25683916, 022-25685619	Sai Dham Complex, 14,3rd floor, Aroto House, Purushottam Kheraj Rd, Mulund West, Mumbai, Maharashtra 400080		Not Interested	Male	Already doing it
Pritesh	022-25922799	A-Wing, 1105-A, O2 Business Park, Opp. Asha Nagar, Trimurti Rd., Mulund (W), Mumbai-400 080. Maharashtra, India	info@pritedesigners.com	Not Interested	Male	knowledge
Imagineers	022 2927 2393	1st Floor, Vijay Vihar, Aarey Road, Goregaon (East), Mumbai, Maharashtra 400063		Not Interested	Female	Frauds



Aryan Interiors	02226852969	1004, 10th floor, Cello Triumph., I.B Patel Road, Goregaon (E),, Mumbai, Maharashtra 400063		Not Interested	Female	Time
Stella	022-43606666	A-403, Prathmesh Tower, Raghuvanshi Mills Compound, Next to Palladium Mall, Lower Parel (W), Mumbai 400013	contact@zzarchitects.com	Not Interested	Female	Risky
PB Naik	02226234763	/B/5 Ram Jharokha Building, S V Road, Opp. MA High School, Andheri West, Mumbai – 400058	contact@amiconstruction.s.in	Not Interested	Male	knowledge
D Fine Art	02226398660	A-201 - 206, Fairlink Center, Off link road, Andheri (W), Mumbai - 400053	info@dfineart.in	Not Interested	Female	Frauds
Doultani Constructions	022 6692 9791	809, Samartha Vaibhav, Lokhnadwala Complex, Andheri (W), Mumbai, Maharashtra 400053		Not Interested	Male	Time
Shah Constructions	02232972415	11 shah industrial estate, opp anna temple, New link road, andheri west, mumbai 400053		Not Interested	Female	Low income
SJK Architectts	022 23008766	303, Veena Killedar Industrial Estate, 10-14, Pais Street, Byculla (West), Mumbai - 400 011	design@sjkarchitect.com	Not Interested	Female	Risky
Rahul Mehrotra	022 2283 4303	43, VB Gandhi Marg, Kala Ghoda, Fort, Mumbai, Maharashtra 400023	rma@RMAarchitects.com	Not Interested	Female	Frauds
Satyam Sharma	9250800020	MathuradasMill Compound, 1st Floor, AFWIS Building, Poddar Chambers, pipe Rd, Mumbai	7wdinteriors@gmail.com	Not Interested	Male	Already doing it
Mudassar Mahadik	88791 10025	A-1 Aurus Chambers, S. Amritwar Marg, Worli Mumbai - 400 013	info@nitidodesign.com	Not Interested	Male	Already doing it
Abraham John	9820700425	31 green acre, union park road no. 5 khar west, mumbai 400 052, INDIA	info@abrahamjohnarchitects.com	Not Interested	Male	knowledge
Khurshedd Ahmed	093233 47627	Unit-28, BuildingD-1, Satelite Garden -2, Film City Road, Goregaon - East, Mumbai, Maharashtra 400063		Not Interested	Male	knowledge
Samir	9892227110	1102 Level 11, Tower B Peninsula Business Park Lower Parel	info@kinzaa.in	Not Interested	Male	Funds



		Mumbai, Maharashtra 400013				
Luxerior Interior	9769115969	1004, Corporate Annexe Next to Udyog Bhawan, Goregaon (East) Mumbai, Maharashtra 400063 India		NOT Interested	Female	Time
Hitesh Shahanand	771 8888 677	1802, Aashirwad (1) CHS Ltd., Kokilaben Dhirubhai Ambani Hospital Lane, Four Bungalows, Andheri (West), Mumbai - 400 053		NOT Interested	Male	Risky
Urban Dreams	7715811582	C-511, Mittal Commercial, Andheri - Kurla Rd, Marol, Andheri East, Mumbai, Maharashtra 400059	Urbandreams.in	NOT Interested	Male	knowledge
Intrior	9833898334	10, Samarth Krupa, Sant Namdev Path, Gogrosswadi, Dombivli (East), 421201	designteam@intrior.com	NOT Interested	Male	Frauds
Anish Motwani	9820978727	Basant Garden, Chembur, Mumbai, Maharashtra 400071	anishmotwaniassociates@g mail.com	NOT Interested	Male	Frauds
Ishita Joshi	9167299961	Chamunda Cir, Himmat Nagar, Borivali West, Mumbai, Maharashtra 400092		NOT Interested	Female	Others
Kunal Bhimani	9820772188	M-2, 1st Floor, Anand Krupa Apartment, Uthalsar Naka, Thane (W), Maharashtra, India 400601.	office@kunalbhimani.com	NOT Interested	Male	Funds
Tirath Jain	98200 73256	Sai-Deep, 3/B-004, Sindhi Society, Chembur, Mumbai 400 071	teerathjain@hotmail.com	NOT Interested	Male	Risky
Usman Khan	095943 61987	114, 12/15, Bhartiya kamla nagar, near karbala masjid, salt pan road, antop hill wadala (east), mumbai- 400037		NOT Interested	Male	Funds
Tanisha Bansal	9004200809	907, 9th Floor, Signature Business Park, K.A.Gaikwad Marg, Opp Hotel Golden Lawn, Chembur East, Mumbai - 400071	sales@tanishabansal.com	NOT Interested	Female	Time
KD Mewada	9833 891 991	Shanti Gardens Rd, Sector 1, Srishti Complex, Mira Road, Mira Bhayandar, Maharashtra 401107	contact@astrainterior7.c om	Not Interested	Male	Risky
Ankit Vimani	9833930391	Shop No 30, Tulsi Chambers, Surana Construction Reality,	info@thebombaydesignst udio.com	Not Interested	Male	Time



		Sion Trombay Road, Shivaji Nagar SRA CHS, Opposite Swastik Chambers, Chembur, Mumbai – 400071				
Shivi	02242310812	401, Xcube, Plot #636, Opp.Fun Republic Theatre, Off. Link Road, Andheri (West), Mumbai - 400053, India.	info@cna-arch.com	Not Interested	Female	Time
Bipen Tiwari	932001299 9	A 504, Universal Business Park, Chandivali Farm Road, Off Saki Vihar Road, Andheri (East), Mumbai – 400072.	a3bprojects@yahoo.c om	Not Interested	Male	Funds
Niki Panchal	9773429151	18, Nandanvan Industrial Estate, 80, Off P.K. Rd, Asha Nagar, Mulund West, Mumbai, Maharashtra 400080, India	shastradesign@gmail.com	Not Interested	Female	time
Innovation the interior studio	8879861456, 9867508040	Level 17, DLH Park, Ramlal Compound, S V Road, Near Goregaon Flyover, Goregaon (West), Mumbai, 400 064.	madhukapil@innovationstis .com	Not Interested	Female	Time
Heman Interiors	98677 80685	35/145, 1st Floor, Shree Laxmi Vijay Society, Laxmi Industrial Estate, New Link Road, Andheri West, Mumbai, Maharashtra 400053		Not Interested	Male	Funds
Karamveer Kumawat	99303 99618, 794717423	Plot No 10, Ramani Builders Compound, S V Road, Dahisar, Mumbai - 400068	karamveerkumawat@gmail. com	Not Interested	Male	Frauds
Siya Mhatre	098199 40660	Sector 5, Mira Road, Mira Bhayandar, Maharashtra 401107		Not Interested	Female	Frauds
Nav Nirmitti Industries	7947350277	6/14 Little Flower Co Operavtive Housing Society, Mariyam Nagar, Naigaon West, Palghar - 401202		Not Interested	Female	Already doing it
Nikunj Patel	7947175878, 98670 82847	Office No 2, Mayurban Co Operative Housing Society, Rambaug Lane 4, Kalyan West, Kalyan - 421301		Not interested	Male	Funds
Mayuraa Patil	7947180493, 098209 46802	717/B, Sai Darshan Society, Rd Number 7, Kondivita, Andheri East, Mumbai - 400093	info@artlinkdesign.in	Not Interested	Female	Funds



Indesign Interiors	096233 28811	Juchandra -Chandrapada Rd, Naigaon East, 49/3, chandrapada naka,po.juchandra,naigaon(e) tal.vasai,dist. palghar 401208, Bapane, Maharashtra 401208		Not Interested	Male	Funds
Sejal Daluka	097237 91721	207- Marathon Monte Plaza, opp. P&T Colony, Asha Nagar, Mulund West, Mumbai, Maharashtra 400080	sejal@alcovestudio.in	Not interested	Female	Funds
Darshana Gupta	9833376467	B308, Shankardhan Plaza, J.N. Road, Mulund West. Mumbai 400080		Not Interested	Female	Funds
Daxena Makwana	9821321604	201, Peninsula Heights, Barfiwala Lane, Juhu Galli, Andheri West, Mumbai, Maharashtra 400058		Not Interested	Male	Funds
Sachin Shintre	09820617058	Jadhav House, Pandit GunidasMarg, Mahim, near Shivsena Office, Mumbai, Maharashtra 400016		Not Interested	Male	Funds
Perspective Design Studio	7947183483	Chandra Bhuvan Ketwadi 5th Lane, First Floor Block No 15, Chami Road, Mumbai - 400004		Not Interested	Male	Funds
August Eight Designs	7947463646	509, E Wing., Kailash Esplanad, Lbs Road, Ghatkopar West, Mumbai - 400086		Not Interested	Male	Funds
Impression Design Studio	7947192548	232, Ajanta Square Mall, Level 2, Market Lane, Borivali West, Mumbai - 400092		Not Interested	Male	Funds
Kala Vastu Consultants	022-25349688	102, OM JANKI NIVAS, NEAR GHANTALI MANDIR, above DRESS CODE, Thane West, Thane, Maharashtra 400602	info.kvcpl@gmail.com	Not Interested	Male	Funds
Dhansukh Vegad	098927 57300	19, Salpadevi Sadan, P.K.Road, Mulund -West, Mumbai, Maharashtra 400080		Not Interested	Male	New term
Sanjiv	022 2567 7649, 9324792818	318 MarathonMax, Mulund Goregaon Link Rd, Mulund West, Mumbai, Maharashtra 40008	sanjiv2810@gmail.com	Not Interested	Male	New term
Iqrar Khan	7947184367, 98701 05688	Link Road, Borivali West, Mumbai - 400092, Chikuwadi	lavishdecor.interior@gmail.com	Not Interested	Male	Risky



Innovative Kitchen World	7947173578, 84339 69773	Shop No. 26/33, Cine Wonder Mall, Kapoor Bawadi, Thane West, Thane - 400610	info@innovativekitchen.co.in	Not Interested	Female	Risky
Namdev Salunkh	7768861365	704, A Wing, Sumit Greendale NX, Global City Road, Virar West, Palghar - 401303		Not Interested	Male	Risky
Shyam Singh	7947455208, 072083 45613	103 Acme Industrial Park, I B Patel Road-Goregaon East, Goregaon East, Mumbai - 400063		Not Interested	Male	Risky
Anjali Das	097686 62826	540/B, 4th Floor, Orchid Road Mall, Royal Palm, Aarey Milk Colony,, Goregaon(e), Mumbai, Maharashtra 400065	contact@adinteriors.in	Not Interested	Female	Risky
Shantvan Pathare	099306 03090	B 44,ASHOKA SUPER MARKET, JN OF S.V. ROAD AND AAREY ROAD, NR. PATHAKAR, COLLAGE,, Mumbai, Maharashtra 400062		Not Interested	Male	Risky
Kiran Dedhia	98331 44878	101, 1ST FLOOR, RAMGOPAL INDUSTRIAL ESTATE, OPP. JAWAHAR TALKIES, DR. R. P. ROAD, MULUND (WEST), MUMBAI 400 080.	info@creativespaceindia.com	Not Interested	Male	Risky
Joyson Interiors	8045798144	Eureka Towers, Chincholi Bunder Rd, Rajan Pada, Mindspace, Malad West, Mumbai, Maharashtra 400064		Not Interested	Male	Risky
RAghbir Interior	022 2685 3788	Unit Number 218, Cama Industrial Estate, Nigo Senapati Bapat, Goregaon (E, Estate Main Rd, Cama Industrial Estate, Goregaon, Mumbai, Maharashtra 400063		Not Interested	Male	Risky
Bhimraj Kumar Mistry and Anita Bhimraj Mistry	7947180963	Gala No D/2, Gayatri Industrial Estate, Mira Bhayander Road, Mira Road, Thane - 401107		Not Interested	Male	Time
The Iconic	7947456912	Shop No 25, Ramchandra Nagar, Brahmand-Thane West, Thane - 400607		Not Interested	Female	Time



Rajan Soni	7947081946, 087934 41002	Office No 1013 OPEL SQUARE MIDC, SG BRAVERD, Vashi, Navi Mumbai - 400703, OPPOSITE RAILADEVI TMC OFFICE WAGLE INDUSTRIAL ESTATE	ensideelevation@gmail.com	Not Interested	Male	Time
Sandeep Thakar	022-25626970, 982035697113	9, Vishwa Mohini, Near Mulund Station, N S B Road, Mulund West, Mumbai - 400080		Not Interested	Male	Time
Vijay Sharma	91- 9619851963 , 91- 9892100382	Shop No. 1 , Bldg, No.1, Soc, Jai Shastri Nagar, Mulund Colony, West, Mumbai, Maharashtra 400082	royalworldspaceplanner @gmail.com	Not Interested	Male	Time
Subramaniy am	9820777739	Andheri, Mumbai	info@ralphinteriordesign. com	Not Interested	Female	Time
Renovate	826 8001 801	Ground Floor Kulkarni Patil Bhavan, 12, Murzban Road, Fort Opp. New Empire Cinema, near Sterling Cinema, Mumbai, Maharashtra 400001	contact@renovate.co.in	Not Interested	Male	Time
Bivash Jha	8587004558	Office No.602, Autumn Grove, Opp. Lokhandwala Foundation School, Lokhandwala Township, Kandivali (E), Mumbai - 400 101	bivash@kumarinterior.com	Not Interested	Male	Time
Niraj Rajasekhar	9833 264 030	No. 1, Sambhaji Nagar, Opp. Vijay Nagar Society, Sahar Road, Andheri East, Mumbai, Maharashtra 400 069.		Not Interested	Male	Time
Ekta Jadhav	098675 88247	9/4, Neo Shastri Nagar, Mulund Colony, Mulund West, Mumbai, Maharashtra 400082	interiorpalladio@gmail.co m	Not Interested	Female	Time
Sun Enterprises	7947383929	07, North East Soham Commercial Complex, Tikujini Wadi, Ghodbunder Road, Manpada-Thane West, Thane - 400607		Not Interested	Male	Time
Mithun Chaudhary Architects	7947173439	501/Bwing, B-2, Koldongri CHS, Sahar Road, Parsi Wada, Andheri East, Mumbai - 400099		Not Interested	Female	Time
Mahesh	022 2164 2241	807A, Ecstasy Park City Off Joy, JSD, Near Station, Mulund West,	mahesh_int@yahoo.co.in	Not Interested	Male	Time



		Mumbai, Maharashtra 400080				
Mahesh	960-777-8448	Gala No.50,Industrial Estate, Badruddin Compound, Kherani Road, Jama Masjid Lane, Sakinaka, Mumbai, Maharashtra 400070	contact@mrkfurniture.co m	Not Interested	Male	Funds
Deepak Mehta	022-2925 1495	Green Park, Opp. Hotel Leela, Church Road, Off. Andheri-Kurla Road, Andheri (East), Mumbai – 400059.	contact@deepakmehta.in	Not Interested	Male	Risky
Access Architects	(22) 61907878	The Ruby, North Wing, 23rd floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028. INDIA	info@accessarchitects.in	Not Interested	Male	Time
PSA Interiors	9869484416	B – 104 1st Floor, Bldg No 22, Tilak Dham , Opp Sahyadri Hall Tilak Nagar, Mumbai		Not Interested	Male	Time
THD Interior	099678 23482	273/2166 Motilal Nagar, No 1, New Link Rd, near Vibgyor School, Goregaon West, Mumbai, Maharashtra 400104		Not Interested	Male	Already doing it
Neha Dhuri	9820938337	Shimpoli Road, Borivali (w), Mumbai	the7thcomerinteriors@g mail.com	5:30	Female	Time
Deepak Vegad	7666658664	7/3, Youth circle , Mulund West Mumbai, Maharashtra 400082 India		Not Interested	Male	Time
Ranjeet Gupta	077700 52222	7, Shivaji Nagar, Aarey Colony, Goregaon, Mumbai, Maharashtra 400065		Not Interested	Male	Risky
Rubel Dhuna	0 22 23792062	354. Reay Road (West), Opp. Atlas Mill Compound, Mumbai - 400010	contact@rda.net.in	Not Interested	Male	Frauds
Varun Kapoor	9820983050	KARMA STAMBH, Lal Bahadur Shastri Rd, Chandan Nagar, Vikhroli West, Mumbai, Maharashtra 400078	plusv.arch@gmail.com	Not Interested	Male	Risky
Samir Chandra	8779356123	810, 8th floor, Krushal Commercial Complex G. M. Road, Chembur (W), Mumbai - 400089		Not Interested	Male	Funds



Nafesa Fernandes	7021604609	2, Rose Monica, Near SBI, Kalina, Mumbai, 400095	nafeesa.fernandes.designs@gmail.com	Not Interested	Female	knowledge
Kunal Mistry	9137381275	Shop No 5. Atit Shopping Centre, Opp Apna Bazar, J.P.Road, Andheri (West) Mumbai 400053	kunalinteriors1@gmail.com	Not Interested	Male	Time
Mansi	022-61275164	B-19, First Floor, Ghanshyam Industrial Estate Off. Veera Desai Road, Andheri (West) Mumbai 400053	info@mansiinteriors.com	Not Interested	Female	knowledge
B2B Designers	09867666722	601, 6th Floor, Urvashi Terrace condominium, Near south avenue 14/B Khar Road, Khar (West), 400052, Mumbai, Maharashtra 400056		Not Interested	Female	knowledge
Anjali Rawat		24 Farm Road, Near BARC Hospital, Deonar, Mumbai – 400085	contact@anjali-rawat.com	Not Interested	Female	knowledge
SSV-Interior Designer				Not Interested	Male	Risky
Vijay Singh	9860723959	Office No.4, D wing, Vishal CHSL, Near Vishal hall, Sir Mathuradas Vasanji Rd, behind HDFC bank, Andheri East, Mumbai, Maharashtra 400069	info@cavijaysingh.com	Not Interested		
Parshottam	9876445400	Vasant Milestone, 1/3, Veera Desai Rd, Andheri West, Mumbai, Maharashtra 400085	info@parshotamandassociates.com	Not Interested		
Jayesh Desai	9869018400	Kandivali West, Mumbai, Maharashtra, India	jayesh@jayeshdesai.com	Not Interested		
Nishant soni	9223292551	506, Nalanda, Sunder Nagar, Malad West, Mumbai, Maharashtra, Mumbai, Maharashtra 400064		Not Interested		
Rishabh Adukia	9819861049	Vasant Milestone, 3, No 1, Veera Desai Rd, Andheri West, Mumbai, Maharashtra 400058	office@caaa.in	Not Interested		
NK Sukhadia	09930973610	Office no 27/28, 1st floor, Hi Life Premises, Phirozshah Mehta Rd, near Santacruz station, Santacruz West, Mumbai, Maharashtra 400054	admin@niravsukhadiaca.com	Not Interested		



Buniyad Construction Engineers	7947387607	69, Kotmohalla, Hari Phatak Road, Ujjain City, Ujjain - 456006		Not Interested		
Decor & Style Home Interior	7947387827	Santram Sibdhi Colony, Indore Road, Freeganj Ujjain		Interested		
Rahul Mehrotra	022 2283 4303	43, VB Gandhi Marg, Kala Ghoda, Fort, Mumbai, Maharashtra 400023	rma@RMAarchitects.com	interested	Female	
Access Architects	(22) 61907878	The Ruby, North Wing, 23rd floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028. INDIA	info@accessarchitects.in	Not Interested	Female	Already doing it



ANALYSIS OF DATA

EQUITY ADVISORY

There's a reason why the stock markets all across the world have survived the test of time. It's because, as an asset class, equity is unrivaled by any other for investors seeking long-term and short-term returns. The stock market, like all financial markets, is full with opportunities as well as obstacles.

While some investors may boast of tremendous profit margins, others may not have a similar story to share. The main difference between these two circumstances boils down to which of them made the more astute and accurate decision.

But how would you make the appropriate decision without market knowledge? This is where stock market and equity advisory services come in.

What is Equity Advisory, and how does it work?

As previously stated, the stock market is rife with possibilities. Thousands of companies are listed on stock exchanges on any given day, each with its own set of risks, rewards, and potential.

How does an Equity Advisory work?

It can be challenging to identify the possibilities that best suit your investing criteria and provide the returns you seek, whether you are a novice or a seasoned stock market investor. That is why, when it comes to the stock market, investors frequently seek the advice of qualified professionals known as equity advisors to steer them in the proper way.

Equity consulting services are provided by skilled stock market advisors that have the talent, expertise, and experience necessary to assist clients in identifying opportunities that best suit their goals and portfolio.

Equity advisors are specialists who, in exchange for a fee, assist investors in making the best stock market selections. However, some may question whether equity advising is a worthwhile investment when you might simply invest in the stocks of your choice. This is a real concern, yet there are various ways that hiring an equity investing advisor can help you make better stock decisions:



Offers Objective Advice: When you see your friends and family members making stock recommendations, it can be tempting to follow their lead. These suggestions, on the other hand, may not be based on experience or unique industry knowledge.

An equity advisor, on the other hand, will only provide suggestions based on your individual portfolio and financial objectives. Furthermore, an equity investing advisor can provide objective advice on whether or not the recommendations from your social circle are valid, allowing you to avoid any potential problems.

Helps Build a Portfolio: Investors who make multiple separate investment decisions rather than looking at them as a whole often wind up with an incongruent portfolio. This is due to the fact that portfolios must be built with care and a sharp eye for analyzing risk, profit potential, and diversity in order to meet your investing goals.

Stock market advisors have the knowledge and intuition necessary to identify the best stock opportunities and build the best portfolios for their clients.

Brings Market Research: No matter how well-versed an investor is in the stock market, there will always be some knowledge gaps. There is little time for thorough market investigation because the obligations of a work and daily responsibilities consume the day.

A stock market advisor, on the other hand, is completely tuned in to stock market news, has market insights that non-experts lack, and often has years of market experience. As a result, the advice provided by an equities advisor is as reliable as it gets.

Plans Long-Term Investments: A widespread misunderstanding among inexperienced stock market investors is that the secret to making a large amount of money rapidly is to get in and out of the market at the proper time. That is far from the case, as numerous market participants make their fortune through long-term investments.

Their secret is patience and understanding which long-term investments are worthwhile and for how long they should be held. An stock investment advisor is the best person to ask for these insights.

About PhillipCapital Equity Advisory

PhillipCapital Equity Advisory is a long-term equity market investor focused service that follows a disciplined investment strategy. PhillipCapital Equity Advisory is non-discretionary,



allowing you to maintain complete control over your stocks and funds while seeking professional guidance.

PhillipCapital Equity Advisory is a one-of-a-kind service that includes targeted research, risk profile, equity investment style, number of stocks in portfolio, relative weighting across stocks and sectors, time of entrance, and volatility impact.

PhillipCapital Equity Advisory Salient Features:

Research backed investment advice.

Diversified Portfolio.

Portfolios created as per risk profile & requirement.

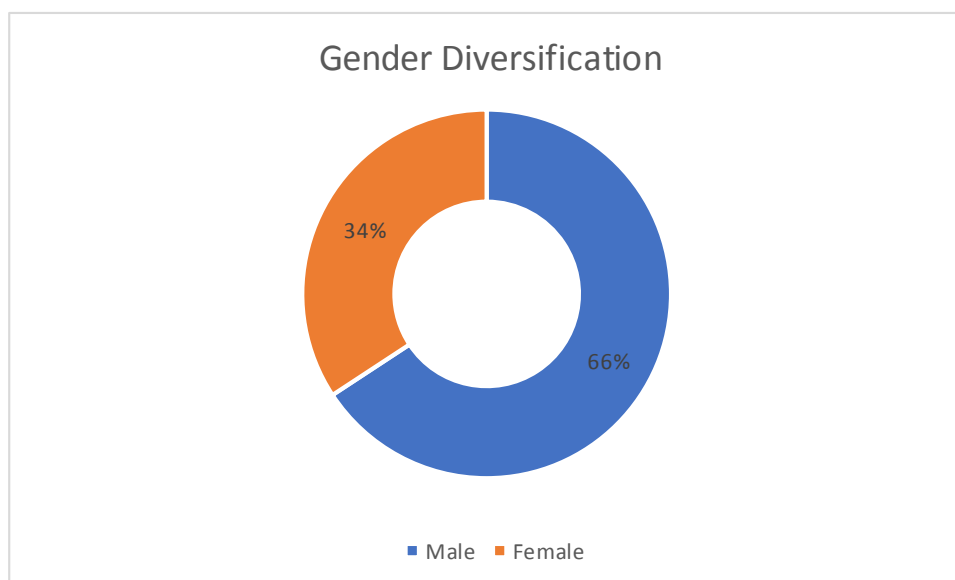
Portfolio creation with 1-3 year time frame.

Tailor made portfolios.

Disciplined investment approach.

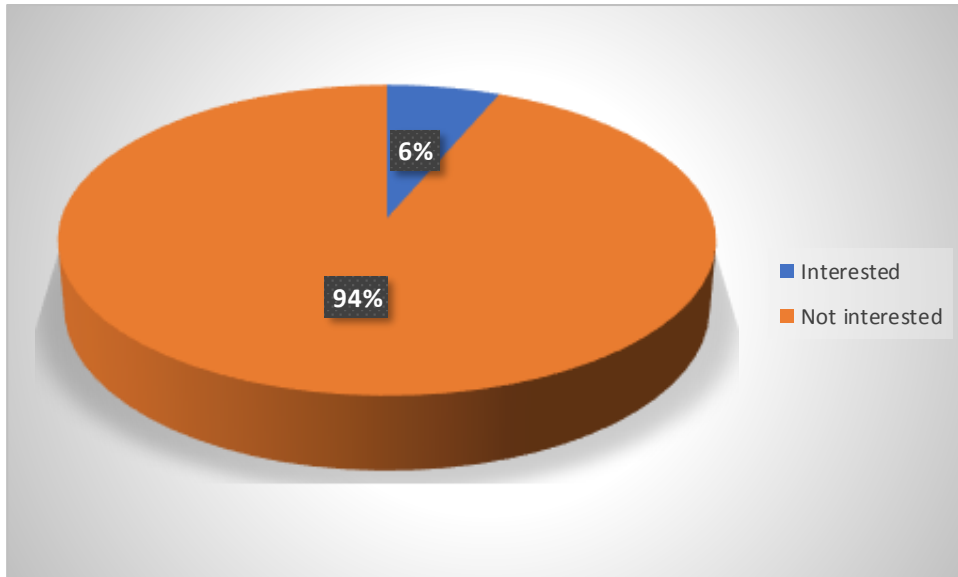
PhillipCapital Equity Advisory services focuses on increasing customer satisfaction. They do so by providing them with an extremely flexible portfolio. Clients can choose their portfolio as per their preference. Like: tailored amount to be invested in different caps- Small cap(50%) Mid Cap(30%) Large Cap(20%). Or as per their risk appetite- High risk capacity=high returns. Or on the basis of time they want to invest(1 year- 3 year) and on the basis of amount they want to invest.

ANALYSIS:

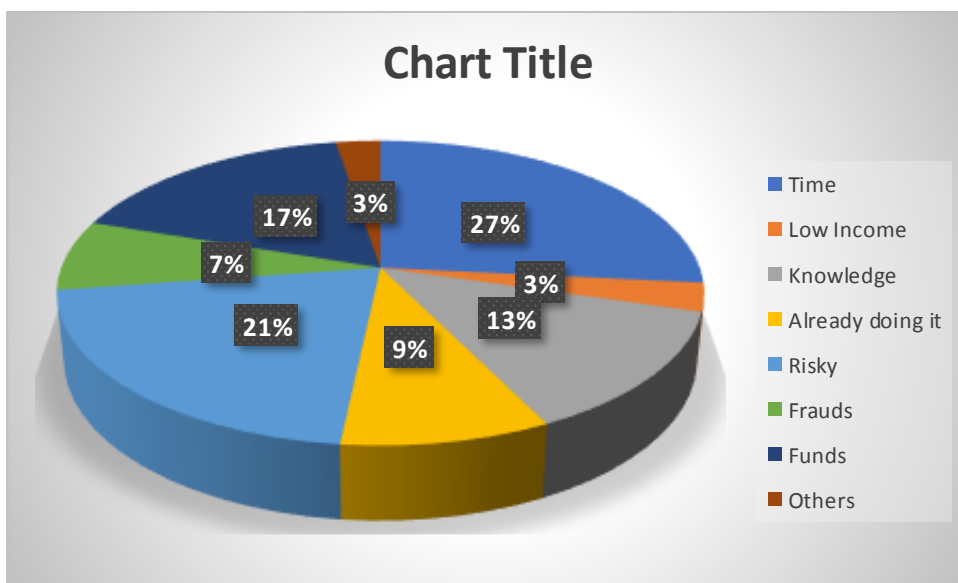


In the targeted market, 34% were females and rest 66% were males. The research tried to cover both the gender equally to know the interest of both the genders in the investment sector. according to stock depository data on the number of investment accounts, out of 1.36 billion of population in India, only 3.7 per cent of people invest in the equities. India is yet to tap and unlock the potential of equity market.

India's economic performance has improved dramatically throughout time, assisting the country in achieving the position of a developed nation. Since independence, the GDP has increased by several times, and it is now the world's sixth largest economy. At the same time, per capita income is fast increasing and poverty is decreasing. GDP is growing at a rate of roughly 6% to 7% on average. The country is home to the majority of the world's young, which will help generate new revenue. Over time, both the money and capital markets have developed greatly, and consumers have more money to invest. With the improvement in risk-taking ability of the investors, the investment priority has shifted throughout time. Apart from bank or postal savings, mutual fund and equities market investments are increasingly becoming the favored option for storing excess assets for future needs. Individual surpluses for saving and investing emerged from the expansion of economic activities. The majority of investment decisions are based on the investors' past experiences and behaviors, taking into account a variety of elements such as market conditions, financial terms, tax regulations, political issues, and the economic environment. The financial services sector has grown significantly in recent years, providing investors with a wide range of investment alternatives.



After personally connecting with the clients to inform about the product of PhillipCapital (Equity Advisory) only 6% of people were actually interested in attending the webinar. The main reasons they stated varied differentially. Some stated reasons as: risk and some stated time and other factors. While many were not financially literate, they were afraid of investing in the market.

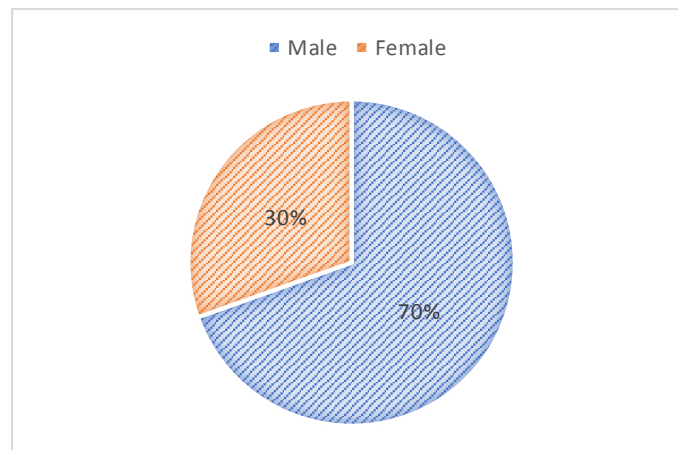


As we can compare and analyse from the data, 26% of people stated the reason time as their factor for not attending the webinar or for not investing, 21% thought that the equity market is risky and they are afraid that they might lose their hard earned money.

Others included factors like family not allowing, they don't want to earn money and so on.



Though this high concern for frauds completely represents that people still don't trust the capital markets. The main reason is the current and previous stakeholders who indulged in greedy activities to manipulate the market and excel their profits.



Of the people who were interested in attending the webinar, 30 per cent were females and rest 70 were males. Though, this per cent of females is still high when we compare it with the conventional per cent of females involved in capital markets. The main reason is lack of knowledge, trust, and confidence.



Conclusions

It can be concluded that there is still a lot of scope in capital market. As per the business standard, only 2.7% of the population is there in the equity market. This means that there are still a lot of potential market and clients to tap.

A major reason for such low participation is lack of trust, increasing frauds, lack of knowledge, high risk involved, funds and lack of financial literacy. Though the above reasons can be addressed to a lot extent with the increase in the financial literacy, a set up of ethical codes is important to protect the interests of stakeholders that are involved in the activity.

By the percentage of interested candidates it can be interpreted that very less females are involved and interested in the capital market. To the surprise, this percentage is more than twice the actual percentage of females actually involved in the capital markets.

As per Times of India, only 12.7% women are in the equity market in India. The main reason could be knowledge, confidence and family constraints.

A solution for this could be equity advisory. Wherein, advisors can handle the portfolios of the clients by handling issues like risk, funds and other concerns. This means lack of knowledge and risk should no more be a factor of not investing.

But the problem here is lack of awareness. Not all people know about equity advisory. When I started tapping the potential market, there were a few people who were not very familiar to the role of equity advisors.

Not just this, lack of company knowledge can be a barrier between a potential client and the company. That is, a renowned company shall have more trust than the less renowned one. And, also it shall be easier for the renowned companies to tap the potential clients.

Lastly, companies can enhance the knowledge of clients by keeping the webinars and know-hows. Providing flexibility of funds, duration, risks and other major factors can help them in acquiring market. Phillipcapital is using all these strategies in building their market.



Declaration

I, Manvi Gupta, hereby declare that this report is my original work and is not copied from anyone/anywhere. If found similar to other sources, I shall take complete responsibility of the action, taken thereof by, the institute.

Signature:

Name: Manvi Gupta

Roll No.: 201221

Batch: MBA – FT (2020-2022)

Date: 12th July 2021



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