

ZEAL EDUCATION SOCIETY'S

ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



AISHE CODE: C-41928



SUMMER INTERNSHIP PROJECT-2022-23 MBA SEM III

SIP FILE INDEX

Class	MBA II	
A.Y.	2022-23	

Course Code	303	
Course Name	SIP	
Semester	Ш	

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SIP-Coordinator



SPPU - MBA Revised Curriculum 2019 CBCGS & OBE Pattern

- Critical Thinking Ability to conduct investigation of multidimensional business problems using research based knowledge and research methods to arrive at data driven decisions
- Effective Communication Ability to effectively communicate in cross-cultural settings, in technology mediated environments, especially in the business context and with society at large
- Leadership and Team Work Ability to collaborate in an organizational context and across organizational boundaries and lead themselves and others in the achievement of organizational goals and optimize outcomes for all stakeholders.
- Global Orientation and Cross-Cultural Appreciation: Ability to approach any relevant business issues from a global prospective and exhibit an appreciation of Cross Cultural papers of business and management.
- Entrepreneurship Ability to identify entrepreneurial opportunities and leverage managerial & leadership skills for founding, leading & managing startups as well as professionalizing and growing family businesses.
- 8 Environment and Sustainability Ability to demonstrate knowledge of and need for sustainable development and assess the impact of managerial decisions and business priorities on the societal, economic and environmental aspects.
- Social Responsiveness and Ethics Ability to exhibit a broad appreciation of the ethical and value underpinnings
 of managerial choices in a political, cross-cultural, globalized, digitized, socio-economic environment and
 distinguish between ethical and unethical behaviors & act with integrity.
- LifeLong Learning Ability to operate independently in new environment, acquire new knowledge and skills and assimilate them into the internalized knowledge and skills.
- 3.3 Programme Specific Outcomes (PSOs): It is expected that Institutes define the PSOs for each specialization / major-minor combination. PSOs shall also vary based upon the customized combination of Generic Core, Generic Elective, Subject Core, Subject Elective, Foundation, Enrichment & Alternative Study Credit Courses that they offer.
- 3.4 Graduate Attributes (GAs): At the end of the MBA programme the learner shall exhibit:
- GA1: Managerial competence
- GAZ: Proficiency in Communication, Collaboration, Teamwork and Leadership
- GA3: Competence in Creativity & Innovation
- GA4: Research Aptitude, Scholarship & Enquiry
- GA5: Global Orientation
- GA6: Proficiency in ICT & Digital Literacy
- GA7: Entrepreneurship & Intrapreneurship Orientation
- GA8: Cross-functional & Inter-disciplinary Orientation
- GA9: Results Orientation
- GA10: Professionalism, Ethical, Values Oriented & Socially Responsible behaviour
- GA11: Life-Long Learning Orientation

4.0 MBA Programme Course Types & Evaluation Pattern:

Sr.No.	Course Type	Credits	Nature	Comprehensive Concurrent Evaluation (CCE)	End Semester Evaluation (ESE) Marks	Total Marks
			BASIC COURSE TYPES	PIOWSON RE	derken and the second	
1	Generic Core (GC)	3	Compulsory	50	50	100
2	Subject Core (SC)	3	Compulsory (Specialization specific)	50	50	100
3	Generic Elective (GE - UL)	2	Elective	0	50	50
4	Generic Elective (GE - IL)	2	Elective	50	0	50
5	Subject Elective (SE - IL)	2	Elective (Specialization specific)	50	0	50
6	Summer Internship Project (SIP)	6	Project (Compulsory)	50	50	100
			ADDITIONAL COURSE TYPES	1.007-2	5000	22.20.5.2
1	Enrichment Courses (ENR)	1	Elective	25	0	25
2	Foundation Courses	1	Elective	25	0	25



- 5. It is NOT MANDATORY for a learner to opt for Alternative Study Credit Courses. However, Faculty members may advise a student to enroll for Alternative Study Credit Course(s) after a methodical assessment of the relevant competencies of the student.
- Institutes may stipulate additional criteria for students desirous to take up Alternative Study Credit Courses.
- 7. A MINIMUM of 60% of the total credits earned by a learner through ASCC shall either be from MOOCs or from Professional Certification Programmes.
- 8. Thus a learner may skip all Generic Elective (GE IL) courses and skip all Subject Elective (SE IL) courses and earn the required 22 credits entirely through ASCC.
- 9. The same TYPE of ASCC can be opted for multiple number of times. Norms for the same are prescribed in the relevant section later in this syllabus document. For e.g. A student may undertake 11 "Professional Certification Programs" and earn 22 credits or complete 11 MOOCS and earn 22 Credits.
- ASCC shall be executed in online study mode / field work or project mode / certification mode.
- 11. A faculty guide shall be assigned for such courses. The faculty shall oversee the progress of the learner as well as evaluate the learner for 50 marks / 2 credits.
- 12. The learner shall select the ASCC that he/she desires to opt for and submit an outline of the proposed study relevant to the course. The faculty guide shall approve the proposal after considering the nature of the work, learning effort required, depired outcomes and comprehensive rowerage of the topic.
- as. There is no defined syllabors for the ASCC courses, institutes shall define the syllobus and acrounce the same on the website.
- 14. Since ASCC is a guided self study course 40 45 hours of work shall be equivalent to one credit. The faculty shall oversee the progress of the learner as well as evaluate the learner for 50 marks / 2 credits.
- 15. The start date of the ASCC such as Professional Certifications shall be after the admission date for the MBA programme and the end date of the ASCC shall be within 6 months of the start date of the ASCC, but before the completion of Sem IV.
- 16. The list of ASCC is provided in Annexure L.
- 5.7 Combination of Options: A learner may opt for any combination of earning the 22 credits assigned to Generic Elective (GE - IL) courses and Subject Elective (SE - IL) courses through
 - el. Generic Elective (GE - IL) courses
 - Subject Elective (SE IL) courses f)
 - Open Elective Courses (a)
 - h) Major + Minor specialization combination
 - 11 Foundation Courses
 - il. **Enrichment Courses**
 - k) Alternative Study Credit Courses

SUBJECT TO THE minimum and maximum limits of credits prescribed and, subject to institutional norms and guidelines, issued from time to time.

6.0 Summer Internship Project: At the end of Second Semester each student shall undertake a Summer Internship Project (SIP) for a minimum of 8 weeks. For SIP, 1 credit is equivalent to minimum 40-45 hours of effective work. SIP shall have 6 credits. It is mandatory for the student to seek advance written approval from the faculty guide and the Director of the Institute about the topic and organization before commencing the SIP.

The SIP may or may not have a Functional Focus, i.e. the student may take up a SIP in his/her intended area of specialization or in any other functional area of management. Ideally the SIP should exhibit a cross-functional

SIP can be carried out in a

- 1. Corporate Entity
- 2. NGO
- 3. SME
- 4. Government Undertaking
- Cooperative Sector.

SIP may be

- a research project based on primary / secondary data
- may be an operational assignment involving working by the student on a given task/assignment/project/ etc. in an organization / industry.

It is expected that the StP shall sensitize the students to the demands of the workplace and apply conceptual

Each student shall maintain a SIP Progress Diary detailing the work carried out and the progress achieved on a daily basis. The student shall submit a written structured SIP report based on work done during this period. The student shall submit the SIP Progress Diary along with the SIP Report.

Students shall also seek a formal evaluation of their SIP from the company guide. The formal evaluation by the company guide shall comment on the nature and quantum of work undertaken by the student, the effectiveness and overall professionalism. The learning outcomes of the SIP and utility of the SIP to the host organization must be specifically highlighted in the formal evaluation by the company guide. The SIP evaluation sheet duly signed and stamped by the industry guide shall be included in the final SIP report.

The SIP report must reflect 8 weeks of work and justify the same. The SIP report should be well documented and supported by ~

- 1. Institute's Certificate
- 2. Certificate by the Company
- 3. Formal feedback from the company guide
- 4. Executive Summary
- 5. Organization profile
- 6. Outline of the problem/task undertaken
- Research methodology & data analysis (in case of research projects only)
- 8. Relevant activity charts, tables, graphs, diagrams, AV material, etc.
- 9. Learning of the student through the project.
- 10. Contribution to the host organization
- 11. References in appropriate referencing styles. (APA, MLA, Harvard, Chicago Style etc.)

The completion of the SIP shall be certified by the respective Faculty Guide & approved by the Director of the Institute. The external organization (Curputate / NGO/ SMC/ Government Entity/ Cooperative/ etc.) shall also certify the SIP work.

The students shall submit a spiral bound copy of the SIP report by 15th September. The Institute shall conduct an internal viva-voce for evaluation of the SIP for 50 marks between 15th September to 30th September. The Panel shall comprise of two evaluators appointed by the Director of the Institute / Head of Department (for MBA departments in engineering colleges). Institutes are encouraged to involve senior alumni, industry experts, recruiters to conduct the internal viva-voce. The internal viva-voce panel shall provide a detailed assessment of the SIP report and suggest changes required, if any.

After the internal viva-voce, the student shall finalize the SIP report by incorporating all the suggestions and recommendations of the internal viva-voce panel. The internal guide shall then issue the institute's Certificate to the student.

The student shall submit TWO hard copies & one soft copy (CD) of the project report before 30th October in Sem III.

One hard copy of the SIP report is to be returned to the student by the Institute after the External Viva-Voce. In the interest of environmental considerations, students are encouraged to print their project reports on both faces of the paper. Spiral bound copies may be accepted.

There shall be an external viva-voce for the SIP for SD marks. The external viva-voce shall be conducted after the theory exam of Semester III.

The Internal & the External viva-voce shall evaluate the SIP based on:

- 1. Clear and concise objectives
- Clear methodology, articulated using technical terms indicating all steps and tools.
- 3. Citation of substantial current and good quality literature
- 4. Application of concepts learned in Sem I and II
- 5. Understanding of the organization and business environment
- 6. Benchmarks used / Assumptions made
- 7. Technical Writing & Documentation Skills
- 8. Interpretation of results and justification thereof and validity of the results presented
- 9. Utility of the project to the organization
- 10. Comprehesiveness and stakeholder relevance of the learning experience

Copies of SIP report and records of evaluation shall be maintained by the institute for a period of 3 academic years.

7.0 Formative Assessment (FA) / Concurrent Assessment (CA):





ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION AND RESEARCH (ZIBACAR) NARME [PUNE] INDIA PUN CODE IMMPOULTS DIE CODE 6152 AISHE CODE: C-41828







SIP Faculty Allocation for Batch 2021-2023

Sr. No.	Roll No	Students Name	SPL.	Guide Name
1	ZB21040	JORWAR MAYURI SHAHAJI	HRM	
-2	ZB21044	KAMBLE TUSHAR JAGDISH	HRM	5 1
3	ZB21065	MORE PRATIKSHA VILAS	HRM	
#	ZB21071	PANDULE RUSHIKESH BALASAHEB	HRM	
5	ZB21081	PAWAR SAYALI KRISHNA	HRM	
t)	ZB21088	PUJARI SAPANA GANGADHAR	HRM	10
7	ZB21097	ROKADE BHUSHAN TUKARAM	HRM	
8	ZB21099	SANGARE SIDDHARTH SANTOSH	HRM	
9	ZB21118	TRIPATHI ANAMIKA RAJESH	HRM	-
10	ZB21124	WANKHEDE JYOTI	HRM	
11	ZB21125	WAYDANDE KOMAL DILIP	HRM	
12	ZB21126	ZADE HRITIKA LAVANKUSH	HRM	51
13	ZB21038	JADHAV UJVALKUMAR RAJENDRA	MKT	Prof. Sunita Kharate
14	ZB21002	BADHE RITUJA	MKT	
15	ZB21007	BHANDARE DHIRAJ DIPAK	MKT	
16	ZB21008	BHANDARI NIKITA SURESH	MKT	- 1
17	ZB21013	BOROLE PRAVIN SURESH	MKT	8
18	ZB21015	CHAUDHARI PANKAJ DINKAR	MKT	
139	ZB21016	CHAVAN SAGAR GANESH	MKT	
20	ZB21017	CHOUGULE HRISHIKESH PRAMOD	MKT	-
21	ZB21020	DHORJE SHWETA ROHIDAS	MKT	
22	ZB21022	DONGRE DIVYA ANESH	MKT	
23	ZB21023	DUDHAKAR ABHIJIT BHARAT	MKT	
24	ZB21024	GAIKWAD GAUTAMI PARSHURAM	MKT	
25	ZB21025	GAVADE AMRUTA NANDKUMAR	MKT	
26	ZB21003	BAGAL KRISHNA SHRIMANT	FIN	
27	ZB21004	BARI SHRIYOG RAMJI	FIN	-
28	ZB21006	BHALKE PRITAM DILIPRAO	FIN	
29	ZB21009	BIDVE RUSHIKESH NARSING	FIN	
30	ZB21011	BINDWAL AKASH RAMNATH	FIN	7
31	ZB21012	BOBDE RAJESH PRAMOD	FIN	
32	ZB21018	DEVSANI AKSHAYKUMAR SHRINIWAS	FEN	
33	COLUMN TO LA PROPERTY OF THE PARTY OF THE PA	DIXIT SWARALI VINAYAK	FIN	
34	ZB21032	HAGALAMBE AJIT HANMANT	FIN	Prof. Shwetal Jadhay
35	ZB21033	HAJARE SHUBHAM SURESH	FIN	
36	ZB21034	HILE UJJWALA KASHINATH	FIN	
37	W. 25 12 24 7 12 12 1	JADHAV MAHESH MAHADEV	EIN	
38	ZB21037	JADHAV SURAJ BABASO	FIN	
39	ZB21041	JOSHI SAMARTHA RAJENDRA	FIN	
40		KADAM SHARAYU SHIVRAJ	FIN	
41		KALE ABHIJEET NARAYAN	FIN	
42	ZB21045	KASHID RATNADEEP GANESH	FIN	

Sr. No.	Roll No	Students Name	SPL.	Guide Name
43	ZB21046	KHANDARE ARUN SUKHDEV	FIN	
44	ZB21048	KHARAT SAURABH RATAN	FIN	
45	ZB21050	KOLI MAYURI LAXMAN	FIN	
46	ZB21053	KUMBHAR POOJA DNYANDEO	FIN	Prof. Shwetal Jadhay
47	ZB21056	LINGWAT PRATIKSHA SATYAWAN	FIN	Prot. Shwain addition
48	ZB21057	LOKHANDE MADHURI BALU	FIN	
49	ZB21060	MALJI AISHWARYA CHANDRAKANT	FIN	
50	ZB21066	MUDHOL SHRUTI SIDDAPPA	FIN	
51	ZD21069	NIMBALKAR KRANTI DIGAMBAR	FIN	
52	ZB21072	PAREKH MANSI DIPAK	FIN	
53	ZB21074	PATIL NIKITA SHARAD	FIN	
54	ZB21078	PATWEKAR GOURAVRAJ VENKATESH	FIN	
55	ZB21082	PAWAR SHUBHANGI DIGAMBAR	FIN	
56	ZB21083	PAWAR VAISHNAVI DINESH	FIN	
57	ZD21085	POL AAKANKSHA VISHWANATH	FIN	
38	ZB21087	POTDAR SIDDHARTH SUMNATH	FIN	
59	ZB21091	RASAL AAKASH ASHOK	FIN	
60	ZB21096	REDKAR PRATHAMESH NANDKISHOR	FIN	
61	ZB21100	SANKPAL RUSHIKESH JALINDAR	FIN	Prof. Shilpa Dubey
62	ZB21102	SAPKALE PAVAN RAJENDRA	FIN	
63	ZB21103	SHEIKH AZIZ SHEIKH HASAN	FIN	
64	ZB21103	SHELAR VAISHNAVI NANDKISHOR	FIN	
65	ZB21109	SINGH RAGHUVENDRA RAMESHKUMAI	FIN	
66	ZB21113	TALEKAR RITUJA RAJESH	FIN	6
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68	-	VISPUTE PALLAVI GANESH	FIN	
69	ZB21120		FIN	
70	ZB21122	WALURKAR BHAGYASHRI SUDHAKAR	MARKETING	
71	ZB21026	GAWADE VRUSHALI ARJUN	MARKETING	
	ZB21027	GHODAKE PRAMOD BALASAHEB	MARKETING	
73	ZB21028	GONDKAR JAI RAVINDRA	MARKETING	
74	ZB21036	JADHAV PRANIT SATISH ATRE PARAG RAJENDRA	MARKETING	
76	ZB31001	A STATE OF THE STA	MARKETING	
	ZB21047	KHANDARE MOHAN NATHRAO	MARKETING	
77	ZB21049	KHILARE PRASAD HANMANT KULKARNI SNEHAL RAVINDRA	MARKETING	
78	ZB21052	LAMBAT NIHAL KISHOR	MARKETING	
80	ZB21054 ZB21055	LANJEWAR PALASH RAJENDRA	MARKETING	
81	The state of the s	MAGAR GANESH SHAHAJI	MARKETING	Prof. Pandurang Pat
82	ZB21058 ZB21062	MESHRAM SHUBHAM SADASHIV	MARKETING	List) i motomog co
83	ZB21064	MORE ATUL	MARKETING	
84	ZB21068	NAZARKAR MANOJ DIGAMBAR	MARKETING	
85	ZB21008	NIMBALKAR SHUBHAM DILIP	MARKETING	
86	ZB21070 ZB21073	PATEKAR FRATIMA MILIND	MARKETING	1
87	ZB21075	PATIL SAURAV RAMCHANDRA	MARKETING	1
88	ZB21079	PAWAR ADITYA NANASAHEB	MARKETING	1
89	ZB21079 ZB21084	PINGALE CHETANA SUNIL	MARKETING	1
90	ZB21084 ZB21086	POPALGHAT PRIYANKA JAGANNATH	MARKETING	1
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Sr. No	200 40 2 100		SPL.	Guide Name	
92	ZH21092	RATHOD RAHUL DEVIDADS	MARKETING		
93	ZB21093	RATHOD RAMESHWAR SAKRU	MARKETING		
94	ZB21094	RAUT AKSHAY PRAKASH	MARKETING	Prof. Pandurang Pat	
95	ZB21098	SALUNKHE ROHAN SHANKAR	MARKETING	100000000000000000000000000000000000000	
96	ZB21057	KOPRDE KARAN SANJAY	OSCM		
97	ZB21075	PATIL PRATIK TUKARAM	OSCM		
98	ZB21119	UGALMUGALE ATUL ASHOK	OSCM		
99	ZB21101	SAPA VISHAL SAINATH	MKT	- 1	
100 ZB21111 101 ZB21112		SONAWANE AMARJIT RAVINDRA	MKT	D. C.11	
		SURVASE RAHUL BHARAT	MKT	Prof. Heena Thakka	
102	ZB21115	TARWADE AKSHAY SAMBHAJI	1.000		
103	ZB21121	WAGHMARE SAURAV VINOD	MKT		
101	ZB21123	WANI ANIRUDHA PRAMOD			
105	ZB21005	BHALERAO SHRUTIKA VIJAY	MKT		
106	ZB21010	BUJA TRUPTI RAJENDRA	BA		
107	ZB21014	BURGONI LAXMI VIJAY	BA		
108	ZB21019	DHIWAR ANIKET GAUTAM	BA		
109	ZB21029	GORE RAM ANIL	BA		
110	ZB21063	MHASKE AKSHAY ANKUSH	BA	Dr. B.J. Mohite	
111	ZB21067	NAIR SANU SAJEEV	BA		
112	ZB21077	PATIL SAYALI ARVIND	BA		
1.13	ZB21090	RANKHAMB AKASH SURESH	BA		
114	ZB21095	RAUT ONKAR HANMANT	BA		
115		GOSAVI SHUBHAM BALASAHEB	BA		
116	ZB21031	GURAV SIDDHESH	BA		
117		JAGADALE OMKAR SAMBHAJI	BA		
118		MALIKAR AKASH KISHOR	BA		
19	ZB21061	MATRE UDAY VILAS	BA		
20	The second second	SHENDAGE DIPALI MANSINGH	BA	Dr. Rajesh Kashyap	
21	The second second second	SHINDE KALYANI VIJAY	BA	- salanyan	
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	100000000000000000000000000000000000000	SONAWANE AAKASH SUHAS	BA		
		HENGAL VRUSHALI RAJENDRA	BA		
		TROGINGI KAMENDRA	BA		

Ship

SIP Co-ordinator



Director



ZEAL EDUCATION SOCIETY'S

ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION AND RESEARCH (ZIBACAR)

NARHE PUNE | INDIA

PUN CODE: IMMP013170 DTE CODE: 6152

AISHE CODE: C-41828



		MBA	SIP Student	s List AY: 202	2-23	
Program name	Program code	Name of the Course that include	Course code	Year of offering	Name of the student studied course on	Link to the relevant
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	JORWAR MAYURI SHAHAJI	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	KAMBLE TUSHAR JAGDISH	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	MORE PRATIKSHA VILAS	https://zibacar.in/aqar-2022-2
МВА	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	PANDULE RUSHIKESH BALASAHEB	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	PAWAR SAYALI KRISHNA	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	PUJARI SAPANA GANGADHAR	https://zibacar.in/aque-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	ROKADE BHUSHAN TUKARAM	https://zibacar.in/agar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	SANGARE SIDDHARTH SANTOSH	https://zibacar.in/agar-2022-2
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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	ZADE HRITIKA LAVANKUSH	https://zibacar.in/aqae-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	JADHAV UJVALKUMAR RAJENDRA	https://zibacar.in/agar-2022-2
MBA	мв	SUMMER INTERSHIP PROJECT	303	2022-23	BADHE RITUJA	https://zibacar.in/aqur-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	BHANDARE DHIRAJ DIPAK	https://zibacar.in/aqar-2022-2
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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	CHAUDHARI PANKAJ DINKAR	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-73	CHAVAN SAGAR GANESH	https://zibacar.in/aqur-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	CHOUGULE HRISHIKESH PRAMOD	https://zibacar.in/uqur-2022-2

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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	BOBDE RAJESH PRAMOD	https://zibacar.ir/ugar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	DEVSANI AKSHAYKUMAR SHRINIWAS	https://zibacar.ir/aqar-2022-2.
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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	HAJARE SHUBHAM SURESH	https://zibacar.ir/aqar-2022-23
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	HILE UJIWALA KASHINATH	https://zibacar.in/aqar-2022-23
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	JADHAY MAHESH MAHADEV	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	3/03	2022-23	JADHAV SURAJ BABASO	https://zibacar.in/aqur-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	JOSHI SAMARTHA RAJENDRA	https://zibscar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KADAM SHARAYU SHIVRAJ	https://xibacar.in/aqar-2022-23
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	KALE ABHIJEET NARAYAN	https://zibacar.in/aqar-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KASHID RATNADEEP GANESH	https://zibacar.in/aqur-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KHANDARE ARUN SUKHDEV	https://zibacar.in/aqar-2022-23
MBA	MB	SEMMER INTERSHIP PROJECT	303	2022-23	KHARAT SAURABH RATAN	https://zibacar.in/agar-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KOLI MAYURI LAXMAN	https://zibacar.in/aqar-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KUMBHAR POOJA DNYANDEO	https://zibacar.in/agar-2022-23

MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	LINGWAT PRATIKSHA SATYAWAN	https://zibacar.in/aqar-2022-23
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	LOKHANDE MADHURI BALU	https://zibacar.in/aqar-2022-22
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	MALJI AISHWARYA CHANDRAKANT	https://zib-scar.in/nqur-2022-23
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	MUDITOL SHRUTI SIDDAPPA	https://zibacar.in/aqur-2022-23
MBA	MES	SUMMER INTERSHIP PROJECT	303	2022-23	NIMBALKAR KRANTI DIGAMBAR	https://zibacar.in/aqar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	PAREKH MANSI DIPAK	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	PATIL NIKITA SHARAD	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	PATWEKAR GOURAVRAJ VENKATESH	https://zibocar.in/aqar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	PAWAR SHUBHANGI DIGAMBAR	https://zibacar.in/aqar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	PAWAR VAISHNAVI DINESH	https://zibscar.in/agar-2022-2
MBA	мв	5 JMMER INTERSHIP PROJECT	303	2022-23	POL AAKANKSHA VISHWANATH	https://zibacar.in/agar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	POTDAR SIDDHARTH SOMNATH	https://zibocar.in/nqar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	RASAL AAKASH ASHOK	https://zibacar.in/aqar-2022-2
MBA	МВ	5 JMMER INTERSHIP PROJECT	303	2022-23	REDKAR PRATHAMESH NANDKISHOR	https://zibacar.in/agar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	SANKPAL RUSHIKESH JALINDAR	https://zibacar.in/aqar-2022-2
MBA	МВ	5 JMMER INTERSHIP PROJECT	303	2022-23	SAPKALE PAVAN RAJENDRA	https://zibacar.in/aqar-2022-2
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MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	SINGH RAGHUVENDRA RAMESHKUMAR	https://zibacar.in/aqur-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	TALEKAR RITUJA RAJESH	https://zibacar.in/agar-2022-2
MBA	MB	5 JMMER INTERSHIP PROJECT	303	2022-23	AMSHETTE SHUBHANGI GANGADHARRA	https://zibacar.in/aqar-2022-2
MBA	MB	S JMMER INTERSHIP PROJECT	303	2022-23	THAKUR NEHA DEVISINGH	https://zibacar.in/aqar-2022-2
MBA	MB	S JMMER INTERSHIP PROJECT	303	2022-23	VISPUTE PALLAVI GANESH	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	WALURKAR BHAGYASHRI SUDHAKAR	https://gibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	703	2022-23	GAWADE VRUSHALI ARJUN	https://zibacar.in/aqur-2022-2
MBA	MB	S JMMER INTERSHIP PROJECT	303	2022-21	GHODAKE PRAMOD BALASAHEB	https://zib.ucar.in/agar-2022-2

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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	GONDKAR JAI RAVINDRA	https://gibacar.in/aqar-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	PU2022-23	IADHAV PRANIT SATISH	https://xibacar.in/aqar-2022-23
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	ATRE PARAGRAJENDRA	https://zibacar.in/aqur-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KHANDARE MOHAN NATHRAO	https://zibacar.in/acur-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KHILARE PRASAD HANMANT	https://zibacar.in/aqar-2022-2.
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	KULKARNI SNEHAL RAVINDRA	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	LAMBAT NIHAL KISHOR	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	LANJEWAR PALASH RAJENDRA	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	MAGAR GANESH SHAHAJI	https://zibacar.in/aqar-2022-2
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MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	NAZARKAR MANOI DIGAMBAR	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	NIMBALKAR SHUBHAM DILIP	https://zibacar.in/aqur-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	PATEKAR PRATIMA MILIND	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	PATIL SAURAV RAMCHANDRA	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	PAWAR ADITYA NANASAHEB	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	PINGALE CHETANA SUNIL	https://zibacar.in/aqur-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	POPALGHAT PRIYANKA JAGANNATH	https://xibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	RANJANKAR CHAITANYA AVINASH	https://gibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	RATHOD RAHUL DEVIDADS	https://zihacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	RATHOD RAMESHWAR SAKRU	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	RAUT AKSHAY PRAKASH	https://zibacar.in/ugar-2022-2
МВА	MB	SUMMER INTERSHIP PROJECT	303	2022-23	SALUNKHE ROHAN SHANKAR	https://gibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303	2022-23	KOPRDE KARAN SANJAY	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP PROJECT	303	2022-23	PATIL PRATIK TUKARAM	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP PROJECT	303-	2022-23	UGALMUGALE ATUL ASHOK	https://zibacar.in/agur-2022-2

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MBA	MB	SUMMER INTERSHIP I ROJECT	303	2022-23	SAPA VISHAL SAINATH	https://zibacar.in/aqar-2022-23
MBA	МВ	SUMMER INTERSHIP I ROJECT	303	2022-23	SONAWANE AMARJIT RAVINDRA	https://zibscar.in/aqar-2022-23
MBA	MB	SUMME ≥ INTERSHIP FROJECT	303	2022-23	SURVASE RAHUL BHARAT	https://zibacar.in/eqar-2022-23
MBA	мв	SUMMER INTERSHIP I ROJECT	303	2022-23	TARWADE AKSHAY SAMBHAJI	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP I ROJECT	303	2022-23	WAGHMARE SAURAV VINOD	https://zibscar.in/aqar-2022-2
МВА	МВ	SUMMER INTERSHIP FROJECT	303	2022-23	WANI ANIRUDHA PRAMOD	https://zibacar.in/aqar-2022-2
MBA	мв	SUMMER INTERSHIP FROJECT	303	2022-23	BHALERAO SERUTIKA VUAY	https://zibacar.in/aqar-2022-2.
MBA	MB	SUMMEX INTERSHIP F ROJECT	303	2022-23	BIDA TRUPTI RAJENDRA	https://zibacar.in/aqur-2022-2
MBA	МВ	SUMMER INTERSHIP FROJECT	303	2022-23	6URGONI LAXMI VIJAY	https://zibacar.in/agar-2022-2
MBA	МВ	SUMME≇ INTERSHIP FROJECT	303	2022-23	DH:WAR ANIXET GAUTAM	https://zibacar.in/aqar-2022-2
MBA	МВ	SUMMER INTERSHIP I ROJECT	303	2022-23	GGRE RAM ANIL	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	MEASKE AKSHAY ANKUSH	https://zibacar.ip/aqar-2022-2
MBA	MB	SUMME# INTERSHIP FROJECT	303	2022-23	NAIR SANU SAJEEV	https://zibacar,i-v/aqar-2022-2
MBA	MB	SUMMER INTERSHIP EROJECT	303	2022-23	PATIL SAYALI ARVIND	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP I ROJECT	303	2022-23	RANKEAMB AKASH SURESH	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	RAUT ONKAR HANMANT	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	GOSAVI SHUBHAM BALASAHEB	https://zibacar.in/aqar-2022-2
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MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	JAGADALE OMKAR SAMBHAJI	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	MALIKAR AKASH KISHOR	https://zibacar.in/aqar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	MATRE UDAY VILAS	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	SHENDAGE DIPALI MANSINGH	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	SHINDE KALYANI VIJAY	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	SHINDE RUTUJA VIJAY	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP I ROJECT	303	2022-23	SONAWANE AAKASH SCHAS	https://zibacar.in/agar-2022-2
MBA	MB	SUMMER INTERSHIP FROJECT	303	2022-23	THENGAL VRUSHALI RAJENDRA	https://zibacar.in/agar-2022-2

Director ZIBACAR





Dhanashree Jethithor shubham gosavi@outlook.com, Lekha Ajit, + 1

Hello Shubham,

Congratulations!!

This is to confirm your appointment with TSL Consulting Pvt.

Ltd. Date for your joining will be Wednesday, 7th September 2022 as Data Analyst Intern.

Your reporting time will be 9:30 AM in office.

On behalf of our organization, we would like to welcome you onboard & wish you all the very best for your new role.

List of Documents to be submitted on the Date of Joining –

All Relieving letters from your previous employers	1 сору
'All Experience certificates from your provious employers	1 copy
All Photocopy of educational certificates and mark lists for	
12th standard and graduation/PG etc.	1 сору
Any other certificate of additional qualifications you may possess	1 сору
Lost three pay alips.	1 copy
ID and Address proof (local and Permanent both)	T copy
Aadhar Card	2 copies
PAN Card	2 copies
Covid-19 Vaccination Certificates (1st & 2nd)	1 сору
Passport size photograph	Subotos

Looking forward for having great professional association.

Best Regards.

Dhanashree Jethither | TSL Consulting Pvt. Ltd.

Human Resources-Executive

P; 10 20 6526 7 65 | C; 15 1 900 7027 1 15

402 B, 4th floor, Manikchand Galleria, Plot No. 383, Model Colony, Near Deep Bunglow Square, Pune 411 016 india



ZEAL INSTITUTE OF BUSINESS ADMINISTRATION. COMPUTER APPLICATION AND RESEARCH (ZIBACAR)

NARHE | PUNE | INDIA

DTE CODE: 6152 AISHE CODE: C-41828

SIP student betols.

Roll No	Students Name	SPL,	Institute Fraul Id	Personal Email Id	Contact no. (WhatsApp.)	Alternate contact no.	Company Name	HR Name	HR Email ID	HR Contact Number
ZB21005	BHALERAO SHRUTIKA VUAY	ВА	zb21005@zealedecation com	shrutibhalerao1994@g mall.com	7040120788	84210-1321	funcspoor	poojashedge	poojashedge@fundsroom ,com	8446874534
7B2 (010	BIJJA TRUPTI RAJENDRA	ВА	zb21010@zenleducation .com	truptibijja@gmail.com	9284173754	9284175754	fundarece	розјигоедре	poojashedge@fundsroom .com	8446874534
ZB21014	BURGONI LAXMI VIJAY	ВА	ZB21614@zealedocatio n.com	laxmiburgoni (066) gruu il.com	7722038979	90116377-4	TSL Market ng	Dhameshree Jethithor	djethithor@tshnarketing i n	8446874534
ZB21019	DHIWAR ANIKET GAUTAM	ВА	zb21019@zes education .com	anilætdhiwar (990/ægm ail.com	7066250121	9921783755	Puture Market Insignts	Priyunka Raghowansh	priyanka.n@futuremarket insights.com	9503108039
ZB21029	200 W 200 200 V 200 500 V	ВА	zb21029/a zeateducation .com	goreram50@gmail.com	8888098626	705889:357	fundsracen	poojushedge	poojashedge@fimdsroom .com	8446874534
ZB21063	MHASKE AKSHAY ANKUSH	ВА	ZB21063@zea educator	akshaybhaumhaske@g mail.com	9146631266	758840:182	GT., Software Pvt Ltd	Rabul	Info@gtlsoftwares.com	+91 84466 33957
ZB21067	NAIR SANU SAJEEV	ВА	zb21067@zealeducation	sanuncii9870qiymaiLe	9016273138	9879558440	fi.ndecoera	sakski gupti	sekshigupta2441/@gmail. com	7067600445
ZB21077	PATIL SAYALI ARVIND	BA	ZB21077@zealeducatio	sayalipatill (720%gmai	9579735855	9922242731	PurpleGrad	Anja i Jakku	anjati jakkah@porplegrad iance.com	91 2041203333
ZB21090	RANKHAMB AKASH SURESH	BA	74247	nakashrankhumburgara Leom	7020416928	9075950746	TSL Marke ing	Dhamalirec Jedithor	djethirbor@tslmarketing.i n	9607827119
ZB21093	RAUT ONKAR	13A	vacanos se vente lucatio	n ojakarrant i 2899w jana	1/4	9309174373	PropteGrad	Anjali Jakka	angali.jakkal@purplegrad inacc.com	91 204120333



ZEAL INSTITUTE OF BUSINESS ADMINISTRATION,

COMPUTER APPLICATION AND RESEARCH (ZIBACAR)

NARHE | PLNE | INDIA DTE CODE: 6152

AISHE CODE: C-41828



MBA-II SIP for Academic Year 2022-23

Attendance of SIP Discussion for title finalization under the guidance of Dr. B. J. Mohite

Sr. No.	Roll No.	Students Name	Signature	Remark
1 0	ZB21005	BHALERAO SHRUTIKA VIJAY	Spring	22-19/2022-
1	ŽB21010	BUJA TRUPTI RAJENDRA	13.jp.	27 9 2022
3 %	ZB21014	BURGONI LAXMI VIJAY	loseral	29 19 12022
ı	ZB21019	DHIWAR ANIEET GAUTAM	Det-	27/03/1022
5 🕏	ZB21029	GORE RAM ANIL	Care:	27 (09/2022
6	ZB21063	MHASKE AKSHAY ANKUSH	Mexica	22/03/2022
7. v	ZB21067	NAIR SANU SAJEEV	Dany.	27/09/2022
8	ZB21077	PATIL SAYALI ARVIND	ala	27/09/2012
ه ر	ZB21090	RANKHAMB AKASH SURESH	Metho:	20410912022
10	ZB21095	RAUT ONKAR HANMANT	ORat.	27-09-202

Parished I.

Signor SIP Guide



(To be submitted by 7th Jan 2022)

Structure of the S.I.P report

The SIP report must reflect 0 weeks of work and justify the same. The SIP report should be well documented and supported by -

- 1. Front Page (Colour page of specimen A attached below)
- Institute's Certificate (1 page)
- Certificate by the Company (1 page)
- Acknowledgement
- Declaration
- Formal feedback from the company guide (1 page)
- 7. INDEX
- Executive Summary (3-5 pages)
- 9. Introduction
- Industry profile (5 pages)
- Organization profile(5 pages)
- 12. Objectives
- Outline of the problem/task undertaken (1-2 pages)
- 14. Theoretical Background
- Research methodology Type of Research (3-4 pages)
 - Research Objective
 - Type of research
 - Data Collection

Sampling

- Sampling Population
- · Sampling Unit
- · Sampling Method
- Sample Size
- Research Instrument-Questionnaire/Schedule (In case of Primary research only)
- 16. Data analysis (in case of research projects only)
 - Statement of questionnaire
 - Table
 - Graph
 - Interpretation



(Use Relevant activity charts, tables, graphs, diagrams, AV material, etc. wherever required with specific Table No & Title to figures)

- Findings
- 18. Limitation of study
- Conclusion
- Suggestion
- Learning of the student through the project
- 22. Contribution to the host organization
- References in appropriate referencing styles (APA,MLA)
 - Bibliography (Cite appropriate reference books etc from syllabus copy and not local publication)
 - Webliography(Cite appropriate websites, research papers through ebsco database
- 24. Annexures (questionnaire, interview schedule used)

Please use Times New Roman Font- 12 throughout except for headings.

The final project report shall be presented in accordance with the following specifications:

- a) Paper used for printing shall be A4 size.
- b) Printing shall be in standardised form on both sides of the paper and in 1.5 line spacing.
- c) A margin of 1.5 inches shall be left hand size
- d) The title of the project, name of the candidate, degree, name of the internal faculty guide, place of research (Pune) and month & year of submission shall be printed on the title page and the front cover.
- e) The hard bound cover of the project shall be of black colour. Spine of the binding (side cover) should mention ' Project' on the top, name of the candidate and month and year. The specification in shown in APPENDIX-A
- f) Use font-Times New Roman, Font size-12.
- g) For Headings use font-Times New Roman, Font size-14 with bold.
- h) Footer: Insert page numbers.
- i) Ensure writing the project in third person singular

Example: 1

Wrong Sentence:

I learnt to communicate professionally with the clients.

Correct Sentence:

Professional communication with the clients was learnt.

Example: 2

Wrong Sentence:

I visited 20 companies from IT sector.

Correct Sentence:

20 companies from IT sector were visited by the researcher.

APPENDIX-A: Cover page for Project Report

"Write here title of the thesis in all upper case (capital letters) with a centre alignment. Place this title on the upper central part of the cover with sufficient margin from top of both sides. Use font size sultable to the length of the title."

A PROJECT ON "TITLE"

AT COMPANY NAME

SUBMITTED TO SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF MASTER IN BUSINESS ADMINISTRATION

> SUBMITTED BY STUDENT NAME (2021-22)

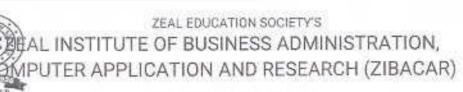
UNDER THE GUIDANCE OF FACULTY GUIDE NAME

INSTITUTE LOGO.

INSTITU	TE NAME	

WRITE HERE MONTH & YEAR OF SUBMISSION







NARHE | PUNE | INDIA

Name: BHAGYASHRI S. WALURKAR.

Class: MBA I (FINANCE) Mobile No: 9156503271

zb21122@zealeducation.com

Enrollment No: 1202126005

Div: ZIBACAR-B E-mail Id:

SUMMER INTERNSHIP PROGRAM

Joining Report

I. Organizational Details:

- Name of the Organization: BHARTII SHARE MARKET
- Address of the Organization: 4th Floor, Marvel Fuego, Near Amanora Mall, Opp WeWork / Seasons Mall, 28, Magarpatta, Pune - 411028
- Telephone Numbers: 07057101010
- E-mail: support@bhartiinstitute.com
- Main activity of the Organization: Customer Retention
- Name & Designation of Head of the Organization: Ravindra Bharti (CMD)
- Amount of Stipend: '3000'
- Facilities available to the student: Database of the previous customer are provided to us to activate the Demat account who are already open the Account in Angle one

II. Company Guide:

Name:- Chand Jamadar

Designation: HOD (Demat Services)

Phone Nos.: 9175878715

E-mail:

III. Project Details:

Title of the project: "ANALYSIS OF TOP 10 MID-CAP MUTUAL FUNDS"

Area of the project:

Objective of the project:

To evaluate & understand the financial efficiency and strength of selected





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companies in mid cap funds.

- To analyse the top companies that belong to the midcap mutual funds in India.
- To study the measures of risk & return associated with selected midcap mutual funds.
- To analyse and study of different parameters of top 10 mid cup mutual fund Companies.

Description of the project in brief:

 In order to satisfy all of its consumers, dealers, and distributors and increase revenues, the corporation must accept all of their reasonable suggestions and work to keep them satisfied. if an employee is content and happy then they will work diligently to meet their goals and boost the sales of the product.
 company.

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule

: As per the given Time Table by college.

Methodology

: As per the instructions given by college and company guides.

Any other details:

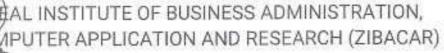
V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

	Proposal Submission	Fortnightly Report Evaluation	Final Report and SIP Dairy	Internal Project Viva	Total
		(5 marks for each of the 4 reports)			









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1	05	20	10	15	50

 Tentative Date Plan
 5-7th September 2022

 Research Proposal
 -15th September 2022

 1st Fortnight Report
 -23rd September 2022

 2nd Fortnight Report
 8th October 2022

 3nd Fortnight Report
 -23th October 2022

 SIP Completion Report
 8th November 2022

Best alas

Signature

Name of the Student: Bhagyashri S. Walurkar. Faculty Guide Name: Prof. Shilpa Dubey.

Date:

Place: Pune







NARHE | PUNE | INDIA

Name: Gouravraj Venkatesh Patwekar

Class: MBA 1st Year Mobile No: 8381044656

Enrollment No: 12021260917

Div: ZIBACAR -B

E-mail Id: zb21078@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

Organizational Details:

- Name of the Organization: HDFC BANK LIMITED.
- Address of the Organization: DHANKAWADI BRANCH PUNE.
- Telephone Numbers: 022 6846 1208
- E-mail: LEA.Communication@hdfcbank.com
- Main activity of the Organization: BANKING.
- Name & Designation of Head of the Organization: Vilas Ravelkar, Branch Manager.
- Amount of Stipend: '0'
- · Facilities available to the student: Database of the previous customer are provided to us to make callings and giving information about offers that are currently available.

II. Company Guide:

Name: Prashant Mahajan

Designation: HR

Phone Nos.: 7218026969

E-mail: prashan.mahajan@hdfcbank.com

III. Project Details:

Title of the project: Analysis on DIGITALIZATION of HDFC BANK LIMITED.

Area of the project: Dhankawadi Branch Pune.

Objective of the project:

To understand the various products of HDFC BANK LIMITED.

To know the digital process for various products offered by HDFC BANK LIMITED.

To know the customer's behaviour towards various products.

ZEAL EDUCATION SOCIETY'S EAL INSTITUTE OF BUSINESS ADMINISTRATION, EMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE | PUNE | INDIA

To understand the situation of HDFC BANK LIMITED products in current market.

Description of the project in brief: It is a comple analysis on how the HDFC BANK LIMITED has been digitalized in the previous year's and also how the HDFC BANK LIMITED has given the complete service to its customers at their fingertips. How the HDFC BANK LIMITED made their customers banking life easier by their mobile banking services.

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule

: As per the given Time table by college.

Methodology

: As per the instructions given by college and company guides.

Any other details:

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation (5 marks for each of the 4 reports)	Final Report and SIP Dairy	Internal Project Viva	Total
1	05	20	10	15	50

Tentative Date Plan

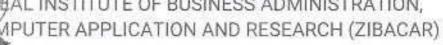
Joining Report----5-7th September 2022

Research Proposal————————————————15th September 2022

1st Fortnight Report----23rd September 2022

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NARHE | PUNE | INDIA

2 nd Fortnight Report	8 th October 2022
3 rd Fortnight Report	23th October 2022
SIP Completion Report	8 th November 2022

Signature

Name of the Student: Gouravraj Venkatesh Patwekar.

Faculty Guide Name: Prof. Shilpa Dubey.

Date: 23-sep-2022

Place: Pune.





ZEAL EDUCATION SOCIETY'S ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE PUNE INDIA

Name: Mansi Dipak Parekh

Class: MBA

Mobile No: 9689298491

Enrolment No: 12021260942

Div: ZIBACAR B

E-mail 1d: zb21072@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

I. Organizational Details:

Name of the Organization: HDFC BANK LIMITED

- Address of the Organization: SN 571, Crystal Room, Kondhwa Road, Kenjale Nagar, Bibwewadi, Pune, Maharashtra 411037
- Telephone Numbers: 02268481208
- E-mail: support@hdfcbank.com
- Main activity of the Organization: DEPARTMENT OF ALL BANK SERVICES
- Name & Designation of Head of the Organization: Sachin Pawar (Branch Manager)
- · Amount of Stipend: Not Provided
- · Facilities available to the student: Not Provided

II. Company Guide:

Name: Prashant Mahajan

Phone No.: 7218026969

Designation: HR

E-mail: prashan.mahajan@hdfcbank.com

III. Project Details:

Title of the project: A Comparative Study of GOLD LOAN and its Competitors

Area of the project: Bibwewadi

Objective of the project: To know the exact knowledge of gold loan at HDFC BANK

LIMITED & how to overcome the competitor & implement it.

To understand the various products of HDFC BANK LIMITED.

To know the digital process for various products offered by HDFC BANK LIMITED.

To know the customer's behavior towards various products,

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ZEAL EDUCATION SOCIETY'S ZEAL INSTITUTE OF BUSINESS ADMINISTRATION,

COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE PUNE INDIA

To understand the situation of HDFC BANK LIMITED product since current market.

Description of the project in brief: To Know the deep knowledge of gold loan of HDFC Bank & it's competitors. It is a complete analysis on how the HDFC BANK LIMITED has been digitalized in the previous year's and also how the HDFC BANK LIMITED has given the complete service to its customers at their fingertips. How the HDFC BANK LIMITED made their customers banking life easier by their mobile banking services to know the details knowledge of the product named gold loan & it's comparison with other banks & implement it.

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below;

Schedule

± 2 months

Methodology

: HDFC bank business philosophy is based on our four core values- Customer

Focus, Operational Excellence, Product Leadership & people.

Any other details: personal loan, home loan calling, fixed deposit making and saving account opening

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation	Final Report and SIP Dairy	Internal Project Viva	Total
		(5 marks for each of the 4 reports)	synthing Co.		
1	05	20	10 PUNE 41	15	50

Tentative Date Plan



ZEAL EDUCATION SOCIETY'S

ZEAL INSTITUTE OF BUSINESS ADMINISTRATION, COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE | PUNE | INDIA

Joining Report	5-7" September 2022
Research Proposal	15 th September 2022
1" Fortnight Report	
2 rd Fortnight Report	
3 rd Fortnight Report	23th October 2022
SIP Completion Report	8" November 2022

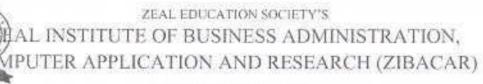
Signature Works

Name of the Student: Mansi Dipak Parekh

Faculty Guide Name: Shilpa Dubey

Date: 23/09/22 Place: Pune







NARHE | PUNE | INDIA

Name: Neha Devisingh Thakur

Class: MBA 1st Year

Mobile No: 8657711050

Enrollment No: 12021261001

Div: ZIBACAR -B

E-mail Id: zb21116@zealeducation.com

SUMMER INTERNSHIP PROGRAM

Joining Report

I. Organizational Details:

- Name of the Organization: AGILE CAPITAL SERVICES
- Address of the Organization: 1207, 12th floor, RG Trade Tower, Netaji Subhash Place, Pitampura, New Delhi-110034.
- · Telephone Numbers:
- E-mail: info@agilecapitalservicees.com
- Main activity of the Organization: We are having experts who are providing consultancy services regarding financial and investment sector to individual
- Name & Designation of Head of the Organization: Himalya Shetty (Director)
- Amount of Stipend: '8000'
- Facilities available to the student: Provided training related to CTC calculation,
 Financial Sectors, Expectation of customers from investment.

II. Company Guide:

Name: Shivani Sharma

Designation: Corporate Sales Manager

Phone No.: 9990904713

E-mail:

III. Project Details:

Title of the project: Comparative Analysis Of Non Performing Assets Of Public And Private

Sectors Banks.

Area of the project: Work From Home.

Objective of the project:

To understand the concept of Non Performing Assets of Public Sector and Private Sector Banks.

To study the various recovery channels for Non Performing Assets.

PUNE-41

ZEAL EDUCATION SOCIETY'S LIAL INSTITUTE OF BUSINESS ADMINISTRATION, MPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE PUNE | INDIA

To analyze the various compositions of the Non Performing Assets of Public and Private Sectors Banks.

Description of the project in brief: The NPA is one of the biggest problems that the Indian Banks are facing today. If the proper management of the NPAs is not undertaken it would hamper the business of the banks. If the concept of NPAs is taken very lightly it would be dangerous for the Indian banking sector. The NPAs would destroy the current profit; interest income due to large provisions of the NPAs, and would affect the smooth functioning of the recycling of the funds.

Banks also redistribute losses to other borrowers by charging higher interest rates. Lower deposit rates and higher lending rates repress savings and financial markets, which hampers economic growth.

Although Public Sector Banks have good substandard assets when compared with Private Sector banks but Private Sector Banks are more efficient than public sector banks with regard to all the other factors which give them a good upper hand.

IV. Project Implementation and Schedule:

I will submit the following reports as per the schedule given below:

Schedule

: As per the given Time table by college.

Methodology

: As per the instructions given by college and company guides.

Any other details:

V. I will submit the following reports as per the schedule given below:

Concurrent Evaluation component:

Sr.no	Proposal Submission	Fortnightly Report Evaluation	Final Report and SIP Dairy	Internal Project Viva	Total
		(5 marks for each of the 4 reports)	Marie III I		
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Tentative Date Plan
Joining Report5-7th September 2022
Research Proposal15th September 2022
1 st Fortnight Report23 rd September 2022
2 rd Fortnight Report8 th October 2022
3rd Fortnight Report23th October 2022
SIP Completion Report8 th November 2022

Signature

Name of the Student: Neha Devisingh Thakur Faculty Guide Name: Prof. Shilpa Dubey.

Date:

Place: Pune.





3. COMPENSATION& BENEFITS:

Due to internship there will be no salary.

4. CONFIDENTIALITY:

in consideration of your internship in our Company you will required to comply the confidentiality policy of the Company and maintain utmost secrecy of all confidential information.

During the course of your Internship and on cessation / termination of your Internship with the Company, you shall neither divulge nor disclose particulars, details or business information of the Company to any unauthorized person.

If at any time in our opinion, which is final in this matter, you are found non - performer or guilty of fraud, dishonest, disobedience, disorderly behavior, negligence, indiscipline, absence from duty without permission or any other conduct considered by us deterrent to our interest or of violation of one or more terms of this letter, your services may be terminated without notice and on account of reason of any of the acts or omission the Company shall be entitled to recover the damages from you.

5. INTERNSHIP CONDITIONS:

Your services will be governed by general service conditions as given below:

- a) Working Hours: Terms and conditions related to working hours leave etc., applicable for all company employees shall be communicated separately.
- b) Full Time work: Your position is a whole time Internship and you shall devote yourself exclusively to the business of the Company. You will not take up any other work part-time or otherwiseor work on advisory capacity or be interested directly or indirectly in any other trade or business without the prior consent in writing from the Company during your Internship With the Company. The Company reserves the right to alter or allocate different responsibilities to you from time to time depending on the business needs of the Company.

PurpleRadiance Technologies Private Limited.

PUNE-41

Office III 7, Charaffeer Complex. Opposite InOrbit Shopping Mail. Fure-Almestrages Board. Financiages, June - 43 (1) (4 St. List +01 20 41203312 | Confact us anniagolipurpleradianius com

W wast purpleradiance.com



c) Code of Conduct: You are expected to operate with the highest degree of initiative, economy, efficiency and responsibility. You will at all times act bearing in mind the best interests of the company and will at no time, do or say anything which compromises the company's goals or reputation. The Company's standards of conduct and value system will be explained to you. These should be complied with at all times.

During the term of the internship you shall devote whole time and attention exclusively to the duties entrusted and will not undertake any direct/indirect business work or profession or internship in any capacity, without the prior written permission of the Company.

You shall follow all the conditions, process, rules, written in handbook and it will be binding on you during the course of Internship in our Company.

In the event of any misconduct, the Company reserves the right to take appropriate disciplinary action as may deem fit.

- d) Responsibilities: You are expected to perform effectively to ensure achievement of required results and you will be required to work under the supervision of such officers as directed by the Company from time to time.
- NON DISCLOSURE AGREEMENT: "COMPANY" FOR ALL PURPOSES shall mean PurpleRadiance Technologies Private Limited, Pune.

You shall not at any time, disclose to anyone any information, know-how, knowledge, secrets, methods, plans, drawings, designs, etc. of the company. Also, you shall not take any technical documents or information or copies thereof

PurpleRadiance Technologies Private Limited.



belonging to the company outside the office unless specific entrusted to you in writing.

- You will not undertake business of similar nature with any other company during the period of your Internship with this company.
- b) If, during the course of your Internship with the Company, you are provided with any Company assets, you shall maintain the same in good working condition and You shall return the items to this Company prior to your ceasing to be in the Internship of the Company. Any dues to be paid to you on your ceasing to be in the Internship is liable to be withheld by the Company if the said items so provided by the Company are not returned to the Company, apart from the Company's right to proceed against you as per the provisions of law.
- c) You shall surrender all the records, correspondence and such of the papers connected with the business in the eventuality of your ceasing to be in the Internship of this company.
- d) During your Internship with the company, you shall be subject to, and have to abide by, the rules and regulations stipulated by the company. The company may, at its discretion, modify, from time to time, the rules and regulation, as it deems fit, without notice.

7. PRE-CONDITION FOR INTERNSHIP:

The terms and conditions laid out are pre-conditional for Internship. This offer is subject to your successful completion of a medical test by a medical practitioner appointed by the company. The offer is valid only after you sign the Non-Compete and Inventions agreements at the time of issuing the offer. A copy of the agreements can be made available to you for review.



PurpleRadiance Technologies Private Limited:



8. GENERAL:

This appointment letter is being issued to you on the basis of the information and particulars furnished by you in your application (including bio-data), at the time of your interview.

If it is found that you have made a false statement (or have not disclosed a material fact) resulting in your being offered this appointment, the management of the Company may take such action as it deems fit in its sole discretion, including termination of your Internship. You will be responsible for safekeeping and return in good condition and order of all Company's property, which may be in your use, custody or charge.

You are required to submit to us the following at the time of your joining:

- Photocopies of your educational qualifications
- ✓ Proof of age
- ✓ PAN card Xerox
- √ Passport Xerox

We welcome you in our organization and look forward for long and fruitful association with the Company.

Kindly sign a copy of this letter of appointment as token of your confirmation and acceptance of the above terms and conditions.

With best wishes,

For PurpleRadiance technologies Private Limited

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Mr.Mohan Pathare Director

PurpleRadiance Technologies Private Limited.



Date: 1st September 2022

To.

Ms. Kalyani Vijay Shinde

Subject: Internship Offer Letter.

Dear Ms. Kalyani

With reference to your application, we are delighted in offering you a **Two Months Internship** opportunity with PurpleRadiance Technologies Private Limited, at Pune on and as per the terms and conditions mentioned hereunder:

1. DATE OF JOINING:

Your date of joining in the Company will be 1st September 2022

2. APPOINTMENT AND PROBATION:

You are been offered an appointment as a Management Trainee. Your trainee period will be of Two months from the date of joining. This period may be extended at the option of the Company.

During the period of training, your performance will be closely monitored and reviewed.

PurpleRadiance Technologies Private Limited

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I have read, understood and accepted the above Appointment Letter. I understand that the terms and conditions are pre-conditions to my being offered Internship with the company. I am under no obligation or duress to accept these terms and conditions of Internship. I accept them of my own free choice and will.

Name:

Date:

Expected date of joining: 1st September 2022

PurpleRadiance Technologies Private Limited:



NARHE PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



1st Fortnight Progress Report on SIP

Name: Bhagyashri S. Walurkar

Enrollment

No:

Class: MBA I (Finance)

Div: ZIBACAR-B

Mobile No: 9156503271

E-mail Id: bhagyashriwalurkar7@gmail.com.

Title of the Project: "ANALYSIS OF TOP 10 MID CAP MUTUAL FUNDS"

1. Work done during the last 2 weeks

- Joined internehip in Demat Services department in Bharti Share Market.
- Firstly the Bharti Share Market provide us training for how the applications are working or which software we use for giving the services to the clients.
- The company/ TL provide us training for how to solve the query and how to handle the client who having the demat a/c in angle one and IILF.
- How to explain the plans and advisory to the clients.
- Got the knowledge about how to work dedicatedly.
- Also got to know how the systems are work through the Bharti Share Market and also how to provide services to clients.
- We have learn multiple software in Bharti Share Market.

2. New Achievements during last 2 weeks

Signature Signature

Bhagyashri S Walurkar.

Name of student.

guide.

Signature

Chand jamadar

Name of Company



ZEAL EDUCATION SOCIETY'S ZEAL INSTITUTE OF BUSINESS ADMINISTRATION. COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE PUNE | INDIA

1st Fortnight Progress Report on SIP

Name: Mansi Dipak Parekh

Class: MBA

Mobile No: 87933669841

Enrolment No: 12021260942

Div: ZIBACAR-B

E-mail Id: zb21072@zealeducation.com

Title of the Project: A Comparative study of GOLD LOAN & it's Competitors in HDFC BANK LIMITED.

1. Work done during the last 2 weeks

- Joined internship in personal loan department in HDFC Bank.
- Top-up callings done in which we have convenes the customer so that they should take top up loan from personal loan department.
- 10-second calling done in which the customer need not have to submit documents, because they are already customer of HDFC BANK and therefore their loan process will be done AS-AP.
- Got to know how the system of Banking has been digitalized and made their customers easy to use and handle their accounts from their convenient place.
- Got the knowledge about how the net banking of any individual in HDFC Bank can handle every transaction digitally without visiting the branch.
- Got to know how to the open saving account & Documents of opening account
- Collect the information of Gold Loan, Home Loan, Fixed Deposit, Saving Account etc.

2. New Achievements during last 2 weeks

 Got the achievement of successful Login of 20,00,000 personal loan to a customer in HDFC BANK LIMITED at BEBWEWADI branch, Pune.

Mansi Dipak Parekh

Name of the Student

PRASHANT MAHAJAN

2ndFortnight Progress Report on SIP

Name:

Class:

Mobile No:

Enrollment No:

Div:

E-mail Id:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student

Name of Company Guide



(You are requested to use header as per Institute)

3rd Fortnight Progress Report on SIP

Name:

Class:

Mobile No:

Enrollment No:

Div:

E-mail 1d:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points).

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student



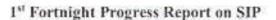


NARHE PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



Name: NEHA DEVISINGH THAKUR.

Class. MBA 1st year.

Mobile No: 865771050

E-mail Id. zb21116@zealeducation.com

Enrollment No: 1202126100

Div. ZIBACAR-B

Title of the Project: Comparative Analysis Of Non Performing Asssets Of Public And Private Sectors Banks.

1. Work done during the last 2 weeks

- Joined internship in Agile Capital Services.
- Firstly the Agile Capital Services provide training how to calculate the CTC, also provide the training related to how many Financial Sectors are available in the market.
- Got to know what are the different expectation oof customer from investment.
- ACS also gives the training how to pitch the customers for investment.
- Got to know the comparison between ULIP, Term and Traditional Portfolio.

2. Achievements during last 2 weeks

Got the achievement of Pre-Early Bird Certificate.

Signature

Neha Devisingh Thakur.

Name of the Student

Shivani Sharma.





NARHE PUNE | INDIA

Name: PUN CODE: IMMP013170

DTE CODE: Misle CODE: C-41828

Class:

Mobile No:

TATALAN

Div:

E-mail Id:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student

Name of Company Guide

(You are requested to use header as per Institute)

3rd Fortnight Progress Report on SIP



NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152 AISHE CODE: C-41828 Enrollment No:

Div:

E-mail Id:

Name: Class:

Mobile No:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

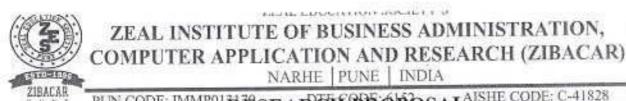
2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student







Analysis on DIGITALIZATION of HDFC BANK LIMITED, Pune.

Name of the company: HDFC BANK LIMITED

By: Gouravraj V Patwekar.

Under the Guidance of Faculty Name: Prof. Shilpa Dubey.

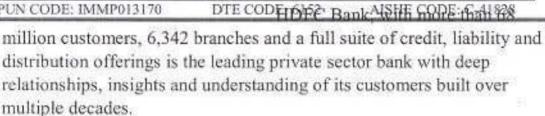


1. Preamble/Company Profile:-



NARHE PUNE INDIA

PUN CODE: IMMP013170



Merger of India's largest Housing Finance Company, HDFC Limited, with the largest private sector bank in India, HDFC Bank, will enable seamless delivery of home loans and leverage on the large base of over 68 million customers of HDFC Bank and inter alia improve the pace of credit growth in the economy. HDFC Limited, over the last 45 years has developed one of the best product offerings, delivered in a cost effective manner and in an efficient turn-around time, making it a leader in the housing finance business.

The proposed transaction is to create a large balance sheet and net-worth that would allow greater flow of credit into the economy. It will also enable underwriting of larger ticket loans, including infrastructure loans, an urgent need of the country.HDFC Limited is a significant provider of home loans to the Low Income Group (LIG) and Middle Income Group (MIG) segments under the affordable housing initiatives of the Government of India. Access to housing finance for this category would be improved further on account of low cost funds available with HDFC Bank.

2. Study Objective:-

- To understand the various products of HDFC BANK LIMITED.
- To know the digital process for various products offered by HDFC BANK LIMITED.
- To know the customer's behaviour towards various products.
- · To understand the situation of HDFC BANK LIMITED productsin current market.

3. Scope of work:-

With the evolution of banking and mingling of technology with it, the understanding of banking for the customers has also gone to another level. The purpose of this study was to know, what perception does the customers of today hold regarding e-banking and various security, services being provided by the bank. Another purpose was to know, whether the customers are satisfied with the provided

PUNC-41



NARHE PUNE | INDIA



PUNGODE HAMED BARRY Servell of the Political are the ASHA GODE Set 1828's customer wants and the things that should be added to make the service better.

This study mainly focuses upon the impact of digital banking on the customer as well as productivity and profitability of the organization due to electronic services. It also focuses upon the change in banking sector due to implementation of technology and impact upon the customer who are availing online services of the bank

4. Proposed Research Methodology:-

Type of Research

Exploratory research

Data collection

Primary Data:- As the Data is collected with the help of surveys of campaign and with the help of interviews of walk in customer in HDFC BANK LIMITED branch.

Secondary Data:-As the Data is also collected from existing HDFC BANK LIMITED website on Google where everyone has the access and other social media websites.

Sampling

100 sample unit

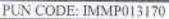
Sampling Method

- 5. Tentative Data Analysis & Interpretation.
- 6. Report writing and Presentation.



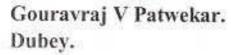






DTE CODE: 6152

AISHE CODE: C-41828



Prof. Shilpa





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NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



1st Fortnight Progress Report on SIP

Name: Gouravraj Venkatesh Patwekar Enrollment No: 12021260917

Class: MBA 1st year.

Div: ZIBACAR-B

Mobile No: 0381044656

E mail Id: zb21078@zealeducation.com

Title of the Project: Analysis on DIGITALIZATION of HDFC BANK LIMITED.

1. Work done during the last 2 weeks

- Joined internship in personal loan department in HDFC Bank.
- Top-up callings done in which we have convense the customer so that they should take top up loan from personal loan department.
- 10-second calling done in which the customer need not have to submit documents, Because they are already customer of HDFC BANK and therefore there loan process will be done ASAP.
- Got to know how the system of Banking has been digitalized and made their customers easy to use and handle their accounts from their convinent place.
- Got the konwledge about how the net banking of any individual in HDFC Bank can handle every transaction digitally without visiting the branch.

New Achievements during last 2 weeks

Got the achievement of successful disbursement of 11,27,000 personal loan to a customer in HDFC BANK LIMITED at DHANKAWADI branch, Pune.

Chine-II

Signature

Gouravraj Venkatesh Patwekar.

Name of the Student

Prashant Mahajan.

nahajan



NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



(You are requested to use header as per Institute)

1st Fortnight Progress Report on SIP

Name:

Class:

Mobile No:

Title of the Project.

Enrollment No:

Div:

E-mail Id:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student



NARHE PUNE INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



(You are requested to use header as per Institute)

2nd Fortnight Progress Report on SIP

Name:

Class:

Mobile No:

Title of the Project:

Enrollment No:

Div:

E-mail ld:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student



NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



(You are requested to use header as per Institute)

3rd Fortnight Progress Report on SIP

Name:

Class:

Mobile No:

Title of the Project:

Enrollment No:

Div:

E-mail Id:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student





ZEAL EDUCATION SOCIETY'S ZEAL INSTITUTE OF BUSINESS ADMINISTRATION. COMPUTER APPLICATION AND RESEARCH (ZIBACAR)



NARHE PUNE | INDIA

2nd Fortnight Progress Report on SIP

Name: Mansi Dipak Parckh

Class. MBA

Mobile No: 9689298491

Enrolment No: 12021260942

Div: ZIBACAR B

E-mail Id: zb21072@zealeducation.com

Title of the Project: A Comparative study of GOLD LOAN & it's Competitors in HDFC BANK LIMITED.

1. Work done during the last 2 weeks

- Joined internship in personal loan department in HDFC Bank.
- Top-up callings done in which we have convenes the customer so that they should take top up loan from personal loan department.
- 10-second calling done in which the customer need not have to submit documents, because they are already customer of HDFC BANK and therefore their loan process will be done AS-AP.
- Got to know how the system of Banking has been digitalized and made their customers easy to use and handle their accounts from their convenient place.
- Got the knowledge about how the net banking of any individual in HDFC Bank can handle every transaction digitally without visiting the branch.
- · Got to know how to the open saving account & Documents of opening account
- Collect the information of Gold Loan, Home Loan, Fixed Deposit, Saving Account etc.
- Visit Government Office for Activity.

2. New Achievements during last 2 weeks

 Got the achievement of successful Login & Disbursement of 20,00,000 personal loan to a customer in HDFC BANK LIMITED at BEBWEWADI branch, Pune.

Mansi Dipak Parekh

Name of the Student

PRASHANT MAHAJAN

2ndFortnight Progress Report on SIP

Name:

Enrollment No:

Class:

Div:

Mobile No:

E-mail Id:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student



(You are requested to use header as per Institute)

3" Fortnight Progress Report on SIP

Name:

Class:

Mobile No:

Enrollment No:

Div: E-mail Id:

Title of the Project:

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

2. New Achievements during last 2 weeks

Signature

Signature

Name of the Student





NARHE PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828

Div: ZIBACAR-A



Zeal Institute of Business Administration Computer Application And Research

2¹⁴ Fortnight Progress Report on SIP (To be submitted by 26" November 2021)

Name: Somani Aishwarya Manoj

Enrollment No: Class: MBA-1

Mobile No:7385639590

E-mail Id: fmb2021133@zealeducation.com

Title of the Project: Angel Broking Online Trading in Stock Market

1. Work done during the last 2 weeks:

My Company Name is Arthayan Bizfinmart I'm doing my work from home on online basis. In my company they are attached with ICICI direct means it is demat account opening and stock market surfer company.

In last 1 month we are studying about the demat account.

- 1. How to open Demat Account
- 2. Which Documents are required to open Demat Account
- 3. Some attachments are important like phone no to bank passbook and Aadhar card n also Aadhar card and Pan card linking
 - 4. what is ICICI direct site

In last week there are one interactive session with Mr. Anil Sir, they are guide me about the ICIC1 direct application features and also guide us about the:-

- Equity market
- Intraday
- Types Of Exchange...such as NSE & BSE
- Mutual Funds
- Shares as margin
- How to Allocate Funds
- How to Buy or Order the Shares
- How to check Trade order
- How to buy or sell shares and etc ... This information and presentation by sir is very useful to me for handle the application and site for the suitable trading and investment.





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2. New Achievements during last 1 month:
I'm opening some account with the help of my company guide
Miss, Sanyukta Deshmukh
I'm opening my personal account and also my friend n family members account
n also activate the accounts
Also Mr. Anil Sir guide us about the trading and investments and I'm follow
those ideas and facts in my work

My guide are also appreciate my work n I'm atill trying to open many more accounts as early as possible.

Thank you

Signature

Signature

Name of the Student

Somani Aishwarya Manoj.

Name of Company Guide

MISS. Sanyukta Deshmukh







NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828

Div: ZIBACAR-A



3rd Fortnight Progress Report on SIP (To be submitted by 10th December 2021)

Name: Somani Aishwarya Manoj

Enrollment No: Class, MBA-I

Mobile No:7385639590

E-mail Id: fmb2021133@zealeducation.com

Title of the Project: Angel Broking Online Trading in Stock Market

1. Work done during the last 2 weeks:

My Company Name is Arthayan Bizfinnant I'm doing my work from home on online basis. In my company they are attached with ICICI direct means it is Demat account opening and stock market surfer company.

In last 2month we are studying about the Demat account.

- 1. How to open Demat Account
- Which Documents are required to open Demat Account.
- 3. Some attachments are important like phone no to bank passbook and Aadhar card n also Andhar card and Pan card linking
 - 4. what is ICICI direct site
 - 5. Also some study about ICICI direct facilities :-
 - Equity market
 - Intraday
 - IPO
 - Types Of Exchange...such as NSE & BSE
 - Mutual Funds
 - Equity Funds
 - Debt Funds
 - Hybrid Funds
 - Beat Savings Account
 - Blue-chip Wealth Creators
 - Shares as margin
 - Insurance
 - > Health Insurance



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DTE CODE: 6152

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- > Term Insurance
- How to Allocate Funds
- · How to Buy or Order the Shares
- How to check Trade order
- · How to buy or sell shares and etc ...

I'm also studied Some long Term-shares and Short-term Shares For Trading and Also Search some Future IPO.

- Long-term Shares
 - Coal India
 - > Reliance Industries
 - Larsen & Toubro
 - Xchanging Solutions Ltd.
- Short-term Shares
 - > Federal Bank
 - Tata Consumer Products
 - > Bajaj Auto
 - > ACC Limited
- IPO
 - MapmyIndia
 - Metro Brands
- 2. New Achievements during last 1 month:

I'm opening some account with the help of my company guide

Miss. Sanyukta Deshmukh

I'm opening my personal account and also my friend n family members account n also activate the accounts

- Aishwarya Somani IN303028 78717006
- Shubham Pawar IN303028 79983693
- Dipali Somani IN303028 20937094
- Suraj Somani IN303028 21190887
- Pritee Paliwal IN303028 21794922
- Pramod Paliwal IN303028 22736239

Also Mr. Anil Sir guide us about the trading and investments and I'm follow those ideas and facts in my work

My guide are also appreciate my work n I'm atill trying to open many more accounts as early as possible.

Thank you





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Signature

Signature

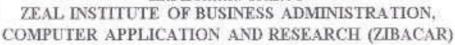
Name of the Student

Somani Aishwarya Manoj.

Name of Company Guide MISS, Sanyukta Deshmukh









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AISHE CODE: C-41828

File No. ZIBACAR-AC-3-00-7B

DTE CODE: 6152 Revision: 00

Date:04/10/2022

D. Program Outcomes:

1. Indicate how well do you agree with each POs as a predicted accomplishment for this program?

1.Poor

2. Fair

3. Good

4. Very Good

5. Excellent

	POe.	Degree of relevance				
	POs		4	3	2	1
1.	Computational Knowledge				i	
2.	Problem Analysis					
3.	Design /Development of Solutions					
4.	Conduct Investigations of Complex Computing Problems					
5.	Modern Tool Usage					
6.	Professional Ethics					
7.	Life-long Learning				3	
8.	Project management and finance					
9.	Communication Efficacy					
10.	Societal and Environmental Concern					
11.	Individual and Team Work					
10.	Innovation and Entrepreneurship					



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PL'N CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828

(You are request to use header as per Institute)

3rd Fortnight Progress Report on SIP (To be submitted by 10° December 2021)

Name: Sarita Ashok Barge

Enrollment No:

Class: MBA I

Div.: B

Mobile No:7057619621

E-mail Id: fmb2021136@zealeducation.com

Title of the Project: International Currency Market

1. Work done during the last 2 weeks

- Current Market Analysis play an important role while taking trading decisions. Ideally
- Market participants prefer having relevant news and it impact on currency markets.
- Traders generally prefer to have : Macroeconomic Analysis,
 Microeconomics Analysis,
- Fundamental Analysis, Behavioral Analysis, Quantitative Analysis and Technical
- Analysis.
- By looking at any of the above analysis or combinations of analysis market
- o participants can decides:
- Whether to buy or sell currency/ asset.
- What would be the levels one can enter a trade and put target to take profit.
- What would be duration of investments/exposure and What would be the exit levels.
- What approach to be followed to arrive at decisions.
- Analysis should have valid reasons as to what constitute buy, sell, hold or exit levels
- which can be used as an supporting documents when decisions go wrong.



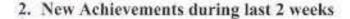


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I am doing live training on currency pairs.

Golden Rules like-

Identify where you are going to get out before you get into your trade

Use a protective stop and have it in the market whenever yours in a trade Use 1:2 risk reward ratio so you can be profitable if you win half of your trades

Never risk more than 5% of your account balance at any one time

Obey all rules at all time

3. Research Methodology Adopted(Mention details as follows)

Type of Research: ANALYTICAL RESEARCH

Analytical Research is defined as the research in which, researcher has to use facts or information already available, and analyze these to make a critical evaluation of the facts, figures, data or material The analysis revolves round the material collected or available, however some portions of data and study is related to self recorded observations which is considered primary data.

Data Collection:

Observations Methods :

Few datas in this case are collected through observations methods like require-in-depth study, collection follows observation, relationship between the cause and effect, scientific method for collecting dependable data and selective and purposeful collections.

Interview method:

is utilized with close interaction like dialogue between two or more persons who are experienced in the firm including ideas and views and others on telephones.





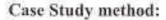
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is also utilized in some cases to study the driver of International currency markets specially G7 currencies USD, EUR, GBP, JPY, CHF, AUD, CAD.

Sampling

- Sampling Unit:
- Sampling Method: Random or Stratified Sampling method
- Sample Size:100/1000
- Research Instrument: Exchange-traded fund, future, Option, Spot, Swap

Signature

Signature

Name of the Student

Barge Sarita Ashok

Name of Company Guide

Prof. Shilpa Khamparia





PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828

3rd Fortnight Progress Report on SIP (To be submitted by 10° December 2021)

Name: Mukul Manoj Gaikwad

Enrollment No:

Class: MBA I

Div.: B

Mobile No:9850412612

E-mail Id: fmb2021105@zealeducation.com

Title of the Project: Study Of Retailers Satisfaction Towards My Bhumi Veg Cart

1. Work done during the last 2 weeks

(Kindly provide the brief in 200 words or 5-6 bullet points):

A wide range range of safe and healthy food products that have no toxic chemical residues and on the other side encourage farmers and small producers to grow or process food using natural method. We offer wholesale or bulk order to delivery of vegetables we do supply fresh vegetables for hotels restaurant and for marriage function and events upon prior notification

We also supply for daily for retail outlets and store upon mutual agreement basis. We believe that our customers deserve the best of service in the form of well washed vegetables which are cleaned stored and packed giving importance to keeping them fresh all throughout.

2. New Achievements during last 2 weeks

- · I found they like this vegetables sales system very much . It is very smart way to attract older people to buy the vegetables in the community veg cart
- This Kind of vegetable selling service receive constant attention from the elderly and help us to sell more vegetables.





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- 3. Research Methodology Adopted(Mention details as follows)
- · Type of Research: Survey method

Data Collection: There are two sources of data collection namely, primary data and secondary data collection.

- Primary data collection I have used questionnaire to collect primary data for this project
- Secondary data collection- in addition to primary secondary data is going to collect from companies* website.
- Sampling Unit: Feedback regarding the level of customer satisfaction
- Sampling Method: Primary data collection
 Secondary data collection
- · Sample Size: The sample size limit has 30 customers
- · Research Instrument: Journals, research papers, annual report

Signature

Signature

Name of the Student Mukul Manoj Gaikwad Name of Company Guide Jayesh Mane Sir





NARHE PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



RESEARCH PROPOSAL:

Analysis on DIGITALIZATION of HDFC BANK LIMITED, Pune.

Name of the company: HDFC BANK LIMITED

<u>By:</u> Gouravraj V Patwekar.

Under the Guidance of Faculty Name: Prof. Shilpa Dubey.





NARHE PUNE INDIA

PUN CODE: IMMP013170 DTE CODE: 6152

AISHE CODE: C-41828



1. Preamble/Company Profile:-

HDFC Bank, with more than 68 million customers, 6,342 branches and a full suite of credit, liability and distribution offerings is the leading private sector bank with deep relationships, insights and understanding of its customers built over multiple decades

Merger of India's largest Housing Finance Company, HDFC Limited, with the largest private sector bank in India, HDFC Bank, will enable seamless delivery of home loans and leverage on the large base of over 68 million customers of HDFC Bank and inter alia improve the pace of credit growth in the economy. HDFC Limited, over the last 45 years has developed one of the best product offerings, delivered in a cost effective manner and in an efficient turn-around time, making it a leader in the housing finance business.

The proposed transaction is to create a large balance sheet and net-worth that would allow greater flow of credit into the economy. It will also enable underwriting of larger ticket loans, including infrastructure loans, an urgent need of the country. HDFC Limited is a significant provider of home loans to the Low Income Group (LIG) and Middle Income Group (MIG) segments under the affordable housing initiatives of the Government of India. Access to housing finance for this category would be improved further on account of low cost funds available with HDFC Bank

2. Study Objective:-

- To understand the various products of HDFC BANK LIMITED.
- To know the digital process for various products offered by HDFC BANK LIMITED.
- To know the customer's behaviour towards various products.
- To understand the situation of HDFC BANK LIMITED productsin current market.



NARHE | PUNE | INDIA

PUN CODE: IMMP013170 D'

DTE CODE: 6152

AISHE CODE: C-41828



Scope of work:-

With the evolution of banking and mingling of technology with it, the understanding of banking for the customers has also gone to another level. The purpose of this study was to know, what perception does the customers of today hold regarding e-banking and various security, services being provided by the bank. Another purpose was to know, whether the customers are satisfied with the provided services that are being served online, what are the changes in services customer wants and the things that should be added to make the service better.

This study mainly focuses upon the impact of digital banking on the customer as well as productivity and profitability of the organization due to electronic services. It also focuses upon the change in banking sector due to implementation of technology and impact upon the customer who are availing online services of the bank

Proposed Research Methodology:-

Type of Research

Exploratory research

Data collection

Primary Data: As the Data is collected with the help of surveys of campaign and with the help of interviews of walk in customer in HDFC BANK LIMITED branch.

Secondary Data:-As the Data is also collected from existing HDFC BANK LIMITED website on Google where everyone has the access and other social media websites.





NARHE PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



Sampling

100 sample unit

Sampling Method

- Tentative Data Analysis & Interpretation.
- 6. Report writing and Presentation.

Gouravraj V Patwekar.

Prof. Shilpa Dubey.





NARHE PUNE INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



RESEARCH PROPOSAL:

Analysis on DIGITALIZATION of HDFC BANK LIMITED, Pune.

Name of the company: HDFC BANK LIMITED

<u>By:</u> Gouravraj V Patwekar.

Under the Guidance of Faculty Name: Prof. Shilpa Dubey.





NARHE PUNE INDIA

DTE CODE: 6152

AISHE CODE: C-41828



1. Preamble/Company Profile:-

PUN CODE: IMMP013170

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- To understand the situation of HDFC BANK LIMITED productsin current market.



NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



3. Scope of work:-

With the evolution of banking and mingling of technology with it, the understanding of banking for the customers has also gone to another level. The purpose of this study was to know, what perception does the customers of today hold regarding e-banking and various security, services being provided by the bank. Another purpose was to know, whether the customers are satisfied with the provided services that are being served online, what are the changes in services customer wants and the things that should be added to make the service better.

This study mainly focuses upon the impact of digital banking on the customer as well as productivity and profitability of the organization due to electronic services. It also focuses upon the change in banking sector due to implementation of technology and impact upon the customer who are availing online services of the bank

4. Proposed Research Methodology:-

Type of Research

Exploratory research

Data collection

Primary Data:- As the Data is collected with the help of surveys of campaign and with the help of interviews of walk in customer in HDFC BANK LIMITED branch.

Secondary Data:-As the Data is also collected from existing HDFC BANK LIMITED website on Google where everyone has the access and other social media websites.





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PUN CODE: IMMP013170

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Sampling

100 sample unit

Sampling Method

- Tentative Data Analysis & Interpretation.
- 6. Report writing and Presentation.

Gouravraj V Patwekar.

Prof. Shilpa Dubey.





NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



RESEARCH PROPOSAL "Analysis of top 10 Mid-Cap Mutual Fund"

NAME OF THE COMPANY Bharti Share Market

By Bhagyashri S. Walurkar.

Under the Guidance of Shilpa Dubey.





NARHE PUNE INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



1.0 Preamble/Company Profile:

Name of Organization :- BHARTI SHARE MARKET

- About :- we have educated more than 50000 people through seminars and classroom programs. From one room start up in 2009 it has grown to 11 branches in 9 different cities in the state of Maharashtra Company plans to expand its footprint across India in next 5 years through its branches and franchise route.
- Location: Office No 4010, 4th Floor, Marvel Fuego, Near Amanora Mall, Opp We Work/Seasons Mall, Magarpatta, Pune 28.

2.0 Study Objectives:

- To analyse and study of different parameters of top 10 mid cap mutual fund companies.
- To understand the market share of a mid-cap mutual fund.
- To compare the volatility of each mid cap mutual fund company.
- To analyse the top companies that belong to the midcap mutual funds in India.

3.0 Scope of Work:

We think that everyone has the right to financial success, and that the best way to do so is to learn and put share market knowledge to use. At the BHARTI SHARE MARKET TRAINING INSTITUTE, this is precisely what we instruct students in order to help them succeed financially.

4.0 Proposed Research Methodology:

- Type of Research Exploratory research
- Data Collection

Primary data:-The data is collected by making surveys through questioners and telephonic interviews done by database provided by organization.

Secondary data: The data is also collected from existing data of company from their website & database provided by organization.

Sampling



NARHE PUNE INDIA

PUN CODE: IMMP013170 D

DTE CODE: 6152





- Sampling Unit 100sample units
- · Sampling Method
- Sample Size
- · Research Instrument
- 5.0 Tentative Data Analysis & Interpretation
- 6.0 Report Writing and Presentation

- 100

Name of the student

BHAGYASHRI S. WALURKAR.

510

Name of faculty guide

SHILPA DUBEY.





NARHE | PUNE | INDIA

PUN CODE: IMMP013170

DTE CODE: 6152

AISHE CODE: C-41828



RESEARCH PROPOSAL:

Analysis on DIGITALIZATION of HDFC BANK LIMITED, Pune.

Name of the company:

HDFC BANK LIMITED

By:

Gouravraj V Patwekar.

Under the Guidance of

Faculty Name:

Prof. Shilpa Dubey.



NARHE | PUNE | INDIA

PUN CODE: IMMP013170

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Preamble/Company Profile:-

HDFC Bank, with more than 68 million customers, 6,342 branches and a full suite of credit, liability and distribution offerings is the leading private sector bank with deep relationships, insights and understanding of its customers built over multiple decades.

Merger of India's largest Housing Finance Company, HDFC Limited, with the largest private sector bank in India, HDFC Bank, will enable seamless delivery of home loans and leverage on the large base of over 68 million customers of HDFC Bank and Inter alla Improve the pace of credit growth in the economy. HDFC Limited, over the last 45 years has developed one of the best product offerings, delivered in a cost effective manner and in an efficient turn-around time, making it a leader in the housing finance business.

The proposed transaction is to create a large balance sheet and net-worth that would allow greater flow of credit into the economy. It will also enable underwriting of larger ticket loans, including infrastructure loans, an urgent need of the country. HDFC Limited is a significant provider of home loans to the Low Income Group (LIG) and Middle Income Group (MIG) segments under the affordable housing initiatives of the Government of India. Access to housing finance for this category would be improved further on account of low cost funds available with HDFC Bank.

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- To understand the situation of HDFC BANK LIMITED productsin current market.



NARHE | PUNE | INDIA

DTE CODE: 6152

AISHE CODE: C-41828



3. Scope of work:-

With the evolution of banking and mingling of technology with it, the understanding of banking for the customers has also gone to another level. The purpose of this study was to know, what perception does the customers of today hold regarding e-banking and various security, services being provided by the bank. Another purpose was to know, whether the customers are satisfied with the provided services that are being served online, what are the changes in services customer wants and the things that should be added to make the service better.

This study mainly focuses upon the impact of digital banking on the customer as well as productivity and profitability of the organization due to electronic services. It also focuses upon the change in banking sector due to implementation of technology and impact upon the customer who are availing online services of the bank

4. Proposed Research Methodology:-

Type of Research

Exploratory research

Data collection

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FUNCTION



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DTE CODE: 6152

AISHE CODE: C-41828



Sampling

100 sample unit

Sampling Method

- 5. Tentative Data Analysis & Interpretation.
- 6. Report writing and Presentation.

Cad 3

Gouravraj V Patwekar.

Prof. Shilpa Dubey.



RESEARCH PROPOSAL

A Comparative study of GOLD LOAN & it's Competitors in HDFC BANK LIMITED.

NAME OF THE COMPANY



()

HDFC BANK LIMITED

By MANSI DIPAK PAREKH

Under the Guidance of Faculty Name

Prof. Shilpa Dubey



1.0 Preamble/Company Profile:-

branches and a full suite of credit, liability and distribution offerings is the leading private sector bank with deep relationships, insights and understanding of its customers built over multiple decades.

Merger of India's largest Housing Finance Company, HDFC Limited, with the largest private sector bank in India, HDFC Bank, will enable seamless delivery of home loans and leverage on the large base of over 68 million customers of HDFC Bank and inter alia improve the pace of credit growth in the economy. HDFC Limited, over the last 45 years has developed one of the best product offerings, delivered in a cost effective manner and In an efficient turn-around time, making it a leader in the housing finance business.

The proposed transaction is to create a large balance sheet and net-worth that would allow greater flow of credit into the economy. It will also enable underwriting of larger ticket loans, including infrastructure loans, an urgent need of the country.HDFC Limited is a significant provider of home loans to the Low Income Group (LIG) and Middle Income Group (MIG) segments under the affordable housing initiatives of the Government of India. Access to housing finance for this category would be improved further on account of low cost funds available with HDFC Bank.

2.0 Study Objective:-

- To understand the various products of HDFC BANK LIMITED.
- To know the digital process for various products offered by HDFC BANK LIMITED.
- To know the customer's behavior towards various products.
- To know the exact knowledge of gold loan at HDFC BANK LIMITED & how to overcome the competitor & implement it.
- To understand the situation of HDFC BANK LIMITED product since current market.



3.0 Scope of work:

With the evolution of banking and mingling of technology with it, the understanding of banking for the customers has also gone to another level. The purpose of this study was to know, what perception does the customers of today hold regarding e-banking and various security, services being provided by the bank. Another purpose was to know, whether the customers are satisfied with the provided services that are being served online, what are the changes in services customer wants and the things that should be added to make the service better.

This study mainly focuses upon the impact of digital banking on the customer as well as productivity and profitability of the organization

due to electronic services. It also focuses upon the change in hanking sector due to implementation of technology and impact upon the customer who are availing online services of the bank

4.0 Proposed Research Methodology:-

Type of Research

Exploratory research

Data collection

Primary Data:- As the Data is collected with the help of surveys of campaign and with the help of interviews of walk in customer in HDFC BANK LIMITED branch.

Secondary Data:-As the Data is also collected from existing HDFC BANK LIMITED website on Google where everyone has the access and other social media websites.

Sampling

100 sample unit

Sampling Method



5. Tentative Data Analysis & Interpretation.

6. Report writing and Presentation.

MANSI DIPAK PAREKH

Name of the student

Prof. Shilpa Dubey.

Name of faculty guide





AGILE CAPITAL SERVICES

COMPLETION CERTIFICATE

Date: 02 Nov, 2022

This is to certify that

Ms. Anamika Tripathi

has successfully completed her Live Project with project title

"Marketing And Recruitment Strategies"

Under the guidance of

Mr. Shashank Rao

Project duration 01 Sep, 2022 to 01 Nov, 2022

The internship assessment fulfils the stated criteria and student findings are her original work.

We hereby certify her work satisfactory to the best of my knowledge with an aggregate

Grade 65

Location for internship-New Delhi

We wish her all the best for future endeavours.

Warm Regards



(Authorized Signatory) Head HR Agile Capital Services Pvt. Ltd.







Internship Certificate

Date: 01-November-2022

To Whomsoever It May Concern

We are pleased to confirm that Mr. Ram Anil Gore has successfully undertaken his role as Financial Analyst Intern and completed his internship for a period of 60 days from 01-September-2022 to 31-October-2022.

During his time at Fundsroom, he showcased some key traits which emphasized managerial and technical skills related to his domain which included financial knowledge related to various investment sectors, research and analysis regarding the topic related to the product/service which overall impacted in a positive manner which led to the growth of the organization.

We would like to wish him best of luck for his future professional journey ahead and we believe his dedication, knowledge, and zest to work would surely help the future workplace.

Thanking youl

Yours Sincerely Fundsroom Investment Services.

Masroor Khan

[C.E.O]













November 5, 2022

Akash Rankhamb FB-302, manjari Greens, Phase 2 Hadapsar Pune 412307

Certificate of Internship

This is to certify that Mr. Akash Rankhamb working as an Data Analyst(Intern) with TSL Consulting Pvt. Ltd. has successfully completed his internship in the field of Data Services effective from 1st September 2022 to 4th November 2022 in the guidance of Mr. Alok Kumar.

During the period of his internship program with us he has been found very punctual, hardworking and inquisitive.

We wish him every success in his life and career.

Regards,

Dhanashree Jethithor Human Resources Executive TSL Consulting Pvt. Ltd.



Company's certificate



Date: 28/01/2022

TO WHOM IT MAY CONCERN

This is to certify that Ms Barge Sarita Ashok is a bonafide student of Zeal Institute of Business Administration Computer Application And Research, has successfully completed Finance (online) Internship, from (01/09/2021 to 01/11/2021), her project entitled "Analysis of International Currency Market" she was sincere and had taken keen interest in completing her Internship. We wish her all the best, Good luck and success in her future Endeavors.

Prakash Manager (BB Advisory)

> BB Advisory e mail- info@bbadvisory.co.in

www.bbadvisory.co.in



Motilal Oswal SIP Selection

1 message

Tue, Aug 30, 2022 at 4:48 PM

Dear All Greetings from Training & Placement cell

Following students are selected for MOSL for SIP.

- 1. Ratnadeep Kashid
- 2. Pratiksha Lingwat
- 3. Shruti Mudhol
 - 4. Pranay Rupnar
 - 5. Milind Sonar
 - 6. Rushikesh Rathod
 - 7. Mayukh Shirsekar
 - 8. Meet Gajra
 - 9. Rahul Dalavi
 - 10. Sahil Bhange

Lead generated By Prof. Arvind Sawant

With Regards from, Name: Prof.Pandurang Patil Mob. No: 8856930890

Designation : Assistant Professor

Mail id: pandurang.patil@zealeducation.com

www.zealeducation.com

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-End of Disclaimer-



FINAL PROJECT REPORT GUIDELINES & INDEX

1 message

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Shilpa Dubey <shilpa.dubey@zealeducation.com>
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Dear students,

Greetings from ZGMI!

All students are hereby informed to start preparing the copy of the research project (soft copy) as per the <u>guidelines</u> & index attached herewith. You are required to understand the guidelines of this report and then only consult the respective internal faculty guide for preparation of the report accordingly.

With regards,

SIP Cell

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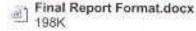
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2 attachments









SIP at LoanDPR for Finance

1 message

Dear All
Greetings from Central Placement cell
We are organizing SIP drive for Finance at LoanDPR

Registration Link: https://forms.gle/5QK4sBbc/MaeXSGL8

Company Details:

Web: www.loanDPR.com

PFA JD

Note: Students who have problem to join Funds room Can Apply

With Regards from,.
Mob. No: 8856930890
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Mail id: pandurang.patil@zealeducation.com

www.zealeducation.com

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Important -SIP Presentation For ZIBACAR-MBA-II HR Specialization Time: 1:30 P.M. Date-31/1/2023

1 message

Dr. Yogendrakumar Deokar <yogendrakumar.deokar@zealeducation.com>

Sat. Jan 28, 2023 at 5:33

To: MAYURI JORWAR <zb21040@zealeducation.com>, TUSHAR KAMBLE <zb21044@zealeducation.com>, PRATIKSHA MORE <zb21065@zealeducation.com>, RUSHIKESH PANDULE <zb21071@zealeducation.com>, SAYALI PAWAR <zb21081@zealeducation.com>, SAPANA PUJARI <zb21088@zealeducation.com>, BHUSHAN ROKADE <zb21097@zealeducation.com>, SIDDHARTH SANGARE <zb21099@zealeducation.com>, ANAMIKA TRIPATHI <ZB21118@zealeducation.com>, JYOTI WANKHEDE <zb21124@zealeducation.com> Cc: "Dr.RISHIKAYSH KAAKANDIKAR" <rushikesh.kakandikar@zealeducation.com>, Shilpa Dubey <shiilpa.dubey@zealeducation.com>, "Dr. Ashish Vyas" <ashish.vyas@zealeducation.com>, "Prof. Sachin Wadekar" <sachin.wadekar@zealeducation.com>, "Dr.Yogendrakumar Deckar" <yogendrakumar.deckar@zealeducation.com>, Rupali Gawande <rupali.gawande@zealeducation.com>, Heena Thakkar <heena.thakkar@zealeducation.com>, bahasaheh mohite <babasaheb.mohite@zealeducation.com>, "Satish Bagal Z." <satish.bagal@zealeducation.com>, "Dr. Rajesh Kashyap" <rajesh.kashyap@zealeducation.com>, Pandurang Patil <pandurang.patil@zealeducation.com>, //ikrant Nangare <vikrant.nangare@zealeducation.com>, Deepak Shirke <deepak.shirke@zealeducation.com>

Dear All.

Following Student must Prepare for SIP PPT's Student need to prepare following points for PPT Presentations . this PPT will be considered for 50 Marks Internal Evaluations. Student Name-

JORWAR MAYURI SHAHAJI KAMBLE TUSHAR JAGDISH MORE PRATIKSHA VILAS PANDULE RUSHIKESH BALASAHEB PAWAR SAYALI KRISHNA PUJARI SAPANA GANGADHAR ROKADE BHUSHAN TUKARAM SANGARE SIDDHARTH SANTOSH TRIPATHI ANAMIKA RAJESH

WANKHEDE JYOTI.

Points of SIP PPT

Topic Objective Company Profile Review of Literature Research Methodology Data Analysis & Data Interpretation Findling ,Suggestions & Conclusion.

NOTE-Time;1:30 P.M Date-31/1/2023



WITH REGARDS FROM

Mob. No: 9860747871

Designation: Assistant Professor & HEAD-Club Activity-ZGMI

(ZES's Zeal College Of Engineering & Research)

(MBA DEPARTMENT)

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Urgent & Important -SIP Meeting 24/09/2022

1 message

SIP mp <sip.mp@zealeducation.com>

Fri, Sep 23, 2022 at 11:19 AM

To: All_MBA_faculty <All_MBA_faculty@zealeducation.com>, "Dr. Rajesh Kashyap"

<rajesh.kashyap@zealeducation.com>, babasaheb mohite <babasaheb.mohite@zealeducation.com>
Cc: "Dr. Sachin Chavan" <sachin.chavan@zealeducation.com>, "Dr. Yogendrakumar Deokar"

<yogendrakumar.deokar@zealeducation.com>, "Prof. Sachin Wadekar" <sachin.wadekar@zealeducation.com>, Shilpa Dubey <shilpa.dubey@zealeducation.com>

Dear Faculty Members,

As our students are in the third week of SIP, in this stage we need to evaluate their performance with a fortnight report (format is already shared with students) and title finalisation.

For this regard as per your workload, call all your allotted students for Physical Meeting at Institute on tomorrow i.e. Saturday 24/09/2022 for further discussion & guidance.

- Maintain students' records properly.
- 2. Collect following Hard copy and Evaluate them on the basis of
 - Research Proposal,
 - Title Finalisation and
 - First Fortnight Report.
- Those students who are not attending or responding to your calls or meetings take strict action against them.
- 4. In this stage some students who want to change or switch their internship company, Please don't entertain them.

Any other quarry is always welcome by Institute SIP Coordinators.

With Regards,
SIP Coordinator
ZCORE, ZIBACAR, ZIMCA

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Summer internship placement drive for Marketing

1 message

Pandurang Patil pandurang.patil@zealeducation.com>
Thu, Jul 28, 2022 at 12:02 PM
Cc: Viraj Barge <placement.dooer@zealeducation.com>, Rajesh Kashyap <rajesh.kashyap@zealeducation.com>, *Dr.
Sachin Chavan* <sachin.chavan@zealeducation.com>, All MBA MCA Faculty
<All MBA MCA Faculty@zealeducation.com>

Dear All

Greetings from Training & Placement cell

SIP Drive for Marketing

Registration Link: https://forms.gle/b1FyZAX7MHySbUPf7

Company Name : Mars TechSol !

Location: Viman Nagar, PUNE.

Job Designation: Business Development Executive.

Job Type : Internship.

Package: 1 LPA to 1.8 LPA

JD For Business Development Executive :-

Following up new business opportunities and setting up meetings · Planning and preparing presentations · Communicating new product developments to prospective clients · Overseeing the development of marketing literature Writing reports · Providing management with feedback · Consistently achieved monthly sales quotas by pursuing leads and expanding the project · Built client relationships by acting as the liaison between the customer service and sale · Contacted new and existing customers frequently to discuss new products and services · Created proposals for new and repeat customer business transactions. · Negotiated prices, terms of sale and service agreements. · Organized joint sales calls with current customers and outside vendors. · Developed and implemented creative, cost effective programs which increased client by 100% compared to the prior year.

Business Development Executive Responsibilities:

- Familiarizing yourself with all products and services offered by our company.
- Procuring new clients through direct contact, word-of-mouth, and collaboration with the marketing department.
- Suggesting upgrades or added products and services that may be of interest to clients.
- Remaining in tune with trends in consumption to ensure that our offerings remain relevant.

Business Development Executive Requirements:

Degree in marketing, business administration, or similar.

- Ability to generate revenue by identifying pain points and suggesting suitable products or services.
- Professional yet affable disposition.
- Neat, well-groomed appearance.
- Great networking skills.
- Excellent written and verbal communication.
- Resourceful, with outstanding research skills.
- Emboldened by challenges.

Company Link:

https://www.marstechsol.com/

With Regards from, Name: Prof.Pandurang Patil

Mob. No: 8856930890

Designation : Assistant Professor

Mail id: pandurang.patil@zealeducation.com

www.zealeducation.com

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A PROJECT ON

"AN ANALYSIS OF INTERNATIONAL CURRENCY MARKET"

AT BB ADVISORY (STARNET)

SUBMITTED TO

SAVITRIBAI PHULE PUNE UNIVERSITY

IN PARTIAL FULFILLMENT OF

MASTER OF BUSINESS ADMINISTRATION

SUBMITTED BY

MISS. BARGE SARITA ASHOK (2021-2022)

UNDER THE GUIDANCE OF

Prof. SHILPA DUBEY



ZEAL INSTITUTE OF BUSINESS ADMINISTRATION COMPUTER APPLICATION AND RESEARCH



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DECLARATION

The undersigned solemnly declare that the project report "Analysis of International Currency

Market" is based on my work carried out during our study under the supervision of Prof. Shilpa

Dubey. I assert the statements made and conclusions are drawn are an outcome of my research work.

Place-

Date-

Name of Student

Miss Sarita Ashok Barge



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EXECUTIVE SUMMARY

The Foreign Exchange (FX) market contrary to other major markets in the world, such as the stock exchanges or the future markets, is open 24 hours a day, 5 days a week. This is possible because the foreign exchange market does not have any borders and each currency of the world can be traded independently from the country of origin. The different time zones all over the world and consequently the different market opening and closing hours ensure that there is always an open market throughout the 24 hours of a day. Furthermore, the FX market is involved in most of the transactions that take place every moment and this makes sure that it is the world's largest market. These particular conditions of the FX market allow for unique research on intraday exchange rates movements, which are important to understand if the regular trends challenge the randomwalk of the currencies. The purpose of this study is to analyze if the depreciation of the local currency during domestic trading hours present in the past literature is still observable, or even accentuated, during and after the recent financial crisis. With our work, we also aim to confirm and underline the important role of the order flow as a driver for the exchange rate returns, which should accordingly follow the intraday patterns of the FX returns. Furthermore, by using a recent data sample we try to better understand the consequences on the FX intraday patterns of some extraordinary central bank interventions. The research extends the extant literature on FX return patterns by providing an analysis of recent FX intraday patterns during a period of crisis and by investigating the US dollar and its various exchangerate crosses whereas the past literature focuses mainly on the major exchange rates. Moreover, the work analyzes with updated data the order flow as the main driver of the FX return patterns and as responsible for the liquidity effect. This study also contributes to the FX intraday literature by analyzing the market under the special conditions of an acute financial crisis such as the one experienced between August 2008 and September 2009, when several unconventional monetary policies were put in place to alleviate market strains on the US dollar FX and funding markets or to sustain the CHF. We choose to focus our analysis on the US dollar and its major crosses because of its world-leading role and high liquidity. The database used in this research is provided by Electronic Broking Services, which is the dominant broker in the major currency pairs like EUR/USD or USD/JPY. The period considered is from January 2007 until Mai, 2012. This time selection covers the The most recent financial crisis started in 2007 and allows us to inquire about the acute crisis and the period following it. We first analyze intraday variation by applying a similar procedure of Breedon & Ranaldo (2012), who start considering the aggregated 4-hour return periods data, and subsequently assess the whole sessions' returns data. With the sessions' patterns analysis a trading strategy

profitability based on the intraday patterns are tested. We then focus in more depth on a shorter and particularly high strain period, calling it off "acute crisis" and repeating the 4-hour returns intraday analysis. In addition, we analyze the order flow and its relationship with the exchange rate movements. In this case a 1-hour aggregated order flow data analysis is performed as well as a session data analysis. Furthermore, we run a statistical regression of the exchange rate returns on the order flow to uncover the impact and the significance of this last. The successive order flow analysis underlines the importance of the FX market liquidity for the intraday patterns. Finally, the study explores some central banks' interventions on the home currencies and their effects on the previous patterns. The research findings empirically confirm that for most of the analyzed currency pairs the previous existing intraday patterns in FX returns continue to exist also during the recent period of crisis and market uncertainty, going from 2007 until 2012. Our 4-hour period and session return analysis for the crisis period, confirms the results of Ranaldo (2009) and Breadon & Ranaldo

(2012): the local currency depreciates during the domestic FX trading hours and appreciates during the counterparty FX trading hours. This trend is visible when there are different national trading hours given by different time zones all over the world and when the domestic-time bias realizes. The only exception is the JPY, which shows opposite patterns than the other analyzed currencies. We have also found that the confirmed patterns in FX returns over the 5 years are now generally smoother than in the past despite maintaining their statistical significance, especially for

the EUR/USD and the GBP/USD. We mainly explain the observed intraday patterns through the liquidity effect. The principal cause of the regular movements of the exchange rate are to research the inventory imbalances of the liquidity suppliers, that after experiencing a net buying/selling pressure caused by the domestic-currency bias and the domestic-time bias, adjust their price for the currencies defining the observed patterns. Another, not excludable, explanation is given by the asymmetric information. This explanation implies that the trades convey information about the fundamental values of a currency and therefore, determine the price (adjusted by the liquidity suppliers after having seen the informative trades). Due to the confirmation of the presence of intraday patterns, we have decided to test if these patterns can be exploited for profit. With the use of a trading strategy adapted for the observed trends, i.e., buying US dollars at the beginning of the foreign session and selling US dollars when the USA session starts, we have surprisingly discovered that for the EUR/USD the strategy is still profitable after considering the transaction costs (represented by the bid/ask spread). A possible explanation for this outcome is related to the limited funding access that market agents experience

during adverse market conditions, which particularly emerge during the financial crisis. In fact, the market uncertainty and the low liquidity during a crisis, limit the action of market agents, who cannot arbitrage away these profit opportunities left out by the intraday patterns in the FX market. For all the other currency pairs the strategy's profits result negative. Another characteristic of the considered period is the continuous changes in market conditions, Another characteristic of the considered period is the continuous changes in market conditions, with some turbulent and quieter times.



INTRODUCTION

The foreign exchange market (also known as forex, FX, or the currencies market) is an over-thecounter (OTC) global marketplace that determines the exchange rate for currencies around the world. Participants in these markets can buy, sell, exchange, and speculate on the relative exchange rates of various currency pairs.

The foreign exchange market is an over-the-counter (OTC) marketplace that determines the exchange rate for global currencies.

It is, by far, the largest financial market in the world and is comprised of a global network of financial centers that transact 24 hours a day, closing only on the weekends.

Currencies are always traded in pairs, so the "value" of one of the currencies in that pair is relative to the value of the other.

The foreign exchange market—also called forex, FX, or currency market—was one of the original financial markets formed to bring structure to the burgeoning global economy. In terms of trading volume, it is, by far, the largest financial market in the world. Aside from providing a venue for the buying, selling, exchanging, and speculation of currencies, the forex market also enables currency conversion for international trade settlements and investments.

If we go back, Currency and exchange were considered to be important elements of trade in the ancient world, where people used to buy and sell items like food, pottery, and raw materials. Its evolutions can be traced back from ancient times, Medieval, Early modern, Postmodern to After World War II and then to its current scenarios. Now currency market serves as an asset class where various markets participants trade in currencies either to control the money supply, inflation, interest rates, etc to maintain their currencies or to hedge, speculate, invest in currencies as an investment.

At present, the main participants in Foreign Exchange Markets are the larger international banks. Most FX dealers are Banks and sometimes are called Interbank Market even though some other institutions are involved. FX participants trade a wide range of currencies around the clock, exceptions being the weekends. Various Market participants like Commercial companies, central banks, Investment Management Firms, Retail foreign Exchange traders, Non-Bank Foreign Exchange Companies, retail investors, Money transfers/ Remittance companies, etc. buy, and sell various FX instruments like Spot, forwards, Futures, Options, Swaps, Non-Deliverable Forwards, etc. Currently, in terms of Trading Volute me, Foretime goes Exposing Market is by far the largest market in the world second being the credit markets. It has touched a daily volume of 6.6 trillion (source:www.bloomberg.com).

Because of the high volume, the Forex market is difficult to manipulate even though it supports speculations based on differentials of interest rates between two currencies. For Investments in the FX market, Technical Analysis and Fundamental analysis serves a good purpose but it is difficult for investors to predict exchange rate exactly due to the complexities involved in the FX market.

Foreign Exchange Market is unique because of its huge trading volume, geographical dispersions, its 24 hours continuous operations, low margin requirement relative to Fixed Income Markets, and use of leverage among others, however, Risk and Return Chara Characteristics investing in Foreign Exchange Market makes investing more difficult due to challenges faced by FX market participants such as complexities of the market, volatility, capital requirement, political conditions, market psychology, and other economic factors. As such, difficulty in predicting country countries 'Est rates impacting currencies increases the difficulty level, even more, to invest in the FX market, even though various theories exist but none is an exact science.

There are 3 types of Foreign Currencies namely: -

 MAJOR CURRENCIES - The most traded currency pairs in the world are called the Majors. Namely,

List of Major currencies:

Symbol	Country	Currenc	
USD	United States	Dollar	
EUR	Euro members	Euro	
JPY	Japan	Yen	
GBP	Great Britain	Pound	
CHF	Switzerlan d	Franc	
CAD	Canada /	Canada dollar	
AUD	Australia	Australia n dollar	
NZD	New Zealand	dollar	

- MINOR CURRENCIES PAIRS- When a currency pair doesn't include the US dollar, it's called a minor currency pair or a cross-currency pair. Namely
- 1. EUR/GBP
- 2. EUR/AUD
- 3. EUR/NZD
- 4. EUR/CAD
- 5. EUR/CHF
- 6. EUR/JPY
- 7. GBP/JPY
- 8. AUD/JPY
- 9. NZD/JPY
- 10. CAD/JPY
- 11. CHF/JPY
- 12, GBP/AUD
- 13. GBP/NZD
- 14. GBP/CAD
- 15. AUD/NZD
 - 3) EXOTIC CURRENCY PAIRS are created of one major currency paired with the currency of an emerging economy, such as Brazil, Chile, India, Mexico, or Hungary -Below are some examples of exotic currency pairs:
- a. USD/HKD
- b. USD/SGD
- c. USD/ZAR
- d. USD/THB
- e. USD/MXN
- f. USD/DKK
- g. USD/SEK
- h. USD/NOK



OBJECTIVES OF THE STUDY

- Learn to make imports of preferable goods possible by making the necessary foreign exchange available.
- Understand pay off foreign liabilities with the help of available foreign exchange resources.
- Appraise the effect of the global market on money stock and money market liquidity
- · Recongize the basics of the forex and currency market
- · Examine the risks and rewards in the forex and currency market
- Determine the participants in the forex market and there respective roles



Industry Profile

foreign exchange market (forex, or FX, market), an institution for the exchange of onecountry's currency with that of another country. Foreign exchange markets are made up of many different markets because the trade between individual currencies—say, the euro and the U.S. dollar each constitutes a market. The foreign exchange markets are the original and oldest financial markets and remain the basis upon which the rest of the financial structure exists and is traded: foreign exchange markets provide international liquidity, preferably with relative stability. The foreign exchange market (Forex, FX, or currency market) is a global decentralized or over-the-counter (OTC) market for the trading of currencies. This market determines foreign exchange rates for every currency. It includes all aspects of buying, selling, and exchanging currencies at current or determined prices. In terms of trading volume, it is by far the largest market in the world, followed by the credit market

The foreign exchange market works through financial institutions and operates on several levels. Behind the scenes, banks turn to a smaller number of financial firms known as "dealers", who are involved in large quantities of foreign exchange trading. Most foreign exchange dealers are banks, so this behind-the-scenes market is sometimes called the "interbank market" (although a few insurance companies and other kinds of financial firms are involved). Trades between foreign exchange dealers can be very large, involving hundreds of millions of dollars. Because of the sovereignty issue when involving two currencies, Forex has little (if any) supervisory entity regulating its actions.

- its huge trading volume, representing the largest asset class in the world leading to high liquidity;
- its geographical dispersion;

- its continuous operation: 24 hours a day except for weekends, i.e., trading from 22:00 GMT on Sunday (Sydney) until 22:00 GMT Friday (New York);
- · the variety of factors that affect exchange rates;
- · the low margins of relative profit compared with other markets of fixed income; and
- the use of leverage to enhance profit and loss margins and concerning account size.

As such, it has been referred to as the market closest to the ideal of perfect competition, notwithstanding currency intervention by central banks.

The foreign exchange typically refers to the exchange rate or the foreign exchange market. The foreign exchange is the global market for currency trading. The foreign exchange market determines the value

of all different currencies. International investments and trade are handled by the foreign exchange by converting currency from one currency to another. A business or individual can purchase one currency using another currency. This process allows transactions to be completed in a different currency. The foreign exchange market is unique. Factors that make the foreign exchange market unique are its continuous operation, large trading volume, and geographical dispersion. In addition, this market uses leverage to enhance profit margins. The foreign exchange is a floating exchange rate rather than a fixed exchange regime. Due to this fact, many influences cause exchange rate fluctuations. Overall, exchange rates are affected by a variety of factors. Factors that can and do affect foreign exchange rates are political conditions, economic factors, and market psychology. Economic factors which may affect the foreign exchange rate are inflation levels and trends, a balance of the trade levels and trends, government budgets, and government fiscal policy. Political conditions, such as destabilization of a government and political upheaval can negatively impact a country's economy and therefore also affect the foreign exchange.



COMPANY PROFILE

Blitz Advisory, Wealth Management, is one of the most prominent financial services providers headquartered in Bangalore, India. We mainly focus on Stock Markets, FX advisory services, Treasury Elite, commodities market, and also in training & consulting mainly in the fields of BSE, NSE, MCX, NCDEX, COMEX, and CFD.

BB Advisory Company Registration Number UDYAM-KR-03-0008536

We facilitate individuals, corporate, investors, traders as a torchlight to show the path of the secured names of possive income. In stock market trading, traders stand to learn and gain undergoing training courses with us.

DB Advisory is committed to educating and transforming the way people invest and trade their hardenrand money. Our goal is to financially empower millions of investors and traders to understand the better side of financial markets. Our distinct clientele list includes:

- · Retails investors/Traders
- Brokerage firms
- Venture Capitalist
- Foreign Institutional Investor (FII)
- Corporate

· Students / Unemployed individual's

In holistic views, BB Advisory main objectives are not only to provide qualitative services & employments opportunities but also to transform individuals into entrepreneurs. Indian Financial markets have the highest potential to create employment opportunities in the Next 10 years.

Transparency + Knowledge-Driven =Quality Result



Mission

"Building a personalized portfolio that suits your need."

Vision

"To deliver ABQ (Awareness, Branding & Quality) in the financial market."

Values



We believe that the success of our clients, our program participants, and all those whom we can help with our services is a true reflection of our success. Our beliefs and values define what we stand, and determine what we work together.

Integrity

We believe, in ourselves, in our clients, and our competencies. We know what WE CAN DO, we say at WE KNOW, and importantly we do WHAT WE SAY

Commitment



We are committed to Quality of services at every platform, which ultimately leads to better Performance & Result

Relationship

We allow the relationship to drive our business and do not allow the business to drive our relationship



Services Of BB Advisory -

Equity

Shares are one of the best long-term investments in the financial marketplace. However, it can be a precarious proposition due to the risks involved in potential returns. The level of risk involved varies but, if you want to make money, you can't cut out all the risk. It's best to take the help of an experienced and trustworthy expert who will guide you on when, where, and how to invest. BB Advisory provides thorough guidance on the stock market along with multiple trading solutions and value-added tools & services so that you get the best returns out of your investments.

Commodities

Commodities whether they are related to food, energy, or metals, are an important part of everyday life. Anyone who drives a car can become significantly impacted by rising crude oil prices. The impact of a drought on the soybean supply may influence the composition of your next meal. Similarly, commodities can be an important way to diversify a portfolio beyond traditional securities – either for the long term or as a place to park cash during unusually volatile or bearish stock markets, as commodities traditionally move in opposition to stocks.

Derivatives

The derivative segment is a highly lucrative market that allows investors to earn superlative profits (or losses) by paying a nominal amount of margin. Over the past few years, the Future & Options segment has emerged as a popular medium for trading in financial markets. Future contracts are available on Equities, Indices, Currency, and Commodities.

Currency Trading

The global increase in trade and foreign investments has led to the interconnection of many national economies. This and the resulting fluctuations in exchange rates have created a huge international market for Forex, opening up another exciting avenue for trading. The Forex market offers unmatched potential for profitable trading in any market condition or any stage of the business cycle.

PUNE-4

Intraday

Intraday trading means that you buy and sell stocks on the same trading day. Intraday trading is also known as Day Trading. Share prices keep fluctuating throughout the day, and intraday traders try to draw profits from these price movements by buying and selling shares during the same trading day.

Short-term

trading is a strategy that aims to open and close positions within a short timeframe, usually days or weeks, although it can be even shorter. This type of trading strategy is particularly popular with retail and institutional traders that hope to profit from small price movements and short-term trends

Medium Term

Short-term trading is a strategy that aims to open and close positions within a short timeframe, usually days or weeks, although it can be even shorter. This type of trading strategy is particularly popular with retail and institutional traders that hope to profit from small price movements and short-term trends.

Long Term

Long-term investments are those that allow you to grow your portfolio and meet goals several years or even decades—in the future.

Department wise product profile

Finance

- Understanding and working on pair trading
- Applying tools, techniques, strategies used in trading international currencies and commodities
 - Recognize & examine the basics and risk rewards of the stocks, commodities, and currency market.
 - 4. Handling risk and money management.
 - Negotiating profitable contracts
 - 6. Provide client consultation to develop investment objectives
 - 7. To educate and advise individuals on investment decisions.

8. Work on acquired clients and trade in his/her portfolio

Marketing

- Identify potential clients in the target market and complete appropriate research on the prospective client's business and equipment needs
- 2. Preparing marketing proposals and presentations based on company needs
- 3. Attracting potential clients by answering product and service questions
- 4. Writing and delivering content about social media plans.
- 5. Provide client consultation to develop investment objectives
- 6. Apply various marketing strategies to collaborate with clients.

HR

- 1 Sourcing the best fit candidates for the organization and following up with the interview process
- 2. Develop and monitor overall HR strategies, systems, tactics, and procedures
- 3. Assisting with manpower planning and recruitment.
- 4. Leading the recruitment process, including selection and interviewing of candidates.
- 5. Overseeing staff attendance and absence monitoring.
- 6. Handling highly confidential information in an honest and trustworthy way.



Theoretical Background

The movement of money and capital between countries arising out of financial transactions and cross-border trade is the origin of foreign exchange business. All claims of foreign currency payable abroad, whether consisting of monies held in foreign currency with banks abroad, or bills or cheques in foreign currency and payable abroad, are termed foreign exchange.

In line with the growth of international trade and the progressive liberalization of capital movements by countries, the volume of foreign exchange business grew tremendously during the sixties and the early seventies of the previous century. The gradual move by several countries from fixed or pegged rates to partial or full float also helped to increase volumes.

The evolution of the present monetary system and the growth of the global foreign exchange market have a cheered history. In this article, we will touch upon the milestones and introduce the historical aspects as briefly as possible. Almost every nation has its national currency or monetary unit—its dollar, its peso, its rupee—used for making and receiving payments within its borders. But foreign currencies are usually needed for payments across national borders.

Thus, in any nation whose residents conduct business abroad or engage in financial transactions with persons in other countries, there must be a mechanism for providing access to foreign currencies, so that payments can be made in a form acceptable to foreigners. In other words, there is a need for "foreign exchange" transactions—exchanges of one currency for another.

Foreign exchange" refers to money denominated in the currency of another nation or group of nations. Any person who exchanges money denominated in his own nation's currency for money denominated in another nation's currency acquires foreign exchange. That holds whether the amount of the transaction is equal to a few dollars or billions of dollars; whether the person involved is a tourist cashing a traveler's cheque in a restaurant abroad or an investor exchanging hundreds of millions of dollars for the acquisition of a foreign company; and whether the form of money being acquired is foreign currency notes, foreign currency-denominated bank deposits, or other short-term claims denominated in foreign currency. A foreign exchange transaction is still a shift of funds, or short-term financial claims, from one country and currency to another.

Foreign exchange can be cash, funds available on credit cards and debit cards, traveler's cheques, bank deposits, or other short-term claims. It is still "foreign exchange" if it is a short-term negotiable financial claim denominated in a currency other than the US dollar.

But, in the foreign exchange market described in this article—the international network of major foreign exchange dealers engaged in high-volume trading around the world —foreign exchange transactions almost always take the form of an exchange of bank deposits of different national currency

denominations. If one bank agrees to sell dollars for Deutsche marks to another bank, there will be an exchange between the two parties of a dollar bank deposit for a DEM bank deposit.

The instruments for making payments abroad can also be referred to collectively as foreign exchange. Foreign exchange includes currency and other instruments of payment denominated in foreign currencies. Suppose a US importer has agreed to purchase a certain quantity of a good or product from an Indian Exporter worth Rs. 10,000, he has to convert the equivalent dollar amount to INR and pay the exporter. This is where the foreign exchange market comes into existence so that such transactions become, possible and easier, the special cheques and other instruments for making payment are collectively referred to as the foreign exchange. Foreign exchange includes currency and other instruments of payment denominated in currencies.

Exchange Control:

Inflation, devaluation, and parity correction put tremendous pressure on the international monetary systems and the economy of several countries. To counter the resultant adverse effects and the shock waves, from 1931 onwards, several countries introduced exchange control in one form or another. The primary objective was to regulate and control the outflow by setting out priorities in spending of available foreign exchange to preserve the stock of foreign exchange within the country.

Foreign Exchange Rate:

The exchange rate is a price—the number of units of one nation's currency that must be surrendered to acquire one unit of another nation's currency. There are scores of "exchange rates" for the US dollar. In the spot market, there is an exchange rate for every other national currency traded in that market, as well as for various composite currencies.

Theory of Purchasing Power Parity:

Purchasing Power Parity (PPP) is a theory (propounded by a Swedish Economist, Prof. Gustav Cassel) that states that exchange rates between currencies are in equilibrium when their purchasing power is the same in each of the two countries.

This means that the exchange rate between two countries should equal the ratio of the two countries' price level of a fixed basket of goods and services. When a country's domestic price level is increasing (i.e., a country experiences inflation), that country's exchange rate must depreciate to return to PPP.

PERCE-41

The basis for PPP is the "law of one price". In the absence of transportation and other transaction costs, competitive markets will equalize the price of an identical good in two countries when the prices are expressed in the same currency. For example, a particular TV set that sells for 750 Canadian Dollars [CAD] in Vancouver should cost 500 US Dollars [USD] in Seattle when the exchange rate between Canada and the USA is 1.50 CAD/USD.

If the price of the TV in Vancouver was only 700 CAD, consumers in Seattle would prefer buying the TV set in Vancouver. If this process (called "arbitrage") is carried out at a large scale, the USA consumers buying Canadian goods will bid up the value of the Canadian Dollar, thus making Canadian goods more costly to them. This process continues until the goods have again the same price.

There are three caveats with this law of one price:

- As mentioned above, transportation costs, barriers to trade, and other transaction costs can be significant.
- (2) There must be competitive markets for the goods and services in both countries.
- (3) The law of one price only applies to tradable goods; immobile goods such as houses, and many local services, are of course not traded between countries.

Interest Rate Parity-

Interest rate parity is a theory according to which the interest rate differential is equal to the differential between the forward exchange rate and the spot exchange rate. If IRP does not hold. Then there is the potential to profitably employ an arbitrage strategy.

According to the theory, the forward exchange rate should be equal to the spot exchange rate of time the interest rate of the home country divided by the interest rate of the foreign country.



SOURCE OF DATA

PRIMARY DATA

In this Data is recorded as observed or encountered, these data may be totaled, Combined, and have not extensively processed. Only a few portions of Primary Data are used in the analysis of the Currency Market. Few data, in this case, are collected through observations methods like require- in-depth study, the collection follows observation, the relationship between the cause and effect, scientific method for collecting dependable data, and selective and purposeful collections.

SECONDARY DATA

Secondary Data is the data-related facts, pieces of information collected to understand the past and analyze the present, and trying to understand what the future may look like. Generally, Published data, journals, magazines, annual reports, and websites. In this study, Secondary data are used extensively

TOOLS USED FOR ANALYSIS

1. Fundamental Analysis

we studied some of the fundamental factors of G7 currencies which drive most of the volume of currency markets. Factors like GDP, Interest rates, Inflation, Export & Imports, Fiscal policies of the countries, etc. can affect the value of the Exchange rate and its investments.

2. Technical Analysis

With the help of Price, Volume, charts we can predict the exchange rates. In our current organizations, Technical Indicators in Technical Analysis like the Relative Strengths Index, Stochastic Oscillators, Bollinger Band, Moving Average, etc. are used to predict currency and trade in international currency markets.

3. Quantitative Analysis

In this method, we added quantitative techniques in our technical analysis software

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RESEARCH METHODOLOGY

We understand our clients' diversified businesses, their operations, and the impact of various currency fluctuations on the bottom line of their businesses. Regular monitoring of the FX exposure alongside strategic advisory ensures that all the FX exposures are hedged. Our customized methodology approach is the key feature of our Forex Advisory services in currencies as we strive to deliver to our clients a superior and risk-adjusted portfolio performance.

We provide comprehensive value-added services to assist our clients to achieve the best practices, improve compliance and optimize foreign exchange management.

Our in-house research experts track all global market news, important indicators, and various other factors that influence currency movements. The methodology used in our research service is the core of our forecasting process used in our currency management.

RESEARCH METHODOLOGY

Research Methodology is the path through which researchers need to conduct their research. It is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. Our objective is to analyze the Currency Market; it is a study on Investments in Foreign Exchange Market.

RESEARCH DESIGN.

Research design is a plan which answers our research questionnaires. Research Design is important primarily because of the increased complexity of the study. A research design specifies the methods and procedures for conducting a particular study.

TYPE OF RESEARCH

ANALYTICAL RESEARCH

Analytical Research is defined as the research in which, the researcher has to use facts or information already available and analyze these to make a critical evaluation of the facts, figures, data, or material. The analysis revolves around the material collected or available, however, some portions of data and study is related to self-recorded observations which are considered primary data.

Chne-85

like simple moving averages, exponential moving averages, MACD, etc., or other quantitative techniques utilized in this study to come to conclusions.

Based upon these three tools, we identify the current Investments opportunities for investors in international currency markets understand the problems and achieve the solutions provided by various Institutions, Authors, and Others on FX markets and also provide Personal Opinions, Suggestions, and Solutions on Investments in Foreign Exchange Market.



Data Analysis

Fundamental analysis in the Forex market is to analyze economic, social, and political forces that may affect the supply and demand of currencies. It is easy to use supply and demand as an indicator to predict prices but the toughest part is to analyze the factor that could affect the supply and demand. There are factors like the unemployment rate that could affect the country's economy and monetary policy decisions affect the levels of demand for its currency. You have to understand the reasons why and how certain events like an increase in the unemployment rate affect a country's economy and monetary policy which ultimately, affects the level of demand for its currency. In a nutshell, this is what fundamental analysis is:

For example, due to slowness in the US economy because of Covid 19, fed cut interest rates effectively to zero (0.25%) to fuel the economy even though low-interest rates make dollar-denominated assets less attractive, this is one such example of Fundamental

Analysis. Later we will learn which economic data points tend to drive currency prices and why they do so. The forex markets do not reflect all information as traders is having their own opinions. This is why sentiment analysis is important as to whether trade with the market sentiment or against the sentiment. If we truly believe that the dollar is going to go up and everyone else is bearish on it, there is nothing we can do about it unless we are one George Soros who can control a significant amount of exposure in currency markets.

Take G 7 currencies:

US

Their GDP, Interest Rates, Inflation No. The unemployment rate, consumer sentiments.

Year Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2020 2.5 2.3 1.5

Unemployment rate Mar '20 4.4%

Feb '20 3.5%

Jan '20 3.6%

Consumer Spending: February 2021 0.2 percent

January 2020 0.2 percent

December 2019 0.4 percent

November 2019 0.3 percent

Decreasing GDP means slowness in the economy and as a result, unemployment decreases but, in this case, unemployment increased, an exceptional case. Consumer spending also decreased 0.4 December 2019 February 2020 to 0.2%.

CANADA:

The statistic shows the gross domestic product growth rate in Canada from 2014 to 2018, with projections up until 2024. In 2018, Canada's real GDP growth was around 1.88 percent compared to the previous year.

Economy of Canada

As an indicator for the shape of a country's economy, there are not many factors as telling as GDP. GDP is the total market value of all final goods and services that have been produced within a country within a given period, usually a year. Real GDP figures serve as an even more reliable tool in determining the direction in which a country's economy may be swaying, as they are adjusted for inflation and reflect real price changes.

As per the Article: Canada is one of the largest economies in the world and is counted among the globe's wealthiest nations. It has a relatively small labor force in comparison to some of the world's other largest economic powers, amounting to just under 19 million.

Currency:

Canadian Dollar CAD, C\$

Fiscal Year:

April I - March 29

Trade Organization: DECD, WTO, and Other

Export Goods:

Motor vehicles, parts, industrial machinery, etc.

Import Goods:

Machinery Equipment, chemicals

Economy of JAPAN

Japan's GDP growth rate declined from Q1 to Q4. Japan left the interest rate unchanged recently but the interest rate declined from 2015 to a negative interest rate of 0.10, from December 2019 to February 2020, Consumer spending also decreased from 2019 significantly. All these figures are pointing out the economy of Japan is not doing well so investment in JPY would not be preferable by any investors. Covid 19 is another aspect that affected JPY in the short run.

Currency:

Japanese yen (JPY, ¥)

Fiscal year:

1 April - 31 March

Trade organizations: APEC, WTO, CPTPP, OECD, G-20, G7, and others

Export goods:

Transport Equipment, Machinery, Electrical Machinery, Chemicals

Import goods:

Electrical Machinery, Mineral Fuels, Machinery, Foodstuff, Chemicals

Economy of UK

UK GDP for Jan 2020 was negative followed by one more negative GDP number. Bank of England reduced its base rate to 0.1% to fight with Corona Virus. Base rate is the rate that affects lending and borrowing rate. CPI index is 1.7% on February 2020 you basis from 1.8%. Consumer spending in 2020 with a fall of negative 1.6% on your basis with -2.5% drop in face-to-face expenditures. UK economy is also tumbling as declining GDP, inflation, and consumer spending therefore investment in GDP will take halt. Brexit deal is one important agreement to be finalized before next year so a long-term investor may keep their eyes on it before investing in GBP.

Currency:

Pound sterling (GBP, £)

Fiscal Year:

6 April - 5 April

Trade organizations: WTO, AIIB, OECD

Export Goods:

Tobacco, Fuel, Machinery

Import Goods:

Manufactured Goods, Fuel, Machinery

Economy of EURO

Consumer spending increased to 1529.45 EUR billion in the 4th quarter of 2019 from 1527.70 EUR billion in the previous quarter. Inflation declined from Jan 2020 to March 2020 to 0.7% which is the lowest since last October 2019. GDP remained at 0.1%. Looking at these numbers we can say that the European economy is not doing well so investments in EUR will not be prudent decisions unless traded with pairs where Pair has the potential to increase or decrease.

Currency:

Euro (EUR, €) and 8 others

Fiscal year:

Calendar year

Trade organizations: G20, G7, and others

Export goods:

machinery, motor vehicles, pharmaceuticals, and other chemicals, fuels, aircraft,

plastics, iron and steel, wood

Import goods:

fuels and crude oil, machinery, vehicles, pharmaceuticals and other chemicals,

Economy of AUD

As mentioned previously in Chapter 2, during 2019, economic elements were downgraded, these economic variables were real GDP, wages growth, household consumptions, exports, total business investments, and surplus. But some relief can be observed on real estate prices that started increasing as cash rate slashed by RBA driving demand for Real Estate Investments eventually will drive up the demand for AUD shortly. An increase in AUD prices due to demand in real estate is likely to be offset by the poor performance of the economy.

Currency: Australian dollar (AUD) = 0.74USD

Fiscal year: 1 July-30 June

Trade organizations: APEC, CPTPP, G20, OECD, WTO

Export goods: iron ore, coal, natural gas, gold, aluminum, beef, crude petroleum,

copper

Import goods: petroleum, cars, telecom equipment, and parts, goods vehicles,

computers, medicaments, gold, civil engineering equipment, furniture

Technical Analysis combined with quantitative approach on Currency Market:

Technical Analysis is the analysis based on price, history, and volume. Various indicators are utilized in predicting the levels of currency pairs trading. Some charts help identify the market volatility and bullish or bearish pattern to take buy and sell decisions. Some candlesticks also point out indecision regarding markets. It is not possible to discuss all of the indicators but some of the indicators are discussed below for references:

Moving Averages

Most chart patterns show a lot of variation in price movement. This can make it difficult for traders to get an idea of a security's overall trend. One simple method traders use to combat this is to apply moving averages. A moving average is the average price of a security over a set amount of time. By plotting a security's average price, the price movement is smoothed out. Once the day-to-day fluctuations are removed, traders are better able to identify the true trend and increase the probability that it will work in their favor.

Types of Moving Averages

The way moving averages are calculated varies based upon the weighting they place but its interpretations remain the same. The three most common types of moving averages are simple, linear, and exponential:

Simple Moving Average (SMA)

The simple moving average (SMA) is a popular technical analysis tool. Used mainly to identify trends, it is one of the most commonly used indicators across all financial markets. The SMA works by smoothing out past price data and is generally seen as a lagging indicator Trading with the SMA shows the average price of a security over a certain length of time and is plotted as a single line on a candlestick chart. Because it is customizable over different time horizons, the SMA is used by both short-term traders and long-term investors. For example, a short-term trader may use the 20-day simple moving average to identify short-term price trends. In contrast, a long-term investor may use the 200-day SMA to identify the long-term trend. It can be applied to all financial markets, such as shares, currencies, indices, and exchange-traded funds (ETFs)



The simple moving average is quite easy to calculate. Most trading platforms offer tools that can automatically calculate the SMA. This means that traders will rarely have to manually calculate the SMA for their trades as modern charting software will perform all the calculations instantly. However, the below formula is good for a trader's general knowledge.



SMA indicator formula

The SMA formula is calculated by averaging several past data points. Past closing prices are most often used as data points.

For example, to calculate a security's 20-day SMA, the closing prices of the past 20 days would be added up, and then divided by 20.

Similarly, to calculate a security's 200-day SMA, the closing prices of the past 200 days would be totaled and divided by 200.

Linear weighted Average

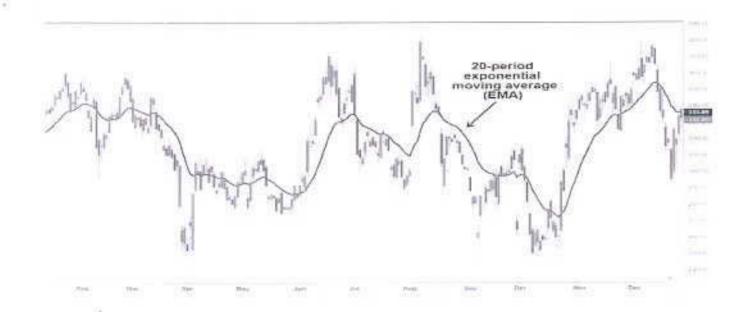
A linearly weighted moving average (LWMA) is a moving average calculation that more heavily weights recent price data. The most recent price has the highest weighting, and each prior price has progressively less weight. The weights drop linearly. LWMAs are quicker to react to price changes than simple moving averages (SMA) and exponential moving averages.



Exponential Moving Average (EMA)

The exponential moving average (EMA) is one of the most commonly utilized forex trading tools. Traders use the EMA overlay on their trading charts to determine entry and exit points of a trade based on where the price action sits on the EMA. If it is high, the trader may consider a sale or short sale, and conversely if it is low, a buy. The EMA can be a useful forex trading tool when considering entry and exit points and is one of the most popular trading indicators. Using the EMA should be used in conjunction with other trading tools, most commonly MACD, RSI, and others.

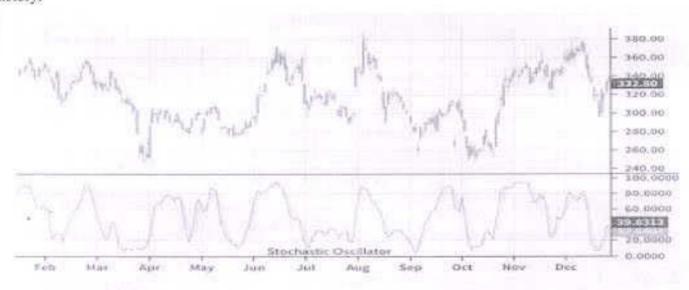




Stochastic Oscillator

A stochastic oscillator is a popular technical indicator for generating overbought and oversold signals. It is a popular momentum indicator, first developed in the 1950s.

Stochastic oscillators tend to vary around some mean price level since they rely on an asset's price history.

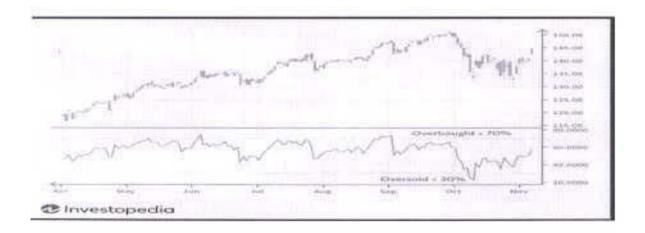


Investopedia



Relative Strength Index

The RSI is a widely used technical indicator and an oscillator that indicates a market is overbought when the RSI value is over 70 and indicates oversold conditions when RSI readings are under 30. Some traders and analysts prefer to use the more extreme readings of 80 and 20.1 A weakness of the RSI is that sudden, sharp price movements can cause it to spike repeatedly up or down, and, thus, it is prone to giving false signals. However, if those spikes or falls show a trading confirmation when compared with other signals, it could signal an entry or exit point.



Moving Average Convergence Divergence

Moving Average Convergence Divergence (MACD) is a trend-following momentum indicator that shows the relationship between two moving averages of a security's price. Traders use the MACD to identify when bullish or bearish momentum is high to identify entry and exit points for trades. When the MACD line crosses from below to above the signal line, the indicator is considered bullish. The further below the zero line the stronger the signal. When the MACD line crosses from above to below the signal line, the indicator is considered bearish. The further above the zero line the stronger the signal.





Fibonacci retracement

In finance, Fibonacci retracement is a method of technical analysis for determining support and resistance levels. It is named after the Fibonacci sequence of numbers, whose ratios provide price levels to which markets tend to retrace a portion of a move before a trend continues in the original direction, retracement can be used. Notice how the price changes direction as it approaches the support /resistance levels. The Bottom Line, Fibonacci retracement levels often indicate reversal points with uncanny accuracy. However, they are harder to trade than they look in retrospect. These levels are best used as a tool within a broader strategy.



Definition of 'Bollinger Band'

A band plotted two standard deviations away from a simple moving average developed by famous technical trader John Bollinger.

In this example of Bollinger Bands®, the price of the stock is banded by an upper and lower band along with a 21-day simple moving average.

'Bollinger Band'

One of the great joys of having invented an analytical technique such as Bollinger Bands (see desc. below) is seeing what other people do with it. While there are many ways to use Bollinger Bands, the following are a few rules that serve as a good beginning point.

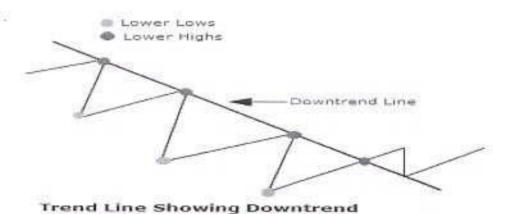
Bollinger Bands provide a relative definition of high and low.

- That relative definition can be used to compare price action and indicator action to arrive at rigorous buy and sell decisions.
- Appropriate indicators can be derived from momentum, volume, sentiment, open interest, inter-market data, etc.
- Volatility and trend have already been deployed in the construction of Bollinger Bands, so their use for confirmation of price action is not recommended.
- The indicators used should not be directly related to one another. For example, you
 might use one momentum indicator and one volume indicator successfully, but two
 momentum indicators aren't better than one.
- Bollinger Bands can also be used to clarify pure price patterns such as "M" tops and "W" bottoms, momentum shifts, etc.
- Price can, and does, walk up the upper Bollinger Band and down the lower Bollinger Band.
- Closes outside the Bollinger Bands are continuation signals, not reversal signals. (This
 has been the basis for many successful volatility breakout systems.)
- The default parameters of 20 periods for the moving average and standard deviation calculations, and two standard deviations for the bandwidth are just that, defaults. The actual parameters needed for any given market/task may be different.
- The average deployed should not be the best one for crossovers. Rather, it should be descriptive of the intermediate-term trend.



Trend Lines

A trend is when prices move in a zigzag fashion but still follow an imaginary path or a trend in one direction. The trend can be further defined by a trend line. Trend lines connect significant lows in an uptrend and they connect significant highs in a downtrend, creating dynamic resistance. Dynamic resistance means that as time changes, so does the price of the support or resistance. For instance, in an uptrend, the level of support goes up as time progresses. In a downtrend, the level of resistance goes down as time progresses.





Types of Trends

There are three types of trends:

Uptrend (higher lows)-

An uptrend describes the price movement of a financial asset when the overall direction is upward.

Downtrend (lower highs)-

A downtrend refers to the price action of security that moves lower in price as it fluctuates over time. A downtrend can be contrasted with an uptrend

Sideways trends (ranging)

A sideways trend is the horizontal price movement that occurs when the forces of supply and demand are nearly equal.

Here are some important things to remember about trend lines:

- It takes at least two tops or bottoms to draw a valid trend line but it takes THREE tons to confirm a trend line.
- The STEEPER the trend line you draw, the less reliable it is going to be and the more likely it will break Like horizontal support and resistance levels, trend lines become stronger the more times they are tested.
- And, most importantly, DO NOT EVER draw trend lines by forcing them to fit the market. If they do not fit right, then that trend line isn't a valid one



Pivot Point

A pivot point is an intraday technical indicator used to identify trends and reversals mainly in equities, commodities, and forex markets.

Pivot points are calculated to determine levels in which the sentiment of the market could change from bullish to bearish, and vice-versa.

Day traders calculate pivot points to determine levels of entry, stops, and profit-taking.

The Formulas for Pivot Points:

P = High + Low + Close / 3

 $R1=(P\times2)-Low$

R2=P+(High-Low)

 $S1=(P\times2)-High$

S2=P-(High-Low)

where:

P=Pivot point

R1=Resistance 1

R2=Resistance 2

S1=Support 1

S2=Support 2

- 1. High indicates the highest price from the prior trading day,
- 2. Low indicates the lowest price from the prior trading day, and
- Close indicates the closing price from the prior trading day.

GAP THEORY -

A gap is defined as an unfilled space or interval. On a technical analysis chart, a gap represents an area where no trading takes place. On the Japanese candlestick chart, a window is interpreted as a gap.

In an upward trend, a gap is produced when the highest price of one day is lower than the lowest price of the following day. Conversely, in a downward trend, a gap occurs when the lowest price of anyone's day is higher than the highest price of the next day. For example, the price of a share reaches a high of \$30.00 on Wednesday, opens at \$31.20 on Thursday, falls to \$31.00 in the early hour, moves straight-up again to \$31.45, and no trading occurs in

between \$30.00 and \$31.00 area. This no-trading zone appears on the chart as a gap.

Gaps can play an important role when spotted before the beginning of a move.



Sentimental Analysis

Forex sentiment analysis is the process of identifying the positioning of traders, whether net long or net short, to influence your own trading decisions in the currency market. While sentiment analysis can be directly translated to forex, it is also used for stocks and other assets. Contrarian investors will look for crowds to either buy or sell a specific currency pair while waiting to take a position in the opposite direction of sentiment.

Sentiment Analysis in Forex Trading

AUD/JPY	$\{(0,0)\in \pi(0)\}$	83%		111-11	48%	BTs.	1.0%	129	NET
EURI/GHF	DEARISM	112%			18%	33%	75	98%	LONG
eurogan	PERSONAL PROPERTY.	45%			554	49.	16%	75	
EURJJØY	THE PARTY	ETD			810-	100%	64%	24%	
GBP/JMY	1/10(01)	115			445	173	185	4.8%	
DED/CHF	BEARON	24%		THE RESERVE	10%	-170	2.5	-176	
COLD		15%		E	25%	-25.	45	5%	
BILLYEN	WHE.	Ser.	-	800	12%	-10%	7%	-0%	
OIL - US CRUDE	DE WHITH	PRING.	-		22%	60%	45%	115-	
WS 500	DEADLEH	wen.	100		72%	23%	V7.94	-1%	NET
WALL STREET	BE ARTHH	AGE.	Section 400		70%	23%	4%	-1%	SHORT



FINDINGS

- Currency exchange rate forecasts help brokers and businesses make better decisions.
- Purchasing power parity looks at the prices of goods in different countries and is one of the more widely used methods for forecasting exchange rates due to its indoctrination in textbooks.
- The relative economic strength approach compares levels of economic growth across countries to forecast exchange rates.
- econometric models can consider a wide range of variables when attempting to understand trends in the currency markets.
- Money management is important because it will give you a strict path to follow to reach your goals as a trader.



Limitations

- Due to Covid 19 lockdown, it was not possible to visit some of the places to collect data. Working from home and connecting with people via phone google meet.
- Time constraints were another factor that hinders the full report to at actual desired level.
- Live trading was not the normal market conditions to have this report to be its intended purpose because Covid - 19 made the market so volatile that during normal market conditions, the levels of the currency market and volatility will be completely different.
- Currencies used here to represent the currency market were limited only to G7 currencies which drive most of the volume of the international currency market.
- Data analyzed in these reports are only limited to the extent it is relevant for the report therefore consistent periods are not maintained.

CONCLUSION

The FOREX markets have become the world's most liquid and continuous markets with trillions of dollars being traded daily. Whether trading in the spot market, the futures markets, or the options markets, speculators and hedgers can find an instrument and the leverage that meet their needs. From complex speculative strategies to everyday hedging techniques, the FOREX markets provide the forum for dealing with currency fluctuations.



Suggestions

- While investing in the currency market some countries have strict regulations to remit their currencies to other countries, in that case, investments should be done through other neighboring countries where regulations have relaxations. Please note that the intent and spirit of the law should be maintained even if it is having relaxations in neighboring countries
- Applying Knowledge based on Technical or fundamental analysis may act against market sentiments therefore it is important to understand the market psychology.
- Algos used in currency trading requires minimal interventions by humans which the client agrees to fewer investment decision errors and is free from biased trading.
- As per recent news published by Reuters, volatility has fallen due to abundant central bank liquidity in global markets, this seems to be an improvement in the bidask spread charged by banks. In my opinion, even though abundant central bank liquidity can reduce the spread charged by the bank spread can change dramatically in times of volatile markets. The impact of Covid 19 eroded most of the wealth and put many countries to follow the unconventional methods of the money supply as interest rates were either zero or approaching zeros. Therefore, currency markets were volatile during the covid19 period. However sufficient liquidity maintained by many central



Learning of the student

- I have done some trades for practice. And how to trade how to invest money.
- we learned in last week basic information about foreign currency pairs like –
 EUR/USD, USD/JPY, GBP/USD, etc., and their Economy.
- The Major currency pairs are also we learned, below are the major currency pairs that are most widely exchanged for each other. –
- EUR/USD: the euro of the Eurozone versus the U.S. Dollar
- · USD/JPY: The U.S. dollar versus dollar the Japanese yen
- USD/CAD: the U.S. dollar versus the Canadian dollar
- AUD/USD: the Australian dollar versus the U.S. dollar

I have learned a lot of things Are related to the international currency market. I am trading on currency pairs with the help of a Demo account right now. So, I have learned types of candlesticks which candles are showing the market is up or marketing is down, and also when people go with Buy and Sell Order. In the international currency market, I got realize the main benefits of Forex

- 1. Trading like it is good for beginners
- You can trade 24 hours a day
- 2. There is a low transaction cost
- 3. There is a good technology for trading
- 4. You can Buy or Sell Currency pairs depending on the market



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