

A PROJECT REPORT

on the Topic

Current Investment Trends and Formulating Strategy to Attract Customers

By
Mr.MANU.C
USN:1CR18MBA21
MBA 4th Semester

Submitted to VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI in partial fulfillment of the requirements for the award of the degree
of MASTER OF BUSINESS ADMINISTRATION

Under the Guidance of

INTERNAL GUIDE

Manjunatha.S
Assistant Professor
MBA Department
CMRIT

EXTERNAL GUIDE

Mr.M.S.Krishna Das
Branch Manager
ICICI Bank



DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION C M R INSTITUTE OF TECHNOLOGY

#132, AECS Layout, ITPL Main Road, Kundalahalli,
BENGALURU-560037

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CMR INSTITUTE OF
TECHNOLOGY

116621

No.132, AECS Layout
IT, Park Road
Bangalore-560 037
T: +91 80 28524466 / 28524477
F: +91 80 28524630
E: info@cmrit.ac.in
www.cmrit.ac.in

Dear Sir/Madam,

Date: 20/12/2019

Subject: Project work in partial fulfillment of MBA degree course

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In order to build a good manager, on the job training is designed by way of project work undertaken by the students for a period of 6 weeks as part of their curriculum, starting from January 2nd to February 16th 2020

Ms. MANU C, bearing University Seat Number (USN) **1CR18MBA21** is a bonafide student of this institution, studying in Third Semester MBA (2018-20 batch) specializing in **Finance & HR** stream has expressed interest in doing a project work in your company. The said project work will be carried out under the guidance of one of our faculty members along with an industry guide from your organization.

We will be obliged if you could provide her/him an opportunity to carry out a project in your esteemed organization. A letter confirming your acceptance, issued at the earliest will be highly appreciated.

Thanking you,

Dr. Ruchi Jain
HoD-MBA

Head of the Department
Department of MBA
CMRIT-PG Studies
Bangalore-560 037

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April 2020

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102753

No. 132, ABCS Layout
IT Park Road
Bengaluru 560037
P: +91 80 2852 4866/77
F: +91 80 2852 4630
E: info@cmrit.ac.in
www.cmrit.ac.in

CERTIFICATE

This is to certify that **Mr. Manu C** bearing USN 1CR18MBA21 is a bonafide student of Master of Business Administration Programme of the Institute (2018-20 Batch), affiliated to Visvesvaraya Technological University, Belagavi. Project report on "CURRENT INVESTMENT TRENDS AND FORMULATING STRATEGY TO ATTRACT CUSTOMERS" is prepared by her under the guidance of **Mr. Sushanth E Revankar**, Assistant Professor, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi in Karnataka.


Signature of Internal Guide


Signature of HoD

Head of the Department
Department of MBA
CMRIT-PG Studies
Bangalore-560 037


Signature of Principal

Principal
CMR Institute of Technology
Bangalore - 560037

Evaluators

1) Name of external evaluator

Signature with Date

2) _____
Name of internal evaluator

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3rd 'B' Cross, No 2019 A, 'B' Sector, Yelahanka New Town
Bangalore Karnataka, 560064.
www.icicibank Tel: 080 23454351 - 54

January 17th 2020

TO WHOM IT MAY CONCERN

We hereby give permission to **MR. MANU C,**
REG. NO.1CR18MBA21, MBA Student of CMR Institute of
Technology, Bangalore, to take up an Academic MBA project regarding
investment trends and formulating a strategy to attract customers in our
Bank.

We wish him all the best in his future endeavors!!

For ICICI BANK LTD.,

M.S. Krishna Das.

M.S. KRISHNA DAS
BRANCH MANAGER



This is to certify that Mr.Manu.C bearing USN 1CR18MBA21 has done project work in our company for six weeks duration from 17/01/2020 to 27/02/2020. The project report on “Current Investment Trends and Formulating Strategy to Attract Customers” is prepared by him under the guidance of Mr.Manjunatha.S, Designation in partial fulfilment of the requirement for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi in Karnataka.

Mr.M.S.Krishna Das
Branch Manager
ICICI Bank

DECLARATION

I, Mr.Manu C, hereby declare that the Project report entitled “Current Investment Trends and Formulating A Strategy To Attract Customers” prepared by me under the guidance of Prof.Manjunatha.S, faculty of MBA Department, CMR Institute of Technology and external assistance by Mr.M.S Krishna Das, Branch Manager, ICICI Bank.

I also declare that this project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted to any other University/Institution for the award of any degree/diploma.

Place Bangalore

Date- 15/05/20

Mr.Manu C

USN-1CR18MBA21

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I have been fortunate enough to get good timely advice and support from a host of people to whom I shall remain grateful.

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I acknowledge the insights provided by my External Guide, Mr. M.S. Krishna Das, Branch Manager ICICI Bank, which helped me to a great extent in completion of the project work.

And finally, there is deepest of thanks for the patience and cooperation of the family and friends, without whom the endeavour would not have been possible.

Mr. Manu C

USN : 1CR18MBA21

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EXECUTIVE SUMMARY

The financial specialists are all the more ready to put resources into the speculation items than at any other time. Interests in common assets and IPOs have expanded significantly. Larger part of financial specialists contribute with the aim of exceptional yields and to address future issues. Despite the fact that they contribute to get exceptional yields, the most mainstream ICICI item among financial specialists are charge reserve funds securities. The most significant factor considered by the speculators before contributing is the arrival they get and the hazard in question. The most looked for after item, other than ICICI item, among the financial specialists is protection item. As this item guarantees future security, charge sparing and furthermore guarantees future return, it is unmistakably the pioneer among all items. The development in speculations from 1996-2000 periods to 2000-2005 is 381%, which is because of the solid economy, blasting business sector, exceptional yields by the organizations, accessibility of numerous venture items and expanded mindfulness among open.

CHAPTER – 1

INDUSTRY PROFILE

INDUSTRY PROFILE

The World Bank Making Changes for a World Rid of Poverty

Having 1.2 billion people and the world's third greatest economy in purchasing power equity terms, India's progressing advancement has been an immense achievement. Since opportunity in 1947, an achievement provincial change has changed the nation from unending dependence on grain brings into an agrarian stalwart that is directly a net exporter of sustenance. Future has radically expanded, capability rates have multiplied, health conditions have improved, and an immense clerical class has risen. India is by and by home to extensively apparent associations in drugs and information and steel and space progressions, and acknowledges a voice on the all inclusive viewpoint that is tremendous with respect to its latent capacity and development.

Today, outstanding changes are once more, delivering a huge gathering of new opportunities to mold a 21st-century nation. India's growing young outstanding task at hand is the greatest, most energetic the world has ever watched. At the same time, this enormous nation is in a huge inundation of urbanization, the size of which has relatively few equivalents ever.

How India turns its gigantic human potential and reexamines its towns and metropolitan territories will by and large choose the situation to desire the country and its kinfolk for a serious long an ideal opportunity to come.

India right now stays at an essential junction. It needs gigantic hypotheses to make the occupation, housing, and establishment to meet its kinfolk's takeoff objectives. Development that lifts all vessels will be indispensable, for more than 400 million of its family or 1/3rd of the world's poor—notwithstanding everything live in poverty. Besides, a critical number of the people who have starting late moved away the direst difficulty remain frail against falling back.

In spite of the fact that there are scarcely any diagrams for advancement on such an enormous and assorted methods, India has spearheaded a large group of strong unseen activities to address these and different difficulties. For example, the nation's leader 'Expertise India' activity looks to prepare India's developing youthful workforce with the abilities expected to contend in the present quickly swapping work environment. The aptitudes program is supplemented by the 'Make in India' activity, just as effortlessly the way toward working together. Both these projects intend to increase the employments accessible to fulfill the desires of the immense numbers who enter India's activity showcase consistently.

Next, with metropolitan regions being the wellspring of vocations and a prevalent individual fulfillment, the Smart Cities and AMRUT programs base on making dynamic metropolitan concentrations in towns and metropolitan networks the country over. At the same time, India intends to stop open poo – one of its most stubborn troubles - by executing the Swachh Bharat Mission (Clean India Mission) the country over. Besides, the country has energized its accentuation on cleaning and reestablishing the striking Ganga which consolidate the northern heartland and being home to around 400 million people.

To ease transport problems, a string of inner conduits are resuscitated, and present day offices and route frameworks introduced to deal with complex coordinations tasks. The Indian Railways, that sturdy of the vehicle division, is additionally being improved, and transformation changes –, for example, the western and eastern devoted cargo halls - being made to resuscitate the railroads' serious advantage.

Likewise, a significant number of India's states are scoring up triumphs in a scope of advancement segments, guiding the route forward for the remainder of the nation.

To put it regularly, as India attempts to improve the individual fulfillment for its occupants and makes the system for a prosperous future, 'Signal India' is making numerous activities on development which has congruity for the two India and the world.

Reserve Bank of India (RBI)

Reserve Bank of India (RBI)

The nation had no public bank before the kickoff of the RBI. The RBI is the exceptional financial and banking expert in the nation and has control of cash related structure in India. It is known as the Reserve Bank' since it keeps the stores of every business bank.

Booked and Un-planned Banks

A booked bank is a bank that is recorded under the accompanying timetable of the RBI Act, 1934. To be joined under the timetable of the RBI Act, banks need to satisfy certain conditions, for example, keeping a settled up capital and stores of in any event 0.5 million and fulfilling the Reserve Bank that its issues are not being driven in a way uneven to the charges of its supporters. Book banks are besides coordinated into business including lovely banks. Non-booked banks are those which are dismissed from the second timetable of the RBI Act, 1934. At present these are just three such banks in the nation

Business Banks

Business banks may be described as, whatever other monetary affiliation that deals with the stores and advances of business. Business banks issue checks and drafts or DD, similarly as recognize money on term stores. Business banks also go about as cash loan specialists, by technique for advances and OD. Business banks moreover consider a grouping of store accounts, for instance, checking hold assets, and time store. These associations are raced to make a benefits and run by a social event of laborers.

Planned Commercial Banks (SCBs):

Arranged business banks (SCBs) speak to a critical degree in the job of the booked banks. SCBs in India are arranged into the five social occasions subject to their possession just as their demeanor of works. State Bank of India and its associates (despite State Bank of Saurashtra, which has been converged with the SBI with influence from August 13, 2008) are viewed as a substitute gathering of SCBs, due to certain objectives (SBI Act, 1955 and SBI Subsidiary Banks Act, 1959) the oversee them. Nationalized banks, SBI and associates together structure the open section banks pack IDBI ltd. Has related with the nationalized banks pack since 12/2004. Private part banks combine the old private division banks and the new age private zone banks-which were joined by the invigorated rules gave by RBI as for the passage of private section banks in 1993.

Outside association of banks are accessible in the country either through full branch/assistant course closeness if not through their operator working environments.

Kinds of Commercialised Banks Scheduled

Open Section Banks

The banks which are dominant part stake is held by the Governing body of India.

Instances of open division banks are: SBI, Bank of India, Canara Bank, and so on.

Private Sector Banks.

These are associations larger piece of offer capital of the bank is controlled by private individuals. These monetary establishments are enrolled as associations with limited danger. Cases of private division monetary foundations are: ICICI Bank, Axis bank, HDFC, etc.

Foreign Banks

The banks that are selected and have their focal station in an external country and run their branches in have country. Occurrences of distant cash related associations in India are: HSBC, Citibank, Standard Chartered Bank, etc

Regional Rural Banks

Commonplace Rural Banks were set up under the blueprints of an Ordinance declared on the 26th September 1975 and the RRB Act, 1976 with a target to guarantee good institutional acclaim for agribusiness and other rustic divisions. The area of development of RRBs is obliged to the locale as taught by Government of India covering at any rate single district in the State.

RRBs are ordinarily constrained by Government of India, the concerned State Government and Sponsor Financial associations (27 booked business banks and one State Cooperative Bank); the given capital of a RRB is shared by the proprietors in the level of half, 15% and 35% solely.

Prathama bank is the vital Regional Rural Bank in quite a while organized in the city, Moradabad in Uttar Pradesh.

Helpful Banks

A co-usable bank is a finance related substitute which has a place related to customers, particularly who are simultaneously the proprietors and the consumers of their bank. Co-employable financial institutions are normally made up of people with a similar nearby or expert network or knowing a typical premium. Co-usable financial institutions for the major part furnish their consumers with a wide scope of banking and budgetary admins (credits, stores, banking accounts, and so forth).

They give less financial freedom and are authorities in farming kind of items.

Agreeable institutions are the needed givers of agricultural exercises, some limited scope business including freely employable specialists.

Co-employable institutions function on the basis "no-benefit no-misfortune".

The corp-usable financial outlook in our country is isolated into fundamental 5 classes:

- Primary city/urban Co-operation Financial institutions
- Primary Agricultural Credit Societies
- District centre Co-operation Financial institutions
- State Corp-usable Financial institutions
- Land Improvement/Development Financial institutions

Contrast between Scheduled Commercial and Schedule Co-employable Financial institutions

The essential distinction against booked business financial institutions and planned helpful financial institutions is in their brief delay. Booked agreeable organisations are helpful credit organizations which are enlisted under the Co-operative Society Act. Those financial institutions function as per the helpful standards in shared assist. Also, not like business org ,these org deal with premise of "no-benefit no-misfortune".

How Financial institutions Function

Financial institutions bring in cash by lending your cash at premium and by charging you for administrations services. Financial institutions continue lending loans.

The next mammoth salary idea made by money related foundations is sum they charge. Bank charge for each help, in any case on the off chance that it is for an electronic trade, or a basic trade through web, permitting a trade through the Internet structure

The financial business in India is profoundly managed. Barely any significant guidelines are referenced underneath:

Administrative Requirements

A bank needs to put out a specific value preferred position of supreme advantages for meet authoritative essentials. The required managerial extents are CR rate and SL Ratio (SLR). RBI uses both these instruments to moderate money flexibly in the nations economic stand.

CRR is the level of net absolute of stores a bank is needed to keep up in kind of money with RBI. Beginning at now this degree is at 5.5%. This is used to control the liquidity in the countries economy. Higher the CRR, the lesser is the complete that cash related associations will have the decision to use for progressing and the reverse way around.

SLR is the essential degree of putting away the bank needs to keep in sort of gold, cash and furthermore other embraced securities. At the present time, the SLR is 24%. This is utilized to deal with the credit developings.

The middle working pay of a monetary association is superior compensation (contains 75-85% in the full scale pay of essentially all Indian Financial foundations). Other than premium compensation, a budgetary organization moreover creates charge based compensation as commission and exchange, pay from depository undertakings and other compensation from other money related activities. A bank needs to put out a particular worth favored situation of preeminent points of interest for meet definitive basics. The necessary administrative degrees are CRR and Statutory Liquidity Ratio (SLR). RBI uses both these instruments to direct cash deftly in the countries economic stability.

CRR is the level of net absolute of stores a bank is needed to keep up in kind of money with RBI. Beginning at now this degree is at 5.5%. This is used to control the liquidity in the countries economy. Higher the CRR, the lesser is the absolute that cash related associations will have the decision to use for progressing and the reverse way around.

SL Ratio is the essential degree putting away that the institution requires to keep in sort of ornaments, cash then furthermore different embraced security. At the present time, the SL Ratio is 25%. This is used to deal with the creditable developings.

Kinds of Businesses of Financial institutions

The money related process will be widely organized into Retailing Financial institutioning, Wholesaling or Corporating Financial institutioning, Treasury related Operations and Other Financial institutioning Activities

Business Segmentation

Retailing Financial institutioning - Lending to individual parties (Housing advance, Credit, Educational advance and different individual development) or private endeavors.

Rebate monetary institutioning - Loaning to medium and tremendous corporate (Project Financing, Working Capitalistic Loans etc.)

Treasury related Operations - Investing with protections, esteem, Mutual Funding, items, auxiliaries; trade activities outside trade exercises

Other Financial institutioning Activities - Rent buy exercises, renting business, trader financial institutioning, Syndication administrations, and so forth.

Retail financial institutioning also known as Consumer Financial institution is the arranging of administration activities done with a financial institution to singular consumers, instead of many firms, company or other financial institutions. Administrations to have investment fundings and rate-basing record, contractual, single advancing, charging card, and Visa cards. Retailing financial institutioning fragment consists biggest elevated edgy business while faced with other business portions in financial business. Right now, ICICI Financial institution is the known merger in the sector of India. The rest major firms in this sector are SBI, PNB, HDFC Financial institution, and more.

Regular items provided by a retailing financial institution include:

- 1) Saving records

- 2) Debit/ATM cards
- 3) Credit providing cards
- 4) Traveler's checks
- 5) Mortgage loans
- 6) Home value advances
- 7) Advances
- 8) Certificates of store/Term stores

Markdown money related institutioning is the plan of administrators by monetary foundations to relationship, for instance, Mortgage Brokers, gigantic corporate purchasers, moderate measured organizations, land specialists and fund examiners, overall trade account associations, institutional customer(such as annuity resources and government substances/workplaces), and administrators offered to various money related foundations or other budgetary foundations.

Discount account deals with money related administrations led between budgetary administrations organizations and establishments, that is, financial institutions, guarantors, subsidize directors, and stockbrokers.

Current discount financial institutions take part in:

- Banking or Financial wholesaling
- Under writing
- Market making
- Consultancy
- Mergers and acquisitions

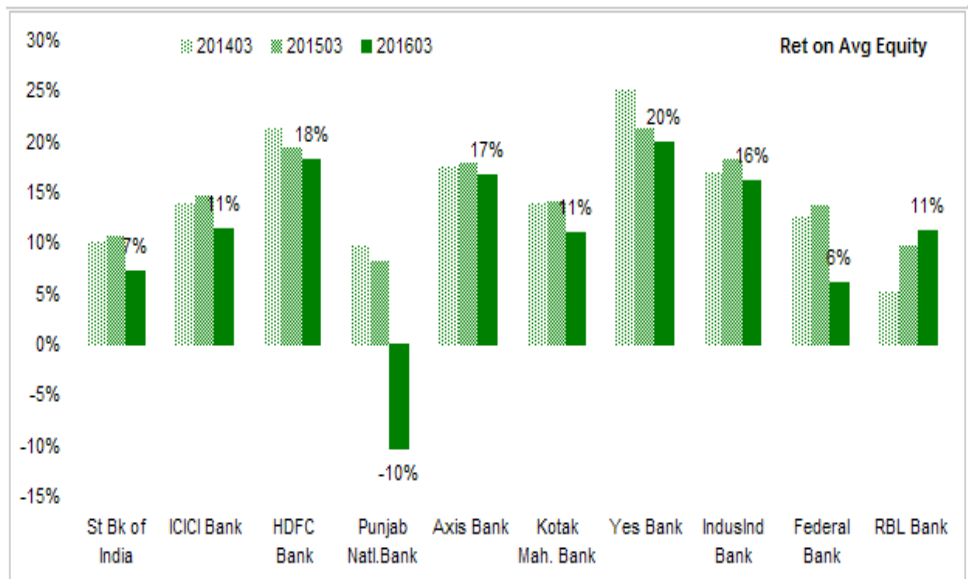
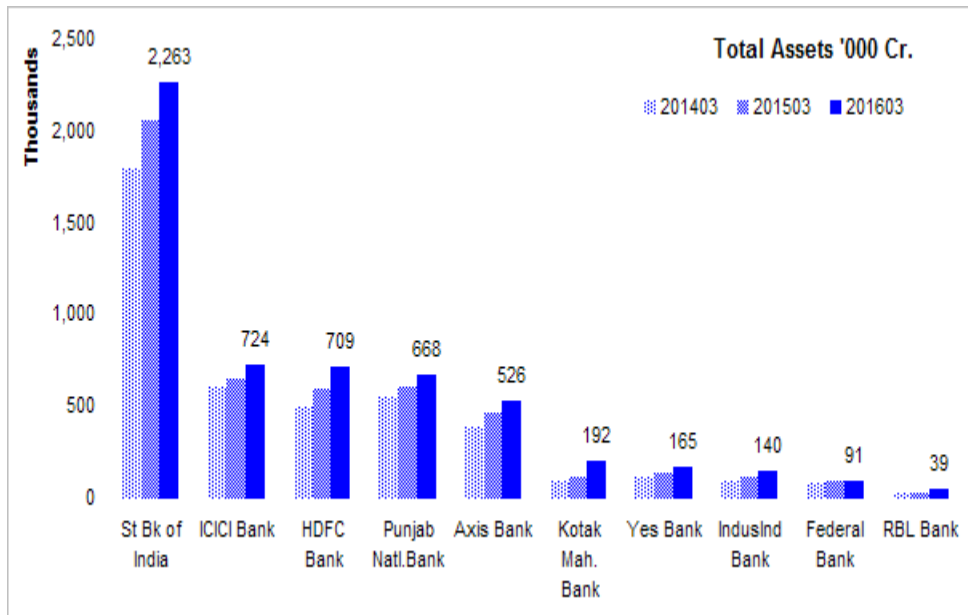
- Fund the board

Discount financial institutioning portion in India is to a huge extent improved by enormous Indian financial institutions – SBI, ICICI Financial institutions, PNB, BoB, and so forth.

The fortune of the heads (or depository assignments) comprises the leading body of an endeavor's property, with a given target of managing the associations liquidity and calming its operational, cash related and notorieties possibility. Depository Management comprises of an affiliation's collections, installment, fixing, hypothesis and sponsoring works out. In bigger firms, it may similarly recall trading for bonds, financial principles, fund related auxiliaries and the related spending peril to the heads. Most monetary foundations have large workplaces committed to depository the board and understanding their clients' needs here

Financial institution Fortunes may have the accompanying divisions:

- Set flow of Income or Money Market work area which is given to purchasing and sale enthusiasm keeping protections
- An inter country trade or "FX" trade workarea which buying and sells monetary standards
- A Capitalistic finance Market which bargains in share/s recording in the securities exchange.



The SWOT analysis of Financial institutioning industry

Strengths in the SWOT analysis of Financial institutioning

Budgetary institutioning or Banking is older as people : Financial institutioning organisations is the primary purpose to all nations. It aids of embellishment the standpoint of people it may at little duration merely by change (also known as arrangement system), or with trading or powering propels.

Wellness of business and Gross Domestic Product development : It is agreed upon among market analysts that advancement of monetary frame adds to financial growth. Money related growth makes empowering conditions for developing through a stockpile drive (monetary developments or products development) and an interest in it. It is this industry which constantly tries to make sure about budget dependability, encourage all types of exchange, advanced work, and diminish destitution across the world.

Fence after hazard : If it is common disaster or man-made disaster financial institutions alleviate the delayed consequence of the damage by offering budgetary help to the ones hit to stand tall and have a peaceful lifestyle once again.

Expanded administrations: Financial institutioning industry offer administration service from CASA to protective measures, to advance and to speculate.

Interfacing Consumers: In the coming of new age innovative progress of Financial institutions are making the lives of normal person simple. People can work on consistent places in many firms.

Going from negligible reserve funds and creditable job: High requirements of financial institutions these days consists administrative consistent, efficient resourcing qualitative, upgrading consumer satisfaction, keep an eye on advanced assembly, and handle rivalry from non-financial institutions. Financial institutions are subsequently growing business and innovative speculations to differ their plans and actions.

Shortcomings in the SWOT investigation of Financial institutioning

Non support or nonappearance of coordination: The overall budgetary industry faces transient weakness as a result of the devotion crises that challenge a couple of basic economies. Industry assets stay at \$143 trillion (2013) and the EU is the best neighborhood announce, with over 57% of the overall market. Instability in different market/Currencies has made issues for the cash related establishments in order to work fittingly over the edges. Slight against peril: Since this part controls accounts, it is the most dangerous piece which can change the destiny of any business/Industry.

High NPA's: Rise in Retail and corporate NPA's (Non-performing assets) is the single essential issue this part is encountering all over.

Not possible to discover reaching to mis-entered feature: some conflicting focuses of political and budgetary foundations which interfaces at the hip, essential zones of making nations without control of money related organizations. Even considering the way that 'PradhanaMantri Jan DhanaYojna' executed by the countries monetary organizations which perceived Global Financial foundation for cash relating consolidation yet the thought is not completely advanced even in the host country.

Helper inadequacies, for instance, an isolated industry structure, constraints on capital availability and sending, nonappearance of institutional assistance system, restrictive work laws, weak corporate organization, Political weight and inadequate rules.

Openings in the SWOT examination of Financial institutioning

Augmentation: Diving in the commonplace market and bring the colossal mass with the wing of sifted through budgetary undertaking is the objective of the Financial establishments in numerous years to arrive.

Developing Socio ethical or fragment reasons: Considering the section shifting coming about as a result of change in age profile or nuclear pay, clients surely dynamically demand overhauled limits or organization level from monetary foundations.

Climb into privacy territory money related institutioning: Financial institutioning Industry all around the world is significantly taken consideration & leading by PSU's specific nation budgetary foundations. Including the development of private firms money related establishments this part is experiencing helper and utilitarian differences generally on account of all modification of the pattern setting advancing and extension contention thus use to the consumers.

Threats in analysis of SWOT examination of Financial institutioning

Downturn: It is probably the greatest risk to the money related course of action in the national premises. Appalling hit of Economy crisis and separation of couple of organizations that can affect the monetary foundations and the other way around.

Strength of the framework: Lack of some frail financial institutions has frequently damaged the security of the frame of work in banking.

Rivalry: Competitative nature from NBFC's (Non-financial institutioning budget firms) like insurancing agency and common store organizing can change the matter of Financial institutions.

Financial/finance study.

India's well known financial institutions have recovered their prior magnificence in the previous year by adding more than 61 percent to mark esteem, it opens an investigation by valuing consultancy org, Financing Brand.

The examination, Brand of Finance Financial institutioning 500, uncovers all out benefit of financial institutioning brand in India surpasses that of , Italy, Russia, South Korea and Sweden. India presently positions thirteenth all inclusive, contrasted and seventeenth every year back. Additionally, its financial institution brands are the second-quickest developing financial institutions around the world.

Brand financial institute or finance ascertains the incentive by deciding the sovereignty a company would need to pay to permit its image on the off chance that it didn't claim it; this is alluded to as the 'eminence alleviation' technique.

Monetary changes, expanded framework venture and a more prominent spotlight on handling organization have improved financial conjectures and speculator certainty, establishing the framework for India's brands to develop, says the office.

Energizing new open doors for India's financial institutions.

"Innovative advances are opening up energizing unknown open doors for India's financial institutions as much of the populace start to financial institution all the more officially. The image supervisors may need to manufacture new methodologies of branding to arrive at the clients mostly adequately while keeping up the trustee and unwaveringness of present ones," Brand Finance Chief Executive David Haigh says.

The branding estimation of Statutory Financial establishment of India (SBI), the countries greatest moneylender, will be extended by more than \$2.4 billion, or 63 percent longer than a year back, to \$6.55 billion of each 2015. The activity caused the money related establishment to improve its overall situating to 40 from 52 out of 2014. SBI is moreover countries most regarded money related association.

SBI's development doesn't depend on countries monetary exhibition only. Brand Finance says its innovative and new way to its heading process to deal with easy financial institutioning.

An expected 12 million clients executed from the financial institution's versatile stage in 2014, contrasted and 8.5 million the earlier fiscal year. The normal exchange sum expanded to over Rs 7,000 a year ago, demonstrating portable is quick turning into a critical power in retail financial institutioning business.

ICICI Financial institution and HDFC Financial institution, Countries next most significant financial brands, are additionally improved their separate image esteems and worldwide ranking.

ICICI Financial institution, India's biggest private loan specialist, presently positions 80th all around, contrasted and 107th in 2014; HDFC Financial institution's worldwide position has grown from 133 to 104 in this time.

The other brands - ICICI Financial institution SBI and HDFC Financial institution - had known a decrease in their incentive during 2014, as making terrible credits, diminished incomes, an unpredictable rupee, and dubious macroeconomic condition abridged their worldwide intrigue. Subsequently, India has gone lower than Sweden and South Korea in joined national financial institution brand esteem.

The investigation helps understand countries average sized and littler financial institutions keep on continuing onward, with IDBI Financial institution's image esteem development contacting 79 percent. IDBI Financial institution has returned the rundown of countries best 10 financial brands by overwhelming Union Financial institution of India.







NAMES THAT COUNT

India's top banking brands
(global ranking in brackets)

Banks	Ranking		Brand value (\$ mn)	
	2014*	2015	2014	2015
State Bank of India	1 (54)	1 (40)	4,063	6,563
ICICI Bank	2 (107)	2 (80)	1,698	2,527
HDFC Bank	3 (133)	3 (104)	1,223	1,925
Axis Bank	4 (178)	4 (131)	766	1,331
Bank of Baroda	5 (208)	5 (187)	606	789
Punjab National Bank	6 (227)	6 (197)	511	748
Bank of India	8 (275)	7 (199)	397	724
Kotak Mahindra Bank	7 (245)	8 (201)	481	697
IDBI Bank	11 (351)	9 (255)	270	483
Canara Bank	9 (301)	10 (262)	339	456

* Union Bank of India ranked 10th in 2014 and 11th in 2015 Source: Brand Finance

VALUABLE BANKS

Top Indian banks in terms of year-on-year increase in brand value

Bank	India rank in '15	Increase in value (%)
Bank of India	7	83
IDBI Bank	9	79
Axis Bank	4	74
State Bank of India	1	62
YES Bank	18	59
HDFC Bank	3	57
Indian Overseas Bank	13	52
ICICI Bank	2	49
Punjab National Bank	6	46
Kotak Mahindra Bank	8	45

COMPANY PROFILE

ICICI GROUP



The Retail Financial institutioning Group contains ICICI Financial institution's retail resources business dealings including different retailing credits items, retailing liabilities (counting the own store accounting just as appropriation in third party obligation items) and provincial miniaturized scale financial institutioning.

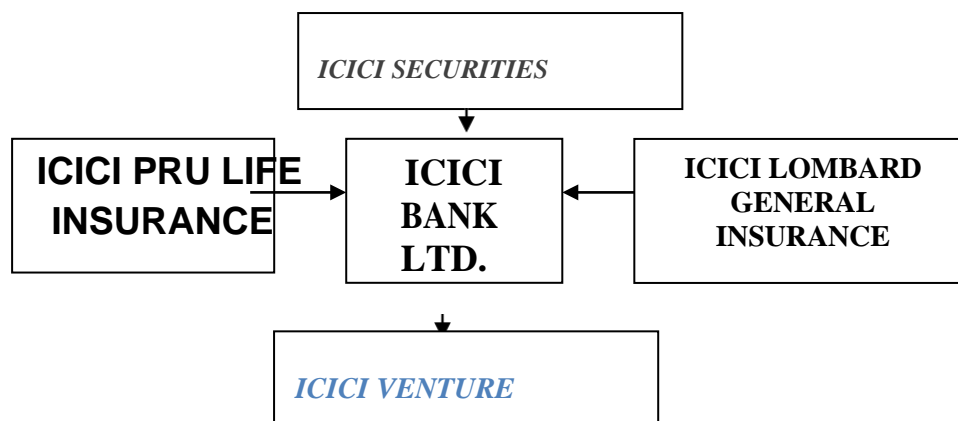
The Wholesale Financial institutioning Group involves ICICI Financial institution's corporate financial business including creditors items and financial institutioning administrations, with independent committed gatherings for huge corporate, political and open division elements and rising corporation. Treasury, organized fund and creditors portfolio the executives additionally structure some portion of this gathering.

The Project Finance Group includes their venture account tasks for framework, oil and gas, assembling and delivery divisions. The Special Asset Management Group is answerable for enormous non-performable credits and records with watchful eyes.

The International Business Group is liable for ICICI Financial institution's worldwide activities just as organizing the global procedures and unions of its backups and subsidiaries.

The Corporate Center contains every common help and corporate capacities, including fund and secretarial, financial specialist relations, chance administration, legitimate, HR and corporate marking and correspondences.

ICICI Group



ICICI believes that the framework of an organization must be creative, accept change and be ever changing, differing and responding to dynamic actions both in the outside and inside environment situations. ICICI organization framework is made to uphold its firm objectives, which is prone to change when also making sure to have efficient control and supervisory powers and consistent in standards among business group. The organizational structure is made into five important groups –.

- Retailing Financial institutioning
- Wholesaling Financial institutioning
- Financing of project & Special Assets Management
- Out of country Business

Top Competitors

- State Financial institution Of India
- Canara Financial institution
- Financial institution Of Baroda
- HDFC Financial institution
- Citi Financial

The screenshot shows the ICICI Bank website's 'About Us' page. The top navigation bar includes 'Personal', 'Privilege', 'Wealth', 'Private', 'NRI', 'Corporate', 'Business', and 'About'. The ICICI Bank logo is prominently displayed. The page content is organized into a sidebar with links for 'About Us', 'History', 'ICICI Group Companies', 'Board of Directors', 'Investor Relations', 'Career', and 'Opportunities'. The main content area features a 'History' section with text: 'ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary.' To the right, there is a section for 'ICICI Bank Internet Banking' with an image of a woman at a laptop and a call to action: 'ICICI Bank Internet Banking- the fastest and most convenient way to reach ICICI Bank. Get your internet banking ID and Password today to login now.'

The screenshot shows the ICICI Bank website's 'History' page. The top navigation bar is identical to the previous screenshot. The page content is organized into a sidebar with links for 'About Us', 'History', 'ICICI Group Companies', 'Board of Directors', 'Investor Relations', 'Career', 'Opportunities', 'Awards', and 'News Room'. The main content area features a 'History' section with text: 'ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI's shareholding in ICICI Bank was reduced to 49% through a public offering of shares in India in fiscal 1999, an equity offering in the form of ADRs listed on the NYSE in fiscal 2000, ICICI Bank's acquisition of Bank of Madura Limited in an all-stock amalgamation in fiscal 2001, and secondary market sales by ICICI to institutional investors in fiscal 2001 and fiscal 2002. ICICI was formed in 1995 at the initiative of the World Bank, the Government of India and representatives of Indian industry. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian businesses.' The text continues with details about the bank's transformation in the 1990s and the merger of ICICI with ICICI Bank in 2002.

Personal Privilege Wealth Private NRI Corporate Business About us

ICICI Bank Know Us Board of Directors Investor Corner Media Center ICICI BANK NSE
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About Us > ICICI Group Companies

ICICI Group Companies

- About Us >
- History >
- ICICI Group Companies >
- Board of Directors >
- Investor Relations >
- Career Opportunities >
- Awards >
- News Room >

- ICICI Group
<http://www.icicigroupcompanies.com>
- ICICI Prudential Life Insurance Company
<http://www.icicplife.com/public/default.htm>
- ICICI Securities
<http://www.icicisecurities.com>
- ICICI Lombard General Insurance Company
<http://www.icicilombard.com>
- ICICI Prudential AMC & Trust
<http://www.icicpruamc.com>
- ICICI Venture
<http://www.iciciventure.com>
- ICICI Direct
<http://www.icicidirect.com>
- ICICI Foundation
<http://www.icicifoundation.org>
- Disha Financial Counselling
<http://www.icicifoundation.org>
- ICICI Bank also has banking subsidiaries in UK and Canada.

Personal Privilege Wealth Private NRI Corporate Business About us

ICICI Bank Know Us Board of Directors Investor Corner Media Center ICICI BANK NSE
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About Us > Board of Directors > Board Committees

Board Committees

- Board Members >
- Board Committees >
- Executive Director's Profile >

Audit Committee	Board Governance, Remuneration & Nomination Committee
Mr. Homi R. Khuroolhan, Chairman Mr. Dileep Choksi, Alternate Chairman Mr. V. Sridar	Mr. Homi R. Khuroolhan, Chairman Mr. M. K. Sharma Mr. V. K. Sharma
Corporate Social Responsibility Committee	Customer Service Committee
Dr. Tushaar N. Shah, Chairman Ms. Chanda Koodhar Mr. Dileep Choksi Mr. Anil Agrawal	Mr. V. Sridar, Chairman Ms. Chanda Koodhar Dr. Tushaar Shah Mr. Anup Bagoti
Credit Committee	Fraud Monitoring Committee
Mr. M. K. Sharma, Chairman Ms. Chanda Koodhar Mr. Homi R. Khuroolhan	Mr. V. Sridar, Chairman Mr. Dileep Choksi Mr. Homi R. Khuroolhan Ms. Chanda Koodhar Mr. Anup Bagoti
Information Technology Strategy Committee	Risk Committee
Mr. Homi R. Khuroolhan, Chairman Mr. V. Sridar Ms. Chanda Koodhar	Mr. M.K. Sharma, Chairman Mr. Dileep Choksi Mr. Homi R. Khuroolhan Mr. V. K. Sharma Mr. V. Sridar Ms. Chanda Koodhar
Stakeholders Relationship Committee	Committee of Executive Directors
Mr. Homi R. Khuroolhan, Chairman Mr. V. Sridar Mr. N. S. Kannan	Ms. Chanda Koodhar, Chairperson Mr. N. S. Kannan Ms. Vahalkha Mulye Mr. Vijay Chandok



ICICI BANK NSE
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[About Us](#) > [Board of Directors](#) > [Executive Director's Profile](#)

Executive Director's Profiles

[Board Members](#) >

[Board Committees](#) >

Executive
[Director's Profile](#) >



Chanda Kochhar
Managing Director & CEO



N.S. Kannan
Executive Director



Vijay Chandok
Executive Director



Vishakha Mulye
Executive Director



Anup Bagchi
Executive Director

Awards - 2017

Year



<p>About Us ›</p> <hr/> <p>History ›</p> <hr/> <p>ICICI Group Companies ›</p> <hr/> <p>Board of Directors ›</p> <hr/> <p>Investor Relations ›</p> <hr/> <p>Career Opportunities ›</p> <hr/> <p>Awards ›</p> <hr/> <p>News Room ›</p> <hr/> <p>Social Responsibility ›</p>	<ul style="list-style-type: none"> • ICICI Bank won the award in the 'End Users of IT' category for Chatbot on iMobile and Software Robotics at the IMC Digital Technology Awards 2018 • ICICI Bank emerged as the 'Best Bank for SMEs' at the Asiamoney India Banking Awards 2017. The Bank has won this award for its automation initiative 'COLORS' (Corporate Loan Origination System). COLORS is a system deployed within the Bank. It has an end-to-end automated workflow right from logging in an application to disbursing the loan to SMEs. • ICICI Bank won the Gold Award in the 'Banks and Credit Cards' category, as per the Readers Digest Trusted Brand Survey 2017. • ICICI Bank won the 'Best Retail Bank in India' award for the fourth consecutive year at the Asian Banker Excellence in Retail Financial Services International Awards 2017. • ICICI Bank received two awards at the National Payments Excellence Awards 2016 in the 'Large Bank' category organised by NPCI (National Payments Corporation of India). The Bank was declared winner for the 'Immediate Payment System' (IMPS) application and first runner up for 'Cheque Truncation System' (CTS). • ICICI Bank's Pockets has been selected as 'App of the year' for 2015-16 at the FE Best Banks awards organised by The Financial Express. • Ms. Chanda Kochhar featured as an Evergreen Woman Leader in 'BW's Most Influential Women' list by Business World magazine. • Ms. Chanda Kochhar voted as the 'Favorite Female Business Icon' by women professionals aged 20 years and above, according to nationwide survey conducted by Talentedge, a Delhi based education technology firm. • ICICI Bank received runners-up awards in the categories of 'Lean', 'DFSS' (Design For Six Sigma) and 'DMAIC' (Define, Measure, Analyze, Improve, and Control) at the Six Sigma Case Study Presentation Contest 2017 organised by the Indian Statistical Institute, Bangalore. • ICICI Bank has been voted as the 'Top Borrower in Asia – India' for the fifth consecutive year and the 'Most Impressive Investment grade Financial Institution from Asia' in the online poll conducted by FinanceAsia magazine in 2016. • ICICI Bank won the 'Best Company to Work for' Award of Business Today magazine in the Banking, Financial Services and Insurance sector. • ICICI Bank was declared winner in four categories and first runner-up in one category among 'Large Banks' at the IBA Banking Technology Awards 2017. The Bank won the award for the 'Best Technology Bank of the Year'. It also won awards in the categories of 'Best Use of Analytics for Business Outcome', 'Best Use of Digital and Channels' and 'Best Payments Initiative'. The Bank was declared first runner-up in the category of 'Best IT Risk and Cyber Security Initiatives'. • ICICI Bank was awarded the 'Gold category' recognition at the Energy And Environment Foundation Global Safety Award 2017. This is the highest award received by a bank in the Financial Sector – Banking/Non-Banking Finance Companies, for its constant
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ICICI Financial establishment is India's second-greatest deal with a record with full scale profits of about Rs.1, 675.58 bn (US\$ 38.4 bn) at March 30, 2005 and advantage earlier evaluation of Rs. 20.04 bn (US\$ 460 mn) for the assessed year completed March 31, 2005 (Rs. 16.36 bn (US\$ 375 mn) in money related 2004). ICICI Financial foundation consists of a framework around 573 sub branch and extensive counters and in excess of two thousand machines.

The money related organization offering a large extent of budgetary institutioning aspects and fiscal organization to fuse and retailing consumers throughout a grouping of transportation channel and all particular reinforcements and appropriations in the domains of hypothesis monetary institutioning, living inclusion and non-life inclusion, subsidizing and asset the board. ICICI Financial establishment set up its general budgetary assembling in money related 2002 to consider the outperform periphery requirements of customers and effect on the private monetary characteristics to give things universally.

ICICI Financial establishment starting at now made reinforcements in the Canada and USA, branches in Bahrain, and agent work environments in China, US, Bangladesh, UAE and South Africa. ICICI Financial foundation's worth offers are taken to record in our nation on the BSE and the NSE of India Limited and its ADRs are recorded in the NY Stock Exchange. ICICI Financial establishment takes definite a Code of Business Conduct and Ethics for its officials and agents.

ICICI Financial foundation at first made in 1994 by ICICI Limited, an Indian budgetary association. Its share in the Financial foundation was reduced to 45% from an open commitment of offer in the country in money related year 1999, a worth offered as American Depository Receipts record in the NYSE in fiscal 2000, ICICI Financial establishment's acquiring of Financial organization of Madurai Limited in full-stock amalgamating in budgetary organization 2001, and helper advertise managed by ICICI to regulated examiners in money related 2001 and financial 2002.

ICICI was started in 1955 with the action of the World Financial establishment, the Govt of India and agents of host country industry. The standard target was to get an impelled money arranged relationship for giving mid-term and long stretch experience financing to have country based affiliation. During the 1990s, ICICI changed its business from an improvement budgetary establishment offering essentially task record to an all-encompassing money related associations group offering a giant options of things and associations, both straight and through different assistants and helpers like ICICI Financial foundation.

In 1999, ICICI become the essential Indian source bank and the important monetary foundation or budgetary foundation from non-Japan Asia to be recorded on the NYSE. In the wake of considering distinctive corporate authoritative decisions concerning the rising major circumstance in the nations budgetary industry, and the interest to general money related institutioning, the administration of ICICI and ICICI Financial foundation confined that joining of ICICI with ICICI Financial establishment would be ideal essential alternative for the two substantially, and would comprise the ideal honest structure for the banks social affair's including all monetary strategy.

The merger would expand an impetus for ICICI speculators by the combined substance's passage so as to ease stores and conspicuous open entryways for obtaining charge basing pay and capacity to make an opening in the portions edge of work and give trade monetary institutioning organizations. The merger would build a motivating force for ICICI Financial establishment speculators through a colossal industrialist based and size of errands, consistency admittance to the banks strong corporate associations grew more numerous decades sooner, area into obscure business sections, greater cost of the whole association in numerous business parcels, uncommonly charged based organizations, and admittance to the tremendous capacity pooling of ICICI and its reinforcements.

In October 2001, the Boards of Directors of ICICI and ICICI Financial establishment stated the merger of ICICI and two of its completely had retail uphold partners, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Financial association. Examiners of ICICI and ICICI FINANCIAL INSTITUTION upheld the merger in January 2002, by the High Court of Gujarat at Ahmedabad in March 2002, and by the High

Court of Judicature at Mumbai and the Reserve Financial establishment of India in April 2002. Coming about to the merger, the ICICI get-together's financing and money related institutioning tasks, both restrict and retail, have been participated in a solitary segment.

In the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services group offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Financial institution.

PROMOTERS

ICICI Financial foundation was advanced in 1994, an Indian financial establishment, and was its completely claimed auxiliary. Its shareholding in ICICI Financial

organization was diminished to 45% through a public contribution of debentures and offers in the nation in financial year 1998, a value firm contribution for the sake of ADRs which were recorded on the NYSE.

Network & Services

ICICI Financial association has an arrangement of around 573 branches and development counters and in excess of 2,000 ATMs. ICICI Financial association offers a wide extent of financial institutioning things and cash related organizations to corporate and retail customers through a combination of transport channels and through its particular assistants and partners during the zones of hypothesis budgetary institutioning, life and non-life inclusion, venture and asset the board.

ICICI Financial establishment set up its worldwide budgetary institutioning pack in money related 2002 to consider the cross periphery needs of clients and impact on its family cash related institutioning characteristics to offer things generally. ICICI Financial foundation right currently has assistants in the United Kingdom, Canada and Russia, branches in Singapore and Bahrain and representative work environments in the United States, China, United Arab Emirates, Bangladesh and South Africa.

Technology

ICICI Financial foundation works in a significantly automated condition similar to information advancement and correspondence structures. The entire budgetary establishment's branches have network which enables the cash related association to offer fast funds move workplaces to its customers. Multi-branch get to is moreover given to retail customers through the branch orchestrate and Automated Teller Machines (ATMs). The Financial foundation has advanced significant endeavors and premiums in making sure about the best development available generally to collect the establishment for an a-list cash related association.

The frameworks are open, scaleable and web-empowered

The Financial foundation has composed its dedication in development and the Internet as one of its key destinations, and has quite recently increased immense ground in web-engaging its middle associations.

In all of its Businesses, the cash related association has winning with respect to using its Market position, aptitude, and development to make an advantage and manufacture bit of the pie.

Social Initiatives:

ICICI Financial foundation's social area activities mean to determine probably the most essential formative issues confronting India today. Our association is basically as far as non-business backing to fill information and practice holes in explicit topical territories

icicisocialinitiatives.org is an interaction base that aims in:

- Gathering members for improvement procedure to extend and extend the talk advising advancement of practicing. Intuitive highlights incorporate conversation sheets and offices to post papers, articles or different assets.
- Publish investigate identified with advancements and noteworthy issues inside the recognized topical territories.
- Enable online application for subsidizing

Business Profile

- ICICI Financial establishment provides a huge sum of money related institutioning aspects and budget organizations to incorporate and retailing consumers through various modes of transport channeling and by its particular assistants or branches in the domains
- Investing money related institutioning.
- Disaster protection.
- Venturing capitalist and management asset.

An Overview of the subjects and issues under consideration

- Indian Financial system.
- Financial institutioning Industry in India.
- ICICI Financial institution.
- Mutual Funds.
- Comparative performance of Equity Diversified Mutual Fund Scheme.
- Perception of Investors towards Equity Diversified Mutual Fund.

Division of works under review into categories

- ICICI Ltd
 - ICICI Group.
 - ICICI Financial institution.

CHAPTER – 2

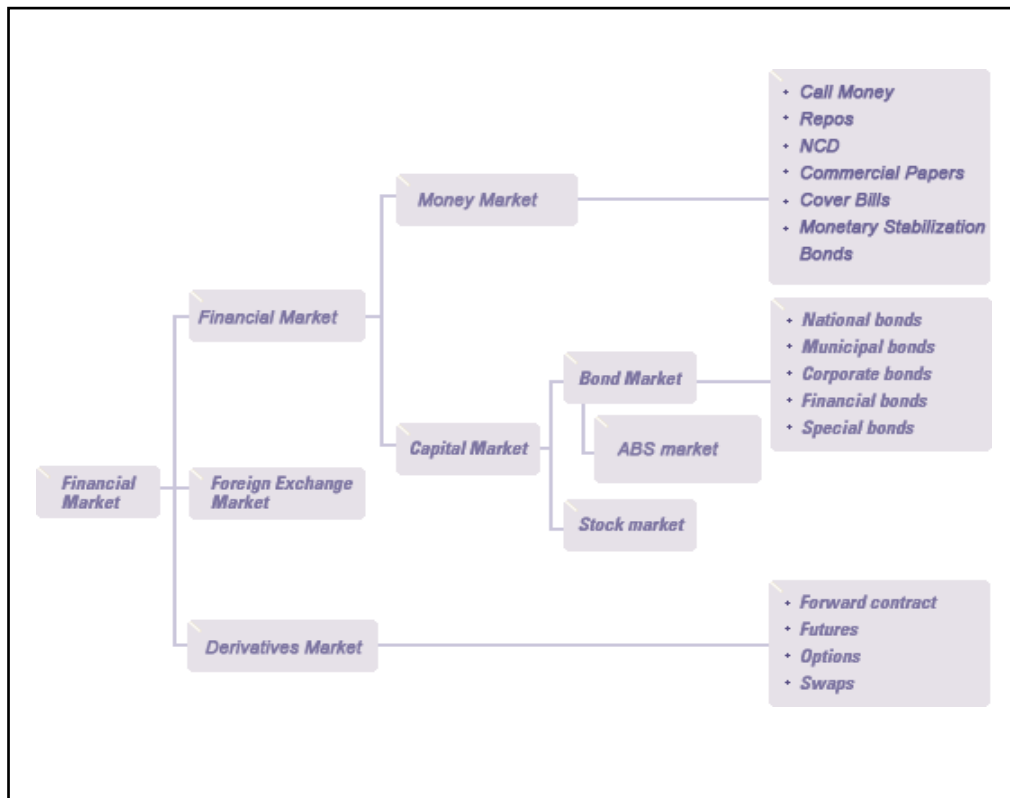
CONCEPTUAL BACKGROUND & LITERATURE REVIEW

THEORETICAL BACKGROUND OF THE STUDY

Financial market

A finance relating market is a business chance for creating and trading of budget related resource/s. Financial markets facilitate price discovery, provide liquidity, and reduce the cost of transacting

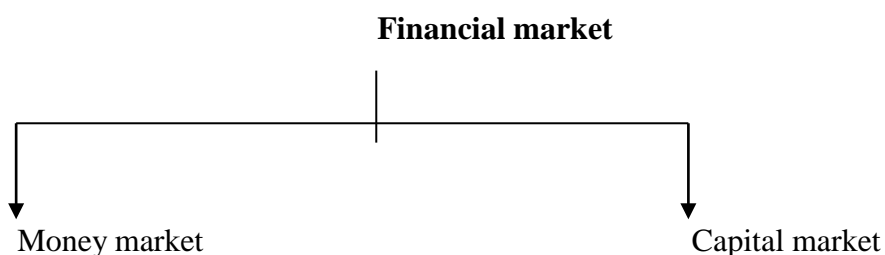
Classification of Financial Markets



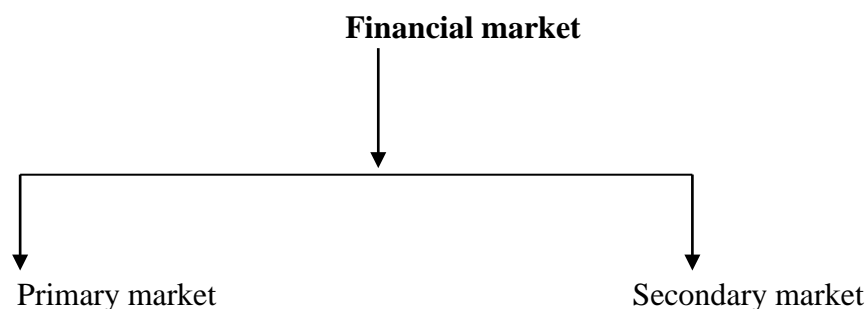
There are various methods of ordering the budgetary markets. One path is to group to money related markets by the sort of budgetary case. The Debt advertise is the budgetary market for fixed cases (obligation instruments) and the value showcase is the money related market for lingering claims (value instruments)



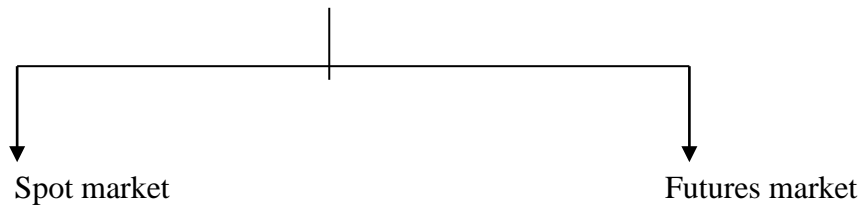
A subsequent route is to arrange to monetary markets by the development of cases. The market for transient monetary cases is alluded to as the currency advertise and the market for long haul money related cases is known as the capitalistic market



A third method to characterize monetary markets depends on whether the cases speak to new issues or extraordinary issues. The market where backers sell new cases is alluded to as the essential market and the market where financial specialists exchange outside protections is known as the auxiliary market.



A fourth method to group budgetary markets is by the planning of conveyance. A money or spot advertise is one where the conveyance happens promptly and a forward or fates showcase is one where the conveyance happens at a pre-decided time in future market. Financial market



Financial Intermediaries:

Budgetary go-betweens are firms that offer types of assistance and items that clients will most likely be unable to get all the more productively without anyone else in money related markets.

They appear to offer a few preferences: broadening, lower exchange cost, economies of scale, classification, and flagging advantage.

The major monetary go-betweens in India are business financial institutions, improvement budgetary organizations, insurance agencies, shared assets, non-financial institutioning money related organizations, and dealer financial institutions.

Item profile

ICICI financial institution offers a wide scope of items for its financial specialists, which spreads tax reduction items, speculation items, items for senior residents and so on. ICICI Financial institution encourages following venture items

Protection:

Life inclusion is an understanding obliging a portion of a total of money to the individual ensured or besieging him to the individual qualified for get the proportionate on the happening of an event. Powerlessness of dying is trademark in life of humans. It is this type of risk, which offers climb to the requirement for

some kind of confirmation opposite the financing adversity rising up out of death. Assurance substitutes this defenselessness by sureness.

The target of protection is ordinarily to give:

1. Family insurance and
2. Provision for mature age.

Assurance is a Rest 390 billion businesses in the country, and along with budgetary institutioning organizations consists about 7% to countries gross domestic product. Net premium assortment is about 2% of GDP and has been making by 15 to 20% per annum. India likewise has the most raised number of extra security frameworks in power on the planet, and preeminent contribute skilled assets with the LIC are nearly 8% of GDP. At any rate in excess of three fourth of India's insurable masses has no extra security or annuity spread. Clinical inclusion of any kind is irrelevant and various sorts of non debacle security are much underneath overall measures.

To tap the tremendous security potential and to plan long stretch venture supports we need changes with fuse resuscitating and modifying of the open section associations, and coming up the region to private players. A legitimate association ought to be made to control

The market and advance a sound market structure. Assurance Regulatory Authority (IRA) is one such body, which watches out for these tendencies. IRA work includes following three limits:

Assurance of customer's advantage

- To provide budgetary adequacy and liquidation of the protective business, and
- To provide solid developing of protective advertise.

A protection strategy secures the purchaser at some expense against the money related misfortune emerging from a predefined chance. Various circumstances and various individuals require an alternate blend of hazard – cost mixes. Insurance agencies give these by offering plans of various types.

Unfortunately the possibility of security isn't well known in India. As the recent measures, the hard and fast premiuming compensation delivered by life insurance and general life insurance in country is assessed at nearly 1.94% of Domestic product. At any rate a ton of world insurance publicize has exhibited a development of 10% from 0.31% in 1996- 97 to 0.34% in 1997-98. India's bit of the pie in the existence inclusion business showed a veritable business created by 3% against overall typical of 0.21%.

The nationalized industry of insurance has not provided clients a combination of things. Its infact in like manner produce progressively conspicuous care on the prerequisite for buying assurance as an assistance and not just for charge special case, which is at present being carried on intrigue side, a good association

In their enthusiasm relating security and per capita compensation levelling recommends the increased fiscal improvement which spike advancement looked for after insurancing. Moreover there's an association between insurancing thickness and social pointers, for instance, capability. With social unforeseen development, security solicitation will create.

They give you development benefits (typically, whole guaranteed) and extra benefit by method for reward, ensured augmentations; reliability reward and so on cash arrangements likewise give halfway installment to you at already-set timespans.

Meaning of Different Types of Policies

a) ANNUITY

An annuity is a consistent movement of relative segments that one gets each year, or dependably either everlastingly or a fixed number of years, as return in the wake of making a theory either as a single aggregate or through fragments paid over a specific number of years, a particular total. Upon the demise of the annuitant, or at the expiry of the expiry of the period fixed for annuity partitions, the contributed annuity fund is restricted if all else fails near to somewhat prize. Annuities vary from every single other sort of disaster affirmation in one central manner – they don't give any security spread now offer an ensured remuneration for a specific period or forever.

Ordinarily annuities are done to create pay during one's surrendered lifetime, which is the explanation which are similarly known as benefits plans. An annuity offers a response for the best cash related shortcoming of develop age after one leaves and the compensation from pay stops.

b) ENDOWMENT:

Gift courses of action spread the danger in a predefined time in the completion of the total ensured is dealt with the policy holder close by the complete prize amassed at the duration of the procedure. This component - the

portion of the improvement to the holder of policy on the realization of the methodology's time – , fittingly speaks to the distinction of gift courses of action. Ordinarily, one's obligation with respect to the money related protection of the family decreases out and out when the children are readied up and self-sufficient. The accumulate by the developments to manage a more diminutive family

– possibly simply one and persons life accomplice - post retiring. This is the spot the improvement – the main all out ensured and the accumulated prize – got back come helpful. Can use the enhancement entirety for purchasing an annuity way to deal with produce a month to month benefits for the whole life, or put it in some other sensible theory of your choice. This is the critical bit of leeway of a blessing methodology over a whole life.

c) **MONEY BACK:**

Not under any condition like improvement plans, in genuine cash back strategies, the policyholder gets rare "survivable divides" during the term of the method and a singular whole total on bearing its term. On the off chance that there ought to be an event of death during the term of the technique, the recipient gets full total guaranteed with no closures for the entire paid till date, and no further charges are needed to be paid. Such methodologies are standard, since they can be custom fitted to get gigantic aggregates at express periods according to the necessities of the policyholder.e improvement of 11% there by beating generally speaking standard of 7.7%. Non life consideration

Future Of Life Insurance Market

Undoubtedly, even at simple assessments the size of extra security pitch in India could interface with Rs. 40000 bn covering only 250 mn individuals... .

LIC had completely delighted in the partnership of the colossal disaster protection display since 1956. LIC was in for an astounding now a then when it found that, among air crash adversities or rail episode misfortunes, in all honesty, not a great deal of had extra security spread. In all honesty LIC tried to assess the size of the market and take a gander at broad homogeneous zones of the market dependent on the information gave by Decennial Census Report identifying with ace masses composed into groups

subject to occupations. At any rate LIC's imperative divisions were the metropolitan – normal, male – female and clinical – non-clinical territories. The enlistment of occupation information was utilized more as a structure for figuring the procedures. Nevertheless, eventually with the part of new player, phenomenally aware of their pieces of the overall business, the evaluation of the size of the market for failure protection envision criticalness. The market size with its valuable fragments is to be perceived and reasonable things to address the issues of these regions made.

Extra security show off spreads the whole age degree of the amount of tenants in 1000 mn in India. At any rate considering their cash related conditions and their capacity to pay the premium for some sort life incorporation spread or an annuity, the measure of qualified open doors everlastingly consideration might be put around 30% of the immovable individuals viz, 300 mn. LIC has on its books as on date 125 mn approaches. Examination had indicated that these holders of the strategies has on a common, 1.6 (a comparative number of system holders have more than one game-plan). In this manner the measure of people holding disaster protection approaches with LIC amazing work out to 75 mn. This recommends just 25% of the potential market has so far been ensured about, leaving the staying 75% - a huge market of 225 mn people – to be ensured about.

Size of market ever developing:

This growth of market is dynamic and developing. The improvement was coordinated by a couple of elements, for instance. A development of maybe 20 mn of new people each year.

A regularly expanding number of individuals in light of redesigns in monetary needs moving endlessly in the time of people with ability to pay more for a real existence inclusion approach.

Various among the present policy holding consumers are horrendously underprotected. They require and may shoulder the expense of additional assurance. These can be given to be a part of the market as important open doors for extra protection. These structure the rich layers promote arranged for being awesome wellspring of high volume of business.

Considering these elements it may be known the width of the marketability always consideration in our country is tremendous. Enduring measure of people who are liable to be offered a confirmation approach to manage be 250 mn, to the degree amount of plans, which makes out to 390 mn (250 mn*1.6) polices. In budgetary terms, taking the run of the mill size of the strategy as Rs1 lakh, the all out guaranteed working out to Rs 4000 bn or \$ 800 bn. Central year's great pay will be recognize as Rs 6250 for every year for each blueprint (LIC's yearly premium per new strategy during 2001 – 2002 was Rs 6384 and numerous new privately owned businesses have crossed Rs 7000 as normal first year premium. So the new premium salary capability of this market is Rs 2500 bn or \$ 50 bn. These figures would just continue expanding step by step because of progress in the monetary conditions prompting increment in the quantity of potential possibilities as examined before **are affected by closely-held convictions. Well brand deals power might be utilized to convince the forthcoming clients.**

LITERATURE REVIEW

- K. M. Mubarak Ali (1993) in his investigation tried "to discover the buying design brand inclination, brand unwaveringness and recommend and reasonable measures to improve the brand reliability. The examination was inferred that a painstakingly picked advancement procedure is to be utilized to build the brand steadfastness of the item. The acquisition of purchaser durables

- Kirubashini, B., "Disaster protection Policy Holdings-A Study on Influencing Factors", Published Thesis, December 1991 The investigation endeavors to know the degree of mindfulness, inclination and affecting component relating to strategy property and to test the connection between the impacting elements and arrangement possessions. The greater parts of the respondents know about the blessing affirmation arrangement and considered to rank it as number one. The investigation likewise uncovered that there was a critical connection between close to home components and approach possessions.
- Praven Sanuu, Garav Jeiswal and Vijay Kumar Pandey (2009) "A Studying of Buyer Behavior of Customers toward LIC", P. 1.in their article, "A Study of Buying Behavior of Consumers towards Life Insurance Company", Prestige association of Managing and Researchable, Gwalior, showed that the present Indian market, the theory affinities for local customers and evolving customarily. The people having their acknowledgment towards different sorts of theory planning.

RESEARCH GAP

The fundamental examination of countrywide and everyday writing relating to budgetary execution of companies and institutions unmistakably uncovered that cash associated proportions is fundamental to minutely look into the financial presentation. These investigations did not cope with the particular budgetary proportions and their numerical essentialness identified with money associated execution.

Execution investigation of different businesses has been made through distinct research researchers. They have chosen various forms of companies, as an instance, banking, rural, co-sellers, iron and steel, MNC corporations, and delivery organizations. This research isn't pretty similar to the previous examinations.

CHAPTER – 3

RESEARCH DESIGN

STATEMENT OF GIVEN PROBLEM

- Finding out the present venture designs among the clients of ICICI
- After breaking down the patterns among speculators build up a technique for the financial institution to pull in the financial specialists to improve client esteem.

As the speculators gain various arrangements of benefits of monetary nature they are making an arrangement for what's to come. The danger of every one of such speculations is to be seen in advance. Commonly the financial specialists continue obtaining these advantages in an impromptu and spontaneous way and the outcomes is high hazard, low return profile which they may confront.

Subsequently, to defeat the troubles of putting resources into a specially appointed way it is gainful for a speculator to contribute through common supports with the end goal that there is no requirement for the financial specialist to be any increasingly worried about the market or his portfolio adjusting. Through Mutual Funds the financial specialist can have a total portfolio differing from traditionalist currency market and obligation plans to direct adjusted plans to forceful value plans. Through this task I might want to make an investigation Study on current speculation inclines and detailing a system to draw in clients.

NEED FOR THE STUDY

The necessity for additional security begins from the need to shield our family. In case you care for your family's needs you will consider security.

Today insurance has gotten altogether logically noteworthy due to the separating of the unavoidable joint family system, a structure

wherein different ages agreed in concordance, and a system where a sentiment of money related security was reliably there as there were furthermore picking up people.

Conditions are unique and the nuclear family has risen. Isolated structure various snares of a nuclear family, a high sentiment of unsteadiness is found in it today additionally, the family has contracted. Needs are growing with time and fulfillment of these need is a focal issue mark.

In what manner is it possible to have the option to fulfill every one of those necessities? Better way of life, great training, and your since quite a while ago wanted house. However, again – you just can't misuse all your profit. You'll be required to leave a piece of it on behalf of coming times too-an insightful choice. This is time protective measures encourages you.

The necessity for fiasco insurance begins from the need to shield our family. If you care for your family's needs you will consider insurance.

Today insurance has gotten impressively progressively huge as a result of the disintegrating of the regular joint family structure, a system wherein different ages existed together in congruity, and a system where a sentiment of budgetary security was reliably there as there were all the additionally obtaining people.

Conditions are extraordinary and the nuclear family has risen. Beside various traps of a nuclear family, a high sentiment of unsteadiness is found in it today also, the family has contracted. Needs are growing with time and fulfillment of these need is a focal issue mark.

By what means anyone will have the option to fulfill each one of those necessities? Better way of life, great instruction, and you since quite a while ago wanted house. Yet, again – you just can't waste all your profit. You need to save a bit of it for the future excessively a keen decision. This is the spot insurance energizes you.

Components, for instance, less number of picking up people, stress, tainting extended competition, higher desires, etc are a segment of the reasons why assurance has gotten criticalness and where insurance accept a productive work.

OBJECTIVES OF THE STUDY

- To find what variables does financial specialists considers before putting resources into a specific venture item and what draws in him most
- To distinguish the most favored venture regions and items among speculators
- To distinguish the venture design among different age, salary and calling gatherings to know the practical highlights of Financial institutioning framework and elements of Investment and Services office.

SCOPE OF THE STUDY

- Project is identified with Investment and Services branch of ICICI Financial institution.
- Project arrangements with the venture instruments viz. Common assets, Gold, IPO.
- Survey led on clients visiting to the ICICI branches

RESEACH METHODOLOGY

Philosophy of Research

Explanatory and Descriptive Research, in which the scientist utilizes elements or data effectively accessible and investigation it to make a basic assessment of the material. Then again Descriptive research decides and reports the state of affairs. It isn't just assortment of information, yet it is more than that, it includes estimation, arrangement, examination, correlation and understanding. Spellbinding examination answers to the investigations leads on shopping recurrence, brand fame of items and administrations, purchasing conduct and purchaser inclinations, and so on.

Sampling

Size is 100 sample size

Devices for Data Collection:

The exactness of assortment information is a more prominent noteworthiness for reaching right and substantial determination for the examination. The sources can be ordered into two:

1. Primary information
2. Secondary information

Essential Data

The essential information had been gathered through a poll in light of its straightforwardness and unwavering quality for social occasion information.

Auxiliary Data

Significant wellsprings of auxiliary information are from different diaries, magazines, sites, and so on.

Structure of the Questionnaire:

Open-finished, Closed finished and Yes or No inquiries will be utilized in drafting the poll. There are different factors, for example, individual inclination about the items, their fulfillment level and so on will be likewise included.

HYPOTHESIS

H1: Income levels of Investors impact inclination for specific speculation items.

H2: There is a relationship between the speculation item inclination and age.

Devices OF ANALYSIS

Subsequent to gathering the information its variable having characterized character, were organized utilizing count bar strategy each character were dissected through demography by utilizing rate technique. In specific cases factual focal propensity devices were utilized to show up at showcase potential investigation with certain utilization. To make the information precise factual standard deviation were likewise determined.

By utilizing market show derivations were drawn for idea of factors investigating examination. Into the end summing up these discoveries were shown up and dependent on the suggestions were made.

1) Plan of Analysis :-

An information investigation plan is a definite recommendation that structures an undertaking work, expresses the goals of the task, recognizes the required information sources, and depicts the system of leading the examination. An information examination plan ought to portray graphs and other information introduction strategies. A solid arrangement is pivotal in information examination and assists crowds with besting comprehend the task.

The Primary information will be gathered by 100 respondents, thusly, a similar will be classified, changed over into Bar and Pie Charts to information mine and dissect the realities of the exploration.

LIMITATION OF THE STUDY

- This examination will be centered retail segment.
- The connection inside the respondents will be restricted.
- Time limitation.

UNIT SCHEME

Chapter wise details of Proposed Project Thesis:

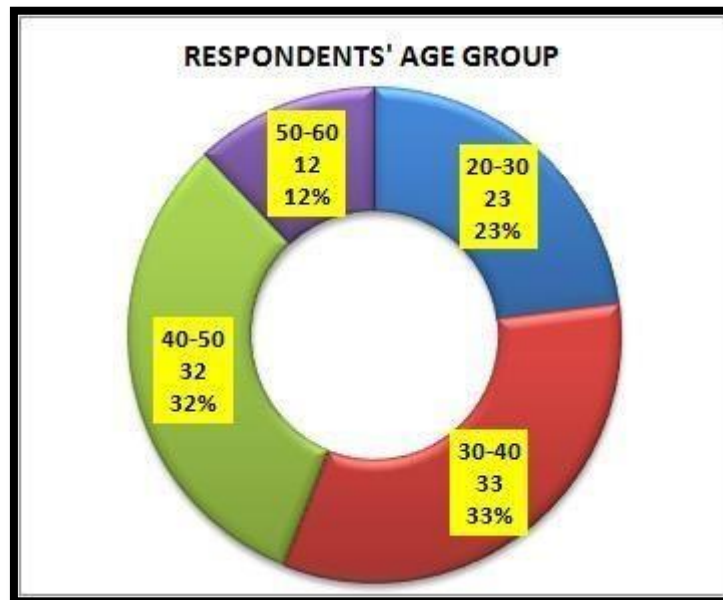
- UNIT 1: (Introduction, Profile Of the industry & Company Profile)
- UNIT 2: Conceptual Background & Review of Literature
- UNIT 3: Research Design
- UNIT 4: Analysing and interpretation
- UNIT 5: Finding, Conclusions & Suggestions

CHAPTER – 4

DATA ANALYSIS & INTREPRETATION

Q1) Which age groups were covered under the study?

Age Group	No. Of Respondents
20-30	23
30-40	33
40-50	32
50-60	12
TOTAL:	100



Comments:

Question identified with age was open finished. In the wake of investigating all the structures we separated the respondents into age gathering of four for example 20-30, 30-40, 40-50 and 50-60. The most elevated number of respondents fell in the classification of 30-40 age gathering and least was in 50-60 category.

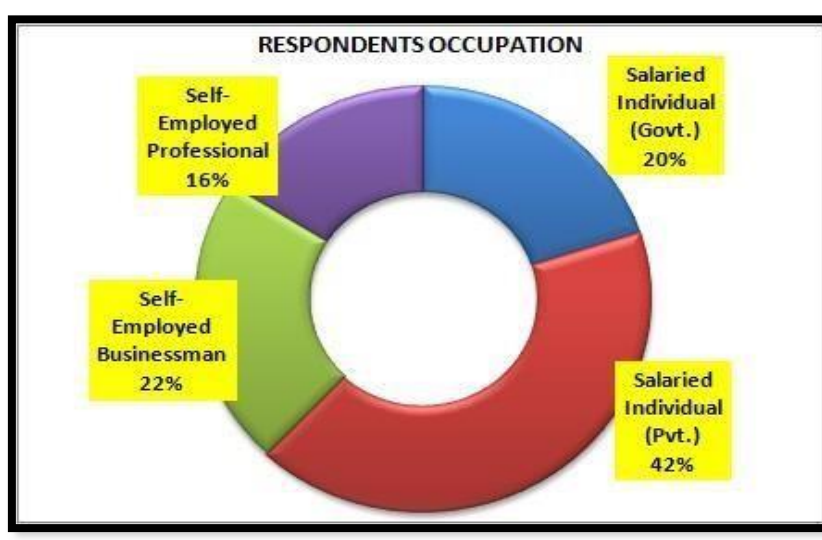
Q2) Which professions were covered under the study?

Profession	Percentage
Salaried Individual (Govt.)	20%
Salaried Individual (Pvt.)	42%
Self-Employed Businessman	22%
Self-Employed Professional	16%
TOTAL:	100%

Comments:

The overview was led for the current ICICI financial institution clients, which were partitioned into four fundamental gatherings. These gatherings were salaried individual (Govt.), Salaried individual (Pvt.), Self-Employed specialist and Self-Employed Professionals.

The most noteworthy level of clients falls in the private division representatives classification followed without anyone else utilized businesspeople. The toward the end in the rundown are independently employed experts.

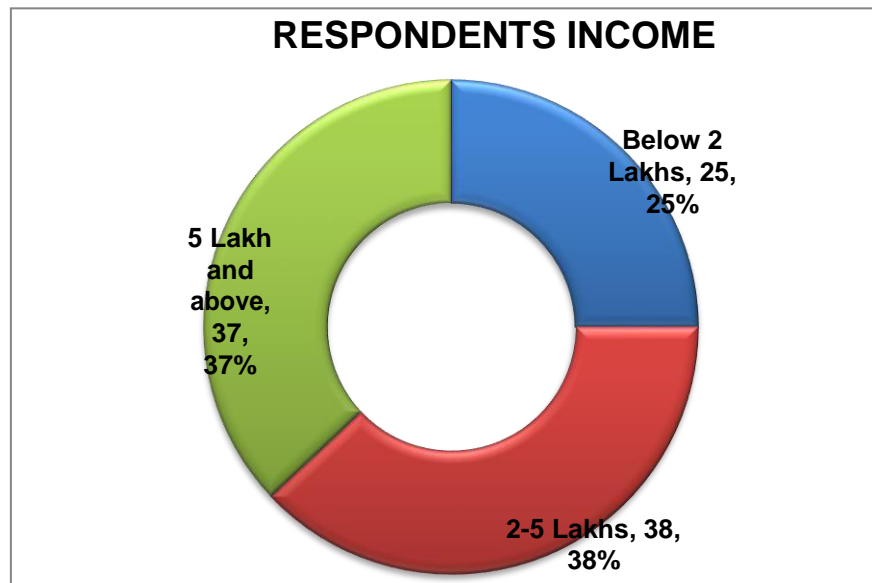


3) What is the annual income of respondents?

Income	Percentage
Below 2 Lakhs	25
2-5 Lakhs	38
5 Lakh and above	37
TOTAL:	100

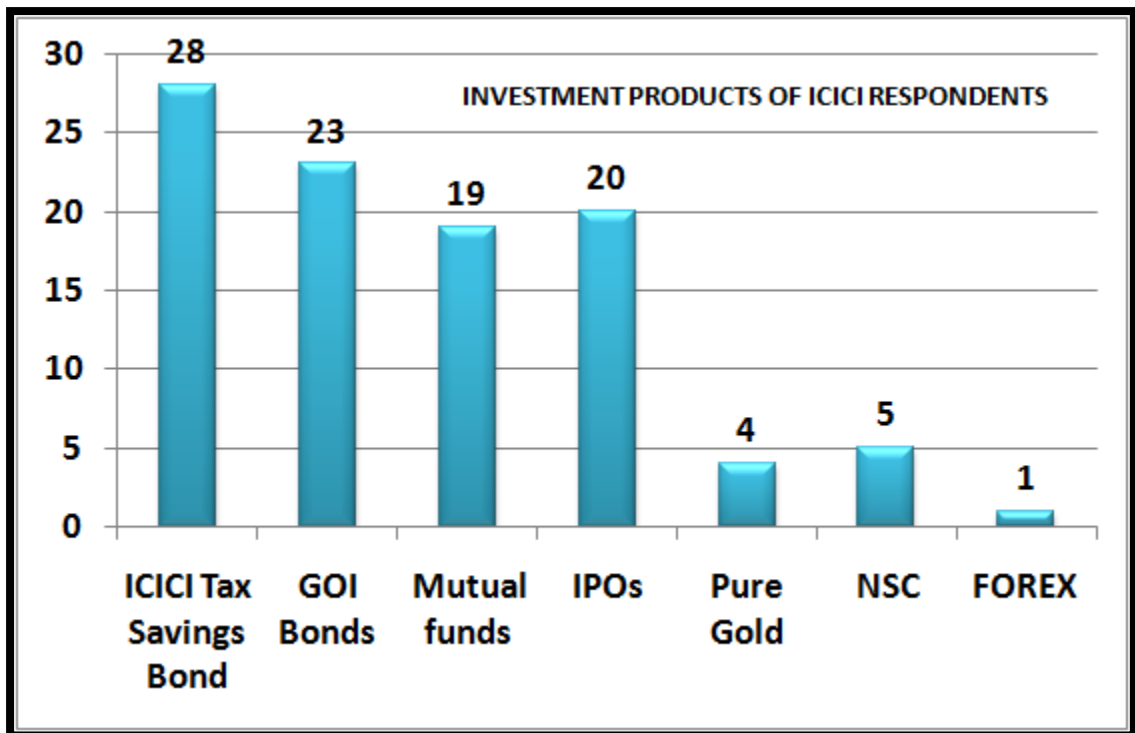
Comments:

In the review the respondents were isolated into three pay gatherings. This was finished so as to comprehend the example of interest in every salary gathering. The most elevated number of respondents fell in the classification of 2-5 Lakh pay gathering and the least number of respondents were in the beneath 2 Lakh class.



Q4) In which products of the ICICI financial institution the respondents are investing?

Products	No. Of Respondents
ICICI Tax Savings Bond	28
GOI Bonds	23
Mutual funds	19
IPOs	20
Pure Gold	4
NSC	5
FOREX	1



Comments:

ICICI financial institution is offering wide scope of speculation items to its clients to take into account their various needs. In the study the respondents were solicited, in which result of the ICICI financial institution they are contributing.

ICICI Tax sparing securities was favored by biggest number of respondents and senior resident's investment funds plan of the financial institution was least liked.

Anyway the shared assets and IPOs did genuinely well thinking about the blast in the market.

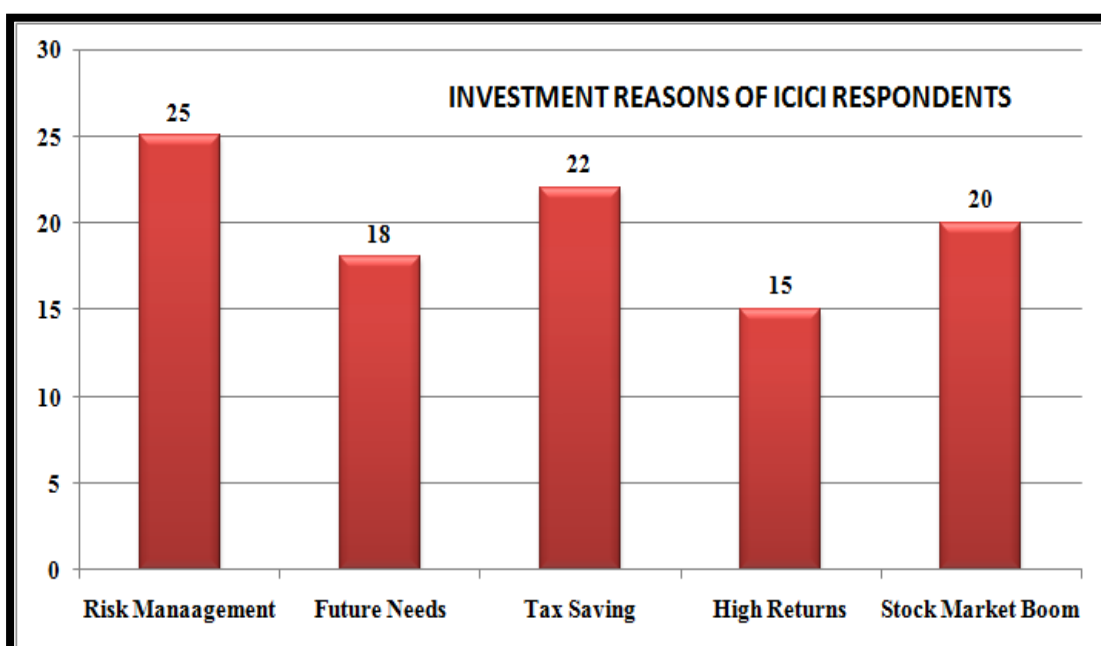
Q5) What are the reasons for investment made by the customers?

Products	No. Of Respondents
Risk Management	25
Future Needs	18
Tax Saving	22
High Returns	15
Stock Market Boom	20

Comments:

When approached about the explanations behind putting resources into these items, there was not one specific explanation, which could be singled out as the most significant purpose behind their choice. Notwithstanding, General Savings, Tax avoidance and future needs rose as the three primary purposes for the venture choice.

Despite the fact that the securities exchange is on a high, this was the least favored explanation behind the clients, trailed by the exceptional yield which financial exchange can give.



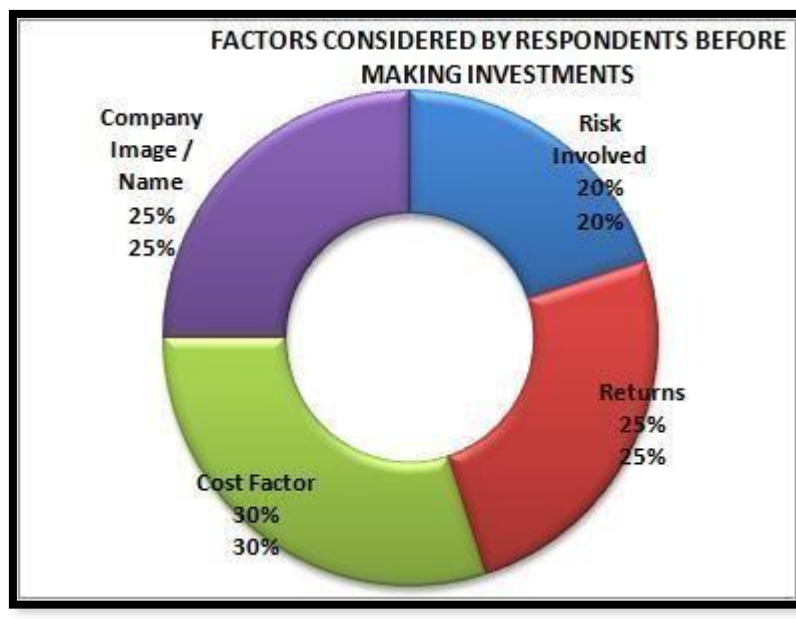
Q6) What are the factors considered by the customers before making investment?
 (Ranked in the order of preference)

Income	Percentage
Risk Involved	20%
Returns	25%
Cost Factor	30%
Company Image / Name	25%

Comments:

We requested that clients rank these four parameters on a size of 1-4. These positions were doled out focuses (Rank 1-4pts, Rank 2-3pts). At that point we duplicated these rankings with these focuses for example rank 1 increased by 4, position 2 duplicated by 3, etc.

Subsequent to doing this what we got has been appeared as a rate on 1000. According to this, the most significant factor for the clients was "Return" they would jump on contributing.

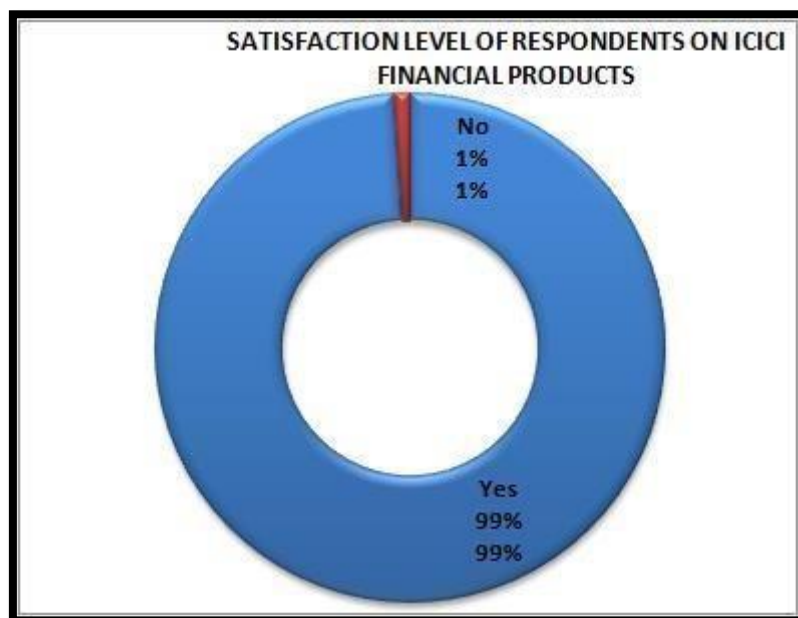


7) Were the respondents satisfied with the products of the ICICI financial institution?

Income	Percentage
Yes	99%
No	1%

Comments:

This inquiry was the least demanding of the part for respondents to reply and in any event, for us to analyse.99% of the respondents were fulfills with the items and plans offered by the ICICI financial institution.

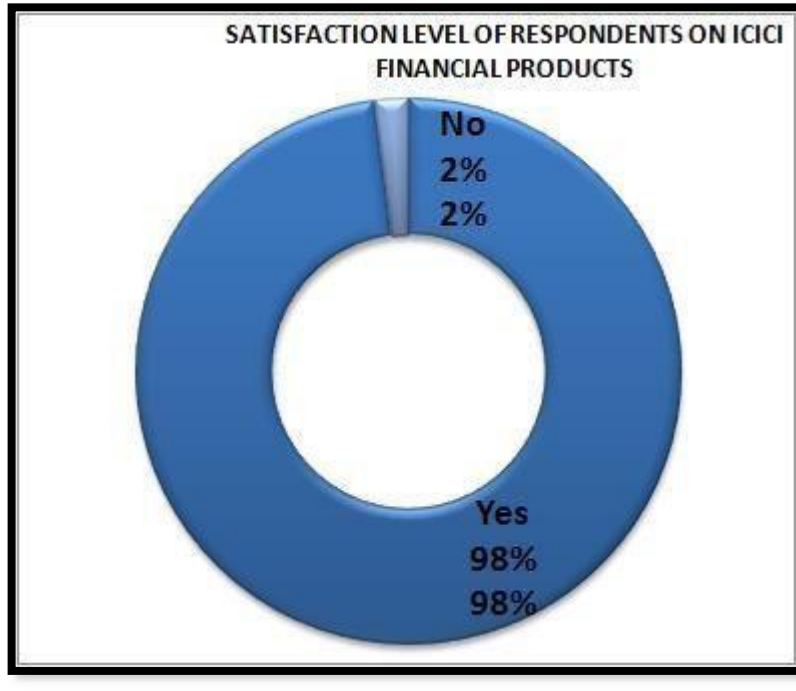


Q8. Whether customer wanted to invest in other products of the ICICI financial institution?

Income	Percentage
Yes	98%
No	2%

Comments:

Practically all the respondents (98%) are happy with ICICI financial institution items and are eager to put resources into different results of the financial institution too. This is an impression of the better administrations gave by the financial institution and its great picture.

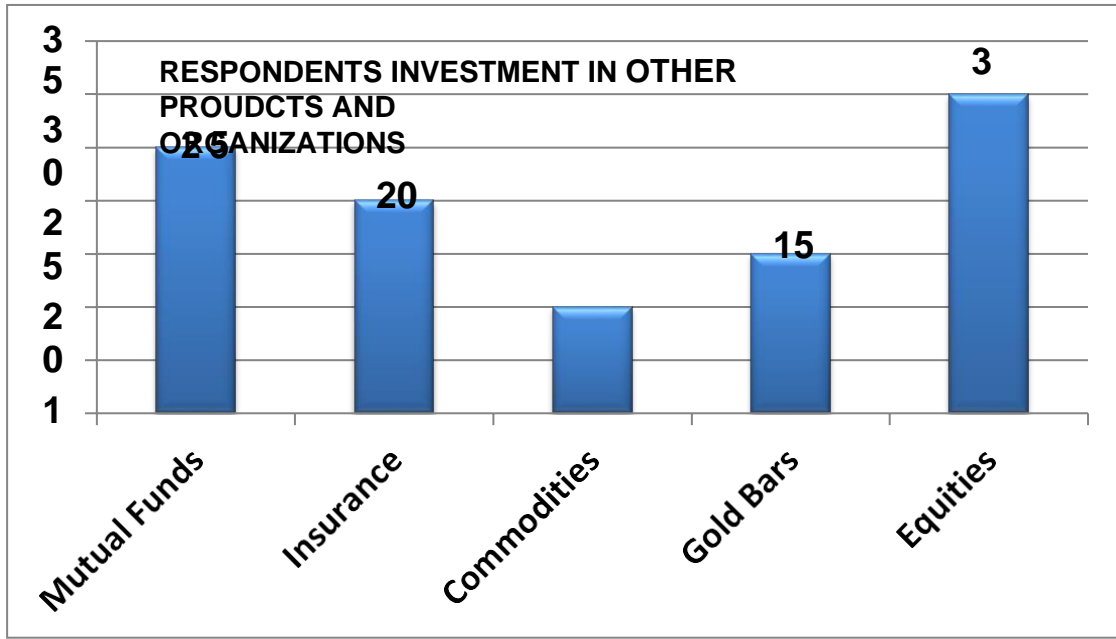


Q9) In which other products of other companies respondents have invested?

Products	No. Of Respondents
Mutual Funds	25
Insurance	20
Commodities	10
Gold Bars	15
Equities	30

Comments:

Majority of the respondents are (31.25%) investing in insurance products offered by LIC etc. and 29.16% investors invest in bonds and stocks and now a days investors are also investing huge sum of money in mutual funds (24%).



Q10) Amount of investment by the customer over the period of time.

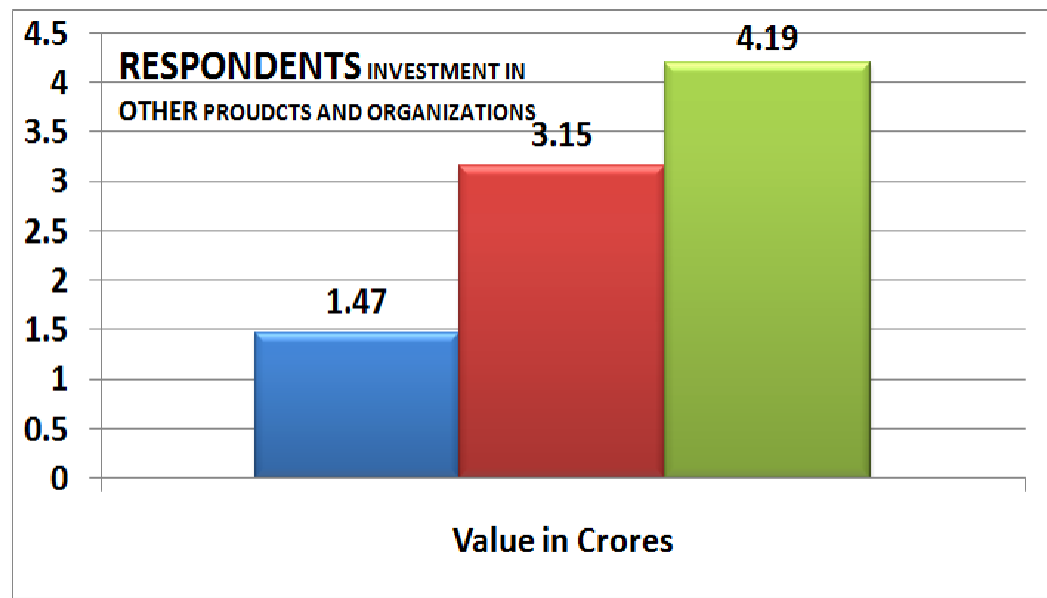
Period	2000-2005	2005-2010	2010-2020
Value in Crores	1.47	3.15	4.19

Comments:

1996-2000: During this period the respondents were not into particularly contributing mode due to the way that about 40% said that they didn't contributed at all during this period. This can be ascribe to the way that the economy was not exceptionally solid at that period and the financial exchange was likewise viewed as hazardous. Likewise the absence of such a large number of items for them to contribute was an explanation behind this.

2000-2005: However, in this period due to developing economy and financial exchange blast, increment in pay, the respondents have put resources into numerous items.

2005-2010: Respondents anticipate the economy, financial exchange and level of salary to develop sooner rather than later and in this manner are eager to put higher sum than they did in the present time frame.



Strategy

To make a methodology for the financial institution not exclusively to draw in an ever increasing number of financial specialists yet additionally to hold the current speculators, we have thought about two factors and attempted to build up a connection between them.

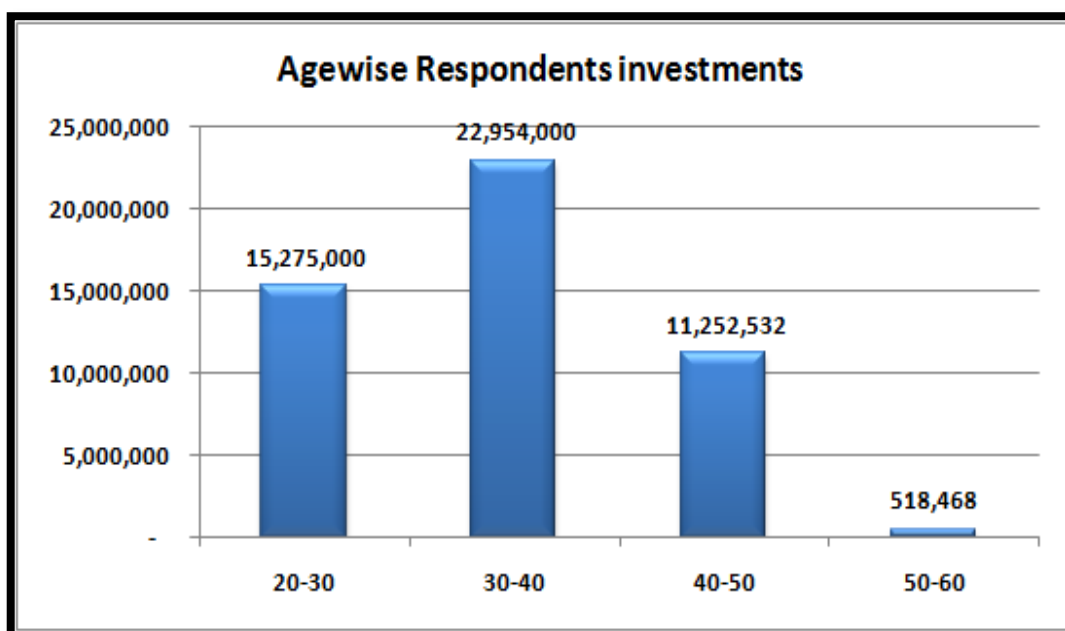
The first is that there is a relationship between the venture item inclination and age. To discover this we took the aggregate of interest in every one of the four age gatherings. At that point we partitioned these sums with the separate number of respondents in that specific classification and arrived at a normal.

Age gathering:

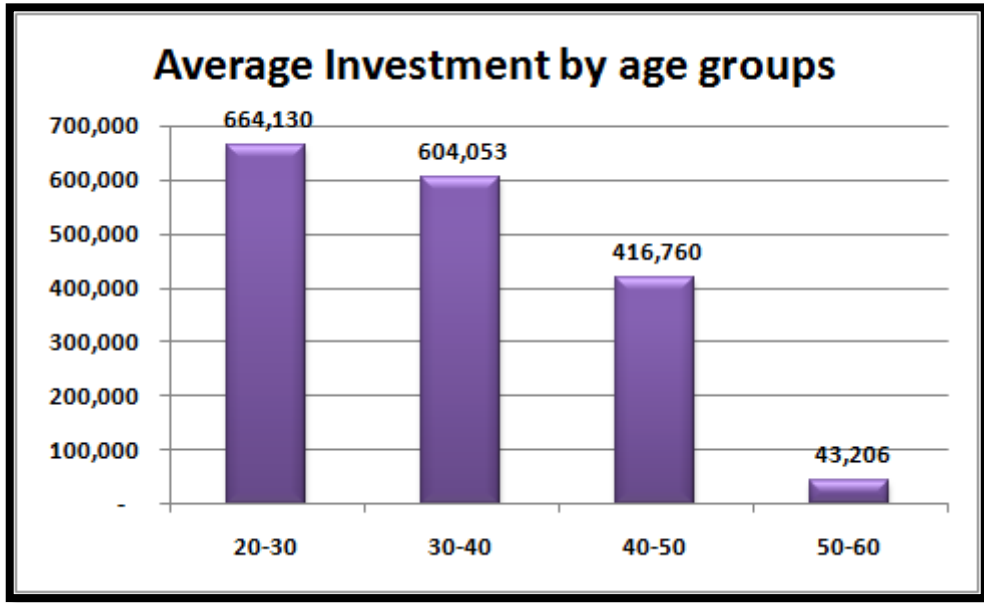
According to discoveries in our investigation the normal speculation is expanding with each gradual age gathering. This may be because of increment in pay and

expanded information about the speculation items. The 20-30 age bunch is normally high daring individual in this manner the organization should target them with items yielding significant yields. Where concerning 50-60 age bunch organization ought to present speculation items, which may yield similarly less, return however are steady bring yielder back.

Age-group	20-30	30-40	40-50	50-60
Amount	15,275,000	22,954,000	11,252,532	518,468
No. Of Respondents	23	38	27	12
Average	664,130	604,053	416,760	43,206



Age-group	20-30	30-40	40-50	50-60
Average Investment	664,130	604,053	416,760	43,206



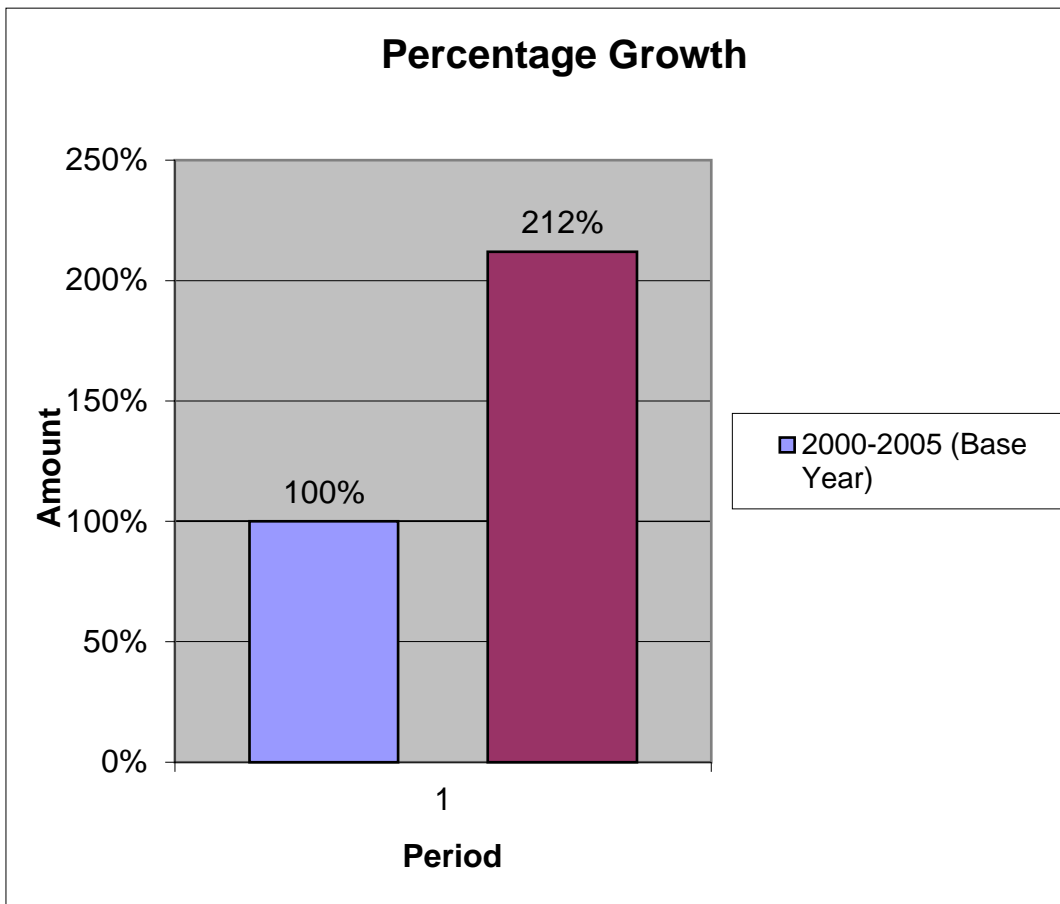
Strategy (Contd.)

Table 13 B

<i>Period</i>	2000-2005	2005-2010
Amount Invested	12712000	27005000

<i>Period</i>	2000-2005 (Base Year)	2005-2010
Percentage Growth	100	212

Graph 13 B



Strategy (Contd.)

Beneath 2 Lakh:

There were just 12 respondents (out of 100) in this pay gathering, which shows the absence of infiltration in this classification. This might be because of the mentality of

the financial institution that individuals from this classification will contribute less when contrasted with other salary class.

In any case, financial institution ought to consider the measure of speculation made as well as the normal venture made in this classification. According to our discoveries financial specialists in this class have put at standard with different classifications as far as normal whole contributed.

Along these lines financial institution should focus more on this class.

2 to 5 Lakh:

According to our investigation the quantity of respondents in this classification is most noteworthy (48 out of 100), which show that financial institution has a solid hold in this pay class. Be that as it may, financial institution must focus on getting greater venture from these financial specialists on the grounds that despite the fact that the speculators are more in this class yet the normal venture is at standard with the underneath 2 lakh pay classification.

In this way the financial institution should attempt to strategically pitch its different items to these financial specialists so as to widen the portfolio and to make an incentive for them.

Over 5 Lakh:

This classification is as of now a star for the organization as the quantity of financial specialists and the normal measure of venture, both are on higher side, so organization should attempt to hold these speculators by improving client esteem by giving them modified items and customized administration.

Below 2 Lakh:

There were only 12 respondents (out of 100) in this income group, which shows the lack of penetration in this category. This may be due to the mindset of the financial institution that people from this category will be investing less as compared to other income class.

But financial institution should consider not only the amount of investment made but also the average investment made in this category. As per our findings investors in this class have invested at par with other categories in terms of average sum invested.

Thus financial institution should concentrate more on this category.

2 to 5 Lakh:

As per our study the number of respondents in this category is highest (48 out of 100), which show that financial institution has a strong hold in this income class. But financial institution must concentrate on getting more investment from these investors because even though the investors are more in this category but the average investment is at par with the below 2 lakh income category.

Thus the financial institution should try to cross sell its other products to these investors in order to broaden the portfolio and to create value for them.

Above 5 Lakh:

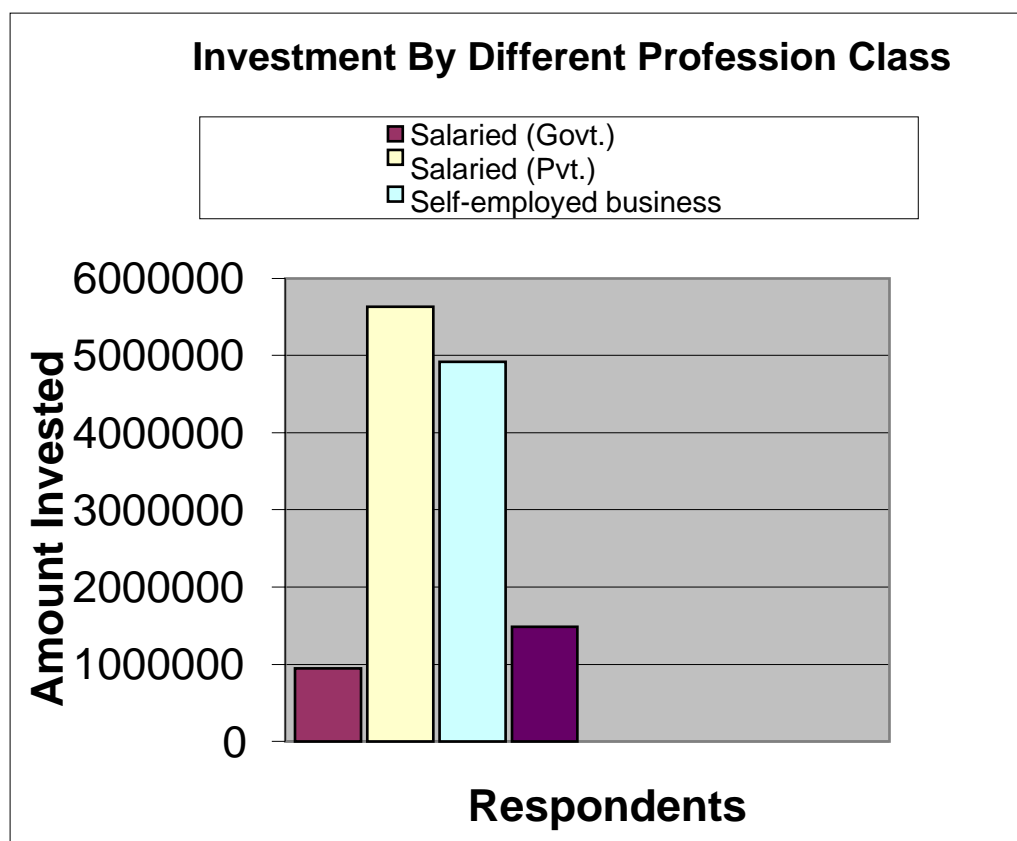
This category is already a star for the company as the number of investors and the average amount of investment, both are on higher side, so company should try and retain these investors by enhancing customer value by providing them customized products and personalized service.

Strategy (Contd.)

Table 14

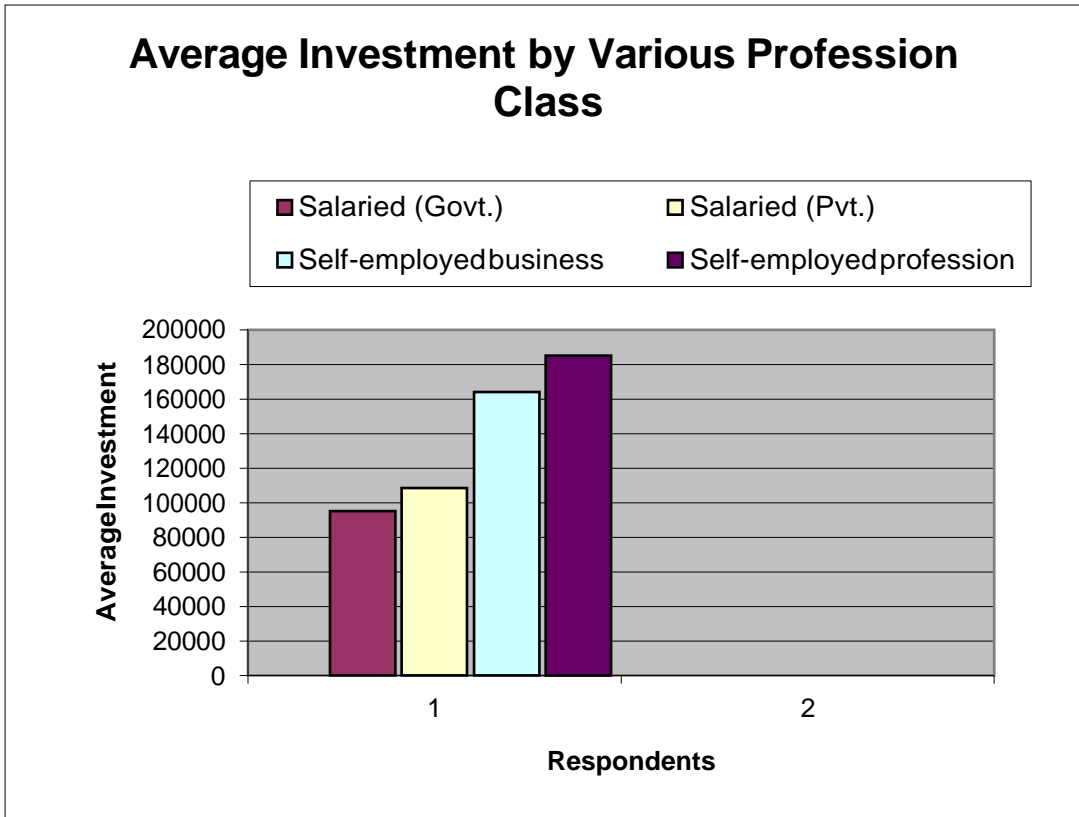
Profession	Salaried (Govt.)	Salaried (Pvt.)	Self-employed businessman	Self-employed professionals
Total Amount Invested	950000	5630000	4920000	1482000
No. Of Respondents	10	52	30	8
Average	95000	108270	164000	185250

Graph 14 A



Strategy (Contd.)

Graph 14 B



As per the findings in our report self-employed businessman are the stars for the financial institution in terms of investing money because they are high in numbers (Not highest) and also in the average investment made. But financial institution has low penetration in the government employees and self-employed professional category. But average investment by self-employed professionals is on higher side, therefore the financial institution must woo these customers with, may be, customized product for them.

CHAPTER –5
SUMMARY OF FINDING/S, SUGGESTION/S &
CONCLUSION/S

FINDINGS

- 1) The financial specialists are all the more ready to put resources into the speculation items than at any other time.
- 2) Interests in common assets and IPOs have expanded significantly.
- 3) Larger part of financial specialists contribute with the aim of exceptional yields and to address future issues.
- 4) Despite the fact that they contribute to get exceptional yields, the most mainstream ICICI item among financial specialists are charge reserve funds securities.
- 5) The most significant factor considered by the speculators before contributing is the arrival they get and the hazard in question.
- 6) The most looked for after item, other than ICICI item, among the financial specialists is protection item. As this item guarantees future security, charge sparing and furthermore guarantees future return, it is unmistakably the pioneer among all items.
- 7) The development in speculations from 1996-2000 periods to 2000-2005 is 381%, which is because of the solid economy, blasting business sector,

exceptional yields by the organizations, accessibility of numerous venture items and expanded mindfulness among open.

- 8) In future additionally speculators wish to contribute either equivalent to or more than the sum they have put resources into the most recent five years (212% anticipated increment) in view of their desires for proceeded with positive execution by the business and the economy all in all.

SUGGESTIONS

- 1) The venture is most noteworthy among the 30-40 age bunch financial specialists; in this way organization needs to concentrate essentially on these speculators.
- 2) Organization has more grounded base of private segment salaried individual and independently employed businesspeople. Anyway it needs solid order over government segment worker and independently employed experts like specialists, attorneys and so forth.
- 3) It is fitting for the organization to concentrate more on charge sparing securities and furthermore present new and imaginative items for charge sparing reason. The explanation being greater part of speculators favored such assessment sparing items.
- 4) Organization can't pull in financial specialists for its senior resident sparing and outside trade conspires in this manner; it ought to be increasingly forceful in advancement of these two items.
- 5) The organization should pressure more on chance administration highlight of the item while advancing it, as this is the most significant explanation given by the speculators for picking a venture item.

- 6) Organization ought to broaden its arrangement of common assets and IPO in order to drop down the hazard apparent by the speculators and to build the profits. Since despite the fact that the securities exchange is blasting, this upsurge in offers and stocks is the least favored explanation behind speculators to contribute.
- 7) ICICI should focus on its protection item just as protection items are especially favored by speculator as they guarantee future hazard, assists with sparing assessment and give returns also.

CONCLUSION

- ICICI Financial institution Customer/financial specialists are profoundly daring people
- They are prepared to face challenges, if the profits are high
- ICICI Financial institution should concentrate on items with exceptional yields
- ICICI Financial institution will concentrate on exceptional yield items notwithstanding the assessment sparing items
- ICICI Financial institution will likewise concentrate on Insurance items forcefully.

Questionnaire

ANNEXURE

**Questionnaire to know perception of Retail Investors towards
Equity Fund.**

Q1 Age Group.

(i) 21-26 [] (ii) 26-30 [] (iii) 31-40 [] (iv) Above 40 []

Q2. Professional Field.

(i) Salaried Individuals (Govt.) [] (ii) Salaried Individuals (Pvt) []
(iv) Self Employed Businessman [] (iv) Self Employed Professional []
(v) Retired []

Q3. How would you place yourself on the Income cluster mentioned below (Per Month?)

(i) 10,000 or less [] (ii) 10,000-20,000 []
(iii) 20,000-30,000 [] (iv) Above 30,000 []

Q4. Apart from self, you are financially responsible for..

(i) None [] (ii) Older parents []
(iii) Your spouse and children [] (IV) Whole family including parents and relatives []

Q5. Number of years and intensity of experience in the trading of stock, bonds, mutual fund, shares and other Investment instruments

- (i) - I have no experience []
- (ii) - basic experience, less than 1 year []
- (iii) - good experience, 1-3 years []
- (iv) - expert experience, 3 years and longer []

Q6. What is your investment objective?

- (i) Capital Appreciation []
- (ii) Regular Income []
- (iii) Short term parking of fund []
- (iv) Growth & Tax saving. []

Q7. According to your investment objective, you would prefer to invest in which category of fund:

- (i) Equity Fund []
- (ii) Debt Fund []
- (iii) Balanced Fund []

Q8. Do you know about Equity Mutual funds?

- (i) Yes []
- (ii) No []

Q9. Do you currently own share in mutual fund that specifically invests in equity?

- (i) Yes []
- (ii) No []

Q10. How you evaluate Equity funds? (Rank the following parameters according to their importance)

- (a) Fund's past performance (Returns) _____
- (b) Fund Manager's Experience _____
- (c) Fund Manager's style of Investment _____
- (d) Portfolio diversification _____
- (e) Expenses ratio _____

(f) I am not aware about it []

Q11.If you were asked to invest in equity funds, in which sub category would you like to invest?

(i) Diversified Equity Fund [] (ii) Mid Cap Funds [] (iii) Sector Specific Fund []
(iv) Tax saving Funds (ELSS) [] (IV) I am not sure []

Q12.If you are investing in Equity Fund; Out of three options available for which option would you like to go for :

(i) Growth [] (ii) Dividend Payout []
(iii) Dividend Reinvestment [] (iv) I am not sure []

ACTIVITY CHART

Sl. No.	Activity	Activity Details	Duration
1	Activity-1	Understanding Structure, Culture and functions of the organization/identification of business problem from the Industry from the literature study	Week-1 Jan 17 th to 25 th
2	Activity-2	Discussion with the guide for finalization of research design, instrument and presenting the same to the guide.	Week-2 Jan 27 th to 1 th
3	Activity-3	Collection of data, editing of the collected data, coding, tabulating and presenting to the guide for suggestions for analysis.	Week-3 Feb 3 rd to Feb 8 th
4	Activity-4	Analyzing, verification and finalization of report and making presentation to the guide	Week-4 Feb 10 th to 15 th
5	Activity-5	Submission of final Report to the guide before sending to the University before one week of the commencement of theory examination	Week-5 Feb 17 th to 27 st

Name and Signature of the Student

(MANU C)

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