

**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021- 2023

Major Research Project

On

“A STUDY ON MUTUAL FUND”

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA**

DAVV, Indore

**Research Guide
Dr. Anuradha Pathak**

**Research Scholar
Ayush Singh Parihar**



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This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

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Dr. Anuradha Pathak

Designation



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INTRODUCTION

A mutual fund pools in money from many investors and invests the money in stocks, bonds, short - term money - market instruments, other securities or assets, or some combination of these investments. All mutual funds are required to be registered with SEBI (Security Exchange Board of India) before they launch any scheme.

Mutual funds can also be segregated in different categories based on the objectives of the mutual fund scheme. The schemes are designed to keep in mind the needs of various types of investors, risk averse investors (basically a conservative Investor who does not want to take high risk), moderate investors (investors who can take some amount of risk) and aggressive investors (investors who are willing to take higher risk in search of higher returns).

“Mutual fund is a mechanism for pooling the resources by issuing units to the investors and investing funds in securities in accordance with objectives as disclosed in offer document.”

A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

Mutual Funds existence in India can be traced with the formation of Unit Trust of India in the year 1963. Unit Trust of India was formed with the passing of UTI Act, 1963 on 1st February 1964. The objective of creating UTI as a public sector organization by the Government of India, was to enable pooling of small amounts of savings from a large section of people and deploying it in the capital markets, so as to boost industrial initiatives on the one hand and on the other hand, to provide the investors an opportunity of earning an enhanced return. The first scheme launched by UTI was the Unit Scheme 64. US- 64 was an open-ended scheme which promised to provide income, liquidity, and tax benefit to its investors. Subsequently it launched a Unit Linked Insurance Plan in 1971. Till 1987, UTI was in a monopoly situation by which time, the AUM rose to ₹6700 Crores.

In the year 1987, the Government of India allowed public sector banks and public sector insurance companies to form mutual fund subsidiaries. SBI Mutual Fund was the first.



CONCLUSION

It is hopeful that this study creates awareness that the mutual funds are worth investment practice. The various schemes of mutual funds provide the investors with a wide range of investments options according to his risk bearing capacities and interest. Besides they also give a handy return to the investors. The project analyses various schemes of public and private sector Mutual Funds.

In India Mutual funds are playing important role. The mutual fund Companies pool the savings of small investors and invest those collected huge amount of funds in different sectors of the economy. They are performing like intermediary between small investor and the Indian capital market. In recent years many mutual fund companies are established. Through this competition is increased among the companies. To encounter the competition the different companies*are introducing different types of mutual fund schemes with attractive returns and low risk. So, it is an advantage to the investors.

For taking a decision to invest in mutual funds, the evaluation plays a greater role. The rankings given to the mutual funds attract the investment by the investors to the respective funds. For the purpose of ranking the performance of various mutual funds the methods such as Sharpe, Treynor and Jensen were applied to the various funds in different schemes. It is hoped that the ranks provided for the fund in this chapter explains relative performance of the schemes. The relative performance of different types of funds according to different types of performance measurements are explained in the next page.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“AN ANALYSIS OF HOW TCS FOCUS ON EMPLOYEE
WELLNEES DURING COVID-19 PANDEMIC”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

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Research Guide

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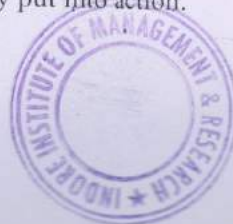
INTRODUCTION

Tata Consultancy Services Limited, a global leader in IT services is leading the community response to the COVID-19 crisis. The Tata Group of companies and Tata Trusts have committed \$200M Towards a multi-prong approach including equipment, infrastructure, necessities, awareness & capacity building. As a strategic partner of the World Economic Forum, TCS is contributing to the COVID-Action Platform of partnership with the World Health Organization to address critical needs through TCS' expertise.

TCS is leveraging their R&D infrastructure to support high priority needs across the world. Some of our initiatives include a COVID-19 patient tracker (a quick and light platform for clinical trials), systems to rapidly collate effectiveness data in collaboration with pharma and medical institutions, drug molecule discovery using their patented and effective ventilators and kits.

In the U.S., states are facing a tremendous challenge in disbursing unemployment benefits to a large pool of people who have made applications in the past weeks. In response to a call to action from the Governor of New Jersey, Phil Murphy, TCS has pledged volunteer and pro-bono services on COBOL, mainframe and consulting to improve the capacity and performance of benefits systems. For New York State, TCS has formed a tech 'SWAT team' with the support of their employee volunteers to champion these efforts.

To address education interruption, TCS has launched free and accessible virtual learning programs through their flagship education programs goIT and Ignite My Future in Schools. goIT has developed a project template that integrates as an at-home virtual inquiry-based learning project. Students, teachers, and parents can also request feedback from TCS industry experts as they move through the content. For teachers holding virtual classrooms, TCS' Ignite My Future in school shares distance learning activities around computational thinking that teachers of any subject, grade, or student population can leverage and immediately put into action.



Conclusion

Covid-19 has forced all of us to rethink how we do things. Tata Consultancy Services is also one of them. Tata consultancy services focus during covid-19 is mostly on employees wellness and on business continuity during pandemic. For Employees safety and business revenue TCS started Secure Borderless Workspaces (SBWST) transformation operating model framework that allows organizations to take full advantage of their talent ecosystem to maximize business opportunities. It encompasses a wide range of human functions, including infrastructure, talent management and employee engagement; processes, tools, and governance mechanisms; and collaboration and engagement practices.

Tata Consultancy Services provided many facilities to its employees during covid-19 as all the employees are doing work from home, TCS mainly try to focus on mental and emotional support to employees while working from home. Tata Consultancy Services provided 24*7 covid emergency and medical help to their employees. TCS organized motivational sessions during pandemic. TCS tie up with StanPlus Ambulances, to extend Ambulance services, across 16 Indian cities for employees and their families. Quarantine Accommodation facilities to TCSers and their immediate dependants in hotels across cities with a one time "Special Accommodation Advance". First line Covid-19 Isolation Centres along with Counselling Support within TCS Premises/Transit quarter in some cities is also provided. TCS also provides Home Healthcare facility whereby associates can avail various medical packages and doctor consultancy from home.

Based on the careful analysis on TCS employee wellness during covid 19, it is concluded that employees are receiving many facilities and support during pandemic. Tata Consultancy Services is successful in continuity of its business with the SBWS model by proper focusing and support to its employees whether it is mentally support or emotional support. TCS is also hiring individuals during covid pandemic. Employees retaining ratio mostly high in Tata Consultancy Services during pandemic as it is added value to its employees and focus on development of employee growth also and employee healthy relationship while business continuity during Covid-19.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021-2023

Major Research Project

On

**“A Study on Credit Card Holders Expectations &
Preferences towards selected Banks in Indore”**

Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore

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Research Guide

Dr. Anuradha Pathak



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Conclusion

Conclusion

In the present scenario, banking companies are playing a vital role. Many MNC's and Private sector banks are entering in the credit cards market for earning higher profits and to provide good services to the customers in all areas. Effective measures should be taken to make the consumers more aware about the pros and cons of the credit cards among the users. Such an attempt will help the credit card industry to achieve greater heights.



Indore Institute of Management and research



Batch 2021 -2023

Major Research Project

ON

“Comparative study between SBI & ICICI Banks with reference to home loans”

Submitted in the partial fulfilment for the

Requirements of the degree of MBA

DAVV, Indore

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INTRODUCTION

A home is a secured loan that is obtained to purchase a property by offering it as collateral. home loans offer high- value funding at economical interest reates and for long tenors. they are repaid through EMI'S. After repayment the property's title is transferred to the borrower. The lender possesses the legal rights to recover the outstanding loan amount by the sale of the property in question in case the borrower cannot repay the dues. **A home_loan** is not difficult to get in today's scenario. The borrower must get information on the current interest rate from different banks. It is the duty of the borrower to find eligibility for government and private banks.

Types of home loans

Home purchase loan: Taken to purchase a home.

Home construction loan: Taken to build a new house.

Land purchase loan: taken to buy a plot of land for constructing his/her own house

Joint home loan: Taken by two or more people, for instance, spouses.

The home loan provided by bank to purchase a property.

There are many national banks.

- Private bank
- Public bank

We selected two banks

- SBI
- ICICI

Industrial Credit and Investment Corporation of India (ICICI) Bank Limited is an Indian Private bank. It is headquartered at Mumbai. It offers a wide range of banking products and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidiaries in the areas of investment banking, life, non-life insurance, venture capital and asset management. This development finance institution has a network of 5,275 branches and 15,589 ATMs across India and has a presence in 17 countries. The bank has subsidiaries in the United Kingdom and Canada; branches in United States, Singapore, Bahrain, Hong Kong, Qatar, Oman, Dubai International Finance Centre,



OBJECTIVES OF THE STUDY

This study has been conducted with a variety of important objective in mind. Following are the main objectives that has been tried to achieve through the study.

- To study the cost of home loan, provided by SBI and ICICI
- To know the consumer perception about the home loan of SBI and ICICI
- To find and compare satisfaction level of customer in SBI as well as in ICICI bank.



CONCLUSION

The research that conducted and the data is collected through the research instrument Data analyse and interpreted through bar charts and pie charts. The following conclusion is drawn from the analysis

- Many respondents prefer SBI for personal loan because it is a government bank and respondents think that government bank is more reliable than the private bank.
- The age of 35 years to 40 years prefer most the SBI bank for personal loan because SBI home loan provides better interest rate charges compare to other banks
- I conclude that people prefer SBI more than ICICI Bank for home loans. As private

Banks are coming daily in our country still, mostly people prefer government banks for loans, especially older persons are more dependent on government banks

- It is observed that younger population preference is changing and they prefer more private banks because of services and facilities provided by private banks. The interest rate is lower in government banks but services are not up to the mark. The appearance of banks also becomes very important for the present generation and private banks put their complete effects on this, which is lacking in government banks,
- Most of respondent get information about home loan from newspaper resources
- 66% customers prefer fixed interest rate than float interest rate.



- From the 100 respondent 46% from service class who prefer the home loan which is Highest.
- Home Loan is also help to reduce the income tax.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“THE MARKET STRATEGY OF NESTLE
PRODUCTS”**

**Submitted in the partial fulfillment for the
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Research Guide

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Research Guide

Designation



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“TO STUDY THE MARKET STRATEGY OF NESTLE PRODUCT
(with special reference to Indore market)”

Chapter one INTRODUCTION

1. History



Nestlé headquarters in Vesey.

The company dates to 1867, when two separate Swiss enterprises were founded that would later form the core of Nestlé. In the succeeding decades the two competing enterprises aggressively expanded their businesses throughout Europe and the United States.

In August of 1867 Charles A. and George Page, two American brothers from Lee County, IL, established the Anglo-Swiss Condensed Milk Company in



RESPONDING TO MARKET CHANGE

Using this market-led approach, Nestlé introduced and developed its Sveltesse ('slimness' or 'elegance' in French) range.

The range began with yoghurts and dairy products and globally now includes bottled water, ice cream, cereal bars and frozen prepared meals.

In developing Sveltesse, the emphasis is concentrating on an appealing taste combined with a low or no fat, low calorie option

“TO STUDY THE MARKET STRATEGY OF NESTLE
PRODUCT(with special reference to Indore market)”

Chapter Seven

“Conclusion”

“Summary”



45. Conclusion

- Consumer interest in the good quality and health impact of foods has probably never been greater and for good reason.
- Nestlé is one of the world's leading food companies and intends to remain so.

Its commitment to high quality market research ensures that it remains fully aware of changes in consumer behaviour and consumer tastes

- People like „chocolate,maggi,dahi“ very much.
- Different people have different basis of making decision.
- Maximum consumers of „chocolate are of age in between 8-25 years.
- Most families“ consumes „Nestle product“ daily.
- Maximum people obtain for Quality products.
- Fresh „n“ Natural is one of the most famous brands in demand by consumer.
- Fresh „n“ Natural is liked mostly to its good and delicious taste.
- People expect low price by Nestle product.
- Retailers should have maximum satisfaction from company.

Mostly peoples see quality than price

46. Results



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“A Study of Indian Pharmaceutical Industry”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

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Research Guide

Designation



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Conclusion

The New patent regime launched in 2005 has also led to the return of pharmaceutical multinationals, many of which have left India during the 1970s. Now they are back and looking at India not only for their traditional strengths in contract manufacturing but also as a highly attractive location for research and development, particularly in the conduct of clinical trials and other services.

At the same time, Indian companies are becoming global players and some of them are out-competing established brands.

Healthcare consciousness is increasing. What is needed is the dispensation of industry and lowering the cost of manufacturing.

The promotion of educational institutions in the field of the pharmaceutical industry like NIPER (National Institute of Pharmaceutical Education and Research) can go a long way in establishing India as a key global player in the international Pharmaceutical market.

Medicine spending in India is projected to grow 9-12 per cent over the next five years, leading India to become one of the top 10 countries in terms of medicine spending.

Going forward, better growth in domestic sales would also depend on the ability of companies to align their product portfolio towards chronic therapies for diseases such as such as cardiovascular, anti-diabetes, anti-depressants and anti-cancers that are on the rise.

The Indian government has taken many steps to reduce costs and bring down healthcare expenses. Speedy introduction of generic drugs into the market has remained in focus and is expected to benefit the Indian pharmaceutical companies. In addition, the thrust on rural health programmes, lifesaving drugs and preventive vaccines also augurs well for the pharmaceutical companies.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**




Batch 2021 - 2023

Major Research Project

On

“Analysis on E- Recruitment”

**Submitted in the partial fulfillment for the
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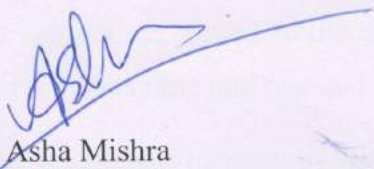


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CHAPTER 9

CONCLUSION AND LIMITATIONS OF THE STUDY

Conclusion

E-Recruitment is becoming one of the important tools for selecting a required pool of human resource. Although this method has few disadvantages but it is completely relevant and applicable in today's modern world. In spite of the huge amount of research available in the field e-recruiting, there are still many possibilities to proceed accepting of e-recruiting research & apply.

Mainly the recruiter perspective and research regarding the influence of e-recruiting on the overall recruitment process established slight consideration.

- E-recruitment is more than the technology.
- E-recruitment is about winning buy-in, and behavioral and cultural changes.
- E-recruitment means developing the capability of HR and line managers



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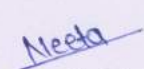
Batch 2021 - 2023

Major Research Project

“Impact of online education in India”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA DAVV,
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Dr. Asha Mishra


Research Scholar
Neeta Rahangdale



DECLARATION

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I also declare that this Project has not been submitted to any University/ Institute for the award of any Degree.

Neeta
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Place : Indore

Neeta Rahangdale



Impact of online education in India

Conclusion

Higher education in India is currently restricted by a lack of clarity when it comes to regulating online channels of education. Teacher's and students' comfort with online class design, structure, level of interaction between students and faculty, the quality and amount of class content, technical support, and overall experience with online class delivery impact the overall teaching and learning experience and determine the ultimate success or failure of online mode of education. Thus, awareness needs to be increased focus on convenience fees and accessibility aspects in order to increase the adoption of online classes by students and teachers. Frustration with class structure and design may translate into a poor learning outcome for students. Improving the quality of online classes with the help of various service providers, along with support from different colleges and universities can help in making the online mode of education more effective and easily acceptable all over India. The concerns suggested by teachers and students point toward the fact that more research and studies should be conducted to provide more detailed information for changes to occur with the design and methodology of online classes. Establishing a structured and user-friendly environment for an online mode of education, one that is accessible for all without putting a financial burden on students and teachers should be the main criterion in the minds of college and university management while promoting online education. Also, the need for providing adequate technical training to teachers about methods of conducting only online classes should prioritize as it is found to be a prerequisite for the successful online class implementation. Although the sample size is small to generalize to the larger-only higher education, the information can throw light on the general issues faced by teachers and students during online classes. Online mode of higher education is still in the early stage of development in India, therefore having clarity about the problems experienced and the expectations of students and teachers will help to plan out effective and structured strategies for taking online classes. It is important to note that the survey showed agreement between faculty and student perceptions of the online mode of teaching. The opinions of both are reflective and supportive of one another.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH

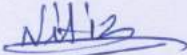


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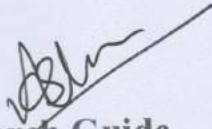
Major Research Project

On

“A STUDY ON CONSUMER SATISFACTION
TOWARDS ONLINE SHOPPING”


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5.3 Conclusion

The endeavour of this study is to identify the motivating factors towards online shopping as well as inhibitions of online shopping. Therefore, from the findings it was found that consumers purchasing decisions were dependent on various factors. According to customer's opinions convenient & time saving is the most important motivating factor for online shopping. Customers mostly buy cosmetics products from online. In contrast, when respondents were asked about the problems faced while conducting online shopping, it was products damage, cheap quality products. In addition, online security is a major concern for the customers particularly in terms of fraud privacy and hacking.

The current technological development with respect to the internet has given rise to a new marketing system. The study brought to the fact that most of the online shoppers are educated people and students who have a positive perception towards online shopping, risk perceptions particularly concerns about online security, are preventing many people from shopping online. Ensure adequate safety measures in delivery of products are a challenging task in front of online sellers to increase their sales. Online sellers have to resolve these problems and also introduce wide range of products with additional discounts. This will create more demand from customers. On the basis of the present study it concluded that online customers are satisfied. This research clearly indicates that online marketer should give more importance on price factor and after sales service. In this competitive era all the online marketers should have to focus on the customer's satisfaction to retain the existing customers and have to offer new attractive schemes day by day to attract new customers.



CERTIFICATE

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Assistant Professor



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INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“customer satisfaction towards vishalmeghamart”

Nitin
Research Scholars

Nitin Panchal

Asha
Research Guide

Dr. Asha Mishra

Principal

External Examiner

Date:



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CONCLUSION & SUGGESTIONS

CONCLUSION

Given the developments and prospects, the Indian retail sector is in its nascent stage of evolution. While there are obstacles, there are clear opportunities in modern retailing in India. There are many lessons that India can take from other countries, which have moved along the path of retail evolution. The retail sector has proved to be of immense significant from macro-economic point of view.

The sector's capability to give strong growth momentum by creating multiplier effects on other sectors is not in dispute. It is now necessary to cautiously expand and develop the sector, as the government, at present, has done by permitting partial FDI in the sector. Given the scope, the retail sector is certainly expected to fetch the long-term economic benefits for the country.

The convenience and personalized service offered by the unorganized sector holds its future in good stead for the future. Organized retail of late has seen a tremendous boom and is attracting more people to the malls.

What is to be seen is how organized retail can duplicate the same level of personalized customer service levels offered by the unorganized sector to have a higher conversion ratio.

The target audience for both the organized and unorganized retail formats remains relatively the same. When shopping in malls, people value the experience related to the trip the most and return most frequently for the same.



➤ **CONCLUSION**

The objective of the study was to portray the idea of online transaction services and to prove the hypothesis framed in the study. After the analysis and interpretation of the data, it can be concluded that females are saying that online transactions serve more than men. ices promote cashless payment Objective of the study was to get the inside that how many people are using it and what the majority of males and females are using it. However, it can be concluded that out of 80 more are males but an alternative hypothesis is coming true as females are saying using more online transaction services promotes cashless transactions. The growth of online transactions it had a great impact on youth and even on senior citizens also some have t positive and some have negative.

This research paper started by focusing on the meaning of online or digital payment, and digital wallets in India. This paper then focused on various digital wallets or online payment applications in India like Google pay, Paytm, Phone pe, Mobikwik, etc, then a complete explanation of Amazon and amazon pay is stated with the advantages and disadvantages of using amazon pay.

An online survey was conducted through a structured questionnaire which received 111 responses some of the respondents did not answer the questions accurately which proved to be the limitation of the study. From the survey conducted it can be seen that many people are adopting the cashless mode of payment as it has its own pros like it: reduces time and is convenient to use as well as various online payment apps offer various cashback offers and discounts as well for encouraging people to use digital mode of payment. Consumer can track all their expenses with online payment.

The study examines the effect of adopting digital payments impact on consumers of the banking sector of India. The result put together gives us an important policy direction toward what can enable the country to increase cashless payments. The results indicate that the deployment of technology for digital payments has improved the performance of the banking sector and is able to achieve the motive cashless country. The study gives emphasis on the percentage of awareness of maximum utilization of technology. Banks should take effective measures in creating awareness towards the effective usage of technology and security




CERTIFICATE

This is to certify that the Project Work entitled “**customer satisfaction towards vishalmeghamart**” has been accomplished by (Research scholar) under my guidance and supervision.

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Research Guide: Dr.  Asha Mishra

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INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

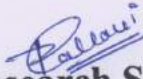
Major Research Project

On

**“ Impact of monetary and non-monetary rewards
on employees ”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA DAVV,
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**Research Guide
Dr. Asha Mishra**


**Research Scholar
Pallavi Mathankar**



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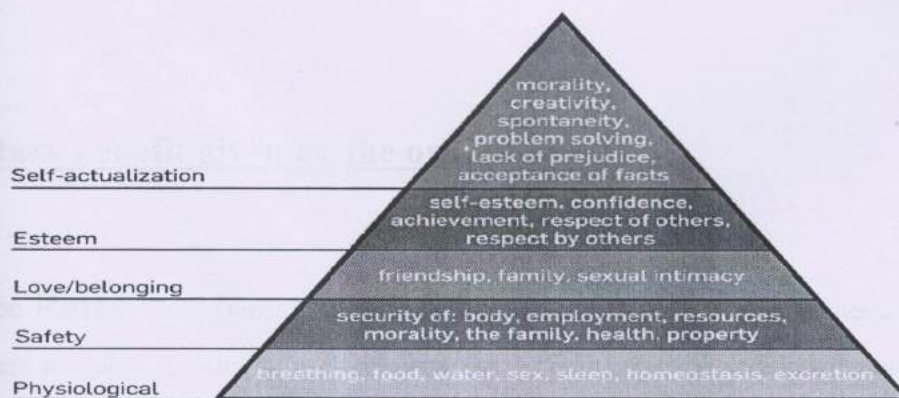
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Impact Of Monetary And Non-Monetary Rewards On Employees

Reward systems and their role in organizations have been studied from many perspectives and by multiple disciplines. Economists, sociologists, and psychologists, in particular, have contributed to the growing literature on reward systems. Reward management is about the development, implementation, maintenance, communication, and evaluation of reward processes. The Reward system influences the attraction and retention of employees. Organizations that are given the most rewards are seen to be successful and attract and retain the most people. The reward system of an organization is a tool for recognizing talent. The group incentive schemes are designed to promote teamwork, encourage synergy, and make the team work effectively. The connection between performance and rewards must be visible. The prime aim of employee rewards in India is to help attain organizational, strategic, and short-term objectives. Attainment of these objectives helps to ensure the availability of skilled, competent, committed, and self-motivated people.

People are different not only because they have different capabilities, but also because they exhibit different work skills motivations, and ethical workplace behaviour. Employee workplace behaviour is directly related to their values and beliefs as well as character and upbringing.

MASLOW'S HIERARCHY OF NEEDS



Impact Of Monetary And Non-Monetary Rewards On Employees

their jobs are exciting or mundane in labs and real-world performance. Results have shown that over level employees prefer flexible working hours, merit pay, and recognition, in particular as the top three motivational rewards. According to these two, monetary rewards are impersonal in nature, geared toward supporting the short-term objectives of the firm, based on the corporate budget of the firm, and are infrequently distributed. organizations should consider balancing the monetary and non-monetary rewards, especially among blue-collar workers, such as flexible working hours. This can be a result of the new trends in the working world that encourage individuals to live a healthy life.

CONCLUSION:-

Both monetary and non-monetary incentives are critical in maintaining employee satisfaction. They only aim at the present, compared to people's focus on a better tomorrow and that is where nonmonetary incentives come in.

Thus, in conclusion, monetary and non-monetary incentives strategies

are equally important to an organization's performance, however, more emphasis should be laid on non-monetary incentives as they manifest in the long term. The study assessed the impact of reward elements, monetary and non-monetary as means of motivating employees. The organizational problem is to ascertain the ideal reward system which could be utilized to increase employee motivation and at the same time to achieve the organizational objectives.

- The **first** objective of this study was to identify different financial and non-financial rewards used by the garment industry.
- The **second** objective of this study was to identify the importance of financial and non-financial rewards in the case study selected. Accordingly, the study shows that there is a positive relationship between monetary as well as non-monetary rewards.
- The **third** objective of this study was to explore how significant rewards affect to motivate employees. The employee more attractive to the company when they get more



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“The impact of training and development on organizational
performance”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
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Research Scholar


Prachi Mandal



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The impact of training and development on organizational performance

CHAPTER:-6 CONCLUSION



The impact of training and development on organizational performance

The Study throws light on the effectiveness and limitations on training and development programmes being conducted in one of the Best Automotive Company of India, VE Commercial Vehicles LTD. Based on the findings, the management Doesn't require to redesign and develop new modules in the training and development programme. Therefore, The training and development Programmes Running in the organization are very effective and does need some improvement in the structure for better vision of the employees on their goals.

The new Millennium will be one of knowledge and competition. The VE Commercial Vehicles LTD. shall therefore endeavor to make every employees job an exiting one with adequate opportunities for personal development. Whenever a need for knowledge request arises in the system the organization should take steps to update the knowledge and skill of the employees by organizing training programmes. Effective training and development evaluation strategies are required to measure change in individual, and team in respect of organizational efficiency and effectiveness.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2019 - 2021

Major Research Project

On

**“A Study of Consumer Preference towards
PARLE-G”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

Mohitash Nagotra
Research Guide 13/12/22
Dr. Mohitash Nagotra

Akshita
Research Scholar
Akshita Singh Bais




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13/12/22

Dr. Mohitash Nagotra

Designation: Associate Professor



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ABOUT PARLE-G

INTRODUCTION

In my research I targeted to study the problem-

“Why the Parle-G is number 1 in glucose biscuits segment”

Which formulation is related to relationship between variables like?

Why people buy Parle-G, Do ads impact in consumption of consumer, also brand representation of parle product in unorganized retail store as compare to competitors (Britannia) as compared to organized retail store.

Various people have various reasons to consume it, some consume it for the value it offers while others consume it for sheer taste, and for some it is a meal substitute for others it is a tasty healthy nourishing snack. Campaign that was launched by Parle for Parle-G was - 'G' means “GENIUS”. For this a series of ads were shown in which a little kid eats Parle G and tricks the wise and experienced people. Just a few months back a milder TV commercial was launched for Parle-G where the product is being called

'Hindustan ki takat'



CONCLUSION

It was concluded that Parle is the first preference of both the consumers and retailers because of its price and brand image. The Parle biscuit brand enjoys a string imagery & appeal amongst consumers across the world which has resulted into Parle G being the Worlds' largest selling biscuit. Brand Parle G dominates the volume dominated biscuit market. Brand Parle G is iconic & has evolved over the years.

Trust, relevance, affordability are its hallmarks, which have withstood pressures from the hyper-competitive marketplace. The three major attributes which influence the position of the biscuit in the market were Quality, Price, and Distribution of the biscuit. Parle-G also enjoys the market share as it is in the market for more than 60 years hence it has a follow up from different generation. The distribution channels takes into consideration and see to it that there is no lag in the supply of the biscuits in the market, there have been lag in the supply of competitors biscuit.

The competitors for the biscuit are very recent and have been proved to be no treat till this point of time. Other companies have come up with glucose biscuits too but they have not been able to capture the market that successfully as compare to Parle-G. The Quality of the competitor is not up to the mark as compared to Parle-G. The price is highly competitive in the market and it is the cheapest among all the biscuits in the glucose biscuit segment. The value for money that 86 people get from Parle-G is much better as compared to any other biscuits.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023
Major Research Project

On

“A STUDY ON ONLINE PAYMENT APPLICATIONS IN INDIA
WITH REFERENCE TO AMAZONPAY”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore


Research Guide

Dr. Mohitash Nagotra

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Research Scholar

Anand sharma



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INTRODUCTION:-

Now-a-days world is becoming digitalized in every field and one of the best example of this is various countries in the world are moving towards becoming a cashless society. A cashless society is the one which doesn't use cash for any of its transactions instead all the transactions are done digitally. There are various countries in the world which have more than 50% of their transactions through cashless methods.

According to a study conducted by Capgemini and BNP Paribas, digital payments are expected to reach about 726 billion transactions by the year 2020. In India 98% of the total transactions used to be done through cash but after the Demonetization of the Government on Nov 8 2016, our country has also started getting steered towards a cashless society. Due to the Demonetization act already existing mobile payment applications came into the limelight like Paytm, Google pay, PhonePe etc.

The Digital India program is a flagship agenda of the Government of India with vision to transform India into a digitally empowered society and a knowledge economy. "Faceless, Paperless, Cashless" is one of the professed roles of Digital India. The Prime Minister of India Mr. Narendra Modi has empowered India to adopt cashless transactions by giving digital payments sector of India a significant boost. The digital payments sector of India experienced an unanticipated growth since Demonetization in November 2016. Digital wallet companies in India has shown a growth of 271% for a total value of US\$2.8 Billion i.e Rs 191 crores. A Google-BCG Report had estimated that the digital payment industry in India will experience a growth of US \$ 500 billion by 2020.

Government of India is also encouraging various digital payment apps such as Aadhaar Payment app, UPI App, Bharat Interface for Money (BHIM) app along with private sector apps like Paytm, Mobikwik, Freecharge etc. Such new apps are beneficial to transfer funds across various parts of our country. Digital payments industry in India is growing on a rapid pace providing a highly attractive platform for foreign investors to invest in India.

A study on online payment applications in India with reference to Amazon Pay



> CONCLUSION

This research paper started by focusing on the meaning of online or digital payment ,digital wallet in India. This paper then focused on various digital wallets or onlinepayment application in India like Google pay, PayTm, Phonepe, Mobikwik, etc, thencompleteexplanationaboutAmazonandamazon payis statedwiththeadvantages anddisadvantagesof usingamazon pay.

An online survey was conducted through structured questionnaire which received 111 responses some of the respondents did not answered the questions accurately whichproved to be the limitation of the study. From the survey conducted it can be seen thatmany people are adopting cashless mode of payment as it has its own pros like it :- reduces time and is convenient to use as well as various online payment apps offersvarious cashback offers and discounts as well for encouraging people to use digital modeofpayment. A consumer can track alltheirexpenses with onlinepayment.

The concern that consumers have is their security, their privacy being hacked or leaked,hightransaction chargesetc.

With the increase in the usage of smartphones the world has come closer and with asingletouch anypaymentcan bedone.In ourstudyitcan beseen that theconsumersorthe respondents are satisfied with the use of Amazon pay for making various paymentsand that online modes of payments are increasing day –by-day with the increase invarious technologies whichfacilitate theentireprocess of atransaction.

As it can be seen that cashless economy or the use of online payment application has itsvarious advantages and disadvantages so if any government is planning to adopt cashlesseconomyshould carefullyanalyzethesituation ofthe country.

ThegovernmentofIndiaistakingeffortstoencouragethepeopleofIndiatousedigitalmodesof payments alongwith theprivatesectorcompanies.



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



Batch 2021 - 2023

Major Research Project

On

“A Study On Performance Appraisal With Reference To

Tata Motors Limited India”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

Research Guide

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8. Suggestions and Conclusion

After having analyzed the data, it was observed that there was appraisal in the organization. It is an effective tool since it is on continuous basis. Performance appraisal in Tata Motors is satisfactory for its effective management and evaluation of staff. Appraisal here are helping individual to develop, improve organizational performance, and feed into business planning. Performance appraisal enable management in monitoring of standards, agreeing expectations and objectives, and delegation of responsibilities and tasks. Staff performance appraisal also establish individual training needs and enable organizational training needs analysis and planning. 90degree appraisal system or review is being followed in Tata Motors i.e. feedback that comes from members of an employee's immediate work circle most often, 360-degree feedback will include direct feedback from an employee's subordinates, peers, and supervisor(s), as well as a self-evaluation. It can also include, in some cases, feedback from external sources, such as customers and suppliers or other interested stakeholders. The appraisal process is continuous here and encourage employee productivity with positive feedback.

Limitations of the Study

1. Errors in Rating
2. Lack of reliability
3. Negative approach
4. Multiple objectives
5. Lack of knowledge



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023
Major Research Project

On

“Employee Job Satisfaction in Banking Sector”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA

DAVV, Indore

M. Nagotra
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Mohitash Nagotra

16/12/22

Research Scholar
Komal Jogi

K. Jogi



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Cloud computing via software as a service and platform as a service solutions enable firms previously burdened with disparate legacy systems to simplify and standardize IT estates. In doing so, banks and credit unions are able to reduce costs and improve data analytics, all while leveraging leading-edge technologies. AI offers a significant competitive advantage by providing deep insights into customer behaviors and needs, giving financial institutions the ability to sell the right product at the right time to the right customer. Additionally, AI can provide key organizational insights required to identify operational opportunities and maintain efficiency.

Continuous Innovation

Sustainable success in business requires insight, agility, rich client relationships, and continuous innovation. Benchmarking effective practices throughout the industry can provide valuable insight, helping banks and credit unions stay competitive. However, benchmarking alone only enables institutions to keep up with the pack — it rarely leads to innovation. As the market changes, businesses must benchmark to survive, but innovate to thrive; innovation is a key differentiator that separates the wheat from the chaff.

Innovation stems from insights, and insights are discovered through customer interactions and continuous organizational analysis. Insights without action, however, are impotent — it's vital that financial institutions be prepared to pivot when necessary to address market demands while improving upon the customer experience.

Financial service organizations leveraging the latest business technology, particularly around cloud applications, have a key advantage in the digital transformation race: They can innovate faster. The power of cloud technology is its agility and scalability. Without system hardware limiting flexibility, cloud technology enables systems to evolve along with your business.





Batch2021- 2023

PRAJECT

ON

DIGITAL MARKETING

THE NEW FACE OF MARKETING COMMUNICATION

BY

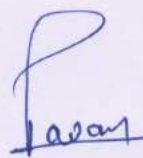
Submitted in the partial fulfillment for the

Requirements of the degree of MBA

(FINANCE and Marketing) DAVV, Indore

**Faculty Guide:-
DR. MOHITASH**




**Student Name:-
PAWAN GINNARE**

TO WHOM IT MAY CONCERN

This is to certify that PAWAN GINNARE a student of MBA 2nd Year, Roll No. 213510071 of Indore Institute Of Mangement And Research has successfully completed the project on "DIGITAL MARKETING –THE NEW FACE OF MARKETING COMMUNICATION" under the supervision and guidance of Dr. Mohitash. The assignment being submitted is genuine and original work to the best of my knowledge.

Dr. Mohitash

Asst. Professor

Indore Institute Of Mangement And Research

Indore



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EXECUTIVE SUMMARY

I am Pawan Ginnare of Indore Institute Of Management And Research Indore a PG student. This report explains the importance of digital media marketing in present era and this report will help the reader to get an idea about the Industry, Indian population and digital media, concepts of digital marketing, Duties and responsibility of client servicing executives in an agency, Steps involved in client servicing and Consumer buying behavior in the digital era. After reading the whole report the reader will be able understand the reason behind growing digital media marketing.

Title of the Report is **“Digital Marketing – The New Face Of Marketing Communication”** and Objectives of the project is to understand the change in consumer buying behavior in digital era.

Methodologies used for achieving the objective are descriptive study and a research. For achieving the objective, I have done one research using an online questionnaire. The title for the research is ***“Understand the consumer buying behaviour of Indian in digital era”***.

Main findings of the research are given here. Indian customers are highly information seekers. They collect more information about a product before buying it. Internet penetration in India is key player for this phenomenon. Most of Indians are getting stimulus through advertisements, but they are not reaching to end phase of customers purchase journey, mainly in high involvement purchases. Brands are getting more touch point to reach their target group in this digital era. More details about findings are given this report.

The successful completion of this project indicates that the future of marketing is in the hands of digital. I conclude my research by quoting again that ***“Brands can't sustain without digital presence”***



CONCLUSION

The successful completion of this project indicates that the future of marketing is in the hands of digital. Digital marketing is not only concerned with placing ads in portals, it consists of integrated services and integrated channels. Marketers want to use these components in an effective way to reach target groups and to build a brand. In this digital era marketer is not the custodian for a brand, people who are connected across the digital platforms are the custodians.

Brands want to build their presence over digital platform, because customers have high affinity towards digital media than other media's. More than that customers are highly information seekers and digital media is the only platform for two way communication between brands and customers.

Digital media is the best platform to convert a product to a brand. Because it is more cost effective and it provide lot of touch points to marketer. Brands can able to engage their target group in an effective way through digital platforms. Digital media is not only for engagement, brands can increase their customers or they can retain their existing customers. Digital platforms help to increase the impact of brand recall in target groups.

The research focused on the consumer buying behaviour shows that, Indian consumers are highly information seeker and they will do research about a product before going to a retail shop. So brands want to give platforms to consumers to understand their product or to get a really feel of that brand.

I honestly believe that this project report will be at most useful for marketers to understand the digital marketing and also to plan for future strategies.

I conclude my research by quoting again that *"Brands can't sustain without digital presence"*.

§



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“Performance Appraisal Effectiveness Analysis”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

Mohitash Nagotra
Research Guide

Dr. Mohitash Nagotra

Shivam Tiwari
Research Scholar

Shivam Tiwari

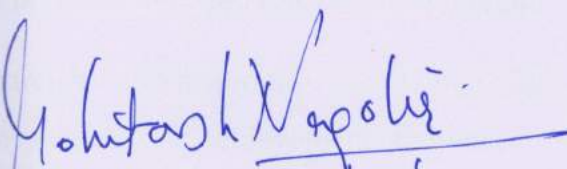


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This is to certify that the Project Work entitled "**Performance Appraisal Effectiveness Analysis**" has been accomplished by **Shivam Tiwari** under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.


Research Guide
14/12/22

Dr. Mohitash Nagotra



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Introduction to Performance Appraisal

Once the employee has been selected, trained and motivated, he is then appraised for his performance. Performance Appraisal is the step where the Management finds out how effective it has been at hiring and placing employees. If any problems are identified, steps are taken to communicate with the employee and remedy them.

“Performance Appraisal is a process of evaluating an employee s performance in terms of its requirements.”

Performance Appraisal can also be defined as the process of evaluating the performance and qualifications of the employees in terms of the requirements of the job for which he is employed, for purposes of administration including placement, selection for promotions, providing financial rewards, and other actions which require differential treatment among the members of a group as distinguished from actions affecting equally



Performance Appraisal Effectiveness Analysis

Findings and Conclusions

The following are the suggestions and conclusions derived from this particular research study

- **Objectivity**
One manager's idea of "self-starting ability" can be quite different from another's idea. The question then arises as to how does one objectively evaluate "creativity? If a greater amount of objectivity can be infused into the Appraisal system, it can help to bring more transparency.
- **Effective Communication**
One function of performance appraisals is to help employees develop so they can contribute more effectively. In order for the employees to develop and learn they need to know what they need to change, where (specifically) they have fallen short, and what they need to do. If a manager assigns a 1 (unsatisfactory) on a scale of 5, it does not convey much information to an employee. It just says the manager is dissatisfied with something. In order to make it meaningful and promote growth, far more information must be added to the appraisal process and the related information should be transparently shared with the employee.
- **Fairness**
Most employees resist being classified at the low end of the scale. Employees who are low-rated are more likely to resist the evaluation of the superior and argue, claiming that personal bias was involved in the ratings.
- **Managerial Efficiency**
The implementation of a Performance Appraisal System rests on the shoulders of the manager and he must ensure that it is done properly. A good manager can make an average appraisal system work and vice-versa.



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



Batch 2021- 2023

Major Research Project

On

**“A REVIEW ON COSMETICS BY VK MAKEUP
ACADEMY”**

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Research Guide

Dr. MOHITASH NAGOTRA



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CHAPTER- 1

INTRODUCTION

Cosmetics are constituted mixtures of chemical compounds derived from either natural sources, or synthetically created ones. Cosmetics have various purposes. Those designed for personal care and skin care can be used to cleanse or protect the body or skin. Cosmetics designed to enhance or alter one's appearance (makeup) can be used to conceal blemishes, enhance one's natural features (such as the eyebrows and eyelashes), add color to a person's face, or change the appearance of the face entirely to resemble a different person, creature or object. Cosmetics can also be designed to add fragrance to the body.

A "cosmetic" is any substance used to clean, improve or change the complexion, skin, hair, nails or teeth. Cosmetics include beauty preparations (make-up, perfume, skin cream, nail polish) and grooming aids (soap, shampoo, shaving cream, deodorant).

Cosmetics are products you apply to your body to clean it, make it more attractive, or change the way it looks. They include:

- Hair dyes
- Makeup
- Perfumes
- Skin-care creams

Cosmetics that treat or prevent diseases are also drugs. Products such as dandruff shampoo, fluoride toothpaste, and antiperspirant deodorant are both cosmetics and drugs. A good way to tell if you're buying a cosmetic that is also a drug is to see if the first ingredient listed is an "active ingredient." The active ingredient is the chemical that makes the product effective. The manufacturer must have proof that it's safe for its intended use.

Cosmetics can cause allergic reactions. The first sign is often red and irritated skin. Fragrances and preservatives are the most common causes of skin problems.

To find out all the ingredients in a cosmetic you use, check the container. Manufacturers are required to list them. Labels such as "natural" and "hypoallergenic" have no official meaning



CHAPTER-7

CONCLUSION

- Marketers should try to create brand loyalty by special changes in product.
- They should try to generate positive word of mouth by delivering quality products.
- Duplicity should be checked as per standards.
- Proper attention should be given to make cosmetics free of aftereffects.
- For the promotion purposes, more attention to be given to general and cosmetic store.
- As media plays an important role. TV and magazines should be properly exploited.
- Celebrities and beauty consultants should be included in advertisements for making them more effective.



INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH



Batch 2021-23
Major Research Project

On

“A STUDY ON ATTITUDE OF YOUNG
GENERATION TOWARDS READING NEWSPAPER”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA DAVV,
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1. INTRODUCTION

The newspaper and development of newspaper is considered as a turning point in the world. The foremost function of the newspaper to gather news and spread the same to the people prior to the existence of press, gathering news from various corner and spreading them to the task of the government. In the beginning, only political news was spread to the people. This news was conveyed to the people through oral method. Gradually poster containing news came into existence. People were able to know the news from the poster. Those posters considered as the forerunners of newspaper of today Julius creaser was the first man who introduced newspaper (poster) in Rome in 59 BC. He was a great roman ruler and he introduced "Acta Daruma" the poster in Rome for the benefit of the people. It was kept in public places.

In India first newspaper the "Bengal Gazette" or Calcutta Advisor" was published on 29th January 1780 in Calcutta. It was started by J.A. Hackley. It was published in English. Its length was 12" and breadth was 8". the newspaper was into two pages. The development of the newspaper increasing the growth side by side.

Newspapers are powerful and important medium of mass communication. They are published in many languages. Every morning people eagerly wait for the newspaper to arrive because they provide knowledge and information about things that happened in recent past. They are found all over the world. It caters the needs of various sections of society. A newspaper has great influence on the society. It shapes public opinion and influences government policies and decisions.

In a democratic society, Newspaper plays a greater role of the guardian of the rights of the people. They serve as a link between the government and the people. They raise voice against the cruelties committed on the people. Newspapers publish articles on various issues. They provide solution to various social and economic problems. It is through newspapers that politicians come to know about the news and reviews of others on certain policies of government and political parties.

People interested in sports can learn about their favourite sports stars. Newspaper helps the job seekers in finding jobs of their choice and preference. Newspapers give report about important business activities. A businessman comes to know about the modes and trends of market



12. CONCLUSION

The newspaper remains an excellent medium providing consumer with news from all over the world and newspaper reading is an intellectual activity and a good habit for every citizen. Children should start reading the newspaper at an early age. After studying and analysing different variables using different tests and methods, we conclude that reading newspaper is constant with the increase in number of youth and vice-versa. With the increase in reading news, it is not mandatory that youth read news from print media, they might read news from online media as well, depending on the factors like which type of news they like, and where the content is appropriate and meaningful.

It was also observed that they think there is a difference in their perception towards print media and online media. Also, they think that online media gives meaningful content and it is easily available at anytime, anywhere and one day it will be completely replaced by online news. It seems that they are influenced by news media by their content which attracts them based on their liking and interest. But on the other hand, it can't be said that the youth's behaviour is positively or negatively influenced by reading news from print media, as it was previously seen that it is not mandatory that the youth's reading news methods are same, they sometimes like some content from print media, or some content from online media.

The literature review shows a variety of research approaches to identify preferences, habits, interest and attitude of readers towards newspapers and also to identify their satisfaction level after reading newspapers. Researches related to preference and habits reveals that most of the readers are reading newspapers to gain knowledge, information and to know the happening around them. They give preference to political news and economic news. Young people also give preference to Cinema & Lifestyle, entertainment news, and other columns. Most of the readers of all age groups consider that it is easy to read news from printed newspaper. With the emergence of internet, online source of news is gaining popularity especially among youngsters. Researches related to satisfaction towards newspapers reveals that many readers most important factor to be considered while purchasing newspaper is the 'News coverage' and the 'Quality of the newspaper'. They consider that newspapers provide adequate information about happenings in India and the world. People feel that newspapers influence their opinions and ideas. Researches related to preferences, habits and satisfaction of readers also pinpoint various critical issues and also offers solutions to these issues.

For developing reading habits for young generation, many newspaper companies have taken initiative to start Newspaper in Education (NIE), student-centric newspaper for school students



at very less cost to create interest of reading newspaper. The content of this newspaper is specially designed to provide information related to education, science, new technologies, latest innovations and many more articles which create interest in minds of young readers. Consumers presume print media as indeed better at expanding awareness of issues. But due to technological advancement, interest of reader is shifting from print form to online source. They consider online access of news is much easier and convenient to them. The growing popularity of online access of news has contributed for shifting newspaper consumption habits. So, print media organizations have to study changing consumption habits and preferences of their customers in order to experiment with news value and creating opportunities within the print media.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“Title: - A Study Of 0% Finance For Mobile
Phones**

**Submitted in the partial fulfilment for the
Requirements of the degree of MBA
DAVV, Indore**

Pooja
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INTRODUCTION

The financial market in India at present is more advanced than many other sectors as it became organized as early as the 19th century with the securities exchanges in Mumbai, Ahmedabad and Kolkata. In the early 1960s, the number of securities exchanges in India became eight - including Mumbai, Ahmedabad and Kolkata. Apart from these three exchanges, there was the Madras, Kanpur, Delhi, Bangalore and Pune exchanges as well.

Today there are 23 regional securities exchanges in India.

The Indian stock markets till date have remained stagnant due to the rigid economic controls. It was only in 1991, after the liberalization process that the India securities market witnessed a flurry of IPOs serially. The market saw many new companies spanning across different industry segments and business began to flourish

The launch of the NSE (National Stock Exchange and the Over the Counter Exchange of India in the mid-1990s helped in regulating a smooth and transparent form of securities trading.

Investments/Developments

- In August 2020, PAG agreed to acquire 51% of the wealth management and capital markets business of Edelweiss Financial Services for Rs 2,244crore (US\$ 305.2million)
- In September 2020, People's Bank of China made an equity investment in Baja Finance to acquire less than1%.
- Value of Unified Payments Interface (UPI) transactions was valued at Rs 2.06 lakh crore (US\$ 29.22 billion) in March 2020, recording 1.25 billion transactions.
- In March 2020, Clear Tax, an online tax filing platform, acquired GST software and services business of Karvy Data Management Services for an undisclosed amount.

Conclusion



CONCLUSION

The below-mentioned data help in drawing the criteria to select the most suitable Finance Company. The rate of interest is an important point that differentiates Finance Company while opting for a new Mobile loan. Here we can see that the interest rate charged by the public Finance Company is substantially low while compared to private Finance Company. Home Credit interest rate is around 9.5 % for its new Mobile finance whereas the lowest rate charged by private Finance Company is 11%. Most of the public Finance Company have relaxed the customers for the prepayment penalty whereas others private Finance Company are charging a good amount if the loan is wrapped up earlier than schedule. The processing charges by the public Finance Company are also lower than others private Finance Company. To conclude we can say that the recent ups and downs in an interest rate have created a wide gap between the Public and Private Finance Company. Monetary benefit seems to be more while selecting a public Finance Company for a new Mobile loan, but one should also keep in mind the average level of service quality provided by this Finance Company. Private Finance Company always get an edge over public Finance Company while it's a matter of service quality. If the customer is ready to pay more and doesn't want to negotiate with the services, then private Finance Company are ahead of public Finance Company. On the other hand, the monetary benefit is substantial with a public Finance Company. If the customer is desirous to take a loan for long duration and there is no hurry, then go for a public Finance Company whereas if there is immediate requirement and that too for a short period, then private Finance Company can fulfil the needs.



Indore Institute of Management And Research



**Batch 2021 – 2023
Major Research Project**

On

**CUSTOMER PREFERENCES IN BANKING SERVICES: A
COMPARATIVE STUDY OF SBI AND ICICI BANK
DAVV, Indore**

**Faculty Guide
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**Student Name
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Prof (Dr.) Pooja



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CONCLUSION

The customers now days are not exposed of what type of service is being provided by banks in India but in the world as a whole. They expect much more than what actually being provided. So the now coming days SBI and ICICI bank have to provide and cater all needs of the customers otherwise it is difficult to survive in the competition coming up.

They not only expect the safety of money but also best ways to invest the money which need to be fulfilled. SBI and ICICI bank need to have a better outlook towards to actually what customers are requiring.

The SBI and ICICI bank are poised for explosive growth. In the scenario, it is imperative that banks adopt technology at an aggressive pace.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023
Major Research Project

On

STUDY ON HOME LOANS OF ICICI BANK

Submitted in the partial fulfillment for the
Requirements of the degree of MBA

DAVV, Indore

Research Guide *Pooja*
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CONCLUSION

1. The home loan segment can be extended to the lucrative NRI segment; this would provide the bank a cutting edge and larger share of the home loan market.
2. The bank can provide the benefits like SMS alert and other features so as to make the home loans more attractive.
3. The bank can contemplate on decentralizing the operations however taking into consideration the experience and expertise of the members at Loan Department enters.

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INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



**Batch 2021-23
Major Research Project**

On

**“A STUDY ON CONSUMER BUYING BEHAVIOUR
PRODUCTS ONLINE SHOPING DURING COVID
PERIOD”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

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primarily, the greatest thing that has taken the business world by storm is the Internet. Which has revolutionized personal and is generally thought of as the most significant development in the world. It is accepted that electronic trade is a huge part of the world's economy and that this growth is continuing in a rapid manner.

Electronic shopping is getting into a pattern. While purchasers are moving into online shopping by the explosion on account of the convenience as a result of the availability of a choice. For example, accommodation, 24*7 shopping, desktop computers, mobile phone device and the constantly extending scope of resolvable and diverse services. The expanded buyer trust in shopping on the web is expanding. The element that most during the examination was the comfort and client care provided by the web based shopping because of which they are purchasing more and more products, books, home appliances, electronic appliances. They do not need to go to any store or market driving up to a store. As a result of this, it is expected that the world's economy will benefit the Internet shopping.

CONCLUSION



The internet business is probably the greatest thing that has taken the business by a tempest. It is making a whole new economy, which has an enormous potential and is generally changing the manner in which organizations are finished. It is accepted that electronic trade a huge job of the shopper's everyday life to meet their endless prerequisites in a helpful manner.

Web based shopping is getting and is turning into a pattern. More purchasers are reveling into web shopping as seen by the exploration on account of the examination as a result of the incentive it offers to a client, for example, accommodation, 24*7 shopping, doorstep conveyance, a wide item choice and the consistently extending scope of remarkable and bizarre blessing thoughts just as expanded buyer trust in shopping on the web is expanding. The fundamental inspiring element seen during the examination was the comfort and client care which drives individuals to web based shopping because of today they are purchasing carrier and rail route tickets, books, home apparatuses, electronic contraptions, film tickets, and so on by signing on to a site, at that point driving up to a store. As the scientists recommend that increment in use of web builds the internet shopping so there is a need to increment in broadband infiltration as it quickens the development of online exchange. A colossal purchasers and dealers across socioeconomics are shopping on the web in view of the changing ways of life and shopping propensities however the larger parts of the clients are guys. It was seen that regardless of the massive prospects accessible on the web it is mostly utilized for mailing, visiting and surfing. Email applications actually establish the majority of net traffic in the country. Expanded web infiltration, an issue free shopping climate and undeniable degrees of net reserve funds see an ever increasing number of Indians shopping on the web.





Master of Business Administration (2021-2023)

Major Research Project

On

**“A STUDY OF AWARENESS & KNOWLEDGE ABOUT
WEALTH MANAGEMENT AMONG INDIVIDUALS”**

Research Scholar
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Chapter 1: Introduction

WEALTH MANAGEMENT

Wealth Management as a concept originated in year 1990's in the US. Essentially it is the investment advisory covering financial planning that provides individuals with private banking/ asset management/ taxation advisory & portfolio management.

Warren Buffett is the most successful investor in world. He says that "The basic ideas of investing are to look at stocks as business, use the market's fluctuations to your advantage, and seek a margin of safety. That's what Ben Graham taught us. A hundred years from now they will still be the cornerstones of investing". He is even called as wealth creator.

Wealth Management means:

Wealth management is a high-level professional service that combines financial/investment advice, accounting/tax services, retirement planning and legal/estate planning for one fee. Investors work with a single wealth manager who coordinates input from financial experts and can include coordinating advice from the investors own attorney, accountants and insurance agent. Some wealth managers also provide banking services or advice.

In others words, it is basically an investment advice or assistance to manage person's financial needs. These services are offered to investors in packages to provide benefits with two main goals growth and safety of their existing investments.

Financial Planning

Everyone has needs and aspirations. Financial Planning is an approach to assess the adequacy of income and assets of a person to meet the financial requirements for fulfillment of these needs and aspirations.



CONCLUSION

The wealth management industry in India is poised for significant expansion, given the favorable market landscape and expected regulatory boosts for the sector. This provides exciting growth opportunities which will drive rapid market expansion, coupled with an increase in the number of industry participants. To successfully tap into these potential, financial services organizations must undertake a customized approach, taking into account the specific variables of the Indian market. This will need to be supported by cost-effective business model focused on improved transparency and compliance, partnerships and efficient technology solutions.

- By survey we can say that many individual don't know the real meaning of wealth management as they interpret it as financial planning. Out of 63 respondents 58 respondents say that they are aware about wealth management.
- Respondent prefer risk free asset to be in their portfolio like PPF, FD's, Life insurance, Gold etc. thus we can say that these are some popular sources other than saving account.
- On an average saving percentage give an outlook of risk that person can bear. Low saving ratio lead to lower risk & high saving ratio lead to high risk.
- Higher the return, higher the risk will be. Mutual funds though given the higher return in long run than any other asset mix but yet not been preferred by many of respondents, now a day SIP is more popularizing in mutual fund.

In recent years, the proliferation of wealth management products and innovative financial services have contributed to the steady growth of wealth management as an attractive and lucrative service sector within the financial industry around the world. The constant forward march of technology is opening new markets in wealth management. At the same time, rapid product development and changing needs of the investors and globalization of businesses are posing new challenges for the professionals in wealth management.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“STUDY THE INVESTORS PERCEPTION
TOWARDS INVESTMENT PATTERN”**

A handwritten signature in blue ink, appearing to read 'Kuldeep Yadav', is written over the printed name.

Research Scholars

Kuldeep Yadav

Research Guide

Dr. Rakshita Puranik Mam

Principal
Dr. Rishi Dubey



External Examiner

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This is to certify that the Project Work entitled "**STUDY THE INVESTORS PERCEPTION TOWARDS INVESTMENT PATTERN**" has been accomplished by **Kuldeep Yadav** under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Dr. Rakshita Puranik

Assistant Professor



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- Majority of investors park their fund for medium term(1-5yrs)•Percentage of income that they invest depends on their annual income.
- The investors decisions are based on their own initiative.
- There is no significant relationship between age group of people and the investment avenues that they select which includes Bank Deposits, Equity Investments, Bonds, Debentures, Government Securities, Real Estate, Mutual Funds, Insurance, and Commodities.

17. Suggestions

- Investors should make the investment with proper planning keeping in mind their investment objectives.
- Investors should also consults the brokers or agents to seek information and advice but their decision should not merely be based on agents advice rather the decision should be based on their careful investigation.
- The investors should select a particular investment option on basis of their need and risk tolerance.
- The investors should diversify their investment portfolio in order to reduce the risk. • The investors should continuously monitor their investments.
- The companies should provide all relevant information to the investor.

18: Conclusion

Indians are generally known for their inclination towards savings and for safe investments. On the investment side, numerous new financial instruments have been presented amid the most recent two decades. However, the general public in general.



With increased options now investors are looking for new avenues to earn more and more in addition diversifying their portfolio for better protected risk and returns. The study tells that in the current scenario people are more influenced towards investing in mutual funds.

Also the Study reveals that the investor's investment preference reasons are different in different investment avenues. The investor's preference reason in Investment Avenue depends upon the investment objectives such as Risk, Return, Safety and Liquidity of the investment. Most of the Investors park their funds in bank deposits due to the regards for safety of their funds and some also prefer to invest their money in equity and mutual funds with the objective of wealth maximization:

19. ns Of The Study



Limitatio

- The lack of knowledge of customers about the investment avenues is a major limitation.
- The study has been restricted to only one city that is Indore.
- The study is limited to the extent of the availability of collected data.
- The study has been done on few limited investment avenues like Mutual Funds, Insurance, Bank Deposits, Bonds and Equity etc.
- People do not feel comfortable sharing their income and investment information.

INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2022

Major Research Project

On

**“A STUDY OF BRAND SWITCHING
BEHAVIOUR FROM SAMSUNG TO OTHER
MOBILE”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**


Research Guide

Dr. Rakshita Puranik

Research Scholar

Mohammad Rehan khan



CERTIFICATE

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This work has not been submitted by him anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide

Dr. Rakshita Puranik



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CONCLUSION

This research has been conducted with two objectives: - study the reasons for consumer switching to other brands in Mobile and identify the factors that lead to consumer switching in mobile phones for the data collection I have conducted a market survey in Indore city of Samsung users. Finding is like, out of 100 respondents 80% customer were brand loyal. 48% people say no to switch their Brand preference if you get some promotional scheme with another Brand. The major attribute did attract them to purchase Branded product is price of mobile, 35% respondents are purchase mobile regarding their prices. Family and peer groups are not having more influence on the buying behavior, but features of mobile, Brand Name, product marketing schemes and gifts has a major influence.

There are following variable on the basis of which consumer switch their brand from Samsung that is price, quality, feature, free gift and display.

- On the basis of price consumers are agree to switch the brand.
- On the basis of feature consumer are agreeing to switch the brand.
- On the basis of quality consumer are strongly agree to switch the brand.
- On the basis of marketing promotional schemes.

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**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021-2023

Major Research Project

On

A Study of Consumer Perception On E-wallet

Submitted in Partial Fulfilment for the

Requirements of the degree of MBA

DAVV, Indore

SUBMITTED TO:

Dr. RAKSHITA PURANIK

SUBMITTED BY:

MS. VINEETA SONI

MBA 3rd SEM



CERTIFICATE

This is to certify that the Research Project titled A Study of Consumer Perception On E-wallet in India has been accomplished by **VINEETA SONI** under my guidance and supervision. This Project is submitted by him/her in partial fulfilment of requirements for the award of the degree of **MBA (HR+FINANCE)**, from **Devi Ahilya Vishwavidyalaya, Indore.**

To the best of my knowledge and information this project is the original work of the candidate and is the result of his/her own efforts. I further certify that the work has not been submitted by him/her anywhere else for the award of any Degree or Diploma. All the source of information and help have been duly mentioned and acknowledged.

Place

Date:

Dr. RAKSHITA PURANIK

Associate. Professor

Dr. RISHI DUBEY

Principal



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INTRODUCTION

The Indian economy is largely based on cash-based transactions. As per the Reserve Bank of India, 86 per cent of the Indian bank notes are in 500 and 1,000 rupees' denominations (RBI Annual reports 2016). Though 2,000 rupees currency notes were introduced by Govt. of India to replace the old notes, still the economy witnessed a massive cash crunch. There were long queues in front of the banks, and automated teller machines (ATMs) were closed as the supply of cash was limited. One of the important solutions to this problem is the alternate modes of digital payment systems. Govt. of Indian notified the citizens regarding the introduction of cash withdrawal limits. Scarcity of cash fuelled faster adoption of alternate methods of digital payment systems.

As per the Indian Payment and Settlement Act 2007,

Digital payment refers to paying for goods and services online with the help of electronic mediums. This is called as cashless economy which avoids use of money in physical form. These digital transactions help to reduce the cost of making transactions and also speed up the process involving one transaction cycle. It reduces the risk of handling cash. The record of digital payment can also be maintained easily. Digital transactions also help government as transactions can be tracked easily which will help to reduce black money and thus help in growth of economy. The government is taking initiatives to move the country toward sales s-cash economy and increase the use of digital transactions.

The main motto of the Indian government is to make the Indian economy 'Cashless, Faceless, Paperless'.

The different apps are available that allow users to make payments online. These are very convenient to use and provides flexibility to the users as they allow users to make payments anytime and from anywhere. Some of the apps used for online payments are: **PhonePe, Google Pay and Paytm** is a digital wallet company and is the first app built on **Unified Payment Interface**. It is a UPI based app that allows users to make transactions using PhonePe wallet, credit/debit card or UPI.

Data released by the national payment corporation of India revealed that transaction on UPI platform rose to rupee 4.16 lakh crore in December with the total of 223.41 crore payments processed.

Transaction on the immediate payment service (IMPS) rose to 35.56 crore in December. This was higher than the 33.91 crore payments worth rupees 2.76 lakh crore processed on IMPS in November. RBI also launched the Digital Payment index (RBI-DPI), Which aim to capture the extend of digitization of payments across the count



FINDINGS

In this work, three most popular Payment apps have been studied by the authors and have found that all the three apps have more or less the same features. They all differ on some parameters such as Wallet Facility, Security and Languages Supported etc.

Different Payment apps provide various options and features and they vary from one payment app other payment app. Each Payment app has its own strengths and weaknesses. From this study, it has been observed that the overall transactions by these three apps are approximately 546 million in July, 2018 and approximately 1335 million in July, 2019. Thus, the use of these Payment Apps increase more than 100% in a year.

Further, the payment app PhonePe showed the highest growth with 857.22% in the year 2019 followed by Paytm, whose growth is 827.68% and Google Pay, that made a growth of 337.73% in 2019. This means all the three apps have grown 3 to 8 times in the year 2019.

It is also observed in the study that, as compared to March 2018 PhonePe users have increased from 23.37% in 2018 to 41.41% in 2019. Paytm users have increased by a small amount from 51.28% in 2018 to 53.03% in 2019. Also, the market share of Paytm declined a little margin from 43% to 42% in this period, but PhonePe's market share increased from 19.6% in March 2018 to 32.8% in March 2019. It is also observed that the monthly active users (MAU's) of GooglePay have increased from 40 Million to 67 million, MAU's of PhonePe have increased from 23million to 55 million and MAU's of Paytm have increased from 80 million to 140 million in the period July 2018 to Sept.2019.

Further, it is observed that the merchant partners of Paytm increased from 2million to 7million, merchant partners of PhonePe increased from 0.8 to 5.8 million and merchant partners of GooglePay increased from 0.6 to 3 million in the period July 2018 to July 2019. From the above observations, it is very clear that the Payment apps are very popular among people of India and people of India are regularly using these apps for payment purposes and switching from the cash payment system to online system in a big way.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH




Batch 2021 - 2023

Major Research Project

On

“A STUDY ON INDIAN STOCK MARKET IN
PREFERENCE WITH: “NSE AND BSE”

Research Scholars

Nitesh patidar 

Research Guide

Dr. Rakshita Puranik Mam

Principal

Dr. Rishi Dubey sir

External Examiner

Date:



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CERTIFICATE

This is to certify that the Project Work entitled "**A STUDY ON INDIAN STOCK MARKET IN PREFERENCE WITH: "NSE AND BSE"**" has been accomplished by **Nitesh Patidar** under my guidance and supervision.

This project is being submitted by him as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide

Dr. Rakshita Puranik

Professor



- All the stockholders prefer to have online mode of trading. As the advancement of technology and the pandemic scenario have made stock market into an online mode of trading.

CONCLUSION

Indian stock market now grown into a great material with a lot of qualitative inputs and emphasis on investor protection and disclosure norms. The market has become automated, transparent and self-driven. It has integrated with global markets, with Indian companies seeking listing on foreign capital markets exchange, off shore investments coming to India and foreign funds floating their schemes and thus bringing expertise in to our markets. India has achieved the distinction of possessing the largest population of investors next to the U.K., perhaps ours is the country to have the largest number of listed companies with around several equity fund management avenues and National Fund managers most of them automated. India now has world class regulatory system in place. Thus, at the dawn of the new millennium, the equity funds market has increased the wealth of Indian companies and investors. No doubt strong economic recovery, upturn in demand, improved market structure, and other measures have also been the contributory driving forces. Even though Covid pandemic has fall in India stock market, it recovered with huge hikes along with the economic recovery of the nation.

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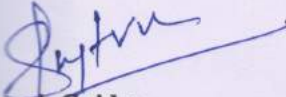
INDORE INSTITUTE OF MANAGEMENT AND RESEARCH

MAJOR RESEARCH PROJECT

ON

“CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL REFERENCE TO SBI”

Submitted to **Devi Ahilya Vishwavidyalaya, Indore** for the partial fulfillment for the degree of
Master of Business Administration (2020-2022)


Research Guide:

PROF. SAPNA NAGOTRA

Research Scholar:

MS. HIMANI YADUVANASHI

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MBA 3 SEM

Dr Rishi Dubey

Principal

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CERTIFICATE

This is to certify that **HIMANI YADUVANSHI** has undergone project entitled "**CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL REFERENCE TO SBI**" towards the partial fulfillment of her two years Master Degree of Business Administration (MBA) Successfully. He has carried out this project with full sincerity and dedication and the work is original and genuine.

Guided by:

PROF. SAPNA NAGOTRA



PREFACE

The research provides opportunity to a student to demonstration knowledge, skill and competencies during the project. The training project help to know the problem in the organization and to suggest them how to get rid of those problem although research have tried my level best to prepare this report an error free every effort has been made to offer the most authenticate position with accuracy to the topic; second will contain the objectives of the project. The middle part has been giving a brief overview about the organization and the methodology to be used in the project. Fourth chapter is the most important part as it will contain the analysis od data. Last part has been dealing with the finding and suggestion.

Chapter One: - Deals with the conceptual framework related to Customer Relationship Management With Special Reference To SBI: A Study.

Chapter Two:- Deals with the company profile of SBI Bank.

Chapter Three:-Deals with the objectives of the study which covers the main motive of the study and the main reason for the conduct of the study.

Chapter Four: - Deals with the review of literature which covers the early researches on the topic done by research and the conclusion drawn by them will be used for further references.

Chapter Five: - Deals with the Research Methodology to be used by the researcher to analysis the data and complete the study. It provides details related to the tools for collection and tools used for data analysis.

Chapter Six: - Deals with the Data analysis of the study.

Chapter Seven:-Deals with the main finding of the study which is drawn after the conduct of the study.

Chapter Eight:- Deals with the Limitation of the study.

Chapter Nine:- Consist of recommendations for future

studies. **Chapter Ten:-** Consist of conclusion of the study.

HIMANI YADUVANSHI

MBA 3 Semester



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**CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL
REFERENCE TO SBI: A STUDY**

**CHAPTER-1
INTRODUCTION**

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- **CRM STRATGEY AND VISION**
- **CUSTOMER/CONSUMER**
- **CRM PROCESS FRAMEWORK**
- **CRM IN BANKING**
- **BENEFITS OF CRM IN BANKING**



CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL REFERENCE TO SBI: A STUDY

CHAPTER-1 INTRODUCTION

Today many businesses such as banks insurance companies and other service providers realize the importance of customer relationship management and its potential to help them acquire new customers retain existing ones and maximize their lifetime value at this point close relationship with customer will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers this paper deals with the role of customer relationship management in banking sector and the need for customer relationship management to increase customer value by using some analytical methods in CRM applications.

Competition in the financial services industry has intensified in recent years owing to events such as technology changes and financial industrial the regulation convectional banking distribution has been gradually supplemented by the emerging use of electronic banking many bank customer is referred using ATM or website rather than visiting a branch of biotechnology has also reduced barriers to entry for new customers.

CRM is a sound business strategy to identify the banks most profitable customers and prospects and devote time and attention to expanding account relationship with banking industry in India has undergone a right field changes followed by a series of fundamental department those customers through individualized marketing repricing discriminatory decision-making and customized service on delivered through the various sales channels that the bank uses under this case study a champion management in a bank is conducted using data mining tasks such as dependency analysis cluster profile analysis concept description deviation detection and data visualization crucial business decisions with this champion are made by extracting valid previously unknown and ultimately comprehensible and actionable knowledge from large databases the model developed here answers what the different customer segments are who more likely to respond to give offer is which customers are the bank likely to lose who most likely to default on Credit Cards is what the risk associated with this loan applicant is finally a cluster profile analysis is used for levelling the distinct characteristics



CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL REFERENCE TO SBI: A STUDY

CHAPTER-10 CONCLUSION OF THE STUDY

For any industry customer is the base and hence the industry has to serve them better to win over the competitions. This is so applicable to service industry also including public sector banks. Under the existing circumstances where the private sector banks bring significant changes in providing services to customers, the traditional way of functioning and outdated services by public sector banks need to be fully dispensed with immediately.

These banks have not only modernized their services to fulfil the larger expectation of customers but also implement the technological advancement at a lower cost. This will certainly facilitate the public sector banks to have better relationship and thereby do better business also. Though the public sector banks need to follow the Reserve bank rules and regulations regarding deposits, interests and the like.

It is very important that they have to work on providing customer satisfaction with variety of services but positively at low cost with simple and customer friendly approach. This will enable the public sector banks to have good business and better customer relationship in the long run. Also, the public sector banks need to adopt lot of changes in their style of functioning to suit to the changes that are happening in the banking industry so as to ensure better customer satisfaction.

CRM solutions are no longer limited to just the retail or business verticals; rather, they are now essential for any entity that offers goods or services. When it comes down to it, business banks share an important challenge with their own customers: Banking is now a customer-driven world. Banks that understand and serve the individual needs of their customer's best will succeed, while those who still use sticky notes to keep track of accounts will lose market share and fade away. Adopting a banking CRM is critical to serving your customers at every point in the sales funnel, so don't get left behind.



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“A STUDY ON STRESS MANAGEMENT WITH REFERENCE
TO EMPLOYEES IN ASTER HOSPITAL, DUBAI”**

**Research Scholar
Mahak Choudhary**

**Research Guide
Dr. Sapna Nagotra**

**Principal
Dr. Rishi Dubay**

External Examiner

Date: 10th of December 2022



CERTIFICATE

This is to certify that the Project Work entitled **“A Study on Stress Management with reference to Employees in Aster Hospital, Dubai”** has been accomplished by (Mahak Choudhary) under my guidance and supervision.

This project is being submitted by her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide: Dr. Sapna Nagotra



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7: Conclusion

- The present study was conducted in the aim to find the stress levels, personality type of the employees. This was done using a detailed questionnaire.
- The study revealed that employee falls under little bit of stress category only a small percentage is highly stressed & needed prevailing in the organization to some extent.
- At the end of the study, we can conclude that though there are signs of stress among the employees & such stress is affecting their behaviours, it can be controlled & reduced effectively.
- This can be done by giving counselling & incorporating the suggestions given here in at individual & organization level.

7.1 Limitations of study:

- The sample size chosen was small i.e. only 60 respondents of the whole population of Aster Hospital, Dubai - U.A.E
- The study is confined to limited period i.e. only 1 week.
- The employees were reluctant to give correct information.
- There was a limit on the areas, for the research.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



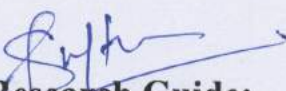
Batch 2021-2023

Major Research Project

On

**“A Factual Study on Customer Satisfaction with E-
Banking Services in Indore”**

Submitted in the partial fulfillment for the
Requirement of the degree of MBA
DAVV, Indore


Research Guide:
Dr. Sapna Adwani Nagotra

Research Scholar :
Ritik Verma
MBA III semester





CERTIFICATE

This is to certify that the Project Work entitled "A Factual Study on Customer Satisfaction with E-Banking Services in Indore" has been accomplished by (Research scholar) under my guidance and supervision. This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore. This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide:

Dr. Sapna Adwani Nagotra



[Type text]

EXECUTIVE SUMMARY

My project aims at A Factual study on Customer satisfaction with E-banking services in india. In this research study 100 respondents, After analyzing the results of the questionnaire we conclude that even now a days banks are providing innovative services day by day, but still there are a lot of customers who are even not aware about these services, the usage of these services is a different issue, Today Banks are using huge amount of funds to provide differentiate services to their customers from their competitors like by using new software or by providing new innovative services like internet banking, mobile banking, and many others but still they are focusing only to provide the innovative services to the customers not focusing too aware them regarding these services and also there is a need to aware the customers about the use and benefits to the services provided by the bank, and in this research project all things is included related about E-Bank, e-banking services and customer satisfaction .This research is based on Demographic variable and Digital learning like. In demographic variable include: Gender, Age, Area, family, Occupation, Customer using e-baking service, Types of bank in which customer have account etc. and in Digital learning: User friendly, Instant money transfer, Cost effective, Secured, Improved customer care & support time saving.



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INTRODUCTION

BANKING

A bank can be defined as an institution that accepts deposits from the public and gives out loans. However, this is also a broad sense of the many services the banking industry provides. It would not be incorrect to say that business and trade would come to a near standstill without banking services. A bank helps in running the economy by promoting various economic activities. It collects the savings of people and mobilizes them by turning them into capital for businesses and companies. Money lying idle is not good for the economy and the banks help generate wealth from savings.

TYPES OF BANKS

There are broadly four types of banks that function in India. They are as below,

- **Commercial Banks:** The main functions of these banks is to accept deposits from people and make loans to those that require finance. Private commercial banks focus on financial objectives and returns. Government-owned Public sector banks tend to full fill their social objectives before their financial objectives. Example: SBI, ICI-CI, HDFC, PNB etc.
- **Cooperative Banks:** These bank's main function is to provide cheap credit to those who do not have access to funds. They are governed by the State Cooperatives Societies Act. These banks are the main source for rural credit given to farmers and peasants.
- **Specialized Bank:** These are set up to meet some unique needs of an industry or a sector. They provide financial services to such industries. Some such specialized banks are import-export banks, development banks (IDBI), agricultural banks (NABARD) etc.
- **Central Bank:** This is the apex bank in the country, the Reserve Bank of India (RBI). Its primary function is to control and supervisor the other banks in the country. It also makes and implement monetary policy of a country. The R B I is also the government's banker.

FUNCTIONS OF BANK

1. Lending Activities
2. Cheque Facilities
3. Allied services

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CONCLUSION

This study attempted to identify key quality attributes of internet banking services by analyzing internet banking customers & their comments on banking experience.

The findings of this study show that despite of many advantages of online banking. People still consider it as an alternatives for analyzing their banks records. Although every bank today provides the facility of online banking but most of people use it only a month .

This reason is that inn case of internet banking interpersonal interaction with customers is seldom possible. Identification & measurement of customer is expectations of the internet banking services provides a frame of reference & their related quality dimension.

The main factor which persuade people to use online banking services are comfort & convenience & the facility which attracts them most is quality of information & quantity of information . therefore the implementation of quality initiatives should begins with defining customer's need & preferences & their related quality dimensions.

There is still a lot needed for the banking system to make reforms and train their customers for using internet for their banking accounts. Going thourgh the survey the main problem lies that still customer have a fear of hacking of accounts and thus do not go on for internet banking.

Banks are trying their level best by providing the best security options to the customers but then to there is lot of factors which betrays a customer from opening an internet bank accounts.

Banks are providing free internet banking services also so that the customer can be attracted by asking the bank employ we came to know that maximum numbers of internet bank accounts holders are youth and business man.

E-banking is an innovative tool that is fast becoming a necessity. it is a successful strategic we upon for bank to remain profitable in a volatile and competitive market place of today.

If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the first time customer can directly make and access their accounts.

In future ,the availability of technology to ensure safety and privacy of e-transaction and RBI guide lines on various aspects of internet banking will definitely help in rapid growth of internet banking in india.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021-23

Major Research Project

On

**“COMPRATIVE ANALYSIS OF CONSUMER BEHAVIOUR OF
HINDUSTAN UNILEVER LTD (HUL) AND PATANJALI”**

Research Scholars

Archi Dayma

Principal

Research Guide

Prof. Shijji Shukla

External Examiner



CERTIFICATE

This is to certify that the Project Work entitled "**COMPRATIVE ANALYSIS OF CONSUMER BEHAVIOUR OF HINDUSTAN UNILEVER LTD (HUL) AND PATANJALI**" has been accomplished by ARCHI DAYMA under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment or requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide: Prof. Shijji Shukla

Designation



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INTRODUCTION of HUL

Hindustan Unilever Limited (HUL) is India's largest Fast-Moving Consumer Goods company with a heritage of over 80 years in India. On any given day, nine out of ten Indian households use our products to feel good, look good and get more out of life – giving us a unique opportunity to build a brighter future.



HUL works to create a better future every day and helps people feel good, look good and get more out of life with brands and services that are good for them and good for others.

With over 35 brands spanning 20 distinct categories such as soaps, detergents, shampoos, skin care, toothpastes, deodorants, cosmetics, tea, coffee, packaged foods, ice cream, and water purifiers, the company is a part of the everyday life of millions of consumers across India. Its portfolio includes leading household brands such as Lux, Lifebuoy, Surf Excel, Rin, Wheel, Fair & Lovely, Pond's, Vaseline, Lakme, Dove, Clinic Plus, Sun silk, Pepsodent, Closeup, Axe, Brooke Bond, Bru, Knorr, Kissan, Kwality Wall's and Pure it.

The Company has about 18,000 employees and has sales of INR 37660 crores (financial year 2018-19). HUL is a subsidiary of Unilever, one of the world's leading suppliers of Food, Home Care, Personal Care and Refreshment products with sales in over 190 countries and an annual sales turnover of €52 billion in 2019. Unilever has over 67% shareholding in HUL.

Sustainability targets

The Unilever Sustainable Living Plan, launched in 2010, laid the blueprint for achieving this strategy. We continue to work towards the ambitious targets we have set ourselves for halving our environmental impact, improving the health and wellbeing of 1 billion people.



CONCLUSION

- There is no doubt that, in the short term, Patanjali has created some disruption. One must, however, appreciate that it has not come at the expense of existing players in the market as the category was virtually non-existent. Patanjali helped expand this nascent category. Established players such as HUL, Marico, Godrej and Colgate can help expand this pie further in their own unique ways rather than treat Patanjali as a rival. In fact, some of the inherent weaknesses of Patanjali can help them create credible alternatives.
- Given its deep understanding of the Indian market, HUL should take up the challenge and treat this as an opportunity for growth.
- The above research study shows that different factors influence the buying behaviors of consumers towards Patanjali products and HUL range.
- Most of the people who prefer herbal and ayurvedic products are satisfied with the Patanjali products.
- Consumers are buying the product due to its price, quality and quantity.
- They may switch over to other products if not provided with good quality, quantity, discount etc.
- Overall, Patanjali Ayurved is doing well in the market and has a positive impression in the minds of consumers.
- Customer perception towards a brand is built largely on the satisfactory value the user receives after paying for the product.
- HUL is certainly the market leader in the FMCG sector but there are a few recommendations:
- HUL lowers the promotion cost so as to save money which is used in promotion more than required and thus increases the profit.
- HUL aims at customer satisfaction rather than margins and profits.
- HUL keeps a track of new products and promotion schemes of other firms and designs policies accordingly.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“A study on factors influencing Investment Patterns of
Youth, in Indore City”

Research Scholars
Ayushi Sharma

Research Guide
Dr. Shijji Shukla

Principal
Dr. Rishi Dubey

External Examiner

Date:



CERTIFICATE

This is to certify that the Project Work entitled "A study on factors influencing Investment Patterns of Youth, in Indore City" has been accomplished by Ayushi Sharma under my guidance and supervision. This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore. This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Dr. Shiji Shukla

Designation



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INTRODUCTION

A nation's productive capacity depends on a healthy capital formation. Robust saving rate coupled with good capital mobilization are the key macro-economic variables with micro foundations, which play a significant role in economic growth. Since the domestic saving rate is directly related to the investment rate and the lending capacity of the banking system, it is also an important indicator of economic development. A nation's savings and investment propensities also play a key role in achieving dynamic stability in the capital market.

Macroeconomic Trends of growth, saving and investment in India

Post-independence India under the Planning Commission has strived to achieve the goals of economic development by creating an environment of prosperity for its population. While the initial phase was more socialistic and set out to strengthen the base for the economy, the Hindu growth rate induced policy-makers to shift gear to a more market-based approach and give a freer rein to the economy.

Since the "New Economic Policy", the country has witnessed a period of faster growth and an improvement in the well-being of the people as measured by the growth in the Gross Domestic Product (GDP) and Per Capita Income (PCI).

With growth in the PCI, savings and investment in the country too showed a northbound Movement. The savings and investment rates in India soared through the first decade of the 21st Century both peaking in 2007-08 before the financial crisis of 2009 started pulling them down.

As GDP grew faster than the population annually, there was a noticeable growth in per capita income in the same period. India was amongst the fastest growing economies in the World in the period 2003-08 topped only by China which was also experiencing a great growth support India's momentum since 2003 and structure of international trade allowed it to maintain a modest growth of 5.12% even in 2008-09, the year of the sovereign debt crisis although it broke the three-year spree of growth rates above 9% and caused most macro-variables to take a dip.



CONCLUSION

The economy is growing, the job market has been doing well and there has been a rise in the graph for salaries. The new generation of youth in India will have money in their pockets and ample opportunity to put it to good use, if they can shift from traditional bank account savings to the capital market. They understand the importance and benefits of investing and know how they want to use their money now and in the future. They need lucrative options to put their money in for days to come but are understandably afraid or confused due to a lack of practical understanding.

Traditional saving options like post office schemes and fixed deposits are now passed. Options like post office schemes and fixed deposits are not very popular with the youth as the rate of interest on them is lower as compared to other investment options available. But somehow savings accounts are still seen widely. Safety and security which were always important reasons for investment are still influential in determining the direction of investment.

However, their hold is loosening. With money in hand and age on their side, the young investors are becoming more inclined towards taking risk. Fixed deposits are not a very attractive investment option for youngsters these days. Tax saving is one of the reasons behind investment by the youth. Traditional saving schemes do not provide any tax benefits and are, therefore, keeping the youngsters away from them. There seems no rationale for investing in fixed deposits and post office schemes when they provide no tax rebates and the rate of return on them is fixed and also lower than other investment options. There is exemption for capital gains arising out of Equity Shares and Equity Oriented Mutual Fund units subject to certain conditions under the Income Tax Act.

A mutual fund has gained the favour of youngsters today. Investment in mutual funds through the Systematic Investment Plan (SIP) is a favored investment option for the youngsters. This is especially true of the young salaried class which has just started earning and does not have a fat bank balance as yet. In case of Systematic Investment Plans, instead of bulk payment, a small amount is to be paid every month. This makes

them very popular with the salaried class who find it difficult to shell out a large amount at one go.

Mutual Funds also have the benefit of requiring lesser financial competence as they are managed by experts while providing higher returns and better prospects than Bank Accounts. Other traditional



investment options like the Fixed Deposit or the Post Office schemes (PPF/ NSC / NSS/ KVP/IVP) are losing their way due to blocking of funds and lower returns. Gold is still preferred to some extent especially when it comes to females. Due to rise in price of gold from somewhere around 4,000-5,000 in 2008 to around 17,000 in 2016 gold is still shining as an investment option. However, it is also an expensive investment and requires a fat purse to start with in the hope of having a fatter purse. Youngsters today are aware of what is happening around them and are intelligent enough to decide what is best for them. Every option is considered and the pros and cons of each weighed carefully before the decision to invest the hard-earned money is taken.

Youngsters today do know about the options available to them due to the rapid spread of information in recent times; they are not always sure about how to go about investing in newer ways actively. An informed investor is a good investor; there is opportunity for providing them with guidance and information but it has to be done in a way that is in accordance with their lifestyle – seminars and workshops are no longer the kind of options to peruse. Podcasts, online videos, forums and tutorials are the way of learning of the young generation. The social media platforms specially Facebook, Twitter, LinkedIn along with e-groups and websites can be a medium to spread awareness about various options available for the young investors.

Thus, investor education can play a vital role in improving the active participation of the investors in the market, which can help them in the informed investment and in getting good returns. Media too can highlight young investors through newspaper columns, which would encourage more participation in the capital market from the young generation.



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



Batch 2021 – 2023

Major Research Project

On

**“A Gender based study of Consumer Satisfaction
of selected DTH Services
with special reference to Indore”**

Research Guide: -

Dr. Shijji Shukla

Research Scholars:-

Jigyasa Kothari

Principal



External Examiner

Date:

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This is to certify that the Project Work entitled “**A Gender based study of Consumer Satisfaction of selected DTH Services with special reference to Indore**” has been accomplished by Jigyasa Kothari under my guidance and supervision.

This project is being submitted by her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Dr. Shijji Shukla

Assistant Professor



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Chapter 10
CONCLUSION



We conclude that DTH industry is growing at rapid speed. In DTH Industry Airtel Digital TV is the biggest player holding large market share followed by Tata Sky. But with the growth in DTH industry, many new companies enter in this industry and give a huge competition to the existing DTH service providers. There are Dish TV, Tata Sky, Airtel Digital TV, Reliance Digital TV, and DD Direct+. Out of these, DD Direct+ and Dish TV are public companies and all other are private companies. Out of new entrants, Airtel and reliance come out as big service providers. All the service providers are providing unique services to its customers. DTH has many features such as clear picture quality, better sound quality, uninterrupted entertainment, Guide, interactive services, Radio channels etc. That is why people now prefer it over cable. Most of the customers are satisfied with their DTH service provider. Most of the customers are ready to spend more than Rs. 300 per month for their DTH service. Looking at the present scenario, we can say that the future of DTH companies is very bright, the DTH industry is now the most rapidly development industry in Indian. Due to the dynamic and developing nature of DTH industry there is an immense opportunity for new entrepreneurs in DTH industry for capturing this recently developed market and to maintain stable growth the business should have provide better services to the customers especially in the semi-urban and rural areas. With the exiting market opportunities, companies have to differentiate not only in the price level but also in services quality. Today's customer is sensitive to services as well as to quality also. The increasing awareness and expectations also make it difference to satisfy the consumer and we also observed that Consumer Satisfaction is neutral in spite of gender.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

“CUSTOMER SATISFACTION TOWARDS BIG BAZAAR”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

Research Guide

Dr. Shiji Shukla



Research Scholar

Kajal Katariya

CERTIFICATE

This is to certify that the Project Work entitled “**Customer Satisfaction towards Big Bazaar**”, has been accomplished by (Kajal Katariya) under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

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Assistant Professor



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INTRODUCTION

Marketing is the art of creating, satisfying customers by meeting the needs of customers and by creating value satisfaction for them. As Peter Drucker says "the essence of marketing is that the entire business has to be seen from the point given of the customer". However, customers face a vast array of product and brand choices prices, supplies and to understand the needs and preferences of the customers it becomes imperative for us to carry out research together information.

We believe that customers estimate which offer will deliver the most value to them and which will deliver and maximize value, within the bounds of research costs and limited knowledge, mobility, and income they form an expectation of value and act on it. Whether or not the offer lives up to the value expectation affects both purchase and repurchase probability.

The purpose of any Marketing research is to provide information at a specific time on customer, trade, competition and the future brands, so as to enable marketers to formulate successful strategies in their quest for customers mind share and market share.

The research helps the marketers to find out the attributes and variable that influence the customers behavior towards a given product offering and it shapes the attitudes of the customers favorably towards a specific product, thus by analyzing these undertones the researcher can find out the levels of customer satisfaction, and the results of the marketing research can help the marketers to analyze the weak spots in their marketing strategies and can reformulate their strategies so that they can satisfy their customers and maximize their brand loyalty and profitability.



- The quality of the retail service needs to be improved in terms of clarity and connectivity.
- BIG BAZAAR should vigorously promote its retail services as compared with the competition and should concentrate on individual customers and non-commercial customers.
- BIG BAZAAR should aggressively promote its offerings in various media and should concentrate on hoardings and road shows and electronic media.
- Attractive schemes for owning the retail instruments should be launched to attract more customers.

Conclusion

- The respondents are of BIG BAZAAR, and they came to know about the service from hoardings, print media, primarily and through electronic media and road shows secondarily.
- The respondents are using BIG BAZAAR for 1 year and below 1 year in most of the cases.
- The service provided by BIG BAZAAR is used by majority of the respondents and the reason for choosing it is the quality of the service, followed by brand image.
- Customer satisfaction of the respondents towards BIG BAZAAR is high;



**Project Dissertation Report on
DIGITAL MARKETING STRATEGIES AND
BUSINESS DEVELOPMENT OF XIAOMI
CORPORATION**

Submitted by:

Kanishk Dod

MBA - 213510114

Under the Guidance of:

Dr. Shijji

Asst. Professor



**Indore Institute of
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CERTIFICATE

This is to certify that Kanishk dod, a student of MBA from Indore Institute of Management & Research.

'A Study on Digital Marketing Strategies And Business Development Of Xiaomi Corporation'.

During the project, I found him to be very hardworking, sincere and inquisitive to explore new things. He is able to get across his points effectively and convincingly. He has the ability to withstand stressful project conditions and meet the deadlines.

I wish him all the success in him career and life.

Project Guide
(Dr. Shijii)

Head of Department
(Prof. Vishal sir)



EXECUTIVE SUMMARY

Digital marketing activities are search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, and e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games, and any other form of digital media.

Business development entails tasks and processes to develop and implement growth opportunities within and between organizations. It is a subset of the fields of business, commerce and organizational theory.

Xiaomi Corporation is a Chinese electronics company headquartered in Beijing. Xiaomi makes and invests in smartphones, mobile apps, laptops, and related consumer electronics.

In this study, we will analyse the perception of the consumers about Xiaomi products and the company itself.



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TITLE OF THE PROJECT

A STUDY ON DIGITAL MARKETING STRATEGIES AND BUSINESS DEVELOPMENT OF XIAOMI CORPORATION



Chapter-8

FINDINGS AND CONCLUSIONS

Findings :

According to the survey, technology has paved a significant path for the banking sector. In the research region, a substantial number of respondents chose electronic banking. A substantial percentage of people are happy with the ATM services supplied by banks. In the research region, the majority of respondents do not use Tele banking. Paying utility bills using credit card benefits a substantial number of responders. According to the research, it was using Mobile Banking. discovered that 90% of the respondents prefer using Internet Banking. According to the report, the majority of respondents are satisfied with the level of security given by the bank, with only 10% of respondents being dissatisfied. E-banking services have not been adopted by the respondents due to a probable security issue. The majority of respondents believe private sector banks are more technologically sophisticated than public sector banks, according to the report. In the research region, a high proportion of respondents rank the bank's technology-oriented services as good. The majority of customers believe that banks are more efficient now that computers have been introduced.

Conclusions :

Modern Technology and Online Money Transactions is easy to use to the customer as well as bank officers and there are several option are available in the financial system in India, but there are large amount of people in India don't know how to use the system. The Digital literacy of Indian people is low



level. Therefore digital payment system is pure developed and spread all over in India. The social and infrastructure barriers are there influence to use of digital payment system. But now a day's mobile banking are becoming famous in the India because it is easy to

use and anytime to use. It is also required to improve the digital literacy among the people. There are also issues relating to the risk and security.

Technology has allowed banks to survive or even operate today. Technology has improved methods for evaluating creditworthy consumers (credit check and credit bureau), storing customer information, and securing all of the precious information that, if misused, could cost us millions of dollars. This might harm the economy because banks would tighten lending standards and demand higher interest rates to compensate for the losses caused by a lack of security, storage, and other technological progress. Our information is safe and secure thanks to technology, and we can rest assured that the money we deposit in the bank will end up where we want it.

The way people acquire financial services has changed due to technological advancements. It has also allowed consumers to conduct banking more efficiently by saving time and money. Banking has benefited from technological advancements that have enabled it to transition from bulk paper and waste to paperless communication and fund transfers. Telephone banking (telephone technology), credit cards, debit cards (money transfer technology), electronic money, and automated teller machines (ATMs) have all advanced. People can now conduct business more efficiently and in less time thanks to these technologies. Most importantly, technology has resulted in increased security and safer business practices for everyone. Computers and technology are used by bank security or compliance officers to guarantee that banks comprehend, follow norms, and control the risk of the complex and new world of financial services. Over the years, as technology has advanced, security has evolved from manual examination of fraudulent actions to the use of advanced computers and programmes that can detect fraudulent activities, checks, and even viruses (new age threat to banking). Banking technology advancements have resulted in more convenience, speed, time savings, and lower costs.



**INDORE INSTITUTE OF MANAGEMENT AND
RESEARCH**



**Batch 2021 - 2023
Major Research Project
On
“ANALYSIS OF DISTRIBUTION IN FMCG
INDUSTRY (A COMPARATIVE STUDY OF ITC
AND HUL) ”**

Research Guide
Dr. Shijji Shukla
(MBA department)

Research Scholar
Sumit Tiwari
Roll No. 213510163

Principal
Dr. Rishi Dubey

External Examiner

Date:



CERTIFICATE

This is to certify that the Project Work entitled "ANALYSIS OF DISTRIBUTION IN FMCG INDUSTRY (A COMPARATIVE STUDY OF ITC AND HUL) " has been accomplished by **Sumit Tiwari** under my guidance and supervision.

This project is being submitted by him as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by him anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

DR. Shujji Shukla (MBA Department)



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CHAPTER – 1

INTRODUCTION

ABOUT DISTRIBUTION CHANNEL

Distribution (or place) is one of the four elements of the marketing mix. Distribution is the process of making a product or service available for the consumer or business user that needs it. This can be done directly by the producer or service provider or using indirect channels with distributors or intermediaries.

A brief explanation of different channels of distribution is given below:

1. **Manufacturer/Customer:** This is also known as direct selling because no middlemen are involved. A producer may sell directly through his own retail stores, for example, Bata. This is the simplest and the shortest channel. It is fast and economical.
2. **Manufacturer /Retailer/Customer:** This is one stage distribution channel having one middleman, i.e., retailer. In this channel, the producer sells to big retailers like departmental stores and chain stores who in turn sell to customer. This channel is very popular in the distribution of consumer durables such as refrigerators, T V sets, washing machines, typewriters, etc.
3. **Manufacturer/ Wholesaler/Retailer/Customer:** This is the traditional channel of distribution. There are two middlemen in this channel of distribution, namely, wholesaler and retailer. This channel is most suitable for the products with widely scattered market. It is used in the distribution of consumer products like groceries, drugs, cosmetics, etc.

Distribution is vital to the success of FMCG companies. Ensuring that they deliver to customers their brands in the correct amount, the place and right time, in good condition and at a competitive price, is still a challenge for the trade marketing and distribution companies department. Also, the distribution is important for business partners, including independent distributors, the relationship with them based on the principle of mutual profit.

FMCG companies have three objectives in terms of distribution:



CONCLUSION

Both the company are strong player in the FMCG sector and has different foods production their portfolio. The main food products of HUL are like tea-3 rose, red label, tazza, Taj mahal, lipton coffee-bru, kissan ketchup, jams and kissan and amaze brainfood, knorr, ice-cream-kwality wall's

, anupurna salt whereas the food product of ITC are like kitchen of India-chutney, buryan, desserts etc, Ashrivaad- atta, salt, sun feast biscuit-milk magic , marie light, golden bakery, dark fantasy, dream cream, sweet n salt, minto, candyman, bingo.

Doing this work also help me to understand the different distribution channel used by the both the company HUL and ITC and the different intermediaries which are present in the distribution channel, also explain the strategy they have made to target the rural customer. HUL has started the project like shakti, operation Bharat, operation harvest etc and ITC has started the project like e- choupals etc to target the rural areas is an untapped market and is a very good market to increase the sale by the company.

This report also help to understand the position of the both the company in the market, as we know that HUL is the market leadership in FMCG product and ITC is the growing company in the sector. But because the large number of the product in its portfolio HUL is in much stronger than that of ITC. HUL is not present in the snack foods . As comparison in 2016 there was sudden fall in profit but no effect on sales in both ITC & HUL due to demonetisation but HUL recovered it very soon and advertisement expenses were reduced.

Hence, working on this topic help me to learn a lot about the distribution channel of HUL and ITC was a good learning platform



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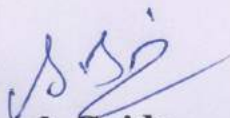
On

**“A COMPARATIVE STUDY ON INVESTOR
PERCEPTION TOWARD LIC AND PRAMERICA
LIFE INSURANCE”**

Submitted in the partial fulfillment for the

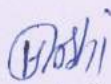
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(MBA 3rd Semester)

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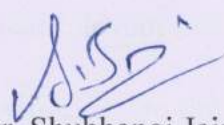
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CONCLUSION

The objective for which the present project work was taken up was to assess the awareness level and sources of awareness about health insurance, to identify factors that influence customers in the selection of health insurance and a particular health insurance company and to find out the level of satisfaction of customers. As per our study main source of awareness about health insurance are friends/ relatives/ and colleagues, the main reason for choosing for choosing health insurance policy is to cover the risk of illness. The majority of respondents are satisfied with health insurance. The suggestions from the study include all the diseases should be covered under health insurance policies, creating more awareness regarding health insurance and to increase the number of hospitals under coverage.



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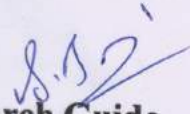
Major Research Project

On


"A STUDY ON MUTUAL FUND"
Submitted in the partial fulfillment for the

Requirements of the degree of MBA

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Research Guide- Dr. Shubhangi Jain
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CONCLUSION

It is hopeful that this study creates awareness that the mutual funds are worth investment practice. The various schemes of mutual funds provide the investors with a wide range of investments options according to his risk bearing capacities and interest. Besides they also give a handy return to the investors. The project analyses various schemes of public and private sector Mutual Funds.

In India Mutual funds are playing important role. The mutual fund Companies pool the savings of small investors and invest those collected huge amount of funds in different sectors of the economy. They are performing like intermediary between small investor and the Indian capital market. In recent years many mutual fund companies are established. Through this competition is increased among the companies. To encounter the competition the different companies are introducing different types of mutual fund schemes with attractive returns and low risk. So, it is an advantage to the investors.

For taking a decision to invest in mutual funds, the evaluation plays a greater role. The rankings given to the mutual funds attract the investment by the investors to the respective funds. For the purpose of ranking the performance of various mutual funds the methods such as Sharpe, Treynor and Jensen were applied to the various funds in different schemes. It is hoped that the ranks provided for the fund in this chapter explains relative performance of the schemes. The relative performance of different types of funds according to different types of performance measurements are explained in the next page.



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Batch 2021- 2023

MAJOR RESEARCH PROJECT

on

‘Customer Satisfaction Towards Hero Moto corp. Ltd.’

Submitted in the Partial Fulfillment for the

Requirements of the Degree of MBA

DAVV ,Indore


Research Guide

Dr. Shubhangi Jain

Assistant Professor


Research scholar

Prajakta Dubey

Finance & Marketing



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CONCLUSION

- 1.Hero Motor Corp .has a very good & better market share.
- 2.The company is offering good serevices , which is reflected on the satisfaction of the customer.
- 3.Majoritty of the customer are satisfied with the design of the vehicle .
- 4.Hero Motor Corp. is providing good facilities when compared with other brands .



CERTIFICATE

This is to certify that the Project Work entitled “**Customer Satisfaction Towards Hero Moto corp. Ltd**” has been accomplished by **Prajakta Dubey** under my guidance and supervision.

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**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**"A STUDY OF VARIOUS PRODUCTS OF WHEY PROTEIN
AND ITS DEMAND IN GYM"**

Submitted in the partial fulfillment for the

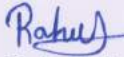
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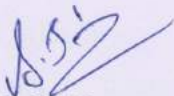


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Conclusion

- Our study findings revealed a high prevalence of protein supplementation among gym-goers which highlights the need to develop and implement programs and strategies to spread scientific knowledge and awareness, especially among young adults, for the prevention of any possible disorders resulting from the over consumption of these additives.
- Control over the media should be applied to prevent any further negative impact on the knowledge and perceptions of gym-goers and all the exercisers who wish to build the perfectbody shape. In addition, investigation should be done to govern non- medical professionals who are promoting the use of supplements for financial profits.
- Further studies should be done to investigate the possible occurrence of any side effects or negative implications of over consumption of protein intake on gym-goers.

BIBLIOGRAPHY



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Batch 2021 - 2023

Major Research Project

On

“Perceptions of People towards Mutual Funds”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA
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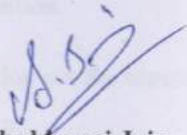
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RECOMMENDATION CONCLUSION

As per this study the tendency of mutual fund managers to follow analyst recommendation revisions when they trade stocks, and the impact of these analyst revision-motivated mutual fund herds on stock prices: We find evidence that mutual fund herding impacts stock prices to a much greater degree during our sample period than during prior studied periods. Most importantly, we find that mutual fund herds form most prominently following a consensus revision in analyst recommendations. Positive consensus recommendation revisions result, most frequently, in a herd of funds buying a stock, while negative revisions result, most frequently, in a herd of funds selling. This relation remains robust after we control for stock characteristics and investment signals that influence both fund trading and analyst revisions and after using alternative measures of analyst revisions. In addition, mutual funds react more strongly to analyst information when it appears to be more credible. Perhaps our most interesting result is that mutual funds appear to overreact when they follow analyst revisions. Upgraded stocks heavily bought by herds tend to underperform their size, book to market, and momentum cohorts during the following year, while downgraded stocks heavily sold outperform their cohorts. These findings suggest that mutual funds initially overreact to analyst revisions. Further evidence indicates that once we account for herding in response to analyst recommendation revisions, herding, in general, does not cause subsequent return reversals, nor does analyst revisions by themselves. Finally, we find that the selling of funds with greater career concerns (ie., funds with poor past performance) plays a greater role in destabilizing stock prices, supporting the conjecture that analyst revision-induced herding is driven partly by non information related incentives. Further investigation into other incentives that drive herding on analyst revisions is left to future research.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“HR POLICIES AND ITS IMPLEMENTATION”

With special reference to VALUELABS

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore


Research Guide



SHUBHANGI JAIN

Research Scholar

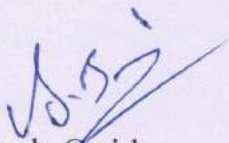
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CONCLUSION

1. The Policy of the company provides facilities for all round growth of individuals by training in-house and outside the organization, reorientation, lateral mobility and self-development through self-motivation.
2. The Policy grooms every individual to realize his potential in all while contributing to attain high organizational and personal goals.
3. The Policy builds teams and foster team-work as the primary instrumental activities.
4. The Policy implement suitable, scientific and objective system of reward, incentives and control.
5. The Policy recognizes worth contributions in time and appropriate Ely, so as to maintain a high level of employee motivation and morale.
6. The employees agree on the part of their performance that they know what is expected from them.
7. The employees understand how their work goals relate to company's goals.
8. The employees are not satisfied with the communication and decision -making process.
9. The employees do not receive the appropriate recognition and rewards for their contributions.
10. The employees feel that they are not paid fairly forth contributions they market company's success.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“EQUITY ANALYSIS WITH REFERENCE OF AUTOMOBILE
COMPANIE”**

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Bhushan Bandawade

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Dr.Simaranjeet Kaur Sandhar

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INTRODUCTION

India is a developing country. Nowadays many people are interested to invest in financial markets especially on equities to get high returns, and to save tax in honest way. Equities are playing a major role in contribution of capital to the business from the beginning. Since the introduction of shares concept, large numbers of investors are showing interest to invest in stock market.

In an industry plagued with skepticism and a stock market increasingly difficult to predict and contend with, if one looks hard enough there may still be a genuine aid for the Day Trader and Short-Term Investor.

The price of a security represents a consensus. It is the price at which one person agrees to buy and another agrees to sell. The price at which an investor is willing to buy or sell depends primarily on his expectations. If he expects the security's price to rise, he will buy it; if the investor expects the price to fall, he will sell it. These simple statements are the cause of a major challenge in forecasting security prices, because they refer to human expectations. As we all know firsthand, humans' expectations are neither easily quantifiable nor predictable. If prices are based on investor expectations, then knowing what a security should sell for (i.e., fundamental analysis) becomes less important than knowing what other investors expect it to sell for. That's not to say that knowing what a security should sell for isn't important--it is. But there is usually a fairly strong consensus of a stock's future earnings that the average investor cannot disprove.

Fundamental analysis and technical analysis can co-exist in peace and complement each other. Since all the investors in the stock market want to make the maximum profits possible, they just cannot afford to ignore either fundamental or technical analysis.



CONCLUSION

The Automobile industry in India is the fourth largest in the world with an annual production of over 78 million units in 2000- 2022. In 2022, India emerged as Asia's fourth largest exporter of automobiles, behind Japan, South Korea and Thailand.

The collapse in market place witnessed unprecedented turbulence in the wake of global financial meltdown. A runaway inflation touching a high point of 12% early in the year, the tight monetary policies followed by the authorities for most of the year to control inflation with the consequent high interest rates and weak consumer demand, have collectively had a devastating effect on the automotive sector.

Maruti Suzuki India LTD. company has a trend of growth from till 2018. During the financial year 2018-22 there is downfall in the growth of the company. The main reason behind this downfall is because of the global recession. The downfall of net profit during the financial year 2018-19 is 29.6% over the financial year 2017-2018.

TATA Motors, which was trying to consolidate its leadership position in the market, also had to face the impact of global meltdown. Amid the crippling economic crisis, Tata purchased Britain's Jaguar Land Rover (JLR) from Ford Motor Company. Acquiring JLR saddled Tata with some tough losses. Dividends and earnings remain low.

In spite of it being a tough year for all the companies across the globe and in India, Mahindra has given a satisfactory performance. At present its shares are undervalued giving it a potential for growth.

Global recession had a dampener effect on the growth of automobile industry but it was a short term phenomenon. The industry is bouncing back. One factor favoring this point is that India has become a hot destination for companies of diverse nature to invest in. Cut throat competition among top companies, lots of new car and vehicle model launches at regular intervals keeps the Indian auto sector moving.

The analysis gives an optimistic view about the industry and its growth which recommends the investors to keep a good watch on the major players to benefit in terms of returns on their investment



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Batch 2021 - 2023

Major Research Project

On

**“A STUDY ON THE IMPACT OF COVID-19 PANDEMIC ON
THE MSMES (MICRO SMALL AND MEDIUM ENTERPRISES)
SECTOR IN INDIA”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

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Mayank Sharma



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It is concluded that it has been observed that the Covid-19 Pandemic has created a havoc on the MSME sector, especially the industry. In our general case study also, most of the respondents were unable to operate their businesses during lockdown period, and after the lockdown it has been that traditional wave of operating status is no longer a profitable thing when its sales declined rapidly.

Also, the majority of Kirana store owners were not initially prepared to go digital. They were happy to survive and sustain, but the changing consumer need for quick access to payment, quality products, and competitive prices has forced them to adopt ways to serve the next generation.

CHAPTER – 7

MAJOR FINDINGS & CONCLUSION

Easy and speedy digital payments, such as UPI and digital wallets, have grown in the rapid adoption of digital technology. Strong Covid-19 lockdowns have prompted small and medium-sized businesses to digitize operations.



To conclude that, it has been observed that this Covid-19 Pandemic has wreaked havoc on the MSME sector, especially the grocery/ Kirana/ general trade suffered a lot, most of the respondents were unable to operate their businesses during lockdown period, and after the lockdown it has seen that traditional ways of operating stores is no longer a profit-making idea as sales declined rapidly.

Also, the majority of Kirana store owners were not mentally prepared to go digital. They were happy to survive and sustain, but the changing consumer, need for convenience on payment, quality products, and competitive price has forced them to adopt ways to serve the next-gen consumers. Shopkeepers are increasingly rushing to develop a touchless shopping experience. Websites, WhatsApp groups, and digital payments are all being deployed at lightning speed. By the end of 2021, we anticipate that approximately a quarter of all stores will offer more than one online shopping option.

Easy and speedy digital payments, such as UPI and digital wallets, have greatly aided in the rapid adoption of digital technology. Strong Covid tailwinds have re-prioritized store owners' digitizing intentions.



Indore Institute of Management & Research



Batch 2021-2023

Major Research Project

On

'A Study of Brand Awareness Of Lakme Cosmetic Amongst Indian Youth'

Submitted in the Partial fulfillment for the

Requirement of the degree of MBA

DAVV, Indore

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Research guide

Dr. Simranjeet Kaur Sandhar

Dean, Academics



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INTRODUCTION

Brand awareness is the extent to which customers are able to recall or recognize a brand under different conditions. Brand awareness is one of two dimensions from brand knowledge, an associative network memory model. Brand awareness is a key consideration in consumer behavior, advertising management, and brand management. The consumer's ability to recognize or recall a brand is central to purchasing decision-making. Purchasing cannot proceed unless a consumer is first aware of a product category and a brand within that category. Awareness does not necessarily mean that the consumer must be able to recall a specific brand name, but they must be able to recall enough distinguishing features for purchasing to proceed. Creating brand awareness is the main step in advertising a new product or bringing back the older brand in light.

Brand awareness consists of two components: brand recall and brand recognition. Several studies have shown that these two components operate in fundamentally different ways as brand recall is associated with memory retrieval, and brand recognition involves object recognition. Both brand recall and brand recognition play an important role in consumers' purchase decision process and in marketing communications. Brand awareness is closely related to concepts such as the evoked set and consideration set which include the specific brands a consumer considers in purchasing decision. Consumers are believed to hold between three and seven brands in their consideration set across a broad range of product categories. Consumers typically purchase one of the top three brands in their consideration set as consumers have shown to buy only familiar, well-established brands. As brands are competing in a highly globalized market, brand awareness is a key indicator of a brand's competitive market performance. Given the importance of brand awareness in consumer purchasing decisions, marketers have developed a number of metrics designed to measure brand awareness and other aspects of brand health. These metrics are collectively known as Awareness, Attitudes and Usage (AAU) metrics.

To ensure a product or brand's market success, awareness levels must be managed across the entire product life-cycle - from product launch to market decline. Many marketers regularly monitor brand awareness levels, and if they fall below a predetermined threshold, the advertising and promotional budget is intensified until awareness returns to the desired level.



Conclusion

Those businesses that work find that their efforts lead to improved customer service and profitability. It's not an easy task, but it is certainly one that's achievable with the tools and technology available today. Lakme has been found to be the most preferred brand it meets the promise made to the customer. Consumer relies on the Lakme products because it provides good quality, good results, good services, etc. so that customer may prefer Lakme products. While conducting survey I found that the customer may like the showrooms of the Lakme products. They still like the easily availability of various products. So, the Lakme products customers are fully satisfied to use the products.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“A STUDY ON FINANCIAL PERFORMANCE ANALYSIS
OF HDFC BANK”**

Research Scholars

Shyam Prajapati

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Date: *09/12/22*

Research Guide

Dr. Simranjeet Kaur Sandhar

External Examiner



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Research Guide

Dr. Simranjeet Kaur Sandhar

Designation-



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SUGGESTIONS

- Bank should focus on increasing the current assets and decreasing the current liability so as to maintain satisfactory level of current ratio.
- The bank needs to improve the long-term financial position
- The bank should follow the recommendations of financial auditor,
- The bank should take steps to improve its overall efficiency.
- The bank has to reduce its overall debt.

CONCLUSIONS

The study mainly concentrates on the analysis of financial performance and soundness of the bank. It helps to understand the working of the bank. From the study of financial performance of HDFC BANK, it can be concluded that the bank has satisfactory position with regard to profitability and the bank needs to improve its liquidity and solvency. If the bank continues to work with more efficiency, it can have greater success in the near.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021-2023

Major Research Project

On

**“A Study on E-Banking Services of
HDFC Bank & ICICI Bank”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA**

DAVV, Indore

A handwritten signature in blue ink, appearing to read 'Hanish Kukreja'.

**Research Guide
Prof. Hanish Kukreja**

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Research Guide

Prof. Hanish Kukreja



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Chapter -1

INTRODUCTION OF HDFC AND ICICI BANK

HDFC COMPANY PROFILE

INTRODUCTION

HDFC Bank (NYSE: HDB), one amongst the firsts of the new generation, tech-savvy commercial banks of India, was incorporated in August 1994, after the Reserve Bank of India allowed setting up of banks in the private sector. The Bank was promoted by the Housing Development Finance Corporation Limited, a premier housing finance company (set up in 1977) of India.

HISTORY

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalization of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

BRANCH NETWORK

HDFC Bank is headquartered in Mumbai. As of March 31, 2019, the Bank's distribution network was at 5,103 branches across 2,748 cities. All branches are linked online on a real-time basis. Customers across India are also serviced through multiple delivery channels such as Phone Banking, Net Banking, Mobile Banking, and SMS based banking. The Bank's expansion plans take into account the need to have a presence in all major industrial and commercial centers, where its corporate customers are located, as well as the need to build a strong retail customer base for



Conclusion

This attempted to identify the key quality internet banking study attributes of services by internet banking customers and their on banking analysis comments experience. The finding of this study shows that despite of many advantages of online banking. People still have an alternative for analyzing their bank consider is an record. Although every bank provides the facility of online banking but most of the bank today people use it only once a month. This reason is that in case of internet banking interpersonal interaction with customers is seldom possible. Identification & measurement of customer's expectations of the internet banking services provide a frame of reference & their related quality dimension. The main factors which persuade people to use online banking are comfort, convenience, and the facility which attracts them most is the quality and quantity of information. Therefore the implementation of quality initiatives should begin with defining customer's need, preferences, and their quality. There is still lot needed for the banking system to make reform and train their customers for using internet for their banking account. Going through the survey the main problem lies that still customer have a fear of hacking of accounts and thus do not go on for internet. Banking are trying their level best for providing the best security options to the customers but then to there is lot of factors which betrays a customer from opening an internet bank account.

Banks are providing free internet banking services also so that the customers can be attracted. By asking the bank employs we came to know that maximum numbers of internet bank account holders are youth and business man. E-Banking is an innovative tool that is fast becoming a necessity. It is a successful strategic we upon for banks to remain profitable in a volatile and competitive marketplace of today. If proper training should be given to customer by the bank employs to open an account will be beneficial secondly the website should be made friendlier from where the first time customers can directly make and access their accounts. In future, the availability of technology to ensure safety and privacy of e-transactions and the RBI guide lines on various aspects of internet banking will definitely help in rapid growth of internet banking in India.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



**Batch 2021 - 2023
Major Research Project**

On

“Title of MRP”

**MERCHANT SATISFACTION OF USABILITY OF
MSWIPE QR CODE IN INDORE REGION**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA**

DAVV, Indore

Research Guide

VAIBHAV MODAK

SUMMITTED BY

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4. Some respondents feel that the procedure of payment is too long . They anticipate a reduction in the procedure.
5. Some more attractive festival offers and gifts should be given on purchases.
6. All varieties of payments should be accepted in shops, which cater to the taste of different income group customers.
7. Speed of payment should be improved.
8. Advertisements in local media should be increased. This may cover rural areas also.
9. Guarantees should be given for safe transaction..
10. The dealer has to improve after sales service to satisfy the customers.

CONCLUSION

On the basis of previously mentioned data, inference drawn from that and its implications; in my opinion I can say that there are a lot of factors which affects merchant while they shift for digital mode for transactions. More specifically what matters the most for them is security in payments followed by the availability , accessibility, operability, servicing conditions, support and care system provided by the company and popularity of that particular payment application among the mass.

The environment in our country is very conducive for the digital transaction platform business and people especially merchant are readily accepting this change which is in long run, benefitting them adequately be in the terms of accuracy, speed, reduced costs or daily tracking of sales records. Yet still a lot has to be done for bringing those sections of market and society which are not using this platform. It can be done by developing trust and confidence among them, providing better servicing facilities in terms of support and care. Those section of society or market which are not technically updated should be encouraged and provided with a more convenient platforms for digital transactions.

74% merchant are using PayTm application, which makes most widely used e-payment

application. The major reasons for this feat can be attributed to their services facilities along with its easy availability, easy operability and easy to access digital platforms. Company has managed to include all sections of society and market as well in its customer base.

One appreciable quality is its continuous strive towards improvement of service conditions and operability, due to which it is continuously evolving with time.

For Mswipe, out of 83.7% merchant using e-payment applications 48.1% of merchant don't even know about MSWIPE and its products. What I found by my observation is that the service facilities rendered to its customer for the products are not better than other companies' product like PayTm. MSWIPE have to improve its availability, accessibility, operability, service providing facilities, quality of services and security parameters associated with the safety of the user's money.

It should also put trust & confidence building measures at its priority for better understandings of users and also for their support towards company. According to the research, when customers were asked about the MSWIPE only 51.9% merchant were found aware of this company. MSWIPE technology should work on their promotional activities & 47 programs to bring awareness in their 'would be' customers'. This company should take 'proper advertisement' seriously as brand recognition helps in gaining attention and trust of new customers.

Although it also means that majority of merchant are familiar with the company's name as fintech giant and it is easier to sell products when people already know about the company and its products. Still if this company considers its main competitor PayTm and google pay then it has to take the above mentioned steps seriously and within time to get the grip of growing market.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 – 2023

Major Research Project on

“IMPACT OF MODERN TECHNOLOGY AND ONLINE MONEY
TRANSACTIONS ON INDIAN BANKING SYSTEM”

Submitted in the partial fulfillment for the Requirements of the degree of
MBA DAVV, Indore

Research Guide

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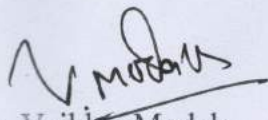


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Research Guide : Dr. Vaibhav Modak

Designation : Associate professor



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Chapter-1

INTRODUCTION

Short Introduction

Online banking allows a user to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking.

Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. Virtually every banking institution has some form of online banking, available both on desktop versions and through mobile apps.

Banking Technology:

The term "banking technology" refers to the application of sophisticated information and communication technologies, as well as computer science, to enable banks to provide better services to their customers in a secure, reliable, and cost-effective manner, while maintaining a competitive advantage over other banks. Banking Technology also includes the process of sifting through client details such as demographic, psychographic, and transactional data to uncover patterns of consumer behavior using complex computer algorithms. Customer segmentation, customer scoring, target marketing, market-basket analysis, cross-sell, up-sell, customer retention by modeling churn, and other marketing problems are solved by this activity, also known as data mining, which helps banks achieve their business objectives by solving various marketing problems such as customer segmentation, customer scoring, target marketing,



CHAPTER – 5

CONCLUSION AND SUGGESTION

5.1 CONCLUSION

Xiaomi is a new company compare to Apple or Samsung such popular companies. However, its development shocks the world. And according to its development and company's history, we can notice that it is possible that Xiaomi will overpass these companies. Even some people think that Xiaomi copies the techniques from other companies, such as Apple. But, we should not that they did have their advantages, their products are coming into people's life. And since the media, electronic product, even some technologies are relevant to our life, thus Xiaomi will have very large region to improve and keep continue their development.

- Digital Marketing is not only concerned with placing ads in portals, it consists of integrated services and integrated channels. Marketers want to use these components in an effective way to reach target groups and to build a brand. In this digital era marketer is not the custodian for a brand, people who are connected across the digital platforms are the custodians.
- The ability to interact with the customers of the company should be viewed as a very positive aspect by any business. It offers very real insight into how the company's are viewed.
- The feedback shared on the review social networking sites such as Facebook, LinkedIn, Twitter, Google+, holidayiq.com & TripAdvisor is an opportunity to improve the service offering.
- Measuring the affects that reviews, Wall-posting, Blog, Photo Video, Pop-up, tweets and posts can directly have on bookings could be quite difficult.
- Digital Media creates a real Connection between companies and customers; that connection creates a trend for purchase intensity.
- Digital Networking provide ample of opportunities for interacting with any industries partners.



- Digital Marketing provides a platform to innovative advertising to be effectively used for business growth of any industries.
- Industry with use of Social Networking Sites can gain competitive advantage by reducing advertising cost , create awareness, capture large market, able to transact globally , can improve customer service quality and acquire new customers.



5.2 SUGGESTIONS

- Budget Smartphone launched via flash sale model
- Dual SIM 4G support , powered with 1GB RAM and 8GB onboard storage
- Special launch of limited edition 16 GB storage and 2GB RAM phones
- Offers sharpest and best display among its competitor phones
- Camera is one of the strongest features of Redmi smartphones with sharp and crisp pictures
- Price has been a great strength for xiaomi models
- The digital networking strategy should sufficiently flexible to allow it to adapt to new developments and to determine what works and what does not work.
- A dedicated social media co-ordinator is recommended to monitor the impact of any changes implemented. A dedicated co-ordinator would also allow for consistency in communication. At the very least a profession agency experienced in digital media marketing should be consulted at from the earliest planning stages.
- The reviews and complaints raised by the customers on the SNS should be effectively managed and proper actions should be taken by the management and the action taken should also be communicated to the customer.
- The promotional offers during season on should be displayed on the Social Network Site on regular basis, so that large number of customers is captured.



A Project Report on
“A Study of Customer Satisfaction towards Royal Enfield”

Submitted in Partial Fulfilment for
The Degree of MBA
For the Academic Year
(2021-2023)

SUBMITTED TO:
Dr.Vaibhav Modak
Associate Professor

SUBMITTED BY:
Mr. Naveen singh
MBA 3rd semester





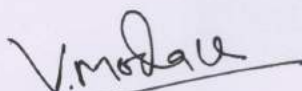
CERTIFICATE

This is to certify that the Project titled “**A Study of Customer Satisfaction towards Royal Enfield**” has been accomplished by **Naveen singh** under my guidance and supervision. This project is submitted by her in partial fulfilment of requirement for the award of the degree of **MBA**, from **Devi Ahilya Vishwavidyalaya, Indore**.

To the best of my knowledge and information on this project is the original work of the candidate and is the result of her own efforts. I further certify that the work has not been submitted by her anywhere else for the award of any Degree. All the source of information and help have been duly mentioned and acknowledged.

Place: Indore

Date: 09/12/2022


Dr. Vaibhav Modak



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11. It is clear that most of the respondents prefer to buy their bike brand new from showroom only and majority of the customers are very much satisfied with the place of purchase of their Royal Enfield bike. This also shows there is more demand for new bikes.

CONCLUSION

Conclusion:

- The study has helped Royal Enfield dealers to understand whether the customers are satisfied or not. If not what are main reasons for dissatisfaction of customer towards the dealer and what are the ways of improving the satisfaction level of customer towards dealer.
- We can conclude younger generation and middle age are more interested in Royal Enfield, the buying behaviour is governed predominantly by the need for Power and respect for the iconic Brand and users are mostly Professional Males, 20-35 years of age, including some students. Most of the customers are attracted to newly released Classic 350/500, also customers are easily affording the price of Royal Enfield bikes and customers are very loyal towards the brand Royal Enfield.
- Royal Enfield should concentrate on its advertising campaign to reach the customers, mileage of the Royal Enfield bikes is very economical and most of them prefer to buy their bike brand new from showroom with the spare parts available in market easily.
- Royal Enfield has an excellent satisfaction level within the customer for its power, pick up, comfort, safety and with after sales service.
- It is clear that Royal Enfield checks at the complaints registered by their customers on regular basis to maintain its brand value and entire Royal Enfield owner are passionate Royal Enfield fans.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“An analysis of Customer Buying Behaviour Food
Online”**

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

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Nikita
Research Scholar

Miss.Nikita Yadav

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This work has not been submitted by him/her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.

Research Guide – Dr. Vaibhav Modak

Designation-Assistant Professor



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- Online engagement, including website data from Google Analytics, Google Trends, and keyword research.
- Bespoke market research, such as focus-group findings and competitor analysis.
- Social media, including gauging brand sentiment on platforms such as Face book, Twitter, and LinkedIn, as well as looking at blog comments, newsletter subscription data, and so on.

Conclusion

The perception of customer on online food ordering varies from individual to individual. The perception of the customer varies according to various similarities and difference based on their personal opinions. From the respondents data it shows that mostly the youngsters are attached to the online food ordering, this means elder people from east Nagpur rarely used online services as compared to the young crowd. The paper also shows that the best offers and discount have the most influencing factor on online food ordering system in East Nagpur. The second most influencing factor is the convenience and on-time delivery. The study also shows that a major proportion of respondents use either Swiggy or Zomato to order their food online. Also from the third question it shows that Swiggy and Zomato provides best quality services. It is found that majority of respondents are students of East Nagpur region are well aware of the online food ordering and most of them have used online food ordering services which indicates the increasing popularity of the online food ordering within the

youngsters. From the hypothesis testing it is clear that there is most popular app among sample is „Swiggy“ and there is strong relationship between quality services and app popularity.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“ A Study of Recruitment and Selection Process
(with special reference to HDFC Bank)”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA**

DAVV, Indore

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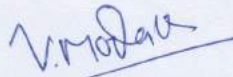


CERTIFICATE

This is to certify that the Project Work entitled “**A Study of Recruitment and Selection Process (with Reference to HDFC bank)**” has been accomplished by (Roshni Kumrawat) under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

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EXECUTIVE SUMMARY

This study is an outcome of the topic called “**A Study of Recruitment and Selection Process (with special reference to HDFC Bank)**”. The survey is carried out with the employee of “**HDFC Bank**”.

The Recruitment and selection process of HDFC bank, the recruitment process is a very critical step of the process and selecting the right person. Although it sounds quite simple but it is also not an easier job to evaluate a person with his ability and skills that may satisfy the core competency for the job so that his degree of willingness to pursue a job becomes positive, The recruitment and selection procedure of the company determines the level of achieving organizational goals in the long run.

Through analysis and finding, it is found that, most of the candidates are aware about their job description and specialization during the recruitment process.

Finally, this project gives a complete view of level of recruitment and selection procedure in the organization. If the level of recruitment and selection procedures is good in the organization, then it could be possible for the management to put forth the best result from the employee.



CONCLUSION

REQUIREMENT:-

'Necessity is the mother of Invention' this is true everywhere. In the study first of all I tried to find out the cause of the process of Recruitment and selection. I got the answer from HDFC bank that here in HDFC bank major cause for the process is its Expansion program as HDFC bank is growing vastly. Few other reasons are Replacement vacancy Retirement hardly takes place here.

SOURCES:-

An organization's excellence depends upon its employee's performance, which has not only to be maintained on a consistent level, but also must be improved constantly. All this can be achieved if suitable employees are selected, through proper Recruitment and Selection procedure.

METHODS:-

For the recruitment and selection various test include for e.g. aptitude test, personality test and group discussion. As we all know that, in today's highly competitive age the biggest problem is of retention of its highly skilled employees in the organization. Recruitment plays a vital role in this regard. But it should be seen that no system is without any flaws. Every system has its strong and weak points and is open for change at any time.

IMPROVEMENT:-

HDFC BANK a well-developed Selection System for its employee's development. Thus, the company provides scope for employees on future growth, Career planning, training and development.



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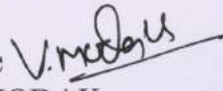
Batch 2021-2023

Major Research Project

On

“CUSTOMER PERCEPTION AND ADOPTION OF
GREEN BANKING IN INDIA”

Research Scholars 
SHUBHAM SALUNKE

Research Guide 
Dr. VAIBHAV MODAK

Principal
Dr. Rishi Dubey

External Examiner

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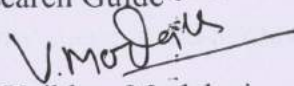

Dr. Vaibhav Modak sir



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Chapter 1. INTRODUCTION

CONCEPTUAL FRAMEWORK

Banking is one of the main sectors in our nation. It performs a totally extensive function within side the boom of Indian financial system and additionally has its duty to defend surroundings. To satisfy this duty, the banking area has followed idea of Green Banking Green banking is making technological advancements, functional traits and converting customer behavior within side the banking area. It enables environmental practices the carbon footprint from banking operations. Green banking is a change from conventional banking into new paradigm frequently referred as cutting-edge banking, however it need to know no longer be careworn with Online Banking. Online Banking does aid Green Banking however it's far simply one manner out of many possibilities Green banking now no longer simplest concise with the net banking, however it is also surroundings pleasant banking moral banking, sustainable banking and carbon foot print banking. Green banking now no longer simplest promotes environmental sustainability however additionally the social duty. Green Banking covers each inner and outside aspects. Internal in rapports of its each day operating i.e. paperless banking which incorporates use of more recent technology to keep the paper and so the surroundings. Replacing each day courier offerings with scans and digital deliveries, digital switch of earnings and reimbursements, implementation of the net banking system, use of ATM's for



Conclusion

Green banking in the main represents a financial institution account sponsored with the aid of using deposit, get admission to less costly credit score and the charge system. In this study, we found that most people are aware of green banking and factors related to it. Also, various steps have been taken to promote green banking and we can find they are partially successful in increasing awareness about green banking. In this study, we found that all the respondents have their normal bank account and some of the respondents are interested in the green products and services offered by banks. We also studied various demographic factors (age, gender, occupation, employment status), other factors also the level of awareness about green banking. However, we feel that there is a need to pete green banking. Thus, for a better outcome of gréen banking, we need to promote it more and old create more awareness to save environment.

Implications

In the existing condition, the environmental issues including day with the aid of using day. Mabitudinous of the institutions took vital manner to govern analogous issues. Financial zone or king zone additionally takes analogous



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Batch 2021 - 2023

Major Research Project

On

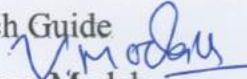
Employee's Relations

"Attitude towards the Organization"

Research Scholars


Yashpratap Singh Dodiya

Research Guide


Prof. Vaibhav Modak

Principal

Dr. Rishi Dubey, IIMR



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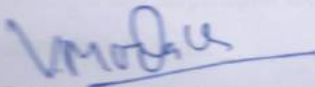

Prof. Vaibhav Modak



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INTRODUCTION

Attitude: The importance of attitude in understanding psychological phenomenon was given formal recognition early in the history of social psychology. From the time of the concept's entry into the language of psychology until now, interest in attitude has been strong and growing. However, over the years attitudes have been studied with differing emphasis and methods.

Concept of Attitude: It is necessary to be precise in defining attitudes, because the variety of published definitions and descriptions is almost endless. Like any other concept, attitude may also be defined in two ways, Conceptual and Operational. There is quite a difference in the conceptual definition of the term attitude, and divergent points of view regarding the concept of attitude have developed.

Major aspects: When the term first entered the field of social phenomenon, it was natural to conceive of attitude as a tendency, set or readiness to respond to some social object. For the first time, ALLPORT stated the definition of attitude, which he had observed contained the words 'readiness', 'set' or 'disposition to act'. Even ALLPORT has used these terms in defining attitude. He defines attitude as follows:

"Attitude is a mental and neural state of readiness organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related"



DISCUSSIONS

Job Security is a potential tool for the motivation of the employees which in this study shows that the employees have a negative attitude towards it. The management may make the employees understand that they are the partners of the business and the employees' organization life depends on the constructive contributions made by them.

Only half of the respondents are satisfied with the medical facilities and safety procedures provided in the organization which means that the remaining half of them are not satisfied. Therefore, the management with regard to the medical facilities along with ESI may offer a minimal amount exclusively for the medical expenditure as a special package for different levels of employees. This may motivate them and restrict them to avail leave. As per the respondents' opinion, safety procedures followed are not up to the mark which also is one of the reasons for regular absenteeism. The respondents also feel that the leave facilities provided are also not adequate. Management in this regard may identify the ways by which leave facilities may be improved without disturbing the regular schedule of work, by giving restricted holidays, by increasing the number of paid holidays etc.

Workers' Participation in Management is one of the criteria which do not have a good satisfaction from most of the employees in any of the organization. This also happens to be true in this organization, which reduces the morale and motivation of the employees.

Therefore, the management may formulate strategies based on the Workers' Participation in Management bill or prepare a tailor-made guideline for the extent of participation by the workers in the management decisions because when decision makers execute, the execution proves worthy.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“A study of comparison between HDFC and ICICI
mutual funds”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

Research Guide

Dr. Vinayak Khare

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Conclusion

To conclude we can say that mutual fund is a very much profitably tool for investment because its low cost of acquiring fund, tax benefit. and diversification of profits & reduction of risk. Many investors who have invested in mutual fund have invested with HDFC and them also thinks that it provides better returns than ICICI. There is also an effect of age on mutual fund investors like; old people & widows want regular return than capital appreciation. Companies can adopt new techniques to attract more & more investors- In my study was supposed to do comparative analyses the mutual fund of HDFC&ICICI and I had found that people consider HDFC better than ICICI But ICICI have also respondents and it can increase its investors by improving itself in some terms.

- ❖ To conclude we can say mutual fund is a best investment vehicle old & widow, as well as to those who regular returns on their investment.
- ❖ Mutual fund is also better and preferable for those who want their capital appreciation.
- ❖ Both the companies are doing considerable achievements in mutual fund industry.
- ❖ There are also so many competitors involved those affects on both companies.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“Customer Satisfaction Towards Mahindra &
Mahindra”**

Research Scholars
SHASHANK JAISWAL

Research Guide
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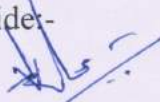
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INTRODUCTION TO THE TOPIC

Organizations become increasingly customer focused and driven by demand, the need to gain customer loyalty and retain their loyalty is critical. Customer satisfaction is the most effective way to achieve customer loyalty. Customer satisfaction and customer loyalty share many similar traits. Customer value is the customer's perception of the ratio of benefits to what he or she gives to obtain those benefits. The customer Value Triad is a framework used to understand what it is that customers want. The framework consists of three parts: (1) perceived product quality, (2) value-based pricing, and (3) perceived service quality.

Customers are satisfied, when value meets or exceeds expectations. If their expectations of value are not met, there is no chance of satisfying them. Figuring out what the customers want, however, is a difficult and complex process. To be able to create and deliver customer value is important to understand its components. On the most basic level, value from a customer's perspective is the ratio of benefits to the risks being taken while buying the product.

CUSTOMER SATISFACTION - AN INSIGHT

According to Harold E Edmondson "Customer Satisfaction" seems to appear in print more frequently than any other catch phrase used to describe a new found magic for industrial success. Before we proceed in to the study of the dynamics of Customer Satisfaction it is important to know about, who a customer is and what satisfaction really means.

Actual definition of Customer



The question of defining who your customers are seems fairly easy particularly if you have segmented your market properly and understand who you are trying to satisfy. However subtlety that frequently goes undetected by many firms is that is that customer set can be divided into two parts, the apparent customer and the user. The apparent customer is the person or group of people who decide what product to buy and basically have control over the purse strings. The user is a person or group who physically uses the product or is the direct recipient of a service.

CONCLUSION

1. Mahindra Scorpio has a very good market share in the state of U.P. for the SUV segment
2. The company is offering good services, which is reflected on the satisfaction of the customer.
3. Majority of the customer are satisfied with the design of the vehicle.
4. Mahindra and Mahindra Motors have a very good market share in the state of Uttar Pradesh (Lucknow) for the SUV segment.
5. The company is offering good services, which is reflected on the satisfaction of the customer.
6. Majority of the customer are satisfied with the design of the vehicle.
7. Mahindra & Mahindra motors are providing better facilities compare with other brand
8. As 67% of the respondents are satisfied that they are happy with Bolero, it satisfies that the customer satisfaction levels are very high. If the company were to identify the pitfalls in their product and undertake remedial measure, thus it will lead to more good word of mouth publicity.
9. Though majority of the customer are satisfied that the maintenance cost of Mahindra Scorpio is less, around 20% are not satisfied which may be because of comparison of Mahindra Scorpio with the newly launched competing brands coming with even lower maintenance cost.
10. As 80% of the respondents are happy with the space availability of the Mahindra Scorpio vehicle, it can be conducted that the company has undertaken proper R&D in this aspect.

**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

“Consumer perception on future potential for Tata cars”

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

**Research Guide
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1. INTRODUCTION

Overview of Indian Automobile Industry

The automotive industry in India grew at a computed annual growth rate (CAGR) of 11.5 percent over the past five years, the Economic Survey 2008-09 tabled in parliament on 2nd July'09 said.

The industry has a strong multiplier effect on the economy due to its deep forward and backward linkages with several key segments of the economy, a finance ministry statement said.

The automobile industry, which was plagued by the economic downturn amidst a credit crisis, managed a growth of 0.7 percent in 2008-09 with passenger car sales registering 1.31 percent growth while the commercial vehicles segment slumped 21.7 percent.

Indian automobile industry has come a long way to from the era of the Ambassador car to Maruti 800 to latest TATA nano. The industry is highly competitive with a number of global and Indian companies present today. It is projected to be the third largest auto industry by 2030 and just behind to US & China, according to a report. The industry is estimated to be a US\$ 34 billion industry.

Indian Automobile industry can be divided into three segments i.e. two wheeler, three wheeler & four wheeler segment. The domestic two-wheeler market is dominated by Indian as well as foreign players such as Hero Honda, Bajaj Auto, Honda Motors, TVS Motors, and Suzuki etc. Maruti Udyog and Tata Motors are the leading passenger car manufacturers in the country. And India is considered as strategic market by Suzuki, Yamaha, etc. Commercial Vehicle market is catered by players like Tata Motors, Ashok Leyland, Volvo, Force Motors, Eicher Motors etc.

The major players have not left any stone unturned to be global. Major of the players have got into the merger activities with their foreign counterparts. Like Maruti with Suzuki, Hero with Honda, Tata with Fiat, Mahindra with Renault, Force Motors with Mann.



8. Concluding comments

As per observations, can give an upright image of the mentioned firm as one of the most strategically planned organisation.

1. Would like to conclude that without any doubt, any organization needs a proper plan, strategy, employee-employer relationship, vision, mission, set of objectives, proper segmentation and last but not the least the will to achieved the above fundamentals.
2. As far as TATA Motors is considered it is a customer oriented firm maintaining a proper product level and appropriate product life cycle.
3. As set by Michelle Orleans the ex CEO of General Electronics (GN), "Competition is not from what you are affected but actually from the factors deprived within one's organisation"
4. The market segmentation made by TATA Motors was foreseen by the creator finder J.R. TATA.
5. The making of this project not only helped me to gain knowledge but gave me a thorough study of what the company comprises of? How it works? What are the strategies? And lastly customer orientation/
6. This report made me aware of the importance of CHANGE. Change must be considered as an OPPORTUNITY to improve and not as a THREAT

TATA Motors- Company Overview

TATA Motors is one of the biggest automotive manufacturing companies started in 1945 by JRD TATA. It is a subsidiary of TATA Group, the biggest Indian conglomerate. It was earlier called Tata Engineering and Locomotive Company Limited. The main focus of the company was to manufacture locomotives till 1971.

TATA Motors entered into manufacturing passenger vehicles in 1988 and never looked back

TATA MOTORS
Connecting Aspirations



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 – 2023

Major Research Project

On

Study On Consumer Behavior Towards Online Shopping During Covid Period.

Submitted in the partial fulfillment for the Requirements of the degree of MBA

DAVV, Indore

BATCH-2021-2023

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Web based shopping is a type of electronic trade which permits purchasers to straightforwardly purchase merchandise or administrations from a dealer over the web utilizing an internet browser. Buyers discover a result of interest by visiting the site of the retailer straightforwardly or via looking among best elective merchants, which shows similar items accessibility and estimating at various e-retailers. Starting at 2018, clients can shop web based utilizing a scope of various customer and modern items.

An online shop brings out the actual relationship of purchasing items or administrations at a customary "blocks and-mortar" retailer or mall; the cycle is called business-to-buyer (B2C) internet shopping. At the point when an online store is set up to empower organizations to purchase from different organizations, the cycle is called business-to-business (B2B) web based shopping. A regular online store empowers the client to peruse the association's scope of items and administrations, see photographs or pictures of the items, alongside data about the item determinations, highlights and costs. Online stores regularly empower customers to utilize "search" highlights to discover explicit models, brands or things. Online clients should approach the Internet and a substantial technique for installment to finish an exchange, for example, a Visa, an Interact-empowered check card, or an assistance, for example, PayPal. For actual items (e.g., soft cover books or garments), the e-posterior ships the items to the client; for computerized items, for example, advanced sound documents of melodies or programming, the e-rear regularly sends the record to the client over the Internet.

India has a web client's base of around 450 million as of July 2017, about 40% of the populace. Notwithstanding being the second-biggest client base in world, just behind China (650 million, 48% of populace), the infiltration of web based business is low contrasted with business sectors like the United States (266 million, 84%), or France (54 M, 81%), yet is developing at a phenomenal rate, adding around 6 million new participants consistently. The business agreement is that development is at an enunciation point. In India, money down is the most favored installment technique, collecting 75% of the e-retail exercises. Interest for global shopper items (counting long-tail things) is developing a lot quicker than in-country supply from approved wholesalers and online business contributions.

As indicated by study done by Indian Institute of internet business, by 2021 India is relied upon to create \$100 billion online retail income out of which \$35 billion will be through style web based business. Online clothing deals are set to fill multiple times in coming years. Starting at 2018,

The biggest web based business organizations in India are

- **Amazon India:** World pioneer online business organization Amazon has arisen as the highest online business in India too, in most recent couple of years. With a wide scope of items Amazon has likewise begun zeroing in on their conveyance administration by



CONCLUSION



The internet business is probably the greatest thing that has taken the business by a tempest. It is making a whole new economy, which has an enormous potential and is generally changing the manner in which organizations are finished. It is accepted that electronic trade a huge job of the shopper's everyday life to meet their endless prerequisites in a helpful manner.

Web based shopping is getting and is turning into a pattern. More purchasers are reveling into web shopping as seen by the exploration on account of the examination as a result of the incentive it offers to a client, for example, accommodation, 24*7 shopping, doorstep conveyance, a wide item choice and the consistently extending scope of remarkable and bizarre blessing thoughts just as expanded buyer trust in shopping on the web is expanding. The fundamental inspiring element seen during the examination was the comfort and client care which drives individuals to web based shopping because of today they are purchasing carrier and rail route tickets, books, home apparatuses, electronic contraptions, film tickets, and so on by signing on to a site, at that point driving up to a store. As the scientists recommend that increment in use of web builds the internet shopping so there is a need to increment in broadband infiltration as it quickens the development of online exchange. A colossal purchasers and dealers across socioeconomics are shopping on the web in view of the changing ways of life and shopping propensities however the larger parts of the clients are guys. It was seen that regardless of the massive prospects accessible on the web it is mostly utilized for mailing, visiting and surfing. Email applications actually establish the majority of net traffic in the country. Expanded web infiltration, an issue free shopping climate and undeniable degrees of net reserve funds see an ever increasing number of Indians shopping on the web.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“A Study on youth Perception towards Security in
E-payments”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

**Research Guide
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Research Guide


Dr. Vinayak khare

Assistant professor



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INTRODUCTION

E-payments (electronic payments), can be simply defined as paying for goods and services on the internet. It includes all financial operations using electronic devices, such as computers, smartphones, or tablets.

The history of electronic payments may be traced all the way back to 1918, when the Federal Reserve Bank used telegraph to transport currency in the United States (US). However, until 1972, when their Automated Clearing House (ACH) was established, that technology was not widely employed in the United States. Electronic currency has grown in popularity since then. This provided an alternative to check payment for US commercial banks and the central treasury (Graham, 2003).

The credit card industry dates back to 1914, when department stores, oil companies, Western Union, and hotels began providing cards to their clients so they could pay for products and services.

People have become more accepting of credit cards as a means of payment, particularly in transportation, after around 40 years of evolution. Until the 1990s, credit cards were entirely paper-based payments. The sector has grown quickly as a result of the increased use of credit cards, resulting in the creation of a debit card as well. Debit and credit cards are now accepted worldwide for all types of purchases and services (Mohammad et al. 2009).

Individuals' and organizations' lives and activities have been drastically transformed since the advent of Information and Communication Technology (ICT). ICT and digital technologies have advanced significantly in finance, economics, operational expenses, and organizational performance (Slozko & Pello, 2015). (Ali, 2010). The era of ICT and digital advances has coincided with a dynamic transition in the global business environment, with cash-based transactions increasingly giving way to electronic-based transactions (Mohamad, Haroon, & Najiran, 2009). Furthermore, the global spread of the internet and its rapid adoption over time have greatly facilitated electronic trade in the global business environment (Fernandes, 2013).

As a result, an electronic payment solution has arisen as business partners continue to interact on the e-commerce platform to take the role of old cash-based payment methods Dennis (Dennis, 2004). The beginning of this trend in the global business environment posed the greatest obstacle. companies to move from one to the other automatically traditional paper-



FINDINGS

1. From the study it is evident that most of the user of electronic payment are youth, as youth are more familiar to technology.
2. The respondents who are using the electronic payment technology are having education above graduate level.
3. Most of the respondents prefer the electronic transaction over credit / debit card as it is very easy to use and is user friendly, apart from it mobile wallets and net bank are the next preferred modes which are used in the conduct of electronic transaction.
4. The respondents prefer electronic payment system due to its convenience, and other major factor that insist the usage is the various discounts and offers offered by the service providers,
5. Most of the respondents have somewhat aware of the threats that they might encounter in carrying out electronic transactions
6. It is clear that the respondents are aware and check the privacy and security feature of the website.
7. Around all of the respondents think that one time password will help to make the transaction secure digital payment.
8. The most preferred electronic payment wallet among the respondents are phonepe and then google pay and paytm follows it.
9. It is found that the extent of usage of electronic transactions are mostly frequent, and a considerably high percent of respondents carry it regularly.
10. It clearly shows that most of the respondents feel that the information provided by them would not disclose to any other third party



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

“EMPLOYEE RETENTION STRATEGY IN BPO
INDUSTRY”


Research Scholars


Harsh Sharma

Principal

Dr. Rishi Dubey

Research Guide


Dr. Vishal Geete

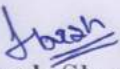
External Examiner

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Harsh Sharma

Research Guide

Designation



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CONCLUSION:

- As to the customer, the employee serving them is the company, similarly to the employee, the manager is the employer.
- Retaining the employees especially your best ones require more than Goodies and Gimmicks.
- It requires understanding their needs which can drive satisfaction and high performance in them, and then use his knowledge to create an intrinsically motivating work experience, by doing this organization can become what we say in true words , Retention worthy.
- The HR professionals in BPOs are needed to be flexible in their approach of developing, motivating and retaining their talent pool. ERM(Employee Relationship Management) in BPO should be based on employee feedback received through employee surveys A BPO should implement the right mix of three Rs that will create a hard-to leave workplace. The BPO management should skillfully communicate BPO policies to their employee.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“The Effectiveness Of Internet Advertising On
Consumer Behavior ”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

Research Guide

Vishal
Dr. Vishal Geete



Lav Kumar Singh
Research Scholar

Lav Kumar Singh


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Research Guide


Dr. Vishal Geete



Designation *HOD & Professor*

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CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter presents summary of findings, conclusion and recommendations of the study in line with the objectives of the study.

Summary of the Study

The study found that the effectiveness of internet advertising on reach and creation of awareness was determined by the level of knowledge about the existing platforms of advertisements and time spent on these media. On average, a person spent more than 4 hours on the internet during his free time than that of TV and movies and print medium and therefore the reach of internet medium is much better than that of other media. A higher percentage indicated that they were made aware of existence of various products through internet advertising and therefore it was effective in creating awareness. The study revealed that the ability of the respondents to recall the internet ads was low compared to TV, and therefore even though the reach of internet is much higher than other forms, TV ads are much more reliable than internet advertising Danaher and Mullarkey (2003). Internet advertising is a key determinant of purchase decision of the customers as they consider it to be an interaction point between them and the company from which they buy their products from. The study also established that internet advertising has significant relationship with purchase decision of the consumers. From the Pearson's correlations analysis, the study established that there is a positive relationship between consumer behaviour and internet advertising

Conclusion

The objective of the study was to determine the effectiveness of internet advertising on consumer behaviour using a sample of University of Nairobi students. After analysis of the study findings, the study concludes that the effectiveness of internet advertising on reach and creation of awareness was determined by the level of knowledge about the existing platforms of advertisements adopted by various companies in Kenya and time spent on various media. Internet advertising was effective in providing higher reach and creation of awareness.





A Project Report on
“To Study Customer Satisfaction of Royal Enfield in Indore”

Submitted in Partial Fulfilment for
The Degree of MBA
For the Academic Year
(2021-2023)

SUBMITTED TO: *Vishal*
DR VISHAL GEETE [HOD]
Faculty of Management

SUBMITTED BY:
MS. NAMRATA YADAV
MBA 3rd semester



Affiliated to:
DEVI AHILLYA UNIVERSITY, INDORE





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This is to certify that the Project titled **Study Customer Satisfaction of Royal Enfield in Indore** has been accomplished by **NAMRATA YADAV** under my guidance and supervision. This project is submitted by her in partial fulfilment of requirement for the award of the degree of **MBA**, from **DAVV INDORE**. To the best of my knowledge and information on this project is the original work of the candidate and is the result of her own efforts. I further certify that the work has not been submitted by her anywhere else for the award of any Degree. All the source of information and help have been duly mentioned and acknowledged.

DATE:

Dr RISHI DUBEY SIR
PRINCIPAL
INDORE INSTITUTE OF MANAGEMENT & RESEARCH



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CONCLUSION

Conclusion:

- The study has helped Royal Enfield dealers to understand whether the customers are satisfied or not. If not what are main reasons for dissatisfaction of customer towards the dealer and what are the ways of improving the satisfaction level of customer towards dealer.
- We can conclude younger generation and middle age are more interested in Royal Enfield, the buying behaviour is governed predominantly by the need for Power and respect for the iconic Brand and users are mostly Professional Males, 20-35 years of age, including some students. Most of the customers are attracted to newly released Classic 350/500, also customers are easily affording the price of Royal Enfield bikes and customers are very loyal towards the brand Royal Enfield.
- Royal Enfield should concentrate on its advertising campaign to reach the customers, mileage of the Royal Enfield bikes is very economical and most of them prefer to buy their bike brand new from showroom with the spare parts available in market easily.
- Royal Enfield has an excellent satisfaction level within the customer for its power, pick up, comfort, safety and with after sales service.
- It is clear that Royal Enfield checks at the complaints registered by their customers on regular basis to maintain its brand value and entire Royal Enfield owner are passionate Royal Enfield fans.



Indore Institute of Management and research



Batch 2021 -2023

Major Research Project

On

**A Comparative study of financial performance of HDFC and ICICI
Bank**

Submitted in the partial fulfilment for the

Requirements of the degree of MBA

DAVV, Indore

Guided by:-

Vishal
Dr. Vishal Geete



Submitted by-

Nirali
Nirali Salgia

MBA 3rd SEM

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This work has not been submitted by her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged

Dr. Vishal Geete

Research Guide

Professor & HOD MBA



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VS.



HDFC Bank

- Incorporation Year: 1994
- Ownership Group: HDFC Group
- Headquarter: Mumbai, Maharashtra, India
- Chairman: Deepak S. Parekh
- Present Head(MD): Aditya Puri
- Chief Financial Officer: Sashidhar Jagdishan



HDFC Bank happens to be one of the largest banks in India. Further, it is the market leader in e-commerce. Definitely, such a pioneer would require adequate infrastructure to cater to its customers. As a matter of fact, HDFC Bank's web of distribution is woven of 4,715 branches and 12,260 ATMs across 2,657 cities.

Conclusion

The main aim of this study to cheque the financial performance of this banks of these two private leading banks. financial statement analysis plays an important role to check the financial performance. This study reveals that the performance of HDFC bank Is far more better than the performance of ICICI bank.This study reveals the overall performance of these two banks with the respected to their consecutive five year Past data and from these study I got to know that ICICI bank performance is not satisfactory as compared with HDFC bank.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021- 2023

Major Research Project

On

**“A STUDY ON CUSTOMER SETISFACTION
TOWARDS ONLINE SHOPPING”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA(Marketing & HR)
DAVV, Indore**

Research Guide

Dr. VISHAL



ROHIT
Research Scholar

ROHIT MALVIYA

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Research Guide: **Dr. Vishal Sir**



INTRODUCTION

Online shopping is the process whereby consumers directly buy goods from a seller interactively in real-time without an intermediary over the internet. Online shopping is the process of buying goods and services from merchants who try to sell their products to people who surf the internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores.

Online shopping has become a popular method for purchasing and selling goods due to many reasons. Because of the busy schedule of people they face the problem of time management. As a solution for that problem, people tend to use online shopping, because of limited time; consumers have ability to get complete information about the product which they plan to purchase, and they can review variety of products and can choose most compatible item from them. There are no domestic or international barriers in the online shopping. Therefore, people can purchase and consume not only domestic product but also product from foreign countries.

As the internet is truly a worldwide phenomenon. The number of internet users have grown, this growth and diverse internet population means the people having diverse taste and purposes are now going to web for information and to buy products and services. Now days internet is not just another medium to get in touch with customers, but it is an important channel to find potential customers as well as channel to continue relationship with existing customers. Essentially, the idea of online shopping is to lead customers to a convenient way of shopping, customers will be able to save their time and money, plus retrieve all the product information with just few clicks in a few minutes, plus purchasing can be made anywhere, anytime according to their preferences.

Online shopping is the process whereby consumers directly buy goods, services etc. from a seller interactively in real-time without an intermediary service over the internet. Online shopping is the process of buying goods and services from merchants who sell on the internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Consumers buy a variety of items from online stores. In fact, people can purchase just anything from companies that provide their products online. Books, clothing, household appliances, toys, hardware, software and health insurance are just some of the hundreds of products consumers can buy from an online store. Many people choose to conduct online shopping because of the convenience. Online shopping allows you to browse through endless possibilities, and even offers merchandise that is unavailable in stores. Shopping via internet



FINDING , CONCLUSION AND SUGGESTIONS



5.3 Conclusion

The endeavour of this study is to identify the motivating factors towards online shopping as well as inhibitions of online shopping. Therefore, from the findings it was found that consumers purchasing decisions were dependent on various factors. According to customer's opinions convenient & time saving is the most important motivating factor for online shopping. Customers mostly buy cosmetics products from online. In contrast, when respondents were asked about the problems faced while conducting online shopping, it was products damage, cheap quality products. In addition, online security is a major concern for the customers particularly in terms of fraud privacy and hacking.

The current technological development with respect to the internet has given rise to a new marketing system. The study brought to the fact that most of the online shoppers are educated people and students who have a positive perception towards online shopping, risk perceptions particularly concerns about online security, are preventing many people from shopping online. Ensure adequate safety measures in delivery of products are a challenging task in front of online sellers to increase their sales. Online sellers have to resolve these problems and also introduce wide range of products with additional discounts. This will create more demand from customers. On the basis of the present study it concluded that online customers are satisfied. This research clearly indicates that online marketer should give more importance on price factor and after sales service. In this competitive era all the online marketers should have to focus on the customer's satisfaction to retain the existing customers and have to offer new attractive schemes day by day to attract new customers.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

“current trends of internet marketing towards online shopping”

Submitted in the partial fulfillment for the
Requirements of the degree of MBA DAVV,
Indore

Research Guide

“Dr. Vishal Geete”

Research Scholar

“ Zeba Sheikh”



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Vishal

Research Guide

" Dr. Vishal Geete"

Designation

"Indore institute of management and research"



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ABSTRACT

Internet marketing involves the usage of the Internet to market and sell goods or services. In this thesis I wished to seek answers for the following questions with the help of secondary data obtained from the News Papers, Business Magazines, Online articles along with web, email surveys and e-questionnaires taking into consideration consumer perspective, and see if they are moved by the internet marketing done by the companies or not, and if they are, then up to what extent. The survey results helped me in predicting the trends in Internet marketing. The new millennium has brought us on the brink of the I.T. Revolution. This revolution has been aided by the advent of the Internet in a big way. Internet is fast changing the way people used to do things. Naturally, the same would have an impact on the advertisers. The Internet has been accepted as the most powerful media for advertising due to the absence of geographical barriers. The advent of the Internet and its subsequent acceptance has once again challenged the traditional forms of advertising. Advertisers are trying to use the 'net' to advertise their products and hence 'net' their customers. Thus, with the Internet gaining prominence, advertising equations are fast changing we would like to study the impact of Internet on advertising from the customers as well as advertisers point of view. There is no question that the growth of Internet advertising is outpacing offline advertising. As more and more companies realize the real value in advertising their goods and services online, they are diverting funds from other forms of offline advertising to compensate. Consequently, the market share of Internet advertising is continually growing while the market share of offline advertising mediums stagnates or decline. At the current rate of growth, Internet advertising has already overtaken radio advertising in spending and market share. While outdoor advertising is also experiencing growth, it is not growing as rapidly as Internet advertising, and Internet advertising has already overtaken it. Digital marketing involves the promotion of products and services using digital distribution channels that reach consumers in a timely, relevant, personal and cost-effective manner. Digital channels can have several categories, such as the internet, mobile, digital outdoors, and any form of interactive digital media. Each category has multiple digital tools / sub-channels that can support digital marketing. Internet - Email, banner ads, dedicated websites, pop-up ads, sponsored content, paid keyword search, podcasts, social networks, blogs, wikis, widgets.



CHAPTER 1

INTRODUCTION

Online marketing also known as digital marketing, web marketing, and internet marketing or e-marketing is the marketing of products or services over the Internet. Internet marketing is sometimes considered to be broad in scope because it not only refers to marketing on the Internet, but also includes marketing done via e-mail and wireless media. Management of digital customer data and electronic customer relationship management (ECRM) systems are also often grouped together under internet marketing. Clearly, marketers are adding on-line channels to find, reach, communicate, and sell. I-marketing has at least five great advantages. First, both small and large firms can afford it. Second, there is no real limit on advertising space, in contrast to print and broadcast media. Third, information access and retrieval are fast, compared to overnight mail and even fax. Fourth, the site can be visited by anyone from any place in the world. Fifth, shopping can be done privately and swiftly. Internet marketing and e-commerce has marked its place in the world of technology. The success of any business at present strongly depends on Internet marketing. Below gives a graphical view of how online marketing can effectively be planned.



Web Marketing:

Web marketing includes Web sites, Affiliated marketing Web sites, promotional or informative Web sites, online advertising on search engines,

CHAPTER 13

CONCLUSION

CONCLUSION

The most preferred product of online buying is travelling tickets and clothing remains the least preferred choice of online shoppers.

Among the payment options, Payment on delivery through cash in the safest choice of payment, while credit card are next preferred choice, online bank transfer is least preference choice.

Online shoppers seek for clear information about product and service, timesaving, convenience, security and delivery on time are all important factor for online shopping. The offers with punch lines "Attractive offers" do not attract online shoppers.

Most of the consumers who have experienced online shopping are very satisfied.

LIMITATIONS AND SUGGESTIONS

Consumers should be educated on online shopping procedures with proper steps to be following while online shopping.

Transactions should be safe and proper security should be assured to the people making online purchases.

Government should play a pivotal role in encouraging online shopping

E-marketers must give a thought to secure, time saving, information about product and services factors when they design their online product strategy.

The study highlights that convenience, accessibility, scope, attraction, reliability, experience and clarity are the important factors considered by the online shopper.

Usage of internet includes the consumer's purchase of product as well as the consumer intention to secure for product related information while experiencing the new technology.

Banking should promote Debit card, Credit card facility in online shopping.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**THE IMPACT OF FRINGE BENEFITS ON
JOB SATISFACTION**

Submitted in the partial fulfillment for the
Requirements of the degree of MBA

DAVV, Indore

Research Guide

Vishal
Dr. Vishal Geete

Research Scholar

Ayush
Ayush Billore



ABSTRACT

The study addresses the impact that fringe benefits have on the levels of job satisfaction and engagement of the employees of Galaxy Mining Services. Galaxy is a global explosives company that serves the mining and construction industries all over the world. The remuneration of employees differs from country to country within the organization and this can lead to confrontations when employees compare remuneration packages amongst one another. To determine the appropriate compensation for the value of the work becomes even more difficult when dealing with a global organization. This matter becomes even more complicated when an organization's boundaries stretch across country borders. The study aims to compare job satisfaction and engagement of Galaxy employees working in India.

A survey research design was used with a specifically developed questionnaire as the data gathering instrument. The participants represent the total of all employees of Galaxy, a global mining services company. Management supported the study and made participation compulsory. A total of 57 employees completed the questionnaires. Employees from different areas, gender, age, academic levels and income groups participated. The majority of the respondents were in the age group 36 – 40 (28.1%). Educational levels revealed that the majority (68.4%) of participants have a Grade 12 and/or higher qualification. Because all the questionnaires represented the population and not just a sample, only a test to determine practical correlation was performed. For the purpose of the correlation test, the Nonparametric Spearman's correlation coefficient (r) was used. The



CERTIFICATE

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**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021- 2023

Major Research Project

On

**“STUDY ON CUSTOMER AWARENESS
TOWARDS E-BANKING SERVICES OF BOI”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

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Research Guide

Prof. DIMPLE SUKHIJA



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CHAPTER - 1

INTRODUCTION

Customer awareness is about making the customer aware of his/her rights. It is a marketing term which means that customers are aware of products or services, its characteristics and the other marketing P's (place to buy, price, and promotion). High prices, duplicate articles, underweight and under - measurements, rough behaviour, undue conditions, artificial scarcity are some of the ways by which customers are exploited by manufacturers and traders. Limited information, limited supplies and low literacy are factors causing exploitation of customers. Customer awareness is a very important element as we attempt to move forward a close out sales. This can be an issue both online and offline with really the same science behind each of them. Enactment of Customer Protection Act, 1986 was one of the most important steps taken to protect the interests of customers. The provision of the Act came into force, with effect from July 1, 1987. The act recognizes customer's right to seek redresses and right to customer education. The salient features of the Act are as follows:

- Applies to all goods and services unless specifically exempted by the Union Government.
- Covers all the sectors whether private, public or cooperative.
- Enshrines the customer's rights related to safety, information, choice, representation and redress and customer education.
- The act gives customers an additional remedy besides those which may be available to them under the.
- The act gives customers an additional remedy besides those which may be available to them under the provisions of other existing laws and they are free to choose the remedy.
- Empower customers seeking discontinuance of certain unfair and restrictive trade practices, defects or deficiencies in services and stopping in services or withdrawal of hazardous goods from the market.



CHAPTER-8

CONCLUSION

With regard to the “intention to use e-banking / internet banking in the future: all respondents have expressed positive opinion that they have intension of using these service in the future. It is further concluded that the bank customers may also continue to use e-banking / internet banking in the future as it is useful in getting account details and balance statement as well as for transferring funds. Moreover, bank customers tend to strongly recommended to use e-banking / internet banking as it is useful for loan transaction, paying bills using available cash in the accounts, making order to buy and sell shares and generating latest reports of banking transactions. E-Banking is an innovative tool that is fast becoming a necessity. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today.

SUGGESTIONS –

- To increase awareness about E-Banking service, bank should advertise and conduct special awareness programs to make E-Banking service more popular among their customer.
- As all the customers are not aware about the E-Banking service, bank should make their customer aware and educate them regarding the various E-Banking services.
- Bank should conduct the seminar to aware about the E-Banking service and their risks and privacy to the customers.
- Bank should realize that they should provide customer friendly E-Banking service to gain advantage through different banking service.
- Bank should conduct survey to know the problem faced by consumer while using E-Banking service.
- Bank should provide experts to train common public for using E-Banking system.
- It is seen that age group above 50, they hesitate to use E-Banking service, in such case the bank should brought and make them users of the E-Banking service through proper guidance.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



2022-23

Batch 2019 - 2021

Major Research Project

On

**“Impact of celebrity endorsement in
advertising on consumer behavior”**

Submitted in the partial fulfillment for the
Requirements of the degree of MBA

DAVV, Indore


Research Guide

DIMPAL SUKHIYA

le

Research Scholar


MANISH PRAJAPAT




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Research Guide


DIMPAL SUKHIYA



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- The Design
- The Sample
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- The Tools For Data Analysis

Chapter 4:-Results And Finding

Chapter 5:-Recommendations and Conclusion

Chapter 6:-Refernces and Appendices



INTRODUCTION

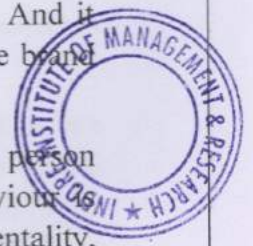
Advertising is very strong medium for creating awareness about goods and services. Advertising uses every media like newspaper, magazines, TV for reaching target audience. It is a tool which is used to promote the product and enable customer to purchase the product. Now it is also used for promoting social cause events. Although advertising is an expensive method but it gives best results in terms of large number of customer. Now various advertising agencies are using celebrities for advertising their product or services.

Celebrities are person who enjoys public recognition for their special attributes like attractiveness, extraordinary lifestyle and their skills. This attributes differ them from common people and due to this they enjoy high degree of public awareness.

Celebrity advertising is very much popular in mass media. Celebrity advertising means using a famous person's name or image for promoting a product or service, and when a famous persons allow using his image in promoting a product then this is called as **Celebrity Endorsement**. Celebrity endorsement is become common now a day. It is one of the techniques to attract customers towards particular brand. Domestic as well as international companies prefer celebrity endorsement for promoting their brand. Companies spend millions of money on celebrity endorsement. Huge amount of fees is given to celebrities for endorsing the brand. In this era of tough competition celebrity endorsement helps the company to stand in this competitive marketplace and gets high level of attention from customers. Celebrity endorsement increases sales and as well as benefits the brands, celebrities and advertising companies who are producing the advertisements.

Celebrity endorsements educate the customers and creates awareness about the products and services which influence the customer's buying decision. And it helps in maintaining good relationship with customer. It strengthens the brand value in marketplace.

Consumer is a person who consumes the product or we can say that a person who purchase the product for personal consumption. Consumer behaviour decision process and selection activity. It is a mixture of consumer's mentality, expectations and choices in selecting a product or service for use. It is



5.0 Recommendations & Conclusion

The research here studies the various factors of celebrity endorsement. For the purpose of data collection tool questionnaire is used which helps in gathering the relevant data from various respondents in order to analyze and interpret the data.

The study explores the relationship between celebrity endorsement and consumer behaviour. It studies how does celebrity endorser affects consumer's behaviour.

The analysis of result suggested that in order to grow and flourish, the marketer in today's dynamic scenario needs good promotional techniques in order to influence a consumer minds and encounter a huge consumer base. It is because the customer serves as the base for the growth of industry. The level of satisfaction of customer decides their loyalty towards a brand. The higher the level of satisfaction, the better the loyalty.

The advertising industry is one of the fastest growing industries in Indian market. The growth of industry is based on customers. Thus it is essential to enhance the promotional techniques in order to enhance brand image so the consumer base could be expanded and customer's retention can be achieved



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**Project Dissertation Report on
DIGITAL MARKETING STRATEGIES AND
BUSINESS DEVELOPMENT OF XIAOMI
CORPORATION**

Submitted by:

Mihir Songara

MBA - 213510123

Under the Guidance of:

Prof. Dimple Sukhija

Asst. Professor



**Indore Institute of
Management & Research**

**Indore Institute of Management & Research
Rau - Pithampur Rd, opposite Indian Institute of Management,
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This is to certify that Mihir Songara, a student of MBA from Indore Institute of Management & Research.

'A Study on Digital Marketing Strategies And Business Development Of Xiaomi Corporation'.

During the project, I found him to be very hardworking, sincere and inquisitive to explore new things. He is able to get across his points effectively and convincingly. He has the ability to withstand stressful project conditions and meet the deadlines.

I wish him all the success in him career and life.



Project Guide
(Prof. Dimple Sukhija)

Head of Department
(Prof. Vishal sir)



EXECUTIVE SUMMARY

Digital marketing activities are search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, and e-commerce marketing. , social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games, and any other form of digital media.

Business development entails tasks and processes to develop and implement growth opportunities within and between organizations. It is a subset of the fields of business, commerce and organizational theory.

Xiaomi Corporation is a Chinese electronics company headquartered in Beijing. Xiaomi makes and invests in smartphones, mobile apps, laptops, and related consumer electronics.

In this study, we will analyse the perception of the consumers about Xiaomi products and the company itself.



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TITLE OF THE PROJECT

A STUDY ON DIGITAL MARKETING STRATEGIES AND BUSINESS DEVELOPMENT OF XIAOMI CORPORATION



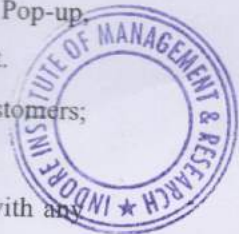
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CONCLUSION AND SUGGESTION

5.1 CONCLUSION

Xiaomi is a new company compare to Apple or Samsung such popular companies. However, its development shocks the world. And according to its development and company's history, we can notice that it is possible that Xiaomi will overpass these companies. Even some people think that Xiaomi copies the techniques from other companies, such as Apple. But, we should not that they did have their advantages, their products are coming into people's life. And since the media, electronic product, even some technologies are relevant to our life, thus Xiaomi will have very large region to improve and keep continue their development.

- Digital Marketing is not only concerned with placing ads in portals, it consists of integrated services and integrated channels. Marketers want to use these components in an effective way to reach target groups and to build a brand. In this digital era marketer is not the custodian for a brand, people who are connected across the digital platforms are the custodians.
- The ability to interact with the customers of the company should be viewed as a very positive aspect by any business. It offers very real insight into how the company's are viewed.
- The feedback shared on the review social networking sites such as Facebook, LinkedIn, Twitter, Google+, holidayiq.com & TripAdvisor is an opportunity to improve the service offering.
- Measuring the affects that reviews, Wall-posting, Blog, Photo Video, Pop-up, tweets and posts can directly have on bookings could be quite difficult.
- Digital Media creates a real Connection between companies and customers; that connection creates a trend for purchase intensity.
- Digital Networking provide ample of opportunities for interacting with any industries partners.



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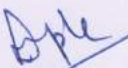
Batch 2021 – 2023

Major Research Project

On

**“A Study of Factors Affecting the Work-Life Balance of
Employees**

In Madhya Pradesh Region”


Research Guide:

Prof. Dimple Shukhija

Principal



Research Scholars:

Mitali Bindal

External Examiner

Date:

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Prof. Dimple Shukhija

Assistant Professor



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CONCLUSION

- It can be said that Work-life Balance is a very important issue in the Human Resource Management field and it has a vital impact on the productivity and growth of both the organization and the employee.
- Work-life is all about a measure about controlling on when, where and how they work.
- Many factors are acting as supporting elements for employees to achieve balance between work and personal life.
- While certain elements like employee's participation in framing the policies and taking key decisions, effective communication of organizations policies can be strengthened to make work and personal life of employees highly balanced.

LIMITATIONS

- Due to time constraints, the size of the sample was restricted. It may not be possible to generalize the results on the basis of such small sample size.
- The employees hesitate to give some information due to the fear that they will lose the relationship with the company.



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AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

“EXPORT OF CHEMICALS FROM INDIA”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

Dimple

Research Guide:

Ms Dimple Sukhija

Shubham

Research Scholar

Shubham kumar jain

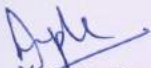


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Research Guide: Ms. Dimple Sukhija

Designation : *Asstt. Professor*



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Chapter no.1.

INTRODUCTION TO CHEMICAL INDUSTRY

Chemical industry is one of the most significant contributors to the growth and development of Indian economy. It not only serves as the major backbone of Indian agriculture and industrial sectors, but also adds to India's foreign reserves by way of exports to several countries across the globe. 34% of India's export earnings come from its chemical industry which is currently the third largest producer in Asia in major chemical categories including agrochemicals, polymers and plastics, dyes and various organic and inorganic chemicals. Chemical exports of India comprise several product groups such as inorganic and organic chemicals, plastics and petrochemicals, drugs and pharmaceuticals, dyes and pigments, pesticides and agrochemicals, fine and specialty chemicals, and fertilizers. Indian chemical industry is made of a large number of small, medium and large sized companies in both public and private sector. These chemical companies in India are growing at a phenomenal rate owing to rising demand for chemicals in the domestic as well as the international market. Although, India exports chemicals all across the globe, the two top countries that have been the major destinations for chemical exports from India for past several years include U.S.A and China. Basic chemicals and their related products (petrochemicals, fertilizers, paints, varnishes, glass, perfumes, toiletries, pharmaceuticals, etc.) constitute a significant part of the Indian economy. Among the most diversified industrial sectors, chemicals cover an array of more than 70,000 commercial products. India is the seventh largest producer of chemicals globally and third largest producer in Asia in terms of output. The country ranks third globally in the production of agro chemicals and contributes around 16 per cent to the global dyestuff and dye intermediates production.



13. CONCLUSION

- Chemical industry plays an important role in Indian economic growth. It makes up significant part of GDP as well as that of export.
- Indian chemical industry is growing with time. The companies are thriving.
- India's major market has been US, Turkey, Saudi Arabia, uac, UK, Brazil, Germany, Malaysia, etc.
- India has various competitors too, such as- china, USA, South Korea, Netherlands, etc.
- It has a well segmented industry.
- Indians chemical industry seems to have a bright future due to development of infrastructure, approach towards sustainable industry and setting up of more industries.
- Yet there are many obstacles to it in current time. Infrastructural incompetence, high tariffs, stringent regulations, high power costs, etc.
- There are various export promotion councils such as CAPEXIL, CHEMEXCIL, and INDIAN
- CHEMICAL COUNCIL that are export-oriented and enhance competitiveness of industry.
- The major producing zones are located in the western coast like- Ahmedabad, Vadodara, Jamnagar, Mangalore, Bangalore, Margoa, kechi, Bharuch, etc.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021 - 2023

Major Research Project

On

**“customer satisfaction towards sports footwear; A
study (with special reference to Nike)”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

A handwritten signature in blue ink, appearing to read 'Hanish Kukreja'.

**Research Guide
Mr. Hanish kukreja sir**

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**Research student
Gracy patidar**



CUSTOMER SATISFACTION TOWARDS SPORTS FOOTWEAR
WITH SPECIAL REFERENCE TO NIKE

LIST OF TABLES

LIST OF TABLES

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Hanish kukreja sir

Designation



**CUSTOMER SATISFACTION TOWARDS SPORTS FOOTWEAR: A
STUDY (WITH SPECIAL REFERENCE TO NIKE)**

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CUSTOMER SATISFACTION TOWARDS SPORTS FOOTWEAR: A STUDY (WITH SPECIAL REFERENCE TO NIKE)

CHAPTER-10 CONCLUSION OF THE STUDY

One of the major findings of this study is that customer satisfaction is a broad concept which the brand has achieved a certain degree in the online apparel space. However, it has not expanded its focus towards the following factors listed below.

All in all, there is a need to understand what is most important to customers. Therefore, Nike needs to shift its focus towards a better concept of customer service, quality, pricing, etc. In the long run, these aspects may be vital to its success by providing a better strategy, unique products, and better customer service.

Further research is needed to understand the customer's perspective on this new business model.

CHAPTER-10 CONCLUSION OF THE STUDY

The study has shown that customer satisfaction is a broad concept which the brand has achieved a certain degree in the online apparel space. However, it has not expanded its focus towards the following factors listed below.



CUSTOMER SATISFACTION TOWARDS SPORTS FOOTWEAR: A STUDY (WITH SPECIAL REFERENCE TO NIKE)

CHAPTER-10 CONCLUSION OF THE STUDY

Nike found success by connecting with a specific customer group. It is a brand for athletes. Hence, the brand has achieved unrivaled success in the athlete apparel space. However, it has also expanded its vision towards manufacturing fashion trend products.

As a brand, there is a need to understand what is most important to customers. Therefore, Nike connects with its clientele through a unique concept of customer interaction, thereby, building loyal customers. In the simplest terms, their success can be attributed to their knack for excellent marketing strategy, unique products, and sports endorsements.

Nike has something called a first mover advantage over its competitors but its not enough to make a customer return in this new and competitive environment satisfying a customer is now the most important factor in customer retention, and nike is doing probably everything right in this direction the only difference Nike has to make is improve the brand ambassador as Baichun bhutia does not have a lot of impact in the minds of new generations customers .

Nike is using artificial intelligence for improving the customer satisfaction and it has worked wonder for the company . Nike has been one of the few constant names in sports footwear industry because of its precise vision and use of technology for the benefit of both the customer and company. The study shows how clear objectives, values, quality, and a market know how can improve the customer retention and satisfaction.

**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



**Batch 2021 - 2023
Major Research Project**

On

**“A STUDY ON CONSUMER SATISFACTION TO
WARDS FASTRACK”**

**Submitted in the partial fulfillment for the
Requirements of the degree of MBA
DAVV, Indore**

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Research Guide

Prof. Hanish Kukreja

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Research Scholar

Jagrati Uikey



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This is to certify that the Project Work entitled “**A Study Of Consumer Satisfaction Towards Fastrack**” has been accomplished by (Research scholar) under my guidance and supervision.

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CHAPTER-5

FINDINGS, SUGGESTIONS AND CONCLUSION

Findings

- Majority of respondents are aware about the various range of products provided by the Fastrack brands through different kinds of advertisements
- Majority of the customers agreed that Fastrack Brands are worth purchasing.
- Majority of the customers feel that Fastrack watches are better than its competitors Timex in Packaging and its Trendy looks.
- Most of the respondents felt good about the availability of all accessory products in one Outlet.
- More number of customers are aware about the store locator on web, and they feel it is very useful to the customers.
- Majority of the customers are not aware of after purchase service of Fastrack, it indicates that Fastrack is failed in giving proper information and awareness on the after-purchase service.
- Most of the customers felt that Fastrack product pricing is excellent and a customer oriented one when compared to other brands.
- Majority of the customers are satisfied with the facility of cash on delivery and money back offers of Fastrack products.
- Most of the customers agreed that fairs and exhibition conducted by the the Fastrack is a very good marketing tool as it attract huge audience and attracts the people in fair.
- The study shows that Fastrack products website have a good opinion among the customers and it can be further improved and developed by providing more and detailed information of various offers, discounts and promotions related to their products and also services.
- Majority of the customers use Fastrack watches only , this shows the loyalty of customers towards the Fastrack brands watches.
- Majority of the respondents disagree the fact that they will buy other brands of the product, it indicates that customers are satisfied with the Fastrack products and their overall quality

Suggestions

- The findings suggest that there is urgent need for assessing the global marketing opportunities and developing global strategies by Fastrack to develop competitive edge. Though Fastrack is very popular in India, it should take some initiatives and strategies to develop in global.



- Fastrack Sunglasses are very good and popular, but some respondents feel most of the models look very similar to each other, and some has the plasticky feel so it has to outcome from this by doing good research and producing variety and quality products.
- Fastrack is a youth-oriented brand and mainly concentrate only on young age generation, so it has to target on other age group also to grow much bigger in the fashion accessory industry and can prove that all other age group like 35-50 and 6-12 are also interested in Fastrack fashion accessory brands.
- From the review it is understandable that service quality offered by the Fastrack brand has a good manipulate on customers. So Fastrack should improve its customer quality service to retain and satisfy customer.
- Fastrack Website is very good in providing the information about the Fastrack, but it can be improved again by including detailed information of new products, offers and promotions.
- In Fastrack Website they can also provide Customer's feedback option while they use online, this will help in getting quick information and also needs of the customers.

Conclusion

This study has highlighted the impact of customer satisfaction towards the Fastrack brands. On the growing influence of globalization on the Indian fashion accessory industry numbers of global fashion accessories are coming to India with their variety of products features. In such a competitive environment Fastrack need to be quality conscious and customer oriented since the products offered by the other companies are almost same and similar in feature. So Fastrack needs to take serious in developing itself and has to take serious efforts to make more competitive and stable in the present market by focusing on the good quality service to the customers to reach their maximum expectation and to satisfy their needs.

Reaching the consumer expectation and making them satisfactory on the brands is a very difficult process as there is a neck to neck competition. So, gaining and maintaining consumer preference is a big problem to every organization. So Fastrack has to take continuous and consistent branding initiatives and has to manufacture the products according to the consumer needs that will reinforce the customer purchase decision and it will lead to customer retention. So attaining and sustaining customers towards the Fastrack brand is a important step in gaining brand loyalty. Most of the customers prefer Fastrack brands due to its different designs and stylish looks of the products and also by its strong image. So Fastrack has to continue these good qualities and has to be a customer oriented as customers are the only key players for the success of any brands. So the customer satisfaction plays a very important role in developing and success of any company.



**INDORE INSTITUTE OF MANAGEMENT
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Batch 2021 - 2023

Major Research Project

On

**“Comparative Study of Debt Oriented Mutual Fund V/s
Equity Oriented Mutual Fund among Top Performing Asset
Management Companies in India”**

Research Student
Prakhar Joshi
Roll No. 213510086

Research Guide
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Prof. Hanish Kukreja

Assistant Professor



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CHAPTER I

INTRODUCTION TO MUTUAL FUND

A mutual fund is an investment vehicle that pools funds from investors and invests in equities, bonds, government securities, gold, and other assets. Companies that qualify to set up mutual funds, create Asset Management Companies (AMCs) or Fund Houses, which pool in the money from investors, market mutual funds, manage investments and enable investor transactions.

Mutual funds are managed by sound financial professionals known as fund managers, who have the expertise in analysing and managing investments. The funds collected from investors in mutual funds are invested by the fund managers in different financial assets such as stocks, bonds, and other assets, as defined by the fund's investment objective. Where and when to invest are some of the things taken care of by the fund managers; amongst many other responsibilities.

For the fund's management, the AMC charges a fee to the investor known as the expense ratio. It is not a fixed fee and varies from one mutual fund to another. SEBI has defined the maximum limit of the expense ratio that can be charged on the basis of the total assets of the fund.

In India, the capital markets regulator SEBI (Securities and Exchange Board of India) has encouraged the mutual fund industry by creating a system that works for the benefit of all stakeholders, including investors and mutual fund sponsors. Regulations are passed from time to time which improves functioning and help attract investments and generate growth



CHAPTER VII

MAJOR FINDINGS & CONCLUSION

We have Calculated, analyzed data by applying standard deviation, Sharpe ratio and setting 1 as benchmark. If $RAR < 1$ Gilt fund will be better option, $RAR > 1$ Index fund will better option. This study shows that Risk Adjustment Returns of Top Performing Asset management company is greater than 1 so, its better to invest in Index fund respect to gilt fund. It assume that if RAR is below than 1 it shows that returns of Both (Equity & Debt) not have much difference but Equity have more risk than Debt.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**




Batch 2021 - 2023

Major Research Project

On

**“CUSTOMER SATISFACTION IN ONLINE
SHOPPING”**

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CHAPTER – 1

INTRODUCTION

It is very important to attract more customers to the industry. If any industry attracts more customers in the industry, then the brand value of the company will be increased. It has been seen that digital technology imparts a huge impact over the customer attraction and customer satisfaction as well. Online shopping is the biggest part customer attraction as well as customer satisfaction. In this technological world, most of the companies use online shopping for making satisfy the customer and for attracting more customers as well. Online shopping imparts a huge impact on customer satisfaction. Online shopping is the main part of electronic commerce and many customers are guided by this electronic commerce regarding the way of buying products from the companies (Souca, 2014). The consumers can make a direct connection to the retailer through the process of online shopping and by visiting the company's website and the other alternative apps. The way of shopping has been revolutionized by the help of electronic commerce. Nowadays, online shopping is the very easy process of buying any products from the retailers for regular purpose as maximum people have some common tools of online shopping such as smart phones, computers, laptops, tablets and many others (Souca, 2014). The way of online shopping provides several facilities to the customers and for this reason, customers become satisfied while buying products from the retailers through online. The facilities are such as the customer can have several variations about any product, it is the very time-saving process and the main thing is that customer can compare the price of the products.

In the retail industry online shopping is known as 'e-tailing' or 'electronic-retailing'. When the goods are sold to the end users for using purpose nit for reselling purpose and the purchaser consumes the goods then this process is known as E-tailing. It is very important to require strong branding for making successful E-tailing. The website of the company needs to engage in creativedata and needs to be regularly updated and easily navigable for meeting the changing demands of the consumers. However, it is very important that the company needs to make the affordable price of the products so that more customers are attracted and satisfied as well. If the company is capable to attract more customers and to satisfy more customers through the process of online shopping, then the company will provide a strong competition to the other strong



CHAPTER – 7

CONCLUSION

Conclusion and recommendation

This study helps to understand that customer satisfaction is one of the essential things for any organization because it helps the organization to enhance their positive reputation in the market as well as it helps the organization to enable more financial benefit in the organizational context. From the following's sections, it can be concluded that customer satisfaction basically refers to the customer's happiness means if a customer is happy with the product and the service quality then the customer shows positive views towards the company which is very important for any organization to grow their business opportunity in the market. From the study, customer satisfaction is the customer's fulfillment response means when a customer happy with the service and the product quality then the customer shows their loyalty towards the company and used to buy the products from that company again which enable more financial benefit in the organizational context. From the concept of customer satisfaction point it can be concluded that companies are showing their motivation for providing best quality service to their old customers as well as the companies are providing new offers and discounts on their products as it will help the organization to attract more new customers which will enable more satisfactory performance of the employees in the organizational context. Additionally, customer satisfaction will help the organization to enhance their brand name in the market as well as it will impact the efficiency level of the organizations. That section also refers that if any organization will fail to felicitate customer satisfaction then it can negatively impact the business opportunity of the organization which will lead the company towards absolute loss. Hasemark and Albinsoon (2004) stated that customer satisfaction basically refers to the relationship between the expectations of the customers and what the customer gets, and customer satisfaction become conceptualized by progressing the time, processing the results, effective evaluation, cognitive evaluation and basic sentiment of fulfilling. When an organization wants to properly felicitate the customer satisfaction then the company needs to keep their focus on good targeting and segmentation

**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“Impact of Change in RBI’s Repo Rate on Indian
Stock Market Index**

Nifty”

Submitted in the partial fulfillment for the

Requirements of the degree of MBA

DAVV, Indore

Hukoj

**Research Guide
Prof. Hanish Kukreja**



**Student Name
Shrushti Gadkari**

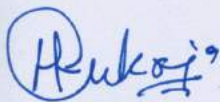
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This project is being submitted by her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

This work has not been submitted by her anywhere else for the award of any degree or diploma. All sources of information and help have been duly mentioned and acknowledged.



Research Guide- Prof. Hanish Kukreja

Designation- Assistant Professor



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INTRODUCTION

The Reserve Bank of India (RBI) is the India's central bank and also the regulatory body for the Indian Banking System. RBI was established on April 1, 1935 on the recommendations of the Hilton Young Commission. It was initially Headquartered in Kolkata, West Bengal but permanently moved to Mumbai in the year 1937. Initially RBI was privately owned entity but has been fully owned by the Government of India post its nationalization in 1949.

Some of the quintessential objectives of RBI include maintenance of financial stability, maintain sound payment system, control the money supply in the market, promote development of financial infrastructure, promote institutionalization of savings and develop adequate banking and credit structure.

RBI acts as a banker to the bank as well as to the Government. It is considered to be the controller of credit, Custodian of foreign exchange and the lender of the last resort.

The measures adopted by RBI for credit control in the country refer to the monetary policy. RBI being the sole supreme authority to manage the money supply in the market uses different tools and techniques to achieve price stability, growth, equity and social justice.

Monetary Policy:

To manage the money supply and interest rates in the economy, the RBI lays down a macroeconomic policy which is termed as monetary policy. The RBI implements this policy using various tools. This policy can be expansionary or contractionary according to the need of the hour. Reduced interest rates and increased money supply depicts expansionary policy whereas increased interest rates and reduced money supply depicts the contractionary policy.

Tools of monetary policy can be further classified into two broad categories:

1. Qualitative Instruments
2. Quantitative Instruments



CONCLUSION

There were many researches done to state their exists negative relationship between the two variables i.e. Repo Rate and the Nifty but few were of the opinion the their exists positive relationship between the two and a few of them also stated that no impact was observed in Nifty due to change in the RBIs Repo Rate in the short run. In this research also we tried to investigate about their relationship but under this research post pandemic (COVID) time is also considered. So this study can be considered a bit different as it includes the period when government has to revive the economy.

From the above study it can be clearly concluded that the increasing Repo rate inversely impacts the sentiments of the investors and businesses and results in the market downfall.

However the study has certain limitations as the Indian Stock Market is highly volatile in nature and is thus affected by various other macroeconomic factors like political factors, social factors etc. which are not taken into the consideration while studying the data.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021 - 2023

Major Research Project

On

**“A STUDY ON PERFORMANCE APPRAISAL
WITH
SPECIAL REFERENCE TO BSNL”**

Research Scholars

Akshat Kushwah

Research Guide

Prof. Nayan Bhidodiya

Principal

Dr. Rishi Dubey

External Examiner



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Prof. Nayan Bhidodiya

Professor



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LIMITATIONS

A few limitations and constraints came in way of conducting the present study, under which the researcher had to work are as follows:

- Although all attempts were made to make this an objective study, biases on the part of respondents might have resulted in some subjectivity.
- Though, no effort was spared to make the study most accurate and useful, the “sample Size” selected for the same may not be the true representative of the Company, resulting in biased results.
- This being the maiden experience of the researcher of conducting study such as this, the possibility of better results, using deeper statistical techniques in analyzing and interpreting data may not be ruled out.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2021-23

Major Research Project

On

“A STUDY ON STOCK MARKET VOLATILITY OF INDIAN MNC’s”

Research Scholars

Aman Chouhan

Research Guide

Prof. Nayan Bhidodiya

Principal



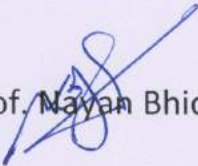
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Research Guide: Prof.  Mayan Bhidodiya

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Objective

The majority of people turn to the performance of a country's stock market as the best indicator of how well that economy is doing. Stock markets cover all industries across all sectors of the economy. This means they serve as a barometer of what cycle the economy is in and the hopes and fears of the population who generate growth and wealth.

Stock markets have existed for centuries and will no doubt go on being the main public, regulated marketplaces where people can buy and sell shares of different companies.

Of course, today's markets are very different from share trading in the Dutch East India Company back in 1602, but stocks still remain the most popular investment choice thanks to their potential for returns and their opportunity to invest directly in individual companies.

Why are stock markets essential?

Stock markets enable companies to be traded publicly and raise capital. The transfer of capital and ownership is traded in a regulated, secure environment.

Stock markets promote investment. The raising of capital allows companies to grow their businesses, expand operations and create jobs in the economy. This investment is a key driver for economic trade, growth and prosperity.

For investors, stock markets provide a way to invest money in order to potentially earn a share of the company's profits (knowing that the risk of losses exists too). Active investors and traders can easily buy and sell their securities due to the abundant liquidity in most major stock markets.



SL NO	Name of the company	Expected return	Expected risk
1	Nestle India ltd	25.81325136	14.61317763
2	Hindustan Unilever ltd	25.14876555	16.1721092

FINDINGS



CHAPTER 5 FINDINGS, SUGGESTION AND CONCLUSION

**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



**Batch 2021 - 2023
Major Research Project**

On

**“Role of Social Media Marketing in Brand promotion
at Counfreedise Retail Carrier Pvt. Ltd.”**

Research Guide
Prof. Nayan Bhidodiya
MBA department

Research Scholars
Aman Kumar Mishra
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IIMR Principal
Dr. Rishi Dubey

External Examiner

Date:



CERTIFICATE

This is to certify that the Project Work entitled "**Role of Social Media Marketing in Brand promotion at Counfreedise Retail Carrier Pvt. Ltd.**" has been accomplished by Aman Kumar Mishra under my guidance and supervision.

This project is being submitted by him as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

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Prof. Nayan Bhidodiya

MBA Department



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CHAPTER 1

INTRODUCTION

Social Media is the trend. And for groups it represents an advertising opportunity that transcends the traditional intermediary and connects companies at once with customers. This is why nearly every business on the planet—from giants like Starbucks and IBM to the nearby ice cream store—are exploring social media advertising and marketing tasks. A year in the past, organizations had been unsure about social media. Now it is here to live and agencies are unexpectedly adopting social media marketing. Much like electronic mail and web sites first empowered agencies, social media is the next advertising and marketing wave. Social media advertising and marketing is advertising the usage of on line groups, social networks, blog advertising and greater. It's the contemporary "buzz" in advertising. India is probably the various first proponents of social media marketing. These days, the organizational motive has replaced the social purpose as organizations are searching for to interact with their target audience thru the web structures.

The explosion of social media phenomenon is as mindboggling as that and the pace at which it's miles developing is exasperating. Trust and goodwill are the idea of social networking, and through advertising within the realm of social media those fundamental notions need to be adhered. It is probably the best advertising platform that encourages fool proof communication and accountability amongst dealers in addition to customers. Global companies have identified Social Media Marketing as a capacity advertising and marketing platform, utilized them with innovations to energy their advertising and marketing campaign with social media advertising.

The which means of the term 'social media' may be derived from phrases which represent it. Media typically refers to advertising and the conversation of thoughts or information thru publications/channels. Social implies the interaction of individuals within a group or network. Taken together, social media simply refers to communique/e-book structures that are generated and sustained by means of the interpersonal interaction of people thru the specific medium or tool. Wikipedia has a well-known definition of the term: Social Media is the democratization of data, reworking human beings from content material readers into content material publishers. It is the shift from a broadcast mechanism to a many-to-many model, rooted in conversations between authors, human beings, and friends.



CHAPTER 5

FINDING, SUGGESTION AND CONCLUSION

FINDINGS

- 88% of the respondents agree that social media is the most sought-after method whereas 12% of the respondents disagree with the statement.
- 20% of the respondents think Facebook is the most effective solution for brand promotion, 56% of the respondents think YouTube, and 24% of the respondents say Instagram is the most effective solution for brand promotion.
- 98% of the respondents think social media marketing will help the firm to find their potential and 2% of the respondents do not think likewise.
- 22% of the respondents are most familiar with Facebook, 10% of the respondents are most familiar with YouTube, 10% Twitter and 58% with Instagram.
- 84% of the respondents agree that the relative cost is much lesser as compared with traditional advertising and 16% of the respondents think otherwise.
- 92% of the respondents say social media helpful for B2B firms in generating new sales/clients whereas 8% of the respondents disagree with the statement.
- 74% of the respondents agree and 10% strongly agree that Social media can be effectively used for various B2C clients to increase sales and 16% neither agree nor disagree.
- 24% of the respondents think Facebook is the most effective social networking site for online marketing, 54% of the respondents think YouTube, 4% of the respondents think Twitter and 18% of the respondents think Instagram is the most effective social networking site for online marketing.
- 94% of the respondents do follow their favorites brands on social networking sites and 6% of the respondents do not follow their favorites brands on social networking sites.



INDORE INSTITUTE OF MANAGEMENT AND RESEARCH



Batch 2021-2023

Major Research Project

On

'A comparative study on investor
perception toward LIC and
pramerica life insurance '

Research Scholars

Anamika Gupta

Principal

Date:

Research Guide

Prof. Nayan bhidodiya

External Examiner



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Research Guide
MR. Nayan Bhandariya



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INTRODUCTION

ABSTRACT: *Investment is a commitment of funds made in the expectation of some positive return. If the investment is properly undertaken, the return will be commensurate with risk the investor assumes. Investment Goals vary from person to person business to business. While some want security, other gives more weightage to return alone. It is obvious that the product required will vary as well. The business of insurance is related to the protection of economic value of the assets. Every asset would have been created through the efforts of the owner, the exception that, either through the income generated there from or some other output. Some of his need would be met. However if the assets get lost earlier, being destroyed or made non-functional, through an accident other unfortunate event, the owner and those deriving benefit there from suffer The present study aimed that to know the investor altitudes towards investment in private insurance companies particularly in Indore district.*

INTRODUCTION: People facing common risks come together and make their small contributions to a common fund. The contribution to be made by each person is determined on assumption and past experience. The business of insurance done by insurance companies called Insurers is to bring together persons with common insurance interests (sharing the same risk) collecting the share or contribution (called premium) from all of them and paying out compensations (called claims) to those who suffer. Premium is determined base of various factors like age, amount of cover, period of cover with some additions made for the expenses of administration. The insurer is in the position of a trustee as it is managing the common fund for and on behalf of the community. It has to ensure that nobody is allowed to take undue advantage of the arrangement.

That is to say that the management of the business requires care to prevent entry onto the group of people whose risks are not of the same kinds as well as paying claims on losses that are not accidental. The decision to allow entry is the process of underwriting of risk.

Both underwriting and claim settlement have to done with great care. For an individual, either at a personal level or the family front, of which he or she is a

CONCLUSION:

The objective for which the present project work was taken up was to assess the awareness level and sources of awareness about health insurance, to identify factors that influence customers in the selection of health insurance and a particular health insurance company and to find out the level of satisfaction of customers. As per our study main source of awareness about health insurance are friends/ relatives/ and colleagues, the main reason for choosing for choosing health insurance policy is to cover the risk of illness. The majority of respondents are satisfied with health insurance.

The suggestions from the study include all the diseases should be covered under health insurance policies, creating more awareness regarding health insurance and to increase the number of hospitals under coverage.



**INDORE INSTITUTE OF MANAGEMENT
AND RESEARCH**



Batch 2019 - 2021

Major Research Project

On

**“A Comparative Analysis on Consumer preference
for Maggior Patanjali Noodles”**

Research Scholar-

Apoorva Tiwari

Research Guide-

Prof. Nayan Bhdodiya

A handwritten signature in blue ink, appearing to read 'Nayan Bhdodiya', is written over the name of the research guide.

Principal External Examiner

Mr. Rishi Dubey

Date:



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This is to certify that the Project Work entitled “A Comparative Analysis on Consumer Preference of Maggi & Patanjali Noodles” has been accomplished by Apoorva Tiwari under my guidance and supervision.

This project is being submitted by him/her as the partial fulfillment of requirements for the award of Master of Business Administration (MBA) from Indore Institute of Management and Research, Indore.

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Prof. Nayan Bhidodiya

Research Guide

Designation



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INTRODUCTION

For young generation instant noodles have been a revolution as it is very easy to cook and comes in variants of tastes. Though there are many players in the market which are trying to attract the youngsters towards their brand of noodle. The highlight of this research paper is to identify how frequently and how much Noodle do people consume, whether they buy small, big or family pack and have the preferences have changed over the matter of Maggie. The very reason for selecting this area of research is that there is a keen competition in the market and once market understands the mentality, thought process and reaction for certain product, they can easily grab the market share and new entrants like Patanjali Atta Noodles is trying to encash on the same. Sales are largely based on Customers then the product and service offered by the marketer. Factors like price, quality, advertisement, satisfaction, taste, packaging, brand loyalty and to some extent the how safe it is to consume a product plays an important part.

The instant noodles category in India was, in a sense, created by Nestle with the introduction of their Maggi brand in mid-1984. The concept of '2-minute noodles', positioned as a quick snack option for children, found acceptance with both the children and their mothers as well. Having built and nurtured the category's evolution, the brand name "Maggi" almost became a synonym for the instant noodles category itself. During the 1990s and 2000s, Maggi faced little competition. Despite the entry of players like Top Ramen (Indo Nissin Foods) in 1991, Ching's Secret (Capital Foods) in 1996, and WaiWai (CG Foods) in 2005, Maggi continued to retain its dominant position. However, in the past few years, we have seen consumer goods giants ITC (Sunfeast Yippee!), GlaxoSmithKline (Horlicks Foodles), and Hindustan Unilever Limited (Knorr Soupy Noodles) enter into this lucrative market with differentiated product offerings. These brands have brought a competitive intensity to the space. Even though 'Maggi' continues to dominate the market the entry of multiple brands and the increasing aggression of existing brands has taken away several percentage points from Maggi's market share. The category's strong growth, and ever widening consumer acceptance, makes it a lucrative option for various players. The instant noodles market is estimated at ~INR 2200 crore (USD 402.7 million) and is projected to grow at a healthy annual rate of 15% over the



8.1 CONCLUSION OF THE STUDY

- From the survey carried out and after data analysis of the information obtain it can be concluded that-

People are aware of different brands of Noodles. Most of the customers prefer to use Maggie as it is convenient in both way in terms of quantity and availability. Brand name is considered as an important factor while purchasing a Noodle and in which Maggie is most preferred brand name among the customer. It is also found that price plays an important role, Maggie masala is preferred most as compared to the rest other flavour of Maggie's brand. Nestle Maggi suffered greatly because of the ban and incurred quarterly losses for the first time in last 32 years in 2015. Despite of many allegations and ban, Maggi made a comeback and people whole-heartedly accepted it several consumers have shifted to other brands due to health and safety reasons but even in 2022 Maggi is India's most beloved Instant Noodle brand.

Satisfactory numbers of people has tried Patanjali noodles as yet and like it because Patanjali Atta noodles are made up of wheat and do not contain harmful additives. From research I came to know that people are ready to pay any amount if the product is tasty and healthy. But if you compare Patanjali with Maggi on health and price factors then Patanjali bags the prize as it is very economically priced and very healthy in comparison with Nestle Maggi. Patanjali has collected lot of accolades and is expected to grow in Indian market more speedily in the coming time.

8.2 SUGGESTION/RECOMMENDATIONS

- Patanjali Atta noodles' distribution channel is very weak. It's only recently Patanjali started selling its noodles outside its own authorized stores but only few retail chains and local stores have the stock. Thus, stock should be distributed to small shops and stores also so that it is easily reachable for public at large
- Patanjali noodles tastes heavily of masalas which spoils the favour and fun of noodles as agreed by many people when interviewed personally. People automatically compare its taste with Maggi and thus get bit disappointed. So Patanjali should try and make a change in this respect to give competition to Nestle Maggi



INDORE INSTITUTE OF
MANAGEMENT AND RESEARCH



Batch 2021-2023

Major Research Project

On

“STUDY OF CUSTOMER BEHAVIOUR TOWARDS
PURCHASE OF BRANDED AND NON- BRANDED
PRODUCTS”

Research Scholars

Aves khan

Internal Examiner

Date: - 05-12-22

Research Guide

Prof. Nayan Bhidodiya

External Examiner



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The most awaited moment of successful completion of endeavor is always a result of persons involved explicitly or implicitly therein.

It is impossible without the help and guidance of the people around to carry on this research Work. I take the opportunity to express my sincere gratitude to each and every person who gave me the guidance and help for preparing the report.

I take this opportunity to thanks our Principal Rishi Dubey, Indore Institute of Management and Research for providing me an opportunity to work for this research.

I am also desirous of placing on record profound indebtedness to Nayan Bhidodiya and all the members of faculty of Indore Institute of Management and Research, Indore for the valuable advice, guidance, precious time and support that they offered.

Last but not the least; I would also like to thanks all the respondents for giving me their precious time and relevant information.

My strength and inspiration are the blessing of my parents and my friends. I owe all my success and achievements to them.



Aves Khan
(Research Scholar)

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1. INTRODUCTION

Topic is study of customer behaviour towards purchase of branded and non-branded products. I have chosen such topic because the today's market is divided in two sections of one market is of branded products and another market is of non-branded products.

For both the products there are different customers in the market with having different behaviour while purchasing the branded products and non-branded products. Study of this topic is helpful to understand the difference in the behaviour of customer while purchasing the branded and non-branded products.

The topic helps us to understand that what are the requirements of the customer while purchasing the branded products and non-branded products. The topic also tells us about that what customer expect from branded and non-branded products.

Study of this topic would help us to know that which Market is stronger whether the market of branded products and non-branded product for future business purpose. this topic help understand the two sides of the market, one side is of branded product and another side of the market is of non-branded products.

Study of such topics is helpful for new Entrepreneur to take decision of going into which section of market for starting the new enterprise.



- Small credit are available in case of branded products.

10. CONCLUSION COMMENTS

The final conclusion on the research on the topic of customer behaviour towards purchase of branded products. Is after collecting and analysing the following data, the major conclusion made by me is that in present era of business environment the consumer are more preferring to buy the branded products as compared to non branded products.

There is founded a huge difference in the behaviour of the customer for branded products and the customer of the non branded products. these behaviour of the customer affect the purchasing decisions of the customer.

As well as the business organization dealing in variety of branded and non branded products are required to adopt different marketing and management strategies to sell the branded and non branded products. According to me the entrepreneur should work according to the



requirements of the customer while keeping their liking and disliking in the mind . He or she should take the decision.

According to me for a new entrepreneur there is more scope for dealing in branded products over the non branded products. As there are also some demerits in case of selling the branded products but while comparing both the cases it is more likely to deal in branded products as compared to non branded products.

At the same time one thing should also kept in mind that the enterprises would not succeeded if it only maintain the branded products for all the sector. The enterprise is also required to analyse the sector in which the non branded products as much more grup than the branded products.

