

## Analysis of Consumer Behavior towards Share Trading and Sales Promotion of Indiabulls Securities Ltd

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### **Abstract:**

*Investing in equities in a market like India is speculative and involves risk that may be greater than other types of investment strategies. Before investing an Investor should be careful enough about his investment decision to avoid erosion of wealth. As seen in the recent times the volatility of market is more detrimental to the retail investors as it seems to be lucrative for speculative gains of short duration of time. Hence an investor has to evaluate his options carefully for a prudent investment, keeping long-term horizon in mind.*

*The report has tried to bring out the parameters those are of paramount importance to general public dealing in an equity trading on day-today and delivery base trading. The working methodology has been discussed i.e. the data collection methods, sampling methods and the survey questionnaire methods. The questionnaire prepared is designed so as to cover a wide range of customer "touch points"*

*The report given a view about the investors perception that what they think while making investments in shares. A sample of 100 people was selected randomly and survey was done as per the parameters of the questionnaire. The results of every parameter have been included in this report and shown graphically (Pie Charts, bar graphs etc.) A complete structure of the research design has been included.*

*Apart from above discussed points the brief history of Indiabulls Securities Ltd, its business diversification*

*and a brief introduction about the concept of share trading.*

### **HISTORY OF STOCK EXCHANGE**

The only stock exchanges operating in the 19th century were those of Bombay set up in 1875 and Ahemadabad set up in 1894. These were organized as voluntary non-profit making organization of brokers to regulate and protect their interests. Before the control on securities trading became a central subject under the constitution in 1950, it was a state subject and the Bombay securities contract (CONTROL) Act of 1952 used to regulate trading in securities. Under this Act, the Bombay stock exchanges in 1927 and Ahemadabad in 1937.

During the war boom, a number of stock exchanges were organized in Bombay, Ahemadabad and other centers, but they were not recognized. Soon after it became a central subject, central legislation was proposed and a committee headed by A.D. Gorwala went into the bill for securities regulation. On the basis of committee's recommendations and public discussions the securities contracts (regulations) Act became law in 1956.

Definition of Stock Exchange "Stock exchange means anybody or individuals whether incorporated or not, constituted for the purpose of assisting, regulation or controlling the business of buying, selling or dealing in securities."

## **SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)**

SEBI was setup as an autonomous regulatory authority by the Government of India in 1988 “to perform the interest of investors in the securities and to promote the development of, and to regulate the securities market and for matters connected therewith or incidental thereto.” It is empowered by two Acts namely the SEBI act, 1992 and the securities contract (regulation) Act 1956 to perform the function of protecting investor’s right and regulating the capital market.

### **Bombay Stock Exchange**

The stock exchange, Mumbai, popularly known as “BSE” was established in 1875 as “The Native share and stock broker association”, as a voluntary non-profit making association. It has evolved over the year into its present status as the premiere stock exchange in the country. It may be noted that the stock exchanges the oldest one in the Asia, even older than the Tokyo Stock Exchange, which was founded in 1878.

The Exchange, while providing an effective and transparent market for trading in securities, uphold the interest of the investors and ensure redressed of their grievances, whether against the companies or its own member brokers. It also strives to educate and enlighten the investors by making available necessary informative inputs and conducting investor education programmes.

A governing board comprising of 9 elected directors, 2 SEBI nominees, 7 public representatives and an executive director is the apex body, which decides the policies and regulates the affairs of the exchanges.

### **BSE Indices**

In order to enable the market participants analysis etc., to track the various ups and downs in the Indian stock market, the Exchange has introduced in 1986 an equity stock index called BSE-SENSEX that subsequently became the barometer of the moments of the share

prices in the Indian Stock market. It is a “Market capitalization weighted” index of 30 components stocks representing a sample of large, well-established and leading companies. The base year of Sensex is 1978-79. The Sensex is widely reported in both domestic and international markets through print as well as electronic media.

Sensex is calculated using a market capitalization weighted method. As per this methodology, the level of the index reflects the total market value of all 30-component stocks from different industries related to particular base period. The total market value of a company is determined by multiplying the price of its stock by the number of shares outstanding. Statisticians call an index of a set of combined variables (such as price and number of shares) a composite Index. An Indexed number is used to represent the results of this calculation in order to make the value easier to work with the track over a time. It is much easier to graph a chart based on Indexed values than one based on actual values world over majority of the well-known Indices are constructed using “Market capitalization weighted method”.

### **National Stock Exchange**

The NSE was incorporated in Now 1992 with an equity capital of Rs. 25 crores. The international securities consultancy (ISE) of Hong Kong has helped in setting up NSE. ISE has prepared the detailed business plans and installation of hardware and software systems. The promotions for NSE were financial institutions, insurance companies, banks an SEBI capital market Ltd., Infrastructure leasing and financial services Ltd. and stock holding corporation Ltd.

It has been set up to strengthen the move towards professionalisation of the capital market as well as provide nationwide securities trading facilities to investors.

NSE is not an exchange in the traditional sense where brokers own and manage the exchange. A two tier

administrative set up involving a company board and a governing abroad of the exchange is envisaged.

NSE is a national market for share PSU bonds, debentures and government securities since infrastructure and trading facilities are provided.

### **NSE-NIFTY**

The NSE on April 22, 1996 launched a new equity Index. The NSE-50. The new index, which replaces the existing NSE-100 index, is expected to serve as an appropriate Index for the new segment of futures and options. "Nifty" means National Index for Fifty Stocks. The NSE-50 comprises 50 companies that represent 20 board Industry groups with an aggregate market capitalization of around Rs. 1,70,000 crores. All companies included in the Index have a market capitalization in excess of Rs. 500 crores each and should have traded for 85% of trading days at an impact cost of less than 1.5%.

The base period for the close of prices on Nov 3, 1995, which makes one year of completion of operation of NSE's capital market segment. The base value of the Index has been set at 1000.

### **NSE-MIDCAP INDEX**

The NSE madcap Index or the Junior Nifty comprises 50 stocks that represents 21 abroad Industry groups and will provide proper representation of the madcap segment of the Indian capital Market. All stocks in the index should have market capitalization of greater than Rs. 200 crores and should have traded 85% of the trading days at an impact cost of less 2.5 %.

The base period for the index is Nov 4, 1996, which signifies two years for completion of operations of the capital market segment of the operations. The base value of the Index has been set at 1000.

Average daily turnover of the present scenario 258212 (Lacs) and number of averages daily trades 2160 (Lacs).

At present, there are 24 stock exchanges recognized under the securities contact (regulation) Act, 1956.

### **INTRODUCTION**

Indiabulls is India's leading retail financial services company with 135 locations spread across 95 cities. While its size and strong balance sheet allow them to provide you with varied products and services at very attractive prices, over 750 Client Relationship Managers are dedicated to serving your unique needs.

Indiabulls is lead by a highly regarded management team that has invested cores of rupees into a world class Infrastructure that provides their clients with real-time service & 24/7 access to all information and products. Their flagship Indiabulls Professional Network TM offers real-time prices, detailed data and news, intelligent analytics, and electronic trading capabilities, right at your finger-tips. This powerful technology is complemented by their knowledgeable and customer focused Relationship Managers.

### **We are Creating a World of Smart Investor**

Indiabulls offers a full range of financial services and products ranging from Equities to Insurance to enhance your wealth and hence, achieve your financial goals.

Indiabulls' Client Relationship Managers are available to you to help with your financial planning and investment needs. To provide the highest possible quality of service, Indiabulls provides full access to all our products and services through multi-channels.

### **HISTORY AND OTHER CORPORATE MATTERS OVERVIEW**

Indiabulls Financial Services Limited was incorporated on January 10, 2000 as M/s Orbits InfoTech Private Limited at New Delhi under the Companies Act, 1956 with Registration No. 55 – 103183. The name of the Company was changed to M/s. Indiabulls Financial Services Private Limited on March 16, 2001 due to change in the main objects of the Company from Infotech business to Investment & Financial Services

business. It became a Public Limited Company on February 27, 2004 and the name of Company was changed to M/s. Indiabulls Financial Services Limited. Company was promoted by three engineers from IIT Delhi, and has attracted more than Rs.700 million as investments from venture capital, private equity and institutional investors such as LNM India Internet Ventures Ltd., Transatlantic Corporation Ltd., Farallon Capital Partners, L.P., R R Capital Partners L.P., and Infinity Technology Trustee Pvt. Ltd. and has developed significant relationships with large commercial banks such as Citibank, HDFC Bank, Union Bank, ICICI Bank, ABN Ambro Bank, Standard Chartered Bank, Lord Krishna Bank and IL&FS. Company and there subsidiaries have facilities from the above mentioned banks and financial institutions aggregating to Rs. 1760 million. Companies headquarters are co-located in Mumbai and Delhi, allowing it to access the two most important regions for Indian financial markets, the Western region including Mumbai, rest of Maharashtra and Gujarat; and the Northern region, including the National Capital Territory of Delhi, nearby cities, parts of Haryana, Uttar Pradesh and Punjab; and access the highly skilled and educated workforce in these cities. The Marketing and Sales efforts are headquartered out of Mumbai; with a regional headquarter in Delhi; and its back office, risk management, internal finances etc. are headquartered out of Delhi, allowing our Company to scale these processes efficiently for the nationwide network.

### **Main Objects of The Company**

The main objects to be pursued by the Company on its incorporation are:

1. To hold investments in various step-down subsidiaries for investing, acquiring, holding, purchasing or procuring equity shares, debentures, bonds, mortgages, obligations, securities of any kind issued or guaranteed by our Company.
2. To provide financial consultancy services; to provide investment advisory services on the internet or otherwise; provide financial consultancy in the area of

personal and corporate finance; publish books and CD ROMs and any other information related to the above.

3. To conduct the business of sale, purchases, distribution and transfer of shares, debts, instruments and hybrid financial instruments and to perform all related, incidental, ancillary and allied services.

4. To conduct depository participant services; to conduct de-materialization and re-materialization of shares; set up depository participant centers at various regions in India and to perform all related, incidental, ancillary and allied services.

5. To receive funds, deposits and investments from the public, Government agencies, financial institutions and corporate bodies; grant advances and loans; conduct advisory services related to banking activities, project financing, funding of mergers and acquisition activities; fund management and activities related to money market operations.

6. To carry on the business of portfolio management services, investment advisory services; custodial services; asset management services; leasing and hire purchase; mutual fund services and to act as brokers of real estate and financial instruments.

7. To carry on the business of financing; provide lease and hire purchase services; to provide consultancy in the area of lease and hire purchase financing.

8. To operate mutual funds; receive funds from investors; equity or debt instrument research activity instrument in debt and/or equity instruments.

### **Key Business Strategies**

Their focus on the client has allowed Company and its subsidiaries to offer a range of services that have changed the investing landscape and created a new model of financial services that melds people and technology to provide an integrated human assisted technology interface service for investors who range from self-directed full-time active investor to those who prefer to deal with through a marketing associate in smaller towns and cities. Their key strategies include:

- Defend and maintain their differentiation as the firm that delivers ethical and useful services

- Build and expand “investing insight” through product offerings such as Equity Analysis which is objective,
- Uncomplicated and not driven by commission
- Give clients new levels of choice tailored to their desire for help, tools for investing their assets, their willingness to pay for additional services and the level of business they can do with the company.
- Provide clients with tools, relationship managers and choices that support their desired investment outcomes.

Indiabulls has developed a client specific approach as a core element of its business strategy and are constantly focusing on acquiring new clients and expanding their customer base. They believe that the strong secular growth of the Indian financial Markets, due to increased household penetration of financial assets; increasing liquidity and market capitalization of Indian Markets, led by the listing of many public sector entities; and the increasing affluence of Indian households and savers provides an impetus to the growth perspective.

They believe that this diversification and growth strategy will continue to produce results and allow Company and its subsidiaries to grow business at a rapid pace irrespective of market conditions. In addition, management believes that the growth of the Indian financial markets, due to increased household penetration of financial assets; increasing liquidity and market capitalization of Indian markets, led by the listing of many public sector entities; and the increasing affluence of Indian households and savers, favors our long term growth outlook.

The table below encapsulates the financial metrics on an annual basis, and compares that with the Market trading volume. (NSE Yearly Trading Volume is taken as representative of Market activity).

**The core pillars of our business strategy are discussed below:**

**Increase the number of Client Relationships**

They are focused on increasing the number of client relationships through a wide network of offices throughout India and having more number of relationship managers to service these relationships. They plan to grow their business by growing the number of client relationships. During a downturn of the markets they believe that increased number of client relationships will add stability to their earnings.

**Offer Diversified Financial Products & Services – Capture Greater Share of Wallet**

Company and its subsidiaries offer to their clients a wide range of financial services and products allowing the clients to leverage their relationship with Indiabulls and get products suiting their varied needs. This strategy allows them to gain “share of wallet” of the clients’ consumption of financial services. They offer to the client a comprehensive product offering and are able to increase their revenues per client by selling different products to the same client. Indiabulls offer equity, debt & derivatives brokerage, IPO distribution, mutual funds and insurance products. Their strategy is to increase the number of client relationships and then leverage those client relationships into offering in a whole suite of financial products.

**Multiple Channels – Enhance Customer Experience and Opportunities to interact with us**

Company’s clients can access their products and services through 135 offices spread across 95 cities; through operator assisted call Centers; or through their website [www.indiabulls.com](http://www.indiabulls.com); or through their respective relationship managers or through marketing Associates. These multiple channels provide flexibility to the clients and allow them to utilize their existing business Relationship with them through any channel from any part of India. Company’s strategy is to provide the most convenient, efficient and value added channel to the client at the lowest possible cost, and allow the clients with choice and varied access points. Indiabulls believe that their multiple channel strategy

has been particularly effective in the affluent segment where many sophisticated clients like to have a close-by office they can access and yet have the flexibility of Internet account management, transactions and electronic funds transfer and settlement.

### **Relationship Manager driven sales model, provide high quality service and exploit cross-sell opportunities**

Company's clients benefit from the personal attention and advice of the trained and motivated relationship managers. All its relationship managers are qualified and educated professionals, who have been extensively trained in-house to provide the products and services to the clients. These relationship managers are encouraged to develop long-term relationships with the clients and can access a variety of resources within the Company, such as insurance specialists, research services and others to add value to their clients. Most of the clients have dedicated relationship managers irrespective of the channel they use.

### **Low cost and highly scalable business**

Indiabulls has utilized the technologies available and have constantly invested in products and innovations to provide an enhanced experience to its customers. The benefits of such infrastructure include integrated customer trading account with depositary services; electronic gateway for instant funds transfer to and from the bank to the brokerage account; and comprehensive client systems that track all activity in various segments. They believe that technology and systems are one of the key competitive edges in terms of lowering their operating costs; managing the business; reducing risk and providing an enhanced experience to the clients with superior service standards.

### **Brokerage Offering**

Company's retail equity business primarily covers secondary market equity broking. It caters to the needs of individual Indian and Non-resident Indian (NRI) investors. They offer broker assisted trade execution and automated online investing and trading facilities to

their customers. Automated online investing and trading includes automated order placement and execution of market and limit equity orders; and advanced trading platforms for active traders. All investors have full access to real - time quotes, personalized portfolio tracking, charting and quote applications, real-time market commentary, real-time quotes and news.

### **Online Automated Channel**

Automated Online Business contributes more than 34.6% of its overall revenues. They control more than 20% market share in the online business. Clients are able to obtain financial information and execute trades on an automated basis through their online channel using product offerings like Power Indiabulls and Indiabulls Market Trader.

This channel is designed to provide added convenience for clients and minimize its costs of responding to and processing routine client transactions. Online channels include the Indiabulls Group Professional Network that provides access via their web-site [www.indiabulls.com](http://www.indiabulls.com) to information and trading service on the Internet. Additionally, Power Indiabulls online trading system is designed for the high volume trader and provides enhanced trade information and order execution integrated software-based trading platforms. While most client transactions are completed through the online channel, they continue to stress the importance of blending the power of the Internet with personal service to create a full-service client interface. They offer an online portal where the clients can execute securities purchase and sales transactions through the Internet.

This covers the Equity, Debt & Derivatives segment in the Indian securities market. With an objective of assisting our customers in taking investment decisions, the portal also provides financial information on various companies listed. For executing a transaction clients can directly log on to our website without requiring any assistance from offline intermediaries

### Third Party Financial Products Offering

They distribute third party products and services through our comprehensive retail distribution network. The products offered include third party insurance, mutual funds and initial and secondary public offerings. They have a pan India retail distribution network, comprising 1050 relationship managers and 135 branches spread over 95 cities.

### INTRODUCTION AND CONCEPT OF SHARE TRADING

Trading in shares is old phenomena its regulation had been started when securities contract act had been formed in 1956. Transfer of resources from those with idle resources to others who have a productive need for them is most efficiently achieved through the securities market. It provides a channel for reallocation of savings to investments.

**SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)** is a regulatory governing body of security market. The SEBI Act 1992 was enacted to empower SEBI with statutory powers for:

- (a) Protecting the interests of investors in securities.
- (b) Promoting the development of the securities market
- (c) Regulating the securities market

Its regulatory jurisdiction extends over corporate in the issuance of capital and transfer of securities. It has powers to register and regulate all the market all market intermediaries and also to penalize them in case of violations of the provisions of the ACT, rules and regulations made there under. SEBI has a full autonomy and authority to regulate and develop an orderly securities market.

**The share market can be segmented in two parts one is Primary Market another is Secondary Market.**

#### Primary Market

It provides opportunity to issuers of securities government as well as corporate to raise resources to meet their requirements of investments. In this market companies issue fresh security sin exchange of funds

through public issues or private placements. The market design for primary market is provided in the provision of Companies Act, 1956 which deals with issues, listing and allotment of securities. The investors have to apply the shares by filling the application form issue by the company along with the application money. According to Disclosure and Investor Protection guidelines of SEBI, 1992 company has to disclose all the necessary information regarding pricing of issues, listing requirements, disclosure norms lock-in-period for promoters contribution, contents of offer documents pre and post issue obligations etc.

Company can issue shares at face value, at premium or at discount. Another method of pricing which is now days common is issuing the securities through online system of the stock exchange has to comply with the section 55 to 68a of the companies Act, 1956 and SEBI guidelines 2000. The company is required to enter in to an agreement with the stock exchanges which have the requisite system for online offer of securities. The advantages for this new system are:-

- (a) The investors part with money only after allotment.
- (b) It eliminates refunds except in case of direct applications.
- (c) It reduces the time taken for issue process

#### Secondary Market

Secondary market is the place for sale and purchase of existing securities. It enables an investor to adjust his holdings of securities in response to changes in his assessment about risk and return. It enables him to sell securities for cash to meet his liquidity needs. It essentially comprises of the stock exchanges which provide platform for trading of securities and a host of intermediaries who assist in trading of securities and clearing and settlement of trades. The securities are traded, cleared and settled as per prescribed regulatory framework under the supervision of the exchanges and oversight of SEBI.

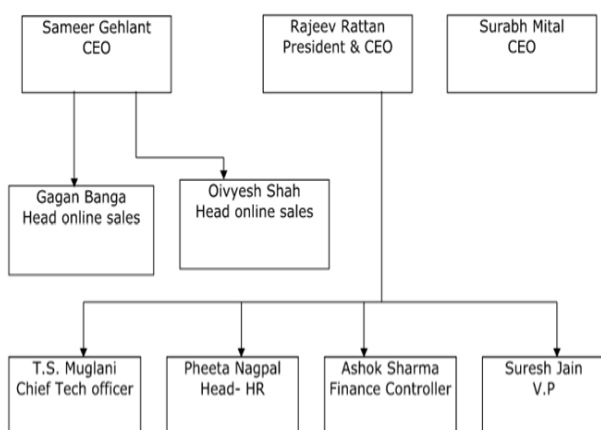
## Trading Mechanism

Earlier trading on stock exchanges in India used to take place through open outcry without use of information technology for immediate matching or recording of trades. This was time consuming and inefficient. This imposed limits on trading volumes and efficiency. In order to provide efficiency, liquidity and transparency National Stock Exchange introduced a nationwide on line fully automated screen based trading system where a member can punch in to the computer quantities of securities and the prices at which he likes to transact and the transaction is executed as soon as it finds a matching sale or buy order from a counter party. Screen based trading electronically matches orders on a price/time priority and hence cuts down on time, cost and risk of error, as well as on fraud resulting in improved operational efficiency. It enables market participants, irrespective of their geographical locations to trade with one another and it provides equal access to everybody.

NSE has main computer which is connected through Very Small Aperture Terminal (VSAT) installed at its office. The main computer runs on a default tolerant STRATUS mainframe computer at the exchange. Brokers have terminals installed at their premises which are connected through VSATs. An investor informs a broker to place an order on his behalf.

## ORGANISATIONL CHART

### CHAIRMAN & CEO



## THE FACILITIES PROVIDED BY INDIABULLS

### Indiabulls Signature Account

A multitude of ways to access your account either through priority access to Relationship Manager over phone or online access to your Account & Research Tools.

### Indiabulls Signature Account Features

Priority Service — Enjoy priority telephone access that gives you direct access to your Relationship Manager.

Premium Research — Benefit from full access to Indiabulls Equity Analysis™, our objective, fact-based approach to rating stocks.

Online Accounting — Stay on the top of your investments with a snapshot of your Account Statements. Get access to Portfolio statement and access to digital contract notes.

### Benefits

Control — Stay on top of your investments with convenient access to your account online or by phone.

Confidence — Support your investing decisions with premium in-depth research - Indiabulls Equity Analysis.™

Value — Enjoy competitive commissions and get the service and support you need at a fair price.

Power Indiabulls

Indiabulls is dedicated to empower Active Traders through personal service and advanced trading technology.

### Active Trader - Get More at Indiabulls

Regardless of how the market is performing or which way the economic winds are blowing, you, as a trader, are researching, charting, crafting a strategy, buying and selling. You are getting in, getting out and moving on to the next trade.

Choose from a comprehensive offering of accounts, platforms and products. Customize our technology and services to support the way you work.



### Features of Power Indiabulls

Live Streaming Quotes  
Fast Order Entry  
Tic by Tic Live Charts  
Technical Analysis  
Live News and Alerts  
Extensive Reports for Real-time Accounting

### Benefits

**Comprehensive Financial Services** — As an Active trader, you'll have the tools, resources and support you need to execute your trading strategy, plus your choice of a wide range of investment products and services.  
**Dedicated Support and Services** — Enjoy priority access to Relationship Managers who are dedicated to supporting your trading and investing needs.

### Non-Resident Indian (NRI) Investor Services

With an extensive range of investment products, you will discover an unwavering commitment to helping you invest in India.

### Facilities

**Indiabulls NRI Trading Account** - Provides access to comprehensive trading tools for independent NRI investors  
**Indiabulls Depository Services** - Integrated services for seamless delivery  
**HDFC Bank Account** - NRE/NRO Accounts with built in tax management solutions and facility to source all regulatory approvals.  
**Indiabulls Equity Analysis<sup>TM</sup>** - Premium Research on 200 companies updated daily.

### Benefits

**Indian Investments Brings You More Choices**  
Investing in India, one of the world's fastest emerging financial markets, means a wider choice of investment opportunities and industries. At Indiabulls, you can take full advantage of the emerging Indian market. See what indiabulls offer

Indiabulls provide you with a Seamlessly integrated trading, depository and bank account enabling you to trade from anywhere in the world.

Investing in India, one of the world's fastest emerging financial markets, means a wider choice of investment opportunities and industries. At Indiabulls, you can take full advantage of the emerging Indian market. Indiabulls provide you with a Seamlessly integrated trading, depository and bank account enabling you to trade from anywhere in the world.

### Depository Services

Indiabulls is a depository participant with the National Securities Depository Limited and Central Depository Services (India) Limited for trading and settlement of dematerialized shares. Indiabulls performs clearing services for all securities transactions through its accounts. They offer depository services to create a seamless transaction platform –execute trades through Indiabulls Securities and settle these transactions through the Indiabulls Depository Services. Indiabulls Depository Services is part of value added services for their clients that create multiple interfaces with the client and provide for a solution that takes care of all your needs.

ISL is a depository participant with the NSDL and CDSL for trading and settlement of dematerialized shares. It performs clearing services for all securities transactions through its accounts. Clients of the brokerage business are able to use the depository services to execute their trade through ISL and settle these transactions through our depository services. Indiabulls depository service is part of the value-added offerings to create multiple interfaces with the client.

### INSURANCE OVERVIEW



When you hear the word Insurance, the words boring and mundane probably enter your mind.

### **Insurance Products**

IIAPL is a Corporate Agent of Birla Sunlife Insurance Co., which is India's second largest private insurance company. It offers life insurance and annuity products. The insurance experts assist relationship managers in evaluating the near term and long term financial needs of clients and design programs that they believe would best suit their needs and help them manage their risks. Insurance experts also co-ordinate with underwriting partners to complete the insurance transaction. IIAPL has a network of 77 insurance experts spread across its branch network. IIAPL has been awarded the "Flying Start" award by Birla Sunlife Insurance Co. for outstanding contribution towards growth and success of the partnership.

When it comes to business, you are right up there. Taking all those split second decisions, avoiding pitfalls and making sure your money works hard for you. But don't you think the business of life requires just as much attention and probably even more. That's we are proud to bring to you an offer exclusively for you. As a part of our endeavor to provide you with world-class products and services, Indiabulls gives you the opportunity to avail of the whole range of Birla Sunlife Insurance Products through the Indiabulls network of 1050 Relationship Managers over 135 locations nationwide. Which means you can take care of life, while taking care of business. As always, we put your needs first.

### **Products: Individual Life**

Live Long Retirement Plan  
Flexi Save Plus Endowment Plan  
Flexi Cash Flow Money Back Plan  
Flexi Life Line Plan  
Flexi Secure Life Retirement Plan  
Premium Back Term plan  
My Child  
Riders  
Birla Sun Life Term Plan

Single Premium Bond  
Classic Life  
Critical Illness Plus Rider  
Critical Illness-Women Rider

### **Products : Group Life**

Group Term Insurance  
Group Superannuation Plan  
Group Gratuity Plan  
Forms  
FAQ : Group Protection Solution Plan  
FAQ : Group Superannuation Plan  
FAQ : Group Gratuity Plan  
Bima Kavach Yojana

### **Mutual Funds**

They provide various mutual funds (equity, debt and balanced mutual funds) through our retail distribution network. They offer clients a wide variety of mutual funds from Asset Management Companies like Prudential ICICI Mutual Fund, HDFC Mutual Fund etc.

### **Indiabulls Easy Money**

#### **No questions. Only Loans.**

No matter where you work, or how much you earn, we offer you the shortest route to a loan with minimum paperwork and procedures. With EasymoneyTM, you can avail of easy loans for a minimum of Rs.10, 000 to a maximum amount of Rs.1, 00,000.

With absolutely No Prepayment Penalty.

### **Easymoney Team features**

Flexible loan tenor of up to 4 years (i.e. 1 month to 48 months).

Loans available from a minimum of Rs.10,000 up to a maximum of Rs.100,000.

Easy monthly repayment through equated monthly installments (EMI).

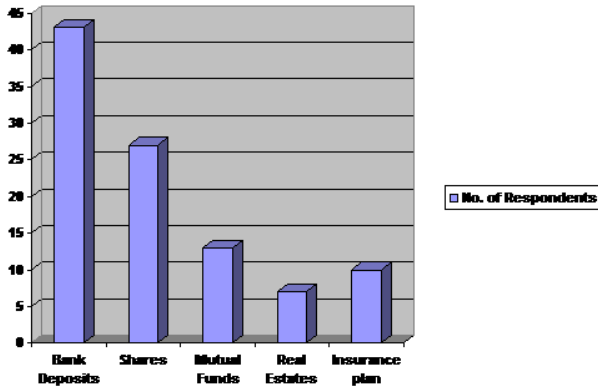
Mediclaime Insurance bundled with every loan you avail.

Easy documentation and quick disbursal.

You take today and you can pay it tomorrow with no penalties

## ANALYSIS OF THE PREFERRED INVESTMENT AREA

The investment was broadly divided into five areas, mainly-Bank deposits. Shares, Mutual Fund ,Real Estate and insurance plans.

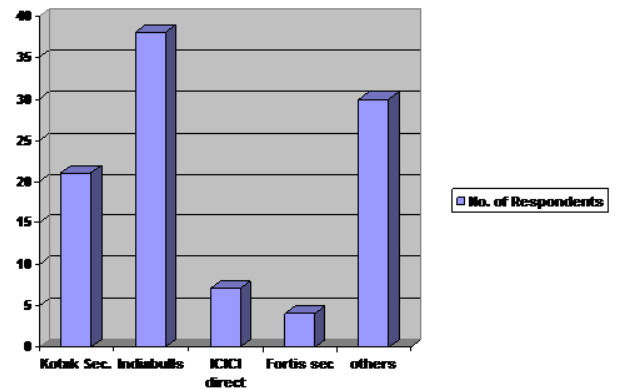


- Following observations can be made on the basis of above analysis:
- Bank Deposits being the most preferred area, 43% respondents out of hundred invested in bank deposits.
- The second preferred area was Shares as 27% respondents were investing in the share market.
- Then preferred area was the Mutual Funds with 13% of respondents
- Real estates were the least preferred area i.e. only 7%

- 52% respondents go invests for higher returns.
- 29% respondents prefer Moderate Return for their investments.
- 15% prefer moderate risk.
- Only 4% for Low risk.

## ANALYSIS FOR INTERMEDIATING COMPANY

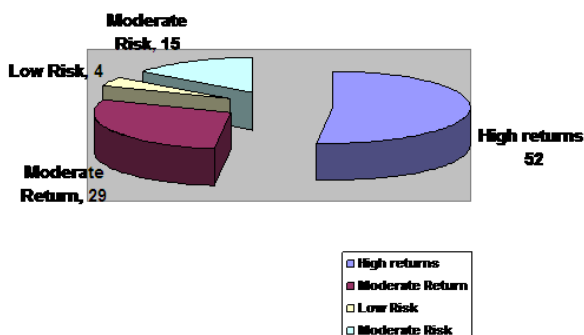
These factors are categorized into brokerage, Information provided by them the exposure limit or loan facility provided by them and their Brand Name.



- 21% respondents choose Kotak Securities Ltd.
- 38% respondents choose Indiabulls Securities Ltd. for trading.
- 7% respondents choose ICICI direct.
- 4% respondents choose Fortis.
- 30% go for others.

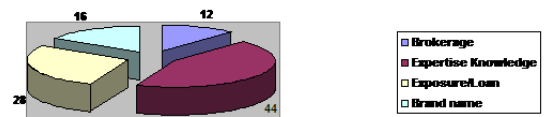
## ANALYSIS OF THE FACTORS AFFECTING THE INVESTMENT

The factors are categorized in to four parameters to know the purpose of investment made by the investor.



## ANALYSIS OF THE FACTORS FOR BROKING HOUSE

These factors are categorized into brokerage, Information provided by them the exposure limit or loan facility provided by them and their Brand Name.

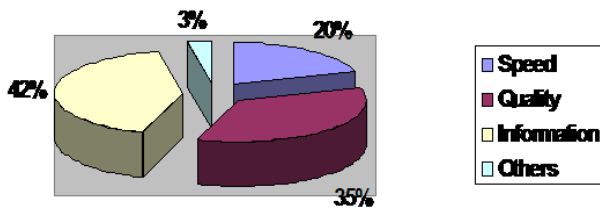


- 44% respondents choose their broking house on basis of information provided by them.

- 28% prefer by the exposure limit and the loan facility provided to them.
- 12% by the brokerage charge by the broking house.
- 16% by Brand Name.

- Company should advertise with a concern that has a brand name in the market.

### MOST IMPORTANT SERVICE PARAMETER



- The most important service parameter that came up as a result of survey is Information i.e. the investors feel that the information contained in the service package is the key to more profits.
- Second major parameter is Quality of service.
- 20% investors feel that the quickness of service is above par than any other aspect.

### RECOMMENDATIONS

- INDUCTION PROGRAMS must be held for the sales teams before letting them go into the field. In these induction classes the experienced sales staff employees should share their valuable live experiences and knowledge, which they have experienced while in field.
- Weekly magazines must be published and distributed to the investors that can help them for making better investments.
- Sales team must be fully equipped with latest technology such as using Laptop that can be used for making presentation to the customers especially to the corporate clients about their product and services provided by them.
- Make your site user friendly so that more and more people know about trading and do the same also.
- Advertisement through Canopy, help to generate leads.

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