



Jaypee Business School

Jaypee Institute of Information Technology

(Declared Deemed to be a University u/s Section 3 of the UGC Act)

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Strategic Insights into Wealth Advisory and Mutual Fund Planning: A Corporate Internship Report at Bajaj Capital

Corporate Internship Report

Internship Report submitted as a partial requirement for the award of the three-year

Bachelor of Business Administration Programme

BBA 2023-26

Name: **Harsh Mittal**

(Bajaj Capital, Novus Tower - Gurugram)

Corporate Internship Supervisor

Name: **Mr. Nitin Ambardar**

JBS-Faculty Supervisor: **Dr. Richa Chauhan**

Start Date for Internship: 11th June, 2025

End Date for Internship: 11th August, 2025

Report Date: 13th August, 2025

Self-Declaration Certificate

I, Harsh Mittal, say that I finished the summer internship assignment called "Business Activities and Strategic Analysis of Bajaj Capital" during the school year 2023–26.

This report is based on what I learnt, saw, and thought about while interning at Bajaj Capital. It is my work. All of the secondary material used has been properly mentioned, and the financial analysis, market insights, and strategic commentary are based on my own understanding and academic advice.

I confirm that:

- I didn't copy any element of this report from an unauthorised source or a work that had already been published.
- The things inside show what I learnt and how I talked to people during my internship. I am completely responsible for making sure the information I send in is precise and accurate.

Date: 13th August, 2025

Signature: _____

Name: Harsh Mittal

Institution: Jaypee Institute of Information Technology



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Date : 13th August 2025

TO WHOM SO EVER IT MAY CONCERN

This is to certify that **Mr HARSH MITTAL** student of **Jaypee Business School** has successfully completed the Internship in our Organization at Gurugram-Corporate office (Hybrid Mode) from **11th June to 11th August 2025.**

The scope of project was:

"Strategic Insights into Wealth advisory & MF Planning"

The WP Intern undertook his/her training with dedication & sincerity.

We wish him/her all the best for future endeavour.

With Regards,

For Bajaj Capital Limited.

Nitin Ambardar

Sr. AVP - TDA

E-mail : nitina@bajajcapital.com

SEBI Registration Nos: Merchant Banker (INM000010544), DP (DP.IN-DP-NSDL-267-2006), BSE - Equity (INZ000007732)
PFRDA Registration No: I2092018

Over 150 offices nationwide | Serving 10,000 investors | Since 1965
7-Times recipient of CNBC TV 18 Best Financial Services Award (Retail) including 2017-18
Great Place To Work 2012 | The Economic Times Best BFSI Brands 2016

*For any DP related grievance

23709123 Corporate Internship Report

ORIGINALITY REPORT



PRIMARY SOURCES

1	Submitted to The Illawarra Grammar School Student Paper	1 %
2	www.bajajcapital.com Internet Source	1 %
3	Submitted to Institute of Management Technology Student Paper	<1 %

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Acknowledgement

At the bottom of my heart, I would like to express gratitude to all those people involved in the process of directing and assisting me throughout my summer internship at Bajaj Capital.

I must thank my faculty mentor, Mr. Nitin Ambardar, for supporting me continuously through the process and for giving me all the thoughts, excellent feedback, and career knowledge that assisted me in figuring out what to do with my project.

I am extremely thankful to the Bajaj Capital team, and above all to my reporting manager and senior advisors, for the valuable learning experience that they provided to me. They gave me opportunities to actively engage in client onboarding, mutual fund strategy designing & advising them in real-time financial live consultation. Their leadership and sharing of experience have provided me with an immense perspective on money management.

I would also wish to express my gratitude to my fellow participants and colleagues who were undertaking the Wealth Premier League challenge and assessments through operation, and group efforts in collaboration towards working on existing problem-solving together were an additive factor to the internship.

Lastly, I would like to express my gratitude towards Jaypee Institute of Information Technology for giving me this internship and linking my academic education to appropriate experience.

This would not have been achievable without a good, wise mind and trust!

Executive Summary

This report is a summary of my two-month experiential learning at Bajaj Capital, a premier financial advisory firm in India. This internship program was held in the Wealth Premier League, which involved learning by performing real-time, client-assisted engagements through client onboarding, mutual fund strategy development.

The report begins with an overview of Bajaj Capital's legacy, business model, and growth strategies during its sixty-year history. The report reiterates the company's transition to a "one-stop financial supermarket" offering financial services ranging from investment advisory services, insurance, tax planning, and estate planning. The hybrid distribution model made it easier to provide a client-centric service while also embracing digital support of service delivery.

Through the internship, I used established financial planning frameworks such as SIP laddering, client profiling, and conversion funnel experiments within the strategy. I engaged with existing and potential clients through multiple channels, and social media, WhatsApp, and offline meetings, and used Ameya and Groww to recommend schemes on the basis of risk appetite and other financial goals. My mentor also provided weekly performance observations and suggestions to improve my pitch and conversion.

Major highlights covered distil into two primary forms of development: technical growth - i.e., scheme comparisons, portfolio construction; as well as personal development - emotional intelligence, adaptability, strategic thinking, etc.

There are suggested recommendations for internal internship practices as well as organizational improvements in the form of scenario-based evaluations, learning pods led by our alumni network, and proactive advisory resources. The report closes with a discussion reflecting on the transformational nature of the internship itself, as well as solidifying my long-term objective of building a career that will be rooted in wealth management and financial advisor.



INTRODUCTION

Bajaj Capital has been a part of India's financial scene for more than 60 years. Business-minded attorney Mr. K.K. Bajaj started it all in 1965 with a small investment advising firm. What started as a small business progressively expanded into a comprehensive wealth management firm that currently serves both individuals and institutions.

Making financial products more accessible and assisting individuals in gradually accumulating wealth was the original concept. The introduction of Company Fixed Deposits to ordinary investors, which was uncommon at the time, was one of the first steps. It provided a means for people to start looking into more structured options and go beyond simple savings.

Bajaj Capital has continued to participate in the expansion of India's capital markets over the years. It has contributed to raising awareness of bonds, insurance, mutual funds, and pension plans. The company helped bring about the changes rather than merely following them.

Today, it has over 30 lakh investors and has branches in over 77 cities with more than 140 branches. The assets under advisory, topping ₹1,00,000 crore, are indicative of the trust that has been built up over time. The company's slogan, "Your Partner in Wealth Creation", expresses its value principles of long-term planning, personalized advice and assisting clients to make wise financial decisions.

JOURNEY OF BAJAJ CAPITAL

New Products (1995)

Retail investors can now purchase IDBI and ICICI's bond series.

Open-ended Plans for Debt (1997)

The introduction of open-ended debt packages by private sector firms helped to revive mutual funds in India. Bajaj Capital has made a name for itself in India as the biggest joint fund retail distributor.

Launch of the Insurance Industry (1999)

Anticipating the full openness of the insurance sector, Bajaj Capital began pushing LIC and GIC's life and general insurance products (via affiliated enterprises). Bajaj Capital started with promoting GIC's health insurance policies, then successfully achieved the unprecedented success of surpassing all other marketers of "Pension Plans" in India.

A one-stop shop for financial goods (2000)

Bajaj Capital accomplishes its ambition of a 'One-stop Financial Supermarket.' Through its Investment Centres, the company offers all financial products for sale. The 'full-service merchant banking' provided by Bajaj Capital includes capital issue structure, management, and marketing. Bajaj Capital redefines 'Financial Planning' in its international context and develops its whole team of Investment advisors as Financial Planners. Financial Planning and Need-based Investing.

Need-based investing and financial planning (2002)

The Company concentrates on ensuring there is investor awareness, proper Financial Planning, and need-based Investing. To ensure all this, the International College of Financial Planning was launched to offer education in Financial Planning. Graduates from this College become

Certified Financial Planners (CFP), a prestigious professional qualification. All India Insurance Broking License

All India Insurance Broking Licence (2004)

Bajaj Capital receives the All-India Insurance Broking License. It has also made a reputation for itself by starting the tradition of holding seminars on wealth building all throughout India. Promoting scientific and holistic investing through its software.

Encouraging Scientific and Holistic Investing (2005)

A software-based program that promotes scientific and holistic investment is introduced by Bajaj Capital.

New Product Launch (2007)

Bajaj Capital introduces Demat services.

Launch of Just Trade (2008)

Just Trade®, an online platform for investing in stocks, mutual funds, and initial public offerings, was introduced by Bajaj Capital.

Ranked first in the Great Place to Work Institute's investment category (2009)

Bajaj Capital has proudly earned the title in the 2008-2009 period. On top of that, it was also recognised as the "Best Wealth Management Company" by Business Sphere during the same timeframe.

Best Performing National Financial Advisor (2011)

Discover the top-performing national financial advisor in the retail sector, recognised at the CNBC TV 18 Financial Advisor Awards!

CNBC TV 18 Financial Advisor Awards (2015)

Awarded "Best Performing National Financial Advisor-Retail."

Awards and Accolades (2019)

During the CNBC TV 18 10th Financial Advisor Awards 2018–19, Bajaj Capital was inducted into the Hall of Fame for making a valuable and unforgettable contribution to financial advising and the financial advice space in the last ten years from 2018–19 to 2019–20. Further, it was awarded the "Best Digital Transformation in Insurance/Financial Services" of 2019 by Transformance Business Media.

Launched NPS Portfolio Management Dashboard (2020)

Bajaj Capital has rolled out the NPS Portfolio Management Dashboard, making it easier than ever to invest and keep track of your portfolio all in one place. For the first time in Indian history, the initiative was taken. The platform will give users the ability to track their portfolio and invest in a 360-degree view. The portal serves both individual and corporate subscribers of CRAs, NSDL, and Fintech and is entirely paperless. Set up a minor account on the online MF marketplace as well.

FINtastic Talks with Sanjiv Bajaj (2021)

Leading voices in finance are included in a new series of interactive and captivating financial classes hosted by Mr. Sanjiv Bajaj of Bajaj Capital.

ET Best Brands Award (2022)

This recognition highlights the outstanding brands that are truly setting new standards in their fields. We are deeply grateful and proud to receive this honour. As we keep pushing towards our vision of creating a customer-centric brand, we're hopeful that even more accolades will come our way!

The IndusInd Bank Tiger Credit Card (2023)

IndusInd Bank and Tiger Fintech, part of the Bajaj Capital Group, had some thrilling news to share! They had rolled out a state-of-the-art co-branded credit card that features VISA capabilities. This means that customers of IndusInd Bank can now take advantage of a top-notch credit card designed to cater to all their lifestyle needs.

Afaqs Best Brands Awards (2023)

Bajaj Capital is proud to announce that we have been presented the Afaqs Brand Storyz Award for Best Use of Generative Artificial Intelligence in social media. We appreciate the journey and, of course, the Bajaj Capital Family, who constantly contribute to our tale and make it possible.

ET Best Brands Award (2023)

Bajaj Capital has received this award once more in the year 2023. Being acknowledged as a customer-first brand makes us at Bajaj Capital extremely happy and humbled, and we look forward to more as we continue to work towards this goal.

The organization's core philosophy is anchored in its ENRICH values:

- **Entrepreneurial & Ethical**

- Openly and honestly cite and share correct/right and incorrect/wrong behaviour
- Treat your co-workers with integrity and respect
- Find feedback/support when required to develop and improve your performance

- **Nurturing**

- Openly and honestly cite and share correct/right and incorrect/wrong behaviour
- Find feedback/support when required to develop and improve your performance

- **Responsibility**

- Help out by proactively covering for my team members' platforms during their absence
- Take initiative and have ownership of my own development and career journey
- Only operate from my circle of influence and do what I do best to perform on my expected deliverables

- **Innovation**

- Always stay ahead of the curve by adopting best practices and creative thinking into everything you do
- Ensure you are using technology and digital media to their fullest every day, for everything, for communication and your job.

- **Collaboration**

- Always communicate with all members of the team and stay professional
- Always work with team members to complete tasks on time
- Always have fun and celebrate your successes.

- **Happy Clients**

- Constantly mindful of and attentive to the client's expectations
- Always aware of and listening to the customer expectations
- Always capturing customer feedback
- Managing relationships with peers not as relationships but by being transparent, open and upfront with your colleagues when needed

Changes in the market have always been welcomed by Bajaj Capital. In 2008, they developed an online investment platform called Just Trade. It allowed clients to buy equity, mutual funds, and IPOs online. In more recent times, they have collaborated with an organization called SimpleCRM to create a 360-degree customer experience platform that integrates mobile apps, digital marketing tools, and analytics engines powered by AI to influence consumer interaction.

During my internship, I had full exposure to this digital transformation. The company's "phygital" model - combining physical advisory service with digital convenience - enabled onboard processes to be easily completed, SIP (systematic investment plan) registration to be fully paperless, and real-time tracking of portfolio condition. Even more so, advisors can happily lay out their cost, ticket sizes, and clients can collaboratively add value via shared dashboards, and OTP secured transactional states to keep records of documents sent via WhatsApp.

Bajaj Capital has evolved into more than just a financial product. While assisting with initiatives like SAIL, IOC, BHEL, and LIC Housing Finance and helping generate money for all three, they also broke into the mutual fund and pension fund in India. Bajaj Capital has raised an unprecedented amount of money for bonds for governmental institutions and engaged in everything from asset allocation to modelling the pension funds and mutual funds offered by the distributors. Bajaj Capital has developed many mutual funds and pension funds with distributors, but has left a vast investment legacy for the country.

Bajaj Capital is more than just a financial middleman; it also helps people learn about money, be included, and become wealthy. Bajaj Capital's path has been a carefully planned mix of tradition and disruption, making it an interesting case study in long-term growth and innovation that is driven by clients.

Bajaj Capital will keep growing as a force for financial empowerment in India as it goes down this path. It will do this by using data-driven insights, making it easier for more people to access it online, and supporting the next generation of investors. By continuing to come up with new ideas, acting ethically, and putting the happiness of its clients first, it will be able to stay important and necessary in India's financial future.

Business Activities of Bajaj Capital

Bajaj Capital provides complete financial services investment advisory services, serving all types of clients, including institutional clients, high net worth clients and retail clients. Bajaj Capital has been in the financial service industry for over 60 years, and has become synonymous in India with a "one-stop financial supermarket" (one-stop shop for financial services). Joining together old advisor relationships and methodologies that are still conversational and relationship and long-term based, with digital tools is provided to bring the democratisation of investing with an intent to improve efficiency, effectiveness and access.

Core Financial Services

- **Investment Advisory**
 - Mutual Funds (Direct & Regular plans across AMCs)
 - Portfolio Management Services (PMS)
 - Alternative Investment Funds (AIFs)
 - Bonds, FDs, and Structured Products
- **Insurance Solutions**
 - Life Insurance (Term, ULIPs, Retirement)
 - Health & General Insurance
 - Group Insurance for corporates
- **Tax & Retirement Planning**
 - ELSS, NPS, and PPF advisory
 - Customised retirement corpus planning
 - Tax-saving instruments and HUF structuring
- **Real Estate & Estate Planning**
 - Property investment advisory
 - Will creation, succession planning, and family trusts

- **Digital Platforms**

- App-based investing (SIPs, lumpsum, insurance)
- WhatsApp onboarding and portfolio updates
- CRM-integrated dashboards for advisors and clients

Subsidiary Ecosystem

A network of specialised organisations makes up Bajaj Capital's operations:

Subsidiary Name	Focus Area	Revenue (FY 2024)	Net Profit (FY 2024)
Bajaj Capital Limited	Core advisory & distribution	₹148.8 Cr	₹-28 Cr
Bajaj Capital Insurance Broking Ltd	Insurance broking	₹32 Cr	₹5.3 Cr
Bajaj Capital Financial Services Ltd	Lending & financial structuring	₹14 Cr	Not disclosed
Bajaj Capital Investment Advisers Pvt Ltd	Wealth advisory & PMS	₹11.5K	₹-14.3K
Bajaj Capital Technology Solutions Ltd	Tech enablement & CRM	₹1.14K	₹-1.54K

Source: Tracxn Company Report

Distribution Channels

- Bajaj Capital has a hybrid model of distribution, bringing together a physical presence with a digital presence:
- **Offline Network**
 - 140+ branches across 77 cities
 - Relationship managers and certified advisors
 - In-person financial planning sessions
- **Online Platforms**
 - BajajCapital.com and JustTrade portal
 - App-based investing and insurance onboarding
 - WhatsApp group for client support, portfolio updates, and SIP registration
- **Social Media & Content Marketing**
 - Active presence on LinkedIn, Instagram, and YouTube
 - Financial literacy campaigns and webinars
 - Client testimonials and success stories

Client Segments

Bajaj Capital serves a diverse clientele through segmented offerings:

Segment	Characteristics	Key Products Offered
Retail Investors	Salaried professionals, first-time investors	SIPs, ELSS, Term Insurance
HNI	High net-worth individuals	PMS, Estate Planning
Corporates	SMEs, startups, large enterprises	Group Insurance, Treasury Advisory
NRIs	Overseas Indians seeking India exposure	Mutual Funds, Real Estate, Tax Planning

Revenue Model

Bajaj Capital earns through a mix of commission-based and fee-based models:

- **Distribution Commissions**
 - From AMCs, insurance companies, and bond issuers
 - Varies by product type and investment volume
- **Advisory Fees**
 - Charged for customized financial planning
 - PMS and AIFs carry performance-linked fees
- **Technology Licensing & CRM Tools**
 - Revenue from tech integrations and platform usage
 - B2B partnerships with fintechs and banks

Strategic Partnerships & Growth Moves

- **Phoenix ARC Investment:** Bajaj Capital invested in asset reconstruction services to diversify the portfolio of services
- **Web Engage Partnership** – Developed customer engagement using AI-driven CRM
- **Lark Finserv Tie-Up** – Offers for loans secured by shares and mutual funds

SWOT Analysis of Bajaj Capital

Strengths <ul style="list-style-type: none">❖ Diverse Product Portfolio❖ Strong Brand Legacy❖ Pan-India Presence❖ Digital Integration❖ Experienced Advisory Team❖ Subsidiary Ecosystem	Weaknesses <ul style="list-style-type: none">❖ Insufficient Rural Reach❖ Weak Brand Recall Among Youth❖ Regulatory and Compliance Complexities❖ Profitability Fluctuations❖ Manual Reliance
Opportunities <ul style="list-style-type: none">❖ Growing demand for SIPs and Goal-Based Investing❖ Digital Upgradation❖ Unutilized NRI and HNI market❖ Strategic Partnerships❖ Financial Literacy Initiatives	Threats <ul style="list-style-type: none">❖ Fintech Disruption:❖ Regulatory Changes❖ Foreign Competition

Strengths

- ❖ **Diverse Product Portfolio:** Offers all solutions such as mutual funds, insurance, bonds, retirement planning, tax advisory and real estate under one roof, a financial supermarket.
- ❖ **Strong Brand Legacy:** With over 60+ years of trust and credibility in the Indian financial services, we are expected to be a brand of choice with customers.
- ❖ **Pan-India Presence:** With 140+ branches in 77 cities, we have served more than 30+ lakh Investors.
- ❖ **Digital Integration:** Through platforms like Just Trade and CRM tools, and now onboarding clients with WhatsApp, we are reshaping the client experience and enhancing our operational capacity.
- ❖ **Skilled Advisory Team:** We have extensive domain knowledge in a variety of investment verticals, as well as organised training courses and screening procedures to guarantee practical mentoring.
- ❖ **Subsidiary Ecosystem:** There have been specialized verticals for insurance broking (through Moneywise), tech (through philosophy group), and investment advisory to facilitate focused service delivery to clients.

Weaknesses

- ❖ **Insufficient Rural Reach:** While scaled, Bajaj's reach in tier 3 and rural areas remains unaided.
- ❖ **Weak Brand Recall Among Youth:** Bajaj's brand affinity amongst Gen Z is relatively low when compared to FinTech startup brands.
- ❖ **Regulatory & Compliance Complexities:** Navigating SEBI, IRDAI, and RBI compliance across verticals adds to the compliance load.
- ❖ **Profitability Fluctuations:** Bajaj's net profit for FY 2023–24 is -₹28 Cr, despite a revenue of ₹148.8 Cr, indicates its profit margins are deteriorating.

- ❖ **Manual Reliance:** Some onboarding workflows still require paperwork, which is slowing the turnaround time.

Opportunities

- ❖ **Growing demand for SIPs and Goal-Based Investing:** The urban youth are looking for normally structured investment plans.
- ❖ **Digital Upgradation:** App-based investing, CRM upgrade, and AI-based engagement (through Web Engage) create opportunities for increased client segments.
- ❖ **Unutilized NRI and HNI markets:** Opportunities to upgrade estate planning, portfolio management services, and alternative investment funds (AIFs) for high-end clientele exist in the underutilised NRI and HNI markets.
- ❖ **Strategic Partnerships:** Partnerships with Lark Finserv, DDB Mudra and Phoenix ARC give you additional product and branding opportunities.
- ❖ **Financial Literacy Initiatives:** Government and private financial literacy and education initiatives create opportunities for Bajaj Capital to pioneer investor education.

Threats

- ❖ **Fintech Disruption:** Tech-first platforms and robo-advisors are making investing more DIY, pulling attention away from traditional advisory setups.
- ❖ **Regulatory Changes:** Changes to tax law, commission structures, compliance measures, etc., may change revenue models.
- ❖ **Foreign Competition:** Global firms entering the Indian market at aggressive price points and pushing technology as a stronger feature is an ongoing threat.

Organizational Structure of Bajaj Capital

Bajaj Capital follows a functional organizational structure supporting its multifaceted financial services in investment advisory, insurance broking, wealth management, and digital channels. The functional structure promotes specialization, accountability, and effortless servicing of clients across its total 140+ branches.

Key Executives (2025)

Name	Designation	Role Summary
Rajiv Bajaj	Chairman & Managing Director	Strategic leadership and governance
Sanjiv Bajaj	Managing Director	Senior leadership and operational oversight
Anil Chopra	Group CEO & Director	Business strategy, performance management
Sunaina Khanna	Chief People Officer	HR transformation and talent development
Angad Wadia	Chief Operating Officer	Operational execution and process optimization
Kalpesh Dave	Deputy CEO	Wealth advisory strategy and HNI client solutions2

Departmental Breakdown

Bajaj Capital's structure is segmented into specialized departments, each led by senior professionals and supported by cross-functional teams:

- **Investment Advisory Department**

- Handles mutual fund distribution, SIP planning, and portfolio construction
- Includes Relationship Managers, Wealth Managers, and Investment Analysts

- **Insurance Broking Division**

- Manages life, health, and general insurance solutions
- Operates under Bajaj Capital Insurance Broking Ltd

- **Operations & Compliance**

- Ensures regulatory adherence (SEBI, IRDAI), KYC validation, and backend processing
- Includes Compliance Officers and Ops Executives

- **Sales & Distribution**

- Drives client acquisition, onboarding, and revenue generation
- Includes Zonal Heads, Regional Managers, and Senior RMs

- **Marketing & Brand Strategy**

- Overlaps with digital campaigns, partnerships (Example DDB Mudra), and client impact/acquisition
- Consists of Digital Marketing Managers and Content

- **Technology & CRM**
 - Manages platforms like Just Trade, CRM dashboards, and WhatsApp onboarding
 - Includes IT Managers, CRM Analysts, and App Developers
- **Human Resources**
 - Focuses on recruitment, training, performance reviews, and culture building
 - Includes HR Business Partners and Learning & Development leads

Internship Lens

I mostly dealt with the Sales and Investment Advisory divisions during my internship. I attended review meetings with Zonal Heads, worked with Ops Executives on onboarding flows, and reported to a Senior Relationship Manager. Clear accountability and effective client service were made possible by this structure, particularly when it came to SIP allocations and scheme selection.

Marketing Mix of Bajaj Capital (7Ps Framework)

1. Product

- a wide range of financial products, including bonds, insurance, mutual funds, and tax and estate planning
- Exclusive mutual fund app Ameya, for SIP tracking, scheme selection and real-time portfolio tracking
- Specialized services like PMS, AIFs, succession planning, and retirement corpus building
- Paperless onboarding via WhatsApp and CRM-integrated advisory tools

2. Price

- Free advisory for most retail investors; revenue generated through commissions
- Fee-based models for premium offerings like PMS and AIFs
- Tiered brokerage plans for trading (Basic, Plus, Platinum) with flexible pricing
- Waivers and offers like zero AMC charges and discounts on onboarding

3. Place

- 140+ branches in 77 cities providing in-person advisory services
- Digital presence through **BajajCapital.com**, **Just Trade portal**, and **Ameya app**
- Client support channels and WhatsApp onboarding for instant communication

4. Promotion

- Digital marketing campaigns focused on Gen Z and millennial investors
- Co-branding partnership with DDB Mudra for revitalisation and outreach

- Initiatives to promote financial literacy through Wealth Premier League, seminars, and video content.
- Programs for client rewards and referrals to increase word-of-mouth

5. People

- Certified relationship managers, wealth advisors, and trained field staff
- Leadership team with decades of domain expertise and mentorship-driven culture
- Internship programs to train future advisors — including my own experience in client onboarding and SIP allocation
- Emphasis on empathy, ethical advice, and client-centric decision-making

6. Physical Evidence

- Branded branches, brochures, welcome kits, and advisor workstations
- Professional digital interfaces such as the Ameya app and Just Trade
- Feedback forms, client testimonials, and audit-friendly transaction records
- Formal onboarding documents and customised investment plans

7. Process

- Need-based planning through risk profiling and goal calculators
- Fully digital onboarding — e-KYC, e-sign, and WhatsApp document uploads
- CRM-based tracking for leads, follow-ups, and portfolio reviews
- Streamlined workflows for SIP execution, insurance policies, and investment renewals

Financials

Detailed Income Statement - Consolidated (INR)

Particulars	FY 2023-24	FY 2022-23	FY 2021-22	FY 2020-21	FY 2019-20
Total revenue	148.8Cr	187.2Cr	187.4Cr	226.2Cr	325.6Cr
Total revenue from operations	128.5Cr	157.9Cr	147.2Cr	196.6Cr	274.5Cr
Total revenue from operations other than finance company	128.5Cr	157.9Cr	147.2Cr	196.6Cr	274.5Cr
Revenue from sale of products	15.9Cr	55Cr	57.5Cr	115Cr	203.3Cr
Revenue from sale of services	112.6Cr	103Cr	89.7Cr	81.6Cr	71.3Cr
Other income	20.4Cr	29.2Cr	40.2Cr	29.6Cr	51.1Cr
Total expenses	186.3Cr	186.3Cr	173.1Cr	224.7Cr	339.5Cr
Purchases of stock-in-trade	15.9Cr	54.6Cr	56.3Cr	113.3Cr	201.6Cr
Changes in inventories of finished goods, work-in-progress and stock-in-trade	(30L)	(42L)	19L	12.6Cr	(28.7L)
Employee benefit expense	115Cr	88.3Cr	80.6Cr	66.5Cr	90.7Cr
Finance costs	4Cr	2Cr	3.1Cr	3.6Cr	3.1Cr
Total depreciation, depletion and amortisation expense	4.3Cr	4.7Cr	3.8Cr	3.3Cr	3.6Cr
Depreciation expense	3.4Cr	3Cr	2.3Cr	2.4Cr	3.4Cr
Amortisation expense	91L	1.7Cr	1.4Cr	94L	23.2L
Other expenses	47.4Cr	37.1Cr	29.1Cr	25.5Cr	40.9Cr
Power and fuel	2.6Cr	2Cr	1.7Cr	-	-
Rent	14.1Cr	13Cr	11.9Cr	10.7Cr	11.6Cr
Repairs to building	72L	52L	77L	1.3Cr	2.2Cr
Repairs to machinery	1.4Cr	57L	1.3Cr	71L	71.7L
Insurance	15L	15L	9L	40L	26.8L
Total rates and taxes excluding taxes on income	-	-	-	2L	3L
Research development expenditure	-	-	-	-	-
Subscriptions membership fees	46L	41L	-	37L	68.5L
Electricity expenses	-	-	-	1.2Cr	2Cr
Telephone postage	1.4Cr	1.4Cr	1.3Cr	1.5Cr	1.9Cr
Printing stationery	1.5Cr	72L	47L	39L	1Cr

Information technology expenses	-	-	6L	43L	69.5L
Travelling conveyance	6.1Cr	2.5Cr	88L	68L	3.3Cr
Legal professional charges	7.5Cr	5.5Cr	3.7Cr	2.9Cr	6.8Cr
Vehicle running expenses	2.9Cr	2.4Cr	1.9Cr	1.5Cr	2.6Cr
Directors sitting fees	18L	21L	12L	13L	32.5L
Donations subscriptions	-	-	39L	-	-
Books periodicals	-	-	-	-	-
Registration filing fees	-	-	-	-	-
Bank charges	12L	10L	6L	10L	12.1L
Advertising promotional expenses	3.9Cr	4.2Cr	1.8Cr	1Cr	2.9Cr
Cost repairs maintenance other assets	2.6Cr	2.4Cr	1.9Cr	-	-
Provision bad doubtful debts created	-	-	-	4L	4.2L
Total payments to auditor	-	-	-	-	-
CSR expenditure	-	-	-	-	1.4L
Miscellaneous expenses	1.7Cr	97L	76L	2Cr	3.5Cr
Total profit before prior period items, exceptional items, extraordinary items and tax	(37.5Cr)	82L	14.3Cr	1.5Cr	(13.9Cr)
Total profit before extraordinary items and tax	(37.5Cr)	82L	14.3Cr	1.5Cr	(13.9Cr)
Total profit before tax	(37.5Cr)	82L	14.3Cr	1.5Cr	(13.9Cr)
Total tax expense	(9.4Cr)	21L	3.9Cr	1.2Cr	(2.9Cr)
Current tax	44L	57L	(4L)	53L	7.7L
Deferred tax	(9.9Cr)	(36L)	3.9Cr	70L	(3Cr)
Total profit (loss) for period from continuing operations	(28Cr)	61L	10.5Cr	23L	(11Cr)

Detailed Balance Sheet - Consolidated (INR)

Particulars	FY 2023-24	FY 2022-23	FY 2021-22	FY 2020-21	FY 2019-20
Total equity and liabilities	70Cr	64.2Cr	57.3Cr	64Cr	101Cr
Total equity	(10.6Cr)	17.2Cr	17.1Cr	6.6Cr	6Cr
Total shareholders' funds	(10.6Cr)	17.2Cr	17.1Cr	6.6Cr	6Cr
Share capital	4.3Cr	4.3Cr	4.3Cr	4.3Cr	4.3Cr
Reserves and surplus	(14.9Cr)	12.9Cr	12.8Cr	2.3Cr	1.7Cr
Minority interest	8L	10L	11L	10L	10L
Total liabilities	80.5Cr	46.9Cr	40.1Cr	57.3Cr	94.9Cr
Total non-current liabilities	1.3Cr	94L	70L	56L	1.4Cr
Long-term borrowings	1.2Cr	93L	69L	54L	1.4Cr
Long-term provisions	2L	1L	1L	2L	1.3L
Other long-term liabilities	-	-	-	-	-
Total current liabilities	79.3Cr	46Cr	39.4Cr	56.8Cr	93.5Cr
Short-term borrowings	61.5Cr	31.9Cr	20Cr	40.8Cr	51.8Cr
Trade payables	3.9Cr	2.9Cr	2.3Cr	3.8Cr	5Cr
Short-term provisions	2.1Cr	1.2Cr	44L	-	2.3Cr
Other current liabilities	11.9Cr	10.1Cr	16.6Cr	12.2Cr	34.4Cr
Total assets	70Cr	64.2Cr	57.3Cr	64Cr	101Cr
Total non-current assets	40.8Cr	31.3Cr	35.6Cr	37.4Cr	39.5Cr
Total fixed assets	13.4Cr	13.8Cr	17.5Cr	19.9Cr	19.6Cr
Tangible assets	12.1Cr	12.2Cr	15.6Cr	16.8Cr	19.1Cr
Intangible assets	99L	1.4Cr	1.7Cr	3.1Cr	55.2L
Tangible assets capital work-in-progress	-	-	-	-	-
Intangible assets under development or work-in-progress	30L	20L	17L	-	-
Non-current investments	67L	86L	1.4Cr	1.5Cr	1.2Cr
Deferred tax assets (net)	11.8Cr	1.9Cr	1.5Cr	5.4Cr	6.1Cr
Long-term loans and advances	9.5Cr	9.9Cr	7.4Cr	5.8Cr	12.3Cr
Other non-current assets	5.4Cr	5Cr	7.8Cr	4.8Cr	36.9L
Total current assets	29.3Cr	32.9Cr	21.7Cr	26.6Cr	61.5Cr
Inventories	73L	43L	1L	20L	16.1Cr

Trade receivables	6.5Cr	8.6Cr	4.2Cr	2Cr	30.3Cr
Cash and bank balances	3Cr	6.7Cr	3.2Cr	12.9Cr	2.6Cr
Short-term loans and advances	4.7Cr	4.9Cr	4.3Cr	3.9Cr	7.7Cr
Other current assets	14.4Cr	12.3Cr	10Cr	7.6Cr	4.8Cr

Detailed Cash Flow Statement - Consolidated (INR)

Particulars	FY 2023-24	FY 2022-23	FY 2021-22	FY 2020-21	FY 2019-20
Cash flow from operating activities	(27.2Cr)	(10.2Cr)	18.3Cr	29.4Cr	(33.8Cr)
Net cash from/(used in) operating activities	(27.2Cr)	(10.2Cr)	18.3Cr	29.4Cr	(33.8Cr)
Cash flow from investing activities	(3.2Cr)	4.1Cr	(3.9Cr)	(3.5Cr)	(2.4Cr)
Net cash from/(used in) investing activities	(3.2Cr)	4.1Cr	(3.9Cr)	(3.5Cr)	(2.4Cr)
Cash flow from financing activities	26.8Cr	9.6Cr	(24Cr)	(15.5Cr)	31.6Cr
Net cash from/(used) in financing activities	26.8Cr	9.6Cr	(24Cr)	(15.5Cr)	31.6Cr
Net increase/(decrease) in cash and cash equivalents before effect of exchange rate changes	(3.7Cr)	3.5Cr	(9.7Cr)	10.3Cr	(4.7Cr)
Effect of exchange rate changes on cash and cash equivalents	-	-	-	-	-
Net increase/(decrease) in cash and cash equivalents	(3.7Cr)	3.5Cr	(9.7Cr)	10.3Cr	(4.7Cr)
Cash and cash equivalents at the beginning of the year	6.7Cr	3.2Cr	12.9Cr	2.6Cr	7.2Cr
Cash and cash equivalents at the end of the year	3Cr	6.7Cr	3.2Cr	12.9Cr	2.6Cr

Comparative Financial Ratio Analysis – Bajaj Capital

Based on Consolidated Financials (FY2022–23 & FY2023–24)

Profitability Ratios

Ratio	Formula	FY2022–23 (approx.)	FY2023–24 (approx.)	Observation
Net Profit Margin	Net Profit / Total Revenue	₹0.61 Cr / ₹187.2 Cr = 0.33%	₹-28 Cr / ₹148.8 Cr = -18.8%	Sharp drop in profitability
Return on Assets (ROA)	Net Profit / Total Assets	₹0.61 Cr / ₹64.2 Cr = 0.95%	₹-28 Cr / ₹70 Cr = -40.0%	Asset utilisation weakened
Return on Equity (ROE)	PAT / Shareholders' Equity	₹0.61 Cr / ₹17.2 Cr = 3.55%	₹-28 Cr / ₹-10.6 Cr = Negative	Erosion of equity in FY24
Operating Profit Margin	(Operating Revenue – Operating Expenses) / Operating Revenue	₹128.5 Cr – ₹186.3 Cr / ₹128.5 Cr = -45%	Same = -45%	Sustained cost pressure

Liquidity Ratios

Ratio	Formula	FY2022–23 (approx.)	FY2023–24 (approx.)	Observation
Current Ratio	Current Assets / Current Liabilities	₹32.9 Cr / ₹46 Cr = 0.72	₹29.3 Cr / ₹79.3 Cr = 0.37	Liquidity worsened
Quick Ratio	(Current Assets – Current Liabilities) / Current Liabilities	₹32.47 Cr / ₹46 Cr = 0.70	₹28.57 Cr / ₹79.3 Cr = 0.36	Verified short-term tension
Cash Ratio	Cash & Cash Equivalents / Current Liabilities	₹6.7 Cr / ₹46 Cr = 0.15	₹3 Cr / ₹79.3 Cr = 0.038	Immediate liquidity weakened
Working Capital	Current Assets – Current Liabilities	₹32.9 Cr – ₹46 Cr = ₹-13.1 Cr	₹29.3 Cr – ₹79.3 Cr = ₹-50 Cr	Larger funding gap in FY24

Efficiency Ratios

Ratio	Formula	FY2022–23 (approx.)	FY2023–24 (approx.)	Observation
Asset Turnover Ratio	Revenue from Ops / Total Assets	₹157.9 Cr / ₹64.2 Cr = 2.46x	₹128.5 Cr / ₹70 Cr = 1.84x	Slower asset utilisation
Receivables Turnover Ratio	Revenue from Ops / Trade Receivables	₹157.9 Cr / ₹8.6 Cr = 18.4x	₹128.5 Cr / ₹6.5 Cr = 19.8x	Collection efficiency improved
Inventory Turnover Ratio	Cost of Goods Sold / Inventory	₹54.6 Cr / ₹0.43 Cr = 127x	₹15.9 Cr / ₹0.73 Cr = 21.8x	Leaner inventory operations
Fixed Asset Turnover	Revenue from Ops / Tangible Assets	₹157.9 Cr / ₹12.2 Cr = 12.9x	₹128.5 Cr / ₹12.1 Cr = 10.6x	Asset efficiency dipped

Leverage Ratios

Ratio	Formula	FY2022–23 (approx.)	FY2023–24 (approx.)	Observation
Debt-to-Equity Ratio	Total Liabilities / Shareholders' Equity	₹46.9 Cr / ₹17.2 Cr = 2.73x	₹80.5 Cr / ₹-10.6 Cr = Negative	High leverage risk
Interest Coverage Ratio	EBIT / Finance Cost	₹0.61 Cr + ₹4 Cr / ₹4 Cr = 1.15x	₹-33.2 Cr / ₹4 Cr = -8.3x	Unable to meet interest payments
Debt Ratio	Total Liabilities / Total Assets	₹46.9 Cr / ₹64.2 Cr = 0.73x	₹80.5 Cr / ₹70 Cr = 1.15x	Liabilities exceed assets
Equity Multiplier	Total Assets / Shareholders' Equity	₹64.2 Cr / ₹17.2 Cr = 3.73x	₹70 Cr / ₹-10.6 Cr = Negative	Equity erosion makes this unusable

Project Overview — Wealth Premier League

Project Objectives

1. Context of the Project

The Wealth Premier League (WPL, or Wealth Premier League) was a performance-based internship initiative created with the assistance of Bajaj Capital to provide the scenario of being a financial advisor. As an intern, I was expected to know the textbook concepts of mutual funds and insurance products, but also put them to use in working strategically with onboarding clients, recommending investments based on their passion, and setting SIPs or lump sum investments.

This project sought to create a shared experience for the difference between theoretical financial advisory in school and a performance-based financial advisory outcome with an emphasis on client parallel construction and goal-based planning.

2. Core Objectives

The main goals of the project were:

- **Understanding Financial Products:** Gaining a thorough understanding of insurance products and mutual fund types (big, mid, small, ELSS, and hybrid) can be achieved through mentored training and structured Zoom sessions.
- **Client Profiling and Engagement:** Understand how to assess clients' needs with regard to risk appetite, investment horizon and financial goals. Understand how to develop a communication plan to build trust and begin productive investment discussions.

- **Scheme Recommendation and Portfolio Construction:** Use financial planning frameworks for recommending mutual fund schemes. Use metrics from Excel-based trackers, SIP calculators, and other sources to build goal-based portfolios.
- **Client Onboarding and Investment Execution:** Accurately completing the KYC and documentation procedures for client onboarding, starting lump sum or SIP investments, and integrating lump sum or SIP investment credit point metrics for client investment performance monitoring and reporting are all part of client onboarding.
- **Thinking Strategically and Adapting:** Develop strategies for outreach and conversion in accordance with mentor feedback, some client responses, and operational difficulties. This may include developing grit and adaptability skills to manage a dynamic and risky advisory micro-entrepreneurial context.

3. Learning through Zoom sessions

A considerable amount of the project took place through training and mentoring in Zoom sessions, which included:

- **Product Knowledge Sessions:** Comprehensive overview of MF structures, types of insurances, and all related investment activity.
- **Client Engagement Workshops Role:** Play games and case studies to focus on communication, objection and trust-building.
- **Operational Clarity Meetings Ops:** Workshops to understand documentation needed during onboarding, and make the onboarding and investment processes easier.

These sessions provided very helpful information to set us all up for real client conversations and practical applications of sovereignty.

4. Relationship to Management Principles

The project was very much tied to managerial practices in the following ways:

- **Strategic Planning:** Setting weekly goals and objectives while tracking performance.
- **Sales and Marketing:** Reaching out to clients via digital and other means.
- **Operations Management:** Managing all of the onboarding logistics and regulations to ensure compliance.
- **Data-Driven Decision Making:** Providing recommendations based on Excel-based tools and performance metrics.

5. Alignment with Personal Goals

This initiative aligned with both the organisations and my objectives, which were to:

- Kickstart a workplace career in wealth management and financial advising.
- Enhance client engagement skills and strategic thinking.
- Develop financial literacy and independence through disciplined investment.

Approach and Methodology

Implementation of the Wealth Premier League project necessitated an orderly and goal-oriented process that incorporated financial advising techniques to be practically engaged with clients. My approach was based on the direction of mentor advisors, operational experiences, and adjusting to clients' responses at every opportunity.

1. Planning Process

The Project Overall was divided into 2 big phases:

- **The learning phase:** Throughout 2 weeks of Zoom sessions, training was conducted to gain product knowledge on mutual funds, life insurance and health insurance. They trained us around client profiling and scheme selection as well as the onboarding process.
- **The execution phase:** We were provided with weekly targets for onboarding clients and initiation of SIP. I developed a personal outreach tracker to monitor my daily outreach progress, quantify leads and ensure I followed up in a systematic manner.

Planning was iterative - each week, we reviewed the previous week's performance in team huddles. We adjusted based on our individual conversion rates, client feedback, and we remained dynamic in our approach.

2. Research Techniques

To provide good recommendations for schemes and create goal-based portfolios, I utilized the following methods:

- **Client Profiling:** I evaluated the client's risk appetite, investment horizon, and financial goals based on structured conversations and questionnaires.

- **Scheme Comparison:** I used Ameya to compare schemes by looking at past performance schemes, expense ratios, fund manager performance ratings, and volatility.
- **Goal Mapping:** I could link investment goals of the client (e.g., child's education, marriage, home purchase) to the correct schemes through the use of SIP calculators and estimates of future returns in inflated terms.
- **Return Projections:** I used CAGR formulas and projections in Excel recaps to give clients possible outcomes over a 5–50-year period.

3. Management Frameworks Applied

To ensure a structured approach, I integrated several management concepts:

Framework	Application
Conversion Funnel Analysis	Tracked client journey from outreach → interest → onboarding, → SIP
SIP Laddering Strategy	Designed phased investment plans to match cash flow and goal timelines
Client Profiling Matrix	Mapped risk appetite vs time horizon to recommend suitable schemes
Feedback Loop Model	Incorporated mentor and client feedback to refine outreach and pitch

These frameworks helped me stay organized, improve efficiency, and adapt quickly to changing client behaviour.

4. Engagement Channels

Client engagement took place through a multi-channel approach to maximize client engagement. Each channel had a specific role in driving conversions and personalizing engagement:

- **WhatsApp & Calls:** Used heavily for initial client connection, following up, and sending scheme documents. Real-time conversations gave room to clear any doubts and strengthen trust.
- **WhatsApp Status Updates:** Posted regularly with quick consumable content - SIP tips, scheme highlights, and encouragements - this created passive engagement that still left a meaningful touchpoint. This role is intended primarily to have us in the client's consideration set, and to even lead clients to reach out to us.
- **Offline Meetings:** For our high-potential leads, we set up in-person meetings. In-person conversations were crucial to documentation, building rapport, and going through complex questions that required ongoing advice.
- **Zoom Meetings:** These meetings were set up for clients who don't want to meet in person, and usually required visual presentations (why we don't have too many of these). We presented SIP structures as clearly as possible while also demonstrating how to respond to donors.
- **Instagram Outreach:** Used for digital natives. We connected via Instagram Stories and Direct Messaging. Focused on communicating crisp visuals on scheme benefits, wealth creation hacks, and client testimonials. This would create meaningful conversations.

5. Operational Coordination

Scheduled operations meetings on Zoom were the critical lifeline that made the effortless implementation of client onboarding tasks and documentation processes. They established clear operational paths for procedural work—for example, validation of KYC, execution of SIP, and upload of funds—as well as allowed for pep talks on current operational pinch points. Coordination with on-ground teams, compliance officers and others helped coordinate with the ongoing changes in regulation and prevented some habitual client errors like mismatched PANs or late submissions of forms. Meetings allowed for rapid reconnection and engagement with the ground operating procedures, meaning that the added 'miles' of onboarding to our process could incorporate small tactical changes in the way we taught documents, monitored time frames, or navigated the platform. As volumes of onboarding ramped, the rhythm of operational meetings was an ideal system for tracking documentation completion, funding a SIP, and response times, while freeing up time for both the clients and any other third party in the background who needed to supervise the process.

Tasks and Tools Used

During my internship at Bajaj Capital under the Wealth Premier League framework, a wide array of client-facing and analytical responsibilities formed the core of my daily engagements. These tasks demanded sharp financial acumen, adaptive communication, and precise execution. To support consistent performance and insights, I utilised a set of specialised tools that enabled streamlined onboarding, accurate scheme recommendations, and effective tracking of SIP allocations.

This section describes the principal duties performed and the platforms used in the course of the internship. My efforts spanned four major operational domains:

1. Client Engagement

- Used different means for client engagement by utilising calls, offline meetings, as well as apps like WhatsApp, Instagram, and Zoom.
- Used different types of messages based on the client's response and based on feedback from mentors.
- Built conversations, from seed of interest to conversion, improved pitch flow, and objection handling.

2. Portfolio construction and scheme selection

- Employing metrics like CAGR, risk, returns, and scheme AUM to assess mutual funds.
- Used the Ameya app and web version both to model SIPS, phased investing, and scheme suitability.
- Developed portfolios strictly related to the client's objectives and risk profiles.

3. In-house documentation and compliance

- Only used Groww for onboarding new clients as required KYC registration in a timely fashion.
- Took care of all SIP registrations, documentation checkpoints, operational coordination through Ameya, etc.
- Worked with the back office to identify document discrepancies, as well as compliance discrepancies.

4. Covered performance monitoring and reporting

- Excel trackers were used to record SIPs, onboarding volumes, and WPL credit points for personal growth, as well as to monitor onboarding and conversion engagement.
- I monitored week-over-week engagement trends and worked to optimise our strategy to improve conversion.
- Created performance statistics in snapshot form for internal reporting and mentor feedback.

Assignment

Schemes for Large Cap Mutual Funds							1st	2nd	3rd
Name	AUM(in Cr)	3yr return	5yr return	10 yr return	Expense Ratio	My Ranking			
Nippon India Large Cap Fund (Direct-Growth)	₹ 41,750	26.09	27.68	15.28	0.67	1			
ICICI Prudential Large Cap Fund (Direct-Growth)	₹ 69,763	22.87	23.89	19.91	1.42	2			
HDFC Large Cap Fund – Direct Plan (Growth Option)	₹ 37,716	21.08	18.37	18.9	1.61	3			

Schemes for Mid Cap Fund						
Name	AUM(in Cr)	3yr return	5yr return	10 yr return	Expense Ratio	My Ranking
Kotak Midcap Fund – Direct Plan (Growth Option)	₹ 53,464	29.12	32.54	19.53	0.42	1
Motilal Oswal Midcap Fund – Direct Plan (Growth Option)	₹ 30,401	36.29	38.15	19.14	0.68	2
HDFC Mid Cap Fund – Direct Plan (Growth Option)	₹ 79,718	33.65	33.66	18.97	0.77	3

Schemes for Small Cap Fund						
Name	AUM(in Cr)	3yr return	5yr return	10 yr return	Expense Ratio	My Ranking
Nippon India Large Cap Fund (Direct-Growth)	₹ 63,006.73	31.24	38.76	25.75	0.64	1
Quant Small Cap Fund – Direct Plan (Growth Option)	₹ 28,205.21	33.14	46.05	20.8	0.66	2
HDFC Small Cap Fund – Direct Plan (Growth Option)	₹ 34,032.09	30.34	35.46	19.98	0.73	3

Schemes for ELSS						
Name	AUM(in Cr)	3yr return	5yr return	10 yr return	Expense Ratio	My Ranking
Mirae Asset ELSS Tax Saver Fund – Direct Plan (Growth Option)	₹ 25,567.42	22.23	25.42	19.86	0.58	1
SBI ELSS Tax Saver Fund – Direct Plan (Growth Option)	₹ 29,667.41	30.65	29.03	16.96	0.93	2
Axis ELSS Tax Saver Fund – Direct Plan (Growth Option)	₹ 35,358.19	19.17	18.71	13.42	0.8	3

PETER						
Parameter	Amount					
Income	₹ 100,000					
Expenses (includes EMI)	₹ 70,000					
Savings	₹ 30,000					
		Goal	PV (₹)	Time Horizon		
		Child's	₹ 2,000,000	16 years (age 18)		
		Child's	₹ 2,000,000	25 years (age 27)		
		House	₹ 7,000,000	10 years		
SIP	Investment Schemes	Funds Name			Gold	
Child's Education	₹9000 (4000 + 5000)	Debt Funds + Midcap Fund	ICICI Prudential Corporate Bond Fund + HDFC Mid Cap Fund – Direct Plan (Growth)			
Child's Marriage	₹8000 (5000 + 3000)	Mid Cap Fund + Gold	Kotak Midcap Fund – Direct Plan (Growth) / Motilal Oswal Midcap Fund – Direct Plan (Growth)			Sovereign Gold Bonds (SGBs) / Gold ETFs
House Purchase	₹13000 (8000 + 5000)	Large Cap Fund + Small Cap Fund	Nippon India Large Cap Fund (Growth) / ICICI Prudential Large Cap Fund (Growth)			Nippon India / Quant Small Cap Fund (Growth)
Insurance	Already covered					

Client name	PETER			
Parameter	Amount			
Income	₹ 100,000			
Expenses (includes EMI)	₹ 70,000			
Savings	₹ 30,000			
Time frame	As per goal			
Goals to achieve	Child's Education	Child's Marriage	House Purchase	
		Financial Assessment report Risk Protection Planning		
		Present coverage	Recommended	
	Health Insurance cover	₹ 300,000	NA	
	Term Plan	₹ 5,000,000	NA	
Education Planning for Kid		Targeted Amount required at age 16		
Child's Age	2 years	₹	4,052,000	
Time Horizon	16 years			
Present Value	₹ 2,000,000			
Future Value (Inflation rate @ 8%)	₹ 6,725,000			
Recommended Monthly SIP's	Amount p.m (5 years 5 years 6 years)	Total Investments	Estimated Corpus @Maturity	
HDFC Mid Cap Fund	5,000 8,000 15,000	₹ 1,860,000	₹	6,800,000
ICICI Prudential Corporate Bond Fund	2,000 2,000 9,000	₹ 888,000		
Monthly SIP	7,000 10,000 24,000	₹ 2,748,000	Assumed CAGR @ 15%	

Marriage Planning		Targeted Amount		
Time Horizon	30 years	₹	11,364,000	
Present Value	₹ 2,000,000			
Future Value (Inflation rate @ 8%)	₹ 18,800,000			
Recommended Monthly SIP's	Amount p.m (5 years 5 years 6 years 14 years)	Total Investments	Estimated Corpus @Maturity	
Kotak / Motilal Mid Cap Fund	6,000 2,000 12,000 25,000	₹ 5,088,000	₹	19,500,000
Gold ETF / SGB	2,000 2,000 4,000 15,000	₹ 3,048,000		
Monthly SIP	8,000 4,000 16,000 40,000	₹ 8,136,000	Assumed CAGR @ 15%	
House Purchasing Planning		Targeted Amount		
Time Horizon	17 years	₹	13,040,000	
Present Value	₹ 7,000,000			
Future Value (Inflation rate @ 8%)	₹ 15,100,000			
Recommended Monthly SIP's	Amount p.m (5 years 5 years)	Total Investments	Estimated Corpus @Maturity	
Nippon / ICICI Large Cap Fund	5,000 6,000	₹ 660,000	₹	15,500,000
Quant / Nippon Small Cap Fund	10,000 20,000	₹ 1,800,000		
Monthly SIP	15,000 26,000	₹ 2,460,000	Assumed CAGR @ 18%	

Note: The above recommendation are advised keeping in mind an Moderate Portfolio, however equity investments over 15 years can be considered generating excellent returns.

Wishing you & your Family members a bright & prosperous Future Ahead !!

Data Analysis

I used structured tools to record and analyse a client's behaviour, investment style, and portfolio performance as part of the Wealth Premier League program. This analysis could be used for an ongoing assessment of our progress, but it ultimately guided me in the evolution of my approach as an advisor.

1. Client Conversion Funnel (*Finalised*)

Mapping the journey from outreach to SIP activation helped refine my engagement strategy and pitch structure.

Stage	Count	Conversion Rate
Total Prospects Contacted	60+	100%
Expressed Interest	18–19	~31.6%
Onboarded (KYC Completed)	4–5	~7.9%
SIPs Initiated	7	~11.6%

Observation: The onboarding percentage may seem low, but the SIP count surpassing the number of onboarded clients signifies efficient follow-through and effective persuasion by team members prior to the final conversion stage. Urgency framing and goal-based mapping were effective strategies.

2. Scheme Comparison Matrix (*Finalised*)

These schemes were curated based on detailed client profiling, investment horizon, and risk tolerance.

Scheme Name	Category	CAGR (5Y)	Risk Level	Ideal For
ICICI Prudential Large Cap	Large Cap	~13.8%	Moderate	Stable wealth accumulation
HDFC Mid Cap Opportunities	Mid Cap	~17.3%	High	Growth-focused investors
Nippon India Small Cap	Small Cap	~21.5%	Very High	Aggressive long-term investors

Insights: The combination of all three provided a diversified client spectrum representing large-cap durability, mid-cap growth, and small-cap high-risk-high-reward momentum, allowing for specific discussions with individualised breakthrough conversations and approaches within local client comfort zones.

3. SIP Performance Tracker (*Finalised*)

Weekly SIP inflows were tracked to assess engagement effectiveness and conversion consistency. The data below reflects confirmed investments initiated through client onboarding efforts.

Week	SIPs Initiated	Total Monthly Value	Notes
Week 1	2	₹2,000	Initial outreach and onboarding
Week 2	3	₹3,000	Strong follow-up and pitch clarity
Week 3	2	₹3,000	High-value SIPs from fewer clients
Week 4	1	₹1,000	Slower close, pending follow-ups
Total	8	₹9,000	Confirmed SIPs across 4 weeks

Insight: Week 3 showed strong value despite fewer conversions, indicating improved scheme presentation and client trust. Week 4 reflected a dip, suggesting the need for renewed outreach or re-engagement strategies.

4. Client Goal Mapping & Investment Strategy (*Humanised*)

S. No.	Client Name	SIP	Mutual Fund(s)	Financial Goal	Engagement Insight
		Amount	Selected		
1	Rahul Gupta	₹2,000	HDFC Mid Cap	Daughter's Marriage	Connected over family goals; preferred mid-cap for growth potential and timeline suitability.
2	Harsh Mittal (Self)	₹2,000	HDFC Mid Cap	Wealth Creation	Personally invested to reflect belief in strategy; adds authenticity to client conversations.
3	Yogesh Kumar Aggarwal	₹3,000	ICICI Pru Blue Chip, HDFC Mid Cap, Nippon Small Cap	Retirement Planning	Open to structured planning; opted for a balanced mix after discussing long-term corpus needs.
4	Suresh Kapoor	₹1,000	HDFC Mid Cap	Wealth Creation	Preferred simplicity; started small with scope for future increase based on performance.
5	Vinita Aggarwal	₹1,000	HDFC Mid Cap	Wealth Creation	Quick to decide; appreciated clarity in fund explanation and aligned with mid-cap growth story.

Training Sessions & Strategic Learnings

The WPL internship at Bajaj Capital involved attending a series of Zoom training sessions led by industry professionals and internal mentors. These sessions were meant to develop a base knowledge of financial products while also sharpening advisory skills. Below is a breakdown of a few sessions and my key learnings:

Key Sessions Attended

Topic	Speaker/Organisation	Key Takeaway
Basics of Life Insurance	Ms. Neeraj – TATA Life Insurance	Gained a practical understanding of how term plans and ULIPs can secure a family's future, especially in uncertain times
Concepts of Life Insurance	Mr. Akash – ICICI Life Insurance	Understand how life insurance can fit into long-term investment plans
Basics of Life Insurance	Mr. Shakti – HDFC Life Insurance	Explored policy structures
Basics of Health Insurance	Cigna Health Insurance	Covered hospitalisation benefits and policy comparisons
Basics of Health Insurance	Niva Bupa Health Insurance	Learned about premium structures and exclusions
Basics of Mutual Funds	Sarkies Henry – Axis Mutual Fund	Gained clarity on NAV, fund types, and SIP benefits
Basics of Mutual Funds	Rahul Shukla – Kotak Mutual Fund	Understood fund selection based on client goals
Basics of Mutual Funds	SBI Mutual Fund	Explored government-backed fund structures

Basics of Mutual Funds	BNP Paribas	Learned about global fund strategies
Basics of Mutual Funds	Venkat Tanikella – Bandhan Bank	Discussed mid-cap and small-cap fund positioning
Mutual Funds & PMS	Lalit Jha – IIFL Mutual Fund	Introduced to PMS structures and high-net-worth strategies
Basics of Fixed Income	Ms. Aparna Razdaan	Learned about bonds, debt funds, and interest rate sensitivity
Multi-Factor Fund Strategy	Sundaram Mutual Fund	Explored fund selection models
Navigating Volatility	R. Janakiraman – Motilal Oswal AMC	Understood multi-asset allocation during market uncertainty
Wealth Creation & Portfolio Construction	Mr. Nitin Ambardar – Bajaj Capital	Applied SIP laddering, client profiling, and scheme selection frameworks

Conclusion

During my internship at Bajaj Capital, I underwent a significant transformation; in the span of two months, I went from being a finance student to a practitioner of advisory. The training sessions were a good starting point to learn about mutual funds, insurance products, and consumer profiling; however, the greatest learning comes from experience. All my interactions with clients allowed me to realise that financial planning is not only about numbers, but also about understanding one's aspirations, building relationships through trust, and proposing solutions that suit individual life goals.

The Wealth Premier League challenge raised the level of discipline and challenge. The weekly targets, mentor feedback, and performance evaluation identified opportunities for refinement in my outreach strategies, pitch and overall client engagement. I learned to respond to objections with understanding, translate complex ideas into easily digestible communications, and make recommendations that are personal based on their risk appetite and timeframe. Each of these experiences helped me understand resilience, adaptiveness, but mostly, to find purpose in my role.

The technical aspects of advisor practice, such as SIP laddering, scheme selection, and structuring a portfolio, were undoubtedly useful, but I also gained a much broader perspective on what it means to be a financial advisor. I witnessed, for example, how a proper investment plan can bring comfort to a family and how an insurance product can offer emotional security. I learned how mutual funds can be marketed not just for their returns but for your dreams.

I now have a firm understanding that my long-term goal is to have a career in wealth management. In the short period of my internship, I feel equipped with the tools. I have the mindset and confidence to help enhance the financial well-being of others. I believe financial advising is more than a profession. It is a responsibility. I intend on achieving this with integrity, insight and impact.

Recommendations

For Future Interns at Bajaj Capital

Enjoy the Learning Curve! The first few weeks are going to be a little bit nervous. Many new terms, tools, and professional expectations, and that's okay. Each training, every phone call with a client, or session with your mentor adds more depth to your financial knowledge and understanding, so be eager to learn, ask, and appreciate the growth from each challenge.

Recognising the Client Before recommending any plan or product, always take the time to learn about the client's objectives and level of ownership, including their financial situation, what obligations they have, their risk tolerance, and what stage they are in life (tsunamis). It is easier to give advice for a well-profiled client. This empathy-based approach will allow you to better understand each client, build trust, convert clients to advisors, and establish long-term relationships.

Write Everything Down! Keep systematic notes after every client, including their expressed concerns and objections, likes and dislikes, and your overall strategy. In a few months, this note log will be your playbook, which will allow you to tone down your pitch, see your improvement, and acquire experience.

Seek Feedback Proactively Don't just wait until formal reviews to know how you're doing - ask your mentors, peers and even your clients as you go along about how they feel about your communication, clarity and advisory style. Doing that regularly builds better habits and helps you mitigate potential blind spots sooner, and demonstrates your commitment to continuous improvement.

Balance Technical and Emotional Intelligence. It's important to know your products like the back of your hand - but often it's your listening, empathy, and the ability to respond to their

emotions that closes the sale. Clients will respond to both your presence and your voice of guidance if you can combine your warmth and logic.

For the Organisation

Add Scenario-based Tests: While we have interactive training, if we were to add formalised scenario-based tests (e.g. if the client's objective shifts in the middle of the year? This can better prepare the interns for consulting in the real world and evaluate their capacity to apply the concepts under pressure).

Add Themed Peer Projects: Instead of peer discussions in a vacuum, we can assign weekly themes (e.g. retirement projections, tax-minimisation strategies, NFO analysis) and the interns can work together to create mini-presentations or client-facing pitch decks. This expectation creates an invitation for deeper research and operational synthesis.

Expand comparative tools with Predictive Features: Building off the current dashboards, we can further develop the predictive analytical elements — including projected returns based on alternative market conditions and suitability scores based on goals — to help interns make more predictive suggestions. Add Scenario-based Tests: While we have interactive training, if we were to add formalised scenario-based tests.

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Can invite former interns who have transitioned into full-time roles to facilitate monthly meetings. These learning sessions can bring the internship experience full circle by sharing the insights that can help interns connect the dots between their learning experience and what is asked of them in their roles.

Create a Growth Portfolio Tracker: Create a tracker that would be overarching in recording the intern's progress with soft skills, including strategic thinking and quality of the client's engagement (not all onboarding figures). This tracker can be reviewed collectively with mentors, helping the mentee establish their personalised growth and development.

Key Learnings

Professional & Technical Growth

Create Learning Pods Led by Alumni

Instead of having a mentor, get former interns who have been hired full-time to lead a monthly pod session. Using their experiences and thoughts can make an internship much more valuable for development by linking what they learn to real-life work.

Use a Growth Portfolio Tracker

Make a tracker that keeps track of each intern's progress in soft skills, strategic thinking, and how well they interact with clients, not just how many people they onboard. They can use this paperwork along with the mentors to help them set goals for their growth and performance.

Utilising Advisory Frameworks

I used structured frameworks in real-world situations, including conversion funnel analysis, SIP laddering, and client profiling. This made it easier for me to approach advisory discussions methodically and make sure that the recommendations matched both immediate needs and long-term objectives.

Being exposed to comparative analysis

I dealt with dashboards that contrasted insurance policies, mutual fund schemes, and SIP arrangements between providers. This improved my ability to swiftly identify appropriate options and effectively communicate trade-offs to clients.

Real-Time Client Engagement

My experiences calling clients, meeting with clients, and engaging with clients socially taught me how to deal with objections, relate to them, and also how to pivot my pitch based on the psychology of the client. These experiences were instrumental in laying down my confidence and communication skills.

Personal Development & Strategic Insights

Augmented Communication & Emotional Intelligence

In addition to knowledge of technical aspects, I learned how to listen actively, read between the lines, and empathise. A transactional pitch and the pretext for an advisory relationship were frequently distinguished by this emotional intelligence.

Value of Documentation & Reflection

Details in notes about client meetings, objections, and strategies of approaches allowed me to measure personal growth and refine strategies. These reflections became my loop of feedback so I could recognise patterns and iterate on my approach.

Strategic Thinking & Flexibility

I learned to think from a perspective that wasn't solely about product, but focused on the client's goals, the viability of the market, and core tenets of planning long-term. This included things like advising on moving to a hybrid fund for core systematic investing, to achieving increased market exposure, or referencing potential changes to a systematic investing plan based on changes in income from work.

Value of Mentors & Peers

Feedback from mentors and conversations with fellow interns were incredibly beneficial for growth, as they contributed to a faster learning curve. I came to understand that growth is not

only about the individual but the collective, and that discussing and sharing experiences usually leads to that knowledge becoming learned and understood at a deeper level.

Dedication During Client Conversion

Not every pitch resulted in a conversion, but they each allowed us to learn something. I learned to be dedicated, constantly refine my messages, and present clearly in each instance. This persistence is something I will carry with me into every consultancy role I am in.

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https://platform.tracxn.com/a/d/company/MB1pGNp0fKM8yiG6ODIfx_g4Vonen1mKUjC7mE_qsls/bajajcapital.com#a:about

Geo-tagged Photos



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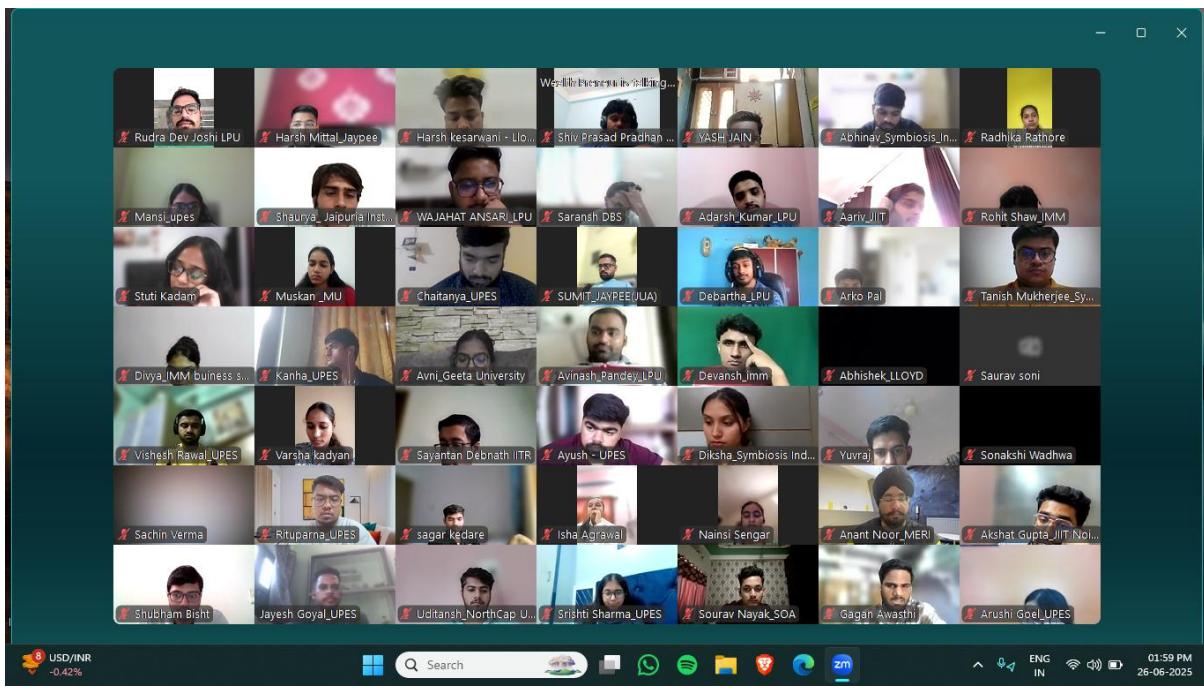
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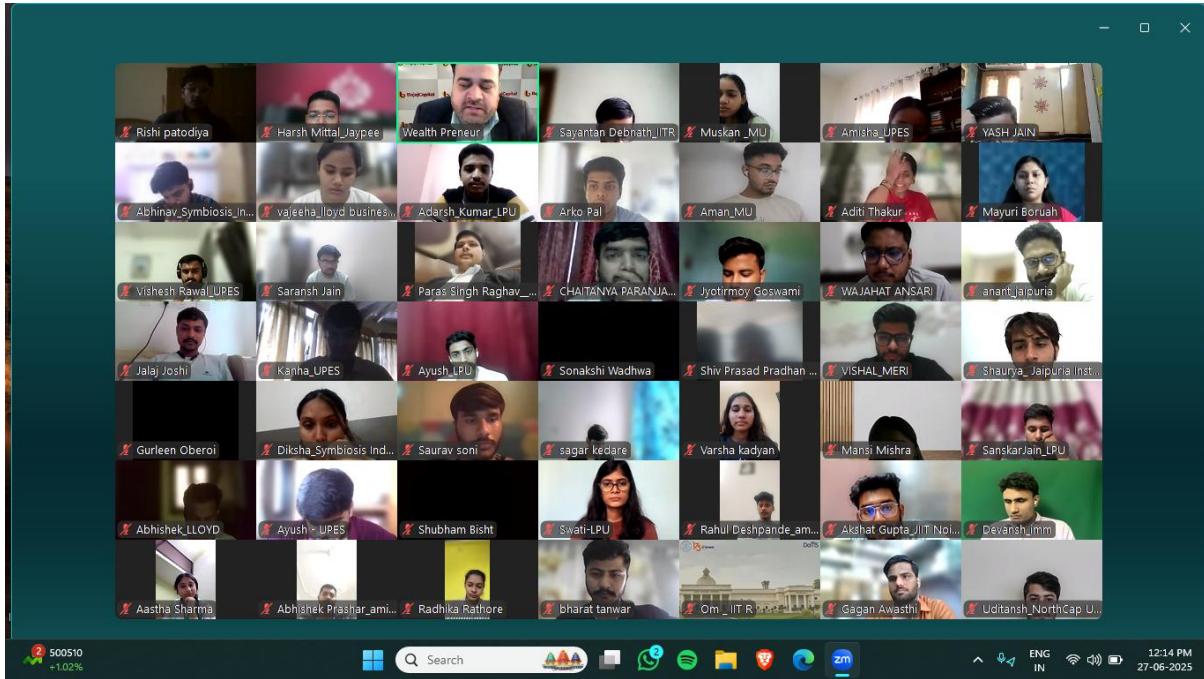
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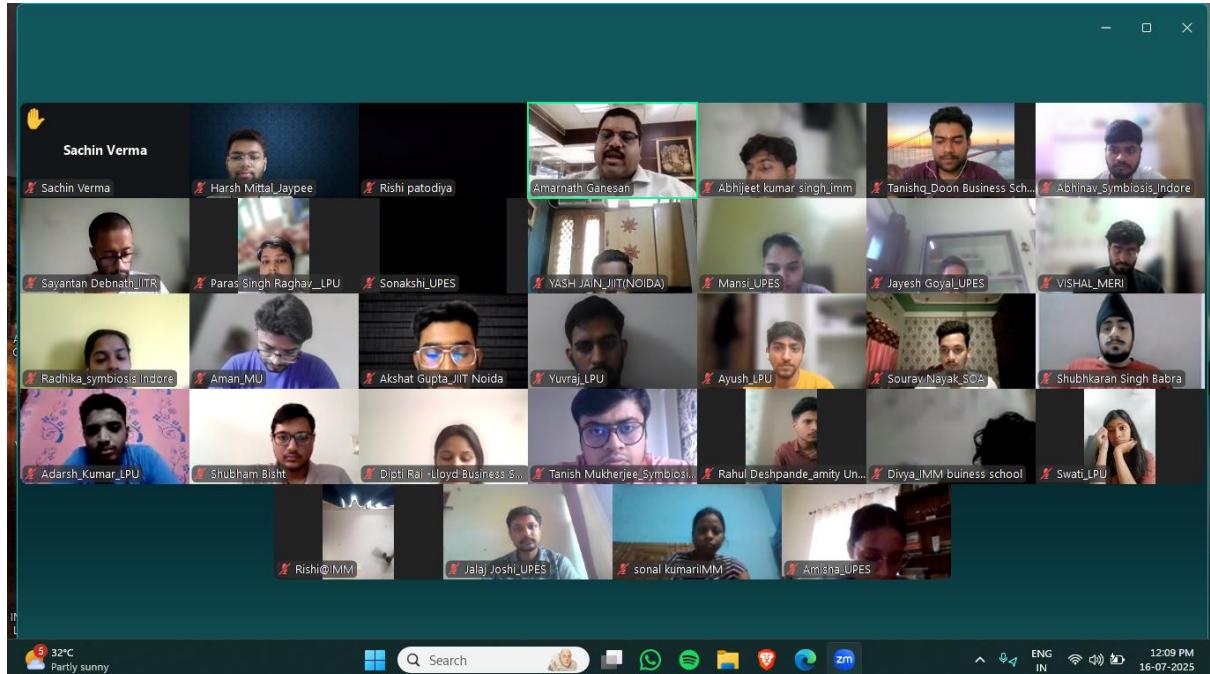
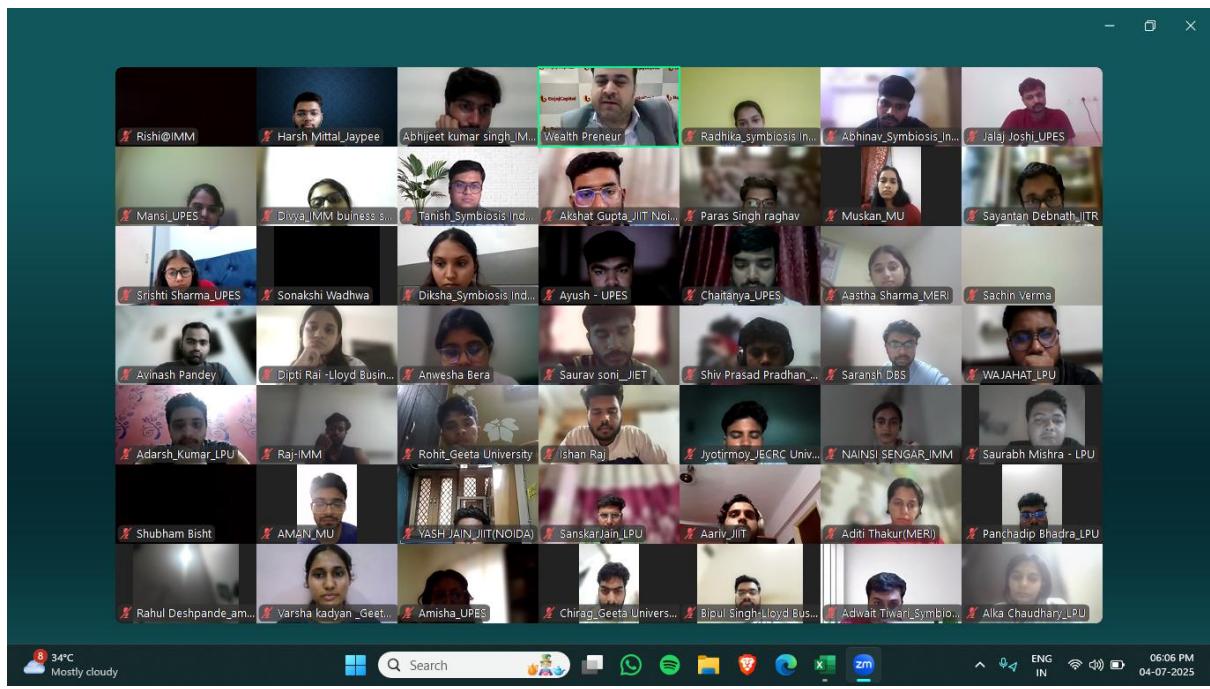
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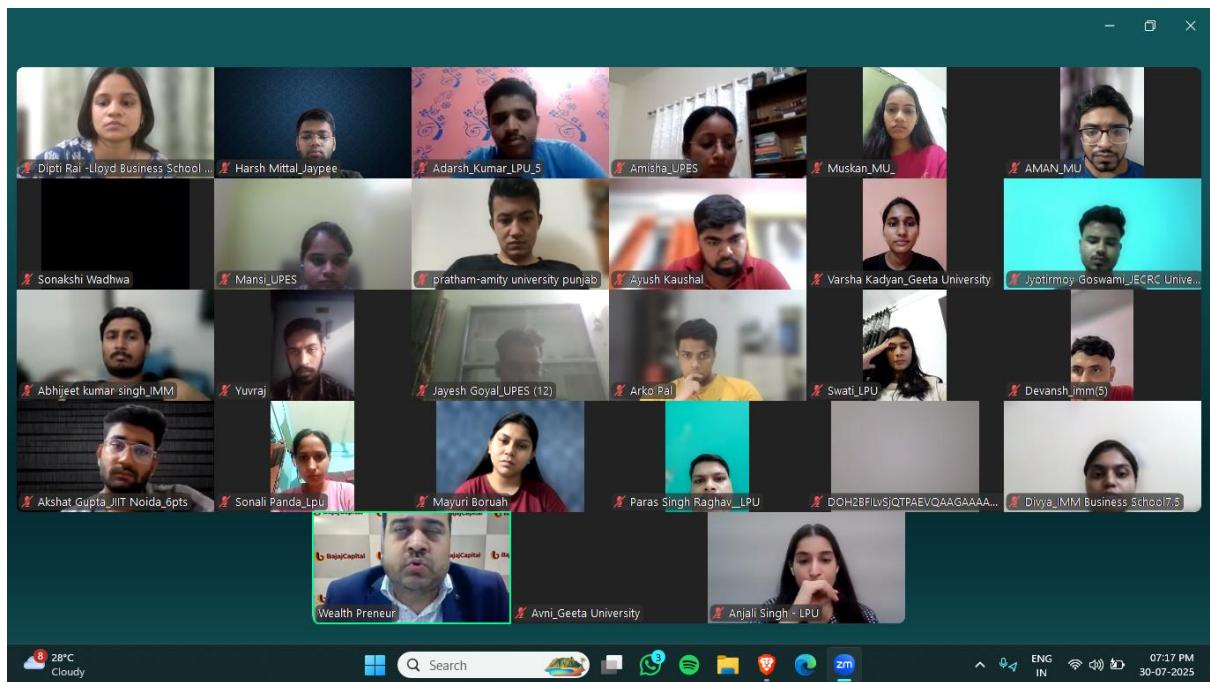
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