

**SUMMER INTERNSHIP PROJECT ON**  
**Study On Service Provided in a Stock Market Investment**  
**Company with Special focus on a ZIELHOCH**  
**Undertaken at**

**ZIELHOCH COMPANY**

*Submitted in partial fulfilment of the requirement for the award of the degree of*

**MASTER OF BUSINESS ADMINISTRATION**

**BATCH (2023-25)**

*Submitted by*  
**JATIN KUMAR**  
MBA Semester 3  
Enrollment No. 2306142000727

*Name of the Industry/mentor*  
**SHASHANK RAO SIR**  
Advisory manager

*Under the Guidance of*

**PROF. APARNA HAVALDAR**  
ASSISTANT PROFESSOR

**Parul<sup>®</sup>**  
**University**

**NAAC** **A++**  
ACCREDITED UNIVERSITY

**PARUL UNIVERSITY**  
**FACULTY OF MANAGEMENT STUDIES**  
P.O. Limda, Tal. Waghodia, District Vadodara – 391760

### **Declaration**

I, JATIN KUMAR, with Enrollment No.2306142000727, am a student of the MBA program, Semester 3, at PIET Parul University, Vadodara. I hereby declare that my Summer Internship Report, entitled "MARKETING MANAGEMENT" is my own original work. This work has not been submitted to any other institution for the award of any degree or certification.

Date: 04/08/2024

Signature: \_\_\_\_\_

JATIN KUMAR

**FACULTY OF MANAGEMENT  
STUDIES**



### **INSTITUTE CERTIFICATE**

It is hereby certified that **JATIN KUMAR**, Student Enrolment no. **2306142000727** has submitted the Summer Internship Project Titled- “**Study On a Service Provided In a Stock Market Investment Company**” in partial fulfilment of Master of Business Administration (PIMR/PIET) at Faculty of Management Studies – MBA, Parul University, Vadodara, Gujarat.

The internship was carried out at **ZIELHOCH COMPANY** from **Start Date 04/06/2024 to End Date 04/08/2024** The report submitted satisfactorily meets all the criteria.

**Date:**

Name of SIP Guide  
Prof. APARANA HAVALDAR  
Assistant professor

**Dr. Bijal Zaveri**  
Dean and Director(FMS)



## CERTIFICATE OF COMPLETION

Date: 20 Aug, 2024

This certificate is awarded to

**Mr. Jatin Kumar**

in appreciation for his successful work as an intern in Zielhoch Company.

he has completed his Summer Internship with project title

**"Marketing & Hr Strategies "**

Under the guidance of

**Mr. Shashank Rao**

Project duration  
04 Jun, 2024 to 04 Aug, 2024

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

We hereby certify his work excellent to the best of my knowledge with an aggregate  
**Grade 90**

Location for internship-  
**New Delhi/Work from Home**

*We wish him all the best for future endeavours.*

Warm Regards

(Authorized Signatory)  
HUMAN RESOURCE  
Zielhoch

1606, RG Trade Tower, Netaji Subhash Place, Pitampura, New Delhi- 110034  
Email: info@zielhoch.com | Web: www.zielhoch.com | Tel.: +91-11-40115930

## Certificate of Achievement

We the undersigned do hereby proudly present this Certificate of Achievement to

**JATIN KUMAR**

For his outstanding performance in the "**PRE EARLY BIRD**" competition during his  
**SUMMER INTERNSHIP 2024.**

With your dedication & hard work, we are Confident that you will emerge as a source of  
motivation for your Colleagues across your Batch.

Best Wishes



(Authorized Signatory)

HUMAN RESOURCE

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**(ON ORGANIZATION'S LETTERHEAD)**

**SIP Completion Certificate**

This is to certify that JATIN KUMAR, student of Master of Business Administration from Batch of 2023-25, PIET, Enrollment Number 2306142000727 successfully completed Summer Internship Program at ZIELHOCH COMPANY during 04/06/2024 to 04/08/2024 under my guidance and supervision. She has successfully conducted a study and completed project on MARKETING MANAGEMENT.

Seal of the Organization

Date: 04/08/2024

Signature of Industry Mentor

SHASHANK RAO

## **PREFACE**

### **Guidelines for Writing a Preface**

Begin by explaining the purpose of the report. The preface should introduce the report, indicating why it was created, and what it aims to achieve. Provide a brief overview of what the internship involved and the key focus areas of your report. Mention the nature of the project, the methodologies used, and the primary objectives. Use the preface to express gratitude towards those who assisted you throughout your internship. Acknowledge the guidance and support provided by your mentors, the cooperation from your peers, and the resources offered by both your educational institution and the organization where you interned. Share your personal experiences briefly. Discuss what you learned and how the internship has contributed to your professional and personal growth.

### **Signature and Date**

This report has been prepared to fulfill the requirement of the Summer Internship Project as part of the MBA curriculum at PIET, for the batch of 2023-25. The internship was carried out at ZIELHOCH, where I was tasked with MARKETING management. I am immensely grateful to Mr. SHASHANK RAO, my internship supervisor at ZIELHOCH, for their expert guidance and support throughout this project. I also wish to thank the faculty members of PIET MBA and my fellow interns for their advice and encouragement.

During this internship, I have gained invaluable practical experience and insights into the financial services industry, which have significantly enriched my theoretical knowledge and skills. This report not only documents my activities and projects during the internship but also highlights my learning and achievements. The report is organized into five chapters, starting with an industry and company study, followed by a detailed analysis of the department where I interned, and concluding with the research methodologies I employed and the findings of my study.

Please note that the observations and conclusions drawn in this report are solely mine and do not necessarily represent the views of ZIELHOCH or PIET MBA.

**JATIN KUMAR**

[Your Signature]

[Date] 04-08-24

## **ACKNOWLEDGEMENT**

I would like to express my gratitude to the following individuals for their invaluable contributions to this project on Marketing Management.

SHASHANK RAO Sir, for their guidance and expertise in Marketing department.  
(MENTOR) for their diligent research and insightful recommendations on employee relations, their support and encouragement throughout the project.

I am so thankful to ZIELHOCH for providing the necessary resources and environment to undertake this project effectively.



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## **CHAPTER 1- INDUSTRY STUDY**

### **1.1 SECTOR OVERVIEW AND STRATEGIC ANALYSIS :-**

#### **INTRODUCTION:**

#### **ZIELHOCH?**

Zielhoch, headquartered in Delhi, is one of India's most reliable consulting firm. As financial advisors, we primarily focus on providing help to all individuals who have aspired to be financially self-sufficient.

One should not work for money; rather, one should learn how money might work for them," is our motto. This is what we refer to as financial literacy.

We are here to provide such an opportunity for our clients so that they can realize how money can benefit them. We create a pathway between our customers and our knowledge. We believe that the certainties outweigh the uncertainties, and we want our clients to be ready for such situations.

In a fast moving and increasingly complex global economy, our success depends on how faithfully we adhere to our core principles: delivering exceptional clients services; acting with integrity and responsibility and supporting the growth of our employees.

Our ability to maintain the basic values of providing excellent customer service, operating with honesty and accountability, and promoting staff growth in today's fast-paced and more complicated global world.

3 key services which Zielhoch is engaged in are :-

Personal Wealth Management

Professional Development

HR Consultants

## WEALTH ADVISORY ACCOUNTING CONSULTING SERVICES PROVIDED IN ZIELHOCH.

### WEALTH ADVISORY

Wealth advisory is a holistic approach which helps clients in growing their wealth, managing their liability exposure and planning their investment. Wealth management devise strategies based on client needs to develop their overall wealth. Wealth...

### ACCOUNTING

Accounting is how your business records, organizes, and understands its financial information...

### CONSULTING SERVICES

Consulting is the practice of providing all aspects of human resource management as ...

### WEALTH ADVISORY

Wealth advisory is a holistic approach which helps clients in growing their wealth, managing...

## ZIELHOCH - KEY SERVICES

key services which Zielhoch is engaged in.

### Personal Wealth Management

Your Expert Consultants

Wealth Mangement

### Our Products Provided ZIELHOCH

#### Housing Loans

Buying a house is one of the biggest dreams come true for most people and an extravagant affair altogether.

#### Health Insurance

Health insurance is a product of insurance that covers the medical and surgical costs of an insured person.

#### Mutual Funds

A mutual fund is a company that pools money from many investors and invests the money in securities such..

#### Life Insurance

Life Insurance can be defined as a contract between an insurance policy holder and an insurance company.

#### Real Estate

Real estate is property consisting of land and the buildings on it, along with its natural resources...

## Group Medical Aims

Group Health Insurance schemes include a group of people, usually employees or members of an organi.

## Credit Card

A credit card is a thin rectangular piece of plastic or metal issued by a bank or financial service...

## Key Man Insurance

Important personal insurance is a life insurance policy purchased by the company through the life

## Retirement Planning

The process of determining retirement income goals, as well as the actions and decisions needed to.

The finance industry in its most common sense concerns commercial banks that provide market liquidity, risk instruments, and brokerage for large public companies and corporational at a macroeconomic scale that impacts domestic politics and foreign relations.

The extra governmental power and scale of the finance industry remains an ongoing controversy in many industrialized Western economies, as seen in the American Occupy Wall Street civil protest movement of 2011.

The industry sector in which ZIELHOCH operates is the finance industry and services sector. The financial sector is a section of the economy made up of firms and institutions that provide financial services to commercial and retail customers. This sector comprises a broad range of industries including banks, investment companies, insurance companies, and real estate firms.

The financial sector is a section of the economy made up of firms and institutions that provide financial services to commercial and retail customers. A strong financial sector is a sign of a healthy economy .The financial sector generates a good portion of its revenue from loans and mortgages and thrives in a low – interest – rate environment.

The sector is comprised of many different industries including banks, investment companies, Insurance companies, and real estate firms.

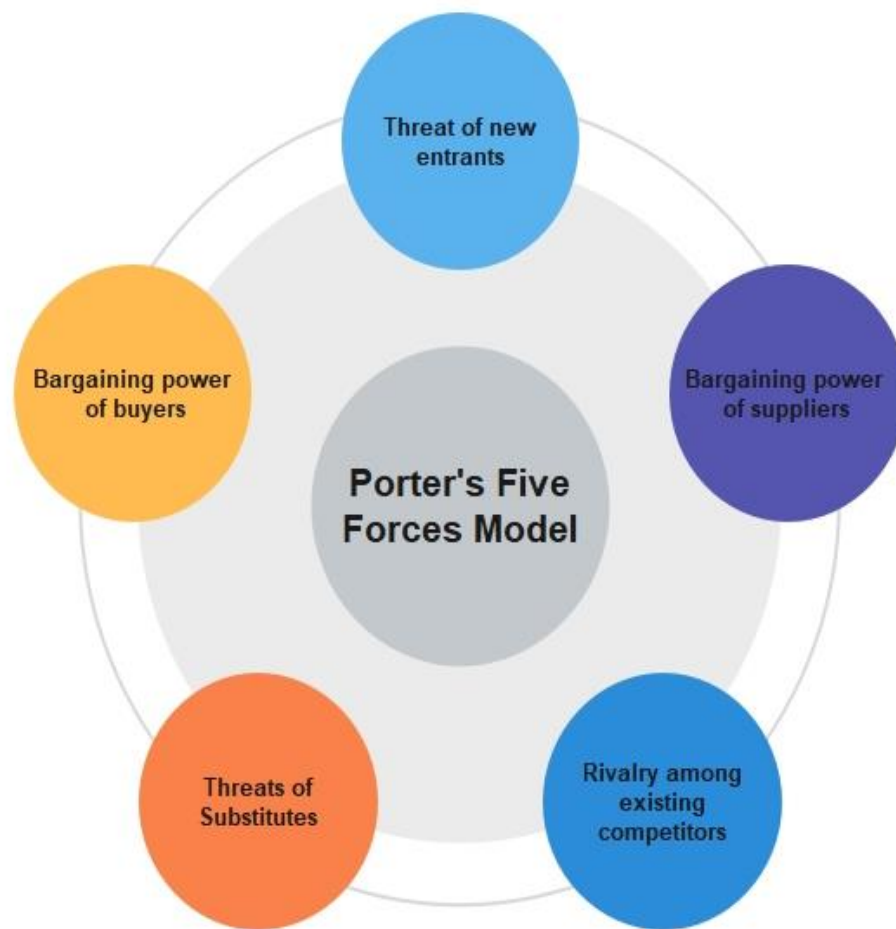
A large portion of this sector generates revenue from [mortgages](#) and loans, which gain value as interest rates drop. The health of the economy depends, in large part, on the strength of its financial sector. The stronger it is, the healthier the economy. A weak financial sector typically

means the economy is weakening.

Many people equate the financial sector with [Wall Street](#) and the exchanges that operate on it. But there's much more to it than that. The financial sector is one of the most important parts of many developed economies. It is made up of [brokers](#), financial institutions, and money markets—all of which provide the services needed to help keep Main Street functioning every day.

## **STRATEGIC ANALYSIS**

### ***Michael Porter's Five Forces Model:-***



**Porter's Five Forces Framework** is a method of analyzing the operating environment of a [competition](#) of a business. It draws from [industrial organization \(IO\) economics](#) to derive five forces that determine the competitive intensity and, therefore, the attractiveness (or lack thereof) of an industry in terms of its profitability. An "unattractive" industry is one in which the effect of these five forces reduces overall profitability. The most unattractive industry would be one approaching "pure competition", in which available profits for all firms are driven to [normal profit levels](#). The five -forces perspective is associated with its originator, [Michael E. Porter](#) of [Harvard University](#). This framework was first published in *Harvard Business Review* in 1979.<sup>[1]</sup>

### 1. Threat of new entrants:

The finance industry in India is relatively low barriers to entry, as there are no significant regulatory restrictions. However, established players have economies of scale, established



Networks and strong brand recognition which can act as deterrents for new entrants. Additionally, stringent regulations from the Reserve Bank of India (RBI) act as a barrier to entry, as new players need to comply with capital adequacy requirements and other regulatory forms.

## 2. Bargaining power of buyers:-

The Bargaining Power of Buyers, one of the forces in Porter's Five Forces Industry Analysis framework, refers to the pressure that customers/consumers can put on businesses to get them to provide higher quality products, better customer service, and/or [lower prices](#).

It is important to keep in mind that the bargaining power of buyers analysis is conducted from the perspective of the seller (the company). The bargaining power of buyers would refer to customers/consumers who use the products/services of the company.

## 3. Bargaining power of suppliers:-

The Bargaining Power of Suppliers, one of the forces in Porter's Five Forces Industry Analysis Framework, is the mirror image of the bargaining power of buyers and refers to the pressure that suppliers can put on companies their prices, lowering their quality, or reducing the availability of their products. This framework is a standard part of [business strategy](#).

The bargaining power of the supplier in an industry affects the [competitive environment](#) and [profit potential](#) of the buyers. The buyers are the companies and the suppliers are those who supply the companies.

## 4. Threat of substitute products or services:-

Threats of substitute products are a key concern for an organization since they determine the level of profitability that can be obtained. A market with more substitutes means an organization must constantly invest in promotional activities while struggling to have a fraction of the market share. If there are few or no substitutes, the organization experiences low competition and is likely to enjoy a significant market share. The level of the threat of substitutes varies from industry to industry. The following conditions determine these variation.

## 5. Industry rivalry:-

Competitive rivalry can take on several forms, including price discounting, ne Competitive rivalry examines the number and strength of a company's existing w product introductions, advertising campaigns, and service improvements. Porter suggested that rivalry can be incredibly destructive to profitability if it leans heavily towards price alone.

In an industry where rivalry is intense, companies attract customers by aggressively cutting prices and launching high-impact marketing campaigns. Suppliers and buyers will seek out a company's competition if they can offer a better deal or lower prices.

## PESTEL ANALYSIS:-

A PESTEL analysis is a strategic framework commonly used to evaluate the business environment in which a firm operates. Traditionally, the framework was referred to as a PEST analysis, which was an acronym for **P**olitical, **E**conomic, **S**ocial, and **T**echnological; in more recent history, the framework was extended to include **E**nvironmental and **L**egal factors as well.

### POLITICAL FACTORS:-

Political factors are those driven by government actions and policies. They include, but are not limited to, considerations like:

- Corporate taxation
- Other fiscal policy initiatives
- Free trade disputes
- Antitrust and other anti-competition issues

It's worth noting that even the overhang of *potential* trade disputes or antitrust issues can present material risks and opportunities for management teams. Divergent stances on key platform issues between parties on the left and the right can also make run-ups to elections particularly challenging for a firm's management team, as the range of possible outcomes can vary considerably depending on election results.

### ECONOMIC FACTORS:-

Economic factors relate to the broader economy and tend to be expressly financial in nature. They include:

- Interest rates
- Employment rates
- Inflation
- Exchange rates

Many analysts in the financial services sector tend to overweight economic factors in their analysis since they're more easily quantified and modeled than some of the other factors in this framework (which are somewhat qualitative in nature).

### SOCIAL FACTOR:-

Social factors tend to be more difficult to quantify than economic ones. They refer to shifts or evolutions in the ways that stakeholders approach life and leisure, which in turn can impact commercial activity. Examples of social factors include:

- Demographic considerations
- Lifestyle trends
- Consumer beliefs
- Attitudes around working conditions

## **TECHNOLOGICAL FACTOR:-**

In today's business landscape, technology is everywhere — and it's changing rapidly. Management teams and analysts alike must understand how technological factors may impact an organization or an industry. They include, but are not limited to:

- Automation
- How research and development (R&D) may impact both costs and competitive advantage
- Technology infrastructure (like 5G, IoT, etc.)
- Cyber security

The speed and scale of technological disruption in the present business environment are unprecedented, and it has had a devastating impact on many traditional businesses and sectors — think Uber upending the transportation industry or the advent of e-Commerce revolutionizing retail trade as we know it.

## **ENVIRONMENTAL FACTOR:-**

Environmental factors emerged as a sensible addition to the original PEST framework as the business community began to recognize that changes to our physical environment can present material risks and opportunities for organizations. Examples of environmental considerations are:

- Carbon footprint
- Climate change impacts, including physical and transition risks
- Increased incidences of extreme weather events
- Stewardship of natural resources (like fresh water)

## **LEGAL FACTOR:-**

Legal factors are those that emerge from changes to the regulatory environment, which may affect the broader economy, certain industries, or even individual businesses within a specific sector. They include, but are not limited to:

- Industry regulation
- Licenses and permits required to operate
- Employment and consumer protection laws
- Protection of IP (intellectual property)

Regulation can serve as a headwind *or* a tailwind for operators. An example headwind might be increased capital requirements for financial institutions; an example tailwind is if regulation is so heavy in a particular industry (let's say food production) that it may serve as a protective moat for established operators, creating an additional barrier preventing potential new entrants.

## **1.2 Key Market Player:**

- **PRIVATE BANKS**
- **GOVERNMENT BANKS**

### **Private Banks includes:-**

- HDFC BANK
- ICICI BANK
- KOTAK BANK
- IDBI BANK
- YES BANK
- AXIS BANK
- IDFC FIRST BANK

### **Government Banks includes:-**

- Public sector banks:
- State Bank of India
- Bank of Baroda
- Punjab National Bank
- Canara Bank
- Indian Bank
- UCO Bank
- Central bank of India
- Union bank of India

## **1.3 Growth Prospects and Opportunities:-**

Growth Prospects and Opportunities at **ZIELHOCH :**

**ZIELHOCH COMPANY** currently shows promising growth prospects and opportunities across several factors:

**MARKET EXPANSION:**

There is potential to penetrate new geographical markets or demographics with existing products or services.

**PRODUCT DIVERSIFICATION:**

Exploring new product lines or enhancing existing offerings to cater to evolving customer needs and preferences.

**TECHNOLOGICAL ADVANCEMENTS:**

Embracing new technologies to streamline operations, improve efficiency and develop innovative solutions.

**PARTNERSHIP AND ALLIACES:**

Forming strategic partnerships or alliances to access new markets, technologies or distribution channels.

**TALENT DEVELOPMENT:**

Investing in talent acquisition and development to build a strong team capable of driving innovation and growth.

**SUSTAINABILITY INITIATIVES:**

Incorporating sustainable practices and products to align with market trends and consumer preferences.

By focusing on these areas, ZIELHOCH Company can capitalize on its strength and position itself for sustainable growth in the competitive landscape.

## **CHAPTER 2 – COMPANY STUDY**

### **2.1 INTRODUCTION**

Zielhoch, headquartered in Delhi, is one of India's most reliable consulting firm. As financial advisors, we primarily focus on providing help to all individuals who have aspired to be financially self-sufficient.

One should not work for money; rather, one should learn how money might work for them," is our motto. This is what we refer to as financial literacy.

We are here to provide such an opportunity for our clients so that they can realize how money can benefit them. We create a pathway between our customers and our knowledge. We believe that the certainties outweigh the uncertainties, and we want our clients to be ready for such situations.

In a fast moving and increasingly complex global economy, our success depends on how faithfully we adhere to our core principles: delivering exceptional clients services; acting with integrity and responsibility and supporting the growth of our employees.

Our ability to maintain the basic values of providing excellent customer service, operating with honesty and accountability, and promoting staff growth in today's fast-paced and more complicated global world.

3 key services which Zielhoch is engaged in are :-

- Personal Wealth Management
- Professional Development
- HR Consultants

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E-mail:- [Info@zielhoch.com](mailto:Info@zielhoch.com)  
Contact no. :- 8799753419

**2.2 Mission and Vision Statement:****Mission :-**

By designing a well-diversified portfolio based on our customers' attitude and needs, we aim to give superior financial literacy. In today's fast-paced and increasingly sophisticated global world, maintaining our basic values of providing exceptional customer service, operating with honesty and responsibility, and supporting staff growth is vital.

**Vision:-**

Zielhoch company vision is “We aim SIMPLICITY we advocate TRANSPARENCY we stand by COMMITMENT we swear by VALUES.”

## **Primary Focus:**

“To make one believe that the certainties outweigh the uncertainties and be ready for such situations.”

## **2.3 Products and Services:**

### **Products:-**

#### **1. Housing Loans:-**

Buying a house is one of the biggest dreams come true for most people and an extravagant affair altogether.

#### **2. Health Insurance:-**

Health insurance is a product of insurance that covers the medical and surgical costs of an insured person.

#### **3. Mutual Funds:-**

A mutual fund is a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds.

#### **4. Life Insurance:-**

Life Insurance can be defined as a contract between an insurance policy holder and an insurance company, where the insurer promises to pay a sum of money in exchange for a premium, upon the death of an insured person or after a set period.

#### **5. Real Estate:-**

Real estate is property consisting of land and the buildings on it, along with its natural resources such as crops, minerals or water; immovable property of this nature; an interest vested in this (also) an item of real property, (more generally) buildings or housing in general. Real estate can include property, land, buildings, air rights above the land, and underground rights below the land.

#### **6. Credit Card:-**

A credit card is a thin rectangular piece of plastic or metal issued by a bank or financial services company, which allows cardholders to borrow funds with which to pay for goods and services with merchants that accept cards for payment. Credit cards impose the condition that cardholders pay back the borrowed money, plus any applicable interest, as well as any additional agreed-upon charges, either in full by the billing date or over time.

#### **7. Key Man Insurance:-**

Important personal insurance is a life insurance policy purchased by the company



through the life of a senior official or other important person. If a person's death could be a disaster for the future of the company, such insurance is necessary. The owner or creator of a small business may be the most important person. When a person dies, the company pays insurance premiums and is the beneficiary of the insurance.

## **Services:-**

### **1. Wealth Advisory:-**

Wealth advisory is a holistic approach which helps clients in growing their wealth, managing their liability exposure and planning their investment. Wealth management devise strategies based on client needs to develop their overall wealth. Wealth management is more than a financial advice, it focuses on investment advisory service that combines other financial services that meets the needs of affluent clients. Accounting is how your business records, organizes, and understands its financial information.

### **2. Accounting:-**

Accounting is how your business records, organizes, and understands its financial information. Accounting is a big machine that you put raw financial information into records of all your business transactions, taxes, projections, etc. that then tells you a story about the financial state of your business.

Accounting provides a clear picture of your financial position. It helps a business in identifying whether or not it is making a profit, what its cash flow is, and what the current value of

Company's assets and liabilities is, and which parts of business are actually making money.

### **3. HR Consulting Services:-**

Consulting is the practice of providing all aspects of human resource management as an outsourced service provider, and the professional and business matters associated with such activity, including customer development, contracts and customer management. Outsourcing your HR services to human resources consultants can save both time and money.

## **2.4 Facilities and Locations:**

Since we have 8 years experience

By designing a well-diversified portfolio based on our customers' attitude and needs, we aim to give superior financial literacy. In today's fast-paced and increasingly sophisticated global world, maintaining our basic values of providing exceptional customer service, operating with honesty and responsibility, and supporting staff growth is vital.

We pay our employees with a maximum amount of money. We also provide

internship to the freshers for gaining more knowledge and exploring new things. Stipends are given to the interns based on their skills, knowledge and activities.

Employees can decide by themselves to do work on offline basis which is in DELHI and also can apply for job for Work From Home.

## **2.5 Corporate History And Achievements:**

- Project Complete – 1172
- Happy Client's – 1,000
- Total Client's – 1200
- Winning Award – 1172

## **2.6 SWOC ANALYSIS:**

Use SWOC analysis whenever you have a business idea as a great cost-effective way to reduce challenges and deter failure of a business venture or product. SWOC analysis is a strategic planning method used to research external and internal factors which affect company success and growth. Firms use SWOC analysis to determine the strengths, weaknesses, opportunities, and challenges of their firm, products, and competition.

SWOC analysis is relevant to SWOT analysis. SWOT examines strengths, weaknesses, and opportunities. But it focuses on threats rather than challenges. The two are similar but they do have their differences, which is why firms may choose to use SWOC or SWOT.

# How to Do a SWOT Analysis



## **CHAPTER 3 – DEPARTMENTAL STUDY**

### **3.1 ORGANIZTIONAL STRUCTURE OVERVIEW:**

It is divided into two main organizational structures:

Flat organization (human resource team structure with few or no people in the middle management) and hierarchial organization structure (CEO is at the top, with various management departments).

- Information technology
- Marketing team
- Human resource management
- Finance

### **3.2 DEPARTMENTAL ACTIVITIES OVERVIEW:**

"One should not work for money; rather, one should learn how money might work for them," is our motto. This is what we refer to as financial literacy.

#### **FINANCE:**

A finance department is the part of an organization responsible for managing all financial processes and decisions. It controls income and expenditure while also ensuring effective business running with minimum disruptions. Besides the traditional roles of handling the payroll, income and expenses, finance department responsibilities also include economic analysis to improve key business strategies.

It includes:-

- Accounting
- Examining financial statements and reporting
- Preparing and forecasting budgets
- Managing operation systems

#### **HUMAN RESURCE MANAGEMENT:**

An HR department is an essential component of any business, regardless of an organization's size. It is tasked with maximizing employee productivity and protecting the company from any issues that may arise within the workforce. HR responsibilities include compensation and benefits, recruitment, retention, firing, and keeping up to date with any laws that may affect the company and its employees. The duties include planning, recruitment and selection process, posting job ads, evaluating the performance of employees, organizing resumes and job applications, scheduling interviews and assisting in the process and ensuring background checks.

## **MARKETING:**

Marketing departments perform a variety of functions internally or externally for companies. Regardless of the industry, these teams can help provide measurable benefits to many businesses. Effective marketing departments can help companies grow and expand to reach their highest potential and return on investment. Companies with marketing departments may experience boosted engagement levels because of improved promotional efforts. These improved efforts might include more organized, well-researched or relevant content specific to the brand's different audiences.

## **SPECIALIZATIONS:**

- Marketing (core)
- Marketing & finance
- Marketing & HR

## **Necessary skills required:**

- Proper knowledge of MS Office (Word, PowerPoint, Excel, Outlook).
- Efficient in verbal and written communication.
- Adequate knowledge of marketing & sales, finance, human resource management.
- Should be able to work in flexible hours.
- Awareness of Digital Marketing tools, Facebook, LinkedIn.
- Online tools to make presentations, Marketing Research tools.

## **3.3 Intern's Roles and Responsibilities:**

During my internship at Zielhoch, I was given certain tasks which I had to perform everyday. The tasks were:-

- Assignments to be submitted to company guide in each module.
- KPI will be shared to the college mentor on weekly basis.
- Personality development session was arranged.
- Interns have to be updated about share market.
- Understanding FSA analysis
- Understanding taxation calculations
- Financial Market Research

### **ROLE IN A COMPANY:-**

- 1.) TO ADDRESS THE PEOPLE TO UNDERSTAND THE BASIC KNOWLEDGE OF STOCK MARKET IN INDIA FOR THE BEGINNERS
- 2.) MARKET RESEARCHER. TO HIDING THE PEOPLE IN AN ORGANISATION.

## **CHAPTER 4 – RESEARCH WORK**

### **RESEARCH TITLE**

## **AWARENESS OF THE STOCK MARKET INVESTMENT IN INDIA**

### **4.1 PROBLEM IDENTIFICATION:**

While there are some great reasons to invest in the stock market, there are also some downsides to consider before you get started.

There's no guarantee you'll earn a positive return in the stock market. In fact, investors are regularly cautioned that the past performance of a stock—or the market as a whole—doesn't guarantee future results. Stocks are most susceptible to losses in the short term.

Even in the long term, though, there's no guarantee that you'll generate the returns you want. If there's an economic downturn and an ensuing stock market crash at the wrong time, it could be financially devastating. If a stock you invested in performs poorly, you may be tempted to hold on to it until it bounces back. If you can't bring yourself to cut your losses and make the necessary adjustments, your portfolio may continue to suffer.

### **Significance of study:**

The stock market is a platform where publicly-traded companies can issue stocks to raise capital, and investors can buy and sell those stocks. It is a vital component of the global economy and plays a significant role in the financial world. The stock market provides companies with an opportunity to raise capital by issuing stocks to investors. This capital can be used to finance expansion, research and development, and other business operations. The stock market reflects the overall health of the economy. As the stock market reacts to various economic indicators such as inflation, interest rates, and corporate earnings, it provides valuable insights into the state of the economy.

#### 4.1.2 RESEARCH OBJECTIVES:

Stock market investment objectives can vary widely depending on individual goals and risk tolerance, but some common objectives include:

1. **Capital Appreciation:** This is the most common objective, where investors seek to grow their capital over time by buying stocks that are expected to increase in value.
2. **Income Generation:** Some investors look for stocks that pay regular dividends, aiming to generate a steady income stream from their investments.
3. **Diversification:** Investors may seek to diversify their portfolio by investing in stocks from different sectors or regions to spread risk.
4. **Long-Term Growth:** Investors with a long-term horizon may focus on stocks with strong growth potential, aiming to maximize returns over several years or decades.
5. **Speculation:** Some investors are willing to take higher risks for the chance of significant short-term gains, often by investing in volatile stocks or sectors.
6. **Preservation of Capital:** Investors with a conservative approach prioritize protecting their Capital and stock ensures safety and stability.

#### 4.1.3 RESEARCH DESIGN:

A **mixed-methods** research design will be employed to comprehensively explore youth perception towards commodity and stock markets. This approach combines **quantitative** and **qualitative** research methods to provide a holistic understanding of the research problem.

##### SAMPLING DESIGN

- Focuses on gathering data to describe existing conditions
- Often involves surveys or questionnaires (Google Form)
- Uses statistical methods to summarize and analyse data
- Level of awareness about commodity and stock markets
- Attitudes and opinions towards these markets
- Knowledge and understanding of investment concepts
- Demographics of respondents (age, gender, education, etc.)

**SAMPLE SIZE** – 94

**RESEARCH AREA** - The study will be conducted in various parts of India through Google Form.

#### 4.2 LITERATURE REVIEW:

- Kukreja, G. (2012), the aim of research is to identify the factors influencing investor's perception towards investment in Indian capital market, The study is conducted based on primary and secondary data, primary data is collected from majority Metropolitan cities in Delhi and secondary data from journals, books, magazines etc, The research analysed through Bartlett's test, explanatory factor analysis using principal component analysis, chi- square test

and Cronbach's Alpha test is used throughout the research, This study conclude that investor has huge scope for current earnings and capital appreciation in emerging market like India, but this can be possible only if the elements like trust, guidance, and regulations were exist steadily in the capital market among the brokers and investors.

- Agrawal, S., & Singh, D. S. (2020), The aim of the study is to analyse the factor dominating the investors in the equity market which includes use of predictive skills to outperform the market, purchase price of stock, trading on NSE, the study conducted is based on primary data analysis and it include sample size, exploratory and descriptive design throughout the research, this research conclude that the behaviour of the retail investors is guided by their predictive skill, purchase price of stock as a reference volatile.

- Vijay, S., & Rao, B. (2018), The objective of the study is to take an overview of the Indian stock market and encapsulate the various investment avenues available and to know investors perception regarding investment in stock market, In the following study Questionnaire method was used for collecting the data with the help of this method of collecting data, a Sample Survey was conducted. The secondary data was collected through websites, books and magazines. The primary data was collected through direct personal interviews, Maximum investors are aware of all the investment options. Investors do not invest in Single Avenue, they prefer different Avenue and maximum investors preferred to invest in shares, mutual funds and debentures. The investment decision of investors is influenced by their own decision and friends and relatives. Majority of investors invest 15 to 20% of their annual income the most important factor is return which influence the decision regarding investment.

- K Sarathkumar, SP Dhandhayuthapani (2016) Investors' attitudes toward the derivative marketplace in India have shifted in recent years, and the scholar hopes to highlight this with the introduction of behavioural finance. The theory of behavioural finance is spreading throughout the capital market; there is almost no location where it is not being used. Investors that are averse to risk usually try to be cautious by trading in fixed deposits, mutual funds, treasury bonds, insurance, and securities. Other risk takers who want to make greater yields choose to invest in the derivative market. Investors are now conscious of the derivative market. As the derivative market provides a higher return on investment by hedging interest rate and currency rate risk with highest rewards and minimal losses. In recent years, there has been increased awareness of derivatives trading across Indian investors. The majority of respondents are between the ages of 31 and 40. The large percentage of responders (81.5%) are male as they are willing to accept risks in their investments, whereas females avoid taking risks.

- Indu Gautam, PC Kavidayal, (2016) The first impact of derivatives trading manifests itself in the form of huge volume and liquidity in the Indian market. Price discovery is underway, and volatility has generally decreased. Experienced derivatives traders view derivatives as risky instruments and therefore safe bets. According to them, it is not possible to earn as high a profit as them. They believe that individual investors should be trained in the variety of derivatives available and how they work. Investors need to be aware of the complexity inherent in derivatives trading. In addition, young derivatives traders are very smart, fully aware of the potential of derivatives and risk takers. They want the speed of product innovation to accelerate. They want the role of financiers' legalization advisors so that they can advise investors entering the market. They fully support derivatives. Factors such as reduced transaction costs, product innovation, investor awareness, training and engagement, legalization advisors and extended trading times could pave the way for future growth in derivatives products market in India.



- G Tripathi, (2014) Even after more than a decade of existence, it can be seen that investors' awareness of hedge funds is still low, and they still prefer to invest in safe investments with yields. Moreover, Tripathi shares in his research report that there is no difference in the perception of men and women towards investing in derivatives because we find that there are few female investors, but these female investors are also knowledgeable about derivatives, and there is no significant difference in the perception of men and women. Options and futures contracts are considered to be the dominant instruments in the derivatives market because Swaps are not popular among Indian investors. Limited and minimal risk investment are two important factors that motivate investors to invest in options followed by another feature of options i.e., unlimited profit. Investors mainly use their own research or a broker's advice for investing in derivatives. Reasons not to investing in derivatives is a lack of complex knowledge and understanding of derivatives.

- Dr. Babaraju k. Bhatt, Dr. Apurva Chauhan (2014) According to the findings of the study, majority of investors invest in the derivative market based on their own knowledge and advice from financial advisors and brokers. The majority of investors favoured stock index funds to individual securities. Retail investors are indeed considering participating in the derivative area, with 49% of investors disagreeing that derivatives are solely acceptable for institutional investors. There is a strong positive connection between respondents' age and their choice to engage in derivatives, and a substantial negative link between respondents' yearly income and their choice to invest in derivatives. Results demonstrate that while deciding whether to invest in derivatives, investors prioritise aspects such as hedging funds, controlling risks, their own expertise of financial products, and significant fluctuation in the share market, among others.

- Soumya Mukesh (2013) According to his research, commodity derivatives play an important role in the price risk mitigation process, particularly in agriculture dominated economies. Forwards, futures, options, swaps, and other derivatives are widely employed in many developed and developing nations worldwide. They have, however, been used on a very small basis in India. The government controls the production, supply, and distribution of numerous agricultural commodities, and only forward and futures trading is allowed in specific commodity products.

- R. T. Nirmal Kumar and Balaji. K (2011) In this research, it is empirically tested how investors perceive futures markets trading in India. Commodity futures markets have grown dramatically since 2004. It was discovered that, despite the fact that derivatives trading in the stocks market only began in June 2000, it was developing at a rapid pace, but commodity derivatives markets, which had been functioning for approximately 48 years at the time, were only gradually waking up. It is clear that professional players are barred from participating in commodity futures trading in India. Thus, Retail Investors are the dominant player in the Commodities Futures market. This study was conducted to determine investors' perceptions of commodity futures trading as well as their level of awareness about commodity futures trading.

### **4.3 DATA ANALYSIS AND INTERPRETATION:**

The information so collected when put into proper sequence and proper format and arranged as per need of article is called Data.

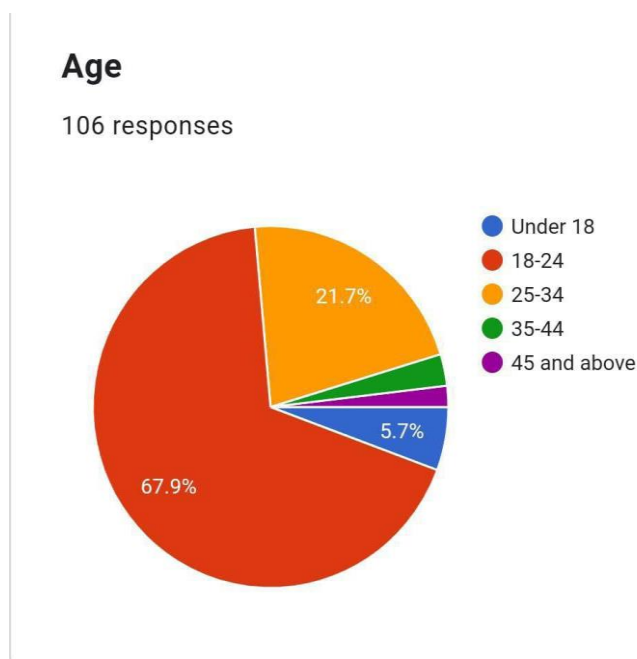
### Data Collection:

After choosing research, it is necessary to collect accurate and reliable data in order to achieve research objective. The first issue in the data collection process is to determine whether the information needed for the research problem has already been collected or require fresh.

Generally, there are two methods of collecting the data:

#### Primary data:

The data that are fresh and sophisticated generated for a specific purpose or a specific research project called primary data. The researcher collects the data by using data collection instrument. For this research I have choose primary data collection method by using the questionnaire.

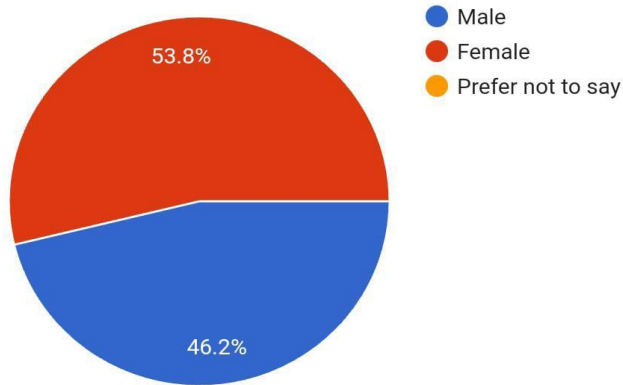


### Interpretation:

Majority of respondents (67.9%) fall in the age group of 18-24 years, indicating that they are more interested in trading now a days. The below 18 years age group constitutes (5.7%) of respondents, followed by the 25 years above age group with the percentage (21.7%).

## What is your gender?

106 responses



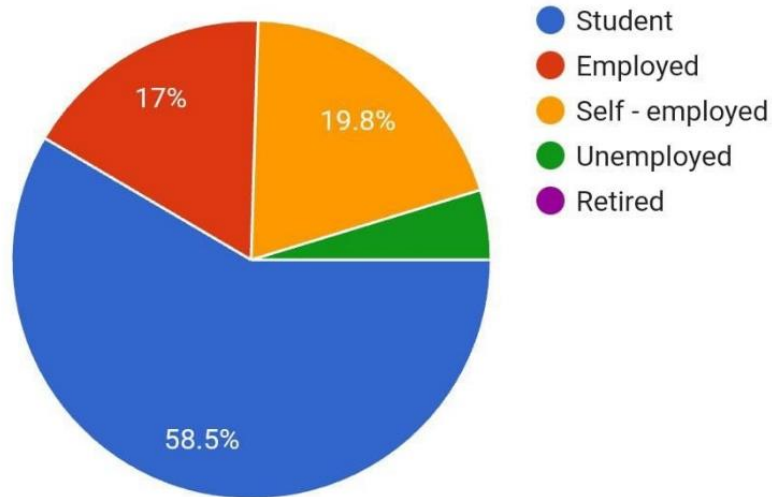
### Interpretation:

The survey indicates that the sample consisted of 46.2% Male and 53.8% Female. However, the gender breakdown alone cannot be directly interpreted in relation to the study of youth perception about the commodity and stock markets.

To understand how gender may influence these perceptions, further analysis would be required. This could involve comparing perception data between genders or investigating if there are gender-based differences in financial literacy or prior investment experience, which can influence market perception.

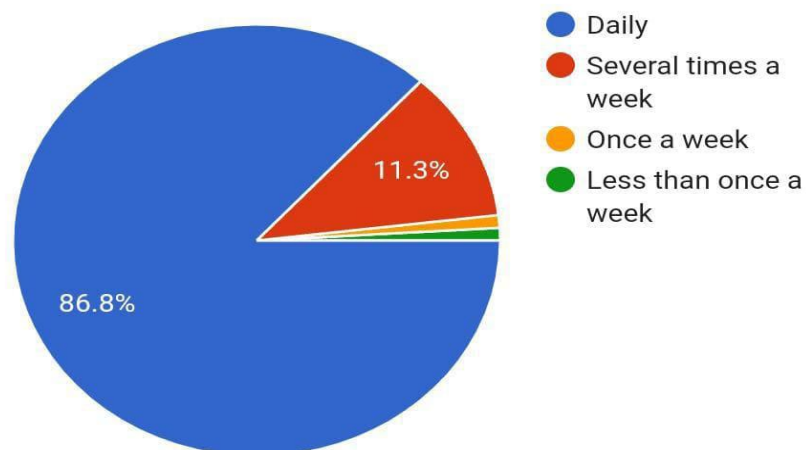
## What is your occupation?

106 responses



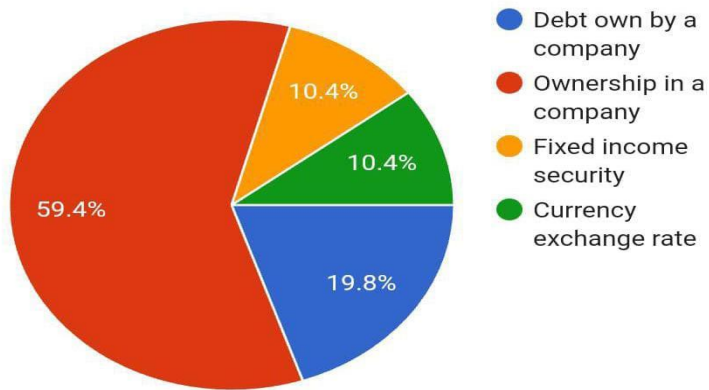
## How often do you use the internet?

106 responses



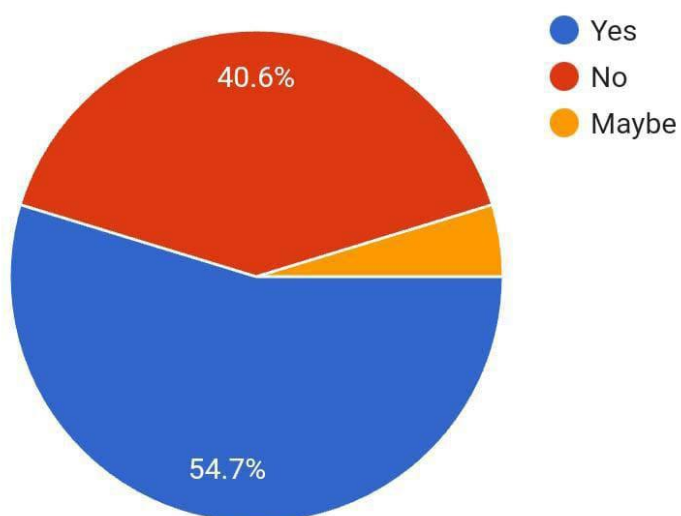
## What does a stock represent?

106 responses



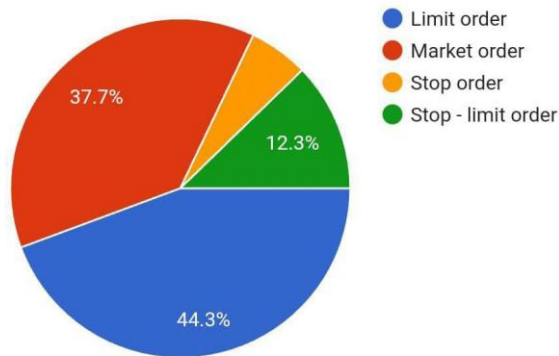
## Have you ever invested in a stock market?

106 responses



**Which type of order allows  
an investor to specify a  
maximum purchase price?**

106 responses



How satisfied are you with the overall service provided by our customer service department?

- ☐ Very Satisfied
- ☐ SATISFIED
- ☐ NEUTRAL
- ☐ VERY DISSATISFIED

How would you rate the response time of our customer service department?

- ☐ EXCELLENT
- ☐ GOOD
- ☐ AVERAGE
- ☐ POOR
- ☐ VERY POOR

How effective is our customer service department in resolving your issue on the first contact?

- ☐ VERY EFFECTIVE
- ☐ EFFECTIVE
- ☐ Neutral
- ☐ Ineffective
- ☐ Very Ineffective

How easy is it for you to contact our customer service department through your preferred channel (e.g., phone, email, chat)?

- ☐ Very Easy
- ☐ Easy
- ☐ Neutral
- ☐ Difficult
- ☐ Very Difficult

Overall, how would you rate your experience with our customer service department?

- ☐ Excellent
- ☐ Good
- ☐ Average
- ☐ Poor
- ☐ Very Poor
- ☐ 4.4 FINDING SUGGESTIONS AND COCLUSIONS:

How effective do you think the training provided to our customer service representatives is in improving their performance?

- ☐ Very Effective
- ☐ Effective
- ☐ Neutral
- ☐ Ineffective
- ☐ Very Ineffective

How well does the technology used by our customer service department support your interactions?

- Very Well
- Well
- Neutral
- Poorly
- Very Poorly
- FINDINGS:

The study on youth perception of the commodity and stock markets reveals that young people generally have a stronger familiarity with and preference for the stock market compared to the commodity market. Many youths view the stock market as more approachable and straightforward due to its extensive coverage in media and the availability of educational resources. In contrast, the commodity market is often seen as complex and intimidating, with a higher perceived risk and less accessible information. This lack of understanding is compounded by the limited educational initiatives focused on commodities, leading to a lower level of engagement and interest in this sector. Consequently, while the stock market attracts more youth involvement, the commodity market remains underexplored and less appealing to this demographic.

### **SUGGESTIONS**

To address the disparity in youth perception between the commodity and stock markets, several suggestions can be made. First, there should be a concerted effort to enhance educational initiatives focused on the commodity market, incorporating clear, accessible information and practical examples to demystify its complexities. Schools and universities could integrate comprehensive financial literacy programs that cover both markets, emphasizing their differences, risks, and opportunities. Additionally, creating user-friendly trading platforms for commodities and offering virtual simulations can help make these markets more approachable and less intimidating. Leveraging technology to provide interactive tools and resources will also aid in bridging the knowledge gap. Finally, financial advisors should offer tailored guidance to young investors interested in commodities, helping them navigate this sector with greater confidence and understanding.

### **CONCLUSIONS**

The study on youth perception of the commodity and stock markets highlights a significant gap in understanding and engagement, with young people showing a stronger preference for the more familiar and accessible stock market over the complex and less understood commodity market. This disparity underscores the need for targeted educational initiatives and user-friendly resources to bridge the knowledge gap. By integrating comprehensive financial education, simplifying trading platforms, and utilizing technology to provide practical experience, stakeholders can foster a more inclusive and informed investment environment. Addressing these issues will not only enhance youth engagement in the commodity market but also contribute to a more balanced and knowledgeable investor base.

To effectively address the disparity in youth perception between the commodity and stock



markets, several detailed strategies can be employed. First, educational initiatives should be expanded to include comprehensive, accessible content about the commodity market. Schools, universities, and online platforms could offer targeted courses and workshops that demystify commodity trading, explaining its mechanics, risks, and benefits in an engaging manner. Interactive tools such as simulations and gamified learning experiences can make these concepts more relatable and less intimidating. Additionally, developing user-friendly trading platforms with intuitive interfaces and clear educational resources can lower the entry barriers for young investors interested in commodities. Financial institutions and advisors should also play a role by providing tailored advice and creating content specifically designed for young audiences, helping them understand commodity markets in the context of their financial goals and risk tolerance. Furthermore, leveraging social media and influencers to promote financial literacy and share insights about both markets can help engage a wider audience and foster a more informed investment community. By implementing these strategies, stakeholders can enhance youth awareness and participation in the commodity market, creating a more balanced and knowledgeable investor base.

#### **4.5 IMPLICATIONS:**

**Enhanced Financial Literacy:** The study underscores the need for targeted educational programs that cover both commodity and stock markets. This implies the necessity for schools, universities, and online platforms to incorporate comprehensive financial literacy curricula that address the complexities and opportunities in both markets. Developing courses and resources that simplify commodity trading can help bridge the knowledge gap and improve youth understanding.

**Increased Market Engagement:** If educational efforts succeed in making the commodity market more accessible, youth may become more inclined to diversify their investments. This diversification could lead to a more balanced approach to investing, where young investors consider a broader range of assets beyond stocks, potentially enhancing their overall investment strategy.

**Development of User-Friendly Platforms:** Financial institutions may need to adapt by creating more intuitive and educationally supportive trading platforms for commodities. This includes designing interfaces that simplify trading processes and provide clear, accessible information about commodities, making them more approachable for young investors.

**Supportive Policy Frameworks:** Policymakers might be prompted to consider regulations and initiatives that support financial education and investor protection. This could involve endorsing programs that focus on both commodity and stock markets, ensuring that young investors are equipped with the necessary knowledge and tools to make informed decisions.

**Diversified Investor Base:** Increased youth participation in both commodity and stock markets can lead to a more diverse investor base. This diversification can contribute to market stability by spreading risk across different asset classes, potentially reducing market volatility and improving overall financial market health.

**Improved Investment Decisions:** Educating youth about both markets can foster better long-term investment practices. With a more comprehensive understanding of different asset types, young investors are likely to make more informed and strategic investment choices, contributing to their financial security and growth over time.

**Tailored Financial Products:** The study suggests a potential demand for financial products and services tailored to young investors interested in commodities. Financial service providers might need to develop specialized products that cater to the needs and preferences of this demographic, including educational resources and investment tools specific to commodities.

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## **CHAPTER – 5**

### **LEARNING AND SKILLS ACQUIRED**

#### **5.1 LEARNING'S AND VALUE ADDITION:**

During my internship at ZIELHOCH LIMITED, I gained valuable knowledge and experience in the banking industry, which contributed significantly to my professional and personal development.

- **Understanding the Trading Strategy:** I gained hands-on experience in trading in commodity market including account opening and emphasizing clients to add margin.
- **Customer relationship management:** I learned the importance of building strong customer relationships and developed effective communication skills.
- **Personal growth:** I developed greater confidence, time management skills, and a stronger work ethic.
- **Enhanced Productivity:** By taking on routine tasks or specific projects, we can help alleviate the workload of full-time staff, allowing them to focus on higher-priority tasks.
- **Departmental Knowledge:** We learned about the specific commodity department where we get to know about the different segments like Precious Metal, Energy products etc.

## 5.2 ACQUIRED SKILLS:

- **Market Dynamics:** Understanding the supply and demand factors affecting various commodities such as oil, gold, agricultural products, and industrial metals.
- **Price Forecasting:** Skills in forecasting commodity prices based on market trends, economic indicators, and geopolitical factors.
- **Trading Strategies:** Familiarity with different trading strategies and techniques used in the commodity markets, including spot trading, futures, and options.
- **Risk Management:** Knowledge of risk management techniques specific to commodity trading, such as hedging strategies and exposure management.
- **Data Collection:** Skills in gathering and organizing data related to commodity prices, supply and demand statistics, and market trends.
- **Data Interpretation:** Ability to interpret complex data sets and generate actionable insights for trading and investment decisions.

## 5.3 CHALLENGES AND LIMITATIONS:

We at zielhoch often encounter a range of challenges and limitations during their tenure. One of the primary challenges is the steep learning curve associated with understanding the complexities of financial markets and trading systems. We also face difficulties in applying theoretical knowledge to real-world scenarios, compounded by limited practical experience and occasional gaps in mentorship.

The sheer volume of data and the need to stay current with rapidly changing market trends can contribute to information overload. Furthermore, we are controlled to specific tasks or projects due to their level of experience, which can limit their exposure to broader aspects of the business. The short duration of the internship often means that we have limited time to fully integrate into the team and contribute to long-term projects.

Additionally, the feedback and evaluation process may not always be frequent or detailed, potentially hindering their development. To navigate these challenges, we need to actively seek clarification, manage their time effectively, and leverage available resources and support systems.

**NAME:- JATIN KUMAR**

**ENROLLMENT NUMBER :- 2306142000727**

**NAME OF THE PROJECT :- SIP REPORT AND PROJECT ON  
ZIELHOCH**

**UNDER THE GUIDANCE :- Prof. APARNA HAVALDAR  
{Assistant Professor}**

**RESEARCH TITLE:- AN STUDY ON THE BASICS OF THE STOCK  
MARKET INVESTMENT**

**NAME OF AN AT WORK ORGANISATION :- ZIELHOCH**

**NAME OF COLLEGE :- PARUL UNIVERSITY , VADODARA, GUJARAT**