

**A PROJECT WORK (17MBAPR407)**

**On**

**“A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT”  
At “EDELWEISS BROKING LIMITED”**

**BY**

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USN: 1AY17MBA12**

Submitted to

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI**



In partial fulfillment of the requirements for the award of the degree of  
**MASTER OF BUSINESS ADMINISTRATION**  
Under the guidance of

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Professor  
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Branch Manager  
Edelweiss Broking Ltd  
Bengaluru



**Department of MBA  
Acharya Institute of Technology**

**Dr. Sarvapalli Radhakrishnan Main Road, Soldevanahalli Bengaluru**

**March-2019**



## **Edelweiss Broking Limited**

No 3, 2nd Floor, Manandi Plaza, St. Marks Road Bengaluru, Karnataka  
Pin Code - 560001

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Date: 26<sup>th</sup> February 2019

### **CERTIFICATE**


This is to certify that **Mr. Dileep Kumar G** student of final year MBA bearing **USN No: 1AY17MBA12**, student of **Acharya Institute of Technology, Bengaluru**, affiliated to Visvesvaraya Technological University, Belagavi, he has successfully completed his internship project entitled "**A Study of Customer Relationship Management on Edelweiss Broking Ltd**" starting from **03-01-2019 to 16-02-2019** at **Edelweiss Broking Ltd, Bengaluru**. During the period of his Project program with us he was found punctual, hardworking and his character was satisfactory.

This project on evaluation fulfills all the stated criteria and the student's findings are his original work.

We wish him all the best for his future endeavors.

For Edelweiss Broking Ltd, Bengaluru.

*Monish*  
Mr. Monish B  
Branch Manager





# ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 04/04/2019

## CERTIFICATE

This is to certify that Mr. Dileep Kumar G bearing USN 1AY17MBA12 is a bonafide student of Master of Business Administration course of the Institute 2017-19 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on "A Study on Customer Relationship Management at EDELWEISS Broking Ltd, Bengaluru is prepared by him under the guidance of Dr. Nijaguna G, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

Signature of Internal Guide

Signature of HOD 04/4  
Head of the Department  
Department of MBA  
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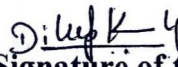
Signature of Principal/Dean Academics

Dr. Devarajaiah R.M.  
Dean-Academics  
ACHARYA INSTITUTE OF TECHNOLOGY  
Bengaluru

## DECLARATION

I, **DILEEP KUMAR G**, hereby declare that the Project report entitled “**A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT**” at “**EDELWEISS BROKING LIMITED**” prepared by me under the guidance of **Dr.Nijaguna G, Professor, Department of M.B.A, Acharya Institute of Technology, Bengaluru** and external assistance by **Mr. Monish.B, Branch Manager, Edelweiss Broking Ltd.** I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

**Place : Bengaluru**

  
**Signature of the student**

**Date : 08/04/2019**

## ACKNOWLEDGEMENTS

I express my sincere thanks to our Principal **Dr. Prakash M R**, beloved Dean-Academics, **Dr. Devarajaiah R M**, and I express my sincere thanks to, **Dr. M.M Bagali** HOD of Master of Business Administration of Acharya Institute of Technology, Bengaluru, for the effort in installing confidence and enthusiasm in me at every stage.

I would like to thank **Mr. Monish. B**, Branch Manager, Edelweiss Broking Ltd, Bengaluru, for providing the opportunity to do the project and also co-operation, without which this Endeavour would not have been possible.

I am grateful to my internal guide **Dr. Nijaguna G**, Professor, Dept of MBA, AIT, my project guide who has supported me by his guidance for this project work, timely and aptly. And I also thank to other faculty, librarian, friends, and relatives.

I also thank the HR employees of Edelweiss Broking Ltd, Bengaluru who directly and indirectly supported me.

My gratitude will not be complete if I do not than the Almighty and my loving parents who have been supportive throughout the project

Place: Bengaluru

Date: 08/04/2019

DILEEP KUMAR G

1AY17MBA12

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## **EXECUTIVE SUMMARY**

This main objective of project is to study the Customer Relationship Management. The other goal is to study relation maintained by the company with customers on different parameters. The project comprising of Broking industry profile, which gives you profound knowledge of industry. There is a concise investigation Edelweiss Broking Limited and what are the products they offer to the customers.

Edelweiss Group is the leading financial services, founded in 1995. providing different financial products to the customers. It has clients base more than the 5,72,000 in the retail and whole sale base sector. Edelweiss assets base Rs.67,821.96 crore, and sales reaches 33,000 crore and having income of 8,405 crore in the Financial year 2018

The research is conducted based on the existing Edelweiss broking Clients. The questionnaire was conducted via survey who is customers of Edelweiss Broking Ltd, Bangalore Branch, 100 respondents are chosen for this survey. Overall 16 closed ended questions used in this survey, the main objective of this survey is to understand the Customer Relationship management and how it works in the company, to know about the satisfaction level of the customers from CRM policies.

The analysis is done based on the answers given. Graphical report of each and every question is generated with valid interpretation. Hypothesis testing is conducted using SPSS software , The analysis focuses mainly on how to manage relationship with customer and what really influence the satisfaction of the customer. The findings are based on the analysis done and the results generated. The findings came out with various limitations. Proper Suggestions based on the limitations are provided related to relationship building with the customers.

Customer Relationship Management is a process mainly used to acquire and retain the potential customers, which are assets of the company. Customers are retained only in the product and services reaches to the end users.

This study will help companies overcome different obstacles by improving their relationships with customers. The emphasis on performance by linking with various parameters helps organizations to identify areas of progress.

# **CHAPTER 01**

## **INTRODUCTION**

### **1.1 INTRODUCTION TO THE PROJECT:**

The Experience in Edelweiss broking ltd, Bengaluru enriched the knowledge to start with, Edelweiss broking ltd Bangalore is an broking firm with various financial products like Equities, research and advisory etc.

My overall experience in the company was good with the support from the company employees and the response which I got from the management of Edelweiss was during the first week, we were introduced to the company's financial products and a small introduction about the stock market.

Edelweiss also assisted in opening Demat accounts for the company, wherein we worked as Relationship managers and opened De mat accounts of others without any sales lead. we did all job from getting a customer to filling and scanning documents. In meantime, I collected information through a questionnaire from the Edelweiss customers.

### **TOPIC CHOSEN FOR THE STUDY:**

“A STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT AT EDELWEISS BROKING LTD”

### **NEED FOR THE STUDY:**

The Research is mainly on the Customer Relationship Management and to understand the factors that affect the implementation of CRM practices, which helps executives formulate appropriate CRM practices to improve their relationships with customers, Can be achieved. Deliver more than what is promised.

### **OBJECTIVES OF THE STUDY:**

- To understand the concepts of Customer Relationship Management.
- To identify factors that affects Customer Relationship Management.

- To know the current Customer Relationship Management practices adopted by the company.
- To understand how Customer Relationship Management affects your company's productivity.
- To summarize the findings, conclusion and to recommend the suggestions.

### **SCOPE OF THE STUDY:**

- Research is performed to know about the CRM practices in the Edelweiss.
- This project work helps to get the practical knowledge in customer Relationship management.
- To know about the responding ability of the customers to generate test.
- The scope of the study is limited to Edelweiss Bangalore, and does not cover other regions.

## **1.2 INDUSTRY PROFILE:**

Regulation and reform have greatly improved the quality of the Indian stock market, Indian stock market mainly based on the Bombay Stock Exchange established in 1875 and National Stock Exchange established in 1992. Both follows the same procedure for transactions, settlement process. Indian market is an healthy combination of market structure and brokerage. India equity derivatives market is one of the top five countries in the world .it shows the positive progress in the Indian brokerage.

In the recent decade, Indian brokerage industry has made tremendous changes. Brokerage industry became most transparent and competitive firm. long settlements are replaced with the T + 2(trading + 2 days )settlements and T + 5(trading + 5 days) settlements. which transactions settled in 3-5 days for the both sellers and buyers. Where the broking firms plays crucial roles settlement process, these brokerage connects between equity market and customers who are interested in investing in the stock market. Brokerage firm's charges reasonable charges for these transactions, these charges become more sensitive due to competition.

There has been a big change in the way we do business. At the same time, technology plays crucial role business transactions and it also supports promotional activity. Due to technology paper work has been transferred to electronic formats. Service coverage has been improved from stock products to a variety of financial services. Investor protection assumes the importance, provides education and recognizes the need for capitalization, which has led many companies to access capital markets. Foreign companies are increasingly interested in ownership in domestic brokerage firms.

Investors can obtain transparent information about stock or company which they were interested to purchase Security Exchange Board of India (SEBI) plays crucial role stock market. This makes policies to control and regulate the stock market

India started foreign investment since 1990. Foreign investment is classified into: foreign direct investment (FDI) and foreign portfolio investment (PFI). All type of investments where can investors participate in day-to-day management and operations of the Company are treated as FDI, the government has made the FDI on the different sectors.

### **1.3 COMPANY PROFILE:**

The Edelweiss Financial Services Ltd is the India's leading diversified financial services providing different variety of financial products to the customers. Edelweiss having diverse customer base in businesses, institutions. Products and services of Edelweiss spread over , both domestically and globally. Its business include credit business (mortgage loans including housing finance, structured collateralized credit, Distresses Asset credit, small business and agricultural finance, and other loans), agency business and life insurance. The unit management manages the liquidity and balance sheet. Edelweiss's having asset is equivalent 67,821.96 crore, its sales are 33,000crore, and its net profit is 8405 crore (FY18).

Edelweiss was established in November 1995, with aspiration to become most trusted financial group. With economic liberalization in the early 1990s, Edelweiss saw savings as an efficient investment and thereby a bridge between capital savings and capital users. Initially Edelweiss started with the advisory services and investment banking, it has been grown consciously by focusing on business, client sector, asset class and synergistic diversification in adjacent areas of the region. All of the new business strategies added by the company were to grow in the marketplace, find inappropriate niche markets, build high quality customer-centric businesses and, of course, take a leading position in the business. While business diversification during the first decade was in the wholesale space, the period from 2008 to 2012 has contributed significantly to the diversification of the retail industry. This critical focus has helped the group become a consultant to credit and financial services institutions.

The Edelweiss group is influencing the lives of more than 5,72,000 customers in the retail and wholesale sectors in 2008,. In addition, the company's deposit participants maintain more than 283,000 Demat accounts. The company's growth is based on its focused vision, its belief with its core values , its ability to finance and wisely implement capital, its ability to demonstrate its talents and build its leadership, its strong focus on technology, risk management and compliance. And Corporate Governance

## COMPANY PROFILE:

<b>Name of the Company</b>	EDELWEISS FINANCIAL SERVICE LTD
<b>Type of Company</b>	Public Company
<b>Company Logo</b>	
<b>Industry</b>	Banking, Financial Service
<b>Products</b>	Equity Broking ,Mutual Funds, Online Trading ,Portfolio Management
<b>Headquarters</b>	Edelweiss Financial Service Ltd Edelweiss House, Off Cst Road Mumbai-400098,India
<b>Area of Operation</b>	Worldwide
<b>Key people</b>	Rashesh Shah and Venkat Ramaswamy (Founders)
<b>Company Website</b>	<a href="http://edelweissfin.com">edelweissfin.com</a>

Table No: 01 Showing Company profile

## **1.4 PROMOTERS:**

- Rashesh Chandrakant Shah
- Venkatchalam Ramaswamy
- Spire Investment Advisors LLP
- M/S ShahFamily discretionary Trust
- Aparna T C
- Sejal Premal Parekh
- Vidya Rashesh Shah
- Kaavya Arakoni Venkat
- Sneha Sripad Desai
- Shilpa Urvish Mody
- Arakoni Venkatchalam Ramaswamy

## **1.5 Vision, Mission, Quality Policy:**

### **Vision:**

Vision of Edelweiss is to fabricate a solid, effective and high- affect social part for a superior India. India has set its course for transformation, which is led by the New India vision a prosperous, educated, healthy, secure, corruption-free, energy-abundant, digitally advanced and globally influential nation by 2031-32.

### **Mission:**

Mission of Edelweiss is to use the limit and capital of the revenue driven world to prepare and empower the social part accomplishes the best effect on the lives of the poor in India. To provide high quality practical and solution oriented financial advisory services to the companies, institutions, and government bodies.

Edelweiss has a very specific **vision** statement. They work to:

- Build a quality organization.
- Be known as the most trusted advisor.
- Be an exciting place to work for people.

The **mission** of the organization is:

- To be fair to the clients, employees and stakeholders.
- To focus on growth, as an organization and as individuals.
- To respect risk.
- To grow, protect and use the financial capital of the organization wisely.
- To obey and comply with the rules of the land.

## CORPORATE VALUES

Edelweiss Value Proposition:

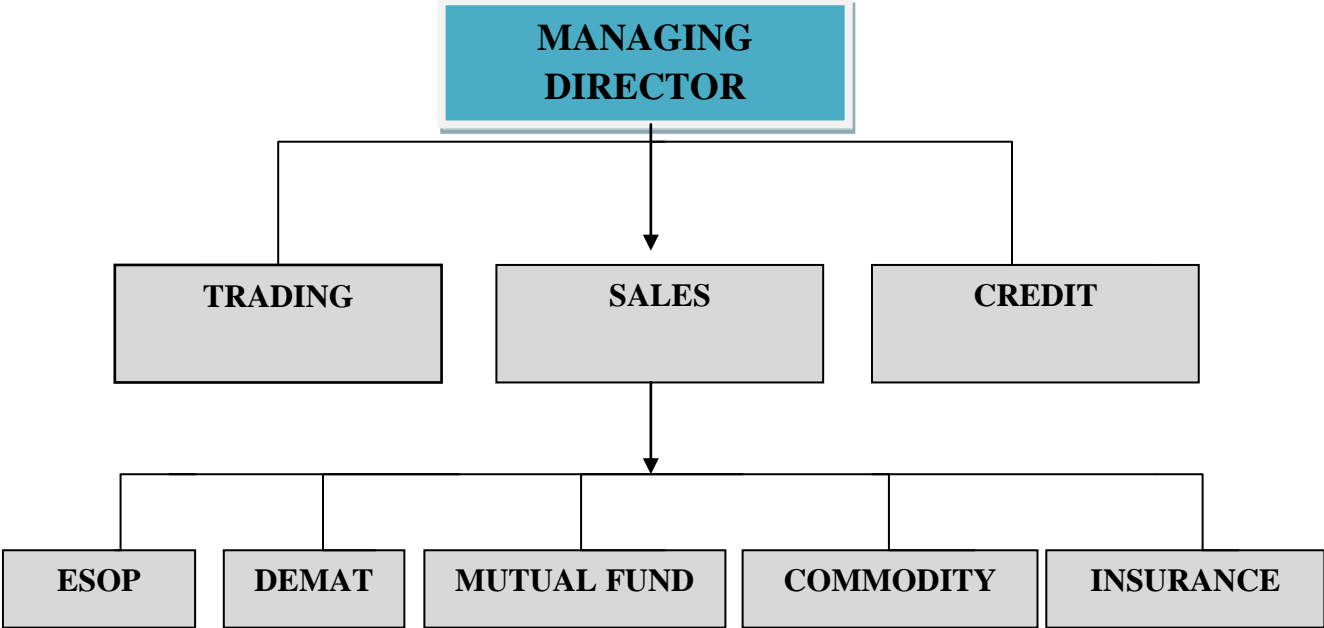




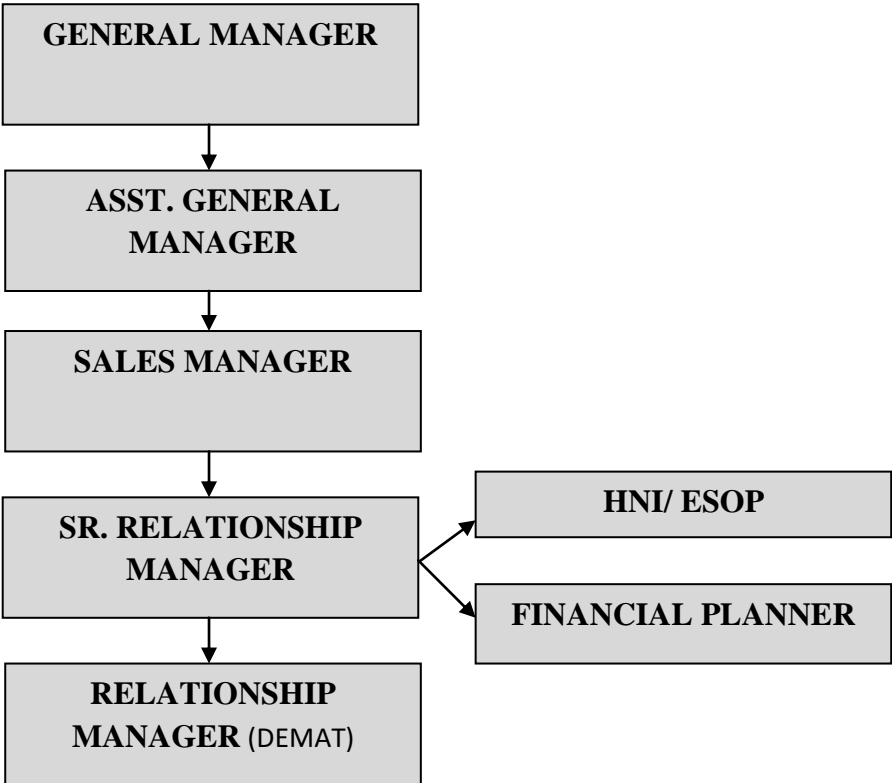
## **BOARD OF DIRECTORS:**

<b>RASHESH SHAH</b> <ul style="list-style-type: none"><li>• EXECUTIVE DIRECTOR</li><li>• CHAIRMAN AND CEO</li></ul>	<b>VENKAT RAMASWAMY</b> <ul style="list-style-type: none"><li>• EXECUTIVE DIRECTOR</li><li>• HEAD OF ASSET MANAGEMENT</li></ul>	<b>HIMANSHU KAJI</b> <ul style="list-style-type: none"><li>• EXECUTIVE DIRECTOR</li><li>• CHIEF OPERATING OFFICER</li></ul>
<b>BERJIS DESAI</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>	<b>SANJIV MISRA</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>	<b>SUNIL MITRA</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>
<b>NAVTEJ S.NANDRA</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>	<b>KUNNASAGARA N CHINNIAN</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>	<b>BISWAMOCHAN MAHAPATRA</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>
<b>RUJAN PANJWANI</b> <ul style="list-style-type: none"><li>• EXECUTIVE DIRECTOR</li></ul>	<b>VIDYA SHAH</b> <ul style="list-style-type: none"><li>• NON-EXECUTIVE DIRECTOR</li></ul>	<b>P.N.VENKATACHALAM</b> <ul style="list-style-type: none"><li>• INDEPENDENT DIRECTOR</li></ul>

**Organization Structure**



**ORGANISATION STRUCTURE (Sales)**



## 1.6 COMPANY PRODUCTS & SERVICES

SL.No	PRODUCTS	SERVICES	RESEARCH & STRATEGIES	PLATFORMS
1.	Equity	Personal Relationship Manager	Market Information	Edelweiss.in
2.	Derivatives	Insta News	Fundamental	Xtreme Trader
3.	Mutual Funds	Dowjones Newswire	Technical	Mobile Trader
4.	Currency	SMS Alerts	Positional	Mobile WAP Site
5.	Commodities	Mailbox Service	Research under all asset classes	Xpress
6.	Fixed Income	Free Investor Education	Branded Strategies	Call and Trade

Table No:02 Showing company products and services

### Platforms – Gateway to the investment world

7 platforms to trade at Edelweiss are as follows:-

SL. No	PLATFORM	MODE	BEST FOR
1	Edelweiss.in	Web	All users to trade & service
2	Xtreme trader	Desktop	Professional traders who need speed
3	Mobile trader	Mobile App	Trade on the GO on smart phone
4	Mobile WAP	Mobile	Trade on GO on all phones
5	Call & Trade	Phone	Central number for service & trading
6	Dealer/ RM	Phone	Local branch number for service & trading
7	Xpress	Web- JAVA Applet	Especially for office goers who cannot install an EXE in the office premises and want a terminal like experience on web

### **Xtreme Trader – Place a trade in 3 Seconds**

Xtreme Trader is a desktop trading platform specially engineered for traders. Six Powerful features that make Xtreme Trader fast, really fast:

1. Powerful Charting Tools
2. Instant Research Calls
3. Customizable Interface
4. On-screen Stock Alerts
5. Short-cut keys
6. Dow Jones Newswire

### **Mobile Trader – Trade Anywhere, Anytime**

Mobile Trader is a platform where provides access at your finger tip, watch market transacts, of Indian markets providing user friendly interface to Edelweiss customers.

1. Stay in touch with the markets
2. Carry your portfolio with you
3. Execute trades on the go
4. Monitor your stocks at all times
5. Get market info on the fly

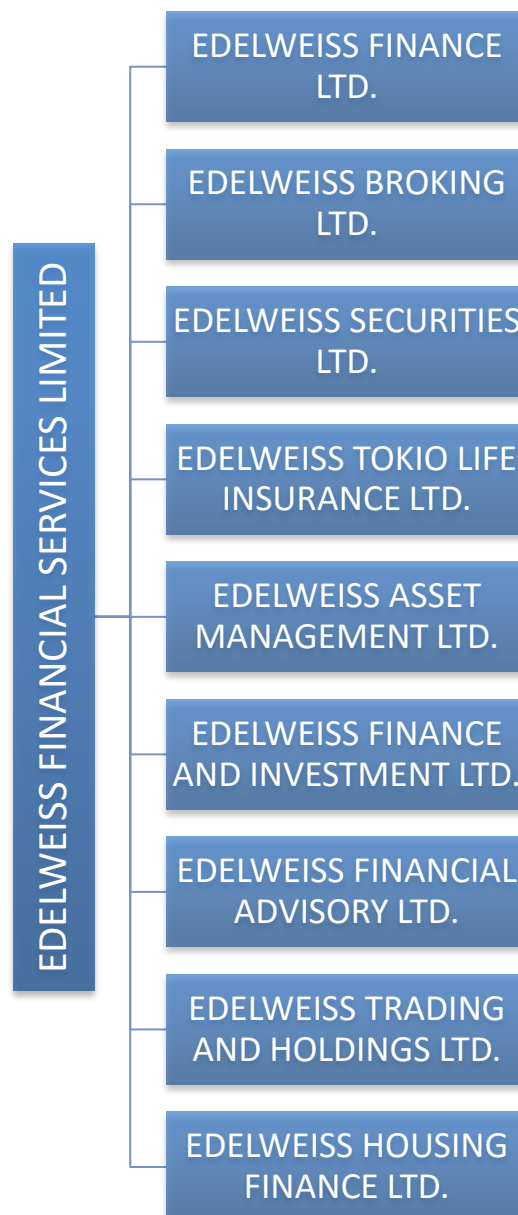
### **InstaNews**

Insta News is a the greatest interface which provides updated information current trend in the market and analytical tool that brings financial interpretation which covers the entire stock market.

1. Instant search for stock related news
2. Trending alpha – gives insights on news
3. Heatmap- Get the sentiment – positive, negative, neutral that's trending in the market

4. Set alerts
5. Get News from various TV Channels
6. Get Views from multiple stock brokers

**1.7 AREA OF OPERATION:**



## INVESTMENT BANKING

### OVERVIEW:

Edelweiss Investment Bank strives to provide the highest level of independent financial advice and transaction execution to businesses, entrepreneurs and investors. The experts provide all transaction services and expertise, including private placement assets, market capitalization services, mergers and acquisitions and restructuring advisory services. Edelweiss has more than 100 transactions to date.

### Offerings

- **Private Equity Advisory** - Edelweiss has been a private equity consultant for approximately 10 years and has developed strong industry expertise to recognize emerging industry themes across the industry.
- **Structured Finance Advisory** -Over the years, the company has accumulated considerable expertise in structuring financial solutions tailored to clients' specific situations, as well as in identifying and deploying transactions with institutional investors
- **Mergers and Acquisitions Advisory** –company provides guidance how companies can grow and enrich their values. The M&A team provides advices to medium to large transaction.
- **Real Estate Advisory** - The advisory solutions of Edelweiss are primarily focused on capital raising, project valuation, investment structuring and accomplishing capital raising at enterprise level. The company manages IPOs, QIPs, private equity financings enterprise level financing.
- **Equity Capital Markets** -Edelweiss recommends leading Indian companies, banks, institutions and companies seeking to mobilize capital for both Indian and foreign investors. Assign Initial Public Offering (IPOs) Follow-on Public Offerings(POs) Qualified Institutional Placements(QIP) Rights Issues Preferential Allotments Foreign Currency Convertible Bonds(FCCBs) Global Depository Receipts(GDRs).
- **Infrastructure Advisory** - The key to sustainable development in India is the need to create infrastructure on a commercially viable basis. This represents tremendous opportunities and challenges for the sector. Recognizing this, Edelweiss's new infrastructure practices are designed to provide innovative solutions tailored to the unique financing and advisory requirements of the India Infrastructure Project. The

team is dedicated to the infrastructure sector with considerable experience, deep understanding and a vast network of relationships. It also provides all capital and advisory services to Infrastructure project companies and developers.

- **Debt Restructuring Advisory** - Edelweiss has a very competent team that provides a comprehensive debt restructuring solution through formal corporate debt restructuring (CDR) mechanisms and negotiations with lenders /consortium of lenders. Senior bankers and restructuring specialists have excellent debt restructuring experience that is worth more than Rs. 75,000 crores and the ability to provide complete solutions and support for your enterprise.

### **INSTITUTIONAL EQUITIES:**

Edelweiss Capital's Institutional Inventories (IE) sector has become the top 5<sup>th</sup> broking firm and top 3<sup>rd</sup> derivative agents. It is the only intermediary provides wide range of the products to the investors. Innovative thoughts, unique way of research, sales teams and intense execution system have forwarded to serve our customers prominently in a different ways. It focuses a broad range of customers, pension funds, mutual funds, insurance and banks both domestically and internationally.

### **ASSETS MANAGEMENT**

#### **Overview:**

Edelweiss Asset Management provides a broad range of investment products and services to individuals and institutional investors covering all types of risk. Focus primarily on the needs of customers and get inspired to design the best products for asset growth. With asset growth, we continue to focus on risk and the preservation of our capital.

- **Mutual Funds:** Edelweiss Assets Management Limited is based on a research-based study. The Company strives to invest investors' money, provide investor services, deal with trading partners and adhere to the highest ethical standards.
- **Portfolio management:** Edelweiss allows the investors to acquire professional expertise for the Portfolio Management. The main objective is to provide different approach for the investment for portfolio services.

## **WEALTH MANAGEMENT**

Edelweiss professionals are professionals who combine the efforts of individuals, families and businesses to meet the needs of asset planning, investment management and financial management. Edelweiss Asset Management offers an "all-in-one" approach. He also advises on structured products, portfolio management, mutual funds, insurance, derivative strategies, direct actions, IPOs, artist funds and real estate funds.

## **PRIVATE CLIENT BROKERAGE**

Edelweiss Private Client Intermediation Group mainly focuses on providing products and services to High Net worth Individual clients and businesses. They can be geographically accessible through different locations in India and abroad through branches, distribution partners and investment consultants. This team is a highly qualified equity specialist and acts as an equity consultant to help you make informed investment decision.

## **FINANCING**

With in-depth knowledge of the capital market and strong capacity, the company's main financial products include mortgage products such as sponsorship funds, equity loans, Initial Public Offer(IPO) financing and an ESOP. Margin funding. Edelweiss continues to offer new products with other assets sections. Edelweiss recently launched a mortgage financing activity and will help the Edelweiss group to diversify its grants.

## **1.8 COMPETITORS**

The major competitors are as follows:-

1. IIFL Wealth Management Ltd.
2. MotilalOswal Wealth Management & Securities Ltd.
3. Ambit Capital Private Ltd.
4. Aditya Birla Money Mart Ltd.
5. L & T Capital Markets Ltd.
6. Tata Capital Financial Services Ltd.
7. ICICI Bank & Securities Ltd.
8. Reliance Securities Ltd.



9. Bajaj Capital Ltd.
10. HDFC Bank Ltd.
11. HDFC Securities Ltd.
12. Axis Capital Ltd.
13. Kotak Mahindra Bank Ltd.

## **CORPORATE SOCIAL RESPONSIBILITY:**

At Edelweiss, corporate social responsibility is part of the DNA and focuses on initiatives that contribute to a better, more equitable and sustainable society. In the case of Edelweiss, CSR means a return to society beyond the needs of the company.

Edelweiss CSR has been designed to create an effective institutional platform that structures and guides the charitable activities of Edelweiss, its employees, customers and associates. Its main objective is to create opportunities for education, employment and sustainable livelihoods for the disadvantaged and to bring ideas to the logic of "institutional finance and venture capital" and the social sector. Edelweiss benefits from the capacity and expertise to bridge the gap between capital and suppliers in order to achieve the goal of meeting the key needs of the social sector.

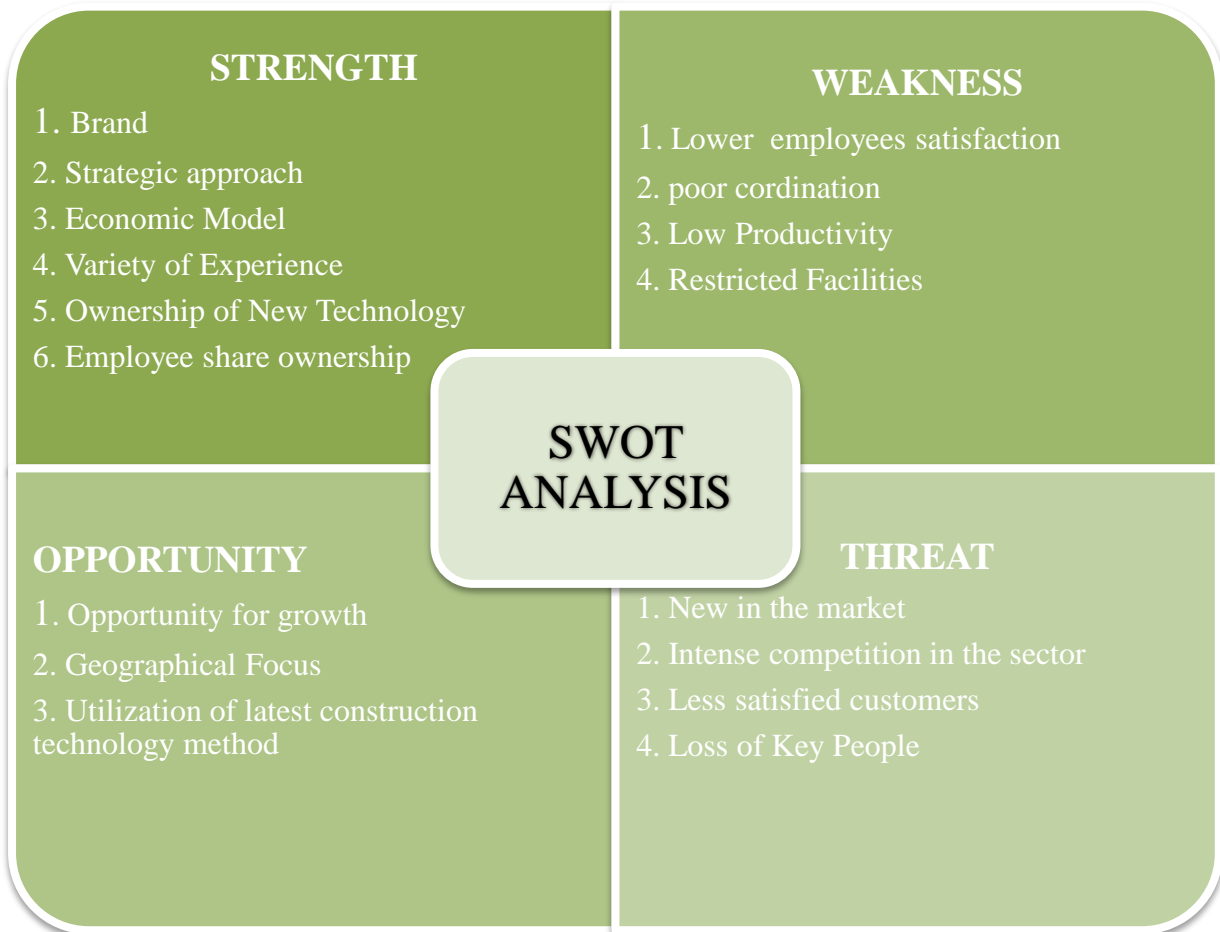
The EdelGive Foundation focuses on both areas of education and life and encourages Edelweiss to volunteer and support non-profit organizations in developing MIS systems, reviewing accounting and reporting systems, and to establish five-year strategic and financial plans.

Kubera-Edelweiss Social Innovation Honors is a joint CSR initiative designed to encourage NGOs working to improve the status of girls' children in the areas of health, education and employability. In 2009-2010, the Social Innovation Award was widely acclaimed by more than 280 people, of whom five NGOs were selected to be innovative women empowering enterprises.

Karmyog.com has ranked Edelweiss among the top 5% companies in terms of CSR.

## 1.9 SWOT ANALYSIS

### SWOT ANALYSIS TABLE:



### STRENGTHS:

- Edelweiss created the brand name the market, which energizes investors to invest in the company.
- Edelweiss updates to technology consistently which makes clients operate easily.
- Edelweiss provides share ownership to the employees.

**WEAKNESS:**

- Edelweiss provides the limited facilities to the employees which reduces the job satisfaction of the employees.
- Employee's coordination between the departments is low.
- Low Productivity

**OPPORTUNITIES:**

- Indian depositors or investors have chosen mainly financial instruments such as financial assets, although the proportion of financial assets such as bank deposits and bank deposits is highly skewed. There is more room for diversifying asset classes among investors expanding the market.
- With India already among the fastest growing economies in global and emerging markets in FY18, there is an excellent growth opportunity in diversified and diversified businesses. Conservative estimates suggest that financial services will grow four to five times by 2020 compared to fiscal 2014, so businesses can easily grow at a rate of 20-25% over this period.
- The use of Internet or mobile technologies for financial transactions offers technology giants such as Edelweiss a great opportunity to provide a practical solution to their customers. Edelweiss's online options such as life insurance and online and mobile retail brokerage options are designed to seize this opportunity.

**THREATS:**

- The monsoon is expected to be below normal for the second year in a row, and a stronger than expected El Niño effect could pose some concerns for the Indian economy. If the poor monsoon increases inflation, a further easing of interest rates will delay the recovery of growth.

## **ACHIEVEMENTS:**

- Edelweiss has been awarded the “BBC Knowledge, National Digital Marketing Awards, 2017” for the Best mobile App in Consumer Service.
- Edelweiss has been awarded the “ABP BFSI awards, 2017” for the best use of Mobile Technology in Financial Sector.
- Edelweiss has been rated as the “Best Broker” in India in the Finance Asia (Hong Kong) country Awards 2016
- Won award “Best corporate Governance,India,2016 from London,UK,based Capital Finance International jury, having earlier won it in 2013
- Edelweiss Broking won the Best equity Broking House(mid-size) award at the BSE-Dun And Bradstreet Equity Broking Awards

## **1.10 INFRASTRUCTURE FACILITY:**

Edelweiss broking Ltd is located in the St.marks Road near to the St.marks Hotel And office in the 2<sup>nd</sup> Floor. Very well interior designed, furnished with reflecting colors on the walls. They will provide facilities to the employees and for the interns. Around 45 Employees working in different departments and four workers allocated for housekeeping.

Inside the office they will provide article books about stock broking and placed a two LED TV screens presenting current information about the stock market.

Different teams are made to increase work efficiency, they will provide the Laptops for the interns for research and understand the share market.

Every alternate day will have meeting with HR manager about the progress and weekend there will be training for employees and interns at the conference room.

## **1.11 FUTURE GROWTH AND PROSPECTS:**

One reason why investors are attracted to EDELWEISS is the high growth potential in the future. Consensus forecasts from seven analysts are extremely positive, with earnings per share rising from ₹11,374 to ₹20,982 over the next three years. As a result, the average growth rate was 28%, which represents a very optimistic outlook in the short term.

Edelweiss broking limited partnership with the Indian Olympic association (IOA) for the support of the Indian commonwealth games in 2018, and also Asian Games and the 2020 Olympic Games.

## CHAPTER 02

### CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

#### **2.1 INTRODUCTION TO CUSTOMER RELATIONSHIP MANAGEMENT**

The industry persons were taking place using the word CRM while in the on 1990once the thought of industry on-going to transform from being transactional to being relational. CRM maintain the relationship with the customer for the purpose of the customer profit and the growth of businesses. Information technology will play a very important function in identify, acquire, and retain the customers, and to maintain the strong relationship with customers.

#### **2.1 MEANING OF CRM:**

Customer relationship management is an approach to manage the organization's communication with present and outlook customers that try for the purpose of analyses the information about customer's the past with a company and to get better the business relationships along with the customers, mostly focusing on customer retention and finally driving sales growth.



**Figure 2.1:** Showing customer relationship management meaning

## **TYPES OF CRM**

### **1) OPERATIONAL**

This includes direct contact with the customer. These connections are called customer contact points.

This point of contact

- Face to face contact points
- Contact points based on a database
- Mass media

The operational CRM relies mainly on three mechanisms.

- Sales automation
- Marketing automation
- Automation of services

### **2) COLLABORATIVE**

It improves and improves the quality of customer interaction by enabling two-way conversations between an organization and its customers through a combination of channels with specific features.

The main goal of collaborative CRM is to consider external stakeholders, such as distributors, suppliers and vendors

For ex: Feedbacks can be collected through the telephone calls and E-mail, which improves the direction for proper selling of products and services in future.

### **3) ANALYTICAL**

It is to understand the behavior of the customer that has happened in the front office. This includes the use of data mining and other methods to analyze large amounts of cross-functional information and deliver results to operational CRM.

The mission of CRM is to analyze buyer data gathered from various sources to enable business leaders to make informed decisions.

Analytical CRM system uses processes such as data mining, correlation, and pattern recognition to examine customer records. This analysis provides better customer service without detecting very few problems that can be solved by marketing different parts of the audience differently.

## **THE FOUR STEPS TO KEEP THE GOOD CUSTOMER REALTIONSHIP MANAGEMENT**

### **STEP 1: IDENTIFYING THE CUSTOMERS**

To be able to participate in a coordinated activity, the association must have the ability to contact a reasonable number of customers or to locate critical elements of a major customer. It is very important to know where your customers are interested as much as possible. In recent years, rather than the address of a name, their propensity and value are important.

### **STEP 2: DIFFERENTIATING CUSTOMERS**

The client varies mainly in two ways. They have different degrees of inclination and have unique necessities. Once the association distinguishes the client, the separation of the client will help the association to choose the one with the most profitable clients and the most favored view

### **STEP 3: INTERACTION WITH CUSTOMER**

The association is also an important part of customer relationship management activities. Remember that connections occur through the customer interface in many aspects of the advertising and trading channels, in the areas and viewpoints of the organization, in order to foster relationships that should be available to customers. customers in all areas of the association.

### **STEP 4: CUSTOMIZE YOUR ENTERPRISE BEHAVIOR**



Finally, in order to connect the customer, we have to adjust certain actions to address the customer individually in order to express the customer's problem. This can mean a change in mass in the element or involve adjusting part of the management containing the element.



**Fig2.2: Showing best practice of CRM**

## **BENEFITS OF CUSTOMER RELATIONSHIP MANAGEMENT**

- Improved capacity for profitable customers
- Supports multichannel integration
- Improve the efficiency and effectiveness of the sales force
- Price improvement
- Custom products with services
- Improved customer service efficiency
- Customized marketing messages..

## **2.2 REVIEW OF LITERATURE:**

### **➤ Peppers Also Rogers (2011)**

In his article, there is a global trend in managing customer relationships with the intention of identifying with associative copies based on the initial value of the relationship model. In the end, Peppers and Rogers envision the ambitious ambition to end a organization's fast and radical progress, saying that a nice customer needs the effect of immediate replacement and does not comply. not enough to his intelligence.

### **➤ Fornell (2011),**

Customer relationship management policies will help maximize channel sales in Australia-based retail markets. The CRM also provides customers with accurate and up-to-date information about products and services. Purchase orders, tracking of order status and shipping arrangements are also kept to ensure fidelity. In addition, customer relationship management practices can be guided by effective regulatory standards to maintain global business practices.

### **➤ Renavikar & Joshi (2011)**

Renavikar & Joshi expressed in their research that approximately 65% of the finance based company failed to get obtained results from CRM technology. Their Findings stressed that company size doesn't moderate these relationships. Hence, Process orientation should not be seen as an organizational approach reserved for large companies, as the positive relationship between process orientation and business performance also applies to medium-sized companies.

### **➤ Muller (2010)**

Muller characterizes customer relationship management and only business benefits. In addition, it is an extremely powerful and convincing approach to the needs of these associations, with a proactive and proactive approach in planning relevant businesses.

### **➤ Khurana (2010)**

In his article, review the idea of customer relationship management again. Incredibly is a subtle element that responds to the preferences and obstacles associated with a range of important programming application.

➤ **Sinkovics Also Ghauri (2009)**

These studied that relate requirement for practicing over client association management on helter skelter cosset from claiming regulate deals, exceptionally increasing level from claiming contention in the statement totally level, and prerequisite for information around separate parts of the benefits of the business Similarly as a tenet Also purchaser direct specifically, that might make used to extend those level for offers.

➤ **Kim & Kim (2007)**

Kim & Kim have proposed study on performance measuring tool called 'CRM Scorecard'. It is an integrated organizational measuring tool to measure and evaluate the company's CRM practices. The Customer Relationship Management dashboard was developed using in-depth literature reviews and in-depth interview with CRM professionals and implemented at the Bank of Korea. , where the customer relationship management strategy was well established and deemed appropriate.

➤ **Gaurav Patra (2006)**

Gaurav Patrahas says that invest in high-end technology, Robust equipment and infrastructure are rarely used unless the customer provides services. Tata Tele service Ltd has adopted and implemented customer relationship management solutions to help businesses meet the diverse need of their large customer base. Improve customer service levels for your business.

➤ **Gordon Fullerton (2006)**

Gordon says in his paper that "Building CRM Relationships", CRM program is currently in trend .If the CRM program are effective offers profits the company in relation to customer retention. As in periods of rapid development of new products and services, it is generally easier for a company with more than one customer to sell these products to customers who have already purchased an existing product rather than another. Previously the products of the company.

➤ **Blery & Michalakopoulos (2006),**

Blery & Michalakopoulos conducted a single case study on one of the leading Greek banks that implemented CRM. Research has shown that banks fully appreciate the value of the CRM system as a value for the development and success of the CRM system.

➤ **Biswajit Mahanty and Virupaxi Bagodi (2006)**

The motorcycle manufacturer in India is succeeded due to competitive advantage took from after sales services. It is difficult to provide and maintaining customer satisfaction due to technological change and it is a difficult task to maintain that capacity in a timely manner, upgrading technical staff and focusing on the relationship management program customer.

➤ **Payne & Frow (2005)**

Payne & Frow has developed a CRM framework to help you better understand CRM, increase customer value and, therefore, shareholder value. They were identified 5 key cross CRM processes; information management, value creation, performance evaluation, multichannel integration, and the strategy development. This study provided information on the development and implementation of customer relationship management strategies.

➤ **Mohamed and Sagadevan (2005),**

Mohamed and Sagadevan has expresses his view towards Managing relationship with customer. For a successful implementation of CRM need common sense that implementation affects all parts of the business and indicates that there may be servers. Changes to get positive results. the project must be supported by the Management from the beginning

➤ **Chen and Popovich (2003),**

Chen and Popovich studied that CRM may be not A thought that is Truman new Be that as Rather due to current change What's more progresses On information What's more dare modifying innovation, it need normal even minded essentialness. That framework of CRM is association showcasing, which need those objective for upgrading those whole deal gainfulness about customers toward moving significantly starting with thing determined pushing.

➤ **Bose (2002)**

Bose pointed out that Customer Relationship Management was designed because customers having different buying habit and brand preference not every customer are like same, CRM is rarely needed. Hence, understanding the customer motive factor and the customer profitability allows the company to better align the product and services and CRM is now attracting the company's attention because its marketing environment is highly saturated and competitive.

➤ **Goldenberg (2000)**

Goldenberg believes that CRM is not merely technology applications for marketing, sales and services but rather when it is successfully implemented; it enables firms to have cross-functional, customer-driven, technology-integrated business process management strategy that maximizes relationships.

➤ **Gummesson and Zineldin, (2000),**

Gummesson & Zineldin express that there is a chance to be that Likewise it may, an evident nonattendance of clearness in the intending about client association management, albeit each solitary recognized meaning is offering harshly a comparable key ideas: client connections, client organization showcasing system, client maintenance.

➤ **Hiroshi (1997)**

Hiroshi focused on electronic information provided to customers in various banking sectors in the study "E-Commerce for a New Management and Information System Infrastructure" to make systems that meet the needs of customers using banking services and taking charge of customer relationship management.

## **CHAPTER 03**

### **RESEARCH DESIGN**

Research design means that the adoption of this type of technology is better suited to research and study of the problem. We must select and gather the appropriate materials for the research, whether for research or problems.

"Research design is about creating the conditions for data collection and analysis to procedurally combine research objectives and economics."

In order to see the effect of Edelweiss Broking Ltd. customer relationship management, we needed to interact with a sample of respondents from Bangalore City. The survey was designed to collect valuable information from multiple client groups. The questionnaire was designed to meet the objectives of study.

#### **3.1 STATEMENT OF PROBLEM:**

This Research brings together the fields of relationship between customers and the organization. The methods used by the company to retain their valuable customers.

#### **3.2 TOPIC CHOSEN FOR THE STUDY:**

“A STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT AT EDELWEISS BROKING LTD”

#### **3.3 NEED FOR STUDY:**

The present study on CRM research needs to understand the factors that affect the implementation of customer relationship management practices, which helps managers, formulate appropriate customer relationship management practices to improve their relationship with customers. Customers can be reached. Deliver more than what is promised.

### **3.4 OBJECTIVES:**

- To understand about the customer relationship management and how it function in an organization
- To know the relation between customer and organization.
- To know about the satisfaction level of the employees in terms of policies of the organization

### **3.5 METHOD OF CONDUCT:**

- This study is based on the descriptive research method.
- This is study involved in the collection of primary data through questionnaire.
- In this study, secondary data collected through websites, company brochures and books.
- Analysis and Tabulation are done by the data collected through customers of Edelweiss.

### **DATA COLLECTED FROM:**

1. Primary sources
2. Secondary sources

#### **1. Primary sources:**

The primary data are those data which are collected fresh and for the first time and thus happen to be original in character. The primary data that was collected through interview conducted in Regional Branch with daily visiting customers. The primary data sources include copies of questionnaire and data of their respective responses.

#### **2. Secondary sources:**

- Text books.
- Company website.
- Company brochures.

## **Collection of primary Data:**

- **Research Technique:**

For this study, Survey method is adopted for this particular project.

## **Sampling Plan:**

- ✓ **Sample Size:**

Sample size taken for the particular project is 100 respondents of Edelweiss customers.

- ✓ **Population:**

In this study population used are the existing customers of the Edelweiss of the Bengaluru branch who have trading and Demat A/c

- ✓ **Sample Element:**

Respondents are from the Government Employees, Private employees, Businessmen, Proprietors and even students are contacted and interviewed.

- ✓ **Sample Frame:**

For this study, survey is conducted only for the customers in Edelweiss Broking Ltd, Bengaluru, Branch who have opened their Demat account on various subscriptions.

## **Hypothesis Frame work:**

Ho: There is no significant difference between business practices of Edelweiss to Customer Relationship Management.

H1: There is significant difference between business practices of Edelweiss to Customer Relationship Management.

## **3.6 LIMITATIONS:**

- There may be biased Customer Response while answering to the questionnaire
- The study is limited to the clients of Edelweiss Broking Ltd in Bangalore. And therefore the scope is limited to Bengaluru city
- The study period is limited to six weeks, therefore detailed exploration was not possible
- Study is limited to a sample size of 100 customers of the company. Therefore the study validity is relied on generalization.



**CHAPTER 04**  
**DATA ANALYSIS AND INTERPRETATION**

Analysis and interpretation performed using Microsoft Excel and SPSS based on the data collected in the survey. The responses are recorded and tabulated in the following sections

**I Demographic Profile of the Respondents:**

Q1.what is your age group?

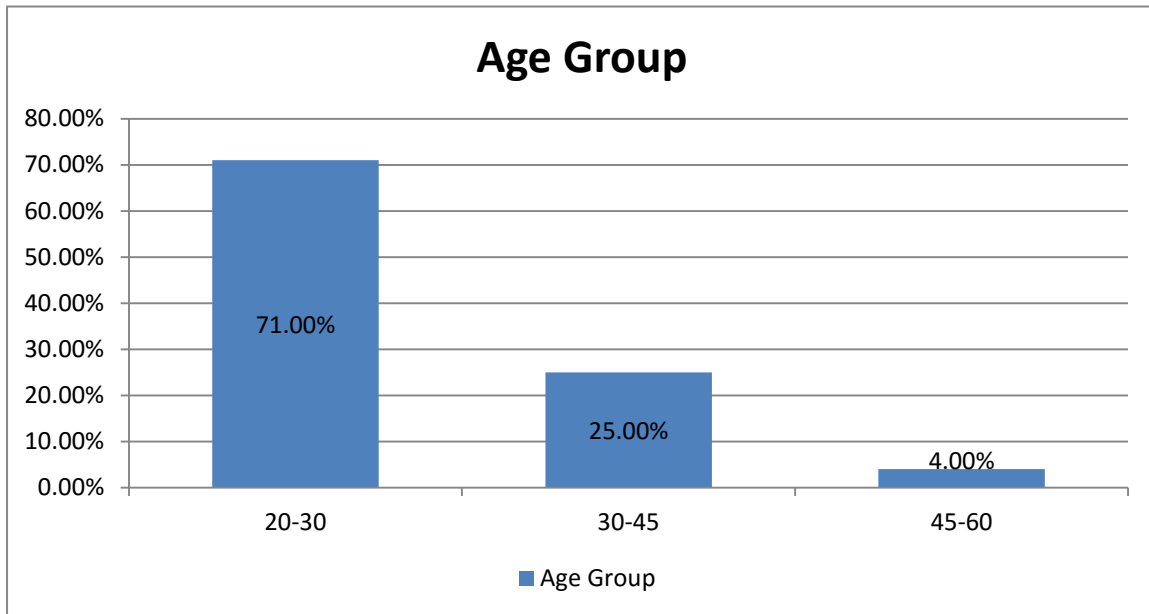
Table no: 05 Showing age group

<b>Age group</b>	<b>No of respondents</b>	<b>Percentage</b>
20-30 yrs	71	71
30-45 yrs	25	25
45-60 yrs	4	04
Total	100	100

**Analysis:**

From above table we can infer that, 71% of respondents belongs to the age group of 20-30 years , 25% of the respondents belongs to the age group of 30-45 and 04% of the respondents 45-60 years of the age group.

Chart No: 01 showing age group



**Interpretation:**

Majority of respondents are between the age of 20-30 as youngster at present wants to earn fast money and remaining 25% of the respondents are from 30-45 age group as they want to secure their earnings by investing in this kind of products and 04% respondents belongs to 45-60 age groups invest to their retired life.

Q2.What is your Occupation?

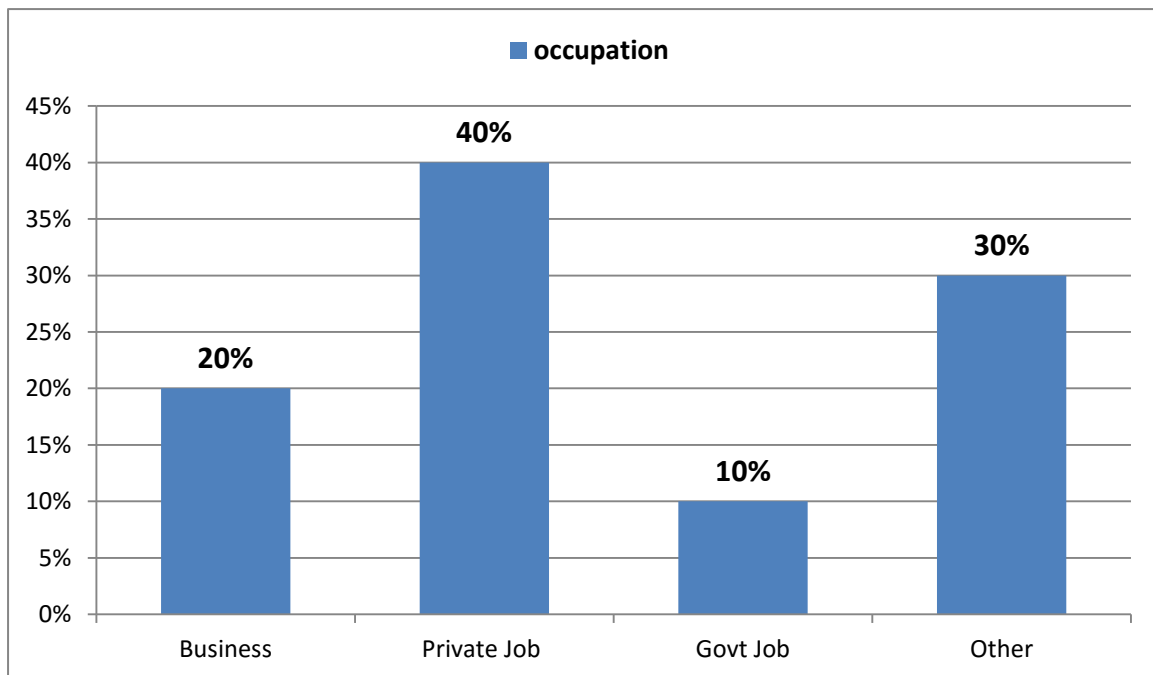
Table No: 06 Respondent Occupations

<b>PROFESSION</b>	<b>FREQUENCY</b>	<b>PERCENT</b>
Business	20	20
Private Job	40	40
Govt Job	10	10
Other	30	30
Total	100	100

**ANALYSIS:**

20% of the respondents are owns a business, 40% of the respondents are from private job, 10 % of the respondents are Government job and 30% of the respondents are from the different occupation.

Chart no 2: showing profile of the respondents Occupation



**Interpretation:**

The above analysis shows that the majority of private sector investors invest in the stock market, which is a good investment because they can generate profits and increase revenues. Companies and governments Employees wishing to invest in the market in reasonable proportions.

Q3.How much is your Annual income?

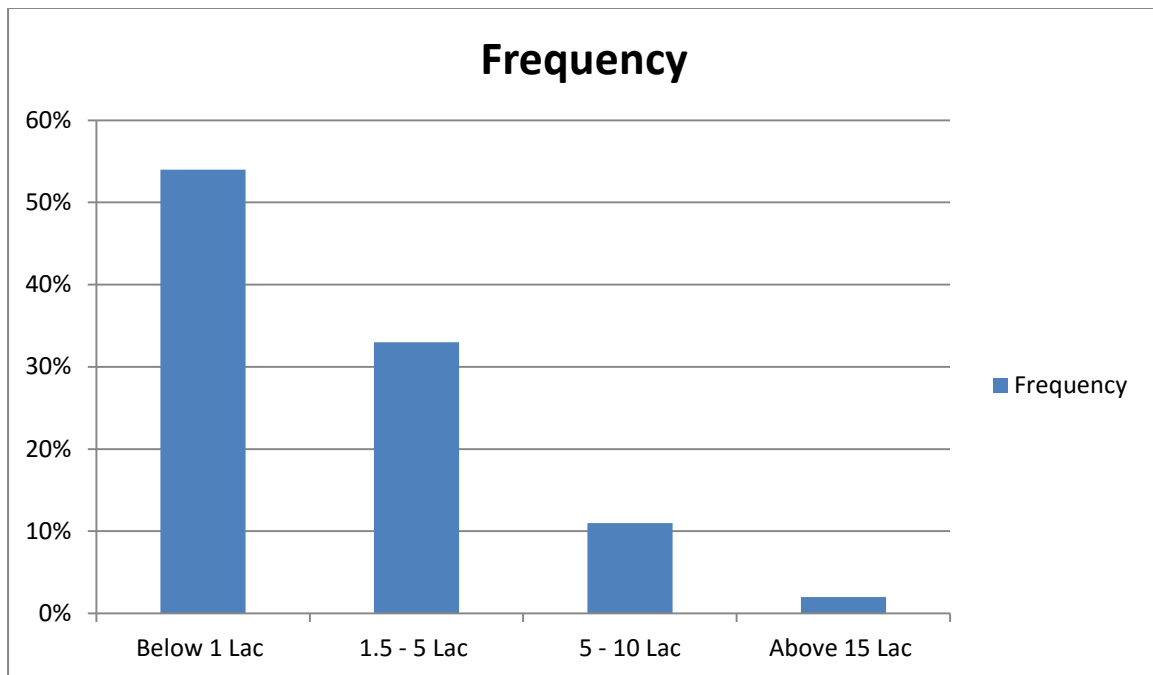
Table No: 07 Annual income

<b>Annual Income</b>	<b>FREQUENCY</b>	<b>PERCENT</b>
Below 1 Lakh	54	54%
1.5 -5 Lakh	33	33%
5-10 Lakh	11	11%
Above 15 Lakh	02	02%
Total	100	100%

**ANALYSIS:**

From the above table we can infer that,54% of the respondents are below 1 Lakh or equivalent to 1 Lakh a ,33% of the respondents are from 1.5 -5 Lakh,11 % of the respondents are 5-10 Lakh and 02% of the respondents are above 15 Lakh.

Chart No 03: Annual income



**Interpretation:**

In the above analysis, it is easy to see that people belong to different income groups with the numbers shown above. We can clearly see that customers from first income group i.e 1 lakh group and second income group i.e. 1 lakh- 5 lakh. The indication is simple people with lesser income are more interested in investment and wealth creation. It also indicates that people with high income are less interested in investing.

Q4.Since How many year your investing in Edelweiss?

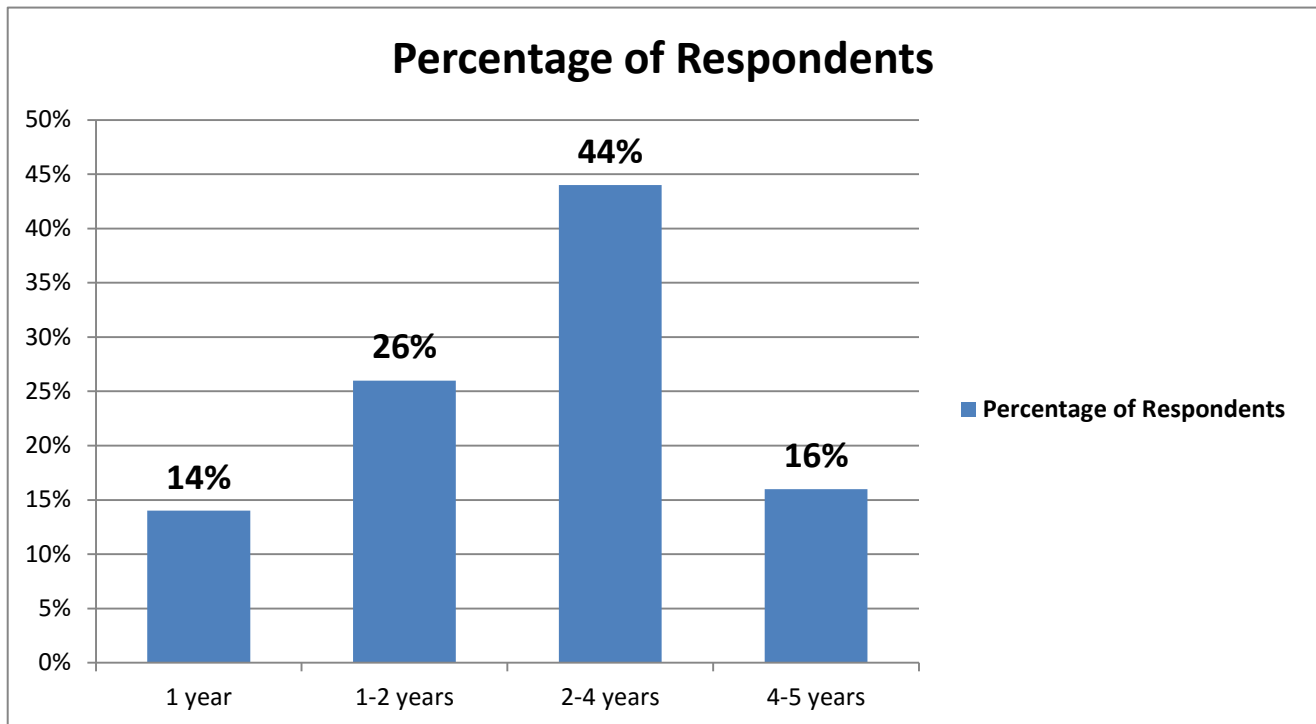
Table No: 08 Time period of investing

<b>TIME</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
1 year	14	14%
1-2 years	26	26%
2-4 years	44	44%
4-5 years	16	16%
TOTAL	100	100%

**ANALYSIS:**

14% of the respondents are investing since 1 year, 26% the respondents are investing year since 1-2 years, 44% of the respondents are investing since 2-4 years and 16% of the respondents are investing since 4-5 years.

Chart No:04 Time period of investing



**Interpretation:**

This data clearly shows that 44% of respondents served as Edelweiss clients for two to four years. This is enough to judge the company, which means that the customer is satisfied with the policy and service offerings of this company. That's why they spent a lot of time with the company.



## **II.Respondents Opinions**

Q5.What is your reason for investing in Edelweiss?

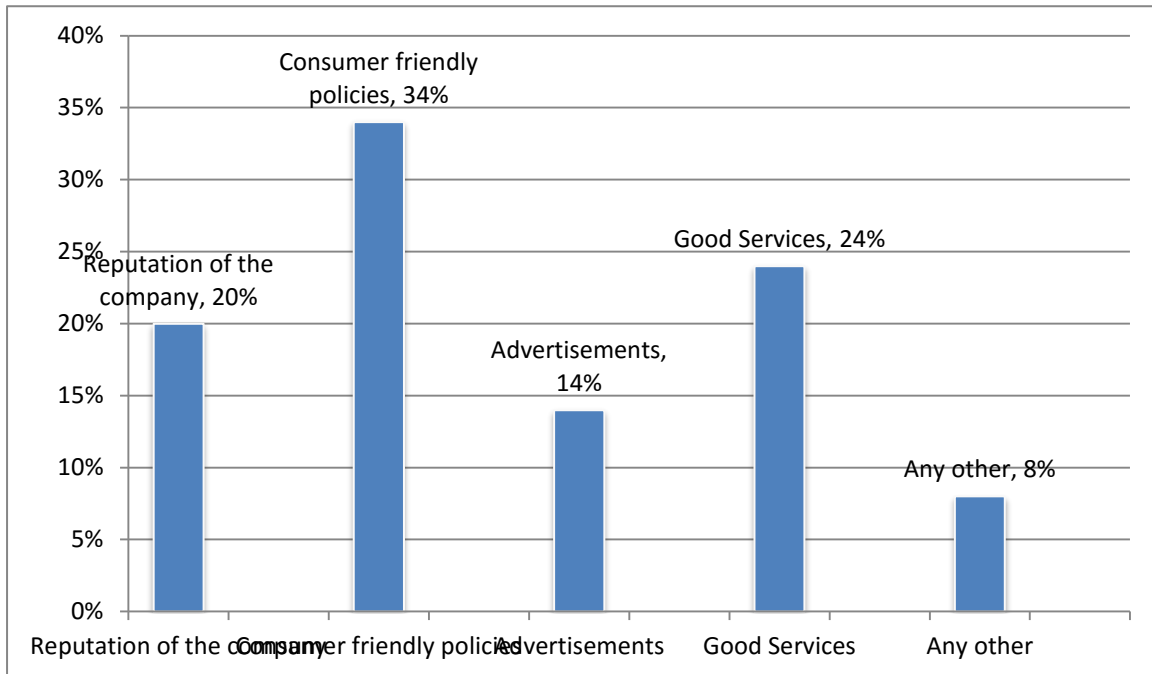
**Table No: 09**Reasons for investing in Edelweiss

<b>REASONS</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
Reputation of company	20	20%
Consumer friendly policies	34	34%
Advertisements from Edelweiss	14	14%
Good Services by company	24	24%
Any other Reason	8	8%
Total	100	100%

### **ANALYSIS:**

20% of the respondents invest because of good reputation of the company, 34% of the respondents invest because consumer friendly policies, 14% of the respondents invest because of the advertisement, 24% of the respondents invest because of the good services provided by the company and the remaining 8% invest due to other reasons.

Chart No: 05 Reasons for investing



**Interpretation:**

These data allow us to understand that 34% of our respondents are Edelweiss customers because of user-friendly policies for consumers, it also provides a negotiable brokerage, accurate solutions to problems and company also made positive impression that with providing good services to the customers.

Q6.What type of Customer Relationship you are seeking from Edelweiss?

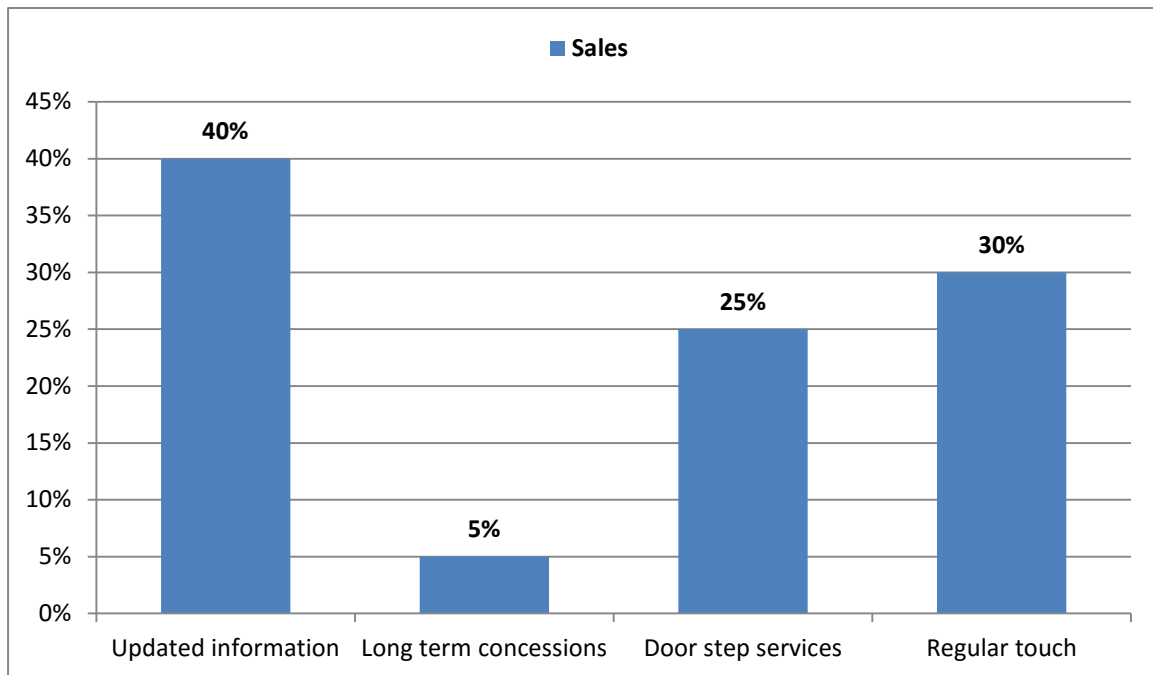
Table No: 10 Customer relationship marketing policies

<b>POLICIES</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
Updated Information	40	40
Long term concessions	5	5
Door step services	25	25
Regular touch	30	30
Total	100	100

**Analysis:**

From the above table we can see that ,40% of respondent feel that the company provide updated information about market, 5% of the respondent thinks that the company provide long term concession, 25% of the respondents thinks that the company gives the Door step service and 30% of the respondents thinks that the company provide regular touch.

Chart No 6: Customer relationship marketing policies



**Interpretation:**

Most respondents say that the best customer relationship management policy adopted by Edelweiss is to obtain up-to-date information. Policies are a broad term that includes details of new market policies, new policies and new SEBI rules in the marketplace. The company provides up-to-date information on the stock market with regular touch.

Q7. Advertisements are provided by Edelweiss on media (Television and Newspaper) are Beneficial?

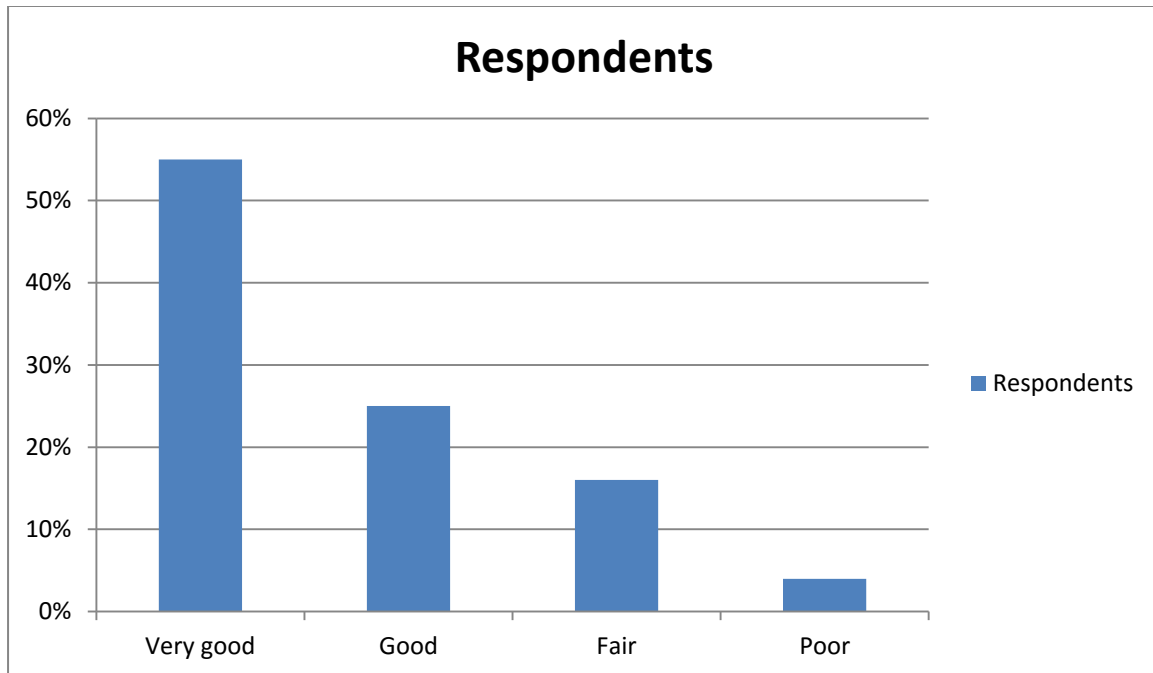
Table no: 11 Advertisements by Edelweiss

<b>Rating</b>	<b>Respondents</b>	<b>Percentage</b>
Very Good	55	55
Good	25	25
Fair	16	16
Poor	04	04

**ANALYSIS:**

From the above rating table 55% of the respondents choose very good, 25% of the respondents choose good, 16% of respondents chooses fair, 4% of the respondents choose poor.

Chart No: 07 Advertisements by Edelweiss



**Interpretation:**

Most of the customers were satisfied by the service rendered by the Edelweiss, Advertisement which given by the company reaches the Customers and that helps in the capture of market.

Q8. Edelweiss interacting with Customers through E-mail and Telephone calls?

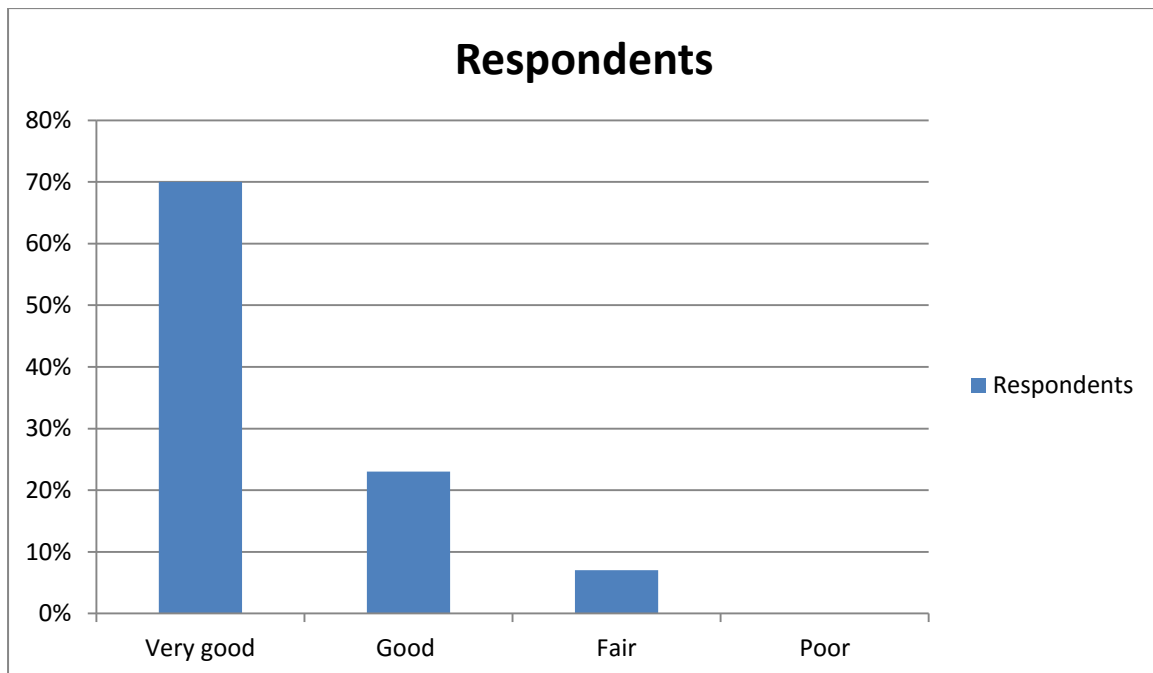
Table no: 12 Interactions by Edelweiss

<b>INTERACTION</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
Very Good	70	70%
Good	23	23%
Fair	7	7%
Poor	0	0%
Total	100	100%

**ANALYSIS:**

From table we infer that, interaction by the company to the respondent 70% shows very good, 23% shows good, 7% shows fair and none of them selects poor.

Chart No: 08 Interactions by Edelweiss



**Interpretation:**

From the above graph it clearly shows that company interactions (mails & telephone) with the customers doing well, most of the respondents says company interaction procure complete satisfaction.



Q9.What is your satisfaction level in terms of staff efficiency?

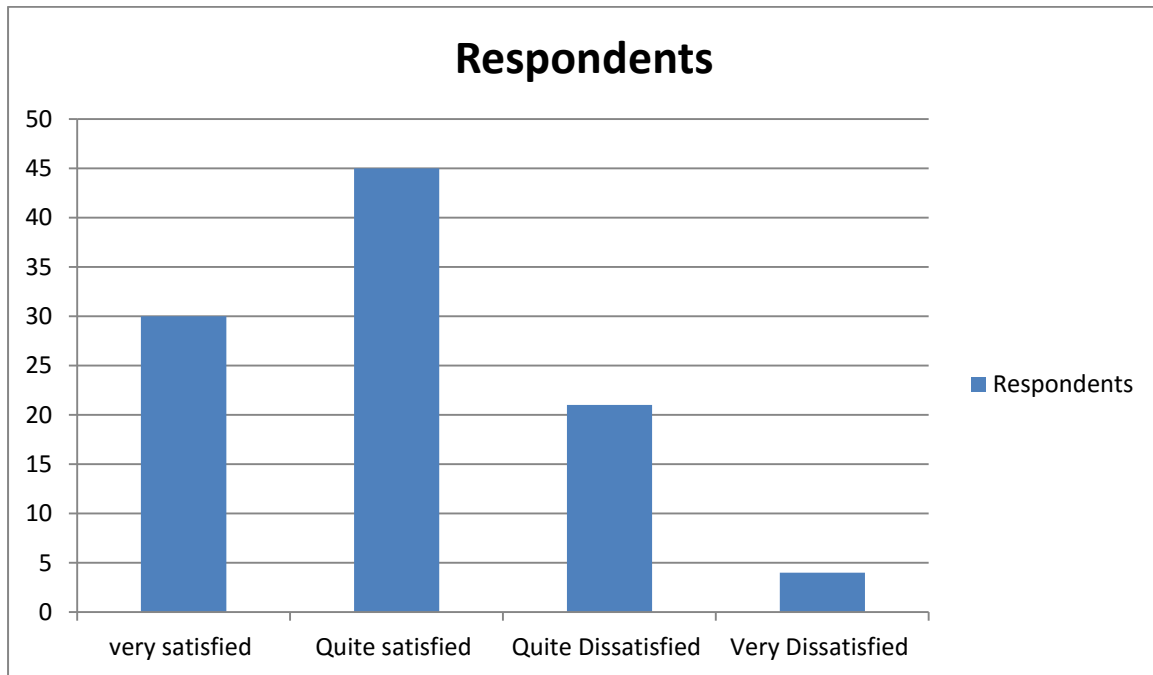
Table no 13: Satisfaction level of staff efficiency

	<b>Frequency</b>	<b>Percent</b>
Very satisfied	30	30
Quite satisfied	45	45
Quite dissatisfied	21	21
Very dissatisfied	04	04
Total	100	100

**Analysis:**

From table we infer that, 30% of respondents are very satisfied, 45% of respondents are quite satisfied, 21% of respondents are very dissatisfied and 4% of respondents are very dissatisfied.

Chart No: 09 Satisfaction level for staff efficiency



**Interpretation:**

From above chart we can conclude that satisfaction level from the employees is quite satisfied. From the above chart shows that efficiency level is quite satisfied. It has show train up their staff to meet respondent’s desire.

10. Do you find company research that provides trends in markets are Beneficial ?

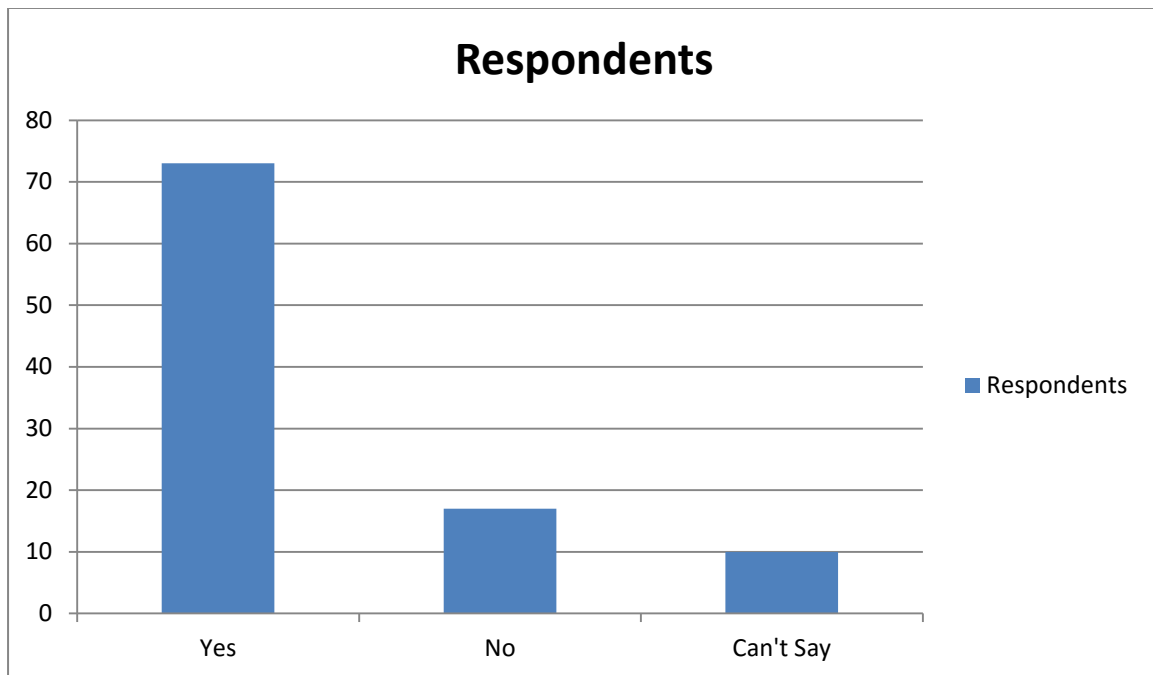
Table no.14 Company Research

	<b>Respondents</b>	<b>Percentage</b>
Yes	73	73%
No	17	17%
Can't say	10	10%
Total	100	100%

**Analysis:**

From the table we infer that, 73 percent of respondents says company doing good market research, 17% of the respondents are says not useful, 10 % of the respondents says can't predict about market research.

Chart no.10 Company Research



**Interpretation:**

This question requires time to think about the company. Creditability and trust worthiness of the company which represents relationship management. Maximum respondents said, they don't have any tension in investing Edelweiss. Because of Researchers, analysts and their research on the market effort.

Q11.What is opinion about the Transparency maintained by Edelweiss to public?

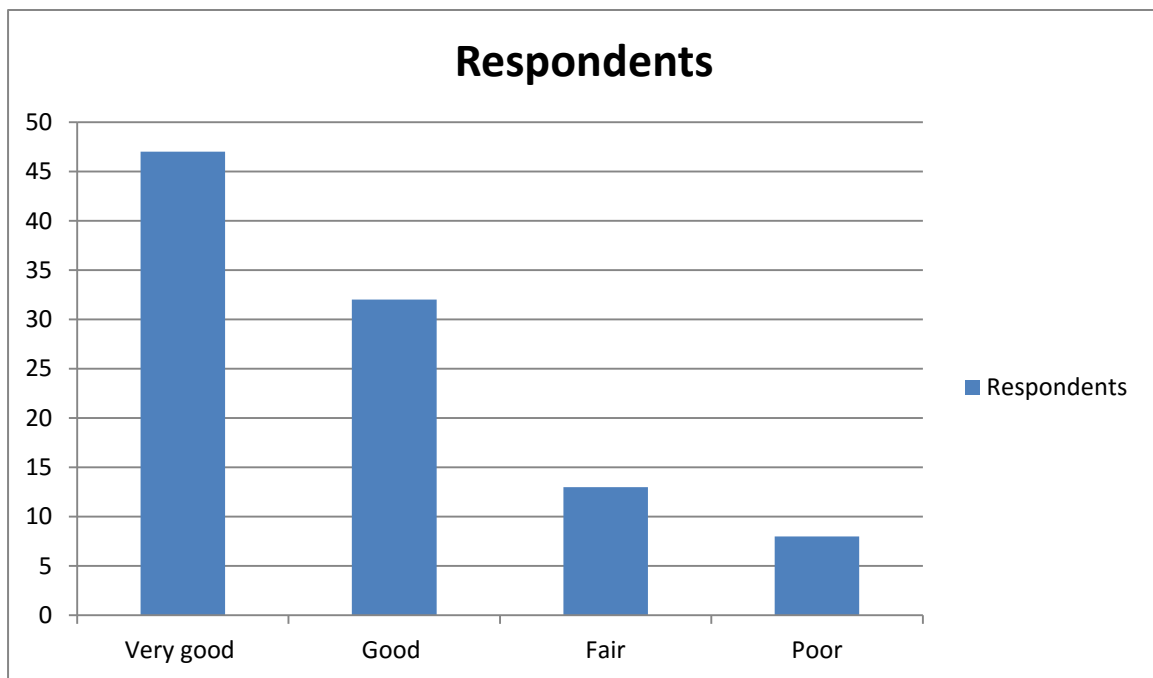
Table No: 15 Opinions about Transparency

	<b>Respondents</b>	<b>Percentage</b>
Very good	47	47
Good	32	32
Fair	13	13
Poor	08	08
Total	100	100

**Analysis:**

From the above table we infer that transparency maintained by the company to the respondents is 47% shows very good, 32% shows good, 13% shows fair and 08% of the respondents selects poor.

Chart No: 11 Opinions about Transparency



**Interpretation:**

When respondents think about transparency maintained by company towards the public. It shows trust and belief towards the company, However, investing on the share market is a very risky business. Here respondents gave positive impression on the trust worthiness of the company.

12. Are you interested in taking subscription plan again?

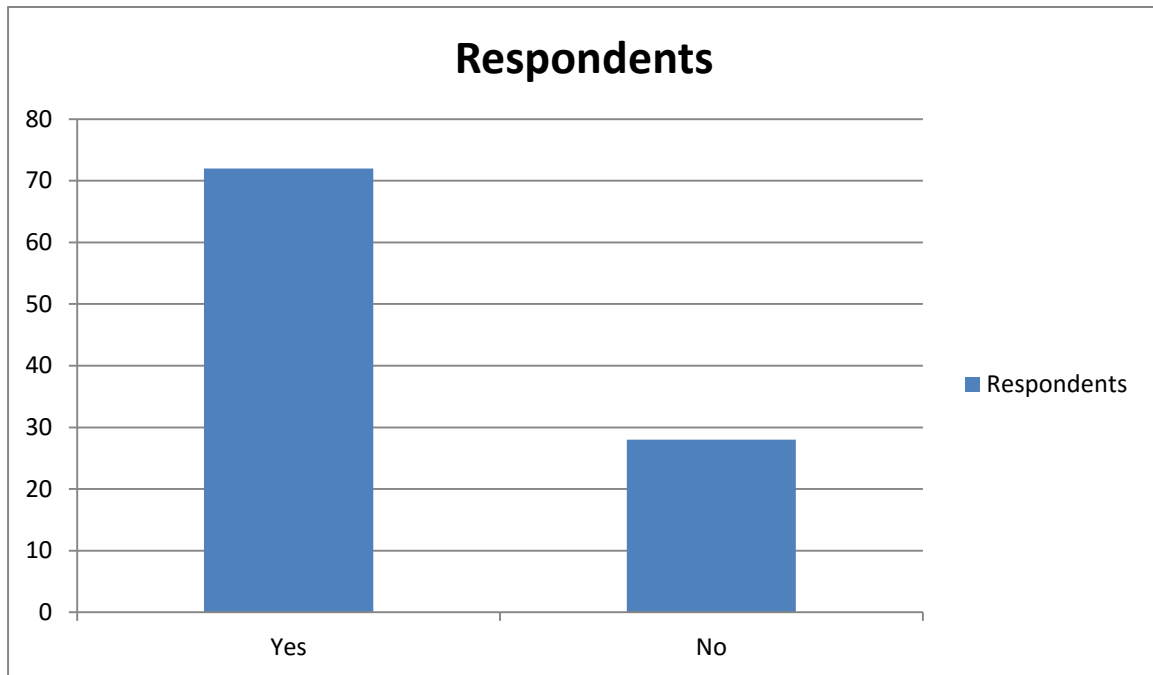
Table No: 16 Subscription Plan

	<b>Respondents</b>	<b>Percentage</b>
Yes	72	72%
No	28	28%
Total	100	100%

**Analysis:**

From above table we infer that, 72% of the respondent are taking subscription plan again and 28% of the are not interested in taking subscription plan again.

Chart No: 12 Subscription Plan



**Interpretation:**

Edelweiss sells subscription plan on yearly basis and makes business. it is noted if the company provides the good services to the customers ,interested in taking subscription plan again. In the above we see that most of the respondents interested in taking subscription plan and 28% of the respondents are not taking subscription plan due to dissatisfaction on the interest charges of the company.



13. Are you interested in refer edelweiss to others?

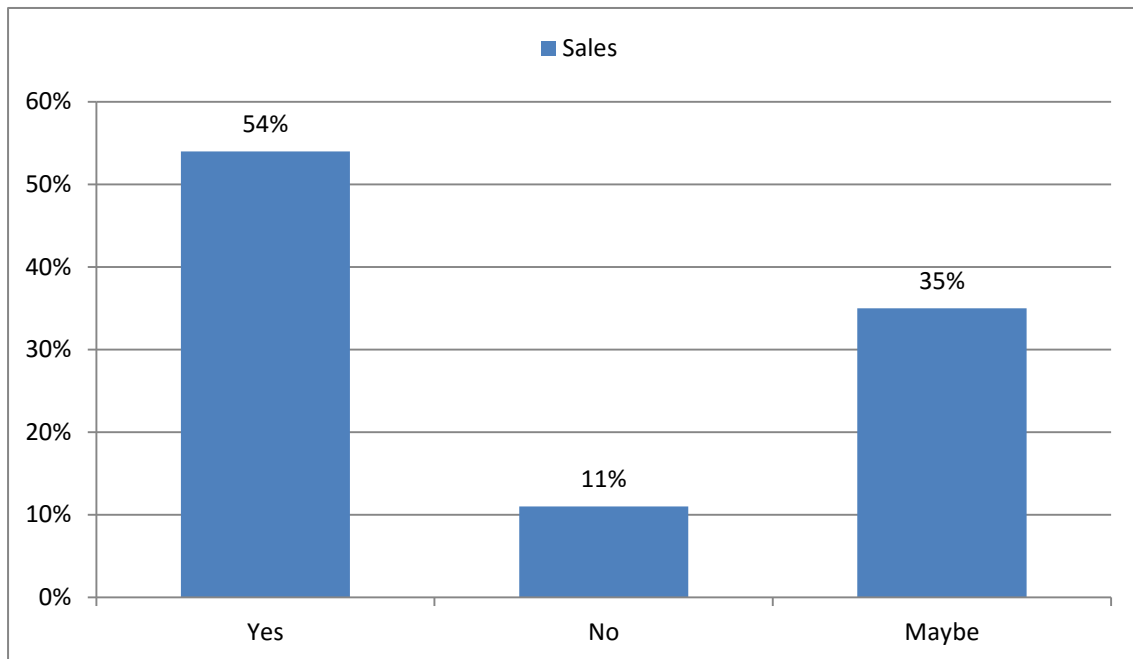
Table No: 17 Refer Edelweiss to others

<b>SOURCE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
Yes	54	54
No	11	11
Maybe	35	35
Total	100	100

**Analysis:**

46% of the respondents would refer edelweiss to others, 11% of the respondents would not refer edelweiss to others and 35% of the respondents are neutral.

Chart No 13: ReferEdelweiss to others



**Interpretation:**

Majority of the respondents would refer Edelweiss to others as they are quite satisfied with products & services provided by them and they would like others to experience the same. 11% of the respondents would not refer edelweiss to others because they had bad experience with the staff and were not with solution provided by them, 35% of the respondents may or may not refer Edelweiss to others.

Q14.Are you aware of other financial services companies Depository charges by comparing other company edelweiss charges?

Table No: 18 Edelweiss Charges

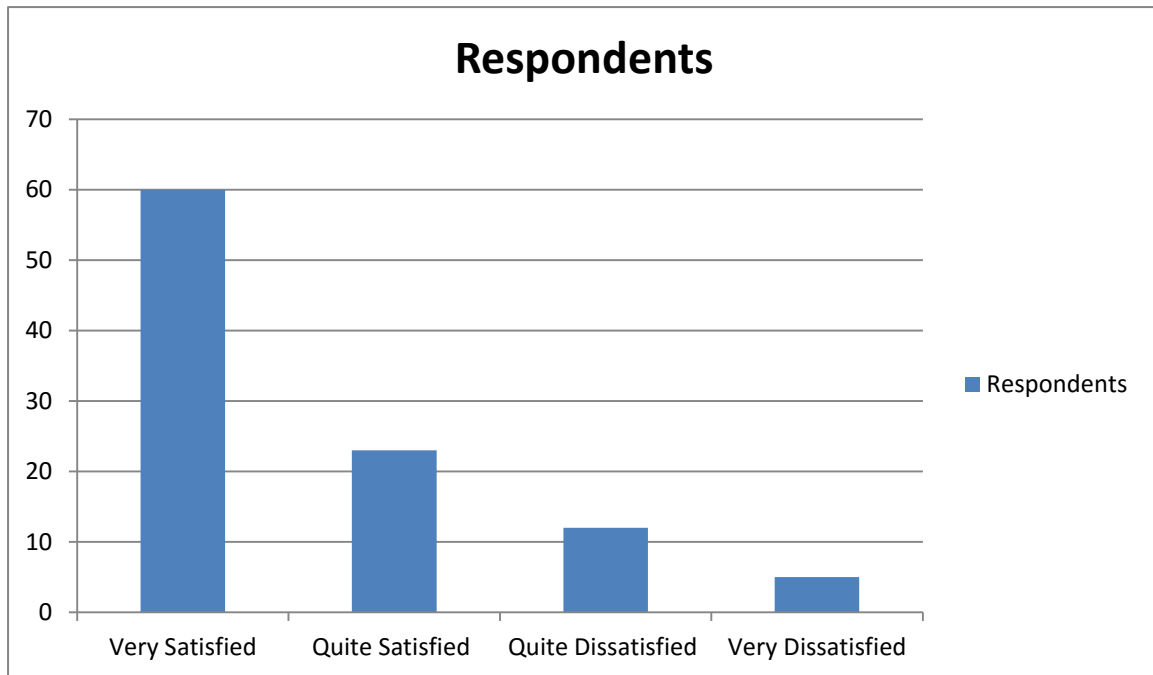
	<b>Respondents</b>	<b>Percentage</b>
Very Satisfied	60	60
Quite Satisfied	23	23
Quite Dissatisfied	12	12
Very Dissatisfied	05	05
Total	100	100

**Analysis:**

In the table above, we assume that 60% of respondents are very satisfied, 23% are somewhat satisfied,12% of respondent are dissatisfied and 05% are very dissatisfied.

.

Chart No: 14 Edelweiss Charges



**Interpretation:**

When we asked about this question to the respondents few were not aware of the other depository charges and they were happy with the Edelweiss charges. Respondents compared other company depository charges satisfied with Edelweiss. Around 15% of the respondents are not with depository charges made by the company.

Q15.How is your overall experience with the organization?

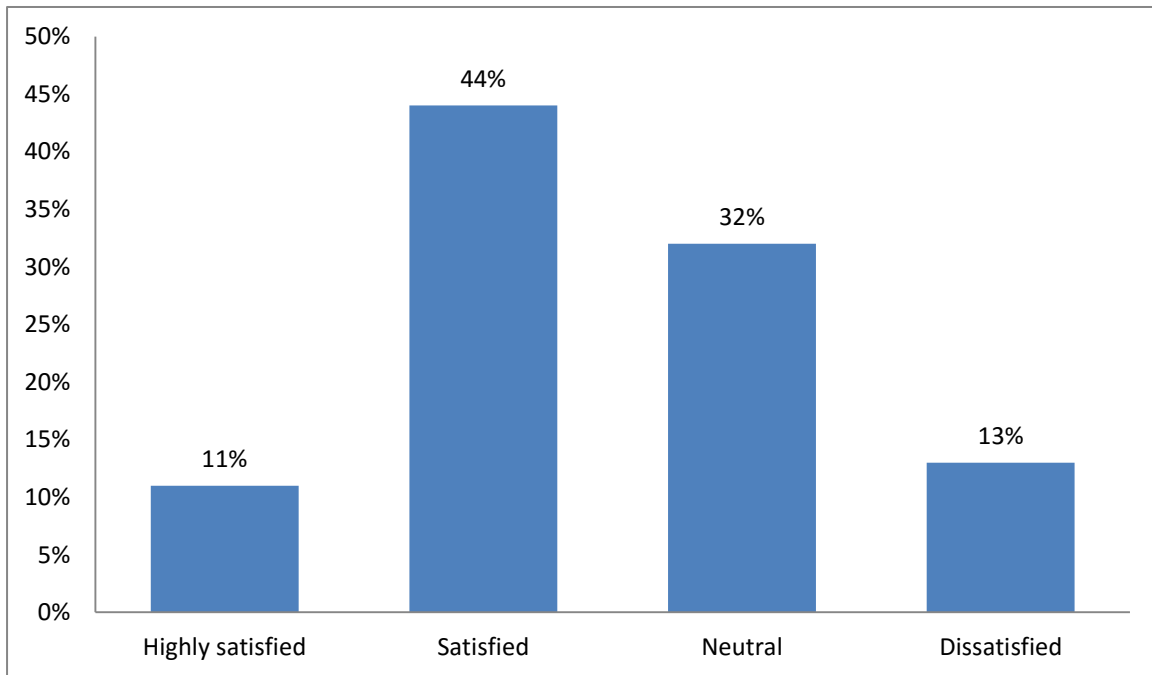
Table No: 19Over-all performances with the organization.

<b>SOURCE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
Highly satisfied	11	11%
Satisfied	44	44%
Neutral	32	32%
Highly dissatisfied	0	0%
Dissatisfied	13	13%
<b>Total</b>	100	100%

**ANALYSIS:**

From the above the table we can infer that,11% of respondents are very satisfied, 44% are satisfied, 32% are neutral and 13% are dissatisfied.

Chart No: 15 over-all performance with the organization.



**INTERPRETATION:**

Majority of respondents are satisfied with company because of the assistance and solution provide to them. 10% of the respondents are highly satisfied with the company because of the optimum solution provided to them that fulfilled their requirements. 32% of the respondents are neutral as they are likely to switch to other company and 14% of the respondents are dissatisfied because of the bad experience with the product and staff.

16. Which Services do you like more Edelweiss Broking Ltd?

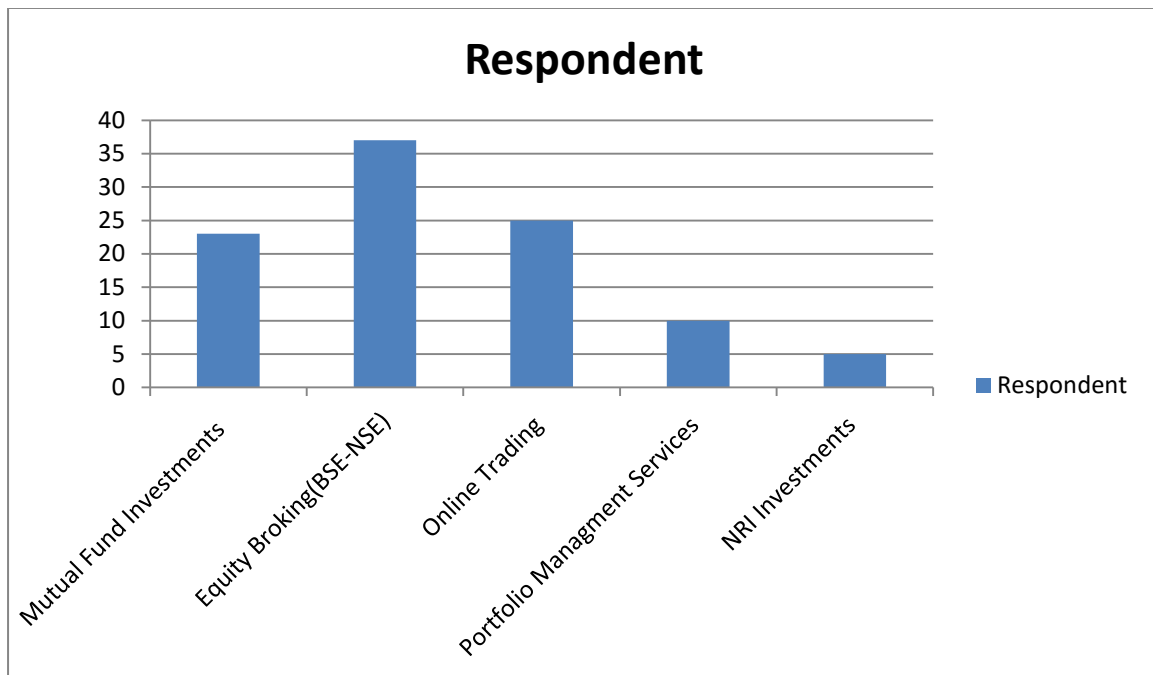
**Table No:20** Services from Edelweiss

<b>Services</b>	<b>RESPONDENT</b>	<b>PERCENTAGE</b>
Mutual Fund Investments	23	23
Equity Broking(BSE-NSE)	37	37
Online Trading	25	25
Portfolio Management Services	10	10
NRI Investments	5	5
Total	100	100

**Analysis:**

In the table above, customers are interested in 23% of respondents who wish to invest in mutual funds, 37% of equity broking(BSE-NSE), 25% of respondents are online trading, 10% of portfolio management and 5% of investments in NRI.

Chart No:16 Services from Edelweiss



**Interpretation:**

Edelweiss is mainly having maximum customers in equity and online trading and got good reputation in online trading, considering respondents opinion company has to focus on other products like NRI investments, Portfolio management service and mutual funds.



## Analysis and Demographic Profile of Respondents Using SPSS

**Table No:21**                      **Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Age group	100	1.00	3.00	1.3200	.54828
Occupation	100	1.00	4.00	2.5000	1.12367
Annual Income	100	1.00	4.00	1.6100	.76403
Valid N (list wise)	100				

### **Analysis:**

From the above table it is found that mean age of respondents lies between 20-30 years, and they working on private company and their annual income below 1 lakh

### **Interpretation:**

It is interpreted that most of the respondents age group is between 20-30 years, working in a private company and their annual income is lies below 1 lakh youngsters are more interested towards investing stocks due to because of their lesser income.

### **Hypothesis Testing**

Ho: There is no significant relationship between business practices of Edelweiss to Customer Relationship Management.

H1: There is significant relationship between business practices of Edelweiss to Customer Relationship Management.

**Variables Entered/Removed**

Model	Variables Entered	Variables Removed	Method
1	Busi_pract, sub_pln, Anl_inm, occupation <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: CRM\_Effecns

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.255 <sup>a</sup>	.065	.026	.63018

a. Predictors: (Constant), Busi\_pract, sub\_pln, Anl\_inm, occupation

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.632	4	.658	1.657	.166 <sup>a</sup>
	Residual	37.728	95	.397		
	Total	40.360	99			

a. Predictors: (Constant), Busi\_pract, sub\_pln, Anl\_inm, occupation

b. Dependent Variable: CRM\_Effecns

**Analysis:**

From the above table it is observed that calculated F Value is less than the Standard value therefore rejecting the Null hypothesis and accepting the Alternative hypothesis . it means that there is significant relationship between the business practices of Edelweiss company to the effectiveness of CRM.

Further to understand the degree of dependency between the same are understood using Regression analysis as shown below.

**coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.979	.427		9.326	.000
	occupation	.253	.115	.445	2.196	.031
	Anl_inm	-.076	.150	-.091	-.508	.613
	sub_pln	-.425	.256	-.297	-1.662	.100
	Busi_pract	.107	.084	.128	1.277	.205

a. Dependent Variable: CRM\_Effecns

**Interpretation:**

**Regression Equation can be written for above table as**

$$Y = 3.979 + 0.253x_1 - 0.076x_2 - 0.425x_3 + 0.107x_4 \text{-----(1)}$$

Where X1- Occupation which is positively interdependent and has positive co linearity.

X2- Annual Income which is interdependent and has negative co linearity

X3- Subscription plan which is also interdependent and has negative co linearity

X4- Business practices which are positively interdependent and has positive co linearity

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756 <sup>a</sup>	.572	.568	.29332

a. Predictors: (Constant), Anl\_inm

It is observed from the SPSS Analysis the degree of dependency between variables like, business practices, annual income and occupation of the customers are significantly related to an extent of 75,6% and the degree of dependency is 57.2 %. Which is significant in relationship between the variables as explained above.

## CHAPTER 05

### FINDINGS, SUGGESTIONS AND CONCLUSION

#### **5.1 FINDINGS:**

1. Most of respondents are belongs to the 20-30 age group shows that young generation are interests in investing in share market.
2. Edelweiss have the customers who were belongs to the private jobs and people working with private company focused to invest.
3. It shows customers whose income is less than one lakh or equivalent to one lakh are more interested in investment and wealth creation.
4. Since last two to four years there is an increase in the customer volume.
5. Company consumer friendly policies, good service provided by the Edelweiss prefers respondents purchase the product and services.
6. The customer believes that obtaining the updated information is the best customer relationship management policy adopted by the company.
7. Promotional Activity provided by the Edelweiss is reaches the customers to know about other products. Employee's opinion that advertisements (Newspaper and Television) plays major role in attracting new customers.
8. Customers are satisfied with company interaction through telephone and emails.
9. Employees are the one who represent the company, customers are quite satisfied with Edelweiss staff efficiency.
10. Market Research important aspect because many of customers invested huge amount of their money .Respondents satisfied with Edelweiss company market research.
11. Respondents feel that Transparency maintained by the Edelweiss to the public.
12. Respondents are interested in taking subscription plan due to annual subscription plans.
13. Most of the customers would like to refer Edelweiss to others.
14. By comparing depository charges with other financial institutions customers are satisfied with Edelweiss charges.

15. Respondents are happy with Overall Performance of Edelweiss. Customers are quite satisfied with the products and services.
16. Respondents are more interested towards Equity Broking, Mutual funds and online trading products and services provided by Edelweiss.

## **5.2 SUGESSTIONS:**

- The company must concentrate on pulling the age group of 30 to 45 years because of its high purchasing power and its great understanding of investment.
- Company should attract the business people and Government employees because they have more investing capacity.
- Businesses need to build effective relationships with their customers to maintain long-term relationships.
- The employees need to be aware of all the rule information to help you deliver solutions to your customers.
- The company must inform existing customers of its new products and services.
- Business advisors must visit customers with the data provided and do not necessarily have to postpone them unnecessarily.
- Employees should be trained and monitored on alternate weeks to increase potential workforce.
- Rejected forms , customer complaints are need to be handled quickly without delays. In addition, the opening of an account being delayed, must minimize the rules of refusal of forms.

### **5.3 CONCLUSION:**

The success of the company depends on relationship with its customers. Customer Relationship Management helps you maintain your core customers.

CRM is a management approach to business interactions with current and potential customers. In collaboration with the company, we analyze customer record data and improve business relationships with customers, with a focus on customer loyalty and, ultimately, revenue growth.

Edelweiss is committed to better relations with its customers by proposing a friendly policy. Edelweiss provides its customers with unique products and helps them in return to maintain them for a long time.

Edelweiss's business model is designed to withstand time and environmental issues and to learn more. Through diversification, the company has been successfully recreated at the turn of each business and economic cycle. Edelweiss's business model is designed to withstand time and environmental issues and to learn more. Through diversification, the company has been successfully recreated at the turn of each business and economic cycle.

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- Reinartz, W., Krafft, M., & Hoyer, W. D. (2004). The customer relationship management process: its measurement and impact on performance. Journal of marketing Research, 41(3), 293-305.

**REFERENCE BOOKS:**

<b>SI No</b>	<b>Name of the Author</b>	<b>Title of the Book</b>	<b>Edition of the Book</b>
01	H Peeru Mohamed and A Sagadevan	Customer relationship management (A step by step approach)	2002
02	Alok Kumar, Chhabi Sinha and Rakesh Sharma	Customer relationship management (concepts and application)	2009
03	Hair,Bush, Ortianu	Marketing Research within changing Information environment.	2008
04	David,V kumar,George S Day	Marketing Research	2009



## Website

- [www.edelweissfin.com](http://www.edelweissfin.com)
- [www.moneycontrol.com](http://www.moneycontrol.com)
- [Wikipedia.org/wiki/customer-relationship-management](http://Wikipedia.org/wiki/customer-relationship-management)

# ANNEXURE

## QUESTIONNAIRE

I am Dileep Kumar G, Final year MBA Studying in Acharya Institute of Technology, I have taken project title “A Study of Customer Relationship Management on Edelweiss Financial Service Ltd”.Kindly Fill/Respond to questionnaire. This is for the Academics Purpose only

- Name: .....
- Contact Number(optional): .....
- Email Id (optional): .....

### I. Demographic profile of the Respondents

1. What is your age Group?

20-30 yrs       30-45 yrs       45-60 yrs       Above 60 yrs

2. What is your Occupation?

Business       Private job       Govt Job       Other

3. How much is your Annual income?

Below 1 lakh       1.5 lakh       5-10 lakh       Above 15Lakh

4. Since how many year you are investing in Edelweiss ?

1 year       1-2year       2-4 year       4-5 year

### II. Respondents Opinions

5. What is your Reason for investing in Edelweiss?

Reputation of the company       Consumer friendly policies   
Advertisements       Any other

6. What type of Customer Relationship you are seeking from Edelweiss?

Updated Information  Door step services   
Long term investor's concessions  Regular touch

7. Advertisements are provided by Edelweiss on media (Television and Newspaper) are Beneficial ?

Poor  Fair  Good  Very Good

8. Edelweiss interacting with Customers through E-Mail and Telephone calls?

Poor  Fair  Good  Very Good

9. What is your satisfaction level in terms of staff efficiency?

Very satisfied  Quite Satisfied   
Quite dissatisfied  Very dissatisfied

10. Do you find company research that provides trends in markets are Beneficial ?

Yes  No  Can't say

11. what is opinion about the Transparency maintained by Edelweiss to public?

Poor  Fair  Good  Very Good

12. Are you interested in Taking Subscription Plan Again?

Yes  No

13. Are you interested in refer edelweiss to others?

Yes  No  Maybe

14. Are aware of other Financial services companies Depository charges, by comparing other company Edelweiss charges?

Very satisfied                       Quite Satisfied   
Quite dissatisfied                       Very dissatisfied

15. How is your over-all experience with the organization?

Highly Satisfied       Satisfied       Neutral   
Dissatisfied                       Highly Dissatisfied

16. Which services do you like more Edelweiss broking Ltd?

- a) Mutual Fund Investments
- b) Equity Broking (BSE-NSE)
- c) Online Trading
- d) Portfolio Management Services
- e) NRI Investments

THANK YOU

DILEEP KUMAR G



**ACHARYA INSTITUTE OF TECHNOLOGY**  
**DEPARTMENT OF MBA**

**PROJECT (17MBAPR407) -WEEKLY REPORT**

**NAME OF THE STUDENT:** DILEEP KUMAR G

**INTERNAL GUIDE:** Dr. NIJAGUNA G

**USN:** 1AY17MBA12

**COMPANY NAME:** EDELWEISS BROKING LTD,BENGALURU

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
3 <sup>rd</sup> Jan 2019 – 9 <sup>th</sup> Jan 2019	Industry Profile and Company Profile	Monish	
10 <sup>th</sup> Jan 2019 – 17 <sup>th</sup> Jan 2019	Preparation of Research instrument for data collection	Monish	
18 <sup>th</sup> Jan 2019 – 25 <sup>th</sup> Jan 2019	Data collection	Monish	
26 <sup>th</sup> Jan 2019 – 2 <sup>nd</sup> Feb 2019	Analysis and finalization of report	Monish	
3 <sup>rd</sup> Feb 2019 – 9 <sup>th</sup> Feb 2019	Findings and Suggestions	Monish	
10 <sup>th</sup> Feb 2019 – 16 <sup>th</sup> Feb 2019	Conclusion and Final Report	Monish	



Company Seal



College Seal

HOD Signature  
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