

pool of deposited money to those who seek to borrow. Banks popularly lend money in the form of loans and mortgages.

More complex transactions than a simple bank deposit require markets where lenders and their agents can meet borrowers and their agents, and where existing borrowing or lending commitments can be sold on to other parties. A good example of a financial market is a stock exchange. A company can raise money by selling shares to investors and its existing shares can be bought or sold. Investing in equities is an important investment that we make in order to generate inflation beating returns. This was the conclusion we drew from the previous chapter. Having said that, how do we go about investing in equities? Clearly before we dwell further into this topic, it is extremely important to understand the ecosystem in which equities operate. Just like the way we go to the neighborhood store or a super market to shop for our daily

needs, similarly we go to the stock market to shop (read as transact) for equity investments. Stock market is where everyone who wants to transact in shares go to. Transact in simple terms means buying and selling. For all practical purposes, you can't buy/sell shares of a public company like Infosys without transacting through the stock markets. The main purpose of the stock market is to help you facilitate your transactions. So if you are a buyer of a share, the stock market helps you meet the seller and vice versa. Now unlike a super market, the stock market does not exist in a brick and mortar form. It exists in electronic form. You access the market electronically from your computer and go about conducting your transactions (buying and selling of shares). Also, it is important to note that you can access the stock market via a registered intermediary called the stock broker. We will discuss more about the stock brokers at a later point. There are two main stock exchanges in India that make up the stock markets. They are the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE). Besides these two exchanges there are a bunch of other regional stock exchanges like Bangalore Stock Exchange, Madras Stock Exchange that are more or less getting phased out and don't really play any meaningful role.

1.1 Market Indexes and Regulations

The two prominent Indian market indexes are Sensex and Nifty. Sensex is the oldest market index for equities; it includes shares of 30 firms listed on the BSE. It was created in 1986 and provides time series data from April 1979, onward. Another index is the Standard and Poor's CNX Nifty; it includes 50 shares listed on the NSE. It was created in 1996 and provides time series data from July 1990, onward.

1.2 Restrictions and Investment Ceilings

The government of India prescribes the FDI limit, and different ceilings have been prescribed for different sectors. Over a period of time, the government has been progressively increasing the ceilings. FDI ceilings mostly fall in the range of 26% to 100%. By default, the maximum limit for portfolio investment in a particular listed firm is decided by the FDI limit prescribed for the sector to which the firm belongs. However, there are two additional restrictions on portfolio investment. First, the aggregate limit of investment by all FIIs, inclusive of their sub-accounts in any particular firm, has been fixed at 24% of the paid-up capital. However, the same can be raised up to the sector cap, with the approval of the company's boards and shareholders.

Secondly, investment by any single FII in any particular firm should not exceed 10% of the paid-up capital of the company. Regulations permit a separate 10% ceiling on investment for each of the sub-accounts of an FII, in any particular firm. However, in the case of foreign corporations or individuals investing as a sub-account, the same ceiling is only 5%. Regulations also impose limits for investment in equity-based derivatives trading on stock exchanges. As per Indian regulations, participatory notes representing underlying Indian stocks can be issued offshore by FIIs, only to regulated entities. However, even small investors can invest in American depository receipts representing the underlying stocks of some of the well-known Indian firms, listed on the New York Stock Exchange and Nasdaq. ADRs are denominated in dollars and subject to the regulations of the U.S. Securities and Exchange Commission (SEC). Likewise, global depository receipts are listed on European stock exchanges.

1.3 The Bottom Line

Emerging markets like India are fast becoming engines for future growth. Currently, only a very low percentage of the household savings of Indians are invested in the domestic stock market, but with gross domestic product (GDP) growing at 7% to 8% annually for the last few years, though in the 6% range for 2018 and 2019, and a stable financial market, we might see more money joining the race. Maybe it's the right time for outside investors to seriously think about joining the India bandwagon.

2.1 COMPANY PROFILE – Origin and Establishment

Zebu Share and Wealth Managements Private Limited is a Private incorporated on 24 July 2013. It is classified as Non government company and is registered at Registrar of Companies, Coimbatore. Its authorized share capital is Rs. 46,500,000 and its paid up capital is Rs. 46,222,000. It is involved in Activities auxiliary to financial intermediation, except insurance and pension funding.[This Group includes activities involved in or closely related to financial inter-mediation other than insurance and pension funding but not themselves involving financial inter-mediation]. Zebu Share and Wealth Managements Private Limited's Annual General Meeting (AGM) was last held on 30 November 2021 and as per records from Ministry of Corporate Affairs (MCA), its balance sheet was last filed on 31 March 2021.

2.2 Vision

We constantly roll our products that serve every intricate need of demanding traders including powerful trading platforms across devices.

2.3 Mission

Our mission is to empower traders and investors to unleash their potential by supporting them with technology that is sensible and easy-to-use.

2.4 Profile of the Founders

Headquarter-Erode, Tamilnadu
 Founders-Vellaiyan Vijayakumar
 Foundation Year-2013

2.5 Products Offered

- Equities
- Demat services
- Portfolio Mgmt services
- Initial public offering
- Margin trading facility
- Mutual fund
- Currencies
- Commodities
- Equity derivatives

2.6 Work Culture

Open working environment in zebu makes employee to make independently with help of linear management. Zebu has no maker checker concept among employees. Whereas the end to end activities accountable for respective employees. Reconciliation in all activities: Reconciliation is all about inclusive work places, where we review each using a humanity lens drawing on and learning from our diverse life experience.

2.7 Zbuddy and Careers

We are in strategic relations with suppliers who continue to enjoy a reputation as the best in the business. The quality of critical components can be only as good as the material. At PSCPL, quality is an end-to-end requirement, and we choose our suppliers with the same care that our clients used identify us a partner.

- Arjas Steel
- JSW Steel Ltd
- Jayaswal Neco Industrial Ltd.,
- Mahindra Urine Steel Company Limited
- Mukand Ltd
- Saerstahl Company
- Tata Steel Long Products

- Rashtriya Ispat Nigam Ltd.

2.8 Code of Conduct

They have well reputed customers with the relationship of more than 5 years. the Company's workers and staffs are well experienced and knowledgeable. They are very helpful to the Organization. The company also have a good relationship with the bank which helps to maintain their liability position. This helped them to develop more in the future projects.

3. ORGANIZATION STRUCTURE



The Structure contains only the Department. There are staffs and workers in each the department that we have mentioned in the structure of the company. The Managing director is the top most head in the company that all the function of the company is done in the view of the managing director. The Joint Managing Director is his son that he mostly takes care of daily routine operations of the company. The general manager handles the main operations under the guidance of Joint Managing director. The Accounts and Admin is directly handled by the Joint Managing Director of the company.

4. VARIOUS FUNCTIONAL AREAS OF THE COMPANY

- Marketing
- Customer service
- Human resource
- Accounts & Finance
- IT sector

4.1 Marketing Department

- ✓ Procuring & ensuring that we have the capability to do things as committed to the customers.
- ✓ Preparing future strategies to make more clients and investors.
- ✓ To be Connect with the Customers for their Clarifications.
- ✓ Finding more deals with organization and individual.
- ✓ The marketing team monthly has a meeting with their clients and they clarify the doubts of the customer.

The meeting only conducted with the regular customers of the company.

- ✓ Follow up the investors in regular manner.
- ✓ The marketing team also have meeting with all the franchise they have.
- ✓ Handling new methods for marketing our products.

4.2 Customer Service Department

- ✓ To get details about the Market condition.
- ✓ Using the data, they give Purchase Order with a schedule to the Supplier
- ✓ Communicating with clients and customers about their experiences with a product or service
- ✓ Providing advice on purchasing products or services
- ✓ Answering client or customer questions about properly using or accessing a product or service
- ✓ Taking or processing orders for a product or service
- ✓ Listening to customer or client complaints or concerns and working to resolve
- ✓ They have to Connect with the Marketing Dept, Suppliers, and the Inventory Dept.
- ✓ They have to follow up with customers in which they invest.

4.3 Human Resource Department

✓ Knowing this will shape recruitment, selection, performance management, learning and development, and all other human resources functions

✓ The planning is to be made according to the plan which is currently running in the process of all the units.

- ✓ On the Time of Material Arrived the process will begin according to the planning Made.
- ✓ HR function involves attracting people to work for the organization and selecting the best candidates.
- ✓ Performance management is essential in ensuring that workers stay productive and engaged. Good performance management involves good leadership, clear goal-setting, and open feedback

✓ Enabling employees to develop the skills they need for the future is an essential responsibility for HR. This is also related to the first HR function we listed, in which HR bridges the gap between the workforce today and the workforce needed in the near future.

- ✓ All of branches human resources are well maintained by them
- ✓ The department ensures that the company is successful at both a strategic level and with service delivery and support.

✓ The company needs to deliver the level of services required, whilst operating strategically

✓ Another function of HR is maintaining and cultivating relationships with labor unions and other collectives, and their members.

✓ HR plays an important role in creating and implementing health and safety regulations. Making these regulations part of the company culture is one of the main functions of HR.

✓ HR has a function in assisting and taking care of employees when they run into personal problems. Personal wellbeing is about supporting employees when things don't go as planned.

✓ Good personal well-being led by your HR department must work at the level of one- on-one communication with employees, and communication across teams, and companies.

✓ The final function of HR is its administrative responsibility. These include personnel procedures and Human Resource Information Systems.

✓ Personnel procedures involve the handling of promotions, relocations, discipline, performance improvement, illness, regulations, cultural and racial diversity, unwanted intimacies, bullying, and so on.

✓ HR is a multi-faceted role that enables companies to get the most out of their workforce. As an HR professional, you need to have a wide-ranging skill set to perform across these core HR functions.

4.4 Accounts & Finance Department

- ✓ The daily work of the department is to make the entry of the raw material purchase bill, consumable purchase bill and sales bill of the company.
- ✓ They have to make the bank entries daily in the ledger maintained in excel and also in the tally prime.
- ✓ The work of the Accounts and Finance team is to maintain the Payments and Receipts of the Company.
- ✓ They have to maintain Ledgers of all the Customers and Suppliers in tally.
- ✓ There is no HR department in the company. So, they have to maintain the worker's salary and also the OT of the workers.
- ✓ The PF and ESI work also done by the accounts and finance department.
- ✓ They have to maintain the Salary Payable to workers and staff separately in the Company.
- ✓ They have to Maintain Bank Statements daily and they have to make payments initiative.
- ✓ They have made TDS for the bills they have sales more than 2,50,000 in the single bill and it should be done before 7th of all the month.
- ✓ They have to file GSTR – 1 Before 11th of the Month and GSTR – 2A will be view in 13th or 14th of every month and they to file GSTR-3B and pay tax before 20th of every month.
- ✓ They have to File Taxes for the Month and they have to make clearance of the bill.
- ✓ They have to make sure about the statutory documents' expiry date and expiry date for all the insurances of the company.
- ✓ They have to give stock statement to the bank for the purpose of the loan they have borrowed from the bank for each quarter.
- ✓ In the company, they withdraw some money for petty cash that is used for minimum expenses made and they have to maintain a ledger for the petty cash for every month and tally it for every month.
- ✓ They have given bill Discounting Statements to the Banks for credit payments.
- ✓ Statements in the Tally.

4.5 Information Technology Department

- ✓ The control of data in Electronic Media
- ✓ Developing and procuring new software to facilitate the user
- ✓ Procuring Hardware according to requirement is part of their activities.
- ✓ Day-to-day backups of the details regarding Sales, Purchase, investments & client details.
- ✓ Backups will be taken daily, weekly, monthly, half yearly and annually to avoid the corruption to the software.
- ✓ Domain Knowledge about the VB.NET, SQL SERVER, SGR, QGR, MM and DOT NET. for employees.

5. COMPETITORS ANALYSIS – SWOT Analysis

5.1 Strengths

- ✓ Reputed clients
- ✓ Broad product mix
- ✓ Strong brads
- ✓ Economies of scale
- ✓ Strong global market presence

5.2 Weaknesses

- ✓ Limited business diversification
- ✓ More dependance on retailers
- ✓ Imitable products

5.3 Opportunities

- ✓ Market development
- ✓ Product innovation for health
- ✓ Business enhancement for environmental conservation
- ✓ Business diversification
- ✓ Market analysis positions

5.4 Threats

- ✓ Product imitation
- ✓ Tough competitive rivalry
- ✓ Increasing popularity of retailers' house brands
- ✓ Sometime they have increased the price of the brokerage too.

5.5 Nearby Competitors

- ✓ ZERODHA
- ✓ ANGEL ONE
- ✓ UPSTOX

6. OBSERVATIONS

- ✓ They prepare Salary workings document through an individual portal.
- ✓ They have a Proper Format on attendance and it can be viewed through the portal.
- ✓ There is a good relationship with the people in the company.
- ✓ They don't have all the technology in their company.
- ✓ They don't have much more experience employees in their company.
- ✓ The organization is more cautious about the health of the employees.

7. SUGGESTIONS

- ✓ We have found there are no proper communication skills in the organization.
- ✓ HR department and marketing department must be improved.
- ✓ They should expand their diversification and get clients from across the country.
- ✓ They should adapt to the new software and the information technology.
- ✓ We have found that the functional testers are quite weak in their languages.
- ✓ They should improve in their good customer service.

8. CONCLUSION

Through this one month internship we have learnt many more things from the ZEBU SHARE AND WEALTH MANagements PVT LIMITED how that investing channel performs and how to analyze the market. And we also gained the valuable experience, learnt how to manage the time and how to organize the work effectively.

7. REFERENCES

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