

**Internship Report on**  
**“A STUDY ON CUSTOMER RETENTION STRATEGIES OF**  
**BAJAJ FINSERV’S EMI CARD, MANGALORE”**

**BAJAJ FINSERV-BAJAJ FINANCE LTD**

Submitted By

**Mr. RANJITH KUMAR J SHETTY**  
**USN: 4LV17MBA37**

Submitted To



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM**

In partial fulfilment of the requirements for the award of the degree of

**MASTER OF BUSINESS ADMINISTRATION**

Under the guidance of

**INTERNAL GUIDE**

**Dr. Claret Mendonca**

**Associate Professor**

**AIET, Mijar**

**EXTERNAL GUIDE**

**Mr. Sathisha S**

**Assistant Manager Sales**

**Bajaj Finserv-Bajaj Finance ltd**

**Mangalore**



**DEPARTMENT OF BUSINESS ADMINISTRATION**

**ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY**

**March-2019**

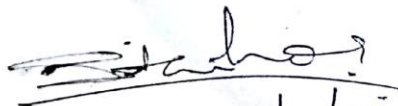
22/02/2019

**TO WHOM SO EVER IT MAY CONCERN**

This is to certify that MR. RANJITH KUMAR J SHETTY, MBA student from Alva's Institute of Engineering and Technology, Mijar, Moodabidri, Bearing USN 4LV17MBA37 has undergone the Project Work on "A Study on Customer Retention Strategies of Bajaj Finserv's EMI Card", in our Organization from 3<sup>rd</sup> January 2019 to 16<sup>th</sup> February 2019.

During the tenure we found her to be Sincere, Hardworking and Efficient with good conduct and aptitude to gain knowledge.

We wish him all the success in future career.

  
22/02/19

**Bajaj Finance Limited**

Branch Office: 4th Floor, Raj Towers, Balmata Road, Opp. Hotel Roopa,  
Mangalore - 575 001

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road,  
Viman Nagar, Pune 411014, Tel No. 020-30405060 Fax No. 020-30405030

Corporate ID No.:  
L65910MH1987PLC042961

[www.bajajfinserv.in](http://www.bajajfinserv.in)





## ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

( Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka )  
Shobhavana Campus, Mijar, Moodbidri - 574 225, Mangalore, D.K., Karnataka State.

Phone : 08258-262724 (O), 262725 (P), Telefax:08258-262726

Email : principalaiet08@gmail.com, Web:www.aiet.org.in

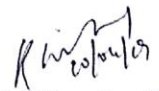
Date: 10<sup>th</sup> April 2019

### Certificate

This is to certify that **Mr. RANJITH KUMAR J SHETTY** bearing USN **4LV17MBA37** is a bonafide student of Master of Business Administration program (2017-19) of the Institute affiliated to Visvesvaraya Technological University, Belagavi.

The project report titled "**A STUDY ON CUSTOMER RETENTION STRATEGIES OF BAJAJ FINSERV'S EMI CARD, MANGALORE**" is prepared by him under the guidance of **Dr. Claret Mendonca**, Associate Professor, Department of Business Administration, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi, Karnataka.

  
**Dr. Claret Mendonca**  
Internal Guide

  
**Dr. R. Wranton Perez**  
HOD, MBA

  
**Dr. Peter Fernandes**  
Principal  
PRINCIPAL  
Alva's Institute of Engg. & Technology,  
Mijar, MOODBIDRI - 574 225, D.K.

## **EXECUTIVE SUMMARY**

A project report titled “A study on Customer Retention Strategies of Bajaj Finserv’s EMI card”. Bajaj Finserv is one among the leading lending and insurance providing organization. Its business spread all over India. Other benefits given to customers are products like EMI card and various types of loans.

Bajaj Finserv is a impressive unit of Bajaj Holdings and Investments which belongs to the Non-Banking Financial Institutions. It is not regulated by RBI.

This study is based on the Customer Retention Strategies, which is very much important for the company to increase its Customer loyalty and improve relationship with customer in the market. EMI card is the product taken for the study, which is a unique product given to the existing customers of the Bajaj.

A sample of 150 respondents was studied to obtain firsthand information and a questionnaire was prepared. Apart from this, the features and services of EMI card is collected through secondary sources. MS Excel tool is used for analyzing data and results are drawn out based on the output given by the MS Excel tool.

The findings show that even though customers are satisfied with the services given by EMI card, they are not completely aware about the product and its customer retention strategies. They would like to continue buying through EMI card only when there is a certain limit on the service charges further and they would prefer EMI card to others also and they wants to lower down the CIBIL Score.