WWW.IJRPR.COM

International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

A Study on Mutual Fund Research, Portfolio Analysis and Client Servicing at Integra Wealth LLP

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A B S T R A C T :

This paper reports a project-based On-the-Job Training (OJT) study carried out at Integra Wealth LLP, an AMFI-registered mutual fund distributor and wealth management firm in Pune, between 18 May and 18 August 2026. The study examines how mutual fund research, portfolio analysis and client servicing operate together in a wealth management organisation. Working mainly with the Analytics Team (70%) and the Sales Team (30%), the author carried out fund screening, portfolio evaluation, client profiling, CRM management, KYC and CAMS KRA verification, SIP calculations and Excel-based MIS reporting. A descriptive and analytical design was used, drawing on secondary and organisational data such as AMFI publications, SEBI regulations, fund fact sheets, company documents and CRM records. The analysis covers portfolio allocation, client risk profiles, SIP growth, fund category comparison, NAV trends, CRM activity and KYC compliance. The findings show that diversification matters more than chasing individual high-return funds, that moderate-risk investors form the largest client segment, that disciplined SIP investing is the preferred route to long-term wealth creation, and that CRM discipline and regulatory compliance are as important to advisory quality as financial analysis. The paper closes with recommendations on CRM automation, digital onboarding, structured portfolio reviews and investor education.

Keywords: Mutual funds; Portfolio analysis; Systematic Investment Plan (SIP); Client servicing; KYC compliance; CRM; Wealth management

Introduction

Mutual funds have become a mainstream route for Indian households to move savings into market-linked investments, and wealth management firms sit where research, regulation and client relationships meet. This paper presents a project-based study, "A Study on Mutual Fund Research, Portfolio Analysis and Client Servicing at Integra Wealth LLP", undertaken during an On-the-Job Training (OJT) internship at Integra Wealth LLP, Pune, from 18 May 2026 to 18 August 2026. It combines financial analysis with customer-centric advisory practice to show how products are researched, how portfolios are matched to risk appetite, and how regulatory compliance supports ethical advice.

Nomenclature

AMC	Asset Management Company
AMFI	Association of Mutual Funds in India
ARN	AMFI Registration Number (certified distributor ID)
AUM	Assets Under Management
CAMS / KFin	Registrar and Transfer Agents (investor records and transactions)
CRM	Customer Relationship Management
KYC / KRA	Know Your Customer / KYC Registration Agency
NAV	Net Asset Value
SEBI	Securities and Exchange Board of India
SIP	Systematic Investment Plan

1.1. Project overview

Integra Wealth LLP is an AMFI-registered mutual fund distributor engaged in wealth management, investment advisory support, portfolio evaluation, insurance, fixed-income products and financial planning for retail and high-net-worth investors. During the internship the author worked with two functional departments:

- **Analytics Team (70%)** – mutual fund research, portfolio evaluation, financial data analysis, Excel reporting and investment comparison.
- **Sales Team (30%)** – client profiling, CRM management, KYC documentation, lead generation and customer servicing.

1.2. Key concepts

Mutual fund. A professionally managed vehicle that pools money from many investors into diversified securities (equities, debt, hybrid assets, money-market products), offering diversification, professional management, liquidity and long-term wealth creation.

Portfolio analysis. Systematic evaluation of an investor's holdings against goals, horizon and risk tolerance, covering asset allocation, the risk–return relationship, fund performance, diversification and suitability.

Client servicing. Continuous support before and after investment: KYC verification, account opening, portfolio reviews, SIP modifications, redemptions, nominee updates and query resolution.

Wealth management. An advisory process integrating investment, retirement and tax-efficient planning, insurance and portfolio monitoring to maximise long-term financial well-being.

1.3. Purpose, scope and contributions

The purpose of the project was to bridge academic finance with practical exposure to the mutual fund and wealth management industry, following the full advisory lifecycle from identifying a prospective client to constructing a portfolio and maintaining the relationship. The scope is limited to the operational and analytical work done during the internship (Table 1); direct investment advice, proprietary client information and confidential business data are excluded, and sensitive information is represented only academically.

Table 1 - Scope of the project

Area	Scope
Organisation	Integra Wealth LLP, Pune
Industry	Wealth management and mutual fund distribution
Duration	18 May – 18 August 2026
Functional areas	Analytics, sales and client servicing
Data type	Secondary data and organisational processes
Analytical tools	Portfolio comparison, SIP analysis, Excel MIS, NAV evaluation
Geographic scope	Pune, Maharashtra

The main contributions are: (i) practical command of fund screening, comparison and portfolio evaluation in Excel; (ii) understanding of the complete onboarding workflow, from lead generation to post-investment support; (iii) exposure to AMFI guidelines, SEBI regulations and CAMS KRA documentation; (iv) a systematic method of comparing funds on return consistency, asset allocation, risk category and objective; and (v) skills in communication, teamwork, documentation accuracy and time management.

1.4. Internship workflow

Fig. 1 summarises the workflow observed at Integra Wealth LLP: wealth management is not merely product selling but a structured process in which compliance, financial analysis and relationship management work together to deliver suitable investment solutions. Table 2 lists the major activities by department.



Fig. 1 - Operational workflow followed at Integra Wealth LLP during the internship.

Table 2 - Major activities performed

Department	Activities performed
Analytics	Mutual fund research, NAV analysis, portfolio evaluation, fund comparison, Excel MIS
Sales	Client profiling, SIP calculations, investment product comparison, lead support
Operations	CRM updates, KYC verification, CAMS KRA documentation
Client service	Portfolio reviews, documentation support, customer query assistance

Sector analysis: Indian mutual fund and wealth management industry

1.5. Overview and structure

The Indian mutual fund industry is one of the fastest-growing segments of the country's financial services sector. Rising financial literacy, digital platforms, higher incomes and supportive regulation have brought millions of retail investors in through SIPs and long-term investing. Mutual funds are regulated by SEBI, while AMFI promotes ethical practice and investor education; AMCs, distributors, registrars and wealth management firms together form the ecosystem shown in Fig. 2.



Fig. 2 - Structure of the Indian mutual fund industry.

1.6. Porter's Five Forces

Porter's framework evaluates industry attractiveness through five structural pressures. Applied to mutual fund distribution (Table 3), it explains why the activity has shifted from product selling toward an advisory relationship: success depends more on the quality of advice and client trust than on merely offering products.

Table 3 - Porter's Five Forces analysis of mutual fund distribution

Force	Intensity	Analysis
Threat of new entrants	Moderate	Digital platforms ease entry, but regulatory licensing creates barriers.
Buyer power	High	Investors can easily compare products across platforms.
Supplier power	Moderate	AMCs depend on distributors for retail reach.
Threat of substitutes	Moderate	Direct equity, PMS, ETFs and fixed deposits compete with mutual funds.
Competitive rivalry	High	Banks, fintechs, brokers and wealth managers compete aggressively.

1.7. PESTEL analysis

PESTEL examines the macro-environment across six dimensions (Table 4).

Table 4 - PESTEL analysis of the industry

Factor	Impact on industry
Political	Government promotes financial inclusion and digital investing.
Economic	Rising disposable income increases retail investments.
Social	Young investors prefer SIP-based wealth creation.
Technological	Mobile apps and digital KYC simplify onboarding.
Environmental	Growing preference for ESG and sustainable investing.
Legal	SEBI and AMFI ensure investor protection and compliance.

1.8. Market, players and trends

Assets under management have grown steadily over the past decade, driven by SIP participation and retail awareness, and the wealth segment should keep growing as households shift from traditional savings to market-linked products. Leading AMCs include SBI Mutual Fund (largest retail base), HDFC (equity and hybrid), ICICI Prudential (diversified), Nippon India (ETFs and passive) and Kotak Mahindra (debt and wealth management). As a distributor, Integra Wealth LLP competes with private wealth firms (Motilal Oswal Wealth), digital platforms (Groww, Zerodha Coin) and banking wealth arms (ICICI and HDFC). Four trends are reshaping the sector:

- **Growth of SIPs** – automatic monthly debits remove the need to time the market and let rupee-cost averaging smooth the entry price.
- **Digital onboarding** – e-KYC, Aadhaar verification and online account opening have sharply cut customer acquisition time.
- **ESG investing** – AMCs now offer ESG-themed schemes that screen companies on sustainability as well as financial criteria.
- **Data-driven advisory** – analytics and dashboards move conversations beyond past returns to risk, consistency and goal fit.

1.9. Regulation and government initiatives

Table 5 lists the bodies that shape the industry. SEBI regulates schemes, disclosures, risk categorisation, distributor commissions and grievance mechanisms; AMFI promotes investor education, NISM-based certification and ethical selling. Compliance with both shaped onboarding and documentation during the internship. Government initiatives – Jan Dhan Yojana, Digital India, Aadhaar e-KYC, financial literacy programmes and the UPI ecosystem – have widened access to financial products across urban and semi-urban India.

Table 5 - Regulatory bodies and their role

Organisation	Responsibility
SEBI	Regulates mutual funds and protects investors
AMFI	Industry standards and distributor certification
RBI	Banking and payment ecosystem
CAMS	Investor record keeping and transaction processing
KFin Technologies	Registrar and transfer services

1.10. Economic contribution, global factors and recent developments

The industry mobilises household savings into productive investment, supports capital-market liquidity, finances corporate growth, encourages long-term planning and creates employment in banking, finance, fintech and wealth management. Returns and investor sentiment are in turn affected by global interest rates, inflation, US Federal Reserve policy, geopolitical uncertainty, currency movements and international equity volatility. Recent developments include rapid growth in retail SIP investors, expansion of passive products and ETFs, AI-powered portfolio analytics, tighter SEBI disclosure norms on expense ratios and risk labelling, and wider adoption of digital wealth platforms in semi-urban and rural segments.

Company analysis: Integra Wealth LLP

1.11. Profile, vision and values

Integra Wealth LLP is a Pune-based wealth management and financial advisory firm serving retail, high-net-worth and corporate clients. An AMFI-registered distributor, it offers mutual funds, Portfolio Management Services (PMS), Alternative Investment Funds (AIF), bonds, fixed deposits, insurance, loan advisory and goal-based financial planning. Rather than only distributing products, it follows a consultative model in which recommendations are aligned with each client's objectives and risk profile.

Its vision is to be a trusted wealth management partner delivering sustainable financial growth through ethical, research-driven solutions. Its mission is to provide personalised solutions, promote long-term wealth creation through disciplined investing, keep every transaction transparent and compliant,

and raise investor awareness through education. Its core values are integrity, transparency, client centricity (goal-based planning) and research excellence (data-driven decisions).

1.12. Business indicators, products and services

As a privately held LLP, the firm does not publish audited financial statements, so performance is judged through business indicators: assets under advisory, SIP book, client acquisition, portfolio reviews, the CRM database and KYC compliance. The author's portfolio evaluation, CRM management, KYC verification and data analysis directly supported these indicators. Mutual fund distribution is the primary business, and it is where investor profiling and portfolio construction matter most.

1.13. Competitors and challenges

Direct competitors include Groww (digital platform), Zerodha Coin (direct mutual funds), ICICI Securities (banking plus wealth), Motilal Oswal (private wealth) and NJ Wealth (independent advisory). Unlike purely digital platforms, Integra Wealth LLP combines technology with personalised consultation, goal-based planning, relationship management, portfolio review support and human-assisted decision making. Discussions with the Analytics and Sales teams identified four operational challenges:

- **Investor awareness** – many retail investors have limited understanding of risk and long-term investing.
- **Market volatility** – equity swings directly influence client sentiment.
- **Regulatory compliance** – continuous KYC updates demand documentation accuracy.
- **Customer retention** – regular portfolio reviews are essential to long-term relationships.

1.14. Functional perspective (finance)

As a Finance intern, the author's main contribution lay in the Analytics Team, which accounted for roughly 70% of responsibilities. Fig. 3 shows the portfolio analysis process followed during client servicing; the principal finance activities (fund screening, portfolio evaluation, SIP calculation, NAV analysis, Excel MIS and investment comparison) are summarised in Table 2.



Fig. 3 - Portfolio analysis workflow.

1.15. SWOT analysis, governance and strategy



Fig. 4 - SWOT analysis of Integra Wealth LLP.

Although a private LLP, the firm shows responsible governance through compliance with SEBI regulations and the AMFI code of conduct, transparent product disclosure, suitability assessment and confidential handling of client data. Its social contribution lies in promoting financial literacy, SIP awareness and responsible long-term investing. Strategically, it has integrated CRM systems, Excel analytics and digital documentation into its advisory process, in line with industry shifts toward AI-assisted analytics, paperless KYC, passive investing, SIP-led growth and hybrid advisory that blends technology with human expertise.

Theoretical framework

Investment recommendations at Integra Wealth LLP were not based on historical returns alone; they rested on diversification, risk–return analysis, asset allocation, systematic investing and goal-based planning, applied through fund research, portfolio evaluation, SIP analysis, client profiling and product comparison.

1.16. Modern Portfolio Theory

Modern Portfolio Theory (Markowitz, 1952) holds that investors can maximise expected return for a given level of risk through diversification, by considering how assets behave together rather than in isolation. Diversification reduces unsystematic risk, risk is measured by portfolio volatility, and different asset classes balance each other in volatile markets. Client portfolios were therefore checked for adequate spread across equity, debt and hybrid funds (Fig. 5).

1.17. Risk–return theory

Higher expected returns are generally associated with higher risk. Every recommendation considered the client's ability and willingness to bear risk before suitable funds were suggested; the framework in Fig. 6 was used routinely when comparing equity and debt funds for different investor profiles.

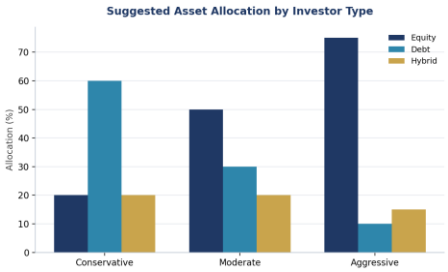


Fig. 5 - Suggested asset allocation by investor type, illustrating diversification across risk profiles.

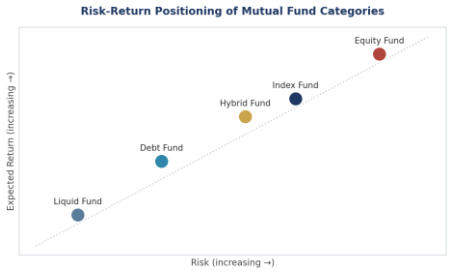


Fig. 6 - Relationship between risk and expected return across mutual fund categories.

1.18. Asset allocation

Asset allocation distributes investments across asset classes to balance risk and return: equity funds offer growth with higher volatility, debt funds stable returns at lower risk, hybrid funds a blend of the two, and gold and ETFs diversification and an inflation hedge. Table 6 gives the reference allocation by investor type, a primary suitability parameter in portfolio evaluation.

Table 6 - Suggested allocation by investor type

Investor	Equity	Debt	Hybrid
Conservative	20%	60%	20%
Moderate	50%	30%	20%
Aggressive	75%	10%	15%

1.19. Systematic Investment Plan

A SIP invests a fixed amount periodically instead of a lump sum, giving disciplined investing, rupee-cost averaging, affordable commitments, long-term wealth creation and less emotional investing. SIP calculations were performed regularly for clients with different goals; Fig. 7 illustrates growth of a ₹10,000 monthly SIP at an assumed 12% p.a.

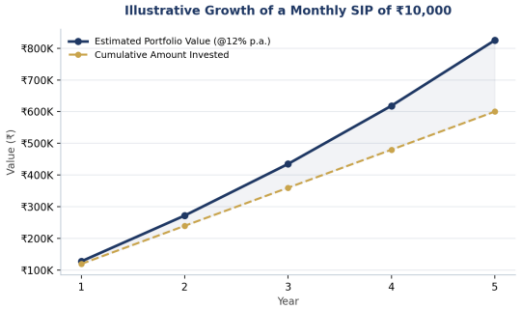


Fig. 7 - Illustrative growth of a monthly SIP (₹10,000 per month at an assumed 12% p.a. return).

1.20. Capital Asset Pricing Model

The Capital Asset Pricing Model (Sharpe, 1964) estimates the expected return of an investment from its systematic risk:

$$E(R) = R_f + \beta \times (R_m - R_f) \qquad (1)$$

where E(R) is the expected return, R_f the risk-free rate, β the beta (market risk) and R_m the expected market return. For example, with R_f = 7%, R_m = 13% and β = 1.2, the expected return is 7% + 1.2 × (13% − 7%) = 14.2%. CAPM was not applied directly in advisory software during the internship, but it explains why a high-beta fund promising market-beating returns is compensating the investor for extra systematic risk, and is appropriate only for a client whose risk profile and horizon can absorb wider swings.

1.21. Goal-based planning, CRM and KYC

Goal-based investing recommends funds against specific life objectives rather than returns alone. Typical horizons were 0–2 years for an emergency fund, 3–5 years for a car purchase, 10–15 years for child education and 20+ years for retirement; goals were documented during client profiling before any scheme was suggested. CRM supports this cycle through lead management, client data storage, follow-up reminders, review scheduling, KYC status tracking and documentation. KYC is the mandatory identity verification that precedes any transaction (Fig. 8); CAMS KRA verification and documentation accuracy were core operational responsibilities.



Fig. 8 - KYC compliance process.

Objectives of the study

The primary objective is to study the process of mutual fund research, portfolio analysis and client servicing at Integra Wealth LLP and understand their role in effective wealth management and investment advisory. The specific objectives are:

1. To analyse the mutual fund research process followed at Integra Wealth LLP.
2. To evaluate portfolio analysis techniques used for client investment decisions.
3. To understand client servicing and sales support in wealth management.
4. To study the role of financial data analysis, CRM and KYC compliance in mutual fund distribution.

Functionally, the Analytics Team objectives were fund research, portfolio evaluation and NAV, SIP and allocation analysis in Excel; the Sales Team objectives were client profiling, investment comparison, CRM updates and client servicing; and the Operations objective was to understand KYC and CAMS KRA procedures. Learning objectives were to improve analytical decision-making, knowledge of wealth management operations, Excel and reporting proficiency, communication skills and understanding of ethical and regulatory practice.

Research methodology

1.22. Research design and data sources

The study adopts a descriptive and analytical, project-based design in which business activities, rather than a questionnaire, are the primary source of learning. Data were drawn mainly from secondary and organisational sources: AMFI publications, SEBI regulations, fund fact sheets, company documents, CRM records and public financial databases. Tools were portfolio comparison, asset allocation analysis, risk profiling, NAV evaluation and SIP return calculation.

1.23. Workflow

The workflow began with identifying prospective clients and understanding their objectives (Fig. 1). After KYC and risk profiling, suitable funds were researched and compared, and portfolios were prepared, reviewed and supported through ongoing servicing. Responsibilities were split 70:30 between the Analytics and Sales teams (Fig. 9).

1.24. Tasks performed

Task 1 – Mutual fund research. Funds were shortlisted within the client's target category; fact sheets, NAV history, rolling returns and expense ratios were compared; manager tenure and holdings were checked against the stated objective; and the shortlist was ranked in a comparison sheet for advisory discussion.

Task 2 – Portfolio analysis. The most significant analytical activity, testing whether holdings matched goals and risk tolerance using the parameters in Table 7, and producing diversified allocation suggestions, risk-based recommendations and review summaries.

Table 7 - Parameters used in portfolio analysis

Parameter	Purpose
Asset allocation	Diversification
Risk category	Investor suitability
NAV performance	Fund consistency
SIP returns	Wealth creation
Fund objective	Goal matching

Task 3 – Client profiling. Before any recommendation, age, occupation, income, goals, horizon, risk appetite and existing investments were recorded, and clients were classified as conservative (debt funds), moderate (hybrid funds) or aggressive (equity funds), keeping advice suitability-led rather than return-led.

Task 4 – CRM management. Client details were updated, enquiries recorded, follow-ups and review reminders scheduled, documentation status tracked and leads managed.

Task 5 – KYC and CAMS KRA verification. PAN (identity), Aadhaar (address), bank details (transactions), photograph (identification) and signature (authentication) were verified following the process in Fig. 8.

Task 6 – Sales support and lead generation. Support covered client requirement analysis, investment comparison sheets, SIP illustrations, lead generation and follow-up coordination, following the funnel in Fig. 10.

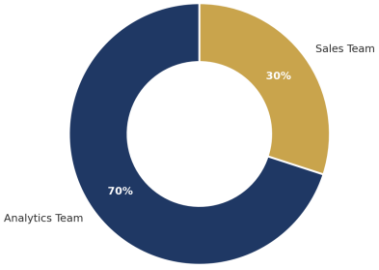


Fig. 9 - Functional distribution of internship responsibilities.



Fig. 10 - Sales support funnel.

1.25. Tools and outputs

Microsoft Excel was the primary analytical tool, supported by CRM software, CAMS KRA (KYC verification), AMFI resources and fund fact sheets. The internship produced fund comparison sheets, portfolio review reports, Excel MIS reports, SIP calculation sheets, an updated CRM database and KYC verification records, showing how financial analysis integrates with client-centric practice.

Data analysis, observations and findings

Analysis was performed mainly in Microsoft Excel using fund fact sheets, CRM records and CAMS KRA documentation, across six areas: portfolio allocation, risk profiling, SIP analysis, fund comparison, CRM analysis and KYC verification. The figures below are illustrative representations prepared for academic use; no confidential client data is disclosed.

1.26. Portfolio allocation

A diversified portfolio reduces risk by spreading assets across categories. The reference model used for moderate-risk investors (Fig. 11) allocates 50% to equity for long-term capital appreciation, 25% to debt for stability, 15% to hybrid funds to balance risk and return, and 10% to gold/ETFs as a diversifier and inflation hedge.

1.27. Client risk profiles

Moderate-risk clients formed the largest segment (Fig. 12), indicating strong demand for balanced and diversified solutions.

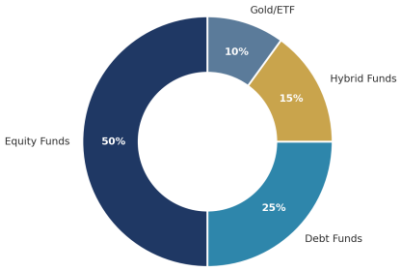


Fig. 11 - Illustrative asset allocation model.

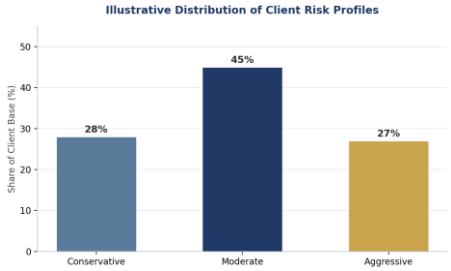


Fig. 12 - Illustrative distribution of client risk profiles.

1.28. SIP investment analysis

Using the assumptions of Fig. 7 (₹10,000 invested monthly for five years at an assumed 12% p.a.), a cumulative investment of ₹6,00,000 grows to an estimated ₹8,24,864. The gap between invested capital and value widens every year, showing that compounding accelerates in later years; this illustration formed a significant part of client planning discussions.

1.29. Fund category and NAV comparison

Different categories serve different objectives (Table 8, Fig. 13). For NAV (Fig. 14), the equity-oriented fund showed stronger growth potential, while the hybrid fund progressed more steadily with lower volatility.

Table 8 - Mutual fund category comparison

Fund category	Risk	Expected return	Suitable for
Equity	High	High	Long-term investors
Debt	Low	Moderate	Conservative investors
Hybrid	Moderate	Moderate–High	Balanced investors
Index fund	Moderate	Market-linked	Passive investing
Liquid fund	Very low	Low	Short-term parking

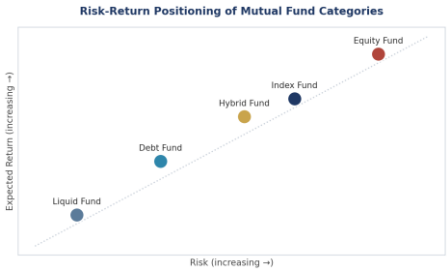


Fig. 13 - Risk–return position of mutual fund categories.

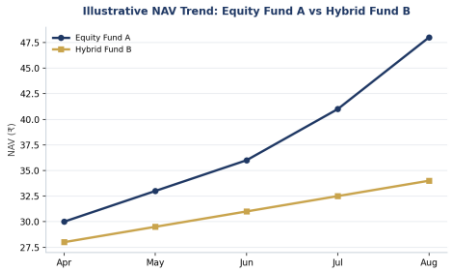


Fig. 14 - Illustrative NAV comparison: Equity Fund A vs Hybrid Fund B.

1.30. CRM activity and KYC compliance

Lead updates and client follow-ups carried the highest operational workload (Fig. 15), underlining the importance of relationship management alongside financial analysis. A high KYC verification rate (Fig. 16) reflects the firm's emphasis on documentation accuracy and compliance with SEBI and AMFI guidelines.

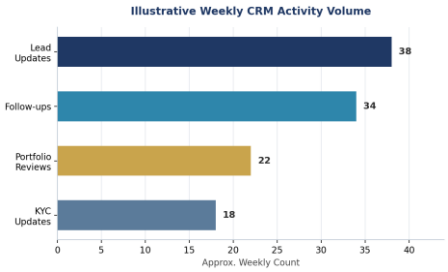


Fig. 15 - Illustrative weekly CRM operations.

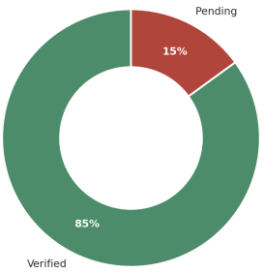


Fig. 16 - Illustrative KYC verification status.

1.31. Department-wise contribution

Analytics (70%) covered portfolio analysis, fund research, NAV evaluation, Excel MIS and financial reporting. Sales (30%) covered client profiling, lead generation, SIP explanation, product comparison and CRM follow-ups.

1.32. Key findings

1. Portfolio diversification matters more than selecting individual high-return funds; a moderately performing but diversified portfolio was consistently steadier than a concentrated one.
2. Moderate-risk investors are a significant client segment, placing balanced and hybrid fund research at the centre of day-to-day recommendation work.
3. SIP investing remains the preferred strategy for long-term wealth creation, combining affordability, discipline and rupee-cost averaging.
4. CRM systems improve servicing through organised follow-ups and documentation, turning relationship management from memory-dependent to process-dependent.
5. KYC compliance is essential to regulatory standards and investor trust, acting as a trust signal to clients as well as an obligation to SEBI and AMFI.
6. Excel-based analysis enables faster comparison of fund performance and allocation and was the most-used tool across both functions.
7. Collaboration between Analytics and Sales improves recommendation quality, since research creates client value only when communicated in an actionable form.

Challenges, limitations and recommendations

1.33. Challenges and how they were addressed

Table 9 - Challenges faced during the internship and responses

Challenge	Response
Understanding fund products (equity, debt, hybrid, index, liquid)	Regular study of AMFI resources and fact sheets; discussions with senior advisors
Evaluating portfolios with different allocations	Excel templates and systematic comparison of diversification, NAV and suitability
Accurate KYC documentation	Careful CAMS KRA procedure; cross-checking PAN, Aadhaar, bank details and signatures before CRM updates
Clients expecting guaranteed returns	Sales Team explained SIPs, risk categories and long-term investing with simple illustrations
Time management across analysis, CRM and sales support	Daily task planning and structured reporting

1.34. Limitations

The study is limited by confidential client data that could not be disclosed, a three-month duration, reliance on published secondary sources for industry analysis, observations restricted to Pune operations, and the absence of public financial statements for the LLP. These limitations define the scope of the project rather than diminish its learning outcomes.

1.35. Key learnings

Technical learnings include fund research methodology, diversification, risk profiling and allocation, SIP planning, NAV comparison, Excel-based analysis, CRM management and KYC/CAMS KRA compliance. Professional learnings include business communication, client relationship management, teamwork, time management, documentation accuracy, analytical thinking and ethical advisory practice.

1.36. Recommendations

1. **Digital portfolio dashboard.** An interactive client view of performance, allocation, SIP progress and goals would cut routine status queries to the advisory team and give clients transparency and control.
2. **Automated CRM follow-ups.** Reminders for portfolio reviews, SIP renewals, KYC updates and relationship events would improve engagement and retention as the client base scales.
3. **Investor education programmes.** Regular webinars on mutual fund basics, retirement planning, tax-saving investments, SIP investing and goal-based planning would reduce anxiety during downturns and improve retention.
4. **Advanced Excel and analytics.** Power BI or advanced Excel dashboards for reporting and segmentation would speed decisions and reduce version-control errors across parallel MIS files.
5. **Periodic portfolio review.** Structured quarterly reviews would keep investments aligned with changing goals and markets without relying on the client to initiate them.

Conclusion

The OJT at Integra Wealth LLP gave meaningful exposure to wealth management and mutual fund distribution and bridged academic finance with real-world advisory practice. Work in the Analytics Team built skills in fund research, portfolio analysis, reporting and investment evaluation, while collaboration with the Sales Team deepened understanding of client profiling, CRM, KYC compliance and lead generation. The study concludes that successful wealth management rests on four pillars: research-driven investment decisions, diversified portfolio construction, strong regulatory compliance and continuous client servicing. Future work could extend the analysis to larger anonymised client datasets and to organisations beyond Pune.

Acknowledgements

The author thanks the School of Business, Indira University, Pune, for the opportunity to undertake On-the-Job Training, and Integra Wealth LLP for hosting the internship as a Finance Intern (18 May – 18 August 2026). Sincere appreciation is due to the Industry Mentor, Mr. Tushar Burukh (Sales Director), for practical guidance on wealth management and investment advisory, and to the Faculty Mentor, Prof. Mahesh Pol, for guidance, constructive feedback and academic support. The author also thanks family, colleagues and everyone who contributed to this work.

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