

**A
PROJECT
ON
“INVESTMENT”**

**Submitted to
Rashtrasant Tukadoji Maharaj Nagpur University,
NAGPUR
In the Partial Fulfillment of
B.Com. (Computer Application) Final Year**

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**Under the Guidance of
Pravin J. Yadao**



**G. S. College of Commerce & Economics
Nagpur
2019-2020**

G. S. COLLEGE OF COMMERCE & ECONOMICS

NAGPUR

CERTIFICATE

(2019 - 2020)

This is to certify that Mr. /Miss Preeti Singh & Mukesh Harishankar Sharma has completed their project on the topic of **INVESTMENT** prescribed by the Rashtrasant Tukadoji Maharaj Nagpur University for B.Com. (Computer Application) - III course in G. S. College of Commerce & Economics, Nagpur.

Date:

Place: Nagpur

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Project Guide

External Examiner

Internal Examiner

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Preeti Singh

Mukesh Harishankar Sharma

Date:

Place: Nagpur

DECLARATION

We **Preeti Singh & Mukesh Harishankar Sharma** hereby honestly declare that the work entitled “**INVESTMENT**” submitted by us at G.S. College of Commerce & Economics, Nagpur in partial fulfillment of requirement for the award of B.Com. (Computer Application) degree by Rashtrasant Tukadoji Maharaj, Nagpur University, Nagpur has not been submitted elsewhere for the award of any degree, during the academic session 2019-2020.

The project has been developed and completed by us independently under the supervision of the subject teacher and project guide.

Preeti Singh

Mukesh Harishankar Sharma

Date:

Place: Nagpur

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INTRODUCTION

INTRODUCTION

An investment is an asset or item acquired with the goal of generating income or appreciation. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit.

Savings and investments form an integral part of one's investments refer to the employment of funds with an objective of earning a favourable return on it. In other words, investment is a process, where money is being utilized with a hope of making more money. The consumption and purchasing an asset, either real or financial with an expectation that it could yield some positive future returns the investment strategies differ from each other, with regard to size of the investment, time-period, objectives, risk appetite etc

To invest is to allocate money in the expectation of some benefit in the future. Investment charged with protecting investors as well as maintaining and promoting a market that can be trusted.

Investment is the act of putting money to work to start or expand a business or project or the Purchase of an asset, with the goal of earning income or capital appreciation.

OBJECTIVES

OBJECTIVES

To Provide INVESTMENT Related Information:-

User can receive various types of INVESTMENT information through this website.

1. User-Friendly :-

It is important that this investment related information website should be user- friendly. So that it could be easy for the user to search the information related to investment.

2. Time Saving :-

This investment website give time to time update of new information of investment .user can access updates information for anytime.

3. Availability:-

This transaction report of the system can be retried as and when required. Thus, there is no delay in the availability of any information, whatever needed, can be captured very Quickly and easily.

4. Maintains Cost:- Reduce the cost of maintenance

PRELIMINARY SYSTEM ANALYSIS

PRELIMINARY SYSTEM ANALYSIS

IDENTIFICATION OF NEED

The success of system depends largely on how accurately a problem is defined thoroughly investigate and properly carried out through the choice of solution. User need identification and analysis are concerned with the user need rather than what user want.

When I selected to develop this project of “investment” in web page designing opted to gather information by visiting several website regarding this need of new system there are many website providing educational information of various fields. May be there are some website regarding “investment” But there is lots of modification user friendliness required.

The preliminary investigation in my case revealed that the search for new system of “investment”. Are those who want to gather information about this project can log on this website and complete information about “investment”. It includes many factors such as information in the specific manner with images.

PRELIMINARY INVESTIGATION

The preliminary investigation in our project revealed that through this online website of investment to user have no need to visit different website and investment their time they search information through this website and thus it is time saving. It is also totally user friendly.

In our day to day life, we come across various information related to investment we need more information or different information. So through this website we can receive the information.

Thus, in order to carryout project successfully it is to be taken under consideration that user should be provided best quality of investment information as per their own needs and requirements.

FEASIBILITY STUDY

Feasibility study of a website means whether the website is practically possible to build or not. it also evaluates the benefits of the update information. The feasibility study means to analyse the requirements and needs of the user. Project manager use feasibility studies to determine

potential positive and negative outcomes of a project before investing a consideration amount of time and money into it. Every information should be available in the website.

In “INVESTMENT” feasibility study considered three major keys, they are:-

- 1) Technical Feasibility
- 2) Economical Feasibility
- 3) Operational feasibility

TECHNICAL FEASIBILITY

In technical feasibility the following issues are taken into consideration.

- Whether the required technology is available or not
- Whether the required resources are available
 - Manpower- Programmers, testers & debuggers
 - Software and hardware

Once the technical feasibility is established, it is important to consider the monetary factors also. Since it might happen that developing a particular system may be technically possible but it may require huge investments and benefits may be less. For evaluating this, economic feasibility of the proposed system is carried out.

ECONOMIC FEASIBILITY

For any system if the expected benefits equal or exceed the expected costs, the system can be judged to be economically feasible. In economic feasibility, cost benefit analysis is used for evaluating the effectiveness of the proposed system.

In economic feasibility, the most important is cost- benefit a analysis.as the name suggests, it is an analysis of the costs to be incurred in the system and benefits derivable what cost benefit analysis is and how you can perform a cost benefit analysis.

OPERATIONAL FEASIBILITY

Operational feasibility is mainly concerned with issues like whether the system will be used if it is developed and implemented. Whether there will be resistance from users that will effect the possible application benefits?

The essential question that help in testing the operational feasibility of a system are following.

- Does management support the project?
- Are the users not happy with current business practical? Will it reduce time (operation) considerably ? if yes, then they will welcome the change and the new system.

Have the users been involved in the planning and development of the project ? Early involvement reduces the probability of resistance towards the new system

- Will the proposed system really benefit the organization ? Does the overall response increase ? will accessibility if information be lost ? will the system effect the customers in considerable way?

- **NEED OF NEW SYSTEM**

The current website on which we are working is not sufficient to meet all the requirements if the users. To avoid problems of our website we need to make some changes in our website by developing the new website that satisfy all needs of the user. Following are the needs of the new website.

1.Fastly update information or added new information

Today user wants get their information as fast as possible and present website does not meet such requirement.

2. Save Time

Nowadays the user are so busy in their own work that they don't have time much sufficient time to collect particular information so this website give user to accurate information.

3. Low maintenance cost

It also provide low maintenance cost to the user. That is beneficial for user and it is basic need of this website.

FLAWS IN THE PRESENT SYSTEM

1. Require Special Knowledge

The user must be specialized in the knowledge to perform operations in the present system. If not, then the user cannot perform tasks easily.

2. Lack of Compatibility

There is compatibility problem in current system. The work saved in the higher version of the operating system cannot open in the lower version of that software.

3. High cost

The cost of present system is very high and normal user cannot afford it.

4. Consume More Time To Access

The present system have too much time consumption of the user to access the programs. when the user wants to use the different websites, it consumes more time to search them.

5. Security

To keep and maintain data is very difficult task. proper security is also not available for the data.

HARDWARE AND SOFTWARE REQUIREMENT & SPECIFICATIONS

HARDWARE AND SOFTWARE REQUIREMENT & SPECIFICATIONS

HARDWARE :

This software is prepared keeping in mind the requirement of the user. To run this software properly without any problem we need to fulfil the following minimum hardware requires.

Hardware Required:-

- 1. Processor : Intel Inside Core 2 Duo**
- 2. RAM : 1 GB or more**
- 3. Hard Disk : 500 mb**

SOFTWARE :

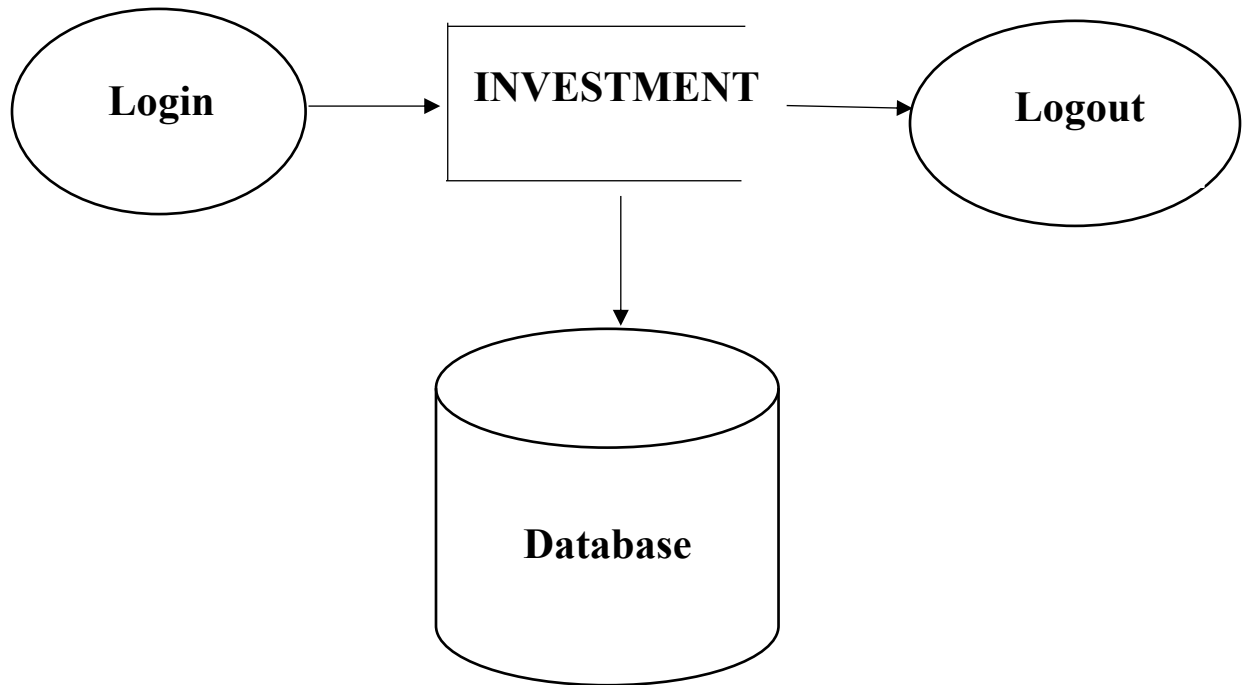
Software can be termed as the group of instructions or command used by the computer to accomplish the given task. In today's world generation of software is ever ending. It is an evolution of dignified technology. There is no requirement for it but the minimum software requirement of any computer is specified below.

Software Required:-

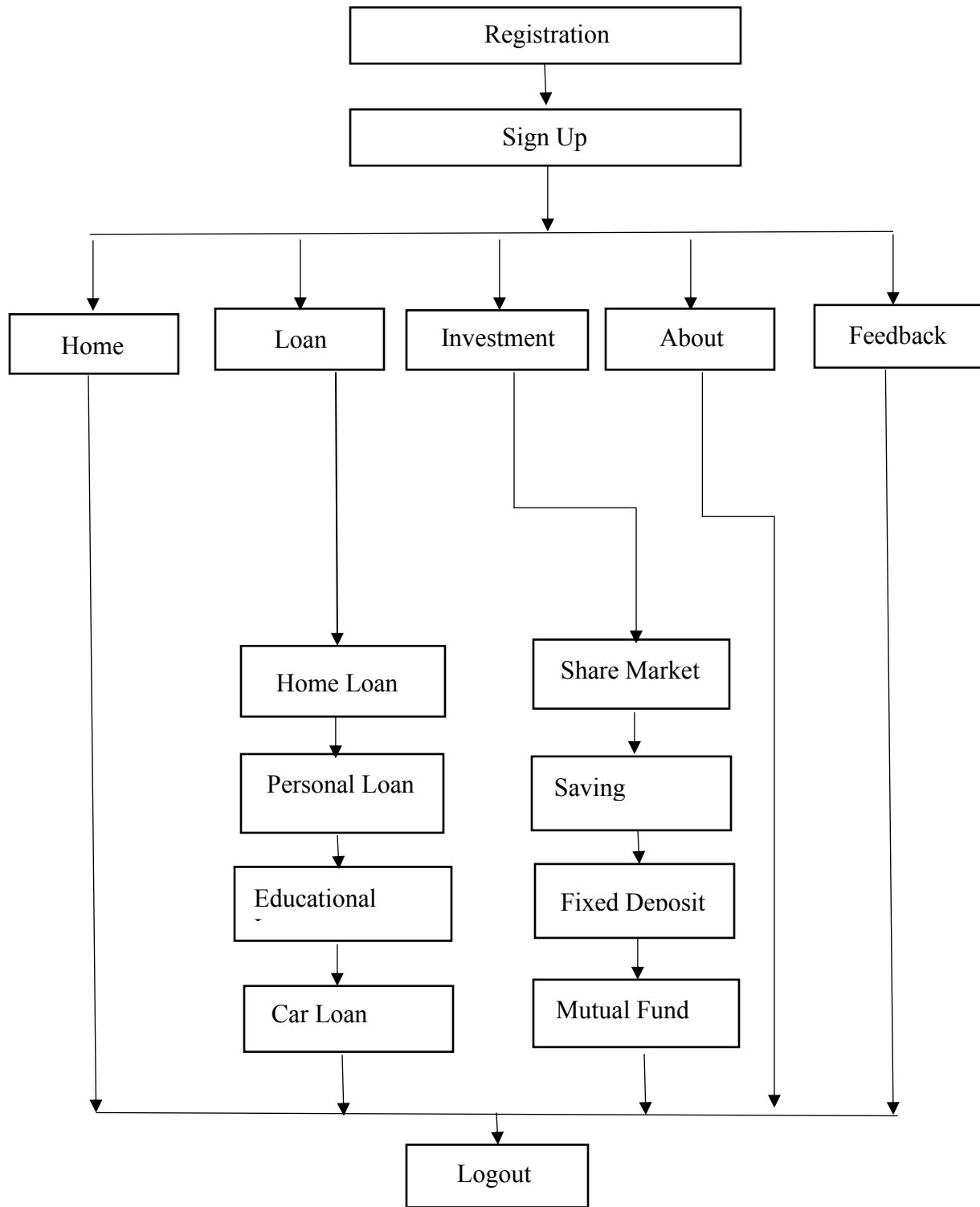
Operating Required- Microsoft window based operating system like Windows 8 or Windows 10

DETAILED SYSTEM ANALYSIS

DATA FLOW DIAGRAM:



DATA STRUCTURE



SYSTEM DESIGN

SOURCE CODES

REGISTER FROM

```
<html>
<head>
<title>Register Here Design</title>
<link rel="stylesheet" type="text/css" href="stylere.css">
<body>
    <div class="section">
        <div class="loginbox">
<h1>Register Here</h1>
<form method="POST" action="registration.php">
<p>Your Name</p>
<input type="text" value="Your Name" name="name" placeholder="Enter name">
        <p>Email</p>
        <input type="text" value="Email Id" name="email" placeholder="Enter Email">
            <p>username</p>
            <input type="text" value="Username" name="user"
placeholder="Enter name">
            <p><label>Mobile no.</label></p>
<input type="text" name="mobile" required>
            <p>Password</p>
            <input type="password" name="password" placeholder="Enter
Password">
<input type="submit" name="LOGIN" value="Login">
<a href="login.php" >Already have an account</a>

        </div></div></body></head></html>
```

LOGIN PAGE

```
<html>
<head>
<title>Login Form Design</title>
<link rel="stylesheet" type="text/css" href="mukesh.css">
<body>
```

```

<div class="loginbox">


    <h1>Login Here</h1>
    <form>
        <p>Username</p>
        <input type="text" name="" placeholder="Enter
Username">
        <p>Password</p>
        <input type="password" name=""
placeholder="Enter Password">
        <input type="submit" name="LOGIN"
value="Login">
        <a href="Home.php">Lost your password?</a>
        <a href="login.php" >Already have an
account</a>

    </form>

</div></body>

</head>
</html>

```

HOME PAGE

```

<!DOCTYPE html>
<html lang="en">
<head>
    <title>Investments</title>
    <meta charset="utf-8">
    <meta name="viewport" content="width=device-width, initial-
scale=1">
    <link rel="stylesheet"
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/css/bootstrap.
min.css">

```

```

<script
src="https://ajax.googleapis.com/ajax/libs/jquery/3.4.1/jquery.min.js"
></script>
<script
src="https://maxcdn.bootstrapcdn.com/bootstrap/3.4.1/js/bootstrap.min.js"></script>
<link
rel="stylesheet"
href="https://maxcdn.bootstrapcdn.com/bootstrap/4.4.1/css/bootstrap.min.css">
<script
src="https://ajax.googleapis.com/ajax/libs/jquery/3.4.1/jquery.min.js"
></script>
<script
src="https://cdnjs.cloudflare.com/ajax/libs/popper.js/1.16.0/umd/popper.min.js"></script>
<script
src="https://maxcdn.bootstrapcdn.com/bootstrap/4.4.1/js/bootstrap.min.js"></script>
<style>
/* Remove the navbar's default margin-bottom and rounded borders
*/
.navbar {
margin-bottom: 0;
border-radius: 0;
}

/* Add a gray background color and some padding to the footer */
footer {
background-color: #646464;
padding: 25px;}
.carousel-inner img {
width: 110%; /* Set width to 100% */
/*margin: auto;*/
min-height:200px; }
p{
font-size:21px;
}

```

```

h1 {
    font-weight:bold;
    font-family:times new roman;
    16
}
.row img{
    width:60pc;
    height:20pc;
    margin:1pc 0 0.5pc 0;
}

/* Hide the carousel text when the screen is less than 600 pixels wide
*/
@media (max-width: 600px) {
    .carousel-caption {
        display: none;
    }
}
.dropdown{
    font-size:1.5pc;

}
li{
    list-style:none
}
</style>
</head>
<body>

<nav class="navbar navbar-expand-sm bg-dark navbar-dark">
    <!-- Brand -->
    <a class="navbar-brand" href="#" style="font-size:1.5pc;margin-
bottom:-0.5pc;color:blue">Home</a>

    <li class="nav-item dropdown">
        <a class="nav-link dropdown-toggle" href="#" id="navbardrop"
data-toggle="dropdown">

```


Loan

<div class="dropdown-menu">

Home Loan

Personal Loan

15

Education Loan

Car Loan

</div>

<li class="nav-item dropdown">

Investments

<div class="dropdown-menu">

Saving Account

Share Market

Fixed Deposit

Mutual Fund

</div>

<!-- Links -->

<ul class="navbar-nav">

<li class="nav-item">

<a class="nav-link" href="about.php" style="font-size:1.5pc;margin-bottom:-0.5pc;color:blue;margin-

```

right:3px">About</a>
</li>
<li class="nav-item">
  <a class="nav-link" href="feedback\feeb.php" style="font-
size:1.5pc;margin-bottom:-0.2pc;color:blue;">Feedback</a>
</li> </ul>
</nav><div id="myCarousel" class="carousel slide" data-
ride="carousel" style="margin-top:-1.5pc;">
  <!-- Indicators -->
  <ol class="carousel-indicators">
    <li data-target="#myCarousel" data-slide-to="0"
class="active"></li>
    <li data-target="#myCarousel" data-slide-to="1"></li>
  </ol> <!-- Wrapper for slides -->
  <div class="carousel-inner" role="listbox">
    <div class="item active">
      
      <div class="carousel-caption">
        
      </div>
    </div> <div class="item">
      
      <div class="carousel-caption">
        
      </div>
    </div>
  </div>
  <!-- Left and right controls -->
  <a class="left carousel-control" href="#myCarousel" role="button"
data-slide="prev">
    <span class="glyphicon glyphicon-chevron-left" aria-
hidden="true"></span>
    <span class="sr-only">Previous</span>
  </a>

```

```
<a class="right carousel-control" href="#myCarousel" role="button" data-slide="next">
  <span class="glyphicon glyphicon-chevron-right" aria-hidden="true"></span>
```

```
<span class="sr-only">Next</span>
```

```
</a></div><div class="container text-center">
```

```
<h1>INVESTMENTS</h1><br>
```

```
<font size="4">
```

<P>Investments In the financial industry, there are two concepts that form the basis of most transactional activities . One is savings and the other is investments. There is a huge difference between the two concepts when it comes to execution. Investment in terms of financial context, means any money that is spent today in the hope of financial benefits that may be reaped in a future time frame. Any investment is the act of buying or creating assets with an expectation that the same would yield interest earnings or dividend or capital appreciation or any other return that is profitable as compared to the money put in initially. Almost all investments are differentiated from other kinds of transactions based on the aim of the money spent .Money spent on making investments is primarily with the aim of obtaining some sort of return in a specific period of time. A lot of times people confuse savings with investments .Savings and investment are different from each other in their approach of utilizing the money involved. While saving may be understood as a passive way of accumulating wealth, investment can be seen as a more aggressive way of securing returns. Mostly, under savings, customers avail a savings account and stash away cash in that account. This cash can be used as and when required by the account holder.

```
</P></font>
```

```
<div class="row" style="margin-left:3pc;"><a href="https://www.paisabazaar.com/?utm_title=brand&utm_source=google_brand_PB&utm_medium=ppc0paisabazaar&utm_term=paisa%20bazaar&utm_campaign=Paisa_Bazaar_-_Brand00Paisa_Bazaar_EM&Campaign=242111832&Adgroupid=20504833632&Loc_Inte=&Loc_Phys=1007786&Matchtype=e&Network=g&Device=c&Devicemodel=&Gclid=CjwKCAiAp5nyBRABEiwApTwjXgbBUMALWKbnclcvilQdL6ZjCgr38wgcEcaGeL1HoUgryfs1
```

EBpkWhoC-

1kQAvD_BwE&Keyword=paisa%20bazaar&Placement=&Adpos=1t
1&gclid=CjwKCAiAp5nyBRABEiwApTwjXgbBUMALWKbnclcvil
QdL6ZjCgr38wgcEcaGeL1HoUgryfs1EBpkWhoC-1kQAvD_BwE">

</div>

<h1>WHY INVESTMENTS ARE IMPORTANT ? </h1>

<p>Investing ensures present and future long-term financial security. The money generated from your investments can provide financial security and income.

One of the ways investments like stocks, bonds, and ETFs provide income is by way of a dividend. This is an amount paid to shareholders simply for holding the investment. Because many investments pay monthly, quarterly, or annual distributions, you can enjoy passive income that ultimately could replace your paycheck.

investing money in various financial avenues ensures that your money grows instead of just lying there in your bank account

investments yield returns which take care of emergency expenses such as medical expenditure etc.

investments are a good way to earn income from your accumulated wealth.for example earning rent estate investment or earning dividends from stock market investment

Tax minimization is a secondary objective that can be achieved by investing your money in various investment tools

Fighting inflation can be one of the key reasons to ensure that your money grows. the value attached to a quantum of money depreciates with rising inflation. the effect of inflation in lowering the value of your assets can be tamed by investing and generating returns on your corpus</p>

</p>

</div>

</div>

</div>
<footer>

<div class="footer-left">

<h3 style="font-family:Footlight MT;font-size:2pc;color:#fff">Investment</h3>

<h3 style="color:#fff;margin:-40px 0 5px 60pc">Sitemap</h3>


```

footer {
    background-color: #646464;
    padding: 25px;
}

```

```

p{
    font-size:21px;
}

```

```

h1{
    font-weight:bold

```

```

    font-family:times new roman;
}

```

```

</style>

```

```

<h1><b>MUTUAL FUNDS</b></h1></b>

```

```



```

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<font size="4"><p>Mutual funds are basically investment vehicles that
comprise the capital of different investors who share a mutual financial goal.
A fund manager manages the pool of money that is collected from various
investors and invests the money into a variety of investment options such as
company stocks, bonds, and shares. Mutual funds in India are regulated by the
Securities and Exchange Board of India (SEBI), and investing in mutual funds
is considered to be the easiest way through which you can increase your
wealth. </p>

```

```

<p>Depending o the interest rate outlook,mutual fund manager switch
between higher or lower maturity bounds. they invest more in longer tenure
bonds anticipating a falling rate scenario since these gain most in value</h1>

```

```

</font><h1>Types of Mutual Funds in India</h1>

```

```

<font size="4"><p>Mutual funds in India are classified into different
categories based on certain characteristics such as asset class, structure,
investment objectives, and risk. Here, we will help you understand in detail
the various categories and the kinds of funds under each category.</p>

```

```

<center></center>

```

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</font><h1> Based on Asset Class</h1>

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```

<font size="4"><p><b>1.Equity Funds</b></p>

```

```

Equity funds make investments mainly in stocks of companies. Equity funds
are the most preferred investment options among the majority of

```

investors as these offer high returns and quick growth.

2. Debt Funds

Debt funds chiefly invest in low-risk fixed-income instruments such as government securities. Since these funds come with a fixed maturity date and interest rate these are ideal for investors with low risk appetite.

3. Money Market Funds

Money market funds invest in easily accessible cash and cash equivalent securities and offer returns as regular dividends. These funds come with relatively lower risk and are ideal for short term investment.

4. Hybrid or Balanced Funds

Balanced or hybrid funds invest a certain amount of their corpus into equity funds and the rest in debt funds. Though the risk involved with these funds is relatively high, the generated returns are equally high.

Based on Structure

1. Growth Funds

Growth funds invest a large portion of their capital into stocks of companies having above-average growth. The returns offered by these funds are relatively high, but the risk involved along with is also quite high.

2. Income Funds

The corpus of income funds is invested in a combination of high dividend generating stocks and government securities. These funds focus to offer regular income and impressive returns to investors investing for more than two years.

3. Liquid Funds

Similar to income funds, liquid funds also make investments in money market and debt securities. However, the tenure of these funds usually extends to 91 days and a maximum amount of Rs.10 lakh can be invested in them.

4. Tax-saving Funds

Equity-Linked Saving Schemes (ELSS) mainly invest in equity and equity-related instruments and offer dual benefits of tax-saving and wealth generation. These funds, usually, come with a three-year lock-in period.

5. Aggressive Growth Funds

Aggressive Growth funds carry a relatively high level of risk and are designed to generate steep monetary returns. Although these funds are prone to market volatility, they have the potential to deliver impressive returns.

6. Capital Protection Funds

Capital protection funds which chiefly invest in debt securities and partly in equities aim to protect investors' capital. The delivered returns are relatively low and the investors should remain invested for at least 3 years.

7. Pension Funds

Pension funds are great investment options for individuals who wish to save for retirement. These funds offer regular income and are ideal for meeting contingency expenses such as a child's wedding or medical emergencies.

8. Fixed Maturity Funds

Fixed maturity funds make investments in money markets, securities, bonds, etc. and are closed-ended plans that come with fixed maturity periods. The tenure of these funds could extend from a month to 5 years.

Based on Risk Profile

1. High-risk Funds

High-risk funds are funds which carry a high level of risk but generate impressive returns. These funds require active management and their performance must be reviewed regularly as these are prone to market volatility.

2. Medium-risk Funds

The level of risk associated with medium-risk funds is neither too high, nor too low. The corpus of medium-risk funds is invested partly in debt and partly in equities. The average returns offered by these funds range from 9% to 12%.

3. Low-risk Funds

The corpus of low-risk funds is spread across a combination of arbitrage funds, ultra-short-term funds, and liquid funds. These funds are ideal in times of unexpected national crisis or when the rupee depreciates in value.

4. Very Low-risk Funds

These funds could be ultra-short-term funds or liquid funds whose maturity extends from a month to a year. Such funds are virtually risk-free and the returns they offer are generally around 6% at the best.

Specialised Mutual Funds

1. Index Funds

Index funds invest in an index, and rather than a fund manager managing the fund, these replicate the performance of the index. The stocks in which investments are done are similar to that of the corresponding index.

2. Sector Funds

Sector funds are theme-based funds which invest their corpus in a specific sector to deliver impressive returns. Since these funds invest in a specific sector with a limited number of stocks, these have a high risk profile.

3. Fund of Funds

Fund of funds invest in a diversified portfolio and the fund manager invests in one fund that makes investments in several funds rather than investing in various funds as this helps in achieving diversification of portfolio.

4. Foreign/International Funds

Foreign/international funds make investments in companies located outside the investor's country of residence. These funds have the ability to deliver good returns at times when the Indian stock markets perform well.

5. Global Funds

Global funds primarily invest in markets across the world as well as in the investor's home country. Global funds are universal and diverse in approach and carry a high level of risk due to the currency variations and different policies.

6. Emerging Market Funds

* **Holding period-** This is the duration or period for which an investor holds an asset. In other words, it is the time between the initial date of purchase of a security and the date of its sale.

* **Long-term capital gain-** Profits derived from the sale of assets such as shares and securities which are kept on hold for a period of more than 12 months.

* **Short-term capital gain-** Profits that an investor earns from the sale of assets like shares, stocks, and securities which were owned for less than a year.

* **Portfolio turnover rate-** It is the rate levied on the change of the mutual fund portfolio every year.

* **Money Market fund-** Mutual funds which capitalise especially in money markets like commercial bills, commercial papers, treasury bills certificate of deposit, and other RBI instruments. The lock-in period for this type of funds is a minimum of 15 days.

* **Switch-** Certain mutual funds allow the investors to shift or switch from one investment scheme to another within that particular fund. However, the mutual fund companies charge a switching fee for making a switch within funds. An investor can either shift his whole investment from one scheme to another or can transfer it partially depending on his investment goals, risk profile, and other circumstances.

* **Interval Schemes-** Interval schemes combine the features of both open-

ended and closed-ended mutual funds. The units of these schemes can be traded either on the stock exchange or can be kept open for sale or redemption during the prefixed intervals at the NAV (Net Asset Value) related prices.

* Offshore funds- These funds focus in making investments in offshore foreign companies or corporations. The investors of such funds are NRIs and these are regulated as per the provisions of the offshore countries where these funds are registered. Such funds are regulated as per the directives of the Reserve Bank of India (RBI).

* Systematic Withdrawal Plan- Systematic Withdrawal Plan or SWP in funds permit the investor to take out a fixed/variable amount from his/her fund scheme monthly, quarterly, semi-annually, or annually on a predetermined date. Such funds not only offer consistent income to the investors but these also provide good returns on the remaining amount.

How to Overcome Mutual Fund Drawbacks?

stocks of the fund. Since mutual funds are not backed up by any insurance scheme, the performance of the funds are not guaranteed. It is thus extremely important for the mutual fund investors to understand that their investments will be subject to market risks.

Solution:

For reducing the overall risk of investing in a mutual fund the investors need to be careful when picking the funds. It is better to capitalise on big well-diversified equity funds which come under low-risk mutual fund products. To reduce further risk, the investors can make a switch from equity funds to hybrid funds and balanced funds which have potentially low-risk margin. The risk can even out up to some extent by investing in funds capitalising on diverse asset classes like equity, debt, and gold. Moreover, investors who want to contribute money to any specific industry or in small or mid-cap funds should be cautious and must take the proper assistance of the fund managers who are capable of managing the risk.

Drawback 2: Non-invested cash

Since mutual funds collect money from a plethora of investors for their business, people keep on investing and withdrawing money from the funds on an everyday basis. Hence, to retain the ability to meet the withdrawal requirements of the investors, the mutual funds hold a

+91 7219368900

+91 9340148141</div>

</div>
<div class="footer-right">
<p class="footer-company-about" style="color:#fff;text-align:right">
Powred By:- Mukesh Shrama & Priti Singh</p>
<div class="footer-icons">
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<i class="fa fa-twitter"></i>
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FIXED DEPOSIT FROM

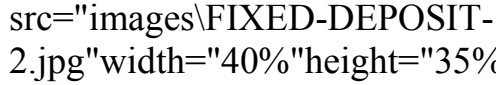
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h1 {
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}
</style>
<h1><u>Fixed Deposit</h1></u>

When it comes to investments, fixed deposits are a preferred option as it

offers guaranteed returns. Here, we have compiled the FD interest rates offered by various banks that operate in the country.



Know All About FD Interest Rates

- * Top 10 Banks Fixed Deposit Interest Rates
 - * FD Rates Offered by Other Banks
 - * Top Banks Tax-saver FD Rates
 - * Small Finance Banks FD Rates
 - * Non-Banking Financial Companies (NBFC) FD Rates
 - * Fixed Deposit Calculator
 - * Frequently Asked Questions (FAQs)
- # Fixed Deposit Interest Rates by Top 10 Banks in India

Name of Bank	For General Citizens	For Senior Citizens
State Bank of India	5.00% to 6.80%	5.50% to 7.30%
ICICI Bank	4.00% to 7.10%	4.50% to 7.60%
HDFC Bank	3.50% to 7.30%	4.00% to 7.80%
Punjab National Bank	5.00% to 6.75%	5.50% to 7.25%

<td> Axis Bank </td>	
<td>3.50% to 7.20% </td>	
<td>3.50% to 7.85% </td>	
</tr>	
<tr>	
<td>Canara Bank </td>	
<td>5.00% to 6.50% </td>	
<td>5.50% to 7.00% </td>	
</tr>	
<tr>	
<td>Kotak Mahindra Bank </td>	
<td>3.50% to 6.90% </td>	
<td>4.00% to 7.40% </td>	
</tr>	
<tr>	
<td>Bank of Baroda </td>	
<td>4.50% to 6.60% </td>	<td>5.00% to 7.10% </td>
</tr>	
<tr>	
<td>IDFC Bank </td>	
<td> 4.00% to 8.50% </td>	
<td> 4.50% to 9.00% </td>	
</tr>	
<tr>	
<td> Bank of India </td>	
<td> 5.00% to 6.50% </td>	
<td> 5.50% to 7.00% </td>	
</tr>	
</table>	

</br><i>(Note: The interest rates mentioned in the table are for deposits less than Rs.2 crore as of 31 August 2019.)</i>

<h1></br>Highlights of Top Bank FD Rates</h1>

<p>* The tenure of the fixed deposits is in the range between 7 days and 10 years.

<p>* The highest interest is offered by IDFC Bank among all the banks. It offers interest of 8.50% to general citizens and 9.00% to senior citizens for the tenure of 2 years.

<h1>FD Rates Offered by Other Banks Operating in India</h1><table style="width:100%"border=1> <tr> <th>Name of Bank</th>

<th>General Citizens (p.a.)</th>

<th>Senior Citizens(p.a.)</th> </tr> <tr><td>Yes Bank </td>

<td>5.00% to 7.25% </td>

<td>5.50% to 7.75% </td>

</tr>

<tr>

<td>IndusInd Bank </td>

<td>3.75% to 7.50% </td>

<td>4.25% to 8.00% </td>

</tr>

<tr>

<td>UCO Bank </td>

<td>4.50% to 6.50% </td>

<td>4.75% to 6.90% </td>

</tr>

<tr>

<td>United Bank of India</td>

<td>4.00% to 6.50% </td>

<td>4.50% to 7.00%</td>

</tr>

<tr>

<td> Union Bank of India </td>

<td>5.00% to 6.75% </td>

<td>5.00% to 6.75% </td>

</tr>

<tr><td>Allahabad Bank </td><td>5.00% to 6.70% </td>

<td>5.00% to 6.70%</td>

</tr><tr><td>Central Bank of India </td>

<td>4.50% to 6.60% </td>

<td>4.50% to 6.60%</td>

</tr>

<tr>

```

        <td>Indian Bank</td>
        <td>4.50% to 6.90% </td>
        <td>5.00% to 7.40% </td>
    </tr>
    <tr>
        <td>Indian Overseas Bank </td>
        <td> 4.50% to 6.80%</td>
        <td> 5.00% to 7.30%</td>
    </tr>
    <tr>
        <td>Bandhan Bank</td>
        <td> 3.50% to 7.65%</td>
        <td>4.25% to 8.40% </td><footer><div class="footer-left"><h3
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    </p></div><div>
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        <span style="color:#fff;font-size:16.5px;">G.S College Of
Commerce & Economics Nagpur , Maharashtra</span>
    </div>

    <div style="color:#fff">
        <span style="font-size:16.5px;font-weight:bold;line-
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        <i class="fa fa-phone"></i><font size="4">
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        +91 9340148141</font>
    </div></div>
    <div class="footer-right">
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            Powred By:-
            Mukesh Shrama & Priti Singh
        </p><div class="footer-icons">

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<a href="#"><i class="fa fa-facebook"></i></a>
<a href="#"><i class="fa fa-twitter"></i></a>
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SAVING ACCOUNT INFORMATION

```

<h1>SAVING ACCOUNT</h1>
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    } p{
        font-size:21px;
    }
h1 {
    font-weight:bold;
    font-family:times new roman;
}
</style>
<font size="4">
<p>A savings account is a deposit account held at a retail bank that pays
interest but cannot be used directly as money in the narrow sense of a medium
of exchange (for example, by writing a cheque). These accounts let customers
set aside a portion of their liquid assets while earning a monetary
return.</p></font><h2>How to open Saving Account</h2><font
size="4"><p>Opening a savings account should take less than an hour
(sometimes just a few minutes), and the account will serve you for many years
to come. The easiest way to open an account is to do it online or with your
mobile device. If you prefer in-person guidance, visit a bank branch.</p>

<p>1. Compare banks by reviewing interest rates, fees, minimum balance
requirements, and other</p>

```

2. If you're considering credit unions, verify that you're eligible to join. Look for that information online, or call the credit union and ask about opening an account.

3. Choose the bank or credit union that meets your needs. Get an account that's easy to use and that you'll actually put money into, whether that means the branch is conveniently located or the mobile app makes sense to you. A slightly higher savings rate is not critical unless you're going to make large deposits.

4. Gather the information you need to open an account: government-issued identification (a driver's license number, military ID, or other ID), your Social Security number, and a mailing address.

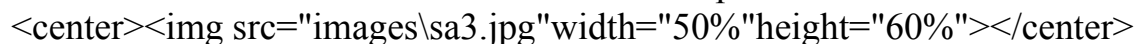
5. Open an account online or in person by submitting an application.

6. Fund the account with an initial deposit if required.

To open an account, at least one account holder needs to be 18 years old or older.

Specifics vary from bank to bank, so ask customer service for details if you're opening an account for a minor. Several options are available for saving money for a person younger than 18, so evaluate all of the options.

Talk to the staff at small banks and credit unions if you have significant assets. Ask what they can offer if you bring your deposits to them. The institution's president may be just down the hall, and you may get a nice offer on the spot. Consider how long you can lock up your assets and ask what they can offer for a 12- or 36-month commitment.



Using Your Account

A savings account is a good place to keep money safe for future needs. Savings accounts are particularly useful for the money you may need within the next few years. You might not earn much in savings, but as long as your funds are federally insured and you're fee-conscious, you're not going to lose that money either.

Some common uses of savings accounts are as follows:

- Saving for major purchases: If you're planning to buy a house or a car within the next few years, you'll probably need a down payment to qualify for a loan—and get the best terms. A savings account is a good place to build and store that down payment while you're getting ready to buy.

- Vacations or other upcoming expenses: You'll enjoy your vacation even more if you're not going into debt and you have sufficient

funds to pay for all of that fun. Build up a vacation fund in a savings account by transferring money from your earnings every month. By getting that money out of your checking account, you won't be tempted to spend it.

- Emergency savings: Life always manages to surprise us. An emergency fund can help you avoid taking on toxic debt. Funds in a savings account are generally accessible without any penalty, so you can take care of issues quickly.

Adding Funds to Your Account

When it comes time to contribute money to your savings account, you take one of the following steps:

- Deposit cash: A traditional way to make deposits is to bring cash to a bank or credit union branch. You also can make deposits at some ATMs, allowing you to deposit cash outside of banking hours or at a location that's more convenient for you.

- Deposit checks: You can deposit checks directly into a savings account. When you make the deposit, just put your savings account number on the deposit slip. With most banks, it's also possible to deposit checks with your mobile device—so you don't need to go anywhere near a branch or ATM. Funds will be available in a day or longer, depending on your bank's policies.

- Transfer from checking (internal): If you have a checking account, moving money from checking to savings within the same bank is easy, and it's often instant. Just use your bank's app, website, or customer service line to make the move. Get that money out of checking so that you know that it's reserved for something else.

- Electronic transfer (bank to bank): You also can make electronic deposits to a savings account from another bank. For example, link your local brick-and-mortar account to an online account that pays more or allows you to set up subaccounts to help you save for goals.

- Direct deposit: If your employer pays by direct deposit, ask if you can have your payments split so that some of it goes directly to a savings account. That money will never hit your checking account, so you'll save without even trying.

Accessing Money

To use your money, you'll often need to move funds out of a savings

account. In most cases, it'll go to a checking account, and you can write a check, use online bill payment, or use your debit card for spending. But there are several ways to use money from savings.

- Withdraw cash: If you want physical cash, you can get funds from an ATM. You can make unlimited withdrawals from ATMs or in person with a teller.

- Transfer to checking (internal): Moving money to a checking account in the same bank is fast and easy. Just contact customer service or make the transfer using your bank's app or website.

- Electronic transfer (bank to bank): It's also easy to move funds to a different bank, but the process can take several business days unless you wire the money for an additional fee.

- Request a check: In some situations, it might be easiest to have your bank print a check using funds from your savings account. For example, when making a down payment on a house, your bank can create a cashier's check payable to a title company or seller.

Alternatives to the Basic Savings Account

While many people head to their local bank when it comes time to open a savings account, it's likely that the rates you find there will be relatively low. To get the best possible rate, you might consider something different than a basic savings account.

- Online savings accounts: Online-only accounts are a great option for higher earnings and lower fees. Online banks don't have the same overhead costs as brick-and-mortar banks. The result is that many of the highest-yield savings accounts can be found at online banks. Many online banks allow you to get started with no minimum deposit, though some of the higher-yielding accounts require larger deposits. Despite being online banks with no physical branches, you'll often get an ATM card for withdrawing cash. You also can transfer funds to (or from) your local bank or credit union electronically in about three business days. To add money, you can deposit checks with your mobile device.

- Money market accounts: Similar to savings accounts, money market accounts pay interest on your deposits and limit how often you can make certain transfers. However, they typically pay more than savings accounts, and it's easier to spend your money. If you are interested in comparing accounts, check out the best money market rates. These accounts usually provide a payment card or check book you can use for spending up to three times each month, so they're useful for emergency savings or large, infrequent payments.

- Certificates of deposit (CDs): If you can commit to leaving your savings untouched for at least six months, you might be able to earn more in a CD. These accounts come with varying time commitments, but you may have to pay a penalty if you cash out early.

Some CDs are flexible, offering penalty-free early withdrawals, but the flexibility often comes with a slightly lower rate.

Savings Account Benefits

font size="4"

It's generally wise to have a savings account, and they're mostly free—especially at online banks, community banks, and credit unions. Keeping cash elsewhere that you don't plan to spend in the immediate future is unsafe, and using a savings account has a psychological benefit: It's tempting to spend money in hand. A savings account, however, can be a means of setting aside funds to reach longer-term goals.

Safety

A savings account holds your money in a safe place: your bank or credit union.

Cash that's outside of the bank can get stolen or damaged in a fire. But when the federal government insures your savings, you avoid the risk of losing money if your bank or credit union fails. Banks are covered by FDIC insurance, and credit unions are covered by NCUSIF insurance. Savings accounts at credit unions often are called share accounts.

Savings accounts offer easy access to your cash. Once you're ready to spend money, you can withdraw cash or transfer funds to your checking account to pay by check, debit card, or an electronic funds transfer. You can make cash withdrawals from your savings account at an ATM or with your bank's tellers.

Growth

Savings accounts pay interest on money in your account. As a result, your bank will make small additions to your account, typically every month. The interest rate depends on economic conditions and your bank's desire to compete with other banks. Savings account rates are generally not very high and may not even match inflation, but your risk of loss is virtually nonexistent when your funds are federally insured. A little bit of interest is better than nothing, which typically is what you'll get from a checking account.

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HOME PAGE

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<h1>Home Loan</h1>

<font size="4">
<p>Buying a home is dream for many people. Owing to the rising price of
properties, it has almost become impossible for an average earning person to
buy a home on a lump sum payment. Therefore the concept of home loan has
come in trend. There are plethora of housing finance companies and equal
number of banks that offer home loans these days. The task of selecting one
company and one offer for home loan amidst the thousands available options
have become a very complex task owing to the burgeoning housing finance
market in the country. Apart from this, there are intricate business jargons and
technicalities that make this task more difficult. Explore here the basics of
home loan technicalities, so that when you apply for the home loan next time,
you can understand the basics and help yourself remain away from the duping
elements in the market
<h1> Housing Loan Information </h1>
<h3>1.When To Apply For Home Loans</h3>
```


<p>- One can apply anytime after deciding to acquire or construct a property, even if the property has not been selected or the construction has not commenced. The loan amounts are sanctioned in principle to let buyers know what amounts they are eligible of. Actual disbursements start after satisfactory validation of all necessary documents and completion of specific procedures.</p>

<h3>2.Eligibility Conditions For A Home Loan</h3>

<p>- While determining the loan eligibility of a customer, lending institutions primarily focus on the repayment capacity. The repayment capacity is determined by taking into consideration factors such as income, age, qualifications, number of dependants, spouse's income, assets, liabilities, stability and continuity of occupation and savings history.</p>

<h3>3.Maximum Loan Amount</h3>

<p>- Housing finance institutions generally finance upto 75%-85% of the asset value. Depending on the institution, the maximum loan amount may vary from Rs.1 lakh to Rs.1 crore.</P>

<h3>4.Repayment Period Options</h3>

<p>- Repayment period options generally range from 5 to 15 years. A few HFC's offer a 20-year repayment period, albeit at a higher interest rate.</p><h3>5.Payable Fees And Charges</h3><p>-

Home loans are usually accompanied by the following additional costs: a) Processing fee: It's a fee payable to the lender on applying for a loan. It is either a fixed amount not linked to the loan or may also be a percentage of the loan amount. b) Prepayment Penalties: When a loan is paid back before the end of the agreed duration a penalty is charged by some banks/companies, which is usually between 1% and 2% of the amount being pre.

paid. c) Commitment Fees: Some institutions levy a commitment fee in case the loan is not availed of within a stipulated period of time after it is processed and sanctioned. d) Miscellaneous costs: It is quite possible that some lenders may levy a documentation or consultant charges.</p>

<h3>6.Security For The Loan</h3>

<p>In most cases, the property to be purchased itself becomes the security

and is mortgaged to the lending institution till the entire loan is repaid. Some companies may also require additional security like the assignment of life insurance policies, pledge of shares, NSCs, units of mutual funds, bank deposits or other investments.

7.Documents Required At The Time Of Application

Following are the documents that lenders require at the pre-approval stage:

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* For All:

- Proof of Age

- Copy of Bank A/C statements for the last 6 months

- Copy of latest credit card statement

- Passport size photograph

* For Salaried Employees:

- Salary and TDS certificate

- Latest pay slip

- Letter from employer

* For Self-Employed/Businessmen:

- Copy of audited financial statements for the last 2 years

- Copy of Registration Certificate of establishment under shops and Establishments Act/Factories Act

Tax Benefits

- One can avail of tax sops both on the principal as well as interest paid on home loans. With effect from 1st April 2005 (i.e. assessment year 2005-07) under section 80C of the Income Tax Act 1965: Principal amount of repayment of loan along with other savings such as PF, PPF, Life Insurance premium etc up to a maximum of Rs 1,00,000/- will be eligible for deduction from gross income.

Insurance Of Property

- Many HFCs insist on insurance of the purchased property against fire and other allied perils. Even in the absence of a mandatory clause, it is advisable to insure the property against potential contingencies.

Time Required For Loan Disbursement

-The average time required for loan disbursement is 3

-15 days subject to satisfactory and complete documentation and completion of all relevant procedures. Home Loan is a buzz word for property buyers, real estate experts and investors. Before you apply for home loan you need to conduct some market research and choose lending company that offers best deal for buying your dream home or property. If the dream property is out of your budget now, consider a smaller property in the same area or moving into a cheaper locality. Once you have an idea about your eligibility and have selected the property, the next step is to apply for the home loan. Home Loan involves three important process or steps. First process or step for home loan is submitting duly filed application form along with necessary documents. Second and third processes Sanction and Disbursement are the two main steps for availing a home loan.

Sanction of Home Loan

- Based on various parameters and documents submitted, bank will evaluate the loan application. The bank checks all your information including your existing residential address, your place of employment, employer credentials, residence and work telephone numbers. Representatives are sent to your workplace or residence to verify the details. If the bank is not convinced about your credentials, your application may get rejected. If it is satisfied, it sanctions your loan. Once the loan is sanctioned, the banks sends you an offer letter mentioning the details of your .

Home Loan such as Loan amount, Tenure of the loan, General terms and conditions of the loan, Rate of Interest etc. If you agree with what is mentioned in the offer letter from the bank, you will have to sign a duplicate letter of the same for the banks records.

Disbursement of Home Loan

- An innovative financial institution may offer a more suitable loan package that suits your needs. Besides, their application process may be faster and hassle-free. Once you have identified the property that you want to buy, applied for Home Loan and your Home Loan is sanctioned, you will get an offer letter which you need to sign and submit back to your bank for the bank records. Following are important process or steps involved in the disbursement of Home Loan.

Documents for the disbursement:

- Documents for the disbursement: Once you have submitted a duly signed duplicate letter of offer letter to the bank, based on the nature of the transaction (purchase from builder / resale etc.), the officer will inform you of the required property documents for the disbursement of the loan.

<h3>Lawyers report on Documents: </h3>

<p>- Your documents relating to property such as Sale deed, No Objection Certificate, Own Contribution Receipt, etc. would be examined by an expert or lawyer. The lawyer report either gives a go-ahead if documents are clear, or it may ask for a further set of documents.</p>

<h3>Date and amount for down payment:</h3>

<p>- Once bank or your financial institute receives advice from its lawyer that the legal process has been completed and the loan documents are in order, the officer will inform you the date and amount of the first installment or down payment you have to make.</p>

<h3>Transaction documents: </h3>

<p>- In addition to the property documents, you will be required to execute transaction documents including the Credit Facility Application Form and other documents required for disbursement of the facility.</p><h3>Disbursement of Home Loan:</h3>

<p>- The amount sanctioned is disbursed in one or more installments subject to legal & technical verification of the property and other terms and conditions mentioned in the sanction letter. Every bank conducts a legal check on your documents to validate their authenticity. Banks are extremely careful about the property they plan to finance. As a buyer, it gives you confidence that your property has been inspected by experts and that you are buying an asset that is legally clear and technically sound. Sometimes the bank may ask you to pay for the legal verification. However, most banks cover the costs in the upfront (processing) fee that you pay. Once all the above mentioned process, the borrower is entitled to take the money from the lender party. The EMI payments commences only after the entire sanctioned loan amount is drawn. Until such time, the customer is supposed to pay a simple interest. It is extremely important to take insurance coverage when you purchase a house. A Loan Officer can provide invaluable assistance, and clarify issues which you are unsure. It is recommended to contact as many banks or lending company as possible before you sign agreement for your Home Loan. Take the time to discuss your housing loan questions with a loan officer to get loan facility that best suits your needs. If the dream property is out of your budget now, consider a smaller property in the same area or moving into a cheaper locality. Don't just go by someone's word. Take the promise offered on your home loan in writing or by mail. Try and get your lender to get a valuation done even

before the sanction of the loan so that this does not come as a surprise later on. You must analyze whether your income will be able to support the EMI on your home loan or not.

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    +91 9340148141</font>
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```
    Mukesh Shrama & Priti Singh
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<p class="footer-company-about" style="color:#fff;text-align:right">
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    Powred By:-
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    Mukesh Shrama & Priti Singh
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47

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SHARE MARKET

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}</style>
<h1>SHARE MARKET</h1>
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<font size="4">
<p>A market is one of the many varieties of systems, institutions, procedures,
social relations and infrastructures whereby parties engage in exchange.
While parties may exchange goods and services by barter, most markets rely
on sellers offering their goods or services (including labor power) in exchange
for money from buyers. It can be said that a market is the process by which
the prices of goods and services are established. Markets facilitate trade and
enable the distribution and resource allocation in a society. Markets allow any
trade-able item to be evaluated and priced. A market emerges more or less
spontaneously or may be constructed deliberately by human interaction in
order to enable the exchange of rights (cf. ownership) of services and goods.
Markets generally supplant gift
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economies and are often held in place through rules and customs, such as a booth fee, competitive pricing, and source of goods for sale (local produce or stock registration).

Increasing market share is one of the most important objectives of business. The main advantage of using market share as a measure of business performance is that it is less dependent upon macro environmental variables such as the state of the economy or changes in tax policy.

In the United States market, however, increasing market share may be dangerous for makers of fungible and potentially hazardous products such as medicine, due to a US-only legal doctrine called market share liability

PURPOSE

Market share is said to be a key indicator of market competitiveness, i.e. how well a firm is doing against its competitors. "This metric, supplemented by changes in sales revenue, helps managers evaluate both primary and selective demand in their market. That is, it enables them to judge not only total market growth or decline but also trends in customers' selections among competitors. Generally, sales growth resulting from primary demand (total market growth) is less costly and more profitable than that achieved by capturing share from competitors. Conversely, losses in market share can signal serious long-term problems that require strategic adjustments. Firms with market.

objective and criterion upon which to base economic policies.[4] The aforementioned usage of market share as a basis for gauging the performance of competing firms has fostered a system in which firms make decisions with regard to their operation with careful consideration of the impact of each decision on the market share of their competitors.

It is generally necessary to commission market research (generally desk/secondary research) to determine. Sometimes, though, one can use primary research to estimate the total market size and a company's market share.

SHARE MARKET OVERVIEW

The stock market in India has witnessed tremendous growth since its inception. As India is poised to become the global superpower and has become the most favourable investment destination, there is greater

optimism surrounding the Indian share market. The time is ripe to invest in the share market and grow as the country grows. Share market has to be watched keenly to decide on the right moves when it comes to investment.

The investor has to constantly be updated about the stock market through proper analysis and reports. We at Karvy online offer tangible solutions and processes thereby providing easy and hassle free trading experience for the investor. Share market today is highly volatile and it is important to keep track of the developments always. Our services include providing of various platforms such as web, desktop and mobile app for trading anytime anywhere. Investors can be well informed by way of research recommendations, company update, stock market analysis, share market live, interaction with experts and so on and so forth.

How to Calculate Market Share

With analysts on a never-ending quest to outperform the market, we have seen the creation of dozens of ways in which to value companies, with new methods surfacing all of the time. This often leads people to forget about some traditional measures that can provide critical details regarding the strength of a company. "

can help you determine the strength of a firm. When applied appropriately, it can shed valuable light on the future prospects of a company.

Indian Share Market

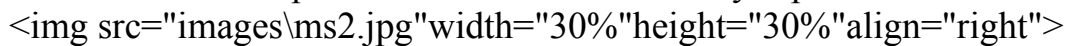
A Share market/stock markets is an open market for fiscal operations such as trading of a firm's share and derivatives at a fixed cost. These securities are further listed on a stock exchange. A Share market does not offer any corporeal service and is not a separately owned business entity.

It was in 1875 that the Indian Share Market first started functioning. The first share trading association in India was known as the Native Share and Stock Broker's Association, only to become the Bombay Stock Exchange (BSE) later on. This trading association started off its operations with around 318 members.

Main components of Indian Share Market Bombay Stock Exchange (BSE)

Bombay Stock Exchange is known to be the oldest stock exchange in the entire Asian region. If someone wants to know about the history of the India share market, it becomes synonymous with the history of the Bombay Stock

Exchange. It started functioning in 1875 with the name 'The Native Share and Stock Broker's Association'. Under the Securities Contracts (Regulation) Act, 1956, the association got its recognition as a stock exchange in 1956. When it started, it was just an association of persons but with the recognition it got transferred to a corporate and demutualised entity.



- Trading items in Bombay Stock Exchange

- Equity or Shares

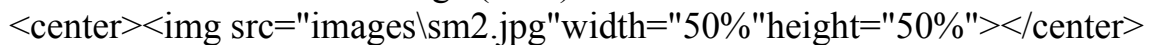
- Derivatives (Futures and Options)

- Debt Instruments

The main index of BSE is known as the BSE SENSEX or simply SENSEX (Sensitivity Index). It is an index which comprises of 30 financially sound company scrips, with an option to be reviewed and modified from time-to-time. The index calculation is based on the 'Free-float Market Capitalization' methodology.

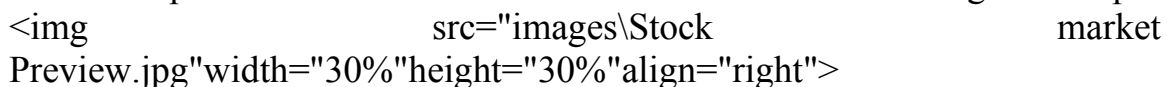
the 17,000 mark, all expected to touch 20K by 2010. But then volatility has its important role to spoil the entire game.

National Stock Exchange (NSE)



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National Stock Exchange (NSE) is considered to be the leader in the stock exchange scenario in terms of the total volume traded. The market capitalisation the National Stock Exchange touched about \$921.31 billion at the end of May 2009. The National Stock Exchange received the recognition of a stock exchange in July 1993 under Securities Contracts (Regulation) Act, 1956. The products that are traded in the National Stock Exchange are:-



- Equity or Share

- Futures (both index and stock)

- Options (Call and Put)

- Wholesale Debt Market

- Retail Debt Market

NSE has a fully automated screen based trading system which is known as the NEAT system. The transactions are carried on with speed, efficiency,


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<h1>Personal Loans </h1>


<h1>Things to Know and Deals to Go for</h1>
<font size="4"><p></br>Several banks offer loans for personal use and
choosing the right bank to avail of the most suitable scheme becomes difficult
for a general consumer. He either asks friends who may have only partial
knowledge or relies upon agents of the banks whose focus is either to meet
his own monthly targets or to sell loans that can get him more commission.
Hence, in order to make the comparison practical for consumers, Consumer
Voice conducted a comparative study of personal loan schemes offered by
popular banks. The comparisons were based on parameters that influenced the
common man's decision while choosing the bank or the loan scheme<p/>
<p></br>With loan-availing procedures becoming lenient and the RBI
mandating loan disbursal within a month of completion of formalities for
eligible individuals, the demand for loans for personal use has seen an
upwards trend. More often than not, many of us consider a personal loan as
the best option to
meet contingencies, be it a foreign trip, a marriage, or other ceremonies
considered to be unavoidable. However, opting for a personal loan without
studying its terms and conditions and services can turn out to be an imprudent
step and cost dearly. Several banks and financial institutions offer attractive
deals on personal loan offers with lucrative interest rates.

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Each personal loan-lending institution has different eligibility criteria, rates of interest, and repayment tenures, which should be reviewed and compared to make an informed and smart decision before applying. Personal loans are also called 'clean' or 'unsecured'

loans as they can be obtained without any tangible security like property, fixed deposits or bonds. Only the personal sureties are required to be furnished to confirm that you are a dependable person and will not default on the loan.

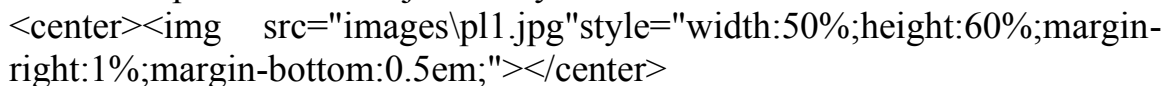
Mandatory 30-Day Loan Disbursal Time The Reserve Bank of India (RBI) has come down heavily on commercial banks for causing inordinate delays in conveying their credit decisions/credit disbursal. In its latest notification dated 1 September 2014, all banks have been asked to carry out due diligence before arriving at credit decisions to ensure timely and adequate availability of credit. RBI has said that banks must put in place loan disbursal timelines within 30 days of the RBI circular. Banks are also expected to make suitable disclosures on the timelines for conveying credit decisions through their websites, notice boards, product literature, etc.

Leading bankers have opined that this move could push banks to cut procedural delays. They say that individual banks already have their own internal guidelines and timelines for disposal of small loans. A centralized system as suggested by RBI will help in speeding up matters. Under the RBI guidelines on Fair Practices Code for lenders, it has been stipulated that the time frame for disposal of loan application up to Rs 200,000 should be indicated at the time of accepting the loan application.

GENERAL ELIGIBILITY CONDITIONS

One should have a running bank account where salary is being credited regularly. The bank account need not be with the bank where one is applying for a personal loan. However, banks prefer to consider such loans to be given to their own clientele on priority.

One should have a job of permanent nature as banks would not give a loan to a person without job surety.



The length of service or employment plays a part in expediting the loan sanction.

Place of residence should either be owned or rented with a lease agreement

<p></br>Residence Proof like voter identity card, passport and Aadhaar card, and identity proof like employment identity card and PAN card have to be produced duly self-attested along with bank application form. At least two photographs of applicant are required<p>

<p></br>While disclosing the purpose of the personal loan is not mandatory, the bank will like you to state some reason (any one of the above or other purposes, which can be vague – for example, meeting unplanned domestic expenses).<p>

<p></br>If you already have another loan like car loan or home loan, those deductions will be taken into account to calculate total deductions out of the salary and arrive at the eligible loan amount.<p>

<p></br>Your CIBIL score will also play a significant part in the bank's decision in granting a personal loan.<p>

<h1>CV RECOMMENDATION</h1>

<p>Notes: a) We have sourced the product information from banks' websites. </p>

<p> b) Some of the variables have contrasting opinion when ascertained from the user-consumers as against the banks' claims in their websites. Therefore, we have assigned points based on consumers' point of view only.</p>

<p></br>eligible loan amount, as individual banks have different methods of calculation. The generally accepted practice is to fix a ceiling of about 50 per cent of deductions from salary including the repayment of the loan to be granted. If you are within this ceiling, then the eligible amount could be about 10/12 times the gross monthly salary or 6 times the total taxable income as declared in Form 16 or income tax returns (ITR). This can vary among nationalized banks and also among private banks (private banks compute on the take-home pay).<p>

<p></br>For the self-employed </p>

<p></br>For those who either do business or are freelancers, additional conditions may apply.</p>

<p></br>income as reflected in the income tax returns will be the basis of ascertaining his total income. He may be required to submit details of his enterprise/nature of income.</p>

<p></br> a factor that influences the loan sanction. In case of a new enterprise, banks can insist on collateral securities like bank deposits and bonds, in addition to providing one or more personal surety of adequate net

worth.

For professionals – doctors, lawyers, chartered accountants, architects, etc. – the following could be additional conditions to be fulfilled.

An attested copy of their qualification will have to be submitted along with the application form.

Advantages

The first and the foremost benefit is the quickness with which the loan application is either sanctioned or disposed of (rejected).

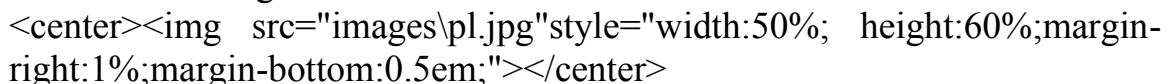
In most of the sanctioned personal loans, the banks do not insist on any collateral security or in some cases even personal guarantee/surety. So it is advantageous for the loan seeker, as he need not be under any obligation to his colleagues or friends for providing personal surety.

Most of the banks do not ask for margin component (borrower's stake in the risk). Hence, there is absolutely no need for the consumer to run around to arrange for margin money.

The purpose of the loan is immaterial in most cases. The consumer need not take pains to explain the genuineness of the purpose and submit proof for such purpose.

Making monthly repayments is now made consumer-friendly with banks agreeing to take post-dated cheques (PDCs) for the amount of each installment and presenting the same on due date. The consumer need not visit the bank at all for such work. Where the loan instalment payable is to be taken out of the savings account of the customer, the banks obtain written instructions and act on them.

Disadvantages/Limitations



The rate of interest is the highest for this type of loan. It is a costly affair as this is an 'unsecured' loan as compared to home loans that are 'secured'.

The period of the loan is normally limited to 60 months. Banks do not favour or take exposure for a longer tenure. This may be limiting with regard to the consumer's requirements.

According to bank sources, personal loans carry a higher risk and can end up as a nonperforming asset. There is the risk of repayment getting stopped midway due to change of job/ temporarily unemployed status/death of the borrower/change of address without trace, etc. Hence, many banks do

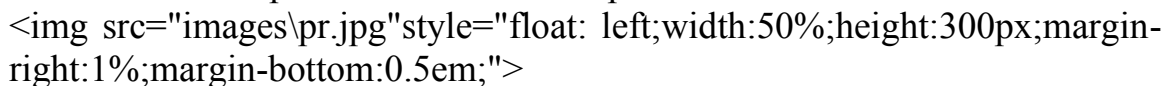
not consider giving a loan to non-customers – that is, individuals who have no previous bank dealings with the lender. This severely restricts the options available to the consumer-borrower to seek a loan from any bank in the vicinity of their residence or place of work.

most banks are not willing to grant personal loans of more than Rs 15 lakh even though their website/brochure claims the maximum amount to be much more. So, the consumer-borrower will not get the benefit of more loans even if they are otherwise eligible.

Many of the banks insist on personal surety guarantor for the loan transaction to add trustworthiness to the loan contract

AND WHEN MAY THE LOAN BE REJECTED?

Poor Credit Score



Most banks and other financial institutions have voluntarily joined the credit information agency called Credit Information Bureau of India Limited (CIBIL), wherein they share their credit details that include information on all borrowers' present/previous loan transactions (even though they are closed and there is no outstanding with the bank).

Banks forward their own internal credit report on a customer's credit performance and CIBIL then awards marks based on that assessment (anything between 300 and 900 marks). CIBIL uploads the same on their website. The information is required to be updated (additions/deletions) at regular intervals by the banks who are admitted as members of CIBIL.

Banks invariably call for CIBIL report as soon as you apply for a loan. If your past transactions with a particular bank/FI either in loan repayment or credit card repayment were not up to the mark (termed as poor CIBIL scores, less than 700), then there is every chance of your present request for personal loan getting rejected.

Anyone can seek their CIBIL score by visiting the CIBIL website (www.cibil.com), filling in the form and paying Rs 470 online for one report. The CIBIL score is delivered at the given email ID. It is to the credit of this institution that 80 per cent of approved loans (and sanctioned by banks) are of individuals with a CIBIL score of more than 750.

Last Default

Banks draw up a list of their own defaulters and upload in their computer systems for any branch to look into and verify the past record of a loan seeker. This is in addition to the CIBIL report that contains credit

information on the loan seeker with other banks. </p>

<p>Loan Guarantor</p>

<p></br>You may have stood as personal surety by guaranteeing repayment to the bank in case of default by your friend, who was the borrower for a bank loan. You may have forgotten it, but the CIBIL report will show you as a defaulter for the loan, even though you were only a guarantor. You could be in for a shock, but that is how the system works. So, think twice before offering to stand as personal surety to anyone. </p>

<p>Many Loans</p>

<p></br>While calculating your eligibility for a loan, banks will normally add all the existing outstanding loans from banks, private borrowings, etc., before arriving at the eligible amount. The loan-to-income ratio is calculated (banks generally say that the total deductions –including the repayment of the present loan – should not exceed 50 per cent to 70 per cent of your take-home/gross salary) by the bank before extending a loan.</p>

<p>Job Stability</p>

<p></br>If you shift jobs frequently or shift your location a number of times, it becomes public knowledge and might go against you, as the bank could be asking searching questions on this score. A stable employment track record plays a favourable role in bank's decision to give you a loan. Since this loan is not secured by any collateral security and is given based on a good track record of employment (loyalty factor) and credit profile (good or acceptable CIBIL score), stability in one's life is of prime importance in the eyes of the bank.</p>

<p>Tax Record</p>

<p></br>Banks could make a thorough assessment of your tax profile by asking for the ITR copies of previous assessment years or could ask for details of tax deducted at source/professional tax paid against your salary in the past. Failure to give them or submit satisfactory answers could come in the way. So, the advice is to obtain income certificate/TDS certificate/Form 16-16 (A) from your employer and produce the same when necessary.</p>

<p>Past Loan Rejections</p>

<p></br>If you have applied for a loan or credit card in the past and got rejected (for whatever reason), applying again could get you a rejection. </p>

<p>RBI Defaulters'/Wilful Defaulters' Lists </p>

<p></br>If your name is here, then you must worry. The Reserve Bank of India maintains the 'wilful defaulters' list, which is updated and uploaded on

CAR LOAN INFORMATION

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<h1>Car Loan</h1>

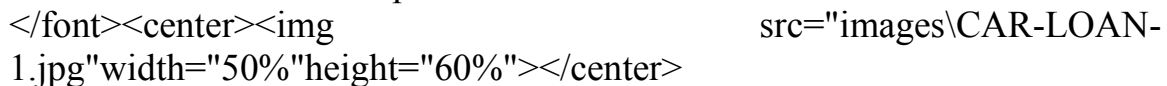
<p>A car loan (also known as an automobile loan, or auto loan) is a sum of money a consumer borrows in order to purchase a car. Generally speaking a loan is an amount of money that is lent to an individual, a business, or another entity. The party that lends the money is known as the lender, while the party borrowing the money is called the borrower. When taking out a loan a borrower agrees to pay back the full loan amount, as well as any interest (a percentage of the loan amount, usually calculated on an annual basis), by a certain date, typically by making monthly payments.</p>

<p>Car loans follow most of the same rules and procedures that apply to other loans. In most cases when purchasing a car, a borrower will specifically apply for a car loan; however, a consumer can also use a personal loan (a loan obtained by an individual to use at his or her discretion) for the same purpose. All car loans are for specific lengths of time, generally anywhere between 24 and 60 months, although some car loans can be for longer periods. This type of loan is also known as financing. Car loans generally include a variety of fees and taxes, which are added to the total loan amount.</P>

<p>Many consumers apply for car loans at their local bank. When applying

for a car loan a borrower will usually begin by specifying how much money he or she wants to borrow. The borrower will then provide information about his or her financial situation, beginning with income (the amount of money he or she earns by working). Most lenders will require the borrower to provide some proof of employment, usually in the form of a pay stub (the portion of a paycheck that includes information about an employee's earnings, which an employee keeps for his or her records) or a copy of a tax return (the form submitted by individuals when paying taxes). The lender will also check the borrower's credit report. A credit report is a detailed record of an individual's past credit (in short, borrowing) activities, whether in the form of loans or other debts (money owed). If the prospective borrower has a bad credit history, he or she may be ineligible for a car loan.

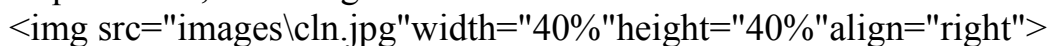
Often a bank or financial institution will preapprove certain customers for car loans. In these situations a consumer has a certain number of days (often 30, sometimes 45) to decide whether to seek full approval for a car loan. Because most borrowers secure a car loan before actually shopping for a car, when an application for a car loan is approved, a lender will generally give the borrower a maximum amount he or she will be able to borrow. The borrower is then free to use this money to purchase the car of his or her choosing; however, the borrower is not required to spend the full amount offered by the lender. For example, while a bank might approve a car loan of \$50,000 for a long-term customer, that customer has the right to spend only a fraction of that amount.



Car Finance

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Car finance refers to the various financial products which allow someone to acquire a car, including car loans and leases.



Contents

- Car purchases

- Car leases

- Spot delivery

- See also

Car purchases

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The most common method of buying a car in the United States is borrowing the money and then paying it off in installments. Over

85% of new cars and half of used cars are financed (as opposed to being paid for in a lump sum with cash).[1] Roughly 30% of new vehicles during the same time period were leased.</p>

<p>There are two primary methods of borrowing money to buy a car: direct and indirect.</p>

Legally, an indirect “loan” is not technically a loan; when a car buyer obtains financing facilitated by a dealership, the buyer and dealer sign a Retail Installment Sales Contract rather than a loan agreement. The dealer then typically sells or assigns that contract to a bank, credit union, or other financial institution. Usually, the dealer knows in advance which financial institution will buy the contract. The borrower then pays off the financial institution the same as for a direct loan. Typically, the indirect auto lender will set an interest rate, known as the "buy rate". The auto dealer then adds a markup to that rate, and presents the result to the customer as the "contract rate". These markups have been the focus of some regulatory scrutiny because they can cause variations in interest rates that are not correlated with credit risk.</p>

<p>Roughly half of new cars in the U.S. are financed by the captive financing arms of car manufacturers, such as the Ford Motor Credit Company.[4] Captives have a smaller share of the overall car financing market (new and used cars), along with banks, credit unions, and finance companies. A small number of cars are financed directly by the dealership at "Buy Here Pay Here" dealers, which cater to customers with subprime credit. Buy Here Pay Here financing accounts for 6% of the total financing market.</p>

<p>Car financing options in the United Kingdom similarly include car loans, hire purchase, personal contract hires (car leasing) and Personal Contract Purchases.</p>

<p>In 2016, Toyota was found guilty of racist lending practices.</P>

<h2>Car Leases</h2>

<p>A lease is a contractual agreement between a lessor (the person who owns the property) and a lessee (the person who gets to use it during the term of the lease). Usually, car leases allow the lessee to drive the car for a certain number of miles (under 12,000 per year is standard) for a certain number of years (say, three years). The lessee pays a fixed monthly payment for the privilege of driving the vehicle, and when the lease ends, the lessee returns the vehicle to the lessor. Lease rates are not just based on what the car is worth today because the lessee does not buy the whole car. Instead,

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EDUCATION LOAN INFORMATION

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<h1>Educational Loan</h1>

After adopting the policy of economic reforms in 1991 the educational scenario has changed. The share of development expenditure in the total expenditure of the states declined drastically in the aftermath of the reforms and out of that, the share of education along with health declined (Kumar et al., 2005). The development expenditure in terms of GDP has declined more for the centre than for the states. For education, the share has declined if we consider the centre and states together since 1990-91. However, public support for higher education by the centre has begun to inch up only recently and the entire scenario is not yet clear. The government expenditure on higher education in India has been subject to the vagaries of budget making compounded by the shifting priorities of the government towards education. The share of total expenditure on higher education by the union government fell to 16.7 per cent in 1996-97 from 20.6 per cent in 1990-91, which climbed up to 26 per cent in 1998-99 to decline again to 19 per cent in 2003-04.

Public expenditure on scholarships has also suffered. Expenditure on scholarships as a percentage of total expenditure on higher education was barely 0.49 in 1990-91 and 0.32 in 2003-04 and it is budgeted to go up to 1.26 during 2007-08. The same trend is applicable for technical education as well. If one looks at the plan expenditure on higher and technical education, the same saga unfolds. As a percentage of total expenditure on education, allocation for higher education reached an all time high of 27.9 per cent during the Fourth Plan (1969-74), which subsequently declined to 9.2 per cent during the Ninth Plan (1997-02). For technical education, the ratio seems to have remained virtually unchanged during the same period

(Chattopadhyay, 2007). A scheme of loan scholarships of national and state governments has been in operation in India since 1963 under the name The National Loan Scholarship Scheme. At that time, only one per cent students were taking loan for higher education. The National Loan Scholarship Scheme provides interest-free loans to needy and able students to help them finance for full time higher education in India, starting from the post-matriculation level to the completion of higher education;

In the very first year 1963, although 18,000 loan scholarships were initially announced, only 9,600 were actually given. The number of loan scholarships touched an all time high level of 26,500 in 1965-66; and immediately declined to 18,000 in the following year (1966-67). The figure stabilized over the years around 20,000, except in 1973-74 when due to 'economy' measures (necessitated by high rates of inflation, etc.) the number was halved to 10,000 (Tilak, 1992).

Originally, the scheme started with Rs. 13.3 million in 1963-64, and in 1991-92 the budget for the scheme was of the order of Rs. 30 million (Table 3.1). The budget for the scheme fluctuated significantly, and was around Rs. 40 million during the 1970s. As the number of scholarships was fixed, the actual total amount depended upon the distribution of scholarships by levels/types/courses of higher education. The total amount invested in student loans from their introduction in 1963 until 1987-88 is of the order of Rs. 869 million.

Table 3.1 shows the public expenditure on student loans in higher education from 1963-64 to 1991-92. It clears the picture that the maximum of revised budget estimate is in 1970-71. Minimum of public expenditure on educational loans is in the starting year i.e. 1963-64.

higher education has increased from 1.3 million in 1963-64 when the scheme was started, to 9.2 million in 1988-89.

Public Expenditure on Student Loans in Higher Education (National Loan Scholarships Scheme)



The number of scholarships in higher education in 1990-91. It also shows the percentage of scholarships given to a specific level. 82 per cent of the total percentage of scholarships covered by school education, 13.7 per cent by post graduate students, 3.8 per cent by university courses and minimum percentage 0.5 per cent scholarships absorbed by post second graduate. The

number of loan scholarships remained fixed at the initial number, 20000. Thus there is no correspondence between the size of the student numbers and the number of loan scholarships.

<h2>Number of National Loan Scholarships in Higher Education in India during 1990-91</h2>

<center></center>

<p>There also exist a lot of variations within India regarding educational loan amount disbursement and number of accounts. Table 3.3 shows number of loan scholarships sanctioned in higher education in India, in 1990-1991. The table shows loan scholarships in absolute as well as in terms of percentage. It is found that Uttar Pradesh covered the highest share 16.19 per cent of scholarships from all of India, followed by Bihar in case of sanctioning educational loans to students. Lakshadweep has the least share 0.005 per cent of scholarships in India in 1990-1991, followed by Dadra Nagar Haveli with 0.015 per cent of scholarships in India in 1990-1991. </p>

<p>After the adoption of economic reforms policy many commercial banks were involved in educational loan scheme. Commercial banks in India include public sector banks, private sector banks and foreign banks. During 2000-01, there were 27 public sector banks, 43 private sector banks and 45 foreign banks in India. Published data on educational sector lending by commercial banks is limited to public sector banks and

relate to the number of accounts and amount of education loan (i.e. amount outstanding). The data from private and foreign banks are not available.</p>

<h2>State-Wise Loan Scholarships in Higher Education in India, 1990-91 (National Loan Scholarship Scheme) </h2>

<center></center>

<p>the number of accounts in the country shows wide fluctuations in terms of annual growth. The annual growth was negative in 1990-91, 1991-92, 1992-93, 1997-98 and 1999-00, zero in 1993-94 and positive in other years. On the other hand, the amount of loan has increased as indicated by the positive annual growth. However, annual growth indicates lack of consistency in the annual increase in amount of the loan. Further, of the total priority sector lending by public sector banks, student loan has remained less than one percent throughout the period. Annual growth of amount


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<p class="footer-company-about" style="color:#fff;text-align:right">

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Powred By:-
Mukesh Shrama & Priti Singh

```

        </p>
<div class="footer-icons">
<a href="#"><i class="fa fa-facebook"></i></a>
<a href="#"><i class="fa fa-
twitter"></i></a></div></div></footer></body></html>

```

About information

```

<html>
<head><title>About</title>
</head>
<body bgcolor= "#BDBDBD">
<h1><b>About</h1><b>
<link rel="stylesheet" type="text/css" href="ABOUT.CSS">
<center><h1><b>About</h1><b><ul>

```

```

        <li><a>Home</a></li>
        <li><a>Loan</a>
        <ul>
        <br><li><a
href="C:\Users\Smahi\OneDrive\Desktop\home loan.html">Home
Loan</a></li><br>

```

```

        <li><a>Presonal Loan</a></li><br>
        <li><a>Education Loan</a></li><br>
        <li><a>Car
Loan</a></li><br></ul></li><li><a>Investments</a>
<ul>

```

```

<br><li><a href="C:\wamp\www\Final year
project\project\SHARE.html">Saving account</a></li><br>
        <li><a href="C:\wamp\www\Final year
project\project\MUTUAL1.html">Mutual funds</a></li><br>

```

```

</li><a href="C:\wamp\www\Final year
project\project\fixed deposit.html">Fixed deposit</a></li>
<br><li><a
href="C:\Users\Smahi\OneDrive\Desktop\sl.html">Share market</a></li>
</ul>

```

```

</li>
<li><a>About</a></li>
<li><a
href="C:\Users\Smahi\OneDrive\Desktop\feedback\feeb.html">Feedback</a
>

```

```

</li></ul>
<h1>why is investment important ?</h1>
<p>Investing ensures present and future long-term financial security. The
money generated from your investments can provide financial security and
income.
One of the ways investments like stocks, bonds, and ETFs provide income is
by way of a dividend. This is an amount paid to shareholders simply for
holding the investment. Because many investments pay monthly, quarterly, or
annual distributions, you can enjoy passive income that ultimately could
replace your paycheck.</p>
investing money in various financial avenues ensures that your money grows
instead of just lying there in your bank account
investments yield returns which take care of emergency expenses such as
medical expenditure etc.
investments are a good way to earn income from your accumulated wealth.for
example earning rent estate investment or earning dividends from stock
market investment

```

```

Fighting inflation can be one of the key reasons to ensure that your money
grows. the value attached to a quantum of money depreciates with rising
inflation. the effect of inflation in lowering the value of your assets can be
tamed by investing and generating returns on your corpus</p><div>

```

```

<i class="fa fa-map-marker"></i>
<span style="color:#fff;font-size:16.5px;">G.S College Of
Commerce & Economics Nagpur , Maharashtra</span>
</div>

```

```

<div style="color:#fff">
<span style="font-size:16.5px;font-weight:bold;line-
height:2.5pc ">Contact Us:</span><br>

```

```

        <i class="fa fa-phone"></i><font size="4">
        +91 7219368900<br>
        +91 9340148141</font>
    </div></div>
    <div class="footer-right">
<p class="footer-company-about" style="color:#fff;text-align:right">
    Powred By:-
    Mukesh Shrama & Priti Singh
    </p>
<div class="footer-icons">
    <a href="#"><i class="fa fa-facebook"></i></a>
    <a href="#"><i class="fa fa-twitter"></i></a></div>
</div></footer></footer>

```

FEEDBACK FROM

```

<html>
<head>
<title>Feedback Form Design</title>
<link rel="stylesheet" type="text/css" href="preeti.css">
<body>
    <div class="loginbox">
<h1>Feedback Here</h1>
        <for><p>Your Name</p>

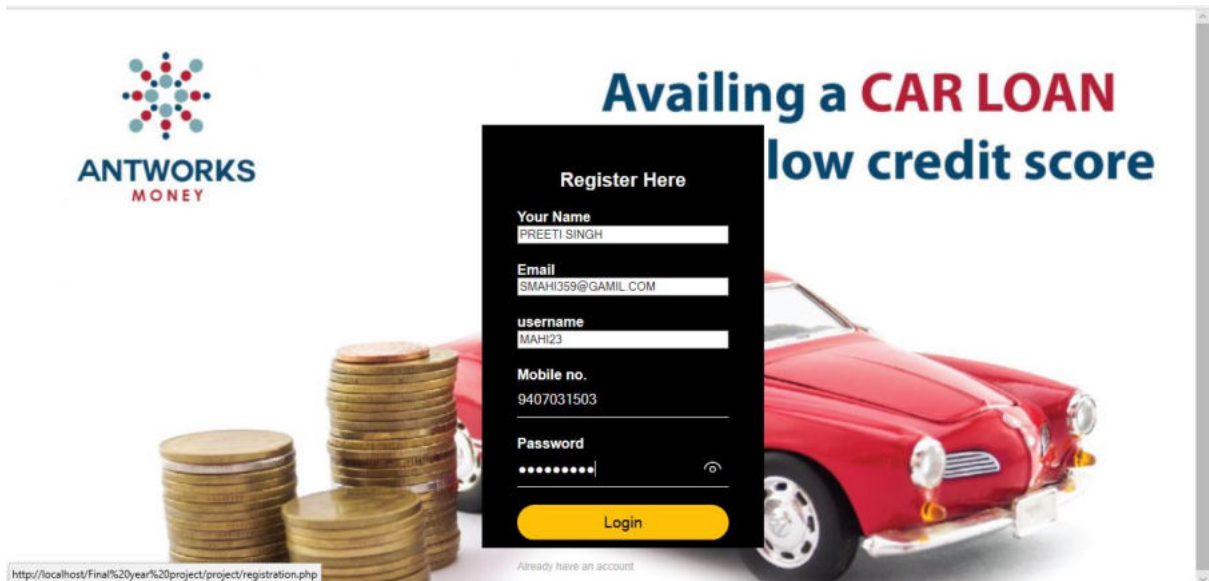
        <input type="Your Name" name="" placeholder="Enter name">
        <p>Email</p>
        <input type="email Id" id="" placeholder="Enter Email">
        <p>Comments</p>
        <textarea placeholder="Enter Comments"></textarea><br><br>
        <input type="submit" name="POST" value="Post"></form></div>
</body>
</head>
</html>

```

INPUT SCREEN & OUTPUT SCREENS

INPUT SCREEN & OUTPUT SCREENS

REGISTER FROM



The registration form is titled "Register Here" and is overlaid on a background image of a red classic car and stacks of gold coins. The form includes the following fields:

- Your Name:** PREETI SINGH
- Email:** SMAHI359@GAMIL.COM
- username:** MAHI23
- Mobile no.:** 9407031503
- Password:** (masked with dots)

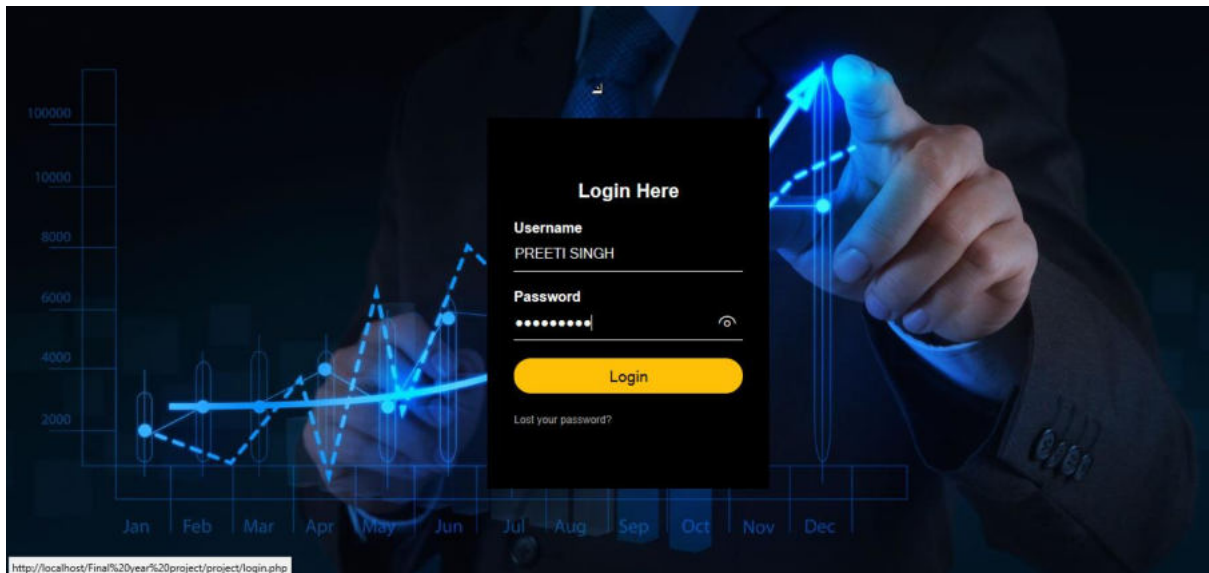
A yellow "Login" button is located at the bottom of the form. Below the button, there is a link: "Already have an account".

ANTWORKS
MONEY

Availing a **CAR LOAN**
low credit score

http://localhost/Final%20year%20project/project/registration.php

LOGIN FROM



The login form is titled "Login Here" and is overlaid on a background image of a hand pointing at a line graph. The form includes the following fields:

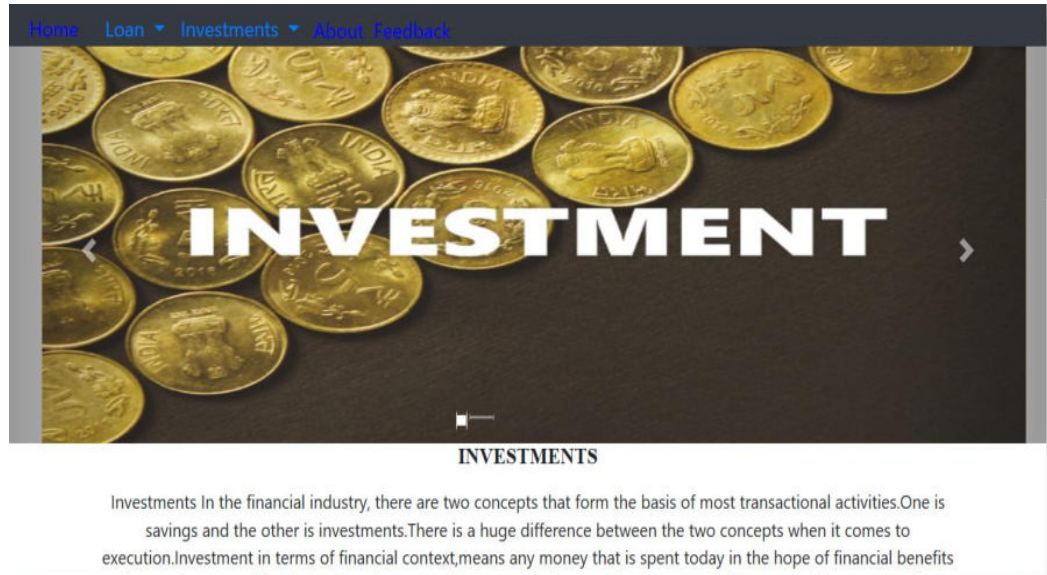
- Username:** PREETI SINGH
- Password:** (masked with dots)

A yellow "Login" button is located at the bottom of the form. Below the button, there is a link: "Lost your password?".

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

http://localhost/Final%20year%20project/project/login.php

MAIN SCREEN



INFORMATION

SAVING ACCOUNT

SAVING ACCOUNT

Savings Accounts

A savings account is a deposit account held at a retail bank that pays interest but cannot be used directly as money in the narrow sense of a medium of exchange (for example, by writing a cheque). These accounts let customers set aside a portion of their liquid assets while earning a monetary return.

How to open Saving Account

Opening a savings account should take less than an hour (sometimes just a few minutes), and the account will serve you for many years to come. The easiest way to open an account is to do it online or with your mobile device. If you prefer in-person guidance, visit a bank branch.

1. Compare banks by reviewing interest rates, fees, minimum balance requirements, and other
2. If youâ€™re considering credit unions, verify that youâ€™re eligible to join. Look for that information online, or call the credit union and ask about opening an account.
3. Choose the bank or credit union that meets your needs. Get an account thatâ€™s easy to use and that youâ€™ll actually put money into, whether that means

SHARE MARKET

SHARE MARKET



A market is one of the many varieties of systems, institutions, procedures, social relations and infrastructures whereby parties engage in exchange. While parties may exchange goods and services by barter, most markets rely on sellers offering their goods or services (including labor power) in exchange for money from buyers. It can be said that a market is the process by which the prices of goods and services are established. Markets facilitate trade and enable the distribution and resource allocation in a society. Markets allow any trade-able item to be evaluated and priced. A market emerges more or less spontaneously or may be constructed deliberately by human interaction in order to enable the exchange of rights (cf. ownership) of services and goods. Markets generally supplant gift economies and are often held in place through rules and customs, such as a booth fee, competitive pricing, and source of goods for sale (local produce or stock registration).

Increasing market share is one of the most important objectives of business. The main advantage of using market share as a measure of business performance is that it is less dependent upon macro environmental variables such as the state of the economy or changes in tax policy.

FIXED DEPOSIT

Fixed Deposit



When it comes to investments, fixed deposits are a preferred option as it offers guaranteed returns. Here, we have compiled the FD interest rates offered by various banks that operate in the country.

Know All About FD Interest Rates

- * Top 10 Banks Fixed Deposit Interest Rates
- * FD Rates Offered by Other Banks
- * Top Banks Tax-saver FD Rates
- * Small Finance Banks FD Rates
- * Non-Banking Financial Companies (NBFC) FD Rates
- * Fixed Deposit Calculator
- * Frequently Asked Questions (FAQs)

Fixed Deposit Interest Rates by Top 10 Banks in India



MUTUAL FUNDS

MUTUAL FUNDS



Mutual funds are basically investment vehicles that comprise the capital of different investors who share a mutual financial goal. A fund manager manages the pool of money that is collected from various investors and invests the money into a variety of investment options such as company stocks, bonds, and shares. Mutual funds in India are regulated by the Securities and Exchange Board of India (SEBI), and investing in mutual funds is considered to be the easiest way through which you can increase your wealth.

Depending on the interest rate outlook, mutual fund managers switch between higher or lower maturity bonds. They invest more in longer tenure bonds anticipating a falling rate scenario since these gain most in value.

Types of Mutual Funds in India

Mutual funds in India are classified into different categories based on certain characteristics such as asset class, structure, investment objectives, and risk. Here, we will help you understand in detail the various categories and the kinds of funds under each category.

HOME LOAN

Home Loan



Buying a home is a dream for many people. Owing to the rising price of properties, it has almost become impossible for an average earning person to buy a home on a lump sum payment. Therefore the concept of home loan has come in trend. There are plethora of housing finance companies and equal number of banks that offer home loans these days. The task of selecting one company and one offer for home loan amidst the thousands available options have become a very complex task owing to the burgeoning housing finance market in the country. Apart from this, there are intricate business jargons and technicalities that make this task more difficult. Explore here the basics of home loan technicalities, so that when you apply for the home loan next time, you can understand the basics and help yourself remain away from the duping elements in the market.

PERSONAL LOANS

Personal Loans



Things to Know and Deals to Go for

Several banks offer loans for personal use and choosing the right bank to avail of the most suitable scheme becomes difficult for a general consumer. He either asks friends who may have only partial knowledge or relies upon agents of the banks whose focus is either to meet his own monthly targets or to sell loans that can get him more commission. Hence, in order to make the comparison practical for consumers, Consumer Voice conducted a comparative study of personal loan schemes offered by popular banks. The comparisons were based on parameters that influenced the common man's decision while choosing the bank or the loan scheme.

EDUCATIONAL LOAN

Educational Loan



Education Loan

After adopting the policy of economic reforms in 1991 the educational scenario has changed. The share of development expenditure in the total expenditure of the states declined drastically in the aftermath of the reforms and out of that, the share of education along with health declined (Kumar et al., 2005). The development expenditure in terms of GDP has declined more for the centre than for the states. For education, the share has declined if we consider the centre and states together since 1990-91. However, public support for higher education by the centre has begun to inch up only recently and the entire scenario is not yet clear. The government expenditure on higher education in India has been subject to the vagaries of budget making compounded by the shifting priorities of the government towards education. The share of total expenditure on higher education by the union government fell to 16.7 per cent in 1996-97 from 20.6 per cent in 1990-91, which climbed up to 26 per cent in 1998-99 to decline again to 19 per cent in 2003-04. As a percentage of GDP, the government expenditure on higher education declined to 0.37 in 2003-04 from 0.46 in 1990-91 (Sharma, 2005). Public expenditure on scholarships has also suffered.



Expenditure on scholarships as a percentage of total expenditure on higher education was barely 0.49 in 1990-91 and 0.32 in 2003-04 and it is budgeted to go up to 1.26 during 2007-08. The same trend is applicable for technical education as well. If one looks at the plan expenditure on higher and technical education, the same saga unfolds. As a percentage of total expenditure on education, allocation for higher education reached an all time high of 27.9 per cent during the Fourth Plan (1969-74), which subsequently declined to 9.2 per cent during the Ninth Plan (1997-02). For technical education, the ratio seems to have remained virtually unchanged during the same period (Chattopadhyay, 2007). A scheme of loan scholarships of national and state governments has been in operation in India since 1963 under the name The National Loan Scholarship Scheme. At that time, only one per cent students were taking loan for higher education. The National Loan Scholarship Scheme provides interest-free loans to needy and able students to help them finance for full time higher education in India, starting from the post-matriculation level to the completion of higher education.

In the very first year 1963, although 18,000 loan scholarships were initially announced, only 9,600 were actually given. The number of loan scholarships touched an all time high level of 26,500 in 1965-66 and immediately declined to 18,000 in the following year (1966-67). The

ABOUT

About

About why is investment important ?

Investing ensures present and future long-term financial security. The money generated from your investments can provide financial security and income. One of the ways investments like stocks, bonds, and ETFs provide income is by way of a dividend. This is an amount paid to shareholders simply for holding the investment. Because many investments pay monthly, quarterly, or annual distributions, you can enjoy passive income that ultimately could replace your paycheck.

investing money in various financial avenues ensures that your money grows instead of just lying there in your bank account investments yield returns which take care of emergency expenses such as medical expenditure etc. investments are a good way to earn income from your accumulated wealth. for example earning rent estate investment or earning dividends from stock market investment Tax minimization is a secondary objective that can be achieved by investing your money in various investment tools Fighting inflation can be one of the key reasons to ensure that your money grows. the value attached to a quantum of money depreciates with rising inflation. the effect of inflation in lowering the value of your assets can be tamed by investing and generating returns on your corpus

Investment

G.S College Of Commerce & Economics Nagpur , Maharashtra

Contact Us:

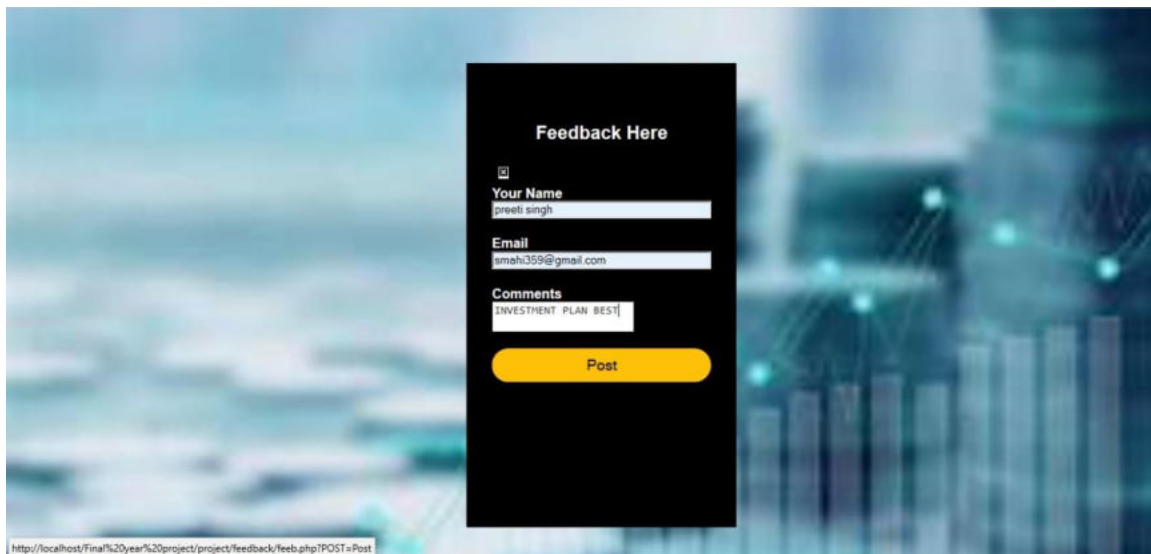
+91 7219368900
+91 9340148141

Sitemap

[Home](#) | [About](#) | [Contact](#)

Powred By:- Mukesh Shrma & Priti Singh

FEEDBACK FORM

A screenshot of a web-based feedback form titled "Feedback Here". The form is set against a dark background with a blurred image of a city skyline at night. It contains input fields for "Your Name" (with the text "preeti singh" entered), "Email" (with "smah359@gmail.com" entered), and "Comments" (with "INVESTMENT PLAN BEST" entered). A yellow "Post" button is located at the bottom of the form. At the bottom left of the image, a URL is visible: "http://localhost/Final%20year%20project/project/feedback/feeb.php?POST=Post".

Feedback Here

Your Name
preeti singh

Email
smah359@gmail.com

Comments
INVESTMENT PLAN BEST

Post

http://localhost/Final%20year%20project/project/feedback/feeb.php?POST=Post

IMPLEMENTATION, EVALUATION & MAINTENANCE

IMPLEMENTATION, EVALUATION & MAINTENANCE

IMPLEMENTATION:

The purpose of implementation is to identify and correct errors in the website. Implementation is an important element of website quality assurance and represents the ultimate review of specification.

OBJECTIVES OF IMPLEMENTATION

1. Check performance
1. Project review
2. Deadline

EVALUATION

The evaluation process includes the study of the existing website here drawbacks and the various option to improve the website. The concentration should be on the satisfying the primary requirement of the users. The system is evaluated on the basis of:

- 1) Website Availability
- 2) Comparability
- 3) Performance

MAINTENANCE:

The main aim of maintenance phase is to correct the defect and improve the website performance after delivery. Maintenance covers a wide range of activities, including correcting, coding and design errors, updating user support. The project needs maintenance in future if any enhancements are made, maintenance of hardware and software is also required.

To modify the system and fulfil user requirement it occur cost and consume time depend upon the type of maintenance. maintenance is classified as:-

Corrective Maintenance

When the website display error then corrective maintenance is take place.

Adaptive Maintenance

When the new system put into different working environment then it should adapt new environment.

Perfective Maintenance

Enhancing the performance of the system in order to avoid problems in future

FUTURE SCOPE

FUTURE SCOPE

1. In the this project will provide more information regarding to INVESTMENT Well as other topics.
2. More and more images and information provided in future in the website.
3. For me, it would be a beautifully designed INVESTMENT website that has some appealing colours, images, and a little bit of information. That is all the web means for most of us.
- 4 .Direct students to printed books. electronic source, and other material.

CONCLUSION

CONCLUSION

In investment people pool their money to make investments. Members make collective decisions to buy or sell, based on studying different investments.

Uncertainty is a state where only one end results is possible.

The purpose of this website is to alert people and make them aware of the INVESTMENT problem.

This project still has few drawbacks which will be manded in the near feature updates will also emphasis on removing the present bugs and make the execution of the website smoother.

Our website give the information about the various sources of investments. And the types of investments and the positive and negative impact of the investments.

BIBLIOGRAPHY

BIBLIOGRAPHY

For the completion of this project we have taken reference from various books related to php & HTML, which helped us for successful completion of this project.

The books referred are as follows:

BOOKS

- The joy of php Programming
- Head First PHP & MYSQL

AUTHOR

Alan Forbes

Lynn Beighley

WEBSITE:

- www.google.co.in
- www.youtube.com
- www.w3school.com

**A
PROJECT SYNOPSIS
ON
“Investment”**

**Submitted to
Rashtrasant Tukadoji Maharaj Nagpur University,
NAGPUR**

**In the Partial Fulfillment of
B.Com. (Computer Application) Final Year**

Synopsis Submitted by

Mukesh Harishankar Sharma

Preeti Singh

Under the Guidance of

Pravin J. Yadao



G. S. College of Commerce & Economics

Nagpur

2019-2020

1.Introduction:

Savings and investments form an integral part of one's investments refer to the employment of funds with an objective of earning a favourable return on it. In other words, investment is a process, where money is being utilized with a hope of making more money. The consumption and purchasing an asset, either real or financial with an expectation that it could yield some positive future returns. The investment strategies differ from each other, with regard to size of the investment, time-period, objectives, risk appetite etc.

2. Objectives of the project:

- * Easy analysis of market structure where to invest money.
- * Simple to invest money
- * Invest easily
- * Help in providing knowledge about investment
- * To provide awareness of investment among peoples.

6. Project Category: Website

7. Tools/ Platform/ Languages to be used: PHP, HTML ,CSS ,Windows 10

8. Scope of future application:

- * In future, Addition investment option will be added.
- * Regular update about government policy related to investment.
- * Interest rate will be properly added.

Submitted by

Mukesh Harishankar Sharma
Preeti Singh

Approved by

Prof. Pravin Yadao
Project Guide