

**A
Project
On
“MUTUAL FUND AND INVESTMENT ”**

Submitted to

Shiksha Mandal's

**G.S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR
(AUTONOMOUS)**

In the Partial Fulfillment of

B.Com. (Computer Application) Final Year

Submitted by

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Under the Guidance of

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Shiksha Mandal's

G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR

(AUTONOMOUS)2022-2023

G. S. COLLEGE OF COMMERCE & ECONOMICS

NAGPUR

CERTIFICATE

(2020 – 2023)

This is to certify that Miss Rushali shriwas & Sandhya Parte has completed their project on the topic of **MUTUAL FUND AND 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

Pravin J. Yadao
Project Guide

External Examiner

Internal Examiner

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We also wish to express our sincere thanks to Principal Dr. S.S. Kathaley for providing us wide range of opportunities, facilities and inspiration to gather professional knowledge and material without which this project could not have been completed.

**Rushali Shriwas
Sandhya Parte**

Date:

Place: Nagpur

DECLARATION

We Rushali shriwas & Sandhya Parte hereby honestly declare that the work entitled “ **MUTUAL FUND AND INVESTMENT**” submitted by us at G.S. College of Commerce & Economics, Nagpur in partial fulfilment 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 2020-2023.

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

Rushali shriwas
Sandhya Parte

Date:

Place: Nagpur

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INTRODUCTION

INTRODUCTION:

An Mutual fund and 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 0 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 earing income or capital appreciation.

OBJECTIVES

OBJECTIVES :

- **Asset diversification**

A reason why mutual funds are such a great investment is that they have a large number of assets in their portfolio. You will often hear expert investors advise not to put all eggs in one basket. Because if you do so, there is a high chance that the fall in asset value will affect your entire portfolio. As mutual funds invest in a large number of holdings, it provides necessary diversification that protects the investment in case of a decline in the value of any of these assets.

- **Generating income**

Fixed-income investment managers generally use two types of investment management types to generate income for investors. They are interest rate anticipators and spread traders. If a mutual fund has income generation as its main objective, it becomes riskier than a money market fund. However, its returns are also high.

- **Safeguarding capital**

If you are investing in mutual funds to safeguard your capital, you need to select one that has safeguarding capital as its main objective. These types of mutual funds generally have a lower risk-to-return ratio. A good example of a mutual fund in this category is a money market mutual fund.

- **Initiating growth**

Mutual funds primarily focusing on growth are a great investment option to hedge against inflation. They are generally called equity funds and have holdings in common stocks and sometimes in preferred shares. Furthermore, this type of mutual fund offers better returns as compared to income funds, but they also come with higher risks.

- **Growth Funds**

As the term suggests, growth funds aim to achieve growth. All growth funds have the same primary objective, which is to achieve capital

appreciation between the medium and long term. The corpus of these funds is usually invested in small to large-cap stocks.

- **Income Funds**

Income funds aim at generating income at regular intervals of time. They do not seek capital appreciation in the long run, and are ideal for those who seek regular cash flow to meet their financial requirements. The corpus of these funds is invested mainly in income instruments such as bonds, fixed interest debentures, dividend paying stocks, preference stocks, etc.

- **Value Funds**

The main objective of value funds is to make investments in undervalued stocks and achieve profits when the inefficiencies are corrected.

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 “Mutual Fund & 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 “Mutual Fund ” 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 “Mutual Fund & 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 Mutual Fund 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 “INVESMENT” 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(R) Core 2 (TM) i3.1115G4@3..00GH2.
2. RAM : 8 .00GB

SOFTWARE :

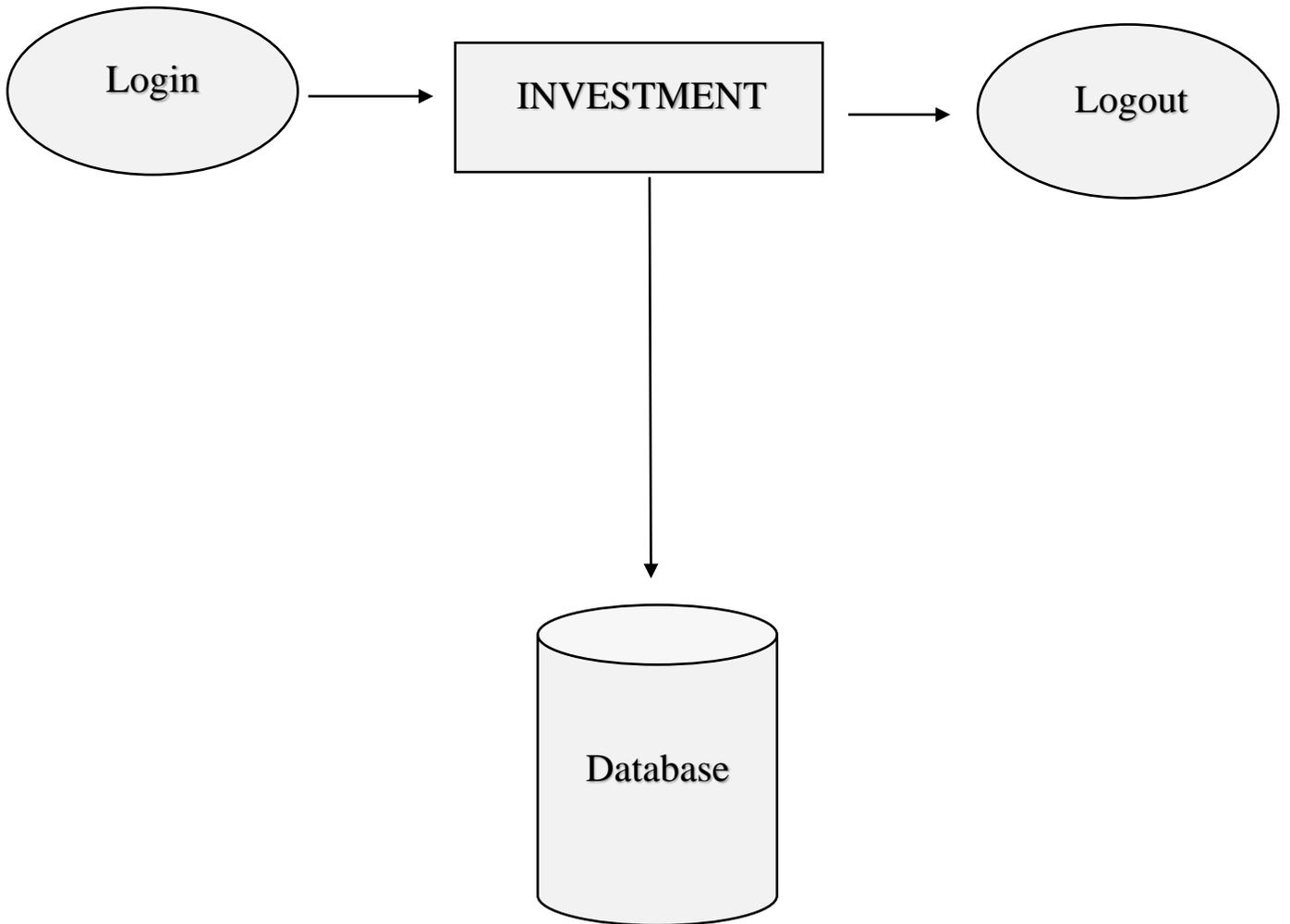
Software can be termed as the group of instructions or command used by the computer to accomplish the given task.in today's world generation of software is ever ending.it is an evolution of dignified technology. There is no requirement for it but the minimum software requirement of any computer is specified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

Software Required:-

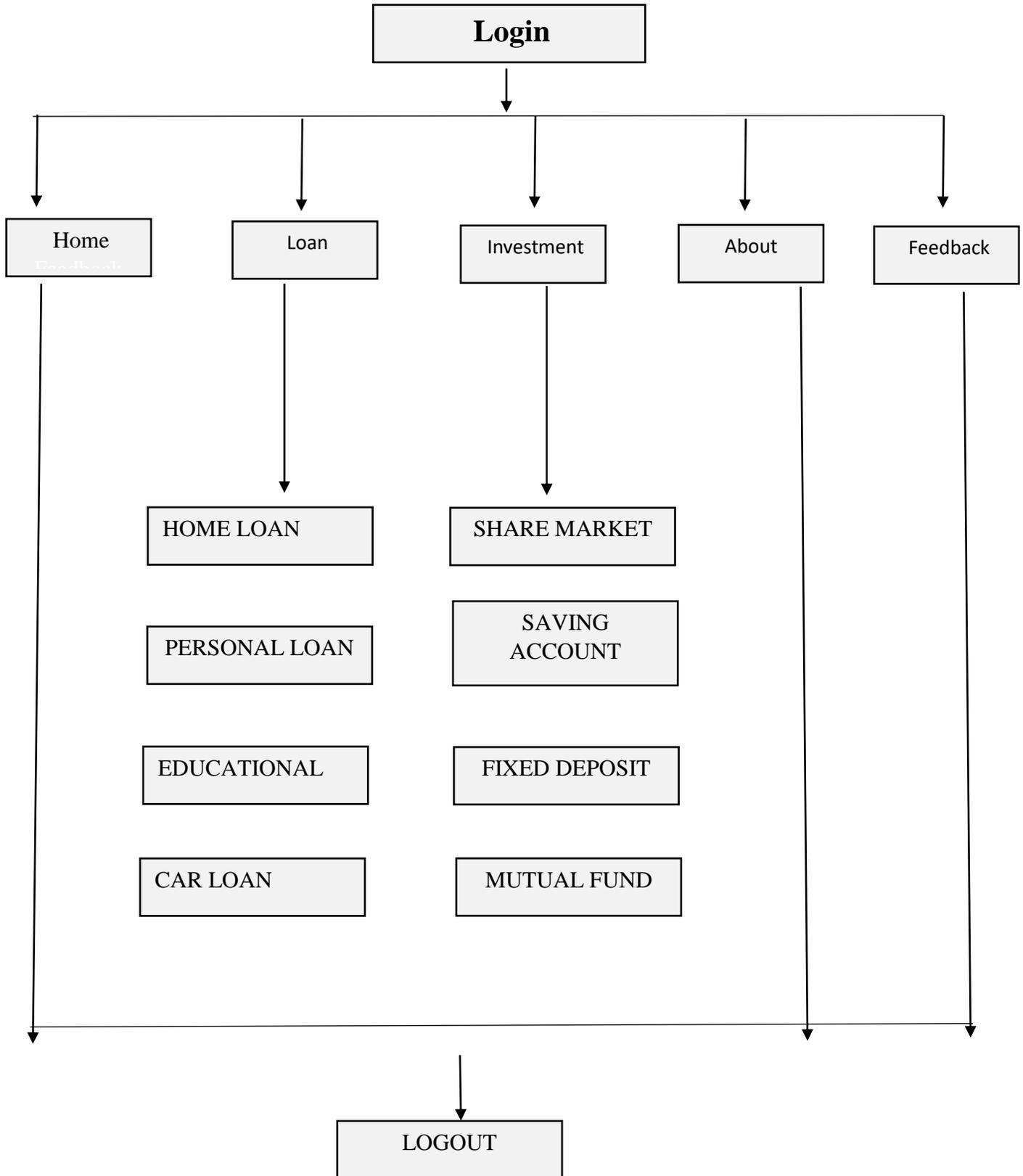
Operating Required- Microsoft window based operating system like Windows 8 or Windows 11

DETAILED SYSTEM ANALYSIS

DATA FLOW DIAGRAM:



DATA STRUCTURE



SYSTEM DESIGN

SOURCE CODES

LOGIN PAGE

```
<!DOCTYPE html>
<html>
<head>
<meta name="viewport" content="width=device-width, initial-scale=1">
<style>
body {font-family: Arial, Helvetica, sans-serif;}
/* Full-width input fields */
input[type=text], input[type=password] {
width: 100%;
padding: 12px 20px;
margin: 8px 0;
display: inline-block;
border: 1px solid #ccc;
box-sizing: border-box;
}
/* Set a style for all buttons */
button {
background-color: #04AA6D;
color: white;
padding: 14px 20px;
margin: 8px 0;
border: none;
cursor: pointer;
width: 100%;
}
button:hover {
```

```
    opacity: 0.8;
}
/* Extra styles for the cancel button */
.cancelbtn {
    width: auto;
    padding: 10px 18px;
    background-color: #f44336;
}
/* Center the image and position the close button */
.imgcontainer {
    text-align: center;
    margin: 24px 0 12px 0;
    position: relative;
}
img.avatar {
    width: 40%;
    border-radius: 50%;
}
.container {
    padding: 16px;
}

span.psw {
    float: right;
    padding-top: 16px;
}
/* The Modal (background) */
.modal {
```

```

display: none; /* Hidden by default */
position: fixed; /* Stay in place */
z-index: 1; /* Sit on top */
left: 0;
top: 0;
width: 100%; /* Full width */
height: 100%; /* Full height */
overflow: auto; /* Enable scroll if needed */
background-color: rgb(0,0,0); /* Fallback color */
background-color: rgba(0,0,0,0.4); /* Black w/ opacity */
padding-top: 60px;
}
/* Modal Content/Box */
.modal-content {
background-color: #fefefe;
margin: 5% auto 15% auto; /* 5% from the top, 15% from the bottom and
centered */
border: 1px solid #888;
width: 80%; /* Could be more or less, depending on screen size */
}
/* The Close Button (x) */
.close {
position: absolute;
right: 25px;
top: 0;
color: #000;
font-size: 35px;
font-weight: bold;

```

```

}
.close:hover,
.close:focus {
    color: red;
    cursor: pointer;
}
/* Add Zoom Animation */
.animate {
    -webkit-animation: animatezoom 0.6s;
    animation: animatezoom 0.6s
}
@-webkit-keyframes animatezoom {
    from {-webkit-transform: scale(0)}
    to {-webkit-transform: scale(1)}
}

@keyframes animatezoom {
    from {transform: scale(0)}
    to {transform: scale(1)}
}
/* Change styles for span and cancel button on extra small screens */
@media screen and (max-width: 300px) {
    span.psw {
        display: block;
        float: none;
    }
    .cancelbtn {
        width: 100%;

```

```

    }}
</style>
</head>
<body>
<h2>Modal Login Form</h2>
<button onclick="document.getElementById('id01').style.display='block'"
style="width:auto;">Login</button>
<div id="id01" class="modal">
    <form class="modal-content animate" action="/action_page.php"
method="post">
        <div class="imgcontainer">
            <span onclick="document.getElementById('id01').style.display='none'"
class="close" title="Close Modal">&times;</span>
            
        </div>
        <div class="container">
            <label for="uname"><b>Username</b></label>
            <input type="text" placeholder="Enter Username" name="uname" required>
            <label for="psw"><b>Password</b></label>
            <input type="password" placeholder="Enter Password" name="psw"
required>
            <label for="contact"><b>Contact</b></label>
            <input type="text" placeholder="Enter Number" name="contact" required>
            <label for="email"><b>Email-ID</b></label>
            <input type="text" placeholder=" Enter Email-ID" name="email" required>
            <button type="submit">Login</button>
            <label>

```

```

        <input type="checkbox" checked="checked" name="remember"> Remember
me
    </label>
</div>

<div class="container" style="background-color:#f1f1f1">

    <button type="button"
onclick="document.getElementById('id01').style.display='none'"
class="cancelbtn">Cancel</button>

    <span class="psw">Forgot <a href="#">password?</a></span>
</div>

</form>

<script>
// Get the modal
var modal = document.getElementById('id01');
// When the user clicks anywhere outside of the modal, close it
window.onclick = function(event) {
    if (event.target == modal) {
        modal.style.display = "none";
    }
}
</script>
</body>
</html>

```

MUTUAL FUND

<h1>MUTUAL FUNDS</h1>

<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>

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

<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>

<h1> Based on Asset Class</h1>

<p>1.Equity Funds</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 gro</p>

<p>2. Debt Funds</p>

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.</p>

<p>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.</p>

<p>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.</p>

<p>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.</p>

<p>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. </p>

<h1>Based on Risk Profile</h1>

<p>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.</p>

<p>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%.</p>

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.</p>

<p>6. Emerging Market Funds</p>

<p>* 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.</p>

<p>* 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.</p>

<p>* 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.</p>

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

<p>* 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.</p>

<p>* 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.</p>

<p>* 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.</p>

<p>* 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).</p>

<p>* 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.</p>

<h1>How to Overcome Mutual Fund Drawbacks?</h1>

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.

</p>

<p>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 welldiversified 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.


```
<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;lineheight:2.5pc ">Contact
Us:</span><br>
</head>
</html>
```

FIXED DEPOSIT

```
<html>
<head>
<style>
*{
margin:0;
padding:0;
box-sizing:border-box
}
footer {
background-color: #646464;
padding: 25px;
}
p{
font-size:21px;
}
h1 {
font-weight:bold;
```

font-family:times new roman;

}

</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.</p>

<h1>Know All About

FD Interest Rates</h1>

* 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)

<h1>Fixed Deposit Interest Rates by Top 10 Banks in India</h1>

<table style="width:100%"border=1>

<tr>

<th>Name of Bank</th>

<th>For General Citizens </th>

<th>For Senior Citizens</th>

</tr>

<tr>

<td>State Bank of India </td>

<td>5.00% to 6.80% </td>

<td>5.50% to 7.30% </td>

</tr>

<tr>

<td>ICICI Bank </td>

<td>4.00% to 7.10% </td>

<td>4.50% to 7.60% </td>

</tr>

<tr><td>HDFC Bank </td> <td>3.50% to 7.30% </td>

<td>4.00% to 7.80% </td>

</tr>

<tr>

<td>Punjab National Bank </td>

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

<td>5.50% to 7.25% </td>

</tr>

<tr>

<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.

*** 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.

FD Rates Offered by Other Banks Operating in India

Name of Bank

General Citizens (p.a.)

Senior Citizens(p.a.)

Yes Bank

5.00% to 7.25%

5.50% to 7.75%

--

IndusInd Bank

3.75% to 7.50%

4.25% to 8.00%

--

--

UCO Bank

4.50% to 6.50%

4.75% to 6.90%

--

--

United Bank of India

4.00% to 6.50%

4.50% to 7.00%

--

--

Union Bank of India

5.00% to 6.75%

```
<a href="#" style="color:#fff">Contact</a></font>
```

```
</p></div><div>
```

```
</head>
```

```
</html>
```

SAVING ACCOUNT INFORMATION

```
<h1>SAVING ACCOUNT</h1>
```

```
</img>
```

```
<link rel="stylesheet" type="text/css" href="sha.css"><style>
```

```
*{
```

```
margin:0;
```

```
pdding:0;
```

```
box-sizing:border-box }
```

```
footer {
```

```
background-color: #646464;
```

```
padding: 25px;
```

```
} 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.

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 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



font size="4">

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 income-earning 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 on 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">

Its 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 a side 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 non-existent 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.

<center></center>

Multiple Savings Accounts

font size="4">

Some people like to maintain more than one savings account, assigning different purposes to each one. For example, you might have a savings account

designated for Christmas. By contributing a little bit at a time throughout the year, holiday expenses might be less of a burden. As another example, you might be saving for a major purchase like a down payment on your first house.</p>

<p>There are many reasons to have multiple savings accounts, and as long as the accounts don't come with fees that strip away your interest earnings, you should go this route if it is the best way for you to manage your savings.</p>

<p>The primary benefit to multiple savings accounts is the ability to keep tabs on how much money you have for specific purposes. With dedicated savings accounts, tracking your progress is easier.</p>

<footer><div class="footer-left"><h3

style="font-family: Footlight MT;fontsize:2pc;color:#fff">Investment</h3><h3 style="color:#fff; margin:-40px

5px 60pc">Sitemap</h3><p class="footer-links" style="margin:-0.5px 0 0 60px"> <a href="#"

style="color:#fff">Home <a href="#"

style="color:#fff">About

Contact

</p></div><div>

</head>

</html>

HOME PAGE

<!DOCTYPE html>

<html>

<head>

<meta name="viewport" content="width=device-width, initial-scale=1">

<link rel="stylesheet" href="https://cdnjs.cloudflare.com/ajax/libs/font-awesome/4.7.0/css/font-awesome.min.css">

<style>

body {

```
font-family: Arial, Helvetica, sans-serif;
margin: 0;
background-image: url(background1.jpg);
background-size: cover;
}
navbar {
  overflow: hidden;
  background-color: #333;
}
.navbar a {
  float: left;
  font-size: 16px;
  color: white;
  text-align: center;
  padding: 14px 16px;
  text-decoration: none;
}
.subnav {
  float: left;
  overflow: hidden;
}
.subnav .subnavbtn {
  font-size: 16px;
  border: none;
  outline: none;
  color: white;
  padding: 14px 16px;
  background-color: inherit;
```

```
font-family: inherit;
margin: 0;
}
.navbar a:hover, .subnav:hover .subnavbtn {
background-color: red;
}
.subnav-content {
display: none;
position: absolute;
left: 0;
background-color: red;
width: 100%;
z-index: 1;
}
.subnav-content a {
float: left;
color: white;
text-decoration: none;
}
.subnav-content a:hover {
background-color: #eee;
color: black;
}
.subnav:hover .subnav-content {
display: block;
}
</style>
</head>
```

```

<body>
<!-- header section starts -->
<header class="header">
  <div class="navbar">
    <a href="file:///D:/html/New%20Home.html">HOME</a>
    <div class="subnav">
      <button class="subnavbtn">LOAN <i class="fa fa-caret-down"></i></button>
      <div class="subnav-content">
        <a href="file:///D:/html/Home%20Loan.html">HOME LOAN</a>
        <a href="file:///D:/html/Personal%20Loan.html">PERSONAL LOAN</a>
        <a href="file:///D:/html/Car%20Loan.html">CAR LOAN</a>
        <a href="file:///D:/html/Education%20Loan.html">EDUCATION LOAN</a>
      </div>
    </div>
  </div>
  <div class="subnav">
    <button class="subnavbtn">INVESTMENT <i class="fa fa-caret-
down"></i></button>
    <div class="subnav-content">
      <a href="file:///D:/html/saving%20account.html">SAVING ACCOUNT</a>
      <a href="file:///D:/html/Share%20Market.html">SHARE MARKET</a>
      <a href="file:///D:/html/fixe%20deposid.html">FIXED DEPOSID</a>
      <a href="file:///D:/html/Mutual%20fund.html">MUTURAL FUND</a>
    </div>
  </div>
  <div class="subnav">
    <a href="file:///D:/html/About.html">ABOUT</a>
    <div class="subnav-content">
  </div>

```

```

</div>
<div class="subnav">
  <button class="subnavbtn">FEEDBACK <i class="fa fa-caret-
down"></i></button>
  <div class="subnav-content">
    <a href="#link1">Link 1</a>
    <div class="subnav">
      <button class="subnavbtn">CONTACT <i class="fa fa-caret-
down"></i></button>
      <div class="subnav-content">
</div>
<div style="padding:0 16px">
</div>
</style>
  <div id="menu-btn" class="fas fa-bars"></div>
</header>
<div class="background-content">
<style>
body { font-family: Arial, Helvetica, sans-serif;}
/* Full-width input fields */
input[type=text], input[type=password] {
  width: 100%;
  padding: 12px 20px;
  margin: 8px 0;
  display: inline-block;
  border: 1px solid #ccc;
  box-sizing: border-box;
}

```

```
/* Set a style for all buttons */  
button {  
    background-color: #04AA6D;  
    color: white;  
    padding: 14px 20px;  
    margin: 8px 0;  
    border: none;  
    cursor: pointer;  
    width: 100%;  
}  
button:hover {  
    opacity: 0.8;  
}  
/* Extra styles for the cancel button */  
.cancelbtn {  
    width: auto;  
    padding: 10px 18px;  
    background-color: #f44336;  
}  
/* Center the image and position the close button */  
.imgcontainer {  
    text-align:center;  
    margin: 24px 0 12px 0;  
    position: relative;  
}  
img.avatar {  
    width: 40%;  
    border-radius: 50%;
```

```

}
.container {
  padding: 16px;
}
span.psw {
  float: right;
  padding-top: 16px;
}
/* The Modal (background) */
.modal {
  display: none; /* Hidden by default */
  position: fixed; /* Stay in place */
  z-index: 1; /* Sit on top */
  width: 50%; /* Full width */
  height: 60%; /* Full height */
  overflow: auto; /* Enable scroll if needed */
  background-color: rgb(0,0,0); /* Fallback color */
  background-color: rgba(0,0,0,0.4); /* Black w/ opacity */
  padding-top: 60px; }
/* Modal Content/Box */
.modal-content {
  background-color: #fefefe;
  margin: 5% auto 15% auto; /* 5% from the top, 15% from the bottom and
centered */
  border: 1px solid #888;
  width: 80%; /* Could be more or less, depending on screen size */
}
/* The Close Button (x) */
.close {

```

```

position: absolute;
right: 25px;
top: 0;
color: #000;
font-size: 35px;
font-weight: bold;}
.close:hover,
.close:focus {
  color: red;
  cursor: pointer;}
/* Add Zoom Animation */
.animate {
  -webkit-animation: animatezoom 0.6s;
  animation: animatezoom 0.6s }
@-webkit-keyframes animatezoom {
  from {-webkit-transform: scale(0)}
  to {-webkit-transform: scale(1)}}
@keyframes animatezoom {
  from {transform: scale(0)}
  to {transform: scale(1)}}
/* Change styles for span and cancel button on extra small screens */
@media screen and (max-width: 300px) {
  span.psw {
    display: block;
    float: none; }
  .cancelbtn {
    width: 100%; }}
</style>

```

```

</head>

<body>

<button onclick="document.getElementById('id01').style.display='block'"
style="width:auto;">Login</button>

<div id="id01" class="modal">

  <form class="modal-content animate" action="/action_page.php"
method="post">

    <div class="imgcontainer">

      <span onclick="document.getElementById('id01').style.display='none'"
class="close" title="Close Modal">&times;</span>

    </div>

    <div class="container">

      <label for="uname"><b>Username</b></label>

      <input type="text" placeholder="Enter Username" name="uname" required>

      <label for="psw"><b>Password</b></label>

      <input type="password" placeholder="Enter Password" name="psw"
required>

      <label for="contact"><b>Contact</b></label>

      <input type="text" placeholder="Enter Number" name="contact" required>

      <label for="email"><b>Email-ID</b></label>

      <input type="text" placeholder=" Enter Email-ID" name="email" required>

      <button type="submit">Login</button>

      <label>

        <input type="checkbox" checked="checked" name="remember"> Remember
me

      </label>

    </div>

    <div class="container" style="background-color:#f1f1f1">

```

```

    <button type="button"
onclick="document.getElementById('id01').style.display='none'"
class="cancelbtn">Cancel</button>

    <span class="psw">Forgot <a href="#">password?</a></span>

</div>

</form>

<script>
// Get the modal
var modal = document.getElementById('id01');
// When the user clicks anywhere outside of the modal, close it
window.onclick = function(event) {
    if (event.target == modal) {
        modal.style.display = "none"; }}
</script>
</body>
</html>
<head>
<meta name="viewport" content="width=device-width, initial- scale=1">
<style>
* {
    box-sizing: border-box;}
body {
    font-family: Arial;
    font-size: 17px;}
.container {
    position: relative;
    max-width: 800px;
    margin: 0 auto;}

```

```
.container img {vertical-align: middle;}  
.container .content {  
  position: absolute;  
  bottom: 0;  
  background: rgb(0, 0, 0); /* Fallback color */  
  background: rgba(0, 0, 0, 0.5); /* Black background with 0.5 opacity */  
  color: #f1f1f1;  
  width: 100%;  
  padding: 20px;}  
</style>  
</head>  
<body>
```

SHARE MARKET

<h1>SHARE MARKET</h1>

<body bgcolor= "">

<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 good. 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).</P>

<p>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.</p>

<p>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</p>

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

<center></center>

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.

<H2>How to Calculate Market Share</H2>

<p>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.</p>

<h2>Indian Share Market</h2>

<p>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. </p>

<p>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.</p>

<h2>Main components of Indian Share Market Bombay Stock Exchange (BSE)</h2>

<p>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.</p>

<p>- Trading items in Bombay Stock Exchange</p>

<p>- Equity or Shares</p>

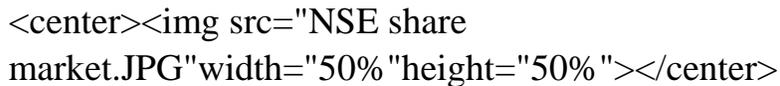
<p>- Derivatives (Futures and Options)</p>

<p>- Debt Instruments</p><p>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)



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, and are all transparent. The risk management system of the National Stock Exchange is world class and can be considered as the benchmark for other bourses. The leading index of NSE is known as Nifty 50 or just Nifty. It comprises of 50 diversified benchmark Indian company scrips and is constructed

on the basis of weighted average market capitalization method.

CAR LOAN INFORMATION

```
<style>
```

```
*{
```

```
margin:0;
```

```
pdding:0;
```

```
box-sizing:border-box
```

```
}
```

```
footer {
```

```
background-color: #646464;
```

```
padding: 25px; }
```

```
p{
```

```
font-size:21px;
```

```
}
```

```
h1 { font-weight:bold;
```

```
font-family:times new roman;
```

```
}
```

```
</style>
```

```
<body bgcolor="">
```

```
<h1>Car Loan</h1>
```

```

```

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

```
<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.</p>

<p>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

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

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.

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

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.

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

In 2016, Toyota was found guilty of racist lending practices.

Car Leases

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, the lessee pays only for the value of the vehicle for the term of the lease. Lenders calculate lease payments based on the vehicle's residual value, or

what they estimate the car will be worth when the lease is over.</p>

<h2>Spot Delivery</h2>

on the vehicle being completed.[8] Spot delivery is used by dealerships on the weekend or after bank hours to be able to deliver a vehicle when a final approval cannot be received from a bank.[8] This method of delivery is regulated by many states in the U.S., and is sometimes referred to as a "YoYo sale" or "Yo-Yo Financing".</p>

<h2>See Also</h2>

<p>- Automobile costs</p>

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

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Us:

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+91 7218855707

+91 9370984512

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EDUCATION LOAN INFORMATION

<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 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.

Number of National Loan Scholarships in Higher Education in India during 1990-91



"50%"></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>

<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 outstanding was highest with 89.32 per cent in 2000-01 followed by 1996-97

with 53.01 per cent. Least annual growth of amount outstanding was 10.38 per cent in 1992-93. </p>

<h2> Growth of Student Loan by Public Sector Banks in India: 1990-91 to 2000-01 </h2>

<h2> Educational Loans in India: Terms and Conditions </h2>

<p>RBI made the policy decisions to facilitate the educational loan scheme with some major modifications from 2001. Due to policy of 2001, the overall scenario of educational loan scheme has changed. There after many other changes has been made by RBI and Indian Bank's Association (IBA) from time to time. The comparative picture of 2001 and 2010 of educational loan scheme is given as follows:</p>

<h2>* Objectives of the Scheme: </h2>

<p>Objectives of educational loan scheme during 2001 and 2010 were same: Educational Loan Scheme aims at providing financial support from the banking system to deserving/meritorious students for pursuing higher education in India and abroad.

student is denied an opportunity to pursue higher education for want of financial support. In short, the scheme aims at providing financial assistance on reasonable terms: a) to the poor and needy to undertake basic education; b) to the meritorious students to pursue higher/professional/technical education.</p>

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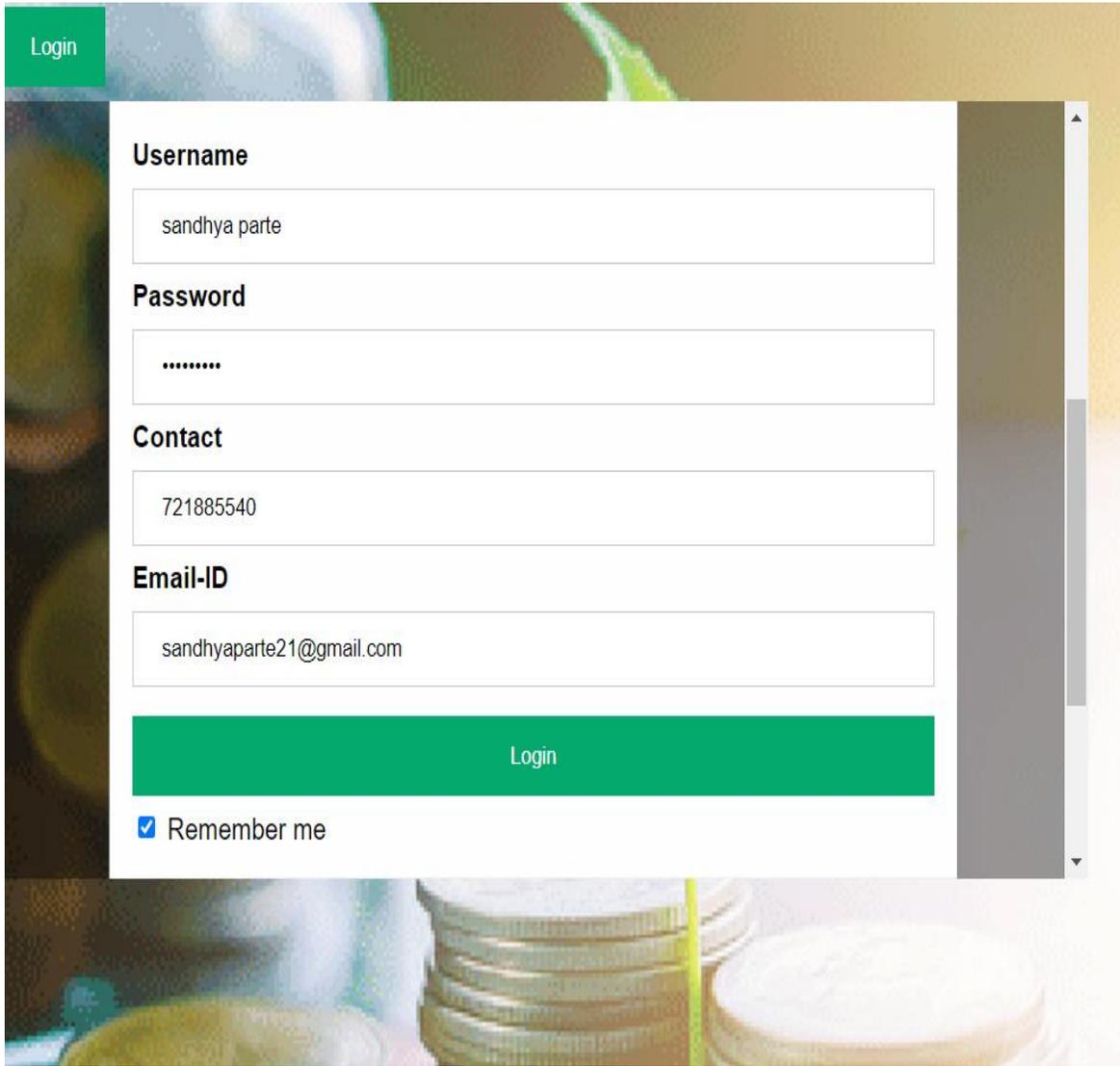
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</body>
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INPUT SCREEN & OUTPUT SCREENS

INPUT SCREEN & OUTPUT SCREENS

LOGIN FROM



The image shows a login form on a website. The form is white and is set against a background image of stacks of gold coins. The form has a green header with the word "Login" in white. Below the header, there are four input fields: "Username" with the text "sandhya parte", "Password" with a masked password ".....", "Contact" with the number "721885540", and "Email-ID" with the address "sandhyaparte21@gmail.com". Below these fields is a green button with the word "Login" in white. At the bottom of the form, there is a checkbox labeled "Remember me" which is checked.

Login

Username

sandhya parte

Password

.....

Contact

721885540

Email-ID

sandhyaparte21@gmail.com

Login

Remember me

MAIN SCREEN

HOME PAGE



What is Mutual Fund ?

A mutual fund is a pool of money managed by a professional Fund Manager. It is a trust that collects money from a number of investors who share a common investment objective and invests the same in equities, bonds, money market instruments and/or other securities. And the income / gains generated from this collective investment is distributed proportionately amongst the investors after deducting applicable expenses and levies, by calculating a scheme's "Net Asset Value" or NAV. Simply put, the money pooled in by a large number of investors is what makes up a Mutual Fund. Here's a simple way to understand the concept of a Mutual Fund Unit. Let's say that there is a box of 12 chocolates costing ₹40. Four friends decide to buy the same, but they have only ₹10 each and the shopkeeper only sells by the box. So the friends then decide to pool in ₹10 each and buy the box of 12 chocolates. Now based on their contribution, they each receive 3 chocolates or 3 units, if equated with Mutual Funds. And how do you calculate the cost of one unit? Simply divide the total amount with the total number of chocolates: $40/12 = 3.33$. So if you were to multiply the number of units (3) with the cost per unit (3.33), you get the initial investment of ₹10. This results in each friend being a unit holder in the box of chocolates that is collectively owned by all of them, with each person being a part owner of the box. Next, let us understand what is "Net Asset Value" or NAV. Just like an equity share has a traded price, a mutual fund unit has Net Asset Value per Unit. The NAV is the combined market value of the shares, bonds and securities held by a fund on any particular day (as reduced by permitted expenses and charges). NAV per Unit represents the market value of all the Units in a mutual fund scheme on a given day, net of all expenses and liabilities plus income accrued, divided by the outstanding number of Units in the scheme. Mutual funds are ideal for investors who either lack large sums for investment, or for those who neither have the inclination nor the time to research the market, yet want to grow their wealth. The money collected in mutual funds is invested by professional fund managers in line with the scheme's stated objective. In return, the fund house charges a small fee which is deducted from the investment. The fees charged by mutual funds are regulated and are subject to certain limits specified by the Securities and Exchange Board of India (SEBI). India has one of the highest savings rates globally. This penchant for wealth creation makes it necessary for Indian investors to look beyond the traditionally favoured bank FDs and gold towards mutual funds. However, lack of awareness has made mutual funds a less preferred investment avenue. Mutual funds offer multiple product choices for investment across the financial spectrum. As investment goals vary – post-retirement expenses, money for children's education or marriage, house purchase, etc. – the products required to achieve these goals vary too. The Indian mutual fund industry offers a plethora of schemes and caters to all types of investor needs. Mutual funds offer an excellent avenue for retail investors to participate and benefit from the upturns in capital markets. While investing in mutual funds can be beneficial, selecting the right fund can be challenging. Hence, investors should do proper due diligence of the fund and take into consideration the risk-return trade-off and time horizon or consult a professional investment adviser. Further, in order to reap maximum benefit from mutual fund investments, it is important for investors to diversify across different categories of funds such as equity, debt and gold.

SAVING ACCOUNT

SAVING ACCOUNT



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 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.

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).

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 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

Types of Mutual Funds in India

HOME LOAN

Home Loan



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

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



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;

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. 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.

FEEDBACK FORM

FEEDBACK FORM

First Name

sandhya

Last Name

parte

Country

India



Subject

Write something..



Submit

**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 MUTUAL FUND AND INVESTMENT Well as other topics.
2. More and more images and information provided in future in the website.
3. There is a huge scope in the future for the expansion of the mutual funds industry.
4. A number of foreign based assets management companies are venturing into Indian markets.
5. The Securities Exchange Board of India has allowed the introduction of commodity mutual funds.
6. The emphasis is being given on the effective corporate governance of Mutual Funds.
7. The Mutual funds in India has the scope of penetrating into the rural and semi urban areas.
8. Financial planners are introduced into the market, which would provide the people with better financial planning.

CONCLUSION

CONCLUSION

In **MUTUAL FUND AND 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 future 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.

- A mutual fund brings together a group of people and invests their money in stocks, bonds, and other securities.
- The advantages of mutuals are professional management ,diversification ,economies of scale, simplicity and liquidity.
- The disadvantages of mutuals are high costs, over-diversification, possible tax consequences, and the inability of management to guarantee a superior return.
- There are many, many types of mutual funds. You can classify funds based on asset class, investing strategy, region, etc.
- Mutual funds have lots of costs.
- Costs can be broken down into ongoing fees (represented by the expense ratio) and transaction fees (loads).
- The biggest problems with mutual funds are their costs and fees.

Mutual funds are easy to buy and sell. You can either buy them directly from the fund company or through a third party.

BIBLIOGRAPHY

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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 AUTHOR

- The joy of php Programming Alan Forbes
- Head First PHP & MYSQL Lynn Beighley

WEBSITE:

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

A
PROJECT SYNOPSIS
ON
“MUTUAL FUND AND INVESTMENT”

Submitted to
G. S. COLLEGE OF COMMERCE & ECONOMICS,
NAGPUR

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

Synopsis Submitted by

Student Name

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Under the Guidance of

Pravin J. Yadao



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G. S. COLLEGE OF COMMERCE & ECONOMICS, NAGPUR

AUTONOMOUS

2020-2023

Introduction:

There are a lot of investment avenues available today in the financial market for an investor with an investable surplus. He can invest in Bank Deposite , Corporate Debenture, and Bonds where there is low returns. He may invest in Stock of companies where the risk is high and the returns are also proportionately. The recent trends in the Stock Market have show that an average retail investor always lost with periodic bearish tends. Thus we had wealth management services provided by many institutions. However they proved too costly for a small investor. These investors have fund a good shelter with the mutual fund and investment.

2. Objectives of the project:

1. The income funds aim at generating income at regulare intervals of time.
2. Income oriented scheme.
3. Help in providing knowledge about investment.
4. Easy analysis of market structure where to invest money.
5. To provide awareness of investment among peoples.

3. Project Category: __Website_____

4. Tools/ Platform/ Languages to be used: __PHP , HTML , CSS,
Windows 10_____

6. Scope of future application:

1. In the this project will provide more information regarding to “ MUTUAL FUND AND INVESTMENT” well as other project .
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 book. Electronic source, and other material.

Submitted by,

Rushali R. Shriwas

Sandhya C. Parte

Name and Signature of the student

Approved by,

Prof. Pravin Yadao

Project Guide