

SUMMER INTERNSHIP PROJECT

“Study On The Stock Trading Services Provided By Nirmal Bang”

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Affiliated To:

Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

Submitted by:

Mr. Tushar.K.Hatwar

Company Guide: Mr. Yogendra Kohle

Faculty Guide: prof. Shubhangi Jepulkar

Department of Management Sciences and Research,

G.S. College of Commerce & Economics, Nagpur NAAC Accredited

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INTRODUCTION

BACKGROUND OF STOCK MARKET TRADING

1. **Historical Development:** Stock markets have a long history, with some of the earliest exchanges dating back to the 17th century. Over time, they have evolved from informal gatherings to sophisticated electronic trading platforms.

2. **Function:** Stock markets provide a platform for companies to raise capital by selling shares to investors. Investors, in turn, can buy and sell these shares, which represent ownership in the company.

3. **Participants:** Stock market participants include individual investors, institutional investors (such as mutual funds and pension funds), and traders. Brokers and market makers facilitate transactions.

4. **Exchanges:** Stock trading occurs on stock exchanges, such as the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE) in the India. These exchanges have specific rules and regulations.

5. **Investment Strategies:** Traders employ various strategies, including day trading (buying and selling within the same day), swing trading (holding positions for several days or weeks), and long-term investing (buying and holding for years).

6. **Risk and Reward:** Stock market trading involves risk, as stock prices can be highly volatile. Investors can profit from capital appreciation and dividends but also face the risk of loss.

7. Information and Analysis: Successful trading often requires in-depth research, analysis of financial statements, market trends, and economic indicators. Many investors use technical analysis and fundamental analysis to make informed decisions.

8. Regulation: Stock markets are regulated to ensure fairness and protect investors. Regulatory bodies like the Securities and Exchange Commission (SEC) in the United States oversee market activities.

9. Global Nature: Stock markets exist worldwide, and technology has made it easier for investors to access international markets.

10. Technology and High-Frequency Trading: Modern stock trading relies heavily on technology, with algorithms and high-frequency trading playing a significant role in market dynamics.

11. Impact on the Economy: Stock markets can influence the broader economy, as they reflect investor sentiment and can affect corporate financing and economic stability.

WHAT IS STOCK TRADING?

Stock trading involves buying and selling of shares in a certain company. If you own certain stocks and shares of a company, it translates to you owning a piece of the firm. A professional or an individual who trades on behalf of a financial firm will be known as a stock trader. Stock traders are broadly classified into three categories - informed, uninformed, and intuitive traders.

A few of the most common traders include swing traders, day traders, momentum traders, and buy and hold traders.

ADVANTAGES OF STOCK TRADING

An individual trader will buy and sell via brokerage or an agent. On the other hand, institutional traders are mostly employed by investment companies. Stock traders provide liquidity to the markets, and employ several methods and styles for defining their strategies. Stock trading has two main types - individual stock trading and institutional stock trading.

Stock traders are different from stock investors. Stock traders trade equity securities, whereas stock investors utilize their own funds to purchase securities. The stock investor's primary goal is to produce interest income or to profit from the increase in value, also termed as capital gains.

HIGHLIGHTS OF STOCK TRADING

- A new stock trader needs to look up to the strategies and experience of a successful trader.
- A stock trader plays a vital role in the market since he or she renders the much-needed liquidity in the market, which in turn helps investors as well as other traders.
- Often, traders utilise technical analysis for determining how a stock is going to move.
- Mostly traders are not married to just one style, they combine several strategies into their trading techniques.

PLATFORMS OF STOCK TRADING

Online Stock Trading Platforms:

Online trading is the process of buying and selling financial assets, such as stocks, bonds, commodities, currencies, and derivatives, through internet-based platforms provided by online brokers or trading firms. It has become increasingly popular due to its convenience and accessibility. Here's a detailed explanation of online trading:

1. **Online Brokerage Accounts:** To engage in online trading, individuals or institutions need to open online brokerage accounts with registered and regulated brokerage firms. These accounts serve as the interface between traders and the financial markets.

2. **Asset Classes:** Online trading allows access to various asset classes, including:

- Stocks: Ownership shares of publicly traded companies.
- Bonds: Debt securities issued by governments or corporations.
- Commodities: Physical or financial contracts for goods like oil, gold, or agricultural products.
- Currencies (Forex): Trading pairs of global currencies in the foreign exchange market.
- Options and Futures: Derivative contracts that derive their value from underlying assets.

3. **Trading Platforms:** Online brokers offer trading platforms, which can be web-based, desktop applications, or mobile apps. These

platforms provide real-time market data, charting tools, order placement, and account management features.

4. **Research and Analysis:** Traders have access to research tools and analysis resources, including financial news, market analysis, and fundamental and technical analysis. These assist in making informed trading decisions.

5. **Order Types:** Online trading platforms support various order types, such as market orders, limit orders, stop orders, and more. These allow traders to specify how and when they want their trades executed.

6. **Leverage and Margin:** Some markets, like Forex and derivatives, offer leverage, allowing traders to control larger positions with a smaller amount of capital. However, this also increases risk, and margin calls may occur if positions move against the trader.

7. **Risk Management:** Traders use risk management techniques like stop-loss orders to limit potential losses and protect profits.

8. **Execution and Settlement:** When traders place orders, they are executed electronically, and trades settle in accordance with the asset's market conventions. Settlement may involve the transfer of ownership or cash settlement.

9. **Fees and Commissions:** Online brokers charge fees or commissions for their services, which can vary based on the broker, type of asset, and trading volume.

10. Regulation and Security: Online brokers are typically regulated by financial authorities to ensure fair and safe trading practices. Secure encryption and authentication methods are used to protect traders' personal and financial information.

11. Day Trading and Long-Term Investing: Online trading caters to various trading styles, from day trading (buying and selling within the same day) to long-term investing (holding assets for an extended period).

12. Global Access: Online trading allows access to global markets, and traders can trade in various time zones, 24 hours a day in some cases.

13. Tax Implications: Traders need to be aware of tax regulations in their jurisdiction, as trading may have tax implications on capital gains and losses.

14. Education and Practice: It's essential for traders, especially beginners, to educate themselves, practice with demo accounts, and start with a clear trading plan.

Offline Stock Trading Platforms:

Offline trading, also known as traditional or manual trading, refers to the practice of buying and selling financial instruments, such as stocks, bonds, commodities, and currencies, through traditional means without using electronic or online platforms. Here's a detailed explanation of offline trading:

1. **Communication Channels:** Offline trading relies on traditional communication channels, including phone calls, in-person meetings, and written orders. Traders interact directly with brokers or dealers to execute trades.

2. **Broker Assistance:** In offline trading, traders work with a human broker or dealer who acts as an intermediary between the trader and the financial markets. The broker helps facilitate trade execution and provides market information and advice.

3. **Paper Documentation:** Offline trading often involves extensive paperwork. Orders are typically written on paper, and confirmations are sent via physical mail or fax. Records of trades, contracts, and statements are maintained in hardcopy.

4. **Trading Hours:** Offline trading usually adheres to the trading hours of the specific exchanges or markets where the assets are traded. Orders may need to be placed during the market's open hours.

5. **Limited Market Access:** Offline trading may have limited access to global markets. Traders may be limited to local or regional markets, and executing trades on international exchanges can be more challenging.

6. **Execution Time:** Trade execution may take longer in offline trading due to the manual process involved. Traders may need to wait for their brokers to place and confirm orders.

7. **Personalized Service:** Offline trading often offers a higher degree of personalized service, as traders can build a one-on-one relationship with their brokers, who can provide tailored advice and assistance.

8. **Risk of Human Error:** Since orders are placed manually, there is a higher risk of human error, including incorrect order entry, pricing, or execution.

9. **Higher Costs:** Offline trading can be more expensive due to brokerage fees and the additional costs associated with phone calls, faxes, and physical paperwork.

10. **Limited Transparency:** Traders may have limited access to real-time market data and quotes, and they may rely on their brokers for market information.

11. **Regulation and Oversight:** Offline trading is subject to regulatory oversight to ensure fair and ethical trading practices, just like online trading.

12. **Settlement Process:** Settlement of trades often involves the physical delivery of share certificates and other documents, which can be time-consuming.

13. **Manual Record-Keeping:** Traders are responsible for manually recording and maintaining records of their trades, profits, and losses.

COMPANY PROFILE



ABOUT COMPANY

Nirmal Bang Group is one of the largest retail broking houses in India, providing the investors state of art services in capital markets in the country. The Group has memberships of Bombay Exchange Limited, National Stock of India Limited, Multi Commodity Exchange of India Limited, National Commodity and Derivatives Exchange Limited and is also a depository participant of NSDL and CDS (I) L, the depositories of the country.

They started in 1986 under Late Shri Nirmal Bang as sub brokers but have grown steadily and progressively since then. Their clients had contributed tremendously to their growth they recognize and applaud that, they value their relationship with the customers and for their convenience had all investing avenues under one roof.

NIRMAL BANG CONSULTANT

As the flagship company of the NIRMAL BANG Group, NIRMAL BANG Private Limited has always remained at the helm of organizational affairs, pioneering business policies, work ethic and channels of progress.

NIRMAL BANG believe that they were best positioned to venture into that activity as a Depository Participant. They were one of the early entrants registered as Depository Participant with NSDL (National Securities Depository Limited), the first Depository in the country and then with CDSL (Central Depository Services Limited). Today, It service over 1Lac customer accounts in this business spread across over 350 cities/towns in India and are ranked amongst the largest Depository

Participants in the country. With a growing secondary market presence. It has transferred this business to NIRMAL BANG SECURITIES PRIVATE LIMITED (NBSPL), their associate and a member of NSE, BSE, MCX & NCDEX.

NIRMAL BANG --- Early Days

The birth of NIRMAL BANG was on a modest scale in 1986. It began with the vision and enterprise of a small group of practicing Chartered Accountants who founded the flagship company. NIRMAL BANG Securities Private Limited. It started with consulting and financial accounting automation, and carved inroads. Since then. They have utilized their experience and superlative expertise to go from strength to strength...to better their services, to provide new ones, to innovate, diversify and in the process, evolved NIRMAL BANG as one of India's premier integrated financial service enterprises.

Thus over the last 20 years NIRMAL BANG has travelled the success route, towards building a reputation as an integrated financial services provider. offering a wide spectrum of services. And they have made this journey by taking the route of quality service, path breaking innovations in service, versatility in

service and finally totality in service. Their highly qualified manpower, cutting-edge technology, comprehensive infrastructure and total customer-focus has secured for them the position of an emerging financial services giant enjoying the confidence and support of an enviable clientele across diverse fields in the financial world.

Their values and vision of attaining total competence in their servicing has served as the building block for creating a great financial enterprise, which stands solid on their fortresses of financial strength - their various companies.

With the experience of years of holistic financial servicing behind them and years of complete expertise in the industry to look forward to. They have now emerged as a premier integrated financial services provider,

And today, they can look with pride at the fruits of their mastery and experience - comprehensive financial services that are competently segregated to service and manage a diverse range of customer requirements.

Business Focus

The focus of the business is the Customer service, Customer education, Customer support, Customer relations and last but not the least Customer acquisition. Trade execution transparency, timely settlements, risk monitoring and superior service shall have topmost priority, in the best interests of all concerned.

VISION STATEMENT

"TO CREATE VALUABLE

RELATIONSHIP AND PROVIDE THE

MISSION STATEMENT

"TO WORK TOGETHER WITH

CORE VALUE

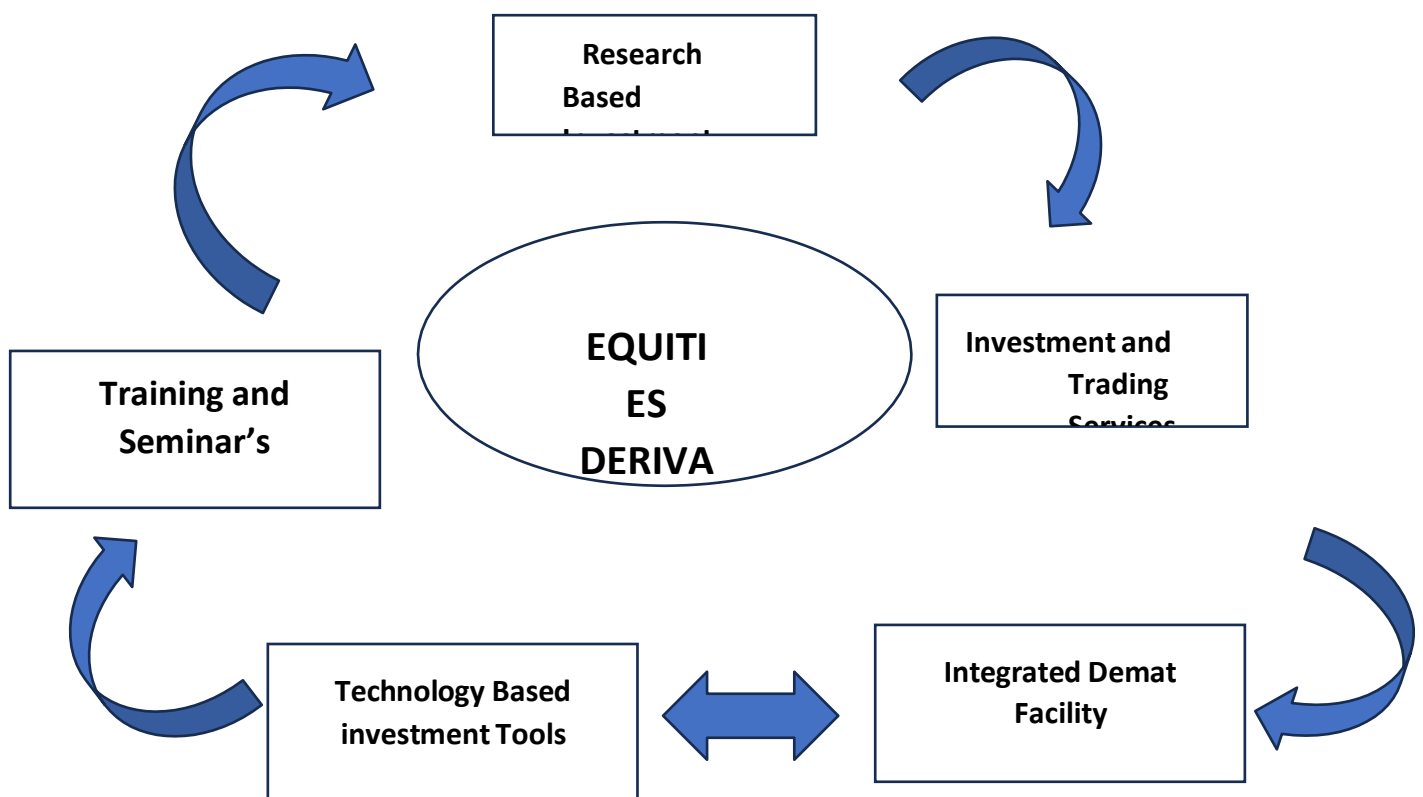
"RESPECT OUR COLLEAGUE AND THE

**BOARD OF DIRECTORS
OF
NIRMAL BANG GROUP**

NAME	POSITION
Mr. Dilip M. Bang	Director
Mr. Kishor M. Bang	Director
Mr. Rakesh Bhandari	Chartered Accountant
Mr. Deepak Agarwal	Chartered Accountant
Mr. Suvinay Sharma	Chartered Accountant
Mr. Naresh Samdani	Chartered Accountant
Mr. Deepak Patel	Chartered Accountant
Mr. Sunil Jain	Chartered Accountant
Mr. Anup Agarwal	Chartered Accountant
Mr. Brijmohan Bohra	Chartered Accountant
Miss. Monika Bafna	Chartered Accountant
Mr. Brijmohan Bohra	Company Secretarial

NIRMAL BANG's CORE SERVICES

NIRMAL BANG is one of India's leading broking houses providing a complete life-cycle of investment solution.



STOCK TRADING SERVICES PLATFORM OF NIRMAL BANG

Online Trading Services Of Nirmal Bang

1. **Equity Trading:** Nirmal Bang provides a platform for buying and selling stocks in the equity market, allowing investors to build and manage their stock portfolios.

2. **Derivatives Trading:** Users can engage in derivatives trading, including futures and options, to hedge risk or speculate on price movements in various financial instruments.

3. **Commodity Trading:** The platform enables trading in commodities, allowing users to diversify their portfolios by investing in commodities such as gold, silver, and more.

4. **Currency Trading:** Nirmal Bang allows investors to trade in currency markets, providing opportunities to capitalize on fluctuations in exchange rates.

5. **Investment Advisory Services:** The brokerage offers investment advisory services, providing users with research reports, market insights, and personalized recommendations.

6. **Online IPO Application:** Investors can apply for Initial Public Offerings (IPOs) online through the platform, participating in new stock issuances.

7. **Mobile Trading App:** Nirmal Bang's mobile app allows users to trade on the go, offering real-time market updates, portfolio tracking, and order placement through smartphones.

8. **Demat Account Services:** The brokerage provides Demat account services for holding and managing securities in electronic form, streamlining the process of stock ownership.

9. **Online Fund Transfer:** Nirmal Bang facilitates online fund transfers for a smooth and secure financial transaction experience, ensuring quick settlement of trades.

Offline Trading Services Of Nirmal Bang

1. **Personalized Consultation:** Investors can schedule face-to-face meetings with Nirmal Bang's representatives for personalized investment advice based on their financial goals and risk tolerance.

2. **Phone Trading:** Investors may have the option to place trades over the phone through a broker-assisted service, providing an alternative to online trading.

3. **Branch Services:** Nirmal Bang may have physical branches where investors can walk in to discuss their investment needs, open accounts, and get assistance with various financial services.

4. Paper-based Transactions: Some investors prefer traditional paperwork. Offline services may involve filling out physical forms for various transactions, including account opening and trade execution.

5. Educational Seminars: Nirmal Bang might organize offline seminars or workshops to educate investors about market trends, investment strategies, and the effective use of their trading platform.

6. Portfolio Review Meetings: Investors may have the opportunity to schedule portfolio review meetings with Nirmal Bang's advisors to assess the performance of their investments and make adjustments as needed.

7. Offline Account Management: Investors who prefer a more hands-on approach may receive assistance with account management, including updating personal information and preferences.

Other Trading Services Of Nirmal Bang

1. Margin Trading: Nirmal Bang may provide margin trading facilities, allowing investors to borrow funds to increase their buying power in the market.

2. Investment Research Reports: Brokerages often offer in-depth research reports on various stocks, sectors, and market trends, helping investors make informed decisions.

3. Mutual Fund Investments: Investors may have the option to invest in mutual funds through Nirmal Bang, providing diversification and professional fund management.

4. Systematic Investment Plans (SIPs): For mutual fund investments, Nirmal Bang might offer SIPs, allowing investors to regularly invest fixed amounts at predetermined intervals.

5. Insurance Products: Some brokerages extend their services to include insurance products, such as life insurance and health insurance, catering to the broader financial needs of investors.

6. Retirement Planning: Nirmal Bang may provide services related to retirement planning, helping investors create a financial plan for their post-retirement years.

7. Real Estate Investment Services: Some brokerages diversify their offerings to include assistance with real estate investments, catering to investors looking beyond traditional financial instruments.

8. Corporate Services: Nirmal Bang may offer corporate services such as IPO financing, employee stock options (ESOP) services, and other solutions for corporate clients.

TERMINOLOGIES

1. **Stock Brokerage:** The business of facilitating buying and selling of stocks and other securities on behalf of clients.

2. **Demat Account:** A digital account that holds your electronic securities in a dematerialized (paperless) form, including stocks and bonds.

3. **Trading Account:** An account specifically used for trading stocks and other financial instruments. It's linked to your Demat account for seamless transactions.

4. **Equity:** Ownership in a company, often represented by shares of stock.

5. **NSE (National Stock Exchange):** One of the major stock exchanges in India where stocks, derivatives, and other financial instruments are traded.

6. **BSE (Bombay Stock Exchange):** Another major stock exchange in India, known for trading various securities.

7. **Sensex:** A stock market index that represents the performance of 30 large, well-established companies listed on the BSE.

8. **Nifty:** A stock market index that represents the performance of 50 companies on the NSE.

9. **Intraday Trading:** Buying and selling of financial instruments within the same trading day.

10. **Delivery Trading:** Buying and holding securities for an extended period, typically beyond the trading day.

11. **Market Order:** An order to buy or sell a security at the best available price in the market.

12. **Limit Order:** An order to buy or sell a security at a specific price or better.

13. **Stop-Loss Order:** An order placed to limit potential losses by selling a security if it reaches a certain price.

14. **Margin Trading:** Borrowing funds to trade or invest, often provided by the broker, which involves interest and risk.

15. **IPO (Initial Public Offering):** The first sale of a company's shares to the public, allowing it to be traded on the stock exchange.

16. **Mutual Funds:** Investment vehicles that pool money from multiple investors to purchase a diversified portfolio of stocks, bonds, or other securities.

17. **Commodities:** Raw materials or primary agricultural products that can be bought and sold, such as gold, oil, or agricultural products.

18. **Derivatives:** Financial contracts whose value is derived from an underlying asset, often used for hedging or speculation.

19. **Research Reports:** Analysis and recommendations provided by financial firms like Nirmal Bang to assist investors in making informed decisions.

20. **Technical Analysis:** A method of analyzing stocks and markets based on historical price and volume data, often used to make trading decisions.

21. **Fundamental Analysis:** The evaluation of a company's financial health and performance, including factors like earnings, revenue, and balance sheets.

22. **SEBI (Securities and Exchange Board of India):** The regulatory authority responsible for overseeing securities markets in India.

23. **KYC (Know Your Customer):** The process of verifying the identity of customers by financial institutions to prevent fraud and ensure compliance with regulations.

24. **Diversification:** Spreading investments across different assets or asset classes to reduce risk.

25. **Volatility:** The degree of variation in the price of a financial instrument over time, which can affect investment risk.

OBJECTIVE OF STUDY

- To evaluate the overall quality and efficiency of Nirmal Bang's stock trading services, including the trading platform, execution speed, and customer support.
- To examine the user experience of the trading platform, considering its ease of use, accessibility, and functionality.
- To measure customer satisfaction by gathering feedback from Nirmal Bang's clients to understand what they appreciate and where improvements are needed.
- To analyse the cost structure, including brokerage commissions and other fees, to ensure it is competitive and transparent.
- To examine the range of financial products available for trading, such as stocks, derivatives, and commodities, as well as access to different markets.
- To assess the quality and availability of educational resources and guidance provided to traders and investors.

SCOPE OF STUDY

- Nirmal Bang facilitates buying and selling of stocks in the equity market, allowing investors to participate in the ownership of publicly listed companies.
- The platform enables users to engage in derivative instruments such as futures and options, providing opportunities for hedging and speculation.
- Investors can trade in various commodities like gold, silver, and agricultural products, diversifying their portfolios beyond traditional equity investments.
- Nirmal Bang allows users to participate in currency markets, where they can trade different currency pairs and capitalize on exchange rate movements.
- Nirmal Bang offers investment advisory services, providing users with research insights, market analyses, and personalized recommendations to make informed investment decisions.
- Nirmal Bang's mobile app enables users to trade on-the-go, offering real-time market updates, portfolio tracking, and order placement through smartphones.
- The brokerage provides Demat accounts for holding and managing securities in electronic form, streamlining the process of stock ownership

NEED OF STUDY

- To identify areas where Nirmal Bang can enhance the user experience on its stock trading platform.
- To gauge customer satisfaction and assess whether traders and investors are content with the services offered.
- To ensure that Nirmal Bang adheres to regulatory standards and maintains robust security measures.
- To determine whether the cost structure, including brokerage commissions and fees, is competitive and fair in comparison to industry standards.
- To evaluate the range and quality of financial products and services offered, including stocks, derivatives, commodities, and research resources.
- To understand the availability and effectiveness of educational resources provided to users.
- To examine the efficiency and quality of customer support services, as well as the effectiveness of issue resolution.

CONTRIBUTION DURING SIP

KNOWLEDGE

- THROUGH COMPANY GUIDE

During my internship I gain basic knowledge regarding stock market and trading which involve:

- primary and secondary market
- NSE & BSE, NIFTY & SENSEX

He also gave the practical knowledge about how to do trading through online trading apps and suggest me the best companies shares to invest

- THROUGH VARIOUS AGENCIES

I also gain the various knowledge from various agencies who has a collaboration with Nirmal bang. These agencies are

- ICICI PRUDENTIAL AGENCY
- HDFC (INSURANCE) AGENCY
- NIPPON (MUTUAL FUND) AGENCY

- THROUGH EXPERTS

Few technical analysis experts are also help me to understand that through technical analysis charts we can identify the shares of the company and what are the indicators is preferable to analysis those charts

SALES EXPERIENCE

As an intern I also gain experience to work as a sales person where, I visited into key areas to sell the SIP (Systematic investment plan) to the various clint according to the target which is given by the company.

LIMITATIONS

1. As an intern it was difficult for me to collect information about the company's internal policies.
2. Due to shortage of time, it was not possible to pull all kind of information in this report.
3. The survey conducted may not be properly possible due to time constraint.
4. The time period for carrying out the research was short as a result of which many facts have been left unexplored.

RESEARCH METHODOLOGY

Research methodology carried for this study can be of two types

PRIMARY

The data, which has been collected for the first time and it, is the original data.

In this project the primary data has been taken from Nirmal Bang and Services staff and guide of the company.

SECONDARY

The secondary information is mostly taken from companies and other websites, magazine, newspaper etc.

FINDINGS

- It is found that users generally find Nirmal Bang's trading platforms user-friendly and efficient, with specific features enhancing the overall trading experience.
- It is found that a significant percentage of clients are satisfied with Nirmal Bang's trading services, with insights into areas where clients express high satisfaction and areas where improvements are needed.
- It is found that Nirmal Bang's cost structure, including brokerage commissions and fees, is competitive and transparent, aligning with industry standards.
- It is found that Nirmal Bang offers a diverse range of financial products for trading and provides users with access to various markets and asset classes.
- It is found that the effectiveness of educational resources and guidance offered by Nirmal Bang, contributing to informed trading decisions among users.
- It is found that Nirmal Bang has robust security measures in place to protect user data and transactions and adheres to relevant financial regulations.
- It is found that the performance and user-friendliness of Nirmal Bang's mobile trading apps meet user expectations, catering to users who prefer mobile trading.

CONCLUSION

- Nirmal Bang offers a diverse range of stock trading services, providing investors with various options to suit their preferences and needs.
- The platform facilitates seamless stock trading through user-friendly interfaces, making it accessible for both beginners and experienced investors.
- The brokerage's educational resources contribute to financial literacy, helping users understand market trends and make well-informed investment choices.
- Nirmal Bang's customer support services play a crucial role in assisting clients, ensuring a smooth and efficient trading experience.
- Nirmal Bang's pricing structure is transparent, allowing investors to easily understand the costs associated with their trades, promoting trust and clarity.
- The brokerage's investment advisory services provide personalized recommendations, catering to individual risk profiles and financial goals.
- Through Nirmal Bang's mobile and web applications, users can monitor their portfolios in real-time, fostering a proactive approach to managing investments.

SUGGESTION

- Simplify and improve the user interface of the trading platform for a more intuitive and user-friendly experience.
- Increase the variety and depth of educational materials to empower users with a better understanding of market trends and investment strategies.
- Implement a feature that allows users to set personalized alerts for market movements, stock prices, or other relevant events.
- Strengthen customer support services to address queries promptly and offer assistance in a more efficient manner.
- Consider revising the fee structure to make trading more cost-effective for users, potentially attracting a wider range of investors.
- Continuously update and refine the mobile trading app to ensure it remains user-friendly and offers a comprehensive set of features.

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