A STUDY ON STOCK MARKET AS A INVESTMENT OPTION IN AGE OF 18 TO 21

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INTRODUCTION OF THE STUDY

1. INTRODUCTION

Stock markets are venues where buyers and sellers meet to exchange equity shares of public corporations. Stock markets are components of a free-market economy because they enable democratized access to investor trading and exchange of capital. Stock markets create efficient price discovery and efficient dealing. The share market of India dates back to 1875. The name of the first share trading association in India was “Native Share and Stock Broker's Association” which later came to be known as Bombay Stock Exchange (BSE). This association began with 318 members. The [Indian share market](https://www.nirmalbang.com/knowledge-center/online-share-trading.html?utm_source=KC&utm_medium=Article&utm_campaign=Knowledgecenter) (capital market) is divided into two segments:

* Primary market
* Secondary market

The primary market is that market where new securities (like shares, debentures, government bonds, etc.) Are issued to the public Investors can subscribe to IPO of companies to buy new shares directly from the issuer of shares. The company receives the proceeds from the sale of these shares and uses it to fund its operations and expand its business. The primary market is also known as the new issues market.

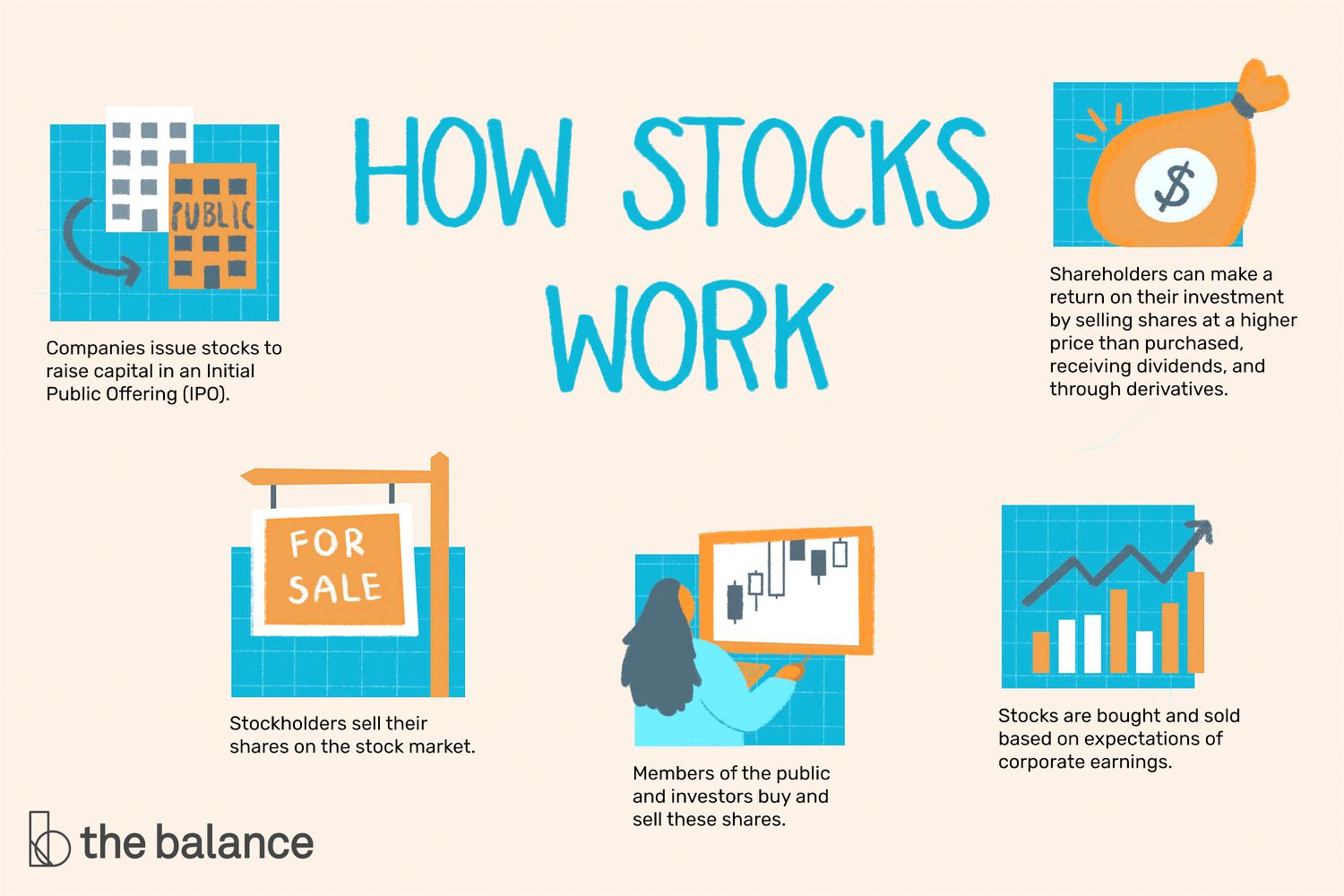
The secondary market consists of trading in the shares of listed companies. Once the initial sale of shares is undertaken, buying and selling shares of companies can be undertaken between the traders and investors who want to purchase the shares and those share-holders who want to sell their shares. These operations are undertaken in the secondary market. A newly issued IPO will be considered a primary market trade when the shares are first purchased by investors directly from the underwriting investment bank.

According to data from the National stock exchange (NSE), there are 1.2 crore active investors in India, a country of 138 crore people, as of August 2021 only 8% of people invested in the stock market in India Maharashtra. Maharashtra has the highest. It has added more than 64.2 lakh investors or 39.64% in the last one year.

WHAT IS INVESTMENT IN STOCK MARKET

Investing in stocks means buying shares of ownership in a public company. Those shares are called stock. If a stock you own becomes more valuable, you could earn a profit if you decide to sell it to another investor. Most people invest in stocks online, through a Demat account we can also purchase funds, which hold many different stocks within one investment.

Investments in the primary share market are through an Initial Public Offering. After a company receives all the applications made for an IPO by investors, the applications are counted and shares are allotted based on demand and availability. To invest in both primary and secondary markets, you need to have a demat account  that will hold electronic copies of your shares. Additionally, a trading account is also important which will help in buying and selling shares online.



1.2 WHY SELECT STOCK MARKET

**Good current and projected profitability.**When choosing stocks, it’s important to consider a company’s financial fundamentals, including earnings, operating margins and cash flow. **Favorable asset utilization** Favorable asset utilization is the ratio of revenue earned for each dollar of assets a company owns. For example, if a company has an asset utilization ratio of 40 percent, it’s earning 40 cents for each dollar of assets it owns. **Conservative capital structure** Capital structure refers to how a company funds its business operations, using both debt and equity. A conservative capital structure means that a company characteristically marshals capital in ways that create enough short-term liquidity to cover operating costs, while also reserving enough finance expansion without significantly increasing long-term debt.

Earning momentum. Current or recent earnings, the fixation of many investors, are nothing more than snapshots of where a company is, or was, at a given point in time. To see where companies are likely headed, look for earnings momentum — the slowing or acceleration of earnings growth from one period to the next— as demonstrated by patter Look for these patterns by examining earnings reports over the previous eight quarters, and reading analysts’ projections for future earnings. If a company posted its best earnings of the last five years, two years ago, and has been lackluster since, it may be under increasing competitive pressure Intrinsic value (rather than market value). Intrinsic value is determined by analysts using complex absolute and relative valuation models. Available to individual investors online, these figures are a way to cut through market buzz to get a handle on a stock’s real value In the short term, intrinsic value can vary significantly from market value, which is influenced by perception and behavioral investing factors. Ideally, you want stocks whose intrinsic value is higher than the market value, as this can suggest eventual price growth Intrinsic value rather than market value Intrinsic value is determined by analysts using complex absolute and relative valuation models. Available to individual investors online, these figures are a way to cut through market buzz to get a handle on a stock’s real value In the short term, intrinsic value can vary significantly from market value, which is influenced by perception and behavioral investing factors. Ideally, you want stocks whose intrinsic value is higher than the market value, as this can suggest eventual price growth.

STRUCTURE OF STOCK MARKET

structure of indian stock market There are primarily two stock exchanges in India, the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE). Companies list their shares for the first time on a stock exchange through an IPO. Investors may then trade in these shares through the secondary market.

Structure of Indian Stock Market

Introduction the stock market is an avenue where investors trade in shares, bonds, and Derivatives This trading is facilitated by stock exchanges, which can be thought of as

Market that connect buyers and sellers.

Participants of the Stock Market

1) Securities and Exchange Board of India (SEBI): SEBI is the regulator of stock

Markets in India and ensures that securities markets in India work in order.

2) Stock Exchange: there are two primary stock exchanges on which companies are listed.

•Bombay Stock Exchange (BSE)

•National Stock Exchange

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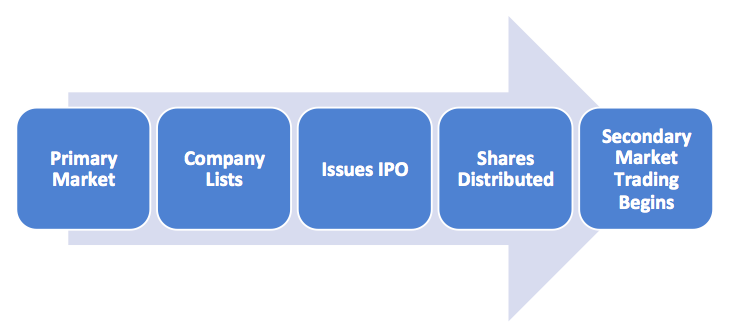
PRIMARY MARKET

The primary market is concerned with the floatation of new issues of shares or bonds. The firms floating new issues to raise funds may be new companies or existing companies planning expansions. The Merchant Banking Division of a commercial bank is asked by the company to advise on the viability Of floatation of an issue before an issue is actually floated in the market.

The stock issuing company also approaches the institutional underwriters like LIC, UTI, ICICI and IDBI, to ensure the marketability of an issue. The underwriters like LIC and UTI purchase securities from the New Issue Market to hold these in their own asset portfolio.

#### SECONDARY MARKET

The Secondary Market deals in existing securities. This market provides both liquidity and marketability to such securities. It implies that it is a market where a security can be bought or sold at small transaction cost. Although the Secondary Market deals with the purchase and sale of old securities, the firms issuing new securities get themselves registered on a Stock Exchange by applying for listing of shares. Listing offers the investor a ‘market’ for the sale of his stock.



SEBI REGULATION

In December 1996, the SEBI had taken a policy decision, in public and trade interest, that grant of recognition to new stock exchanges would be considered subject

The securities market in India is regulated by four key laws — The Companies Act, 2013, the Securities and Exchange Board of India Act, 1992 (SEBI Act), the Securities Contracts (Regulation) Act, 1956 (SCRA) and the Depositories Act, 1996.

The exchange makes rules, regulations and bye-Laws with adequate provisions for investor protection, with the approval of the SEBI and thereafter strictly follows them. The exchange establishes a Clearing House within 6 months from the date of recognition.

The exchange would begin trading only after introduction of On-Line Screen Based Trading

An issuer shall make a bonus issue of equity shares only if it has made reservation of equity shares of the same class in favour of the holders of outstanding compulsorily convertible debt instruments if any, in proportion to the convertible part

What are the SEBI and RBI guidelines explain

The SEBI holds the platform to protect the stock market, and RBI manages the monetary funds. IRDAI regulates insurance policies, and CCI manages the market competition. All the regulatory bodies connect to maintain the economic growth of the country.



STOCK MARKET IN INDIA

The Indian stock market traces its history back to the late 18th century when the trading floor was under

The shade of a sprawling banyan tree opposite the Town Hall in Mumbai. A few people would meet under this tree to informally trade in cotton This was because Mumbai was a busy trading port, and essential commodities were traded here often The Companies Act was introduced in 1850, following which investors started showing an interest incorporate securities. The concept of limited liability also put an appearance around this time

By 1875, an organization is known as ‘The Native Share and Stock Brokers Association’ came into being

This was the predecessor of the BSE

In 1894, the Ahmedabad Stock Exchange came primarily to enable dealing in the shares of textile mills in the city The Indian stock market has come a long way since its inception in the mid-19th century, and today it is one of the largest stock markets in the world in terms of market capitalization. It is also an important avenue for companies to raise funds and for investors to earn returns on their investments.

## CURRENT DAY OF THE STATE OF STOCK MARKET

## Today, the BSE is measured as the world’s 11th largest stock exchange, and the market capitalization is likely The Indian stock market by referring to financial news websites, stock market apps, or by consulting with a financial advisor. Some popular financial news websites in India include Moneycontrol, Economic Times, Livemint, and Business Standard.

## OBJECTIVES OF THE STUDY

1. To study about stock market impact around the college student

2. To find the problem facing by the new invester

3. To know the apps which help to investment for fresher

4. To know about variation from stock market and trading

5. To study about percentage peoples interested in stock market but don’t know how to invest

STATEMENT OF THE PROBLEM

There are several reasons why some people may not prefer investing in the stock market:

* Risk
* Lack of knowledge
* Time commitment
* Fear of scams
* Preference for other investment options

SCOP OF THE STUDY

The stock market refers to the collection of markets and exchanges where stocks, shares, and other securities are traded. The scope of the stock market includes a variety of financial instruments, including stocks, bonds, options, futures, and exchange-traded funds (ETFs). The primary function of the stock market is to provide a platform for companies to raise capital by selling shares of their stock to investors. Investors, in turn, can purchase shares of these companies to own a portion of the company and potentially profit from the company's future growth and success. The stock market also provides an opportunity for investors to trade securities and potentially profit from fluctuations in the prices of these securities. Traders can use various strategies, such as technical analysis and fundamental analysis, to make informed trading decisions. The stock market has a significant impact on the economy and is often used as a gauge of economic health. The performance of the stock market can affect consumer and business confidence, as well as impact the investment decisions of individuals, businesses, and governments. Overall, the scope of the stock market is vast and includes a variety of financial instruments and participants, with its impact extending beyond the financial sector and into the broader economy The stock market refers to a system of financial markets where stocks or shares of publicly traded companies are bought and sold. The primary scope of the stock market is to facilitate the exchange of stocks and securities among investors and traders. In general, the stock market provides companies with access to capital by allowing them to issue and sell stocks to investors. Investors, in turn, purchase these stocks with the expectation of earning a return on their investment through dividends or capital gains. The stock market also serves as an indicator of the overall health of the economy, as it reflects the performance of companies in different sectors and industries. Additionally, stock prices can be influenced by a wide range of factors, including global events, economic policies, and company-specific news. Investing in the stock market can be a way for individuals to grow their wealth over time, but it also carries risks and requires careful research and analysis. Overall, the scope of the stock market is vast, encompassing various financial instruments and players, and its impact is felt across many aspects of the economy and society

**LIMITATIONS OF STUDY**

Volatility: Stock prices can be highly volatile and subject to sudden changes based on various factors such as company performance, economic indicators, and political events. Volatility: Stock prices can be highly volatile and subject to sudden changes based on various factors such as company performance, economic indicators, and political events. Risk: Investing in stocks carries a higher level of risk than other types of investments such as bonds or savings accounts. There is no guarantee that a stock's value will increase, and investors can potentially lose money. Limited control: When you invest in stocks, you are essentially buying a small piece of ownership in a company. However, as a shareholder, you have limited control over the company's operations and decisions. Dividend payments: Not all stocks pay dividends, and even those that do may not provide a consistent stream of income. Fees and taxes: Investing in stocks may come with fees such as brokerage fees and taxes on capital gains. Fees and taxes: Investing in stocks may come with fees such as brokerage fees and taxes on capital gains. Market timing: Trying to time the market and buy or sell stocks at the right time can be challenging, and it is difficult to predict stock market movements with accuracy. Overall, stocks can be a valuable addition to an investment portfolio, but investors should be aware of the potential risks and limitations associated with this type of investment

REVIEW OF LITERATURE

Malkiel, B. G. (2019). A Random Walk Down Wall Street: The Time-Tested Strategy for Successful Investing. W. W. Norton & Company.

This book is a classic in the field of investment literature. Malkiel argues that the stock market is efficient and that it is impossible to consistently outperform the market by picking individual stocks. He suggests that a low-cost, passive investing strategy, such as investing in index funds, is the most effective way to invest in the stock market

Graham, B., & Zweig, J. (2003). The Intelligent Investor: The Definitive Book on Value Investing. HarperCollins.

This book is another classic in the field of investment literature. Graham argues that the stock market is not always efficient and that it is possible to find undervalued stocks through fundamental analysis. He suggests that investors should focus on buying stocks that are trading at a discount to their intrinsic value and have a margin of safety.

Barber, B. M., & Odean, T. (2020). Trading is hazardous to your wealth: The common stock investment performance of individual investors. The Journal of Finance, 55(2), 773-806.

This study examines the performance of individual investors who actively trade stocks. The authors find that individual investors underperform the market and that their returns are negatively impacted by transaction costs, overconfidence, and behavioral biases.

Campbell, J., & MacKinlay, A. C. (2018). The econometrics of financial markets. Princeton University Press.

This book is a comprehensive guide to the econometric analysis of financial markets. It covers topics such as stock price volatility, stock returns, and the predictability of stock prices.

RESEARCH METHODOLOGY

RESEARCH METHODOLOGY

Research Methodology is a way to systematically solve the research problems. It may understand as a science of study how research is done scientifically.

**PRIMARY DATA**: A research design is purely and simply the framework of plan for a study that guides the collection and analysis of data. Primary data-collected through structured questionnaire will be done.

Analysis tool will be used:

• Percentage

• Graphs & chart

• Table forms

**Secondary Data:** Secondary data is the data that have been already collected by and readily available from other sources. Such data are cheaper and more quickly obtainable than the primary data and also may be available when primary data cannot be obtained at all. The sources of secondary data are as follows

* Newspapers
* News channels
* internet-websites
* magazines
* books-libraries

**DATA COLLECTION DESIGN**

Sample Design is a definite plan to obtain a sample from the sampling frame. The method which is adopted by the researcher in selecting the unit of sampling from the population is called sampling design.

**Sample Size**: It represents how many candidates you have chosen to fill up your questionnaire. I had chosen sample of 121 candidates.

**METHOD OF DATA COLLECTION**:

The data was collected using questionnaire from professionals/Common man like those who wants invest in stocks and other Investment option.

A study on research design which has been made use of is the descriptive research design which describes the awareness and perception of the population that is being studied.

In this we used the Quantitative research.

Primary data has been collected the information through survey.

**RELEVANCE OF STUDY**

The scope of project is mainly concentrated on different category of the stocks such as equity funds, debt funds and other funds as well. The project is mainly based on the preferences of investor in various investment avenue available The main purpose of doing this project was to know about stock markets and its functioning This helps to know in details about stock market company right from its inception stage, growth and future prospects. It also helps in understanding different schemes of stock market . Because my study depends upon prominent funds in India to know about stock market is good investment option.

**DATA ANALYSIS AND INTERPRETATION**

1,Are you interested in stock market ? the peoples between age of 18 to 21

|  |  |  |
| --- | --- | --- |
| Are you interested in stock market |  |  |
|  |  | % |
| yes | 98 | 80.99173554 |
| no | 23 | 19.00826446 |
| total | 121 |  |

IN the people age between 18 to 21 they are very much interested to invest in stock markets in my 121 sample

98% of people interested in stock markets to invest the money. Because they know stock market is good and that’s very much useful to invest the money. only 2% of people is not interested because ,in my perspective the think that that’s risk as well as capital problem.

2,Do you know about stock market ?

|  |  |  |
| --- | --- | --- |
| Do you know about stock market | No of responses | percentage |
|  |  | % |
| yes | 50 | 41.32231405 |
| no | 71 | 58.67768595 |
| total | 121 |  |

In the people age betweent 18 to 21 they are much interested in stock market but they don’t know about it because in my perspective they don’t get much knowledge about the stock market. In my motive is each and every people need to know more about the stock market.

Inference:

It is interpred from the above table and chart showing “” states that the 41% of responses were yes, 59% responses were no.

Majority 59% of responses were no.

3, You have already experience in stock market ?

|  |  |  |
| --- | --- | --- |
| You have already experience in stock market | No of responses | percentage |
|  |  | % |
| yes | 37 | 30.5785124 |
| no | 84 | 69.4214876 |
| total | 121 |  |

In my survey in 121 people only 37 people are have experience in the stock markets.only 30% of people have experience in stock market. Balance 70% of people don’t have any experience in stock market. Because they think that why we ne to take a risk ? they’s mindset like that…..

Inference:

It is interpred from the above table and chart showing you have already experience in stock market ? states that the 31% of responses were yes, 69% responses were no.

Majority 69% of responses were no.

3, Are you interested in investing stock market ?

|  |  |  |
| --- | --- | --- |
| Are you interested in investing stock market | No of responses | percentage |
|  |  | % |
| yes | 82 | 67.76859504 |
| no | 39 | 32.23140496 |
| total | 121 |  |

In my survey 121 peoples in that 67% of peoples interested in stock market to invest money but. Why they are not investing ? because the think that that’s risk and it may take time of profit .

Inference:

It is interpred from the above table and chart showing states that Are you interested in investing stock market the 68% of responses were yes, 32% responses were no.

Majority 68% of responses were yes.

4, How much you save a money per month ?

|  |  |  |
| --- | --- | --- |
| How much you save a money per month ? | No of responses | percentage |
| 500 | 49 | 40.49586777 |
| 1000 | 46 | 38.01652893 |
| 5000 | 26 | 21.48760331 |
| 8000 | 0 | 0 |
| total | 121 |  |

In my survey each and every people can save a money in age between 18 to 21. In 500 per month 40% of people can save and 1000 per month 38% people can save and 5000 per month 21% of people can save a money ? so in my perspective each and every people not all people 80% of people can save a money they save a money but some people don’t know to grow a money . to grow or to increase the money stock markets is good option….

Inference:

It is interpred from the above table and chart showing states that “How much you save a money per month ?” 40% responds 500 and 38% responds 1000 and 21% responds 5000

Majority 40% of responds where 500

5, Do you think stock market is risk ?

|  |  |  |
| --- | --- | --- |
| Do you think stock market is risk ? | responses | percentage |
| Yes | 21 | 17.3553719 |
| partially it's risk | 80 | 66.11570248 |
| No | 20 | 16.52892562 |
| total | 121 |  |

I ask some people is stock market is risk ? 17% of people say’s it’s a risk because the people don’t know about the stocks because the people don’t know about that …..80% of people think that partially risk because they know stock market but some capital problem some think….16% of people think that there is no risk because that people already invested……

Inference:

It is interpred from the above table and chart showing states that “Do you think stock market is risk ?”

66% of responds partially it's risk and 16% responds no and 17 % say yess…

Majority responds 66% partial risk..

6, If you need to invest money in stock market how much money you invest per month ?

|  |  |  |
| --- | --- | --- |
| If you need to invest money in stock market how much money you invest per month ? | responds | percentage |
| 500 | 89 | 73.55371901 |
| 1000 | 24 | 19.83471074 |
| 5000 | 6 | 4.958677686 |
| 10000 | 2 | 1.652892562 |
| total | 121 |  |

In my survey all the people have a money to invest in stock market some amount . so. People have a money why the are not inveset why? because the people think more risk and not profitable

. Inference:

It is interpred from the above table and chart showing states that “If you need to invest money in stock market how much money you invest per month?” 73% respond 500 and 19% responds 1000 and 4% respond 5000 and 1% respond 10000 …….

Majority responds 73% respond 500

7, Do you think that it's investment option ?

|  |  |  |
| --- | --- | --- |
| Do you think that it's investment option ? | responds | percentage |
| yes | 89 | 73.55371901 |
| no | 32 | 26.44628099 |
| total | 121 |  |

In my perspective it’s good investment option some people know some people don’t know because they don’t know but known people also not intrest to invest in stock because the don’t know the platform where to invest how to invest.

Inference:

It is interpred from the above table and chart showing states that “Do you think that it's investment option?”

73% responds yes and 24% respond no……..

Majority responds 73% where yess…

8, Do you have any doubt about stock market ?

|  |  |  |
| --- | --- | --- |
| Do you have any doubt about stock market ? | responds | percentage |
| yes | 89 | 73.55371901 |
| no | 32 | 26.44628099 |
| total | 121 |  |

In my survey 121 people 73% people have a doubt to invest in stock market and the people think that they need more knowledge about it so in this project I need to explail all the way of stock investment.

Inference:

It is interpred from the above table and chart showing states that “Do you have any doubt about stock market”

73% of responds yess and 26% of responds no…..

Majority of respond 73% is yess…

9, If colleges is making any awareness about stock market ?

|  |  |  |
| --- | --- | --- |
| If colleges is making any awareness about stock market | responds | percentage |
| yes | 35 | 28.92561983 |
| no | 86 | 71.07438017 |
| total | 121 |  |

In my survey no college is explain about the stock market because the each and every college focus only on study’s and some activits but no stock market .in my perspective the college need to take care about the stock market .In USA 48% of people are invest in stock market in india people only 4%..........

Inference:

It is interpred from the above table and chart showing states that “If colleges is making any awareness about stock market” 71% of responds no and 29% responds yes..

Majority of respond 79% is no…

10, In your family any one is investing in stock market ?

|  |  |  |
| --- | --- | --- |
| In your family any one is investing in stock market ? | responds | percentage |
| yes | 40 | 33.05785124 |
| no | 81 | 66.94214876 |
| total | 121 |  |

In my survey only 30% of people family is investing in stock market so if family of friends is investing in stock market than only the people get some idea about the stock market ………..

Inference:

It is interpred from the above table and chart showing states that “In your family any one is investing in stock market”

67% responds no and 33% are yes

Majority of respond 67% no ……..

11, what type of share do your prefer to invest ?

|  |  |  |
| --- | --- | --- |
| what type of share do your prefer to invest ? | responds | percentage |
| preference | 44 | 36.36363636 |
| equity | 77 | 63.63636364 |
| total | 121 |  |

I ask some person someone is invest in stock market the told that 36% of people is invest in preference

Share because that is risk less and and some amount of intrest is recived by the company

Inference:

It is interpred from the above table and chart showing states that “what type of share do your prefer to invest”

36% preference and 64% equity

Majority of respond is 64% equity….

12, which is your preference

|  |  |  |
| --- | --- | --- |
| which is your preference ? | responds | percentge |
| gold | 26 | 21.48760331 |
| stock, mutual fund, gold, | 3 | 2.479338843 |
| stock, mutual fund | 2 | 1.652892562 |
| stock, gold | 10 | 8.26446281 |
| stock, Crypto currency | 2 | 1.652892562 |
| stock, Business | 2 | 1.652892562 |
| stock, | 54 | 44.62809917 |
| mutual fund, gold | 7 | 5.785123967 |
| mutual fund | 15 | 12.39669421 |
| total | 121 |  |

In my survey most of the people select stock but some people is also invest in gold because the know about gold but they don’t know about the stock………

Inference:

It is interpred from the above table and chart showing states that “which is your preference?” 26% responds gold,10% respond of stock and gold, and 54% responds only stock….

Majority respond 45% for stock…..

13, how will you invest in stock ?

|  |  |  |
| --- | --- | --- |
| how will you invest in stock ? | responds | percentage |
| By own | 79 | 65.2892562 |
| brokers | 7 | 5.785123967 |
| friends | 35 | 28.92561983 |
| total | 121 |  |

In my survey most of the people is interested to invest in stock market but the mail problem is to ensure that they are the 65% of people is investing own but the balance 35% of people is investing by the friends and brokers …. That’s not a safe thing to invest money In my perspective to invest a money by his own is good to invest…..

It is interpred from the above table and chart showing states that “how will you invest in stock ?” 65% respond by own and 29% respond friends and 6% respond brokers…

Majority respond is 65% by own…

14, do you thing stock market is good investment option?

|  |  |  |
| --- | --- | --- |
| do you thing stock market is good investment option ? | responds | percentage |
| yes, maybe | 30 | 24.79338843 |
| Maybe | 21 | 17.3553719 |
| no, partially it's risk | 20 | 16.52892562 |
| partially it's risk | 5 | 4.132231405 |
| yes | 45 | 37.19008264 |
| total | 121 |  |

In my survey most of the people say it’s the good investment option, 37% of people say is good investment option 16% people says that no it’s partially risk. 24% of people responds yes maybe…… in my perspective

Its good investment option and it may be risk as well as it not a risk in my perspective its not a risk…

Inference:

It is interpred from the above table and chart showing states that “do you thing stock market is good investment option?” 37% of people responds yes its good investment option but 26% of people responds no it’s a risk.

Majority is 37% responds its good investment option…..

15, what is your opinion about stock market?

|  |  |  |
| --- | --- | --- |
| what is your opinion about stock market | responds | percentage |
| good investment option | 26 | 21.48760331 |
| good investment option, risk | 3 | 2.479338843 |
| risk | 12 | 9.917355372 |
| To save a money | 53 | 43.80165289 |
| To save a money, good investment option | 18 | 14.87603306 |
| waste of time | 9 | 7.438016529 |
| total | 121 |  |

In my survey 43% people says its good investment option to save a money … 21% of people says it may be risk and some people say its risk …

Inference:

It is interpred from the above table and chart showing states that “what is your opinion about stock market?”

64% respond good investment option balance 36% people say its not good investment option…

Majority 64% respond good investment option……

16, do you know how the profit & loss is happening

|  |  |  |
| --- | --- | --- |
| do you know how the profit & loss is happening | responds | percentage |
| yes | 65 | 53.71900826 |
| no | 56 | 46.28099174 |
| total | 121 |  |

In my survey some people know how the profit and loss happening only some people knows……

Inference:

It is interpred from the above table and chart showing states that “do you know how the profit & loss is happening”

54% responds yes and 46% responds no…….

Majority of responds 54% yes

**17,** Do you think stock is long term or short term or Medium

|  |  |  |
| --- | --- | --- |
| do you think stock is long term or short term or Medium | responds | percentage |
| short | 10 | 8.26446281 |
| medium | 27 | 22.31404959 |
| long, short, Medium | 5 | 4.132231405 |
| long, short | 2 | 1.652892562 |
| long, Medium | 10 | 8.26446281 |
| long | 64 | 52.89256198 |
| All of the above | 3 | 2.479338843 |
| total | 121 |  |

In my survey most of people select long term investment because they think that long term investment is low risk that’s correct but the short term investment also have risk less that’s people don’t know that

Inference:

It is interpred from the above table and chart showing states that “do you think stock is long term or short term or Medium” 64% responds long and balance 36% responds short, Medium.

Majority 64% responds long..

18, Do you think treading and stock is same?

|  |  |  |
| --- | --- | --- |
| Do you think treading and stock is same? | responds | percentage |
| yes | 64 | 52.89256198 |
| no | 57 | 47.10743802 |
| total | 121 |  |

In this survey more people think that treading and stock is same but real think is not same most of the people think same ….

Inference:

It is interpred from the above table and chart showing states that “Do you think treading and stock is same?”

52% responds is yes and 47% responds no

Majority responds 52% yes

19 ,If Iam Giving 50,000 To You For Your Savings, What Will U Do With That Money ( U Need To Grow Up Your Money )

|  |  |  |
| --- | --- | --- |
| If Iam Giving 50,000 To You For Your Savings, What Will U Do With That Money ( U Need To Grow Up Your Money ) | responds | percentage |
| bank | 22 | 18.18181818 |
| bank, both | 3 | 2.479338843 |
| bank, stock | 10 | 8.26446281 |
| bank, stock, both | 3 | 2.479338843 |
| bank, stock, both, Fixed Deposit | 2 | 1.652892562 |
| both | 34 | 28.09917355 |
| Fixed Deposit | 2 | 1.652892562 |
| stock | 38 | 31.40495868 |
| stock, both, Fixed Deposit | 3 | 2.479338843 |
| stock, Fixed Deposit | 4 | 3.305785124 |
| total | 121 |  |

In my survey many people says that the invest in stock and bank some people say only stock …. Both are good but in my perspective stock is safe …..

Inference:

It is interpred from the above table and chart showing states that “If Iam Giving 50,000 To You For Your Savings, What Will U Do With That Money ( U Need To Grow Up Your Money )” 38% responds stock and 34% responds stock and bank both and 24% respond bank and Fixed Deposit.

Majority 38% respond stock and bank…

**FINDINGS**

From the data analysis, it has been noted that majority 56.9% of the respondents are 'male" only. Majority 63.1% of the respondents are studend between age of 18 . Majority 32.3% of the respondents are between 19-20 years of age and Majority 29.2% of the respondents are having age of 21

* IN the people age between 18 to 21 they are very much interested to invest in stock markets in my 121 sample

98% of people interested in stock markets to invest the money. Because they know stock market is good and that’s very much useful to invest the money. only 2% of people is not interested because ,in my perspective the think that that’s risk as well as capital problem

* In the people age betweent 18 to 21 they are much interested in stock market but they don’t know about it because in my perspective they don’t get much knowledge about the stock market. In my motive is each and every people need to know more about the stock market.

Inference:

It is interpred from the above table and chart showing “” states that the 41% of responses were yes, 59% responses were no.

Majority 59% of responses were no.

* In my survey in 121 people only 37 people are have experience in the stock markets.only 30% of people have experience in stock market. Balance 70% of people don’t have any experience in stock market. Because they think that why we ne to take a risk ? they’s mindset like that…..

Inference:

It is interpred from the above table and chart showing you have already experience in stock market ? states that the 31% of responses were yes, 69% responses were no.

Majority 69% of responses were no.

* In my survey each and every people can save a money in age between 18 to 21. In 500 per month 40% of people can save and 1000 per month 38% people can save and 5000 per month 21% of people can save a money ? so in my perspective each and every people not all people 80% of people can save a money they save a money but some people don’t know to grow a money . to grow or to increase the money stock markets is good option….

Inference:

It is interpred from the above table and chart showing states that “How much you save a money per month ?” 40% responds 500 and 38% responds 1000 and 21% responds 5000

Majority 40% of responds where 500

* I ask some people is stock market is risk ? 17% of people say’s it’s a risk because the people don’t know about the stocks because the people don’t know about that …..80% of people think that partially risk because they know stock market but some capital problem some think….16% of people think that there is no risk because that people already invested……

Inference:

It is interpred from the above table and chart showing states that “Do you think stock market is risk ?”

66% of responds partially it's risk and 16% responds no and 17 % say yess…

Majority responds 66% partial risk..

* In my survey all the people have a money to invest in stock market some amount . so. People have a money why the are not inveset why? because the people think more risk and not profitable

. Inference:

It is interpred from the above table and chart showing states that “If you need to invest money in stock market how much money you invest per month?” 73% respond 500 and 19% responds 1000 and 4% respond 5000 and 1% respond 10000 …….

Majority responds 73% respond 500

* In my perspective it’s good investment option some people know some people don’t know because they don’t know but known people also not intrest to invest in stock because the don’t know the platform where to invest how to invest.

Inference:

It is interpred from the above table and chart showing states that “Do you think that it's investment option?”

73% responds yes and 24% respond no……..

Majority responds 73% where yess…

* In my survey 121 people 73% people have a doubt to invest in stock market and the people think that they need more knowledge about it so in this project I need to explail all the way of stock investment.

Inference:

It is interpred from the above table and chart showing states that “Do you have any doubt about stock market”

73% of responds yess and 26% of responds no…..

Majority of respond 73% is yess…

* In my survey no college is explain about the stock market because the each and every college focus only on study’s and some activits but no stock market .in my perspective the college need to take care about the stock market .In USA 48% of people are invest in stock market in india people only 4%..........

Inference:

It is interpred from the above table and chart showing states that “If colleges is making any awareness about stock market” 71% of responds no and 29% responds yes..

Majority of respond 79% is no…

* In my survey only 30% of people family is investing in stock market so if family of friends is investing in stock market than only the people get some idea about the stock market ………..

Inference:

It is interpred from the above table and chart showing states that “In your family any one is investing in stock market”

67% responds no and 33% are yes

Majority of respond 67% no ……..

I ask some person someone is invest in stock market the told that 36% of people is invest in preference

Share because that is risk less and and some amount of intrest is recived by the company

Inference:

It is interpred from the above table and chart showing states that “what type of share do your prefer to invest”

36% preference and 64% equity

Majority of respond is 64% equity….

* In my survey most of the people select stock but some people is also invest in gold because the know about gold but they don’t know about the stock………

Inference:

It is interpred from the above table and chart showing states that “which is your preference?” 26% responds gold,10% respond of stock and gold, and 54% responds only stock….

Majority respond 45% for stock…..

* In my survey most of the people is interested to invest in stock market but the mail problem is to ensure that they are the 65% of people is investing own but the balance 35% of people is investing by the friends and brokers …. That’s not a safe thing to invest money In my perspective to invest a money by his own is good to invest…..

It is interpred from the above table and chart showing states that “how will you invest in stock ?” 65% respond by own and 29% respond friends and 6% respond brokers…

Majority respond is 65% by own…

* In my survey most of the people say it’s the good investment option, 37% of people say is good investment option 16% people says that no it’s partially risk. 24% of people responds yes maybe…… in my perspective

Its good investment option and it may be risk as well as it not a risk in my perspective its not a risk…

Inference:

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Inference:

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Majority 64% respond good investment option……

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Inference:

It is interpred from the above table and chart showing states that “do you think stock is long term or short term or Medium” 64% responds long and balance 36% responds short, Medium.

Majority 64% responds long.

* In this survey more people think that treading and stock is same but real think is not same most of the people think same ….

Inference:

It is interpred from the above table and chart showing states that “Do you think treading and stock is same?”

52% responds is yes and 47% responds no

Majority responds 52% yes

* In my survey many people says that the invest in stock and bank some people say only stock …. Both are good but in my perspective stock is safe …..

Inference:

It is interpred from the above table and chart showing states that “If Iam Giving 50,000 To You For Your Savings, What Will U Do With That Money ( U Need To Grow Up Your Money )” 38% responds stock and 34% responds stock and bank both and 24% respond bank and Fixed Deposit.

Majority 38% respond stock and bank…

**SUGGESTIONS**

* Advertisement on television is the main source of attraction so the company must
* advertise its products heavily.
* There should be provision of complain suggestion boxes at each branch.
* Investment made by the investors needs to be prioritized in respect to their objectives.
* Depending upon their age the investors should go for equity exposure.
* Investors should look for long term capital appreciation and invest in diverse asset class
* Make awareness for college students

**CONCLUSION**

Stock Market is that the mitigation of risk through the spreading of investments across multiple entities, which is achieved by the pooling of variety of small investments into an outsized bucket. stock exchange is that the best suited investment for the commoner because it oﬀers chance to take a position during a diversified, professionally managed portfolio at a comparatively low cost. The review of literature has delivered to light that Stock Market is that the mitigation of risk through the spreading of investments acros smultiple entities, which is achieved by the pooling of variety of small investments into an outsized

bucket. stock exchange is that the best suited investment for the commoner because it oﬀers a chance to take a position during a diversified, professionally managed portfolio at a comparatively low cost. The review of literature has delivered to light that. Enlistment of corporate securities in additional than one stock market at an equivalent time improves liquidity of securities and functioning of stock market.

There is existence of untamed speculation within the Indian stock exchange. Risk isn't measurable or quanta able. But risk is calculated on the idea of historic volatility. Stock market movements are largely in influenced by, broad money supply, in action C/D ratio and scale de city aside from political stability. Low execution costs make the derivativese specially futures, very suitable for frequent .

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* ion.aspx

**ANNUXER**

**1,what is your name & college name**

**2. What is your age**

18

19

20

21

**3. What is your Education?**

Graduate

Ungraduate

PG

Professional

**4. What is your Occupation?**

Student

Homemaker

Employed

Business

**5. Are you interested in stock market**

yes

no

**6. Are you interested to save a money**

Yes

No

**7. Do you know about stock markets**

Yes

No

**8. You have already experience in stock market**

Yes

No

**9. Are you interested in investing stock market**

Yes

No

**10. How much you save a money per month**

500

1000

5000

about 5000

**11. Do you think stock market is risk?**

Yes

no

partially it's risk

**12. If you need to invest money in stock market how much money you invest per**

**month ?**

500

1000

5000

10000

**13. Do you think that it's investment option ?**

Yes

No

**14. Do you have any doubt about stock market ?**

Yes

No

**15. Do you have any doubt about how to invest ?**

Yes

No

**16. If colleges is making any awareness about stock market**

Yes

No

**17. In your family any one is investing in stock market ?**

Yes

No

**18. what type of share do your prefer to invest ?**

equity

preference

Other:

**19. which is your preference ?**

stock

mutual fund

gold

Other:

**20. how will you invest in stock ?**

By own

brokers

friends

Other:

**21. do you thing stock market is good investment option ?**

yes

no

partially it's risk

Maybe

**22.what is your opinion about stock marke**t \*

To save a money

good investment option

waste of time

risk

**23. do you know how the profit & loss is happening \***

Yes

No

**24. What is the stock market controlled by ?**

indian government

nse (National Stock Exchange)

bse ( Bombay Stock Exchange,)

(SEBI)Securities and Exchange Board of India

**25. do you think stock is long term or short term or Medium**

long

short

Medium

Other:

**26. Do you think treading and stock is same ?**

yes

no

**27. Which is better trading or stocks?**

trading

stocks

both

**28. if iam giving 50,000 to you for your savings, what will u do with that money**

**( you need to grow up your money )**

bank

stock

both

Fixed Deposit