**GLA University, Mathura**

**MINI PROJECT-I**

**(2020-21)**

# Basic Financial learning website

**SYNOPSIS**



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**Problem Statement:-**

Financial literacy is the ability to understand how to make financial decisions so you can confidently manage and grow your money. Investing in stocks , creating income streams etc. besides our salaries are the result of financial literacy. Relying on just one source of income will keep us in a situation where we always make both ends meet. Creating multiple income streams will give us the confidence that we can survive financial crises.

According to a global survey, about a staggering 76% of Indian adults do not understand the basic financial concept and are unfortunately financially illiterate even today.The survey confirms the financial literacy rate in India has been consistently poor as compared to the rest of the world. Financial illiteracy can cause many people to become victims of predatory lending, subprime mortgages,or fraud and high interest rates ,resulting in bad credit or bankruptcy.The lack of financial literacy can lead to large amounts of debt and poor financial decision.

So to reduce this problem the educated, working middle class should be given proper knowledge about the various financial products available in the market so that they can invest their hard earned money in the best possible way. Even the rich and famous should be made aware of the various opportunities of investment,how to use their wealth to make maximum benefits for their personal development and for the development of the society as a whole.Hence,financial literacy,financial inclusion and financial stability are the top three aspects of a growing and efficient economy.These are undoubtedly the most important factors for India to emerge as an economically developed country in next few years .

So as a panacea we are offering a Basic Financial learning Website . It will encapsulate structured information from basic to advance level about financial instruments like share market, mutual fund, life insurance etc.

**Reason for selecting the topic:-**

Seeing that financial literacy is the need of the hour and still the percentage of financially literate people is less , we want to contribute towards solving this one of the major problems of the people of our country. .

**Objective of the project:-**

To develop a platform which will serve as a single point source for common citizens to learn about various financial products as well as to work towards a greater goal of bringing financial Inclusion and making people financially literate.

**Future Scope:-**

As the demand of financially literate people is increasing day by day ,this project will play a major role in that . As in future, these types of source of knowledge will be highly in demand that enables people to make better financial choices ,to work towards financial goals,to develop confidence,to become more awareof financial risks and opportunities,to plan realistically for the future ,to respond competently to life events that affect everyday financial decisions.

**Requirements:**

1. **Technology Used:**

HTML

CSS

Javascript

PHP

1. **Software:**

WebStorm for Front-End

Xampp for Apache Server

PHPStorm for PHP

Chrome for Inspect Layout

1. **Hardware Used:**

Ram : 8GB

Hardisk : 500GB

**What contribution would the project make and where?**

This project will help people to get financially literate upto a certain level so that they can maximize whatever level of income they earn and take the steps to make a better life for themselves.

On the other hand if people will invest a percentage of their income , say, in stock, they will help the company in which they will invest to create more jobs . This means a better employment rate and better contribution to help build a more progressive nation.

**Scope for extension into a major project:-**

Right now this website will only promulgate the knowledge related to financial products . But in future it can allow users to give there doubts and can get the answers.On the other hand

users can also be able to get the advice and suggestions from the experts so that they can invest their money effectively.

**INDEX**

|  |  |
| --- | --- |
| **S.no** | **Main page** |
| **1** | **Home page** |
| **2** | **About us page** |
| **3** | **Our content page** |
| **4** | **Login page** |
| **5** | **Contact us page** |