



INVESTMENT PATTERN IN INDIA

**UNDER THE GUIDANCE OF
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ABOUT OF THE COMPANY

The Indian stock market has fast ascended to international standards as the European and American stock markets adjust to the changes brought about by the Internet and IT/telecom innovations. With the Securities and Exchange Board of India (SEBI) also driving the improvements in the market system since the National Stock Exchange began operations in 1994, the sheer magnitude of the changes has allowed the Indian market to advance significantly in just five years. The introduction of paperless trading may easily be a forerunner to the upcoming major changes - rolling settlements - even though online automated trading and better clearing and settlement methods have been implemented as well as online trade. However, despite the fact that the market environment has evolved drastically over the past ten years, the push towards paperless trading stands out. Before 1995, the idea of dematerialization (keeping and dealing securities in a paperless way) was foreign to India; in the last five years, significant amounts of paper have been eliminated from the system. Since the introduction of foreign institutional investors (FIIs) and internet trading, the outdated method, which required documentation at every step, was out of place in a trading environment that was otherwise quick. The government and SEBI were made aware of the FIIs' complaints regarding paperwork as a significant barrier. The necessary legislative modifications were swiftly implemented; the Depositories Act of 1996 and the NSE, Created the National Securities Depository Ltd. (NSDL) in

collaboration with the UTI and the IDBI. However, the repository idea failed to catch on because it was ignored by the FII's who had pushed for its adoption. Because of a lack of liquidity. But there wouldn't be any liquidity if institutional investors didn't participate. This impasse hindered the campaign for a No paper is used here. That is, up until the SEBI intervened. In response to regulatory pressure, SEBI gradually made demat trading in equities required for institutions before expanding access to all investors. The FII's were compelled to immediately dematerialize their assets due to mandatory paperless trading. As a result of SEBI's intervention, the majority of significant equities are now traded in a paperless environment. In a few months, the second round will involve 200 or so stocks. . The numbers from NSDL make the impact of SEBI's intervention clear. The NSDL has enlisted a total of 698 firms with a market valuation of Rs. 7,37,300 crores (almost to 80% of the market capitalisation of all listed equities). The idea of dematerialization can be considered to have gained traction with 13.65 billion shares in the Demat mode, nearly 19 million investor accounts, and securities worth Rs. 3,96,800 crores (\$91 billions) that have really been dematerialized. In the next two years, more paper will be eliminated from the system if the regulatory direction is any indicator. As volumes increased and competition from the Central Depository Services Ltd (CSDL) established by the BSE began in 1999, the NSDL reduced fees, which resulted in a decrease in the cost of dematerialization. second period. Retail investors were less stressed as a result of a number of actions taken by SEBI and NSDL. The importance of Demat in India is significant over the long term. Not only has the overall trading environment been better and more rapid, but volumes have also increased, even in the Demat sector. Now that Demat is gaining traction, there is potential to raise the calibre of investment services. The Indian market is well prepared for web-based trading as a result of dematerialization, yet poor communication infrastructure and weak connections between the banking system and stock exchange may cause delays. Notably, the Indian market accomplished in three years what even the US market took considerably longer to do in terms of the push towards paperless trade. a substantial amount of With dematerialization now a reality, rolling settlements and online trading are now possible. The Indian market will have evolved towards the standards in developed markets like the US once these are in place. Paperless trading may very well be the driving force behind such quick development.

HISTORY/ PREFACE TO THE ORGANISATION:

For further than 15 times, developed fiscal requests have used the repository mode of trading(scrip less sale) and the evaporated form of shareholding. The first repository opened in India ten times ago and is still rather new. Both scrip- grounded and scrip-less trade are necessary for the Indian fiscal request, but the investing community, which is habituated to scrip- grounded trade, will probably need some time to borrow the ultimate. Indeed small investors must now engage in scripless trading, which was preliminarily the exclusive realm of institutional investors and GDR holders in the west. All individualities who presently retain physical share instruments must have them dematerialized. However, they'll be impelled to if the time comes from trade, if they don't. No of how they feel about it, the vast maturity of conservative Indians must accept it. First to lose out were the institutional investors. The fat people who traded in further shares above a particular threshold were also impelled to give in. It's now the turn of the small investors in certain companies. Naturally, the typical investor would have certain anxieties and apprehensions as their share instruments are replaced by little slips and bills. As opposed to pressing them into the game, it's vital to inform and convert these investors of the advantages of Demat.

Company vision To establish ICICI Direct as the assiduity leader in online share trading with top- notch labor force and services. By Recognising consumer demands and furnishing them with excellent products and services, we aspire to negotiate this. Making use of technology to give guests with rapid-fire and accessible service. To give a sustainable and predictable return to our shareholders, we must develop and apply superior threat operation and investment strategies. We must also produce an atmosphere that encourages hand development.

charge of the Company Rather than judging a company's deals and earnings in terms of their absolute worth, consider their deals and earnings growth rates. Search for businesses that routinely outperform their challengers in growth. Investors favour businesses that expand their profit perimeters and the portion of deals they keep each time. Either slice costs or adding profit will achieve this. prices for. Seek out businesses that routinely outperform their challengers in terms of gains from sales. A company's fiscal health is told by profitability, short- term liquidity, and long- term liquidity. Businesses that are economic but have poor short- or long- term liquidity strategies don't endure the trade cycle's low points.

S.S. Kanti Lal I shwarlal Securities Pvt.Ltd., a significant player in the sector(sharekhan.com) The retail

division of SSKI, Sharekhan, India's largest stockbroker, provides you with repository services, trade prosecution capabilities for stocks, derivations, and goods, as well as investing guidance tempered by times of brokerage experience. The performance and trends are continuously covered by a exploration and analysis staff. Sharekhan offers trading products because of this having among the stylish success probabilities in the sector. The largest chain of retail share shops in India is Sharekhan, which has 240 share shops spread over 110 cities. In order to reach a larger request than the one it presently serves, Sharekhan plans to join the collective fund, insurance, and banking sectors in the future. also, it started its MF(collective finances) on a precedence base but hopes to expand. ICICIdirect.com) ICICI WEB TRADE LTD. E-broking was originally entered by ICICIdirect.com. druggies of ICICIdirect.com can pierce the 3- in- 1 service, which electronically connects their brokerage account, their Demat account, and their savings bank account. Through this integration, they can conduct share trades without having to write checks or transfer instructions because plutocrat is automatically transferred to and from their bank account and shares are automatically transferred from and to their demat account. Shares can be traded on ICICIdirect.com in cash, periphery, or spot parts. Also available to investors are 14 collective finances. Prudential ICICI MF, Franklin Templeton India MF, Alliance Capital MF, 1M MF, Birla Sun Life MF, Sundaram MF, IL&FS MF, star MF, HDFC MF, Standard Chartered MF, Reliance Capital MF, Kotak Mahindra MF, TATA MF, and DSP MERRILL LYNCH are some of the other collective finances. using their trading account.

5Paisa.com

India Info Line Securities Private Limited(5paisa), a member of the National Stock Exchange and The Stock Exchange, Mumbai, trades under the name 5paisa. India Infoline Ltd., the largest and most well- known finance and investment gate in India, owns all of 5paisa. One of the top players in India's e-broking request is 5paisa. One of the smallest brokerage rates in the sector is offered by the organisation. also, it offers exploration on goods. Its analysis and recommendations, which are available with a mouse click, can help investors. India Info line investor points are accessible each around the nation for anyone who would rather trade conventionally. A group of businessmen established India Info Line in 1995. One of its institutional investors

is Intel Capital. ICICI, TDA, and Reesha Nar are three of the top technology businesses in the world that the UK government has supported. The organisation provides a wide range of products, including collective finances, goods, and stock and derivations trading.

KOTAK SECURITIES LIMITED

kotakstreet.com) is India's top stock brokerage house with a request share of 5 to 6. Kotak Securities Ltd. is a strategic common adventure between Kotak Mahindra Bank and Goldman Sachs(holding 25- one of the world's commanding investment banks and brokerage enterprises). Kotak Securities Ltd. has been the leader in IPO distribution; in 2003 – 2004, high Database linked it as one of the top books running lead directors in public equity immolations. It also entered Finance Asia's Stylish Equity House Award for April 2004. As a repository party with both the National Securities Depository Limited(NSDL) and the Central Depository Services Limited(CDSL), Kotak Securities Ltd. offers binary benefit services that allow investors to execute deals using both the company's brokerage services and the repository services. in order to settle them, repository services. The business has 42 locales and serves 100,000 guests. Internet trading, online IPOs, and collective fund investments are each offered viaKotakstreet.com, the company's online business. Under Portfolio Management Services(PMS), Kotak Securities Limited handles means of further than 1700 crores, substantially for the top end of the request." Kotak perpetuity" is a recently introduced optional portfolio operation service from Kotak Securities Limited that targets the middle of the request. India Bulls With 77 spots spread over 64 metropolises, India Bulls is the country's top provider of retail fiscal services. With over 750 customer relationship directors committed to meeting your specific requirements, the company's scale and solid fiscal position enable it to offer a wide range of products and services at veritably competitive pricing. India

in order to settle them, repository services. The business has 42 locales and serves 100,000 guests. Internet trading, online IPOs, and collective fund investments are each offered via Kotakstreet.com, the company's online business. Under Portfolio Management Services (PMS), Kotak Securities Limited handles means of further than 1700 crores, substantially for the top end of the request." Kotak perpetuity" is a recently introduced optional portfolio operation service from Kotak Securities Limited that targets the middle of the request. Bulls is run by a estimable operation platoon that has put millions of bones into a top-notch structure that offers real-time service and round-the-timepiece access to all information and products. The India Bulls Professional Network provides electronic trading capabilities, complete data and news, real-time prices, and intelligent analytics. at your fritters incontinently. Our professed Relationship directors, who put the requirements of the client first, complement this potent technology. To increase wealth and fulfil fiscal objects, India Bulls offers a wide variety of fiscal services and products, including insurance, derivations, demat services, and securities.

MOSL, MOTILAL OSWAL SECURITIES LTD.

With a strong position in institutional and retail broking and as one of the top three stockbroking firms in India, MOSL is one of the most well-capitalized companies in the broking sector. When MOSL was first established in 1987, there were just two people in charge of the operation. Its growth has been made possible by its emphasis on putting the needs of the client first, ethical and transparent business practises, respect for professionalism, research-based value investment, and use of cutting-edge technology.

a team of a thousand people. Leading foreign institutional investors (FIIs) in the US, UK, Hong Kong, and Singapore are among those with whom the institutional business unit maintains contacts. According to business transactions for Fills, MOSL was ranked among the top 10 brokers in a recent media report. More than 50,000 investors receive equity investment solutions from the retail business segment through 270 locations spread across 150 cities and

22 states. Commodities Trading, Advice-Based Broking, Portfolio Management Services (PMS), E-Broking, Depository, IPO and Mutual Fund Investment Advisory Services are all services offered by MOSL. For the fiscal year that ended in March 2004, its Value PMS Scheme generated a 160% post-tax return. In the 2003 Asia Money Brokers Poll, MOSL received the Best Domestic Research House-Mega Funds rating, while in the years 2000 and 2002, it received the Best Domestic Equity rating. Research House and the second-best brokerage firm in India, respectively.

(HDFC sec) HDFC SECURITIES LTD.

HDFC Securities Ltd., which has been supported by HDFC Bank and HDFC, is the company that brings you HDFCsec. Its goal is to give the diversified customer base of the HDFC Group and other investors the capacity to conduct stock exchange and other financial market operations. The services include online equity share trading on the National Stock Exchange (NSE). Select corporate debt and government securities would be available for purchase and sale on the NSE in a subsequent phase. They will also begin providing the following online trading services on the BSE and NSE in a few months:

Share trading on the BSE, arbitrage between the NSE and BSE, and trading

Research House and the second-best brokerage firm in India, respectively.

(HDFC sec) HDFC SECURITIES LTD.

Products for trading margin.

They also intend to cover asset financing, right issues, buying and selling of mutual funds, IPQ subscriptions, and right issues.

PROFILEDE-MAT, A PRODUCT

In mature financial markets, the dematerialized form of shareholding and the depository mode of trade (scrip less trade) have been in use for more than 15 years. The first repository in India started operating ten years ago and is still rather fresh. The Indian Financial Markets require both scrip-based and scrip-less trade, but the investing community will likely take some time to adjust

to the latter. Until recently, institutional investors, people from the western world, and Even tiny investors must now be GDR holders. Each and every person who has a tangible share certificate must have it dematerialized. They will be required to if they don't at the time of sale. a procedure whereby the firm or registrar takes back the investor's physical certificates and actually destroys them while also crediting the investor's electronic holdings with an equivalent amount of shares. ICICI Capital Services Ltd., in addition to holding the assets, provides services to clients trading in Government securities through the SGL A/C.

Provides records updates based on the client transactions.

Provides quarterly information on the transactions and assets of the clients. Collects and credits the benefits and proceeds from sales to the clients' accounts.

OVERVIEW OF THE INDUSTRY

Detailed Information: Trading has a long history dating back to 1983, when a Michigan doctor used E TRADE technology to make the first online trade. What started with a single click more than 16 years ago has since become a global phenomenon. One BILL PORTER, a physical innovator who offers online quotes and trading services to numerous US companies like fidelity, Charles Schwab, and Quick and Reilly, conceptualised the idea. This made Bill wonder why he had to pay a broker hundreds of dollars for each stock transaction as an individual investor. He had amazing vision because he saw the solution right in front of him: one day, everyone will own computers and be able to invest with unparalleled efficiency and control thanks to them. And as of right now, his wish has come true. Multinational businesses averting their eyes RE: INDIA The Indian stock markets are locations attracting a lot of attention as a nation with enormous development potential thanks to globalisation and many economic changes. With the availability of the Internet in practically every region of the nation, trading and investing in shares has become a reality for even the tiniest person looking to spend extra cash who, until recently, had no idea where to turn. Making investment decisions requires knowledge of the stock market, the transaction procedure, and having an account with a broker or sub-broker, in addition to these prerequisites.

HISTORY ICICI DIRECT

Operation :	May 1995
Founder :	Vijay chandok
Registered :	SEBI, Corporate agent , IRDA
Registered office:	ICICI Venture house, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025
Member:	NSE, BSE LTD.& Metropolitan
Registration No. :	INZ000183631

OVERVIEW/ COMPANY STRUCTURE

Industrial Credit and Investment Corporation of India, now known as ICICI Bank. By furnishing design and marketable backing to Indian companies, ICICI Limited was founded in 1955 by the World Bank, the Government of India, and the Indian Industry to promote artificial development in India. One of India's largest public financial organisations, ICICI Bank has evolved from a development bank into a financial mammoth. ICICI Bank has handed backing for 6,848 businesses and 16,851 systems across all of the pivotal profitable sectors. Since its founding, ICICI had expended a aggregate ofRs. crores as of March 31, 2000. Fact lines from ICICI Bank Total means as of December 31, 2004Rs. 146,214 crore Branch count 530 Over 1,880 ATMs Abroad Canada and the United Kingdom are accessories. Branch locales abroad Bahrain and Singapore United States, China, United Arab Emirates, Bangladesh, and South Africa all have representative services. With total means of aroundRs. 2,513.89 billion(US\$56.3 billion) as of March 31, 2006, ICICI Bank is the alternate- largest bank in India. For the fiscal time ended March 31, 2006, it reported a profit after duty ofRs.25.40 billion(US\$ 569 million), over fromRs.20.05 billion(US\$ 449 million) in the former time. Over 2,200 ATMs and roughly 614 branches and extension counters make up the ICICI Bank network. Through a variety of delivery channels, as

well as through its specialised accessories and cells in the areas of investment banking, life and non-life insurance, ICICI Bank provides a wide range of banking products and financial services to marketable and retail guests. investment, insurance, and asset operation. In order to meet the cross-border conditions of guests and capitalise on its domestic banking moxie to give products abroad, ICICI Bank established its international banking group in fiscal 2002. India's largest private sector bank in terms of request capitalization and alternate-largest overall in terms of means is ICICI Bank (BSE ICICI), also known as Industrial Credit and Investment Corporation of India. At the end of September 2008, the bank had over 4,485 ATMs, a network of over 1,491 branches, 22 indigenous services, and 49 indigenous processing centres, total means of about USD 100 billion, and 24 million guests. Through a number of delivery channels, specialised accessories and cells in the fields of investment banking, life and non-life insurance, adventure capital, and asset operation, ICICI Bank provides a broad range of banking products and financial services to marketable and retail guests. (These numbers change over time.) ICICI Bank is also India's biggest credit card issuer. As well as being listed on the main exchanges in Mumbai, Kolkata, Vadodara, and the public main Exchange of India Limited, ICICI Bank also has ADRs listed on the New York Stock Exchange (NYSE). The Bank has the largest worldwide balance distance among Indian banks and is growing in foreign requests. In addition to an littoral unit in Mumbai, ICICI Bank moment has fully-held accessories, branches, and representation services in 18 other countries. These include littoral banking units in Bahrain and Singapore, an advising branch in Dubai, branches in Belgium, Hong Kong, and Sri Lanka, as well as completely held accessories in Canada, Russia, and the UK (the attachment through which the hisave savings brand is run). Bangladesh, China, Malaysia, Indonesia, South Africa, Thailand, the United Arab Emirates, and the USA are just a numerous samples. The Bank specifically targets the NRI (Non-Resident Indian) population abroad. In Q2 September 2008 compared to Q2 September 2007, ICICI recorded a 1.15 increase in net profit bluffs. 1,014.21 crore on a 1.29 increase in total income bluffs. 9,712.31 crore. In 2008, the bank's current and savings regard (CASA) rate rose from 25 to 30. As of right now, ICICI Bank has accessories in the UK, Russia, and Canada, branches in Singapore, Bahrain, Hong Kong, Sri Lanka, and the Dubai International Finance Centre, and representative services in the US, the UAE, China, South Africa, and Bangladesh. Our Belgian branch has been created by our UK attachment. ICICI Bank predicated on request capitalization, is India's most valued bank. The Bombay Stock Exchange and the National Stock Exchange of

India Limited both list ICICI Bank's equity shares in India, while the New York Stock Exchange (NYSE) also lists its American Depositary Bills (ADRs). For its directors and workers, ICICI Bank has created a law of business conduct and ethics. With a free pier request value of roughly Rs. 480.00 billion (US\$10.8 billion) as of June 5, 2006, ICICI Bank was the third-ranked company among all those listed on the Indian stock exchanges. ICICI Limited, an Indian financial institution, launched ICICI Bank as a wholly held attachment in 1994. Through various means, ICICI's power of ICICI Bank was dropped to 46. a secondary request trade by ICICI to institutional investors in fiscal 2001 and fiscal 2002, as well as a public sacrifice of shares in India in fiscal 1998, an equity sacrifice in the form of ADRs listed on the NYSE in fiscal 2000, and the accession of Bank of Madura Limited by ICICI Bank in an each-stock amalgamation in fiscal 2001. The World Bank, the Indian government, and business leaders from India came together to develop ICICI in 1955. The main thing was to establish a development financial organisation to give Indian companies pierce to medium- and long-term design backing. ICICI changed its business model in the 1990s, going from a development financial institution that only handed design backing to a diversified financial service group that handed a wide range of products and services. both directly and via a multitude of accessories and cells, analogous as ICICI Bank, services. In 1999, ICICI came the first bank or financial institution from Asia that is not Japan to be listed on the NYSE. It was also the first Indian pot to do so.

ANALYSIS OF THE ORGANIZATION

As an employer, the bank gives you a lot of power and holds you fairly responsible. The working terrain promotes strong cooperation. It may be caused by the bank's largely segmented structure, which includes several lapping but substantially separate positions and responsibilities. As a one-stop shop (Universal Bank), ICICI Bank has established itself as a resource for all fiscal requirements of both individualities and institutions. Its expansive network — probably the topmost among private sector banks deserves credit for the same. This greatly simplifies an hand's life, especially for those who deal with external guests. Only the product needs to be retailed; your organisation does not need to be justified. As When it comes to fiscal gratuities for workers, ICICI Bank provides a wide range, from family health insurance to academy donations. As one of the abecedarian rudiments (DNA) of the organisational

culture, the company is considerate of the conditions of its workers. The company will give you ample latitude to produce and induce fresh ideas. It'll also demonstrate its well- designed structure, procedures, and systems. It'll give individualities with exceptional eventuality a chance to advance snappily while also furnishing stability to those who can meet expectations. Overall, working with such a massive organisation is a formerly in a continuance experience, in my opinion. maybe not the stylish paymaster, still it'll really dumbfound you with its capacities as the headmaster(star) of the banking sector. There's violent competition among the workers to negotiate the thing. With a variety of goods and services, ICICI Bank addresses every consumer group. multitudinous guests were communicated by ICICI in order to gather their feedback on the company's services, and all of the responses were favourable. guests profit on both a fiscal and non-financial position. According to Vaidyanathan, administrative director of ICICI Bank, the bank intends to add roughly 500,000 new guests to the new programme within the coming time and will ultimately offer vehicle loans through the new online channel. Nearly 24 of our consumer deals as of right now take place online. We're particularly fastening on our civic guests, who make up around 70 of our whole client base, says Vaidyanathan. said. guests who choose the service can also take advantage of the amount optima point, which transfers plutocrat into a fixed deposit plan automatically if the balance rises above Rs 5,000, according to the provider. According to him, the service is handed free of charge and allows druggies to transfer plutocrat between accounts at ICICI Bank and accounts at other fiscal institutions. further than 2 crore people are presently guests of ICICI bank. In the former financial time, the lender opened roughly 470 branches. latterly this week, the lender also intends to introduce the " SMS n Cash" programme, which would allow ICICI account holders to shoot plutocrat to people without bank accounts via SMS. ICICI Bank has taken all necessary and applicable way to cover the sequestration of its guests and is forcefully devoted to doing so. It shall not be held liable for exposure of the nonpublic information when in agreement with this sequestration commitment or in terms of the agreements, if any, with the guests. Reasonable measures to cover the confidentiality of the client information and its transmission through the internet. In an trouble to cover and guarantee the security of the information supplied by the customer, ICICI Bank. The current allowed degree of encryption in India is 128-bit encryption, which is used by ICICI Bank to transmit information. However, it'll display the applicable announcement when the information given by the client isn't communicated

through this encryption, guaranteeing the loftiest position of data confidentiality possible, If the client's system is set up duly. The customer would be necessary to work with ICICI bank to maintain the security of the data, and it's advised that druggies choose their watchwords precisely to help third parties from gaining unauthorised access. guests should include rudiments, integers, and special characters(similar as!@, #, \$, etc.) in their watchwords to make them complicated and grueling for others to decrypt. guests must promise not to partake their word with anybody or save it in any written or other form where a third party might pierce it. When it comes to customer information, ICICI Bank promises not to partake data with anybody unless it's needed to Misbehave with legal procedure or regulations; cover and defend the interests of the bank or its guests. To apply the terms and conditions of the goods or services; to defend ICICI bank's or its cells' rights, interests, or property; or to act in the stylish interests of ICICI bank, its cells, or its members, ingredients, or other people. System Integration for ERP Pinnacle Software results has the knowledge and experience to help you with the integration of your business systems. We deliver the ideal blend of coffers, directorial know-style, and technological moxie from formulating your plan through perpetration and support. Your Enterprise Resource Planning(ERP) results will be successfully incorporated into your complete company and technological armature with our backing. We can help you in enhancing your fiscal, mortal coffers, dispatch, and other business processes, whether you are looking to enhance an being ERP system or fully replace a heritage operation and platform. The most recent performances of Oracle and PeopleSoft are among the top ERP systems we use General Ledger, Project Costing, Accounts Payable, Accounts Receivable, Payroll, Human coffers, Purchasing, Benefits, and Asset Management • Compensation Our technology operation results will help you resettle tackle platforms, ameliorate network and database performance, develop or refresh programs and procedures, and develop sound disaster recovery and backup results. Please communicate us to learn how Pinnacle Software results can help you develop “ results that fit ” your enterprise. Administration • Compensation You may upgrade network and database performance, move tackle platforms, produce or modernize rules and processes, and produce dependable disaster recovery and backup systems with the aid of our technology operation results.

ICICI PRUDENTIAL INSURANCE LTD:

ICICI Pru Ltd was started on July 2000. The paid up capital is Rs. 1500 million. The company is common adventure of ICICI(74) and UK grounded company Prudential Plc(26). The company was granted instrument of enrollment for carrying business, by Insurance Regulatory and Development Authority on 24th November 2000. It commenced marketable operation from 19th December 2000 and getting a leading private sector life insurance company. The company recognizes that the driving force for gaining sustainable competitive advantage in this business is superior client experience and investment behind the brand. The company aims to achieve this by seeking to give world class service position through constant invention in product, distribution channels and technology grounded delivery. Vision and Mission Their vision is to make ICICI Prudential Life Insurance Company the dominant new insurer in the life Insurance industry. This they hope to achieve through their commitment to excellence, concentrate on service, speed & invention, and using our technological. The success of the association will be innovated on its strong focus on values and clarity of purpose. These include

- Understanding the requirements of guests and offering them superior products and service
- structure long lasting connections with their mates
- furnishing an enabling terrain to foster growth and literacy for their workers

And over all erecting translucency in all our dealings. They believe that they can play a significant part in reconsidering and reshaping the sector. Given the quality of their lineage and the commitment of their platoon, they feel that there will be no limits to their growth.

Shri K.V. Kamath, Chairman Mr. Mark Tucker Lalita D. Gupte Danny Bardin Kalpana Morparia Shri M.P. Modi John Caouette Shri S.P. Subhedar, (Alternate Director to Mr. Danny Bardin) Derek Stott, (Alternate Director to Mr. Mark Tucker) Shikha Sharma, Managing Director Management Team Shikha Sharma, Managing Director Mr. Kevin Wright, Administrative Vice chairman- Deals & Distribution Ms. Madhavi Soman, Chief- Strategic enterprise Mr. V. Rajagopalan, Secretary Mister. Saugata Gupta, Chief- Marketing & Service Mr. Shubhro J. Mitra, Chief- Human resources

Corporate Office ICICI Prulife Towers,

Appa Sahab Marathe Marg, Prabhadevi, Mumbai 400 025.

Telephone Number 022-4621600

Website www.iciciprulife.com

ICICI

Uses a variety of cutting-edge applications, including Pinnacle 7.0 and Pinnacle 7.016. ICICI Bank utilises this software, as well as electronic display systems for e-banking, core banking, and mobile banking. Teradata was being used by ICICI Bank as their data warehouse. However, because of its exclusive hardware, the price of acquisition, upgrades, and administration was skyrocketing. Scalability was constrained by Teradata's closed box design. Second, inquiring and loading could not take place at the same time. Because data had to be loaded after hours, queries could only be executed during regular business hours. As a result, the EDW's refresh rate was delayed, which might cause searches to not reflect the most recent data. Teradata provided ICICI Bank with assistance and other services, among other things: In the bank totally dependent on that answer.

These problems forced ICICI Bank to search for more effective and adaptable fixes. Not only would the problem need to be solved, but also the expectations for future development and the needs of the organisation. In an effort to address its problems, ICICI Bank examined many data warehousing options. As a result, it created a shortlist of candidates for their migration proof-of-concept, which included Sybase, SAS, and Netezza. The price-to-performance ratio was the main criterion for evaluation, and Sybase IQ came out on top. On different hardware and operating systems with the least amount of infrastructure during this rigorous testing, Sybase IQ produced quicker results. Amit Sethi, Joint General Manager of ICICI Bank, praises the advancements made and states, "What impressed us was that even with overall lower costs, we could achieve significantly better." After adopting the Sybase enterprise warehousing solution, query performance improved. A business resource planning (ERP) solution for small and medium-sized businesses was introduced by ICICI Infotech today.

The Oracle 9i database, Windows 2003 server, and HP dual processor Xeon servers are included in the Orion Advantage ERP package, which costs roughly Rs 9.90 lakh and includes a 15-user licence.

An ERP programme aids a manufacturing or any other firm that implements it in managing all of the key operations of the business, including product planning, the acquisition of components, inventory management, and dealing with suppliers and clients.

Orion Advantage provided a set of business practise solutions for industrial areas including engineering, auto auxiliary, pharmaceuticals, chemicals, and IT distribution, according to ICICI Infotech officials during a press conference held here today. In addition to the cost benefit, The ERP software package was also pre-configured. The procedures unique to each industrial segment had been mapped into the bundle by ICICI Infotech.

Small and medium-sized businesses (SMEs) provided a solid market, according to Mr. Manoj Kunkalienkar, Executive Director and President of ICICI Infotech, and ICICI Infotech aimed to become a top solution provider to this industry.

The server, database, and operating system are currently not included in any ERP packages for SMEs, according to Mr. R.K. Kanthi, Deputy General Manager of ICICI Infotech. Due to the fact that Orion Advantage was pre-configured and packaged, ICICI Infotech was able to give SMEs this benefit. In addition to being expensive, generic ERP programmes took a long time for SMEs to deploy them. In 45 days, Orion Advantage might be deployed.

Infotech ICICI intended to get a 15% market share of the 2.30 lakh SME category in the country, of which six clients had already signed up for the package.

One of the businesses that installed Orion Advantage was Trident Pneumatics Pvt Ltd of Coimbatore, whose managing director, Mr. K.S. Natarajan, stated that the business had tried three different ERP systems before deciding on Orion Advantage, all of which had failed.

The Orion ERP systems and Premia, an insurance product, were developed and researched in the Chennai centres.

TRADING ON GOODS AND SERVICES

The following function becomes active when a dealer buys or sells on the request.

Purchasing 1. An investor has their order carried out and pays their broker. 2. Investor gives his repository party instructions to anticipate credit on agreement day. On agreement day, the broker directs his DP to disbenefit his clearing member account. 3. The Broker pays the clearinghouse through ClearingBank on the day before the agreement. 4. On the day of agreement, the clearing house distributes the shares to the

broker's clearing member account, which the National Securities Depository Limited (NSDL) latterly transfers to the investor's account. Credit is added to the investor's account.

1. An investor has their order filled.
2. Investor directs his repository party to incontinently disbenefit his account. Shares are transferred via NSDL from the investor's account to the broker clearing member's account. an agent clearing Accounts of members are credited.
3. The broker transfers shares via NSDL from his clearing member account to the clearing house before agreement day. His bank account gets charged.
4. The broker receives payment from the clearing house on agreement day, which he also gives to the investor.

ICICIDirect.com It's possible to trade shares entirely online at ICICIDirect.com. This implies that everything — from the moment you enter a steal or vend trade on your computer to the moment your account is eventually settled — takes place online. The 3-in-1e-invest account combines your brokerage, bank, and one or further repository accounts so you may do the typically time-consuming share trading from the convenience of your home or plant, at any time of the day or night.

HOW DOES ONE OPEN A DEMAT ACCOUNT?

An investor must first go up to a DP and complete an account opening form. clones of any of the authorised papers that serve as substantiation of identification (POI) and evidence of address (POA) must be submitted with the account opening form. per SEBI's guidelines. A visage card must also be produced in its original form when creating an account, starting on April 1, 2006. All aspirants should have original papers so they may be vindicated by a repository party authorised functionary and inked by him. Additionally, the investor must execute an agreement with the DP in agreement with the repository's normal structure, outlining the rights and scores of both the investor and the DP. A dupe of the agreement and the figure schedule should be transferred to the investor by DP for their future records. The Beneficiary Owner Identification number (Beneficiary Owner Identification number) is the account

number that the DP will assign after opening the account in the system. However, they must give 30 days' notice, if the DP wants to change the fees. The cost structure for dematerialization has been rationalised by SEBI. In agreement with a January 28, 2005, indirect, by barring account opening freights, sale freights for the crediting of securities, and guardianship fees. Further, SEBI has vide indirect dated November 09, when a BO transfers all these securities lying in his account to another branch of the same DP or to another DP of the same repository or another repository, handed the BO Account/s at transferee DP and transferor DP are one and the same, i.e. identical in all respects. However, the BO Account at the philanthropist's DP must likewise be a common account in the same. If the BO Account at the transferor's DP is a common account. In our nonstop bid to offer stylish of the class services to our guests we offer the following features e-Instructions You can transfer securities 24 hours a day, 7 days a week through Internet & Interactive Voice Response (IVR) at a lower cost. Now with "Speak to transfer", you can also transfer or pledge instructions through our client care officer. connection Demat Account Dematerialise your physical shares in colorful holding patterns and consolidate all similar haphazard effects into your primary Demat account at reduced cost. Digitally inked Statement Admit your account statement and bill by dispatch. Corporate Benefit Tracking Track your tip, interest, perk through your account statement. Mobile Request Access your Demat account by transferring SMS to enquire about effects, Deals, Bill & ISIN details. Mobile cautions Admit SMS cautions for all disbenefits credits as well as for any request which cannot be reused. devoted client care directors especially trained at our call centre, to handle all your queries. Country wide network of over 235 branches, you're noway far from an ICICI Bank Demat Services outlet. Product and Services A product for every need ICICIdirect.com is the most comprehensive website, which allows investor to invest in Shares, Mutual

finances, derivations(Futures and Options) and other fiscal products. Simply put ICICIdirect.com offer investor a product for every investment need.

TRADING IN SHARES

1. Cash Trading- This is a delivery grounded trading system, which is generally done with the intention of taking delivery of shares or moneybags. For illustration, if you place an order to buy 100 shares of ICICI, you need to have 100 of the order value in your available limit/ finances. And in case you wish to vend 100 ICICI shares you need to have 100 shares in your Demat balance.

2. periphery Trading You can also do an intra-settlement trading up to 3 to 4 times your available finances, wherein you take long steal/ short sell positions in stocks with the intention of sell the position on a same day. When you place an order to buy 100 shares of Reliance in the cash segment, your intention is to pay for and admit the shares in your Demat Account. still, if the same order were to be placed in the periphery member, your intention would be to vend those shares latterly in the same agreement at a advanced price. still, if the price falls latterly, there may be a loss.

3. Margin PLUS Trading With Margin PLUS, you may trade equities intra-settlement up to 25 times your available capital, taking long steal/ short sell positions with the thing of closing the sale on the same day that agreement takes place. With Margin PLUS, your account

will have mainly larger influence when compared to your limitations. You can take an intra-day position in the equities member using Margin PLUS's order placement function, and at the same time, issue a cover order for this position by indicating the stop loss detector price and the limit price. This cover order will help you in minimising the loss on the position, if any. OnICICIdirect.com, Margin Plus is offered for intraday trading in further than 60 equities. Aids in limiting your Open Margin Plus positions may be closed at any moment previous to the End of agreement timings as indicated byICICIdirect.com. loss with a Stop Loss Order. Auto Square off fashion to help you in closing your open positions at day's end. How should a Margin Plus order beplaced? Distribute the plutocrat for the equity trading sector.

- On the trading runner, click the " Margin Plus order" link.

- Choose the Stock to trade and the Buy/ Sell option.

(Orders may only be made during regular request hours) • Only request orders are permitted for the original Buy/ Sell order.

- Pick a cover Stop loss detector order at the same time you place this order. You decide to buy 100 shares of INFTEC for\$ 3400 in the stopgap that the price would increase. In addition, Putting in a cover stop loss order is essential. Consider setting your stop loss at 3330. The limit price will also need to be stated, say, 5 lower, so you would

have to say," vend 100 INFTEC at 3230 limit price and 3330 Stop Loss Detector Price." As a result, if your vaticination proves to be incorrect and the price of INFTEC declines, your Stop Loss order will be touched off at 3330 and executed at the stylish price between 3330 and 3230. still, you can change the StopLoss order to a request order and close your position, If INFTEC rises to 3500 while you have a profitable position.

4. Spot Trading- This point can only be utilised for dealing your Demat equities that are formerly in your possession. Account for demat.' Cash on Spot' may be the ideal volition for you if you are seeking for an critical liquidity result. On the exchange payment day, plutocrat entered from dealing shares through " cash onspot" is deposited to your bank account that same evening. also, you may withdraw this plutocrat from any ICICI Bank ATM.

- Presently on trade' Cash on Spot' offers S&P CNX NIFTY and CNX NIFTY Inferior scripts. The maximum number of " Cash on Spot" deals you're permitted to do each day is Rs. 5. BTST(BUY TODAY vend TOMORROW) Buy moment vend hereafter(BTST) is a service that enables you to vend shares as soon as the first or alternate day after the steal order date, without having to stay for the damage of into your demat account with shares. BTST is pivotal for investors in the following situations

1. Have you ever lost out on a significant profit because you bought shares just one day previous but were unfit to vend them because they hadn't yet been credited to your Demat account?
2. Have you ever discovered that completing your cash- grounded deals in a single day isn't economic since a single day doesn't allow for the realisation of the full profit?
3. Have you ever considered a middle ground between cash and margintrades where you may benefit from erratic stock prices one or two days after copping them without having to square off?
4. BTST[®] is for you if you have ever encountered any of the circumstances mentioned over.
5. Call N Trade[®] Call Trade[®] enables you to trade over the phone with our client Service Representatives by telephoning a original number in your megacity. There are now further than 11 important Indian countries where this capability is offered.
6. Trading on NSE/ BSE You may trade on NSE and BSE through ICICIdirect.com.
7. Market Order You can trade by putting in request orders during trading hours, allowing you to trade at the stylish price that's presently available in the request.

8. Limit Order Lets you buy or vend at a price that you choose. Limit orders may be set by you on leaves and outside of request hours, and the prosecution may do at a price more favourable than the price that you designate.

The ICICI immediate benefits include:

A special 3-in-1 account that provides you with:

1. Convenience: Your banking, brokerage, and demat accounts are integrated with the 3-in-1 accounts. This makes it possible for you to trade shares without having to deal with the difficulties of keeping track of settlement cycles, writing checks and Transfer Instructions, chasing your broker for checks or Transfer Instructions, etc.
2. Speed: On ICICIdirect.com, you may now get the most recent script quotations and quickly make an order.
3. Control: You may rest easy knowing that you actually ordered at the price you intended, but may not have been able to do so up until now. providing you command over your own deals in the process.

When you trade, you have the option to control your own Demat and bank accounts rather than moving funds to a broker's pool or towards deposits.

through means of ICICIdirect.com.

Services and Goods

Banking services provided by ICICI Bank are divided into three categories: personal banking, business banking, and NRI banking services.

Personal banking: Individual customers may open savings, recurrent, term, senior citizen, and child depository accounts as well as borrow money for a home, car, agricultural machinery, company, or personal use. Through ICICI bank, private clients can also purchase mutual funds and engage in stock trading.

Business banking - ICICI Bank offers a wide range of business banking services. Investment banking services are provided to corporate clients in the areas of project finance, transaction appraisal, and land evaluation. Remittances and receipts between significant cities are made easier by global commerce and cash management transaction services. Custodial services and the capital market allow companies to engage in the equity.

COMPETITORS

SBI is ICICI Bank's biggest rival because it was completely taken over by the government after this bank. The biggest rival of ICICI Bank is HDFC Bank. Different sorts of segment operations exist, including demat and NRI services as well as investment and services. State Bank of India (SBI), Axis, Housing Development and Financial Corporation (HDFC), and others are competitors in the operations sector. HDFC Standard Life Insurance Corporation, Bharati Axa Life Insurance, Reliance Life Insurance Corporation, Max New Work Life Insurance, SBI Life Insurance, and Life Insurance Corporation of India are among the life insurance companies from the investment and service sectors. India Bull, Anangram, SBI, HDFC, and India Infoline are the primary rivals of ICICI Bank in the demat segment. The primary rival of ICICI Bank in the NRI service area is Western Union Bank. There are some such businesses that challenge the ICICI bank the primary rival of ICICI Bank is HDFC Bank, which comes in second to SBI.

An Indian commercial bank called HDFC Bank Ltd. was established in August 1994 when the Reserve Bank of India approved the creation of private sector banks. The home Development financing Corporation, a renowned Indian home financing organisation founded in 1977, sponsored the Bank. In 530 Indian cities, HDFC Bank has around 2,890 ATMs and 1,500 branches. All of the bank's branches are connected to the internet in real-time. The bank had INR 1006.82 billion in total assets as of September 30, 2008.

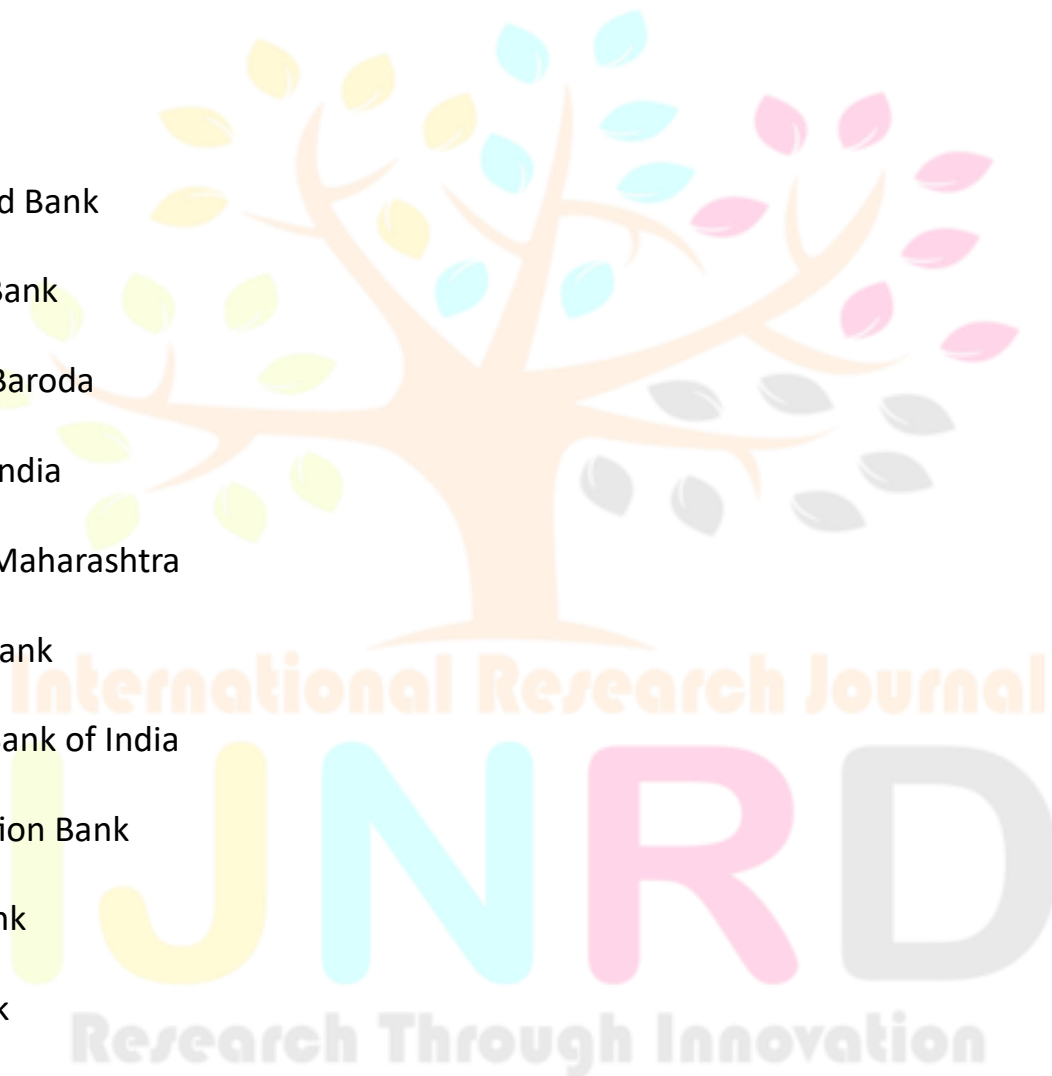
Additionally, the number of branch offices and the second-largest bank in the world, has employees.[Reference required] The bank is the oldest commercial bank in the Indian Subcontinent and can trace its roots back to the Bank of Calcutta's foundation in 1806 through the Imperial Bank of India. The Reserve Bank of India purchased a 60% interest in the Imperial Bank of India, which the Indian government nationalised in 1955 and renamed the State Bank

of India. The Reserve Bank of India sold its interest to the government in 2008. Through its extensive network in India and abroad, SBI offers a variety of financial products, including ones geared towards NRIs. It is a regional banking powerhouse with a \$126 billion asset base and its reach. SBI has prioritised on computerising its processes and using Golden Handshake methods to reduce the enormous headcount. The State Bank Group has the largest branch network in India with over 16000 locations. SBI accounts for over one-fifth of the country's loans and has a market share of roughly 20% among commercial banks in India.

There are other additional banks that present challenges in the banking and service industries.

They include:

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. IDBI Bank
11. Indian Bank
12. Indian Overseas Bank
13. Oriental Bank of Commerce
14. Punjab & Sind Bank
15. Punjab National Bank



16. Syndicate Bank
17. UCO Bank
18. Union Bank of India
19. United Bank of India

INTRODUCTION OF THE COMPANY

People now desire to make as much money as possible in a digital and technological environment. People currently invest in a variety of markets, including the stock market, for this reason. The stock market is an unpredictable entity. When discussing the stock market, all technical analysis is excluded. Both domestic and international variables play a role.

The stock market is impacted by government policies, corporate practises, and news. Globalisation has altered how the stock market is seen, with online trading offering users an advantage through quick services made possible by the internet.

This project was carried out at ICICI Direct, a brokerage firm that offers trading and portfolio investment management to its clients globally.

The Summer Internship Programme is set up in a way that that all management students experience a real-world environment, including what it's like to work in a firm and how people interact. This advances the student's career by giving them exposure to and experience in the actual world.

My summer internship with ICICI Direct in the marketing department not only helped me learn more about marketing, but also offered me a taste of financial expertise. It even assisted me in communicating more effectively. I learned how to interact with consumers, what their wants are, and what type of service to offer them.

ANALYSIS OF THE ECONOMY INDUSTRY

Introduction

Indian Stock Exchanges India has the third-largest investor base in the world, behind the United States and Japan, with over 20 million stockholders. The stock markets, which are attended by

about 7,500 stockbrokers, list more than 9,000 firms. In terms of its level of development, the volume of trade, and its enormous growth potential, the Indian capital market is noteworthy.

Among emerging markets, India's market capitalisation was among the highest. The total market capitalization of the BSE was Rs 5,573.07 trillion as of July 31, 1997. Over the course of a year, that amount increased by 18%, reaching over \$500 billion (about Rs 22 lakh crores) in August 2005.

Following China, India now boasts the world's 14th-largest equities market. In the past three months, it increased the number of businesses with capitalizations of \$1 billion or more, bringing the total to 81. India has overtaken Korea, China, and Singapore, which have 80, 50, and 47 companies with billion-dollar markets, to become the third-largest Asian market (excluding Japan and Australia).

Worldwide Crisis

The global economic crisis also has an impact on the Indian economy and the broking sector. If crude oil prices increase on the global market, they will also increase in India; as a result, investors will start considering investing in commodities like crude, diesel, and petrol rather than in cash or the stock market.

A stronger rupee makes imports less expensive and exports more expensive. Similarly, a falling rupee makes imports more expensive and exports cheaper. expensive.

Therefore, it is good news for sectors like IT, textiles, hotels, and tourism that primarily rely on exporting their goods or services to make a profit. Depreciation of the rupee lowers the price of Indian products and services for foreign consumers, increasing demand and increasing income generation. It would be more affordable for international visitors to visit India, which would boost demand for hotels, tours, and travel agencies.

More than 70% of the income in the Indian IT business comes from international customers, particularly those in the US. An IT business predetermines the duration of the contract and the project's cost before accepting a project from a customer. Contracts with American clients are often priced in dollars. So, the performance of a corporation can significantly vary as a result of exchange rate fluctuations.

Some businesses adopt a variety of actions, such as employing forward and futures contracts to hedge exchange risks. The impact is still significant despite the fact that this helps to reduce some of the losses brought on by exchange rate changes.

With variations possibly having a substantial influence on the economy, industries, businesses, and foreign investors, the exchange rate is a vital instrument that may be used to assess many important industries. For industries that depend heavily on imported inputs, rupee appreciation is often beneficial, while currency depreciation is detrimental. Good news for businesses that export the majority of their goods. Consequently, the decline in the value of the rupee forces investors to hold rather than quickly trading in shares, money.

Even the establishment of an account is impacted when the market declines. The number of consumers ready to create a demat account begins to reconsider investing here. So, the industry is impacted at the most fundamental level. Investors also do not deal or trade freely when the market is low and the Indian economy is weak. The brokerage area is thus likewise affected. The industry is negatively impacted in this way. Effect on Investor Wealth: The state of the economy will have an effect on investor wealth. Their financial picture will be impacted if the stock market declines since they have lost money on the shares they purchased. As a result, they will be reluctant to spend money, which will cause consumer spending to decline.

Influence the international rate in the brokerage sector

If the economy weakens, share prices will follow suit. If this happens, the investor may sell his shares at a loss rather than buying any commodities. This would reduce the demand for that specific commodity and increase the likelihood that more people will lose their jobs as a result of the company's failure to turn a profit. This cycle might keep going, and High unemployment rates might occur.

Therefore, the employment in the brokerage business would also be impacted by the decline in share prices.

Over the past ten years, the Indian stock market has experienced an unparalleled surge in activity. We can now be proud of a sizable investor population and significant transaction volumes. However, this increase in activity has also brought up a number of issues that, over time, might endanger the Capital market's very existence. A deeper look at the issues would

show that the majority of them result from the fundamental characteristics of trade and settlement that are conducted on paper.

This century-old trade and settlement mechanism necessitates handling enormous amounts of paper, which raises costs and creates inefficiencies. They simultaneously reveal the Investors are at a disadvantage since they face more risks. Several of these include:

Unjustified holding up of the transfer of shares. The investors must wait between 30 and 60 days for the shares to be registered in their names;

Possibility of document fabrication resulting in delayed delivery, legal problems, etc. theft of shares resulting in a flawed title in shares bought and a later lawsuit;

- Increased transaction costs owing to stamp duty, fraudulent shares, rejection by registrars, etc.
- Prevalence of phoney certificates in the market.

Retail and institutional investors are now hesitant to engage in the Indian stock market as a result of this. It was believed that setting up a depository and introducing scrip in this case would be beneficial. Less settlement and trading are essential for the market to operate well.

In recent years, there have been several developments in the Indian stock market. Booms in the stock market have historically caused a variety of issues for novice investors. Sometimes the issue becomes worse and poses a threat to the entire capital market. A careful examination of these issues will show that they are mostly caused by the fundamental characteristics of trade and settlement that are conducted on paper. It's possible that all of this turned off a lot of potential investors including foreign institutional investors. The solution to the "paper"-based issues is thought to be the dematerialization of shares.

SEBI has given Central Depository Services (I) Ltd. (CDSL) a certificate of registration with effect as of August 19, 1998.

Yet even with demat, there are several issues from the perspective of investors. Here, Wallet Watch exposes you to opening a demat account and the advent of settlement and trading without the need of physical securities. The multiple advantages of this scrip-less trade and settlement have been extensively covered by Wallet Watch.

BUSINESS OBJECTIVES

Vision

To be the leading provider of fiscal services in India and a major global bank.

Mission

- Expand the borders of our business encyclopedically.
- Play a visionary part in the full consummation of India's eventuality.
- maintain a healthy fiscal profile and diversify our earnings across businesses and topographies.
- Maintain high norms of governance and ethics.
- Contribute appreciatively to the colorful countries and requests in which we operate.
- produce value for our stakeholders.

1. OBJECTIVES OF THE STUDY

Objects

2. An ideal is the concoction behind any design report. A design report will always have a certain ideal which needs to be fulfilled. Following are the objects behind the medication of my design at ICICI Direct

3. To Compare India bulls Online share trading account with the big players in the request i.e. ICICI, KARVY, HDFC, RELIANCE MONEY as well as with INDIA INFOLINE.

4. Identify the areas where INDIABULLS Scores above its challengers and what are its weak links.
5. Know the request eventuality of INDIABULLS considering the fact that there are numerous challengers in this field with some further enterprises anticipated to join the fray in the near future. This will be done with the help of a questionnaire.
6. give suggestions to the company regarding what differently it can do to stand piecemeal in this ever-competitive field and thereby crop as a request leader.
7. To understand the company, its achievements and tasks, products and services and also to collect information about its challengers, its products and services offered.
8. After understanding and collecting information about the association and its challengers, a trainee will be suitable to work well for the association.
9. To Study present online share trading.

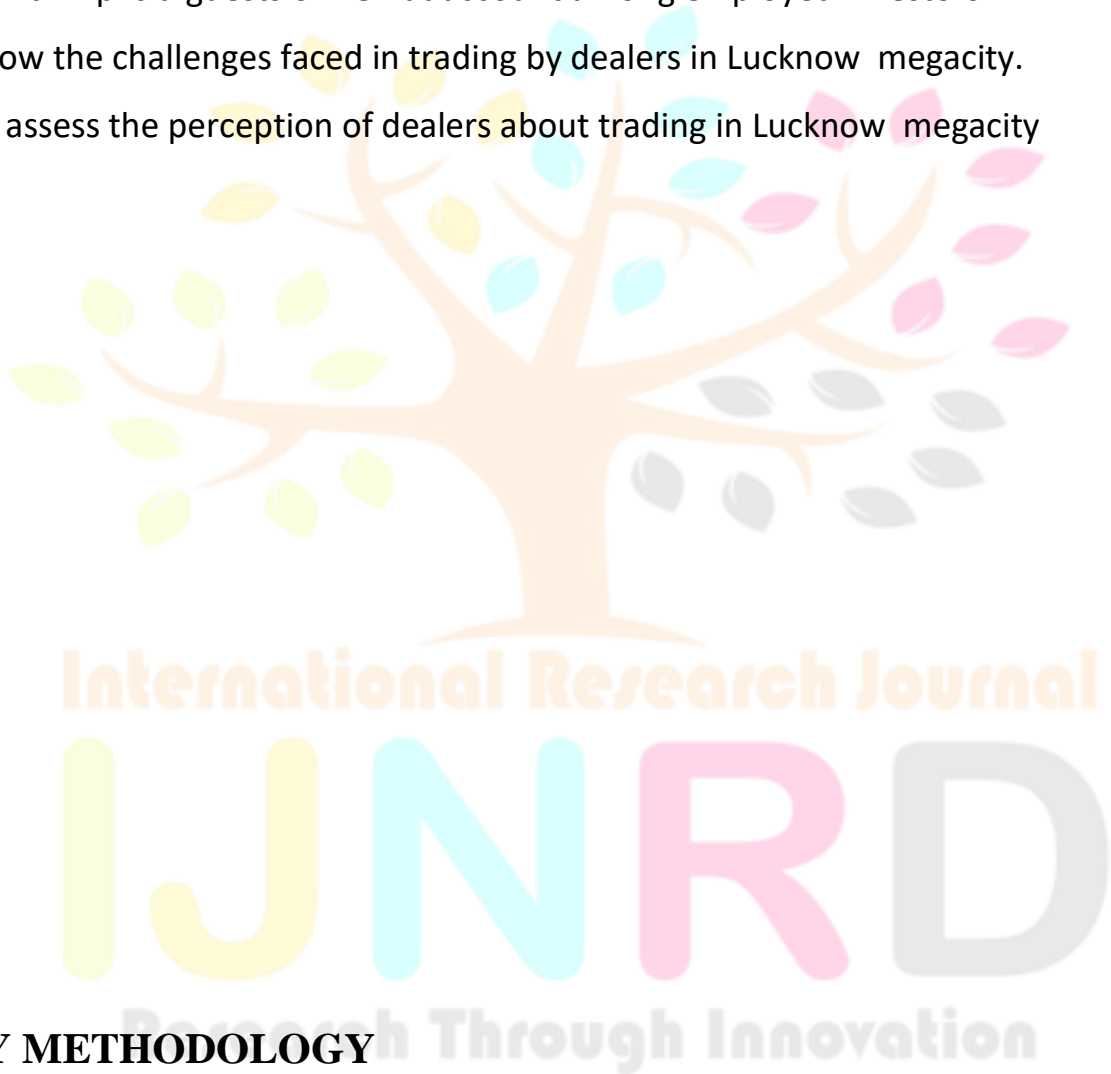
AIM OF THE STUDY

It offers comprehensive understanding of the different basic ideas behind the stock market. It will be useful in analyzing online trading behaviors. Customers and aid in understanding the parameters of investment on which I am not only bringing they would like to invest long term clients for my organization through this project, but also creating a word-of-mouth promotion of my organization by providing the best services to the clients so that more and more potential customer will come and stick to. Additionally, I recommend to my organization through this project the investor's behavior towards various I have gained a lot of knowledge from the research regarding the business's tools and its clients' strategies, and this is really helpful to me.

Exploration objects & METHODOLOGY

Exploration objects :

- The Survey was to find out the point of view of Conducted with Following objects
 - To find the mindfulness Investors regarding the services handed by DP.
 - To find Implicit guests of Demat account among employed investors.
- To know the challenges faced in trading by dealers in Lucknow megacity.
- To assess the perception of dealers about trading in Lucknow megacity



STUDY METHODOLOGY

DESCRIPTION OF THE PROBLEM

The two new ideas in the stock market are online trading and Demat. There are economic, commercial, technological, and human issues involved. A thorough examination of patterns, processes, procedures, and performance is necessary to understand how these

aspects interact on the stock market. The goal of this research is to define numerous ideas regarding demat, online trading, and how they work.

ICICI's client exposure to its provisions is limited. Consequently, an effort has been made to connect potential clients with ICICI Direct.Com in this study.

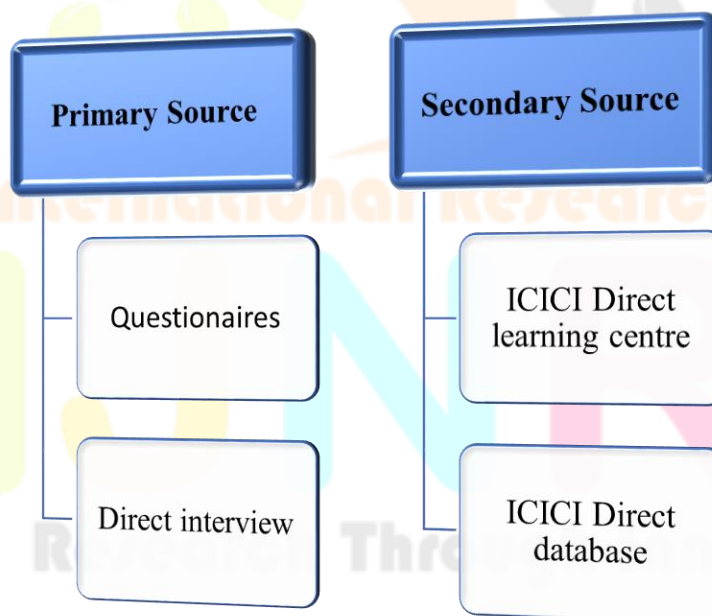
DESIGN OF THE STUDY'S RESEARCH

The study is built on the survey methodology. The study includes examination of customer satisfaction and awareness of ICICI Capital Ltd.

Customers are chosen for the study and their opinions are requested on several factors.

The approach used consists of Customers of ICICI Capital Ltd. were surveyed directly and informally to determine their awareness and degree of satisfaction. The gathered data has been analysed further using basic statistical methods.

METHODOLOGY



Stratified sampling was employed in the sampling process. Every respondent inside a stratum was divided into a distinct stratum for a particular sort of respondent, which was done out of convenience.

survey methodology Personal interview: This direct type of inquiry entails face-to-face interaction and offers unrestricted feedback. A feeling of involvement is provided. This method of gathering data is more adaptable. It is feasible to use free-form, open-ended inquiries. There is little refusal. One may conduct a thorough interview. One can pose difficult queries. To elicit further details, the interview may include questions. Age, income, status, and other basic facts may be verified using observational methods together. To gather respondent ideas, opinions, and attitudes, visual aids in the form of catalogues, samples, etc. might be employed.

DATA COLLECTION

The data that's gathered for the two bases for the study's thing are as follows :

- **Primary Source**

The information check for the "STUDY OF INVESTMENT PATTERN IN INDIA" is the main source of data. Structured questionnaires were used to gain the data directly from the repliers.

- **Secondary Source**

The secondary data was gathered through the internet and library references. Data analysis Using applicable tables and logical styles, the data is examined. Bar fashion is the system I have employed. Sources of data-Primary data & Secondary slice used in data collection- Random slice Primary Data The needed data was collected by way of distribution of questionnaires to investors at arbitrary and by way of telephonic interviews and online distribution of questionnaire.

Tools Fashion of data collection

- particular Interview
- Close observation

- check conduction
- **Secondary data:-** formerly being data is called secondary data.

I collected them by following system –

- Internet
- Books

Area named for data collection – Greater Noida

Research Instrument This work is carried out through tone- administered questionnaires.

SWOT ANALYSIS

Strengths veritably Strong Brand Image.

Low Charges with respect of its Services.

Free periodic conservation of Demat account.

installation to trade in office.

veritably Good client Care Unit.

WEAKNESS

sins Only One branch in Greater Noida City.

Weak announcement programs.

Trading on BSE stocks isn't available Commodity trading isn't available in Branch

OPPORTUNITIES

- openings Large Untapped request.
- occasion to educate investors about their products & inspire them to invest further & encourage others.
- Good occasion to Cash its Brand Image and People Trust.

THREATS / PITFALLS

- Presence of veritably strong challengers Like, Karvy, Angel Broking, Share khan, Relegate etc.
- Aggressive marketing by challengers.
- Low brokerage immolations by challengers.

Tools Fashion of data collection – particular Interview Close observation check conduction
Secondary data- formerly being data is called secondary data. I collected them by following
system – Internet Books Area named for data collection – Greater Noida Research Instrument
This work is carried out through tone- administered questionnaires. SWOT ANALYSIS Strengths
veritably Strong Brand Image. Low Charges with respect of its Services. Free periodic
conservation of Demat account. installation to trade in office. veritably Good client Care Unit.
sins Only One branch in Greater Noida City. Weak announcement programs. Trading on BSE
stocks isn't available Commodity trading isn't available in Branch openings Large Untapped
request. occasion to educate investors about their products & inspire them to invest further &
encourage others. Good occasion to Cash its Brand Image and People Trust. pitfalls Presence
of veritably strong challengers Like, Karvy, Angel Broking, Share khan, Relegate etc. Aggressive
marketing by challengers. Low brokerage immolations by challengers.

RECENT EVOLUTIONS

The stock market is being affected by the present economic downturn, which has caused a slowdown in DPs' (depository participants) creation of new accounts has slowed down as a result of the stock market's impact. The DPs are coming up with strategies to draw clients in light of the sharp decline in the number of new accounts being established. For the most recent information about Demat accounts and services available online, use the Interactive Voice Response (IVR) system. A 42% decrease in new account openings has been seen. Investors may be concerned due to market volatility. Analysts reported a surge in the establishment of Demat accounts as retail clients rode high on loans provided to purchase initial public offerings. These Demat accounts are mostly idle at the moment. Several DPs intend to provide Interactive Voice Response (IVR) systems and Demat services through the Internet. Investors will be able to view their current portfolio value, holdings, transaction history, and other information by purchasing units. Some DPs offer Demat services online so that customers may access their accounts and receive daily holding and transaction statements.

Analysis of several stock brokerage firms in Greater Noida based on activation fees, brokerage, and services

Criteria for Angel Trading Angel

Stock brokerage 750 for opening a demat a/c

Brokerage intraday, delivery 5 cents, 50 cents, and Rs. 300 in AMC (Annual Maintenance Charges).

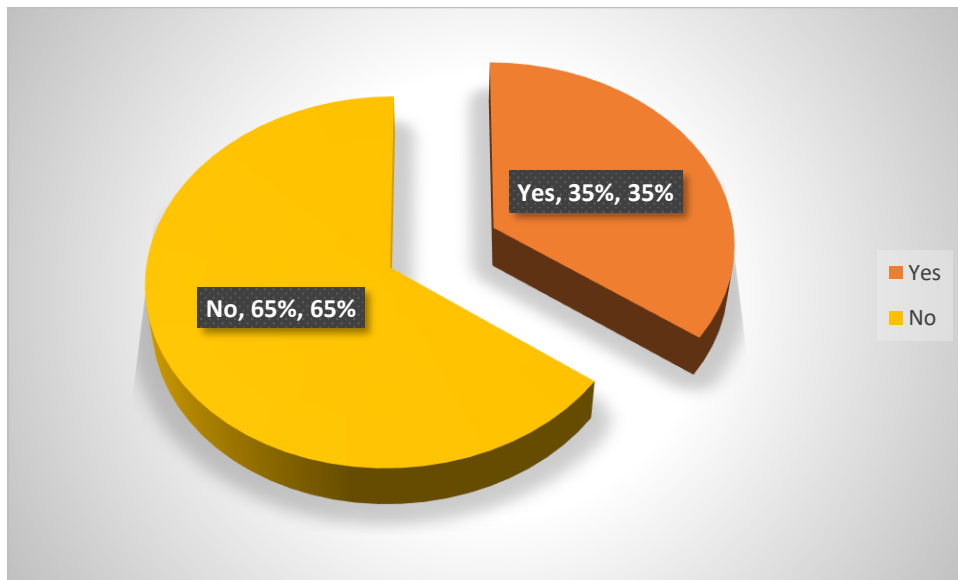
- Trading intraday funding, 6 deliveries, 4 trades (minimum stock: Rs. 50,000)
- T+2 Days for the debit period Online and offline trading methods; \$5,000 in margin; Software installation fees
- No additional fees

India Infoline Criteria Demat account establishment costs are 550

Brokerage intraday, delivery of 5 and 50 rupees, and annual maintenance contracts

Analysis and interpretation of data

1. Do you participate in the stock market when there are trading issues?



INTERPRETATION:

In Greater Noida, 35% of respondents to the poll reported investing in the stock market.

65% of the respondents said they don't buy stocks.

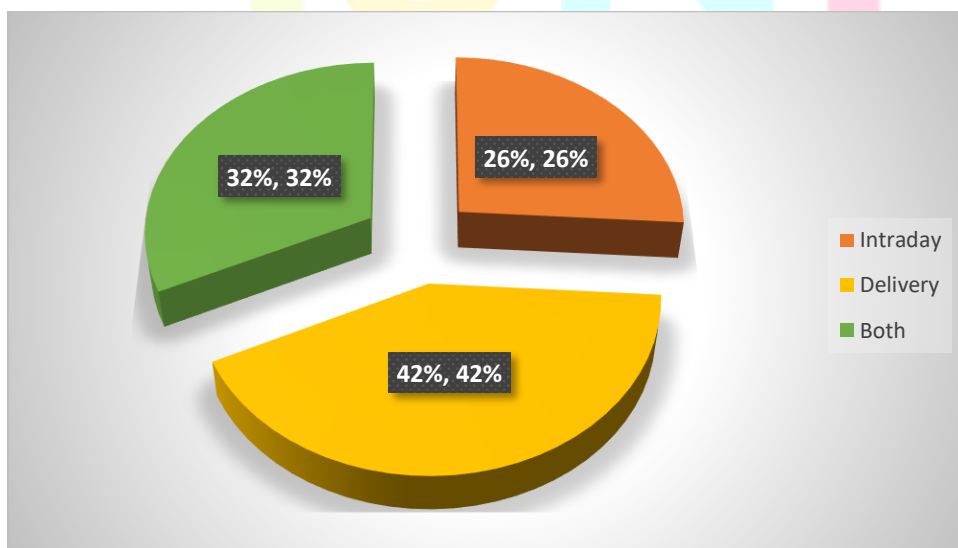
2. Please check the following boxes:

a) The type of trade you typically like

Intraday

Both

Delivery



INTERPRETATION:

The poll indicates that 26% of respondents favour intraday trading.

42% of those surveyed favour delivery.

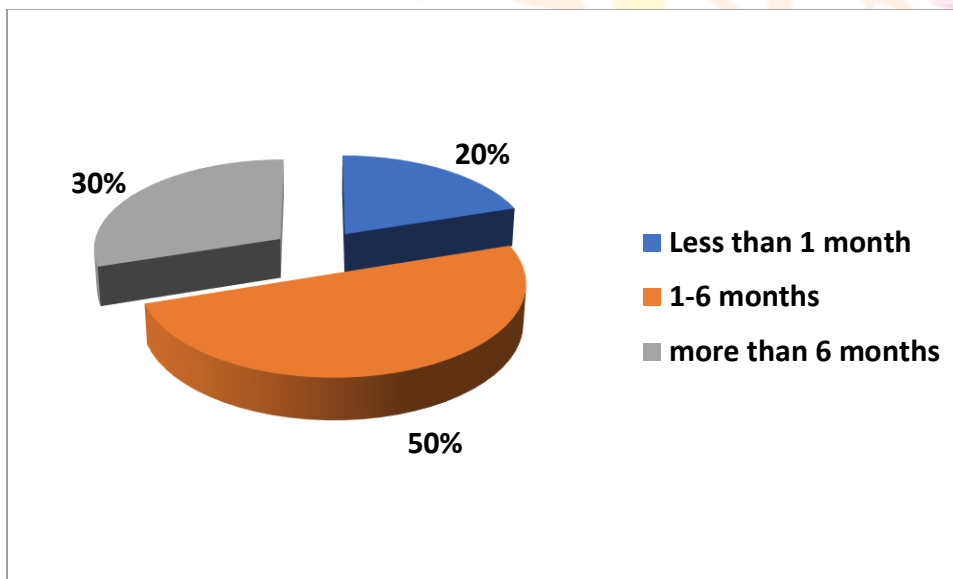
And 32% prefer both.

c) The length of the investment

A shorter period of time

1-6 month

Over six months



INTERPRETATION:

The majority of respondents indicated that they would be prepared to commit between one and six months.

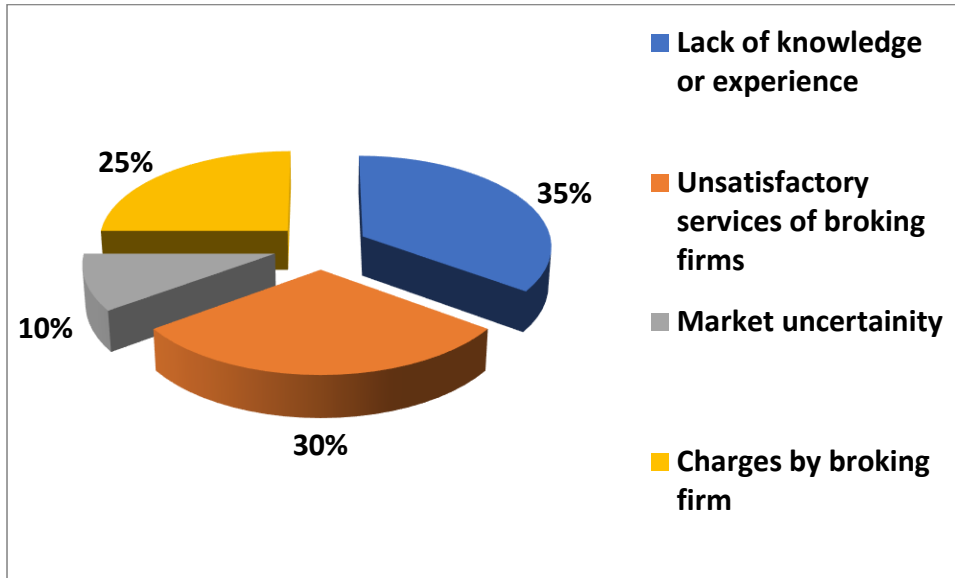
50% answered they would rather invest for a period of 1-6 months.

30% of respondents answered they would rather invest for a period longer than six months.

20% of respondents stated they wanted to invest for a shorter period of time.

3. According to you, what is the largest issue in trading:-

- a.) Lack of expertise or experience
- b.) Subpar services provided by brokerage companies
- c.)Market turbulence
- d.)broker fees are the other two factors.



Interpretation:

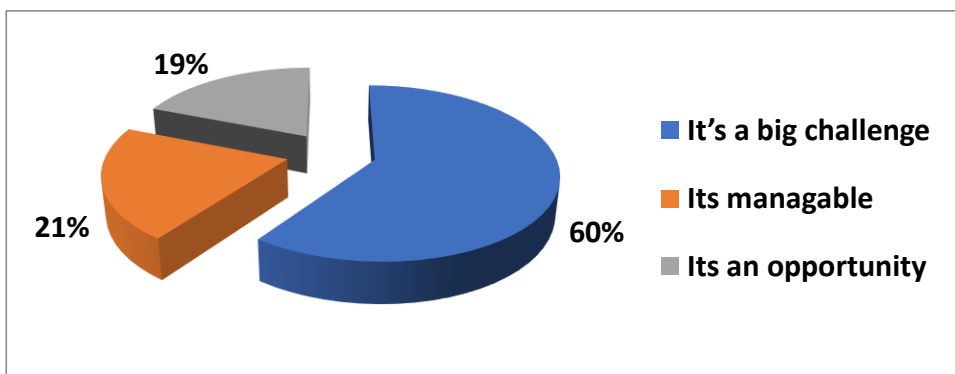
Lack of information and the perception that their brokerage companies' fees are a problem are the two main issues that traders encounter, with 25% of participants citing brokerage company fees as a problem.

4. What do you think about the issue of trading market uncertainty?

It's a significant difficulty.

b.) It's doable.

c.) This is a chance



INTERPRETATION:

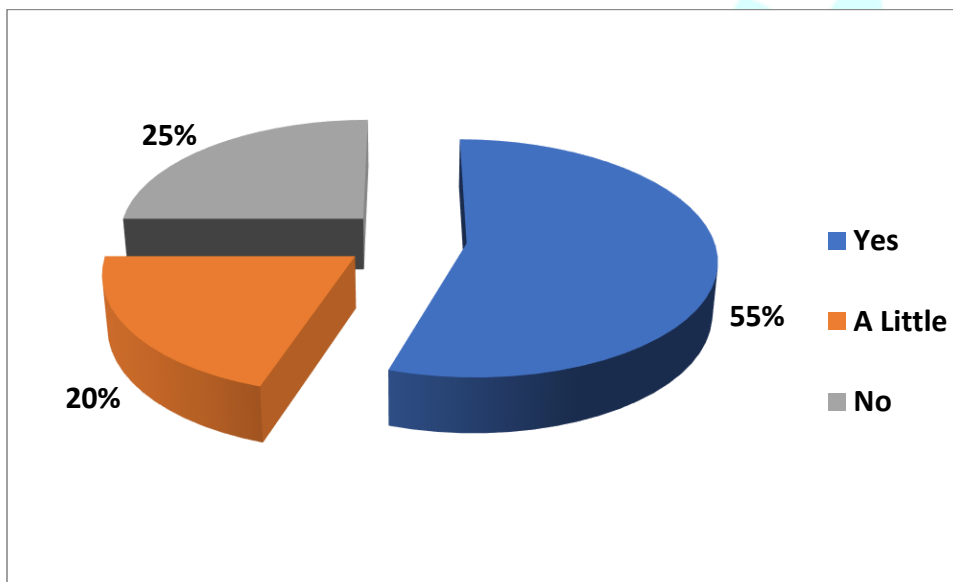
The majority of individuals view market uncertainty as a serious issue; 19% of people see it as a chance; and the remaining 75% believe it to be controllable.

5. Does the brokerage firm's subpar services cause issues with trading?

a.) Yes, No,

b.) A Little

c) No

**INTERPRETATION:**

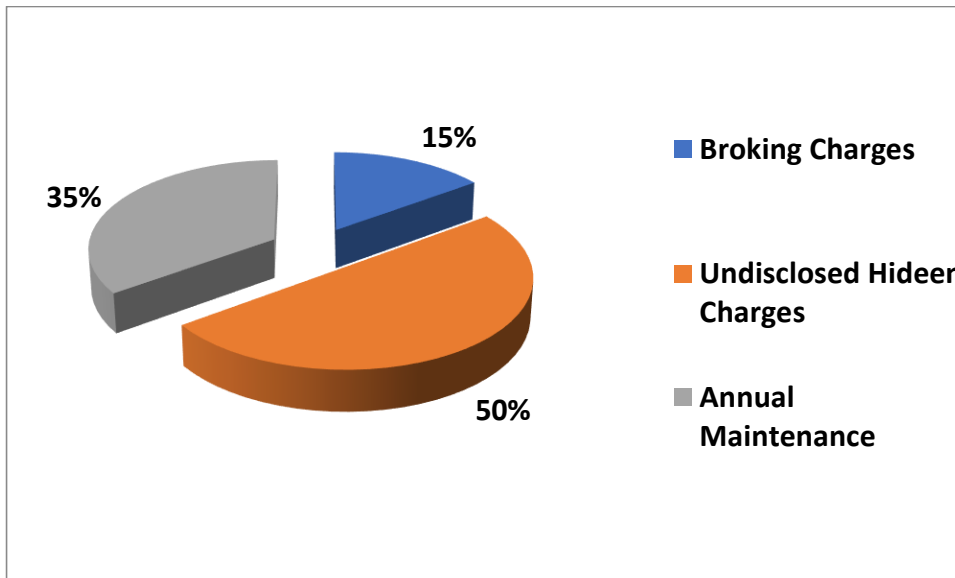
According to 55% of respondents, the brokerage firm's subpar services cause problems for traders, 20.5% think it's a minor issue, and 25% disagree.

6. Which fee levied by the brokerage businesses do you believe to be a concern in trading?

A broker fees

B. An unreported hidden charge

C The yearly maintenance fee



INTERPRETATION:

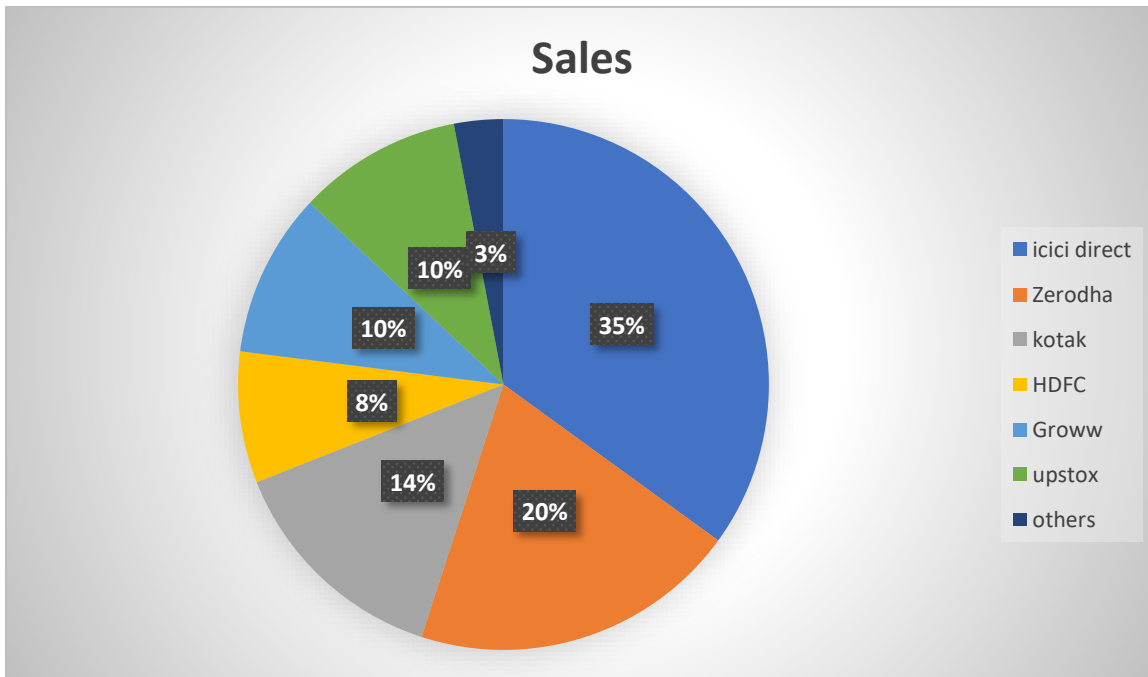
The majority of people saw yearly maintenance fees and undisclosed hidden fees as their key issues with trading.

QUESTIONS RELATING TO TRADERS' PERSPECTIVES OF ICICI DIRECT

1. What is the name of the brokerage firm where you are investing?
 - a) ICICI Direct
 - b) Zerodha
 - c) Groww
 - d) Upstox
 - e) Kotak Securities

f) HDFC

g) Other



INTERPRETATION:

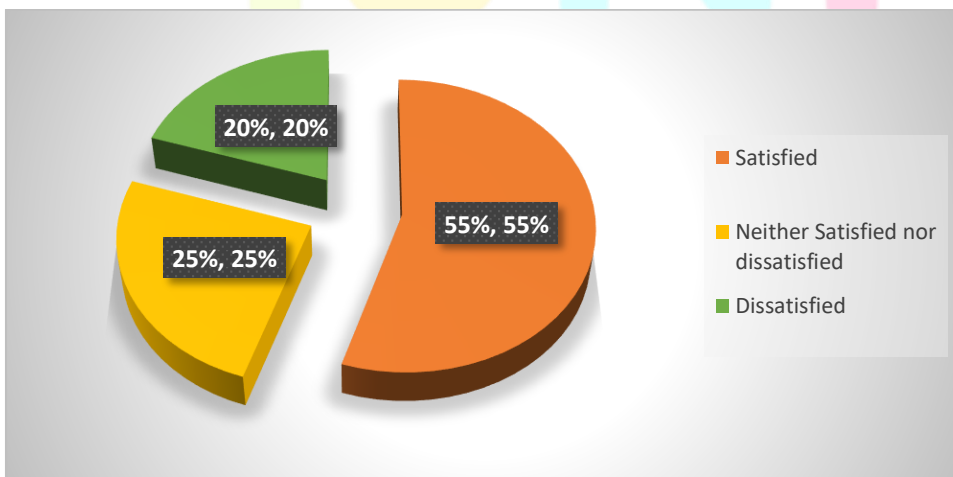
In GREATER NOIDA, ICICI Direct has a about 35% market share.

2. Do you like trading with your brokering company?

A satisfied

B unsatisfied response is one of the following

c Dissatisfied



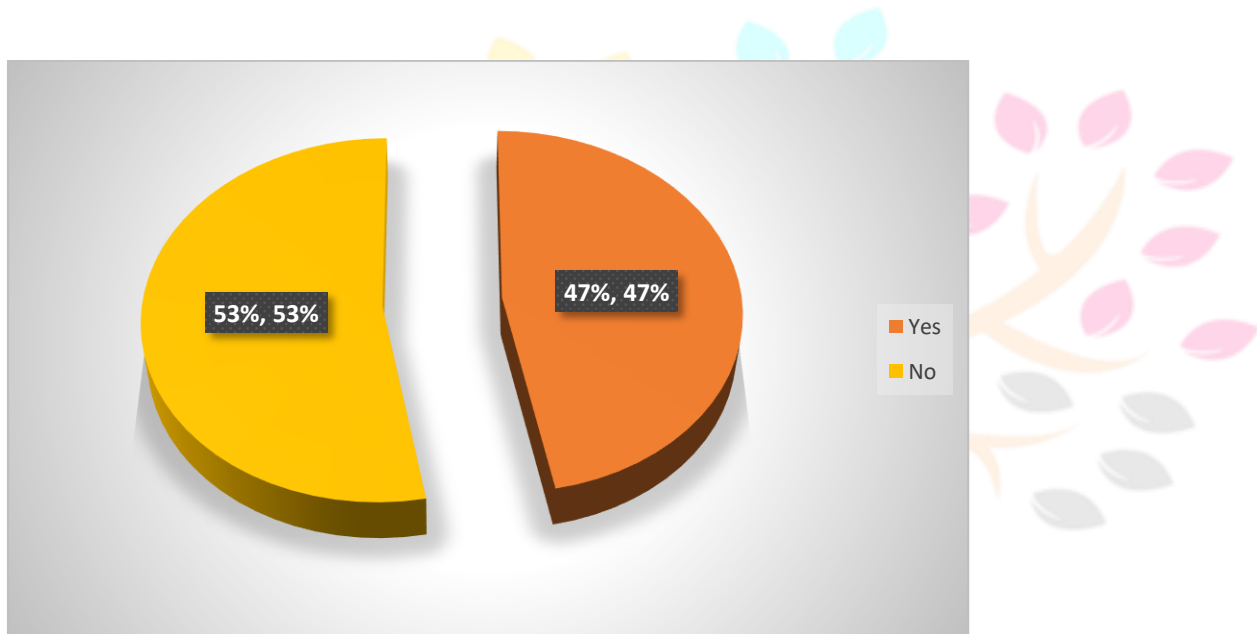
INTERPRETATION:

The majority of individuals are content with their brokerage company.

3. Are you familiar with the goods and services ICICI Direct provides?

a) agree

b) No



INTERPRETATION:

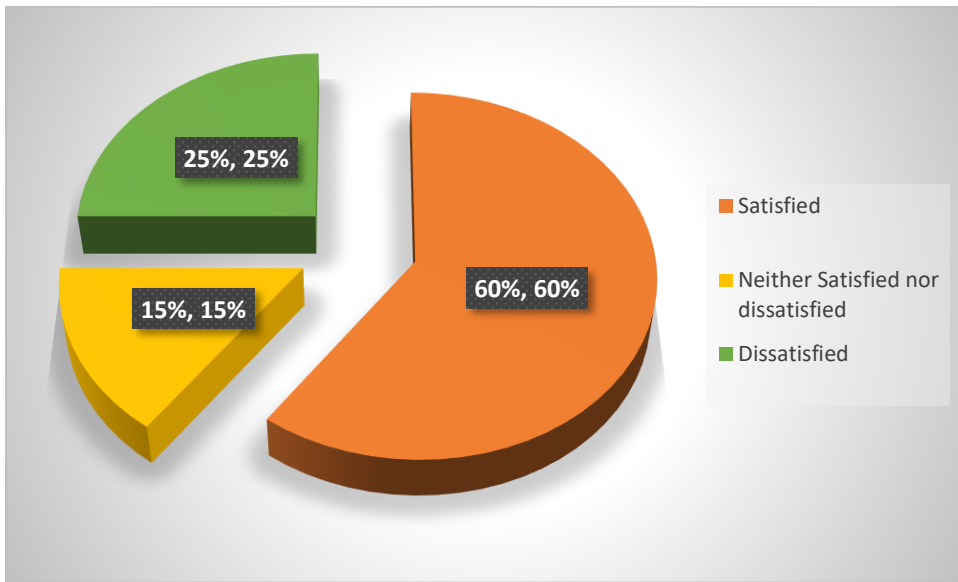
The products and services supplied by ICICIDirect are known to 47% of consumers.

4. Do you think they're satisfactory?

A satisfied

B unsatisfied response is one of the following:

c) Dissatisfied

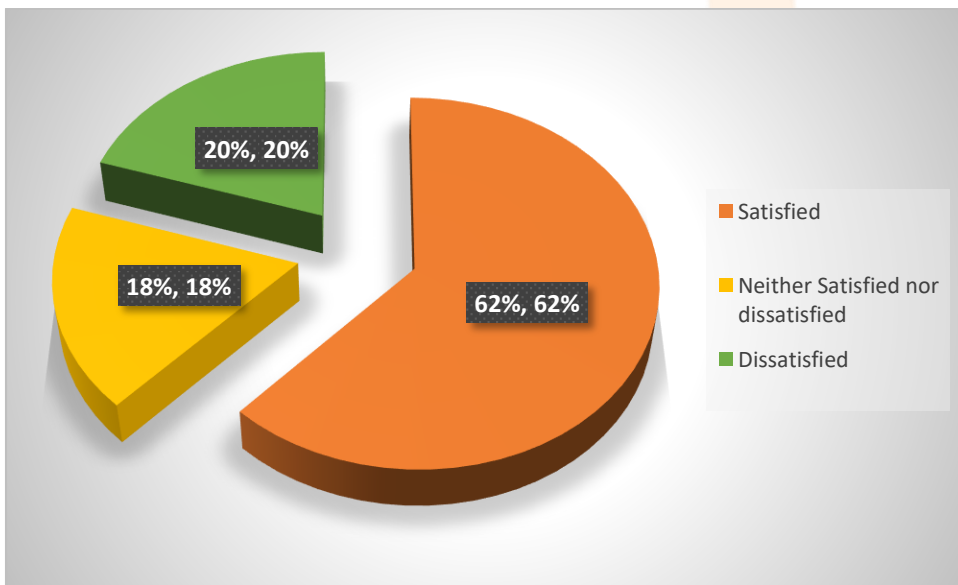


INTERPRETATION:

The majority of folks find them to be satisfactory.

5. Do you approve of the fees ICICIDirect charged to register a D-Mat account?

- A) either satisfied or neither satisfied
- B) unsatisfied
- c) Dissatisfied

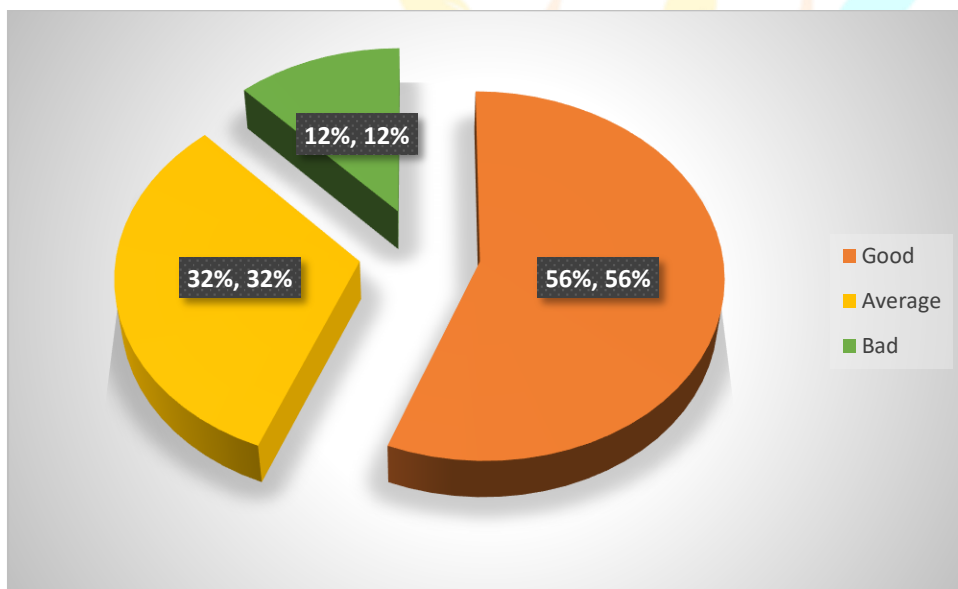


INTERPRETATION:

The majority of consumers are happy with the fees ICICI Direct charges to register a demat account.

6. How would you characterise ICICI Direct?

- a) Good
- b) Average
- c) Bad



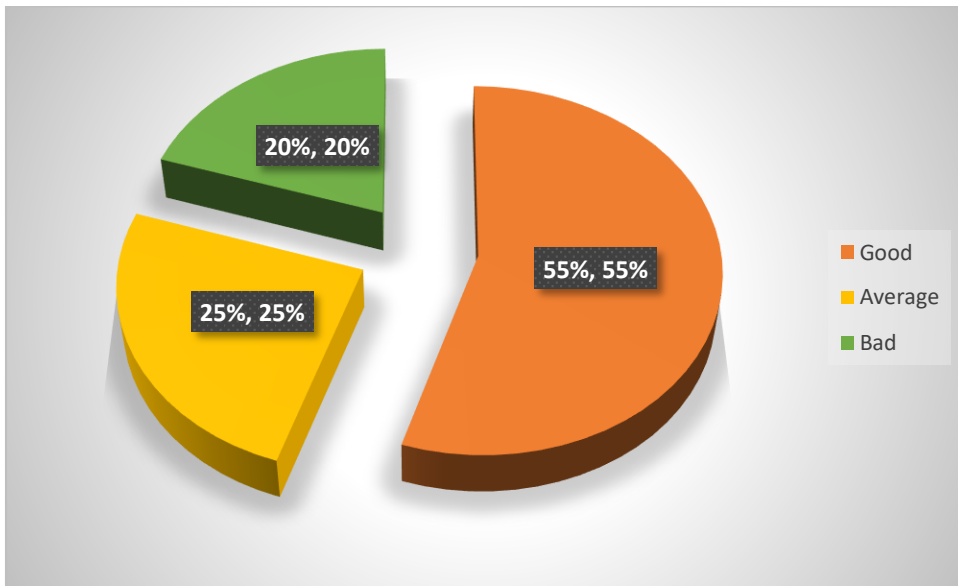
INTERPRETATION:

All except 12% of people have a favourable opinion of ICICI Direct.

Please provide more details.

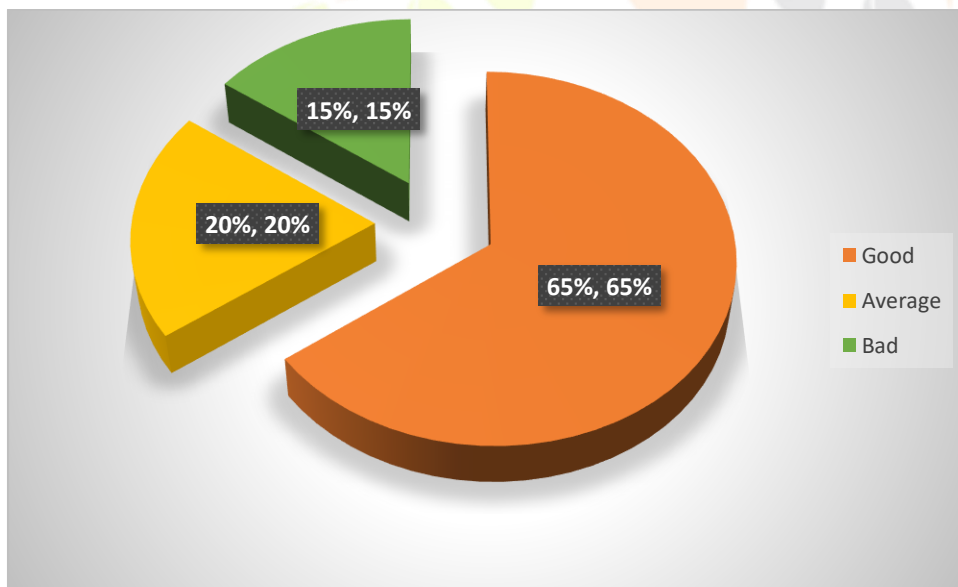
a) Services

- Good
- Average
- Bad



B. Brokerage

- Good
- Average
- Bad

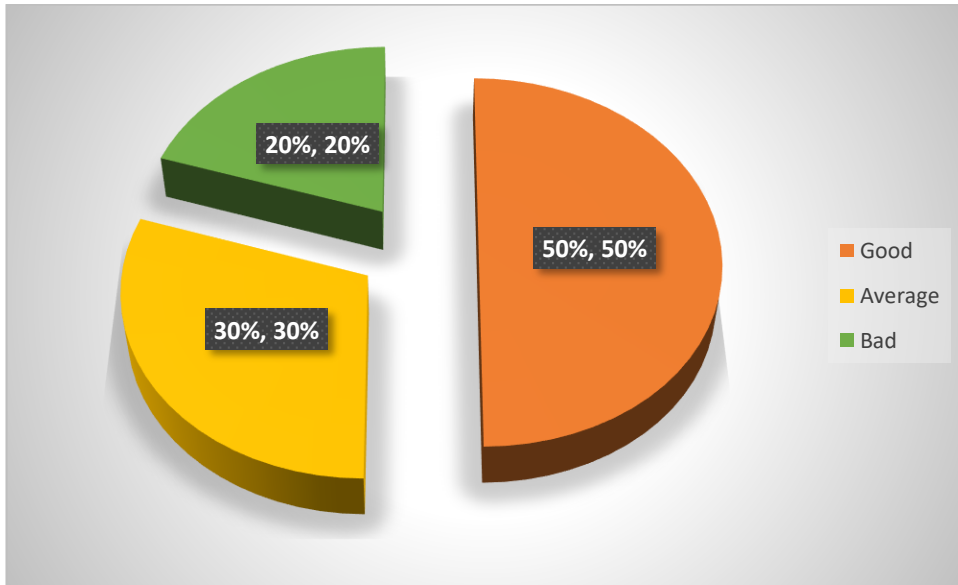


C. Support from the relationship manager:

Good,

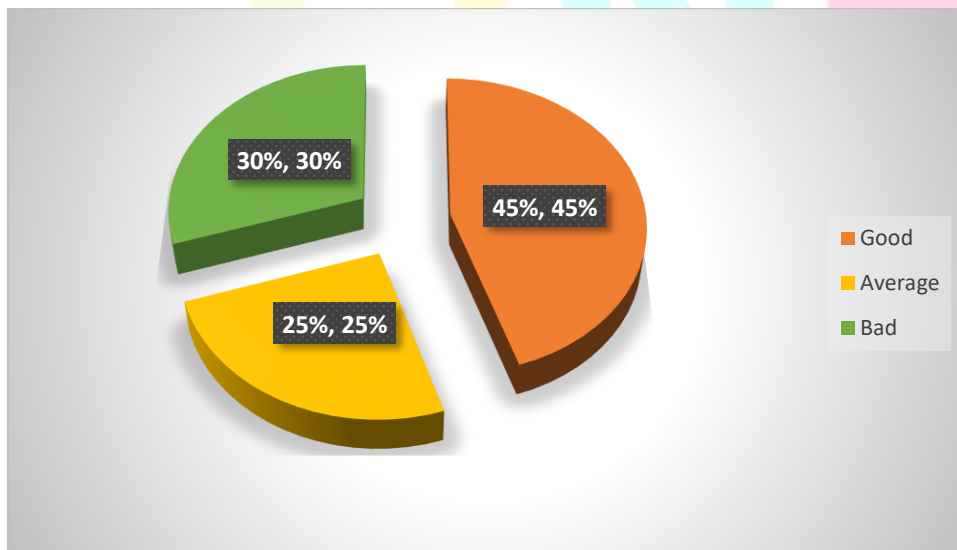
Average,

Poor



D. Transparency

- Good
- Average
- Bad



FINDINGS

- Customers of ICICIdirect.com are more pleased with the high-quality services. The advantages of holding assets in electronic form for investors are extensive.
- ICICIdirect.com provides a variety of stock market investment options. Investments in stocks, mutual funds, and other financial instruments are possible. One may directly and freely manage their own de-mat and bank accounts using ICICIdirect.com.
- An investor may trade using any broker of his choosing who is registered with the stock exchanges linked to National Securities Depository Ltd., but the broker must disclose the specifics of the investor's account with the depository participant.
- Investors can click to get online information about their open orders, and traders, i.e., orders routed to the exchange and awaiting execution, can click to access this information regarded according to their rank.
- Online transaction records for traders from the previous month are accessible.
- Additionally, prior printed account statements are accessible.

CONCLUSION

- ICICI direct.com is doing exceptionally well in the online share trading industry and also has excellent management.
- Every department is doing its duties admirably in comparison to the benchmark performance set by management, which boosts the business's total performance.
- The interaction between the staff and management is positive.
- The management is very interested in identifying their areas of weakness and is making every effort to address them.

SUGGESTIONS & RECOMMENDATION

- Some clients believe they have received training for the ICICI Direct.Com demo. Many clients believe that the 15-person batch is suitable for ICICI Direct.Com instruction.
- According to a survey, the majority of clients are unaware of the Mutual Fund's service. Both ICICI Capital Services Ltd. and the typical consumer inclination to invest in mutual funds and shares are the same. Therefore, ICICI Capital Services Ltd. should raise knowledge of what exactly Mutual Funds and all other ICICI Capital Services Ltd. services entail.
- Immediately after receiving the holding statement printouts, dispatch of the same should take place, and this may be double-checked with the sender (dispatch section).
- Customers must contend with crowded and unavailable phone connections, therefore in order to solve these issues, the appropriate steps should be followed.
- The ICICI representative has to organise frequent training sessions for brand-new account holders.

LIMITATIONS

- The sample does not contain restrictions of the respondents who have not provided any information.
- It was but falls within the category of population. It is impossible to insure every client of every brokerage firm.
- A sample of 100 persons was taken, representing the market share of all online share trading products available just in the city of Lucknow.
- The market share of any company may vary depending on the city. It Each and every broking business is providing unique programmes like, free opening A/C or other advance brokerage schemes but India Bulls is weak in this field due to the difficult may also differ nationally competitive environment.

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ICICIdirect.com flyers and brochures

ICICI Capital Ltd. publishes a periodical.

publications by ICICI Capital Ltd.

