

PROJECT REPORT

On

**“A STUDY OF INVESTMENT PORTFOLIO OF SENIOR
CITIZENS IN GREATER NOIDA”**

*for the partial fulfillment of the award
of
Master of Business Administration*

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DECLARATION

I, **NIDHI SINGH**, Admission No. **20GSFC2020023** student of MBA (FM), School of finance and commerce, Galgotias University, Greater Noida, hereby declare that the project report entitled “**A Study of investment portfolio of senior citizens in Greater Noida**” is an original and authenticated work done by me.

I further declare that it has not been submitted elsewhere by any other person in any of the institutes for the award of any degree or diploma.

Name

Nidhi Singh

Signature of Student

CERTIFICATE

This is to certify that the project report "**A Study of investment portfolio of senior citizens in Greater Noida**" has been prepared by Nidhi Singh under my supervision and guidance. The project report is submitted towards the partial fulfillment of MBA(FM).

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Mrs. Viveka Rohilla Rajput

Signature of Faculty

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ABSTRACT

Financial literacy is the capacity to apprehend how money works the global, how someone manages to earn or make it, how that individual manages it, and how he/she invests it. Financial literacy is the capacity to use expertise and abilities to control economic sources efficaciously for a lifetime of a monetary properly-being. approaches each the potential to recognize the way to take an informed as well as the really apt decision on the subject of all of the financial sports. It isn't pretty much markets and investing, but additionally approximately saving, budgeting, economic planning, basics of banking and most significantly, being financially smart. Financially literate individuals could make powerful use of financial services and products; will now not get cheated by means of people promoting monetary merchandise now not perfect for them. Financial literacy aids in improving the great of economic offerings and make a contribution to monetary increase and improvement of a country. RBI has evolved various strategies and adopted programmes to increase a clean manner of economic literacy. Financial literacy is the need of the hour for a rapidly developing nation like India because it assures inclusive growth and sustainable prosperity

Financially literate individuals can make powerful use of economic services and products; will not get cheated via human beings promoting economic products no longer proper for them. Financial literacy aids in improving the first-class of financial offerings and contribute to monetary increase and improvement of a country. RBI has evolved diverse techniques and adopted programmes to develop a easy system of financial literacy. Financial literacy is the need of the hour for a rapidly growing state like India since it assures inclusive boom and sustainable prosperity. This paper research the financial literacy stage of humans in Greater Noida.

INTRODUCTION

BACKGROUND OF THE RESEARCH

Indian economy is growing at a rapid pace and service industry is now becoming the essence of economy. Investment avenues provide money flow in economy. To be a market leader, it is necessary to understand the buying behavior of customer to tap them and make them loyal customer.

For any brand acceptance by customers, their priority and brand loyalty is base for increase in market share and presence in market. So it is important for investment companies & for me as a student of marketing, to understand the buying behavior of customers. My research is concentrated on senior citizens.

How they invest?

Why they invest?

When they invest?

From whom do they purchase?

What motivates them to make investment?

What is the base of their investment decision and brand choice? Etc.

This challenge deals with the distinctive investment decisions made by distinct people and specializes in detail of threat in detail even as making an investment in securities. It also explains how portfolio hedges the risk in funding and giving superior go back to a given quantity of chance. It additionally offers an intensive evaluation of portfolio creation, selection, revision and assessment.

The file additionally indicates distinctive ways of analysis of securities, distinctive theories of portfolio control for effective and efficient portfolio production. It also offers a quick analysis of how to evaluate a portfolio.

There are numerous funding alternatives on hand in India, some of which might be marketable and liquid even as others are not, and some of which can be exceedingly risky whilst others are almost danger-free. Proper Avenue need to be selected consistent with the investor's specific

wishes, danger tolerance, and anticipated results. As a result, the investor's selection-making procedure is extra essential and tough. Investment conduct consists of funding psychology, records collection, defining and comprehending, studies, and analysis, in addition to how investors appraise, expect, examine, and observe the approaches for making choices. The whole process is referred to as "Investment Behavior."

Each investor chooses an funding alternative for a particular duration based totally on their unique financial objectives. An person investor's funding conduct reflects how she or he desires to install surplus monetary resources to the severa investment equipment available. Why do they need to invest, how a great deal in their discretionary income do they need to invest, for how many years/months do they want to invest, and most significantly, when do they need to make investments? Information is an crucial factor in human beings's investing selections, influencing their funding selections and how they act afterward, consistent with numerous empirical studies (Kasilingam & Jayabal, 2008).

After figuring out the investor's behavior, an funding approach have to be devised. An investment method is a plan mounted to assist an investor in deciding on the exceptional appropriate funding portfolio to help them meet their economic objectives inside a specific time frame. Investing can assist to reinforce ordinary financial boom and prosperity by using growing personal wealth. The examine's fundamental aim became to find out about man or woman traders' attitudes on selecting a purpose for which they keep money for the destiny. An individual's saving goal adjustments at each factor of their existence cycle. This shift happens not simplest because of the investors' age however additionally because of their occupation and profits degree. The funding option that home savers select to gain their desires is always substantiated by way of their savings goals.

INVESTMENT

The underlying premise of making an investment is the expectation of a statistically tremendous go back within the shape of income or rate appreciation. The range of belongings in which you will make investments and generate a income is extremely vast.

In investment, chance and go back pass hand in hand; minimal danger usually manner low expected returns, whereas larger returns generally suggest higher danger. Basic investments which includes Certificates of Deposit (CDs) are low-chance; bonds or fixed-profits instruments are higher on the risk scale, at the same time as stocks or equities are considered

riskier. Commodities and derivatives are widely appeared as a number of the most risky investments.

You also can invest in some thing realistic, like land or real estate, or something more sensitive, like excellent artwork or antiques.

Within the same asset magnificence, threat and go back expectancies would possibly range dramatically. A blue chip on the New York Stock Market, as an instance, may have a significantly distinct threat-go back profile than a micro-cap on a smaller trade.

The returns generated by an asset are determined by way of the asset's nature. Many equities, for instance, pay quarterly dividends, however bonds pay hobby every zone. Varying types of profits are taxed at one of a kind fees in severa jurisdictions.

Price appreciation, further to everyday profits such as dividends or interest, is a key thing of return. Thus, total go back on investment may be described because the sum of earnings and capital appreciation. According to Standard & Poor's estimates as of March 2019, dividends have generated about a third of total fairness return considering 1926, whilst capital gains have contributed -thirds.

Brief History of Investing

While the idea of making an investment has been around for millennia, the modern form of making an investment dates from the seventeenth and 18th centuries, while the primary public markets were established, connecting individuals with investment possibilities. The Amsterdam Stock Exchange (AMSE) became based in 1787, and the New York Stock Exchange (NYSE) become founded in 1792.

Investing within the Industrial Revolution

People accrued financial savings that might be invested because of the Industrial Revolutions of 1760-1840 and 1860-1914, which aided the improvement of a complicated banking device. Most of the well-known funding banks, which includes Goldman Sachs and J.P. Morgan, have been based in the 1800s.

Investing within the Twentieth Century

With the introduction of latest standards in asset pricing, portfolio idea, and risk control over the 20th century, the fresh floor was damaged in investment theory. Hedge budget, non-public

fairness, venture capital, REITs, and ETFs have been most of the numerous revolutionary funding vehicles advanced within the 2d half of of the 20 th century.

The fast growth of the Internet inside the Nineteen Nineties made on-line buying and selling and studies abilities available to most of the people, finishing the century-long democratization of investment.

Investing inside the Twenty-First Century

The dot.Com boom burst, creating a brand new generation of billionaires via investments in era-pushed and on-line enterprise stocks, ushering inside the twenty-first century and perhaps setting the degree for what turned into to return. The fall apart of Enron, with its complete show of deceit that bankrupted the agency, its accounting company, Arthur Andersen, as well as lots of its traders, took centre stage in 2001.

The Great Recession (2007-2009), whilst an awesome number of failed investments in loan-sponsored securities broken economies everywhere in the world, is one of the most noteworthy events of the twenty-first century, if not all of records. Banks and funding organizations went bankrupt, foreclosures elevated, and the wealth divide worsened.

By filling the marketplace with bargain on line investment agencies and unfastened-buying and selling apps like Robinhood, the twenty-first century additionally spread out the field of investing to novices and unconventional investors.

Investing Vs Speculation

Whether you're making an investment or speculating while you purchase securities is decided via 3 elements:

- 1.The diploma of danger positioned on: When as compared to hypothesis, investing commonly entails a lesser level of hazard.
- 2.The investment's maintaining term: Investing normally has an extended keeping length, frequently measured in years, while hypothesis has appreciably shorter retaining durations.
- 3.Price appreciation may also account for a smaller part of investment returns, but dividends or distributions may additionally account for a vast component. In most instances, charge appreciation is the number one source of profit in speculating.

Given that price volatility is a standard metric of danger, a safe blue chip is a ways much less dangerous than a cryptocurrency. Purchasing a dividend-paying blue chip with the aim of owning it for a number of years qualifies as making an investment. A trader who buys a cryptocurrency with the goal of flipping it for a rapid earnings in some days, on the other hand, is in reality speculating.

Types Of Investors

Salaried Investors:

The respondents inside the studies examine incorporates individuals who earned a set earnings as a income, hence the study only blanketed individuals who were salaried. Compared to specialists and businessmen, salaried employees have a different funding pattern due to the safety, consistent drift of profits, tax financial savings benefits, protection, and retirement advantages.

Small Businessman :

Small businesses are businesses, partnerships, or sole proprietorships with fewer employees and/or lower every year sales than a big enterprise or company. The definition of "small" in phrases of eligibility for authorities help and favorable tax coverage differs primarily based at the u . S . And enterprise.

Investment Option :

In India, there are numerous investment options. The investment options may be categorized into five categories Equity, Debt, Real Estate, Commodities, and Miscellaneous.

Equity: Equity, also referred to as shareholders' equity (or owners' equity within the case of privately held companies), is the amount of money that would be back to a business enterprise's shareholders if all the organization's property have been liquidated and all the debt was paid off inside the event of a liquidation. It is the amount of a firm's revenues less any responsibilities due with the aid of the business enterprise that had been not transferred with the sale inside the case of an acquisition. As previously stated, shareholder fairness refers to a enterprise's overall quantity of capital this is at once connected to its proprietors. That is, it is the full amount of cash invested in it by using the proprietors. SE is the quantity of money that could be back to these owners if the organisation needed to be liquidated after all other money owed had been paid.

The balance sheet contains all the statistics needed to calculate a company's shareholder fairness. The following system may be used to calculate a enterprise's overall SE:
$$\text{ShareholderEquity} = \text{TotalAssets} - \text{TotalLiabilities}$$

The accounting equation, or balance sheet equation, is another name for this formula. The accounting equation's foundation is the stability sheet. The following are the stairs to calculating shareholder fairness:

1. Find the entire assets of the corporation on the stability sheet for the time period.
2. Add up all of the liabilities, which must be listed one by one on the balance sheet.
3. Find general shareholder equity and multiply it through general liabilities.
4. The sum of liabilities and total shareholder fairness will identical overall assets.

Current and noncurrent property are covered in total assets. Cash accounts receivable, and stock are examples of contemporary belongings that may be transformed to coins inside a year. Long-time period belongings are those that can not be transformed to cash or utilized in a yr's time. Investments, property, plant, and equipment (PPE), and intangibles including patents are examples of those belongings.

Current and lengthy-time period responsibilities make up general liabilities. Debts which are because of be repaid inside a yr are referred to as cutting-edge responsibilities. Accounts payable (AP) and any unpaid taxes are protected. Long-time period liabilities are debts that ought to be repaid over a

duration of extra than a yr. Bonds payable, leases, and pension responsibilities all fall beneath this organization.

Debt: Debt is while one birthday celebration borrows some thing from another, normally money. Many organizations and people utilise debt to finance substantial purchases that they could not be able to make beneath normal occasions. A debt settlement allows the borrowing birthday party to borrow money on the circumstance that it be repaid at a later date, commonly with interest. Debt gadgets are monetary gadgets that may be used by people, governments, and corporations to gain capital. Debt devices provide cash to a enterprise that promises to pay it again over the years. Debt gadgets encompass credit score playing cards, credit score strains, loans, and bonds.

Debt capital raised via institutional entities is commonly known as a debt instrument. Governments, in addition to personal and public companies, are examples of institutional entities. The Financial Accounting Standards Board's Generally Accepted Accounting Principles (GAAP) and the International Accounting Standards Board's International Financial Reporting Standards (IFRS) can also have unique requirements for the reporting of numerous kinds of debt gadgets on an entity's financial statements for economic enterprise accounting functions.

The type of debt tool has a huge effect at the issuance markets for institutionalised companies. Credit cards and credit lines are two kinds of monetary instruments that a business might utilise to raise finances. These revolving debt lines frequently have a trustworthy structure and only one lender. They're additionally no longer normally affiliated with a securitization primary or secondary market. Advanced contract structuring and the involvement of many creditors or traders, usually via an organised marketplace, can be required for extra sophisticated debt units.

Mutual Funds: This is a new field of funding, and there are a extensive range of schemes available to satisfy the wishes of a huge range of people. In trendy, fairness can be notion of as possession of an asset as soon as all debts related with it had been paid off. A vehicle or a house and not using a exquisite debt, as an example, is considered the proprietor's equity due to the fact the owner can without problems sell it for cash. Stocks are equity on the grounds that they represent a enterprise's ownership. Investment budget pool money from a number of buyers and invest it in keeping with a fixed of guidelines. There are many distinctive types of finances, every with its own set of traits. Publicly traded budget, such as mutual budget, trade-traded budget, closed-give up price range, and unit investment trusts, must be registered as funding corporations with the Securities and Exchange Commission (SEC). Private funding price range (also known as hedge finances) are frequently exempt from registration necessities. Mutual funds, like man or woman stocks, are fairness investments. When you purchase shares in a mutual fund, you grow to be a part proprietor. This is true of each bond and inventory funds, implying that there is a giant difference between proudly owning an man or woman bond and owning a bond fund. When you purchase a bond, you're guaranteed a positive fee of hobby as well as the go back of your main. A bond fund, then again, owns a diffusion of bonds with various charges and maturities. Your equity possession inside the fund gives you the right to a part of the hobby earned through the fund.

Diversification and professional control may be discovered in mutual finances, in addition to a wide range of funding techniques and styles. Investing in a fund, like some other safety, incorporates chance, together with the possibility of dropping money. And a fund's performance inside the past isn't any assure of its overall performance in the destiny.

Mutual Funds are categorized into four classes based on their shape:-

Open-Ended Funds: These are price range with devices that may be bought or redeemed at any time for the duration of the yr. The current NAVs are used for all acquisitions and redemptions of those fund gadgets. In essence, these funds will allow buyers to invest for as long as they prefer. There are not any restrictions on how a great deal money may be put into the fund. They're additionally more likely to be actively controlled, because of this fund control selects where investments can be made. Because of the active control, these price range may additionally fee a rate this is better than passively managed price range.

Closed-Ended Funds: These are price range wherein gadgets can simplest be bought at some point of the primary offer period. At special maturity date, gadgets may be redeemed. These schemes are frequently indexed for trading on a stock change to offer liquidity. Unlike open-ended mutual finances, once gadgets or shares are purchased, they can't be offered returned to the mutual fund; instead, they ought to be sold at the inventory marketplace on the cutting-edge proportion rate.

Interval Funds: These are finances that combine the traits of open-ended and closed-ended budget by bearing in mind the buyback of stocks at sure periods all through the fund's lifetime. During those periods, the fund control commercial enterprise gives to repurchase gadgets from present unitholders. Unitholders can sell their stocks to the fund if they want.

Mutual Fund Types through Asset Class

Equity Funds: These are budget that spend money on corporations' equity shares/shares. These price range are taken into consideration excessive-danger, but in addition they have a high go back capacity. Infrastructure, rapid-moving client items, and banking, to name some, are examples of forte price range. They are market-linked and will be predisposed to differ.

Debt funds invest in debt instruments including corporate debentures, government bonds, and other fixed-income belongings. They are appeared as relaxed investments with predictable

returns. These budget do now not deduct tax at source, so if the funding earns extra than Rs. 10,000, the investor is answerable for paying the tax.

Money Market Funds: These are budget that spend money on liquid belongings which include T-Bills, CPs, and other comparable contraptions. They are safe investments for those trying to park extra price range for instant however modest returns. Money markets, additionally known as coins markets, involve dangers such as interest hazard, reinvestment hazard, and credit score danger.

Hybrid Funds : These are mutual budget that invest in a diffusion of assets. In a few instances, the share of fairness exceeds that of debt, while in others, the opposite is true. In this way, risk and reward are balanced. Franklin India Balanced Fund-DP (G) is an example of a hybrid fund as it invests 65 percent to 80 percent of its assets in equities and the ultimate 20 percent to 35 percentage in debt. This is due to the truth that the debt markets are much less risky than the fairness markets.

Mutual Funds are labeled in keeping with their funding targets.

1.Growth price range make investments by and large in equities shares within the hopes of gaining financial appreciation. They are considered excessive-threat finances which can be great perfect for lengthy-term buyers. They are also notable for humans seeking larger returns on their investments due to the fact they may be volatile price range.

2.Income budget: These schemes invest cash largely in constant-earnings securities consisting of bonds, debentures, and different comparable property on the way to provide capital protection and normal earnings to traders.

3.Liquid finances: These schemes invest money in large part in short-time period or extraordinarily short-term merchandise, including T-Bills, CPs, and other similar belongings, with the intention of presenting liquidity. They are low-hazard investments with moderate returns, making them extremely good for people with quick-term funding horizons.

4.ELSS (Exchange-Traded Savings Schemes): These are price range that make investments in large part in fairness securities. The Income Tax Act lets in for deductions on investments made in those price range. They carry a excessive stage of threat, however they also provide a high degree of praise if the fund performs well.

5.Capital Protection Funds: These are budget that invest a element of their property in fixed earnings instruments and the relaxation within the inventory marketplace. This is performed to ensure that the principle that has been invested is included.

6.Fixed Maturity Funds: Fixed adulthood budget invest their belongings in debt and cash market gadgets with maturity dates which might be either similar to or in advance than the funds.

7.Pension Funds: A pension fund is a mutual fund that is invested with an extended-time period reason in thoughts. They are frequently designed to generate consistent returns when the investor is ready to retire. The assets in this type of fund may be split among equities and debt markets, with equities appearing as the riskier half of the investment, yielding larger returns, and debt markets acting as a threat-balancer, yielding lower however more steady returns. These budget' returns may be taken as lump quantities, a pension, or a mixture of both.

Mutual Fund Types primarily based on Specialty

1.Sector Funds: These are price range that put money into a specific marketplace section, which include actual estate. Infrastructure budget make investments exclusively in infrastructure-related units and groups. The performance of the chosen region determines the returns. The degree of chance associated with these schemes is decided by using the enterprise.

2.Index Funds: These are budget that invest in contraptions that constitute a selected index on an trade a good way to reflect the index's movement and returns, including buying BSE Sensex stocks.

3.Fund of funds: These are mutual funds that spend money on other mutual price range and earn returns based at the target fund's performance. Multi-supervisor budget are another name for those funds. These investments are highly secure because the finances wherein investors invest hold other budget beneath them, thereby adjusting for hazard from any single fund.

4.Emerging marketplace budget: These are funds that invest in growing nations with promising destiny possibilities. They do, but, include better risks because of the country's volatile political and economic conditions.

5.International funds, frequently called overseas funds, put money into organizations which are based in special components of the sector. These businesses can also be determined in

developing international locations. The only organizations a good way to not be funded are those which are based totally within the investor's home united states.

6.Global price range: These are finances wherein the fund's investment may be in a corporation located anywhere in the world. They differ from worldwide/foreign funds in that international budget permit buyers to invest in their domestic U.S.A.

7.Real estate budget are budget that spend money on businesses which are concerned inside the actual estate industry. These finances may be used to spend money on actual property retailers, developers, assets management firms, and even credit score companies. Real property investments may be made at any stage of development, together with projects which are within the planning levels, half of-constructed, and fully completed.

8.Stock finances with a commodity focus: These price range do now not make investments immediately in commodities. They make investments in organizations that paintings within the commodities marketplace, inclusive of mining companies and commodity manufacturers. As a result of their connection to the commodity's manufacturing, these price range may on occasion characteristic similarly to the commodity.

9.Market impartial finances: These budget are named market-impartial when you consider that they do not make investments without delay in the markets. They invest in Treasury payments, ETFs, and equities with the purpose of accomplishing a predictable and constant go back.

10.Inverse/leveraged budget work differently than fashionable mutual finances. When the markets fall, those budget earn money, and when the markets upward thrust, those finances lose cash. These are normally most effective for people who are inclined to chance a whole lot of money a good way to make a whole lot of money. Because of the higher chance, they're only for folks who are willing to chance lots of money for you to make quite a few cash.

11.Asset allocation price range: There are two styles of asset allocation finances: target-date budget and goal allocation budget. The portfolio managers of these price range can regulate the assets allotted to gain the favored results.

12.Corporate Debenture: Corporate debentures are normally guaranteed by means of the issuing organisation's recognition and common creditworthiness. It's a shape of debt device that isn't sponsored up with the aid of any actual belongings. A debenture is a marketable safety (a kind of funding) that a corporation or other business enterprise problems to raise finances

for lengthy-time period operations and growth. Because it's miles a sort of debt capital, it's miles recorded as debt at the issuing company's balance sheet.

13. Debentures are similar to bonds, however not like bonds, they're unsecured, which means that traders have no claim to the employer's property if it defaults. Debentures are commonly issued by way of big organizations with triple A credit score ratings due to the fact compensation is solely based totally at the creditworthiness of the issuing company. They are an powerful way for businesses to take benefit in their privileged repute by using borrowing money with very little security.

14. Company Fixed Deposit: A organisation fixed deposit is a deposit made via buyers with a company for a fixed time period at a hard and fast interest charge. Company FDs are designed for conservative buyers who do now not need to risk their cash on the stock market. However, consistent with professionals on the 2013 IBEA, International Conference on Business, Economics, and Accounting 20 – 23 March 2013, Bangkok – Thailand, an investor's due diligence must be identical to that achieved earlier than purchasing inventory. It is not advisable to be seduced completely by means of the excessive-hobby fee.

15. Fixed Deposits: Fixed Deposits with Banks also are known as time period deposits. The minimal funding duration for bank FDs is 30 days. Deposits in banks are very safe because of the rules of RBI and the assure provided by means of the deposit coverage company. The hobby charge on constant deposits varies with the time period of the deposits Bank deposits enjoy rather high liquidity. Loans can improve towards financial institution deposits.

16. Post Office Savings: Post Office Monthly Income Scheme is a low-hazard saving tool, which may be availed via any Post Office The hobby fee on deposits is barely higher than banks. The hobby is calculated half-every year and paid every year.

17. Life Insurance Policies: Insurance groups offer many funding schemes to buyers. These schemes sell saving and moreover provide coverage cowl. LIC is the most important existence insurance employer in India. Insurance policies, at the same time as catering to the danger repayment to be confronted in the future by means of an investor, also have the gain of receiving a terrific fee of go back on their investment insurance rates

18. The 2013 IBEA, International Conference on Business, Economics, and Accounting, might be held in Bangkok, Thailand, from March 20 to 23. A lengthy-time period financial savings device with a fifteen-year maturity. A PPF account may be opened at any time of the yr thru a

nationalized financial institution, and cash may be deposited at any time. The quantity invested is eligible for tax blessings, and the hobby earned is tax-loose. From the seventh economic year after the account is opened, a withdrawal is permitted as soon as a yr.

Problem of the Statement

Greater Noida as in UP, and the report provides life expectancy at birth for years 2002-06 and 2010-20.

Rank	State	Life expectancy at birth	
		(2010-20)	(2002-06)
1	Delhi	69.9	64.1
2	UP	64.1	60.0

Delhi has got the life expectancy at birth- 72.0 years for males and 74.7 years for females.

Up has got the life expectancy at birth- 62.9 years for males and 65.4 years for females.

The old age dependency ratio is also increasing day by day. Due to these reasons, senior citizens need a regular income by way of investments. This study focuses on the investment pattern of senior citizens. The study analyses the investment pattern of the senior citizen in Gautam Buddha Nagar district. The study has been conducted from the point of view of the senior citizen who have invested their money in different investment avenues.

LITERATURE REVIEW

Portfolio

In monetary resource speculation, there is a hypothesis in particular Modern Portfolio Theory Which is created by Markowitz in the 1952. Markowitz said, "Don't pull all of your investments tied up on one place". Portfolio diversification attempts to lessen the danger of a portfolio to a financial backer (Jones et al.,2009).

The danger is available in numerous exercises including the investment,project, business.

Alviniussen, A. and Jankensgard, H.(2009), Enterprise Risk Budgeting: Bringing hazard the board into the monetary arranging process. *Diary of applied financial*,19(2),178-192.

Dr. S. Suriya Murithi, B. Narayanan, M. Arivazhagan 2012 "Financial backers conduct in different contribute roads a review" this study manages the conduct of the financial backer to distinguish the better venture roads accessible in India. The speculation technique is an arrangement, which is made to direct a financial backer to pick the most proper venture portfolio that will assist them with accomplishing their monetary objectives with in a specific timeframe. By expanding privately invested money, contributing can add to higher, by and large financial development and success. The method involved with contributing aides organizations where they can raise their capital through monetary business sectors. Explicit kinds of speculations give different advantages to the financial backer, corporate just as the general public. The Indian financial backers are particularly mindful with regards to the idea of portfolio distributions and hazard and returns of the speculation.

Petit(2012) explores what vulnerability means for speculation portfolios in unique conditions. Juliane Teller, Alexander kock,2014, recommend that both danger straightforwardness and hazard adapting limit straightforwardly affect project portfolio achievement.

Ashly Lynn Joseph and Dr. M. Prakash 2014 'A Study on favored speculation roads among individuals and elements considered for venture' this exploration intends to study and comprehend the venture mindfulness among individuals and their favored venture decision. As per analyst appropriate comprehension of cash, its worth, accessible choice for speculation and information on the monetary organizations giving such office is vital for successful oversee of one's cash for accomplishing future objective. Study depends on essential and optional information. Many individuals are not ready to face challenge so they favor bank stores, gold, fixed store for speculation and many individuals don't know about interest in share market a values. As indicated by scientist financial backers can't stay away from hazard yet they can oversee hazard by putting resources into different kinds of speculation roads so they can get

moderate benefit.

Prof. Priya Vasagadekar 2014 'A Research paper on venture mindfulness among indian working ladies with referene to Pune locale' this exploration expects to study and comprehend the speculation mindfulness among indian working ladies regarding Pune region. Todays, ladies need to be monetarily autonomous and secure their future with enough cash. This examination depends on the investigation of speculation conduct and examples followed by working ladies in different areas in Pune district. Analyst closed the concentrate by expressing that Pune is a position of development, which is notable for its schooling and presently it turns into the business center too. Ladies' are landing positions at elevated place with great compensation bundles. Since absence of monetary instruction and okay bearing limit the greater part of the ladies can't deal with their portfolio all alone.

K. Parimalakanthi and Dr. M. Ashok kumar 2015 "A Study on speculation inclination and conduct of individual financial backers in Coimbatore City" this exploration paper concentrate on the conduct of individual financial backers of coimbatore city versus accessible venture roads in the indian monetary

business sectors. As indicated by scientist the central point behind a venture are the wellbeing of chief sum, liquidity, pay solidness, and appreciation.

Sonali Patil, Dr. Kalpana Nandawar 2014 "A Study on favored speculation roads among salaried individuals regarding Pune, India" in this concentrate on the specialist has recognizes the favored venture roads among individual financial backers utilizing self appraisal test review depends on essential information and examination is finished by utilizing chi-square, rate technique and connection coefficient with the assistance of programming. In the wake of breaking down information scientist observed that financial backers know about speculation roads yet they considered security as significant element while making venture, that is the reason they lean toward making interest in gold, bank stores, land and so on and overlook other speculation roads. Murlidhar

Ananda Lokhande(2015) "A Study of speculation mindfulness and example of reserve funds and venture of rustic financial backers". The review endeavored to discover the familiarity with rustic financial backers about different speculation roads, their inclinations and contemplations for putting away cash. An example of 300 repondents was chosen from four towns from sillod square of Aurangabad District, Maharashtra. The significant focal point of the review was on researching whether there was distinction between venture mindfulness level and instructive capabilities of male and female provincial financial backers. The review unveiled that there was no critical distinction in mindfulness level of provincial male and female financial backers

and their instructive capabilities. The speculation inclination request of the responden demonstrated towards got venture demeanor. Bank stores, gold and gems, land were well known venture roads for greater part of the financial backers.

Zankhana Atodaria b, Ronika Devi Sharma b (2019) "Speculation example of salarird class of Somnath (Daman)- An investigation of different venture choices accessible" the point of the examination is to dissect mindfulness, insight and conduct in regards to various venture roads accessible for salaried individuals and example of venture. As per them the vast majority of individuals don't know about making an interest in share market so they lean toward customary speculation choices. Scientist observed that rationale of the salaried individuals of speculation is reliant upon age. The variables considered by salaried individuals while maling speculation is normal return and duty responsibility. Besides they make venture due to accessibility of data about speculation and administrations given by venture specialists. Larger part of individuals have a place with age catyegory of 21 to 40 make speculation to meet their future necessities and improvement in way of life.

Ashish Dewan R Gayatri Rishi Dewan 2019 "An examination on venture conduct of corporate and individual financial backers from Southern India" analyst intends to recognize the conduct of financial backer of corporate and individual financial backer and furthermore make their relative investigation. Study depends on essential examination, in the wake of breaking down the information analyst recognize the four factors that impact the conduct of corporate and family individual these variables are organization explicit elements, venture related elements, financial backers related elements, market or climate related elements from similar investigation of corporate and family financial backers it is seen that corporate financial backers are keen on getting information about market, SEBI rules, outside climate and inner data of the organization giving protections. Investement conduct of individual financial backers got impacted by private variables like reserve funds, utilization design, information, abilities, hazard bearing limit, companions and family members.

Sachin Kumar Rohtagi Dr. P.C. Kavidayal Dr. Krishna Kumar Singh 2019 "An investigation of reserve funds and speculation examples of little financial backers: A Literature Review" study is centered around accessible writing on saving and venture example of little financial backers in Uttarakhand locale of India. Analyst attempt to discover the hole in the accessible writing. Reseacher closed the concentrate by expressing that little financial backers are intensely rely upon their friends guidance for speculation as a result of absence of monetary education. There is need to give a decent report material to little financial backers with the goal that they upgrade their ability and settle on their own choices.

Ankurita Bansal 1, Dr. Sunita Sukhija 2 (2019) "A review on factor affecting speculation examples and conduct of individual financial backer in Punjab and Haryana: A Comparative Analysis" According to scientist cash assume huge part in everybody's life. For present and future requirements one genuinely should put away their cash. Venture is piece of cash which have been saved from current utilization with the assumption that it will give a few advantages in future. Presently a-days different speculation choices are accessible for putting away cash like saving record, stores, government securities, common assets, land, shares and so forth for present moment and long haul venture. The decision of financial backer is affected by no of variables except for it likewise rely upon the inclination and conduct of financial backers. Essential information is utilized in the review and T test and SPSS programming is been utilized for examining the information.

Rajendra Prasad (2017) expressed that maturing is the regular phase of human existence, it carries with it multitudinous issues for individuals who have become old. These issues can be recognized under sub heads wellbeing; econmic, physiological, lodging and senior maltreatment related india faces many difficulties in government assistance for its old populace.

Dr. E. Apparao, Prof. N. Kishore Babu (2015) The issues researched in the current review incorporate familiarity with speculation roads, venture design, the most favored targets of financial backers, and speculation assessment. Additionally, this study is for the most part embraced in Coastal Andhra, avery unmistakable locale of Andhra pradesh.

Dr. M. Nazer(2013) Stated that in Thanjavur District respondents are more mindful with regards to different speculation roads like protection, PPF, bank stores, little reserve funds like mail center investment funds and so forth For that mindfulness program must be directed by stock expediting firms in light of the fact that the vast majority of the respondents uninformed with regards to this new help and about financial exchange the impression of the respondents of various are fluctuated because of variety in public activity, living example, pay level and so forth

Smita Srivastava; Gunjan Saxena (2012); "Venture Trend Now and Then: A Survey Based Study of Moradabad (U.P.)". The paper endeavors to realize the mindfulness level of the venture options accessible among the financial backers and thinks about the speculation pattern now from 20 years back. The region of the review is Marodabad, a city in Uttar Pradesh and the example size is 150. The information utilized in the review involves both essential and Secondary information. The greater part of the financial backers are hazard opposed and along these lines overlook unsafe ventures like subordinates, values and lean toward safe paradise

like bank stores, mail center stores, gold, and so on There is almost no improvement in the mindfulness level for more up to date monetary instruments among financial backers throughout the long term.

OBJECTIVES

The objective of my research project are:-

- To distinguish and examination the issues and prospects of investment examples of senior residents in the Gautam Buddha Nagar area of More noteworthy Noida.
- To study and examination the elements affecting example of senior resident.
- To discover the inclination of senior resident in regards to investment.
- The examination will recognize and assess the variables affecting financial backers' insight towards investment in Indian capital market.
- The analyst is picking NCR (incorporates Faridabad-Ballabhgarh, Gurgaon-Manesar, Sonipat-Bahadurgarh, Sonipat-Kundli, Ghaziabad-Loni, Bulandshar and Noida-More prominent Noida) for the review since larger part of investments in financial exchange is coming from Metropolitans urban communities in India.
- The investment example of the respondents will be inspected and appropriately ideas will be advanced for informed investment in protections offered in Indian capital market.
- To assist the financial backers with choosing the powerful arrangement of protections.
- To recognize the best arrangement of protections.
- To concentrate on the job and effect of protections in investment choices.
- To obviously characterizing the portfolio determination process.
- To choose an ideal portfolio.

RESEARCH METHODOLOGY

Subjective research alludes to the implications, definitions, attributes, images, pictures, and portrayal of things. So my research paper will more zero in on Subjective research on which I will gather, break down and decipher information by seeing what individuals say. As my theme manages the depiction of the danger the board methods and what is the current situation of those strategies in the association and which procedure is more advantageous in separate sector. It is a kind of overviews and studies that plan to recognize current realities. So I will involve Unmistakable Research for my exposition report. This part clarify the methodology utilized in this review. The methodology incorporates information and wellsprings of information, test size, region of the review and system of analysis. The review depends on essential and auxiliary information.

There are two sorts of information :-

1. Primary Information were accumulated involving survey as a device for information assortment. The information was gathered through private reach individually informing, and email with the assistance of an all around planned organized and pre-tried survey. The poll was drafted to concentrate on the inclinations of workers of the association and gathered important data about their speculation the executives procedures and methodology used to deal with the portfolio.
2. Secondary Information is the information gathered by somebody other than the client. Normal wellsprings of optional information for sociology incorporates censuses, association records and information gathered through subjective strategies or subjective research. Essential Information, conversely, are gathered by the agent leading the research.
3. Secondary Data examinations saves time that would somehow or another be spent gathering information and, especially on account of quantitative information gives bigger and greater data sets that would be unworkable for any singular researcher to gather all alone. Likewise, examiners of social and monetary change think about auxiliary information fundamental, since it is difficult to lead another study that can satisfactorily catch past change and improvements.

My research project is comprise of both Essential and Optional Information.

I took help of review surveys in the essential information and took the assistance of books, diaries, sites and research papers in the auxiliary information.

ANALYSIS AND INTERPRETATION

DATA COLLECTION

1. PRIMARY DATA

QUESTIONNAIRE – 1

Name:- Suresh Kumar

Q.1 What do you do for a living ?

Ans:- I am a salaried person.

Q2. How much do you earn ?

Ans:-I earn around Rs. 7,50,000 p.a

Q3. Do you invest ?

Ans:- Yes, I do invest.

Q4. When do you expect to need to withdraw the money you invested ?

Ans:- I usually withdraw my invested money within 3 months.

Q5. What kind of securities you includes in your portfolio ?

Ans:- I include Equity Shares, Mutual Funds , Debentures etc in my portfolio.

Q6. Do you invest on your own or have some consultant ?

Ans:- I invest on my own.

Q7. What is your primary goal for this portfolio ?

Ans:- To earn a side income in case of emergency.

Q8. How would you classify your overall financial situation ?

Ans:-I am a salaried person but also have taken a loan of Rs. 10,00,000 from bank.

Q9. What are your goals ?

Ans:- I want to start my consultancy firm when I got the knowledge about share market.

Q10. Which sector you prefer the most to invest in and why ?

Ans:- I mostly prefer IT sectors as they grows very fast.

QUESTIONNAIRE – 2

Name:- Nitin Singla

Q.1 What do you do for a living ?

Ans:- I am self-employed.

Q2. How much do you earn ?

Ans:- I earn around Rs. 15,00,000 p.a

Q3. Do you invest ?

Ans:- Yes, I do invest.

Q4. When do you expect to need to withdraw the money you invested ?

Ans:- I usually withdraw my invested money in around 1 year.

Q5. What kind of securities you includes in your portfolio ?

Ans:- I include only Equity Shares in my portfolio.

Q6. Do you invest on your own or have some consultant ?

Ans:- I invest on my own.

Q7. What is your primary goal for this portfolio ?

Ans:- To earn a passive income.

Q8. How would you classify your overall financial situation ?

Ans:- I am a business man with earning of Rs. 15,00,000 annually with no debts.

Q9. What are your goals ?

Ans:- I have my business of jewellery but with enough earnings I want to diversify my business.

Q10. Which sector you prefer the most to invest in and why ?

Ans:- I mostly prefer Pharmaceuticals Sector.

QUESTIONNAIRE – 3

Name:- Yudhistir Bhati

Q.1 What do you do for a living ?

Ans:- I am a farmer.

Q2. How much do you earn ?

Ans:- I earn around Rs. 20,00,000 p.a

Q3. Do you invest ?

Ans:- No, I do not invest.

Q4. Why you do not invest ?

Ans:- I am a land lender and earns through rental incomes.

Q5. Have you ever wanted to invest in share market ?

Ans:- No, because I earn much enough from rentals that it would be sufficient enough for me.

Q6. Do you deposit in banks ?

Ans:- Yes, and I earn interest income from that too.

Q7. What is your primary goal to invest in banks ?

Ans:- To earn an interest income and banks keeps the money secure.

Q8. How would you classify your overall financial situation ?

Ans:- I am a farmer but also have enough property in form of land and I do not taken any debt from banks.

Q9. What are your goals ?

Ans:- I want to expand my territory by purchasing more and more lands.

Q10. If you have to invest, in which sector would you like to invest ?

Ans:- If I have to invest, I would invest in MSME Sector.

QUESTIONNAIRE – 4

Name:- Manoj Shukla

Q.1 What do you do for a living ?

Ans:- I am a salaried person.

Q2. How much do you earn ?

Ans:- I earn around Rs. 7,50,000 p.a

Q3. Do you invest ?

Ans:- No, I do not invest.

Q4. Why you do not invest ?

Ans:- I do not invest due to the frauds and loss I have heard from the investors.

Q5. Do you invest anywhere ?

Ans:- I do not invest anywhere but I have opened many FD's in banks.

Q6. Why would you have FD's instead of investments ?

Ans:- It is because investments are more riskier than being deposit money in banks.

Q7. What is your primary goal from these FD's ?

Ans:- So that I can withdraw in case of emergency.

Q8. How would you classify your overall financial situation ?

Ans:- I am a salaried person with zero debt.

Q9. What are your goals ?

Ans:- I want to run my life as smooth as of now with no obstacles.

Q10. Which bank you prefer most to deposit your money in ?

Ans:- I trust State Bank of India the most.

QUESTIONNAIRE – 5

Name:- Sakshi Rawat

Q.1 What do you do for a living ?

Ans:- I am retired.

Q2. How much do you earn ?

Ans:- I earn around Rs. 6,00,000 p.a

Q3. Do you invest ?

Ans:- Yes, I do invest.

Q4. When do you expect to need to withdraw the money you invested ?

Ans:- I usually withdraw my invested money sometimes within 3 months and sometimes not at all.

Q5. What kind of securities you includes in your portfolio ?

Ans:- I include Equity Shares, Mutual Funds , Debentures etc in my portfolio.

Q6. Do you invest on your own or have some consultant ?

Ans:- I invest on my own.

Q7. What is your primary goal for this portfolio ?

Ans:- To earn income after retirement using my knowledge.

Q8. How would you classify your overall financial situation ?

Ans:- I am a retired person but also have a earning potential.

Q9. What are your goals ?

Ans:- I want to help those who wants to invest in share market.

Q10. Which sector you prefer the most to invest in and why ?

Ans:- I usually picks up IT Sector, Pharma Sector, Energy Sector, Utility Sector etc.

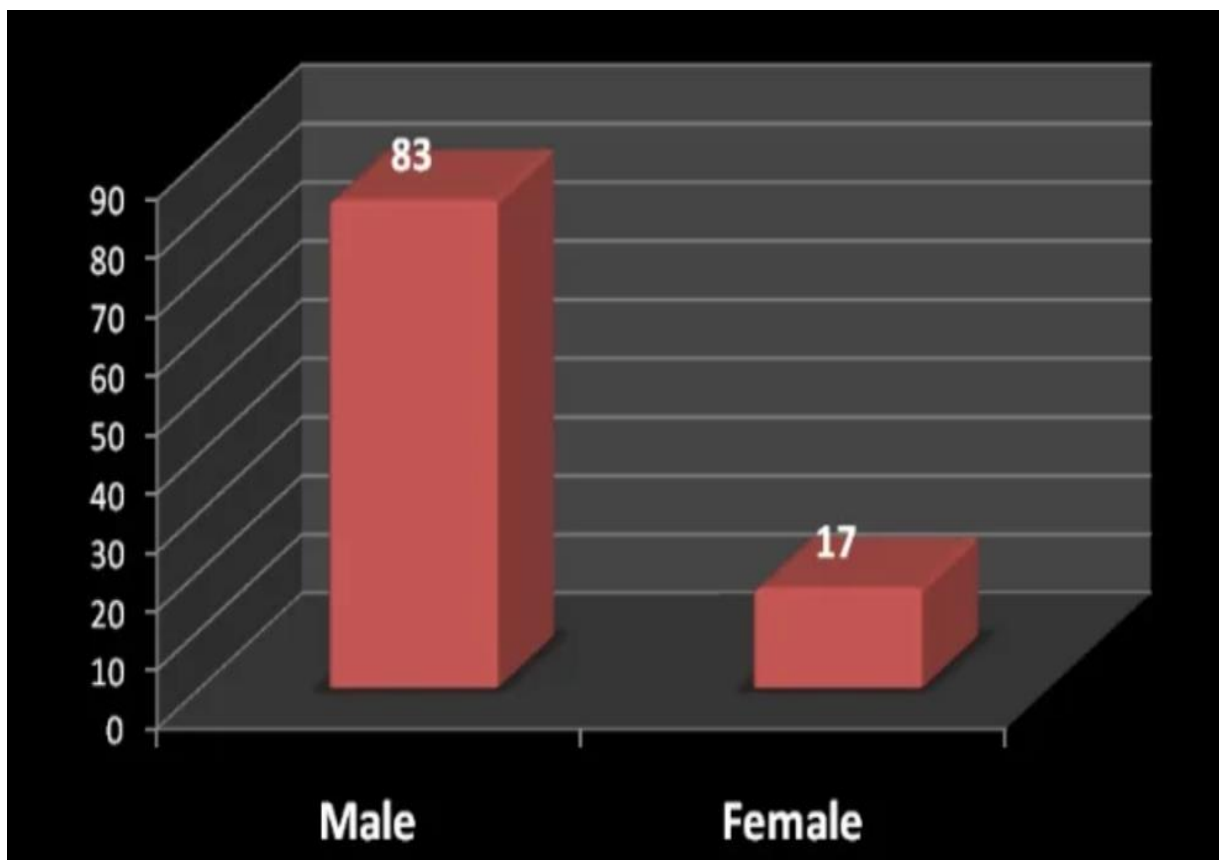
S.no	Name	Profession	Earn	Invest	Not Invest	Invest Anywhere	Primary Goal	Goal
1	Suresh Kumar	Salaried	7,50,000	Yes	No	Eq.share, deb.etc	Side income	Consultancy firm
2	Nitin Singla	Self-Employed	15,00,000	Yes	No	Equity Shares	Passive Income	Diversify
3	Yudhistir Bhati	Farmer	20,00,000	No	Yes	Bank	Security	Expansion
4	Manoj Shukla	Salaried	7,50,000	No	Yes	Bank	Side Income	Smooth Life

5	Sakshi Rawat	Retired	6,00,000	Yes	No	Eq. sh. , MF	Retirement Benefit	Social Work
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Results

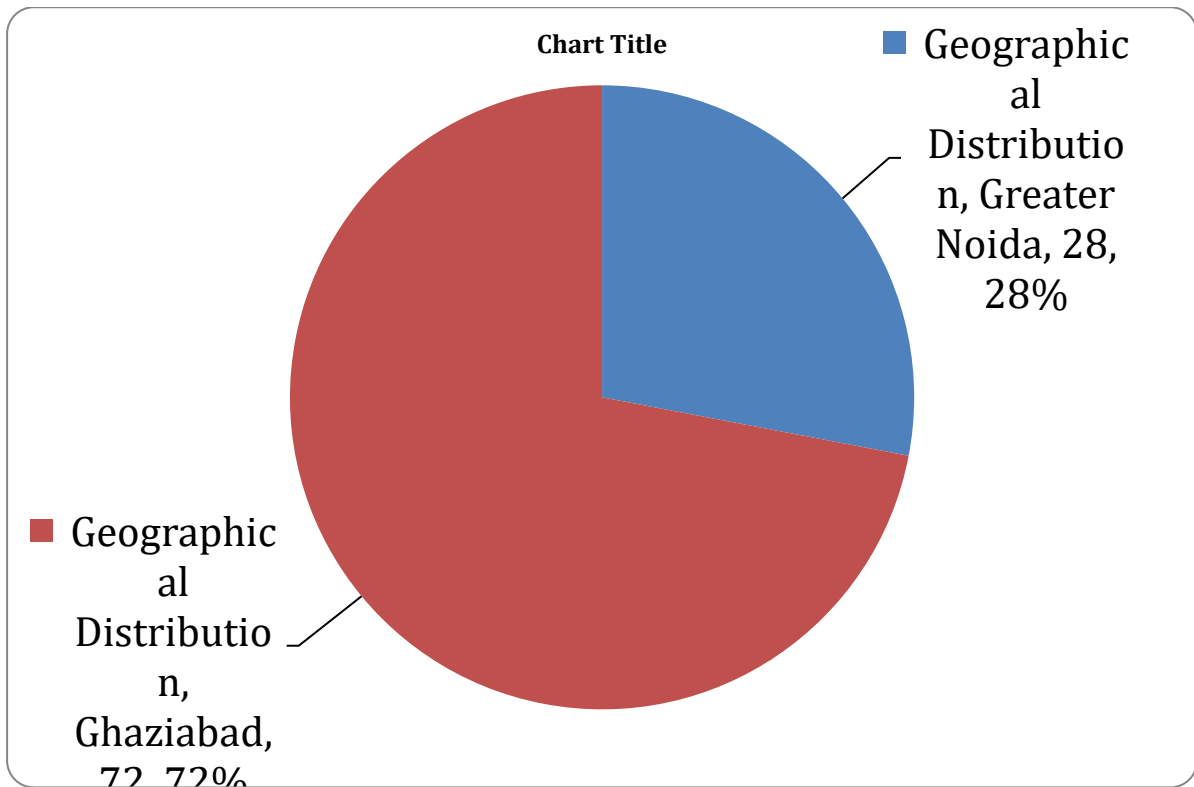
A-Number of Male and Female in Survey

Gender	Respondent
Male	83
Female	17
Total	100



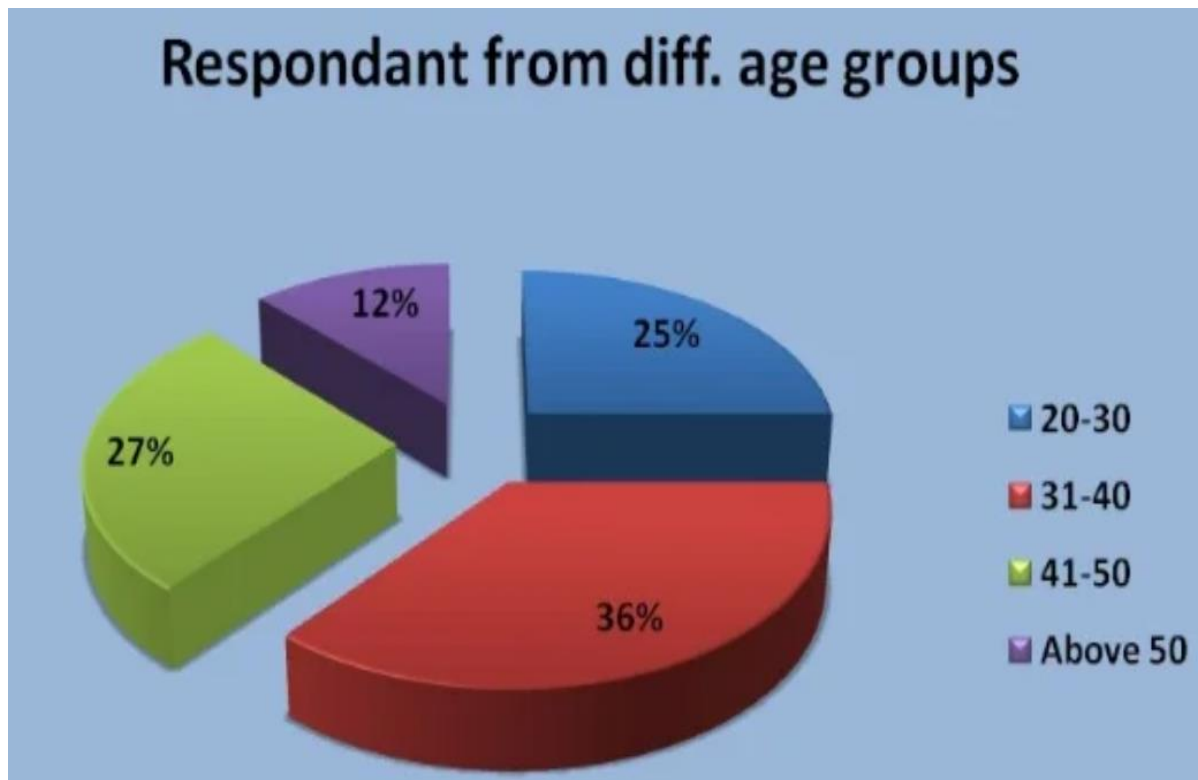
B-Geographical Distribution

Geographical distribution	% of respondent
Greater Noida	28
Ghaziabad	72



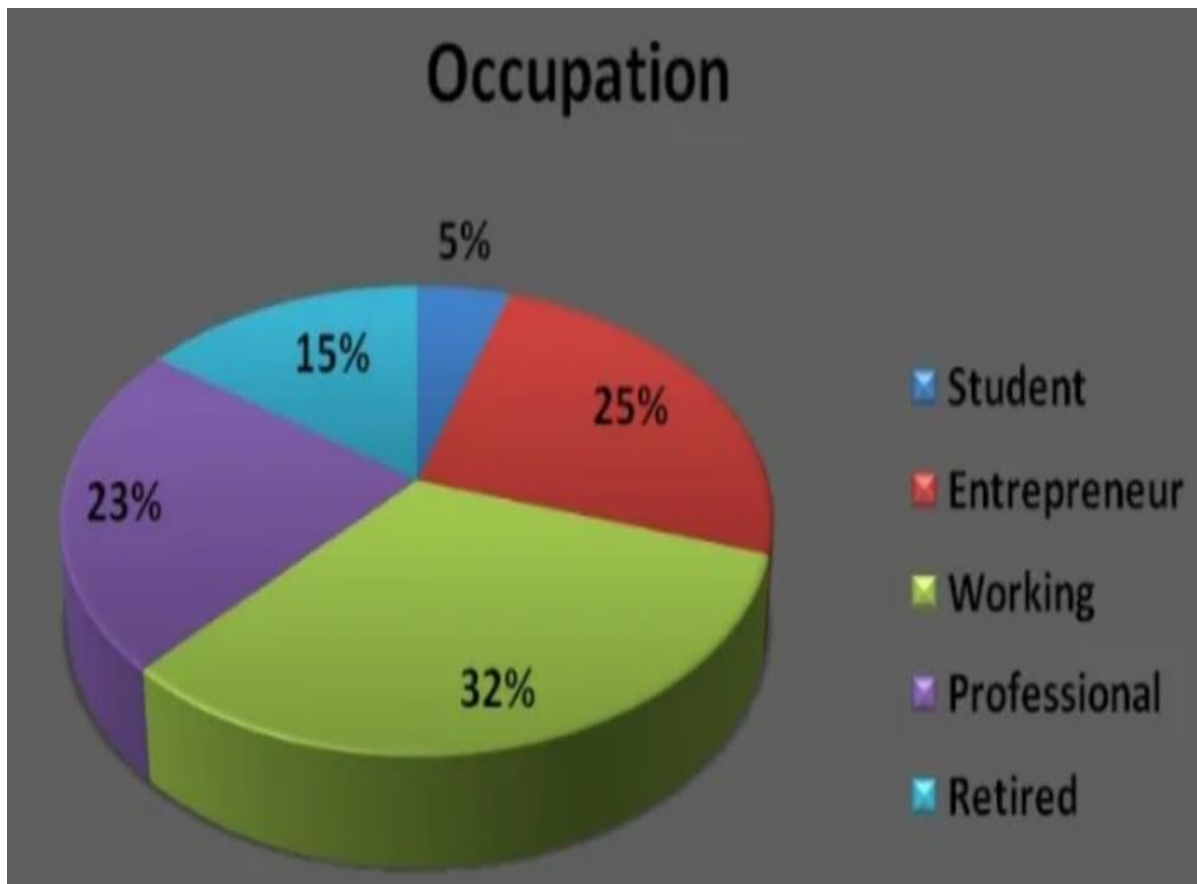
C-Age of the respondent

Age	% of Respondent
20-30	25
31-40	36
41-50	27
Above 50	12
Total	100



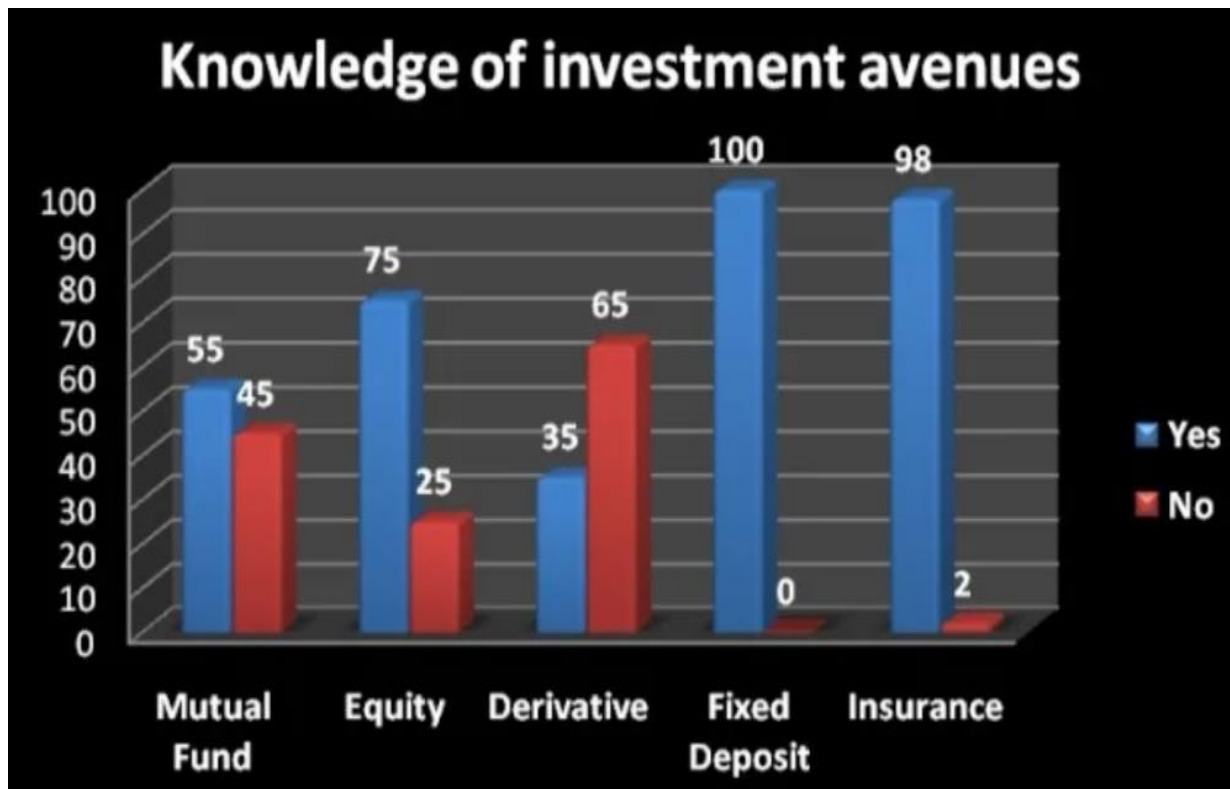
D-Occupation of Respondent

Occupation	% of Respondent
Student	5
Entrepreneur	25
Working	32
Professional	23
Retired	15
Total	100



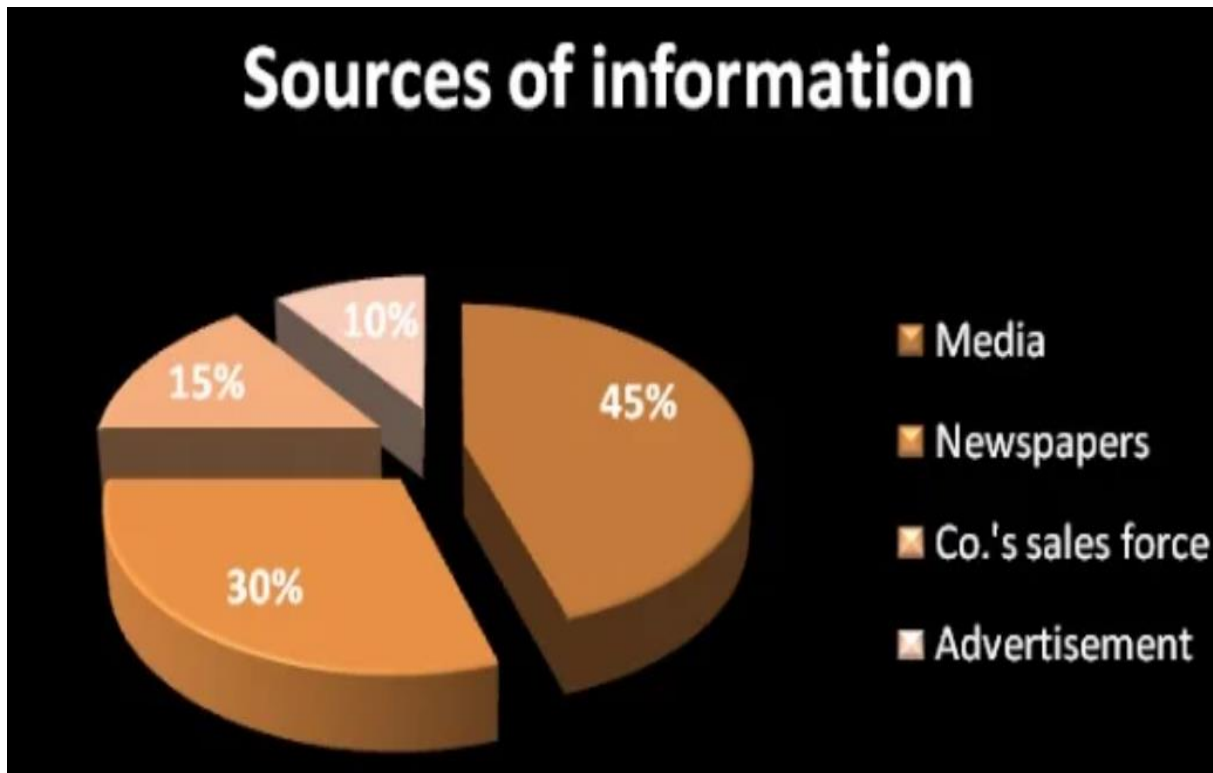
E-Knowledge about the available investment avenues

Investment Options	Yes	No
Mutual fund	55	45
Equity market	75	25
Derivatives	35	65
Fixed Deposit	100	0
Insurance	98	2



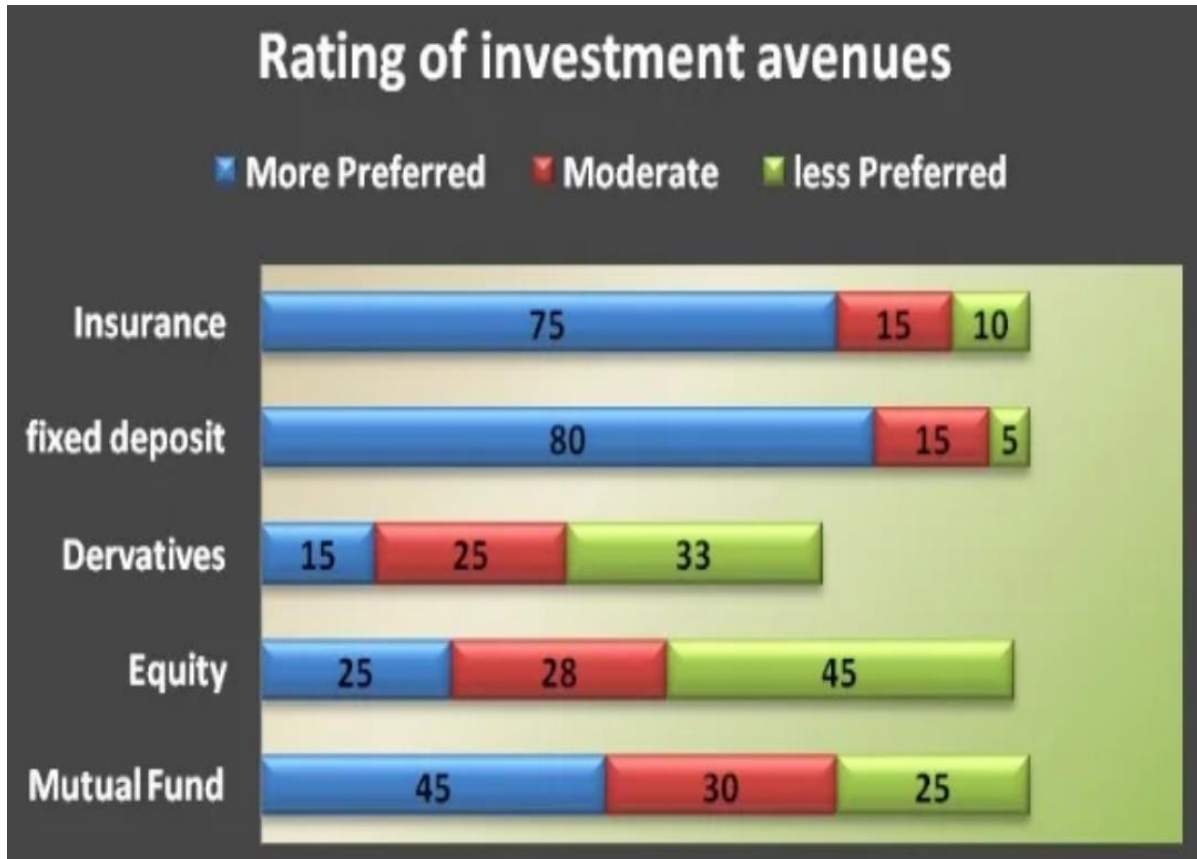
F-Sources of information regarding investment avenues

Sources of information	Responses in %
Media	45
Newspaper	30
Co.'s sales force	15
Advertisement	10



G-Rating given to investment Avenue

	More preferred	Moderate	Less preferred
Mutual fund	25	22	15
Equity	12	18	22
Derivatives	7	10	33
Fixed deposits	80	15	5
Insurance	75	15	10

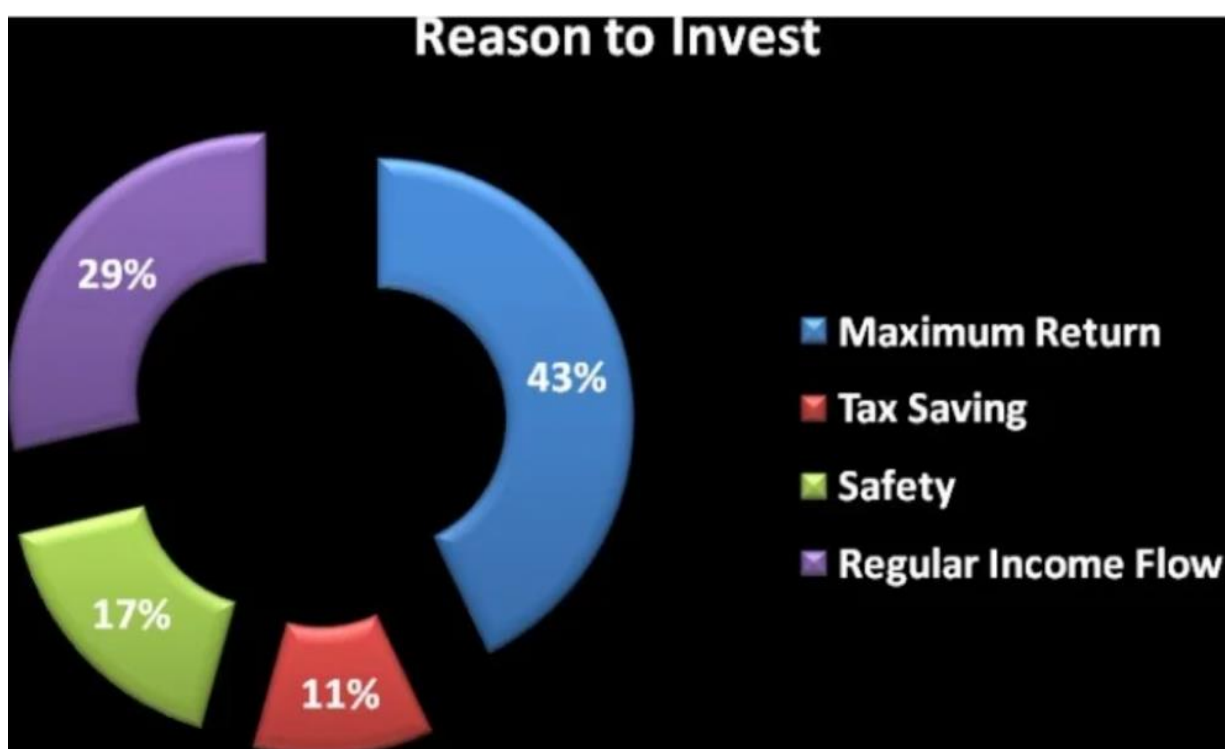


H-Basis for making investment

Basis of investment	Responses in %
Market Sentiments	43
Fundamentaln& technical analysis	18
Past performance	39

I-Reason for choosing any particular investment option

Reason to invest	Responses in %
Maximum Return	45
Tax Saving	12
Safety	18
Regular income flow	30



DATA ANALYSIS & INTERPRETATION

Primary Data: Questionaries

Research Area: Greater Noida, Ghaziabad

Sampling Technique

Convenience method of sampling is used to acquire the records from respondents. Researchers or subject people have the liberty to pick whomever they discover, for that reason the name “convenience”. About samples were amassed from Greater Noida and Ghaziabad.

Objective of the study is to have a look at:-

- To understand all about exclusive funding avenues available in India.
- To find out how the investors get information approximately the numerous economic device.
- To find out the saving conduct of the distinct customers and the amount they put money into diverse economic instruments.
- In which type of monetary tool they prefer to make investments.
- How lengthy they prefer to maintain their money invested.
- What is the go back that they assume from the funding.
- What are the different factors that they take into account earlier than investing.
- To supply a advice to the buyers that wherein they ought to make investments.

Scope of examine

The examine enable to have a higher expertise of investing alternatives to be had in the market . The look at highlights a number of the most critical making an investment alternatives to be had with the indian buyers like Mutual Fund, Derivative Market, Equity Market.

A-Number of Male and Female in Surve

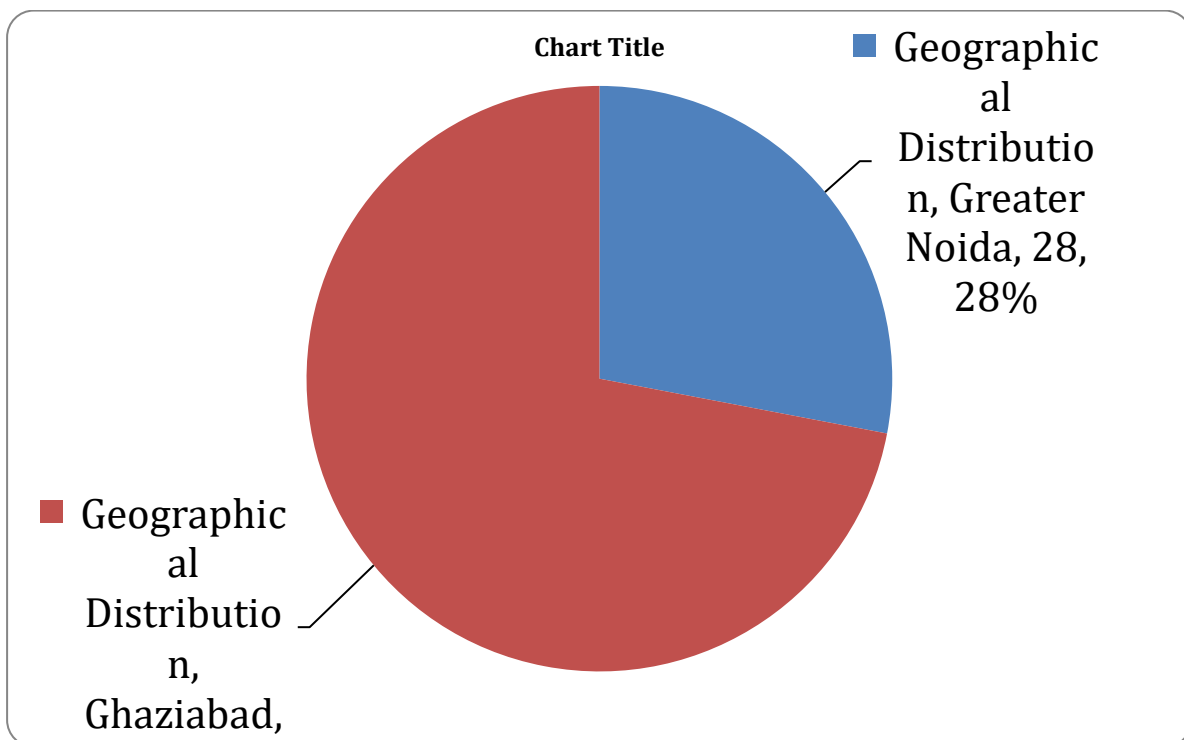
Gender	Respondent
Male	83
Female	17
Total	100

Interpretation

The male respondent are 83 and the female are 17 which shows the majority of male respondent in survey.

B-Geographical Distribution

Geographical distribution	% of respondent
Greater Noida	28
Ghaziabad	72



Interpretation

As the sampling area is Greater Noida & Ghaziabad. 72% respondent are from Ghaziabad & 28% from Greater Noida.

C-Age of the respondent

Age	% of Respondent
20-30	25
31-40	36
41-50	27
Above 50	12
Total	100

Interpretation

The total no. of respondent are 100.

The % of respondent are:

25% from age group 20-30,

36% from age group 31-40,

27% from age group 41-50

12% from age group above 50.

D-Occupation of Respondent

Occupation	% of Respondent
Student	5
Entrepreneur	25
Working	32
Professional	23
Retired	15
Total	100

Interpretation

As the sample size is 100, where major responses are from working category i.e. 32% & the rest are 25% from entrepreneur, 23% from professionals, 15% from retired & 5% from students.

E-Knowledge about the available investment avenues

Investment Options	Yes	No
Mutual fund	55	45
Equity market	75	25
Derivatives	35	65
Fixed Deposit	100	0
Insurance	98	2

Interpretation

The responses in table shows that people are more aware about investment as fixed

deposit(100) in bank because it is a common type of investment since earlier time, followed by insurance (98). Near about 75 people knows about investment in equity shares & 55 in mutual funds. Only 35 people knows about investment in derivatives because it is common to those people who are risk taker.

F-Sources of information regarding investment avenues

Sources of information	Responses in %
Media	45
Newspaper	30
Co.'s sales force	15
Advertisement	10

Interpretation

Table shows that media is the most powerful sources of information regarding investment avenues, e.g- Zee Business, CNBC Aawaz, After media newspaper is a good source of information. Co.'s sales force & advertisement are also helpful in providing such information.

G-Rating given to investment Avenue

	More preferred	Moderate	Less preferred
Mutual fund	25	22	15
Equity	12	18	22
Derivatives	7	10	33
Fixed deposits	80	15	5
Insurance	75	15	10

H-Basis for making investment

Basis of investment	Responses in %
Market Sentiments	43
Fundamentaln& technical analysis	18
Past performance	39

Interpretation

As per the responses obtained from the survey of 100 people shows that 43% people takes market sentiments as the basis for making investment, while there are 39% people, who considers the past performance & only 18% people makes fundamental & technical analysis for making investment.

I-Reason for choosing any particular investment option

Reason to invest	Responses in %
Maximum Return	45
Tax Saving	12
Safety	18
Regular income flow	30

Interpretation

As responses obtained from people shows that maximum people makes investment with the aim to gain maximum return & regular income flow. Out of 100, 43% people invest to gain maximum return, 29% for regular income flow, 17% for safety & 11% for tax saving.

FINDING AND SUGGESTIONS

- The investor can apprehend and examine the issue and go back of the shares via the usage of this evaluation.
- The investor who bears excessive risk might be getting excessive returns.
- The investor who is having ideal portfolio might be taking greatest returns with minimum risk.
- The investor ought to include all securities which are undervalued in their portfolio and remove those securities which might be over valued.
- The investor has to hold a portfolio of diverse quarter stocks instead of investing in a single region of different stocks.
- People who're making an investment in them usually depend upon the recommendation of their buddies, household and financial advisors.
- People normally invest their savings in constant deposits, routine deposits, and national financial savings certificates and authorities securities as they are less unstable and the returns are guaranteed.
- Every investor invests in fundamental necessities. They plan to put money into insurance (LIC, GIC) and pension budget as those provide guaranteed returns and are much less unstable.

LIMITATIONS OF THE STUDY

The mission is primarily based upon various monetary tool which are to be had in India and the notion level of the client about those monetary units. For which there can be the want of information from the customers about their knowledge of these financial merchandise. The various limitations of the take a look at are:

- Total quantity of financial device inside the market is so big that it desires quite a few assets to investigate them all.
- Handling and studying the sort of varied and different facts needs quite a few time and assets.
- Reluctance of the people to offer entire data about themselves can affect the validity of responses.
- Due to time and value constraint study is carried out in handiest region of Ghaziabad and Greater Noida.
- The lack of understanding in clients approximately the economic instrument may be a prime difficulty.
- The Information may be biased due to the usage of questionnaire.

CONCLUSIONS

- To earn precise return with less capital issue, a investor have to be lively whilst designing his portfolio.
- Every attributes of investor like his age stage, earnings stage, his expectation stage have effect on their portfolio signal.
- An investor ought to go with nicely assorted portfolio in compare to stick on only one or investment avenue.
- Investors have to update his information continuously to grab suitable possibilities in market.
- An investor must go with nicely varied portfolio in examine to stick on handiest one or funding road.
- Investors have to update his knowledge continuously to grab suitable opportunities in marketplace.
- Investors need to take decision cautiously due to the fact updation of portfolio is a luxurious affair.
- Most of the senior residents have their profits as much as 10000/- consistent with month,it shows that they can have a small amount of their present day month-to-month income.
- Most of senior citizen are retired from government. Provider means they have got normal supply of earnings, they could effortlessly store, even though shall quantity, the money for investment regularly.
- Most of the senior citizen believes either in a single time funding or in month-to-month saving so agencies should design their product thus.
- Past revel in and dealers has the largest motivating factor to invest in which suggests that senior citizen have their own notion and to tab this section corporations have to be match of their perception in terms and situation.
- Almost every senior citizen have their funding in either in financial institution or in put up workplace or in each which suggests that financial institution and put up office have a very strong base in this segment because of their reputation and reliability.

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