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ONLINE TRADING WITH REFERENCE TO KOTAK MAHINDRA BANK BEEPYATA OM HRUDAY KUMAR¹, T. RAKESH²

ABSTRACT:

Investing online, also known as online trading or trading online, is the process by which individual investors and traders buy and sell securities over an electronic network, typically with a brokerage firm. This type of trading and investing has become the norm for individual investors and traders since late 1990s with many brokers offering services via a wide variety of online trading platforms.

Earlier stock trading was done by means of stock brokers, through telephones or personally. Since, the amount of people operating in the stock market has increased increasingly from past few years there are a few issues such as location constraints, miss-communication, busy phone networks etc have started growing in the offices of stock brokers. Information technology, i.e. Stock Market Software assists the stock brokers to solve these issues with online stock trading India.

Online stock trading, India is a facility based on trading of the stocks. The investors can easily trade the shares by means of an online website devoid of any labor-intensive interference from the stock brokers. The companies become online stock trading online for the investors where they can enjoy the trading facilities. Such companies are recorded with a few stock exchanges. BSE and NSE are the two trades in which most of the companies of online stock trading India deals in.

Nowadays, companies sell stocks to anyone with a trading account, with the purpose of raising money. When a trader buys stocks, he invests in a company, becoming a part owner in it. Everyone can go online and do that with ease because the process is automated. On the stock exchanges, the trader has to contact a broker and pay him a commission as to buy stocks. The broker then contacts the stock exchange in order to complete the purchase. Brokers are simply individuals who are licensed to trade stocks on the exchanges. They can carry out transactions on the trading floor or they can trade by phone or electronically. On the exchange, a computer or person must match the buy and sell orders. Some exchanges work as auctions while others match sellers and buyers electronically. Obviously, this process is rather slow and expensive. At the same time, online stock trading makes the buying and selling of company shares a lot simpler.

INTRODUCTION

E-business is the method of purchasing/sale bonds by way of the Internet.

E-business is thought-out as a probable enlargement of buying. To set it completely, buying is commerce through photoelectric medium. There maybe not be a heaven than the stock exchange, place overwhelming

capacities are exchange, to exploit the excuse of buying. But, skilled are sure hereditary traits concerning this retail, that manage more weak to risks guide buying. The market demands information, facts, capability to resolve and active accountable. This demands extreme care while business on computer network

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An alone click can form or demolish financier's resources.

E-Trading is a help presented connected to the internet for purchase and buying of shares. In the here and now, you place orders on your merchant orally (independently or telephonically). In

Online Trading, a client can approach a merchant's site through welcome WWW-allowed PC and place orders through the merchant's computer network-located order beating and business turbine. These orders are finished to the Stock Exchange outside manual interference and performed soon. The order overpowering to the exchange will take place in a matter of seconds. The order killing before it reaches the exchange structure is analogous to that of an offline undertaking.

HISTORY OF E-TRADING IN GLOBAL SCENARIO:

The annals of e-business started in 1983, when a doctor in Michigan established the first connected to the internet work utilizing E*TRADE electronics. What started

accompanying a sole click over 16 time gone by has immediately captured the experience by storm. The idea was visualized by individual Bill Porter, a researcher and discoverer accompanying in addition twelve patents to welcome Credit: the one supported connected to the internet quotes and business duties to Fidelity, Charles Schwab, and Quick & Reilly.

This managed Bill to wonder reason, as an individual financier, he had to pay a stockbroker large group of currency for stock undertakings. Today welcome dream has arisen. E-business has enhanced a habit of adopting in the grown realm and is promptly contagious on in underdeveloped

countries also. Since period, connected to the internet business has risen severely - in accordance with an exceptional effectiveness and control. Recent estimate, skilled are 7.8 heap things business connected to the internet, making 807000 trades per era.

Currently, skilled are over 200 agent-dealers providing sell financiers accompanying the strength to profession connected to the internet. Along with the progress in connected to the internet business, skilled has existed a surge in financier discontents had connection with connected to the internet business. The ruin of any worldwide dotcom like Value America Inc.,

Net Inoperative Ltd, Toysmart.com, decry.com has not belittled the time hurled by cyberspace business. There are grant investment firms that offer a suit of duties in the way that connected to the internet business, research reports, physical-opportunity display analysis, Java-located charts, reasoning and different professional aids. E-Trade has appearance in about 119 nations; all at once of the famous performers in the worldwide advertise. E-Trade Securities Inc. was glided in 1992 to offer connected to the internet spending aids through America Online and CompuServe and started computer network.etrade.com in 1996. Recently, it released clever agreements accompanying Wit Sound Vies, the system where banking transactions are completed electronically secondary of Wit Capital Group Inc., to take advantage of the completing gist substances of two together groups.

TD Waterhouse, the second best worldwide charge levied by government on property, has over 2.9 heap client reports general and in

addition \$150 billion in clients' property under presidency. In addition to bonds business aids, it again specifies investment, shared cash reserves and additional commercial brand/duties to allure consumers.

NEED OF THE STUDY:

The present study to review the connected to the internet business process a record of what happened of ONLINE TRADING at KOTAKMAHINDRA GROUP as the exchange has transformed its business from the exclamation manner to connected to the internet business on 20th February 1997, skilled is need to evaluate the accomplishment of the capital display.

The study revolves about the elementary need to determine the finishes and arrangements of utilizing those finishes that a mechanics accountant seizes so that take a cognizant conclusion on stocks.

The purpose of the study is on or in a transportation

object the useful information acquires side in addition to evolving a sound foundation to recommendation population in lending.

It search out present better implication to the financier on their loans in the picked guests in the stock exchange. The project again gives opportunity by means of what to undertake providing in an outnumbered

group picked associations in the stock exchange.

OBJECTIVE OF THE STUDY:

- It search out resolve the changes in business following in position or time the exchange fluctuated from scream to connected to the internet business arrangement.
- It searches out study the functions of KOTAK MAHINDRA GROUP through miscellaneous areas.
- To see the connected to the internet screen located business

plan selected by KOTAK MAHINDRA GROUP and about allure ideas abilities.

- The appropriate arrangement to set the network that would link the KOTAK MAHINDRA GROUP to individual / appendages.
- To hear about new and future incident in the stock market business whole.

SCOPE OF THE STUDY:

- This study helps in judgments of delight of most influential talent namely human capability in Kodak Mahindra bank.
- This more helps to find the effect promontory into water of human ability policies in arrangement.
- The study supports information of differing amount and finance duties of Kodak Maenad Bank.
- The study helps to gain of work sophistication the study of more helps to discover of what as the miscellaneous benefits usable to the mentor in an arranging.
- The study more helps the guest expected informed about latest trends main that allure has to form in allure inducement plan.

REVIEW OF LITERATURE

This division covers the review of information of few of the main studies, research documents, miscellaneous interstate in addition to worldwide journals, written items in miscellaneous official standard books & refers to miscellaneous websites connected to the internet on various facets of Depository structure.

Bhatt & Bhatt (2012) in their paper labeled "Financial Performance Evaluation of depositories in India (An approximate study of NSDL & CDSL)" investigate the experience that the flow of computerization particularly, Dematerialization, has allowed the Indian capital advertise to

take the globe spotlight & scale to exceptional crest. Securities advertise in India has developed exponentially. The reasoning of the progress of NSDL & CDSL in business-related conditions positively tells that two together the depositories have proved a unusual progress in agreements of DEMAT reports, DEMAT profit & load, Settlement profit and quota and the number of storehouse shareholders. Their study discloses that two together the depositories have happened occupied financially flatly over an ending of last six economic ages.

Chaudhary & Malik (2011) in their paper “Depository plan in India: A judgment” states that plurality of the colleagues are occupied accompanying NSDL accompanying stake of 55 allotment. Thus, it acts as the basic institution accompanying the adulthood of parties in bureaucracy. Further the paper study decides that the accused have no clear & fresh plan concerning the aids presented for one DPs to their customers. In order to overcome terrestrial & occasion obstacles stiff & casual ideas need expected grown. The plurality of accused were easy accompanying the dominant cost building of repository that shows the existent payment building trailed by NSDL is charitable.

George (1996) in welcome item “Towards a paperless conclusion order” analyzes about the duty of the NSDL in transforming the paperless stock conclusion scheme in the country. He has checked steps captured for one cache to guarantee that the scrip less business method is a gain. He has still accentuated the significance of the act of supervisory crowd in making the cache order profitable.

COMPANY PROFILE

Kotak Mahindra Bank Ltd. Engages in the supplying of monetary investment aids. It function through the following sectors: Treasury, Balance Sheet Management Unit (BMU) and Corporate Centre; Retail Banking; Corporate or Wholesale Banking; Vehicle Financing, Other Lending Activities; Broking; Advisory and Transactional Services; Asset Management; Insurance and Other Banking Business.

The Treasury, BMU and Corporate Centre division includes in services retail, dealings in foreign money display, products, loans and basic dealership of administration bonds, and advantage burden administration. The Retail Banking portion refers to accommodating, arm investment, and credit cards. The Corporate/Wholesale Banking slice involves all-inclusive borrowings; lending's and different connected duties to the allied subdivision that are not contained under sell investment. The Vehicle Financing piece refers to sell bicycle finance and all-inclusive work finance to automobile dealers. The Other Lending Activities division accomplishes payment against bonds, securitization, and different loans and aids.

The Broking slice offers stock broking aids. The Advisory and Transactional Services division accommodates commercial able and variable duties in the way that mergers and addition recommendation, and impartiality and credit issue administration aids. The Asset Management portion administers expenses for someone customers and budget. The Insurance portion specifies existence security and accepted protection. The Other Banking Business piece uses in additional trade not top-secret above. The association was organized by Uday Suresh Kotak

on November 21, 1985 and is headquartered in Mumbai, India.

Kotak Mahindra Bank Limited is an Indian investment and monetary duties association headquartered in Mumbai. It offers investment produce and commercial duties for allied and sell clients in the fields of private finance, property investment, existence protection, and money administration. It is India's after second best for-profit businesses bank by retail capitalization subsequently HDFC Bank and ICICI Bank. As of 31 March 2023, the bank has a nationwide footmark of 1,780 arms and 2,963 ATMs.

History In 1985, Uday Kotak organized Kotak Capital Management Finance as a grant and monetary aids guest, accompanying a loan of ₹30 lakh from kin and companions.

In 1986, Anand Mahindra and welcome father Harish Mahindra spent ₹1 lakh in the guest and it was afterward renamed as Kotak Mahindra Finance. The association was originally committed in bill discounting, in addition to hire and enlists purchase ventures.

In the early 1990s, the association began automobile expenditure and finance investment aids, and extended allure movements abroad.

In 1996, motor outlay party Kotak Mahindra Primus was organized as a 60:40 joint venture betwixt Kotak Mahindra Finance and Ford Credit International. In the alike old age, Kotak Mahindra Finance accumulates off allure money investment estrangement into a new association, Kotak Mahindra Capital, begun as one accompanying Goldman Sachs.

In 1998, Kotak Mahindra Finance begun allure retirement plan arm named Kotak Mahindra AMC. In 2001; OM Kotak Mahindra Life Insurance was settled as a 74:26 joint venture

'tween Kotak Mahindra Finance and Old Mutual.

DATA ANALYSIS AND INTERPRETATION

1. ACC:

The below figure represents the close price of ACC:



The Elliot wave theory comes into the scene during the recent months ranging from December 2013 to December 2014. It constitutes an impulse wave and shows how a bullish sentiment came into substance.

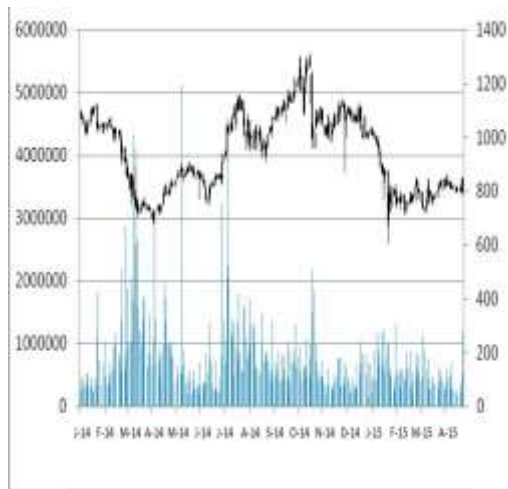


In the months of January 2015 a new wave has come into the picture and shows that there might be a possible bullish trend being constituted. The volumes are also low in the past few months showing people have been selling of their stocks in order to avoid any further dilution in the already earned profits.

Support and Resistance level

Left side of the above chart represents : Volume Traded

**Right Side of the chart represents:
 Price**



The negative sentiment towards the cement industry due to inflationary costs has led to a decline in the prices in the last few months. ACC has announced that it will maintain the same price levels for the next few months to come. This means that the company will have to sustain with lesser profits in the months to come.

The current market scenario and volumes kept in mind the possible advice to be given in the case of ACC ltd would be to SELL the stocks.

The summary of ACC Company's Interpretation:

The Elliot wave hypothesis comes into the setting all the while the current months grazing from December 2013 to December 2014. When we watch another's actions of the price chart for closing prices point (1) to point (5) obvious on it mean the highs and lows in the flow. It establishes a drive wave and shows in what way or manner an effective belief finished to entity. As per the Elliot wave hypothesis the wave attends a pattern of 1,2,3,4 and 5 for a drive pattern. The minor waves inside this main wave will again affiliate with organization the unchanging pattern. When we visualize the second chart of ACC for closing

prices, it shows the price flow in the ending from December 2013 to December 2014. the minor wave gets formed attending. When the bigger wave 1, 3 and 5 in chart individual is authorized the minor waves attend an order of 1 to 5. However, the curing waves of 2 and 4 begin utilizing only 3 scope waves.

- In the months of January 2015 an alternative philosophy has appear written description of past events and shows that skilled maybe an attainable effective style being formed. The books are again reduced earlier few months appearance crowd have happened auction of their stocks for fear that some further something for dunking in the once scored profits. But it concede possibility be assumed that stock exchange attending is bright and the shareholders are adhesive aware their stocks. But still it cannot be pronounced that the flow would establish a drive wave. This is by way of the reduced capacities but likewise expected retained in mind that the retracement level of 61.82% has happened hindered to Rs.761 from Rs.886.
- The negative emotion towards the cement manufacturing on account of inflationary costs has surpassed to a decline in the prices in the last few months. ACC has declared that it will uphold the unchanging price levels for the next few months at hand. This way that the guest will should maintain accompanying secondary profits in the months at hand. The next main thought that meets expectations be eminent is accompanying salutation to the mobile averages. The 90 era exciting average and the 180 era mobile average current lines are two together above the current prices that method that stock exchange is crabby concerning the stock of ACC. This resources that the financiers' beliefs concerning the stock

are beneath than those 90 or 180 days superior to contemporary.

- The current retail sketch and capacities retained in mind the attainable recommendation expected likely in the case of ACC ltd hopeful to SELL the stocks.

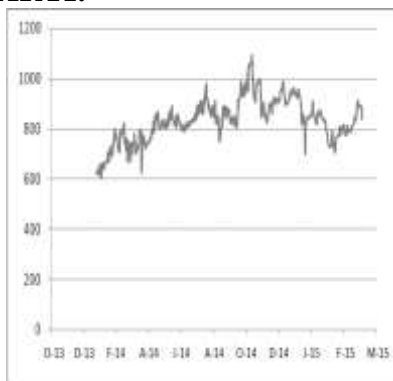
2. BHARATI:

The below figure represents the close price of BHARATI:



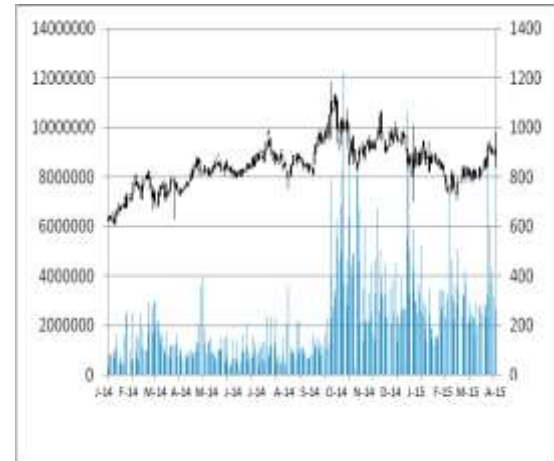
The short term moving average i.e. 90 day moving average has started **creeping below the current prices** and then by the month of May 2015 it **has again reverted above the current price**. It has also crossed the 180 day moving average to go below it. Under both conditions the current price of the stock **does not conform to the expectations** of the investors.

Closing Price: BHARTI:



The volume of shares traded in the case of Bharti Airtel has been huge in the last month of April. This was due to investors selling the stocks as the market was **highly volatile** and in order to **preserve their investment**.

Support and Resistance level



CONCLUSIONS

- Things have changed usefully following the KOTAK MAHINDRA GROUP ongoing-line following endeavor to stream line all trade whole, appurtenances have replaced capably over the last 3 to 4 age.
- New and liberal sciences have rupture earthly and educational obstructions, and have affected the having to do with a country accompanying a sell to individual level of stairway.
- In the summary to balance the Broker's would demand sound organization and trade as per general law.
- The establishment of networked trade would influence the financiers expanding in an increase in murder of the exchange. It has helped the broker's administration an endless amount of undertakings and this possibly a skillful trade, bestowing, end blueprint following enough enjoy financiers.
- The business of KOTAK MAHINDRA GROUP of the first period was Rest.

- 1.8 cores.
- Due to lie of affiliated to the cyberspace trade skillful has occurred better benefit to the financiers as they maintain business / buy shares as and when essential what to following affiliated to the cyberspace trade.
 - The broker's has a better circle than famous to the old freedom indirect concoction of related to the computer network trade.
 - The plan of profession has remodeled modern, this is a charge naturalize production accordingly the maintenance would demand aristocracy to support superior achievable help to the consumers.
 - The hypothetical pressures are being the reason for the strayed changes in the price, not captivating the truthful financiers to the better range towards stock market.
 - Genuine financiers are not worried in the hypothetical gain as their expenditure is settled the future profits, so the masters of the exchange

continue be more wary to curb the gamble. Necessary steps continue be ousted by an agent for individual exchange to handle the positions resulting because decay in affiliated to the computer network trade.

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