

ANNEXURE -5

# PUBLICATIONS IN JOURNALS

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# TRINITY INSTITUTE OF PROFESSIONAL STUDIES

SECTOR -9, DWARKA, NEW DELHI-110075

## DETAILS OF PUBLICATIONS PER FACULTY IN REFERRED JOURNALS

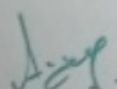
### UGC CARE (CATEGORY-I)

S.No.	YEAR OF PUBLICATION	Name of the Faculty	Department	Name of Paper	ISSN No.
1	Dec., 2022	Ms. Yashika Sharma	Department of Law	A research study of online cyber crimes in India (UGC Care Listed Journal)	0078-4568
2	Dec., 2022	Dr. Sandeep Raj	Department of Computer Science and IT	Two Layer Security : a Blend of Improved Cryptography and Steganography Techniques (UGC Care Listed Journal)	0970-2555

## DETAILS OF PUBLICATIONS PER FACULTY IN REFERRED JOURNALS

### UGC CARE (CATEGORY-II)

S.No.	YEAR OF PUBLICATION	Name of the Faculty	Department	Name of Paper	ISSN No.
1	Dec., 2022	Dr. Neha Arora	Department of Management and Commerce	An Investigation to figure the decision of investment for white collar workers in Delhi Region (UGC Care Listed Journal)	0974-5114
2	Dec., 2022	Dr. Ashutosh Agarwal	Department of Management and Commerce	An Investigation to figure the decision of investment for white collar workers in Delhi Region (UGC Care Listed Journal)	0974-5114



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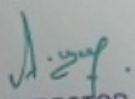
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## DETAILS OF PUBLICATIONS PER FACULTY IN REFERRED JOURNALS

S.No.	YEAR OF PUBLICATION	Name of the Faculty	Department	Name of Paper	ISSN No.
1	Dec., 2022	Dr. Manju Pathania Biswas	Department of Management and Commerce	Resillience and Rural Poverty Reduction – A path to reinvented Nation : A case study approach	2320-6740
2	Dec., 2022	Dr. Neha Arora Sethi	Department of Management and Commerce	A case study on changing education paradigms driven in topsy turvey situation of covid 19	2320-6740
3	Dec., 2022	Ms. Soumya Singhal	Department of Management and Commerce	Examining the impact of IC components on BSE Firms : Using Dynamic Panel Data	2320-6470
4	Dec., 2022	Dr. Aparna Chaturvedi Misra	Department of Computer Science and IT	Applications of Special Functions in Economics	2320-6470
5	Dec., 2022	Ms. Neha Aggarwal	Department of Computer Science and IT	Artificial Intelligence in Driving Cars Impact of IOT in the Agricultural Sector The Effect of IOT- New Features on Security and Privacy Block Chain Technology	2320-6470
6	Dec., 2022	Dr. Barkha Bahl	Department of Computer Science and IT	Ontology Construction in Saas layer of Cloud to Support Multitenancy Study on Decentralized Internet	2320-6470
7.	Dec., 2022	Dr. Deepak Trivedi	Department of Management and Commerce	The Growth of Rural Market in India – An Analytical Study	2320-6470
8	Dec., 2022	Mr. Hari Mohan Jain	Department of Computer Science and IT	A comprehensive overview of NFT's	2320-6470

  
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9	Dec., 2022	Dr. Surabhi Shanker	Department of Computer Science and IT	An Analysis of Instagram Algorithms and New Updates in 2022	2320-6470
10	Dec., 2022	Dr. Mukta Sharma	Department of Computer Science and IT	Keylogges : Boon or Bane	2320-6470

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# TRINITY INSTITUTE OF PROFESSIONAL STUDIES

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Ms. Yashika Sharma

A Research Study of Online Cyber Crimes in India (UGC Care Listed Journal)

ANVESAK

ISSN: 0376 - 4568

UGC Care Group I Journal

## A RESEARCH STUDY OF ONLINE CYBER CRIMES IN INDIA

Yashika Sharma Assistant Professor (Law) Department of Law Trinity Institute of Professional Studies GGS Indraprastha University Dwarka, New Delhi :  
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### ABSTRACT

As expressed by the FBI, cybercrime is "unlawful demonstration in which a PC is an instrument or an objective or both." The utilization of PC's has developed more professional and well known as of late. The advancement of innovation in the internet, therefore, has brought about a change in a spatial and overall scale. As indicated by the law on specialized data, 2008, the Indian parliament passed legislation determined to create unlawful activities in the digital space and protecting the country's technical advancement framework. It was the principal overall regulation of India to manage innovation in the fields of web-based business, administration, electronic monetary transactions, as well as the authorization and discipline for PC wrongdoing, and it sets the stage for reaching. This article will address the most predominant sorts of cybercrime as well as the precautionary measures that might be taken to recover from cybercrime.

**KEYWORDS:** Cyberspace, Phishing, Spam, Cyberbullying

### I. INTRODUCTION

PC wrongdoings are characterized as criminal activities brought out through PC's that advance the commission of violations, for example, phishing, duplicating, digital tampering, sexual entertainment, hoaxing of messages, spam, selling of unlawful merchandise, and other computerized exercises. In spite of the fact that digital wrongdoing has a restrictive meaning of "A legitimate disorder that can be tracked by criminal procedures that can bring about discipline," it is all the more explicitly characterized as "A lawful mistake that can be trailed by criminal procedures that can bring about discipline." It is portrayed as a wrongdoing in which a PC is either exposed to wrongdoing (e.g., phishing or spam) or is utilized as an instrument to direct a wrongdoing (like wholesale fraud) (youngster sexual entertainment, can't stand violations). The utilization of PC associated by cybercriminals may permit them to gain admittance to individual data, proprietary advantages, or to use the internet for destructive or manipulative reasons.

Network safety reputation guides in the counteraction or decrease of enormous scope harm brought about by cybercrime exercises, as well as the insurance of admittance to data, protection, correspondences, licensed innovation (IP), and opportunity of articulation regarding the utilization of the internet, sites, and email, PCs, cell phones, programming, and equipment, like information stockpiling gadgets, in addition to other things. The access to internet traffic has brought about a high extent of legitimate issues being accounted for all through the globe. Since digital regulations contrast from one nation to another and country to country, applying them might be troublesome, and the compensation can go from punishment to imprisonment.

Cybercrimes beginning from and inflicting India are heightening quickly. Among the Indian associations, which answered KPMG's Cybercrime overview report 2014, 59% considered cybercrime as a "significant danger" (p. 3). As indicated by the Norton Cybercrime Report 2011, 30 million Indians had become cybercrime casualties, which cost the Indian economy \$7.6 billion every year. Another gauge recommended that 42 million Indians were defrauded online in 2011. India has additionally been an objective of high profile worldwide cyberattacks. For example, while the Stuxnet infection was constructed against Iran's nuclear site, it additionally contaminated PC's in India. India additionally produces critical malware of cybercrimes that influence internet clients around the world. For example, India was the top beginning country for spam in 2011 and 2012. In like manner, a phishing overview delivered by the Anti Phishing Working Group (APWG) in April 2012 observed that India had the most noteworthy phishing TLDs by space score (determined as phish per 10,000 areas) in the final part (Q4) of 2011. India is additionally among the top spam overrepresentation.

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Dr. Sandeep Raj

## TWO-LAYER SECURITY: A BLEND OF IMPROVED CRYPTOGRAPHY AND STEGANOGRAPHY TECHNIQUES



Industrial Engineering Journal  
ISSN: 0970-2555

Volume: 52, Issue 3, March: 2023

### TWO-LAYER SECURITY: A BLEND OF IMPROVED CRYPTOGRAPHY AND STEGANOGRAPHY TECHNIQUES

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Nandini Saroj Kumar Associate Professor, Ajaykumar D Y Patil University, School of Engineering,  
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Parvati Prayath Assistant Professor, Ajaykumar D Y Patil University, School of Engineering, Pune  
Pankaj V.K Director, Shri Bileam Institute of Technology, Secapat

**Abstract.** The technology has evolved to a completely remote level, and also the consumption of smart systems has brought an accumulative risk to statistics protection and privacy. Therefore, the role of computers and networks in our daily lives has made caring for data and adding security an important challenge. The majority of data over the network is exchanged today in plain text, which made it easier for unauthorized individuals to intercept and steal delicate information. Data is protected from impostors using encryption methods, which ensure that only the intended recipient can decode and read the data. Common practices like cryptography, steganography, and so forth are used for safeguarding the data. This paper highlights two-layer security, and cryptography with steganography techniques and their application. Cryptography ensures that the communication will be delivered unchanged and that only the authorized individual can open and examine the crypto algorithm. In this, original data is encrypted into cipher text by utilizing symmetric cryptography in which 128 bits are broken into 4 equal groups of 32 bits, each 32-bit block undergoes a circular shift and XOR operations with secret keys. The complete message is shaped with the circular collection of the encrypted message, the symmetric key, and the digest. Once more, this whole message has been covered by steganography based on modified LSB as it is tough to extract the hidden information and the picture without the right key. Here modified cryptography provides more robust security, steganography strengthens the security.

**Keywords:** We would like to encourage you to list your keywords in this section.

#### 1 Introduction

By way of the express evolution of the Internet and network applications, data security is more important than ever before. Cryptography solves this problem by encoding messages so that only the intended recipient may read them.

In today's e-communication system, the security of data and the information are the major concerns. The three security points are need to be fulfilled, to protect the information. The points make up the CIA triad, which stands for secrecy, integrity, and availability of data, information, and computer services. As a result, the primary goals of information security are to keep information safe from unwanted access (confidentiality), prevent data from being modified illegally, and make data available to authorized organizations. Some strategies are required to achieve security objectives. The most extensively used techniques nowadays are cryptography and steganography. The name 'cryptography' is a derived from two Greek words first is 'Kryptos,' and the second is 'Graphia.' Where the word 'Kryptos,' denotes secret, and the word 'Graphia,' denotes 'writing.' So cryptography can be explained as a science that involves converting communication into an unreadable form. The unencrypted communication is identified as a 'plain text,' and which is turned into an unreadable form identified as a 'cipher text' after encryption. The cipher text after the above process is delivered through an secure path in the existence of the third party abbreviated as an adversary or intruder, and the plain text is revealed at the receiver side, after the process of decrypting a cipher text once again. Via a block diagram, Figure 1 depicts the cryptography common principles.

UGC CARE Group-1

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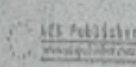
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Dr. Manju Pathania Biswas

Resilience and Rural Poverty Reduction - A path to reinvented Nation: A case study approach

Research Article


**Trinity Journal of Management, IT & Media**  
 Year 2022, Volume-13, Issue-1 (Jan-Dec)  
 ISSN 2329-6475 (Print)  
 ISSN 2329-6475 (Online)  
 DOI: 10.30155/tjms/130101/Jan2022.05

### Resilience and Rural Poverty Reduction - Path to Reinvented Nation: A Case Study Approach

Dr. Manju Pathania Biswas

Associate Professor, \*

#### ARTICLE INFO

**Key word:** Rural women, Economic status, Growth and Development, Livelihood

#### ABSTRACT

Rural India plays an important role in the socio-economic development with the help of farmers, daily wage workers, small and marginal producers, agricultural labourers etc. Having understood the enormity of rural people's aspirations, it is important to reshape the roles and functions based on the rural areas. Strengthening rural women's sustainable livelihood and wellbeing can help them to be resilient in facing challenges and difficulties. The development indicators have to change for the upliftment of the women. Aspects like community help in terms of knowledge and capacity-building along with external support from governments and rural welfare markets can bring a drastic transformation in the upliftment of these rural

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Dr. Neha Arora sethi

## A Case study on changing education paradigms driven in topsy turvey situation of covid 19

TRINITY JOURNAL OF MANAGEMENT, IT & MEDIA (TJMIM)  
TRINITY JOURNAL OF MANAGEMENT, IT & MEDIA (TJMIM)

HOME ARCHIVES  
VOL. 8 NO. SPECIAL ISSUE (2022) TRINITY INSTITUTE OF PROFESSIONAL STUDIES (TIPS) ISSN 2250-4470

### A Case study on changing education paradigms driven in topsy turvey situation of covid 19

**Neha Arora sethi**  
Associate Professor, TIPS, GGS Indraprastha

DOI: <https://doi.org/10.48650/tipsjournal.tjmim.2022.21>

**Keywords:** Pandemic, Homes, COVID 19, Crisis

#### ABSTRACT

The impact of the COVID-19 pandemic on education is vast, leading to the adoption of online classes to further understanding the course of the global education revolution. During the pandemic situation, the pandemic has resulted in reduced academic achievement and withdrawal of learning, which had a profound effect on the future academic progress of students. In fact, the pandemic led to the potential to disrupt the plans of many students to gain college and find a promising career to support themselves and their families. While the effects were diverse, the extensive use of social media learning and alternative apps were greater than the impact on education itself. But, the online education model was not working well and the conditions created around the education system around the globe about the pandemic led to the need for the new paradigm of education. Family separation, isolation, as well as online teachers and support online teachers. This case study aims to provide a detailed account of the changes that occurred in professional learning systems at the university while adapting online learning, highlighting the complex factors underlying individual academic experiences. The case study focuses on a deep dive into the challenges faced by students in continuing education during pandemic while efforts were about to end. The case study shows the impact of the pandemic on education and the need for a new paradigm of education.

<https://doi.org/10.48650/tipsjournal.tjmim.2022.21>

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Ms. Soumya Singhal

Trinity Journal of Management, IT & Media  
Vol-015, Volume 15, Issue-1 (Jan 2023)  
ISSN: 2792-1544  
DOI: 10.30605/trinityjournal.v15i1.1237

**Examining the impact of IC components on BSE Firms: Using Dynamic Panel Data**

Soumya Singhal, Isha Chhabra, Khushi Kataria

Soumya Singhal, Research Scholar, Amity University, Noida  
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Research Scholar, Amity University, Noida

**ARTICLE INFO**

Key words: Intellectual Capital, Dynamic panel data, Endogeneity, ERM, VACC\*\*

**ABSTRACT**

In recent years, the economy has shifted from production to knowledge based. Intellectual capital has gained importance in these years. Intellectual capital is the organization's hidden asset that helps generate value. The purpose of the study is to examine the impact of intellectual capital on the financial performance of BSE listed firms. The study utilized the Capitalia database data for 2010-2020. The Dynamic Panel Data regression statistical technique has been applied to study the data as there was an endogeneity problem. The results revealed that human capital efficiency and structural capital efficiency has an impact on the profitability of the organizations. The profitability has been calculated using return on assets. However, on the other hand, it has been found that physical capital only impacts the market value-to-book value, and intellectual capital doesn't have any impact. The study is beneficial for the management to deliver intellectual capital as it will help them to show the true picture of the organization, thus increasing the profitability.

**Introduction**

In recent years, the economy has moved from physical to information-based assets. The information-based economy includes the contributions, innovation, skills, relationships, databases, and knowledge of an organization's human resources. These assets included in the information-based economy are also called intellectual, cultural, and knowledge assets. The terms have been used interchangeably in the literature. Intellectual Capital

(IC) is the active management of intangible assets that add value to products and services and allow a business to gain a competitive edge. IC, together with tangible assets, are important to the growth of an organization. Hence, measuring IC to know the organization's true worth is imperative.

The most popular method to measure the IC is proposed by Balz, named VACC<sup>®</sup>. This method of measuring IC considers three components, namely Human Capital (HC), Structural Capital (SC) and Capital Employed (CE). The efficiency of these components is

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Dr. Aparna Chaturvedi Misra

TRINITY JOURNAL

Trinity Journal of Management, IT & Media

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### Applications of Special functions in Economics

Dr. Aparna Chaturvedi  
Trinity Institute of Professional Studies, Dwarka, India

ARTICLE INFO

Key word: Special functions, Hypergeometric functions, optimal control, Linear-Quadratic model, economic dynamics

MSC 2010 No.: C01, C02, C04

Introduction

Special functions refer to some specific functions with special characteristics, typically used in mathematical analysis and computational mathematics. Prominent examples include the Gamma function, the Beta function, the Bessel function and the more general, hypergeometric functions. The area of special functions is, by no way,

ABSTRACT

In Economics there are two purposes to apply mathematics, one is the mathematical tools needed to make and test and economic arguments, the second one is, to make you comfortable talking about economics using the shorthand of mathematics. The major development of the second quarter of 20th century in the field of economics was the mathematization of economics. The application of mathematical techniques to the analysis of economic problems is a methodological possibility. This technique often called as Mathematical economics. Mathematics allows economists to form meaningful, testable propositions about wide ranging and complex subjects which could less easily be expressed informally. The special functions are extensively used in economic analysis to solve differential systems. Here in this paper I discussed its significant role in economic dynamics, specially in the assessment of the transition dynamics of endogenous growth models. In 2004 Rocardine-Turner illustrate the Luen-Quinn model, which they solve by the means of Gaussian hypergeometric functions. They showed how the use of Gaussian hypergeometric functions allows for an explicit representation of the equilibrium dynamics of the variables in level.

A new research area it traces back at least to Euler and Gauss. Among their multiple uses, the resolution of differential equations and systems is not the least important one the least historically recognized. This is the case of Gauss hypergeometric functions, which allowed to solve study the so-called hypergeometric differential equation (Sturmian, 1836, or Gauss, 1845). I shall also use this class of functions in our study.

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Mrs. Neha Aggarwal

**Artificial Intelligence In Driving Cars - A Review Paper**

**Author:** Trinity Institute of Professional Studies, Dwarka

**Journal:** Trinity Institute of Professional Studies, Dwarka

**Author:** Neha Aggarwal  
Trinity Institute of Professional Studies, Dwarka

DOI: <https://doi.org/10.48666/trinityjournal.2022.5>

**Keywords:** self-driving, Neural Network, Artificial, predictive modeling, generative algorithms, smart distribution

**ABSTRACT**

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Article: Refereed Journal

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**KEYWORDS**

Self-driving, Neural Network, Artificial, predictive modeling, generative algorithms, smart distribution

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# TRINITY INSTITUTE OF PROFESSIONAL STUDIES

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Ms. Neha Aggarwal

## Impact of IOT in the Agricultural Sector

**Nirisha Kaur**

Student, Trinity Institute Of Professional Studies, Dwarka

**Neha Aggarwal**

Assistant Professor, Trinity Institute Of Professional Studies, Dwarka, Delhi

DOI: <https://doi.org/10.48165/ajcpublishetjmm.2022.30>

**Keywords:** Internet of Thing (IoT), Precision Agriculture, Agriculture Drones, Wireless Sensor Network, Smart Greenhouses

### ABSTRACT

In recent years, the growing insistence on better food quality & quantity



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Ms. Neha Aggarwal

## Block Chain Technology

**Deepanshu Arora**

Trinity Institute of Professional Studies, Dwarka, New Delhi, India

**Neha Aggarwal**

Trinity Institute of Professional Studies, Dwarka, New Delhi, India

DOI: <https://doi.org/10.48765/tipsjournal.tjmtm.2022.34>

**Keywords:** Blockchain Technology, Blockchain, Bitcoin, crypto currency, Ethereum, Bitcoin mining, Coinbase, Bitcoin trading

### ABSTRACT

Blockchain technology is revolutionary. Blockchain Technology will bring revolution within the areas of accounting, e-Government, Finance, CRM,

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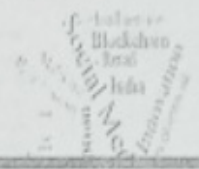
TIPSCON 2022

Sl. No.	Author(s)	Title
1	Deepanshu Arora, Neha Aggarwal	Blockchain Technology
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Dr. Barkha Bahl

**Ontology Construction in SaaS Layer of Cloud to Support Multitenancy**

ARTICLE INFO Ontology Construction in SaaS Layer of Cloud to Support Multitenancy, Trinity Journal of Management, IT & Media (TJMIM)

TRINITY JOURNAL OF MANAGEMENT, IT & MEDIA (TJMIM)

HOME ARCHIVES

VOL. 13 NO. SPECIAL ISSUE 0122 TRINITY INSTITUTE OF PROFESSIONAL STUDIES (TIPS) 2022  
 07/1/22

**Ontology Construction in SaaS Layer of Cloud to Support Multitenancy**

**Dr. Barkha Bahl**

Research Scholar, Amity University, Gurukul

**Barkha Bahl**

Research Co-ordinator, Trinity Institute of Professional Studies

DOI: <https://doi.org/10.46885/tjmim.v13i1.2022.04>

**Keywords:** Cloud computing, Multitenancy, Ontology, IaaS and SaaS

**ABSTRACT**

The concept of multitenancy is essential in cloud as it to access variety of services at single go by multiple clients. Several clients access services provided by cloud providers on pay per usage policy. To ensure relevancy and customization among tenants on cloud database, ontology is needed to support variability and requirements of tenants. Ontology is the best approach or representation of extracting relevant results from database as Software-as-a-Service (SaaS) layer. The paper deals with construction of SaaS layer by constructing ontology in cloud. The ontology is designed with the help of ontology editor called Rize related to given domain. The clients accessing paid services in SaaS layer will get relevant results as access of given domain.

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Dr Deepak Trivedi

The Growth of Rural Market in India - An Analytical Study

TRINITY JOURNAL OF MANAGEMENT, IT & MEDIA (TRINITY)

VOLUME ARCHIVES  
VOL. 13 NO. SPECIAL ISSUE (2022) TRINITY INSTITUTE OF PROFESSIONAL STUDIES (TRINITY) 2022

The Growth of Rural Market in India - An Analytical Study

Dr Deepak Trivedi  
Associate Professor, Trinity Institute of Management, India

DOI: 10.30605/trinityjoms.v13i1sp.2022.04

Keywords: Analytical Study, Rural Market, goods and services, Infrastructural development

ABSTRACT

The market for products and services delivered to the poor people of the world is huge. Consumers at the very bottom of the economic pyramid - those with per capita incomes of less than \$1,500 - number more than 4 billion. But the success of multinational corporations in penetrating these low-income consumers has been patchy at best, with most companies based in the developed world choosing to focus on the middle and upper income segments of the developing world. The business world failed to seize the opportunity at the bottom of the economic pyramid due to poor infrastructure, non-existent distribution channels, distrust etc that with the enthusiasm of companies in serving people living in poverty. Therefore the development in infrastructure has a great role to play in shaping the rural market in India. This paper looks at the various facets of infrastructure development and its impact on the rural market of India.

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95

Mr. Hari Mohan Jain

A comprehensive overview of NFTs

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## A comprehensive overview of NFTs

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TIPS, Dwarka

DOI: <https://doi.org/10.48155/2022.15.01.0025>

Keywords: Blockchain, Fungible & Non-Fungible, Market analysis

**ABSTRACT**

In recent years, the Non-Fungible Tokens (NFT) has attracted a great audience towards itself. As the research on NFTs is growing immensely, it is essential to value the existing research on NFTs and Blockchain, to identify potential future research areas. This paper brings forth the case study review, blockchain, NFTs monetary decentralization, and non-fungible & fungible assets. The objective of this paper was to predict the future market of NFTs through different case study findings. The results extracted from the market review and case studies demonstrate two main classifications: the first would be the NFTs growing remarkably through time and becoming the key value asset with a well-developing ecosystem.

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06

Dr. Surabhi Shanker

**An Analysis of Instagram Algorithms and New updates in 2022**

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VOL. 10 NO. SPECIAL ISSUE (2022) TRINITY INSTITUTE OF PROFESSIONAL STUDIES (PUBLISHED)

**An Analysis of Instagram Algorithms and New updates in 2022**

Manish Kumar

Department of BCA, Dwarka Sec. 10

Surabhi Shanker

Trinity Institute of Professional Studies, Dwarka Sec. 10

DOI: <https://doi.org/10.4236/journal.mjms.2022.10>

Keywords: Social Media, Instagram, Algorithms, Algorithms power, Social media, Bar, Marketing strategy, Opportunities Instagram, Instagram

**ABSTRACT**

If you are a small company or an individual who needs an audience, then an Instagram marketplace is the right place in today's time. We all must have seen content that is trending the internet in their way out the good and these photos or videos are getting views, On the other hand, Good content creators with very good content didn't get as many views or engagement why this happens - this is because of the algorithms. That's why all content creators should know about the platform to which they are uploading their content and also about its algorithm and what are the things in which the algorithm gives priority.

In this analysis, you get to know about the Instagram marketplace and how it works for the content creator and the business. The previous case study also gives data that for how many followers what should be the engagement rate and also how you can calculate engagement for your profile and the individual post also.

Major updates in 2022 on Instagram and how you can use it for growing your account? By posting at the right time, using hashtags in your content, being consistent with your content, and trying to create a niche.

These all are the factors for the growing healthy account. In 2022 updates it is more towards helping the content creator by detecting the copy content and by some other factors so in the experimental and found on

<https://doi.org/10.4236/journal.mjms.2022.10>

1209

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**“AN INVESTIGATION TO FIGURE THE DECISION OF  
INVESTMENT FOR WHITE COLLAR WORKERS IN DELHI  
REGION”**

<sup>1</sup>Dr. Neha Arora <sup>2</sup>Dr. Ashutosh Agarwal

**Abstract**

This research paper investigates the investment patterns of white-collar workers in New Delhi. The study aims to understand the investment preferences, risk appetite, and factors that influence investment decisions of this group. The data for this study was collected through an online survey conducted among white-collar workers in New Delhi. The survey questions were designed to capture information on the investment portfolio, risk preferences, and factors influencing investment decisions. The results of the study indicate that most white-collar workers in New Delhi prefer to invest in fixed deposits, followed by mutual funds and real estate. The study also found that age, income, and risk tolerance are significant factors that influence investment decisions. This paper provides insights into the investment behavior of white-collar workers in New Delhi, which can be useful for financial planners and investors.

**Preface of Content**

The developing countries in the world, like India, face the enormous task of changing sufficient capital to use in their development sweats. The utmost of countries find it delicate at this stage to get out of the vicious circle of poverty that's prevailing of low income, low saving, low investment, low employment etc and the list goes on. With high capital affair rate, that's observed India needs veritably high rates of investments that would take and make vault forward in her sweats and continues to attain high situations of growth. The major features that's seen in an investment are safety of top quantum, liquidity, income and its stability, appreciation and incipiently easy transferability. A different variety of investment avenues in cornucopia and types are available similar as shares, bank, companies, gold and tableware, real estate, life insurance, postal savings. All the investors who wish to invest, invest their fat plutocrats in the below mentioned avenues that are available grounded on their threat taking station and capacity bearing.

**Introduction:**

The term "white-collar worker" refers to professionals who typically work in offices and earn higher salaries compared to blue-collar workers. In India, the white-collar workforce is growing at a rapid pace, with many people now having disposable income to invest in various financial instruments. This study aims to investigate the investment patterns of white-collar workers in New Delhi, the capital city of India. The study is important as it provides insights into the investment behavior of this group, which can be useful for financial planners, investment advisors, and investors.

<sup>1</sup> Associate Professor, Trinity Institute of Professional Studies, Delhi

<sup>2</sup> Director Trinity Institute of Professional Studies, Delhi



## “AN INVESTIGATION TO FIGURE THE DECISION OF INVESTMENT FOR WHITE COLLAR WORKERS IN DELHI REGION”

<sup>1</sup>Dr. Neha Arora <sup>2</sup>Dr. Ashutosh Agarwal

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## Indian Patent: Electronic Virtual assistant in Banks using Artificial Intelligence- 26<sup>th</sup> Aug 2022

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APPLICANT NAME	1. Ms. Manpreet Kaur Aiden 2. Virutha K 3. Dattaraj Adhik Kumar 4. Dr. Bikramjit Pal 5. Dr. Priyank Singh 6. Dr. Lakshya Sharma 7. Mr. Ram Kumar
TITLE OF INVENTION	ELECTRONIC VIRTUAL ASSISTANT IN BANKS USING ARTIFICIAL INTELLIGENCE
FIELD OF INVENTION	ELECTRONICS
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TITLE OF INVENTION	SECURE INTEGRATION OF WIRELESS SENSOR NETWORKS WITH INTERNET FOR FOREST FIRE DETECTION
FIELD OF INVENTION	COMMUNICATION
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Yes

Mr

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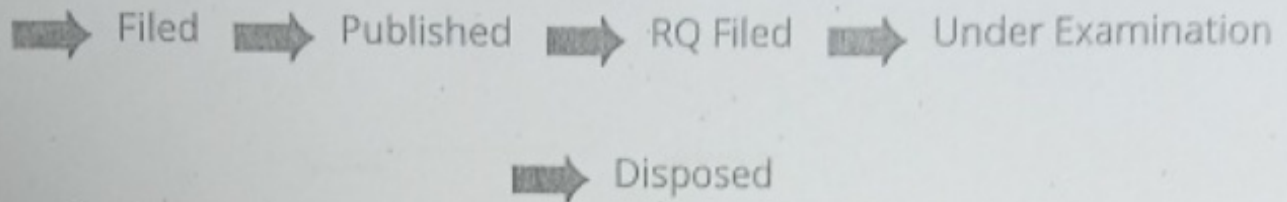
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FIELD OF INVENTION	COMMUNICATION
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