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PORTFOLIO MANAGEMENT

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Abstract: A Portfolio is a combination of different investment assets mixed and matched for the purpose of achieving investors goals. Items that are considered in the portfolio can include any asset shares, debenture, fixed deposits mutual fund units to items such as gold silver and even real estates etc. However for most investors a portfolio has come to signify an investment in financial instruments like shares debentures, fixed deposits and mutual units.

Keywords: management technique , Portfolio Management , financial instruments , scientific.

INTRODUCTION:

It is a risk management technique that mixes a wide variety of investments within a portfolio. IT is designed to minimize the impact of any one security on overall port folio performance. Diver citification is possibly the best way to reduce the risk in a portfolio.

Modern portfolio suggest that the traditions approach to portfolio analysis selection and management may well yield less than optimum result that a more scientific approach of risk and return of the portfolio and the attitudes of the investors towards a risk – return trade off stemming from the analysis of the individual securities.

OBJECTIVES OF THE PROJECT:

- 1)To study the importance of PMS Plans as investment opportunity in the stock market.
- 2)To study the concept of portfolio management.
- 3)To study PMS Plan.
- 4)To study the services, Penalties risk factors, nature of expences, taxation accounting policies & also grievance redressed of dispute settlement mechanism of PMS Plans.
- 5)To study the category of clients.
- 6)To Study PMS Plans performance of portfolio management Performance of portfolio managers performance.
- 7)To give Stability of income so as facilitate planning more accurate & systematically the reinvestment or consumption of income
- 8)To give custodial growth that can be attained by reinvesting in growth severities or through purchase of growth securities

IMPORTANCE AND SCOPE OF THE STUDY:

Management money has always been difficult. You require a great deal of expertise to value various savings and investment plans.

India the nimrods largest democracy is opening up to the global lumpetition with the advent of liberalization. At has the largest middle class population in the world having

substantial purchasing and investing power. As a result it has a very vibrant capital market . capital market in India are continuously upgrading and currently other electronics trading depository settlement Dearing system and trade quarantines have made the volumes grow on the stock exchanges.

Investing in securities such as shares debentures and bonds is profitable as well as exciting at is indeed rewording but involves a great deal of risk and calls for scientific knowledge as well as artistic skill as such investments, both rational as well as emotional response are involved.

At is rave to find investors investing their entire savings in a to invest in a group of securities such a group of securities is called a portfolio creation of a portfolio reduce risk without sacrificing returns portfolio management deals with the analysis of individual securities as well as with the theory and practice of optimally combising in to port folio. An investor who understand and the fundamentals principles and analytical

Aspect of portfolio management has a bether change of success.

Basic objective of portfolio management the basic objective should be considered as basis to a well excuted investment.

PROGRAMME OF THE COMPANY :-

- 1)Safety of funds security of principal is first consideration in selling investment objective. It should be insured that the money involved would not be lost whatever security are to be brought.
- 2)Stability of Price –Investors need a high degree of principal money in their investment portfolio.
- 3)Liquidity - While choosing security the an investor quality principal should be adequately cared for a liquidity security is one which can be disposed of in substantial quantities.
- 4)Return – The fourth cardinal principal that should engage the different of the management is return on port folio.
- 5) Capital Growth – Appreciation of capital is a

Portfolio Management

- desirable objective of the port folio management.
- 6)Diversitification – Diversitification should of the venerable rule of the port folio management.
- 7)Tax Shester – Any financial funds in today society an government by the income tax factors.

INVESTMENT OPPORTUNITY IN INDIA -

From the investment point of view following are the main opportunity available for investment in India each of these schemes fulfills the objectives of investors and these schemes having its own advantages and disadvantages but by combing all these major investment scheme can make the best portfolio the investor which fulfills the expectations and financial goals of the investors these investment opportunity include.

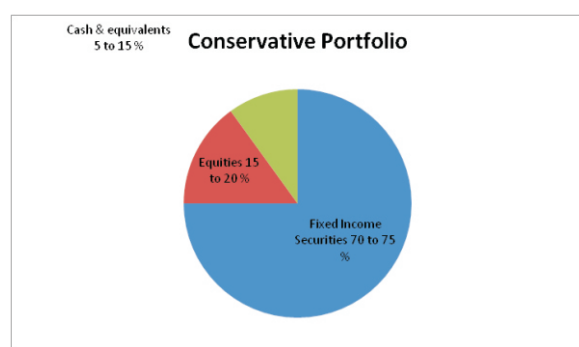
- 1)Stock Market
- 2)Mutual Fund
- 3)Insurance
- 4)Postal scheme for investment
- 5)Real Estate

RISK ANALYSIS AND PORT FOLIO PLANNING

Risk Analysis : - Risk analysis is very important tool for portfolio planning because each persons risk appetite is different due to reasons like income level age mentality financial goals and objective so port folio planning must have to find out the risk appetite of the client with the help of risk analysis tool.

Basic Type of Prot folio : - In General aggressive investment strategies those that shoot for the highest possible return are most appropriate for investors who for the sake of this potential high return have high risk tolerance and a longer fine horizon.

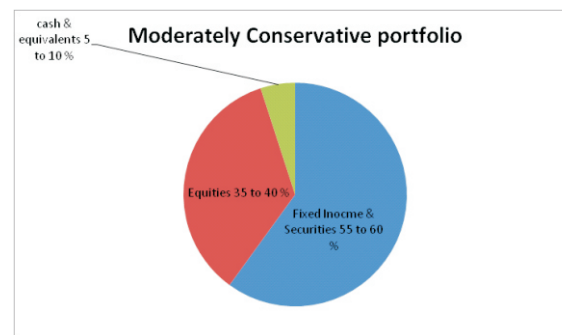
1)Conservative Port folio : - Conservative model port folio generally allocate a large percent of total port folio to lower risk securities such as fixed income and money market securities.



Your main goal with a conservative port folio is to protect. As such these models are called capital preservation port folio even it you are very conservative and prefer to avoid the shock market entirely.

1)Moderately Conservative Port folio : - A Modevaitely conservative port folio is ideal for those who with to preserve a large portion of the port folio total value but is willing to rake on a higher amt of risk to get some inflation protection.

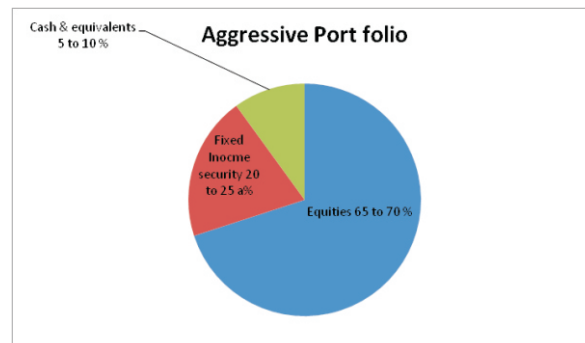
Moderately conservative port folio



A common strategy with in this risk level is called current income with this strategy you chose securities that pay a high level of dividends.

1)Moderately Aggressive port folio: - Moderately aggressive model port folio are ettent referred to as balance port folio since the asset composition is divided almost equally between fixed income securities and equities in order to provide a balance of growth and income.

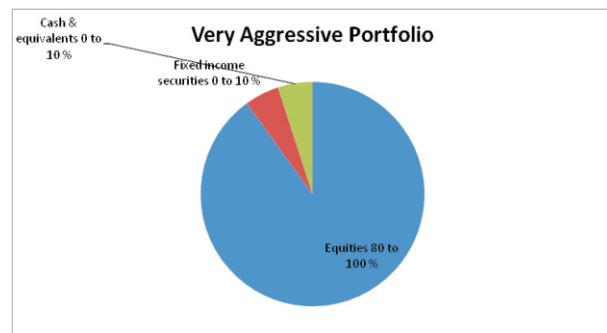
2)Aggressive Port Folio : - Aggressive port folio mainly consist of equities is these port folio valued tends to fiactate widely at you have an aggressive port folio your main goad to obtain long term growth of capital. Aggressive Port Folio



3)Very Aggressive Port Folio : - Very aggressive port folio consist as most entirely of equities. As such with a very aggressive port folio your main goal is aggressive capital growth over a long time horizon.

Very Aggressive Port Folio

Portfolio Management



PORT FOLIO PLANNING : -

- 1) After analyzing client risk appetite port folio planner starts his actual work of port folio planning
- 2) Firstly port folio planner finds out the foals and objectives of this client her inveting in right direction.
- 3) Then he designs the investment of his client in stock market mutual fund insurance.
- 4) After designing the clients port folio planner discussed his proposed investment pattern with his client.
- 5) Ager making investment port folio planner has the duty to keep regular watch on client port folio.

INVESTMENT OPPORTUNITIES IN INDIA

- 1) Stock Market
- 2) Mutual Fund
- 3) Insurance
- 4) Postal Schemes for investment
- 5) Real Estate

CONCLUSION OF THE STUDY.

- 1) Most of people unaware about Financial Planning
- 2) Mainly businessman & salaried person are more interested to do Financial Planning.
- 3) Mutual fund advertisement not succeed in creating awareness in the people.
- 4) Most of investor does not know that how port folio Generate profit.
- 5) People are more interested in investing in traditional Investment options like insurance, FD, Post.

SUGGESTION : -

- 1) Co. should have to increase awareness in the customers.
- 2) Create a new and techniques which will easy to understand for client.
- 3) Co. has to use effective medias that can appeal to the masses.
- 4) Make those ads, which can educate customers about financial planning.

SUMMARY: -

A Portfolio is a combination of different investment assets mixed and matched for the purpose of achieving investors goals. Items that are considered in the portfolio can include any asset shares, debenture, fixed deposits mutual fund units to items such as gold silver and even real estates etc. However for most investors a portfolio has come to signify an investment in financial instruments like shares debentures, fixed deposits and mutual units. To study the importance of PMS Plans as investment opportunity in the stock market. To study the concept of portfolio management.

TO STUDY PMS PLAN.

Management money has always been difficult. You require a great deal of expertise to value various savings and investment plans. the investment point of view following are the main opportunity available for investment in India each of these schemes fulfills the objectives of investors and these schemes having its own advantages and disadvantages but by combing all these major investment scheme can make the best portfolio the investor which fulfills the expectations and financial goals of the investors these investment opportunity include.

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