



PORTFOLIO MANAGEMENT AT UNICON INVESTMENT SOLUTIONS

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ABSTRACT:

Portfolio Management is used to select a portfolio of new product development projects to achieve the following goals:

- Maximize the profitability or value of the portfolio
- Provide balance
- Support the strategy of the enterprise

Portfolio Management is the responsibility of the senior management team of an organization or business unit. This team, which might be called the Product Committee, meets regularly to manage the product pipeline and make decisions about the product portfolio. Often, this is the same group that conducts the stage-gate reviews in the organization.

A logical starting point is to create a product strategy - markets, customers, products, strategy approach, competitive emphasis, etc. The second step is to understand the budget or resources available to balance the portfolio against. Third, each project must be assessed for profitability (rewards), investment requirements (resources), risks, and other appropriate factors.

The weighting of the goals in making decisions about products varies from company. But organizations must balance these goals: risk vs. profitability, new products vs. improvements, strategy fit vs. reward, market vs. product line, long-term vs. short-term. Several types of techniques have been used to support the portfolio management process:

- Heuristic models



International journal of basic and applied research

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ISSN 2249-3352 (P) 2278-0505 (E)

- Scoring techniques
- Visual or mapping techniques

The earliest Portfolio Management techniques optimized projects' profitability or financial returns using heuristic or mathematical models. However, this approach paid little attention to balance or aligning the portfolio to the organization's strategy. Scoring techniques weight and score criteria to take into account investment requirements, profitability, risk and strategic alignment. The shortcoming with this approach can be an over emphasis on financial measures and an inability to optimize the mix of projects.

INTRODUCTION

Notebook administration and financing resolution as a idea arrived identify accompanying the judgment of second great war when element maybe in the stock exchange maybe abundantly spoiled the possessions of individual, associations ,even management 's it was therefore found that the supplying in miscellaneous handwriting a suggestion of correction dawdling all person engaged in private ownership of business in a alone bonds surrendered weather return accompanying reduced risk allotment, it make use of the credit of HARYMERKOWITZ, 1991 noble laurelled to have invented the idea of joining extreme surrendered bonds accompanying these reduced but stable flexible bonds to attain best equating cooperative of shares.

Container administration refers to the administration of cases for possible choice by professional financing managers it refers to the administration of an individual financier's briefcase by professionally skillful guy grazing from operator financier to particularized folder association.

Description by SEBI:

A briefcase administration is the total assets of bonds owned by one. Case is an association of bonds that have returns and risk traits of their own; traffic unit of the mathematical system grant permission not oppose the aggregate traits of their individual parts. Accordingly a valise is a consolidation of differing property and /or tools of assets. Association concedes possibility has various appearance of risk and returns give up responsibility those of the parts. The container is still amplified of the money or revenue of the financier over a range intentionally suit is return or risk option to that of the traffic covering that he holds. The briefcase reasoning is so an study is so an reasoning of risk –return traits of individual bonds in the notebook and changes that concede possibility happen together accompanying additional bonds due interplay with bureaucracy and impact of each on remainder of something. Freedom study is only a finish for adept bag administration; two together of ruling class together and cannot be dissociated. Envelopes are blend of property owned by the financiers. This association can be differing property categorized like impartiality and



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ISSN 2249-3352 (P) 2278-0505 (E)

liability or of various issues like Govt. bonds and allied debts are of differing mechanisms like discount bonds, debentures and big-league impartiality nor handwriting of arising Big-league guests.

Folder reasoning contains bag creation, excerpt of bonds change of briefcase judgment and listening of the acting of the envelope. All these are contained the bag administration The usual valise hypothesis aims at the pick of aforementioned bonds that would agree will accompanying the advantage priorities, needs and selections of the financiers. Accordingly, elderly executive invests implant revenue bonds for an orderly and established return. A trade executive or a young hostile financier in another way invests in and fighting guests and in dangerous ventures.

The up-to-date briefcase hypothesis postulates that growth of returns and belittlement of risk will yield possible returns and the choice and stances of financiers are only a beginning for grant determinations what powerful risk returns reasoning should for addition of returns. Container study contains case building, choice of bonds, and change of briefcase judgment and listening of the depiction of the case. All these are some the envelope administration.

IMPORTANCE & NEED OF STUDY

Case administration or expenditure helps financier's useless and effective administration of their expense to reach this aim. The fast development of capital markets in India has unlocked up new asset streets for financiers. The stock markets have enhanced appealing finance alternatives for the common person. But the need search out able to have or do efficiently and capably control properties so that hold maximum returns accompanying minimum risk. Therefore this study on Valise Administration & Expenditure Resolution" to check the part process and merits of direct finance administration and resolution

OBJECTIVES OF THE STUDY:

- ❖ To study the money conclusion process.
- ❖ To study the risk return traits of sample handwriting.
- ❖ Verify valise weights.
- ❖ To build an productive valise that offers the maximum return for minimum risk



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research**

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ISSN 2249-3352 (P) 2278-0505 (E)

- ❖ Few flat cases for transporting papers preparation are approved to acquire few tax funds.

SCOPE OF THE STUDY:

- ❖ Event Ending 2 months
- ❖ Sample intensity : 5 age
- ❖ To double-check risk, return and weights.

REVIEW OF LITERATURE

A briefcase is an accumulation of bonds because it is literally good to install the complete resources of an individual or an organization or an alone freedom, it is essential that each freedom be believed in a briefcase circumstances. Bag reasoning considers the decide of future risk and return in possession differing blends of individual bonds Briefcase wonted return is a burden average of the anticipated return of the individual bonds but case difference, concisely contrast, maybe entity decreased container risk is cause risk depends considerably on the co-difference between returns of individual bonds.

Briefcases, that are mixture of bonds, can or grant permission not oppose the aggregate traits of their individual parts. Because bags wonted return is a burden average of the wonted return of allure bonds, the offering of each protection the notebook's wonted returns depends on allure wonted returns and allure balanced share of the primary case's advertise profit. Therefore a financier the one completely wants defeater in competition likely anticipated return endure hold individual freedom; the individual that is deliberate to have an excellent wonted return. Very few financiers do this, and very few expense guides would counsel specific and extreme procedure alternatively, financier's bear expand intention that their case bear contain as well individual freedom.

OBJECTIVES OF PORTFOLIO MANAGEMENT:

The main objective of loan flat case for transporting papers administration search out increase the returns from the expenditure and to underrate the risk complicated in expenditure. Additionally, risk in price or increase deteriorates the profit of services and therefore finance must support a care against swelling.

Briefcase administration aids helps financiers to create an intelligent choice middle from two points alternative grants accompanying pit some post business hassle's this



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ISSN 2249-3352 (P) 2278-0505 (E)

duty shows best returns to the financiers by decent collection of constant change of individual plan to another plane accompanying in the alike blueprint, some container administration must designate the aims like maximum return's, and money for investment in new enterprise recognition, security etc. in their offer.

COMPANY PROFILE

Unicon Investment Solutions:

Unicon Loan Answers Unicon has existed organized accompanying the aim of providing excellent lending knowledge to earlier underserved financier society. The science contemporary be able it attainable to relate to the last guy in the fiscal display and present him the alike level assisting that was feasible to only the picked few. We present embodied premium help accompanying sane commissions on the NSE, BSE & Derivative retail through our Impartiality broking arm Unicon Bonds Put Ltd. and Merchandise on NCDEX and MCX through our Merchandise broking arm Unicon Merchandise Pvt. Ltd.

Accompanying our cosmopolitan science you can profession through your calculating and if you want human touch you can more deal through our Connection Managers from our as well 100 arms spread across the country with its own government. We too present embodied duties on Protection (Growth & Accepted) & Contributions (Common Money & First sale of a stock's) needs, through our Security & Financing classification arm Unicon Security Guides Pvt. Ltd. Our suited personalized answers are perfect counterpart to various commercial goals. Our disposal network is supported by inner back commission support to do our clients immediately.

DATA ANALYSIS & INTERPRETATIONS

Calculation of return of ICICI

Year	Beginning price(Rs)	Ending price(Rs)	Dividend(Rs)
2022	141.45	295.45	7.50
2021	297.90	371.35	7.50
2020	375.00	585.05	8.50



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2019	587.70	891.5	8.50
2018	892.00	1238.7	10.00

Return = $\frac{\text{Dividend} + (\text{Ending Price} - \text{Beginning price})}{\text{Beginning Price}} * 100$

Beginning Price

$$\text{Return (2010)} = \frac{7.50 + (295.45 - 141.45)}{141.45} * 100 = 114.17\%$$

$$\text{Return (2011)} = \frac{7.50 + (371.35 - 297.90)}{297.90} * 100 = 27.17\%$$

$$\text{Return (2012)} = \frac{8.50 + (585.05 - 375)}{375} * 100 = 58.28\%$$

$$\text{Return (2013)} = \frac{8.50 + (891.5 - 587.70)}{587.70} * 100 = 53.13\%$$

$$\text{Return (2014)} = \frac{10.00 + (1238.7 - 892)}{892} * 100 = 39.98\%$$



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Calculation of return of HDFC

Year	Beginning Price	Ending price	Dividend
2022	358.5	645.55	3
2021	645.9	769.05	3.50
2020	771	1207	4.50
2019	1195	1626.9	5.50
2018	1630	2877.75	7.00

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Beginning Price

$$\text{Return (2010)} = \frac{3 + (645.55 - 358.5)}{358.5} * 100 = 80.9\%$$



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$$\text{Return (2011)} = \frac{3.50 + (769.05 - 645.9)}{645.9} * 100 = 19.60\%$$

$$\text{Return (2012)} = \frac{4.50 + (1207 - 771)}{771} * 100 = 57.13\%$$

$$\text{Return (2013)} = \frac{5.00 + (1626.9 - 1195)}{1195.9} * 100 = 36.6\%$$

$$\text{Return (2014)} = \frac{7.00 + (2877.75 - 1630)}{1630} * 100 = 76.97\%$$

Calculation of return of WIPRO

Year	Beginning price(Rs)	Ending price(Rs)	Dividend(Rs)



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2022	1630.60	1736.05	1.00
2021	1752.00	748.8	29.00
2020	755.00	463.35	5.00
2019	462.00	605.9	5.00
2018	603.00	525.65	8.00

Return = $\frac{\text{Dividend} + (\text{Ending Price} - \text{Beginning price})}{\text{Beginning Price}}$ * 100

Beginning Price

$$\text{Return (2010)} = \frac{1.00 + (1736.05 - 1630.60)}{1630.60} * 100 = 8.184\%$$

$$\text{Return (2011)} = \frac{29.00 + (748.8 - 1752.00)}{1752.00} * 100 = -55.60\%$$

$$\text{Return (2012)} = \frac{5.00 + (463.35 - 755.00)}{755.00} * 100 = -37.96\%$$

$$\text{Return (2013)} = \frac{5.00 + (605.9 - 462.00)}{462.00} * 100 = 32.23\%$$



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462.00

$$\text{Return (2014)} = \frac{8.00 + (525.65 - 603.00)}{603.00} * 100 = -11.5\%$$

CONCLUSIONS

ICICI & HDFC

As the average return of bonds WIPRO, ICICI, HDFC, BAJAJ AUTO and ITC are HIGH, it is submitted that financiers the one show interest in these bonds attractive risk into concern. As the risk of the bonds ITC, ICICI, HDFC, CIPLA, MAHENDRA & MAHENDRA and WIPRO are dangerous bonds it submitted that the financier's bear are wary while establishing in these bonds.

The financiers the one demand minimum return accompanying reduced risk bear purchase WIPRO & RANBAXY. □ the mixture of ICICI and HDFC gives the distribution of grant is 1.1801 and 0.8199 for ICICI and HDFC, established the standard departures the predictable difference for ICICI is 34.846 and for HDFC is 24.88. Hence the financier bear install their collaterals more in HDFC when distinguished to ICICI as the risk complicated in HDFC is inferior ICICI as the predictable difference of HDFC is inferior that of ICICI.

ITC & COLGATE PALMOLIVE



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The blend of ITC and COLGATE gives the dimension of grant is 0.0563 and 0.50084 for ITC and COLGATE, established the standard changes the predictable difference for ITC is 54.55 and for COLGATE is 22.2. Hence the financier bear install their assets more in COLGATE when distinguished to ITC as the risk complicated in COLGATE is inferior ITC as the predictable difference of COLGATE is inferior that of ITC.

CIPLA&RANBAXY

The blend of ITC and COLGATE gives the measure of grant is 0.0563 and 0.50084 for ITC and COLGATE, settled the standard changes the certain dissimilarity for ITC is 54.55 and for COLGATE is 22.2. Hence the banker bring establish their property more in COLGATE when outstanding to ITC as the risk difficult in COLGATE is inferior ITC as the certain dissimilarity of COLGATE is inferior that of ITC.

MAHENDRA & BAJAJ AUTO

The alliance of M&M and BAJAJ AUTO gives the rate of loan is 1.6206 and 0.6206 for M&M and BAJAJ AUTO, established the standard departures the predictable difference for M&M is 104. 186 and for BAJAJ AUTO is 54.6. Hence the financier concede possibility provide their assets more in BAJAJ AUTO When distinguished to M&M as the risk complicated in BAJAJ AUTO is inferior M&M as the predictable difference of BAJAJ AUTO is inferior that of M&M.

CONCLUSIONS FOR CORRELATION

With the understanding of absolutely equated bonds or stocks, the risk maybe decreased to a minimum point. For fear that of in other way correlative bonds the risk maybe decreased to a nothing. (That is company's risk) but stock exchange risk dominates the alike for the freedom or stock in the flat case for transporting papers.



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ISSN 2249-3352 (P) 2278-0505 (E)

As the study shows the following verdicts for flat case for transporting papers explanation;

So folder building would address itself to three big by way of. Discrimination, organize and variety.

With the understanding of notebook administration, otherwise equated as property are most money-making. Equating middle from two points the BAJAJ & ITC are in another way compared that resources two together the blends of valises are at good position to gain from now on. Financiers grant permission devotes their services for long haul, as two together the consolidations are most acceptable flat cases for transporting papers. A realistic financier would uniformly analyze welcome preferred notebook two together for average return and risk

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INVESTMENT MANAGEMENT