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A STUDY ON PORTFOLIO MANAGEMENT AT INDIA BULL

B. Manasa , Dr. N. Ramanjaneyulu

ABSTRACT

Portfolio management is a strategic plan that entails selecting, allocating, and managing a collection of assets such as stocks, bonds, and other financial instruments in order to maximize risk-adjusted returns. It is crucial in enabling individuals and institutions in allocating financial resources successfully, diversifying risk, and optimizing portfolio performance. This abstract provides an overview of portfolio management, covering its key components and role in investing decision-making. The abstract starts with a definition of portfolio management and emphasizes its importance in investment management. It emphasizes the significance of portfolio management in aligning investment goals with risk tolerance, time horizon, and expected return. It also emphasizes the significance of having a well-structured investment portfolio in order to achieve long-term financial objectives.

KEYWORDS: Portfolio, Investments, Capital Markets, Investment Management, Investment Strategies.

INTRODUCTION

Portfolio management entails making choices about investors' asset allocations, investment strategies, and risk and return expectations. Successful portfolio management requires balancing the desired outcome with an acceptable level of risk. You can do this by weighing the benefits and drawbacks of alternative strategies, such as debt vs. equity, investing at home vs. abroad, prioritizing growth over security, and so on. Learn the ins and outs of creating and managing a profitable stream of payments.

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PORTFOLIO MANAGEMENT MEANING

Management of a collection of financial assets, such as shares of stock, bonds, exchange-traded funds, mutual funds, cryptocurrencies, and so on is known as portfolio management. Its purpose is to reduce client anxiety about the future by balancing their desire for liquidity with their appetite for risk.

Based on an investor's income, savings, budget, and time horizon, the strategy seeksto minimize exposure to market risk while maximizing return. The focus of this method is on selecting the most suitable investment strategy or portfolio. Tax deductions, asset allocation, asset diversification, and other strategies are all part of this category. For their clients, portfolio managers keep an eye on and manage their money.

TYPES OF PORTFOLIO MANAGEMENT

Portfolio Management is further of the following types:

- **Active Portfolio Management:** In an active portfolio management service, as the name implies, the portfolio managers actively participate in the purchasing and selling of stocks to guarantee that individuals make the most money possible.
- **Passive Portfolio Management:** In passive portfolio management, the portfolio manager deals with a fixed portfolio designed to match the current market scenario.
- **Discretionary Portfolio management services:** An individual who uses discretionary portfolio management services gives a portfolio manager permission to handle all of his financial demands on his behalf. The investor transfers funds to the portfolio manager, who then handles all the investment-related needs, including paperwork, filing, and other administrative tasks. The portfolio manager has the authority to make decisions on behalf of his client in discretionary portfolio management.
- **Non-Discretionary Portfolio management services:** In non-discretionary portfolio management services, the portfolio manager is only permitted to advise the client on what is good and bad for him, but the client retains complete discretion over his decisions.

PORTFOLIO MANAGER:

A portfolio manager evaluates a client's income and risk tolerance to determine the most advantageous investment strategy. Someone who handles investments on behalf of othersis called a portfolio manager. A portfolio manager's job is to advise clients on how to investtheir money to get the highest possible return. Portfolio managers should learn about their clients' financial priorities before making investment recommendations. Nobody has the same needs in terms of their cash flow.

ROLES AND RESPONSIBILITIES OF A PORTFOLIO MANAGER

- ➢ One who manages investment portfolios advises clients on how to allocate capitalfor maximum long-term return.
- ➢ Based on the client's income, age, and risk tolerance, a portfolio managerdetermines the optimal investment strategy.
- ➢ A portfolio manager's job is to educate clients on their investment options,including the benefits and drawbacks of each strategy.
- ➢ Investment strategies tailored to each customer are the specialty of the portfolio manager.
- ➢ A portfolio manager's awareness of the market's state is critical.

REVIEW OF LITERATURE

Kevin (2017) concluded that the essential theories and principles that underpin financial security analysis and portfolio management are conveniently gathered in one book. Even the most inexperienced investor can understand the risk-return relationship since it is so straightforward.

Dickson Pastroy and MarobheMutanju (2016) Studied Tanzanian commercial banks, the relationship between capital sufficiency and asset quality was thoroughly researched. The association between the two factors was studied between 2006 and 2011 using a panelof 33 banks.

Mar Wan Mohammad Abu Arabi (2015) examined the degree to which theory was put into practice when building investment portfolios. A T-test was performed using primary data. A study demonstrates that Jordanian banks make investments in accordance with theportfolio theory.

Srivastava et al. (2014) examined the performance of numerous banks. Commercial banks make up a sizable share of the nation's financial institutions, claim the authors. All of these financial institutions' operations are under the supervision of the Reserve Bank of India, the country's main financial authority and central bank.

Ledenyov and Viktor O. Ledenyov (2014) found that Commercial and central banks do research on the most effective asset allocation in investment portfolios using econophysics principles and econometric methods.

NEED FOR THE STUDY

- ➢ Portfolio management

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entails making investments in a wide variety of financial instruments. It's a dynamic concept that calls for continuous investigation, assessment, and application. The service's intention is to aid consumers who lack investment expertise by providing them with guidance from professionals. Upkeep of investments.

- ➢ Creating a portfolio entail taking into account the investor's needs, risk tolerance, desired rate of return, and level of social and environmental impact.
- ➢ The approach is constantly evaluated and adjusted in response to market conditions. In order to achieve the desired level of risk and return, the portfolio

  must be evaluated. Since the world is always evolving, the portfolio must alsoadapt.
- ➢ Creating a portfolio entail allocating surplus funds to a variety of investable assets. Asset allocation guidelines are the focus of portfolio theory.
- ➢ The current method of investing is predicated on the premise that if good combinations are made and maintained in a way that produces a better return after considering the risk, then good outcomes will be achieved.
- ➢ Portfolio management helps investors choose the strategy that works best for them, considering their resources, time horizon, risk tolerance, and other factors.
- ➢ Successful portfolio management reduces financial risks and boosts returns.
- ➢ Portfolio managers are experts in the financial situations of their clients andprovide them with the most secure investment strategy possible.
- ➢ Portfolio management enables managers to provide investors with individualized strategies that take into account their specific objectives and risk tolerances.

SCOPE OF THE STUDY

- ➢ The study first calculates the individual standard deviation of each security before determining its weight in the portfolio.
- ➢ This data simplifies the process of allocating capital to portfolios in accordance with their associated levels of risk.
- ➢ The research examines the interrelationships between various securities to determine the optimal allocation of capital among the portfolio's constituent businesses.
- ➢ The study first calculates the individual standard deviation of each security before

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determining its weight in the portfolio.

- Customers' experiences with both public and private banks are analyzed separately. In order to conduct the research, a sample survey will be used.

OBJECTIVES OF THE STUDY

- To understand the portfolio management in accordance with their associated levelsof risks.
- To examine the standard deviation and Mean for determining weight in a portfolio.
- To study the investment pattern and its related risks & return of select banks inIndia Bulls.
- To identify the risks and return associated with HDFC, ICICI, AXIS, FEDERAL and Bank of Baroda respectively

RESEARCH METHODOLOGY

PRIMARY DATA:

- This approach requires direct interaction with authorized assistants and employees of HDFC Financial Services.

SECONDARY DATA:

- Books, journals, or other print media
- Articles from newspapers and magazines
- Social media monitoring, internet searches, and other online data
- Sales figures or other reports from third-party companies

LIMITATIONS OF THE STUDY

- The study is related to analysis of banks in India Bull only
- This study related to secondary source of information
- The data considered for analysis is very general. Confidential data is ignored as it is highly sensitive. As a result, the information presented in the research report islimited.
- The research period is confined to only 2017-22 was based entirely on information from external sources.

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DATA ANALYSIS AND INTERPRETATION

1. ANALYSIS AND INTERPRETATION OF DATA ICICI BANK

Table No. 1. Shows the calculation of returns

Date	Price	ABSOLUTE	ROLLING
Mar-17	190.04		
Jun-17	194.68	2.44	
Sep-17	160.66	-17.47	
Dec-17	199.77	24.34	5.12
Mar-18	226.37	13.32	16.28
Jun-18	257.85	13.91	60.49
Sep-18	260.65	1.09	30.48
Dec-18	321	23.15	41.80
Mar-19	286.82	-10.65	11.24
Jun-19	280	-2.38	7.42
Sep-19	245.77	-12.23	-23.44
Dec-19	237.59	-3.33	-17.16
Mar-20	215.14	-9.45	-23.16
Jun-20	218.68	1.65	-11.02
Sep-20	229.23	4.82	-3.52
Dec-20	232.09	1.25	7.88
Mar-21	251.68	8.44	15.09
Jun-21	290.15	15.29	26.58
Sep-21	276.6	-4.67	19.18
Dec-21	314	13.52	24.76
Mar-22	278.35	-11.35	-4.07
Jun-22	275.4	-1.06	-0.43
Sep-22	305.55	10.95	-2.69
Dec-22	360.15	17.87	

Table No:2. Shows the calculation absolute & returns

ICICI BANK	ABSOLUTE	ROLLING
Mean	3.453994	10.00971494
Standard Deviation	11.70197	21.31097478
Minimum	-17.4748	-23.43613707

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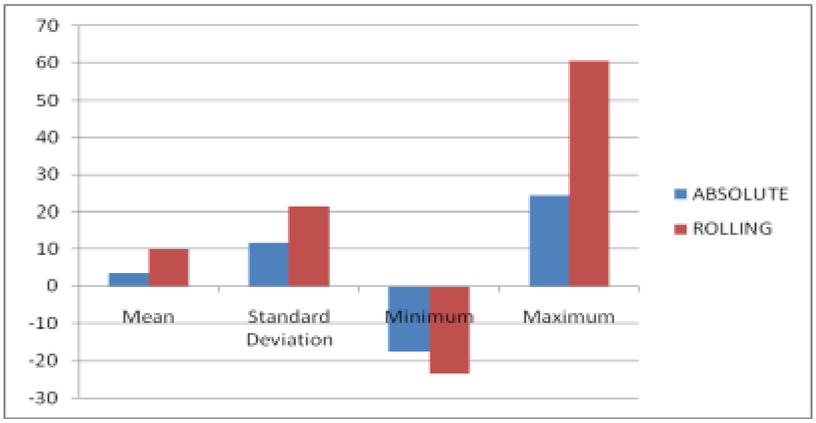
Maximum	24.34333	60.49421138

Graph No: a. Graphical presentation of Standard deviation, Minimum, Maximum ICICI Bank.



INTERPRETATION:

The above data of ICICI Bank has the details of price stock monthly and the return which is earned for 3 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 3.45 and the risk of this stock is 11.90. The minimum risk of this stock is -17.47 and the maximum risk of the stock is 24.34. The above data of ICICI Bank has the details of price stock monthly and the return which is earned for 12 months. From that information the risk andthe return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 10.009 and the risk of this stock is 21.31. The minimum risk of this stock - 23.43 and the maximum risk of the stock is 60.49.

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2. ANALYSIS AND INTERPRETATION OF DATA HDFC BANK

Table No. 2. Shows the calculation of returns

Date	Price	ABSOLUTE	ROLLING
Mar-17	625.35		
Jun-17	669.5	7.06	
Sep-17	593.05	-11.42	
Dec-17	665.85	12.28	6.48
Mar-18	748.8	12.46	11.84
Jun-18	821.55	9.72	38.53
Sep-18	872.65	6.22	31.06
Dec-18	951.6	9.05	27.08
Mar-19	1,022.70	7.47	24.48
Jun-19	1,067.15	4.35	22.29
Sep-19	1,068.80	0.15	12.32
Dec-19	1,082.15	1.25	5.81
Mar-20	1,071.15	-1.02	0.37
Jun-20	1,176.45	9.83	10.07
Sep-20	1,272.85	8.19	17.62
Dec-20	1,206.20	-5.24	12.61
Mar-21	1,442.55	19.59	22.62
Jun-21	1,652.05	14.52	29.79
Sep-21	1,805.70	9.30	49.70
Dec-21	1,872.40	3.69	29.80
Mar-22	1,886.10	0.73	14.17
Jun-22	2,108.45	11.79	16.77
Sep-22	2,006.05	-4.86	7.14
Dec-22	2,121.70	5.77	12.49

Table No: 2.2. Shows the calculation absolute & returns

HDFC BANK	ABSOLUTE	ROLLING
Mean	5.691	19.19
Standard Deviation	7.122	12.1
Minimum	-11.42	0.375
Maximum	19.59	49.7

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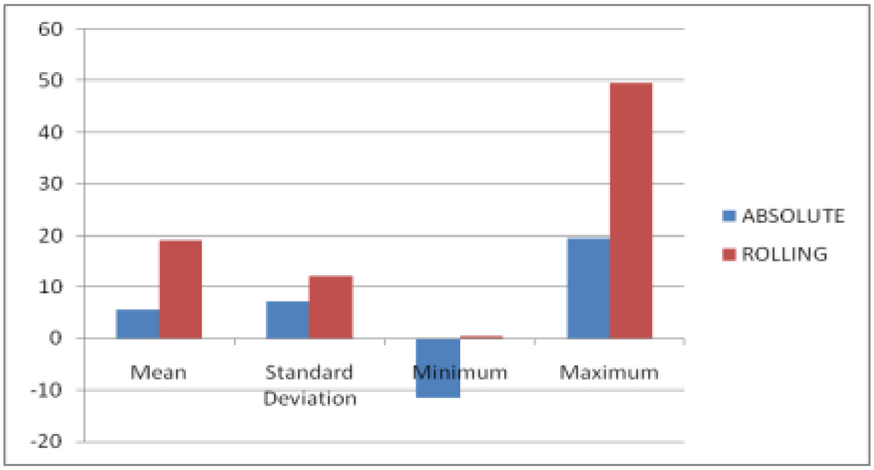
Graph No: b. Graphical presentation of Standard deviation, Minimum, Maximum of HDFC Bank



INTERPRETATION

The above data of HDFC Bank has the details of price stock monthly and the return which is earned for 3 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 3.45 and the risk of this stock is 11.90. The minimum risk of this stock -17.47 and the maximum risk of the stock is 24.34. The above data of HDFC Bank has the details of price stock monthly and the return which is earned for 12 months. From that information the risk andthe return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 19.19 and the risk of this stock is 12.1. The minimum risk of this stock

0.375 and the maximum risk of the stock are 49.7

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3. ANALYSIS AND INTERPRETATION OF DATA FEDERAL BANK

Table No. 3. Shows the calculation of returns

Date	Price	ABSOLUTE	ROLLING
Mar-17	48.06		
Jun-17	40.92	-14.86	
Sep-17	28.46	-30.45	
Dec-17	42.02	47.65	-12.57
Mar-18	47.88	13.95	17.01
Jun-18	66.85	39.62	134.89
Sep-18	62.92	-5.88	49.74
Dec-18	75.85	20.55	58.42
Mar-19	66.03	-12.95	-1.23
Jun-19	73.9	11.92	17.45
Sep-19	63.95	-13.46	-15.69
Dec-19	56	-12.43	-15.19
Mar-20	46.45	-17.05	-37.14
Jun-20	57.6	24.00	-9.93
Sep-20	72	25.00	28.57
Dec-20	66.85	-7.15	43.92
Mar-21	91.45	36.80	58.77
Jun-21	112.9	23.40	56.74
Sep-21	112.7	-0.18	68.51
Dec-21	108.5	-3.68	18.64
Mar-22	89.2	-17.79	-20.96
Jun-22	81.85	-8.24	-27.34
Sep-22	70.7	-13.62	-34.84
Dec-22	93.25	31.90	4.54

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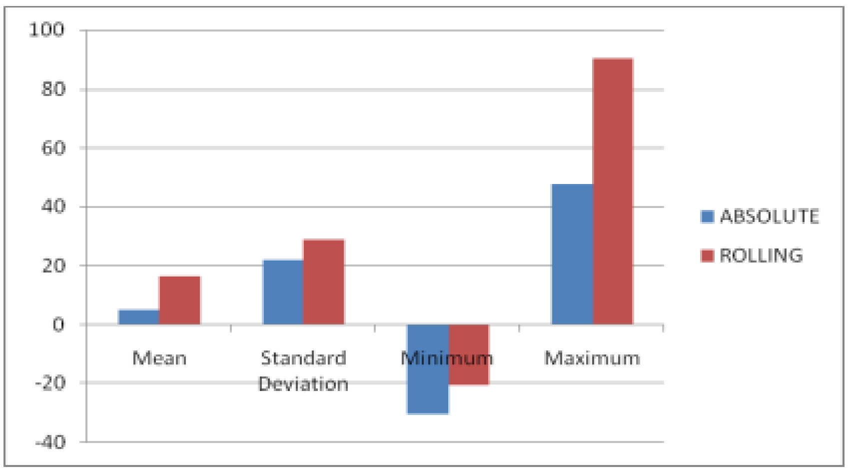
Table No: 3.2. Shows the calculation absolute & returns

FEDERAL BANK	ABSOLUTE	ROLLING
Mean	5.088	16.4
Standard Deviation	22.09	28.81
Minimum	-30.45	-20.54
Maximum	47.65	90.39

Graph No: c. Graphical presentation of Standard deviation, Minimum, Maximum of Federal Bank



INTERPRETATION

The above data of Federal Bank has the details of price stock monthly and the return which is earned for 3 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 5.088 and the risk of this stock is 22.09. The minimum risk of this stock -30.45 and the maximum risk of the stock is 47.65. The above data of Federal Bank has the details of price stock monthly and the return which is earned for 12 months. From that information the risk andthe return has been calculated which s mean and the standard deviation. The mean or the return of the bank is 16.40 and the risk of this stock is 28.81, minimum risk of this stock -
20.54 and the maximum risk of the stock is 90.39.

4. ANALYSIS AND INTERPRETATION OF DATA BANK OF BARODA

Table No. 4 Shows the calculation of returns

Date	Price	ABSOLUTE	ROLLING
Mar-17	135.08		

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Jun-17	114.83	-14.99	
Sep-17	98.71	-14.04	
Dec-17	129.11	30.80	-4.420
Mar-18	144.15	11.65	25.53
Jun-18	175.29	21.60	77.58
Sep-18	180.46	2.95	39.77
Dec-18	216.78	20.13	50.39
Mar-19	163.5	-24.58	-6.73
Jun-19	144.15	-11.83	-20.12
Sep-19	183.2	27.09	-15.49
Dec-19	156.65	-14.49	-4.19
Mar-20	147	-6.16	1.98
Jun-20	153.95	4.73	-15.97
Sep-20	167.4	8.74	6.86
Dec-20	153.4	-8.36	4.35
Mar-21	172.95	12.74	12.34
Jun-21	161.65	-6.53	-3.43
Sep-21	137.6	-14.88	-10.30
Dec-21	160.65	16.75	-7.11
Mar-22	142.3	-11.42	-11.97
Jun-22	112.65	-20.84	-18.13
Sep-22	99.5	-11.67	-38.06
Dec-22	118.8	19.40	-16.51

Table No: 4.2. Shows the calculation absolute & returns

BANK OF BARODA	ABSOLUTE	ROLLING
Mean	0.729151	2.207914
Standard Deviation	16.58721	26.69765
Minimum	-24.5779	-38.0641
Maximum	30.79728	77.58079

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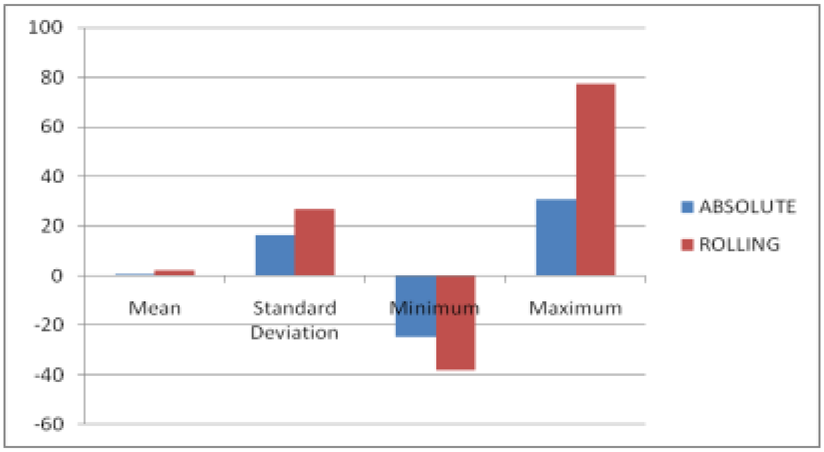
Graph No: d. Graphical presentation of Standard deviation, Minimum, Maximum of Federal Bank



INTERPRETATION

The above data of Bank of Baroda has the details of price stock monthly and the return which is earned for 3 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is

0.72 and the risk of this stock is 16.58, the minimum risk of this stock - 24.57 and the maximum risk of the stock is 30.79 The above data of Bank of Baroda has the details of price stock monthly and the return which is earned for 12 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 2.20 and the risk of this stock is 26.69, the minimum riskof this stock - 38.06 and the maximum risk of the stock is 77.58.

5. ANALYSIS AND INTERPRETATION OF DATA AXIS BANK

Table No. 5.1. Shows the calculation of returns

Date	Price	ABSOLUTE	ROLLING
Mar-17	260.14		
Jun-17	265.04	1.884	
Sep-17	201.57	-23.947	
Dec-17	259.91	28.943	-0.09
Mar-18	292.1	12.385	10.21
Jun-18	383.77	31.383	90.39
Sep-18	377.7	-1.582	45.32
Dec-18	502.4	33.016	72.00

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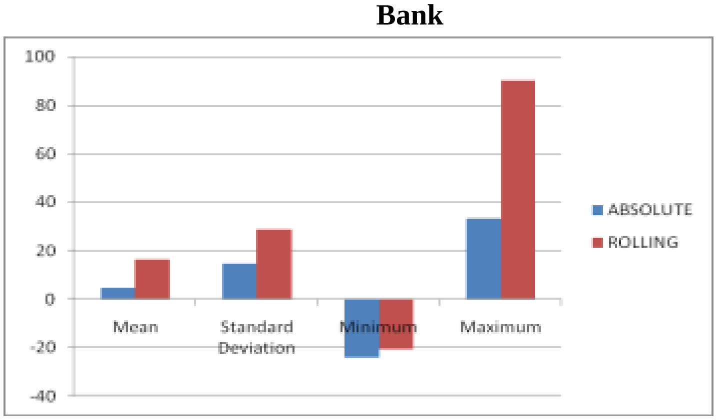
Mar-19	560.2	11.505	45.97
Jun-19	558.95	-0.223	47.99
Sep-19	495.65	-11.325	-1.34
Dec-19	449.1	-9.392	-19.83
Mar-20	444.15	-1.102	-20.54
Jun-20	533.5	20.117	7.64
Sep-20	541.35	1.471	20.54
Dec-20	449.95	-16.884	1.31
Mar-21	490.8	9.079	-8.00
Jun-21	517.35	5.410	-4.43
Sep-21	509.15	-1.585	13.16
Dec-21	563.95	10.763	14.90
Mar-22	510.5	-9.478	-1.32
Jun-22	510.8	0.059	0.32
Sep-22	613.25	20.057	8.74
Dec-22	619.9	1.084	

Table No: 5.2. Shows the calculation absolute & returns

AXIS BANK	ABSOLUTE	ROLLING
Mean	4.853798	16.4
Standard Deviation	14.87675	28.81
Minimum	-23.9473	-20.54
Maximum	33.01562	90.39

Graph No: e. Graphical presentation of Standard deviation, Minimum, Maximum of Axis Bank



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INTERPRETATION

The above data of Axis Bank has the details of price stock monthly and the return which is earned for 3 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 4.85 and the risk of this stock is 14.87, the minimum risk of this stock -23.94 and the maximum riskof the stock is 33.01 The above data of Axis Bank has the details of price stock monthly and the return which is earned for 12 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return of the bank is 16.40 and the risk of this stock is 28.81, the minimum risk of this stock -20.54 and the maximum risk of the stock is 90.39.

6. BANKING STOCKS IN BANK NIFTY UNDER ABSOLUTE METHOD (3 MONTHS)

Table No: 6 Tabular representation of banking stocks in bank nifty under absolute method

ABSOLUTE				
STOCK	**STANDARD DEVIATION**	**MEAN**	**MINIMUM**	**MAXIMUM**
ICBK	11.7	3.45	-17.47	24.34
HDBK	7.12	5.69	-11.42	19.59
FED	22.09	5.09	-30.45	47.65
BOB	16.59	0.73	-24.58	30.8
AXBK	14.88	4.85	-23.95	33.02
IDFB	26.89	-0.22	-24.8	76.66
INBK	12	6.82	-21.11	29.1
KTMK	10.49	6.53	-14.99	28.17
PNBK	25.51	0.58	-44.4	35.76
RATB	16.79	8.9	-7.27	47.58
SBI	15.2	2.59	-19.36	40.07
YES	20.94	5.63	-45.93	38.15

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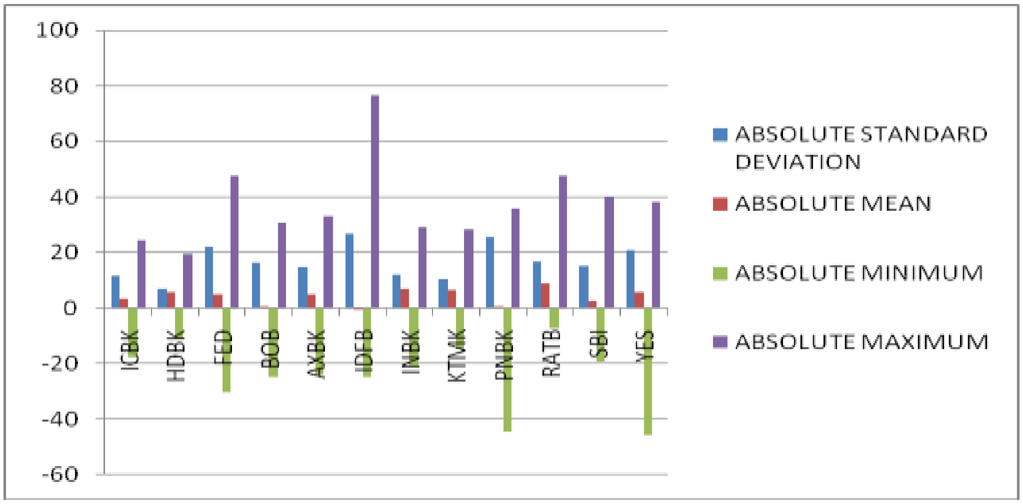
Graph No: f. Graphical presentation of Standard deviation, Minimum, Maximum



INTERPRETATION

- The above data of ICICI Bank, HDFC Bank, Federal Bank, Bank of Baroda, Axis Bank, IDFC bank, and INDUSIND Bank, Kotak Mahindra Bank, Punjab National Bank, RBL Bank, State Bank of India, Yes Bank has the details of price stock monthly and the return which is earned for 3 months. From that information therisk and the return has been calculated which is mean and the standard deviation. The mean or the return and the risk of this stock of the banks which have
- **Low Risk High Return**: - HDFC Bank (7.12, 5.69), Kotak Mahindra Bank (10.49, 6.53) INDUSIND Bank (12.00, 6.82), Axis Bank (14.88, 4.85)
- **High Risk High Return**: - RBL Bank (16.79, 8.90), Yes Bank (20. 94, 5.63), Federal Bank (20.94, 5.63)
- **Low Risk Low Return**: - ICICI Bank (11.70, 3.45), State Bank of India (15.20, 2.59), Bank of Baroda (16.59, 0.73)
- **High Risk Low Return**: - Punjab National Bank (25.51, 0.58), IDFC bank (26.89, -0.22)

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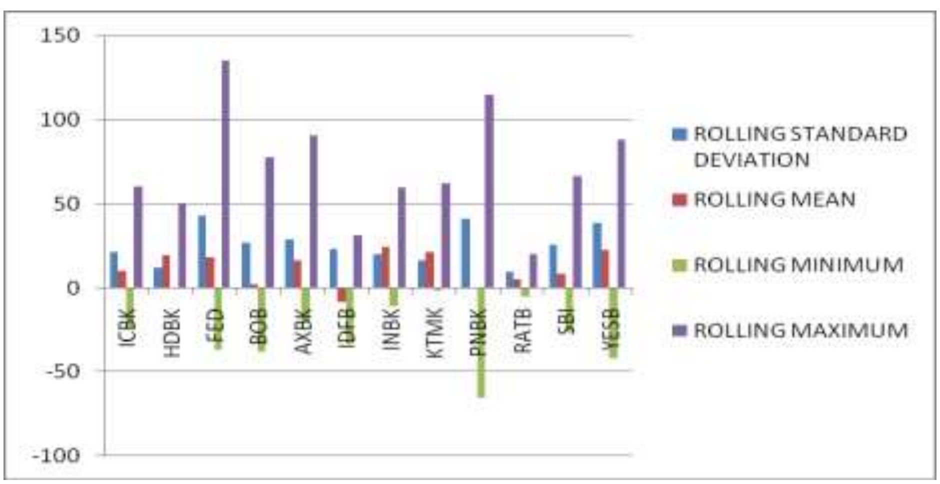
7. BANKING STOCKS IN BANK NIFTY UNDER ROLLING METHOD (12 MONTHS)

Table No: 7 Tabular representation of banking stocks in bank nifty under absolute method

ROLLING				
STOCK	**STANDARD DEVIATION**	**MEAN**	**MINIMUM**	**MAXIMUM**
ICBK	21.31	10.01	-23.44	60.49
HDBK	12.10	19.19	0.37	49.70
FED	42.84	18.21	-37.14	134.89
BOB	26.70	2.21	-38.06	77.58
AXBK	28.81	16.40	-20.54	90.39
IDFB	23.31	-8.49	-33.09	31.19
INBK	19.89	24.30	-10.99	59.90
KTMK	16.62	21.29	-1.77	61.82
PNBK	41.05	0.30	-65.17	115.02
RATB	9.66	5.37	-5.49	19.95
SBI	25.60	8.21	-26.07	66.34
YESB	38.53	22.69	-41.73	88.29

Graph No: g. Graphical presentation of Standard deviation, Minimum, Maximum



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INTERPRETATION

- The above data of ICICI Bank, HDFC Bank, Federal Bank, Bank of Baroda, Axis Bank, IDFC bank, and INDUSIND Bank, Kotak Mahindra Bank, Punjab National Bank, RBL Bank, State Bank of India, Yes Bank has the details of price stock monthly and the return which is earned for 12 months. From that information the risk and the return has been calculated which is mean and the standard deviation. The mean or the return and the risk of this stock of the banks which has
- **Low Risk High Return**: - HDFC Bank (12.10, 19.19), Kotak Mahindra Bank (16.62, 21.29), INDUSIND Bank (19.89, 24.30)
- High Risk High Return: - Yes Bank (38.53, 22.69), Axis Bank (28.81, 16.40), Federal Bank (42.84, 18.21)
- **Low Risk Low Return**: - ICICI Bank (21.31, 10.01), RBL Bank (9.66, 5.37),IDFC bank (23.31, -8.49)
- **High Risk Low Return**: - State Bank of India (25.60, 8.21) , Bank of Baroda (26.70, 2.21), Punjab National Bank (41.05,0.30)

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- ICICI Bank supplies the monthly stock price data and quarterly return statistics cited above. We may estimate the risk and potential reward by computing the mean and standard deviation from these numbers.
- The stock's 11.90% risk is higher than the average bank return of 3.45 percent. This stock's price could fall anywhere from -24.34 to -17.47. Monthly stock price and 12-month profit for ICICI Bank are displayed up top.
- We may estimate the risk and potential reward by computing the mean and standard deviation from these numbers. While the average risk for this stock is 21,31, the bank generally earns 10,009. There is a potential loss of as little as $23.43 and as much as $58.49 if you invest in this company.
- HDFC Bank provides monthly stock prices and a return on

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investment for the previous three months in their data, which was referenced above.

- We may estimate the risk and potential reward by computing the mean and standard deviation from these numbers. The stock's 11.90% risk is higher than the average bank return of 3.45 percent. This stock's price could fall anywhere from -24.34 to -17.47. HDFC Bank stock returns and prices were recorded monthly for a year. We

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may estimate the risk and potential reward by computing the mean and standard deviation from these numbers.

- When compared to the bank's average profit of 19.19 percent, the stock's downsideis 12.1
- The monthly stock prices and a return on investment over the preceding three months are available in the Federal Reserve statistics referenced above, which may be used to assign a risk rating to each of the twelve possible outcomes for this stock, from the safest (0.375) to the riskiest (49.7)
- In comparison to the standard return on bank assets of 4.8 percent, the risk associated with this investment is 14.87 percent. The 12-month risk range for Axis Bank stock prices and earnings shows a range of -23.94% to 33.01%. We may estimate the risk and potential reward by computing the mean and standard deviation from these numbers. Earnings per share at banks average $16.40, while stock price volatility runs from a low of $28.81 to a high of $90.39.

SUGGESTIONS

- HDFC Bank has shown a relatively low risk (11.90%) compared to its average bank return (3.45%). With potential price movement ranging from -24.34% to - 17.47%, it could be an option for investors seeking stability with moderate returns.
- Although Axis Bank carries a higher risk (14.87%) compared to the average return on bank assets (4.8%), it offers a wider range of potential price movement (-23.94% to 33.01%). Investors looking for potential higher returns with increased risk may find Axis Bank worth considering.
- ICICI Bank exhibits a higher risk (21.31%) compared to its average bank return(10.009%). With potential price movement ranging from -24.34% to -17.47%, it poses a risk of potential loss. Investors should thoroughly assess the risk-reward balance before investing in this bank.
- RBL Bank falls into the high-risk high-return category. With a risk of 16.79% and a potential return of 8.90%, it presents an opportunity for investors willing to take on higher risk for potentially higher rewards. Careful analysis and due diligence are advised before investing.
- Bank of Baroda has an average risk of 26.69%, with a potential return averaging 2.20%. The stock's risk ranges from a minimum of 38.06 to a maximum of 77.58. Investors should

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carefully evaluate the risk-reward profile and assess their risk tolerance before considering an investment in Bank of Baroda.

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CONCLUSION

The owner would be wise to spread their money around a variety of enterprises and industries. It's important to thoroughly assess the risk associated with these investments before making any decisions. The study advises investing in RBL, Yes Bank and Federal banks respectively to the investor who is a risk tolerant person. The findings help the investors for their analysis before investing in the banks Such as HDFC, ICICI, Yes, Federal, Bank of Baroda. The banks HDFC, Axis, Kotak Mahindra, INDUSIND Banks have relatively low risk and offer higher returns compared to the other categories.

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