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A Study on Portfolio Management Practices at Fundsroom Infotech Pvt. Ltd.

MBA – Finance

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ABSTRACT

Portfolio management means planning and managing investments to achieve financial goals. People can invest in different options such as shares, mutual funds, fixed deposits, bonds and gold. Each option has different benefits and risks. Therefore, investors should understand their needs and risk-taking ability before choosing investments.

This research paper studies the importance of portfolio management in the context of Fundsroom Infotech Pvt. Ltd. It explains investment options, risk and return, diversification, asset allocation and portfolio monitoring. It also discusses how digital financial tools can help investors understand and track their investments.

The study is descriptive and is mainly based on secondary information and theoretical concepts. A simple hypothetical example is included to explain portfolio allocation. No confidential company information or actual customer portfolio data has been used.

The study shows that proper planning, diversification and regular review can help investors make more informed decisions. Technology can also make financial information easier to understand when the data is accurate and clearly presented.

Keywords: Portfolio Management, Investment, Risk, Return, Diversification, Financial Planning, Fundsroom Infotech.

1. INTRODUCTION

Earning money is important, but managing savings properly is also necessary. Many people invest their money to achieve goals such as higher education, buying a house, starting a business or retirement. However, investing without proper planning may create unnecessary risk.

Portfolio management is the process of selecting and managing different investments according to an investor's financial goals. A portfolio may include equity shares, mutual funds, fixed deposits, bonds, gold and other financial products. The main aim is to maintain a suitable balance between risk and expected return.

A good portfolio is not the same for everyone. A person who needs money within one year may prefer safer and more liquid options. A person investing for a long-term goal may be able to accept some market ups and downs. Therefore, age, income, financial responsibilities, investment period and risk capacity should be considered.



1.1 Need for the Study

Investors often find it difficult to select suitable investment products because many options are available. Some focus only on high returns, while others avoid market-linked investments due to fear of loss. This study explains how portfolio management can help investors plan their investments in a more organized way.

1.2 Meaning of Portfolio Management

A portfolio is a collection of investments held by an individual or institution. Portfolio management is the process of planning and supervising that collection to meet defined objectives. The objectives may include capital growth, regular income, capital preservation, liquidity or a combination of these requirements.

A suitable portfolio is not identical for every investor. A person saving for a goal due in one year may need greater liquidity and lower volatility than someone investing for retirement several decades away. Income stability, existing liabilities, emergency savings, dependants and the investor's emotional comfort with market fluctuations also influence the decision.

1.3 Need for the Study

The wide availability of investment products has made it easier for individuals to participate in financial markets. At the same time, information overload, market volatility and misleading claims can make decisions difficult. Some investors focus mainly on recent returns, while others avoid market-linked products because they are uncertain about risk. A structured portfolio process can help investors compare alternatives and make decisions based on their goals.

The study is relevant to finance because it brings together investment theory, financial analysis and practical portfolio monitoring. It also considers the role of technology in presenting financial information in a form that investors can understand.

2. COMPANY PROFILE – FUNDSROOM INFOTECH PVT. LTD.

Fundsroom Infotech Pvt. Ltd. is the organization selected as the context for this research paper. The original study material describes Fundsroom as a Pune-based technology company and refers to digital products such as FundsAudit, FundsProjects and FundsWeb. These company details and product descriptions should be checked with the company's official website or an authorized representative before final submission.

This paper discusses portfolio management from the point of view of financial analysis and digital support. It does not claim to have access to the company's confidential records, actual customer portfolios or internal investment performance.

2.1 Relevance of Technology in Portfolio Management

Technology can make financial information easier to access and understand. Digital tools may help users view investment details, track changes, compare performance and understand asset allocation. Charts and dashboards can present information in a simple format.

However, digital tools are useful only when the information is correct and updated. Financial platforms should also protect user data and clearly explain the services they provide. Company-specific services should be described only after checking official information.

3. STATEMENT OF THE PROBLEM

Many investors make investment decisions without fully understanding the risks and features of different products. Some invest most of their money in one asset, while others do not review their investments regularly. These practices may create concentration risk or make it difficult to achieve financial goals.

The main problem considered in this study is how proper portfolio planning, financial analysis and digital tools can support better investment decisions.



4. OBJECTIVES OF THE STUDY

1. To understand the meaning and importance of portfolio management.
2. To study different investment options available to investors.
3. To understand the relationship between risk and return.
4. To explain the importance of diversification and asset allocation.
5. To understand the role of financial analysis in investment decisions.
6. To study how digital tools can support portfolio tracking.
7. To identify common challenges faced by investors and suggest improvements.

5. SCOPE OF THE STUDY

The study covers investment options, risk and return, diversification, asset allocation, portfolio performance and digital monitoring. It is useful for MBA Finance students and individuals who want to understand the basic process of managing investments. The company context is limited to information that can be verified from public or officially supplied sources.

6. RESEARCH METHODOLOGY

Research methodology explains how information is collected and studied. This research uses a descriptive approach because it explains the main concepts and practices of portfolio management.

6.1 Sources of Data

The study is mainly based on secondary data. Information is taken from academic literature, financial education material and general learning resources.

Source	Purpose
Books and research papers	To understand portfolio theories and investment concepts
SEBI resources	To understand investor awareness and investment risk
RBI resources	To understand financial education
NISM resources	To learn about securities and investment products
Fundsroom official information	To verify company background and product details

6.2 Limitations of the Study

- The study mainly uses secondary information.
- Confidential company data has not been included.
- Actual customer portfolios and investment returns have not been verified.
- The case study and portfolio allocation are hypothetical.
- Market conditions and investment product details may change over time.

7. REVIEW OF LITERATURE

Harry Markowitz (1952): In his work on Portfolio Selection, Markowitz explained that investors should consider how different investments perform together. His work established the importance of diversification in reducing portfolio risk.

William Sharpe (1964): Sharpe introduced the Capital Asset Pricing Model (CAPM), which explains the relationship between market risk and expected return. The model helps investors understand systematic risk.

Eugene Fama (1970): Fama's work on Efficient Capital Markets explained how available information is reflected in security prices. It is important for understanding market information and investment decisions.



SEBI, RBI and NISM: These institutions provide investor-education material that explains investment products, financial awareness and the importance of understanding risk before investing.

7.1 Research Gap

Earlier literature explains portfolio management mainly through theories of risk, return and diversification. This study connects these ideas with the context of a technology-oriented financial organization and discusses how digital tools may support investment tracking. Actual company practices are not measured because internal data was not available.

8. CONCEPT OF PORTFOLIO MANAGEMENT

Portfolio management is the process of selecting, organizing and reviewing investments to achieve financial goals. It helps investors decide where to invest, how much to invest and when to review their investments.

8.1 Importance of Portfolio Management

- Financial planning: Connects investments with goals such as education, home purchase and retirement.
- Risk management: Helps investors understand and manage different types of risk.
- Diversification: Reduces dependence on a single investment.
- Performance review: Helps investors check whether investments are meeting expectations.
- Discipline: Encourages decisions based on goals rather than rumours or emotions.

8.2 Major Investment Options

Investment option	Meaning / main feature
Equity shares	Ownership in a company; prices can rise or fall.
Mutual funds	Pool money from investors and invest according to a scheme objective.
Fixed deposits	Offer an agreed interest rate for a selected period, subject to terms.
Bonds	Debt instruments issued by governments or companies.
Gold	Alternative asset that may be used for diversification.
ETFs	Funds traded on stock exchanges, often tracking an index or asset.

9. RISK, RETURN AND DIVERSIFICATION

Return is the income or gain earned from an investment. Risk is the possibility that the actual result may be different from what the investor expects. Higher potential returns usually involve higher uncertainty, but taking more risk does not guarantee higher returns.

Type of risk	Simple meaning
Market risk	Loss due to overall market movements.
Credit risk	Possibility that a borrower may not repay.
Liquidity risk	Difficulty in selling an investment quickly.
Inflation risk	Reduction in purchasing power due to rising prices.
Interest-rate risk	Change in value due to changes in interest rates.



Diversification means spreading investments across different products, companies and asset classes. It can reduce the effect of poor performance in one investment, but it cannot remove all market risk.

10. ILLUSTRATIVE PORTFOLIO ALLOCATION

Assume an investor has ₹5,00,000 and wants to distribute the amount across different investment options. The following table is only an academic example. It is not an actual Fundsroom customer portfolio or a personal investment recommendation.

Investment option	Allocation	Amount
Equity mutual funds	40%	₹2,00,000
Fixed deposits	25%	₹1,25,000
Debt instruments	15%	₹75,000
Gold	10%	₹50,000
Cash / liquid investments	10%	₹50,000
Total	100%	₹5,00,000

This example shows how an investor may spread money across different assets. The actual allocation should depend on financial goals, income, liabilities, risk capacity and investment period.

11. ROLE OF FINANCIAL ANALYSIS

Financial analysis helps investors evaluate companies and investment products before making decisions. Fundamental analysis studies financial statements, profits, debt and business performance. Technical analysis studies price movements and trading volume. Ratio analysis uses measures such as debt-equity ratio, current ratio and return on equity.

Portfolio performance can be reviewed using absolute return, CAGR, standard deviation, beta and Sharpe ratio. These measures help investors understand return and risk. Performance should be compared with a suitable benchmark and for a relevant time period.

12. FINDINGS OF THE STUDY

1. Portfolio management helps investors organize investments according to financial goals.
2. Risk capacity and investment period should be considered before selecting products.
3. Diversification reduces dependence on one investment but cannot remove all risk.
4. Financial analysis helps investors understand investment opportunities.
5. Digital tools can make portfolio information easier to track when data is accurate.
6. Regular portfolio review helps identify changes in investment performance and personal needs.

13. SUGGESTIONS

- Investors should set clear financial goals before investing.
- Investment products should be selected after understanding their risks and costs.
- Investors should avoid making decisions only on the basis of market rumours.
- Digital platforms should show portfolio information in a simple and clear format.
- Financial platforms should maintain data accuracy and protect user information.
- Portfolios should be reviewed periodically and when financial goals change.

14. CONCLUSION

Portfolio management is an important part of financial planning. It helps investors select suitable investment options, balance risk and return and review their investments regularly. The study shows that diversification, financial analysis and disciplined decision-making are important for managing a portfolio.



In the context of Fundsroom Infotech Pvt. Ltd., the paper highlights how technology may support financial awareness and investment tracking. However, company-specific services and performance should be confirmed through official information. Overall, investors should make decisions after understanding their goals, financial position and the risks involved.

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