

Question Bank

Investment Analysis Portfolio Management

Unit -I

Question 1: Explain the investment process. Differentiate between investment and speculation, and discuss the various avenues for investment.

Answer:

The investment process is a series of steps an investor takes to achieve their financial goals. It involves:

1. **Setting Investment Objectives:** Defining financial goals (e.g., retirement, education, wealth accumulation) and investment objectives (e.g., growth, income, safety).
2. **Asset Allocation:** Deciding how to distribute investment funds across different asset classes (e.g., stocks, bonds, real estate) based on investment objectives and risk tolerance.
3. **Security Analysis:** Evaluating individual securities within each asset class to determine which ones to include in the investment portfolio. This involves fundamental analysis (analyzing financial statements and economic conditions) and/or technical analysis (analyzing market trends and patterns).
4. **Portfolio Construction:** Assembling the investment portfolio by selecting specific securities that align with the asset allocation strategy and security analysis.
5. **Portfolio Monitoring and Review:** Continuously tracking the performance of the investment portfolio and making adjustments as needed based on changes in market conditions, economic factors, or the investor's financial goals and risk tolerance.

Investment vs. Speculation:

- **Investment:** Involves a long-term perspective, with the goal of generating a reasonable return while taking on a calculated level of risk. Investors focus on the intrinsic value of an asset and aim to profit from its long-term growth and income generation.
- **Speculation:** Involves a short-term perspective, with the goal of making quick profits from short-term price movements. Speculators often take on higher risk and may not be concerned with the intrinsic value of the asset.

Avenues for Investment:

The syllabus mentions "securities" as an avenue for investment, with features and classes. Generally, avenues for investment include:

- **Securities:**
 - **Equity Securities (Stocks):** Represent ownership in a company.

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Analysis and Portfolio Management M. Ranganatham,2006 The world of investment is fascinating and at the same time enigmatic The investor s behaviour the world over had oscillated between panic and enthusiasm guided by the psychological forces of fear and greed What investment should be held When should an investment be bought How long an investment should be held When is the right time to dispose an investment How can a profit be made through investments There is no magic mantra that assures investors on these issues Only knowledgeable investors can minimize investment related risks through systematic planning and efficient and effective management of their investments Investment Analysis and Portfolio Management helps you gain that knowlegde It will be useful to academicians and practitioners and offers a scientific approach to investment management comprehensive coverage of theory tools and techniques of investments a focus on stock

market instruments and is richly illustrated to help understand methods of processing investment information

Investment Analysis & Portfolio Management Dr. R.P. Rustagi, 2021-11-20 Investment Analysis and Portfolio Management has been prepared to meet the requirements of students taking M Com MBA CFA PGDBM and other courses in Finance The scope of investment decision making is widening as new concepts and financial products are appearing on the horizon The book attempts to comprehend the developments taking place in the area of investment analysis It aims to present the intricate and complex tools and techniques of investment management in a simplified way Numerical examples and illustrations have been used extensively to explain the application of different concepts The book is equally useful for the investment researchers investment practitioners and all types of investors *Investment Analysis & Portfolio Management* Frank K. Reilly, 2006 *Investment Analysis and Portfolio Management* Sid Mittra, Chris Gassen, 1981 **Investment Analysis and Portfolio Management** Frank K. Reilly, Don M. Chance, 1994 *Solutions Manual* Frank K. Reilly, Keith Brown, 2003

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