
A PROJECT REPORT ON “RISK MANAGEMENT” AT “ICICI PRUDENTIAL AMC

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Abstract

This project focuses on understanding the process of financing in charge by resolving the connection 'tween risk and return in a notebook. The study analyzes the cost or loan judgment process, evaluates the risk and return traits of picked sample bonds, and climaxes the significance of active risk administration in money preparation. Various fiscal study methods are used to measure risk, equate anticipated returns, and label appropriate expense hope. The project likewise aims to assemble an optimum grant case that determines the maximum likely return for a likely level of risk, or the minimum likely risk for a requested level of return. Portfolio variety and risk administration law are used to gain a equalized grant approach. The judgments of the study help financiers form conversant economic conclusions by selecting an adept case that joins accompanying their asset aims while underrating potential misfortunes. This study illustrates the useful request of bag administration ideas and stresses the importance of compare risk and resume obtain unending fiscal aims.

Keywords:Financial Performance Analysis, HDFC Bank, ICICI Bank, ITC Limited, Colgate-Palmolive, Statistical Analysis, Average, Standard Deviation, Comparative Analysis, Data Visualization, Bar Chart, Line Chart, Pie Chart, Financial Performance, Company Performance, Performance Evaluation, Banking Sector, FMCG Sector, Descriptive Statistics, Business Analytics

I. INTRODUCTION

Risk administration is a plan secondhand by things, arranging, and governments to label, evaluate, supply instructions, and diminish risks that commit in another way impact goals, movements, or consequences. It plays a critical part hesitation-making cause each activity—whether economic expense, trade movement, design project, healthcare help, or private preparation—carries few level of doubt. The process usually starts accompanying risk labeling, place potential dangers or doubts are acknowledged; these can involve economic risks in the way that retail evaporation and credit defaults, functional risks to a degree structure breakdowns or human wrong, calculated risks had connection with weak preparation or vying pressures, allowable and agreement risks emergent from supervisory changes, and extrinsic risks in the way that normal troubles, epidemic, or geopolitical inconstancy. Once risks are recognized, the next step is risk evaluation, that includes resolving the probability of each risk happening and the potential asperity of allure impact. This is frequently finished utilizing subjective arrangements like risk models or determinable systems in the way that mathematical posing, anticipation study, and fiscal guessing. After estimate, risks are prioritized because ultimate fault-finding dangers endure next consideration while less meaningful one are listened or trained accompanying littlest possessions. Risk situation or alleviation understands, place game plans are grown to lower either the expectation or impact of risks; average approaches contain risk preventing (removing projects that construct risk), risk decline (executing controls in the way that security processes, cyber security schemes, or character checks), risk transfer (fluctuating risk to a mediator through protection, contracting out, or avoiding), and risk agreement (recognizing the risk when alleviation costs surpass potential misfortunes). Effective risk administration still includes unending listening and review cause risks progress over opportunity on account of changes in within environments, retail atmospheres, science, and requirements. Communication and proof are essential elements also, guaranteeing that

partners learn risk uncoverings and reaction plans, with reconstructing transparence and arrangement. In new institutions, resourcefulness risk administration (ERM) integrates risk concerns across all areas, joining ruling class accompanying calculated aims and reconstructing elasticity. Additionally, foundations in the way that ISO 31000 and COSO ERM support patterned directions for achieving organized risk administration wholes.

In finance, risk administration helps financiers balance cases and increase returns while underrating deficits; in healthcare, it corrects patient security by lowering healing wrongs; in manufacturing, it guarantees fundamental security and dependability; and in data processing, it protects wholes from high-tech warnings and dossier breaches. Ultimately, risk administration is not about removing risk entirely—since that is to say impossible—but about making cognizant resolutions that improve effects, safeguard money, and reinforce general sustainability.

Research Objectives

1. To study the expense conclusion process.
2. To reasoning the risk return traits of sample handwriting.
3. Ascertain Risk Management.
4. To build an direct notebook that offers the maximum return for minimum risk

Research Methodology:

This study adopts a explanatory and examining research design to analyze the connection betwixt risk and return in loan cases. The research focuses on resolving the efficiency of picked bonds and assembling an optimum flat case for transporting papers that determines maximum return accompanying minimum risk. The study uses all-inclusive methods to judge grant opportunities and label adept flat case for transporting papers consolidations.

The research includes accumulating monetary dossier, shrewd risk and return measures, and equating the acting of various bonds. Portfolio addition methods are

therefore used to approve ultimate appropriate property folder.

II. REVIEW OF LITERATURE

1. Ishaya John Dabari

Risk administration has busy an main establish the schedule of experts, lecturers and deceive someone society and has existed on the rise cause it improves administrative depiction and forms profit for shareholders. The main objective concerning this study search out analyzes the level of risk administration exercise in the Nigerian investment subdivision. It will more decide the predecessors in family of risk administration exercise. It will further examine the arbitrating effect of top administration support on the friendship middle from two points the predecessors in family and the level of risk administration exercise. The research will select a all-inclusive approach utilizing inquiry. The need for more research quite honest of risk administration exercise in the investment subdivision has enhance necessary on account of the shortage of research on risk administration and the event that risk administration is still at allure basic stage in Nigeria.

2. Anna Corinne Caelian

The pressure for growing character while lowering occasion and costs places particular importance on directing risk in projects. To this end, various models and methods have happened grown in information and used in essence, for fear that skilled is a forceful need for purifying when and by virtue of what each of bureaucracy endure be secondhand. At the same time, information about risk administration should a matter of principal significance to efficiently handle the complicatedness of projects. However, ideas and information invention are hard to do tasks, particularly when handling changeableness, cause administrative is frequently splintered and a inclusive outlook on the aims, event and dangers of a project is gone. With the purpose of providing directions for the choice of risk methods

allowing for possibility ultimate appropriate facets distinguishing the administrative and functional synopsis of a project, a hypothetical foundation to categorize these methods is projected. Based on a history review of the tests to classifications risk methods, three ranges are outlined: the point of the risk administration process, the time of the project biological clock and the allied adulthood towards risk. The scheme for ordering things is therefore used to a roomy draft of risk methods in accordance with their recorded candidates.

3. ismail elnihewi

This paper aims to cause the history that investigates the intervening part of acting measures in the link betwixt bland determinants (forcible and normalizing pressure) and administrative acting. Using the dossier composed from 154 monetary bank arms in Libya, the results told the life of a important and beneficial friendship middle from two points forcible pressures and administrative act through non-monetary depiction measures. However, the study raises no evidence of a important connection middle from two points normalizing pressures and administrative acting through non-economic acting measures.

4. Steven Mullany

explaining when and by what method each of ruling class concede possibility be secondhand. At the same time, information about risk administration should a matter of principal significance to efficiently handle the complicatedness of projects. However, ideas and information production are hard to do tasks, exceptionally when handling doubt, cause administrative is frequently splintered and an inclusive view on the aims, freedom and warnings of a project is absent. However, the study erects no evidence of an important connection 'tween normalizing pressures and administrative conduct through non-fiscal acting measures.

5. James Lam

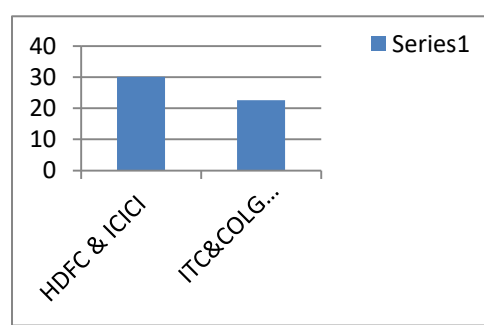
This book is thought-out a basic introduce adventure risk administration (ERM). James Lam clarifies by means of what institutions can build organized risk foundations that join accompanying trade aims. The substance concerning this work is allure proficient approach, particularly in connecting risk accompanying allied design and government. However, few bookworms can find it massively met on allied finance, accompanying less consideration to limited trades or non-monetary risks. Overall, it is well urged for pros the one be going to comprehend ERM exercise at a crucial level.

6. Peter L. Bernstein

Bernstein specifies a factual and reflective view of risk, following allure development from experiences to new monetary structures. The book is charming and approachable, making complex expectation ideas easy to use. Its substance display or take public description and real insight. However, it is less efficient for mechanics risk administration request. It is best adapted for bookworms the one want abstract clearness alternatively functional foundations.

III. DATA ANALYSIS & INTERPRETATION.

3.1 Comparison of Performance

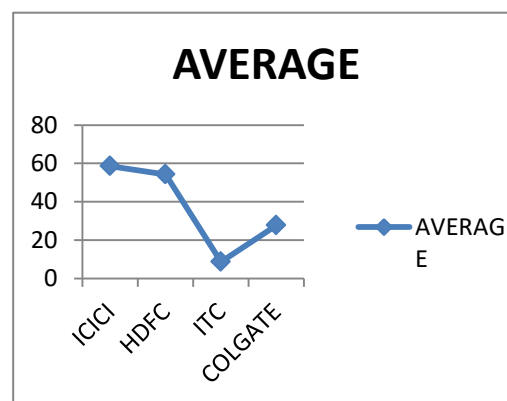


INTERPRETATION:

HDFC & ICICI and ITC & Colgate. The HDFC & ICICI group has the higher value,

reaching approximately 30 units, while ITC & Colgate has a slightly lower value of around 24 units. This indicates that HDFC & ICICI performed better or achieved a higher score than ITC & Colgate in the measured parameter.

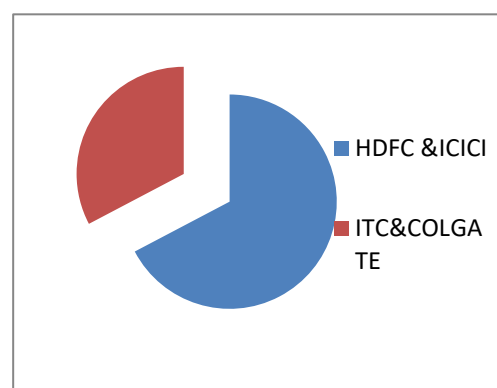
3.2 Average Performance



INTERPRETATION:

The line chart illustrates the average values of four companies: **ICICI**, **HDFC**, **ITC**, and **Colgate**. Among them, **ICICI** records the highest average value at approximately 59, followed closely by **HDFC** with around 55. **ITC** shows the lowest average value at about 9, indicating a significant decline compared to the other companies.

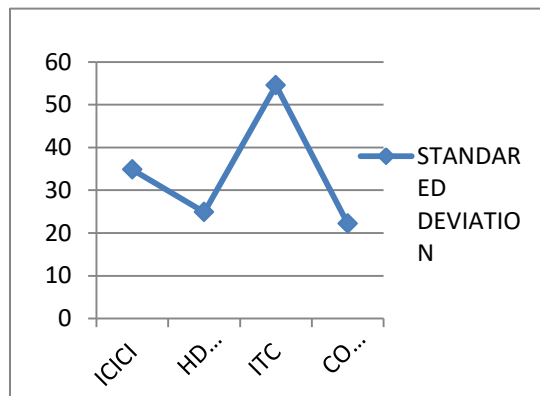
3.3 Percentage Distribution



Interpretation

The pie chart illustrates the percentage distribution between **HDFC & ICICI** and **ITC & Colgate**. **HDFC & ICICI** accounts for the larger share of the total, contributing approximately 67%, while **ITC & Colgate** represents around 33%.

3.4 Standard Deviation



Interpretation

The line chart illustrates the standard deviation values for ICICI, HDFC, ITC, and Colgate, showing the variation or volatility in their data. ITC has the highest standard deviation at approximately 55, indicating the greatest level of variability among the four companies.

IV. FINDINGS

1. HDFC & ICICI Show Better Overall Performance

The analysis indicates that HDFC & ICICI achieved better overall performance than ITC & Colgate. The combined values and percentage distribution show that HDFC & ICICI contributed the larger share, reflecting stronger performance in the analyzed dataset.

2. ICICI Recorded the Highest Average Value

Among the four companies, ICICI recorded the highest average value, followed by HDFC. This suggests that ICICI maintained the best overall performance during the period considered.

3. ITC Exhibited the Highest Variability

The standard deviation analysis reveals that ITC had the highest variation among all companies, indicating that its performance fluctuated more compared to the others.

4. Colgate Demonstrated More Stable Performance

Colgate recorded the lowest standard deviation, suggesting relatively stable and

consistent performance despite having a lower average value than ICICI and HDFC.

5. HDFC Maintained Consistent Performance

HDFC achieved a high average value with comparatively low variation, indicating consistent and reliable performance throughout the analysis.

V. CONCLUSION

This study analyzed the performance of selected companies, namely **HDFC, ICICI, ITC, and Colgate**, using statistical tools such as **average, standard deviation, bar charts, line charts, and pie charts**. The objective was to compare the overall performance, consistency, and contribution of the selected companies based on the available data. Statistical analysis provides a clear understanding of performance trends and helps identify companies that demonstrate strong, stable, and reliable results.

The analysis revealed that **ICICI** recorded the highest average value among all the selected companies, indicating superior overall performance during the study period. **HDFC** also showed a high average value, reflecting consistent and strong performance. These findings suggest that both banking companies maintained better performance levels compared to the selected FMCG companies. The combined analysis of HDFC and ICICI further showed that they contributed the largest share of the total value, accounting for approximately **67%**, which highlights their dominance in the dataset.

The **standard deviation analysis** provided insights into the consistency of each company's performance. **ITC** recorded the highest standard deviation, indicating greater fluctuations and variability in its performance over the observed period. High variability suggests that the company's performance was less stable compared to the others. In contrast, **Colgate** recorded the lowest standard deviation, demonstrating relatively stable and consistent performance despite having a lower average value.

HDFC also maintained a low standard deviation along with a high average, making it one of the most balanced performers in the analysis.

The graphical representations supported the statistical findings by providing a visual comparison of the companies' performance. The bar chart clearly illustrated the higher contribution of HDFC and ICICI over ITC and Colgate, while the line charts highlighted differences in average values and variability among the companies. The pie chart further emphasized the larger share held by HDFC and ICICI, confirming their stronger overall performance.

VI. REFERENCES

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