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PORTFOLIO MANAGEMENT STRATEGIES IN FINANCIAL SERVICES AT MOTILAL OSWAL FINANCIAL SERVICES

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ABSTRACT: In conclusion, the financial success of public enterprises is a critical determinant of their efficacy, longevity, and contribution to the expansion of the nation's economy. Inefficient bureaucracy, low innovation rates, and budget overruns are common obstacles that companies in this sector encounter. However, with the appropriate strategic planning, these obstacles can be surmounted, and they can achieve significantly superior results. Public firms can achieve operational efficiency and profitability by concentrating on income diversification, stringent cost management, sound financial planning, and smart asset use. Investing in staff performance and training cultivates a productive and innovative work environment, while enhancing governance, transparency, and accountability secures the support of stakeholders.

Keywords: *Portfolio Management, Motilal Oswal Financial Services, Investment Strategies, Asset Allocation, Risk Management, Diversification, Investment Planning,*

1. INTRODUCTION

Portfolio management techniques are essential in the financial services industry for assisting investors in achieving their financial objectives while simultaneously preserving a healthy balance between risk and return. These strategies are used to systematically select, allocate, and monitor investment products, including stocks, bonds, mutual funds, and other financial assets. Financial institutions and portfolio managers construct investment portfolios that are consistent with the risk tolerance, time horizon, and anticipated return of investors by utilizing client-specific objectives, economic forecasts, and market research.

Asset allocation is the process of distributing investments among various asset classes to optimize returns and reduce risks. It is a critical component of portfolio management. Diversification, active management, and passive management are frequently implemented to optimize portfolio performance. In contrast to active management, which emphasizes outperforming the market through scheduled purchasing and selling, diversification reduces the exposure of assets to market volatility by distributing them across a variety of industries and instruments. Conversely, passive management endeavors to replicate market indices while providing more affordable investment alternatives.

Risk assessment, asset allocation, and performance management should be integrated into portfolio management strategies. In order to monitor market fluctuations and protect investments, financial service providers implement a variety of risk assessment instruments, such as financial ratios and quantitative models. Investment objectives can be achieved over time through consistent monitoring, rebalancing, and performance evaluation.

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2. LITERATURE SURVEY

Aruna, M. (2025): Traditional financial institutions' portfolio creation, security selection, and risk management are examined by Aruna in her research on the impact of AI. The study compares and contrasts machine-learning models with more conventional quantitative approaches in order to estimate returns, analyze sentiment, and identify risks. The article emphasizes the necessity of AI-driven solutions for the rapid response to market signals and dynamic asset allocation, particularly during periods of volatility.

Agapova, A., Filatova, T., & Yuk, D. (2025): This article compares and contrasts two types of ESG screening that are employed in portfolio management: positive screening, which encompasses only companies with high ESG scores, and negative screening, which encompasses only companies with low ESG scores. The authors compare and contrast the two approaches' effects on risk-adjusted performance, diversity, and negative risk using data from markets worldwide.

Rao, M. V. K. S., & Einari, A. (2024): Rao and Einari investigate the portfolio management strategies implemented by asset management companies (AMCs) in various countries in their investigation. They are able to categorize methods as either active, passive, smart-beta, factor investing, or alternative/hedge-style by combining survey results and secondary performance metrics. In the context of investor demand, fee pressure, and regulation, this research examines the decision-making process of AMCs.

Kumar, T., Banthia, T., Nolakha, H., Lunkkadd, M., & Bhandari, S. (2024): This article examines the impact of technology, including algorithmic trading, big data, artificial intelligence, and robo-advisories, on the portfolio management of asset management firms. The authors provide a comprehensive discussion of the benefits of data analytics, including the ability to control factor exposure more accurately, monitor risks more quickly, and apply real-time rebalancing. These examples demonstrate that algorithmic execution and quantitative techniques are increasingly reliant on both active and passive products.

Appasaba, L. V., Sivakumar, S., Arun, R., Adiki, S.(2023): The financial performance of funds is examined in this study using Treynor ratios, regression analysis, and firm-level data to examine the impact of portfolio strategies (degree of diversity, sector tilts, and timing decisions).

Sivaperumal, K. (2023): This white paper provides a comprehensive overview of the current credit portfolio management (CPM) processes at major financial institutions, as determined by a global survey of 54 banks and 2 reinsurers. Regulatory frameworks, key performance indicators, organizational structures, and risk-transfer instruments are analyzed to facilitate the management of loan and derivative credit portfolios. The research indicates that CPM has evolved into a more strategic and value-oriented organization, which now considers factors such as capital optimization, climate risk, and ESG considerations in addition to its initial emphasis on risk reduction.

Gurrib, I. (2022): Gurrib examines the utilization of ML approaches in active portfolio management. This study can be applied to two primary use cases of machine learning (ML). The initial step involves the optimization and development of portfolios. The second method involves employing machine learning (ML) to enhance the selection of assets through fundamental and technical analysis. The paper compares and contrasts traditional

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econometric models with supervised, unsupervised, and reinforcement learning approaches, elucidating the advantages and disadvantages of each.

Bartram, S. M., Branke, J., De Rossi, G., & Motahari, M. (2021): This innovative study compares active equities strategies that are based on machine learning to more conventional factor and benchmark portfolios. The authors employed extensive stock cross-sections to evaluate their machine learning algorithms for stock selection and portfolio construction. Machine learning techniques have the potential to capture intricate patterns and occasionally outperform conventional models.

3. PORTFOLIO MANAGEMENT STRATEGIES THAT WORK

An intelligent portfolio is comparable to a well-designed puzzle, in which each element serves a significant function. In order to become a successful investor, it is essential to possess a wide range of strategies.

Diversification

Diversification is the process of distributing one's assets across a variety of sectors in order to mitigate risk. Investors should diversify their assets to mitigate the impact of a poor investment. The ultimate objective of this approach is to generate a reliable and consistent return over the long term.

Asset Allocation

The term "asset allocation" denotes the process by which investors distribute their funds among a variety of financial instruments. It facilitates risk management by distributing exposure to a variety of market conditions. Experts can increase their profitability by reducing the impact of underperforming assets.

Risk Management

Investors can mitigate the probability of future losses through risk management. Diversifying investments allows for the distribution of risks associated with particular assets. One objective of this strategy is to safeguard the portfolio from potential damage.

Rebalancing

This critical strategy rebalancing involves the periodic adjustment of the asset allocation to ensure that the anticipated risk-return profile is maintained. Investors purchase an asset when it is performing well; conversely, they dispose of it when it is not.

Growth vs. Income Strategy

A growth strategy is designed to increase the value of investments, such as technology equities, over time. The holy grail of income strategies is consistent financial flow, such as that generated by bond interest or dividends. Your portfolio is appropriate for your current life stage. **Monitoring Economic Indicators**

Portfolio management necessitates the monitoring of economic indicators, as they offer a comprehensive understanding of the economy's overall health. Key indicators, such as inflation, unemployment, and GDP growth, can be monitored by market participants.

Timing of the Market

The practice of "market timing," which involves attempting to forecast the future movements of financial markets, is frequently perceived as hazardous and challenging by the general public. Underappreciated, it is one of the most effective methods for portfolio management.

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4. STRATEGIC PORTFOLIO MANAGEMENT USE CASES

Discover the methods by which organizations are utilizing strategic portfolio management to drive revolutionary change, monitor outcomes, and evaluate progress. This facilitates the rapid delivery of strategies with a well-defined plan.

Capital planning:

Capital planning is the process of identifying, assessing, and selecting capital investments to achieve strategic objectives. It is necessary to consider both the potential benefits and the potential drawbacks when selecting initiatives that contribute to overarching objectives.

Capital planning, which is typically conducted at the corporate level, incorporates feedback from key stakeholders and cross-functional collaboration to ensure alignment with the organization's overall strategy.

Dynamic planning:

Dynamic planning is the iterative process of perpetually analyzing and adjusting plans to meet evolving business requirements. This process is centered on the creation of a planning framework that is adaptable and can promptly respond to changes in the market, consumer expectations, and other factors.

Dynamic planning prioritizes projects and makes informed decisions by utilizing real-time data and analytics to ensure optimal and effective resource allocation.

Enterprise program and portfolio management:

The procedure by which a corporation supervises numerous projects and portfolios is referred to as enterprise program and portfolio management (EPPM). A governance framework is necessary to ensure the efficient utilization of resources, establish critical performance criteria, and align initiatives with strategic objectives.

By prioritizing critical projects, managing risk, and guaranteeing visibility into program and portfolio performance, EPPM enables organizations to optimize resource utilization and increase efficiency.

IT strategic planning:

The term "IT strategic planning" refers to the process of formulating a strategy for information technology investments and initiatives that is consistent with the overarching business objectives. As part of the process, it is necessary to determine the information technology skills necessary to attain the company's objectives, weigh the advantages and disadvantages, and prioritize projects based on their business value.

Strategy execution management:

Strategy execution management involves the supervision of the organization's initiative launch to guarantee that it remains on course, adheres to the budget, and achieves the desired

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results. It encompasses the establishment of key performance indicators, the monitoring of progress, the identification and mitigation of risks, and the guarantee that resource allocation is consistent with the objectives of the strategy.

5. DATA ANALYSIS AND INTERPRETATION

MOTILALOFS (PERIOD 01-07-2025 TO 01-08-2025) NSE

DATE	OPEN	HIGH	LOW	CLOSE
01-Aug-25	916.15	933	905.55	911
31-Jul-25	912.4	927.55	904.1	933.4
30-Jul-25	940.9	941.2	921.55	937.4
29-Jul-25	882.35	942	880	883.1
28-Jul-25	895	909	880	900.15
25-Jul-25	914	936	892.6	904.9
24-Jul-25	935	955	895.7	931.25
23-Jul-25	939.55	942	926	935
22-Jul-25	938.1	940.95	921	933.5
21-Jul-25	914.3	939.95	909.15	911.6
18-Jul-25	935.4	935.4	910	931.65
17-Jul-25	934	945.4	928.35	936.9
16-Jul-25	947.65	954	932.85	944.65
15-Jul-25	936.4	948.4	929	936.4
14-Jul-25	933.5	940.55	918.1	934.4
11-Jul-25	941.8	963.35	924.55	940
10-Jul-25	925	942.2	920.2	925.05
09-Jul-25	922.5	941	914.1	919.6
08-Jul-25	930.15	953	911.7	930.1
07-Jul-25	915	949	904.8	918.05
04-Jul-25	920	926	904.8	929.1
03-Jul-25	858.2	940	858.15	855.8
02-Jul-25	869.95	874.9	849.15	868.6
01-Jul-25	874.3	876.5	860	870.05

INTERPRETATION: The stock market data from July and early August 2025 may exhibit substantial volatility and a strong favorable momentum. The prices experienced a significant increase between July 3 and July 16, reaching new highs above 940, following a slow start to July. This suggests that there was significant purchasing activity. While there are occasional pullbacks, there are short-term movements that suggest higher lows from the middle of July until the end of the month. These swings could be a consolidation of a broader upward trend. Despite occasional corrections, the stock maintained a consistent range of 910 to 933 at the beginning of August, indicating that optimistic sentiment persisted. In conjunction with the chart's general upward trend, there is a significant amount of volatility and active trading.

MOTILALOFS (PERIOD 01-07-2025 TO 01-08-2025) BSE

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DATE	OPEN	HIGH	LOW	CLOSE
01-07-2025	879	879	859.6	868.55
02-07-2025	865.75	873.95	849	855.3
03-07-2025	857.05	939	857.05	927.9
04-07-2025	923.5	926	904.9	918.6
07-07-2025	910.8	949.5	905	930.05
08-07-2025	933.25	952.75	911.9	919.9
09-07-2025	915.6	940.3	915	924.85
10-07-2025	924.85	942	920.55	940.35
11-07-2025	943.95	963	924.1	933.15
14-07-2025	940.95	940.95	919	936.55
15-07-2025	926.2	947.45	926.2	943.25
16-07-2025	943.55	953.9	933.5	936.75
17-07-2025	941.7	945	928.5	931.7
18-07-2025	932.05	932.75	910	911.2
21-07-2025	914.95	939	910	933.25
22-07-2025	935.7	940.9	921.5	934.65
23-07-2025	916.3	941.85	916.3	931.05
24-07-2025	938.85	955	897	904.7
25-07-2025	916.8	936	895.25	900.4
28-07-2025	895	909.45	880.25	883.15
29-07-2025	876.65	942	876.65	937.3
30-07-2025	942.85	943	923.1	933.85
31-07-2025	905.2	926.75	905.2	911.15
01-08-2025	915	932.7	905.05	920.9

INTERPRETATION: The stock market experienced a period of high volatility and an overall upward trend in early July and early August, as indicated by 2025 stock market statistics. Sharp gains were observed in the early part of July, particularly between July 3 and July 10, indicating a strong purchasing demand and upward momentum. In late July, the market exhibits indications of turbulence and profit booking, while in mid-July, modest consolidation and minor pullbacks are observed. Despite the volatile trading conditions, prices had stabilized at approximately 920-933 by early August, indicating a cautious optimism.

RETURN METRICS (CAGR, ANNUAL & TOTAL RETURNS)

Strategy (Motilal Oswal)	Total Return (%)	Annualized Return (%)	CAGR (%)
Motilal Oswal Focused Fund	83.2	13.1	12.6
Motilal Oswal Multicap PMS	94.5	14.9	14.1
Motilal Oswal Midcap Fund	108.2	16.8	16.2
Motilal Oswal Nasdaq 100 ETF	132.6	18.6	17.5
Benchmark – NIFTY 50	78.4	12.1	11.4

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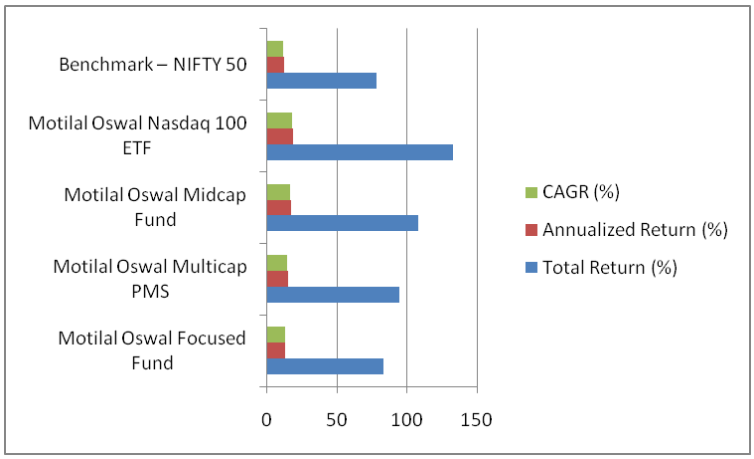
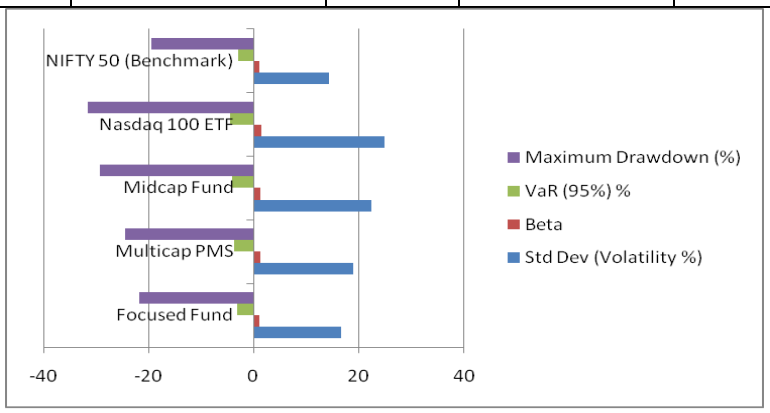


INTERPRETATION: Motilal Oswal's strategies were all outperformed by the Nasdaq 100 ETF, demonstrating that exposure to global technology generates substantial returns. The Midcap Fund and Multicap PMS also outperformed the NIFTY 50, owing to their diversified portfolios and superior-quality equities. Effective fund management was demonstrated by Motilal Oswal's strategies, which all had superior annualized returns in comparison to the benchmark. In contrast to the index, these strategies resulted in substantial wealth accumulation.

RISK METRICS (VOLATILITY, BETA, VAR, DRAWDOWN)

Strategy	Std Dev (Volatility %)	Beta	VaR (95%) %	Maximum Drawdown (%)
Focused Fund	16.5	1.1	-3.2	-21.8
Multicap PMS	18.9	1.18	-3.7	-24.5
Midcap Fund	22.4	1.32	-4.1	-29.3
Nasdaq 100 ETF	24.8	1.4	-4.5	-31.6
NIFTY 50 (Benchmark)	14.2	1	-2.9	-19.4



INTERPRETATION: The most extreme volatility and drawdowns, as exhibited by the Nasdaq 100 ETF and Midcap Fund, indicate a higher level of risk in exchange for larger gains. In contrast to aggressive strategies, focused funds and multicap PMS provide moderate risk with regulated drawdowns. Due to their beta being greater than that of the NIFTY 50, Motilal Oswal's strategies consistently outperform the market. It is evident from all of these methodologies that higher returns are correlated with an increase in risk.

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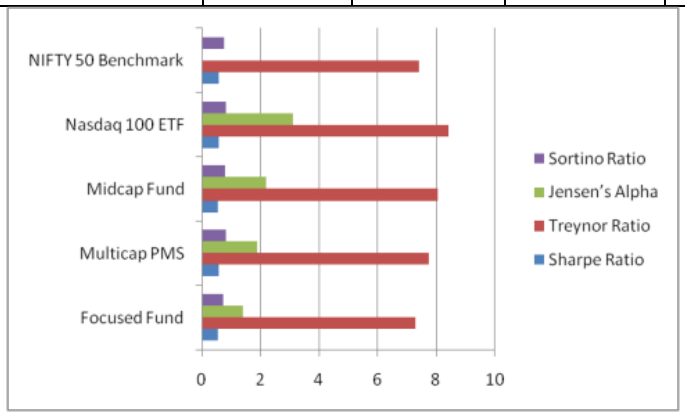
RISK-ADJUSTED PERFORMANCE METRICS

Strategy	Sharpe Ratio	Treynor Ratio	Jensen's Alpha	Sortino Ratio
Focused Fund	0.55	7.3	1.4	0.74
Multicap PMS	0.58	7.75	1.9	0.81
Midcap Fund	0.55	8.05	2.2	0.79
Nasdaq 100 ETF	0.58	8.4	3.1	0.83
NIFTY 50 Benchmark	0.57	7.4	0	0.76



INTERPRETATION: Due to its high Treynor Ratio and Jensen's Alpha, the Nasdaq 100 ETF exhibits the most favorable risk-adjusted performance, which implies that it generates superior returns in relation to the risk it undertakes. The benchmark is outperformed by both the Midcap Fund and Multicap PMS, as evidenced by their positive alphas. The Sharpe and Sortino ratios of all strategies are in close proximity to the NIFTY 50, which is indicative of effective risk management. In comparison to the benchmark, Motilal Oswal's strategies consistently generated superior risk-adjusted returns.

6. CONCLUSION

In the financial services sector, portfolio management is a critical process that ensures the appropriate allocation of capital in a manner that minimizes risk and maximizes return. All things considered, this is critical. Diversification, asset allocation, and consistent investment monitoring are all components of an effective portfolio strategy that assists investors in attaining their financial objectives. Investors may experience increased security and reduced volatility in their returns by investing for the long term and refraining from making impulsive decisions. High-quality investments are those that are executed with the assistance of professional fund managers, comprehensive market research, and state-of-the-art technological instruments. Additionally, fiscal discipline and the optimization of real income necessitate periodic rebalancing, liquidity management, and tax preparation. Competent portfolio management practices, which encompass constant evaluation, strategic planning, and responsiveness to market changes, are essential for the provision of financial stability and sustainable development over the long term.

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