

## PORTFOLIO PERFORMANCE EVALUATION



February 28, 2017

### PORTFOLIO PERFORMANCE EVALUATION

Portfolio evaluation is the last step in the process of portfolio management. Portfolio evaluation is the stage where we examine to what extent the objective has been achieved. Through portfolio evaluation the investor tries to find out how well the portfolio has performed. The portfolio of securities held by an investor is the result of his investment decision. Portfolio evaluation is really a study of the impact of such decisions. Without portfolio evaluation portfolio management would be incomplete.

#### **Meaning:**

Portfolio evaluation refers to the evaluation of the performance of the portfolio. It is essentially the process of comparing the return earned on a portfolio with the return earned on one or more other portfolios or on a benchmark portfolio.

Portfolio evaluation comprises two functions: performance measurement and performance evaluation.

Performance measurement is an accounting function which measures the return earned on a portfolio during the holding period or investment period.

Performance evaluation addresses such issues as whether the performance was superior or inferior, whether the performance was due to skill or luck, etc.

While evaluating the performance of a portfolio the return earned on the portfolio has to be evaluated in the context of the risk associated with that portfolio. One approach would be to group portfolios into equivalent risk classes and then compare returns of portfolios within each risk category. An alternative approach would be to specifically adjust the return for the riskiness of the portfolio by developing risk adjusted return measure and use these for evaluating portfolios across differing risk levels.

#### **Need for evaluation:**

Evaluation is an appraisal of performance. Whether the investment activity is carried out by individual investors themselves or through mutual funds and investment companies, different situations arise where evaluation of performance becomes imperative. These situations are discussed below:

1. **Self evaluation:** where individual investors undertake the investment activity on their own, the investment decisions are taken by them. They construct and manage their own portfolio of securities. In such a situation, an investor would like to evaluate the performance of his portfolio in order to identify the mistakes committed by him. This self evaluation will enable him to improve his skills and achieve better performance in future.
2. **Evaluation of portfolio managers:** a mutual fund or investment company usually creates different portfolios with different objectives aimed at different sets of investors. Each such portfolio may be entrusted to different professional portfolio managers who are responsible for the investment decisions regarding the portfolio entrusted to each of them. In such a situation, the organization would like to evaluate the performance of each portfolio so as to compare the performance of different managers.
3. **Evaluation of mutual funds:** investors and organizations desirous of placing their funds with mutual funds would like to know the comparative performance of each so as to select the best mutual fund or investment company. For this, evaluation of the performance of mutual funds and their portfolios becomes necessary.

#### **Evaluation perspective:**

Evaluation may be carried from different perspective or viewpoints such as—

1. **Transaction view:** an investor may attempt to evaluate every transaction of purchase and sale of securities. Whenever, a security is bought and sold, the transaction is evaluated as regards its correctness

# Security Evaluation And Portfolio Analysis

**Cheng Few Lee, Joseph Finnerty, John C  
Lee, Alice C Lee, Donald Wort**

## **Security Evaluation And Portfolio Analysis:**

*Security Evaluation and Portfolio Analysis* Edwin J. Elton, Martin Jay Gruber, 1972      **Security Analysis and Portfolio Management** Sudhindra Bhat, 2009 The text aims to build understanding of the investment environment to recognise investment opportunities and to identify and manage an investment portfolio This book captures the developments in capital market and investment in securities and also provides a simple way to understand the complex world of investment Wherever possible reference to Indian companies regulatory guidelines and professional practice has been included This book covers the requirement for discussion to help practitioners like portfolio managers investment advisors equity researchers financial advisors professional investors first time investors interested in managing investments in a rational manner lay investors to reason out investment issues for themselves and thus be better prepared when making real world investment decisions The book is structured in such a way that it can be used in both semester as well as trimester patterns of various MBA PGDM PGP PG Courses of all major universities Concepts are explained with a large number of illustrations and diagrams for clear understanding of the subject matter Investing Tip profiles sound investing tips and considerations They often present alternative investment options Industry Experience highlights real world investing situations experiences and decisions Provides a detailed coverage of security analysis by integrating theory with professional practices The strong point of the book is guidelines for investment decision and Investment story which have been included for class discussion EDP s FDP s and investment Consultation      Security Analysis and Portfolio Management: Ranganatham, 2011 The revised and enlarged second edition of Security Analysis and Portfolio Management provides a more comprehensive coverage of concepts It has been expanded to strengthen the conceptual foundation and incorporates the latest research and up to date thinking in all the chapters This edition contains completely new chapters on portfolio risk analysis portfolio building process mutual fund management portfolio performance evaluations and hedging portfolio risk have been included The volume also contains an Indian perspective that has been presented through cases and examples to help students from Indian business schools relate to the concepts discussed Each chapter begins with a feature called The Situation in which managers in a fictitious company must make certain key decisions in the derivatives market      **Investment Management (Security Analysis and Portfolio Management), 19th Ed.** V.K.Bhalla, 2008-06 SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT This 5th Edition is thoroughly revised and updated It describes techniques vehicles and strategies of the funds of an individual investor s For the students of Management Commerce Professional Course of CA CS ICWA Professional of Financial Institutions and Policy Makers      *Equity Markets and Portfolio Analysis* R. Stafford Johnson, 2014-06-05 Understand today s investment challenges and the role of the Bloomberg system In recent years changes have swept through the investment industry like wildfire Academia has followed along and provided new lenses for viewing this transformation as well as new strategies for gaining a true understanding and knowledge of investment and financial markets Now Equity Markets and Portfolio Analysis has been

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**SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT, THIRD EDITION** KEVIN, S., 2022-09-01. This new edition of the book explains in detail the two phases of wealth creation through investment in securities. The first phase, Security Analysis, deals with the selection of securities for investment. The book begins with an introduction to the investment process and a familiarization of the securities market environment and the trading system in India, followed by different dimensions of the risk involved in investment. The different methods of security analysis, such as Fundamental analysis including economy, industry, and company analysis; Technical Analysis; and Random Walk Theory including Efficient Market Hypothesis, are explained in different chapters. The valuation of securities, such as equity shares and bonds, is illustrated with examples. The second phase, Portfolio Management, includes different processes such as portfolio analysis, portfolio selection, portfolio revision, and portfolio evaluation. These processes are explained in different chapters. Pricing theories, such as Capital Asset Pricing Model (CAPM), Arbitrage Pricing Theory (APT), and Fama French Three Factor Model, are explained with suitable examples. The book provides an introduction in four chapters to Financial Derivatives: Futures and Options used for hedging the risk in investment. Behavioural Finance, the new investment theory, is also discussed in this edition. Each chapter of the book is supported with examples, review questions, and practice exercises to facilitate learning of concepts and theories. The book is intended to serve as a basic textbook for the students of finance, commerce, and management. It will also be useful to the students pursuing professional courses such as chartered accountancy (CA), cost and management accountancy (CMA), and chartered financial analysis (CFA). The professionals in the field of investment will find this book to be of immense value in enhancing their knowledge. **NEW TO THIS EDITION** A new chapter on Behavioural Finance, The New Investment Theory, A new section on Fama French Three Factor Model, Revisions in different chapters. **TARGET AUDIENCE** M Com, MBA.

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## **Table of Contents Security Evaluation And Portfolio Analysis**

1. Understanding the eBook Security Evaluation And Portfolio Analysis
  - The Rise of Digital Reading Security Evaluation And Portfolio Analysis
  - Advantages of eBooks Over Traditional Books
2. Identifying Security Evaluation And Portfolio Analysis
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Security Evaluation And Portfolio Analysis
  - User-Friendly Interface
4. Exploring eBook Recommendations from Security Evaluation And Portfolio Analysis
  - Personalized Recommendations
  - Security Evaluation And Portfolio Analysis User Reviews and Ratings
  - Security Evaluation And Portfolio Analysis and Bestseller Lists
5. Accessing Security Evaluation And Portfolio Analysis Free and Paid eBooks

- Security Evaluation And Portfolio Analysis Public Domain eBooks
- Security Evaluation And Portfolio Analysis eBook Subscription Services
- Security Evaluation And Portfolio Analysis Budget-Friendly Options
- 6. Navigating Security Evaluation And Portfolio Analysis eBook Formats
  - ePub, PDF, MOBI, and More
  - Security Evaluation And Portfolio Analysis Compatibility with Devices
  - Security Evaluation And Portfolio Analysis Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Security Evaluation And Portfolio Analysis
  - Highlighting and Note-Taking Security Evaluation And Portfolio Analysis
  - Interactive Elements Security Evaluation And Portfolio Analysis
- 8. Staying Engaged with Security Evaluation And Portfolio Analysis
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Security Evaluation And Portfolio Analysis
- 9. Balancing eBooks and Physical Books Security Evaluation And Portfolio Analysis
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Security Evaluation And Portfolio Analysis
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Security Evaluation And Portfolio Analysis
  - Setting Reading Goals Security Evaluation And Portfolio Analysis
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Security Evaluation And Portfolio Analysis
  - Fact-Checking eBook Content of Security Evaluation And Portfolio Analysis
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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