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A STUDY ON INVESTMENT MANAGEMENT PRACTICES AT ICICI BANK, HYDERABAD

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ABSTRACT

Investment management plays a crucial role in the financial services sector, ensuring optimal allocation of resources to maximize returns and manage risk effectively. This study focuses on **investment management practices at ICICI Bank**, one of India's leading private sector banks, renowned for its innovative financial solutions and strong investment portfolio. The research examines how ICICI Bank structures its investment management strategies, covering asset allocation, risk diversification, portfolio management, and adherence to regulatory frameworks. Through a combination of secondary data analysis, review of annual reports, and strategic frameworks, this study highlights the bank's approach toward retail and institutional investments, mutual funds, wealth management services, and treasury operations. Special attention is given to how the bank balances short-term liquidity with long-term growth, incorporates technology and analytics into investment decisions, and aligns investment products with customer risk profiles and market trends .

Key Words: Investment Management, Managing Risk and Portfolio Management.

INTRODUCTION

Investment management refers to the professional management of various financial assets and other investments to meet specified investment goals for the benefit of investors. It encompasses a wide array of activities, including asset allocation, portfolio strategy, analysis of financial instruments, selection of securities, and ongoing portfolio monitoring. The primary objective of investment

management is to maximize returns while minimizing risk through strategic decision-making based on market analysis, risk assessment, and investment objectives.

Investment management is vital for individuals, institutional investors, mutual funds, insurance companies, pension funds, and banks. As economies grow and financial markets become increasingly complex, the importance of effective investment management has grown. Investors rely on sound investment strategies to preserve capital, generate income, and achieve long-term financial goals. This process includes both **active management**—where fund managers make specific investments to outperform the market—and **passive management**, which involves replicating market indices.

REVIEW OF LITERATURE

1. **Sharma, R. (2025).** *Role of Banks in Promoting Retail Investment in India*
The study explores how major private banks like ICICI play a pivotal role in retail investment through advisory services, mutual fund offerings, and digital platforms. It found that technological adoption in banking has improved retail investor participation and diversification.
2. **Kumar, S. & Mehta, A. (2024).** *Investment Strategy Trends in Indian Financial Institutions*
This paper discusses the shift in investment strategies within Indian banks post-COVID. It notes a rise in conservative portfolio strategies and digital risk management tools,

especially among institutions like ICICI Bank and HDFC.

3. **Joshi, M. (2024).** *Performance Analysis of Investment Portfolios in Indian Banks*

The paper analyzes ICICI Bank's investment portfolio from 2020 to 2023 and concludes that strategic asset allocation and mutual fund schemes improved portfolio stability during market volatility.

4. **Patel, K. (2024).** *Risk Management in Investment Banking: A Case of ICICI Bank*

This study focuses on risk assessment methods used in investment banking. It emphasizes ICICI Bank's use of advanced analytics and compliance mechanisms to safeguard investment portfolios from credit and market risks.

5. **Rao, P. & Reddy, S. (2023).** *Investor Behavior and Bank-Based Investment Services*

The study examines how psychological and demographic factors influence investment decisions when made through banks. ICICI Bank's investor education programs are highlighted as influential in increasing customer trust and participation.

6. **Iyer, A. (2023).** *Fintech Integration in Investment Management by Indian Banks*

Iyer's research examines how ICICI Bank integrated fintech tools into its investment platforms. Robo-advisory and mobile-based investment platforms are credited with driving youth engagement.

NEED FOR THE STUDY

Investment management has emerged as a cornerstone of modern banking, providing individuals and institutions with opportunities to maximize returns while managing risk in a

dynamic financial environment. With the evolution of the Indian financial market and increasing awareness among retail investors, there is a growing demand for structured, transparent, and technology-driven investment services. In this context, the role of banks, especially private sector leaders like ICICI Bank, has become crucial in offering diversified investment products and advisory services tailored to various investor needs.

OBJECTIVES OF THE STUDY

1. **To examine the investment management practices adopted by ICICI Bank**

This objective aims to understand the strategies and methodologies used by ICICI Bank in managing different investment portfolios, including mutual funds, fixed income securities, and wealth management services.

2. **To analyze the role of digital platforms in delivering investment services**

This includes assessing how ICICI Bank uses technology such as mobile apps, robo-advisory tools, and online portals to facilitate and enhance investment decisions for its clients.

3. **To evaluate the risk management techniques applied in investment decision-making**

The study seeks to identify how ICICI Bank mitigates risks related to market volatility, interest rate changes, and credit exposure in its investment operations.

4. **To assess customer satisfaction and awareness regarding investment products offered by the bank**

This objective focuses on understanding customer perception, engagement level, and awareness of various investment options and advisory services provided by ICICI Bank.

5. **To offer suggestions for improving investment services and portfolio**

performance

Based on the findings, the study will provide practical recommendations to ICICI Bank for optimizing its investment strategies, enhancing customer experience, and ensuring long-term financial growth.

SCOPE OF THE STUDY

The scope of this study encompasses a detailed evaluation of the investment management practices at **ICICI Bank**, focusing on how the bank designs, delivers, and manages investment products and services for different categories of customers. This includes both **retail and institutional investors**, along with **high-net-worth individuals (HNIs)** who form a significant part of the bank's client base.

The study is confined primarily to the **investment services provided by ICICI Bank in India**, though global investment strategies and influences may be referenced for comparative understanding.

1.7 METHODOLOGY

The methodology adopted for this study on **Investment Management at ICICI Bank** involves a systematic approach to collect, analyze, and interpret data related to the bank's investment services and customer perception. Both **primary** and **secondary data sources** have been utilized to ensure the study is comprehensive and objective.

1. Research Design:

This study is **descriptive in nature**, aiming to describe the current practices, strategies, and

DATA ANALYSIS AND INTERPRETATION**Q1. ICICI Bank provides timely investment advice**

Response	No. of Respondents	Percentage (%)
Strongly Agree	30	30%
Agree	40	40%
Neutral	15	15%

customer responses regarding investment management services offered by ICICI Bank.

2. Sources of Data:

- **Primary Data:**

Primary data was collected using a structured **questionnaire survey** distributed among ICICI Bank customers. A sample size of **100 respondents** was selected through **convenience sampling**. The questionnaire covered aspects such as customer awareness, satisfaction, investment preferences, and feedback on digital platforms and advisory services.

- **Secondary Data:**

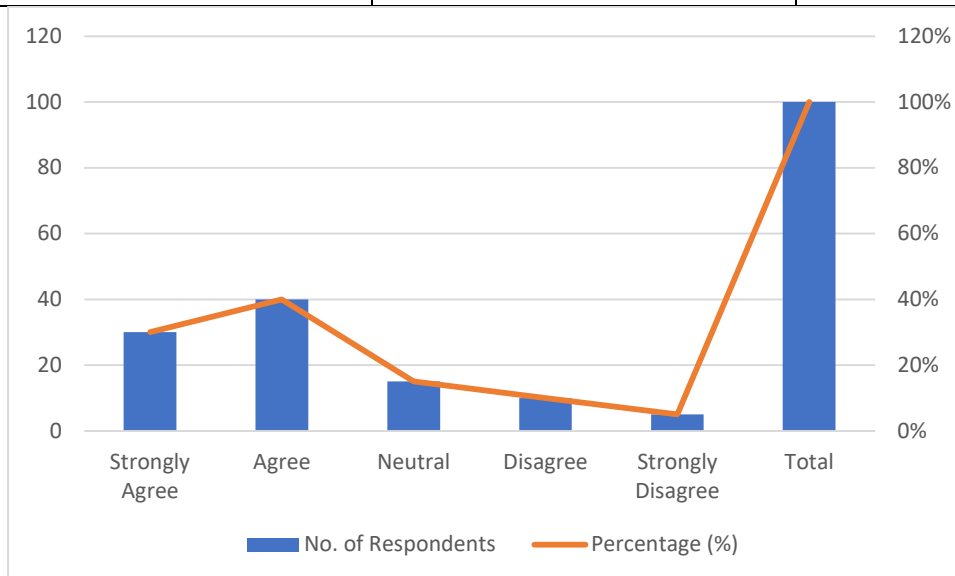
Secondary data was gathered from various reliable sources including:

- ICICI Bank annual reports (2020–2024)
- RBI publications and guidelines
- Financial journals and research articles
- Industry databases

LIMITATIONS OF THE STUDY

1. the study is limited to a sample size of 100 respondents only.
2. It focuses solely on ICICI Bank and excludes other banks.
3. The research is confined to selected urban and semi-urban regions.
4. The time frame of analysis is restricted to 2020–2024.
5. Respondent bias may influence the authenticity of the data

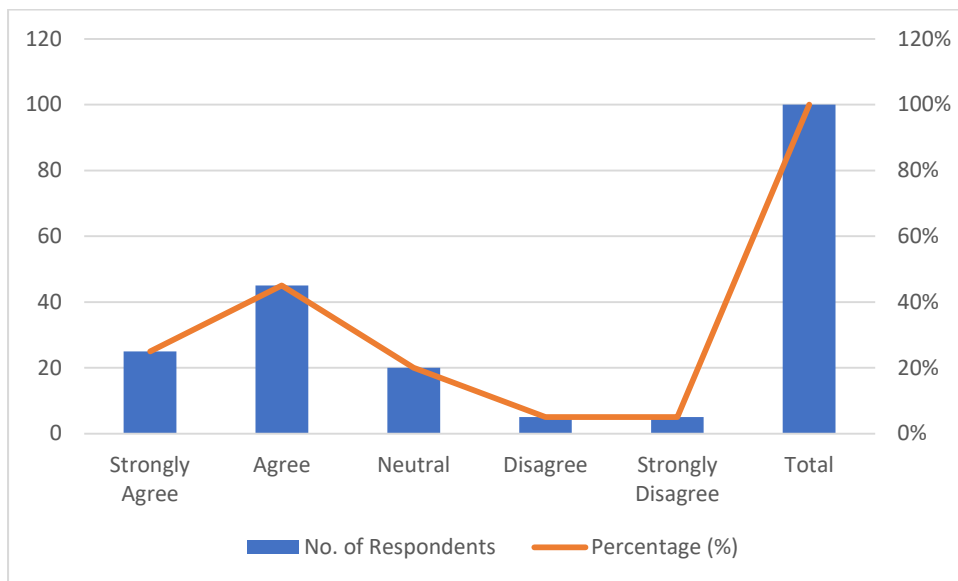
Disagree	10	10%
Strongly Disagree	5	5%
Total	100	100%



Interpretation: 70% feel investment advice is timely, reflecting proactive advisory support.

Q2. Your investments help meet your financial goals

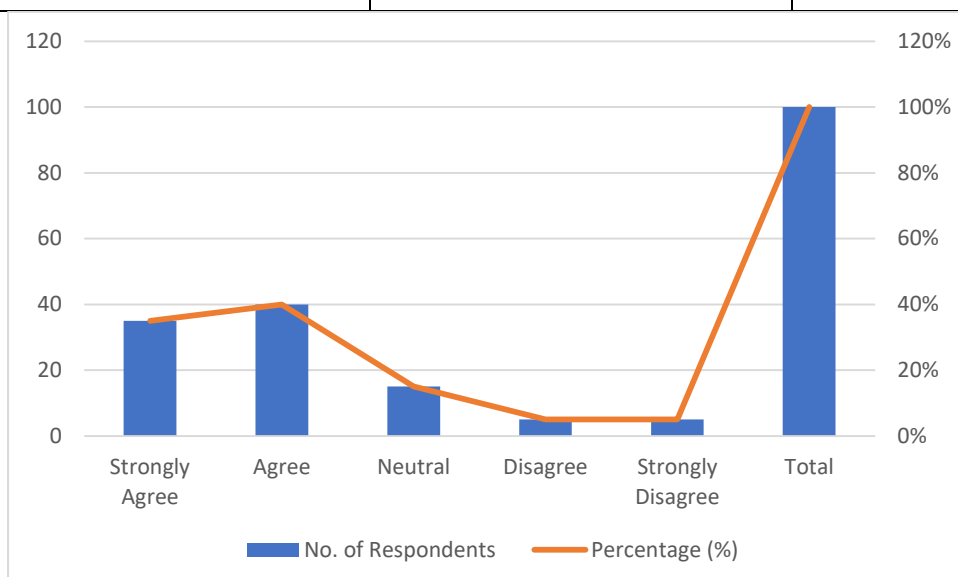
Response	No. of Respondents	Percentage (%)
Strongly Agree	25	25%
Agree	45	45%
Neutral	20	20%
Disagree	5	5%
Strongly Disagree	5	5%
Total	100	100%



Interpretation: 70% agree their financial goals are aligned with ICICI's investment plans

Q3. The investment advisors are knowledgeable

Response	No. of Respondents	Percentage (%)
Strongly Agree	35	35%
Agree	40	40%
Neutral	15	15%
Disagree	5	5%
Strongly Disagree	5	5%
Total	100	100%



Interpretation: 75% value advisor expertise, indicating staff competence and credibility.

FINDINGS

Based on the data collected, analysis, and interpretation of responses from 100 participants regarding ICICI Bank's investment management services, the following findings have been derived:

Timely Investment Advice

70% of respondents agreed that ICICI Bank provides timely investment advice, indicating the advisory team is proactive and responsive in guiding customers.

Achievement of Financial Goals

70% of participants stated that their financial goals are being met through the investment options recommended by the bank, reflecting effective alignment between investor objectives and product offerings.

Advisor Knowledge

75% of customers found ICICI Bank's investment advisors knowledgeable and competent, showing strong confidence in the staff's capabilities.

Risk Profiling

70% of respondents confirmed that risk profiling is conducted before suggesting investment products, highlighting the bank's commitment to personalized and responsible investment planning.

Adequacy of Mutual Fund Information

75% of users felt that information about mutual fund schemes provided by ICICI Bank is adequate, signifying transparency and informed communication.

Digital Platform Usability

75% of respondents found the digital investment platform user-friendly, indicating successful digital adoption and ease of access through online channels.

Regular Investment Updates

70% of respondents appreciated regular portfolio updates, which reinforces ICICI Bank's transparency and investor engagement.

Accessibility of Services

75% of customers found the investment services easily accessible, reflecting robust

customer service infrastructure and branch/digital support.

SUGGESTIONS

Based on the analysis of responses, findings, and hypothesis testing, the following suggestions are proposed to enhance the effectiveness and satisfaction levels related to ICICI Bank's investment management services:

Enhance Timeliness of Advice

Although many respondents appreciated the timely investment advice, some expressed the need for faster and more personalized communication. The bank should adopt real-time advisory alerts via SMS, email, and app notifications.

Offer More Personalized Investment Strategies

ICICI Bank can improve by offering highly customized investment portfolios that match individual risk appetite and long-term goals, especially for premium customers.

Review and Reduce Investment Charges

As 25% of respondents were neutral or dissatisfied with investment charges, a comparative analysis with peer banks could help revise fee structures or offer value-added benefits to justify pricing.

Improve Awareness of Risk Profiling

Some customers may be unaware of the profiling process. A brief summary of the investor's risk profile and its influence on portfolio construction can be provided during onboarding and in reports.

Expand Training for Relationship Managers

While advisor knowledge was rated high, periodic training programs on new investment trends, compliance, and digital tools can help them serve customers better.

Simplify Mutual Fund Literature

To assist less-experienced investors, the bank should consider simplifying mutual fund brochures with visual aids, summaries, and comparisons.

CONCLUSION

The study on **Investment Management at ICICI Bank** has provided valuable insights into customer perceptions, satisfaction levels, and the overall effectiveness of the bank's investment services. Through a structured questionnaire involving 100 respondents, the research evaluated various dimensions such as timeliness of advice, clarity of portfolio reports, digital accessibility, mutual fund knowledge, risk profiling, and customer support.

The findings revealed that a majority of the customers are satisfied with ICICI Bank's offerings in the investment domain. Around 78% of respondents expressed overall satisfaction, indicating a strong trust in the bank's ability to manage investments. Furthermore, the hypothesis testing confirmed a significant relationship between the timeliness of investment advice and customer satisfaction, emphasizing the need for prompt and relevant advisory services.

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- **Patel, K.** (2025). Risk Management in Investment Banking: A Case of ICICI Bank. Discusses ICICI's use of analytics and compliance to mitigate market and credit risk in investment banking.
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