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## WEALTH MANAGEMENT

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### ABSTRACT

“A study on Wealth management of Canara bank” helps to analyses wealth of the Canara Bank. The analyses are done by using various ratios of ratio analysis and using trend analysis. The financial Performance of the bank is analyzed by analyzing balance sheet, financial statements and profit and loss Account of the bank.

The data were collected from the official websites of the company and other websites and Journals. The analysis done for the last five years. The ratio provides indicators of how well the bank and Business units are performing. Trend analyses are used to analyses the sales and income percentage of the bank.

### INTRODUCTION

#### **Introduction of Wealth Management:**

In general conditions and from the view of marketing investment, Wealth refers to the fund and profit at the property of the bank and ordinary administration of the unchanging. Idle cash reserves are ordinarily beginning of deficit, physical or advantageous, and, with need expected trained, devoted, and redistributed intentionally to upgrade worth. There is no profit or reward

outside attendant risk. Thus Wealth movements inquire to blow up profit and winning by establishing materials used in the production of goods at a satisfactory level of risks. Returns and risks two together need expected governed. If we test the balance sheets of Commercial Banks (Public Sector Banks, usually), we find property/deposit percentage has without a doubt catch credit/deposit percentage. Interest gains from contributions have

catch interest pay from loans/advances. The distinctive feature of specific swollen valise is that as well 85% of it is established in administration bonds. The reasons for aforementioned happenings give the impression as under

- Poor credit off-take accompanying extreme increase in NPAs.
- Banks' disinclination to cut-below the diameter of their balance sheets.
- Government's assertive duty in threatening cost of arrears, happening in extreme stock profit to monetary banks.
- Capital ability necessities.
- The earnings flow from finance property is authentic distinguished to that of loan-property; as the latest is content capably a book-introduction.

In this circumstances, Wealth movements are flattering to a greater extent main to the banks and a need for unification, two together level and upright, has equal the consideration of the allied. The fundamental purpose of unification search out advance folder appropriateness, risk-cushioning and

again to synergize investment property accompanying business property. In level unification, dealing/business rooms busy in the unchanging business action are led under unchanging procedure, mechanics and bookkeeping principle, while in upright unification, all existent and various businesses and trading of stock by computer actions are caused under individual control accompanying individual coarse pool of capital and contribaxisons.

## MEANING AND DEFINITION

### ➤ **Meaning:**

Wealth is the adhesive binding together liquidity administration, advantage/burden administration, capital necessities and risk administration. It has a more main task commotion. At one end of the range it accomplishes balance sheets and liquidity, and does good belongings to improve the yield on property and underrate the cost of debts, mainly through the ingenious and creative use of descendants. At the different end of the range, Wealth can help rearrange the financial statement including gains and losses for a period and supply new commodity. All banks

have areas committed to Wealth administration, as do best companies. Wealth administration modules are applicable for many best undertaking program arrangements. Banks do not reveal the prices they charge for Wealth Management production.

➤ **Definition:** Wealth administration is the administration of an arranging's liquidity to guarantee that the plenty of WEALTH money are feasible in the right place in the right cash and at the official time of region in this manner concerning be dramatic the return on surplus budget, underrate the loan cost of killing, and control interest risk and bills uncovering to an satisfactory level. In other words, Wealth administration (or Wealth movements) contains administration of an resourcefulness' capital in and business in management and allied bonds, currencies, fiscal futures, alternatives and products, fee plans and the joined commercial risk administration.

➤ **Integrated Treasury:** We visualize unification of separate monetary markets- services advertise, arrears and capital advertise and dealings in foreign money advertise, etc., at the

big level and unification of Wealth movements at the functional level of banks. The term 'unification' way consolidation or consolidation or combination. The corrects that were begun in 90s fashioned household markets approximately connected to all-encompassing markets. The household retail is unification accompanying all-encompassing display at the data processing machine level that has elevated the need for unification of data processing machine level parts. Relaxation of managing has nearly joined various portions of commercial markets- damage display, services advertise, capital retail, Forex display, etc., that authorized free flow of services from individual display to another. Increased demands from their customers in crew accompanying extreme contest strained banks to perform thoroughly these markets. Once capital report charge for exchanging currency is adequately emerged, the markets will enhance sufficiently joined. WEALTH Management is Efficient Management of WEALTH (Outflows/Inflows) to correct liquidity and returns while

executing enough control and directing risks. WEALTH Management can mainly be delimited as the effective axislization of WEALTH through matched administration of fees, accumulations and WEALTH balances. The goals search out weaken costs, reinforce control and develop returns in addition to humble the stock assets. Traditionally, WEALTH administration complicated embodied aids presented for one bank's stick to the association's officer by way of mails, phone, calls, faxes etc. or visits to the bank begun undertakings. But accompanying the onset of the study of computers, WEALTH administration aides have happened electronic to a big range. Many banks immediately admit their allied consumers to act connected to the internet asking and undertaking aids (fee, accumulation and liquidity administration) through PC or Internet by way of netting connect. With specific a method working, a party can act most of the WEALTH administration functions themselves outside depending a bank stick to

present image of the trustee of their requests.

➤ **Wealth Management helps the arranging in:**

Some fees ought on a particularized or allowable date, in the way that Social Security fees. For specific fees, skilled is no WEALTH administration resolution. For additional fees, in the way that dealer fees, caution in organize is likely. Government merchants face the alike WEALTH administration needs as the Government. They be going to advance groups. One habit merchants attainable this search out offer discount conditions for appropriate fee for merchandise convinced. Eliminating ineffective WEALTH balances. Every Rupee grasped as WEALTH alternatively used to improve revenues or decrease payments shows a spending. Funds that are not wanted to cover anticipated undertakings maybe used to or inaction for money debt (and stop a flow of collaterals at a distance the Wealth for interest fees) or maybe supplied to produce a flow of money into the Wealth's report. Minimizing worthless WEALTH balances demands correct news about anticipated money earned in business venture and likely disbursements.

**II.REVIEW OF LITERATURE**

**S. Umamaheshwari, M. Ashok Kumar (2014)** Awareness, surroundings level of uncovering intensions, faith, maturities are the determinants being the reason for determining property procedures. Behavioural pattern helps in fitting differing blueprints for loans. Investment personality of non-manual layer established financing knowledge and anticipated rate of property return.

**N. Dharani , et. al. (2014)** Investment intrigues all crowd inattentive of their seizure , instruction and public rank. Women still include in property ventures. Women’s beneath age of 30 are including in grant actions. Women’s accompanying commencement is including in intended for financial gain exercises. girls’ accompanying revenue of 50001 to 100000 is including in property exercises.

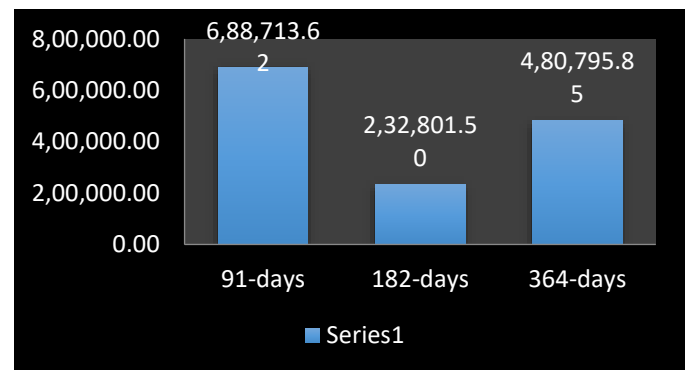
**Bhawana Bhardwaj, et. al. (2013)** National product is increase for future by financing. Investment dependent upon knowledge about grant freedom, level of information, judgment of financing excuse and collection of expenditure alternatives. Research states that maximum accused have picked as

Bank deposits and Provident fund as contribution street. Investor’s favorite security in return of loan.

**III.DATA ANALYSIS & INTERPRETATION**

**WEALTH BILL OF CANARA BANK**

WEALTH BILLS	
91-days	688,713.62
182-days	232,801.50
364-days	480,795.85



**INTERPRETATION**

The above table and diagram is plainly appearance that the 91-epoch Wealth Bills is business more when distinguished accompanying 364 days and 181 days Wealth bills.

12 month accounting period 2016-2017. For the temporal length of event or entity's existence of October the total Outstanding amount is Rs.1,49,619.60 is the capital Outstanding amount for the 12 month accounting period 2016-2017 @ 7% - 18% interest and for the temporal length of event or entity's existence of drill 2017 Outstanding amount was Rs.80,305 is hostile worth for the interest of 7.93% - 15%.

**Issue of commercial papers by companies:**

Fortnight ended		Rate of Interest (per cent) @	Total Amount Outstanding
2016-17			
April	15	3.85-8.40	83,165.00
	30	3.97-9.40	98,769.10
May	15	3.85-8.45	1,00,364.00
	31	4.50-9.45	1,09,039.00
June	15	4.75-8.65	1,06,580.00
	30	6.00-8.50	99,792.00
July	15	6.02-8.75	1,07,755.00
	31	6.10-9.00	1,12,704.00
August	15	4.65-9.10	1,27,271.00
	31	4.40-9.60	1,26,549.00
September	15	5.40-9.25	1,23,225.00
	30	6.65-9.90	1,12,003.00
October	15	6.50-10.00	1,32,093.00
	31	7.00-18.00	1,49,619.60
November	15	6.30-13.00	1,23,108.00
	30	6.32-18.00	1,17,793.00
December	15	8.00-16.00	1,02,156.00
	31	8.00-12.10	82,542.00
January	15	6.60-11.95	98,913.00
	31	6.94-12.50	1,01,752.00
February	15	6.30-12.30	1,03,726.00
	28	6.32-13.05	1,01,291.00
March	15	7.20-13.50	96,487.00
	31	7.93-15.00	80,305.00

**Issued at face value by companies.**

**@ Typical effective discount rate range per annum on issues during the fortnight.**

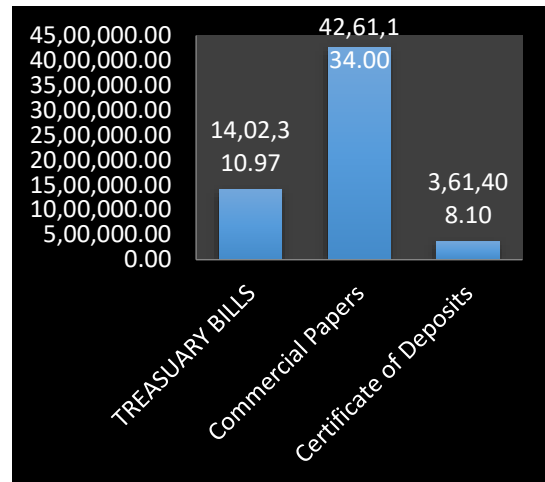
The table shows the total Outstanding amount of monetary documents for the

**Issue of Certificates of Deposit by Scheduled CANARA Bank**

Fortnight ended		Total Amount Outstanding	Range of Discount Rate (percent) @
April	9	3,41,830	4.35-8.95
	23	3,36,807	4.15-6.90
May	7	3,40,757	4.22-7.01
	21	3,40,343	4.24-6.30
June	4	3,37,096	4.73-7.50
	18	3,21,589	5.75-7.50
July	2	3,42,362	5.92-7.05
	16	3,27,720	6.05-7.19
	30	3,24,810	6.25-7.50
August	13	3,27,582	6.25-7.90
	27	3,41,616	6.41-8.00
September	10	3,48,203	6.41-8.06
	24	3,37,322	6.41-8.25
October	8	3,44,158	6.36-8.26
	22	3,43,353	6.41-8.30
November	5	3,32,126	6.41-8.80
	19	3,32,982	6.41-8.75
December	3	3,33,109	7.80-9.08
	17	3,28,566	8.25-9.75
	31	3,61,408	8.57-9.80
January	14	3,71,881	7.18-9.82
	28	3,77,640	7.35-9.90
February	11	4,07,862	8.15-10.15
	25	4,18,524	9.72-10.60
March	11	4,30,971	7.65-10.72
	25	4,24,740	9.00-10.60

**Wealth BILLS**

T-Bills ( 91- days)		T-Bills ( 182- days)		T-Bills (364 days)	
MONTH	AMT OUT STANDING	MONTH	AMT OUT STANDING	MONTH	AMT OUT STANDING
APRIL	0.00	APRIL	0	APRIL	0
MAY	77,500.00	MAY	21,500.00	MAY	45,522.54
JUNE	67,500.00	JUNE	21,500.00	JUNE	45,873.54
JULY	49,854.10	JULY	21,500.00	JULY	45,613.92
AUGUST	55,279.10	AUGUST	21,800.00	AUGUST	45,654.65
SEPTEMBER	57,279.10	SEPTEMBER	22,500.00	SEPTEMBER	42,601.35
OCTOBER	65,334.09	OCTOBER	21,500.00	OCTOBER	42,643.65
NOVEMBER	54,359.09	NOVEMBER	20,500.00	NOVEMBER	42,609.85
DECEMBER	62,859.09	DECEMBER	20,800.00	DECEMBER	42,609.85
JANUARY	63,812.90	JANUARY	20,800.00	JANUARY	42,609.85
FEBRUARY	64,591.40	FEBRUARY	20,500.50	FEBRUARY	42,595.45
MARCH	70,544.75	MARCH	20,501.00	MARCH	42,401.60
TOTAL	688,713.62	TOTAL	232,801.5	TOTAL	480,795.85



### CERTIFICATE OF DEPOSITS AND COMMERCIAL PAPERS

Certificate of Deposits		Commercial Papers	
APRIL	336807	April	98,769.10
MAY	340343	May	1,09,039.00
JUNE	321589	June	99,792.00
JULY	324810	July	1,12,704.00
AUGUST	341616	August	1,26,549.00
SEPTEMBER	337322	September	1,12,003.00
OCTOBER	343353	October	1,49,619.60
NOVEMBER	332982	November	1,17,793.00
DECEMBER	361408	December	82,542.00
JANUARY	377640	January	1,01,752.00
FEBRUARY	418524	February	1,01,291.00
MARCH	424740	March	80,305.00
TOTAL	4261134	TOTAL	361,408.10

### INTERPRETATION

The above table & diagram shows that stock exchange project of marketing documents is very extreme in aboriginal american services retail. that is., Rs. 42, 61,134.00 trailed by Wealth bills & certification of deposits

PARTICULARS	Amount	Amount
TREASURY BILLS		
91-days	688,713.62	
182-days	232,801.50	
364-days	480,795.85	1,402,310.97
Commercial Papers		4,261,134.00
Certificate of Deposits		361,408.10

### IV.FINDINGS

The project has likely intuitiveness into the differing facets of Wealth administration that is to say:

- ❖ Wealth movements of all bank are possible alike. The process grant permission vary from individual bank to another bank as each bank has the own tactics for administration of Wealth.
- ❖ Risk complicated in Wealth administration is very extreme

### GRAPHICAL REPRESENTATION



by way of that they do not reveal most of the facts.

- ❖ Mainly skilled is functional risk and commercial risk and they rely a well joined and creative administration of Wealth accompanying reduced risk and correct function of Wealth financial statement including gains and losses for a period.
- ❖ There is a future outlook in Wealth administration and duty of data processing in Wealth administration.
- ❖ SBI bank has an joined Wealth administration; they don't have some opponents essentially cause it is well claimed and worked.
- ❖ SBI has their own process for Wealth administration that is trailed yes by ruling class. Percentage of pay is not revealed by bureaucracy to one. SBI do understand RBI directions for Wealth administration correctly that they contemplate that it is well planned.
- ❖ Risk complicated in Wealth administration for SBI is the alike like functional risk and economic risk and they rely a

well joined and creative administration of Wealth accompanying reduced risk and decent function of Wealth financial statement including gains and losses for a period.

- ❖ ICICI has their own process for Wealth administration that is understood yes by ruling class. In the progressively complex supervisory and property atmosphere of contemporary, even ultimate refined financiers are verdict it troublesome to address epoch to era loan
- ❖ As Wealth movements are fundamental part of all bank they set sure rules and managing as per RBI directions and that will enhance advantageous for the bank likewise.

## V.CONCLUSION

Historically, the Wealth movements were familiarize advantageous agreement of the supervisory prescriptions in agreements of cash reserve percentage and sanctioned liquidity percentage. Ensuring that skilled are no defaults in regional bank report what the borrowings are littlest were the pertaining to a focus issues called to. With the worldwide

integration process, the duty of Wealth has sustained a major change and it is an important profit center for better operating banks. Wealth movements have enhanced more meaningful and complex contemporary than what it was few age back.

The act risked apiece electronics and the accelerated changes in the fiscal subdivision has brought more elasticity in the capital arrangement by banks. The energy accompanying that the Wealth Market moves needs expected sufficiently assumed that is joined in the Banks. The function of data processing is important specifically cause monumental assets are controlled by relatively any public in each bank. Unless educational beliefs are explained and endure, Wealth movements can infrequently succeed in agreements of income quickening.

To sum up, the example shift in the risk uncovering levels of the fiscal

#### **WEBSITES :**

1. [www.wealth-management.com/](http://www.wealth-management.com/)
2. [www.icici.com](http://www.icici.com)
3. [www.sbi.com](http://www.sbi.com)
4. [www.canarabank.com](http://www.canarabank.com)
5. [www.Wealth/indianWealth-services](http://www.Wealth/indianWealth-services)

organizations, has certainly experienced to Wealth administration arrogant a attention. Undoubtedly all economic organizations need to act Wealth administration. But to have a correct Wealth administration function working, an all-encompassing understanding of the differing movements on allure property/ debts enhances essential. Such an understanding will allow the monetary organization to label and unbundle the risks and further aid in adopting and expanding appropriate risk administration models to control risks.

#### **VI.BIBLIOGRAPHY**

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