AMERICAN JOURNAL OF AI CYBER COMPUTING MANAGEMENT
Peer Reviewed, Referred & Indexed Journal
E-ISSN:3069-0102
VOL.6, NO. 3(2026)

EQUITY ANALYSIS OF IT & BANKING SECTOR AT MONARCH NETWORTH CAPITAL LTD

[1]GUNDELLI CHANDANA, [2]T. RAKESH

[1]PG Student, Department of MBA,Tkr College of Engineering & Technology.

[2] Assistant professor, Department of MBA,Tkr College 0f Engineering & Technology

Abstract

IT and Banking sectors are some of the largest players in the economy where economic growth and market performance are a two-way street. It aims to establish the performance of the IT and Banking Index, taking their changes over a certain period reflected in their respective risk-return-price curves. The analysis is performed based on such data. The research investigates the risk and return relationships within respective industries, thus analyzing total investment and the market behavior. It also analyzes the data of market movement trend of the price of chosen indices through a stock price analysis so that investors can follow the performance of the sectors. It also scrutinizes some of both internal and external conditions that impact the companies' performance in the industries being analyzed such as the general economy, technology of companies, government policy in form of interest rates, inflation, competition of companies and market sentiment. The project improves our understanding of the IT and banking sectors by comparing how they improve, how risky they are, and what potential they have for growth as an investment. The study is intended to assist investors, financial analysts, and policymakers in developing information-based investment strategies for specific sectors while also understanding the relationship between specific stock-market performance drivers.

Keywords: IT Sector, Banking Sector, Stock Market Performance, Risk and Return Analysis, Sectoral Indices, Investment Analysis, Stock Price Movement, Market Trends, Financial Performance, Economic Growth, Market Behavior, Inflation, Interest Rates, Investment Strategy.

I. INTRODUCTION

Equity analysis is the method used to determine the intrinsic value of equities based on stock price and asset prices and assess the potential gain or loss with respect to its financial positions, leverage, and gain & loss. Investors, financial analysts, and portfolio managers routinely use it to guide purchasing, holding, and selling stock in trade as a part of stock market decision support. First, equity analysis is executed which consists of examining whether the stock is undervalued, fairly valued, or overvalued compared to its intrinsic value.

This analysis may be divided quite broadly into two groups, fundamental and technical analysis. Fundamental analysis deals with the review of a company's financial records (income statement, balance sheet, and cash flow statement) in relation with economic as well as market circumstances. Profitability, productivity, and the business's well-being can also be comprehended and measured with the help of financial ratios such as the Earnings Per Share (EPS), price-to-earnings (P/E) ratio, return on equity (ROE), debt-to-equity ratio, and profit margins. Furthermore, investors evaluate qualitative information including company business model, managerial quality, competitive advantages, market position, and future growth, etc. To predict future share price trends in technical analysis, its tools are the past price fluctuations and trading volumes; also, it uses charts, patterns, and indicators (moving averages, RSI, support-resistance levels, etc.) to find purchasing or selling opportunities and to place the trade. While fundamental analysis is long-term oriented, when the nature of trading is short-term, technical analysis becomes a practice.

Equity analysis accounts for the macroeconomic environment (inflation, interest rates, GDP growth, government policy, international market conditions, etc.) which are important factors of stock price performance. For example, IT companies sit on the bleeding edge of globally driven tech demands for systems and/or services, and as such demand abroad and exchange rates are known to fluctuate.

Risk analysis is another relevant aspect of equity analysis, that is that the investors are looking for possible risks, whether their market dynamics, competition, regulatory challenges, other aspects with instability. Sophisticated applications such as financial modelling, data analytics, algorithmic forecasting etc have been used for the recent application creation in our present methods of equity analyzing for accuracy and efficiency of analysis. Investors, in general, are going to explore more than one company in the same industry for who has the valuation, a more desirable profile, and the largest growth potential. Portfolio diversification has also been defined to spread risk and manage risk through investing in different sectors of both the economy and individual assets.

The value perspective of market research of the stock market is, with the investment of financial services, such as the market, an important role in equity analytics through helping investors follow a reason driven way to make decisions in life that does not rely on emotional behavior, as they become rational in nature and act based on only information (because they are based on data).

That makes the market more efficient by ensuring stock price movements in the market over time are properly indicative of overall companies' valuation. Equity analysis is a backbone of investment strategy and wealth creation in this market, whether we are talking about an individual investor or a large financial company.

In today’s fast expanding Indian frugality, between the miscellaneous economic organizations, the share retail has enhance a main beginning of expense for each classification of financiers grazing from substantial bland financiers to limited individual financier. Unlike former days when common person used to spend welcome stockpiles in less dangerous and well trustworthy monetary organizations and agents like public and for-profit businesses Banks, Government Bonds and procedures etc., today’s financiers have earned that stock exchange is a critical beginning of gaining active and bigger returns on their assets as distinguished to the returns scored in established loan procedures.

Research Objectives

1) To appreciate the conduct of IT & BANKING Sectors.

2) To study the relationship between risk & return of the IT index and Banking Index.

3) To resolve the current of share price campaign of the picked indications from November 2024 to September 2025.

4) To resolve the determinants that influences the company’s act.

Research Methodology

All facts had connection with the business needs expected painstakingly weighed to prevent the risk of partial study. Having already recognized that facts is appropriate and need expected calm, we will should delimit in what way or manner this will be accomplished.

Research Design:

Research design is few declaration or qualification of processes for accumulating and resolving the facts necessary for the answer of few particular questions. Here, the preliminary research is secondhand as inquiry and is for the most part regard deciding the flows and returns in Mutual Funds and Bank returns.

Data usable in shopping research are either basic or subordinate. Primary and Secondary Data is contained in this place study.

II. REVIEW OF LITERATURE

1. Fundamental Analysis of Equity Stock: An Equity Research

Authors: Narendra Ningthoujam, Sapna Chauhan

Review: The results of this research study demonstrate whether financial ratios, such as P/E, ROE, ROA, and P/B ratios, are capable of accounting for stock price movements. It finds a significant relationship between accounting ratios and stock prices, but not all ratios lead to significant pricing movements. Fundamental analysis facilitates the recognition of undervalued stocks as stated in intrinsic value models.

2. A Study of Equity Valuation through Fundamental Analysis

Authors: Pooja S. Yerte, Dr. Nalawade Yuvraj Dattatray

Review: This article is a systematic review of 67 studies of equity valuation. It features such approaches as DCF (Discounted Cash Flow), financial ratio analysis and earnings-oriented valuation. Basic analysis is still relevant but, the authors note, must be differentiated according to market circumstances and industry sectors to remain relevant.

3. Fundamental & Technical Analysis on Selected Sectors

Authors: Snehal Shah, Ayush Ajmera

Review: As a comparison, this paper provides a fundamental and technical comparison across banking, IT, the automobile, and infrastructure sectors. It shows that integrating both methods enhances investment decisions. It also shows stock performance and risk levels through the prism of sectoral differences.

4. Fundamental Analysis of Equity Stock

Authors: Narendra Ningthoujam, Sapna Chauhan

Review: Statistical regression analysis is used to determine whether ratios like ROA, ROE, and P/E influence stock prices. The strongest predictive power is found in ROA, while other ratios show weaker significance. This is in line with the partial efficiency of fundamental analysis.

5. Equity Research Report Structure Analysis

Authors: Adria Pop, Jan Spörer, Siegfried Handschuh

Review: This research analyzes 4,900+ sentences extracted from equity research reports. It discovers that analyst reports pay attention to financial performance, valuation, risk, and management quality. The paper also examines automation of equity research with AI tools such as GPT models.AI in Investment Analysis: Equity Stock Ratings

6. Fundamental Analysis in Stock Valuation

Authors: Shashank Mishra, Dr. Himanshu Rastogi

Review: This research illustrates how investors take into account financial statements and qualitative considerations such as management quality to estimate long-term growth. A conclusion is made that fundamental analysis helps investors make informed decisions about long-term investments.

7. Technical vs Fundamental Analysis

Authors: Snehal Shah (et al.)

Review: Its subjects include inflation, the behavior of investors, and sector performance. It also indicates that investors in emerging markets are relying more on equity analysis tools because of inflation and low fixed-income returns. Fundamental analysis is more effective for long-term strategies.

8. Equity Valuation and Market Efficiency

Authors: (Multiple finance researchers referenced in SSRN literature)

Review: Explores the connection between intrinsic value and market price. This supports semi-strong market efficiency, but it also acknowledges that mispricing exists, allowing fundamental analysis to generate abnormal returns.

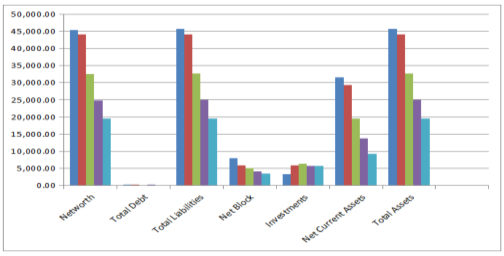
9. ESG Factors and Equity Returns

Authors: Jérémi Assael, Laurent Carlier, Damien Challet

Review: This paper incorporates ESG (Environmental, Social, Governance) factors into equity return prediction. It finds that ESG improves the explanation of stock returns beyond traditional fundamental analysis, especially in large-cap stocks.

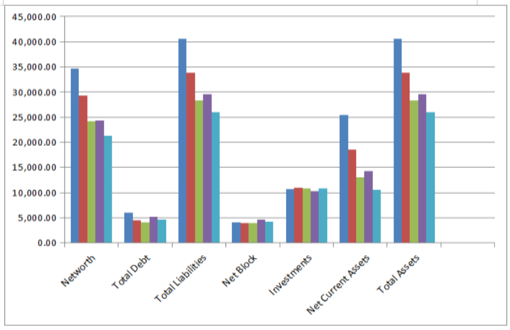
III. DATA ANALYSIS & INTERPRETATION

1. BALANCE SHEET ANALYISIS OF TCS



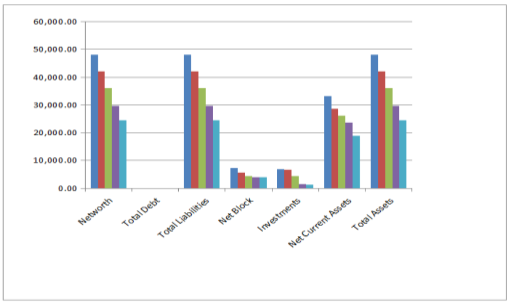
Interpretation: From duplicate study that the allotment of increase or decrease in conditions of total amount of money saved, total indebtedness, loan, total burdens, net current property, total amount of money saved. The total amount of money saved of the guest raised by Rs (1364.56) in the period 2025 .And total arrears that raised Rs 160.58 from 2024 to 2025. Investment of the party deteriorated by 2433.72 from 2024 to 2025. The total responsibilities raised by 1525.14 and the current property are raised in 2025 .Total assets that are still raised usually till 2025. The overall reasoning shows that the economic accomplishment of the association is good.

2. BALANCE SHEET ANALYISIS OF WIPRO



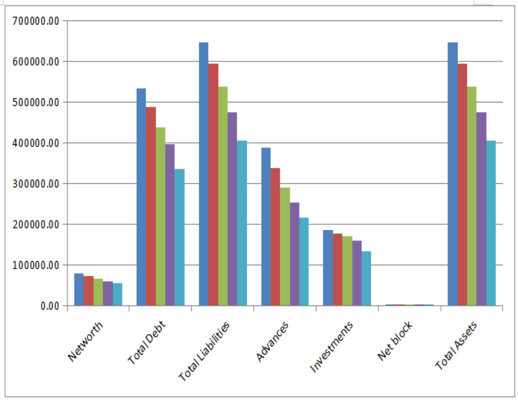
Interpretation: From the same study that the allotment of increase or decrease in agreements of total amount of money saved, total liability, expenditure, total debts, net current property, total amount of money saved. The total amount of money saved of the guest raised Rs 5265.7 from 2024 to 2025 and total damage was raised somewhat in 2025. Investment of the association somewhat curbed (267.5) in the period. The total burdens were raised in 2025 and the current property more raised in 2025.Total assets that are more raised usually from 2021 to 2025. The overall study shows that the monetary conduct of the guest is good.

3. Benefits of Management Accounting



Interpretation: From the same study that the allotment of increase or decrease in agreements of total amount of money saved, total mortgage, grant, total burdens, net current property, total amount of money saved. The total amount of money saved of the party raised Rs 5976 in 2025 and total damage was nothing from 2021 to 2025. Investment of the party raised by 140 and before constant flow raised in duplicate age. The total burdens that are usually growing and the current property are more growing usually from 2021 to 2025 .Total assets that are further raised usually till. The overall study shows that the commercial conduct of the guest is wonderful.

4.BALANCE SHEET ANALIYSIS OF ICICI



Interpretation: From duplicate reasoning that the portion of increase or decrease in conditions of total amount of money saved, total credit, loan, total debts, net current property, total amount of money saved. The total amount of money saved of the guest raised Rs 7216.04 in the old age. Total bill that raised uniformly from2021 to 2025. Investment of the party raised till 2025 and before constant flow raised in the same age. The total debts that are usually growing and the current property are that raised till 2025. Total assets that are likewise raised usually till. The overall study shows that the commercial acting of the guest is good.

IV. FINDINGS

- In the same noticed ending Banking Sector accompanied a good conduct when equate to IT subdivision.
- If we equate two together Banking & IT subdivisions we can visualize that investment subdivision is appearance more tumor than IT subdivision.
- According to my scrutiny, it is very troublesome to voice that individual is best and that individual is worst. Most of Indian stocks operating established NEWS ANALYSIS.
- If we visualize GRAPHS of all the 6 parties portion of evaporation, but indications support is alike for the all party, only idea is the % of pressure is change from association to party.
- I have noticed portion of airiness in economic results ending.

V. CONCLUSION

Past accomplishment can not be unchanging from now on, to act a stock either in definite or in negative skilled are so many reasons and determinants complicated like economic results and impact of worldwide markets interest rates and increase and governmental impact. In unending impartiality expenses will present helpful returns but in temporary we can visualize portion of vacillations. So an financier choosing temporary needs more aggregation on stock exchange.

VI. REFERENCES

[1] National Stock Exchange of India, Annual Report 2024–2025, NSE India.
[2] Bombay Stock Exchange, BSE Annual Report 2024–2025, Mumbai.
[3] Reserve Bank of India, Report on Trend and Progress of Banking in India 2024–2025, RBI Publications.
[4] Securities and Exchange Board of India, Handbook of Statistics on the Indian Securities Market, SEBI.
[5] Prasanna Chandra, Investment Analysis and Portfolio Management, 6th Edition, McGraw Hill Education.
[6] V. K. Bhalla, Investment Management: Security Analysis and Portfolio Management, S. Chand Publishing.

[7] Donald E. Fischer and Ronald J. Jordan, Security Analysis and Portfolio Management, Pearson Education.
[8] Monarch Networth Capital Limited, Company Reports and Investment Research Publications.
[9] Ministry of Finance, Government of India, Economic Survey of India 2024–2025.
[10] International Monetary Fund, World Economic Outlook Report, 2025.
[11] Ghali Krishna Harshitha. A Study on the Impact of Ethical Attitude of Managers on Organizational Climate. World Journal of Management and Economics, pp. 1–5.
[12] Boyapati, P. K. Building a centralized data operations hub for healthcare enterprise integration. IJSAT-Int. J. Sci. Technol. 16 (2). https://doi.org/10.71097/IJSAT.v16.i2.3219
[13] Gummadi, V. P. K. (2025). MuleSoft's Role in Advancing Sustainable Digital Infrastructure: An Enterprise Integration Perspective. Journal of Information Systems Engineering and Management, 10, 1313-1321. https://doi.org/10.52783/jisem.v10i62s.13783
[14] Srikanth Kavuri. (2023). Machine Learning Approaches for Security Vulnerability Detection in Software Testing. Computer Fraud and Security. https://doi.org/10.52710/cfs.837
[15] Kumar Adabala, P. (2021). Optimizing ERP Modernization: A Smart Data Migration Framework Approach. International Journal of Enhanced Research in Science, Technology &Amp; Engineering, 10(07), 61–72. https://doi.org/10.55948/ijerste.2021.0708
[16] Maturi, S. Y. (2024). Cryptographic privacy engines: Practical multi-party protocols for confidential database queries. Nanotechnology Perceptions, 20(S13), 2770–2785