#### **5 SIMPLE FINANCIAL**

# RATIOS FOR STOCK PICKING

## PRICE TO EARNINGS RATIO

The Price to Earnings ratio is one of the most widely used financial ratio analysis among the investors for a very long time.

Price to Earnings Ratio= (Price Per Share)/(Earnings Per Share)

As a thumb rule, a low P/E ratio is preferred while buying a stock.



## 2 PRICE TO BOOK VALUE

Price to Book Ratio (P/B) is calculated by dividing the current price of the stock by the latest quarter's book value per share.

Price to Book Ratio = (Price per Share)/( Book Value per Share)

A lower P/BV ratio could mean that the stock is undervalued, but again the definition of lower varies from sector to sector.

## 3 DEBT TO EQUITY RATIO

The debt-to-equity ratio measures the relationship between the amount of capital that has been borrowed (i.e. debt) and the amount of capital contributed by shareholders (i.e. equity).

Debt to Equity Ratio = (Total Liabilities)/(Total Shareholder Equity)

As a thumb of rule, companies with a debt-toequity ratio more than 1 are risky

## RETURN ON EQUITY(ROE)

Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity.

Return on Equity = (Net Income)/(Average Stockholder Equity)

As a thumb rule, always invest in a company with ROE greater than 20% for at least last 3 years.

## 5 CURRENT RATIO

The current ratio is a key financial ratio for evaluating a company's liquidity. It measures the proportion of current assets available to cover current liabilities.

Current Ratio = (Current Assets)/(Current Liabilities)

As a thumb rule, always invest in a company with a current ratio greater than 1.

## **Fundamentals Of Stock Picking By Serp Financial**

**Mark Steyvers** 

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The Top Books of the Year Fundamentals Of Stock Picking By Serp Financial The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have captivated audiences this year. Fundamentals Of Stock Picking By Serp Financial: Colleen Hoovers "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Fundamentals Of Stock Picking By Serp Financial: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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