

# **HDFC Bank Ltd. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

HDFC Bank Ltd. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between HDFC Bank Ltd. and its competitors. This provides our Clients with a clear understanding of HDFC Bank Ltd. position in the Industry.

The report contains detailed information about HDFC Bank Ltd. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for HDFC Bank Ltd.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The HDFC Bank Ltd. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes HDFC Bank Ltd. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of HDFC Bank Ltd. business.

## **About HDFC Bank Ltd.**

HDFC Bank Limited provides financial services to upper and middle income individuals and corporations in India.

The company has two subsidiaries, HDFC Securities Limited (HSL) and HDB Financial Services Limited (HDBFS). HSL is primarily in the business of providing brokerage services through the Internet and other channels. HDBFS is a non-deposit taking non-bank finance company (NBFC).

### **Business Activities**

The company has three principal business activities: Retail Banking, Wholesale Banking, and Treasury Operations.

### **RETAIL BANKING**

The company provides a range of financial products, including deposit products, loans, credit cards, debit cards, third-party mutual funds and insurance products, investment advice, bill payment services, and other services. Its retail banking loan products include loans to small and medium enterprises for commercial vehicles, construction

equipment and other business purposes. As of March 31, 2010, the company had 1,725 branches, including 9 extension counters, and 4,232 ATMs in 779 cities. It also provides telephone banking in 778 cities, as well as Internet and mobile banking.

### Retail Loans and Other Asset Products

The company offers a range of retail loans, including loans for the purchase of automobiles, personal loans, retail business banking loans, loans for the purchase of commercial vehicles and construction equipment finance, two-wheeler loans, credit cards, and loans against securities. It also buys mortgage and other asset-backed securities and invests in retail loan portfolios through assignments.

**Auto Loans:** The company offers loans at fixed interest rates for financing new and used automobile purchases. In addition to its general marketing efforts for retail loans, the company markets this product through its relationships with car dealers, direct sales agents, corporate packages, and joint promotion programs with automobile manufacturers.

**Personal Loans:** The company offers unsecured personal loans at fixed rates to specific customer segments, including salaried individuals and self-employed professionals. In addition, the company offers unsecured personal loans to small businesses and individual businessmen.

**Retail Business Banking:** The company addresses the borrowing needs of the community of small businessmen primarily located near its bank branches by offering facilities, such as credit lines, term loans for expansion or addition of facilities, and discounting of receivables. It classifies these business banking loans as a retail product. The company also offers letters of credit, guarantees and other basic trade finance products, foreign exchange, and cash management services to such businesses.

**Commercial Vehicles and Construction Equipment Finance:** The company provides secured financing for commercial vehicles and provide working capital, bank guarantees, and trade advances to transport operators. In addition to funding domestic assets, the company also finances imported assets for which it opens foreign letters of credit and offer treasury services, such as forward exchange covers. The company coordinates with manufacturers to jointly promote its financing options to their clients.

**Two-Wheeler Loans:** The company offers loans for financing the purchase of scooters and motorcycles.

**Credit Cards:** The company offers credit cards from the VISA and MasterCard stable, including gold, silver, corporate, platinum, titanium, signature, infinite, and world credit cards.

**Loans Against Securities:** The company offers loans against equity shares, mutual fund units, bonds issued by the RBI, and other securities that are on its approved list.

**Other Retail Loans:** Such loans primarily include overdrafts against time deposits, health care equipment financing loans, tractor loans, loans against gold and ornaments, loans to self-help groups, and small loans to farmers.

**Mortgage-backed Securities and Housing Loans:** The company has entered the home loan business through an arrangement with HDFC Limited. Under this arrangement, the company sells home loans provided by HDFC Limited, which approves the credit sanctioning and disburses the loans. It also

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

### **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

### **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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