



Audyogik Tantra Shikshan Sanstha's
INSTITUTE OF INDUSTRIAL & COMPUTER
MANAGEMENT & RESEARCH
I.I.C.M.R

MBA@IICMR

Student Development Programme (SDP)

207 DESK RESEARCH

GROUP 5

FINANCE FORUM

Special Thanks To :

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OUR MENTOR:

Ms. Rupali Modak Ma'am

OUR TOPIC

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A COMPARATIVE ANALYSIS ON FINANCIAL SERVICES

HISTORY OF MUTUAL FUND

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1ST PHASE(1964-1987)

UTI established by government of India & RBI

UTI launched first scheme with safe guaranteed scheme

2ND PHASE(1987-1993)

SBI mutual fund launches as first non-UTI Mutual fund

Introduction of new schemes & more options

HISTORY OF MUTUAL FUND

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3rd PHASE(1993-2003)

Private players allowed SIP 's introduced
Intense competition & rapid growth

4th PHASE(2003-2014)

UTI mutual fund under SEBI
Global financial crisis impacts market
Slow growth in AUM due to crisis & entry load elimination

HISTORY OF MUTUAL FUND

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5TH PHASE (2014-PRESENT)

SEBI reforms rejuvenate

SIP accounts exceeds Rs.1crore

9.61 crore accounts & growing

POPULAR MUTUAL FUND SCHEMES

(2023-24)

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FUNDS	DESCRIPTION
MIRAE ASSET LARGE CAP FUND	Strong performance due to its focus on high-quality, large-cap companies in sectors like IT, consumer goods, and financial services.
HDFC BALANCE ADVANTAGE FUND	The fund has been able to deliver moderate-to-high returns in a market that's witnessed volatility. The debt component provides stability during uncertain times.

POPULAR MUTUAL FUND SCHEMES

(2023-24)

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FUNDS	DESCRIPTION
SBI BLUECHIP FUND	The fund has been performing well with a diversified portfolio, and its risk management approach makes it popular among investors during periods of market volatility.
ICICI PRUDENTIAL CORPORATE BOND FUND	Consistent returns driven by a focus on investment-grade corporate bonds.

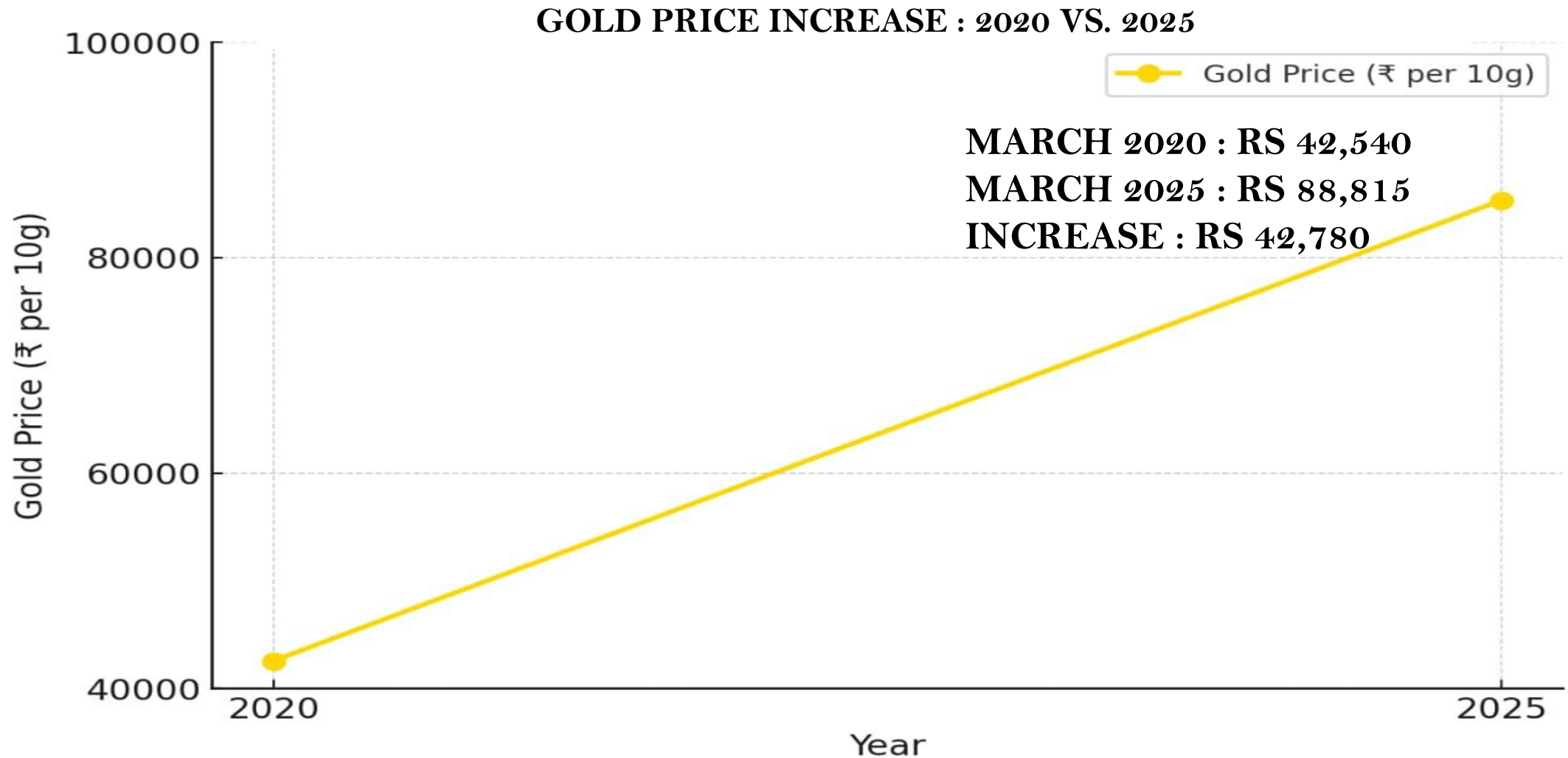
GOLD SECTOR

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- Gold is a valuable and trusted asset for investment and security .
- It plays a key role in finance, with services like gold loans, gold ETFs, sovereign gold bonds, and digital gold.
- Gold is considered a safe option during economic ups and downs.
- Studying this sector will help me understand how financial services around gold work .
- It will also show how these services benefit investors and financial institutions.

INCREASE IN GOLD PRICES FROM 2020 VS. 2025

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Gold Hits New Highs: Key Factors Behind the Price Hike

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INFLATION

ECONOMIC UNCERTAINTY

RBI BANK POLICIES

EXIM

INVESTMENT DEMAND

ROAD MAP OF INSURANCE

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YEAR	Period key Events
1818	The Oriental life insurance company was established in Kolkata, the first life insurance company in India. It catered only to Europeans.
1870	The Bombay Mutual Life Assurance Society became the first Indian life insurance company to cover Indians,
1912	The Indian life assurance companies Act was passed to regulate life insurance businesses in India
1938	The Insurance Act, 1938, was introduced to consolidate and amend the law relating to insurance business in India.
1956	The Government of India nationalized 245 private insurance companies and formed Life Insurance Corporation of India (LIC) on September 1, 1956.

ROAD MAP OF INSURANCE

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1991	India introduced economic liberalization, leading to reforms in the financial sector, including insurance.
1999	The Insurance Regulatory and Development Authority of India (IRDAI) was established to regulate private and public insurance companies.
2000	The insurance sector was opened to private players, allowing companies like ICICI Prudential, HDFC Life, and SBI Life to enter the market.
2022	The insurance sector was opened to private players, allowing companies like ICICI Prudential, HDFC Life, and SBI Life to enter the market.

ROAD MAP OF INSURANCE

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2023	LIC reported a 9.6% increase in profit, reaching ₹104.61 billion, driven by higher premium income from non-participating policies and robust growth in its group business. The net premium income rose by nearly 16% to ₹1.14 trillion.
2024	LIC reported a 9.6% increase in profit, reaching ₹104.61 billion, driven by higher premium income from non-participating policies and robust growth in its group business.

NEW SCHEMES

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19 New Plans Launched

(On October 1, 2024, LIC launched 19 new insurance plans, including endowment, pension, and term insurance plans)

Modified Surrender Value Calculations:

(The new plans offer improved surrender value benefits, with policyholders receiving at least 50% of the surrender value after the first policy year)

NEW SCHEMES

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LIC's New Jeevan Shanti Plan:

(This plan provides a lifetime guaranteed monthly income and can be purchased with a single premium payment)

LIC's Jeevan Utsav Plan:

(This plan offers assured lifelong income and lifelong risk coverage, with flexible premium payment terms)

OUR TOPIC

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ANALYSIS THE FINANCIAL STATEMENT OF HDFC BANK

HDFC BANK

INTRODUCTION



MARKET LEADERSHIP

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HDFC Bank enjoy the dominant market share in both large and mid size corporate banking, with significant presence in retail banking.

KEY COMPETITORS

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ICICI BANK

Net profit in 2023 – 2024:- 40,908 Cr

AXIS BANK

Net profit in 2023 – 2024:- 26,427 Cr

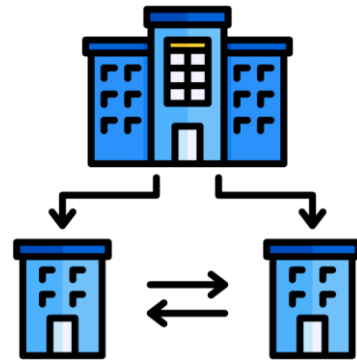
YES BANK

Net profit in 2023 – 2024:- 1,285 Cr

Expansion and Reach

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Branch Network

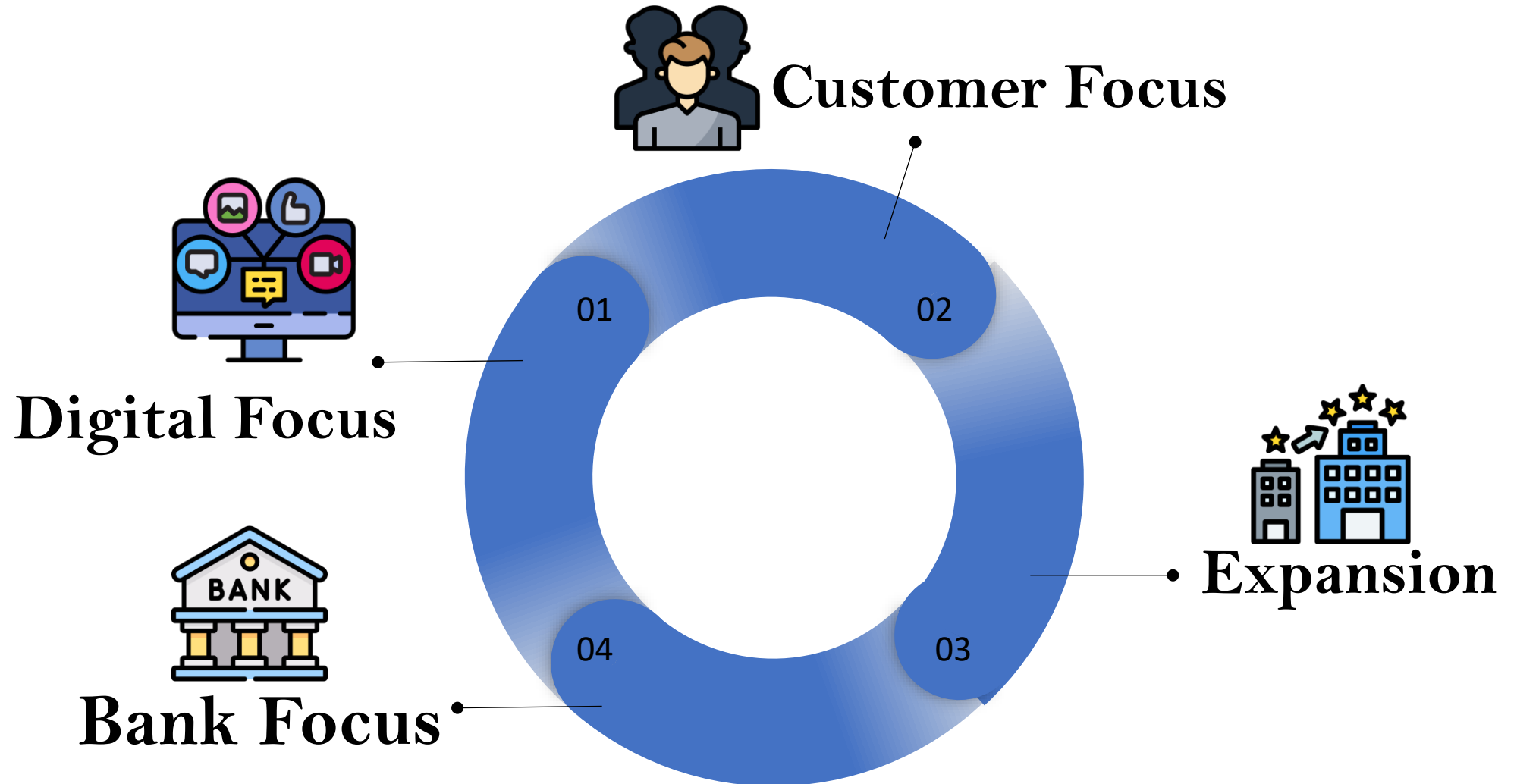


Rural Focus



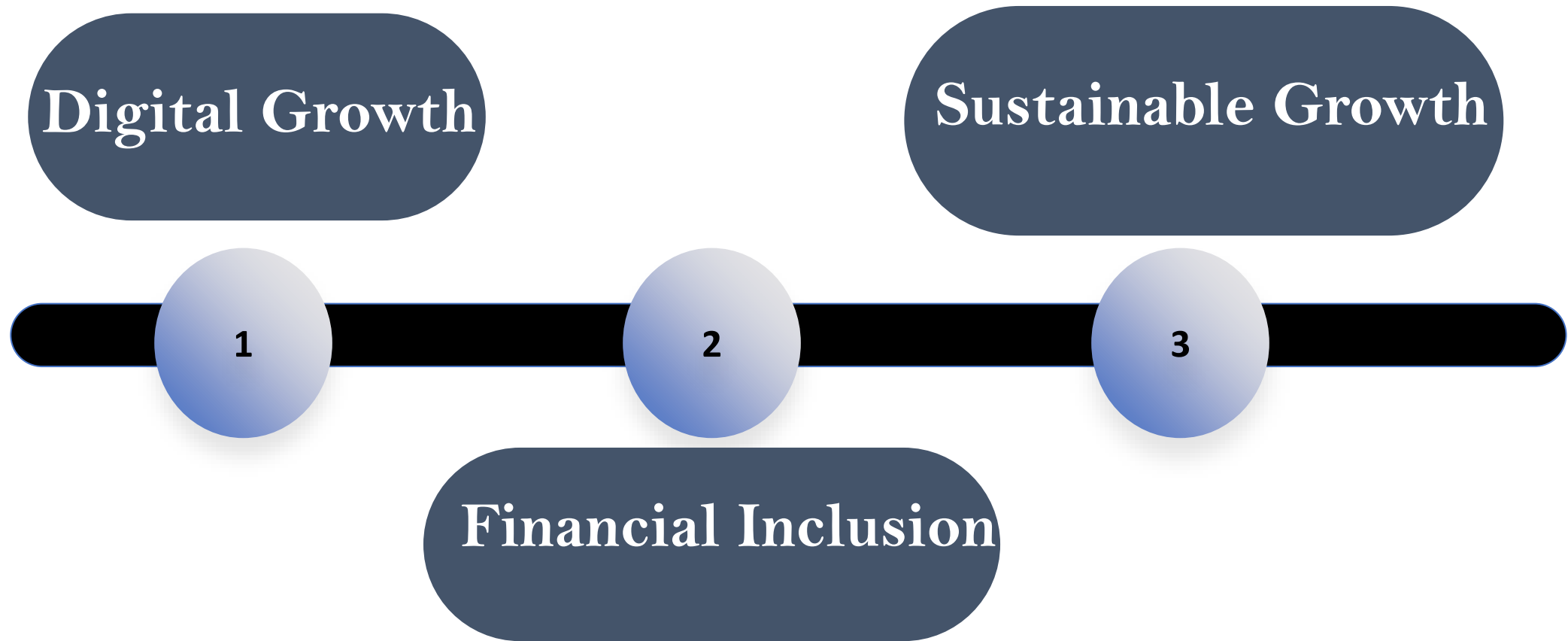
Market Focus

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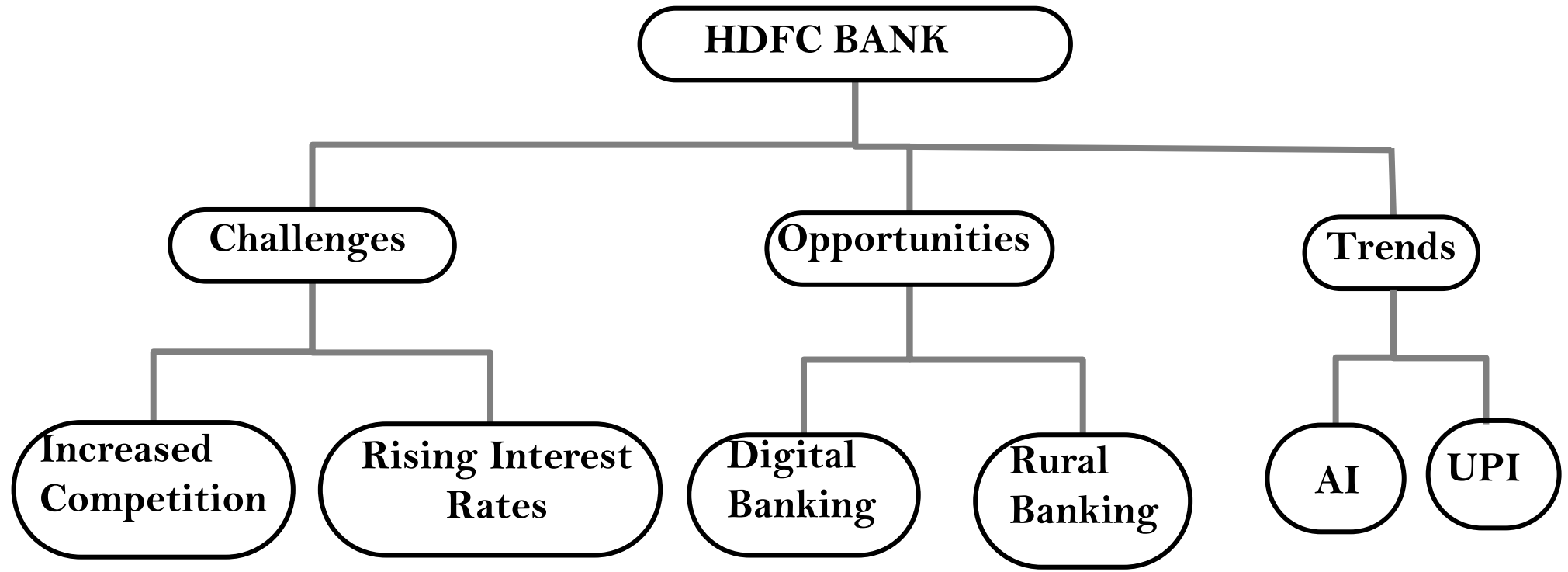
Strategic Goals

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CHALLENGES, OPPORTUNITIES, TREND

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Comparison Of Market (2023 – 2024)

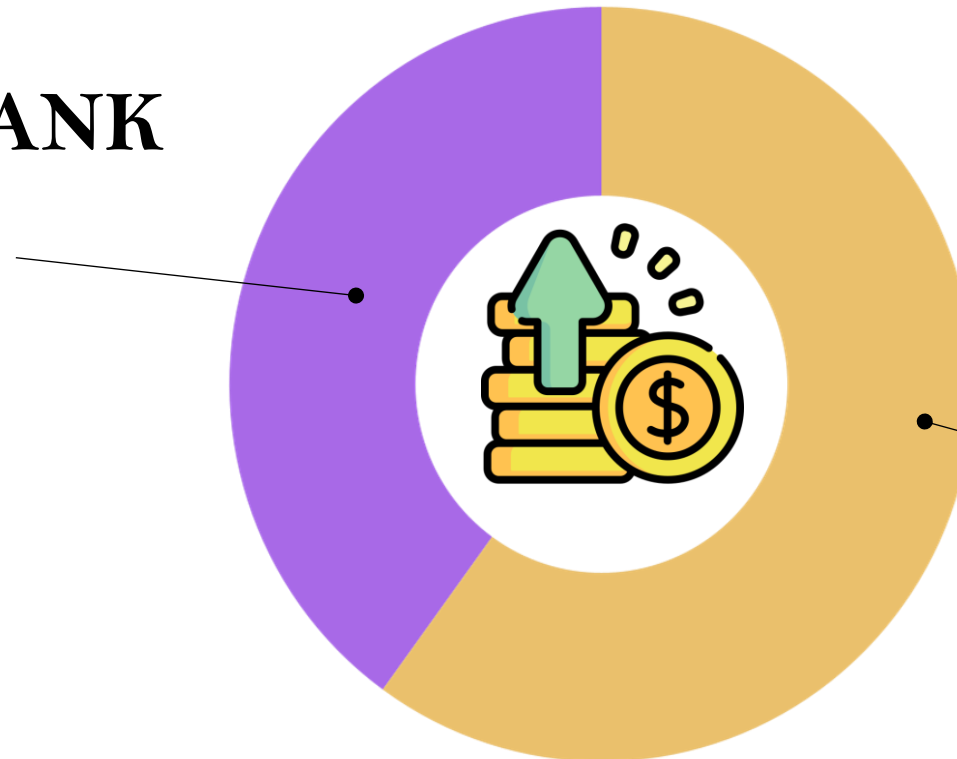
HDFC BANK V/S ICICI BANK

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Net Profit

HDFC BANK

40,908



ICICI BANK

60,812



Comparison Of Market (2023 – 2024)

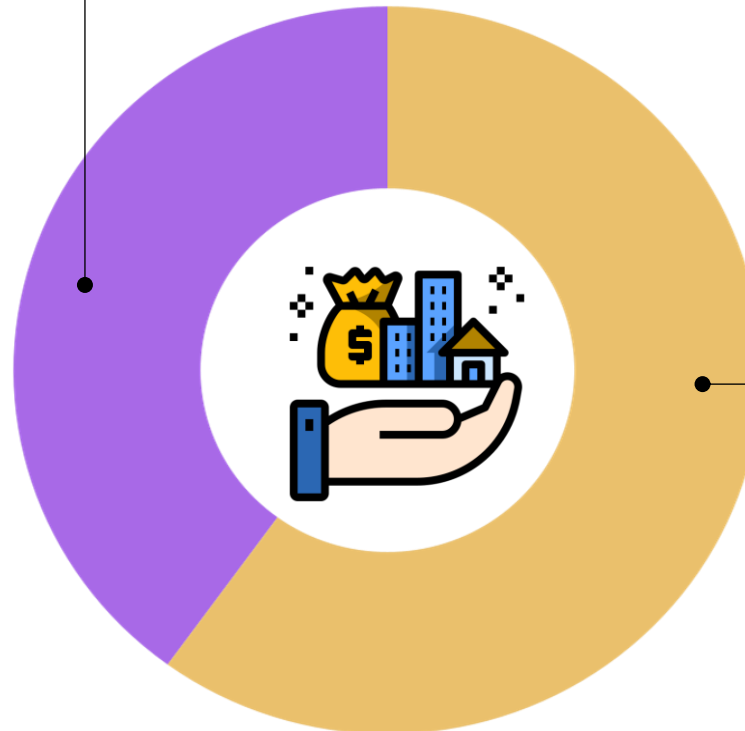
HDFC BANK V/S ICICI BANK

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Return On Assets

HDFC BANK

1.77%



ICICI BANK

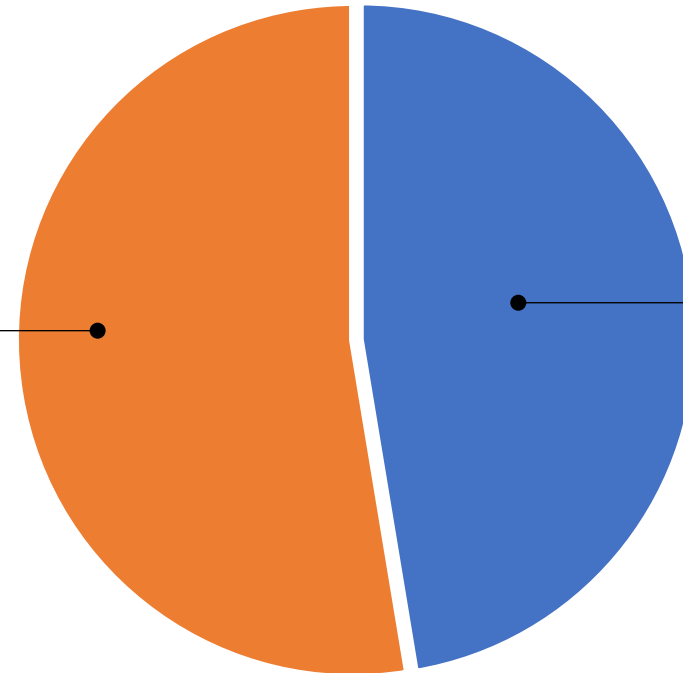
2.18%



Comparison Of Market (2023 – 2024) HDFC BANK V/S ICICI BANK

Price-to-earnings Ratio

ICICI BANK
18.73%



HDFC BANK
16.87%

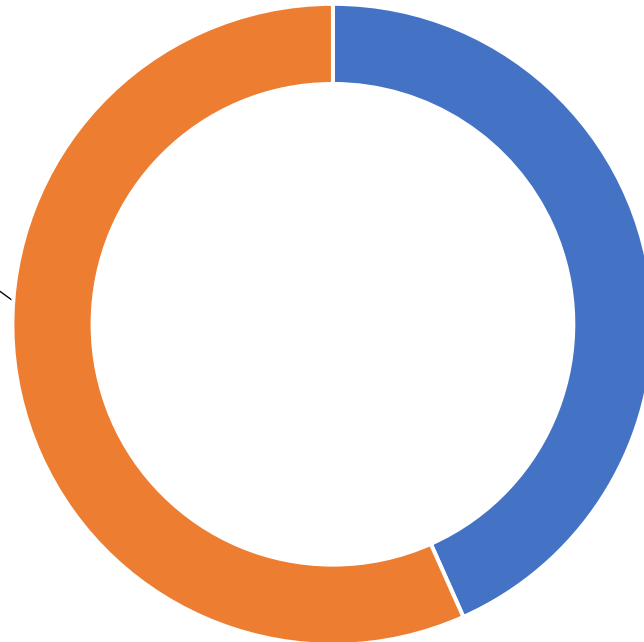


Comparison Of Market (2023 – 2024) HDFC BANK V/S ICICI BANK

Price-to-book Ratio

ICICI BANK

3.27%



HDFC BANK

2.5%

CONCLUSION

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