



Desk Research SDP

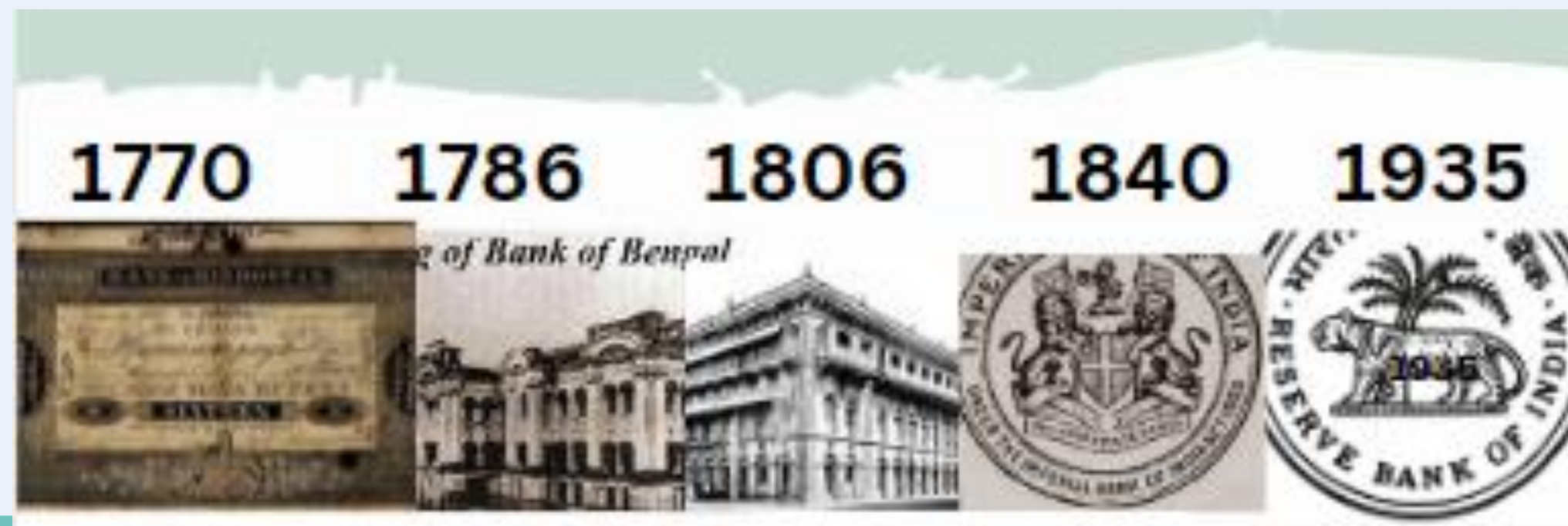
Group 8

Group Members

- 1. Akshata Katariya**
- 2. Mitali Chaudhari**
- 3. Dhawal Kanade**
- 4. Mansi Kadam**
- 5. vedika Raskar**
- 6. Megha Dhandare**
- 7. Prachi Kaware**

- 8. Omprakash Wanjari**
- 9. Megha Manoharan**
- 10. Pranjali Yewale**
- 11. Rutuja Bhole**
- 12. Simran Khare**
- 13. Yogita Ghanwat**

Mentor – Dr. Swapnisha Khambayat



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BANKING INDUSTRY

18th century



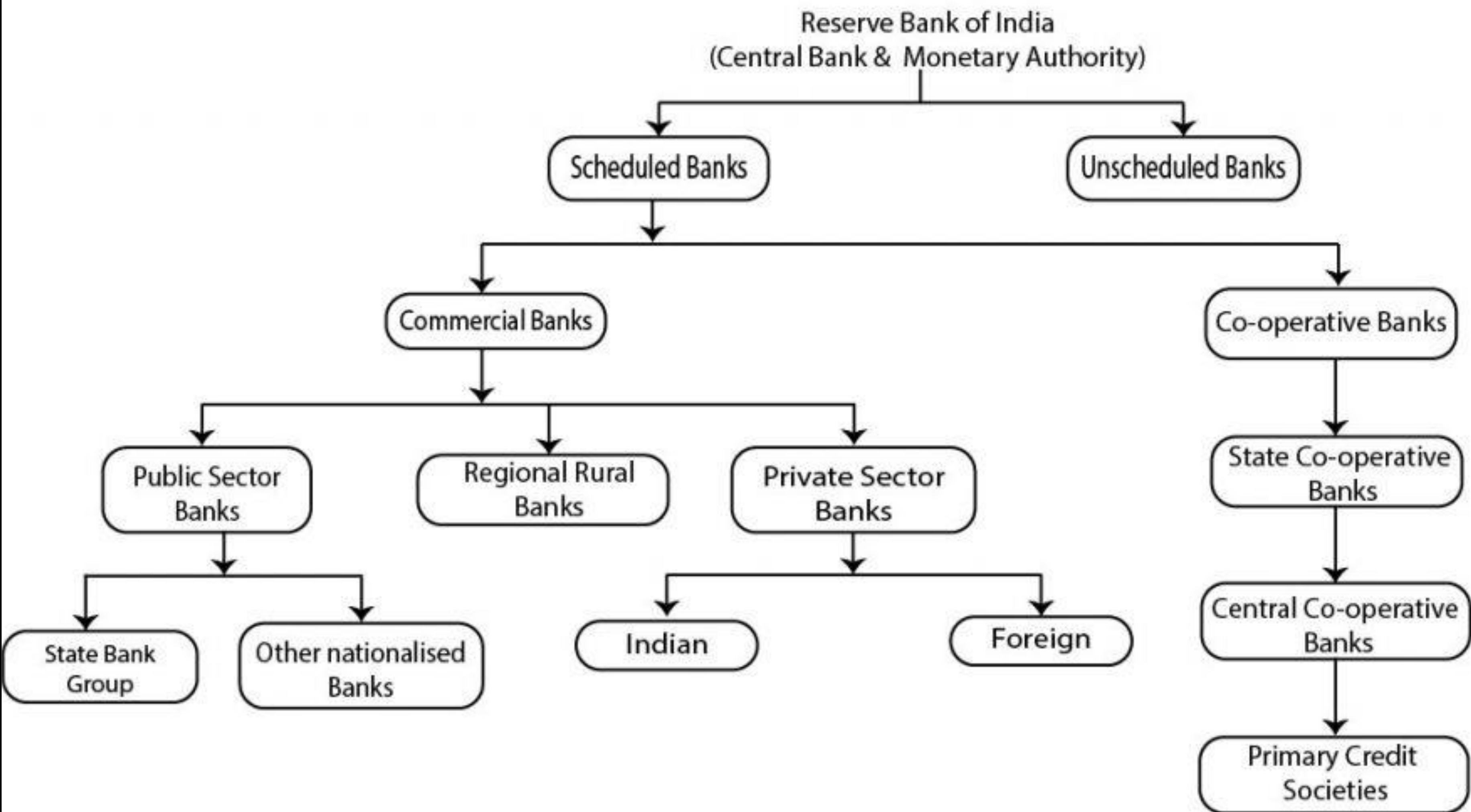
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Axis Bank- Founded by: Axis Bank was founded by Dr. Manmohan Singh, the then Finance Minister, in 1993 as UTI Bank.

Established: 1993 (as UTI Bank), renamed Axis Bank in 2007.

Current CEO: Amitabh Chaudhry .

HDFC Bank- Founded by: Housing Development Finance Corporation Limited (HDFC) was founded by Hasmukhbhai Parekh in 1977, but HDFC Bank was established in 1994.

Established: August 1994.

Current CEO: Sashidhar Jagdishan.



	HDFC Bank	Axis Bank:
Regional Footprint	Over 5,000 branches and 13,000+ ATMs across urban and rural India.	4,500+ branches and 11,000+ ATMs, focusing on metropolitan and semi-urban areas.
National Footprint	One of India's largest private-sector banks, leading in personal banking and payment systems.	Leading private bank with offerings in retail, corporate, and treasury sectors.
Global Footprint	Operates in markets like Hong Kong, Dubai, and New York, serving expatriates and international clients.	Presence in the U.S., Singapore, Hong Kong, and the UK, specializing in global banking and trade finance.

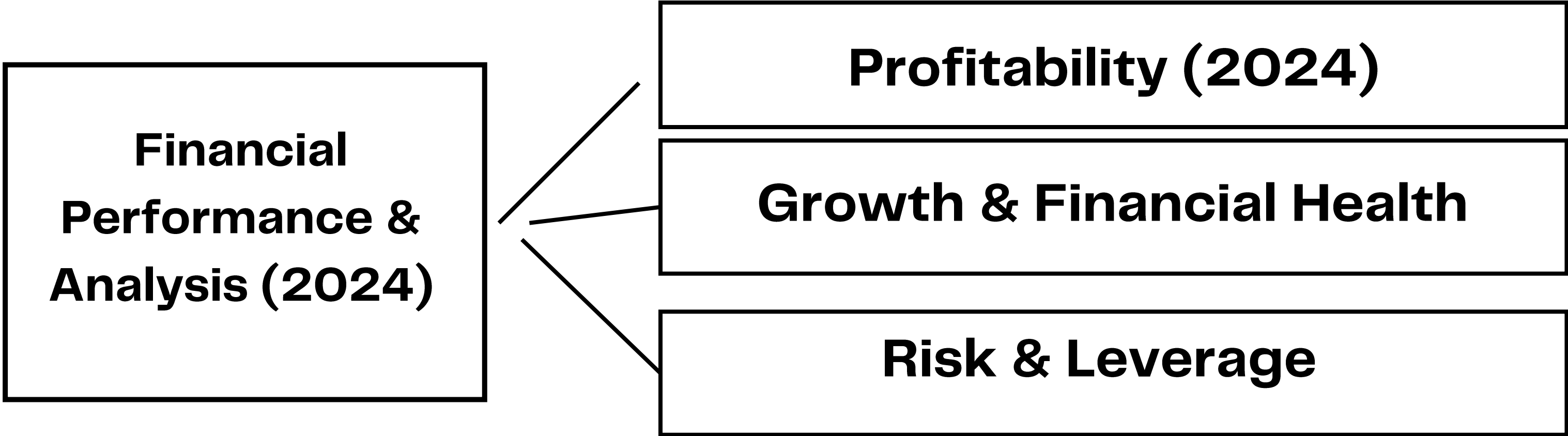
Regulatory Actions on Axis Bank & HDFC Bank

(2024)

Axis Bank was fined ₹1.91 crore for breaches of KYC norms and collateral requirements for agricultural loans.

HDFC Bank was fined ₹1 crore for regulatory and statutory compliance lapses.

Both banks notified customers of potential service disruptions due to system upgrades.



Comparision		
Metrics	HDFC Bank	Axis Bank
Market Cap	₹8,43,831 Cr	₹2,53,119 Cr
Stock Price	₹1,433	₹741
Net Interest Income (NII)	₹38,430 Cr	₹24,040 Cr
Net Profit	₹21,078 Cr	₹9,587 Cr
Gross NPA	1.38%	3.58%
Net Profit Margin	23.07%	23.43%
Leverage & Risk	Higher risk due to leverage	Lower leverage, better profit margin

Founder – Jeff Bezos

Founded On – 5 July 1994

Earlier Name- Cadabra (Online Book Store)



Founder – Radhakrishna

Founded On – 2000

The Evolving Retail Industry

- Experiencing rapid transformation and growth.
- A major economic driver, contributing significantly to GDP and employment.
- Organized retail and e-commerce are expanding rapidly.
- Growth fueled by rising incomes and increased internet access.





- **Brick-and-Mortar: Physical retail stores with limited online presence**
- **Primarily targets Indian customers, especially those seeking affordable products**
- **Middle-class families looking for budget-friendly groceries and household essentials**



- **E-commerce: Online marketplace with a vast range of products and cloud-based services**
- **Operates globally, offering a wide variety of products and services**
- **Online shoppers seeking convenience, variety, and fast delivery**

Amazon vs. D-Mart – Products & Services Compared

Amazon

•Product:

•Extremely wide (electronics, books, fashion)

•Services:

- E-commerce (Online shopping)**
- Cloud Computing (AWS)**
- Digital Streaming (Prime Video, Music)**
- Fast Delivery & Subscription Services**

D-Mart

•Product Range:

Focuses on essentials

•Services:

- Groceries (Food & Beverages)**
- Household Goods (Cleaning, Home Needs)**
- Apparel (Budget-Friendly Clothing)**
- Physical Retail Sales (Limited Online Presence)**



As of December 31, 2024, Amazon employed approximately 15,56,000 full-time and part-time individuals worldwide

Additionally, as of September 2024, DMart operated 381 stores across 12 states and union territories in India. Total Employees 73,962



IT INDUSTRY





INTRODUCTION

HCL Technologies as a key player in IT services, software development, and digital transformation.

AI & automation, and enterprise software.

History: Founded in 1976, HCL started as a hardware company

before transitioning into a global IT services leader.

Structure: Operates under three divisions HCLTech (IT Services),

HCLSoftware, and HCL Infrastructure.



INTRODUCTION

Wipro Limited, an Indian multinational corporation, was founded in 1945 by M.H. Hasham Premji

Wipro Limited, and also became a significant player in IT consulting, software development, and technology services.

Structure -Wipro Enterprises: Wipro Infrastructure engineering.

Social responsibility -Wipro's corporate social responsibility (CSR) efforts are embedded in its long-standing commitment to environmental sustainability, education, and healthcare.

REGIONAL ,NATIONAL , GLOBAL FOOTPRINTS

REGIONAL FOOTPRINTS

HCLTech

- Regional Presence: Offices across India, the US, Europe, and APAC.



- Regionally, it focuses on customizing products and services to local markets, forming strategic partnerships

NATIONAL FOOTPRINTS

HCLTech

- Focus on government projects, digital India initiatives, smart cities.



- Wipro Limited is an Indian company that operates in over 66 countries across six continents

GLOBAL FOOTPRINTS

HCLTech

- Expansion into AI, cloud, and automation sectors.



- Wipro adopts a global delivery model to provide IT solutions worldwide, focusing on innovation in emerging technologies such as AI, cloud, and IoT.

EMPLOYEES PERFORMANCE



1. HCL Technologies offers strong job security and work-life balance but has challenges in career growth and salary increments.
2. While globally recognized as an employee-friendly company, its performance appraisal system faces criticism. Overall, it provides stability but needs improvements in career progression and compensation.



1. Continuous Feedback: Wipro emphasizes regular feedback rather than relying solely on annual appraisals. Managers provide real-time performance feedback
2. 360-Degree Feedback: This approach collects feedback from peers, subordinates, and managers, offering a comprehensive view of an employee's performance. It helps in identifying strengths and areas for improvement.

Comparison of HCL Tech and Wipro LTD as HR Perspective

Aspect	HCL Technologies	Wipro
Work culture	Focus on employees,Open and flexible	Follows strict rules and structured process.
Career Growth	Encourages employees to switch roles and grow within the company.	Has a clear step by step career path with training.
Salary and Benefits	Good salary, Flexible perks and performance based rewards.	Decent salary, but benefits are more fixed and contorlled
HR Policies	Supportes new ideas, employees have more say.	Follows strict company policies and rules.

Industry Challenges, Opportunities, Excepted Trends in coming 3 years.

Challenges

HCLTech

- Global economic slowdown impacting IT spending.
- Rising competition from startups & global giants.



- Intense Competition: The IT services industry faces fierce competition from global players like TCS, Infosys, and emerging startups.

Opportunities

HCLTech

- Growth in AI, cloud computing, and quantum computing.
- Expansion in healthcare IT & fintech sectors.



- Digital Transformation: Increased demand for digital services, including cloud, AI, and data analytics, presents significant growth potential.

Expected Trends

HCLTech

- AI-driven automation replacing manual processes.
- Metaverse & Web 3.0 integration in business models



- AI and Sustainability Focus: Rising emphasis on green technology and sustainability in business operations and IT services.

THANK YOU