



# HDFC Bank

## Fundamental Analysis

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# INTRODUCTION

**HDFC Bank Limited** is an Indian banking and financial services company headquartered in [Mumbai](#)

**Products and services** - Wholesale, retail banking, different type of loans and credit cards.

**Mission** - HDFC Bank's mission is to be a world class Indian bank.

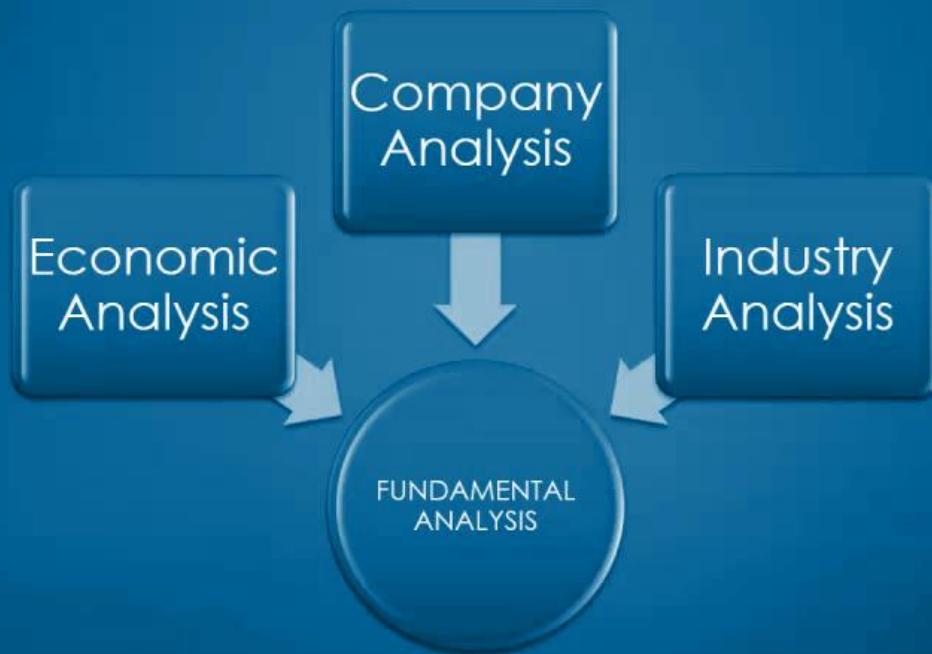
## **Objectives -**

To be the preferred provider of banking services for target retail and wholesale customer segments.

To achieve healthy growth in profitability, consistent with the bank's risk appetite.

**Values** - Operational Excellence, Customer Focus, Product Leadership, People and Sustainability.

# EIC Framework



# Economy Analysis

## 1. Sector Wise GDP

***Agriculture- 20.19%***

***Industry- 25.92%***

***Service Sector - 53.89%***



- ***Communication, trade - 16.42%***
- ***Financials, real estate- 22.05% (Major Contributor)***
- ***Public Administration- 15.42%***

**Current GDP - 7.7%**

# Economy Analysis (cont.)

## 2. Inflation Rate

Recent inflation rates for India

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2022	6.0%	6.1%	7.0%	7.8%	7.0%	7.0%	6.7%	7.0%					

## 3. Forex Reserve

Foreign Exchange Reserves in India **decreased** to 550870 USD Million in September 9 from 553110 USD Million in the previous week



# Industry Analysis

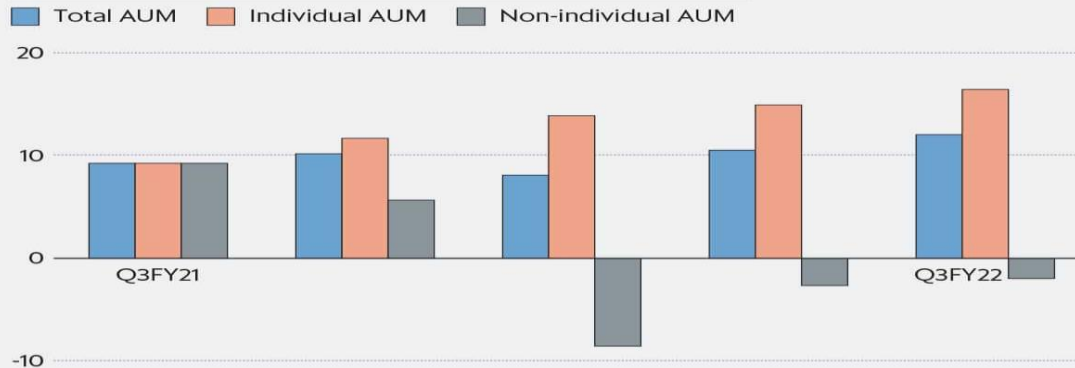
1. Nature and Type of Industry → **Cyclical Industry**

2. Industry Life Cycle → **Growth Stage**

## Steady growth

Individual loans drove growth in HDFC's overall loan book in Q3FY22, while the non-individual segment lagged.

Year-on-year growth (in %)



AUM is short for assets under management.

Source: Nirmal Bang Institutional Equities

# Industry Analysis (Cont.)

## 3. Nature Of Competition



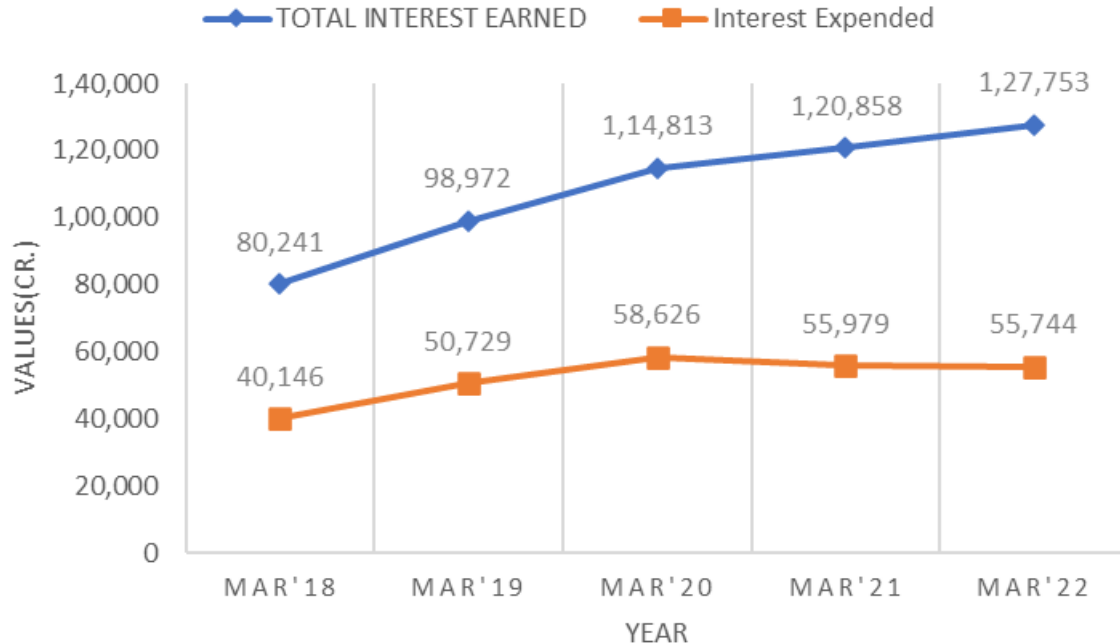
**Monopolistic Competition**





# COMPANY ANALYSIS

## FINANCIAL ANALYSIS



### 1. Interest Earned

*Higher the Better*

### 2. Interest Expended

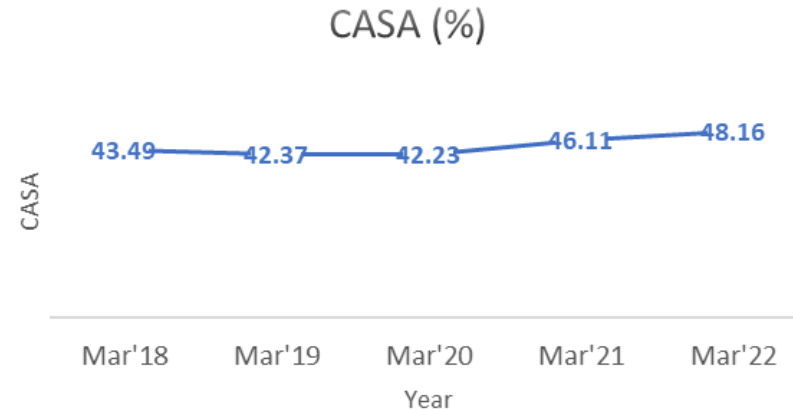
*Lower the Better*

## FINANCIAL ANALYSIS (cont.)

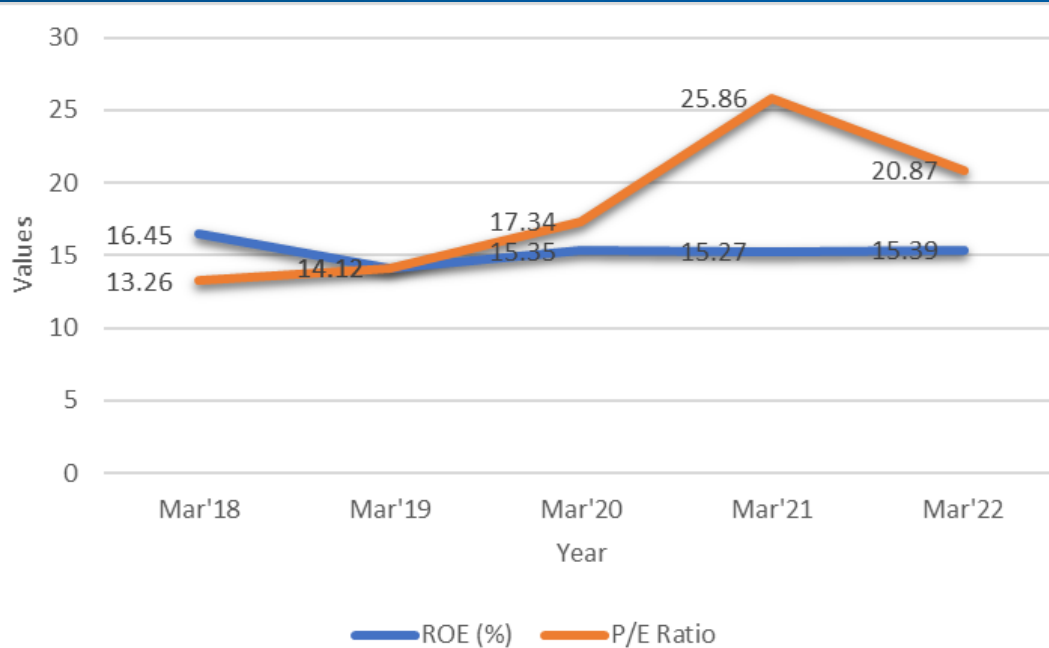
### 3. Net Profit Margin



### 4. CASA Ratio



# RATIO ANALYSIS



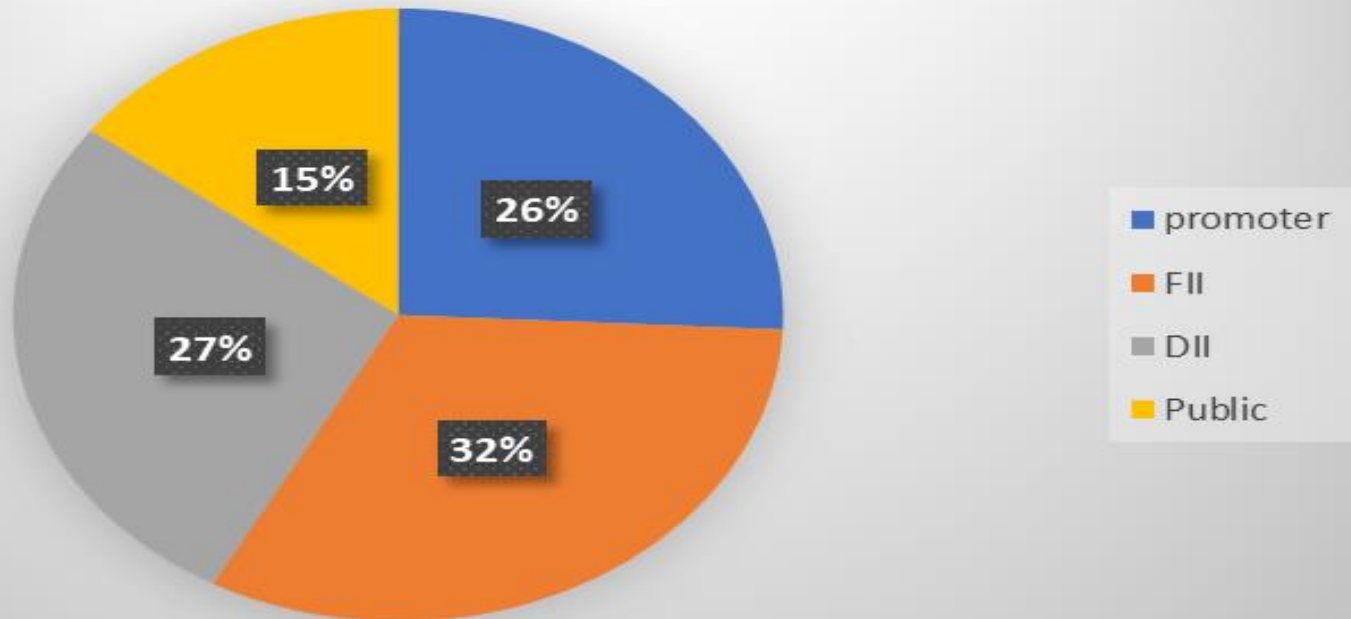
**1. Return on Equity**

**2. P/E Ratio**

**3. Debt to equity - 0.84**

# Shareholding pattern

share holding pattern



CONCLUSION- BUY or SELL?