



**GSFC**  
**UNIVERSITY**  
EDUCATION RE-ENVISIONED

## Industrial Internship Report

Submitted By:-

Name:- Jatin Jethwani

Program:- BBA- Business Analytics

Enrollment No.:- 22BBa04047

Submitted To: M/s Anshu Tewari

GSFC University, Vadodara, Gujarat

Internship Period:- 2 Weeks

Submission Date: 29 May, 2023

## Aknowledgment:

The internship opportunity I had was a great chance for learning and professional development. Therefore, I consider myself as a very lucky individual as I was provided with an opportunity to be a part of it. I am also grateful for having a chance to meet so many wonderful people and professionals who led me through this internship period.

I express my deepest thanks to

Akash Bhavsar, Neha Pujara, Anshu Tiwari and other staff member for taking part in useful decision & giving necessary advices and guidance and arranged all facilities to make life easier. I choose this moment to acknowledge her contribution gratefully.

I perceive as this opportunity as a big milestone in my career development. I will strive to use gained skills and knowledge in the best possible way, and I will continue to work on their improvement, in order to attain desired career objectives. Hope to continue cooperation with all of you in the future.

Lastly, I would like to thank Dr. Chetna Parmar, Ms. Anshu Tiwari of School of Management GSFC University for their valuable Instructions and Guidance during the Internship program.

Sincerely,

Name: Jatin Jethwani

Date: 8/5/2023 – 19/5/2023



## Introduction

Gujarat State Fertilizers & Chemicals Limited (GSFC) is an Indian chemicals and fertilizers manufacturer, owned by the Government of Gujarat. GSFC was founded in 1962 and has its headquarters in Vadodara on the Ahmedabad Vadodara Expressway. As of financial year 2021–22, fertilizers such as diammonium phosphate, ammonium sulfate and urea generated over 60% of the company's revenue, while industrial products including caprolactam, nylon 6, melamine and MEK oxime contributed the remaining share.

Oil and gas discovered in Bombay High and South Basin triggered the birth of 8 new generation fertilizer plants to fulfill the growing food needs of India. In 1976, it set up a plant in Bharuch which trades as Gujarat Narmada Valley Fertilisers & Chemicals, as a subsidiary of GSFC.

In 2012, GSFC incorporated a wholly-owned subsidiary called GSFC AgroTech Limited (GATL).

Gujarat State Fertilizers & Chemicals ranks 3rd in the Fertilisers industry in terms of sales revenues in

the year 2021-22 Fertilizer Products and Industrial Products are the major revenue segments disclosed by the company as per its annual financial statements for the year 2021-22.

The company is an export oriented company with foreign exchange earnings of the company comprising about 2.1 per cent of its sales Gujarat State Fertilizers & Chemicals is a large-sized company with revenues of Rs.91,781.3 million as per the latest annual report of the company for the year ended 31 March 2022. It ranked 245th in

CMIE's rankings by size in 2021-22. The company earned sales revenues of Rs.90,099.9 million for the year ended 31 March 2022 with a balance sheet size of Rs.143,674 million. It owns net fixed assets of Rs.26,742.2 million and the book

value of its total assets is Rs.93,749.3 million Gujarat State Fertilizers & Chemicals has been a profitable company for the past 19 years ended 31 March 2022. It was profitable at the operating level as well as the net level. It earned an operating profit of Rs. 13,331.6 million and a net profit of Rs 8,472.4 million in 31 March 2022.

The company earned an operating margin of 14.8 per cent and a net margin of 9.3 per cent during the year ended 31 March 2022 Gujarat State Fertilizers & Chemicals is a low leveraged company with a debt-equity ratio of 0.001 times on the back of a total borrowing of Rs.55 million.

## Products of GSFC:

They produces various kind of products such as Industrial, Biotech, Agro products and many more. Some of the products are mentioned below:

- Caprolactam
- Argon Gas
- Anhydrous Ammonia
- Melamine (Gujlamine)
- Nylon-6 (Gujlon)
- Oleum
- Methyl Ethyl Ketoxime (Gujoxime)
- Sulphuric Acid
- Neem Urea
- Ammonium Sulphate
- Di-Ammonium Phosphate
- Agro Products - APS
- Water Soluble Fertilizers
- Gypsum
- Micro Mix

And much more....

## Green Initiatives of GSFC:

Concerted efforts towards achieving Zero pollution levels by investing substantial funds for preventing, minimizing, recycling/reusing of liquid effluents, gaseous emissions and hazardous solid wastes.

Implementation of zero process effluent discharge system for Phosphoric group of plants.

Installation of sophisticated air pollution devices like ESP, De-Nox unit, ECS, scrubbers and filters for abatement and recovery of gaseous pollutants.

Adoption of new Technologies and up gradation in the existing process plants for energy and resource conservation and reduction of pollution potential.

Reuse of treated sewage for gardening and tree plantation purpose and recycling/reuse of process water within the plant to the extent possible, thereby conserving natural resource 'Water' to large extent.

Supporting Vadodara Enviro Channel Ltd (VECL) for promotion of 56 km long common effluent channel for discharge of effluents into the sea and ensuring cleaner environment in the region.

Online round the clock monitoring of ambient air through four online Ambient Air Monitoring stations installed at the periphery of GSFC for efficient and better controls.

For avoiding probability of leakages due to old age of lines, GSFC has rerouted and replaced the treated effluent disposal lines of about 7 km length from GSFC premise to Koyali outfall at the cost of @Rs. 15.5 crores.

Environment training and awareness to employees and surrounding villages for joining hands in the noble cause of environment protection.

Encapsulation of the chalk waste on 14 hectares of land and development of greenery on it.

GSFC has always remained in forefront to make the company green & clean by Landscaping, development of large & beautiful gardens within the complex & in colony and massive Green belt in 105 Ha area (33% of the total land area).

Development of a beautiful lotus pond with garden, ducks and natural landscaping within sulphuric acid plant area.

Practicing QEHS policy to ensure safe working environment for the employees & affiliated people.

With e-car and e-bicycle use for internal transport, GSFC has further invested in not just the green present but also a greener future.

Net Profit & Loss of GSFC for year 2021 and 2022:-

## **Gujarat State Fertilizers & Chemicals Ltd.**

Annual Performance by Product  
Segments - Profit & Loss : Mar 2013  
- Mar 2022 : Non-Annualised : Rs.  
Million

<b>Indicators / Segments</b>	<b>Mar 2021</b>	<b>Mar 2022</b>
	<b>12 mths</b>	<b>12 mths</b>
<b>Segment sales</b>	<b>74,996.1</b>	<b>89,956.3</b>
Fertilizer Products	57,289.8	60,628.8
Industrial Products	17,706.3	29,327.5
<b>Net sales</b>	<b>74,996.1</b>	<b>89,956.3</b>
Fertilizer Products	57,289.8	60,628.8
Industrial Products	17,706.3	29,327.5
<b>PBIT</b>	<b>4,722.2</b>	<b>12,070.6</b>
Fertilizer Products	3,466.8	6,833.5
Industrial Products	1,255.4	5,237.1
Less: Interest expense	427.4	96.3
Net unallocable income / expenditure	838.3	1,074.6
Less: Corporate tax	175.7	3,344.2
Less: Deferred tax	780.8	795.7
<b>Net profit</b>	<b>4,176.6</b>	<b>8,909.0</b>
Net Profit / Net Sales (%)	5.57	9.90
Net Profit / Capital employed (%)	4.57	7.63
Net Profit / Total assets (%)	3.79	6.37
<b>PBIT / Sales (%)</b>	<b>6.30</b>	<b>13.42</b>
Fertilizer Products	6.05	11.27
Industrial Products	7.09	17.86

Address of the GSFC head-quarters and plants:

### **Gujarat State Fertilizers & Chemicals Ltd.**

#### Addresses

**CMIE company co** 86913  
**ROC regn. no.** 04 - 1121  
**CIN code** L99999GJ1962PLC001121  
**Ownership** State Govt. - Commercial Enterprises

#### **Registered office address**

P O Fertilizer Nagar, Vadodara 391750 Gujarat

**Phone no.** +91 265 2242451

**Fax no.** +91 265 2240966

**Email address** ho@gsfc ltd.com

#### **Registrar address**

Link Intime India Pvt. Ltd. B-102 &103, Shangrila Complex, 1st Floor, Opp. H D F C Bank, Near Radhakrishna Char Rasta, Vadodara 391750 Gujarat

**Phone no.** +91 265 2339397

**Fax no.** +91 265 2356791

**Email address** vadodara@linkintime.co.in

**ISIN code** INE026A01025

**BSE scrip code** 500690

**BSE listing group** A

**NSE symbol** GSFC

**Face value (Indian)** 2.0

**Listed on** Bombay , Calcutta , MCX , National

**Plant location(s)** Fertilizernagar, Vadodara, Gujarat  
Sikka, Jamnagar, Gujarat



## Career Scope at GSFC

### Purpose of Employment at GSF Corporation

Gujarat State Fertilisers & Chemicals Limited, often known as GSFC, is a well-known Indian firm that produces fertilisers and chemicals. There are a variety of chances and advantages to working with GSFC. Aspects of working at GSFC include the following:

**Industry Presence:** GSFC is a well-known business in the chemicals and fertilisers industry. It has a substantial market presence and aids in the development of India's industrial and agricultural sectors.

GSFC provides a variety of professional options in a number of different fields, including engineering, manufacturing, research and development, finance, marketing, and human resources. GSFC offers opportunities for advancement whether you have technical knowledge or abilities in management and administration.

# TATA MOTORS

## Connecting Aspirations

### Introduction:

One of India's top automakers, Tata Motors is a part of the renowned Tata Group, a conglomerate with a wide range of commercial endeavours. Tata Motors, with its corporate headquarters in Mumbai, Maharashtra, is a major player in both the domestic and global automobile sectors.

Initially concentrating on producing locomotives and technical goods, Tata Motors was founded in 1945 as Tata technical and Locomotive Co. Ltd. However, it gradually broadened its business to cover light trucks, sedans, and electric cars. With a large selection of automobiles in several areas, Tata Motors has developed into a major player in the global automotive industry today.

The commercial vehicle branch of Tata Motors dominates the Indian market and produces a wide range of trucks, buses, and military vehicles. The commitment of the business to technology and innovation.

Tata Motors ranks 1st in the Commercial vehicles industry in terms of sales revenues in the year 2021-22. Commercial Vehicles and Passenger Vehicle are the major revenue segments disclosed by the company as per its annual financial statements for the year 2020-21. Tata Motors is a large-sized company with revenues of Rs.803,768 million as per the latest annual report of the company for the year ended 31 March 2022. It ranked 57th in CMIE's rankings by size in 2021-22. The company earned sales revenues of Rs.571,612.6 million for the year ended 31 March 2022 with a balance sheet size of Rs.682,175.1 million. It owns net fixed assets

of Rs.140,757.6 million and the book value of its total assets is Rs.676,114.8 million. Tata Motors has been a profitable at the operating level for the past two years ended 31 March 2022. However, it could not carry the profitability at the operating level to the net level in the past three years. It suffered a net loss of Rs.18,964.7 million in 31 March 2022 and a net loss of Rs.24,388.8 million in the preceding year. The company earned an operating margin of 2.8 per cent but suffered a net loss margin of 3.3 per cent during the year ended 31 March 2022. Tata Motors is a low leveraged company with a debt-equity ratio of 1.217 times on the back of a total borrowing of Rs.235,290.7 million.

As Tata Motors consolidated FY 2021-2022

- There were 52,351 employees were working in it.
- Around 10 lakh 86 thousand vehicles were sold.
- They have more than 9,300 sales & service points till 2022.

Tata Motors Limited, a USD 37 billion organisation, is a leading global automobile manufacturer with a portfolio that covers a wide range of cars, SUVs, buses, trucks, pickups and defence vehicles.

Vision of Tata Motors:

By FY 2024, Tata Motors will become the most aspirational Indian auto brand, consistently winning, by:

- Delivering superior financial returns.
- Driving sustainable mobility solutions.
- Exceeding customer expectations.
- Creating a highly engaged work force.

Tata is not only consists of Tata Motors, they also have different companies as:

- TCS ( Tata Consultancy Service).
- Tata steel.
- Tata chemicals.
- Tata Power.

And more..

Tata also owns other car brands such as:

- Jaguar
- Land Rover

They also runs programs such as:

Aarogya - Health

Vidyadhanam - Education

Kaushalya - Employability or Skilling

Vasundhara - Environment

Amrutdhara - Drinking Water

Aadhaar - Affirmative Action

Seva – Volunteering

Besides the ongoing programmes for societal and community betterment, their teams respond to issues on ‘need’ basis across the year as well. In 2020-21, they reached out to impact 1,36,800 lives through our Covid Response initiatives, which involved provision of essentials and food supplies, equipping the ground-zero heroes and educating masses for containment and protection, involving spends of around Rs 3.34 crores.

Conclusion and future scope:

In conclusion, Tata Motors is a company with a rich history and a bright future. The company has a strong commitment to innovation and sustainability, and is constantly looking for ways to improve its products and services. With a wide range of roles available, from engineering to marketing and sales, Tata Motors offers many opportunities for growth and development.

Looking to the future, Tata Motors is well positioned to continue its success in the automotive industry. The company has made significant investments in electric and autonomous vehicle technology, and is working to develop new products and services that meet the needs of a changing world. With a strong focus on customer satisfaction and a commitment to quality, Tata Motors is poised to remain a leader in the industry for years to come.

If you're interested in working for Tata Motors, it's important to have a strong background in your field and to stay up-to-date with the latest trends and technologies. With a focus on collaboration and teamwork, Tata Motors offers a supportive environment where employees can learn from one another and work together to achieve common goals. Whether you're just starting out in your career or looking to take the next step, Tata Motors could be the perfect place for you to grow and thrive.



### Introduction:

Google is an American multinational technology company focusing on online advertising, search engine technology, cloud computing, computer software, quantum computing, e-commerce, artificial intelligence, and consumer electronics. It has been referred to as "the most powerful company in the world" and one of the world's most valuable brands due to its market dominance, data collection, and technological advantages in the area of artificial intelligence. Its parent company Alphabet is considered one of the Big Five American information technology companies, alongside Amazon, Apple, Meta, and Microsoft.

Google was founded on September 4, 1998, by computer scientists Larry Page and Sergey Brin while they were PhD students at Stanford University in California. Together they own about 14% of its publicly listed shares and control 56% of its stockholder voting power through super-voting stock. The company went public via an initial public offering (IPO) in 2004. In 2015, Google was reorganized as a wholly owned subsidiary of Alphabet Inc. Google is Alphabet's largest subsidiary and is a holding company for Alphabet's internet properties and interests. Sundar Pichai was appointed CEO of Google on October 24, 2015, replacing Larry Page, who became the CEO of Alphabet. On December 3, 2019, Pichai also became the CEO of Alphabet.

The company has since rapidly grown to offer a multitude of products and services beyond Google Search, many of which hold dominant market positions. These products address a wide range of use cases, including email (Gmail), navigation (Waze & Maps), cloud computing (Cloud), web browsing (Chrome), video sharing (YouTube), productivity (Workspace), operating systems (Android), cloud storage (Drive), language translation (Translate), photo storage (Photos), video calling (Meet), smart home (Nest), smartphones (Pixel), wearable technology (Pixel Watch & Fitbit), music streaming (YouTube Music), video on demand (YouTube TV), artificial intelligence (Google Assistant), machine learning APIs (TensorFlow),

AI chips (TPU), and more. Discontinued Google products include gaming (Stadia), Glass, Google+, Reader, Play Music, Nexus, Hangouts, and Inbox by Gmail.

Google's other ventures outside of Internet services and consumer electronics include quantum computing (Sycamore), self-driving cars (Waymo, formerly the Google Self-Driving Car Project), smart cities (Sidewalk Labs), and transformer models (Google Brain).

Google and YouTube are the two most visited websites worldwide followed by Facebook and Twitter. Google is also the largest search engine, mapping and navigation application, email provider, office suite, video sharing platform, photo and cloud storage provider, mobile operating system, web browser, ML framework, and AI virtual assistant provider in the world as measured by market share. On the list of most valuable brands, Google is ranked second by Forbes and fourth by Interbrand. It has received significant criticism involving issues such as privacy concerns, tax avoidance, censorship, search neutrality, antitrust and abuse of its monopoly position.



## Tools and Technologies:

Google has a wide range of tools and technologies that it uses to develop its products and services. Some of the most important tools include Google Search, Google Maps, Google Drive, and Google Analytics. These tools are used to help users find information, navigate the world, store and share files, and analyze data.

Google Search is one of the most widely used tools in the world, providing users with access to billions of web pages and other online resources. Google Maps is another popular tool, providing users with detailed maps and directions to help them navigate the world. Google Drive is a cloud-based storage service that allows users to store and share files, while Google Analytics is a powerful data analysis tool that helps businesses track and analyze website traffic and user behavior.

In addition to these tools, Google also uses a wide range of technologies to develop its products and services. These include artificial intelligence, machine learning, and natural language processing, which are used to power services like Google Assistant and Google Translate. Google also uses technologies like TensorFlow and Kubernetes to develop its cloud computing and data analysis services. Overall, Google is a leader in the tech industry, constantly developing and innovating new tools and technologies to help people connect, learn, and grow.

## Mission of Google:

- Maximise access to information

Google's mission is to organise the world's information and make it universally accessible and useful. That's why Search makes it easy to discover a broad range of information from a wide variety of sources. Some information is simple, like the height of the Eiffel Tower. For more complex topics, Search is a tool to explore many angles so that you can form your own understanding of the world.

- Present information in the most useful way

Today, information exists not just on web pages but in images, videos, news, sports scores and many other types of content. So if you're searching for directions, we show a map. Or when you're looking for the weather or stock prices, we show the most up-to-the-minute information. We use approachable language and design to guide you through your experience on Search, and test our approach broadly to make sure that we're presenting information in the most useful way.

- Protect your privacy

Guided by their privacy principles, they create tools and explanations to help you understand how they use data to make Search more helpful to you. For example, using our Search history, Google can auto-complete your searches. So if one starts to search for 'barcelona', auto-complete might predict past places or sights that they searched for before we've even finished typing them. When we use our products, we trust Google with our data, and it's their responsibility to keep our data private, safe and secure. That's why they build controls so that we can choose the privacy settings that are right for us or even permanently delete our data. To keep your data secure, they've built some of the most advanced security infrastructure in the world. And they'll never sell our personal information to anyone. They make money from advertising, not by selling personal information.

- Help creators succeed online

To support a healthy ecosystem of fresh and useful content in all the world's languages, they help people, publishers and businesses of all sizes succeed and be found by others. They do this by sending visitors to websites small and large through their search results, or by connections such as listing business addresses and phone numbers. They don't charge to be in our search listings, and they also provide free tools and resources to help site owners be successful.

## Future Scope:

Working at Google can be an incredibly rewarding experience. The company is known for its innovative culture and commitment to employee growth and development. There are a wide variety of roles available, from software engineering to marketing and sales, so there's something for everyone. With a strong focus on collaboration and teamwork, Google offers a supportive environment where employees can learn from one another and work together to achieve common goals.

One of the biggest advantages of working at Google is the opportunity for growth and development. The company offers a wide range of training and development programs, as well as opportunities for employees to take on new challenges and responsibilities. Whether you're interested in moving up the ranks within your current role or transitioning to a new role altogether, Google provides the resources and support you need to achieve your goals.

Another advantage of working at Google is the company's commitment to innovation. From cutting-edge technologies to new approaches to business and management, Google is always looking for new ways to stay ahead of the curve. This means that employees have the opportunity to work on exciting projects and be a part of the next big thing in tech. If you're looking for a challenging and rewarding career in a fast-paced, dynamic environment, Google could be the perfect place for you.



## Introduction:

Bank of Baroda is a leading public sector bank in India. It was founded in 1908 by Maharaja Sayajirao Gaekwad III of Baroda. The bank started its operations with a single branch in Baroda, Gujarat, and has since grown to become one of the largest banks in India.

Over the years, Bank of Baroda has expanded its operations both within India and internationally. The bank now has a network of over 9,500 branches and 13,400 ATMs across India, as well as branches in 25 countries around the world.

Bank of Baroda offers a wide range of banking and financial services to its customers, including personal banking, corporate banking, investment banking, and wealth management. The bank is known for its innovative products and services, such as its mobile banking app, which allows customers to access their accounts and make transactions from their smartphones.

In addition to its banking services, Bank of Baroda is also committed to social responsibility. The bank has several initiatives in place to support education, healthcare, and environmental sustainability. For example, the bank has established a number of schools and colleges in India to provide education to underprivileged children.

Annual Balancesheet:-

Rs (in Crores)

Particulars	Mar'22	Mar'21	Mar'20	Mar'19	Mar'18
<b>Liabilities</b>	<b>12 Months</b>	<b>12 Months</b>	<b>12 Months</b>	<b>12 Months</b>	<b>12 Months</b>
Share Capital	1035.53	1035.53	925.37	5572.36	530.36
Reserves & Surplus	84874.19	76010.19	70930.84	45410.73	42864.41
<b>Net Worth</b>	<b>85909.72</b>	<b>77045.72</b>	<b>71856.22</b>	<b>50983.10</b>	<b>43394.77</b>
Secured Loan	103899.29	66847.93	93069.31	67201.30	62571.97
Unsecured Loan	1045938.56	966996.93	945984.43	638689.72	591314.82
<b>TOTAL LIABILITIES</b>	<b>1235747.57</b>	<b>1110890.58</b>	<b>1110909.95</b>	<b>756874.11</b>	<b>697281.57</b>
<b>Assets</b>					
Gross Block	9921.90	8016.25	8889.29	6990.30	5367.39
(-) Acc. Depreciation	.00	.00	.00	.00	.00
<b>Net Block</b>	<b>9921.90</b>	<b>8016.25</b>	<b>8889.29</b>	<b>6990.30</b>	<b>5367.39</b>
Capital Work in Progress	.00	.00	.00	.00	.00
Investments	315795.39	261220.27	274614.61	182298.08	163184.53

Inventories	.00	.00	.00	.00	.00
Sundry Debtors	.00	.00	.00	.00	.00
Cash and Bank	122655.00	120412.82	121901.12	89229.62	92897.38
Loans and Advances	829627.55	765715.44	752510.49	502469.41	458550.47
<b>Total Current Assets</b>	<b>952282.55</b>	<b>886128.26</b>	<b>874411.61</b>	<b>591699.03</b>	<b>551447.85</b>
Current Liabilities	42252.27	44474.19	47005.56	24113.29	22718.21
Provisions	.00	.00	.00	.00	.00
<b>Total Current Liabilities</b>	<b>42252.27</b>	<b>44474.19</b>	<b>47005.56</b>	<b>24113.29</b>	<b>22718.21</b>
<b>NET CURRENT ASSETS</b>	<b>910030.28</b>	<b>841654.07</b>	<b>827406.05</b>	<b>567585.74</b>	<b>528729.64</b>
Misc. Expenses	.00	.00	.00	.00	.00
<b>TOTAL ASSETS</b>	<b>1235747.57</b>	<b>1110890.58</b>	<b>1110909.95</b>	<b>756874.11</b>	<b>697281.57</b>

Rs (in Crores)

Tool and technologies used by BOB:

Bank of Baroda uses a variety of tools and technologies to support its banking operations. Here are some of the key tools and technologies used by the bank:

1. Core Banking Solution (CBS): Bank of Baroda uses a CBS platform to manage its banking operations. The CBS platform is a centralized system that allows the bank to manage customer accounts, transactions, and other banking services.
2. Mobile Banking App: Bank of Baroda has a mobile banking app that allows customers to access their accounts, make transactions, and manage their finances from their smartphones.
3. Internet Banking: The bank offers internet banking services that allow customers to access their accounts and manage their finances online.
4. ATMs: Bank of Baroda has a network of over 13,400 ATMs across India, which allow customers to withdraw cash, check their account balances, and perform other banking transactions.
5. Payment Gateways: The bank uses payment gateways to process online transactions and payments.
6. Data Analytics: Bank of Baroda uses data analytics tools to analyze customer data and identify trends that can help the bank improve its services and products.
7. Cybersecurity: The bank uses advanced cybersecurity tools and technologies to protect customer data and prevent fraud.

Bank of Baroda is able to provide its customers with a range of benefits, including:

1. Convenience: The mobile banking app, internet banking, and ATMs make it easy for customers to access their accounts and perform transactions from anywhere at any time.
2. Efficiency: The CBS platform and payment gateways allow the bank to process transactions quickly and efficiently, reducing wait times for customers.
3. Security: The bank's cybersecurity tools and technologies help protect customer data and prevent fraud.
4. Improved Customer Service: By using data analytics tools, Bank of Baroda is able to better understand customer needs and preferences, and offer products and services that meet those needs.
5. Cost Savings: The use of technology and automation has helped Bank of Baroda reduce costs associated with manual processes and improve operational efficiency.



## HR Policies of BOB:-

Bank of Baroda India has a comprehensive HR policy that covers a wide range of areas, including recruitment, compensation and benefits, performance management, learning and development, and employee engagement. Some of the key features of Bank of Baroda India's HR policy include:

1. **Recruitment:** Bank of Baroda India has a transparent and merit-based recruitment process that aims to attract and retain the best talent. The bank also has a policy of diversity and inclusion, which ensures that it hires employees from diverse backgrounds.
2. **Compensation and Benefits:** Bank of Baroda India offers competitive compensation and benefits packages to its employees, which includes salary, bonuses, medical insurance, and retirement benefits. The bank also has a policy of performance-based pay, which rewards employees for their contributions to the bank's success.
3. **Performance Management:** Bank of Baroda India has a robust performance management system that is designed to help employees set goals, track progress, and receive feedback. The system is based on a 360-degree feedback mechanism, which ensures that employees receive feedback from multiple sources.
4. **Learning and Development:** Bank of Baroda India offers a wide range of learning and development opportunities to its employees, including classroom training, e-learning, and on-the-job training. The bank also has tie-ups with leading management institutes to offer specialized training programs.
5. **Employee Engagement:** Bank of Baroda India has several initiatives in place to promote employee engagement, including sports and cultural events, employee clubs, and team-building activities. The bank also has a grievance redressal mechanism in place to ensure that employees can raise their concerns in a safe and confidential environment.

Bank of Baroda has several policies in place to benefit society. Some of the policies include:

1. Corporate Social Responsibility: The bank has a Corporate Social Responsibility (CSR) policy that focuses on supporting initiatives related to education, healthcare, rural development, and environmental sustainability. The bank has implemented several CSR projects across India, such as providing education to underprivileged children, supporting healthcare initiatives, and promoting sustainable agriculture practices.
2. Financial Inclusion: The bank has policies in place to promote financial inclusion and provide access to banking services to underserved communities. This includes initiatives such as opening bank branches in rural areas, providing financial literacy programs, and promoting digital banking solutions.
3. Environmental Sustainability: The bank is committed to promoting environmental sustainability and has implemented several initiatives to reduce its carbon footprint. This includes investing in renewable energy sources, reducing paper usage, and promoting sustainable business practices.
4. Ethical Business Practices: The bank has policies in place to promote ethical business practices and prevent corruption. This includes implementing a code of conduct for employees, conducting regular audits, and providing training on ethical business practices.

Future prospects of working in Bank of Baroda include:

1. Digital Transformation: The bank is focused on digital transformation and is investing in technologies such as artificial intelligence, blockchain, and big data analytics. This creates opportunities for employees to work on cutting-edge projects and develop new skills.
2. International Expansion: Bank of Baroda has a presence in over 20 countries and is continuing to expand its operations globally. This creates opportunities for employees to work in different countries and gain international experience.
3. Customer Experience: The bank is committed to improving its customer experience and is investing in technologies and processes to achieve this goal. This creates opportunities for employees to work on customer-centric projects and develop new skills in this area.
4. Innovation: Bank of Baroda encourages innovation and creativity and is always looking for new ideas to improve its services and processes. This creates opportunities for employees to work on innovative projects and contribute to the bank's success.



## Introduction:

Leading engineering, procurement, and construction (EPC) firm Linde Engineering India Pvt. Ltd. offers cutting-edge and environmentally friendly solutions to the oil and gas, petrochemical, chemical, and fertiliser industries. The business is a division of Germany's Linde Engineering, a world authority on EPC for industrial plants. With offices in Mumbai, Vadodara, Kolkata, and Chennai, Linde Engineering India has a significant presence in the country and has been providing services to the Indian market for more than 50 years.

Modern manufacturing facilities and a highly skilled team enable Linde Engineering India to provide its customers with EPC solutions of the highest calibre. Feasibility analyses, front-end engineering design, detailed engineering, procurement, construction, commissioning, and maintenance are among the services offered by the business. Additionally, a variety of goods are provided by Linde Engineering India, such as air separation units, hydrogen plants, olefin plants, and natural gas processing plants.

The goal of Linde Engineering India is to meet the needs of its customers while having as little negative environmental impact as possible. The business has put in place a number of steps to lessen its carbon footprint, such as the use of renewable energy sources, energy-saving equipment, and waste reduction programmes. As part of its commitment to promoting safety, Linde Engineering India has put in place a thorough safety programme that includes training, audits, and regular safety reviews. Overall, Linde Engineering India is dedicated to providing its clients with high-quality, sustainable solutions and is a dependable partner for EPC solutions.

in Rupees million	Note	As at 31 Dec 2021	As at 31 Dec 2020
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment	5	18,103.94	19,684.77
Right-of-Use Assets	6	373.20	203.80
Capital work-in-progress	5	680.40	170.58
Goodwill	7A	89.34	-
Other Intangible assets	7B	119.06	3.33
<b>Financial assets</b>			
Investments in joint ventures	8	20.00	20.00
Investments in others	8	0.66	0.39
Other financial assets	9	49.09	33.43
Non current tax assets (Net)	10	146.20	96.79
Other non current assets	11	1,828.79	1,770.06
<b>Total non- current assets (A)</b>		<b>21,410.68</b>	<b>21,983.15</b>
<b>Current assets</b>			
Inventories	12	691.04	685.91
<b>Financial assets</b>			
Trade receivables	13	3,958.57	4,072.12
Cash and cash equivalents	14	9,832.93	3,241.44
Other balances with bank	15	46.80	17.14
Other financial assets	9	412.33	477.18
Other current assets	11	3,506.52	1,914.96
<b>Total current assets (B)</b>		<b>18,448.19</b>	<b>10,408.75</b>
<b>Assets classified as held for sale (C)</b>	16	<b>168.12</b>	<b>196.29</b>
<b>TOTAL ASSETS (A+B+C)</b>		<b>40,026.99</b>	<b>32,588.19</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Equity</b>			
Equity Share Capital	17	852.84	852.84
Other equity	18	26,057.38	21,184.36
<b>Total equity (D)</b>		<b>26,910.22</b>	<b>22,037.20</b>
<b>Liabilities</b>			
<b>Non-current liabilities</b>			
<b>Financial liabilities</b>			
Lease liabilities		230.37	58.95
Provisions	20	706.63	620.08
Deferred tax liabilities (Net)	21	2,990.77	2,354.13
Other non-current liabilities	22	435.77	415.72
<b>Total non- current liabilities</b>		<b>4,363.54</b>	<b>3,448.88</b>
<b>Current liabilities</b>			
<b>Financial liabilities</b>			
Lease liabilities		12.56	10.08
Trade payables			
(A) total outstanding dues of micro and small enterprises	23	10.12	3.33
(B) total outstanding dues of creditors other than micro and small enterprises	23	5,867.46	4,512.42
Other financial liabilities	19	570.85	609.82
Provisions	20	406.01	388.56
Other current liabilities	22	1,886.23	1,577.90
<b>Total current liabilities</b>		<b>8,753.23</b>	<b>7,102.11</b>
<b>Total liabilities (E)</b>		<b>13,116.77</b>	<b>10,550.99</b>
<b>TOTAL EQUITY AND LIABILITIES (D+E)</b>		<b>40,026.99</b>	<b>32,588.19</b>

Balance Sheet of Linde Till 31-Dec-2021

Linde Engineering uses a variety of methodologies to deliver high-quality engineering, procurement, and construction (EPC) solutions to its clients. Some of the key methodologies used by Linde Engineering include:

1. Project management: Linde Engineering has a proven project management methodology that is based on best practices and industry standards. The company's project managers are highly skilled and experienced in managing large-scale EPC projects and work closely with clients to ensure that projects are delivered on time and within budget.

2. Engineering design: Linde Engineering uses cutting-edge technology and software to design and optimize industrial plants. The company's engineers use a range of design methodologies, including process simulation, 3D modeling, and computational fluid dynamics (CFD), to ensure that plants are designed to the highest standards.

3. Procurement: Linde Engineering has a global network of suppliers and partners that enables it to procure high-quality materials and equipment at competitive prices. The company's procurement team uses a range of methodologies, including supplier evaluation and selection, to ensure that all materials and equipment meet the required specifications and quality standards.

4. Construction: Linde Engineering uses a range of construction methodologies, including modular construction and lean construction, to ensure that projects are delivered safely, efficiently, and to the highest standards.

5. Commissioning: Linde Engineering has a proven commissioning methodology that is based on industry standards and best practices. The company's commissioning team works closely with clients to ensure that all systems and equipment are fully operational and meet the required specifications.

## Conclusion:

Linde Engineering India is a leading provider of EPC solutions in India, with a focus on safety, sustainability, and innovation. The company has established itself as a leader in the Indian EPC industry, thanks to its experienced team of engineers and project managers, as well as its commitment to delivering high-quality solutions to clients across various industries.

Linde Engineering India's focus on employee development and engagement, combined with its commitment to using advanced technologies and processes, makes it an attractive employer for professionals in the EPC industry. Looking to the future, Linde Engineering India is well-positioned to continue its growth and success, as the demand for sustainable and efficient industrial solutions continues to grow in India. Overall, Linde Engineering India is a company that is poised to play a key role in shaping the future of the Indian industrial landscape.