



INDUSTRIAL INTERNSHIP REPORT



GSFC
UNIVERSITY
EDUCATION RE-ENVISIONED

IN-HOUSE INDUSTRIAL INTERNSHIP REPORT

Submitted in partial fulfilment of the Requirements for the award of
Degree of BBA.

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Internship Period: Two Weeks

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Acknowledgement

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: Harshil K Shah

Date: 26-5-2023

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Chapter: 1 INTRODUCTION

Introduction to Company

Banking Industry

State Bank of India (SBI)

The largest public sector bank in India and one of the biggest banks in the world is State Bank of India (SBI). It was founded on July 1st, 1955, under the name Imperial Bank of India, and in 1956 it changed its name to State Bank of India. Mumbai, Maharashtra, is home to SBI's headquarters.

Customers of SBI can choose from a wide range of banking products and services, including personal, corporate, agricultural, international, and treasury operations. To meet the diversified needs of people, companies, and organisations, it provides a range of accounts, loans, investments, insurance, and other financial services.

SBI, a government-owned institution, is essential to the Indian economy.

Customers in both urban and rural locations can easily access it thanks to its extensive network of branches and ATMs around the nation. SBI furthermore has a substantial presence in the global market because to its branches in more than 30 nations.

Digital banking and technical innovation are major priorities for SBI. To improve consumer convenience, it has launched a number of digital initiatives, including digital wallet services, internet banking, and mobile banking. SBI has also adopted cutting-edge technology like block chain and artificial intelligence to boost operational effectiveness and provide better services to its clients.

With a focus on the needs of the customer and a dedication to excellence, SBI has won numerous awards and recognition on a national and international level. It consistently ranks as one of the top banks in India and has a sizable customer base made up of people, companies, and governmental organisations.

Overall, the State Bank of India is a dependable and well-regarded financial organisation that forms the backbone of the Indian banking industry and aids in the expansion and advancement of the national economy.

The Vision of the SBI

"To be the most preferred and trusted bank enhancing value for all stakeholders."

SBI strives to be the top option for clients, staff members, shareholders, and society at large. It strives to increase confidence and offer top-notch banking services that benefit all stakeholders. The vision highlights SBI's dedication to being a customer-centric bank while upholding the greatest standards of integrity, trust, and transparency.

The Mission of the SBI

"To ensure economic growth by empowering every individual and business through innovative financial solutions."

SBI's objective is to empower people and businesses to promote economic progress. It aspires to accomplish this by providing cutting-edge financial solutions that meet the various demands of its clients. Financial inclusion is important, and SBI works to ensure that everyone may access banking services, especially those in poor areas of society.

SBI's mission also demonstrates its dedication to fostering entrepreneurship, assisting enterprises, and promoting the overall growth of the economy. By offering financial products, services, and expertise that help businesses succeed, it aims to act as a catalyst for growth.

In general, SBI's vision and mission represent its commitment to being a dependable and client-focused bank that is essential in promoting economic growth, empowering people, and assisting businesses through cutting-edge financial solutions.

The classification of State Bank of India (SBI)

State Bank of India (SBI) can be classified in various ways:

1. Ownership: SBI is a government-owned bank, specifically a public sector bank. The Government of India holds a majority stake in the bank, with the Reserve Bank of India (RBI) being the regulatory authority.

2. Type of Institution: SBI is a commercial bank. It primarily engages in commercial banking activities, providing a wide range of financial services and products to individuals, businesses, and institutions.

3. Size and Scale: SBI is one of the largest banks in India and is often classified as a large-cap bank. It has a substantial presence in the Indian banking sector, both in terms of assets and market capitalization. SBI's extensive network of branches and ATMs across the country contributes to its significant market share.

4. Systemically Important Bank: SBI is designated as a systemically important bank (SIB) by the Reserve Bank of India. This classification signifies that SBI plays a crucial role in the stability and functioning of India's financial system due to its size, interconnectedness, and importance to the economy.

5. International Presence: SBI has a global presence and can be classified as a multinational bank. It operates branches in several countries, including the United States, the United Kingdom, Canada, Australia, Singapore, and many more. This international presence allows SBI to serve the banking needs of customers across the world.

It's worth noting that while these classifications provide an overview of SBI's position and nature, the bank's activities and operations encompass a wide range of banking services, making it a diverse and multifaceted financial institution.

Annual Financial Performance of State Bank of India (SBI)

	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Liabilities										
Capital (₹ in crore)	684	747	747	776	797	892	892	892	892	892
Reserves & Surplus (₹ in crore)	96,200	1,17,536	1,27,692	1,43,498	1,87,489	2,18,236	2,20,021	2,31,115	2,52,983	2,79,196
Deposits (₹ in crore)	12,02,740	13,94,409	15,76,793	17,30,722	20,44,751	27,06,344	29,11,386	32,41,621	36,81,277	40,51,534
Borrowings (₹ in crore)	1,69,183	1,83,131	2,05,150	3,23,345	3,17,694	3,62,142	4,03,017	3,14,656	4,17,298	4,26,043
Other's (₹ in crore)	95,404	96,927	1,37,698	1,59,276	1,55,235	1,67,138	1,45,597	1,63,110	1,81,980	2,29,932
Total (₹ in crore)	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914	39,51,394	45,34,430	49,87,597
Assets										
Investments (₹ in crore)	3,50,878	3,98,800	4,81,759	5,75,652	7,65,990	10,60,967	9,67,022	10,46,954	13,51,705	14,81,445
Advances (₹ in crore)	10,45,617	12,09,829	13,00,026	14,63,700	15,71,078	19,34,880	21,85,877	23,25,290	24,49,498	27,33,967
Other Assets (₹ in crore)	1,69,716	1,84,119	2,66,295	3,18,265	3,68,896	4,58,885	5,28,015	5,79,150	7,33,227	7,72,185
Total (₹ in crore)	15,66,211	17,92,748	20,48,080	23,57,617	27,05,966	34,54,752	36,80,914	39,51,394	45,34,430	49,87,597
Net Interest Income (₹ in crore)	44,329	49,262	55,015	57,195	61,860	74,854	86,349	98,085	1,10,710	1,20,708
Provisions for NPA (₹ in crore)	11,368	14,224	17,908	26,984	32,247	70,680	54,529	42,776	27,244	14,087
Operating Result (₹ in crore)	31,082	32,109	39,537	43,258	50,848	59,511	55,436	68,133	71,554	75,292
Net Profit Before Taxes (₹ in crore)	19,951	16,174	19,314	13,774	14,855	-15,528	1,607	25,063	27,541	43,422
Net Profit (₹ in crore)	14,105	10,891	13,102	9,951	10,484	-6,547	862	14,488	20,410	31,676
Return on Average Assets (%)	0.97	0.65	0.68	0.46	0.41	-0.19	0.02	0.38	0.48	0.67
Return on equity (%)	15.94	10.49	11.17	7.74	7.25	-3.78	0.48	7.74	9.94	13.92
Expenses to Income (%) (operating)	48.51	52.67	49.04	49.13	47.75	50.18	55.70	52.46	53.60	53.31
Expenses to total Net Income)										
Profit Per employee (₹ in 000)	645	485	602	470	511	-243	33	578.98	828.35	1,292.72
Earnings Per Share (₹)*	210.06	156.76	17.55	12.98	13.43	-7.67	0.97	16.23	22.87	35.49
Dividend Per Share (₹)*	41.5	30	3.5	2.60	2.60	Nil	Nil	Nil	4.00	7.10
Share Price (on NSE) (₹)*	2072.75	1,917.70	267.05	194.25	293.40	249.90	320.75	196.85	364.30	493.55
Dividend Pay out Ratio % (₹)	20.12	20.56	20.21	20.28	20.11	NA	NA	NA	17.49	20.00
Capital Adequacy Ratio (%)										
Based-I Total Capital (₹ in crore)	1,29,362	1,45,845	1,54,491	1,81,800	2,06,685	2,34,056	2,41,073	2,66,596	3,01,980	3,34,829
%	12.92	12.96	12.79	13.94	13.56	12.74	12.85	13.13	13.82	13.85
Tier I Capital (₹ in crore)	94,947	1,12,333	1,22,025	1,35,757	1,56,506	1,84,146	1,94,655	2,17,477	2,44,421	2,69,708
%	9.49	9.98	10.1	10.41	10.27	10.02	10.38	10.71	11.19	11.16
Tier II Capital (₹ in crore)	34,415	33,512	32,466	46,043	50,179	49,910	46,418	49,119	57,559	65,121
%	3.43	2.98	2.69	3.53	3.29	2.72	2.47	2.42	2.63	2.69
Based-II Total Capital (₹ in crore)	N.A	1,40,151	1,46,519	1,75,903	2,04,731	2,38,154	2,45,225	2,74,036	3,08,893	3,42,792
%		12.44	12	13.12	13.11	12.60	12.72	13.06	13.74	13.83
Tier I Capital (₹ in crore)	N.A	1,09,547	1,17,157	1,33,035	1,61,644	1,95,820	2,05,238	2,30,769	2,57,177	2,83,070
%		9.72	9.6	9.92	10.35	10.36	10.65	11	11.44	11.42
Tier II Capital (₹ in crore)	N.A	30,604	29,362	42,868	43,087	42,334	39,987	43,267	51,716	59,722
%		2.72	2.4	3.20	2.76	2.24	2.07	2.06	2.30	2.41
Net NPA to Net Advances (%)	2.1	2.57	2.12	3.81	3.71	5.73	3.01	2.23	1.50	1.02
Number of Domestic Branches	14,816	15,869	16,333	16,784	17,170	22,414	22,010	22,141	22,219	22,266
Number of Foreign Branches/offices	186	190	191	198	195	206	208	233	229	227

*The face value of shares of the Bank was split from ₹10 per share to ₹1 per share - w.e.f. 22nd November, 2014.

The data is on ₹1 per share from 2014-15 onwards and ₹10 per share for earlier years.

Conclusion and Future scope of State Bank of India (SBI)

In conclusion, the State Bank of India (SBI) holds a prominent position in the Indian banking sector and has established itself as a trusted and customer-centric financial institution. With its extensive branch network, digital transformation initiatives, and commitment to innovation, SBI continues to serve a wide range of customers, including individuals, businesses, and institutions.

Looking ahead, SBI has several future opportunities and areas of focus:

- 1. Digital Banking Advancements: SBI will continue to invest in digital banking solutions and leverage emerging technologies to enhance customer experience and convenience. This includes expanding digital payment options, adopting artificial intelligence and data analytics for personalized services, and improving cybersecurity measures.**
- 2. Financial Inclusion: SBI will contribute to the government's vision of financial inclusion by reaching underserved areas and segments of society. It will continue to expand its banking services to rural and remote regions, provide access to basic banking facilities, and promote financial literacy among the unbanked population.**
- 3. International Expansion: SBI will further strengthen its international presence by expanding operations in key global markets. This will enable the bank to serve the banking needs of Non-Resident Indians (NRIs) and contribute to India's trade and commerce on the international stage.**
- 4. Sustainable Banking Practices: SBI is likely to focus more on sustainability and environmental responsibility. It may increase its investments in renewable energy projects, promote green financing, and adopt sustainable banking practices to contribute to environmental conservation and address climate change concerns.**
- 5. Collaboration and Partnerships: SBI may explore collaborations and partnerships with fine tech companies, start-ups, and other financial institutions to foster innovation and enhance its product and service offerings. Collaborative efforts can lead to the development of new solutions, improved operational efficiency, and expanded customer reach.**
- 6. Expansion of Ancillary Services: SBI can further diversify its portfolio by expanding into ancillary services such as insurance, wealth management, and investment banking. This would provide customers with a comprehensive suite of financial products and services under one roof and contribute to the bank's revenue growth.**

In summary, the State Bank of India's future scope lies in harnessing digital advancements, promoting financial inclusion, expanding globally, embracing sustainability, fostering

Collaborations, and diversifying its offerings. By leveraging these opportunities, SBI is well-positioned to maintain its leadership in the Indian banking sector and contribute to the nation's economic growth and development.





Company profile

History

Gujarat State fertilizers & Chemicals Limited is under the ownership of Ministry of Chemicals and Petro-Chemicals, Government of Gujarat. It is an Indian state government owned chemicals and Fertilizer manufacturer. GSFC was founded in 1962. The state government corporation is listed on the Bombay Stock Exchange with the Security Code 500690, and as at 7 August 2021, it had a market capitalisation of Rs 4,840 crore. GSFC maintains its headquarters in Vadodara in the state of Gujarat, on the Ahmedabad Vadodara Expressway. It manufactures plastics, nylons, fibres, industrial gases and varied chemicals including urea, ammonia, ammonium sulphate, sulfuric acid, phosphoric acid & diammonium phosphate, Caprolactam, Melamine, Methanol. During the year 2015 GSFC Aggrotech Limited (GATL) was listed as a 100% subsidiary company of GSFC. In 1976, It has been involved in setting up a plant in Bharuch which trades as Gujarat Narmada Valley Fertilizers & Chemicals Limited also known as subsidiary of Gujarat State Fertilizers & Chemicals Limited (GSFC). (From 1981)

Vision

The vision of Company is to efficiently produce an array of valuable, superior and reliable products that enrich lives of millions in farms, industries and homes. The company envisions operating in synergy with its environment and seek to be recognised as an enterprise that is for total customer satisfaction and creates credible long-term value for its stakeholders. Integrity and transparency remain the corner-stones of company's governance.

Mission

The Company seeks to enrich lives;

- Of customers by providing goods and services that add value to farm enterprises, industries and homes.
- Of stakeholders by continuously adding value by managing responsibly, sensibly and maintaining ethical standards of highest quality.
- Of neighbourhood community by working in synergy with its environment and enriching the bio diversity.
- Of employees by providing them a work environment that fosters growth, learning, achievement team work and a perfect work life balance.

About the Company

GSFC was originally conceived as a fertilizer company with an objective of providing agricultural boost to the farmers in Gujarat and making the state self-sufficient in fertilizers. Envisioning the market pulse well in time, with a structured diversification strategy, the company, ventured into the foray of industrial chemicals segment. Having this objective in mind, company's integrated complex at Vadodara has been so designed and structured that it shall be more or less self-sustained by using the by-products generated by its group of fertilizer plants.

Growth of Industry

It is rightly said that you need to take one step backward if you want to stride forward and this adage aptly applied to GSFC during the years 1999-2002. This was a phase of one step backward which as a matter of fact facilitated endless strides forward. GSFC has never looked back since then. During the period between 1999 and 2001, it was veering to the brink of a cash crunch. This phase of GSFC can be attributed to many reasons. Some of which are increased energy costs, technical hiccups and delayed commissioning of new Ammonia plant after a gestation period of eight years and resultant increased project cost, excess outflow of interest, etc. This new Ammonia plant continued to have technical snags which stabilised only by the end of 2003. The liquidity problems further compounded due to expansion of DAP capacity at Sikka (1999-2003) which required infusion of Rs. 180 Crore. The Government of India also recovered subsidy amounting to Rs. 375 Crore. The drought during this period further depressed prices and demand for all products. There was also a shortage of gas that resulted into use of costly LSHS and

Naphtha. The margins in Melamine and Caprolactam, GSFC's blue chip products, were low in this period due to depressed industrial demand internationally.

Future Prospects

MEETING GLOBAL DEMANDS: To cater to the rising demand for Nylon-6, GSFC boosted its production capacity by setting up a new 45 MTPD Nylon-6-II plant, which started commercial production in July 2016. A prominent manufacturer of Polyamide-6, commonly known as Nylon 6, in the country, the present capacity of the two Nylon-6 plants is 23,000 MTPA per year. The Nylon-6-II plant of GSFC has drawn technical knowhow from Lurgi of Germany (now Technip Zimmer). The plant is designed to produce engineering plastic and film grades of Nylon-6 chips, with a capacity of 30 MTPD and 15 MTPD respectively.

Marketing of GSFC

The basic data about products of GSFC Water Soluble Fertilizer Water soluble fertilizers are fertilizers that can be dissolved in water and added or leached out of the soil easily. Among the sixteen elements required for the development and growth of any crop, N P K are the major nutrients. Water Soluble NPK's are fast acting, highly efficient & extremely useful for increasing the yield and quality of horticultural and all field & cash crops. GSFC have the umbrella of "Sardar" brand which is packed in various packs as per the need of the application by farmers. GSFC Micro Mix Micro Mix G-4 Ch is a Govt, of Gujarat, approved Micronutrient Formulation. It contains five micronutrients, which are required by crops in trace quantity. GSFC R & D unit produces Sardar Micro Mix which contains Zinc, Iron, Copper, Manganese in chelated form and Boron. It helps in enhancing quality & crop productivity Nutri + GSFC has been first in the country to develop and implement successfully Phosphonyls process for manufacture of Ammonium Sulphate. It works as an agent to remove Saline/Alkaline ingredients in the soil. It acts more or less like manure. Sulphur Products Helps in fast solubility of Sulphur making it readily available to plants, Sulphate Sulphur available for entire life span of crop due to slow release, Minimal soil leaching losses until converted to Sulphate Form.

Price Distribution:

Price Distribution is done by the company itself. Four Ps of Marketing

Price: Price is decided on nature of products by the company.

Promotion: Products are promoted by advertisement, by magazines.

Place: It is located in Vadodara.

Products: Here, various types products are there like industrial, fertilizer, aggro tech, etc.

Human Resource in GSFC

The company's Human Resources was set up in 1965 with the objectives of raising facilities for development and enhancing technological skills. This looks mainly into 3 primary areas namely training, employee welfare and employee growth programme.

Training

Imparting Technical Skills GSFC has established training centres that are fully equipped with modern equipment like Computerised Triangle Simulator and a comprehensive array of supplementary aids. GSFC expert operators educate participants about various equipment. Behavioural sciences and skill improvement seminars are offered to all. Over the years, GSFC has imparted technical skills to participants from leading educational and corporate organisations in India and abroad. The company also provides consultancy services to corporate bodies wishing to set up similar operations abroad.

Providing Informative Materials

GSFC believes in continuous development of employees and their competency through Knowledge-based centre in the form of Central Library. The library collection comprises of reference tools like Encyclopaedias, Handbooks, Dictionaries and Directories besides technical and non-technical books. The library has a collection of CHEMICAL ABSTRACTs from the beginning i.e. from 1904 to 2000 with collective index, bound journals and annual/life membership of about 50 professional institutions and associations. The library also provides information required by the users viz. commodity pricing, fertilizer related information etc. The Company has adopted the concept of virtual library through which users can browse digital information right from their computer through Web-enabled Library Automation Software. All the books related to Fertilizers and Chemicals is available at library both in soft copy as well as hard copy.

Employee Welfare

Catering to the Well-being of Employees Catering to the Well-being of Employees GSFC provides an extensive and liberal range of amenities to its employees. This perhaps is the reason why its employee turnover rate is only 1.5%. In the Fertilizer Nagar Township, a township created exclusively for GSFC employees, the company has built over 1,000 houses within the complex. Well-equipped hospital and school ensure well-rounded development of GSFC employees' children. To foster greater understanding between employees, GSFC actively encourages various social events, gatherings and activity. entertainment, etc., all have an important role to play.

Employee Growth Programme

Motivating Employees Through Dynamic Programmes To ensure continued progress of the company, GSFC offers strong and dynamic programmes designed to motivate all levels of employee towards greater performance. To ensure practical knowledge levels are on par with GSFC standards, the company has a 2-year training period for all Graduate Engineering trainees aspiring to be officers. A well-planned training programme ensures that all employees get benefits from the latest that the world has to offer. Through these activities, GSFC empowers its employees to reach greater heights of productivity, verified by the fact that 50% of its managers in operations and management have been promoted from staff level.

Conclusion

This Industrial Internship has taught me about different industries and working of it. From the Very First session it starts from Swot & Pestel analysis and about Chemical Industry and its working till the last session of internship which was on Banking Industry. In these 10 days internship I've learned many key learnings. I've learned about what skills and qualities it requires which I should develop in myself and which will help me in enhancing that.





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
Liabilities	12 Months	12 Months	12 Months	12 Months	12 Months
Share Capital	1035.53	1035.53	925.37	5572.36	530.36
Reserves & Surplus	84874.19	76010.19	70930.84	45410.73	42864.41
Net Worth	85909.72	77045.72	71856.22	50983.10	43394.77
Secured Loan	103899.29	66847.93	93069.31	67201.30	62571.97
Unsecured Loan	1045938.56	966996.93	945984.43	638689.72	591314.82
TOTAL LIABILITIES	1235747.57	1110890.58	1110909.95	756874.11	697281.57
Assets					
Gross Block	9921.90	8016.25	8889.29	6990.30	5367.39
(-) Acc. Depreciation	.00	.00	.00	.00	.00
Net Block	9921.90	8016.25	8889.29	6990.30	5367.39

Rs (in Crores)

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
Total Current Assets	952282.55	886128.26	874411.61	591699.03	551447.85
Current Liabilities	42252.27	44474.19	47005.56	24113.29	22718.21
Provisions	.00	.00	.00	.00	.00
Total Current Liabilities	42252.27	44474.19	47005.56	24113.29	22718.21
NET CURRENT ASSETS	910030.28	841654.07	827406.05	567585.74	528729.64
Misc. Expenses	.00	.00	.00	.00	.00
TOTAL ASSETS	1235747.57	1110890.58	1110909.95	756874.11	697281.57

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.

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.





ASTON MARTIN

ASTON MARTIN

COMPANY PROFILE

Company Name: Aston Martin Lagonda Global Holdings plc

Founded: 1913

Headquarters: Gaydon, Warwickshire, England

CEO: Tobias Moers

Industry: Automotive

Products: Luxury sports cars and SUVs

Website: www.astonmartin.com

Overview:

Aston Martin Lagonda Global Holdings plc, commonly known as Aston Martin, is a renowned British luxury sports car manufacturer. The company has a rich heritage spanning over a century and is globally recognized for its craftsmanship, performance, and elegance. Aston Martin's cars are often regarded as symbols of automotive excellence and are sought after by enthusiasts worldwide.

Product Line:

Aston Martin specializes in producing high-performance sports cars and SUVs. Their lineup includes a range of models designed to deliver exhilarating driving experiences combined with luxurious comfort. Some of the notable Aston Martin models include:

1. **DB11:** A grand tourer with a powerful engine, elegant design, and advanced technology features.
2. **Vantage:** A sports car known for its agility, precision, and dynamic performance.

3. **DBS Superleggera:** A high-performance GT car with stunning design elements and impressive power.
4. **Rapide AMR:** A four-door sports car that combines speed, comfort, and versatility.
5. **Valhalla:** A mid-engined hybrid hypercar with advanced aerodynamics and cutting-edge technology.
6. **DBX:** Aston Martin's first SUV, offering a blend of luxury, capability, and performance.

Motorsport Involvement

Aston Martin has a rich history in motorsport and has participated in various racing competitions. Aston Martin Racing, the company's official racing division, has achieved success in endurance racing, GT racing, and the prestigious 24 Hours of Le Mans. In recent years, Aston Martin has returned to Formula 1 as a works team, competing against other renowned manufacturers in the pinnacle of motorsport.

Corporate Developments

Aston Martin has faced financial challenges in recent years, leading to a restructuring process and changes in the company's leadership. In 2020, Aston Martin secured a significant investment from a consortium led by Lawrence Stroll, resulting in a new capital infusion and a strengthened financial position.

Despite the challenges, Aston Martin remains committed to producing exceptional luxury sports cars and expanding its presence in key markets worldwide. The company continues to focus on innovation, design, and engineering to deliver extraordinary vehicles that captivate automotive enthusiasts.

Please note that the information provided is based on my knowledge cut-off in September 2021. For the most up-to-date and detailed information, I recommend visiting Aston Martin's official website or referring to their official communications and financial reports.

COMPANY CLASSIFICATIONS

Aston Martin can be classified based on various criteria. Here are a few common classifications:

- 1. Industry:** Aston Martin operates in the automotive industry, specifically in the luxury sports car segment. They design, manufacture, and sell high-performance vehicles known for their craftsmanship, performance, and elegance.
- 2. Ownership:** Aston Martin Lagonda Global Holdings plc is a publicly traded company. It was listed on the London Stock Exchange in 2018. Prior to the listing, it had gone through various ownership changes. Currently, the company's shares are publicly traded, and ownership is distributed among individual and institutional shareholders.
- 3. Luxury Segment:** Aston Martin is positioned in the luxury segment of the automotive market. Their vehicles are known for their premium features, exquisite materials, and attention to detail. Aston Martin competes with other luxury car manufacturers like Bentley, Rolls-Royce, and Ferrari.
- 4. Sports Car Manufacturer:** Aston Martin is primarily recognized as a sports car manufacturer. Their lineup consists of high-performance vehicles designed to deliver exhilarating driving experiences. They have a strong focus on combining performance with elegance and luxury.
- 5. Global Reach:** Aston Martin is a global brand with a presence in various countries around the world. They have authorized dealerships and sales networks in multiple regions, catering to customers who appreciate luxury sports cars in different markets.

These classifications provide a general understanding of Aston Martin's positioning and characteristics. However, it's important to note that companies can have multiple classifications depending on the context and criteria used for classification.

ANNUAL FINANCIAL PERFORMANCE

7:53 VoLTE 4G LTE2 16%						
WSJ MARKETS						
Fiscal year is January-December. All values GBP Millions.						
	2022	2021	2020	2019	2018	5-year trend
Cash & Short Term Investments	592	419	489	108	145	
Cash Only	584	419	489	108	145	
Cash & Short Term Investments Growth	41.20%	-14.41%	353.57%	-25.38%	-	
Cash & ST Investments / Total Assets	17.06%	14.74%	17.51%	4.84%	7.34%	
Total Accounts Receivable	201	196	155	226	221	
Accounts Receivables, Net	137	140	102	173	192	
Accounts Receivables, Gross	137	140	102	173	192	
Other Receivables	64	57	53	52	30	
Accounts Receivable Growth	2.45%	26.93%	-31.52%	1.94%	-	
Accounts Receivable Turnover	6.88	5.59	3.96	4.35	4.95	
Inventories	286	197	207	201	165	
Finished Goods	86	52	83	100	63	
Work in Progress	49	30	44	32	16	
Raw Materials	152	116	81	69	87	
Other Current Assets	47	56	38	33	20	
Prepaid Expenses	47	49	24	24	20	
Miscellaneous Current Assets	-	7	15	9	0	
Total Current Assets	1,125	868	890	568	552	
Net Property, Plant & Equipment	444	432	461	432	313	
Property, Plant & Equipment - Gross	1,027	934	901	820	659	
Buildings	69	72	69	69	69	
Land & Improvements	6	-	-	-	-	
Construction in Progress	33	4	22	126	51	
Transportation Equipment	1	1	1	1	1	
Other Property, Plant & Equipment	845	782	739	543	539	
Accumulated Depreciation	583	503	440	388	346	
Buildings	35	32	30	28	25	

Transportation Equipment	0	0	0	0	0	
Other Property, Plant & Equipment	548	470	410	360	321	
Long-Term Note Receivable	6	2	1	2	2	
Intangible Assets	1,395	1,384	1,337	1,184	1,072	
Net Goodwill	85	85	85	85	85	
Net Other Intangibles	1,309	1,299	1,251	1,098	987	
Other Assets	-	1	0	0	-	
Tangible Other Assets	-	1	0	0	-	
Total Assets	3,467	2,843	2,795	2,231	1,970	
Assets - Total - Growth	21.97%	1.71%	25.27%	13.24%	-	
Asset Turnover	0.44	-	-	-	-	
Return On Average Assets	-16.76%	-	-	-	-	

COMPANY PRODUCTS

1. DB11: The DB11 is a grand tourer known for its powerful performance, elegant design, and luxurious features. It offers a perfect blend of comfort and sportiness, making it ideal for long-distance journeys.

2. Vantage: The Vantage is a high-performance sports car that delivers exceptional agility, precise handling, and exhilarating performance. It features a sleek and aerodynamic design, coupled with a powerful engine.

3. DBS Superleggera: The DBS Superleggera is a flagship grand tourer, combining incredible power with luxurious comfort. It boasts a striking appearance, advanced aerodynamics, and a twin-turbocharged V12 engine, delivering impressive performance on the road.

4. Rapide AMR: The Rapide AMR is a four-door sports car that offers a blend of speed, versatility, and sophistication. It features a handcrafted interior, a powerful V12 engine, and a dynamic driving experience.

5. Valhalla: The Valhalla is a mid-engined hybrid hypercar designed to deliver exceptional performance on both road and track. It showcases advanced aerodynamics, lightweight construction, and cutting-edge technology, making it a true driver's car.

6. DBX: Aston Martin's first-ever SUV, the DBX combines luxury and practicality with dynamic performance. It offers ample interior space, advanced technology features, and the capability to tackle various terrains.

VISION

Aston Martin's vision centers around being a leading luxury automotive brand, renowned for creating exceptional and timeless sports cars and delivering unforgettable driving experiences. Here are some key aspects of Aston Martin's vision:

- 1. Design and Craftsmanship:** Aston Martin aims to create vehicles that embody a harmonious blend of art and engineering. They strive to design cars that are visually striking, exuding elegance and sophistication. Aston Martin is known for its meticulous attention to detail and handcrafted approach, ensuring every vehicle reflects their commitment to craftsmanship.
- 2. Performance and Driving Experience:** Aston Martin is dedicated to providing exhilarating driving experiences. Their vehicles are designed to deliver exceptional performance, combining powerful engines, precise handling, and cutting-edge technology. Aston Martin aims to create cars that not only excel on the road but also connect with the driver emotionally, making each journey memorable.
- 3. Innovation and Technology:** Aston Martin embraces innovation and strives to incorporate the latest technologies in their vehicles. They aim to push boundaries and continually improve the driving experience through advancements in areas such as powertrain technology, aerodynamics, connectivity, and driver assistance systems.
- 4. Sustainability and Responsibility:** Aston Martin recognizes the importance of sustainability and seeks to minimize its environmental impact. They aim to develop cleaner, more efficient technologies and implement responsible practices throughout their operations, including the use of sustainable materials and reducing waste.

Overall, Aston Martin's vision revolves around creating exceptional luxury sports cars that capture the essence of beauty, performance, and craftsmanship. They aim to continue evolving, embracing innovation, and delivering extraordinary driving experiences to their discerning customers.

MISSION

Aston Martin's mission is to design, manufacture, and deliver exceptional luxury sports cars and SUVs that captivate the senses and provide unforgettable driving experiences. They strive to combine stunning design, advanced engineering, and outstanding performance to create vehicles that exceed customer expectations and reflect the heritage and craftsmanship of the Aston Martin brand. Aston Martin is dedicated to pushing the boundaries of automotive innovation while maintaining a commitment to sustainability and responsible practices. Ultimately, their mission is to inspire and delight automotive enthusiasts worldwide with their exceptional vehicles.

CSR ACTIVITY OF ASTON MARTIN

Aston Martin, like many companies, engages in various Corporate Social Responsibility (CSR) activities to contribute to society and address environmental and social issues. Here are some examples of CSR activities that Aston Martin has been involved in:

- 1. Sustainability Initiatives:** Aston Martin recognizes the importance of sustainability and has implemented initiatives to reduce its environmental impact. This includes efforts to reduce carbon emissions, increase energy efficiency, and minimize waste in their manufacturing processes. They also explore innovative technologies and materials to enhance sustainability in their vehicles.
- 2. Community Engagement:** Aston Martin actively engages with the communities in which it operates. The company supports local charities, sponsors community events, and encourages employee volunteering and engagement in charitable initiatives. They aim to make a positive impact on the communities where they have a presence.
- 3. Apprenticeship Programs:** Aston Martin is committed to developing the next generation of skilled workers in the automotive industry. They offer apprenticeship programs that provide hands-on training and education to young individuals, equipping them with the necessary skills to pursue careers in engineering, manufacturing, and other related fields.
- 4. Diversity and Inclusion:** Aston Martin values diversity and inclusion within its workforce. The company strives to foster an inclusive and equitable environment where all employees are treated with respect and have equal opportunities. They work towards increasing diversity at all levels of the organization and promoting a culture of inclusion.
- 5. Supporting British Manufacturing:** Aston Martin is proud of its British heritage and actively supports British manufacturing. By investing in local talent, suppliers, and

production facilities, they contribute to the growth and development of the British automotive industry, creating employment opportunities and economic benefits.

These are some examples of Aston Martin's CSR activities. It's important to note that specific initiatives and programs may evolve over time, and for the most up-to-date information on Aston Martin's CSR efforts, it's recommended to refer to their official website or CSR reports.



ASTON MARTIN



Safari

About Company

Company profile

For over a decade Safari Industries has devoted itself to making quality products for people on the-move. Their product portfolio includes luggage, backpacks, school bags, fashion bags for girls & travel accessories. They create thoughtfully designed; competent products that make it easier to experience the unadulterated joys of travel. Their brands include Safari, Genius, Genie & Magnum, which are available across India.

Safari Industries (India) limited is a listed public company incorporated on 08 July, 1980. It is classified as a public listed company and it is located in Mumbai City, Maharashtra. Its other branch is in Halol, Gujarat. Its authorised share capital is INR 10.00 Cr and the total paid-up capital is INR 4.48 CR.

Company's aim is to lead. Their soaring ambition is to be India's No. 1 Bags Company, targeting a revenue of Rs.1,000 crore by 2020. Featured in the Financial Times Top 1000 Fastest Growing Companies in Pacific-Asia 2017, They continue to work towards disproportionate growth. Today, with a cumulative strength of 1,800 passionate Safarian's, and our headquarters in city of dreams, Mumbai, they are rapidly making strides towards our goal.

Description

Company is engaged in the business of manufacturing and trading of luggage and luggage accessories.

Vision

Company's vision is to be the most trusted luggage partner for people on the move.

Mission

The company's key mission to achieve success by speed of thought, action and execution.

History of the Company

Safari Industries started as a partnership firm in 1974 to manufacture plastic moulded luggage at Bombay Safari Industries (India)[SIIL] became a private limited company in 1980 and a public limited company in Feb.'86. It was promoted by Sumatichandra H Mehta. The Company manufactures injection moulded plastic articles at its plants at Bombay and Halol, Gujarat. The unit at Mumbai is mainly an assembly shop manufacturing plastic moulded luggage from bought out components. Fully integrated plant at Halol for the manufacture of plastic moulded luggage was set up in 1982 with an installed capacity of 840 TPA. The capacity of this plant was increased to 1500 TPA in 1985. The company came out with a public issue in Mar.'86 to part-finance the expansion project. The company expanded its capacity at its Halol plant from 1 lac pieces to 2 lac pieces pa in 1993-94. The company is planning to develop Luggage Assembling and also Automation in Frame bending in the near future. It is the listed Company.

Products of Safari Industries

Company is manufacturing products like luggage and College bags, Travel bags, etc. They create thoughtfully designed; competent products that make it easier to experience the unadulterated joys of travel. Their brands include Safari, Genius, Genie & Magnum, which are available across India.

There are 2 types of Luggage: Hard Luggage and Soft Luggage.

1. Soft Luggage: This usually open to main compartment that may have interior pockets and suiters.
2. Hard Luggage: This are typically made up are typically made with "split construction"- meaning the bag zips down the middle and opens into two shallower main compartments like clamshell.
3. Designing of Products: The products are made up of Polycarbonate (PC), Poly Propylene (PP), and manufactured in- house by Safari at its Plant located at Halol, Gujarat. Designing of the Product are done by Design Department. They use the creio software in designing the product. Its components are nap, zipper, cooler, divider, lock, hinge, loopy wheel, trolley, belt, handle, logo, etc.

4. CSR Policy of the Company -The Following are CSR Policy has been set up by the Company:

i. Providing Facilities to communities and other sections of the society located near the company's plant- Halol- Gujarat in the form of primary health care support and sanitation, promoting education especially among children, women and senior citizen.

ii. Eradicating hunger, poverty and malnutrition, promoting healthcare and sanitation including contribution to the Swachh Bharat Kosh set up by the Central Government for the promotion of sanitation and making safe drinking water.

iii. Promoting education including special education and employment enhancing vocation skills especially among children, women, elderly and differently abled and livelihood enhancement projects.

iv. Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically background groups.

v. Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare and agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for the rejuvenation of river ganga.

vi. Protection of natural heritage and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;

vii. Measures for the benefit of armed forces veterans, war windows and their dependents;

viii. Training to promote rural sports, nationally recognised sports, paralympic sports and Olympic sports;

ix. Rural Development Projects;

x. Slum Area Development.

xi. Contribution to Prime Minister relief fund or any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribe and backward classes, minorities and women;

xii. Contributions or funds provided to technology incubators located within academic

Finance & Accounting

I Have learnt various topics of Finance & Accounting including Cost Accounting, Bill Book Accounting, Taxation, Port-folio Management, etc.

SAFARI INDUSTRIES (INDIA) LTD												
(₹ Crores/10 Millions)	Standalone		Consolidated								Total 10 Yrs (FY2013-2022)	
Narration	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22		
Sales	92	161	211	271	344	419	578	686	328	706		
Operating Profit	4	7	12	19	24	42	53	72	(6)	56		
Operating Profit Margin (OPM%)	5%	4%	6%	7%	7%	10%	9%	11%	0%	8%		
Other Income	(1)	0	(1)	1	0	1	1	1	3	(2)		2
Interest	4	6	3	3	4	3	4	10	6	5		48
Depreciation	0	1	3	4	5	6	8	22	20	20		91
Profit before tax (PBT)	(1)	1	6	12	16	34	41	40	(29)	29		
Tax%	46%	78%	27%	35%	34%	36%	34%	24%	28%	23%		
Net profit after tax (PAT)	(1)	0	4	8	10	22	27	31	(21)	22		103
Net Profit Margin (NPM%)	-1%	0%	2%	3%	3%	5%	5%	4%	-6%	3%		
Cash from Operating Activity (CFO)	(4)	(3)	(32)	(13)	24	(48)	(38)	71	111	16	CFO	84
Capex (NFA+WIP change+Dep)		9	3	16	5	13	6	73	8	69	Capex	202
FCF		(12)	(35)	(29)	19	(62)	(44)	(2)	104	(53)	FCF	(118)
Total Debt (D)	37	54	33	58	42	55	104	114	41	56	FCFE.1 (FCF-Int exp)	(166)
Share Capital	3.0	3.0	4.0	4.2	4.2	4.5	4.5	4.5	4.5	4.5	FCFE.2 (FCFE.1 + OI)	(164)
Dividend Paid (Div) Without DDT	-	-	0.4	0.5	0.8	1.1	1.1	-	-	2.0	Total Div 10 Yrs	6
Self-Sustainable Growth Rate (SSGR)				10%	17%	31%	42%	47%	-18%	-23%		
Trade Receivables	32	32	40	54	58	98	140	147	90	115	Change in 10 Yrs	(83)
Inventory	29	46	60	76	94	123	187	160	114	146		(117)
Net Fixed Asset Turnover (High is better)		20.0	17.3	14.8	14.4	15.3	19.0	12.6	4.5	8.7		
Receivables days (Low is better)		72	62	64	60	68	75	77	132	53		
Inventory Turnover (High is better)		4.3	4.0	4.0	4.0	3.9	3.7	4.0	2.4	5.4		
Months of RM held as Inv. (Low is better)		4.3	4.7	4.9	4.8	5.4	4.8	5.9	11.9	3.4		
Working capital cycle (Rec + Inv Days)		157	154	155	150	162	173	169	285	120		
Net Fixed Assets (NFA)	4	12	12	24	23	32	29	79	67	96		
Capital Work in Progress (CWIP)	0	0	0	0	1	0	0	0	0	20		
Share Capital	3.0	3.0	4.0	4.2	4.2	4.5	4.5	4.5	4.5	4.5		
Dividend Paid (Div) Without DDT	-	-	0	1	1	1	1	-	-	2		
Dividend Payout (Div/PAT)	0%	0%	9%	6%	8%	5%	4%	0%	0%	8%		
Retained Earnings (RE=PAT-Div)	(1)	0	4	7	9	20	26	31	(21)	21		
Price to earning	-	938	75	54	58	55	59	29	-	98		
Mcap	88	113	319	416	585	1,187	1,616	899	1,358	2,183		2,326
Cash + Investments (CI +NCI)	3	3	4	5	5	3	1	2	5	59		59
Total Debt (D)	37	54	33	58	42	55	104	114	41	56		
Total Equity (E)	12	12	74	91	101	173	201	231	211	233		
Debt to Equity ratio (D/E)	3.1	4.4	0.4	0.6	0.4	0.3	0.5	0.5	0.2	0.2		
Cost of funds	12.0%											
Interest outgo (Rs. Cr.)		5	5	5	6	6	10	13	9	6		
Interest Coverage (OP/Int. Out)		1.3	2.4	3.4	4.1	7.3	5.5	5.5	-0.6	9.7		
	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22		Total 10 Yrs (FY2013-2022)
Cash from Operating Activity (CFO)	-4	-3	-32	-13	24	-48	-38	71	111	16		84
Cash from Investing Activity (CFI)	2	(9)	(3)	(15)	(6)	(13)	(7)	(21)	(100)	33		(139)
Cash from Financing Activity (CFF)	4	12	36	29	(20)	59	45	(50)	(10)	(14)		91
Net Cash Flow (CFO+CFI+CFF)	1	(0)	1	1	(2)	(2)	(0)	1	1	35		36
Cash & Eq. at the end of year	3	3	4	5	5	3	1	2	5	59		
Total Retained Earnings (RE) in 10 Yrs (A)	97											
Total increase in Mcap in 10 yrs (B)	2,239											
Value created per INR of RE (B/A)	23.12											

Source: Screener

Source: Screener

Conclusion

Safari Bag Company has established itself as a leading provider of high-quality luggage and travel gear in India. The company's focus on design, durability, and functionality, combined with its commitment to sustainability and ethical manufacturing, has enabled it to offer a wide range of products that cater to the needs of modern travellers.

Looking to the future, Safari Bag Company is well-positioned to continue its growth and success. The company's focus on innovation and continuous improvement, combined with its commitment to sustainability and ethical practices, will ensure that it remains at the forefront of the luggage and travel gear industry in India. As the demand for high-quality and sustainable travel gear continues to grow, Safari Bag Company is poised to play a key role in shaping the future of the Indian travel industry.