

## Review Paper- “BANKING HDFC BANK LTD”

Mr. Vishnu kant tripathi<sup>1</sup>, Prof. Shital Shah <sup>2</sup>

<sup>1</sup>PG Student, ARMIET, Mumbai University,

[Vishnukant12550510@gmail.com](mailto:Vishnukant12550510@gmail.com)

<sup>2</sup>HOD, MMS Department, ARMIET

### Abstract –

Banking is nearly as old as civilization. The history of banking could be said to have started with the appearance of money. The first record of minted metal coins was in Mesopotamia in about 2500B.C. the first European banknotes, which was handwritten appeared in 1661, in Sweden. cheque and printed paper money appeared in the 1700's and 1800's, with many banks created to deal with increasing trade..

Modern banking began in Venice. The word bank comes from the Italian word “ban co”, meaning bench, because moneylenders worked on benches in market places. The bank of Venice was established in 1171 to help the government raise finance for a war. At the same time, in England merchant started to ask goldsmiths to hold gold and silver in their safes in return for a fee. Receipts given to the Merchant were sometimes used to buy or sell, with the metal itself staying under lock and key. The goldsmith realized that they could lend out some of the gold and silver that they had and charge interest, as not all of the merchants would ask for the gold and silver back at the same time. Eventually, instead of charging the merchants, the goldsmiths paid them to deposit their gold and silver.

**Keywords** – Arbitrage funds , Assesse, Balanced funds, Challan identification number , disbursement removed.

### I. INTRODUCTION-

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalization of the Indian Banking Industry in 1994. The bank was incorporated in

August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995. HDFC is India's premier housing finance company and enjoys an impeccable track record in India as well as in international markets. Since its inception in 1977, the Corporation has maintained a consistent and healthy growth in its operations to remain the market leader in mortgages. Its outstanding loan portfolio covers well over a million dwelling units. HDFC has developed significant expertise in retail mortgage loans to different market segments and also has a large corporate client base for its housing related credit facilities. With its experience in the financial markets, a strong market reputation, large shareholder base and unique consumer franchise, HDFC was ideally positioned to promote a bank in the Indian environment. HDFC Bank began operations in 1995 with a simple mission : to be a “ World Class Indian Bank.” We realized that only a single minded focus on product quality and service excellence would help us get there. Today, we are proud to say that we are well on our way towards that goal. HDFC Bank Limited (the Bank) is an India-based banking company engaged in providing a range of banking and financial services, including commercial banking and treasury operations. The Bank has a network of 1412 branches and 3295 automated teller machines (ATMs) in 528 cities and total employees is 52687.

### Wholesale Banking Services

The Bank's target market ranges from large, blue-chip manufacturing companies in the Indian corporate to small & mid-sized corporate and agri-based businesses. For these customers, the Bank provides a wide range of commercial and transactional banking

services, including working capital finance, trade services, transactional services, cash management, etc. The bank is also a leading provider of structured solutions, which combine cash management services with vendor and distributor finance for facilitating superior supply chain management for its corporate customers. Based on its superior product delivery / service levels and strong customer orientation, the Bank has made significant inroads into the banking consortia of a number of leading Indian corporate including multinationals, companies from the domestic business houses and prime public sector companies. It is recognized as a leading provider of cash management and transactional banking solutions to corporate customers, mutual funds, stock exchange members and banks.

## RESEARCH METHODOLOGY

HDFC Bank Current Account gives the power of inter-city banking with a single account and access to more than cities. From special cheques that get treated at par with local ones in any city where branch, faster collection of outstation cheques (payable at branch locations), free account to account funds transfer between HDFC Bank accounts to Free inter-city clearing of up to 100 lakhs per month, bank's priority services have become the benchmark for banking efficiency. Now, with an HDFC Bank Current Account, experience the freedom of multi-city banking. Person can have the power of multi-location access to his account from any of our 761 branches in 327 cities. Not only that, he can do most of his banking transactions from the comfort of his office or home without stepping out. There are various kinds of current account in this bank like: - Plus current account.

## II. OBJECTIVE

### Objectives of the study

To borrow or raise money or secure loans or credits for the purpose of the Company under contracts or under promissory notes, bills of exchange, hundies and other negotiable or transferable instruments, or issue convertible or non-convertible, secured or unsecured debentures, debenture stock, bonds and alternative to secured obligations and securities of all kinds and to frame, constitute and secure the same, as may seem expedient, with full power to make the same transferable by delivery or by instrument of

transfer or otherwise and either perpetual or terminable and either redeemable or otherwise, and to charge or secure the same by trust deed or otherwise on the whole or any part of the undertaking of the company or upon any specific property, movable and immovable, and rights, both present and future, of the Company including, uncalled capital as may be authorized by law or otherwise howsoever. 2) To carry on the activities of bill discounting, re-discounting dealing in commercial paper, treasury bills, certificate of deposits and other financial instruments.

### VALUES:

HDFC Bank's mission is to be a world class Indian bank. We have a two-fold objective: first, to be the preferred provider of banking services for target retail and wholesale customer segments. The second objective is to achieve healthy growth in profitability, consistent with the bank's risk appetite.

**People** Quite simply, a company is its people. At HDFC BANK LTD, we're dedicated to giving our people a wealth of opportunities to reach their full potential.

**Excellence** Everything we do at HDFC is driven by an unyielding passion for excellence—and an unfaltering commitment to develop the best products and services on the market.

**Change** In today's fast-paced global economy, change is constant and innovation is critical to a company's survival. As we have done for 70 years, we set our sights on the future, anticipating market needs and demands so we can steer our company toward long-term success.

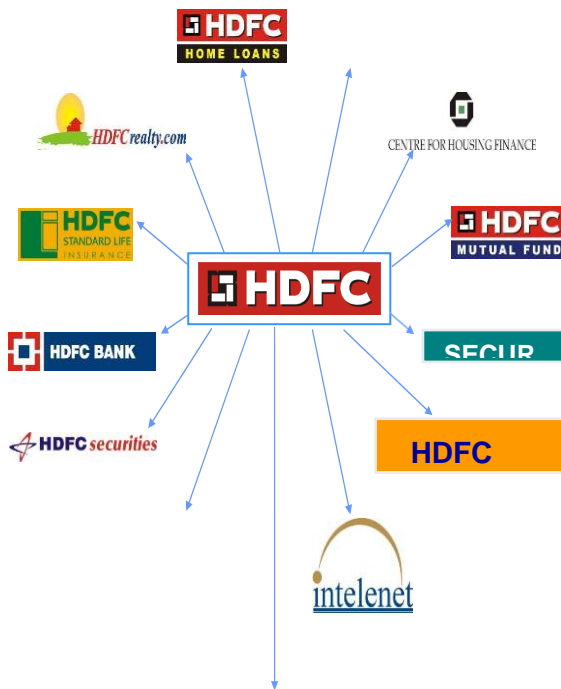
**Integrity** Operating in an ethical way is the foundation of our business. Everything we do is guided by a moral compass that ensures fairness, respect for all stakeholders and complete transparency.

**Co-prosperity** A business cannot be successful unless it creates prosperity and opportunity for others. HDFC is dedicated to being a socially and environmentally responsible corporate citizen in every community where we operate around the globe. mix and match of

the education, the courses that are pursued, the experience and the skill set.

## VISION

The bank is committed to maintaining the highest level of ethical standards, professional integrity, corporate governance and regulatory compliance. HDFC Bank's business philosophy is based on five core values: Operational Excellence, Customer Focus, Product Leadership, People and Sustainability.



As on 31-March-2023, the authorized share capital of the Bank is ₹ 650 crore. The paid-up share capital of the Bank as on the said date is ₹ 557,97,42,786 comprising of 557,97,42,786 equity shares of the face value of ₹ 1/- each. The HDFC Group holds 20.87% of the Bank's equity and about 18.43% of the equity is held by the ADS Depositories in respect of the Bank's American Depository Shares (ADS). Further, 26.30% of the equity is held by Foreign Institutional Investors (FIIs) and the Bank has 22,90,092 shareholders.

## III. ABOUT HDFC BANK LTD –

### HDFC BANK in India

HDFC Bank was incorporated in August 1994 in the name of HDFC Bank Limited, with its registered office in Mumbai, India. The bank commenced operations as a Scheduled Commercial Bank in January 1995.

On April 4, 2022 the merger of India's largest Housing Finance Company, HDFC Limited and the largest private sector bank in India, HDFC Bank was announced. HDFC Ltd, over the last 45 years has developed one of the best product offerings making it a leader in the housing finance business. HDFC Bank enables seamless delivery of home loans as a part of its wide product suite catering to urban, semi urban and rural India.

## IV. SWOT ANALYSIS –

**Strengths:** Some of strength include a strong focus on customer service, a large retail network, and a diversified product mix. We will also look at some of the weaknesses facing HDFC Bank. These may include high levels of non-performing assets (NPAs) and reliance on wholesale funding. The bank has many opportunities to capitalize on, such as increasing its market share in the digital banking space and expanding into new geographies. Finally, we will take a look at the threats that HDFC faces, such as competition from state-owned banks and rising interest rates.

**Weaknesses:** A brand's shortcomings are specific areas of its business that can be improved to strengthen its position. Some flaws can be described as qualities that the business lacks or in which the competition excels. The HDFC SWOT Analysis has the following weaknesses:

According to nationalised banks, HDFC has a lower rural penetration rate.

Share of the market growth is constrained by competition from banks in both the public and private sectors.

**Opportunities:** Any brand has the potential to improve in certain areas in order to grow its customer base. Opportunities for a brand can include geographic expansion, product enhancements, improved communication, etc. The opportunities in the HDFC SWOT Analysis are as follows:

HDFC's business can benefit greatly from mobile, internet, and other banking services.

HDFC can expand its venture into rural areas.

**Threats:** Any firm may face risks in the form of elements that could harm its operations. Threats can come from a variety of sources, including increased rival activity, shifting governmental priorities, alternative goods or services, etc. The following are the threats identified in HDFC's SWOT analysis:

Competitors expanding their business could harm HDFC's operations

New banking licences and rules may affect business.

International banks with a wide range of items

## Marketing strategy of HDFC

1 Background

2 Current Scenario

3 Demand/Supply

4 Consumer Durable: Urban and rural India

5 Success Factor for Consumer Durable Industry

6 Consumer Outlook

7 Major Players

8 Market Share

9 One of India's largest banks is HDFC Bank. In its marketing mix strategy, HDFC offers a wide range of products, in particular for individuals and businesses. The following are summarised in the numerous services provided by HDFC Bank. Savings accounts

and deposits, salary and current accounts, deposits, safe deposit lockers, rural accounts, and pension accounts. accounts and deposits HDFC Bank provides loans to satisfy the various demands and covers personal loans, automobile loans, company loans, etc. HDFC offers credit cards, debit cards, prepayment cards, credit card award programs, and credit card loans

## V. SUGGESTIONS –

Company should improve the after sales service of products as it is the main factor for the sales of consumer products.

Company can use some of the marketing tactics like distributing free key chain, calendar, t-shirts for making brand popular among people

Company can introduce low price and low power consumption Refrigerator 's for acquiring the lower middle-income group to increase their market base

## VI. CONCLUSION –

**VII.** The HDFC Group is a renowned financial conglomerate with accomplishments in the areas of housing finance, investments, life and non-life insurance, asset supervision, real estate funds, and teaching finance. The business is a superb illustration of a sophisticated housing financing firm in India.

**VIII.** Increasing market competition can have a negative impact on even the finest brands. Effective marketing becomes crucial for the business as competition increases. Consequently, if you want to work in highly competitive industries like banking, like, you need to develop a competent understanding of digital marketing

## IX. BIBLIOGRAPHY-

### Books

Principles of Marketing – Philip Kotler (Vipul Prakashan )

Special Studies in Marketing- Romeo Mascarenhas (Vipul Prakashan )

### Magazines

Advertising and Promotion- Belch

Advertising today – Warren Berger

**Websites**

<http://www.Exchangeformedia.com>

<http://www.Agencyfaqs.com>

<http://www.Magindia.com>

<http://www.Indiatelevision.com>

<http://www.Indiainfoline.com/bschool/biz.asp>

<http://www.samsung.com>