LEARNING OUTCOMES

After studying this unit, you will be able to:

- Have an overview of corporate history of some of the selected Indian and Global companies.
- Gain information about management teams of selected companies.
- Know the vision, mission and core values of different companies.
- Know the market and financial performance of different companies.
- Gain vital information on products and services of famous brands of different companies.
- Analyse a company’s information as a business analyst.
### Overview of Selected Companies

#### Indian Companies
- Adani Ports and Special Economic Zone Ltd.
- Asian Paints Ltd.
- Axis Bank Ltd.
- Bajaj Auto Ltd.
- Bharti Airtel Ltd.
- Bharat Petroleum Co. Ltd.
- Cipla Ltd.
- Coal India Ltd.
- Dr. Reddy’s Lab. Ltd.
- GAIL (India) Ltd.
- HDFC Bank Ltd.
- ICICI Bank Ltd.
- Indian Oil Corporation Ltd.
- Infosys Ltd.
- ITC Ltd.
- Larsen & Toubro Ltd.
- NTPC Ltd.
- Oil & Natural Gas Corporation Ltd.
- Power Grid Corporation of India Ltd.
- Reliance Industries Ltd.
- State Bank of India
- Tata Sons Limited
- Wipro Ltd.

#### Global Companies
- Deutsche Bank
- American Express
- Nestle
- Microsoft Corporation
- IBM Corporation
- Intel Corporation
- HP Inc.
- Apple
- Walmart

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3.1 INTRODUCTION

A company overview is the most effective way to acquire business intelligence and gain vital information about a company, its businesses, their products, services and processes, prospects, customers, suppliers, competitors; etc. However, company overview requires the expertise of qualified professionals, as it involves a detailed analysis of the company history, its structure, philosophy, portfolio of products and services, clients, important information about finance, human capital, technological resources, marketing capabilities etc.

In order to meet the needs of the competitive environment, with many quick and accurate tools of the ‘information age’ at their disposal, it becomes essential for business professionals such as:

- Budget analysts,
- Financial analysts,
- Management analysts, and
- Market research analysts

to analyse business practices, identify potential business problems, market requirements and provide financial, marketing or managerial solutions.

a) Budget Analysts: Budget analysts help companies and organizations keep their finances on track. They prepare budgets and develop forecasts based on past expenditures and economic trends. Budget analysts are vital to achieve financial goals, maintain profitability and attain long-term growth. While they do not make final decisions regarding budgets, their expertise is strongly valued by managers and government officials.

b) Financial Analysts: Financial analysts are also called security analyst, equity analyst, investment analyst or rating analyst. They offer advice on investment decisions for external or internal financial clients as a core part of the job. A financial analyst researches macro economic and micro economic conditions along with company fundamentals to make business sector and industry recommendations. They also often recommend a course of action, such as to buy or sell a company’s stock based upon its overall current and predicted strength.

c) Management Analysts: Management analysts are also known as management consultants. They work with the heads of businesses to improve efficiency and, consequently, profitability. Unlike the other types of analysts listed in this section, management analysts are more likely to work as freelance consultants.

d) Market Research Analysts: Market research analysts study strength and weaknesses in order to advise a company about the decisions to be taken to increase its market share and profitability. They study market conditions to examine potential trends of sales of a product or service. They help companies understand what products, what kind of features and quality in the product customers need, who will buy them, and at what price.

3.2 COMPANY OVERVIEW

The basic idea behind this chapter is to sensitise students about the existence of business organisations and their importance in the overall economic system of India. The information given in the chapter is representative in the sense that each of the organisation covered is too big with large expanse of information to be fully covered here. Students are expected to have knowledge of developments in the corporate world by reading financial papers or visiting the websites of corporates on a regular basis.
A company overview will usually include:

- Company introduction: Who is corporate and what it does?
- Philosophy: Vision and Mission
- Company History
- Core Management Team
- Portfolio of Businesses, Products and Services
- Competitive Scenario
- Financial Performance
- Market Position
- Business in News: Growth plan, mergers and acquisitions, joint ventures, future endeavours and direct global presence, etc.

We can analyse through above segments and provide with an in-depth understanding of competing companies and the key players in the different areas of business. With a detailed company profile, we will be able to get an insight its competitors’ strengths, weaknesses, strategies and performance. Armed with this information, we will be able to identify and analyse business areas that need immediate attention by the company’s top management.

Print, electronic and social media is all important these days. It is the first thing that greets us in the morning. One gets awareness about what is happening in all parts of the business world and its environment. Business news focus primarily on market or policy news as it is relevant to business owners, economists, financiers, public policy makers, business analysts, professors, researchers and students.

Several events take place in the environment on daily basis that influence the business environment and economy at large and give rise to trends, issues and expectations. Such events happen in the form of:

- Positive and negative business events happening in domestic as well as global markets and how they impact companies and their businesses.
- Government’s economic and social policies and their performance and announcements of new policies.
- Performance of different sectors of economy on the contemporary measures of growth and development.
- Economic conditions, indicators or factors and their movement with positive or negative impact on the different companies and their businesses.
- Stock market movements, their performance and fluctuations in share prices of companies or group of companies.
- Mergers and acquisitions of businesses.
- Joint ventures, consortium, future endeavours of different companies.
- Companies going global through export or import, opening subsidiary companies or direct investment in foreign market.
- Domestic and global markets changing or shifting from one sector to another.
So much happens every minute in the business world that unless we keep ourselves abreast of these changes we cannot adjust ourselves to them or move with the times smoothly and easily. **Thus, it is important for a Chartered Accountancy student to grasp the business news on a regular basis.**

In the sections that follow, vital information about some of the eminent national and multinational companies from different sectors and a wide range of industries has been given. This will give an insight about the core management team, products and services, achievements and financial performance, etc. of the discussed companies.

### 3.3 AN OVERVIEW OF SELECTED INDIAN COMPANIES

#### ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD

- **Incorporation year**: 1998
- **Ownership group**: Adani Group
- **Headquarter**: Ahmedabad, Gujarat, India
- **Present Head (MD)**: Gautambhai Shantilal Adani
- **Chief Executive Officer**: Karan Gautambhai Adani
- **Chief Financial Officer**: Deepak Maheshwari

**Company introduction: Who is corporate and what it does?**

APSEZ represents a large network of ports with India's largest SEZ at Mundra. APSEZ Port Business is integral to its logistics business and is India's largest private port operator with presence across ten locations.

**Ports & Terminals**

APSEZ operates ports in Mundra, Dahej, Hazira, Dhamra and Kattupalli and terminals in Mormugao, Vishakhapatnam, Tuna-Tekra. Ennore Container Terminal and Vizinjham Port are under construction.

**Industrial Land (SEZ/ DTA/ FTWZ)**

Mundra is home to India's only port-led multi-product SEZ. Mundra has accrued advantages of an efficient private seaport, logistical connectivity, economic benefits and allied infrastructure, thereby offering excellent investment opportunities for diversified businesses.

**Logistics**

Seamless multi-modal logistics solutions are provided right to and from the customers’ premises. Our Inland
Container Depots help ports expand their hinterland connectivity while our private rakes and strategic alliances help in seamless pan-India cargo movement.

**Business in News**

- Adani Ports and Special Economic Zone Ltd, (APSEZ), has acquired 97% shares of Marine Infrastructure Developer Private Limited (MIDPL is the developer and operator of Kattupalli Port) in 2018 From Larsen and Toubro Limited, Marine Infrastructure Developer Private Limited, L&T Shipbuilding Limited and Adani Kattupalli Port Private Limited.
  

- In March, 2019, Adani Ports and Special Economic Zone Ltd. (APSEZ), India's largest private port operator recorded cargo movement of more than 200 million metric tonnes (MMT). It became the India's 1st port operator to achieve this milestone and 5th in the world.
  
  [https://www.adaniports.com/Newsroom/Media-Releases/Adani-becomes-1st-Indian-port-operator](https://www.adaniports.com/Newsroom/Media-Releases/Adani-becomes-1st-Indian-port-operator)

**For more information you may visit company website:**  [www.adaniports.com](http://www.adaniports.com)

### ASIAN PAINTS LTD.

**Incorporation year** : 1942  
**Headquarter** : Mumbai, India  
**Present Head (MD & CEO)** : K B S Anand  
**Chief Financial Officer** : Jayesh Merchant

**Company introduction: Who is corporate and what it does?**

Asian Paints operates in 16 countries. It has 26 paint manufacturing facilities in the world which serve consumers in over 65 countries. It manufactures a wide range of paints for decorative and industrial use. Its research and technology division has over 200 highly qualified scientists for technological developments. It is India’s leading and Asia’s fourth largest paint company. Today, it is double the size of any other paint company in India. The nearest rivals or competing firms of the Asian Paints Ltd. are - Kansai Nerolac Paints Ltd., Shalimar Paints Ltd., Jenson & Nicholson (India) Ltd. and Berger Paints (India) Ltd.

**Philosophy**

Asian Paints aims to become one of the top five decorative coatings companies world-wide by leveraging its expertise in the higher growth emerging markets. Simultaneously, the company intends to build long term value in the industrial coatings business through alliances with established global partners.
Company History
It was initially set up as a partnership firm by four friends (Champaklal H. Choksey, Suryakant C. Dani, Arvind R. Vakil, Chimanlal N. Choksi). The company has been a market leader in paints since 1967.

Portfolio of Businesses, Products and Services
- Asian Paints manufactures a wide range of paints for decorative and industrial use.
- In Decorative paints, Asian Paints is present in all the four segments:
  - Interior Wall Finishes,
  - Exterior Wall Finishes,
  - Enamels and
  - Wood Finishes.

Business in News

For more information you may visit company website: www.asianpaints.com

AXIS BANK LIMITED

Incorporation year : 1993
Headquarter : Mumbai, Maharashtra, India.
Present Head (MD and CEO) : Mr. Amitabh Chaudhry
Non-executive Chairman : Mr. Rakesh Makheja
Chief Financial Officer : Jairam Sridharan

Company introduction: Who is corporate and what it does?
Axis Bank is the third largest private sector bank in India. The Bank offers the entire spectrum of financial services to customer segments covering large and mid-corporates, Micro Small and Medium Enterprises (MSME), Agriculture and Retail Businesses.

The overseas operations of the Bank are spread over ten international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC), Colombo and Shanghai; representative offices at Dhaka, Dubai, Abu Dhabi, Sharjah and an overseas subsidiary in London, UK.
Company History

Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd., The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

Philosophy

Vision: To be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology.

Core Values: Customer centricity, ethics, transparency, teamwork and ownership.

Portfolio of Businesses, Products and Services


<table>
<thead>
<tr>
<th>Segments</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Banking</td>
<td>Personal banking, card services, Internet banking, ATM services, depository, financial advisory services, Insurance and Non-resident Indian (NRI) services.</td>
</tr>
<tr>
<td>Corporate Banking</td>
<td>Credit, treasury, syndication, investment banking and trustee services.</td>
</tr>
<tr>
<td>International Banking</td>
<td>Corporate banking, trade finance, treasury and risk management solutions through the branches at Singapore, Hong Kong, DIFC, Shanghai and Colombo, and also retail liability products from its branches at Hong Kong and Colombo.</td>
</tr>
</tbody>
</table>

Business in News

• Axis Bank Limited, one of India’s largest private sector banks announced the opening of its Qualified Institutions Placement (“QIP”) to raise funds of Rs. 12500 crores.


For more information you may visit company website: www.axisbank.com
BAJAJ AUTO LIMITED

Incorporation year : 1945
Ownership group : Bajaj Group
Headquarter : Pune, Maharashtra, India
Chairman : Mr. Rahul Bajaj
Present Head (MD and CEO) : Mr. Rajiv Bajaj
Chief Financial Officer : Mr. Soumen Ray

Company introduction: Who is corporate and what it does?

Bajaj Auto Limited is an Indian two-wheeler, three-wheeler and car manufacturing company. It is one of the world’s top manufacturer of motorcycles in India. It is the world’s largest three-wheeler manufacturer. Bajaj Auto is India’s largest exporter of motorcycles and three-wheelers. It has operations in 50 countries creating a line of bikes targeted to the preferences of entry-level buyers.

Company History

It was founded by Jamnalal Bajaj in Rajasthan in the 1940s. In 1959, it obtained a licence from the Government of India to manufacture two-wheelers and three-wheelers and it became a public limited company in 1960.

Philosophy

Vision: To attain world class excellency by demonstrating value added products to customers.

Mission:
• Focus on value based manufacturing.
• Continual Improvement
• Total elimination of wastes
• Pollution free and safe environment.
• Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motorcycles</td>
<td>Avenger, CT 100, Dominar, Discover, V 12, V 15, Pulsar, etc.</td>
</tr>
<tr>
<td>Three Wheelers</td>
<td>RE Compact, RE Compact 4S, RE Optima and RE Maxima.</td>
</tr>
<tr>
<td>Low Cost Cars</td>
<td>Bajaj Qute, Bajaj RE60, etc.</td>
</tr>
</tbody>
</table>

Business in News

• Bajaj Auto ranked 448th on Forbes World’s Best Employer’s List 2019.

• Winners in the Auto Two Wheelers category by the International Advertising Association as part of the IndIAA Awards (2019) – Advertising campaign ‘Bajaj Auto - The World's Favourite Indian’
  https://www.bajajauto.com/about-us/awards-achievements

• ‘First-In-The-Industry' status of having all its manufacturing plants certified for 'Special Award for TPM Achievement' by Japan Institute for Plant Maintenance (JIPM) (2019)
  https://www.bajajauto.com/about-us/awards-achievements

For more information you may visit company website: www.bajajauto.com

BHARTI AIRTEL LIMITED

Incorporation year : 1995
Ownership group : Bharti Group
Headquarter : New Delhi, India
Chairman : Mr. Sunil Bharti Mittal
Present Head (MD and CEO) : Mr. Gopal Vittal
Chief Financial Officer : Mr. Badal Bagri

Company introduction: Who is corporate and what it does?
Bharti Airtel Limited is a leading global telecommunications company with operations in 20 countries across Asia and Africa.

Airtel provides GSM, 3G and 4G LTE mobile services, fixed line broadband and voice services depending upon the country of operation. It is the largest mobile network operator in India and the third largest in the world with 400 million subscribers.

Company History
In 1984 Sunil Mittal started assembling push-button phones in India. By the early 1990s, Bharti was making fax machines, cordless phones and other telecom gear. In 1992, he successfully bid for one of the four mobile phone network licences auctioned in India. He was one of the first Indian entrepreneurs to identify the mobile telecom business as a major growth area. His plans were finally approved by the Government in 1994 and he launched services in Delhi in 1995, when Bharti Cellular Limited (BCL) was formed to offer cellular services under the brand name AirTel. Within a few years, Bharti became the first telecom company to cross the 2-million mobile subscriber mark.

Philosophy
Vision: To enrich the lives of customers. The company’s obsession is to win customers for life through an exceptional experience.
Mission: Hunger to win customers for life.

Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telemedia</td>
<td>Broadband internet access through DSL, Internet leased lines, MPLS (Multiprotocol Label Switching) solutions, IPTV and fixed line telephone services.</td>
</tr>
<tr>
<td>Digital television</td>
<td>Direct-to-Home (DTH) TV services</td>
</tr>
<tr>
<td>Enterprise</td>
<td>End-to-end telecom solutions to corporate customers and national and international long-distance services to telcos through its nationwide fibre optic backbone, last mile connectivity in fixed-line and mobile circles, VSATs, ISP and international bandwidth access through the gateways and landing stations.</td>
</tr>
<tr>
<td>Mobile data service</td>
<td>USB Modem, Airtel Datacard, etc.</td>
</tr>
<tr>
<td>Enterprise business solutions</td>
<td>GPRS Based Solutions like mobile applications tools for enterprise, TrackMate, automatic meter reading solutions etc. and the other is SMS Based Solutions like interactive sms, bulk sms, inbound call centre solutions.</td>
</tr>
</tbody>
</table>

Business in News


• In 2017, Bharti Airtel to acquire Tikona Networks’ 4G Business, Bharti Airtel and Millicom sign agreement to combine operations in Ghana and Bharti Airtel to acquire Telenor India.

• In 2015, Airtel announced strategic collaboration with China Mobile and Airtel launched its first 4G service in Africa.

• Airtel Business has been awarded as the “Enterprise Data Service Provider of the Year” and the “Enterprise Telecom Service Provider of the Year” in the large enterprise segment at the 17th edition of the Frost & Sullivan ICT Awards.


For more information you may visit company website: www.airtel.com
BHARAT PETROLEUM CORPORATION LTD.

**Incorporation year**: 1952  
**Ownership Group**: Government of India  
**Headquarter**: Mumbai, Maharashtra, India  
**Chairman & MD**: D Rajkumar  
**Present Head (CEO)**: Rajkumar Duraiswamy  
**Chief Finance Officer (CFO)**: Neelakantapillai Vijayagopal

**Company introduction: Who is corporate and what it does?**

Bharat Petroleum Corporation Limited (BPCL) is an Indian state-controlled oil and gas company. The Corporation operates two large refineries of the country located at Mumbai and Kochi. Bharat Gas has been a pioneer in more ways than one churning out several innovative customer centric offerings such as LPG cylinders and Mini LPG cylinders. The 24X7 services provided by Bharat Petroleum Aviation Fuel Services makes it the preferred supplier for all major domestic and international airlines in India. 40% of the international volumes in India are fueled by BPCL plane services. Their presence in the defence sector is equally strong. Bharat Petroleum is the only oil company in India to have equity stake in the 1st Greenfield Airport at Cochin International Airport Limited.

**Company History**

Bharat Petroleum Corporation Ltd was incorporated in 1952 as a private limited company with the name Burmah Shell Refineries Ltd. The company began its work on the marshland of Trombay at Bombay. The refinery on 454 acres of land at village Mahul went on-stream on 30th January 1955 one year ahead of schedule. In January, 1976 Burmah Shell Group of Companies was taken over by the Government of India to form Bharat Refineries Ltd. In August, 1977 the company was renamed as Bharat Petroleum Corporation Ltd. The company was also the first refinery to process newly found indigenous crude (Bombay High) in the country.

**Philosophy**

**Vision**: Be a model corporate entity with social responsibility committed to energizing lives through sustainable development.

**Mission**: Create a ‘positive impact’ in all the communities where we operate.
- To transform 150 villages from ‘water scarce to water positive’.
- To enable education of more than 10 lakh children.
- To create a resource of ‘Expert Panels’ on issues pertaining to our thrust areas.
- To encourage employee volunteering through our corporate culture and have a minimum of 10% of employees volunteering in the next five years.

**Portfolio of Businesses, Products and Services**

The company business is divided in seven SBUs (Strategic Business Units), like Retail, Lubricants, Aviation, Refinery, Gas, I&C and LPG. They have popular Loyalty Program like Petrocard, Smartfleet.

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**Bharat Petroleum operates the following refineries:**

i. Mumbai Refinery: Located near Mumbai, Maharashtra. It has a capacity of 13 million metric tonnes per year.

ii. Kochi Refinery: Located near Kochi, Kerala. It has a capacity of 9.5 million metric tonnes per year.

iii. Bina Refinery: Located near Bina, Sagar district, Madhya Pradesh. It has a capacity of 6 million metric tonnes per year. This refinery is operated by Bharat Oman Refineries Limited, a joint venture between Bharat Petroleum and Oman Oil Company.

iv. Numaligarh Refinery: Located near Numaligarh, Golaghat district, Assam. It has a capacity of 3 million metric tonnes per year.

**Business in News**

- Petrol and diesel may soon be home delivered as the oil ministry mulls options of door-to-door delivery on pre-booking to cut long queues at petrol pumps.
- BPCL Mumbai Refinery was recognised with GOLD award in INDIA MANUFACTURING EXCELLENCE AWARDS 2018 instituted by FROST & SULLIVAN under the Process Sector, Mega large category.  
- BPCL received the prestigious ‘Star PSU’ Award from Business Standard at the Annual Awards for Corporate Excellence on 31.3.2018.  
- BPCL was awarded on 25th October 2018, with ‘Golden Peacock Award 2018’ for ‘Excellent Corporate Governance’ in a glittering event in London.  

For more information you may visit company website: www.bharatpetroleum.in

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**CIPLA LIMITED**

**Incorporation year** : 1935  
**Headquarter** : Mumbai, India  
**Chairman** : Y. K. Hamied  
**Present Head (MD and CEO)** : Umang Vohra  
**Chief Financial Officer** : Kedar Upadhey

**Company introduction: Who is corporate and what it does?**

Cipla Ltd. is a leading medicine manufacturer in India. The company has about 1,500 pharmaceutical products in more than 60 therapeutic categories. Some are sold domestically, while the rest reach international markets in more than 150 countries. It offers prescription drugs for all kinds of ailments -- arthritis, cancer, depression - as well as over-the-counter drugs for colds, oral hygiene, and skin care. Cipla leads the domestic retail pharmaceutical market. The company also makes bulk drugs, agrochemicals, and animal products.
Cipla has earned a worldwide recognition for adhering to the highest standards of quality and has received approvals from Ministries of Health of various nations and major international regulatory agencies.

**Company History**

Cipla was founded as The Chemical, Industrial, and Pharmaceutical Laboratories by Khwaja Abdul Hamied in 1935. The name of the Company was changed to ‘Cipla Limited’ on 20 July 1984. In the year 1985, US FDA approved the company’s bulk drug manufacturing facilities.

**Philosophy**

Cipla has developed good positive image by providing support to cancer patients by introducing drugs at low cost.

**Slogan:** Caring for life.

**Vision:** To be the first global biotech company to provide high quality products at affordable prices that will enable access for millions of patients world-wide by the year 2025

**Mission:** Cipla's mission is to be a leading global healthcare company which uses technology and innovation to meet every day needs of all the patients.

**Portfolio of Businesses, Products and Services**

Cipla sells active pharmaceutical ingredients to other manufacturers as well as pharmaceutical and personal care products, including Escitalopram (anti-depressant), Lamivudine and Fluticasone propionate. It is the world's largest manufacturer of antiretroviral drugs. Cipla currently manufactures more than 200 generic and complex Active Pharmaceutical Ingredients (APIs).

**Business in News**

- Meditab Specialities Private Limited, a wholly owned subsidiary of the Company acquired 75% stake in Mabpharm Private Limited (‘Mabpharm’).
- Cipla Limited has acquired in Oct, 2019 novel and patented anti-infective product, Elores, from Venus Remedies Limited (“VRL”) for the Indian market to further strengthen its presence in the branded Indian critical care space and as a part of its agenda to contribute to the fight against Anti-Microbial Resistance (AMR).
  

- The 82-year-old chairman of pharmaceutical major Cipla (Prominent scientist and businessman Yusuf Hamied) has been made an Honorary Fellow of the prestigious body, comprising of many of the world’s most eminent scientists in the 2019 list of new fellows of the UK’s Royal Society.
  

**For more information you may visit company website:** www.cipla.com
COAL INDIA LIMITED

Incorporation year : 1975
Ownership group : Govt. of India
Headquarter : Kolkata, India
Present Head (CMD) : Mr. Anil Kumar Jha
Chief Financial Officer : Mr. S. Sarkar

Company introduction: Who is corporate and what it does?

Coal India Limited (CIL) is an Indian state-controlled coal mining company. It is the largest coal producer company in the world. It contributes about 84% of coal production in India. Government of India owns it and controls the operations through Ministry of Coal. In April 2011, CIL was conferred the Maharatna status by the Union Government. It is operating through 82 mining areas. CIL manages 200 other establishments like workshops, hospitals etc. Further, it also owns 26 technical & management training institutes and 102 Vocational Training Institutes. It commands nearly 74% of the Indian coal market.

Company History

Nationalization of coal industry in India in the early seventies was a fall out of two related events. In the first instance it was the oil price shock, which led the country to take up a close scrutiny of its energy options. A Fuel Policy Committee set up for this purpose identified coal as the primary source of commercial energy. Secondly, the much needed investment for growth of this sector was not forthcoming with coal mining largely in the hands of private sector.

Philosophy

Vision: To emerge as a global player in the primary energy sector committed to provide energy security to the country by attaining environmentally & socially sustainable growth through best practices from mine to market.

Mission: To produce and market the planned quantity of coal and coal products efficiently and economically in an eco-friendly manner with due regard to safety, conservation and quality.

Portfolio of Businesses, Products and Services

Coal India Limited (CIL) produces coal through seven of its wholly owned subsidiaries. These are:

- Eastern Coalfields Limited (ECL),
- Bharat Coking Coal Limited (BCCL),
- Central Coalfields Limited (CCL),
- Western Coalfields Limited (WCL),
- South-Eastern Coalfields Limited (SECL),
- Northern Coalfield Limited (NCL), and
- Mahanadi Coalfields Limited (MCL).

Its 8th wholly owned subsidiary Central Mine Planning and Design Institute Limited (CMPDIL) provides exploration, planning and technical support to all the 7 production subsidiaries.
Joint Ventures: CIL has two joint ventures:

- International Coal Ventures Private Limited (ICVPL) was formed in 2009 for acquisition of coking coal properties outside India. CIL holds $\frac{3}{7}$th share in paid up capital of ICVPL.
- CIL-NTPC Urja Pvt. Ltd. is a 50:50 JV between CIL and NTPC, formed in April, 2010 for acquisition of coal blocks in India and abroad.

Business in News

- Coal India ranked 583rd on Forbes World's Largest Public Corporations List 2019.
- CIL has been awarded the ‘CSR Winner Award for Rural Development and Infrastructure’ at the 6th CSR Impact Awards 2018-19. CIL was recognised for the Integrated Rural Development done in Purulia.

  https://www.coalindia.in/hi-in/%E0%A4%95%E0%A4%82%E0%A4%AA%E0%A4%A8%E0%A5%80/%E0%A4%89%E0%AA%A0%E0%A4%82%E0%A4%AA%E0%A4%B2%E0%A4%AC%E0%A5%8D%E0%A4%87%E0%A4%82%E0%A4%BF%E0%A4%AF%E0%A4%BE%E0%A4%82.aspx

- Shri. Anil Kumar Jha, Chairman, CIL exchanged MoUs with Mr. Leonid Gennadievich Petukhov, Director General, "The Far East Agency for Attracting Investments and Supporting Export" and "Far Eastern Mining Company" (FEMC) of Russian Federation (Russia) in Sep. 2019


For more information, you may visit company website: www.coalindia.in

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**DR. REDDY’S LABORATORIES LTD.**

**Incorporation year**: 1984

**Headquarter**: Hyderabad, Telangana, India

**Chairman**: Kallam Satish Reddy

**Present Head (CEO)**: Erez Israeli

**Chief Financial Officer**: Saumen Chakraborty

**Company introduction: Who is corporate and what it does?**

Dr. Reddy’s Laboratories is an Indian multinational pharmaceutical company. Dr. Reddy’s manufactures and markets a wide range of pharmaceuticals in India and overseas. The company has over 190 medications, 60 Active Pharmaceutical Ingredients (APIs) for drug manufacture, diagnostic kits, critical care, and biotechnology products. It strengthened its Indian manufacturing operations by acquiring American Remedies Ltd. in 1999. This acquisition made Reddy’s the third largest pharmaceutical company in India, after Ranbaxy and Glaxo (I) Ltd., with a full spectrum of pharmaceutical products, which included bulk drugs, intermediates, finished dosages, chemical synthesis, diagnostics and biotechnology.

**Company History**

Dr. Reddy’s originally launched in 1984 producing Active Pharmaceutical Ingredients (APIs). In 1986, Reddy’s started operations on branded formulations. Within a year, it had launched Norilet, the company’s first recognized brand in India. In 1987, the company started transforming itself from a supplier of pharmaceutical ingredients to other manufacturers into a manufacturer of pharmaceutical products.
Philosophy

- Bringing expensive medicine within reach.
- Addressing unmet patient needs
- Helping patients manage disease better
- Enabling and helping our patients ensure that our medicines are available where needed
- Working with patients to help them succeed

Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
<th>Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic</strong></td>
<td>Tablets, capsules, injectables, and topical creams.</td>
<td>Omez (Omeprazole), Nise (Nimesulide), Ketorol (Ketorolac Thromethamine), Stamlo (Amlodipine Besylate) and Razo (Rabeprazole).</td>
</tr>
<tr>
<td><strong>Over the counter</strong></td>
<td>Medicines on pain management, dermatology and allergy management areas, and gynecology.</td>
<td>Cetrine, Nise gel, Ibuclin and Novigan.</td>
</tr>
</tbody>
</table>

Business in News

- In 2014, Dr. Reddy Laboratories was listed among 1200 of India’s most trusted brands according to the Brand Trust Report, 2014.
- Dr. Reddy’s Laboratories Ltd. initiated a voluntary nationwide recall on October 1, 2019, (at the retail level for over-the-counter products and at the consumer level for prescription products) of all of its ranitidine medications sold in US due to confirmed contamination with N-Nitrosodimethylamine (NDMA) above levels established by the USFDA’s. (USFDA-The Food and Drug Administration is a federal agency of the United States Department of Health and Human Services.)


- Dr. Reddy’s Laboratories Ltd. has entered into an agreement (April, 19) to acquire a portfolio of 42 approved, non-marketed Abbreviated New Drug Applications (ANDAs) in the U.S. The value of total addressable market for these products in the U.S. is approximately $645 million for the calendar year ending in December 2018.


For more information you may visit company website: www.drreddys.com
GAIL (INDIA) LTD.

GAIL (India) Limited

**Incorporation year** : 1984

**Ownership group** : Ministry of Petroleum & Natural Gas (MoP&NG)

**Headquarter** : New Delhi, India

**Chairman** : Ashutosh Karnatak

**Present Head (MD and CEO)** : Ashutosh Karnatak

**Finance Director** : A.K. Tiwari

**Company introduction: Who is corporate and what it does?**

Gas (India) Limited (GAIL) is the largest state-owned natural gas processing and distribution company in India. It is India's principal gas transmission and marketing company. It has the following business segments: natural gas, liquid hydrocarbon, liquefied petroleum gas transmission, petrochemical, city gas distribution, exploration and production, GAILTEL and electricity generation. GAIL was conferred with the 'Maharatna' status on 1st February, 2013 by the Government of India. It has more than 70% market share in both gas transmission and marketing.

GAIL owns the country's largest pipeline network, the cross-country 2300 km Hazira-Vijaipur-Jagdishpur pipeline with a capacity to handle 33.4 MMSCMD gas. Today the company owns and operates more than 11000 km long cross country natural Gas Pipeline in India having presence in 22 states in the country. It also owns and operates more than 2000 km long LPG pipelines in the country and has the pride to operate one of the world's longest exclusive LPG pipeline in the country from Jamnagar in Gujarat to Loni in Uttar Pradesh.

**Company History**

GAIL (India) Limited was incorporated in August 1984 as a Central Public Sector Undertaking (PSU) under the Ministry of Petroleum & Natural Gas. It was formerly known as Gas Authority India Limited.

**Philosophy**

**Vision:** To be the leading company in Natural Gas and Beyond, with Global Focus, Committed to Customer Care, Value Creation for all Stakeholders and Environmental Responsibility.

**Mission:** To accelerate and optimize the effective and economic use of Natural Gas and its fractions for the benefit of the national economy.

**Portfolio of Businesses, Products and Services**

**Subsidiaries**

- GAIL Gas Limited
- Brahmaputra Cracker and Polymer Limited (BCPL)
- GAIL Global (Singapore) Pte Limited

**Joint Ventures**

- **Aavantika Gas Limited (AGL):** GAIL has 22.5% stake in the Company along with HPCL as an equal partner.
• **Bhagyanagar Gas Limited (BGL):** GAIL has a 22.5% stake in the company along with HPCL as an equal partner.

• **Central U.P. Gas Limited (CUGL):** GAIL has 25% stake in the Company along with BPCL as an equal partner. CUGL has connected 200 commercial and industrial units in both the cities.

• **Green Gas Limited (GGL):** GAIL has a 22.5% stake in the company along with IOCL as an equal partner.

• **Indraprastha Gas Limited (IGL):** GAIL has a 22.5% stake in the company along with BPCL as an equal partner.

• **Mahanagar Gas Limited (MGL):** GAIL has a 49.75% stake in the company along with British Gas as an equal partner.

• **Maharashtra Natural Gas Limited (MNGL):** GAIL has a 22.5% stake in the company along with BPCL as an equal partner.

• **Petronet LNG Limited (PLL):** GAIL has a 12.5% equity stake in PLL, along with BPCL, ONGC and IOCL as equal partners.

• **Ratnagiri Gas and Power Pvt. Ltd. (RGPPL):** GAIL has 32.88% stake in the company along with NTPC as an equal partner.

• **Tripura Natural Gas Company Limited (TNGCL):** GAIL has 29% stake in the company.

• **GAIL China Gas Global Energy Holdings Limited:** GAIL has 50% equity interest in the company along with China Gas as the equal partner.

**Business in News**


• GAIL ranked 290th on Forbes World's Best Employers' List 2019.

• GAIL won the Prestigious CII-National Water Awards for Excellence in Water Management-2016 in “out of fence Category”.

• GAIL’s Petrochemical unit at Pata came 1st in 16th National Award for Excellence in Cost Management 2018 from ICAI, in Public Sector Manufacturing, Mega Category.


• GAIL India Ltd will invest over ₹ 45,000 crore over the next five years to expand the National Gas Grid and city gas distribution network. Of this, ₹ 32,000 crore would go into pipeline laying and another ₹ 12,000 crore in city gas distribution (CGD) networks for retailing of CNG to automobiles and piped natural gas to household kitchens.


For more information you may visit company website: www.gailonline.com
HDFC Bank Limited

We understand your world

Incorporation year : 1994
Ownership Group : HDFC Group
Headquarter : Mumbai, Maharashtra, India
Chairman : Deepak S. Parekh
Present Head (MD) : Aditya Puri
Chief Financial Officer : Srinivasan Vaidyanathan

Company introduction: Who is corporate and what it does?
HDFC Bank Limited is an Indian banking and financial services company. The Bank’s distribution network is run through 4,715 branches and 12,260 ATMs across 2,657 cities. HDFC is a market leader in e-commerce. It provides a series of digital offerings like - 10 second personal loan, Chillr, PayZapp, SME Bank, Watch Banking, 30-Minute Auto Loan, 15-minute Two-Wheeler Loan, e-payment gateways, Digital Wallet, etc. HDFC Bank provides a number of products and services which includes Wholesale banking, Retail banking, Treasury, Auto (car) Loans, Two Wheeler Loans, Personal loans, Loan against Property and Credit Cards.

Company History
In 1994, HDFC Bank was incorporated, with its registered office in Mumbai, India. Its first corporate office and a full service branch at Sandoz House, Worli was inaugurated by the then Union Finance Minister, Manmohan Singh. The bank is the first of its kind to receive an in-principle approval from the RBI for the establishment of a bank in the private sector.

Philosophy
Mission: To be a World Class Indian Bank.

The objective is to build sound customer franchises across distinct businesses so as to be the preferred provider of banking services for target retail and wholesale customer segments, and to achieve healthy growth in profitability, consistent with the bank’s risk appetite. HDFC Bank’s business philosophy is based on five core values: Operational Excellence, Customer Focus, Product Leadership, People and Sustainability.

Portfolio of Businesses, Products and Services
HDFC Group companies are HDFC Ltd., HDFC Securities., HDFC Mutual Fund, HDFC Realty, HDFC Life, HDFC ERGO, HDFC Pension and HDB Financial Services.

Business in News
• In 2016, HDFC was awarded “Best Performing Branch” in microfinance among private sector banks by NABARD.
• In 2008, Centurion Bank was acquired by HDFC Bank.
• HDFC Bank merged with Times Bank in February, 2000.
• HDFC Bank has been adjudged ‘India’s Best Bank’ by Euromoney Awards for Excellence 2019 for 12th consecutive year.
HDFC Bank has won top honours at the Nasscom DSCI Excellence Awards 2019. (DSCI- Data Security Council of India)

HDFC Bank was adjudged ‘Best MSE Bank’ at the 2nd SIDBI-ET India MSE Awards 2019. The Bank has a strong MSME portfolio with advances to this segment standing at over ₹ 1.25 lakh crore as of March 31, 2019.

For more information you may visit company website: www.hdfcbank.com

ICICI BANK LIMITED

Incorporation year : 1994
Ownership group : ICICI group
Headquarter : Mumbai, Maharashtra, India
Chairman : Girish Chandra Chaturvedi
Present Head (MD and CEO) : Sandeep Bakshi
Chief Financial Officer : Rakesh Jha

Company introduction: Who is corporate and what it does?

ICICI Bank (Industrial Credit and Investment Corporation of India) is the largest private sector bank and a multinational banking and financial services company. ICICI Bank currently has a network of 4,867 Branches and 14,367 ATM’s across India. The bank has branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar, Oman, Dubai International Finance Centre, China and South Africa; and representative offices in United Arab Emirates, Bangladesh, Malaysia and Indonesia. The company’s UK subsidiary has also established branches in Belgium and Germany.

Company History

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI’s shareholding in ICICI Bank was reduced to 46% through a public offering of shares in India in fiscal 1998, an equity offering in the form of ADRs listed on the NYSE in fiscal 2000, ICICI Bank’s acquisition of Bank of Madura Limited in an all-stock amalgamation in fiscal 2001, and secondary market sales by ICICI to institutional investors in fiscal 2001 and fiscal 2002. ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian industry.

Philosophy

Vision: To be the leading provider of financial services in India and a major global bank.

Mission: ICICI will leverage our people, technology, speed and financial capital to:

• be the banker of first choice for our customers by delivering high quality, world-class products and services.
• expand the frontiers of our business globally.
• play a proactive role in the full realisation of India's potential.
• maintain a healthy financial profile and diversify our earnings across businesses and geographies.
• maintain high standards of governance and ethics.
• contribute positively to the various countries and markets in which we operate.
• create value for our stakeholders.

**Portfolio of Businesses, Products and Services**

ICICI Group companies and its subsidiaries are: ICICI Prudential Life Insurance Company, ICICI Securities, ICICI Lombard General Insurance Company, ICICI Prudential AMC & Trust, ICICI Venture, ICICI Direct, ICICI Foundation and Disha Financial Counselling.

ICICI Bank also has banking subsidiaries in UK and Canada.

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds and Investments</td>
<td>Mutual funds, Deposits, Portfolio management services, etc.</td>
</tr>
<tr>
<td>Banking Products</td>
<td>Saving accounts, Home loans, Family wealth account, Car loans, Foreign exchange services and Demat account.</td>
</tr>
<tr>
<td>Insurance and Risk Protection</td>
<td>Life Insurance and General Insurance.</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>ICICI Bank Diamant Credit Card, ICICI Bank Sapphiro Credit Card and Jet Airways ICICI Bank Sapphiro Credit Card</td>
</tr>
<tr>
<td>Banking Services</td>
<td>Mutual Fund Transaction Platform, Lockers, iWealth, iMobile, Smart Vault, e-Locker, i-Track, Video Banking App and Preferred Time Delivery.</td>
</tr>
</tbody>
</table>

**Business in News**

• ICICI Bank ranked 400th on Forbes World’s Largest Public Corporations List 2019.
• ICICI Bank emerges as the biggest winner at IBA Banking Technology Awards 2018.
• ICICI Foundation was awarded by the Ministry of Skill Development and Entrepreneurship at the National Entrepreneurship Awards.
• ICICI Bank crossed milestone of issuing 2 million FASTag, highest in India by Oct 31, 2019
• ICICI Rural Self Employment Training Institute (ICICI RSETI), which provides free of cost vocational training to less-privileged youth, inaugurated a new building in the Jodhpur city( INDIA) (Sep. 2019). The building has been awarded a ‘Net Zero Energy- Platinum’ rating by the Indian Green Building Council (IGBC), making it the first new building in the country to get the coveted certificate.
• ICICI Bank launched ‘InstaBIZ’, India’s first most comprehensive digital banking platform for MSMEs in July 2019

**For more information you may visit company website:** www.icicibank.com
**INDIAN OIL CORPORATION LTD.**

Incorporation year : 1959  
Headquarter : New Delhi, India  
Chairman (CMD) : Sanjiv Singh  
Chief Financial Officer : Sandeep Kumar Gupta

**Company introduction: Who is corporate and what it does?**

Indian Oil Corporation Ltd. (IOC) is India’s Largest Commercial Enterprise. Indian Oil accounts for nearly half of India’s petroleum products market share, 35% national refining capacity (together with its subsidiary Chennai Petroleum Corporation Ltd., or CPCL), and 71% downstream sector pipelines through capacity. The Indian Oil Group owns and operates 11 of India’s 23 refineries with a combined refining capacity of 80.7 MMTPA (Million Metric Tonnes Per Annum). Indian Oil’s cross-country pipeline network, for transportation of crude oil to refineries and finished products to high-demand centres, spans over 11,220 km.

**Company History**

Indian Oil Corporation (IOC) was incorporated on June 30, 1959 as Indian Oil Company. The company was renamed as Indian Oil Corporation on September 1, 1964 following the merger of Indian Refineries (established 1958) with it.

**Philosophy**

**Vision:** A major diversified, trans-national, integrated energy company, with national leadership and a strong environment conscience, playing a national role in oil security and public distribution.

**Mission:**

- To achieve international standards of excellence in all aspects of energy and diversified business with focus on customer delight through value of products and services, and cost reduction.
- To maximise creation of wealth, value and satisfaction for the stakeholders.
- To attain leadership in developing, adopting and assimilating state-of-the-art technology for competitive advantage.
- To provide technology and services through sustained Research and Development.

**Portfolio of Businesses, Products and Services**

IOC has leading energy brands like XTRAPREMIUM petrol, XTRAMILE diesel and PROPEL petrochemicals, IndianOil’s SERVO lubricants and Indane LPG have earned the coveted Superbrand status. IOC has several Refineries in Guwahati, Bongaigaon, Barauni, Gujarat, Haldia Refinery, Mathura, Panipat and Paradip.

<table>
<thead>
<tr>
<th><strong>Indian Subsidiaries</strong></th>
<th><strong>Operations</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Chennai Petroleum Corporation Limited</td>
<td>Refining of petroleum products</td>
</tr>
<tr>
<td>IndianOil - CREDA Biofuels Limited</td>
<td>Plantation of Jatropha and extraction of oil for Bio-Diesels</td>
</tr>
<tr>
<td>Indian Catalyst Private Limited</td>
<td>Manufacturing of FCC catalyst / additive</td>
</tr>
</tbody>
</table>
Foreign Subsidiaries | Operations
---|---
IndianOil (Mauritius) Ltd. Mauritius | Terminalling, Retailing & Aviation refuelling
Lanka IOC PLC, Sri Lanka | Retailing, Terminalling & Bunkering
IOC Middle East FZE, UAE | Lube blending & marketing of lubricants
IOC Sweden AB, Sweden | Investment company for E&P Project in Venezuela
IOCL (USA) Inc., USA | Participation in Shale Gas Asset Project
IndOil Global B.V. Netherlands | Exploration & Production

Business in News

- IndianOil bagged the Federation of Indian Petroleum Industry’s (FIPI) ‘Sustainably Growing Corporate of the Year’ award for excellence in sustainability performance and benefits extended to society and the environment, 2019
  

- IndianOil won the National CSR Award instituted by the Ministry of Corporate Affairs, Government of India, under Women and Child Development category for its Assam Oil School of Nursing project at Digboi. IndianOil has spent an amount of Rs. 490.60 crore on various CSR initiatives during 2018-19.


For more information you may visit company website: www.iocl.com

INFOSYS LTD.

Incorporation year : 1981
Headquarter : Bengaluru, India
Chairman : Nandan Nilekani
Present Head (MD and CEO) : Salil Parekh
Chief Financial Officer : Nilanjan Roy

Company introduction: Who is corporate and what it does?

Infosys Technologies Limited is an Indian multinational corporation that provides business consulting, information technology and outsourcing services. It is a global leader in technology and consulting services. It enables 1045 clients in more than 50 countries to create and execute strategies for their digital transformation. Globally, it has 85 sales and marketing offices and 114 development centres.

Company History

It was founded in 1981 by 7 Engineers N. R. Narayana Murthy, Nandan Nilekani, N. S. Raghavan, S. Gopalakrishnan, S. D. Shibulal, K. Dinesh and Ashok Arora after they resigned from Patni Computer Systems. The company was incorporated as “Infosys Consultants Pvt Ltd.” with a capital of ₹10,000 in Pune. It signed its first client, Data Basics Corporation, in New York City. In 1983, the company’s corporate headquarters was relocated from Pune to Bengaluru.

© The Institute of Chartered Accountants of India

**Philosophy**

**Vision:** To be a globally respected corporation that provides best-of-breed business solutions, leveraging technology, delivered by best-in-class people.

**Mission:** To achieve our objectives in an environment of fairness, honesty, and courtesy towards our clients, employees, vendors and society at large.

**Portfolio of Businesses, Products and Services**

It provides software development, maintenance and independent validation services to companies in banking, finance, insurance, manufacturing and other domains. One of its known products is ‘Finacle’ which is a universal banking solution with various modules for retail and corporate banking.

Its key products are:

- Mana - Knowledge based AI platform
- Infosys Information Platform (IIP)- Analytics platform
- EdgeVerve Systems
- Finacle- Global banking platform by EdgeVerve Systems
- Panaya Cloud Suite
- Skava

**Business in News**

- In November 2015, Infosys acquired Noah-Consulting, a provider of information management consulting services for the oil and gas industry, based out of Houston, Texas, USA.
- In June 2015, Infosys acquired Skava, a leading provider of digital experience solutions, including mobile commerce and in-store shopping experiences to large retail clients.
- In March 2015, Infosys acquired Panaya, Inc., a leading provider of automation technology for large scale enterprise software management.
- In 2019, Infosys has been Awarded the ‘Excellent Partner Award’ by Mazda (Japanese multinational automaker based in Hiroshima, Japan)
  

- In 2019, Infosys was presented with the prestigious United Nations Global Climate Action Award in the ‘Climate Neutral Now’ category at the UN Climate Change Conference (COP 25) in Madrid, Spain.
  

- Infosys has been certified by the Top Employers Institute as a 2020 ‘Top Employer’, in recognition of its excellence in employment practices across Australia, Singapore and Japan.
  

**For more information you may visit company website:** www.infosys.com
ITC Limited

Incorporation year : 1910
Ownership group : ITC Group
Headquarter : Kolkata, India
Chairman : Yogesh Chander Deveshwar
Present Head (MD and CEO) : Sanjiv Puri
Chief Financial Officer : Rajiv Tandon

Company introduction: Who is corporate and what it does?

ITC Ltd. is an Indian conglomerate company. It has diversified its business in Fast-Moving Consumer Goods (FMCG), Hotels, Paperboards and Packaging, Agri Business and Information Technology. ITC is rated among the World's Best Big Companies, Asia's ‘Fab 50’ and the World’s Most Reputable Companies by Forbes magazine and as ‘India's Most Admired Company’ in a survey conducted by Fortune India magazine and Hay Group. The growth of the company has been rated by a Nielsen Report to be the fastest among the consumer goods companies operating in India.

Company History

It was established as a private company in August, 1910 as the Imperial Tobacco Company of India Limited. It was converted into a public limited company in 1954. It was further renamed as the Indian Tobacco Company Limited in 1970 and to ITC Limited in 1974.

Philosophy

Vision: Sustain ITC's position as one of India's most valuable corporation through world class performance, creating growing value for the Indian economy and Company's stakeholders.

Mission: To enhance the wealth generating capability of the enterprise in a globalization environment, delivering superior and sustainable Stakeholder value.

Trusteeship, customer focus, respect for people, excellence and innovation are the core values of the ITC Ltd.

Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
<th>Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fast-Moving Consumer Goods (FMCG)</td>
<td>Cigarettes and Cigars</td>
<td>Navy Cut, Capstan, Berkeley, Bristol, Flake, Silk Cut, Duke &amp; Royal, Gold Flake, Scissors, John Player, etc.</td>
</tr>
<tr>
<td>Foods</td>
<td></td>
<td>Aashirvaad, Sunfeast, Bingo!, Yippee!, Kitchens of India, B Natural, mint-o, Candyman and GumOn.</td>
</tr>
<tr>
<td>Personal Care</td>
<td></td>
<td>Essenza Di Wills’, ‘Fiama’, ‘Vivel’, “Engage” and ‘Superia’</td>
</tr>
</tbody>
</table>
### Business in News

- **ITC ranked 806th** on Forbes World’s Largest Public Corporations List 2019.
- **In 2014,** The Brand Trust Report, published by Trust Research Advisory, a brand analytics company, ranked ITC in the 9th position among India’s most trusted brands in the diversified sector.
- **2019,** ITC earns the Highest Global Recognition for Water Stewardship: ITC is the only company in the world to be water positive for 17 years and its Water Stewardship Programme has cumulatively covered 10.87 lakh acres benefiting over 3.20 lakh people in 15 states.
  
- **ITC in Oct, 2019** launched the world’s most expensive chocolate priced at Rs 4.3 lakh per kilogram under its Fabelle brand.
  

**For more information, you may visit company website:** [www.itcportal.com](http://www.itcportal.com)
LARSEN & TOUBRO LTD.

Incorporation year : 1938
Ownership group : L&T Group
Headquarter : Mumbai, Maharashtra, India
Chairman : Anil Manibhai Naik
Present Head (MD and CEO) : S.N. Subrahmanyan
Chief Financial Officer : Mr. Shankar Raman

Company introduction: Who is corporate and what it does?
Larsen & Toubro is a major technology, engineering, construction, manufacturing and financial services conglomerate, with global operations. L&T addresses critical needs in key sectors - Hydrocarbon, Infrastructure, Power, Process Industries and Defence - for customers in over 30 countries around the world. The Company’s manufacturing footprint extends across eight countries in addition to India. The company has business interests in engineering, construction, manufacturing goods, information technology, and financial services, and has offices worldwide.

Company History
It was founded in 1938 by two Danish engineers taking refuge in India.

Philosophy
Vision: L&T shall be a professionally managed Indian multinational, committed to total customer satisfaction and enhancing shareholder value.

Portfolio of Businesses, Products and Services
L&T has over 130 subsidiaries and 15 associate companies.

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products and Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction and Mining</td>
<td>Buildings and Factories, Transportation Infrastructure, Heavy Civil Infrastructure,</td>
</tr>
<tr>
<td></td>
<td>Water &amp; Effluent Treatment, Renewable Energy, Power Transmission and Distribution,</td>
</tr>
<tr>
<td></td>
<td>Smart World and Communication, etc.</td>
</tr>
<tr>
<td>Electrical and Automation</td>
<td>Relays, Meters, Automation Products and Systems, Low Voltage Products, Medium</td>
</tr>
<tr>
<td></td>
<td>Voltage Products, Marinised products, Control and Automation, Marine Switchboards,</td>
</tr>
<tr>
<td></td>
<td>Control Systems, etc.</td>
</tr>
<tr>
<td>Heavy Engineering</td>
<td>Process Plant, Nuclear Power Plant, Defence &amp; Aerospace and Critical Piping</td>
</tr>
<tr>
<td>Hydraulics</td>
<td>Hydraulic Cylinders, Swivel / Rotary Joints, High Torque Low Speed Motors, Radial</td>
</tr>
<tr>
<td></td>
<td>Piston Pumps and Customised Hydraulic Systems.</td>
</tr>
<tr>
<td>Hydrocarbon</td>
<td>Offshore, Onshore, Construction Services, Modular Fabrication, Engineering Services.</td>
</tr>
</tbody>
</table>
IT Consulting and Digital Solutions | L&T Infotech.
---|---
Metallurgical and Material Handling | Metallurgical and Material Handling.
Power | Coal Based Power Plants, Thermal Power Projects and Gas Based Power Plants.
Rubber Processing Machinery | Mechanical Tyre Curing Presses, Hydraulic Tyre Curing Presses, Tyre Building Machines, Auxiliary Equipment, Spares, Tube Curing Presses and Bladder Curing Presses.

Technological Services | Industrial Products, Medical Devices, Process Industry, Telecom Consumer Electronics and Semiconductor (TCES), Transportation, Embedded System and Applications, Engineering Process Services, Mechanical Engineering, Product Lifecycle Management (PLM), Consulting Services, Plant and Process Engineering, Engineering Analytics, etc.

Business in News

- Larsen & Toubro in Oct. 2019, inaugurated Phase 1 of the Metro Express in the African island nation of Mauritius by the Hon’ble Prime Minister of India, Shri Narendra Modi and the Hon’ble Prime Minister, Mr. Pravind Kumar Jugnauth Prime Minister of Mauritius.
- L&T Construction have secured a prestigious project from the Navi Mumbai International Airport Private Limited (NMIAPL) for the Engineering, Procurement and Construction of the greenfield Navi Mumbai International Airport at Navi Mumbai in Sep.2019.

For more information you may visit company website: www.larsentoubro.com
NTPC LTD.

Incorporation year : 1975
Ownership group : Government of India
Headquarter : New Delhi, India
Chairman and CEO : Gurdeep Singh
Director of Finance (CFO) : Mr. Anil Kumar Gautam

Company introduction: Who is corporate and what it does?

NTPC Ltd. is popularly known as National Thermal Power Corporation Limited. It is a public sector undertaking, engaged in the business of generation of electricity and allied activities. It is the top power company of India with a commissioned capacity of 48,028MW. It feeds a fourth of India’s electricity needs or as we say “NTPC lights up every fourth bulb in the country”. It is one of the most efficient power companies in India, having operations that match global standards. Commensurate with our country’s growth challenges, NTPC has embarked upon an ambitious plan to attain a total installed capacity of 130 GW by 2032. The company has also ventured into oil and gas exploration and coal mining activities.

Company History

It was founded in 1975 to accelerate power development in India. It started work on its first thermal power project in 1976 at Shaktinagar (named National Thermal Power Corporation Private Limited Singrauli) in Uttar Pradesh. NTPC became a Maharatna company in May 2010, one of the only four companies to be awarded this status.

Philosophy

Vision: To be the world’s leading power company, energizing India’s growth.

Mission: provide reliable power and related solutions in an economical, efficient and environment friendly manner, driven by innovation and agility.

Portfolio of Businesses, Products and Services

Subsidiaries
1. NTPC Electric Supply Company Ltd. (NESCL)
2. NTPC Vidyut Vyapar Nigam Ltd. (NVVN)
3. Kanti Bijlee Utpadan Nigam Limited
4. Bharatiya Rail Bijlee Company Limited (BRBCL)
5. Patratu Vidyut Utpadan Nigam Limited (PVUNL)

Business in News

• NTPC ranked 492nd on Forbes World’s Largest Public Corporations List 2019.
• A term loan agreement for ₹ 5000 crore was signed by NTPC with State Bank of India on 06th December, 2019.
• NTPC Ltd, India’s largest power generation company, has been bestowed with the ‘Golden Peacock Award for Sustainability’ 2019, during the 19th International Conference on Corporate Governance & Sustainability held in London (U.K).


• For the financial year 2018-19, NTPC Ltd. has paid final dividend of Rs. 2,473.64 crore, being 25% of the paid-up equity share capital of the Company.


For more information you may visit company website: www.ntpc.co.in

OIL & NATURAL GAS CORPORATION LTD.

Incorporation year : 1956
Ownership group : Government of India
Headquarter : Uttarakhand, India
Present Head (CMD) : Shashi Shankar
Director Finance (CFO) : Subhash Kumar

Company introduction: Who is corporate and what it does?

Oil and Natural Gas Corporation Limited (ONGC) is a Public Sector Undertaking (PSU) of the Government of India, under the administrative control of the Ministry of Petroleum and Natural Gas. It is India’s largest oil and gas exploration and production company. It is involved in exploring for and exploiting hydrocarbons in 26 sedimentary basins of India, and owns and operates over 11,000 kilometers of pipelines in the country. Its international subsidiary ONGC Videsh currently has projects in 17 countries. It produces around 77% of India’s crude oil (equivalent to around 30% of the country’s total demand) and around 62% of its natural gas. ONGC has been ranked 449th in the Fortune Global 500 list of the world’s biggest corporations for the year 2015. It is ranked 17th among the Top 250 Global Energy Companies by Platts.

Company History

ONGC was founded on 14 August 1956 by Government of India, which currently holds a 68.94% equity stake. ONGC has discovered 6 of the 7 commercially producing Indian Basins, in the last 50 years, adding over 7.1 billion tonnes of In-place Oil & Gas volume of hydrocarbons in Indian basins.

Philosophy

Vision: To be global leader in integrated energy business through sustainable growth, knowledge excellence and exemplary governance practices.
Mission:
- World Class
- Integrated In Energy Business
- Dominant Indian Leadership
- Portfolio of Businesses, Products and Services

Products and services: ONGC supplies crude oil, natural gas, and value-added products to major Indian oil and gas refining and marketing companies

Business in News
- ONGC ‘Maharatana of the year (Non-Manufacturing)’ in Dalal Street’s Roll of Honour.
- ONGC bags ‘India Pride Awards’ in 2018.
- It was conferred with ‘Maharatana’ status by the Government of India in November 2010.
- ONGC has been declared as the Winner of ‘Golden Peacock Award for Risk Management’ for 2019, by the Awards Jury of Institute of Directors (IOD), India.
- Oil and Natural Gas Corporation (ONGC) Limited adder another glory to its kitty bagging S&P Platts Global Energy Award 2019 for Corporate Social Responsibility - Diversified Program. ONGC is the only Indian company to bag honors from Platts this time across all categories.
- Oil and Natural Gas Corporation Ltd. (ONGC) has priced its maiden offering of USD bonds in the aggregate principal amount of USD 300 million. The bonds will bear a coupon of 3.375% and will mature in 2029. This is the tightest coupon for 10 year or longer tenor offering from India ever achieved by any Indian Corporate.

For more information, you may visit company website: www.ongcindia.com

POWER GRID CORPORATION OF INDIA LTD.

Incorporation year : 1989
Ownership group : Government of India
Headquarter : Gurugram, India
Chairman (CMD) : Sreekant Kandikuppa (K. Sreekant)
Director Finance (CFO) : Sriramchandra Murty Kocherlakota (KSR Murty)
Company introduction: Who is corporate and what it does?

Power Grid Corporation is an Indian state-owned electric utilities company. It transmits about 50% of the total power generated in India on its transmission network. Its transmission network consists of roughly 134,018 circuit kilometers and 214 EHVAC and HVDC substations, which provide total transformation capacity of 278,862 MVA. POWERGRID's interregional capacity is 63,650 MW. Initially, POWERGRID managed transmission assets owned by NTPC, NHPC Limited (“NHPC”) and North-Eastern Electric Power Corporation Limited. In January 1993, the Power Transmission Systems Act transferred ownership of the three power companies to POWERGRID. All employees of the three companies subsequently became POWERGRID employees. POWERGRID’s telecom company, POWERTEL, operates a network of 29,279 Kilometers and points of presence in 210 locations across India.

Company History

Power Grid Corporation of India Limited (POWERGRID) was incorporated on October 23, 1989 under the Companies Act, 1956, as a public limited company, wholly owned by the Government of India. Its original name was the 'National Power Transmission Corporation Limited'; and it was charged with planning, executing, owning, operating and maintaining high-voltage transmission systems in the country. On 8 November 1990, the National Power Transmission Corporation received its Certificate for Commencement of Business. Their name was subsequently changed to Power Grid Corporation of India Limited, which took effect on October 23, 1992.

Philosophy


Mission: We will become a Global Transmission Company with Dominant Leadership in Emerging Power Markets with World Class Capabilities by:
• World Class: Setting superior standards in capital project management and operations for the industry and ourselves
• Global: Leveraging capabilities to consistently generate maximum value for all stakeholders in India and in emerging and growing economies.
• Inspiring, nurturing and empowering the next generation of professionals.
• Achieving continuous improvements through innovation and state of the art technology.
• Committing to highest standards in health, safety, security and environment

Portfolio of Businesses, Products and Services

POWERGRID’s telecom company, POWERTEL, operates a network of 29,279 Kilometers and points of presence in 210 locations across India.

Joint Ventures
i. Powerlinks Transmission Limited
ii. Torrent POWERGRID Limited
iii. Jaypee POWERGRID Limited
iv. North-East Transmission Company Limited
v. Parbati-Koldam Transmission Company Limited
vi. Teestavalley Power Transmission Limited
vii. National High Power Test Laboratory Pvt. Limited
viii. Energy Efficiency Services Ltd  
ix. Cross Border Power Transmission Company Ltd.  
x. Bihar Grid Company Limited  
xi. Kalinga Bidyut Prasaran Nigam Private Limited  
xii. Power Transmission Company Nepal Ltd. (PTCN)  
xiii. RINL POWERGRID TLT Private Ltd. (RPTPL)

**Subsidiaries**  
- Power System Operation Corporation Limited (POSOCO)

**Businesses in News**  
- POWERGRID was adjudged winner of “National Award for Excellence in CSR & Sustainability” under organizational category of “Best Community Development Awards” on Integrated watershed management in Kurnool (Andhra Pradesh) and Vijayapura (Karnataka) at National CSR Leadership Congress & Awards function organized by Zee Business in August, 2019. 
  https://www.powergridindia.com/accolades-awards  
- POWERGRID has once again retained its position as "Fastest Growing Electric Utility in Asia Pacific". This is the sixth year, since 2014 that the Company has occupied this coveted slot. Globally, POWERGRID is positioned as the 4th Fastest Growing Electric Utility. 
  https://www.powergridindia.com/accolades-awards  
- POWERGRID has grabbed Central Board of Irrigation and Power (CBIP) Awards, 2019 for the following categories:  
  - ‘Best Performing Power Transmission Utility’  
  - ‘CBIP Special Jury Award for Innovation Excellence in Power Transmission’ 
  https://www.powergridindia.com/accolades-awards

**For more information you may visit company website:** www.powergridindia.com

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**RELIANCE INDUSTRIES LIMITED (RIL)**

Incorporation year : 1966  
Ownership group : Reliance Group  
Headquarter : Mumbai, Maharashtra, India  
Present Head (CMD & CEO) : Mukesh Ambani  
Chief Financial Officer : Srikanth Venkatchari

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Company introduction: Who is corporate and what it does?

**Reliance Industries Limited (RIL)** is an Indian conglomerate holding company. Its corporate headquarters is in Mumbai. It is one of the India’s largest private sector companies. Reliance has businesses across India and engaged in hydrocarbon exploration and production, energy, petrochemicals, textiles, natural resources, retail, and telecommunications.

The company has more than 30 Lacs shareholders. However, Ambani family, holds approximately 52% of the total shares whereas the remaining 48% shares are held by public shareholders.

**Company History**

Reliance Industries was founded by Dhirubhai Hirachand Ambani and his brother Champaklal Damani in the 1960s as Reliance Commercial Corporation. In 1966, Reliance Textiles Industries Pvt. Ltd. was incorporated in Maharashtra. It established a synthetic fabrics mill in the 1966 at Naroda in Gujarat. In 1975, the company expanded its business into textiles, with ‘Vimal’ becoming its major textile brand in later years. The name of the company was changed from Reliance Textiles Industries Ltd. to Reliance Industries Ltd (RIL) in 1985.

**Philosophy**

RIL aim is to touch the lives of people in a positive way. RIL believes in inclusive growth as a universal concept it is also depicted in the way it conducts its business. Growth and development are often defined conventionally in terms of net profit, revenue, and other financial performance.

**Mission:** To continue growing as a responsible organisation that believes in enriching the lives of those around it. It continues undertaking social initiatives in the areas of education, healthcare, community infrastructure, skill enhancement and social security.

Growth is Energy…..Growth is Value… Growth is Happiness… Growth is Life...

**Portfolio of Businesses, Products and Services**

RIL has 81 subsidiary companies and 10 associate companies.

<table>
<thead>
<tr>
<th>Businesses</th>
<th>Particulars</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reliance Retail</strong></td>
<td><strong>Popular Brands:</strong> Reliance Fresh, Reliance Footprint, Reliance Time Out, Reliance Digital, Reliance Wellness, Reliance Trends, Reliance Autozone, Reliance Super, Reliance Mart, Reliance iStore, Reliance Home Kitchens, Reliance Market (Cash n Carry) and Reliance Jewel.</td>
</tr>
<tr>
<td><strong>Reliance Life Sciences</strong></td>
<td>It works around medical, plant and industrial biotechnology. It works in products in bio-pharmaceuticals, pharmaceuticals, clinical research services, regenerative medicine, molecular medicine, novel therapeutics, biofuels, plant biotechnology, and industrial biotechnology sectors of the medical business industry.</td>
</tr>
<tr>
<td><strong>Exploration and Production</strong></td>
<td>It is complete chain of activity starting from exploration, appraisal, development and production. Its ventures are in conventional oil and gas blocks in Krishna Godavari, Mahanadi, Cauvery Palar, Gujarat Saurashtra &amp; Cambay Basin and two Coal Bed Methane (CBM) blocks in Sohagpur East and West in Madhya Pradesh.</td>
</tr>
</tbody>
</table>
| **Petroleum Refining and Marketing** | **Products:** Liquefied Petroleum Gas (LPG), Propylene, Naphtha, Gasoline, Jet /Aviation Turbine Fuel, Kerosene Oil, High-Speed Diesel, Sulphur, Petroleum Coke, etc.  
Brands: R-Care, A1 Plaza, Quick Mart, GAPCO, Refresh, RELSTAR, Reliance Aviation, Reliance Gas, etc. |
| **Reliance Petrochemicals**       | **Products:** Polymers, Polyesters, Fiber Intermediates, Aromatics and Elastomers.  
Brands: Recron, Relpet, Repol, Relena Eva, Relab, Reliflex, etc. |
Reliance Jio Infocomm Limited (RJIL)

It is a broadband service provider which gained 4G licences for operating across India. Jio is capable of offering a unique combination of telecom, high speed data, digital commerce, media and payment services. Reliance Jio has laid more than 2.5 lakh kilometres of fibre-optic cables, covering 18,000 cities and over one lakh villages, with the aim of covering 100% of the nation’s population by 2018.

Network 18

It is a mass media company. It has interests in television, digital platforms, publication, mobile apps, and films.
Brands: Viacom 18, History TV18, Viacom, A+E Networks, ETV Network, Colors TV, CNN News18, IBN7 and IBN Lokmat.

Reliance Textiles

It has a manufacturing facility at Naroda. It is one of the largest and most modern textile complexes in the world. It supplies premium finished fabrics to prestigious brands and export to over 58 countries.

Brand: Vimal

Competitive Scenario

RIL is a ‘conglomerate’ business which deals both related and unrelated products and businesses. Its different companies compete with different businesses for their different products and services.

For Example: Reliance Fresh competes with Safal, Easyday, D-Mart, Spencer’s, etc. and Reliance Jewels competes with Tanishq, Nakshatra, Gili, Moira, Karina, Riwaaz, etc.

Business in News

- RIL announces strategic investment in and partnership with Den Networks Limited and Hathway Cable and Datacom Limited.
- RIL announces stragetic investment in Embibe to Form Indis’s Laarget Artificial Intelligence (AI) Based Education Program.
- Reliance Industries and UK’s BP plc have agreed to form a new joint venture to set up 5,500 petrol pumps and retail aviation turbine fuel to airlines in India. Reliance will hold 51 per cent stake in the new joint venture, while BP will have the remaining 49 per cent.


- Saudi Aramco and reliance industries signed a non-binding letter of intent in Aug, 2019 to acquire a 20% stake in the oil to chemicals (o2c) division of reliance industries limited valued at an enterprise value of us$ 75 billion one of the largest foreign investments in India.


- Reliance and Microsoft announced a partnership to accelerate the digital transformation in India. Under the deal, Microsoft will bring in the Azure Cloud on Jio Network targeting the enterprise and business users seeking a technological shift.


For more information you may visit company website: www.ril.com
STATE BANK OF INDIA

Incorporation year : 1806
Headquarters : Mumbai, India
Present Head (CMD) : Rajnish Kumar
Chief Financial Officer : Prashant Kumar

Company introduction: Who is corporate and what it does?

State Bank of India is an Indian multinational, public sector banking and financial services government-owned corporation. SBI is actively involved since 1973 in non-profit activity called Community Services Banking. SBI has 14 regional hubs and 57 Zonal Offices that are located at important cities throughout India. It has more than 14,000 branches, 58,500 ATMs, including 191 foreign offices spread across 36 countries. It is the largest banking and financial services company in India by assets. State Bank of India is a banking behemoth and has 20% market share in deposits and loans among Indian commercial banks.

Company History

The bank traces its ancestry to British India, through the Imperial Bank of India, to the founding, in 1806, of the Bank of Calcutta, making it the oldest commercial bank in the Indian subcontinent. Bank of Madras merged into the other two “presidency banks” in British India, Bank of Calcutta and Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. Government of India owned the Imperial Bank of India in 1955, with Reserve Bank of India taking a 60% stake, and renamed it the State Bank of India. In 2008, the government took over the stake held by the Reserve Bank of India.

Philosophy

Vision:
- My SBI.
- My Customer first.
- My SBI: First in customer satisfaction

Mission:
- We will be prompt, polite and proactive with our customers.
- We will speak the language of young India.
- We will create products and services that help our customers achieve their goals.
- We will go beyond the call of duty to make our customers feel valued.
- We will be of service even in the remotest part of our country.
- We will offer excellence in services to those abroad as much as we do to those in India.
- We will imbibe state of the art technology to drive excellence.
Portfolio of Businesses, Products and Services

SBI's major products and services are related with segments like, Personal Banking, NRI Services, Agriculture, International Corporate, SME, Group Companies, Government Business and interest Rates services.

SBI's portfolio of businesses

<table>
<thead>
<tr>
<th>Subsidiaries</th>
<th>Non-banking Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of India (Mauritius)</td>
<td>SBI Capital Markets Ltd.</td>
</tr>
<tr>
<td>SBI Sri Lanka</td>
<td>SBI Funds Management Pvt. Ltd.</td>
</tr>
<tr>
<td>Indo–Nigerian Merchant Bank</td>
<td>SBI Factors &amp; Commercial Services Pvt. Ltd.</td>
</tr>
<tr>
<td>SBI Nepal</td>
<td>SBI Cards &amp; Payments Services Pvt. Ltd. (SBICPSL)</td>
</tr>
<tr>
<td>Commercial Bank of India, Moscow</td>
<td>SBI DFHI Ltd.</td>
</tr>
<tr>
<td>PT Bank Indo Monex, Indonesia</td>
<td>SBI Life Insurance Company Limited</td>
</tr>
<tr>
<td></td>
<td>SBI General Insurance</td>
</tr>
</tbody>
</table>

Business in News

- The 5 associate banks namely State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore, and Bharatiya Mahila Bank were merged with State Bank of India with effect from 1 April 2017.
- In January 2016, SBI opened its first branch in Seoul, South Korea.
- SBI was 50th Most Trusted brand in India as per the Brand Trust Report 2013.
- State Bank of India (SBI) and National Investment and Infrastructure Fund (NIIF) join hands to provide a greater thrust to infrastructure financing. During 2018-19, SBI had extended financial assistance of about Rs. 51,000 Cr to 47 infrastructure projects.
- State Bank of India (SBI) approves sale of 4% stake in SBI General Insurance to Axis New Opportunities AIF – I and PI Opportunities Fund – I, valuing SBI General Insurance at over 12,000 crores in Sep.2018
  https://sbi.co.in/documents/39129/52199/Power_Press+release_Final+2+PM_26092018.pdf

For more information you may visit company website: www.sbi.co.in

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TATA SONS PRIVATE LIMITED

Incorporation year : 1868
Ownership group : Tata Group
Headquarter : Bombay House, Mumbai, Maharashtra, India.
Present Head (CMD) : Natraj Chandrasekaran
Chief Financial Officer : Eruch Noshir Kapadia

Company introduction: Who is corporate and what it does?

Tata Sons Private Limited is the conglomerate holding company of the Tata Group and holds the bulk of shareholding in these companies. It is India's largest conglomerate. Tata Group is a global enterprise, headquartered in India, comprising over 100 independent operating companies. The group operates in more than 100 countries across six continents. The chairman of Tata Sons has traditionally been the chairman of the Tata Group. Tata Sons is the principal investment holding company and promoter of Tata companies. The chairman of Tata Sons has traditionally been the chairman of the Tata Group.

Philosophy

Tata has always been values-driven. These values continue to direct the growth and business of Tata companies. The five core Tata values underpinning the way we do business are pioneering, integrity, excellence, unity and responsibility.

Mission: To improve the quality of life of the communities we serve globally through long-term stakeholder value creation based on Leadership with Trust.

Portfolio of Businesses, Products and Services

There are 29 publicly-listed Tata enterprises.

<table>
<thead>
<tr>
<th>Sectors</th>
<th>Popular Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communications and ITeS</td>
<td>Nelco, Tata ClassEdge, Tata Communications, Tata Consultancy Services, Tata Interactive Systems, Tata Teleservices, Tatanet, etc.</td>
</tr>
<tr>
<td>Services</td>
<td>Indian Hotels, Roots Corporation, Taj Air, Tata Africa Holdings, Tata Business Excellence Group, Tata Limited, Tata SIA Airlines (Vistara), Tata Technologies, etc.</td>
</tr>
<tr>
<td>Financial Services</td>
<td>Tata AIA Life Insurance, Tata AIG General Insurance, Tata Asset Management, Tata Capital, Tata Investment Corporation.</td>
</tr>
<tr>
<td>Consumer and Retail</td>
<td>Casa Decor, Landmark, Tata AG, Tata Global Beverages, Tata Coffee, Tata Sky, Tata UniStore, Titan Company, Trent, etc.</td>
</tr>
<tr>
<td>Defence and Aerospace</td>
<td>TAL Manufacturing Services, TASEC, Tata Advanced Materials, Tata Advanced Systems, Tata Industrial Services, Tata Technologies, etc.</td>
</tr>
</tbody>
</table>
### Manufacturing
- Advinus Therapeutics
- Indian Steel and Wire Products
- Jaguar Land Rover
- NatSteel Holdings
- Rallis India
- Tata Autocomp Systems
- Tata BlueScope Steel
- Tata Ceramics
- Tata Chemicals
- Tata Cummins
- Tata Daewoo Commercial Vehicle Company
- Tata Hitachi
- Tata Metaliks
- Tata Motors
- Tata Steel, etc.

### Realty and Infrastructure
- Associated Building Company
- Tata Consulting Engineers
- Tata Housing Development Company
- Tata Power
- Tata Power Solar
- Tata Realty and Infrastructure
- Voltas, etc.

### Business in News
- Tata Consultancy Services ranked 374th in Forbes World's Largest Public Corporation List 2019.
- Tata Steel ranked 552nd in Forbes World's Largest Public Corporation List 2019.
- Tata Motors ranked 304th on Forbes World's Best Employer List 2019.
- Tata Steel ranked 391th on Forbes World's Best Employer List 2019.
- The 'Tata' brand has entered the list of top 100 most valuable brands according to the Brand Finance Global 500, 2019 report released at the World Economic Forum in Davos. The total value of brand 'Tata' increased 37 percent to $19.5 billion in 2019 from $14.2 billion a year ago.
- Market capitalization of all 28 listed Tata group companies rose to ₹10.88 trillion as of Feb.2019

For more information you may visit company website: www.tata.com

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**WIPRO LIMITED**

**Incorporation year**: 1945  
**Headquarter**: Bengaluru, India  
**Present Head (Chairman & MD)**: Azim Premji  
**Present Head (CEO)**: Abidali Neemuchwala  
**Chief Financial Officer**: Jatin Dalal

**Company introduction: Who is corporate and what it does?**

Wipro Ltd is a global information technology, consulting and outsourcing company with clients in 175+ cities across 6 continents. It has over 55 dedicated emerging technologies ‘Centers of Excellence’ that enables it to harness the latest technology for delivering business capability to clients. Wipro is globally recognized for its innovative approach towards delivering business value and its commitment to sustainability. Wipro champions optimized utilization of natural resources, capital and talent.
Company History

The company was incorporated on 29 December 1945, in Amalner a small town in Jalgaon district by Mohamed Premji as ‘Western India Palm Refined Oil Limited’, later abbreviated to ‘Wipro’. It was initially set up as a manufacturer of vegetable and refined oils in Amalner, Maharashtra, India under the trade names of Kisan, Sunflower and Camel. The year 1980 marked the arrival of Wipro in the IT domain. In 1982, the name was changed from Wipro Products Limited to Wipro Limited.

Philosophy


Mission: To help create a new kind of professional services firm that works with both business and IT executives to innovate and deliver, end to end solutions that create measurable value for our clients.

Portfolio of Businesses, Products and Services

Products and services in which the company deals in are: analytics, digital, cloud, applications, business outcome services, business process consulting, enterprise architecture, eco-energy, information management, infrastructure services, internet of things, managed services, mobility, open source and product engineering.

Wipro Group of Companies:
• Western India Products Limited
• Wipro Consumer Care & Lighting
• Wipro Infrastructure Engineering
• Wipro GE Medical Systems

Business in News
• In March 2017, Wipro was recognized as one of the world’s most ethical companies by US-based Ethisphere Institute for the 6th consecutive year.
• It is a member of the NASDAQ Global Sustainability Index as well as the Dow Jones Sustainability Index.
• Wipro has been ranked 1st in the 2010 Asian Sustainability Rating of Indian companies
• Wipro Recognized as a Leader in Artificial Intelligence Consultancies by global research and advisory firm Forrester Research Inc. for 2019
• Wipro was ranked among the HFS Top10 Finance and Accounting Service Providers, Energy Service Providers, and Google AI Services, 2019.
• In 2019, 32.31 crores Equity Shares of Rs. 2 each were bought back under the Buyback, at a price of Rs. 325/- per Equity Share. The total amount utilized in the Buyback was Rs. 10500 crores.(appx.)

For more information you may visit company website: www.wipro.com

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3.4 AN OVERVIEW OF SELECTED GLOBAL COMPANIES

DEUTSCHE BANK

Incorporation year : 1870
Headquarter : Frankfurt, Germany
Chairman : Paul Achleitner
Present Head (CEO) : Christian Sewing
Chief Operating Officer : Frank Kuhuke

Company introduction: Who is corporate and what it does?

Deutsche Bank is a German global banking and financial services company. It has operations in more than 70 countries, and has a large presence in Europe, the Americas, Asia-Pacific and the emerging markets. In 2009, Deutsche Bank was the largest foreign exchange dealer in the world with a market share of 21 percent. The bank offers financial products and services for corporate and institutional clients along with private and business clients.

Deutsche Bank in India: Deutsche Bank established its first branch in India in 1980. Currently, it has over 11,000 employees in the country, operating branches in 16 cities. Building on its dominant global markets and leading transaction banking franchises, and with over 500,000 individual customers, Deutsche Bank is a fully integrated financial services provider to Indian corporate, institutional and individual clients. Bank’s services in India include on-shore investment banking, institutional equities broking, asset and private wealth management, retail banking and business processes outsourcing.

Company History

Deutsche Bank was founded in Berlin in 1870 to promote and facilitate trade relations between Germany and international markets. Three of the founders were Georg Siemens whose father’s cousin had founded Siemens and Halske, Adelbert Delbrück and L. Bamberger.

Philosophy

The object of the company is to transact banking business of all kinds, in particular to promote and facilitate trade relations between Germany, other European countries and overseas markets.

Mission: “Through our economic success and competitive international presence, we create value for our shareholders, our clients, our employees and society at large while up holding stringent environmental and social norms to support a sustainable future.”

Portfolio of Businesses, Products and Services

Its services include sales, trading, research and origination of debt and equity; mergers and acquisitions (M&A); risk management products, such as derivatives, corporate finance, wealth management, retail banking, fund management, and transaction banking.

Business in News

• In 2016, it got ‘Best Banking Performer, Germany’ by Global Brands Magazine Award.

Deutsche Bank India reported a 32 percent rise in net income from its branch operations at Rs 1,199 crore for FY19.


For more information you may visit company website: www.deutschebank.co.in

**AMERICAN EXPRESS**

**Incorporation year** : 1850
**Headquarter** : New York City, US
**Present Head (Chairman and CEO)** : Stephen Squeri
**Chief Financial Officer** : Jeffery C. Campbell

**Company introduction: Who is corporate and what it does?**

American Express Company is an American multinational financial services corporation. The company is best known for its credit card, charge card, and traveller’s cheque businesses. In 2016, credit cards using the American Express network accounted for 22.9% of the total dollar volume of credit card transactions in the US. It operates in 175 countries with 2,300 offices across the world. It is the parent organisation of three major companies: American Express Travel Related Services (TRS), The American Express Bank Ltd. (AEBL) and American Express Financial Advisors.

**American Express in India:**

In India, the company offers a wide range of travel, financial and network service products. American Express established its first office in India in 1921 in Kolkata. Since then it has grown to become the leading travel related services and banking organisation in the country.

American Express is considered a pioneer in offshoring processes to captive centres in India. The company has set up global back office operations to leverage the skilled manpower available in India:

• American Express (India) Private Ltd.: This centre handles accounting and financial processes for American Express’ businesses around the world.

• American Express Global Service Centre: This centre provides support to the company’s card, financial services and travel-related businesses in the US and other countries.

**Company History**

American Express was started in 1850 as an express mail business in New York. It was founded as a joint stock corporation by the merger of the express companies owned by Henry Wells (Wells & Company), William G. Fargo (Livingston, Fargo & Company), and John Warren Butterfield (Wells, Butterfield & Company).

**Philosophy**

**Vision:** To be a leading provider of payment solutions worldwide.
Mission: Leverage our local and global expertise to be a leading provider of payment solutions for our customers by delivering high quality, innovative and world-class products and services; while maintaining the highest standards of governance and ethics.

Portfolio of Businesses, Products and Services

American Express's products and services are:

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card products</td>
<td>Consumer cards, Acceptance of American Express cards outside of the United States, Card design, ExpressPay, Small business services (also known as American Express OPEN), Commercial cards and services, Non-proprietary cards and Merchant account.</td>
</tr>
<tr>
<td>Non-card products</td>
<td>Traveler’s checks, Shearson/American Express, Financial advisors, International bank, Travel, Publishing and Individual banking</td>
</tr>
</tbody>
</table>

Business in News

• American Express ranked 72nd on Fortune 500 Companies in 2019.
• American Express anked 43rd on Forbes World's Best Employer's List 2019.
• American Express (Amex) has added 6 lakh new merchants since 2017 in India.


For more information you may visit company website: www.americanexpress.com

NESTLE

Incorporation year : 1866
Ownership group : Nestle Group
Headquarter : Vevey, Switzerland.
Chairman : Paul Bulcke
Chief Executive Officer : Ulf Mark Schneider
Chief Financial Officer : François-Xavier Roger

Company introduction: Who is corporate and what it does?

Nestle is a Swiss transnational food and drink company. It is the world's largest food, nutrition, health and wellness company. It has been the largest food company in the world. Nestle serves in 2000 plus brands across the globe. It has 418 plant facilities in 86 countries with its products available in 191 countries. It has a huge work force of 3,52,000 people across the world.

Nestle invests around CHF 1.5 billion in Research and Development every year. It has a worldwide network of 17 research, development and product testing centres. It covers over 100 different professional areas including nutritional science, the life sciences, raw materials, ingredients and production processes.
Philosophy: A Vision

Its mission of “Good Food, Good Life” is to provide consumers with the best tasting, most nutritious choices in a wide range of food and beverage categories and eating occasions, from morning to night.

Company History

Nestle was founded 151 years ago as an Anglo-Swiss Condensed Milk Company by a Swiss confectioner, Henri Nestle in 1866. In August 1867, Charles and George Page established the Anglo-Swiss Condensed Milk Company in Cham, Switzerland. In 1879, Nestle merged with milk chocolate inventor Daniel Peter. In 1905, the companies merged to become the Nestlé and Anglo-Swiss Condensed Milk Company. Nestle came to India in 1923.

Portfolio of Businesses, Products and Services

Cookie dough, Maggi noodles, Nescafe, Kit Kat, Smarties, Nesquik, Stouffer’s, Vittel, Milkmaid, Carnation, etc. are one of the most popular products and brands of Nestle.

Nestle’s portfolio of businesses include:

<table>
<thead>
<tr>
<th>Brands</th>
<th>Operations</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nestle Waters</td>
<td>World’s leading producer of bottled water, employing more than 34,000 staff at 100 production sites in 35 countries globally.</td>
<td>It has 52 water brands which include Acqua Panna, Aquarel, Buxton, Perrier, Pure Life, San Pellegrino, Sao Lourenco, and Vittel.</td>
</tr>
<tr>
<td>Cereal Partners Worldwide (CPW)</td>
<td>It is a joint venture which combines the expertise of two companies: Nestlé and General Mills.</td>
<td>Breakfast cereals and baby foods. Cerelac, Gerber, Gerber Graduates, NaturNes, Nestum, Chocapic, Cini Minis, Cookie Crisp, Estrelitas, Fitness, Nesquik Cereal, etc.</td>
</tr>
<tr>
<td>Nestlé Health Science</td>
<td>It has been engaged in advancing the role for nutritional therapy in the management of people's health.</td>
<td>Related to the health areas, such as paediatric and acute care, metabolic and obesity care, healthy ageing, and gastrointestinal and brain health. Example: Boost, Meritene, Nutrin Junio, Alfameno, etc.</td>
</tr>
<tr>
<td>Nestlé Nespresso</td>
<td>It was started in 1986 to enable anyone to create the perfect cup of espresso coffee.</td>
<td>Nescafé, Nescafé 3 in 1, Nescafé Cappuccino, Nescafé Classic, Nescafé Decaff, Nescafé Dolce Gusto, Nescafé Gold, Nespresso</td>
</tr>
<tr>
<td>Nestlé Purina PetCare</td>
<td>It aims to develop products that deliver comprehensive nutrition to help ensure the long healthy lives of pets.</td>
<td>Purina Pro Plan, Purina ONE, Fancy Feast, Friskies, Dog Chow, Beneful, Alpo, Bakers Complete, Cat Chow, Chef Michael's Canine Creations, Felix, Gourmet, etc.</td>
</tr>
<tr>
<td>Nestlé Skin Health</td>
<td>It works to enhance the quality of life by delivering science-based solutions for the health of skin, hair and nails over the course of people's lives.</td>
<td>Cataphil Lotion, Daylong, Emervel, Mirvaso, etc.</td>
</tr>
</tbody>
</table>

Competitive Scenario

Major competitors of Nestle in Indian sub-continent and worldwide are Unilever, Starbucks, Kraft Foods, Mars, PepsiCo, Britannia, Walmart, Patanjali, Amul, Glaxo Smith Con, KRBL and Hatsun Agro.

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Major Acquisitions by Nestle

Major Joint Ventures by Nestle
- Cereal Partners Worldwide with General Mills (50%-50%)
- Beverage Partners Worldwide with Coca-Cola Company (50%-50%)
- Lactalis Nestle Produits Frais with Lactalis (40%-60%)
- Nestle Colgate-Palmolive with Colgate-Palmolive (50%-50%)

Business in News
- Nestlé’s Board of Directors has decided to distribute an amount of up to CHF 20 billion to Nestlé shareholders over the period 2020 to 2022, primarily in the form of share buybacks.
  https://www.nestle.com/media/pressreleases/allpressreleases/nine-month-sales-2019
- Nestlé inaugurated the Institute of Packaging Sciences, the first-of-its-kind in the food industry to address the global challenge of plastic packaging waste.
  https://www.nestle.com/media/pressreleases/allpressreleases/nestle-inaugurates-packaging-research-institute

For more information you may visit company website: www.nestle.com

Microsoft Corporation

Incorporation year : 1975
Headquarter : Washington, US
Chairman : John Thompson
Present Head (CEO) : Satya Nadella
Chief Financial Officer : Amy Hood

Company introduction: Who is corporate and what it does?
Microsoft is an American multinational technology company. It develops, manufactures, licenses, supports and sells computer software, consumer electronics and personal computers and services. Its best known software products are the Microsoft Windows line of operating systems, Microsoft Office office suite, and Internet Explorer and Edge web browsers.

Microsoft in India: Microsoft Corporation India is one of the fastest growing subsidiaries of Microsoft Corporation, the worldwide leader in software, services, and solutions. The Microsoft India story began in 1990. Microsoft runs six major business units representing entire product cycle to serve customers from consumers to corporations, gamers to governments.
i) Microsoft Research India (MSR India)
ii) Microsoft India (R&D) Private Limited
iii) Microsoft IT India
iv) Microsoft Services Global Delivery
v) Microsoft Corporation India Pvt. Ltd. (MCIPL)
vi) Microsoft India Global Technical Support Center (IGTSC)

Company History
Microsoft was founded by Paul Allen and Bill Gates on April 4, 1975 with Gates as the CEO. Microsoft entered the OS business in 1980 with its own version of Unix, called Xenix. However, it was MS-DOS that solidified the company’s dominance. It rose to dominate the personal computer operating system market with MS-DOS in the mid-1980s, followed by Microsoft Windows. Since the 1990s, it has increasingly diversified from the operating system market and has made a number of corporate acquisitions.

Philosophy
Vision: To help individuals and businesses realize their full potential.
Mission: To empower every person and every organization on the planet to achieve more.
Microsoft’s vision statement shows the company’s target market and product value. Microsoft’s mission statement presents the global market scope of the business and a general idea about the benefit of the business to its customers. However, such information is still not clearly defined to represent the business.

Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Segments</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Software and Services</td>
<td>Windows, Office, Free downloads and security, Internet explorer, Microsoft edge and MSN.</td>
</tr>
<tr>
<td>Devices and Xbox</td>
<td>All Windows PC and tablets, PC accessories, Xbox and games.</td>
</tr>
<tr>
<td>For Developers and IT Pros</td>
<td>Microsoft Azure, MSDN, TechNet and Visual studio.</td>
</tr>
<tr>
<td>For Students and Educators</td>
<td>Office for students, Onenote in classroom and Microsoft in education.</td>
</tr>
</tbody>
</table>

Business in News
• Microsoft ranked 26th on Fortune 500 Companies list in 2019.
• Microsoft ranked 16th on Forbes World’s Largest Public Corporations List 2019.
• Microsoft ranked 2nd on Forbes World’s Best Employers List 2019.
• In December 2016, it bought LinkedIn for $26.2 billion.
• In 2014, Microsoft acquired the mobile hardware division of NOKIA.
• In May 2011, Microsoft acquired Skype Technologies for $8.5 billion.
• Microsoft Taiwan and Asia’s leading media technology company, KKBOX Group, jointly announced the launch of a global strategic partnership that will migrate the group’s subsidiary KKBOX’s music streaming services to the Microsoft Azure cloud platform.
IBM CORPORATION

Incorporation year : 1911
Headquarter : New York, US
Chairman, President and CEO : Ginni Rometty
Chief Financial Officer : James J. Kovanaugh

Company introduction: Who is corporate and what it does?

International Business Machines Corporation (IBM) is an American multinational technology company. It operates in over 170 countries across the globe. It manufactures and markets computer hardware, middleware and software, and offers hosting and consulting services in areas ranging from mainframe computers to nanotechnology.

It is a major research organization, holding the record for most patents generated by a business. Inventions by IBM include the automated teller machine (ATM), the PC, the floppy disk, the hard disk drive, the magnetic stripe card, the relational database, the SQL programming language, the UPC barcode, and dynamic random-access memory (DRAM).

IBM in India: IBM India Private Limited is the Indian subsidiary of IBM. Vanitha Narayanan is the Managing Director of IBM India Pvt. Ltd. IBM entered India in 1992 with a Tata joint-venture, named Tata Information Systems Ltd.

Company History

The following four historical milestones contributed in the foundation of IBM:

• Julius E. Pitrat patented the computing scale in 1885,
• Alexander Dey invented the dial recorder (1888),
• Herman Hollerith patented the Electric Tabulating Machine, and
• Willard Bundy invented a time clock to record a worker’s arrival and departure time on a paper tape in 1889.

On June 16, 1911, their four companies were amalgamated in New York State by Charles Ranlett Flint forming a fifth company, the Computing-Tabulating-Recording Company (CTR) based in New York. IBM was originated in 1911 as the Computing-Tabulating-Recording Company (CTR) and was renamed “International Business Machines” in 1924.
Philosophy

Vision: IBM should be first and foremost on any new enterprise data centre migration shortlist.

Mission: To lead in the invention, development and manufacture of the industry’s most advanced information technologies, including computer systems, software, storage systems and microelectronics.

Portfolio of Businesses, Products and Services

<table>
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<tr>
<td>• Analytics</td>
<td>• Business consulting</td>
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<td>• Cloud</td>
<td>• Technology services</td>
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<td>• Cognitive (US)</td>
<td>• Financing</td>
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<td>• Commerce</td>
<td>• Industry expertise</td>
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<tr>
<td>• Internet of Things (US)</td>
<td>• Training and skills (US)</td>
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<td>• Industry solutions</td>
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Business in News

• IBM ranked 38th on Fortune 500 Companies List in 2019.
• IBM ranked 60th on Forbes World’s Largest Public Corporations List 2019.
• IBM ranked 11th on Forbes World’s Best Employers List 2019.
• In 2017, it acquired ‘Agile 3 Solutions’ and Ravy Technologies.
• IBM received a 2016 Climate Leadership Award from the U.S. Environmental Protection Agency (EPA).
• In 2016, It acquired ‘Sanovi Technologies’.
• In 2009, IBM acquired ‘Lombardi’.
• IBM acquired Red Hat in 2019 for $190.00 per share in cash, representing a total equity value of approximately $34 billion.


• IBM released a study by the IBM Institute of Business Value (IBV) on the Hybrid Cloud market in India according to it 99% of Indian companies are set to adopt multiple Hybrid Cloud within next 3 years


• Tech giant IBM on January 14 said it has received record 9,262 US patents in 2019, with India being the second-highest contributor. "IBM inventors received record 9,262 US patents in 2019, achieving a milestone of most patents ever awarded to a US company and marking the company’s 27th consecutive year of US patent leadership," a statement said.

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In 2019, IBM was granted patents across key technology areas such as artificial intelligence (AI), blockchain, cloud computing, quantum computing and security, it added.

IBM inventors from India received over 900 patents, the second-highest contributor to the global tally after the US. Few of the patents filed from India include infrastructure costs and benefit tracking, automation and validation of insurance claims for infrastructure risks and failures in multi-processor computing environments, and eye contact-based information transfer.


For more information you may visit company website: www.ibm.com

**INTEL CORPORATION**

**Incorporation year** : 1968
**Headquarter** : California, US
**Chairman** : Andy D. Bryant
**Present Head (CEO)** : Bob Swan
**Chief Financial Officer** : George Davis

**Company introduction: Who is corporate and what it does?**

Intel Corporation is an American multinational corporation and technology company. It is the world’s largest and highest valued semiconductor chip makers based on revenue and is the inventor of the x86 series of microprocessors: the processors found in most personal computers (PCs). Intel supplies processors for computer system manufacturers such as Apple, Lenovo, HP, and Dell.

**Company History**

Intel Corporation was founded on July 18, 1968, by semiconductor pioneers Robert Noyce and Gordon Moore, and widely associated with the executive leadership and vision of Andrew Grove. The company’s name was conceived from the words ‘integrated’ and ‘electronics’. The fact that ‘intel’ is the term for intelligence information also made the name appropriate.

**Philosophy**

**Mission:** “Delight our customers, employees, and shareholders by relentlessly delivering the platform and technology advancements that become essential to the way we work and live.”

Intel’s core values are Customer Orientation, Discipline, Risk-Taking, Results Orientation, Quality and Great Place to Work.
Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Product Segments</th>
<th>Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Devices and Systems</strong></td>
<td>2 in 1 &amp; Ultrabook™, Cable Modems, Desktops, Drones, Intel® Compute Card, Intel® Compute Stick, Intel® NUC, Laptops, Microservers, Mini PCs, Servers, Smart Phones, Tablets, Workstations, etc.</td>
</tr>
<tr>
<td><strong>Processors</strong></td>
<td>Intel® Core™, Intel® Xeon®, Intel® Atom™, Pantium, Celeron®, etc.</td>
</tr>
<tr>
<td><strong>Boards &amp; Kits</strong></td>
<td>Intel® Curie™ SoC, Intel® Joule™, Intel® Galileo Development Board, Intel® Quark™ D2000 Development Kit, Intel® Quark™ SE Microcontroller C1000 Evaluation Kit, Server Motherboards, etc.</td>
</tr>
<tr>
<td><strong>Chipsets</strong></td>
<td>Mobile, Desktop, Server and Embedded.</td>
</tr>
<tr>
<td><strong>Server Products</strong></td>
<td>Data Center Blocks, Server Boards, Server Systems, Server Chassis, Accelerator Cards, RAID Products and Server Management.</td>
</tr>
<tr>
<td><strong>Networking and Communications</strong></td>
<td>Ethernet Products and Fabric Products.</td>
</tr>
<tr>
<td><strong>Wireless</strong></td>
<td>Cellular Modems</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td>Software, Intel Gateways, etc.</td>
</tr>
</tbody>
</table>

Business in News

- Intel ranked 43rd on Fortune 500 Companies List in 2019.
- In March 2017, Intel announced that they had agreed a US$15.3 billion takeover of Mobileye, an Israeli developer of “autonomous driving” systems.
- In August 2016, Intel purchased deep-learning startup Nervana Systems for $350 million.
- In October 2015, Intel bought cognitive computing company Saffron Technology for an undisclosed price.
- Intel Corporation acquired Artificial Intelligence chip maker Habana Labs, an Israel-based developer for approximately $2 billion in Dec.2019
- Intel Corporation sold the majority of its smartphone modem business to Apple valued at $1 billion in 2019.

For more information you may visit company website: www.intel.com
Company introduction: Who is corporate and what it does?

Hewlett-Packard (HP) is an American multinational information technology company. It develops and provides a wide variety of hardware components as well as software and related services to consumers, small- and medium-sized businesses and large enterprises, including customers in the government, health and education sectors.

Company History

The company was founded in 1939 in a one-car garage in Palo Alto by William “Bill” Redington Hewlett and David “Dave” Packard, and initially produced a line of electronic test equipment.

Philosophy

Vision: To create technology that makes life better for everyone, everywhere — every person, every organization, and every community around the globe.

Portfolio of Businesses, Products and Services

HP’s major product lines included personal computing devices, enterprise and industry standard servers, related storage devices, networking products, software and a diverse range of printers and other imaging products. HP marketed its products to households, small- to medium-sized businesses and enterprises directly as well as via online distribution, consumer-electronics and office-supply retailers, software partners and major technology vendors.

Business in News

In 2014, Hewlett-Packard announced plans to split the PC and printers business from its enterprise products and services business. The split closed on November 1, 2015, and resulted in two publicly traded companies: HP Inc. and Hewlett Packard Enterprise.

- HP ranked 55th on Fortune 500 Companies List in 2019.
• The company has committed $200 million over five or more years to develop water-based ink technologies for printing digitally on corrugated packaging and textiles.


• HP Inc., launched the world’s first notebook with ocean-bound plastics in Sep. 2019


For more information you may visit company website: www.hp.com

APPLE

Incorporation year : 1977
Headquarter : California, US
Present Head (CEO) : Tim Cook
Chief Financial Officer : Luca Maestri

Company introduction: Who is corporate and what it does?

Apple is an American multinational technology company. It designs, develops, and sells consumer electronics, computer software, and online services. Apple is the world’s largest information technology company by revenue, the world’s largest technology company by total assets, and the world’s second-largest mobile phone manufacturer, by volume, after Samsung. It maintains 478 retail stores in seventeen countries. It operates the online Apple Store and iTunes Store, the latter of which is the world’s largest music retailer.

Company History

Apple was founded by Steve Jobs, Steve Wozniak, and Ronald Wayne in April 1976 to develop and sell personal computers. It was incorporated as Apple Computer, Inc. in January 1977, and was renamed as Apple Inc. in January 2007 to reflect its shifted focus toward consumer electronics.

Philosophy

Vision: To produce high-quality, low cost, easy to use products that incorporate high technology for the individual. We are proving that high technology does not have to be intimidating for non-computer experts.

Mission: Apple is committed to bringing the best personal computing experience to students, educators, creative professionals and consumers around the world through its innovative hardware, software and Internet offerings.
Portfolio of Businesses, Products and Services

<table>
<thead>
<tr>
<th>Product Segments</th>
<th>Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mac</td>
<td>MacBook, MacBook Air, MacBook Pro, iMac, Mac Pro, Mac mini, macOS Sierra and Compare.</td>
</tr>
<tr>
<td>iPad</td>
<td>iPad Pro, iPad, iPad mini 4, iOS 10, etc.</td>
</tr>
<tr>
<td>iPhone</td>
<td>iPhone 7, iPhone 6s, iPhone SE, etc.</td>
</tr>
<tr>
<td>TV</td>
<td>Apple TV</td>
</tr>
<tr>
<td>Music</td>
<td>Apple Music, iTunes and iPod</td>
</tr>
</tbody>
</table>

Business in News

- Apple ranked 3rd on Fortune 500 Companies List in 2019.
- Apple acquired Shazam App in 2018 for an undisclosed amount. Shazam has been downloaded over 1 billion times around the world, and users identify songs using the Shazam app over 20 million times each day.


For more information you may visit company website: www.apple.com

WALMART

Incorporation year : 1969
Headquarter : Arkansas, US
Chairman : Greg Penner
Present Head (CEO) : Dough McMillon
Chief Financial Officer : Bret Biggs

Company introduction: Who is corporate and what it does?

Walmart, is an American multinational retailing corporation that operates as a chain of hypermarkets, discount department stores, grocery stores and online store. It is world’s leading retailer renowned for its efficiency and expertise in logistics, supply chain management and sourcing. Walmart is the world’s largest company by revenue. Walmart has 11,695 stores and clubs in 28 countries, under a total of 63 banners as well as the largest private employer in the world. Walmart’s primary competitors include department stores like Aldi, Kmart, Kroger, Ingles, Target, Shopko, and Meijer, and Winn Dixie.

Walmart in India: Wal-Mart India owns and operates 21 Best Price Modern Wholesale stores offering nearly
5,000 items in a Cash and Carry wholesale format in 9 States across India. The first store opened in Amritsar in May 2009. Krish Iyer is President and CEO, Walmart India.

On 1st July, 2014, Walmart India launched B2B e-commerce platform and extended it to its Best Price store members (kirana stores, offices and institutions and hotels, caterers and restaurants and other business members), providing them with a convenient online shopping opportunity. As an exclusive virtual store for its members in 19 cities, the e-commerce platform provides a similar assortment of products, as well as special items.

**Company History**

It was founded by Sam Walton in 1962 and incorporated on October 31, 1969. The company was listed on the New York Stock Exchange in 1972.

**Philosophy**

**Vision:** To be the best retailer in the hearts and minds of consumers and employees.

**Mission:** Saving people money so that they can live better.

**Slogan:** Save money. Live better.

**Portfolio of Businesses, Products and Services**

- Walmart sells a wide range of fresh, frozen and chilled foods, fruits and vegetables, dry groceries, personal and home care, hotel and restaurant suppliers, clothing, office supplies and other general merchandise items.
- Walmart’s operations are organized into four divisions: Walmart U.S., Walmart International, Sam’s Club and Global eCommerce.

**Business in News**

- Walmart acquires 77% shares of Flipkart on May 9, 2018
- In 2017, Walmart acquired Moosejaw and Bonobos for approximately $351 million.
- In 2016, Walmart acquired jet.com for approximately $565 million.
- Walmart India & HDFC Bank announced co-branded credit card exclusively for over 1 million ‘Best Price’ members in Dec. 2019
- Walmart India Opens 25th Cash & Carry Store in India; Reiterates commitment to enable Kiranas & Small Businesses to prosper, increase sourcing from farmers & develop MSME eco-system.

For more information you may visit company website: [www.walmartstores.com](http://www.walmartstores.com)
SUMMARY

A company overview is the most effective way to acquire business intelligence and gain vital information about it. It becomes essential for business professionals, business analysts such as budget analysts, financial analysts, management analysts, and market research analysts to analyse business practices, identifying potential business problems, market requirements and providing financial, marketing or managerial solutions.

- Budget analysts help companies and organizations keep their finances on track.
- Financial analysts offer advice on investment decisions for external or internal financial clients as a core part of the job.
- Management analysts work with the heads of businesses to improve efficiency and, consequently, profitability.
- Market research analysts study competitors’ and clients’ strength and weaknesses in order to advise a company on what decisions would be most profitable.

The detailed study of some of the eminent national and multinational companies from different sectors and a wide range of industries will give an insight about the discussed companies and industries and will help develop an understanding of how to analyse the information when received, collected or made available from different sources for understanding, analysis, and reporting in day to day business life. With a detailed company profile, one can get an insight into each company’s competitors’ strengths, weaknesses, strategies and performance. Business news focuses primarily on market or policy news as it is relevant to business owners, economists, financiers, public policy makers, business analysts, professors, researchers and students.

TEST YOUR KNOWLEDGE

MULTIPLE CHOICE QUESTIONS (MCQs)

1. Who is the present chairman of HDFC bank?
   a. Deepak S Parekh
   b. M.K. Sharma
   c. Sanjiv Singh
   d. Chandan Kumar Dey

2. When was Reliance Industries Ltd. incorporated?
   a. 1965
   b. 1966
   c. 1978
   d. 1959

3. Which pharmaceutical company has the slogan ‘caring for life’?
   a. Dr. Reddy’s
   b. Lupin Ltd.
   c. Cipla Ltd.
   d. Sun Pharmaceutical Industries Ltd.

4. Which gas company owns India’s largest pipeline network?
3.57

BUSINESS ORGANIZATIONS

3.57

a. Gail (India) Ltd.
b. Bharat Petroleum Corporation Ltd.
c. Reliance Industries Ltd.
d. ONGC

5. Where are the Headquarters of ITC Limited?
   a. Kolkata
   b. Mumbai
   c. Delhi
   d. Bengaluru

6. State Bank of India was formerly known as:
   a. Bank of Madras
   b. Bank of Calcutta
   c. Imperial Bank
   d. Indian Bank

7. Jayesh Merchant is the CFO of which company?
   a. Asian Paints Ltd.
b. Ambuja cements Ltd.
c. Bosch Ltd.
d. Ultratech cement Ltd.

8. Which industrial category does Wipro Ltd. come under?
   a. Pharmaceuticals & Drugs
   b. Diversified
   c. Media
   d. IT- Software

9. Which of the following IT companies is not based in the US?
   a. Microsoft Corporation
   b. Intel Corporation
   c. HCL Technologies Ltd.
   d. IBM Corporation

10. NESTLE is a beverage partner with which of the following companies?
    a. Coca-Cola India
    b. Pepsico /uni00A0India Holdings Pvt. Ltd.
    c. Red Bull India Pvt. Ltd
    d. Dabur India Ltd

11. Where are the headquarters of Walmart?
    a. Arkansas, US
    b. California, US
    c. Newyork, US
    d. None of the above
12. Who founded Wipro Limited?
   a. Azim Premji
   b. Mohamed Premji
   c. Champaklal H. Choksi
   d. Chimanlal N. Choksi

13. The major textile brand ‘Vimal’ was introduced in which year?
   a. 1975
   b. 1965
   c. 1985
   d. 1986

14. Who is the present CEO of Microsoft Corporation?
   a. Satya Nadella
   b. Amy Hood
   c. Brain M. Krzanich
   d. Tim Cook

15. Which IT company acquired Beats Electronics in 2014?
   a. Microsoft Corporation
   b. Apple
   c. Intel Corporation
   d. IBM Corporation

16. Which Bank provides the digital service PayZapp?
   a. Axis Bank Limited
   b. HDFC Bank Limited
   c. ICICI Bank Limited
   d. SBI

17. Who is the present chairman of Bajaj Auto Ltd.?
   a. Mr. Rahul Bajaj
   b. Mr. Rajiv Bajaj
   c. Jamnalal Bajaj
   d. Kevin P D'sa

18. Which of the following is not a product of Bajaj Auto Limited?
   a. Avenger
   b. Discover
   c. Splendor
   d. CT 100

19. Which of the following is a subsidiary of Gail India Limited?
   a. Central Coalfields Limited
   b. Mahanadi Coalfields Limited
   c. Western Coalfields Limited
   d. Brahmaputra Cracker and Polymer Limited

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20. Which company is ranked 1st on Fortune 500 Companies List 2019?
   a. Nestle
   b. Walmart
   c. IBM Corporation
   d. RIL

21. Who is the present CFO of Adani Ports and Special Economic Zone Ltd.?
   a. Ravi Bhamidipaty
   b. Karan Gautambhai Adani
   c. Alok kumar agarwal
   d. Deepak Maheshwari

22. Deutsche Bank was founded in Berlin in which year?
   a. 1970
   b. 1870
   c. 1890
   d. 1980

23. Which Company ranked 2nd on Forbes World’s Best Employer’s List 2019?
   a. American Express
   b. Walmart
   c. Microsoft
   d. Larsen & Toubro

24. The mission of which transnational company is ‘Good Food, Good Life’?
   a. Tata Group
   b. Reliance fresh
   c. Nestle
   d. Starbucks

25. When did Microsoft begin its business in India?
   a. 1990
   b. 1991
   c. 1995
   d. 1989

26. What is Intel’s rank in the Fortune 500 Companies List 2019?
   a. 48th
   b. 43rd
   c. 45th
   d. 38th

27. Who was the founder of Walmart?
   a. Sam Watson
   b. Bret Biggs
   c. Greg Penner
   d. Luca Maestri

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28. What was the initial name of Apple Inc.?
   a. Apple corporation
   b. Apple Computer Inc.
   c. Apple IT solutions
   d. Apple Mac Inc.

29. Who is the current CEO of ICICI Bank’s?
   a. Sandeep Bakshi
   b. Chanda Kochhar
   c. Vijay Chandok
   d. Shweta Bansal

30. Indane LPG is the product of which corporation in India?
   a. IOCL
   b. NTPC
   c. ONGC
   d. PGCIL

31. By what name are the Education and Stationary products by ITC known in India?
   a. Camel
   b. Apsara
   c. Natraj
   d. Classmate

32. Where are the headquarters of L&T?
   a. Bengaluru
   b. Delhi
   c. Mumbai
   d. Chennai

33. Who is the CMD of Power Grid Corporation of India Ltd.?
   a. I.S. Jha
   b. K Sreekant
   c. Vishal Sikka
   d. M. D. Ranganath

34. Power System Operation Corporation Limited (POSOCO) is a subsidiary of:
   a. IOCL
   b. NTPC
   c. ONGC
   d. PGCIL

35. ‘My customer First’ is the Vision of which Bank?
   a. SBI
   b. Axis Bank
36. What is the Global banking platform by EdgeVerve Systems (Infosys) called?
   a. Mana
   b. Finacle
   c. Skava
   d. Panaya Cloud Suite

37. Which of the following is not a subsidiary of NTPC?
   a. Kanti Bijlee Utpadan Nigam Limited
   b. Patratu Vidyut Utpadan Nigam Limited
   c. Bhartiya Rail Bijlee Company Limited
   d. Kalinga Bidyut Prasaran Nigam Private Limited

Answer Keys

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