

CHAPTER 3

BUSINESS ORGANISATION

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.
- Flipkart
- 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

- Amazon
- American Express
- Apple
- Goldman Sachs
- HP Inc.
- IBM Corporation
- Intel Corporation
- Microsoft Corporation
- Nestle
- Walmart

While reading the chapter you may come across the designations given to the leadership team of the given organisations. Given below is the list for your quick reference;

Chairman: The person who owns a major portion of the company and is at the topmost level of management.

CEO (Chief Executive Officer): Leader of all departments, takes future oriented decisions and leads the overall management of the company.

MD (Managing Director)/ CMD (Chief Managing Director): Person who is part of the Board of Directors, and is concerned with ensuring that the decisions of Board of Directors are being implemented. However, in government companies, Managing Director may act as CEO. And sometimes the same person may act as both CEO and MD.

Director: Head of Operations, could be some specific department or the organisation as a whole. Reports to CEO. However, in government companies, even a Director may act as CEO.

CFO (Chief Financial Officer): Reports directly to the CEO. As the name suggests, this person is the head of Finance for the entire organisation. Most of the organisations' have Chartered Accountants as their CFO.

UPDATED CONTENT FOR THIS CA FOUNDATION ATTEMPT

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

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 Murrugao, 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

- APSEZ ranked 1754th on Forbes World's Largest Public Corporations List 2020.
- APSEZ ranked 276th on Forbes World's Best Employer's List 2019.
- 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.

ASIAN PAINTS LTD



Incorporation year	: 1942
Headquarter	: Mumbai, India
Present Head (MD & CEO)	: Amit Syngle
Chief Financial Officer	: R. J. Jeyamurugan

Company Introduction

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.

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 Company; Products and Services it offers

Asian Paints manufactures 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

Asian Paints ranked 1596th on Forbes World's Largest Public Corporations List 2020.

Asian Paints ranked 232nd on Forbes World's Best Employer's List 2019.
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	: Puneet Sharma

Company Introduction

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.

Portfolio of Company; Products and Services it offers

The Bank has ten wholly owned subsidiaries, Axis Capital Ltd., Axis Private Equity Ltd., Axis Trustee Services Ltd., Axis Asset Management Company Ltd., Axis Mutual Fund Trustee Ltd., Axis Bank UK Ltd., Axis Securities Ltd., Axis Direct, Axis Finance Ltd., Axis Securities Europe Ltd. and Axis Treds Limited.

Segments	Services
Retail Banking	Personal banking, card services, Internet banking, ATM services, depository, financial advisory services, Insurance and Non-resident Indian (NRI) services.
Corporate Banking	Credit, treasury, syndication, investment banking and trustee services.
International Banking	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.
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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

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 Jammalal 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.

Portfolio of Company; Products and Services it offers

Segments	Products
Motorcycles	Avenger, CT 100, Dominar, Discover, V 12, V 15, Pulsar, etc.
Three Wheelers	RE Compact, RE Compact 4S, RE Optima and RE Maxima.
Low Cost Cars	Bajaj Qute, Bajaj RE60, etc.

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

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 licenses 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.

Portfolio of Company; Products and Services it offers

Segments	Products
Telemedia	Broadband internet access through DSL, Internet leased lines, MPLS (Multiprotocol Label Switching) solutions, IPTV and fixed line telephone services.
Digital television	Direct-to-Home (DTH) TV services
Enterprise	End-to-end telecom solutions to corporate customers and national and international long-distance services to telcos through its nationwide fiber optic backbone, last mile connectivity in fixed-line and mobile circles, VSATs, ISP and international bandwidth access through the gateways and landing stations.
Mobile data service	USB Modem, Airtel Datacard, etc.

Enterprise business solutions	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.
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BHARAT PETROLEUM CORPORATION LTD.



Incorporation year	: 1952
Ownership Group	: Government of India
Headquarter	: Mumbai, Maharashtra, India
Chairman,	: D Rajkumar
MD and CEO	: K Padmakar
Chief Finance Officer (CFO)	: Neelakantapillai Vijayagopal

Company Introduction

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 fuelled 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 Burma 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.

Portfolio of Businesses; Products and Services

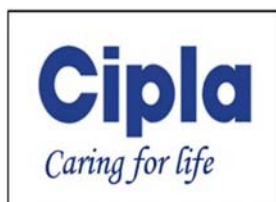
The company business is divided in seven SBUs (Strategic Business Units), like Retail, Lubricants, Aviation, Refinery, Gas, I&C and LPG. They have popular Loyalty Program like Petrocard, Smartfleet.

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 Refineries: 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.

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

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.

Portfolio of Company; Products and Services it offers

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).

- 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.

COAL INDIA LIMITED

- **Incorporation year** : 1975
- **Ownership group** : Govt. of India
- **Headquarter** : Kolkata, India
- **Present Head (CMD) and Chairman** : Mr. Pramod Agrawal (IAS)
- **Chief Financial Officer** : Mr. Sanjeev Soni
- **Company Introduction**
- 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.

Portfolio of Company; It's Subsidiaries

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 2/7th 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.

DR. REDDY'S LABORATORIES LTD.

- **Incorporation year** : 1984
- **Headquarter** : Hyderabad, Telangana, India
- **Chairman** : Kallam Satish Reddy
- **Present Head (CEO)** : Erez Israeli
- **Chief Financial Officer** : Parag Aggarwal

Company Introduction

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.

Portfolio of Company; Products and Services it offers

Segments	Products	Brand
Generic	Tablets, capsules, injectables, and topical creams.	Omez (Omeprazole), Nise (Nimesulide), Ketorol (Ketorolac Thromethamine), Stamlo (Amlodipine Besylate) and Razo (Rabeprazole).
Over the counter	Medicines on pain management, Dermatology and allergy management areas, and gynecology.	Cetrine, Nise gel, Ibuclin and Novigan.

- The company announced that it has entered into a definitive agreement with Wockhardt Limited to acquire select divisions of its branded generics business in India and a few other international territories of Nepal, Sri Lanka, Bhutan and Maldives for a consideration of ₹ .1850 Crores.

FLIPKART

Incorporation year	: 2007
Headquarter	: Singapore (legal domicile) Bengaluru, Karnataka, India(Operational Headquarter)
Founders	: Sachin Bansal and Binny Bansal
Present Head (CEO)	: Kalyan Krishnamurthy
Chief Financial Officer	: Sriram Venkataraman

Company Introduction

Flipkart is an E-commerce company, selling almost everything retail through its website and mobile applications. It was founded by Sachin Bansal and Binny Bansal in 2007. The company initially focused on book sales, before expanding into other product categories such as consumer electronics, fashion, home essentials & groceries, and lifestyle products.

The service competes primarily with Amazon's Indian subsidiary. As of 2017, Flipkart held a 39.5% market share of India's e-commerce industry. Flipkart is significantly dominant in the online fashion retail (which was achieved by its acquisition of Myntra), and was described as being "neck and neck" with Amazon in the sale of electronics and mobile phones. Flipkart also owns PhonePe, a mobile payments service based on the Unified Payments Interface (UPI).

In August 2018, U.S.-based retail chain Walmart acquired an 81% controlling stake in Flipkart for US\$16 billion.

Company History

Flipkart was founded in October 2007 by Sachin Bansal and Binny Bansal, who were both alumni of the Indian Institute of Technology Delhi and formerly worked for Amazon. The company initially focused on online book sales with country-wide shipping. Following its launch, Flipkart slowly grew in prominence; by 2008, it was receiving 100 orders per day.

It expanded very quickly over the years acquiring a lot of businesses and finally sold off major stake to Walmart in 2018.

Portfolio of Company; Products and Services it offers

The catalogue of products and services on offer on the website and mobile application range from electronics to appliances, fashion for men, women and kids, ticket booking, flights booking, home appliances, furniture, books, sports equipment, etc.

Flipkart and its Subsidiaries:

- Myntra, for fashion
- Jabong, for fashion
- PhonePe, online payment channel

- Ekart, logistics and retail
- Jeeves
- 2GUD

GAIL (INDIA) LTD.



GAIL (India) Limited

Incorporation year	: 1984
Ownership group	: Ministry of Petroleum & Natural Gas (MoP&NG)
Headquarter	: New Delhi, India
Chairman	: Shri Manoj Jain
Present Head (MD and CEO)	: Shri Manoj Jain
Finance Director (CFO)	: A.K. Tiwari

Company Introduction

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.

Portfolio of Company; It's Subsidiaries and Joint Ventures

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.
- 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.

HDFC BANK LIMITED



We understand your world

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

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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

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

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 AD₹ 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.

Portfolio of Company; Products and Services it offers

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.

Segments	Products
Funds and Investments	Mutual funds, Deposits, Portfolio management services, etc.
Banking Products	Saving accounts, Home loans, Family wealth account, Car loans, Foreign exchange services and Demat account.
Insurance and Risk Protection	Life Insurance and General Insurance.

Credit Cards	ICICI Bank Diamant Credit Card, ICICI Bank Sapphiro Credit Card and Jet Airways ICICI Bank Sapphiro Credit Card
Banking Services	Mutual Fund Transaction Platform, Lockers, iWealth, iMobile, Smart Vault, e-Locker, i-Track, Video Banking App and Preferred Time Delivery.
Business Banking	Current Account, Trade Services, Business Loans, Business Insurance and Cash Management Services.

- 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 Bank launched 'InstaBIZ', India's first most comprehensive digital banking platform for MSMEs in July 2019

INDIAN OIL CORPORATION LTD.



Incorporation year	: 1959
Headquarter	: New Delhi, India
Chairman (CMD)	: Shrikant Madhav Vaidya
Chief Financial Officer	: Sandeep Kumar Gupta

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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.

Indian Subsidiaries	Operations
Chennai Petroleum Corporation Limited	Refining of petroleum products
IndianOil - CREDA Biofuels Limited	Plantation of Jatropha and extraction of oil for Bio-Diesels

Indian Catalyst Private Limited	Manufacturing of FCC catalyst / additive
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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
IndianOil Global B.V. Netherlands	Exploration & Production

INFOSYS LTD.



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

Company Introduction

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 Company changed its name to “Infosys Technologies Private Limited” in April 1992 and to “Infosys Technologies Limited” when it became a public limited company in June 1992. It was later renamed to “Infosys Limited” in June 2011.

Portfolio of Company; Products and Services it offers

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

ITC LIMITED



Incorporation year	: 1910
Ownership group	: ITC Group
Headquarter	: Kolkata, India
Chairman	: Sanjiv Puri
Present Head (MD and CEO)	: Sanjiv Puri
Chief Financial Officer	: Supratim Dutta

Company Introduction

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.

Portfolio of Company; Products and Services it offers

Segments	Products	Brand
Fast-Moving Consumer Goods (FMCG)	Cigarettes and Cigars	Navy Cut, Capstan, Berkeley, Bristol, Flake, Silk Cut, Duke & Royal, Gold Flake, Scissors, John Player, etc.
	Foods	Aashirvaad, Sunfeast, Bingo!, Yippee!, Kitchens of India, B Natural, mint-o, Candyman and GumOn.
	Personal Care	Essenza Di Wills', 'Fiama', 'Vivel', "Engage" and 'Superia'
	Education and Stationary	Classmate and Paperkraft.
	Lifestyle Retailing	Wills Lifestyle and John Players.

	Safety Matches and Agarbatti	Aim, I Kno and Mangaldeep.
Hotels	Luxury hotels and Welcome Hotels	ITC Grand Bharat in Gurgaon. ITC Grand Chola in Chennai, ITC Maurya in Delhi, ITC Maratha in Mumbai, ITC Sonar in Kolkata, ITC Grand Central in Mumbai, ITC Windsor & ITC Gardenia in Bengaluru, ITC Kakatiya in Hyderabad and ITC Mughal in Agra and ITC Rajputana in Jaipur.
Paperboards and Packaging	Papers, specialty, packaging and Graphics	Fine papers: Alfa Zap, Alfa Plus, Hi Brite, Hi Zine, Perma White, etc Thin Printing papers: Bible Printing, Pharma Print, Superfine Printing, etc.
Agri Business	Agri-products	Feed Ingredients - Soyameal, Food Grains - Wheat and Wheat Flour, Rice, Pulses, Barley and Maize, Marine Products - Shrimps and Prawns, Processed Fruits, Coffee, etc.
Information Technology	Domain-led, Data service, Design expert, Digital ready and Differentiated delivery	ITC Infotech

- 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 ₹ 4.3 lakh per kilogram under its Fabelle brand.

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. Subrahmanyam
Chief Financial Officer	: Mr. Shankar Raman

Company Introduction

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.

Portfolio of Company; Products and Services it offers

L&T has over 130 subsidiaries and 15 associate companies.

Segments	Products and Services
Construction and Mining	Buildings and Factories, Transportation Infrastructure, Heavy Civil Infrastructure, Water & Effluent Treatment, Renewable Energy, Power Transmission and Distribution, Smart World and Communication, etc.
Electrical and Automation	Relays, Meters, Automation Products and Systems, Low Voltage Products, Medium Voltage Products, Marine products, Control and Automation, Marine Switch boards and Control Systems, etc.
Heavy Engineering	Process Plant, Nuclear Power Plant, Defence & Aerospace and Critical Piping
Hydraulics	Hydraulic Cylinders, Swivel / Rotary Joints, High Torque Low Speed Motors, Radial Piston Pumps and Customised Hydraulic Systems.
Hydrocarbon	Offshore, Onshore, Construction Services, Modular Fabrication, Engineering Services.
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.
Shipbuilding	New Construction - Defence Shipbuilding, New Construction - Commercial Shipbuilding, Ship Repairs and Refits & Mid-Life Upgrades.
Technology 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.

- 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

NTPC LTD.

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

Company Introduction

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.

Portfolio of Company; Products and Services it offers**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)
- 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).

OIL & NATURAL GAS CORPORATION LTD.

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

Company Introduction

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.

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

- 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.

POWER GRID CORPORATION OF INDIA LTD.

Incorporation year	: 1989
Ownership group	: Government of India
Headquarter	: Gurugram, India
Chairman (CMD)	: Sreekant Kandikuppa
Director Finance (CFO)	: Mohammed Taj Mukarrum

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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

- Power Grid 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.

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 and Alok Agarwal

Company Introduction

Reliance Industries Limited (RIL) is an Indian conglomerate holding company. Its corporate headquarter is in Mumbai. It is one of the India's largest private sector company. 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 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.

Portfolio of Company; Products and Services it offers

RIL has 81 subsidiary companies and 10 associate companies.

Businesses	Particulars
Reliance Retail	Popular Brands: 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.
Reliance Life Sciences	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.
Exploration and Production	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 & Cambay Basin and two Coal Bed Methane (CBM) blocks in Sohagpur East and West in Madhya Pradesh.

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, Relflex, 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

- RIL announces strategic investment in and partnership with Den Networks Limited and Hathway Cable and Datacom Limited.
- RIL announces strategic investment in Embibe to Form India's Largest 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 targetting the enterprise and business users seeking a technological shift.
- Jio partners with Aero mobile to launch India's first in-flight mobile services

STATE BANK OF INDIA**State Bank of India**

Incorporation year	: 1806
Headquarter	: Mumbai, India
Chairmen	: Dinesh Kumar Khara
Present Head (CMD)	: C.S. Setty, Ashwani Bhatia, Swaminathan J., Ashwani Kumar Tiwari
Chief Financial Officer	: Charanjit Surinder Singh Attra

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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

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

TATA SONS PRIVATE LIMITED

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

Company Introduction

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.

Portfolio of Company; Products and Services it offers

There are 29 publicly-listed Tata enterprises.

Sectors	Popular Brands
Communications and ITeS	Nelco, Tata ClassEdge, Tata Communications, Tata Consultancy Services, Tata Interactive Systems, Tata Teleservices, Tatanet, etc.
Services	Indian Hotels, Roots Corporation, Taj Air, Tata Africa Holdings, Tata Business Excellence Group, Tata Limited, Tata SIA Airlines (Vistara), Tata Technologies, etc.
Financial Services	Tata AIA Life Insurance, Tata AIG General Insurance, Tata Asset Management, Tata Capital, Tata Investment Corporation.
Consumer and Retail	Casa Decor, Landmark, Tata AG, Tata Global Beverages, Tata Coffee, Tata Sky, Tata UniStore, Titan Company, Trent, etc.
Defence and Aerospace	TAL Manufacturing Services, TASEC, Tata Advanced Materials, Tata Advanced Systems, Tata Industrial Services, Tata Technologies, etc.
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.
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- 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.
- Tata Sons Private Limited, observe the words “Private Limited” mentioned after the name. This means that the company is a private company, and it does not have any shares traded on the stock exchange. It is owned privately by Tata Group.

WIPRO LIMITED



Incorporation year	: 1945
Headquarter	: Bengaluru, India
Present Head (Chairman & MD)	: Rishad Premji
Present Head (CEO)	: Thierry Delaporte
Chief Financial Officer	: Jatin Dalal

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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
- It is a member of the NASDAQ Global Sustainability Index as well as the Dow Jones Sustainability Index.
- Wipro Recognized as a Leader in Artificial Intelligence Consultancies by global research and advisory firm Forrester Research Inc. for 2019

AMAZON.COM, INC.

Incorporation year	: 1994
Headquarter	: Seattle, Washington, U.S.
Founders	: Jeff Bezos
Present Head (CEO)	: Jeff Bezos
Chief Financial Officer	: Brian T. Olsavsky

Company Introduction

Amazon.com, Inc. is an American multinational technology company based in Seattle, Washington, which focuses on e-commerce, cloud computing, digital streaming, and artificial intelligence. It is considered one of the Big Four companies in the U.S. information technology industry, along with Google, Apple, and Facebook. The company has been referred to as "one of the most influential economic and cultural forces in the world", as well as the world's most valuable brand.

Amazon is known for its disruption of well-established industries through technological innovation and mass scale. It is the world's largest online marketplace, AI assistant provider, live-streaming platform and cloud computing platform as measured by revenue and market capitalisation. Amazon is the largest Internet company by revenue in the world. It is the second largest private employer in the United States and one of the world's most valuable companies.

Company History

Jeff Bezos founded Amazon in July 1994 as an online book store to buy and rent books. He chose Seattle because of technical talent as Microsoft is located in Seattle. The company began selling music and videos in 1998, at which time it began operations internationally by acquiring online sellers of books in United Kingdom and Germany. The following year, the organization also sold video games, consumer electronics, home improvement items, software, games, and toys in addition to other items.

The company invested heavily in cloud computing and artificial intelligence, and rose to become one of the most valuable companies in the world.

Amazon's operations in India

Year of Operations : 2012 - 2013

Headquarter : Hyderabad, India
Present Head (CEO) : Amit Agarwal
Chief Financial Officer : Raghava Rao

Portfolio of Company; Products and Services it offers

Amazon.com's product lines available at its website include several media (books, DVDs, music CDs, videotapes and software), apparel, baby products, consumer electronics, beauty products, gourmet food, groceries, health and personal-care items, industrial & scientific supplies, kitchen items, jewelry, watches, lawn and garden items, musical instruments, sporting goods, tools, automotive items and toys & games. It has the following services for its customers;

- AmazonFresh
 - Amazon Prime
 - Amazon Web Services
 - Alexa
 - Appstore
 - Amazon Drive
 - Echo
 - Kindle
 - Fire tablets
 - Fire TV
 - Video
 - Kindle Store
 - Music
 - Music Unlimited
 - Amazon Digital Game Store
 - Amazon Studios
 - Amazon Wireless
-
- Jeff Bezos is currently the richest person in the world with a personal wealth of over \$175 Billion.

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

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).

Portfolio of Company; Products and Services it offers

American Express's products and services are:

Segments	Products
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Card products	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.
Non-card products	Traveler's checks, Shearson/American Express, Financial advisors, International bank, Travel, Publishing and Individual banking

APPLE



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

Company Introduction

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.

Portfolio of Company; Products and Services it offers

Product Segments	Brands
Mac	MacBook, MacBook Air, MacBook Pro, iMac, Mac Pro, Mac mini, macOS Sierra and Compare.
iPad	iPad Pro, iPad, iPad mini 4, iOS 10, etc.
iPhone	iPhone 7, iPhone 6s, iPhone SE, etc.
Watch	Apple Watch Series 2, Apple Watch Nike+, Apple Watch Hermès, Apple Watch Edition, Apple Watch Series 1 and watchOS.
TV	Apple TV
Music	Apple Music, iTunes and iPod

- 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.

THE GOLDMAN SACHS GROUP, INC.

Incorporation year	: 1869
Headquarter	: 200 West Street, New York, NY 10282, U.S.
Founders	: Marcus Goldman and Samuel Sachs
CEO and Chairman	: David M. Solomon
Chief Financial Officer	: Stephen Scherr

Company Introduction

The Goldman Sachs Group, Inc. is a leading global financial services firm providing investment banking, securities and investment management services to a substantial and diversified client base that includes corporations, financial institutions, governments and high-net-worth individuals. Founded in 1869, the firm is headquartered in New York and maintains offices in London, Frankfurt, Tokyo, Hong Kong and other major financial centers around the world.

Company History

Goldman Sachs was founded in New York City in 1869 by Marcus Goldman. In 1882, Goldman's son-in-law Samuel Sachs joined the firm. In 1885, Goldman took his son Henry and his son-in-law Ludwig Dreyfuss into the business and the firm adopted its present name, Goldman Sachs & Co. The company pioneered the use of commercial paper for entrepreneurs and joined the New York Stock Exchange (NYSE) in 1896. By 1898, the firm's capital stood at \$1.6 million.

Over the years it kept acquiring its competitive firms and companies and by early 21st century, it became the biggest investment banking enterprises in the world.

Portfolio of Company; Products and Services it offers

It offers services in;

- investment management,
- securities, asset management,
- prime brokerage, and
- securities underwriting.
- It also provides investment banking to institutional investors.



Incorporation year	: 1939
Headquarter	: California, US
Chairman	: Charles Victor Bergh
Present Head (CEO)	: Enrique Lores
Chief Financial Officer	: Marie Myers

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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.

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

IBM CORPORATION

Incorporation year	: 1911
Headquarter	: New York, US
Chairman, President and CEO	: Arvind Krishna
Chief Financial Officer	: James J. Kavanaugh

Company Introduction

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. Sandip Patel 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.

Portfolio of Company; Products and Services it offers

Products Segments	Services Segments
<ul style="list-style-type: none"> • Analytics • Cloud • Cognitive (US) • Commerce • Internet of Things (US) • Industry solutions • Systems • Mobile • Security • Social 	<ul style="list-style-type: none"> • Business consulting • Technology services • Financing • Industry expertise • Training and skills (US)

- 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 <https://www-03.ibm.com/press/in/en/pressrelease/55662.wss>
- 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.
- 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.

INTEL CORPORATION

Incorporation year	: 1968
Headquarter	: California, US
Chairman	: Omar Ishrak
Present Head (CEO)	: Patrick Paul Gelsinger
Chief Financial Officer	: George Davis

Company Introduction

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.

Portfolio of Company; Products and Services it offers

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

- 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.

MICROSOFT CORPORATION

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

Company Introduction

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.

Portfolio of Company; Products and Services it offers

Segments	Products
Software and Services	Windows, Office, Free downloads and security, Internet explorer, Microsoft edge and MSN.
Devices and Xbox	All Windows PC and tablets, PC accessories, Xbox and games.
For Business	Cloud Platform, Microsoft Azure, MS Dynamic 365, Windows for business, Office for business, Skype for business, Enterprise solutions and Volume licensing.
For Developers and IT Pros	Microsoft Azure, MSDN, TechNet and Visual studio.
For Students and Educators	Office for students, Onenote in classroom and Microsoft in education.

- 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.

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

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.

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 Company; Products and Services it offers

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.

Nestlé's portfolio of businesses include:

Brands	Operations	Products
Nestlé Waters	World's leading producer of bottled water, employing more than 34,000 staff at 100 production sites in 35 countries globally.	It has 52 water brands which include Acqua Panna, Aquarel, Buxton, Perrier, Pure Life, San Pellegrino, Sao Lourenco, and Vittel.
Cereal Partners Worldwide (CPW)	It is a joint venture which combines the expertise of two companies: Nestlé and General Mills.	Breakfast cereals and baby foods. Cerelac, Gerber, Gerber Graduates, NaturNes, Nestum, Chocapic, Cini Minis, Cookie Crisp, Estrelitas, Fitness, Nesquik Cereal, etc.
Nestlé Health Science	It has been engaged in advancing the role for nutritional therapy in the management of people's health.	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.
Nestlé Nespresso	It was started in 1986 to enable anyone to create the perfect cup of espresso coffee.	Nescafé, Nescafé 3 in 1, Nescafé Cappuccino, Nescafé Classic, Nescafé Decaff, Nescafé Dolce Gusto, Nescafé Gold, Nespresso
Nestlé Purina PetCare	It aims to develop products that deliver comprehensive nutrition to help ensure the long healthy lives of pets.	Purina Pro Plan, Purina ONE, Fancy Feast, Friskies, Dog Chow, Beneful, Alpo, Bakers Complete, Cat Chow, Chef Michael's Canine Creations, Felix, Gourmet, etc.
Nestlé Skin Health	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	Cataphil Lotion, Daylong, Emervel, Mirvaso, etc.

Major Acquisitions by Nestlé

San Pellegrino in 1997, Spillers Pet foods in 1998, and Ralston Purina in 2002, Chef America in June 2002, Delta Ice Cream in December 2005, Hsu Fu Chi International Ltd. in July 2011, Vitaflo, CM&D Pharma Ltd., Prometheus Laboratories in 2012, etc.

- Cereal Partners Worldwide with General Mills (50%-50%)
- Beverage Partners Worldwide with Coca-Cola Company (50%-50%)
- Lactalis Nestlé Products Frais with Lactalis (40%-60%)
- Nestlé 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.
- 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.

WALMART

Incorporation year	: 1969
Headquarter	: Arkansas, US
Chairman	: Gregory B. Penner
Present Head (CEO)	: Dough McMillon
Chief Financial Officer	: Brett Biggs

Company Introduction

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. Sameer Aggarwal is the 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.

Portfolio of Company; Products and Services it offers

- 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.
- 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.