



## MEASI INSTITUTE OF MANAGEMENT CHENNAI-14

Approved by All India Council of Technical Education and  
Affiliated to the University of Madras, ISO 9001:2015 Certified Institute

### CASE STUDIES

#### MERCHANT BANKING AND FINANCIAL SERVICES

<b>Case Study Number</b>	1
<b>Level of Teaching</b>	L3
<b>Program Outcomes Covered</b>	PO1, PO2, PO4, PO5, PO6, PO7
<b>Course Outcome Covered</b>	C202.3
<p>HDFC Bank Group offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised group companies and subsidiaries in the areas of personal banking, investment banking, life and general insurance, venture capital and asset management. With a strong customer focus, the HDFC Companies have maintained and enhanced their leadership positions in their respective sectors.</p> <p>You are required to answer the following questions</p> <ol style="list-style-type: none"><li>1. Identify the funds based &amp; fee based services provided by HDFC – Group to retail customers.</li><li>2. Identify the fee based and fund based services provided by HDFC - Group to its corporate customers.</li><li>3. What considerations are to be kept in mind which extending these services to customers?</li><li>4. Which of the risks need to be avoided while providing these services?</li><li>5. Give two examples of each financial product are offered by HDFC Banking services.</li></ol>	



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<b>Case Study Number</b>	2
<b>Level of Teaching</b>	L3
<b>Program Outcomes Covered</b>	PO1, PO2, PO4, PO5, PO6, PO7
<b>Course Outcome Covered</b>	C202.3
<p>HDB Financial Services Limited is a subsidiary company of HDFC Bank.</p> <p>The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalisation of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.</p> <p>HDB Financial Services (HDBFS) is a leading Non-Banking Financial Company (NBFC) that caters to the growing needs of an Aspirational India, serving both Retail &amp; Commercial Clients.</p> <p>Incorporated in 2008, we are a well-established business with strong capitalization. HDBFS is accredited with <b>CARE AAA &amp; CRISIL AAA</b> ratings for its long-term debt &amp; Bank facilities and an <b>A1+</b> rating for its short-term debt &amp; commercial papers, making it a strong and reliable financial institution.</p> <p>Our lines of business include – Lending and BPO Services.</p> <p><b>Business Challenge</b></p> <p>HDB Financial Services Limited was in search of a vendor that could work to test, create and implement a variety of configurations of a data communication service in order to be compatible with all of the credit unions' ATMs. This includes secure wireless as well as wired broadband solutions.</p>	