



CRITERION 2 – Teaching and Learning Resources

Key Indicator- 2.3 Teaching- Learning Process

2.3.1 - Student centric methods, such as experiential learning, participative learning and problem solving methodologies are used for enhancing learning experiences and teachers use ICT- enabled tools including online resources for effective teaching and learning process

Documents Uploaded

Sr.No.	Particulars
A	Experiential Learning:
	1. Industrial Visit
	2. Summer Internship Projects
	3. Seminar on Briefing of budgetary blueprints
	4. Guest Lectures
B	Participative Learning:
	1. Rangoli Competition
	2. Best out of waste Competition
	3. Case Studies
	4. Poster Presentation
C	Problem Solving Methodologies:
	1. Crossword
	2. Add on Courses/certifications
	3. Mini Projects
	4. Stock Analysis





ZEAL EDUCATION SOCIETY'S

**ZEAL INSTITUTE OF MANAGEMENT AND COMPUTER
APPLICATION (ZIMCA)**

NARHE | PUNE | INDIA



PUN CODE: IMMP015570

DTE CODE: MB6195

AISHE CODE: C-50909

Experiential Learning





Date:27/09/2023

ACADEMIC YEAR 2023-24 REPORT ON GUEST LECTURE

1. EVENT DETAILS

(strikeout whichever is not applicable)

Day and Date	Day, 27/09/2023 03:00 pm to 05:00 pm
Event Level	Institute Level
Event Category	Guest session
Event type	Curricular
Event Name	Way to Billionair
Event mode	Offline
Venue	CSMA Hall
No. of Participants	Total:63

2. EXECUTIVE SUMMARY

Mr. Ajay Oturkar from Dalal & Broacha Stock Broking Pvt. has conducted seminar on the topic way to Billionair. He has been a successful entrepreneur in the Financial Industry for the last 15 years. His key expertise area includes advising on Financial Products like

- Shares
- Mutual Funds
- Fixed Income Products
- Portfolio Management Services
- Financial Goal Planning

3. OUTCOME

- I. Students got thorough knowledge of different investment avenues.
- II. They got chance to learn from Finance Experts
- III. Knowledge of different Financial Product

4. PHOTOGRAPHS



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DTE CODE: MB6195

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ZIMCA, Maharashtra, India

ZIMCA 43/46/22, Manaji Nagar, Narhe, Pune, Maharashtra 411041, India

Lat 18.449418°

Long 73.825042°

29/09/23 03:25 PM GMT +05:30

Class Coordinator

Academic Coordinator

Director





Date:01/02/2024

ACADEMIC YEAR 2023-24

1. EVENT DETAILS

(Strikeout whichever is not applicable)

Day and Date	Thursday, 01/02/2024 03:00 pm to 05:00 pm
Event Level	Institute Level
Event Category	Experiential Learning
Event type	Curricular
Event Name	Live Budget Session
Event mode	Offline
Venue	CSMA Hall
No. of Participants	Total:78

2. EXECUTIVE SUMMARY

The general objectives of the Union Budget is to bring about a rapid and balanced economic growth of our country coupled with social justice and equality.

The knowledge of Union Budget is crucial for every citizen and even more eminent to commerce students. To help our students acquire the information and status of the countries Budget we organized a live budget viewing session on 1st February, 2024

3. Budget Highlights:

- Finance Minister Nirmala Sitharaman presented her sixth budget on 1st February, 2024 in the Lokasabha.
- The Budget elements can be divided into two parts
Part A of the budget tells about the expectation & reforms strategy for the upcoming financial year.
This section also contain the different welfare schemes planned for the targeted groups like women & children, students, farmers etc.
Part B carries tax announcements both direct & indirect tax.



- It also contains announcements regarding any changes in Income Tax Slab rates, corporate tax, capital gains tax, customs & excise duties in the upcoming Fiscal year. And other aspects of budget helps students get an insight of the same.

4. PHOTOGRAPHS



Live Budget Session

Club Chairman

Faculty Coordinator

Director



A Summer Internship Project Report on
"A STUDY OF HOME LOANS IN URBAN CO OP BANK
At
DIKSHA MAHILA NAGARI CO OP BANK LATUR"

SUBMITTED TO



Savitribai Phule Pune University, Pune

In Partial Fulfillment of Degree of

Master of Business Administration, (MBA)

by

Mr. MR. SANGHPAL SALVE

Roll No- HMB2224083

Under The Guidance of

Prof. Sayali Wankhade

(AY:- 2023-24)

Through,



Zeal Education Society's

Zeal Institute of Management & Computer

Application (ZIMCA), Pune: - 41



ZEAL EDUCATION SOCIETY'S
**ZEAL INSTITUTE OF MANAGEMENT AND COMPUTER
APPLICATION (ZIMCA)**



PUN CODE: IMMP015570

DTE CODE: MB6195

AISHE CODE: G-50909

Date: -02-02-24

Certificate

This is to certify that the Summer Internship project report entitled, 'A Study of Home Loans in Urban Co-Op Bank at Diksha Mahila Nagari Co-Op Bank Latur' and being submitted here with for the internal and external work of the degree of **Master of Business Administration (MBA)** to Savitribai Phule Pune University, Pune is the result of the original project work completed by **Mr. Sanghpal Satish Salve** with **Seat No 14751** Under my supervision and guidance. To the best of my knowledge and belief, the work embodies in this Project has not formed earlier the basis for the award of any degree of similar title or any other University or examining body.


SIP Guide


SIP Coordinator


Director


Internal Examiner


External Examiner



दिका महिला नागरी को- ऑप बँक , लातूर

To whomsoever it may concern

CERTIFICATE

This is certify that **Mr. Sanghpal Satish Salve** was associated with us as project trainee in our organization from **10th August 2023** to **10th October 2023** in home loan department. He had successfully completed his internship under the guidance of **Mr. Sushil Gaikwad**

We wish his success in all his future endeavors

Yours faithfully


Manager



Diksha Mahila Nagari Co-Operative Bank

Pille square ,1st floor,

Vivekananda Chowk, Latur-413512



**A
REPORT**

On

Industrial Visit to Rajasthan

Date

08th March 2024 to 14th March 2024

Report Prepared by:

Dr. Rupali Pawar & Prof. Bharti Gaikwad

Report Verified By:

Prof. Sanjay Mahadik.

Director, ZIMCA





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1. EVENT DETAILS

Event Category:	College level
Event Name	Industrial Visit to Rajasthan
Event Type & Mode	Offline
Description	Students getting closer to the real life working environment serves as a great source of practical knowledge. Moving out of the confinement of four walls in itself is a great excitement, and traveling together adds to the entertainment when you are young, energetic and adventurous.
Participant	Interested MBA Students
Venue & Date,	Rajasthan, 08 March 2024 to 14 March 2024



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		after dinner at a hotel by 8:30 PM.	
12/03/2024	Arrived in Jaipur at 10:30 Am and checked into the hotel ATMOS. Enjoyed Breakfast.	Visited Bisleri for Industrial visit where students encountered the packing and safety measures followed by Bisleri. Visited the bustling streets of the Pink city and gazed at the iconic Hawa Mahal. Witness the vibrant atmosphere of local bazaars and indulge in shopping for traditional attire, jewellery and handicrafts. Dinner at Hotel ATMOS	Hotel-ATMOS
13/03/2024	Breakfast at ATMOS Checked out and proceeded to visit Majestic Amer Fort, explored the impressive architecture and royal chambers.	Visited Jantar Mantar, an astronomical observatory and UNESCO world Heritage Site, showcasing ancient astronomical instruments. Visited the Balaji Temple and took blessings. After dinner at a hotel proceed towards the railway station carrying memories of Rajasthan Industrial Visit. Depart Mumbai by train 04711-Bikaner Bandra Spl at 8:55 PM.	Train 04711-Bikaner Bandra Spl.
14/03/2024	Travelled towards Mumbai (Bandra) by train No-04711-Bikaner Bandra Spl.	Took taxi and reached Dadar by 5:15 PM. Depart to Pune by Train no 11009-Sinhagad Express at 5:55 PM. Reached Pune railway Station at 10:10 PM. Students departed to their own home by cab, with parents and with friends. End of Rajasthan Industrial	





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		Visit:	
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3. OBJECTIVES

1. To provide students with an exposure about the internal working environment.
2. The main aim is to go beyond academics, industrial visits provide practical exposure about the functioning of various processes within an organization.
3. Students take experience of Rajasthan' rich history, vibrant culture, and architectural wonders.
4. To showcase the rich heritage and culture, customs and traditions.
5. To celebrate the Unity in Diversity of our Nation, and to promote the spirit of national integration among students.

4. PREPARATION OF THE EVENT

The approval for the Industrial Visit was sought almost two weeks in advance. The circular was circulated among the Students & faculty members for their information and student registration. After final registration, the finalized date. Registered students Whatsapp Group was created for further communication. Registered students two to three meetings were conducted for informing detailed schedules and important instructions to students. Student consent form filling and guidance about the visit were given.

5. PARTICIPANTS

There were a total of 78 students (ZIBACAR, ZIMCA & ZCOER) out of which 33 students were from ZIMCA accompanied by 6 faculty members. D. P. Mahi, Dr. Rupali Pawar, Prof. Bhaskar Lendave, Prof. Bharti Gaikwad, Prof. Pratiksha Dongre and Prof. Shramika Arte.

6. EXECUTIVE SUMMARY

The Rajasthan visit, conducted from 8th March to 14th March 2024, aimed to explore and assess the cultural, historical, and economic landscape of the region. Rajasthan's cultural heritage emerged as a standout feature, with vibrant traditions, colorful festivals, and exquisite craftsmanship. Visits to iconic landmarks such as Jaipur's Amber Fort, Udaipur's





City Palace, and Jodhpur's Mehrangarh Fort provided profound insights into the state's rich history and architectural marvels. Rajasthan's tourism potential is immense, with its picturesque landscapes, wildlife sanctuaries, and desert safaris attracting tourists from around the world. The visit highlighted the need for sustainable tourism practices to preserve the state's natural beauty and cultural heritage. Rajasthan boasts a rich cultural tapestry, evident in its vibrant festivals, traditional arts, and architecture. The visit provided a firsthand experience of cultural performances, such as folk dances and music, showcasing the diversity and richness of Rajasthan's heritage. The state is home to numerous historical landmarks, including majestic forts, palaces, and ancient temples. Exploring iconic sites like Amber Fort, Mehrangarh Fort, and Hawa Mahal offered glimpses into Rajasthan's glorious past and architectural marvels. Rajasthan visit provided valuable insights into the state's cultural richness, tourism potential and economic landscape.

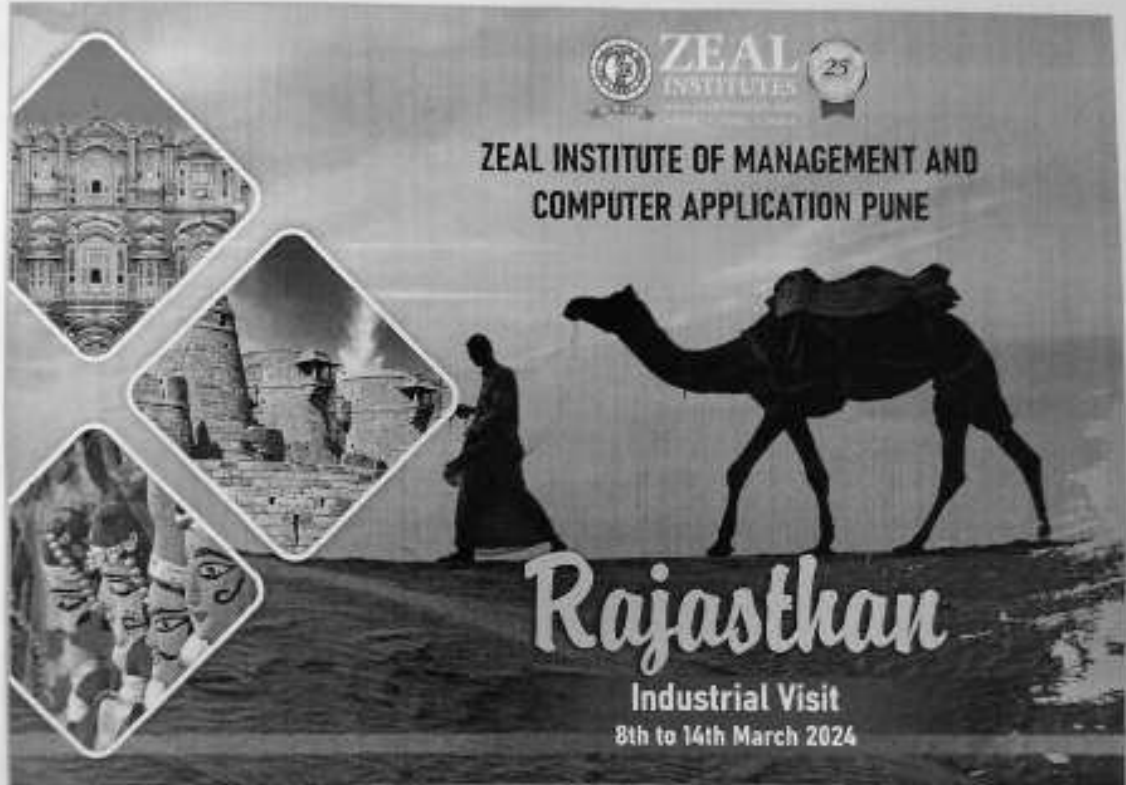
7. OUTCOME OF THE PROGRAM.

1. Students got knowledge about the internal working environment of Rajasthan state.
2. Industrial visit provided practical exposure to students about the functioning of various processes within an organization.
3. Students take experience of Rajasthan' rich history, vibrant culture, and architectural wonders.
4. Students experienced rich heritage and culture, customs and traditions of Rajasthan.
5. It helps promote the spirit of national integration among students.





8. PHOTOGRAPHS



Assembled at Pune Railway Station on 8th March 2024





Hotel Mapple, Jodhpur

• **Visit to Bisleri Plant, Jaipur**





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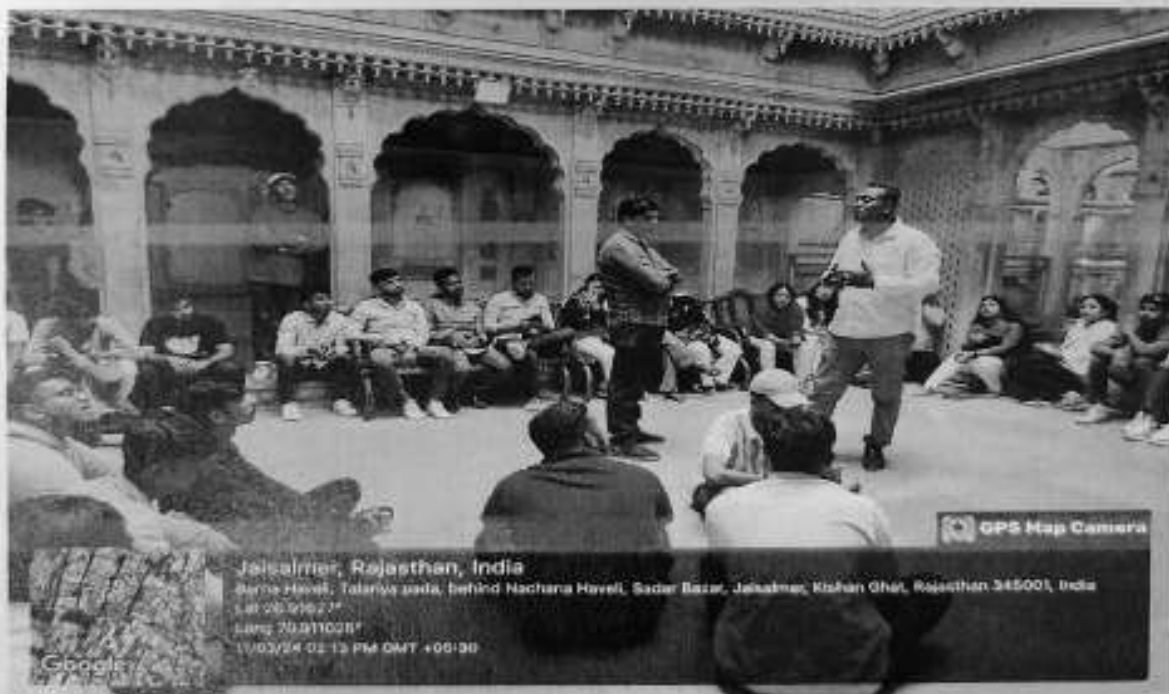
DTE CODE: MB6195

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Bhutiya Gaon, Kanoj, Rajasthan



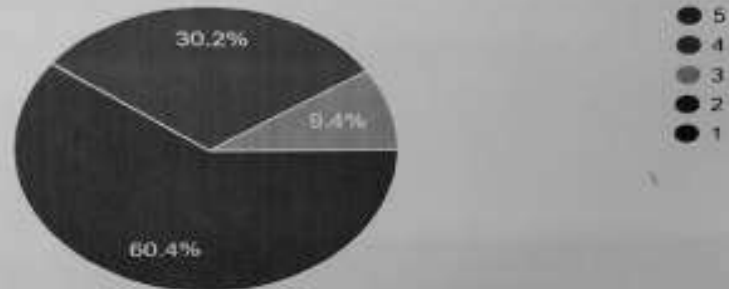
Patava Palace, Jaisalmer, Rajasthan





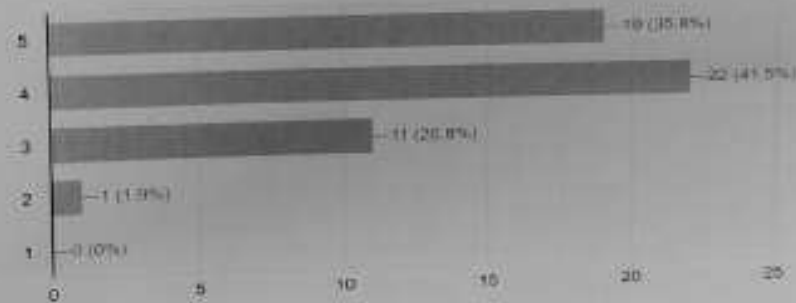
Q1. You enjoyed the Industrial Visit.

53 responses



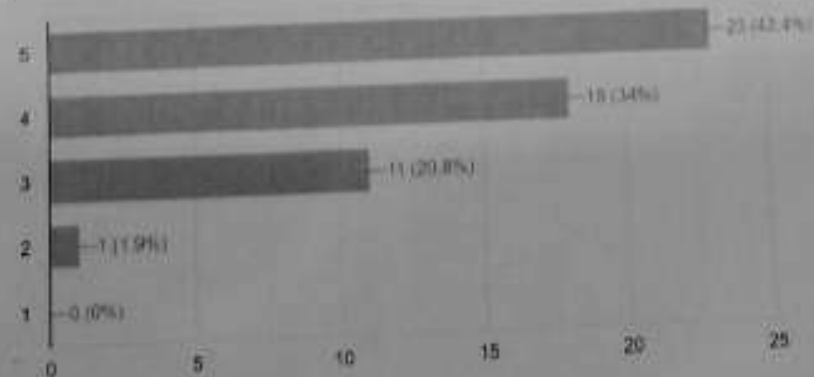
Q2. The visit was well organized.

0 / 53 correct responses



Q3. The location selected was appropriate

0 / 53 correct responses





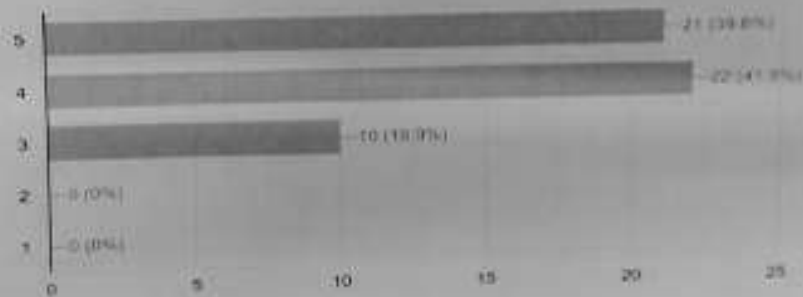
Q4. The visit enhanced the historical knowledge and culture

0 / 53 correct responses



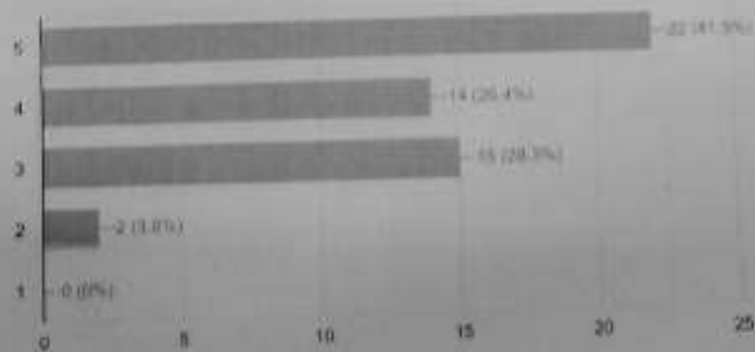
Q5. Aims and objective of the visit was explained

0 / 53 correct responses



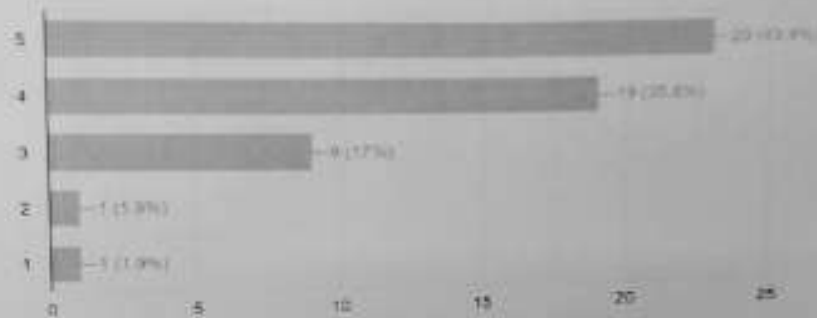
Q6. The teacher well accompanied the students

0 / 53 correct responses





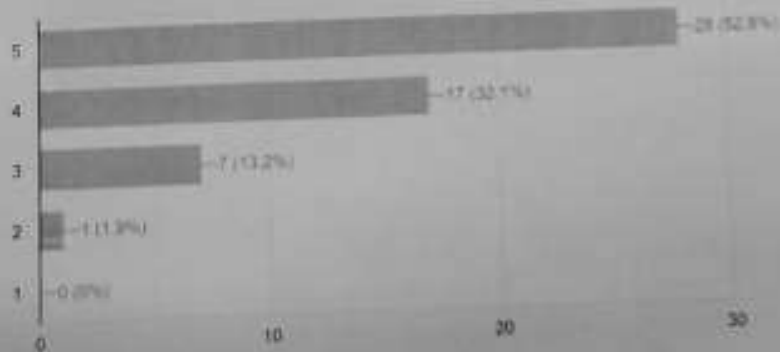
Q7. The teacher/ Resource person discussed the execution and provided necessary guidelines.
0 / 53 correct responses



Q8. The teacher/ Resource person was responsive to students
0 / 53 correct responses



Q9. The teacher/ Resource person encouraged the students for participation during the visit
0 / 53 correct responses





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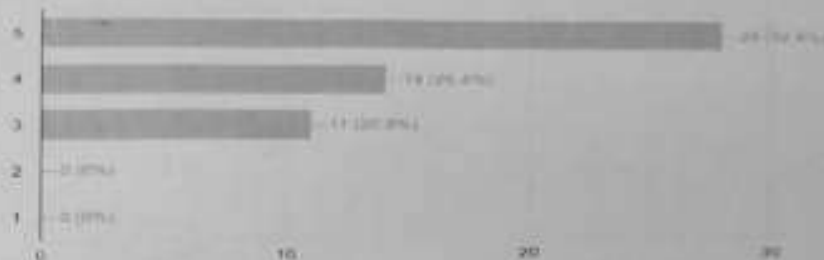


PUN CODE: IMMP015570

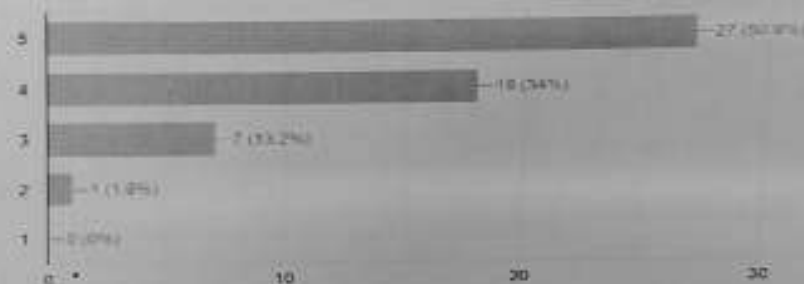
DTE CODE: MB6195

AISHE CODE: C-50900

Q10. Learned and observed practical functioning of: Baleri through Industrial Visit.
 0 / 53 correct responses

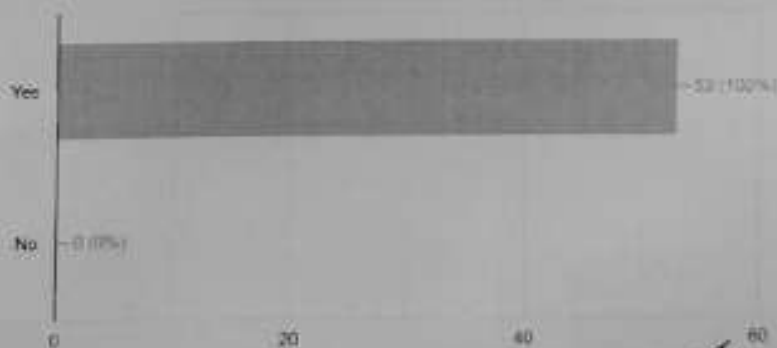


Q11. Industrial Visit helped you to enhance your skills like leadership, team work, time management, problem solving etc.
 0 / 53 correct responses



Q12. I recommend Industrial visit to be continued in future.

0 / 53 correct responses



[Signature]
 Event Co-ordinator

[Signature]
 Director, ZIMCA





ZEAL EDUCATION SOCIETY'S

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Participative Learning





CASE STUDY

Date :03/02/2024

BALANCED SCORECARD: UBER CASE STUDY

Objectives:

- Innovation and Learning Perspective
- Financial Perspective
- Customer Perspective
- Internal Business Perspective

Questions:

- Q.1. What is Balanced Scorecard Framework?
Q.2. Why is it called a Balanced Scorecard? How Balanced Scorecard is Useful?
Q.3. What are the main features of balanced scorecard?
Q.4. What are the advantages of Balance Scorecard Approach?

Answers:

Ans.1.:

The Balanced scorecard is an integrated approach to assess performance of business strategy and how changes can be made in the areas such as – financial objectives and goals, customer preferences and choice architecture, operations management and supply chain bottleneck resolutions, and organizations learning ability and capacity building. Balanced Scorecard is a resource focused strategic analysis tool. Leaders at Uber can use Balanced Scorecard strategic tool to build sustainable competitive advantage by better understanding the relationship among - financial resources, internal processes, customer preferences, and operations management in Uber's overall strategy.

Ans. 2.:

Balanced Scorecard analysis of Uber is a comprehensive effort to integrate and align strategy and operations. Uber: An Empire in the Making? case study provides a strategic dilemma for the protagonist. Balanced Scorecard strategic analysis can help Uber's managers in understanding the relationship between activities and take the systems approach rather than the local optimization approach.

Ans. 3.:

The Balance Scorecard of each company varies based on the nature, size of the firm and industry it operates in. Broadly there are four main components / features of Balance Scorecard.

Ans. 4:

The biggest advantage of Balance Scorecard approach for Uber: An Empire in the Making? is that it provides senior executives and leaders with a framework that they can use to develop a holistic strategy rather than just optimizing just one part of the business. The balanced scorecard allows managers to look at the business from four different perspectives.

Outcomes (Students Learning):

Customer Perspective in Balanced Scorecard Approach

Some of the Customer Perspective metrics that can be used in Balanced Scorecard approach are -



- Market share in target segments
- Existing customer business development
- Customer profitability and customer life time value
- Timely delivery of goods and services
- Return policy
- Claims and complaints handling
- Handling service calls.

Internal Process Perspective in Balanced Scorecard Approach

Some of the Internal Processes metrics that can be used in Balanced Scorecard approach are -

- New sales as a percentage of total sales
- Meeting product introduction goals
- Product development cycle
- Break-even time realized.

Photograph:



J. S. Chavhan

Course faculty

K. B. Kamal

Program Coordinator





ZIMCA-3-F-4-45

REPORT ON CLUB ACTIVITY

ACADEMIC YEAR 2023-24

1. EVENT DETAILS

Day, Date & Time	Thursday, 24/08/2023 10:00 am to 01:30 pm
Event Level	Institute Level/ Campus Level
Event Category	Competition/Guest session/Orientation Session
Event type	Curricular/Co-curricular/ Extra-Curricular
Event Name	Best Out of Waste Competition
Event mode	Off line
Venue	ZIBACAR Building Library
No. of Participants	Girls:48 Boys:53 Total:101

2.EXECUTIVE SUMMARY:

The "Best out of waste" activity was organized at the ZBACAR building library.

The students had to create something useful out of waste, which would enhance their creativity, their awareness towards the environment and give out a message of Reduce, Reuse and Recycle.

The Judges of the event were Prof. Vedanti A. and Prof. Dipali Bhujang.

The faculty coordinators for the event was Prof Pratiksha Dongre

The students learned to develop the ability to think and organize the thinking to create something useful. The students were indulged in an extracurricular activity with exclusive tool i.e. waste material.

The students were informed in advance to get waste materials like straw, newspapers, ice cream cups, sticks, plastic wrappers, pet bottles, bottle crowns etc with them. They could explore the environmental concepts and actions which are beyond the curriculum & syllabus.

The Best out of Waste simply means to make or to create innovative and attractive things from the material we do not use anymore.

The creative things made by the students included flower vase, photo frame, toys, chandeliers paper crafts etc

3. OUTCOME OF THE EVENT

- Clean & beautified surroundings.
- Development of ability to create, develop and present in form of an object.
- Protection of nature and atmosphere.



1. PHOTOGRAPHS





ZEAL EDUCATION SOCIETY'S

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Club Chairman

Faculty Coordinator

Director





ZIMCA-3-F-4-45

REPORT ON CLUB ACTIVITY

ACADEMIC YEAR 2023-24

NAME OF THE CLUB:

1. EVENT DETAILS

Day, Date & Time	Thursday, 24/08/2023 09:00am-01:00pm
Event Level	Institute Level/ Campus Level
Event Category	Competition/Guest session/Orientation Session
Event type	Extra-Curricular
Event Name	Poster Making Competition
Event mode	Off line
Venue	ZIBACAR Building Seminar hall
No. of Participants	Girls: 43 Boys: 69 Total:112

2. EXECUTIVE SUMMARY

The Poster Making Competition was organized at the ZIBACAR Building Seminar hall on 24th Aug 2023.

The faculty coordinators for the event was Prof Mitali Karmakar. The event started with allotting wall spaces to the students to stick the posters. They were free to choose any theme of their choice for the event.

The students participated actively in the event. They made posters depicting various themes like environmental issues, pollution, women empowerment, social issues etc.

It showcased their communication skills, advertising and interpersonal skills. They got an insight on how to convey information and leave an impression.

The event facilitated team work, creative thinking and extensive research.

3. OBJEVTIVES OF THE EVENT

- I. To bring out creativity in students.
- II. To encourage and activate responses.
- III. Enhance time and resource management skills.



4. PHOTOGRAPHS





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Club Chairman

Faculty Coordinator

Director





REPORT ON CLUB ACTIVITY

ACADEMIC YEAR 2023-24

1. EVENT DETAILS

Day, Date & Time	Thursday, 24/08/2023 10:00 am to 01:30 pm
Event Level	Institute Level/ Campus Level
Event Category	Competition/Guest session/Orientation Session
Event type	Curricular/Co-curricular/ Extra-Curricular
Event Name	Rangoli Competition
Event mode	Off line
Venue	ZIBACAR Building Library
No. of Participants	34

Judges Name:

1. Prof. Jyoti Patil
2. Dr. J.B. Mohite

Winners Name:

- a. Winner Team: Sakshi Barge/Tanvi Deshmukh
- b. Runner up team: Rutuja Chougule /Samrudhi Deshmukh
- c. Runner up team: Sakshi More/Sakshi Gole

Objectives:

1. To promote Teamwork
2. To build Creative Thinking
3. To aware of current scenarios

Outcomes:

1. Being management students they followed the principle of management.
2. It was an ice breaking activity, students enjoyed it.



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Photo:



Club Chairman

Faculty Coordinator

Director





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Problem Solving Methodologies





COURSE COMPLETION CERTIFICATE

The certificate is awarded to

Hitesh Mude

for successfully completing the course

Artificial Intelligence: Types of Artificial Intelligence

on April 2, 2024

Infosys | SpringGuard

Congratulations! You make us proud!



Issued on: Monday, April 29, 2024
To verify, scan the QR code at <https://verify.onwingspan.com>



Thirumala Arohi

Senior Vice President and Head
Education, Training and Assessment (ETA)
Infosys Limited



COURSE COMPLETION CERTIFICATE

The certificate is awarded to

Hitesh Mude

for successfully completing the course

Artificial Intelligence with Python - Beginner Level

on April 3, 2024

Infosys | Springboard

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Thirumala Arohi
Senior Vice President and Head
Education, Training and Assessment (ETA)
Infosys Limited

Name: onkar.sastur

Date: 23/2

Stock Market



- volatility
- execution
- portfolio
- exchange
- leverage
- dividend
- haircut
- sector
- symbol
- spread
- margin
- broker
- rally
- quote
- stock
- high
- bear
- bull
- low
- bid

J N C R G O Z T U C R I A H J N X

N P E X E C U T I O N B F C Q N C

D O G O B A T E P V M F P N F S P

M R A G Y I T A O J T N I G R A M

T T R T V O D L N E Q Q M E T O G

G F E B U R A I M Y O L I F V I E

U O V Q R T O R B Q W O K N D O P

S L E E I W E T W O L B V S A U R

R I L L J K Q S C Y S M B V E H O

W O I Z O H B K T E Z Y I J R G U

I T Y R N E P Y O O S S S O P Z G

Y J B N A Y E L W O C J B X S I H

S Q N R O I B L E L B K H G C G L

K N Z C L G E A L K E C T M I L D

B B S O L T Z R X R B T E H J N T

F R R M U K X X H E X C H A N G E

X A D D B U B S D N E D I V I D Z



Name: Shailesh Santosh Shete

Date: 24/02/24

Stock Market

- volatility ✓
- execution ✓
- portfolio ✓
- exchange ✓
- leverage ✓
- dividend ✓
- haircut ✓
- sector ✓
- symbol ✓
- spread ✓
- margin ✓
- broker ✓
- rally ✓
- quote ✓
- stock ✓
- high ✓
- bear ✓
- bull ✓
- low ✓
- bid ✓



A word search grid with the following text:

J	N	C	R	G	O	Z	T	U	C	R	I	A	H	J	N	X
N	P	E	X	E	C	U	T	I	O	N	B	F	C	Q	N	C
D	O	G	O	B	A	T	E	P	V	M	F	P	N	F	S	P
M	R	A	G	Y	I	T	A	O	J	T	N	I	G	R	A	M
T	T	R	T	V	O	D	L	N	E	Q	Q	M	E	T	O	G
G	F	E	B	U	R	A	I	M	Y	O	L	I	F	V	I	E
U	O	V	Q	R	T	O	R	B	Q	W	O	K	N	D	O	P
S	L	E	E	L	W	E	T	W	O	L	B	V	S	A	U	R
R	I	L	L	J	K	Q	S	C	Y	S	M	B	V	E	H	O
W	O	I	Z	O	H	B	K	T	E	Z	Y	I	J	R	G	U
I	T	Y	R	N	E	P	Y	O	O	S	S	S	O	P	Z	G
Y	J	B	N	A	Y	E	L	W	O	C	J	B	X	S	I	H
S	Q	N	R	O	I	B	L	E	L	B	K	H	G	C	G	L
K	N	Z	C	L	G	E	A	L	K	E	C	T	M	I	L	D
B	B	S	O	L	T	Z	R	X	R	B	T	E	H	J	N	T
F	R	R	M	U	K	X	X	H	E	X	C	H	A	N	G	E
X	A	D	D	B	U	B	S	D	N	E	D	I	V	I	D	Z

Handwritten annotations include:

- Vertical words: TUCR, IAH, NIGRAM, WOLF, SAUR, BUBS, EXCHANGE, DIVIDZ
- Horizontal words: EXECUTION, NIGRAM, WOLF, EXCHANGE
- Diagonal words: BURAI, BURAI, BURAI



Mini Project On Application of Marketing at Zudio

Submitted to: Dr. Vikrant Nargare

Submitted by:

- 1) Sakshi Gole. (48)
- 2) Kajal Donode (36)
- 3) Nikita Chavhan. ()
- 4) Sakshi Barge. ()

Subject : 201 Marketing Management.

Division : Zimca (A).

Date : 27/2/2024.

Institute : Zeal Institute of
Management And
Computer Application.



डिजिटल

डिजिटल
REIMHE FUTURE

डिजिटल
डिजिटल



GPS Map Camera

Pune, Maharashtra, India

GRHV+JFR, Fergusson College Rd, near fc social, Shivajinagar, Pune, Maharashtra 411005, India

Lat 18.52902°

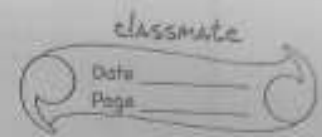
Long 73.843579°

27/02/24 03:00 PM GMT +05:30

Google

Comparative Stock Analysis

Name: Sakshi B. more
Roll No: 2M2325088
Sub: F and O



* Comparative Analysis

SBI	HDFC
Market Cap ₹ 6,80,948 cr.	Market Cap ₹ 10,46,940 cr.
Current Price ₹ 763	Current Price ₹ 1,418
High/Low ₹ 778/502	High/Low ₹ 1,758/1,363
Stock P/E ratio 9.84	Stock P/E ratio 15.8
Book Value ₹ 402	Book Value ₹ 519
Dividend Yield 1.45	Dividend Yield 1.32%
ROCE Return on Capital employed. 5.20%	ROCE 6.24%
ROE Return on equity 16.8%	ROE 17.1%
Face Value ₹ 1.00	Face Value ₹ 1.00



* HDFC

- Company is expected to give good quarter
- Company has delivered good profit growth of 19.9% CAGR over last 5 years
Compound Annual Growth Rate.
- Company has been maintaining a healthy dividend payout of 19.0%.

* SBI

- Company has delivered good profit growth of 46.1% CAGR over last 5 years.
- Company has been maintaining a healthy dividend payout of 14.9%.
- Company's working capital requirements have reduced from 152 days to 110 day



Name: Kulawade Diya
Roll No. 31

Q. which stock would you choose to invest in if you couldn't sell it for a decade & why?

→ For the current market trend the IT sector is growth rapidly for introducing the artificial intelligence, electronic and smart devices as well as growing the impact of E-commerce platforms.

Companies of IT Sector to invest.

Content	Wipro Ltd.	Tech Mahindra.
Share price	525.25 Rs. (↑) (0.74%)	1309.80 Rs (↑) (0.98%)
IPO price	IPO price of wipro is ₹13.80 it was introduced in 1999	IPO price is 135.06 on April 2000
Last year growth of Company	it is increased by 5.62%	it is increased by 10.87%
P/E Ratio	25.07	41.16

Quarterly profit Ratio	12.42% of 2023	17.9% of 2022
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Promoter Holding	72.9%	35.1%
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Conclusion:-

1) the price of wipro (IPO) it was a 13.93 in a 1993 and it grows upto the 525.25 on the 2024. & tech mahindra was introduced at 135.06 ₹ per share in 2006 & it is reached out of 1309.80 in 2024

2) wipro's company growth rate is 5.62% & tech mahindra is a 10.87%. P/E Ratio is 25.07 and 10.87

Hence,

For analysis above factors the most profitable avenues of both companies i want to choose the tech mahindra company for ^{CO2} it growth the tech mahindra can give me better returns on my investment

21.11

