

**HDFC Standard Life**

**Parent Company**

**HDFC LTD & STANDARD life plc**

**Category**

NBFC

**Sector**

Insurance and finance

**Tagline/ Slogan**

*'Sar Utha ke jiyo'*

**USP**

Strong Financial History

**STP**

**Segment**

Personal and Group Insurance

**Target Group**

Urban and Rural Investors

**Positioning**

Complete Insurance and financial solutions

**SWOT Analysis**

**Strengths**

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| 1. Customized and Flexible Insurance Solutions and large product portfolio |
| 2. Robust Risk control Framework   |
| 3. Network of 500 branches and agents across 700 cities                    |

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| 4. Strong Financial Expertise and popular advertising  |
| 5. Globally, Standard Life plc has 1.5 million shareholders in more than 50 countries and over 6 million |
| 6. Alliance between HDFC and Standard Life giving a strong brand backing                                 |

### **Weaknesses**

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| 1. Less penetration in rural areas |
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| 2. Controversies like job cuts and data loss have affected image |
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### **Opportunities**

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| 1. Growing rural market and better opportunities in the semi-urban areas |
| 2. Group Insurance through large employers                               |

### **Threats**

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| 1. Economic instability and global crisis |
| 2. Entry of new NBFCs in the sector       |

**Competition**

**Competitors**

1. Bajaj Allianz

2. Sahara Life Insurance

3. Reliance Life Insurance