

## Twitter Thread by Techno Funda Investing



**Techno Funda Investing**

**@TechnoFunda6**



**Case Study 10 : #HDFCLife - Medium Term Investing Pick !**

**CMP – 725.55 (27/6/2021)**

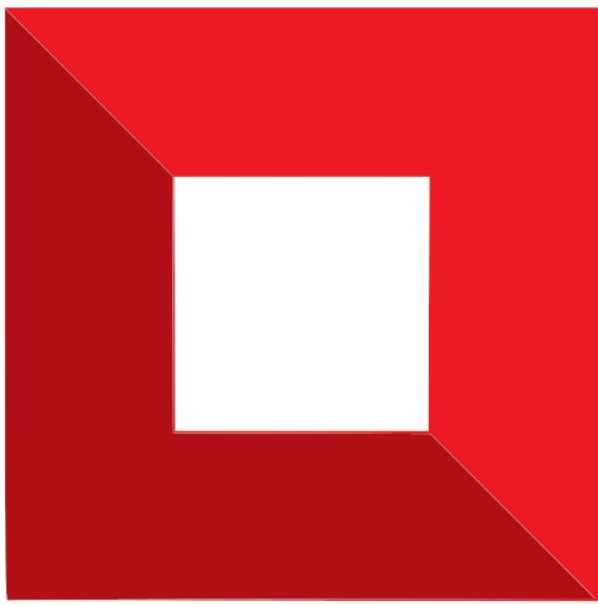
**(Must read Thread ■for #TA & #FA learners)**

**Fundamentals Sound & Technically Strong Upmove ■Candidate!**

**#TechnoFundaInvesting**

**@caniravkaria @dmuthuk @Puretechnicals9 @rohanshah619**

**■(Views) ■**



# HDFC Life

## *Sar utha ke jüyo!*

1■ HDFC Life Insurance Company is a long-term life insurance provider offering individual and group insurance services.

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2■

Company's products meet various customer needs such as Protection, Pension, Savings & Investment and Health, along with Children's and Women's Plan.

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■#HDFCLIFE Technical Analysis■

■Towards end of November 2020 Stock gave #breakout from Inverted Head & Shoulder Pattern.

■Soon expected to give breakout from Bullish Rectangle Pattern.

■Technically Stock Should move up to 950 in medium term.

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#### Other Technical Triggers■

Strong Momentum ■:Price above short, medium and long term moving averages.

Overbought by Money Flow Index (MFI)

Stock Price near 52 Week High

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#### Fundamental Snapshot of #HDFCLIFE





Source : Investor Presentation.

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## Scale

	Individual APE	Rs (Bn.)	71.2
	Growth		16%
	Market Share <sup>1</sup>	CY (%)	15.5
	Growth		130 bps
	AUM	Rs (Tn.)	1.7
	Growth		37%
	IEV	Rs (Bn.)	266.2
	EVOP	Growth	18.5%

## Profitability & Cost

	New Business Margin	CY	26.1%
		PY	25.9%
	VNB	Rs (Bn.)	21.9
	Growth		14%
	Profit After Tax	Rs (Bn.)	13.6
	Growth		5%
	Operating Exp. Ratio	CY	12.0%
		PY	13.1%

## Customer & Capital

	13 <sup>th</sup> month persistency	CY	90%
		PY	88%
	Claim Settlement Ratio	Overall	99.4%
		Individual	98.0%
	Solvency	CY	201%
		PY	184%
	Complaints per 10k policies	CY	35
		PY	47

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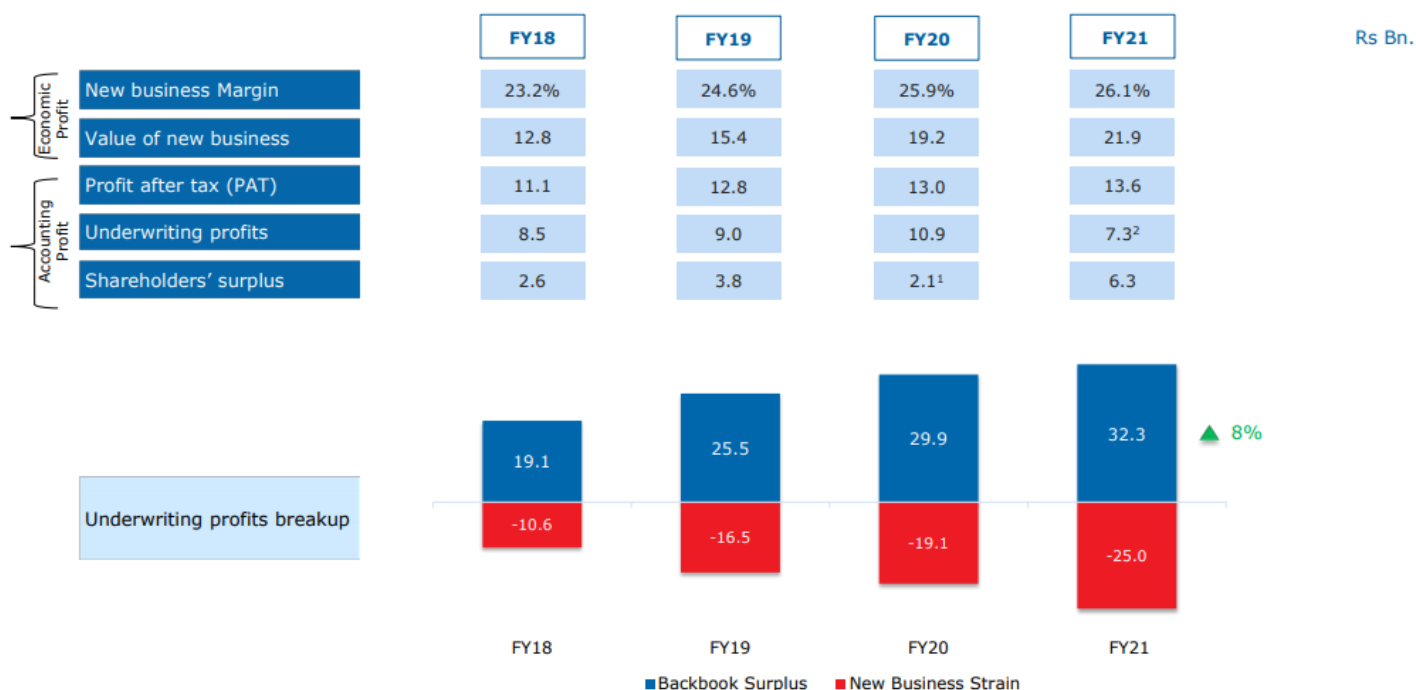
#HDFCLife is focusing on profitable growth.

Source : Investor Presentation.

@caniravkaria Worth Studying.

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## Focus on profitable growth



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In last two years, company has grown at a faster pace and compared to its peer.

Source : #HDFCLife Investor Presentation.

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### Faster than industry growth<sup>1</sup>

Growth	HDFC Life	Pvt sector	Industry
FY21	17%	8%	3%
FY20	19%	5%	6%
2 years CAGR	18%	6%	5%

#HDFCLife Few more Positives ...

■ Company with No Debt

■ Company with Zero Promoter Pledge

■ FII / FPI or Institutions increasing their shareholding

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Would like to conclude our #TechnoFunda Analysis on #HDFCLife with some views of [@dmuthuk](#) about the stock -

"HDFC Life would be able to create wealth in the same way HDFC Bank has created for it's investors."

"HDFC Life is for insurance what HDFC Bank has been for banking."

■

[@dmuthuk](#) sir always says -

HDFC Life would be a huge wealth creator in next 2 decades.

and we firmly believe it.

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Disclaimer : This is not a stock recommendation on #HDFCLife. Just a case study for educational purpose explaining how #TechnoFunda Investing works.

Consult Financial Advisor before Investing !

#StockMarket #Trading #Investing #TechnicalAnalysis #FundamentalAnalysis