1. COMPANY PROFILE

Bharti – AXA life insurance - company was started in India in 2006. It is joint venture of European financial expert AXA Group and Leading Indian business player Bharti Group. Bharti was having 74% stake and AXA 26% in this joint venture. This group providing various products and services to cater to specific insurance and wealth management needs (Bharti-AXA, 2015).

The AXA Group is international leader in insurance and asset management presence in 59 countries with 103 million customers and 161,000 employees. Turnover of AXA was Euro 92.0 billion and earning was 5.1 billion in 2014. AXA also having Euro 1227 billion assets till 31 December, 2014 (AXA Hong Kong, 2015).

Bharti Enterprises is one of leading business group in Indian having presence in telecom, agri business, financial services, retail and manufacturing. Company operating in 20 countries including Asia and Africa (Bharti Enterprises, 2015).


Strategy is management planning and decisions which can helps to organization to sustain in the market and develop competencies in firm for future growth (Intelligence, 2015).

1.1 Bharti AXA strategy: -
   a) To meet customers’ expectations.
   b) Process and Product differentiation from competitors.
   c) Tangible and communicable (Bharti-AXA, 2015).

2. EXTERNAL ANALYSIS: - It is a process to analysis and evaluate a firm based on external environmental factors to determine positive and negative trends that can impact performance of organization.

Importance of analysis the external environment when determining strategy

In today’s business environment, the company ability to adopt changes will determine its upcoming growth, sustainability and success. Today’s environment changing daily and sue to this there are lots of risks and competitive pressure on the company to sustain and achieve their business goals and targets (Khan, 2015). For proper strategy planning and management need to determine external factors which can affect the company performance and also identify factors which are affecting their competitor’s strategy. If company if able to analysis external environment, then it helps to increase efficiency of firm. Changing external environment not


