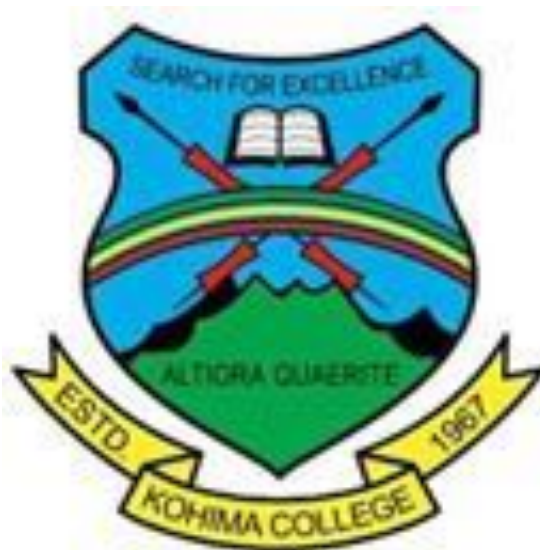


# PROJECT REPORT

## FINANCIAL STATEMENT ANALYSIS ON AXIS BANK

*Project report submitted to Nagaland University in partial fulfillment  
for the award of the degree of Bachelor of Commerce*

AMONG YIMCHUNGER



Department of commerce

**KOHIMA COLLEGE**

Kohima 797001

2022

DEPARTMENT OF COMMERCE  
KOHIMA COLLEGE KOHIMA – 797001  
NAGALAND

Date:

**DECLARATION**

I declare that the project report entitled “Financial Statement Analysis on Axis Bank” submitted by me for the award of the degree of **Bachelor of Commerce** of Nagaland University is my own work. The project report has not been submitted for any other degree of this University or any other university.

**AMONG YIMCHUNGER**

**CERTIFICATE**

I forward this project report to be placed before the examiners for evaluation.

**NGIPLON RACHEL CHOHWANGLIM**  
Supervisor

# ACKNOWLEDGMENT

In the accomplishment of this project successfully, many people have best owned upon me their blessings and the heart pledged support, this time I also utilizing to thank all the people who have been concerned with this project.

Primarily I would thank god for being to complete this project with success. Then I would like to thank my principal Dr. RALEMONGLA and project teacher Ma'am NGIPLON RACHEL CHOHWANGLIM, whose valuable guidance has been the one that helped me patch this project and make it full proof success. Her suggestion and her instruction has served as the major contribution towards the completion of the project.

Than I would also like to express my gratitude towards my parents and my friends for their kind co-operation and encouragement as they helped me with their valuable suggestions and guidance has been very helpful in various phases of the completion of the project.

At last, I end up by thanking all who helped me in finishing the project within the limited time frame.



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## **CHAPTER 1: INTRODUCTION**

### **1.1.INTRODUCTION OF AXIS BANK**

The bank was founded on 3 December 1993 as UTI Bank, opening its registered office in Ahmedabad and a corporate office in Mumbai.<sup>[10]</sup> The bank was promoted jointly by the Administrator of the Unit Trust of India (UTI),<sup>[11]</sup> Life Insurance Corporation of India (LIC), General Insurance Corporation, National Insurance Company, The New India Assurance Company, The Oriental Insurance Corporation and United India Insurance Company. The first branch was inaugurated on 2 April 1994 in Ahmedabad by Manmohan Singh, then finance minister of India.<sup>[12]</sup>

In 2001 UTI Bank agreed to merge with Global Trust Bank, but the Reserve Bank of India (RBI) withheld approval and the merger did not take place. In 2004, the RBI put Global Trust under moratorium and supervised its merger with Oriental Bank of Commerce. The following year, UTI bank was listed on the London Stock Exchange.<sup>[13]</sup> In the year 2006, UTI Bank opened its first overseas branch in Singapore. The same year it opened an office in Shanghai, China. In 2007, it opened a branch in the Dubai International Financial Centre and branches in Hong Kong.<sup>[14]</sup>

On 30 July 2007, UTI Bank changed its name to Axis Bank.<sup>[15]</sup>

In 2009, Shikha Sharma was appointed as the MD and CEO of Axis Bank.<sup>[16]</sup>

In 2013, Axis Bank's subsidiary, Axis Bank UK commenced banking operations.<sup>[17]</sup>

On 1 January 2019, Amitabh Chaudhry took over as MD and CEO.<sup>[18]</sup>

In year 2021, the Bank had reduced its stake in Yes Bank from 2.39 per cent to 1.96 per cent.<sup>[19]</sup>

Axis Bank is the third largest private sector bank in India. The Bank offers the entire spectrum of financial services to customer segments covering Large and Mid-Corporate, MSME, Agriculture and Retail Businesses.

The Bank has a large footprint of 4,594 domestic branches (including extension counters) with 11,333 ATMs & 5,710 cash recyclers spread across the country as on 31st

March, 2021. The Bank has 6 Virtual Centers and has over 1500 Virtual Relationship Managers as on 31st March 2021. The Overseas operations of the Bank are spread over eight international offices with branches at Singapore, Dubai (at DIFC) and Gift City-IBU; representative offices at Dhaka, Dubai, Abu Dhabi, Sharjah and an Overseas subsidiary at London, UK. The international offices focus on Corporate Lending, Trade Finance, Syndication, Investment Banking and Liability Businesses.

Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd., The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The share holding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

With a balance sheet size of Rs. 9,96,118 crores as on 31st March 2021, Axis Bank has achieved consistent growth and with a 5 year CAGR (2015-16 to 2020-21) of 13% each in Total Assets & Advances and 15% in Deposits. (Source from the bank itself)

## **Background**

The paper aims to measure the impact of the financing policies by deposits (Demand, savings, and term deposits) on loan growth in banks. It has been performed using a case study of AXIS Bank in India for the period (2018-2021). Using SPSS to the interpretation of data by multiple regression. The study results indicate that there is a strong and statistically significant between the loans and deposits, which indicate that the correlation is strong and statistically significant between the types of deposits. About (99.7%) of total loans in AXIS Bank is funded by the financing policies by deposits (current deposits, savings bank deposits, and time deposits) with the case study of advances (loans), while (0.03 %) are funded by other factors. Recommendations of study for the bank are to diversify loan financing from other safer sources to increase expansion-financing policies of attracting saving deposits.

The current study is the first comprehensive review of AXIS Bank research in India that aims to find out the impact of the financing policies by deposits on advances (loan) growth in India. Narayana et al (2015) have conducted a study on deposit mobilization of commercial banks: A comparative study of Bank of Baroda (BOB) and Axis Bank. Our study provides a presentation of a new contribution to the literature on measuring the impact of financing policies through deposits on loan growth in India. On this basis, this review discusses future research possibilities. The present paper is organized as follows: introduction of the study; a literature review; theoretical framework and data interpretation; methodology of the study hypothesis test and findings, and conclusion and recommendation.



### **Review of literature**

There is a large discrepancy between the studies that measure the impact of financing policies through deposits on loan growth across specialized fields, including financing policies, through the impact on loan growth by types of deposits. Various areas were investigated with the effect of financing policies through deposits on loan growth such as Narayana et al (2019). In their paper, Tripathi et al (2018) examined the deposit mobilization of commercial banks: A comparative study of BOB and Axis Bank.

Narayana et al (2019) indicated in their study the financial performance of Axis Bank and Kotak Mahindra Bank. The results reported that there is a correlation between the indicators of credit deposits and financial performance, as the analyzes indicate that the ratio of credit deposits is the maximum for Kotak Mahindra Bank Ltd and show effective management of the bank. Financial performance the performance of Kotak Mahindra bank is slightly lower than that of Axis Bank. Financing policies also has been a subject of an investigation by different banking system studies in Vietnamese and Kenya (e.g., Nguyen et al., 2018). Nguyen et al (2018) reported suggesting that bank deposits have an affirmative and significant impact on bank loans, but the reverse relationship is not significant. In another aspect, several studies have explored the effect of deposit mobilization and recent trends in deposit and loan growth (E.g., Tuyishime et al., (2019); Allen et al., (2018). Tuyishime et al., (2019) stated that the presentation of innovative banking technology has led to increasing deposits at a low cost. Allen et al (2018) mention that market discipline plays a less important role in developing economies, rather, liquidity needs to be determined by a change in deposits

### **OBJECTIVE OF THE STUDY**

- ✓ To identify the financial strength and weakness of the AXIS Bank.
- ✓ To analyses the profitability, liquidity and solvency position of AXIS Bank.
- ✓ To offer suitable suggestions for improving performance of the bank.
- ✓ To analyze the growth of financial statement of Axis Bank.
- ✓ To examine impact of financial statement on return on finance of Axis Bank.
- ✓ To be the preferred financial service provider excelling in customer service delivery through insight, empowered employees and smart use of technology.

## **RESEARCH METHOD**

Source of Data	Secondary data
Period of study	2018 to 2021
Framework of analysis	Financial Statements
Tools and techniques	Ratio analysis

## **Chapter 2 -Data Analysis and Interpretation**

### **ABOUT THE BANK**

AXIS Bank is India's third-largest private sector bank that presents industry banking and the financial sector. It offers a variety of deposit accounts such as checking, current deposits, savings, and term deposits according to Sehgal, (2012). Such a bank was founded on 3 December 1993, with its headquarters in Mumbai – India, as it has several branches: 4,050 and ATMs: 11,801. The bank has a strong team of over 72,000 (2019) (Official Website: [axisbank.com](http://axisbank.com)) and played an important role in competition in the financial industry (T. D. 2020).

Axis Bank Limited, formerly known as UTI Bank, is an Indian banking and financial services company headquartered in Mumbai, Maharashtra. It sells financial services to a large and mid size companies, SMEs and retail businesses. As on 30 June 2016, 30.81% shares are owned by the promoters and the promoter group.

## **Financial statement**

A financial statement definition is, in the simplest sense, any document that helps show the financial state of your company. The actual items that meet this financial statement definition are generally much more specific, and each has an important role to play. Each type of financial statement will often have a knock-on effect on another type. As such, you cannot gain a full overview of a company with just one type of statement. You must consolidate the data from one statement with the data from another statement to gain a deep understanding of your company's financial health.

Financial statements are written records that convey the business activities and the financial performance of a company. Financial statements are often audited by government agencies, accountants, firms, etc. to ensure accuracy and for tax, financing, or investing purposes. Financial statements include-

- ❖ Income statement
- ❖ Cash flow statement
- ❖ Balance sheet
- ❖ Note to Financial Statements
- ❖ Statement of change in equity

### **1. Income statement**

Arguably the most important. A business needs to keep a very close eye on profit and money coming in, and that's precisely what an income statement does. An income statement may also be known as a profit and loss statement, showing your businesses income and outgoings over a set period. The income statement takes revenue, losses, and expenses into account, so it can show whether your company has turned a profit or has missed its mark.

### **2. Cash flow statement**

The cash flow statement shows how money enters and leaves your business, so you can see what you have available as working capital at a particular time. A cash flow

statement is essential for showing you how quickly you could source cash if you needed it, as it doesn't take into account things like raw materials or purchases made – but not yet paid for – on credit.

### **3. Balance sheet**

The balance sheet displays three key things: your assets, your liabilities, and your equity. The balance sheet can show the current value of a business for the period it covers. Looking at your balance sheet can help you understand if you can meet your financial obligations.

### **4. Note to Financial Statements**

This is a requirement of the IFRS (International Financial Reporting Standards) and gives greater context around the information contained in your other financial statement documents. For example, your assets may be listed in the balance sheet, but your note to financial statements document is where you will explain precisely what those assets are. The information in this document is required to ensure you are compliant with standards and regulations.

### **5. Statement of change in equity**

This document shows the changes made to your company's share capital, retained earnings, and accumulated reserves. For a sole trader, it shows changes to the owners equity. For a partnership, it shows the changes between both partner's equity. In the case of a company, then the statement of change in equity shows how equity share has changed among all the shareholders.

## **Statistical Tools**

A number of methods can be used for the purpose of analysis of financial statement. There are also termed as techniques or tools of financial analysis. One of these enterprises can choose those techniques which are suitable to its requirement. The principal techniques of financial analysis are:-

- a) Comparative Financial statement.
- b) Ratio Analysis.

### Current Financial statement of Axis Bank

BALANCE SHEET OF AXIS BANK (in Rs. Cr.)	MAR 21	MAR 20	MAR 19	MAR 18	MAR 17
	12 mths	12 mths	12 mths	12 mths	12 mths
<b>EQUITIES AND LIABILITIES</b>					
<b>SHAREHOLDER'S FUNDS</b>					
Equity Share Capital	612.75	564.34	514.33	513.31	479.01
<b>TOTAL SHARE CAPITAL</b>	612.75	564.34	514.33	513.31	479.01
Revaluation Reserve	0.00	0.00	0.00	0.00	0.00
Reserves and Surplus	100,990.26	84,383.51	66,161.97	62,931.95	55,283.53
Total Reserves and Surplus	100,990.26	84,383.51	66,161.97	62,931.95	55,283.53
<b>TOTAL SHAREHOLDERS FUNDS</b>	101,603.01	84,947.84	66,676.30	63,445.26	55,762.54
Deposits	707,306.08	640,104.94	548,471.34	453,622.72	414,378.79
Borrowings	142,873.16	147,954.13	152,775.78	148,016.14	105,030.87
Other Liabilities and Provisions	44,336.17	42,157.90	33,073.12	26,245.45	26,295.47
<b>TOTAL CAPITAL AND LIABILITIES</b>	996,118.42	915,164.82	800,996.53	691,329.58	601,467.67
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	51,808.56	84,959.24	35,099.03	35,481.06	30,857.94
Balances with Banks Money at Call and Short Notice	9,921.26	12,309.04	32,105.60	7,973.83	19,398.24
Investments	226,119.62	156,734.32	174,969.28	153,876.08	128,793.37
Advances	623,720.19	571,424.16	494,797.97	439,650.30	373,069.35
Fixed Assets	4,245.03	4,312.90	4,036.64	3,971.68	3,746.89
Other Assets	80,303.76	85,425.16	59,988.01	50,376.62	45,601.87
<b>TOTAL ASSETS</b>	996,118.42	915,164.82	800,996.53	691,329.58	601,467.67
<b>OTHER ADDITIONAL</b>					



INFORMATION					
Number of Branches	4,594.00	4,528.00	4,050.00	3,703.00	3,304.00
Number of Employees	78,307.00	74,140.00	61,940.00	59,614.00	56,617.00
Capital Adequacy Ratios (%)	19.12	17.53	16.00	17.00	15.00
KEY PERFORMANCE INDICATORS					
Tier 1 (%)	16.47	14.49	13.00	13.00	12.00
Tier 2 (%)	2.65	3.04	3.00	4.00	3.00
ASSETS QUALITY					
Gross NPA	25,314.84	30,233.82	29,789.00	34,248.64	21,280.48
Gross NPA (%)	4.00	5.00	5.00	7.00	5.00
Net NPA	6,993.52	9,360.41	18,351.00	16,592.00	8,626.60
Net NPA (%)	1.05	1.56	2.00	4.00	2.00
Net NPA To Advances (%)	1.00	2.00	2.00	4.00	2.00
CONTINGENT LIABILITIES, COMMITMENTS					
Bills for Collection	50,375.27	47,842.76	51,972.86	49,565.60	81,055.36
Contingent Liabilities	80,303.76	922,968.76	755,765.27	0.00	0.00

(Source from internet Axis bank report 2017-21)

## Directors' Report

The Board of Directors of the Bank (the Board) have the pleasure of presenting the 27<sup>th</sup> Annual Report of the Bank together with the Audited Financial Statements, Independent Auditors' Report and the Report on the business and operations of the Bank, for the financial year ended 31 March, 2021.

Financial Performance and the State of the Bank's Affairs:

The financial highlights for the year under review, are presented below:

Particulars	I I	2019-20	Growth
<u>Deposits</u>	707,306	640,105	10%
• Savings Bank Deposits	204,473	173,592	18%
• Current Account Deposits	113,276	90,114	26%
<u>Advances</u>	623,720	571,424	9%
• Retail Advances	334,514	305,400	10%
• Non-retail Advances	289,206	266,024	9%
Total Assets / Liabilities	996,118	915,165	9%
Net Interest Income	29,239	25,206	16%
Other Income	14,838	15,537	(4%)
• Fee Income	10,686	11,019	(3%)
• Trading Profit* <sup>1</sup>	2,547	2,420	5%
• Miscellaneous Income	1,605	2,098	(23%)
Operating Expenses	18,375	17,305	6%
Operating Profit	25,702	23,438	10%
Provision for Tax	2,217	3,277	(32%)
Other Provisions and Write offs	16,896	18,534	(9%)
Net Profit	6,589	1,627	305%
Balance in Profit and Loss account brought forward from previous year	26,190	24,323	
Amount Available For Appropriation	32,779	25,950	
Appropriations			
Transfer to Statutory Reserve	1,647	407	
Transfer to Capital Reserve	848	340	
Transfer to Reserve Fund		1	
Dividend paid (includes tax on dividend)		289	
Transfer to Investment Fluctuation Reserve	326	328	
Surplus carried over to Balance Sheet	29,958	24,585	

\*) Excluding Merchant Exchange Profit

Key Performance Indicators	e e	2019-20
Interest Income as a percentage of working funds <sup>2</sup>	6.78%	7.56%
Non-interest Income as a percentage of working funds <sup>3</sup>	1.58%	1.87%
Net Interest Margin	3.53%	3.51%

Return on Average Net Worth	7.55 %	2.34%
Operating Profit as a percentage of working funds**	2.74 %	2.83%
Return on Average Assets	0.70 %	0.20%
Profit per Employee**	Z 8.66lacs	T 2.40lacs
Business (Deposits less inter-bank deposits + Advances) per employee***	Z 17.13 crores	T 17.27 crores
Net non-performing assets as a percentage of net customer assets****	1.05 %	1.56%

\* Working funds represent average total assets

\*\*\* Productivity ratios are based on average number of employees for the year

\*\*\*\* Customer assets include advances and credit substitutes

Previous year figures have been re-grouped wherever necessary

(Source from internet financial statement of Axis Bank 2020-21)

## Overview of Financial Performance

Operating performance

(T in crores)

Particulars	2020	2019-20	% change
Net interest income	29,239	25,206	16%
Non-interest income	14,838	15,537	(4%)
<b>Operating revenue</b>	<b>44,077</b>	<b>40,743</b>	<b>8%</b>
Operating expenses	18,375	17,305	6%
<b>Operating profit</b>	<b>25,702</b>	<b>23,438</b>	<b>10%</b>
Provisions and contingencies	16,896	18,534	(9%)
Profit before tax	8,806	4,904	80%
Provision for tax	2,218	3,277	(32%)
<b>Net profit</b>	<b>6,588</b>	<b>1,627</b>	<b>305%</b>

(Source from internet Axis Bank report 2019-20)

## BALANCE SHEET

Particulars		2021	2020	2019	2018
<u>Capital &amp; Liabilities</u>	Schd.				
Capital	1	22,590,463	7,871,499	6,669,343	5,611,497
Reserve & Surplus	2	69,437,548	68,979,899	64,745,416	68,789,813
Deposits	3	1,061,301,424	1,139,427,674	1,174,309,603	1,159,360,791
Borrowings	4	35,610,000	50,608,767	62,713,255	34,360,000
Other Liabilities & Provision	5	19,658,527	28,417,307	25,978,774	31,083,391
Total		1,208,597,962	1,295,305,146	1,334,416,391	1,299,205,492
<u>Assets</u>					
Cash & Balance with RBI	6	58,947,354	60,108,622	53,487,367	90,850,524
Balance with Banks & money at call	7	627,257	2,534,691	291,518	5,906,336
Investment	8	376,095,544	397,372,257	352,262,182	327,619,306
Advance	9	655,815,144	725,746,161	823,283,348	789,343,138
Fixed Assets	10	15,573,355	15,770,062	13,682,190	11,535,759
Other Assets	11	101,539,308	93,773,353	91,404,786	73,950,429
Total		1,208,597,962	1,295,305,146	1,334,416,391	1,299,205,492
Contingent Liabilities	12	516,300,358	430,288,143	390,862,615	393,943,937
Bills for Collection		25,953,406	26,790,737	29,080,846	26,076,561
Significant Accounting Policies	17				

(Source from internet Axis bank report 2018-21)

**Profit and loss A/C**

Particulars	2021	2020	2019	2018	2017
<b>I. Income</b> Schd.					
Interest Earned      13	89,322,209	101,816,729	106,457,339	107,634,852	99,784,750
Other Income   14	11,635,209	12,513,985	7,167,971	7,213,345	9,167,294
<b>Total</b>	<b>100,957,456</b>	<b>114,330,714</b>	<b>113,625,310</b>	<b>114,848,199</b>	<b>108,952,044</b>
<b>II. Expenditure</b>					
Interest Expended   15	64,564,120	77,733,129	81,689,885	83,156,232	74,733,951
Operating Expenses 16	24,681,767	22,695,453	22,682,459	18,389,247	16,477,820
Provisions & Contingencies	30,943,101	22,538,380	18,606,155	10,647,897	12,223,672
<b>Total</b>	<b>120,188,988</b>	<b>122,966,962</b>	<b>122,978,499</b>	<b>112,193,376</b>	<b>103,435,443</b>
<b>III. Profit/Loss</b>					
Net Profit for the Year	(19,231,532)	(8,636,248)	(9,353,189)	2,654,821	5,516,601
Net Profit/Loss Brought Forward	-	-	-	-	-
<b>Total</b>	<b>(19,231,532)</b>	<b>(8,636,248)</b>	<b>(9,353,189)</b>	<b>2,654,821</b>	<b>5,516,601</b>
<b>IV. Appropriation</b>					
Transfer to Statutory Reserve	-	-	-	796,447	1,654,980

Transfer to SpecialInfra Reserve	-	-	-	985,300	600,000
Transfer to CapitalReserve	-	-	-	54,207	59,777
Transfer to RevenueReserve	-	-	-	212,857	1,906,283

Proposed Dividend (incl. Dividend Tax)	-	-	-	606,010	1,295,601
Balance Carried over to B/S	(19,231,532)	(8,636,248)	(9,353,189)	-	-
Total	(19,231,532)	(8,636,248)	(9,353,189)	2,654,821	5,516,601
Earning Per Share (Basic Diluted FV `10/-)	(18.06)	(11.89)	(15.50)	4.94	14.40
Significant Accounting Policies	(18.06)	(11.88)			
Note Forming Part of Accounts					
Schedules Referred to Above an Integral Part of P&LA/C					

(Source from internet Axis bank report 2018-21)

## Table 2.1 Interest Earned

Year	Interest	% of trend analysis
2017-18	99.78	100%
2018-19	107.63	108%
2019-20	106.45	107%
2020-21	101.82	102%

Table 2.1 shows an interest earned. The year 2018-19 is taken as the based year. In 2018-19 there was an increase in the interest earned with 8%(108-100), in the following year 2018-20 there was an increase in interest earned at 7%(107-100), 2% in 2020-21(102-100).

## Table 2.2 Operating Expenses

Year	Operating Expenses	% of Trends analysis
2017-18	16.47	100%
2018-19	18.38	112%
2019-20	22.68	137%
20120-21	22.69	138%

Table 2 . 2 Shows Operating Expenses. The year 2017-2018 are taken as based year. In 2018-2019 their was an increase in operating expenses with 12% (112-100), again in the following year 2015-2016 operating expenses was increase at 37%(137-100), 38% (138-100) in 2016-2017 and 50% (150-100) in 2017-2018.

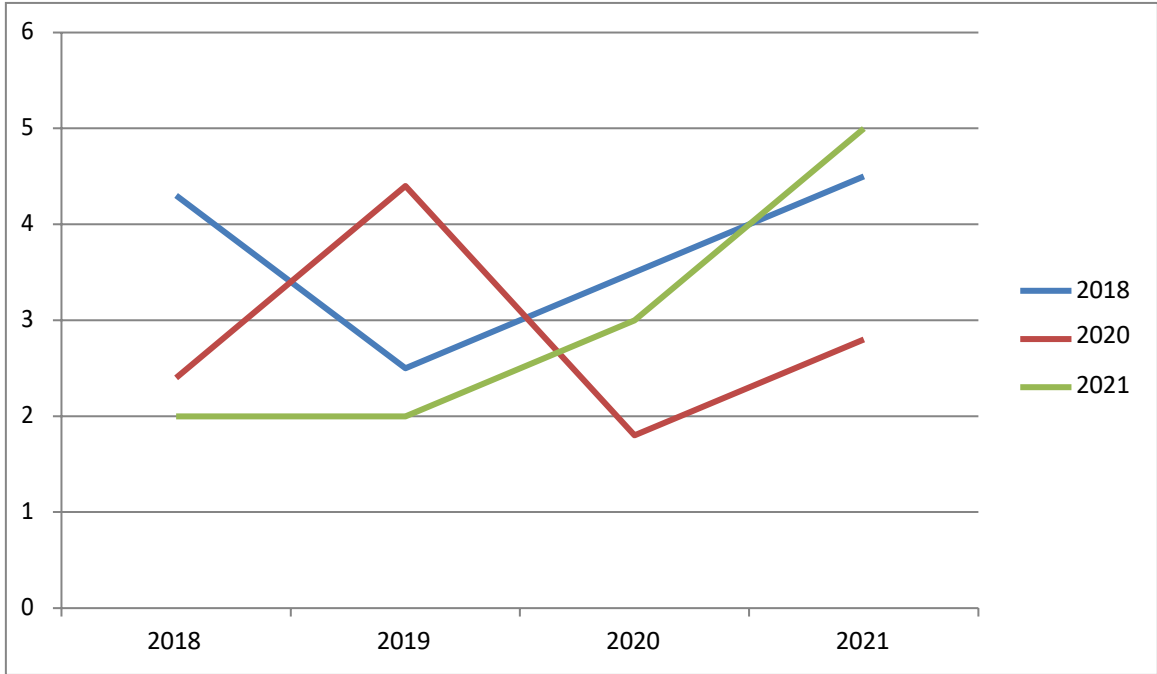


## CASH FLOW STATEMENT & ANALYSIS

Particulars	2018	2019	2020	2021
Profit Before Tax	-1923.15	-863.62	-935.32	265.48
Net Cash Flow- Operating Activities	-1712.91	110.28	-5,168.39	3,510.86
Net Cash Used in Investment Activities	-75.30	-51.50	-144.05	-129.72
Net Cash Used in Financial Activities	1481.34	827.66	1,014.65	-78.17
Net inc./dec. In Cash & Equivalent	-306.87	886.44	-4,297.80	3,302.96
Cash & Equivalent Begin of Year	6264.33	5377.89	9,675.69	6,372.72
Cash & Equivalent End of Year	5957.46	6264.33	5,377.89	9,675.69

(Source : Annual Report from Axis bank )

In the year 2018 the opening cash and cash equivalent was observed at `9821.41Cr, and in the following annual year 2015 was at `6372.72 Cr, 2019 at `9675.69 Cr, 2017 at `5377.89 and 2018 at `6264.33 Cr.

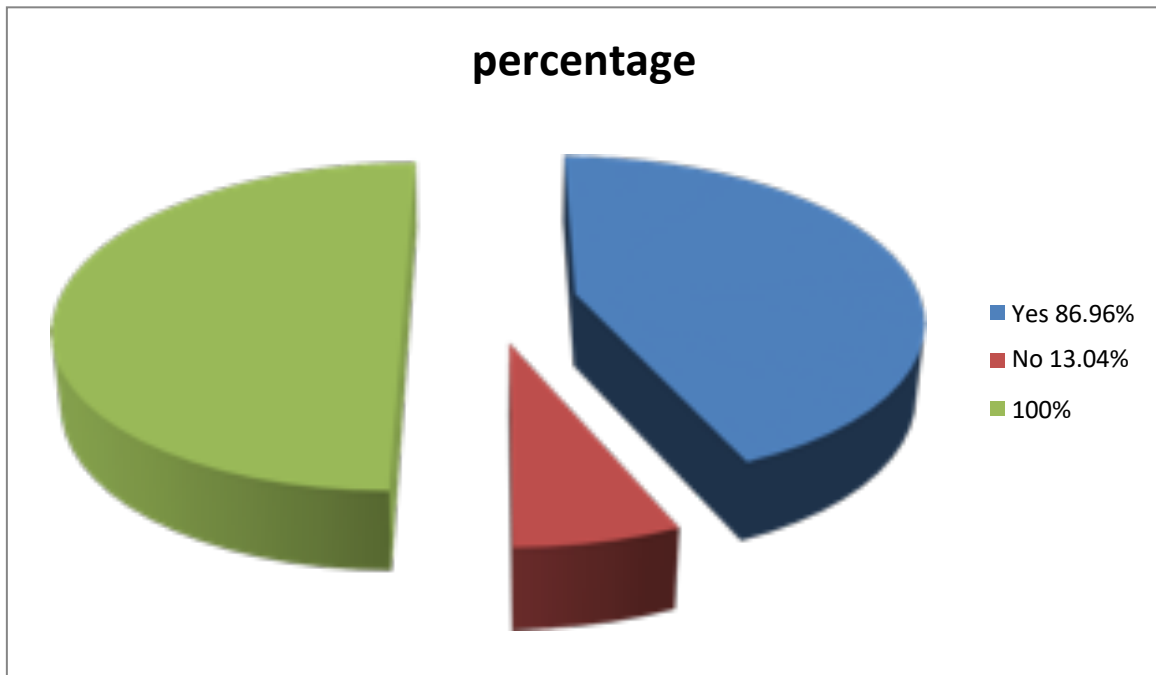


**Business per Branch from 2018-21**

To find out the service availability of Axis Bank:

a) Are you satisfied with the service provided by Axis Bank?

SL NO.	PARTICULARS	PERCENTAGE
1	YES	86.95%
2	NO	13.04%
Total		100%



**Yes 86.96%**

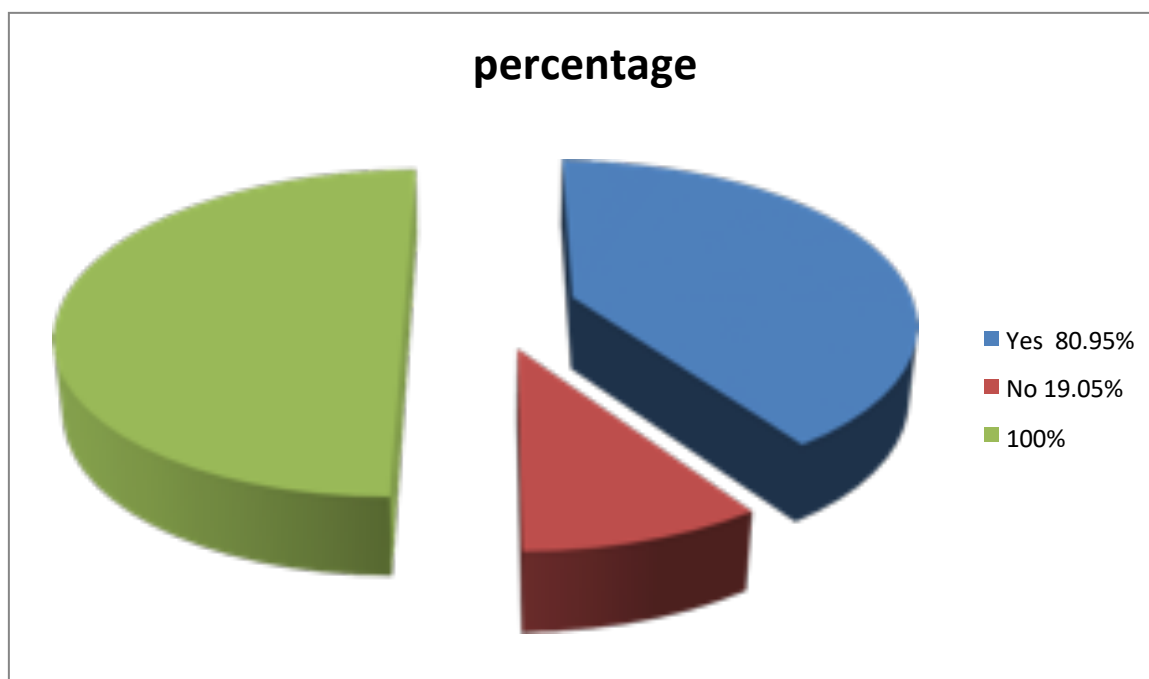
**No 13.04%**

**Figure no. 1:**

It can be interpreted that 86.96% of the customer has satisfied with the service provided by Bank and 13.04% of the customer does not satisfied with the service provided by bank.

b) Does the Bank has modern equipment?

SL. NO.	PARTICULARS	PERCENTAGE
1	YES	80.95%
2	NO	19.05%
Total		100%



**Yes 80.95%**

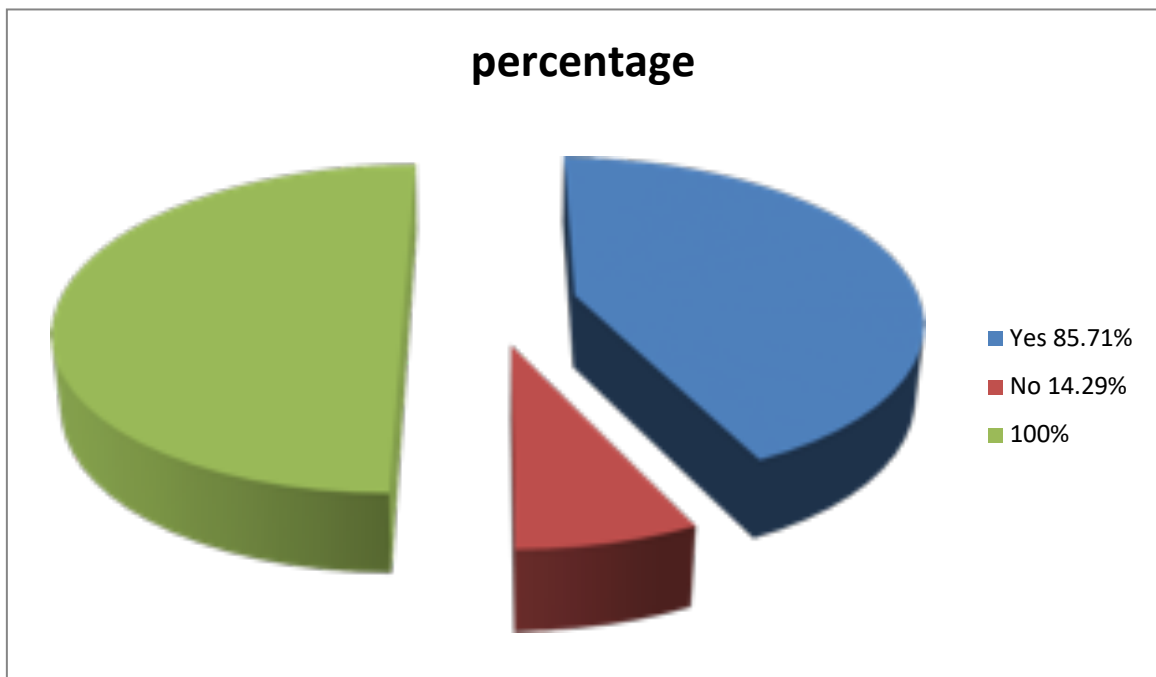
**No 19.05%**

**Figure no. 2**

From the above table it can be interpreted that 89.95% of the customers said that the Bank has modern equipment and 19.5% of the customers said that the bank has not modern equipment.

c) Are you satisfied with the bank operation hours convenient to the entire customers?

SL. NO.	PARTICULARS	PERCENTAGE
1	YES	85.71%
2	NO.	14.29%
Total		100%



**Yes 85.71%**

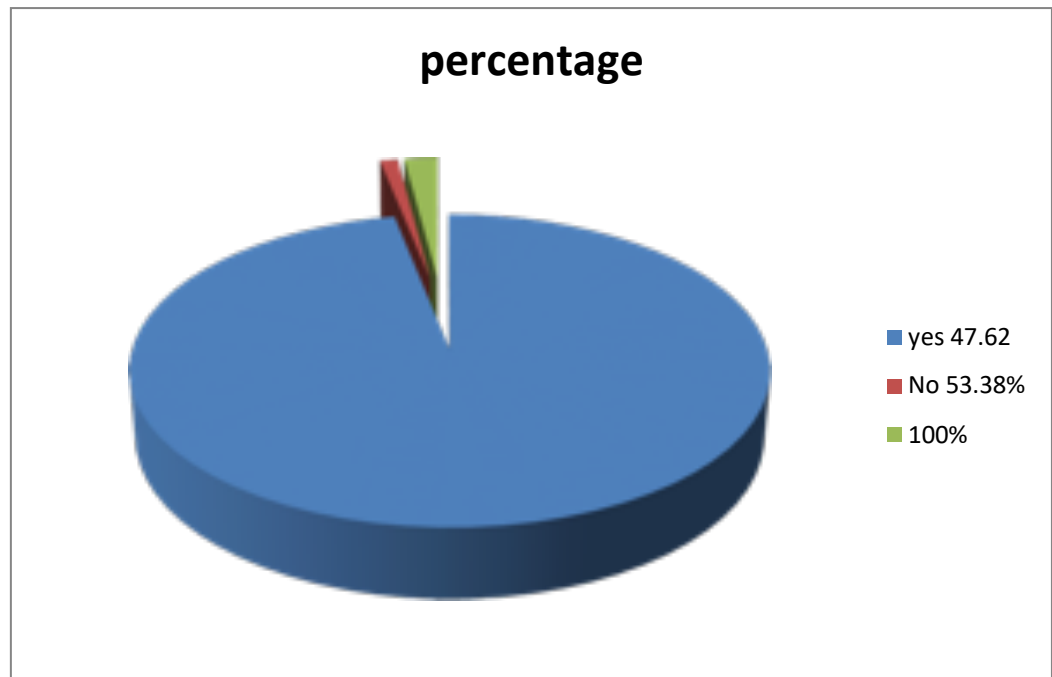
**No 14.29%**

**Figure no. 3**

From the above table it can be interpreted that 85.71% of the customers had satisfied with the bank operation hours and 24.29% of the customers does not satisfied with the bank operation hours.

d) Do you think that the employees of the bank are friendly or convenient to share your problem?

SL. NO.	PARTICULARS	PERCENTAGEAS
1	YES	47.62%
2	NO	53.385
Total		100%



**Yes 47.62%**

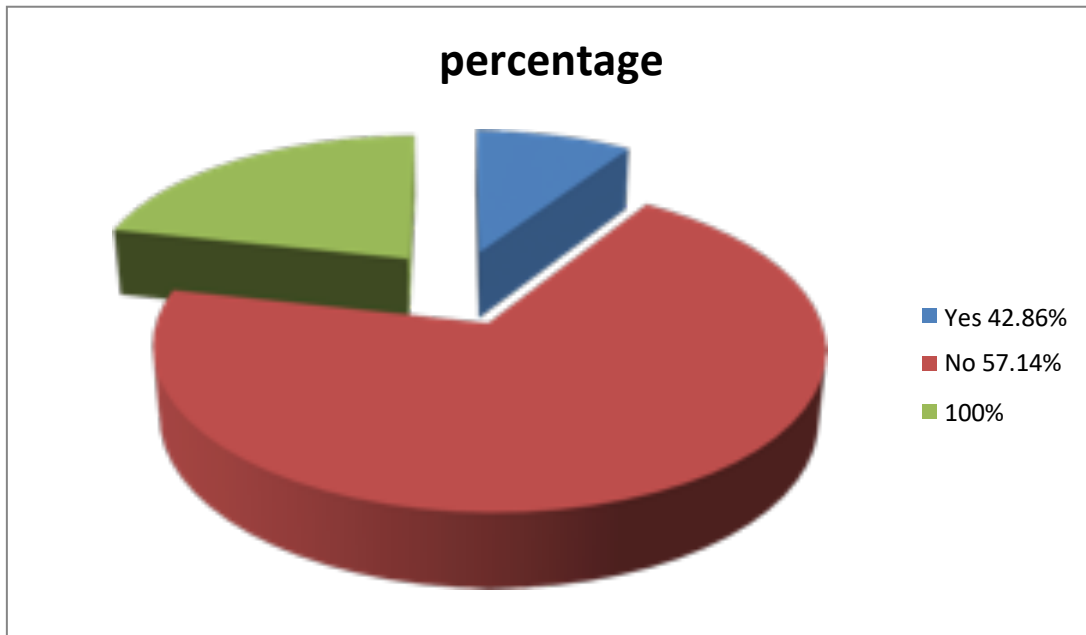
**No 53.38%**

**Figure no. 4**

From the above figure it can be interpreted 47.62% said that the employees of the bank are friendly or convenient to share their problem and 53.38% of the customers said that employees of the bank are not friendly or convenient to share their problem.

e) Do the employees of the bank understand all your needs?

SL. NO.	PARTICULERS	PERCENTAGES
1	YES	42.86%
2	NO	57.14%
Total		100%



**Yes 42.86%**

**No 57.14%**

**Figure no. 5**

From the above figure it can be interpreted that 42.86% of the customers said that the banks understand all their needs and 57.14% of the customers said that the bank does not understand all their needs.

## **CHAPTER-3**

### **CONCLUSION**

The study mainly was on the customer orientation that how they think, what they want from their banks and how they take decision going to any bank. In this study I found that the bond of Axis Bank with its customers is very strong, because Axis Bank mainly focuses on retaining their customers. This study finds that however Axis Bank is not the leading private sector bank but its vast range of products and availability of options make it one of the better banks in India. The bank should focus on the semi urban and rural market because these markets are very good opportunity for someone like Axis Bank which is in growing face. Without expanding in these markets Axis Bank cannot be a leading bank so they should focus on this market. The bank should focus on mass banking in order to increase their market share. They should launch such products which would be within the reach of the lower middle class. The bank should pay more attention on giving updates and should increase the level of service providing because the competitors of axis are better in this area. The bank should try to increase the use of technology like mobile and net banking among its customers.

The study results indicate that there is a strong and statistically significant between the loans and deposits, which refers to a strong correlation and statistically significant between types of deposits. About (99.7%) of total loans in AXIS Bank is funded by the financing policies and deposits (current deposits, savings bank deposits, and time deposits) with the case study of advances (loans), while (0.03 %) are funded by other factors. Thus, the result was enough evidence to reject the null hypothesis and accept the alternative hypothesis that deposit financing policies significantly affect the loan growth in AXIS Bank. The results of coefficients between independent variables have shown that the saving deposit had a significant impact on loan growth as it has a high value.



## **Suggestions and Recommendations**

Mostly service class persons prefer the axis bank in the comparison of business and students and other class persons thus it needs to promote its product and services that are offered mainly for the business class people and students. Because these two class forms major users of the banking services. Axis bank is normally not using properly for the current account so its popularity ratio is quite down. This bank normally using for the long term planning like saving and FD. This bank is not investing more into the marketing sector so I will suggest that some of the part of income it investing in the advertising and marketing sector. Into the comparison of other bank its performance is quite good but not an effective so this may be doing the rates were down with some other facilities.

Recommendations of study for the bank are to diversify loan financing from other safer sources to increase expansion-financing policies of attracting savings deposits. I should start focusing more on deposit-accepting activities.

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(A Study on Asset Quality Management of Axis Bank)(

S.Ramprakas and V.Pasupathi )

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\* PDF Reader annual report of Axis Bank 2020-21

## Appendix

1. How many employees are currently working in your organization?
  - a) 10
  - b) 15
  - c) **20**
  - d) 25
  
2. Which sector provides the maximum revenue in the organization?
  - a) Loans
  - b) Bonds
  - c) Shares
  - d) others
  
3. How many branch are currently under Kohima main branch?
  - a) 5
  - b) 10
  - c) 15
  - d) 20
  
4. If an employee are/is employed are training provided?if yes where
  - a) Kohima
  - b) Dimapur
  - c) **Kolkata**
  - d) Delhi
  
5. How many types of account opening are there?
  - a) Saving account only
  - b) Saving and saving only
  - c) **Saving, fixed and current only**
  - d) More than three account.
  
6. what is the minimum balance to open an account?
  - a) ₹3000
  - b) ₹4000
  - c) ₹5000
  - d) **₹6000**



**Photo with Sir, Aphre inside the Axis Bank office**

*Thank You*