

Project Report

"A STUDY OF FINANCIAL ANALYSIS OF AXIS BANK"

Submitted to

G.S. College of Commerce & Economics
Nagpur

In partial fulfillment for the award of the degree of

Bachelor of Business Administration

Submitted by--

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Under the guidance of

Dr Afsar sheikh sir

G.S. College Of Commerce & Economics, Nagpur



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G.S. College Of Commerce & Economics, Nagpur

CERTIFICATE

This is to certify that "Mansi Murari Agrawal" has submitted the project report titled "FINANCIAL ANALYSIS OF AXIS BANK", towards partial fulfillment of of **BACHELOR BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he/she has ingeniously completed his/her project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

Name of Project Guide

Dr. Afsar Sheikh

Dr . Afsar sheikh sir

(Co-ordinator)

Place: Nagpur

Date:



G.S. College Of Commerce & Economics, Nagpur

DECLARATION

I here-by declare that the project with title “ FINANCIAL ANALYSIS OF AXIS BANK ”has been completed by me in partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

Name and Student Signature

Mansi Agrawal

Place: Nagpur

Date:



G.S. College Of Commerce & Economics, Nagpur

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Student Name and Signature

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Date:

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Executive Summary

The MBA course offered by the VTU University, Belgaum has its own different syllabus which requires the students to seek out a project in the corporate world with leading business houses for a period of six weeks during their fourth semester for gaining practical knowledge of how the company works and functions in the industry.

AXIS Bank is one of the top most leading banks of India offering services from a mere bank account to that of home loans and what not. Its motto of 'Badhti ka naam Zindagi' strives for the betterment of common people in the world where changes occur in a blink of an eye. AXIS Bank has grown to be the third largest private sector bank of India and is expanding globally as well.

This study has been conducted to analyze the financial positions of the company, whether its growing according to its need and to analyze the impact what the bank has on the profitability and financial position in the banking sector.

Hands on knowledge provides student with the insight of the companies and what they will be experiencing in a few years from now. Learning out of the classrooms gives them a real experience in the operations of the company which proves to be beneficial in the long run to the student of management.

CHAPTER I
INTRODUCTION

1.1.Introduction:

The project provides how theoretical knowledge should apply on the practical work field. So, it helps to earn the work experience on chosen topic. Project is a good platform to understand the practical experience in our life and it is one of the boosts in our CV on work experience and also benefits to understanding the organizational culture. It provides the good scope for understanding the practical work experience. It offers the practical knowledge to gain the work experience.

The project helps to get knowledge about the company thoroughly and various process involved in the company. Project helps to know the in-depth information about the different verticals of the company and also to inculcate working related skills. This project work was undertaken for a period of 6 weeks.

1.2.Industry Profile:

The finance department is the savior of any frontier economy. It is one of the key monetary related pillars of the monetary component, and it bears the basic work in economic operations. For a country's monetary improvement, it is vital that its exchange, industrial and agricultural financing needs are subject to higher obligations and obligations. Therefore, the improvement of a country is bound to be related to the development of the banking industry.

In the frontier economy, banks should not be seen as cash merchants, but should be seen as pioneers of progress. They hold important positions in the assembly of stores and the payment of credit to different economic sectors. The financial framework reflects the country's monetary stability. The quality of the economy depends on the quality and effectiveness of the monetary framework, so the monetary framework relies on a sound and solvable financial framework. A good financial framework can effectively pool a favorable portion of the reserve fund and a solvable financial framework to ensure that the bank can fulfill its commitment to investors.

In India, banks are firmly grasping the country's financial progress after autonomy. The finance department is dominant in India because it represents the benefits of the budget department. The rapid changes that Indian banks have achieved through partial changes in the budget have gone through an impressive phase, and these changes are gradually being realized.

The current process of change should be seen as an opportunity to transform the Indian banking industry into a sound, robust and dynamic framework that enables it to work independently and effectively without putting any pressure on the government. After the development of the Indian economy, the government announced various changes based on the proposal of the Nala Xinhuan Committee to make the financial sector financially viable and motivated. 2 The current global emergency has hit each nation and elevated diverse concerns with respect to the productivity also solvability of the banking framework before approaching the creators.

At present, the emergency situation has been basically completed, and the Government of India (GOI) and the Reserve bank of India (RBI) have been directed towards few exercises. The Reserve Bank of India is advancing important improvements in its approach to ensuring economic value. The main goal of these developments is to build the capacity of a general banking framework, just like individual organizations. In this way, it is crucial to measure the proficiency of Indian banks, with the goal of taking remedial measures to improve the robustness of the banking framework.

1.3. Company Profile:

UTI Bank opened an office in the company office in Ahmedabad and Mumbai in December 1993. On April 2, 1994, Dr. Manmohan Singh, Finance Minister of India, opened a major branch office in Ahmedabad. After the Indian government launched a new private bank, UTI Bank began its mission in 1993. The Institution was established in 1993 through the Indian Unit trust (UTI-I), Indian Life Insurance Company (LIC.), General Insurance Company, National Insurance Company, New India Insurance Company, Oriental Insurance Company and United India Insurance Company.

- In the year 2001, UTI Bank obeyed and headed for consolidation with the Global Trust Bank, but the Reserve Bank of India (RBI) retained support, which went in vain. In 2004, Reserve Bank of India incorporated the Global Trust into the ban and regulated its merger with the Eastern Commercial Bank.
- During 2003 UTI Bank transformed into the main Indian Bank to dispatch the movement cash card.

- Nearly in 2005, UTI bank got recorded in London Stock Exchange.
- UTI Bank opened its initial overseas division in Singapore in 2006. Around the similar time, it launched an agent workplace in Shanghai, China. UTI Bank started an office in Dubai International Financial Center in 2007. About that time, it started its outlet exercises in Hong Kong. In 2008, it opened an agency in UAE. [13] By way since July 30, 2007, UTI Bank reformed its name to Axis Bank.
- Axis Bank set up a subdivision in Colombo in October 2017 as an accredited commercial bank managed by the Central Bank of Sri Lanka. Furthermore, in 2017, Axis Bank opened a representative workplace in Abu Dhabi. In 2017, It opened its brand-new corporate work station, Axis House, in Worli, Mumbai.
- During 2016, Axis Bank's auxiliary, BANK UK initiated banking project. Hub Bank UK has a branch in London.
- Deepika Padukone, a well-known actress around the world from Bollywood is the brand ambassador of it.
- During 2015, It opened its agent office in Dhaka.
- The bank has almost above 50.000 ambassadors (since March 30, 2016). In 2015-2013 fiscal year, the bank generated \$26.7 billion (\$370 million) in terms of representative advantages. The normal age of the assistant is 29 years old. The wear rate of it is about 9% per year.

1.3.1 PROMOTERS

SL.NO	PERSON	DESIGNATION
1	Sanjiv Misra	Chairman
2	Amitabh Chaudhry	Managing Director & CEO
3	V. R. Kaundinya	Director
4	Prasad R. Menon	Director
5	Samir K. Barua	Director
6	Som Mittal	Director
7	Rohit Bhagat	Director
8	Usha Sangwan	Director
9	S. Vishvanathan	Director
10	Rakesh Makhija	Director
11	Ketaki Bhagwati	Director
12	B. Babu Rao	Director
13	V. Srinivasan	Deputy Managing Director
14	Rajiv Anand	Executive Director (Retail Banking)
15	Rajesh Dahiya	Executive Director (Corporate Centre)

1.3.2. VISION

To be the favored budgetary administrations provider outshining customer administration transfer through insight, empowered personnel and clever usage of technology.

MISSION

- Client services & products revolution tuned to varied personal needs and corporate patrons.
- Continuous Expertise upgradation while upholding human values.
- Progressive globalization and attaining worldwide standard.
- Competence and Usefulness built on moral practices.
- Shopper satisfaction through providing eminence service effectually and efficiently.

CORE VALUES

The core values that echo across the guiding principle and conclusion of the Bank consist of:

- User Centered
- Conscience
- Unambiguousness
- Solidarity
- Proprietorship

1.3.3 PRODUCT/SERVICE PROFILE AND AREA OF OPERATION

Axis Bank is the third biggest exclusive monetary establishments in India. It offers a wide scope of budgetary items and administrations to singular clients, huge and mid-corporates, MSME, Farming and Trade Businesses. It has in excess of 3,510 local offices and more than 13,940 ATMs the nation over. Bank likewise has abroad branch in Singapore, Hong Kong, Dubai (at the DFIC), Shanghai and Colombo; delegate workplaces at Dubai, Abu Dhabi, Dhaka and Sharjah. The item and administrations palette of it incorporates individual advance, Master cards, training credit, vehicle advance, business advance, fixed store and that's only the tip of the iceberg. Other items are:

- Occupational Credit
- Car Advance
- Credit Card
- Debit Card
- Educational Loan
- Gold Loan
- Home-based Loan
- Personal Loan
- Fixed Deposits
- Savings Deposits

Administrations presented via bank:

- Personal Lending
- Corporate Funding
- NRI Investment
- Priority Banking
- VBV - Cyber buys utilizing Advance Card
- VBV/MSB - Virtual buys utilizing Debit Card

1.3.4 INFRASTRUCTURE FACILITIES

Having sponsored a portion of India's most renowned Infrastructure extends in divisions, for example, control, streets, airplane terminals and ports, Axis Bank has taken its aptitude in Infrastructure Financing to the following dimension with the dispatch of the Axis Infra Index report, a compact and shrewd manual for circumstances over the foundation area.

The Axis Infrastructure Index is intended to catch advancing essentials of Indian Infrastructure condensing the speculation atmosphere in infra fragments. The Axis Infrastructure is the first of its sort in India, proposed to encourage elucidation of capex, money related, strategy,

administrative, charge and other related advancements which impact financial specialist certainty.

1.4. COMPETITORS INFORMATION

They are the 4 main Axis Bank Competitors:

- State bank of India (SBI).
- Punjab National Bank.
- ICICI Bank.
- HDFC Bank.

1.5. SWOT ANALYSIS

The next is the Strengths, Weakness, Opportunities and Threats (S.W.O.T) Analysis of Axis Bank:

STRENGTHS

- It has a decent picture among urban populace.
- It is enlisting a decent development in the Indian financial area.
- An immense arrangement of item and administrations offered by the Bank.
- Decent entrance in the country zones have supported the business.
- One of a biggest PVT. area fund in India for Crop Growing advances alongside Retail Sector and Corporate Motives.
- Excellent online administrations offered by Axis Bank like net banking, versatile applications and so on.
- Good publicizing and brand practice have helped the brand develop.

WEAKNESSES

- Lesser no. of branches contrasted with its rivals.
- Axis Bank has restricted piece of the overall industry inferable from huge challenge in the financial fragment.

OPPORTUNITIES

- Expansion in rustic regions can enable Axis To bank develop.
- Going to outside business sectors and investigating the new economies.
- It can tap the on-screen development in the Indian financial division advancing their applications.

THREATS

- New banking licenses allotted by the Reserve Bank of India.
- Foreign bank entering to India can lessen nearness of it.
- Opponent banks expanding their exercises in India.

1.6. FUTURE GROWTH AND PROSPECTS

Under the UTI Act of 1963, India's past unit trust fund established a body corporate to support funding and venture capital. In the month of Dec 2002, the UTI Act of 1963 was revoked by the Parliament of the 2002 Indian Unit Trust (Transfer Commitment and Abolition) Act, which was prepared to divide UTI into two elements, namely UTI-I and UTI-II, under which the commitment was determined.

The commitment to UTI I had been transferred to the Indian Unit Trust Designated Commitment Manager (SUUTI), which oversees 6.75% of US guaranteed recycling sites. 64 bonds, 6.60 % ARS bonds, unit capital exceeding Rs. INR 14167.69 billion. Bank has potentials in retail as well as in corporate banking and remains engrossed in taking on the finest venture reviews worldwide with the intention to pull off brilliance.

Under the UTI Act of 1963, India's past unit trust fund established a body corporate to support capital and venture capital. In December 2002, the Parliament withdrew the UTI Act of 1963,

which was designed to divide UTI into two elements, UTI-I and UTI-II, where UTI-I and UTI-II are attributed to UTI-I and UTI-II, respectively. The promise was confirmed. The commitment to UTI I has been transferred to the Indian Unit Trust Designated Commitment Manager (SUUTI), which oversees 6.75% of US guaranteed recycling sites. 63 bonds, 6.61% ARS bonds, unit capital exceeds Rs. INR 1416, Rs 75.9 crore.

1.7 FINANCIAL STATEMENT OF AXIS BANK LTD.**Axis Bank Profit and Loss Account for the Year Ending 31st March (in Rs.)**

1	INCOME	2013	2014	2015	2016	2017
	Interest earned	1515480580	2199464740	2718257440	3064115540	3547859770
	other income	463213380	542021630	655110630	740522470	836504580
	Total income	1978693960	2741486370	3373368070	3804638010	4384364350
2	Expenditure					
	Interest expended	859182300	1397690240	1751631110	186895220	2125445950
	Operating expenses	477942810	600709950	691423750	790077390	920374560
	Provisions and contingencies	302719790	318865640	412369920	523841760	602761610
	Total exp	1639844900	2317265830	2855424780	3182871350	3648582120
3	NET PROFIT FOR THE YEAR (1-2)	338849060	424220540	517943290	621766660	735782230
	Balance in Profit & Loss Account brought forward from previous year	342743370	496977070	732944760	1002926240	1350144610
4	AMOUNT AVAILABLE FOR APPROPRIATION	681592430	921197610	1250888050	1624692900	2085926840
5	APPROPRIATIONS					
	Transfer to Statutory Reserve	84712270	106055130	129485830	155441670	183945550
	Transfer to/(from) Investment Reserve	-1493720	0	5345710	5002890	2548850
	Transfer to Capital Reserve	476300	5190470	14145790	3886640	6314210
	Transfer to General	33884910	0	260840	104650	-126640

	Reserve					
	Proposed dividend (includes tax on dividend)	67035600	77007250	98723640	110112440	13,089730
	Balance in Profit & Loss Account carried forward	496977070	732944760	1002926240	1350144610	1762349140
	TOTAL	681592430	921197610	1250888050	1624692900	2085926840
6	EARNINGS PER EQUITY SHARE	82.93	102.89	119.76	132.65	141.82

AXIS BANK BALANCE SHEET AS ON 31ST MARCH (in Rs.)

Particulars	2018	2017	2016	2015	2014
CAPITAL AND LIABILITIE S					
Capital	4,741,0440	4,698,4460	4,679,5450	4,132,0390	4,105,4580
Reserves & Surplus	442,024,1060	377,506,4190	326,399,0540	223,953,3840	185,882,7970
Total Capital	446,765,1500	382,204,8650	331,078,5990	228,085,4230	189,988,2550
Employees' Stock Options Outstanding (Net)	0	0	0	0	0

Deposits	3,224,419,369 0	2,809,445,649 0	2,526,135,881 0	2,201,043,033 0	1,892,378,010 0
Other Liabilities and Provisions	150,556,7340	137,888,9430	108,881,1200	86,432,7570	82,088,6270
total Current Liabilities	3,374,976,103 0	2,947,334,592 0	2,635,017,001 0	2,287,475,790 0	1,974,466,637 0
Borrowings	797,582,6890	502,909,4250	439,510,9840	340,716,7210	262,678,8240
total Debt	4,172,558,792 0	3,450,244,017 0	3,074,527,985 0	2,628,192,511 0	2,237,145,461 0
TOTAL debt and capital	4,619,323,942 0	3,832,448,882 0	3,405,606,584 0	2,856,277,934 0	2,427,133,716 0
ASSETS					
Cash and Balances with Reserve Bank of India	198,188,3970	170,413,1960	147,920,8830	107,029,2140	138,861,6300
Balances with Banks and Money at Call and Short Notice	162,801,9210	111,973,7500	56,428,7160	32,309,9430	75,224,9290
total cash on hand	360,990,3180	282,386,9460	204,349,5990	139,339,1570	214,086,5590
Advances	2,810,830,297 0	2,300,667,584 0	1,969,659,574 0	1,697,595,386 0	1,424,078,286 0
Other Assets	98,931,9050	89,807,9020	70,665,6210	64,829,2820	46,321,2070
TOTAL	3,270,752,520	2,672,862,432	2,244,674,794	1,901,763,825	1,684,486,052

Current Asset	0	0	0	0	0
Fixed Assets	25,143,1050	24,102,1060	23,556,4200	22,593,2500	22,731,4560
Investments	1,323,428,317 0	1,135,484,344 0	1,137,375,370 0	931,920,8590	719,916,2080
total Fixed Assets	1,348,571,422 0	1,159,586,450 0	1,160,931,790 0	954,514,1090	742,647,6640
TOTAL ASSETS	4,619,323,942 0	3,832,448,882 0	3,405,606,584 0	2,856,277,934 0	2,427,133,716 0

CHAPTER II
CONCEPTUAL BACKGROUND & LITERATURE REVIEW

2.1. THEORETICAL BACKGROUND OF THE STUDY

The money-related component is one of the most important tools for national improvement, including a fascinating location on the national economy. Through the soundness of the monetary system, the country's currency-related progress is clear. Relaxing regulation of the budget market, propaganda campaigns, and fiscal changes have seen fundamental changes in the banking industry triggering incredibly powerful and imaginative improvements that incite another period of banking.

From now on to the foreseeable future, every bank is striving to keep its budget strong, operational and applicable. Bank of India is India's leading financial intermediary and has added an extraordinary foundation during global budget catastrophe; this is apparent from the annual credit improvements and profits. Improvements can be made in two different ways, either characteristic or inorganic. Common advances have also been suggested as internal improvements, when the association uses one year of resources to create from its own special business activities to expand the association in the next year.

This improvement is a constant method that spans two or three years, but companies need to get quicker. Inorganic advancement is implied as an external improvement and is considered a faster strategy to create the most supported inorganic improvements that occur when the association is created by merging or acquiring another business. The core goal behind the merger is to get a pleasant energy, even if there is more than two, this thinking strategy will surprise the merger association in the extraordinary event

Mergers and acquisitions help the association gain increasingly significant advantages and cost benefits. In order to expand the exercise and cut costs, banks are using M&A as a strategy to achieve greater scale, broader business, faster improvements, and the vitality of the logic center through economies of scale. Today, people with a lot of cash-independent training need to know the budget implementation of the banks they own. They can be used as budget agencies, executives, laborers, owners, credit experts, clients, governments and open to free to move around.

Records and reports in any affiliation will not be publicly executed. It must be inferred by using the currency reporting review framework. The assurance and use of technology faces the risk of

customer choice. Part of the target and most of the usage system is: proportional check, cross-checking near clarification check, time game plan check, normal size check

What is Financial Analysis?

Money related examination includes utilizing monetary information to survey an organization's act and influence suggestions about how it to can improve going ahead. Monetary Analysts principally complete their effort in Excel, utilizing a database to examine authentic information and make forecasts of how they figure the organization will achieve later on. This project will cover the most widely recognized sorts of money related examination performed by experts.

Types of Financial Analysis

The most familiar sorts of financial analysis are:

1. Vertical
2. Horizontal
3. Leverage
4. Growth
5. Profitability
6. Liquidity
7. Efficiency
8. Cash Flow
9. Rate of Return
10. Valuation
11. Scenario and Sensitivity
12. Variance

2.2. LITERATURE REVIEW

Fund Management and Financial Analysis can be analyzed along two essential measurements:

Monetary and Dynamic (Uyar, 2009). Money related examination is centered around conventional proportions (current and brisk proportions) in view of the information from the accounting report. These proportions survey to what degree current liabilities are secured by current resources. Dynamic examination depends on money surges and inflows and utilizations money transformation cycle (CCC) to quantify adequacy of an organization's capacity to create money. It involves both accounting report and pay proclamation information to make a measure with a period measurement (income inside the working cycle of the firm). To direct a far-reaching store investigation the two sorts of proportions are utilized. the fundamental part in the executives of working capital lies in keeping up reserve in everyday tasks is to guarantee uniform running of the expert and that it encounters its commitments

Deloof, 2003. Retaining the board of directors (which implies current resources and liabilities managers) plays a vital part in the effective managing of the business also validates future developments. The location of the company's reserves is about the extent to which it can arrange cash. Retaining the board is important to all organizations, whether small or medium or small. By the way, this is not a simple task, as directors must ensure that the company operates in a proficient and productive manner, and most of the time there are high potential consequences in this process that confuse current resources and current liabilities. If this happens and the head of the association ignores proper supervision, it will affect the development and productivity of the association, which will further motivate the final problem of the currency problem.

Qasim and Ramiz (2017) After considering the monetary commitments compared to that period, it shows how financing can provide accessible funds for the near future. Storage opportunities, including associations, should not have the ability to pay instalments to banks because of the degree of adjustment of long-distance credit and short-term credit and the lack of association with the debt structure of the association.

Qazim and Ramiz (2017) Supporting senior executives is critical to every association, which pays for current business commitments, including current work and monetary costs. Reserves are especially important for investors, long-haul banks and leasing companies because they provide information about specific companies that have the advantage of the lender and its ability to repay the advance payment. The dimensions of stocks, credits, creditors' liabilities and funds that make up certain parts of a company's general income affect the company's storage.

Maness, 1994. By keeping up a suitable dimension of reserve a business ought to be in a situation to make due down turns and besides, it might almost certainly misuse beneficial open doors as they emerge.

Gitman, 1997. However, as Cooper stated, (1998), in addition to helping, IL fund will provide debt increases and, in the long run, liquidate as corporate liabilities outweigh their interests. Unreasonable obligations expose companies to foreseeable large premiums and possible liquidation risks. Investors, long-distance lenders and loan appraisers take on the magnitude of these risks and the risks they need to pay from a company's capital structure. The extent to which the lender provides the allowance to the specific meaning of the investor, because the proportion of the owner of the loan to the fund is measured in an earlier case, the ability of a firm to meet the promise of installment payment by comparing the tightness of money and money and installation commitment. In the absence of the previous possibility of including the former, it indicates that the company may face the challenge of its immediate currency-related commitment. Therefore, this can affect the business activities and interests of the organization. Funds and Profitability Principles: There is an exchange between reserves and productivity; adding more one usually means giving up another part.

Morris and Shin (2016) The store proportion is subtly described as "feasible funds in the accounting report for short-term liabilities". Conversely, in addition to the different advantages of having connected hairstyles, the "feasible currency" is also characterized by flowing

resources. Assessing surveys is one of the traditional ways of using budget summaries to assess an organization and develop principles that are largely budgetary.

Raheman and Nasr (2007) In their investigation in which usual gathering phase, stock revenue in days, standard installment phase, CCC, up-to-date proportion, obligation proportion, size of the firm, and money related resources for complete resources proportion were the chosen autonomous factors and net-working benefit was Needy variable discovered a solid negative connection between the present proportion and obligation proportion and gainfulness of the organizations. The examining Other settled a negative connection among reserve and productivity.

Benjamin and Kamalavali (2006)In their survey, the proportion of autonomy factors used, rapid proportion, stock turnover ratio, working capital turnover ratio, turnover ratio of debt personnel, current resource ratio of all resources, current salary payment ratio, comprehensive storage record, net flow Parity size and impact and development, while dependent variables (productivity) estimate quantifiable profit ROI establishes the relationship between ROI and current ratio, currency turnover ratio, current job wages and impact resources. Then, they again established a positive correlation between the return on investment and the active ratio, the turnover ratio of the debtor, the total resources of the current resource, and the speed of development.

Dong (2016) In his survey, attention was paid to factors including income, the cycle of change and its related components, and the relationships that existed between them, detailing the organization's productivity and storage being affected by working capital management. It has been observed that the relationship between these factors is negative. This means that the drop-in interest is due to an increase in the actual currency conversion cycle. It has likewise been found that if the long-term record of accounts receivable and inventories is reduced, the proceeds will constitute the amount of long-term accounts receivables and inventories.

Sashwata Chaterjee (2016) Focus on the important of fixed and current resources in the productive operations of any association. It has a direct impact on interests & stores. There are surprising facts in the business that most organizations increase their advantage because of their interests and misfortunes, because this demonstration reflects the working capital of the transaction. However, if an organization needs to upsurge or expand its reserves, it needs to establish its working capital.

Islam et al. (2009) Guide the exploration of the currency conclusions of the Bangladesh Budget Foundation: a similar report on the International Communication Development Plan, the International Chemical Safety Committee and the International Chamber of Commerce, and through a proportional review, they measure the currency-related robustness of monetary organizations and infer currency correlation Enterprises undertake key work in the financial improvement of the national capital market

Hassan and Habib (2016) Use a money-related ratio to lead a review of the behavioral assessment of Bangladeshi pharmaceutical organizations. They found that Beximco Pharmaceuticals Ltd.'s currency execution was superior to Square Pharmaceuticals Ltd.

Salauddin (2001) Checked the productivity of Bangladeshi pharmaceutical organizations. Through a proportional survey, mean, standard deviation, and symbiosis efficiency of the variety, he got to know that the benefits of the pharmaceutical segment were very tasty in relations of ordinary rate of return criteria.

Rahman and Mohamed (2007) The effects of normal accumulation period, stock turnover rate, normal installment period, currency exchange period and current ratio on the net worth income of Pakistani companies are considered. They came to know that as the currency transition cycle is established, it will drive down the company's productivity, and directors can provide positive incentives for investors by reducing the currency exchange cycle to the smallest dimension imaginable.

Reilly and Brown (2005) Indicates that financial reporting surveys are designed to assess administrative performance in a number of significant zones, together with productivity, effectiveness and harm. The eventual goal of the exam is to make available experience that shall enable us to expand our future executive execution. They also suggested that money-related ratios should be analyzed to determine the economy, the association's business, the association's key entrants, besides the company's former comparative proportions. The matter of the exchange of liquidity and productivity has been carefully reviewed as it is critical to the organization.

Ross (2000) and Myers (2003) Note that excessive liquidity is the cost of the organization. On the other hand, cash used in current resources can be stored or contributed and create quality wages. Therefore, the cost of working capital over financing is the loan cost. Due to liquidity shortages, organizations should provide short-range credit or provide nearly liquid resources, which is also a cost. The ideal dimension of liquidity helps to increase productivity.

Taping and Stephan (2008) In the exploration of the determinants of interest, it has come to the knowledge that the liquidity of Ukrainian companies (estimated by the current ratio) affects productivity. One can list the scope of the organization, the resources that are not available, and the liquidity as other productivity determinants of organizations working in developing markets. In this way, liquidity greatly affects the company's productivity, which is why it needs to be legally managed.

CHAPTER III
RESEARCH DESIGN

3.1. STATEMENT OF THE PROBLEM

In general, the financial scheme is the foundation of each nation's economy. It is widely believed that a sound and reliable financial framework is essential for controllable monetary development. India's financial arrangements focus on a broad banking system and provide a variety of money-related requirements for the general population. Axis banks are generally one of them. India's major banks have multiple branches and a variety of projects. The review of this survey is the bank's currency execution.

The review will primarily investigate money-related equipment to quantify and decipher behavior. The main goal of any organization is to create wealth for its partners, although this usually applies to advertising certainty, which means that it should be estimated that the bank's return will be fully demonstrated by demonstrating the true quality and opportunity of the bank in advance. The shortcomings and dangers faced by banks. The exam demonstrates the dimensions of productivity, subsidies, executive obligations and satisfactory income. The check will not be completed until the specific problem is resolved in detail. The issue under review was to break the currency status of Axis Bank.

3.2. NEED OF THE STUDY

This requires free market competition between open banks and private banks. Step by step, the competitiveness from the finance department still exists. By expanding poor resources and reducing benefits and benefits, these will affect the applicability of commercial banks.

Business banks have assumed a fundamental job in provide guidance to monetary improvement by cooking the money related necessity of exchange and National industry. By giving general population savings, commercial banks have ensured capital arrangements. Banks allocate network investment funds to the classification area and then allocate them according to the needs of experts arranged nationwide, which can be distributed among unique currency activities.

“Banks are not just the protected store vaults of these reserve funds, they accept the general financial framework anyway, they also open stores during their lending activities. In any case, the necessary capabilities of the broker are favorable device arrangements,

3.3. OBJECTIVES

- To realize the store position and dissolvability.
- To think about the gainfulness of pivot bank.
- To find budgetary execution and productivity utilization of capital utilized.

3.4. SCOPE OF THE STUDY

The contemporary survey selects a exclusive branch banks to assess budget execution. The main scope of the review is part of the investigation of real work engagement. The review of the applicable ratio survey depends on the annual currency report of the Indian hub bank in recent years.

3.5. RESEARCH METHODOLOGY

In the present enlightening investigation is utilized. An endeavor has been made to gauge, evaluate and think about the fiscal implementation of the Bank. The investigation apportioned two side part of partners. the investors riches and other outside partners. The inspection rests on elective data that has been collected from year on year reports of the bank site, magazines, diaries, archives and other distributed data. It covers the time of years from year 2013-14 to year 2017-18. Proportion Analysis was linked to break down and think about the outlines in banking business and money related accomplishment.

STATISTICAL TOOLS

The Researcher has utilized the accompanying apparatuses to present examination information.

Data presentation

- I. Financial Statements
- II. Common size Balance Sheets and P&L accounts.
- III. Ratio Analysis

PERIOD OF THE STUDY

This investigation of Financial Analysis of AXIS Bank money related examination is constrained to five years from 2014 up to 2018. the bookkeeping year begins from 1st April to 31th March.

3.6. LIMITATIONS

Because of imperatives of time and assets, the investigation is probably going to experience the ill effects of specific restrictions. A portion of these are referenced here under with the goal that the discoveries of the examination might be comprehended in an appropriate viewpoint. The impediments of the examination are:

- The consider depends on the optional information and the restriction of utilizing auxiliary information may influence the outcomes.
- Auxiliary information comes from Axis Bank's three-year annual report. It is conceivable that the information presented in the annual report may be a limited time frame and cannot effectively prove the true difference in bank productivity.
- Much of the money-related surveys look at the bank's development, productivity, and currency robustness by detecting the data confined in the monetary summary. A currency ratio survey is conducted by appropriately establishing a link between the five-year balance sheet and the P&L account to distinguish the bank's currency-related quality and shortcomings. By examining the financial summaries of the different tools and assessing the linkages between the different components of the financial report, it helps to better understand the bank's budget, development and execution.

3.7. CHAPTER SCHEME

CHAPTER 1 INTRODUCTION

This chapter relates to the Introduction, Industry Profile, Company Profile, Promoters, Vision, Mission & Quality Policy, Product/Service Profile and area of Operation, Infrastructure Facilities, Competitors Information, SWOT Analysis, Future Growth and prospectus and Financial Statement of the company.

CHAPTER 2 CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

Chapter 2 provides information about the Theoretical Background of the Study as well as the Literature Review

CHAPTER 3 RESEARCH DESIGN

This chapter consists of Statement of the problem, Need of the Study, Objectives, Scope of the Study, Research Methodology, Limitations and the Chapter Scheme.

CHAPTER 4 ANALYSIS AN INTERPRETATION

Analysis and interpretation of the data – collected with relevant tables and graphs. Results obtained by the using statistical tools must be included.

CHAPTER 5 FINDINGS, CONCLUSION AND SUGGESTIONS

Summary of Findings, Conclusion and Suggestions / Recommendations

CHAPTER IV
ANALYSIS AN INTERPRETATION

VERTICAL ANALYSIS

This kind of budgetary examination includes taking a gander at different segments of the pay explanation and isolating them by income to convey them as rate. For this activity to be best, the outcomes ought to be as the standard being set against different organizations in a similar industry to perceive how well the organization is carrying out the activities.

This procedure is likewise in some cases called a typical measured salary explanation as it enables an expert to think about organizations of various sizes by assessing their edges rather than their dollars.

Table 4.1 showing Income Statement of Axis Bank Ltd.

Income Statement	
Revenue	1,49,53,224
Total Revenue	1,49,53,224
Cost of Revenue, Total	83,68,961
Gross Profit	65,84,263
Selling/General/Administrative Expenses, Total	18,49,000
Research & Development	9,64,842
Depreciation / Amortization	3,10,357
Unusual Expenses (Income)	1,63,800
Other Operating Expenses, Total	0
Operating Income	32,96,264
Interest Expenses	100
Income before Tax	32,96,164
Income Tax – Total	8,09,366
Income After Tax	24,86,798
Total extraordinary items	0
Net Income	24,86,798

Vertical Analysis**Table 4.2 showing the different ratios calculated under the present Income Statement.**

Gross Profit Ratio	44.0%
Operating Profit Ratio	22.0%
Net Profit Ratio	16.6%
Tax Ratio	24.6%
Interest Coverage Ratio	32,962.6

HORIZONTAL ANALYSIS

Even examination includes taking quite a long while of money related information and contrasting them with one another to decide a development rate. This will enable an investigator to decide whether an organization is developing or declining and recognize essential patterns.

When building money related models, there will normally be finally three years of chronicled monetary data and five years of gauge data. This gives 8+ long stretches of information to play out a significant pattern investigation, which can be benchmarked against different organizations in a similar industry.

Table 4.3 showing Income Statement with respect to 3 years of data from 2015-2017.

Income Statement	2015	2016	2017
Revenue	60,09,395	1,10,65,186	1,49,53,224
Total Revenue	60,09,395	1,10,65,186	1,49,53,224
Cost of Revenue, Total	29,28,814	59,67,888	83,68,961
Gross Profit	30,80,581	50,97,298	65,84,263
Selling/General/Administrative Expenses, Total	8,80,964	14,95,195	18,49,000
Research & Development	3,59,828	6,84,702	9,64,842
Depreciation / Amortization	1,08,112	1,94,803	3,10,357
Unusual Expenses (Income)	0	0	1,63,800
Other Operating Expenses, Total	0	0	0
Operating Income	17,31,677	27,22,598	32,96,264
Interest Expenses	518	502	100
Income before Tax	17,31,159	27,22,096	32,96,164
Income Tax – Total	5,16,653	9,07,747	8,09,366
Income After Tax	12,14,506	18,14,349	24,86,798
Total extraordinary items	0	0	0
Net Income	12,14,506	18,14,349	24,86,798

Horizontal Analysis**Table 4.4 showing the different ratios calculated under the 3 years.**

Gross Profit Ratio	51.5%	46.1%	44.0%
Operating Profit Ratio	28.8%	24.6%	22.0%
Net Profit Ratio	20.2%	16.4%	16.6%
Tax Ratio	29.8%	33.3%	24.6%
Interest Coverage Ratio	3,343.0	5423.5	32,962.6

LEVERAGE ANALYSIS

Influence proportions are a standout amongst the most widely recognized strategies examiners use to assess organization execution. A solitary money related measurement, similar to add up to obligation, may not be that canny all alone so it's useful to contrast it with an organization's all out value to acquire a complete image of the investment structure. The outcome is the obligation/value proportion.

Usual illustrations of ratios comprise:

- Debt/equity
- Debt/EBITDA
- EBIT/interest (interest coverage)

GROWTH RATES

Evaluating the historic growth rate and foreseeing upcoming ones are a vast portion of any financial analyst's job. Familiar instances of scrutinizing growth include:

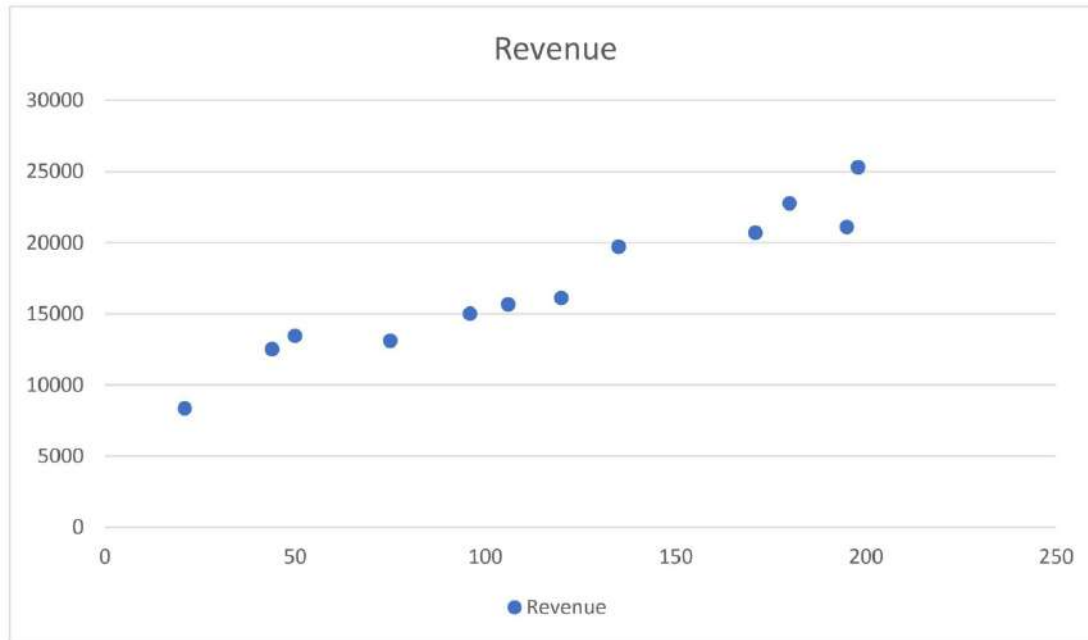
- Year-over-year (YoY)
- Regression analysis
- Bottom-up analysis (opening through individual handlers of proceeds in the professional setup)
- Top-down analysis (preliminary with market extent and market stake)

Table 4.5 shows the historic growth rate for the year.

SI. NO	MONTH	RATIO	REVENUE
1	JANUARY	21	8,350.0
2	FEBRURY	180	22,755.0
3	MARCH	50	13,455.0
4	APRIL	195	21,100.0
5	MAY	96	15,000.0
6	JUNE	44	12,500.0
7	JULY	171	20,700.0
8	AUGUST	135	19,722.0
9	SEPTEMBER	120	16,115.0
10	OCTOBER	75	13,100.0
11	NOVEMBER	106	15,670.0
12	DECEMBER	198	25300.0
	TOTAL	1391	2,03,767.0
	AVERAGE	116	16,980.6

Graph no. 4.1 showing the relationship between advertisements and revenue.

Relationship between Ads and Revenue



LIQUIDITY ANALYSIS

This is a sort of money related examination that centers around the monetary record, especially, an organization's capacity to meet momentary commitments (those outstanding in under a year).

Basic instances of liquidity investigation contain:

- Current Ratio

$$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

- Quick Ratio:

$$\text{Quick Ratio} = \frac{\text{Quick Asset} = \text{current asset} - (\text{stock} + \text{prepaid expense})}{\text{Quick Liabilities} = \text{current liabilities} - \text{Bank Overdraft}}$$

- Cash Ratio:

$$\text{Cash Ratio} = \frac{\text{Cash}}{\text{Current liabilities}}$$

PROFITABILITY ANALYSIS

Productivity is a kind of pay proclamation examination where an expert survey how appealing the financial matters of a business are. Regular instances of productivity measures include:

- Net Profit margin

$$\text{Net Profit margin} = \frac{\text{Net profit}}{\text{sales}}$$

- Return on common stock equity ratio

$$\text{Return on common stock equity ratio} = \frac{\text{Net Income}}{\text{Common Stockholder's Equity}}$$

- Return on Total Assets

$$\text{Return on Total Assets} = \frac{\text{Net profits}}{\text{Total Assets}}$$

Efficiency Analysis

Proficiency proportions are a basic piece of any powerful money related investigation. These proportions see how well an organization deals with its benefits and uses them to create income and income.

Common efficiency ratios include:

- Current asset turnover ratio

$$\text{Current asset turnover ratio} = \frac{\text{Sales}}{\text{Current asset}}$$

- Fixed asset turnover

$$\text{Fixed asset turnover} = \frac{\text{Sales}}{\text{Net fixed asset}}$$

- Total asset turnover

$$\text{Total asset turnover} = \frac{\text{Sales}}{\text{Total asset}}$$

- Debt Ratio

$$\text{Debt Ratio} = \frac{\text{Total liabilities}}{\text{Total assets}}$$

Data Analysis

In addition, in this segment, we consider the results of our information survey, and the inspection quickly checks the implementation of the bank's liquidity situation. The subsequent part is the wide-ranging income of the bank, the third part is the situation after the review of the resource management personnel. The position of the other discourse rights committee finally comments on the market estimation of the bank.

LIQUIDITY ANALYSIS**1. CURRENT RATIO****Table 4.6 showing the Bank's Current Ratio**

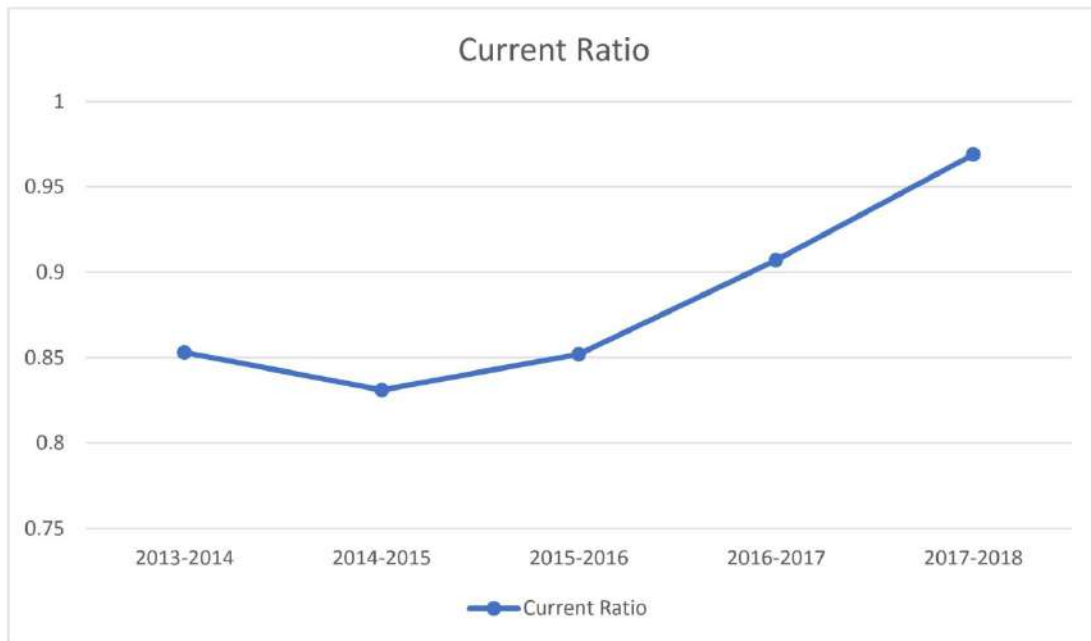
Year	Current Asset (A)	Current Liabilities (B)	Ratio (A/B)
2013-2014	16,844,860,520	19,744,666,370	0.853
2014-2015	19,017,638,250	22,874,757,900	0.831
2015-2016	22,446,747,940	26,350,170,010	0.852
2016-2017	26,728,624,320	29,473,345,920	0.907
2017-2018	32,707,525,200	33,749,761,030	0.969

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

Table 4.1. exhibits the recent proportion of five years from 2013 to 2017. By looking at this we can see that the ratio tend to increase from the preliminary year depicting that it is moving towards efficiency.

Graph No :4.2. The Bank's Current Ratio



2. Quick Ratio

Table 4.7. Showing the Bank's Quick Ratio

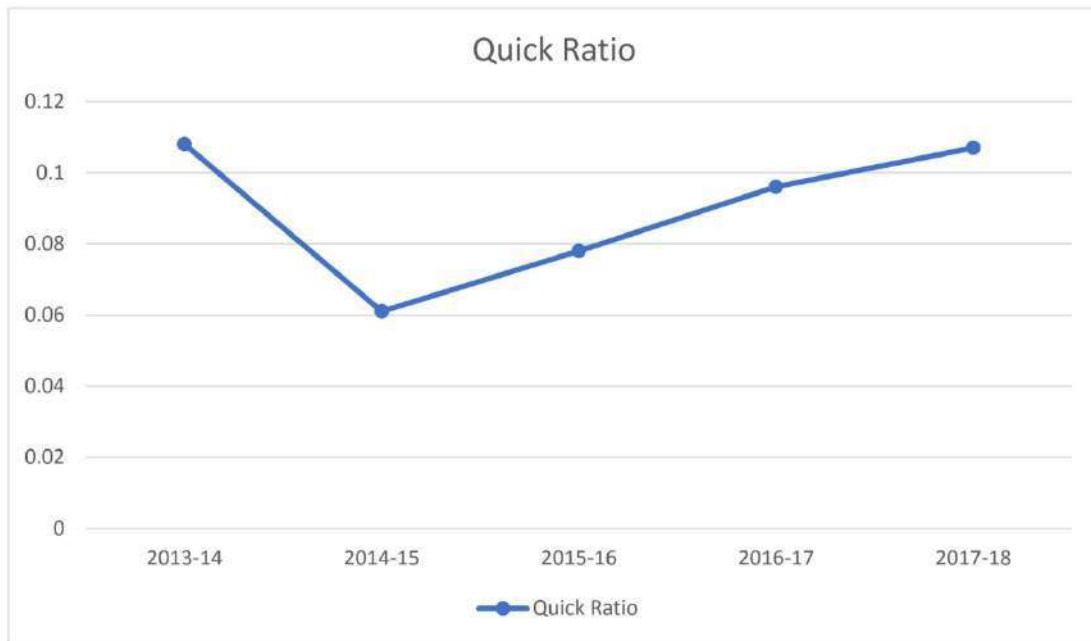
Year	Quick Assets (A)	Current Liabilities (B)	Ratio (A/B)
2013-2014	2,140,865,590	19,744,666,370	0.108
2014-2015	1,393,391,570	22,874,757,900	0.061
2015-2016	2,043,495,990	26,350,170,010	0.078
2016-2017	2,823,869,460	29,473,345,920	0.096
2017-2018	3,609,903,180	33,749,761,030	0.107

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

The above table shows us that the ratio is not decreasing at once nor increasing. At last in the last year the ratio is constant and below 1 which shows that the company is not in a position to payback its debts.

Graph No:4.3. The Bank Quick Ratio



3. Cash Ratio

Table 4.8. Showing The Bank's cash position Ratio

Year	Cash (A)	Current Liabilities (B)	Ratio (A/B)
2013-2014	1,388,616,300	19,744,666,370	0.070
2014-2015	1,070,292,140	22,874,757,900	0.047
2015-2016	1,479,208,830	26,350,170,010	0.056
2016-2017	1,704,131,960	29,473,345,920	0.058
2017-2018	1,981,883,970	33,749,761,030	0.059

Source: The data has been drawn from the statements of finance of Axis Bank

INFERENCE:

The above analysis shows that the company had more cash reserves earlier in the starting year and now has descended which means that it they do not have sufficient cash in hand to pay off the short term debt.

Graph No:4.4. The Bank Cash Position Ratio



PROFITABILITY ANALYSIS**1. Net Profit Margin Ratio****Table 4.9. Showing The Bank's Net Profit Margin Ratio**

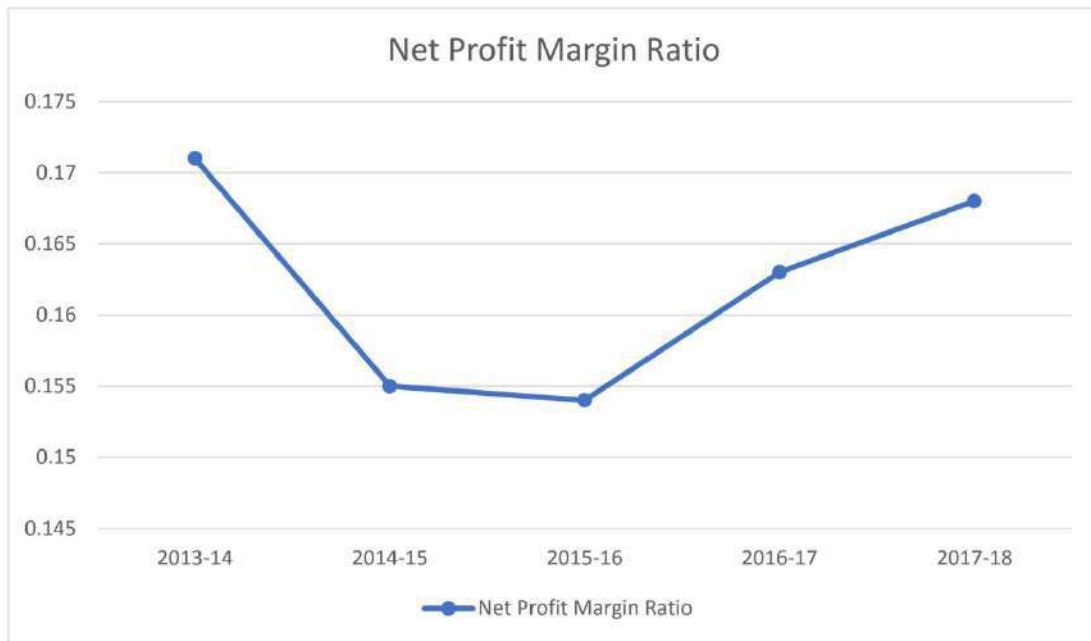
Year	Net Profit (A)	Current Liabilities (B)	Ratio (A/B)
2013-2014	33884906	1,974,466,637	0.171
2014-2015	42422054	2,287,475,790	0.155
2015-2016	51794329	2,635,017,001	0.154
2016-2017	62176666	2,947,334,592	0.163
2017-2018	73578223	3,374,976,103	0.168

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

As known that profits of the company play a vital role and hence above table shows us that the company's profitability has increased then decreased and finally improved again meaning the company has gained revenues.

Graph No:4.5. Bank's Net Profit Margin



2. Return on Common Stock Equity

Table 4.10 Showing The Bank's Return On Common Stock Equity

Year	Net Profit (A)	Common stock equity (B)	Ratio (A/B)
2013-2014	338,849,060	41,054,580	8.254
2014-2015	424,220,540	41,320,390	10.267
2015-2016	517,943,290	46,795,450	11.068
2016-2017	621,766,660	46,984,460	13.233
2017-2018	735,782,230	47,410,440	15.519

Source: The data has been drawn from the statements of finance of Axis Bank

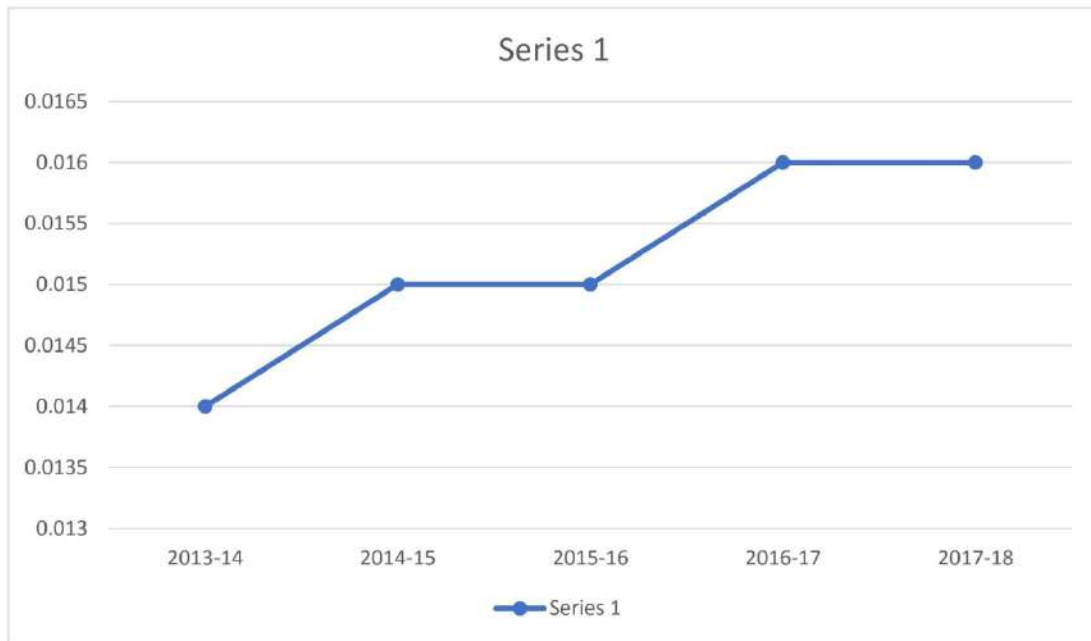
INTERPRETATION:

As the ratio has been increasing high it can be noted that higher return indicates strong financial position as well as higher profitability of the company. This ratio focuses on the common stockholders and how their investment is worthy for the company.

Graph No:4.6. Bank's Return On Common Stock Equity



Graph No:4.7. Bank's Return On Asset



3. Return On Asset Ratio

Table 4.11 Showing The Bank's Return on Asset Ratio

Year	Net Profit (A)	Total Assets (B)	Ratio (A/B)
2013-2014	338,849,060	24,271,337,160	0.014
2014-2015	424,220,540	28,562,779,340	0.015
2015-2016	517,943,290	34,056,065,840	0.015
2016-2017	621,766,660	38,324,488,820	0.016
2017-2018	735,782,230	46,193,239,420	0.016

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

This ratio tells how the company's investment in assets is utilized. According to the above table, conclusions can be drawn that the company is trying to get better at converting the amounts invested into profits in the coming years.

EFFICIENCY ANALYSIS**1. Current Asset Turnover Ratio****Table 4.12 Showing The Bank's Current Asset Turnover Ratio**

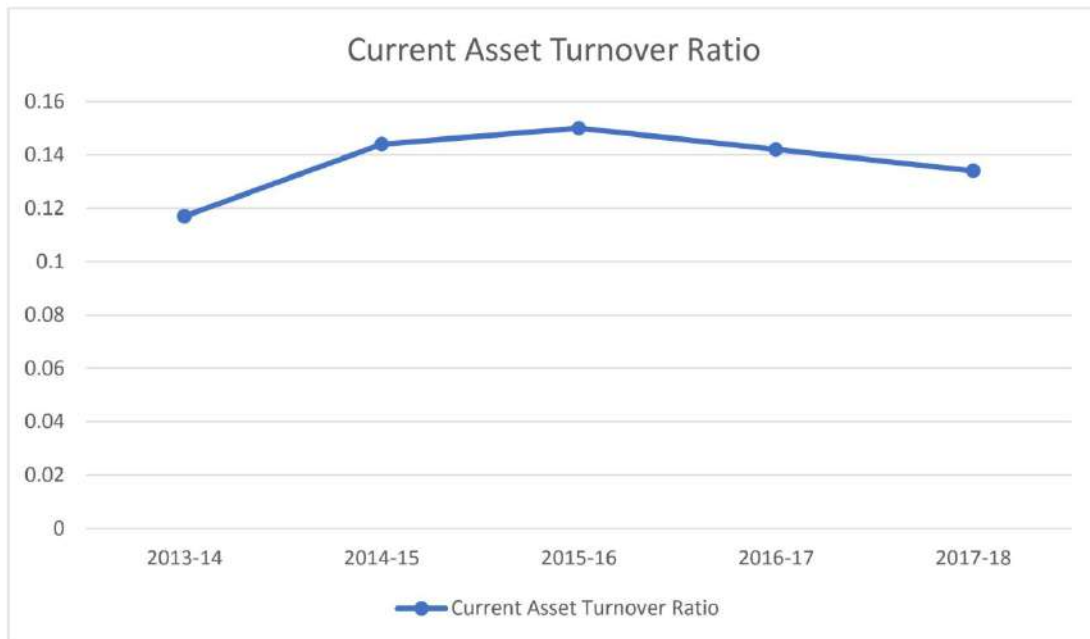
Year	SALES (A)	Current Asset (B)	Ratio (A/B)
2013-2014	1,978,693,960	16,844,860,520	0.117
2014-2015	2,741,486,370	19,017,638,250	0.144
2015-2016	3,373,368,070	22,446,747,940	0.150
2016-2017	3,804,638,010	26,728,624,320	0.142
2017-2018	4,384,364,350	32,707,525,200	0.134

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

The ratios in the above table depicts that the company is not using its assets to generate profits and sales efficiently and effectively. It has decreased overtime from the past two years.

Graph No:4.8. Bank's Current Asset Turnover



2. Fixed Asset Turnover Ratio

Table 4.13 Showing the Bank's Fixed Asset Turnover Ratio

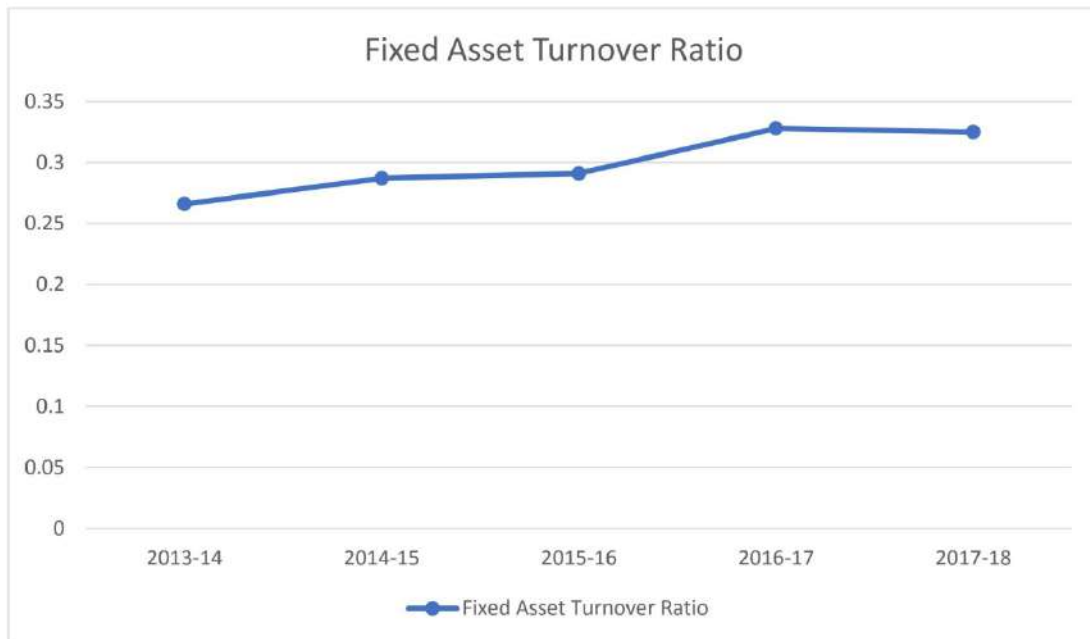
Year	SALES (A)	Fixed Asset (B)	Ratio (A/B)
2013-2014	1,978,693,960	7,426,476,640	0.266
2014-2015	2,741,486,370	9,545,141,090	0.287
2015-2016	3,373,368,070	11,609,317,900	0.291
2016-2017	3,804,638,010	11,595,864,500	0.328
2017-2018	4,384,364,350	13,485,714,220	0.325

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

In comparison to the investments done by the company, its generation from the net sales of fixed asset investments is starting to get effective which means that the company is earning revenue from the money invested.

Graph No:4.9. The Bank's Fixed Asset Turnover Ratio



3. Total Asset Turnover Ratio

Table 4.14. Showing the Bank's Total Asset Turnover Ratio

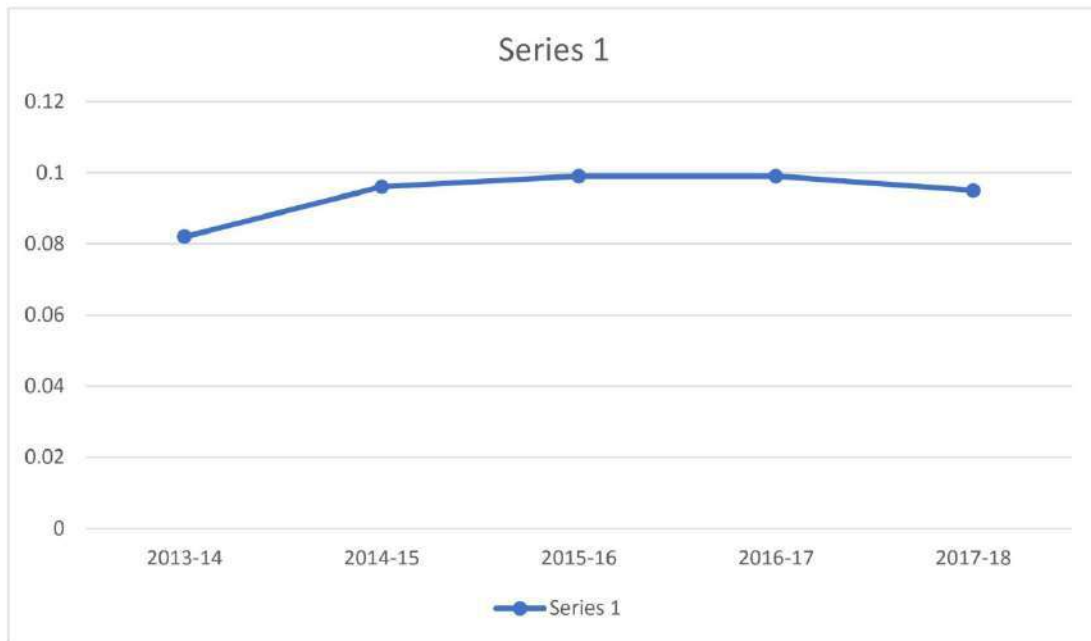
Year	SALES (A)	Total Asset (B)	Ratio (A/B)
2013-2014	1,978,693,960	24,271,337,160	0.082
2014-2015	2,741,486,370	28,562,779,340	0.096
2015-2016	3,373,368,070	34,056,065,840	0.099
2016-2017	3,804,638,010	38,324,488,820	0.099
2017-2018	4,384,364,350	46,193,239,420	0.095

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

According to the table, the ratio states that the total amount of investment made in total assets should yield back profits and generate revenues for the benefit of company. Through the ratios we get to know that compared to the first year, the company generated sales in the coming year making the financial position strong in the market.

Graph No:4.10. The Bank's Total Asset Turnover Ratio



4. Debt Ratio

Table 4.15. Showing the Bank's Debt Ratio

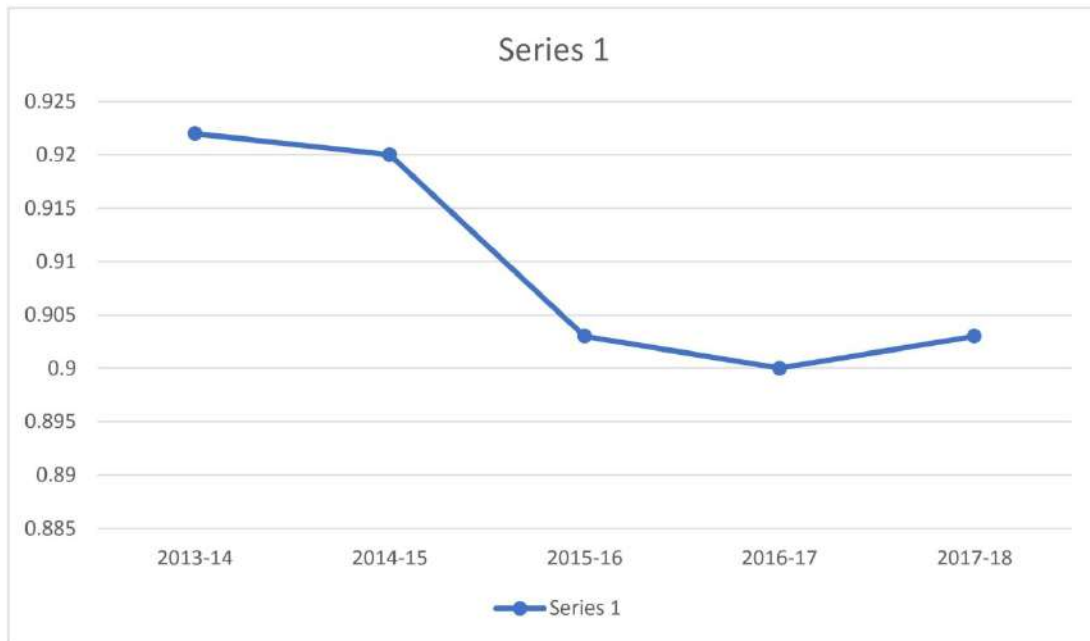
Year	Total Liabilities (A)	Total Asset (B)	Ratio (A/B)
2013-2014	22,371,454,610	24,271,337,160	0.922
2014-2015	26,281,925,110	28,562,779,340	0.920
2015-2016	30,745,279,850	34,056,065,840	0.903
2016-2017	30,450,240,170	38,324,488,820	0.900
2017-2018	41,725,587,920	46,193,239,420	0.903

Source: The data has been drawn from the statements of finance of Axis Bank

INTERPRETATION:

The ratio lower than 1 indicates that the company's debt is not funded by the assets rather its funded by the equity of the company. Here it shows that the risk has been diminishing since the first year until now which proves to be a beneficial output for the company.

Graph No:4. 11 Showing the Bank's Debt Ratio



COMMON SIZE STATEMENT**Table No:4.16 Shows Axis Bank Profit and Loss Account for The Year Ending 31st March
(Five Years Period)**

1	INCOME	2013	2014	2015	2016	2017
	Interest earned	76.58994	80.22891	80.57992	80.53632	80.92073
	other income	23.41006	19.77109	19.42008	19.46368	19.07927
	Total income	100	100	100	100	100
2	Expenditure	0	0	0	0	0
	Interest expended	43.42169	50.98294	51.92529	49.12	48.47786
	Operating expenses	24.15446	21.91183	20.49654	20.76616	20.9922
	Provisions and contingencies	15.29897	11.63112	12.22428	13.7685	13.74798
	Total exp	82.87512	84.52589	84.64611	83.65767	83.21804
3	NET PROFIT FOR THE YEAR (1-2)	17.12488	15.47411	15.35389	16.34233	16.78196
	Balance in Profit & Loss Account brought forward from previous year	17.3217	18.12802	21.72739	26.36062	30.79453
4	AMOUNT AVAILABLE FOR APPROPRIATION	34.44658	33.60212	37.08128	42.70296	47.57649
5	APPROPRIATIONS	0	0	0	0	0
	Transfer to Statutory Reserve	4.281221	3.868527	3.838473	4.085584	4.19549
	Transfer to/(from) Investment Reserve	-0.07549	0	0.158468	0.131495	0.058135
	Transfer to Capital Reserve	0.024071	0.189331	0.419337	0.102155	0.144017
	Transfer to General	1.712489	0	0.007732	0.002751	-0.00289

Reserve						
Proposed dividend (includes tax on dividend)	3.387871	2.80896	2.92656	2.894163	0.298555	
Balance in Profit & Loss Account carried forward	25.11642	26.73531	29.73071	35.48681	40.19623	
TOTAL	34.44658	33.60212	37.08128	42.70296	47.57649	

COMMON SIZE STATEMENT**Table No:4.17 Shows Axis Balance Sheet for the Year Ending 31 March (Five Years Period)**

Particulars	2018	2017	2016	2015	2014
CAPITAL AND LIABILITIES					
Capital	0.102635	0.122596	0.137407	0.144665	0.169148
Reserves & Surplus	9.569022	9.850266	9.584168	7.840742	7.658531
Total Capital	9.671657	9.972863	9.721575	7.985407	7.82768
Employees' Stock Options Outstanding (Net)	0	0	0	0	0
Deposits	69.80284	73.3068	74.1758	77.05983	77.9676
Other Liabilities and Provisions	3.259281	3.597933	3.197114	3.026063	3.382122
total Current Liabilities	73.06212	76.90473	77.37291	80.0859	81.34973
Borrowings	17.26622	13.1224	12.90551	11.9287	10.82259
total Debt	90.32834	90.02714	90.27842	92.01459	92.17232
TOTAL debt and capital	100	100	100	100	100
ASSETS	0	0	0	0	0
Cash and Balances with Reserve Bank	4.29042	4.446588	4.343452	3.747157	5.721219

of India					
Balances with Banks and Money at Call and Short Notice	3.524367	2.921728	1.656936	1.13119	3.099332
total cash on hand	7.814787	7.368316	6.000388	4.878347	8.820551
Advances	60.84939	60.03127	57.83579	59.43383	58.67325
Other Assets	2.141697	2.343356	2.074979	2.269712	1.908474
TOTAL Current Asset	70.80587	69.74294	65.91116	66.58189	69.40228
Fixed Assets	0.544303	0.628896	0.691695	0.791003	0.936556
Investments	28.64983	29.62817	33.39715	32.62711	29.66117
total Fixed Assets	29.19413	30.25706	34.08884	33.41811	30.59772
TOTAL ASSETS	100	100	100	100	100

CHAPTER V
FINDINGS, CONCLUSIONS AND SUGGESTIONS

5.1. FINDINGS

After examination of the fragments of current assets and current liabilities and the examples of working capital, it was found that:

- The liquidity position of the bank isn't incredible. The present extent is underneath 1 (current liabilities outers current assets)
- The liquidity of banks is not unbelievable. For the time allocation of the review, the current range is 1 (current liabilities exceed current assets) and the bank may be unable to pay the bills on time. In any case, low functionality does not reveal basic issues related to the organization. Form the current assets) to review the time allocation, and then the bank might have complications paying the bills on time. In any case, low features do not reveal basic issues related to the organization.
- The bank's commitment is very high because it demonstrates the level of commitment. The possibility of influence. In order to address this pressure, banks can study the degree of preference for affiliation in a similar manner, that is, the compensation of the work of the associations that are partially isolated by the commitment organization. High-paying wages can even allow companies that have committed to accumulate to perform their duties.
- The asset turnover range must be combined beside the bank's financing portfolio and its net income for major inspections. The lower turnover indicates that the bank is not using its point of interest in a perfect world. Hard and fast asset turnover is a key driver of respect, and this drive is stable.
- Depends on the extent of bank transfer. From 2016 to 2015, year after year shows that the bank's security forces are improving endlessly. This expanded earnings per share is a good sign of a prosperous budget situation and, therefore, is a strong corporate donation.

5.3. CONCLUSIONS

The end segment is explicitly connected with the reason. The examination will be dense all together fulfill the explanation behind the examination Since the start of the budgetary establishments in the cash related part were introduced in India, banking portion has encountered genuine change.

This The goal of the exam is to recognize that cash-related booms make the structure of the currency-related dynamic and profitable. Since the 2008 world currency emergency and crisis, the banking industry may exchange and exit the market there. In the Indian budget structure, the proximity of global currency-related participants to a portion of Indian banks will complete all-inclusive participants in the next few years.

The best way to succeed under strong conditions is to expand production inspections, separating the proficiency of private sector banks (rotating banks) selected in India during 2016-15. The reason for this survey is that, in any case, the central point of bank cash-related benefits has greatly improved compared to other improvements. This check relies on three basic research objectives. In any case, our test of liquidity estimates shows that the current level is the bed state of the bank. Favorable and asset trials have found that the past situation and cash range comparison position assessment banks are improved than in preceding years. So, we see that considering the 2016 and 2017, the liquidity of banks is better.

Second, the strengths of the exams show varying degrees. Bank review is the net income, return on assets (ROA), and self-esteem return (ROE) dynamic earnings in recent years. Overall, the bank's net income increased, and the range of bank commitments declined in 2013-2015. It was found that the net income of the bank increased more than the return on assets. However, the opposite promise is an orderly recession.

In these years, banks have also found value returns. On the other hand, consider ensuring that hub banks are more conducive to production. Third, consider checking all the capabilities of the Advantage account. Current asset turnover rate. Fixed asset turnover rate, maximum asset turnover rate. Banks are an indispensable addition to asset accounts and some measures are put in place and some measures are reduced. In any case, the extension point is so large and better, so the reduction is part. So, consider ensuring that the central point bank is the benchmark position measured by the asset officer.

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