



AXIS BANK



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Company Profile



Type	Private company
Traded as	BSE: 532215 ^[1] LSE: AXBC ^[2] NSE: AXISBANK ^[3]
Industry	Banking, Financial services
Founded	1994 (As UTI Bank)
Headquarters	Mumbai, Maharashtra, India
Key people	Dr Sanjiv Misra (Chairman) Shikha Sharma (MD & CEO)
Products	Credit cards, consumer banking, corporate banking, finance and insurance, investment banking, mortgage loans, private banking, private equity, wealth management
Revenue	₹ 274.82 billion (US\$4.2 billion) (2012) ^[4]
Net income	₹ 42.19 billion (US\$650 million) (2012)
Total assets	₹ 2.854 trillion (US\$44 billion) (2012)
Employees	37,901 (2013)
Website	www.axisbank.com ^[5]

History



- 1. Axis Bank Limited** is an Indian financial services corporation headquartered in Mumbai, Maharashtra.
- It had begun operations in 1994, after the Government of India allowed new private banks to be established.
- 3. Axis Bank** was promoted jointly by the Administrator of the Specified Undertaking of the Unit Trust of India (UTI-I), Life Insurance Corporation of India (LIC), General Insurance Corporation Ltd., National Insurance Company Ltd.
- As on the year ended 31st March 2012, Axis Bank had an operating revenue of 13,437 crores and a net profit of 4,242 crores.
- The first branch was inaugurated in April 1994 in Ahmedabad by Dr. Manmohan Singh, then the Honorable Finance Minister.
- 6. Axis Bank**, as on 31st March 2012, is capitalised to the extent of Rest. 413.2 crores with the public holding (other than promoters and GDRs) at 54.08.

BRANCHES IN INDIA



In All 28 States Axis Bank Has Its Branch

- **Andhra Pradesh**
- **Himachal Pradesh**
- **Bihar**
- **Goa**
- **Kerala**
- **Punjab**
- **Orissa**
- **Delhi**
- **Gujarat**
- **Maharashtra**
- **Haryana**

And so on.

International BRANCHES



- **Singapore**
- **Hong Kong**
- **Dubai**
- **Shanghai**
- **Abu Dhabi**
- **UK- London**

Diversification of Banking



Retail banking

In the retail banking category, the bank offers services such as lending to individuals/small businesses subject to the orientation, product and granularity criterion, along with liability products, card services, Internet banking, automated teller machines (ATM) services, depository, financial advisory services, and nonresident Indian (NRI) services.

Corporate/wholesale banking

The Bank offers to corporate and other organisations services including corporate relationship not included under retail banking, corporate advisory services, placements and syndication, management of public issues, project appraisals, capital market related services and cash management services



AXIS BANK



Network

The Bank's Registered Office is situated in Ahmedabad and its Central Office is located at Mumbai. The Bank has an extensive network of more than 1947 branches (including 169 Service Branches/CPCs as on 31st March 2013). The Bank has a network of 11245 ATMs (as on 31st March 2013)[8] Axis Bank operates one of the world's highest ATM sites at Thegu, Sikkim at a height of 4023.4 metres (13,200 ft) above sea level, and has the largest ATM network among private banks in India.

Business focus

Axis Bank operates in four segments: corporate/wholesale banking, and other banking business.

Treasury operations

The Bank's treasury operation services include investments in sovereign and corporate debt, equity and mutual funds, trading operations, derivative trading and foreign exchange operations on the account, and for customers a central funding.

Competitors Of Axis Bank



About competitors



HDFC BANK



HDFC Bank was incorporated in 1994 by Housing Development Finance Corporation Limited (HDFC), India's largest housing finance company. It was among the first companies to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. The Bank started operations as a scheduled commercial bank in January 1995 under the RBI's liberalisation policies

ICICI BANK



ICICI Bank is an Indian multinational bank and financial services company headquartered in Mumbai. Based on 2013 information, it is the second largest bank in India by assets and third largest by market capitalisation. It offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management. The Bank has a network of 3,350 branches and 10,486 ATM's in India, and has a presence in 19 countries.



KOTAK MAHINDRA BANK



Kotak Mahindra Bank is an Indian financial service firm established in 1985. It was previously known as Kotak Mahindra Finance Limited, a non-banking financial company. In February 2003, Kotak Mahindra Finance Ltd, the group's flagship company was given the licence to carry on banking business by the Reserve Bank of India (RBI). Kotak Mahindra Finance Ltd. is the first company in the Indian banking history to convert to a bank. Today it has more than 363 branches, 20,000 employees and 10,000 crore in revenue.

COMPETITION ANALYSIS



Name	Last Price	Market Cap. (Rs. cr.)	Net Interest	Net Profit	Total Assets
			Income		
<u>HDFC Bank</u>	608.90	145,603.10	35,064.87	6,726.28	400,331.90
<u>ICICI Bank</u>	923.30	106,585.22	40,075.60	8,325.47	536,794.69
<u>Kotak</u>					
<u>Mahindra</u>	682.85	52,459.48	8,042.49	1,360.72	83,693.68
<u>Axis Bank</u>	1,030.90	48,367.32	27,182.57	5,179.43	340,560.66



AXIS BANK



FINANCIAL STATEMENT OF ANALYSIS

COMMON SIZE BALANCE SHEET



PARTICULAR	ABSOLUTE AMOUNT(in thousands)		PERCENTAGE	
	2011	2012	2011	2012
<u>EQUITY CAPITAL & LIABILITY</u>				
CAPITAL	4105458	4132089	.17	.14
RESERVE&SURPLUS	185882797	223953384	7.66	7.84
DEPOSITS	1892378010	2201043033	77.97	77.06
BORROWINGS	262678824	340716721	10.82	11.93
OTHER LIABILITY&PROVISIONS	82088627	86432757	3.38	3.03
<u>TOTAL</u>	2427133716	2856277934	100	100
<u>ASSETS</u>				
CASH&BANK	138861630	107029214	5.72	3.74
BALANCES WITH BANK & MONEY AT CALL & SHORT NOTICE	75224929	32309943	3.10	1.13
INVESTMENT	1424078286	931920859	29.66	32.63
ADVANCES	1424078286	1697595386	58.67	5.94
FIXED ASSETS	22731456	22593250	.94	.79
OTHER ASSETS	46321207	64829282	1.99	2.27
<u>TOTAL</u>	2427133716	285677934	100	100

INTERPRETATION ANALYSIS



LIABILITIES

- (1) **Capital** - There is increase in capital due to issue of equity shares @ Rs.10 Fully paid up.
- (2) **Reserves & Surplus** – There is also increase in reserve & surplus due to additions during the year in following reserves
 - Statutory Reserves
 - Share Premium A/c
 - Investment Reserve A/c
 - General Reserve
 - Capital Reserve and their was also balance in P/L A/c.

(3) **Deposits** – It constitute of

- Demand deposit
- Saving bank deposit
- Term deposit
- Deposits of branches in India
- Deposits of branches outside India

Which increases the amount of deposits.

(4) **Borrowings** – Borrowings can be done in India or from outside India. Borrowings done by Axis Bank was from RBI and from many other Banks, Institution & Agencies

(5) **Other liabilities & Provisions-** It constitute of

- Inter office adjustments
- Interest Accrued
- Proposed Dividend (inc tax on dividend)
- Contingent provision against standard assets
- And others (inc provisions).

ASSETS

(6) **Cash & Balances with RBI** – It includes

- cash in hand (inc foreign currency notes)
- And balances with RBI in current a/c & in other a/c.

(7) **Balances with banks and money at call & at short notice** – It consist in India Balances & Outside India Balances

Like in India

(i) Balances with Banks

- Current A/c
- In other deposit A/c

(ii) Money at call & short notice

Outside India

- In current a/c
- In other deposit a/c
- Money at call & short notice.

CONCLUSION



AXIS bank has differentiated itself very well on the basis of high level service and product quality. They have successfully implemented the change and due to this their market share has increased only despite of tough competition prevails.



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Thank You