



A STUDY ON THE COMPARATIVE OF AXIS AND HDFC BANKS PROFIT / LOSS AND BALANCE SHEET

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Abstract : In this study based on the comparative analysis of the two banks from Chennai and the banks are HDFC and AXIS the compare and these banks profit and loss account and balance sheet as for the annual report's findings. The customers of banks account became profitable ratios result in which banks of Chennai and comparative. Most related to money framework is important once in the world.

Saving is all individual members are wanting to proper maintaining of accounts holding. But this is based on the bank's hands. In the profit and loss accounts are based on banks securities, gold and silver, motor vehicles then furniture's, land of buildings etc. Balance sheet it is monitory of banks health of profits and risk based the main authorities of banks mandatory to regulate the balance sheet.

IndexTerms - Component,formatting,style,styling,insert.

CHAPTER 1

INTRODUCTION

1.1 Introduction

This study based on the comparative analysis of the two banks from Chennai and the banks is HDFC and AXIS comparing these banks' profit and loss accounts and balance sheets for the annual report's findings. The customers of the bank's account became profitable ratios resulting in which banks of Chennai and comparative. Most related to money framework is important once in the world.

Saving is all individual members are wanting to properly maintain accounts holding. But this is based on the bank's hands. The profit and loss accounts are based on the bank's securities, gold, and silver, motor vehicles then furniture, land of buildings, etc. The balance sheet is a monitory of a bank's health of profits and risk-based the main authorities of banks mandatory to regulate the balance sheet.

The HDFC and AXIS in the two banks are mostly popular with the Chennai people but the scenario on this study banks excellent workforce and effectively planned one who standard inevitable. private sector banks and which 474 are non-scheduled banks and 92 are scheduled banks.

Private sector banks are decreasing public sector banks are increasing. HDFC and Axis Banks are standing so many years in the private sector of banking regulations. therefore, sound financial regulation and supervision have become the need of the hour. Evaluating Indian banks is not an easy task. Various factors need to be taken care of. Various models have been discussed for evaluating the performance and quality of banks.

1.2 INDUSTRY PROFILE

In the early 1990s, RBI's liberalization policy came into the picture, and with this, the government gave licenses to a few private banks, which came to be known as new private-sector banks.

Private bank sectors are owned by the private players in India 1956 there are 556 private sector banks and which 474 are nonscheduled banks and 92 were scheduled banks. Private sector banks are decreasing public sector banks are increasing. HDFC and Axis Banks are standing so many years in the private sector of banking regulations. The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII) India Unified Payments Interface (UPI) has also revolutionized real-time payments and strived to increase its global reach in recent years. HDFC Bank is an Indian banking and financial services company headquartered in MUMBAI

In the five-year period to March 2022, the number of functioning bank branches increased by 8% to 158,793

Careers in private banking can offer competitive salaries and unique opportunities for professional development. By researching private banking positions that match your salary requirements and experience level, you can enhance your employment search and begin applying for the jobs that are right for you

Individual Banking checking accounts, savings accounts, debit and credit cardstock. Business Banking (merchant services, checking accounts and savings accounts for businesses, treasury services, etc. Loans (business loans, personal loans, home loans, automobile loans, working-capital loans, etc.

1.3 COMPANY PROFILE

HDFC Bank Limited is an Indian banking and financial services company headquartered in MUMBAI. The HDFC Bank was consolidated on August 1994 by the name of 'HDFC Bank Limited', with its enlisted office in Mumbai, India. Scheduled Commercial Bank in January 1995 the Housing Development Finance Corporation (HDFC) the Reserve Bank of India (RBI) to set up a bank in the private segment. played a key role in the foundation of this company which started with the main aim of solving the housing shortage in India and started rising steadily thereafter. Axis Bank established in 1993 was the first of the new private banks to have begun operations in 1994 after the Government of India allowed new private banks to be established.

Axis Bank Ltd. has been promoted by the largest and the best Financial Institution in the country, UTI. The Bank was set up with a capital of Rs.115 crore with UTI contributing Rs. 100 crores LIC – Rs. 7.5 crore and GIC and its four subsidiaries contributed Rs. 1.5 crore each 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 shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

1.4 Vision and mission statement

Today, the Bank is India's third largest private sector bank. It offers the entire spectrum of financial services to customer segments, spanning large and mid-corporates, SMEs, and retail businesses.

HDFC Bank's mission is **to be a world-class Indian bank**. We have a two-fold objective: first, to be the preferred provider of banking services for target retail and wholesale customer segments.

1.5 Service profile

Compare working at HDFC Bank to Axis Bank in terms of a variety of workplace factors to determine which company is best for you. You'll feel one step ahead of the competition by comparing ratings, salaries, reviews, and more.

1.6 Statement of the problem

Comparative of HDFC and Axis banks profit/loss and balance sheet these two statements clarified the best option of the two private banks

1.7 OBJECTIVES

In this study of comparative analysis of HDFC and AXIS banks' profit and loss accounts and balance sheets.

The study is based on the reports of annual profitable and balanced statements on the banks.

The study Balance sheet and profit/loss statements

The reports of profit and loss and then the balance sheet are decided to bank future and any company's long-term goals and objectives. And which one is the best banks

1.8 NEED FOR STUDY

The present study mainly focuses on profit and loss accounts then the balance sheet

the annual report of coverage in the HDFC and axis banks.

the financial statements of HDFC and axis bank's basic out came of the analysis results.

in this comparative analysis using these methods of analysis individualizing, universalizing, and variation finding.

1.9 SCOOP OF STUDY

the financial scope of comparing this HDFC and AXIS banks profit and loss statement then balance sheet.

HDFC and Axis these two banks are nowadays big privet limited sectors

finding the Roi and Roe comparative results are improvable.

The main statement of this profit and loss statement is to find out the total interest expenses, total income, expenditures, total operating expenses, etc.

Chapter 2

REVIEW OF LITERATUR

2.1 Literature of study

In this kind of review of literature this research made a comparative between HDFC and Axis banks profit/loss and balance sheets. Understanding the concert of banks annual reports.

Medhat (2006) this paper study Comparison of Financial Performance in the Banking Sector methods used for approving loans and monitoring troubled loans in the past depended heavily on collateral and did not focus on the cash flow of the borrower, leading to relatively high levels of default. liquidity that a bank needs in order to meet its liabilities; a bank also uses profitability ratios.

Lermack, (2003) argued the benefits of financial ratios analysis: Financial ratios are an important and well-established technique of financial analysis. The following are the benefits of financial ratios analysis.

Velnampy.T (2006) examined the financial position of the companies and the relationship between financial position and profitability. 260 branches were financially analyzed. In his findings suggest that the bank with higher total capital, deposits, credits, or total assets does not always mean that has better profitability performance. the researcher is at risk of drawing erroneous inferences. When considering the distribution of financial ratios in any database, the normality of the distribution can be skewed by data recording errors, negative denominators and denominators approaching zero.

Chandrasekharan, (2002) The relationship between service quality and customer satisfaction – a factor specific approach, Journal of Services Marketing.

Boot, Thakur and Berber (1991) Risk-based capital insurance Reforms, Journal of banking and Finance.

Brigham and Ehrhardt (2010) stated “financial ratios are designed to help evaluate financial statements”. Financial ratios are used as a planning and control tool. Financial ratios analysis is used to evaluate the performance of an organization: it aims to determine the strong and weak points and it offers solutions by providing appropriate plans

Satpal (2014) in his paper titled —A Comparative Study of Non-Performing Assets in Public Sector Banks and Private Sector Banks in New Age of Technology said that levels of NPAs are higher in public sector banks as compared to private sector banks. The NPAs are not a problem for banks but for the economy as well. He also highlighted the fact that NPAs of Indian banks affect their profitability also.

Kumar (2013) in his study on —A Comparative Study of NPA of Old Private Sector Banks and Foreign Sector Banks observed that during late 90's a huge accumulation of NPAs were seen which affected the performance of Indian commercial banks. It also focused on the high-level of NPAs on the profitability, liquidity, solvency, capital adequacy etc.

Gupta (2012) in her study on the paper titled —A Comparative Study of Non-Performing Assets of SBI & Associates and Other Public Sector Banks, observed that bank should evaluate the financial capacity of the borrower before providing any credit facility. She also suggested that proper committees must be formed for management of NPAs as NPA is a crucial rating factor for any bank.

Malayadri & Sirisha (2011) in their paper titled —A Comparative Study of the Non-Performing Assets in Indian Banking Industry observed that there has been an increase in advances and a decline in the NPA ratio in the public sector banks and private sector banks thereby improving the asset-quality. They also concluded that the banks improved their NPA management due to prudential norms and initiatives were taken by the regulatory authorities.

Chapter 3

RESEARCH METHODOLOGY

3.1 METHODOLOGY

the current study made to methodology measure comparative between the HDFC and axis bank profit and loss then balance sheet the research is based on the secondary data.

the study has collected the annual report of financial data.

the study time period is three years of the two banks' comparison and then the statement is profitability and coverage.

the research financial data collected the books and journals, magazines, and various websites.

3.2 RESEARCH DESIGN

The research was made by secondary data only and bank statements collected from the websites and geranyls.

3.3 SOURCES OF DATA

Secondary Data - Websites and online journals, Published reports & Review of literature from published articles.

3.4 PERIOD OF STUDY: 3 months

3.5 LOCATION & TARGETED: Chennai

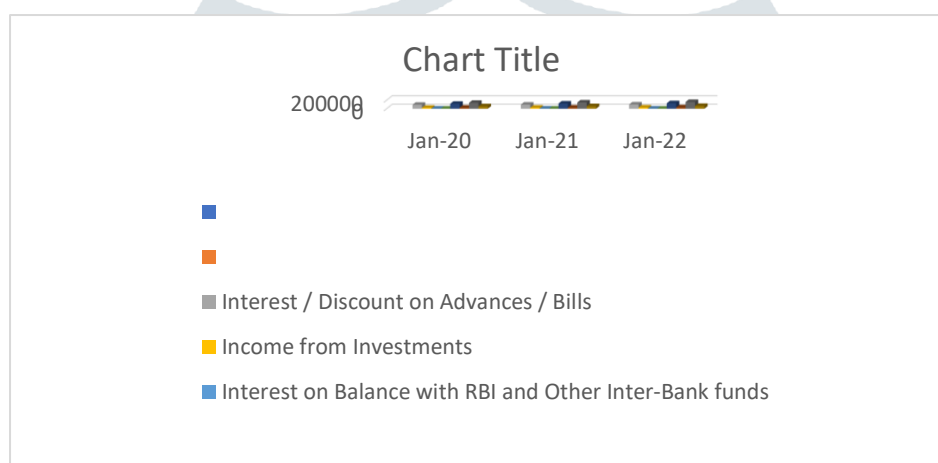
3.6 TOOLS FOR ANALYSIS:

Percentage analysis Sum= (B2; B4) and formulation of analytical ways.

Ratio $E2 = B2 / GCD(B2, C2)$ & $F2 = C2 / GCD(B2, C2)$

CHAPTER 4**DATA ANALYSIS AND INTERPRETATION****4.1 HDFC profit / loss accounts three years****4.1.1 Source: secondary data table**

PROFIT & LOSS ACCOUNT OF HDFC BANK (in Rs. Cr.)	Mar-22	Mar-21	Mar-20
Interest / Discount on Advances / Bills	98512.02	94834.54	91787.88
Income from Investments	26046.13	23214.27	20633.34
Interest on Balance with RBI and Other Inter-Bank funds	2552.37	2341.25	1828.93
Others	642.59	468.17	562.52
	127753.11	120858.23	114812.67
Other Income	29,509.90	25,204.89	23,260.82
TOTAL INCOME	1,57,263.02	1,46,063.12	1,38,073.47
	63182.73429	58997.78143	55851.37571

4.1.1 Graph chart

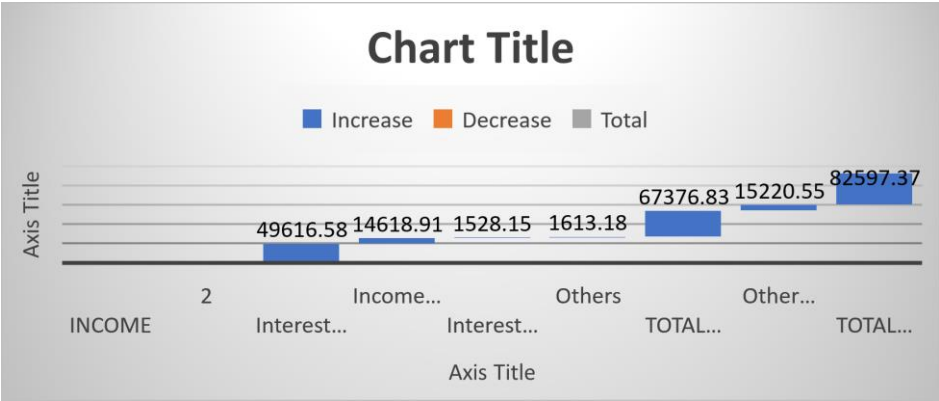
Interpretation; Interest/discount interest on balance RBI inter bank total income rate of incomes highest 1,57,263.02 and percentage of limited is 63182.73429.

Influence; majority of 63182.73429 Mar 2022 Axis bank profit and loss statement table

4.1.2 Table profit / loss on axis bank

PROFIT & LOSS ACCOUNT OF AXIS BANK (in Rs. Cr.)	Mar-22	Mar-21	Mar-20
INCOME			
Interest / Discount on Advances / Bills	49,616.58	47,918.86	48,302.97
Income from Investments	14,618.91	12,558.21	11,246.03
Interest on Balance with RBI and Other Inter-Bank funds	1,528.15	1,037.88	1,095.26
Others	1,613.18	2,130.34	1,990.90
TOTAL INTEREST EARNED	67,376.83	63,645.29	62,635.16
Other Income	15,220.55	14,838.20	15,536.56
TOTAL INCOME	82,597.37	78,483.49	78,171.72

4.1.2 Graph chart



Interpretation;

All the interest discount and advance bills RBI and inter banks funs all comes in total income’s highest rate is 8259737.

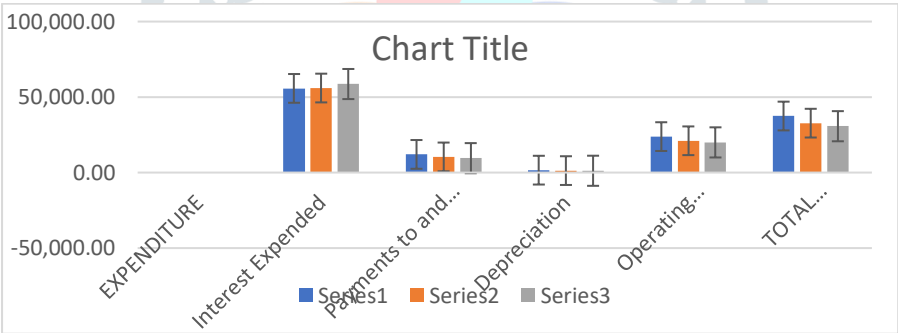
Influence;

The majority 8259737 highest income rates

4.1.3 Table HDFC bank profit and loss

EXPENDITURE			
Interest Expended	55,743.53	55,978.66	58,626.40
Payments to and Provisions for Employees	12,031.69	10,364.79	9,525.67
Depreciation	1,599.80	1,302.41	1,195.85
Operating Expenses (excludes Employee Cost & Depreciation)	23,810.70	21,055.42	19,976.01
TOTAL OPERATING EXPENSES	37,442.19	32,722.63	30,697.53

4.1.3 Graph chart



Interpretation;

The above payment provision operating expenses total operating expenses is 37,442.19 highest total of three years.

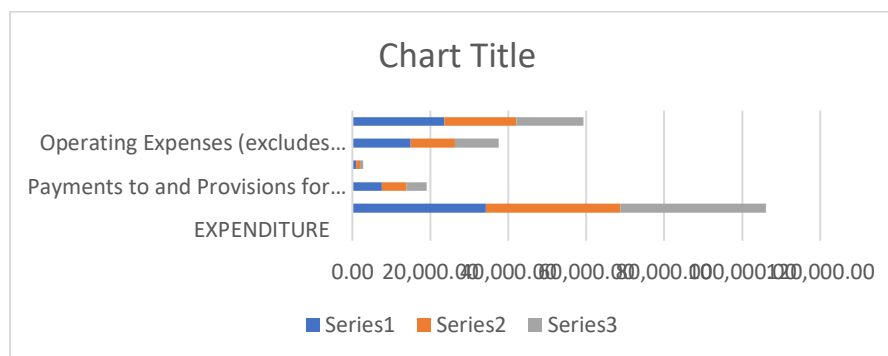
Influence;

Total operating expenses in morosity of is Mar 22 highest expenses

4.1.4 Table Profit / loss of Axis bank

EXPENDITURE			
Interest Expended	34,244.61	34,406.17	37,428.95
Payments to and Provisions for Employees	7,612.55	6,164.01	5,321.00
Depreciation	1,008.37	948.15	772.95
Operating Expenses (excludes Employee Cost & Depreciation)	14,989.83	11,262.98	11,210.67
TOTAL OPERATING EXPENSES	23,610.75	18,375.15	17,304.62

4.1.4 Graph chart



Interpretation;

Interest expended 3424461 payment provision expenses of cost 14,989.83. total operating

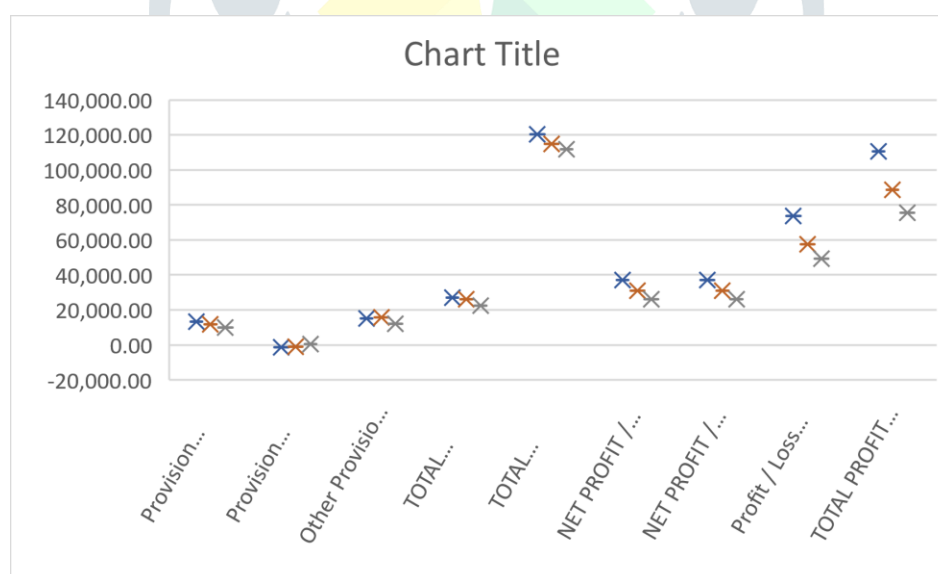
Influence;

Morosity of total expenses mar 21 year

4.1.5 Table HDFC bank p/l annual year;

Provision Towards Income Tax	13,346.03	11,644.77	9,833.15
Provision Towards Deferred Tax	-1,291.91	-1,102.31	516.69
Other Provisions and Contingencies	15,061.83	15,702.85	12,142.39
TOTAL PROVISIONS AND CONTINGENCIES	27,115.95	26,245.31	22,492.23
TOTAL EXPENDITURE	1,20,301.66	1,14,946.59	1,11,816.15
NET PROFIT / LOSS FOR THE YEAR	36,961.36	31,116.53	26,257.32
NET PROFIT / LOSS AFTER EI & PRIOR YEAR ITEMS	36,961.36	31,116.53	26,257.32
Profit / Loss Brought Forward	73,652.79	57,492.40	49,223.30
TOTAL PROFIT / LOSS AVAILABLE FOR APPROPRIATIONS	1,10,614.15	88,608.93	75,480.62

4.1.5 Graph chart;



Interpretation;

HDFC bank provision income tax, deferred tax, total expenditure 2625732 minimum and total appropriation highest 1,10,614.15.

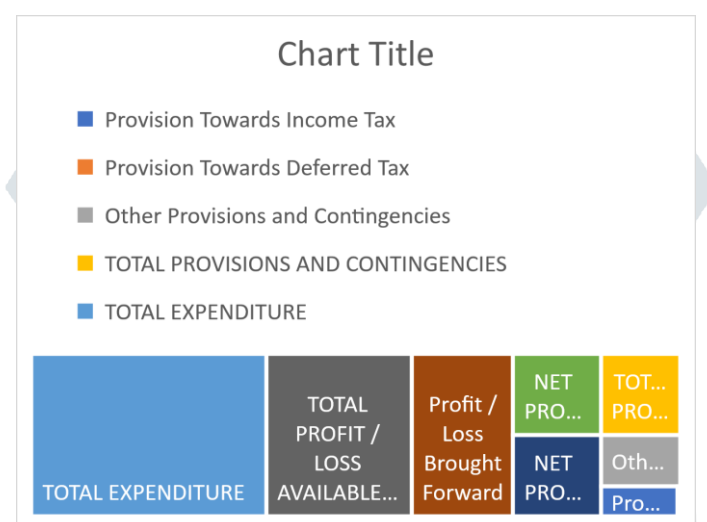
Influence;

Major of HDFC 110614.15 is the percentage of highest.

4.1.6 Table Axis bank p/l annual three years

Provision Towards Income Tax	4,199.15	2,489.14	2,891.25
Provision Towards Deferred Tax	157.93	-271.79	385.76
Other Provisions and Contingencies	7,359.45	16,896.33	18,533.91
TOTAL PROVISIONS AND CONTINGENCIES	11,716.53	19,113.68	21,810.92
TOTAL EXPENDITURE	69,571.90	71,894.99	76,544.50
NET PROFIT / LOSS FOR THE YEAR	13,025.48	6,588.50	1,627.22
NET PROFIT / LOSS AFTER EI & PRIOR YEAR ITEMS	13,025.48	6,588.50	1,627.22
Profit / Loss Brought Forward	29,985.28	26,190.45	24,323.00
TOTAL PROFIT / LOSS AVAILABLE FOR APPROPRIATIONS	43,010.76	32,778.96	25,950.21

4.1.6 Graph chart;



Interpretation;

Axis banks three years prevision income tax, deferred tax, total expenditures 13,025.48 and total appropriation available 43,010.76.

Influence;

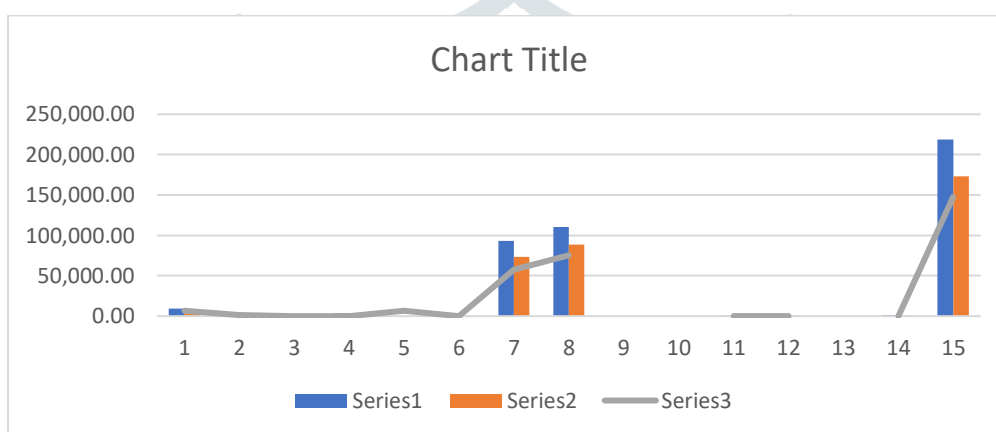
Majority of total p/l appropriation 43,010.76.

4.1.7 Table HDFC profit and loss

APPROPRIATIONS			
Transfer To / From Statutory Reserve	9,240.34	7,779.13	6,564.33
Transfer To / From Capital Reserve	666.47	2,291.68	1,123.85
Transfer To / From Revenue And Other Reserves	0	0	0
Dividend and Dividend Tax for The Previous Year	3,592.40	0	0
Equity Share Dividend	0	0	6,540.31
Tax On Dividend	0	0	0
Balance Carried Over To Balance Sheet	93,185.67	73,652.79	57,492.40
TOTAL APPROPRIATIONS	1,10,614.15	88,608.93	75,480.62
OTHER INFORMATION			
EARNINGS PER SHARE			
Basic EPS (Rs.)	66.8	56.58	48.01
Diluted EPS (Rs.)	66.35	56.32	47.66
DIVIDEND PERCENTAGE			
Equity Dividend Rate (%)	1,550.00	650	250

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Transfer To / From Statutory Reserve	9,240.34	7,779.13	6,564.33
Transfer To / From Capital Reserve	666.47	2,291.68	1,123.85
Transfer To / From Revenue and Other Reserves	0	0	0
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Equity Share Dividend	0	0	6,540.31
Tax On Dividend	0	0	0
Balance Carried Over to Balance Sheet	93,185.67	73,652.79	57,492.40
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OTHER INFORMATION			
EARNINGS PER SHARE			
Basic EPS (Rs.)	66.8	56.58	48.01
Diluted EPS (Rs.)	66.35	56.32	47.66
DIVIDEND PERCENTAGE			
Equity Dividend Rate (%)	1,550.00	650	250
	1,550.00	650	250

4.1.7 Chart



Interpretation;

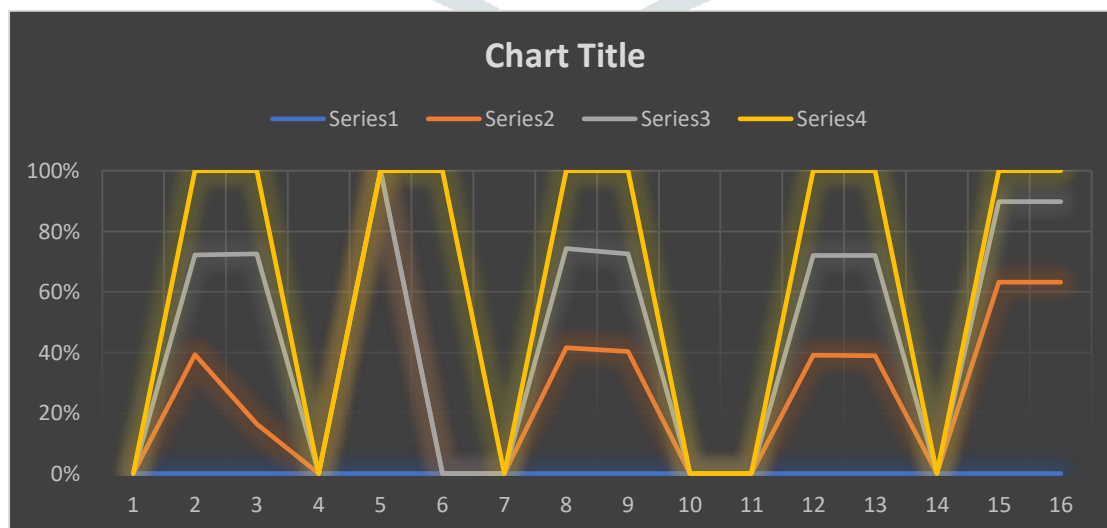
Equity dividend rates % the sum of calculation are 2,18,982.18 highest percentages.

Influence;

The majority of dividend percentage in HDFC on the banks statement 1550.00.

4.1.8 Table Axis banks three years p/l

4.1.8 Graph chart;

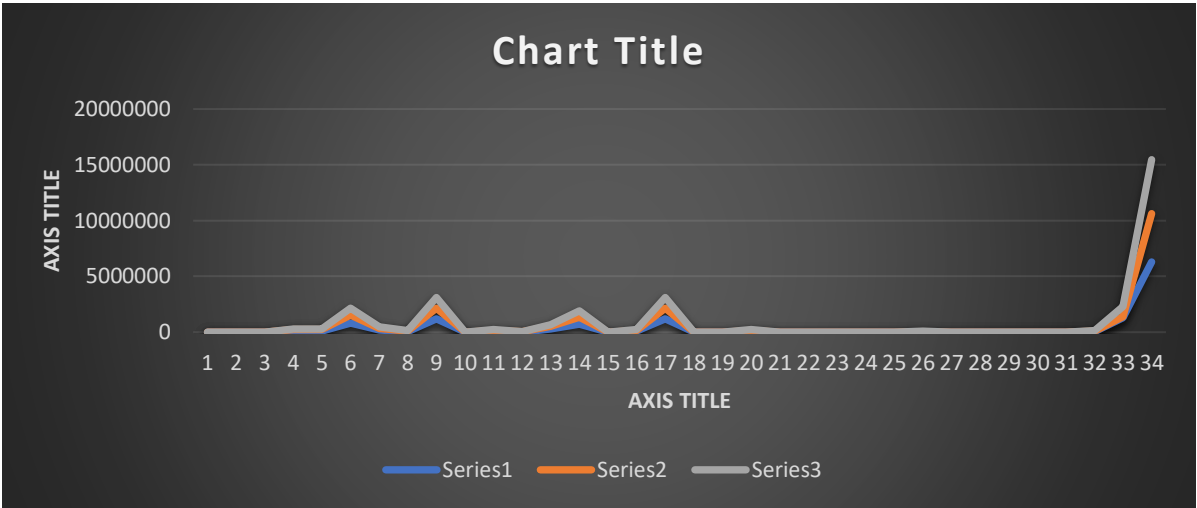


Interpretation;

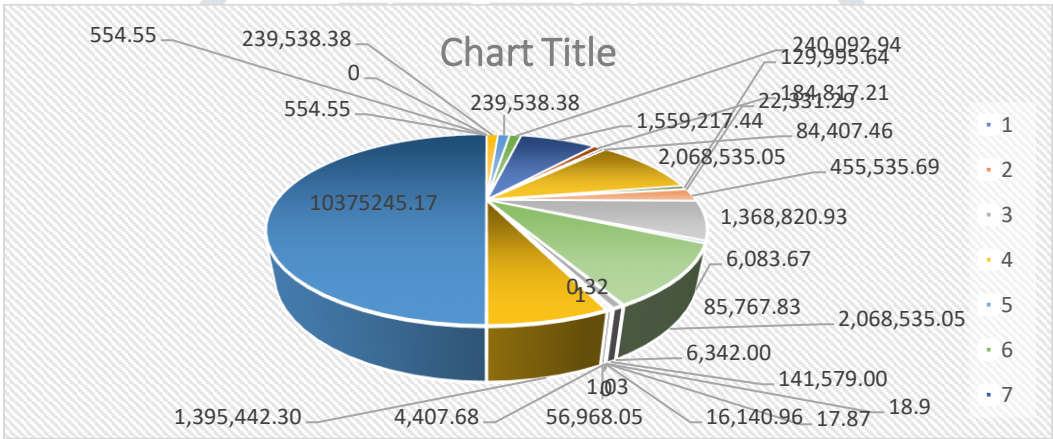
Total appropriation 1,10,64.15 and 1550.00 of axis banks three years of the annual profit and loss and the percentage of dividend comes rate.

Influence; majority of p/l account total 1,10,64.15

4.1.9 Chart Total balance sheet of axis banks three years



4.1.9 Total annual balance sheet of HDFC banks three years



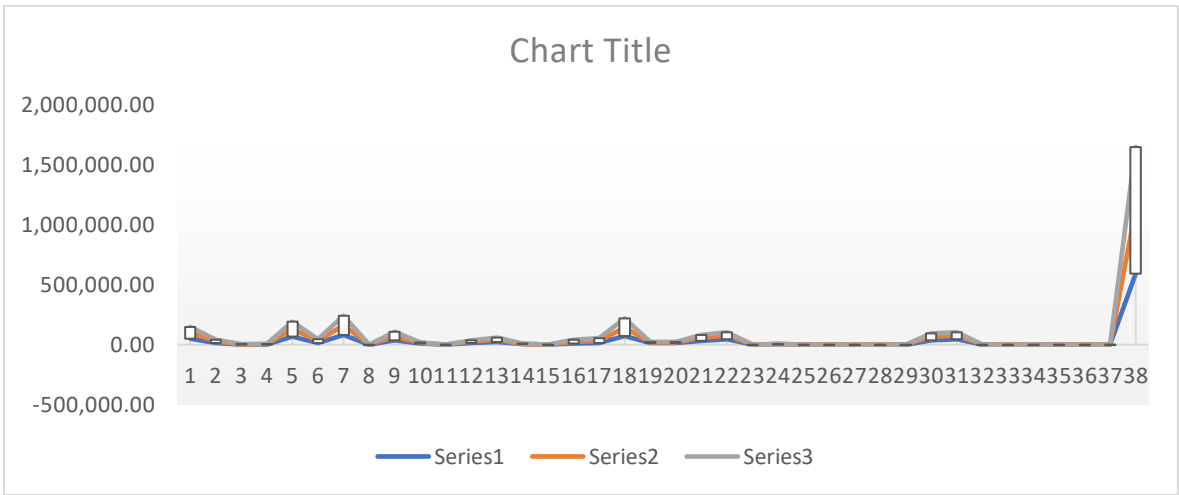
Interpretation;

The three years of annual balance sheet reports are classified a percentage of 10375245.17 the HDFC bank three years balance sheet 18000000 above the rating chart

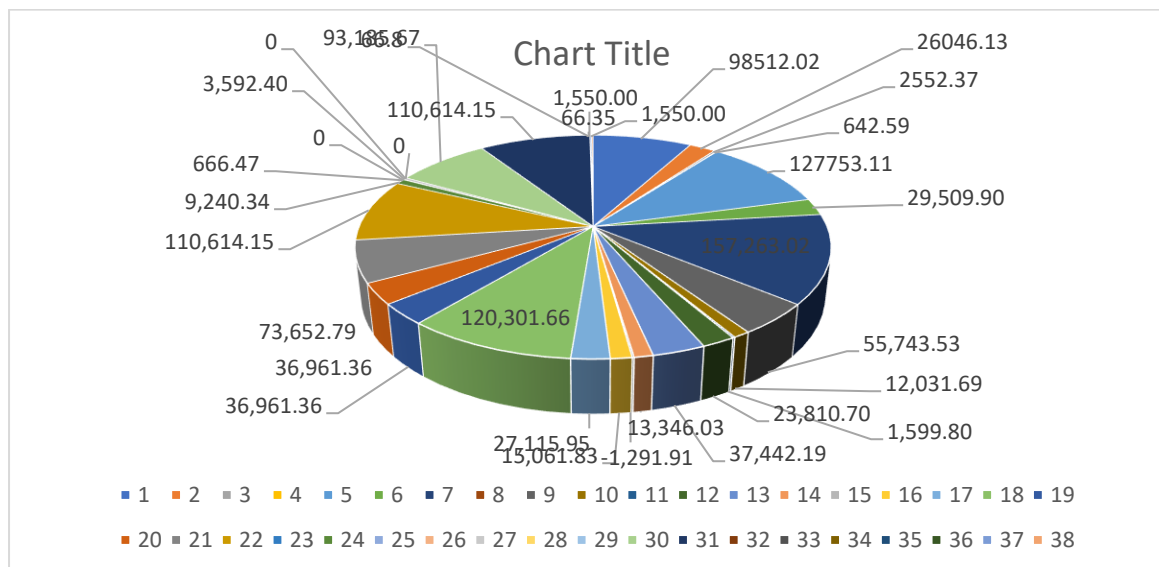
Influence;

Majority of these two banks balance sheet as per the annual three years report tells above the rating is HDFC bank balance sheet

4.1.10 Chart Total annual three years of Axis banks profit and loss analysis and chart



4.1.10 HDFC Total annual reports of three years profit and loss analysis charts



Interpretation;

The HDFC and axis banks profit and loss account are classified on the annual reports of three years calculated the total returns

Influence; the Axis majority amount of the above 18,0000000 line of increase the total profitable and loss

Chapter 5

Findings, suggestions, then conclusions

5.1 Findings (copied in the influence)

majority of 63182.73429 Mar 2022.

The majority 8259737 highest income rates.

Total operating expenses in morosity of is Mar 22 highest expenses.

The majority of the dividend percentage in HDFC on the bank's statement is 1550.00.

Morosity of total expenses Mar 21 years.

Major of HDFC 110614.15 is the percentage of highest.

The majority of the total p/l appropriation is 43,010.76.

majority of p/l account total 1,10,64.15.

The majority of these two-bank balance sheets as per the annual three years report tells above the rating is HDFC bank balance sheet.

the Axis majority amount of the above 18,0000000 lines of increase the total profitable and loss.

5.2 SUGGESTIONS & RECOMMENDATIONS

The overall experience of this study the two banks HDFC and Axis Banks are performing very well and customers and account holders are very pressing to have the bank's deposits and accounts and hear.

The same points the years of annual reports are coming previous years maximum total comes now the yearly turnover comes little bit less than the previous year but I could recommend the two banks service are very impressive.

The suggestions about the comparison banks' profit and loss then balance sheets are very impressive and the two privet banks are functioning all mostly the same.

And the privet limited sectors are the highest transaction shown yearly

5.3 CONCLUSION

The study of financial statements is profit and loss accounts in the HDFC and Axis banks' three years of annual reports in comparison. I could refer to so many geranyls, magazines, articles, and websites of these two privet limited banks. And this study is based on secondary data only and the comparison of analysis sum=(B 2; B 4) and the percentages come to total incomes in the two banks' balance sheets and the profit and loss account comes to calculation and the final study of comparison balance sheet and profit and loss statements the almost of outcomes is which banks in the one is impressive reports of outcomes Axis banks that bank is best one of the privet banking sectors and all reports of geranyls and articles all I referred tells Axis banks was best of the banking regulations.

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