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AXIS BANK SWOT & PESTLE ANALYSIS

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Company Name : Axis Bank

Company Sector : Banking and Financial Services

Operating Geography : India, Asia, Global

About the Company : Axis Bank Limited, headquartered in Mumbai, Maharashtra, is an Indian private sector bank. It sells financial services to large and mid-sized corporations, small and medium-sized organisations, and retail firms. With a registered office in Ahmedabad and a corporate office in Mumbai, the bank began operations as UTI Bank in December 1993. The Unit Trust of India (UTI), the Life Insurance Corporation of India (LIC), the General Insurance Corporation, the National Insurance Company, The New India Assurance Company, The Oriental Insurance Corporation, and the United India Insurance Corporation all worked together to create the bank. Individuals and small businesses can use the bank's lending services, as well as liability products, card services, Internet banking, automated teller machine (ATM) services, depository, financial advisory, and NRI services. The RBI's list of NEFT-enabled banks includes Axis Bank. In April 2021, Axis Bank and its subsidiaries became co-promoters of Max Life Insurance Company Limited ("Max Life") after the Axis Entities completed the acquisition of a 12.99 per cent stake in India's fourth-largest private life insurance firm, Max Life.

Axis Bank's Unique Selling Point or USP lies in it being one of the leading private sector agricultural lenders in India. Axis Bank's mission statement reads, "To be the preferred financial services provider excelling in customer service delivery through insight, empowered employees and smart use of technology".

Revenue :

INR 800 billion - FY ending 31st March, 2020 (y-o-y growth 14%)

INR 702 billion - FY ending 31st March, 2019

SWOT Analysis :

The SWOT Analysis for Axis Bank is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Early leadership in cloud-based solutions 2.Distinctive digital banking capabilities 3.Growing customer transactions through partnerships with payment services and e-commerce platforms 4.Consistently high growth in Axis AMC 	<ol style="list-style-type: none"> 1.Highly volatile net profits over the years
Opportunities	Threats
<ol style="list-style-type: none"> 1.Strengthening foothold in insurance sector with rising stake in Max Life 2.Accelerated growth in cards market by integrating healthcare and wellness 3.Increase rural penetration through Common Service Centres 4.Direct increase of market share through acquisition of Citibank's verticals 	<ol style="list-style-type: none"> 1.Rise of fintech's is disrupting the stability of market share 2.Reduced customer spending can hamper business from commercial segment 3.Spillover effect from IL&FS crisis can harm 'Axis Finance'

PESTLE Analysis :

The PESTLE Analysis for Axis Bank is given below:

Political	Economical
1.Moratorium interest waiver may add costs 2.Setting up of bad bank will improve NPA handling	1.Poor GDP growth to deteriorate asset quality 2.Fluctuating bond yields will affect profitability of banks
Social	Technological
1.Consumers are preferring self-service over dealers from bank	1.Payments segment to be disrupted by blockchain 2.Big data analytics to change the way consumers are assessed
Legal	Environmental
1.RBI's suggested policy of banking licenses to corporates leads to competition 2.Private banks can get government business as embargo is lifted	1.India's green banking trend to change consumer behaviour for environmental cause

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