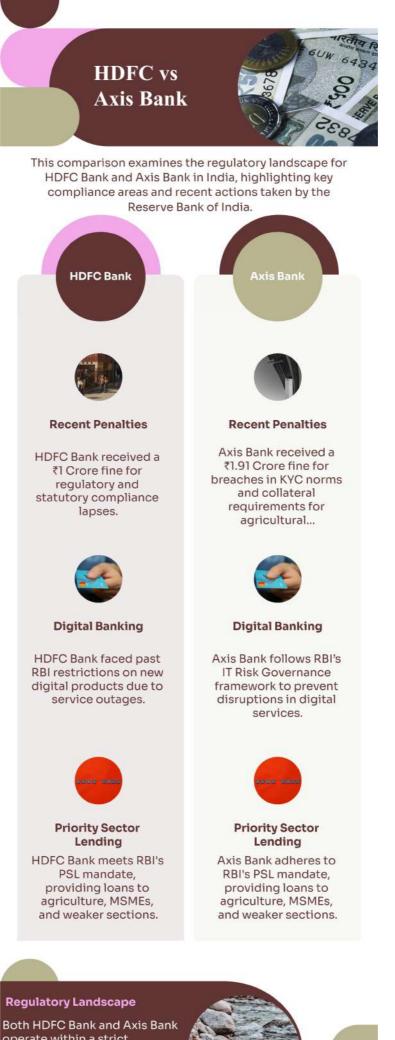
GROUP-9



HDFC Bank currently enjoys a strong market position and financial performance compared to Axis Bank. However, Axis Bank is actively improving its digital offerings and asset quality.



leading players in the Indian banking sector, each with its own strengths and strategies. HDFC Bank excels in customer loyalty and digital innovation, while Axis Bank focuses on expanding its digital footprint and global reach.



operate within a strict regulatory framework, facing recent penalties for compliance lapses and demonstrating commitment to priority sector lending.

<b>Š</b> Key Working Capital Metrics			
Metrics	HDFC	Axis Bank	Remarks
	Bank		
<b>Total Deposits</b>	₹22,45,000	₹11,50,000 Cr	HDFC has <b>double</b> the
	Cr		deposit base
<b>Total Advances (Loans</b>	₹17,10,000	₹8,30,000 Cr	HDFC has a larger loan
Given)	Cr		book
<b>Current Assets</b>	₹25,00,000	₹13,00,000 Cr	HDFC has a <b>stronger</b>
	Cr		liquidity position
<b>Current Liabilities</b>	₹21,50,000	₹11,20,000 Cr	Axis has a lower liability
	Cr		burden
Net Working Capital	₹3,50,000	₹1,80,000 Cr	HDFC has higher short-
(NWC)	Cr		term financial
			stability
CASA Ratio (Low-Cost	45% ⊗	44.5%	Higher CASA means
<b>Deposits</b> )			cheaper funds
Liquidity Coverage	140%	132%	Both banks maintain
Ratio (LCR)			strong liquidity
			buffers

