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Credit Risk Management 2.0: How Axis Bank is Optimizing Lending with Cutting-Edge Practices

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ABSTRACT: This study examines the credit risk management practices at AXIS Limited Bank in Hyderabad. Credit risk, the possibility of a loss resulting from a borrower's failure to repay a loan or meet contractual obligations, is a critical aspect of banking operations. Effective management of credit risk is essential for maintaining financial stability and achieving long-term profitability. This research explores the methodologies employed by AXIS Limited Bank to identify, assess, and mitigate credit risk. Through a combination of qualitative and quantitative analyses, the study evaluates the effectiveness of the bank's credit risk management framework. Data collection involved interviews with bank officials, analysis of financial reports, and examination of the bank's risk management policies. The findings highlight the strengths and weaknesses of the current practices and suggest improvements to enhance the bank's credit risk management system. This study aims to contribute to the existing literature on credit risk management and provide actionable insights for banking professionals.

KEYWORDS: Credit Risk Management, AXIS Limited Bank, Banking Sector, Financial Stability, Risk Assessment, Risk Mitigation

I. INTRODUCTION

Credit risk is defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms, or in other words it is defined as the risk that a firm's customer and the parties to which it has lent money will fail to make promised payments is known as credit risk. The exposure to the credit risks large in case of financial institutions, such commercial banks when firms borrow money they in turn expose lenders to credit risk, the risk that the firm will default on its promised payments. As a consequence, borrowing exposes the firm owners to the risk that firm will be unable to pay its debt and thus be forced to bankruptcy. Credit Risk is the largest element of risk that exists in the books of most banks. It has been witnessed a number of times in the past credit risk management not only weakens the individual banks but also contributes to financial instability on the whole. For better credit risk management, banks should consider the relationship between the credit risk and other risk. The primary objectives of the credit risk management should be the maximization of bank's risk adjusted rate of returns by maintaining it in the acceptable parameters. Credit risk management has emerged as one of essential components in risk management and gradually lots of new tools and practices are emerging to control the credit risk. This laxity can also encompass poor portfolio risk management or can even take the form of poor attention to changes in economics and other factors leads to fall in the credit standing of the bank's counter parties.

1.1 NEED OF THE STUDY

The purpose of this study is to understand the risks that bank managers in the region.

Credit risk management is one of the key areas of financial decision-making. It is significant because, the management must see that an excessive investment in current assets should protect the company from the problems of stock-out. Current assets will also determine the liquidity position of the firm. The goal of Credit risk management is to manage the firm current assets and current liabilities in such a way that a satisfactory level of working capital is maintained. If the firm cannot maintain a satisfactory level working capital, it is likely to become insolvent and may be even forced into bankruptcy.

1.2 SCOPE OF THE STUDY

This study is limited with function of credit operation system and credit risk assessment of AXIS. Most of the data used in the reporting of the study are from secondary sources. The scope of the study is limited to collecting financial data published in the annual reports of the company every year. The analysis is done to suggest the possible solutions. The

study is carried out for 5 years (2019-2023). Credit risk is the risk arising from the uncertainty of an obligor's ability to perform its contractual obligations. Credit risk could shoot from both on- and off-balance sheet transactions. An institution is also exposed to credit risk from diverse financial instruments such as trade finance products and acceptances, foreign exchange, financial futures, swaps, bonds, options, commitments and guarantees. Consider the 'cause and effect' and scope of the risk and state as clearly as possible to avoid misunderstanding and misinterpretation.

1.3 OBJECTIVES OF THE STUDY

- To a comparative study on credit recovery management of AXIS AND HDFC,SBI, banks.
- To analyze the sanctions of loans to different sectors by different public and private banks.

II. REVIEW OF LITERATURE

1. Since 1980s, Banks and financial institutions have successfully applied modern portfolio theory (MPT) to market risk. Many banks and financial institutions are now using earnings at risk (EaR) and Value at Risk (VaR) models to manage their interest rate and market RISK EXPOSURES.
2. Moody's, Standard & Poor's, and Fitch Ratings assign credit ratings based on detailed analyses of borrowers' financial health, industry position, and economic conditions (Cantor & Packer, 1997). These ratings serve as essential tools for banks in making informed lending decisions and managing their credit portfolios.
3. Saunders and Allen (2002), effective credit risk management practices help banks mitigate potential losses arising from borrowers' inability to repay loans. The process involves identifying, assessing, monitoring, and controlling credit risks to maintain the financial health of the institution.
4. Altman's Z-score model (1968) is one of the earliest and most widely used models for predicting corporate bankruptcy. More recent approaches include the CreditMetrics model developed by J.P. Morgan, which uses value-at-risk (VaR) techniques to measure credit risk across a portfolio (Gupton, Finger, & Bhatia, 1997).
5. Merton (1974) introduced the concept of credit risk modeling, which laid the foundation for modern credit risk assessment tools. The Basel Accords, particularly Basel II and Basel III, have further shaped credit risk management practices by establishing stringent regulatory requirements for banks to hold sufficient capital against potential credit losses (Basel Committee on Banking Supervision, 2006).

III. RESEARCH METHODOLOGY

The basic principle in the research has been adopted in the overall methodology. The following methodology has been used for meeting the requirements,

3.1 Sources of data:

Primary data:

Primary data has been collected through personal interview by direct contact method. The method which was adopted to collect the information is 'Personal Interview' method.

Personal interview and discussion was made with manager and other personnel in the organization for this purpose.

Secondary data:

The data is collected from the Magazines, Annual reports, Internet, Text books. The various sources that were used for the collection of secondary data are internal files & materials.

Tools & Techniques

- DTR (Debtor's turnover ratio)
- ACP(Average Collection Period)
- NPA(Non-performing Asset)

TECHNIQUES OF DATA ANALYSIS

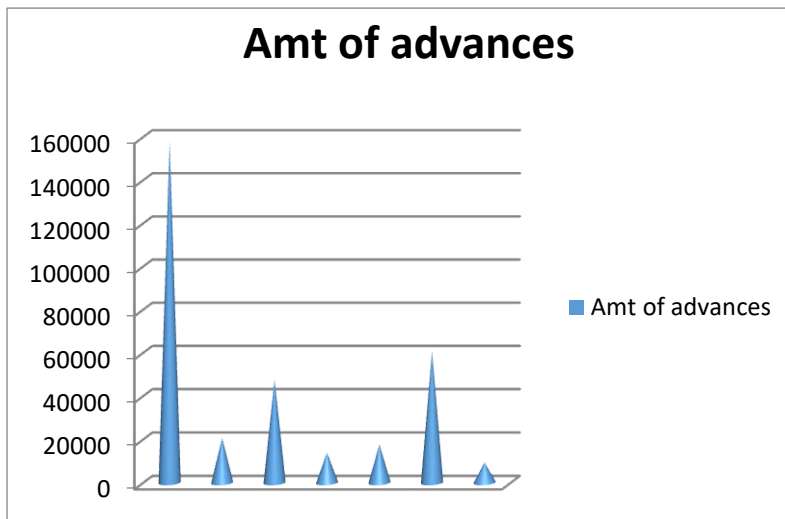
- $DTR (Debtor's turnover ratio) = \frac{Credit\ sales\ (or)\ sales}{Debtors}$
- $ACP(Average\ Collection\ Period) = \frac{365}{Receivables\ turnover}$
- $NPA(Non-performing\ asset) = \frac{Net\ non\ performing\ asset}{total\ loan\ of\ the\ year} \times 100$

IV. DATA ANALYSIS&TABULATION

4.1.1. COMPARISON OF LOANS & ADVANCES OF AXIS WITH OTHER PUBLIC AND PRIVATE SECTOR BANKS

For the year 2020:

Name Of the Banks	Amt of advances
SBI	177933.54
Syndicate Bank	20646.93
Canara Bank	47638.62
Corporation Bank	13889.72
AXIS Bank	19744.51
HDFC Bank	60757.36
UTI Bank	9362.95



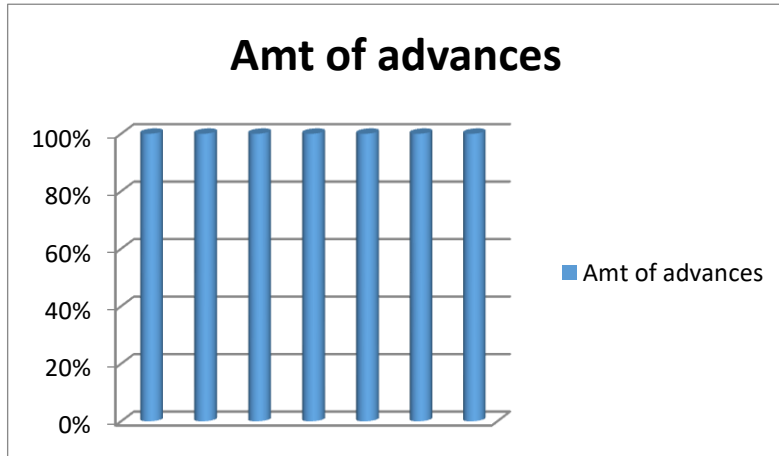
Graph 1

Interpretation: The above table shows the loans and advances issued by SBI and various peers in which SBI has issued amount i.e., 177933.54 and followed by AXIS Bank with 60757.36, Canara Bank with 47638.62, Syndicate Bank with 20646.93, Corporation Bank with 13889.72, HDFC Bank with 19744.51 and UTI with 9362.95. So, in the year 2020 SBI issued highest amount than its peers.

4.1.3. COMPARISON OF LOANS & ADVANCES OF AXIS WITH OTHER PUBLIC AND PRIVATE SECTOR BANKS

For the year 2021:

Name Of the Banks	Amt of advances
AXIS Bank	25566.30
SBI	202374.46
Syndicate Bank	26729.21
Canara Bank	60421.40
Corporation Bank	20546.37
HDFC Bank	88991.75
UTI Bank	17602.92



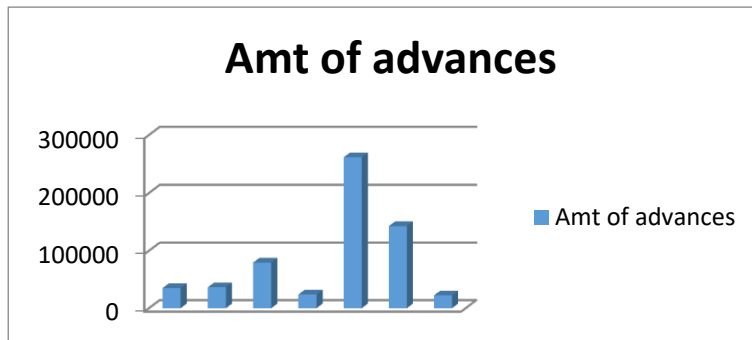
Graph 2

Interpretation: The above table shows the loans and advances issued by SBI and various peers in which SBI has issued amount i.e., 202374.46 and followed by AXIS Bank with 88991.75, Canara Bank with 60421.40, Syndicate Bank with 26729.21, Corporation Bank with 20546.37, AXIS Bank with 25566.30 and UTI with 17602.92. So, in the year 2021 HDFC issued highest amount than its peers.

4.1.2. COMPARISON OF LOANS & ADVANCES OF AXIS WITH OTHER PUBLIC AND PRIVATE SECTOR BANKS

For the year 2022

Name Of the Banks	Amt of advances
AXIS Bank	35061.26
Syndicate Bank	36466.24
Canara Bank	79425.69
Corporation Bank	23962.43
SBI Bank	261841.54
HDFC Bank	163029.89
UTI Bank	22316.23



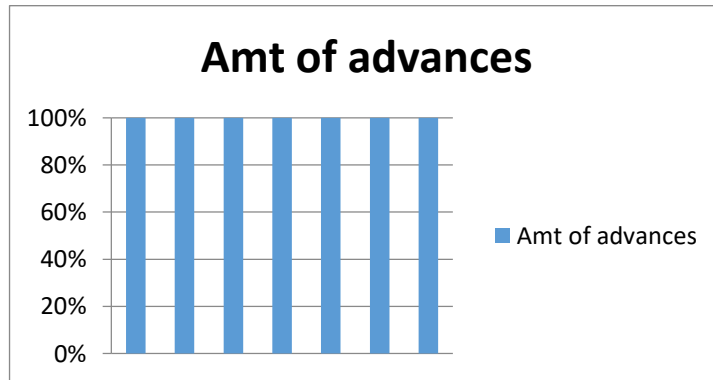
Graph 3

Interpretation: The above table shows the loans and advances issued by SBI and various peers in which AXIS (SBI) has issued amount i.e., 261841.54 and followed by AXIS Bank with 163029.89, Canara Bank with 79425.69, Syndicate Bank with 36466.24, Corporation Bank with 23962.43, HDFC Bank with 35061.26 and UTI with 22316.23. So, in the year 2022 SBI issued highest amount than its peers.

4.1.3. COMPARISON OF LOANS & ADVANCES OF AXIS WITH OTHER PUBLIC AND PRIVATE SECTOR BANKS

For the year 2023:

Name Of the Banks	Amt of advances
AXIS	46944.78
Syndicate Bank	51870.44
Canara Bank	98505.69
Corporation Bank	29949.65
SBI Bank	337336.49
HDFC Bank	184484.38
UTI Bank	36876.48

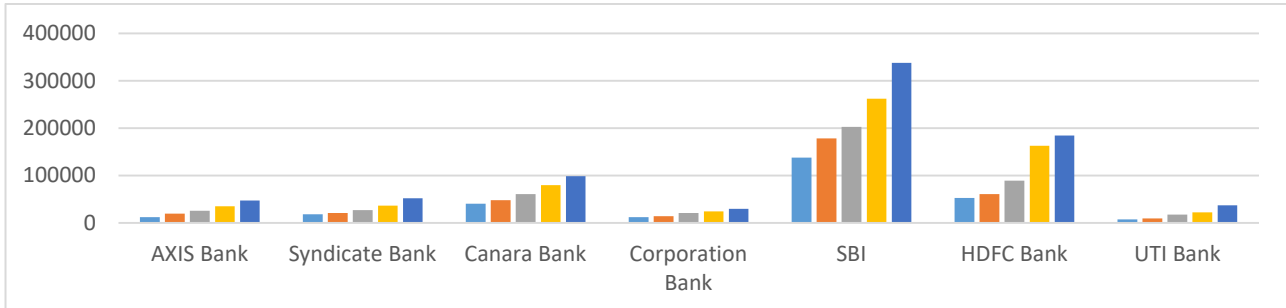


Graph 4

Interpretation: The above table shows the loans and advances issued by SBI and various peers in which AXIS (SBI) has issued amount i.e., 337336.49 and followed by AXIS Bank with 184484.38, Canara Bank with 98505.69, Syndicate Bank with 51870.44, Corporation Bank with 29949.65, HDFC Bank with 46944.78 and UTI with 36876.48. So, in the year 2023 SBI issued highest amount than its peers.

4.1.4. COMPARISON OF LOANS & ADVANCES

Name of the Bank	2019	2020	2021	2022	2023
AXIS Bank	11954.9	19744.5	25566.3	35061.3	46944.8
Syndicate Bank	18305.4	20646.9	26729.2	36466.2	51870.4
Canara Bank	40471.6	47638.6	60421.4	79425.7	98505.7
Corporation Bank	12029.2	13889.7	20546.4	23962.4	29949.7
SBI	137758	177934	202374	261842	337336
HDFC Bank	52474.5	60757.4	88991.8	163030	184484
UTI Bank	7199.92	9362.95	17602.9	22316.2	36876.5



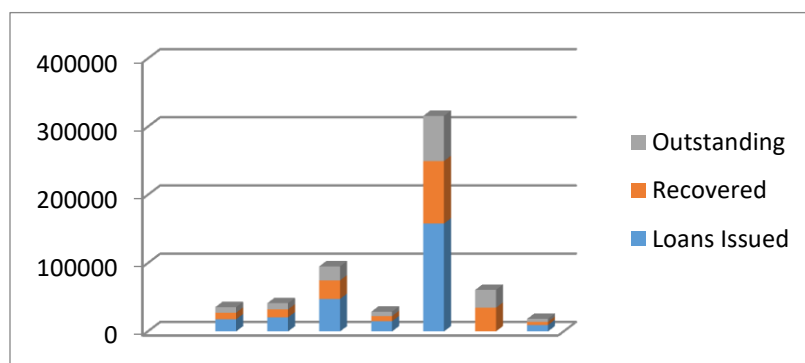
Graph 5

Interpretation: Considering the above data we can say that year on year the amount of advances lent by AXIS has increased which indicates that the bank’s business is really commendable and the Credit Policy it has maintained is absolutely good. Whereas other banks do not have such good business SBI is ahead in terms of its business when compared to both Public Sector and Private Sector banks, this implies that SBI has incorporated sound business policies in its bank.

4.1.5. COMPARISON STUDY ON CREDIT RECOVERY MANAGEMENT

For the year 2020:

Name Of The Banks	Loans Issued	Recovered	Outstanding
AXIS Bank	19744.51	9670.75	8073.76
Syndicate Bank	20646.62	11762.11	9084.5
Canara Bank	47638.62	27058.74	20579.88
Corporation Bank	16889.72	7500	6389.72
SBI	177933.54	91801.4	66332.09
HDFC Bank	60757.36	34631.70	26125.66
UTI Bank	9362.92	4617.55	4447.40



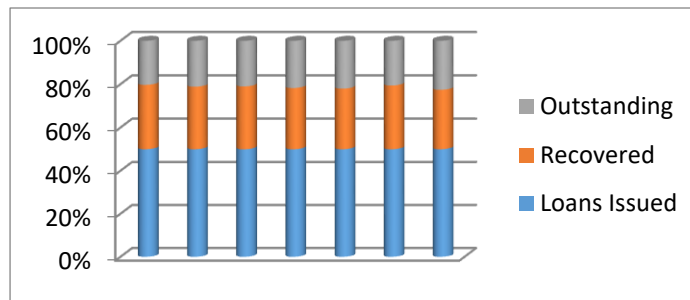
Graph 6

Interpretation: Above graph shows the recovery management of banks against the issued loans for the year 2017 in which SBI recovered 91801.4 with outstanding amount of 66332.09 following by AXIS Bank recovered 34631.70 with outstanding of 26125.66, Canara Bank recovered 27058.74 with outstanding of 20579.88, Syndicate bank recovered 11762.11 with outstanding of 9084.5, corporation bank recovered 7500 with outstanding of 6389.72, HDFC Bank recovered 9670.75 with outstanding of 8073.76 and UTI recovered 4617.55 with outstanding of 4447.40. SBI recovered highest amount compared to its peers.

4.1.6. COMPARISON STUDY ON CREDIT RECOVERY MANAGEMENT

For the year 2021

Name Of The Banks	Loans Issued	Recovered	Outstanding
AXIS	202374.46	120230.43	82184.03
Syndicate Bank	26729.21	17422.75	11306.46
Canara Bank	60421.40	35044.42	25376.96
Corporation Bank	20546.36	10478.70	8067.67
SBI Bank	25566.30	16291.56	11274.74
HDFC Bank	88991.75	52327.17	36664.60
UTI Bank	17602.92	8550.40	7052.52



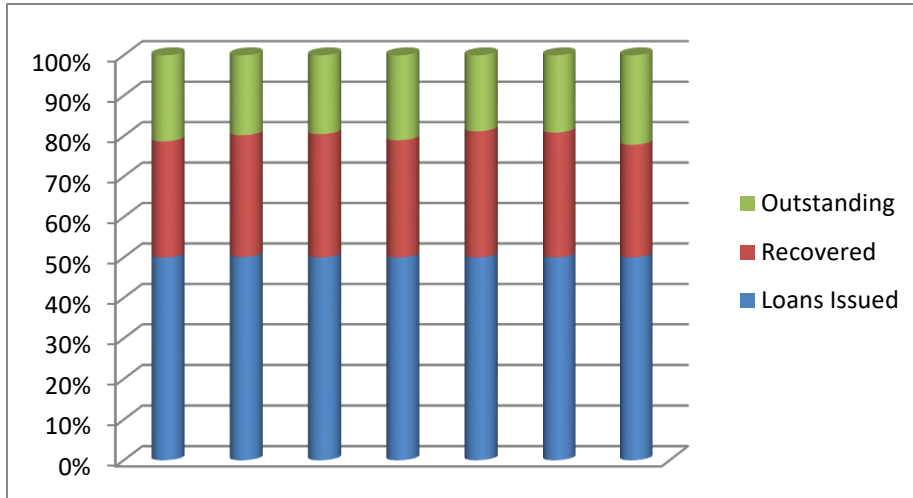
Graph 7

Interpretation: Above graph shows the recovery management of banks against the issued loans for the year 2019 in which SBI recovered 120230.43 with outstanding amount of 82184.03 following by AXIS Bank recovered 52327.17 with outstanding of 36664.60, Canara Bank recovered 35044.42 with outstanding of 25376.96, Syndicate bank recovered 17422.75 with outstanding of 11306.46, corporation bank recovered 10478.70 with outstanding of 8067.67, HDFC Bank recovered 25566.30 with outstanding of 11274.74 and UTI recovered 8550.40 with outstanding of 7052.52. So in the year 2021 SBI recovered highest amount compared to its peers

COMPARISON STUDY ON CREDIT RECOVERY MANAGEMENT

For the year 2022:

Name Of The Banks	Loans Issued	Recovered	Outstanding
AXIS Bank	35061.26	20195.61	16936.10
Syndicate Bank	36466.24	22079.74	16386.50
Canara Bank	79425.69	48446.67	30976.02
Corporation Bank	23962.43	13898.21	10064.22
SBI	261841.54	183264.32	98377.22
HDFC Bank	163029.89	88392.47	54637.46
UTI Bank	22316.24	12429.03	9885.20



Graph 8

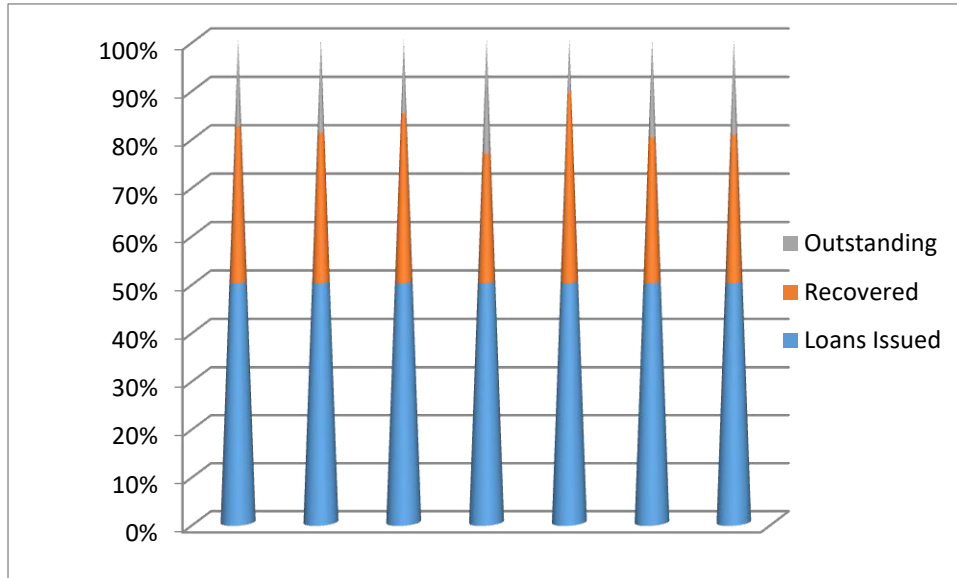
Interpretation:

Above graph shows the recovery management of banks against the issued loans for the year 2020 in which SBI recovered 183264.32 with outstanding amount of 98377.22 following by AXIS Bank recovered 88392.47 with outstanding of 54637.46, Canara Bank recovered 48446.67 with outstanding of 30976.02, Syndicate bank recovered 22079.74 with outstanding of 16386.50, corporation bank recovered 13898.21 with outstanding of 10064.22, HDFC Bank recovered 20195.61 with outstanding of 16936.10 and UTI recovered 12429.03 with outstanding of 9885.20. So in the year 2022 SBI recovered highest amount compared to its peers.

COMPARISON STUDY ON CREDIT RECOVERY MANAGEMENT For the year 2021:

For the year 2023:

Name Of The Banks	Loans Issued	Recovered	Outstanding
AXIS Bank	46944.78	30125.18	18819.62
Syndicate Bank	51870.44	32079.74	19790.7
Canara Bank	98505.69	68449.67	30056.02
Corporation Bank	29949.65	17898.21	16051.44
AXIS	337336.49	263264.32	74072.19
HDFC Bank	184484.38	98392.47	66091.91
UTI Bank	36876.48	22429.03	16447.45

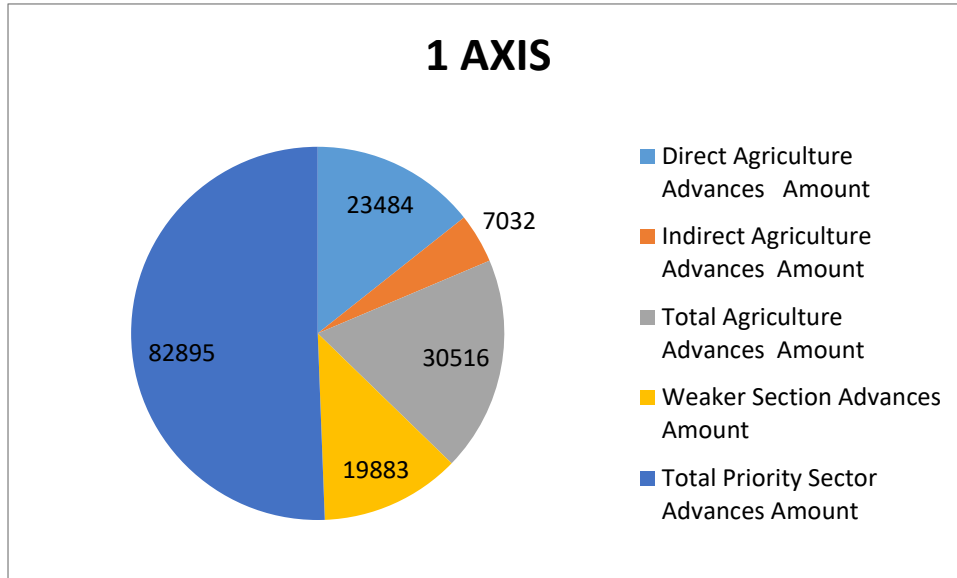


Graph 9

Interpretation: Above graph shows the recovery management of banks against the issued loans for the year 2021 in which SBI recovered 263264.32 with outstanding amount of 74072.19 following by AXIS Bank recovered 98392.47 with outstanding of 66091.91, Canara Bank recovered 68449.67 with outstanding of 30056.02, Syndicate bank recovered 32079.74 with outstanding of 19790.7, corporation bank recovered 17898.21 with outstanding of 16051.44, HDFC Bank recovered 30125.18 with outstanding of 18819.62 and UTI recovered 22429.03 with outstanding of 16447.45. So in the year 2023 SBI recovered highest amount compared to its peers.

**PRIORITY SECTOR ADVANCES OF BANKS
COMPARISON WITH OTHER PUBLIC SETOR BANKS**

S.No	Name of the Bank	Direct Agriculture Advances	Indirect Agriculture Advances	Total Agriculture Advances	Weaker Section Advances	Total Priority Sector Advances
		Amount	Amount	Amount	Amount	Amount
1	AXIS	23484	7032	30518	19883	82895
2	SYNDICATE BANK	4406.33	1664.64	5870.94	3267.71	16626.62
3	CANARA BANK	8348	3684	12032	4423	30937
4	CORPORATION BANK	963.58	971.22	1934.80	665.32	9043.74



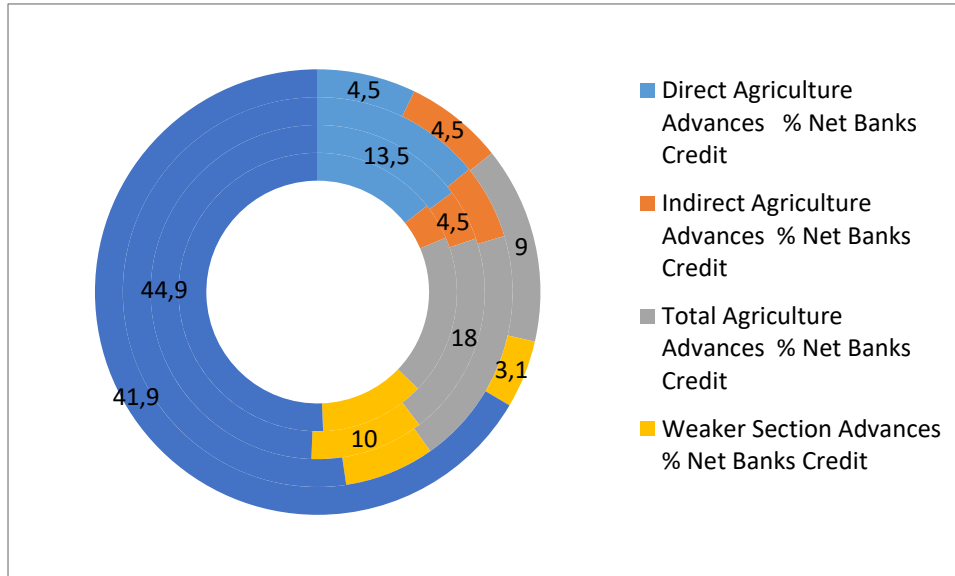
Graph 10

Interpretation:

- AXIS Issued loans for Direct Agriculture is 23484, Indirect Agriculture is 7032, a weaker section is 19883 and a total priority sector advance is 82895.
- SYNDICATE BANK Issued loans for Direct Agriculture is 4406.33, Indirect Agriculture is 1664.64, a weaker section is 3267.71 and a total priority sector advance is 16626.62
- CANARA BANK Issued loans for Direct Agriculture is 8348, Indirect Agriculture is 3684, a weaker section is 4423 and a total priority sector advance is 30937

PRIORITY SECTOR ADVANCES OF PUBLIC SECTOR BANKS IN PERCENTAGES ARE AS FOLLOWS:

S.No	Name of the Bank	Direct Agriculture Advances	Indirect Agriculture Advances	Total Agriculture Advances	Weaker Section Advances	Total Priority Sector Advances
		% Net Banks Credit	% Net Banks Credit	% Net Banks Credit	% Net Banks Credit	% Net Banks Credit
1	AXIS	10.5	3.1	13.6	8.9	37.0
2	SYNDICATE BANK	13.5	4.5	20.0	10.0	44.9
3	CANARA BANK	11.2	4.9	17.7	5.9	41.4
4	CORPORATION BANK	4.5	4.5	9.0	3.1	41.9



Graph 11

Interpretation:

- AXIS Issued loans for Direct Agriculture is 10.5%, Indirect Agriculture is 3.1%, a weaker section is 8.9% and a total priority sector advance is 37.0%.
- SYNDICATE BANK Issued loans for Direct Agriculture is 13.5%, Indirect Agriculture is 4.5%, a weaker section is 10.0% and a total priority sector advance is 44.9%
- CANARA BANK Issued loans for Direct Agriculture is 11.2%, Indirect Agriculture is 4.9%, a weaker section is 5.9% and a total priority sector advance is 41.4%.
- CORPORATION BANK Issued loans for Direct Agriculture is 4.5%, Indirect Agriculture is 4.5%, a weaker section is 3.1% and a total priority sector advance is 41.9%.
- Syndicate Bank Issued Highest amount of loans in for Direct Agriculture i.e., 13.5% out of their total loans issued and Corporation Bank issued lowest Percentage of loans for direct agriculture is 4.5%.
- Canara Bank Issued Highest percentage of loans for Indirect Agriculture i.e., 4.9% out of total loans and lowest by SBI i.e., 3.1%.
- AXIS’s direct agriculture advances as compared to other banks is 10.5% of the Net Bank’s Credit, which shows that Bank has not lent enough credit to direct agriculture sector.
- In case of indirect agriculture advances, AXIS is granting 3.1% of Net Banks Credit, which is less as compared to Canara Bank, Syndicate Bank and Corporation Bank. AXIS has to entertain indirect sectors of agriculture so that it can have more number of borrowers for the Bank.
- AXIS has advanced 13.6% of Net Banks Credit to total agriculture and 8.9% to weaker section and 37% to priority sector, which is less as compared with other Bank.

FINDINGS

- Project findings reveal that SBI is sanctioning less Credit to agriculture, as compared with its key competitor’s viz., Canara Bank, Corporation Bank, Syndicate Bank
- Recovery of Credit SBI recovery of Credit during the year 2020 is 62.4% Compared to other Banks SBI’s recovery policy is very good, hence this reduces NPA
- AXIS Issued loans for Direct Agriculture is 10.5%, Indirect Agriculture is 3.1%, a weaker section is 8.9% and a total priority sector advance is 37.0%.

- SYNDICATE BANK Issued loans for Direct Agriculture is 13.5%, Indirect Agriculture is 4.5%, a weaker section is 10.0% and a total priority sector advance is 44.9%
- CANARA BANK Issued loans for Direct Agriculture is 11.2%, Indirect Agriculture is 4.9%, a weaker section is 5.9% and a total priority sector advance is 41.4%.
- CORPORATION BANK Issued loans for Direct Agriculture is 4.5%, Indirect Agriculture is 4.5%, a weaker section is 3.1% and a total priority sector advance is 41.9%.
- Canara Bank Issued Highest percentage of loans for Indirect Agriculture i.e., 4.9% out of total loans and lowest by SBI i.e., 3.1%.

SUGGESTIONS

- Axis Limited Bank can enhance its credit risk management framework through several strategic initiatives.
- Strengthening early warning systems by monitoring key indicators and trends in real-time can help detect potential credit risks at an early stage, allowing the bank to take proactive measures to mitigate these risks.
- Enhancing stress testing and scenario analysis can help Axis Limited Bank prepare for unexpected economic downturns or market disruptions, identifying vulnerabilities and formulating contingency plans.
- Implementing strong credit policies and ensuring consistency and rigor in credit risk assessment and decision-making processes is crucial. Staying abreast of regulatory requirements and maintaining full compliance will help the bank align its risk management framework with regulatory standards.
- Leveraging technology-driven solutions for risk monitoring and reporting can enhance the bank's ability to identify and mitigate potential credit risks promptly.
- Finally, promoting a risk-aware culture within the organization by fostering collaboration between risk management teams, front-line staff, and senior management will ensure a robust and proactive approach to credit risk management.

V. CONCLUSION

Credit risk management is a dynamic and essential aspect of banking that safeguards financial stability and ensures sound lending practices. Axis Limited Bank exemplifies best practices in credit risk management by leveraging advanced models, collaborating with credit rating agencies, and utilizing technology to enhance monitoring and reporting. Despite ongoing challenges, such as economic volatility and regulatory compliance, the bank's proactive approach, including stress testing and scenario analysis, demonstrates its commitment to maintaining a robust credit risk framework. Overall, effective credit risk management is crucial for the sustainable growth and resilience of financial institutions.

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