

STOCK PRICE ANALYSIS IN INDIAN BANKING SECTOR AT AXIS CAPITAL

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ABSTRACT: The objective of this study is to evaluate the patterns, volatility, and determinants that influence the stock's performance during the designated period in the Indian banking industry by analyzing the stock price of Axis Capital. Historical market capitalization, trading volumes, and stock prices are predominantly examined using quantitative methods, including financial ratios and statistical tools. In order to ascertain the stock's reaction to market fluctuations and industry performance, analysts evaluate critical performance indicators, including the Price-to-Earnings (P/E) ratio, beta, and moving averages. The study investigates the influence of new regulations, the financial sector, and the general economy on the valuation of Axis Capital's stock. The findings are designed to aid investors, analysts, and stakeholders in the evaluation of risk, decision-making, and investment in the Indian financial sector. The research improves our understanding of the fluctuations in stock values within a financial environment that is swiftly changing.

Keywords: *Stock Market Trends, Banking Sector Performance, Price Volatility, Fundamental Analysis, Technical Analysis, Market Capitalization*

I. INTRODUCTION

The banking sector is essential for the Indian economy, as it serves as the foundation for financial intermediation. It enables enterprises and industries across the country to invest and save. The sector has been substantially impacted by technological advancements, globalization, and legal reforms over the course of history. The valuation and performance of banks are directly impacted by stock price fluctuations, necessitating an examination of stock price analysis by investors, financial experts, and legislators.

Stock price analysis enables the identification of patterns, comprehension of price fluctuations, and evaluation of the performance of institutions in the stock market. By analyzing its financial parameters, market capitalization, fluctuations in interest rates, and macroeconomic indicators, analysts can determine a bank's valuation. This research aids investors in making well-informed decisions by offering a comprehensive understanding of the overall health of the industry, market sentiment, and risk exposure.

The Indian banking sector's stock market serves as an illustration of the interdependence of global economic factors, regulatory frameworks, and public and private institutions. The emergence of digital banking and private banks has resulted in a greater sensitivity of stock prices to external economic conditions and internal financial performance. Stakeholders can evaluate the investment feasibility of the industry, ascertain its growth potential, and improve



their financial strategies and decisions in India's evolving economy by conducting a meticulous analysis of stock prices within this sector.

Stock analysis is the process by which an investor or trader evaluates and analyses a specific trading instrument, investment sector, or the stock market as a whole. Equity analysis or market analysis are occasionally used interchangeably with stock analysis. Utilizing stock analysis, traders and investors determine whether to acquire or dispose of securities.

INVESTMENT STRATEGIES IN BANKING STOCKS

It is imperative to thoroughly evaluate your financial objectives, risk tolerance, and market knowledge when investing in banking equities. Investors must employ informed strategies precisely because banks are susceptible to fluctuations in the macroeconomy, interest rates, and regulations. In order to optimize their returns and mitigate risk, investors must understand the distinctions between short-term and long-term investment strategies.

Short-term vs. Long-term Investment:

Short-term investing entails the acquisition and disposition of banking securities within a short period, which typically ranges from a few days to several months. This strategy is employed by investors who seek to capitalize on fluctuations in stock prices, market volatility, or specific news events, such as quarterly earnings reports or RBI policy announcements. Although short-term trading may generate accelerated returns, it is associated with a higher level of risk due to the unpredictable nature of market sentiments and macroeconomic disruptions. In contrast, long-term investment involves the retention of bank equities for an extended period, which affords investors the chance to capitalize on the bank's expansion, consistent dividend distributions, and industry expansion. This strategy is often perceived as more secure and as a way to reduce exposure to short-term volatility by individuals, particularly in the banking sector, which has experienced consistent growth in conjunction with economic development.

Risk-Return Assessment:

One evaluates the potential return against the associated hazards when investing in bank stocks. The likelihood of attaining desired returns is determined by evaluating a bank's profitability, asset quality, financial stability, and market fluctuations (Risk-Return Assessment). However, high-growth banks may offer attractive returns; however, they are also more volatile and may have non-performing assets (NPAs). In contrast, reputable banks with strong balance sheets may offer consistent returns through dividends and modest capital appreciation. In order to ensure that their investments are in accordance with the appropriate risk level, investors must take into account economic cycles, regulatory changes, and interest rate sensitivity.

Portfolio Diversification:

Diversification is an essential strategy for reducing risk when investing in bank equities. Investing in a variety of banks, including both public and private sector institutions, can protect you from financial losses that may arise from the underperformance of a single bank. This is preferable to investing in a single bank. You can further reduce the risk of your portfolio by diversifying it with bonds, mutual funds, or investments in alternative sectors, in



addition to banking equities. By diversifying their portfolios, investors can protect themselves from industry-specific risks, such as regulatory changes or credit defaults, and capitalize on the banking sector's development potential.

II. LITERATURE SURVEY

Bal, C. K. The year 2025: This paper offers a comprehensive bibliometric analysis of research about stock market analysis and prediction. It investigates the development of a variety of methodologies over time and lists notable books, authors, and organizations. The investigation centers on a research cluster that incorporates perspectives from finance, economics, and data science. The application of conventional statistical techniques in conjunction with contemporary machine learning models is examined. We evaluate the efficacy of the model, the data sources, and the fluctuations in the expected performance. The essay investigates the methodologies utilized in stock market research across a variety of disciplines. It identifies gaps in the literature and suggests potential avenues for additional inquiry. This analysis elucidates the progression of knowledge in the subject matter and establishes the direction for future research.

Sonani, M. S., Moin, A., and Badii, A. 2025: A hybrid methodology for stock price prediction is introduced in this study, which integrates Long Short-Term Memory (LSTM) networks with Graph Neural Networks (GNNs). The LSTM component monitors the temporal fluctuations of stock prices, while the GNN analyzes the network and relational frameworks of a variety of equities. In order to assess the predictive capabilities and robustness of the model, we employ a variety of datasets. The results indicate that the precision of efficacy estimates is enhanced by the combination of temporal modeling and graph-based insights. Overfitting and network sparsity are the two topics that are currently being discussed. By combining conventional time-series analysis with contemporary network-based techniques, the research illustrates the potential of hybrid architectures to forecast financial events. Portfolio managers and investors are currently engaged in discussions regarding the potential applications of this information. The investigation introduces a novel methodology for enhancing the precision of stock market forecasts.

Ren, J., Saberironaghi, A., and Saberironaghi, M. The year 2025: This review investigates the utilization of deep learning (DL) and machine learning (ML) in the prediction of stock markets. Regression-based machine learning, ensemble models, and neural networks such as CNN and LSTM have been used to categorize previous research. The study evaluates the applicability of each method in a variety of market environments, as well as its advantages and disadvantages. The emphasis is placed on unmet research requirements, notable progress, and issues such as feature selection, data preparation, and model interpretability. In an additional effort to optimize prediction accuracy, the investigation investigates hybrid models that implement numerous methodologies. The review's insights may be advantageous to researchers and professionals who are developing successful prediction strategies. This document offers a comprehensive examination of the current state of stock market forecasting and suggests potential enhancements for the future.



Lee, C. Y. The year 2025: This investigation examines the impact of sentiment in business news on the energy industry's stock market. Sentiment scores are determined by employing natural language processing (NLP) techniques to analyze news articles. The research examines the correlations between sentiment indicators and fluctuations in stock prices. The results indicate that both favorable and unfavorable news emotions significantly influence short-term market fluctuations. The study examines the incorporation of sentiment analysis with conventional stock price prediction algorithms to enhance the accuracy of forecasting. The examination delves into the constraints of information promptness and news bias. Valuable applications for energy industry professionals and investors are highlighted. The research demonstrates the necessity of incorporating unstructured textual data into predictive financial models.

Vuong, P. H. The year 2024: This article provides a comprehensive bibliometric analysis of the literature on stock price forecasting that spans several decades. By categorizing methodologies into statistical models, machine learning techniques, and deep learning approaches, it emphasizes their practical applications and development. The research identifies the most prominent authors, collectives, and publications that are relevant to this topic. Emerging research areas and significant developments that improve our understanding of methodologies that are becoming more popular are analyzed. The investigation evaluates the advantages and disadvantages of numerous predictive methodologies. The challenges associated with the application of complex models to real-world data are examined. The text is an exceptional resource for academics of all levels, regardless of their level of experience. It identifies voids in the literature and suggests potential avenues for additional research. When all factors are taken into account, it offers a thorough analysis of the stock

III. THEORETICAL FRAMEWORK

Stock price analysis is an essential element of financial markets. The goal is to analyze, anticipate, and evaluate the fluctuations in stock values over time. This research aids banks, brokers, and investors in determining whether to acquire, retain, or divest equities. Technical analysis and fundamental analysis are the two primary forms of stock price analysis. In order to determine the true value of an organization, fundamental analysis evaluates a company's financial statements, revenue growth, profitability, debt levels, and macroeconomic factors, including interest rates and market conditions.

TYPES OF STOCK TRADING

Diverse investors with varying levels of risk tolerance have access to a variety of strategies in India's stock market.

Intraday Trading: The act of purchasing and selling securities within the same trading day is referred to as intraday trading. Traders must reconcile all positions prior to market closure in order to capitalize on transient price fluctuations.

Swing Trading: Swing trading is the act of purchasing and selling equities over a period of several days or weeks in order to profit from medium-term trends. Technical analysis is



implemented by swing traders to ascertain the most advantageous entry and exit points for transactions.

Long-Term Investing: Long-Term Investing: Investors prioritize fundamental analysis and the company's development prospects by holding onto stocks for extended periods. This approach reduces the hazards linked to daily market fluctuations.

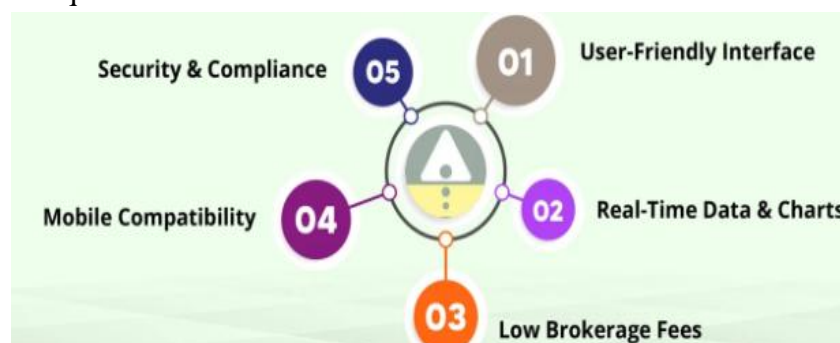
Delivery-Based Trading: Delivery-Based Trading: Investors acquire shares and maintain them in their demat accounts without the imminent need to sell them.

Derivatives Trading: Derivatives trading is the process of purchasing and selling futures and options contracts that are associated with stock indices or specific equities with the intention of generating profit or reducing risk.

By comprehending a variety of stock trading strategies, investors can determine which one is most compatible with their financial objectives and risk tolerance.

CHOOSING THE BEST STOCK TRADING PLATFORM

Your trading activities may be substantially affected by the platform you choose for stock trading. The subsequent factors should be taken into account:



User-Friendly Interface: User-friendly: The website's interface is both intuitive and seamless, making it easy to navigate for beginners. The utilization of trading tools, charts, and order execution options is facilitated by premier online stock trading systems without the need for technical expertise.

Real-Time Data & Charts: It is imperative to have access to current technical charts, market data, and indicators in order to make well-informed decisions. Traders can quickly identify price fluctuations and patterns by utilizing advanced trading platforms, which include analytical features and configurable charting tools.

Low Brokerage Fees: It is imperative to evaluate the fees of a variety of commission-free stock trading brokers in order to conserve funds.

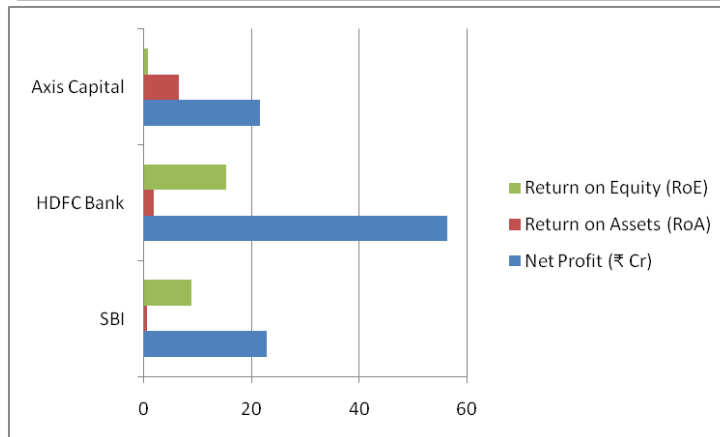
Mobile Compatibility: An efficient mobile trading application allows investors to execute transactions while on the go. Certain platforms don't charge for stock delivery, while others provide discounts to active traders in order to optimize their profits. Real-time data, mobile order placement, and push notifications are among the components that facilitate trading.

Security & Compliance: It is impermissible to compromise on a secure platform. In order to protect investors' funds and information from online assaults, SEBI regulates premier stock trading platforms that implement robust encryption, two-factor authentication (2FA), and supplementary security protocols.

IV. DATA ANALYSIS AND RESULTS

NET PROFIT & PROFITABILITY METRICS

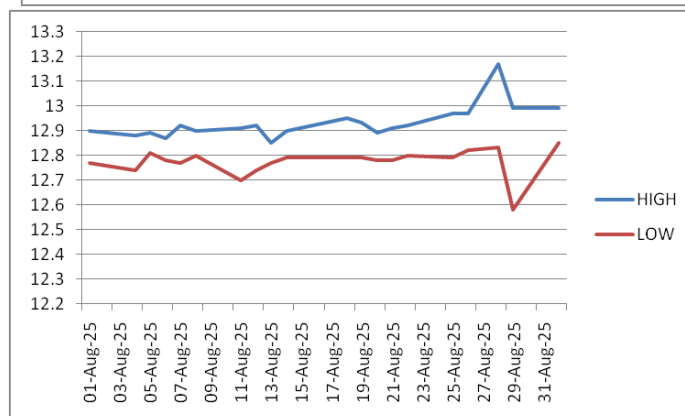
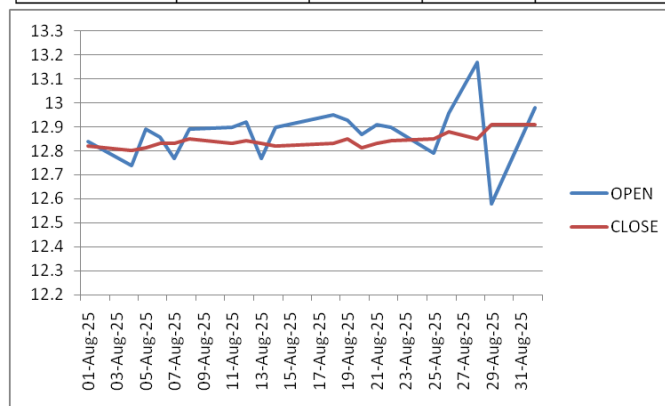
Metric	SBI	HDFC Bank	Axis Capital
Net Profit (₹ Cr)	22.87	56.44	21.5
Return on Assets (RoA)	0.45	1.78	6.48
Return on Equity (RoE)	8.86	15.27	0.66



The high net profit (₹56.44 Cr), high RoA (1.78), and high RoE (15.27) demonstrate HDFC Bank's efficient asset and equity utilization. SBI has a moderate profit, as shown by its average RoA (0.45), RoE (8.86), and reduced net profit of ₹22.87 Cr. This shows the company's stability. Axis Capital's net profit of ₹21.5 Cr and low return on equity (0.66) contrast with its high return on assets (6.48). It generates revenue from its assets well but struggles with its equity. HDFC Bank grows and performs well, SBI performs well, and Axis Capital may need more equity.

NSE OF AXIS CAPITAL from 01-09-2025 to 01-09-2025

DATE	OPEN	HIGH	LOW	CLOSE
01-Aug-25	12.84	12.9	12.77	12.82
04-Aug-25	12.74	12.88	12.74	12.8
05-Aug-25	12.89	12.89	12.81	12.81
06-Aug-25	12.86	12.87	12.78	12.83
07-Aug-25	12.77	12.92	12.77	12.83
08-Aug-25	12.89	12.9	12.8	12.85
11-Aug-25	12.9	12.91	12.7	12.83
12-Aug-25	12.92	12.92	12.74	12.84
13-Aug-25	12.77	12.85	12.77	12.83
14-Aug-25	12.9	12.9	12.79	12.82
18-Aug-25	12.95	12.95	12.79	12.83
19-Aug-25	12.93	12.93	12.79	12.85
20-Aug-25	12.87	12.89	12.78	12.81
21-Aug-25	12.91	12.91	12.78	12.83
22-Aug-25	12.9	12.92	12.8	12.84
25-Aug-25	12.79	12.97	12.79	12.85
26-Aug-25	12.96	12.97	12.82	12.88
28-Aug-25	13.17	13.17	12.83	12.85
29-Aug-25	12.58	12.99	12.58	12.91
01-Sep-25	12.98	12.99	12.85	12.91



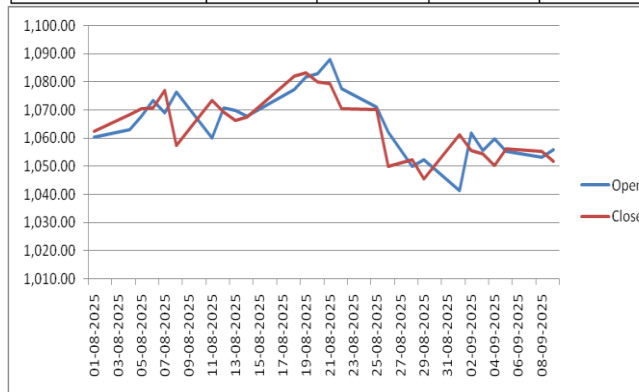
The stock consolidated well in August 2025, trading between 12.8 and 13.0. The market is calm and not volatile, as most sessions ended between 12.82 and 12.85. It briefly rose to

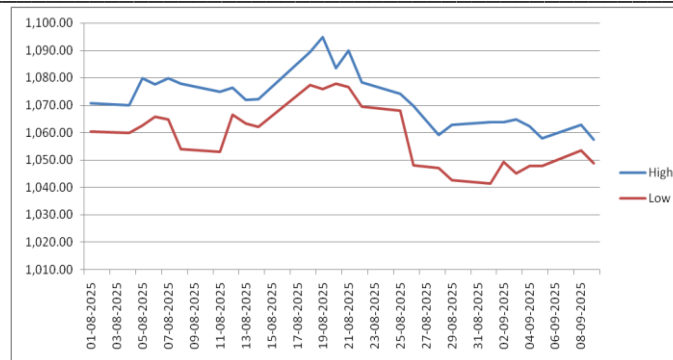


13.17, suggesting dealers were trying to raise it, but it fell. A little upward trend with a sideways swing indicates accumulation this month.

BSE OF AXIS CAPITAL from 01-09-2025 to 01-09-2025

Date	Open	High	Low	Close
01-08-2025	1,060.25	1,070.80	1,060.20	1,062.60
04-08-2025	1,063.20	1,070.00	1,059.75	1,068.45
05-08-2025	1,068.00	1,079.85	1,062.60	1,070.55
06-08-2025	1,073.40	1,077.80	1,065.80	1,070.70
07-08-2025	1,069.10	1,079.80	1,064.85	1,076.90
08-08-2025	1,076.65	1,078.05	1,053.80	1,057.35
11-08-2025	1,060.00	1,075.00	1,053.00	1,073.55
12-08-2025	1,070.75	1,076.45	1,066.50	1,069.30
13-08-2025	1,069.90	1,071.95	1,063.25	1,066.30
14-08-2025	1,068.00	1,072.25	1,062.15	1,067.50
18-08-2025	1,077.30	1,089.60	1,077.30	1,082.15
19-08-2025	1,082.00	1,094.95	1,075.95	1,083.25
20-08-2025	1,083.15	1,083.55	1,077.85	1,079.85
21-08-2025	1,088.15	1,090.00	1,076.50	1,079.30
22-08-2025	1,077.80	1,078.50	1,069.35	1,070.40
25-08-2025	1,071.20	1,074.35	1,068.00	1,070.05
26-08-2025	1,062.15	1,069.70	1,048.05	1,050.15
28-08-2025	1,050.00	1,059.20	1,047.00	1,052.35
29-08-2025	1,052.30	1,062.85	1,042.50	1,045.55
01-09-2025	1,041.30	1,063.90	1,041.30	1,061.40
02-09-2025	1,062.00	1,063.95	1,049.25	1,055.70
03-09-2025	1,055.65	1,065.00	1,045.10	1,054.45
04-09-2025	1,059.95	1,062.35	1,047.70	1,050.20
05-09-2025	1,055.30	1,058.00	1,047.65	1,056.20
08-09-2025	1,053.35	1,062.90	1,053.35	1,055.25
09-09-2025	1,055.85	1,057.50	1,048.70	1,051.90





From August to early September 2025, the stock fluctuated widely. It peaked at 1,095, indicating strong buying. The price dropped significantly in the last week of August to \$1,045. After the mid-month gain, the stock's failure to recover in early September between 1,050 and 1,060 showed its weakness and consolidation.

V. CONCLUSION

In summary, the assessment of equities in the Indian banking sector requires a comprehensive approach that incorporates financial measures, asset quality, capital adequacy, and operational efficiency, in addition to macroeconomic factors and market sentiment. Investors can determine the stability and potential of a bank's future by analyzing profitability ratios, loan growth, non-performing assets, and regulatory compliance. The identification of potential hazards or undervalued opportunities may be facilitated by scrutinizing the historical performance of stocks and comparing them to one another. A meticulous, data-driven investigation reduces the risk of macroeconomic and sector-specific influences, thereby enabling the formulation of informed investment decisions.

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