



open by Axis Bank
Digital Bank within the Bank



open by
Axis Bank
Evolution

PARAMETER	DEC 2019	OCT 2023
APP RATING	4.6	4.8
MB MAU	5.6 mn	12.9 mn
FINANCIAL TRANSACTIONS	100*	306
SERVICE REQUEST DIGITAL	40%	65%
FD INFLOWS	100*	195
MF SALES	100*	627
LOANS (AXIS 2.0)	100*	532
CC CROSS-SELL (IL)	100*	863
DIGITAL TEAM SIZE	~100	1700+
NO OF API'S	<50	450+
OPERATING MODEL	Waterfall	Largely Agile
DESIGN	100% Outsourced	75% In-house

*Index value

open by Axis Bank | THE “WHAT”

PERSONAL LOAN EXAMPLE

SOURCING

PROCESSING

H1 FY 24 DIS IN %

YOY GROWTH

PHYSICAL

PHYSICAL

44%

34%

PHYSICAL

DIGITAL

34%

33%

DIGITAL

DIGITAL

23%

59%

open by **AXIS BANK**

open by Axis Bank

A FULLY DIGITAL BANK AT SCALE IN 5 YEARS

open BY AXIS BANK - A FULLY DIGITAL BANK WITHIN THE BANK

ACQUIRE NEW CUSTOMERS AT SCALE

BECOME A DIGITAL CONSUMER LENDING POWERHOUSE

BECOME BENCHMARK DIGITAL BANK GLOBALLY

TOP 5 RATED MOBILE APP & DISTINCTIVE IN-HOUSE
DIGITAL CAPABILITY - PEOPLE, TECH, PROCESSES



Aspirations
& Strategy



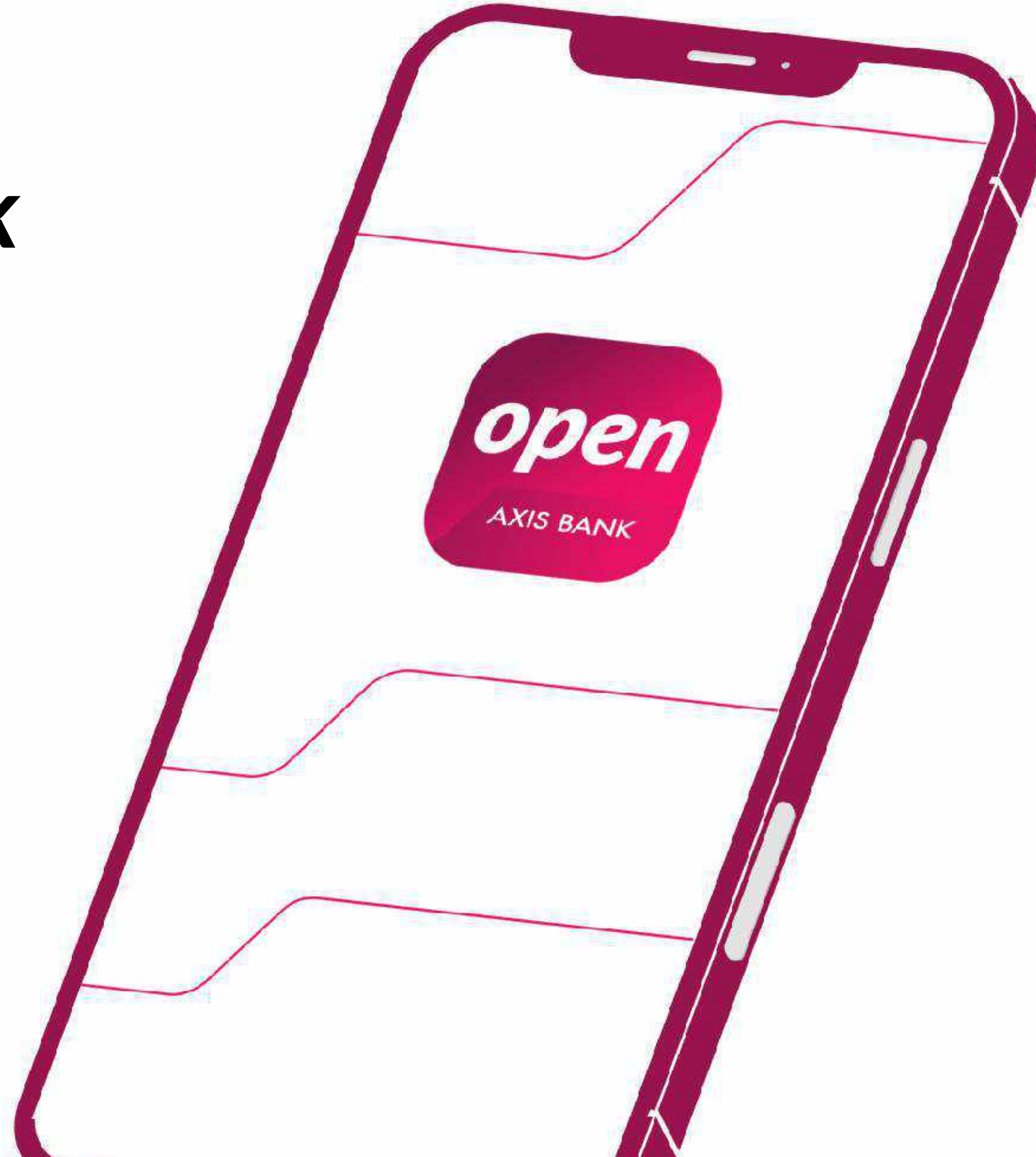
Update '23

Key highlights

open by Axis Bank has continued to make significant progress across dimensions:

Update '23

**Axis 2.0 is now
open by Axis Bank**





open by
Axis Bank's B/S



DEPOSITS

100

H1 '23

153

H1 '24



LOANS

100

H1 '23

177

H1 '24

*Index value

open
by Axis Bank

CONTINUES TO BE
ACCRETIVE TO BANK
LEVEL ECONOMICS

PRODUCT	<i>open</i>	+ ASSISTED	PHYSICAL
PL	23%	57%	43%



150+ *higher bps yield*

50+ *bps higher fee*

open
by Axis Bank

CONTINUES TO BE
ACCRETIVE TO BANK
LEVEL ECONOMICS

	PRODUCT	NPS (HIGHER)	OPEX DIFF (LOWER)
ASSETS	PL	30%	46%
	OTHER LOAN*	17%	22%
	CREDIT CARDS	16%	20%
	CREDIT CARD PORTFOLIO	NA	97%
LIABILITIES**	SAVINGS A/C	19%	25%
	CURRENT A/C	At par	~50%
	FD (ETB & NTB)	NA	~55%
FEE PRODUCTS**	FOREX CARDS	37%	40% +
	MUTUAL FUNDS	At par	90% +

*BUSINESS LOAN, LAS, ODFD, AL/ TW

**BY VOLUME

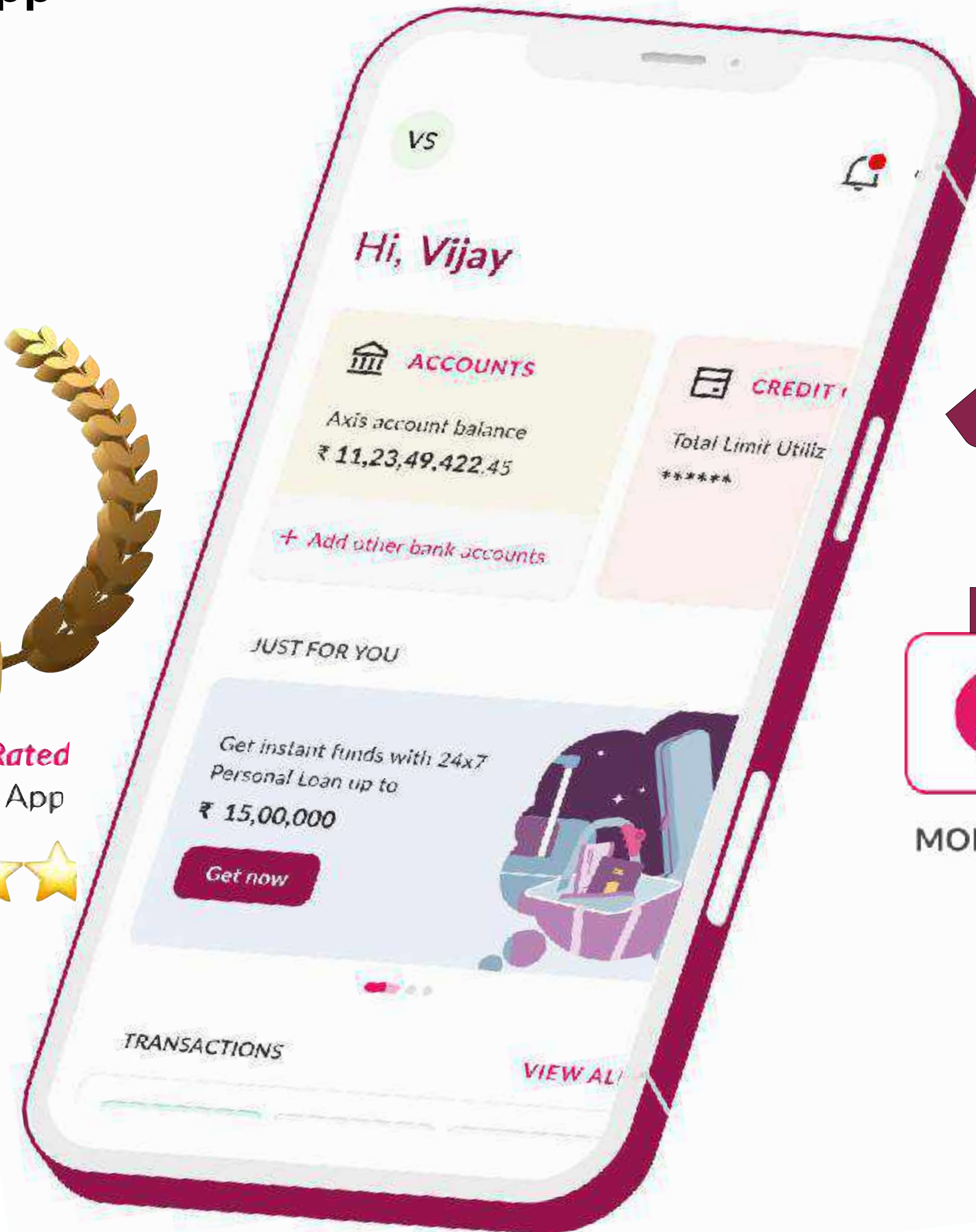
Update '23

open by Axis Bank

continues to the highest rated app



Worlds Highest Rated
Mobile Banking App



13



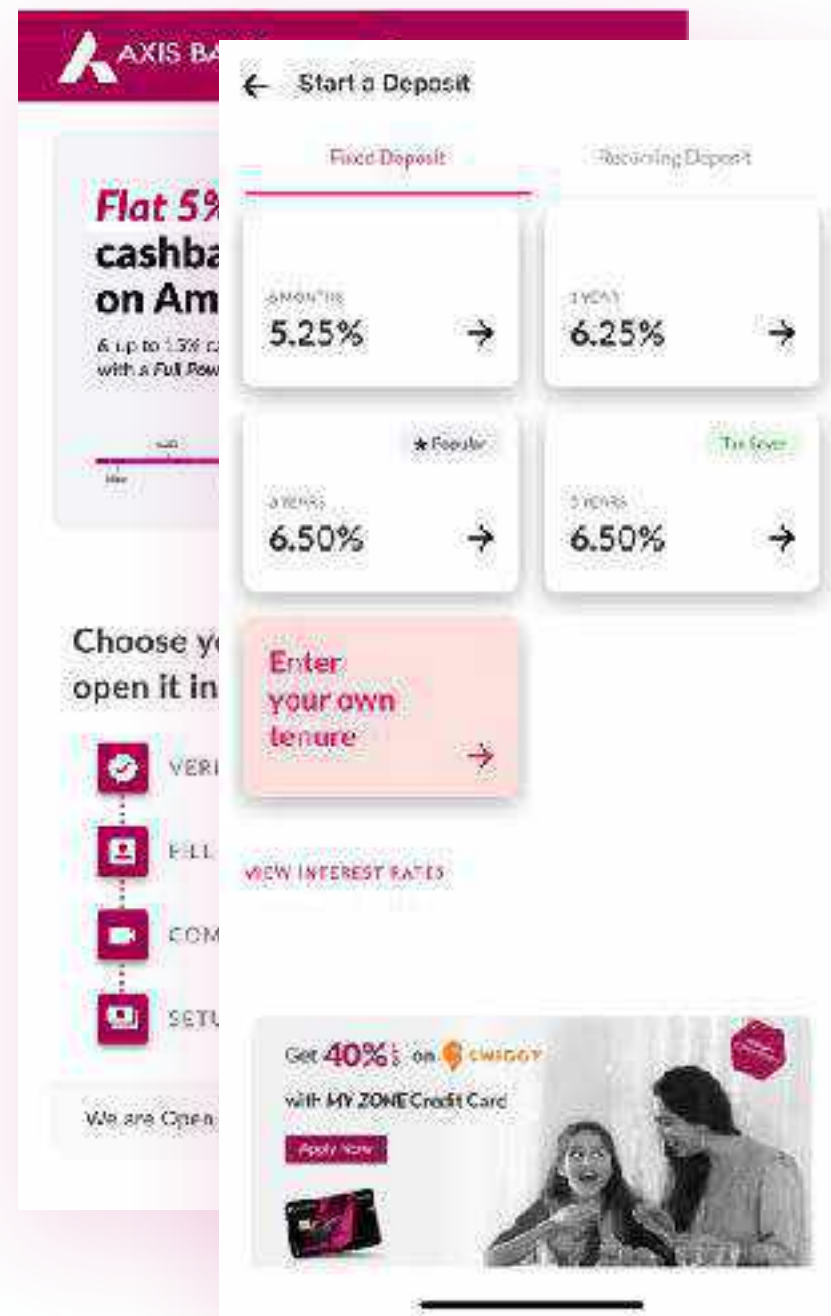
13 Millions+

MONTHLY ACTIVE USERS (MAU)

Update '23

New launches: scaled from last year GROWTH IN H1 FY24 V/S H1 FY23

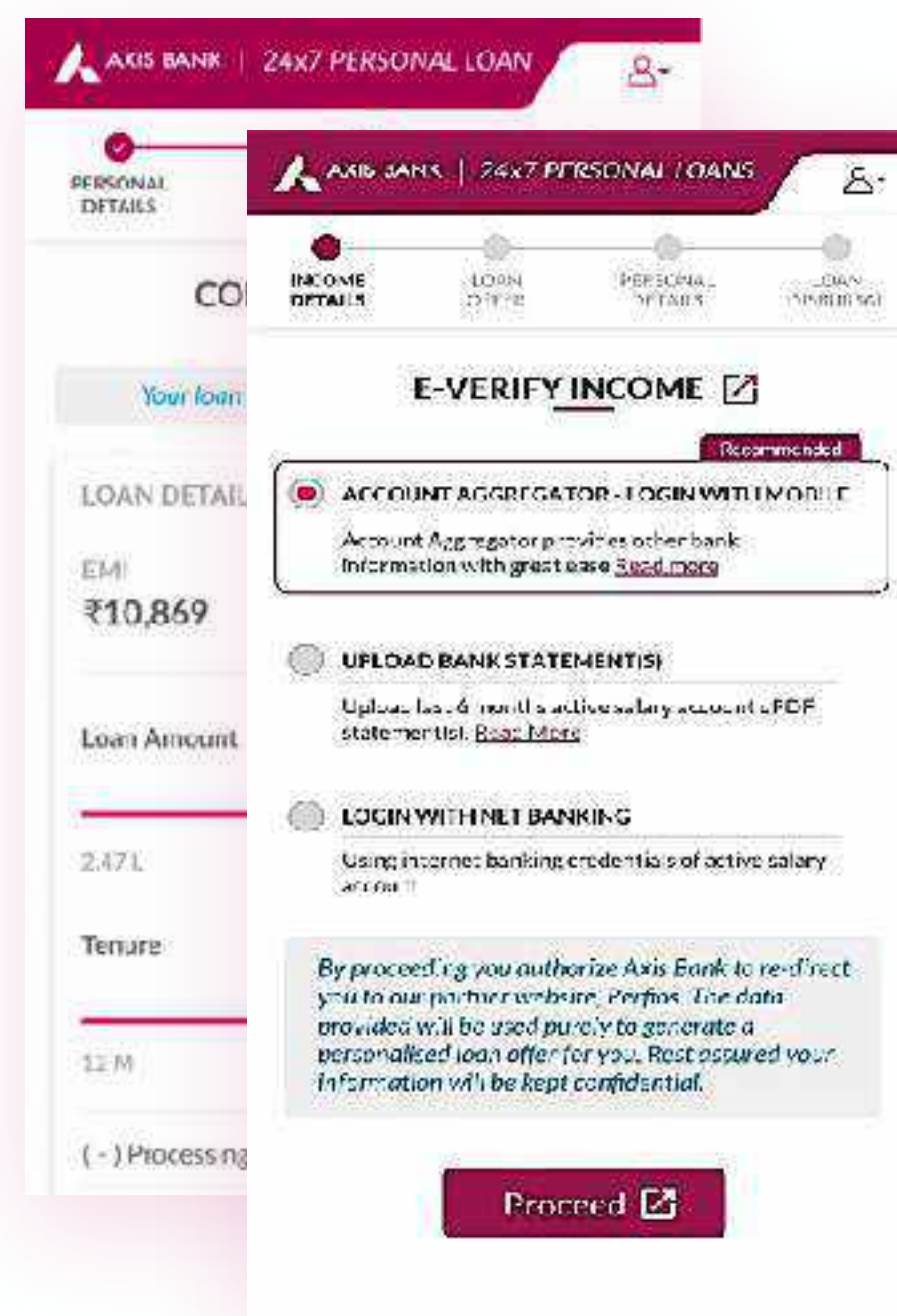
LIABILITIES



DIGITAL CASA, FD

58% 54%

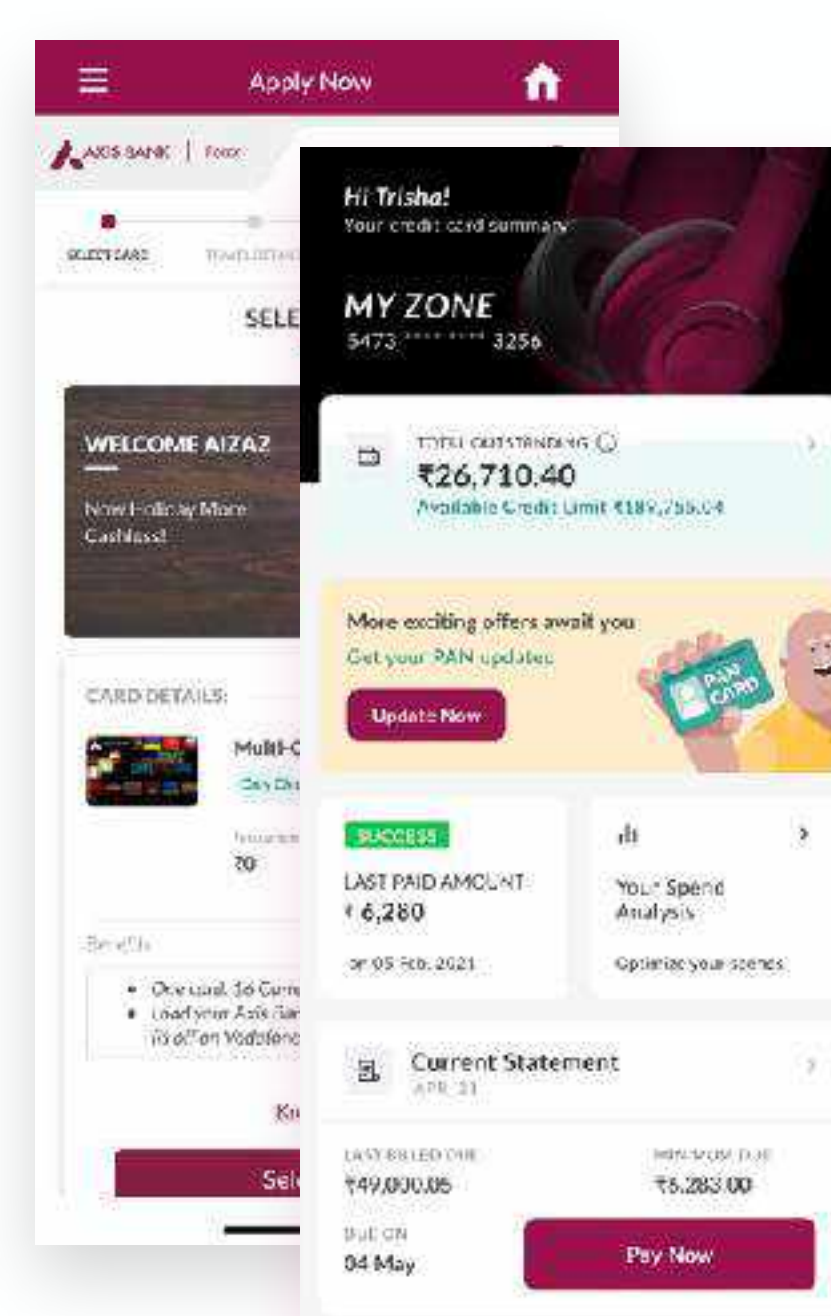
LENDING



PL, BL, AL, ODFD

77%

CARDS

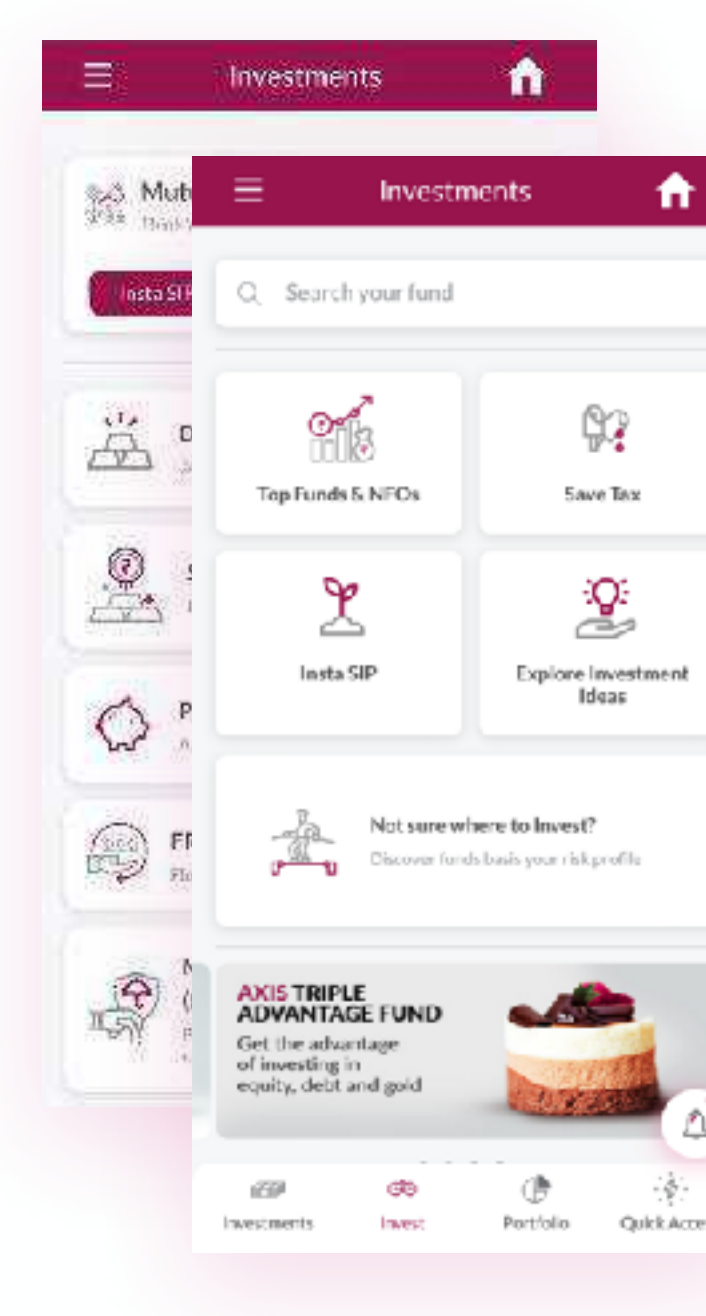


CREDIT CARD

599%

PORTFOLIO PRODUCTS

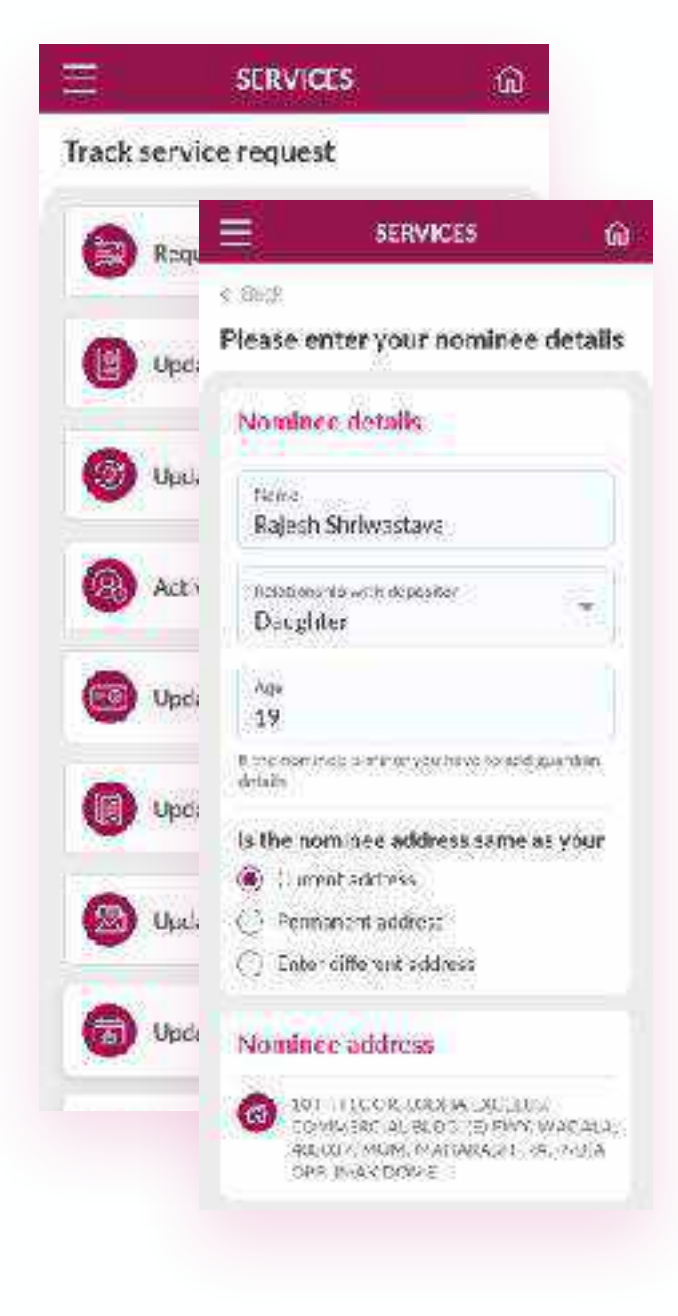
INVESTMENTS



MUTUAL FUNDS, SGB

62%

SERVICES



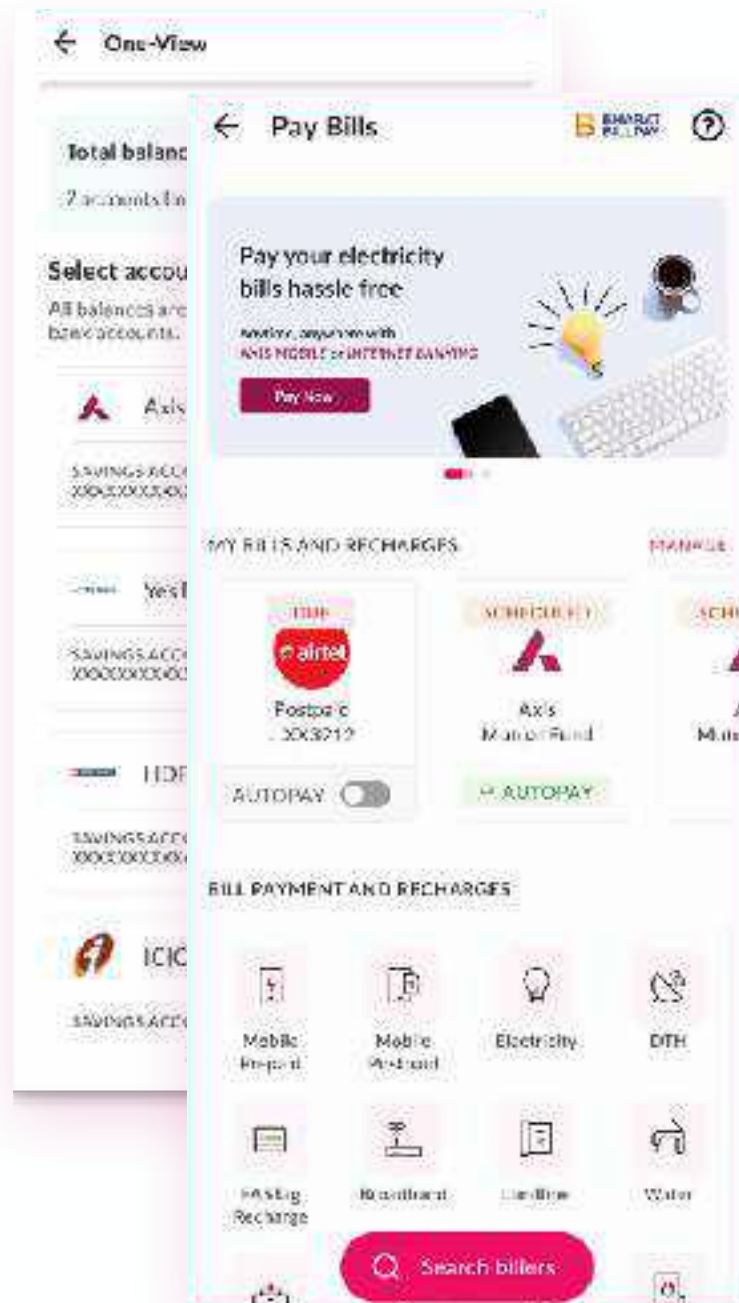
FULLY DIGITAL BOTF

56% volume

Update '23

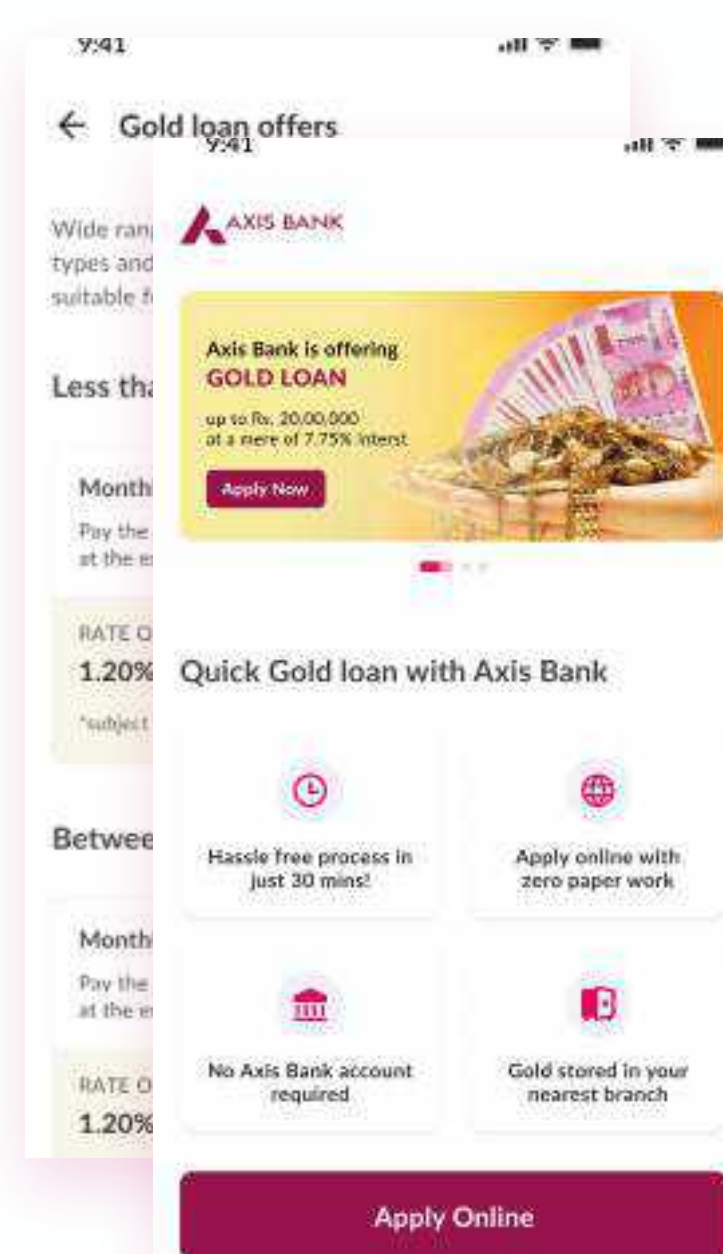
New launches: this year

LIABILITIES



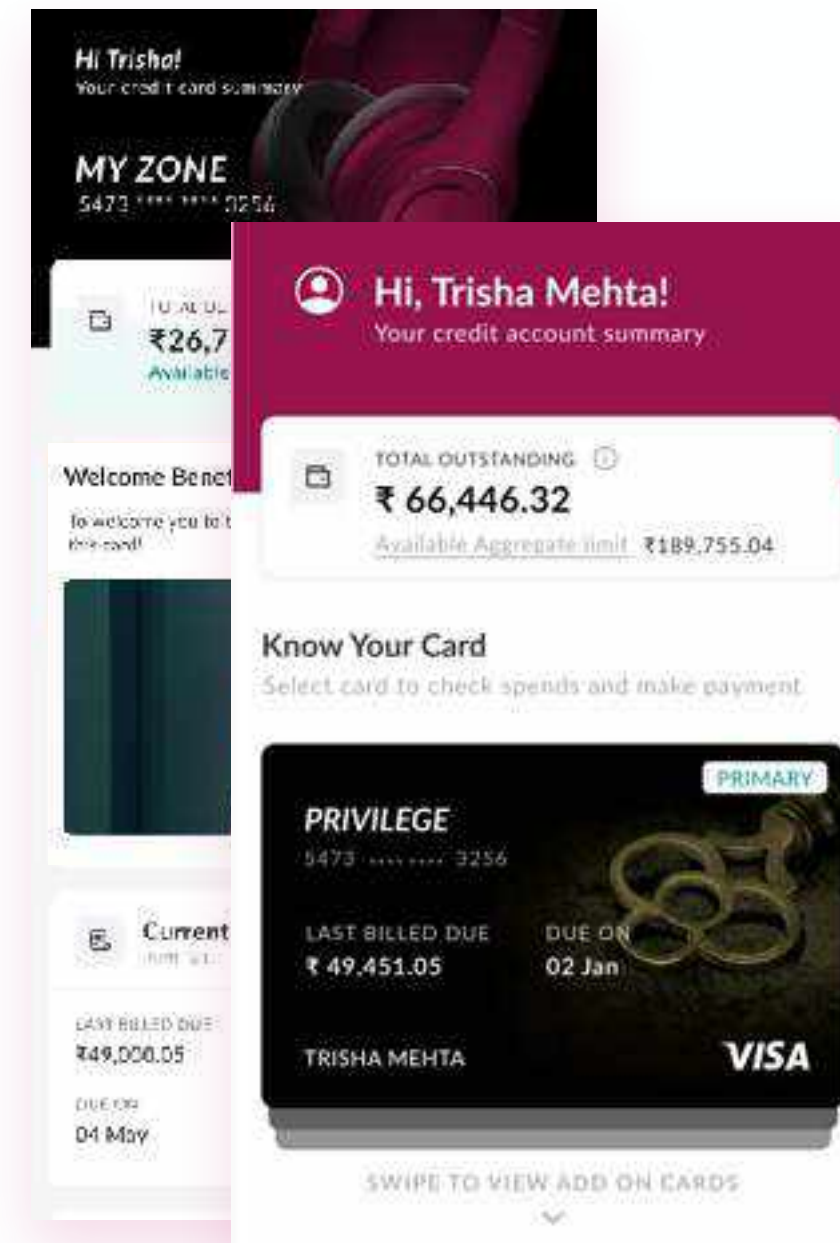
BILL PAY
GRAB DEALS 2.0
NRI A/C, NRI FD,
ONE VIEW

LENDING



LOANS WITH PARTNERSHIP,
HOME LOAN,
GOLD LOAN,
QUICK OD
KISAN CREDIT CARD,

CARDS



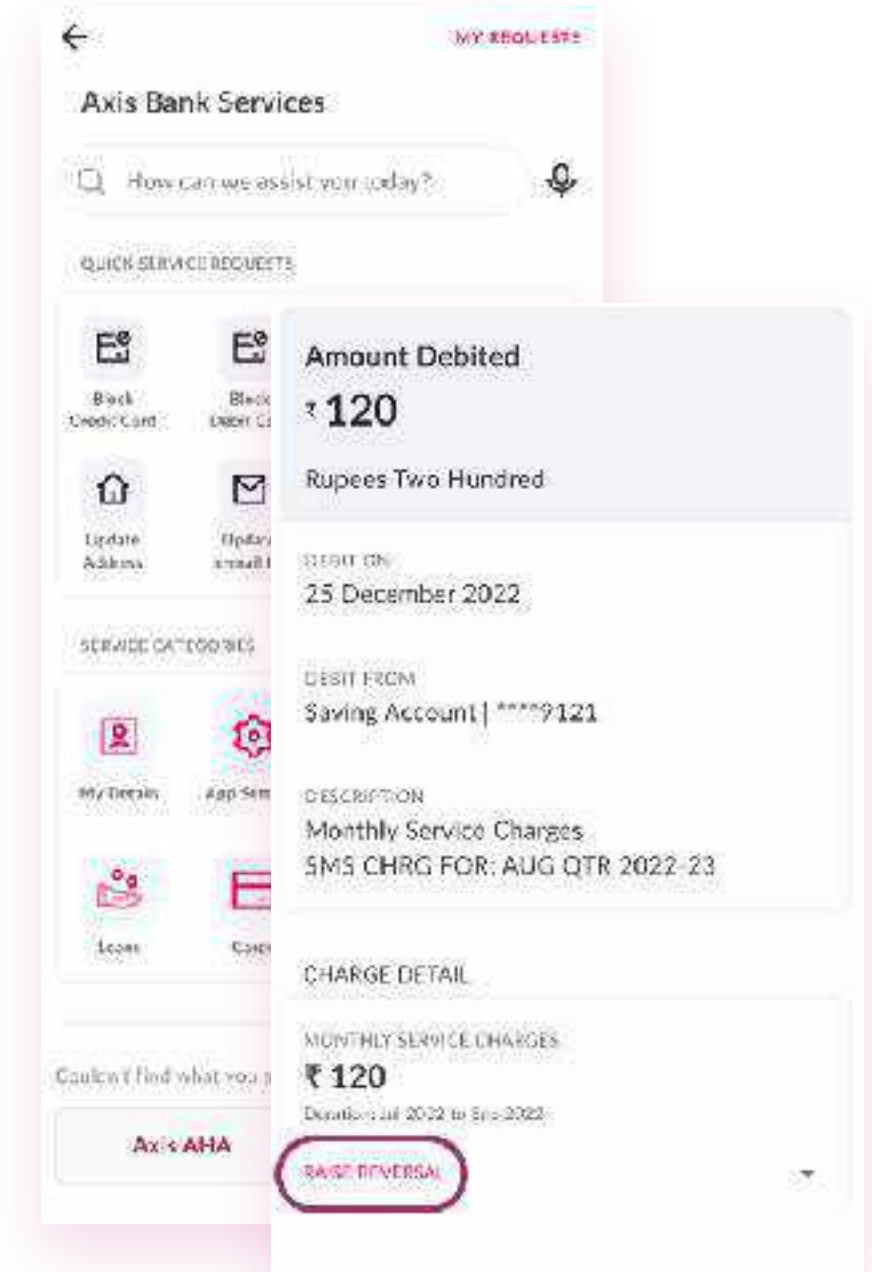
RUPAY DIGITAL CARD,
AD-ON CARD,
BENEFIT DASHBOARD

INVESTMENTS



DIGITAL GOLD,
PERSONAL FINANCE
MANAGER,
PPF INVESTMENT,
INSURANCE

SERVICES

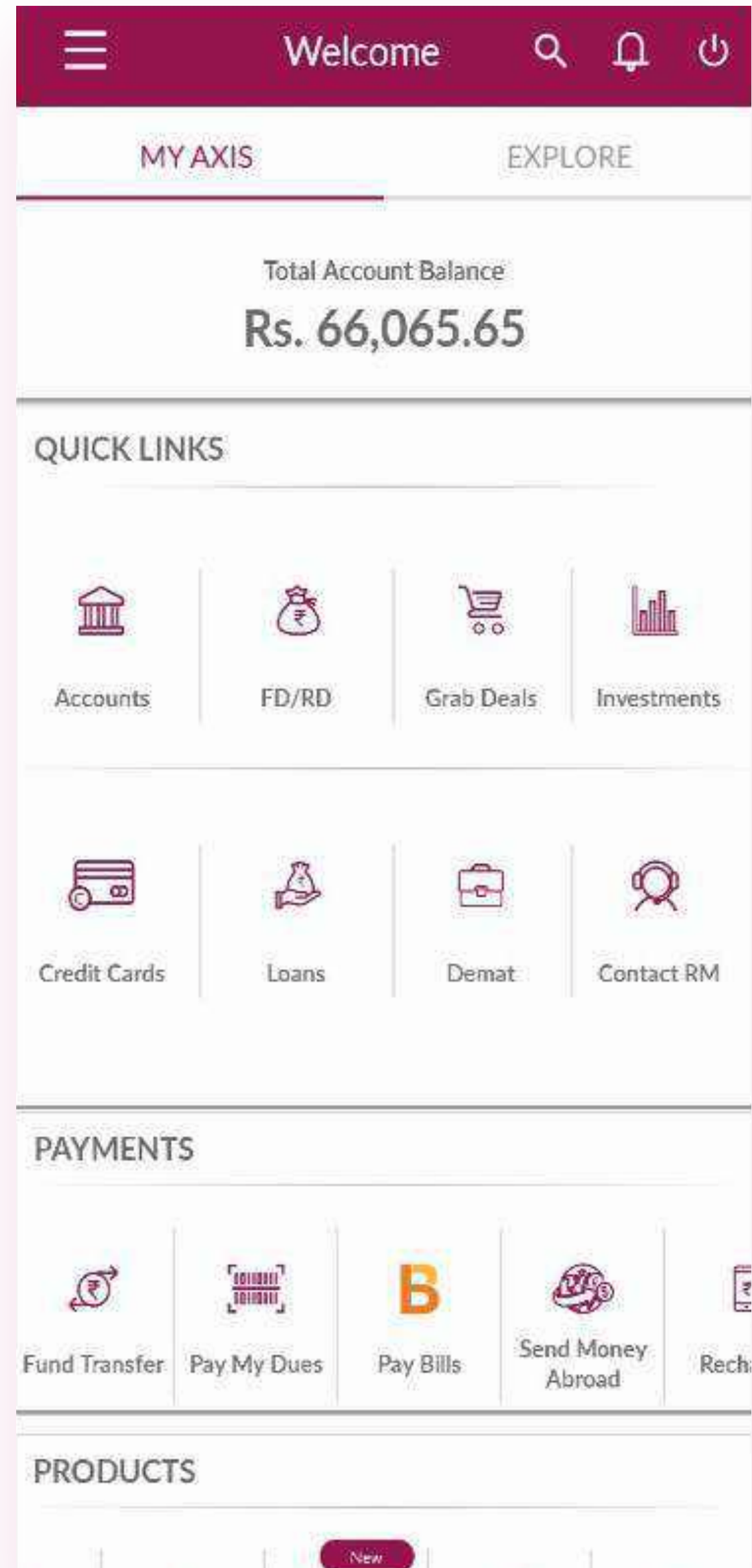


SERVICE TRACKING,
RAISE TRANSACTION
DISPUTE

App Refresh

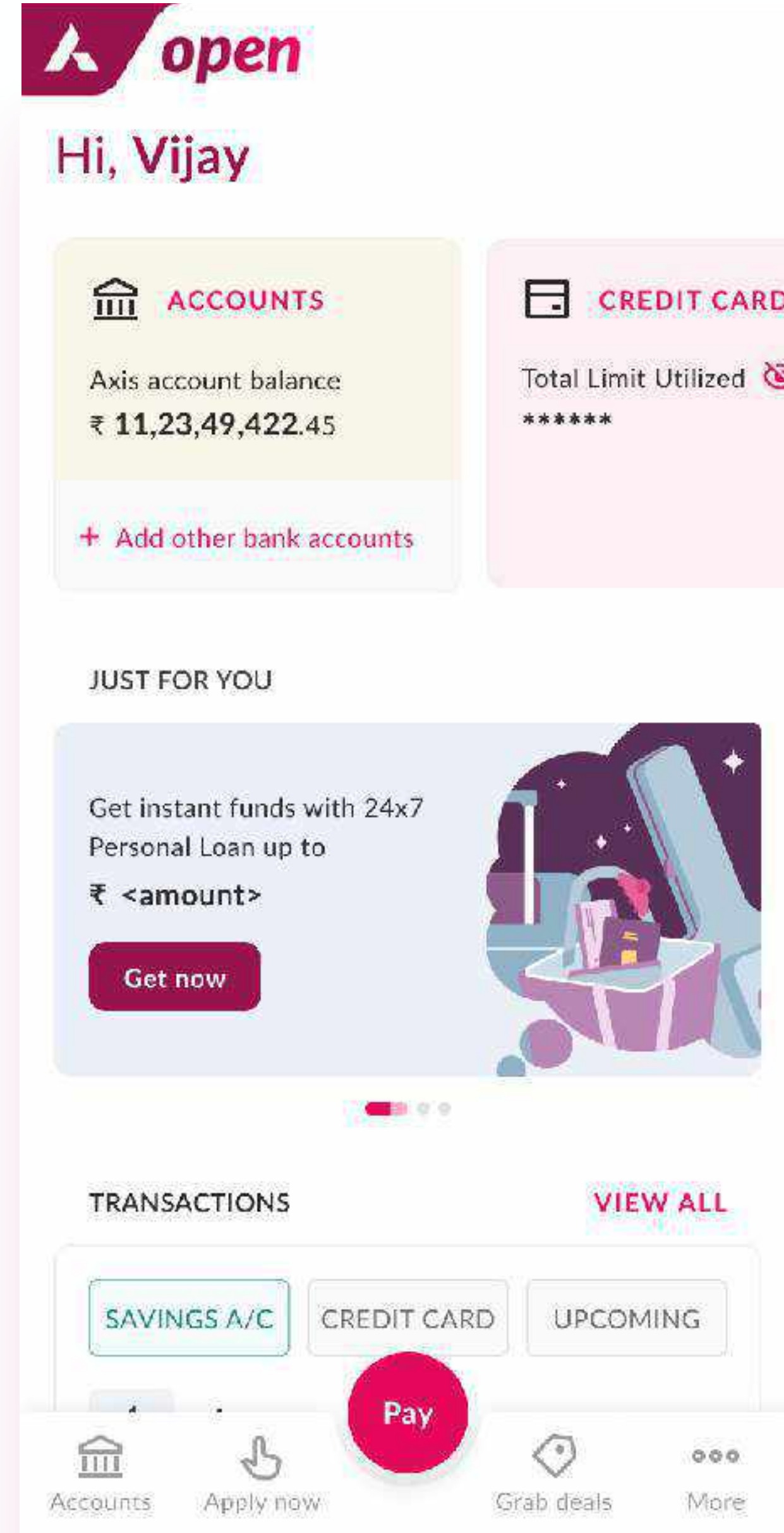
OLD HOME

App rating 4.6 | MAU : 10.5M



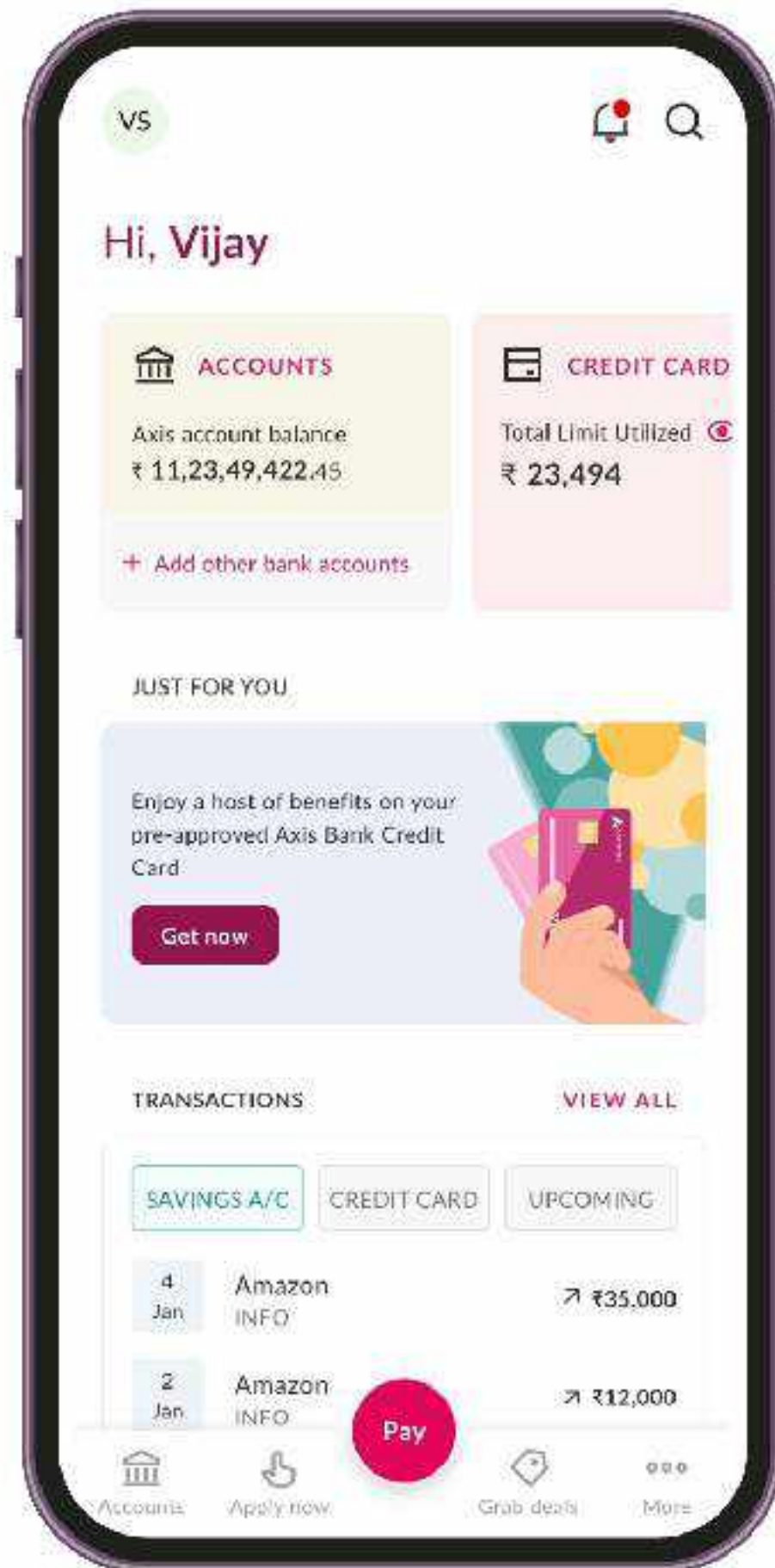
REVAMPED DASHBOARD

App rating 4.8 | MAU : 13M+

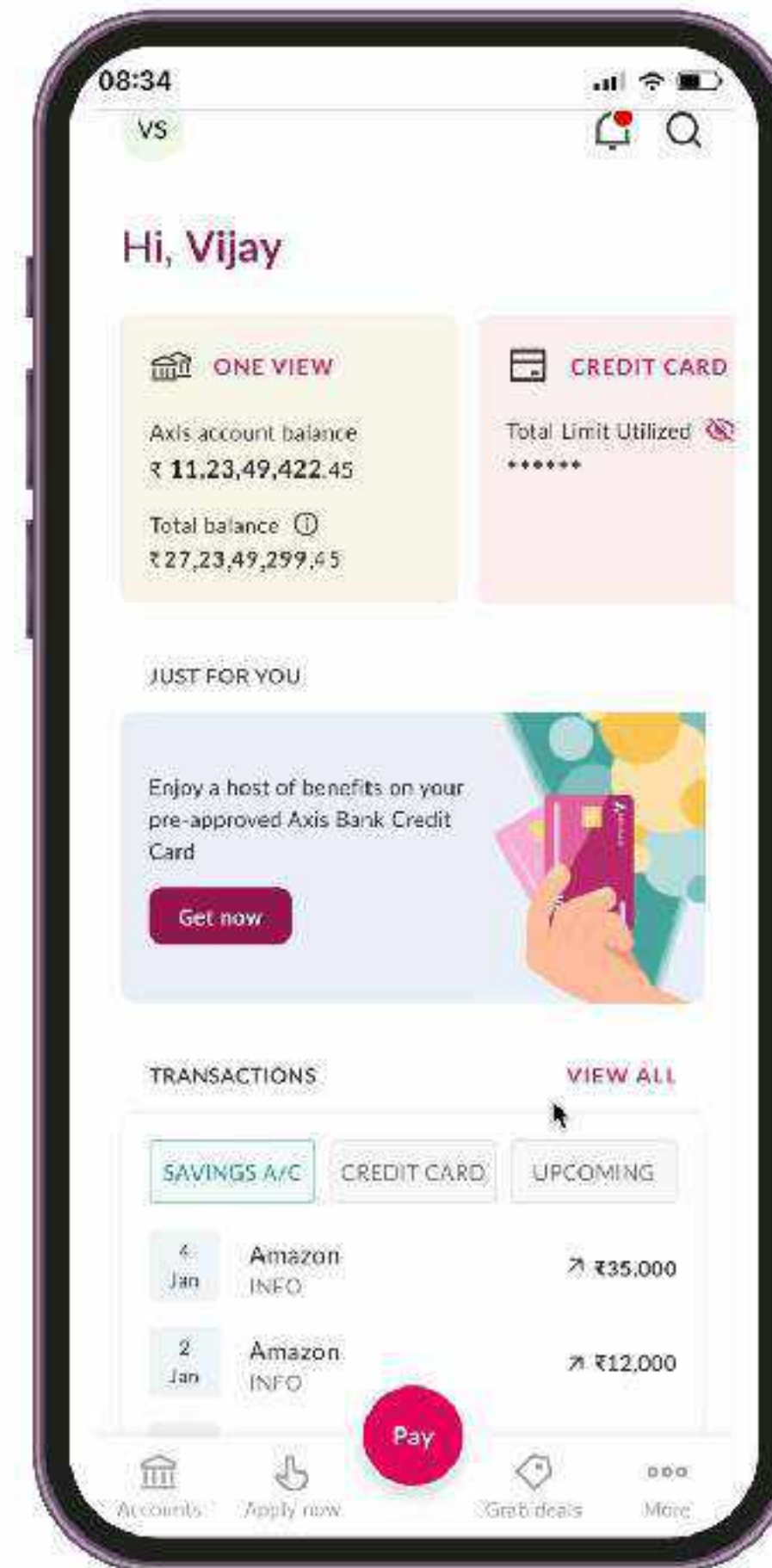


Demo

ONE VIEW



PFM



Update '23

Partnerships

Partnerships framework is fully ready and at scale

- ✓ PARTNER READY CREDIT MODEL
- ✓ REAL-TIME UNDERWRITING API'S
- ✓ 25+ UNDERWRITING MODELS
- ✓ FLEXIBLE API SUITE TO MEET THE REQUIREMENT OF EVERY PARTNER
- ✓ SCALABLE PLATFORM TO HANDLE PARTNER MEGA SALE EVENTS
- ✓ 50+ API SUITE
- ✓ STEERING COMMITTEE FOR QUICK DECISIONS
- ✓ TAILORED SOLUTIONS
- ✓ E2E RELATIONSHIP MANAGEMENT

Data analytics
and underwriting

Partnerships
ready cloud
based tech stack

Org that focused on
partnership
(Dedicated team)



Growth via Partnerships



Capabilities Snapshot

- ✓ **Team**
- ✓ **Engineering and technology**
- ✓ **Design capabilities**
- ✓ **Data and analytics**





Building the right team with right talent

 **PRODUCT TEAM**

200

400+

 **ENGINEERING TEAM**

200

350+

 **DESIGN TEAM**

30

55+

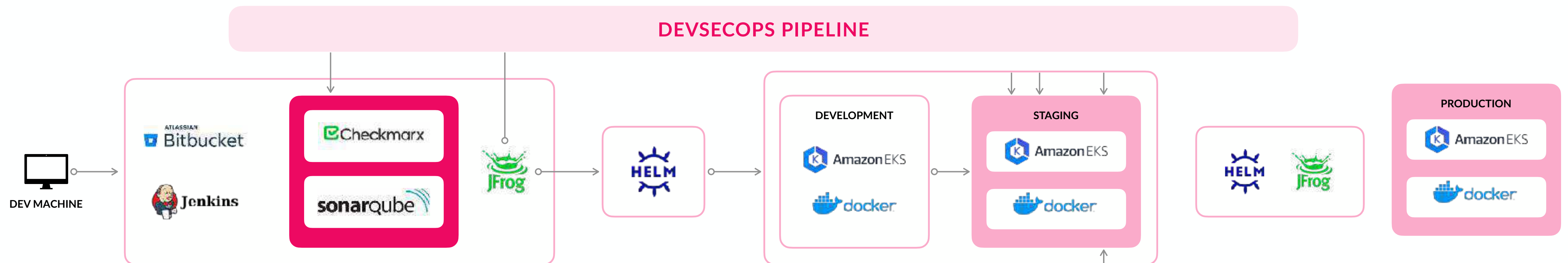
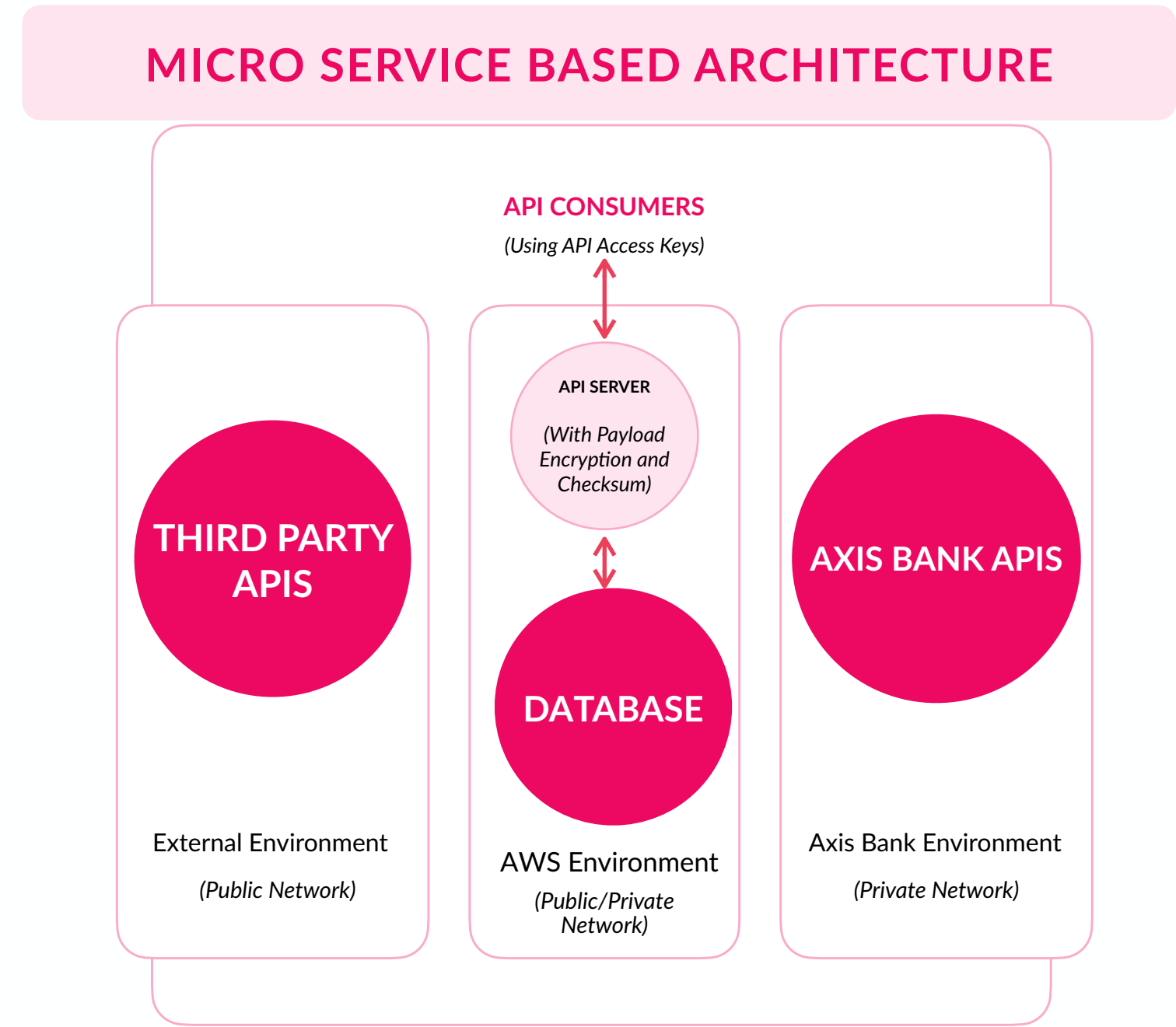
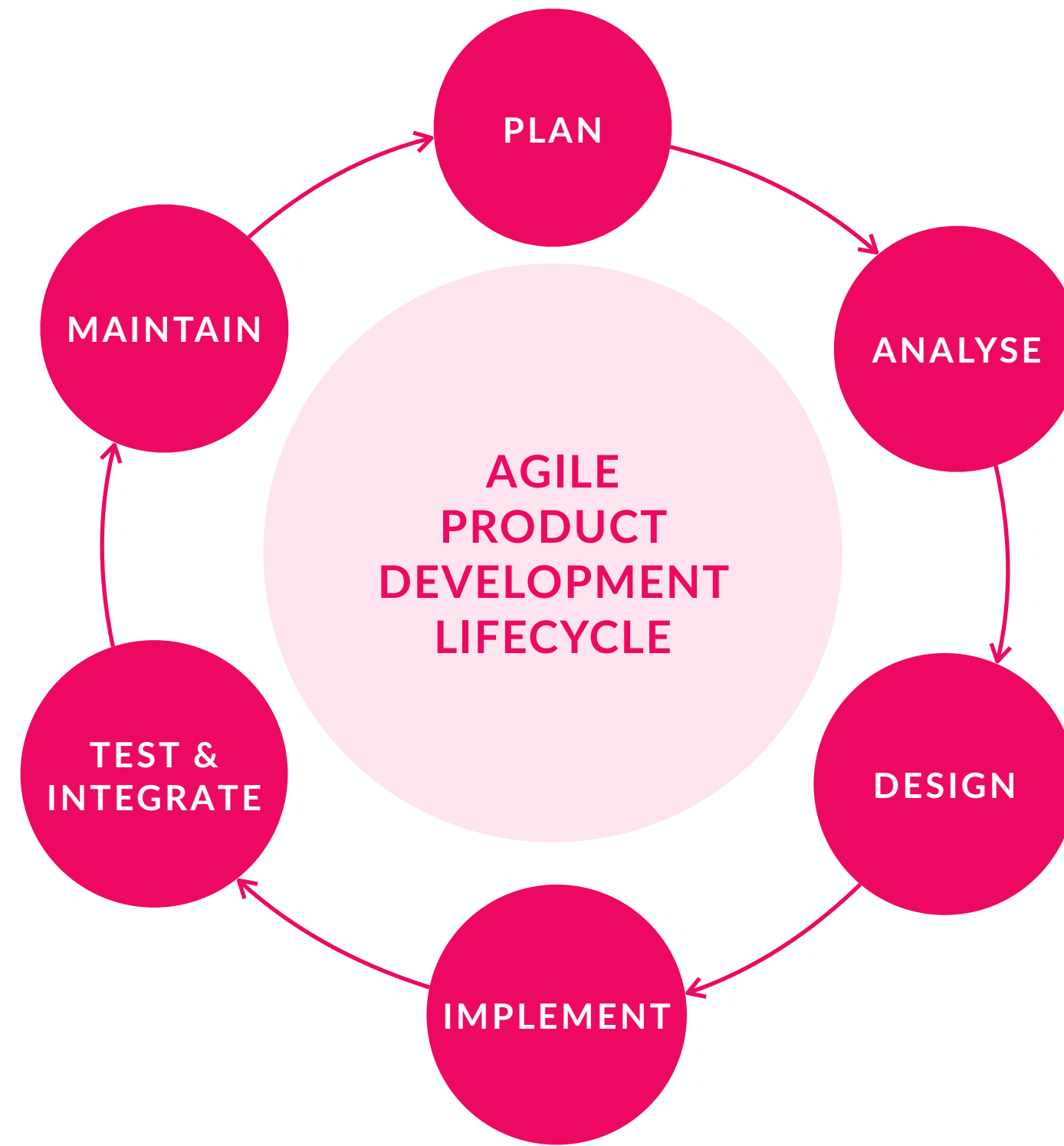
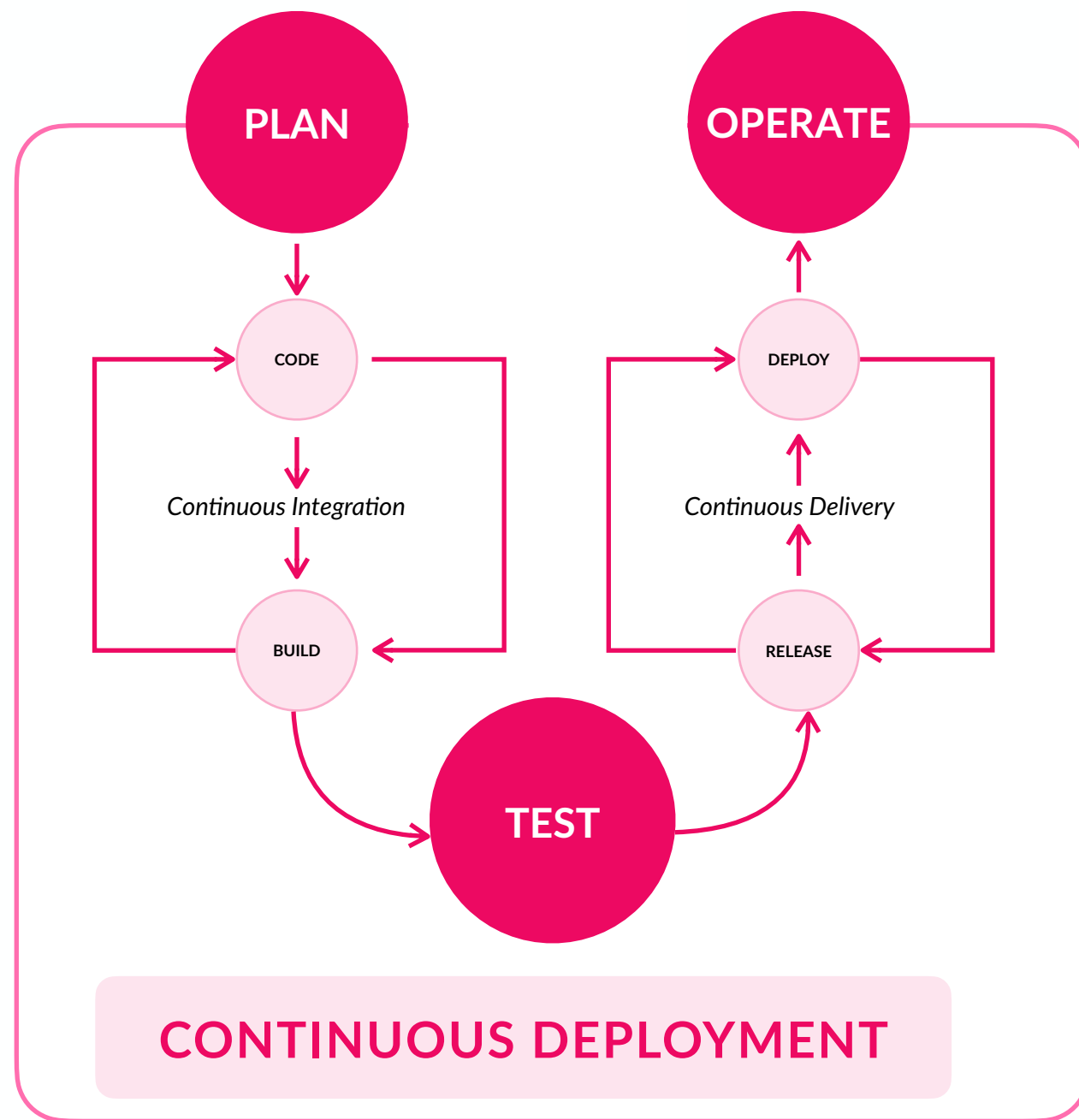
FY 23

FY 24

 **PEOPLE DEDICATED TO DIGITAL AGENDA**

1700+

Engineering and Technology



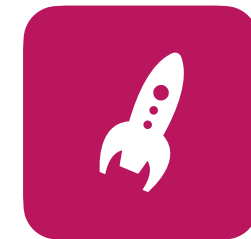


Engineering and Technology

H1 FY '23

15K+

Deployments across
cloud native apps



12+

Cloud native apps
built



5K+

Number of Checkmarx
Scans for ensuring
Code Security



1100+

Monthly MS
deployments without
any downtime

35MN+

API requests in a day
for Credit Card

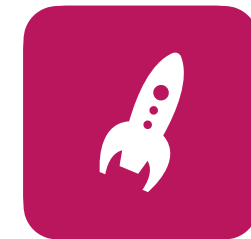


Engineering and Technology

H1 FY '23 VS H1 FY '24

15K+ **19K+**

Deployments across
cloud native apps



12+ **20+**

Cloud native apps
built



5K+ **7K+**

Number of Checkmarx
Scans for ensuring
Code Security



1600+

1100+

Monthly MS
deployments without
any downtime

92MN+

35MN+

API requests in a day
for Credit Card

Design capabilities



Subzero update and usage

Component Insertions

Compare Insertions To [Select library](#)



84
components

New components like
Add Item, Carousel, Web
dialogue, and more

70k+
weekly inserts

Peak inserts of components
from the Subzero library
this year

223
styles

Revamped colour and font
styles. Semantic naming for
ease of use

22
teams

Multiple teams internally and
externally have transitioned
to Subzero

Design capabilities



Accord launch in FY '24

AXIS BANK'S OWN ILLUSTRATION SYSTEM



**WARM, CANDID, INVITING,
REPRESENTS REAL BHARAT**



**READY TO USE CHARACTERS,
PROPS AND BACKGROUNDS**



**REDUCED MEDIA
LOAD TIME BY 80%**



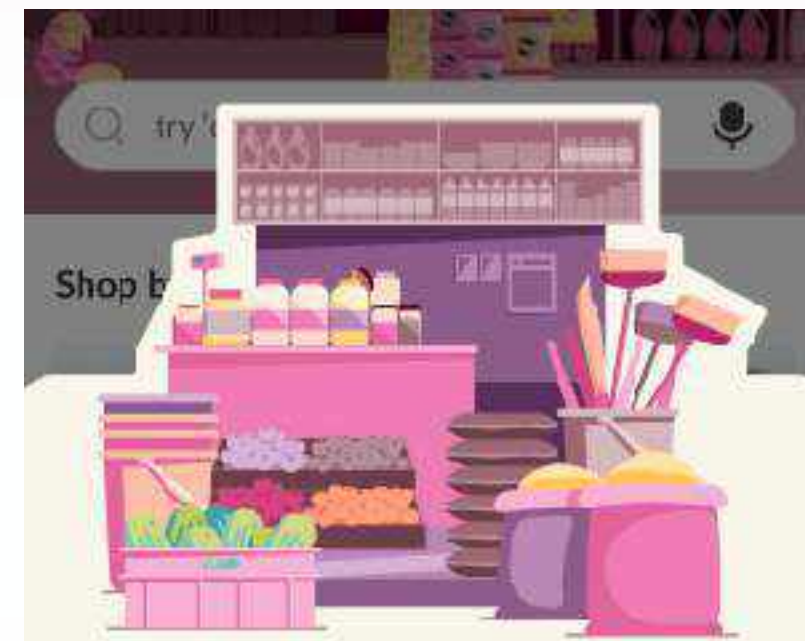
Abhijith K S

Abhijath Ajay

hey lets close the home loan banner

lijith.cb

Accord: a celebration of financial literacy and empowerment



The All New Grabdeals for
All things Shopping!

12 EMI's off* with
Home Loans

at attractive rates of interest

[Apply Now](#)

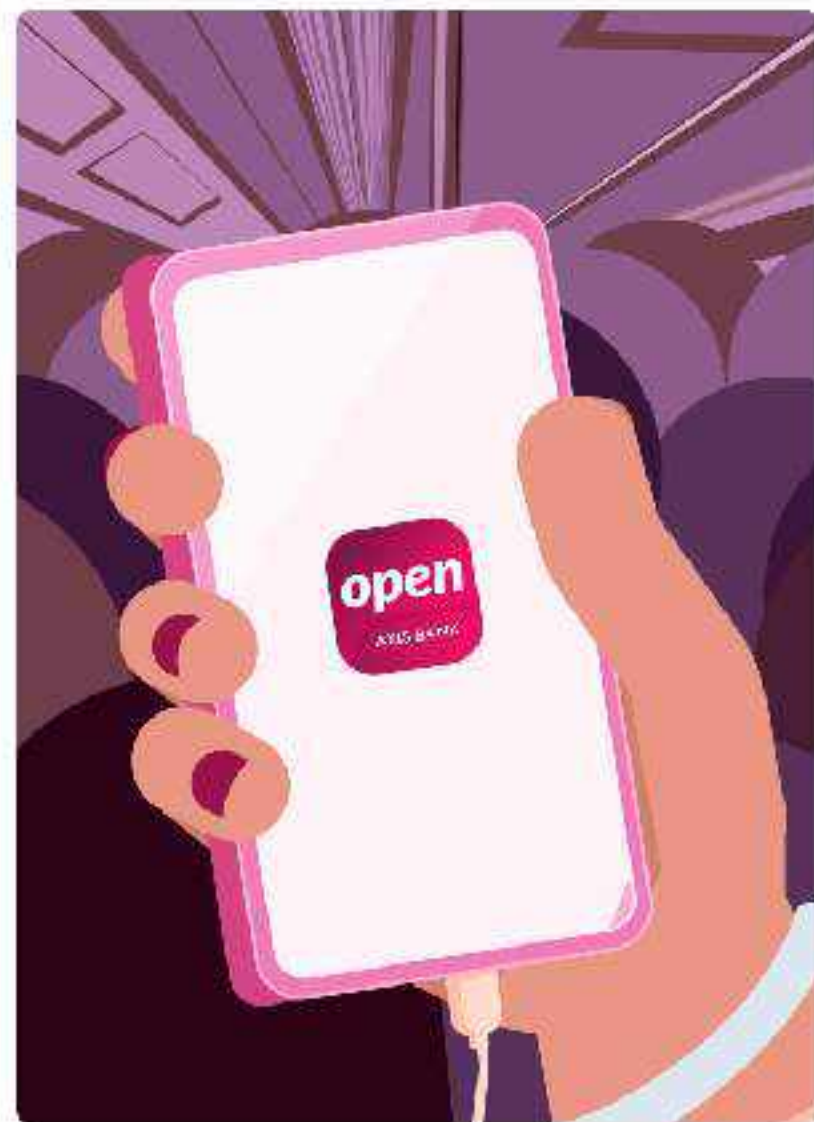
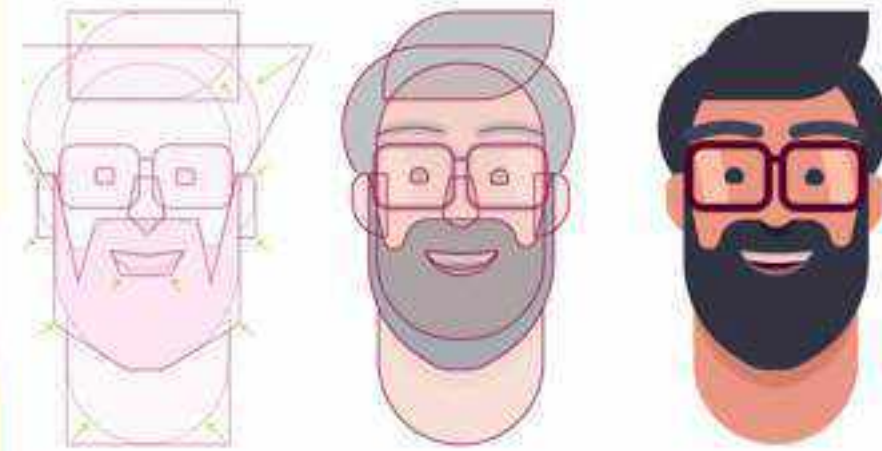
*T&C Apply



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*dreams***

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Diversify to get closer to your dreams!

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50% OFF* on
processing fee
with Axis Bank Home Loans

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*T&C Apply



Research Lab

Research participants

1200+

Hours of Interview

350+

UX Audits

50+

Field Visits
(Every month)

2+

IN-HOUSE UX RESEARCH LAB (IN DEVELOPMENT)



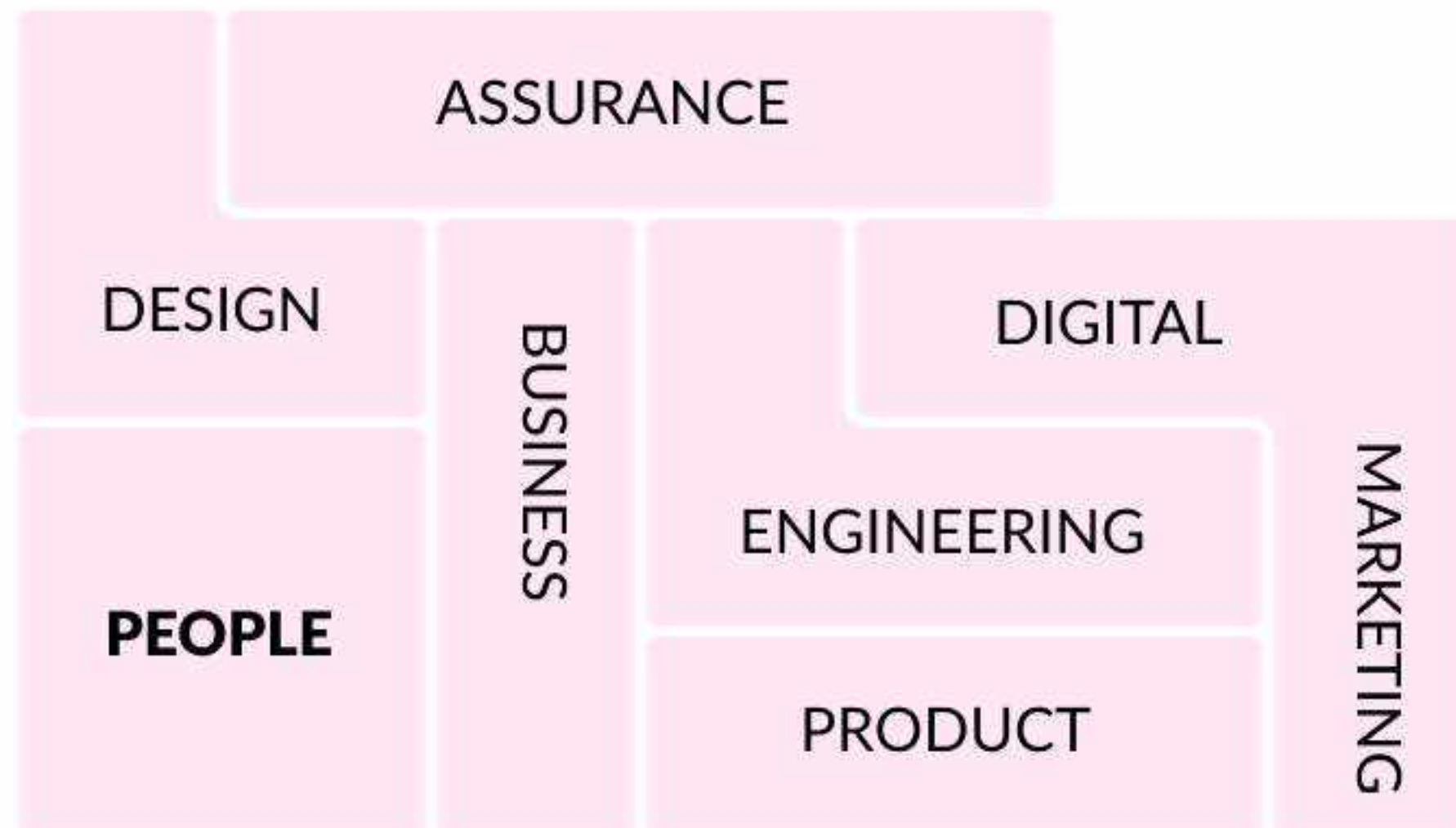
Digital Capability Stack

Digital Capability Stack

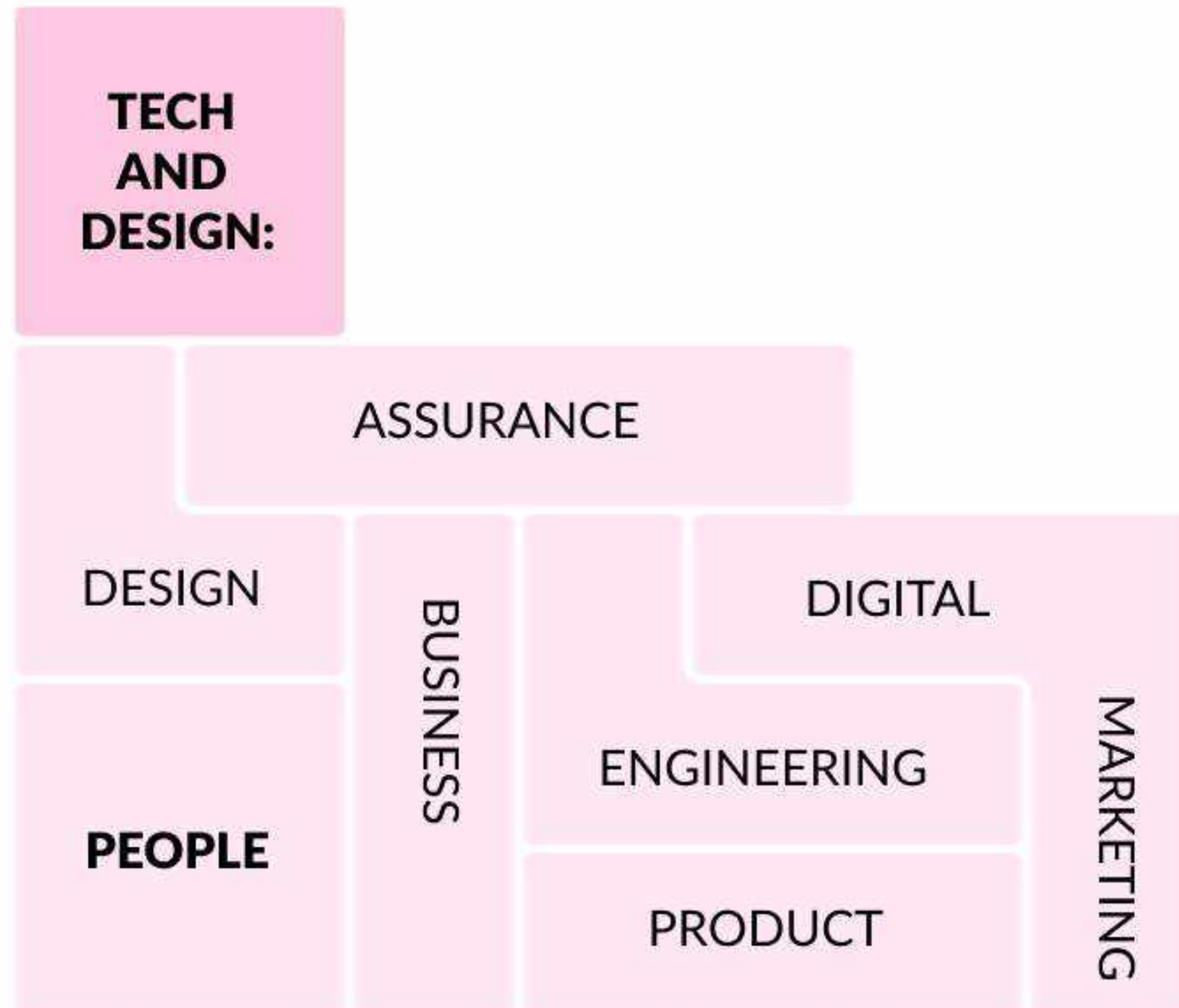


PEOPLE

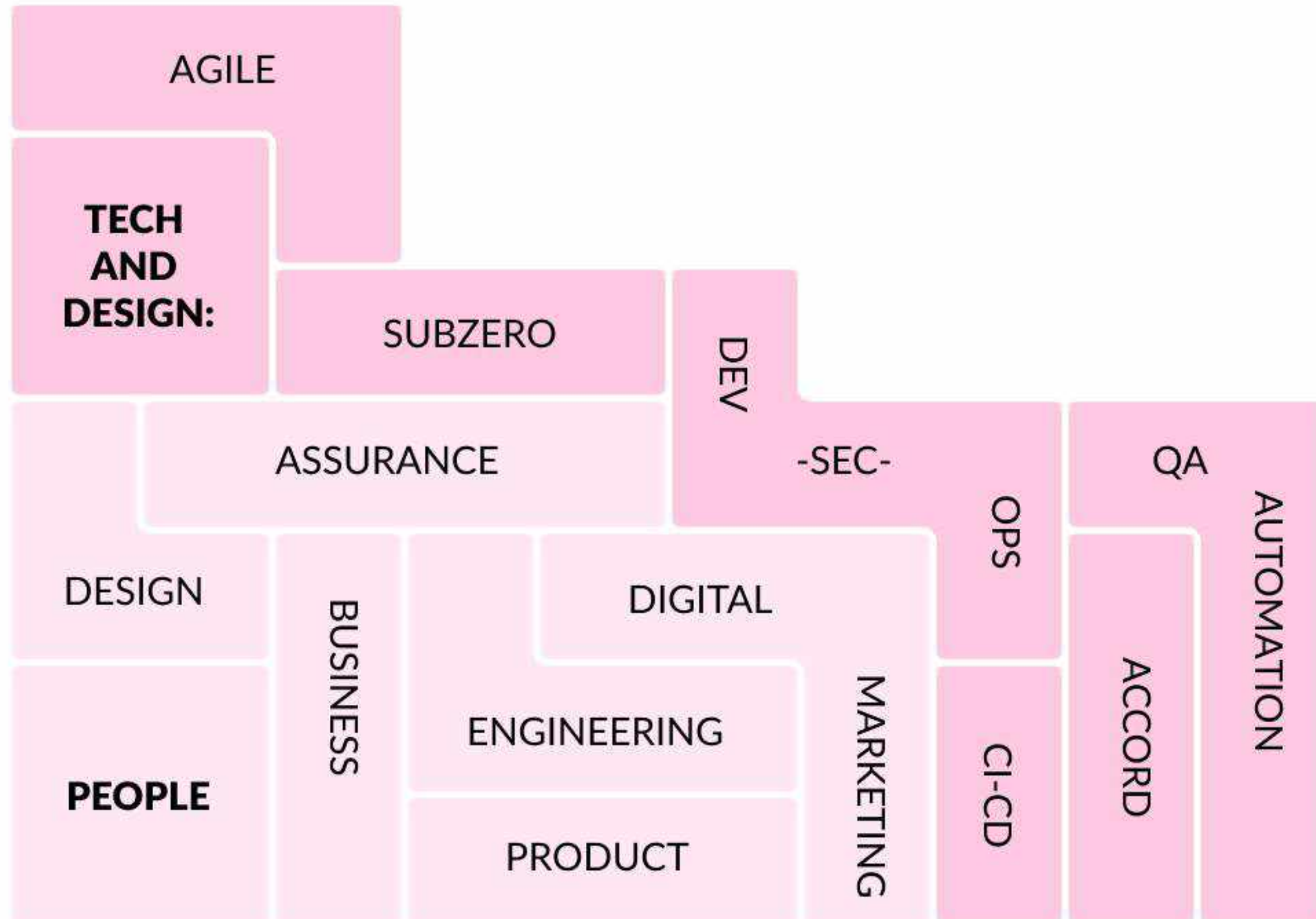
Digital Capability Stack



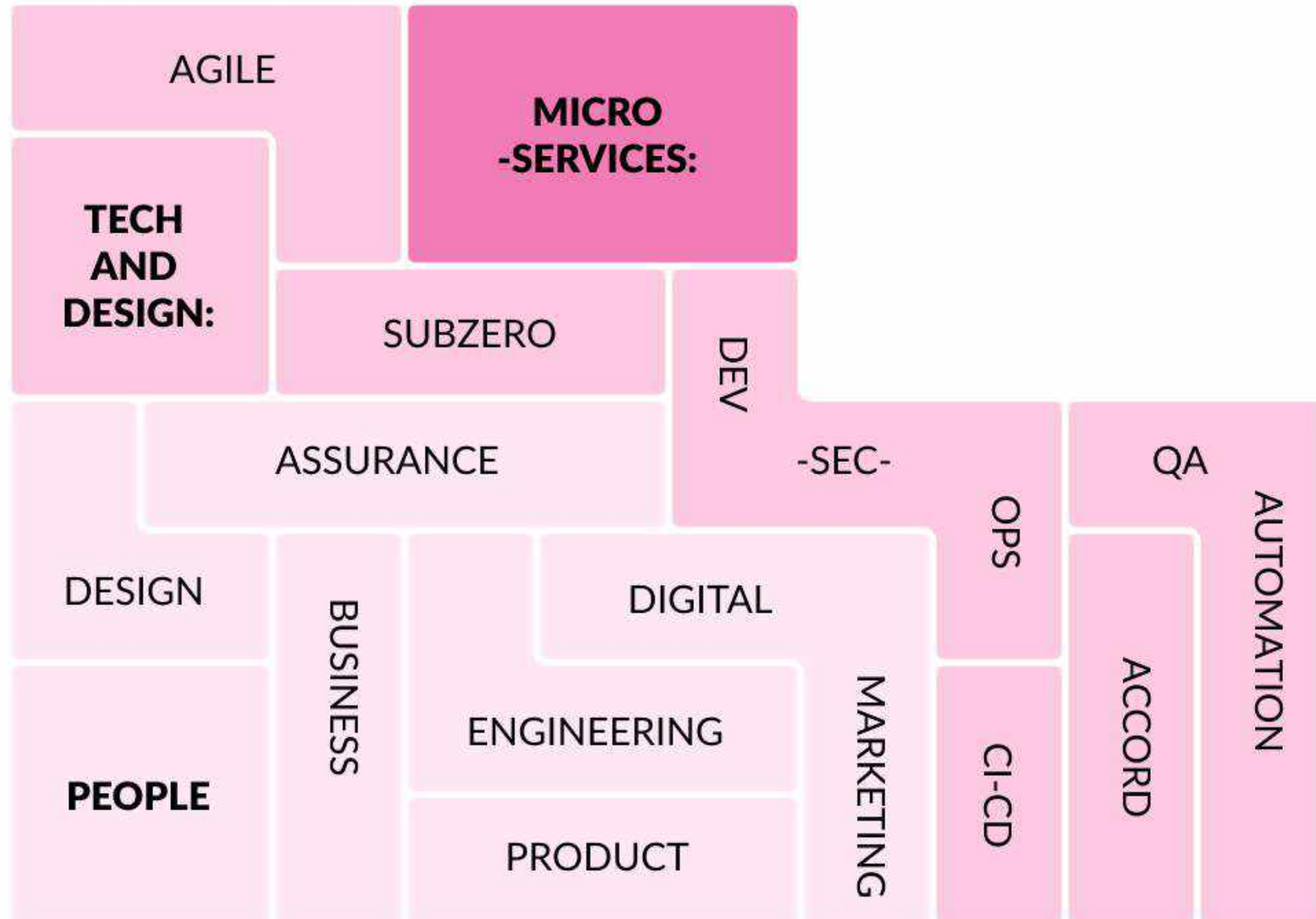
Digital Capability Stack



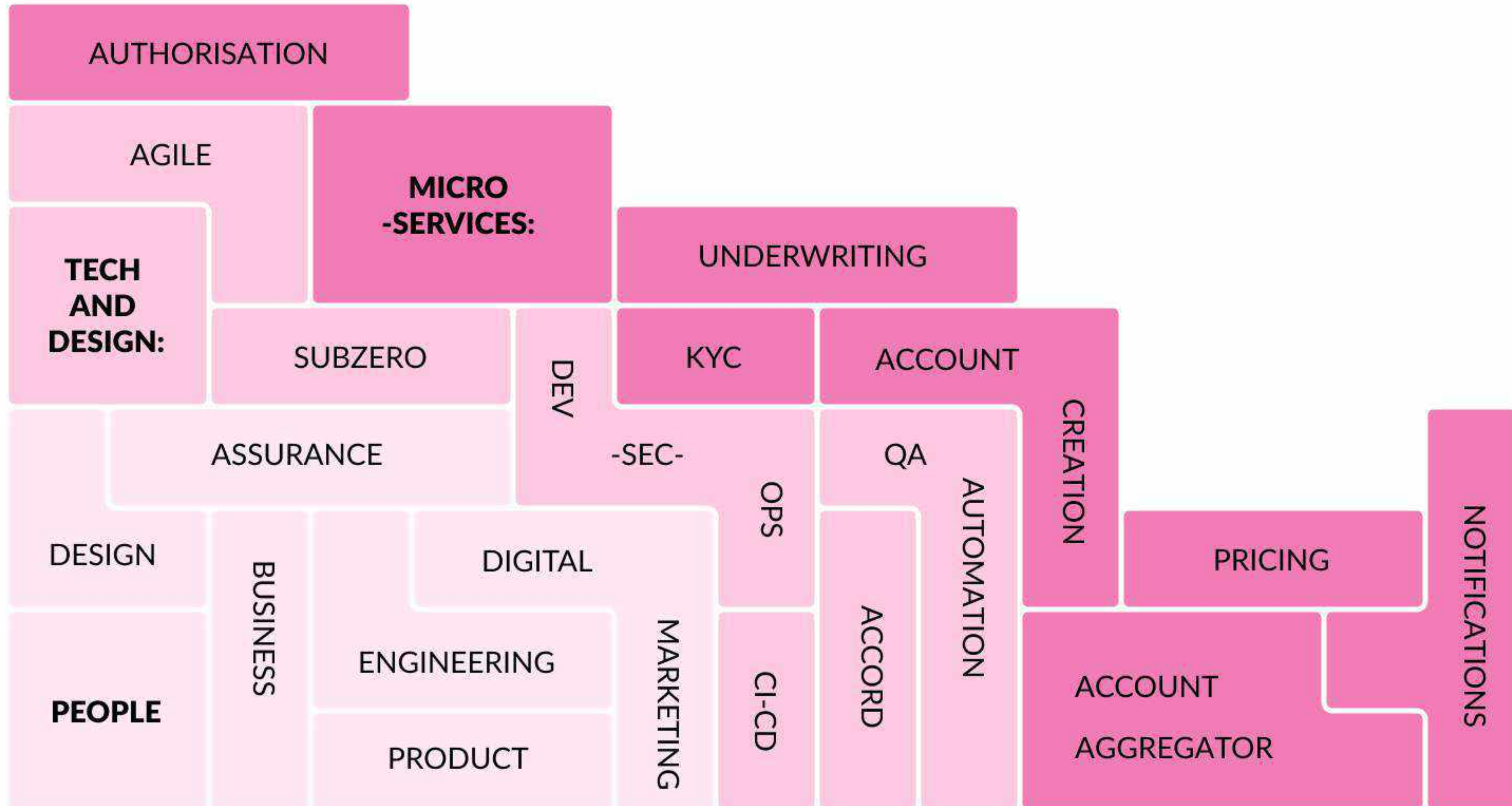
Digital Capability Stack



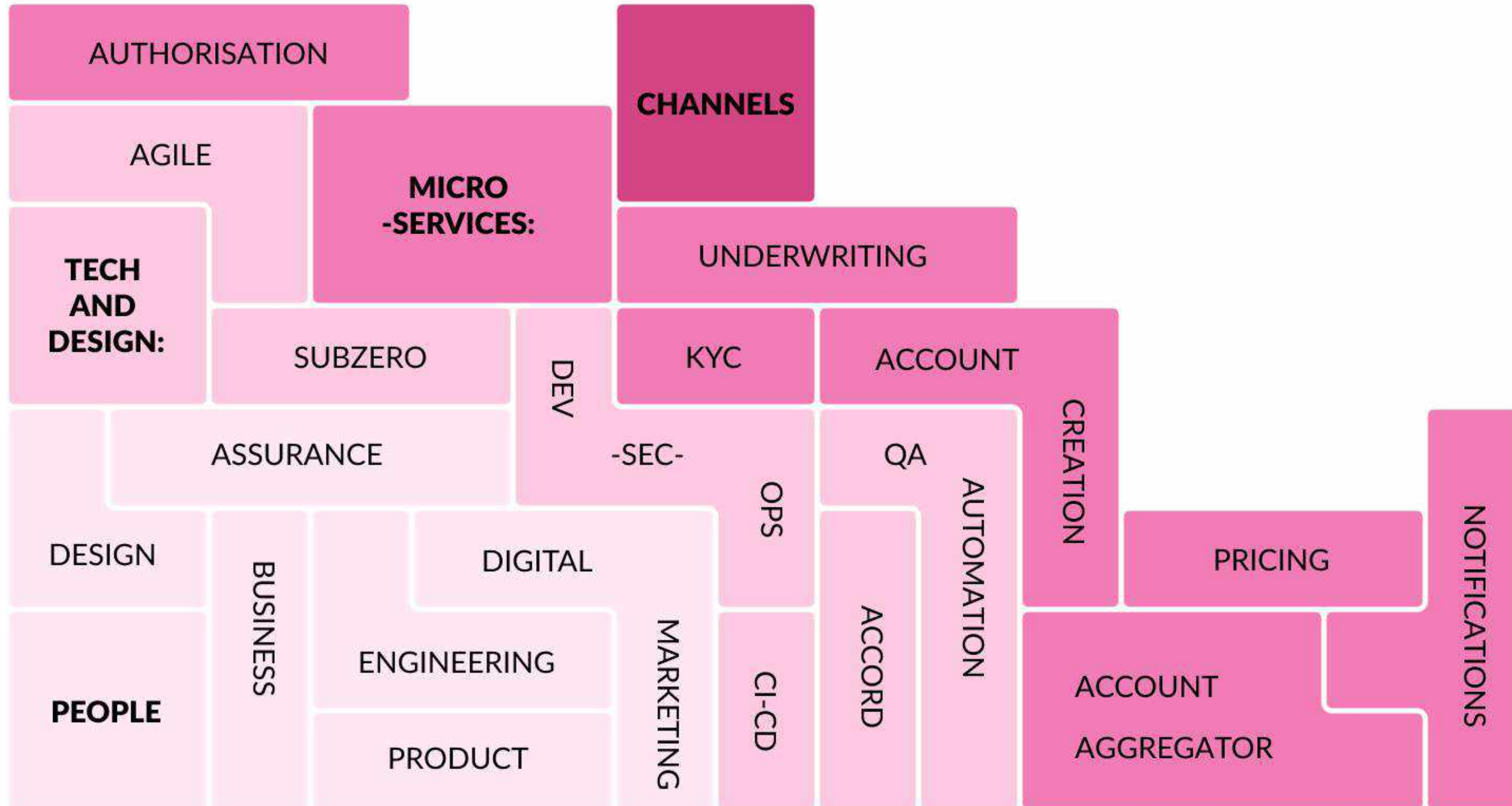
Digital Capability Stack



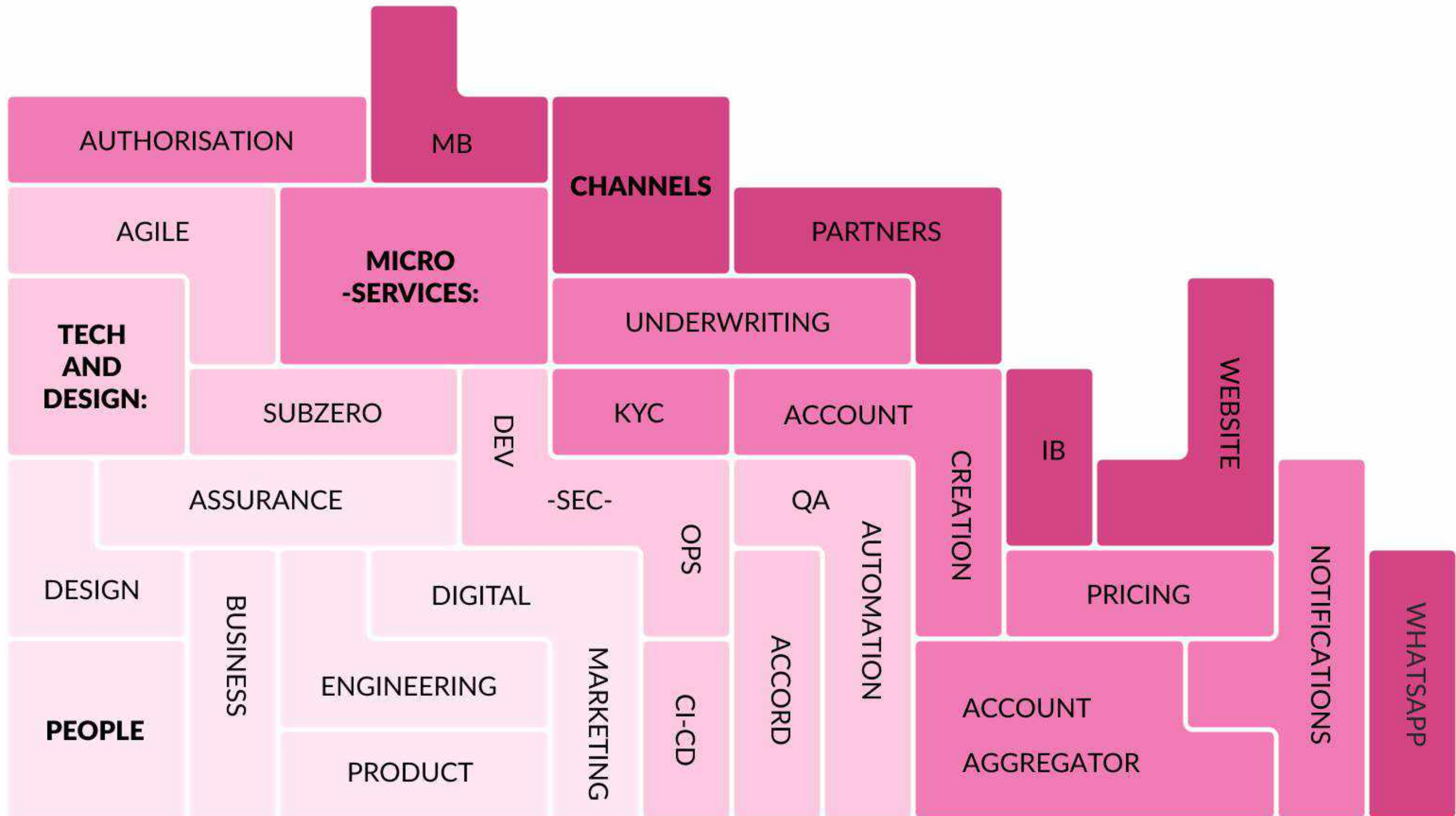
Digital Capability Stack



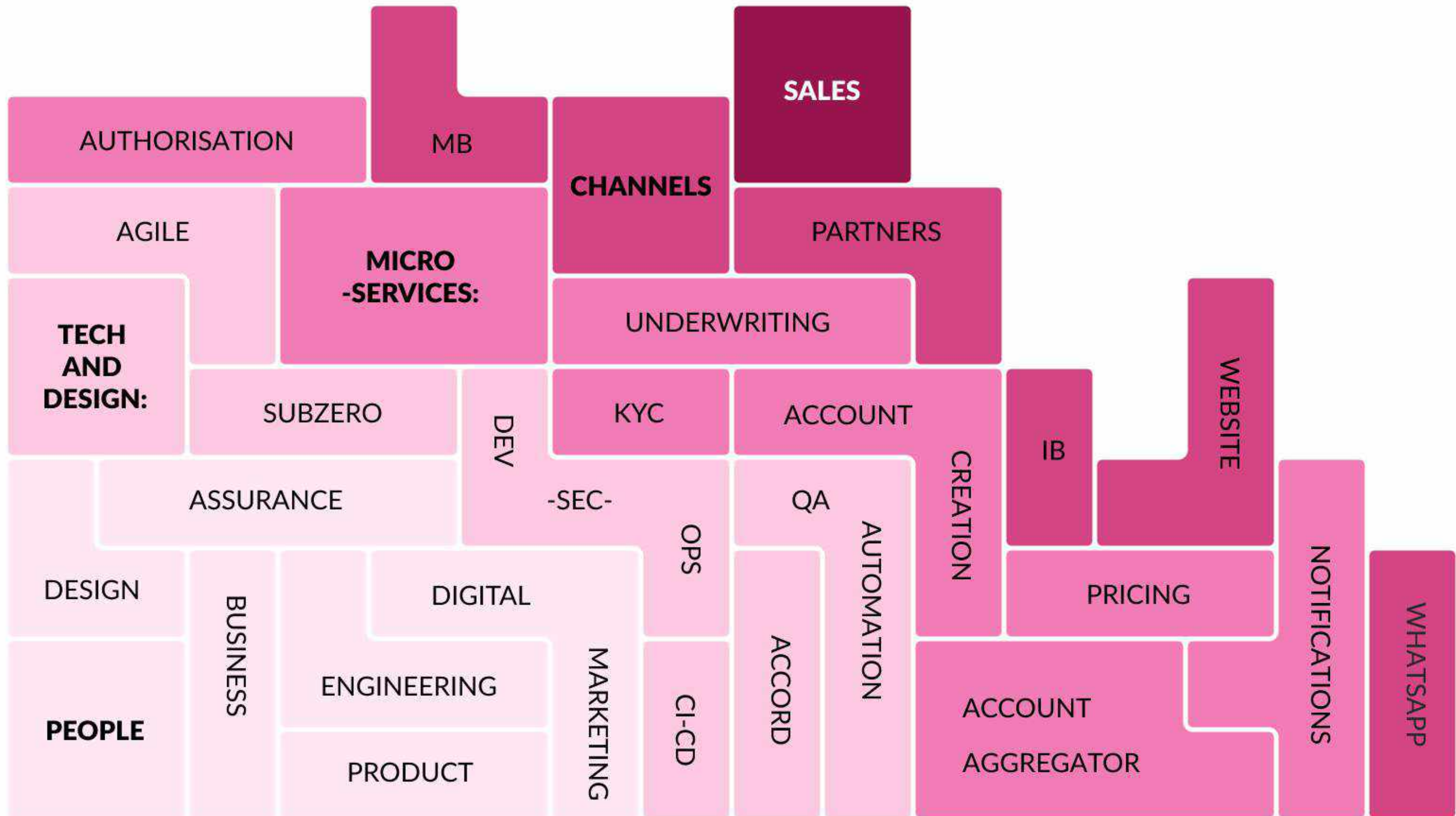
Digital Capability Stack



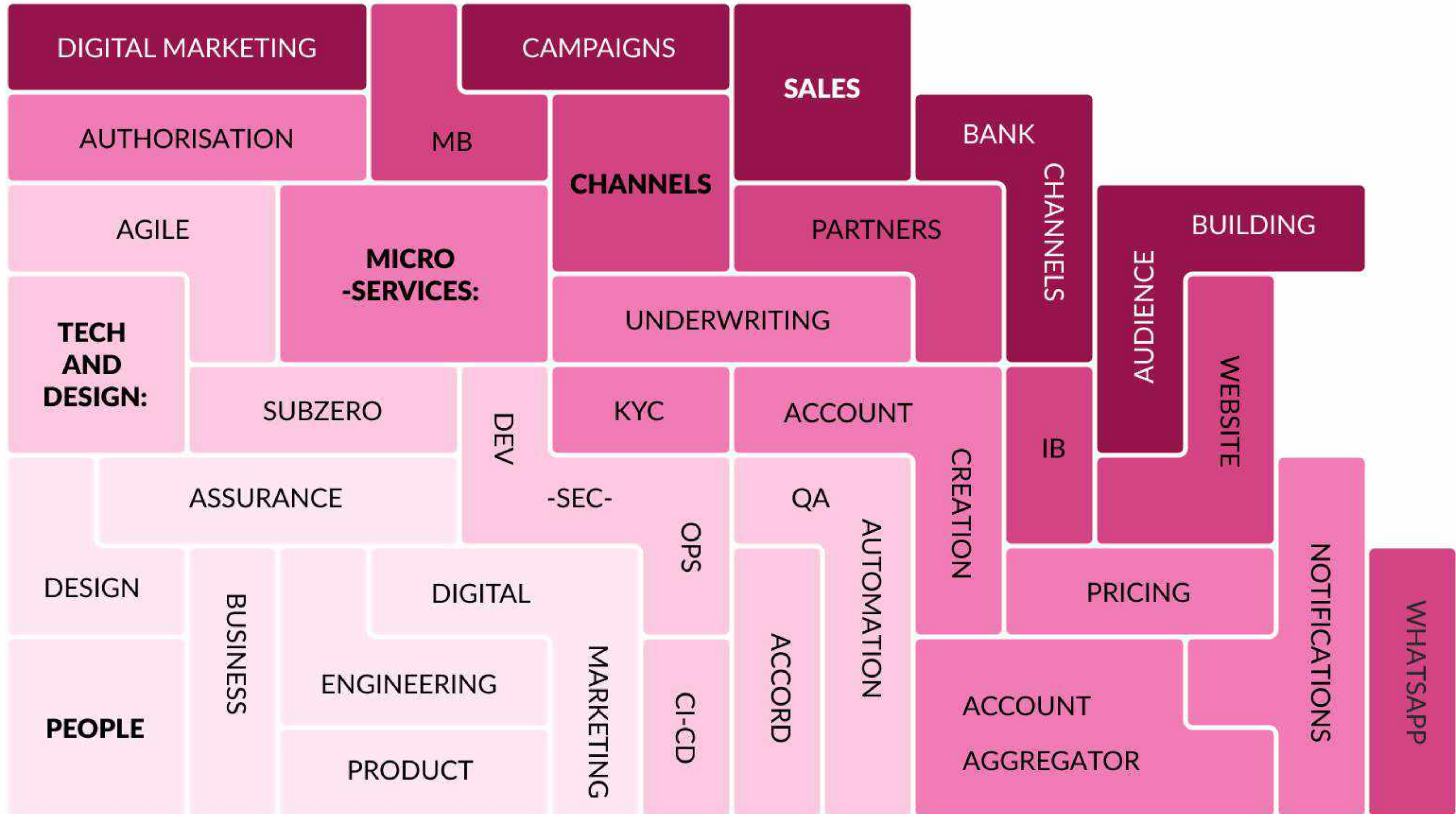
Digital Capability Stack



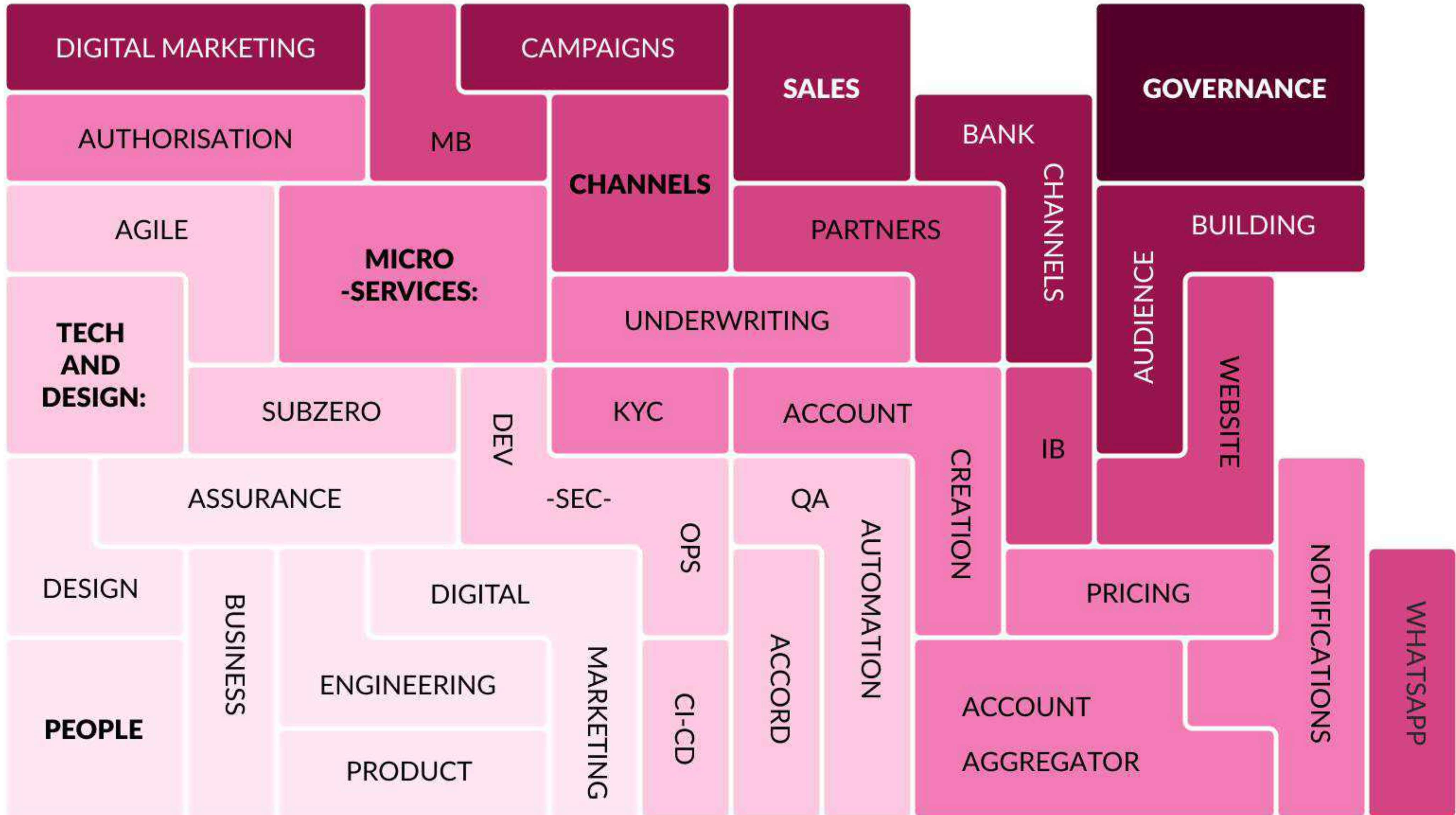
Digital Capability Stack



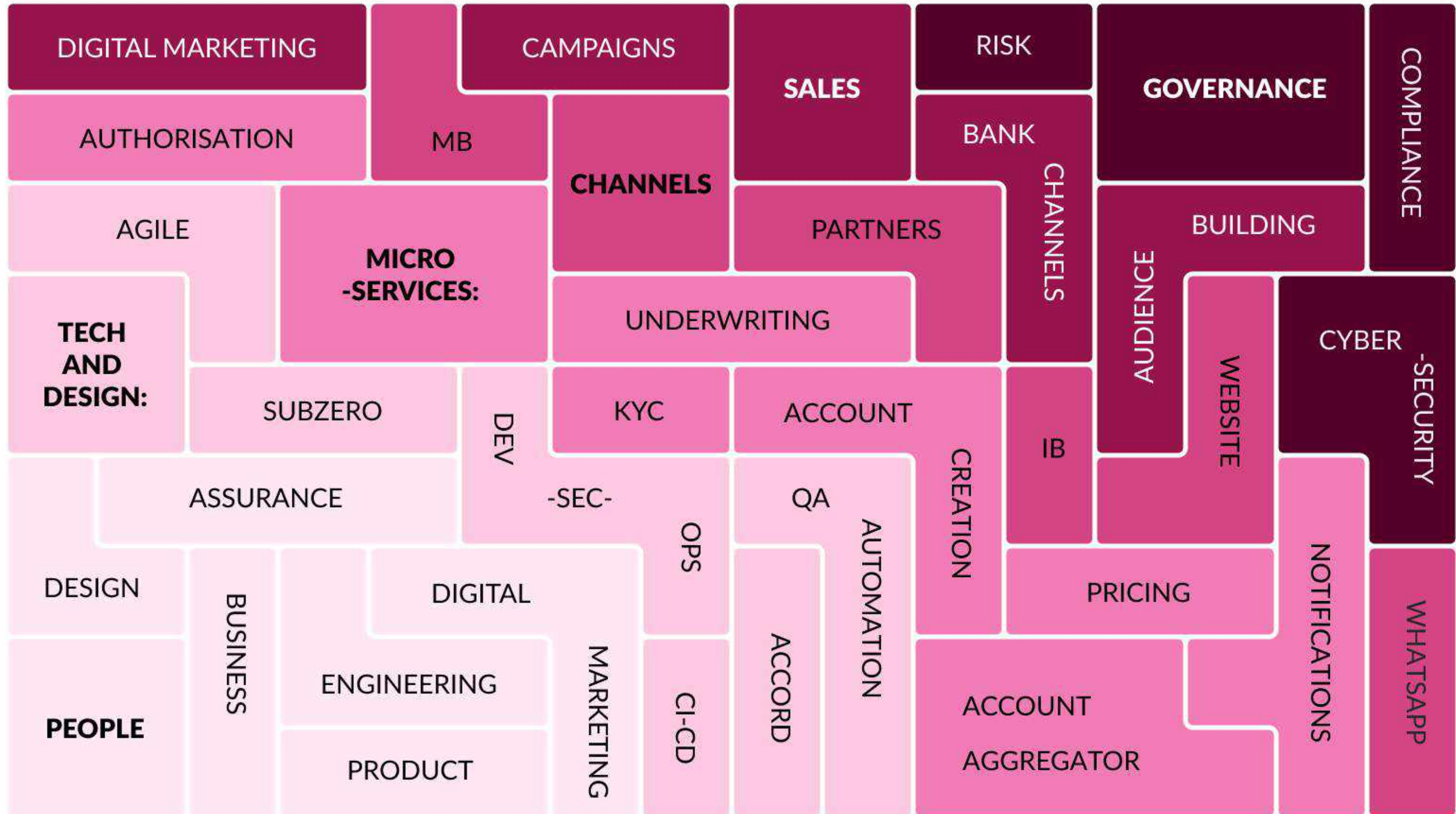
Digital Capability Stack



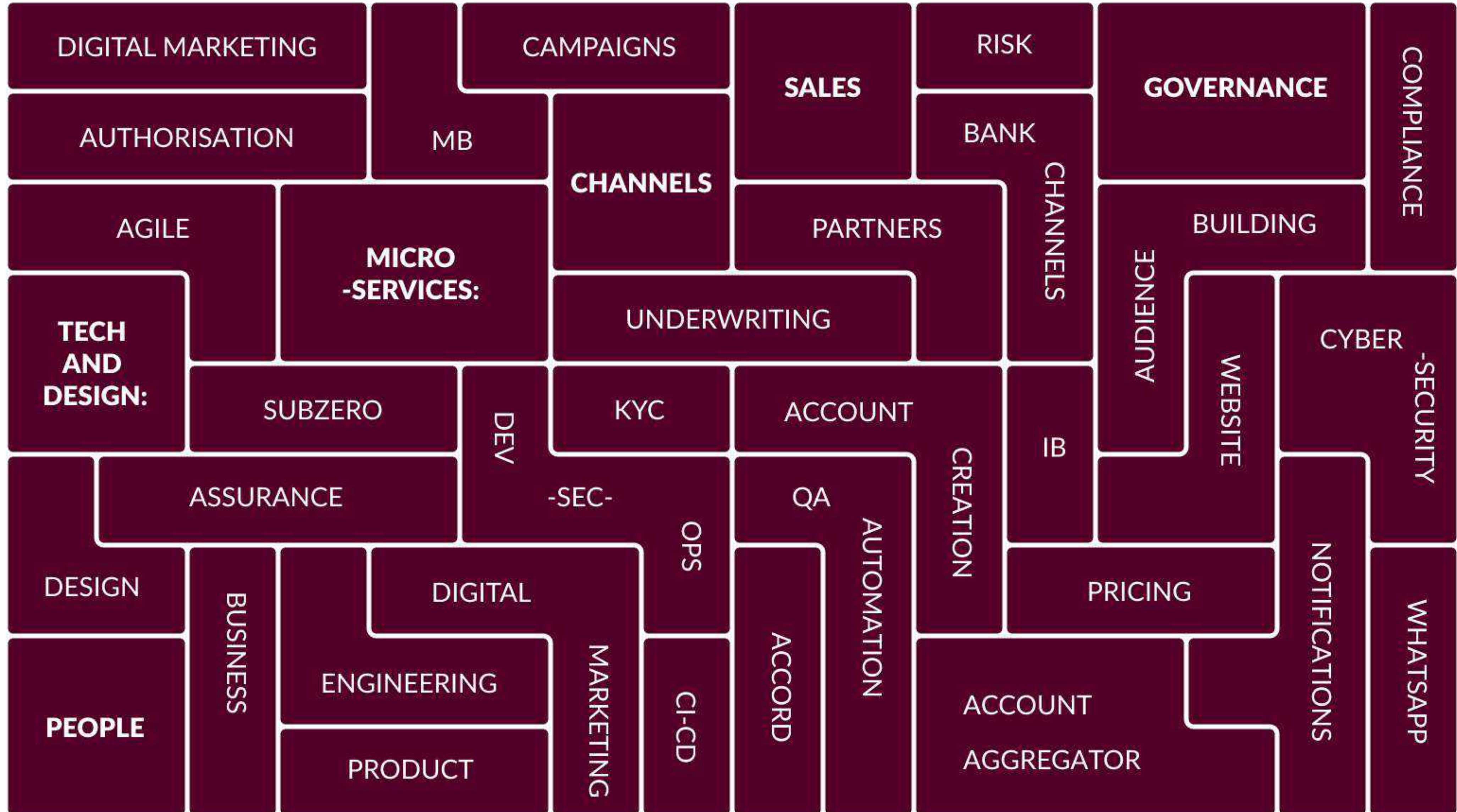
Digital Capability Stack



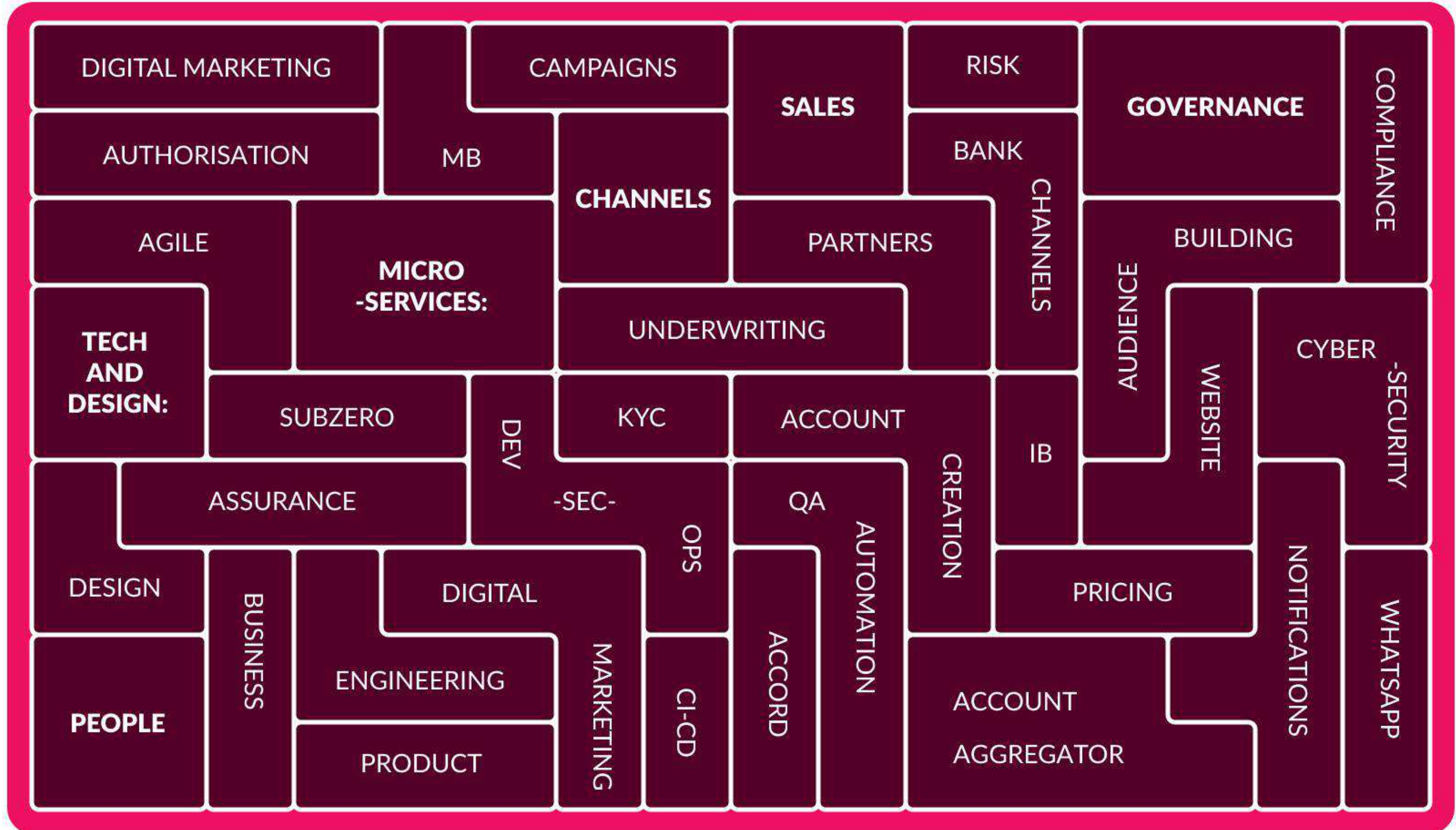
Digital Capability Stack



Digital Capability Stack



Digital Capability Stack



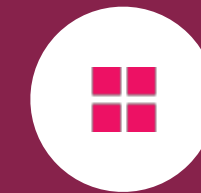
Coming Up



CONTINUE TO SCALE BUSINESS -
FROM 5% OF THE BANK CURRENTLY
TO 3-4X BY FY-27



FOCUS ON
LIABILITY
ACQUISITION



PARTNERSHIPS - INTRODUCE
NEW PARTNERS AND DEEPEN
EXISTING ONES



BUILD APP CAPABILITY TO
BECOME A FINANCIAL THOUGHT
PARTNER TO CUSTOMERS



CONTINUE TO BUILD NEW AND
DEEPEN EXISTING PROPRIETARY
CAPABILITIES



THANK YOU