



Manufactured Capital

We have, over the years, developed a deep nation-wide presence and supported by our value chain partners deliver diverse products and services to a wide variety of customers. We also support the needs and priorities of the communities we serve.

Physical Footprint

As India's third-largest private sector Bank, we are present in 2,596 centres and 677 districts in India through our network of 4,594 branches (including extension counters) and 17,000+ ATMs (including recyclers).

As an essential service provider, a majority of our branches have remained open during the pandemic, serving 'Dil Se' Millions of our customers as well as non-customers with their diverse banking needs.

During the year, we added 66 branches to our network to reach 4,594 branches (including extension counters) as on 31 March 2021. Around 16% of our branches are in rural areas of which 75% are in unbanked locations. In addition to its branch and ATM network, the Bank also operates 121 SME Centres catering exclusively to the SME business. The overseas operations of the Bank include a wholly-owned subsidiary in the UK, a branch in Singapore, and Representative Offices

121

SME Centres

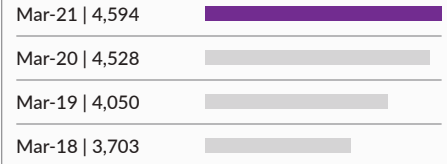
in Dubai, Sharjah, Abu Dhabi and Dhaka, as on 31 March 2021.

To overcome the restrictions and precautions in physical movement due to the COVID-19 pandemic, the Bank developed an alternate channel called the Axis Virtual Centre to reach out to increased customer base. The Axis Virtual Centre (AVC) uses omni channel to reach out to its customer base, leveraging technology and a solution-centric approach to customer conversations. As on 31 March 2021, the AVC was operating from 6 locations with a team of over 5,000 members that include 1,500 virtual relationship managers, managing over 3 Lakhs conversations a month.

[Read more in the Annual Report 2020-21](#)

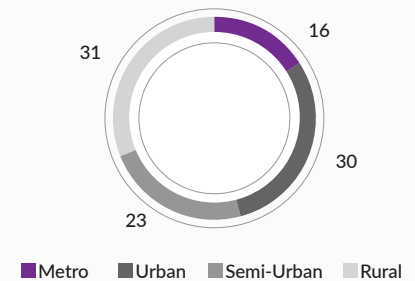
Domestic Branch Network*

4,594



* includes extension counters

Branch Presence Across Categories



Supply Chain

We have a diverse network of value chain partners and service providers, who help us deliver our products and services to our stakeholders.

Our supply chain includes providers of technology, human capital services, utilities and equipment, and office supplies, among others, and can range from multinational corporations to hyperlocal mom-and-pop stores.

Our supply chain partners played a leading role in ensuring the operational continuity of our branches and other locations during the COVID-19 pandemic-related restrictions and regulations imposed in various states.

We aspire to nurture strong and long-term partnerships with our vendors and business partners and are committed to ethical and transparent business conduct. During the year, the Bank took a number of initiatives to further strengthen its governance systems to make them more efficient and secure.

Vendor Management Framework

Under the Bank's Vendor Management Framework, in FY 2020-21, we further strengthened the contract compliance and improvement of TAT in supplier onboarding:

Contract Management

- Under the Contract Management platform, vendor contracts for all centralised departments of the Bank handling bulk procurement of goods and services made available in a central Repository
- System level controls built at various stages of vendor engagement such as Purchase Order issuance, contract creation and payments

Supplier Onboarding

- Bank's existing Supplier onboarding process in Procure to Pay (P2P) is a ticket-based system where a business user raises requisition for new supplier onboarding. This has

been enhanced by introducing an alternate option for Vendors to self-register through supplier portal

- Business users and Vendors now have complete visibility on their requisition status and can ensure better TAT

The Bank's procurement practices shall play an important role in helping achieve its overall ESG-aligned commitments and ambitions. Central Procurement Team has pledged to actively seek and work with partners with strong environmental and social credentials and align its procurement practices to the bank's own environmental commitments. The Bank aims to strengthen the scope and reach of the Vendor Code of Conduct that includes pertinent environmental and social (including Human Rights) clauses and requires vendor sign-off.