

# Always open, always future focused

*Our business landscape is evolving faster than ever, the financial needs of our customers are changing, technology breakthroughs are challenging legacy business processes and enriching customer journeys. Amid this era of radical transformation, flexibility and openness hold us in good stead.*

Our primary business comprises commercial banking operations for retail and corporate customers.

## **Retail banking**

Our operations consist of retail lending, payments, deposit taking and distribution of third-party insurance and investment products. The Bank also offers agricultural and rural banking products.

## **Commercial and wholesale banking**

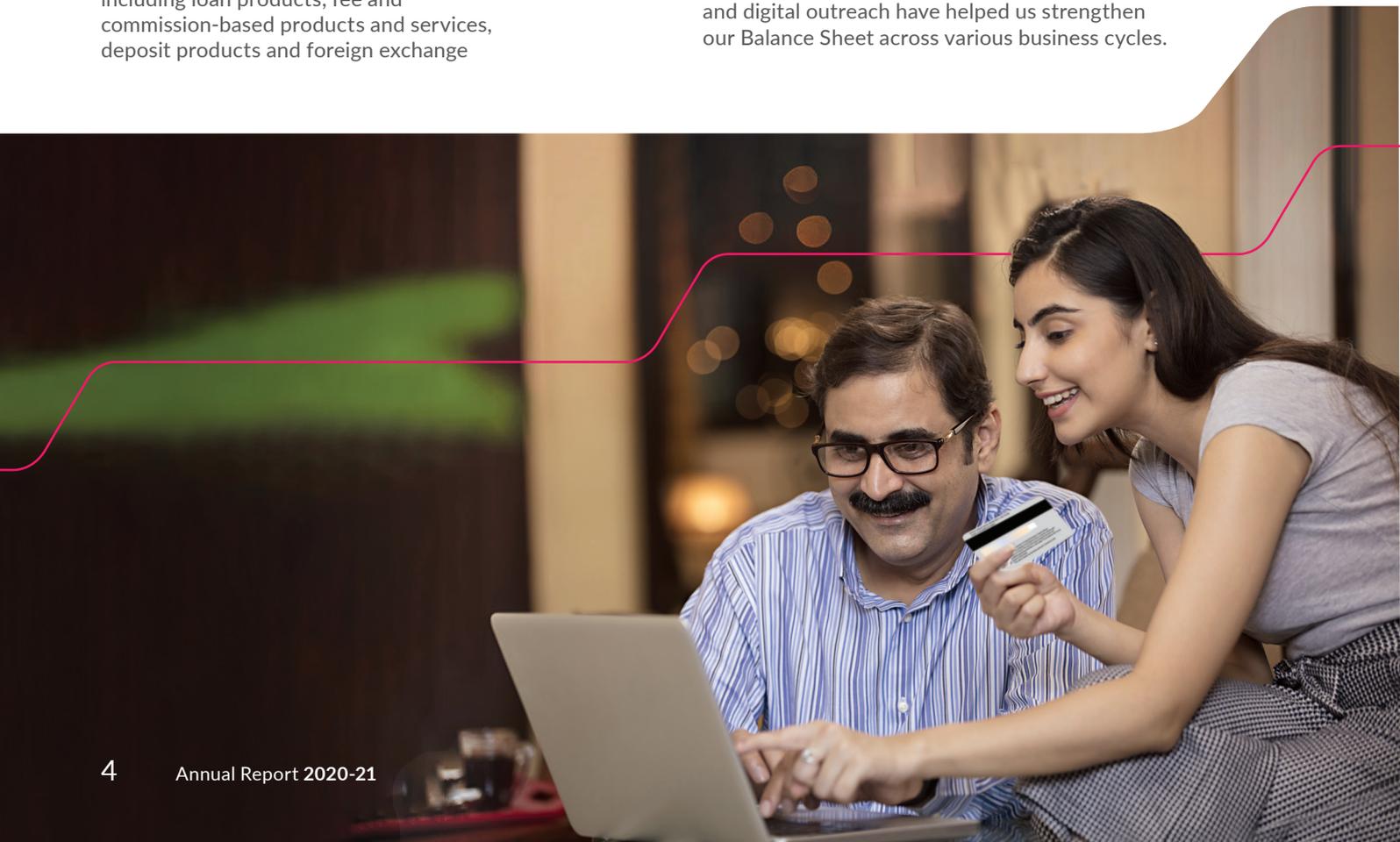
We provide a range of products and services, including loan products, fee and commission-based products and services, deposit products and foreign exchange

and derivative products to India's leading corporations, middle market companies and small and medium enterprises.

## **One Axis**

Our integrated 'One Axis' philosophy (including our subsidiaries) has helped us emerge as a one-stop financial services provider for our customers, with ability to cross-sell products and services.

Strong customer relationships, sharp execution focus, wide distribution network, motivated team and digital outreach have helped us strengthen our Balance Sheet across various business cycles.





## Our vision

*To be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology.*

## Growing prominence

3<sup>rd</sup>@

**Largest private bank in India**

4<sup>th</sup>

**Consecutive year of inclusion into the esteemed FTSE4Good Emerging Index**

@In terms of total assets

## Our core values



**Customer Centricity**



**Ethics**



**Transparency**



**Teamwork**



**Ownership**



## Attractive market share

### Traditional Banking Segment<sup>#</sup>

5.10%

Assets

4.30%

Deposits

5.22%

Advances

### Digital Banking Segment

17%

UPI<sup>@</sup>

16%

Mobile<sup>@</sup>

4<sup>th</sup>

Largest credit card issuer



## Growing touchpoints

4,594

Domestic branches  
(including extension counters)

17,043

ATMs and cash deposits/  
withdrawal machines

121

SME centres

6 LAKH+

Point of Sale (POS)  
machines

7.15 MN

Active credit cards

23.83 MN

Debit cards in force



## Strong balance sheet

19.12%

**Capital adequacy ratio**  
(Previous year 17.53%)

16.47%

**Tier I capital adequacy ratio**  
(Previous year 14.49%)

1.05%

**Net Non-Performing Asset (NPA)**  
(Previous year 1.56%)

1.95%

**Standard Asset Coverage Ratio (SACR)**  
(Previous year 1.38%)

72%

**Provision coverage ratio**  
(Previous year 69%)

₹12,010 CR

**Cumulative provisions**  
(Standard + additional non-NPA)



## Sound profitability

3.53%

**Net interest margin (NIM)**  
(Previous year 3.51%)

1.96%

**Cost to assets**  
(Previous year 2.09%)

2.74%

**Operating profit margin**  
(Previous year 2.83%)

#Source: RBI Report

© By volumes for fiscal 2020-21

Above are standalone figures as on/for year ended 31 March, 2021 unless otherwise mentioned