



Integrated Business Lines

Retail Banking



Our retail franchise is focused on deepening our connection with individuals, small businesses and Bharat Banking customers by offering innovative products and transformation initiatives through our branches and mobile app.

Products and Services

Loans, savings and retail term deposits, credit, debit and forex cards, bill payment services, wealth management and third-party product distribution such as life and non-life insurance, mutual funds, government bonds, etc.



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17%

Retail term deposit y-o-y

20%

Retail Loan Book y-o-y

33%

Burgundy Private AUM* y-o-y

* consists of deposits and assets under advice

Wholesale and Commercial Banking



We meet the banking needs of Indian corporates and MSMEs, leveraging our strong value proposition in transaction banking and digital transformation.

Products and Services

Loans, current and corporate term deposits, payments, trade finance products, letter of credit, bank guarantees, foreign exchange, derivatives, cash management services and commercial cards.



Read more [pg. 54](#)

7%

Corporate loans
(gross of IBPC sold) y-o-y

22%

Mid-corporate book y-o-y

17%

SME loan book y-o-y

One Axis



Under the 'One Axis' umbrella, we provide comprehensive products and solutions through our business segments and subsidiaries.

Products and Services

Investments, broking, asset management, insurance, MSME digital invoice discounting platform, trustee services and payments in addition to the services provided by banking segments.



Read more [pg. 58](#)

₹3,255 crores

Total investment in subsidiaries

₹8,202 crores

Combined net worth of domestic subsidiaries, 28% y-o-y growth

₹1,591 crores

Combined net profit of domestic subsidiaries, 22% y-o-y growth

Above are standalone figures as on/for year ended March 31, 2024 unless otherwise mentioned