

PRESENCE

Remaining 'dil se open' 24x7, 365 Days

Our customers are at the heart of everything we do. Our extensive network of branches and ATMs enables us to stay closer to them, while our advanced digital reach enhances our accessibility, facilitating seamless banking experiences anytime, anywhere.

Capitals Impacted

MC

IC

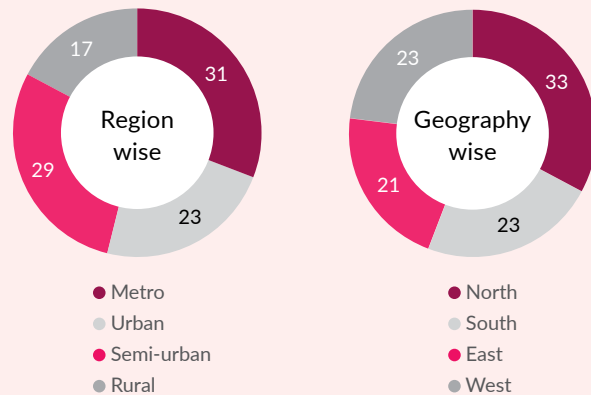
SDGs Impacted



Our branch network is strategically spread across the urban, rural, and semi-urban (RuSu) regions of India. With the addition of 475 branches during fiscal 2024 to our network, we have taken a calibrated approach towards expansion, focusing on enhancing productivity across all channels. Our RuSu branches are integral to our Bharat Banking strategy, operating on an asset-led liability model, while our Platinum branches are tailored to serve our Small Banking Business (SBB) customers.

We are also present in key international financial hubs such as DIFC (Dubai) and Singapore, where our branches serve as vital links to our global clientele. Additionally, we maintain representative offices in strategic locations such as Bangladesh (Dhaka) and the UAE (Abu Dhabi, Dubai, and Sharjah), facilitating seamless connectivity and support for our customers. Furthermore, our offshore banking unit in GIFT City underscores our commitment to providing comprehensive banking solutions to our diverse clientele across borders.

Branch Profile (%)



<p>2,963</p> <p>Number of cities where we are present (previous year: 2,741)</p>	<p>64,550+</p> <p>Common Service Centre (CSC) Village level entrepreneurs (previous year: 60,600+)</p>	<p>16,026</p> <p>ATMs and cash deposit/withdrawal machines (previous year: 15,953)</p>	<p>5,377</p> <p>Domestic branches including extension counters (previous year: 4,903)</p>
<p>143</p> <p>Specialised branches</p>	<p>693</p> <p>Districts where present</p>	<p>3</p> <p>Digital banking units</p>	<p>182</p> <p>Business correspondence banking outlets</p>

Securing a Digital Future



The Axis Mobile app stands as a testament to this commitment, earning the distinction of being one of the highest-rated mobile banking apps globally on the Google Play Store, with an exceptional rating of 4.8.

~28 million

Registered customer base for Mobile Banking (MB)

250+

Do-it-yourself (DIY) services available on MB platform

~11 million

Non-Axis Bank customers using Axis Mobile and Axis Pay app

62%

MB customers banking only on mobile app

₹21.4 trillion

MB spends in fiscal 2024, up 36% y-o-y

6.4 billion

MB volumes in fiscal 2024, up 48% y-o-y

Transitioning to Phygital: Forging an Omni-channel Presence



Capitalising on our Axis Virtual Centre (AVC) channel, we are optimising lead conversions. Thus, phygital journeys is pivotal in enhancing customer satisfaction. This approach also facilitates fluid transitions between the online and

offline realms, ensuring seamless engagement. Through our AVCs and virtual relationship managers, we offer an all-encompassing omnichannel experience tailored to meet the dynamic demands of our clientele.

6

Axis Virtual Centres (AVCs)

~1,590

Virtual relationship managers

~57 million

AHA! conversations in fiscal 2024

WhatsApp Banking: Hyper-personalised Banking Journey

WhatsApp has proved to be a personalisation engine to deepen customer engagement and boost products per customer. It is fully integrated with banking products across savings accounts, credit cards, deposits and loans, enabled for both

Bank and non-Bank customers. An entire gamut of services are available through WhatsApp banking, ranging from FD booking, credit and debit card transactions to loans. It also accommodates FAQ handling, which is enabled via integration with the Bank's chatbot, Axis Aha!

It has been accelerating customer engagement and turnaround time with a personalised experience ensuring complete data security and privacy. During fiscal 2024, we reached a milestone of over 20 million registered users.

20 million+

Registered users

83 crores+

FDs booked and renewed for fiscal 2024

70

Product journeys

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