

STRATEGIC PILLARS

# Cornerstones for Sustainable Growth

Our strategic pillars give us manoeuvrability in a dynamic landscape where banking has long transcended its traditional boundaries. From tailoring distinctive solutions for varied needs to redefining banking in the digital-first era, our focus remains on enabling access, driving inclusion, and embracing sustainability.



## One Axis in Action

The One Axis ecosystem is at the heart of the distinctiveness that we offer. Within the framework of One Axis, our group operates a versatile banking platform designed to cater to various business segments. Integrated products and services provide a diverse range of value propositions for customers, streamlining their experience and fostering innovation. By harnessing collective strengths and expertise, One Axis drives purposeful growth, expanding our footprint, and enriching financial solutions. Committed to long-term relationships, we provide tailored solutions for diverse needs, enhancing our competitive edge and leading positive change in the broader economy.



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## Redefining Banking in the Digital-First Era

In the digital-first era, our pioneering initiatives like **'open'** by Axis and **'NEO'** are catalysing transformative change, redefining banking experiences for customers. Through end-to-end digital journeys and innovative solutions, the Bank is driving impressive growth in digital adoption and engagement. From instant digital onboarding to seamless lending journeys and beyond, the Bank's commitment to continuous innovation ensures cutting-edge services that prioritise customer needs and convenience. With a focus on inclusivity and accessibility, the Bank's multilingual and WhatsApp banking features further amplify our reach and impact, embodying a vision where banking transcends traditional boundaries, delivering unparalleled value and convenience to customers in the digital realm.



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## Enabling Access, Driving Inclusion

Our Bharat Banking initiative is a key strategic priority aimed at integrating rural and semi-urban India (RuSu) into the economic fabric while addressing their diverse financial needs. By expanding our multichannel distribution network, forging strategic partnerships, and offering tailored financial products, the Bank is leading positive change. Through innovative digital platforms and revamped customer journeys, the Bank is enhancing accessibility and the customer experience. With a focus on profitability and stringent risk management, we are not only expanding our market presence but also fostering financial inclusion and socio-economic development.



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## Distinctive Solutions for Diverse Needs

The Bank's commitment to customer centricity and innovation is evident in our distinctive solutions, which propel pivotal outcomes. From India's first numberless credit card, prioritising security and control, to Digital Dukaan, empowering merchants with seamless digital transactions, our remarkable offerings enhance customer delight and experience. Innovations such as frictionless credit offerings and Sarathi streamline processes, ensuring efficiency and convenience. These solutions, crafted through strategic collaborations and a keen understanding of customer needs, showcase our commitment to quality and sustainability. They contribute positively to the communities we serve, fostering growth and improvement.



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## Making a Difference to the Life of Every Stakeholder

We believe in our purpose of creating thriving communities. We prioritise genuine care for our customers, employees, and the broader community. By placing the convenience, satisfaction, and well-being of our customers at the forefront, we believe that we can build lasting relationships of trust and loyalty. A top priority for us is to nurture our employees, create a positive, diverse and inclusive work environment for them, and encourage innovation, complementarity and collaboration. We actively contribute to the broader community, aiming to create a sustainable and interconnected ecosystem where collective well-being is a shared goal.



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## Embracing the Green Way

Embracing the green way has positioned us as leaders in environmentally conscious banking, catalysing positive change within our institution and throughout the broader economy. By prioritising environmental stewardship and integrating sustainable practices into our operations, we not only reduce our own carbon footprint but also stimulate broader systemic change. We remain steadfast on our ESG commitments and goals. Some of the key focus areas include green energy procurement, stringent emissions monitoring and sustainable building practices. Achieving Platinum Green building certification for our headquarters underscores our dedication to these efforts. From ambitious initiatives like Mission 2 million Trees to innovative waste management and water conservation strategies, the Bank is setting new standards for corporate sustainability and making strides towards a more sustainable future.



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