

Integrated Business Lines

Axis Bank's integrated business lines offer a comprehensive suite of customised financial solutions to individuals, businesses, and institutions across India. This unified approach leverages digital innovation, domain expertise, and a strong physical presence to holistically serve customers through every stage of their financial journey.



Retail Banking

Our retail banking franchise continues to deepen its connection with individuals, small businesses, and Bharat Banking customers by offering a broad spectrum of personalised solutions through digital banking and a robust physical network across India.

Products and Services

- » Savings and term deposits
- » Credit and debit cards
- » Retail loans
- » Bill payment and forex services
- » Wealth management
- » Third-party distribution: Insurance, mutual funds, government bonds

Y-o-Y Performance Highlights

8% ▲
Retail term deposits

7% ▲
Retail loan book

16% ▲
Burgundy Private AUM*

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*Includes deposits and assets under advice



Wholesale and Commercial Banking

We continue to serve Indian corporates and MSMEs by leveraging our domain expertise, transaction banking capabilities, and commitment to digital innovation. Our relationship-led model is built to deliver customised financial solutions at every stage of business growth.

Products and Services

- » Corporate and SME loans
- » Term deposits and Payments
- » Trade finance, Letters of Credit, and Guarantees
- » Foreign exchange and Derivatives
- » Cash Management services
- » Commercial Cards

Y-o-Y Performance Highlights

8% ▲
Corporate Loans

10% ▲
Mid-Corporate loan book

14% ▲
SME loan book



Offerings through 'One Axis'

'One Axis' brings together our full range of offerings across our business segments and subsidiaries, delivering comprehensive and seamless financial solutions. This integrated approach allows us to serve customers holistically — across life stages, business needs, and aspirations.

Products and Services

- » Investments and broking
- » Asset management and insurance
- » MSME digital invoice discounting platform
- » Trustee services and payments

Performance Highlights

₹3,812 crores
Total investment in subsidiaries
(as on March 31, 2025)

₹10,650 crores
Combined net worth of domestic
subsidiaries (28% y-o-y growth as
on March 31, 2025)

₹1,768 crores
Combined PAT of operating subsidiaries
(11% y-o-y growth for fiscal 2025)

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