

INTERPLAY OF CAPITALS

Capitals not only contribute to other capitals but can also enhance themselves through internal reinvestment, development, or transformation. This dynamic synergy strengthens our ability to serve stakeholders, adapt, grow inclusively, and stay ahead in an evolving financial ecosystem.

From/To capitals	Financial	Manufactured	Intellectual	Human	Social and Relationship	Natural
 Financial	Steady capital mobilisation enabled investments across physical, digital and human capital. Key enablers included sustained improvement in core operating profit and disciplined cost controls.	Capital was deployed to expand our branch and ATM footprint across 693 districts. Strategic investments were made in expanding digital and rural infrastructure.	Investment in digital transformation enhanced core banking systems, CRM, analytics, and AI-driven interfaces, accelerating innovation and speed-to-market.	Capital was directed towards scaling our learning platforms, talent acquisition, and employee wellbeing initiatives, fostering a resilient workforce.	CSR investments of ₹427 crores were channelled towards furthering livelihoods, education, health, financial inclusion, environment, sports and humanitarian relief, touching over 1 million participants across India this fiscal.	Scaling sustainable financing, new green capital raising, moving on glide path for reducing exposure to coal and thermal power, committing to incremental financing of Rs 60,000 crores by 2030 in wholesale banking.
 Manufactured	Deposit mobilisation (↑10% y-o-y) and rural advances (↑7%) were powered by our extensive physical and digital distribution across India.	Over 250 new Bharat Banking branches and 13,941 ATMs/CDMs ensured deep coverage across semi-urban and rural regions.	Integrated platforms such as ' Open ' by Axis and neo expanded access and digitised services. Unified systems ensured seamless physical and digital delivery.	High-touch phygital infrastructure supported employee enablement and onboarding across roles and locations, including 4,000+ branch banking officers.	Bharat-focused infrastructure enabled the delivery of high-quality services – from government partnerships (e.g. Smart Cities) to Direct Benefit Transfer.	Green branches and energy-efficient infrastructure contributed to lower emissions, while water management facilities enhanced sustainability outcomes.
 Intellectual	The Bank's ' Open ' by Axis now contributes ~6% to the overall franchise. In fiscal 2025, platforms like Adi, ' Siddhi ', and neo accelerated productivity, enhanced decision-making, and strengthened CX design platforms.	Proprietary platforms supported customer journeys across both retail and wholesale banking. Tech upgrades enabled end-to-end digitisation.	135+ open APIs, 850+ fintech partnerships, and 460+ live integrations helped create a vibrant digital ecosystem.	Learning platforms like Open Learning Lab and Capability Factories enhanced employee skilling across ESG, tech, and frontline roles.	Our CX design platforms (Kaleidoscope) and idea generation initiatives (Ignite) enabled continuous service improvement and innovation.	Proprietary digital tools enabled smart energy management, emissions tracking, and ESG portfolio evaluation across operations
 Human	Workforce productivity increased, with profit per employee of ₹0.25 crores. Engagement and diversity metrics improved, with 27.7% women representation.	Investments in employee amenities, flexible workspaces and safety protocols enabled a future-ready workplace.	Structured capability-building programs (1,000 Change Leaders, Thrive) enhanced managerial and leadership capabilities across the Bank.	6 million+ learning hours clocked; 97% employees active on the Open Learning Lab. Skill Factories and academies developed domain-specific talent.	Through initiatives like Axis Cares and ' Siddhi ', employees engaged in CSR, DE&I, and financial inclusion drives, enhancing organisational culture.	Training on climate action, health & safety, and ESG literacy empowered employees to contribute to responsible banking goals.
 Social and Relationship	Strong customer franchise across Retail, Bharat, and Wholesale segments drove fee income (↑11%) and sustained market share across UPI, cards and MSME.	Our network of 28,000+ CSCs and 2,736 Bharat branches enabled last-mile access and improved customer service across India.	Customer-centric innovations like 'Benefits Dashboard', Digital Unboxing, and ' Siddhi ' drove ~80% digital activation in cards.	Axis Dil Se and Foundation programs built trust with 2 million+ rural families. Pride by Axis scored high on engagement.	Community programs across livelihoods, education, and inclusion scaled up significantly; Mission 4 Million launched in fiscal 2025.	Social programs promoted climate-resilient livelihoods (e.g. solar irrigation, watershed management) and aligned with national climate goals.
 Natural	Our ESG-aligned portfolio includes green bonds, EV loans and ₹48,412 crores in cumulative ESG sanctions by fiscal 2025 since fiscal 2022.	Four large offices now run entirely on renewable energy; ~3.27 million trees planted under habitat restoration commitments.	Building capability for climate stress testing and scenario analysis, proprietary ESG rating tool, TCFD-aligned disclosures, and ESG lending policy integrated across enterprise systems.	Enhanced focus on wellness, occupational health, and climate-related training reinforced environmental awareness.	ESG governance embedded into operations with a Board-level ESG Committee; Bank-wide initiatives reinforced environmental stewardship.	~3.27 million trees planted since 2022 (including target of 2 million tree plantations, Miyawaki plantations and other tree plantation programs); Scope 1-2-3 emission reductions aligned with glide path; smart water, paper and energy use reduced footprint.