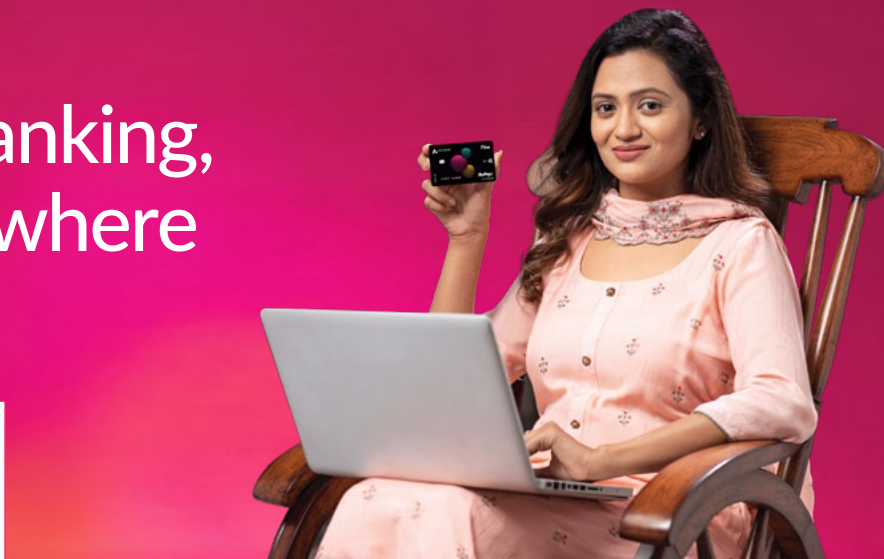


## PRESENCE

# Facilitating banking, anytime, anywhere

Our extensive network of branches and ATMs spans India's metros to its distant corners. Through a calibrated expansion strategy and strong presence in rural and semi-urban India, we continue to serve individuals, MSMEs, farmers, corporates and entrepreneurs with customised, locally relevant financial solutions.



## Physical Reach

Our branch network spans 5,879 locations and 3,194 cities, strategically covering urban, rural and semi-urban (RuSu) India. In fiscal 2025, we added 500 new branches. This calibrated expansion supports our Bharat Banking strategy, with RuSu branches operating on an asset-led liability model and Platinum branches serving Small Banking Business (SBB) customers.

Internationally, our offices in Singapore, Dubai (DIFC) and GIFT City, along with representative offices in the UAE (Abu Dhabi, Dubai and Sharjah) and Bangladesh (Dhaka), enable us to serve global Indian businesses and NRIs with seamless, borderless banking. We continue to bring banking closer to communities, businesses, and aspirations—across India and beyond.

### Scale

**5,879**

Domestic branches including extension counters and 3 digital banking units  
(previous year: 5,380)

**152**

Specialised branches

**13,941**

ATMs and cash deposit/withdrawal machines

**234**

Business correspondence banking outlets

### Reach

**3,194**

Cities served  
(previous year: 2,963)

**692**

Districts covered

**89%**

Districts in India covered by the Bank's branch and correspondent network

#### Material Issues Linkage

M6

M7

M9

#### Capital Linkage

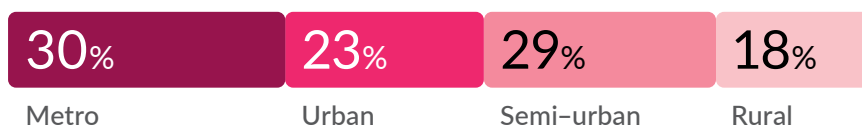


#### SDGs Impacted

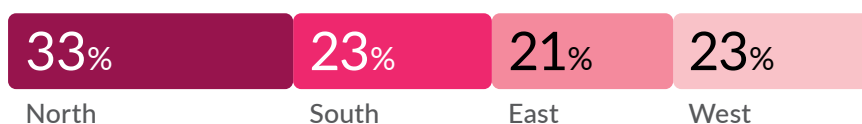


## Branch Profile

### Region-wise Distribution



### Geography-wise Distribution



### Designed for India

- » **RuSu branches:** Asset-light models to serve bottomless rural India
- » **Platinum branches:** Focused on Small Banking Business (SBB) customers
- » **Inclusive infrastructure:** Tailored for older people, women, and customers with disabilities

## Digital Banking

Our digital banking ecosystem delivers real-time, seamless, and secure financial experiences to millions. With significant investments in technology and innovation, we are bringing end-to-end banking solutions to customers' fingertips—reducing turnaround time and enhancing efficiency for both individuals and businesses.

~3 crores

Registered customer base for mobile banking

~15 million

Non Axis Bank customers using Axis Mobile & Axis Pay apps

250+

DIY services available on the mobile application

₹25.7 trillion

Mobile banking spends

↑ 20% y-o-y

71%

Mobile banking customers banking only on mobile application

4.8

Rating of mobile application on Apple app store

4.7

Rating of mobile application on Google play store

8.7 billion

Mobile banking transactions

↑ 36% y-o-y

## Phygital Engagement

Our virtual engagement channels make banking personalised, proactive, and frictionless, bridging online ease with human empathy. We have made it our mission to remain 'open' through physical branches and every screen, tap and conversation.

8

Axis Virtual Centres (AVCs) nationwide

1,700

Virtual Relationship Managers

~106 million

Aha! Conversations in fiscal 2025



### WhatsApp Banking

₹191 crores

Fixed deposits booked via WhatsApp in fiscal 2025

40

Product journeys now entirely digitised



With over 30 million registered users, WhatsApp has become a key touchpoint in our digital journey. Fully integrated with Axis Aha! Our chatbot platform supports fixed deposit bookings, card services, loan requests; Real-time transactions and balance checks; Smart Frequently Asked Questions (FAQ) handling powered by Artificial Intelligence (AI).