

STRATEGIC PILLARS

Anchored to a sound strategic framework

Our strategic pillars serve as the foundation for sustained growth, innovation, and stakeholder value creation. Anchored in customer centricity and digital excellence, they guide our journey towards building a stronger, future-ready institution.



S1

'One Axis' in Action



'One Axis' in Action
pg. 108

At the core of our distinctiveness lies the 'One Axis' ecosystem — a unified platform serving diverse business needs. By integrating products and expertise across segments, we deliver tailored, innovative solutions that enhance customer experience. This collective strength drives purposeful growth, deepens relationships, and contributes to broader economic progress.

S2

Redefining Banking in the Digital-first Era



Linked to 'Banking in the Digital-first Era' section in Customer segment in '*Har raah dil se open*' – Stakeholder-based Value Creation
pg. 126

Our digital-first approach, led by innovations like '*open*' and '*neo*', is reshaping banking into a seamless, customer-centric experience. From instant onboarding to intuitive lending, we are driving strong digital engagement through continuous innovation and convenience. Multilingual and WhatsApp banking features extend our reach, making banking more inclusive, accessible, and boundaryless.



S3

Enabling Access, Driving Inclusion



Linked to Bharat Banking in Customer segment '*Har raah dil se open*' – Stakeholder-based Value Creation pg. 130

Bharat Banking is central to our strategy of empowering rural and semi-urban India through tailored financial solutions. By expanding our reach, building strategic alliances, and leveraging digital innovations, we are making banking more accessible and impactful. With a strong focus on risk management and sustainable growth, we are driving financial inclusion and supporting broader socio-economic progress.

S4

Partnering in Nation-building



Linked to For Partners – Government pg. 160

We further our commitment to nation-building through strategic partnerships with government bodies at all levels. By strengthening public finance, infrastructure, and service delivery, we enable seamless tax collections, Direct Benefit Transfers, Smart City initiatives, and Digital Agriculture solutions. The Bank's work across healthcare, education, transport, and social welfare activities drives efficient, transparent, and citizen-focused governance that supports India's long-term growth and transformation.

S5

Making a Difference to the Life of Every Stakeholder



Linked to Customer, Employees, Investors, Communities in '*Har raah dil se open*' – Stakeholder-based Value Creation pgs. 120-163

We are guided by a purpose to build thriving communities by addressing the needs of all stakeholders – customers, employees, investors, partners, and society at large. With a focus on customer wellbeing, employee growth, inclusive culture, and sustainable value creation, we foster trust, innovation, and long-term relationships. By aligning our efforts with stakeholder interests, we aim to create a resilient, collaborative ecosystem that drives collective progress and shared prosperity.

S6

Embracing the Green Way



Linked to Environment segment '*Har raah dil se open*' – Stakeholder-based Value Creation pg. 164

Our commitment to sustainable banking has positioned us as a catalyst for environmental welfare within the sector and beyond. By embedding green practices – from energy procurement and emissions monitoring to eco-friendly infrastructure – we drive meaningful impact and reduce our footprint. Through bold initiatives like Mission 2 Million (now upgraded to planting 8 million trees by 2030) Trees and innovative conservation efforts, we are setting new benchmarks in corporate sustainability and advancing our ESG goals.