







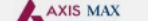




'ONE AXIS' IN ACTION **S1**

One platform, infinite financial journeys

The 'One Axis' Ecosystem brings together the full spectrum of Axis Bank's financial services spanning asset management, retail brokerage, insurance, consumer lending, fintech, investment banking, and more through a seamless, integrated platform. By uniting the strengths of its subsidiaries and business verticals, the Bank is able to offer comprehensive, end-to-end solutions to meet the evolving needs of individuals, businesses, and institutions.

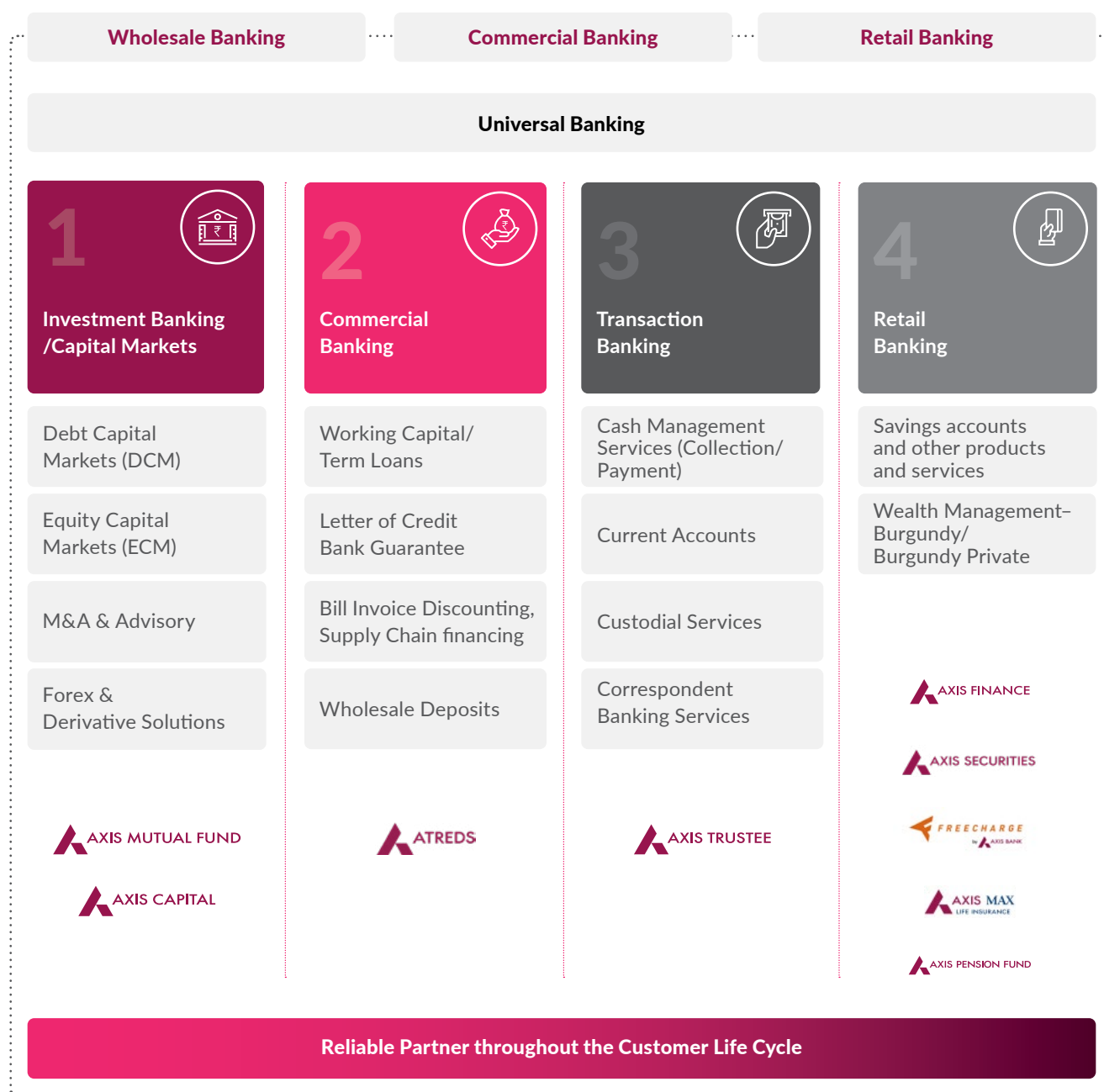
 'One Axis' Group							
Asset Management	Invest Banking & Inst. Equities	Consumer focused NBFC	Retail Brokerage	Trustee	Fintech Platform	TReDS Platform	Insurance
 One of the fastest-growing MF player	 Leadership position in ECM deals segment	 AAA rated NBFC with diversified product offerings	 3 rd largest bank-led brokerage firm	 Amongst the leading trustees in India	 One of the major fintech players in India	 Leading player on TReDS platform	 4 th largest private insurance company
75%   47%²	100%	100%	100%	100%	100%	67%	19.02%¹ (Co-promoter), Accounting Associate

Note: 1) Position as on March 31, 2025 and including stakes owned by Axis Capital and Axis Securities

2) Effective stake held by Axis Group in step down subsidiary

Power of One

At the heart of Axis Bank's digital strategy lies a unified, future-ready platform that enables us to serve customers seamlessly across channels. With 'One Axis', we are transforming how financial services are accessed—integrating AI, advanced analytics, and modular tech architecture to personalise experiences, optimise operations and offer a wide array of solutions under one digital umbrella.





Axis Finance, a leading NBFC, delivers a wide range of lending solutions to wholesale, MSME, and retail clients across varied sectors and geographies. With a remarkable 31% CAGR in AUF from fiscal 2022 to fiscal 2025, we remain committed to strong operational discipline and prudent risk management, enabled by advanced technology. Our offering encompasses retail lending, MSME finance, and credit solutions for mid- and large-sized corporates.

KEY HIGHLIGHTS OF FISCAL 2025

Retail Segment

Achieved **28%** y-o-y growth on book assets while maintaining resilient asset quality

Wholesale Segment

Recorded an **11%** y-o-y growth, supported by a high-quality portfolio and industry-leading asset quality metrics

MSME Segment

Delivered a **30%** y-o-y growth, with a well-diversified portfolio including theme-based lending to healthcare, hospitality, education, automobile and retail sectors

Expanded Distribution

Present across **225+** locations and **59** branches.

Digital Innovation

Continued to invest in improving digital capabilities, thus enhancing customer experience and operational efficiency

Funding Diversification

Successfully completed maiden External Commercial Borrowing (ECB), taking a strategic step towards our borrowing profile

FOCUS AREAS FOR FISCAL 2026

- » Expand focus on small and micro enterprises to enhance portfolio granularity and stability
- » Grow distribution in concentric circles to tap the immense potential of rural and semi-urban markets
- » Drive customer acquisition through direct origination, leveraging technology to optimise operational efficiency

PERFORMANCE IN FISCAL 2025

28%

Growth in Retail Loan book*

11%

Growth in Wholesale Loan book*

30%

Growth in MSME Loan book*

11%

Growth in PAT, reaching ₹676 crores

14.5%

Return on Equity (RoE)

20.90%

Capital to Risk Weighted Assets Ratio (CRAR)

*y-o-y growth

Awards & Recognition





Axis Capital continues to lead in India's investment banking landscape and institutional equity services, offering tailored solutions backed by 40+ years of proven expertise and excellence. Consistently recognised as a top-tier advisor and securities firm, our strength lies in our execution precision, client-centricity, and strong leadership. In fiscal 2025, our Investment Banking and Institutional Equities divisions delivered record topline performance, successfully executing 61 transactions across Equity Capital Markets (ECM) and non-ECM segments.

KEY HIGHLIGHTS OF FISCAL 2025

- » Executed marquee equity transactions, including the Vodafone Idea FPO, IPOs of Bajaj Housing, Waaree Energies, IGI, and the Motherson Sumi QIP
- » Recognised as the Most Active Technology Banker, securing landmark deals across consumer tech, enterprise tech, and fintech sectors
- » Sustained market leadership in the InvIT/REIT space, advising top-tier financial sponsors, such as KKR, I-Squared and Actis
- » Delivered strong growth in Cash & Derivatives within the Institutional Equities Division (IED), driven by an expanding domestic client base and increased global investor engagement through strategic roadshows and conferences
- » Enhanced thought leadership with a robust pipeline of thematic research and a 15%+ increase in coverage universe

FOCUS AREAS FOR FISCAL 2026

- » Focus on PE fundraises and InvITs/REITs to drive growth in the non-ECM segment
- » Optimise deal selection by prioritising transactions with a high closure probability and strategic relevance
- » Deepen relationships with Domestic Institutional Investors (DII) and Foreign Institutional Investors (FII) to sustain momentum in IED
- » Uphold the highest standards of compliance and ethics
- » Invest in technology, advancing the AI and automation journey
- » Build a strong pool of high-potential junior talent to develop future leaders and ensure long-term growth

PERFORMANCE IN FISCAL 2025

48.6%
Growth in Investment
Banking revenue

61
Investment Banking deals
executed

#2
Rank by number of IPOs

₹160.5 crores
PAT

Awards & Recognition

'Best ECM House' at Finance
Asia Awards

'Best Investment Bank and
Best Securities House in India'
at Euromoney Securities
Houses Awards



Freecharge stands at the forefront of the financial services industry, offering a wide range of innovative solutions for merchants and consumers. By combining secure, compliant, and tech-driven platforms, Freecharge enables seamless payments, accessible credit, and other services, thus advancing financial inclusion for retail users and businesses alike.

KEY HIGHLIGHTS OF FISCAL 2025

- » Expanded the lending ecosystem to empower customers of microfinance institutions (MFIs) and MSME merchants, reaching 100+ locations
- » Upgraded the payment aggregator platform with advanced technology enhancements, setting new industry standards
- » Launched innovations in UPI, including UPI Lite, UPI Global (Android), and Aadhaar OTP-based UPI PIN setup, reinforcing leadership in the UPI ecosystem
- » Introduced Gold OD on UPI – a gold-backed overdraft product with flexible repayments options and interest charged only on the utilised amount

FOCUS AREAS FOR FISCAL 2026

- » Continue scaling merchant and consumer lending businesses, leveraging early signs of strong growth
- » Expand strategically into key geographies to strengthen MFI and merchant lending operations
- » Secure Payment Aggregator licence to support business scale-up
- » Continuously refine the payment aggregator platform to strengthen Freecharge's position as a top-tier industry leader

PERFORMANCE IN FISCAL 2025

108%

y-o-y increase of Freecharge Payment Gateway (FPG) Gross Merchandise Value (GMV)

34%

y-o-y growth of Quick Response (QR) GMV

Awards & Recognition

Economic Times Human Resources (ETHR) Employee Experience Award, 2024

Business World People HR Excellence Award, 2024





Axis AMC continues to strengthen its position as one of India's leading asset managers, recognised for its customer-centric innovation, disciplined investment approach, and responsible product offerings. Committed to delivering superior value to investors across segments, Axis AMC remains committed to upholding transparency, integrating technology, and offering trusted advice to drive outcomes. Fiscal 2025 was a period of significant growth and innovation for Axis AMC, marked by the successful launch of new funds, an expanded passive product suite, and strategic investments in distribution capabilities and global platforms.

KEY HIGHLIGHTS OF FISCAL 2025

- » Raised over ₹4,200 crores through the Axis Consumption Fund NFO, making it the second-largest offering in its category, with participation from over 9,000 Mutual Fund Distributors (MFDs) across India
- » Launched Axis Momentum Fund, garnering over ₹1,400 crores during its NFO and further expanding the differentiated equity fund portfolio through differentiated strategy
- » Strengthened the passive product suite with new index funds, including the Nifty Bank Index Fund, Nifty 500 Index Fund, and Nifty500 Value 50 Index Fund
- » Pioneered the launch of Sectoral Target Maturity Funds focused on the NBFC and Financial Services sectors, addressing emerging investor preferences
- » Advanced global footprint by establishing a branch in GIFT City IFSC, unlocking opportunities to offer global investment products to Indian investors

FOCUS AREAS FOR FISCAL 2026

- » Continue to launch innovative products across asset classes, including exploring opportunities under the new Specialised Investment Fund (SIF) category introduced by SEBI
- » Broaden distribution footprint by expanding branch presence in non-metro cities and strengthening partnerships across wealth management channels
- » Deepen global engagement by leveraging the GIFT City platform to offer differentiated offshore investment opportunities

PERFORMANCE IN FISCAL 2025

15%

↑ y-o-y

Assets under management at ₹3,05,717 crores as on March 31, 2025

₹501 crores
Profit after tax (PAT)

82
Mutual fund schemes managed

34.5%
Gender diversity ratio (as on March 31, 2025)



Axis Securities, a subsidiary of Axis Bank, operates as a retail brokerage that offers a wide spectrum of financial solutions through an advisory-led model. By leveraging advanced technology and digital capabilities within the 'One Axis' ecosystem, Axis Securities delivers a seamless experience across lending, investment, and wealth-creation. Through its retail broking platform, Axis Direct, the organisation offers a comprehensive suite of solutions in equities, derivatives, mutual funds, fixed income products, and lending. With a strong focus on innovation, service excellence, and operational efficiency, Axis Securities continue to empower customers in their financial journeys.

KEY HIGHLIGHTS OF FISCAL 2025

- » Launched two new mobile apps – Axis Direct Investor App and Axis Direct Traders App – to deliver a seamless, tailored experience for investors and traders
- » Rolled out Trade Pro, an enhanced EXE terminal designed for high-frequency traders (HFTs) and professional market participants
- » Introduced simplified and faster journeys for IPO and Mutual Fund investments across digital platforms, enabling more informed decision-making by customers

FOCUS AREAS FOR FISCAL 2026

Accelerate Digital Growth

Increase digital contribution to overall business by leveraging the newly launched mobile platforms and enhancing adoption across customer segments

AI-Driven Predictive Servicing

Deploy AI and Big Data-powered bots to proactively identify customer needs, offer tailored solutions, and enhance customer satisfaction

Innovative Self-service Platforms

Simplify customer reporting and support through intuitive, self-help solutions, including expanded service delivery via WhatsApp and other conversational interfaces

Strengthen Risk Management and Compliance

Maintain a sharp focus on operational risk mitigation, adherence to compliance, and robust information security to safeguard customer trust

PERFORMANCE IN FISCAL 2025

45%

Growth in total income (y-o-y)

38%

Growth in total customer acquisitions

53%

Of clients traded through the mobile app

39%

Growth in profit after tax (y-o-y)

Awards & Recognition

Certified as a Great Place to Work® 2024

'Best Digital Transformation Award' at the e4m CX India Awards 2024





Invoicemart, India's largest Trade Receivables Discounting System (TReDS) platform, addresses MSME credit gaps by enabling early payments through a transparent digital marketplace. It connects MSME sellers with buyers, including Central Public Sector Enterprises (CPSEs), State PSUs, corporates, and a network of financiers, through a transparent bidding process, unlocking working capital efficiently. Since its launch, Invoicemart has scaled significantly, achieving a base of over 44,300 registered MSMEs, more than 2,980 buyers, and 71 financiers—the highest on any TReDS platform. Invoicemart has completed dual ISO certifications for Information Security (ISO 27001:2022) and Cloud Security (ISO 27017:2015), and celebrates a milestone in diversity and inclusion. The Company has reached a remarkable 45% representation of women in its workforce showcasing its dedication to creating a more inclusive and equitable work environment.

PERFORMANCE FROM JULY 2017 TO MARCH 2025

₹1,80,000+ crores
Throughput

47,300+
Participants onboarded

40 lakhs+
Invoices discounted



Axis Pension Fund Management (PFM) Ltd. commenced operations on October 21, 2022, with a mandate to manage National Pension System (NPS) funds for retail subscribers, corporate NPS subscribers, and government employees under the NPS. Since then, it has solidified its presence as one of the key Pension Fund Managers in the industry.

PERFORMANCE FROM OCTOBER 2022 TO MARCH 2025

₹8,854 crores
AUM

3.3%
In AUM

4.8%
In subscriber base

303%
y-o-y AUM growth



Axis Trustee Services Ltd. reinforced its leadership in fiduciary and debt transactions in fiscal 2025, delivering strong performance across a broad spectrum of mandates. As a trusted partner in REITs, InvITs, securitisation, and alternate investments, Axis Trustee continues to drive innovation and set industry benchmarks. Our Facility Agency business experienced notable growth, especially in multi-currency debt transactions in GIFT City. Axis Trustee also enhanced its presence in the Alternative Investment Fund (AIF) space and led several first-of-its-kind transactions in India, including roles in aircraft leasing and Small and Medium (SM) REITs.

PERFORMANCE IN FISCAL 2025 (Y-O-Y GROWTH IN TERMS OF NUMBER OF MANDATES)

50%
Facility Agent

17%
Debenture Trustee

117%
Securitisation

15%
Alternate Investment Fund (AIF)