

Innovating with a digital-first approach

Digital is at the core of how we imagine the future of banking. We continue to invest heavily in building proprietary technologies and in-house capabilities to deliver digital-first products tailored for evolving needs. We focus on creating seamless, secure, and scalable experiences that elevate every customer interaction across every touchpoint.



Since 2019, we have been on an ambitious mission to redefine banking by investing in building robust digital capabilities. Our digital team, which includes dedicated engineers and creative designers, focuses on developing pioneering digital solutions that

enrich customer experiences at every touchpoint. Harnessing advanced platforms like DevSecOps and secure cloud infrastructure, we proudly deliver cutting-edge digital products that resonate deeply with customers.

Material Issues Linkage

M6

M7

M9

Capital Linkage



SDGs Impacted



Digital Strategy

Build and scale a fully-digital bank within the Bank
'open' by Axis Bank

Extend the capabilities of **'open'** across the Bank
Enabling assisted digital journeys

'open' by Axis Bank: Banking Transformed

'open' by Axis Bank is our flagship digital banking entity, operating autonomously within the Bank and contributing ~6% to the overall business. With a sharp focus on customer acquisition, business expansion, and profitability, 'open' offers end-to-end digital journeys across 30+ products spanning savings, investments, payments, and both secured and unsecured lending. Every experience—from digital onboarding to seamless servicing, is designed to be intuitive, efficient, and secure.

Built to promote transparency and accessibility, 'open' has grown steadily, delivering 15% growth in assets and 47% in liabilities in fiscal 2025. We continue to build on our ambition of becoming a digital leader in consumer lending. Our leadership in the Account Aggregator ecosystem has strengthened underwriting for new-to-bank (NTB) customers, while a growing number of partnerships are accelerating digital loan origination.

Customer experience remains at the core of digital banking. The 'open' app offers personalised nudges across multiple features. Innovations like 'One View' (India's first private bank offering to aggregate multi-bank and demat accounts) and a transparent 'Benefits' dashboard further elevate Mobile Banking, making it genuinely open, effortless, and engaging.



~3 crores

Registered customer base for Mobile Banking

47%

Credit Cards are issued digitally end-to-end

15 million+

Mobile Banking active monthly users







4.8

Rating of mobile application on the Apple App Store

4.7

Rating of mobile application on the Google Play Store

What 'open' by Axis Bank Brings to Life

Flagship innovations		Highlights
Unified dashboard to view all bank and demat accounts via Account Aggregator	 One View	First Private bank in India to offer this advantage 1 million+ Users
100% digital account opening (Special Edition Amaze Account for young, digital-first customers)	 ASAP Digital Savings Account	₹20,000 Average balance/account with exclusive benefits on spend activation
In-house video KYC platform and used Bank-wide Accessible to partners	 VISION - Video KYC	12.8 lakhs Accounts opened through VCIP
Instant utility bill payments via the 'open' app	 BillPay	55% Growth on BBPS categories (Utilities) of BillPay
Fully-digital onboarding, cross-sell, upsell & servicing	 Olive - Credit Card Journeys	83% Of Credit Card engagement is now digital
Investment platform for MFs, digital gold, PPF – personalised investor journeys	 Insta Invest	₹152 crores In fee income



Digital IN5NITE: Celebrating 5 Years of Digital Leadership

In fiscal 2025, the Bank hosted Digital IN5NITE, a three-day event, celebrating innovation, impact, and future growth in Digital Banking. The event featured strategic workshops, panel discussions, and industry interactions, reflecting our digital journey and reaffirming our commitment to building a digital-first *dil se open* bank.

Our New Digital Offerings

We expanded our digital product suite in fiscal 2025 with several additions that enhance convenience, transparency, and financial wellbeing.

My Money – Your Personal Finance Partner

A powerful personal finance manager that offers a 360° view of a customer's net worth by auto-fetching assets and liabilities. It provides insights on spending patterns, access to credit scores, and tools for managing insurance, all designed to help customers make informed financial decisions.

Credit Card against Fixed Deposit

Customers can now apply for a Credit Card backed by their FD without liquidating it or compromising on interest. With zero paperwork and flexible limits, this offering also helps build credit history.

One View – Unified Financial Tracking

We are the first private bank to launch this game-changing feature. While customers could already link and monitor all their Bank accounts in One

View, in fiscal 2025 we also launched the option to link demat holdings. This feature uses the Account Aggregator ecosystem and offers customers complete visibility and control over their finances.

Fixed Deposit via UPI

Customers can now open an FD instantly using funds from any bank account via UPI or Net Banking. This eliminates the need for beneficiary addition or fund transfers beforehand.

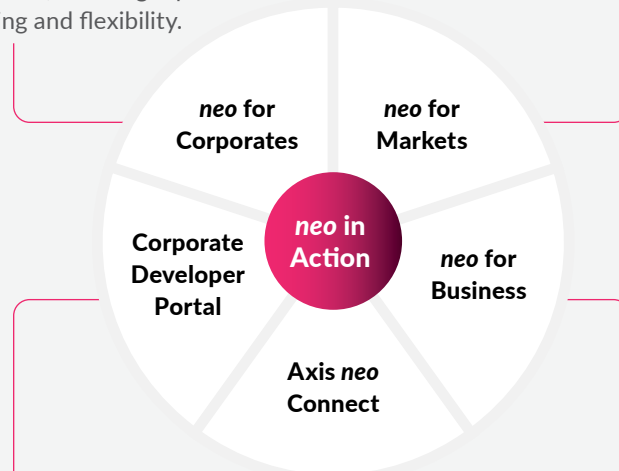
Project *neo*: Reimagining the Future of Wholesale Banking

We are building India's most future-ready Digital Wholesale Bank, driven by a deep understanding of how our clients run their businesses, not just how they use banking products. *neo* is designed around customer journeys – tailored by segment, business size, digital maturity, and user persona. Whether a high-growth MSME or a complex large enterprise, *neo* adapts seamlessly to deliver the right experience.



A cloud-native solution that combines Payments, Trade, Forex and more under one unified platform, enabling rapid scaling and flexibility.

A digital boost for treasury clients, driving higher adoption through more innovative, streamlined interfaces.



With 135+ live APIs, it empowers clients to integrate directly into our banking infrastructure, making co-creation real-time and impactful.

A plug-and-play API suite for seamless ERP integration, ensuring that banking becomes a native part of every business workflow.

Tailored for MSMEs, this platform combines banking and non-banking services into a single, intuitive experience, simplifying operations and amplifying growth.