

# PERFORMANCE REVIEW

	Units of measurement	2016-17	2015-16	2014-15
<b>Economic Contribution</b>				
Economic Value Generated (A)	₹ billion	447.86	466.21	421.37
Revenue	₹ billion	447.86	466.21	421.37
Economic Value Distributed (B)	₹ billion	404.37	384.29	356.2
Operating costs	₹ billion	81.47	65.77	59.66
Employee wages & benefits	₹ billion	38.92	33.76	31.15
Payments to providers of capital	₹ billion	264.49	241.57	223.48
Payments to Government	₹ billion	18.14	41.8	40.68
Community investments	₹ billion	1.35	1.37	1.23
Economic Value Retained (A-B)	₹ billion	43.49	81.92	65.16
<b>Customers</b>				
<b>Customer complaints<sup>4</sup></b>				
Pending as on previous year end (31 <sup>st</sup> March)	Numbers	9,499	9,513	7,697
Received during the year	Numbers	3,37,673	2,27,676	2,31,466
Redressed during the year	Numbers	3,04,988	2,27,690	2,29,650
Pending as on current year end (31 <sup>st</sup> March)	Numbers	42,184	9,499	9,513
<b>Consumer cases</b>				
Pending as on previous year end (31 <sup>st</sup> March)	Numbers	1,356	1,317	1,266
Received during the year	Numbers	169	262	214
Redressed during the year	Numbers	134	223	163
Pending as on current year end (31 <sup>st</sup> March)	Numbers	1,391	1,356	1,317
<b>Shareholder &amp; Providers of Capital</b>				
Net profit	₹ billion	36.79	82.24	73.58
Operating revenue	₹ billion	297.84	262.04	225.89
Earnings per share (Diluted)	₹	15.34	34.4	30.85
Dividend	Percentage	250	250	230
Return on equity	Percentage	7.22	17.49	18.57
Return on assets	Percentage	0.65	1.72	1.83

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Investor complaints				
Pending as on previous year end (31 <sup>st</sup> March)	Numbers	0	0	0
Received during the year	Numbers	768	797	431
Redressed during the year	Numbers	768	797	431
Pending as on current year end (31 <sup>st</sup> March)	Numbers	0	0	0

## People

### Workforce diversity – age and gender wise

Male				
<30 years	Numbers	26,044	23,435	19,043
30-50 years	Numbers	17,464	15,648	14,203
>50 years	Numbers	322	288	312
Female				
<30 years	Numbers	8,995	7,422	5,781
30-50 years	Numbers	3,774	3,324	2,879
>50 years	Numbers	18	18	12

### Workforce diversity – employee category wise

Top management	Numbers	6	4	6
Senior management	Numbers	142	134	133
Middle management	Numbers	4,873	4,353	4,148
Junior management	Numbers	37,632	33,654	29,885
Sales channel	Numbers	13,964	11,990	8,058

### Workforce turnover<sup>5</sup> – age and gender wise

Male				
<30 years	Numbers	10,363	7,071	4,848
30-50 years	Numbers	2,547	2,342	1,528
>50 years	Numbers	37	73	17
Female				
<30 years	Numbers	2,796	1,972	1,383
30-50 years	Numbers	468	397	308

	Units of measurement	2016-17	2015-16	2014-15
>50 years	Numbers	3	1	1
<b>Workforce turnover<sup>5</sup> – employee category wise</b>				
Top management	Numbers	0	2	1
Senior management	Numbers	13	29	6
Middle management	Numbers	362	386	260
Junior management	Numbers	7,832	6,759	4,977
Sales channel	Numbers	8,007	4,680	2,839
<b>New hires– age and gender wise</b>				
Male				
<30 years	Numbers	11,014	10,753	6,581
30-50 years	Numbers	2,034	1,408	904
>50 years	Numbers	2	0	0
Female				
<30 years	Numbers	3,994	3,511	1823
30-50 years	Numbers	291	192	136
>50 years	Numbers	0	0	0
<b>New Hires– employee category wise</b>				
Top management	Numbers	0	0	0
Senior management	Numbers	5	6	3
Middle management	Numbers	249	158	131
Junior management	Numbers	10,355	8,984	5,741
Sales channel	Numbers	6,726	6,716	3,569
<b>New hires turnover– age and gender wise</b>				
Male				
<30 years	Numbers	4,545	3,087	1,089
30-50 years	Numbers	145	67	46
>50 years	Numbers	0	0	0
Female				
<30 years	Numbers	1,044	729	236

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30-50 years	Numbers	36	14	11
>50 years	Numbers	0	0	0
<b>New hires turnover – employee category wise</b>				
Top management	Numbers	0	0	0
Senior management	Numbers	0	0	0
Middle management	Numbers	16	4	7
Junior management	Numbers	1,355	1,147	542
Sales channel	Numbers	4,399	2,746	833
<b>Employee training – employee category and gender wise</b>				
<b>Male</b>				
Top management	Person-hours	1	0	16
Senior management	Person-hours	2,128	492	1,531
Middle management	Person-hours	81,377	51,460	41,928
Junior management	Person-hours	7,40,362.4	5,97,919	4,33,762
Sales channel	Person-hours	5,43,949.5	5,62,899	2,00,814
<b>Female</b>				
Top management	Person-hours	0	0	0
Senior management	Person-hours	210.5	20	48
Middle management	Person-hours	14,095	9,554	7,993
Junior management	Person-hours	3,79,247.5	2,86,092	1,35,281
Sales channel	Person-hours	52,495	35,430	10,904
<b>Performance feedback – employee category wise</b>				
<b>Eligible</b>				
Senior management	Numbers	140	133	540
Middle management	Numbers	4,672	4,186	8,362
Junior management	Numbers	31,912	27,261	22,773
<b>Received</b>				
Senior management	Numbers	140	133	540
Middle management	Numbers	4,672	4,186	8,362

	Units of measurement	2016-17	2015-16	2014-15
Junior management	Numbers	31,912	27,261	22,773
Parental leave <sup>6</sup>				
Male	Numbers	1,746	1,656	1,479
Female	Numbers	613	500	383
<b>Environment</b>				
Sustainable Lending – Outstanding				
Wind power	₹ billion	13.34	19.98	15.11
Solar power	₹ billion	13.45	4.86	7.03
Biomass	₹ billion	1.51	2.41	2.24
Mini-hydro	₹ billion	2.17	2.21	2.51
Waste processing	₹ billion	5.23	3.47	5.98
Mass Rapid Transport	₹ billion	1.93	1.99	3.81
Energy				
Energy generated	Tera Joules	115.77	120.41	130.93
Green electricity	Tera Joules	12.64	2.64	0.11
Electricity purchased	Tera Joules	604.88	591.57	548.26
Energy intensity				
Energy generated	Giga Joules per FTE	1.82	2.40	3.10
Electricity purchased	Giga Joules per FTE	10.68	11.80	12.98
GHG Emissions <sup>7</sup>				
Direct emissions (Scope 1)	Tonnes of CO <sub>2</sub> equivalent	7,687.16	8,778.28	9,759.90
Energy indirect emissions (Scope 2)	Tonnes of CO <sub>2</sub> equivalent	1,37,777.35	1,34,746.82	1,24,882.56
Other indirect emissions <sup>5</sup> (Scope 3)	Tonnes of CO <sub>2</sub> equivalent	10,427	7,884.78	7,142.92
Emissions saved / avoided <sup>6</sup>	Tonnes of CO <sub>2</sub> equivalent	13,478	10,348.53	2,813.24
GHG Emissions intensity				
Direct emissions (Scope 1)	TCO <sub>2</sub> e per FTE	0.14	0.18	0.23
Energy indirect emissions (Scope 2)	TCO <sub>2</sub> e per FTE	2.43	2.69	2.96
Materials				
Office-Paper <sup>8</sup> (conventional)	Tonnes	570	355.28	286.32

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Office-Paper <sup>8</sup> (wheat straw based)	Tonnes	628	713.95	734.83
<b>Waste</b>				
Dry waste <sup>9</sup> (Recycled)	Tonnes	25	32.1	31
E-waste <sup>10</sup>	Tonnes	11.3	1.34	5.35
<b>Communities</b>				
<b>Community investments</b>				
Contribution to ABF and its partner NGOs	₹ million	822	736	622
Other programs	₹ million	510	621	592
Administrative expenses	₹ million	22	17	18
ABF Beneficiaries (cumulative)	Number	10,80,000	8,14,621	5,80,540

4. The information does not include complaints redressed within the next working day

5. Includes retirement cases

6. Number of employees who availed parental leave last year, returned to work and are on the Bank's rolls at the end of current year

7. Emissions for direct fuel use have been calculated using IPCC emission factors and emissions for grid electricity have been calculated using Central Electricity Authority (Government of India) Guidelines (Version 10)

8. Refers to daily paper usage in various offices/branches

9. Dry waste collected at Greater Mumbai and Thane regions

10. Disposed through recyclers. The E-waste for previous year has been stated in numbers/boxes/MT in last year's report and same has been reported in consistent unit of MT in this year's report

tCO<sub>2</sub>e – Tonnes of CO<sub>2</sub> equivalent

FTE – Full Time Employee

# AWARDS AND ACCOLADES



Mr. Jacob Ninan, Deputy CEO - Axis Bank Foundation receiving the award for Excellence in Corporate Social Responsibility at CII - ITC Sustainability Awards 2016



Mr. Som Mittal (Director, Axis Bank) (2<sup>nd</sup> from left) & Mr. Anil Kumar (ET & CEO, Axis Bank Foundation) (extreme left) receiving the award for 'Socially Aware Corporate of the Year' at the Business Standard Corporate Social Responsibility Awards 2016 in the presence of Hon. Finance Minister, Mr. Arun Jaitley.



Awarded the Bank of the Year in India at The Banker Awards 2016



Recognised as the 'Socially Aware Corporate of the Year' by Business Standard's Corporate Social Responsibility Awards 2016



Received award for Excellence in Corporate Social Responsibility by CII-ITC Sustainability Awards 2016



Won the Best Domestic Bank in India award from Asiamoney Best Domestic Bank Awards 2016



Won the 'Best Rewards Programme' for the third consecutive year at the Loyalty Awards 2017



Winner of 'Best Use of Partnership in a Loyalty Programme' at the Loyalty Awards 2017



Runner-up in the 'Best Bank Category' at the Outlook Money Awards 2016



Runner-up in the Best Use of Digital and Channels Technology among Large Banks by the IBA Banking Technology Awards 2017