



experience open



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How we performed in Fiscal 2019-20

Total assets

₹915,165 crores
14% ↑

Total deposits

₹640,105 crores
17% ↑

Total advances

₹571,424 crores
15% ↑

Total income

₹78,172 crores
15% ↑

Net interest income

₹25,206 crores
16% ↑

Net profit

₹1,627 crores

Gross NPA

4.86%
(previous year 5.26%)

Net NPA

1.56%
(previous year 2.06%)

Provision coverage ratio

69%
(previous year 62%)

Cost: Asset ratio

2.09%
(previous year 2.13%)

Net interest margin (NIM)

3.51%
(previous year 3.43%)

Capital adequacy ratio

17.53%
(previous year 15.84%)

Above are standalone figures as on/for the year ended 31 March, 2020

↑ Growth in Fiscal 2019-20 vis-à-vis Fiscal 2018-19

Open defines everything we have always been.

It is a philosophy that has been part of our DNA for the last 26 years. It is the way we organise ourselves on every front, internally and externally.

Be it our keen eye to spot opportunities and willingness to act on them. Or our commitment to our customers that no matter what they have to say, we are here to listen.

We are open to ideas, suggestions and even criticism. We are open to newer ways of working, technologies, and approaches, that will shape the future of financial services. We strive to live up to our commitment to partner communities and the wider family of stakeholders in inclusive development.

Our business moves on the wheels of trust. We deeply value the confidence and faith of our stakeholders, and we promise to uphold the highest standard in delivering them. Our aim is to grow together as India's most reliable bank.

We are Axis. We are Open.



Prelude

Open has diverse facets

Open is our credo that touches all in different ways and creates value that builds lasting recall. It is a journey that we cherish, every moment of every day. Here is a closer look.



Enriching experiences for **CUSTOMERS**

- Offering a wide basket of product and services as One Axis, across all group companies
- Enhanced ease of banking by using digital and mobile banking channels
- Branches facilitate customer engagement to drive stronger relationships with customers
- Simplified processes, reduced documentation requirements and increased system-based renewals for SMEs
- Created a new sales channel with focused verticals for salary, trust and societies
- Improved turnaround time for opening new accounts



Upskilling and motivating our **PEOPLE**

- Attracting, nurturing and developing talent from across the board
- Driving diversity and inclusion
- Enhancing growth and career prospects through expansion across business lines
- Refining the performance-based growth path and reward system



Fulfilling commitment to **REGULATORS**

- Relentless focus on elevating compliance
- Embedding governance as the way of life at Axis



Creating value for SHAREHOLDERS

- Built a formidable franchisee over the last 10 years
- Remain positioned for cautious, conservative and consistent growth



Lending hands for COMMUNITY uplift

- Axis Bank Foundation (ABF) creates opportunities for 'Sustainable Livelihoods'
- ABF undertakes and supports various initiatives for poverty alleviation, education and skill development, financial inclusion and literacy, and sustainability



Contributing to the NATION

- Rural franchise continues to be strong with 2,145 rural and semi-urban branches
- Transit solutions for Kochi and Bangalore Metro; POS solutions at multiple locations
- Managing multiple schemes of Government of India and various state governments
- Involved in Sarva Shiksha Abhiyaan, Mid-Day Meal, National Food Security Mission, Pradhan Mantri Awaas Yojna and Rashtriya Krishi Vikas Yojna, among others



About Axis Bank

Emerging stronger everyday



We are operating in one of the world's most inspiring and promising economies. It is also where millions of people are joining the economic mainstream at a faster pace and demanding a better quality of life. Our engagement is focussed on being a impactful enabler of change across these sections of the society.

For over two decades, we have created one of the most valuable banking brands in India. As one of the leading private sector banks of the country, we offer a wide range of products and services to corporate and retail customers through a variety of delivery channels. We commenced our operations in April 1994 and have grown since, in terms of the size of our asset base and physical network of branches, extension counters and ATMs.

Our primary business consists of commercial banking operations for Indian corporate and retail customers. We provide a range of commercial banking products and services, including loan products, fee and commission-based products and services, deposit products and foreign exchange and derivatives products to India's leading corporations, mid-market companies and small and medium enterprises. Our retail operations primarily consist of retail lending and deposit taking and distribution of third-party insurance and investment products. We also offer agricultural and rural banking products.

We have 10 overseas offices, with branches in Colombo, DIFC, Hong Kong, Shanghai and Singapore and representative offices in Dubai, Abu Dhabi, Sharjah, and Dhaka and a subsidiary in London. We also have an offshore banking unit at the International Financial Service Centre located at the Gujarat International Finance Tec-City in Gandhinagar, India. Our foreign branches primarily offer corporate banking, trade finance, treasury and risk management services.

Our combination of diverse offerings and a customer-focused approach has enabled us to design relevant solutions to meet evolving customer aspirations, resulting in sustained business growth, even in a largely volatile and uncertain market scenario.

Our strong balance sheet, culture of learning, adaptability to change and above all, a service-oriented mindset help us stay ahead of the curve.

Fact box

3rd

Largest private
sector bank in
India[#]

4,500+

Branches and
Extension
Counters

17,477*

ATMs and Cash
Deposit/Withdrawal
machines

5.2 lakhs+

POS Machines

7.0*

million
Credit Cards
issued

24.5*

million
Debit Cards
issued

120

SME Centres

6.92

lakhs
households/trainees
impacted

* As on 31 March, 2020

[#] in terms of total assets

Vision

*To be the preferred financial solutions provider
excelling in customer delivery through insight,
empowered employees and smart use of technology*

Core Values

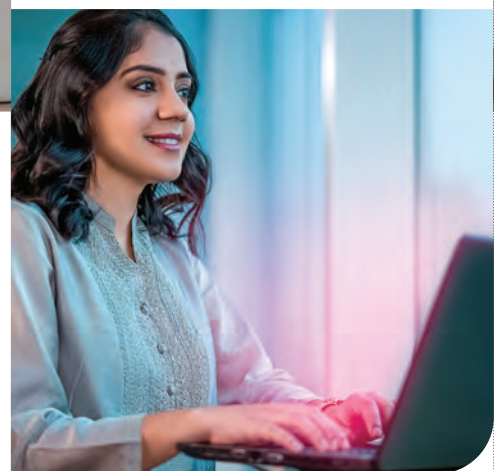
*Our deeply cherished
values set our compass in
the right direction, so that
we can sustainably create
and protect value for
all our stakeholders*



Ethics

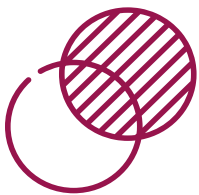


Customer Centricity





Teamwork



Transparency



Ownership

One Axis

Open as One Axis

We offer a universal banking platform spanning diverse business segments and several group companies. We aspire to be a one-stop financial solution provider for our customers under the 'Open' credo. We use our customer insight to provide tailored, integrated products and services. The result is a wide value proposition basket that relies on the trust of existing customer relationships and acquisition of new customers across sectors.

Axis Finance Ltd.

NBFC catering to the varied needs of retail, corporate and institutional customers; offerings comprise loans against securities, corporate lending, real estate financing, and IPO funding among others. We are growing at a CAGR of ~30% in the last 5 years.

24.14%

Capital adequacy ratio
(Tier I ratio of 16.38%)[#]

Axis Capital Ltd.

Propelled by a strong and experienced team, Axis Capital helps customers plan for their financial requirements and execute those plans in a hassle-free manner. Therefore, whether it's Mergers & Acquisitions, IPOs, QIPs, private equity or financial advice, Axis Capital comes first as a relevant and reliable partner.

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Deals* concluded during Fiscal
2019-20, highest among peers

[#]considering only IPOs, QIP, QFS and
Rights issue

A.Treds Ltd.

Engaged in the business of operating institutional mechanism to facilitate financing of trade receivables of micro, small and medium enterprises through multiple financiers.

4.9 lakhs

Invoices discounted till date with a
throughput of ₹7,491 crores

[#]As on 31 March, 2020