AXIS BANK

Axis 2.0:
Digital Bank within the Bank

OPEN: Axis Bank's principles for reimagined

Customer Journeys

O
0- BASED REDESIGN
CUSTOMER CENTRIC
DESIGN LED
0 - OPERATIONS

P
PROPRIETARY IN- HOUSE CAPABILITIES
DESIGN, TECH, DATA &
ANALYTICS

E
ECOSYTEMS CAPABLE
BUILT FOR ALL AXIS AND
PARTNER CHANNELS

N
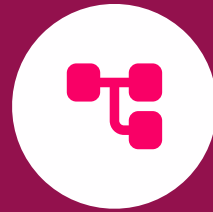### NUMBERS, NUMBERS, NUMBERS
IMPACT LED AND METRIC
DRIVEN

Axis Bank 2.0 | The "What"

PERSONAL LOAN EXAMPLE

SOURCING	PROCESSING	H1 FY 23 DIS IN CRORE	YOY GROWTH
PHYSICAL	PHYSICAL	45%	18%
PHYSICAL	DIGITAL	35%	47%
DIGITAL	DIGITAL	20%	54%

Axis 2.0

Axis 2.0

*A FULLY DIGITAL BANK
AT SCALE IN 5 YEARS*

SET UP AXIS 2.0 – A FULLY DIGITAL BANK WITHIN THE BANK

ACQUIRE NEW CUSTOMERS AT SCALE

BECOME A DIGITAL CONSUMER LENDING POWERHOUSE

BECOME BENCHMARK DIGITAL BANK GLOBALLY

TOP 5 RATED MOBILE APP & DISTINCTIVE IN-HOUSE
DIGITAL CAPABILITY – PEOPLE, TECH, PROCESSES

1

4.8 Rating

HIGHEST RATED MOBILE
BANKING APP IN THE WORLD
ON THE PLAYSTORE

11

11 Million+

MONTHLY ACTIVE USERS (MAU)

160

160 Million

LOGINS PER MONTH

PRODUCT	AXIS 2.0	INCL ASSISTED	PHYSICAL
P L	20%	55%	45%

30 *pp higher NPS*

100 *higher bps yield*

15 *bps higher fee*

Axis 2.0

SIGNIFICANT IMPACT ON THE CORE BANK

JOURNEYS ARE ADOPTED BY THE CORE BANK

IMPACTING LARGE VOLUMES AT BANK LEVEL

DELIVERING BETTER EXPERIENCE

AT FUNDAMENTALLY BETTER EFFICIENCIES

Axis 2.0

PRODUCT		AXIS 2.0	INCL ASSISTED
ASSETS	PL	20%	**55%**
	OTHER LOAN*	13%	**78%**
	CREDIT CARDS	35%	**74%**
	CREDIT CARD PORTFOLIO	40-73%	**40-73%**
LIABILITIES**	SAVINGS ACCOUNTS	7%	**71%**
	FD (ETB & NTB)	60%	**65%**
FEE PRODUCTS**	FOREX CARDS	36%	**61%**
	MUTUAL FUNDS	51%	**51%**
	OTHERS	85-100%	**85-100%**

SIGNIFICANT IMPACT ON THE CORE BANK

JOURNEYS ARE ADOPTED BY THE CORE BANK

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AT FUNDAMENTALLY BETTER EFFICIENCIES

*BUSINESS LOAN, MCA, BNPL, ODFD, AL/ TW

**BY VOLUME

In summary

AXIS 2.0

Delivering distinctive customer experience outcomes

Building a new business for the bank which is

ALREADY AT SCALE

GROWING RAPIDLY

AT ACCRETIVE ECONOMICS

Positively impacting the core bank

⭐ **4.8 Rating**

World's highest rated mobile banking app
on the Playstore, with **17.5 L reviews** second
highest among banking apps in world

⭐ **4.8 Rating**

World's highest rated mobile banking app
on the Playstore, with **17.5 L reviews** second
highest among banking apps in world

Axis 2.0 : The "How"

**PROPRIETARY,
DISTINCTIVE, DIGITAL
NATIVE CAPABILITIES**

**DELIGHTFUL
CUSTOMER
EXPERIENCE**

**FULL SUITE OF
PRODUCTS AND
SERVICES**

Capabilities Snapshot

- ✓ **Team**
- ✓ **Design capabilities**
- ✓ **Engineering and technology**
- ✓ **Data and analytics**

Team

Building the right team with right talent

1500+
people dedicated to digital agenda

200 PRODUCT TEAM	200 ENGINEERING TEAM	30 DESIGN TEAM

75%
HIRES FROM NON-BANKING BACKGROUND

Fintech
E-commerce
IT

Consulting
Campus
Others

ACROSS ROLES FORMING FULL SERVICE TEAMS

Product
Partnership
Engineering

Governance
Design
Channels

Digital
Marketing

Capabilities Snapshot

- ✓ **Team**
- ✓ **Design capabilities**
- ✓ **Engineering and technology**
- ✓ **Data and analytics**

Design capabilities

SUBZERO

Accord

AXIS BANK'S DESIGN SYSTEM

Design capabilities

SUBZERO

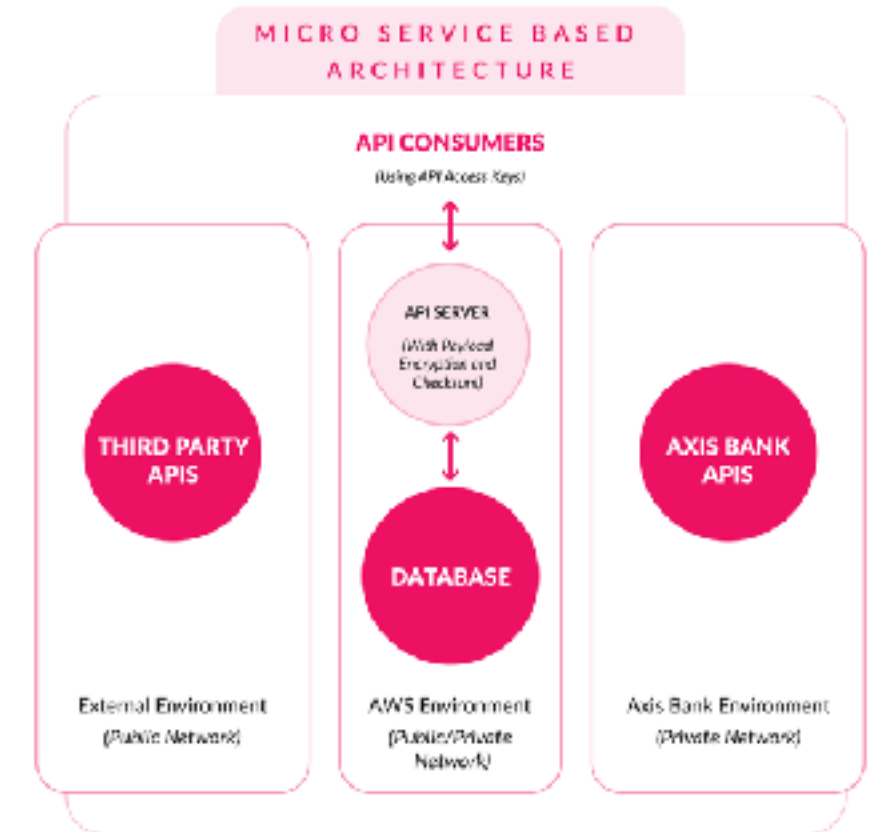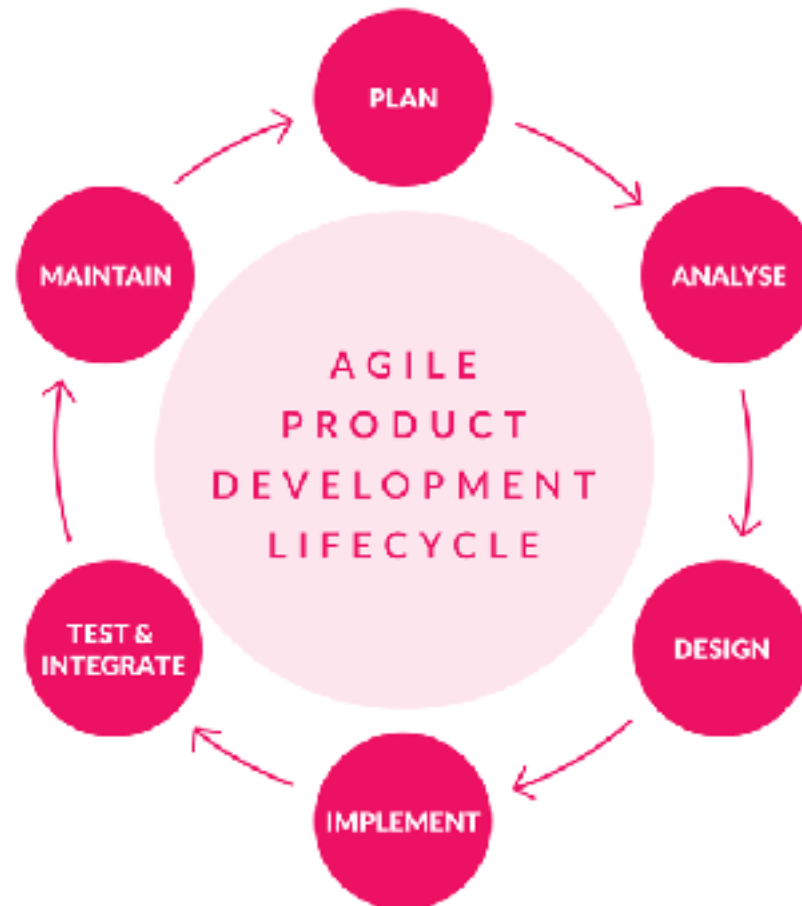Accord
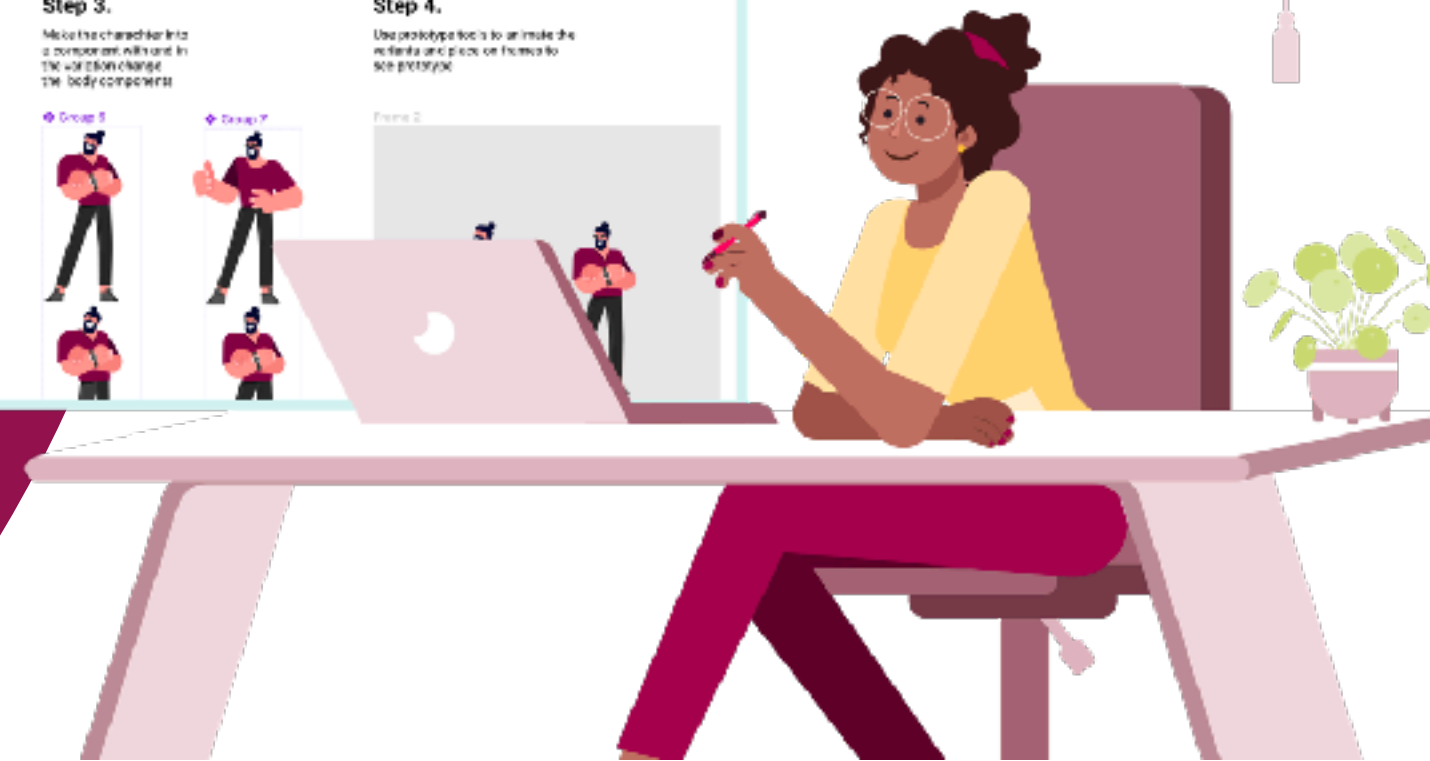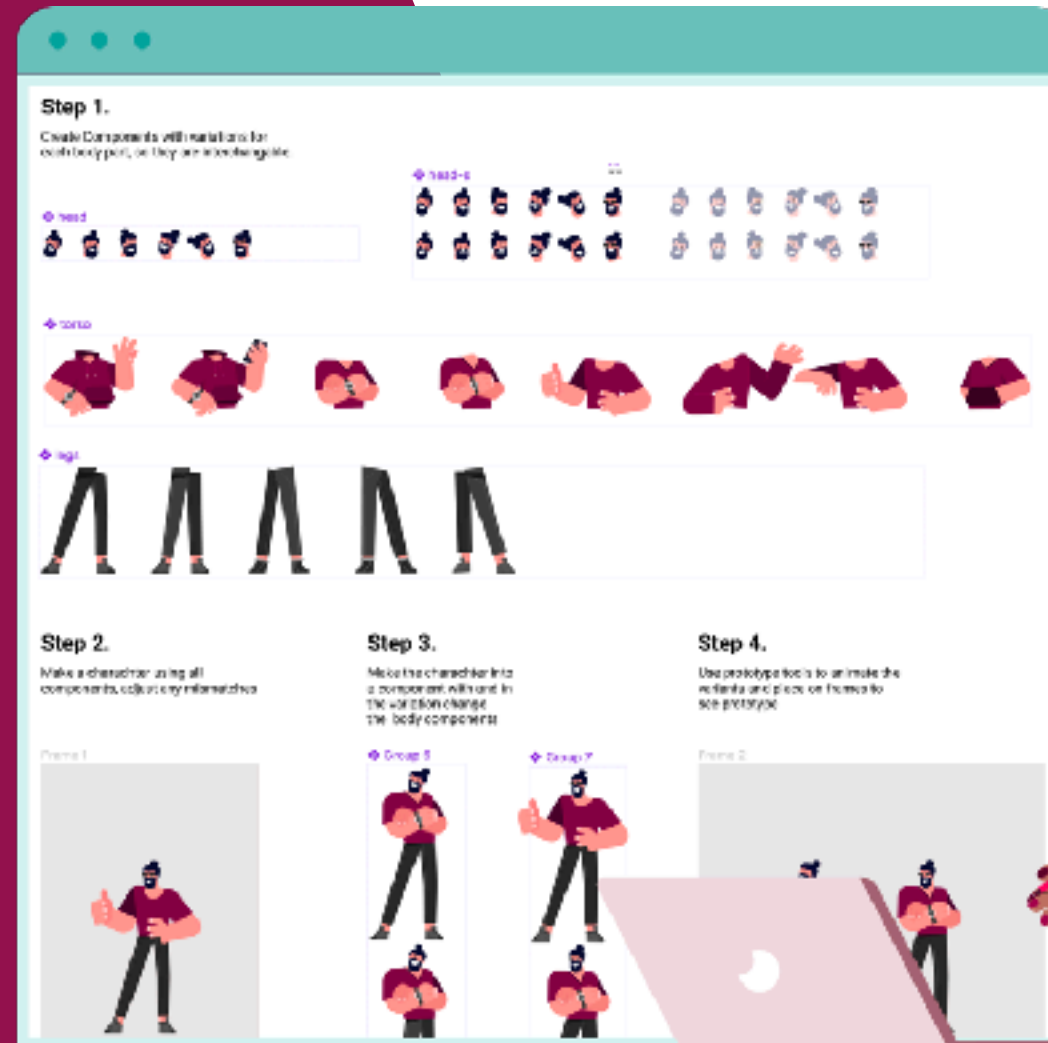
DESIGN
IMPACT

ONE DESIGN LANGUAGE
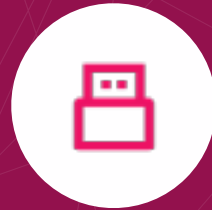
REDUCED DEVELOPMENT EFFORT

DESIGN EFFORT DOWN BY 30%
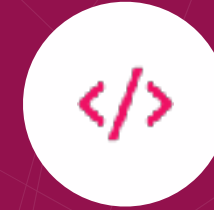
AN INVITING ON-BOARDING EXPERIENCE

Deloitte.

AXIS SECURITIES

Xebia

1hem

Tagit

freecharge

OPEN

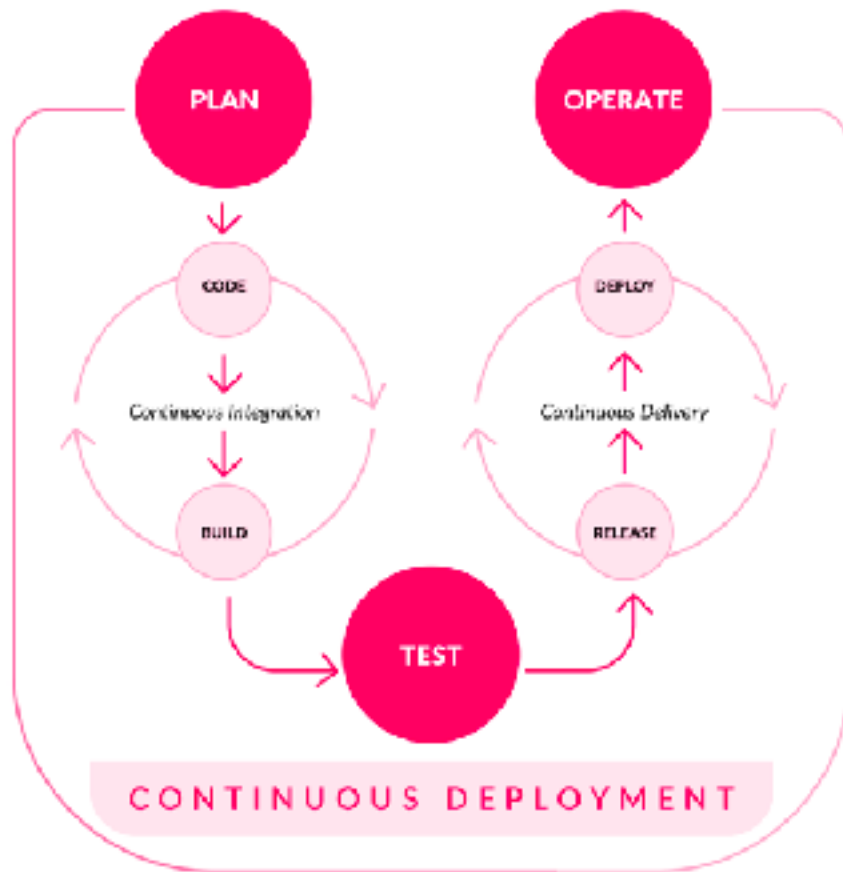CELEBAL TECHNOLOGIES

Olive
Transaction Intelligence

Capabilities Snapshot

- ✓ **Team**
- ✓ **Design capabilities**
- ✓ **Engineering and technology**
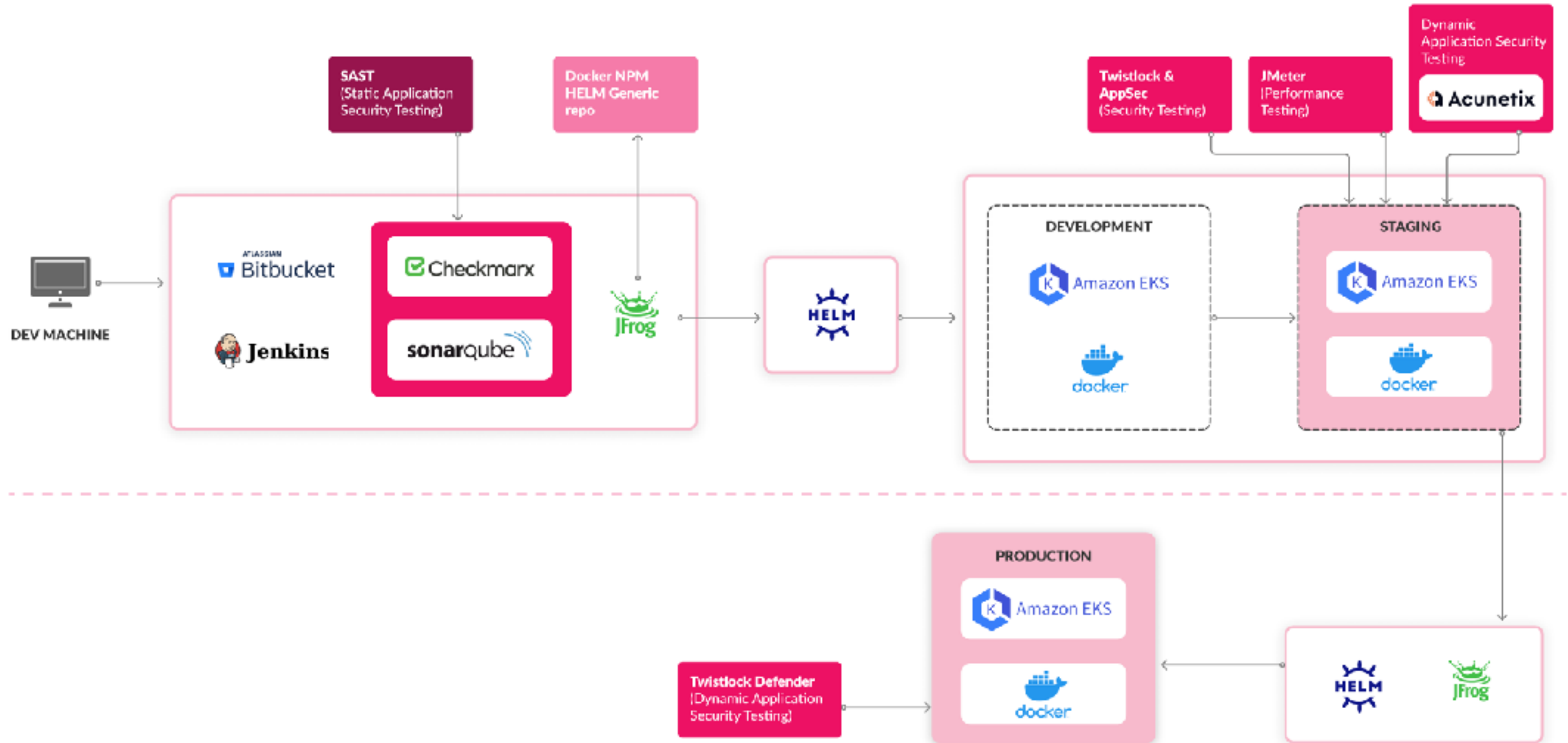- ✓ **Data and analytics**

Engineering and technology

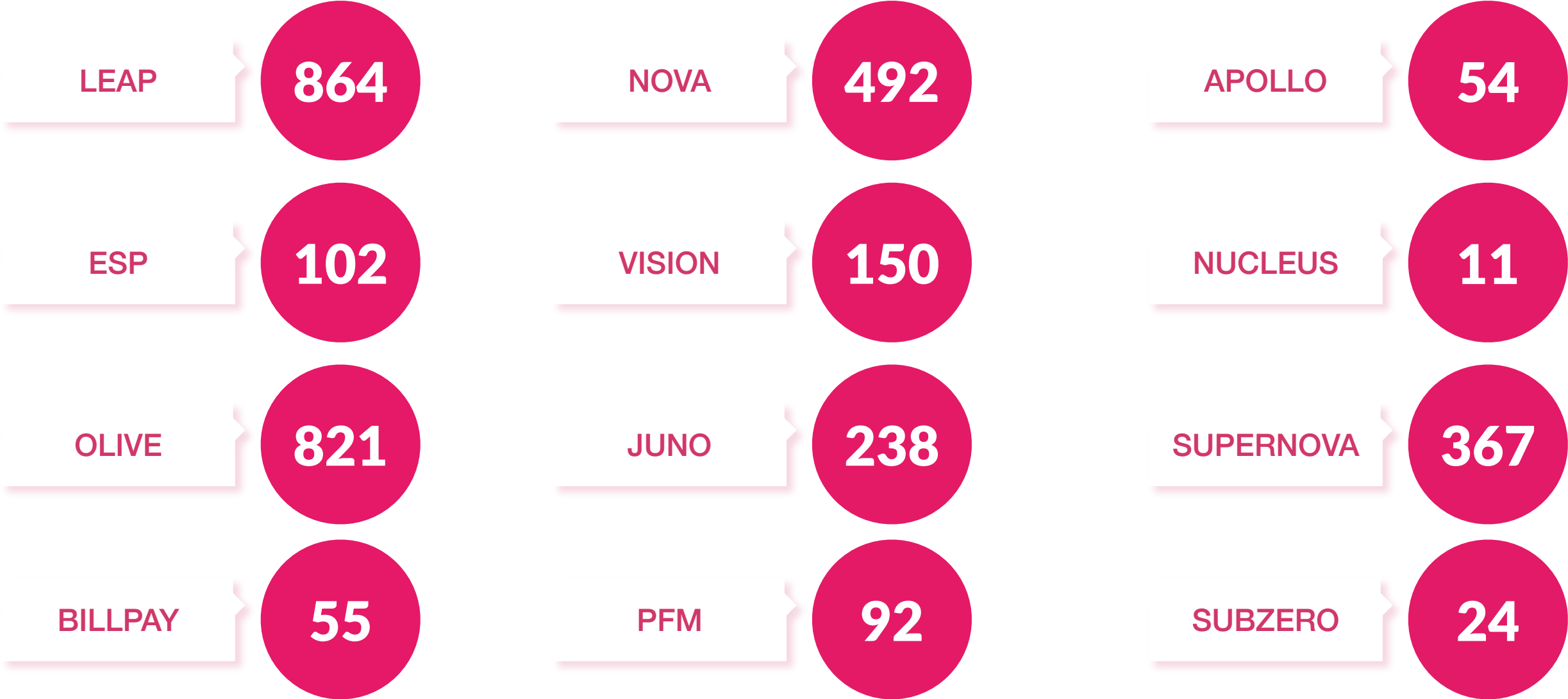## Agile, DevSecOps and Microservices

22 PRODUCTS BUILT

CHEF · Jenkins · Travis CI

AWS CODE PIPELINE · AWS CODE CONNECT · AWS OPS WORK · AWS BEANSTALK · AWS CLOUDTRAIL · AWS CLOUDWATCH

AWS CONFIG · AWS X-RAY · AWS CLOUD FORMATION · AWS CODE DEPLOY · AWS ECS · AWS LAMBDA

PLAN · OPERATE

CODE · DEPLOY

Continuous Integration · Continuous Delivery

BUILD · RELEASE

TEST

CONTINUOUS DEPLOYMENT

AGILE PRODUCT DEVELOPMENT LIFECYCLE

PLAN · ANALYSE · DESIGN · IMPLEMENT · TEST & INTEGRATE · MAINTAIN

MICRO SERVICE BASED ARCHITECTURE

API CONSUMERS
(Using API Access Keys)

API SERVER
(With Payload Encryption and Checksum)

THIRD PARTY APIS

DATABASE

AXIS BANK APIS

External Environment (Public Network)

AWS Environment (Public/Private Network)

Axis Bank Environment (Private Network)

DEVSECOPS PIPELINE

Agility at core: production deployments for various products in FY 23

LEAP **864**	NOVA **492**	APOLLO **54**
ESP **102**	VISION **150**	NUCLEUS **11**
OLIVE **821**	JUNO **238**	SUPERNOVA **367**
BILLPAY **55**	PFM **92**	SUBZERO **24**

Vision: Video KYC platform for the bank

MICRO-SERVICE – USED ACROSS THE BANK

CLOUD NATIVE

EXPOSED TO INTERNAL AND PARTNER APPLICATIONS

MODULAR – CAN ACCOMMODATE PRODUCT SPECIFIC VARIATIONS

IMPACT

15 Applications using Vision for VKYC

5 Partner journeys with Vision

5.5 LAKH VKYCs done per month

2x Conversion via VKYC vs physical

Capabilities Snapshot

- ✅ **Team**
- ✅ **Design capabilities**
- ✅ **Engineering and technology**
- ✅ **Data and analytics**

Axis 2.0 : The "How"

PROPRIETARY, DISTINCTIVE, DIGITAL NATIVE CAPABILITIES

DELIGHTFUL CUSTOMER EXPERIENCE

FULL SUITE OF PRODUCTS AND SERVICES

DELIGHTFUL CUSTOMER EXPERIENCE

NEW APP BASED ON 4 PILLARS

CHANNELS 2.0: OBJECTIVES

CREATE AN OPEN APP – FOR EXISTING AND NEW CUSTOMERS

REVAMP USER EXPERIENCE, DESIGN AND SIMPLIFY CUSTOMER JOURNEYS

HYPER PERSONALISE NUDGES

PROVIDE ALWAYS ON, LOW LATENCY EXPERIENCE

CREATE AN OPEN APP – FOR EXISTING AND NEW CUSTOMERS

REVAMP USER EXPERIENCE, DESIGN AND SIMPLIFY CUSTOMER JOURNEYS

HYPER PERSONALISE NUDGES

PROVIDE ALWAYS ON, LOW LATENCY EXPERIENCE

Open UPI handle (link any bank account) and transact

Avail instant paperless and digital PL

Open an FD Instantly
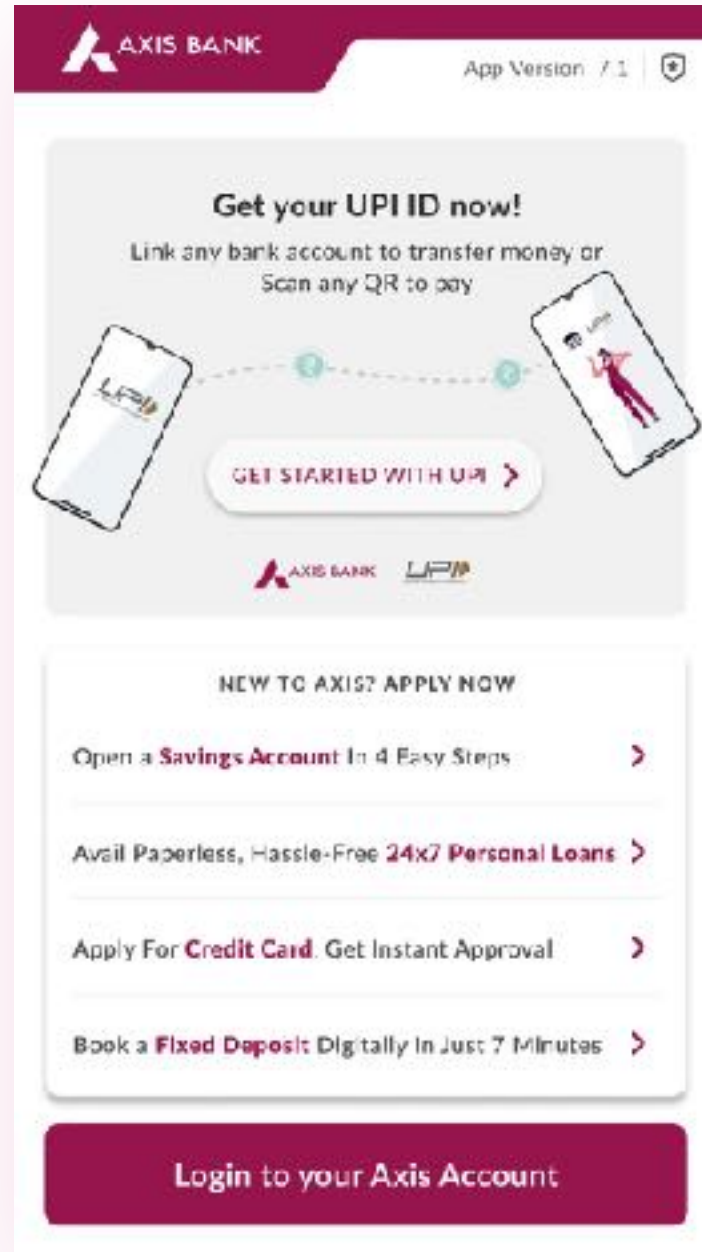
Open Savings Account (or CA)

Get a credit card issued instantly and digitally without any document

CREATE AN OPEN APP – FOR EXISTING AND NEW CUSTOMERS

REVAMP USER EXPERIENCE, DESIGN AND SIMPLIFY CUSTOMER JOURNEYS

HYPER PERSONALISE NUDGES

PROVIDE ALWAYS ON, LOW LATENCY EXPERIENCE

One stop shop for all relationships with the Bank

Focused on payments - scan & pay, send money, UPI

All products under one bucket
Quick discoverable services
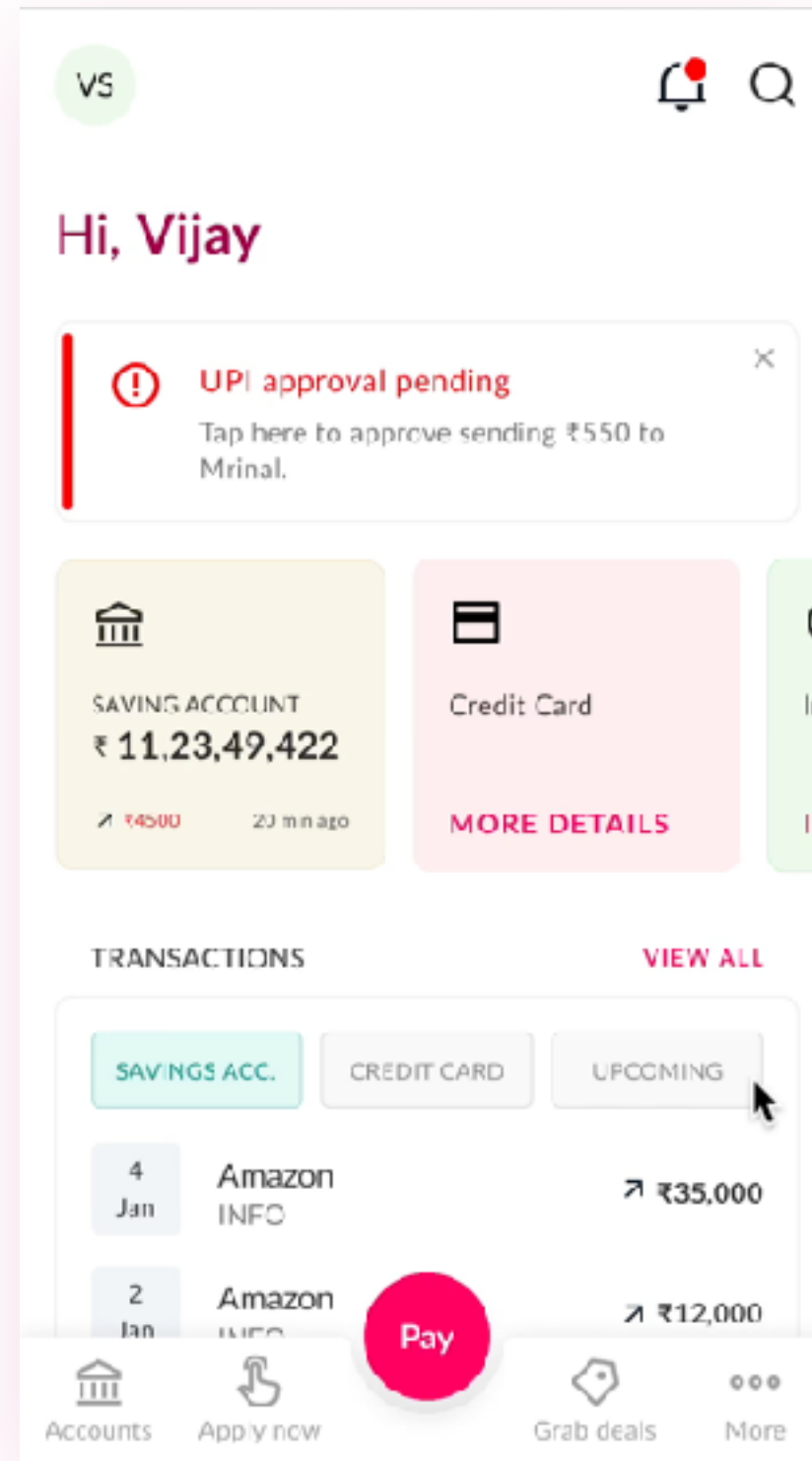
All new engagement layer

Sneak peek into your recent transactions, upcoming bills, top

Hyper personalised recommendations & offers for users

DISTINCTIVE EXPERIENCE: REDESIGNED PAYMENTS JOURNEY

UPI linked bank accounts

Recent transacted payees

Floating QR code scanner
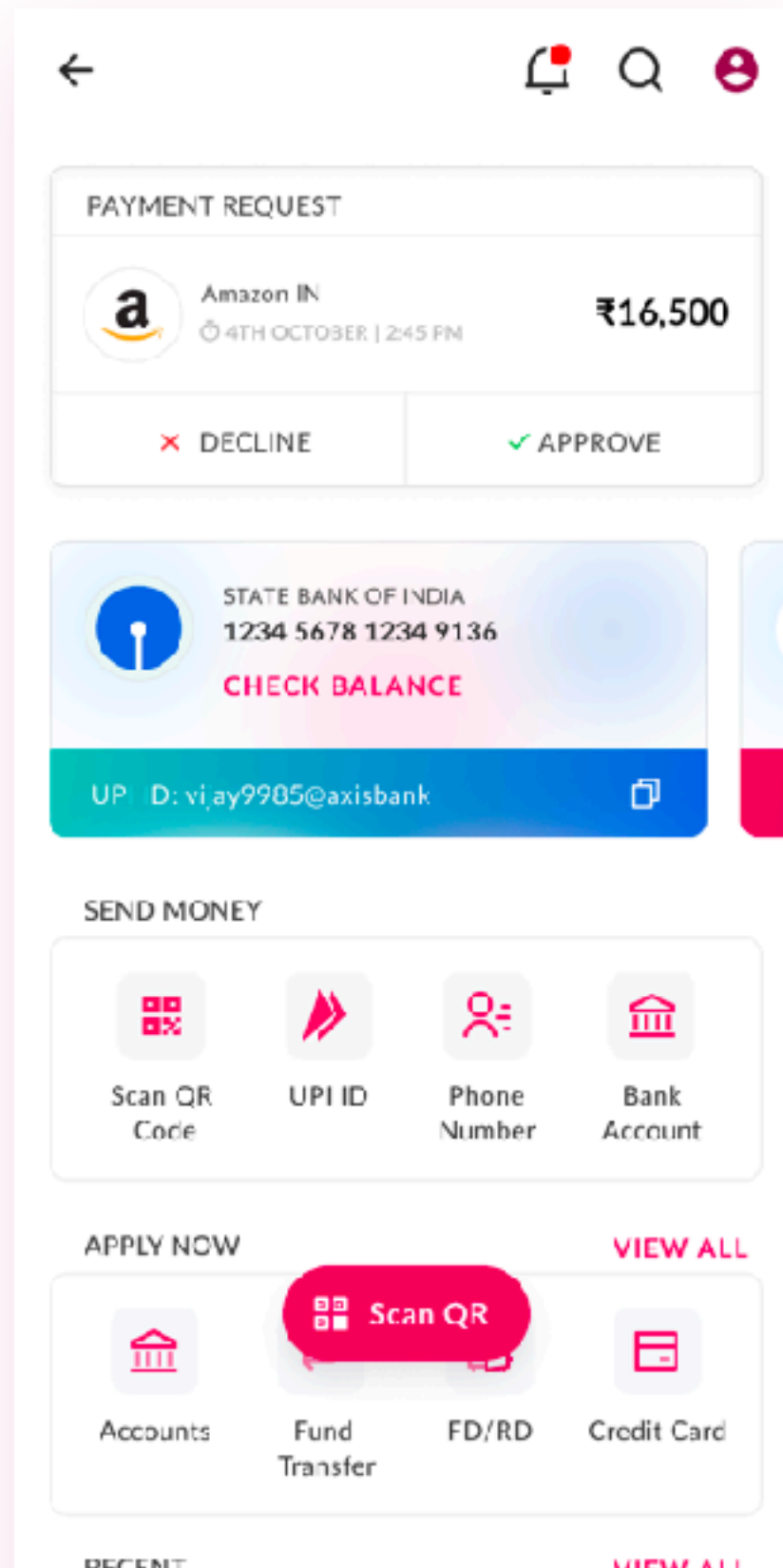
Upfront Pay through UPI requests
Apply Now for NTB

Quick links for Send Money via 4 different modes

View, Approve/Reject Mandates

DISTINCTIVE EXPERIENCE: REDESIGNED FD JOURNEY

✅ **Best in class journey**

Popular options for selecting tenure

Option to enter deposit name, employee code and default re-invest

Cross-selling OD against FD during premature closure journey

CREATE AN OPEN APP – FOR EXISTING AND NEW CUSTOMERS

REVAMP USER EXPERIENCE, DESIGN AND SIMPLIFY CUSTOMER JOURNEYS

HYPER PERSONALISE NUDGES

PROVIDE ALWAYS ON, LOW LATENCY EXPERIENCE

DISTINCTIVE EXPERIENCE: HYPER PERSONALISE NUDGES

Order a Cheque Book
You are running out of cheque leaves

Order a cheque book now and get it delivered at your doorstep.

ORDER NOW

Your KYC Is Due for Confirmation
Update your KYC details

Your KYC is not up to date as per our records. Please update at the earliest for uninterrupted service.

UPDATE NOW

Falling Short of Funds ?
Apply for instant 24x7 Personal Loans

Avail your pre-qualified offer of INR 10,00,000, kahin bhi kabhi bhi. It's digital, instant and simple.

APPLY NOW

Put Your Money to Better Use
A/c no. xxxxx1234

Your account is credited with a large amount. Invest the money in a FD and get higher interest on your savings.

INVEST NOW

You have an upcoming SIP
Axis Bluechip Fund - Regular Growth

SIP of INR 15,000 is scheduled on 16 Aug 2021. Please maintain sufficient balance in your A/c for the same.

VIEW MORE

Your Mobile Bill is Due
Airtel Postpaid

Your bill of INR 900 is due on 16 Aug 2021.

PAY NOW

Pay your Credit Card Bill
Card Number xxxx-xxxx-xxxx-1234

Your bill of INR 10,000.00 has been generated. Pay before 31 Aug 2021 to avoid any charges. Ignore if already paid or scheduled.

PAY NOW

REGULATORY AND SERVICING   **CROSS SELL AND UPSELL**   **PAYMENT AND INVESTMENT**

CREATE AN OPEN APP – FOR EXISTING AND NEW CUSTOMERS

REVAMP USER EXPERIENCE, DESIGN AND SIMPLIFY CUSTOMER JOURNEYS

HYPER PERSONALISE NUDGES

PROVIDE ALWAYS ON, LOW LATENCY EXPERIENCE

Indexed, except availability

	From	To
AVAILABILITY	99.72%	**99.89%**
APP LAUNCH TIME	100	**56**
DASHBOARD LOAD TIME	100	**70**
CRASH RATE	100	**23**
ANR	100	**53**

Distinctive experience

ALWAYS ON, LOW LATENCY

Axis 2.0: Benchmark Mobile app at scale

CUSTOMER IMPACT

11MN *MAU*
4.8 *app rating*

FINANCIAL IMPACT

2X *balance per account (Rs.)**
2X+ *higher PPC**

OPERATIONAL IMPACT

65% *of services at bank level*
160Mn *monthly logins*

*FOR MB ACTIVE CUSTOMERS V/S INACTIVE CUSTOMERS

Axis 2.0 : The "How"

PROPRIETARY, DISTINCTIVE, DIGITAL NATIVE CAPABILITIES

DELIGHTFUL CUSTOMER EXPERIENCE

FULL SUITE OF PRODUCTS AND SERVICES

Full suite of products:
ASAP – our digital savings accounts

FULL SUITE OF PRODUCTS AND SERVICES

Account Creation

Video KYC

Funding

Profile Information

EKYC

Product listing page

ASAP **OPEN** *in action*
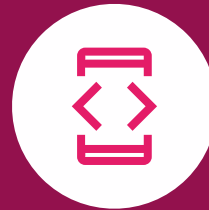
0 OPERATIONS, BUILT USING *SUBZERO DESIGN PRINCIPLES*

CONCEPTUALISED, DESIGNED AND *DEVELOPED IN HOUSE*

CLOUD NATIVE, CI-CD, DEV-SEC-OPS

FOCUS ON QUALITY – MIN BALANCE, INITIAL FUNDING, FEES

ASAP Customers

YOUNGER, MORE URBAN, SALARIED

YOUNGER

SALARIED

URBAN

70% *less than 32*
vs **54%** *for*

2x *More Salaried*

More Urban **49%** *vs* **32%**

ASAP: FOCUS ON QUALITY RESULTING IN POSITIVE IMPACT

CUSTOMER IMPACT

10 *pp higher than NPS*

82% *reduction in account opening TAT*

OPERATIONAL IMPACT

0 *Documents required*

0 *NFTR*

FINANCIAL IMPACT

22,000 *Balance per account (Rs.)*

40% *Lower CoA*

23 *pp higher digital activation*

MAXIMUS

DIGITAL LENDING STACK IS COMPLETE FOR ALL CUSTOMER SEGMENTS

CAPABILITIES

APPLICATION → **UNDERWRITING** → **PRICING** → **KYC** → **DISBURSAL**

APPLICATION	UNDERWRITING	PRICING	KYC	DISBURSAL
Prefill data	*Single journey multiple swim-lanes*	*Real time pricing*	*Leverage bank KYC for ETB customers*	*Esign*
Link to external sources (Aadhar, PAN)	*10 ETB programs*	*Risk based pricing at segmental level*	*Instant ReKYC for ETB customers whose KYC has expired*	*Enach*
Validations (e.g. Employment verification)	*Real time underwriting for NTB customers*	*Risk based granular pricing*		*SI*
	Account aggregator based u/w		*VKYC for NTB customers*	*Disbursal/card issuance*

17 INTERNAL AND EXTERNAL SYSTEM INTEGRATIONS

MAXIMUS

- AUM
- AADHAR
- E-NACH
- E-SIGN
- POSIDEX
- RAMP
- FINACLE
- BLAZE
- MULTI BUEREAU
- INBOUND PBC
- PAN
- MB/IB WEBSITE
- AVC
- EV
- FINONE
- CRM
- DCMS
- PARTNERS
- AA
- LAND RECORDS
- SATELLITE IMAGE VENDORS
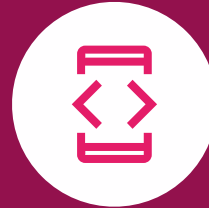
ACCOUNT AGGREGATOR

FRAMEWORK & ENTITIES

An Account Aggregator provides data to Financial Information User from Financial Information Provider based on user explicit Electronic/Digital Consent.

ACCOUNT AGGREGATOR

Third Party Entity that provide Customer Financial information to FIU

FINANCIAL INFORMATION PROVIDER

Shares Financial information of Customer with AA (Bank, NBFC, AMC, depository etc..)

FINANCIAL INFORMATION USER

Uses Customer Financial Information provided by FIP's (An entity registered with and regulated by any financial sector regulator)

CUSTOMER

Provides consent to share specific financial information with FIU

AA Ecosystem

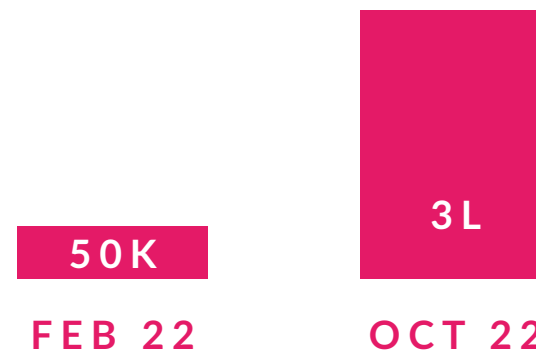*GROWING RAPIDLY*

CUMULATIVE ACCOUNTS LINKED

1L
FEB 22

21L
OCT 22
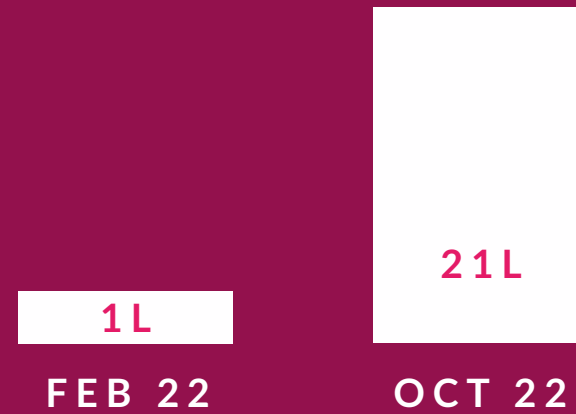
20x ▲

CONSENTS RAISED

1L
FEB 22

6L
OCT 22

6x ▲

NEW ACCOUNT LINKED

50K
FEB 22

3L
OCT 22

5x ▲

Account Aggregator based Digital Personal Loans

PERSONAL LOAN

Success

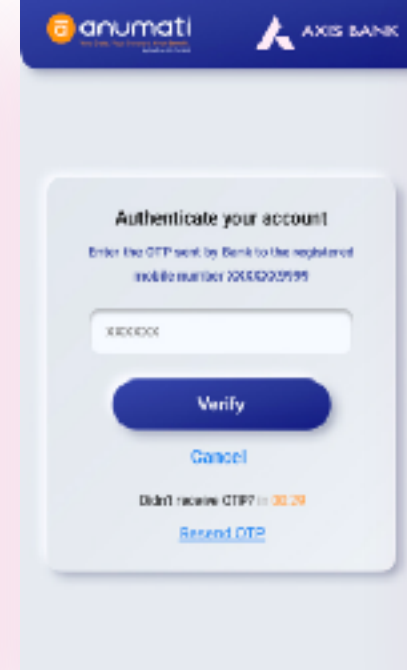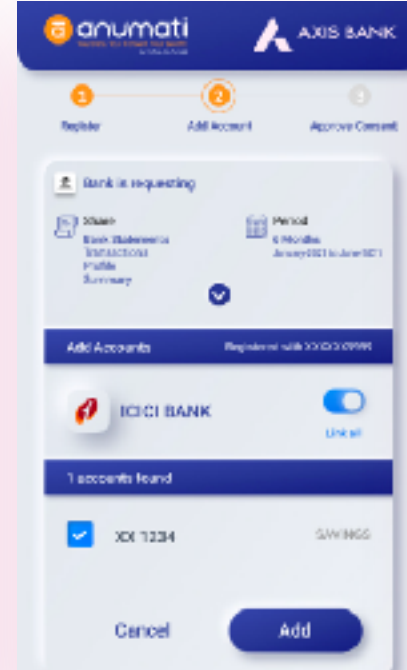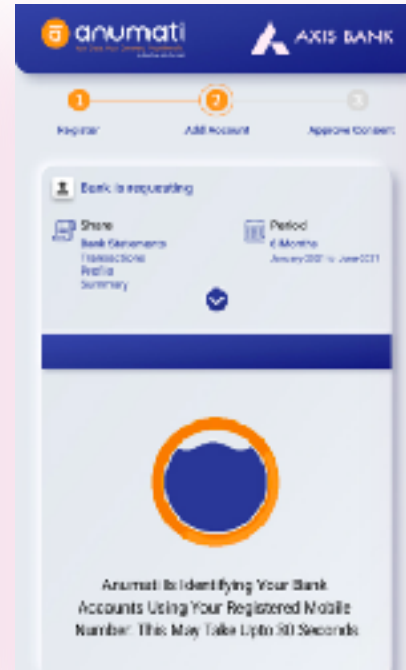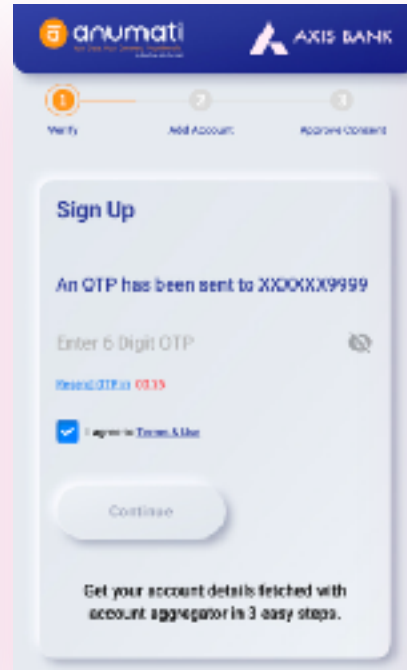Consent- Period and Frequency

Bank Linking- OTP

List of Accounts

Banks Linked

Consent with OTP

Select AA
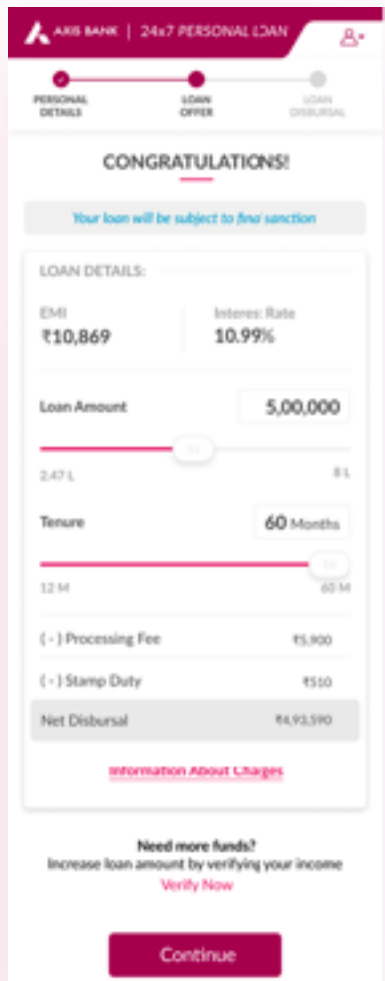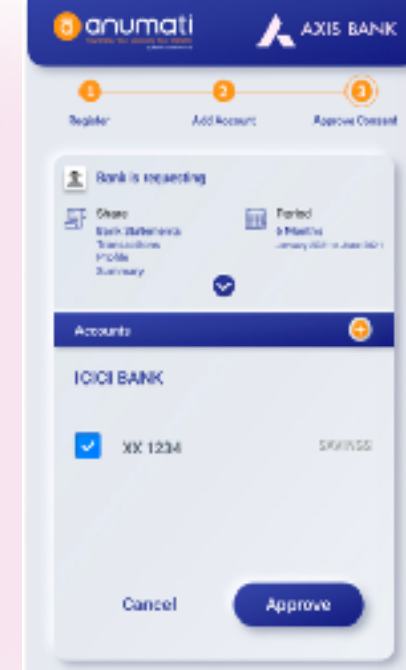
Maximus PL: value accretive across metrics

CUSTOMER IMPACT

30PP *higher* **NPS**

90% *reduction in account opening TAT*

OPERATIONAL IMPACT

0 *Documents required*

0 *NFTR*

FINANCIAL IMPACT

100 *bps higher NIMs*

15 *bps higher fee*

55 *% lower Costs*

22 *bps lower risk**

*3M 30+

OLIVE: WE HAVE BUILT A FULL LIFECYCLE DIGITAL CREDIT CARD OFFERING

ACQUISITION

35+ *acquisition Partnerships*

Digital sourcing of ETB, NTB and KTB

MANAGE CARD

15 *end-end digital service journeys*

1 M+ *daily customer visits*

UPSELL AND CROSS-SELL

4 *Cross-sell and up-sell products*

3 *Types of journeys across MB, IB & Non logged in*

OLIVE OPEN in action

0 OPERATIONS PRODUCT, BUILT USING *SUBZERO DESIGN PRINCIPLES*

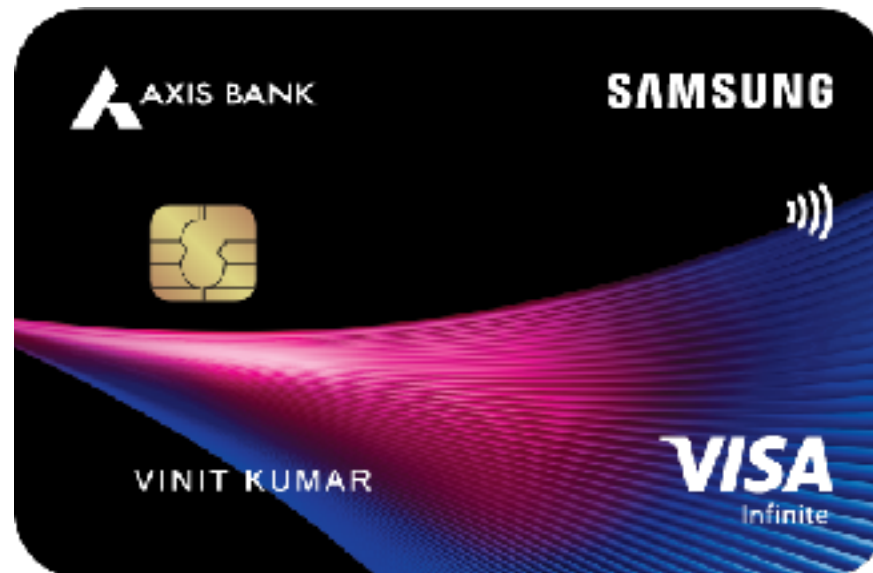CONCEPTUALISED, DESIGNED AND *DEVELOPED IN HOUSE*

CLOUD NATIVE, CI-CD, DEV-SEC-OPS

BUILT FOR THE BANK AND FOR *PARTNERS*

Airtel

Samsung

Google Ace

WE HAVE BUILT SIGNIFICANT AT SCALE PARTNERSHIPS ON CREDIT CARDS

Flipkart Co-Branded Credit Cards

AXIS BANK FLIPKART CO BRANDED CREDIT CARD HAS BEEN NAMED AS ONE OF THE BEST CASHBACK CREDIT CARDS IN INDIA

NO OF CARDS ISSUED
30 LAKHS

MONTHLY SPENDS ON CARD
INR 4,571 Crore

AVG. MONTHLY SPEND PER CARD
INR 15,236

Olive: end-end cards lifecycle at scale

CUSTOMER IMPACT

80% *TAT reduction in acquisitions journey*
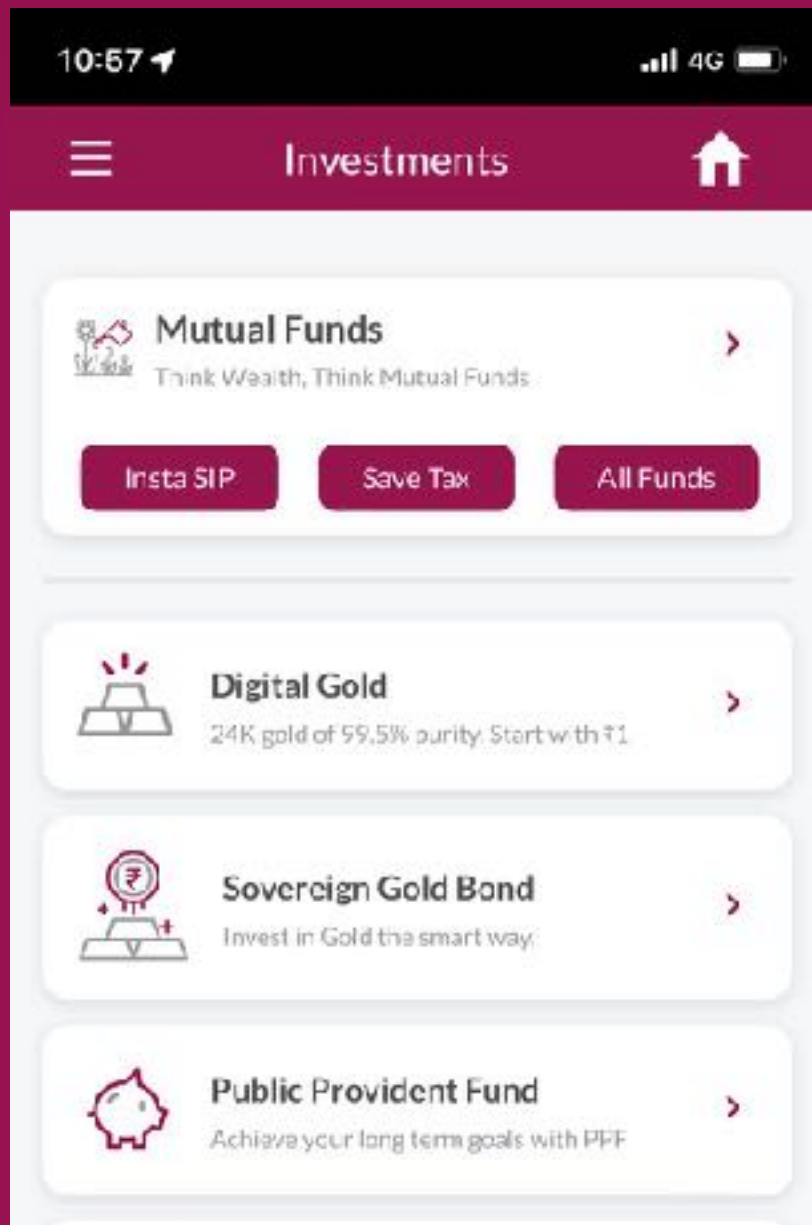
OPERATIONAL IMPACT

84% *service requests done digitally*

0 *NFTR*

FINANCIAL IMPACT

4 L *monthly cross-sell /upsell*

67% *cross-sell/ upsell digital*
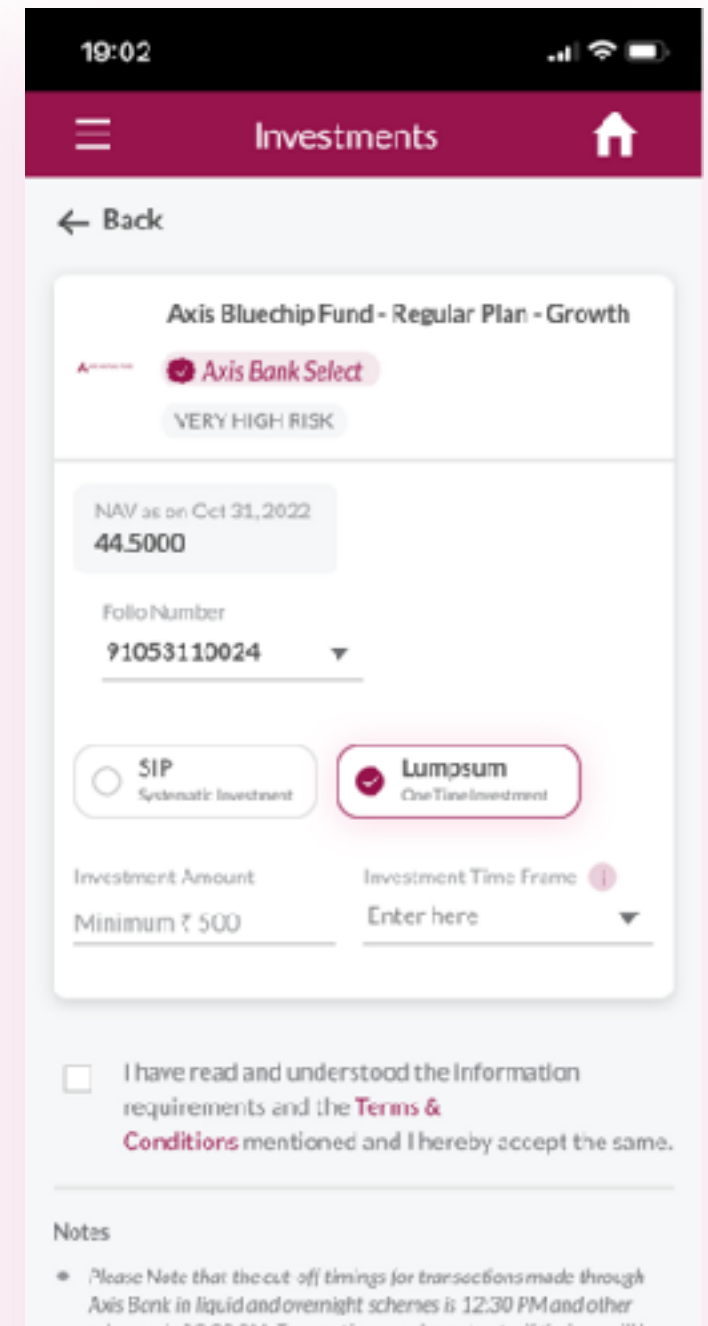
24% *card sourced digitally*

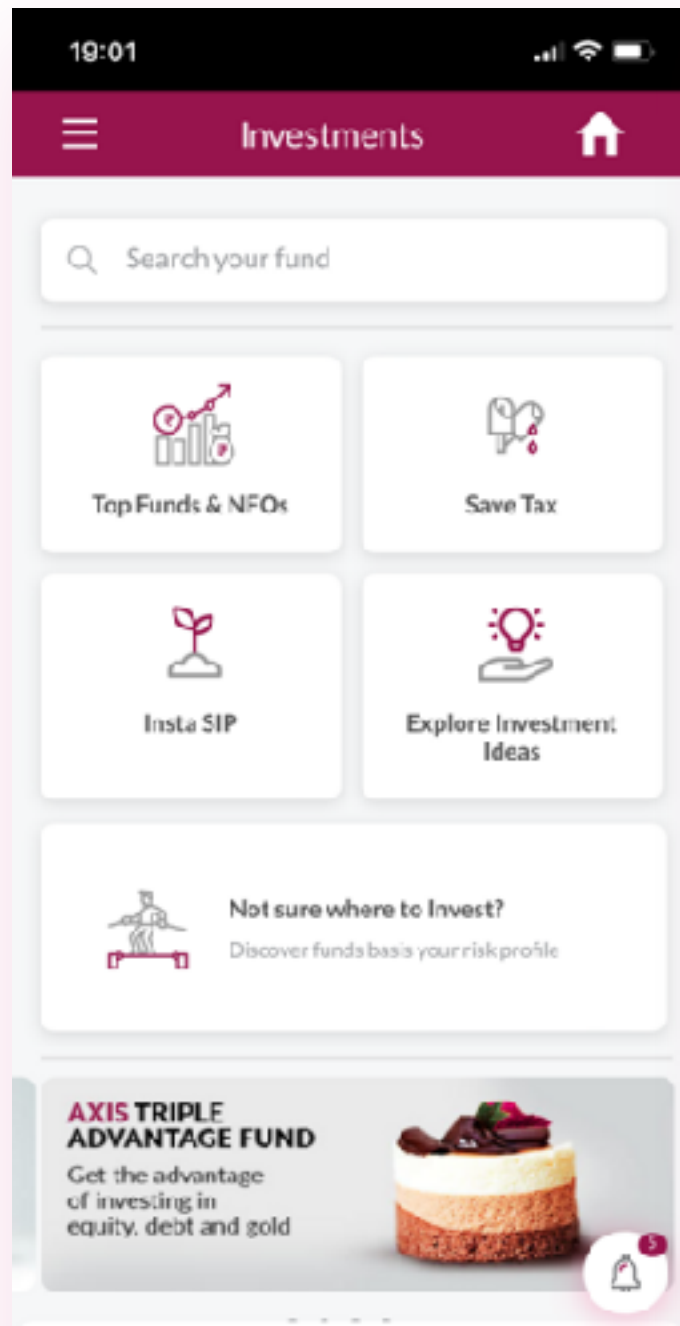# Investments platform: full spectrum of investment options

Product	BUY	SIP	MANAGE/VIEW	SELL
MUTUAL FUNDS	✓	✓	✓	✓
DEMAT	✗	✗	✓	✗
DIGITAL GOLD	✓	✓	✓	✓
SOVEREIGN GOLD BONDS	✓	✗	✓	✓
FRSB*	✓	✗	✓	✗
PPF	✓	✓	✓	✗
NPS	✓	✗	✗	✗

*FLOATING RATE SAVINGS BOND

Mutual funds example
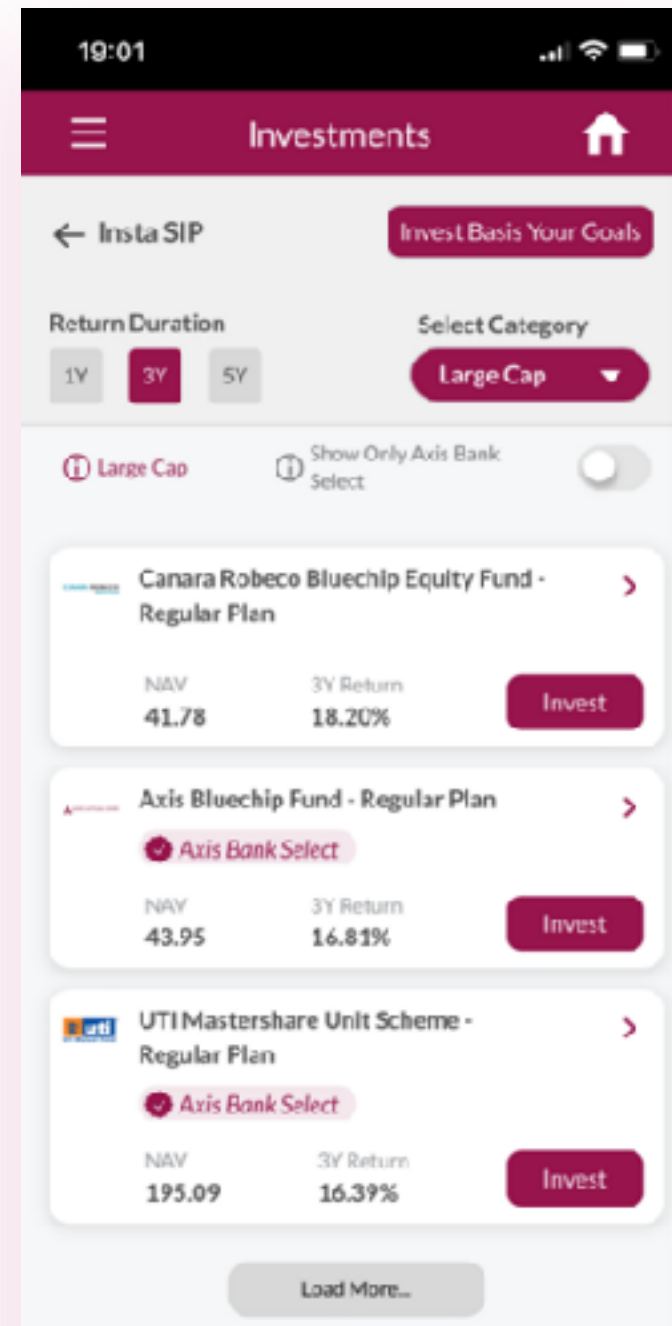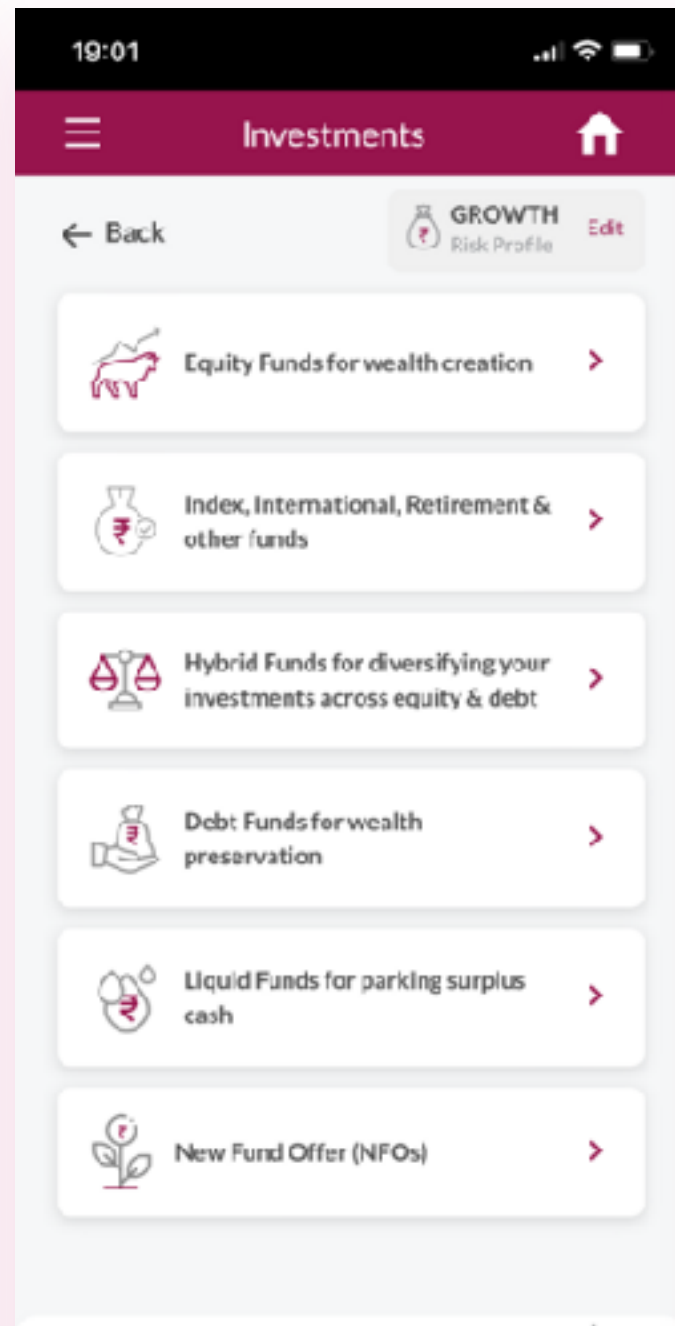
Insta Invest: engagement tool with customers and a strong driver of fees

CUSTOMER IMPACT

1million+ customers

99% reduction in investment TAT

OPERATIONAL IMPACT
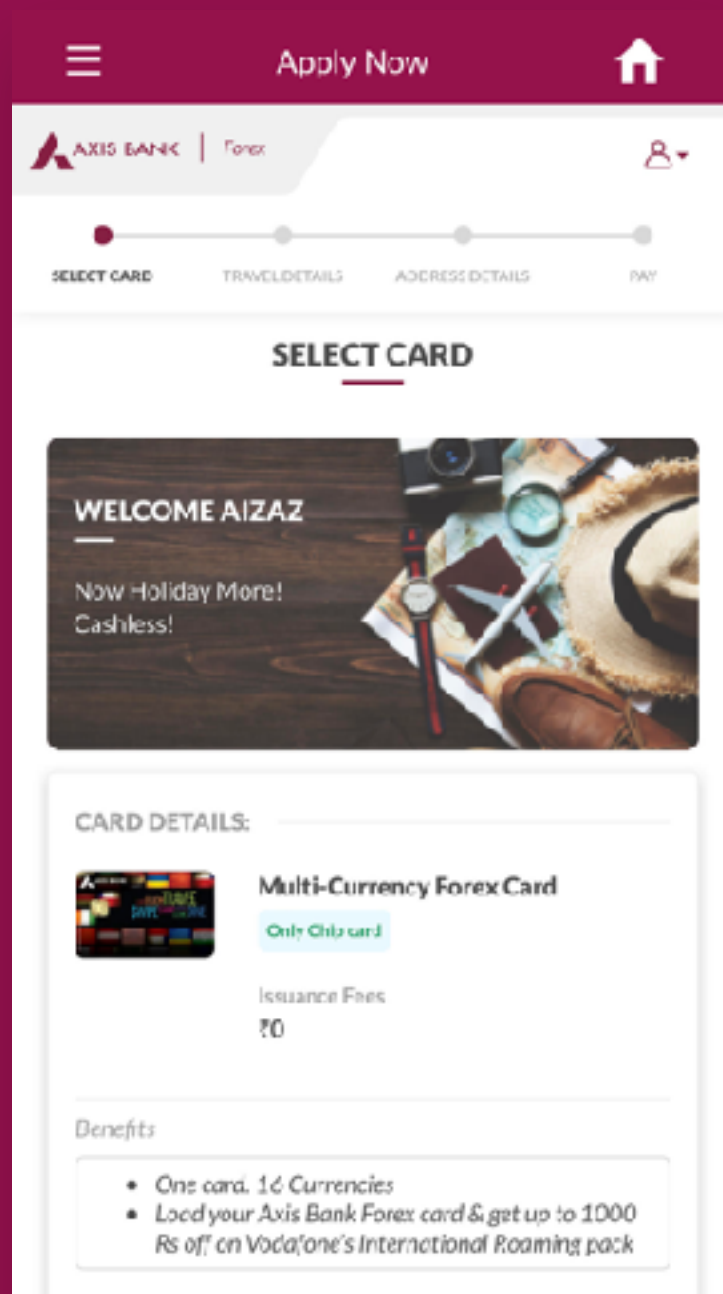
0 Documents required

0 NFTR

FINANCIAL IMPACT

37 Crore fee income in H1 FY 23

30-80% higher balances for customers with atleast 1 investment product

Maverick:
digital forex solutions

Product	ETB	NTB
FOREX CARDS	✔	✔
OUTWARD REMITTANCE - EQUITIES	✔	WIP
OUTWARD REMITTANCE - OTHERS	✔	WIP

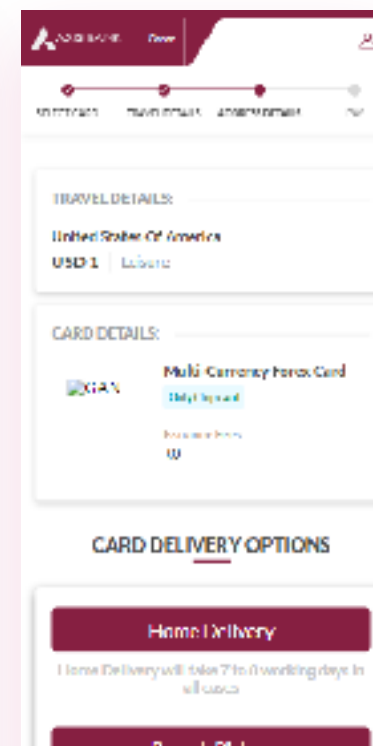# Forex card issuance example

Get Card

Approve Summary
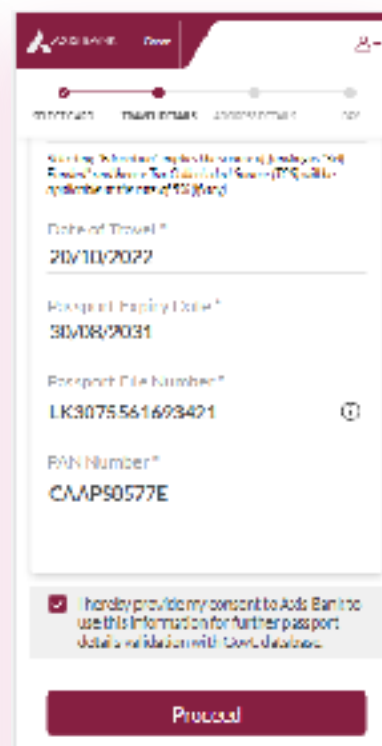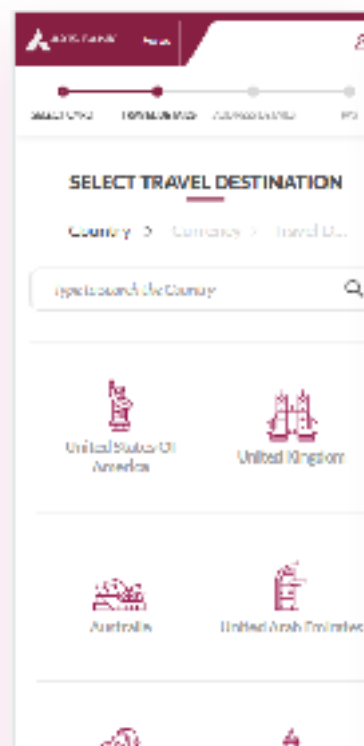
Enter Address

Enter Details

Select Currency

Select Country

Select Card
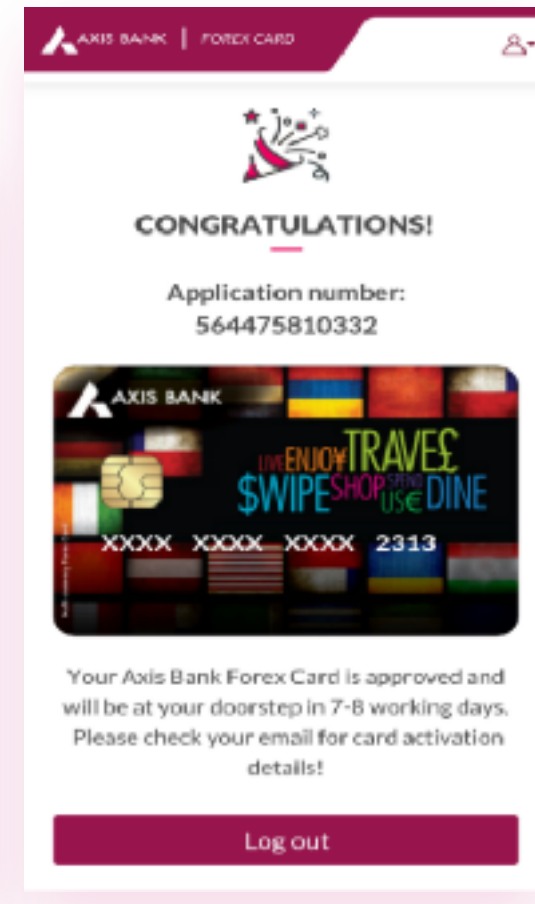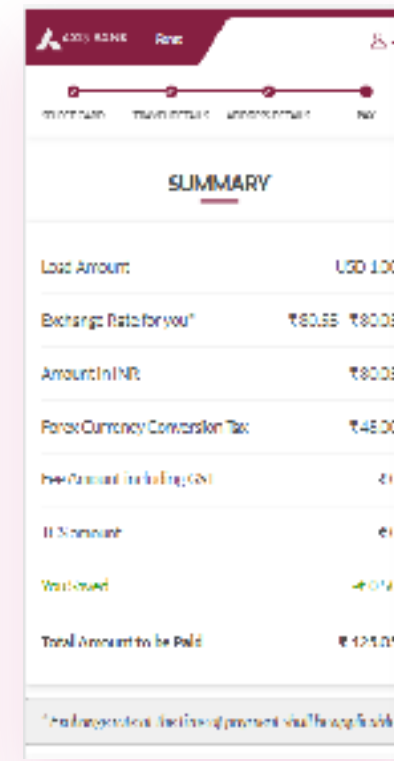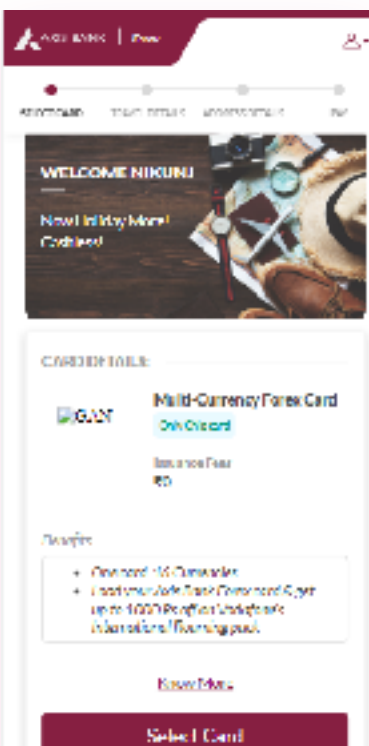
Maverick: distinctive capability delivering results across metrics

CUSTOMER IMPACT

3 Lakh customers who have used Maverick

52% reduction in Forex card issuance TAT

OPERATIONAL IMPACT

0 Documents required

0 NFTR

FINANCIAL IMPACT

84% lower CoA

63% share in forex card issuance

Branch of the Future

PROVIDE D2C OPTIONS FOR CUSTOMERS FOR ALL SERVICING NEEDS

REDUCE OPERATIONS AND ADMIN LOAD ON BRANCHES

REDUCE BACK OFFICE OPERATIONS EFFORT

IMPROVE STP, REDUCE NFTR AND ENHANCE CUSTOMER EXPERIENCE

Update Nominee Journey

Success

Track service request
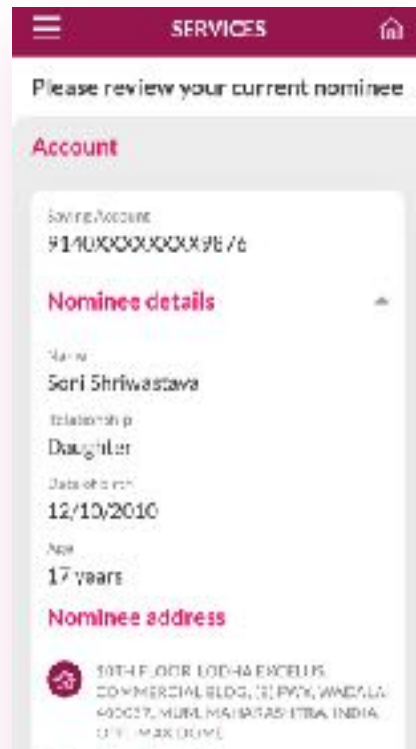
Authenticate

Enter nominee details

Review nominee

Go to Services
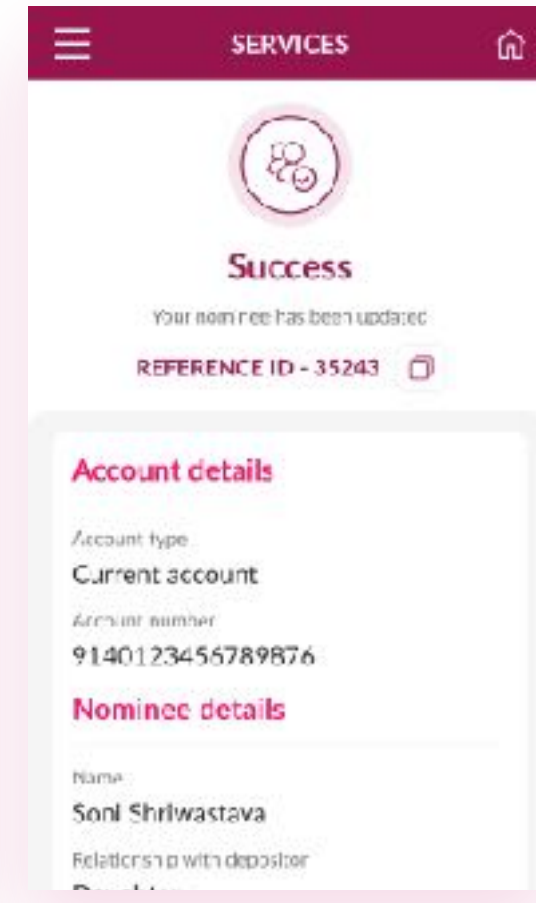
BOTF: impact at scale

CUSTOMER IMPACT

65% *service requests done digitally*

95% *instant fulfilment*

OPERATIONAL IMPACT

0 *Operation effort**

<1% *NFTR*

*For STP cases

APIs and Developer Portal:

PARTNER READY TECH STACK

AXIS BANK

AXIS Bank Now In Your Application

Accelerate Your Business With AXIS Bank APIs

AXIS AHA!

Sign Up

270+ Retail API across Accounts, Deposits, Cards, Loans and many more

80+ Corporate APIs across Payments, Collections and Trade products

1st In Industry end-end digital DEVELOPER ONboarding journey

Developer Centric Portal with sample codes, UAT support

Featured Use Cases   ∨

Corporate Payments   ⊕

Collections   ⊕

Credit Card   ⊖

- Upgrade CC

- New to Bank CC

- Existing to Bank CC

- Loan on Card
  (Axis S/A customers)

Deposits   ⊕

Accounts   ⊕

Buy Now Pay Later   ⊕

Others   ⊕

Debit Card OTP Verification   ⊕

Product API   ∨

Corporate Payments   ⊕

Collections   ⊕

UPI   ⊕

Bill Payments   ⊕

Corporate Services   ⊕

Loans   ⊕

Credit Card   ⊖

Instant Loan on Credit Card for Savings Account Customers   6 APIs   A   ✏️   Subscribe
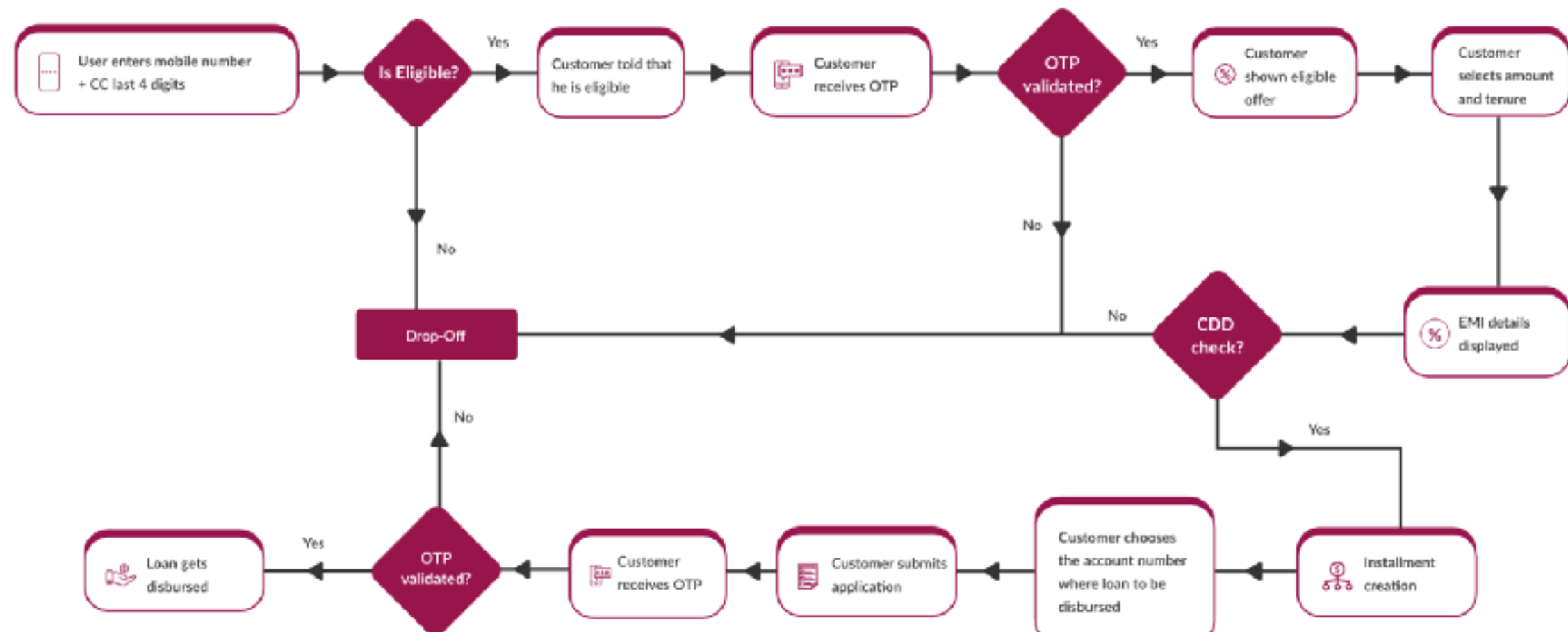
Access and Request   ∨   This product contains APIs that offer Instant Loan against the credit card.

Key Feature   **Flow Chart**   API List   Test Cases

Instant Loan on Credit for Saving Account Customers

AXIS BANK

Home   How It Works   APIs   Partnership   Apps   Support   🔍

Transfer Payment 2.0.0 ● Online

Product API ⌄

🔍 Filter

Overview

POST /transfer-payment

Definitions

Request

```
POST
https://apiportal.axisbank.com/gateway/api/txb/v2/payment/transfer-payment
Headers:
Content-Type: application/json
Accept: application/json
X-IBM-Client-Id: f06c0b55-a8e4-42a0-b58f-946b60e63fac
X-IBM-Client-Secret: *********
X-AXIS-TEST-ID: 1
```

Response ✓ **200** OK

| Body | Headers |

```
{
    "TransferPaymentResponse": {
        "SubHeader": {
            "requestUUID": "97f6b07e-b82d-4fed-9c57-89688ba23e30",
            "serviceRequestId": "NB.GEN.JYUT",
            "serviceRequestVersion": "1.0",
            "channelId": "TXBAPI"
        },
        "TransferPaymentResponseBody": {
            "status": "OK",
            "data": "",
            "message": "Success"
        }
    }
}
```

JOIN US AT OUR KIOSKS AND SEE WHAT'S IN STORE

INVESTMENTS

BOTF

CREDIT CARD

BNPL

DEV PORTAL

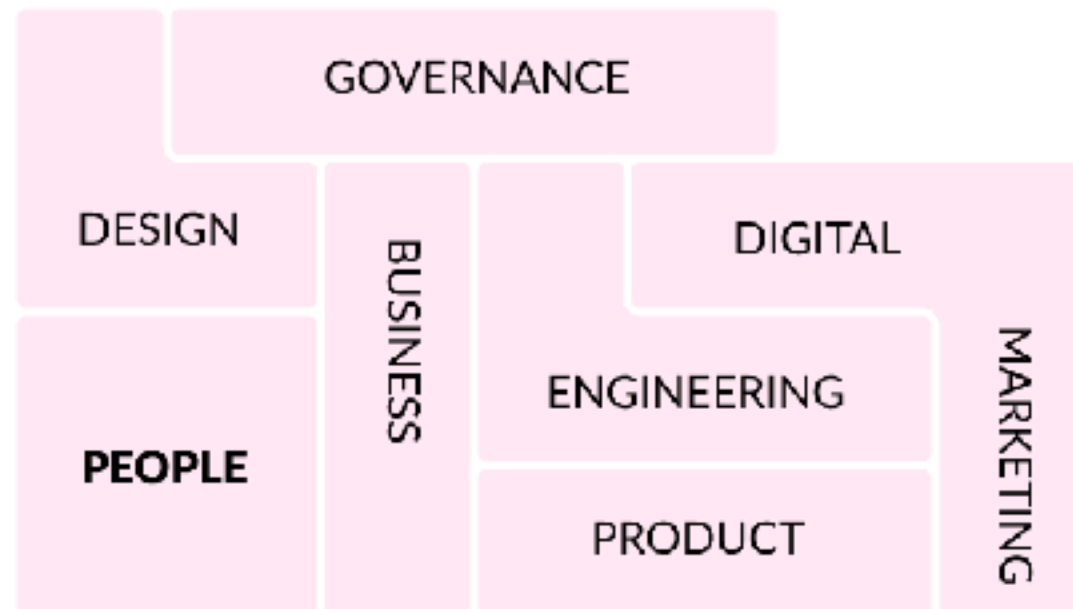FOREX CARD

CURRENT A/C

MCA

BILLPAY

UPI

SAVINGS A/C

ABMF

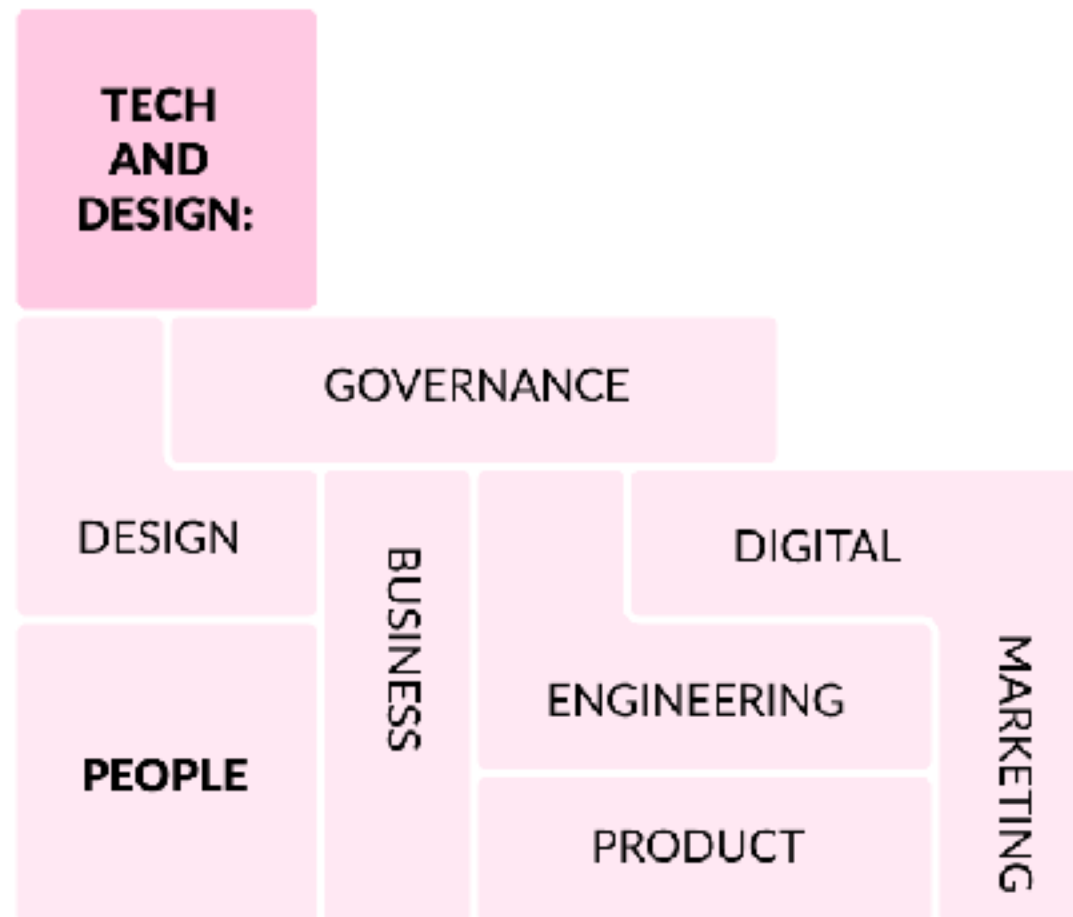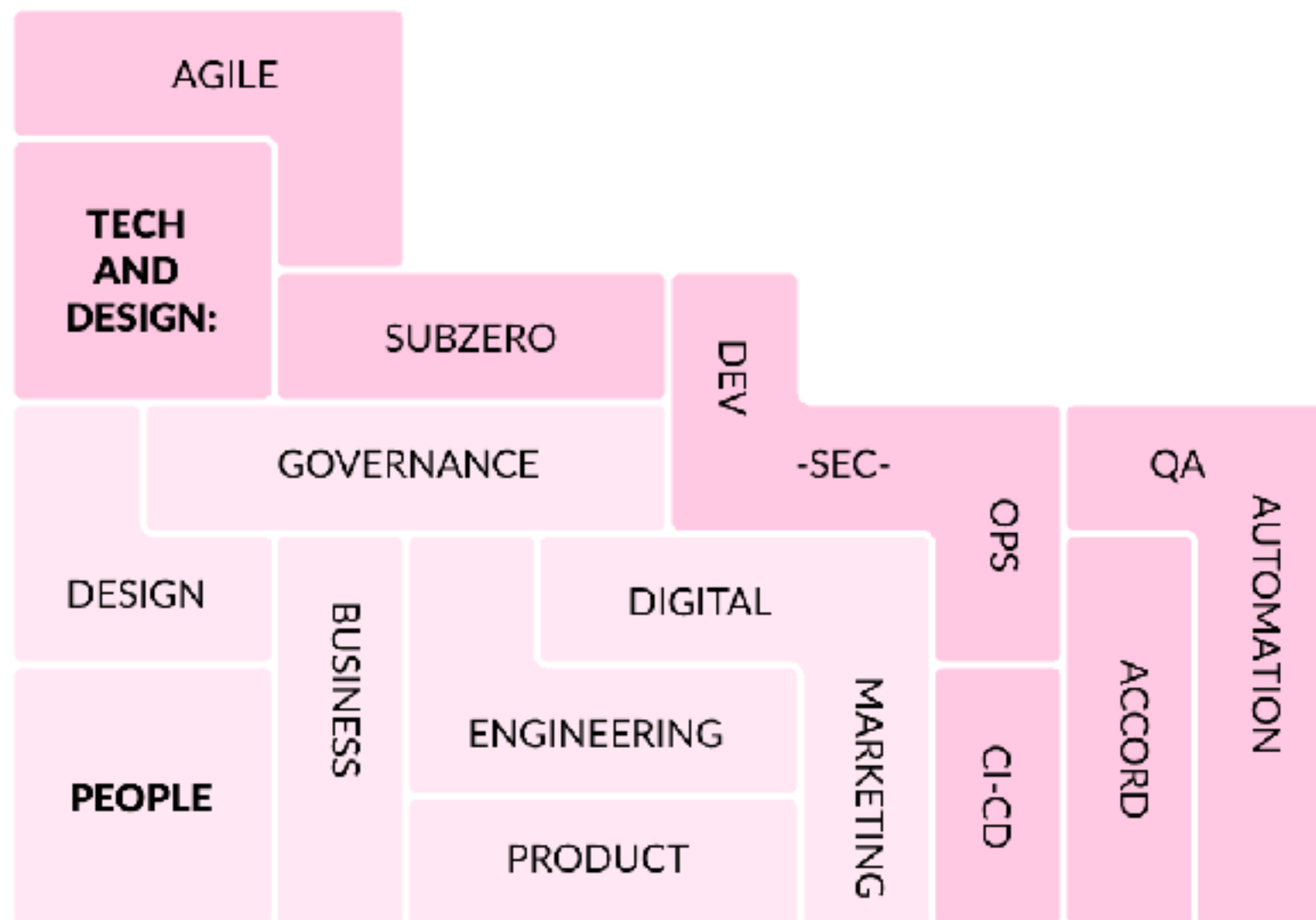# Digital Capability Stack

Digital Capability Stack

PEOPLE

Digital Capability Stack

Digital Capability Stack

TECH AND DESIGN:

GOVERNANCE

DESIGN

BUSINESS

DIGITAL

ENGINEERING

MARKETING

PEOPLE

PRODUCT

Digital Capability Stack

Digital Capability Stack

Digital Capability Stack

Digital Capability Stack

Digital Capability Stack
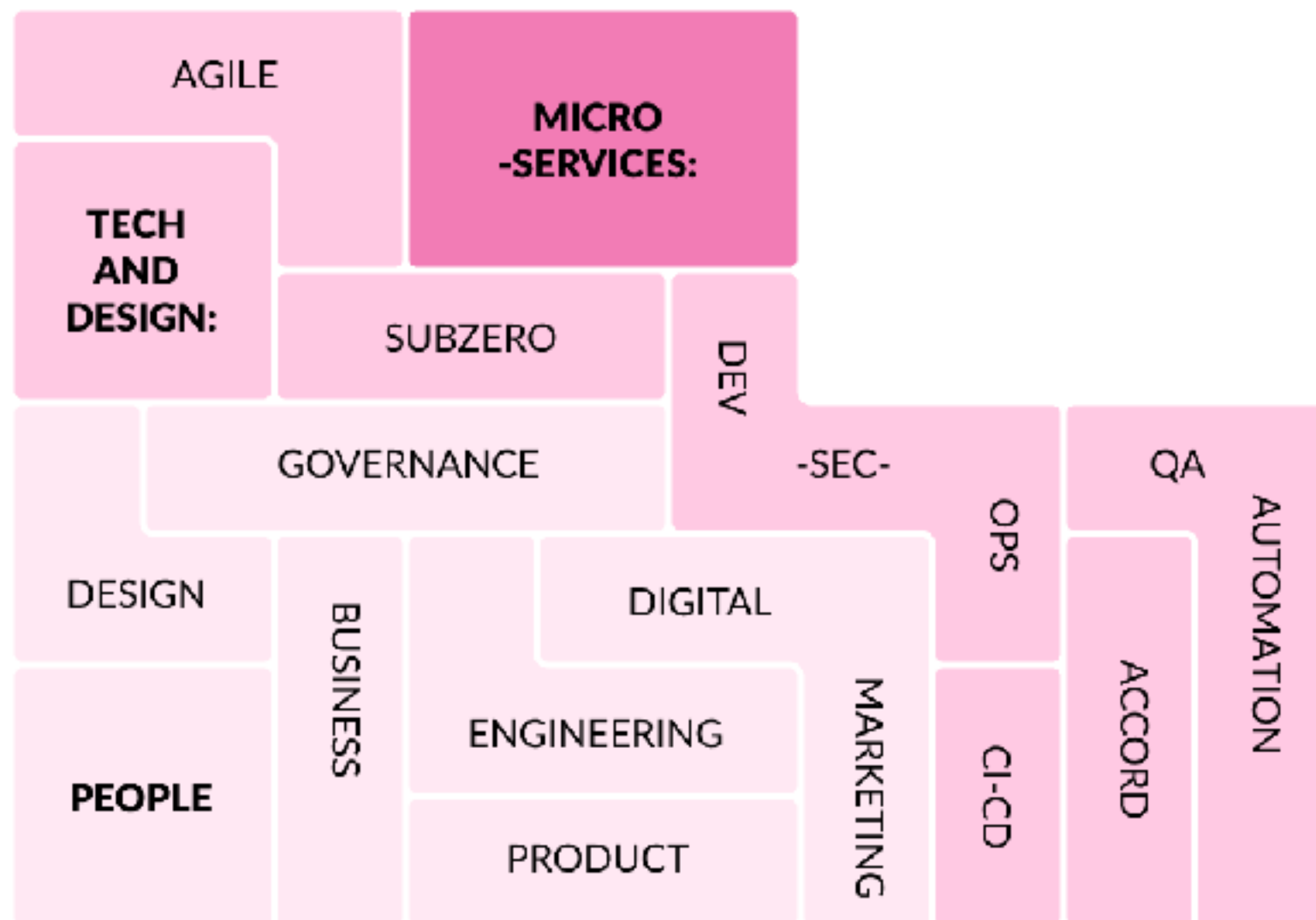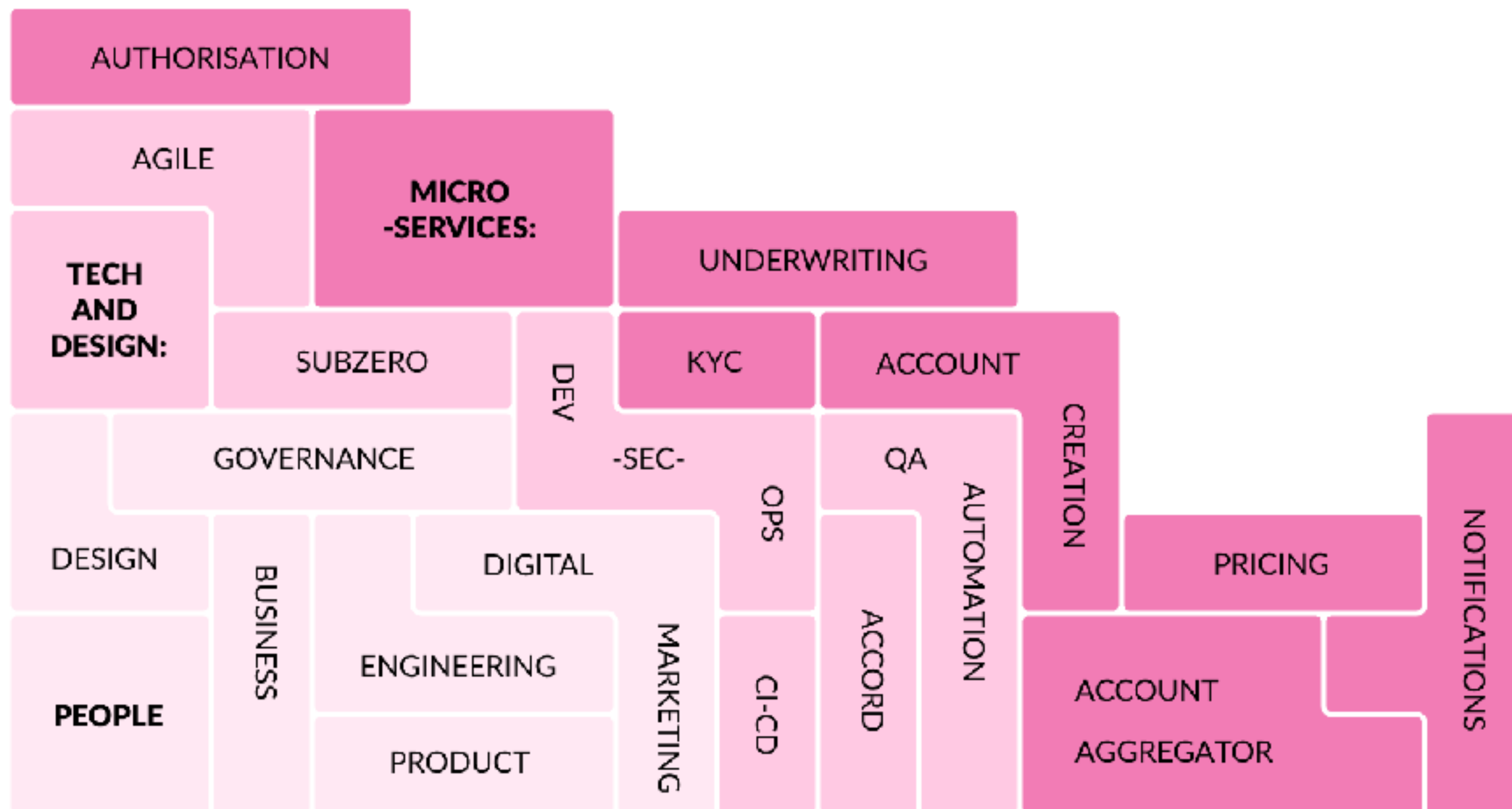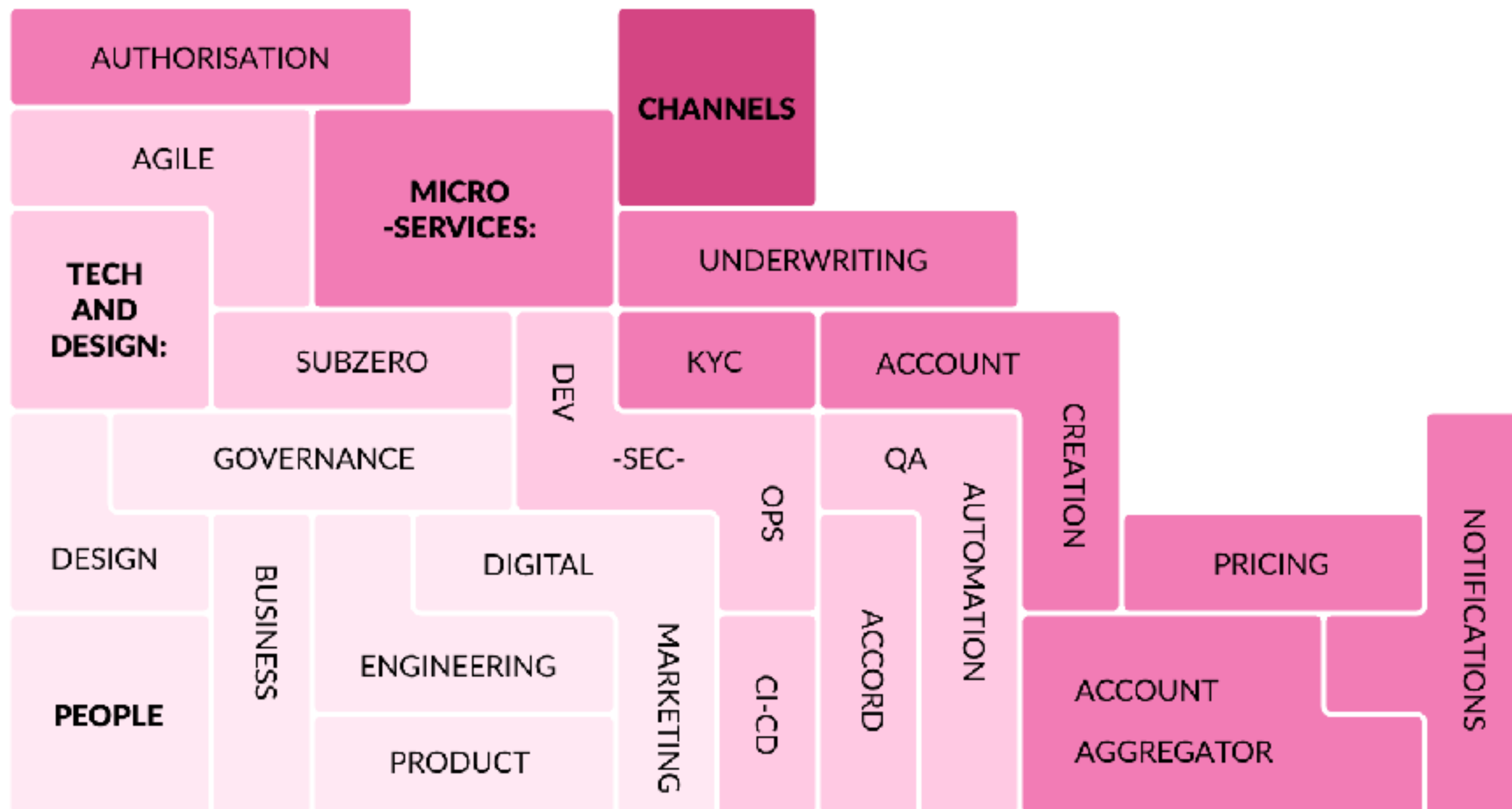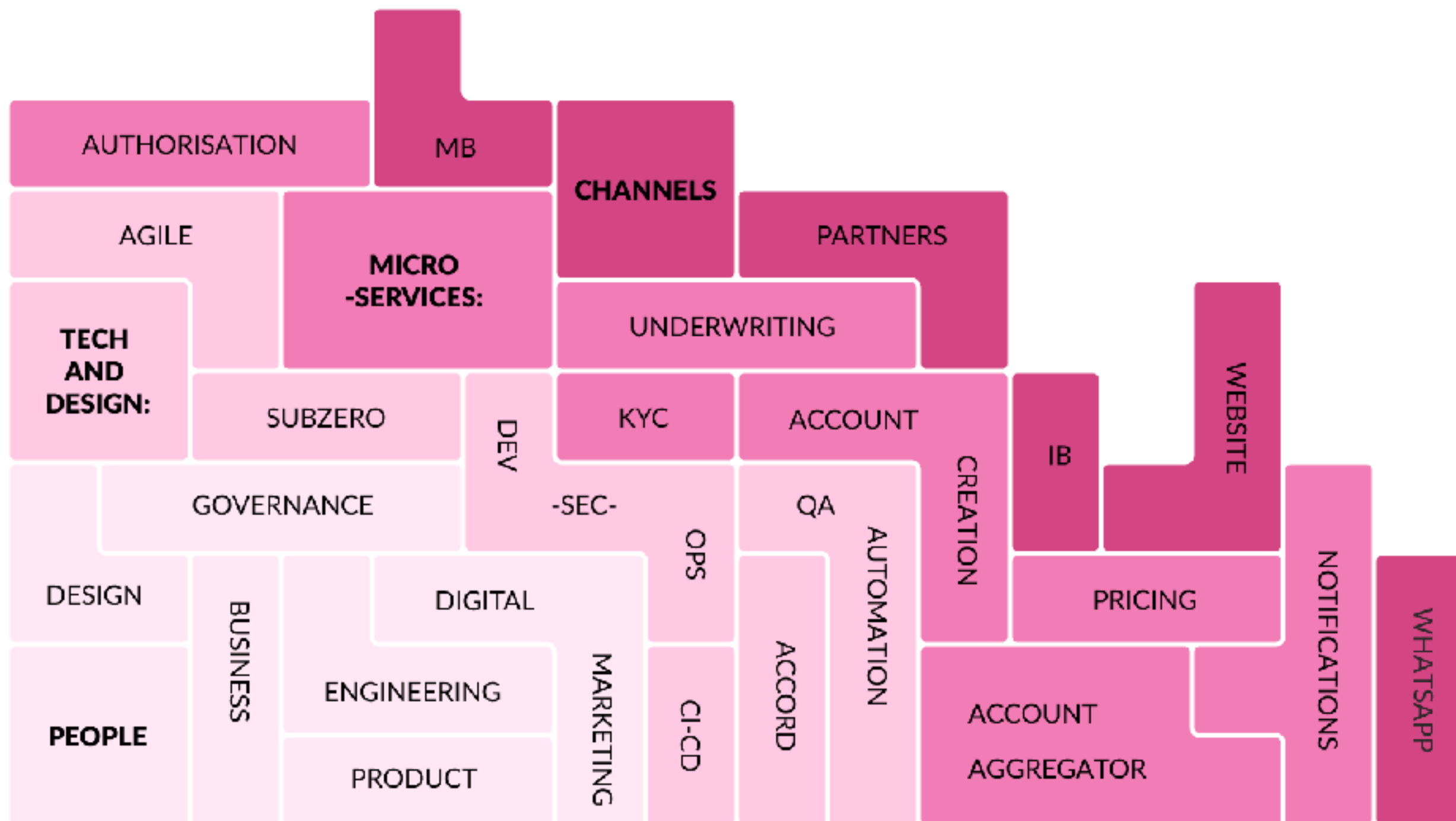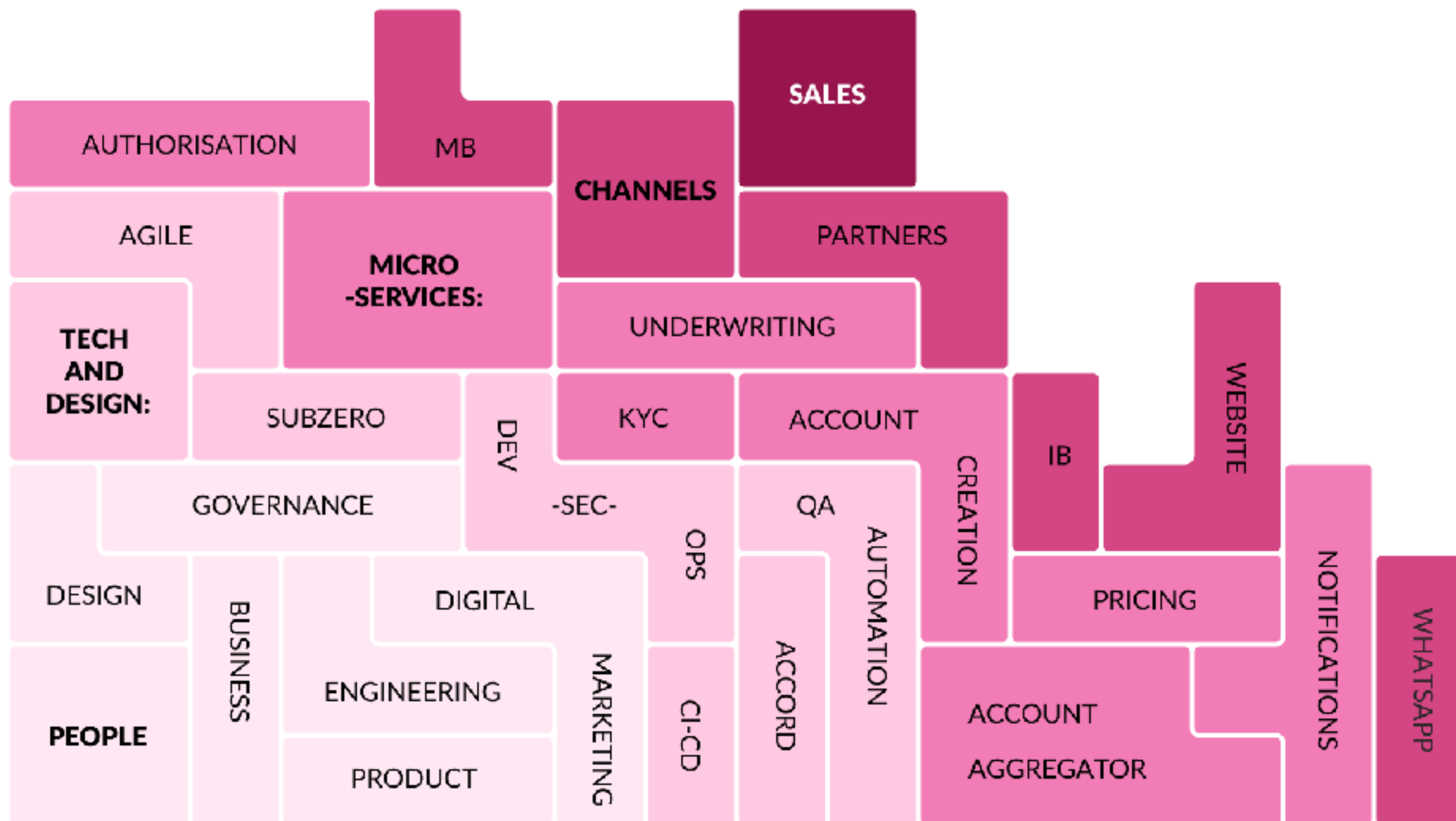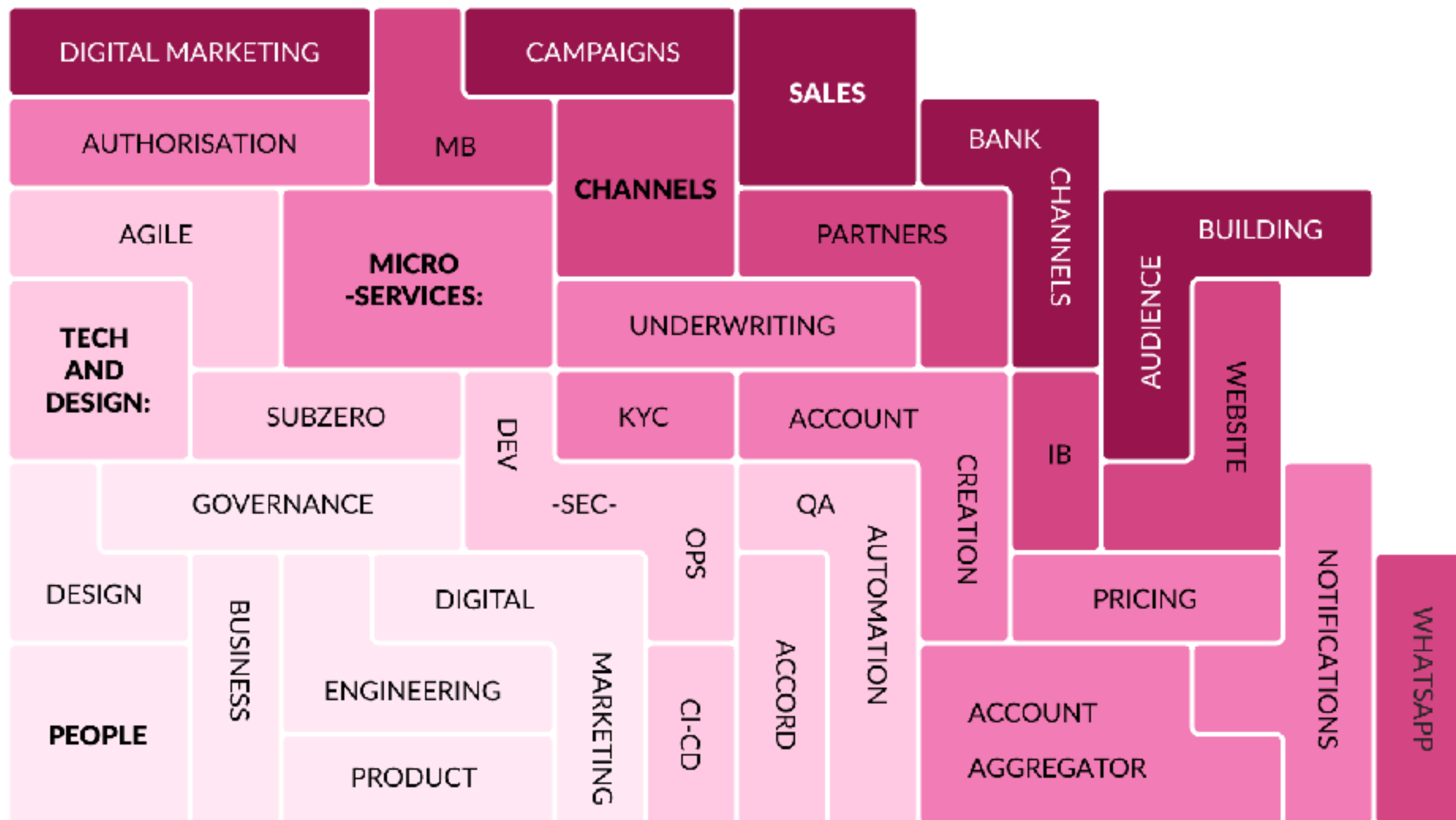
Digital Capability Stack

Digital Capability Stack

Digital Capability Stack

Digital Capability Stack

DIGITAL MARKETING

AUTHORISATION

AGILE

TECH AND DESIGN:

SUBZERO

GOVERNANCE

DESIGN

PEOPLE

BUSINESS

ENGINEERING

PRODUCT

MB

MICRO-SERVICES:

DEV

-SEC-

OPS

DIGITAL

MARKETING

CI-CD

CAMPAIGNS

CHANNELS

UNDERWRITING

KYC

QA

ACCORD

AUTOMATION

SALES

PARTNERS

ACCOUNT

CREATION

RISK

BANK

CHANNELS

IB

PRICING

ACCOUNT AGGREGATOR

GOVERNANCE

AUDIENCE

BUILDING

WEBSITE

NOTIFICATIONS

COMPLIANCE

CYBER

-SECURITY

WHATSAPP

Digital Capability Stack

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-SEC-

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CAMPAIGNS

CHANNELS

UNDERWRITING

KYC

QA

ACCORD

ACCOUNT

AUTOMATION

SALES

PARTNERS

CHANNELS

ACCOUNT

CREATION

RISK

BANK

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ACCOUNT AGGREGATOR

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WHATSAPP

Digital Capability Stack

In conclusion: AXIS 2.0

DIGITAL BANK WITHIN THE BANK; ASPIRATION FOR MARKET LEADERSHIP

DISTINCTIVE CUSTOMER EXPERIENCE

OPERATING AT SCALE, GROWING RAPIDLY AND ACCRETIVE TO ECONOMICS

EXTENDING IMPACT TO THE CORE BANK

ON THE BACK OF DISTINCTIVE, IN-HOUSE, PROPRIETARY CAPABILITIES

AXIS BANK
THANK YOU