

# Getting Future Ready

***ANALYST DAY 2023***

**November 23, 2023**



**1<sup>st</sup>**

in NEFT  
Outward  
Transaction  
volumes

**3X**

Cards API  
Traffic YoY

**490+**

Retail and  
Corporate APIs  
[1400+ Internal APIs]

**Lowest**

Technical Declines in Transactions  
(UPI, IMPS)

**9**

Indian  
Languages  
offered in  
Internet  
Banking

**4000 TPS**

UPI Threshold



**AXIS BANK**

*Getting  
Future Ready*

**1<sup>st</sup>**

Indian Bank to  
launch BBPS  
for B2B

**1.5L**

CBDC  
Customers

**1<sup>st</sup>**

Indian Bank to  
be ISO certified  
for its AWS and  
Azure Cloud  
security

**800**

Best-in-class  
BitSight  
in BFSI

**1<sup>st</sup>**

Indian Bank to roll-  
out MS GenAI  
Co-pilot

**3350+**

Intelligent Automation (IA) Bots

**7000+**

WAN Links  
Upgraded

**75M**

Daily API Hits

**330+**

DR Drills


# Building Future Tech



- ❖ Consolidation over Fragmentation
- ❖ Reusable Architecture and Technology Simplification
- ❖ Enterprise Composability
- ❖ In-house Talent for in-house builds




**1**



**Enterprise-class Systems of Engagement**

*Lending (Salesforce), Mobile Platform, Digital properties*


**2**



**Cloud Adoption & Architecture Modernization**

*Hyper Automation, Applied Observability, App & Platform Modernization*

**3**



**Integrations, Ecosystems, and Partnerships**

*Enterprise integration, APIs, Future ready capabilities, High availability & scale*


**4**



**Resilience & Cybersecurity**

*Capacity, Business Continuity, Security, Upgrades, Branch Experience*


**5**



**Talent Management**

*Insourcing, Upskilling*

**6**



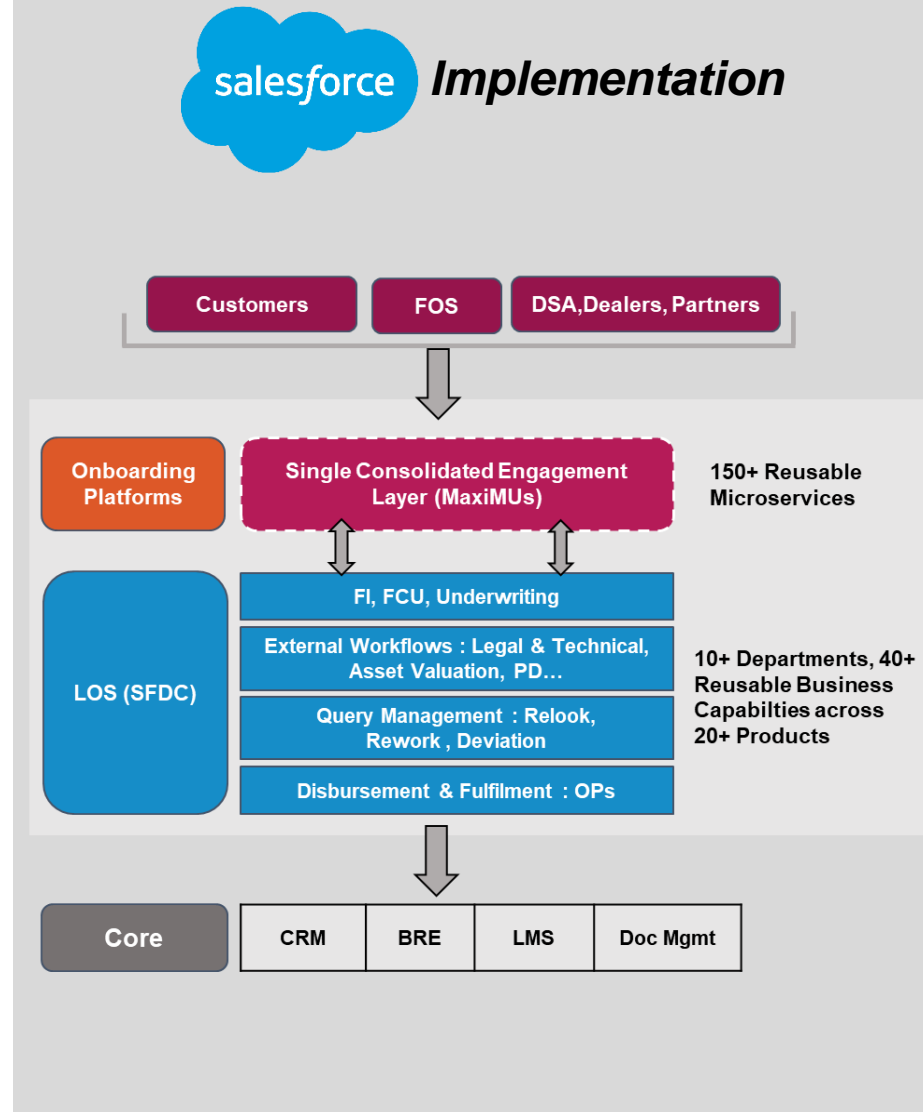
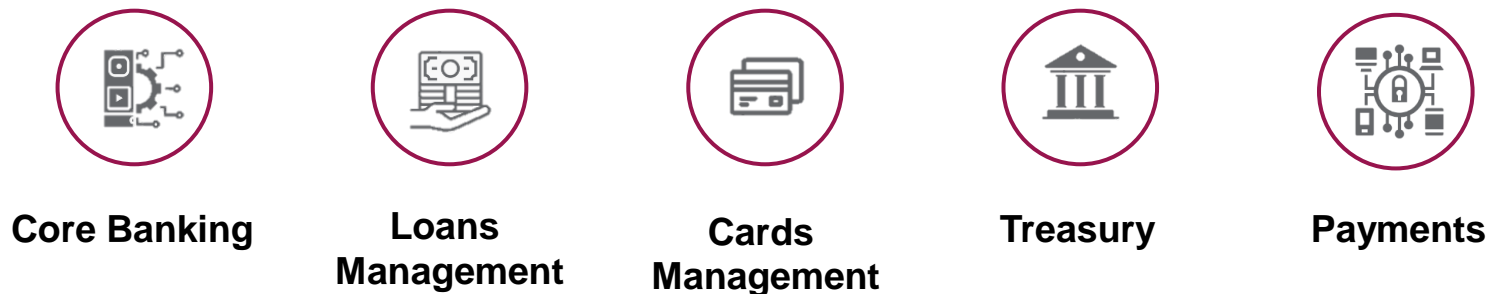
**Generative Artificial Intelligence**

*Use cases, Partnerships, Experimentation*

# 1 Enterprise-class Systems of Engagement....

<p><b>Future ready &amp; scalable platforms</b></p> <p>to replace fragmented legacy systems</p> <p><i>- Neo for Corporate &amp; Business, Integrated Treasury Management, Corporate Payments, Liquidity management</i></p>	<p><b>Standardize technology</b></p> <p>platforms across multiple operational layers</p> <p><i>- Salesforce, FlutterFlow, PowerApps</i></p>	<p><b>Build Proprietary Digital tech</b></p> <p>for competitive advantage</p> <p><i>- mAXImuS, Open, Saksham, Siddhi etc.</i></p>
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....Powered by Modernized Core



## 2 Cloud Adoption & Architecture Modernization



### Cloud Metrics

- 120 apps deployed on Cloud
- **Security by Design** with 98.7% Center of Information Security (CIS) score
- 3000+ VMs, **largest WFH setup** amongst peers



### Hyper Automation

- **Quicker TAT** with end-to-end automated Infra As Code (IaC) deployments via Terraform
- 25% **reduction in cloud deployment time** over last FY with additional 40% targeted



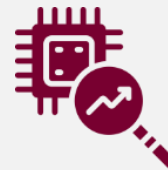
### Application Modernization

- **Fast track App modernization** through Cloud Migrations
- **Accelerated Cloud deployments** through focused calendarized week-long drive



### Applied Observability

- **Centralized governance** via AI-Powered platform for multi-cloud observability
- **Cost optimization** with FinOps to monitor and manage cloud costs



### Data Platform Modernization

- **Improve scale and performance** of customer insights and corporate customer reporting
- Journey initiated with target completion in FY24

### Cloud Partners



Google Cloud

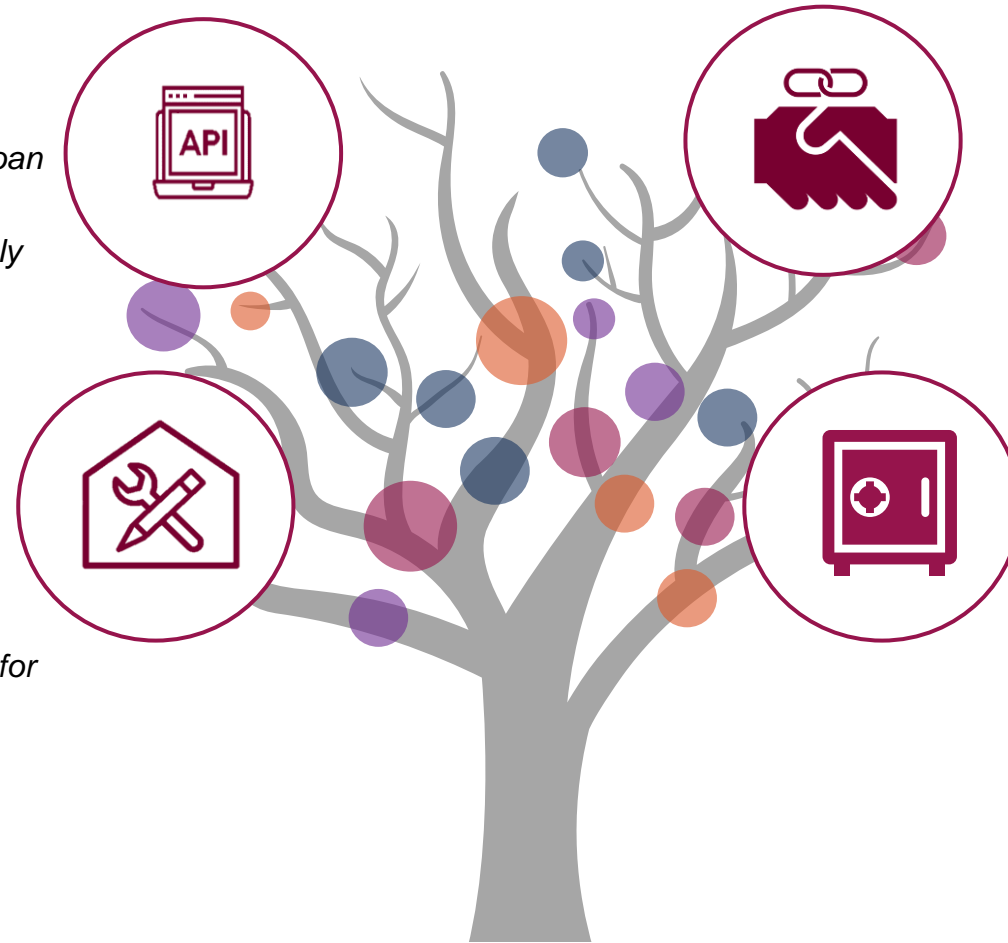
# 3 Integrations, Ecosystems, and Partnerships

## Products and Offerings

- Digital platform APIs for Loan creation and Loan servicing journeys
- Empowering employees to engage seamlessly with customers in a boundary less office with Siddhi

## Future Ready capabilities

- 30+ inhouse API experts managing Architecture, Development, and SRE
- Docker, Kubernetes, cloud native platforms for Open APIs



## Partnerships

- Tech products enabling Biometric based CASA sourcing to increase rural reach
- Co-branded Credit Card partnerships with major eCom, airlines players etc.

## High Availability & Scale

- Enhanced scalability through Hybrid API Gateway
- Improved resiliency through high availability setup and quick switchover
- Multi-layer security approach

**1400+**  
Internal to Bank  
APIs

**490+**  
Partnership  
Based APIs

**460+**  
External partners  
on gateway

**Microservices Based  
Architecture**

**420+**  
APIs on developer  
portal

**3000+**  
Registered portal  
developer users

**7.5Cr+**  
Daily Hits



## Branch Experience

- 7000+ WAN Upgrades | N/w modernization
- 5X increase in Inter-DC WAN Capacity



## Customer Service

- Contact Centre Infra revamped
- App modernization - Avaya & Verint



## Security

- ISO 27017 certified for AWS and Azure Cloud security
- Best Cyber Security initiatives (ASSOCHAM)



## Continuous Enhancements



- Upgrades across critical applications and databases
  - Continuous refresh cycles & tech adoption

## Capacity



- 2X primary DC capacity | Expansion for all DB
- Compute Target 60% | 2X storage Target <70%

## Business Continuity



- 24x7 Monitoring | 330+ DR Drills | 45 Cluster Drills
- 100% DR Site Resiliency for Critical Applications
  - 50%+ RTO reduction through automated DR

# 5 Talent Management



## INSOURCING

- ❖ 70% growth in on-roll HC in last 3 years
- ❖ 50% increase in campus hiring through the flagship ARISE, AHEAD and School of FinTech programs
- ❖ Leveraging Low Code / No Code platform for internal capabilities and eliminating vendor dependency for building Apps & workflows
  - Employees Trained: 855
  - Applications: 7
  - Workflows 16



## UPSKILLING

- ❖ Self Learning Network: Coursera, Google Cloud, Salesforce, Microsoft
- ❖ Instructor Led Trainings: AWS, Inhouse PowerApps team & High-Performance Manager Program
- ❖ Adoption of agile tools for better collaboration and synergy; 53% eligible apps practicing Agile
- ❖ Adoption of Continuous Integration-Continuous Deployment (CI/CD) methodology to incorporate automation in App development



**Agile Maturity:**  
*Training, BIA assessment*



**Work From Anywhere:**  
*26+ locations, Virtual / Hybrid*



**Dev tools – EinsteinGPT (Salesforce), Github copilot**

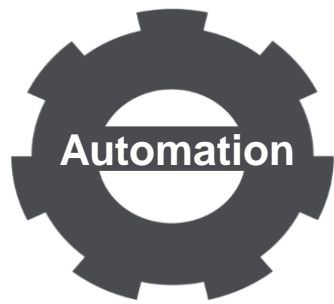


Vision

AI empowered Bank

AI empowered Solutions

Strategic Themes



AI at Axis Bank

Focus Areas



People



Experiments



Product Evaluation



Security: Rules Enforced

*Axis Bank Partner testimony*

**Irina Ghosh**

Managing Director, Microsoft India



# Thank You

