

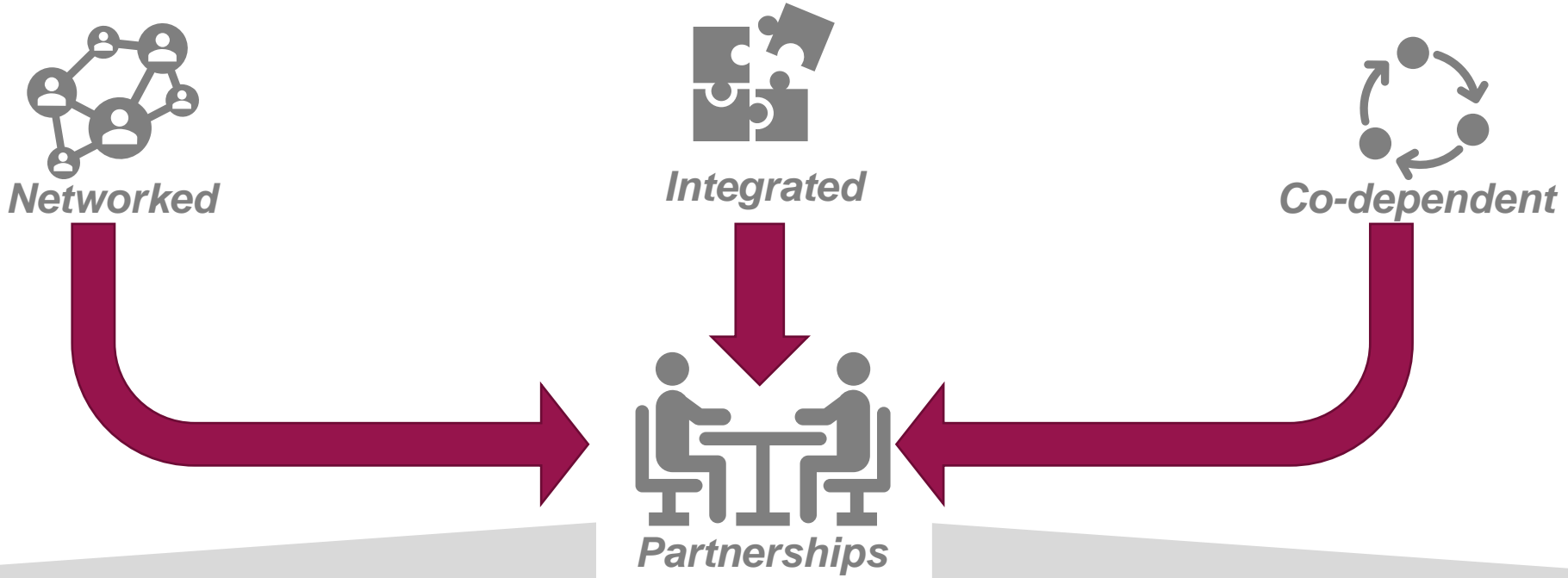
Connect and Grow

Analyst Day 2022

November 24th , 2022



In today's integrated and co-dependent world, partnerships play an important role in expanding the scope of and accelerating business benefits




Expanded customer base


Improved product proposition

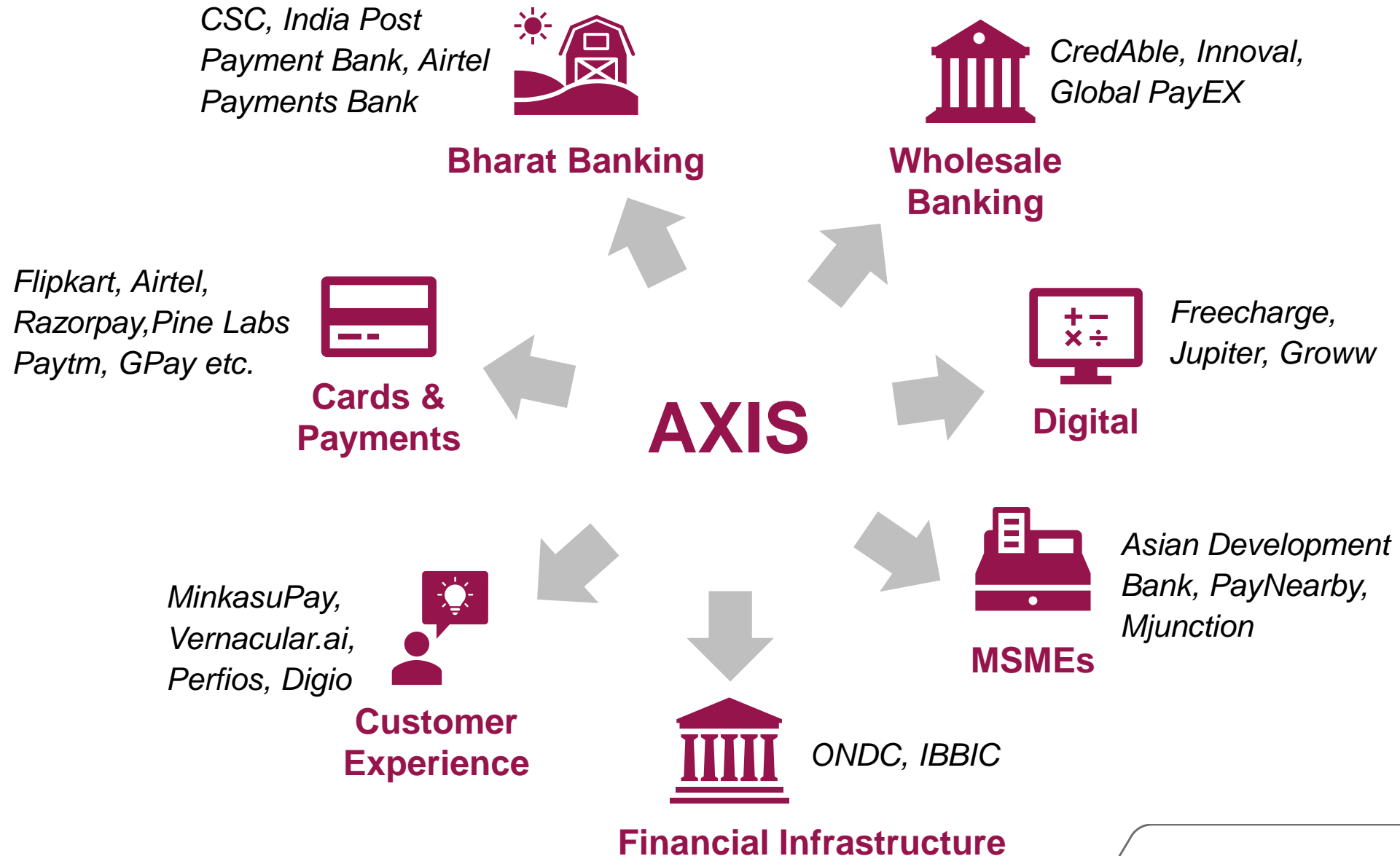

Increased geographical reach


Enhanced capabilities


Faster time to market

Benefits through partnerships

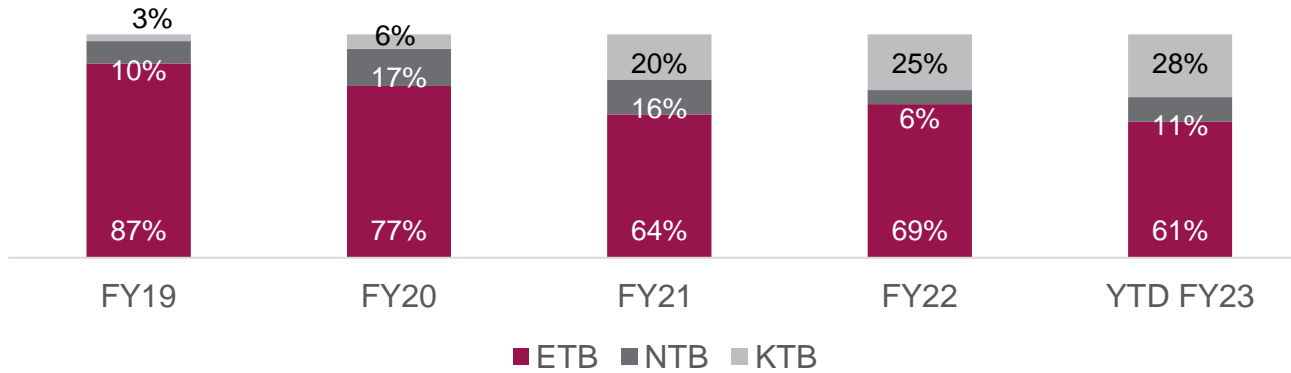
We have created successful partnerships across all aspects of Axis, and will continue to invest further



Driving Cards business growth through ‘Known to Bank’ partnerships with ‘One Axis’ approach

“Known to Bank” Growth Strategy

Mix of credit card sourcing



Credit: Unsecured facility, Trade & supply chain financing, PO financing

Strong CMS partnership with 50% share in cash collection

Corporate salary relationship with all major Flipkart entities

Online payment gateway merchant development program

Investment advisory through Axis Securities

Key Drivers

- Clutter breaking product with strong value proposition & engagement via partner platform
- Co-created customer marketing model leveraging partner data
- Strong partner distribution and digital capabilities

Success metrics

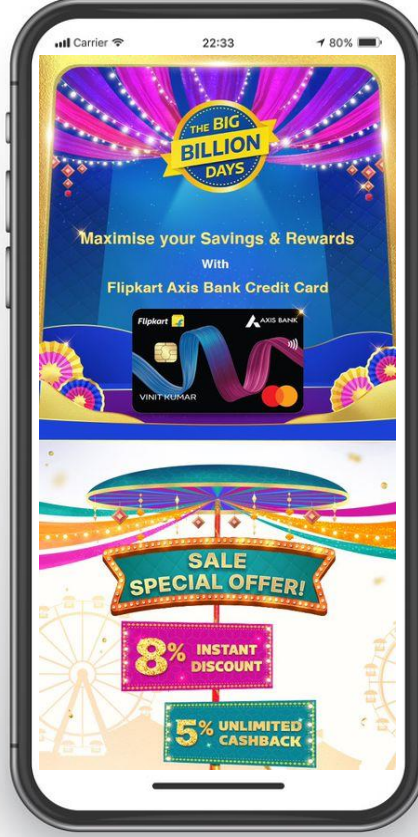
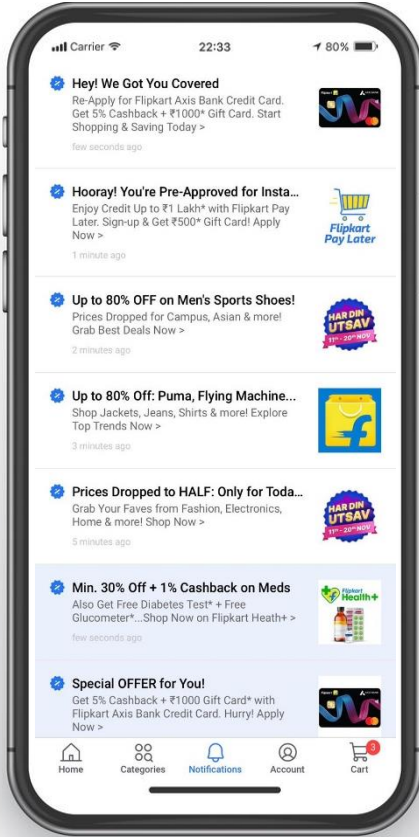
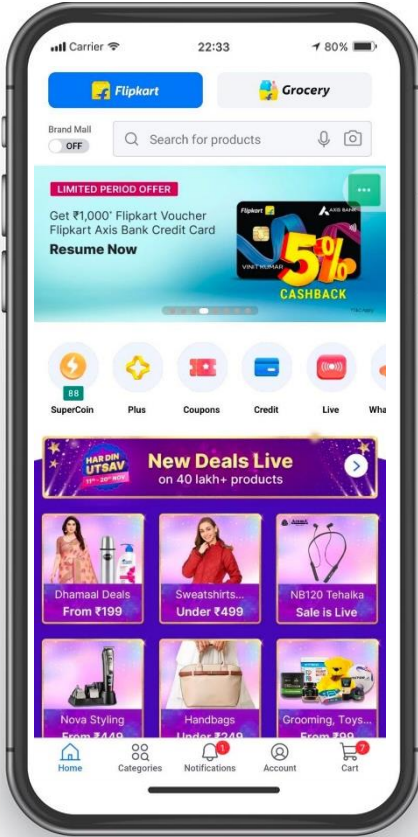
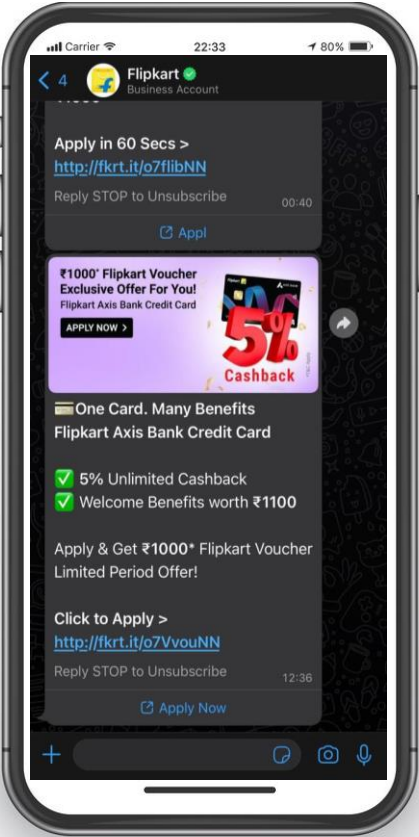
- Customer acquisition at scale with a fully paid product
- Best-in-class spends, card activity & engagement
- Lower risk basis calibrated targeting approach

74% monthly activity rate[^] - Best in class engagement in Retail segment

75% 30 Day spend activation rate for partner sourced customers*

*Aug'22 acquired customers in Sep (acquired via Flipkart Platform)

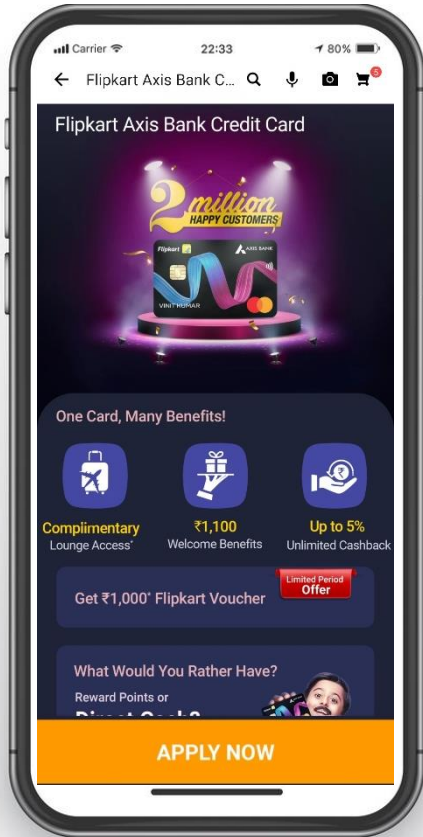
Joint targeting model to whitelist the target base with right marketing campaigns to drive customer interest



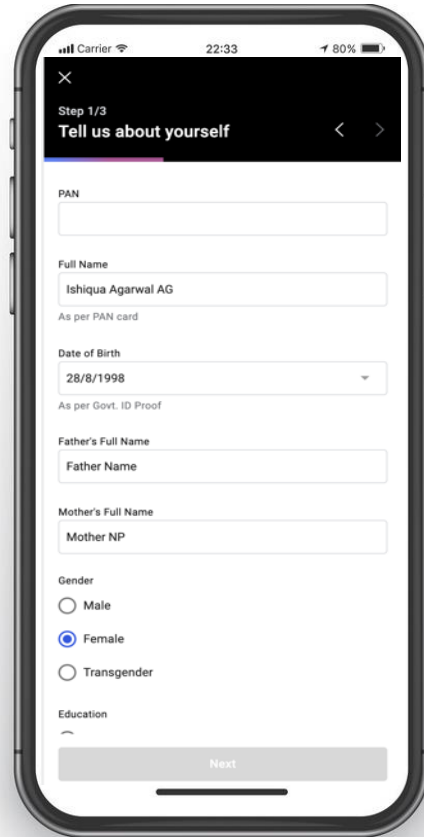
Target customer basis the co-created marketing model through multi-channel marketing

Promotion during BBD

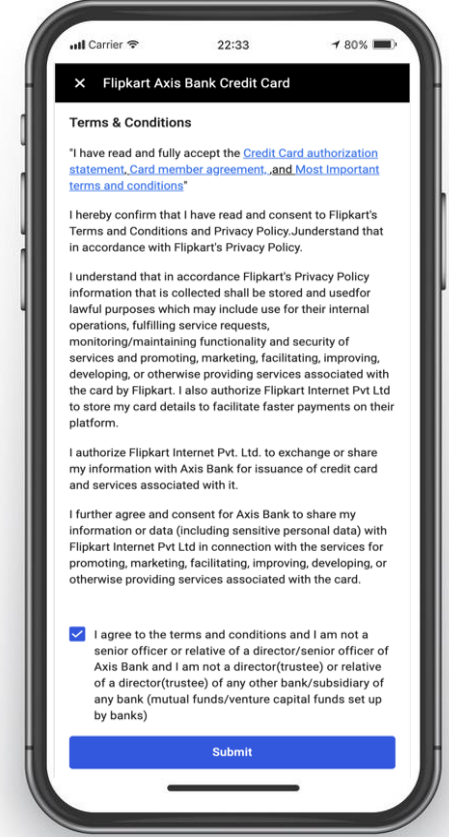
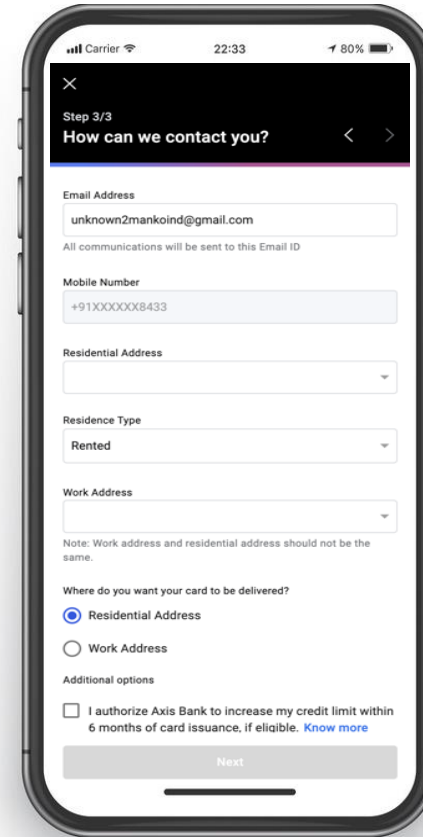
Seamless Application Journey Experience



Store page

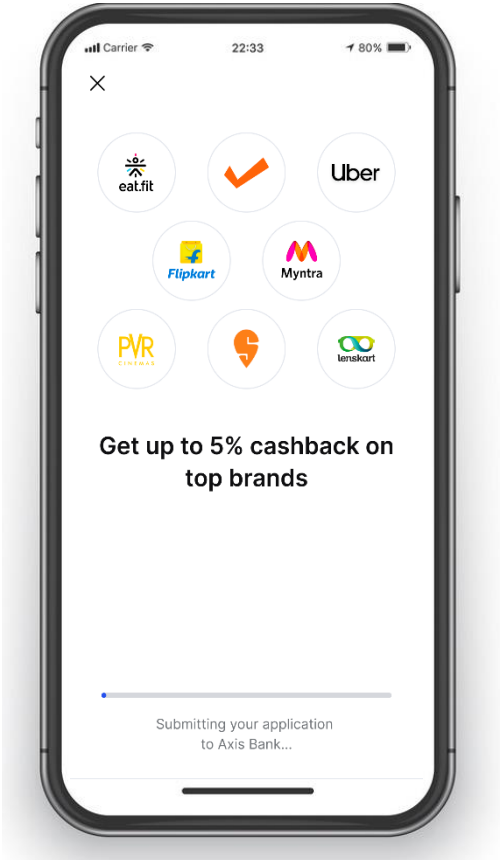


Application form for KTB customers

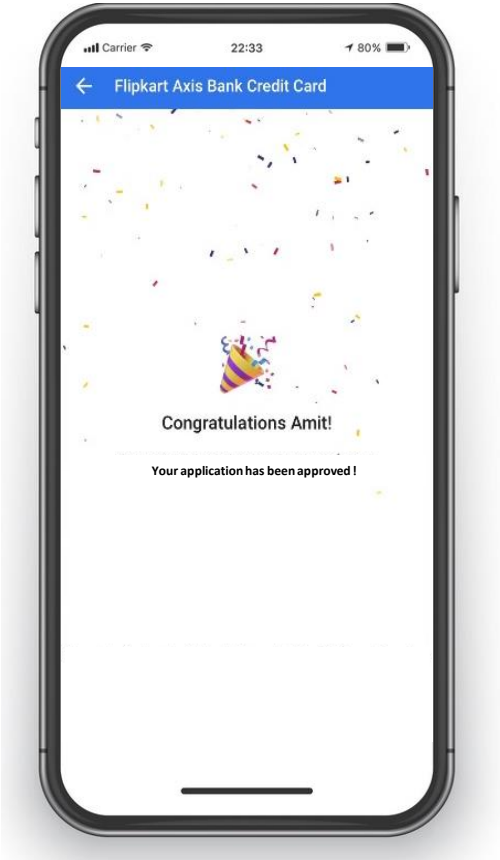


Terms & conditions

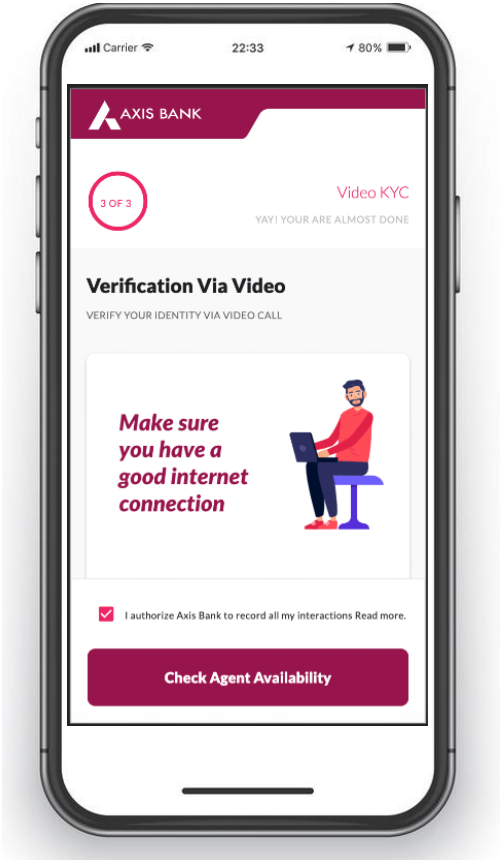
End to end digital issuance capabilities supported by vKYC & digital document submission



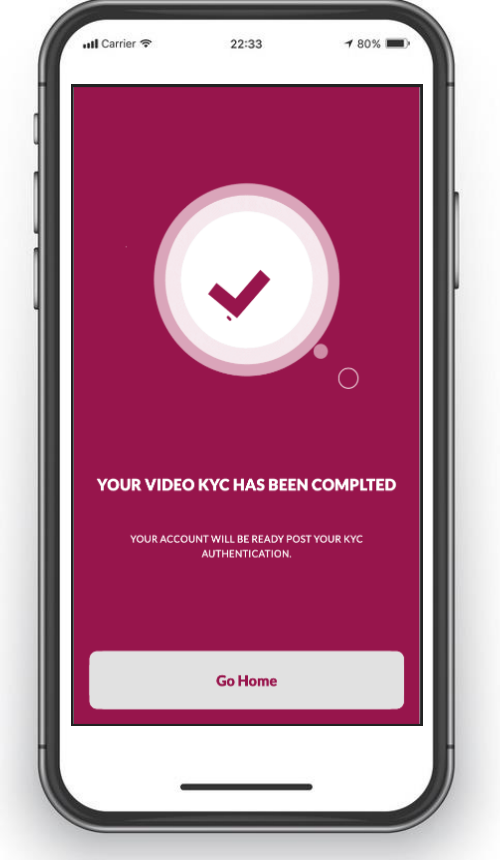
Decisioning in progress



In-principal-approval on application

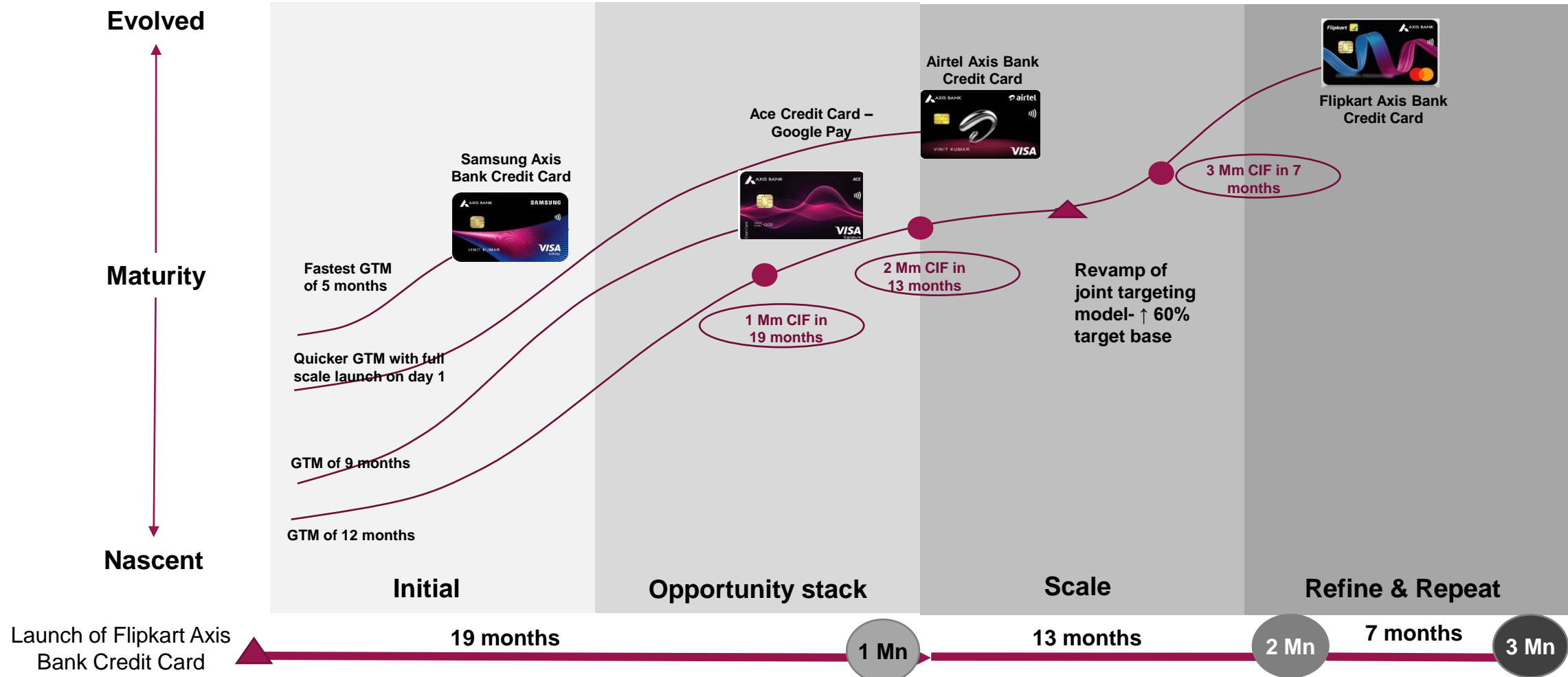


End to End Digital Issuance through Video KYC



Our learning is accelerating the product scale-up and there is big runway lies ahead

- Dedicated KTB structure
- Joint marketing model
- Differentiated application journeys
- E2E digital issuance
- Console for card management on FK app
- Balance building programs
- Funnel efficiency tools
- *Targeting model refresh*
- Increase digital issuance
- Product proposition refinement
- Learnings transfer - Google Pay, Airtel, Samsung
- Quicker GTM
- Full suite launch from day 1
- Optimized risk policies





GROWTH
Via Partnerships

 **AXIS BANK** 

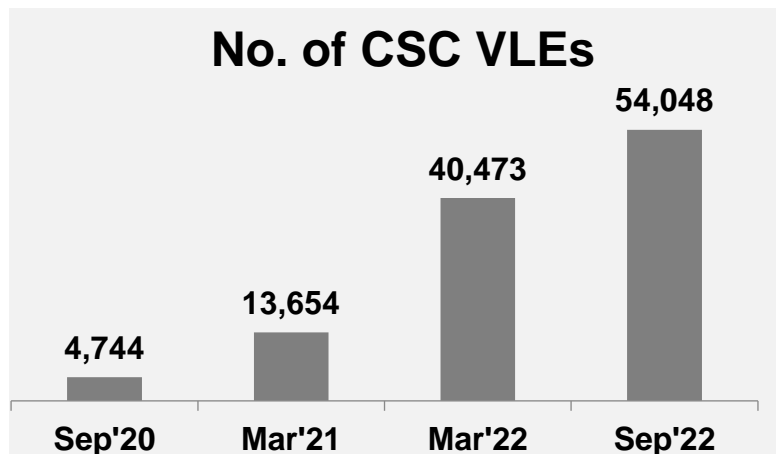
We have grown our CSC VLE network by 4X in last 18 months to help deliver banking services in the remote regions of the country



Strong emphasis of the government to build CSC as a vehicle by:

- Establishing a **self-sustaining network of 5.8 lakh+ active** Village Level Entrepreneurs (VLE)
- Delivering a **large bouquet of e-services** through a single delivery platform
- Sustainability of VLE through **maximum commission sharing** and encourage more **women participation**

Axis Bank has been leveraging the CSC network to penetrate into deeper markets...



VLE network increased from 13.6k to 54k, 4x in the last 18 months'

The relationship is witnessing strong momentum and steps being taken to further accelerate



24+

2x

Granular

**Asset & Liability Products
live in the CSC network**

**H1 disbursements compared to entire
last year (FY22)**

**Portfolio with higher
share of retail customers**

The bank is taking further steps to **strengthen the partnership** and **increase wallet share**

- Adding **more products** to the CSC ecosystem to make the product suite more diverse & comprehensive
- Launching **digital tools** that enables the VLE to source and service the customer at their location
- Building a **distinctive engagement framework** by sharper segmentation based on occupation, education, geography and other such variables
- **Redesign trainings & rewards** to nurture the VLE and widen the participation

Wholesale banking partnerships, under project Neo, are delivering on market leading, differentiated product propositions & accelerating GTM

Axis + CREDABLE™ = Axis Supply Chain Finance (SCF), B2B proposition

Delivering best in class SCF Product Proposition

- Differentiated solutions live e.g. Dynamic Discounting
- Leading with digital, for e.g. instant digital underwriting (go live Nov'22)
- Be-spoke solutioning capability for larger clients
- Modular design leading to quick replicability
- Best-in-class CX



Axis IP: SCF Digital Credit decisioning for B2B clients

- Digital journey, powered by APIs to high quality of application (e.g. ITR, GST)
- Prompt credit decisioning through digital/consent led info exchange
- TAT of 1 hour for credit extension to a SCF client
- Offers to clients and execution digitally (upto defined threshold value)

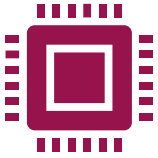
24 SCF wins

INR 18bn Throughput#

Axis is positioned as the 'partner of choice' as a result of heavy investment in core capabilities geared towards enabling and scaling up partnerships



Leadership level roles for 'Partnership Banking'; dedicated partnership teams in all key business areas



Technology capabilities of over 300 APIs hosted on API Developer Portal along with micro-services based cloud architecture



Differentiated risk policies to leverage partnerships in risk calibrated manner; cyber security focused around enabling partnerships



Leveraging third party data to reach new customers; data room exercises and joint customer score development for personalized engagement



20+ investments across opportunities/capabilities; privileged investments access for partnerships

Focused strategic investments are being made across business areas to create value driven partnerships

20+ strategic investments in partners to serve our customers better

Select Investments

Lending and Payments



Bharat Banking



Third Party Products



Industry Initiatives

NARCL and IDRCL

ONDC

IBBIC

- Focused investment approach with clear objectives of forming partnerships
- Leverage fintech, digital capabilities, targeted product offerings by existing players to enhance the overall customer value proposition
- Aim to create wider ecosystem through niche partnerships

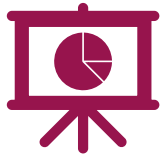
* Indirect investment through Niva Bupa's promoter, Fettle Tone LLP

Key takeaways...



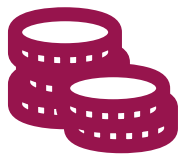
We believe partnerships are key to success in an inter-connected, co-dependent world...

We have built capabilities that position Axis as the 'partner of choice' for any potential partner...



Results are already visible from partnerships leveraging these capabilities...

We have a robust pipeline of partnerships for the next 18-24 months...



We will continue to invest in partnerships in the future as a key pillar of our GPS strategy and differentiator in the marketplace.

Thank You

