

Shaping the next chapter of our growth

Backed by a strong, diversified model and disciplined execution, we leverage technology, data-led insights, and trust to deliver meaningful, risk-aware outcomes for customers and communities. As 'One Axis', we remain committed to serving every need, on every path, with consistency, care and conviction.

Vision

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

Purpose

Banking that leads to a more inclusive and equitable economy, a thriving community, and a healthier planet.

Mission

To be the preferred financial solutions provider across the country, delivering customer delight by:

Providing innovative and intuitive banking solutions

A combination of organisational agility, digital capabilities and physical reach

Adopting sustainable banking practices, particularly around ESG and climate change

Backed by five values



Ownership



Teamwork



Transparency



Ethics



Customer Centricity

Integrated Business Lines



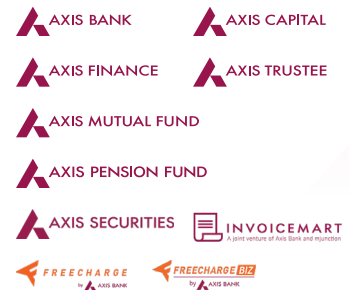
Retail Banking

[Page 82](#)



Wholesale and Commercial Banking

[Page 94](#)



Offerings through 'One Axis'

[Page 104](#)

Sustainability is deeply ingrained in our organisational philosophy as we move forward with our **GPS strategy**.

Strategic positioning

Sparsh • Bharat • Deposit Mobilisation • Digital-first • One Axis



Capital deployment

Financial • Manufactured • Human • Intellectual • Social and Relationship • Natural



Strategic enablers

Execution Excellence • People Proposition • Strengthening Assurance Culture
• Emerging Technologies



Outcomes

Returns • Liquidity • Asset Quality • Resource Productivity • ESG Impact