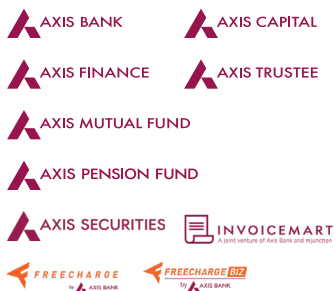


Anchored to a sound strategic framework

1

'One Axis' in action

At the core of our uniqueness is 'One Axis,' a unified ecosystem that unites our businesses, subsidiaries and specialised capabilities. By integrating products, expertise, and platforms across segments under 'One Axis', we deliver seamless and relevant solutions that deepen relationships, improve customer outcomes, and boost franchise-wide value creation.



'One Axis' in action

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2

Redefining banking in the digital-first era

We are transforming banking by prioritising a digital-first strategy that ensures every interaction is efficient, straightforward and user-friendly. Leveraging platforms such as **open** by Axis Bank and **neo** by Axis Bank, powered by Artificial Intelligence, analytics, and guided processes, we are developing a banking experience that is seamless, accessible, and focused on customer needs.



For customers –
Banking in the digital-first era

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3

Enabling access, driving inclusion

We are expanding the reach of formal finance across Bharat through increased physical presence, digital enablement, and localised partnerships. With Bharat Banking at the core of this initiative, we are widening access, encouraging participation in the formal economy, and promoting inclusive growth with discipline and purpose.



For customers –
Bharat Banking

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Grounded in customer centricity, digital leadership, inclusion, and responsibility, these pillars guide our approach to differentiation and sustainable progress. This disciplined framework positions us to deliver seamless solutions for our customers while ensuring meaningful outcomes for all our stakeholders and the environment.

4

Customer-first by design

We are strengthening customer relationships by combining digital intelligence, human empathy, and the strength of the 'One Axis' ecosystem to deliver more intuitive, responsive and personalised banking experiences. Through initiatives such as Sparsh and Siddhi, we are embedding customer-centricity into journeys, frontline engagement, and service delivery, while expanding inclusive and locally relevant banking access across Bharat.



**For customers –
Banking beyond transactions**

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5

Enabling progress through partnerships

We are strengthening India's growth ecosystem through partnerships with governments, institutions, investors and businesses across sectors. By combining the scale of our banking franchise with the capabilities of our subsidiaries, we support capital flows, enterprise growth, public programs, and economic participation at scale. Through collaborative engagement, specialised financial solutions, and responsible stewardship, we continue to contribute to a more resilient, inclusive, and future-ready economy.



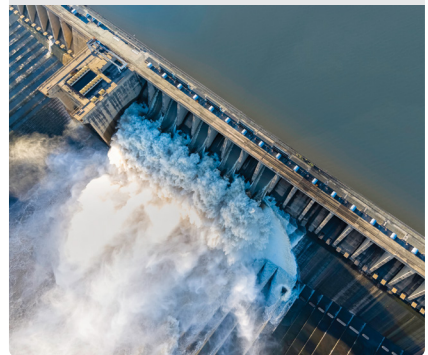
**For employees | For investors |
For partners – Government |
For communities**

Page 130

6

Driving the green transition

We are integrating sustainability into our lending practices, operational processes, and long-term value creation. Through responsible finance, climate-conscious operations, and environmental initiatives, we support more sustainable growth trajectories, mitigate future risks, and establish a more resilient franchise for the benefit of our stakeholders and society.



For the environment

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