

AXIOM – Our approach to AI

September 2026

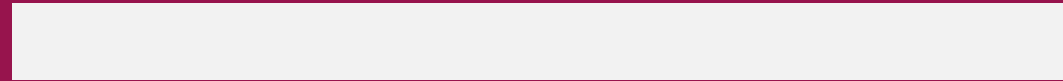


Adoption is near-universal. Value is not.

Share of enterprises reaching each stage of the AI journey

0% 100% 

80% **Piloted generative AI tools**
MIT NANDA, 2025



40% **Report an actual deployment**
MIT NANDA, 2025



25% **Moved 40%+ of pilots into production**
Deloitte



5% **Measurable P&L impact**
MIT NANDA, 2025



39%

of organisations attribute any EBIT impact to AI—enterprise-wide impact stays rare.

McKinsey, State of AI 2025

~20%

of companies capture roughly 74% of AI's total economic gains.

PwC AI Performance Study, 2026

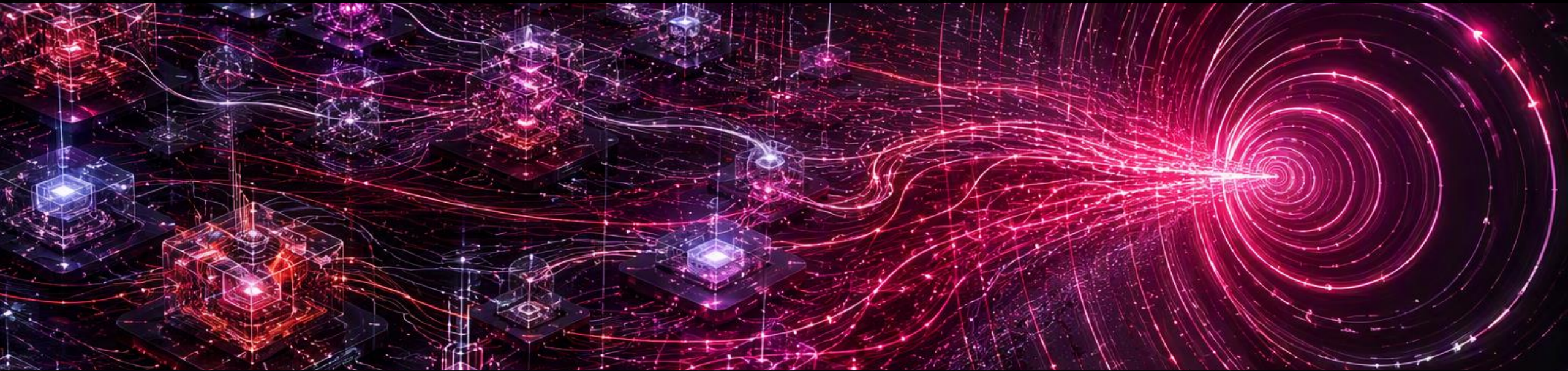
1 in 5

has a mature governance model for autonomous AI agents.

Deloitte, State of AI in the Enterprise

The last 12–18 months have been an intense period of

EXPERIMENTATION + EVANGELISATION



EXPERIMENTATION

Test • learn • prove

A broad portfolio of ideas and prototypes

EVANGELISATION

Demonstrate • engage • mobilise

Building belief and momentum across the enterprise

Pillars of AI Evangelization



01 AI Evangelization

Building awareness, advocacy & an enterprise-wide AI mindset

① AI Mandatory Module

Enterprise rollout to 1 lakh+ employees (in progress)

② Leadership AMAs & Town Halls

Executive Q&A and strategic alignment

③ AI Excellence Awards

19 awards conferred for high-impact adoption

④ Newsletters & Success Stories

5 newsletters | 2 org-wide stories published



02 Capability Building

Structured, role-based learning to build an AI-ready workforce

① Axis AI Learning Studio

13K trained | 67K peak MAU across modules

② AI Catalyst Program

7 cohorts | ~300 completed | 60+ use cases scaled

③ AI for Leaders

Workshops & masterclasses on strategic AI direction

④ Champions Enablement

80+ Copilot Champions



03 Community Connect

Sustaining engagement through peer networks & shared practice

① Community Connects

18 sessions | 1,800+ participants engaged

② Showcases + Office Hours

Cross-functional demos and dedicated tinker time

③ AI Hackathons

440+ ideas submitted | 45+ solutions incubated

④ Centralized AI Info Portal

Single source of truth for AI initiatives & use cases

Leader's progress | AI has become my decision-support layer, not just a productivity tool



From managing information to accelerating decisions, strengthening controls and driving closure.

What I Learnt?

1

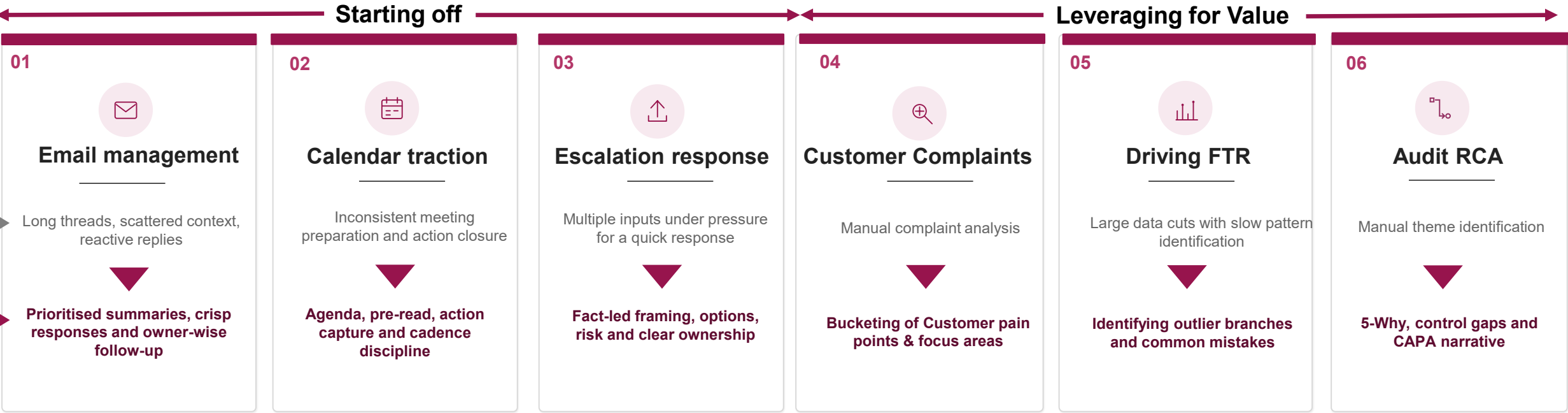
Context drives quality
Clear ask + facts + expected format

2

AI augments judgement
Draft fast, validate risk and tone

3

Workflow creates impact
Embed AI in daily operating rhythm



Move from “using AI for tasks” to deriving insights and actions

Evangelization: AI Solutions Exchange (ASX)



200+

AI use cases/Solutions

30+

Departments

120

Contributors

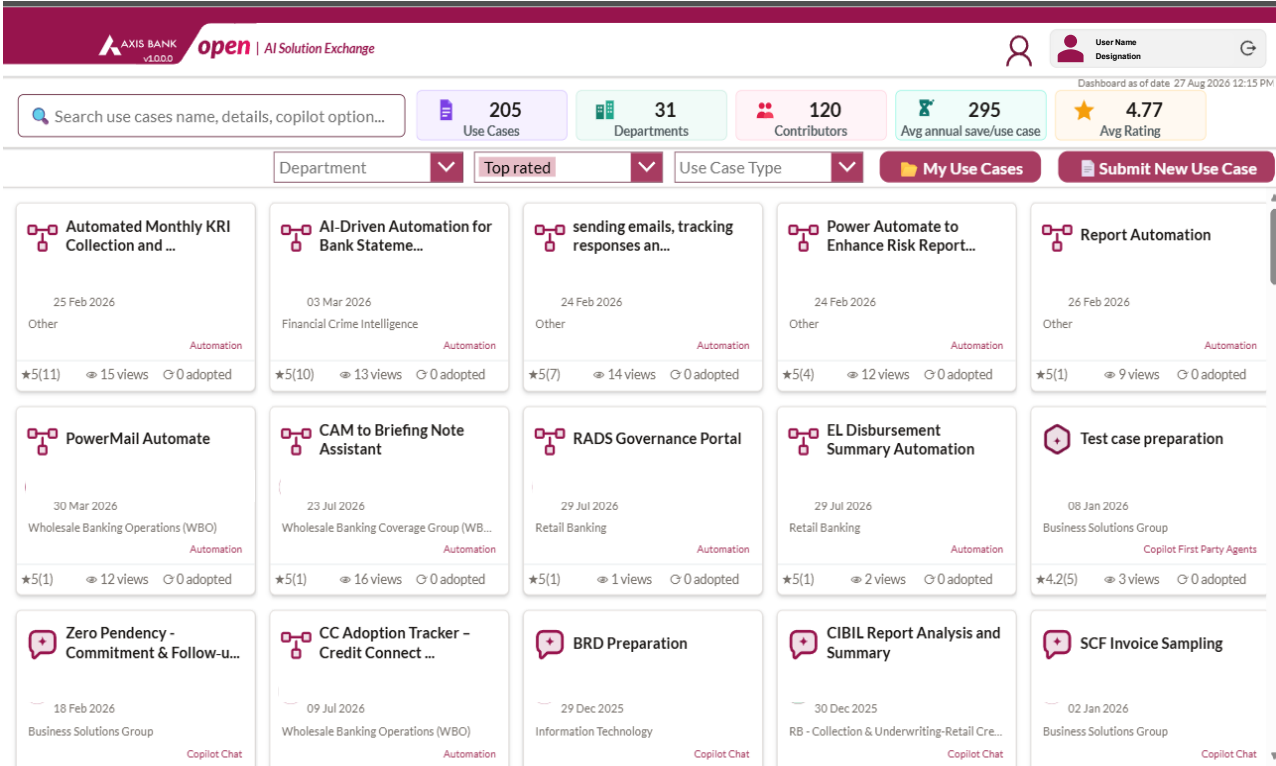
290+ hrs

Avg annual saves/solution

Discover Proven AI solutions

Submit & Share Use Cases

Scale Business Impact



Learnings from AI startups ecosystem enabling our journey

40+ startups

| 14 Themes

Across Fraud, Risk & Compliance, Marketing, Security, Voice, Chat & CX, ZeroOps / Automation, Agents & AI Governance, Data & AI Infrastructure, etc



**Agentic AI is
real and
enterprise-
ready**



**AI is collapsing
the value chain,
not just
optimizing it**



**Voice AI
has
improved**



**Security for AI
is an emerging
imperative**



**"Zero-ops" is
the new north
star**

THE PIVOT

We are now pivoting to **SCALE & DEEPEN** our AI deployment

AXIOM STRATEGY

From distributed experimentation to repeatable, enterprise-wide impact



EXPERIMENT



INDUSTRIALISE



SCALE

Strategic Priorities

Four levers to scale and deepen enterprise AI deployment

01



Value Delivery

Build data infrastructure

02



Model Strategy

Build the right model portfolio

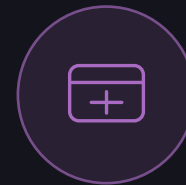
03



Governance

Scale responsibly and securely

04

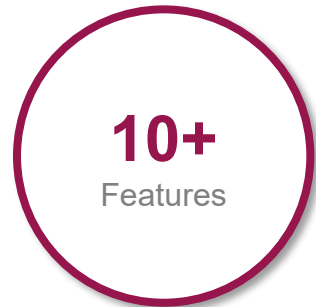


Data for AI

Build data infrastructure

Scale • Deepen • Govern • Optimise

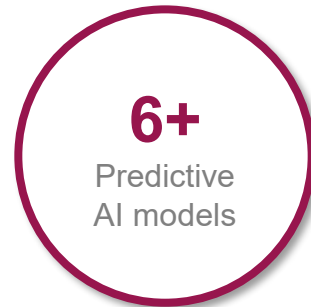
Reimagining journeys | Building an AI first customer journey for RFR products



Building customer first experience journey across branch, ops and front end



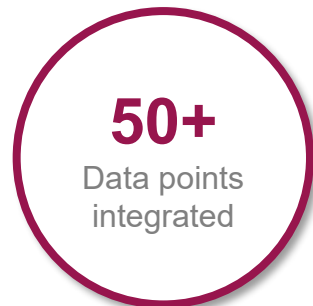
GenAI agents purpose-built to solve for key high-impact journeys



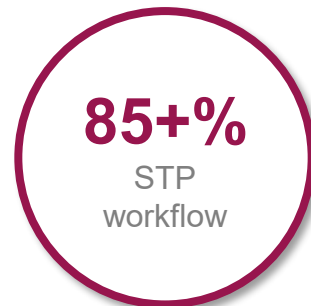
Highly personalized pricing and churn management workflows



Simplified communications across key "moment of truths" in journey



Create a data-driven transaction monitoring, churn, and complaint management



Workflows to be automated being STP

Expected Impact



Lowering E2E TAT

~2 hrs turnaround with AI-driven process flows



Premium customer experience

Increase NPS for inward, outward and forex card



Smooth E2E journey

Reducing handoffs from 8-10 to 1-2 human touches



Personalized pricing

Smart pricing engine reduces manual price dependency

Loans Disbursal — Powered by Doc.ai



Business Challenges

Operational Rework

Inconsistent doc verification

Manual Documents check

Disbursal Delays

High NFTR

Doc AI — classification, extraction, prefill & impact : One agent checks & validate data

DOCUMENT CHECK *is this document genuine & complete?*



Classify & extract

Auto-identifies each doc — Proforma Invoice, MMR, Insurance, RC copy — at 95–99% confidence and pulls key fields.



Fraud & Tamper detection

Page-wise analysis flags definitive tampering — spliced photo, income totals that don't add up.



KYC & validity checks

Catches anomalies & expiries (“document period has ended”); rolls up Accepted / Warning / Rejected + Ops FTR status.

DATA CHECK *is the data correct & policy-compliant?*



AI auto-fill

Pre-populates the application data from documents for ops users.



Policy validation

Rules engine scores and matches Application data → Pass / Fail / Warning with a compliance %.



Document check & alerts

Validates all required documents per application and flags warnings for anything missing.

Business Impact

90-95% Data Accuracy

AI reads document with 90-95% accuracy and help reduce human error.

~15% NFTR Reduction

AI led NFTR improvement

100% Data Autofill

AI led application data entry automation for ops maker process

50% Efficiency

Efficiency in ops maker work and they can complete 2X files in same time.

Human in the loop ‘Maker Ops’: flags complex cases for review; officer can Accept, Reject & Re-upload, or Send back to Sales before proceeding.

Delivering impact in Collections | GenAI collections dashboard created for granular tracking

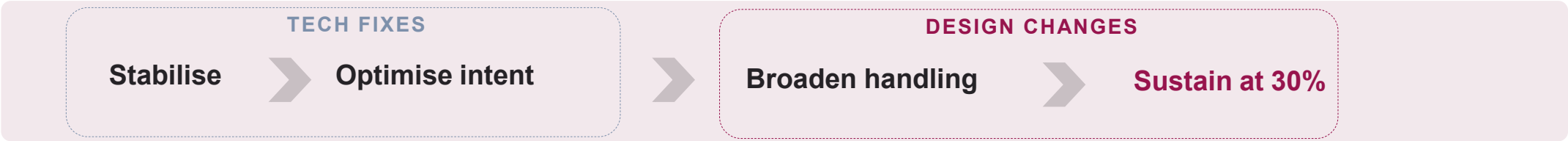
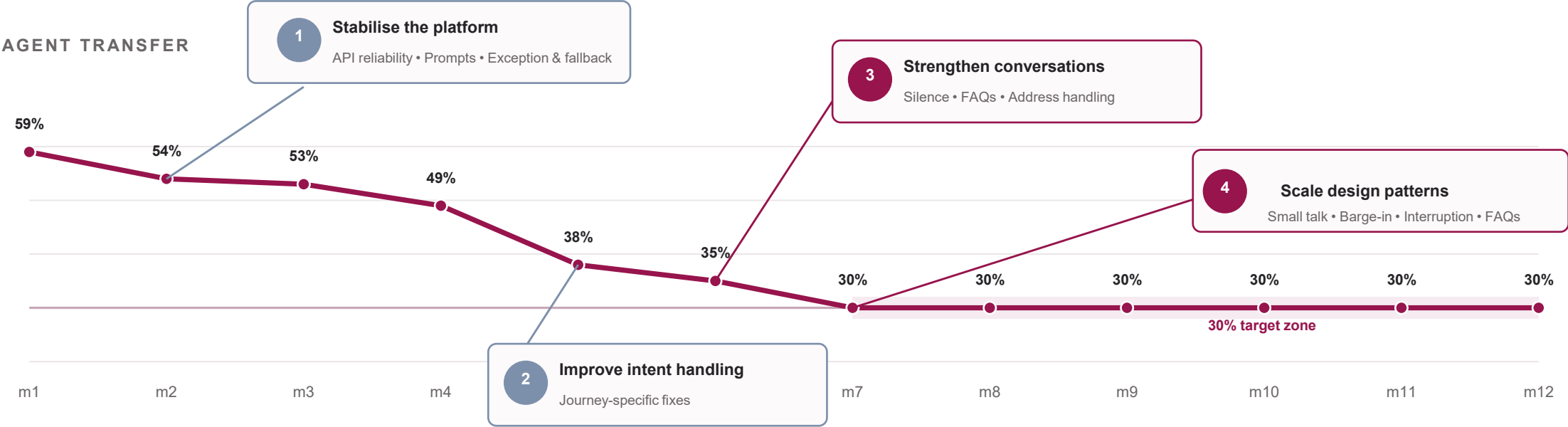


Illustrative View



Value Delivery with Voice AI

For Illustration



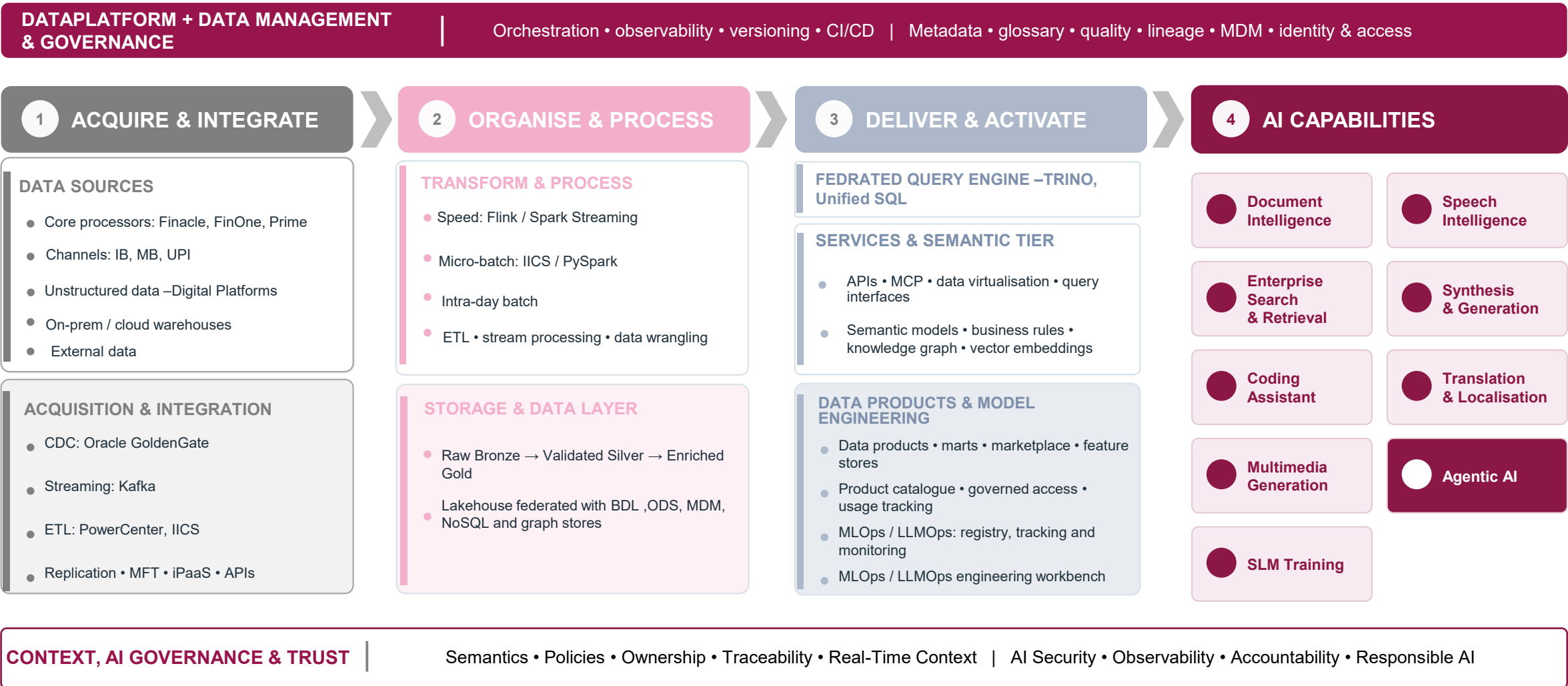
Outcome: lower hand-offs and a more predictable outbound funnel

Building the Data Lakehouse Architecture for AI

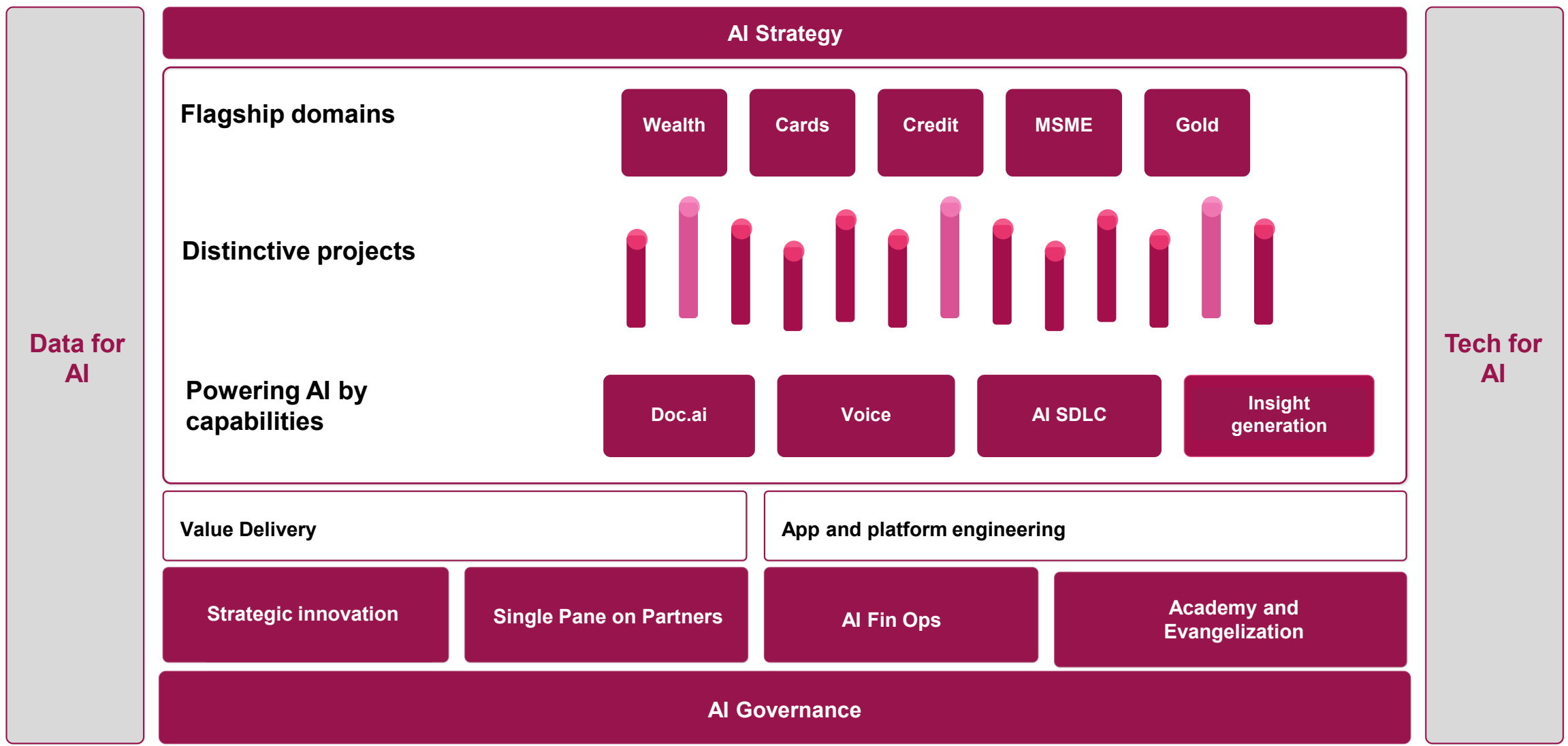


A governed, latency-aware platform from enterprise data to trusted AI outcomes

ACQUIRE → ORGANISE → DELIVER → AI



AXIOM: AI Operating Model



Pioneer advantage compounds



➤ **REVOLUTIONARY TECHNOLOGY**

The starting belief

➤ **PIONEERS BUILD MUSCLE**

Learning compounds into capability

➤ **AI-NATIVE BUSINESS MODELS**

The end-state advantage

Thank you

