

PERFORMANCE REVIEW

| | Units of measurement | 2016-17 | 2015-16 | 2014-15 |
|--|----------------------|----------|----------|----------|
| Economic Contribution | | | | |
| Economic Value Generated (A) | ₹ billion | 447.86 | 466.21 | 421.37 |
| Revenue | ₹ billion | 447.86 | 466.21 | 421.37 |
| Economic Value Distributed (B) | ₹ billion | 404.37 | 384.29 | 356.2 |
| Operating costs | ₹ billion | 81.47 | 65.77 | 59.66 |
| Employee wages & benefits | ₹ billion | 38.92 | 33.76 | 31.15 |
| Payments to providers of capital | ₹ billion | 264.49 | 241.57 | 223.48 |
| Payments to Government | ₹ billion | 18.14 | 41.8 | 40.68 |
| Community investments | ₹ billion | 1.35 | 1.37 | 1.23 |
| Economic Value Retained (A-B) | ₹ billion | 43.49 | 81.92 | 65.16 |
| Customers | | | | |
| Customer complaints⁴ | | | | |
| Pending as on previous year end (31 st March) | Numbers | 9,499 | 9,513 | 7,697 |
| Received during the year | Numbers | 3,37,673 | 2,27,676 | 2,31,466 |
| Redressed during the year | Numbers | 3,04,988 | 2,27,690 | 2,29,650 |
| Pending as on current year end (31 st March) | Numbers | 42,184 | 9,499 | 9,513 |
| Consumer cases | | | | |
| Pending as on previous year end (31 st March) | Numbers | 1,356 | 1,317 | 1,266 |
| Received during the year | Numbers | 169 | 262 | 214 |
| Redressed during the year | Numbers | 134 | 223 | 163 |
| Pending as on current year end (31 st March) | Numbers | 1,391 | 1,356 | 1,317 |
| Shareholder & Providers of Capital | | | | |
| Net profit | ₹ billion | 36.79 | 82.24 | 73.58 |
| Operating revenue | ₹ billion | 297.84 | 262.04 | 225.89 |
| Earnings per share (Diluted) | ₹ | 15.34 | 34.4 | 30.85 |
| Dividend | Percentage | 250 | 250 | 230 |
| Return on equity | Percentage | 7.22 | 17.49 | 18.57 |
| Return on assets | Percentage | 0.65 | 1.72 | 1.83 |

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|--|----------------------|---------|---------|---------|
| Investor complaints | | | | |
| Pending as on previous year end (31 st March) | Numbers | 0 | 0 | 0 |
| Received during the year | Numbers | 768 | 797 | 431 |
| Redressed during the year | Numbers | 768 | 797 | 431 |
| Pending as on current year end (31 st March) | Numbers | 0 | 0 | 0 |

People

Workforce diversity – age and gender wise

| | | | | |
|-------------|---------|--------|--------|--------|
| Male | | | | |
| <30 years | Numbers | 26,044 | 23,435 | 19,043 |
| 30-50 years | Numbers | 17,464 | 15,648 | 14,203 |
| >50 years | Numbers | 322 | 288 | 312 |
| Female | | | | |
| <30 years | Numbers | 8,995 | 7,422 | 5,781 |
| 30-50 years | Numbers | 3,774 | 3,324 | 2,879 |
| >50 years | Numbers | 18 | 18 | 12 |

Workforce diversity – employee category wise

| | | | | |
|-------------------|---------|--------|--------|--------|
| Top management | Numbers | 6 | 4 | 6 |
| Senior management | Numbers | 142 | 134 | 133 |
| Middle management | Numbers | 4,873 | 4,353 | 4,148 |
| Junior management | Numbers | 37,632 | 33,654 | 29,885 |
| Sales channel | Numbers | 13,964 | 11,990 | 8,058 |

Workforce turnover⁵ – age and gender wise

| | | | | |
|-------------|---------|--------|-------|-------|
| Male | | | | |
| <30 years | Numbers | 10,363 | 7,071 | 4,848 |
| 30-50 years | Numbers | 2,547 | 2,342 | 1,528 |
| >50 years | Numbers | 37 | 73 | 17 |
| Female | | | | |
| <30 years | Numbers | 2,796 | 1,972 | 1,383 |
| 30-50 years | Numbers | 468 | 397 | 308 |

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|--|-------------------------|---------|---------|---------|
| >50 years | Numbers | 3 | 1 | 1 |
| Workforce turnover ⁵ – employee category wise | | | | |
| Top management | Numbers | 0 | 2 | 1 |
| Senior management | Numbers | 13 | 29 | 6 |
| Middle management | Numbers | 362 | 386 | 260 |
| Junior management | Numbers | 7,832 | 6,759 | 4,977 |
| Sales channel | Numbers | 8,007 | 4,680 | 2,839 |
| New hires– age and gender wise | | | | |
| Male | | | | |
| <30 years | Numbers | 11,014 | 10,753 | 6,581 |
| 30-50 years | Numbers | 2,034 | 1,408 | 904 |
| >50 years | Numbers | 2 | 0 | 0 |
| Female | | | | |
| <30 years | Numbers | 3,994 | 3,511 | 1823 |
| 30-50 years | Numbers | 291 | 192 | 136 |
| >50 years | Numbers | 0 | 0 | 0 |
| New Hires– employee category wise | | | | |
| Top management | Numbers | 0 | 0 | 0 |
| Senior management | Numbers | 5 | 6 | 3 |
| Middle management | Numbers | 249 | 158 | 131 |
| Junior management | Numbers | 10,355 | 8,984 | 5,741 |
| Sales channel | Numbers | 6,726 | 6,716 | 3,569 |
| New hires turnover– age and gender wise | | | | |
| Male | | | | |
| <30 years | Numbers | 4,545 | 3,087 | 1,089 |
| 30-50 years | Numbers | 145 | 67 | 46 |
| >50 years | Numbers | 0 | 0 | 0 |
| Female | | | | |
| <30 years | Numbers | 1,044 | 729 | 236 |

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|---|----------------------|------------|----------|----------|
| 30-50 years | Numbers | 36 | 14 | 11 |
| >50 years | Numbers | 0 | 0 | 0 |
| New hires turnover – employee category wise | | | | |
| Top management | Numbers | 0 | 0 | 0 |
| Senior management | Numbers | 0 | 0 | 0 |
| Middle management | Numbers | 16 | 4 | 7 |
| Junior management | Numbers | 1,355 | 1,147 | 542 |
| Sales channel | Numbers | 4,399 | 2,746 | 833 |
| Employee training – employee category and gender wise | | | | |
| Male | | | | |
| Top management | Person-hours | 1 | 0 | 16 |
| Senior management | Person-hours | 2,128 | 492 | 1,531 |
| Middle management | Person-hours | 81,377 | 51,460 | 41,928 |
| Junior management | Person-hours | 7,40,362.4 | 5,97,919 | 4,33,762 |
| Sales channel | Person-hours | 5,43,949.5 | 5,62,899 | 2,00,814 |
| Female | | | | |
| Top management | Person-hours | 0 | 0 | 0 |
| Senior management | Person-hours | 210.5 | 20 | 48 |
| Middle management | Person-hours | 14,095 | 9,554 | 7,993 |
| Junior management | Person-hours | 3,79,247.5 | 2,86,092 | 1,35,281 |
| Sales channel | Person-hours | 52,495 | 35,430 | 10,904 |
| Performance feedback – employee category wise | | | | |
| Eligible | | | | |
| Senior management | Numbers | 140 | 133 | 540 |
| Middle management | Numbers | 4,672 | 4,186 | 8,362 |
| Junior management | Numbers | 31,912 | 27,261 | 22,773 |
| Received | | | | |
| Senior management | Numbers | 140 | 133 | 540 |
| Middle management | Numbers | 4,672 | 4,186 | 8,362 |

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|---|--------------------------------------|-------------|-------------|-------------|
| Junior management | Numbers | 31,912 | 27,261 | 22,773 |
| Parental leave ⁶ | | | | |
| Male | Numbers | 1,746 | 1,656 | 1,479 |
| Female | Numbers | 613 | 500 | 383 |
| Environment | | | | |
| Sustainable Lending – Outstanding | | | | |
| Wind power | ₹ billion | 13.34 | 19.98 | 15.11 |
| Solar power | ₹ billion | 13.45 | 4.86 | 7.03 |
| Biomass | ₹ billion | 1.51 | 2.41 | 2.24 |
| Mini-hydro | ₹ billion | 2.17 | 2.21 | 2.51 |
| Waste processing | ₹ billion | 5.23 | 3.47 | 5.98 |
| Mass Rapid Transport | ₹ billion | 1.93 | 1.99 | 3.81 |
| Energy | | | | |
| Energy generated | Tera Joules | 115.77 | 120.41 | 130.93 |
| Green electricity | Tera Joules | 12.64 | 2.64 | 0.11 |
| Electricity purchased | Tera Joules | 604.88 | 591.57 | 548.26 |
| Energy intensity | | | | |
| Energy generated | Giga Joules per FTE | 1.82 | 2.40 | 3.10 |
| Electricity purchased | Giga Joules per FTE | 10.68 | 11.80 | 12.98 |
| GHG Emissions⁷ | | | | |
| Direct emissions (Scope 1) | Tonnes of CO ₂ equivalent | 7,687.16 | 8,778.28 | 9,759.90 |
| Energy indirect emissions (Scope 2) | Tonnes of CO ₂ equivalent | 1,37,777.35 | 1,34,746.82 | 1,24,882.56 |
| Other indirect emissions ⁵ (Scope 3) | Tonnes of CO ₂ equivalent | 10,427 | 7,884.78 | 7,142.92 |
| Emissions saved / avoided ⁶ | Tonnes of CO ₂ equivalent | 13,478 | 10,348.53 | 2,813.24 |
| GHG Emissions intensity | | | | |
| Direct emissions (Scope 1) | TCO ₂ e per FTE | 0.14 | 0.18 | 0.23 |
| Energy indirect emissions (Scope 2) | TCO ₂ e per FTE | 2.43 | 2.69 | 2.96 |
| Materials | | | | |
| Office-Paper ⁸ (conventional) | Tonnes | 570 | 355.28 | 286.32 |

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|---|----------------------|-----------|----------|----------|
| Office-Paper ⁸ (wheat straw based) | Tonnes | 628 | 713.95 | 734.83 |
| Waste | | | | |
| Dry waste ⁹ (Recycled) | Tonnes | 25 | 32.1 | 31 |
| E-waste ¹⁰ | Tonnes | 11.3 | 1.34 | 5.35 |
| Communities | | | | |
| Community investments | | | | |
| Contribution to ABF and its partner NGOs | ₹ million | 822 | 736 | 622 |
| Other programs | ₹ million | 510 | 621 | 592 |
| Administrative expenses | ₹ million | 22 | 17 | 18 |
| ABF Beneficiaries (cumulative) | Number | 10,80,000 | 8,14,621 | 5,80,540 |

4. The information does not include complaints redressed within the next working day

5. Includes retirement cases

6. Number of employees who availed parental leave last year, returned to work and are on the Bank's rolls at the end of current year

7. Emissions for direct fuel use have been calculated using IPCC emission factors and emissions for grid electricity have been calculated using Central Electricity Authority (Government of India) Guidelines (Version 10)

8. Refers to daily paper usage in various offices/branches

9. Dry waste collected at Greater Mumbai and Thane regions

10. Disposed through recyclers. The E-waste for previous year has been stated in numbers/boxes/MT in last year's report and same has been reported in consistent unit of MT in this year's report

tCO₂e – Tonnes of CO₂ equivalent

FTE – Full Time Employee

AWARDS AND ACCOLADES



Mr. Jacob Ninan, Deputy CEO - Axis Bank Foundation receiving the award for Excellence in Corporate Social Responsibility at CII - ITC Sustainability Awards 2016



Mr. Som Mittal (Director, Axis Bank) (2nd from left) & Mr. Anil Kumar (ET & CEO, Axis Bank Foundation) (extreme left) receiving the award for 'Socially Aware Corporate of the Year' at the Business Standard Corporate Social Responsibility Awards 2016 in the presence of Hon. Finance Minister, Mr. Arun Jaitley.



Awarded the Bank of the Year in India at The Banker Awards 2016



Recognised as the 'Socially Aware Corporate of the Year' by Business Standard's Corporate Social Responsibility Awards 2016



Received award for Excellence in Corporate Social Responsibility by CII-ITC Sustainability Awards 2016



Won the Best Domestic Bank in India award from Asiamoney Best Domestic Bank Awards 2016



Won the 'Best Rewards Programme' for the third consecutive year at the Loyalty Awards 2017



Winner of 'Best Use of Partnership in a Loyalty Programme' at the Loyalty Awards 2017



Runner-up in the 'Best Bank Category' at the Outlook Money Awards 2016



Runner-up in the Best Use of Digital and Channels Technology among Large Banks by the IBA Banking Technology Awards 2017