

ESG at Axis Bank

February 2023



In this Presentation



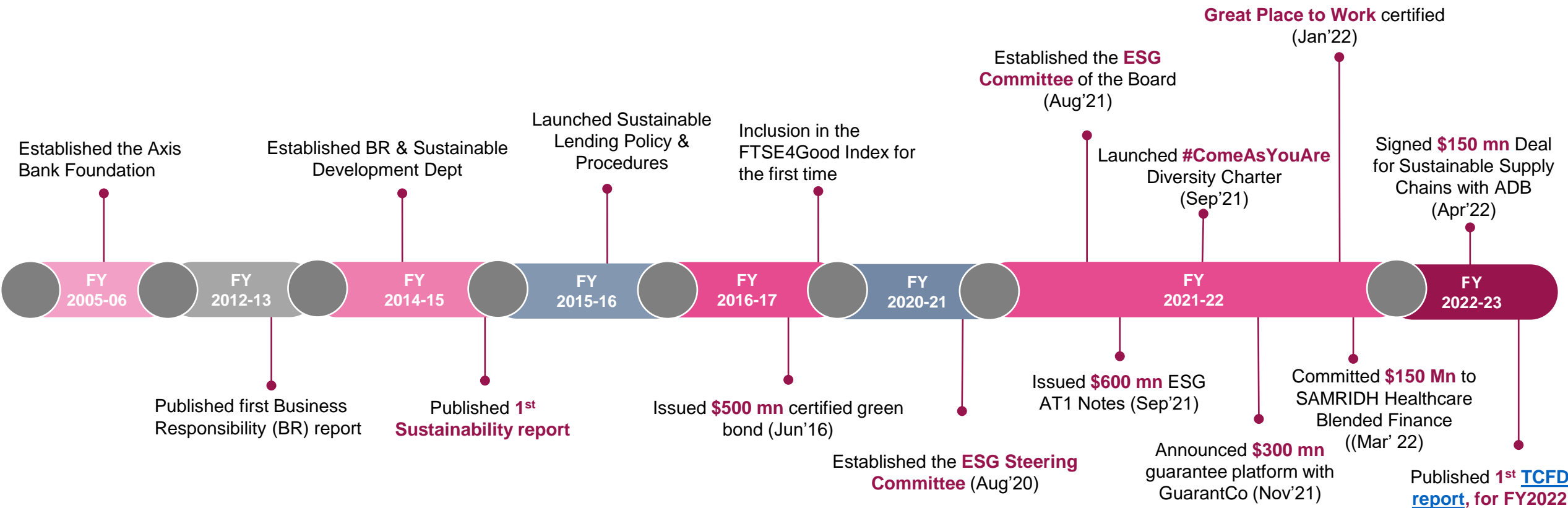


1. Building ESG Around Purpose



Our ESG Journey

We have made steady progress in establishing an ESG culture at the Bank



Building ESG Around Purpose...

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

Inclusive and Equitable Economy	Thriving Community	Healthier Planet
<p>We are committed to providing opportunities that help the most economically disadvantaged achieve prosperity</p>	<p>We are committed to working with communities across the country to help them thrive on a sustainable basis.</p>	<p>We are committed to consciously nurture the planet we live in and make it a better place for future generations.</p>
		

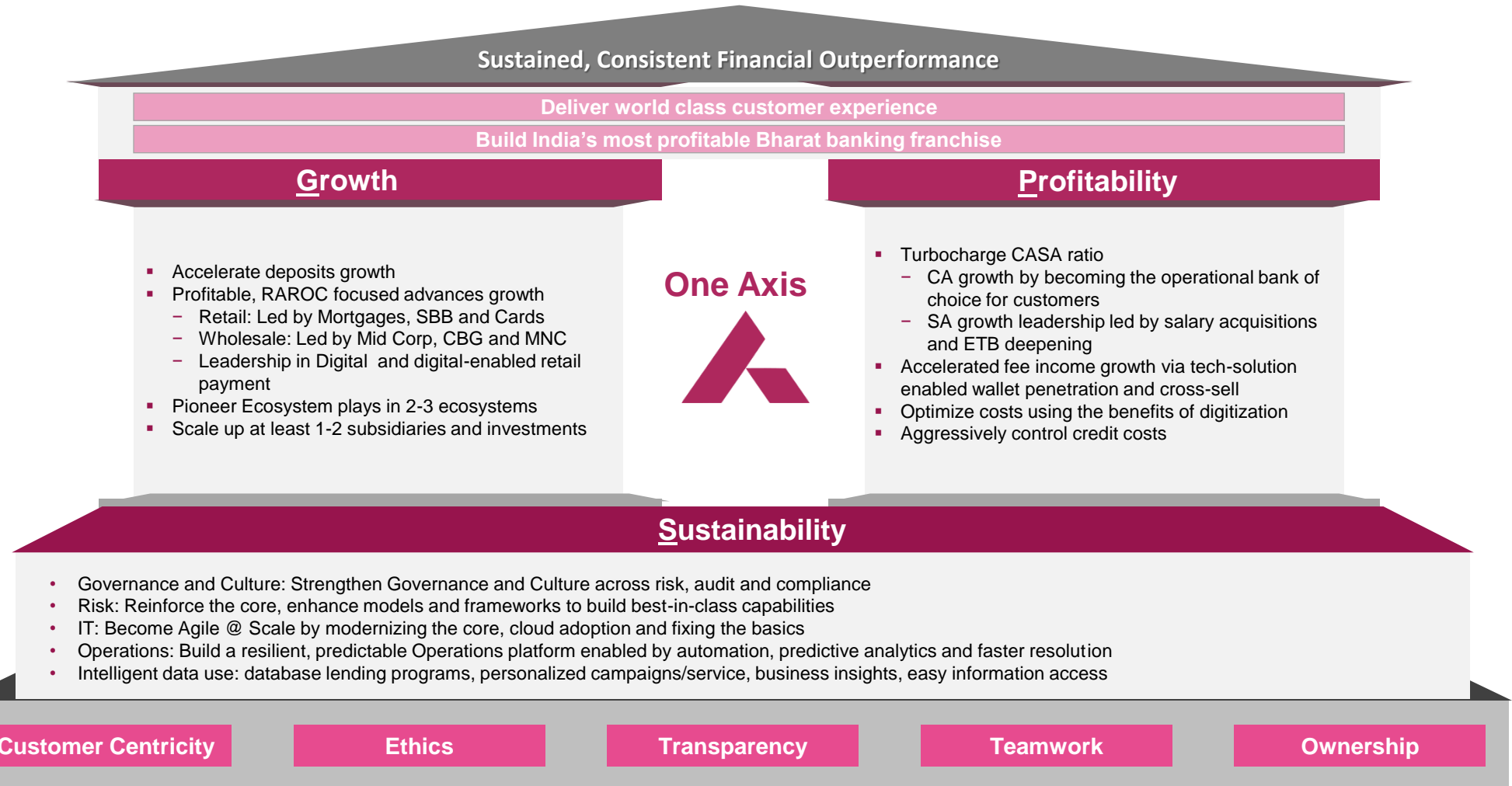
Our ESG strategy & actions are aligned and contribute to pertinent Sustainable Development Goals (SDGs)



Please access our [Sustainability Report 2022](#) for further details

... towards strengthening our GPS journey

Identified areas of distinctiveness with focus on Customer Obsession and serving the large under banked RUSU population



Investing in Digital and Technology to simplify customer journeys, strengthen data security and aid environmental sustainability

Our ESG Progress and Aspirations



Environmental

~9,745 tCO₂e
GHG emissions avoided

₹12,255 Cr
Green corporate lending

7.05 MW
In house solar capacity

5%
Retail Two-Wheeler loan portfolio targeted as electric by FY24



Environmental

600
CEMS branches

292
Proposals assessed under ESG Policy for Lending

3#
Large offices are on 100% green power

2 Mn trees
targeted plantation by FY27



Social

24.6%
Female representation in workforce

1.03 Mn
Households reached under sustainable livelihoods

1.87 Mn
Women borrowers under Retail Microfinance

₹30,000 Cr
targeted incremental lending to positive impact sectors



Governance

1st
Indian Bank to constitute an ESG Committee of the Board

64%
Proportion of Independent, Non-Executive directors

21%
Proportion of women directors on the Board

30%
Targeted women representation in overall workforce by FY27

As of 31st March 2022

2 offices in Mumbai, including Axis House, and the Data Centre in Bangalore

Our ESG performance continues to get recognition



We aspire to be an ESG leader in India and globally



Among Top 10
Constituents of
MSCI India ESG
Leaders Index



FTSE4Good Index
constituent for **6th**
consecutive year
in 2022



Constituent of
Nifty100 ESG
Sector Leaders
Index



Among top 10
constituents of
S&P BSE 100
ESG Index



20TH FICCI
CORPORATE SOCIAL RESPONSIBILITY AWARDS
Jury commendation certificate (2022) - Education


Steady Progress on ESG Benchmarks

- One of the **14 companies out of 586** companies placed in the **'Leadership'** Category at CRISIL annual ESG assessment 2022
- CDP Score at **C** in 2022
- MSCI ESG Ratings at **A** in 2022



ESG INDIA
LEADERSHIP AWARDS
2021

National Winner * - Leadership in Social Impact & Transparency



**DJSI 2022 - Axis Bank is placed in the above
80th percentile among global banks**

* Awarded by ESG.AI, India's first ESG Rating Company

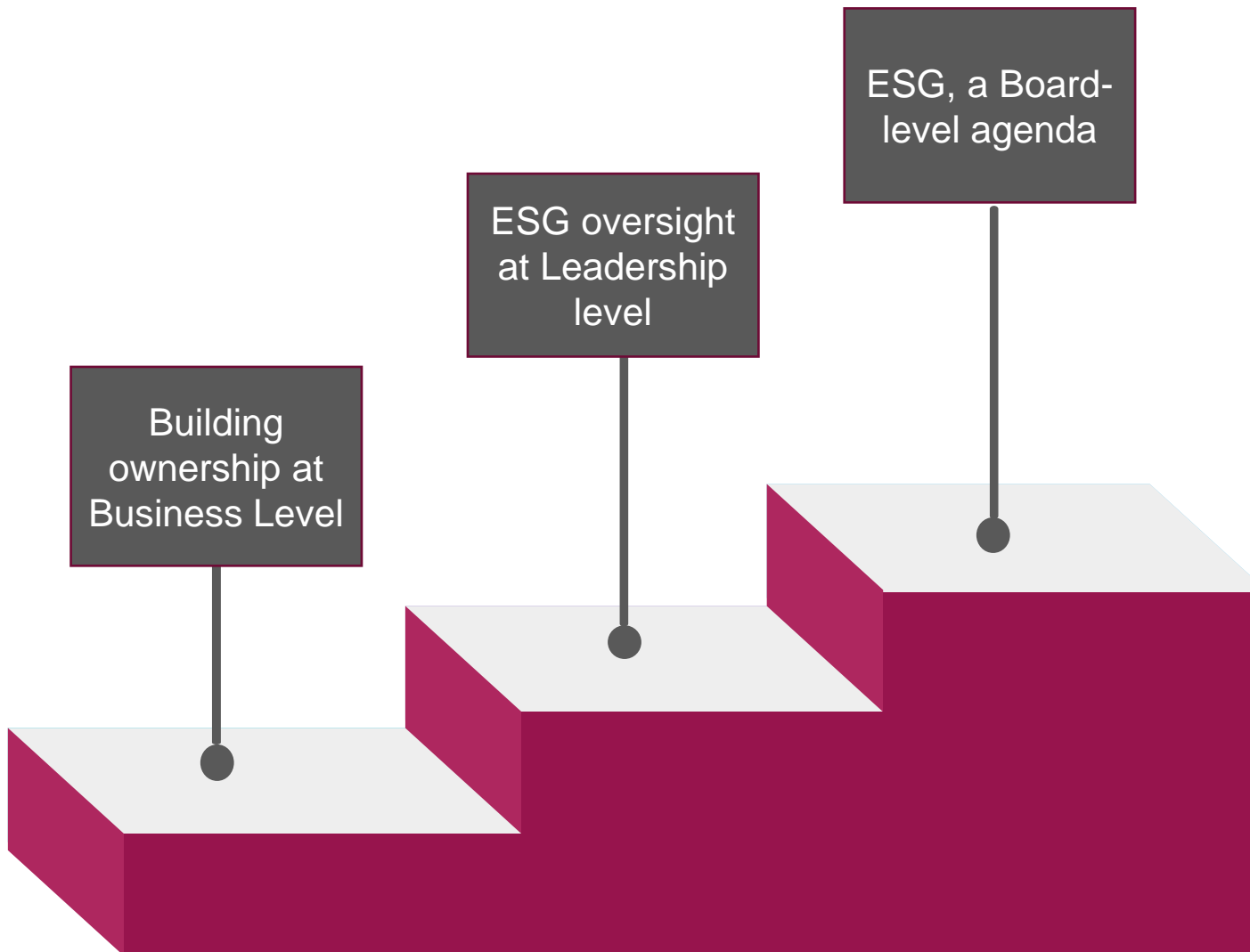


2. Leadership-driven ESG Governance



Leadership-driven ESG Governance

The foundational plank that both drives and supports ESG-aligned action



Axis Bank is the first Indian Bank to constitute an ESG Committee of the Board

- ESG Steering Committee at the Management level to champion ESG across Bank
- DEI Council providing oversight on Diversity, Equity and Inclusion
- ESG Working Group aligning ESG to lending and financing activities

- ESG Commitments announced for Retail and Corporate businesses ([link](#))
- Sustainable Financing Framework in place to guide future ESG-aligned issuances and lending activities

ESG Led by the Board and Senior Management



Strong & Diverse Board *

64%

Proportion of Independent, Non-Executive directors

21%

Proportion of women directors on the Board

ESG Committee of the Board

Prof. S. Mahendra Dev

Independent, Non-Executive Director (Chairman)

Padmanabhan Gopalaraman

Independent, Non-Executive Director

Amitabh Chaudhry

Managing Director & CEO

Ketaki Bhagwati

Independent, Non-Executive Director

Ashish Kotecha

Non-Executive (Nominee) Director

ESG Steering Committee

- **Advisor – Transition & Sustainability**
- **Head - Digital Banking**
- **President - Wholesale Credit**
- **Head – Human Resources**
- **Chief Risk Officer**
- **Head - Investor Relations**

* Board composition as of 30th June 2022

Guided by Strong Policies

Demonstrating clarity and transparency through pertinent Policies and Processes



Transition Action Plan & Strategy

The Bank's transition action plan addresses the following:



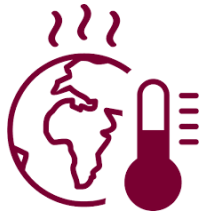
Scaling up lending to positive impact sectors (wholesale & retail)



Reducing our exposure to carbon intensive sectors



Expanding our Environmental & Social risk assessment of our overall portfolio



Scaling up our climate risk assessment at the enterprise level through climate stress testing & scenario analysis



Reducing our operational carbon footprint



Scaling up our Environmental initiatives under CSR (increasing India's carbon sink)

The Bank has undertaken ESG aligned commitments that support its transition plan

Dedicated to Positive Climate Action and the SDGs

- In September 2021, the Bank announced commitments aimed at supporting India's low-carbon and equitable economic transition
- The Bank's commitments are aligned to pertinent Sustainable Development Goals (SDGs) and India's commitments under the Paris Agreement



Our Commitment

Incremental financing of **₹30,000 Crores** under **Wholesale Banking** to sectors with positive social and environmental outcomes, **by FY 2026**



Our Progress in FY 2022 and aspiration for FY 2023

- Achieved a disbursement of **₹10,414 Crores** as of March 2022
- Target cumulative disbursement of **₹15,000 Crores** by March 2023



Making **5% of its retail Two-Wheeler loan** portfolio as electric by **FY 2024**



- EV penetration of **0.82%** of the overall two-wheeler business achieved, as of March 2022
- Target to achieve **2%** EV penetration by March 2023



Incremental disbursement of **₹10,000 Crores** by **FY 2024** under **Asha Home Loans** for affordable housing; increasing share of women borrowers from **13.9% to 16.9%**



- Achieved disbursement of **₹4,710 Crores** as of March 2022
- Share of women borrowers increased to **15.86%** as of March 2022
- Target to achieve ~ **₹4,700 Crores** disbursals in FY 2023



Scaling down exposure to carbon-intensive sectors



- Committed to gradually phasing down wholesale book exposure in four identified carbon intensive sectors – Coal (mining, logistics and trade), thermal power, shipping, and aviation



Reaching **30% female representation** in its workforce by **FY 2027**



- Overall diversity at **24.6%** as of March 2022; hiring diversity at **27.6%**
- Aim to achieve **30%** diversity in hiring in FY 2023



Planting 2 million trees by **FY 2027** across India towards contributing to creating a carbon sink



- Site preparation completed at **5** locations in FY 2022
- **~0.875 million** saplings to be planted in FY 2023

Committed to Highest Standards of Data Security and Customer Privacy



In-Depth Defense through best-in-class security technology and process controls



Vulnerability and threat management across the entire tech. landscape



24 x 7 events monitoring by SOC* through Next Gen SIEM^, threat intelligence tools



Continuous Red Team Exercises for timely vulnerability identification



Continuous transaction monitoring supplemented by real-time decline rules



Strengthening Cyber resilience program with focus on detect & respond/recover activities



Security Analytics for enhanced security threat visibility



790 / 900
Bitsight Rating¹



Certified **ISO 27001:2013** for Information Security Systems and **PCI DSS** compliant

1. * Security Operations Centre ^ Security Information and Event management

1. Bitsight Rating = Key Risk Indicator of Over all Cyber Security. Cybersecurity ratings company based in Boston, US (2011). Approach similar to credit ratings for financial risk. Bitsight Security Ratings are calculated on a scale of 250-900 with a higher rating indicating better security performance.

Embedding customer obsession through *Sparsh*

Sparsh's 4 building blocks will help deliver our aspiration to become **India's most customer-obsessed bank**

Become distinctive in customer-obsession...



Rise to #1

Raise our aspiration to be ranked #1 on NPS



Delight customers and fulfill dreams

Convert customers to promoters through delight across key signature moments



Deliver smart banking everyday


Leverage smart solutions like digital and analytics everyday to bring alive the Axis promise



Become empowered

Empower employees to deliver customer obsession in everyday interactions

...by leveraging 'Sparsh' building blocks



Craft delight journeys

Embedding customer obsession in focus businesses



Create 85k+ delight advocates

Embed STAR behaviours; change management at scale



Build institutional capabilities

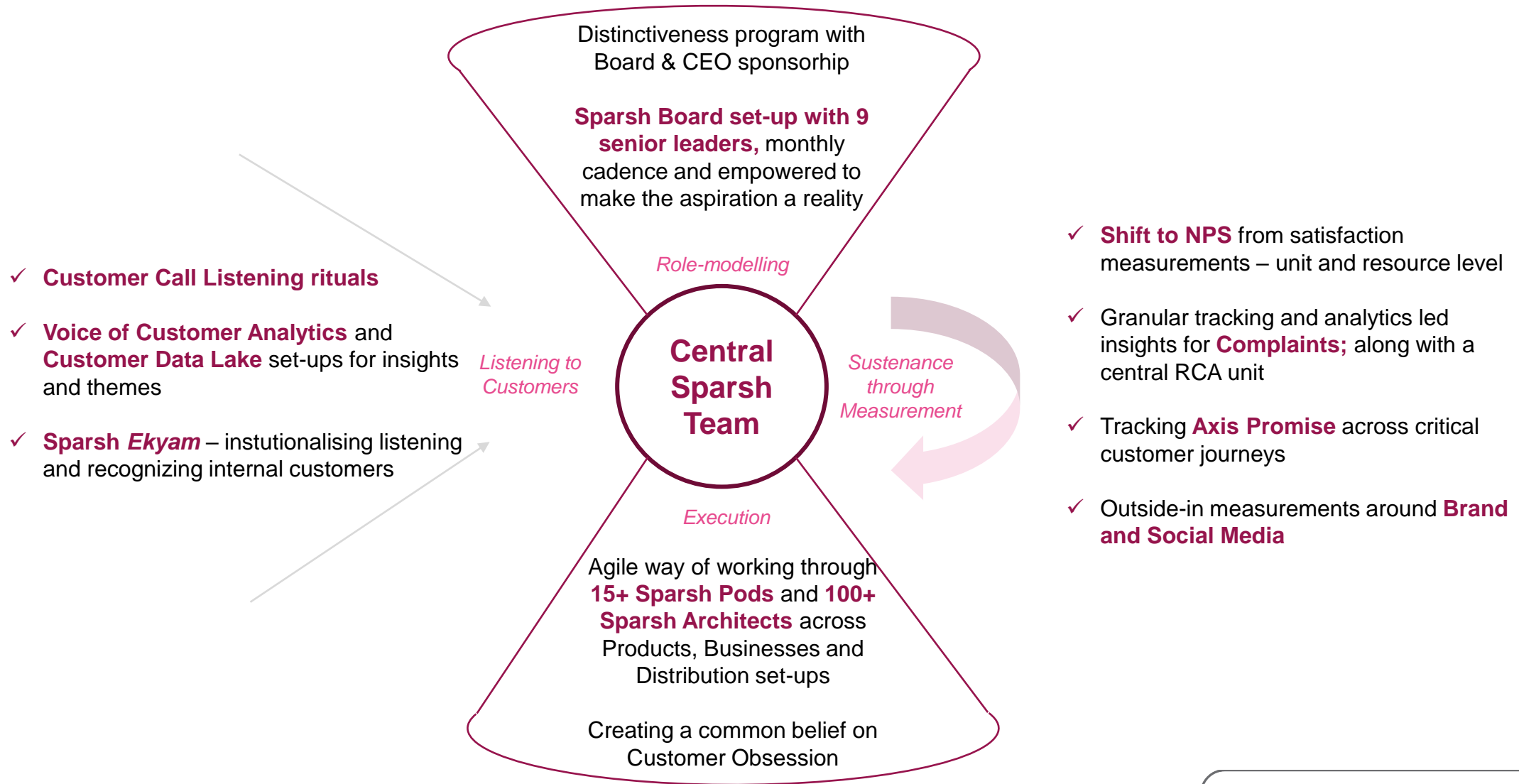
Sparsh forums (Sparsh day/ architect), Omnichannel, 360° view of customer voice



Measure and act on customer feedback

NPS, CX Index, select business & operating metrics

Setting up **Sparsh**, in line with best-in class globally, with focus on sustenance





3. Committed to Operational Excellence



Striving for Operational Excellence

As an organization, we remain committed to consciously managing the environmental footprint of our operations and adopting practices that maximize resource efficiencies and deliver greater customer satisfaction.

1st and only Indian Bank to achieve the IGBC Green Existing Building O&M Platinum Certification, achieved for Axis House, Mumbai



Committed to lowering carbon emissions in our business operations

- Replacing all conventional lighting to LED across all legacy branches and all upcoming branches and offices to have only LED
- All upcoming facilities in metro & urban centers to have 5 star-rated, Inverter-based air conditioners using environment-friendly R32 gas
- Lithium-ion batteries for UPS systems at all upcoming branches and offices, and existing replacements
- Scaling CEMS coverage from the current 600+ branches
- Digitisation of Bank's Real Estate Data, and related processes and controls for approx. 10 Million sq ft across India underway

Striving for Operational Excellence

Committed to reducing our operational carbon footprint

The Bank's 3 largest offices, in Mumbai and Bangalore are running on **100%** renewable power

7.05 MW functional captive solar power capacity at close to 250 locations*, helping avoid **approximately 3,066 tCO₂e** annually

Centralized Energy Management System (CEMS) at 600 branches, saving **~3,071 tonnes** of CO₂ emissions

On-grid inverter solutions at rural branches to move away from DG sets

Providing **EV Charging** infrastructure at Head offices in Mumbai and at Noida

~ 9,435 Metric tons of GHG emissions avoided in FY 2021-22 from diverse energy saving initiatives

'Branch of the Future' initiative by Digital Banking helping each branch save an estimated **~1.1 million** sheets of paper monthly



Investing in Digital Solutions to further our commitment to Sustainability in Our Operations



We are investing heavily in building capabilities*...

1,600+
People dedicated to digital agenda

350+
In-house development team

70+
Apps on Cloud

103,500+
Devices enabled on bring your own device

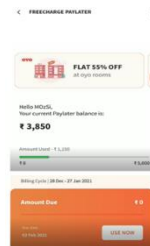
250+
Services on digital channels

2750+
Automated processes (IA)

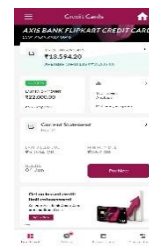
17%
Market share in UPI

300+
Employee tool journeys

...with re-imagined customer journeys and new innovative offerings ...



Buy Now Paylater



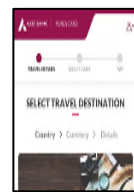
Cards lifecycle



Merchant Cssh Advance



GrabDeals

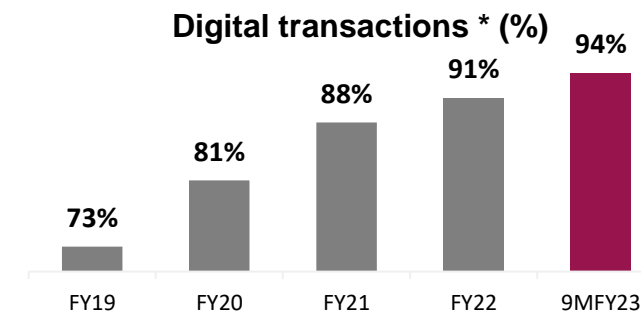


O/W Remittance



Digital Auto Loan

...that has led to improvement in digital adoption



*Based on all financial transactions by individual customers in FY22

73%
New MF SIPs sourced digitally*

70%
New SA accounts sourced through Tab banking*

67%
New individual RTDs sourced digitally* by volumes

54%
PL disbursed digitally* by value

* In Q3FY23

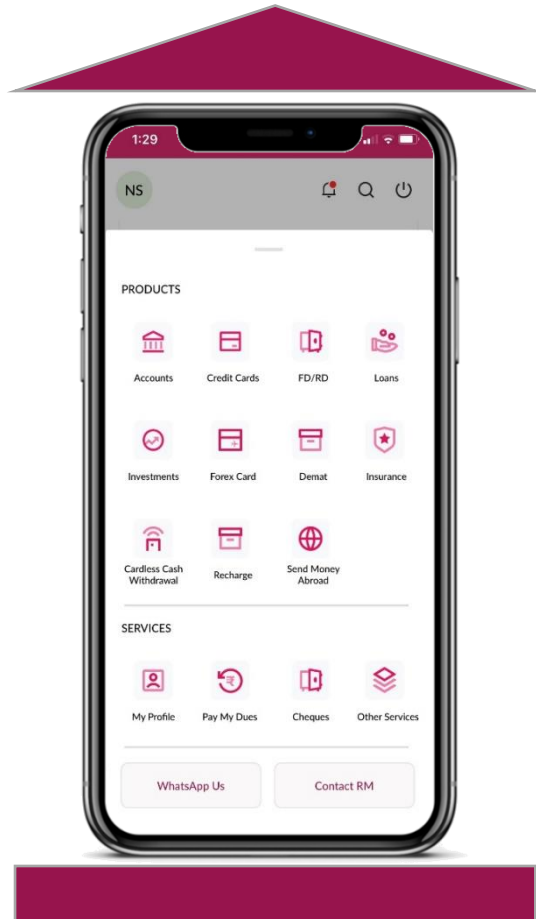
Refer our detailed presentation on [Axis 2.0 Digital Banking](#)

* All data points are for period ended Dec'22

World's highest rated Mobile Banking App, doubling up as our largest branch



All data points are for period ended Jun'22



Bank on-the-go with **Axis Mobile App**

Hyper personalized | Intuitive | Seamless

Highest rating of **4.8** on Google Play Store with **16 lakh+ reviews** across 59 global banks, 8 global neo banks and 50 Indian fintech apps

65%

of Branch service request volumes covered

250+

DIY Services on mobile channel

~ 22 mn

Registered customers on Axis Mobile Banking

~ 11 mn

Monthly active users on Axis Mobile Banking

~ 6.8 mn

Non-Axis Bank customers using Axis Mobile & Axis Pay apps in Q3FY23

~₹7.6 tn

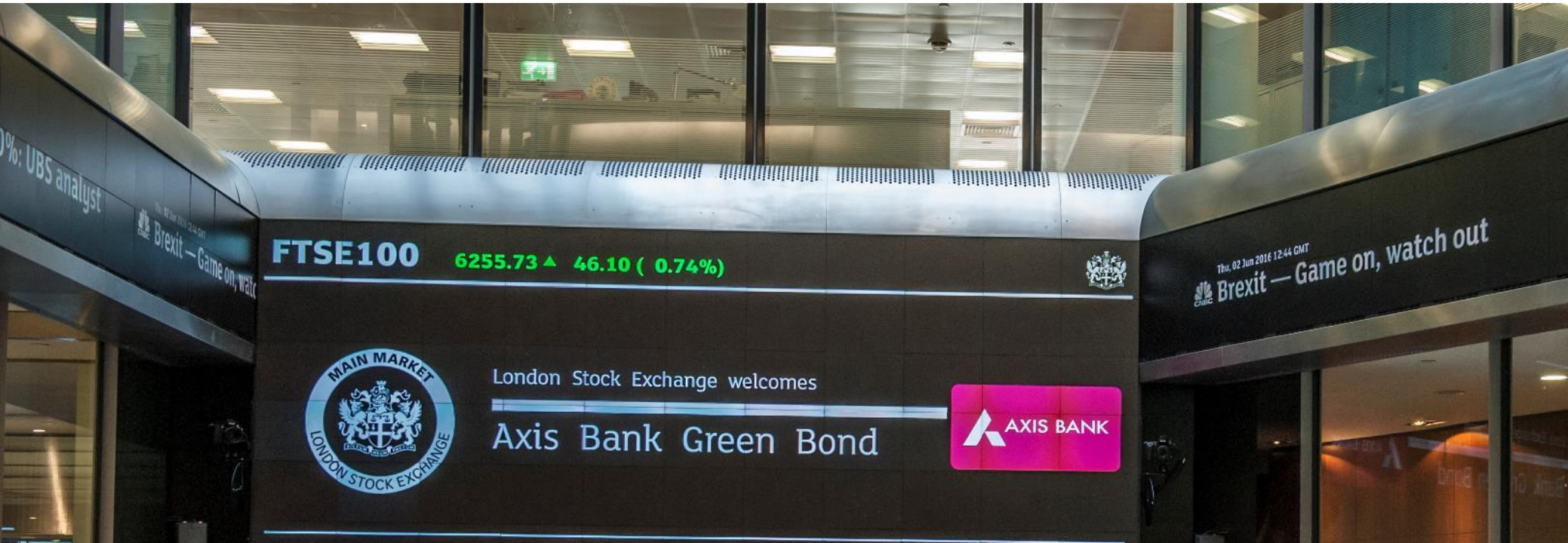
MB spends in Q3FY23, up **50% YOY**

~ 3.9 bn

MB volumes in Q3FY23, up **88% YOY**

60%

MB customers banking only on mobile app



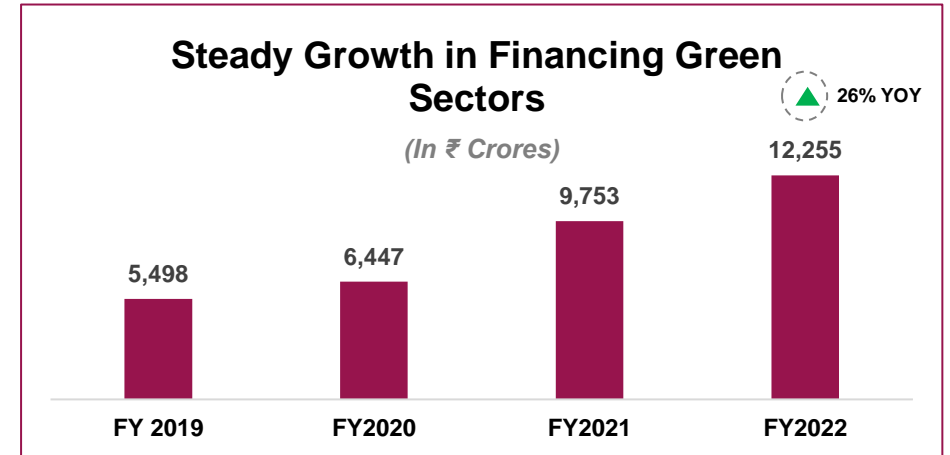
4. Driving Positive Finance



Driving Sustainable Banking and Finance

Committed to scaling positive finance in India

- Issued 1st certified, dollar denominated green bond in India for \$500 mn in 2016
- Issued \$40 mn green bond in private placement in 2019
- Issued India's 1st Sustainable AT1 Notes for \$600 mn in Sept'21



- **Sustainable Financing Framework** released in August 2021 to guide future ESG issuances and align business portfolio
- Aligned to UN SDGs towards delivering positive social and environmental impact
- First such Framework to receive a Second Party Opinion in India
- ESG Working Group set up to oversee the Framework



Access the [Framework](#) here

Integrating ESG Risk in Corporate Credit Appraisal

- Board-approved ESG Policy for Lending integrates environmental & social risk considerations into corporate credit appraisal mechanism
- The Policy, first framed in 2016, is suitably aligned to global standards and guidelines including the IFC Performance Standards
- Policy implemented by environmental and social risk experts housed in Credit Underwriting
- The Policy includes an exclusion list of sectors and projects that the Bank shall refrain from financing

Access the [Policy](#) here

Marquee Sustainable Finance Milestones

Leading the way in positive impact financing in India

\$600 mn Sustainable AT1 Notes issued in Sept'21

- **1st** Indian corporate to issue Sustainable USD AT1 Bond ([Press Release](#))
- Making India only the **2nd** jurisdiction in Asia for such issue
- **47%** final allocation to sustainability focused investors
- **1st** such bond to be listed on India INX & NSE IFSC exchanges in GIFT City



USD 600 mn Sustainable AT1 notes issuance wins '**Best Sustainability Linked Bond – Financial Institution**' :The Asset Country Awards 2021

Announced \$ 300 mn E-Mobility loan guarantee program with GuarantCo

- Announced partnership and intent to execute an umbrella guarantee framework of \$200 mn with the Private Infrastructure Development Group (PIDG) guarantee arm during COP26 in Glasglow
- Program size of \$300 mn aimed towards accelerating financing to a wide range of entities in manufacturing & distribution of EV's, batteries, components and charging infrastructure ([Press Release](#))

\$150 mn partial guarantee pact with ADB to support supply chain finance

- Focused on ESG & Impact (Priority) Sectors
- Perpetual & Scalable ([Press release](#))

Axis Bank Commits \$150 mn to SAMRIDH Healthcare Blended Finance

- Health solutions to address COVID-19 along with other health emergencies, especially across the vulnerable communities of India from Tier 2 and 3 cities ([press release](#))

Bharat Banking strategy to reach Rural & Semi-urban India



Combining physical reach with technological capabilities to serve the unbanked and the under-banked

Axis Bank is focused on providing a comprehensive bouquet of '**Bharat centric**' products and services to customers in Rural and Semi-urban (RUSU) regions, leveraging on its **wide distribution reach** and its **strong technology capabilities**.

Bharat Banking covers **2,065+** branches, aided by **60,200+** CSC Village Level Entrepreneurs* to actively support India's RUSU economy.

Redesigning **end to end digital customer journeys** to improve customer experience, better data farming for underwriting opportunities

Bank's Bharat Enterprises segment caters to rural MSMEs and the whole sale microfinance segment; and is **scaling up partnerships** with big agri corporates and agri-tech platforms to serve entire rural value chain

- **24,576 new enrollments** in social security schemes in FY 22
- **18.7 Lakh women customers** under the 'Axis Sahyog' Microfinance program
- **386 Business Correspondents** deployed under PM Jan Dhan Yojna and other government mandates
- **9.9+ borrowers** under the PM MUDRA Yojana for micro-entrepreneurs
- **8.8 Lakh+ customers** for Atal Pension Yojana

* As of period ended Mar'22



Axis Bank's Financial Inclusion and Financial Literacy interventions have touched over 20 million women in over 20 states and union territories across India since 2019

Refer our detailed presentation on [Bharat Banking strategy](#)

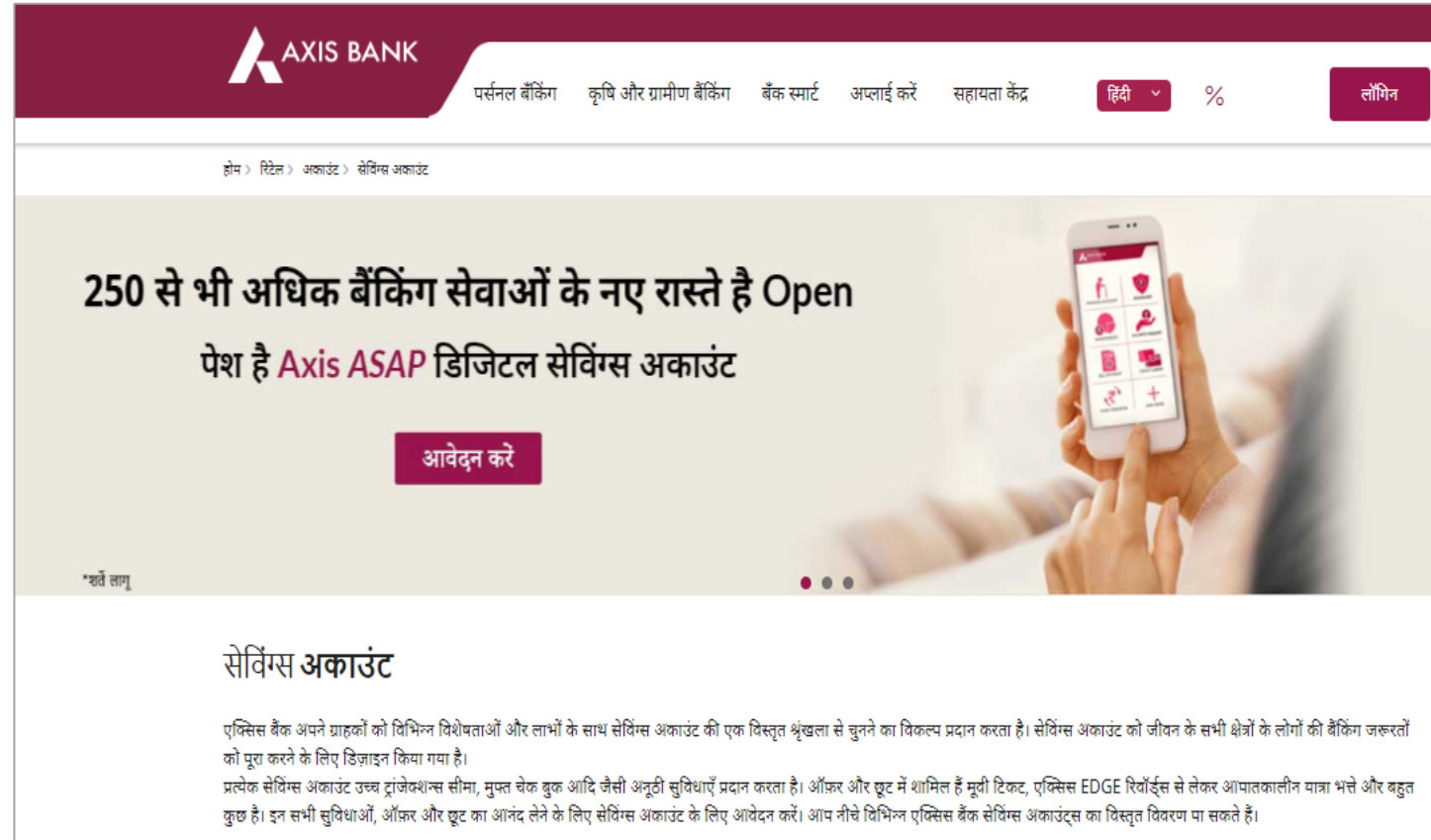
Our Digital Banking services are offered in various regional languages



offers services in 11 regional languages



Internet Banking – Product information and support pages in Hindi



<https://www.axisbank.com/hindi>



5. Serving the Community



Serving the Community

Scaling positive impact across communities across the country

Sustainable Livelihoods



- Our flagship program aimed at making rural communities self-reliant and resilient, driven by the Axis Bank Foundation
- Committed to reaching **2 million** households by 2027.
- **1.03 Million** households reached in 205 districts across 26 states and Union Territories of the country cumulatively as on 31 March, 2022

Financial Inclusion & Financial Literacy



- Financial literacy interventions under '**Axis Sahyog**', the Bank's Retail Microfinance program
- **1.37 Million** rural women participants reached in FY22
- Pan-India interventions in partnership with CSC Academy, NISM and other partners

Education



- **Axis DilSe**, our flagship program supports education-led development in Assam, Manipur, Nagaland, Sikkim, Odisha, and Arunachal Pradesh.
- **Axis Bank Centre for Mathematics and Computing** being set up at Indian Institute of Science, Bangalore
- **Axis Bank Scholarship Program** underway at Ashoka University and Plaksha University

Environmental Sustainability



- Committed to plant **2 million** saplings by 2024 (fully growing trees by 2027) across India
- Supporting **biodiversity conservation** and habitat restoration at national parks and wildlife sanctuaries
- Miyawaki plantations on reclaimed urban sites

Axis DiSe – Connecting Remote Communities

Since 2017, the Axis DiSe program has strived to transform the lives of Indians in the remotest corners of the country through education and community-led development.



Axis DiSe, Manipur

Supporting the transformation of the Lyzon Friendship School in Churachandpur, Manipur at the India-Myanmar border, impacting hundreds of tribal students and communities in the surrounding villages.



Axis DiSe Army Centre, Jairampur, Arunachal Pradesh



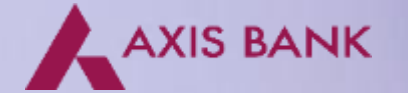
Axis DiSe, Assam

Supporting the transformation of the Hummingbird School in Majuli, India's only island district, in Assam, while helping the local indigenous tribes become economically resilient



Capt Kenguruse, MVC Centre, Chieswema, Nagaland

Axis Bank Foundation



Registered as a charitable trust in 2006, Axis Bank Foundation (ABF) works towards making rural communities self-reliant through its **Sustainable Livelihoods Programme**.

- Axis is committed to **Mission 2 Million** to help 2 million households achieve credible paths to sustainable livelihoods by 2027.
- The CSR contribution from Axis Bank & Subsidiaries is utilized towards supporting economically excluded rural communities.

Focus Areas



Increasing Agricultural Productivity



Watershed Management



Promoting Micro Enterprises



Providing Market Linkages



Access to Finance



Skill Development for Youth and PwDs

Read more about the Foundation on its website www.axisbankfoundation.org





6. The Future of Work





- The Bank is now a **Great Place to Work® certified organization**. This is a result of several strategic transformations such as improved learning journeys, creation of a modern workplace with GIG-A opportunities and development of young leaders through Astros and Ahead
- It demonstrates that the Bank offers its people, opportunities and facilities that are at par with the best and most importantly that employees have the belief and confidence to share this with pride.

The Future of Work



Committed to building a fair, diverse and performance-driven culture driven by the Axis Values

Moving Towards the Future of Work

We launched the GIG-A Opportunities in FY 2021, and industry-leading hybrid work model expanding our access to skilled professionals anywhere in India

- **GIG-A Opportunities:** Of total hires in alternate format, **59%** are non-banking background and **31%** are non-metro hires
- **GIG-A Anywhere** – Over **3,600** employees in 100% virtual format
- **New Ways of Working:** **~12,000** employees in Hybrid model across India

Engaging Employees Meaningfully

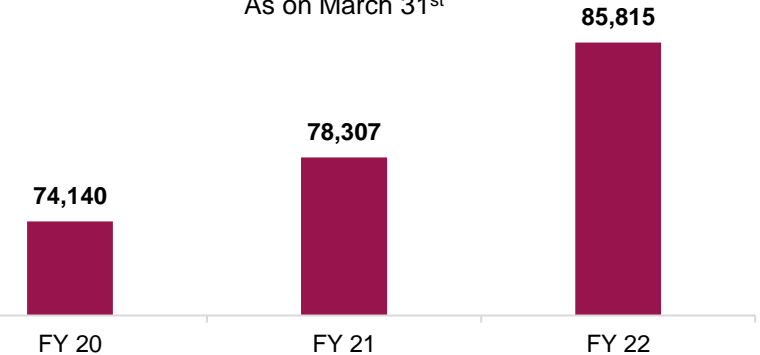
- Comprehensive **“With You” COVID-19 support program** with enhanced support towards employee safety, counselling, healthcare access & insurance coverage
- **Axis Values Realizers** initiative to align each employee to the Axis Values

Committed to 360° Learning and Development

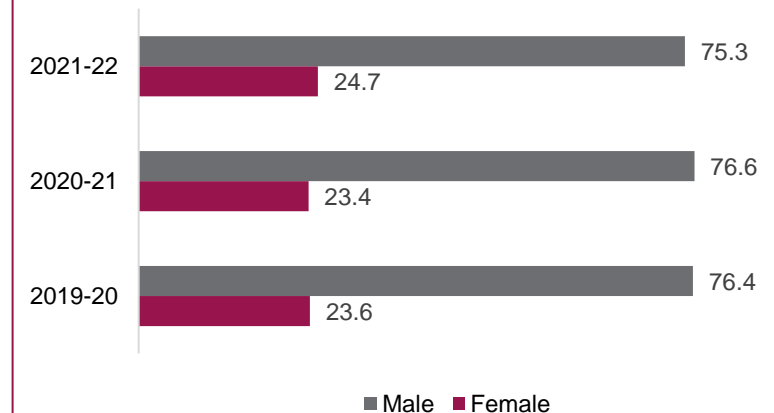
- The Bank has consciously moved away from episodic learning interventions to **integrated learning journeys**
- **Mandatory training** of employees in critical areas including compliance, information security awareness, Code of Conduct and Ethics
- **Axis Competency Profiler** – to test functional competency of employees with 350+ profiles

Employee Strength

As on March 31st



Gender Diversity

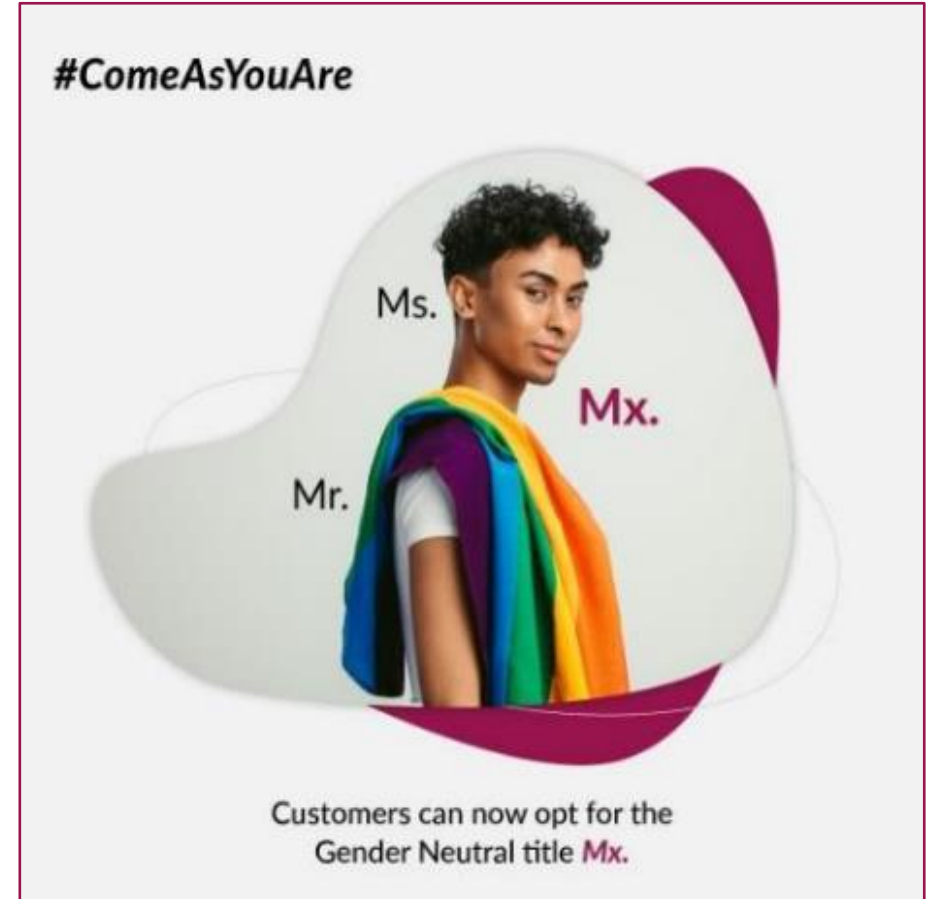


#ComeAsYouAre – Diversity, Equity and Inclusion

Axis Bank's commitment to Diversity, Equity and Inclusion (DEI) focuses on building an organizational culture that goes – Beyond the Binary, Beyond Biases, Beyond Abilities and Beyond Stereotypes

- The Bank's [Diversity, Equity and Inclusion Policy](#) was launched in 2021 towards building an inclusive workplace
- **30% female** representation committed by the bank in the workforce by 2027
- **Axis Women in Motion (WiM)** campaign launched across college campuses to directly engage and inspire women students
- **#HouseworkisWork** hiring program for women amidst a break in their careers. 3000 applications were received
- **Pink Catalyst** – Internal hiring program exclusively for women
- **We Lead** leadership hiring program for women from India's top business schools

- In Sept '21, the Bank launched ['ComeAsYouAre'](#); a Charter of policies and practices for employees and customers from the LGBTQIA+ community
- The charter of policies and practices is a first in the Indian Banking sector



DE&I – Pioneering Change

Axis Bank strives to build an inclusive culture that is rich in diversity where differences are celebrated and all employees experience a sense of belonging irrespective of where they come from.



Putting the Bank's DE&I commitment into practice:

- **3** women directors on the Board which taking the Board women representation ratio to **21%** .
- The Chairperson of the Nomination and Remuneration Committee (NRC) is also a woman.
- **'Astros & Ahead'**:
 - ❑ A gender balanced representation has been ensured in internal talent programs 'Astros (**32%** female representation) and Ahead (**53%** female representation)
 - ❑ These programs are for employees (junior to mid management) who meet the eligibility criteria and clear the selection process, based on their performance and merit
- **National Coming Out Day Fair:**
 - ❑ The job walk-in fair drive received **1431** walk in applications across 15 Tier 1 and Tier 2 cities

Axis Bank's Distinctiveness in ESG



Working on two focused distinctiveness areas - **Bharat Banking** and **Customer Obsession** to aid the Bank's GPS journey

1st bank in India to have a standalone, Board level ESG Committee which shall drive the ESG strategy and agenda for the Bank

Only Indian Bank in the FTSE4Good Emerging Index for 6 consecutive years as of 3rd August 2022

1st Indian Bank to issue an ESG AT1 Bond; this demonstrates continued commitment by embedding ESG into its capital structure

Put up the **1st** Sustainable Financing Framework of its kind among Indian Banks, first to receive a Second Party Opinion






1st in the sector to roll out the #ComeAsYouAre charter of policies and practices for their employees and customers from the LGBTQIA+ community

The Bank's ESG commitments are aligned to the Sustainable Development Goals and the Paris Agreement

1st Indian Bank to issue a certified USD denominated Green Bond, way back in 2016, which was, further, rated GB-1, the highest available rating.

Axis Bank at a glance



Axis Bank 	3rd <i>largest Private Bank in India</i>	87,575 <i>Employees</i>	4,849 <i>Branches*</i>	6th <i>straight year Part of FTSE 4Good EI ^</i>	
Market Share 	Traditional Banking Segment 5.4% 4.8% 5.7% <i>Assets ##</i> <i>Deposits #</i> <i>Advances #</i>			Digital Banking Segment 17% 15% 12% <i>UPI ¹</i> <i>Mobile**</i> <i>Credit Cards^^</i>	
Profitability 	4.26% <i>Net Interest Margin²</i>	2.24% <i>Cost to Assets²</i>	3.05% <i>Operating Profit Margin²</i>		
Balance Sheet 	19.51% 15.55% <i>CAR^{***3} CET 1^{***3}</i>		₹116 Bn 1.53% <i>Cumulative provisions (standard + additional non-NPA)</i>		81% 0.47% <i>PCR Net NPA</i>
Key Subsidiaries 	35% <i>Growth in Axis Finance PAT (9MFY23)</i>	16% <i>Growth in Axis AMC PAT (9MFY23)</i>	1st <i>Axis Capital's position in ECM[§]</i>	71% <i>Growth in Axis Securities new customer additions (9MFY23)</i>	

*domestic network including extension counters ^ EI – Emerging Index Series ** by volumes for Oct-Nov'22 ***CAR – Capital Adequacy ratio; CET 1 – Common Equity Tier 1 ratio
 # Based on Dec'22 data ## Based on Mar'22 data § As per Prime Database rankings for Equity Capital Markets for 9MFY23
 ^^ Credit Cards in force as of Nov'22 ¹ by volumes for Q3FY23 ² For Q3FY23 ³ including profit 9MFY23

Thank You



Awarded the 'Most Recommended Retail Bank in India' and 'Most Helpful Bank during Covid-19 in India'

