



Progress on...

November 2015

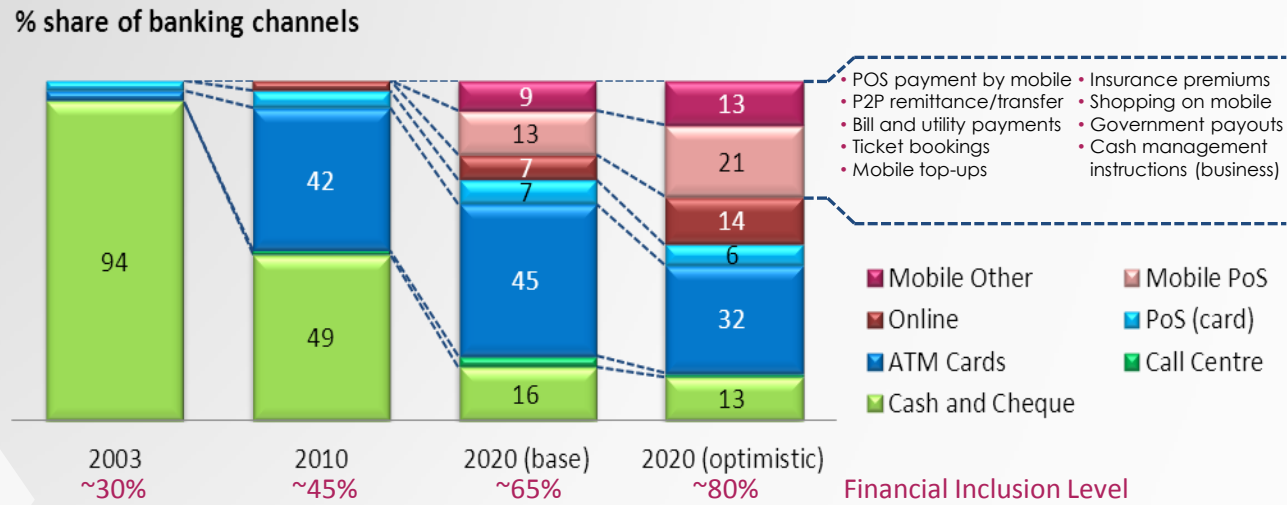
Safe Harbor

Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will achieve”, “propose to”, “target”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute “forward-looking statements”.

These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, changes in political, economic, regulatory and social conditions in India, our exposure to market risks as well as other risks.

Axis Bank Limited undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

The future of banking is digital and *Mobile Banking has redefined transaction banking paradigm*



Source: Being Five Star in Productivity, Report by BCG in association with FICCI and IBA

Mobile Banking Users

- 364mn
- 95mn
- 36mn

Banks in China

Each of Top 3 banks have >100mn users

Market Growth 2020

- Smartphone users 117mn to 500mn
- Mobile bankers 36mn to 250mn

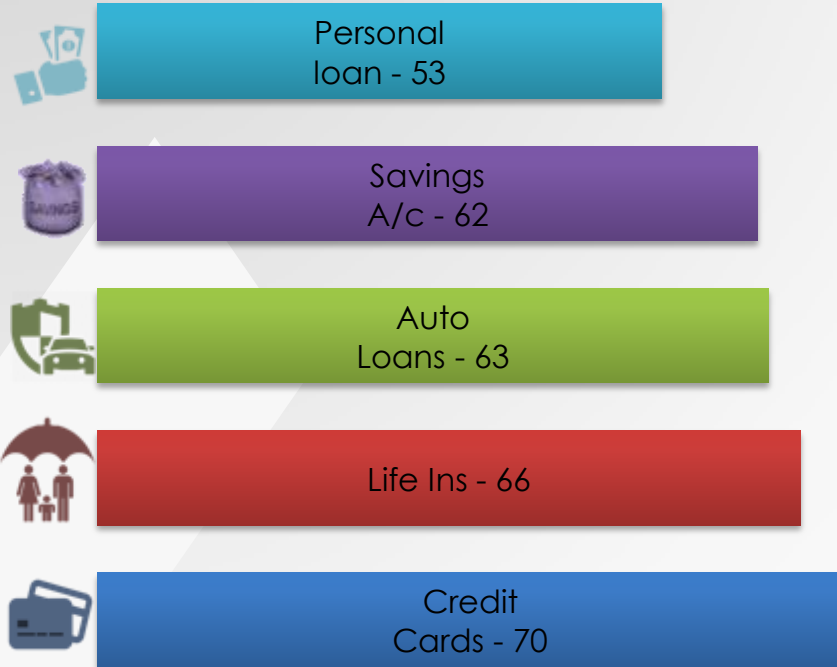
4X

7X

Source: CLSA estimates for India

Almost 2/3rd of product decisions are influenced by the Internet and hence we are focusing on social media

Customers researching online pre-purchase (%)



66% changed their mind about product & brand after online research

Source: Google McKinsey partnership



Axis Bank footprint on social media



3rd largest bank on Facebook worldwide

1st Indian BFSI brand on Instagram

Data as on Sep 30, 2015, Ranking as per www.thefinancialbrand.com

The Axis Bank approach has been to design for *Moments of Truth*

Analyse
results to monitor
performance &
optimise outcomes

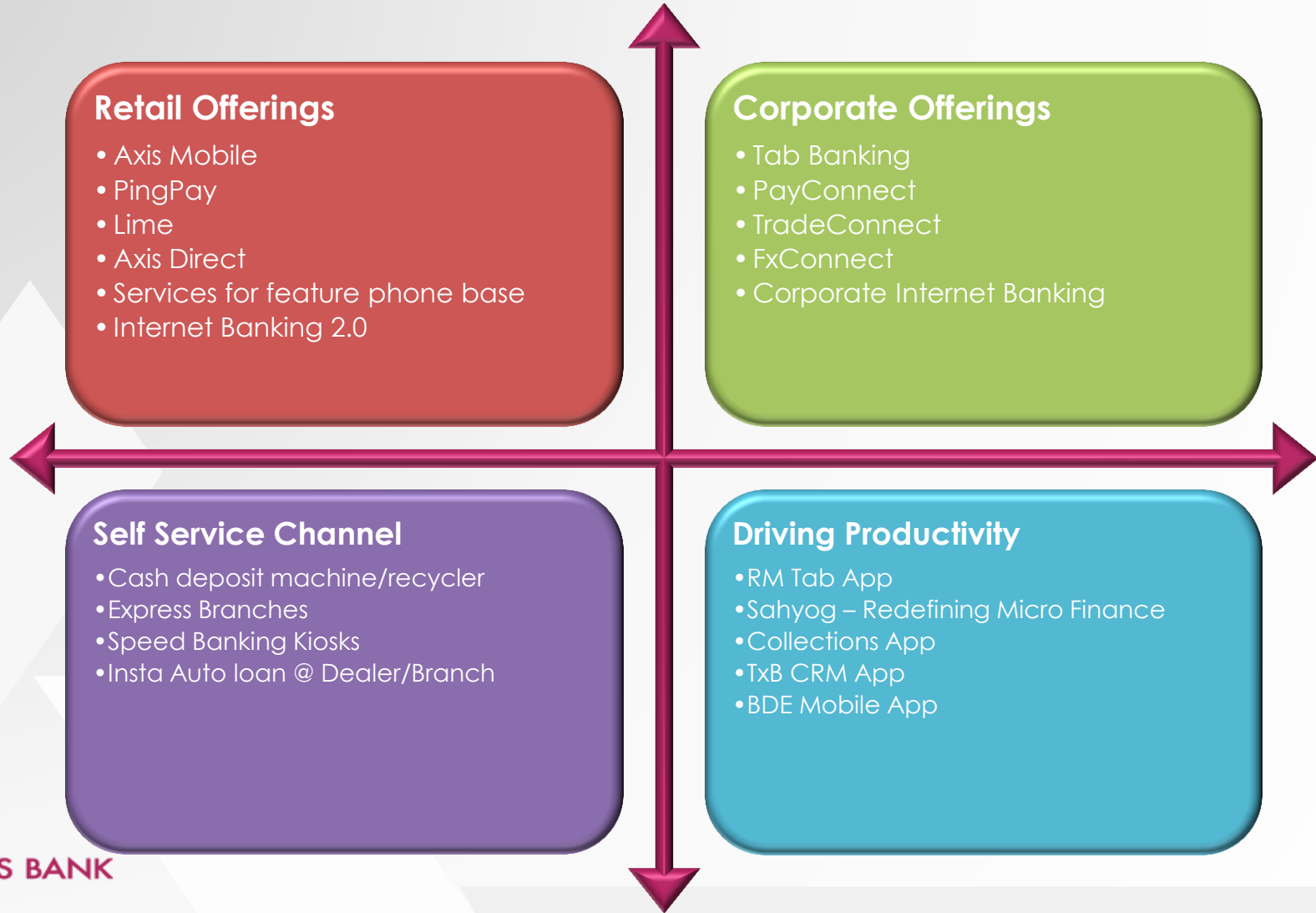
Identify
the moments
and context

Design
the engagement

Engineer
our platforms
and processes



Our Digital Sphere

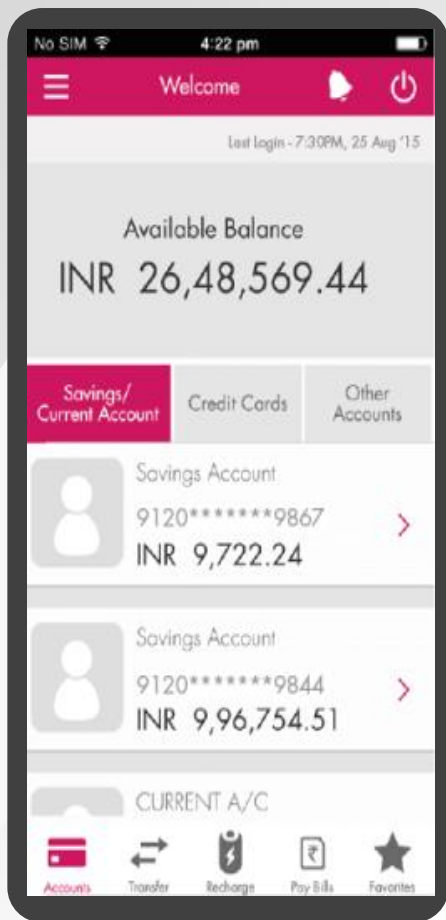


... culminating in the implementation of an *end-to-end digital agenda*



Retail Offerings

We have created an award winning mobile app leading on design and features



Mobile First Onboarding Process

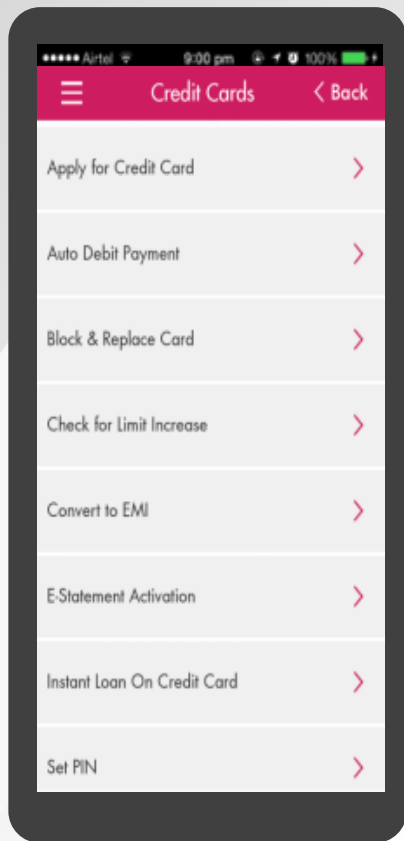
Highly Secure & Personalised

Manage your own transaction limits

Block and replace Credit & Debit cards

Locate nearby ATMs, branches and offers on map

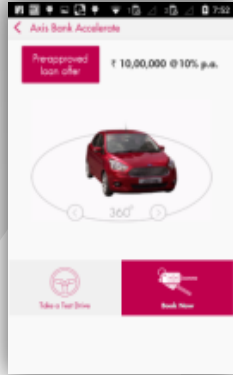
...with more than 100 features, including many industry firsts and well differentiated



- Apple Watch, Touch ID for txn Authorisation
- Pre-login Quick Recharge and Bill Payment
- Fund / Block Travel Cards
- Reward points redemption
- Instant conversion to EMI on Credit Cards
- Book Lockers

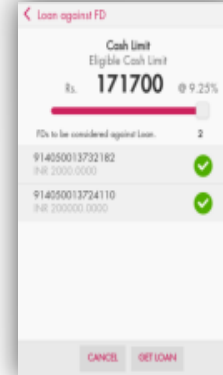
Some more industry firsts on the mobile app

Accelerate



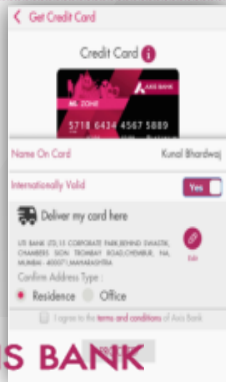
- 1st of its kind in banking industry
- 360° view of car
- Book a test drive by pin code
- Book a car

Loan against FD



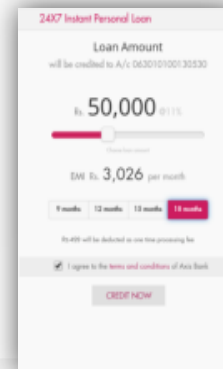
- Customers can choose the OD amount and set up account instantly
- Customers can select FDs on which they would be availing the OD
- No documentation

Instant Credit Cards



- Allows customers to get a credit card without any hassle
- Customers can view card features and fees structure
- No documentation

Instant Personal Loans



- Option to choose the loan amount and tenure
- Funds get credited within seconds
- Customer convenience in availing the loan 24x7

The success of the app is reflected in the explosive growth in spends and registrations

2.3 Mn
overall mobile registration

68%
Growth in Axis Mobile users

₹21,629 Cr
Overall Spends

414%
growth in spends

118%
growth in transaction count

Growth in H1FY16 over H1FY15



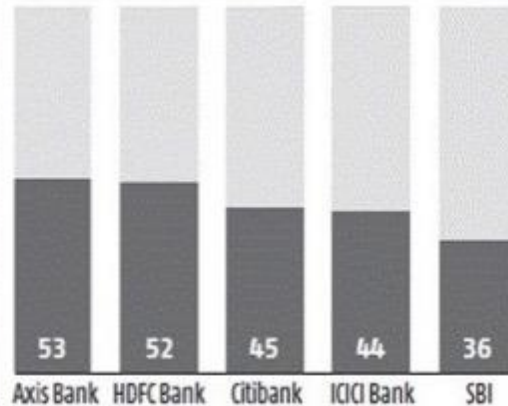
... and in being ranked India's best by Forrester Research

AXIS BANK MOBILE APP TOPS OTHER BANKS: FORRESTER

The mobile application of Axis Bank, the country's third largest private sector lender, has fared better than other mobile banking applications, says a Forrester report. The applications were rated on the basis of range of touch points, enrolment and login, account information, transactional functionality, service features, cross-channel guidance, and marketing and sales. Though the apps score well on other parameters, they lag in marketing and sales and servicing features. The report said the country's smartphone base increase from about 220 million in 2014 to 870 million in 2019, thus giving a boost to mobile banking. Here's how the apps fared:



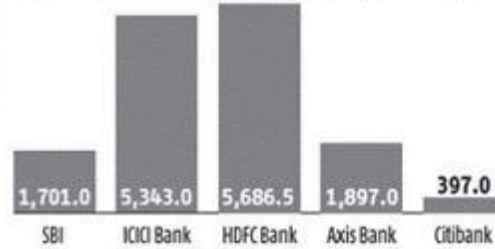
BANKS' OVERALL SCORES (out of 100)



BANKS SCORED BY CATEGORY (out of 100)

Bank	Axis Bank	HDFC Bank	Citibank	ICICI Bank	SBI	Average
Range of touch points	83	98	98	93	83	91
Enrolment and login	68	38	30	70	0	41
Account and money management	65	54	46	40	36	48
Transactional features	79	45	55	40	53	54
Service features	9	28	21	14	24	19
Cross-channel guidance	19	56	6	19	0	20
Marketing & sales	8	18	3	5	0	7

MOBILE BANKING TRANSACTIONS IN APRIL (in ₹ cr)



KEY DRIVERS FOR MOBILE PAYMENTS

- Smartphone adoption and 3G/4G penetration
- IMPS enabling low-cost provisioning of infrastructure
- User-friendly application increasing convenience and ability to use

FEATURES & SERVICES

SBI	ICICI Bank	HDFC Bank	Axis Bank
Over 13 transactions allowed	Over 100 transactions allowed	Over 75 transactions allowed	Over 60 transactions allowed
Allows fund transfer, bill pay, cheque book request	Allows booking of movie tickets; can manage demat account	Allows to apply for loan; customisable menu, can access demat and mutual fund accounts	Can apply for loans, cards; can switch off card temporarily; can locate ATMs/offers
Going to launch mobile wallets	Mobile wallet Pockets comes with a physical shopping card; can also open accounts	PayZapp app allows one to link one's card, shop and pay bills	With PingPay, one can send or ask for money via WhatsApp, Facebook, Twitter, e-mail or SMS

Sources: Forrester, banks, SBI & Motilal Oswal

We also launched India's first multi-social payment app – Ping Pay



Send and Ask money instantly



Register from your mobile



Beneficiary details not needed



Integrate with Social connects



Attach video, audio & images

... and LIME – the mWallet for mGen customers

In-app Shopping and direct online payments

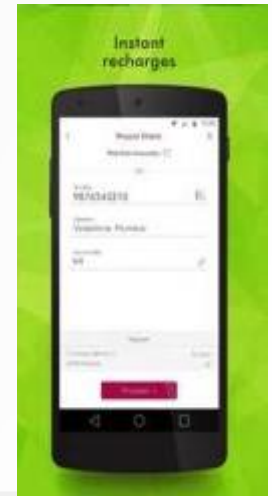
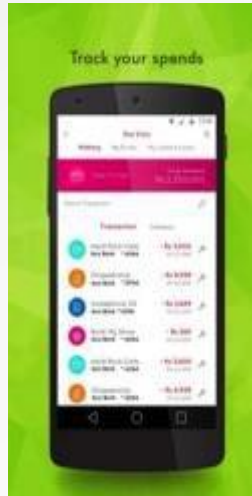
Expenses Manager

Genius Insights

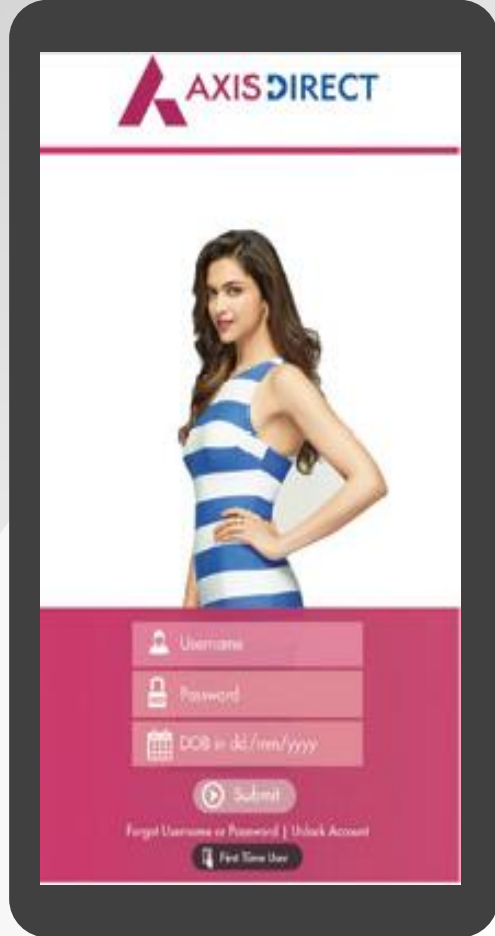
Social Wallet

P2P Payments

Easy Account Opening



We have an app for Axis Direct



Current Holdings	Closed Positions
Your Investment (Rs) 5,165,107.60	Your Current Value(Rs) 6,356,057.42
Today's Gain/Loss 86,980.00 (1.71%)	Overall Gain/Loss 1,190,949.82 (18.74)

Current Value Amount Invested	Overall Gain/Loss	Today's Gain/Loss
Stocks		
6,356,057.42	1,190,942.82	86,980.00
5,165,107.60	18.74%	1.71%
Mutual Funds		
ETF		
Derivatives		

Stock	Price	Change
INFYEQ BSE	1078.65	+2.35 +0.53%
ITCEQ BSE	326.45	+1.10 +0.48%
ONGCEQ NSE	270.70	+1.10 +0.48%
INFYEQ NSE	1078.65	-1.10 -0.48%
RELIANCEEQ NSE	195.35	+3.45 +1.74%

Complete view of your portfolio

Trade on-the-go

Stocks at your fingertips

Track market ups and downs with live rates

... also an extensive suite for feature phones

SMS Banking



- Balance Enquiry
- Mini Statement
- Locate ATM
- Know Customer ID
- Cheque Book Request
- Mobile Recharge
- DTH Recharge
- Data Card Recharge

Toll Free Axis Dial



- Dial **1800 419 5959** to get your Account Balance
- Dial **1800 419 6969** to get your Mini Statement

} **For English**

- Dial **1800 419 5858** to get your Account Balance
- Dial **1800 419 6868** to get your Mini Statement

} **For Hindi**

1st Bank in the country to go live on all 8 services

- Balance Enquiry
- Mini Statement
- Fund Transfer using mobile number & MMID
- Fund Transfer using account number & IFSC
- Generate MMID
- Generate MPIN
- Change MPIN
- Generate OTP

NUUP
(*99#)

Our Internet Banking platform has been spruced up with 130+ features



Key Features

- 1 Single Page Banking
- 2 Calendar view
- 3 Speed Banking
- 4 Customisation across segments
- 5 Personalised offers
- 6 Personalised widgets

Corporate Offerings

Internet Banking solutions for corporates

Bulk Payments and Collections

- File upload across payment types
- Electronic and paper-based collections

Host-to-Host solutions

- Integrated with client ERP
- Automated payments and MIS updation

Payments & Service requests

- Integrated across current accounts, loans and deposits
- Payments, taxes, service requests

Trade and Forex services

- Booking FX rates
- STP of trade finance transactions
- Dashboards

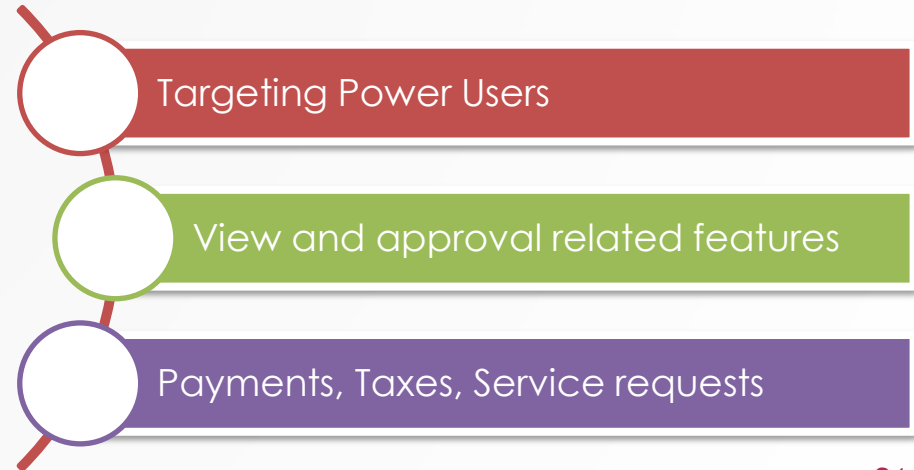
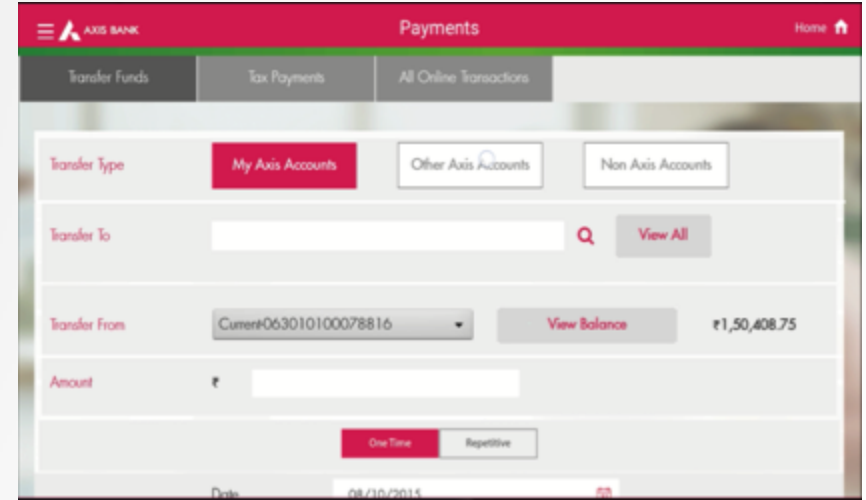
Collections & Payment solutions throughput of ₹31 trillion in FY14-15

Tab Banking

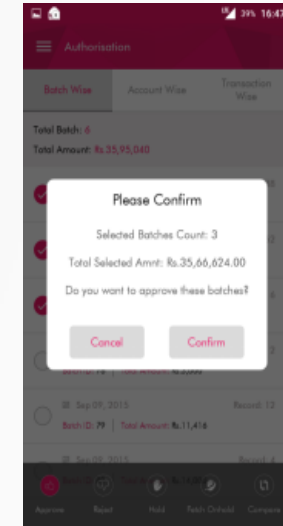
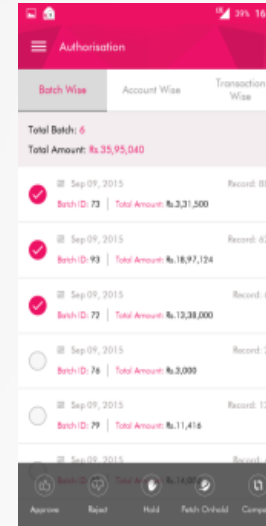
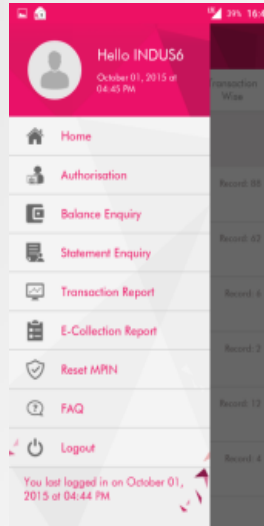
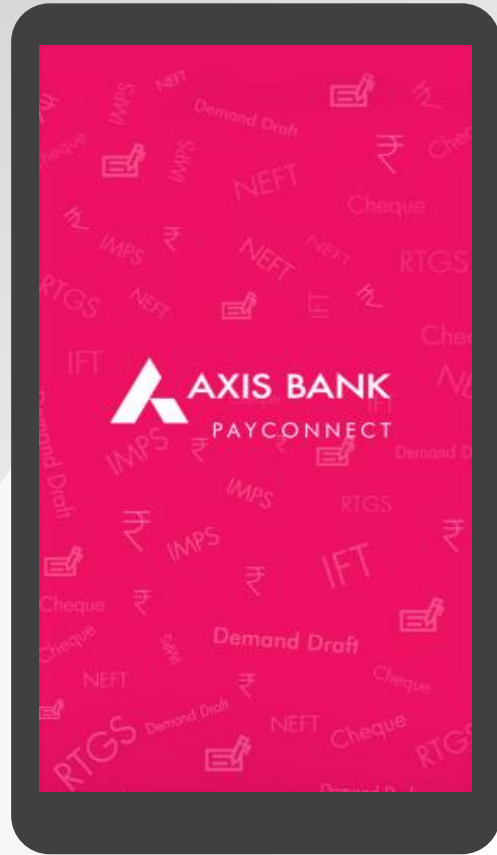


Summary	Operative	Deposits	Loans	
ASHUTOSH EK2-WAIBAO SHIRBATE	063010100078816			₹ 0,408.75
MODERN VEER RAYS SECURITY FORCE (INDIA) PVT LTD	913020003140605			₹ 03,460.18
NOBLE HEALTH CARE	909030039628254			₹ 6,905.64
ORIENT EXCHANGE CO. (LLC)	911020049953100			₹ 7,81,822.23

Mini Statement Detailed Statement Account Details More Services



PayConnect

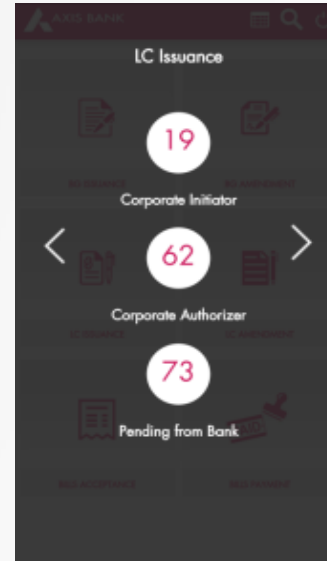


Analytical capabilities to enable monitoring of fund position and liquidity

Enabling within-Bank fund transfers and cheque / DD payments through application

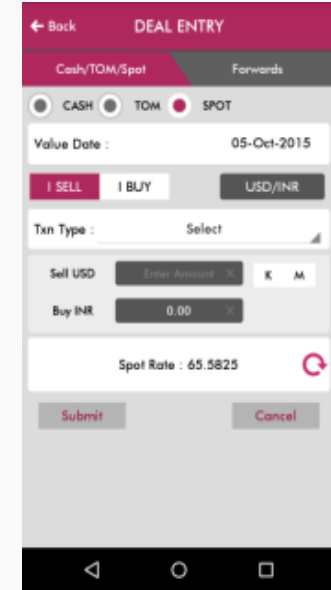
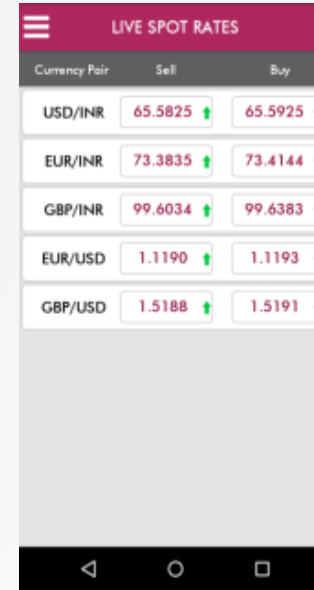
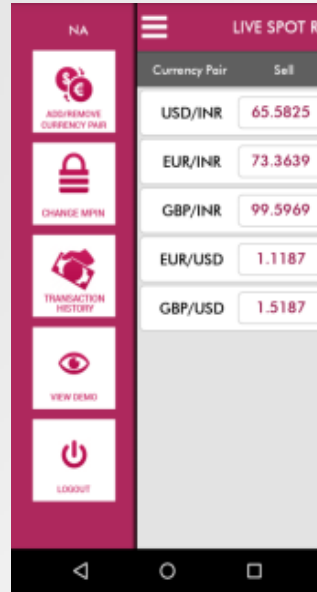
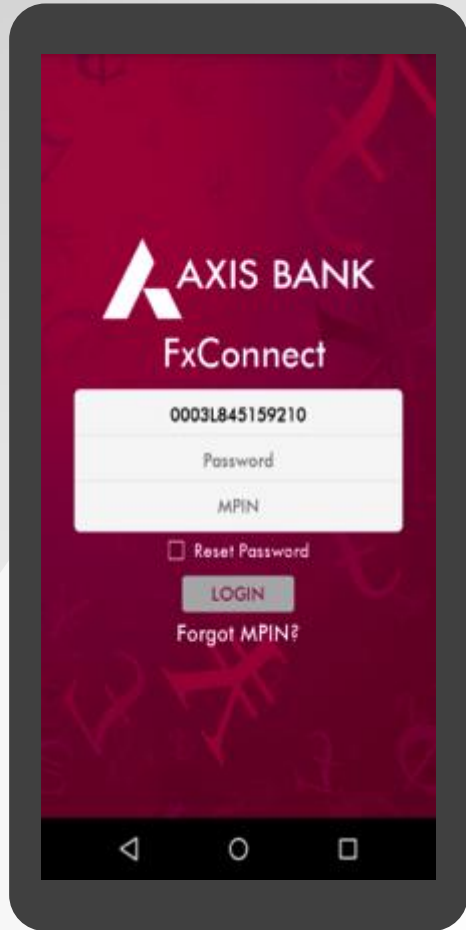
View account summary, download statement, link group accounts and download / e-mail transaction reports

TradeConnect



- Inbuilt workflows for various trade finance transactions; Authoriser can approve while on the go
- Allows authoriser to define templates, beneficiary and clauses for letter of credit
- Provides role based dashboard, copy of advices, outstanding / processed LCs and BGs

FxConnect



This solution provides bid and offer rates for various forex transactions

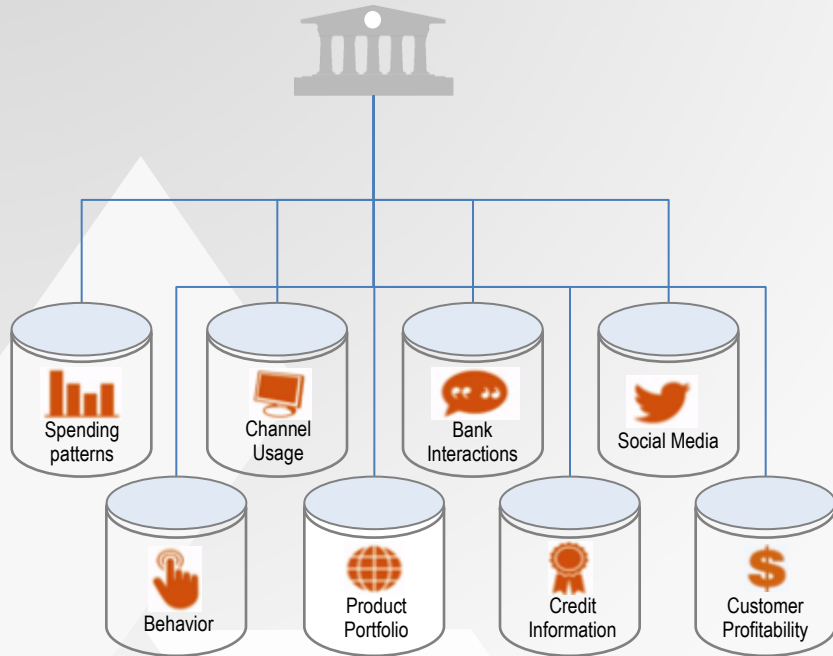
Real-time tracking of rates during market hours

Allows setting pre-approved margins so as bring complete transparency in the transaction

Enhancing Productivity

We are leveraging Big Data for customer acquisition – direct online and X-sell

BIG DATA & ANALYTICS



AXIS BANK

Opening an Account Online is now very simple and easy.
Just follow these 3 steps to open a new account with Axis Bank.

- 1 Fill the Form
- 2 Verify the Details
- 3 Get your Welcome Kit

Mr. First Name Middle Name Last Name

STD Telephone Mobile No Email ID

State City Branch Name

Type of Account Easy Access Preferred Language of communication

AXIS BANK Powered by bankbazaar.com

APPLY FOR CREDIT CARD YOUR APPLICATIONS TRACK YOUR APPLICATION [Sign in](#)

Select the card which you wish to apply for

- 1 Check Eligibility
- 2 Apply Now

Get Your Axis Bank Credit Card in 2 Easy Steps

Where do you live currently?

Date of Birth

Type of employment

This online credit card service is an Axis Bank's Credit Card.

RM Tab App – Engage Pro

Target Sales force



Burgundy RMs



Corporate Salary RMs



Priority & NRI RMs



Sahyog – Redefining Microfinance!



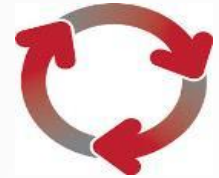
Biometric Authentication



Real Time Credit Assessment



Grouped Loan Disbursal



End-to-End Servicing

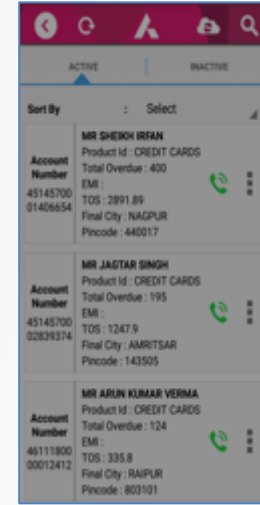
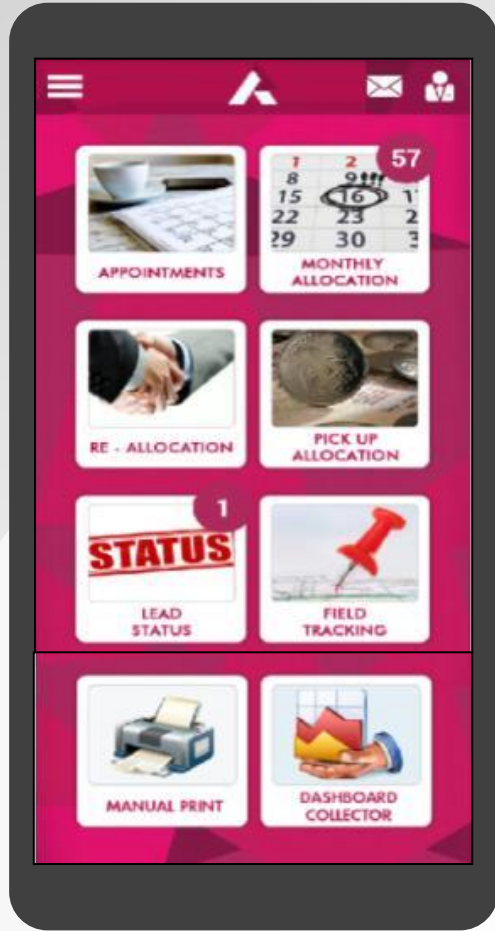


Geo-tagged villages for accuracy



Collection

My Collections



Geo-tagging to enable smart and efficient route plan

Enabling the team to view lead status and keep track on the field

Single view of the recovery cases allocation

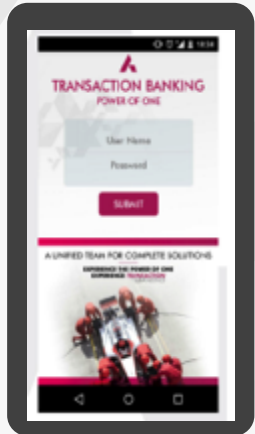
Reduction in manual effort

CRM Mobile Apps for sales force



Raftaar App

- Create and Maintain records of all the interactions/visits/leads
- Ability to Follow up on the leads created
- One stop solution for efficient sales force tracking
- Ability to view the month wise calendar and plan accordingly
- Instant tracking of the leads



TxB CRM App

- Lead management tool integrated with CRM
- Call an expert for product info
- Pricing tool to view benchmark pricing of products
- Sales guide for instant product pitching
- Tip of the day, Portfolio alerts and market news

Self Service Channels

Speed Banking – Self Service Banking Kiosks

- ▲ Self service channel for financial/non-financial transactions
- ▲ Significant reduction in cost of servicing
- ▲ Establishing digital footprint at Axis branches



Business Impact



Reduced Queue lengths
at bank branches

Upcoming features



Customer specific
campaigns



Instant & Easy
transactions



Instant Loan; EMI on
credit card purchases



CSOs can pay more
attention to Sales



Online locker, DD,
PO



Capture Customer
feedback instantly



Multi Lingual offering

... and at the same time increasing digitisation at branches

Self Servicing Capabilities

WiFi at Branches



E Lobbies



Cash Recyclers



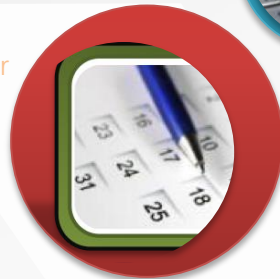
Cheque Deposit Kiosks



Enhanced Fulfillment Capabilities

Universal KYC

Single set of documents for all customers' relationship across Accounts, Loans and Cards



Insta PIN generation

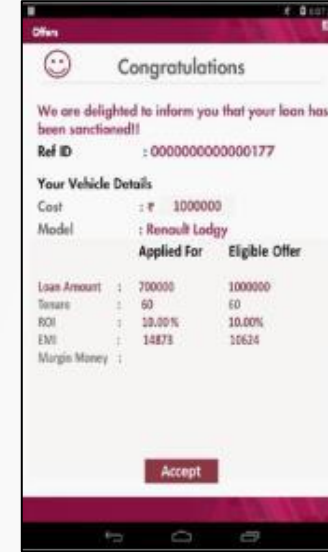
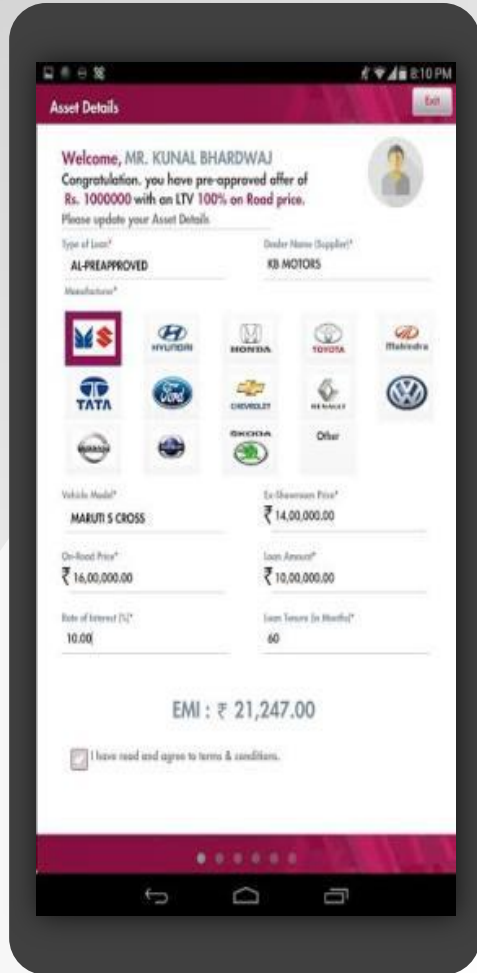
Real time generation of PIN via ATM or IVR for new and existing cards



Instant Debit Cards

Instant Debit Cards for Replacement Requests and new customers

Insta Auto Loan @ Dealer / Branch



For ease of processing, customer data is fetched from Finacle to complete application form

Authenticating customers through SMS

Application integrated with all underwriting features for instant decisioning

No movement of physical files

Thank You