Tech for Change

Analyst Day 2022

November 24th , 2022

AXIS BANK

Cloud 1st

Only among peers to have 3 Enterprise grade landing zones

72 Apps

on Cloud

1st Bank

to hollow the core for elite merchants on UPI

780

Best-in-class BitSight[3] in BFSI

Best-in-class

catalogue of Trade APIs

1st

Indian Bank to be member of

Banking Industry Architecture Network (BIAN)

Leading

in UPI Payer PSP[1]

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Next Gen Data Platform

Customer 360, Central DQ, Enterprise Data, Decision Engine

Industry 1st

bespoke, evolving

D2C platform

for Retail Lending

Partnership Integration with

Market Leaders

370+ Retail & Corporate APIs

Best-in-class

Channel Capabilities

4.8 on PlayStore

2.5x

Tech investment growth in 3Y

75% HC growth in 2Y

No. 1

in digital execution

of corporate loan agreements[2]

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[1]*National Payments Corporation of India* (link); [2]*National E-Governance Services Ltd* (link); [3]*BitSight Security Ratings* (link)

Tech Strategy: Focus Areas

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1 Building critical capabilities

2 Best-in-class resiliency

Enterprise Architecture
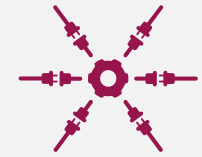*North Star vision, Reuse, Tech Simplification*

Data Platform
Data arch, Decision Making, Real-time Ingestion

Channel Architecture
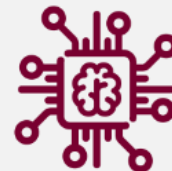*Personalized customer experience*

Integration & Ecosystems
Enterprise integration, APIs, OPEN banking

Engineering Excellence
Agile Dev, Multi-cloud CI/CD with DevSecOps

Automation
Artificial Intelligence, Machine Learning
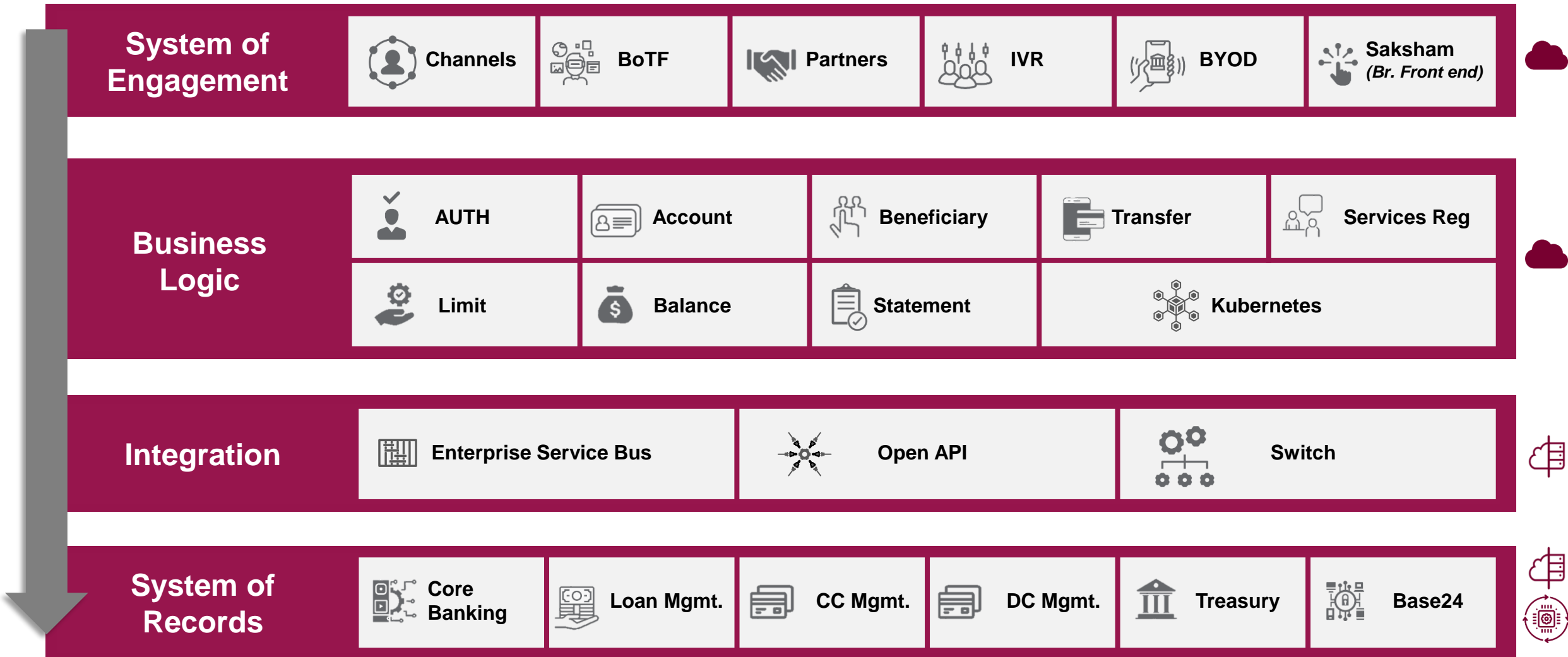
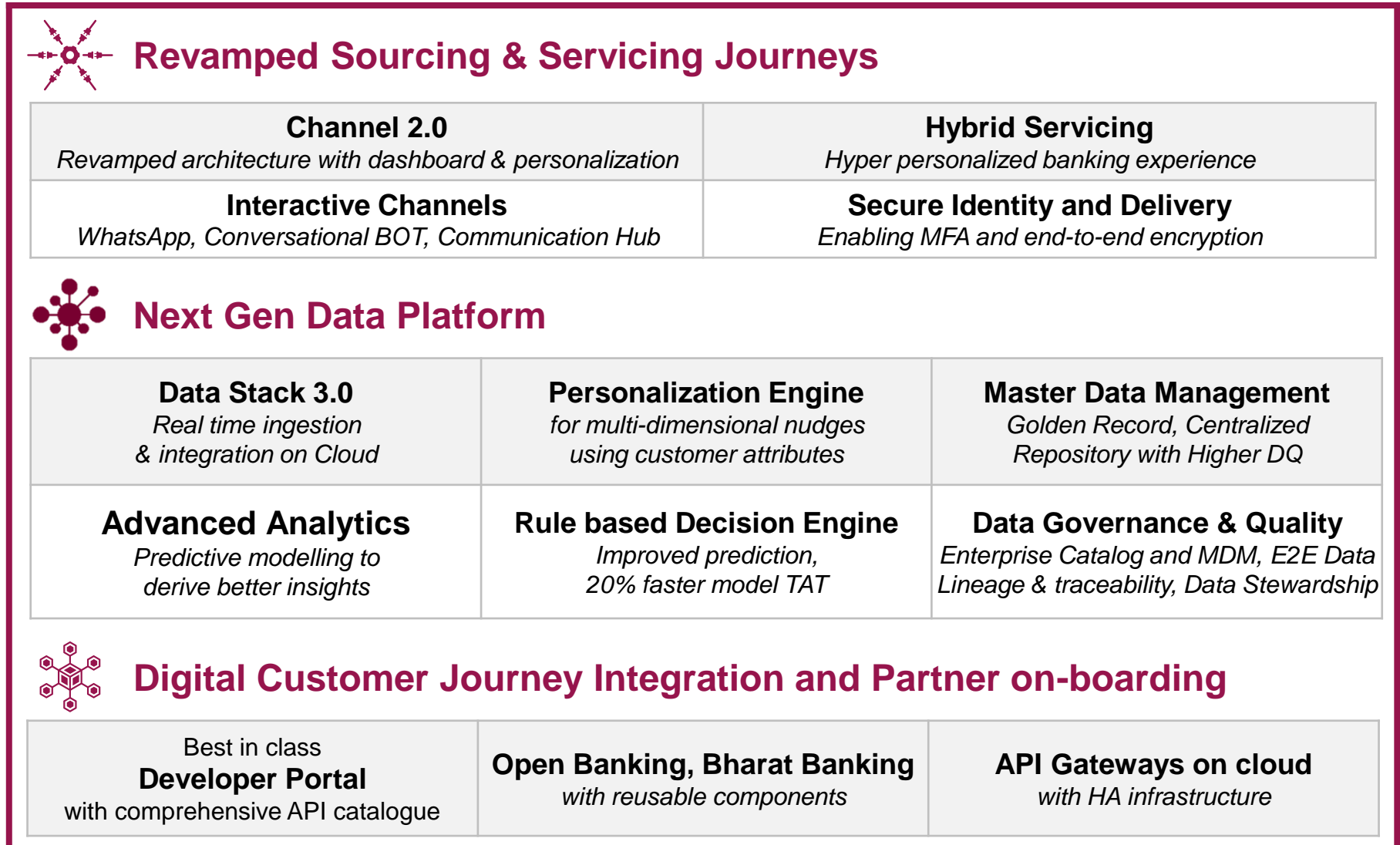### Infrastructure
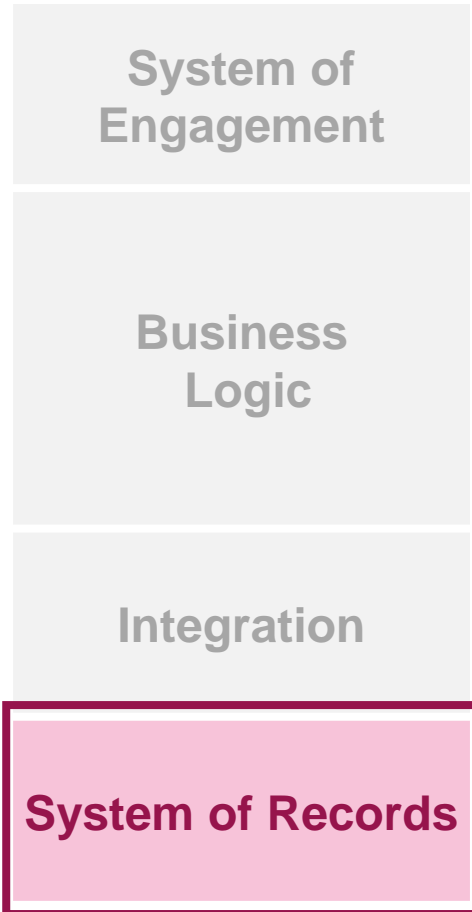*Standardization, Hybrid Cloud, Blockchain*

Resiliency & Cybersecurity
Near DR, N+N Arch, BitSight, Zero Trust

Multi-tier Architecture: Business Capabilities

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System of Engagement	Channels	BoTF	Partners	IVR	BYOD	Saksham *(Br. Front end)*

Business Logic	AUTH	Account	Beneficiary	Transfer	Services Reg
	Limit	Balance	Statement	Kubernetes	

Integration	Enterprise Service Bus	Open API	Switch

System of Records	Core Banking	Loan Mgmt.	CC Mgmt.	DC Mgmt.	Treasury	Base24

On Cloud *Hybrid* *Modernized*

*represents sample of key capabilities

Reimagining E2E journeys: Leveraging Data & Integration

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System of Engagement	
Business Logic	
Integration	
System of Records	

Revamped Sourcing & Servicing Journeys

Channel 2.0	Hybrid Servicing
Revamped architecture with dashboard & personalization	*Hyper personalized banking experience*
Interactive Channels	**Secure Identity and Delivery**
WhatsApp, Conversational BOT, Communication Hub	*Enabling MFA and end-to-end encryption*

Next Gen Data Platform

Data Stack 3.0	Personalization Engine	Master Data Management
Real time ingestion & integration on Cloud	*for multi-dimensional nudges using customer attributes*	*Golden Record, Centralized Repository with Higher DQ*
Advanced Analytics	**Rule based Decision Engine**	**Data Governance & Quality**
Predictive modelling to derive better insights	*Improved prediction, 20% faster model TAT*	*Enterprise Catalog and MDM, E2E Data Lineage & traceability, Data Stewardship*

Digital Customer Journey Integration and Partner on-boarding

Best in class Developer Portal	Open Banking, Bharat Banking	API Gateways on cloud
with comprehensive API catalogue	*with reusable components*	*with HA infrastructure*

Modernizing the Core: Performance and Scalability

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Our Core applications

System of Engagement	**Finacle – CBS** *Modular architecture, platform agnostic, enhanced TPS, improved resilience*	**Prime – Credit Cards** *New capabilities (API based), wider functions, robust transaction processing system*
Business Logic	**FinnOne – Retail Assets** *Infra upgrades for improved operational efficiency*	**Montran – Corp Payments** *Payment migration, Improved capacity*
Integration	**Separate UPI instance** *Spread UPI / IMPS load across two Finacle instances Dedicated node for high volume merchants*	**CRM Next – Sales & Servicing** *Unified service management platform: intelligent sales and servicing*
System of Records	**OFSA – Finance** *System based GL-reconciliation Improved analytics delivery time for profitability, RAROC, Capital computation*	**Murex – Treasury** *Integrated Treasury Management System Increase Rationalization & Compliance*

Resiliency and Cybersecurity: Our Top Priority

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Built for Resiliency

New Age Tech
SDN, HCI, Cloud
Enterprise Storage
Tapeless Backup

Data Centre
Near DR
DR drills

Data
Max availability
Always-on

Network
N+N Arch
Dynamic routing

Monitoring
24x7 Operation
Network monitoring
App monitoring

Standardization
Infra Standardization for
Hardware &
Software tech
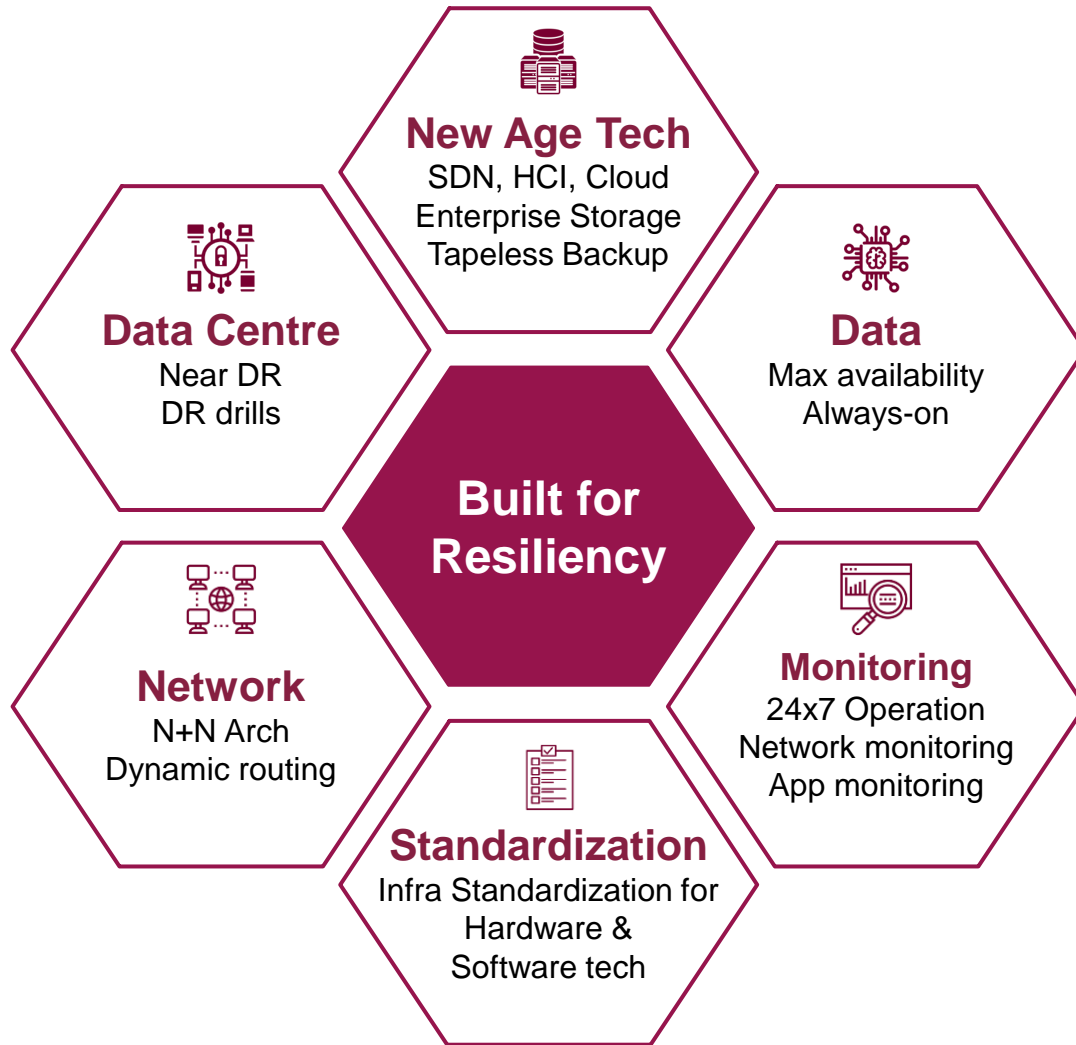
Cybersecurity

Strategic
- Consistent BitSight rating of 780, top tier within BFSI
- Cyber Resiliency framework
- Zero Trust Framework
- Thematic Risk Assessments

Operations
- Cloud Data Encryption & Cloud Security posture management
- App & Infra review
- Redefined thresholds
- Proactive IT Infra & App refresh

Regulatory Compliance
- DPSC controls
- Data Localization
- KPIs

Threat Mitigation
- 750+ VP and above trained on evolving cyber security measures
- Internal Red-Team
- External partnerships: RSA, Broadcom, Qualys, SafeBreach, IBM, Lookout, etc.

30 Petabyte Storage	41k Cores Compute	8 Cr Daily Transaction	16 Cr Monthly MB login

Cloud Adoption: Accelerate Delivery

Initiatives

Architectural Approach: Cloud-first, Cloud-native approach for all customer apps

Landing Zones: 1st among peers to create 3 landing zones (AWS, Azure, GCP) to support multi-cloud

Agile Adoption: **34%** projects and **27** apps on Agile

Data Security: Reference Architecture including payload level encryption implemented. Cloud HSM[1] for PII

Data Serving: DS Layer created on Cloud

Cloud CoE[2] led to rapid pace of cloud adoption and helped drive faster business innovation

Outcomes

72 applications implemented on Cloud

150+ use cases deployed across credit, fraud, marketing analytics on cloud decisioning platform

2300+ virtual machines largest VDI setup in Indian banking

98% CIS score in both AWS & Azure

VKYC led **10-minute** account opening (earlier 24+ hours)

90% reduction in infra provisioning TAT due to SOPs

[1]Hardware Security Module   [2]Centre of Excellence

Axis Bank || AWS

Technology, Innovation, and Beyond

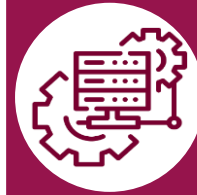# Journey Towards becoming Best Tech Bank in India

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Execution Excellence
- *Projects on Agile, DevSecOps*
- *30% faster time-to-market*
- *Automated deployments via CI / CD pipelines*

In-house Delivery
- *Bespoke development*
- *Insight-driven business and tech alignment*
- *Tooling to track cust journeys*

Modernize the Core
- *'Hollow-the-Core' with micro-service enabled architecture*
- *Transition core backend to get cloud-ready*

Ecosystem Partnership
- *Partner of choice on Open Banking*
- *Enterprise Integrations*

Tech Adoption
- *Cloud-native arch for all digital, customer-facing apps*
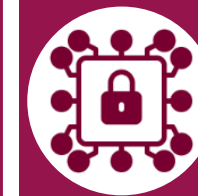- *Adoption of AI, ML*

Resilient Operations
- *Centralized App IT Operations*
- *24x7 Monitoring*
- *24x7 DC DR*

Infra Refresh
- *Standardization*
- *Reduced utilizations for Compute: 60%, Storage: 70%*
- *SDN adoption*

Cyber Security
- *Best-in-class BitSight*
- *Zero-trust approach*
- *Cyber Resiliency*
- *Data Security and Privacy*

Thank You

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