

Empowering...

A nation of billions



We believe sustainable financial inclusion has to be backed by adequate financial awareness. Our awareness programmes (trainings, workshops and so on) help educate our customers and citizens. We also conduct engaging and emotive awareness campaigns to disseminate information about safe banking practices.

Driving financial inclusion

Our branches/banking outlets (2,262) and business correspondent managed customer service touchpoints (14,162) across semi-urban and rural locations (spanning 33 states and Union Territories) help us reach out to the unbanked and under-banked and bring them to the economic mainstream. Financial Inclusion is an integral part of our strategy, especially for rural and semi-urban geographies and is built around the following pillars:

Reaching deeper across India

As on 31 March, 2021, 9.06 lakh saving accounts were opened under the Pradhan Mantri Jan Dhan Yojana.

Enrolled under various social security schemes

9.34 LAKH

Pradhan Mantri
Suraksha Bima Yojana

2.68 LAKH

Pradhan Mantri
Jeevan Jyoti Bima Yojana

7.15 LAKH

Atal Pension Yojana

Provided access to micro credit to

16 LAKH+

Customers through
microfinance lending

~21 LAKH

Customers under
Pradhan Mantri Mudra Yojana

Creating awareness on financial product and services

During fiscal 2020-21, we undertook the following initiatives:

Specifically, with respect to microfinance customers,

8 LAKH+

Customers were reached out to
through financial literacy and
preventive healthcare awareness
drives

9 LAKH+

Customers were educated
under the 'Sachetana' initiative
on the preventive measures
to safeguard oneself and one's
family from the impact of
the pandemic

1,200+ PEOPLE

Reached out through 155 drives
conducted by branches in rural
geographies

Financial Literacy Programme

Axis Bank has been running a comprehensive Financial Literacy Programme since 2018 named **Axis Sahyog** – a retail microfinance initiative to expand financial inclusion and deepen financial literacy among women from economically weaker backgrounds, in both rural and urban India. The programme specifically focuses on financial literacy campaigns, improved awareness on family health and

hygiene, and awareness on relevant government schemes, such as Pradhan Mantri Mudra Yojana (PMMY) and Pradhan Mantri Jan Dhan Yojana (PMJDY).

During fiscal 2020-21, our Rural Lending vertical, in partnership with its BC partners conducted Financial Literacy and Health Awareness programmes in 22 states and one Union Territory. This year, the programme also ran a new initiative—**Sachetana**—to raise awareness on COVID-19-related personal safety and hygiene.

Broad basing government services

We are authorised by the Reserve Bank of India and the Government of India to handle government's various banking transactions, which includes the following services: collection of direct taxes and GST taxes on the Government's behalf; disbursement of pensions to central civil service retirees as well as defence department retirees; and banking services for the Ministry of Urban Development, Ministry of Housing and Poverty Alleviation, Controller General of Accounts, Ministry of Finance and Institute of Government Accounts and Finance.



Celebrating together



Mother's Day

When it comes to our mothers, they often use the names of their children as passwords. On Mother's Day we launched a campaign for mothers with a special message to protect their precious savings from fraud.



Children's Day

We decided to get children to perform a rendition of a legendary Carnatic classical song to create an impactful awareness about the rising shopping scams.



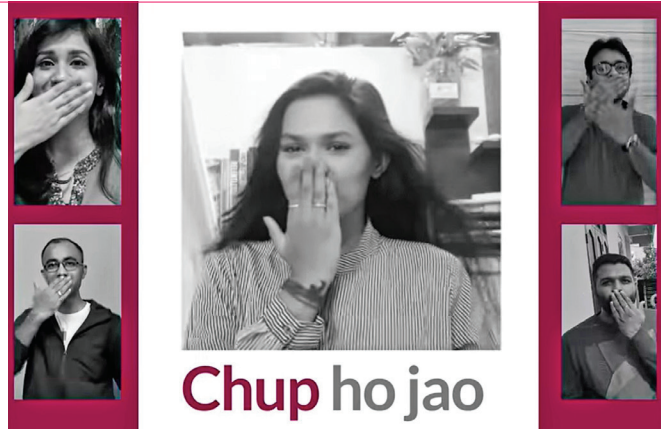
#TapForTheNation

Continuing the conversation around TapKeLiyeClap on Independence Day, delivering the key message of keeping our nation safe.

#ChupHoJao

As thought leaders in communicating safe banking, we create a campaign to create awareness among all account holders on online banking scams.

We used a song from a famous OTT show to participate in pop culture and stay current and contextual to the digital audience. Our employees featured from their homes in the song to increase brand trust and ensure that we are there to help customers bank safely.



#BillinTheMiddle

The campaign showcased a unique experiment-led film on the Women's Day to draw attention to the perceived notion that women are financially dependent on their male counterparts. The campaign highlighted different scenarios with a common theme. Between choosing the restaurant, the seating arrangement and even the menu, women always take the lead. However, when it comes to paying the bill, it is always offered to the man present at the table.



Messaging on COVID Vaccine Fraud

Launched the COVID-19 safe banking campaign with a COVID Caller Tune (by Jasleen Kaur), highlighting the latest vaccine registration-related financial scams.

