

DISTINCTIVE SOLUTIONS FOR DIVERSE NEEDS

Intuitive and Instantaneous Banking

Prioritising simplicity, intelligence, and instant access, we ensure that banking goes beyond transactions to become a seamless experience tailored to individual needs.

Capitals Impacted



SDGs Impacted



At the core of our financial solutions lies customer centricity, driving us to make banking more than just efficient – but more intuitive and instantaneous. Using insights and innovation, we consistently evolve our offerings to meet the ever-changing

demands of our customers. Partnerships are integral to our strategy, enabling us to expand our customer base, improve product propositions, and scale faster. And this year, we made significant progress on that score.





India's First Numberless Credit Card

In collaboration with Fibe (formerly EarlySalary), a prominent fintech firm, we introduced India's inaugural numberless credit card tailored for the tech-savvy Gen Z. While crafting this innovative solution, we prioritised customer security and data privacy. By eliminating the card number, expiry date, and CVV from the physical card, this card offers enhanced security, mitigating the risk of identity theft. Customers can effortlessly oversee their Fibe Axis Bank Credit Card details via the Fibe app, exercising total control over their information and transactions.

Digital Dukaan

In collaboration with Visa, we launched 'Digital Dukaan', a comprehensive Android Smart POS application that enables merchants

to accept payments through various digital modes and manage their businesses digitally. This initiative reflects our commitment to facilitating seamless digital transactions and enhancing the efficiency of businesses by simplifying and streamlining everyday transactions for merchants.

Frictionless Credit





We introduced two innovative lending products powered by the Public Tech Platform for Frictionless Credit (PTPFC) from the Reserve Bank Innovation Hub (RBIH): the Kisan Credit Card (KCC) and Unsecured MSME Loans. Designed to serve small enterprises, these offer a fully digital process, eliminating the hassle of document submissions. Bringing cutting-edge technology to simplify lending, we are delivering seamless financial solutions tailored to modern business needs.

Sarathi

This year, we introduced Sarathi, a revolutionary digital onboarding solution for merchants, designed to facilitate Electronic Data Capture (EDC) or Point of Sale (POS). Unlike traditional methods, Sarathi streamlines the process into four simple steps: real-time database checks, live video verification, elimination of field verification, and instant POS installation. This paperless approach ensures quick processing, immediate status updates, and installations within 45 minutes, marking a significant leap in efficiency and convenience for merchants.

Through strategic partnerships that prioritise innovation and Customer Centricity, we aim to meet the evolving needs of our diverse customer base while driving positive impact and fostering growth in the communities we serve.

Ab apni dukaan ko banao **DIGITAL DUKAAN**

-  Easy Billing and Payments
-  Send offers/promotions to customers
-  Access to readymade catalogues
-  Access to reports and analytics



T&C apply. Solution comes with Android Smart POS & mPOS machines. Image used is for representation purpose only.