### **DIGITAL MARKETING**

#### **INTERNSHIP**

COMPREHENSIVE DIGITAL MARKETING FOR AXIS BANK

A PROJECT REPORT ON AXIS BANK UNDER THE ESTEEMED GUIDANCE OF

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PRESENTED BY

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# DIGITAL MARKET INTERNSHIP Comprehensive Digital Marketing For Axis Bank

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## Part-1

#### Brand Study Competitor Analysis & Buyer's/Audince's Persona

#### Brand Study(Mission / Values & Usp)

#### Axis Bank's Mission Values:

Empowerment through financial innovation, Customer-centricity in every relation, Inclusivity through technological precision, Integrity guiding our vision's rendition.

#### Axis Bank's USP lies in its:

- 1. \*Customer-Centric Approach:\* Tailored services and personalized solutions catering to diverse needs.
- 2. \*Technological Prowess:\* Cutting-edge digital banking solutions for seamless and secure transactions.
- 3. \*Financial Inclusion:\* Extending banking services to underserved segments, fostering economic empowerment.
- 4. \* Ethical Integrity: \*Upholding highest standards of transparency and integrity in all operations

#### Analyze Brand Messaging:

Axis Bank's brand messaging centers on trust, innovation, and customer-centricity, emphasizing seamless banking experiences and technological advancements. With a focus on transparency and integrity, the bank positions itself as a reliable financial partner, empowering individuals and businesses to achieve their financial goals. Through its communication, Axis Bank strives to build lasting relationships based on trust, making it a preferred choice in the banking industry.

#### Examine the brand's tagline:

Axis Bank's tagline, "Badhti Ka Naam Zindagi," encapsulates its commitment to empowering individuals to achieve their financial goals and aspirations. With a focus on progress and growth, the tagline resonates with the bank's mission to be a partner in its customers' life journeys. It conveys a message of optimism, emphasizing that with Axis Bank's support, customers can navigate life's challenges and opportunities with confidence. The tagline reflects the bank's customer-centric approach, emphasizing the importance of enhancing the quality of life through financial stability and success. Overall, "Badhti Ka Naam Zindagi" embodies Axis Bank's vision of being more than just a financial institution but a catalyst for positive change and progress in people's lives.

# Brand Study(Brand Tone & KPI)

#### Axis Bank's brand tone is typically:

- 1. \*Professional:\* Communicating with clarity and expertise, reflecting the bank's commitment to professionalism and reliability.
- 2. \*Approachable:\* Balancing professionalism with a friendly and welcoming tone to make banking services more accessible and less intimidating for customers.
- 3. \*Innovative:\* Emphasizing innovation and forward-thinking in its messaging to highlight the bank's commitment to technological advancements and modern banking solutions.
- 4. \*Trustworthy:\* Instilling confidence and trust through consistent and transparent communication, reinforcing Axis Bank's reputation as a trusted financial partner.

#### KPIs in Axis Bank:

Profitability, asset quality, operational efficiency

, Customer satisfaction, risk management proficiency,

Growth metrics, market share, compliance too,

These indicators guide strategies, ensuring success through and through

# Buyer/Audiences Persona

#### Buyer audience personas in Axis Bank:

- 1. Young Professionals: Tech-savvy, early-career, aspiring for financial independence, seeking convenient banking solutions.
- 2. Small Business Owners: Ambitious entrepreneurs, growth-oriented, in need of tailored financial services for business expansion.
- 3. Families & Homeowners: Home-focused, planning for their children's future, seeking stability and long-term financial planning.
- 4. Senior Citizens: Retirement-ready, prioritizing financial security, looking for low-risk investment options and healthcare support.
- 5. Students: Education-driven, seeking financial aid for tuition fees, living expenses, and future career prospects.
- 6. Expatriates: Foreign professionals, in need of cross-border banking solutions and assistance with international transactions.
- 7. High Net Worth Individuals (HNIs): Wealth-focused, seeking personalized wealth management services, investment opportunities, and estate planning.

8.

Non-profit Organizations: Socially responsible entities, in need of tailored financial solutions for funding, donations, and sustainability initiatives

# Competitor Analysis of Axis Bank

Competitor 01 : State Bank Of India

Competitor 02 : Kotak Mahindra Bank

Competitor 03: Housing Development Finance Corporation

# Competitor -01 : State Bank Of India

#### State Bank of India's USP:

- 1. Largest branch and ATM network nationwide,
- 2. Government backing ensures trust and reliability,
- 3. Diverse product portfolio for varied customer needs,
- 4. Commitment to financial inclusion and accessibility.

#### State Bank of India's online communication:

- 1. Seamless digital banking experience, available 24/7.
- 2. Secure online transactions with advanced encryption.
- 3. Instant alerts and updates for account activities.
- 4. Interactive customer support for queries and assistance.

### Here's a SWOT analysis for State Bank of India (SBI):

#### \*Strengths:\*

1.

\*Extensive Network:\* SBI has the largest branch and ATM network in India, providing unmatched accessibility to customers across urban and rural areas.

2. \*Government

Backing:\* Being a public sector bank, SBI benefits from strong government support, enhancing its credibility and stability in the market.

3. \*Diverse Product Portfolio:\* SBI

offers a wide range of banking products and services, including retail banking, corporate banking, investment banking, insurance, and wealth management, catering to diverse customer needs.

4. \*Brand Reputation:\* SBI has a strong brand presence and is widely recognized as a trusted and reliable financial institution in India.

#### \*Weaknesses:\*

- 1. \*Bureaucratic Processes:\* Being a public sector bank, SBI may suffer from bureaucratic processes and slower decision-making compared to private sector competitors.
- 2. \*Legacy Systems:\* Legacy IT infrastructure and systems may hinder agility and innovation, limiting SBI's ability to keep pace with rapidly evolving technological trends.
- \*Opportunities:\*
- 1. \*Digital Transformation:\* Embracing digital banking and investing in technology can enhance customer experience, streamline processes, and reach untapped markets, especially in rural areas.
- 2. \*Expanding Financial Inclusion:\* SBI can capitalize on government initiatives for financial inclusion to reach underbanked and unbanked segments of the population, fostering growth opportunities.

#### \*Opportunities:\*

- 1. \*Digital Transformation:\* Embracing digital banking and investing in technology can enhance customer experience, streamline processes, and reach untapped markets, especially in rural areas.
- 2. \*Expanding Financial Inclusion:\* SBI can capitalize on government initiatives for financial inclusion to reach underbanked and unbanked segments of the population, fostering growth opportunities.

#### \*Threats:\*

- 1. \*Competition:\* Intense competition from private sector banks and non-banking financial institutions (NBFCs) poses a threat to SBI's market share and profitability.
- 2. \*Regulatory Changes:\* Changes in regulatory policies and compliance requirements can impact SBI's operations and profitability, necessitating ongoing adaptation and compliance efforts. By leveraging its strengths, addressing weaknesses, capitalizing on opportunities, and mitigating threats, SBI can navigate challenges effectively and sustain its position as a leading financial institution in India

Competitor -02: Kotak Mahindra Bank

Kotak Mahindra Bank's Unique Selling Proposition (USP) lies in its:

- 1. \*Customer-Centric Approach:\* Kotak Mahindra Bank is known for its strong focus on customer satisfaction and personalized services, ensuring that customers feel valued and supported in achieving their financial goals.
- 2. \*Innovation and Technology:\* The bank is recognized for its innovative approach to banking and emphasis on leveraging technology to provide convenient and seamless banking experiences, including robust digital banking platforms and innovative financial products.
- 3. \*Product Portfolio:\* Kotak Mahindra Bank offers a diverse range of financial products and services, catering to the varied needs of retail and corporate customers, including banking, wealth management, insurance, and investment solutions.
- 4. \*Ethical Practices:\* The bank upholds high standards of integrity and transparency in its operations, earning trust and credibility among customers and stakeholders. These factors collectively contribute to Kotak Mahindra Bank's USP, positioning it as a leading and trusted financial institution in India. Kotak Mahindra Bank's online communication:
- 1. Seamless digital banking experience with user-friendly interfaces.
- 2. Secure online transactions ensured through advanced encryption and authentication measures.
- 3. Real-time alerts and notifications for account activities, ensuring transparency and security.
- 4. Interactive customer support through online chat, email, and social media channels for prompt assistance and resolution of querie

### Here's a SWOT analysis for Kotak Mahindra Bank:

#### \*Strengths:\*

- 1. \*Strong Brand Equity:\* Kotak Mahindra Bank has established itself as a reputable and trusted financial institution, contributing to customer loyalty and market credibility.
- 2. \*Diverse Product Portfolio:\* The bank offers a wide range of financial products and services, including banking, wealth management, insurance, and investment solutions, catering to diverse customer needs.
- 3. \*Innovation and Technology:\* Kotak Mahindra Bank is known for its innovative approach to banking and emphasis on leveraging technology to provide convenient and seamless banking experiences, enhancing customer satisfaction and competitiveness.
- 4. \*Customer-Centric Approach:\* The bank prioritizes customer satisfaction and personalized services, fostering strong customer relationships and loyalty.

#### \*Weaknesses:\*

- 1. \*Dependence on Indian Market:\* Kotak Mahindra Bank's significant reliance on the Indian market makes it vulnerable to domestic economic fluctuations and regulatory changes.
- 2. \*Limited International Presence:\* The bank's limited international presence compared to some of its competitors may hinder its ability to tap into global opportunities and diversify revenue streams

- \*Opportunities:\*
- \*Digital Transformation:\* Expanding digital banking services and investing in technology can enhance customer experience, improve operational efficiency, and attract new customer segments, especially in the digital-savvy market.
- \*Expanding Market Reach:\* Kotak Mahindra Bank can explore opportunities to expand its market presence geographically within India and internationally, tapping into underserved regions and niche markets.

  \*Threats:\*
- 1. \*Competition:\* Intense competition from both traditional banks and fintech disruptors poses a threat to Kotak Mahindra Bank's market share and profitability.
- 2. \*Regulatory Environment:\* Changes in regulatory policies and compliance requirements, both domestically and internationally, can impact the bank's operations and profitability, necessitating ongoing adaptation and compliance efforts. By leveraging its strengths, addressing weaknesses, capitalizing on opportunities, and mitigating threats, Kotak Mahindra Bank can navigate challenges effectively and sustain its position as a leading financial institution.

### Competito-03: Housing Development Finance Corporation

HDFC Bank's Unique Selling Proposition (USP) lies in its:

- 1. \*Digital Prowess:\* HDFC Bank is renowned for its robust digital banking platforms and innovative technological solutions, providing customers with convenient and seamless banking experiences.
- 2. \*Product Portfolio:\* The bank offers a diverse range of financial products and services, including retail banking, corporate banking, investment banking, insurance, and wealth management solutions, catering to the varied needs of its customers.
- 3. \*Customer-Centric Approach:\* HDFC Bank prioritizes customer satisfaction and personalized services, ensuring that customers feel valued and supported in achieving their financial goals.
- 4. \*Strong Brand Reputation:\* HDFC Bank has built a strong brand reputation over the years, known for its reliability, trustworthiness, and excellent customer service. These factors collectively contribute to HDFC Bank's USP, positioning it as one of the leading and most preferred banks in India. HDFC Bank's online communication:
- 1. Seamless digital banking experience through user-friendly online and mobile platforms.
- 2. Secure online transactions ensured by advanced encryption and multi-factor authentication methods
- 3. Real-time notifications and alerts for account activities, enhancing transparency and security.
- 4. Interactive customer support via online chat, email, and social media channels for prompt resolution of queries and assistance

### Here's a SWOT analysis for HDFC Bank:

### \*Strengths:\*

\*Strong Brand Presence:\* HDFC Bank is one of the most recognized and trusted banking brands in India, known for its reliability, stability, and customer-centric approach.
 \*Digital Banking Leadership:\* The bank has invested heavily in technology, offering a wide range of digital banking solutions and services, which has significantly enhanced customer experience and convenience.
 \*Diverse Product

Portfolio:\* HDFC Bank offers a comprehensive suite of financial products and services, including retail banking, corporate banking, wealth management, and insurance, catering to diverse customer needs.

4. \*Extensive Distribution Network:\* HDFC Bank has a vast network of branches, ATMs, and digital touchpoints across India, providing accessibility and convenience to customers across urban and rural areas.

#### \*Weaknesses:\*

- 1. \*Dependence on Indian Market:\* HDFC Bank's significant dependence on the Indian market makes it vulnerable to domestic economic fluctuations and regulatory changes.
- 2. \*High Competition:\* The banking sector in India is highly competitive, with several established players and new entrants vying for market share, posing a challenge to HDFC Bank's growth and profitability

- \*Opportunities:\*
- 1. \*Digital Transformation:\* HDFC Bank can further leverage technology to enhance its digital banking offerings, expand its customer base, and improve operational efficiency.
- 2. \*Expansion into New Markets:\* Exploring opportunities for international expansion and tapping into new markets could help HDFC Bank diversify its revenue streams and reduce reliance on the domestic market. \*Threats:\*

1.

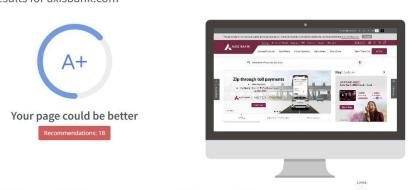
- \*Regulatory Environment:\* Changes in regulatory policies and compliance requirements, both domestically and internationally, can impact HDFC Bank's operations and profitability.
- 2. \*Fintech Disruption:\* The rise of fintech startups and digital disruptors poses a threat to traditional banking models, challenging HDFC Bank to innovate and adapt to changing customer preferences and market dynamics.

By leveraging its strengths, addressing weaknesses, capitalizing on opportunities, and mitigating threats, HDFC Bank can navigate challenges effectively and sustain its position as a leading financial institution in India

# SEO AUDIT

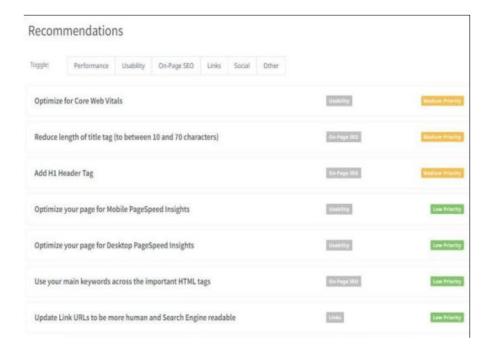
Certainly! Conducting an SEO audit for AxisBank involves checking how well theirwebsite is set up to appear high in searchengine results when people look forbanking-related information online. Here'sa simplified breakdown1. Make sure Axis Bank is using the right words and phrases on their websitethat people might search for when theyneed banking services. 2. Check if the website is easy for searchengines to understand and navigate. This includes things like page titles, headings, and how fast the pages

Audit Results for axisbank.com



Performance

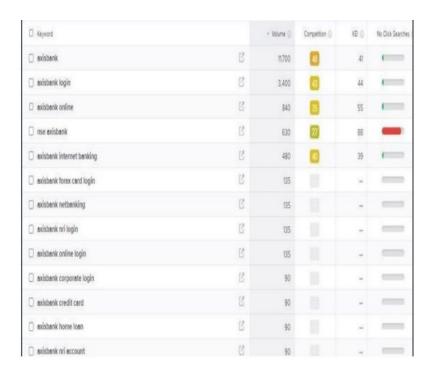
### SEO Audit



Here are some of points of how the website can improve its SEO

- 1. Identify and use relevant keywords throughout the website content.
- 2. Ensure fast loading speed, mobile responsiveness, and easy navigation.
- 3. Acquire high-quality backlinks from reputable sources in the banking industry.
- 4. Optimize local SEO by claiming and optimizing Google My Business listing

# Keywords Research



Keyword Objectives: Sale oriented

- Axisbank net banking
- Axisbank nri account
- Axisbank corporate login
- nse axisbank

We can use these 4 as primary keywords since they have decent volumes and are relevant to the band products

# On Page Optimization

Focus Keywords:

Axisbank login, Axisbank online login, Axisbank online, Axisbank credit card

Meta Title:

Axis Bank Login | Online Banking | Axis Bank Credit Card Meta

Description:

Access your Axis Bank account with ease through Axis Bank Online Login. Manage your finances, pay bills, and track your Axis Bank Credit Card transaction securely Online

### Part 2: SEO & Keyword Research

- SEO Audit: Do an SEO audit of the brands website
- Keyword Research: Define Research Objectives, Brainstorm Seed Keywords, Utilize Keyword Research Tools (SEMrush or Moz Keyword Explorer), Analyze Competitor Keywords, Long-tail Keyword Exploration (specific, longer phrases) that align with the research objectives and have lower competition but higher conversion potential.
- On page Optimization: Meta Tag optimization & content optimization

### On Page Optimization (Content Optimization)

#### Introduction:

Certainly! Let's break down each term with a brief introduction:

- 1. Axisbank login: Axis Bank login refers to the process by which customers authenticate themselves to access their personal banking accounts on the Axis Bank website or mobile app. This login grants users access to a range of banking services and features tailored to their individual accounts, ensuring security and privacy.
- 2. Axisbank online login: Axis Bank online login is the digital gateway for customers to access their accounts and conduct banking transactions over the internet. Through the Axis Bank online login portal, users can manage their finances, transfer funds, pay bills, and perform various other banking activities conveniently from any location with internet access.
- 3. Axisbank online: Axis Bank online encompasses the bank's digital banking services offered through its website and mobile app. This online platform provides customers with a seamless and user-friendly interface to access a wide range of banking products and services, including account management, fund transfers, bill payments, and more, enhancing convenience and accessibility for customers.
- 4. Axisbank credit card: Axis Bank credit card refers to the financial product issued by Axis Bank that enables cardholders to make purchases on credit. Axis Bank offers a diverse range of credit cards tailored to meet the varying needs and preferences of customers, providing benefits such as rewards, cashback, discounts, and exclusive privileges for cardholders. Conclusion:Axis Bank's Axisbank login and Axisbank online login facilitate secure access to banking services, while Axisbank online and Axisbank credit cards offer convenient financial management and rewards, prioritizing customer satisfaction and ease of use.

Document the challenges faced during the research and analysis phase, as well as the key insights gained from the keyword research process

- Getting a free tool to do keyword research is a task since most tools are paid.
- Choosing the right keywords was an issue since there were a lot of relevant keywords in the list.
- We understood how the users search & gained insights into the kind of keywords people search for.

### Part 3: Content Ideas and Marketing Strategies

### Content Idea Generation & Strategy:

Create a content calendar for the remaining month of April by brainstorming content themes, exploring various formats like blog posts, videos, infographics, podcasts, and interactive quizzes, and scheduling publication dates mainly on Facebook & Instagram. And include the strategy, aim and the idea behind only for the post and story mentioned in the calendar.

# Content Calendar for Axis Bank the month of April

### AXISBANK APRIL 2024

A Shelter Pet

Day/Honesty

Dance Day/

Day of Trees

National

Day

Superhero

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	April Fools'	2 international fact-Checking Day meansterefact checkingbay	3 International Mind-Body Welfries & Day Mind-Sender Minds	A National Burito Day/ National Hug a Newspers on Day strainsten bony strainsten bony strainsten by Personal Properties	Bell Bottoms Day	National Employee Benefits Day
World Health Day	8 National Empanada Day	9	Notional Siblings bay sing writer bay material tringsbay structural of army writerbay	Mational Pet Day	12	International Plant Appreciation Day Witherstoodhire Appreciational hors
Perfume Day	Tax Day	National Librarian Day	National Halku Day	National Exercise Day	Humorous Day	Notional Look-Alike Day
21 World Creativity and innovation Day ***********************************	Earth Day withtoxy	World Book Day	24	National Telephone Day	National Arbor Day/ Stop Food Waste Day	27 Independen Bookstore Day
28	29	30 National Adopt				

### Strategy, Aim and the Idea behind this story



Axis Bank is a leading private sector bank in India, offering a diverse range of financial services. With a history dating back to 1993, it provides retail banking, corporate banking, and international banking solutions. Axis Bank is known for its innovative products and customer-centric approach. Leveraging technology, it offers internet banking, mobile banking, and digital payment solutions. The bank has a wide network of branches and ATMs across India, ensuring accessibility for its customers. Axis Bank has received numerous awards for its performance and contributions to the banking sector.

# Strategy, Aim and the Idea behind this post



Applying for a loan with Axis Bank is a streamlined process. You can start by visiting their website or any nearest branch. Fill out the loan application form with your personal, financial, and employment details. Submit the required documents, which typically include proof of identity, address, income, and employment. Axis Bank's team will then review your application and documents. Upon approval, you'll receive the loan offer detailing terms, interest rates, and repayment schedules. Finally, upon acceptance, the loan amount will be disbursed to your account

# Part 3: Content Ideas and Marketing Strategies

To bolster Axis Bank's online presence and engage its customer base effectively, a multifaceted content strategy can be adopted. This strategy should include a mix of educational, informative, and promotional content tailored to the needs and interests of the target audience. Content ideas could range from financial education materials covering topics like budgeting, investing, and managing debt, to product guides that simplify complex banking offerings. Incorporating customer success stories and testimonials can add a personal touch, showcasing how Axis Bank's services have positively impacted real people. Additionally, leveraging digital channels such as social media, email marketing, and targeted advertising can amplify the reach of this content. Social media platforms offer a space for interactive engagement, while email campaigns enable personalized communication and promotion of new products or offers. Collaborating with influencers and hosting community events can further enhance brand visibility and credibility. By implementing these content ideas alongside targeted marketing strategies, Axis Bank can effectively communicate its value proposition, nurture customer relationships, and drive business growth in the competitive banking landscape

## Part 4: Content Creation and Curation

#### Post Creation:

• Select Content Categories: Come up with three different content formats relevant to the chosen topic or industry. Research and Brainstorm: Research trending topics, industry news, or audience interests within each category. Brainstorm ideas for social media posts that align with each category. Write complete content/caption along with the CTAs.

Format 1

Format 2

Format 3

### Format-1: Axis Bank Net Banking

#### Caption:

Axis Bank Online brings the bank to your fingertips, offering a seamless and secure banking experience that adapts to your lifestyle. With our user-friendly digital platforms, managing your finances becomes a breeze, whether you're on the go or in the comfort of your home. From convenient mobile banking apps to robust internet banking services, we empower you to transact, invest, and stay in control of your finances with ease. Experience the future of banking today with Axis Bank Online. Hashtags:

#AxisBankOnline #BankingMadeEasy #DigitalBanking #AxisAnywhere #SecureTransactions #AxisConvenience #OnlineBankingSimplified #AxisBankingExperience #BankingOnTheGo #AxisTech



### Format-2: Axis Bank nri Account

#### Caption:

Axis Bank offers Non-Resident External (NRE) and Non-Resident Ordinary (NRO) accounts for NRIs (Non-Resident Indians). These accounts are tailored to meet the banking needs of NRIs who wish to manage their finances in India. Here's a brief overview of NRE Account (Non-Resident External Account):

- An NRE account is an Indian rupee-denominated account where NRIs can deposit their foreign earnings, which can be repatriated along with the interest earned, freely without any restrictions.
- Funds in this account are fully repatriable, which means both the principal amount and the interest earned can be transferred abroad without any restrictions.
- NRE accounts can be in the form of savings, current, recurring, or fixed deposit accounts.
- Interest earned on the NRE account is tax-free in India.
- 2. NRO Account (Non-Resident Ordinary Account):
  - An NRO account is also an Indian rupee-denominated account but with restricted repatriability



### Format-3:nse axisbank

#### Caption:

As of my last update, Axis Bank is indeed listed on the National Stock Exchange of India (NSE) under the ticker symbol "AXISBANK." This allows investors to buy and sell Axis Bank shares on the NSE, enabling them to participate in the stock market and potentially benefit from the bank's performance. If you're interested in trading Axis Bank shares on the NSE, you can do so through a brokerage account that provides access to the NSE platform.



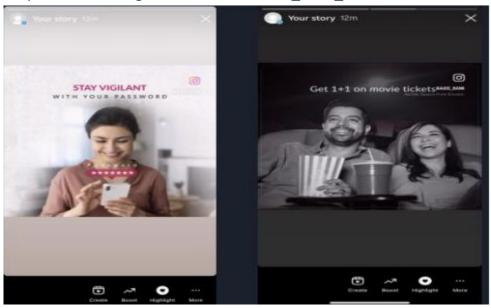
Touched 52-Week High on NSE

# Part 4 : Content Creation And Curation Instagram Story

Utilize the Stories feature on Instagram for two consecutive days. Share behind-the-scenes glimpses, polls, quizzes, or sneak peeks etc to encourage audience participation. Once uploaded use the story highlight feature on Instagram and save these 2 story with an appropriate name for each. Be as creative as possible

# Screenshots Of Story

https://www.instagram.com/stories/axis\_bank\_7722/3348978190982188178?igsh=MTZ0d3B3ZjI1Y 3pidA

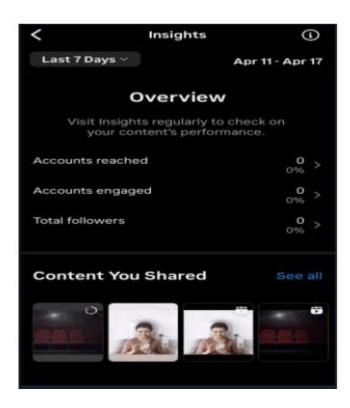


# Highlights for story

https://www.instagram.com/s/aGlnaGxpZ2h0OjE3OTkwNTU0OTA0NDc4NjEy?story\_media\_id=3 348978190982188178&igsh=MXEyaTFvZHBxNml1aA



# Story Insights - Q&A



Reach is	
Impressions is	
ikes is	
=tc	

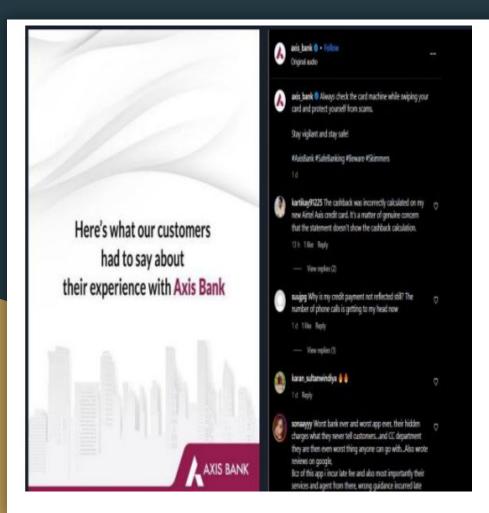
Areas for improvement:

- 1) Story could be better. Quiz option would help in getting engagement
- 2) Since the shares of informative stories are more, we could create more informative stories

### Part 4: Content Creation and Curation

#### Designs/Video Editing

- Designs/Video Editing Design Tools Familiarization (use Canva for creating visually appealing graphs)
- Video Creation: Utilize VN or any video editor of your choice to create videos related to the chosen topic



Post Link:

https://www.instagram.com/p/C56FRoxNQ m-/?igsh=cGs1bXE0MDg5bHU
This homecoming season, we hosted our customers at NRI exclusive event series during their visit to India, which gave them a flavor of India's economic landscape. We had the opportunity to meet NRI customers across 7 cities and here's a glimpse of what they had to say about their banking journey with us. Looking forward to continue hosting our NRI patrons in the future.

Hashtags:

#AxisBankNRIBanking #NRIBanking #InvestmentPerspectives #AxisBankNRIEvents



Video Link:

https://www.instagram.com/reel/C557G 5rh12V/?igsh=bHFxNTE2dmoyajEy This homecoming season, we hosted our customers at NRI exclusive event series during their visit to India, which gave them a flavor of India's economic landscape. We had the opportunity to meet NRI customers across 7 cities and here's a glimpse of what they had to say about their banking journey with us. Looking forward to continue hosting our NRI patrons in the future.

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