Axis Finance launches Drishti to accelerate data-led credit decisioning

- *Configurable digital platform to enhance speed, consistency and data-led decisioning across loan journeys*
- *Aims to improve turnaround times and strengthen risk oversight across retail and MSME lending*

Mumbai, July 27th 2026: Axis Finance Limited (AFL), one of India's fast-growing non-banking financial companies (NBFCs), today announced the launch of **Axis Finance Drishti**, its in-house Business Rules Engine (BRE). The platform is designed to bring greater speed, consistency and intelligence to credit decision-making. In its first phase, Drishti has been rolled out for Personal Loans, Business Loans, Loan Against Property and Disha Home Loans.

Developed as a configurable digital platform, Drishti enables automated and policy-driven credit assessments by combining underwriting workflows with data-led insights and statistical scorecards. The platform incorporates real-time decisioning, dynamic policy implementation and integration with multiple data sources including alternate data to support both straight-through processing (STP) and assisted credit journeys.

The initiative has been introduced in alignment with AFL's core strategy, 'Grow the Good', to strengthen its digital lending & technical capabilities and enhance the overall borrowing experience for customers. It is expected to drive operational excellence by enabling faster, smarter and more scalable credit decisioning, improving efficiency while delivering a more seamless and frictionless loan journey.

With Drishti, AFL aims to bring greater standardization to credit evaluation, thereby enhancing consistency and governance in lending decisions. This marks a key step in Axis Finance's ongoing focus on leveraging technology and analytics to simplify lending processes while reinforcing disciplined risk management and operational efficiency.

Commenting on the development, **Sai Giridhar, MD & CEO, Axis Finance Limited**, said, *"At Axis Finance, our focus is on building a more agile and analytics enabled lending ecosystem. With the launch of Axis Finance Drishti, we are strengthening our ability to deliver faster, more consistent credit decisions by embedding intelligence, advance analytics and automated credit workflows into our core decisioning frameworks, while maintaining strong governance and risk discipline. As we scale, investments in such capabilities will be critical to enhancing customer experience, improving portfolio quality and supporting sustainable portfolio growth."*

Axis Finance continues to prioritise customer experience through ongoing investments in technology and process improvements. Over the past year, the Company has introduced initiatives such as ABC Scorecards to enhance objectivity in credit assessment and an AI-assisted quality monitoring framework for collection, reinforcing fair and transparent customer interactions. Together, these efforts reflect AFL's focus on combining analytics, technology and governance to drive more efficient and customer-centric lending journeys.