

# IndusInd Bank

February 12, 2020

**The Asst. Vice President  
Listing Department  
National Stock Exchange of India Ltd.**  
Exchange Plaza, 5<sup>th</sup> Floor  
Plot No. C/1, G Block  
Bandra-Kurla Complex  
Bandra (East), Mumbai – 400 051

**The Deputy General Manager  
Corporate Relationship Dept.  
BSE Ltd.**  
1<sup>st</sup> Floor, New Trading Ring  
Rotunda Building, P. J. Towers  
Dalal Street, Fort,  
Mumbai – 400 001

**NSE Symbol: INDUSINDBK**

**BSE Scrip Code: 532187**

**Chief Regulatory Officer,**  
India International Exchange.  
1st Floor, Unit No. 101,  
The Signature Building No.13B,  
Road 1C, Zone 1, GIFT SEZ,  
GIFT CITY, Gandhinagar - GJ 382355

**Scrip Code: 1100027**

Madam / Dear Sir,

**Subject: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**


In Compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on “**Edelweiss Investor Conference**”.

In compliance with the Regulation 46, the Presentation is also being hosted on the Bank's website at [www.indusind.com](http://www.indusind.com).

Kindly take the same on record and oblige.

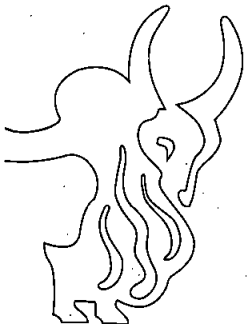
Thanking you,

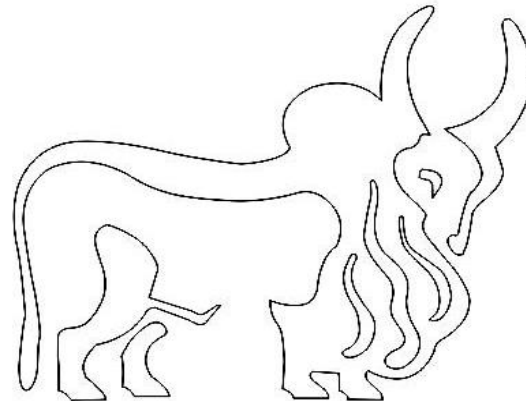
Yours faithfully,  
**For IndusInd Bank Limited**

  
**Haresh Gajwani  
Company Secretary**

IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri-Ghatkopar Link Road,  
Chakala, Andheri E, Mumbai - 400 093, India. Tel: (0022) 66412200

**Registered Office:** 2401 Gen. Thimmayya Road, Pune 411 001, India  
Tel.: (020) 2634 3201 Fax: (020) 2634 3241 Visit us at [www.indusind.com](http://www.indusind.com)  
CIN: L65191PN1994PLC076333

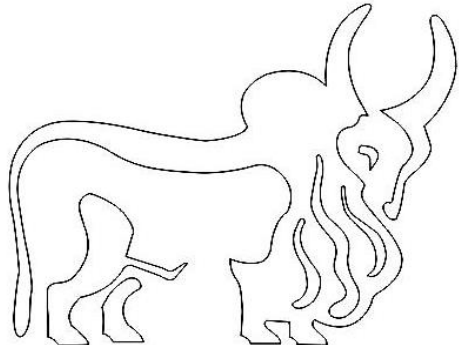




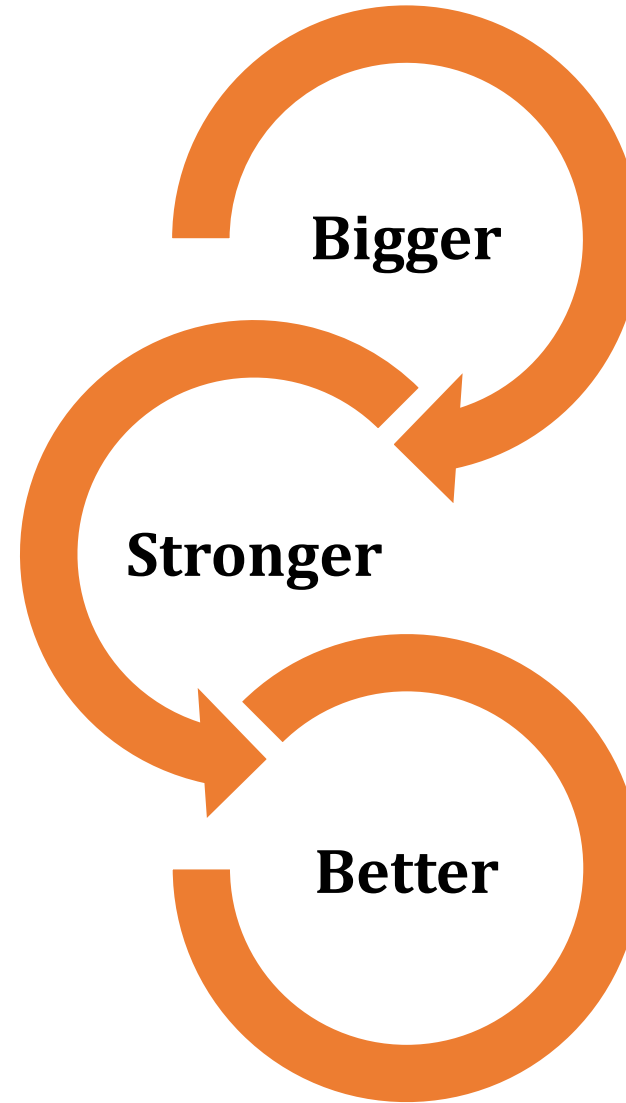
# ***IndusInd Bank***

**Getting Bigger, Stronger & Better  
Edelweiss Investor Conference**

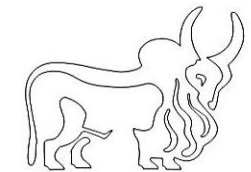
**February 12, 2020**

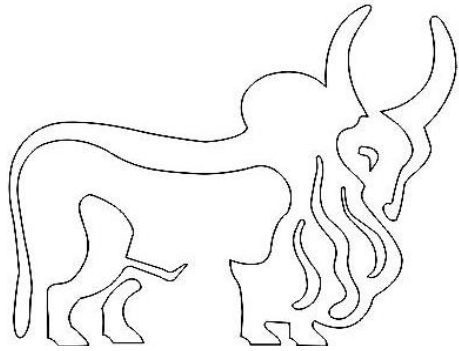


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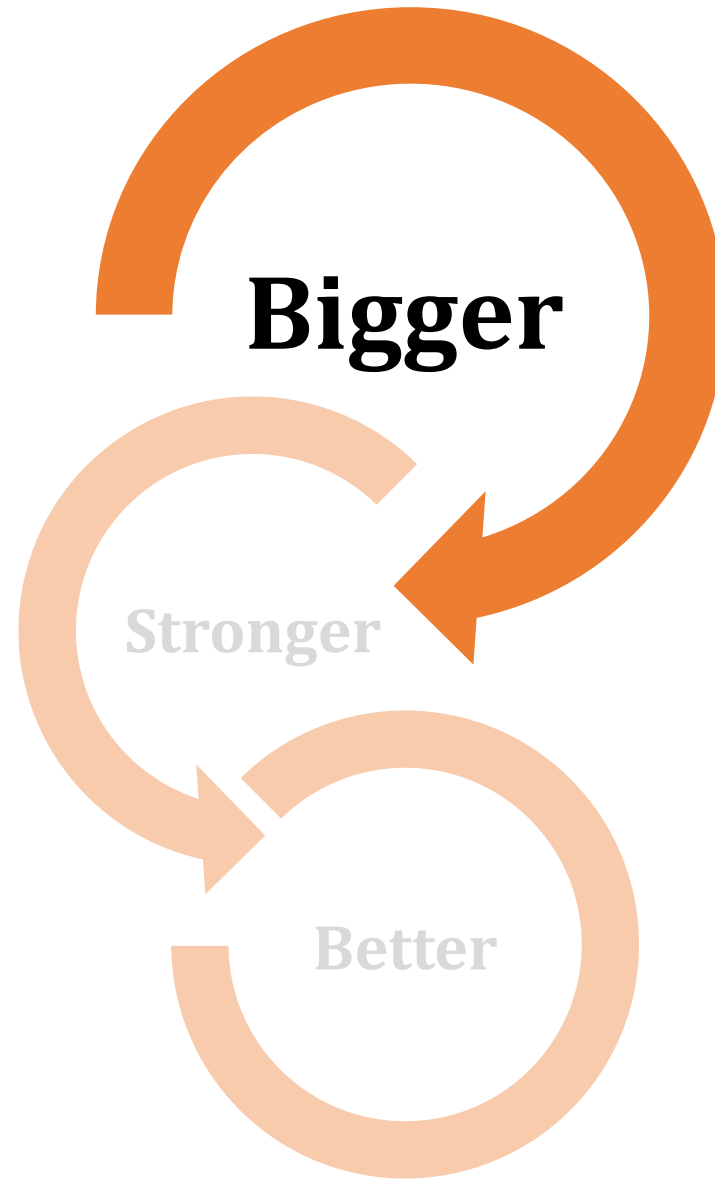


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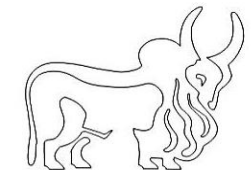




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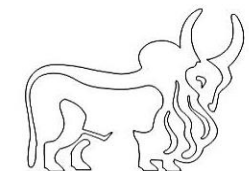


# Long Growth Runway with Focused Execution

- **Market Share <2% across loans & deposits**
- **Favorable competitive intensity**
- **Well capitalized balance sheet**

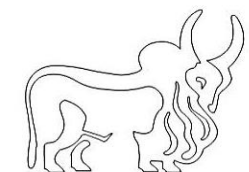
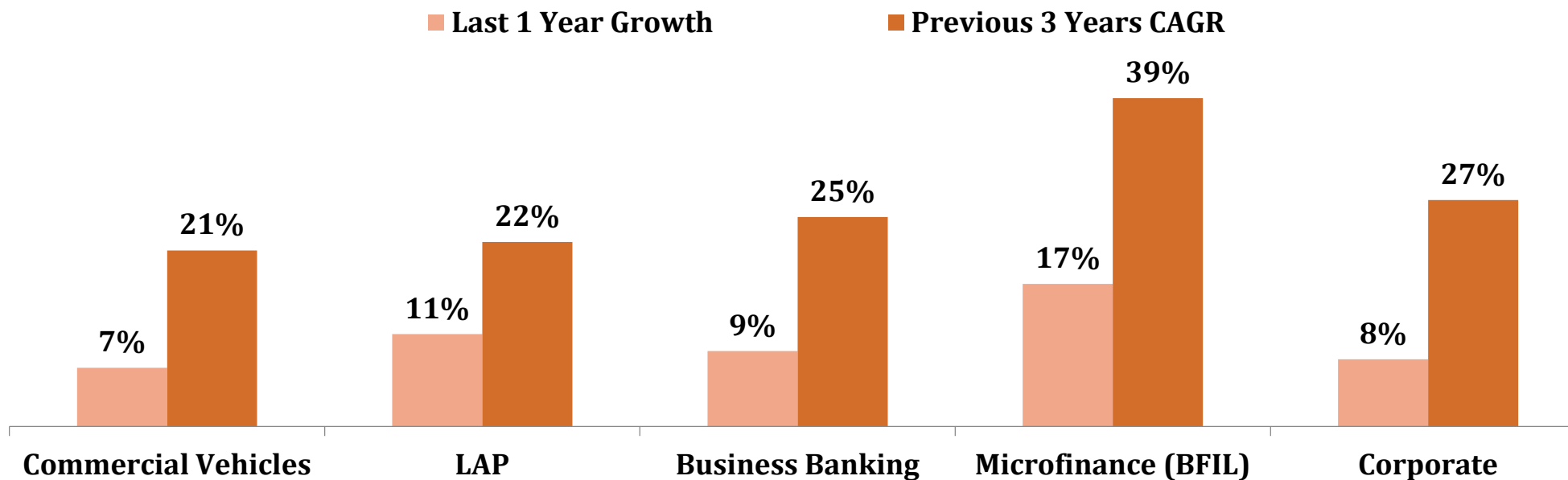
## Disproportionately Large Distribution

|                        | Mar-2008     | Dec-2019     | Mar-2023 (E)           |
|------------------------|--------------|--------------|------------------------|
| Branches               | 180          | 1,851        | 2,500 - 3,000          |
| BFIL                   | -            | 2,163        | 3,000                  |
| Vehicle Finance        | 675          | 859          | 1,000                  |
| <b>Total</b>           | <b>855</b>   | <b>4,873</b> | <b>6,500 - 7,000</b>   |
| ATMs                   | 336          | 2,721        | 4,500 - 5,000          |
| <b>All Touchpoints</b> | <b>1,191</b> | <b>7,594</b> | <b>11,000 - 12,000</b> |



# Many Business Units at the Cusp of Growth Recovery

- Slower growth vs. past due to market dynamics / cautious stance
- Expecting this gap to be bridged moving forward



# Rural Banking – the Next Frontier

We Have the Largest Footprint in Rural India with Innovative Service Models

**77 Lakhs**  
Women Borrowers

**15 Lakhs**  
Retail Stores

**13,104**  
Sangam Managers

**1.4 Lakhs**  
Eateries

**15 Lakhs**  
Customers met  
every day

**Rs 20,400cr**  
9MFY20 Disbursements

**21**  
States

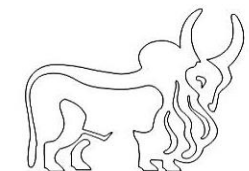
**1.23 Lakhs**  
Villages & Towns

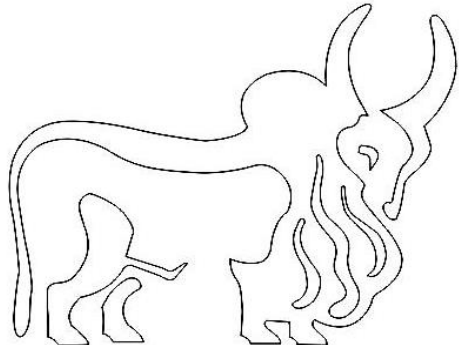
**426**  
Districts

**80%**  
Presence in Rural

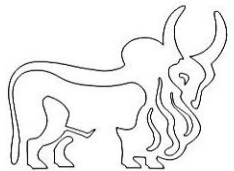
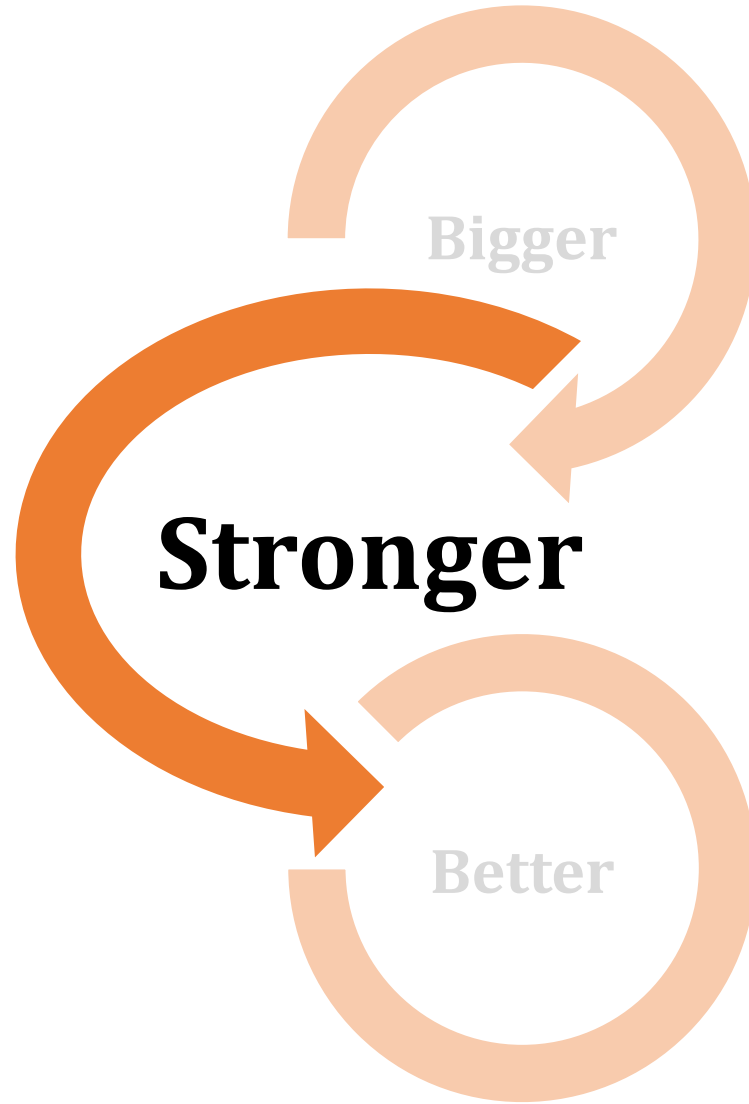
**Products**  
Facilitated Mobile /  
Solar Lamps / Sewing  
Machines etc.

**82 Lakhs**  
Units till date





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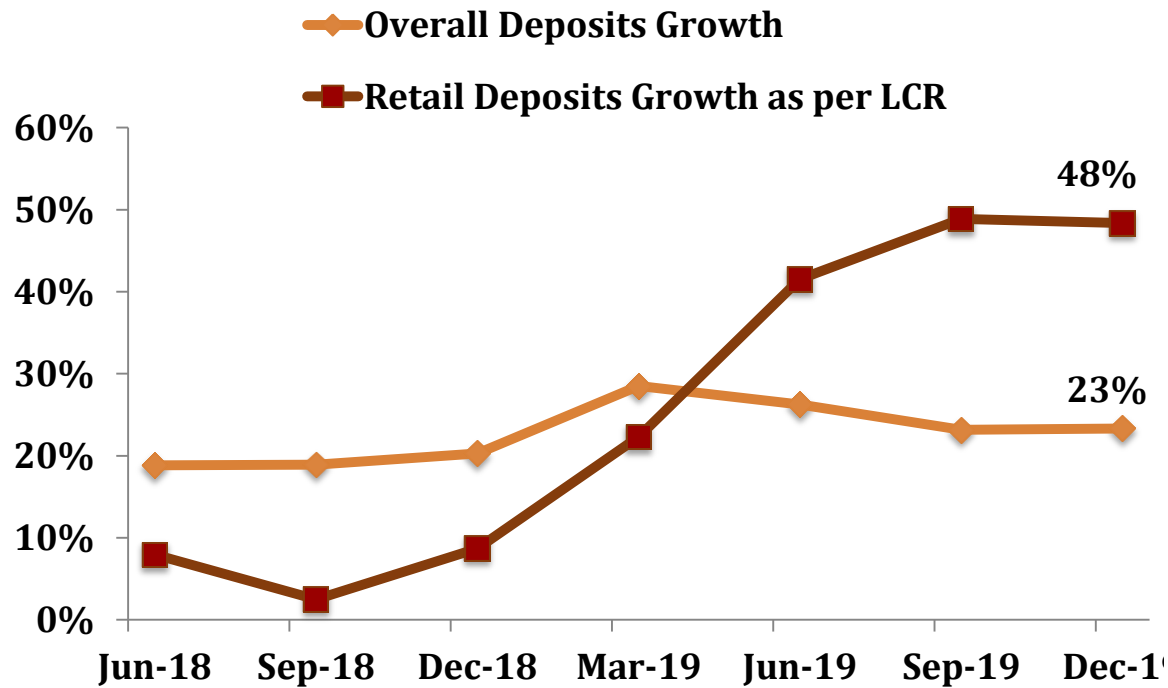


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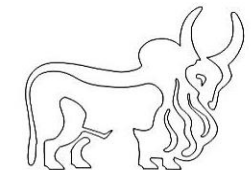
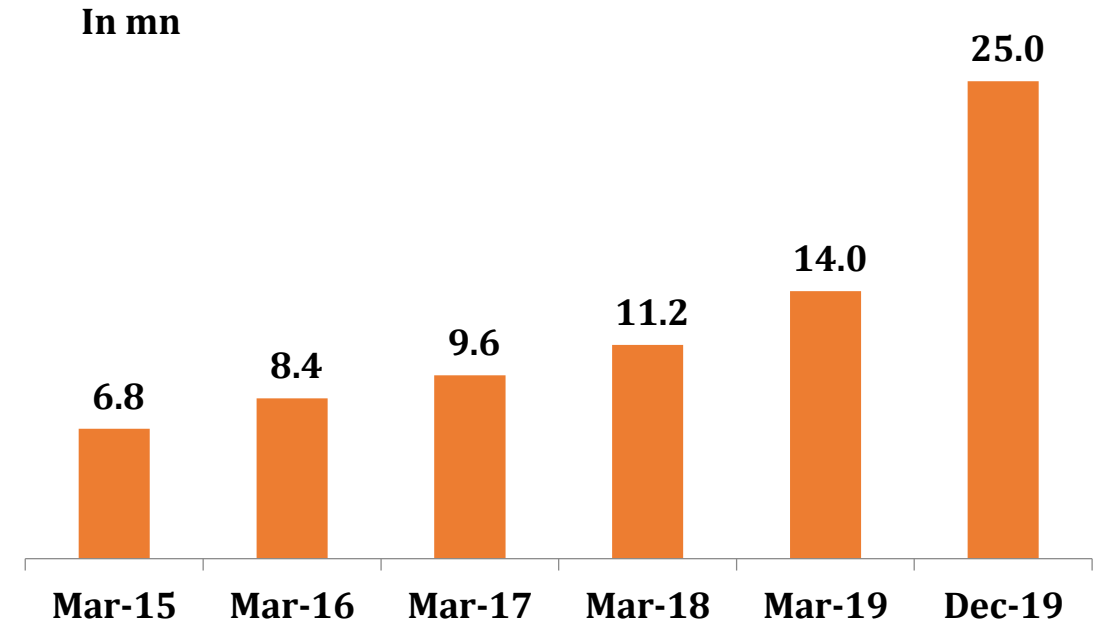


# Retailisation of Liabilities

## Surge in Retail Deposits



## Massive Ramp-up in Customer Base



# Continued Balance Sheet Strengthening

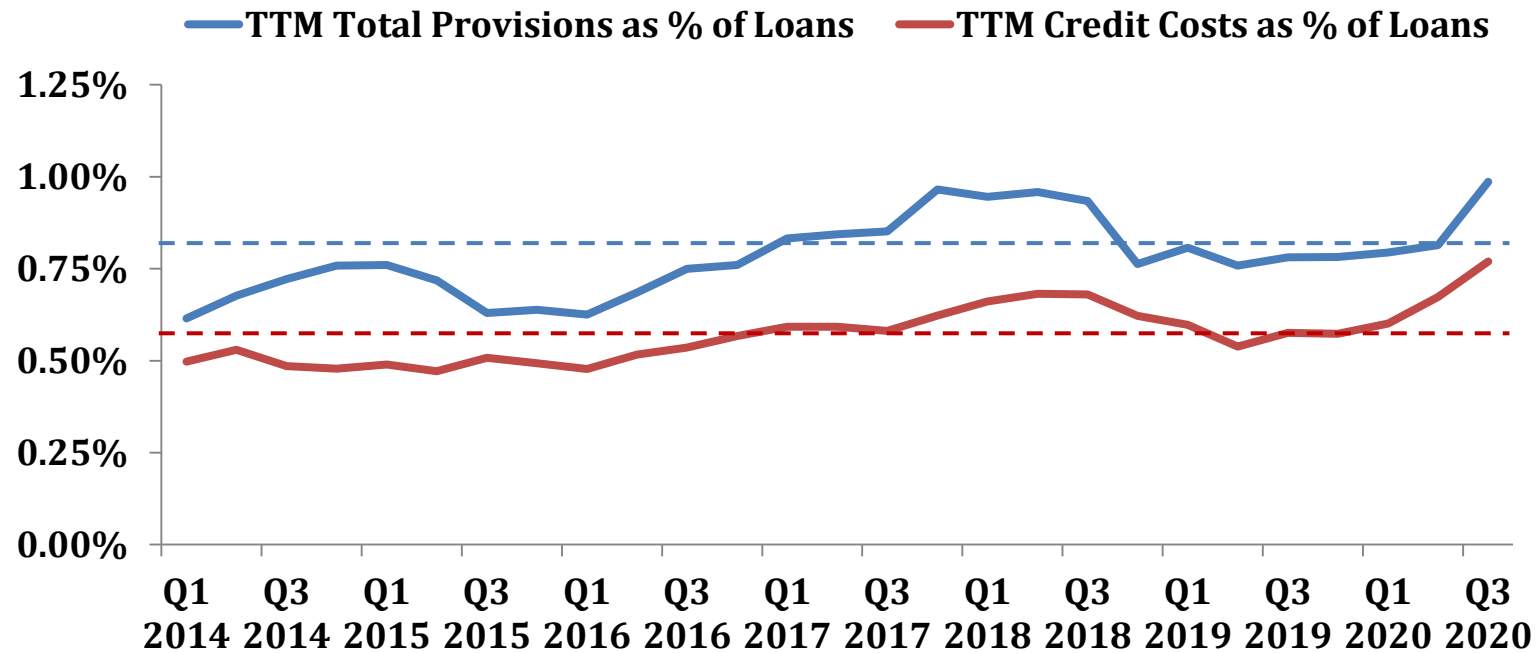
|  | Mar-2019    | Dec-2019  |
|--|-------------|-----------|
| Provision Coverage Ratio   | 43%         | 53%       |
| 3 Stressed Groups  | 1.9%        | 0.47%     |
| SMA-2<br>(excl. overlap with the 3 Stressed Groups)                | 0.34%       | 0.53%     |
| Standard Sub-investment Exposure<br>(as a % of Corporate Exposure) | 7.4%        | 3.7%      |
| Net Exposure to an NPA Group in<br>Infrastructure Sector           | Rs. 1,352cr | Rs. 814cr |

**Focus on Qualitative Improvements**

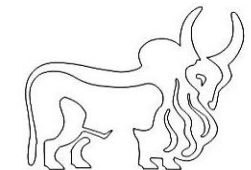


# Trending in Provisions

**9MFY20 Provisions ~25bps Higher than the Historical Averages**

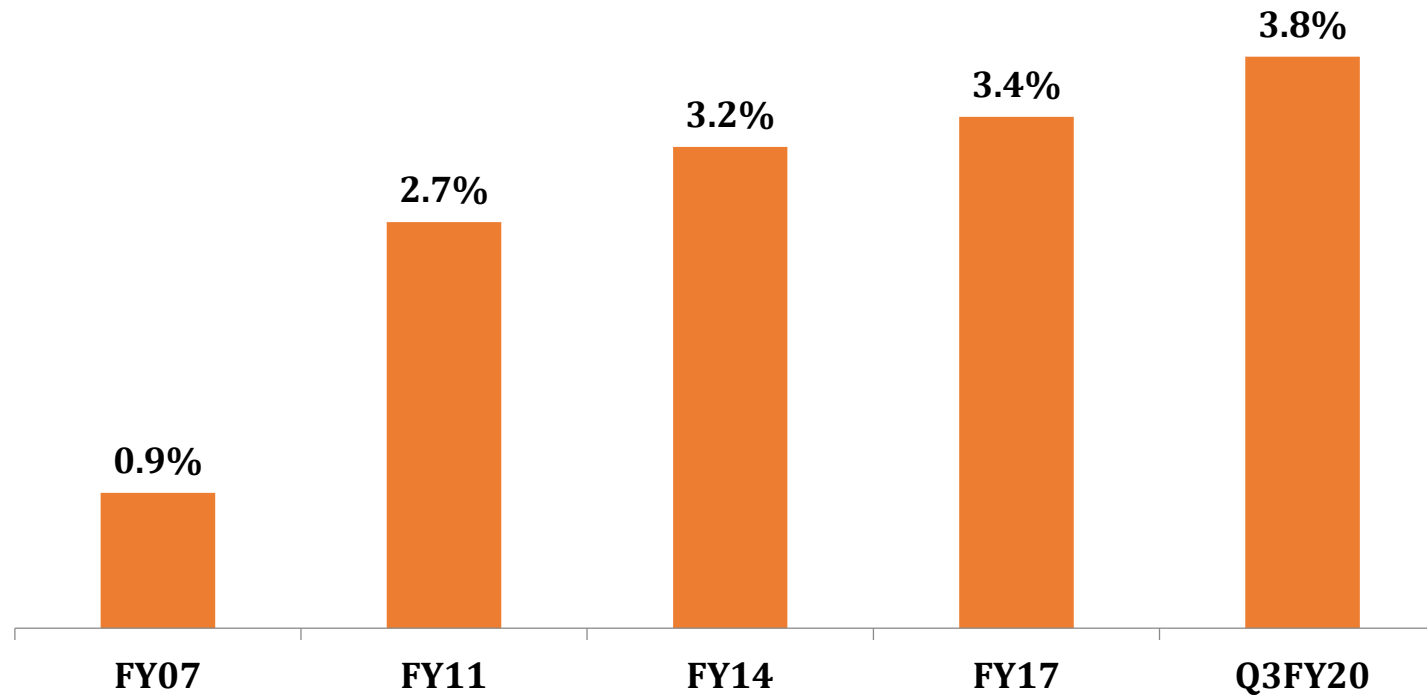


**RoE of 15.6% for Q3 and 17.1% for 9MFY20 Despite One-off Provisions**

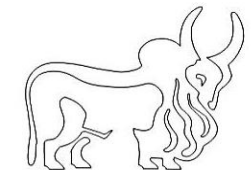


# Industry Leading Profitability

Operating Profit / Total Assets



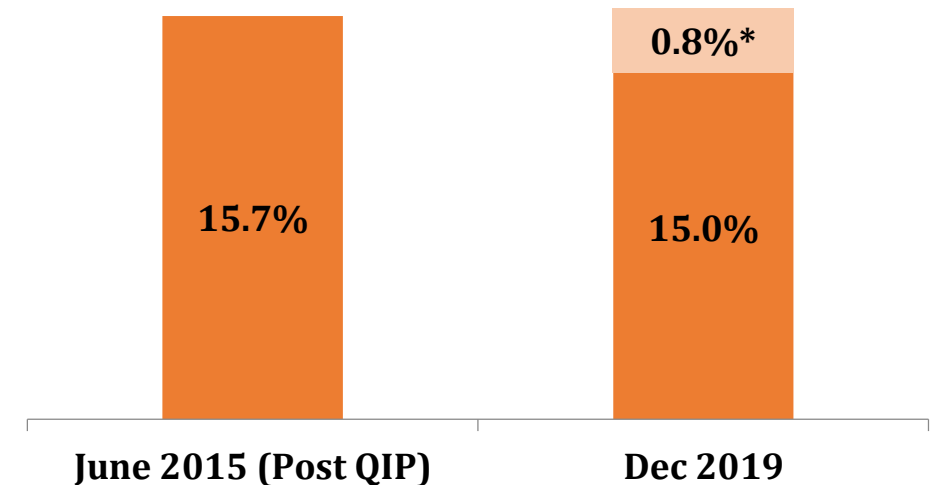
Driven by Strong Expertise in Select Domains



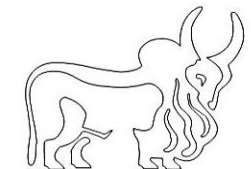
# Efficient Capital Utilization

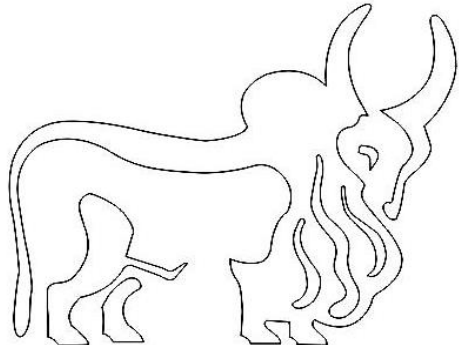
- One of the longest capital raise cycle
- Tier I >15% despite 26% CAGR since the last QIP
- Continued Focus on RoRWA

## Tier I Ratio

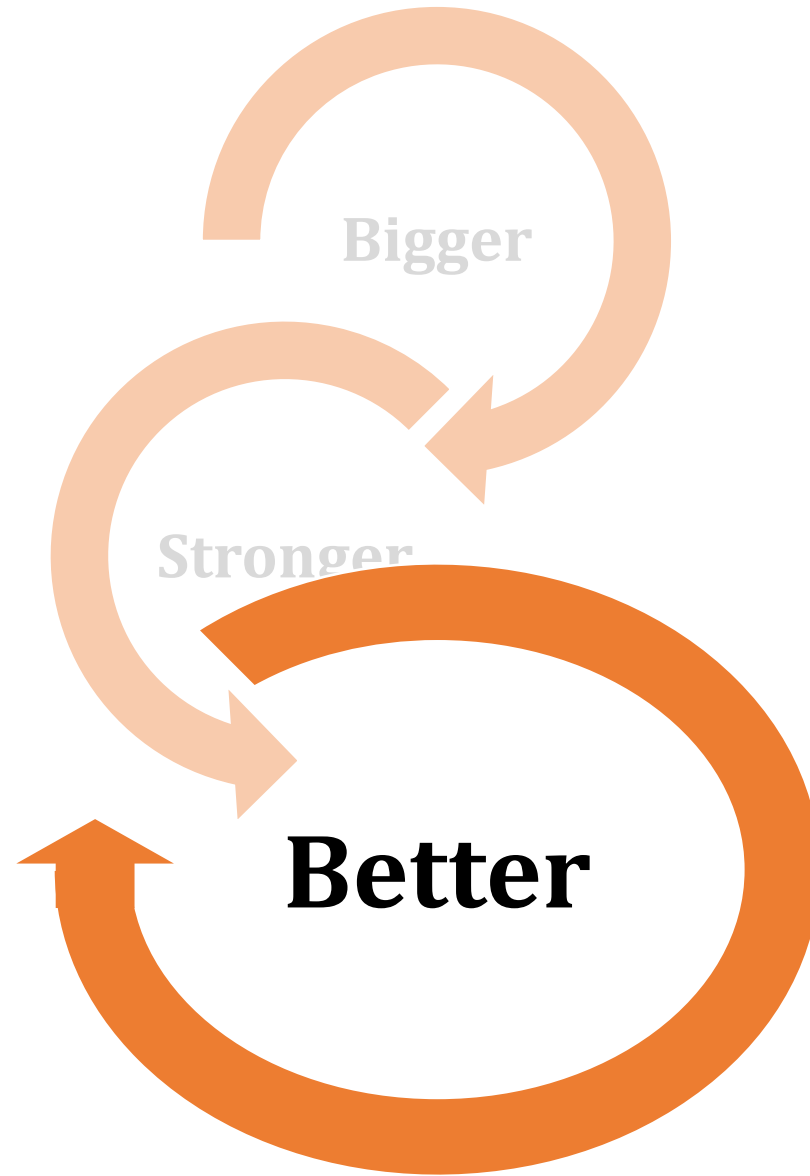


*\* balance promoter preference amount at current risk weights*

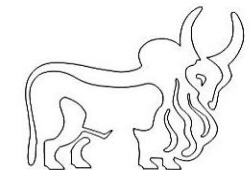




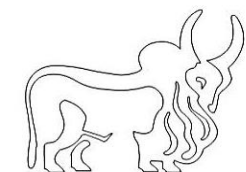
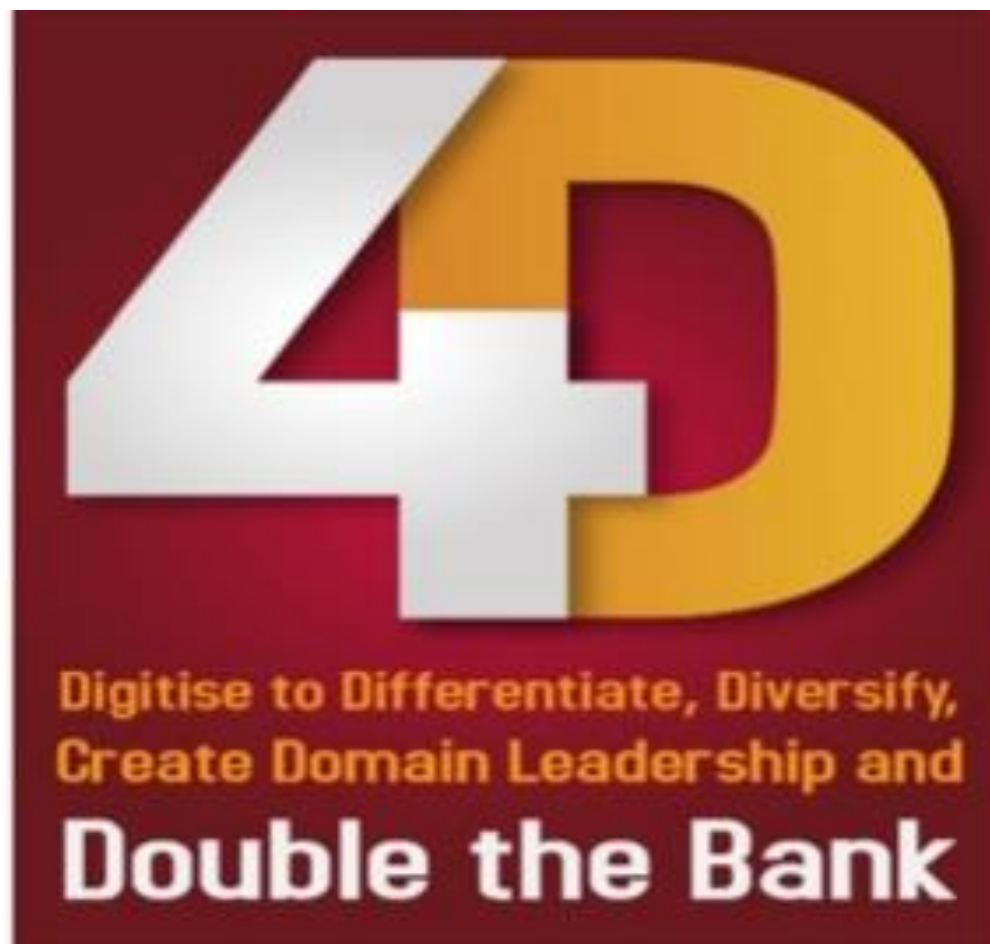
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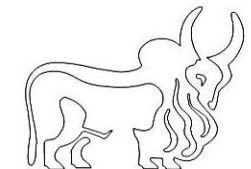
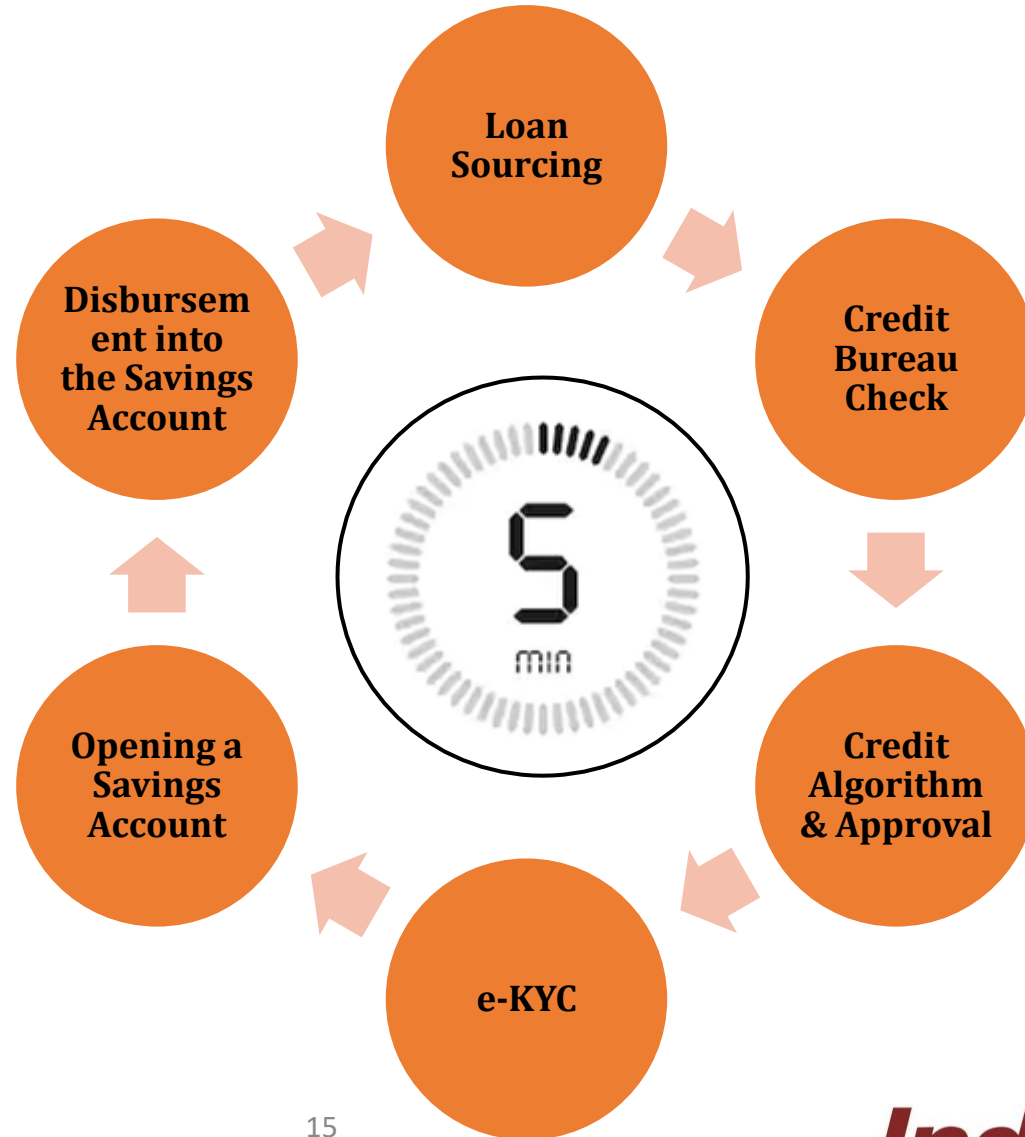


# PC-4 Strategy



# Ingraining Digital into our DNA

## ➤ Underwriting example:





# Innovative Financial Inclusion Models

“Bharat Money” provides access to financial services at short distance in the deepest geographies



Travels  
500m



Deposits and Withdrawal

Bill payments and recharges

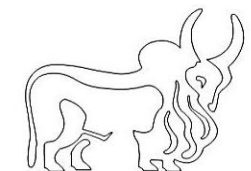
Allied and OTC financial services

Cross-sell and e-commerce

✓ Imbibes Savings Habit

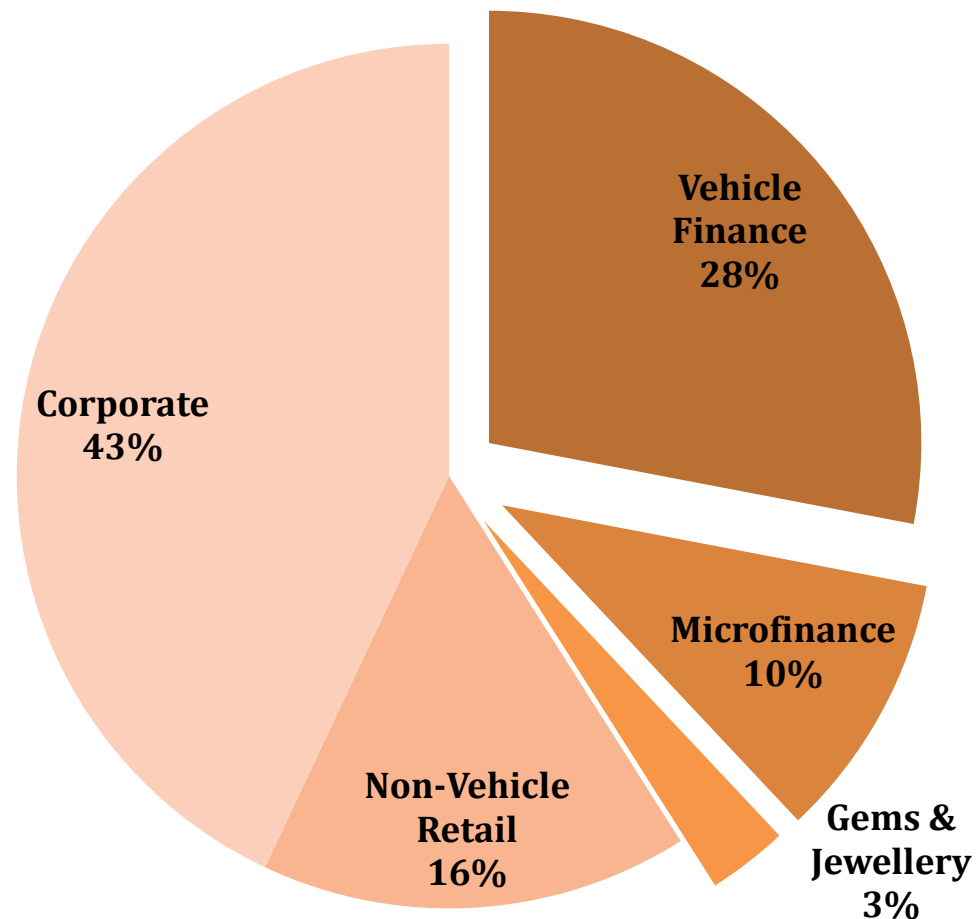
✓ Improves Credit Behavior

✓ Builds Transaction Data

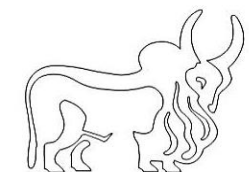


# Domain Expertise and Diversified Portfolio

Loan Mix - Dec-2019



+ Para-banking Ambition



# Sustainability as a Strategy

## Environmental Targets

**Affirmative Green & Impact Lending portfolio**  
5% of loans

**GHG Emissions Intensity and E-footprint**  
15% Reduction

**Participation in Green Indices**  
Maintain A- Rank in CDP;  
Submit to DJSI with a score >70

**Sustainable Procurement in Supply Chain**  
80% of vendors to have ESG policies in place;  
Vendor sustainability assessments in place

## Social Targets

**Livelihood/Inclusive Financing Portfolio**  
~45% of all loans

**Women Participation in Workforce**  
Expand to 22%

**Employee Engagement**  
Employee engagement initiatives with  
external benchmarking

**Participation in Community and Outreach**  
**Activity:** Green Champions; Volunteering  
of 10hr/staff & E Learning

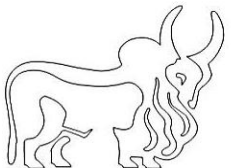
## Governance Targets

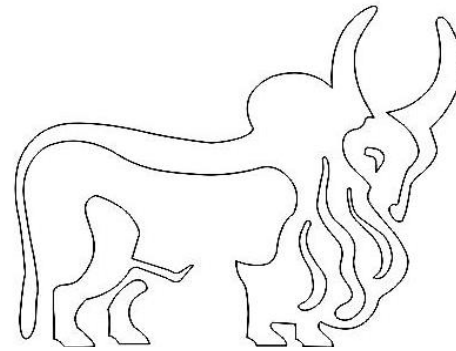
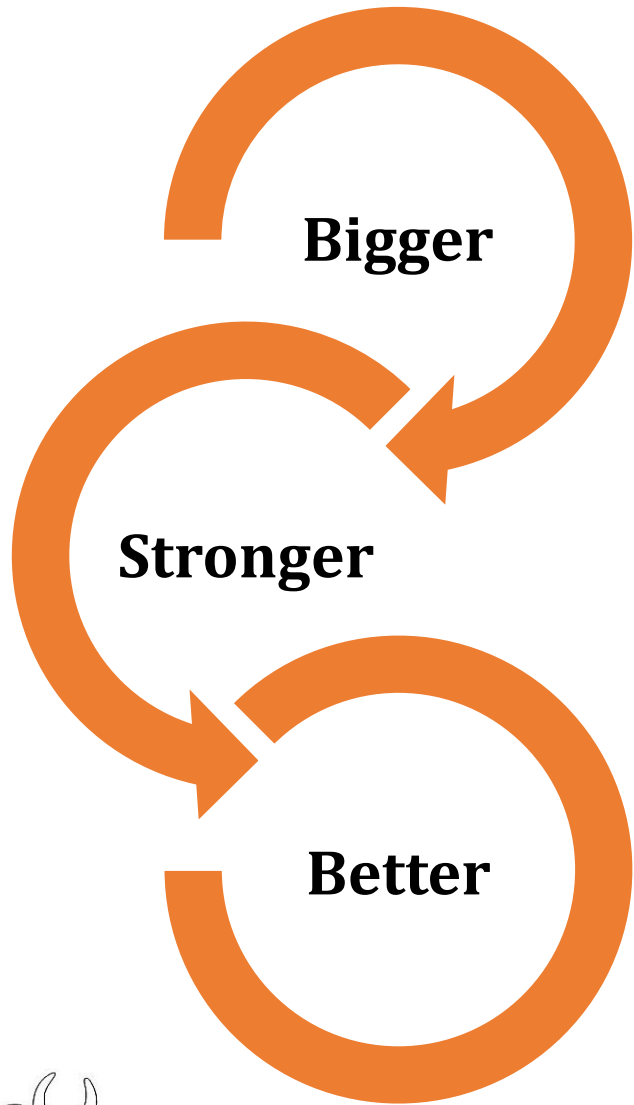
**Corporate Governance Score Rating**  
Leadership Score

**ESMS Lending Filters**  
ESMS filters to cover all Corporate Loans  
with external assurance

**ESG Disclosure and Integrated Reporting**  
External assurance of Disclosures

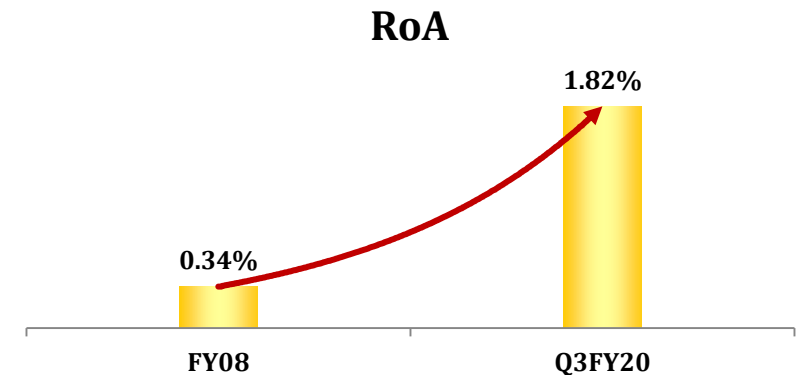
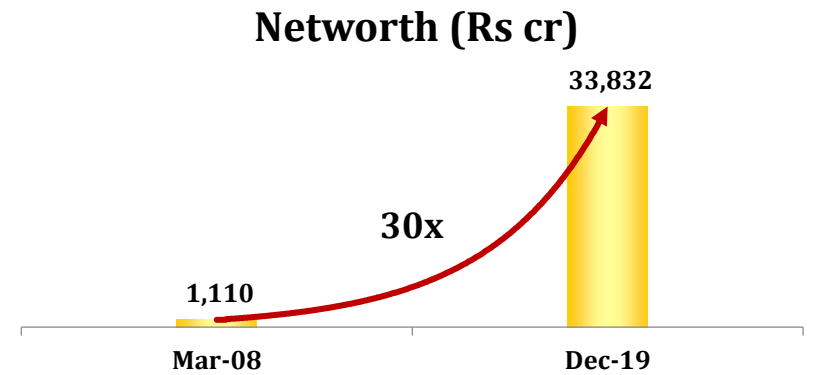
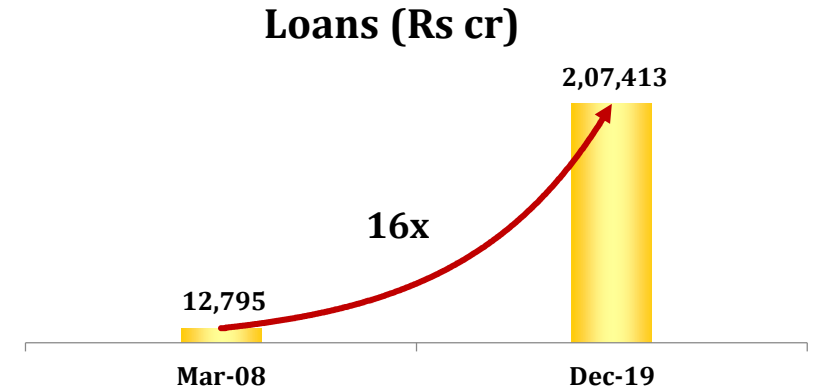
**Formulation and Compliance to ESG Policies and CDP Program** -External  
assurance of Disclosures



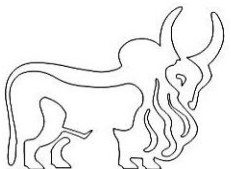


**IndusInd Bank**

Delivered for the past 12 years.  
Ambition to deliver in the future as well !



**IndusInd Bank**



Questions ?

Thank You

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