

IndusInd Bank

January 29, 2022

**National Stock Exchange of India Ltd. (Symbol: INDUSINDBK)
BSE Ltd. (Scrip Code: 532187)
India International Exchange (Scrip Code: 1100027)
Singapore Stock Exchange
Luxembourg Stock Exchange**

Madam/ Dear Sir,

Sub: Disclosure under Regulation 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we enclose herewith the Investor Presentation on the Unaudited Financial Results of the Bank for the quarter and nine-months ended December 31, 2021 ('Presentation').

In compliance with Regulation 46 of the Listing Regulations, the Presentation is being hosted on the Bank's website at www.indusind.com

We request you to kindly take note of the above and arrange to bring the same to the notice of all concerned.

Thanking you.

Yours Sincerely,
For IndusInd Bank Ltd.



**Girish Koliyote
Company Secretary
ACS 14285**

Encl: a/a



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
CIN: L65191PN1994PLC076333



Investor Presentation

Q3-FY22 | January 2022

IndusInd Bank at a Glance



5th Largest Private Bank
with Disproportionately
Large Distribution Network

₹2,28,583 cr Loans
₹ 2,84,484 cr Deposits
Diversified Across Products and Geographies

31 mn Customers
Across Segments

5,706 Branches/Outlets
PAN India Network



Universal Banking Approach
with Diversified Loan &
Deposit Mix

54:46 Loan Mix
Retail VS Wholesale

42% CASA
Stable Low-cost Deposits

Innovative Digital Approach
Overall Digital Transaction Mix at 92%



Strong Domain Expertise
Long Vintage across Cycles

Vehicle Finance
27% of the Loan Book

Micro Finance
12% of the Loan Book

Gems & Jewellery
4% of the Loan Book



Robust Balance Sheet
with Strong Capital Adequacy
& Contingency Buffers

18.06% CRAR
Tier 1: 16.37% | Tier 2: 1.69%
(excluding 9M FY 22 PAT)

137% Average LCR
Well above regulatory requirement

72% PCR
GNPA 2.48% | NNPA 0.71%



Strong Profitability
amongst highest in
the Industry

4.10% Net Interest Margin

**41.59% Cost to
Income**

**5.90% Operating Profit
Margin to Loans**



Key Financial Highlights for Q3 FY22

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹2,28,583 crores ▲ 10% YoY ▲ 4% QoQ	₹2,84,484 crores ▲ 19% YoY ▲ 3% QoQ	₹1,19,894 crores ▲ 24% YoY ▲ 3% QoQ	₹1,64,590 crores ▲ 16% YoY ▲ 3% QoQ	₹3,90,564 crores ▲ 14% YoY ▲ 3% QoQ
Profit & Loss	Net Interest Income	Total Fee Income	Revenue	Operating Profit	Net Profit
	₹3,793 crores ▲ 11% YoY ▲ 4% QoQ	₹1,877 crores ▲ 14% YoY ▲ 2% QoQ	₹5,670 crores ▲ 12% YoY ▲ 3% QoQ	₹3,312 crores ▲ 12% YoY ▲ 3% QoQ	₹1,242 crores ▲ 50% YoY ▲ 8% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	4.10% ▼ 2 bps YoY ▲ 3bps QoQ	1.35% ▲ 30 bps YoY ▲ 5 bps QoQ	10.88% ▲ 253 bps YoY ▲ 60 bps QoQ	41.59% ▲ 25bps YoY ▲ 15bps QoQ	0.71% ▲ 49bps YoY ▼ 9bps QoQ



Balance Sheet

₹In Crore	Q3FY22	Q3FY21	Y-o-Y (%)	Q2FY22	Q-o-Q (%)
Capital & Liabilities					
Capital	775	757	2% ▲	774	- -
Reserves and Surplus	45,830	39,774	15% ▲	44,552	3% ▲
Deposits	2,84,484	2,39,135	19% ▲	275,288	3% ▲
Borrowings	45,669	48,622	(6%) ▼	46,295	(1%) ▼
Other Liabilities and Provisions	13,806	13,158	5% ▲	13,586	2% ▲
Total	3,90,564	3,41,446	14% ▲	3,80,495	3% ▲
Assets					
Cash and Balances with RBI	13,147	8,165	61% ▲	13,239	(1%) ▼
Balances with Banks	53,385	42,612	25% ▲	53,891	(1%) ▼
Investments	72,715	61,057	19% ▲	69,245	5% ▲
Advances	2,28,583	2,07,128	10% ▲	220,808	4% ▲
Fixed Assets	1,916	1,878	2% ▲	1,903	1% ▲
Other Assets	20,818	20,606	1% ▲	21,409	(3%) ▼
Total	3,90,564	3,41,446	14% ▲	380,495	3% ▲



Profit and Loss Account – Q3 FY22

₹In Crore	Q3FY22	Q3FY21	Y-o-Y (%)		Q2FY22	Q-o-Q (%)	
Net Interest Income	3,793	3,406	11%	▲	3,658	4%	▲
Other Income	1,877	1,646	14%	▲	1,838	2%	▲
Total Income	5,670	5,052	12%	▲	5,496	3%	▲
Operating Expenses	2,358	2,088	13%	▲	2,277	4%	▲
Operating Profit	3,312	2,964	12%	▲	3,219	3%	▲
Provisions & Contingencies	1,654	1,854	(11%)	▼	1,703	(3%)	▼
Profit before Tax	1,658	1,110	49%	▲	1,516	9%	▲
Provision for Tax	416	280	49%	▲	369	13%	▲
Profit after Tax	1,242	830	50%	▲	1,147	8%	▲



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



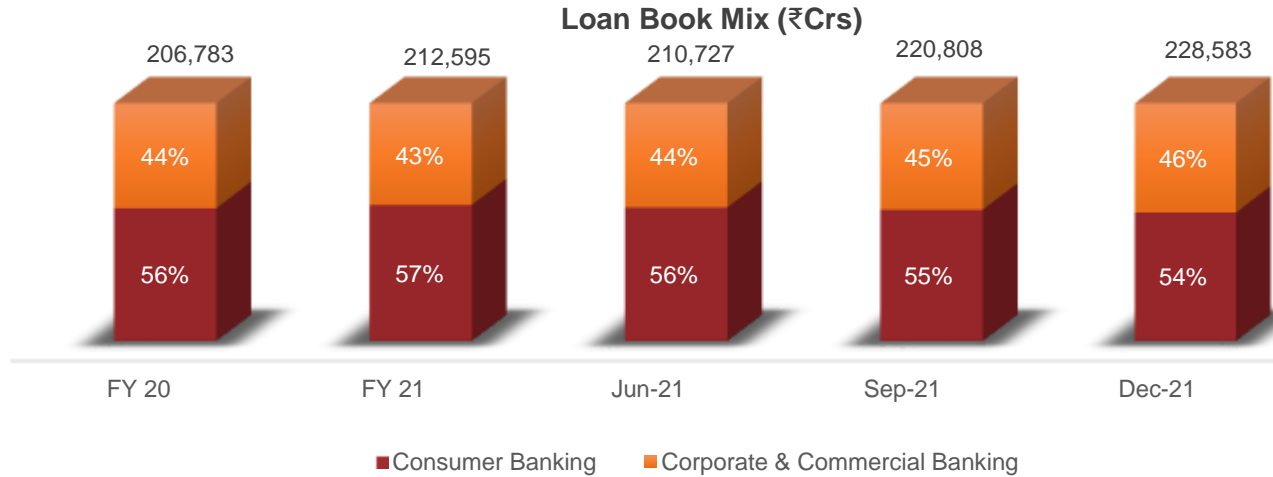
ESG
– Core to the Business
Philosophy



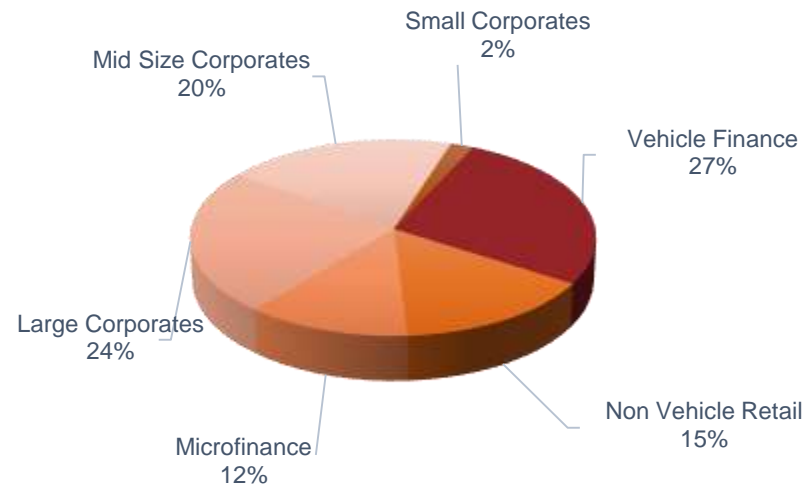
Experienced
Board and
Management Team



Well Diversified Loan Book across Consumer and Corporate Products



Corporate Banking	Dec-21	(₹Cr)	%
Large Corporates	53,789		24%
Mid Corporates	46,714		20%
Small Corporates	4,978		2%
Total Advances	1,05,481		46%



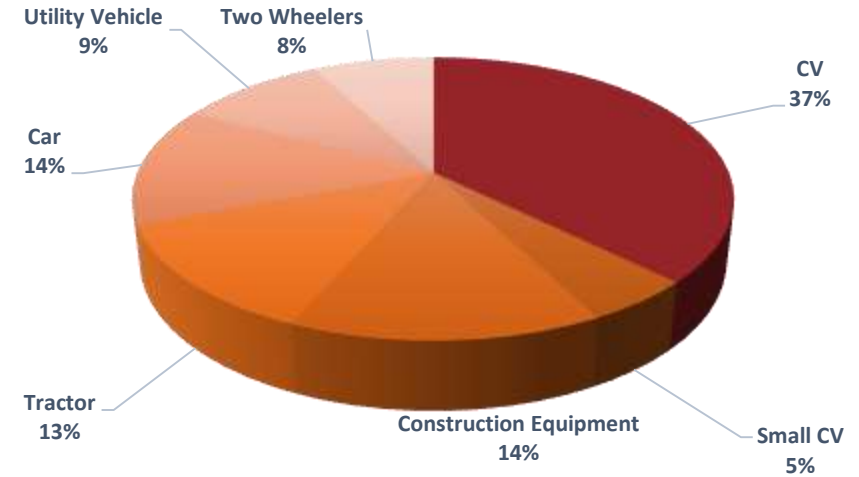
	(₹Cr)	
Consumer Banking	Dec-21	%
Vehicle Finance	60,608	27%
Commercial Vehicle	22,618	10%
Utility Vehicle	5,697	2%
Small CV	3,035	1%
Two-Wheeler	4,723	2%
Car	8,265	4%
Tractor	7,666	4%
Equipment Financing	8,604	4%
Non-Vehicle Finance	35,051	15%
Business Banking	11,314	5%
Loan Against Property	8,664	4%
Credit Card	5,301	2%
BL, PL, AHL, Others	9,772	4%
Microfinance	27,443	12%
Total Advances	1,23,102	54%

Vehicle Finance: Granular Portfolio Across Vehicle Categories

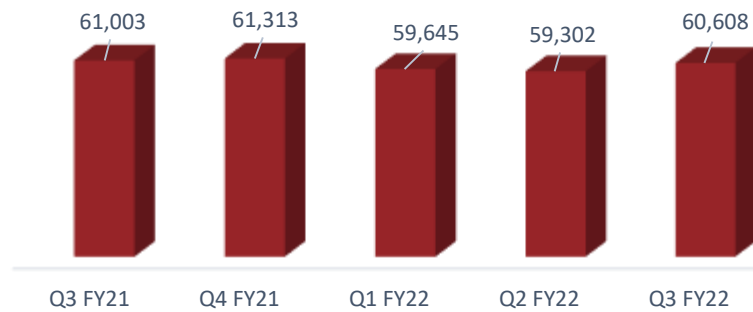
Overview of Vehicle Finance Division

35+ Years of Vintage Across Credit Cycles	Market Leader in Most Products Amongst Top 3	Focus on Business Owner Segment
Nimbleness of an NBFC With Dedicated Network	Nationwide Presence Diversified Across States	Strong Collateral Coverage Throughout the Loan Cycle

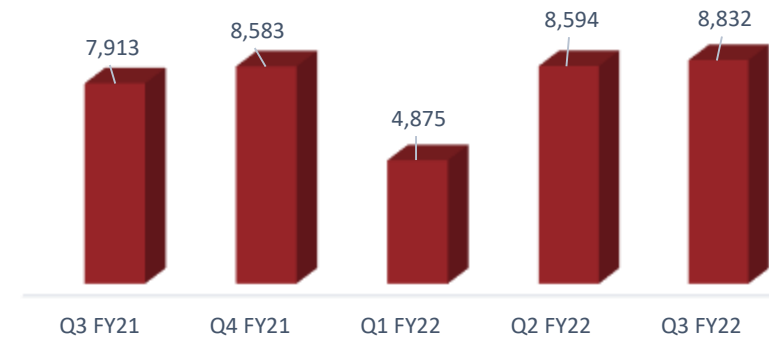
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹Crore)



Disbursements (₹Crore)



Microfinance: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



9mn
Women Customers



1.29 Lacs Villages
covered across 21
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

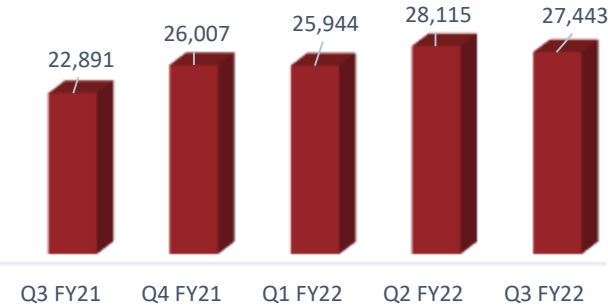


94K+ Bharat
Money Stores
Banking at
doorstep in remote
areas

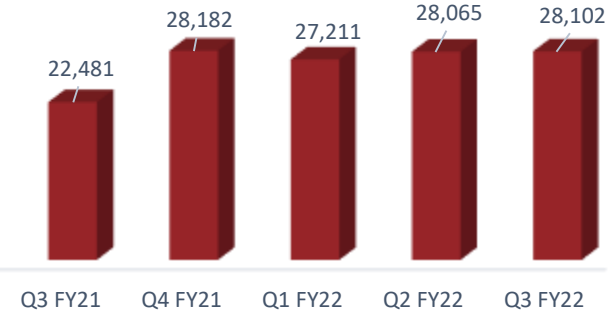


261K+ Merchants
Onboarded
Addressing the
MSME banking
needs

Micro Finance Loan Book (₹Crore)

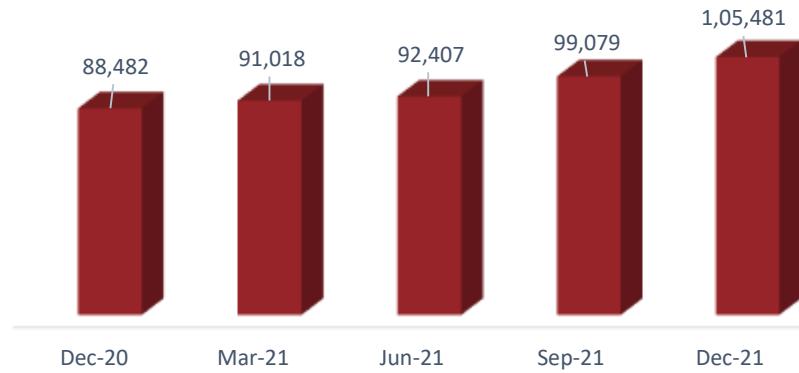


Average Ticket Size (₹)

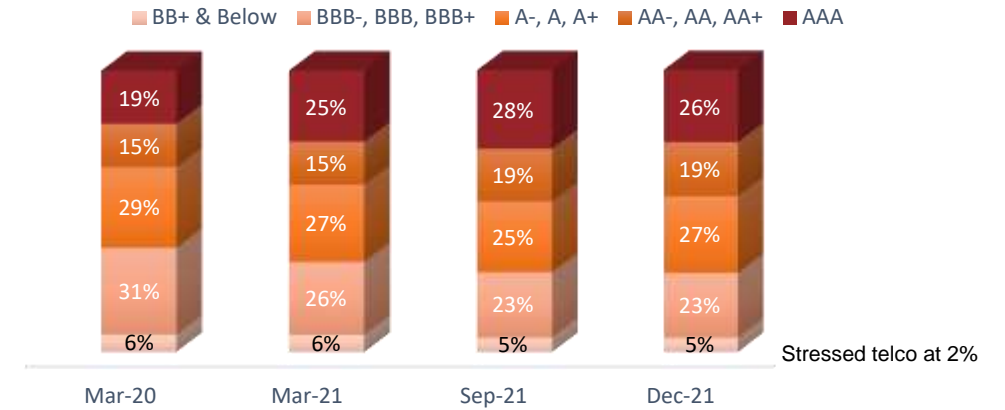


Corporate Portfolio – Focus on Granular, Higher Rated Customers

Corporate Loan Book (₹Crore)



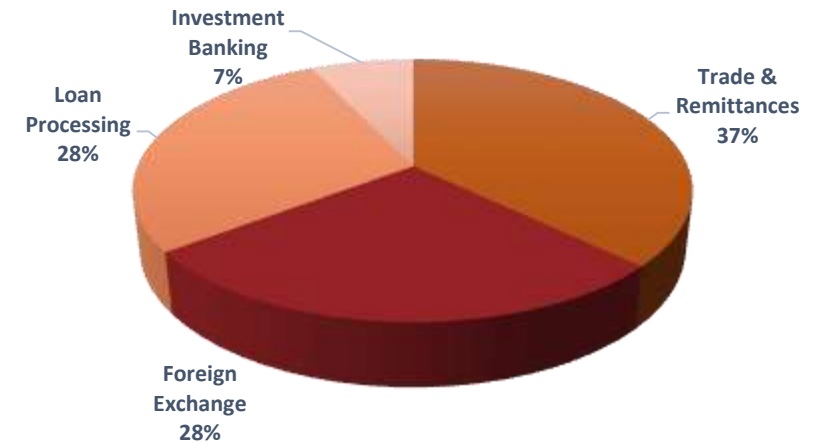
Improving Risk Profile *



Sector-wise Loan Mix (% of Total Loans)

Sector	Q3 FY22
NBFCs (other than HFCs)	4.80%
Gems and Jewellery	3.80%
Real Estate – Commercial & Residential	3.50%
Lease Rental	2.59%
Roads/Other Infra Projects	2.13%
Steel	2.11%
Power Generation – Renewable	1.46%
Food Beverages and Food processing	1.36%
Educational Institution	1.32%
Services	1.16%
Housing Finance Companies	1.15%
Power Generation – Non Renewable	1.06%
Textiles	0.89%
Others	18.77%
Corporate Banking	46.10%
Consumer Banking	53.90%
Total	100.00%

Diversified Fee Mix Q3FY22

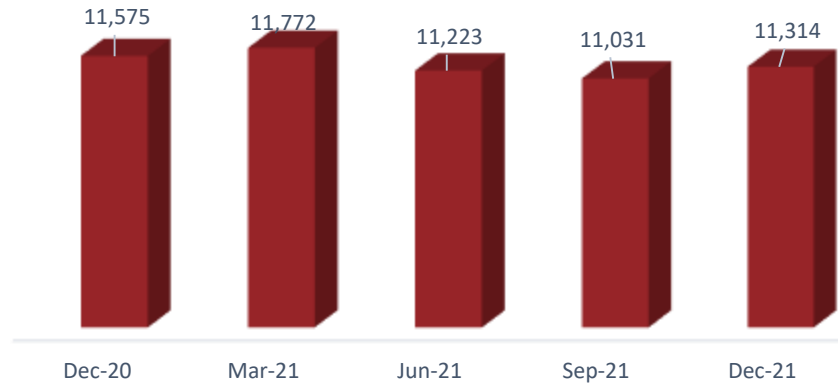


* Includes fund and non-fund based exposure to corporate clients

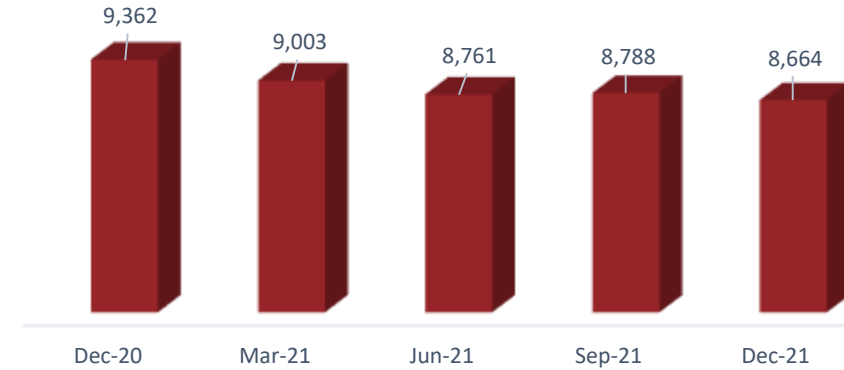


Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

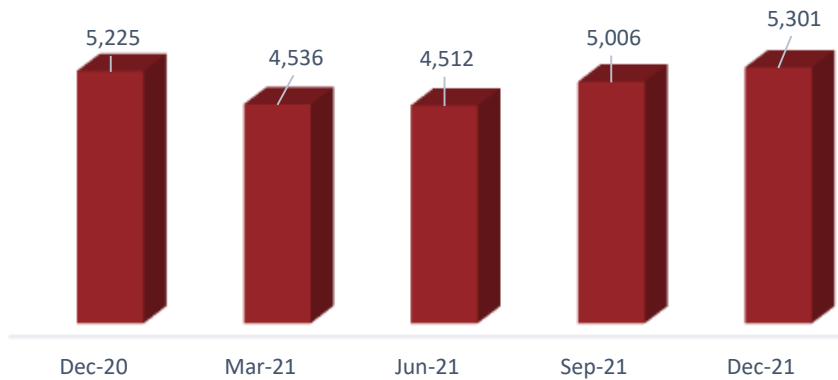
Business Banking (₹Crore)



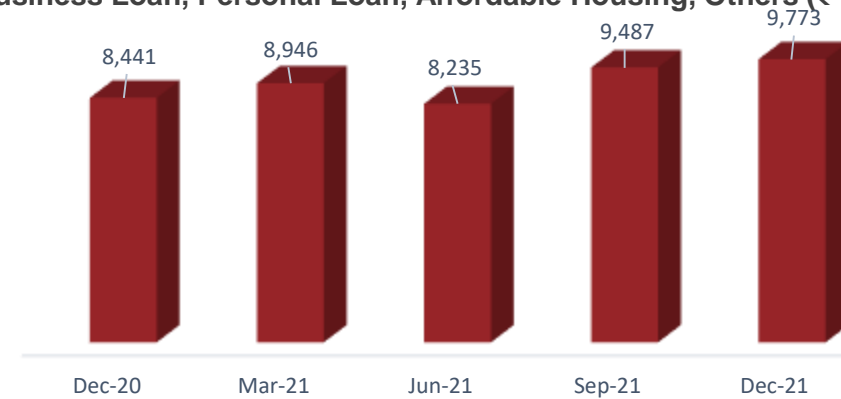
Loan Against Property (₹Crore)



Credit Cards (₹Crore)



Business Loan, Personal Loan, Affordable Housing, Others (₹ Crore)



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy

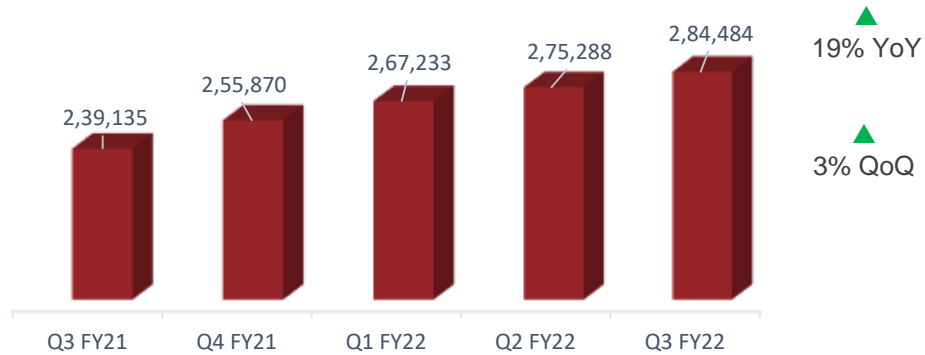


Experienced
Board and
Management Team

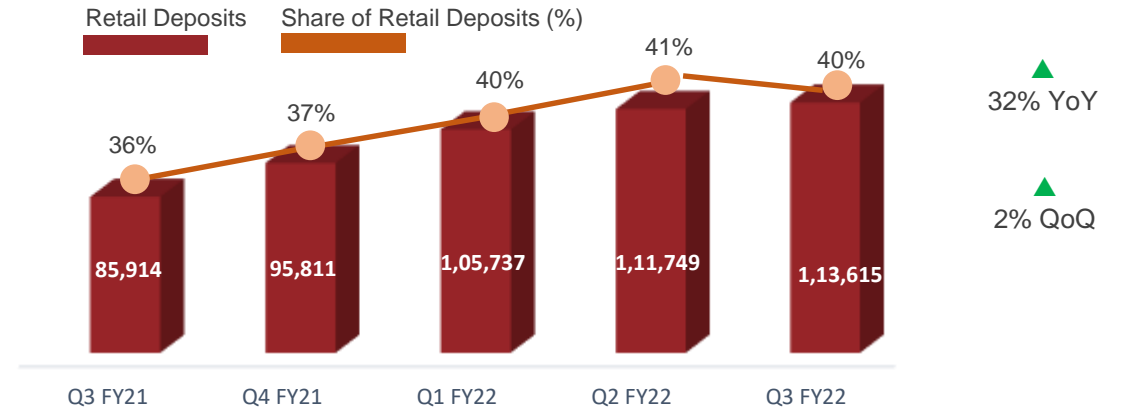


Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

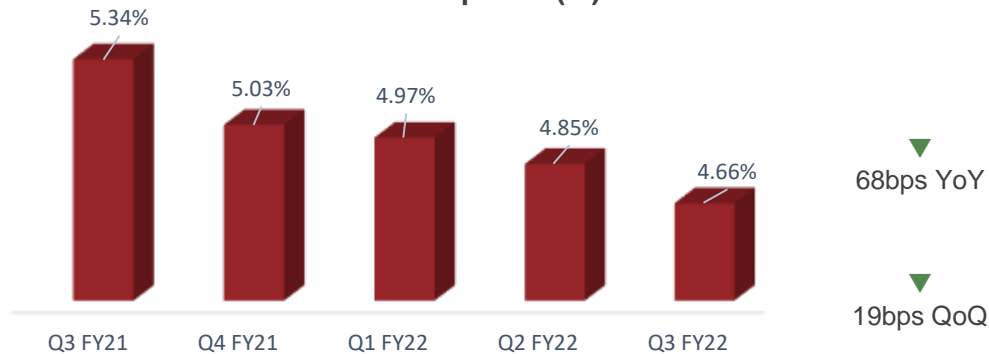
Deposits (₹Crore)



Retail Deposits as per LCR (₹Crore)*



Cost of Deposits (%)



Key Focus Areas

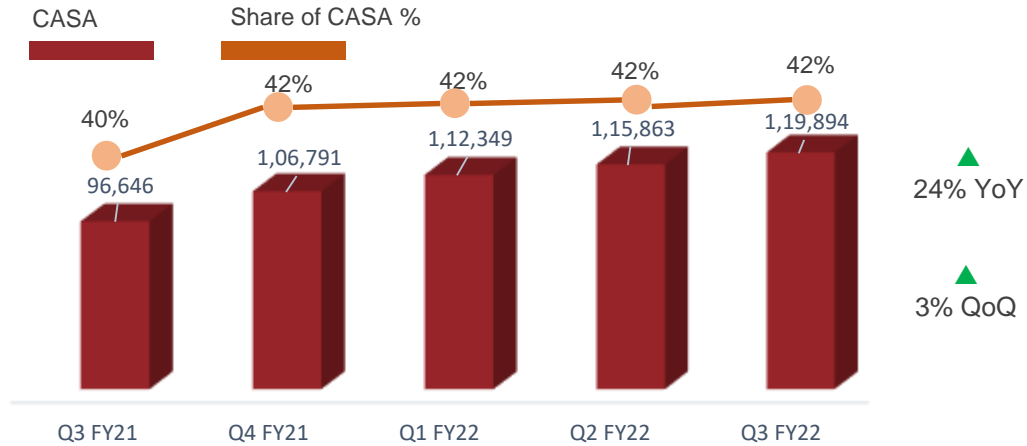
- Expanding branch network
- Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up new businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
- Innovative service propositions
- Executing Digital 2.0 with planned Individual and SME launches

*As at period end.

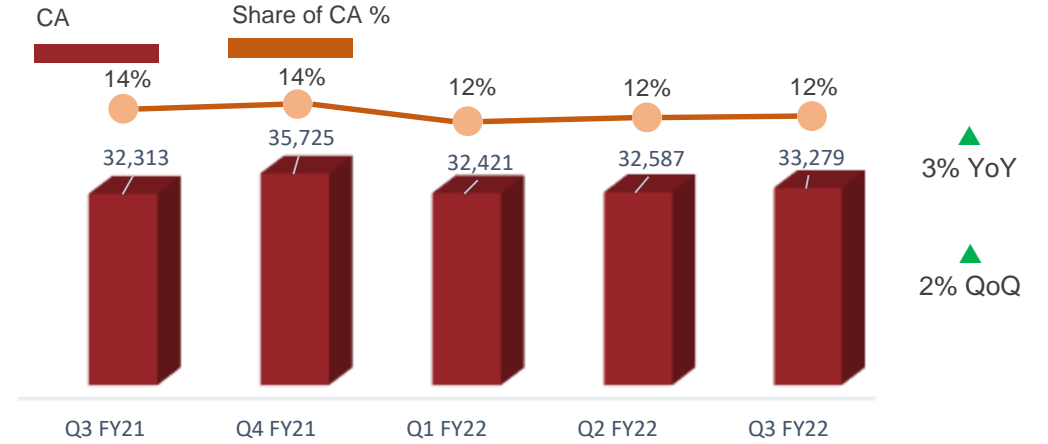


Healthy Share of CASA; Strong Liquidity Profile

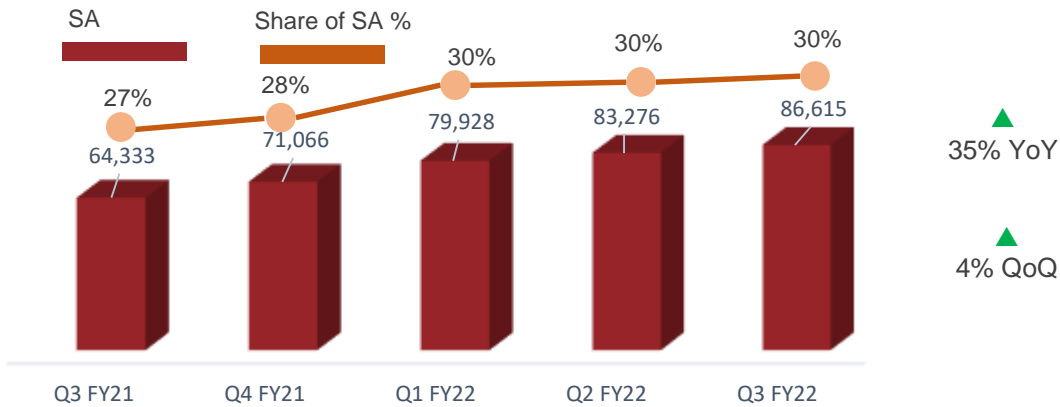
CASA (₹Crore)



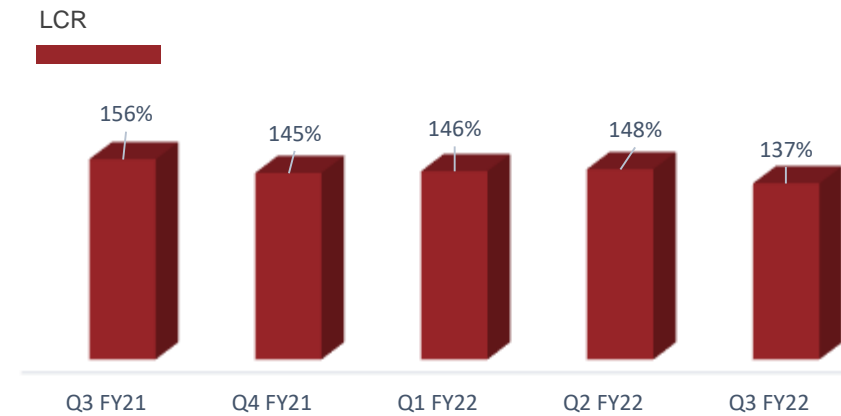
CA (₹Crore)



SA (₹Crore)

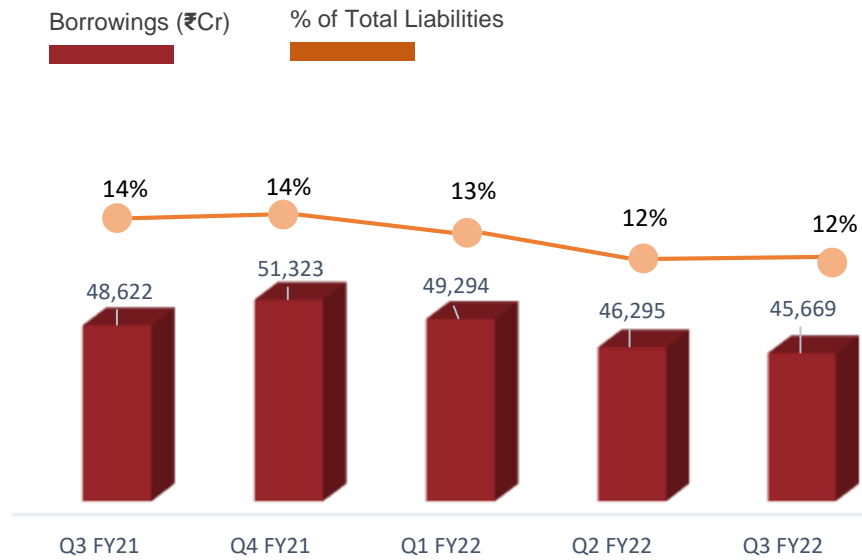


Liquidity Coverage Ratio (%)

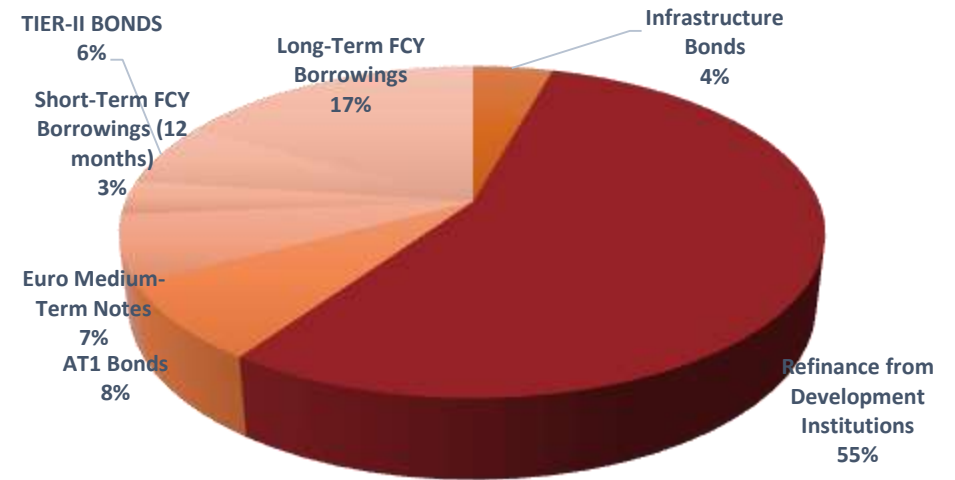


Borrowings Constituted by Long Term Sources

Borrowings (₹Crore)



Borrowings Mix (%)



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy

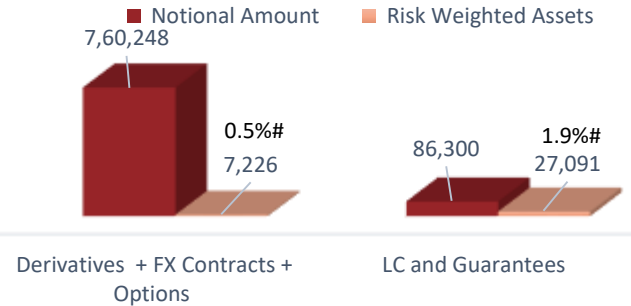


Experienced
Board and
Management Team



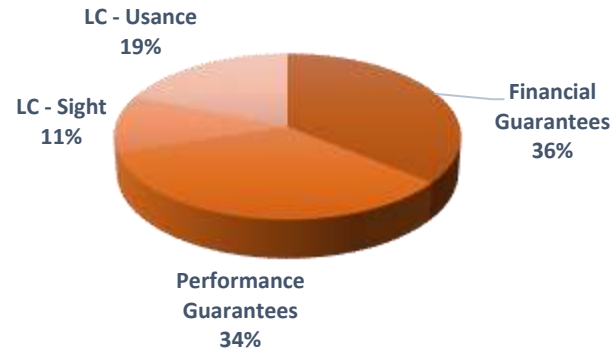
Strong Product Groups with Efficient Capital Deployment

Low RWA Consumption (₹Crore)

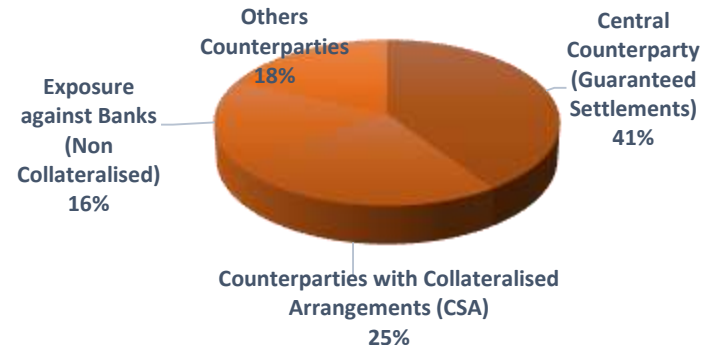


#CRAR consumption

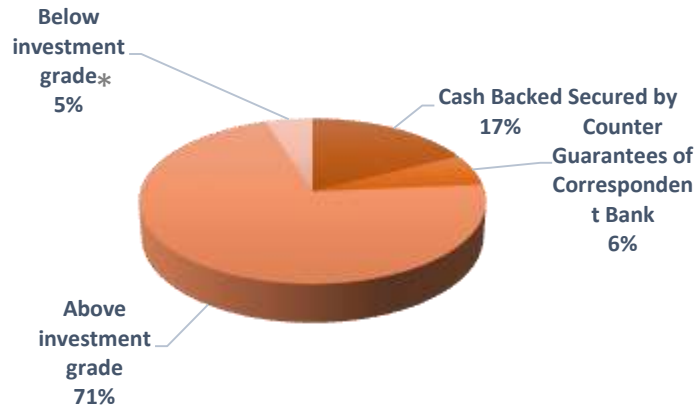
LC-BG Mix



FX-Derivatives Exposure Type



LC-BG Rating Profile



*Stressed telecom contributes 2%

- One of the largest treasuries in Indian banks with best-in-class risk management systems
- Robust framework for measurement of risks through Client Suitability Tests, VaR, PV01, Stop-loss limits, MTM of marketable portfolios, Exposure limits, etc.
- Exposures predominantly to public sector, cash backed transactions and strong sponsors

Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



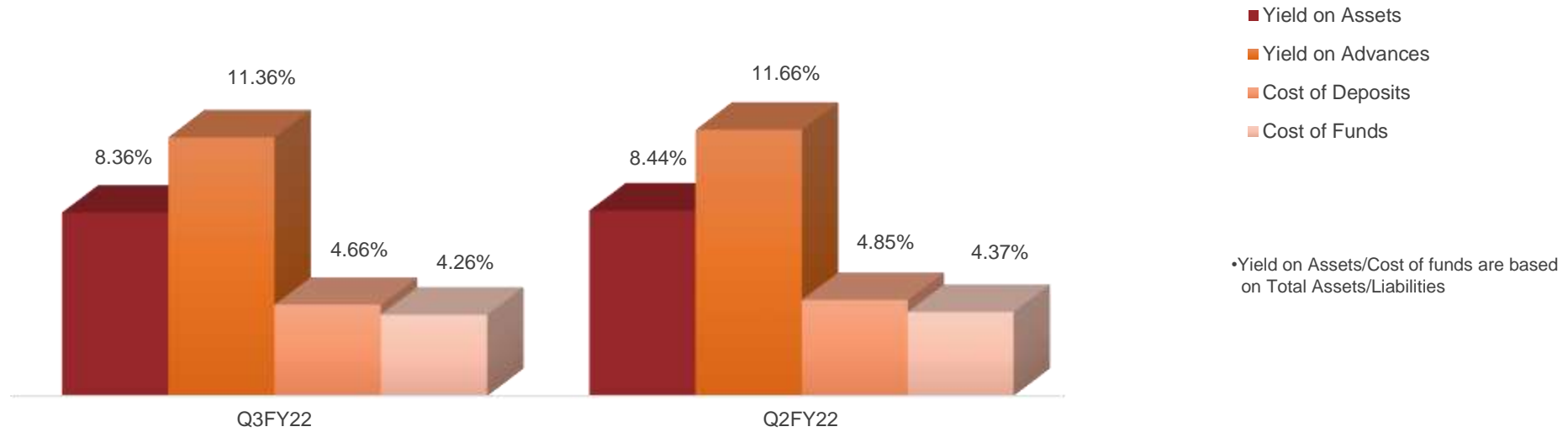
ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Yield / Cost Movement



Segment-wise Yield:

	Q3FY22		Q2FY22	
	Outstanding (₹Cr)	Yield (%)	Outstanding (₹Cr)	Yield (%)
Corporate Banking	1,05,481	7.82%	99,079	8.24%
Consumer Banking	1,23,102	14.18%	121,729	14.32%
Total	2,28,583	11.36%	220,808	11.66%

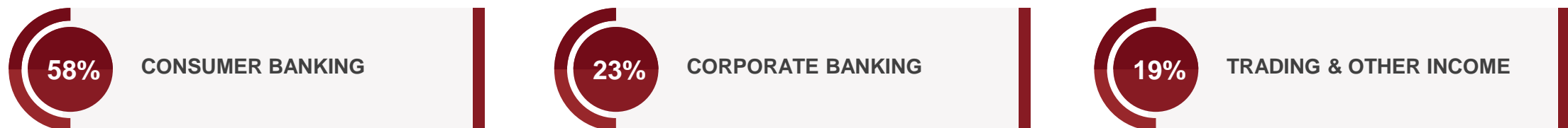


Diversified and Granular Fee and Other Income Streams

₹In Crore	Q3FY22	Q3FY21	Y-o-Y(%)		Q2FY22	Q-o-Q(%)	
Trade and Remittances	188	183	3%	▲	200	(6%)	▼
Foreign Exchange Income	228	268	(15%)	▼	221	3%	▲
Distribution Fees (Third Party Products)	388	370	5%	▲	360	8%	▲
General Banking Fees*	239	188	27%	▲	234	2%	▲
Loan Processing Fees	382	301	27%	▲	423	(10%)	▼
Investment Banking	94	79	19%	▲	68	39%	▲
Total Core Fee Income	1,519	1,389	9%	▲	1,506	1%	▲
Securities/MM/FX Trading/Others	358	257	39%	▲	332	8%	▲
Total Fee Income	1,877	1,646	14%	▲	1,838	2%	▲

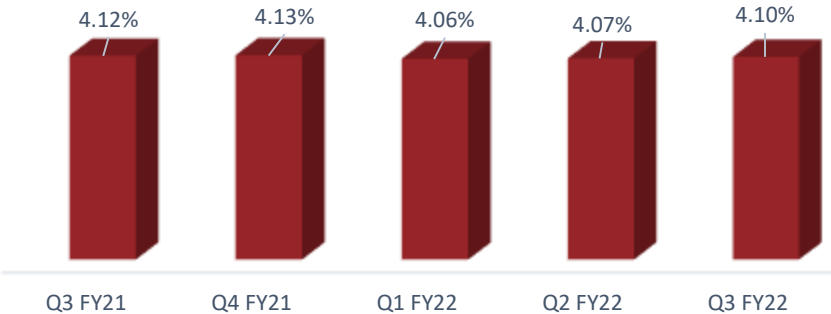
* Includes PSLC Income of ₹32 crs for Q3FY22, ₹58 crs for Q3FY21 and ₹ 35 crs for Q2FY22

Fee Income Mix

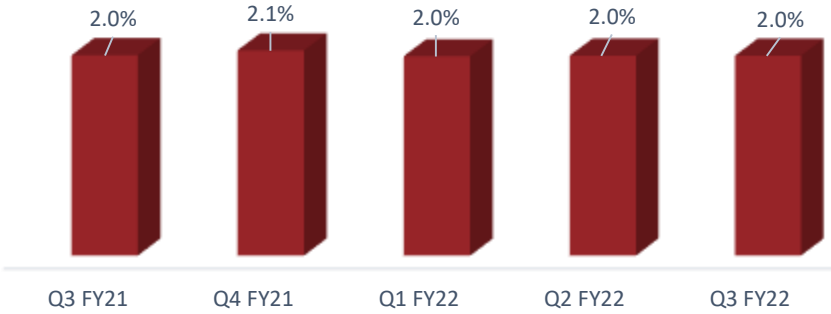


Operating Profit Margins Amongst the Highest in Industry

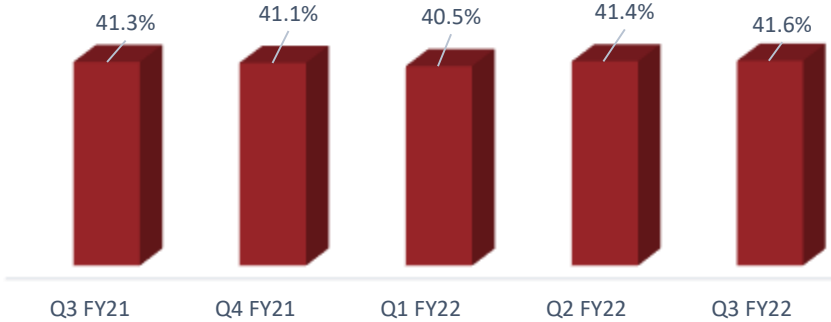
Net Interest Margin (%)



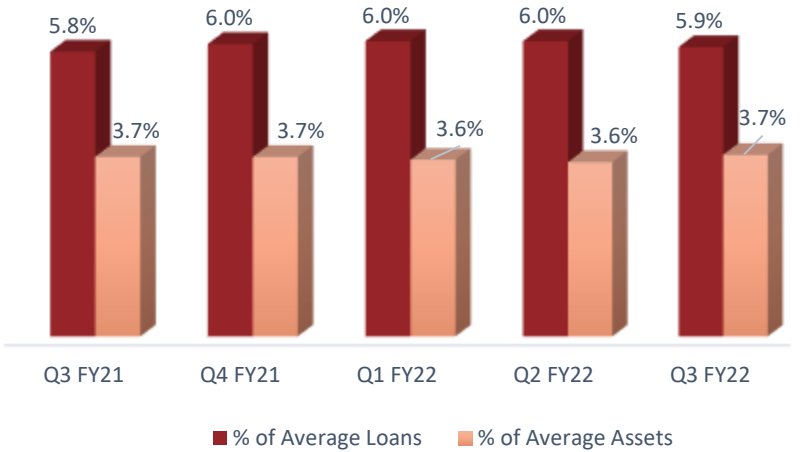
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

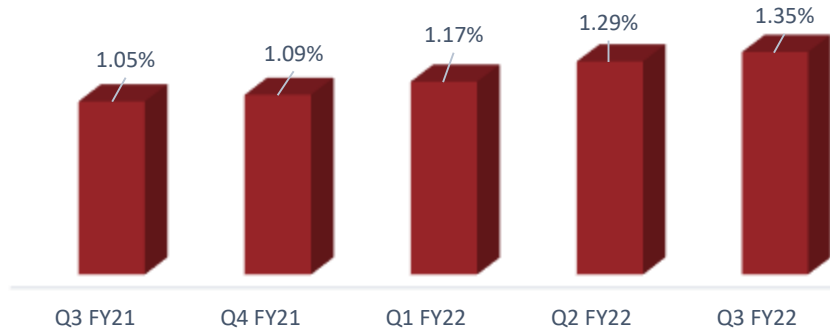


Operating Profit Margin (%)

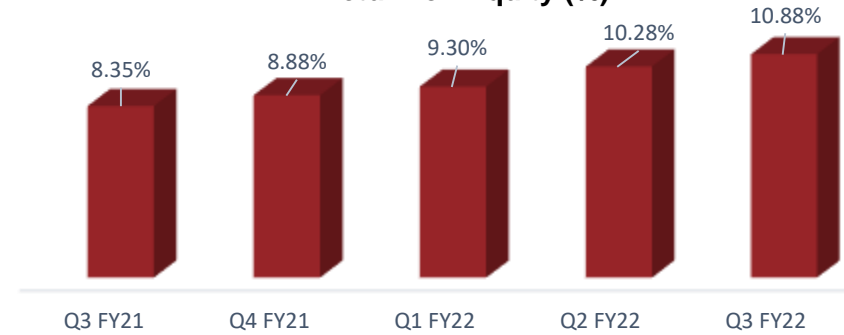


Key Financial Indicators

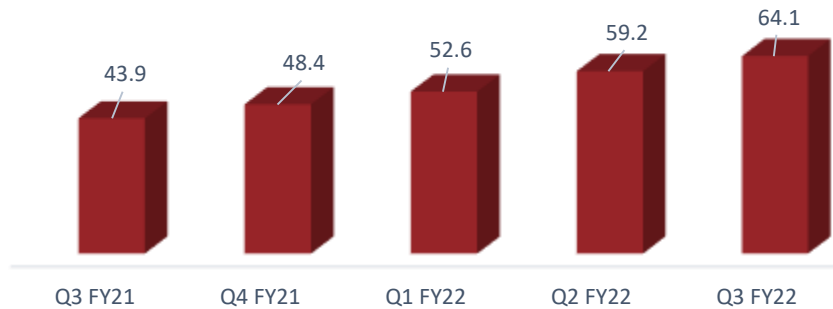
Return on Assets (%)



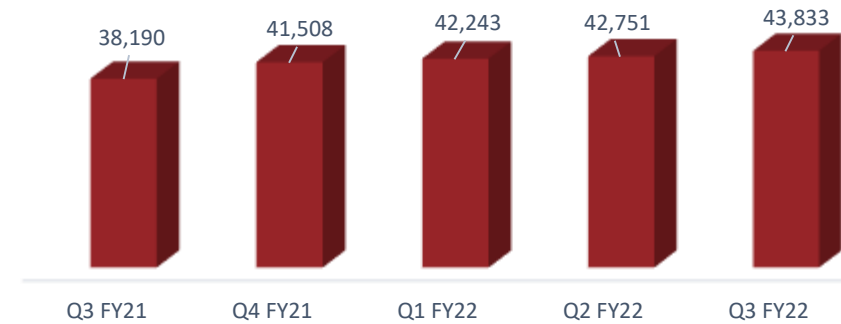
Return on Equity (%)



Earning Per Share – Annualized (₹)



Net Worth (₹ Crore)



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Movement in Non-Performing Assets

₹In Crore	Q3FY22			Q2FY22		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,522	3,723	6,245	2,767	3,418	6,186
Fresh Additions	56	2,542	2,598	252	2,406	2,658
Deductions	314	2,750	3,064	497	2,101	2,598
-Write-offs	194	1,468	1,662	10	423	433
-Upgrades	21	307	328	64	1,077	1,141
-Recoveries	99	975	1074*	423	601	1,024*
Gross NPA	2,264	3,515	5,779	2,522	3,723	6,245
Net NPA			1,633			1,771
% of Gross NPA			2.48%			2.77%
% of Net NPA			0.71%			0.80%
Provision Coverage Ratio (PCR)			72%			72%
Restructured Advances			3.3%			3.6%
Gross Credit Cost	(53)	1377	1324	68	684	752

*Sale to ARC Rs. 740 crs (Q2 FY22 Rs.700 crs)



NPA Composition – Consumer Banking

(₹Cr)

Q3 FY22	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	542	42	124	111	449	84	108	685	211	246	914	3,516
Gross NPA %	2.38%	0.74%	1.43%	3.61%	9.28%	1.01%	1.40%	2.90%	3.28%	4.58%	3.21%	2.79%

Q2 FY22	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	596	47	107	144	450	92	103	780	245	258	905	3,723
Gross NPA %	2.62%	0.91%	1.24%	4.74%	9.23%	1.15%	1.42%	3.89%	2.56%	5.05%	3.01%	3.02%



Loan Related Provisions held as on December 31, 2021

- Specific provision of ₹ 3,441 Crs (towards PCR)
- Floating provisions of ₹ 70 Crs other than related to COVID-19 (towards PCR)
- Counter-cyclical provision of ₹ 635 Crs (towards PCR)
- Standard contingent provisions of ₹ 3,328 Crs surplus outside PCR
- Standard asset provision of ₹ 1,012 Crs other than related to COVID-19
- Provision Coverage Ratio at 72% and total loan related provisions at 144% of GNPA
- Loan related provisions of ₹ 8,486 Crs are 3.71 % of the loans



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



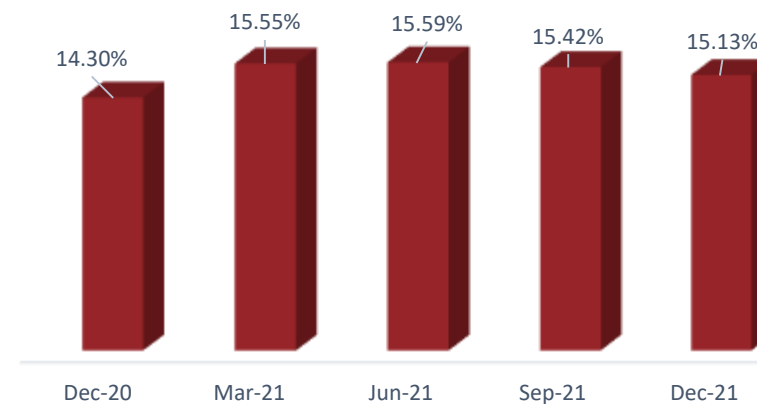
Healthy Capital Adequacy

Capital Adequacy

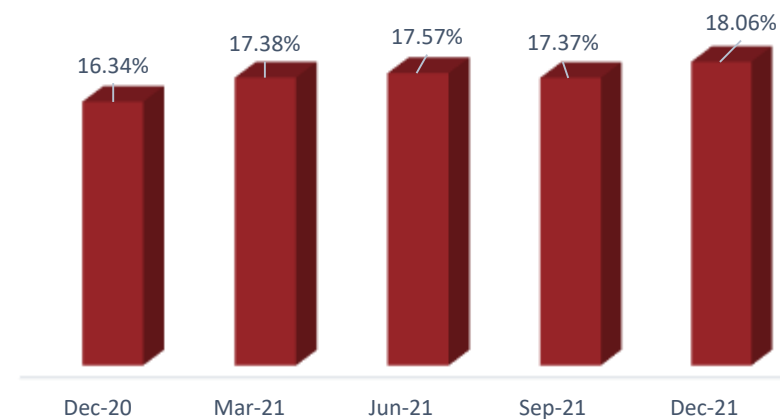
₹In Crore	31 Dec 21	30 Sep 21
Credit Risk, CVA and UFCE	2,38,296	233,184
Market Risk	9,670	9,286
Operational Risk	33,120	33,120
Total Risk Weighted Assets	2,81,086	275,590
Core Equity Tier 1 Capital Funds	42,519	42,484
Additional Tier 1 Capital Funds	3,490	3,490
Tier 2 Capital Funds	4,743	1,909
Total Capital Funds	50,752	47,883
CRAR	18.06%*	17.37%
CET1	15.13%*	15.42%
Tier 1	16.37%	16.68%
Tier 2	1.69%	0.69%

* CRAR at 19.09% and CET1 at 16.16% including 9M FY 22 PAT

CET1 Ratio (%)



CRAR (%)



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy

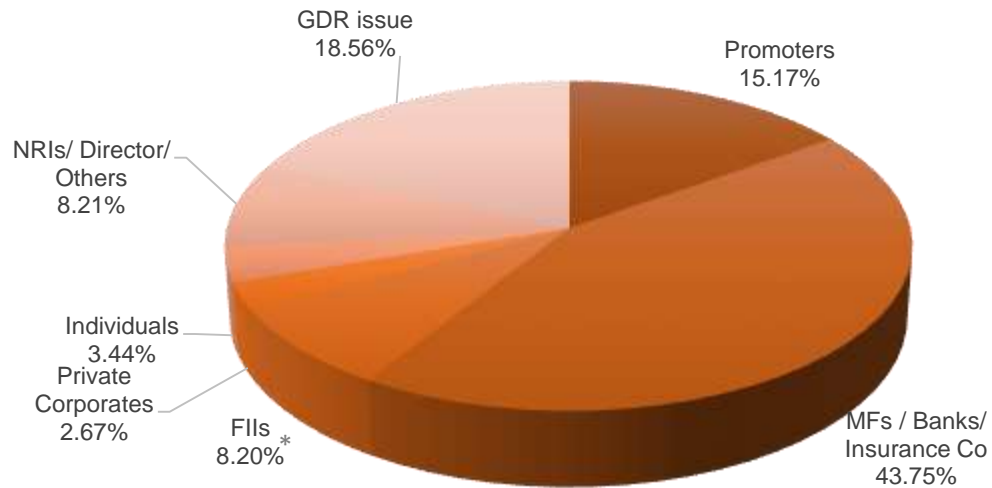


Experienced
Board and
Management Team



Shareholding Pattern and Credit Ratings

Diversified Shareholding



* Includes FPIs

Credit Ratings

Domestic Rating:

- **CRISIL AA +** for Infrastructure Bonds program/Tier 2 Bonds
- **CRISIL AA** for Additional Tier 1 Bonds program
- **CRISIL A1+** for certificate of deposit program / short term FD programme
- **IND AA+** for Senior bonds program/Tier 2 Bonds by India Ratings and Research
- **IND AA** for Additional Tier 1 Bonds program by India Ratings and Research
- **IND A1+** for Short Term Debt Instruments by India Ratings and Research

International Rating:

- **Ba1** for Senior Unsecured MTN programme by Moody's Investors Service



Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence



~31 mn
Customer Base



~1,29,000
Villages Covered



5,706
Branches/Outlets

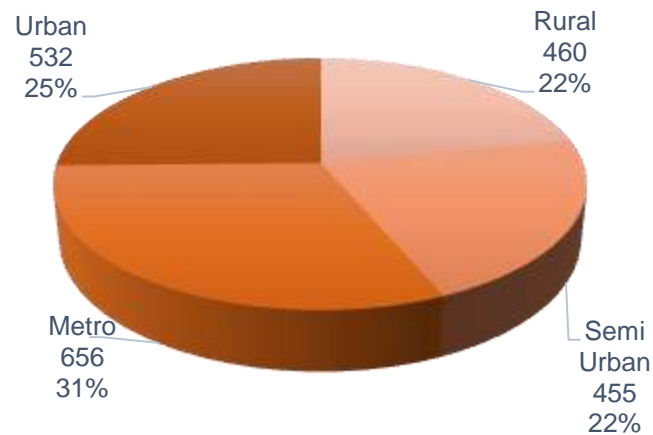


2,861
ATMs

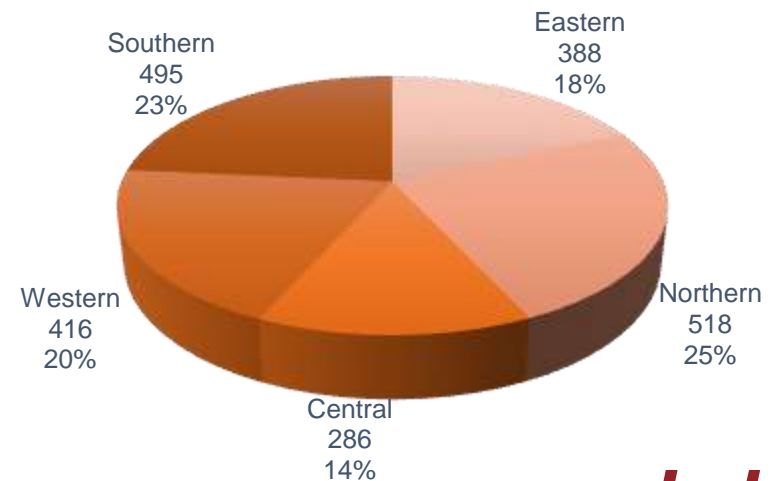
Strengthening Distribution Infrastructure

Particulars	Dec 31, 2020	Mar 31, 2021	Jun 30, 2021	Sep 30, 2021	Dec 31, 2021
Branches/Banking Outlets	1,915	2,015	2,015	2,015	2103
BFIL Branches	2,249	2,289	2,385	2,665	2778
Vehicle Finance Marketing Outlets	840	828	821	827	825
Total	5,004	5,132	5,221	5,507	5706
ATMs	2,835	2,872	2,870	2,886	2861

Geographical Breakdown of Branches



Regional Breakdown of Branches



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Digital Strategy to drive 3 main objectives across business lines

1

Build Enriched Digital Value Proposition Stacks

- Human Centered Design Principles
- Best of Breed Capabilities in financial management including beyond banking services – Own as well as through ecosystem providers to enhance Client Lifetime Value
- Hyper Personalized Engagement

2

Build new digital business models – Unassisted Digital / Client Initiated/Self Service led, Embedded Finance / Open Banking led

- Increase share of digital acquisition
- Lower cost of acquisition
- Grow non linearly via partnerships and alliances

3

Transform existing lines of businesses

- Reduce Cost to Serve
- Reduce turnaround time, Increase STP %
- Enhance customer experience
- Boost employee productivity and enhance employee experience

STP = Straight Through Processing



We have built a comprehensive stack of platforms across Individual and MSME clients

Individual Segment

Savings Account

- DIY / Assisted
- Video KYC Enabled e2e digital journey

Fixed Deposit

- DIY / Assisted
- Video KYC Enabled e2e digital journey

Investments

INDUSSMART

- DIY / Assisted

Retail Forex

INDUS FOREX

- Buy Forex

Personal Loans

Indus eASY CREDIT

- DIY / Assisted
- Partners – online / offline
- Video KYC Enabled e2e digital journey
- Advanced analytics led algorithms for real time decisioning
- Digital KYC, Fraud/AML, FV checks
- Instant disbursal in account
- E-nach, E-sign and E-mandate setup

Credit Cards

Indus eASY CREDIT

IndusMobile

- 150+ services
- All In One App to manage banking, investments, cards, payments, etc

Whatsapp Banking

- Comprehensive stack of 40+ services offered

Spends to EMI

- Debit Card / Credit Card Spends to EMI

MSME Segment

Current Account

- Assisted digital live
- Do It Yourself going live shortly

Small Ticket Unsecured Business Loans

Indus eASY CREDIT

- DIY / Assisted
- Digital KYC, AML, Fraud checks
- Advanced analytics led algorithms for real time decisioning

Secured Overdraft upto 2 Cr

Indus eASY CREDIT

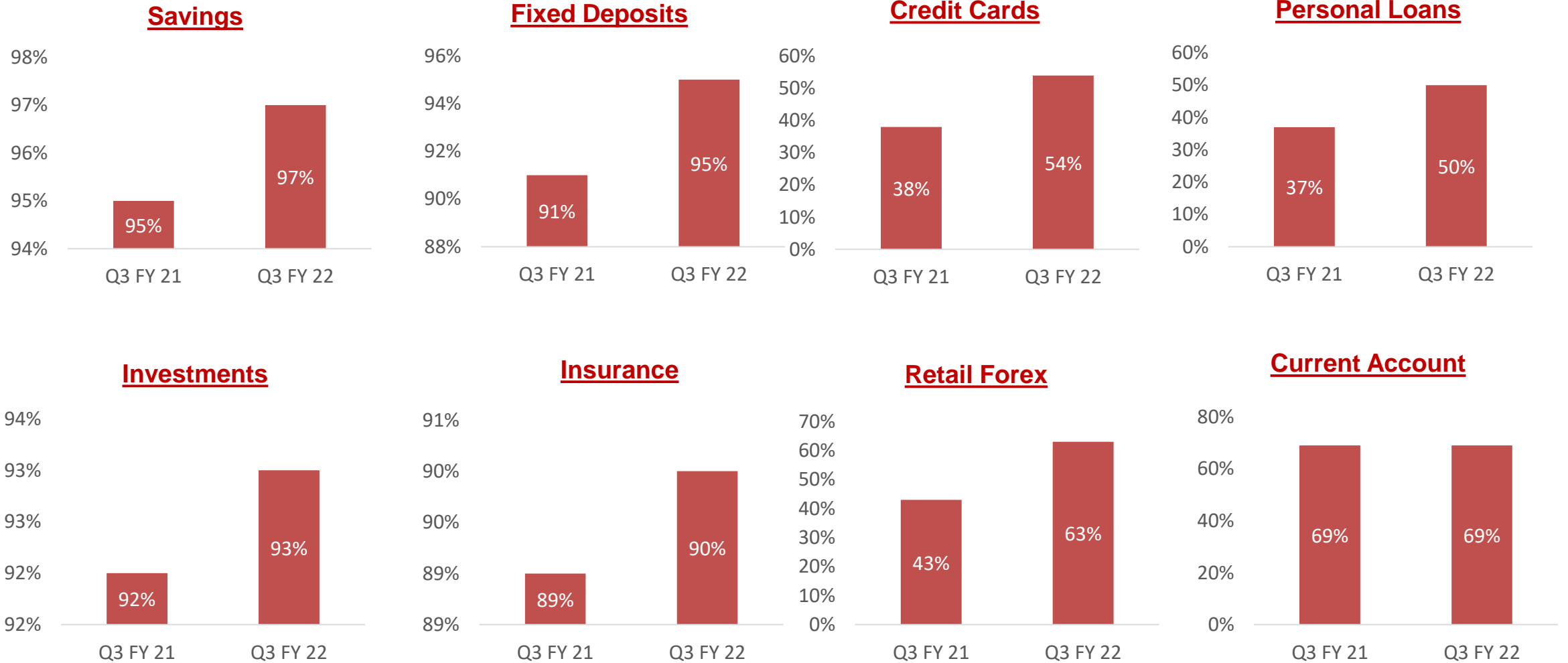
Indus Merchant Solutions

Indus MERCHANT SOLUTIONS

- All In One Stack for retailers for all their needs across banking, payments and lending

New launches in FY 22

Digital Sourcing % continues to grow and digital unassisted business models gaining momentum



~35,000 clients on-boarded through Video KYC every month across Savings Account, Personal Loans and Credit Cards



IndusMobile: All In One Mobile app with complete customer lifecycle management

All in One App with 150+ services across customer lifecycle

Open a Savings Account

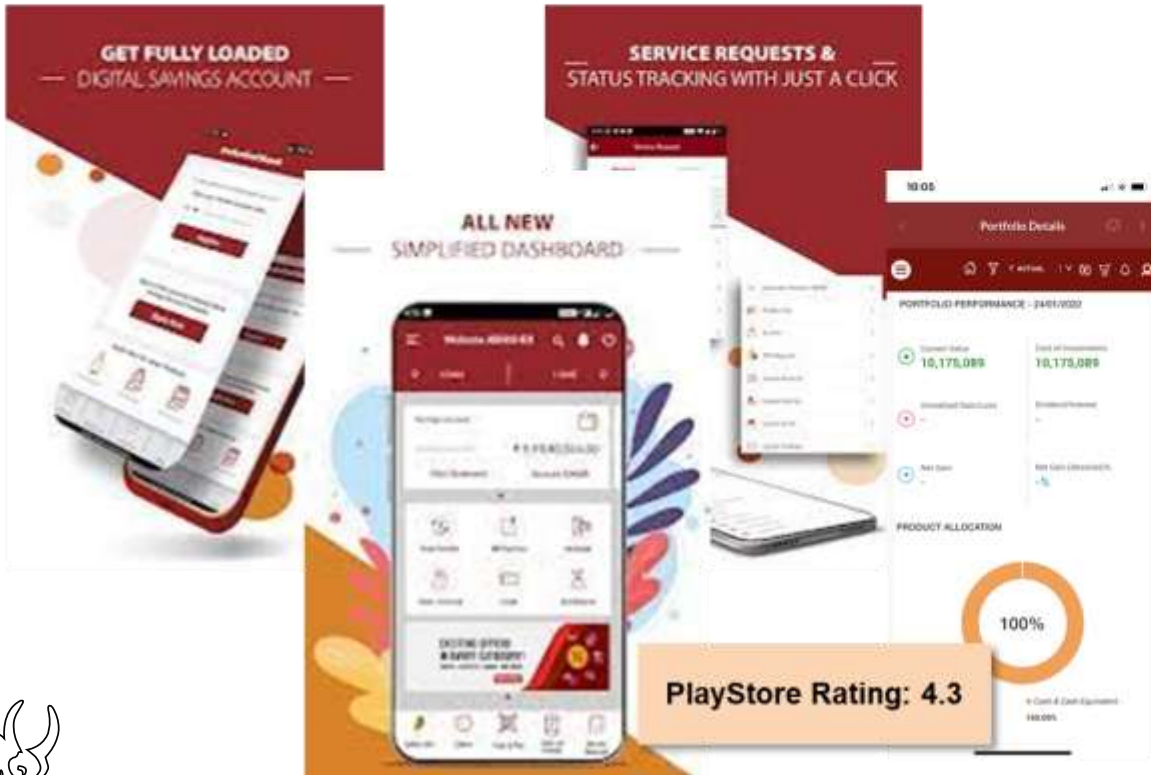
Manage Payments – Scan & Pay, UPI, Bill Payments

Manage loans from the app

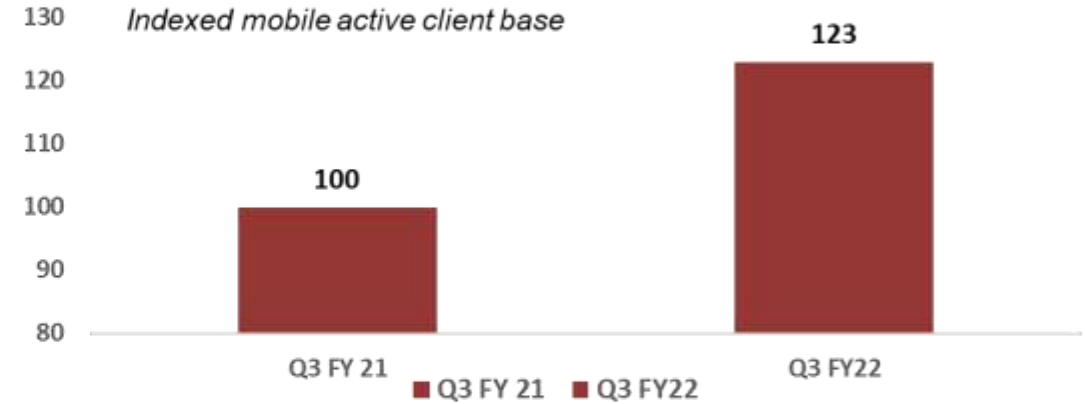
Manage debit & credit cards

Invest and Manage Portfolio

All account management services



IBL mobile active client base up 23% YoY

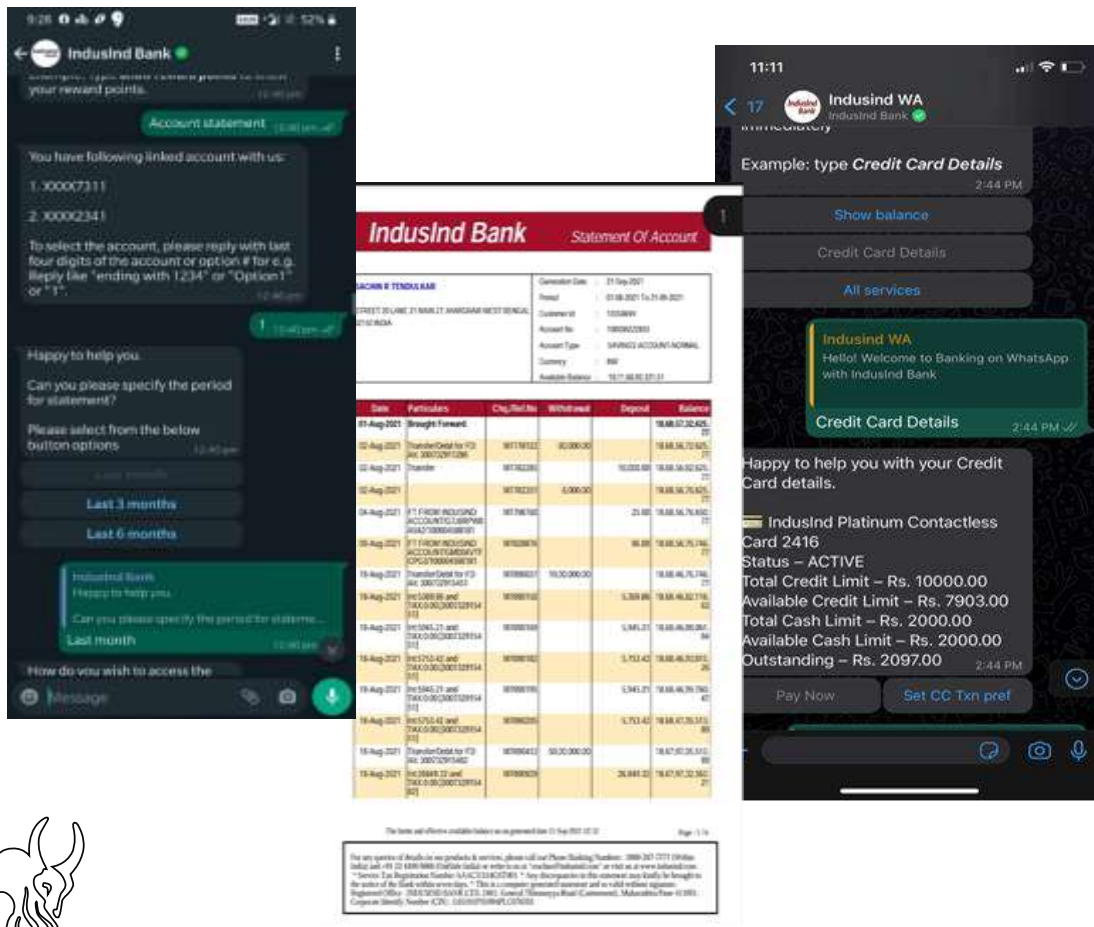


Peer Private Group = Top 5 private banks in the country

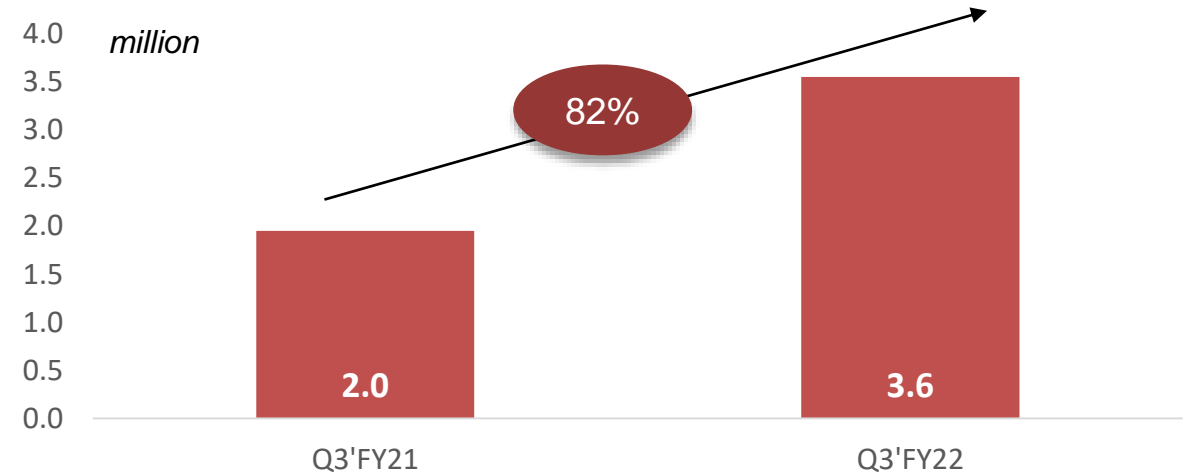
Whatsapp Banking: Comprehensive stack of 40+ services on whatsapp with 3.6 mn clients

Whatsapp Banking: Offer 40+ services for clients across segments

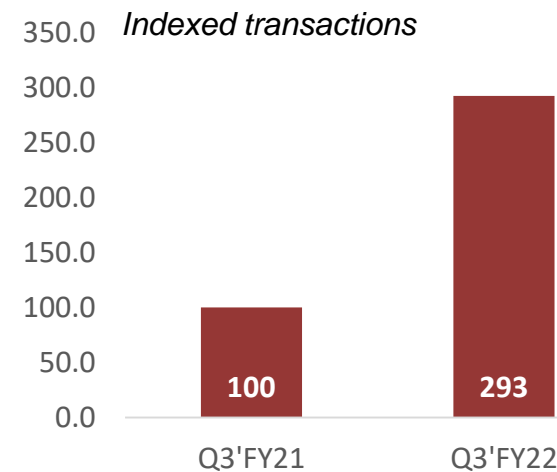
During the quarter added services such as **account statement download** and **credit card services** on whatsapp for customers including **payment of credit card bills** via whatsapp



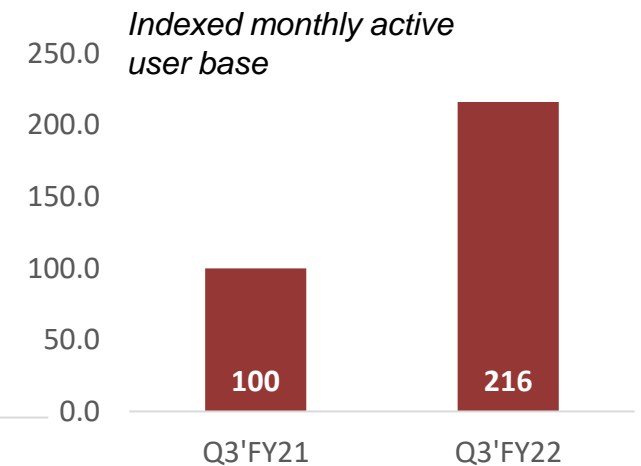
Registered Base of 3.6 Mn - up 82% YoY



Transactions up ~3X YoY

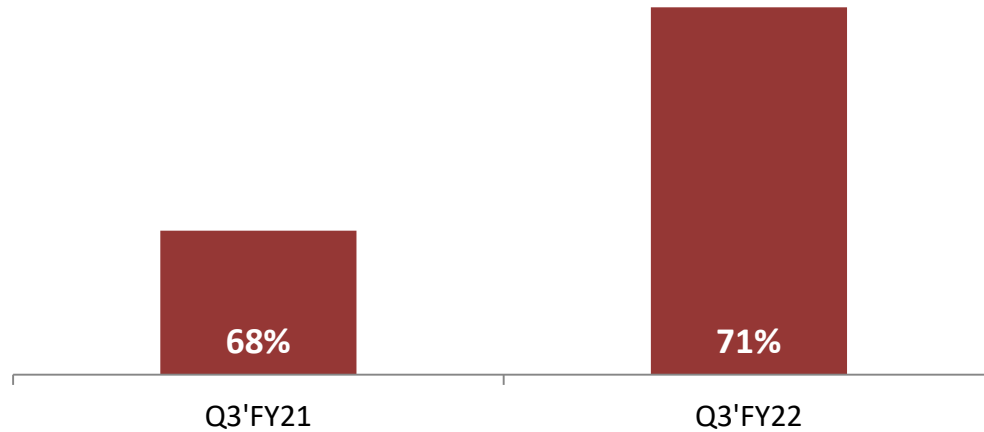


Monthly active users up 116% YoY

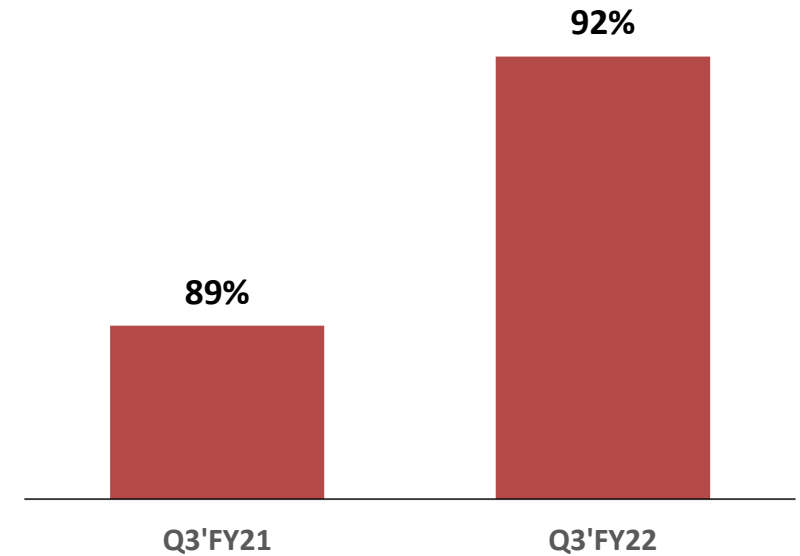


Consequently, 92% of bank's transactions are digital and 71% of service requests processed digitally

~71% of Bank's service requests processed straight through digitally via channels as self service



~92% of Bank's transactions are digital



Service Requests include account maintenance requests such as adhoc statements, PIN set / reset, card hotlisting, updation of address, email ID, etc

Requests processed digitally via channels excludes requests originated on Branch / ATM / Contact Centre and includes only self service



Indus Easy Credit for Individuals enabling digitization of Cards & PL with gains in efficiency and turnaround time



Now Live Across

Do It Yourself: 200,000 enquiries per month on the (Do It Yourself)/ Self Service Journey

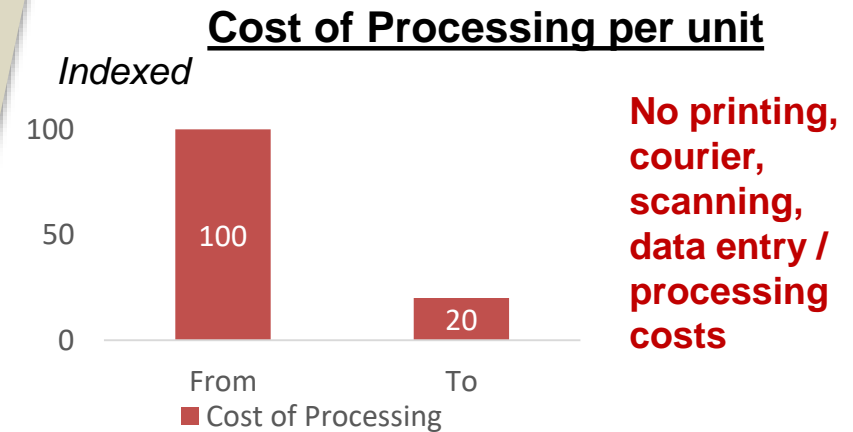
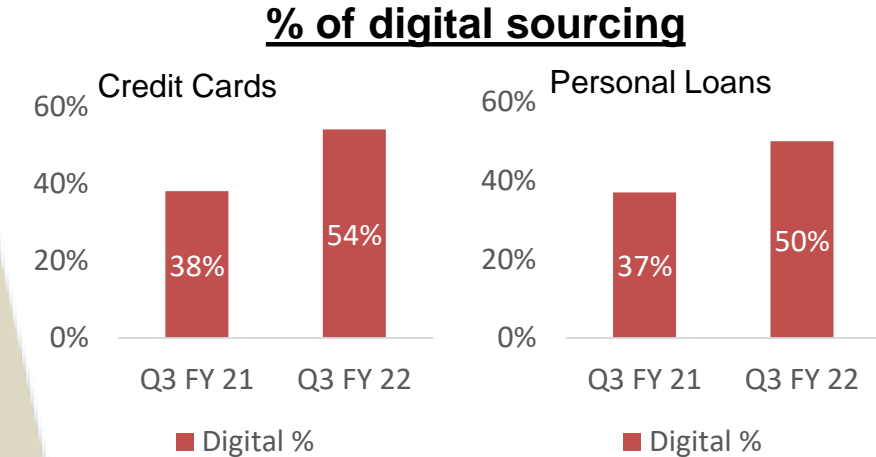
138+ Offline Partners live

2 Digital partners live; **5 Digital Partners** under integration

275+ Bank Sales team

660+ Partner Sales Team

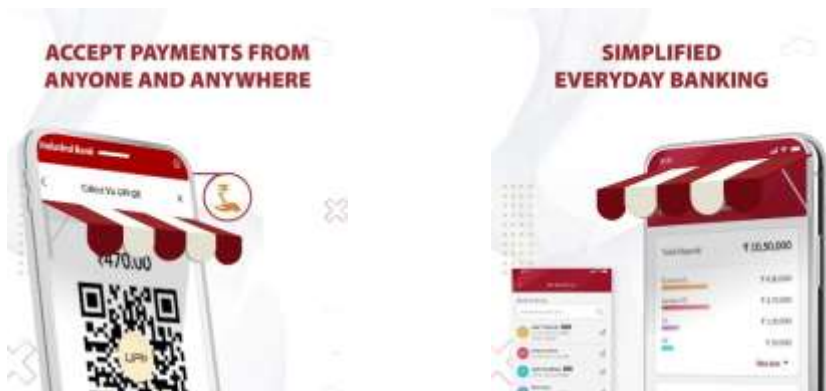
50+ Branches and **500+ employees** in branches



- Fully digital end to end paperless, presenceless, cashless journey for new to bank clients seeking personal loans or credit cards.
- Digital Checks for KYC, AML, Employment Verification
- Real Time Bank Statement Analysis
- Real Time Underwriting leveraging machine learning based algorithms
- Video-KYC enabled
- E-agreement, E-sign, E-stamping and E-nach setup
- Leverages 35+ internal and external interfaces to power the journey



Launched Indus Merchant Solutions: Gaining traction with both existing clients as well as new to bank clients in the segment



All your banking needs in one App
Payments. Banking. Loans.

Indus **MERCHANT SOLUTIONS**



IndusInd Bank

Ab kholiye apni dukaan ki **tarakki ka khaata**

Apnao **Indus MERCHANT SOLUTIONS**

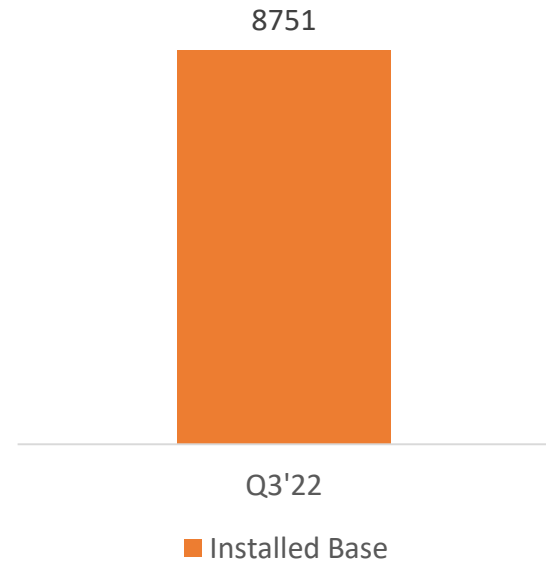
QR Code All-in-One App POS Machine

One app, multiple benefits

- All-in-One App for all your banking, loan and payment needs
- Pre-approved Loans instantly and without any security
- One Stop Payment Solution with POS, QR Code and PayByLink
- Paperless Account Opening gets your business started quickly
- Auto-settlement of payment in your account by next morning
- Digital Ledger for managing your credit ledger conveniently

Scan and Download now

Installed base of 8750+ users within a few days of launch



60% of users New to Bank indicating strong pull for the proposition

22% New to Merchant Proposition

IndusInd Bank

Launched 2 products under “Indus easycredit for Businesses” - Small Ticket Business Term Loan

Building the “Digital SME Stack” by leveraging microservices based APIs

Small Ticket Business Term Loans



For Businesses.

Focused products for <2 crores segment.

Small unsecured business loans

GST based overdraft

In-principle sanction calculator

Cash credit and non fund based limits

- ✓ Digital loans of upto 20 lacs in < 15 mins
- ✓ 100% digital origination for self-employed and sole-proprietorships
- ✓ Great uptake in the newly launched DIY app for merchants
- ✓ Completely paperless and powered by India Stack to deliver seamless loan disbursement
- ✓ Real time underwriting leveraging GST, Banking, Bureau – **Instant decisioning and same day sanction**
- ✓ Using **state-of-art algorithms** for credit scorecards
- ✓ **All digital channels activated** – mobile, web and call center
- ✓ Assisted channels to be made live in Q4

● Live

● WIP



Web



Mobile



Call Center



RM



Branch



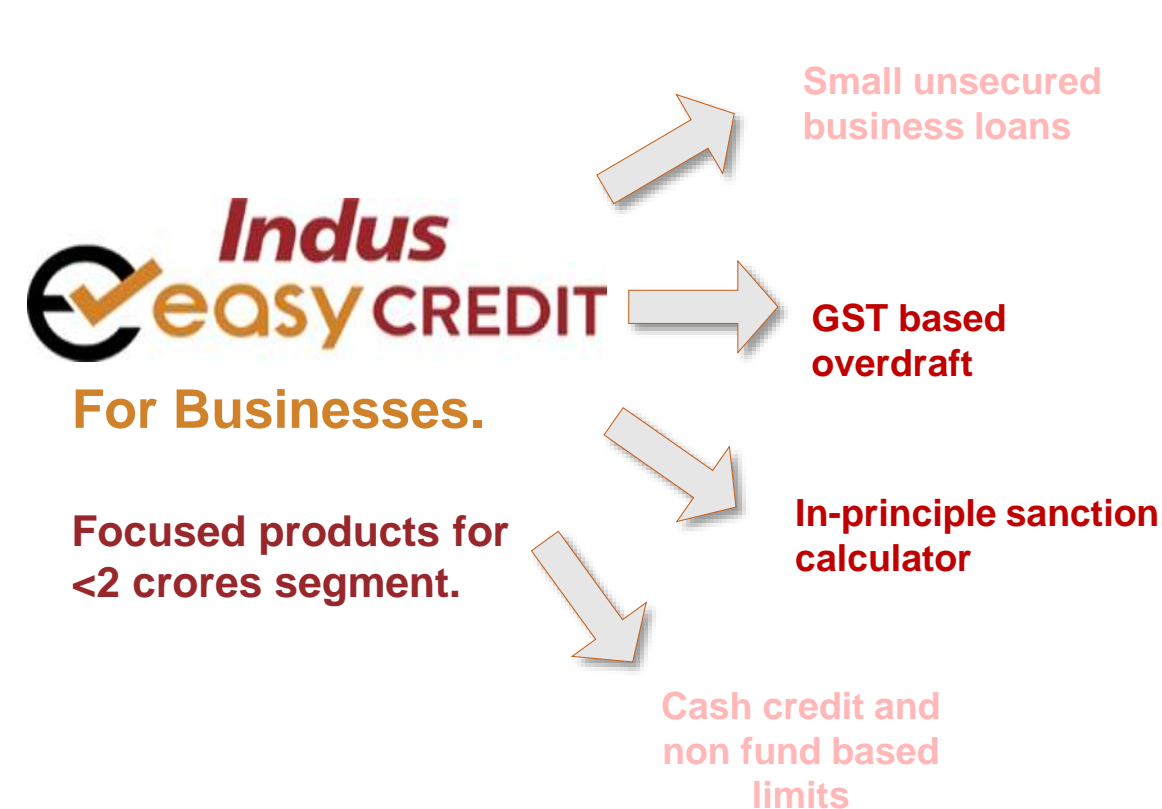
Partnerships

IndusInd Bank

Launched 2 products under “Indus easycredit for Businesses” - GST based Overdraft facility

Building the “Digital SME Stack” by leveraging microservices based APIs

GST based Overdraft facility



- ✓ Fully digital and paperless GST-based OD loans
- ✓ Overdraft facility upto 2 Cr application in < 30 mins
- ✓ Launched PAN bank in Dec-'21 with **good response from sales/credit teams**
- ✓ Through-the-door acquisition metrics validates our state of the art scorecards
- ✓ Extending the scorecard to build a pre-screening calculator to issue **in-principle sanction in 5 mins**
- ✓ **All digital channels activated** – mobile, web and call center
- ✓ Operations and auto-Disbursement flow to be automated in Q3
- ✓ New scorecards being developed to be deployed for Cash credit thus moving towards a uniform assessment across all SME products



Web



Mobile



RM



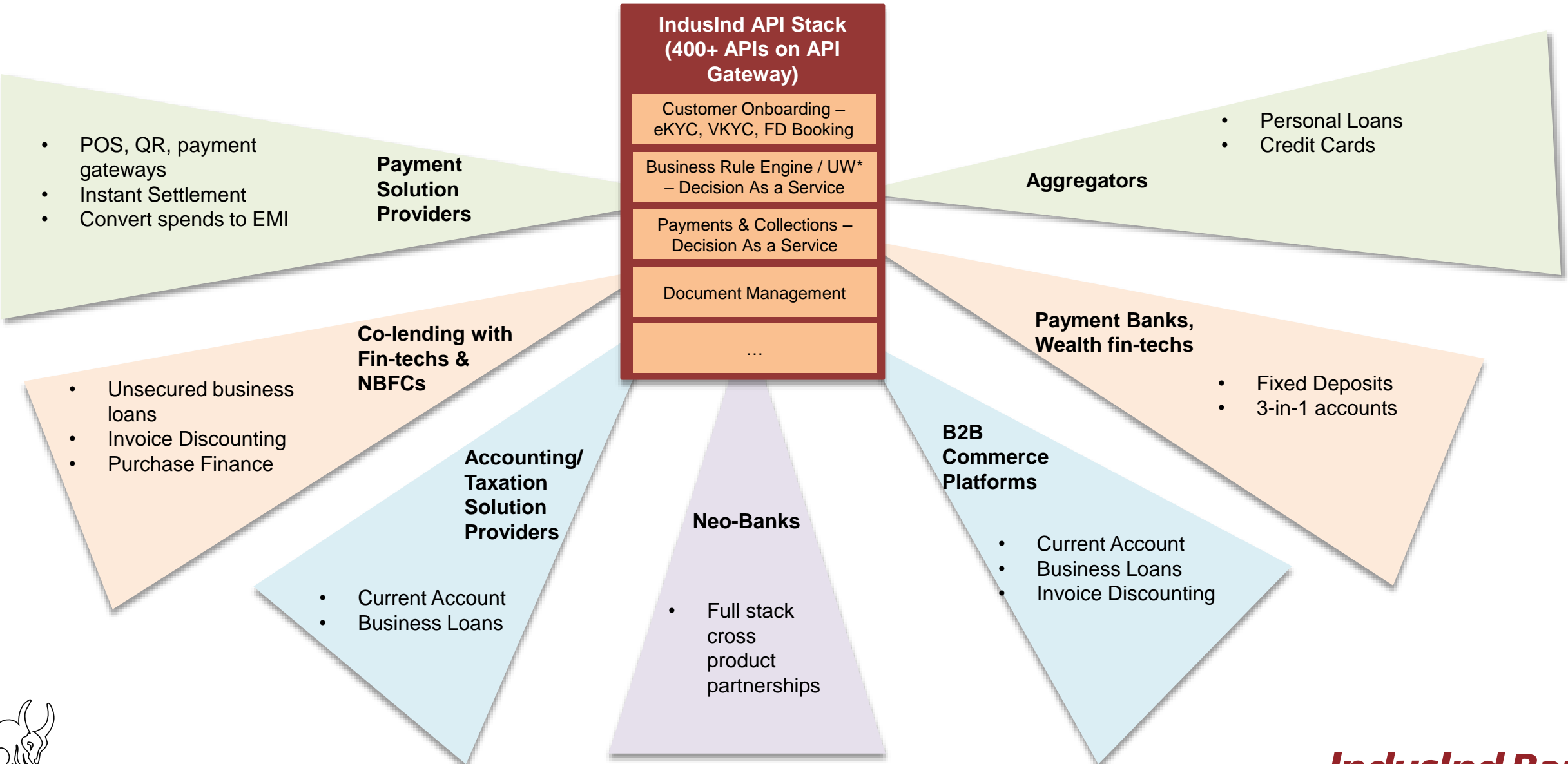
Branch



Partnerships

IndusInd Bank

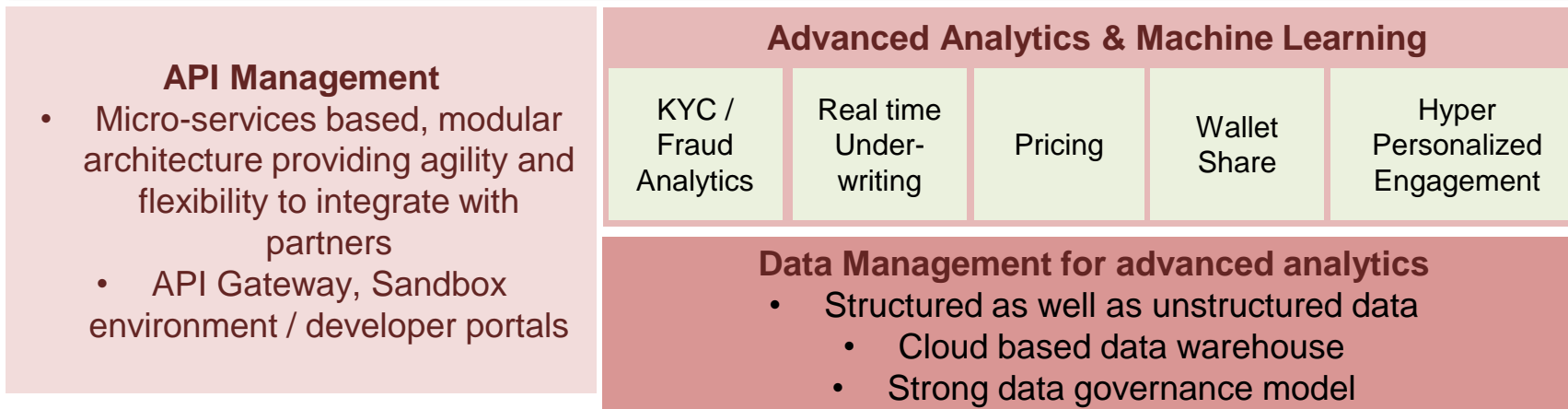
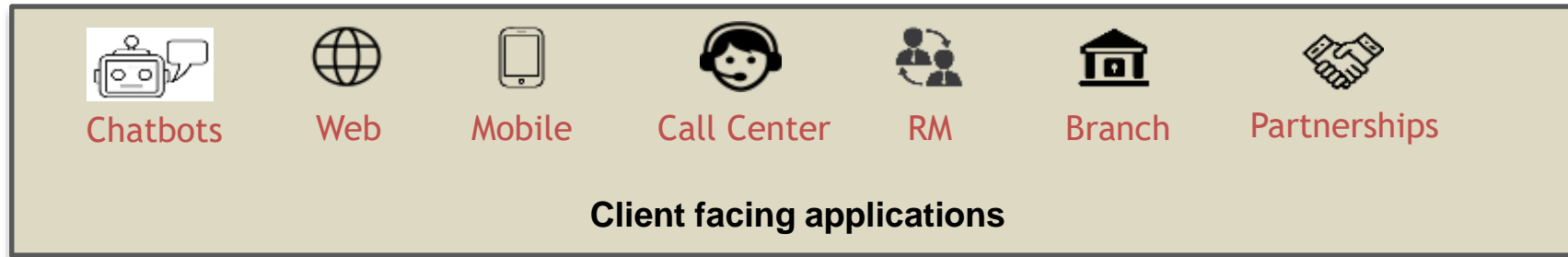
Collaborating with ecosystem players to generate business and to create enriched customer value propositions: Live with 260 partners and several more underway



UW* = Underwriting



Creating future ready tech stacks and platforms – building cloud native, micro-services based API-led stacks



Core Systems – “Hollowing” the core and moving to new age cloud native core stacks

Infrastructure – Cloud Native, Containerized for new age applications

New Age Workforce
 Digital Product | Digital Marketing | Partnerships & Alliances | Advanced Analytics

Key Principles

Omni-Channel

- Self / Assisted
- Mobile / Web / TAB

Micro-Services / API Driven

- Modular
- Scalable

Security

Reliability

Building “Agile” Culture



Awards & Recognition

Easycredit recognized as the “Best New Product Launch of the Year – Loans” by the Digital Banker at the **Global Retail Banking Innovation Awards**



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Our Strategic Elements of Sustainability and ESG

GOVERNANCE

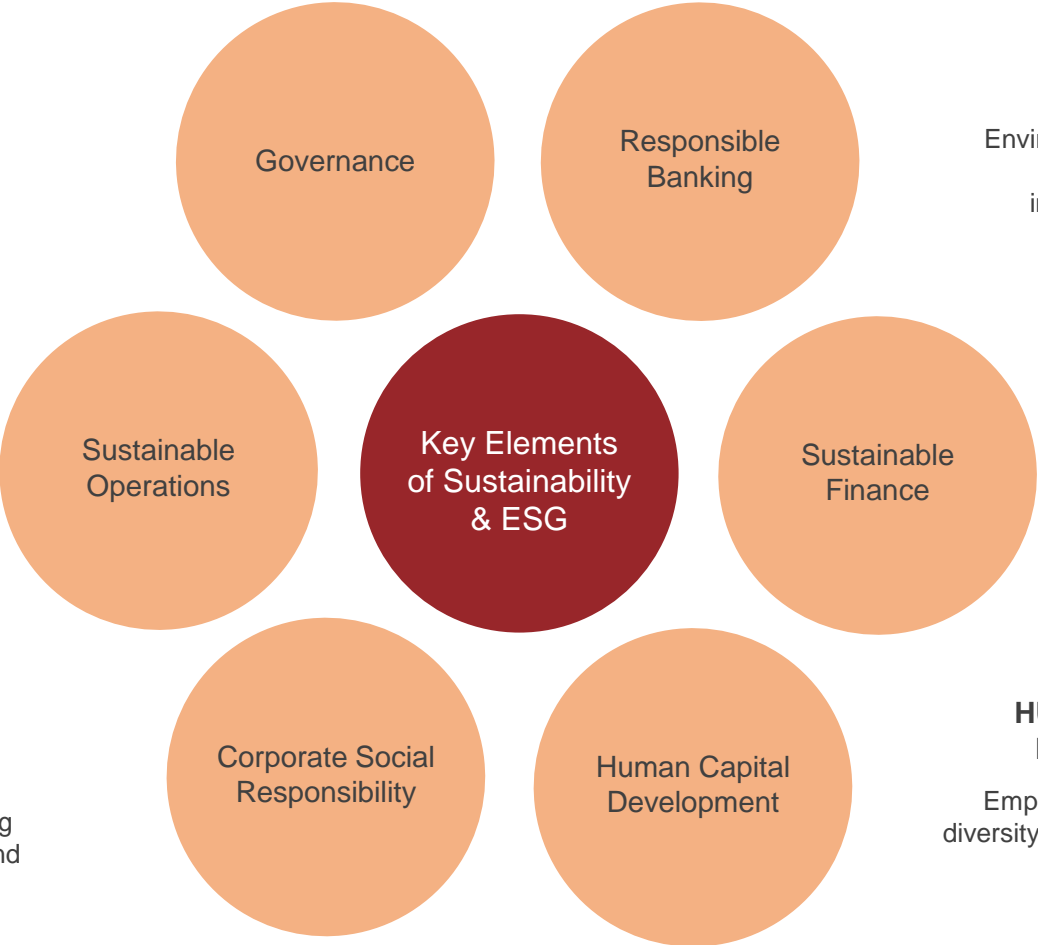
Framework to oversee implementation of sustainable strategies, practices and policies

SUSTAINABLE OPERATIONS

Health, safety and environmental performance of our operations & Sustainable procurement practices in Supply Chain

CORPORATE SOCIAL RESPONSIBILITY

Contributing to local communities and promoting the well-being of society and natural surrounds at large.



RESPONSIBLE BANKING

Environmental & Social risk assessment incorporated in our lending practices

SUSTAINABLE FINANCE

ESG integration in our products

HUMAN CAPITAL DEVELOPMENT

Emphasis on employee diversity, development and engagement.

Direct Links to Key Sustainability Policies

- [Workplace Health & Safety Policy](#)
- [Performance Evaluation Policy](#)
- [Policy on remuneration of non-executive directors](#)
- [Related Party Transaction Policy](#)
- [Code of Conduct for Directors & Senior Management](#)
- [Policy For Appointment Selection of Directors](#)
- [Details of Agreements With Media Companies](#)
- [Whistle Blower Policy](#)
- [Code for fair disclosure of sensitive information](#)
- [Protected Disclosure Scheme](#)
- [Grievance Redressal Mechanism](#)
- [Grievance Redressal Policy](#)
- [Policy for inactive accounts](#)
- [Code of Practices & Procedures for Fair Disclosure](#)
- [CSR Policy](#)



Key ESG Performance Highlights For FY21



12 Years of Reporting on Sustainability Initiatives



~46% of Total Lending ESG Focused



8.83 Million Beneficiaries Through Micro Finance



Bank's GHG Emissions Intensity per Unit Revenue has decreased by **22.33%** over last year



The Bank's carbon footprint per full-time employee (FTE) has gone down by **15.37%**



3 Green buildings LEED Gold and Platinum rated corporate offices



56,000 trees planted across FY2020-21



Total Electricity Emissions have gone down by **17.31%** in FY2020-21



Emissions from Business Travel has reduced by **92.25%** & Hotel Stays reduced by **34.16%** due to the travel restrictions & nationwide lockdown



63% increase in rural customers over the past year



5,528 women employees in FY2020-21



2/9 Women Directors on the Board



~280% Growth in registrations and active users in FY 2020-21 for Banking on WhatsApp



Average monthly used services increased from **4 to 6.3** for an active customers in FY2020-21



The Bank conducted **8,52,990+** training man-hours for **5,05,130+** participants through **1,590+** programmes



A Few Achievements



Integrated Reporting

- **3rd Year of Integrated Reporting**
- External assurance of Integrated Report
- 12 Years of Sustainability Reporting



Dow Jones Sustainability Index

- **Only Indian bank** and one of the 55 banks globally to be included in **DJSI's 'The Sustainability Yearbook 2021'**
- One of the 21 Indian companies to be a part of the Yearbook
- Achieved Percentile Rank 87 in FY 22



Sustainable Finance Portfolio*

- **Green & Climate Finance:** 2.85% of Bank's loan book in FY21
- **Social Livelihood & Inclusive Finance:** 43.25% of Bank's loan book in FY21
- Externally assured by E&Y



Refinitiv ESG Rankings

- IndusInd Bank as a top performer showcasing excellence and high transparency
- **Highest Rating among Indian Banks**
- IndusInd Bank ranked 60th out of 982 global Banking Services companies



Greenhouse Gas (GHG) Emissions Reduction

- Achieved emission reduction of 36% in FY 21 as against target of 15% reduction in FY 21
- Externally assured by Deloitte



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Board of Directors with Varied Expertise

Name	Nature of Directorship	Special Knowledge /Expertise	Prior Experience
Mr. Arun Tiwari	Non-Executive, Non-Independent, Part-time Chairman	Banking, Finance, Human Resource, Risk Management and Business Management.	Previously, CMD of Union Bank of India, Executive Director of Allahabad Bank, Various leadership roles at Bank of Baroda, served on the Boards of various companies and associations
Mr. Shanker Annaswamy	Non-Executive Independent Director	Information Technology, Human Resource, Risk Management and Business Management	Previously, MD of IBM India Private Limited, President and Chief Executive Officer for GE Medical Systems, South Asia, MD of Wipro-GE Medical Systems, served on the Boards of various councils and associations
Dr T T Ram Mohan	Non-Executive Independent Director	Banking, Finance, Economics and Risk Management.	Retd. Professor of Finance & Economics at IIM Ahmedabad, Previously, Divisional Manager, Tata Economic Consultancy Services, Head of Strategy, Standard Chartered Bank, India, Vice President Bear Stearns, Hong Kong, and Head of Research, Birla Marlin Securities
Mrs. Akila Krishnakumar	Non-Executive Independent Director	Information Technology and Payments and Settlement Systems, Human Resources and Business Management	Previously, President – Global Technology at SunGard – a Fortune 500 Company and a global leader in Financial Services Software. One of the Founder- Promoters of Mindtree Ltd. (since divested).
Mr. Rajiv Agarwal	Non-Executive Independent Director	Small Scale Industry	Promoter in several small-scale ventures, primarily manufacturing concerns with 38 years of experience in ‘Small Scale Industries’ segment,
Mr. Sanjay Asher	Non-Executive Independent Director	Law and Accountancy	Presently, a Senior Partner with M/s Crawford Bayley & Co., one of India’s oldest Law Firm. Specializes in the fields of M&A, cross-border M&A, joint ventures, private equity and capital markets
Mrs. Bhavna Doshi	Non-Executive Independent Director	Accountancy and Risk Management.	Previously, Partner at KPMG India, Served on various Committees of Institute of Chartered Accountants of India (ICAI)
Mr. Jayant Deshmukh	Non-Executive Independent Director	Agriculture and Rural Economy and Cooperation.	Previously, Director of Agriculture, Maharashtra State, Held many important positions in the Department of Agri, Maharashtra
Mr. Sumant Kathpalia	Managing Director & CEO	Banking and Accountancy, Risk Management and Business Management.	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO.



Experienced and Well-knit Management Team

Name	Designation	Exp (Yrs)	Prior Experience
Mr. Sumant Kathpalia	Managing Director & CEO	30+	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO
Mr. Arun Khurana	Deputy CEO	28+	Regional Head Corporate Solutions Asia-Pacific Markets of RBS Singapore
Mr. S.V. Zaregaonkar	Chief Operating Officer (COO)	43+	Joined IndusInd Bank in 1995 as Head – Operations; Chief Manager Dena Bank
Mr. S.V. Parthasarathy	Mentor - Consumer Finance	41+	Executive Director, Ashok Leyland Finance Limited
Mr. Sanjeev Anand	Head - Corporate, Commercial, Rural & Inclusive Banking	29+	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Ramesh Ganesan	Head - Technology and Corporate & Global Market Operation	30+	Executive Director, ABN AMRO Bank (India)
Mr. Zubin Mody	Chief Human Resources Officer	28+	Head – HR, ICICI Lombard General Insurance Company Limited
Mr. Sanjay Mallik	Head – Investor Relations & Strategy	30+	Director, BROTKO, his own financial services firm; Held prior positions at ANZ Bank, ABN AMRO Bank (India) and Standard Chartered Bank
Mr. Ramaswamy Meyyappan	Chief Risk Officer	28+	Chief Risk Officer at JP Morgan Chase Bank NA, Mumbai
Ms. Roopa Satish	Head - Portfolio Management & CSR	28+	Head – Mid Markets (Western Region), ABN AMRO Bank (India)
Mr. Bijayananda Pattanayak	Head - Gems & Jewellery	35+	Managing Director and Member, Global Management Team IDGJ of ABN AMRO
Mr. Soumitra Sen	Head - Consumer Banking & Marketing	30+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
Mr. Anil M. Rao	Head - Consumer Operations & Solution Delivery	26+	Various positions at ABN AMRO Bank, RBS and Bank of America
Mr. Anish Behl	Head – Wealth & Para Banking	25+	Executive Director, Bancassurance - Asia at ABN AMRO Bank NV
Mr. Samir Dewan	Head - Affluent Banking & International Business	25+	COO - Private Banking, Asia at RBC, leadership positions with Bank of America, ANZ, and ABN AMRO.
Mr. Rana Vikram Anand	Head - Pan Bank Liability Group, Customer Service & Synergy	30+	CEO at Cointribe (leading fintech), Various leadership positions at ABN AMRO Bank NV, ANZ & RBL
Mrs. Charu Sachdeva Mathur	Head- Digital Banking & Strategy (Existing Business)	15+	Financial services and telecom advisory at Boston Consultancy Group (BCG)
Mr. Siddharth Banerjee	Head - Global Markets and FIG	25+	Various position at HSBC, Deutsche Bank, HDFC Bank, ABN AMRO NV, and ANZ Bank
Mr. Gobind Jain	Chief Financial Officer	29+	Joint President Group Account & MIS, Kotak Mahindra Bank; held prior positions at ICICI Bank, Bank of America, Bank Internasional Indonesia and RBI
Mr. A. G. Sriram	Head – Consumer Finance	29+	Multiple roles across Credit, Operations and Sales including leading Construction and Commercial Vehicle Segment.



Accolades



VMware Customer Excellence Award for Improved Customer Experience (Oct 21)

- IndusInd Bank is awarded with the Global VMware Customer Excellence Award



Finacle Innovation Awards 2021 (Nov 21)

IndusInd Bank was the winner in the following categories

- a. COVID Response Innovation (for the initiative - Indus Easycredit for Individuals)
- b. Ecosystem-led Innovation (for the initiative - Account Aggregator Framework)



DigiDhanAwards 2020-21

IndusInd Bank has been awarded with the Utkarsh Puraskar of DigiDhan Award 2020-21 for achieving 1st highest percentage of digital payment transactions (Category: Large & Media Pvt. Sectors Bank)



Accolades

Club Vistara IndusInd Bank Explorer Credit Card

The card was launched on 27th September 2021 with a Press Ad in Times of India and Economic Times

CLUB VISTARA **IndusInd Bank**

THE WORLD IS YOURS TO
EXPLORE

Introducing Club Vistara IndusInd Bank Explorer Credit Card

IndusInd Bank and Club Vistara have come together to bring you a metal credit card that lets you create stories while you explore new experiences. **Club Vistara IndusInd Bank Explorer Credit Card** - A perfect partner for the explorer in you!

Enjoy exclusive privileges:

- Up to 5 Complimentary Business Class Ticket Vouchers* on milestone spends every year
- Zero Foreign Currency Mark-Up on all your spends
- Up to 8 Club Vistara Points for every INR 200 spent

One time joining fee of INR 45,000 with welcome benefits of over INR 55,000* that include:

- 1 Complimentary Business Class Ticket Voucher* every year
- Gift Voucher worth INR 25,000
- Club Vistara Gold Membership for 1 year

#LetsExplore

To apply, SMS EDRDRE to 505757 | Visit www.indusind.com | Scan the QR code

Connect with us: [f](#) [t](#) [in](#) [v](#)

Key privileges include:

- Up to 5 Complimentary Business Class Ticket Vouchers* on milestone spends every year
- Up to 8 Club Vistara points on every INR 200 spent
- Zero foreign currency mark-up on all spends
- Complimentary Club Vistara Gold membership for one year

THANK YOU



IndusInd Bank

Disclaimer

This presentation has been prepared by IndusInd Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

