

# IndusInd Bank

October 27, 2021

**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 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 Financial Results of the Bank for the quarter and half-year ended September 30, 2021 ('Presentation').

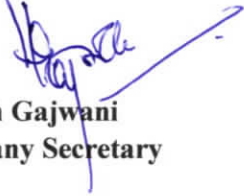
In compliance with Regulation 46 of the Listing Regulations, the Presentation is being hosted on the Bank's website at [www.indusind.com](http://www.indusind.com)

We request you to kindly take the above on record.

Thanking you,

Yours faithfully,

**For IndusInd Bank Ltd.**

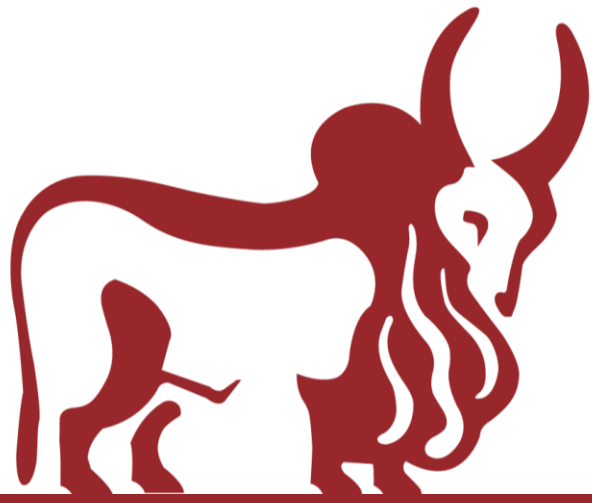
  
**Haresh Gajwani  
Company Secretary**

Encl: a/a



**Solitaire Corporate Park Office :** IndusInd Bank Limited, Building No.7, Solitaire Corporation Park, Andheri- Ghatkoper Link Road, Chakala, Andheri (E), Mumbai - 400 093, India Tel: (0022) 66412887






**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



# Investor Presentation

Q2-FY22 | OCTOBER 2021

## IndusInd Bank at a Glance

	<p><b>5<sup>th</sup> Largest Private Bank</b> with Disproportionately Large Distribution Network</p>	<p><b>₹220,808 cr Loans</b> <b>₹ 275,288 cr Deposits</b> Diversified Across Products and Geographies</p>	<p><b>30 mn Customers</b> Across Segments</p>	<p><b>5,507 Branches/Outlets</b> PAN India Network</p>
	<p><b>Universal Banking Approach</b> with Diversified Loan &amp; Deposit Mix</p>	<p><b>55:45 Loan Mix</b> Retail VS Wholesale</p>	<p><b>42% CASA</b> Stable Low-cost Deposits</p>	<p><b>Innovative Digital Approach</b> Overall Digital Transaction Mix at 91%</p>
	<p><b>Strong Domain Expertise</b> Long Vintage across Cycles</p>	<p><b>Vehicle Finance</b> 27% of the Loan Book</p>	<p><b>Micro Finance</b> 13% of the Loan Book</p>	<p><b>Gems &amp; Jewellery</b> 4% of the Loan Book</p>
	<p><b>Robust Balance Sheet</b> with Strong Capital Adequacy &amp; Contingency Buffers</p>	<p><b>17.37% CRAR</b> Tier 1: 16.68%   Tier 2: 0.69% (excluding H1 FY 22 PAT)</p>	<p><b>148% Average LCR</b> Well above regulatory requirement</p>	<p><b>72% PCR</b> GNPA 2.77%   NNPA 0.80%</p>
	<p><b>Strong Profitability</b> amongst highest in the Industry</p>	<p><b>4.07% Net Interest Margin</b></p>	<p><b>41.44% Cost to Income</b></p>	<p><b>5.97% Operating Profit Margin to Loans</b></p>



## Key Financial Highlights for Q2 FY22

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	<b>₹220,808 crores</b> ▲ 10% YoY ▲ 5% QoQ	<b>₹275,288 crores</b> ▲ 21% YoY ▲ 3% QoQ	<b>₹115,863 crores</b> ▲ 26% YoY ▲ 3% QoQ	<b>₹159,425 crores</b> ▲ 17% YoY ▲ 3% QoQ	<b>₹3,80,495 crores</b> ▲ 15% YoY ▲ 2% QoQ
Profit & Loss	Net Interest Income	Total Fee Income	Revenue	Operating Profit	Net Profit
	<b>₹3,658 crores</b> ▲ 12% YoY ▲ 3% QoQ	<b>₹1,838 crores</b> ▲ 18% YoY ▲ 3% YoY	<b>₹5,496 crores</b> ▲ 14% YoY ▲ 3% QoQ	<b>₹3,219 crores</b> ▲ 13% YoY ▲ 1% QoQ	<b>₹1,147 crores</b> ▲ 73% YoY ▲ 13% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	<b>4.07%</b> ▼ 9bps YoY ▲ 1bps QoQ	<b>1.29%</b> ▲ 44bps YoY ▲ 12bps QoQ	<b>10.28%</b> ▲ 316 bps YoY ▲ 98bps QoQ	<b>41.44%</b> ▲ 46bps YoY ▲ 96bps QoQ	<b>0.80%</b> ▲ 28bps YoY ▼ 4bps QoQ



## Balance Sheet

₹In Crore	Q2FY22	Q2FY21	Y-o-Y (%)		Q1FY22	Q-o-Q (%)	
<b>Capital &amp; Liabilities</b>							
Capital	774	756	2%	▲	774	-	▲
Reserves and Surplus	44,552	38,244	16%	▲	43,774	2%	▲
Share Warrant Subscription money	-	674	(100%)	▼	-	-	▲
Deposits	275,288	2,27,884	21%	▲	267,233	3%	▲
Borrowings	46,295	52,385	(12%)	▼	49,294	(6%)	▼
Other Liabilities and Provisions	13,585	12,053	13%	▲	11,921	14%	▲
<b>Total</b>	<b>3,80,495</b>	<b>3,31,996</b>	<b>15%</b>	<b>▲</b>	<b>372,996</b>	<b>2%</b>	<b>▲</b>
<b>Assets</b>							
Cash and Balances with RBI	13,239	8,279	60%	▲	11,876	11%	▲
Balances with Banks	53,891	37,566	43%	▲	58,884	(8%)	▼
Investments	69,245	62,953	10%	▲	68,699	1%	▲
Advances	220,808	2,01,247	10%	▲	210,727	5%	▲
Fixed Assets	1,903	1,890	1%	▲	1,876	1%	▲
Other Assets	21,410	20,063	7%	▲	20,932	2%	▲
<b>Total</b>	<b>380,495</b>	<b>3,31,996</b>	<b>15%</b>	<b>▲</b>	<b>372,996</b>	<b>2%</b>	<b>▲</b>



## Profit and Loss Account – Q2 & H1 FY22

₹In Crore	Q2FY22	Q2FY21	Y-o-Y (%)		Q1FY22	Q-o-Q (%)		H1FY22	H1FY21	Y-o-Y (%)	
Net Interest Income	3,658	3,278	12%	▲	3,564	3%	▲	7,222	6,587	10%	▲
Other Income	1,838	1,554	18%	▲	1,788	3%	▲	3,626	3,075	18%	▲
<b>Total Income</b>	<b>5,496</b>	<b>4,832</b>	<b>14%</b>	<b>▲</b>	<b>5,352</b>	<b>3%</b>	<b>▲</b>	<b>10,848</b>	<b>9,662</b>	<b>12%</b>	<b>▲</b>
Operating Expenses	2,277	1,980	15%	▲	2,167	5%	▲	4,444	3,882	14%	▲
<b>Operating Profit</b>	<b>3,219</b>	<b>2,852</b>	<b>13%</b>	<b>▲</b>	<b>3,185</b>	<b>1%</b>	<b>▲</b>	<b>6,404</b>	<b>5,780</b>	<b>11%</b>	<b>▲</b>
Provisions & Contingencies	1,703	1,964	(13%)	▼	1,844	(8%)	▼	3,547	4,224	(16%)	▼
<b>Profit before Tax</b>	<b>1,515</b>	<b>888</b>	<b>71%</b>	<b>▲</b>	<b>1,341</b>	<b>13%</b>	<b>▲</b>	<b>2,857</b>	<b>1,556</b>	<b>84%</b>	<b>▲</b>
Provision for Tax	369	225	64%	▲	325	13%	▲	694	383	81%	▲
<b>Profit after Tax</b>	<b>1,147</b>	<b>663</b>	<b>73%</b>	<b>▲</b>	<b>1,016</b>	<b>13%</b>	<b>▲</b>	<b>2,163</b>	<b>1,173</b>	<b>84%</b>	<b>▲</b>



## 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



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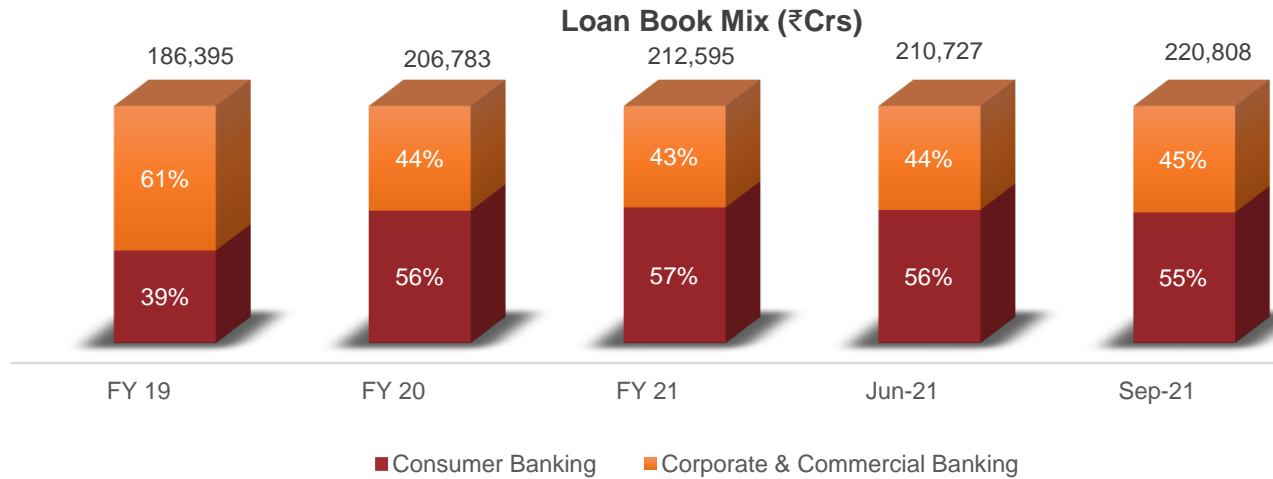


**Experienced**  
Board and  
Management Team



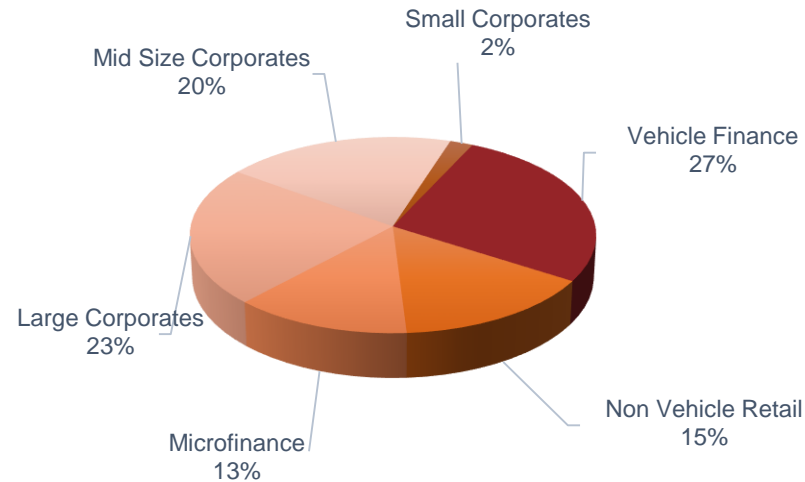


## Well Diversified Loan Book across Consumer and Corporate Products



	(₹Cr)	
Consumer Banking	Sep-21	%
<b>Vehicle Finance</b>	<b>59,302</b>	<b>27%</b>
Commercial Vehicle	22,598	10%
Utility Vehicle	5,214	2%
Small CV	2,990	1%
Two-Wheeler	4,760	2%
Car	7,989	4%
Tractor	7,173	4%
Equipment Financing	8,578	4%
<b>Non-Vehicle Finance</b>	<b>34,312</b>	<b>15%</b>
Business Banking	11,031	5%
Loan Against Property	8,788	4%
Credit Card	5,006	2%
BL, PL, AHL, Others	9,487	4%
<b>Microfinance</b>	<b>28,115</b>	<b>13%</b>
<b>Total Advances</b>	<b>121,729</b>	<b>55%</b>

	(₹Cr)	
Corporate Banking	Sep-21	%
Large Corporates	50,395	23%
Mid Corporates	44,467	20%
Small Corporates	4,217	2%
<b>Total Advances</b>	<b>99,079</b>	<b>45%</b>

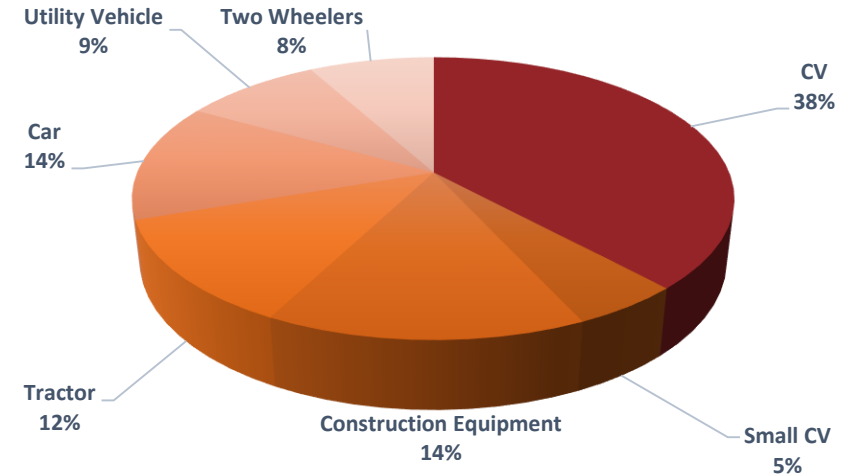


# Vehicle Finance: Granular Portfolio Across Vehicle Categories

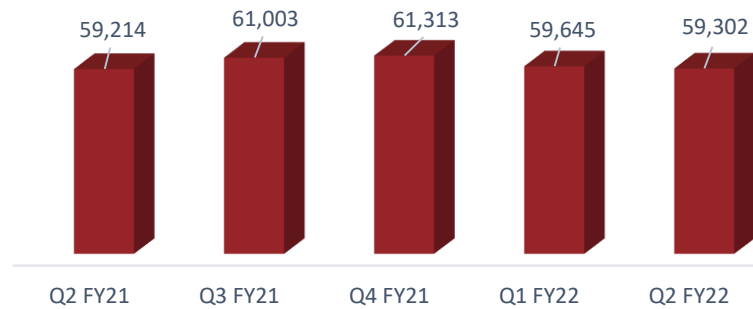
## Overview of Vehicle Finance Division

<b>35+ Years of Vintage</b> Across Credit Cycles	<b>Market Leader in Most Products</b> Amongst Top 3	<b>Business Owner Segment</b> >90% of CV are SRTO
<b>Nimbleness of an NBFC</b> With Dedicated Network	<b>Nationwide Presence</b> Diversified Across States	<b>Strong Collateral Coverage</b> Throughout the Loan Cycle

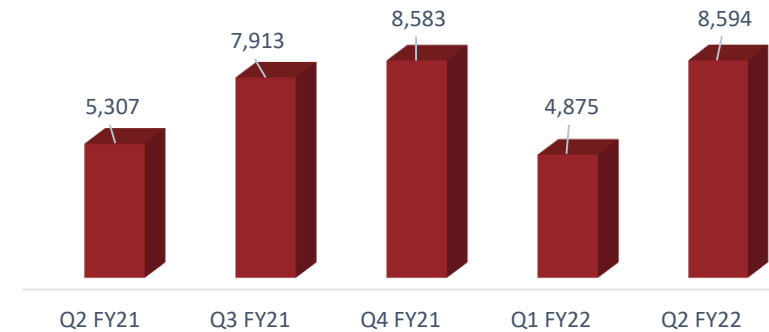
## Diversified Vehicle Loan Book across Vehicle Categories (%)



## Vehicle Finance Loan Book (₹Crore)



## Disbursements (₹Crore)



# Microfinance: Bridging the Financial Inclusion Gap



**2<sup>nd</sup> Largest**  
Micro Finance  
Lender



**9mn**  
Women Borrowers



**1.28 Lacs Villages**  
covered across 21  
States



**Tech/Data driven**  
Risk Management  
District/Branch  
level Monitoring

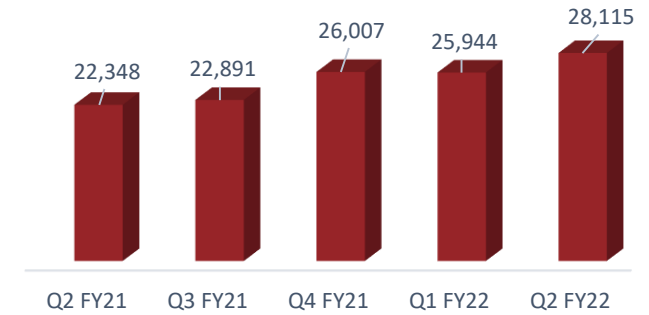


**91K+ Bharat**  
Money Stores  
Banking at  
doorstep in remote  
areas

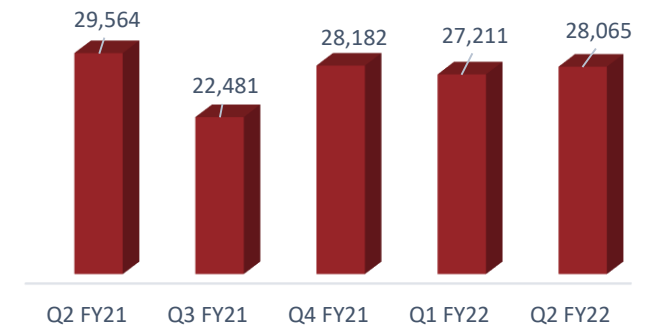


**175K+ Merchants**  
Onboarded  
Addressing the  
MSME banking  
needs

Micro Finance Loan Book (₹Crore)

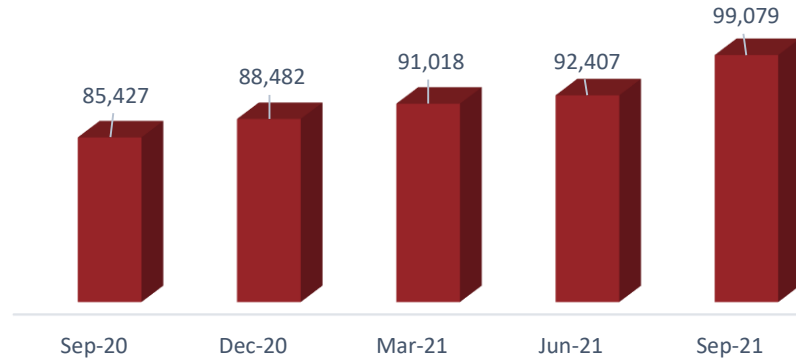


Average Ticket Size (₹)

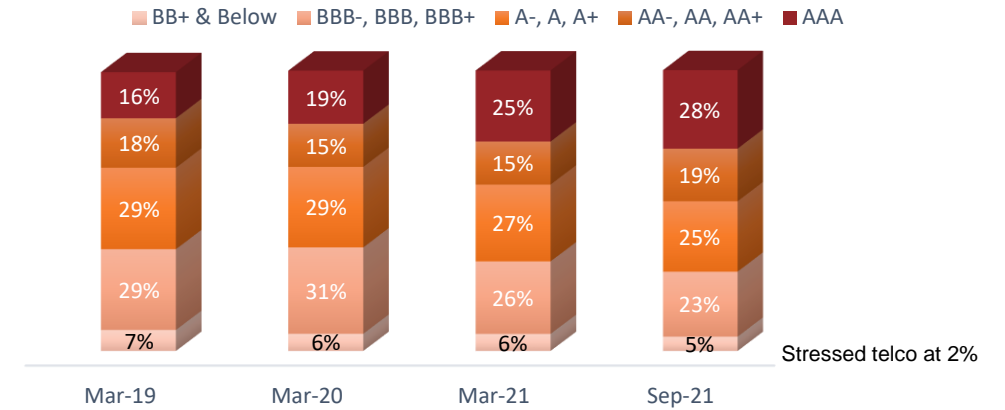


# Corporate Portfolio – Focus on Granular, Higher Rated Customers

Corporate Loan Book (₹Crore)



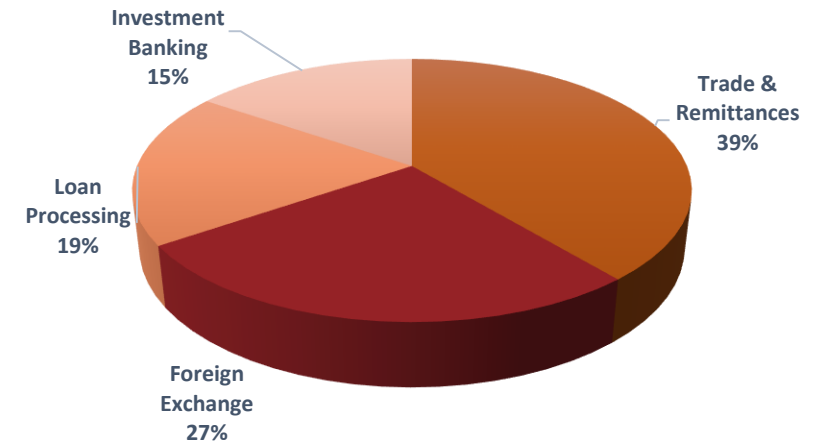
Improving Risk Profile \*



Sector-wise Loan Mix (% of Total Loans)

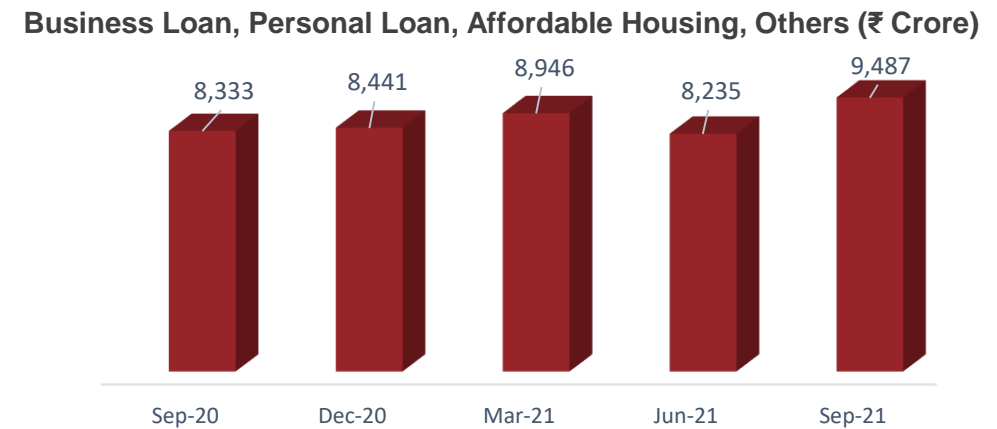
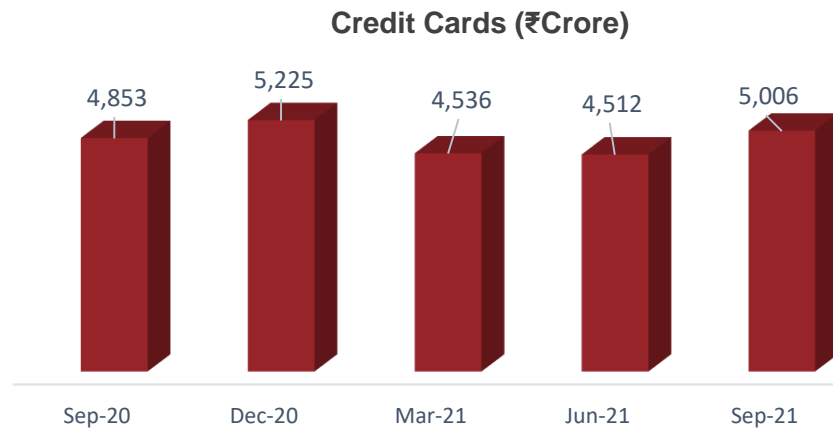
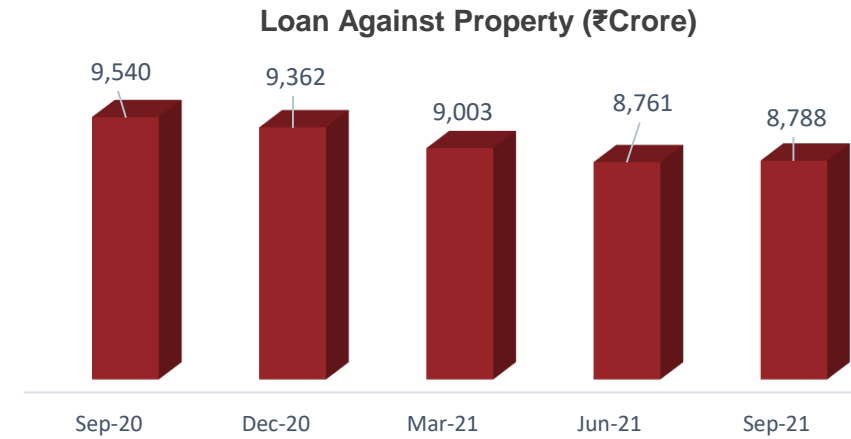
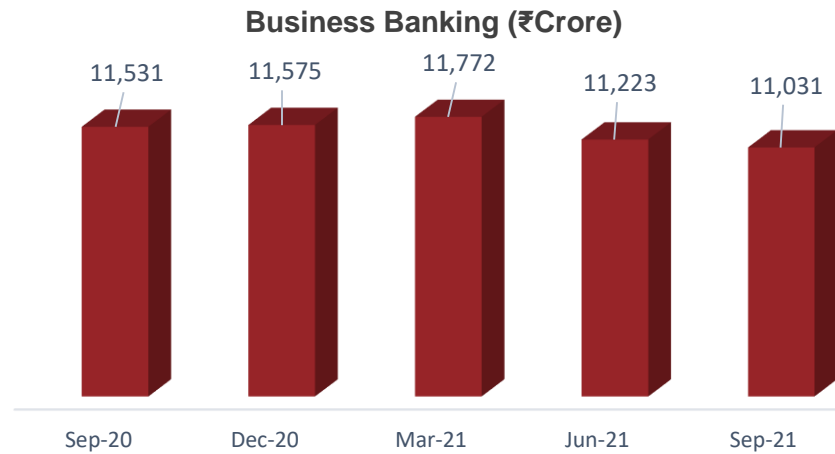
Sector	Q2 FY22
NBFCs (other than HFCs )	4.17%
Gems and Jewellery	4.05%
Real Estate – Commercial & Residential	2.96%
Lease Rental	2.73%
Steel	2.33%
Roads/Other Infra Projects	2.19%
Power Generation – Renewable	1.53%
Educational Institution	1.35%
Textiles	1.32%
Power Generation – Non Renewable	1.21%
Services	1.10%
Food Beverages and Food processing	1.03%
Housing Finance Companies	1.02%
Others	17.84%
<b>Corporate Banking</b>	<b>44.83%</b>
<b>Consumer Banking</b>	<b>55.17%</b>
<b>Total</b>	<b>100.00%</b>

Diversified Fee Mix Q2FY22



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

## Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy



# Key Strengths of the Bank



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**Strong**  
Product Groups



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**Executing Digital**  
2.0 Strategy



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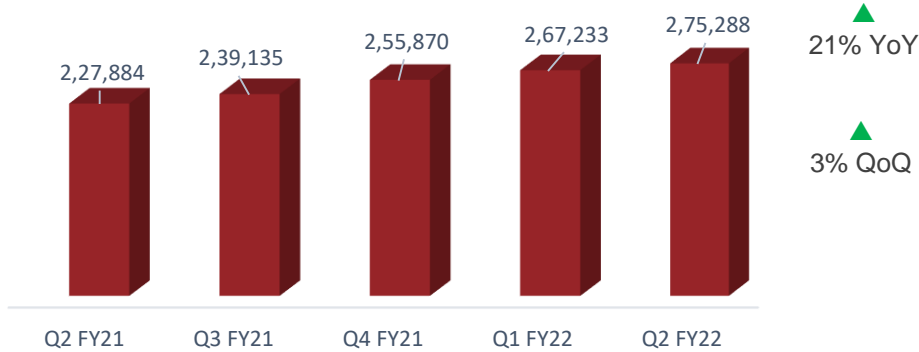


**Experienced**  
Board and  
Management Team

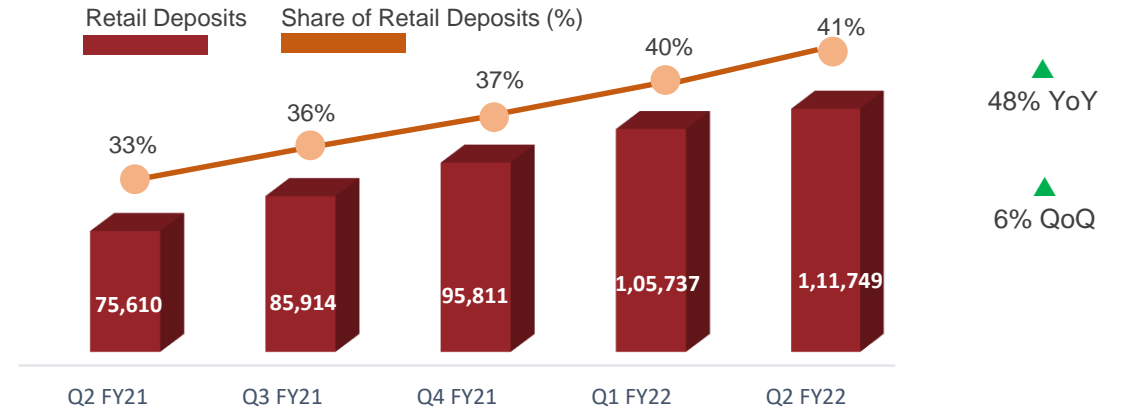


# Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

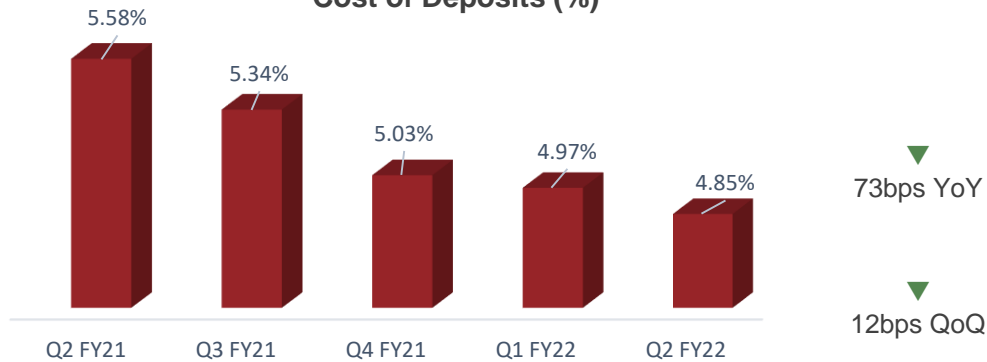
Deposits (₹Crore)



Retail Deposits as per LCR (₹Crore)\*



Cost of Deposits (%)



## Key Focus Areas

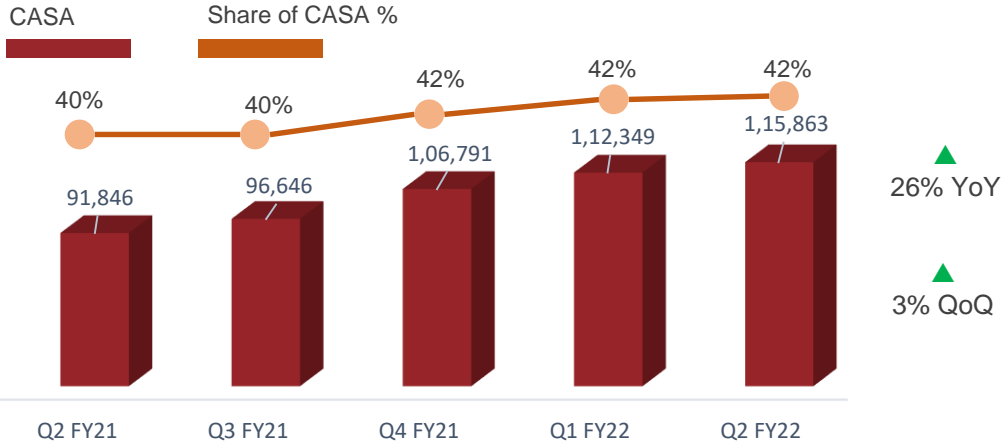
- Expanding branch network
- Focus on target market segments
  - Growth driven by retail customer acquisitions
  - Scaling up new businesses – Affluent and NRI
  - Leverage BFIL for rural customers
  - Building Merchant Acquiring Business
  - Digital Partnerships & Alliances
- Innovative service propositions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

\*As at period end.

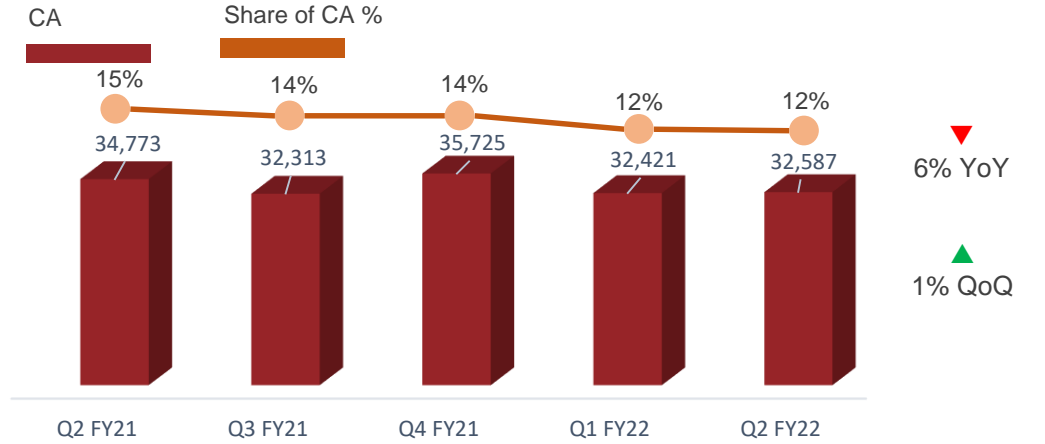


# Healthy Share of CASA; Strong Liquidity Profile

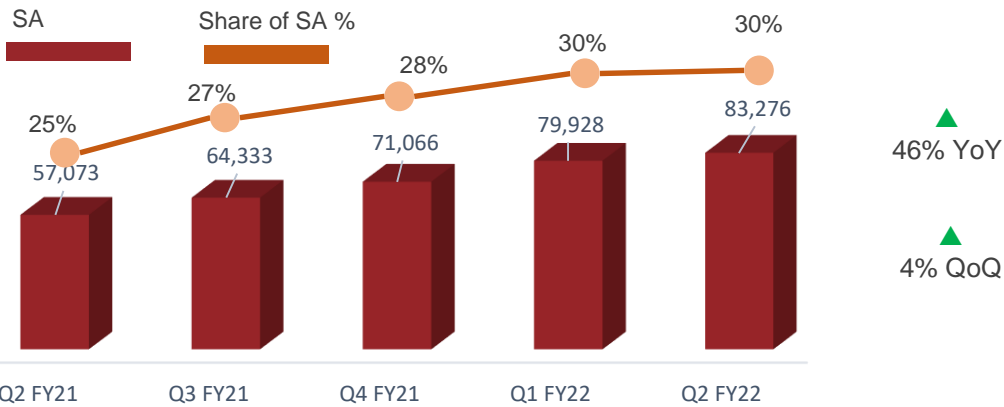
### CASA (₹Crore)



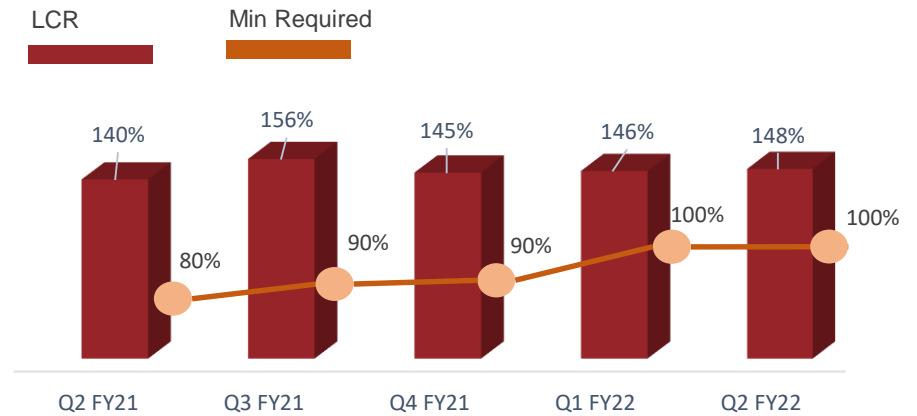
### CA (₹Crore)



### SA (₹Crore)



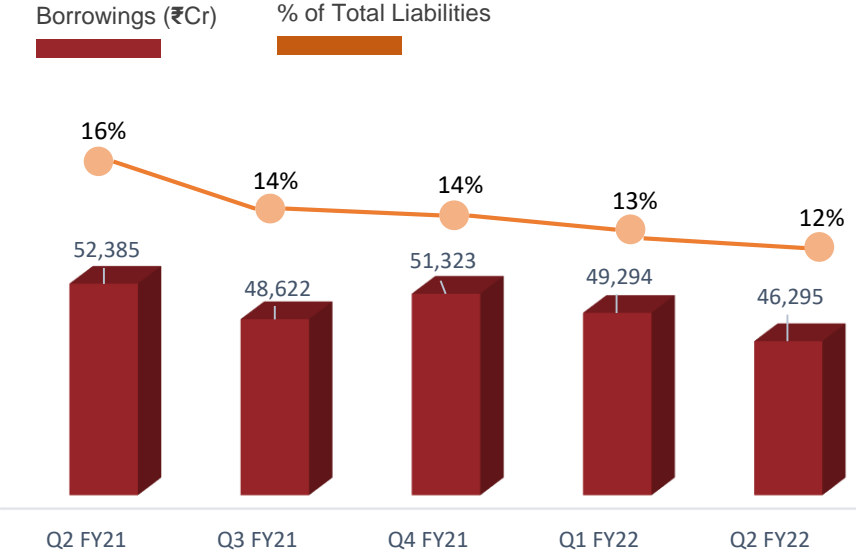
### Liquidity Coverage Ratio (%)



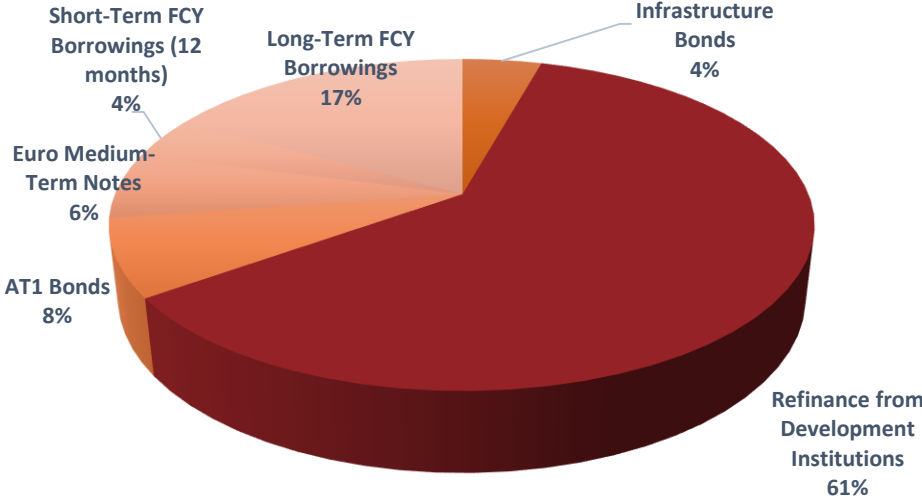


# Borrowings Constituted by Long Term Sources

Borrowings (₹Crore)



Borrowings Mix (%)



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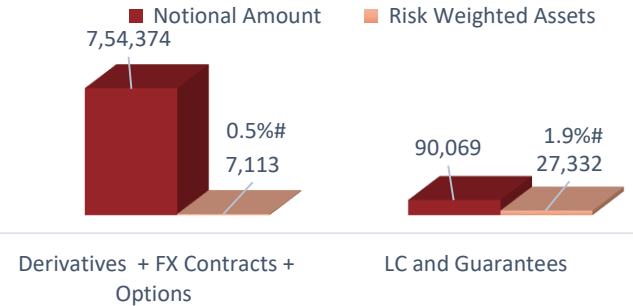


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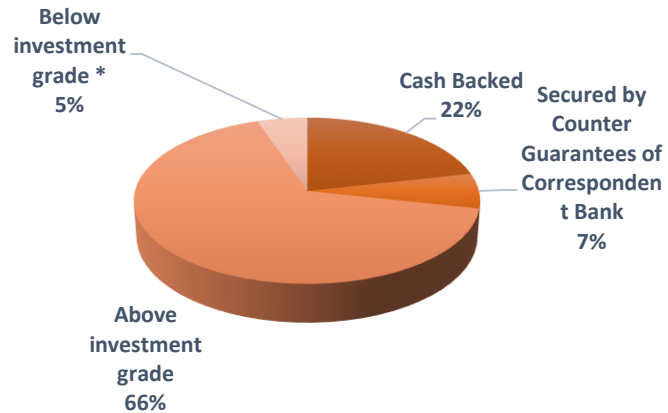
# Strong Product Groups with Efficient Capital Deployment

## Low RWA Consumption (₹Crore)



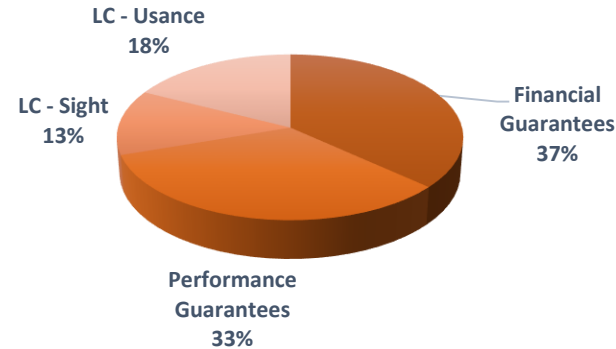
#CRAR consumption

## LC-BG Rating Profile

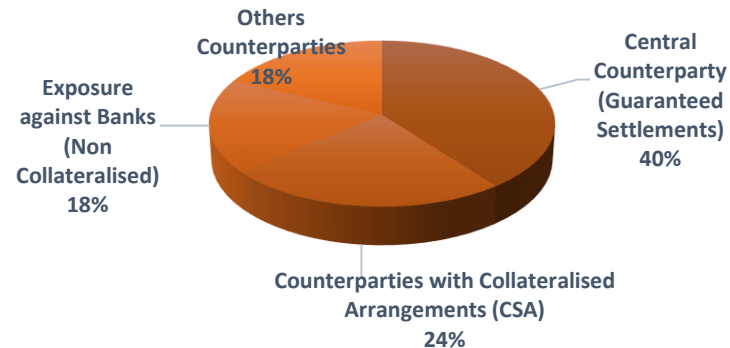


\*Stressed telecom contributes 2%

## LC-BG Mix



## FX-Derivatives Exposure Type



- 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

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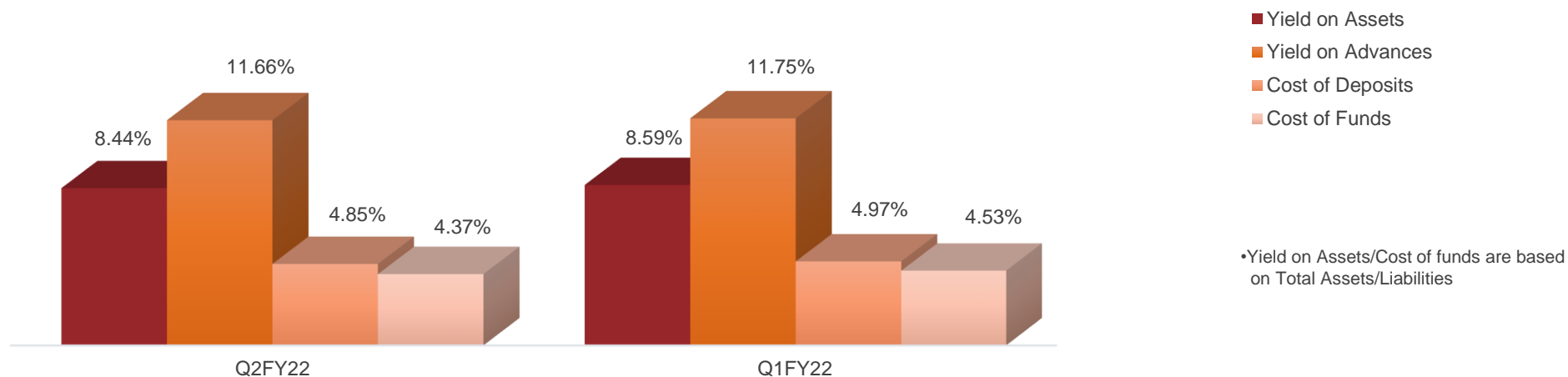
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## Yield / Cost Movement



### Segment-wise Yield:

	Q2FY22		Q1FY22	
	Outstanding (₹Cr)	Yield (%)	Outstanding (₹Cr)	Yield (%)
Corporate Banking	99,079	8.24%	92,407	8.36%
Consumer Banking	121,729	14.32%	118,320	14.36%
<b>Total</b>	<b>220,808</b>	<b>11.66%</b>	<b>210,727</b>	<b>11.75%</b>

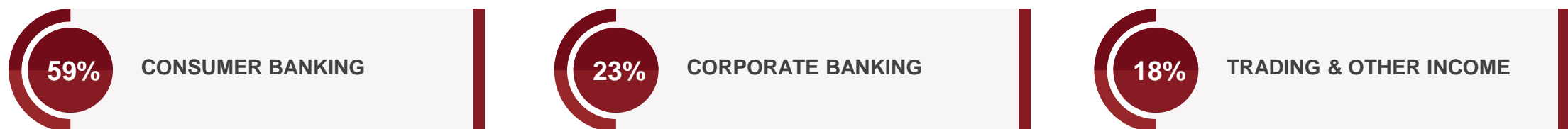


## Diversified and Granular Fee and Other Income Streams

₹In Crore	Q2FY22	Q2FY21	Y-o-Y(%)		Q1FY22	Q-o-Q(%)	
Trade and Remittances	200	152	31%	▲	170	17%	▲
Foreign Exchange Income	221	228	(3%)	▼	192	15%	▲
Distribution Fees (Third Party Products)	360	323	11%	▲	311	16%	▲
General Banking Fees*	234	123	89%	▲	188	25%	▲
Loan Processing Fees	424	212	100%	▲	339	25%	▲
Investment Banking	68	23	195%	▲	14	383%	▲
<b>Total Core Fee Income</b>	<b>1,506</b>	<b>1,061</b>	<b>42%</b>	▲	<b>1,214</b>	<b>24%</b>	▲
Securities/MM/FX Trading/Others	332	493	(33%)	▼	574	(42%)	▼
<b>Total Fee Income</b>	<b>1,838</b>	<b>1,554</b>	<b>18%</b>	▲	<b>1,788</b>	<b>3%</b>	▲

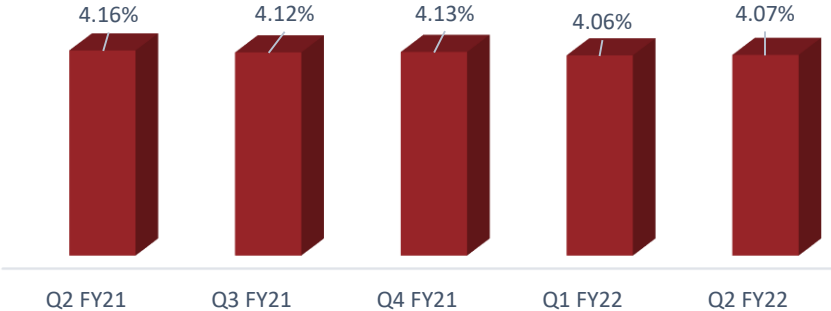
\* Includes PSLC Income of ₹35 crs for Q2FY22, ₹5 crs for Q2FY21 and ₹32 crs for Q1FY21

### Fee Income Mix

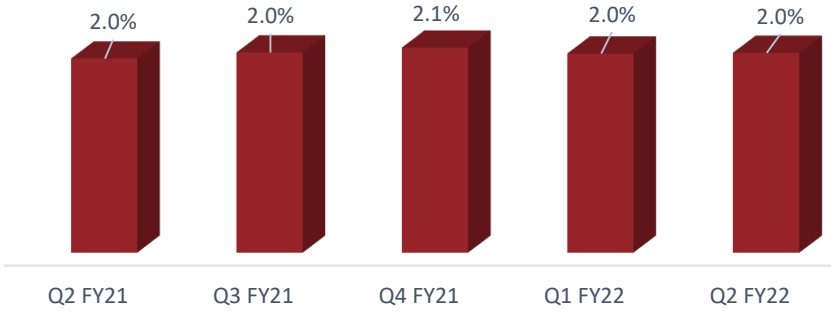


# Operating Profit Margins Amongst the Highest in Industry

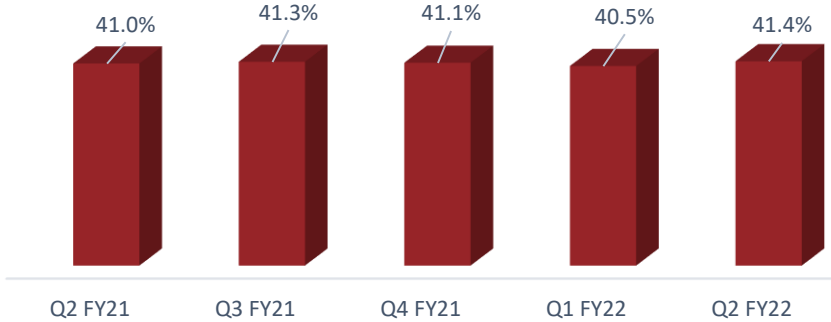
**Net Interest Margin (%)**



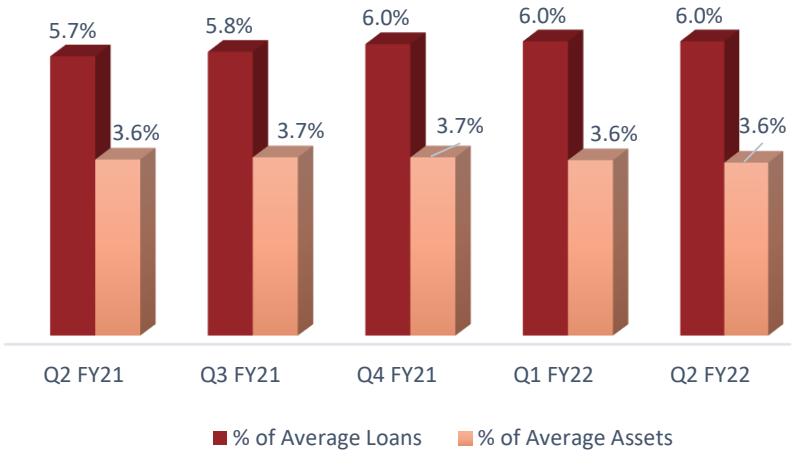
**Total Fee to Asset Ratio (%)**



**Cost to Income Ratio (%)**

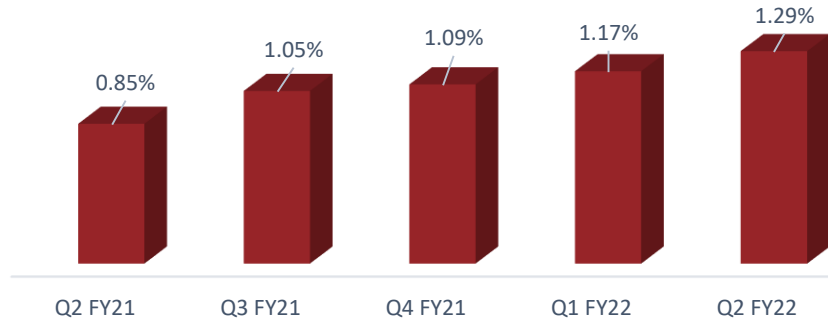


**Operating Profit Margin (%)**

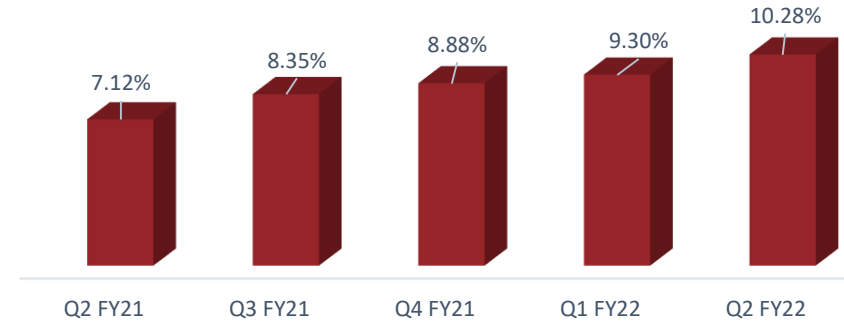


# Key Financial Indicators

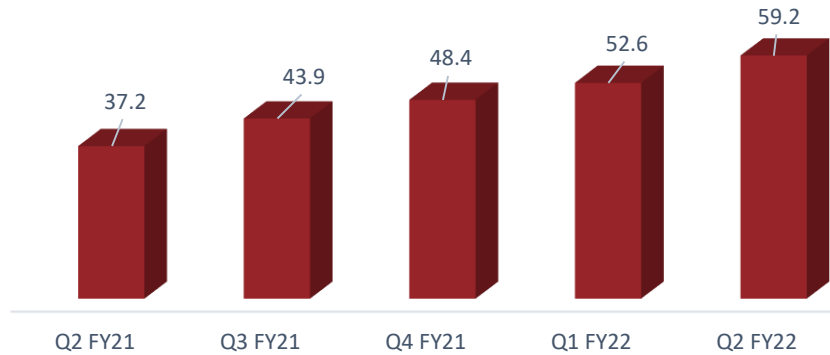
### Return on Assets (%)



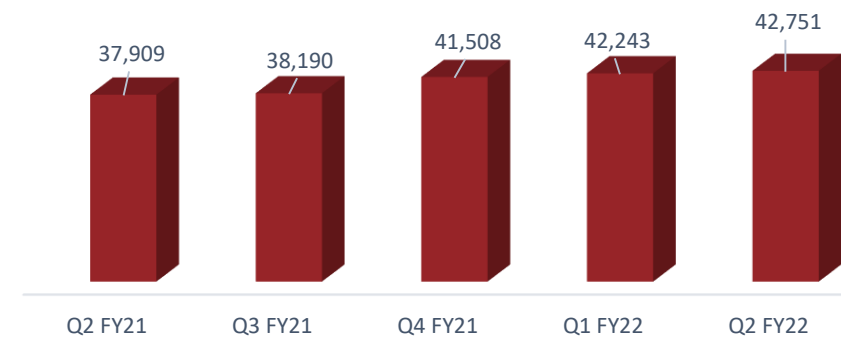
### Return on Equity (%)



### 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



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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	Q2FY22			Q1FY22		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,767	3,418	6,186	2,800	2,995	5,795
Fresh Additions	252	2,406	2,658	421	2,342	2,762
Deductions	497	2,101	2,598	452	1,919	2,372
-Write-offs	10	423	433	188	750	938
-Upgrades	64	1,077	1,141	218	627	845
-Recoveries	423	601	1,024*	46	543	589
<b>Gross NPA</b>	<b>2,522</b>	<b>3,723</b>	<b>6,245</b>	<b>2,767</b>	<b>3,418</b>	<b>6,186</b>
Net NPA			1,771			1,760
% of Gross NPA			2.77%			2.88%
% of Net NPA			0.80%			0.84%
Provision Coverage Ratio (PCR)			72%			72%
Restructured Advances			3.6%			2.7%
Gross Credit Cost	68	684	752	473	659	1,132

\*Sale to ARC Rs.700 crs (Q1 FY22 Rs.400 crs)



## NPA Composition – Consumer Banking

(₹Cr)

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	<b>3,723</b>
Gross NPA %	2.62%	0.91%	1.24%	4.74%	9.23%	1.15%	1.42%	3.89%	2.56%	5.05%	3.01%	<b>3.02%</b>

Q1 FY22	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	675	70	131	253	515	142	87	675	215	203	452	<b>3,418</b>
Gross NPA %	2.93%	1.40%	1.47%	7.62%	9.78%	1.82%	1.28%	3.34%	2.75%	4.37%	1.69%	<b>2.85%</b>



## Loan Related Provisions held as on September 30, 2021

- Specific provision of ₹3,768 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 ₹3,178 Crs surplus outside PCR
- Standard asset provision of ₹977 Crs other than related to COVID-19
- Provision Coverage Ratio at 72% and total loan related provisions at 138% of GNPA
- Loan related provisions of ₹8,628 Crs are 3.91% of the loans



# Key Strengths of the Bank



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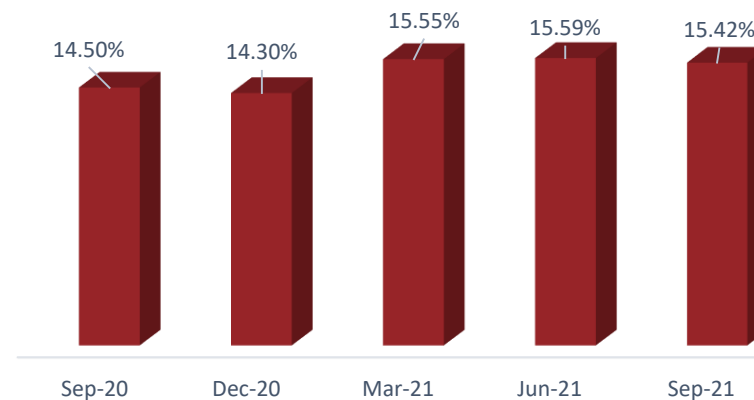
## Healthy Capital Adequacy

### Capital Adequacy

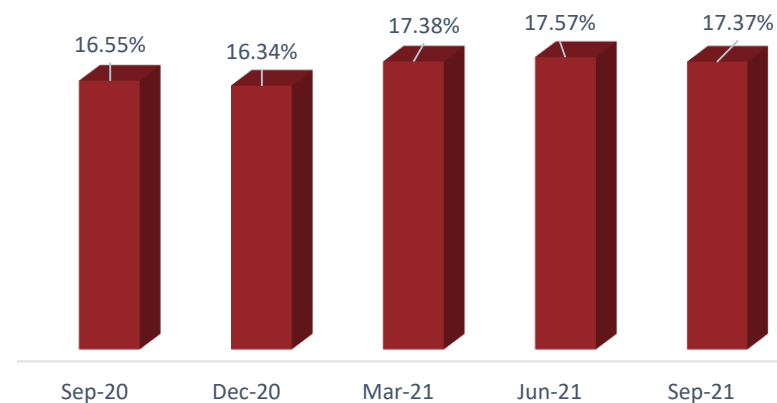
₹In Crore	30 Sep 21	30 Jun 21
Credit Risk, CVA and UFCE	233,184	229,559
Market Risk	9,286	9,688
Operational Risk	33,120	33,120
<b>Total Risk Weighted Assets</b>	<b>275,590</b>	<b>272,367</b>
Core Equity Tier 1 Capital Funds	42,484	42,472
Additional Tier 1 Capital Funds	3,490	3,490
Tier 2 Capital Funds	1,909	1,901
<b>Total Capital Funds</b>	<b>47,883</b>	<b>47,863</b>
<b>CRAR</b>	<b>17.37%*</b>	<b>17.57%</b>
CET1	15.42%*	15.59%
Tier 1	16.68%	16.87%
Tier 2	0.69%	0.70%

\* CRAR at 18.06% and CET1 at 16.10% including H1 FY 22 PAT

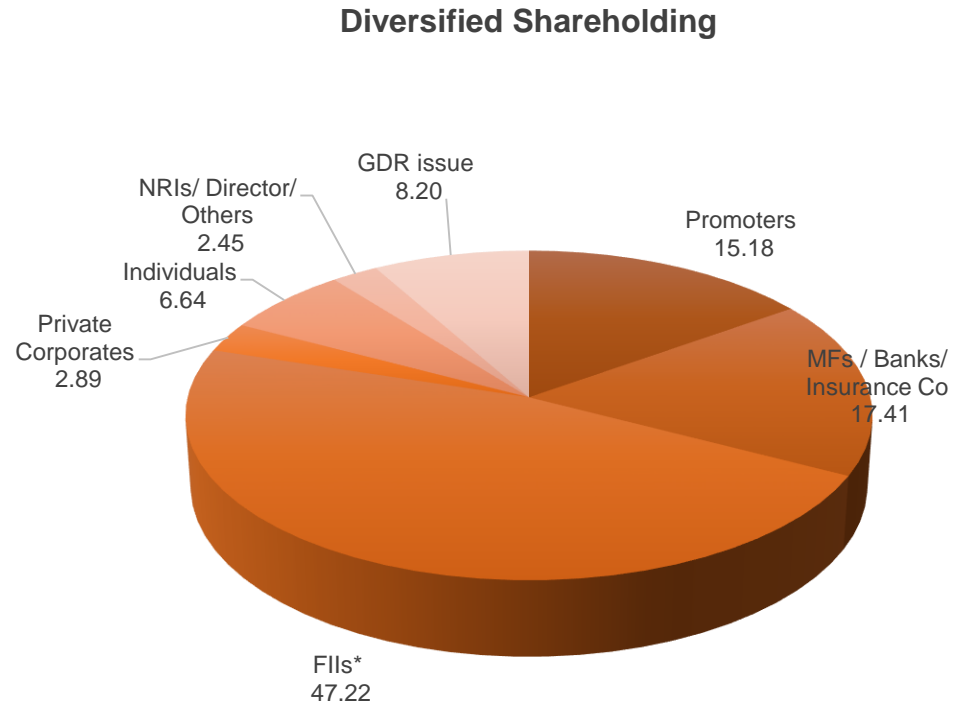
### CET1 Ratio (%)



### CRAR (%)



# Shareholding Pattern and Credit Ratings



\* 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



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# Disproportionately Large Distribution Network with Unparalleled Rural Presence

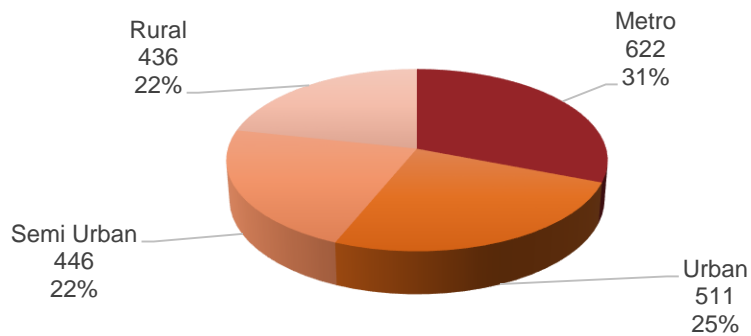
## Distribution Network with Deep Rural Presence



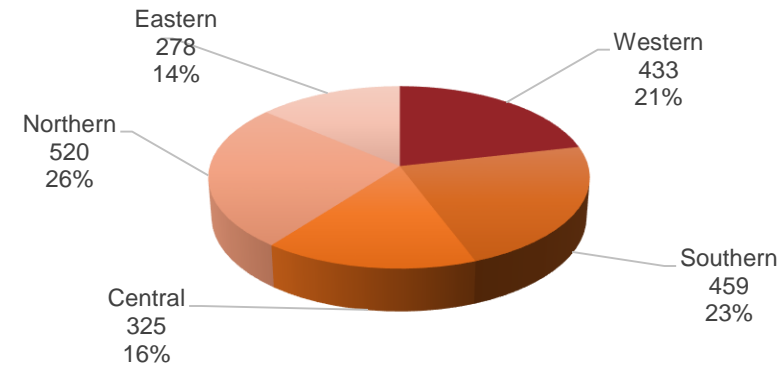
## Strengthening Distribution Infrastructure

Particulars	Sep 30, 2020	Dec 31, 2020	Mar 31, 2021	Jun 30, 2021	Sep 30, 2021
Branches/Banking Outlets	1,910	1,915	2,015	2,015	2,015*
BFIL Branches	2,144	2,249	2,289	2,385	2,665
Vehicle Finance Marketing Outlets	841	840	828	821	827
<b>Total</b>	<b>4,895</b>	<b>5,004</b>	<b>5,132</b>	<b>5,221</b>	<b>5,507</b>
ATMs	2,785	2,835	2,872	2,870	2,886

## Geographical Breakdown of Branches



## Regional Breakdown of Branches



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

## Creating future ready platforms and API stacks leveraging cloud native, micro-services based, data driven framework



Chatbots



Web



Mobile



Call Center



RM



Branch



Partnerships

Client facing applications (eg: Indus Mobile, Indus Easy Credit, Indus Merchant Solutions, etc)

### API Management

- Micro-services based, modular architecture providing agility and flexibility to integrate with partners
- API Gateway, Sandbox environment / developer portals

### Advanced Analytics & Machine Learning

KYC / Fraud Analytics	Real time Under-writing	Pricing	Wallet Share	Hyper Personalized Engagement
-----------------------	-------------------------	---------	--------------	-------------------------------

### Data Management for advanced analytics

- Structured as well as unstructured data
  - Cloud based data warehouse
  - Strong data governance model

Core Systems – “Hollowing” the core by externalizing the business logics and in some areas (eg: payments) moving to new age cloud native core stacks

Infrastructure – Cloud Native, Containerized for new age applications

### Key Principles

#### Omni-Channel

- Self / Assisted
- Mobile / Web / TAB

#### Micro-Services / API Driven

- Modular
- Scalable

#### Building “Agile” Culture

Security

Reliability

### Few Platform Examples ...



... and many more in pipeline

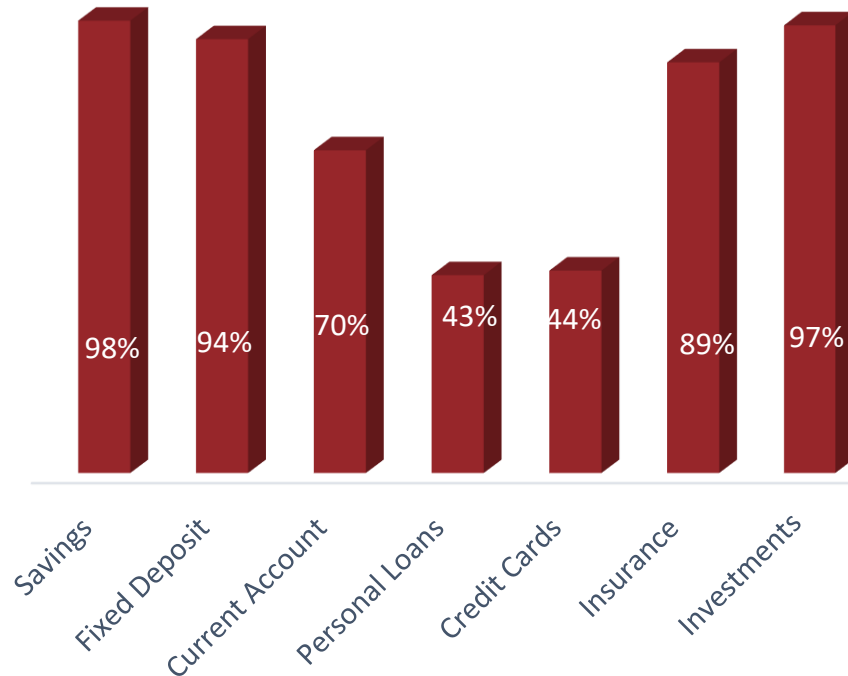
**IndusInd Bank**



# Key Metrics: Digital Business Mix continues to improve and digital engagement continues to intensify

Digital Business Mix continues to grow on the back of seamless digital onboarding journeys powered by “IndiaStack” across products

## Digitally Acquired %



\*Q2 FY'22 over Q2 FY'21

**91%** of transactions happen digitally

**68%** of service requests processed STP digitally via channels

**36%** YoY\* Growth in registered user base of IndusMobile

**2.9X** YoY\* Increase in mobile & UPI transactions

**1.9X** YoY\* Increase in whatsapp banking user base

**2.6X** YoY\* Increase in whatsapp banking conversations

**4.3** Mobile App Rating on Android Playstore

**25K** Clients on-boarded using VKYC every month



# Launched Indus EasyCredit for Businesses: Focused digital products for SME segment live now

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



Delivering completely digital, assisted and partner led journeys across channels

- ✓ Easy and simplified product, overdraft up to Rs. 2 crores
- ✓ 100% digital origination for small business lending up to 2 crores, for all customers
- ✓ Real time underwriting leveraging GST, Banking, Bureau – **Instant decisioning and same day sanction**
- ✓ Using **state-of-art algorithms** for credit scorecards
- ✓ Simple assessment norms on the basis of GST returns
- ✓ No financial documents required
- ✓ **Digital authentication and verification** checks
- ✓ **Digital signing, stamping and mandates** for seamless disbursements
- ✓ Cutting edge tech supporting multiple channels



Web



Mobile



Call Center



RM



Branch



Partnerships

**IndusInd Bank**



## Introduced Debit Card EMI on IndusInd Bank Debit Cards - a convenient consumer financing solution at Point-of-sale - for IBL's CASA customers

**IndusInd Bank**

**EASY TO BUY. EASIER TO PAY.**

Make an EMI transaction\* using your Debit Card between 1<sup>st</sup> Oct and 31<sup>st</sup> Dec '21 and get ₹250 Amazon Voucher

\*T&C Apply.

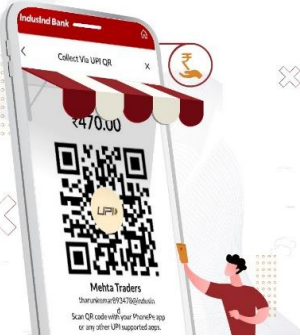
Available across 60,000+ merchant outlets, across categories such as Mobiles, Consumer Durables, Electronics, Hyper-Markets, Supermarkets, Apparels, Automobiles, Home And Décor, and Hospitals.

- Extend instant credit accessibility to IBL Debit Card users, making high value purchases affordable
- Make IBL Debit Card a more preferred card payment option
- Increase engagement with clients which will help in building CASA balance sheet further.
- Gain presence across lakhs of online and offline merchants.

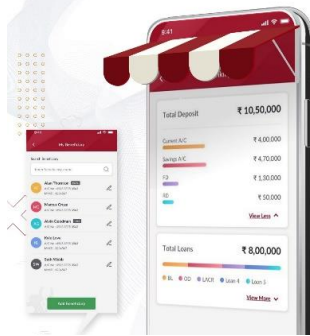


# Launched Indus Merchant Solutions on Playstore: a unified stack for small retailers

ACCEPT PAYMENTS FROM ANYONE AND ANYWHERE



SIMPLIFIED EVERYDAY BANKING



## Digital Self - Onboarding



Accept Payments

All in one payment collections

UPI QR | POS | Pay By Link | Khaata | Cash



Manage Banking

Digital account opening & merchant on-boarding

Fund transfers & account statements on the go

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



Get Loans

IndusEasyCredit for Business Stack

Preapproved STBL



More

Business Performance Dashboard

Digital Banking & Merchant SRs

# Indus >> MERCHANT SOLUTIONS

INDUSEASYCREDIT FOR BUSINESS LOANS



## Coming Soon!

Quick Pay (2 clicks)	Book FD / RD	STBL for NTB	Bill Payments
Tap & Pay (on mobile)	Bulk payments	LACR	Cashback & Rewards
Voice Notifications	CA sweep	and more	Digital Inventory Mgmt.

- Offers an easy way for any retailer to start his relationship with the Bank and get started by simply downloading the app
- Received encouraging response from new to bank clients who are downloading the app and starting their relationship digitally with the Bank

**IndusInd Bank**



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Management Team





# Our Strategic Elements of Sustainability and ESG

## GOVERNANCE

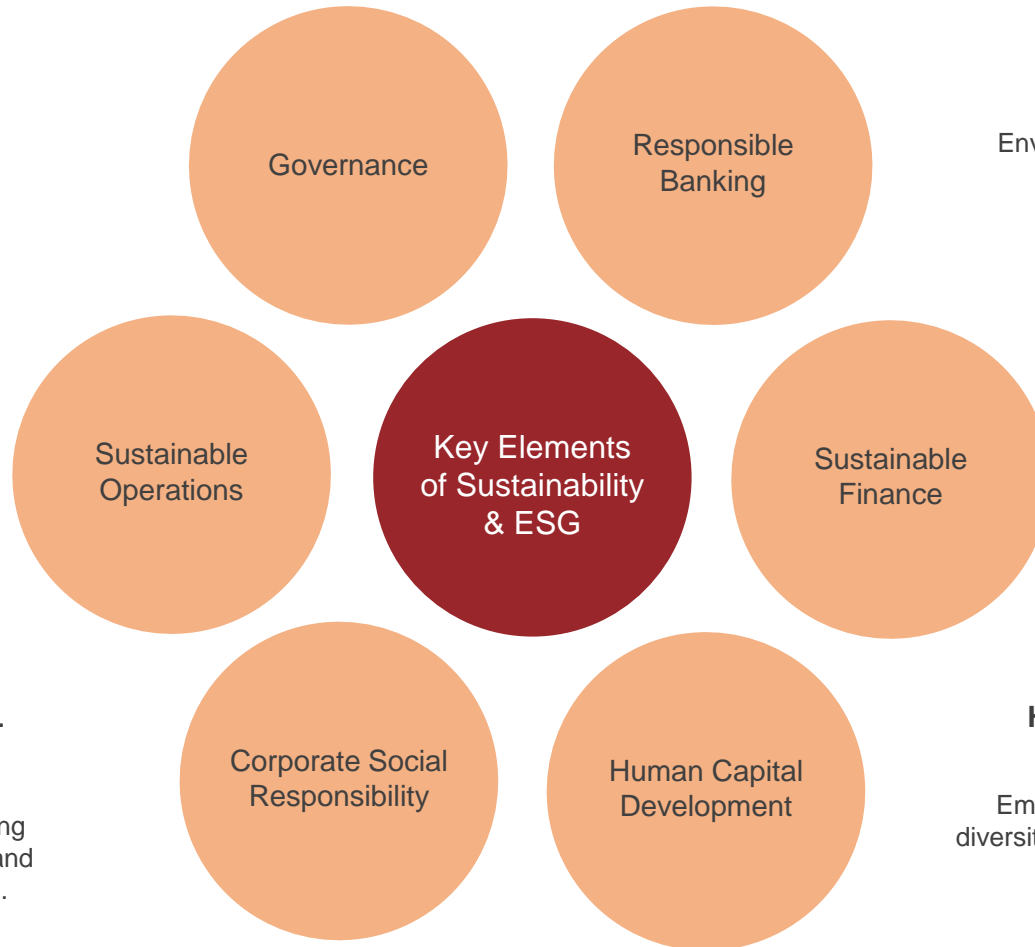
Framework to oversee implementation of sustainable strategies, practices and policies

## 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



**~42%\*** 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

\*Audit by third party under way

## A Few Achievements



### Carbon Disclosure Project

- Only Bank in India securing highest **Band A in CDP**
- **For the 6<sup>th</sup> consecutive year**, the Bank retained its top position



### 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



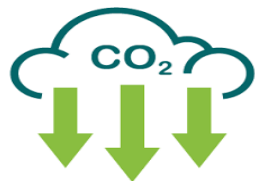
### Integrated Reporting

- **3<sup>rd</sup> Year of Integrated Reporting**
- External assurance of Integrated Report
- 12 Years of Sustainability Reporting



### Refinitiv ESG Rankings

- IndusInd Bank as a top performer showcasing excellence and high transparency
- **Highest Rating among Indian Banks**
- IndusInd Bank ranked 57th out of 914 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



### Sustainable Finance Portfolio\*

- Green & Climate Finance: 2.6% of Bank's loan book in FY21
- Social Livelihood & Inclusive Finance: 39.38% of Bank's loan book in FY21

\*Audit by third party under way

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## 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	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	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	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 Systems	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	Promotor 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	Accountancy & Legal	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	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 & Rural Economy	Previously, Director of Agriculture, Maharashtra State, Held many important positions in the Department of Agri, Maharashtra
Mr. Sumant Kathpalia	Managing Director & CEO	Banking	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 & Head-Global Markets, Transaction Banking, Financial Institutions & Public Sector	28+	Regional Head Corporate Solutions Asia-Pacific Markets of RBS Singapore
Mr. S.V. Zaregaonkar	CFO and Country Head - Corporate Services	43+	Joined IndusInd Bank in 1995 as Head – Operations; Chief Manager Dena Bank
Mr. S.V. Parthasarathy	Head – Consumer Finance	41+	Executive Director, Ashok Leyland Finance Limited
Mr. Sanjeev Anand	Head - Commercial & Rural Banking	29+	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Ramesh Ganesan	Head - Technology, Corporate & Global Market Ops	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 & Portfolio Management (Wholesale Banking)	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 - Corporate & Investment Banking, CSR & Sustainable Banking	28+	Head – Mid Markets (Western Region), ABN AMRO Bank (India)
Mr. Bijayananda Pattanyak	Head - Gems & Jewellery	35+	Managing Director and Member, Global Management Team IDGJ of ABN AMRO
Mr. Soumitra Sen	Head - Consumer Bank	30+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
Mr. Anil M. Rao	Head – Consumer Operations & SDG	26+	Various positions at ABN AMRO Bank, RBS and Bank of America
Mr. Anish Behl	Head – Wealth Management and Para Banking	25+	Executive Director, Bancassurance - Asia at ABN AMRO Bank NV
Mr. Samir Dewan	Head - Affluent Banking	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 & Synergy Group	30+	CEO at Cointribe (leading fintech), Various leadership positions at ABN AMRO Bank NV, ANZ & RBL
Mrs. Charu Sachdeva Mathur	Chief Digital Officer and Head of Business Strategy	15+	Financial services and telecom advisory at Boston Consultancy Group (BCG)
Mr. Shalabh Saxena	MD & CEO – Bharat Financial	26+	COO- HSBC Life Insurance, various leadership positions at ING Insurance and Standard Chartered



## Awards and Accolades

### FICCI CSR Awards 2019-20



In the category of Environment  
Sustainability for  
Drain Restoration Project, Gurgaon

&

In the category of Inclusive Development of  
PWDs for  
IndusInd Bank Para-Champions Programme

### ASIAMONEY FX Survey 2021



IndusInd Bank was adjudged as the Market Leader, India  
in ASIAMONEY Foreign Exchange Survey 2021

### BNY MELLON STP Award 2020



The CGMO Trade & Remittance  
Operations team received 2020  
BNY Mellon STP award in  
recognition of achieving  
exceptional STP rate of 96.37%.



**THANK YOU**



***IndusInd Bank***



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