

November 14, 2017

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

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

NSE Symbol: INDUSINDBK

BSE Scrip Code: 532187

Madam / Dear Sir,

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

We enclose herewith the Presentation on 'Past Reflections and Future Ambitions' made in Gurgaon on November 13, 2017, at the CLSA India Conference.

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

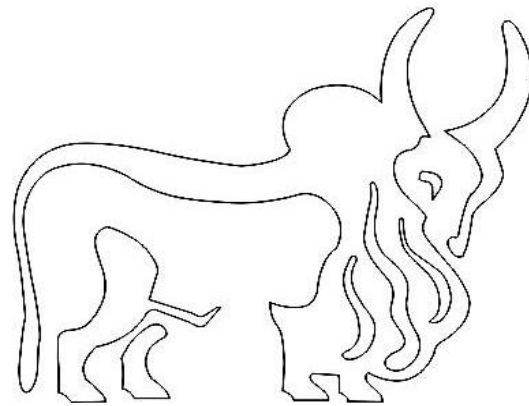
Kindly take the same on record and oblige.

Thanking you,

Yours faithfully,
For IndusInd Bank Limited


**Haresh Gajwani
Company Secretary**





IndusInd Bank

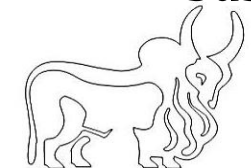
Past Reflections and Future Ambitions

Presentation at CLSA India Conference

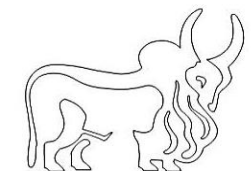
November 13, 2017

Started with a Set of Management Beliefs

- Universal Banking: All products and services for target market
- Strategize once, Execute daily
- Differentiation through Responsive Innovation
- Liability Driven Strategies for Balanced Growth
- Effective use of Technology: To Find, Serve and Engage customers
- Efficient Distribution to leverage Customers and Capital
- Robust Risk Management: Credit, Operations & Market
- Sustainability: Good Ecology is Good Business



**Staging of the Growth Strategy:
Business Plans Split into 3-Year Planning Cycles (PC)**



PC 1 (FY 09-11) – Restoring Health and Profitability



OUR AMBITION: TRIPLE REVENUES IN 3 YEARS TO BE IN TOP 3.

Select Focus Areas

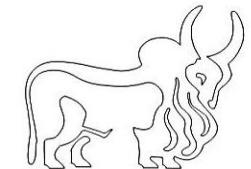
Centralize Risk with Right Pricing Book

Capital Light Distribution Businesses

Liability & Fee Driven Branch Franchise

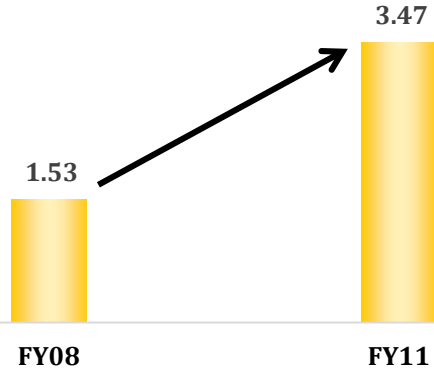
Ring Fence Great Business: Vehicles

Re-talent & Performance Manage

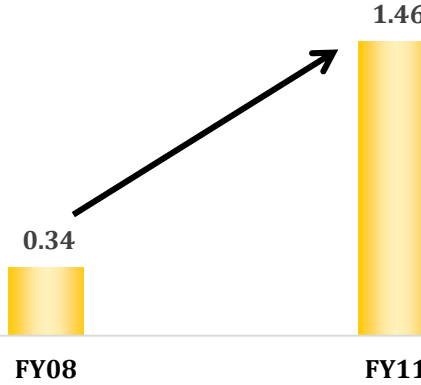


PC 1 (FY 09-11) – Key Performance Vectors

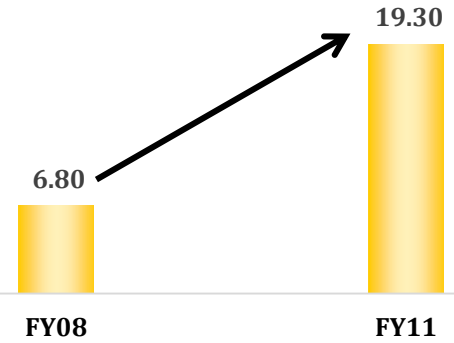
NIM (%)



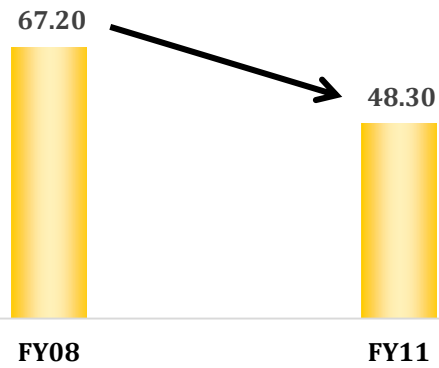
RoA (%)



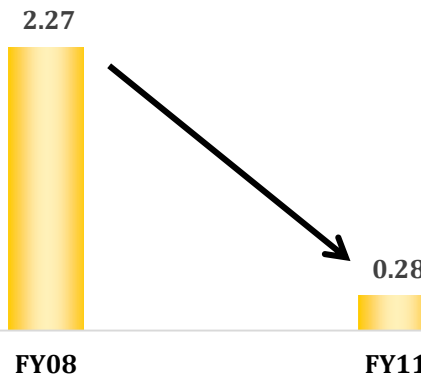
RoE (%)



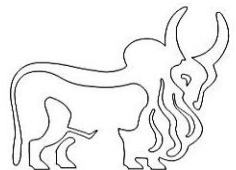
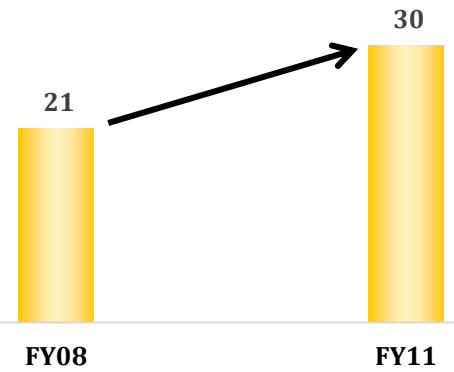
Cost-to-Income (%)



NNPA (%)



Revenue per Employee (Rs lac)



PC 2 (FY 12-14) – Scale With Profitability



To be No. **1** in terms of

- ROA
- ROE
- NIM

Double **2**

- Profits
- Clients
- Branches

In **3** years

Select Focus Areas

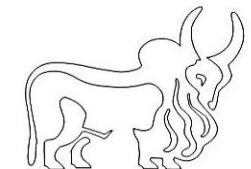
Scale Up e.g. Used CV, Investment Banking

Create Boosters: LAP, Cards, Mortgages

Capacity Creation: Capital, CBS, Network

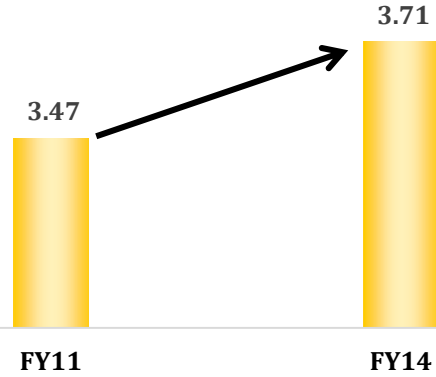
Revamped Global Markets Team

Responsive Innovation Theme

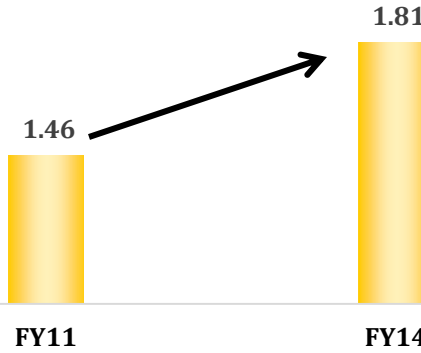


PC 2 (FY 12-14) – Key Performance Vectors

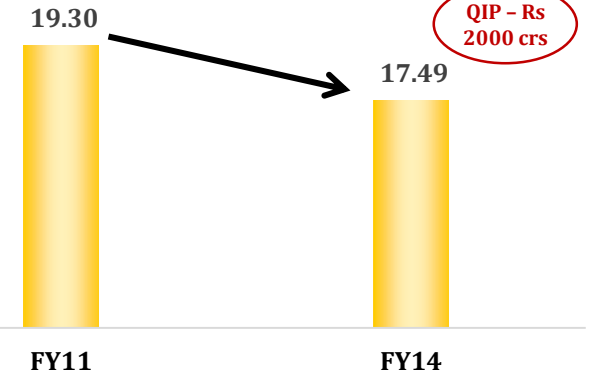
NIM (%)



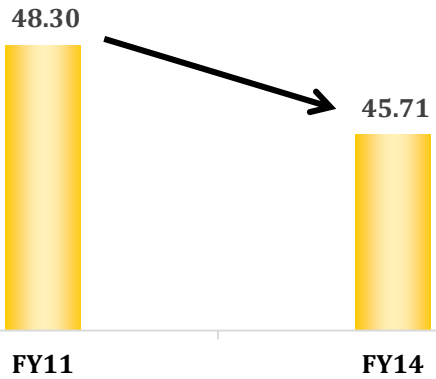
RoA (%)



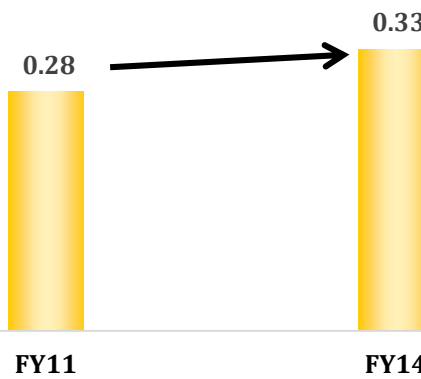
RoE (%)



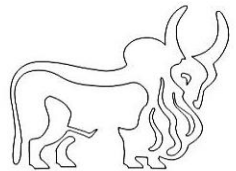
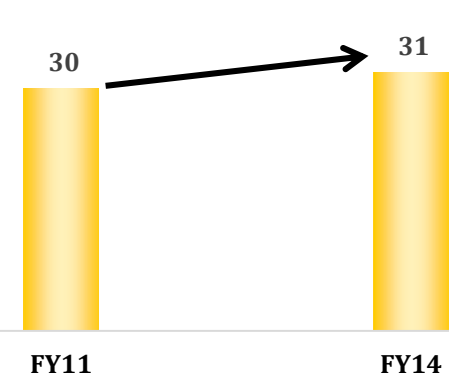
Cost-to-Income (%)



NNPA (%)



Revenue per Employee (Rs lac)



PC 3 (FY 15-17) – 3D To Double The Bank



Domains • Diversify • Differentiate

TO DOUBLE THE BANK

Select Focus Areas

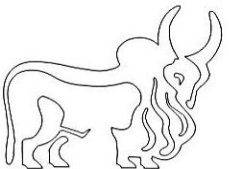
Non-Vehicle Retail Assets

Home Markets Development

Corporate Bank Specialist Verticals

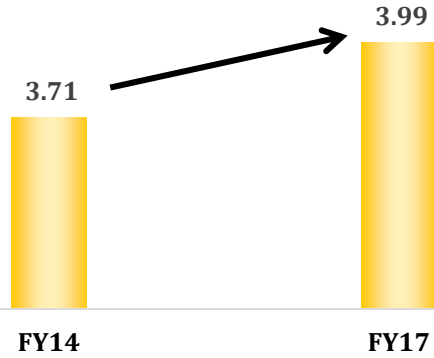
Acquisition of Diamond Portfolio

Digitization of Businesses

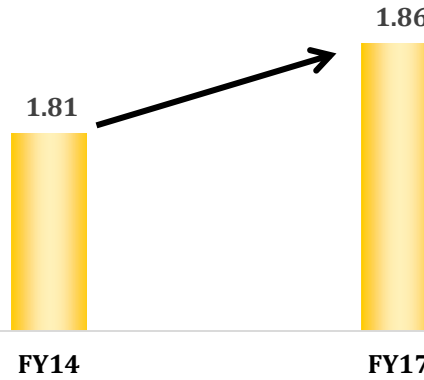


PC 3 (FY 15-17) – Key Performance Vectors

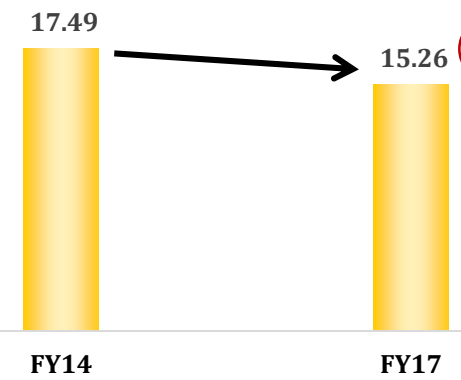
NIM (%)



RoA (%)

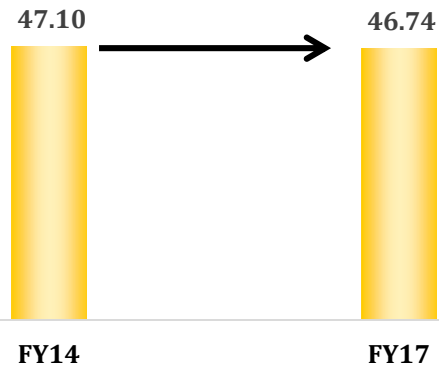


RoE (%)

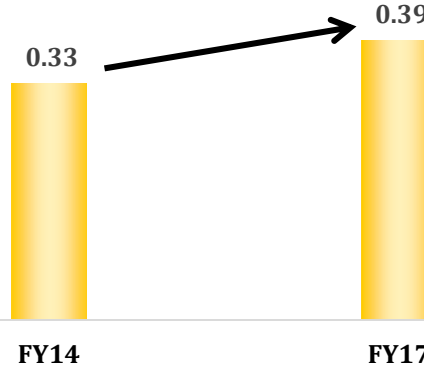


QIP & Pref. Allot. Rs 5,081crs

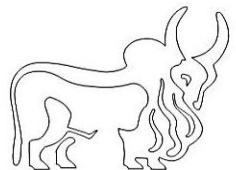
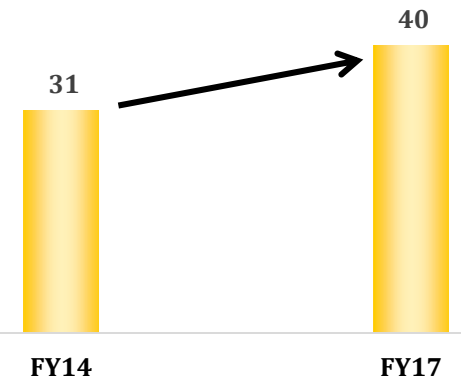
Cost-to-Income (%)



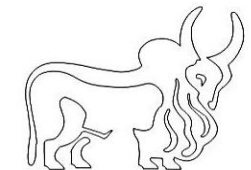
NNPA (%)



Revenue per Employee (Rs lac)

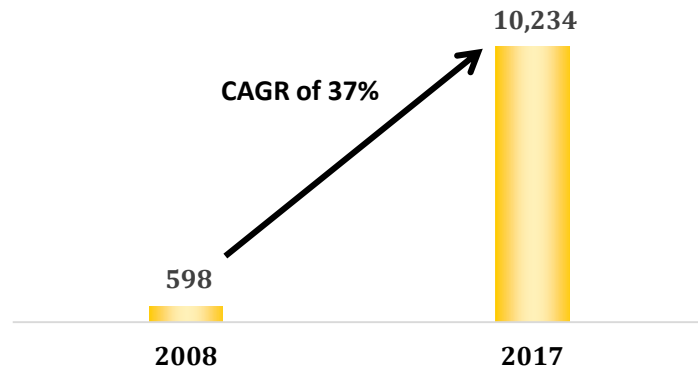


Last 10 Year IndusInd Bank Journey: Delivered Scale with Profitability

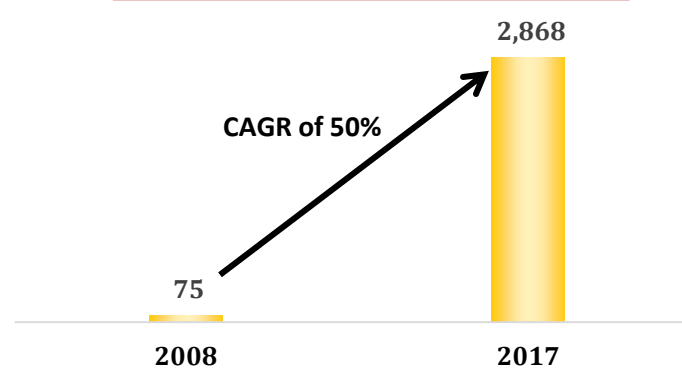


Key P&L & Balance Sheet Parameters

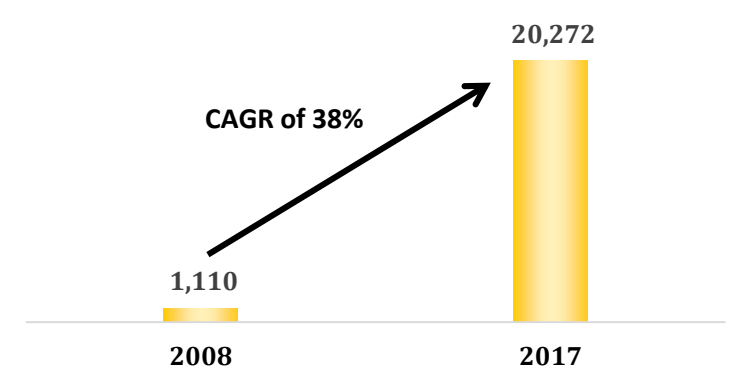
Revenue (Rs cr)



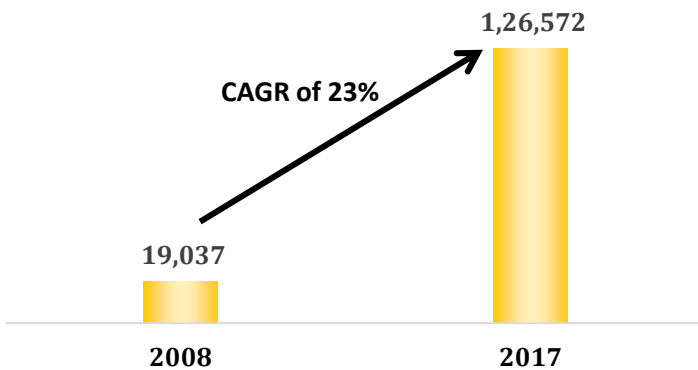
Net Profit (Rs cr)



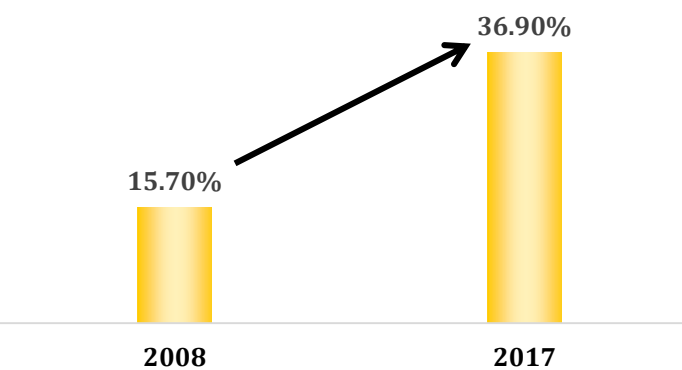
Networth (Rs cr)



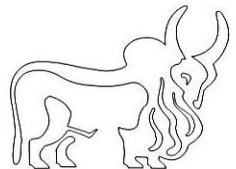
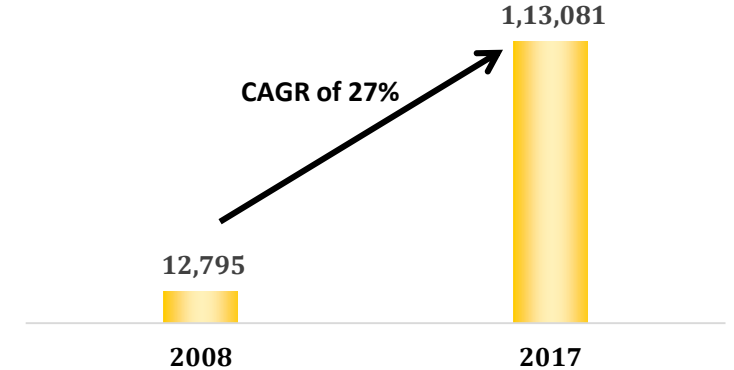
Deposits (Rs cr)



CASA (% of Deposits)

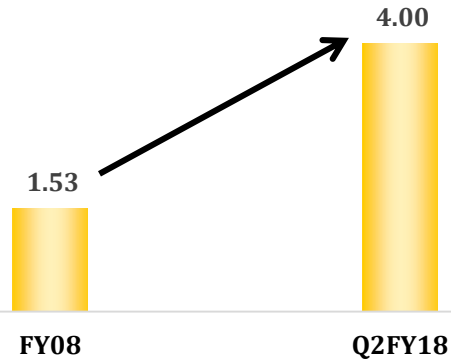


Advances (Rs. Cr)

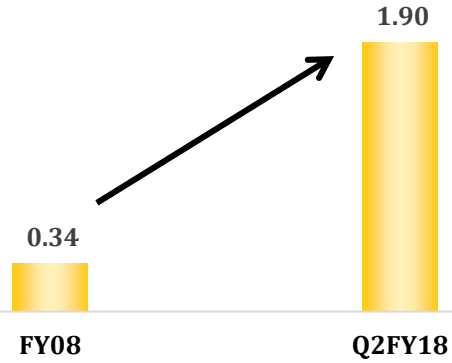


Key Performance Vectors

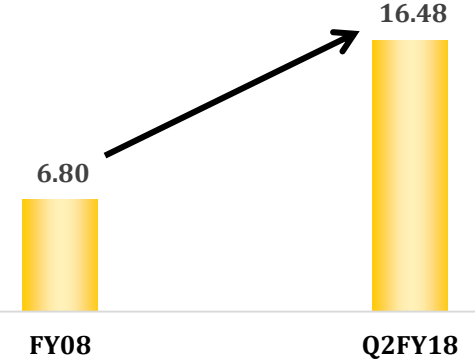
NIM (%)



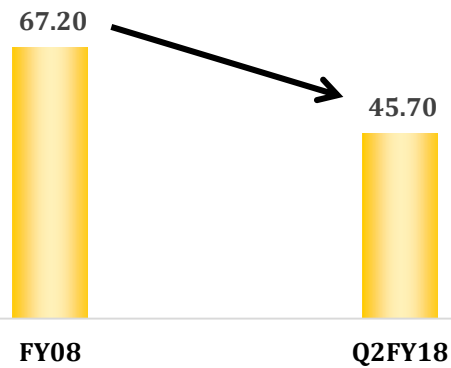
RoA (%)



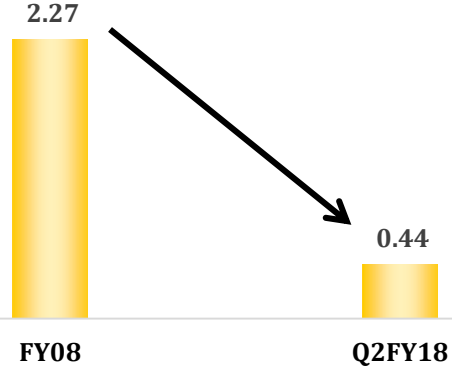
RoE (%)



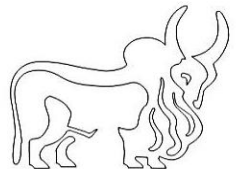
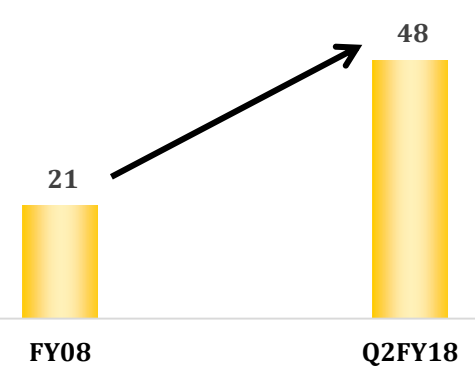
Cost-to-Income (%)



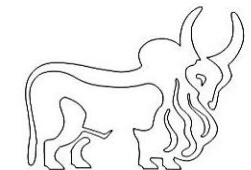
NNPA (%)



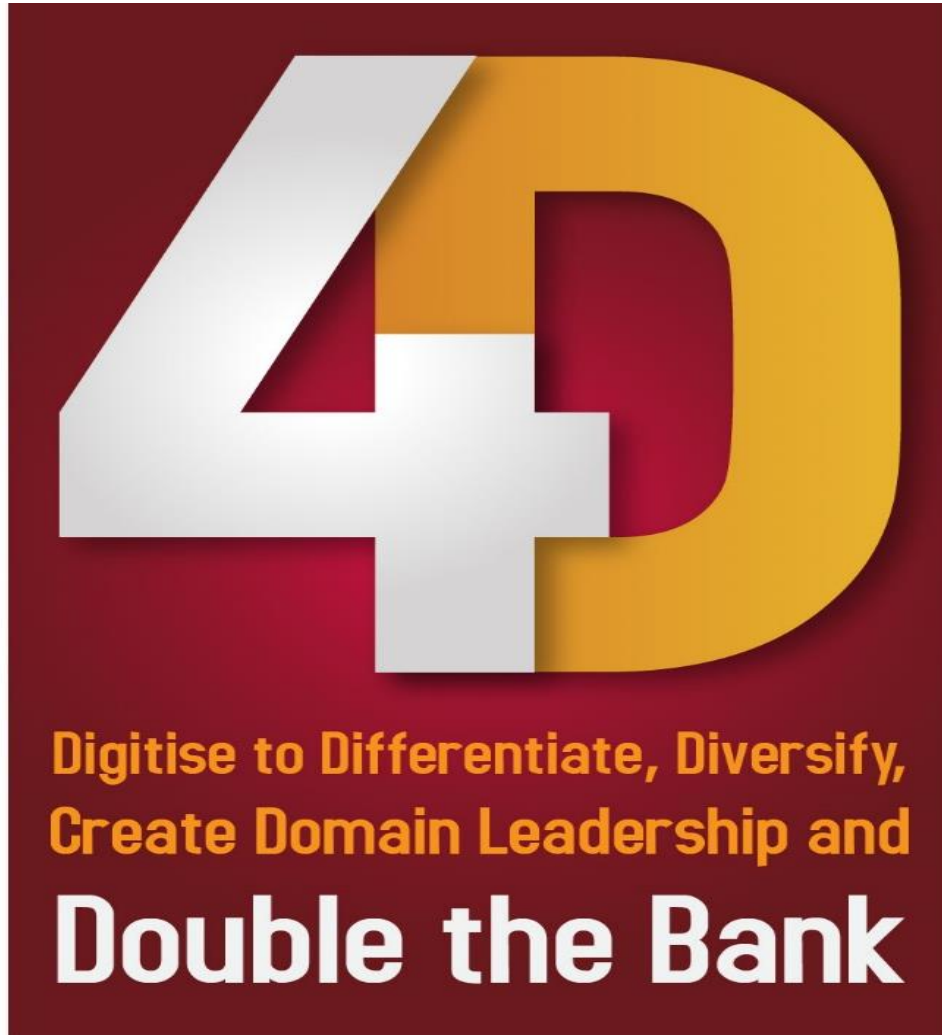
Revenue per Employee (Rs lac)



PC 4 (FY 18-20) Strategy

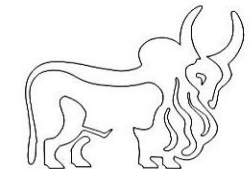


PC 4 (FY 18-20) – Ambition

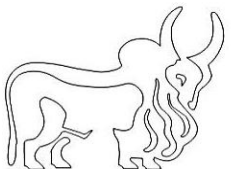


4D To Double the Bank *in terms of*

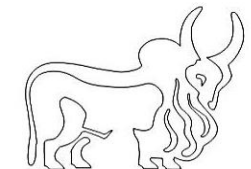
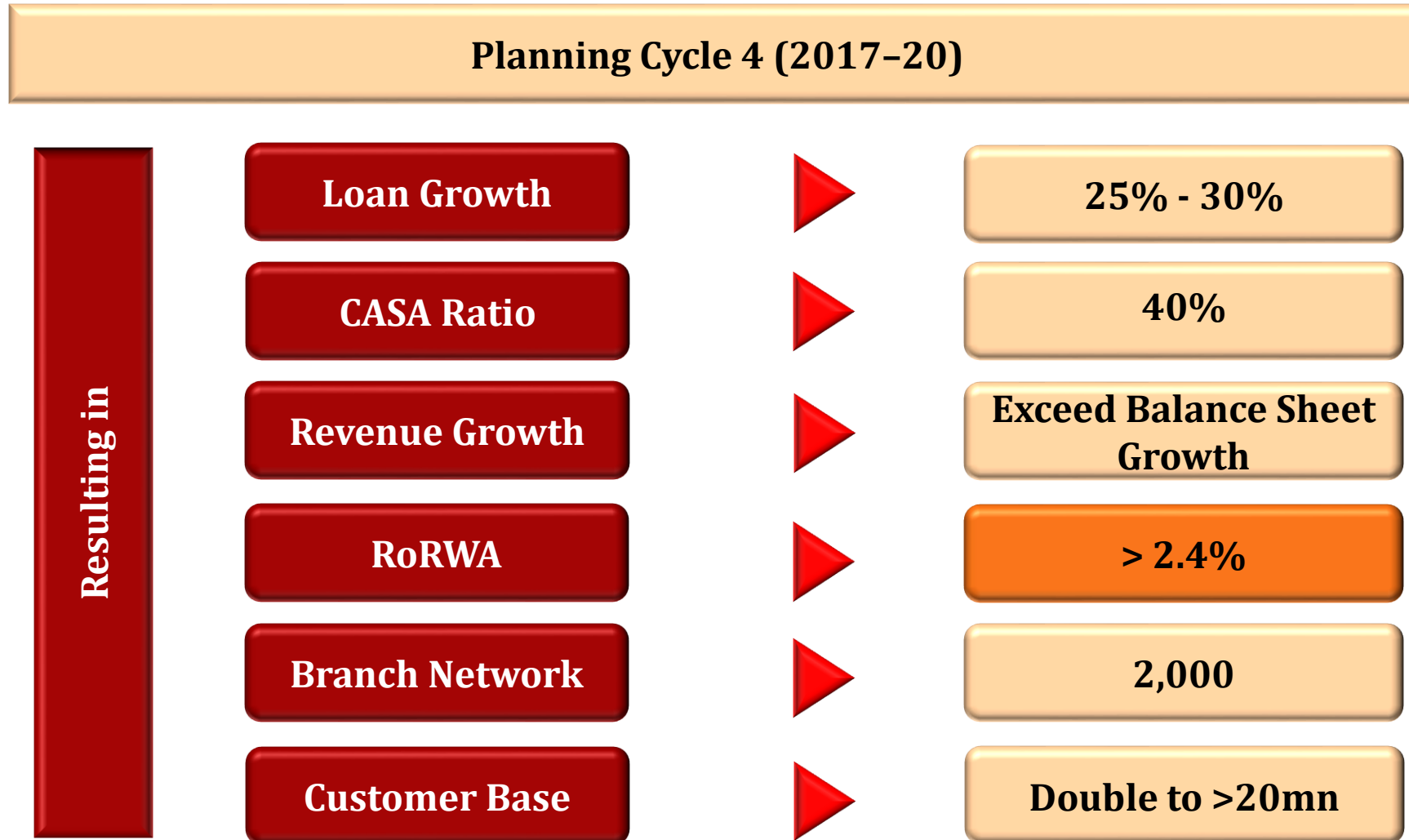
- **Clients**
- **Loans**
- **Profits**



PC 4 (FY 18-20) – Strategy



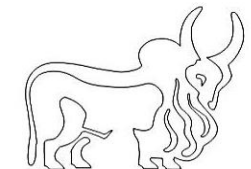
PC 4 (FY 18-20) – Pillars of Growth



What is Attracting Management Attention?

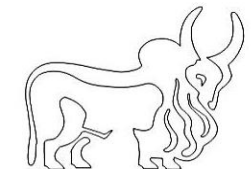
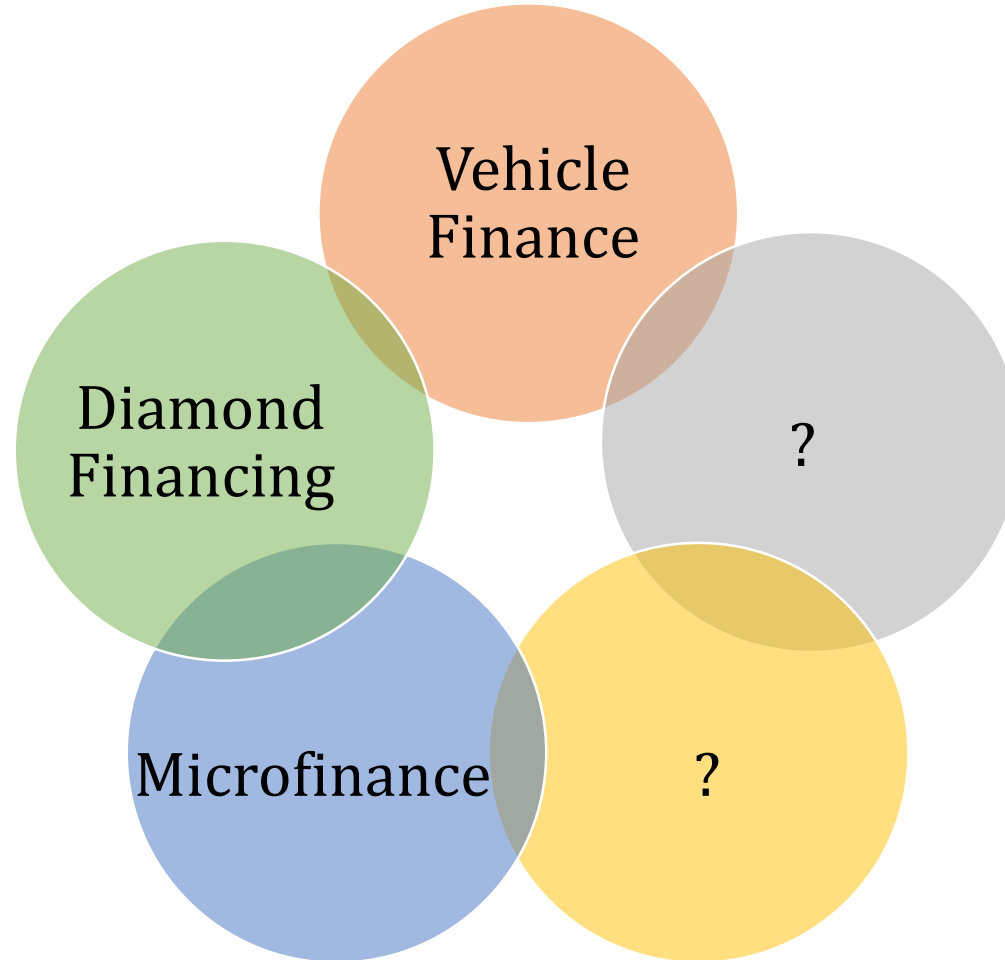
■ Scaling Proven Verticals

- ❑ *Vehicle Finance*
- ❑ *Non-Vehicle Retail Products*
- ❑ *Microfinance*
- ❑ *Investment Banking*
- ❑ *Treasury*



What is Attracting Management Attention?

- Search for New Leadership Domains

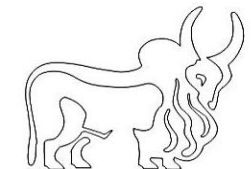


What is Attracting Management Attention?

■ Manufacture vs. Distribute

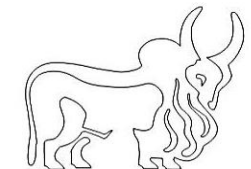
- *Insurance*

- *Wealth Management*



What is Attracting Management Attention?

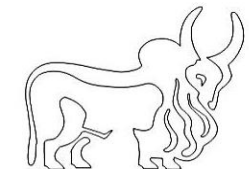
- Turning up in Future Growth Hotspots
 - ❑ *Consumer Digital Lending*
 - ❑ *Affordable Housing*



What is Attracting Management Attention?

■ Enhanced X-Sell

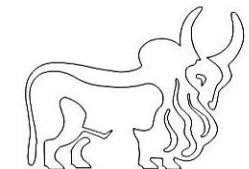
- ❑ *Consumer with Vehicle*
- ❑ *Corporate with Consumer*



What is Attracting Management Attention?

■ Improving Organisational Efficiency

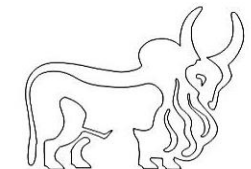
- ❑ *Reducing Funding Costs*
- ❑ *Optimising Organisational Structures*
- ❑ *Branch Re-design*



What is Attracting Management Attention?

■ Digitization of Businesses

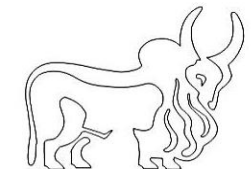
- ❑ *Enriching Client Experience*
- ❑ *Online Ecosystem Partnerships*
- ❑ *Responsive Innovation*



What is Attracting Management Attention?

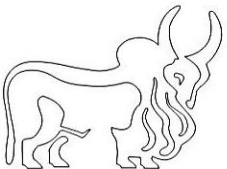
■ Adding Qualitative Aspects

- ❑ *Sustainable Practices*
- ❑ *Integrated Reporting*
- ❑ *Impact Lending*

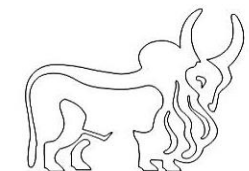


What is Attracting Management Attention?

- Covering the New Frontier – Rural India
 - ❑ *Bridging the Rural Last Mile*
 - ❑ *New Branch Outlet Strategy*
 - ❑ *Leveraging the Government Infrastructure*
 - ❑ *Completing Bharat Financial Inclusion Merger*

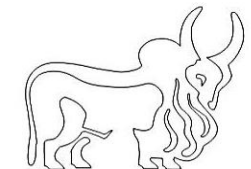


Key Learnings From Our Journey



Key Learnings

- Getting it right more important than being there first
- Risk Management – Centralised vs. De-centralised
- Importance of Managing Operational Risk
- Organisational Agility a Strategic Imperative



Thank You