

IndusInd Bank
– Investor Day

22nd November 2022

Presentation 3 Affluent Banking



PIONEER
the lost art of wealth management



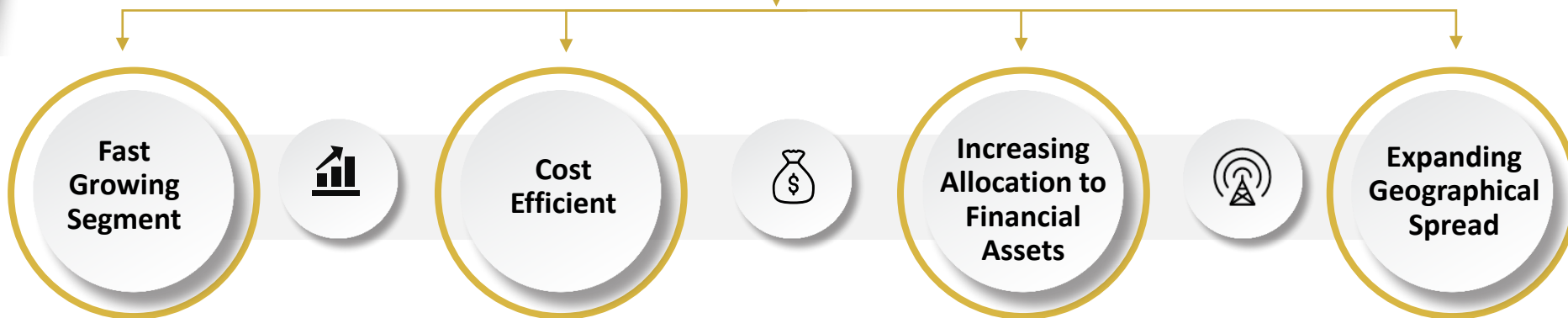
The Big Opportunity

Market Size of over USD 1 Tn

IndusInd Bank

The Sweet Spot

Category	Ultra HNIs	Super HNIs	HNIs	Affluent	Emerging Affluent	Mass Affluent	Mass
# of Adults	~2200	11300	2.5L	30L	70L	2.8Cr	78Cr
Investable Surplus (USD)	>50Mn	10 – 50 Mn	1Mn – 10 Mn	0.1 – 1 Mn	0.01 – 0.1 Mn	0.01 – 0.03 Mn	< 0.01 Mn



MF News > India will have 6.11 lakh HNIs by 2025: Knight Frank

India will have 6.11 lakh HNIs by 2025: Knight Frank



Indian buyers bought four luxury vehicles every hour in first nine months of 2022



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Source – Credit Suisse “Global wealth data-book” 2016. Karvy India Wealth Report 2017.

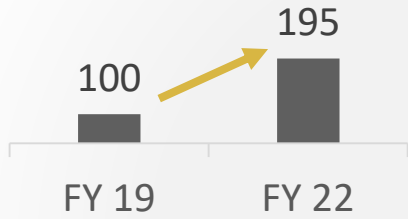
“Key trends in Indian Wealth Management Market” – Celent; BCG - The New Indian: The Many Facets of a Changing Consumer

Story so far.....

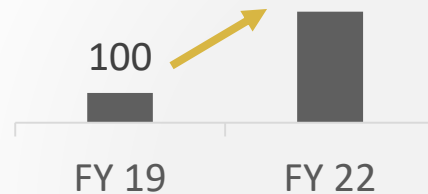


IBL AFFLUENT BUSINESS Performance Highlights FY 19 - 22

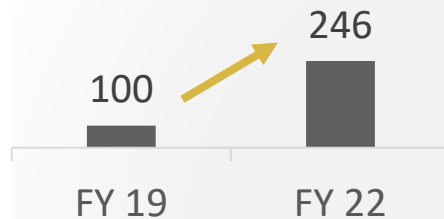
Fee Growth at 25% CAGR



Liability Growth at 33% CAGR



NRV Growth at 35% CAGR



19%
Operating
Efficiency

Numbers indexed to FY19



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Building Scale in chosen Segments & Geographies



Focus on NRV, Productivity & Profitability



Diversified Revenue across Product Lines –
Wealth, Banking & TFX & Assets



Investing in People, building Next Gen Teams



Robust Service Model reinforcing Customer First
Behavior

Affluent Strategy for Growth

4S for Success

IndusInd Bank

SCALE



- Grow market share in chosen **Home Markets** (fast growing Tier 2 / 3 cities).
- Ramp up RMs, Service & Product Teams.
- Launch **Private Banking**.
- Expand **IB presence**, grow **Gift City**

STRONG DOMAIN EXPERTISE



- **Client Segment approach** – Building capabilities in D&J, NR, Bollywood, Cricket, Healthcare segments to capture market share.
- **Cross-sell** - Leveraging relationships across BU's - BBG, OPDT, CFD to cross-sell.
- **Focus on Sweet Spot** (BO and NR Segments) to build sustainable revenues.

SEAMLESS DELIVERY



- Simplify ease of doing business through process **re-engineering & digitization**.
- Integrated Wealth Platform.
- Customized **Mobile App** for PIONEER Clients.

SUPERIOR SERVICE



- **Dedicated SRM / VSM** for proactive servicing.
- Comprehensive **Customer Engagement Framework**.
- Best-in-class **PIONEER Lobbies** in major cities.
- Multi-channel flexible and convenient touch points.

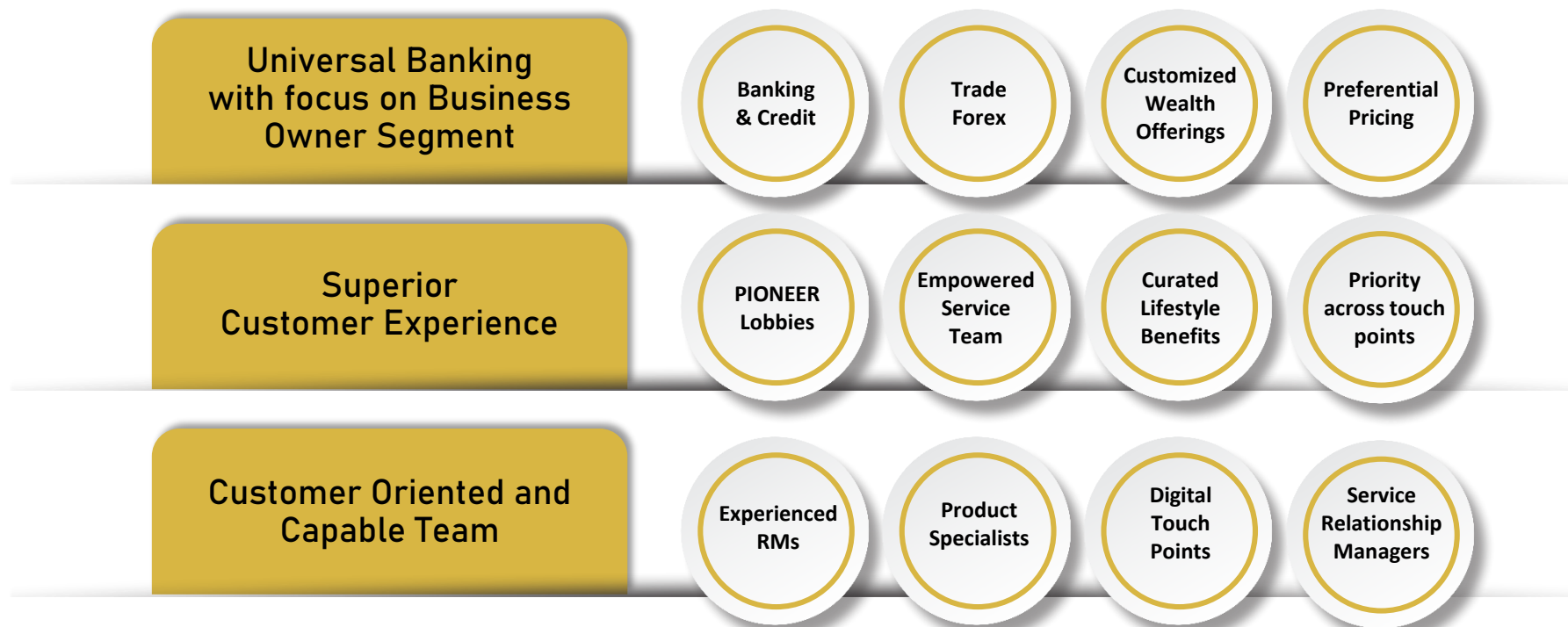


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Unique Positioning

Well Poised to Capitalize on the Opportunity. Strong Traction since Launch

IndusInd Bank



PIONEER - Our Flagship Brand
Built on foundation of Trust and Transparency



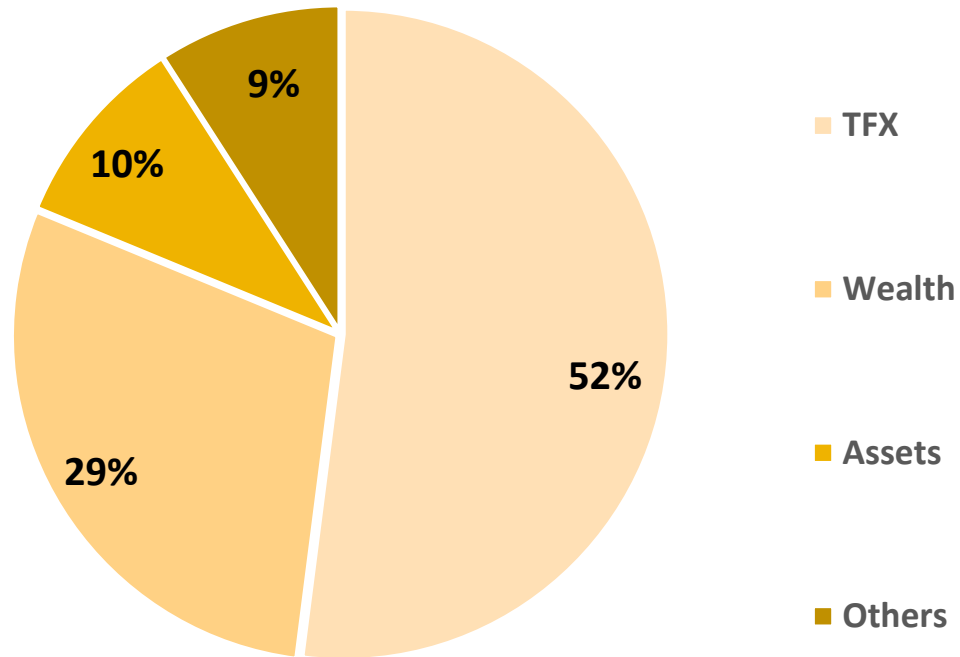
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Universal Banking

Well Diversified Business, poised for Growth through Business Cycles

IndusInd Bank

Affluent – Product Mix YTD H1 FY23

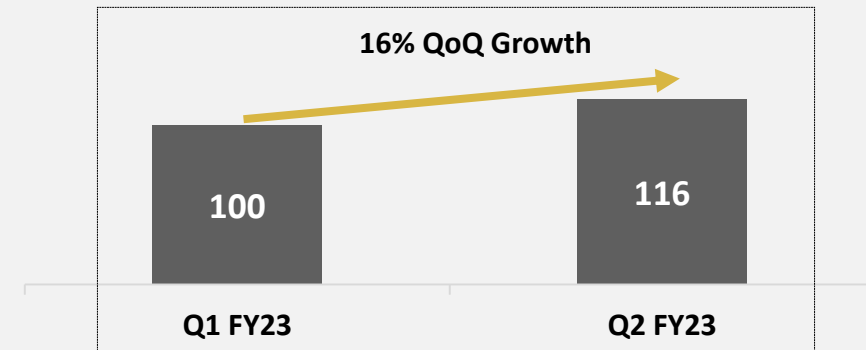


TFX: Trade & Forex related transaction fee



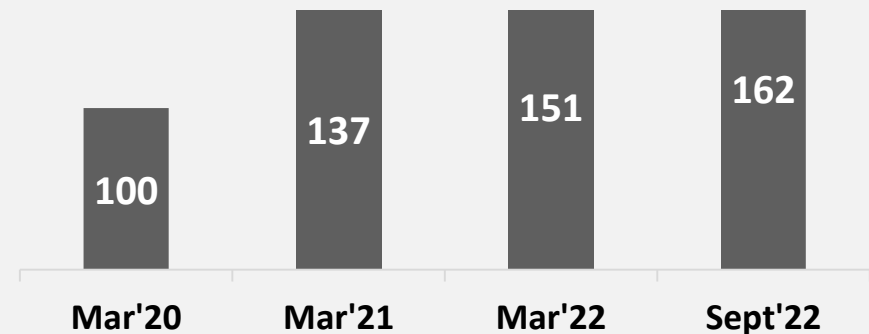
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Fee



indexed to Q1FY23

NRV



indexed to Mar-20

Superior Customer Experience

Best in class proposition coupled with Unique Service Model, Reinforcing Right Behaviour

IndusInd Bank

Specialist Team



Service RM for All Clients with No Sales Targets



Experienced Relationship Team, Customer First Focus



Product Specialist – Wealth, TFX and Assets

Digital Touch Points

IndusSmart

Online Investment A/C

Indusnet

Internet Banking



Reach Us

Business Owner



TFX – Integrated Trade Pricing



CC/OD & Term Loan



Door Step Banking

Non-Resident Indian



Superior Structured Solutions



Indus Fast Remit



Concierge Benefits

PIONEER Metal Card



Faster Earning on Reward Points



Higher Spend Limits



Zero Cross-border Markup Charges



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Taking Affluent Experience to the next level

Specially Curated Lifestyle Benefits

IndusInd Bank



Unlimited Airport Lounge Access



Discounted and complimentary Lockers



Zero cross border Mark Up Charges



Unlimited Golf games



Best-in-Class Experience at PIONEER Branches



Segment first metal Credit and Debit cards



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Industry First Customer Engagement Scorecard

Assigned Engagement Score for each Household basis Key Engagement Vectors

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Improve Household Penetration

15

Increase Product Holding

10

Deepen Digital Engagement

15

Increase Transaction Intensity

15

Strengthen Liability Relationship

15

Grow Wealth Relationship

15

Improve Asset Relationship

15

Each Vector has High Correlation to Business Output

Interactive Scorecard for Quick Frontline Adoption



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Building Scale in Affluent Business

Investing in people to build Next Gen Teams and expanding distribution

IndusInd Bank

PEOPLE



Strong Learning Culture

Regular Trainings and industry expert sessions



Rewards and Recognition

Affluent Elite Club | Half Yearly Awards



Strong Enablement

Regular Scorecards/ MIS Tech Support (NBA/NBO)

DISTRIBUTION



Presence in top 50 cities in the country



10 Pioneer Branches/Lobbies + New Planned every Quarter



Affluent RMs to double by FY25, matched by Growth in the Team of dedicated **Service RMs**



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Customer Testimonials

IndusInd Bank

“
For me, PIONEER Banking represents **Trust and Superior service**. Since I have switched to PIONEER Banking, I've been delighted with the quick assistance from the bank, particularly my Service Manager. I will soon move all of my family's banking to PIONEER Banking because they have thought about how to provide exceptional service to their consumers.

”
Prem Mehtani
Retired Businessman
Mumbai

“
I started my association with PIONEER Banking a few years ago, and I haven't looked back. The majority of investments and transactions for my family are now done through IndusInd Bank. The **Team's Proactive Approach** to any significant issue that impacts my account stands out the most.

”
Guninder Kaur Gill
Lawyer
Delhi

“
My experience with PIONEER Banking has been **Convenient and Rewarding** for my family and me throughout the years. I recently received a PIONEER Metal Credit Card upgrade. This card has become one of my favourites since using it is such a **WOW experience**.

”
Girish Kumar Nagaraj
General Manager,
Therelek Engineers Pvt. Ltd.
Bangalore



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Ambition 2025

Double the Affluent Business

2x

Double Clients & NRV

Leverage
PIONEER
Brand



Real-time
customer
Analytics
& Technology for
achieving scale

Market Focus –

- Improved wallet share in Tier 1 cities
- Play density in Tier 2 markets



IndusInd Bank

Amongst
Top 5 Banks
in Affluent Space



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IndusInd Bank

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THANK YOU



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