April 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 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we enclose herewith the Investor Presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2022 ('Presentation'), for your ready reference.

In compliance with Regulation 46 of the Listing Regulations, kindly note that the said Presentation is also 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 *at a Glance*

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>5th Largest Private Bank</strong></td>
<td>with Disproportionately Large Distribution Network</td>
</tr>
<tr>
<td><strong>Universal Banking Approach</strong></td>
<td>with Diversified Loan &amp; Deposit Mix</td>
</tr>
<tr>
<td><strong>Strong Domain Expertise</strong></td>
<td>Long Vintage across Cycles</td>
</tr>
<tr>
<td><strong>Robust Balance Sheet</strong></td>
<td>with Strong Capital Adequacy &amp; Contingency Buffers</td>
</tr>
<tr>
<td><strong>Strong Profitability</strong></td>
<td>amongst highest in the Industry</td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td>₹2,39,052 crs</td>
</tr>
<tr>
<td><strong>Deposits</strong></td>
<td>₹2,93,349 crs</td>
</tr>
<tr>
<td><strong>Customers</strong></td>
<td>32 mn</td>
</tr>
<tr>
<td><strong>Branches/Outlets</strong></td>
<td>5,876</td>
</tr>
<tr>
<td><strong>Loan Mix</strong></td>
<td>54:46 Retail VS Wholesale</td>
</tr>
<tr>
<td><strong>CASA</strong></td>
<td>43% Stable Low-cost Deposits</td>
</tr>
<tr>
<td><strong>Digital Transaction Mix</strong></td>
<td>Overall at 92%</td>
</tr>
<tr>
<td><strong>Customers Across Segments</strong></td>
<td>32 mn</td>
</tr>
<tr>
<td><strong>5% Vehicle Finance</strong></td>
<td>26% of the Loan Book</td>
</tr>
<tr>
<td><strong>Micro Finance</strong></td>
<td>13% of the Loan Book</td>
</tr>
<tr>
<td><strong>PCR</strong></td>
<td>5.8%</td>
</tr>
<tr>
<td><strong>Operating Profit Margin</strong></td>
<td>2.0%</td>
</tr>
<tr>
<td><strong>Net Interest Margin</strong></td>
<td>4.20%</td>
</tr>
<tr>
<td><strong>Cost to Income</strong></td>
<td>42.59%</td>
</tr>
<tr>
<td><strong>Average LCR</strong></td>
<td>127% Well above regulatory requirement</td>
</tr>
<tr>
<td><strong>CRAR Tier 1</strong></td>
<td>18.42%</td>
</tr>
<tr>
<td><strong>CRAR Tier 2</strong></td>
<td>1.62%</td>
</tr>
<tr>
<td><strong>GNPA</strong></td>
<td>2.27%</td>
</tr>
<tr>
<td><strong>NNPA</strong></td>
<td>0.64%</td>
</tr>
</tbody>
</table>
**Key Financial Highlights** for Q4 FY22

<table>
<thead>
<tr>
<th>Balance Sheet</th>
<th>Loans</th>
<th>Deposits</th>
<th>CASA</th>
<th>Term Deposits</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>₹2,39,052 crs</td>
<td>₹2,93,349 crs</td>
<td>₹1,25,333 crs</td>
<td>₹1,68,017 crs</td>
<td>₹4,01,967 crs</td>
</tr>
<tr>
<td></td>
<td>▲ 12% YoY ▲ 5% QoQ</td>
<td>▲ 15% YoY ▲ 3% QoQ</td>
<td>▲ 17% YoY ▲ 5% QoQ</td>
<td>▲ 13% YoY ▲ 2% QoQ</td>
<td>▲ 11% YoY ▲ 3% QoQ</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Profit &amp; Loss</th>
<th>Net Interest Income</th>
<th>Total Fee Income</th>
<th>Revenue</th>
<th>Operating Profit</th>
<th>Net Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>₹3,985 crs</td>
<td>₹1,905 crs</td>
<td>₹5,890 crs</td>
<td>₹3,381 crs</td>
<td>₹1,401 crs</td>
</tr>
<tr>
<td></td>
<td>▲ 13% YoY ▲ 5% QoQ</td>
<td>▲ 7% YoY ▲ 2% QoQ</td>
<td>▲ 11% YoY ▲ 4% QoQ</td>
<td>▲ 8% YoY ▲ 2% QoQ</td>
<td>▲ 51% YoY ▲ 13% QoQ</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Ratios</th>
<th>Net Interest Margin</th>
<th>Return on Assets</th>
<th>Return on Equity</th>
<th>Cost to Income</th>
<th>Net NPA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.20%</td>
<td>1.51%</td>
<td>11.92%</td>
<td>42.59%</td>
<td>0.64%</td>
</tr>
<tr>
<td></td>
<td>▲ 7 bps YoY ▲ 10 bps QoQ</td>
<td>▲ 42 bps YoY ▲ 17 bps QoQ</td>
<td>▲ 303 bps YoY ▲ 104 bps QoQ</td>
<td>▲ 146 bps YoY ▲ 100 bps QoQ</td>
<td>▼ 5 bps YoY ▼ 7 bps QoQ</td>
</tr>
</tbody>
</table>
## Balance Sheet

<table>
<thead>
<tr>
<th>₹In crs</th>
<th>Q4FY22</th>
<th>Q4FY21</th>
<th>Y-o-Y (%)</th>
<th>Q3FY22</th>
<th>Q-o-Q (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Capital &amp; Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital</td>
<td>775</td>
<td>773</td>
<td>-</td>
<td>775</td>
<td>-</td>
</tr>
<tr>
<td>Reserves and Surplus</td>
<td>47,252</td>
<td>42,727</td>
<td>11%</td>
<td>45,830</td>
<td>3%</td>
</tr>
<tr>
<td>Deposits</td>
<td>2,93,349</td>
<td>2,55,870</td>
<td>15%</td>
<td>2,84,484</td>
<td>3%</td>
</tr>
<tr>
<td>Borrowings</td>
<td>47,323</td>
<td>51,323</td>
<td>(8%)</td>
<td>45,669</td>
<td>4%</td>
</tr>
<tr>
<td>Other Liabilities and Provisions</td>
<td>13,268</td>
<td>12,210</td>
<td>9%</td>
<td>13,806</td>
<td>(4%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,01,967</td>
<td>3,62,903</td>
<td>11%</td>
<td>3,90,564</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Balances with RBI</td>
<td>15,698</td>
<td>17,957</td>
<td>(13%)</td>
<td>13,147</td>
<td>19%</td>
</tr>
<tr>
<td>Balances with Banks</td>
<td>52,887</td>
<td>38,652</td>
<td>37%</td>
<td>53,385</td>
<td>(1%)</td>
</tr>
<tr>
<td>Investments</td>
<td>70,930</td>
<td>69,653</td>
<td>2%</td>
<td>72,715</td>
<td>(2%)</td>
</tr>
<tr>
<td>Advances</td>
<td>2,39,052</td>
<td>2,12,596</td>
<td>12%</td>
<td>2,28,583</td>
<td>5%</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>1,929</td>
<td>1,876</td>
<td>3%</td>
<td>1,916</td>
<td>1%</td>
</tr>
<tr>
<td>Other Assets</td>
<td>21,471</td>
<td>22,169</td>
<td>(3%)</td>
<td>20,818</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,01,967</td>
<td>3,62,903</td>
<td>11%</td>
<td>3,90,564</td>
<td>3%</td>
</tr>
</tbody>
</table>
# Profit and Loss Account – Q4 FY22 & FY22

<table>
<thead>
<tr>
<th>₹ in crs</th>
<th>Q4FY22</th>
<th>Q4FY21</th>
<th>Y-o-Y (%)</th>
<th>Q3FY22</th>
<th>Q-o-Q (%)</th>
<th>FY22</th>
<th>FY21</th>
<th>Y-o-Y (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>3,985</td>
<td>3,535</td>
<td>13%</td>
<td>▲</td>
<td>3,793</td>
<td>▲</td>
<td>15,000</td>
<td>▲ 11%</td>
</tr>
<tr>
<td>Other Income</td>
<td>1,905</td>
<td>1,780</td>
<td>7%</td>
<td>▲</td>
<td>1,877</td>
<td>▲</td>
<td>7,408</td>
<td>▲ 14%</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>5,890</td>
<td>5,315</td>
<td>11%</td>
<td>▲</td>
<td>5,670</td>
<td>▲</td>
<td>22,408</td>
<td>▲ 12%</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>2,509</td>
<td>2,186</td>
<td>15%</td>
<td>▲</td>
<td>2,358</td>
<td>▲</td>
<td>9,311</td>
<td>▲ 14%</td>
</tr>
<tr>
<td><strong>Operating Profit</strong></td>
<td>3,381</td>
<td>3,129</td>
<td>8%</td>
<td>▲</td>
<td>3,312</td>
<td>▲</td>
<td>13,098</td>
<td>▲ 10%</td>
</tr>
<tr>
<td>Provisions &amp; Contingencies</td>
<td>1,464</td>
<td>1,866</td>
<td>-22%</td>
<td>▼</td>
<td>1,654</td>
<td>-12%</td>
<td>6,665</td>
<td>-16%</td>
</tr>
<tr>
<td><strong>Profit before Tax</strong></td>
<td>1,918</td>
<td>1,263</td>
<td>52%</td>
<td>▲</td>
<td>1,658</td>
<td>16%</td>
<td>6,433</td>
<td>64%</td>
</tr>
<tr>
<td>Provision for Tax</td>
<td>517</td>
<td>337</td>
<td>54%</td>
<td>▲</td>
<td>416</td>
<td>24%</td>
<td>1,628</td>
<td>63%</td>
</tr>
<tr>
<td><strong>Profit after Tax</strong></td>
<td>1,401</td>
<td>926</td>
<td>51%</td>
<td>▲</td>
<td>1,242</td>
<td>13%</td>
<td>4,805</td>
<td>64%</td>
</tr>
</tbody>
</table>
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

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- Healthy Capital Adequacy
- Disproportionately Large Distribution Network
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- ESG – Core to the Business Philosophy
- Experienced Board and Management Team
### Well Diversified Loan Book across Consumer and Corporate Products

#### Loan Book Mix (₹crs)

<table>
<thead>
<tr>
<th>Period</th>
<th>Large Corporates</th>
<th>Mid Corporates</th>
<th>Small Corporates</th>
<th>Total Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 21</td>
<td>212,595</td>
<td>210,727</td>
<td>57%</td>
<td>228,583</td>
</tr>
<tr>
<td>Jun-21</td>
<td>210,727</td>
<td>220,808</td>
<td>55%</td>
<td>239,052</td>
</tr>
<tr>
<td>Sep-21</td>
<td>220,808</td>
<td>228,583</td>
<td>54%</td>
<td>228,583</td>
</tr>
<tr>
<td>Dec-21</td>
<td>228,583</td>
<td>239,052</td>
<td>54%</td>
<td>228,583</td>
</tr>
<tr>
<td>Mar-22</td>
<td>239,052</td>
<td>228,583</td>
<td>54%</td>
<td>239,052</td>
</tr>
</tbody>
</table>

#### Corporate Banking* Mar-22

<table>
<thead>
<tr>
<th>Segment</th>
<th>Mar-22</th>
<th>%</th>
</tr>
</thead>
</table>
| Large Corporates       | 60,223  | 25%
| Mid Corporates         | 40,322  | 17%
| Small Corporates       | 8,918   | 4%
| Total Advances         | 1,09,463| 46%

*Segments reorganized as per revised organization structure.
**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

**Vehicle Finance Loan Book (₹crs)**

<table>
<thead>
<tr>
<th>Period</th>
<th>₹crs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 FY21</td>
<td>61,313</td>
</tr>
<tr>
<td>Q1 FY22</td>
<td>59,645</td>
</tr>
<tr>
<td>Q2 FY22</td>
<td>59,302</td>
</tr>
<tr>
<td>Q3 FY22</td>
<td>60,608</td>
</tr>
<tr>
<td>Q4 FY22</td>
<td>61,923</td>
</tr>
</tbody>
</table>

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

- **CV** 37%
- **Small CV** 5%
- **Construction Equipment** 14%
- **Tractor** 13%
- **Car** 14%
- **Two Wheelers** 7%
- **Utility Vehicle** 10%

**Disbursements (₹crs)**

<table>
<thead>
<tr>
<th>Period</th>
<th>₹crs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 FY21</td>
<td>8,583</td>
</tr>
<tr>
<td>Q1 FY22</td>
<td>4,875</td>
</tr>
<tr>
<td>Q2 FY22</td>
<td>8,594</td>
</tr>
<tr>
<td>Q3 FY22</td>
<td>8,832</td>
</tr>
<tr>
<td>Q4 FY22</td>
<td>9,986</td>
</tr>
</tbody>
</table>
**Microfinance: Bridging the Financial Inclusion Gap**

- **2nd Largest Micro Finance Lender**
- **10mn Women Customers**
- **1.32 Lacs Villages covered across 21 States**
- **Tech/Data driven Risk Management District/Branch level Monitoring**
- **86K+ Bharat Money Stores Banking at doorstep in remote areas**
- **325K+ Merchants Onboarded Addressing the MSME banking needs**

**Micro Finance Loan Book (₹crs)**

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>26,007</td>
<td>25,944</td>
<td>28,115</td>
<td>27,443</td>
<td>30,612</td>
</tr>
</tbody>
</table>

**Average Ticket Size (₹)**

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>28,182</td>
<td>27,211</td>
<td>28,065</td>
<td>28,102</td>
<td>27,852</td>
</tr>
</tbody>
</table>
Corporate Portfolio – Focus on Granular, Higher Rated Customers

Corporate Loan Book (₹crs)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Mar-21</th>
<th>Jun-21</th>
<th>Sep-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBFCs (other than HFCs)</td>
<td>91,018</td>
<td>92,407</td>
<td>99,079</td>
<td>1,05,481</td>
<td>1,09,463</td>
</tr>
<tr>
<td>Gems and Jewellery</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate – Commercial &amp; Residential</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lease Rental</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Steel</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Beverages and Food Processing</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Power Generation – Non Renewable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roads/Other Infra Projects</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Institution</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Power Generation – Renewable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Finance Companies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Textiles</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corporate Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Improving Risk Profile *

<table>
<thead>
<tr>
<th>Sector</th>
<th>Mar-20</th>
<th>Mar-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>BB+ &amp; Below</td>
<td>19%</td>
<td>15%</td>
<td>19%</td>
<td>23%</td>
</tr>
<tr>
<td>BBB-, BBB, BBB+</td>
<td>15%</td>
<td>15%</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>A-, A, A+</td>
<td>29%</td>
<td>27%</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td>AA-, AA, AA+</td>
<td>31%</td>
<td>26%</td>
<td>23%</td>
<td>24%</td>
</tr>
<tr>
<td>AAA</td>
<td>6%</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Diversified Fee Mix Q4FY22

- Investment Banking: 7%
- Loan Processing: 34%
- Trade & Remittances: 38%
- Foreign Exchange: 21%

Sector-wise Loan Mix (% of Total Loans)

- NBFCs (other than HFCs): 4.48%
- Gems and Jewellery: 4.30%
- Real Estate – Commercial & Residential: 4.05%
- Lease Rental: 2.14%
- Steel: 2.04%
- Food Beverages and Food processing: 1.63%
- Services: 1.49%
- Power Generation – Non Renewable: 1.48%
- Roads/Other Infra Projects: 1.27%
- Educational Institution: 1.20%
- Power Generation – Renewable: 1.07%
- Housing Finance Companies: 1.02%
- Textiles: 0.85%
- Others: 18.77%
- Corporate Banking: 45.79%
- Consumer Banking: 54.21%
- Total: 100.00%

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

Stressed telco at 2%
Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

**Business Banking (₹crs)**

<table>
<thead>
<tr>
<th></th>
<th>Mar-21</th>
<th>Jun-21</th>
<th>Sep-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>11,772</td>
<td>11,223</td>
<td>11,031</td>
<td>11,314</td>
<td>11,892</td>
</tr>
</tbody>
</table>

**Credit Cards (₹crs)**

<table>
<thead>
<tr>
<th></th>
<th>Mar-21</th>
<th>Jun-21</th>
<th>Sep-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>4,536</td>
<td>4,512</td>
<td>5,006</td>
<td>5,301</td>
<td>5,520</td>
</tr>
</tbody>
</table>

**Loan Against Property (₹crs)**

<table>
<thead>
<tr>
<th></th>
<th>Mar-21</th>
<th>Jun-21</th>
<th>Sep-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>9,003</td>
<td>8,761</td>
<td>8,788</td>
<td>8,664</td>
<td>8,817</td>
</tr>
</tbody>
</table>

**Business Loan, Personal Loan, Affordable Housing, Others (₹ crs)**

<table>
<thead>
<tr>
<th></th>
<th>Mar-21</th>
<th>Jun-21</th>
<th>Sep-21</th>
<th>Dec-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>8,946</td>
<td>8,235</td>
<td>9,487</td>
<td>9,773</td>
<td>10,824</td>
</tr>
</tbody>
</table>
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 (₹crs)**

- Q4 FY21: 2,55,870
- Q1 FY22: 2,67,233
- Q2 FY22: 2,75,288
- Q3 FY22: 2,84,484
- Q4 FY22: 2,93,349

15% YoY

3% QoQ

**Cost of Deposits (%)**

- Q4 FY21: 5.03%
- Q1 FY22: 4.97%
- Q2 FY22: 4.85%
- Q3 FY22: 4.66%
- Q4 FY22: 4.60%

43bps YoY

6bps QoQ

**Retail Deposits as per LCR (₹crs)**

- Q4 FY21: 95,811
- Q1 FY22: 1,05,737
- Q2 FY22: 1,11,749
- Q3 FY22: 1,13,615
- Q4 FY22: 1,20,509

26% YoY

6% QoQ

**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 (₹crs)

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASA</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
<td>43%</td>
</tr>
<tr>
<td>Share of CASA %</td>
<td>1,06,791</td>
<td>1,12,349</td>
<td>1,15,863</td>
<td>1,19,894</td>
<td>1,25,333</td>
</tr>
</tbody>
</table>

▲ 17% YoY  ▲ 5% QoQ

CA (₹crs)

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>14%</td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
</tr>
<tr>
<td>Share of CA %</td>
<td>35,725</td>
<td>32,421</td>
<td>32,587</td>
<td>33,279</td>
<td>36,507</td>
</tr>
</tbody>
</table>

▲ 2% YoY  ▲ 10% QoQ

SA (₹crs)

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA</td>
<td>28%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Share of SA %</td>
<td>71,066</td>
<td>79,928</td>
<td>83,276</td>
<td>86,615</td>
<td>88,826</td>
</tr>
</tbody>
</table>

▲ 25% YoY  ▲ 3% QoQ

Liquidity Coverage Ratio (%)

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASA</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
<td>43%</td>
</tr>
<tr>
<td>Share of CASA %</td>
<td>145%</td>
<td>146%</td>
<td>148%</td>
<td>137%</td>
<td>127%</td>
</tr>
</tbody>
</table>

▲ 2% YoY  ▲ 10% QoQ
Borrowings Constituted by **Long Term Sources**

**Borrowings (₹crs)**

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Borrowings (₹Cr)</th>
<th>% of Total Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 FY21</td>
<td>51,323</td>
<td>14%</td>
</tr>
<tr>
<td>Q1 FY22</td>
<td>49,294</td>
<td>13%</td>
</tr>
<tr>
<td>Q2 FY22</td>
<td>46,295</td>
<td>12%</td>
</tr>
<tr>
<td>Q3 FY22</td>
<td>45,669</td>
<td>12%</td>
</tr>
<tr>
<td>Q4 FY22</td>
<td>47,323</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Borrowings Mix (%)**

- Infrastructure Bonds: 3%
- Refinancing from Development Institutions: 52%
- Long-Term FCY Borrowings: 22%
- Short-Term FCY Borrowings (12 months): 6%
- AT1 Bonds: 5%
- TIER-II Bonds: 6%
- Euro Medium-Term Notes: 6%
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 (₹crs)

- Notional Amount: 8,38,823
- Risk Weighted Assets: 84,132
- Derivatives + FX Contracts + Options: 7,654
- LC and Guarantees: 28,076

LC-BG Rating Profile

- Below investment grade: 5%
- Above investment grade: 74%
- Cash Backed: 15%
- Secured by Counter Guarantees of Correspondent Bank: 6%

FX-Derivatives Exposure Type

- Exposure against Banks (Non Collateralised): 16%
- Counterparties with Collateralised Arrangements (CSA): 20%
- Others Counterparties: 19%
- Central Counterparty (Guaranteed Settlements): 45%

- Counterparties with Collateralised Arrangements (CSA): 20%

LC-BG Mix

- Financial Guarantees: 39%
- Performance Guarantees: 34%
- LC - Usance: 18%
- LC - Sight: 9%

- Counterparties with Collateralised Arrangements (CSA): 45%

- 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

- One of the largest treasuries in Indian banks with best-in-class risk management systems

*Stressed telecom contributes 2%
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:

<table>
<thead>
<tr>
<th>Segment</th>
<th>Q4FY22 Outstanding (₹crs)</th>
<th>Q4FY22 Yield (%)</th>
<th>Q3FY22 Outstanding (₹crs)</th>
<th>Q3FY22 Yield (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Banking</td>
<td>1,09,463</td>
<td>7.73%</td>
<td>1,05,481</td>
<td>7.82%</td>
</tr>
<tr>
<td>Consumer Banking</td>
<td>1,29,589</td>
<td>14.18%</td>
<td>1,23,102</td>
<td>14.18%</td>
</tr>
<tr>
<td>Total</td>
<td>2,39,052</td>
<td>11.29%</td>
<td>2,28,583</td>
<td>11.36%</td>
</tr>
</tbody>
</table>
Diversified and Granular Fee and Other Income Streams

<table>
<thead>
<tr>
<th>₹ In crs</th>
<th>Q4FY22</th>
<th>Q4FY21</th>
<th>Y-o-Y(%)</th>
<th>Q3FY22</th>
<th>Q-o-Q(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade and Remittances</td>
<td>199</td>
<td>219</td>
<td>9%</td>
<td>188</td>
<td>6%</td>
</tr>
<tr>
<td>Foreign Exchange Income</td>
<td>234</td>
<td>269</td>
<td>13%</td>
<td>228</td>
<td>3%</td>
</tr>
<tr>
<td>Distribution Fees (Third Party Products)</td>
<td>470</td>
<td>399</td>
<td>18%</td>
<td>388</td>
<td>21%</td>
</tr>
<tr>
<td>General Banking Fees*</td>
<td>209</td>
<td>200</td>
<td>5%</td>
<td>239</td>
<td>(13%)</td>
</tr>
<tr>
<td>Loan Processing Fees</td>
<td>504</td>
<td>357</td>
<td>41%</td>
<td>382</td>
<td>32%</td>
</tr>
<tr>
<td>Investment Banking</td>
<td>28</td>
<td>64</td>
<td>(56%)</td>
<td>94</td>
<td>(70%)</td>
</tr>
<tr>
<td><strong>Total Core Fee Income</strong></td>
<td>1,644</td>
<td>1,508</td>
<td>9%</td>
<td>1,519</td>
<td>8%</td>
</tr>
<tr>
<td>Securities/MM/FX Trading/Others</td>
<td>261</td>
<td>273</td>
<td>(4%)</td>
<td>358</td>
<td>(27%)</td>
</tr>
<tr>
<td><strong>Total Fee Income</strong></td>
<td>1,905</td>
<td>1,781</td>
<td>7%</td>
<td>1,877</td>
<td>1%</td>
</tr>
</tbody>
</table>

* Includes PSLC Income of ₹ 7 crs for Q4FY22, ₹ 52 crs for Q4FY21 and ₹ 32 crs for Q3FY22

Fee Income Mix

- **64%** CONSUMER BANKING
- **22%** CORPORATE BANKING
- **14%** TRADING & OTHER INCOME
Operating Profit Margins Amongst the Highest in Industry

<table>
<thead>
<tr>
<th></th>
<th>Q4 FY21</th>
<th>Q1 FY22</th>
<th>Q2 FY22</th>
<th>Q3 FY22</th>
<th>Q4 FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Margin (%)</td>
<td>4.13%</td>
<td>4.06%</td>
<td>4.07%</td>
<td>4.10%</td>
<td>4.20%</td>
</tr>
<tr>
<td>Cost to Income Ratio (%)</td>
<td>41.1%</td>
<td>40.5%</td>
<td>41.4%</td>
<td>41.6%</td>
<td>42.6%</td>
</tr>
<tr>
<td>Total Fee to Asset Ratio (%)</td>
<td>2.1%</td>
<td>2.0%</td>
<td>2.0%</td>
<td>2.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Operating Profit Margin (%)</td>
<td>6.0%</td>
<td>3.7%</td>
<td>3.6%</td>
<td>3.6%</td>
<td>5.8%</td>
</tr>
</tbody>
</table>

% of Average Loans % of Average Assets
Key Financial Indicators

Return on Assets (%)

Q4 FY21: 1.09%
Q1 FY22: 1.17%
Q2 FY22: 1.29%
Q3 FY22: 1.35%
Q4 FY22: 1.51%

Return on Equity (%)

Q4 FY21: 8.88%
Q1 FY22: 9.30%
Q2 FY22: 10.28%
Q3 FY22: 10.88%
Q4 FY22: 11.92%

Earning Per Share – Annualized (₹)

Q4 FY21: 48.4
Q1 FY22: 52.6
Q2 FY22: 59.2
Q3 FY22: 64.1
Q4 FY22: 72.3

Net Worth (₹ crs)

Q4 FY21: 41,508
Q1 FY22: 42,243
Q2 FY22: 42,751
Q3 FY22: 43,833
Q4 FY22: 45,817
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

<table>
<thead>
<tr>
<th>₹In crs</th>
<th>Corporate</th>
<th>Consumer</th>
<th>Total</th>
<th>Corporate</th>
<th>Consumer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Balance</td>
<td>2,264</td>
<td>3,515</td>
<td>5,779</td>
<td>2,522</td>
<td>3,723</td>
<td>6,245</td>
</tr>
<tr>
<td>Fresh Additions</td>
<td>346</td>
<td>1,742</td>
<td>2,088</td>
<td>56</td>
<td>2,542</td>
<td>2,598</td>
</tr>
<tr>
<td>Deductions</td>
<td>80</td>
<td>2,270</td>
<td>2,350</td>
<td>314</td>
<td>2,750</td>
<td>3,064</td>
</tr>
<tr>
<td>-Write-offs</td>
<td>1</td>
<td>1,352</td>
<td>1,353</td>
<td>194</td>
<td>1,468</td>
<td>1,662</td>
</tr>
<tr>
<td>-Upgrades</td>
<td>41</td>
<td>240</td>
<td>281</td>
<td>21</td>
<td>307</td>
<td>328</td>
</tr>
<tr>
<td>-Recoveries</td>
<td>38</td>
<td>678</td>
<td>716</td>
<td>99</td>
<td>975</td>
<td>1,074*</td>
</tr>
<tr>
<td>Gross NPA</td>
<td>2,530</td>
<td>2,987</td>
<td>5,517</td>
<td>2,264</td>
<td>3,515</td>
<td>5,779</td>
</tr>
<tr>
<td>Net NPA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of Gross NPA</td>
<td></td>
<td></td>
<td></td>
<td>2.27%</td>
<td></td>
<td>2.48%</td>
</tr>
<tr>
<td>% of Net NPA</td>
<td></td>
<td></td>
<td></td>
<td>0.64%</td>
<td></td>
<td>0.71%</td>
</tr>
<tr>
<td>Provision Coverage Ratio (PCR)</td>
<td></td>
<td></td>
<td></td>
<td>72%</td>
<td></td>
<td>72%</td>
</tr>
<tr>
<td>Restructured Advances</td>
<td></td>
<td></td>
<td></td>
<td>2.6%</td>
<td></td>
<td>3.3%</td>
</tr>
<tr>
<td>Gross Credit Cost</td>
<td>358</td>
<td>811</td>
<td>1,169</td>
<td>(53)</td>
<td>1,377</td>
<td>1,324</td>
</tr>
</tbody>
</table>

*Sale to ARC Rs. 375 crs (Q3 FY22 Rs. 740 crs)
## NPA Composition – Consumer Banking

<table>
<thead>
<tr>
<th></th>
<th>CV</th>
<th>Utility</th>
<th>CE</th>
<th>Small CV</th>
<th>TW</th>
<th>Cars</th>
<th>Tractor</th>
<th>BBG/LAP</th>
<th>HL/PL/Others</th>
<th>Cards</th>
<th>MFI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 FY22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross NPA</td>
<td>401</td>
<td>26</td>
<td>97</td>
<td>65</td>
<td>421</td>
<td>55</td>
<td>119</td>
<td>647</td>
<td>199</td>
<td>188</td>
<td>769</td>
<td>2,987</td>
</tr>
<tr>
<td>Gross NPA %</td>
<td>1.72%</td>
<td>0.42%</td>
<td>1.10%</td>
<td>2.11%</td>
<td>9.15%</td>
<td>0.65%</td>
<td>1.50%</td>
<td>3.07%</td>
<td>1.82%</td>
<td>3.31%</td>
<td>2.45%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Q3 FY22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross NPA</td>
<td>542</td>
<td>42</td>
<td>124</td>
<td>111</td>
<td>449</td>
<td>84</td>
<td>108</td>
<td>685</td>
<td>211</td>
<td>246</td>
<td>914</td>
<td>3,516</td>
</tr>
<tr>
<td>Gross NPA %</td>
<td>2.38%</td>
<td>0.74%</td>
<td>1.43%</td>
<td>3.61%</td>
<td>9.28%</td>
<td>1.01%</td>
<td>1.40%</td>
<td>3.43%</td>
<td>2.16%</td>
<td>4.58%</td>
<td>3.21%</td>
<td>2.79%</td>
</tr>
</tbody>
</table>
Loan Related Provisions held as on March 31, 2022

- Specific provision of ₹ 3,917 crs (towards PCR)

- Floating provisions of ₹ 70 crs other than related to COVID-19 (towards PCR)

- Standard contingent provisions of ₹ 3,328 crs surplus outside PCR

- Standard asset provision of ₹ 1,047 crs other than related to COVID-19

- Provision Coverage Ratio at 72% and total loan related provisions at 152% of GNPA

- Loan related provisions of ₹ 8,362 crs are 3.50 % 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

IndusInd Bank
### Healthy Capital Adequacy

#### Capital Adequacy

<table>
<thead>
<tr>
<th>₹ in crs</th>
<th>31 Mar 22</th>
<th>31 Dec 21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Risk, CVA and UFCE</td>
<td>2,47,567</td>
<td>2,38,296</td>
</tr>
<tr>
<td>Market Risk</td>
<td>9,538</td>
<td>9,670</td>
</tr>
<tr>
<td>Operational Risk</td>
<td>38,026</td>
<td>33,120</td>
</tr>
<tr>
<td>Total Risk Weighted Assets</td>
<td>2,95,131</td>
<td>2,81,086</td>
</tr>
</tbody>
</table>

| Core Equity Tier 1 Capital Funds | 47,103 | 42,519 |
| Additional Tier 1 Capital Funds  | 2,490  | 3,490  |
| Tier 2 Capital Funds             | 4,778  | 4,743  |
| Total Capital Funds              | 54,371 | 50,752 |

| CRAR                           | 18.42%  | 18.06%  |
| CET1                           | 15.96%  | 15.13%  |
| Tier 1                         | 16.80%  | 16.37%  |
| Tier 2                         | 1.62%   | 1.69%   |

#### CET1 Ratio (%)

- Mar-21: 15.55%
- Jun-21: 15.59%
- Sep-21: 15.42%
- Dec-21: 15.13%
- Mar-22: 15.96%

#### CRAR (%)

- Mar-21: 17.38%
- Jun-21: 17.57%
- Sep-21: 17.37%
- Dec-21: 18.06%
- Mar-22: 18.42%
Shareholding Pattern and Credit Ratings

Diversified Shareholding

- Promoters: 15.17%
- MFs / Banks / Insurance Co: 20.05%
- FIIs: 42.54%
- Private Corporates: 4.02%
- Individuals: 7.82%
- NRIs / Director / Others: 2.21%
- GDR issue: 8.19%

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

* Includes FPIs
### Key Strengths of the Bank

<table>
<thead>
<tr>
<th>Strength</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diversified</strong></td>
</tr>
<tr>
<td>Loan Book with Domain Expertise in Livelihood Loans</td>
</tr>
<tr>
<td><strong>Robust</strong></td>
</tr>
<tr>
<td>Liability Franchise</td>
</tr>
<tr>
<td><strong>Strong</strong></td>
</tr>
<tr>
<td>Product Groups</td>
</tr>
<tr>
<td><strong>Profitability</strong></td>
</tr>
<tr>
<td>amongst the Highest in Industry</td>
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<tr>
<td><strong>Stable</strong></td>
</tr>
<tr>
<td>Asset Quality with Conservative Provisioning</td>
</tr>
<tr>
<td><strong>Healthy</strong></td>
</tr>
<tr>
<td>Capital Adequacy</td>
</tr>
<tr>
<td><strong>Disproportionately</strong></td>
</tr>
<tr>
<td>Large Distribution Network</td>
</tr>
<tr>
<td><strong>Executing Digital</strong></td>
</tr>
<tr>
<td>2.0 Strategy</td>
</tr>
<tr>
<td><strong>ESG</strong></td>
</tr>
<tr>
<td>– Core to the Business Philosophy</td>
</tr>
<tr>
<td><strong>Experienced</strong></td>
</tr>
<tr>
<td>Board and Management Team</td>
</tr>
</tbody>
</table>
Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence

- ~32 mn Customer Base
- ~1,32,000 Villages Covered
- 5,876 Branches/Outlets
- 2,767 ATMs

Geographical Breakdown of Branches

- Urban: 562 (25%)
- Semi Urban: 470 (21%)
- Metro: 726 (32%)
- Rural: 507 (22%)

Regional Breakdown of Branches

- Western: 422 (19%)
- Central: 309 (14%)
- Eastern: 420 (18%)
- Northern: 556 (24%)
- Southern: 558 (25%)

Strengthening Distribution Infrastructure

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Branches/Banking Outlets</td>
<td>2,015</td>
<td>2,015</td>
<td>2,015</td>
<td>2,103</td>
<td>2,265</td>
</tr>
<tr>
<td>BFIL Branches</td>
<td>2,289</td>
<td>2,385</td>
<td>2,665</td>
<td>2,778</td>
<td>2,795</td>
</tr>
<tr>
<td>Vehicle Finance Marketing</td>
<td>828</td>
<td>821</td>
<td>827</td>
<td>825</td>
<td>816</td>
</tr>
<tr>
<td>Outlets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,132</td>
<td>5,221</td>
<td>5,507</td>
<td>5,706</td>
<td>5,876</td>
</tr>
<tr>
<td>ATMs</td>
<td>2,872</td>
<td>2,870</td>
<td>2,886</td>
<td>2,861</td>
<td>2,767</td>
</tr>
</tbody>
</table>
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 –
     - Leverage 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
   - Optimize 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 and engagement
   - Boost employee productivity and enhance employee experience

STP = Straight Through Processing
We have built a comprehensive stack of platforms across Individual and MSME clients

<table>
<thead>
<tr>
<th>Individual Segment</th>
<th>MSME Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings Account</strong></td>
<td><strong>Current Account</strong></td>
</tr>
<tr>
<td>• DIY / Assisted</td>
<td>• Assisted digital live</td>
</tr>
<tr>
<td>• Video KYC Enabled e2e digital journey</td>
<td>• Do It Yourself going live shortly</td>
</tr>
<tr>
<td><strong>Fixed Deposit</strong></td>
<td><strong>Small Ticket Unsecured Business Loans</strong></td>
</tr>
<tr>
<td>• DIY / Assisted</td>
<td>• DIY / Assisted</td>
</tr>
<tr>
<td>• Video KYC Enabled e2e digital journey</td>
<td>• Digital KYC, AML, Fraud checks</td>
</tr>
<tr>
<td><strong>Investments INDUSMART</strong></td>
<td>• Advanced analytics led algorithms for real time decisioning</td>
</tr>
<tr>
<td>• DIY / Assisted</td>
<td><strong>Secured Overdraft upto 2 Cr</strong></td>
</tr>
<tr>
<td><strong>Retail Forex</strong></td>
<td>• DIY / Assisted</td>
</tr>
<tr>
<td>• Buy Forex</td>
<td>• Digital KYC, AML, Fraud checks</td>
</tr>
<tr>
<td><strong>Personal Loans</strong></td>
<td>• Advanced analytics led algorithms for real time decisioning</td>
</tr>
<tr>
<td><strong>Credit Cards</strong></td>
<td>• Instant disbursal in account</td>
</tr>
<tr>
<td>• DIY / Assisted</td>
<td>• E-nach, E-sign and E-mandate setup</td>
</tr>
<tr>
<td>• Partners – online / offline</td>
<td><strong>Send to EMI</strong></td>
</tr>
<tr>
<td>• Video KYC Enabled e2e digital journey</td>
<td>• Debit Card / Credit Card Spend to EMI</td>
</tr>
<tr>
<td>• Advanced analytics led algorithms for real time decisioning</td>
<td><strong>Indus Merchant Solutions</strong></td>
</tr>
<tr>
<td>• Digital KYC, Fraud/AML, FV checks</td>
<td>• All In One Stack for retailers for all their needs across banking, payments and lending</td>
</tr>
</tbody>
</table>

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

**Whatsapp Banking**
- Comprehensive stack of 45+ services offered

**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

Digital Unassisted* %

- **Savings**
  - Q4 FY 21: 93%
  - Q4 FY 22: 96%

- **Fixed Deposits**
  - Q4 FY 21: 94%
  - Q4 FY 22: 95%

- **Credit Cards**
  - Q4 FY 21: 37%
  - Q4 FY 22: 84%

- **Personal Loans**
  - Q4 FY 21: 38%
  - Q4 FY 22: 53%

- **Investments**
  - Q4 FY 21: 93%
  - Q4 FY 22: 96%

- **Insurance**
  - Q4 FY 21: 91%
  - Q4 FY 22: 91%

- **Current Account**
  - Q4 FY 21: 66%
  - Q4 FY 22: 70%

~50,000 clients on-boarded through Video KYC every month across Savings Account, Personal Loans and Credit Cards

*Digital Unassisted refers to customer initiated and self service led % from retail customers (excluding BFIL and CFD clients)
IndusMobile: All In One Mobile app with complete customer lifecycle management

All in One App with 150+ services across customer lifecycle – introduced revamped interface for credit card users with easy card controls

IBL Mobile transaction volume up 84% YoY
Indexed mobile transaction volumes

IBL mobile active client base up 20% YoY
Indexed mobile active client base

Open a Savings Account
Manage Payments – Scan & Pay, UPI, Bill Payments
Manage loans from the app
Invest and Manage Portfolio
All account management services

Source: RBI
Whatsapp Banking: ~4.1 mn clients enjoy the list of 45+ services now available on the channel

Whatsapp Banking: Offer 45+ services for clients across segments

Registered Base of 4.1 Mn - up 87% YoY

Transactions up ~3X YoY

Indexed transactions

Indexed monthly active user base

Monthly active users up 76% YoY

All New functionality of CC

CC PDF Download

Mo-engage integration to drive campaign
Consequently, 92% of bank’s transactions are digital and 71% of service requests processed digitally.

~70% 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 and easy plug and play in ecosystem

For Individuals

- Powered by IndiaStack
- Digital Checks for KYC, AML, Employment Verification
- Real Time Bank Statement Analysis
- Real Time Underwriting leveraging advanced analytics based algorithms
- Video-KYC enabled
- E-agreement, E-sign, E-stamping and E-nach setup for STP real time disbursement in account
- Micro Services and API enabled to easily plug and play in ecosystem

Now Live Across

Do It Yourself: **250,000 Leads per month** on the (Do It Yourself)/Self Service Journey

Credit Card Assisted (Digital): **100,000 Application Logins per month**

200+ Offline Partners live

2 Digital partners live; 5 Digital Partners under integration

275+ Bank Sales team

1200+ Partner Sales Team

50+ Branches and 500+ employees in branches

Easycredit recognized as the “Best New Product Launch of the Year – Loans” by the Digital Banker at the Global Retail Banking Innovation Awards
Launched Indus Merchant Solutions: Gaining traction with both existing clients as well as new to bank clients in the segment

Installed User Base of 50,000 and scaling up steadily – up 5X QoQ

73% users new to bank, indicating strong pull for all-in-one offering

20% of users existing to Bank self onboarding themselves for payment solutions in a <5 min process

Indus Merchant Solutions awarded Outstanding Digital CX - SME Payments in the recently concluded Digital CX Awards 2022 held by Digital Banker
“Indus easycredit for Businesses” scaling up steadily

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

- Unsecured business loans
- GST based overdraft
- Cash Credit
- Loan Against Receivables

Industry First – SME will move into a Unified Lending Platform

Machine learning risk scorecards built using Bureau, Banking and GST

End to End digitization – Scorecards to allow for STP processing of applications with sanction TAT of less than 30 mins. Auto-creation of all loan documentation and powered by digital E-signing & E-stamping using the Indiastack services.

IndusEasyCredit for Business Stack - Live products: Small ticket business loans (2 to 20 lacs) & Digi Overdraft (upto 2 cr.)

Add more segment specific products – Cash credit and loan against digital receivables to strengthen our SME/ IMS offering

Ready API stack available for quick integration with B2B partners

Digi Overdraft

Digital Platform Penetration

<table>
<thead>
<tr>
<th>Month</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>30%</td>
<td>91%</td>
<td></td>
</tr>
<tr>
<td>97%</td>
<td>70%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>9%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Small Ticket Business Loans

Scale up logins with New To Bank and Partnerships

Go/ No go within 2 mins

Disbursement TAT reduced from 5 days to 6 hours (STP)

200+ Applications in Mar’22
Collaborating with ecosystem players to generate business and offer enriched customer value propositions to partners or their clients and vice versa

Steadily Scaling up the Open / API Banking led model with partners

- POS, QR, payment gateways
- Instant Settlement
- Convert spends to EMI

Payment Solution Providers

- Co-lending with Fin-techs & NBFCs
- Unsecured business loans
- Invoice Discounting
- Purchase Finance

Accounting/ Taxation Solution Providers

- Current Account
- Business Loans

Neo-Banks

- Full stack cross product partnerships

B2B Commerce Platforms

- Current Account
- Business Loans
- Invoice Discounting

Payment Banks, Wealth fin-techs

- Personal Loans
- Credit Cards
- Fixed Deposits
- 3-in-1 accounts

Document Management

- Indexing

IndusInd API Stack (400+ APIs)

- Customer Onboarding – eKYC, VKYC, PG Booking
- Business Rule Engine / UW* – Decision As a Service
- Payments & Collections

Aggregators

Retail Client Base and Balance Sheet acquired via partners scaled up steadily scaling Open / API Banking led models

Indexed Client Base

- FY'21: 100
- FY'22: 400

Indexed Balance Sheet

- Q4'21: 100
- FY'21: 1000

10X

4X

UW* = Underwriting
Creating future ready tech stacks and platforms and a digital center of excellence with skills across functions

Created a Digital Factory with new age digital workforce, processes, tools and capabilities and scaling up further

- Omni-Channel
- Micro-Services / API Driven
- Security
- Reliability

**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 and moving to new age cloud native core stacks

**Infrastructure** – Cloud Native, Containerized for new age applications

Created a 150+ member Digital Factory with new age digital workforce, processes, tools and capabilities and scaling up further

- Digital Solution Delivery & IT
- Digital Sales
- Digital Partnerships
- Advanced Analytics
- Quality of Digital Service (QUADS)

Digital Centre Of Excellence
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
Sustainable Banking: Integrating ESG with Business, Risk & Operations

- Development of innovative ESG Products (Green Deposits, Social Impact Bonds)
- Partnerships with Multilaterals / DFI for blended finance solutions & Risk sharing
- Increase Exposure to ESG +ve sectors – Sustainable Finance Sector Targets

- Integrate ESG Risk with Credit Risk Assessment
- Board Approved Policy and Governance System in place
- Monitor Bank’s exposure to High ESG Risk industries

- Governance & Policies
- Greening IBL branches (LEED Certifications for all Pioneer branches + Corporate Offices)
- Monitor & Reduce GHG Emissions
- ESG compliance for Vendors
- Human Capital – D&I and Emp. Engagement initiatives

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**

- **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
- **52,000** trees planted across FY2021-22
- 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 *

- **6610** women employees in FY2021-22
- **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 **13,15,391** training man-hours for **7,30,632** participants through **1,548** programmes

*details pertains to FY21 as the data for FY22 is under review.
A Few ESG 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

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

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

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

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<th>Description</th>
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<td>Board and Management Team</td>
</tr>
<tr>
<td>Name</td>
<td>Nature of Directorship</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td>Mr. Arun Tiwari</td>
<td>Non-Executive, Non-Independent, Part-time Chairman</td>
</tr>
<tr>
<td>Mr. Shanker Annaswamy</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Dr T T Ram Mohan</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mrs. Akila Krishnakumar</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mr. Rajiv Agarwal</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mr. Sanjay Asher</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mrs. Bhavna Doshi</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mr. Jayant Deshmukh</td>
<td>Non-Executive Independent Director</td>
</tr>
<tr>
<td>Mr. Sumant Kathpalia</td>
<td>Managing Director &amp; CEO</td>
</tr>
</tbody>
</table>
# Experienced and Well-knit Management Team

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

DigiDhan Awards 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)
FICCI CSR Awards 2019-20

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

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

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%.
Accolades

IndusInd Bank has been awarded the global ‘Celent Model Bank’ award under the category of ‘Payments System Transformation’ for building a best-in-class Enterprise Payments Hub (EPH).

IndusInd Bank has been awarded with the ‘Outstanding Digital CX - SME Payments’ for its flagship mobile application for merchants – ‘Indus Merchant Solutions’.

IndusInd Bank has been awarded the winner in the category of ‘Best Savings Product’ at the FE Best Banks Awards 2020-21.

IndusInd Bank has been adjudged as #1 - Best Financier for 2021 at JCB India Annual Financiers Awards 2021. IndusInd Bank has won this award for 5 years in a row.

IndusInd Bank has been awarded with the ‘Outstanding Digital CX - SME Payments’ for its flagship mobile application for merchants – ‘Indus Merchant Solutions’.
Appendix 1: Planning Cycle 5 – FY22 Update
Scale with Sustainability – Continue to Improve Across Sustainability Metrics

Credit to Deposit Ratio
- <95%
  - FY20: 102%
  - FY21: 83%
  - FY22: 81%

Lower Non-Funded to Funded Ratio
- FY20: 3.15x
  - FY21: 2.34x
  - FY22: 2.30x

PCR
- >65%
  - FY20: 63%
  - FY21: 75%
  - FY22: 72%

Certificates of Deposits
- 5%-10%
  - FY20: 16%
  - FY21: 3%
  - FY22: 3%

Retail LCR Deposits
- 45%-50%
  - FY20: 31%
  - FY21: 37%
  - FY22: 41%

Unsecured Retail
- <5%
  - FY20: 4.3%
  - FY21: 4.1%
  - FY22: 3.8%

Total Loan Related Provisions @152% of GNPA

CRAR
- FY20: 15.04%
  - FY21: 17.38%
  - FY22: 18.42%
PC5 Strategic Priorities

1. Retail Liabilities Surge

2. Fine-tuning Corporate Bank Approach

3. Holistic Rural Banking

4. Scaling up Domains

5. New Growth Boosters

Underpinned by
6. Digitization & 7. Sustainability
1. Retail Liabilities Surge – Deposit Mobilisation Continues Apace Driven by Granular Retail Customers

Retail Deposits as per LCR

- Mar-20: 100
- Mar-22: 193

Top-20 Depositors:
- Mar-20: 23%
- Mar-22: 17%

Term Deposits < 2 cr

- Mar-20: 100
- Mar-22: 233

Deposits Sourced by Consumer BU

- Mar-20: 100
- Mar-22: 180

Certificates of Deposits

- Mar-20: 100
- Mar-22: 29

Indexed to Mar-20
2. Fine-tuning Corporate Banking Approach – Scaling Granular Franchise with Lower Risk Intensity

- **BBB and below Exposures**
  - Mar-20: 100
  - Mar-22: 80

- **Tenure > 3 Years**
  - Mar-20: 100
  - Mar-22: 90

- **Top 20 Exposures (Fund + Non Fund)**
  - Mar-20: 100
  - Mar-22: 79

- **Granular Fees**
  - **Trade & Remittances**
    - FY20: 25%
    - FY22: 38%
  - **FX**
    - FY20: 25%
    - FY22: 24%
  - **Investment Banking**
    - FY20: 34%
    - FY22: 16%
  - **Loan Processing Fees**
    - FY20: 16%
    - FY22: 22%

*Indexed to Mar-20*
3. Holistic Rural Banking – Leveraging BFIL & Vehicle Distribution Network

- **Rural Focused Loans**
  - Tractor
  - KCC
  - BFIL
  - Agri Business Group
  - 18% CAGR
  - Mar-20: 17% of Loans
  - Mar-21: 19% of Loans
  - Mar-22: 20% of Loans

- **Bharat Money Stores (#)**
  - FY20: 14,883
  - FY21: 51,000
  - FY22: 86,027

- **SA and RD Accounts in Microfinance (lacs)**
  - FY20: 53
  - FY21: 63
  - FY22: 104

- **Merchants Acquired by BFIL (# Borrowers)**
  - FY20: 6,007
  - FY21: 78,742
  - FY22: 3,24,640

Merchant Loan Book (FY22): Rs.1,943cr
4. Scaling up Domains – Recovery in Growth in Areas of Domain Expertise

**Domains Contributes 43% of Loan Book**

- Vehicle Finance: 26%
- Microfinance: 13%
- Diamond Finance: 4%
- Others: 57%

**Vehicle Finance (Rs.cr)**

- Mar-20: 57,054
- Mar-21: 61,313
- Mar-22: 61,923

**CAGR**

- 4%

**Microfinance (Rs.cr)**

- Mar-20: 24,232
- Mar-21: 26,383
- Mar-22: 30,612

**CAGR**

- 12%

**Gems & Jewellery Finance (Rs.cr)**

- Mar-20: 7,369
- Mar-21: 8,355
- Mar-22: 10,780

**CAGR**

- 21%
5. New Growth Boosters – Continued Scaling PC-4 and PC-5 Initiatives

- **Affluent Banking (Rs cr)**
  - Net Relationship Value
  - FY20: 32,076
  - FY21: 50,903
  - FY22: 59,935
  - CAGR: 37%

- **Tractor Finance (Rs cr)**
  - FY20: 4,670
  - FY21: 6,653
  - FY22: 7,907
  - CAGR: 30%

- **NRI Banking (Rs cr)**
  - Deposits
  - FY20: 19,506
  - FY21: 25,706
  - FY22: 26,801
  - CAGR: 17%

- **Affordable Housing (Rs cr)**
  - FY20: 1,313
  - FY21: 1,790
  - FY22: 1,974
  - CAGR: 23%
Appendix 2: Portfolio Performance: IBL vs Industry
Vehicle Finance Portfolio – IBL vs Industry (As per Leading Bureau)

**MHCV, LCV, SCV (60+)**

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**MHCV, LCV, SCV (90+)**

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**New PV (60+)**

---

**New PV (90+)**

---

**Used PV (60+)**

---

**Used PV (90+)**

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Vehicle Finance Portfolio – IBL vs Industry (As per Leading Bureau)
Microfinance – IBL vs Industry (As per Leading Bureau)

As of Jan-22

30 DPD: Industry 100, IBL 73
60 DPD: Industry 100, IBL 68
90 DPD: Industry 100, IBL 50
Restructured Book: Industry 100, IBL 54
THANK YOU
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