








# Investor Presentation

Q3-FY22 | January 2022

## IndusInd Bank at a Glance

	<p><b>5<sup>th</sup> Largest Private Bank</b> with Disproportionately Large Distribution Network</p>	<p><b>₹2,28,583 cr Loans</b> ₹ 2,84,484 cr Deposits</p> <p>Diversified Across Products and Geographies</p>	<p><b>31 mn Customers</b> Across Segments</p>	<p><b>5,706 Branches/Outlets</b> PAN India Network</p>
	<p><b>Universal Banking Approach</b> with Diversified Loan &amp; Deposit Mix</p>	<p><b>54:46 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 92%</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> 12% 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>18.06% CRAR</b> Tier 1: 16.37%   Tier 2: 1.69% (excluding 9M FY 22 PAT)</p>	<p><b>137% Average LCR</b> Well above regulatory requirement</p>	<p><b>72% PCR</b> GNPA 2.48%   NNPA 0.71%</p>
	<p><b>Strong Profitability</b> amongst highest in the Industry</p>	<p><b>4.10% Net Interest Margin</b></p>	<p><b>41.59% Cost to Income</b></p>	<p><b>5.90% Operating Profit Margin to Loans</b></p>



## Key Financial Highlights for Q3 FY22

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



## Balance Sheet

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



## Profit and Loss Account – Q3 FY22

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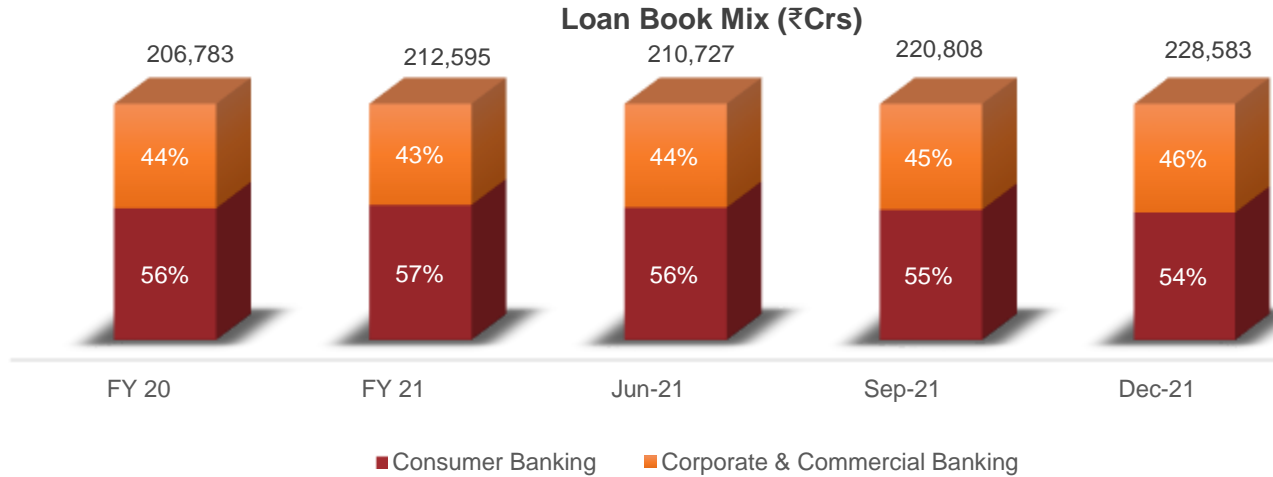
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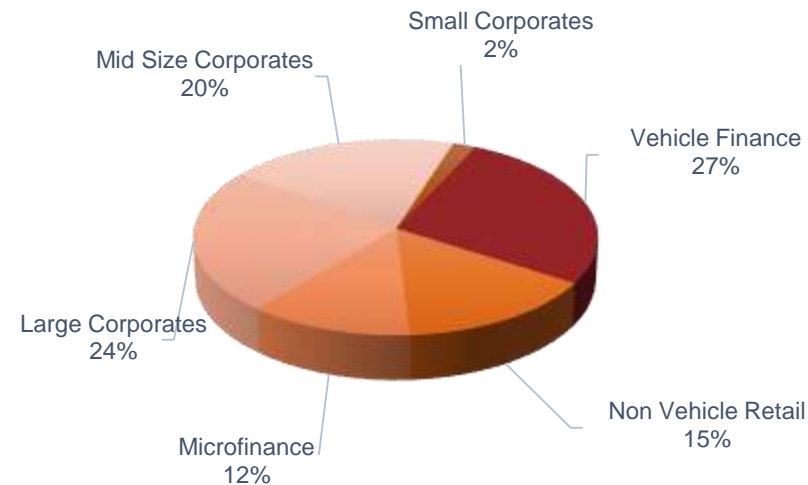
**Experienced**  
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## Well Diversified Loan Book across Consumer and Corporate Products



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



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

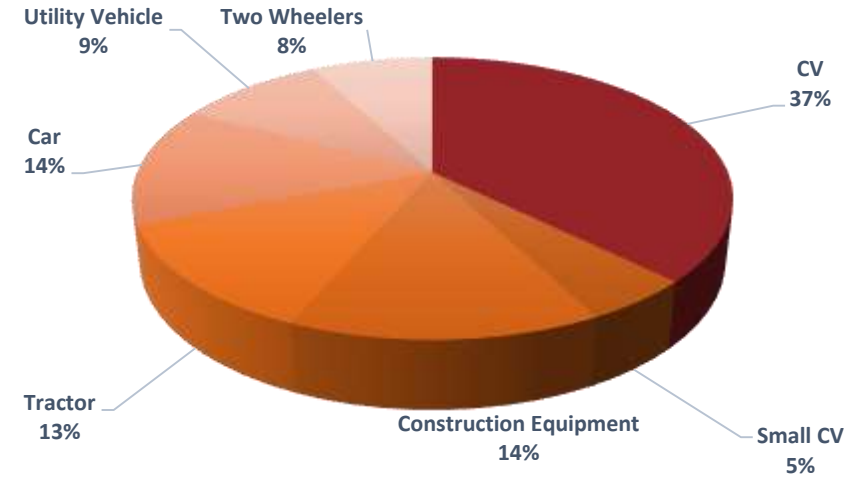


# Vehicle Finance: Granular Portfolio Across Vehicle Categories

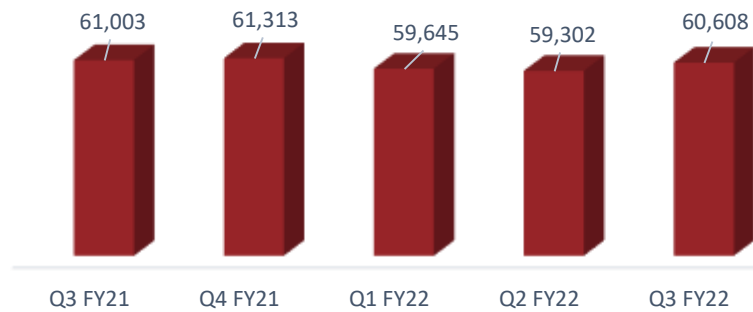
## Overview of Vehicle Finance Division

<b>35+ Years of Vintage</b> Across Credit Cycles	<b>Market Leader</b> in Most Products Amongst Top 3	<b>Focus on Business</b> Owner Segment
<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

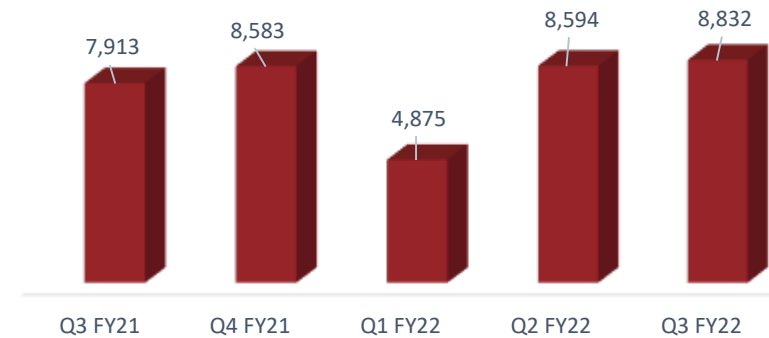
## Diversified Vehicle Loan Book across Vehicle Categories (%)



## Vehicle Finance Loan Book (₹Crore)



## Disbursements (₹Crore)



# Microfinance: Bridging the Financial Inclusion Gap



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



**9mn**  
Women Customers



**1.29 Lacs Villages**  
covered across 21  
States



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

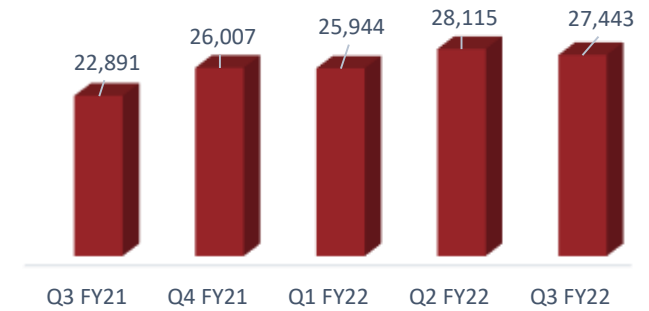


**94K+ Bharat**  
Money Stores  
Banking at  
doorstep in remote  
areas

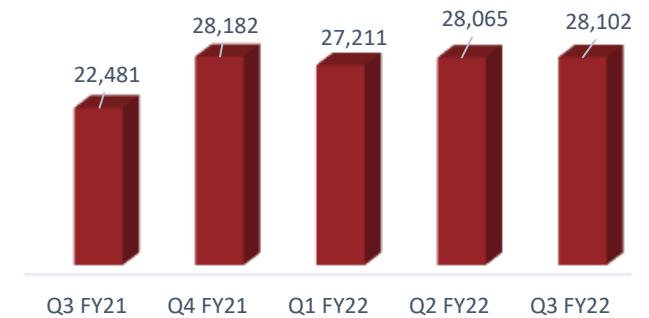


**261K+ Merchants**  
Onboarded  
Addressing the  
MSME banking  
needs

Micro Finance Loan Book (₹Crore)

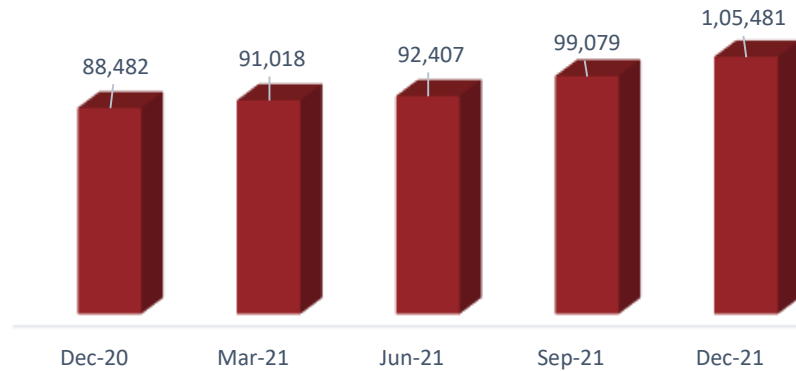


Average Ticket Size (₹)



# Corporate Portfolio – Focus on Granular, Higher Rated Customers

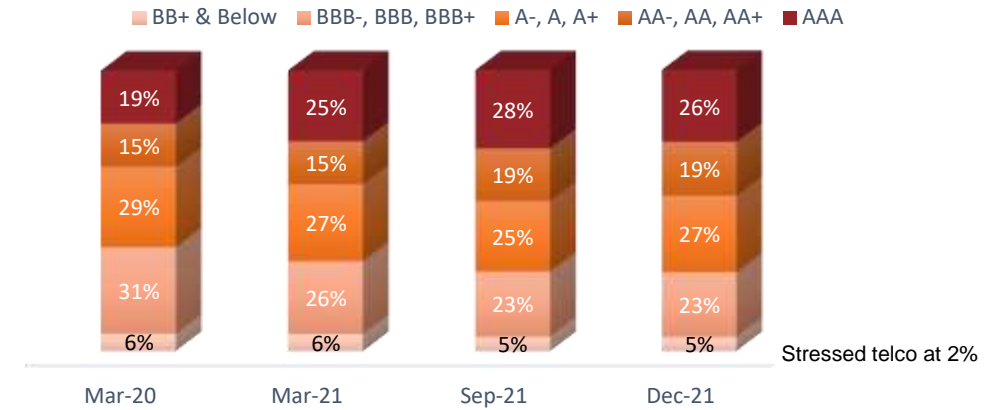
Corporate Loan Book (₹Crore)



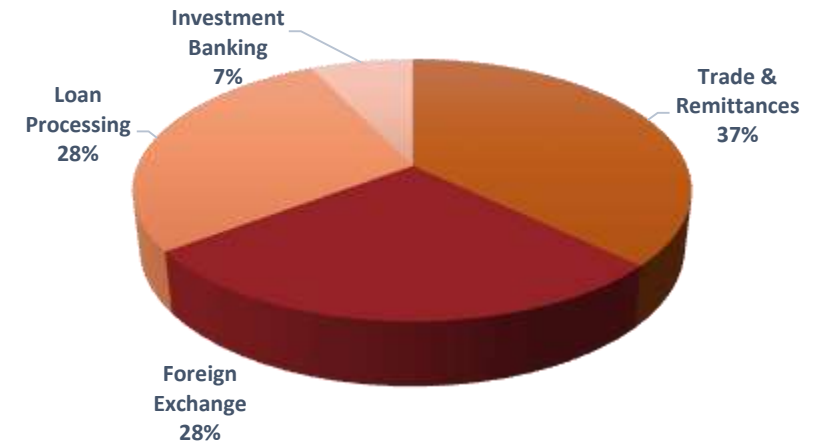
Sector-wise Loan Mix (% of Total Loans)

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

Improving Risk Profile \*



Diversified Fee Mix Q3FY22

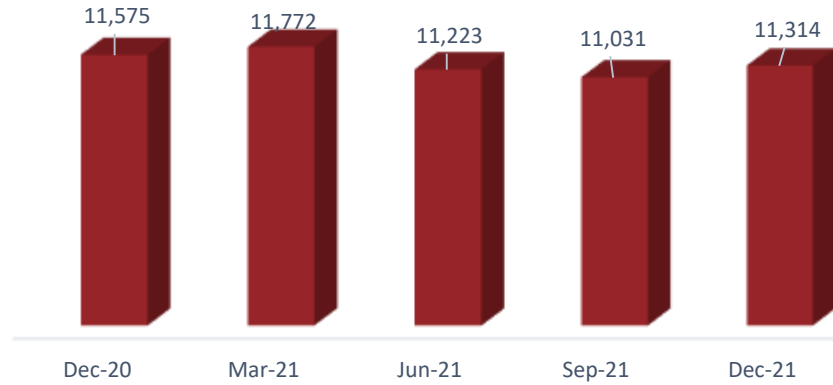


\* Includes fund and non-fund based exposure to corporate clients

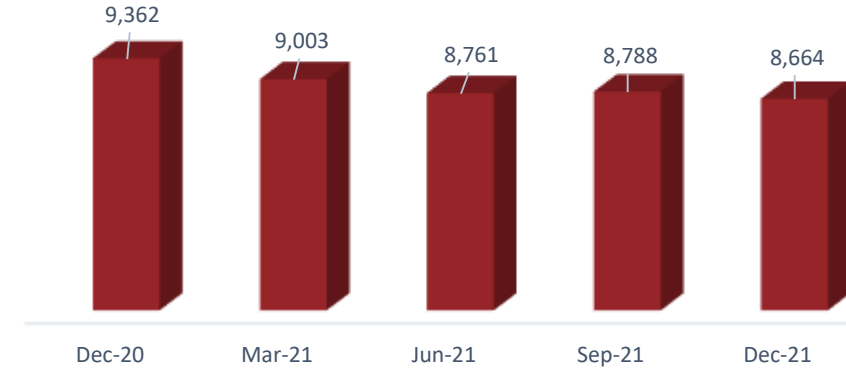


# Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

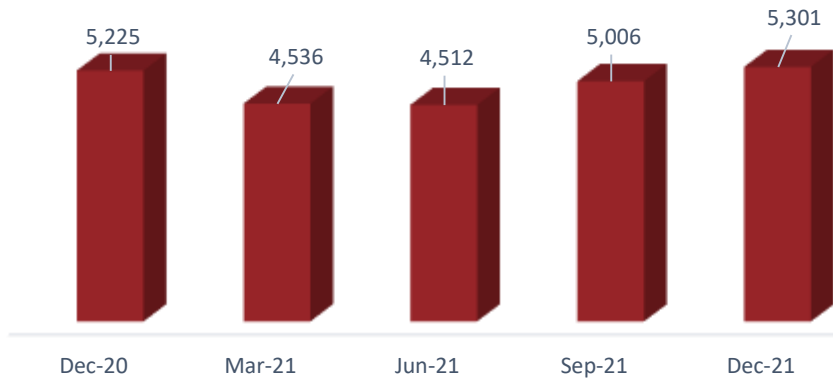
Business Banking (₹Crore)



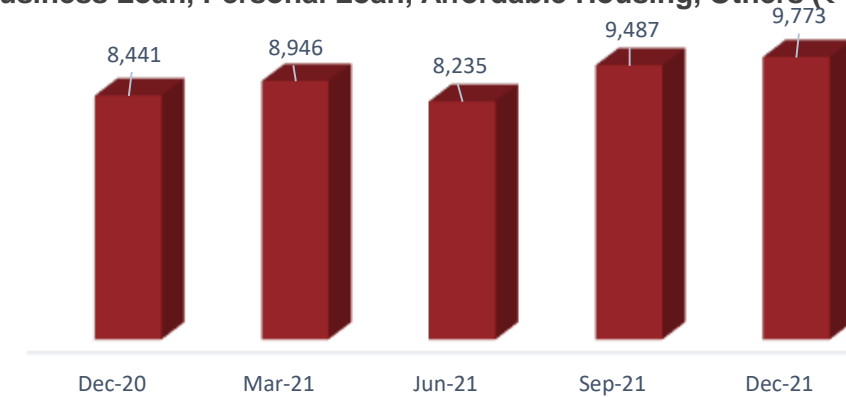
Loan Against Property (₹Crore)



Credit Cards (₹Crore)



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



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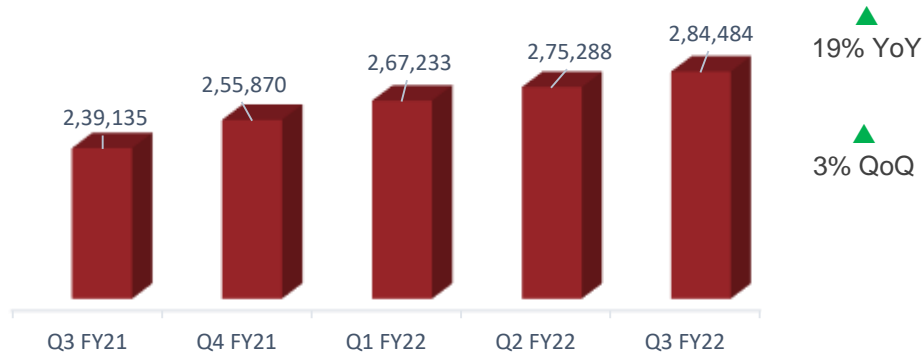


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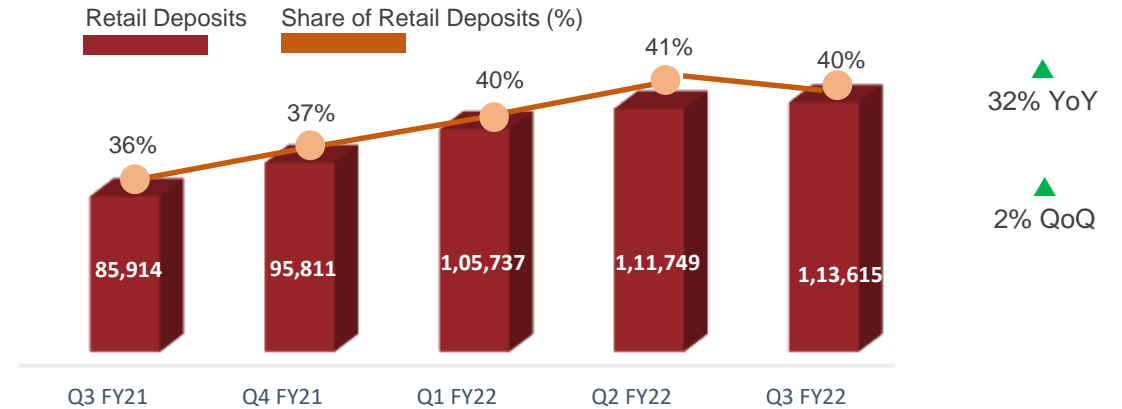


# Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

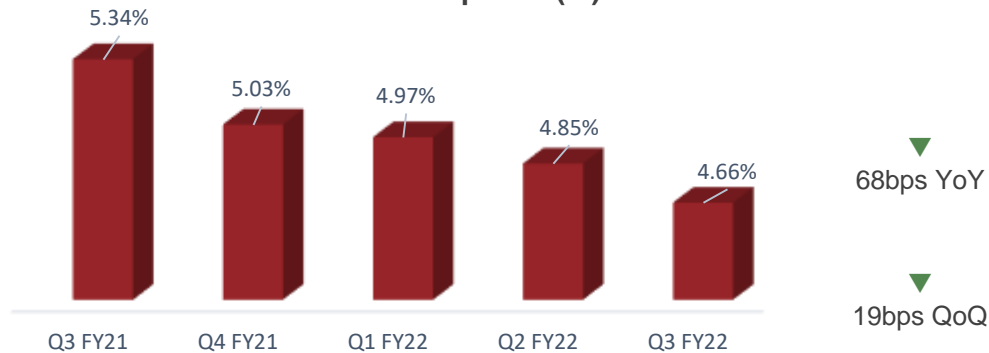
Deposits (₹Crore)



Retail Deposits as per LCR (₹Crore)\*



Cost of Deposits (%)



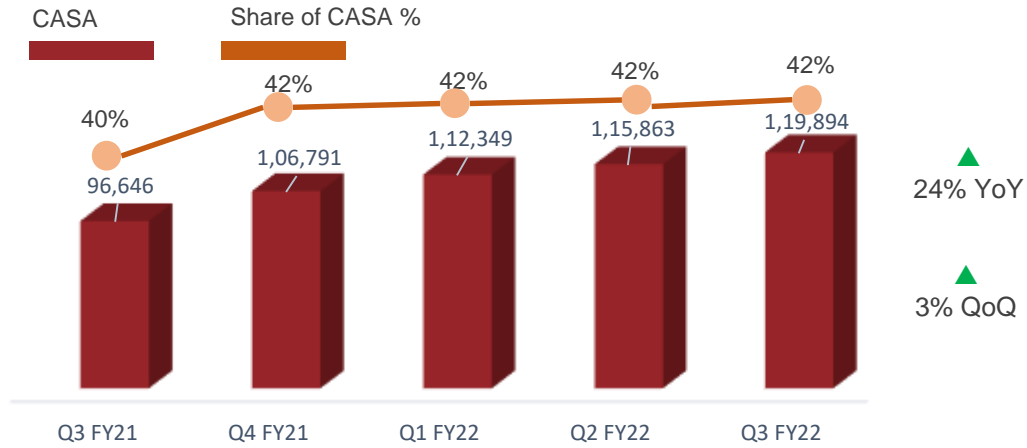
## Key Focus Areas

- 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

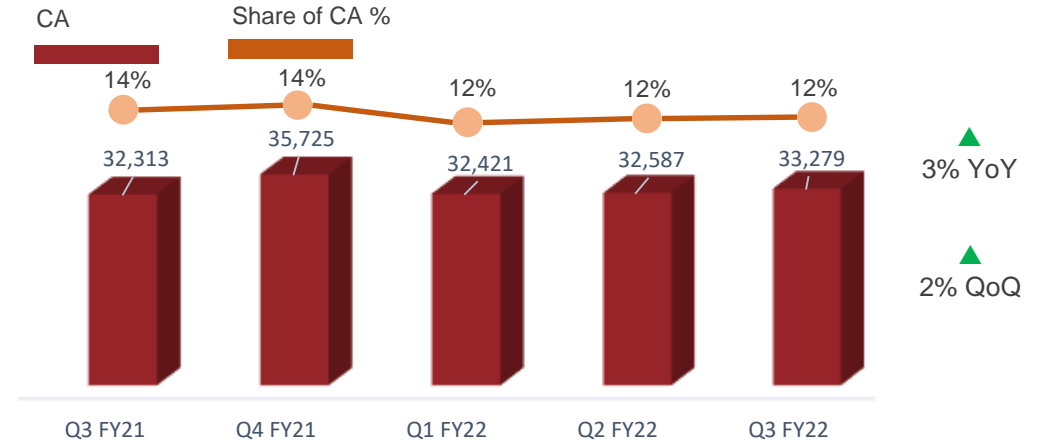
\*As at period end.

# Healthy Share of CASA; Strong Liquidity Profile

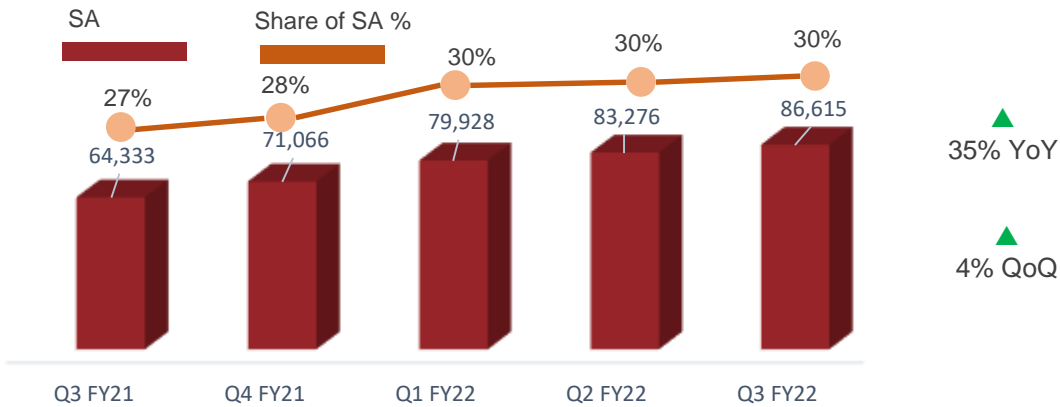
### CASA (₹Crore)



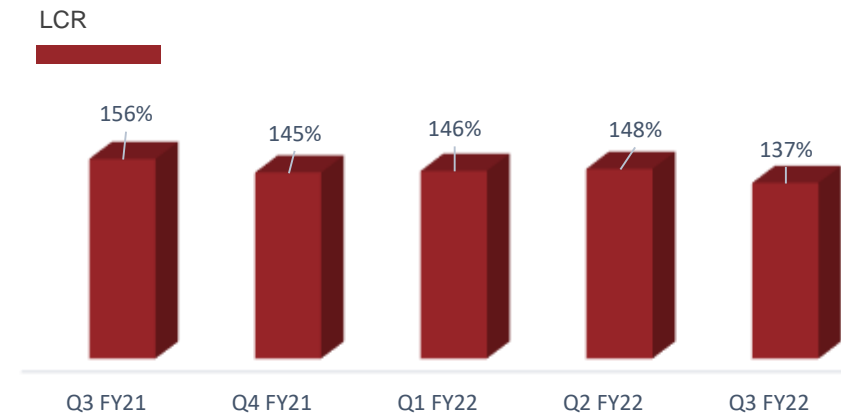
### CA (₹Crore)



### SA (₹Crore)

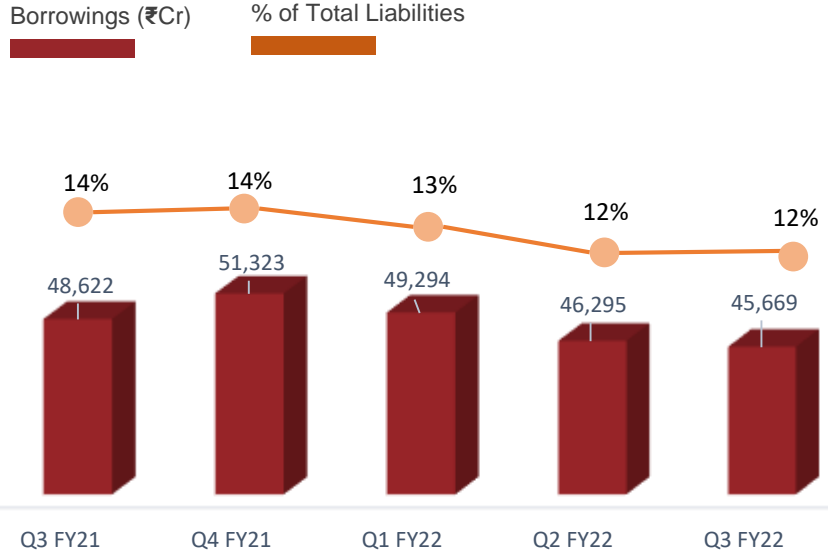


### Liquidity Coverage Ratio (%)

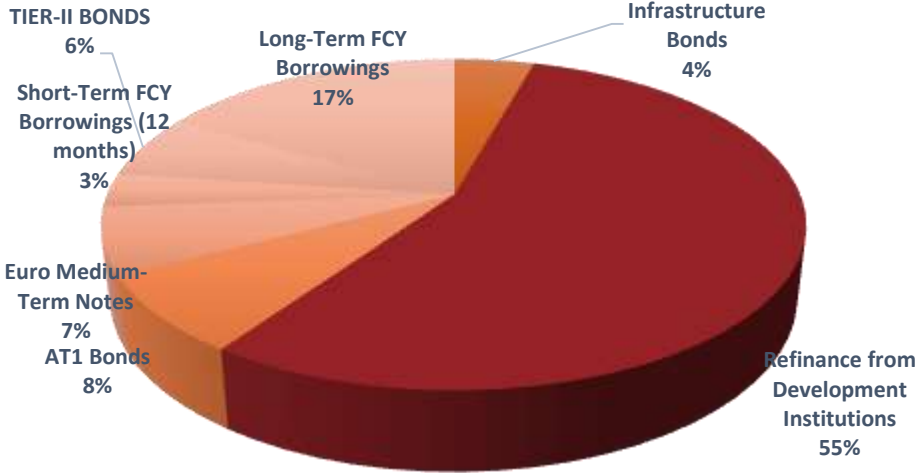


# Borrowings Constituted by Long Term Sources

Borrowings (₹Crore)



Borrowings Mix (%)





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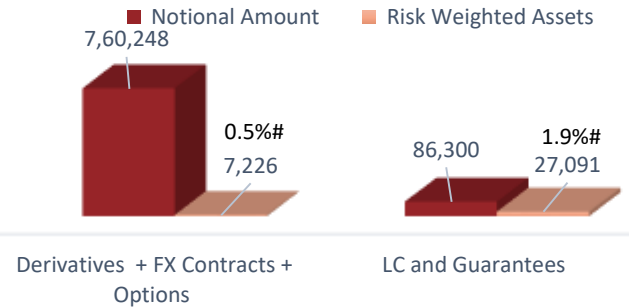


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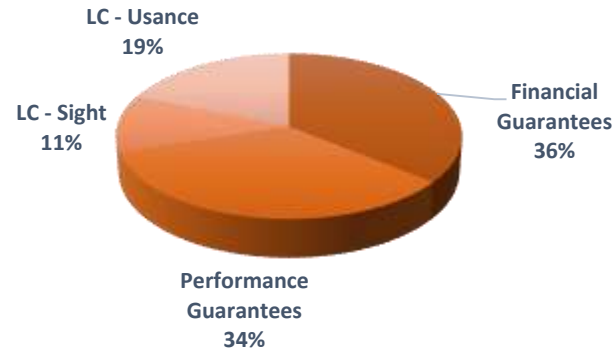
# Strong Product Groups with Efficient Capital Deployment

Low RWA Consumption (₹Crore)

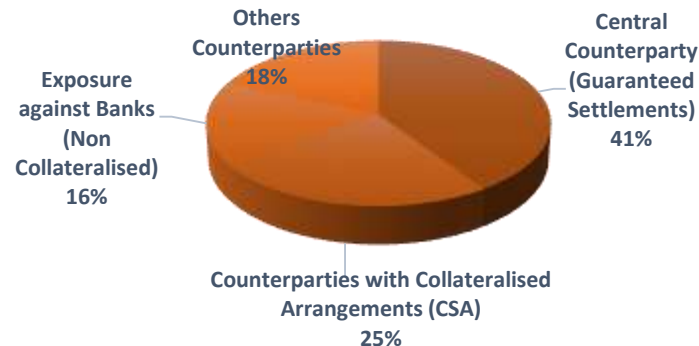


#CRAR consumption

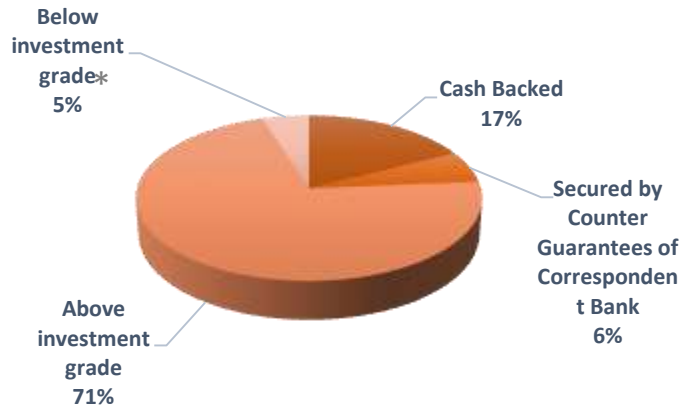
LC-BG Mix



FX-Derivatives Exposure Type



LC-BG Rating Profile



\*Stressed telecom contributes 2%

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



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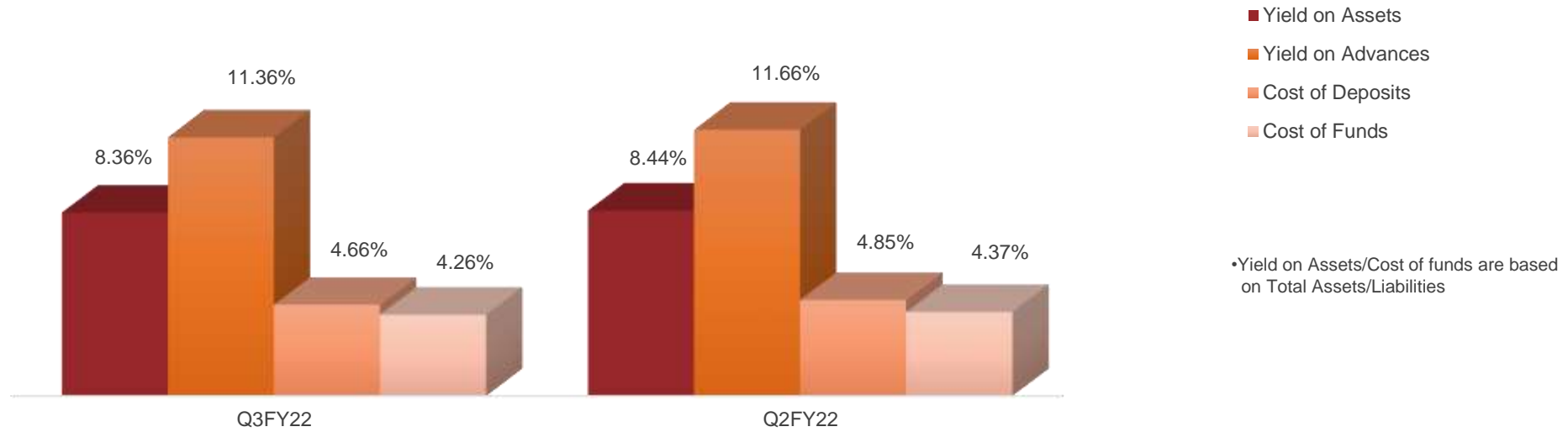
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## Yield / Cost Movement



### Segment-wise Yield:

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

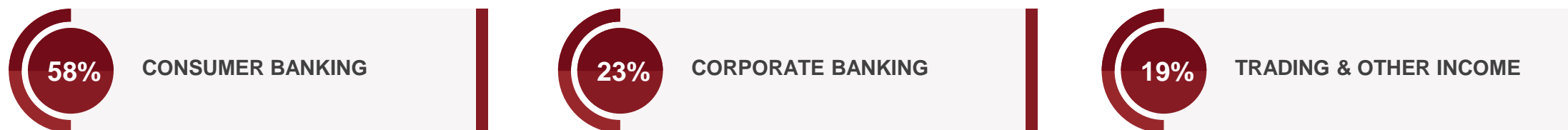


## Diversified and Granular Fee and Other Income Streams

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

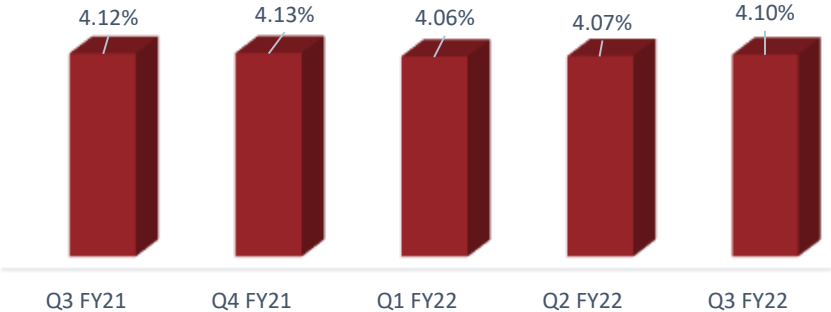
\* Includes PSLC Income of ₹32 crs for Q3FY22, ₹58 crs for Q3FY21 and ₹ 35 crs for Q2FY22

### Fee Income Mix

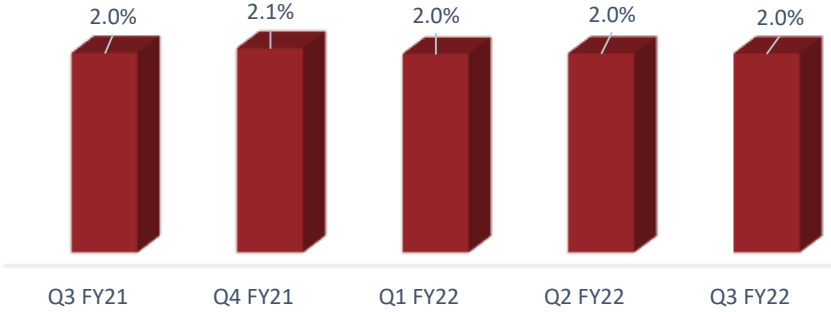


# Operating Profit Margins Amongst the Highest in Industry

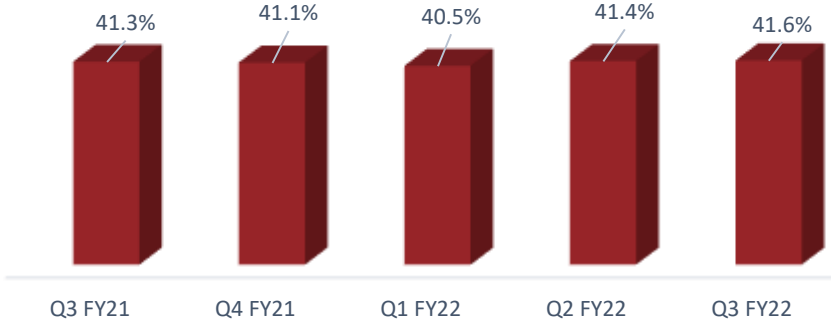
**Net Interest Margin (%)**



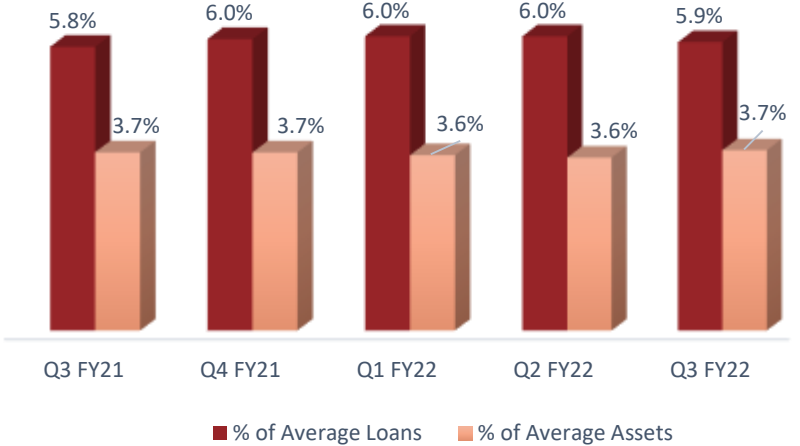
**Total Fee to Asset Ratio (%)**



**Cost to Income Ratio (%)**

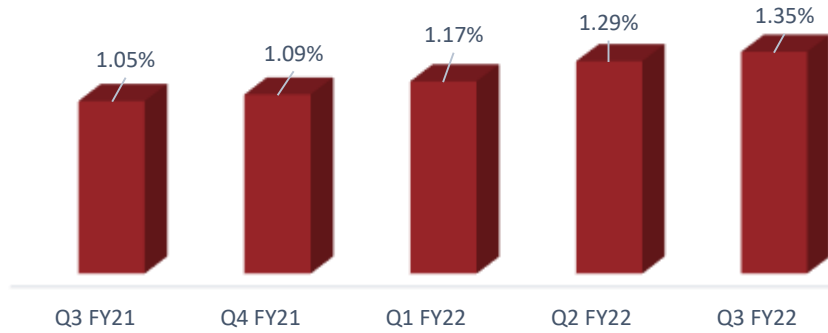


**Operating Profit Margin (%)**

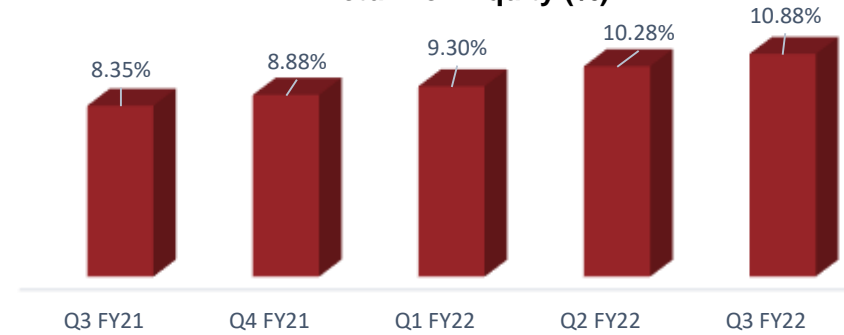


# Key Financial Indicators

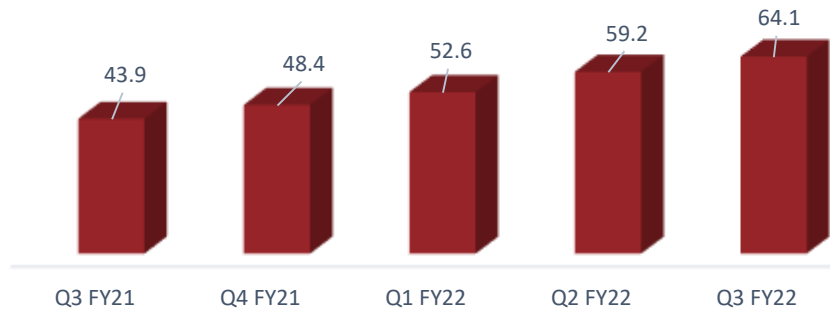
### Return on Assets (%)



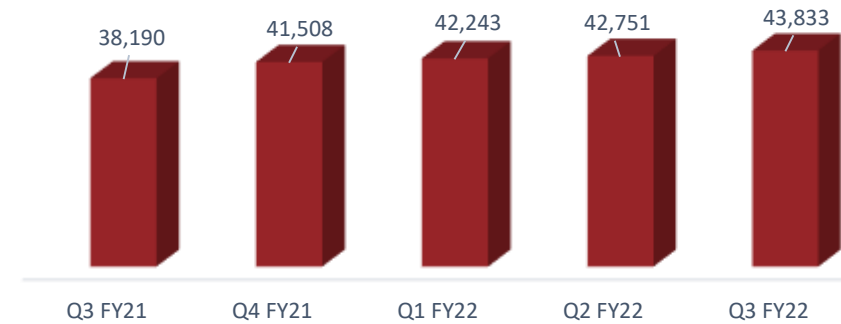
### Return on Equity (%)



### Earning Per Share – Annualized (₹)



### Net Worth (₹ Crore)



## Key Strengths of the Bank



**Diversified**  
Loan Book with Domain  
Expertise in Livelihood  
Loans



**Robust**  
Liability Franchise



**Strong**  
Product Groups



**Profitability**  
amongst the Highest  
in Industry



**Stable**  
Asset Quality  
with Conservative  
Provisioning



**Healthy**  
Capital Adequacy



**Disproportionately**  
Large Distribution  
Network



**Executing Digital**  
2.0 Strategy



**ESG**  
– Core to the Business  
Philosophy



**Experienced**  
Board and  
Management Team





## Movement in Non-Performing Assets

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

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



## NPA Composition – Consumer Banking

(₹Cr)

Q3 FY22	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	542	42	124	111	449	84	108	685	211	246	914	<b>3,516</b>
Gross NPA %	2.38%	0.74%	1.43%	3.61%	9.28%	1.01%	1.40%	3.43%	2.16%	4.58%	3.21%	<b>2.79%</b>

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>



## Loan Related Provisions held as on December 31, 2021

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



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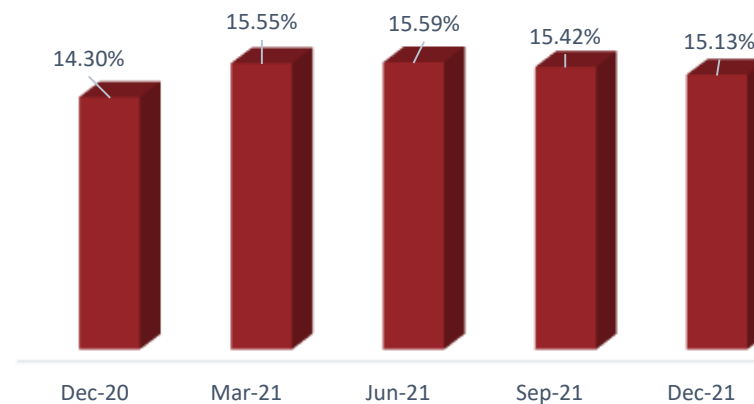
## Healthy Capital Adequacy

### Capital Adequacy

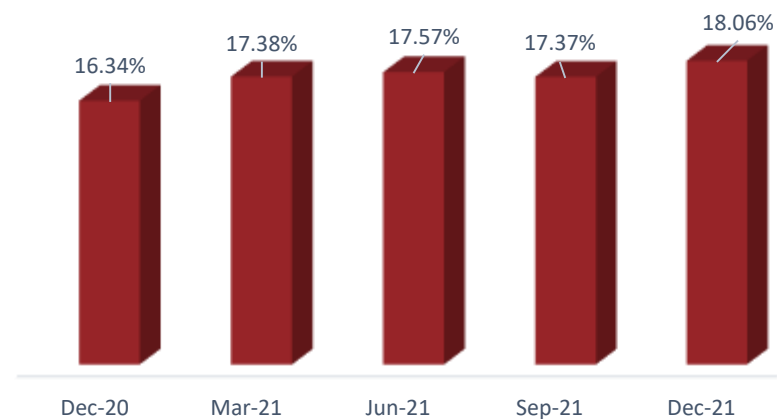
₹In Crore	31 Dec 21	30 Sep 21
Credit Risk, CVA and UFCE	2,38,296	233,184
Market Risk	9,670	9,286
Operational Risk	33,120	33,120
<b>Total Risk Weighted Assets</b>	<b>2,81,086</b>	<b>275,590</b>
Core Equity Tier 1 Capital Funds	<b>42,519</b>	<b>42,484</b>
Additional Tier 1 Capital Funds	<b>3,490</b>	<b>3,490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

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

### CET1 Ratio (%)



### CRAR (%)



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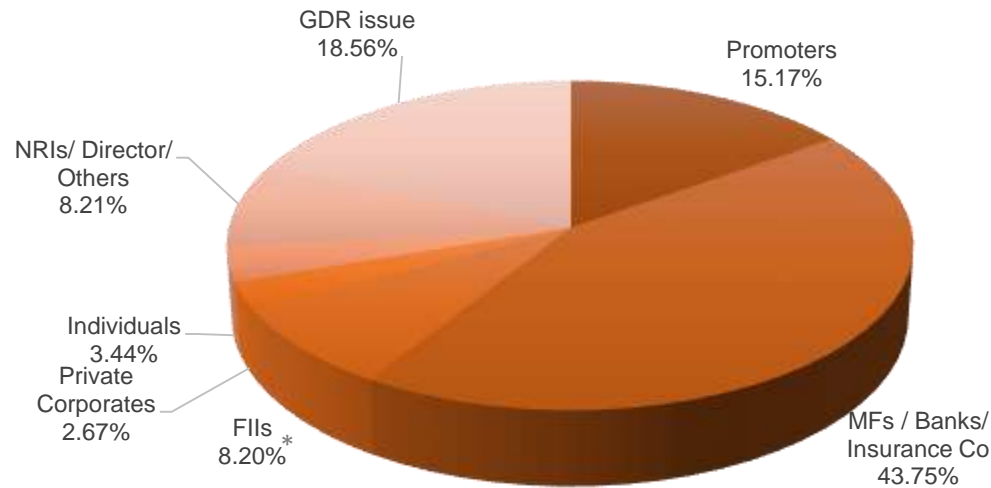


**Experienced**  
Board and  
Management Team



# Shareholding Pattern and Credit Ratings

## Diversified Shareholding



\* Includes FPIs

## Credit Ratings

### Domestic Rating:

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

### International Rating:

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



# Disproportionately Large Distribution Network with Unparalleled Rural Presence

## Distribution Network with Deep Rural Presence



**~31 mn**  
Customer Base



**~1,29,000**  
Villages Covered



**5,706**  
Branches/Outlets

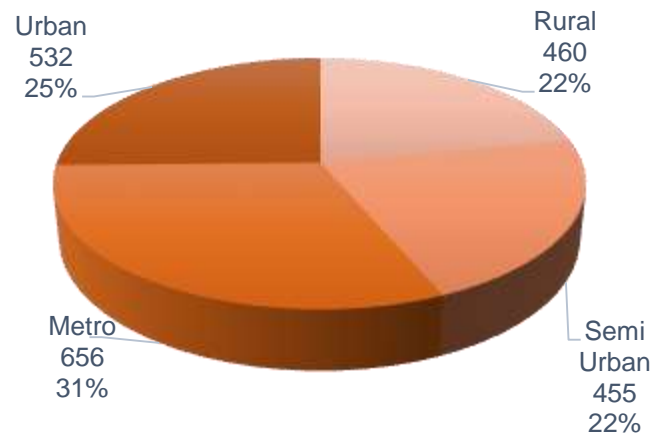


**2,861**  
ATMs

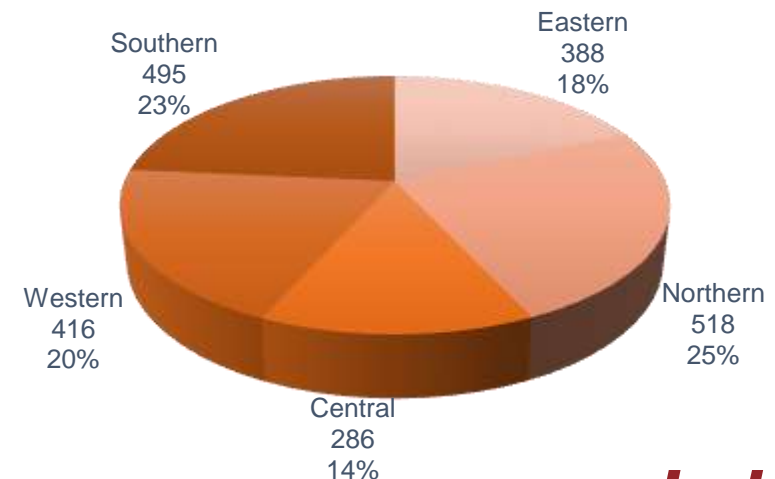
## Strengthening Distribution Infrastructure

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

## Geographical Breakdown of Branches



## Regional Breakdown of Branches





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# Digital Strategy to drive 3 main objectives across business lines

1

## Build Enriched Digital Value Proposition Stacks

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

2

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

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

3

## Transform existing lines of businesses

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

STP = Straight Through Processing



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

## Individual Segment

### Savings Account

- DIY / Assisted
- Video KYC Enabled e2e digital journey

### Fixed Deposit

- DIY / Assisted
- Video KYC Enabled e2e digital journey

### Investments

INDUSSMART

- DIY / Assisted

### Retail Forex

INDUS FOREX

- Buy Forex

### Personal Loans

Indus eASY CREDIT

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

### Credit Cards

Indus eASY CREDIT

### IndusMobile

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

### Whatsapp Banking

- Comprehensive stack of 40+ services offered

### Spends to EMI

- Debit Card / Credit Card Spends to EMI

## MSME Segment

### Current Account

- Assisted digital live
- Do It Yourself going live shortly

### Small Ticket Unsecured Business Loans

Indus eASY CREDIT

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

### Secured Overdraft upto 2 Cr

Indus eASY CREDIT

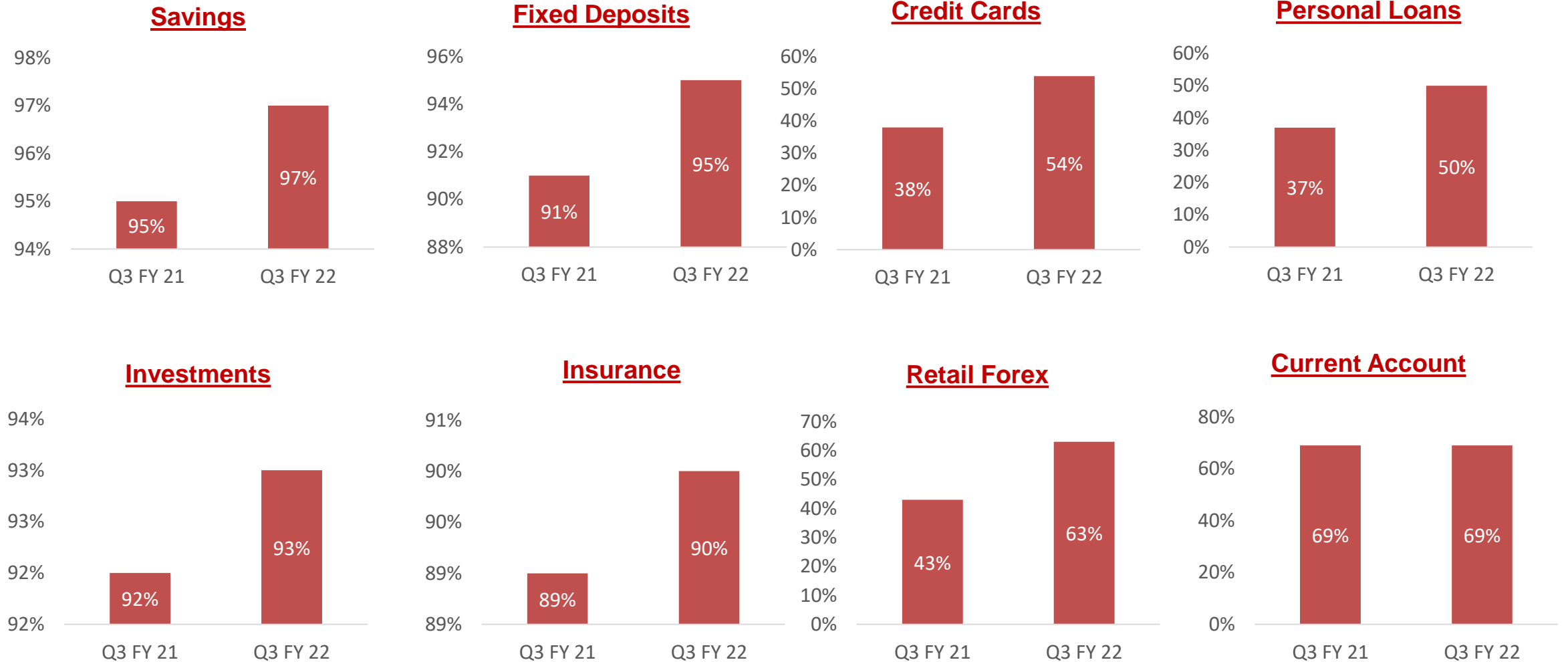
### Indus Merchant Solutions

Indus MERCHANT SOLUTIONS

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

*New launches in FY 22*

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



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



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

All in One App with 150+ services across customer lifecycle

Open a Savings Account

Manage Payments – Scan & Pay, UPI, Bill Payments

Manage loans from the app

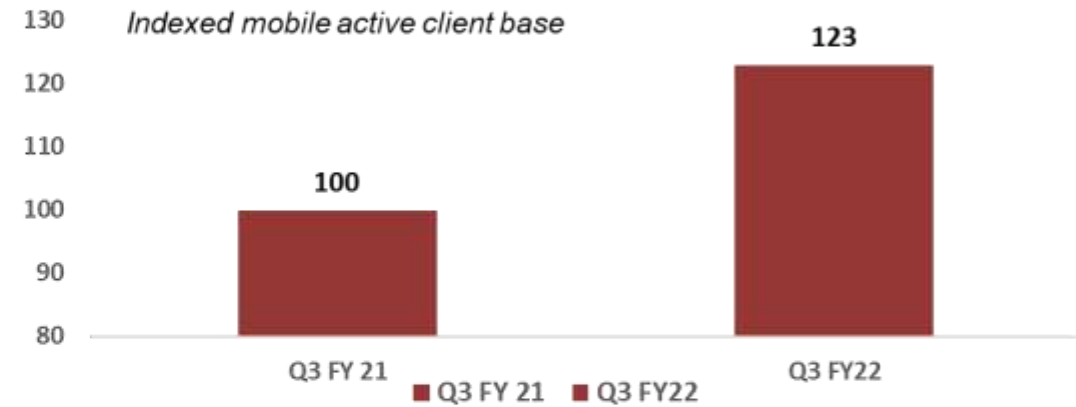
Manage debit & credit cards

Invest and Manage Portfolio

All account management services



**IBL mobile active client base up 23% YoY**



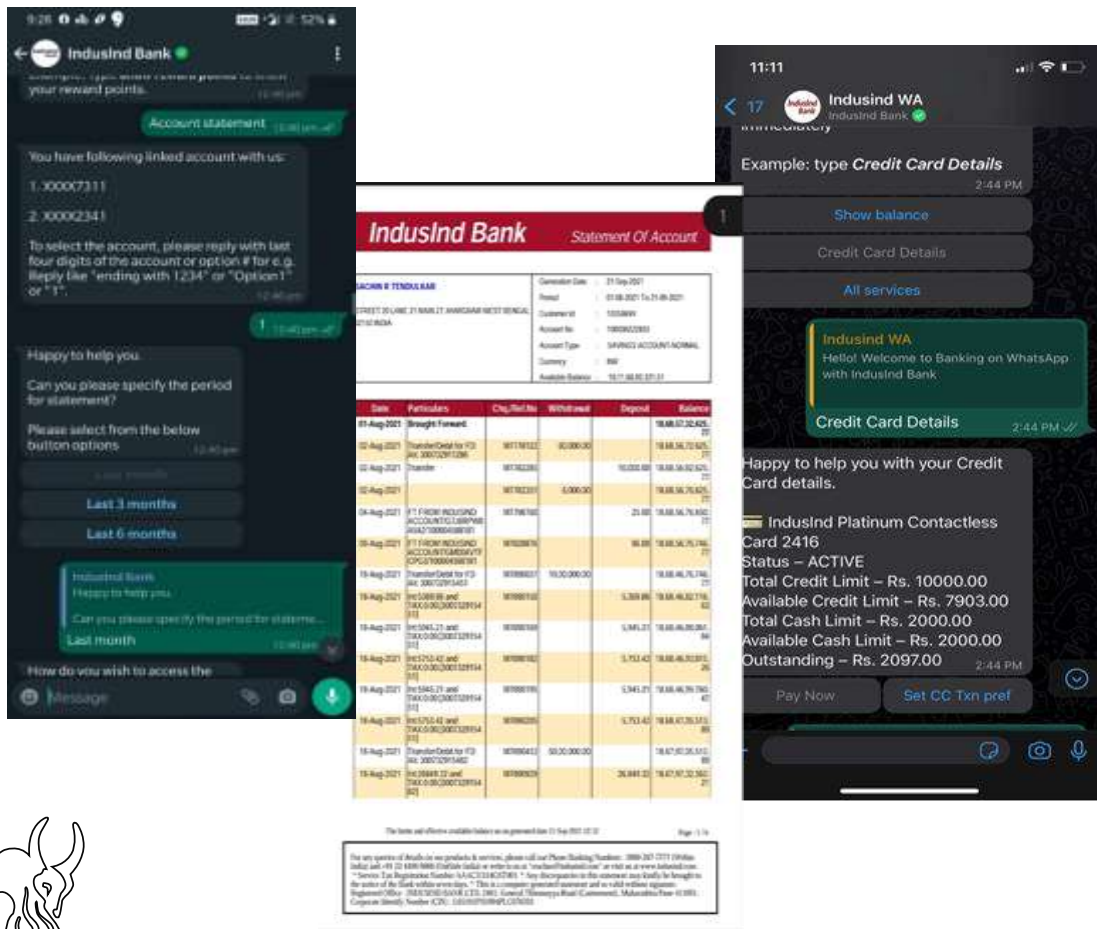
Peer Private Group = Top 5 private banks in the country



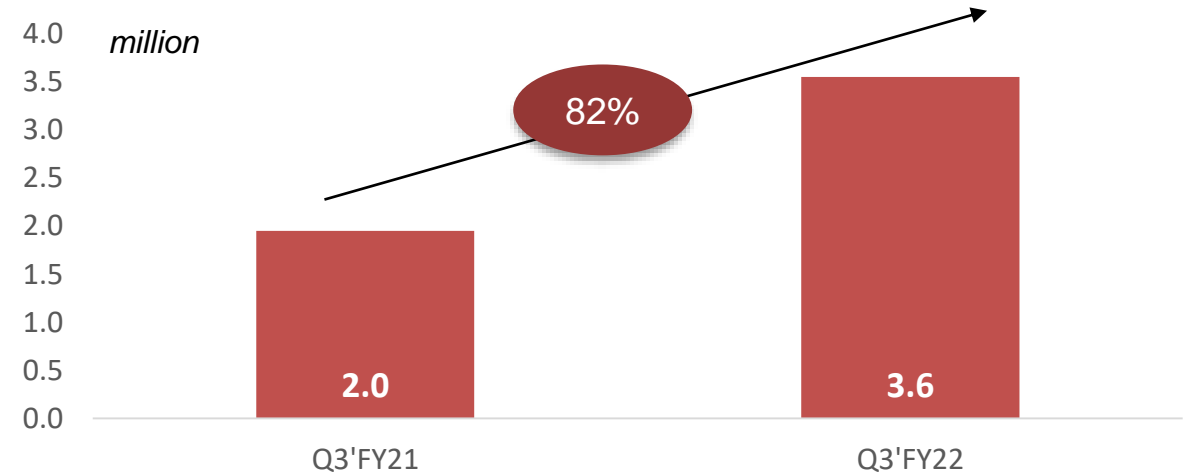
# Whatsapp Banking: Comprehensive stack of 40+ services on whatsapp with 3.6 mn clients

## Whatsapp Banking: Offer 40+ services for clients across segments

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

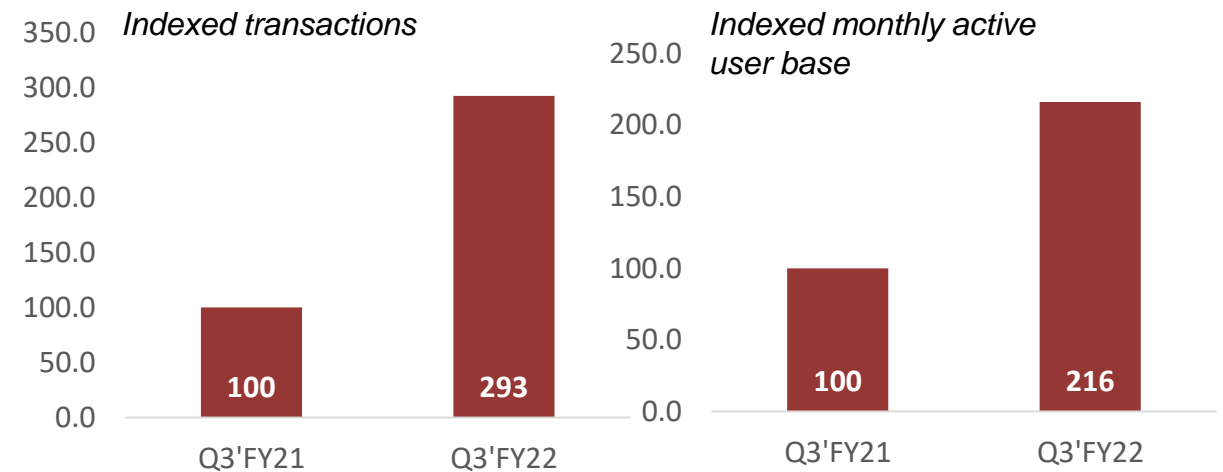


## Registered Base of 3.6 Mn - up 82% YoY



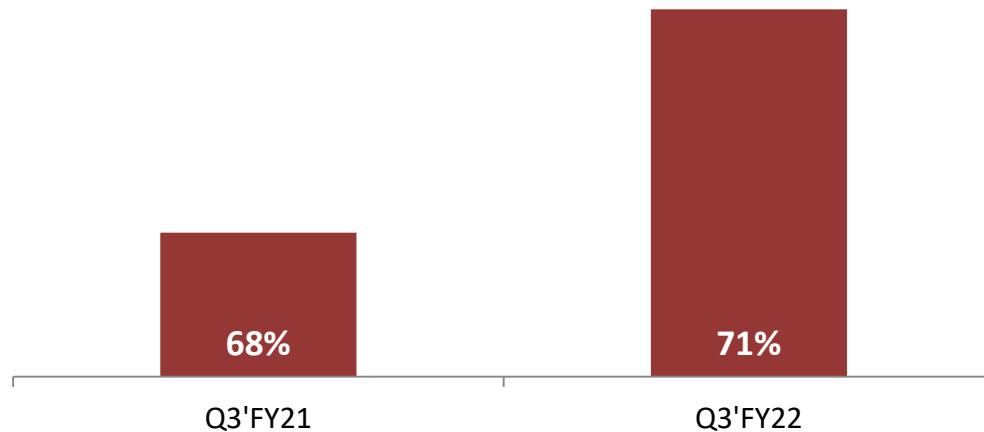
## Transactions up ~3X YoY

## Monthly active users up 116% YoY

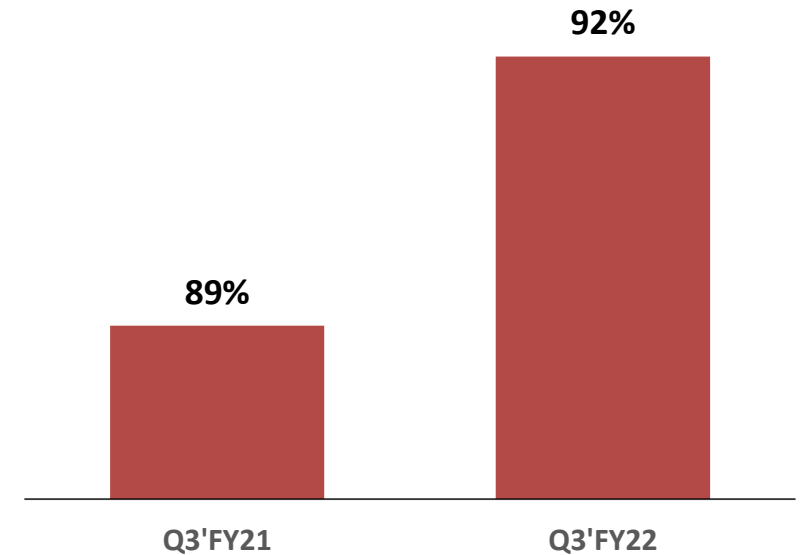


# Consequently, 92% of bank's transactions are digital and 71% of service requests processed digitally

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



**~92% of Bank's transactions are digital**



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

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



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



## Now Live Across

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

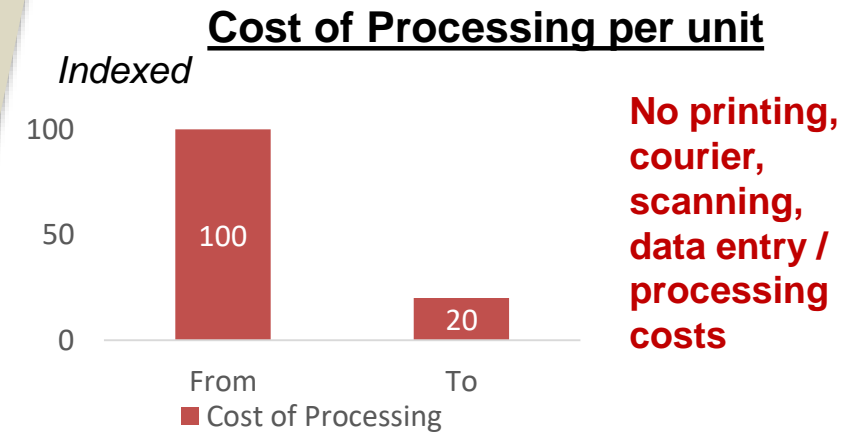
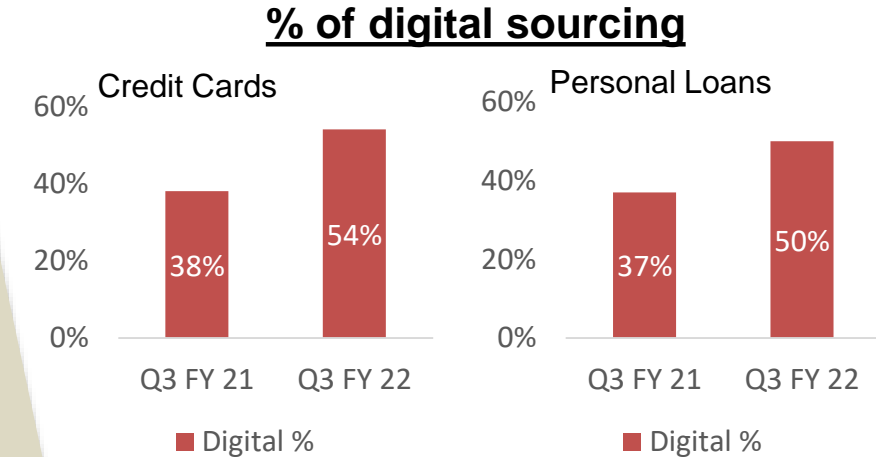
**138+ Offline Partners** live

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

**275+ Bank Sales** team

**660+ Partner Sales** Team

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

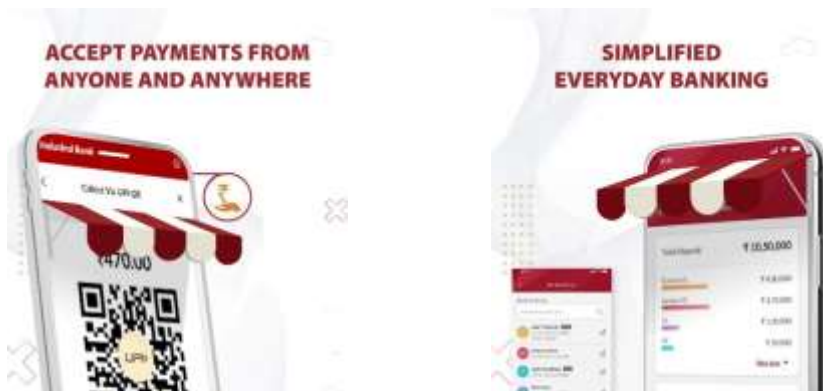


- Fully digital end to end paperless, presenceless, cashless journey for new to bank clients seeking personal loans or credit cards.
- Digital Checks for KYC, AML, Employment Verification
- Real Time Bank Statement Analysis
- Real Time Underwriting leveraging machine learning based algorithms
- Video-KYC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





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

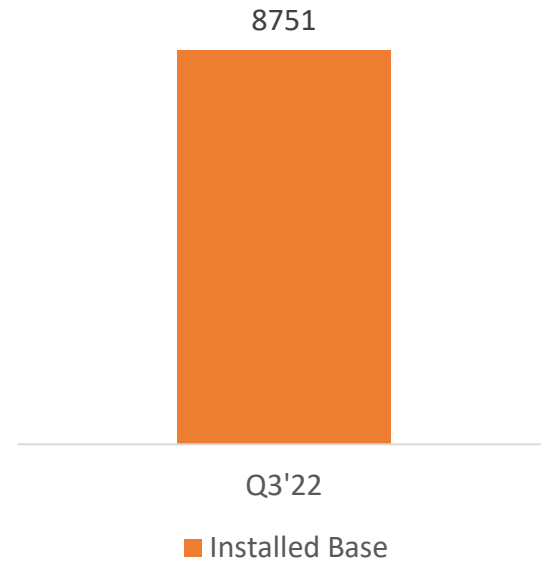


All your banking needs in one App  
Payments. Banking. Loans.

**Indus** **MERCHANT SOLUTIONS**



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



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

22% New to Merchant Proposition

**IndusInd Bank**

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

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

## Small Ticket Business Term Loans



For Businesses.

Focused products for <2 crores segment.

Small unsecured business loans

GST based overdraft

In-principle sanction calculator

Cash credit and non fund based limits

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

● Live

● WIP



Web



Mobile



Call Center



RM



Branch



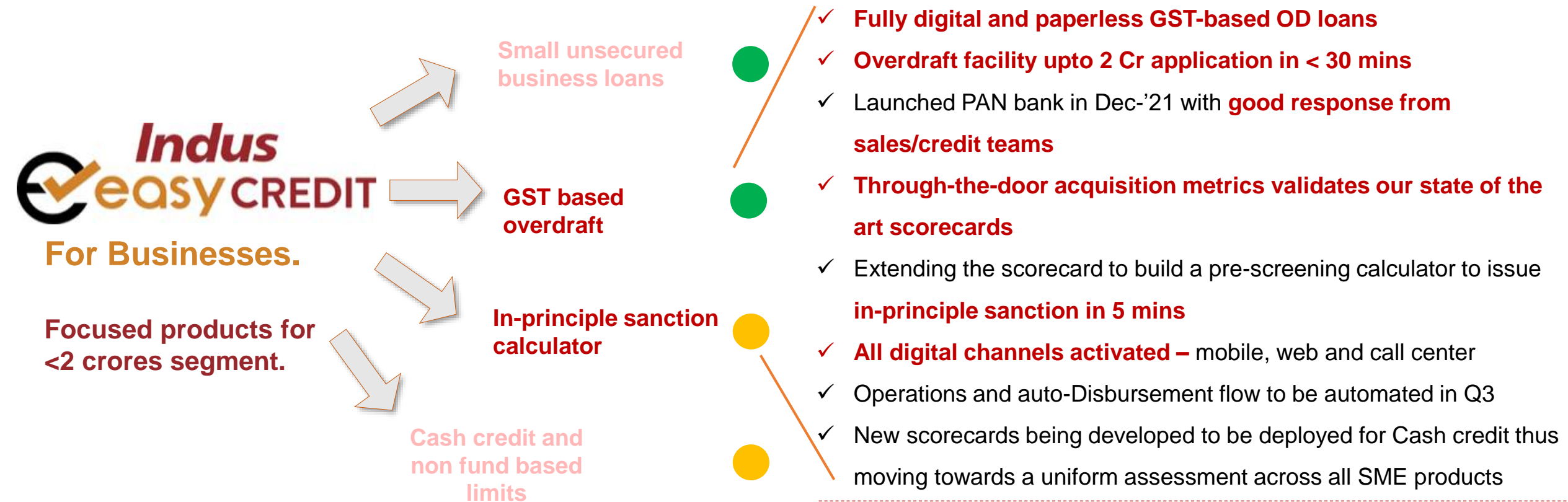
Partnerships

**IndusInd Bank**

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

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

## GST based Overdraft facility



Web



Mobile



RM



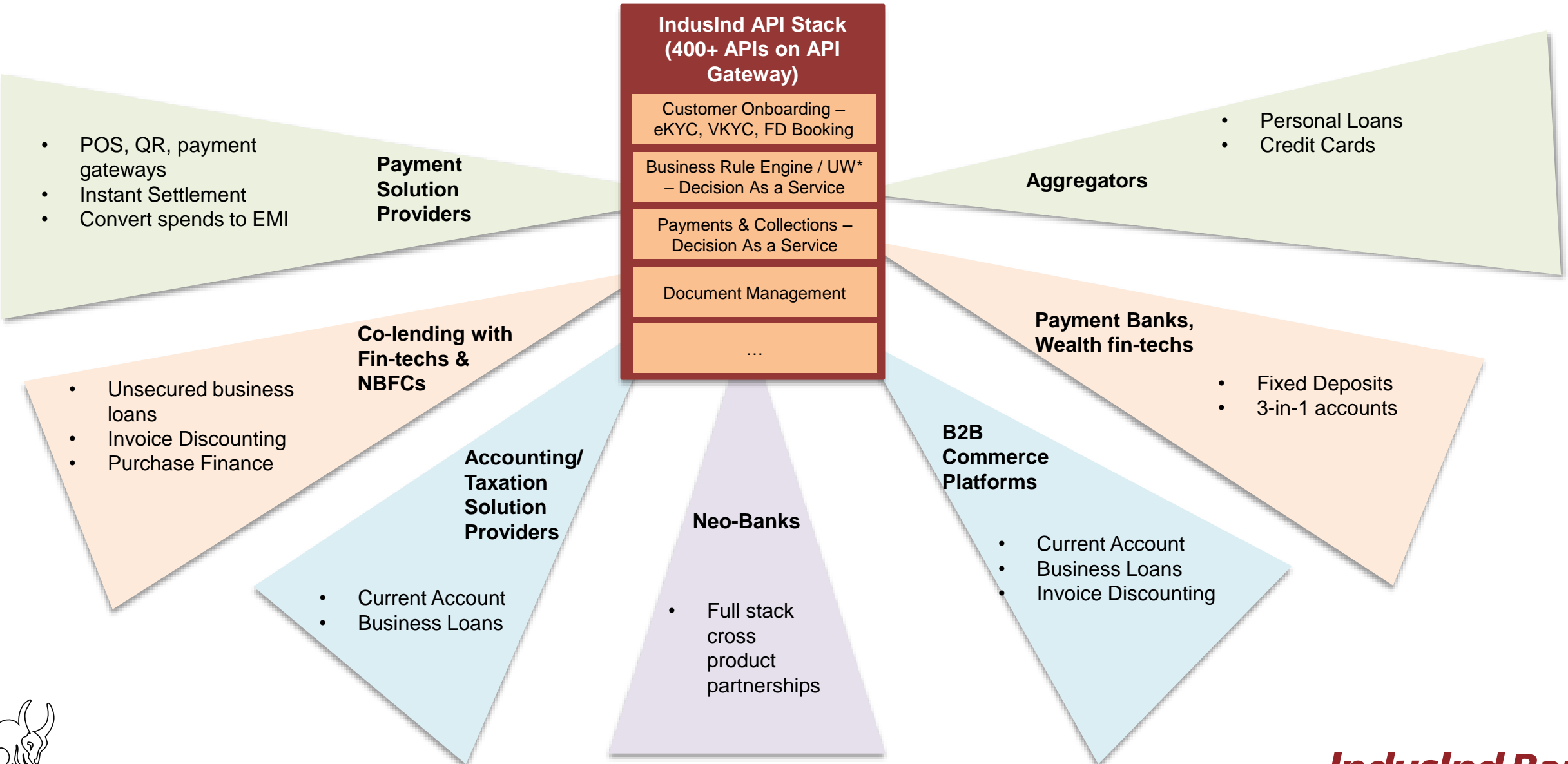
Branch



Partnerships

**IndusInd Bank**

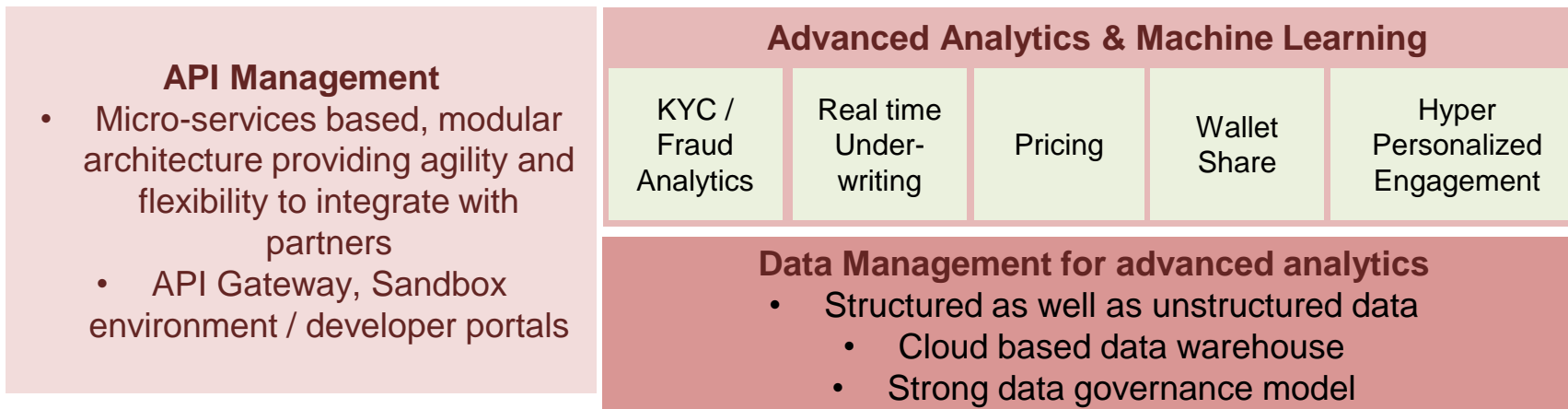
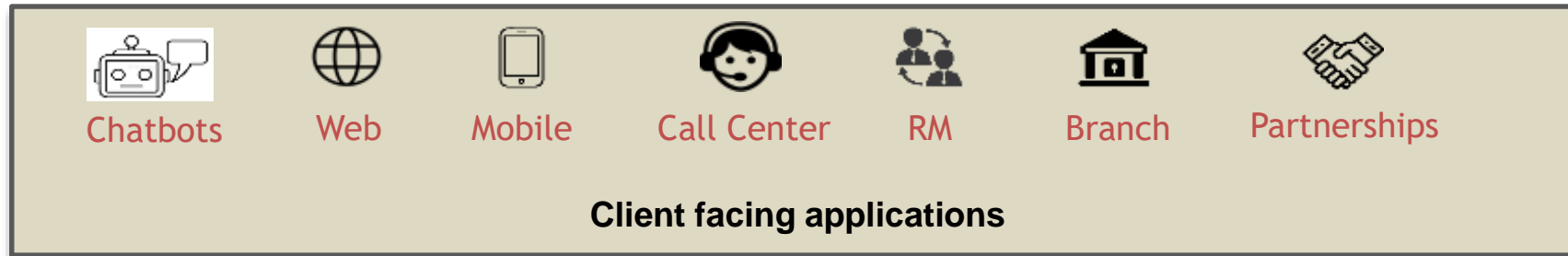
# Collaborating with ecosystem players to generate business and to create enriched customer value propositions: Live with 260 partners and several more underway



UW\* = Underwriting



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



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

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

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

## Key Principles

**Omni-Channel**

- Self / Assisted
- Mobile / Web / TAB

**Micro-Services / API Driven**

- Modular
- Scalable

**Security**

**Reliability**

**Building “Agile” Culture**



## Awards & Recognition

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



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# Our Strategic Elements of Sustainability and ESG

## GOVERNANCE

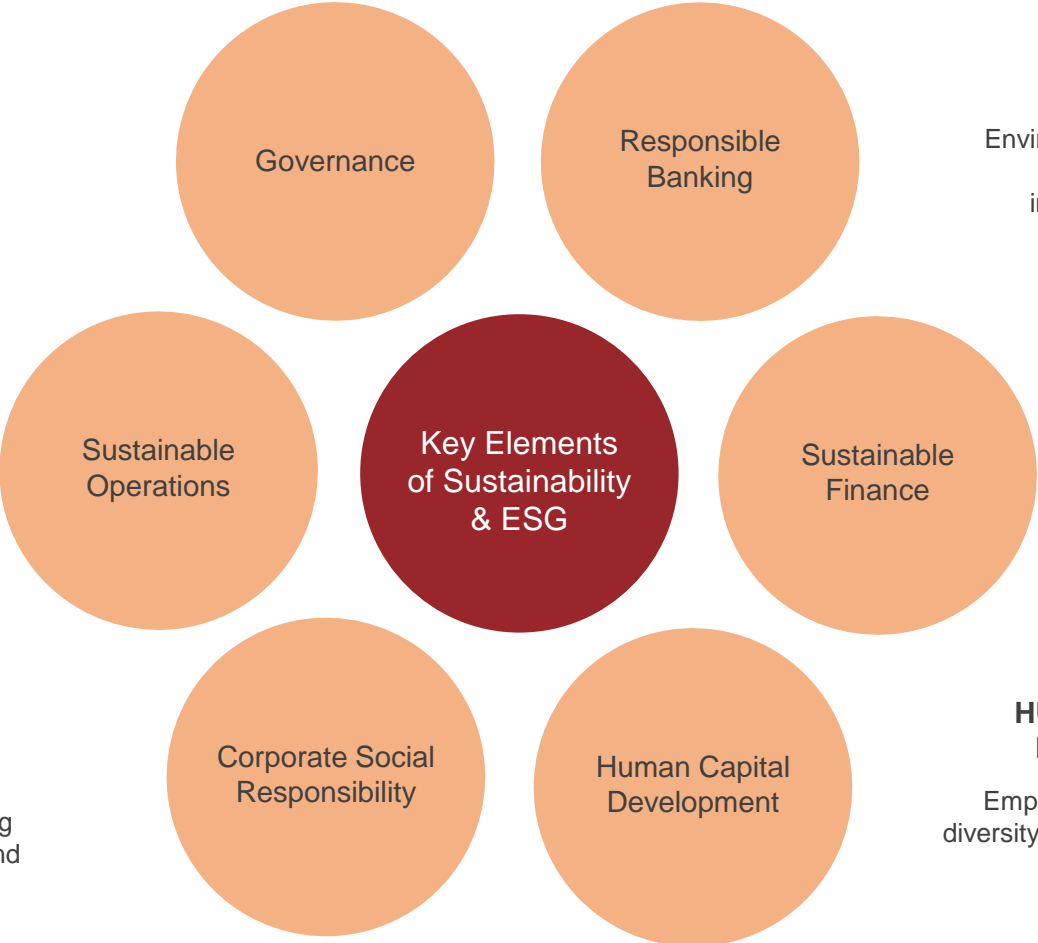
Framework to oversee implementation of sustainable strategies, practices and policies

## SUSTAINABLE OPERATIONS

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

## CORPORATE SOCIAL RESPONSIBILITY

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



## RESPONSIBLE BANKING

Environmental & Social risk assessment incorporated in our lending practices

## SUSTAINABLE FINANCE

ESG integration in our products

## HUMAN CAPITAL DEVELOPMENT

Emphasis on employee diversity, development and engagement.

## Direct Links to Key Sustainability Policies

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





## Key ESG Performance Highlights For FY21



**12 Years** of Reporting on Sustainability Initiatives



**~46%** of Total Lending ESG Focused



**8.83 Million** Beneficiaries Through Micro Finance



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



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



**3 Green buildings** LEED Gold and Platinum rated corporate offices



**56,000** trees planted across FY2020-21



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



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



**63%** increase in rural customers over the past year



**5,528** women employees in FY2020-21



**2/9** Women Directors on the Board



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



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



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



## A Few Achievements



### Integrated Reporting

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



### Dow Jones Sustainability Index

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



### Sustainable Finance Portfolio\*

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



### Refinitiv ESG Rankings

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



### Greenhouse Gas (GHG) Emissions Reduction

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



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



## Experienced and Well-knit Management Team

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

## Accolades



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

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



### **Finacle Innovation Awards 2021 (Nov 21)**

IndusInd Bank was the winner in the following categories

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



### **DigiDhanAwards 2020-21**

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



## Product Launch

### Club Vistara IndusInd Bank Explorer Credit Card

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

**CLUB Vistara** **IndusInd Bank**

THE WORLD IS YOURS TO  
**EXPLORE**

Introducing Club Vistara IndusInd Bank Explorer Credit Card

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

Enjoy exclusive privileges:

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

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

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

#LetsExplore

To apply, SMS EDR,ORE to 505757 | Visit [www.indusind.com](http://www.indusind.com) | Scan the QR code

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

#### Key privileges include:

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

**THANK YOU**



***IndusInd Bank***



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