Scaling a
“DIFFERENTIATED”
Retail Consumer Franchise
Our core beliefs

Phygital Model

From physical branch to mobile, from savings to payments to loans. From RM to VRM to AI led engagement. We are present across multiple touch points to best engage with our customers.

Phygital will exist as most cost-effective model across customer lifecycle.

Dominant in Domains

Become a meaningful player in identified domains through differentiated value proposition.

- Business Owner
- Affluent
- Home Markets
- NR
Our core beliefs

Data Intelligence

Enabling RM, VRM Sales and Service Architecture with crucial & timely data insights for superior customer experience and delights

Strong Data intelligence to engage the “right client” with “right products” at the “right time”

Deep Play in Assets

Assets penetration to deepen the relationship and increase longevity of the client with the bank

Credit cards
Loan Against Property
Agri Loans
Personal Loans
BBG

Raw Data
Campaigns & Offers
Client 360
Analytical Assets

IndusInd Bank
Building blocks of a “differentiated” retail customer franchise

Distribution Expansion based on Micro Market Focused Approach

Segmented Strategy to build Domain Leadership

Robust client acquisition model across Omni channel, partnerships and alliances

Strong data intelligence-based RM architecture for client engagement

Calibrated growth strategy across retail assets & credit cards to deepen the client relationship further

Customer responsive innovations as a differentiator in the marketplace

Creating people-first culture to provide world class client experience

IndusInd Bank
...As a consequence, Retail Liabilities Franchise has improved significantly. Growing faster than competition.

Bank’s Retailization focus has yielded results with LCR now at 41% of overall deposits.

IBL leading amongst all peers with % change in LCR highest at 31% (FY22 vs FY21).

Best in Class Retail Deposits (LCR) Growth - IBL accelerated much faster than peers on LCR.

Customer Acquisition value has grown 2X in last 2 years.

Our overall Retail Book ATS per customer @ 1.7L is amongst the best in class (Q4 FY22).

Cost of Deposits has declined in-line with market – 220 bps drop over Q4 FY19.

Digital Payments throughput at par with peers @ INR 35K per customer per month.

LCR CAGR growth @ 35% between FY 19-22, HIGHEST AMONG PEERS.

Distribution Expansion based on Micro Market Focused Approach

Unit profitability is the focus – non-negotiable

- Understanding Market size & growth potential by analysing RBI & Bureau data (Retail Loan Book / Delinquency)
- New Economic Growth Centres – SMART cities, DMIC influences, Industrial/ MSME corridors
- Playing the “Density Game” through Impact Ratio Understanding of Competitive Branch Density
- Segmented Branch classification to ensure early break-even & unit profitability - SME, NR, Affluent, Residential Household

Every Branch carries a Business Case & path to Profitability in 9 - 12 Months... regimented monthly tracker monitors revenue vs cost
All Branches run under “Preferred Outlet” Model as part of our Branch Life Management Program

# of Branches

- 200-250 Branch Expansions per Year
- 1200 1400 1665 1911 2015 2265

IndusInd Bank
**We continue to invest in brick & mortar footprint expansion...present across the length & breath of the country**

### Large Distribution Infrastructure

<table>
<thead>
<tr>
<th>Branch Network</th>
<th>FY-22</th>
<th>FY-21</th>
<th>FY-20</th>
<th>FY-19</th>
<th>FY-18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metro</td>
<td>726</td>
<td>622</td>
<td>572</td>
<td>512</td>
<td>431</td>
</tr>
<tr>
<td>Urban</td>
<td>562</td>
<td>511</td>
<td>476</td>
<td>425</td>
<td>360</td>
</tr>
<tr>
<td>Semi-Urban</td>
<td>470</td>
<td>446</td>
<td>435</td>
<td>392</td>
<td>348</td>
</tr>
<tr>
<td>Rural / Banking Outlets</td>
<td>507</td>
<td>436</td>
<td>428</td>
<td>336</td>
<td>261</td>
</tr>
<tr>
<td><strong>Total Bank Branches</strong></td>
<td>*<em>2265</em></td>
<td>**2,015</td>
<td>**1,911</td>
<td>**1,665</td>
<td>**1,400</td>
</tr>
<tr>
<td>ATM</td>
<td>2,767</td>
<td>2,872</td>
<td>2,760</td>
<td>2,545</td>
<td>2,203</td>
</tr>
<tr>
<td>BFIL Branches</td>
<td>2,795</td>
<td>2,289</td>
<td>2,071</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

*Includes 208 specialized branches and 222 banking outlets

### Our geographical reach... Bank Branch Network

- **East**: 15%
- **North**: 36%
- **West**: 28%
- **South**: 21%

### Distribution Network with Deep Rural Presence

- **~32 mn** Customer Base
- **~1,32,000** Villages Covered
- **5000+** Branches/Outlets
- **2,767** ATMs

### Balance Sheet & Fees contribution

- **East B/S**: 11%
- **Fees**: 12%
- **North B/S**: 46%
- **Fees**: 35%
- **West B/S**: 27%
- **Fees**: 27%
- **South B/S**: 16%
- **Fees**: 17%

*Includes 208 specialized branches and 222 banking outlets*
### Segmented Strategy to maximize revenue output and create domain expertise

<table>
<thead>
<tr>
<th>Segment</th>
<th>Need</th>
<th>IBL USPs</th>
<th>Distribution</th>
<th>Service / Relationship</th>
<th>Digital Capability</th>
<th>Home Markets &amp; Developed Markets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affluent</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Domain</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Personalized business solution</td>
<td>• Wealth Management</td>
<td>• Dedicated Coverage for quick resolution</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IBL USPs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Business &amp; Payment solutions</td>
<td>• IndusSmart - integrated wealth platform</td>
<td>• Zero cross-border markup Indulge, Heritage Credit Cards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Distribution</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Pioneer lobbies in major cities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Service / Relationship</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 150 Pioneer RM &amp; Pioneer Service RMs</td>
<td>• 24*7 service desk</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Digital Capability</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Customized Mobile App</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| **NRI** |  |  |  |  |  |  |
| **Domain** |  |  |  |  |  |  |
| • FCNR account | • Remittance efficiency | • Digital Banking capability |  |  |  |  |
| **IBL USPs** |  |  |  |  |  |  |
| • Video Branch | • International UPI | • RTFX Platform | • B2C Tie Ups | • Better interest rates and structured product offering |  |  |
| **Distribution** |  |  |  |  |  |  |
| • 203 NRI focused Branches |  |  |  |  |  |  |

| **Business Owner** |  |  |  |  |  |  |
| **Domain** |  |  |  |  |  |  |
| • Current A/c with Banking and Payment solutions | • Credit solutions | • Trade Forex |  |  |  |  |
| **IBL USPs** |  |  |  |  |  |  |
| • Industry specific offerings | • Dynamic cash deposit limits | • Business Loan/ Loan Against Card Receivables |  |  |  |  |
| **Distribution** |  |  |  |  |  |  |
| • 288 SME focused Branches with Product Specialist BMs |  |  |  |  |  |  |

| **Salaried/ Household** |  |  |  |  |  |  |
| **Domain** |  |  |  |  |  |  |
| • Savings Account with Debit Card | • Relationship based pricing for Microfinance/ Gold/ KCC Loans |  |  |  |  |  |
| **IBL USPs** |  |  |  |  |  |  |
| • 2265 Pan India Branches | • 2767 ATMs | • Our existing Corporate Banking/ Govt relationships |  |  |  |  |
| **Distribution** |  |  |  |  |  |  |
| • RuSu Branches | • Bharat Money Stores |  |  |  |  |  |

| **Rural** |  |  |  |  |  |  |
| **Domain** |  |  |  |  |  |  |
| • Savings Account with Debit Card | • Relationship based pricing for Microfinance/ Gold/ KCC Loans |  |  |  |  |  |
| **IBL USPs** |  |  |  |  |  |  |
| • 2265 Pan India Branches | • 2767 ATMs | • Our existing Corporate Banking/ Govt relationships |  |  |  |  |
| **Distribution** |  |  |  |  |  |  |
| • RuSu Branches | • Bharat Money Stores |  |  |  |  |  |

- **Indus Partner Savings Account**
- **Indus Exclusive Savings Account**

- **Indus Smart** - integrated wealth platform
- **Indus Easy Credit** - online CA opening (DIY) for Individual & Sole Proprietorships
- **Indus Mobile Banking App** - Easy to use Mobile Banking app
Segmented Strategy to build Domain Leadership

Affluent Business – Unique Positioning to deliver with disciplined & relentless execution

<table>
<thead>
<tr>
<th>Category</th>
<th>Ultra HNIs</th>
<th>Super HNIs</th>
<th>HNIs</th>
<th>Affluent</th>
<th>Emerging Affluent</th>
<th>Mass Affluent</th>
<th>Mass</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Adults</td>
<td>~2200</td>
<td>11300</td>
<td>2.5L</td>
<td>30L</td>
<td>70L</td>
<td>2.8Cr</td>
<td>78Cr</td>
</tr>
<tr>
<td>Investable Surplus (USD)</td>
<td>&gt;50Mn</td>
<td>10 – 50 Mn</td>
<td>1Mn – 10 Mn</td>
<td>0.1 – 1 Mn</td>
<td>0.01 – 0.1 Mn</td>
<td>0.01 – 0.03 Mn</td>
<td>&lt; 0.01 Mn</td>
</tr>
</tbody>
</table>

Specialist Team
- PIONEER Wealth Manager & Service Manager
- Investment & Insurance Specialists

Business Owner
- TFX – Integrated Trade Pricing
- CC/OD & Term Loan Door Step Banking

Non-Resident Indian
- Superior Structured Solutions
- Indus Fast Remit

PIONEER Metal Card
- Faster Earning on Reward Points With higher spend limits
- Zero Cross-border Markup Charges & Concierge Benefits

Universal Banking with focus on Business Owner Segment

Superior Customer Experience

Customer Oriented and Capable Team
Affluent Strategy –
Leverage PIONEER Brand to Double the Business and Be Amongst Top 5 Banks in Affluent Segment

**SCALE**
- Grow market share in **Home Markets**
- Launch **Private Banking**
- Expand IB & grow “Gift City”

**STRONG DOMAIN EXPERTISE**
- Strong Capabilities in Business Owner and NR Segments
- PIONEER Cross-sell on SME, BBG, G&J & CCBG Relationships

**SEAMLESS DELIVERY**
- Priority Processing
- Integrated Wealth Platform
- Digital touch points - Indus SMART, Indus NET, Reach US
- PIONEER Mobile App

**SUPERIOR SERVICE**
- Dedicated SRM for servicing
- Customer Scorecard to improve Engagement and Stickiness

Focused on taking Affluent Experience to next level

NRV growth at 35% CAGR
- FY 19: 100
- FY 22: 246

Liabilities growth at 33% CAGR
- FY 19: 100
- FY 22: 235

Operating @ Efficiency of 19%

Double NRV & Clients by 2024
**Segmented Strategy to build Domain Leadership**

NRI Segment – Focus on gaining market share by leveraging digital channels, partnerships & i-SKY

### NR Focused Branch Strategy
- 203 dedicated NRI focused branches
- Dedicated NR Acquisition / Servicing & Relationships Team
- Capture the local eco-system of the NRI

### 24x7 Coverage & Service
- State of the Art Digital Online account opening platform
- Dedicated 24x7 NR Virtual Service & RMs with video branch capability

### Strategic Partnerships to provide Experiences
- Forge alliances with Banks / Global Wealth Management Co.
- Leverage Gift City Proposition

### UPI / Mobile led X-Border Payments
- First Indian Bank to partner with NPCI for offering Cross Border Remittances via UPI
- 24x7 Outward FX Payments

### NR Highlights
- **22%** Of Bank’s LCR Book is NR Segment
- **8.86%** Of total NR Industry Balance Sheet Growth 12.5k of 1.40 lacs between FY19-22
- **20%** Outward Remittances Market Share (Retail)

### NR Deposits Market Share
- Mar-19: 100
- Mar-20: 125
- Mar-21: 158
- Mar-22: 161

### NR Clients
- Mar-19: 100
- Mar-20: 117
- Mar-21: 137
- Mar-22: 150

**Aspiration - Market Share of 3.25%+ by FY 23**
Comprehensive Solutions for all merchant types

**Segmented Strategy to build Domain Leadership**

Business Owner Segment – building a strong ecosystem for client acquisition and engagement by creating differentiations through innovations across customer journeys

---

**Retail Merchants**

- Tarakki Ka Khata
  - For prosperity
- Unsecured Loans (LACR) - Digitally
- DIGI CA / DIY Journeys
  - Handling Payments & Collections
    - (POS / QR / Indus Direct)

**Enterprise Merchants**

Solutions for funding needs
- Fund Based
- Non Fund Based
- Working Capital Loans
  - Payments / Collections through Connect Online

**EXIM Customers**

- Digital Handling of Documents
- FX Transaction – Connect Online for Trade

---

Aspiration – FX market share to reach 1.75%+ by FY 23

---

IBL Consumer FX Volumes

- FY20: 100
- FY21: 92
- FY22: 137
Home Markets

Playing the density game through identified markets to gain disproportionately high liabilities market share

Universal product offering and build scale

17 Cities
Geographical Spread

19%
Of the Branch Network

36%
Of Consumer Deposits

27%
Of Consumer Fees

IBL Home market strategy yielding results with strong growth ...

For IBL Consumer Bank, Home Markets Deposits grew the fastest across markets ...

Home Market Key Focus Areas

1. Strategic Tie-ups
2. Market specific plan for client acquisition
3. Drive Merchant Business to acquire retail business owner
4. Capture government money in motion ecosystem

Aspiration – Have ~25 HMs by FY23
Market Share – To Grow to 5% by FY24 from current 4%

Note: Fees & Deposits contribution/Branch Network basis Q1 FY23
Omni channel, partnerships and alliances fueling the client acquisition...

## Robust Client Acquisition Model across Omni-Channel, Partnerships & Alliances

Scale numbers with an eye on quality

Aspiration – 2x Client acquisition by FY 24

<table>
<thead>
<tr>
<th>FY 20</th>
<th>FY 21</th>
<th>FY 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>122</td>
<td>211</td>
</tr>
<tr>
<td></td>
<td>109</td>
<td>146</td>
</tr>
</tbody>
</table>

- **CASA Acquisition Value**
- **NTBs**

- Digital Acquisition
- Salary, NR, Affluent, SME
- Branch Sourcing Team
- Partners & Alliances
- i-SKY Channels
- DIY - Digital Acquisition
- Salary, NR, Affluent, Assets, SME
- Branch Sourcing Team
Strong data intelligence-based relationship management architecture for client engagement

Leveraging Data Intelligence to Engage Clients with Hyper Personalized D2C Campaigns & Offers

Raw Data
- Internal Data
  - Demographic
  - Product Holding
  - Digital Banking Usage
- EDW
- External Data
  - Transaction
  - NRV
  - Spends, AUM & Revenue

Client 360
- Personas – Customer Segmentation
- Propensity Models – Who to Target
- NBO – What to Offer
- Habitual AI – Building Txn Habits

Analytical Assets
- Acquisition | Onboarding | Activation
  - Deepen | Cross sell | Upgrade | Retain
- Temporal | Trigger | Realtime
- Thematic | Contextual | Goal based

Campaigns & Offers
- IndusInd Bank

#4

15% YoY growth in 2 years on Retail Savings book Deepening
95% of FDs booked Digitally
20%+ Credit Card portfolio loans booked Digitally Unassisted
35%+ Personal preapproved loans booked via campaign leads
2X+ Service requests from Mobile vs contact Centre for Liabilities

IndusInd Bank
Strong data intelligence-based architecture for better productivity

RM Architecture - Client Life cycle management through a mix of i-Sky and physical RMs to optimize efficiency

Pioneer RM & Pioneer Service RM (150 RMs)
Biz Owner RM & Service Team (300 RMs)
NR RM & Service Team (300 RMs)

Mass-Affluent RM
- These clients are serviced by dedicated team of ~1700 physical RMs

i-Sky Virtual Relationship Manager (VRM) (~250 VRMs)
- Coverage given by VRM: 1200-1500 clients managed by each RM
- Upgraded clients move to physical RMs in geography for better X-sell

i-Sky Virtual Engagement Manager (VEM) (~250 VEMs)
- Welcome calling, digital channel activation, FD X-sell
- Scientific and client behaviour based client engagement call with specific agenda to increase Product Holding, X-sell & deepen Wallet Share

RM Managed Clients as % of Total Consumer Book

<table>
<thead>
<tr>
<th>Date</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar-22</td>
<td>76%</td>
</tr>
<tr>
<td>Mar-21</td>
<td>71%</td>
</tr>
<tr>
<td>Mar-20</td>
<td>60%</td>
</tr>
</tbody>
</table>
Calibrated growth strategy across Retail Assets & Credit Cards to deepen the existing client relationships and bring new clients to the Bank’s fold

1. Scaling up Branch & In-House Channel
   - Asset Servicing Branch distribution expected to increase by 20-30% in terms of geography coverage
   - Sourcing through low cost channels, with focus on Digital to improve CoA

2. Strategic Partnerships & Co-Lending
   - Entering into Co-lending arrangements with leading FinTechs/NBFCs, Partnering with digital players to scale up customer acquisition

3. Leveraging Data Analytics
   - Tapping Cross sell opportunity enabling mining of both ETB/NTB data
   - CIBIL trigger-based calling for retention efforts and top-up opportunity in LAP portfolio
   - AI/ML led analytics to help grow Verified Income programs

4. Digital Journeys for Better Experience
   - Enhanced digital solutions to improve efficiency & productivity;
   - To improve analytics and get better throughput in x-sell
   - Pioneers with End to End DIY Digital Journey Launched in 2022 for Cards and PL
Product for every customer segment

Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further

Offering wide range of products & channels to serve all strata of customer segment
Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further

With an eye on maintaining yields, optimizing growths between secured & unsecured assets, while keeping quality of the book intact

Over the years, we have achieved balanced growth, Improving Yields and Portfolio Mix in Calibrated Manner...

Retail Assets

- BBG
- LAP
- CC
- PL
- AGRI
- Others

Retail Assets & Credit Cards book has grown at CAGR of 19%+ in last 7 years

Credit Cards In Force has crossed 2 million mark in Q1 FY23. Next million in next 12 months.

Aggressive Branch Channel contribution to contain CoA & deepen Client Wallet share

Strategic partnerships and co-lending to boost Assets Sales
Cards for every customer segment...an important Brand builder for the Bank

Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further

Playing the innovation & uniqueness platform to build our Credit Card Brand franchise

- Indulge Visa Infinite
- Heritage World Elite
- Celesta Amex

- Pinnacle E-com rewards
- Legend Weekend Rewards
- Iconia Dual Credit Cards

- Nexxt Button Card
- DUO Debit/Credit
- Vistara Metal Card
- Intermiles Card

- Platinum Credit Card
- Platinum Aura/ Edge Credit Card
- Government Credit Card

- First Battery Powered Credit Card with flexibility to convert transactions to EMI & Redeem rewards instantly
- India’s first 2 EMV cum chip Debit-cum-Credit Card for CASA clients

‘Alliances led Acquisition” will lead the surge, leveraging digital application platform to maximize distribution
Building on domain expertise in Credit Cards...

5-year CAGR higher than Industry across key metrics and increased market share in the growing payments landscape.

- Milestone of 2 Million Credit Cards achieved in Jun’22
- Spends Per Card at INR 30,000 is 2X of Industry SPC
- 5.8 Lac Customers perform 50 Lacs+ Transactions on IBL Cards in a month = 115 Approved Transactions on IBL Cards every minute!
- 2 million Cards in 11 years, incremental 1 Million in next 12 Months
Business Banking - over years, have built a well-distributed book & post COVID, growth momentum is back

Segment has huge opportunity for building granular & profitable franchise...
MSME sector – back bone of Indian economy with strong government support to the sector with underpenetrated credit growth

...was severely impacted by COVID albeit steadily bouncing back
With major shut down across MSME industries, there was stretched liquidity with 30+ debtor days, however Government Schemes provided much needed liquidity support

Our loan book mirrored the market developments...

![Graph showing loan book developments](image)
With our strategic enablers in place, Business Banking is poised for the next growth spurt

and as we step into FY23, with strategic focus on....

1. **Digitization**
   - Invest in Digital Capabilities to deliver growth and seamless client experience

2. **Branch coverage model to enhance distribution**
   - In line with the growth strategy for expanding outreach

3. **Leveraging Synergy for increasing wallet penetration**
   - Client servicing Unification – 1 IndusInd

4. **Active Portfolio Management**
   - Digital Early Warning System and proactive portfolio management

.....we expect our asset book to grow by 30%+
Continue “Customer Responsive Innovations” to create differentiators in the market
...and even though we keep a low profile, recognitions through various awards & accolades follow

IndusInd Bank ranks #1 across Banks in the latest GoI MeITY’s Digital Payments Rankings FY22

Indus Merchant Solutions awarded Outstanding Digital CX – SME Payments in the recently concluded Digital CX Awards 2022 held by Digital Banker

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

IndusInd Bank is awarded with the Global VMware Customer Excellence Award for improved Customer Experience (Oct 21)

Financial Express Best Bank Award for Best Savings Product For FY 21

Finacle Innovation Awards 2021 (Nov) IndusInd Bank was the winner in the following categories – COVID Response Innovation (Easy Credit) & Ecosystem-led Innovation (Account Aggregator)

IndusInd Bank has been awarded with the Utkarsh Puraskar of DigiDhan Award 2020-21 for achieving highest % of digital payment transactions (Category: Large & Medium Pvt. Sectors Bank)
Creating the right people-first culture to provide world class client experience

Robust framework for Business Etiquettes in place to create a “Customer First Culture”

Consumer Bank’s “Bible” - Commitment & Discipline to-dos

Inculcating Customer First Attitude

Leaders’ Connect

Reinforcing & Rewarding Right Behaviour
Ongoing process re-engineering for ease of doing business and achieve extraordinary results

Best in Class CRM & Allied Technology, Phygital Branches for a Superior Customer Experience

Redefined top 10 Consumer Bank Journeys by leveraging SEFT for seamless client journeys

Key Impact on CX Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Non-salary a/c</td>
<td>85%</td>
</tr>
<tr>
<td>Digital Salary A/C</td>
<td>98%</td>
</tr>
<tr>
<td>SA Opening TAT (days)</td>
<td>&lt;2 days</td>
</tr>
<tr>
<td>Salary AC Opening TAT(Days)</td>
<td>&lt;1 day</td>
</tr>
<tr>
<td>Complaints to active base</td>
<td>0.03%</td>
</tr>
<tr>
<td>% of SR resolved &lt;24 hours</td>
<td>90%</td>
</tr>
<tr>
<td>% of SR resolved in &lt;3 days</td>
<td>97%</td>
</tr>
<tr>
<td>Clients enabled online</td>
<td>98%</td>
</tr>
</tbody>
</table>

Consumer Bank Digital Journeys

1. Savings Account Opening
2. Current Account Opening
3. Fixed Deposit
4. Complaints
5. Branch Servicing & Transactions
6. Wealth
7. LAP
8. Personal Loan
9. Credit Card
10. Forex Card
Better customer experience decisions with root-cause analysis

VOC Feedback and Complaint Management

As a consequence, IndusInd has the lowest complaints per customer among peer banks...

<table>
<thead>
<tr>
<th>Bank</th>
<th>FY20</th>
<th>FY21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank 1</td>
<td>3,60,342</td>
<td>2,00,484</td>
</tr>
<tr>
<td>Bank 2</td>
<td>3,82,235</td>
<td>2,75,786</td>
</tr>
<tr>
<td>Bank 3</td>
<td>4,83,013</td>
<td>4,17,114</td>
</tr>
<tr>
<td>Bank 4</td>
<td>46,248</td>
<td>46,248</td>
</tr>
</tbody>
</table>

Debit Cards o/s as of Mar’21 Reported to RBI Chosen as closest indicator to total customer base of the bank

1. Voice of Customer: Listening to the customer starts from asking two simple questions on Advocacy & Effort

2. Detractor Engagement & Service Recovery: Detractors are called and for greater understanding & resolution

3. Branch Feedback: Customer Feedback is discussed by Client Experience Group at Branch Level for improvement. Score impacts Staff Scorecard & Branch Scorecard

4. Root Cause Analysis & Process Reengineering: RCA of customer feedback is done and process reengineering initiated for eliminating issues upfront

* Daily NPS & CES was launched in Jun’22 and has replaced Daily CSAT

CSAT 4.4 / 5
### Scientific process for Staff Assessment

**Creating the right people-first culture**

Build a healthy “Culture” based on transparency, well articulated KPIs, open communication & feedbacking

<table>
<thead>
<tr>
<th>Quantitative – (55-40%)</th>
<th>Branch Managers</th>
<th>RH / ZHs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities / Assets / Fees / NTBs</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Franchise Development</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Quantitative – (45-60%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BSOS Score</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>(Service, Branch Audit &amp; Compliance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resource Management/ Attrition</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Employee Training &amp; Certifications</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Customer Complaints</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**Scientifically crafted Monthly Balance Score Card (BSC) decides the appraisal / career growth of all staff - It covers parameter from business to Audit / Compliance till employee training/attrition level**
Career path framework based on performance & defined competencies

Without a clear map, employees get lost. And when they get lost, they might as well leave...defined the pathway

Continuum – the scientific process for staff career progression

Continuum Program fueled internal accelerated career growth while keeping staff costs under control - BSC, Liability growth, Staff Accountability & Compliance are critical gate condition for Career Progression

…as a result, front-line attrition rate has come down by 20-30% across job families, mid-management by 50%
Have the right employee rewards & recognition program to award a diverse workforce.

Happy Employees provide the best Customer Experience.
Consumer Bank – the way ahead

1. Leveraging Digitization
   - Doubling client acquisition by FY 24

2. Focus on Domains
   - Focused Segments (NR / Affluent) to grow at 2x of IBL Growth & Home markets to reach to 5% Market share by FY 24

3. Retailization of Deposits
   - LCR book as % of deposits to reach 45%+ by FY 24

4. Assets Book Growth
   - Retail Assets to grow by 2x of Industry Growth with improvement in Quality in next 2 years
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