

# ***IndusInd Bank***

## ***– Analyst Day***

27<sup>th</sup> July 2022



# IndusInd Bank – Analyst Day

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*Presentation-4*  
*Consumer Banking*



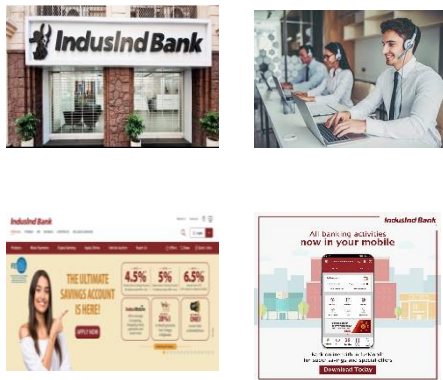
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*Scaling a*  
**“DIFFERENTIATED”**  
*Retail Consumer Franchise*



# 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



Business Owner

Affluent



PIONEER  
the lost art of wealth management



NR

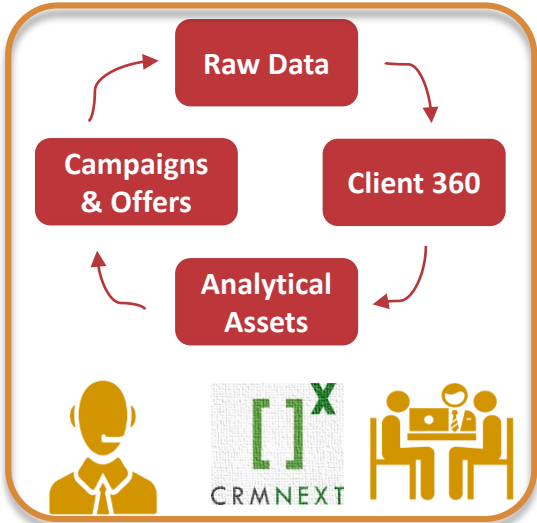
Home Markets



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

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



Credit cards



Loan Against Property



Agri Loans



Personal Loans



BBG

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



# Building blocks of a “differentiated” retail customer franchise



Distribution Expansion based on Micro Market Focused Approach



Business Owner

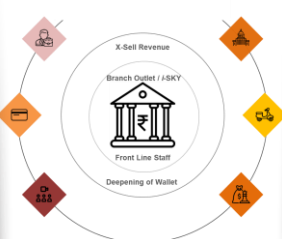


PIONEER

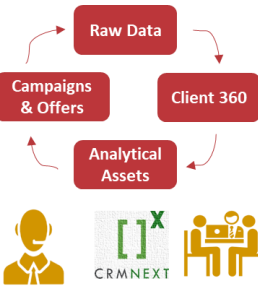


IndusInd NRI Home Markets

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

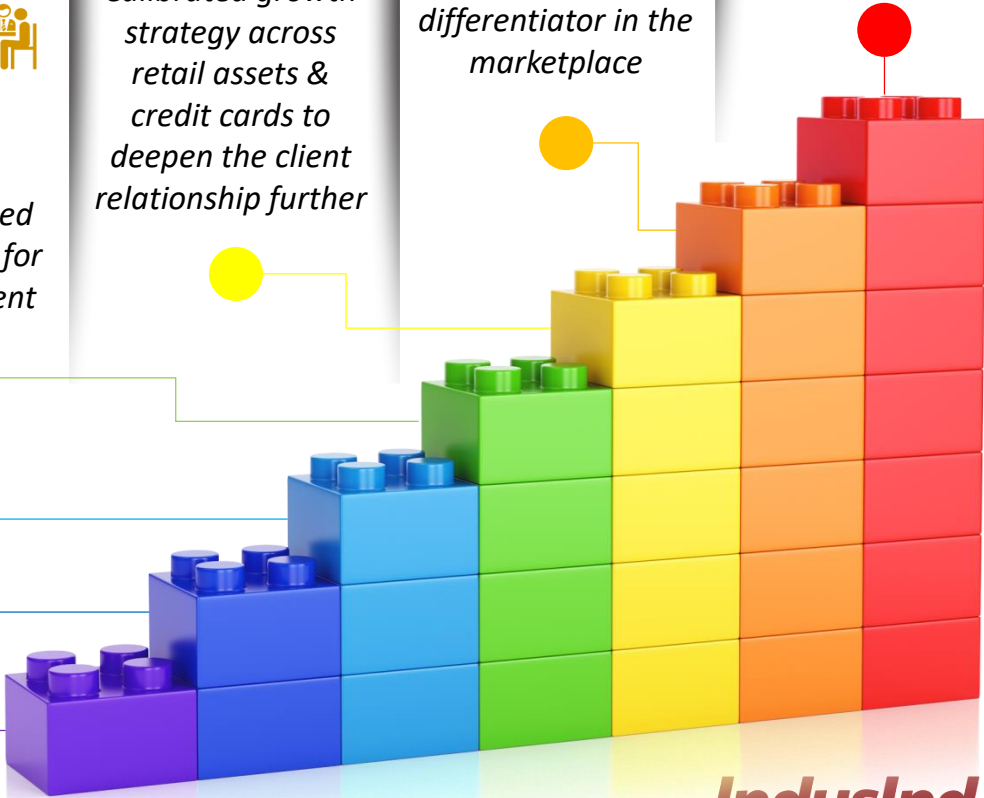


Customer responsive innovations as a differentiator in the marketplace



IndusInd Bank Customer First

Creating people-first culture to provide world class client experience



## Highlights



**1.8X Industry Growth**

IBL Deposits 2 Year CAGR

**~2X**

Retail CASA in 2 Years

**~2X**

Retail CASATD in 2 Years

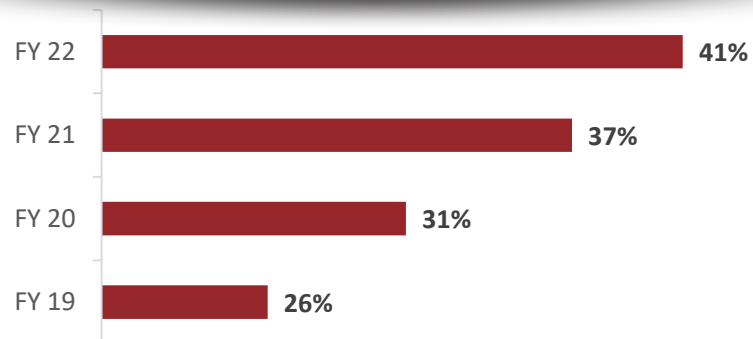
**...As a consequence, Retail Liabilities Franchise has improved significantly**

**Growing faster than competition**

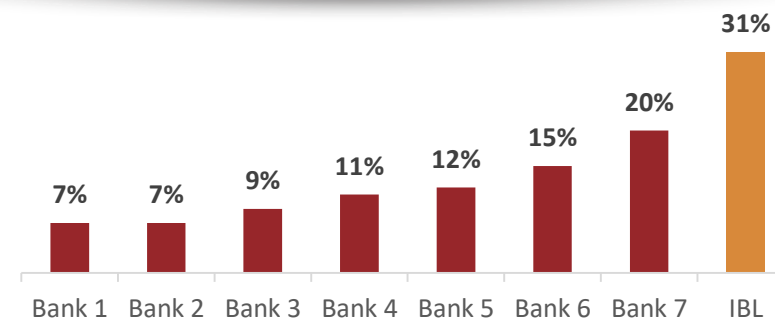


**LCR CAGR growth @ 35%  
between FY 19-22  
HIGHEST AMONG PEERS**  
Morgan Stanley Report, 2022

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

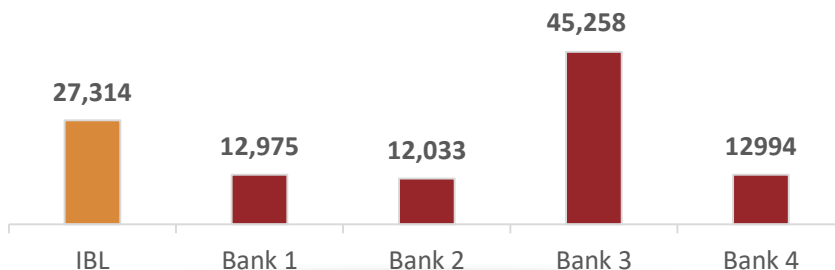


**IBL leading amongst all peers with % change in LCR highest at 31% (FY22 vs FY21)**



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

LCR Retail Growth FY22 (ANR)



**1**

Customer Acquisition value has grown 2X in last 2 years

**2**

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

**3**

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

**4**

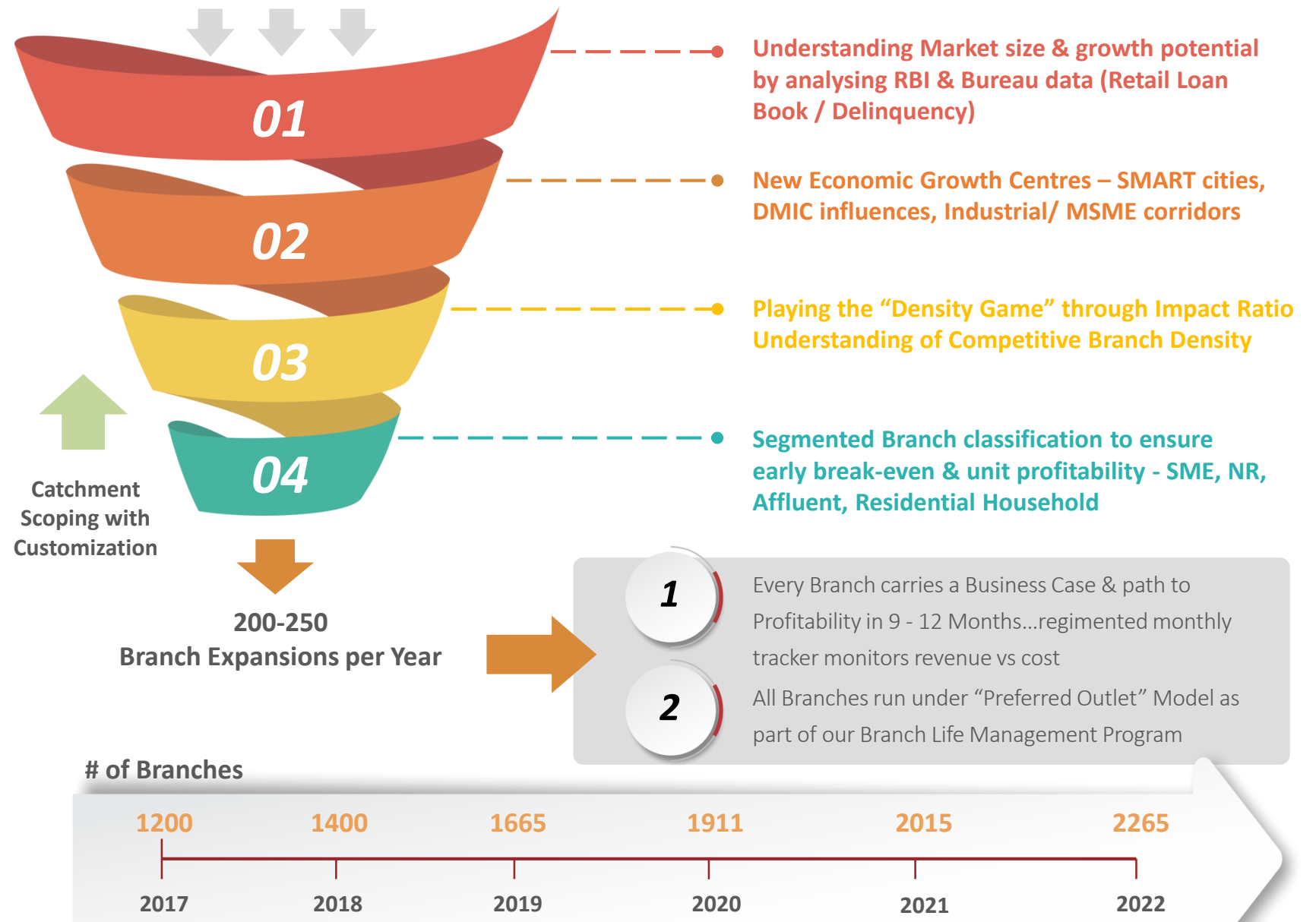
Digital Payments throughput at par with peers @ INR 35K per customer per month

**IndusInd Bank**

#1

## Distribution Expansion based on Micro Market Focused Approach

Unit profitability is the  
focus – non-negotiable



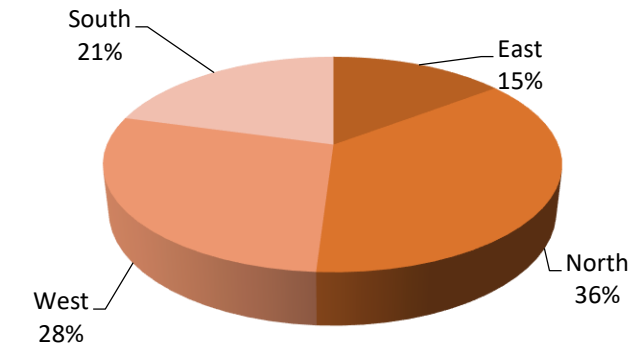


*We continue to invest in brick & mortar footprint expansion...present across the length & breath of the country*

### Large Distribution Infrastructure

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

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



### Distribution Network with Deep Rural Presence



**~32 mn**  
Customer Base



**~1,32,000**  
Villages Covered

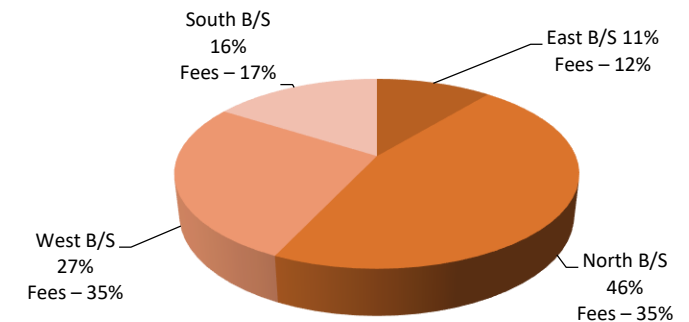


**5000+**  
Branches/Outlets



**2,767**  
ATMs

### Balance Sheet & Fees contribution



















\*Includes 208 specialized branches and 222 banking outlets

**IndusInd Bank**

#2

## Segmented Strategy to maximize revenue output and create domain expertise

	<b>Affluent</b> Domain	<b>NRI</b> Domain	<b>Business Owner</b> Domain	<b>Salaried/ Household</b>	<b>Rural</b>
<b>Segment Need</b>	<ul style="list-style-type: none"> <li>Personalized business solution</li> <li>Wealth Management</li> <li>Dedicated Coverage for quick resolution</li> </ul>	<ul style="list-style-type: none"> <li>FCNR account</li> <li>Remittance efficiency</li> <li>Digital Banking capability</li> </ul>	<ul style="list-style-type: none"> <li>Current A/c with Banking and Payment solutions</li> <li>Credit solutions</li> <li>Trade Forex</li> </ul>	 ACCOUNTS  CREDIT CARD  LOANS	 ACCOUNTS  INSURANCE  INVESTMENTS
<b>IBL USPs</b>	<ul style="list-style-type: none"> <li>Business &amp; Payment solutions</li> <li>IndusSmart - integrated wealth platform</li> <li>Zero cross-border markup</li> <li>Indulge, Heritage Credit Cards</li> </ul>	<ul style="list-style-type: none"> <li>Video Branch</li> <li>International UPI</li> <li>RTFX Platform</li> <li>B2C Tie Ups</li> <li>Better interest rates and structured product offering</li> </ul> 	<ul style="list-style-type: none"> <li>Industry specific offerings</li> <li>Dynamic cash deposit limits</li> <li>Business Loan/ Loan Against Card Receivables</li> </ul>  	<b>Indus Partner Savings Account</b> <b>Indus Exclusive Savings Account</b>   	<ul style="list-style-type: none"> <li>Savings Account with Debit Card</li> <li>Relationship based pricing for Microfinance/ Gold/ KCC Loans</li> </ul>
<b>Distribution</b>	<ul style="list-style-type: none"> <li>Pioneer lobbies in major cities</li> </ul> 	<ul style="list-style-type: none"> <li>203 NRI focused Branches</li> </ul>	<ul style="list-style-type: none"> <li>288 SME focused Branches with Product Specialist BMs</li> </ul>	<ul style="list-style-type: none"> <li>2265 Pan India Branches</li> <li>2767 ATMs</li> <li>Our existing Corporate Banking/ Govt relationships</li> </ul>	<ul style="list-style-type: none"> <li>RuSu Branches</li> <li>Bharat Money Stores</li> </ul>
<b>Service / Relationship</b>	<ul style="list-style-type: none"> <li>150 Pioneer RMs &amp; Pioneer Service RMs</li> <li>24*7 service desk</li> </ul>	<ul style="list-style-type: none"> <li>300 NR RM &amp; Service Team</li> <li>24*7 service desk</li> </ul>	<ul style="list-style-type: none"> <li>300 Business Owner RMs</li> <li>Specialized Trade Service Team</li> <li>Assets Desks</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated Branch staff</li> <li>Virtual Engagement/ Relationship Managers</li> </ul>	<ul style="list-style-type: none"> <li>Sangam Manager Model</li> <li>Service cum Sales Branch staff</li> </ul>
<b>Digital Capability</b>	<ul style="list-style-type: none"> <li>Customized Mobile App</li> </ul>	<ul style="list-style-type: none"> <li>Virtual Service Desk with 24x7 Video Branch</li> </ul> 	<ul style="list-style-type: none"> <li>Online CA opening (DIY) for Individual &amp; Sole Proprietorships</li> </ul> 	<ul style="list-style-type: none"> <li>Digital banking</li> <li>Mobile App/ UPI App</li> <li>DIY account opening</li> </ul> 	<ul style="list-style-type: none"> <li>BC Model</li> <li>Easy to use Mobile Banking app</li> </ul>

Home Markets & Developed Markets

**IndusInd Bank**



**PIONEER**  
the lost art of wealth management

## PIONEER - Our Flagship Brand

Built on foundation of Trust and Transparency to cater to **"THE SWEET SPOT"**

**Segmented Strategy  
to build Domain  
Leadership**

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









**Unique Pioneer Offerings driving  
Customer Convenience**

**Universal Banking with focus on  
Business Owner Segment**

**Superior  
Customer Experience**

**Customer Oriented and  
Capable Team**

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

<b>Specialist Team</b>	 <b>PIONEER Wealth Manager &amp; Service Manager</b>	 <b>Investment &amp; Insurance Specialists</b>
<b>Business Owner</b>	 <b>TFX – Integrated Trade Pricing</b>	 <b>CC/OD &amp; Term Loan Door Step Banking</b>
<b>Non-Resident Indian</b>	 <b>Superior Structured Solutions</b>	 <b>Indus Fast Remit</b>
<b>PIONEER Metal Card</b>	 <b>Faster Earning on Reward Points With higher spend limits</b>	<b>Zero Cross-border Markup Charges &amp; Concierge Benefits</b> 

**IndusInd Bank**

## 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

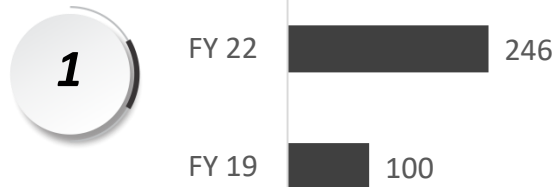
- **Priority Processing**
- **Integrated** Wealth Platform
- Digital touch points - Indus SMART, Indus NET, Reach US
- **PIONEER Mobile App**

### SUPERIOR SERVICE

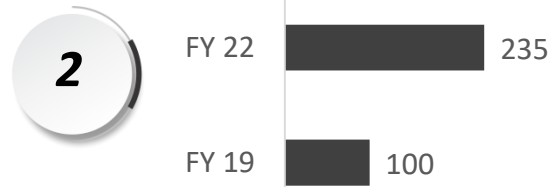
- **Dedicated SRM** for servicing
- **Customer Scorecard** to improve Engagement and Stickiness

Focused on taking Affluent Experience to next level

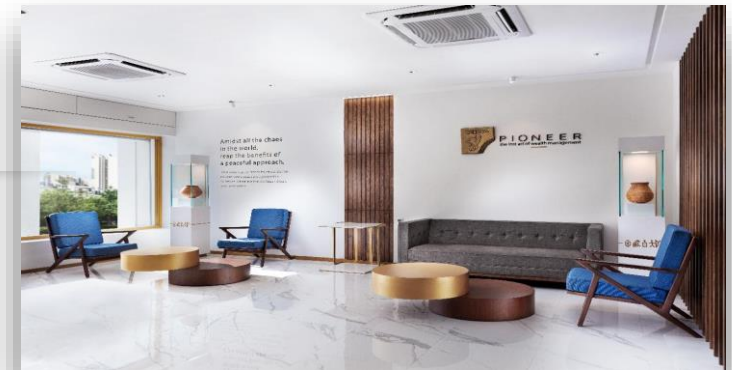
NRV growth at 35% CAGR



Liabilities growth at 33% CAGR



Operating @ Efficiency of 19%



Double NRV & Clients  
by 2024

## 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)

## 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



24X7 365 Days

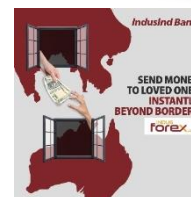
- State of the Art Digital Online account opening platform
- Dedicated 24x7 NR Virtual Service & RMs with video branch capability

### Strategic Partnerships to provide Experiences



- Forge alliances with Banks / Global Wealth Management Co.
- Leverage Gift City Proposition

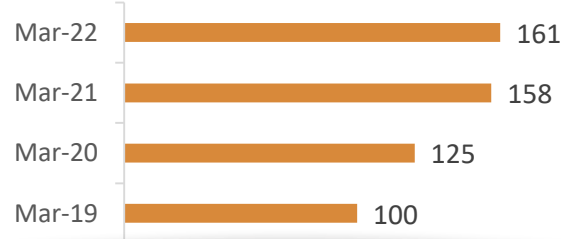
### UPI / Mobile led X-Border Payments



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

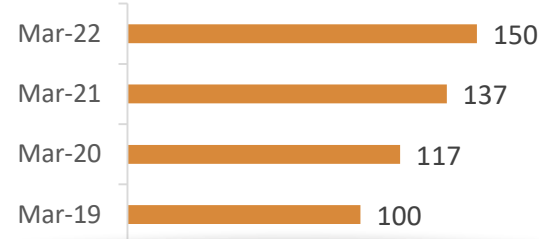
**1**

#### NR Deposits Market Share



**2**

#### NR Clients



**Aspiration - Market Share  
of 3.25%+ by FY 23**

**IndusInd Bank**



# 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)

**Indus** **MERCHANT** SOLUTIONS  
**IndusDIRECT**

### Enterprise Merchants

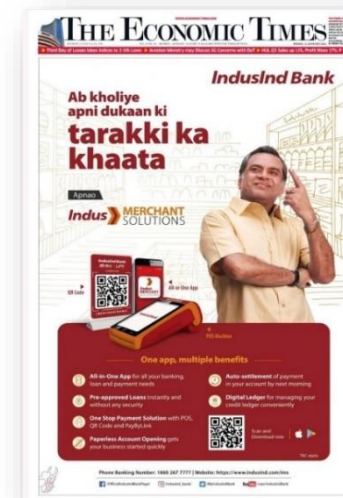
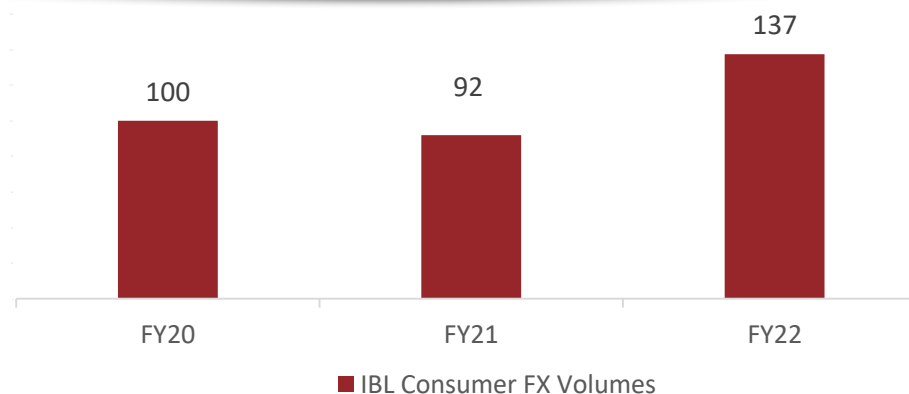
Solutions for funding needs

- 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



**CONNECT**  
online



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

**IndusInd Bank**



Home Markets →



**17 Cities**  
Geographical Spread

**19%**  
Of the Branch Network

**36%**  
Of Consumer Deposits

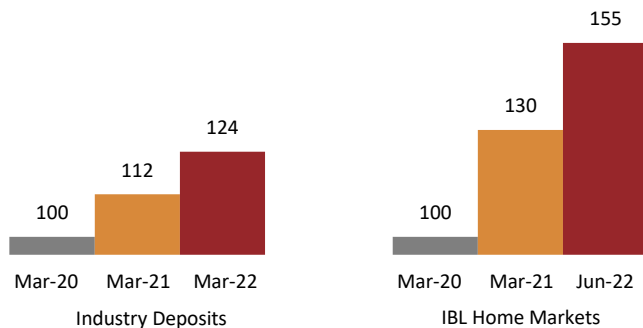
**27%**  
Of Consumer Fees

## Home Markets

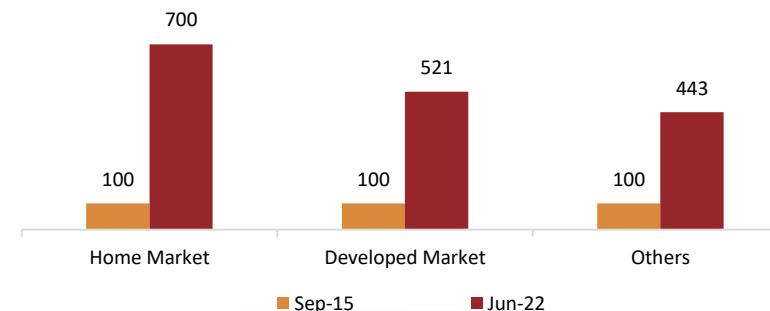
*Playing the density game through identified markets to gain disproportionately high liabilities market share*

*Universal product offering and build scale*

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



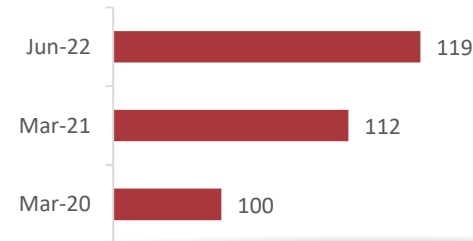
For IBL Consumer Bank, Home Markets Deposits grew the fastest across markets ...



### 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

### HMs Market Share



**Aspiration – Have ~25 HMs by FY23**

**Market Share – To Grow to 5% by FY24 from current 4%**

#3

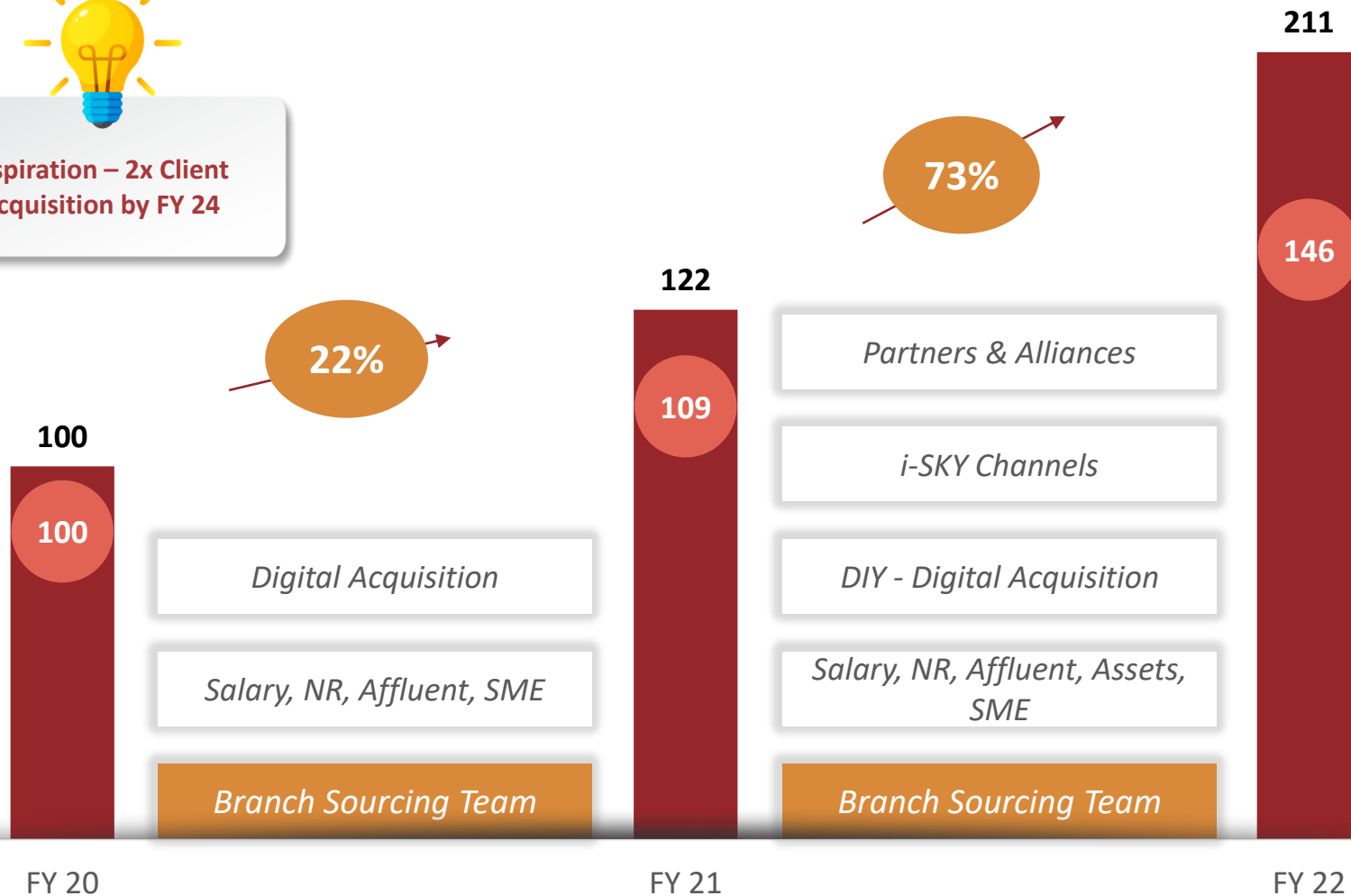
## Robust Client Acquisition Model across Omni-Channel, Partnerships & Alliances

Scale numbers with an eye on quality

*Omni channel, partnerships and alliances fueling the client acquisition...*



Aspiration – 2x Client acquisition by FY 24



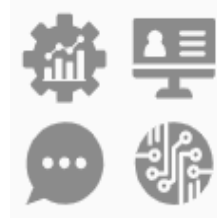
■ CASA Acquisition Value    ● NTBs

#4

## Strong data intelligence-based relationship management architecture for client engagement

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

### Raw Data



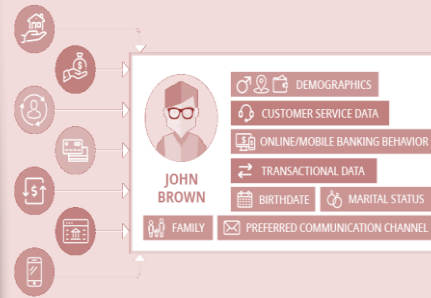
Internal Data

EDW

External Data



### Client 360



Demographic

Transaction

Product Holding

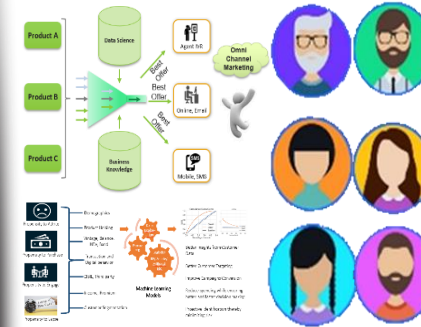
NRV

Digital Banking Usage

Spends, AUM & Revenue



### Analytical Assets



Personas – Customer Segmentation

Propensity Models – Who to Target

NBO – What to Offer

Habitual AI – Building Txn Habits



### Campaigns & Offers



Acquisition | Onboarding | Activation

Deepen | Cross sell | Upgrade | Retain

Temporal | Trigger | Realtime

Thematic | Contextual | Goal based



15% YoY growth in 2 years on Retail Savings book Deepening

95% of FDs booked Digitally

20%+ Credit Card portfolio loans booked Digitally Unassisted

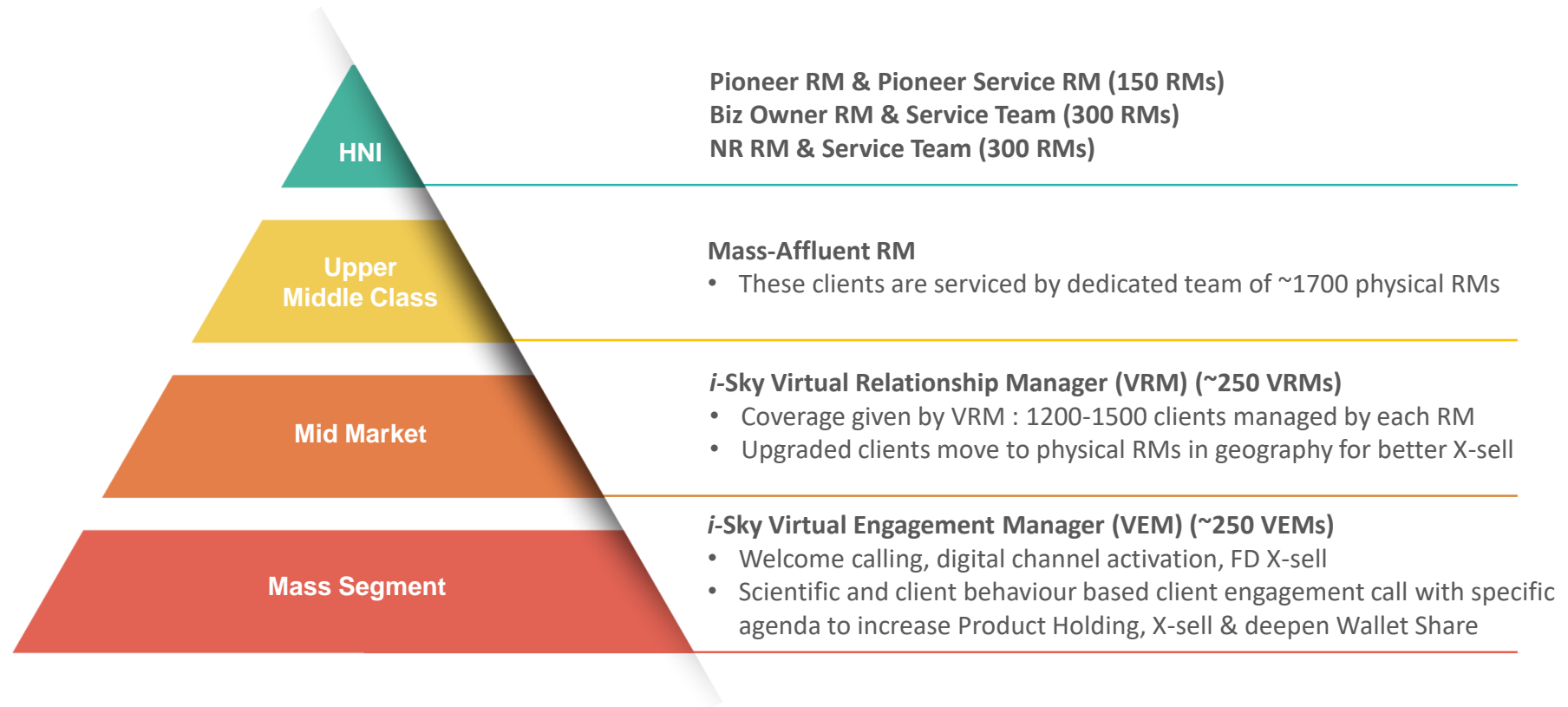
35%+ Personal preapproved loans booked via campaign leads

2X+ Service requests from Mobile vs contact Centre for Liabilities

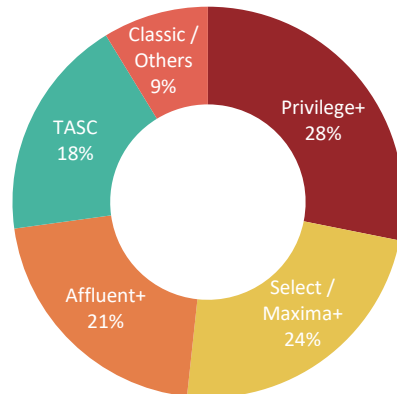
**IndusInd Bank**

**Strong data intelligence-based architecture for better productivity**

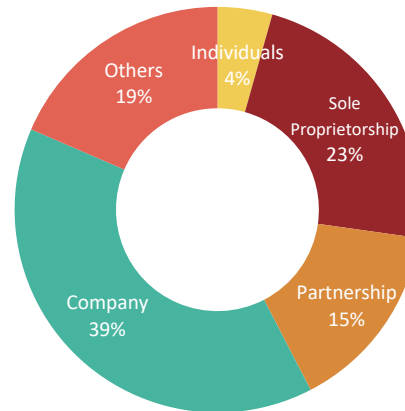
**RM Architecture - Client Life cycle management through a mix of i-Sky and physical RMs to optimize efficiency**



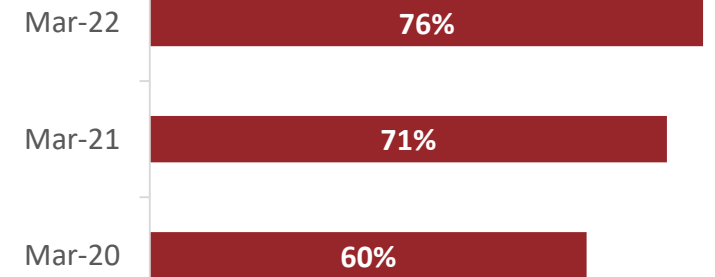
**SA Retail Book, Value (Cr)**



**CA Retail Book, Value (Cr)**



**RM Managed Clients as % of Total Consumer Book**



#5

**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

**ZipLoan**  
GROW WITH US

Alternate lending to scale-up SME loans

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

**Jocata**  
Platform for SME lending – ETB & NTB

**Indus**  
**easycREDIT**

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*



*Loan Against Property*



*Home Loan*

Upcoming Product



*Business Loan*



*Loan against Card Receivables*



*Vehicle Finance*



*Gold Loan*



*Personal Loan*



*Business Banking*



*Micro Finance*



*Agri Loans*

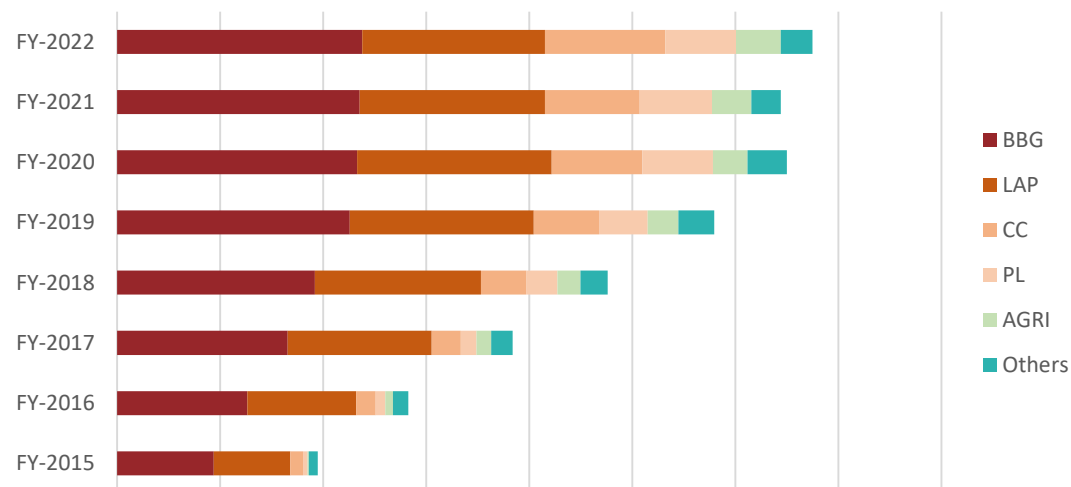


## Retail Loans Performance Highlights

**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*

Retail Assets



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

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*



- 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

## Dining Card

- Co-brand with Easy Diner launched in Q2 FY'23
- True Dining Card proposition to capture the dinning space

## New Launch



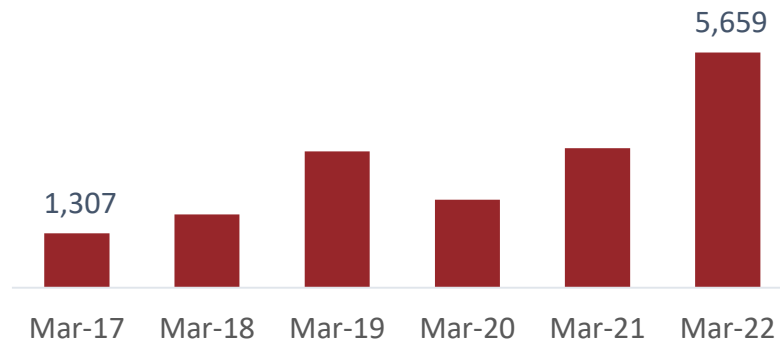
**'Alliances led Acquisition' will lead the surge, leveraging digital application platform to maximize distribution**

**IndusInd Bank**

## Building on domain expertise in Credit Cards...

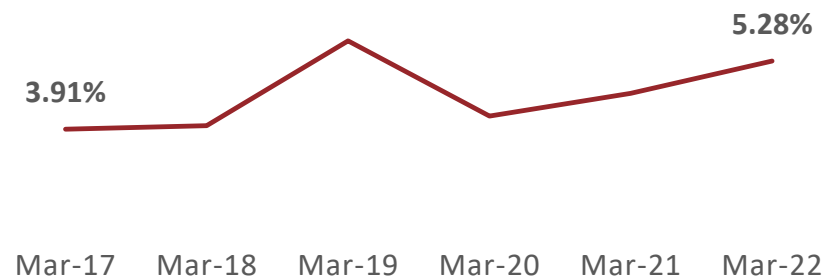
5-year CAGR higher than Industry across key metrics and increased market share in the growing payments landscape

Spends (INR Cr.)



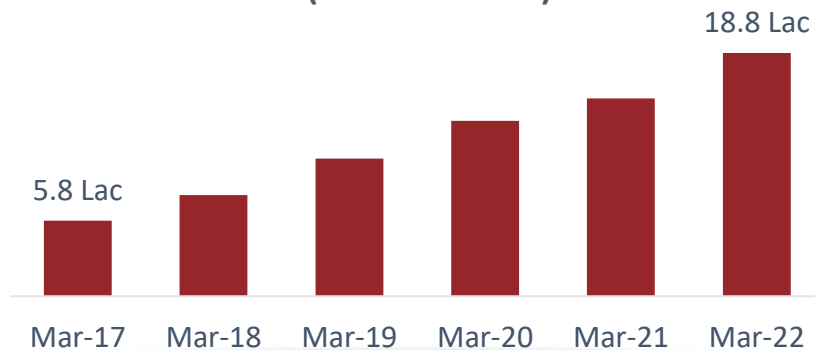
Spends 5 Year CAGR → IBL – 34% | Industry – 26%

Spends Market Share %



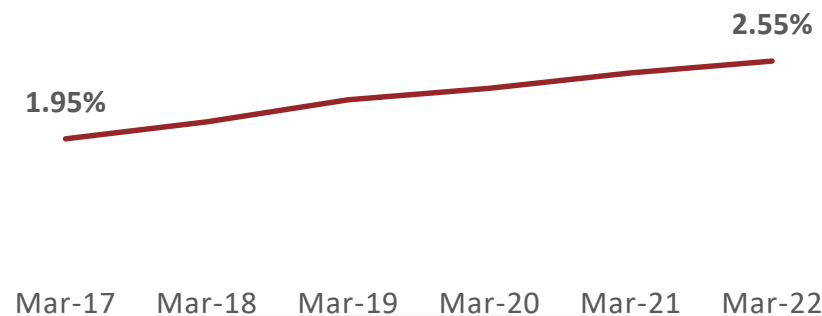
Spends Per Card at INR 30,000 is 2X of Industry SPC

CIF (Cards In Force)



CIF 5 Year CAGR → IBL – 26% | Industry – 20%

CIF Market Share %



Milestone of 2 Million Credit Cards achieved in Jun'22

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*

7500+  
# Asset Clients



130+ cities  
Geographical Spread



700+ branches  
Branch Coverage

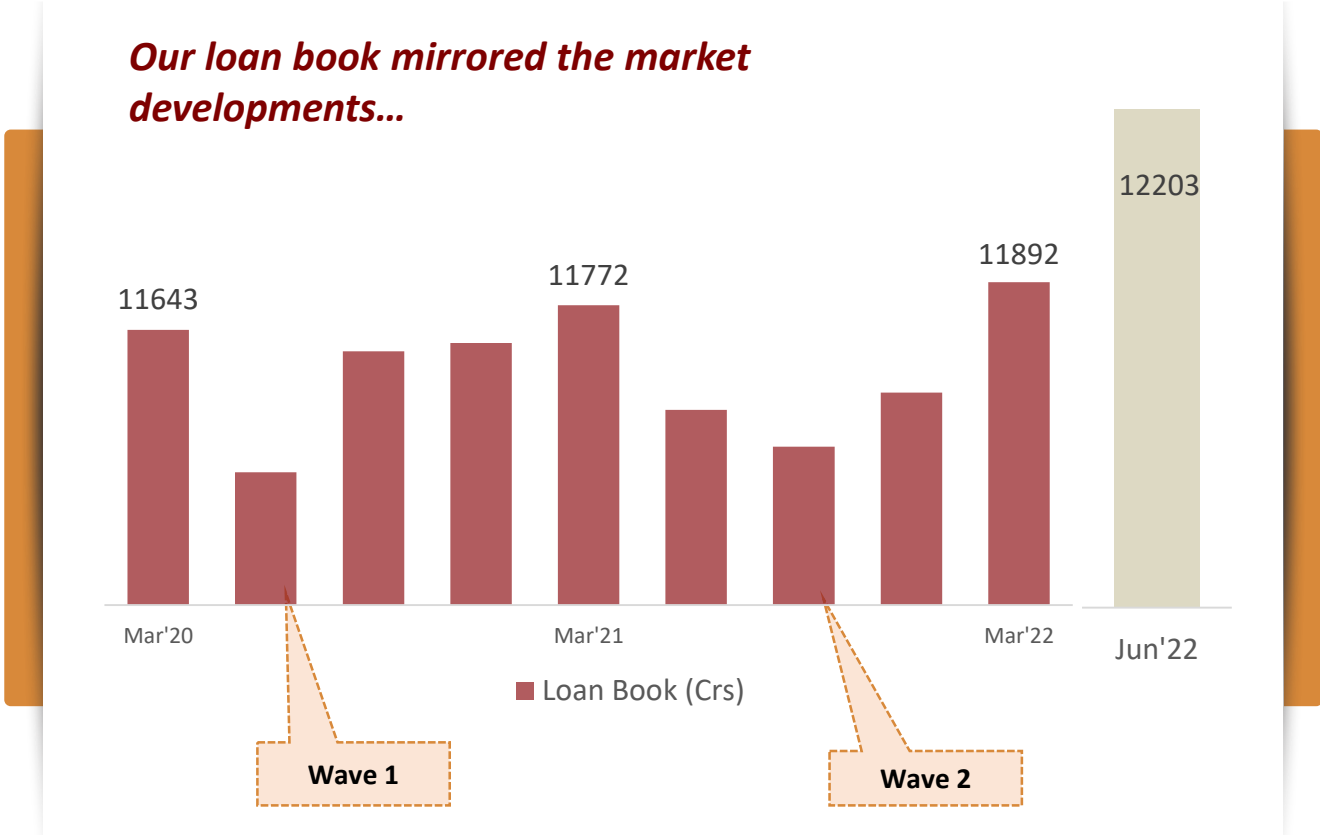
**Segment has huge opportunity for building granular & profitable franchise...**

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...**



*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%+

**IndusInd Bank**



#6

Continue “Customer Responsive Innovations” to create differentiators in the market



1



CA DIY Account

1



VKYC @ Card, Deposits

1



Account Aggregator Service

1



Fx Portal

1



All-in-1 App

1



WhatsApp Banking

1

Indus Assist  
@ Alexa Banking

1



24x7 Video Branch

1



Choice Money

1

My Account  
My NumberCash on Mobile  
ATM / Video Branch

1



Finger Print Banking

1



Duo &amp; Nexxt Cards

1



1

Industry First

**IndusInd Bank**



...and even though we keep a low profile, recognitions through various awards & accolades follow

## IndusInd Bank ranks #1 across Banks in the latest **Gol MelTY'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

#1

#4

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



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

#2

#5

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

#3

#6

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)



**IndusInd Bank**

#7

**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”**

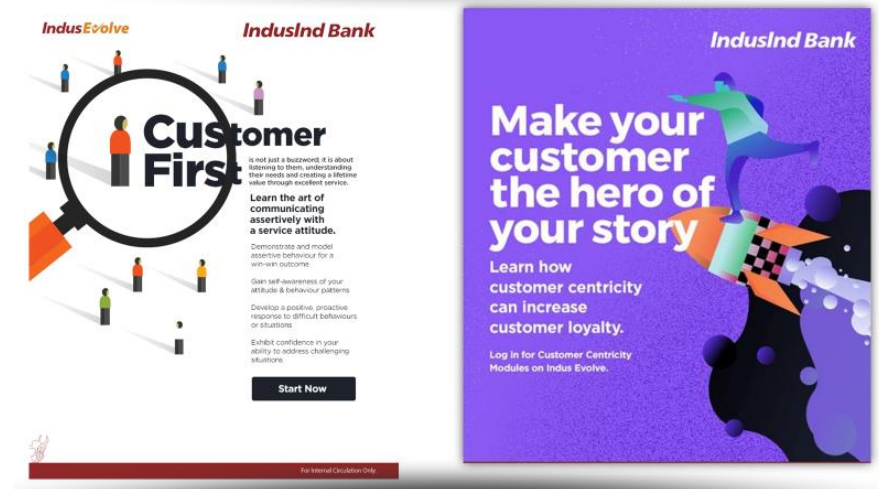
## Consumer Bank's “Bible” - Commitment & Discipline to-dos



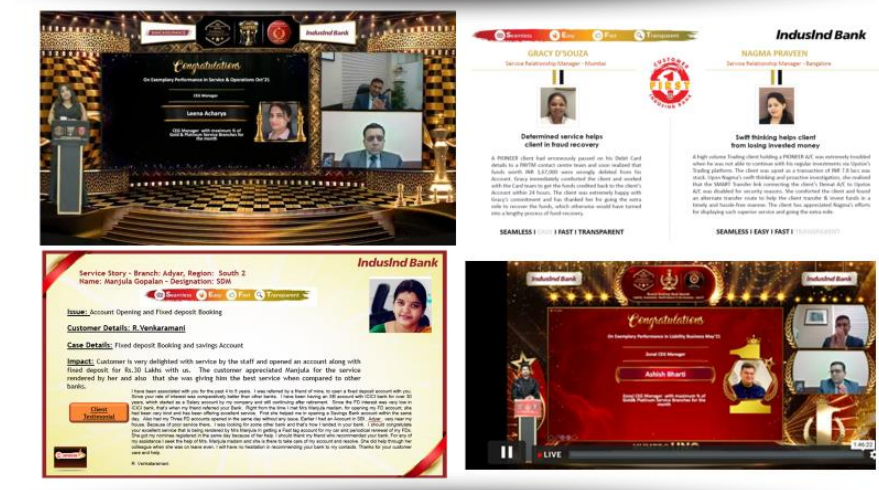
## Leaders' Connect



## Inculcating Customer First Attitude



## Reinforcing & Rewarding Right Behaviour



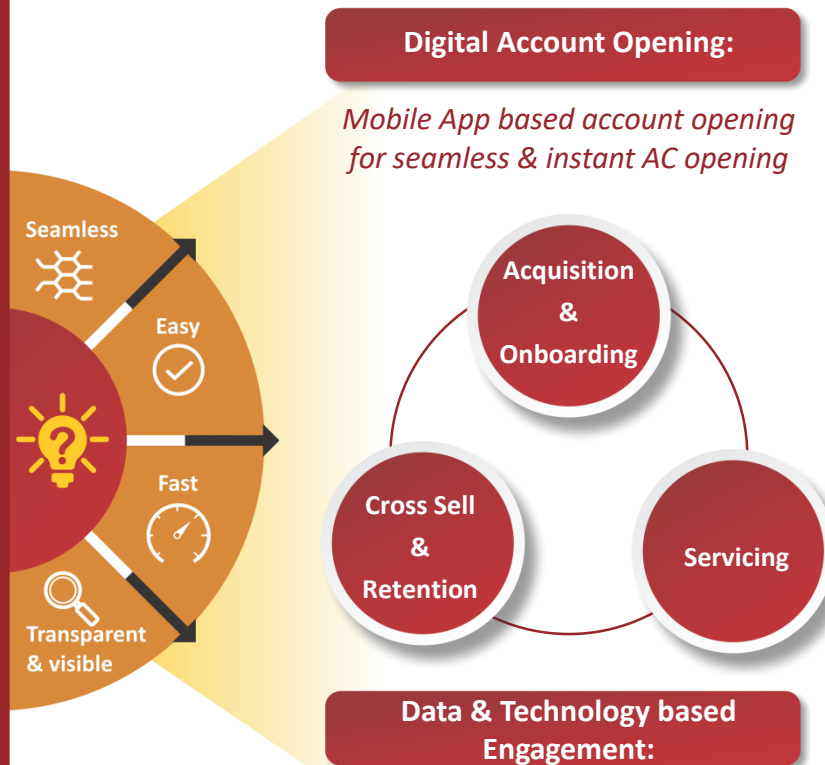
**IndusInd Bank**



**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**



- Customised Automated Video Pitch through CRM
- Data Science based Coverage Model & Campaigns



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

Key Impact on CX Metrics	
Metric	Status
Digital Non-salary a/c	85%
Digital Salary A/C	98%
SA Opening TAT (days)	<2 days
Salary AC Opening TAT(Days)	< 1 day
Complaints to active base	0.03%
% of SR resolved <24 hours	90%
% of SR resolved in <3 days	97%
Clients enabled online investment (by volumes)	98%



## Better customer experience decisions with root-cause analysis

### VOC Feedback and Complaint Management

**IndusInd Bank**

How likely are you to recommend IndusInd Bank to your friends/colleagues based on your recent Request fulfillment?

0 1 2 3 4 5 6 7 8 9 10

Not At All Definitely

How easy was it for you to get your request fulfilled?

Very Difficult Difficult Not So Easy Easy Very Easy

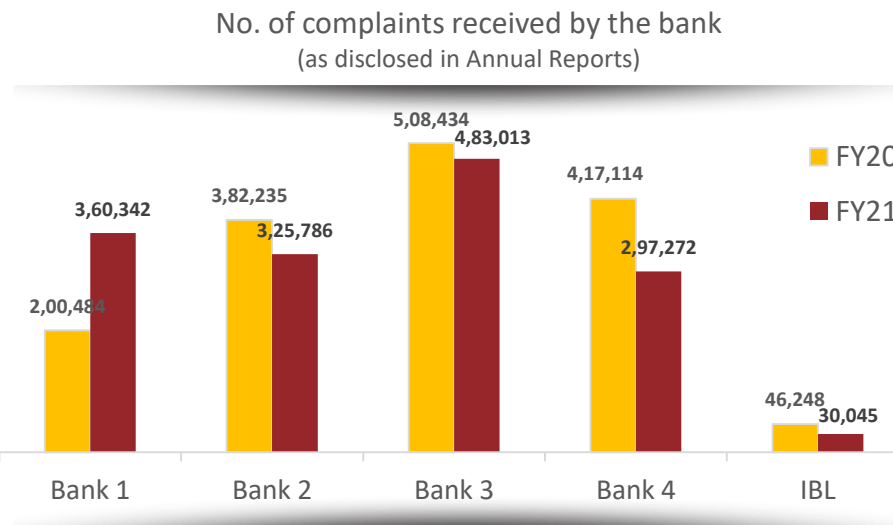
What did you like the most about your experience?

Process of raising service request ✓

Time taken to fulfil request ✓

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

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

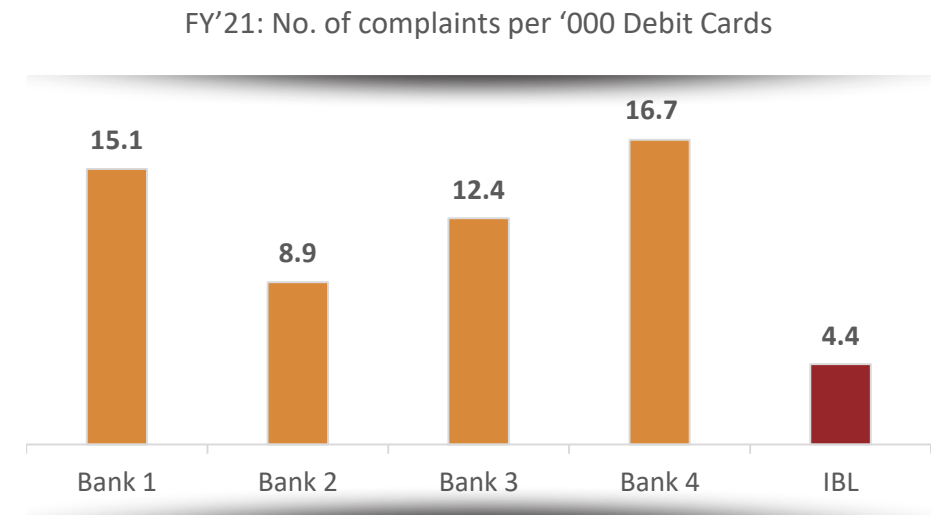


**1. Voice of Customer :**  
Listening to the customer starts from asking two simple questions on Advocacy & Effort

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

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

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



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

## Scientific process for Staff Assessment

**Creating the right  
people-first culture**

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

Quantitative – (55-40%)	Branch Managers	RH / ZHs
Liabilities / Assets / Fees / NTBs	✓	✓
Franchise Development	✓	✓
Quantitative – (45-60%)		
BSOS Score (Service, Branch Audit & Compliance)	✓	✓
Resource Management/ Attrition	✓	✓
Employee Training & Certifications	✓	✓
Customer Complaints	✓	✓

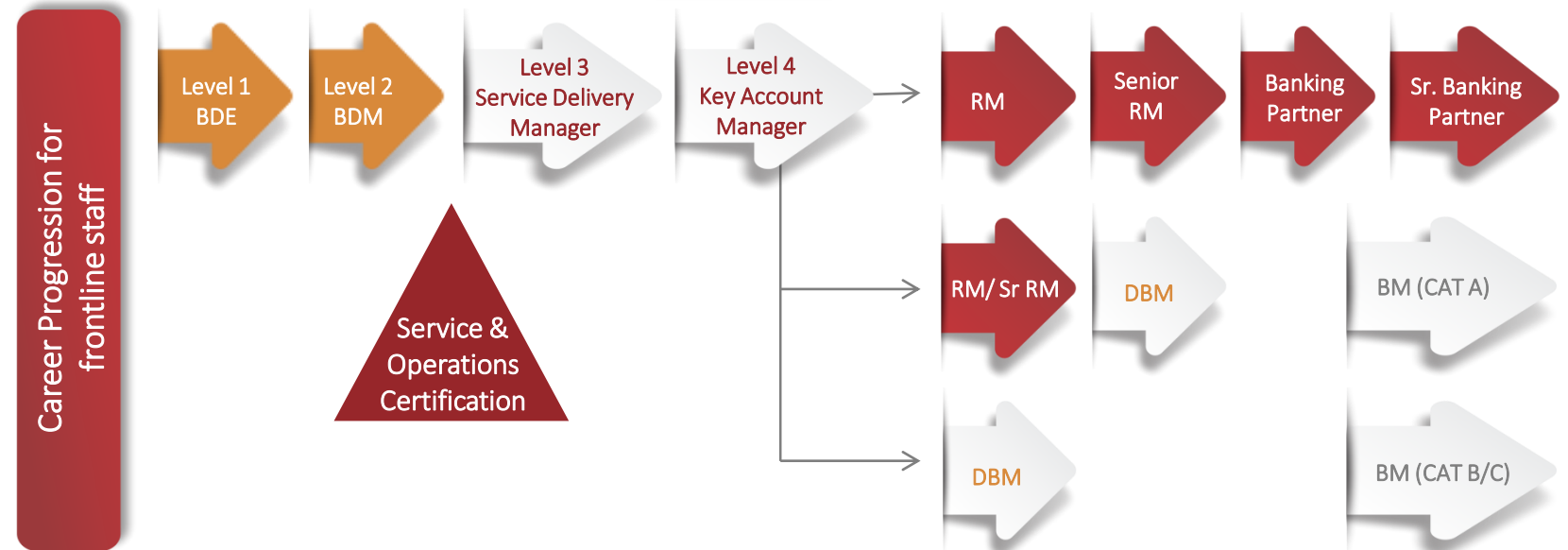
*Scientifically crafted Monthly Balance Score Card (BSC) decides the appraisal / career growth of all staff - It covers parameter from business to Audit / Compliance till employee training/attrition level*



**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**



Special Focus given to Compliance / Performance (as per BSC) along with superior services / responsibility towards Customers

*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*



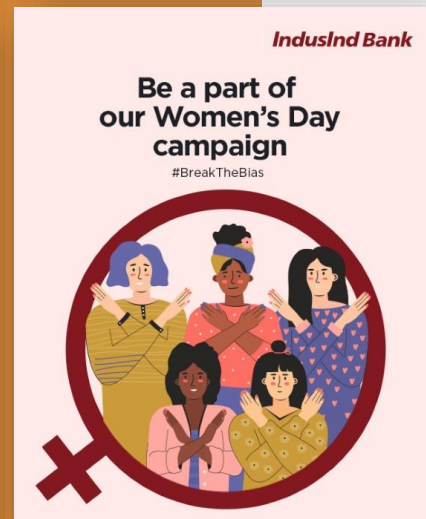
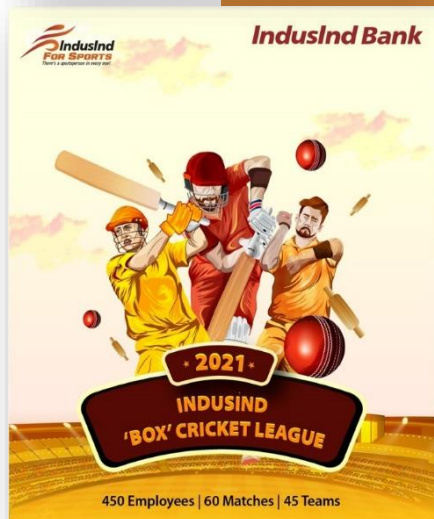
**....as a result, front-line attrition rate has come down by 20-30%  
across job families, mid-management by 50%**



# Building the Next-Gen People Leaders - Rewards & Recognitions

*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



—  
**THANK YOU**



***IndusInd Bank***



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