

IndusInd Bank

October 19, 2022

**National Stock Exchange of India Ltd. (Symbol: INDUSINDBK)
BSE Ltd. (Scrip Code: 532187)
Luxembourg Stock Exchange**

Madam/ Dear Sir,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we enclose herewith the Investor Presentation on the Financial Results of the Bank for the quarter and half-year ended September 30, 2022 ('Presentation').

In compliance with Regulation 46 of the Listing Regulations, the Presentation is being hosted on the Bank's website at www.indusind.com

We request you to kindly take note of the above and arrange to bring the same to the notice of all concerned.

Thanking you,

Yours faithfully,

For IndusInd Bank Ltd.



**Anand Kumar Das
Deputy Company Secretary**

Encl: a/a



One World Centre Office, 8th Floor : IndusInd Bank Limited, 8th Floor, Tower 1, One World Centre, 841, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400 013, Tel: (022) 24231999

Registered Office : 2401 Gen. Thimmayya Road, Pune 411 001, India
Tel.: (020) 2634 3201 Fax: (020) 2634 3241 Visit us at www.indusind.com
CIN: L65191PN1994PLC076333



Investor Presentation

Q2-FY23 | September 2022

October 19, 2022

IndusInd Bank at a Glance

	5th Largest Private Bank with Disproportionately Large Distribution Network	₹2,60,129 crs Loans Diversified Across Products and Geographies	₹ 3,15,532 crs Deposits	33 mn Customers Across Segments	6,103 Group Network Pan India
	Universal Banking Approach with Diversified Loan & Deposit Mix	53:47 Loan Mix Retail VS Wholesale		42% CASA Stable Low-cost Deposits	Innovative Digital Approach Overall Digital Transaction Mix at 93%
	Strong Domain Expertise Long Vintage across Cycles	Vehicle Finance 26% of the Loan Book		Micro Finance 11% of the Loan Book	Gems & Jewellery 4% of the Loan Book
	Robust Balance Sheet with Strong Capital Adequacy & Contingency Buffers	18.01% CRAR Tier 1: 16.44% Tier 2: 1.57%		125% Average LCR Well above regulatory requirement	72% PCR GNPA 2.11% NNPA 0.61%
	Strong Profitability amongst highest in the Industry	4.24% Net Interest Margin		43.86% Cost to Income	5.7% Operating Profit Margin to Loans

Key Financial Highlights for Q2 FY23

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹2,60,129 crs ▲ 18% YoY ▲ 5% QoQ	₹3,15,532 crs ▲ 15% YoY ▲ 4% QoQ	₹1,33,525 crs ▲ 15% YoY ▲ 2% QoQ	₹1,82,007 crs ▲ 14% YoY ▲ 6% QoQ	₹4,26,575 crs ▲ 12% YoY ▲ 4% QoQ
Profit & Loss	Net Interest Income	Total Fee Income	Revenue	Operating Profit	Net Profit
	₹4,302 crs ▲ 18% YoY ▲ 4% QoQ	₹2,011crs ▲ 9% YoY ▲ 4% QoQ	₹6,313 crs ▲ 15% YoY ▲ 4% QoQ	₹3,544 crs ▲ 10% YoY ▲ 3% QoQ	₹1,805 crs ▲ 57% YoY ▲ 11% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	4.24% ▲ 17 bps YoY ▲ 3bps QoQ	1.80% ▲ 51 bps YoY ▲ 7 bps QoQ	14.45% ▲ 417 bps YoY ▲ 101 bps QoQ	43.86% ▲ 245bpsYoY ▲ 50bps QoQ	0.61% ▼ 19bps YoY ▼ 6bps QoQ



Consolidated Balance Sheet

₹In crs	Q2 FY23	Q2 FY22	Y-o-Y (%)		Q1 FY23	Q-o-Q (%)	
Capital & Liabilities							
Capital	775	774	-	-	775	0%	-
Reserves and Surplus	50,109	44,552	12%	▲	48,932	2%	▲
Deposits	3,15,532	2,75,288	15%	▲	3,02,719	4%	▲
Borrowings	40,673	46,295	(12%)	▼	41,812	(3%)	▼
Other Liabilities and Provisions	19,486	13,585	43%	▲	15,862	23%	▲
Total	4,26,575	3,80,495	12%	▲	4,10,100	4%	▲
Assets							
Cash and Balances with RBI	47,922	59,239	(19%)	▼	56,153	(15%)	▼
Balances with Banks	11,303	7,891	43%	▲	6,615	71%	▲
Investments	75,994	69,245	10%	▲	72,487	5%	▲
Advances	2,60,129	2,20,808	18%	▲	2,47,960	5%	▲
Fixed Assets	1,960	1,903	3%	▲	1,952	0%	▲
Other Assets	29,267	21,410	37%	▲	24,933	17%	▲
Total	4,26,575	3,80,495	12%	▲	4,10,100	4%	▲



Consolidated Profit and Loss Account – Q2 & H1FY23

₹In Crore	Q2FY23	Q2FY22	Y-o-Y (%)		Q1FY23	Q-o-Q (%)		H1FY23	H1FY22	Y-o-Y (%)	
Net Interest Income	4,302	3,658	18%	▲	4,125	4%	▲	8,427	7,222	17%	▲
Other Income	2,011	1,841	9%	▲	1,932	4%	▲	3,943	3,565	11%	▲
Total Income	6,313	5,500	15%	▲	6,057	4%	▲	12,370	10,787	15%	▲
Operating Expenses	2,769	2,277	22%	▲	2,626	5%	▲	5,395	4,444	21%	▲
Operating Profit	3,544	3,223	10%	▲	3,431	3%	▲	6,975	6,343	10%	▲
Provisions & Contingencies	1,141	1,707	(33%)	▼	1,251	(9%)	▼	2,392	3,486	(31%)	▼
Profit before Tax	2,403	1,516	59%	▲	2,180	10%	▲	4,583	2,857	60%	▲
Provision for Tax	598	369	62%	▲	549	9%	▲	1,147	694	65%	▲
Profit after Tax	1,805	1,147	57%	▲	1,631	11%	▲	3,436	2,163	59%	▲



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Key Strengths of the Bank



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



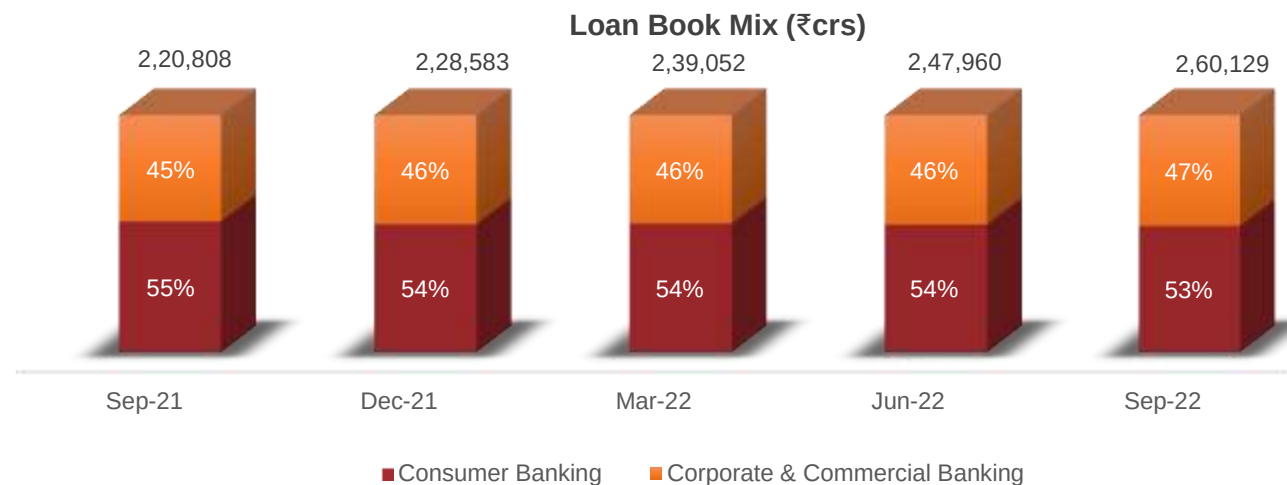
ESG
– Core to the Business
Philosophy



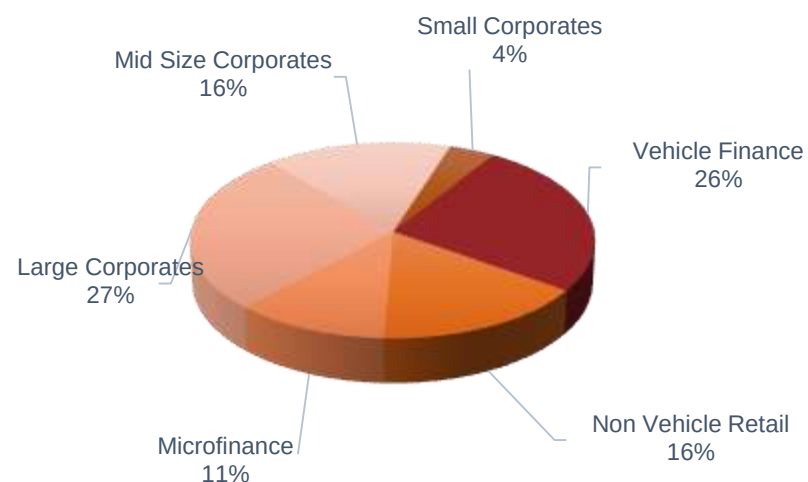
Experienced
Board and
Management Team



Well Diversified Loan Book across Consumer and Corporate Products



Corporate Banking	Sep-22	%
Large Corporates	68,668	27%
Mid Corporates	42,478	16%
Small Corporates	10,620	4%
Total Advances	1,21,766	47%



(₹crs)

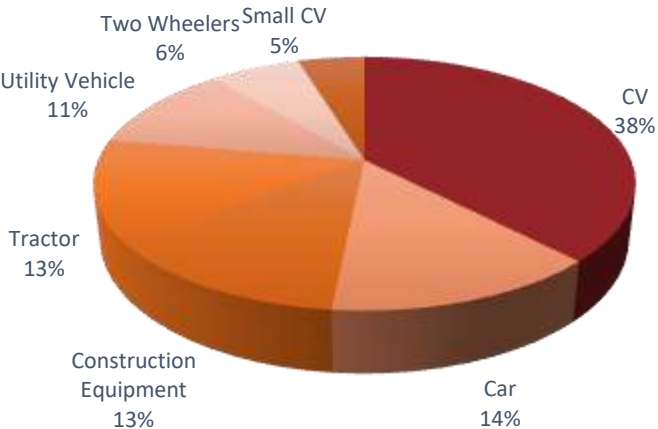
Consumer Banking	Sep-22	%
Vehicle Finance	67,167	26%
Commercial Vehicle	25,340	10%
Utility Vehicle	7,467	3%
Small CV	3,196	1%
Two-Wheeler	4,334	2%
Car	9,326	4%
Tractor	8,611	3%
Equipment Financing	8,893	3%
Non-Vehicle Finance	41,579	16%
Business Banking	12,512	5%
Loan Against Property	9,248	3%
Credit Card	7,098	3%
Personal Loans	4,170	2%
Merchant advances	2,675	1%
BL, AHL, Others	5,875	2%
Microfinance	29,617	11%
Total Advances	1,38,363	53%

Vehicle Finance: Granular Portfolio Across Vehicle Categories

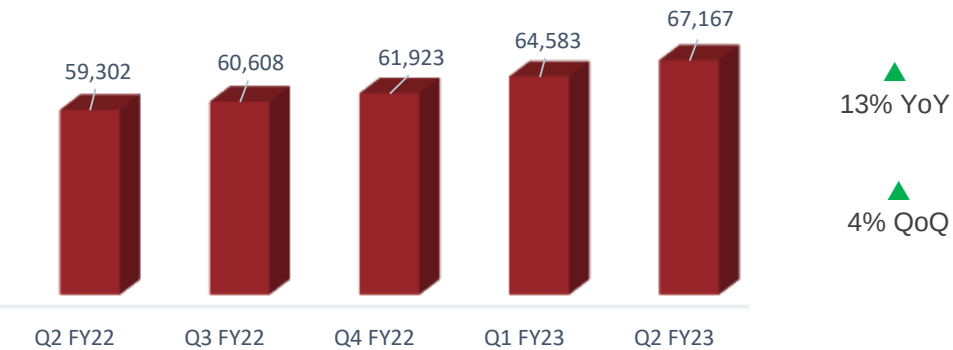
Overview of Vehicle Finance Division

35+ Years of Vintage Across Credit Cycles	Market Leader in Most Products Amongst Top 3	Focus on Business Owner Segment
Nimbleness of an NBFC With Dedicated Network	Nationwide Presence Diversified Across States	Strong Collateral Coverage Throughout the Loan Cycle

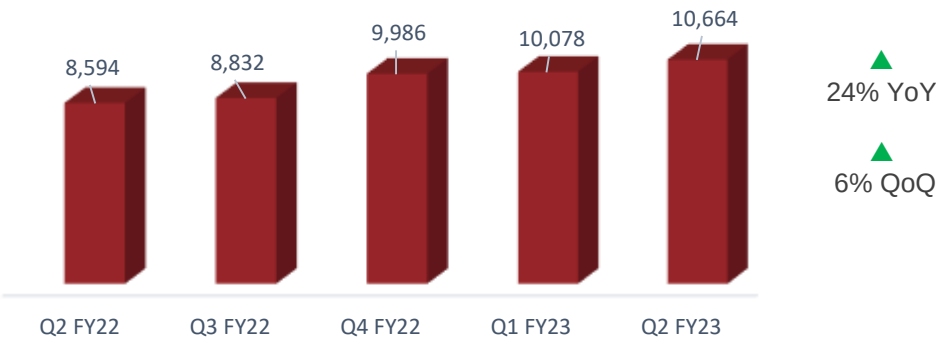
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹crs)



Disbursements (₹crs)



Microfinance: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



10mn
Women Customers



1.33 Lacs Villages
covered across 21
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

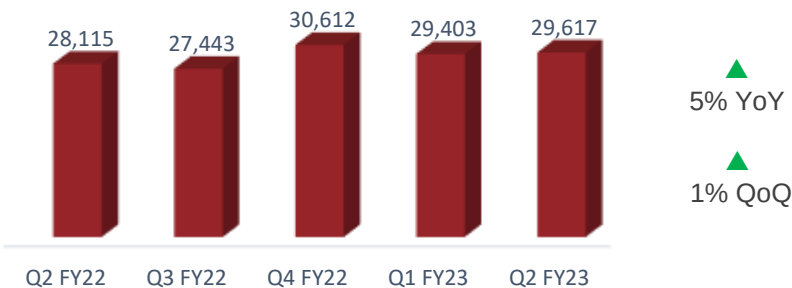


86K+ Active Bharat
Money Stores
Banking at doorstep
in remote areas

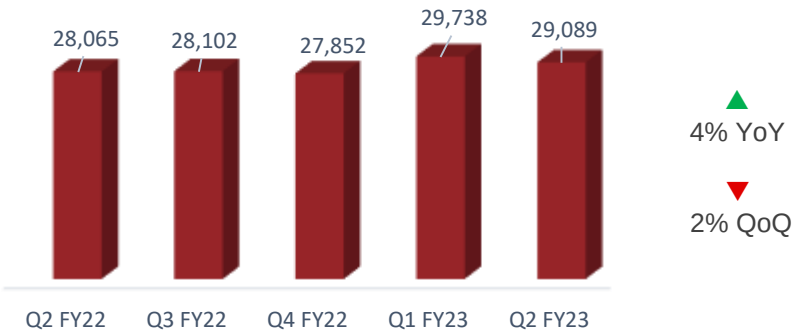


420K+ Merchants
(loan clients)
Addressing the
MSME banking
needs

Micro Finance Loan Book (₹crs)

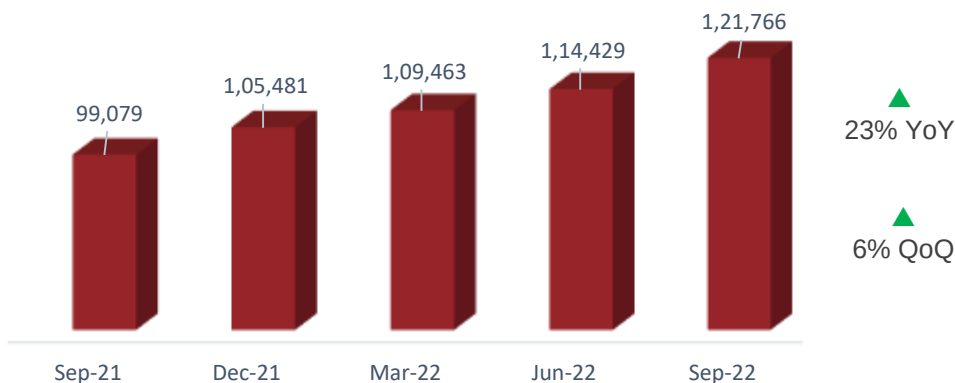


Average Ticket Size (₹)

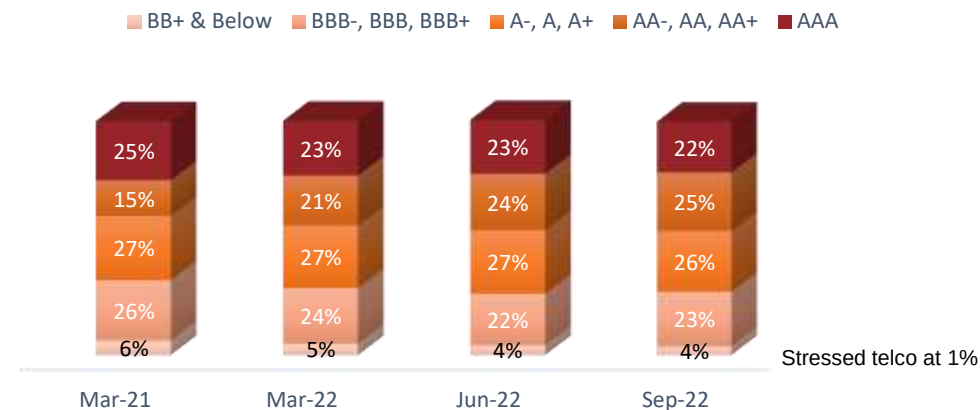


Corporate Portfolio – Focus on Granular, Higher Rated Customers

Corporate Loan Book (₹crs)



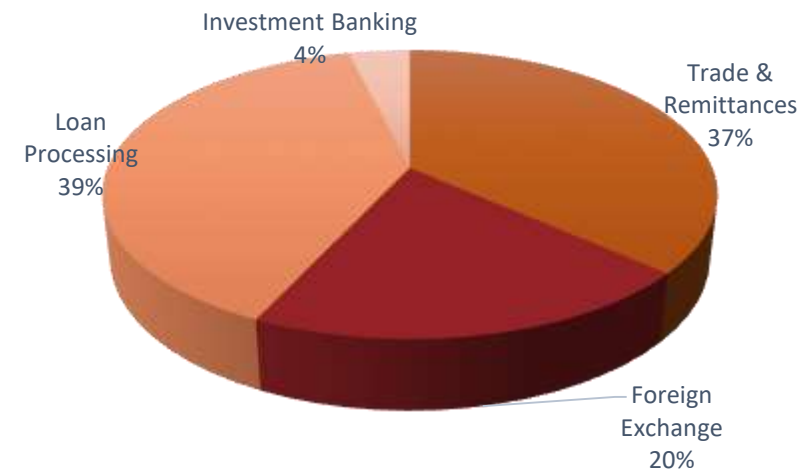
Improving Risk Profile *



Sector-wise Loan Mix (% of Total Loans)

Sector	Q2 FY23
Real Estate – Commercial & Residential	4.67%
NBFCs (other than HFCs)	4.66%
Gems and Jewellery	4.45%
Steel	2.38%
Power Generation – Non Renewable	2.38%
Food Beverages and Food processing	1.52%
Lease Rental	1.48%
Road Projects (Operational)	1.39%
Power Generation – Renewable	1.07%
Educational Institution	1.00%
Others	21.81%
Corporate Banking	46.81%
Consumer Banking	53.19%
Total	100.00%

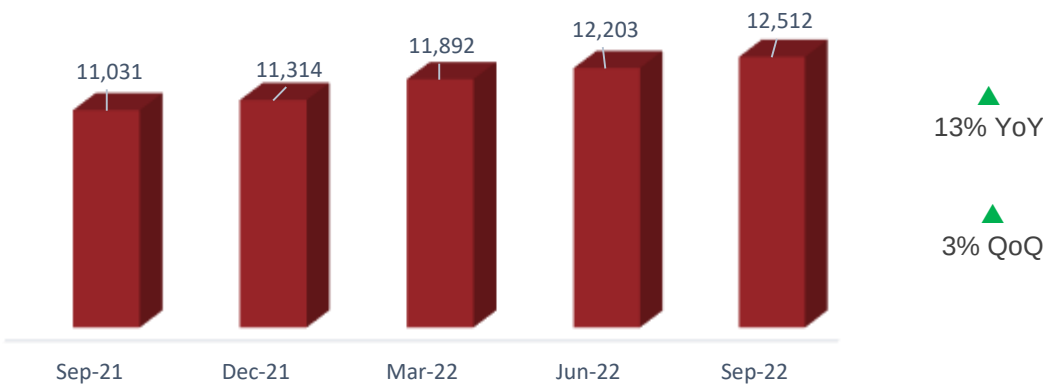
Diversified Fee Mix Q2FY23



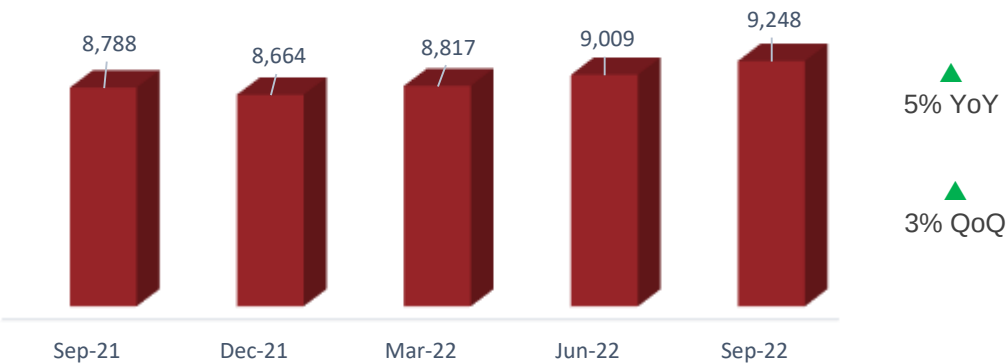
* Includes fund and non-fund based exposure to corporate clients

Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

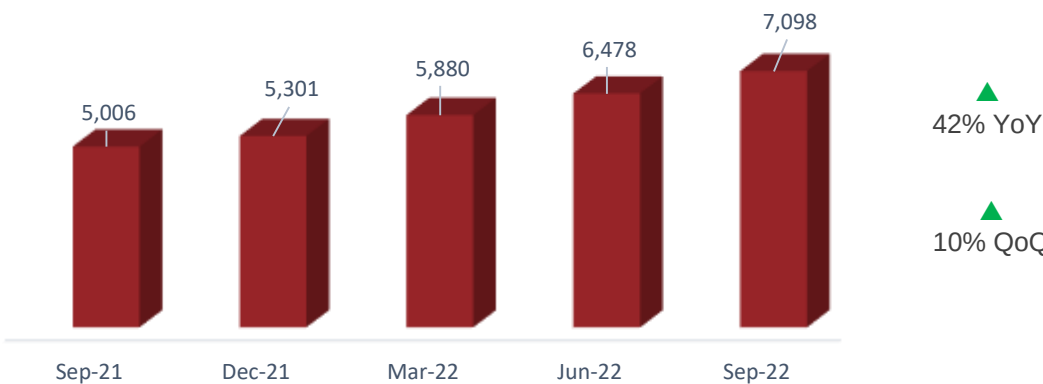
Business Banking (₹crs)



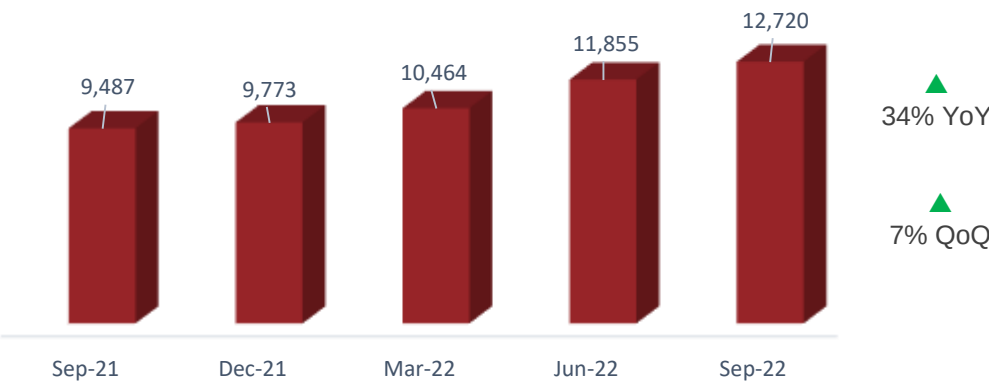
Loan Against Property (₹crs)



Credit Cards (₹crs)



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



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy

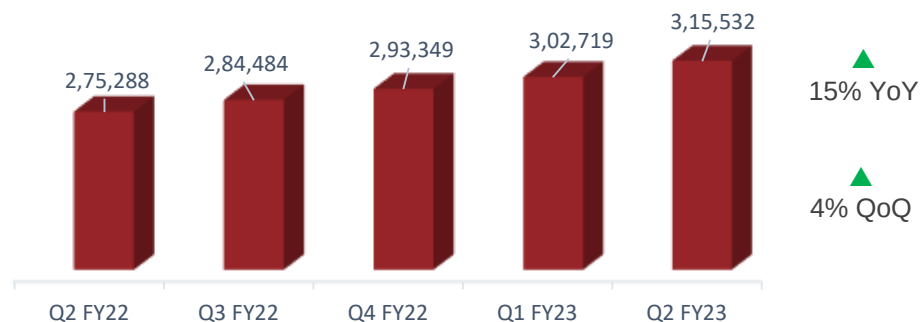


Experienced
Board and
Management Team

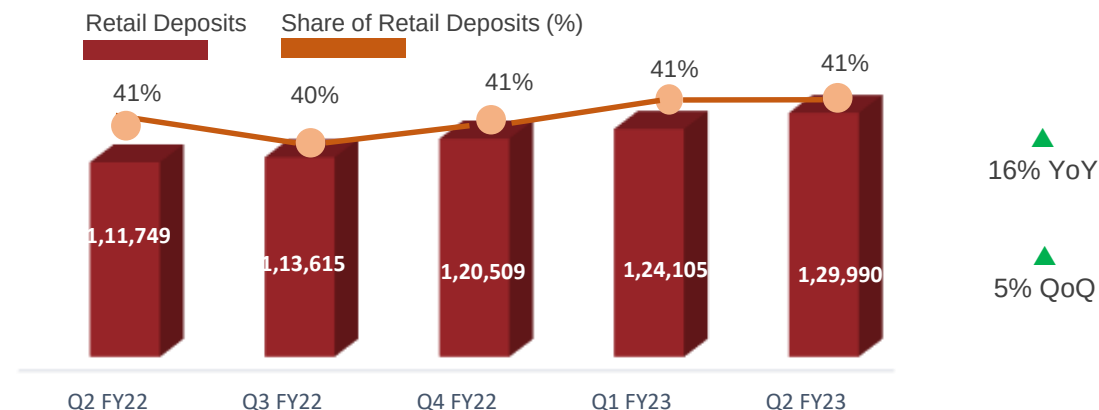


Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

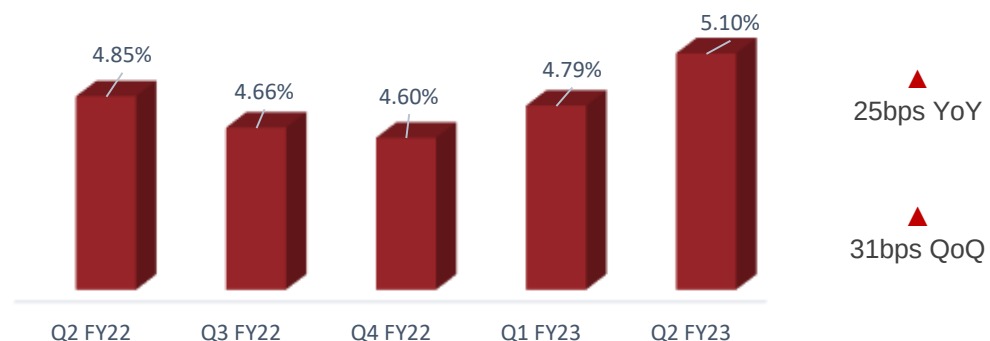
Deposits (₹crs)



Retail Deposits as per LCR (₹crs)*



Cost of Deposits (%)

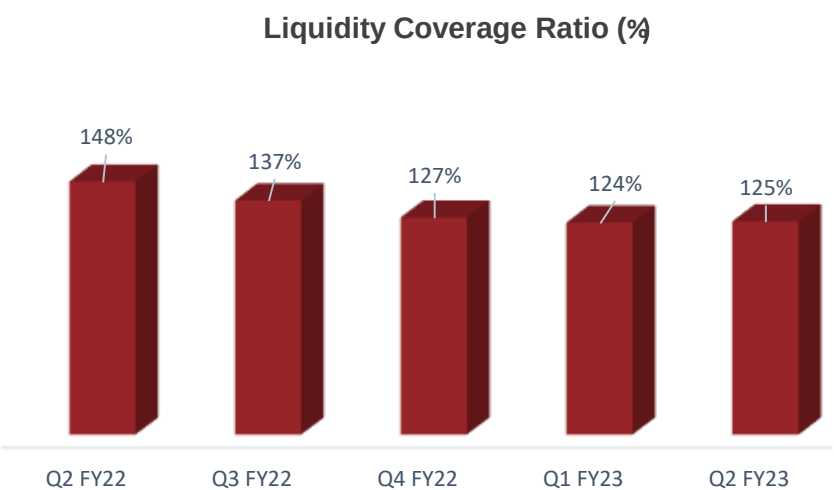
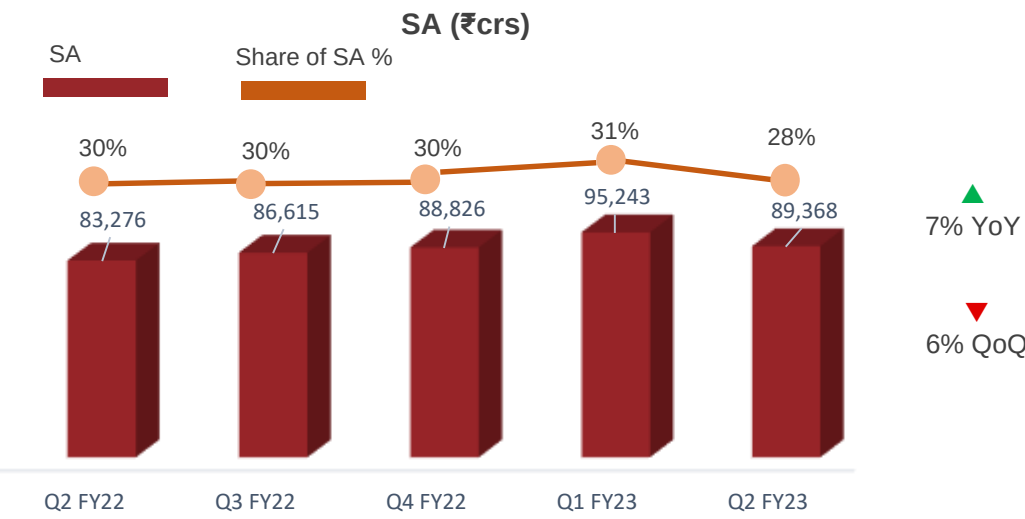
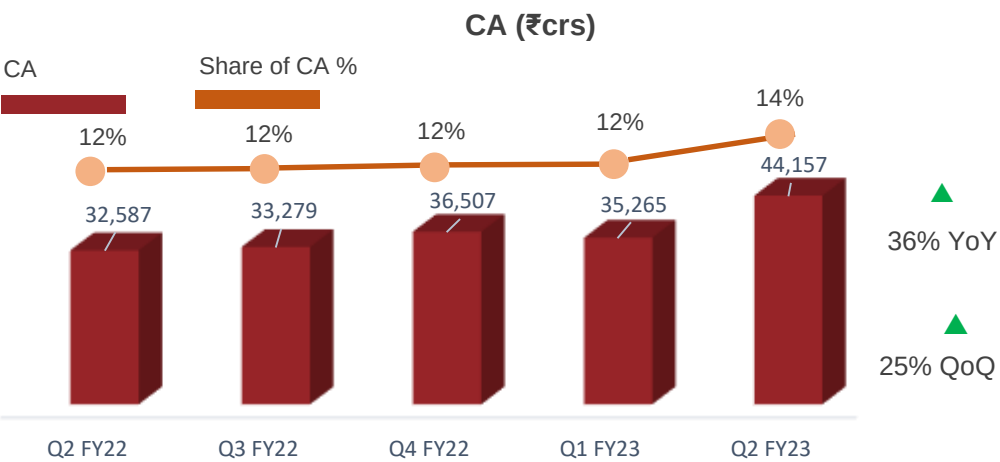
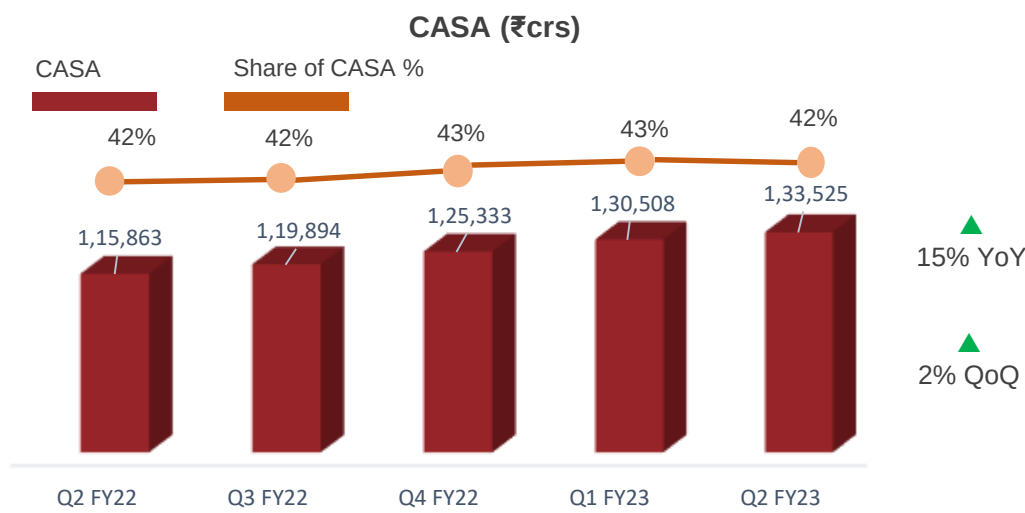


Key Focus Areas

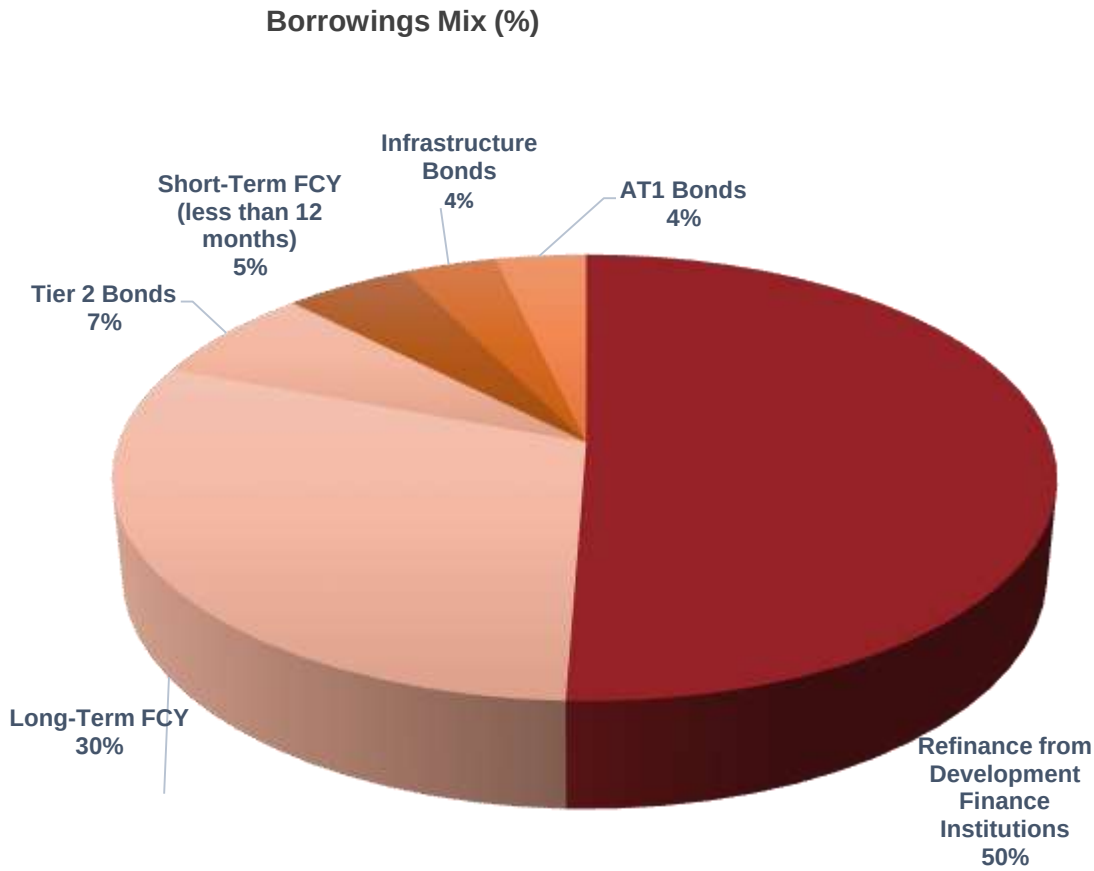
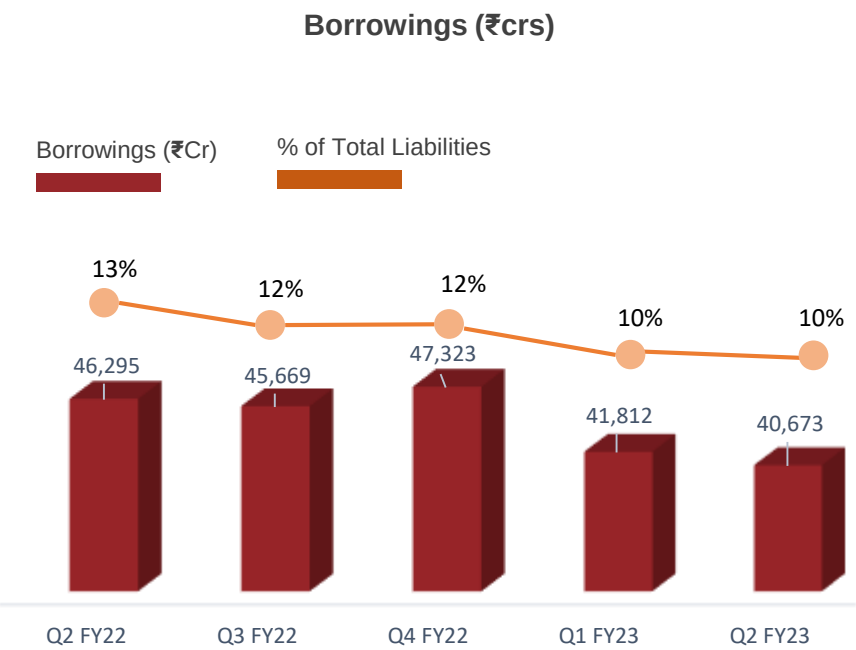
- Expanding branch network
- Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up new businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
- Innovative service propositions
- Executing Digital 2.0 with planned Individual and SME launches

* Retail deposits and deposits from small business customers as defined by LCR as at period end.

Healthy Share of CASA; Strong Liquidity Profile



Borrowings Constituted by Long Term Sources



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy

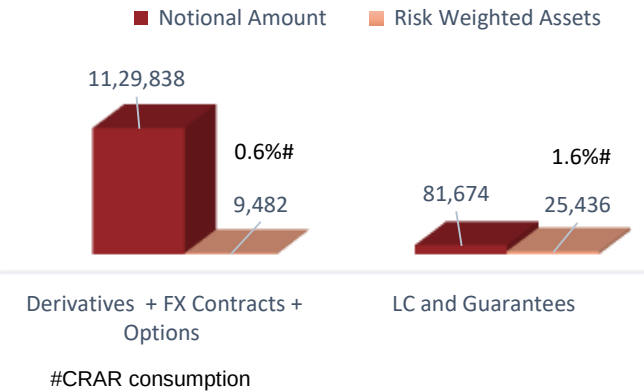


Experienced
Board and
Management Team

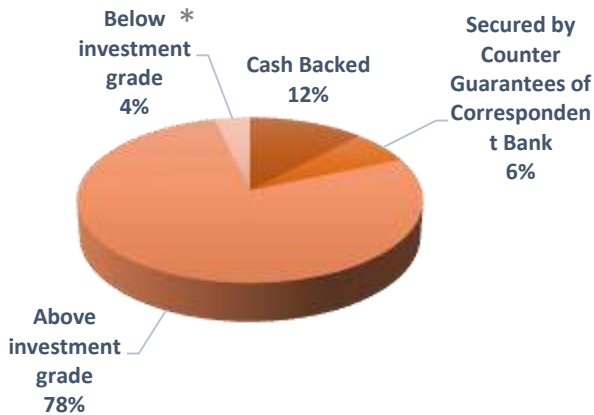


Strong Product Groups with Efficient Capital Deployment

Low RWA Consumption (₹crs)

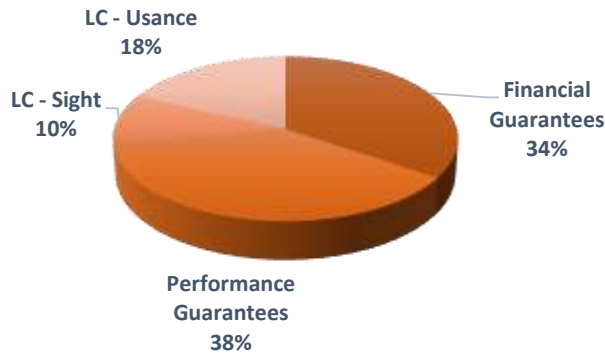


LC-BG Rating Profile

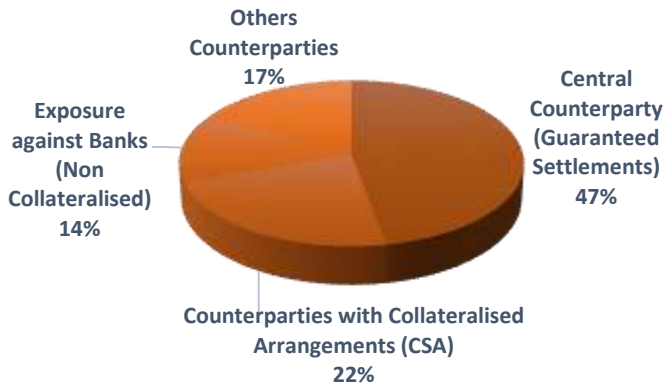


*Stressed telecom contributes 1%

LC-BG Mix



FX-Derivatives Exposure Type



- 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

Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



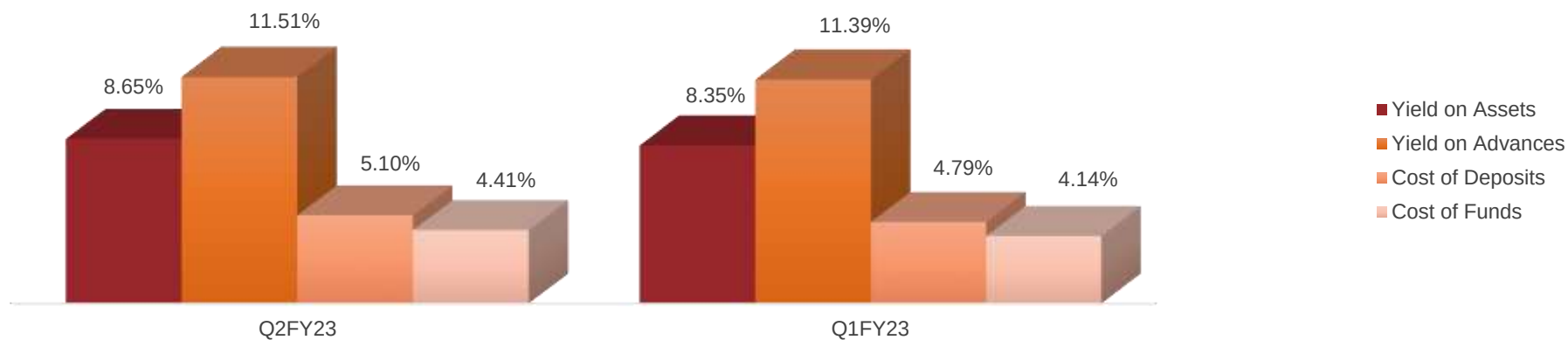
ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



Yield / Cost Movement



Segment-wise Yield:

	Q2FY23		Q1FY23	
	Outstanding (₹crs)	Yield (%)	Outstanding (₹crs)	Yield (%)
Corporate Banking	1,21,766	8.20%	1,14,429	7.80%
Consumer Banking	1,38,363	14.34%	1,33,531	14.33%
Total	2,60,129	11.51%	2,47,960	11.39%

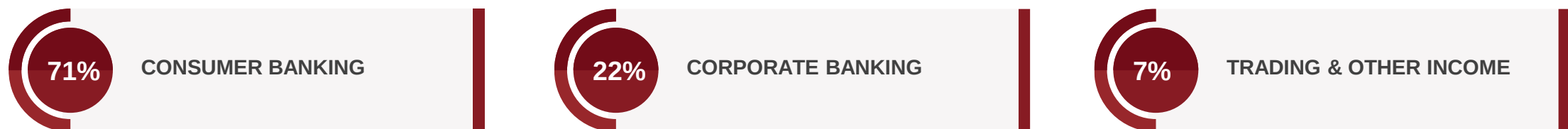
•Yield on Assets/Cost of funds are based on Total Assets/Liabilities



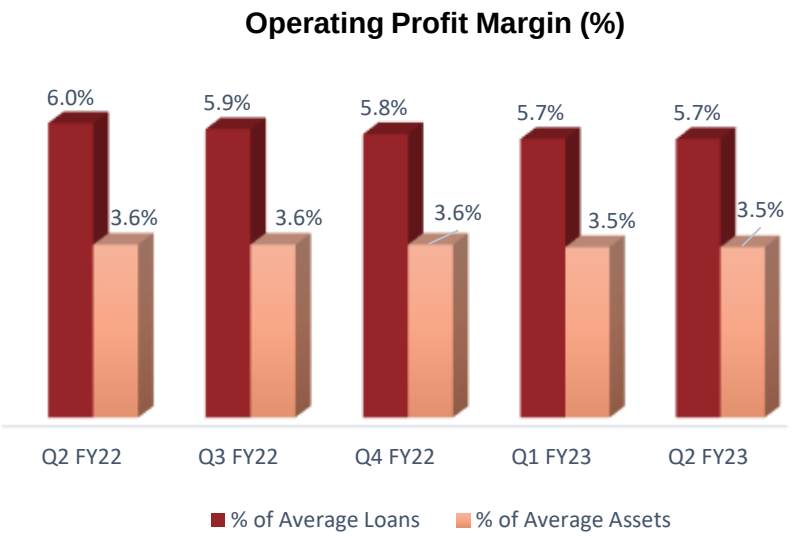
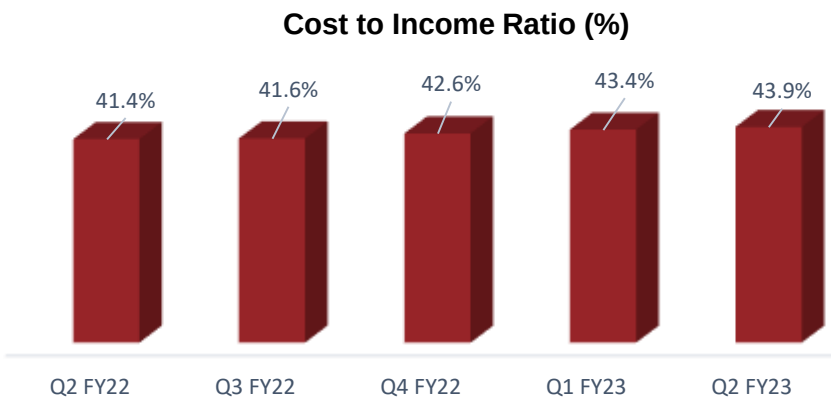
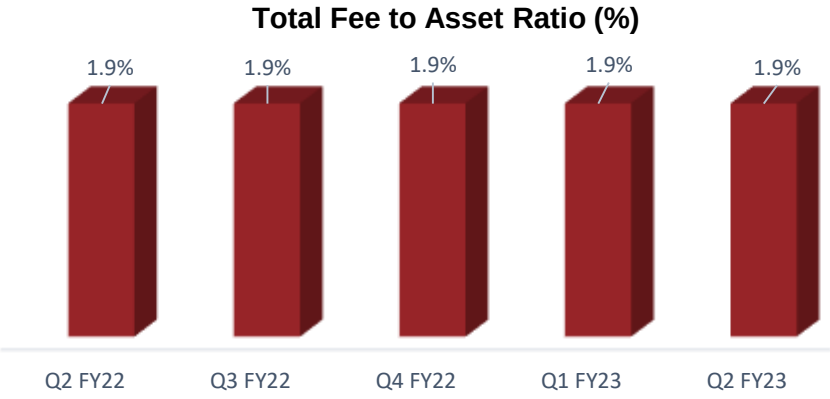
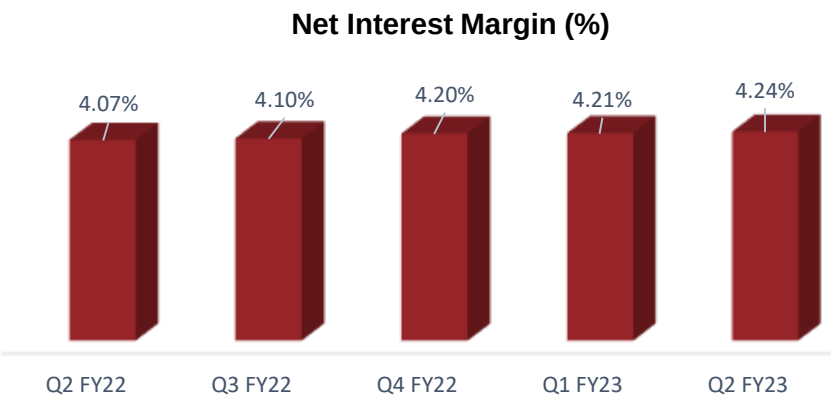
Diversified and Granular Fee and Other Income Streams

₹In crs	Q2FY23	Q2FY22	Y-o-Y(%)		Q1FY23	Q-o-Q(%)
Trade and Remittances	189	200	(6%)	▼	189	-
Foreign Exchange Income	268	221	21%	▲	220	22%
Cards and Distribution Fees	559	360	55%	▲	507	10%
General Banking Fees	307	234	31%	▲	334	(8%)
Loan Processing Fees	532	424	25%	▲	511	4%
Investment Banking	17	68	(75%)	▼	25	(32%)
Total Core Fee Income	1,872	1,506	24%	▲	1,786	5%
Securities/MM/FX Trading/Others	139	335	(59%)	▼	146	(5%)
Total Fee Income	2,011	1,841	9%	▲	1,932	4%

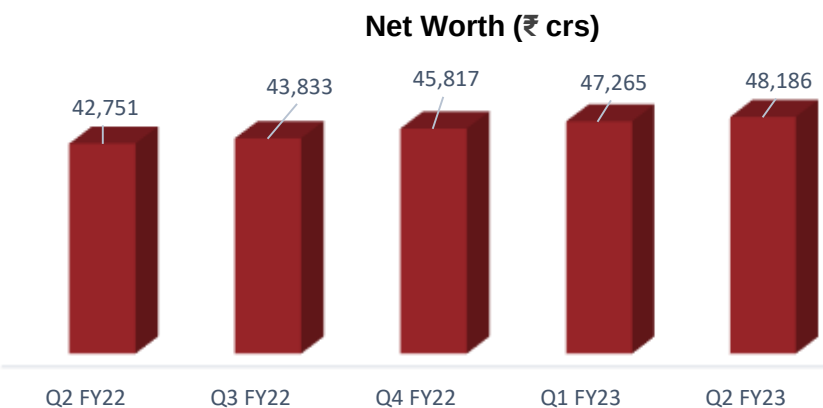
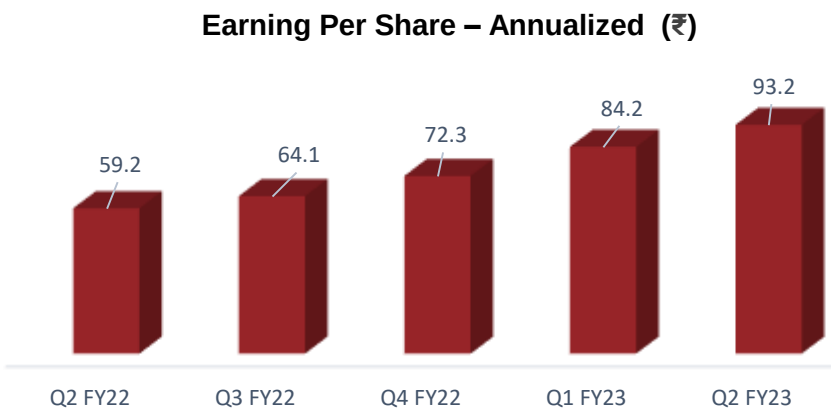
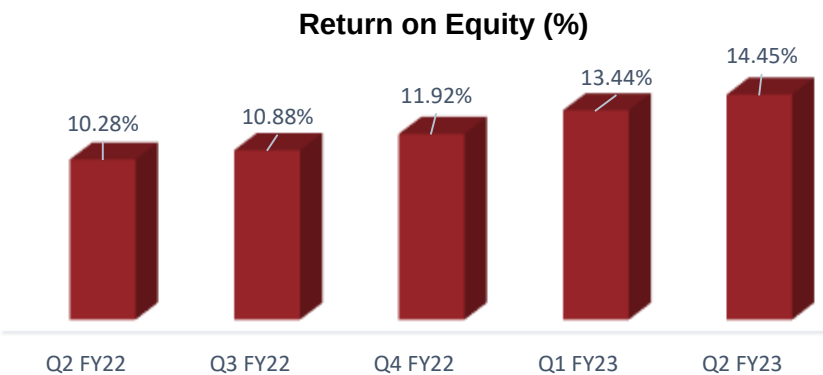
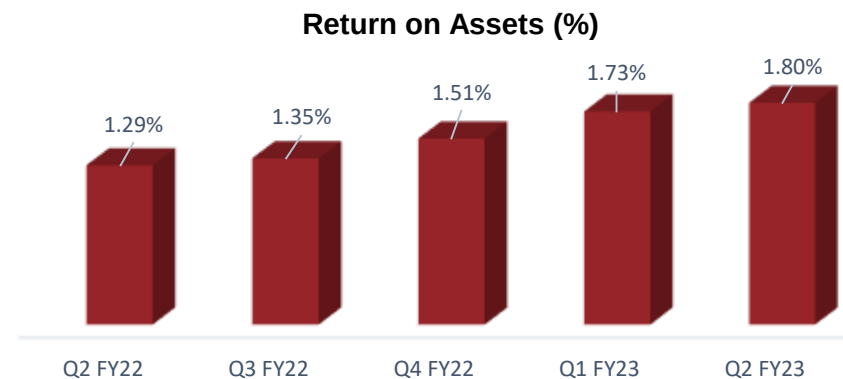
Fee Income Mix



Operating Profit Margins Amongst the Highest in Industry



Key Financial Indicators



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 crs	Q2FY23			Q1FY23		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,492	3,441	5,933	2,528	2,989	5,517
Fresh Additions	179	1,393	1,572	602	1,648	2,250
-from Standard	66	926	992	272	1,058	1,330
-from Restructured	113	467	580	330	590	921
Deductions	420	1,518	1,938	638	1,196	1,834
-Write-offs	287	881	1,168	449	781	1,230
-Upgrades	46	183	229	169	193	363
-Recoveries *	87	454	541	20	222	241
Gross NPA	2,251	3,316	5,567	2,492	3,441	5,933
Net NPA			1,584			1,661
% of Gross NPA			2.11%			2.35%
% of Net NPA			0.61%			0.67%
Provision Coverage Ratio (PCR)			72%			72%
Restructured Advances			1.5%			2.1%

*Q2 FY23 Sale to ARC is 190 crs (Q1 FY23 Sale to ARC is NIL)

NPA Composition – Consumer Banking

(₹crs)

Q2 FY23	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	511	34	128	67	358	55	140	773	205	160	885	3,316
Gross NPA %	2.00%	0.45%	1.44%	2.09%	8.02%	0.59%	1.62%	3.48%	1.59%	2.23%	2.91%	2.36%

Q1 FY23	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	486	39	145	69	353	68	146	752	208	149	1,024	3,439
Gross NPA %	1.98%	0.58%	1.64%	2.14%	7.89%	0.77%	1.76%	3.48%	1.73%	2.25%	3.38%	2.54%



Loan Related Provisions held as on September 30, 2022

- Specific provision of ₹ 3,913 crs for non-performing accounts(towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard contingent provisions of ₹ 2,653 crs surplus outside PCR
- Standard asset provisions of ₹ 1,155 crs other than contingent provisions
- Provision Coverage Ratio at 72% and total loan related provisions at 140% of GNPA
- Loan related provisions of ₹ 7,791 crs are 3.0% of the loans



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team

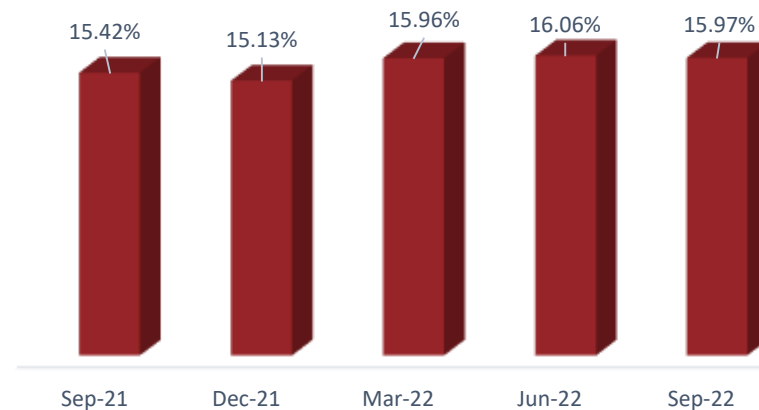


Healthy Capital Adequacy

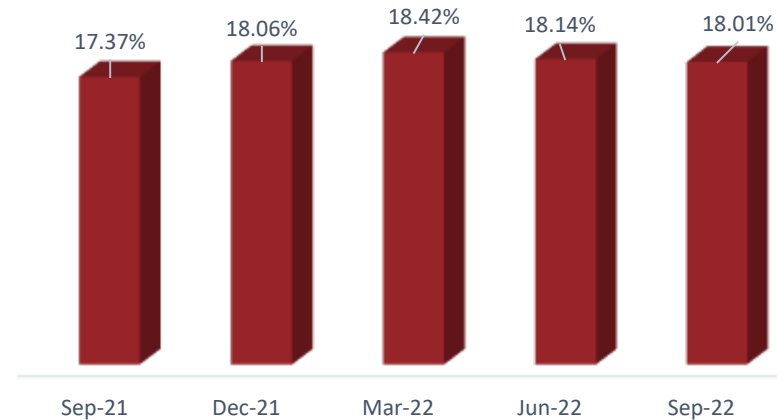
Capital Adequacy

₹In crs	30 Sep 22	30 Jun 22
Credit Risk, CVA and UFCE	2,65,073	2,56,767
Market Risk	8,372	8,325
Operational Risk	38,026	38,026
Total Risk Weighted Assets	3,11,471	3,03,118
Core Equity Tier 1 Capital Funds	49,727	48,666
Additional Tier 1 Capital Funds	1,490	1,490
Tier 2 Capital Funds	4,887	4,826
Total Capital Funds	56,104	54,982
CRAR	18.01%	18.14%
CET1	15.97%	16.06%
Tier 1	16.44%	16.55%
Tier 2	1.57%	1.59%

CET1 Ratio (%)

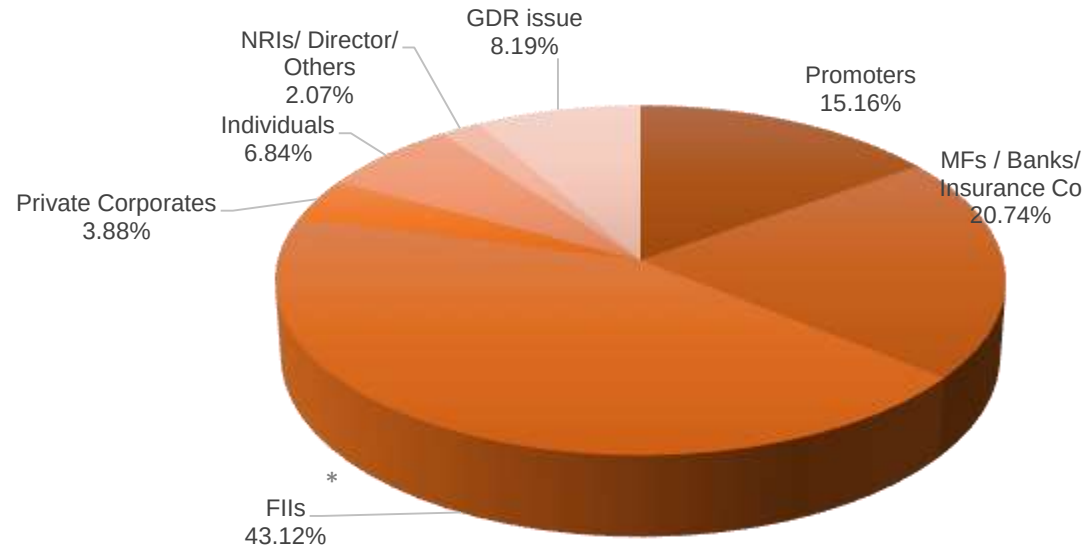


CRAR (%)



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



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



Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence



~33 mn
Customer Base



~1,33,000
Villages Covered



6,103
Group Network

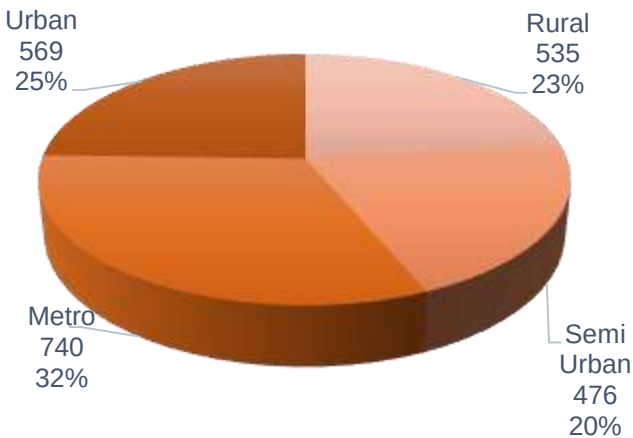


2,807
ATMs

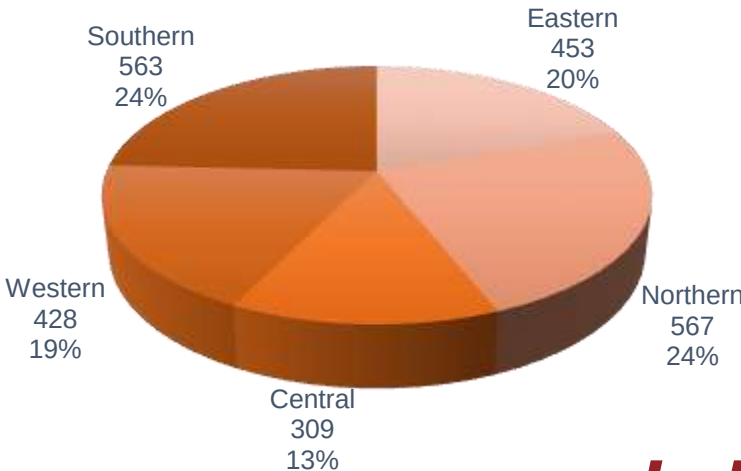
Strengthening Distribution Infrastructure

Particulars	Sep 30, 2021	Dec 31, 2021	Mar 31, 2021	Jun 30, 2022	Sep 30, 2022
Branches/Banking Outlets	2,015	2,103	2,265	2,286	2,320
BFIL Branches	2,665	2,778	2,795	2,836	2,978
Vehicle Finance Marketing Outlets (IMFS)	827	825	816	817	805
ATMs	2,886	2,861	2,767	2,783	2,807

Geographical Breakdown of Branches



Regional Breakdown of Branches



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



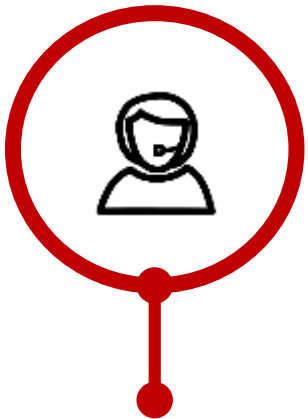
ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



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

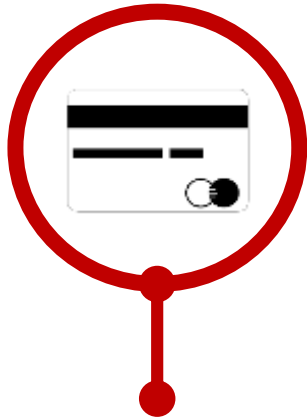


1.2L+ Clients on-boarded using VKYC every month

98% of savings accounts opened digitally

32% of savings accounts digitally unassisted*

35% of fixed deposits digitally unassisted*



92% of Cards sourced digitally

57% of personal loans opened digitally

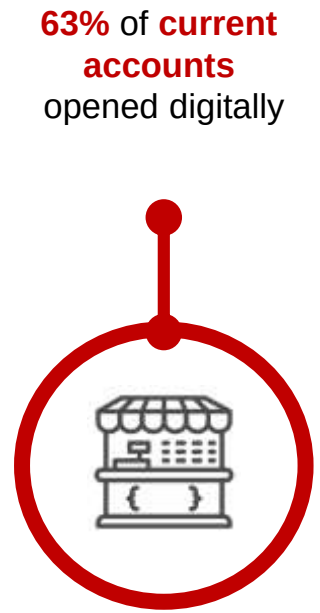
46% of Small Business Banking (upto 2 Cr exposure) business sourced digitally



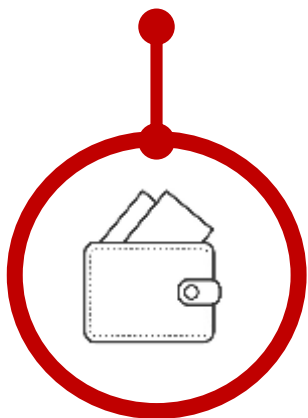
98% of mutual funds sourced digitally

100% of life insurance sourced digitally

83% of non life insurance sourced digitally



63% of current accounts opened digitally



61% of Retail Forex digital via indusforex



*Digital Unassisted refers to customer initiated and self service led % from retail customers (excluding clients of Bharat Financial and Vehicle Finance Division)

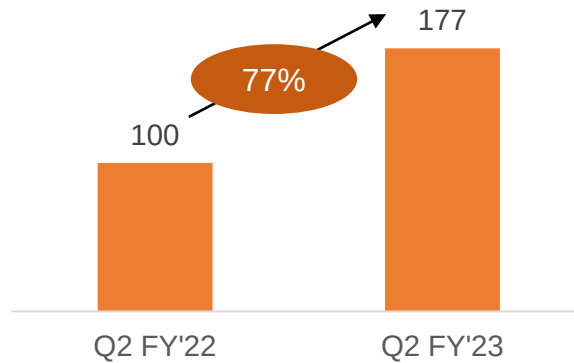


Focusing on building sustainable, profitable digital unassisted (Customer Do It Yourself led) business models

INDIVIDUAL

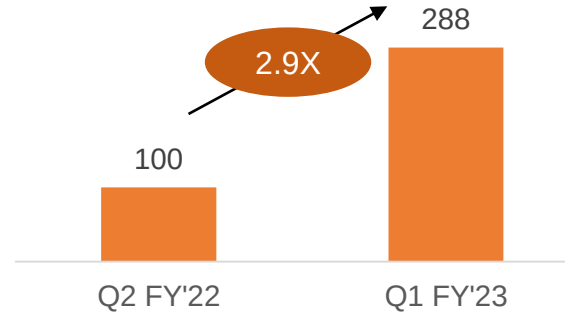
Digitally Acquired Savings Accounts

Indexed DIY Volume – Savings Account



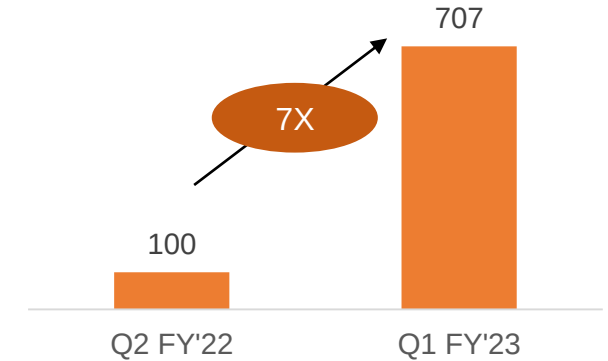
Indus eASYCREDIT Digitally Acquired Personal Loans

Indexed DIY Volume – Personal Loans



Indus eASYCREDIT Digitally Acquired Credit Cards

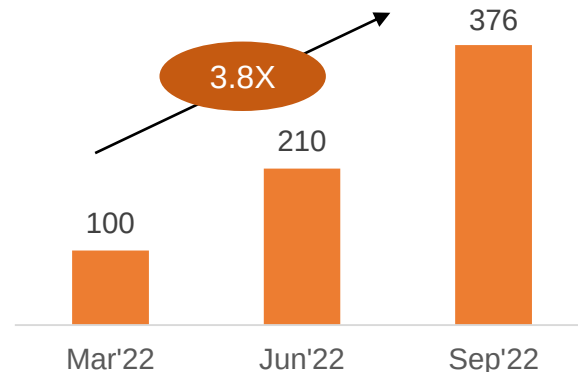
Indexed DIY Volume – Credit Cards



MSME

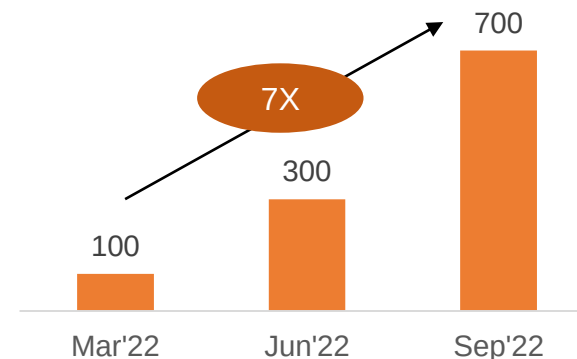
Digitally Acquired Current Accounts

Indexed DIY Volume – Current Account



Indus eASYCREDIT Digitally Acquired Business Loans

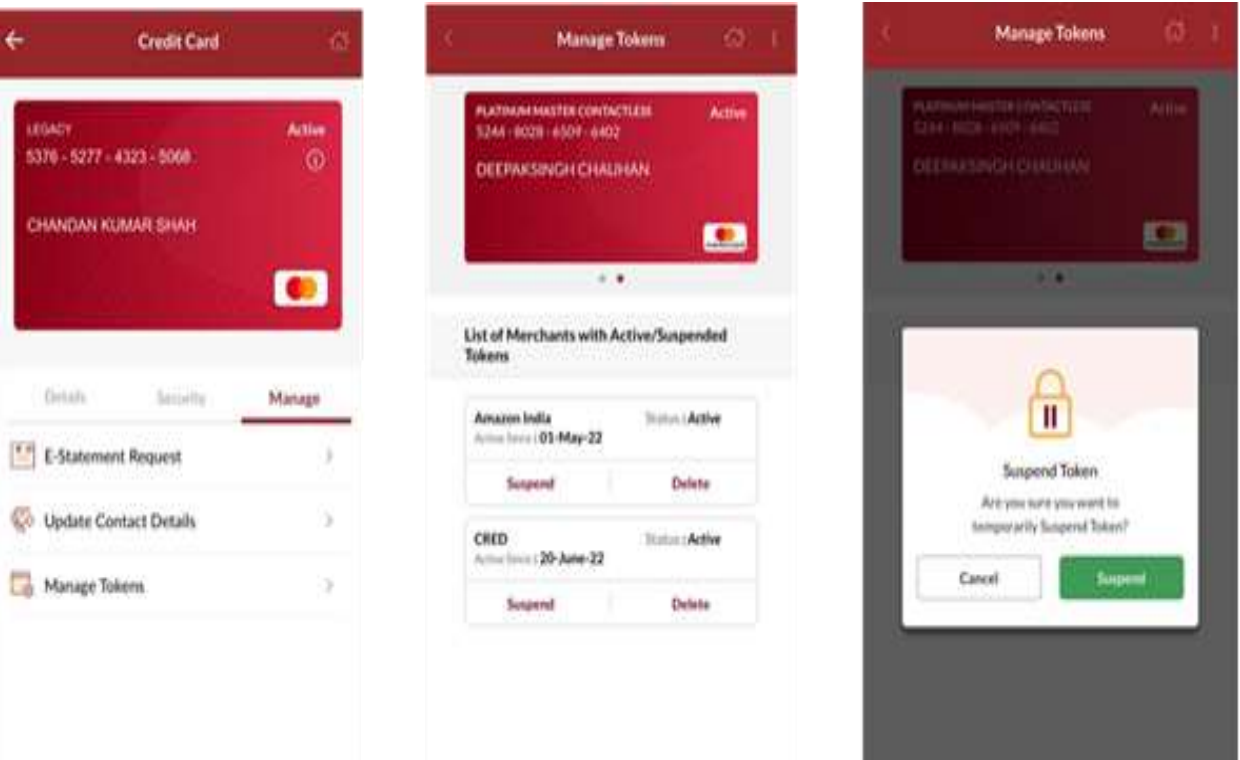
Indexed DIY Volume – Business Loans



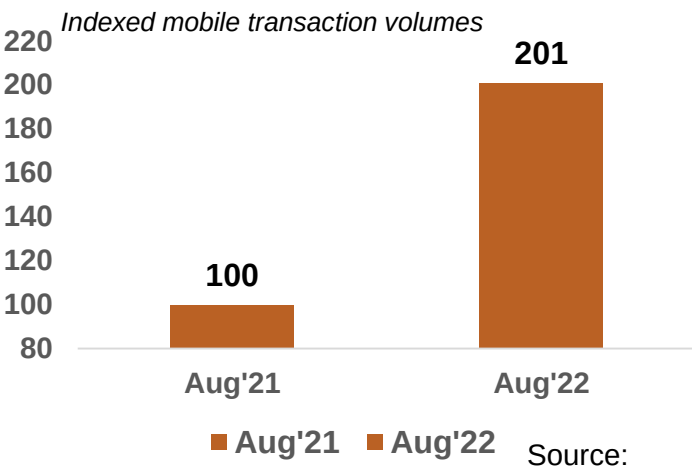
IndusMobile: Went live with tokenization and MAU and transactions continue to grow

Live with tokenization on mobile app. Customers can:

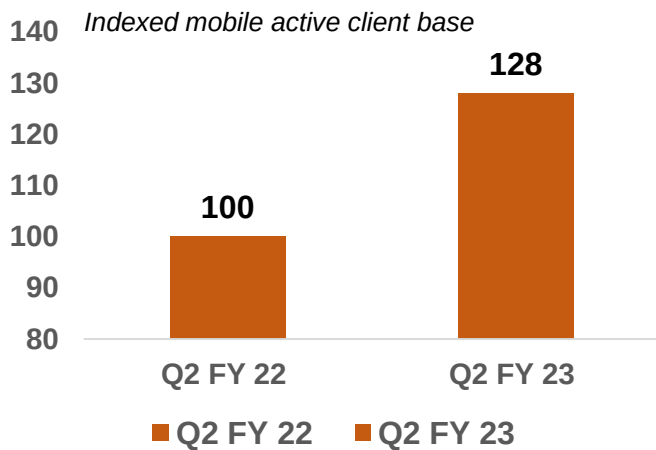
- View existing tokens
- Suspend existing token
- Delete existing token
- Resume suspended token



IBL Mobile+UPI transaction volumes increased ~2X



IndusMobile monthly active users up 28% YoY



70%
of Bank's
service requests*
processed
straight through
digitally via
channels as self
service

93%
of Bank's
transactions
are **digital**

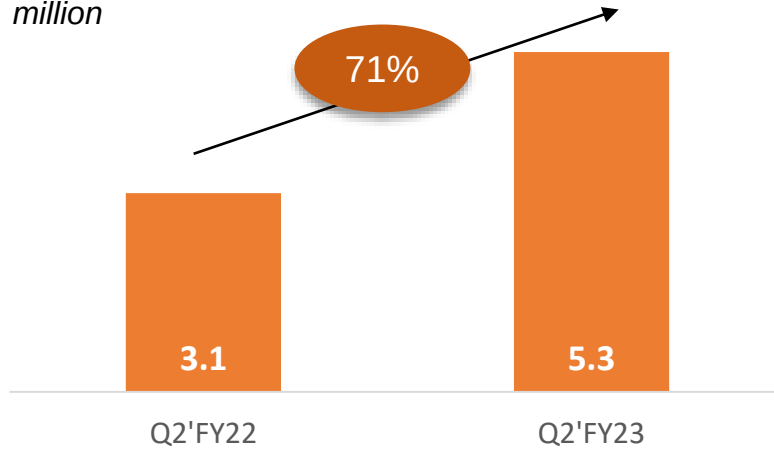
*Service Requests include account maintenance requests such as adhoc statements, PIN set / reset, card hotlisting, updation of address, email ID, etc. Requests processed digitally via channels excludes requests originated on Branch / ATM / Contact Centre and includes only self service

Whatsapp Banking & Chatbots

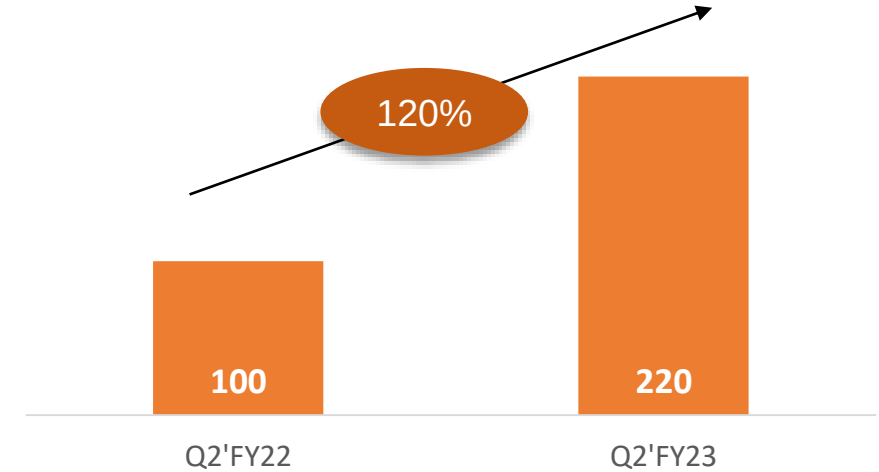


Whatsapp Banking: Registered Base of 5.3 Mn - up 71% YoY

million

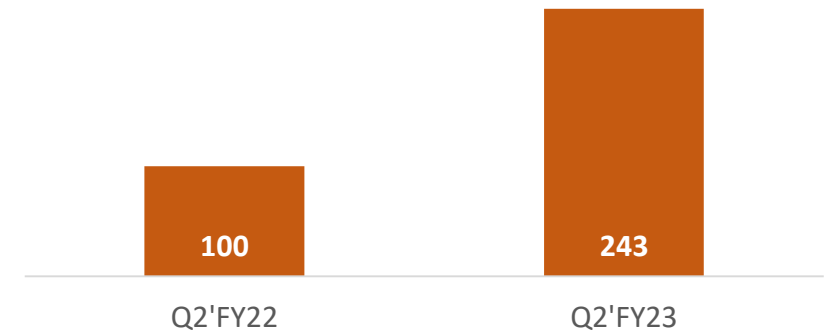


Chatbots: Monthly active users up 120% YoY



Total Utterances increased by ~ 2.5X

Indexed utterances



IndusInd Bank

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



Sustainability: Core to Bank's PC 5 Strategy

Outlined a comprehensive ESG Strategy in 2022 integrating ESG with Business, Operations, Risk & Products

Business

- ❖ Enhanced exposure to ESG positive sectors
- ❖ ESG sector development
- ❖ Explore partnerships with key industry players and DFIs for Climate Finance

Operations

- ❖ Governance & Policies
- ❖ Monitor & Reduce Bank's GHG intensity
- ❖ Sustainable Procurement policy
- ❖ Greening IBL branches
- ❖ Carbon Neutrality

Products

- ❖ Sustainable banking products launch across Business Units
 - ❖ Launched: Green Fixed Deposits, EV Finance program
 - ❖ Launches under way: Sustainable Agri program, Platform for Women Entrepreneurs, Roof Top solar loans
- ❖ Risk sharing & Blended Finance products

Risk

- ❖ Board approved Environment and Social Management System (ESMS)
- ❖ Integration of ESG Risk Assessment with Credit Risk Assessment process
- ❖ Monitor and manage bank's exposure to High ESG Risk industries



Select ESG initiatives for FY23

Planning for Carbon
Neutrality by 2032

Increase exposure to Green
& Climate Finance to 3.5%
of book from the current
3.26%*

Increase share of Climate &
Social Finance to 45% in
next 2 years from current
43%*

Diversity & Inclusion:
Increase women
participation in workforce to
22%

Reduce Bank's carbon
emissions by 20% over the
new baseline in FY23

Support tree plantation, rain
water harvesting structure
and solar solutions

Launch ESG Theme Products

- Women Entrepreneurship - Focus in Retail Banking
- Finance for Water Sector - SME & Corporate Bank
- EV Car Finance – Vehicle finance
- Solar Rooftop Finance – Personal Loan

*Assurance Certification Underway

We are winning at What Really Matters

IndusInd Bank is
proud to be the
'Best Bank for ESG – India'
at Asia Money Best
Bank Awards



Accorded '**Market leaders in ESG**'
status by Euromoney for FY 2022

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



Heathy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



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, Payments & Settlement Systems, Human Resource & 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. Pradeep Udhas	Non-Executive Independent Director	Finance, Information Technology and Business Management.	Currently senior advisor to KPMG India Chairman and CEO. Previously, Senior Partner at KPMG India, which he co-founded 27 years ago. Held various senior positions including Global roles in KPMG
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. Sanjeev Anand	Head - Corporate, Commercial, Rural & Inclusive Banking	29+	Head - Commercial Banking, ABN AMRO Bank (India)
Mr. Bijayananda Pattanayak	Head - Gems & Jewellery	35+	Managing Director and Member, Global Management Team IDGJ of ABN AMRO
Mr. A. G. Sriram	Head - Consumer Finance	29+	Multiple roles across Credit, Operations and Sales including leading Construction and Commercial Vehicle Segment.
Mr. Soumitra Sen	Head - Consumer Banking & Marketing	30+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
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. Siddharth Banerjee	Head - Global Markets and FIG	25+	Various position at HSBC, Deutsche Bank, HDFC Bank, ABN AMRO NV, and ANZ Bank
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
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. Ramaswamy Meyyappan	Chief Risk Officer	28+	Chief Risk Officer at JP Morgan Chase Bank NA, Mumbai
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. 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
Mrs. Charu Sachdeva Mathur	Head- Digital Banking & Strategy (Existing Business)	15+	Financial services and telecom advisory at Boston Consultancy Group (BCG)
Ms. Roopa Satish	Head - Portfolio Management & CSR	28+	Head - Mid Markets (Western Region), ABN AMRO Bank (India)
Mr. Jyoti Prasad Ratho	Head - Inspection & Audit	32+	Was associated with YES Bank as Senior Group President & Country Head - Internal Audit.. Managed multiple roles in area of Audit & Governance, Risk and Controls.



Accolades

ET CX AWARD 2022



IndusInd Bank was recognized as **one of the most customer centric brand** and was awarded **at the 3rd Edition of ET CX Summit 2022**

‘Governance Now 5th India BFSI Conclave & Awards’



IndusInd Bank awarded by **‘Governance Now’** under the category – **‘SME Connect’** for initiating **‘Indus Credit for Business’**.

The Asset Triple Asian Awards 2022



IndusInd Bank awarded **Best SCF Solution** for various clients at **The Asset Triple Asian Awards 2022**

MeitY - Digidhan Dashboard for Digital Payments

MeitY has ranked IndusInd Bank **#1 amongst Private Banks for FY22** on its **Digidhan Dashboard for Digital Payments**

Campaigns/Announcements

Launch of #BankOnHappiness Festive campaign – Debit and Credit cards

DEBIT CARD



CREDIT CARD



LOANS



CONSUMER LOANS	
PERSONAL LOAN Loans up to ₹50 Lacs	CREDIT CARD Lifetime Free Credit Card*
KISAN CREDIT CARD Attractive Loan Pricing	GOLD LOAN No CIBIL, up to ₹20 Lacs
NEW CAR LOAN Up to 100% Finance	HOME LOAN Tenure up to 30 years
PRE-OWNED CAR LOAN Up to 100% Finance	2 WHEELER LOAN Up to 100% Finance

COMMERCIAL LOANS	
HEALTHCARE FINANCE Fast & Easy Approval	BUSINESS LOAN/ MERCHANT OVERDRAFT Advanced Loans up to ₹50 Lacs
LOAN AGAINST PROPERTY Loans up to ₹10 Cr.	LOAN AGAINST SECURITY Overdraft Facility up to ₹50 Cr.

- To commemorate the festive season, IndusInd Bank recently launched its offers campaign, #BankOnHappiness.
- The campaign brings to the Bank's customers, a gamut of offers on a wide variety of brands. This basket of benefits comprising of discounts and cashbacks can be availed through usage of the Bank's credit and debit cards. The campaign theme has also been extended to loan products and other business segments of the Bank.

Disclaimer

This presentation has been prepared by IndusInd Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

