IndusInd Bank – Analyst Day

Presentation-1
Bank’s Strategy
1. Backdrop of the Bank’s Strategy
2. Building Blocks in Place
3. Focused on Sustainable Growth
Backdrop of the Bank’s Strategy

Building Blocks in Place

Focused on Sustainable Growth
Management Beliefs Driving Our Strategy

Business Philosophy
- Universal Banking Approach
- Domains Deliver Strong Risk Adjusted Returns

Approach towards Customers
- Branch and Digital to Co-exist and Complement Each Other
- Client Engagement as per Client’s Convenience

Technology
- Infrastructure to Support Scale, Security and Reliability benchmarked to new age digital players
- Provide ability to deliver frictionless hyper personalized client experience

Governance
- Quality of Earning More Important than Quantity of Earnings
- Sustainability at the Core of Doing Business
IndusInd Bank: A Differentiated Franchise

- **Diversified Loan Book with Domain Expertise** in Livelihood Loans
- **Robust Liability Franchise**
- **Strong Product Groups**
- **Disproportionately Large Distribution Network with Deep Rural Presence**
- **Customer Centric Future Ready Digital 2.0 Strategy**
- **Experienced Management Team**
The Bank has Delivered Scale with Profitability over the Years

### Loan Book (Rs.cr)

<table>
<thead>
<tr>
<th>Year</th>
<th>Loan Book (Rs.cr)</th>
<th>CAGR</th>
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</thead>
<tbody>
<tr>
<td>FY08</td>
<td>12,795</td>
<td></td>
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<tr>
<td>FY09</td>
<td>180</td>
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<tr>
<td>FY10</td>
<td>2,39,052</td>
<td>23%</td>
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<tr>
<td>FY11</td>
<td>2265</td>
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<tr>
<td>FY12</td>
<td>2,869</td>
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<tr>
<td>FY13</td>
<td>33,582</td>
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<td>FY14</td>
<td>407</td>
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<td>FY15</td>
<td>428</td>
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<td>FY16</td>
<td>481</td>
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<td>FY17</td>
<td>504</td>
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<td>FY18</td>
<td>520</td>
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<td>FY19</td>
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<td>FY20</td>
<td>555</td>
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<td>FY21</td>
<td>576</td>
<td></td>
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<tr>
<td>FY22</td>
<td>602</td>
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</tbody>
</table>

### Deposits (Rs.cr)

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits (Rs.cr)</th>
<th>CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY08</td>
<td>19,037</td>
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<td>FY09</td>
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<td>FY11</td>
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<td>FY12</td>
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<td>FY21</td>
<td>602</td>
<td></td>
</tr>
<tr>
<td>FY22</td>
<td>674</td>
<td></td>
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</table>
The Bank, However, Faced a Few Internal and External Challenges During the Last 2 Years

Concerns on potential Corporate slippages and chunky exposures

Government Deposit Outflows

Covid-19 outbreak and impact on ‘high touch’ businesses such as Vehicle Finance & MFI

Adequacy of capital and provisions to see through volatility

Management transition amidst these challenges

Profit After Tax (Rs.cr)

Provisions (Rs.cr)
The Bank Responded with Recalibration of Strategy Towards ‘Scale with Sustainability’

Planning Cycle 5 (2020–23)

Strategy

Scale with Sustainability

Leapfrog Digital Banking

Fortifying Liabilities

Scaling up Domains of Expertise

Investing in New Growth Engines

Conservative & Robust Practices
With Strategic Priorities as

1. Retail Liabilities Surge
2. Fine-tuning Corporate Bank Approach
3. Holistic Rural Banking
4. Scaling up Domains
5. New Growth Boosters
6. Digitization & Sustainability
7. Underpinned by
And Well Defined Sustainability Metrics

- **Credit to Deposit Ratio**: <95%
- **Certificates of Deposits**: 5%-10%
- **Retail LCR Deposits**: 45%-50%
- **Unsecured Retail**: <5%
- **PCR**: >65%
- **Lower Non-Funded to Funded Ratio**
Resulting in Planning Cycle 5 (2020–23)

- Loan Growth: 15% - 18%*
- CASA Ratio: > 40%
- Revenue Growth: Exceed Balance Sheet Growth
- PPOP / Loans: > 5%
- Branch Network: 2,500
- Customer Base: Double to >45mn

* For FY22-FY23
1. Backdrop of the Bank’s Strategy

2. Building Blocks in Place

3. Focused on Sustainable Growth
Laying Foundation for Growth

1. Fortified Liability Franchise
2. Fine-tuned Corporate Bank Approach
3. Domains Outperformed Industry
4. Maintained Healthy Operating Margins & Improved Stressed Coverage
5. Continued Investment in Growth Boosters
6. Strengthened Leadership & Talent Base
7. Reinforced Risk Management Framework
8. Bolstered Support Functions
Forfeited Liability Franchise with Focus on Retailisation of Deposits

Robust Deposit Growth Driven by Retail & CASA

~87% of incremental deposits from retail & CASA (Rs.cr)

<table>
<thead>
<tr>
<th>Deposits (Mar-20)</th>
<th>Retail LCR Deposits</th>
<th>CASA*</th>
<th>Others</th>
<th>Deposits (Mar-22)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,02,026</td>
<td>57,922</td>
<td>22,082</td>
<td>11,655</td>
<td>2,93,585</td>
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*excludes CASA considered as part of Retail LCR Deposits

21% 2yr CAGR

Ramped up Client Acquisition

NTB CASA & Retail TD Acquisition (#)

<table>
<thead>
<tr>
<th></th>
<th>Q4FY20</th>
<th>Q4FY21</th>
<th>Q4FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100</td>
<td>289</td>
<td>396</td>
</tr>
</tbody>
</table>

Indexed to Q4FY20

Continue Investment in Distribution Network

Narrowing Differential with Large Peers

<table>
<thead>
<tr>
<th></th>
<th>Mar-20</th>
<th>Mar-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,911</td>
<td>2,015</td>
<td>2,265</td>
</tr>
</tbody>
</table>

Scaled up New Initiatives (Rs.cr)

<table>
<thead>
<tr>
<th></th>
<th>Mar-20</th>
<th>Mar-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affluent</td>
<td>23,175</td>
<td>35,000</td>
<td>26,801</td>
</tr>
<tr>
<td>NRI</td>
<td>19,506</td>
<td>16%</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>3%</td>
<td>3%</td>
<td></td>
</tr>
</tbody>
</table>

Cost of Deposits at Lowest Levels (%)

<table>
<thead>
<tr>
<th></th>
<th>Q4FY19</th>
<th>Q4FY20</th>
<th>Q4FY21</th>
<th>Q4FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6.8%</td>
<td>6.1%</td>
<td>5.0%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

Reduced Dependency on Certificate of Deposits

<table>
<thead>
<tr>
<th></th>
<th>Mar-20</th>
<th>Mar-21</th>
<th>Mar-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>CD % of Deposits</td>
<td>16%</td>
<td>3%</td>
<td>3%</td>
</tr>
</tbody>
</table>
Fine Tuned Corporate Bank Franchise with Focus on Building Granular Low Risk Portfolio

1. Loan book orientation towards higher rated granular portfolio
2. Portfolio rebalancing done with significant reduction in chunky exposures
3. Building Specialization with re-orientation of coverage groups
4. Robust portfolio monitoring with focus on sharpening overall RORWA
5. Fee Income focused on annuity streams

Corporate Book: No New Surprises

Corporate Loan Growth – YoY%
**Domains Outperformed Industry Amidst Macro Challenges**

- No Restructuring
- No NPA
- No SMA2

### Vehicle Finance

<table>
<thead>
<tr>
<th>Category</th>
<th>30 DPD (%)</th>
<th>60 DPD (%)</th>
<th>90 DPD (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CV</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>CE</td>
<td>100</td>
<td>26</td>
<td>28</td>
</tr>
<tr>
<td>PV</td>
<td>100</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Tractor</td>
<td>100</td>
<td>89</td>
<td>85</td>
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</tbody>
</table>

Indexed to 100

### Micro Finance

<table>
<thead>
<tr>
<th>Category</th>
<th>30 DPD (%)</th>
<th>60 DPD (%)</th>
<th>90 DPD (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry</td>
<td>100</td>
<td>73</td>
<td>68</td>
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<tr>
<td>IBL</td>
<td>100</td>
<td>73</td>
<td>50</td>
</tr>
</tbody>
</table>

Indexed to 100

### Gems & Jewellery

- No Restructuring
- No NPA
- No SMA2

DPD percentages averaged for the period of Jun-20 to Mar-22
Maintained Healthy Operating Margins & Improved Stressed Coverage

Stable NIMs Aided by CoD Reduction

Granular Fee Mix

Range-bound Cost to Income Ratio

Maintained Amongst the Industry Best PPOP Margin

Healthy Provision Coverage Ratio

With Significant Contingent Provisions

Total Loan Related Provisions @152% of GNPA @3.5% of loans
Continue Investment in New Initiatives to Boost Growth

**Holistic Rural Banking**
- Rural Focused Loans
  - Tractor: 17% of Loans, 30% CAGR
  - KCC: 19% of Loans
  - BFIL: 20% of Loans
  - Agri Business Group: 18% CAGR

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

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

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

**Affordable Housing (Rs cr)**
- FY20: 1,313
  - FY21: 1,790
  - FY22: 1,974
  - 23% CAGR

**Merchant Advances – BFIL (Rs.cr)**
- FY20: 10
  - FY21: 376
  - FY22: 1,943
Strengthened Leadership and Talent Base

Continue to Strengthen Human Capital

1. Smooth succession planning across leadership positions

2. Reorganised Corporate Banking Unit with Lateral Hiring and Internal Reallocations

3. Carved out dedicated Digital Banking Unit with focus on attracting best talent

4. Fortified Assurance Functions

5. Strengthened Staff Accountability; Re-aligned with Compensation

Organisation Structure

MD & CEO

Deputy CEO

• Product Groups

Business Groups

• CCBG, Rural & Inclusive Banking
• Consumer Finance Division
• Microfinance
• Gems & Jewelry
• Consumer Banking
• Affluent & International Banking
• Wealth & Para Banking

Digital Bank

• Credit & Risk
• Finance
• Technology
• Operations
• SDG
• Human Resources
• IR & Strategy
• Other Support functions

Support Services

Governance & Social

• Inspection & Audit
• Compliance
• Vigilance
• Portfolio Management & Sustainability

Audit Committee of Board (ACB)
Reinforced Risk Management Framework Incorporating Past Learnings & Evolving Macro Environment

1. Reduced corporate exposure Concentration; Increased focus on granular high rated working capital loans
2. Conservative Capping of Sensitive Sector Exposures; Tightened overall Concentration Exposure norms
3. Enhanced usage of Data for Risk analytics; Enriched Early Warning Signal (EWS) with AI based set of algorithms
4. Updated policies & risk models in line with evolving macro environment & learnings from past
5. Launched Digital Policy Management Module ensuring timely review & update of policies across the business units
**IT Strategic Priorities Aligned to Bank’s Strategic Objectives**

**Building Highly Scalable and Performance oriented environment**
- Enhancing Core Banking System Architecture
- Hybrid Cloud & Infrastructure as a Service model
- On-Premise Software Defined Data Center
- Auto Scalable applications using modularization

**Top Class IT Security & Risk Management**
- Embedded end-to-end security architecture
- Strict adherence with data related compliances & standards
- Holistic cyber security & threat detection
- Risk Engine using AI and machine learning techniques to profile the end user behavior

**Customer Experience is at Centerpiece of our initiatives**
- Future ready enterprise solution CRM NEXT
- End-to-end paperless, presence-less, cashless real-time journeys for PL & CC (Straight-Through-Processing)
- Banking on WhatsApp & Alexa with Natural Language Processing

**Enhancing Convenience via Product Innovation**
- Unified Cash, Payment and Trade Portal
- Enterprise Payments Hub moving entire real time payments stack to a cloud based environment
- UPI based retail product offering
- Cloud based platform for simplified open banking
- First bank to be certified on Account Aggregator (AA)
Multiple HR Initiatives for Enhanced Employee Experience & Engagement

HR Mobile App: One Stop Solution for all Employee needs

Curated and Rolled out Multiple Activities and Programs for Women Employees under ELEVAT

Gamified Learning Modules

AI based Chat Bot with 24x7 Support
Overall in Last 2 Years, We have moved towards Improving Sustainability of Organisation

- **Credit to Deposit Ratio**
  - FY20: <95%
  - FY21: 89%
  - FY22: 91%

- **Certificates of Deposits**
  - FY20: 5%
  - FY21: 10%
  - FY22: 10%

- **Retail LCR Deposits**
  - FY20: 45%
  - FY21: 50%
  - FY22: 50%

- **Unsecured Retail**
  - FY20: <5%
  - FY21: 4%
  - FY22: 3%

- **PCR**
  - FY20: >65%
  - FY21: 65%
  - FY22: 65%

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

- **CRAR**
  - FY20: 15.04%
  - FY21: 17.38%
  - FY22: 18.42%

- **Lower Non-Funded to Funded Ratio**
  - FY20: 16%
  - FY21: 3%
  - FY22: 3%

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

- **Unsecured Retail**
  - FY20: 4.3%
  - FY21: 4.1%
  - FY22: 3.8%

- **PCR**
  - FY20: 63%
  - FY21: 75%
  - FY22: 72%

- **CRAR**
  - FY20: 3.15x
  - FY21: 2.34x
  - FY22: 2.30x
1. Backdrop of the Bank’s Strategy
2. Building Blocks in Place
3. Focused on Sustainable Growth
Themes for the Coming Years: Growth with Sustainability

1. Loan growth acceleration
2. Deposit mobilization to continue apace
3. Leapfrogging Digital 2.0
4. New Growth Boosters
5. Becoming Employer of Choice
6. Sustainable Banking
Acceleration in Loan Growth Led by Areas of Domain Expertise

Steadily Pivoting towards Loan Growth

Vehicle Finance Loan Book (Rs.’000cr)

MFI Loan Book (Rs.’000cr)

Corporate Loan Book (Rs.’000cr)

Non-Vehicle Retail Loan Book (Rs.’000cr)

All Businesses are Poised for Loan Growth Acceleration

Domains Poised for Loan Growth with Cyclical Recovery

Growing Corporate Book under Revised Risk Framework

Scaling up Sub-scale Businesses
Deposit Mobilization to Continue Apace; Multiple Initiatives in Place

Multipronged Strategy in Place with Data Intelligence Driven Client Engagement Approach

1. Strengthening the Core Business
   - Branch Network Expansion
   - Market Share Gain in Home Markets
   - SKY (Digital) Branches to boost productivity
   - Leveraging Inter BU Synergies

2. Continue Scaling New Initiatives
   - Affluent Banking
   - NRI Banking
   - SME Banking/Business Owner Segment
   - Rural Banking

3. Invest to Boost Growth
   - Merchant Acquisition (Digitally enabled offering for enterprise merchants)
   - Agency Business
   - Digital initiatives focused on individuals, SMEs etc.

Best-in-Class Experience at “PIONEER” Branches

Doorstop Banking with Bharat Money Stores across 7,000+ villages

IndusInd Bank
Leapfrogging Digital 2.0

Digital 2.0 Strategy to drive 3 main objectives across business lines

1. Build Enriched Digital Value Proposition Stacks
2. Build new digital business models
3. Transform existing lines of businesses

Continued Execution on Our Digital 2.0 Initiatives

Launched in FY22
1. Easy credit for unsecured retail loans
2. Easy Credit for Business
3. Merchant solutions app
4. Differentiated payments & finance solution for individuals

Work in Progress
5. SME Digital Offering
Scaling-up New Growth Boosters

Scaling Up Existing Initiatives…

- **Affluent Banking**
  - Pioneer” offering well accepted in the market
  - Product & customer segment expansion to boost growth

- **NRI Banking**
  - Ramping-up NR branches, international presence
  - End to end digital offerings

- **Tractor Finance**
  - Continue dominance with market leadership
  - New market expansion

- **Affordable Housing**
  - Leveraging vehicle finance distribution network
  - Geography focused policies to capitalize on demand

- **MSME**
  - Full stack digital offerings across spectrum
  - Launch of new product & programs for small businesses

- **Merchant Acquisition**
  - Diversifying BFIL asset Book
  - Doorstep banking solutions micro retailers generating daily cash-flows

...Adding New Boosters

- **Home Loans**

- **Investment Banking**

- **Para Banking**
Becoming Employer of Choice

Work

Work Environment
1. Recognition & Autonomy
2. Work environment – quality infrastructure
3. Continuous evaluation and feed-forward

Opportunities

Advancement
1. Continuous learning at work
2. Career development
3. Role advancement (horizontal / lateral)
4. Fast-track careers for Hi-PO’s

Rewards

Pay & Benefits
1. Market-linked compensation
2. Increments and promotion: linked to role and job-size
3. Fair and Transparent
4. Timeliness

Culture

Affiliation
1. Pride & Trust
2. Collaboration & team spirit
3. Social responsibility
4. Open-door and meritocracy

WORC @ INDUSIND BANK
Sustainable Banking: Integrating ESG with Business, Risk & Operations

2022 Highlights

- Integration of ESG Risk with Credit Risk
- Launch of ESG Theme Products
  - Green Fixed Deposit
  - Risk Sharing with Multilateral Agencies
  - NR Home Coming with Akshay Patra Foundation
- GHG Intensity down from 3.8 to 3.1 MT of CO2e / Rs crore revenue in 2 years
- Growth in Climate Finance book from 2.85% to 3.26% of Bank's book*
- Only Indian Bank to be included in Dow Jones Sustainability Year Book
- Highest rating amongst Indian Banks in Refinitiv ESG Rankings

2023 New Initiatives

- Carbon Neutrality by 2032
- Embed ESG targets in KPIs of Top Management & Business Heads
- Launch ESG Theme Products
  - Women Entrepreneurship - Focus in Retail Banking
  - Finance for Water Sector - SME
  - EV Car Finance – Vehicle finance
- Diversity & Inclusion

*Assurance Certification Underway
We are thus Committed to the PC-5 Ambitions

Planning Cycle 5 (2020–23)

Resulting in

- Loan Growth
- CASA Ratio
- Revenue Growth
- PPOP / Loans
- Branch Network
- Customer Base

Exceed Balance Sheet Growth

- > 40%
- > 5%
- 2,500
- Double to >45mn

* For FY22-FY23
A Peep Into Potential “Planning Cycle 6”

Domains to Contribute >50% of Loans

Addition of a New Domain

Surge in Client Acquisition

Consistent Gain in Market Shares

Scale up of New Initiatives

“Sustainability” at the Core

Para Banking

Digital 2.0, SME, Home Loans, Private Banking

Asset Management, Retail Broking, Insurance

Green Ops / Lending, Employer of Choice, Governance

Traditional + Digital >4 mn per year

Vehicles, MFI, SME, Cards, Deposits
A Peep Into Potential “Planning Cycle 6”

Tentative Indicators

Resulting in

- Loan Growth
- Loan Mix
- CASA Ratio
- PPOP / Loans
- Branch Network
- Customer Base

CAGR Ahead of PC-5

- 60%:40% Retail: Corporate
- > 45%
- > 5.5%
- > 3,000
- > 50mn
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