

IndusInd Bank

April 29, 2022

**National Stock Exchange of India Ltd. (Symbol: INDUSINDBK)
BSE Ltd. (Scrip Code: 532187)
India International Exchange (Scrip Code: 1100027)
Singapore Stock Exchange
Luxembourg Stock Exchange**

Madam/ Dear Sir,

Sub: Disclosure under Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), we enclose herewith the Investor Presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2022 ('Presentation'), for your ready reference.

In compliance with Regulation 46 of the Listing Regulations, kindly note that the said Presentation is also 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.

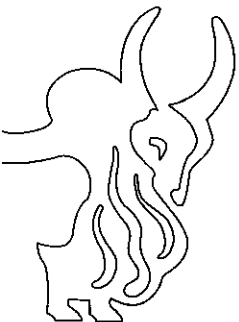
Thanking you.

Yours Sincerely,
For IndusInd Bank Ltd.



**Girish Koliyote
Company Secretary
ACS 14285**

Encl: a/a



Solitaire Corporate Park Office: IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri-Ghatkopar Link Road, Chakala, Andheri (E) Mumbai 400 093, India Tel: (0022) 02026341






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

Q4-FY22 | April 2022

IndusInd Bank at a Glance

	<p>5th Largest Private Bank with Disproportionately Large Distribution Network</p>	<p>₹2,39,052 crs Loans Diversified Across Products and Geographies</p> <p>₹ 2,93,349 crs Deposits</p>	<p>32 mn Customers Across Segments</p>	<p>5,876 Branches/Outlets PAN India Network</p>
	<p>Universal Banking Approach with Diversified Loan & Deposit Mix</p>	<p>54:46 Loan Mix Retail VS Wholesale</p>	<p>43% CASA Stable Low-cost Deposits</p>	<p>Innovative Digital Approach Overall Digital Transaction Mix at 92%</p>
	<p>Strong Domain Expertise Long Vintage across Cycles</p>	<p>Vehicle Finance 26% of the Loan Book</p>	<p>Micro Finance 13% of the Loan Book</p>	<p>Gems & Jewellery 4% of the Loan Book</p>
	<p>Robust Balance Sheet with Strong Capital Adequacy & Contingency Buffers</p>	<p>18.42% CRAR Tier 1: 16.80% Tier 2: 1.62%</p>	<p>127% Average LCR Well above regulatory requirement</p>	<p>72% PCR GNPA 2.27% NNPA 0.64%</p>
	<p>Strong Profitability amongst highest in the Industry</p>	<p>4.20% Net Interest Margin</p>	<p>42.59% Cost to Income</p>	<p>5.8% Operating Profit Margin to Loans</p>



Key Financial Highlights for Q4 FY22

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹2,39,052 crs ▲ 12% YoY ▲ 5% QoQ	₹2,93,349 crs ▲ 15% YoY ▲ 3% QoQ	₹1,25,333 crs ▲ 17% YoY ▲ 5% QoQ	₹1,68,017 crs ▲ 13% YoY ▲ 2% QoQ	₹4,01,967 crs ▲ 11% YoY ▲ 3% QoQ
Profit & Loss	Net Interest Income	Total Fee Income	Revenue	Operating Profit	Net Profit
	₹3,985 crs ▲ 13% YoY ▲ 5% QoQ	₹1,905 crs ▲ 7% YoY ▲ 2% QoQ	₹5,890 crs ▲ 11% YoY ▲ 4% QoQ	₹3,381 crs ▲ 8% YoY ▲ 2% QoQ	₹1,401 crs ▲ 51% YoY ▲ 13% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	4.20% ▲ 7 bps YoY ▲ 10bps QoQ	1.51% ▲ 42 bps YoY ▲ 17 bps QoQ	11.92% ▲ 303 bps YoY ▲ 104 bps QoQ	42.59% ▲ 146bps YoY ▲ 100bps QoQ	0.64% ▼ 5bps YoY ▼ 7bps QoQ



Balance Sheet

₹In crs	Q4FY22	Q4FY21	Y-o-Y (%)		Q3FY22	Q-o-Q (%)	
Capital & Liabilities							
Capital	775	773	-	▲	775	-	-
Reserves and Surplus	47,252	42,727	11%	▲	45,830	3%	▲
Deposits	2,93,349	2,55,870	15%	▲	2,84,484	3%	▲
Borrowings	47,323	51,323	(8%)	▼	45,669	4%	▲
Other Liabilities and Provisions	13,268	12,210	9%	▲	13,806	(4%)	▼
Total	4,01,967	3,62,903	11%	▲	3,90,564	3%	▲
Assets							
Cash and Balances with RBI	15,698	17,957	(13%)	▼	13,147	19%	▲
Balances with Banks	52,887	38,652	37%	▲	53,385	(1%)	▼
Investments	70,930	69,653	2%	▲	72,715	(2%)	▼
Advances	2,39,052	2,12,596	12%	▲	2,28,583	5%	▲
Fixed Assets	1,929	1,876	3%	▲	1,916	1%	▲
Other Assets	21,471	22,169	(3%)	▼	20,818	3%	▲
Total	4,01,967	3,62,903	11%	▲	3,90,564	3%	▲



Profit and Loss Account – Q4 FY22 & FY22

₹In crs	Q4FY22	Q4FY21	Y-o-Y (%)		Q3FY22	Q-o-Q (%)		FY22	FY21	Y-o-Y (%)	
Net Interest Income	3,985	3,535	13%	▲	3,793	5%	▲	15,000	13,528	11%	▲
Other Income	1,905	1,780	7%	▲	1,877	2%	▲	7,408	6,501	14%	▲
Total Income	5,890	5,315	11%	▲	5,670	4%	▲	22,408	20,029	12%	▲
Operating Expenses	2,509	2,186	15%	▲	2,358	6%	▲	9,311	8,157	14%	▲
Operating Profit	3,381	3,129	8%	▲	3,312	2%	▲	13,098	11,872	10%	▲
Provisions & Contingencies	1,464	1,866	-22%	▼	1,654	-12%	▼	6,665	7,943	-16%	▼
Profit before Tax	1,918	1,263	52%	▲	1,658	16%	▲	6,433	3,929	64%	▲
Provision for Tax	517	337	54%	▲	416	24%	▲	1,628	999	63%	▲
Profit after Tax	1,401	926	51%	▲	1,242	13%	▲	4,805	2,930	64%	▲



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



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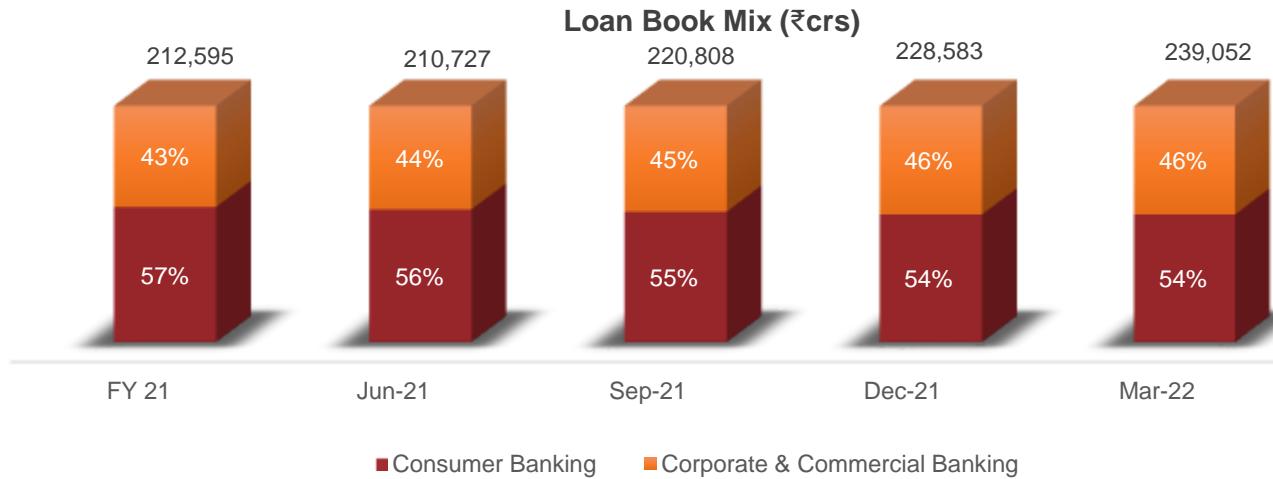
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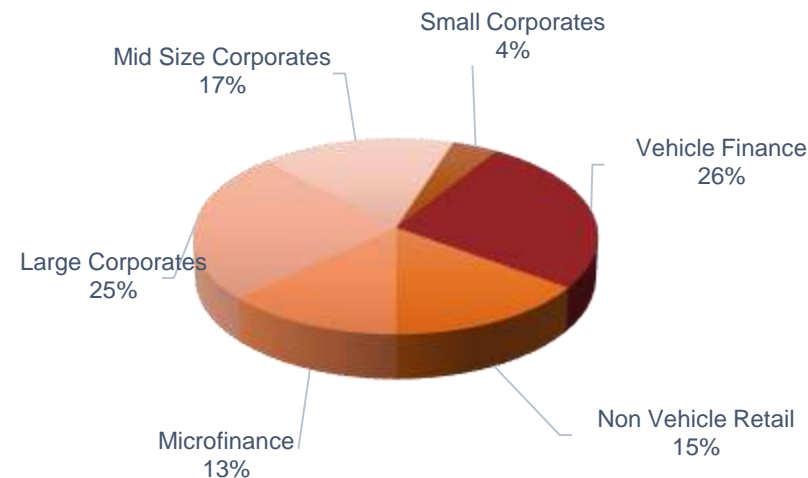
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Board and
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Well Diversified Loan Book across Consumer and Corporate Products



(₹crs)		
Corporate Banking*	Mar-22	%
Large Corporates	60,223	25%
Mid Corporates	40,322	17%
Small Corporates	8,918	4%
Total Advances	1,09,463	46%



(₹crs)		
Consumer Banking	Mar-22	%
Vehicle Finance	61,923	26%
Commercial Vehicle	23,209	10%
Utility Vehicle	6,172	3%
Small CV	3,044	1%
Two-Wheeler	4,468	2%
Car	8,392	4%
Tractor	7,907	3%
Equipment Financing	8,731	3%
Non-Vehicle Finance	37,053	15%
Business Banking	11,892	5%
Loan Against Property	8,817	4%
Credit Card	5,520	2%
BL, PL, AHL, Others	10,824	4%
Microfinance	30,612	13%
Total Advances	1,29,589	54%

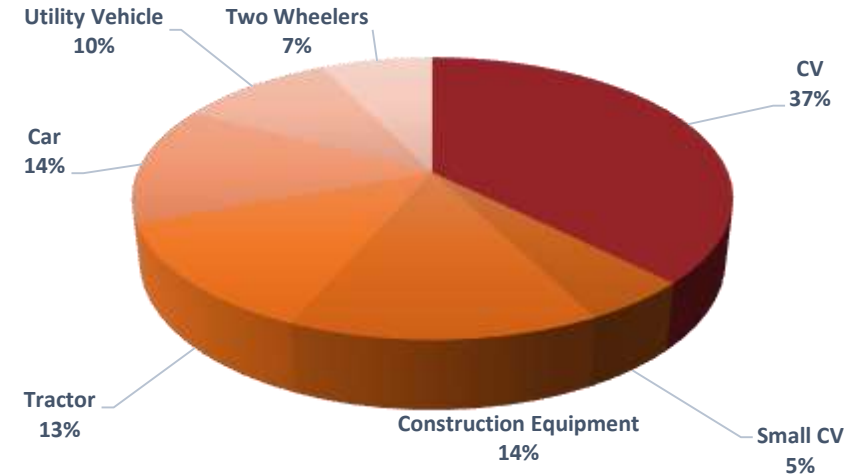
*Segments reorganized as per revised organization structure.

Vehicle Finance: Granular Portfolio Across Vehicle Categories

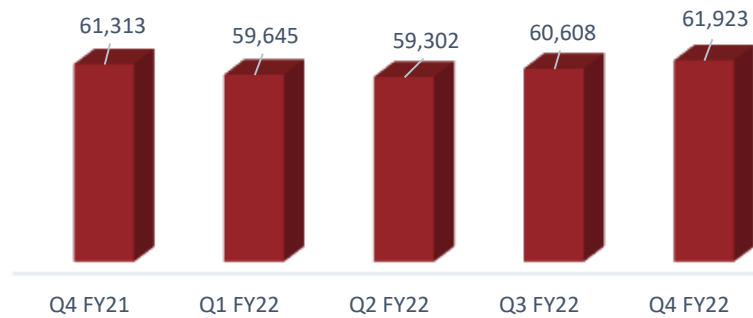
Overview of Vehicle Finance Division

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

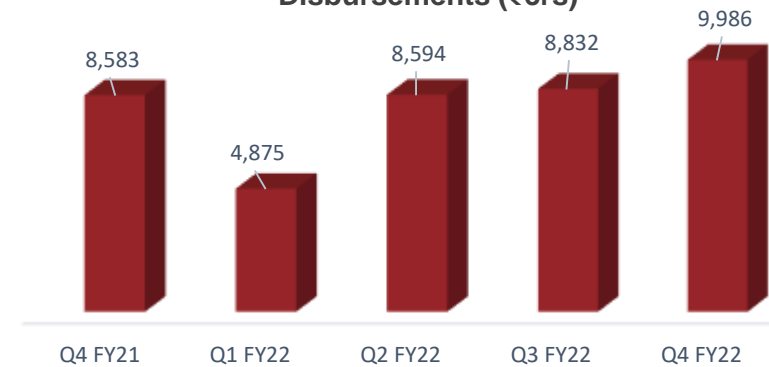
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹crs)



Disbursements (₹crs)



Microfinance: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



10mn
Women Customers



1.32 Lacs Villages
covered across 21
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

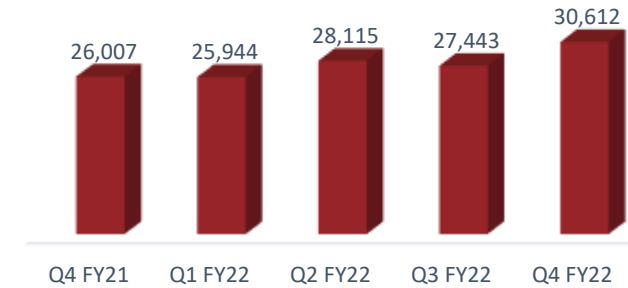


86K+ Bharat
Money Stores
Banking at
doorstep in remote
areas

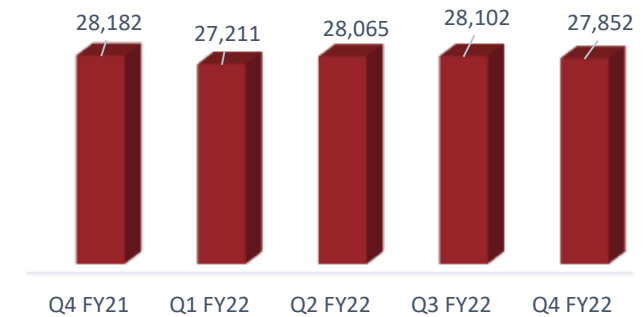


325K+ Merchants
Onboarded
Addressing the
MSME banking
needs

Micro Finance Loan Book (₹crs)

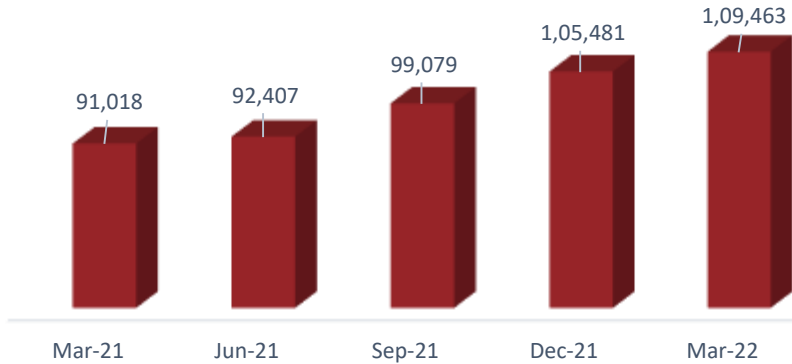


Average Ticket Size (₹)



Corporate Portfolio – Focus on Granular, Higher Rated Customers

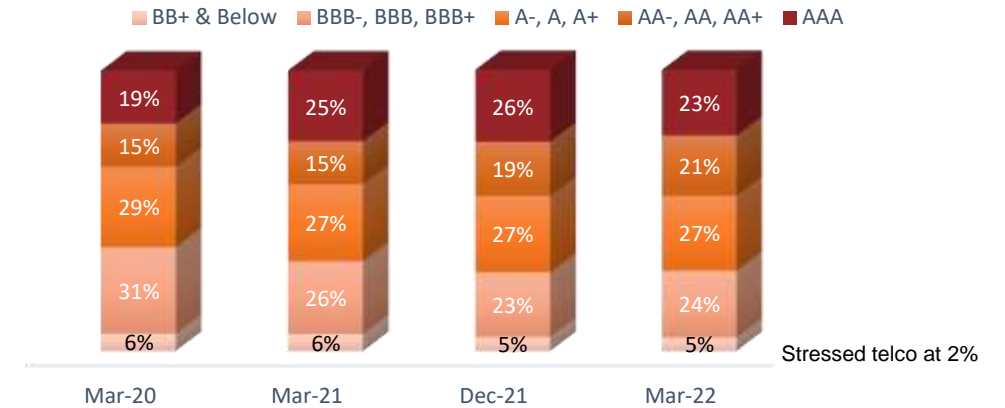
Corporate Loan Book (₹crs)



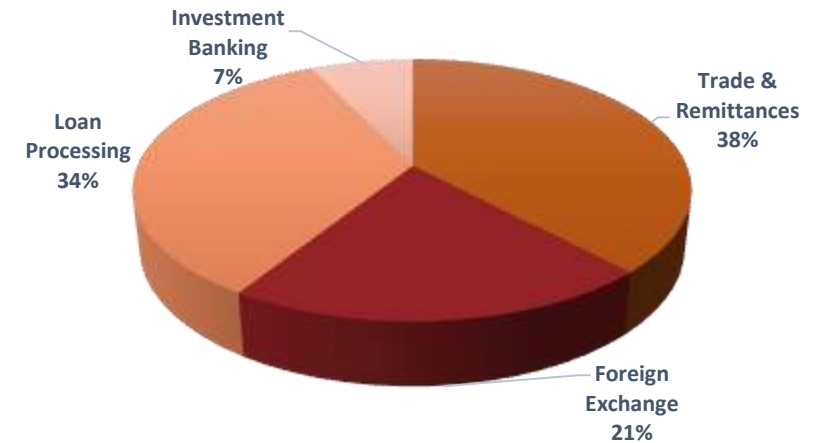
Sector-wise Loan Mix (% of Total Loans)

Sector	Q4 FY22
NBFCs (other than HFCs)	4.48%
Gems and Jewellery	4.30%
Real Estate – Commercial & Residential	4.05%
Lease Rental	2.14%
Steel	2.04%
Food Beverages and Food processing	1.63%
Services	1.49%
Power Generation – Non Renewable	1.48%
Roads/Other Infra Projects	1.27%
Educational Institution	1.20%
Power Generation –Renewable	1.07%
Housing Finance Companies	1.02%
Textiles	0.85%
Others	18.77%
Corporate Banking	45.79%
Consumer Banking	54.21%
Total	100.00%

Improving Risk Profile *



Diversified Fee Mix Q4FY22

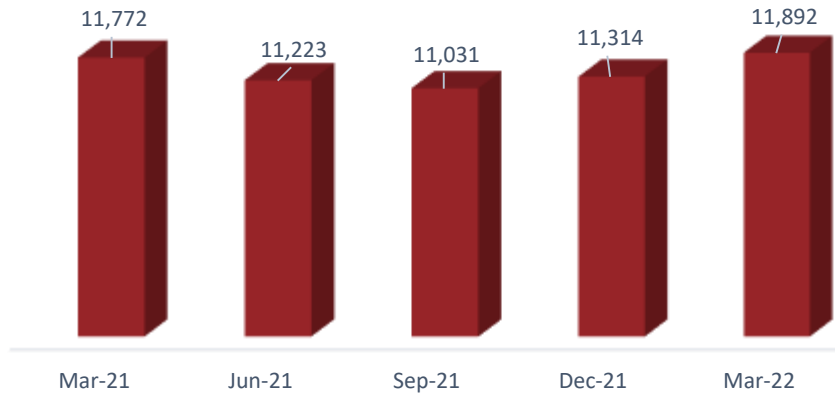


* Includes fund and non-fund based exposure to corporate clients

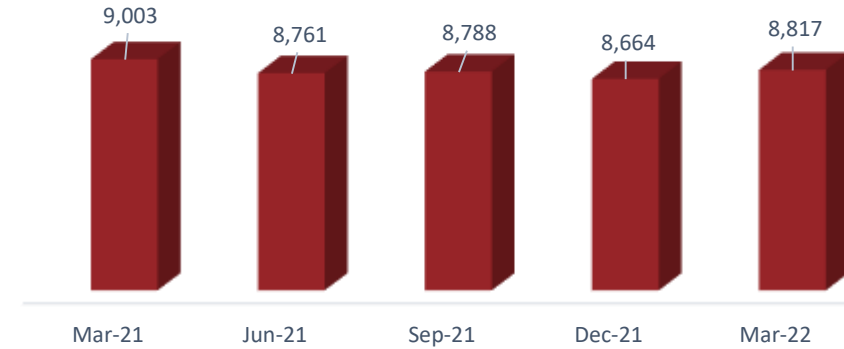


Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

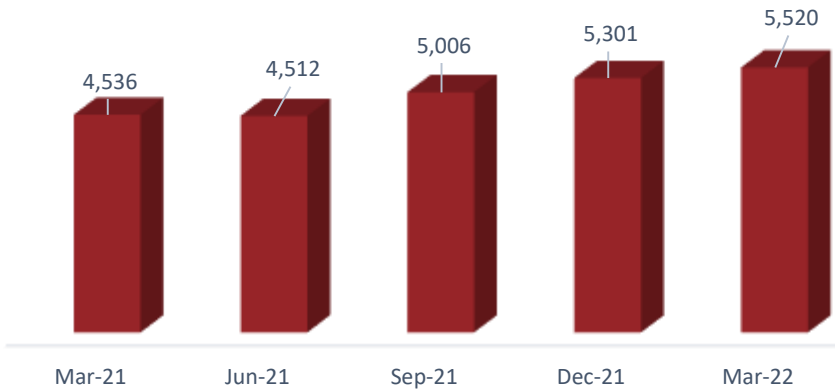
Business Banking (₹crs)



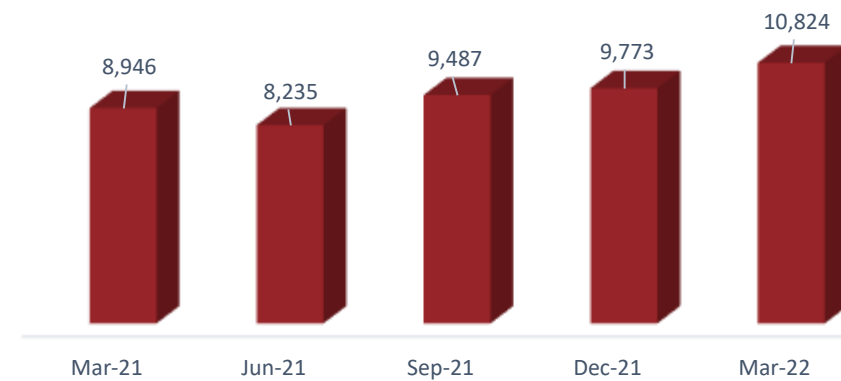
Loan Against Property (₹crs)



Credit Cards (₹crs)



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



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Strong
Product Groups



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Executing Digital
2.0 Strategy



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Philosophy

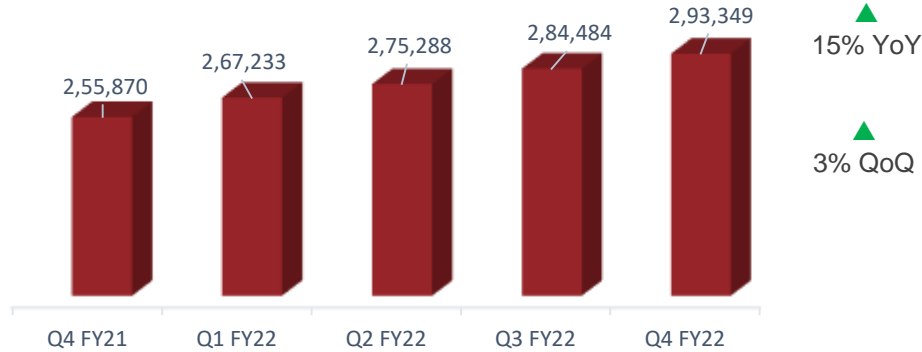


Experienced
Board and
Management Team

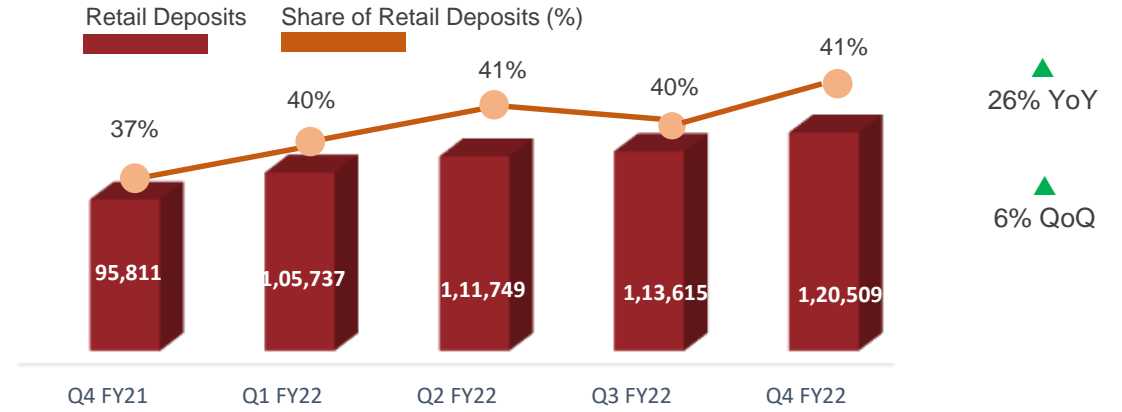


Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

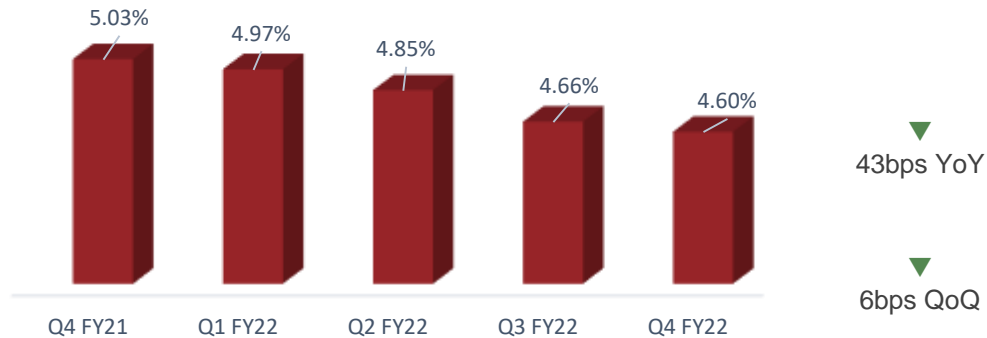
Deposits (₹crs)



Retail Deposits as per LCR (₹crs)*



Cost of Deposits (%)



Key Focus Areas

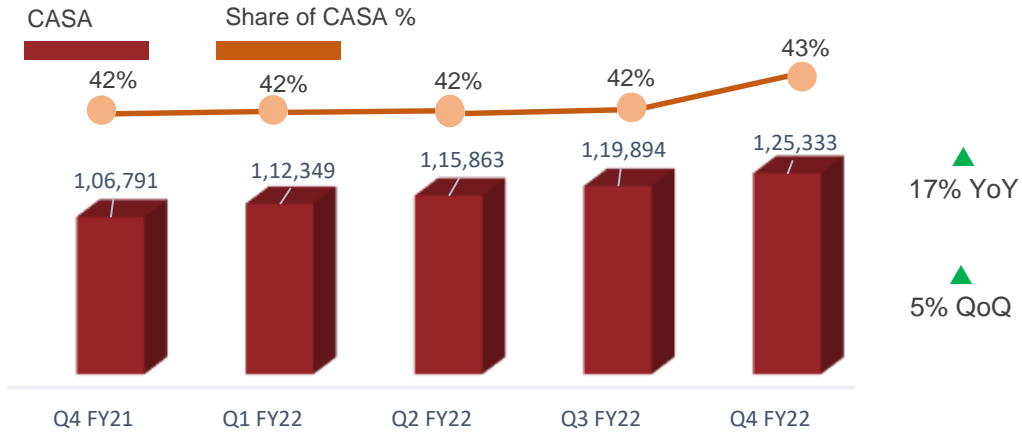
- Expanding branch network
- Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up new businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
- Innovative service propositions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

*As at period end.

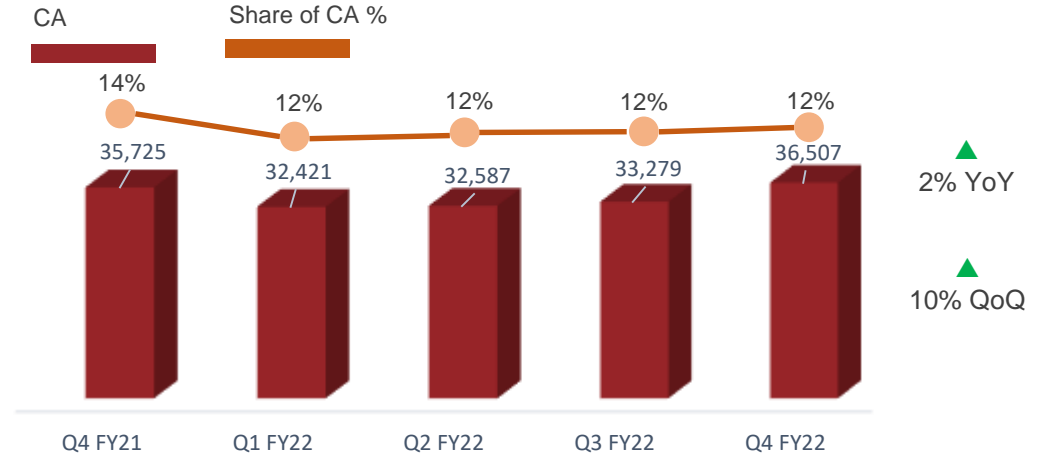


Healthy Share of CASA; Strong Liquidity Profile

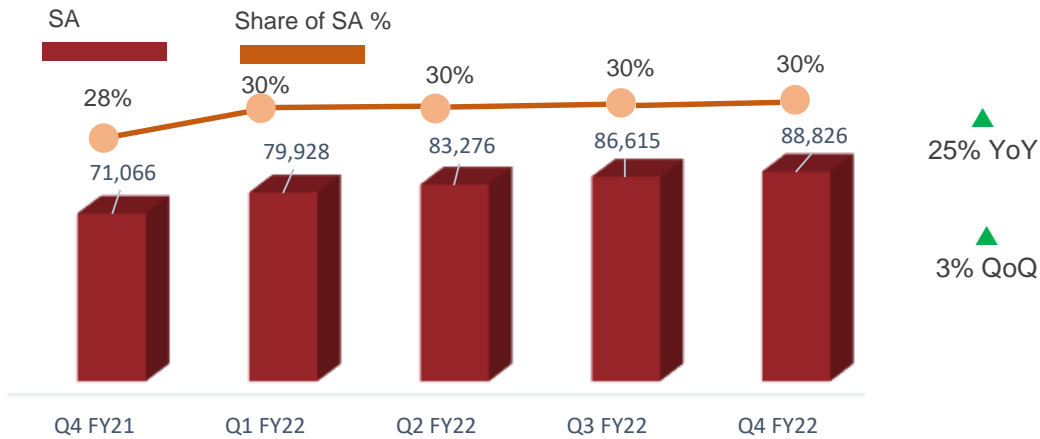
CASA (₹crs)



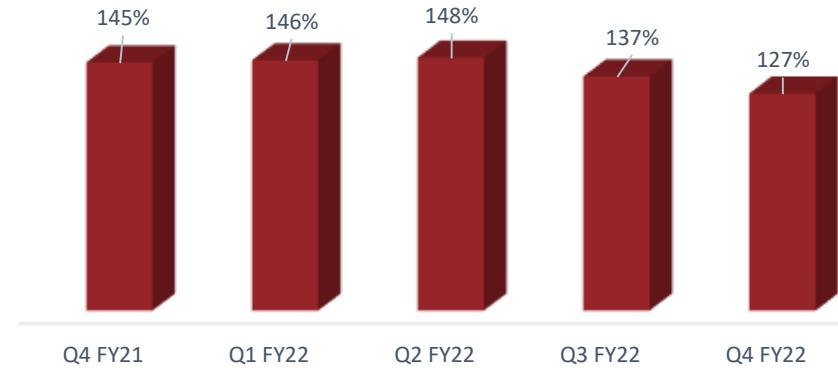
CA (₹crs)



SA (₹crs)

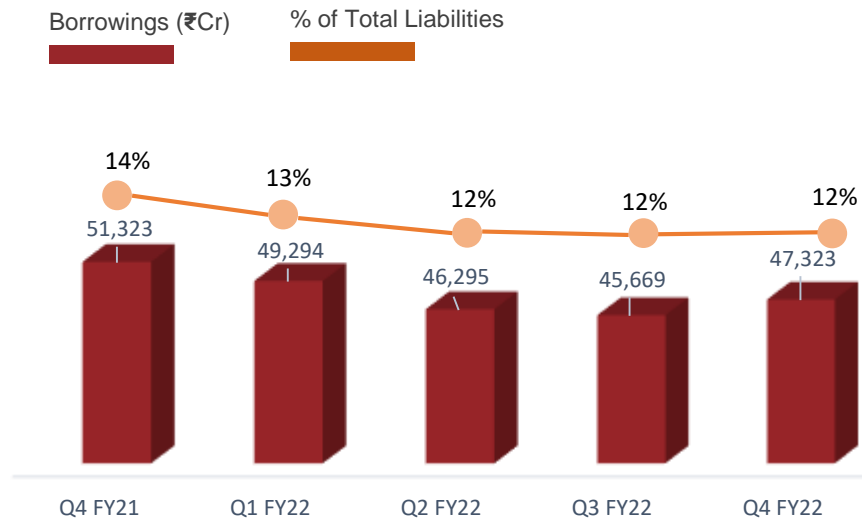


Liquidity Coverage Ratio (%)

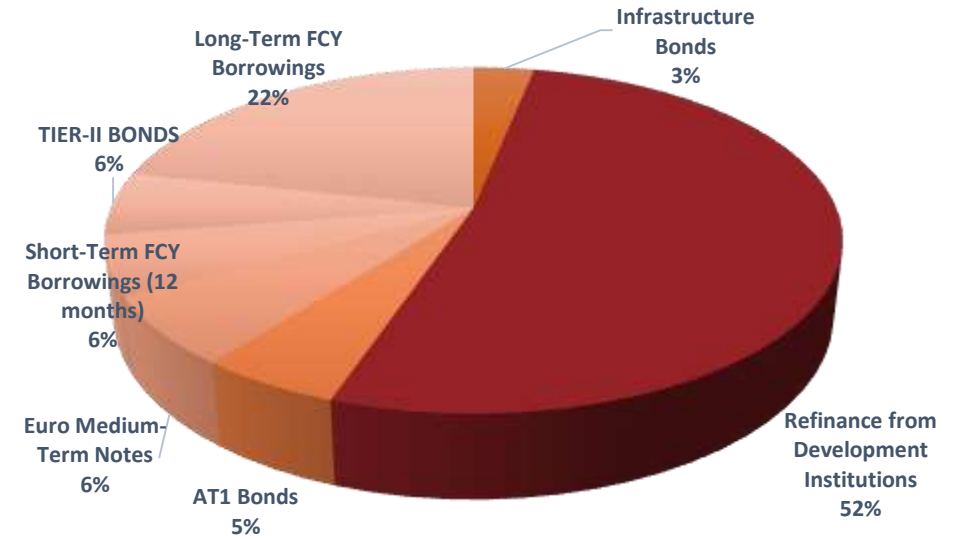


Borrowings Constituted by Long Term Sources

Borrowings (₹crs)



Borrowings Mix (%)



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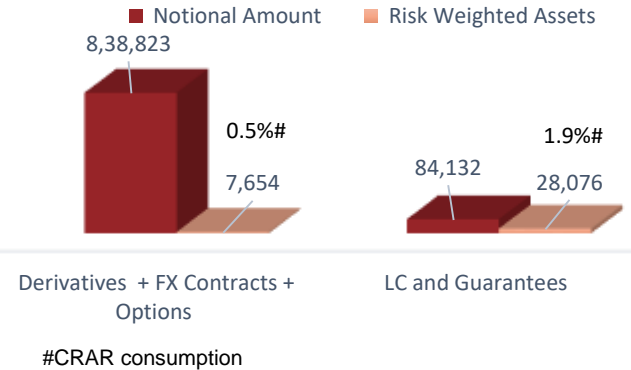


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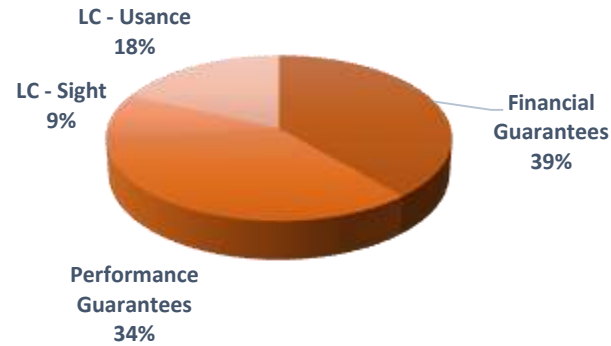


Strong Product Groups with Efficient Capital Deployment

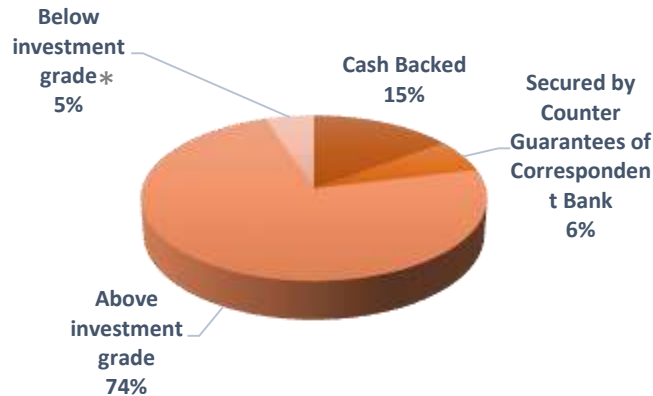
Low RWA Consumption (₹crs)



LC-BG Mix

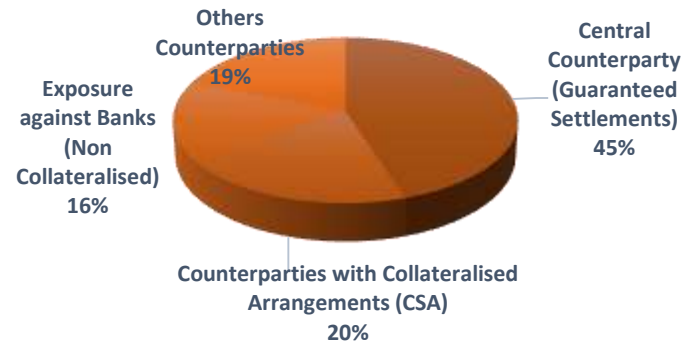


LC-BG Rating Profile



*Stressed telecom contributes 2%

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

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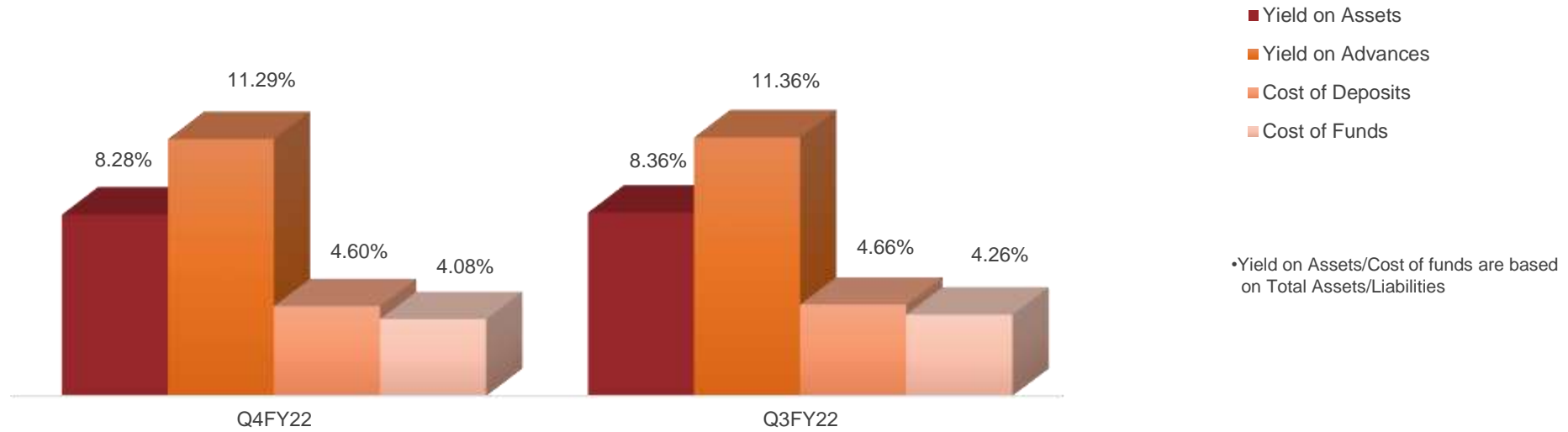
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Yield / Cost Movement



Segment-wise Yield:

	Q4FY22		Q3FY22	
	Outstanding (₹crs)	Yield (%)	Outstanding (₹crs)	Yield (%)
Corporate Banking	1,09,463	7.73%	1,05,481	7.82%
Consumer Banking	1,29,589	14.18%	1,23,102	14.18%
Total	2,39,052	11.29%	2,28,583	11.36%

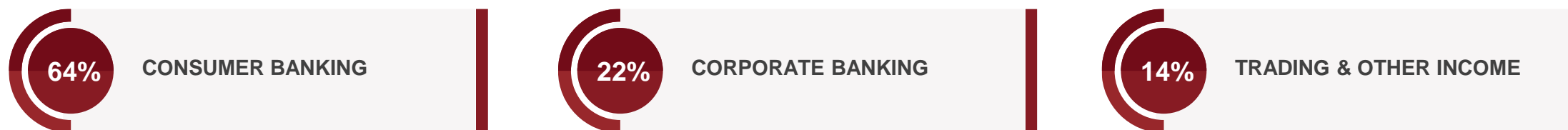


Diversified and Granular Fee and Other Income Streams

₹In crs	Q4FY22	Q4FY21	Y-o-Y(%)		Q3FY22	Q-o-Q(%)	
Trade and Remittances	199	219	(9%)	▼	188	6%	▲
Foreign Exchange Income	234	269	(13%)	▼	228	3%	▲
Distribution Fees (Third Party Products)	470	399	18%	▲	388	21%	▲
General Banking Fees*	209	200	5%	▲	239	(13%)	▼
Loan Processing Fees	504	357	41%	▲	382	32%	▲
Investment Banking	28	64	(56%)	▼	94	(70%)	▼
Total Core Fee Income	1,644	1,508	9%	▲	1,519	8%	▲
Securities/MM/FX Trading/Others	261	273	(4%)	▼	358	(27%)	▼
Total Fee Income	1,905	1,781	7%	▲	1,877	1%	▲

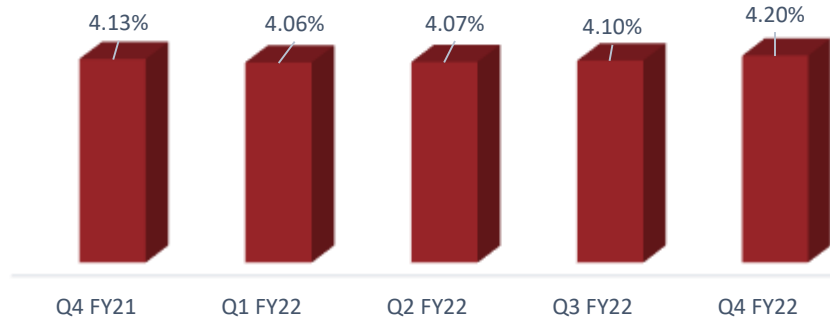
* Includes PSLC Income of ₹ 7 crs for Q4FY22, ₹ 52 crs for Q4FY21 and ₹ 32 crs for Q3FY22

Fee Income Mix

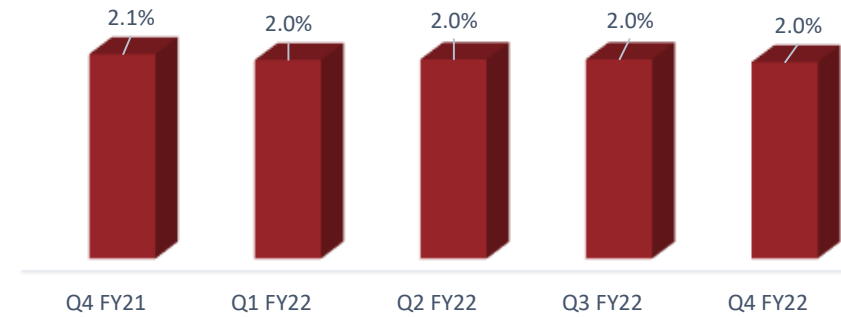


Operating Profit Margins Amongst the Highest in Industry

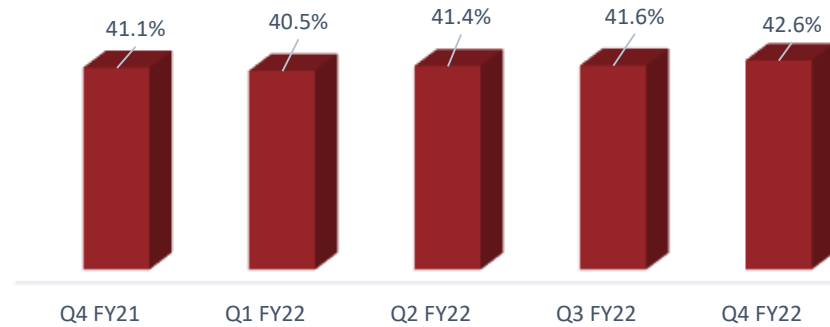
Net Interest Margin (%)



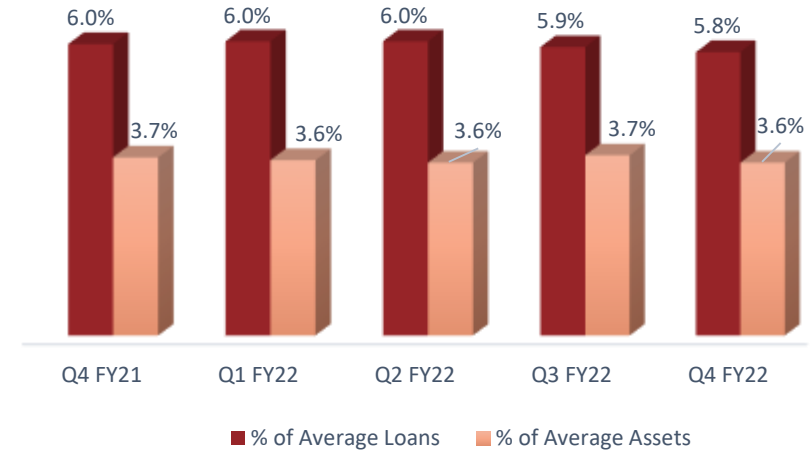
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

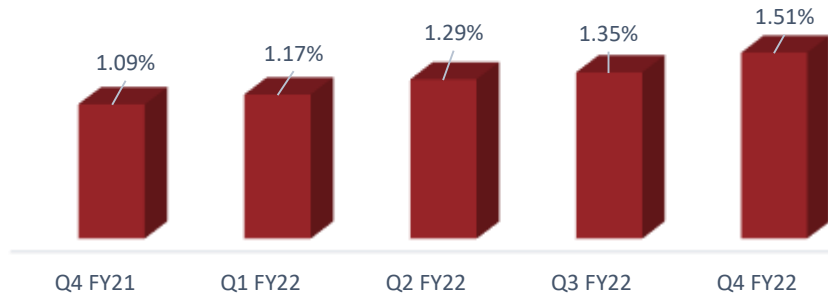


Operating Profit Margin (%)

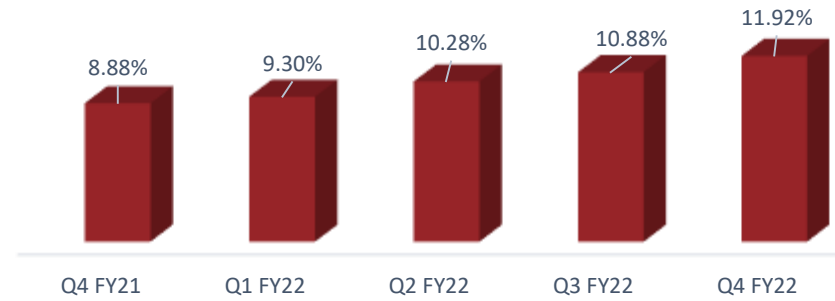


Key Financial Indicators

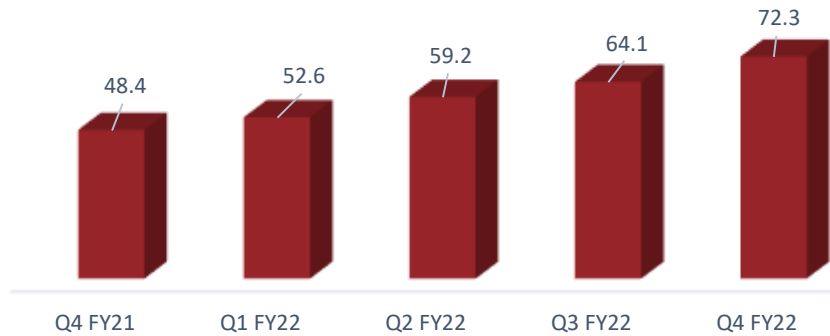
Return on Assets (%)



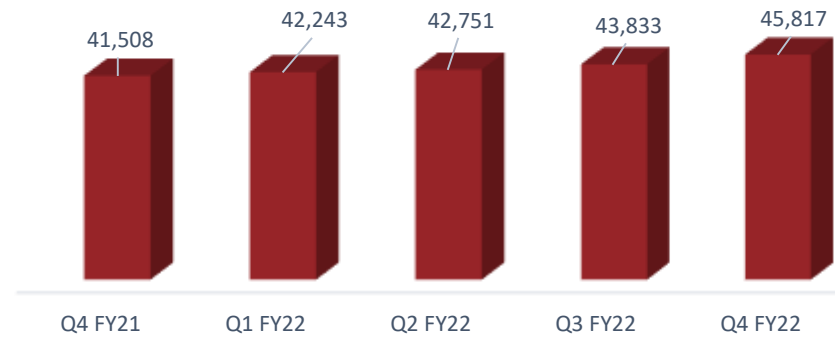
Return on Equity (%)



Earning Per Share – Annualized (₹)



Net Worth (₹ crs)



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Management Team



Movement in Non-Performing Assets

₹In crs	Q4FY22			Q3FY22		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2264	3,515	5,779	2,522	3,723	6,245
Fresh Additions	346	1,742	2,088	56	2,542	2,598
Deductions	80	2,270	2,350	314	2,750	3,064
-Write-offs	1	1,352	1,353	194	1,468	1,662
-Upgrades	41	240	281	21	307	328
-Recoveries	38	678	716	99	975	1074*
Gross NPA	2,530	2,987	5,517	2,264	3,515	5,779
Net NPA			1,530			1,633
% of Gross NPA			2.27%			2.48%
% of Net NPA			0.64%			0.71%
Provision Coverage Ratio (PCR)			72%			72%
Restructured Advances			2.6%			3.3%
Gross Credit Cost	358	811	1,169	(53)	1,377	1,324

*Sale to ARC Rs. 375 crs (Q3 FY22 Rs. 740 crs)



NPA Composition – Consumer Banking

(₹crs)

Q4 FY22	CV	Utility	CE	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	401	26	97	65	421	55	119	647	199	188	769	2,987
Gross NPA %	1.72%	0.42%	1.10%	2.11%	9.15%	0.65%	1.50%	3.07%	1.82%	3.31%	2.45%	2.27%

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



Loan Related Provisions held as on March 31, 2022

- Specific provision of ₹ 3,917 crs (towards PCR)
- Floating provisions of ₹ 70 crs other than related to COVID-19 (towards PCR)
- Standard contingent provisions of ₹ 3,328 crs surplus outside PCR
- Standard asset provision of ₹ 1,047 crs other than related to COVID-19
- Provision Coverage Ratio at 72% and total loan related provisions at 152% of GNPA
- Loan related provisions of ₹ 8,362 crs are 3.50 % 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

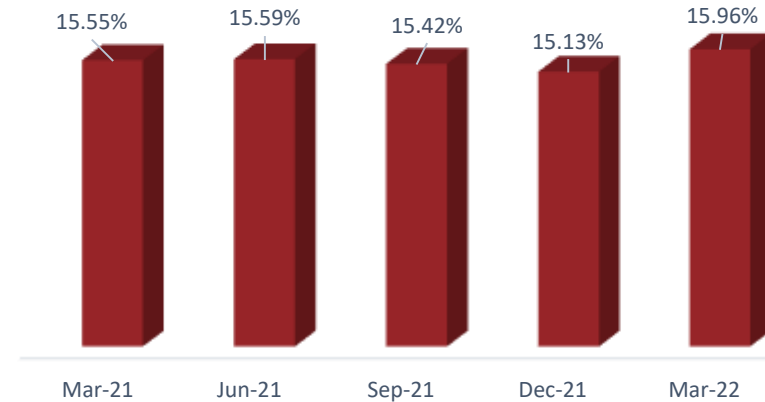


Healthy Capital Adequacy

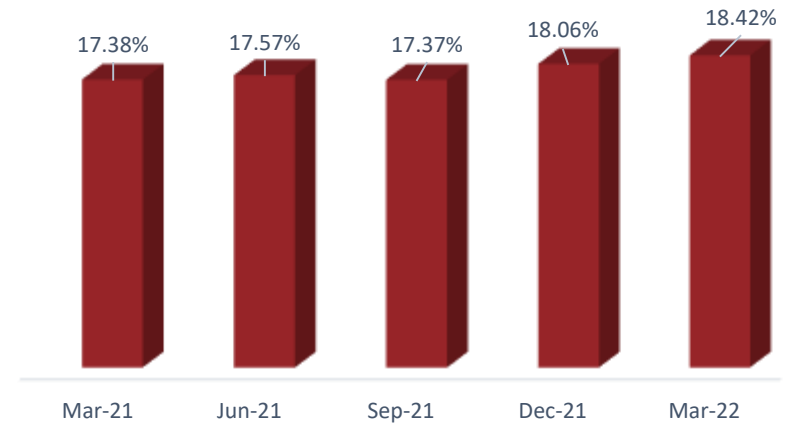
Capital Adequacy

₹In crs	31 Mar 22	31 Dec 21
Credit Risk, CVA and UFCE	2,47,567	2,38,296
Market Risk	9,538	9,670
Operational Risk	38,026	33,120
Total Risk Weighted Assets	2,95,131	2,81,086
Core Equity Tier 1 Capital Funds	47,103	42,519
Additional Tier 1 Capital Funds	2,490	3,490
Tier 2 Capital Funds	4,778	4,743
Total Capital Funds	54,371	50,752
CRAR	18.42%	18.06%
CET1	15.96%	15.13%
Tier 1	16.80%	16.37%
Tier 2	1.62%	1.69%

CET1 Ratio (%)

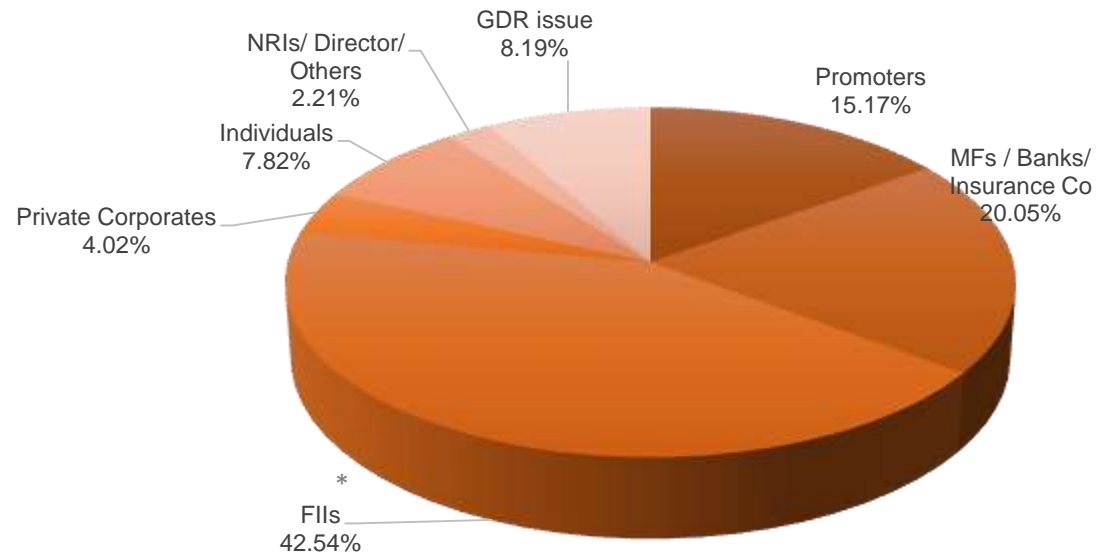


CRAR (%)



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



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Board and
Management Team



Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence



~32 mn
Customer Base



~1,32,000
Villages Covered



5,876
Branches/Outlets

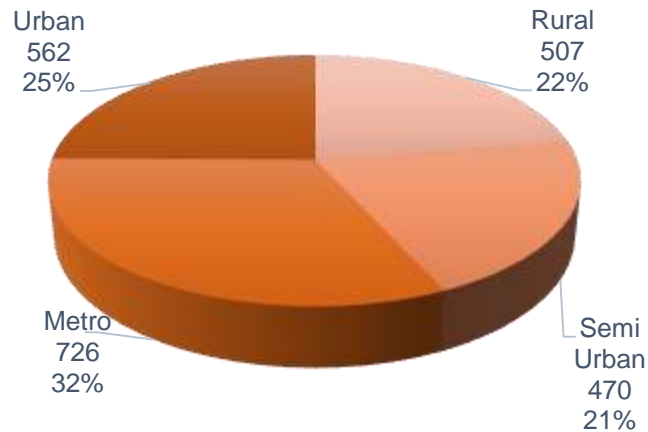


2,767
ATMs

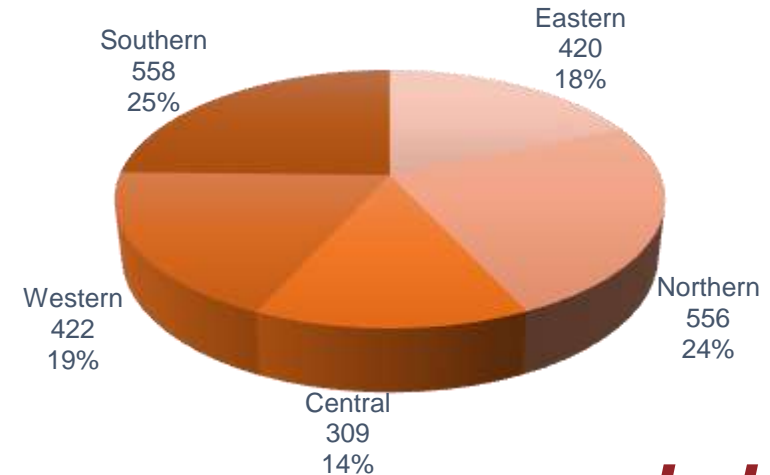
Strengthening Distribution Infrastructure

Particulars	Mar 31, 2021	Jun 30, 2021	Sep 30, 2021	Dec 31, 2021	Mar 31, 2022
Branches/Banking Outlets	2,015	2,015	2,015	2,103	2,265
BFIL Branches	2,289	2,385	2,665	2,778	2,795
Vehicle Finance Marketing Outlets	828	821	827	825	816
Total	5,132	5,221	5,507	5,706	5,876
ATMs	2,872	2,870	2,886	2,861	2,767

Geographical Breakdown of Branches



Regional Breakdown of Branches



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Board and
Management Team



Digital Strategy to drive 3 main objectives across business lines

1

Build Enriched Digital Value Proposition Stacks

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

2

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

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

3

Transform existing lines of businesses

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

STP = Straight Through Processing



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

Individual Segment

Savings Account

- DIY / Assisted
- Video KYC Enabled e2e digital journey

Fixed Deposit

- DIY / Assisted
- Video KYC Enabled e2e digital journey

Investments

INDUSSWART

- DIY / Assisted

Retail Forex

INDUS FOREX

- Buy Forex

Personal Loans

Indus easyCREDIT

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

Credit Cards

Indus easyCREDIT

IndusMobile

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

Whatsapp Banking

- Comprehensive stack of 45+ services offered

Spends to EMI

- Debit Card / Credit Card Spends to EMI

MSME Segment

Current Account

- Assisted digital live
- Do It Yourself going live shortly

Small Ticket Unsecured Business Loans

Indus easyCREDIT

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

Secured Overdraft upto 2 Cr

Indus easyCREDIT

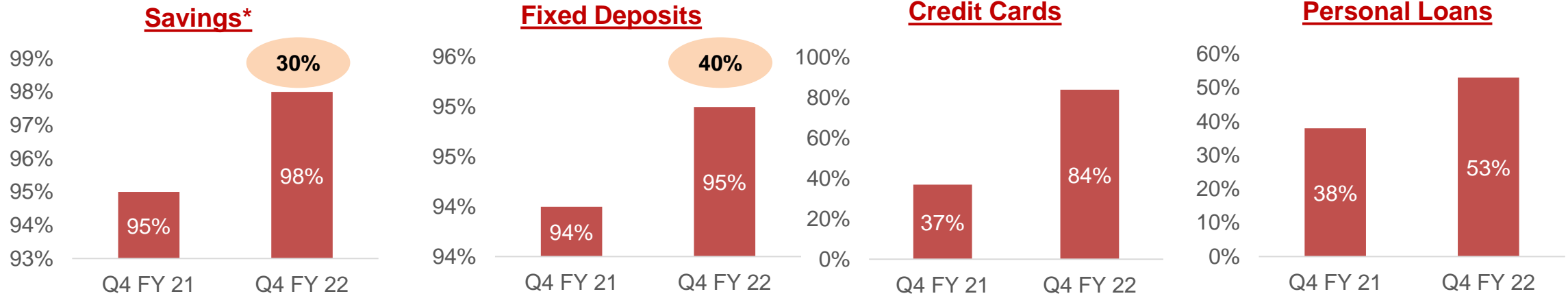
Indus Merchant Solutions

Indus MERCHANT SOLUTIONS

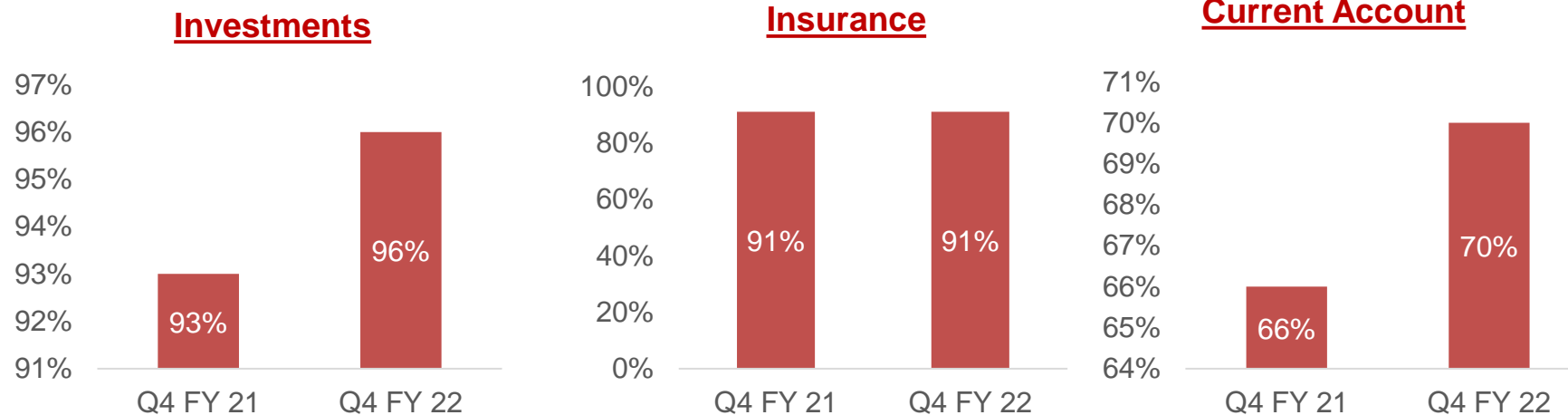
- All In One Stack for retailers for all their needs across banking, payments and lending

New launches in FY 22

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



Digital Unassisted* %



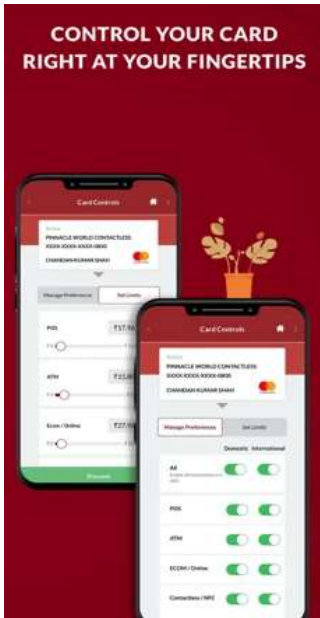
~50,000 clients on-boarded through Video KYC every month across Savings Account, Personal Loans and Credit Cards

*Digital Unassisted refers to customer initiated and self service led % from retail customers (excluding BFIL and CFD clients)



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

All in One App with 150+ services across customer lifecycle – introduced revamped interface for credit card users with easy card controls



Open a Savings Account

Manage Payments – Scan & Pay, UPI, Bill Payments

Manage loans from the app

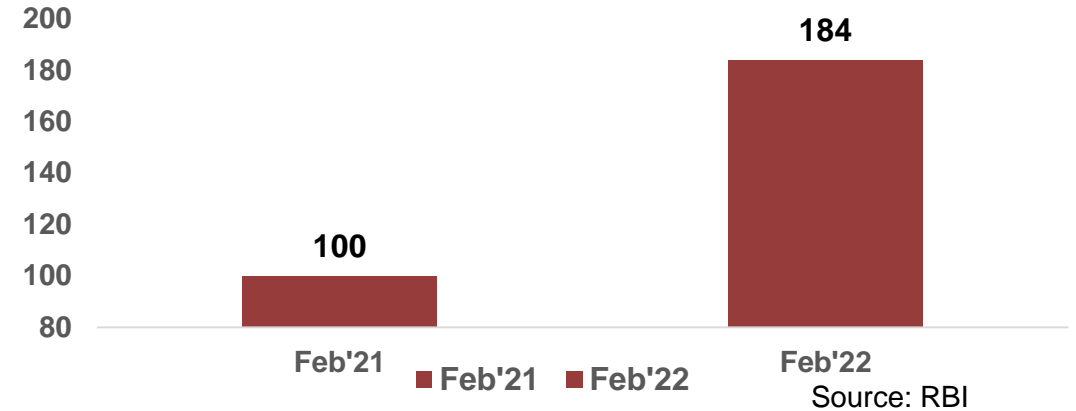
Manage debit & credit cards

Invest and Manage Portfolio

All account management services

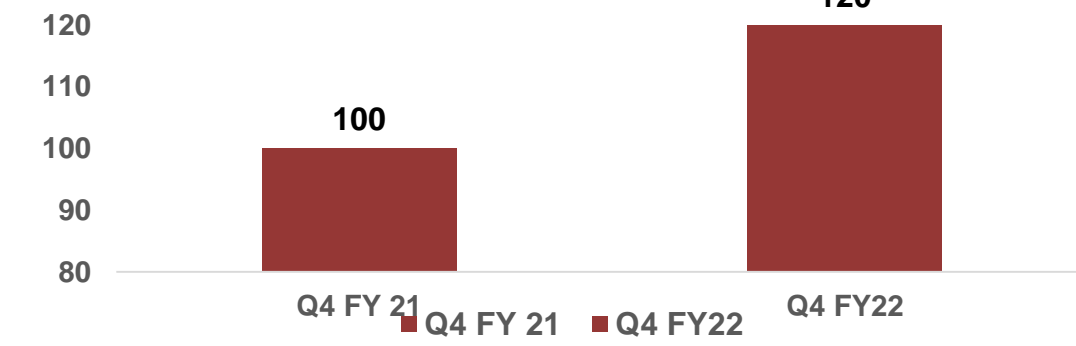
IBL Mobile transaction volume up 84% YoY

Indexed mobile transaction volumes



IBL mobile active client base up 20% YoY

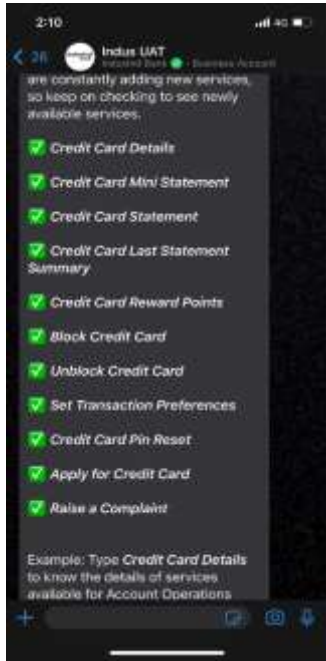
Indexed mobile active client base



Whatsapp Banking: ~4.1 mn clients enjoy the list of 45+ services now available on the channel

WhatsApp Banking: Offer 45+ services for clients across segments

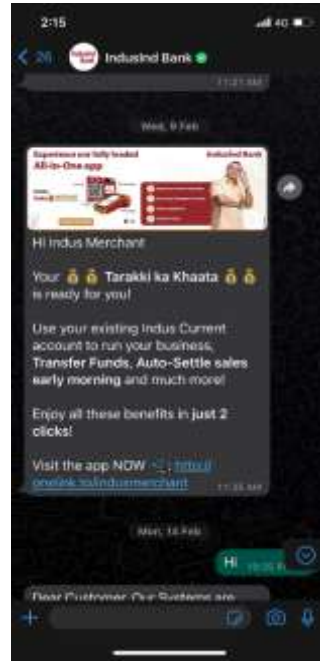
- CC mini statement
- PDF statement
- block/unblock Credit Card
- statement summary
- Mo-engage



All New functionality of CC

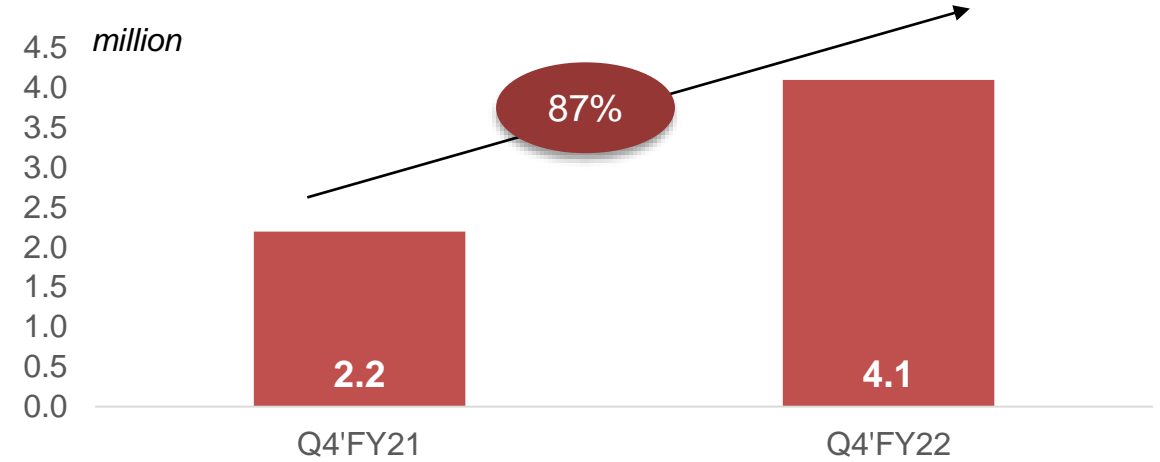


CC PDF Download

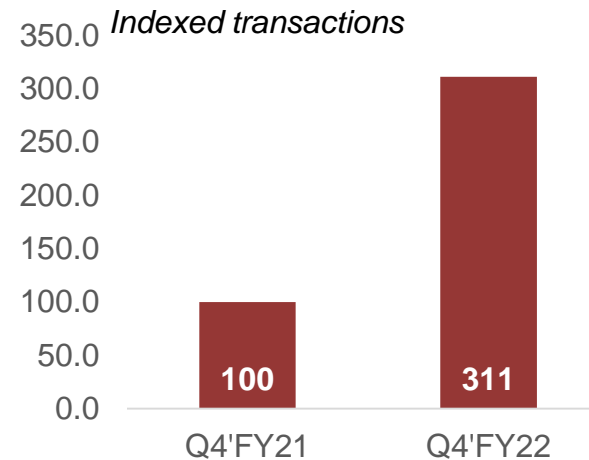


Mo-engage integration to drive campaign

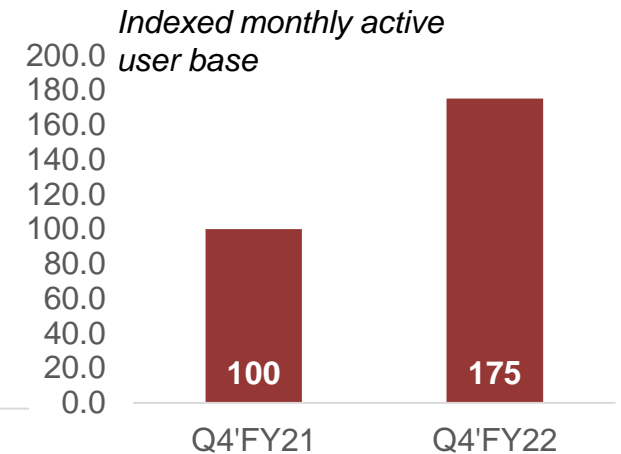
Registered Base of 4.1 Mn - up 87% YoY



Transactions up ~3X YoY

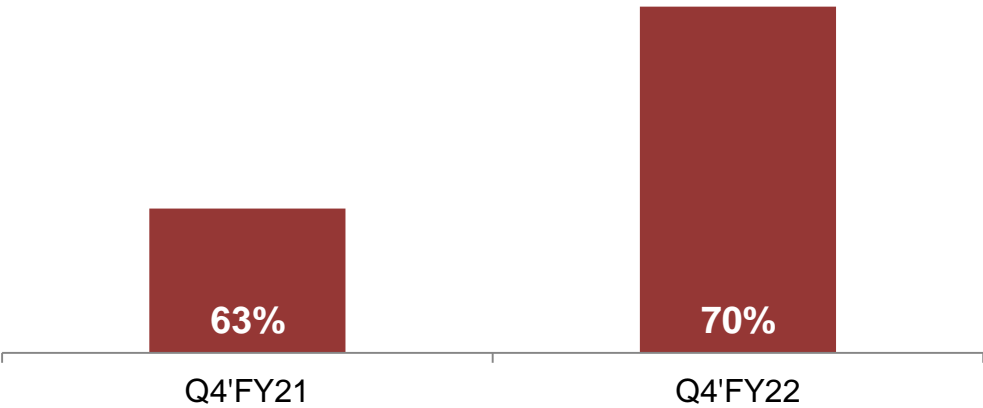


Monthly active users up 76% YoY

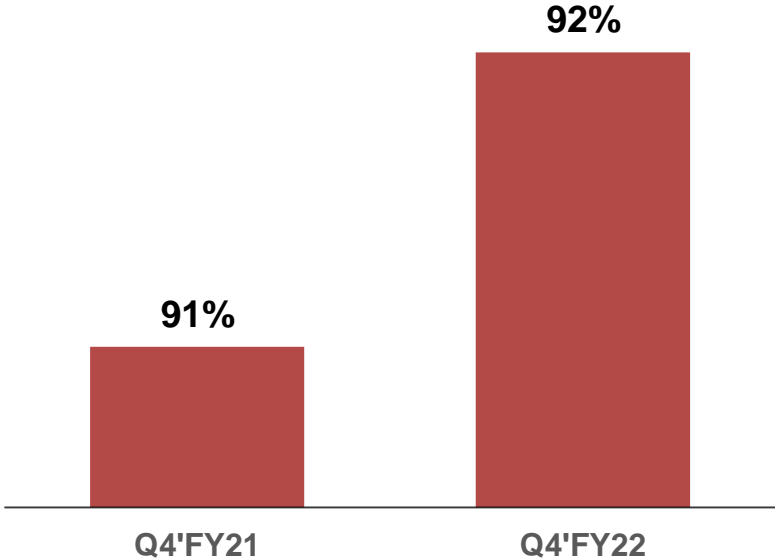


Consequently, 92% of bank's transactions are digital and 71% of service requests processed digitally

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



~92% of Bank's transactions are digital



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

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



Indus Easy Credit for Individuals enabling digitization of Cards & PL with gains in efficiency and turnaround time and easy plug and play in ecosystem



For Individuals

- Powered by IndiaStack
- Digital Checks for KYC, AML, Employment Verification
- Real Time Bank Statement Analysis
- Real Time Underwriting leveraging advanced analytics based algorithms
- Video-KYC enabled
- E-agreement, E-sign, E-stamping and E-nach setup for STP real time disbursement in account
- Micro Services and API enabled to easily plug and play in ecosystem

Now Live Across

Do It Yourself: 250,000 Leads per month on the (Do It Yourself)/ Self Service Journey

Credit Card Assisted (Digital): 100,000 Application Logins per month

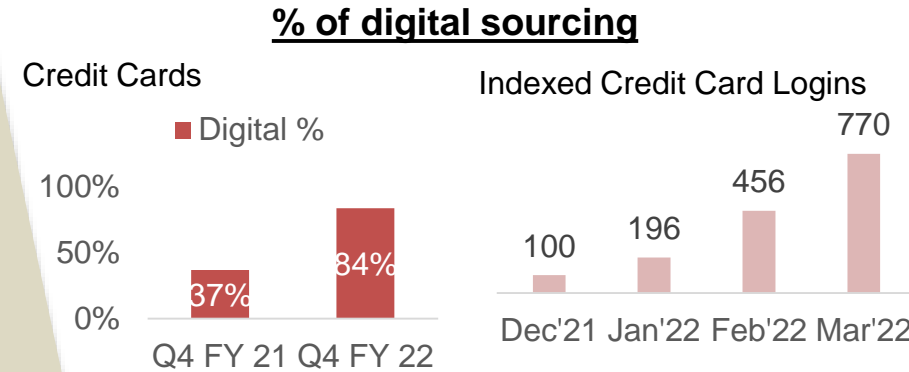
200+ Offline Partners live

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

275+ Bank Sales team

1200+ Partner Sales Team

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



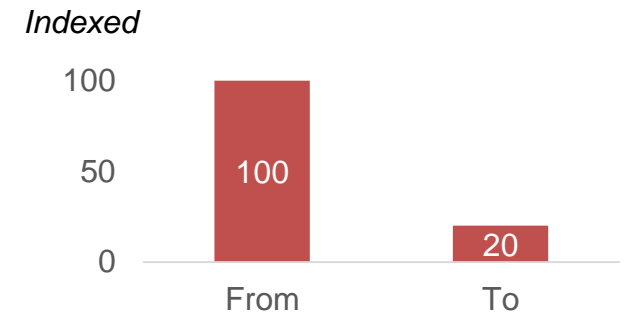
TAT to Decision

Instant

STP%

~15-20% completely STP end to end in 3-5 min with no underwriting, field verification, etc

Cost of Processing per unit



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

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



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

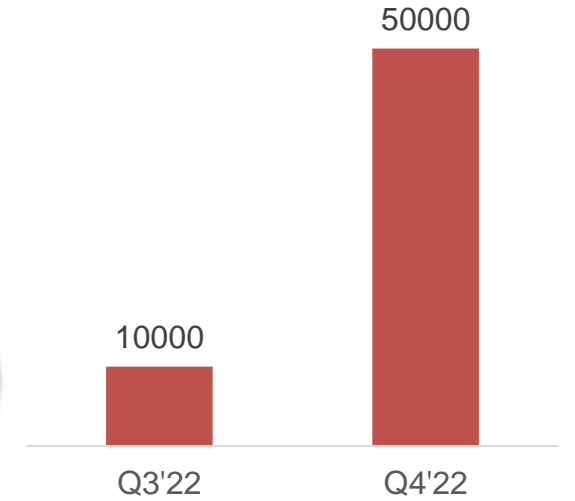
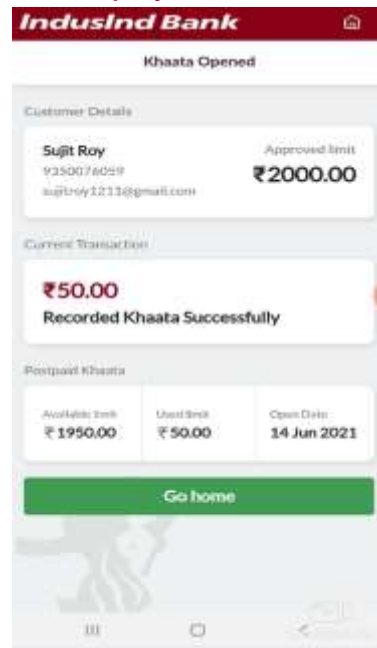
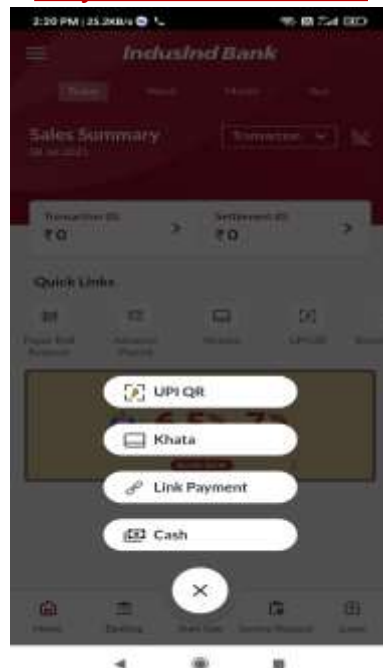
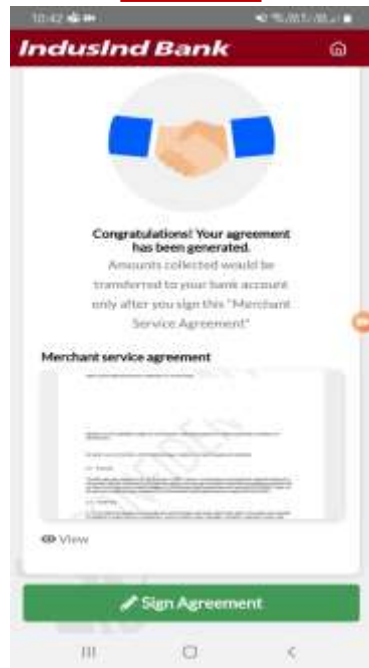
Installed User Base of 50,000 and scaling up steadily – up 5X QoQ

Digital Self Onboarding – Integrated for Current Account and POS Terminal

Multiple modes to collect payments – QR, Khata, Payment Link, Cash

Manage digital ledger for clients; send links to collect payments

Get pre-approved collateral free loans digitally from the app



73% users new to bank, indicating strong pull for all-in-one offering

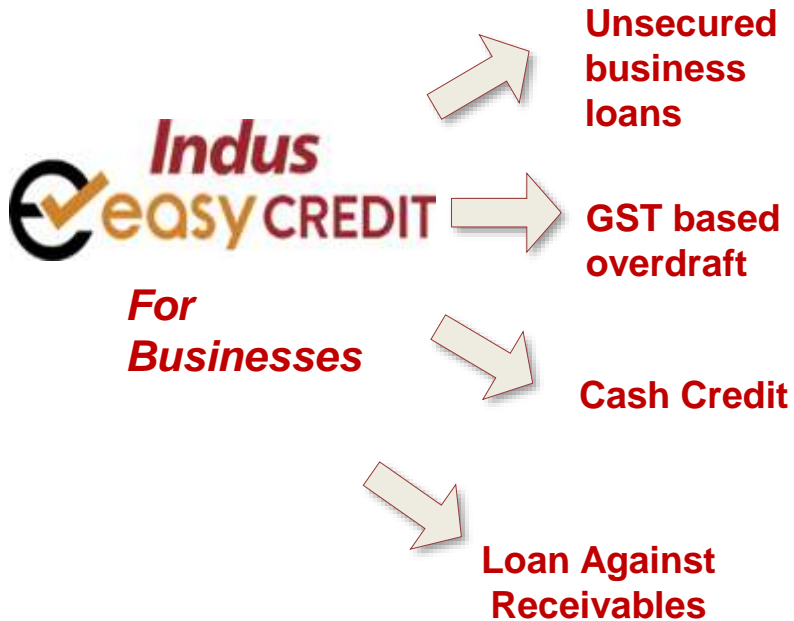
20% of users existing to Bank self onboarding themselves for payment solutions in a <5 min process



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

“Indus easycredit for Businesses” scaling up steadily

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



● Live

● WIP

Industry First – SME will move into a Unified Lending Platform

● **Machine learning risk scorecards built using Bureau, Banking and GST**

● **End to End digitization** – Scorecards to allow for STP processing of applications with sanction TAT of less than 30 mins. Auto-creation of all loan documentation and powered by digital E-signing & E-stamping using the Indiastack services.

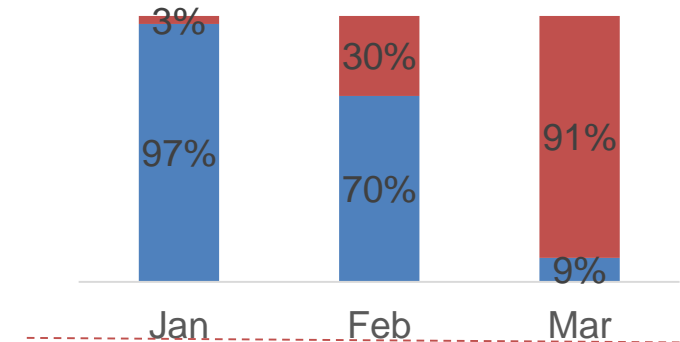
● **IndusEasyCredit for Business Stack** - Live products: Small ticket business loans(2 to 20 lacs) & Digi Overdraft (upto 2 cr.)

● **Add more segment specific products** – Cash credit and loan against digital receivables to strengthen our SME/ IMS offering

● **Ready API stack available for quick integration with B2B partners**

Digi Overdraft

Digital Platform Penetration



Small Ticket Business Loans

Go/ No go within 2 mins

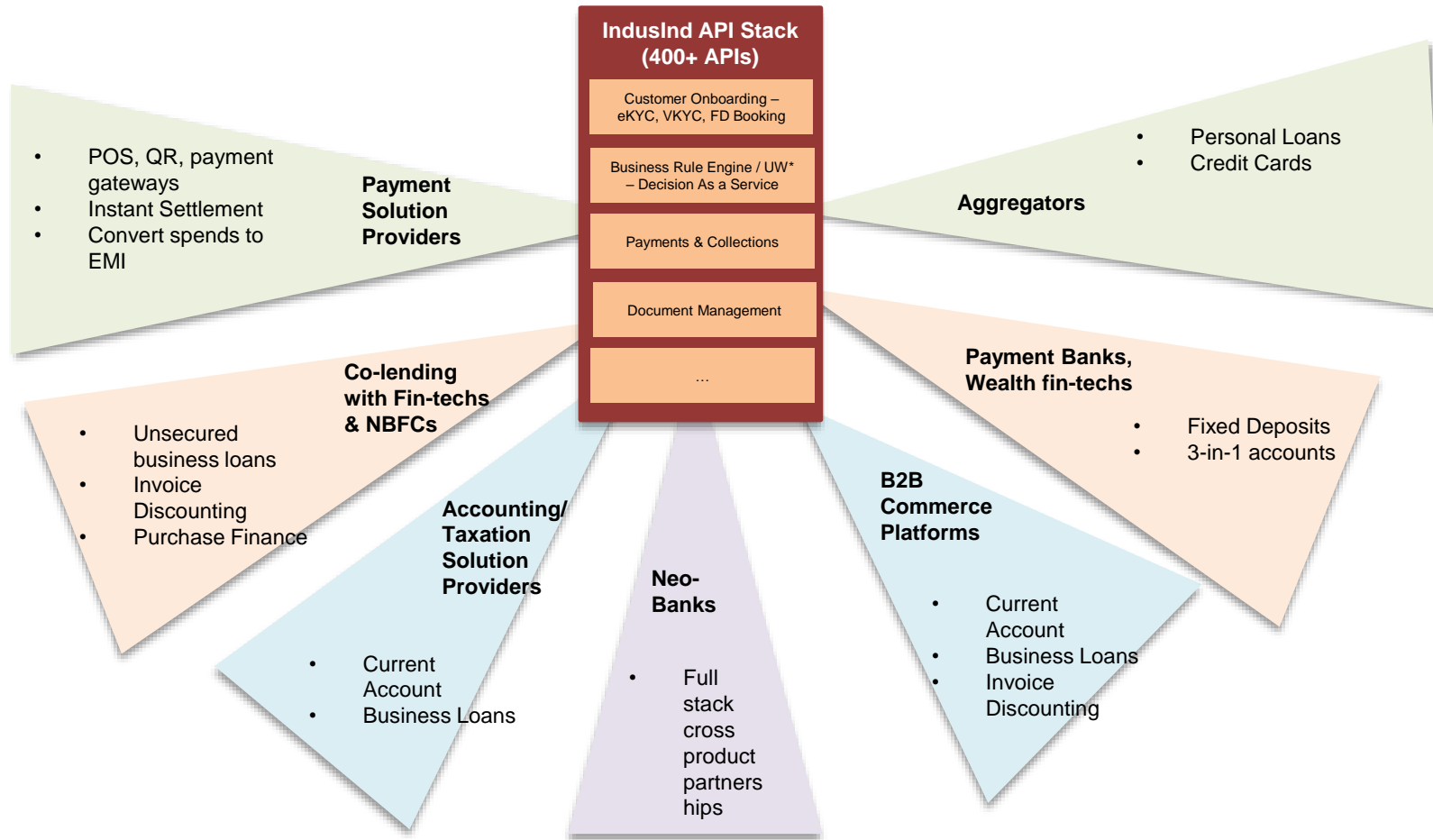
Scale up logins with New To Bank and Partnerships

Disbursal TAT reduced from 5 days to 6 hours (STP)

200+ Applications in Mar'22

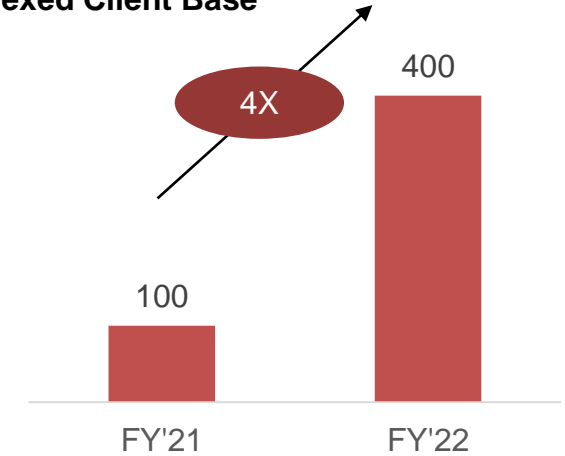
Collaborating with ecosystem players to generate business and offer enriched customer value propositions to partners or their clients and vice versa

Steadily Scaling up the Open / API Banking led model with partners

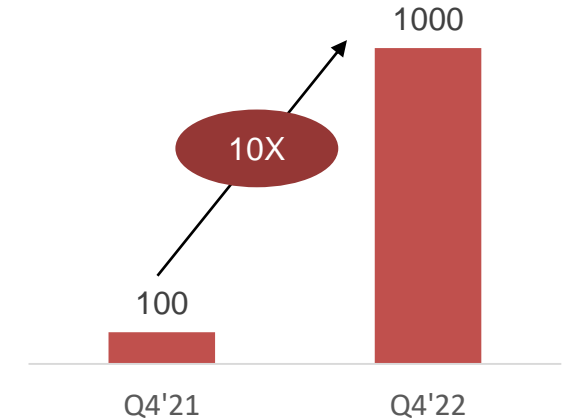


Retail Client Base and Balance Sheet acquired via partners scaled up steadily scaling Open / API Banking led models

Indexed Client Base



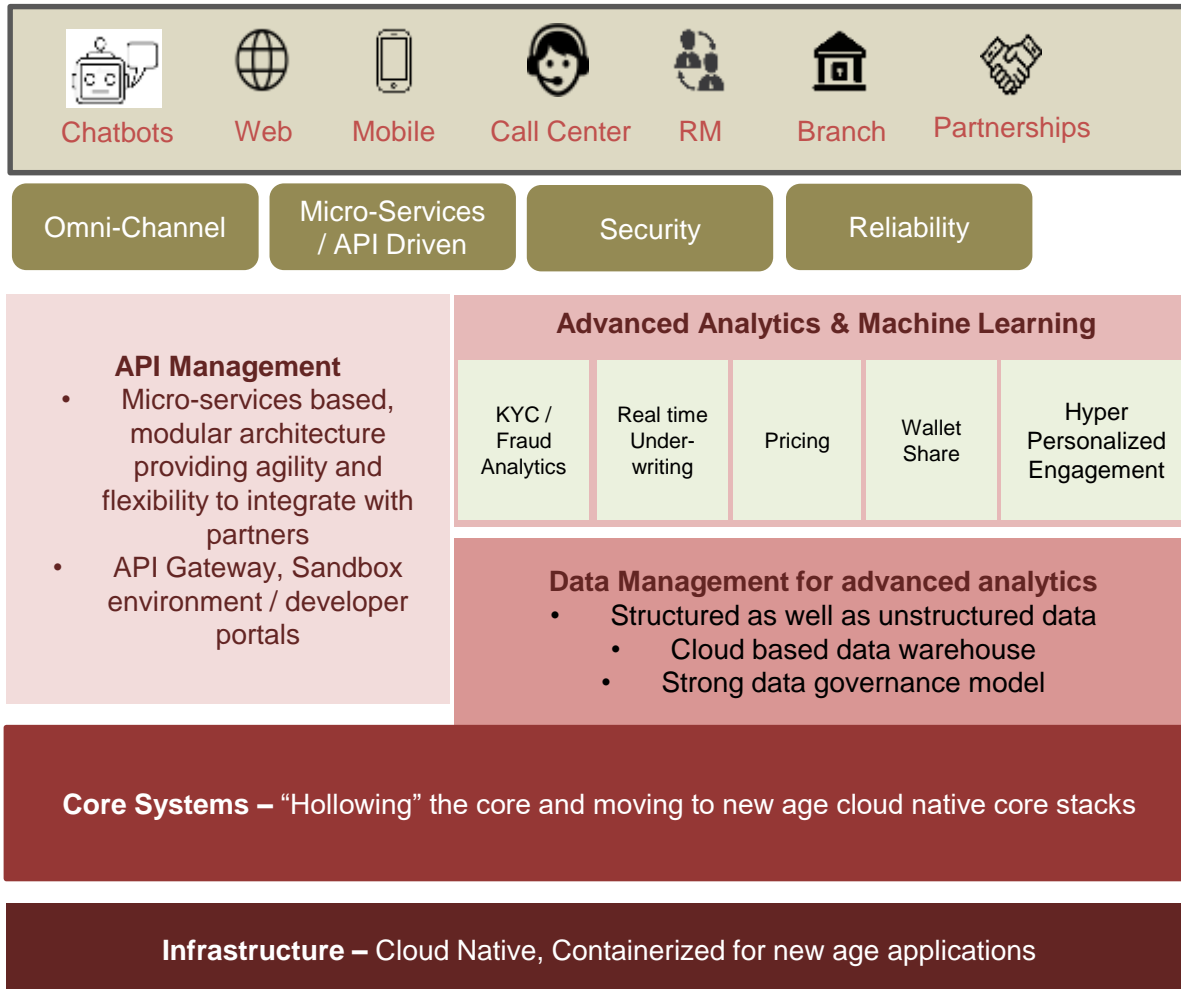
Indexed Balance Sheet



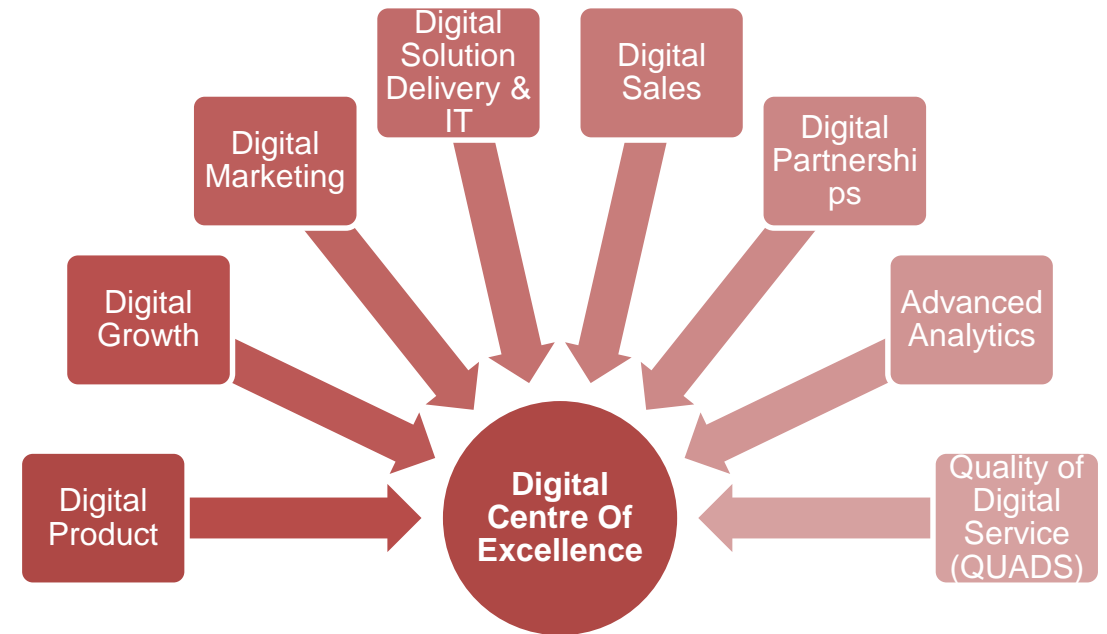
UW* = Underwriting

Creating future ready tech stacks and platforms and a digital center of excellence with skills across functions

Created a Digital Factory with new age digital workforce, processes, tools and capabilities and scaling up further



Created a 150+ member Digital Factory with new age digital workforce, processes, tools and capabilities and scaling up further



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Expertise in Livelihood
Loans



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Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



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Sustainable Banking : Integrating ESG with Business, Risk & Operations



- Development of innovative ESG Products (Green Deposits, Social Impact Bonds)
 - Partnerships with Multilaterals / DFI for blended finance solutions & Risk sharing
 - Increase Exposure to ESG +ve sectors – Sustainable Finance Sector Targets
-
- Integrate ESG Risk with Credit Risk Assessment
 - Board Approved Policy and Governance System in place
 - Monitor Bank’s exposure to High ESG Risk industries
-
- Governance & Policies
 - Greening IBL branches (LEED Certifications for all Pioneer branches + Corporate Offices)
 - Monitor & Reduce GHG Emissions
 - ESG compliance for Vendors
 - Human Capital – D&I and Emp. Engagement initiatives
-

Direct Links to Key Sustainability Policies

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



Key ESG Performance Highlights



12 Years of Reporting on Sustainability Initiatives



~46% of Total Lending ESG Focused *



8.83 Million Beneficiaries Through Micro Finance *



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



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



3 Green buildings LEED Gold and Platinum rated corporate offices



52,000 trees planted across FY2021-22



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



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



63% increase in rural customers over the past year *



6610 women employees in FY2021-22



2/9 Women Directors on the Board



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



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



The Bank conducted **13,15,391** training man-hours for **7,30,632** participants through **1,548** programmes

*details pertains to FY21 as the data for FY22 is under review.



A Few ESG Achievements



Integrated Reporting

- **3rd Year of Integrated Reporting**
- External assurance of Integrated Report
- 12 Years of Sustainability Reporting



Dow Jones Sustainability Index

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



Sustainable Finance Portfolio*

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



Refinitiv ESG Rankings

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



Greenhouse Gas (GHG) Emissions Reduction

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



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Board 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 and Payments and Settlement Systems, Human Resources and Business Management	Previously, President – Global Technology at SunGard – a Fortune 500 Company and a global leader in Financial Services Software. One of the Founder- Promoters of Mindtree Ltd. (since divested).
Mr. Rajiv Agarwal	Non-Executive Independent Director	Small Scale Industry	Promoter in several small-scale ventures, primarily manufacturing concerns with 38 years of experience in ‘Small Scale Industries’ segment,
Mr. Sanjay Asher	Non-Executive Independent Director	Law and Accountancy	Presently, a Senior Partner with M/s Crawford Bayley & Co., one of India’s oldest Law Firm. Specializes in the fields of M&A, cross-border M&A, joint ventures, private equity and capital markets
Mrs. Bhavna Doshi	Non-Executive Independent Director	Accountancy and Risk Management.	Previously, Partner at KPMG India, Served on various Committees of Institute of Chartered Accountants of India (ICAI)
Mr. Jayant Deshmukh	Non-Executive Independent Director	Agriculture and Rural Economy and Cooperation.	Previously, Director of Agriculture, Maharashtra State, Held many important positions in the Department of Agri, Maharashtra
Mr. Sumant Kathalia	Managing Director & CEO	Banking and Accountancy, Risk Management and Business Management.	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO.



Experienced and Well-knit Management Team

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

Accolades



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

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



Finacle Innovation Awards 2021 (Nov 21)

IndusInd Bank was the winner in the following categories

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



DigiDhan Awards 2020-21

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



Accolades

FICCI CSR Awards 2019-20



In the category of Environment Sustainability for Drain Restoration Project, Gurgaon

&

In the category of Inclusive Development of PWDs for IndusInd Bank Para-Champions Programme

ASIAMONEY FX Survey 2021



IndusInd Bank was adjudged as the Market Leader, India in ASIAMONEY Foreign Exchange Survey 2021

BNY MELLON STP Award 2020



The CGMO Trade & Remittance Operations team received 2020 BNY Mellon STP award in recognition of achieving exceptional STP rate of 96.37%.



Accolades

IndusInd Bank has been awarded the global 'Celent Model Bank' award under the category of 'Payments System Transformation' for building a best-in-class Enterprise Payments Hub (EPH).



IndusInd Bank has been awarded as #1 - Best Financier for 2021 at JCB India Annual Financiers Awards 2021. IndusInd Bank has won this award for 5 years in a row.



IndusInd Bank has been adjudged the winner in the category of 'Best Savings Product' at the FE Best Banks Awards 2020-21.



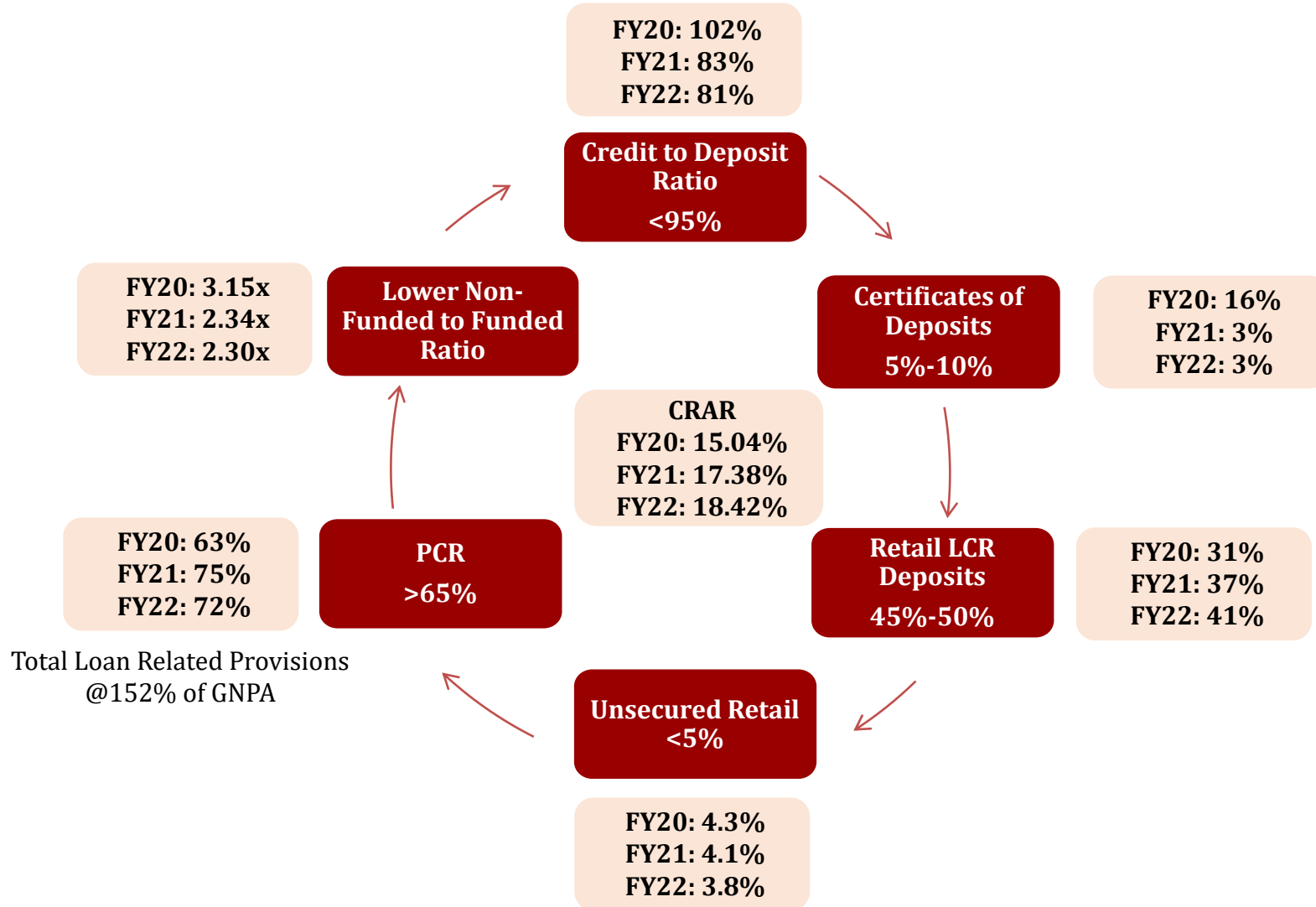
IndusInd Bank has been awarded with the 'Outstanding Digital CX - SME Payments' for its flagship mobile application for merchants – 'Indus Merchant Solutions'



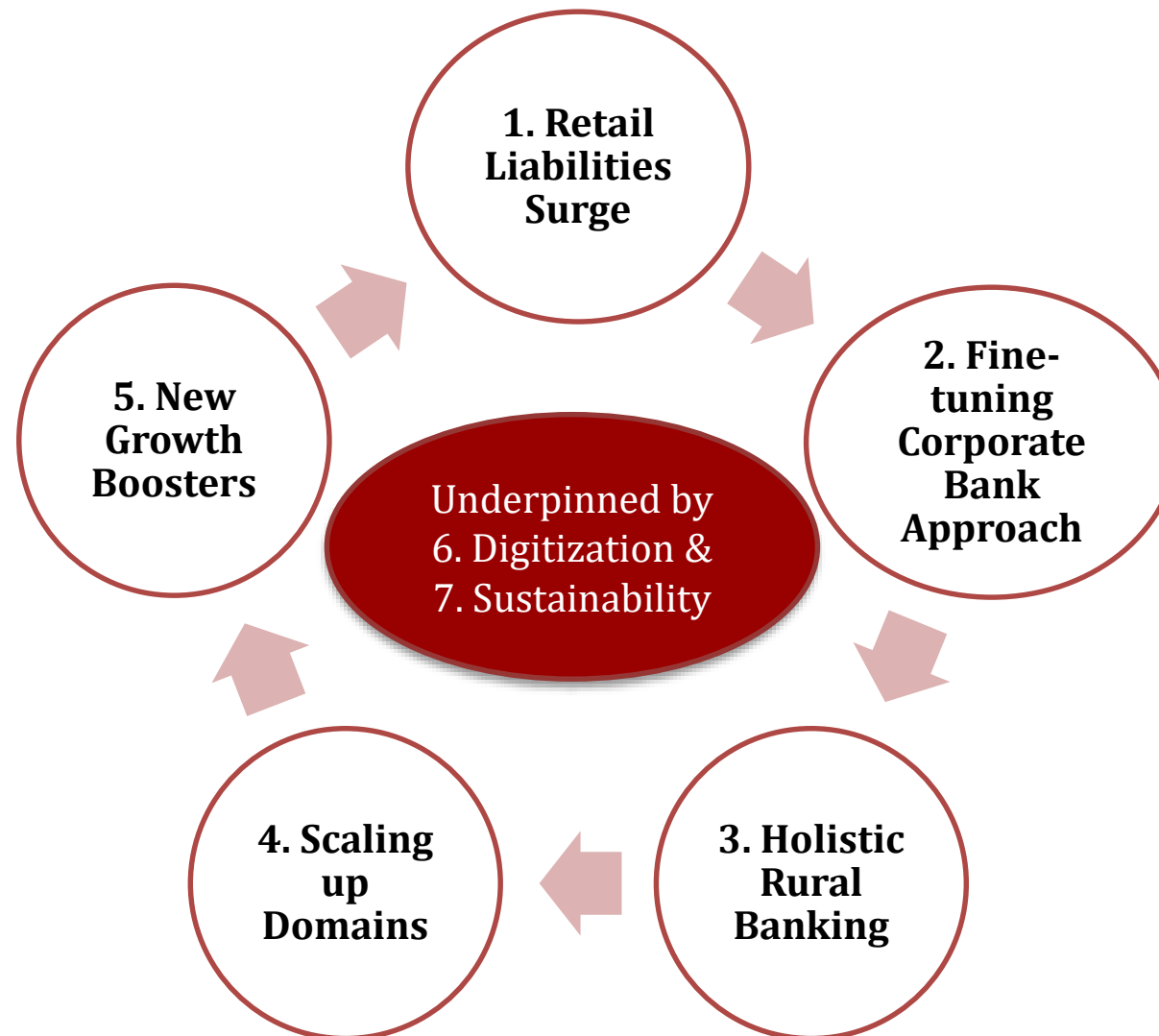
Appendix 1: Planning Cycle 5 – FY22 Update



Scale with Sustainability – Continue to Improve Across Sustainability Metrics

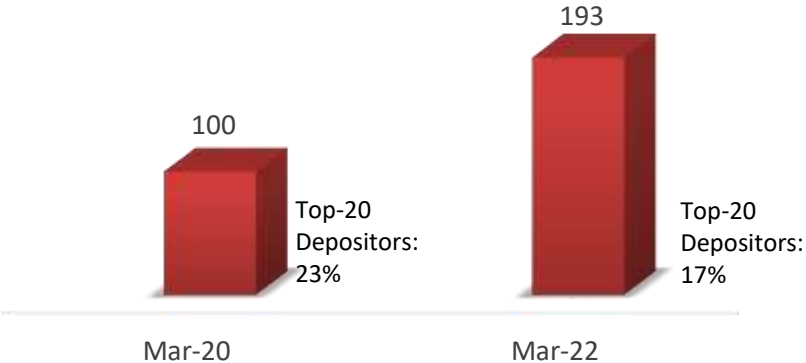


PC5 Strategic Priorities

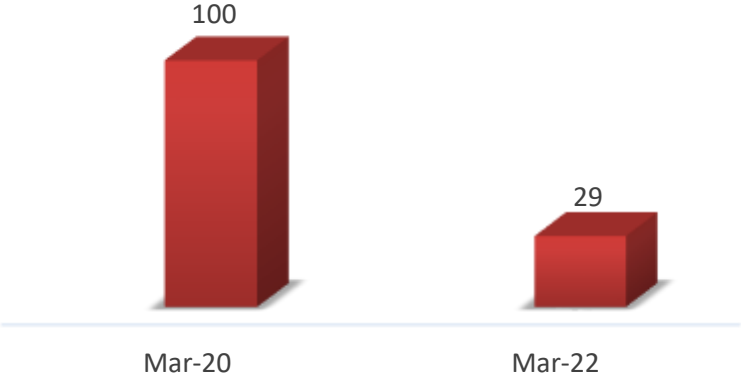


1. Retail Liabilities Surge – Deposit Mobilisation Continues Apace Driven by Granular Retail Customers

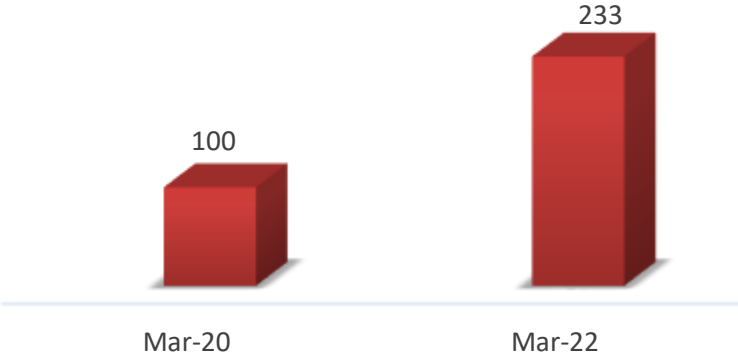
Retail Deposits as per LCR



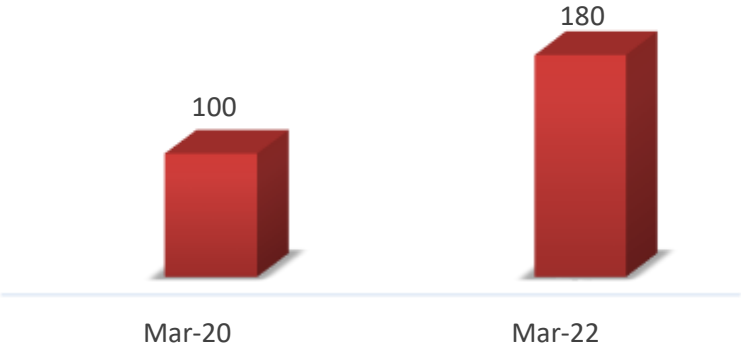
Certificates of Deposits



Term Deposits < 2 cr



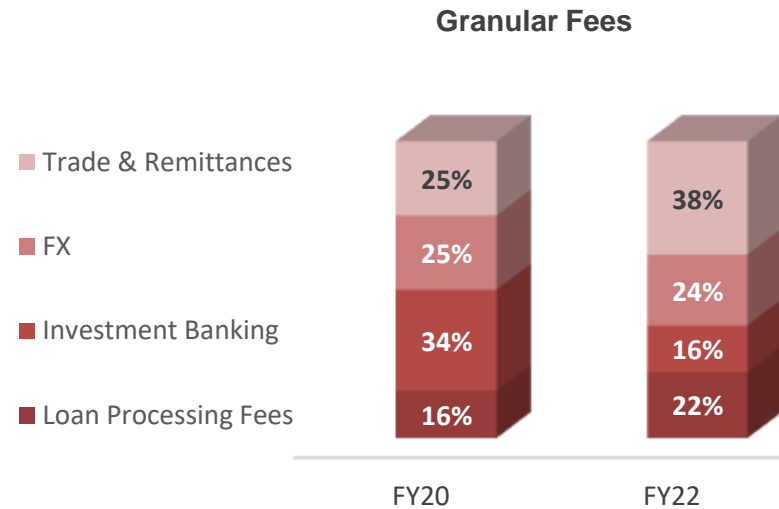
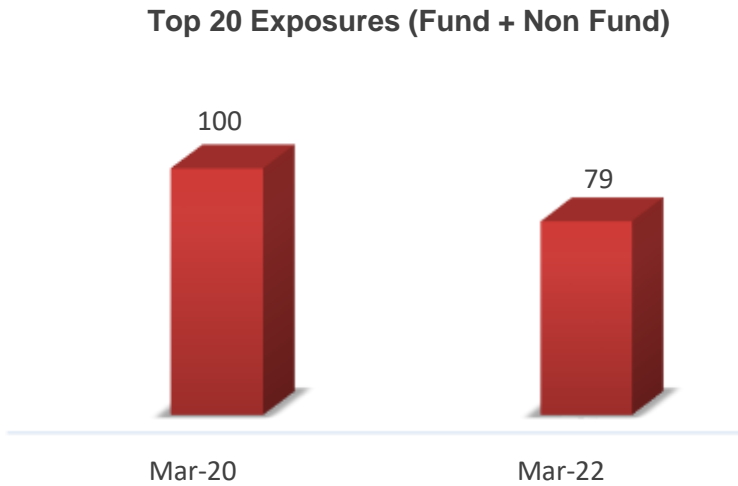
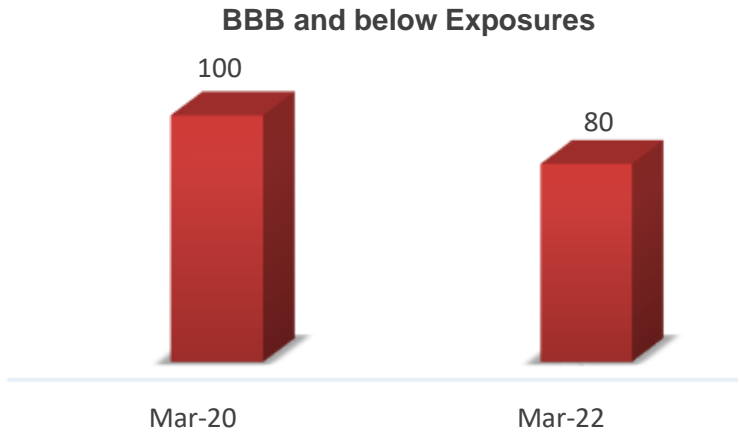
Deposits Sourced by Consumer BU



Indexed to Mar-20



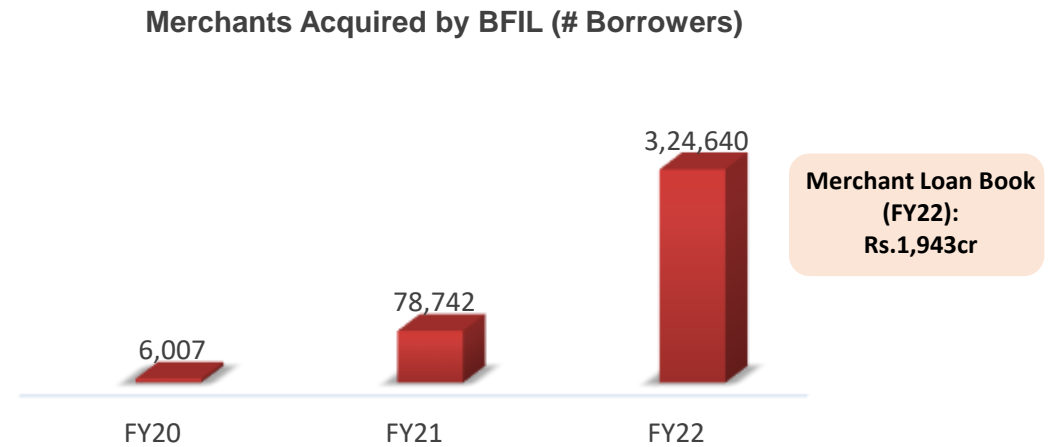
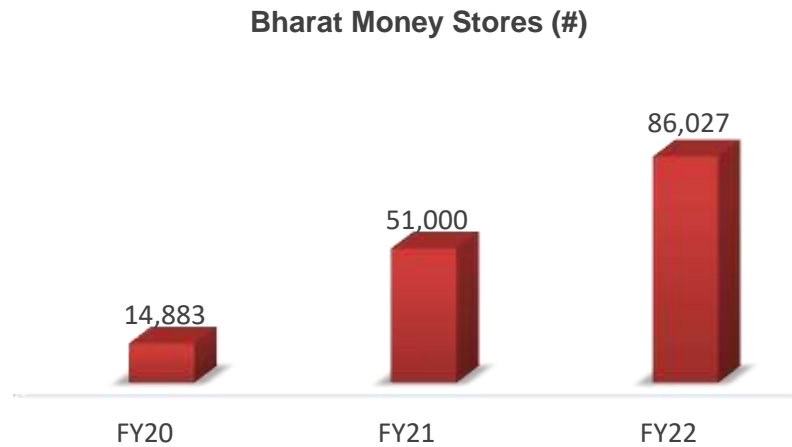
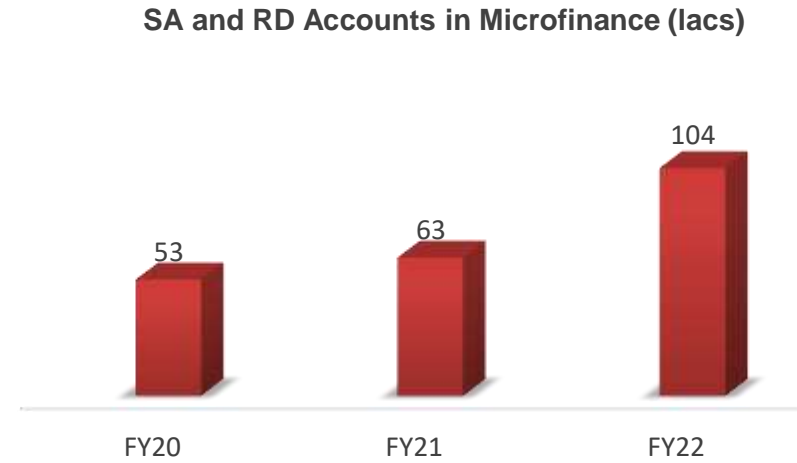
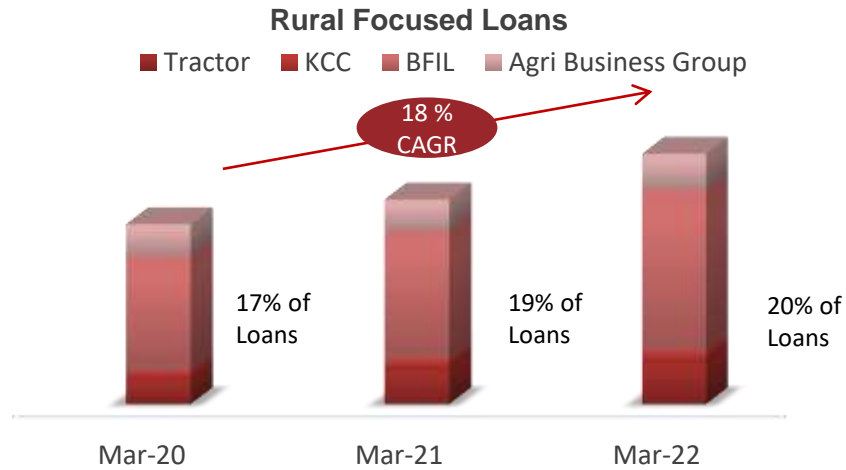
2. Fine-tuning Corporate Banking Approach – Scaling Granular Franchise with Lower Risk Intensity



Indexed to Mar-20

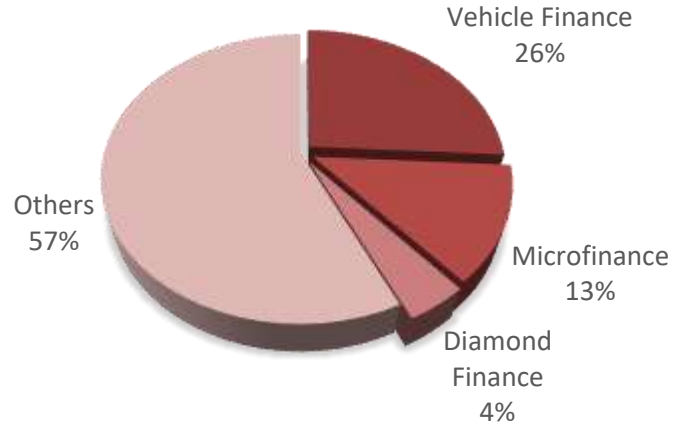


3. Holistic Rural Banking – Leveraging BFIL & Vehicle Distribution Network

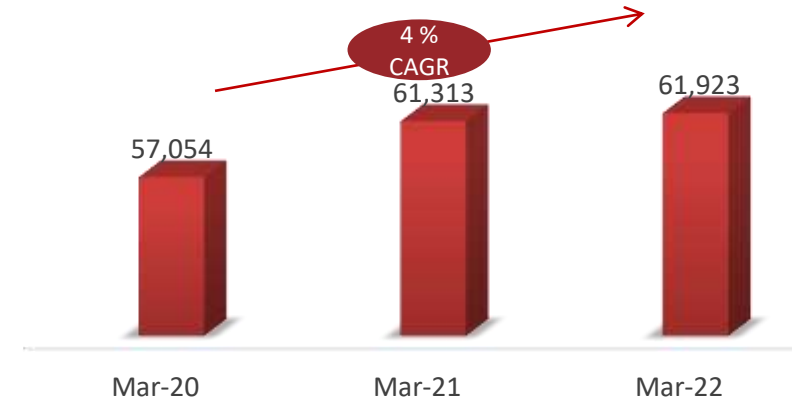


4. Scaling up Domains – Recovery in Growth in Areas of Domain Expertise

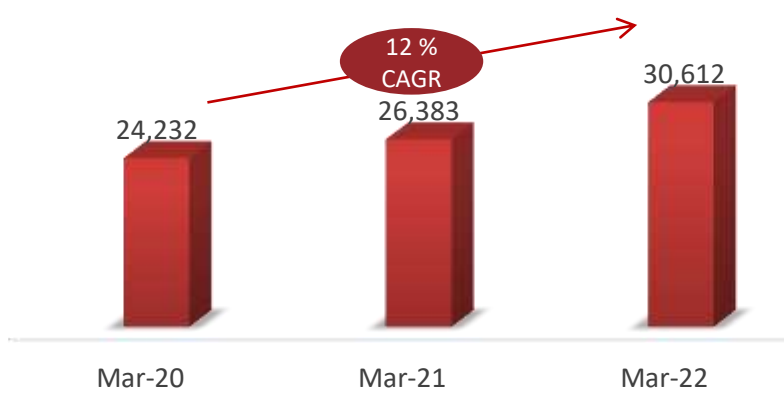
Domains Contributes 43% of Loan Book



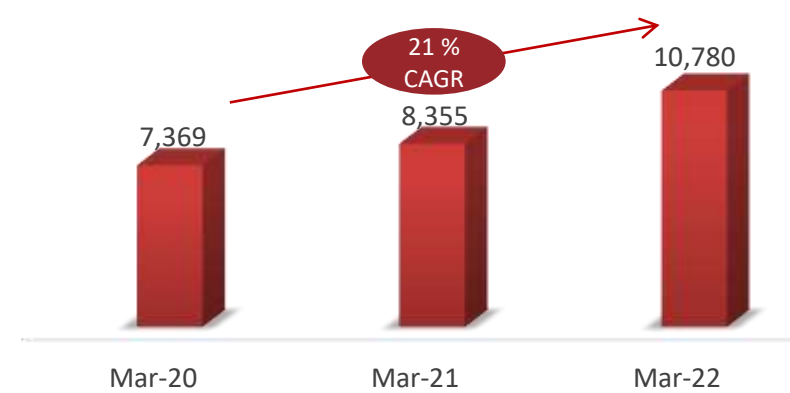
Vehicle Finance (Rs.cr)



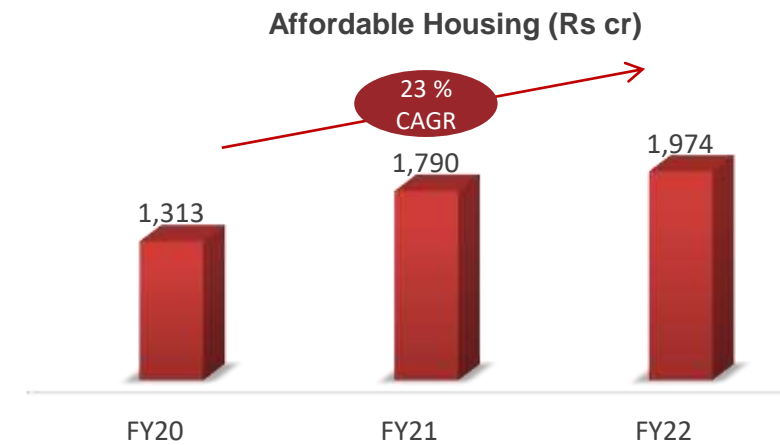
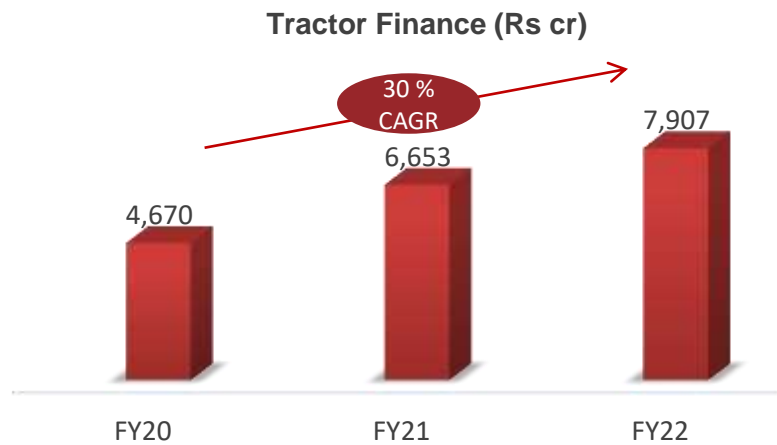
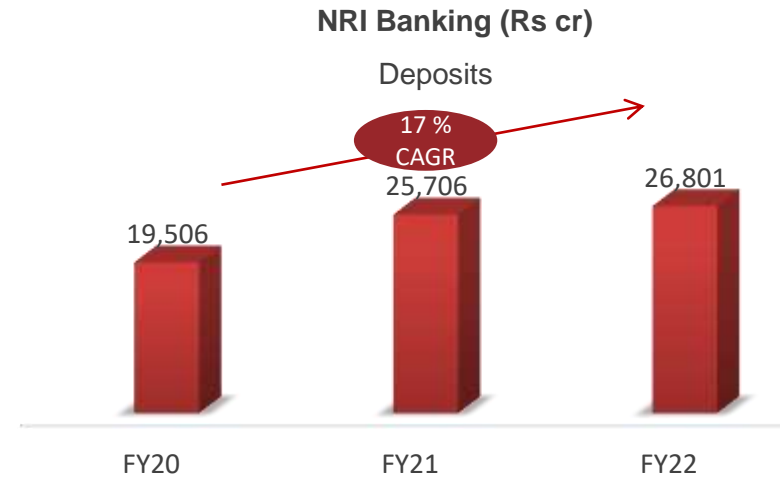
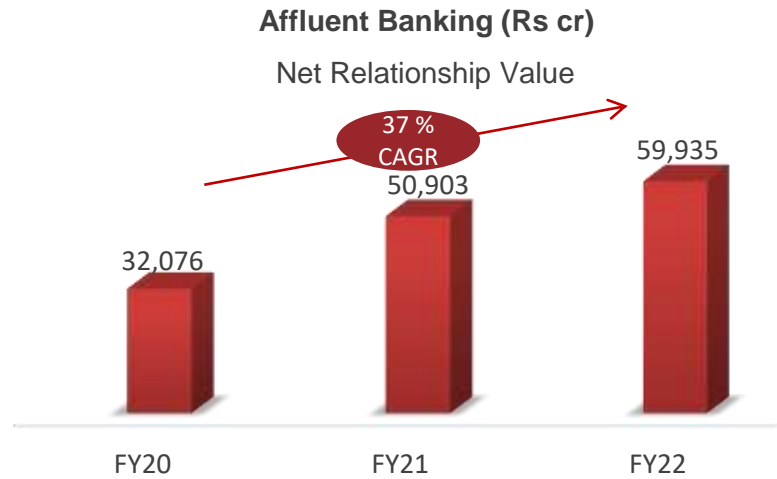
Microfinance (Rs.cr)



Gems & Jewellery Finance (Rs.cr)



5. New Growth Boosters – Continued Scaling PC-4 and PC-5 Initiatives

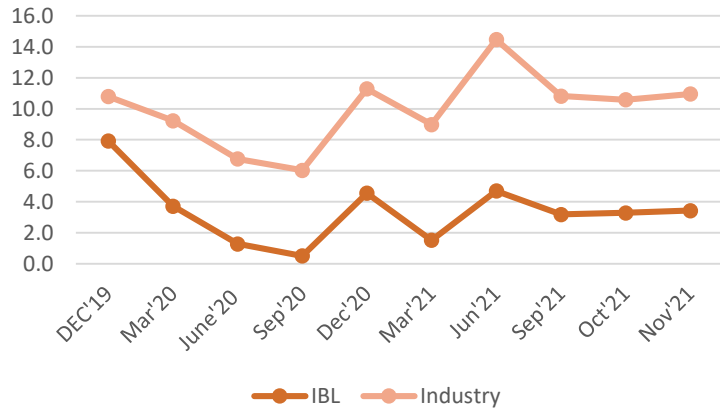


Appendix 2: Portfolio Performance: IBL vs Industry

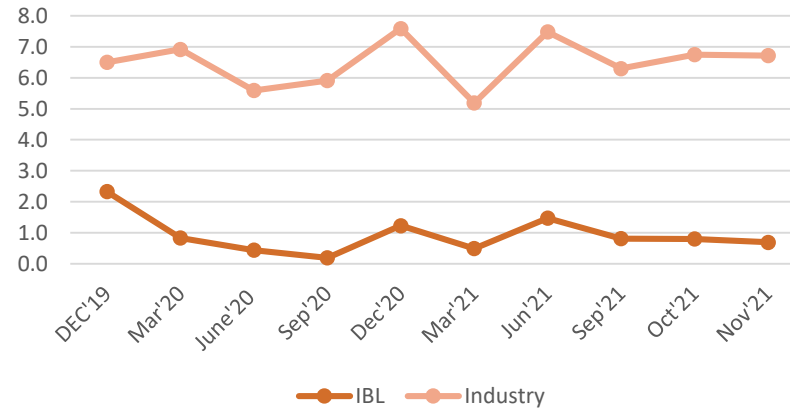


Vehicle Finance Portfolio – IBL vs Industry (As per Leading Bureau)

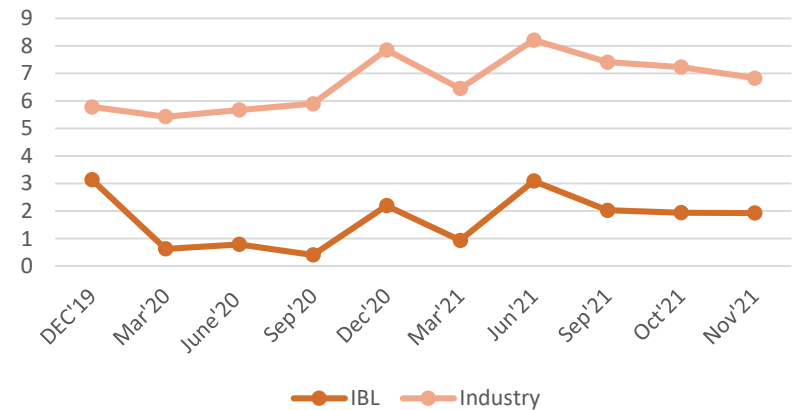
MHCV, LCV, SCV (60+)



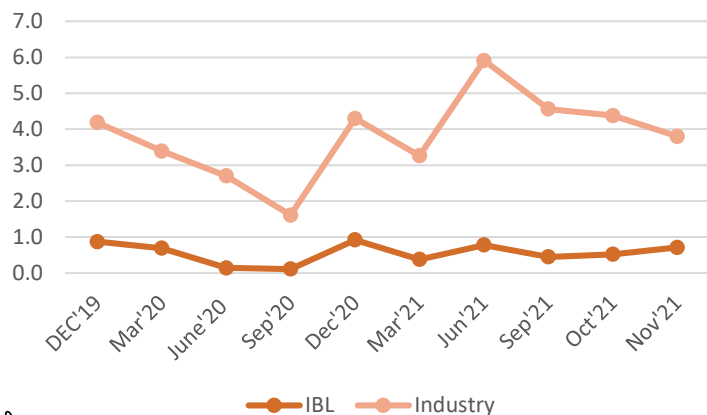
New PV (60+)



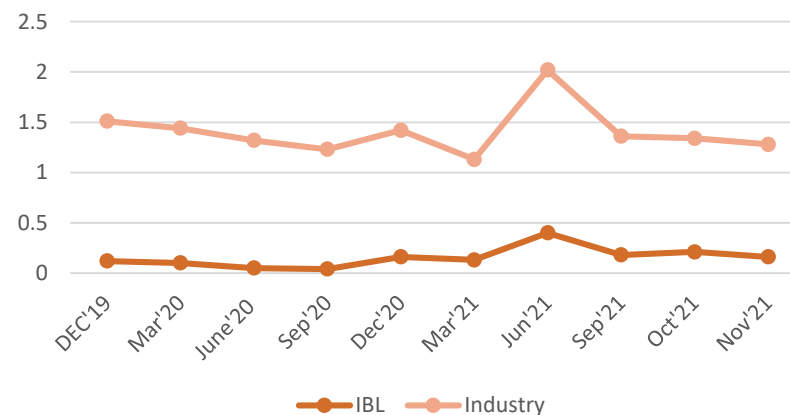
Used PV (60+)



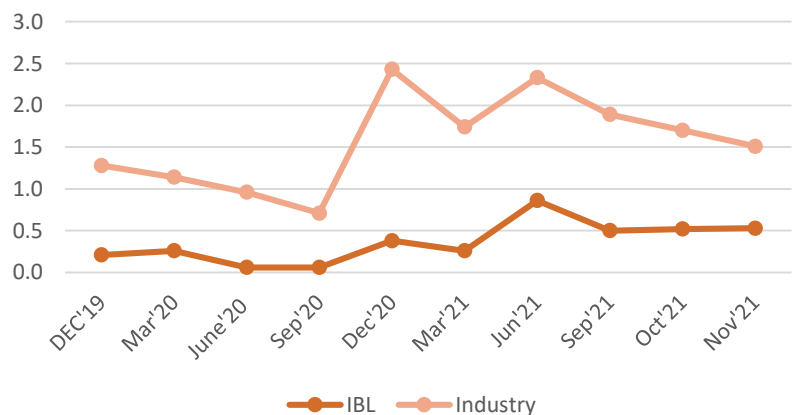
MHCV, LCV, SCV (90+)



New PV (90+)

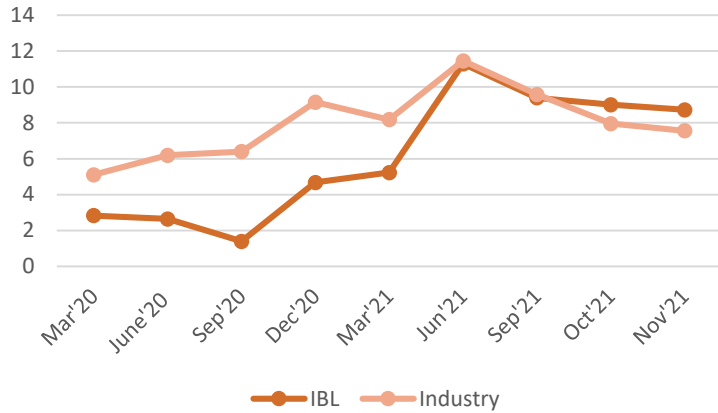


Used PV (90+)

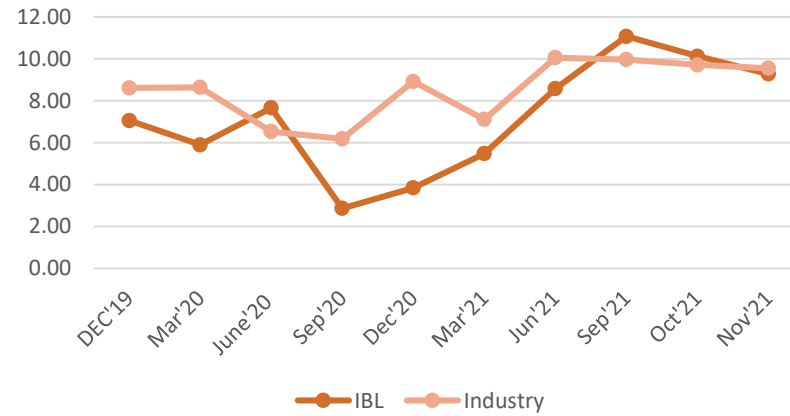


Vehicle Finance Portfolio – IBL vs Industry (As per Leading Bureau)

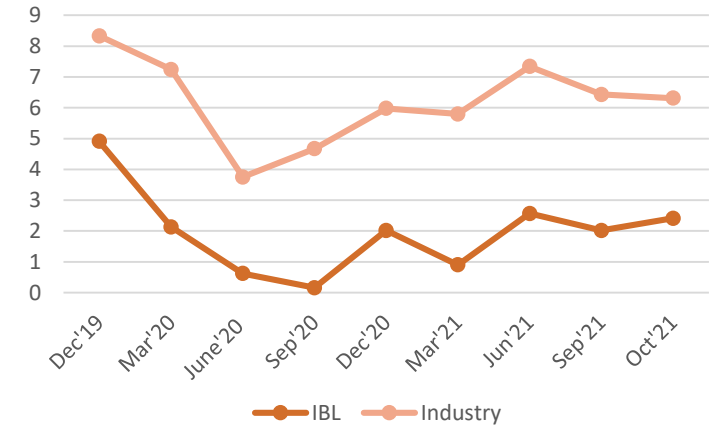
Two Wheelers (60+)



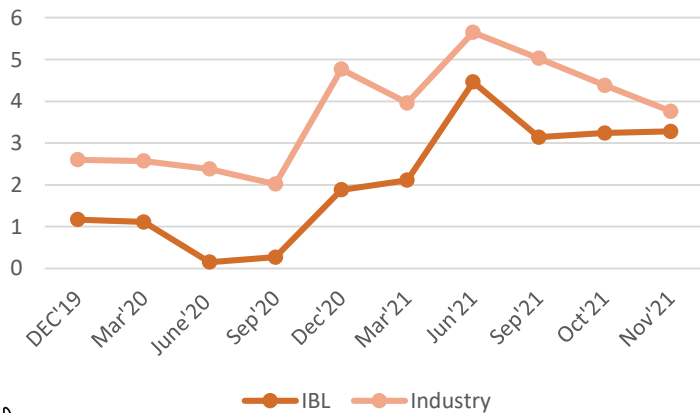
Tractors (60+)



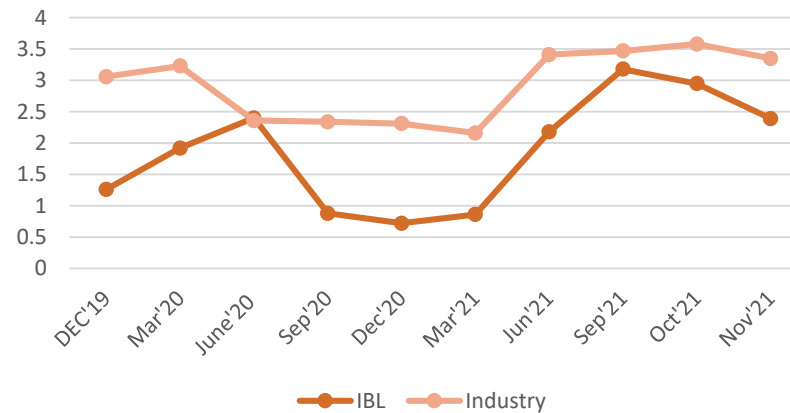
Construction Equipment (60+)



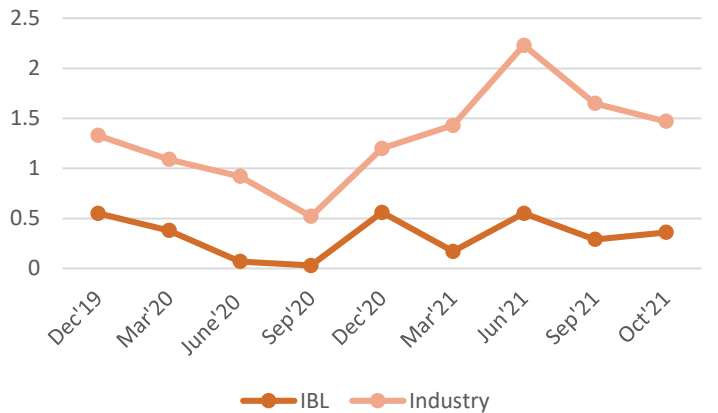
Two Wheelers (90+)



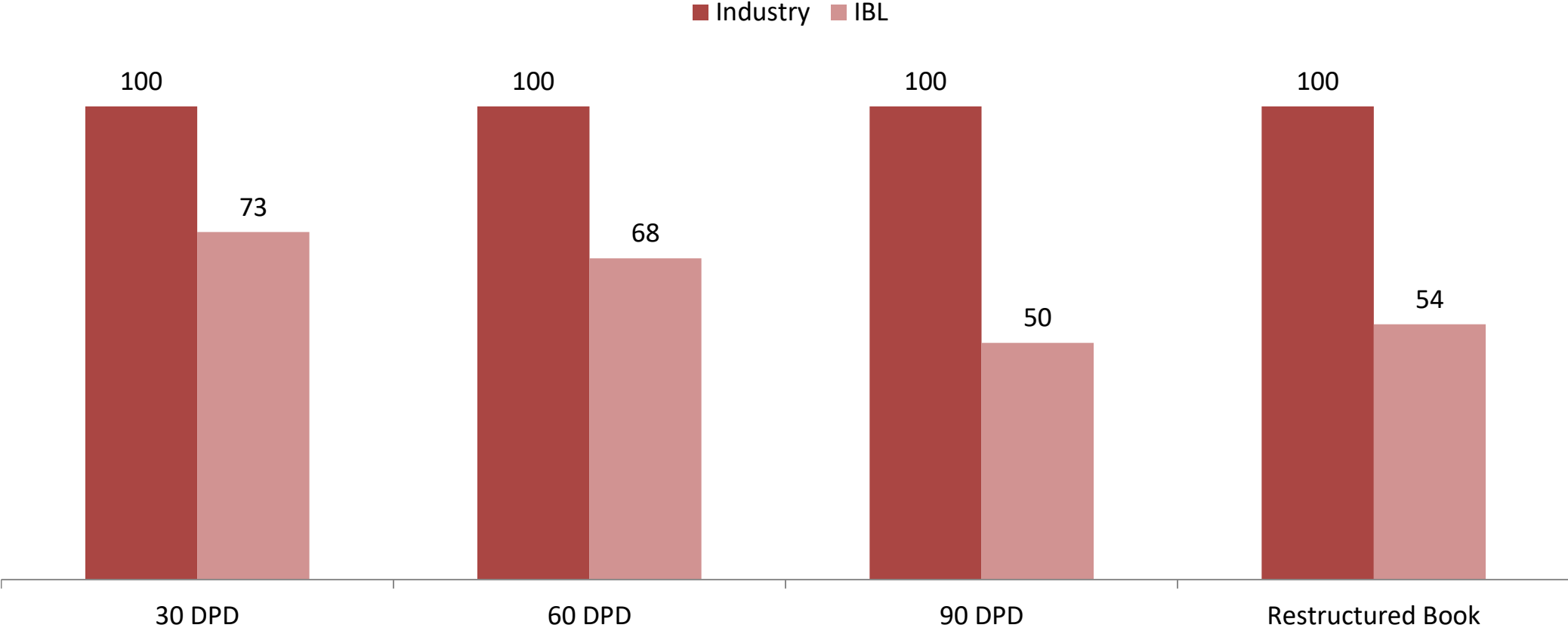
Tractors (90+)



Construction Equipment (90+)



Microfinance – IBL vs Industry (As per Leading Bureau)



As of Jan-22



THANK YOU



IndusInd Bank

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