

October 11, 2017

**The Asst. Vice President
Listing Department
National Stock Exchange of India Ltd.**
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra-Kurla Complex
Bandra (East),
Mumbai – 400 051

**The Deputy General Manager
Corporate Relationship Dept.
BSE Ltd.**
1st Floor, New Trading Ring
Rotunda Building, P. J. Towers
Dalal Street, Fort
Mumbai – 400 001

NSE Symbol: INDUSINDBK

BSE Scrip Code: 532187

Madam / Dear Sir,

Sub: Corporate Presentation

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Corporate Presentation on IndusInd Bank Limited (“**Bank**”).

In compliance with Regulation 46, the information is being hosted on the Bank’s website at www.indusind.com.

The above information is for you to take on record and for dissemination to the public.

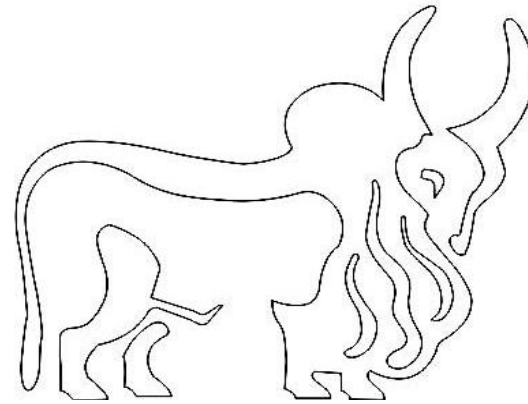
Thank you,

Yours faithfully,
For **IndusInd Bank Limited**


Haresh Gajwani
Company Secretary

Encl: a/a





IndusInd Bank

Corporate Presentation

October 11, 2017

IndusInd Bank – Building Scale with Profitability

Strength

- CRAR at 16.18%; CET1 at 14.28%
- Strong Asset Quality with impaired assets proportion amongst the lowest in Indian banks; Net NPAs at 0.44%
- In top decile on productivity, profitability and efficiency parameters in Indian banking industry

Note: Data as of June 2017

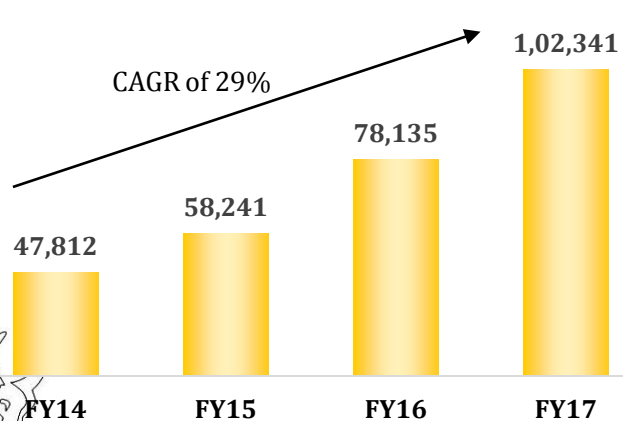
Growth

	3 Year CAGR For FY17	Q1FY18 (YoY)
Loans	27%	24%
Deposits	28%	31%
Revenue	29%	26%
Profits	27%	26%
Networth	33%	17%

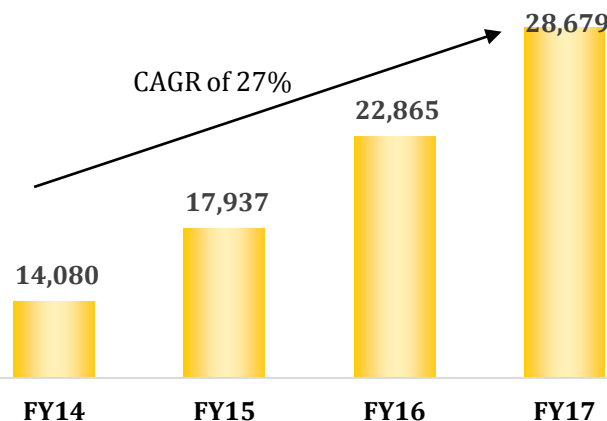
Returns

- RoA = 1.86%
- RoE = 16.17%
- NIM = 4.00%

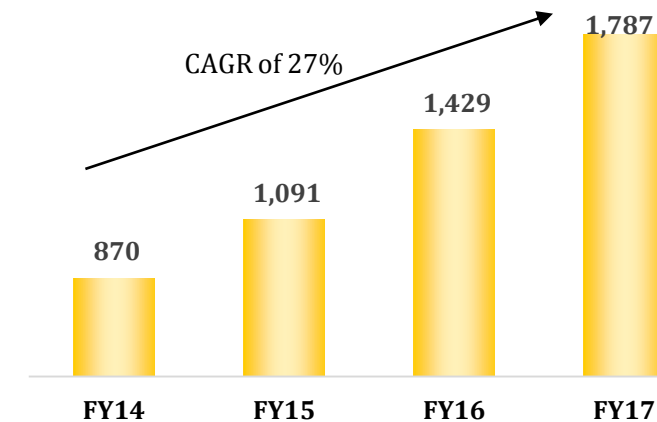
Revenue (Rs mn)



Net Profit (Rs mn)



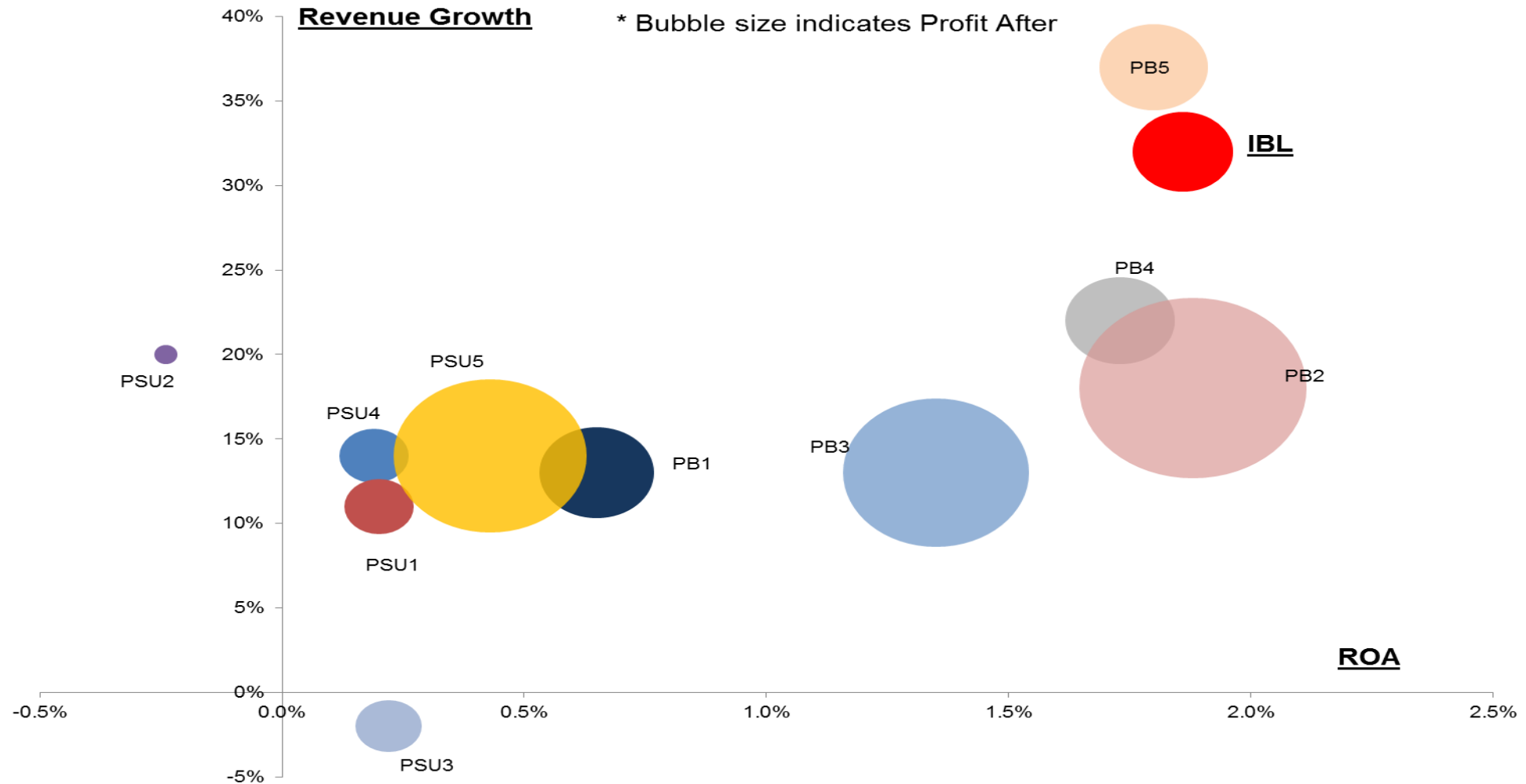
Total Assets (Rs bn)



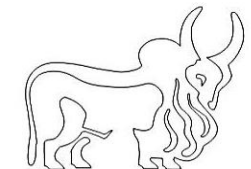
IndusInd Bank

Performance – Benchmarked with Peers

- IBL performance has been amongst the best in the peer group.



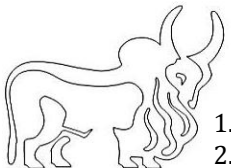
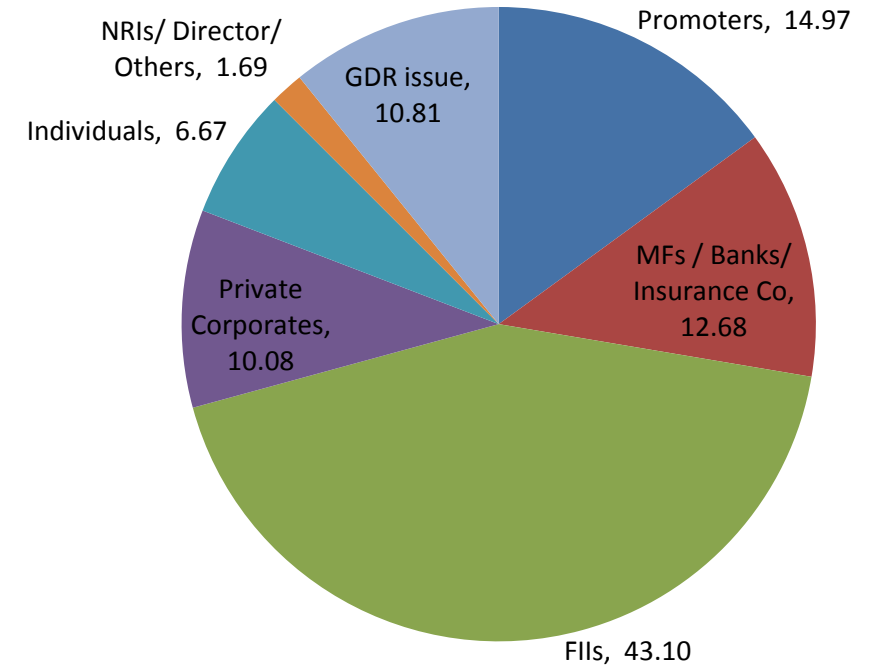
Note: Five largest Private and Public Sector Banks based on loans are considered as peers. 3
Data as of FY17. (Banks' nomenclature not in any particular order)



Overview of the Bank

- Leading private sector bank and financial services company in India
- Incorporated in January, 1994; Current customer base of ~9.5 million ⁽²⁾
- Pan India presence through a network of 1210 branches and 2,090 ATMs⁽²⁾
- Diversified loan book – Split between Corporate & Commercial Banking and Consumer Finance at 60% and 40% respectively⁽²⁾
- Enterprise-wide Risk Management framework for effective management of risks
- Total Assets of over Rs 1,906 bn and Market Cap of over Rs 1,000 bn⁽²⁾

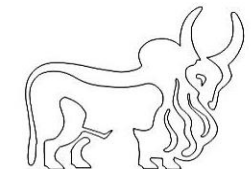
Shareholding ⁽¹⁾



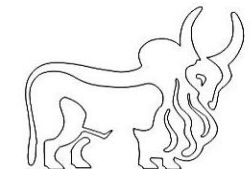
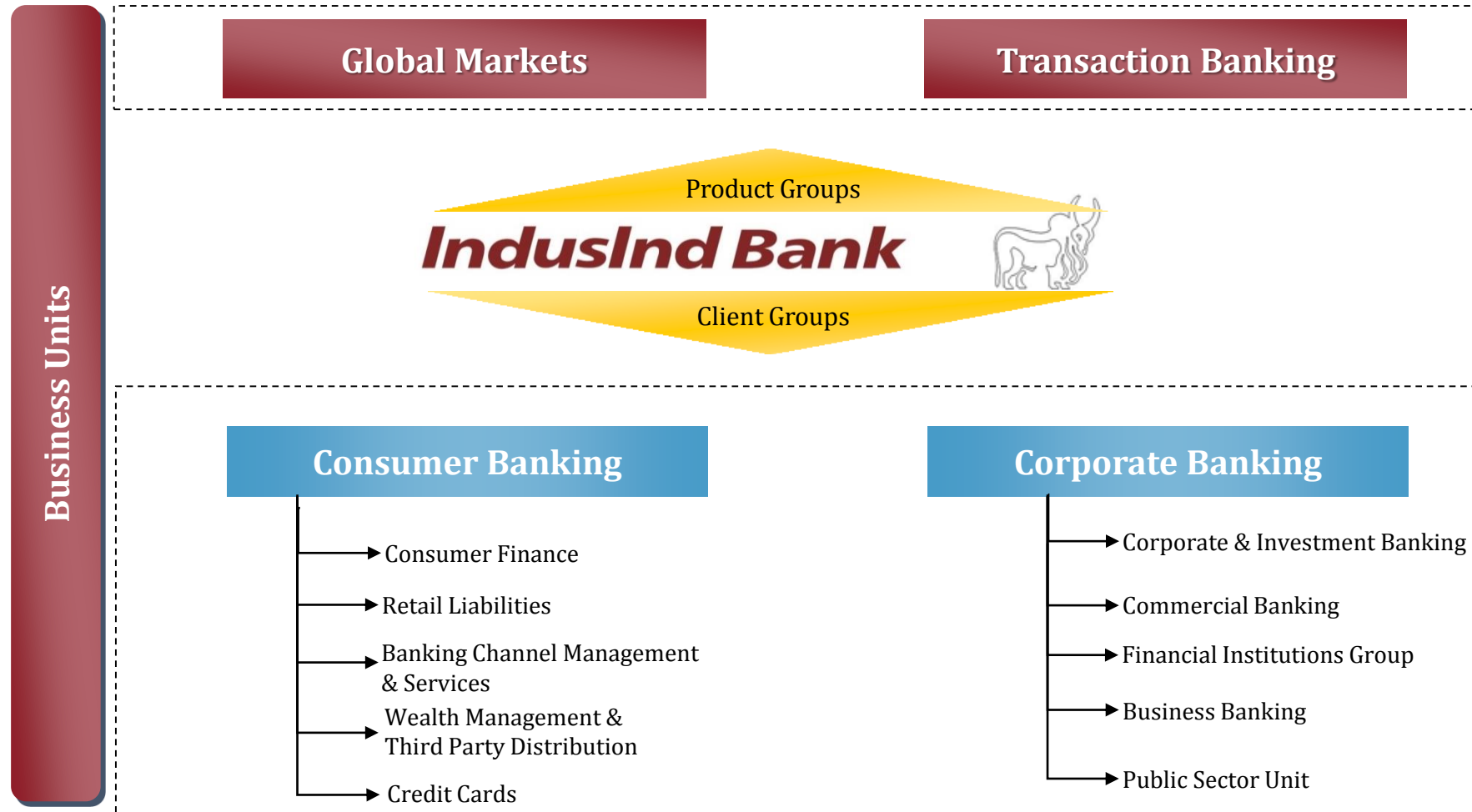
1. As on June 30, 2017
2. As on Oct 05, 2017

Ratings

- **CRISIL AA +** for Infra Bonds program
- **CRISIL AA** for Additional Tier I Bonds program
- **CRISIL A1+** for certificate of deposit program
- **IND AA+** for Senior bonds program by India Ratings and Research
- **IND AA** for Additional Tier I Bonds program by India Ratings and Research
- **IND A1+** for Short Term Debt Instruments by India Ratings and Research



Organization Structure



Investment Highlights

➤ Well Defined Expansion Strategy

1

➤ Experienced Management Team

2

➤ Universal Banking Offerings

3

➤ Growing Liability and Fee Franchise

4

➤ Stable Asset Quality

5

➤ Focused Execution on Risk, Operations and Portfolio

6

➤ History of Technology Refresh and Innovation

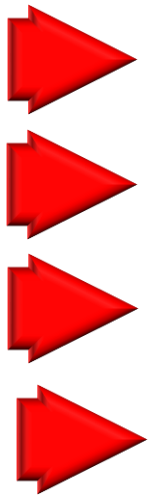
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Planning Cycle 4 Strategy

Strategy

Broad Themes



**Market Share with Profitability
Do More of the Same**

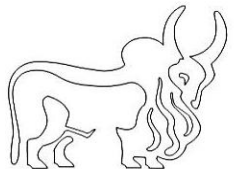
**Digitize to Differentiate, Diversify
and Create Domain Leadership**

Financing Livelihoods

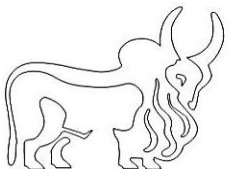
Finding Customers from Within

Reengineering Our Businesses

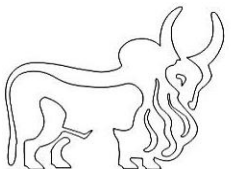
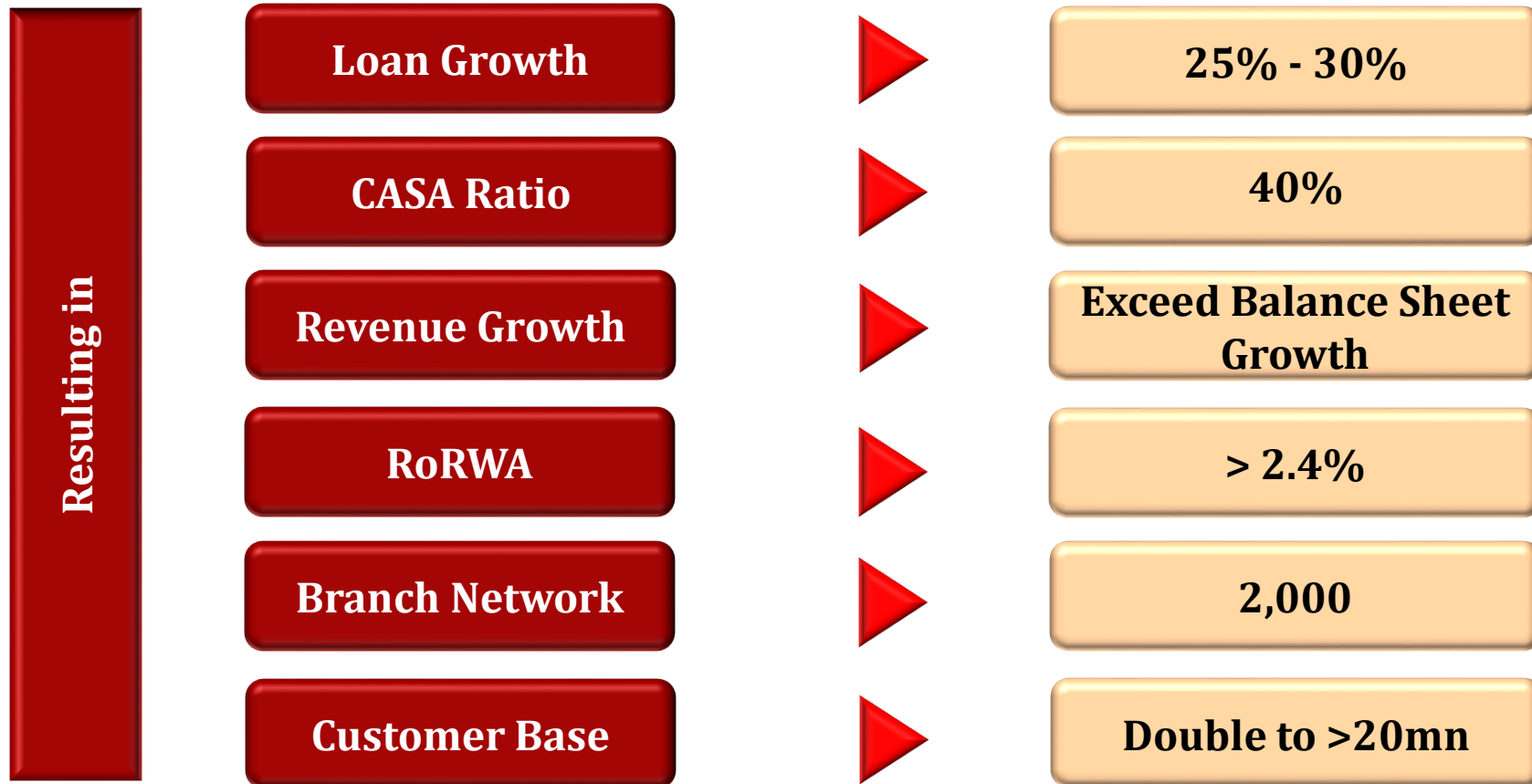
Sustainable Banking



Strategic Themes



Pillars of Growth

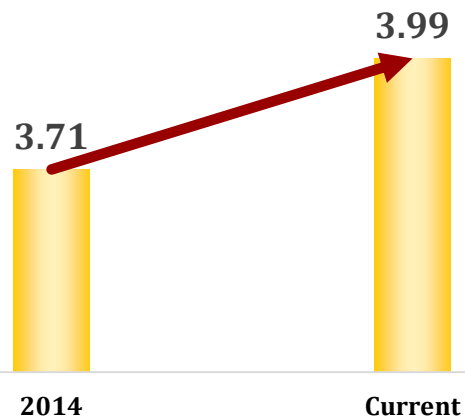


The Core Executive Team

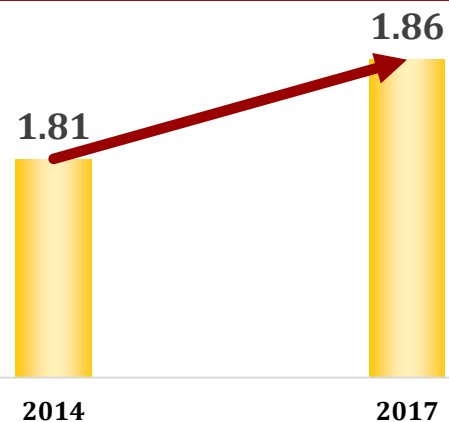
Name	Designation	Prior Experience
Mr. Romesh Sobti	Managing Director & CEO	Over 40 years banking career with ABN AMRO Bank N.V., ANZ Grindlays Bank Plc & State Bank of India
Mr. Paul Abraham	Chief Operating Officer	Managing Director of ABN AMRO Central Enterprise Services
Mr. Suhail Chander	Head – Corporate & Commercial Banking	Head – Consumer & Commercial Banking, ABN AMRO Malaysia & Singapore
Mr. Sumant Kathpalia	Head – Consumer Banking	Head – Consumer Banking, ABN AMRO Bank (India)
Mr. Kalpathi Sridhar	Senior Executive Vice President - Risk	Senior Vice President and Country Risk Officer, ABN AMRO Bank (India)
Mr. Ramaswamy Meyyappan	Chief Risk Officer	Chief Risk Officer at JP Morgan Chase Bank NA, Mumbai
Mr. S.V. Zaregaonkar	Chief Financial Officer	Joined IndusInd Bank in 1995 as Head – Operations; Chief Manager Dena Bank
Mr. Arun Khurana	Head – Global Markets Group	Regional Head Corporate Solutions Asia-Pacific Markets of RBS Singapore
Mr. S.V. Parthasarathy	Head – Consumer Finance	Executive Director, Ashok Leyland Finance Limited
Mr. Ramesh Ganesan	Head – Transaction Banking	Executive Director, ABN AMRO Bank (India)
Mr. Sanjay Mallik	Head – Investor Relations & Strategy	Director, BROTKO, his own financial services firm; Held prior positions at ANZ Bank, ABN AMRO Bank (India) and Standard Chartered Bank
Ms. Roopa Satish	Head, Corporate, Institutions & Investment Banking	Head – Mid Markets (Western Region), ABN AMRO Bank (India)
Mr. Sanjeev Anand	Deputy Head – Corporate & Commercial Banking	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Zubin Mody	Head – Human Resources	Head – HR, ICICI Lombard General Insurance Company Limited

Performance Across Key Financial Vectors

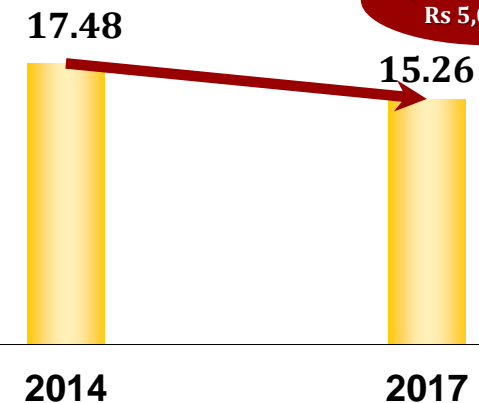
NIMs (%)



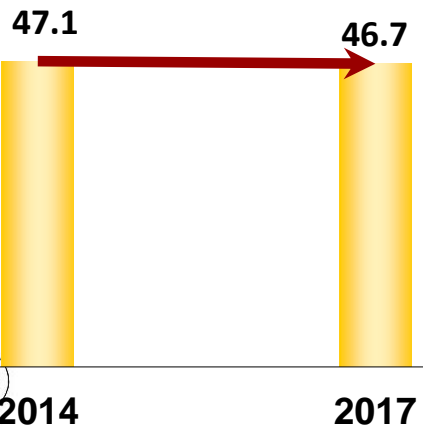
RoA (%)



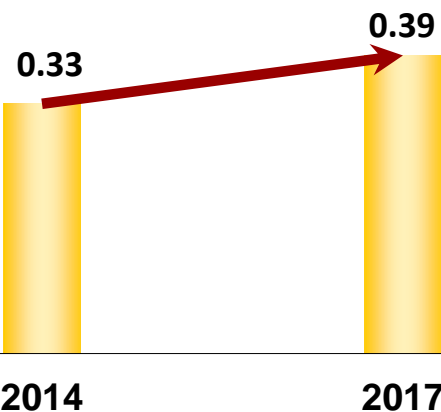
RoE (%)



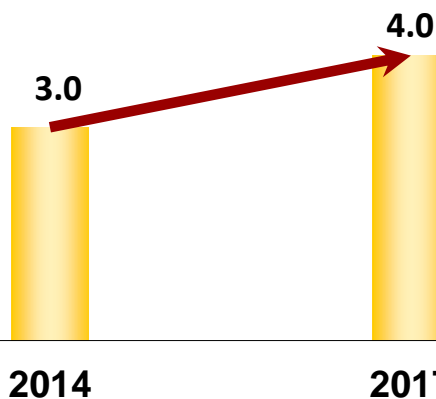
Cost / Income (%)



Net NPAs (%)

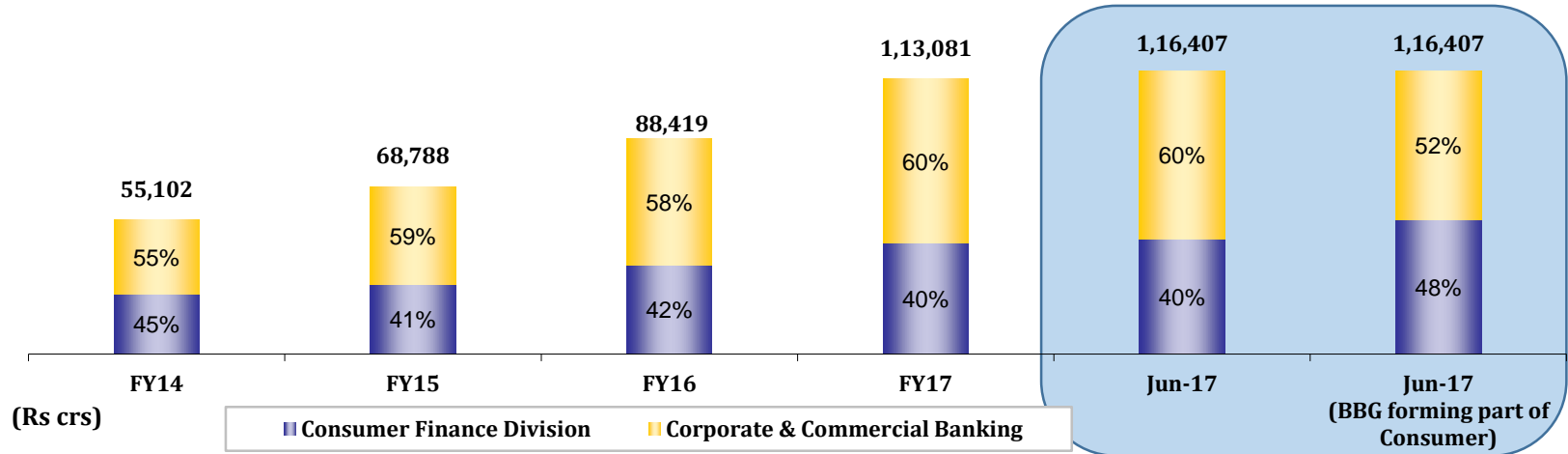


Revenue per Employee (Rs mn)



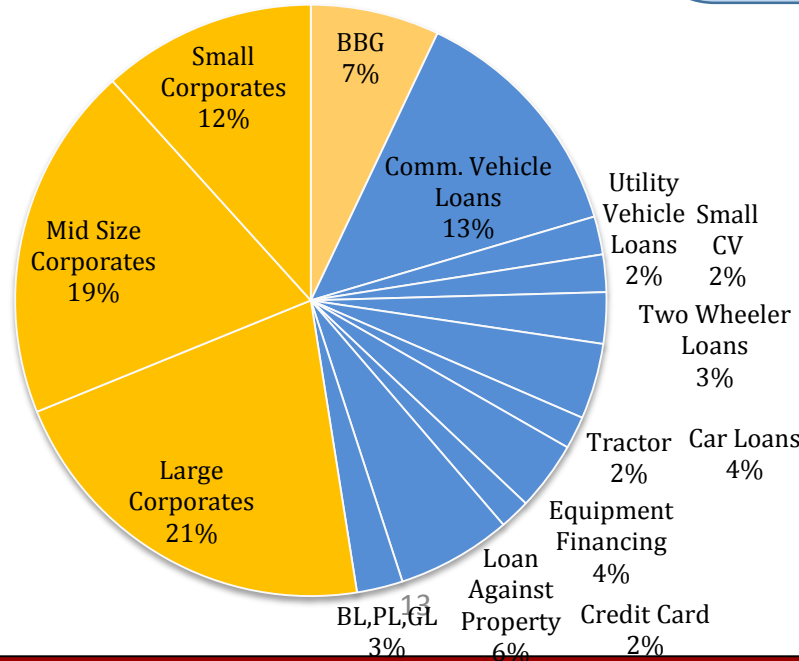
Well Diversified Loan Book

Loan Book (Rs crs)



Corporate Banking	Jun-17	
Large Corporates	33045	28%
Mid size Corporates	22649	20%
Small Corporates*	13618	12%
Total Advances	69,312	60%

*Includes Business Banking
Rs. 8,202 crs managed by Consumer Banking

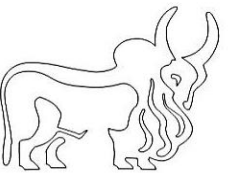
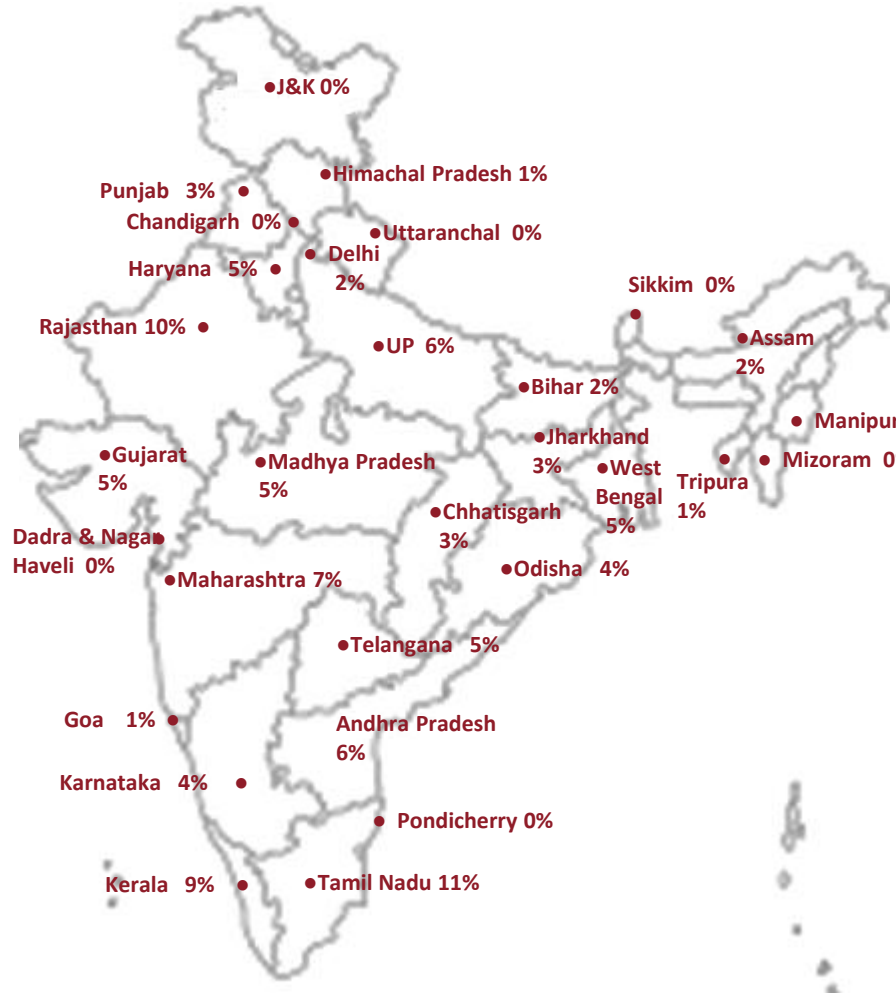


(Rs crs)

Consumer Finance	Jun-17	
Comm. Vehicle Loans	15,573	13%
Utility Vehicle Loans	2,427	2%
Small CV	2,381	2%
Two Wheeler Loans	3,262	3%
Car Loans	4,819	4%
Tractor	2,076	2%
Equipment Financing	4,381	4%
Credit Card	1,944	2%
Loan Against Property	7,303	6%
BL, PL, GL, Others	2,929	2%
Total Advances	47,095	40%

Well Distributed Vehicle Finance Portfolio

Geographical Distribution of Vehicle Finance Portfolio (Rs 342,122mn)– March 31, 2017



Comprehensive Corporate and Commercial Banking Offering

Distribution of Corporate & Commercial Banking Network



Product and Service Offerings

Fund Based Services

- Working Capital Finance
- Short Term Finance
- Bill Discounting
- Export Credit
- Term Lending
- Buyer's Credit / Supplier's Credit
- Asset based financing
- Lease Rental Discounting
- Supply Chain Finance
- Warehouse Receipt Finance
- Agri Finance
- Inclusive Banking

Non Fund Based Services

- Letter of Credit
- Bank Guarantees
- Forward Contracts / Derivatives

Investment Banking

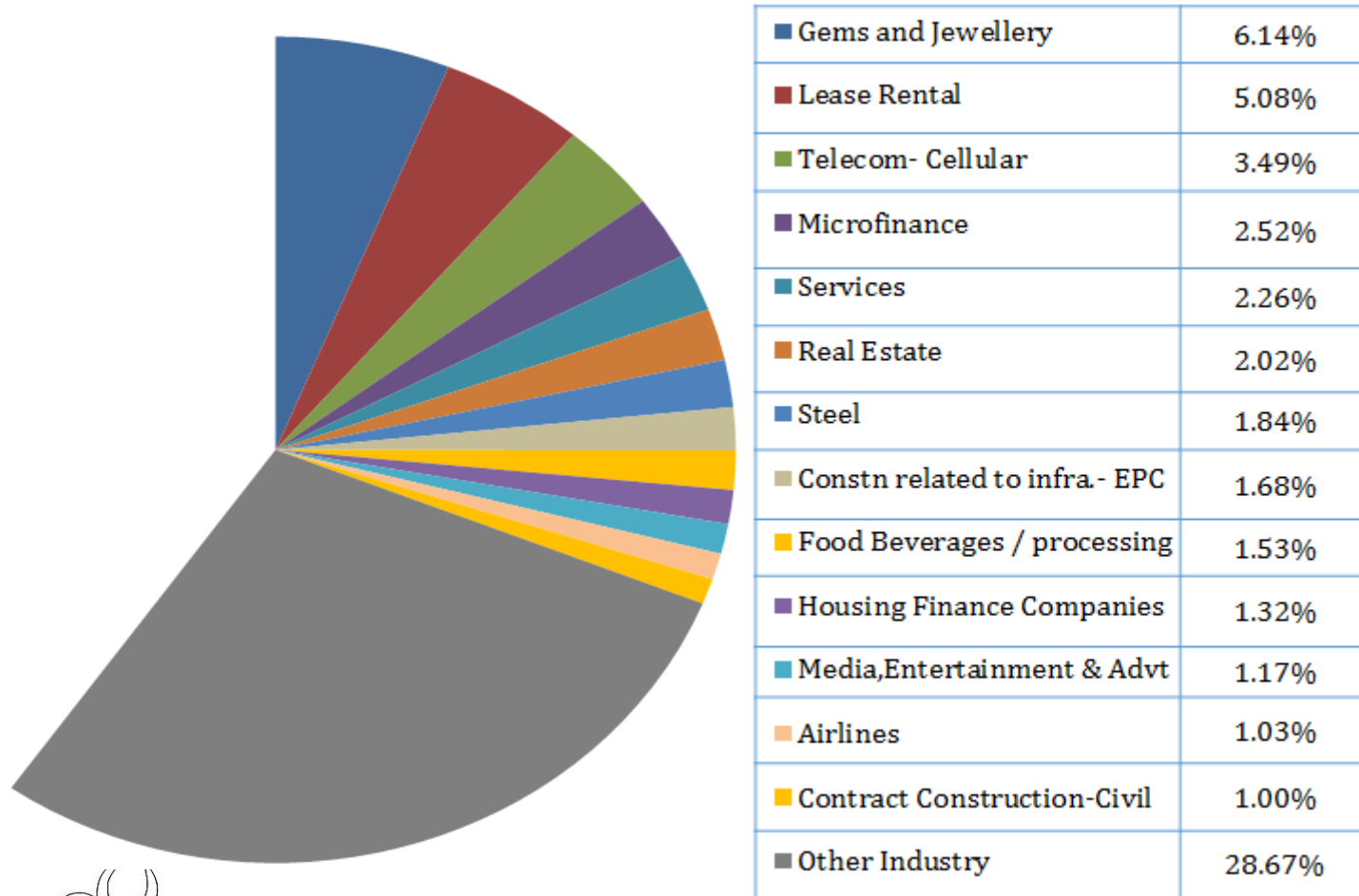
- Structured Finance
- Debt Syndication
- Advisory Services

Value Added Services

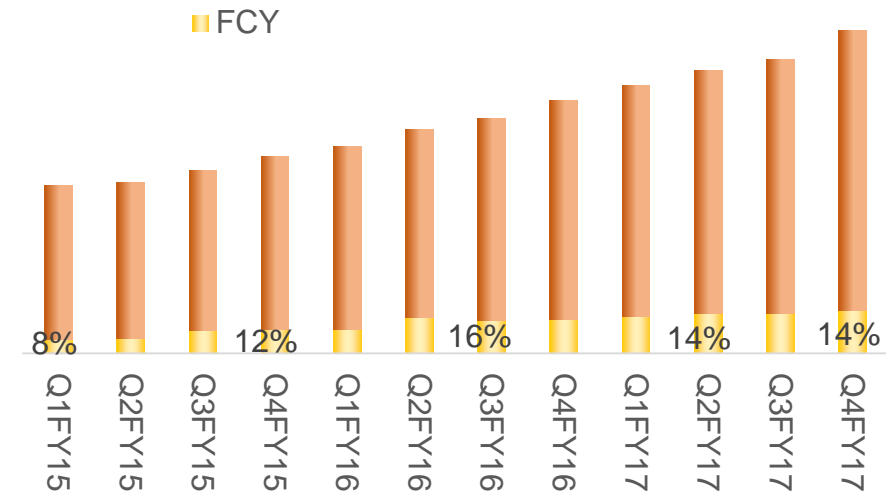
- Channel Financing / Associate Financing
- Cash Management Services
- Corporate Salary Accounts
- Liability/ Investment Products
- Commodity Finance
- Project Finance
- Forex / Derivative Desks

Diversified Corporate Loan Book

Industry Break-up



Corporate Banking FCY Loans *



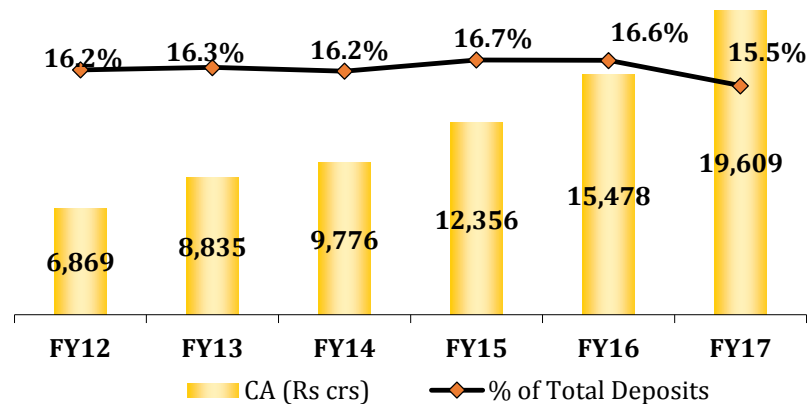
* Percentage of total loans

Improving CASA profile

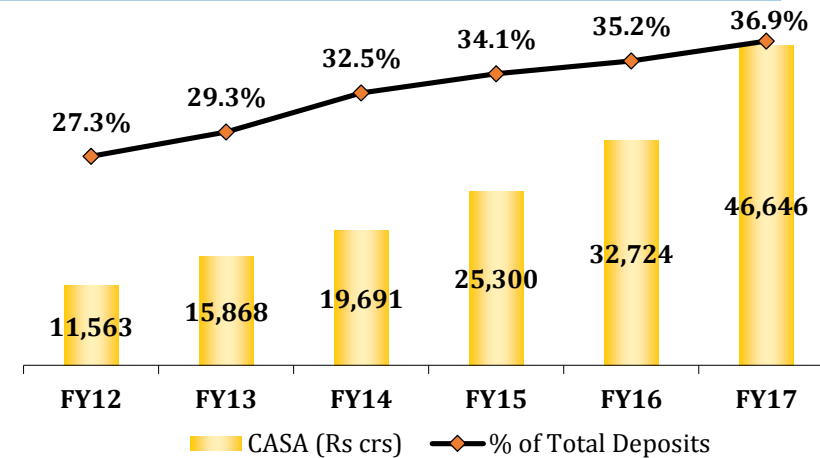
Building CASA traction

- Expanding branch network
- Focus on target market segments
 - Government business
 - Capital market flows
 - Key Non Resident markets
 - Self employed and Emerging Corporate businesses
 - Transaction Banking and CMS Mandates
- Differentiated service propositions

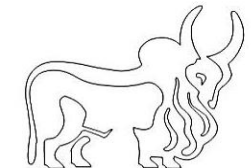
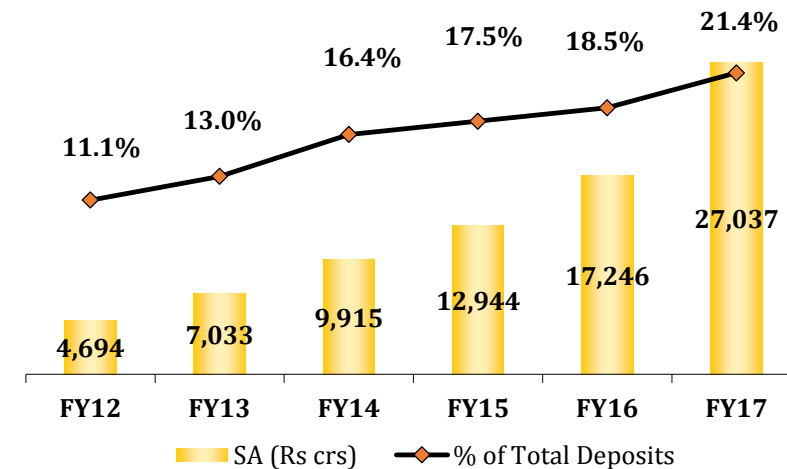
Current Account (CA)



CASA Uptick



Savings Account (SA)



Efficient Distribution and Cross Sell

Life Insurance

General Insurance

Health Insurance

Mortgage and Broking

Solutions for every customer need

Protection Solutions

Saving Solutions

Wealth Solutions

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Introducing **HomeAssist**
a service loaded with amazing features!
with Reliance Home Insurance

Coverage you can bank on.

- Motor Insurance
- Total Home Protect
- Health Insurance Plus
- Personal Accident
- Travel Insurance
- Business Insurance

For assistance, contact our Insurance Expert at the nearest IndusInd bank branches.

Chola MS CHOLA GENERAL INSURANCE TRUST • TRANSPARENCY • TECHNOLOGY

IndusInd Bank

care - Comprehensive Health Insurance

Looking after your and your family's health is what no longer waits for you. With care's comprehensive coverage, health plans and health care procedures, you can now be assured of health for yours.

- Coverage for hospitalization expenses
- Health top-up of up to ₹100 lakh
- World-class treatment available in the world
- Daily hospital in-room expenses
- Reimbursement of pre-existing
- Annual health check-up
- Cashless treatment directly to us
- Cashless treatment

What's more! The premium is paid monthly for you based on an ₹ 10 Lakh/44 years of age.

Dream it. Own it.
Home Loans from HDFC Ltd. Brought to you by IndusInd Bank

- Attractive interest rates • Quick processing
- Transfer loans from other banks and save on interest costs
- Top-up facility available • No hidden charges

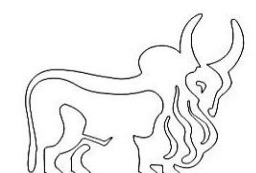
HDFC HOME LOANS WITH YOU, BEYOND THROUGH

IndusInd Bank

Indus 3-in-1 Account
One account for all your investment needs

- ✓ Bank Account
- ✓ Demat Account
- ✓ Online Trading Account

kotak Kotak Securities | **IndusInd Bank**



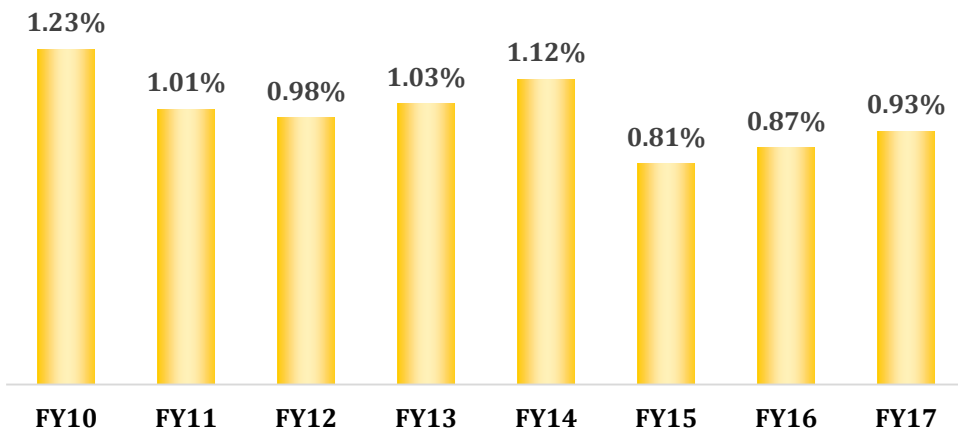
Diversified Fee streams

- Fee growth ahead of loan growth for last 7 years
- Comprises a mix of retail and corporate fee incomes
- Individual fee streams consists of multiple drivers

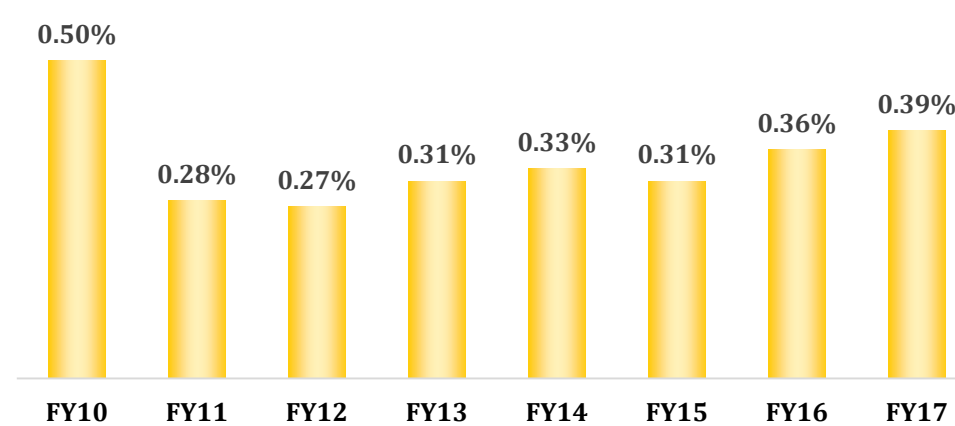
Rs cr	FY15	FY16	FY17
Trade and Remittances	265	323	439
Foreign Exchange Income	553	639	655
Distribution Fees (Insurance, MF, Cards)	385	491	715
General Banking Fees	171	185	232
Loan Processing fees	493	700	854
Investment Banking	334	472	594
Total Core Fee Income	2,201	2,810	3,489

Asset Quality Managed Across Cycles

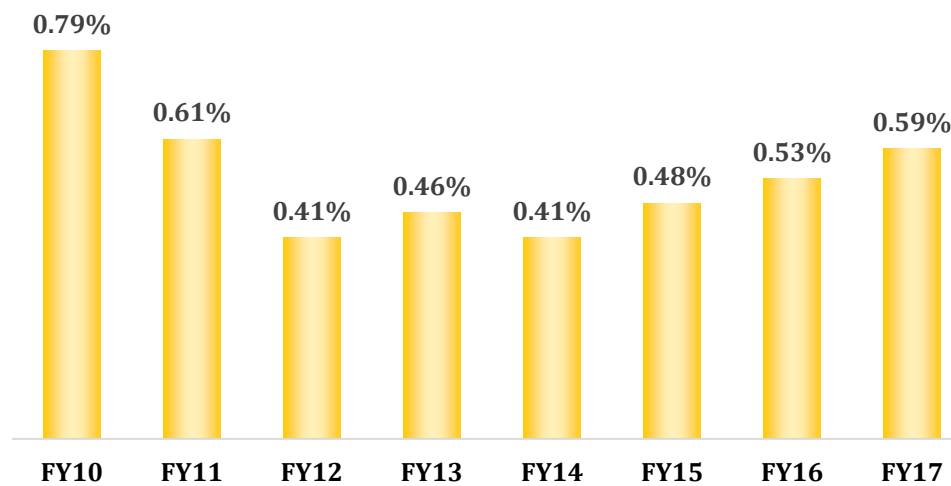
Gross NPA



Net NPA



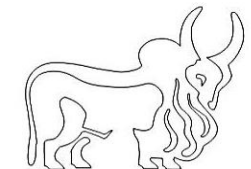
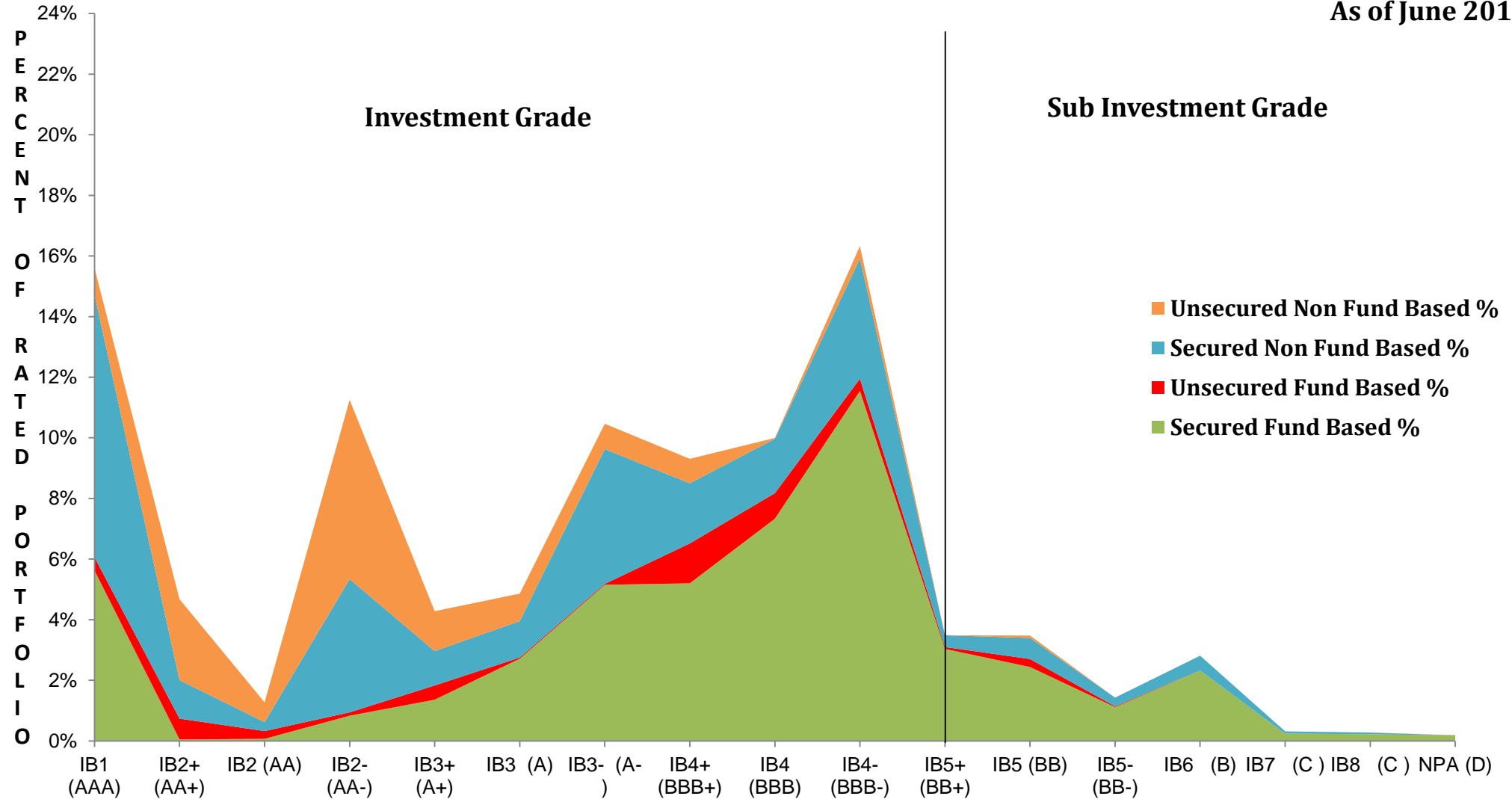
Credit Cost *



* Net of recoveries

Well Rated Corporate Portfolio

As of June 2017



Robust Risk Management Structure

Risk Organization

Credit Approval & Monitoring

- Credit Appraisal/ Approval process
- Credit standards tightened
- Credit Admin reinforced and centralised in hubs
- Early warning signals / Exceptions tracking
- Enhanced monitoring mechanism

Credit Risk Management

- Risk Rating Models revised and benchmarked against external rating
- Basel II & III implementation
- Internal Capital Adequacy Assessment Process (ICAAP)
- Stress testing reinforced
- Portfolio Management & Credit Quality Monitoring reinforced
- Credit Risk values measurement reinforced – PD, LGD, EAD

Market Risk Management & ALM

- Proactive Monitoring of Risk & exposures
- Daily valuation
- VaR & PV01 Based Limit
- Online monitoring of Risk sensitivities
- Capital Charge on Market Risk, CVA Basel III Liquidity Standards – LCR, Liquidity Ratios
- Liquidity Gaps monitoring – Daily
- Duration-based gap approach
- Stress testing for Liquidity, interest and foreign exchange risk
- ALM System / Fund Transfer Pricing

Operational Risk Management

- Risk and Control Self Assessment
- Key Risk Indicators (KRIs)
- Loss Data Collection and Analysis
- Risk Profiling of branches
- Operational Risk Assessment Process for New Products
- Risk Events Reporting
- Business Continuity Plan

Financial Restructuring & Reconstruction

- Separate group monitors non performing loans
- Account-wise monitoring & recovery mechanism

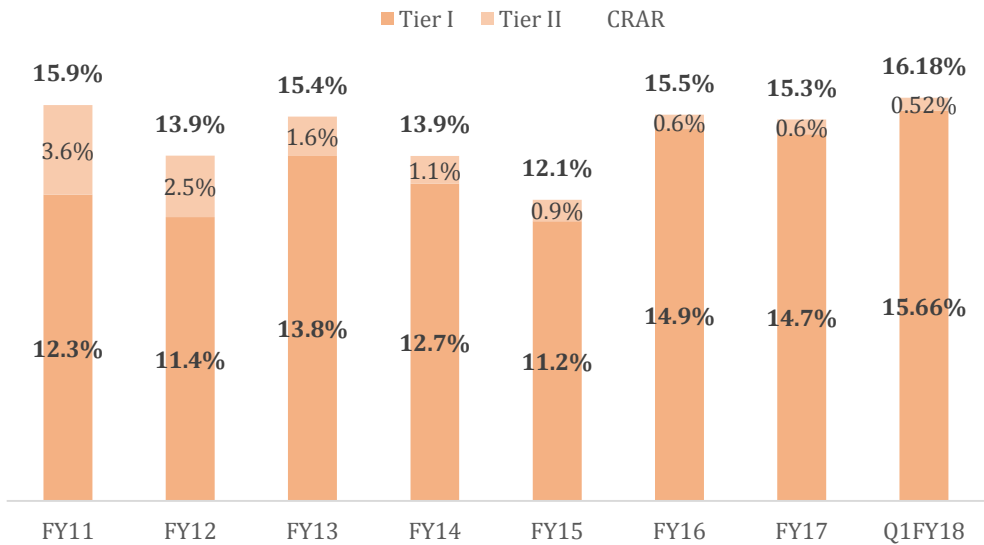
Credit Quality Assurance & Loan Review

- Quality check on entire credit process
- Tracking of credit rating
- Tracking of portfolio quality

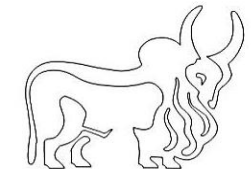
Comfortable Capital Adequacy

- Bank has maintained strong capital adequacy levels well in excess of the minimum regulatory requirement
- Raised Rs 10 billion of Additional Tier I (AT1) bonds in FY17 and again in April 2017 to augment the Tier I ratio and position itself strongly for the next phase of growth

CRAR

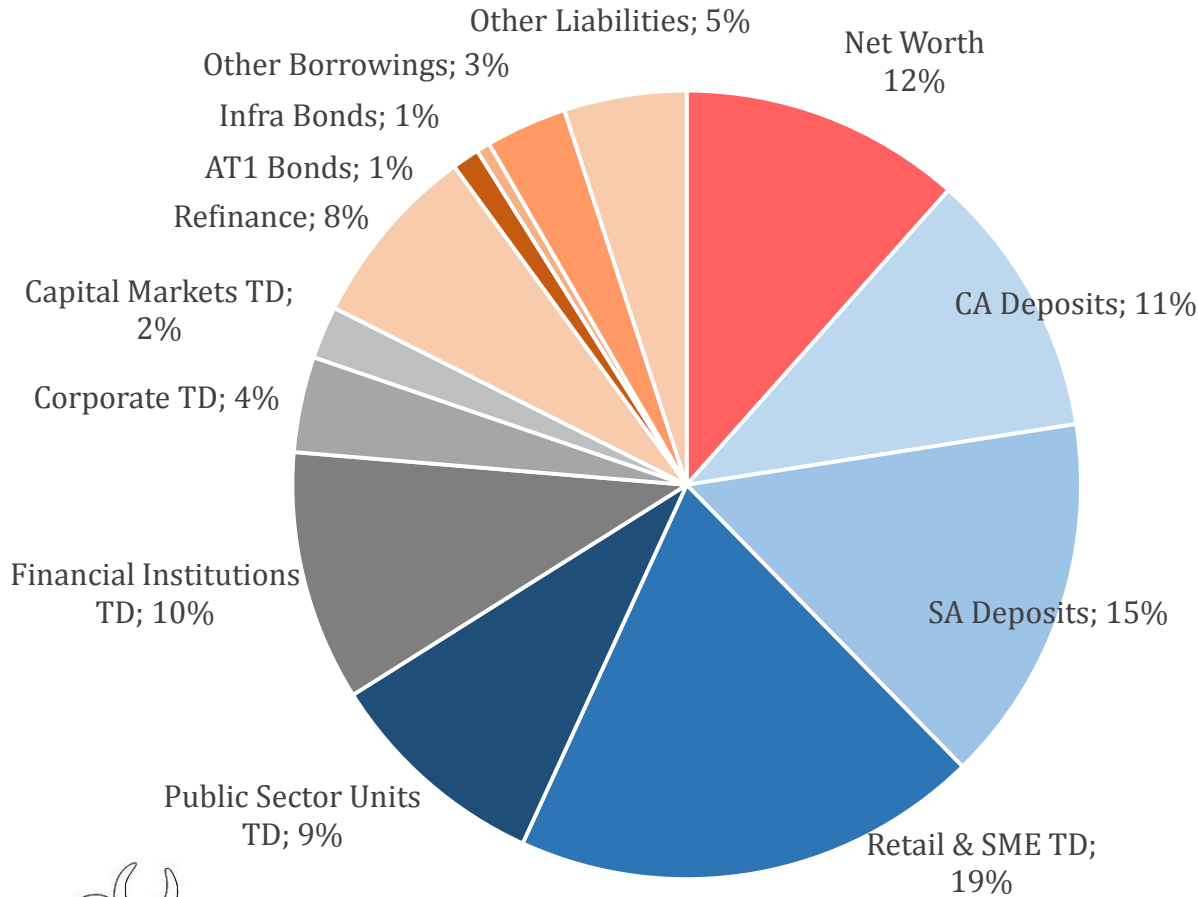


Rs cr	Mar 15	Mar 16	Mar 17	June 17
Credit Risk, CVA and UFCE	76,718	99,360	1,22,036	1,21,926
Market Risk	4,356	5,462	6,669	8,499
Operational Risk	7,855	11,466	14,824	14,824
Total Risk Weighted Assets	88,929	1,16,288	1,43,529	1,45,249
CET 1 Capital Funds	9,975	17,350	20,125	20,734
AT 1 Capital Funds	-	-	1,000	2,000
Tier 2 Capital Funds	776	669	842	758
Total Capital Funds	10,751	18,019	21,967	23,495
CRAR	12.09%	15.50%	15.31%	16.18%
CET1	11.22%	14.92%	14.02%	14.28%
Tier 1	11.22%	14.92%	14.72%	15.66%
Tier 2	0.87%	0.58%	0.59%	0.52%

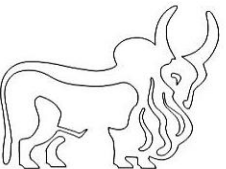
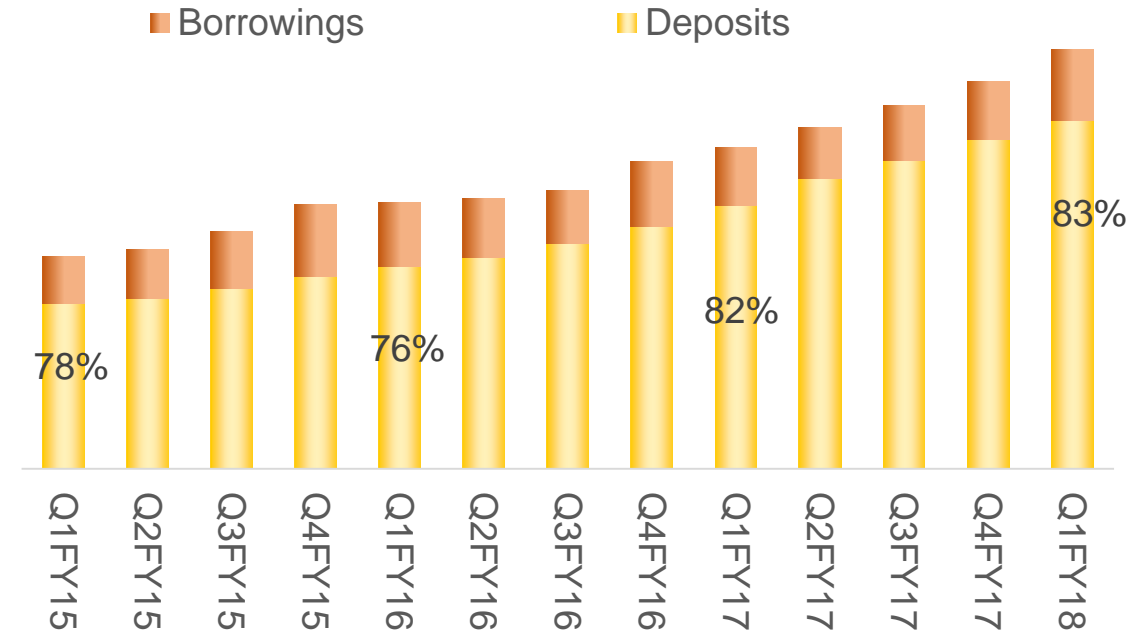


Diversified Funding Sources

Funding Mix*



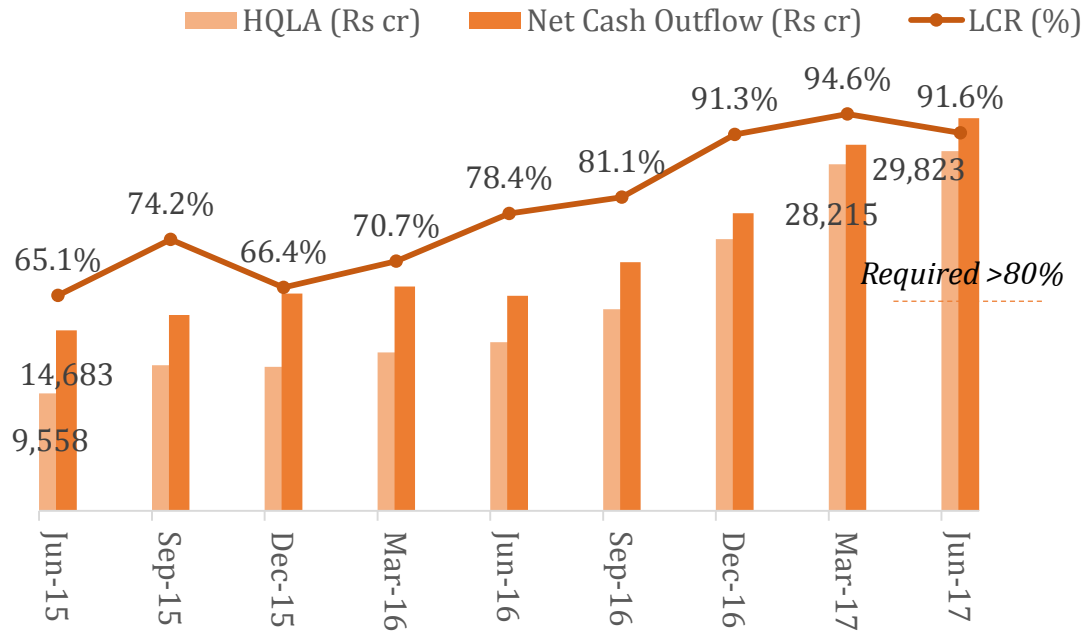
Deposits & Borrowings Evolution



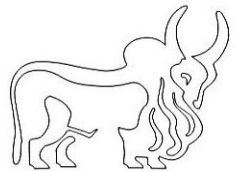
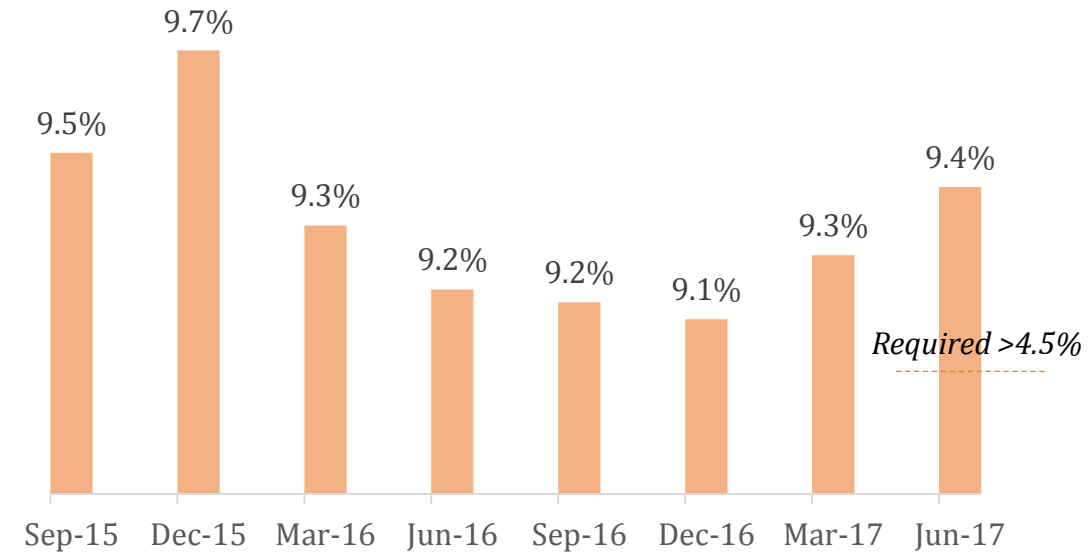
* Data as on March 2017

Stable Liquidity and Leverage Profile

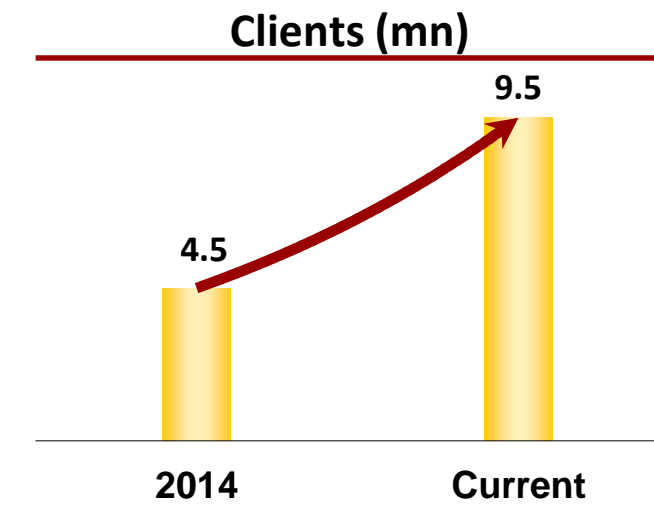
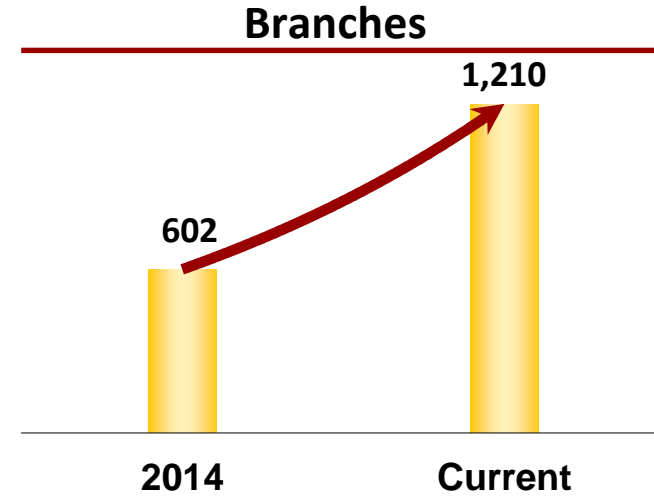
Liquidity Coverage Ratio



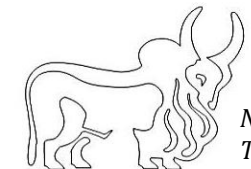
Basel III Leverage Ratio



Distribution Expansion to Drive Growth



Note: Numbers given above are total branches in each state. This does not include Branch/Representative Office in London, Dubai and Abu Dhabi.



Sustainable Banking: Good Ecology is good Economics!

Regulatory Compliance

- ✓ Operational Compliance
- ✓ Market Risk Management
- ✓ Liquidity Management
- ✓ AT-1 Capital Issuance
- ✓ IT & Information Security
- ✓ Reputation Risk Management
- ✓ Strategic Risk Management

Environmental

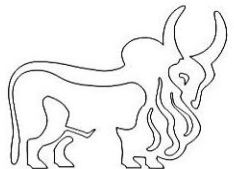
- ✓ Solar ATMs
- ✓ Thin Servers
- ✓ Waste Management
- ✓ Green champions
- ✓ LEEDs certified building
- ✓ Financing Renewable Energy
- ✓ Afforestation Projects

Social

- ✓ Water rejuvenation projects
- ✓ Micro Credit
- ✓ Rural Branches
- ✓ Para Champions
- ✓ Priority sector compliance
- ✓ Legal and Financial literacy
- ✓ Critical care support

Governance

- ✓ Board Level CSR Committee
- ✓ 6 Years of Sustainability Reporting
- ✓ Participation in CDP, DJSI Surveys
- ✓ Environmental Lending Policy
- ✓ Integrated Financial Reporting



Innovation as a Service Differentiator

Channel Innovation



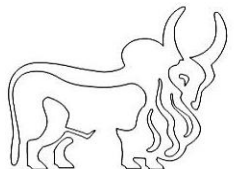
Service Innovation



Product Innovation



Client Experience



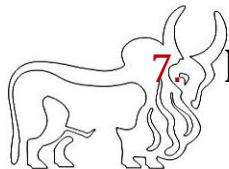
Digitize to Differentiate, Diversify and Create Domain Expertise

■ Integrated Digital Strategy to extract significant value (14% of 2020 profit) via:

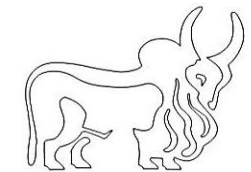
1. Agility & Innovation as Service Differentiator
2. Operating Efficiency in Front & Back Office
3. Evolution to Online/Digital Channels
4. Partnering with the Digital Ecosystems
5. Improved Decision Making & Analytics
6. Transform to Digital Offerings



7 Re-skilling Staff on Digital Technologies



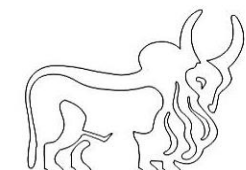
Additional Information



Balance Sheet

	Q1FY18	Q1FY17	Y-o-Y (%)	Q4FY17	Q-o-Q (%)	(Rs Crs)
Capital & Liabilities						
Capital	599	596	1% ↑	598	- ↑	
Reserves and Surplus	20,902	17,786	18% ↑	20,048	4% ↑	
Deposits	1,33,673	1,01,768	31% ↑	1,26,572	6% ↑	
Borrowings	27,404	21,676	26% ↑	22,454	22% ↑	
Other Liabilities and Provisions	8,072	8,424	(4%) ↓	8,976	(10%) ↓	
Total	1,90,650	1,50,250	27% ↑	1,78,648	7% ↑	
Assets						
Cash and Balances with RBI	6,415	5,224	23% ↑	7,749	(17%) ↓	
Balances with Banks	13,754	6,193	122% ↑	10,879	26% ↑	
Investments	42,147	33,240	27% ↑	36,702	15% ↑	
Advances	1,16,407	93,678	24% ↑	1,13,081	3% ↑	
Fixed Assets	1,360	1,276	7% ↑	1,335	2% ↑	
Other Assets	10,567	10,639	(1%) ↓	8,902	19% ↑	
Total	1,90,650	1,50,250	27% ↑	1,78,648	7% ↑	
Business (Advances + Deposit)	2,50,080	1,95,446	28% ↑	2,39,653	4% ↑	

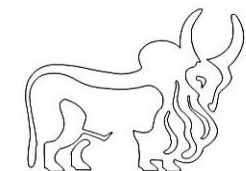
*In terms of RBI guidelines Repo / Reverse Repo under LAF is regrouped.



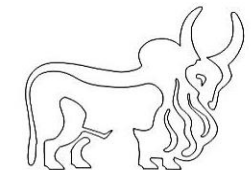
Profit and Loss Statement

(Rs Crs)

	Q1FY18	Q1FY17	Y-o-Y (%)	Q4FY17	Q-o-Q (%)
Net Interest Income	1,774	1,356	31% ↑	1,667	6% ↑
Other Income	1,167	973	20% ↑	1,211	(4%) ↓
Total Income	2,941	2,329	26% ↑	2,879	2% ↑
Operating Expenses	1,352	1,096	23% ↑	1,307	4% ↑
Operating Profit	1,589	1,233	29% ↑	1,572	1% ↑
Provisions & Contingencies	310	230	34% ↑	430	(28%) ↓
Profit before Tax	1,279	1,003	27% ↑	1,142	12% ↑
Provision for Tax	442	342	29% ↑	390	13% ↑
Profit after Tax	837	661	26% ↑	752	11% ↑



Accolades



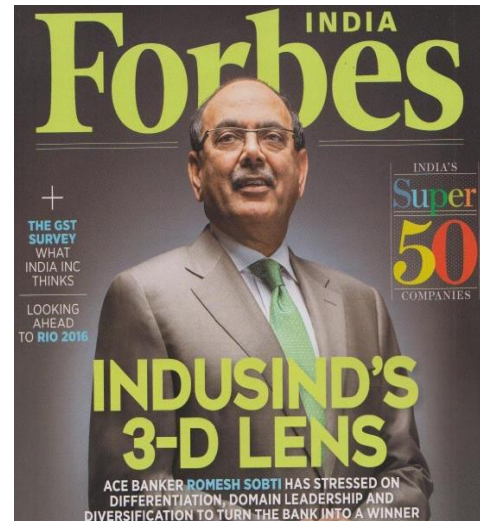
Award Winning Brand / Franchise

“The Best CEO (BFSI)”
Mr. Romesh Sobti



Business Today
2016

Forbes' Super 50
Companies in India



Forbes India
2016

Ranked 12th Most
Valuable Indian Brands

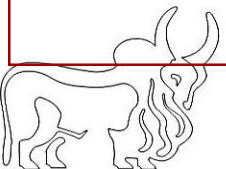


BrandZ Top 50
WPP Plc & Milward Brown
2016

Winner- Fraud
Management and
Cybersecurity



Celent Model Bank
2017



Thank You

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