

Date: February 26, 2016

**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

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

Dear Sir,

We are forwarding herewith the Presentation to the Analyst / Investor made in the Analyst / Investor meet held on February 26, 2016, in Mumbai.

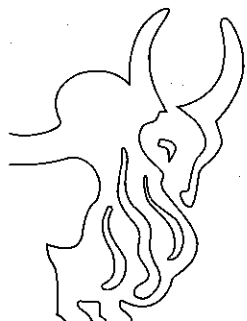
In compliance with the Regulation 46, the enclosed Presentation is being hosted on the Bank's website at www.indusind.com.

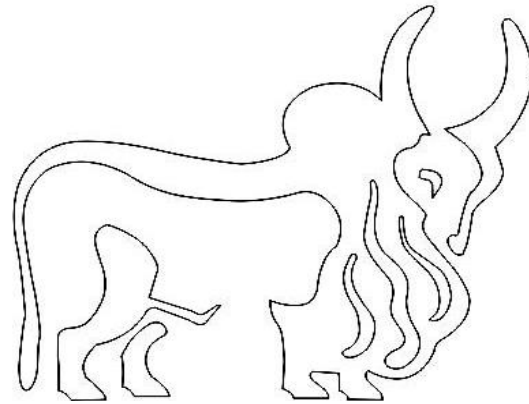
Kindly take the same on record and oblige.

Thanking you,

Yours faithfully,
For IndusInd Bank Limited


**Haresh Gajwani
Company Secretary**





IndusInd Bank

Corporate and Commercial Banking Group
Analyst Presentation

Feb 2016

Presentation Path

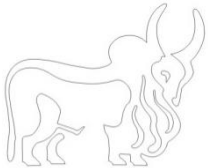
1. Evolution of CCBG

2. CCBG Coverage Groups

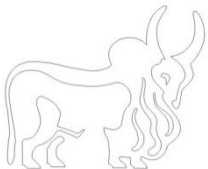
3. Specialized Verticals

4. Product Groups

5. Performance Metrics



1. Evolution of CCBG



Corporate Banking



Mid Markets



Capital & Comm Markets



PSU Banking



Supply Chain Finance



Investment Banking



CCBG

Financing India's Farmers to Global conglomerates

Warehouse Finance



Global FI Banking



Microfinance



Agri finance



➤ **Stable domestic franchise with strong presence in all key markets**

➤ **Corporate Advances (ex. BBG) of Rs 42,473 cr as on 31st Dec 15; 5 year CAGR at 31%**

➤ **Diversified book with no industry concentration**

➤ **High Fee to Asset Ratio**

➤ **Full range of product offerings across corporate life cycle**

➤ **Centralised operations for efficient transaction processing**

➤ **Stable Team Structure; Efficiency Ratios better than industry**



Planning Cycle I - 2008-11

- Productivity, Profitability, Efficiency
- Franchise Building
- Building Strong Client Propositions

2008-09

C & I
Commercial Banking

2009-10

DCM
WHR
Micro Finance

2010-11

SF
PSU
CCMD
Structured Trade

Planning Cycle II - 2012-14

- Scale with profitability
- Expanding IB, Microfinance, Agri, FIG2

2011-12

Corporate Banking
IB - Building Scale

2012-13

Supply Chain
Micro Finance - BC
(Expanding Footprints)

2013-14

Financial Inst. Group
Agri Business



IndusInd Bank

Planning Cycle III - 2015-17

- Market Share with profitability
- Selective domination by specialisation

2014-15

Project Finance
Real Estate
Financial Services Group

2015-16

G & J - RBS Acquisition
IB - Advisory
Micro Finance, MNC
Digital / E-commerce

Continue building scale in core businesses

Continue themes of innovation and cross sell

Specialize in niche businesses

Dominate intelligently



IndusInd Bank

Four Pillars of CCBG

Coverage

**Decentralised
with strong
geographic
presence**

**Centralised
Vertical based
approach**

Product

**Innovative
Solutions :
Structured
Trade/FX
Investment
Banking**

Cross- sell focus

Risk

**Committee
Based Approach**

**Frequent client
interaction**

**De-centralised
for CBG**

**Replicating
Coverage model
In Risk**

Operations

**Specialised
Centralised
Units**

**Building
knowledge &
Efficiency**

**Client Service
Groups**

Wallet Share and RAROC Driven Approach



IndusInd Bank

Pillar 1: Comprehensive Corporate and Commercial Banking Coverage

Distribution of Corporate & Commercial Banking Network



Product and Service Offerings

Fund Based Services	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ Letter of Credit ■ Bank Guarantees ■ Forward Contracts / Derivatives
Investment Banking	<ul style="list-style-type: none"> ■ Structured Finance ■ Debt Syndication ■ Advisory Services
Value Added Services	<ul style="list-style-type: none"> ■ Channel Financing / Associate Financing ■ Cash Management Services ■ Corporate Salary Accounts ■ Liability/ Investment Products ■ Commodity Finance ■ Project Finance ■ Forex / Derivative Desks



Pillar 2: Business and Product Groups

	Trade	Cash	GMG	IB	Agri	SCF
C&I	✓	✓	✓	✓	✓	✓
CBG	✓	✓	✓	✓	✓	✓
ABG	✓	✓			✓	
IBG	✓	✓				
PSU	✓	✓	✓		✓	✓
FSG	✓	✓	✓			
FIG	✓	✓	✓			
RE	✓	✓		✓		
G&J	✓		✓			

- Client focussed Product Innovation



- Intensive Cross Sell



Pillar 3: Risk Management

Committee Based Approach

- All approvals are by Committees.
- 4 Executive Level Committees (meets frequently). Adequate Board approved delegation provided to the Executive Committees to ensure quick decision making
- Board of Directors sub-committee (meets as and when needed)

Independent Credit Risk Team

- Dedicated CCBG Credit Risk Team of senior risk professionals
- Credit Risk structure mirrors the different business teams : Large Corporates, Project & Structured Finance, Real Estate, CBG, Corporate Agri, IBG etc..
- Independent team of Credit Risk Analysts to review credit proposals and provide advice to the Committees
- Credit Risk Analysts track company performance on an on-going basis

Proactive Exposure Management

- Robust mechanism to detect early warning signals
- Periodic calls/reviews to monitor accounts showing signs of weakness
- Periodic industry and related exposure reviews, concentration reviews
- Annual reviews for all clients and more frequent interim reviews for clients showing signs of weakness



Pillar 3: Risk Management

Client Interactions

- Regular meetings with existing as well as new to bank clients by Credit team for an independent opinion
- Site / Factory visits by Credit Analysts both pre and post sanction

CQLAR

- Robust post sanction audit mechanism by Credit Audit Team
- Team visits client offices / factories and provides a detailed report validating the assumptions of sanction and post sanction events
- If review identifies high risk accounts, an exit strategy is mandated and tracked till exit.

Credit Administration

- Credit Administration Dept (CAD) is a control function which ensures all approval conditions are met before any credit facility is disbursed
- Responsible for documentation, valuation of collateral, monitoring the terms and conditions and preparing periodic reports for Credit and Business for tracking exceptions
- CAD is the central point for reporting of all details related to Credit Exposures



Pillar 4: Corporate & Global Market Operations (CGMO)

Trade, Supply Chain & Global Remittances

- All Trade products and Global remittances
- Hybrid processing model with efficiency of centralization and local processing
- Next Gen processing system under implementation
- Certified Documentary Credit Specialists support key functions (certified by IFS UK)
- Significantly customized services in Supply Chain Finance
- State of the art online front-end channel for initiation

Cash Management Services

- Processing Collections and Payments including e- mandates
- Niche services – Tea settlement, client end cheque printing etc.
- Market leader in Bankers to the Issue collections
- Dedicated vendor management for Cash delivery / pick - up
- Front-end channel for transaction initiation

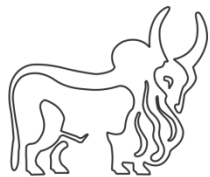
Treasury

- Back-office processing for all Fx deals, currency derivatives, Nostro and Liquidity Management
- Fully centralized processing providing economies of scale and control
- Upgraded to a new state of the art system for Treasury and Currency Derivatives
- Closely integrated with dealing room and Risk management to ensure flow of risk related information

Client Services

- All channels supported - Voice, email and face to face
- Dedicated Corporate Client Services (CCS) across all major branch locations
- Centralized client servicing desk supporting the front-end CCS by managing routine queries
- Supporting clients across products – Trade, remittances, CMS and Treasury
- Continuous feedback obtained from Corporate clients through regular interactions

Presence in 40 locations across the country



IndusInd Bank

Pillar 4: Dedicated units for Specialized services

Client on boarding, deal implementation and Solution Delivery units

Trade Advisory & Technical training Team

Capital Account Transactions (ODI/FDI/ECB)

Capital and Commodities Market support unit

Gems and Jewellery Desk

Trade Document Checking & Bank Guarantees

E-tendering / Procurement

Operational Risk, AML & Transaction surveillance

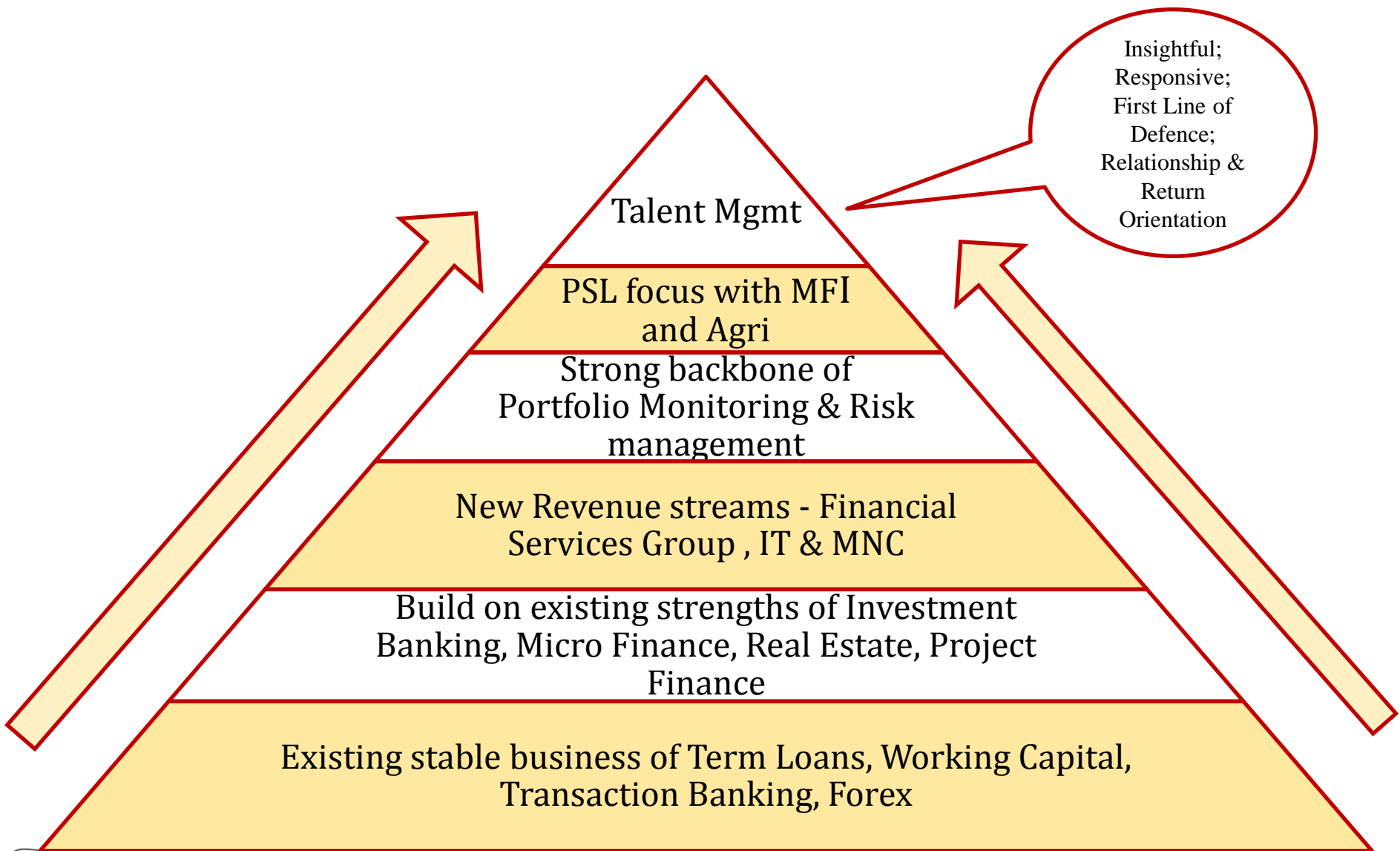
International Banking Unit

Delivering World Class experience for our clients through best in class People, Process and Systems and with dedicated focus on Continuous Improvement & improved Knowledge

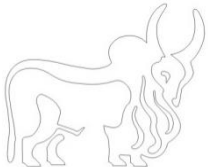


IndusInd Bank

CCBG Way forward : Strengthen & Grow

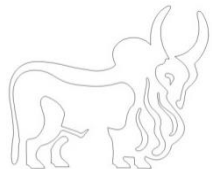


2. Overview of Coverage Groups



Commercial Banking Group (CBG)

- CBG caters to the sweet spot of corporate business - the Small and Mid-Market segment
- Strong promoter connects, ability to tap companies at the entry level and hand-hold them through the life-cycle.
- Business focused on core working capital
- Focus on NTB addition and deepening existing relationships.
- Granular portfolio
- Business spread over a vast client base
- Geographically diversified portfolio
- Focus on Liability to self-fund the assets
- Asset growth with CAGR of 50% and Fee growth with CAGR of 71% (2009-15)

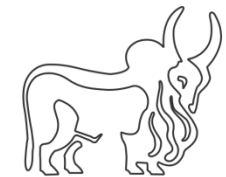


Corporate Banking Unit

- Relationships across large corporate houses and large market cap companies. Bank with majority of the domestic corporates
- One of the fastest growing corporate bank with CAGR of 39% over last 7 years
- Strong Relationships developed with all large bankable names. Most deals in the market known to CB franchise, allowing freedom to choose deals
- Low exposure to high risk industries
- Bespoke structured solutions by understanding unique clients needs
- Ideal mix of fund based and non fund based products
- Deeply penetrated cross sell ensuring high rate of return



- Relationships with Government entities with more than 150 active clients
- Bank all Maharatnas and Navratnas and most Mini ratnas
- Market leadership in niche product offerings
- Highly rated portfolio with a skew towards AAA
- Low capital consuming business with high RoCE
- Deposit mobilisation across a wide range of PSUs providing stable source of deposits to the Bank



Agri Business Group (ABG)

Presence in Commodity Segment :

- One of the leaders in commodity funding space leveraging geographical presence, skilled manpower
- Presently funding total 69 commodities across 17 states and 60 locations.

Product Diversification :

- Diversified from a single product (Pledge Finance) to multiple product mix (Working Capital, Structured Finance etc.)
- AGSME adds all the important Product Suite & taps into Pledge finance customers.

Sectorial Focus & Segment Diversification :

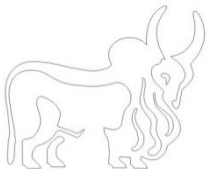
- Presence across customers segments such as Farmers, Agro Traders, SME and Corporate covering the Agri Value Chain
- Segmental approach - dominant player in Dairy, Rice & Oil Millers, Cotton Ginners, Commodity Traders etc..
- Initiated Food & Agro as a sub vertical to tap into the fast growing Agro processing segment.

Wholesome Banking Approach :

- Shift from a seasonal peripheral banker approach to Sole Banking.
- Cushion from seasonality aspect as AGSME is insulated from seasonality being a year round working capital and structured finance Banker.

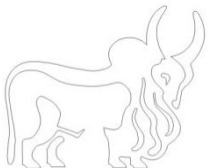


3. Overview of Specialised Verticals



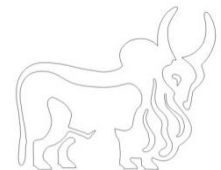
Gems and Jewellery

- One of the leading banks in the Indian Gems and Jewellery financing industry
- Proactive risk management
- Acquired the Diamond and Jewellery Financing portfolio of RBS NV of Rs 41bn
 - The acquisition fits in with our Planning Cycle 3 strategy of creating “Domination” and “Differentiation” in selected segments
 - Underlying client base of good credit quality and historic credit costs have been very low
 - Short term Export Trade Finance (95% of portfolio) predominantly in foreign currency
 - Strategic partnership with ABN AMRO for information sharing



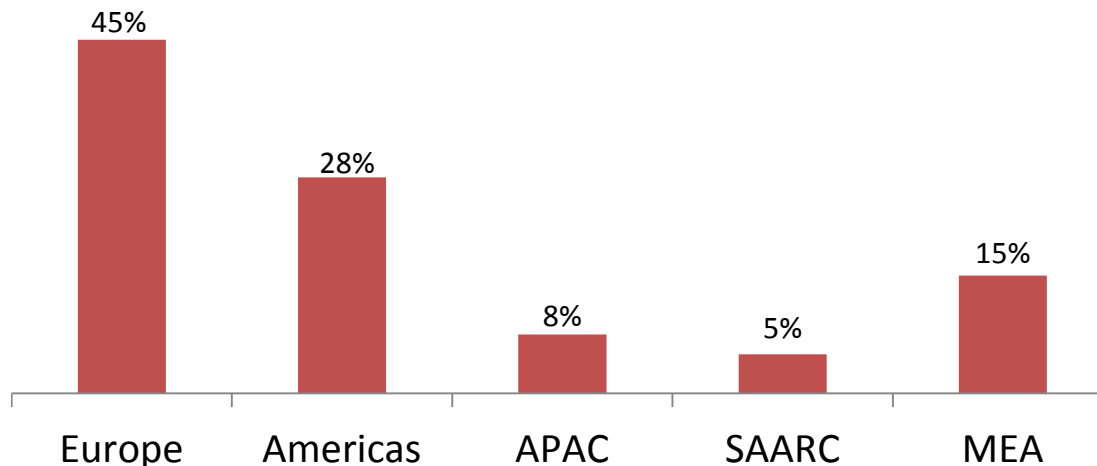
Inclusive Banking Group (IBG)

- Collaboration approach to partner MFIs as Business Correspondents
- PSL Contribution - Agri. : ~40%, MSME : ~60% & Weaker : 100%
- ADB - Strategic Partnership
 - ✓ *Partial Guarantee Financial Agreement along with IFMR - USD 20 Mn.*
 - ✓ *In principal board approval received to -*
 - ❖ Funding Line for BC - USD 200 Mn. (7 Yr.)
 - ❖ Tech Assistance (Grant) - USD 1 Mn.
- Liability Products : Successfully launched Saving products
- Corporate Social Responsibility
 - ✓ Legal Literacy: 5,000 clients are educated through BCs
 - ✓ Financial Literacy: All the clients are educated/trained through BCs before offering credit for income generation

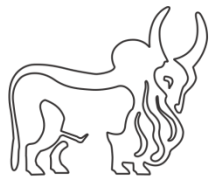


Financial Institutions Group

- FIG coverage team revamped with relationship driven approach as against transaction driven approach
- Intensified geographical coverage to explore new markets.
- Improved product offering with focus on cross-sell across trade and cash products.
- Facilitate FCY funding at competitive rates from relationship banks.
- Support cross border deals in Corporate & Midcaps
- Emerging as an alternative fee pool



Correspondent Banking Lines by Geography



Objective : To create customised solutions generating sustainable CA balances and high ROE

Sustainable CA:

- ✓ #1 collection banker in 'tax-free bonds in India',
- ✓ Escrow/ CMS for NBFCs / FIs

Trade Partnership

- ✓ Funded / Non-Funded lines to clients of NBFC / FIs

Risk participation

- ✓ Co-invest selectively
- ✓ Garner x-sell

Hedging Solutions to build FF & Structured NCD

- ✓ Co-Arranger for Structured NCD transaction for a large HFC
- ✓ Swaps for select FI's



Capital and Commodities Market Unit

- One of the oldest settlement banker on BSE and NSE, currently has membership of all Stock and Commodity exchanges in India
- Strong clientele base with around 650 settlement accounts across segments – majority of leading brokers bank with IBL
- One of the largest collecting Banker under ASBA
- Low Risk Assets with high NIM
- Business is a good source of liability and annuity income,
- Cross sell opportunities with the broker clientele



Wholesale Lending

- ✓ Construction Finance – Residential Projects
- ✓ Construction Finance – Commercial Projects
- ✓ Inventory Funding – Near completion residential projects
- ✓ Lease Rental Discounting – Leased Commercial assets
- ✓ Loan Against Property – Completed Commercial assets
- ✓ Non Fund Limits – LC/BG/Forex

Other Products

- ✓ Advisory
 - Debt Syndication with Co- participation
 - Debt Syndication on best effort basis
- ✓ Banking Products
 - CMS/Remittance
 - Escrow accounts

Strengths

- ✓ Presence in major Real Estate markets – NCR, Mumbai, Bangalore, Pune, Hyderabad, Chennai, Kolkata
- ✓ Sector focused experienced in-house team; Strong relationship with leading Sector Players in each market.
- ✓ Local sector team presence in each market for wider coverage
- ✓ Effective pre-transaction financial, legal, technical, business diligence & structuring.
- ✓ Strong monitoring process – performance covenants, escrow monitoring, regular site visits, quarterly updates



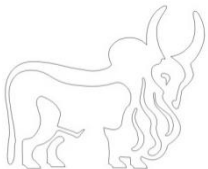
Multi National Companies (MNCs)

Opportunity

- ✓ More than 4,000 MNCs having business in India
- ✓ Large local requirements
- ✓ Government's focus on infrastructure (esp. renewables and smart cities) and new sectors like defence are attracting MNCs
- ✓ Reduced capital allocation to India by mainly European banks ; domestic banks' increase share of wallet

Approach

- ✓ Set up a dedicated coverage team of senior coverage bankers to focus on MNC vertical
- ✓ IBL Strengths
 - ✓ Geographical presence
 - ✓ Understanding local risks
 - ✓ Large ticket India risk underwriting
 - ✓ Capability to offer full suite of products
 - ✓ Supply chain financing solutions

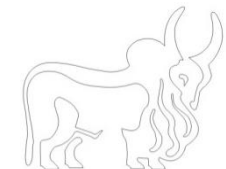


Opportunity

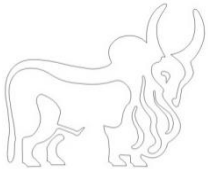
- ✓ Ecommerce is a burgeoning sector
- ✓ Increased internet penetration, smartphone, acceptability of online payments, cash on delivery and favourable demographics are key drivers for sector
- ✓ Significant wallet for commercial banks
 - Transaction banking (CMS)
 - Liquidity Management (Deposits)
 - Seller financing (credit algorithms)
 - Cross sell of retail offerings
 - Investment Banking - Advisory

Approach

- ✓ Develop niche and customised digital offerings for the sector and not compete on commoditized offerings
- ✓ “Open architecture” approach
 - Payment gateways - tie up with PayU
 - Exclusive tie up with “Worldpay”
- ✓ Strategic tie ups for referrals & Solutions to address key industry needs
- ✓ Develop non-traditional credit algorithm based funding model for sellers
 - Huge cross sell opportunity for retail bank

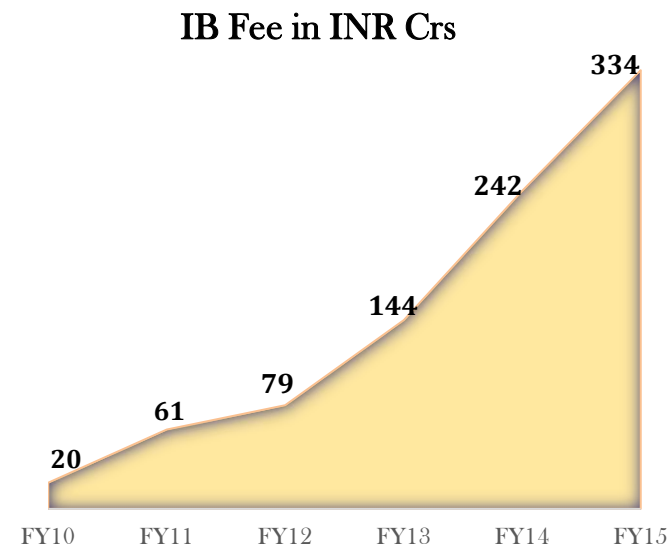


4. Overview of Product Units



Investment Banking (IB)

- Trusted Investment Bank by leading Indian business houses.
- Not perceived as a transactional relationship
- Quality team with extensive exposure to Indian financial markets; over 200 years of aggregate team exposure
- Demonstrated track record
- Unified platform to service lifecycle of funding requirements



Structured Finance



Real Estate



Project Finance

DCM

IndusInd Bank



IB - Structured Finance

- Tailor-made solutions to suit lifecycle financing ; proven capability in handling complex and sensitive transactions.
- Strong proactive coverage of several leading groups. Repeat mandates.
- Leveraging deep understanding of regulatory environment and in-house expertise across sectors
- Built in sell down – results in asset churn

Select Products Offered

- ✓ Optionally Convertible Debentures
- ✓ Compulsorily Convertible Debentures
- ✓ Convertible Preference Shares
- ✓ Mezzanine Debt and Sub- debt
- ✓ Bridge to Equity / Debt
- ✓ DSRA Guarantee
- ✓ Acquisition Finance

Structure Benefits

- ✓ Matches cashflow with nature of business & growth stage; reduces financial risk
- ✓ Defers equity dilution during the early growth stage ; improves valuation
- ✓ Take out from equity (PE / IPO) built-in; less strain on operating cashflows
- ✓ Catalyzes financial closure; provides a head start in project implementation
- ✓ Addresses short-term cashflow mismatch



IB – Debt Capital Markets / Loan Syndication

- Perceived as a bank with superior deal origination & Selldown capabilities
- Demonstrated capability across diverse Sectors - Roads, Hospitality, Power Transmission, Renewable energy, Retail, Media, Promoter Financing, Real Estate
- Reach into diverse Investor Base - Banks, NBFC's, FI's, Mutual Funds
- Retain skin in the game in most deals to show commitment.
- Higher effective deal yields by quality origination & selling down at market price.
- High ROCE business due to capital free fee



Reuters League Tables –CY2015

Firm	Volume (INR Cr.)	Rank (Based on Volume)	Deals	Rank (Based On Deal Count)
SBI	120,217	1	53	1
Axis	34,593	2	12	4
ICICI	13,864	3	10	5
IDFC	10,926	4	10	5
IDBI	10,419	5	7	8
IndusInd	3,549	6	16	2
Yes Bank	3,526	7	14	3
HDFC	3,367	8	8	7
State Bank of Patiala	3,347	9	2	10
Standard Chartered	2,808	10	5	9

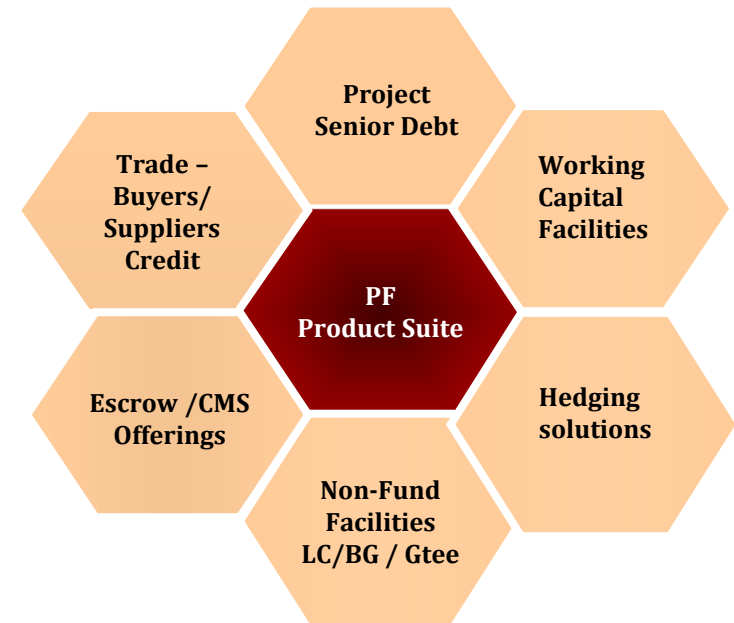
- 6th in deal volume as per Reuters League for CY 2015 ahead of private sector banks like Yes Bank, HDFC Bank
- 2nd in number of deals behind only SBI

IndusInd Bank



IB – Project Finance Division

- Offers Underwriting and Advisory solutions to the key corporates.
- Houses ability to offer comprehensive solutions across the life cycle of Projects
- No project financed without built in syndication theme.
- Acts as a income multiplier and enables cross-sell of a diversified corporate banking product suite.
- Have been successful in adopting a selective “pick and choose” strategy to underwrite attractive opportunities across select sectors with large and established groups.



Supply Chain Finance (SCF)

Need

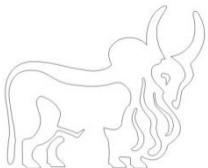
Dealers & Suppliers of Large Corporates are small SMEs requiring working capital finance at competitive terms

Offerings

- Dealer / Channel Finance on the corporate sales side
- Supplier / Vendor Finance on the corporate purchase side
- Cross Sell : Working capital facilities to such Dealers / Suppliers

Features

- Help get entry into larger corporate (Anchor) relationships
- Granular in Nature
- Unsecured finance facility
- Risk Mitigation is in the form of Stop Supply in Dealer Finance and in the form of Direct Payment from Anchor in Supplier Finance.
- Exposure Generally Qualifies for PSL



Transaction Banking Group (TBG)

Cash Management Services

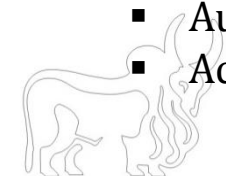
- Escrow Management Services
- E-procurement/E-tendering
 - Purchase and Contracts
 - States, Corporates and Municipal Corporations
- E-Auctions
- Currency Chest

Corporate Digital Banking

- Corporate Mobile Banking Application: offers comprehensive banking services including Balance & Transaction Reporting, transaction initiation & authorisation, MIS & alerts etc.
- API Connectivity: Provides secure communication channel for data exchange covering payments, collections, PPI, Domestic Money Transfers and settlements.
- E-Wallet: Key addendum to the Bank's wholly integrated e-Tendering/ e-Auction technology suite

Global Remittances

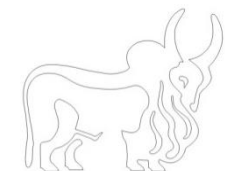
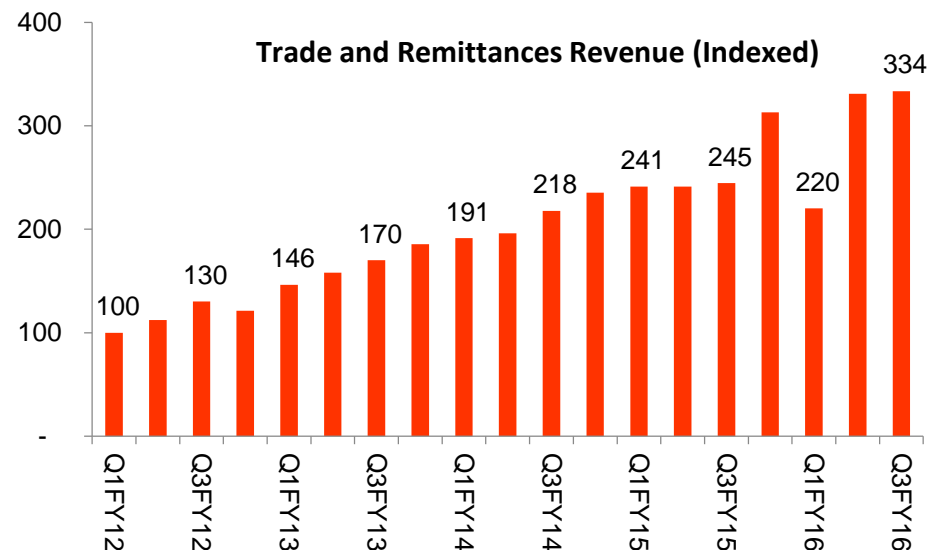
- We continue being one of the largest banks in India under Rupee Drawing Arrangement with largest number of partners Globally.
- MTSS arrangement with Western Union and MoneyGram
- Authorised by RBI for OPGSP (Online payment gateway Service Provider Scheme)
- Acquiring business in partnership with WorldPay.



Transaction Banking Group (TBG)

Trade Finance and Services

- Consistent growth in revenues
- Well diversified customer pool across industry sectors
- Strong penetration in all client segments across business banking, commercial banking, corporate banking and PSU clients
- Focus on innovative, structured solutions to distinguish ourselves from competition.
- Offer solutions for domestic & cross-border businesses
- Digital initiative to offer trade solution on mobile
- Well positioned to capitalise on new opportunities emanating from:
 - International Financial Services Centre at GIFT, Gujarat
 - Newer product propositions like anticipated Trade Receivables Discounting System, factoring and insurance backed financing



Global Markets Group (GMG)

Foreign Exchange (Cash, Spot & Fwds)

Market makers in FX spot and forwards. Active participant in Currency derivatives on exchanges

Rates Trading (OIS, Govt Bonds)

Market makers in OIS swaps; Active in trading Govt Bonds /Treasury Bills/ State Loans

Credit Trading & Sales (Corp. & Inst. rated Debt)

Active player in credit trading
Originated/arranged primary deals. Among the most active traders of Interest rate futures in India

Derivatives Trading (Mifor, USD Rates)

Market makes in MIFOR / Cross Currency Swaps

Client Risk Solutions

Provider of Hedging solutions across asset classes to the entire spectrum of clients consisting of large corporates, PSU, commercial clients, Business banking and Retail clients.

Bullion

One of the 5 private sector banks authorised by RBI to deal in Bullion

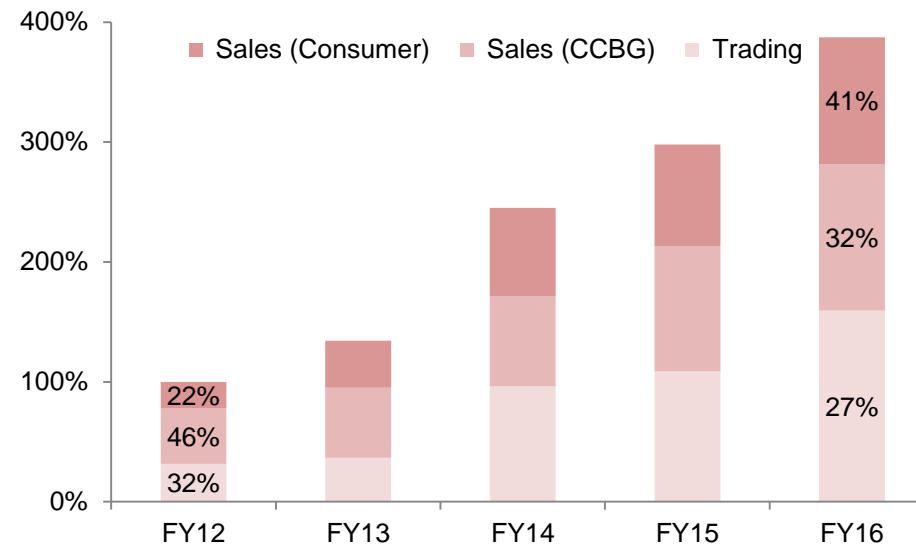
ALM

Manage SLR/CRR, Funding sources with appropriate currency mix and cost of funds. Adhere to regulatory key ratios of LCR, Structural liquidity, IDL etc..

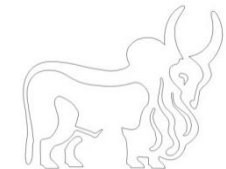


GMG Performance

- Revenue mix of Sales to Trading @ 73:27
- Dealing Rooms on all 4 Metros and 8 spoke locations across the country equipped with Risk and Vendor applications
- Revenue CAGR of 40% over last 5 years
- Growth momentum driven across segments such as Client Risk Solutions, Retail clients & PSU
- Trading income quadrupled over the last three financial years, with the increased focus on derivatives and interest rate trading
- Focus on rebalancing of portfolio between borrowings vs. deposits, currency and duration so as to achieve efficiencies in cost and match funding the portfolio

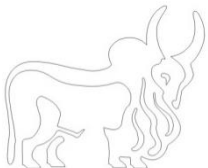


Note: FY16 numbers are for annualised 9MFY16

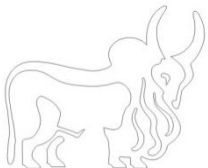


GMG – Client Risk Solutions

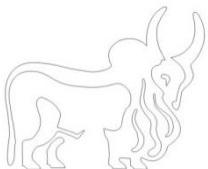
- The Client Risk Solutions (CRS) team comprises of talent drawn from MNC, Domestic Banks and Institutions with wide ranging product execution expertise and strong relationships with Institutional, Public Sector, Large, medium and consumer clients. More recently we have been hiring from premier business schools thereby ensuring continuity of talent pool.
- The CRS team has a decentralized approach to client advisory with 13 full fledged dealing rooms across the country and looking to set up 2 more to increase focus in the home markets.
- Electronic Platforms (RET & Fast Forex) - Efficiency >900 deals/day.
- Margin maximization through strict adherence to defined approval matrix



- Active player in SLR, NSLR and IRF markets
- Maintained high book turnover (~10x)
- Traded papers of ~70 issuers: book has seen zero credit defaults in spite of stressed credit environment
- NCD book is extremely small.
- Adjusted trading strategy dynamically as per market
 - ❑ Intra-day/momentum trading
 - ❑ Long/short range-trading
 - ❑ Medium term view based positioning
 - ❑ Relative spread/ steepeners /flatteners

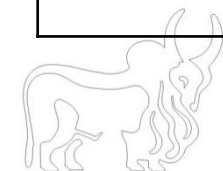


4. Performance Metrics



How do we monitor performance?

	Corporate Banking	Public Sector Unit	Commercial Banking	Investment Banking
Business Parameters	Asset & Fee Growth Yield NTB additions Credit Cost Efficiency Core Fee/Assets Portfolio Concentration	Liability Growth CASA Growth NTB additions Fee Growth	Asset & Fee Growth Yield Granularity of portfolio CMS mandates Salary Accounts NTB Additions Credit Cost Self Funding by liabilities	Fee Growth Fee/ Net Assets Added Volume of Deals sold Deals lost to competition
Client Parameters	Account Plan v/s Actuals RAROC Yield on assets Fee/Assets Cross sell ratio	Cross sell ratio	Cross sell ratio WC entry Yield on assets	
Operating Parameters	Revenue / RM Asset /RM Fee /RM	Revenue / RM Liability / RM Fee/RM	Revenue / RM Asset /RM Fee /RM	Fee/RM



Thank You