

IndusInd Bank

July 12, 2019

**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

**Chief Regulatory Officer,
India International Exchange**
1st Floor, Unit No. 101,
The Signature Building No.13B,
Road 1C, Zone 1, GIFT SEZ,
GIFT CITY, Gandhinagar - GJ 382355

Scrip Code: 1100027

Madam / Dear Sir,


Investor Presentation – Unaudited Financial Results for the Quarter ended June 30, 2019

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Investor Presentation on the 'Unaudited Financial Results' of the Bank for the Quarter ended June 30, 2019.

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

We request you to take the above information on record.

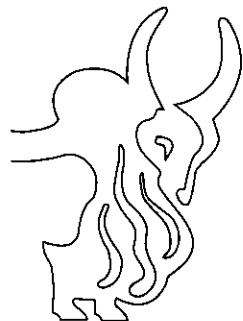
Yours faithfully,
For IndusInd Bank Limited

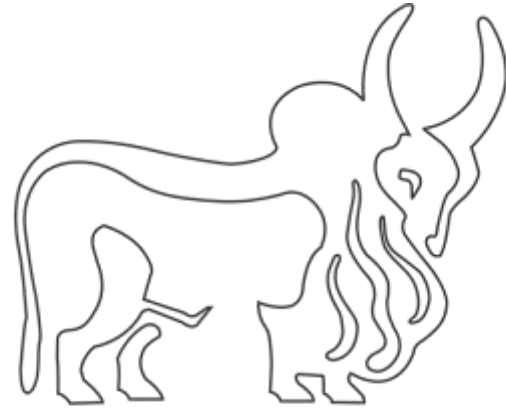

Haresh K. Gajwani
Company Secretary

Encl : a/a

IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri- Ghatkopar Link Road,
Chakala, Andheri E, Mumbai - 400 093, India. Tel: (0022) 66412200

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





IndusInd Bank

**Investor Presentation
Q1-2019-20**

July 12, 2019

Q1 – FY20 Performance Highlights

- Integration of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank Limited completed
- Q1 FY 20 marked by strong QoQ growth in headline numbers
- Q1 consolidated PAT growth up by 38%
- Core fee up by 22% YoY
- Credit growth up 28% and Deposit growth up 26% well above industry growth
- Efficiency ratio at 42.52%
- Loan book quality stable
- Credit Cost for Q1 at 16 bps, SMA2 at 17 bps
- Client base touches 21 million; on boarded 6 million during the quarter
- Post merger capital accretion, CRAR at 14.90%, including profit at 15.47%, post promoter contribution at 15.76%



Planning Cycle 4 (2017-2020) - Plan vs Outcome

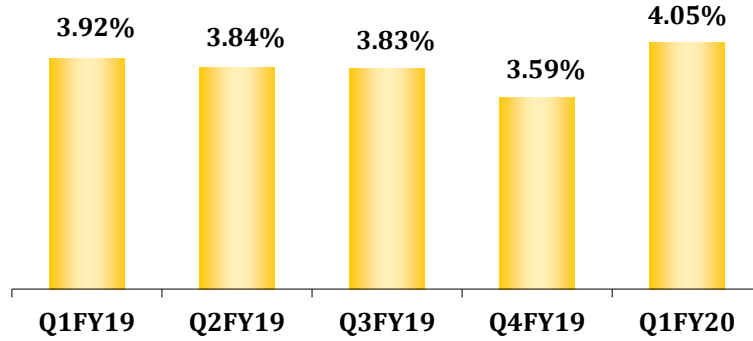
| Resulting in | | | Q1 FY20 Outcome Consolidated | Q1 FY20 Outcome Standalone |
|----------------|---|-----------------------------|------------------------------|----------------------------|
| | | | Loan Growth | ▶ |
| CASA Ratio | ▶ | 40% | 43% | 43% |
| Revenue Growth | ▶ | Exceed Balance Sheet Growth | 32% | 17% |
| RoRWA | ▶ | > 2.4% | 2.57% | 2.28% |
| Branch Network | ▶ | 2,000 | 1701* | 1701* |
| Customer Base | ▶ | Double to >20mn | On track | On track |

* includes 65 banking outlets

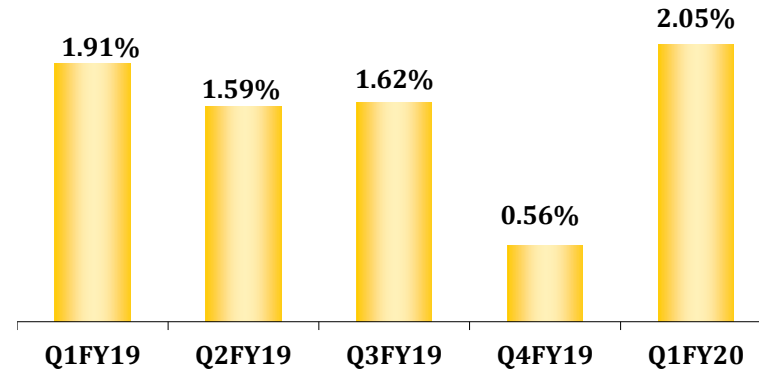


How We Measure Up On Key Metrics

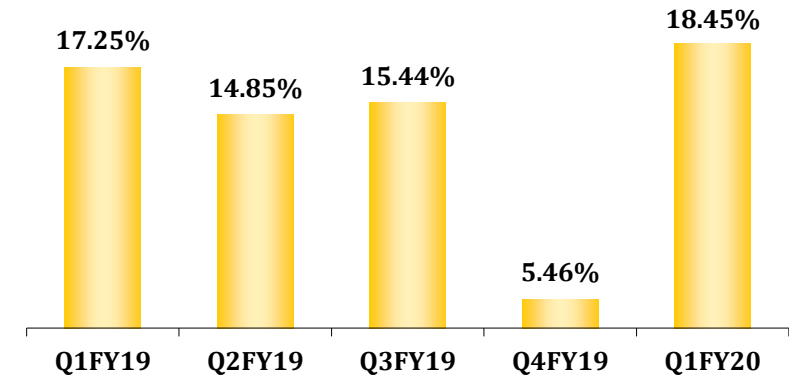
Net Interest Margin (NIM)



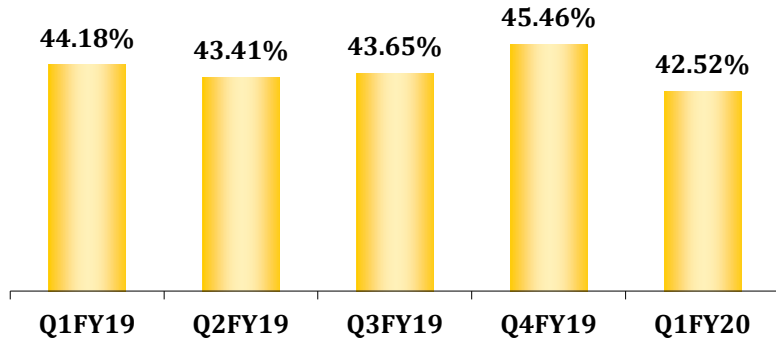
RoA



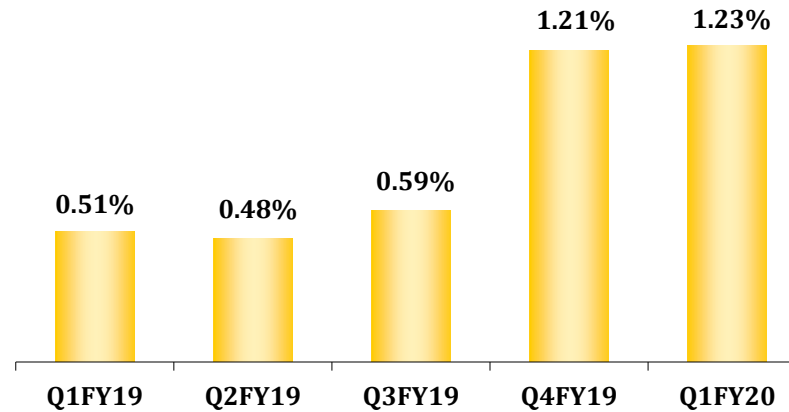
RoE#



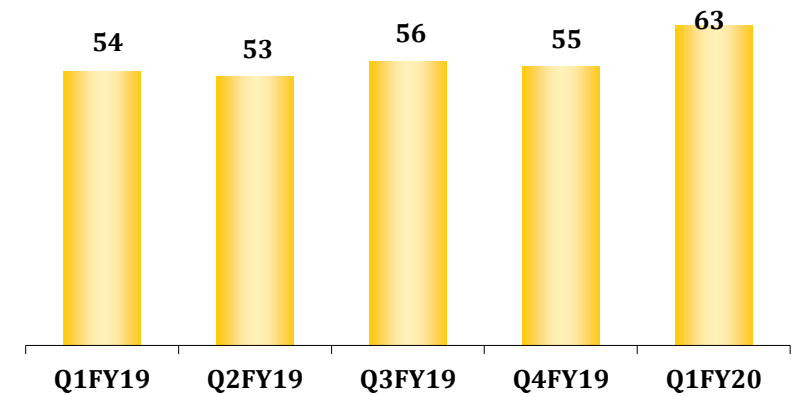
Cost / Income



Net NPA



Revenue / Employee (Rs Lakhs)



Consistent delivery of strong operating performance



Domestic Rating:

- **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

International Rating:

- **Baa3** as Issuer, Bank Deposits and Senior Unsecured MTN ratings by Moody's Investors Service
- **P3** as Short Term Issuer Rating by Moody's Investors Service



Financial Performance

Consolidated post merger of BFIL
(effective July 04, 2019 with appointed date Jan. 01, 2018)
(Business Banking and MFI classified under Consumer Segment as per Industry Practice*)

* Previous year periods not comparable



Steady Headline Numbers for Q1-FY20

| | | Y-o-Y Growth* | Q-o-Q Growth* |
|----------------------------|---------------|---------------|---------------|
| Net Interest Income | Rs. 2,844 crs | 34% | 27% |
| Total Fee Income | Rs. 1,663 crs | 28% | 7% |
| Revenue | Rs. 4,507 crs | 32% | 19% |
| Operating Profit | Rs. 2,591 crs | 36% | 25% |
| Net Profit | Rs. 1,433 crs | 38% | 298% |

*Excluding BFIL



| | | Y-o-Y Growth | Q-o-Q Growth |
|-------------------|------------------|--------------|--------------|
| Advances | Rs. 1,93,520 crs | 28% | 4% |
| Deposits | Rs. 2,00,586 crs | 26% | 3% |
| CASA | Rs. 86,341 crs | 25% | 3% |
| SA | Rs. 57,652 crs | 21% | 6% |
| Borrowings | Rs. 49,764 crs | 34% | 5% |

*Regrouped. For Details Refer Slide No 14



Balance Sheet

(Rs Crs)

| | Q1FY20 | Q1FY19 | Y-o-Y (%) | Q4FY19 | Q-o-Q (%) |
|--------------------------------------|-----------------|-----------------|--------------|-----------------|-------------|
| Capital & Liabilities | | | | | |
| Capital | 693 | 600 | 15% ▲ | 603 | 15% ▲ |
| Reserves and Surplus | 31,365 | 24,321 | 29% ▲ | 26,083 | 20% ▲ |
| Deposits | 2,00,586 | 1,58,862 | 26% ▲ | 1,94,868 | 3% ▲ |
| Borrowings | 49,764 | 37,040 | 34% ▲ | 47,321 | 5% ▲ |
| Other Liabilities and Provisions | 10,638 | 8,056 | 32% ▲ | 8,944 | 19% ▲ |
| Total | 2,93,046 | 2,28,879 | 28% ▲ | 2,77,819 | 5% ▲ |
| Assets | | | | | |
| Cash and Balances with RBI | 9,797 | 8,658 | 13% ▲ | 9,961 | (2%) ▼ |
| Balances with Banks | 11,645 | 3,332 | 249% ▲ | 4,822 | 141% ▲ |
| Investments | 60,734 | 52,673 | 15% ▲ | 59,266 | 2% ▲ |
| Advances | 1,93,520 | 1,50,675 | 28% ▲ | 1,86,394 | 4% ▲ |
| Fixed Assets | 1,774 | 1,349 | 31% ▲ | 1,710 | 4% ▲ |
| Other Assets | 15,576 | 12,192 | 28% ▲ | 15,666 | (1%) ▼ |
| Total | 2,93,046 | 2,28,879 | 28% ▲ | 2,77,819 | 5% ▲ |
| Business (Advances + Deposit) | 3,94,106 | 3,09,537 | 27% ▲ | 3,81,261 | 3% ▲ |



Profit and Loss Account – Q1FY20

(Rs Crs)

| | Q1FY20 | Q1FY19 | Y-o-Y (%) | Q4FY19 | Q-o-Q (%) |
|-----------------------------|--------------|--------------|--------------|--------------|---------------|
| Net Interest Income | 2,844 | 2,122 | 34% ▲ | 2,232 | 27% ▲ |
| Other Income | 1,663 | 1,302 | 28% ▲ | 1,559 | 7% ▲ |
| Total Income | 4,507 | 3,424 | 32% ▲ | 3,791 | 19% ▲ |
| Operating Expenses | 1,916 | 1,513 | 27% ▲ | 1,724 | 11% ▲ |
| Operating Profit | 2,591 | 1,911 | 36% ▲ | 2,068 | 25% ▲ |
| Provisions & Contingencies | 431 | 350 | 23% ▲ | 1,561 | (72%) ▼ |
| Credit Cost | 304 | 209 | 46% ▲ | 2,005 | (85%) ▼ |
| Others incl. Standard Prov. | 126 | 141 | (10%) ▼ | (444) | - ▼ |
| Profit before Tax | 2,160 | 1,561 | 38% ▲ | 507 | 326% ▲ |
| Provision for Tax | 728 | 525 | 39% ▲ | 147 | 395% ▲ |
| Profit after Tax | 1,433 | 1,036 | 38% ▲ | 360 | 298% ▲ |

Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018. Previous year periods not comparable.

IBL Standalone and Merged Performance

| Rs crores | Q1FY20 IBL Standalone | Q1FY19 IBL Standalone | IBL Y-o-Y (%) | Q1FY20 IBL + BFIL | IBL Y-o-Y (%) |
|---------------------------|-----------------------------|-----------------------------|------------------|----------------------|------------------|
| Net Worth | 27,620 | 24,561 | 12% ▲ | 31,734 | 29% ▲ |
| Advances | 1,89,962 | 1,50,675 | 26% ▲ | 1,93,520 | 28% ▲ |
| Net Interest Income | 2,419 | 2,122 | 14% ▲ | 2,844 | 34% ▲ |
| Other Income | 1,602 | 1,302 | 23% ▲ | 1,663 | 28% ▲ |
| Total Income | 4,021 | 3,424 | 17% ▲ | 4,507 | 32% ▲ |
| Operating Profit | 2,240 | 1,911 | 17% ▲ | 2,591 | 36% ▲ |
| Profit after Tax | 1,220 | 1,036 | 18% ▲ | 1,433 | 38% ▲ |
| Earning Per Share (Rs) | 80.94 | 69.00 | | 82.74 | |
| Book Value Per Share (Rs) | 458 | 409 | | 458 | |
| | | | | | |
| | | | | | |



Key Financial Indicators

| | Q1FY20 | Q1FY19 | Q4FY19 |
|--|--------|--------|--------|
| Return on Assets | 2.05% | 1.91% | 0.56% |
| ROE (On average equity) | 18.45% | 17.25% | 5.46% |
| Cost / Income Ratio | 42.52% | 44.18% | 45.46% |
| Net Interest Margin | 4.05% | 3.92% | 3.59% |
| Net NPA | 1.23% | 0.51% | 1.21% |
| EPS (annualized, Rs. per share) | 82.74 | 69.00 | 24.37 |
| Capital + Reserves (Excl. Revaluation Reserve) (Rs. in crs) | 31,734 | 24,561 | 26,360 |

Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018. Previous year periods not comparable.



Bharat Financial Inclusion Limited – Operational Update

| | Q1FY20 | Q1FY19 | Y-o-Y(%) | Q4FY19 | Q-o-Q(%) |
|--|----------|----------|----------|----------|----------|
| Branches | 1,938 | 1,639 | 18% ▲ | 1,854 | 5% ▲ |
| Centers (Sangam)* | 3,53,675 | 3,07,798 | 15% ▲ | 3,46,870 | 2% ▲ |
| Employees | 20,590 | 17,415 | 18% ▲ | 19,816 | 4% ▲ |
| Members (mn)* | 9.0 | 7.8 | 15% ▲ | 8.8 | 2% ▲ |
| Active borrowers (mn)* | 7.5 | 6.4 | 17% ▲ | 7.4 | 2% ▲ |
| Disbursements (Rs cr) | 6,135 | 6,260 | (2%) ▼ | 6,568 | (7%) ▼ |
| Gross Loan Portfolio (Rs cr) | 17,497** | 13,850 | 26% ▲ | 17,417 | 0.5% ▲ |
| Off-take Average excluding Cross Sell (Rs) | 27,307 | 26,820 | 2% ▲ | 27,116 | 1% ▲ |
| Active borrowers / No. of Sangam Managers | 615 | 645 | (5%) ▼ | 607 | 1% ▲ |

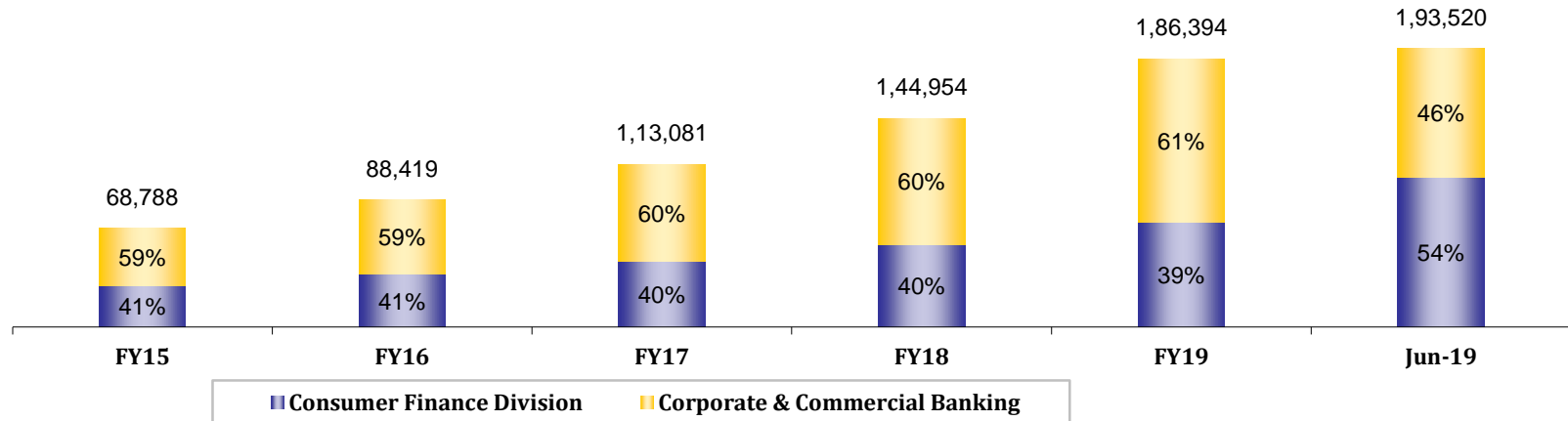
* Excluding AP & Telangana

**Portfolio securitized and assigned with other banks is Rs. 1,811 crs

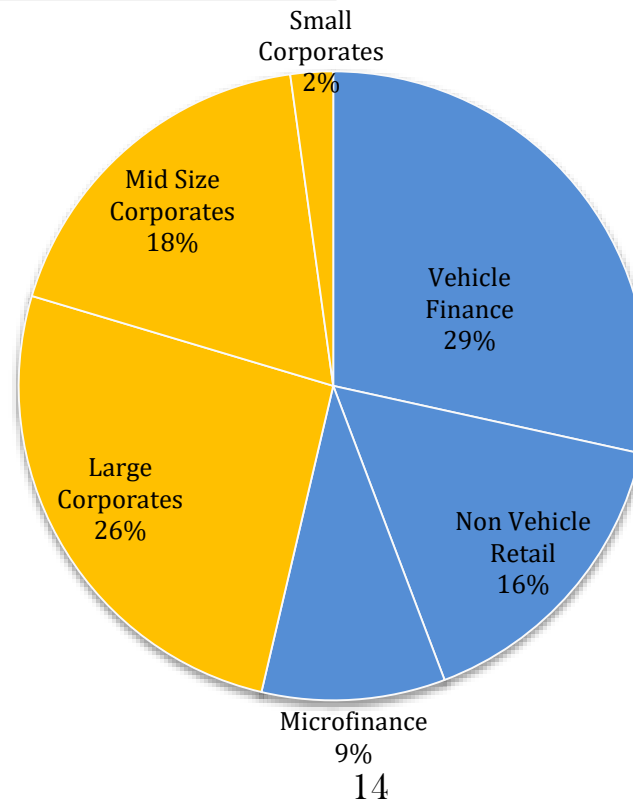


Well Diversified Loan Book

Loan Book (Rs crs)



| (Rs crs) | | |
|-----------------------|---------------|------------|
| Corporate Banking | Jun-19 | |
| Large Corporates | 50,212 | 26% |
| Mid size Corporates | 35,221 | 18% |
| Small Corporates | 4,231 | 2% |
| Total Advances | 89,664 | 46% |



| (Rs crs) | | |
|--------------------------|-----------------|------------|
| Consumer Finance | Jun-19 | |
| Vehicle Loans | 55,046 | 28% |
| Comm. Vehicle Loans | 24,853 | 13% |
| Utility Vehicle Loans | 3,846 | 2% |
| Small CV | 3,248 | 2% |
| Two Wheeler Loans | 4,661 | 2% |
| Car Loans | 6,792 | 4% |
| Tractor | 3,770 | 2% |
| Equipment Financing | 7,876 | 4% |
| Non-Vehicle Loans | 30,565 | 16% |
| Credit Card | 3,911 | 2% |
| Loan Against Property | 8,678 | 4% |
| BBG | 10,984 | 6% |
| BL, PL, GL, AHL, Others | 6,992 | 3% |
| Microfinance* | 18,245 | 9% |
| Total Advances | 1,03,856 | 54% |

*includes BFIL

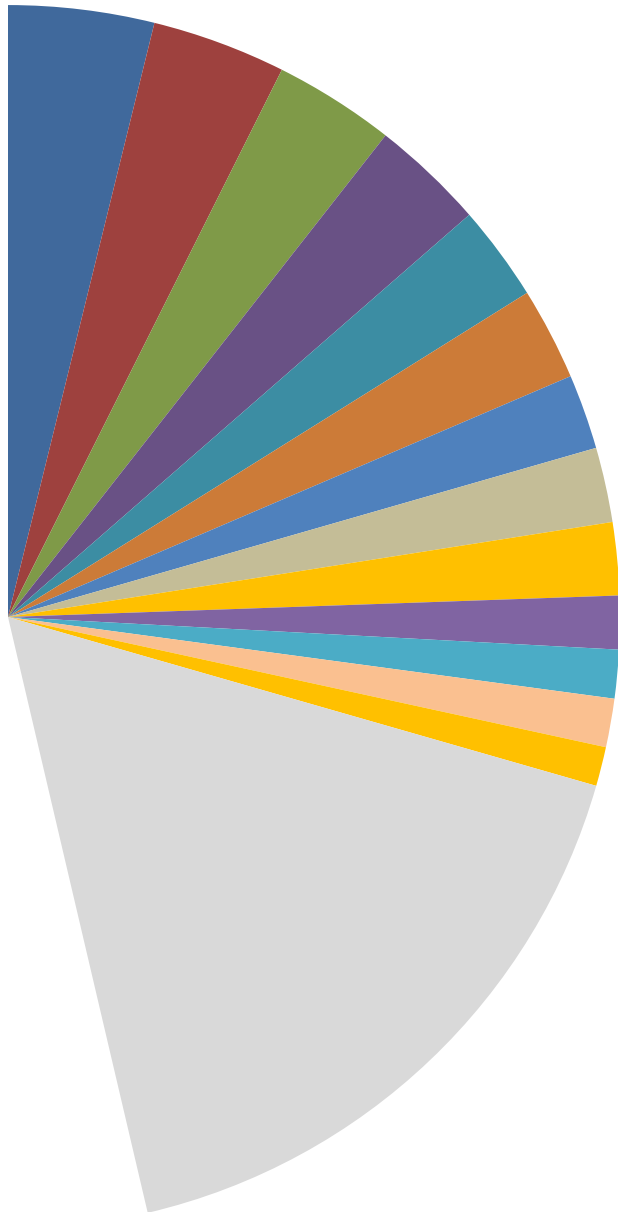
Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018. Previous year periods not comparable.



- **Three groups, one each in Media / Diversified / Housing Finance sectors speculated as being stressed**
- **Bank's funded and non-funded exposure to these groups is 1.67% of the loan book net of provisions held**
- **Consolidated security cover of 147% for the exposures held by us, of which marketable security in the form listed shares covers 61% of the total exposure as on date**
- **All above accounts remain standard in the Bank's books**



Diversified Corporate Loan Book



| Sector | % | SMA2 (Rs.crs) |
|------------------------------------|----------------|---------------|
| Real Estate | 3.85% | 0 |
| Gems and Jewellery | 3.54% | 0 |
| Lease Rental | 3.20% | 5 |
| NBFCs (other than HFCs) | 3.00% | 0 |
| Power Generation | 2.53% | 0 |
| Steel | 2.45% | 0 |
| Constn related to infra.- EPC | 1.98% | 0 |
| Services | 1.97% | 13 |
| Roads/other infra projects | 1.92% | 0 |
| Housing Finance Companies | 1.41% | 0 |
| Food Beverages and Food processing | 1.28% | 0 |
| Telecom- Cellular | 1.28% | 0 |
| Media,Entertainment & Advt | 1.04% | 0 |
| Other Industry | 16.88% | 246 |
| Corporate Banking | 46.33% | 265 |
| Consumer Banking | 54.67% | 59 |
| Total | 100.00% | 324 |

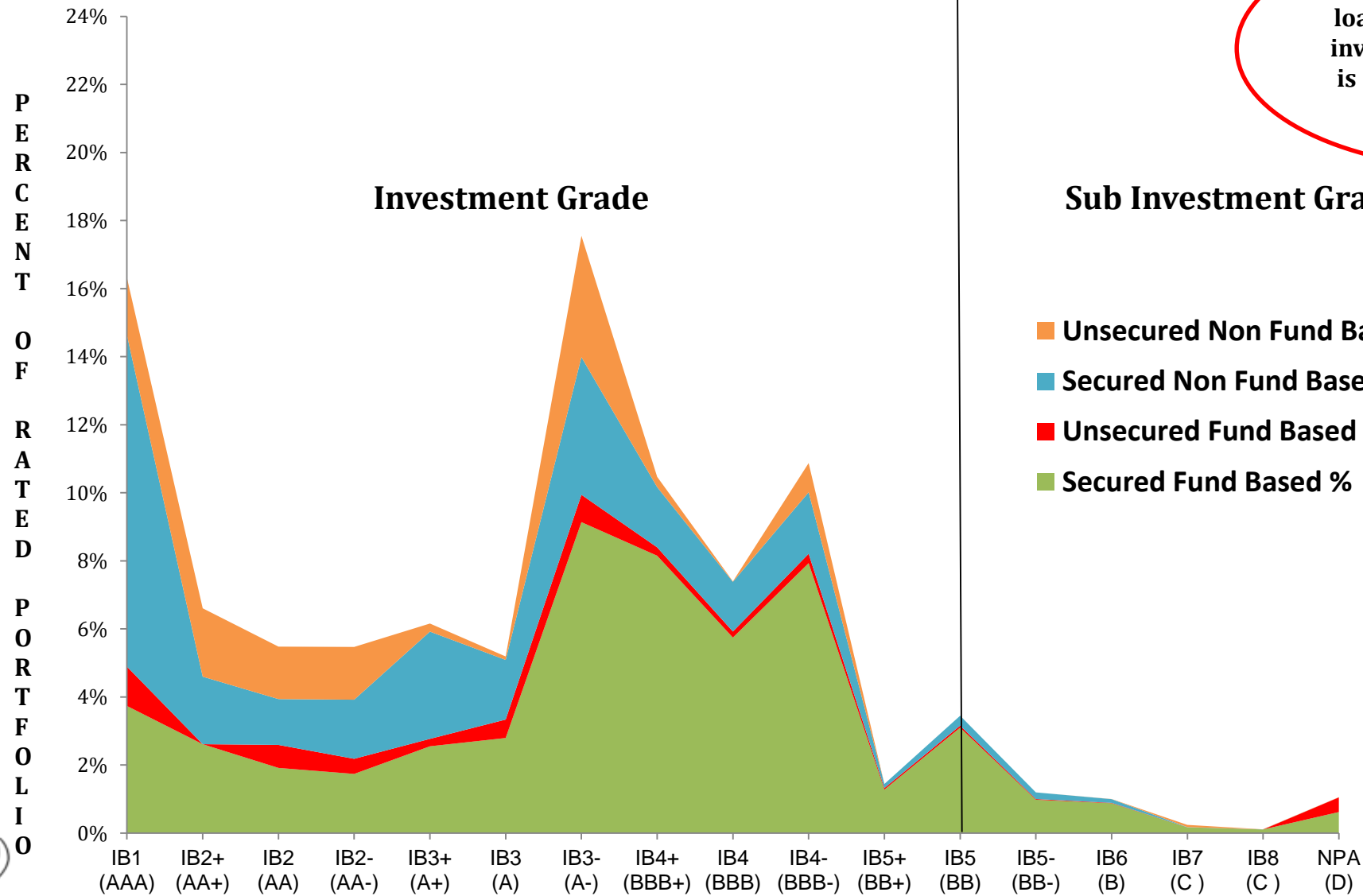
SMA 1 Outstanding:
0.18% of loans

SMA 2 Outstanding:
0.17% of loans

Accounts in SMA1 & SMA2: 48



Well Rated Corporate Portfolio

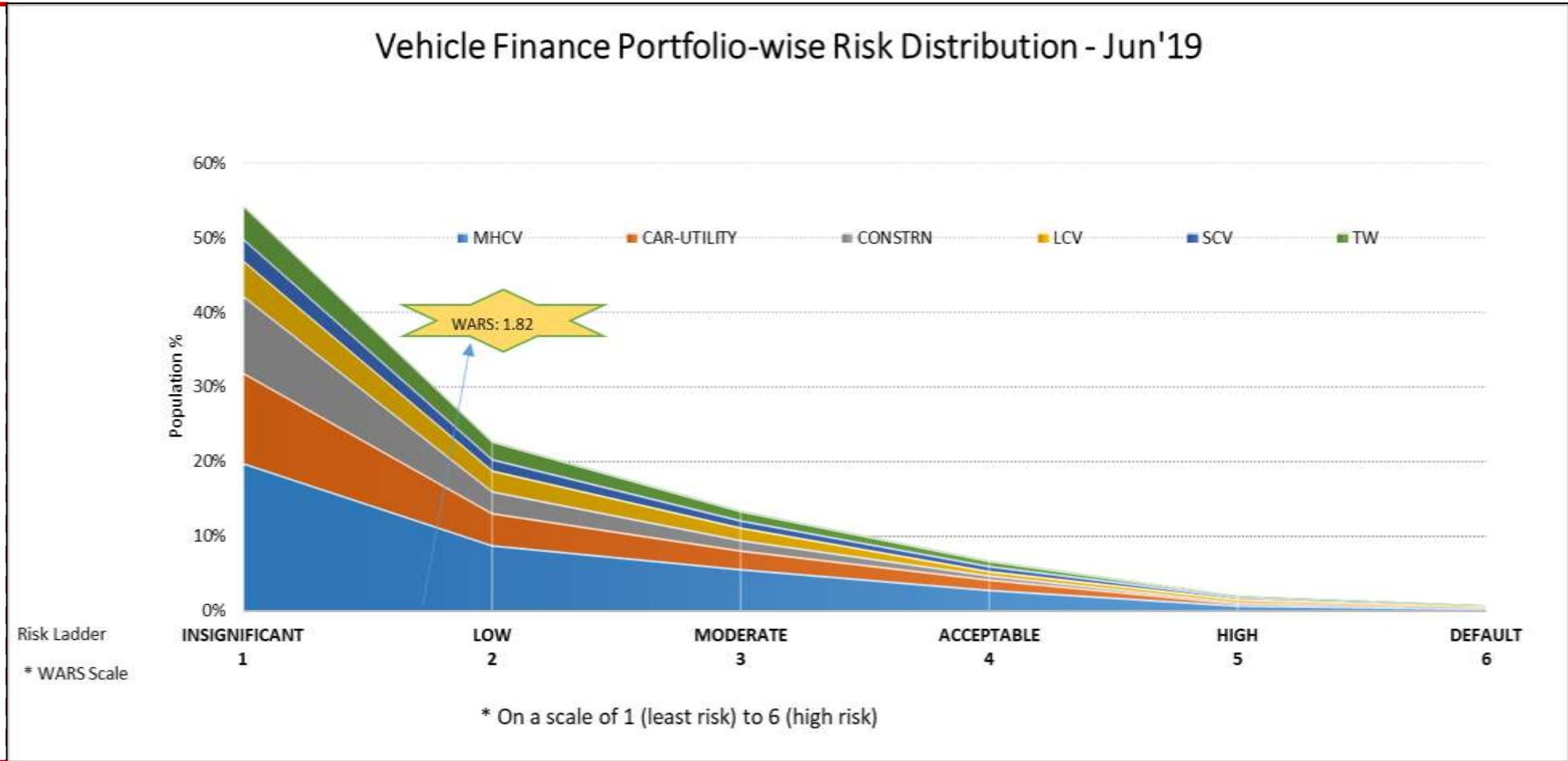


Externally rated standard loan book portfolio in sub investment grade category is 3.1% of total loan book



Behavioural Scoring affirms quality of Vehicle Financing Portfolio

- Behavioural Score (B-score) measures post disbursement credit quality using long range historical data.
- B-score assesses every borrower risk using Current and Historical DPD, LTV, Geography, Loan tenor, Customer type, etc.
- B-score is used for credit / portfolio quality assessment, improving collection efficiency, cross-sell and is a lead indicator of credit cost.



Q-o-Q Movement in Weighted Average Risk Score (WARS):

| Quarter | Mar'17 | Jun'17 | Sep'17 | Dec'17 | Mar'18 | Jun'18 | Sep'18 | Dec'18 | Mar'19 | Jun'19 |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| WARS | 1.82 | 1.89 | 1.89 | 1.84 | 1.73 | 1.77 | 1.80 | 1.82 | 1.75 | 1.82 |

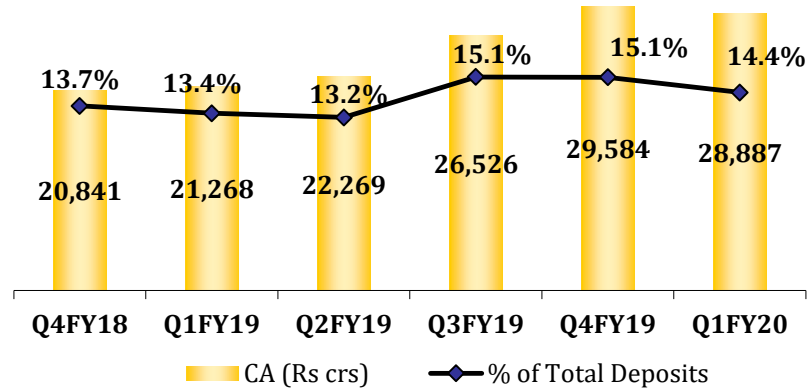


Improving CASA profile

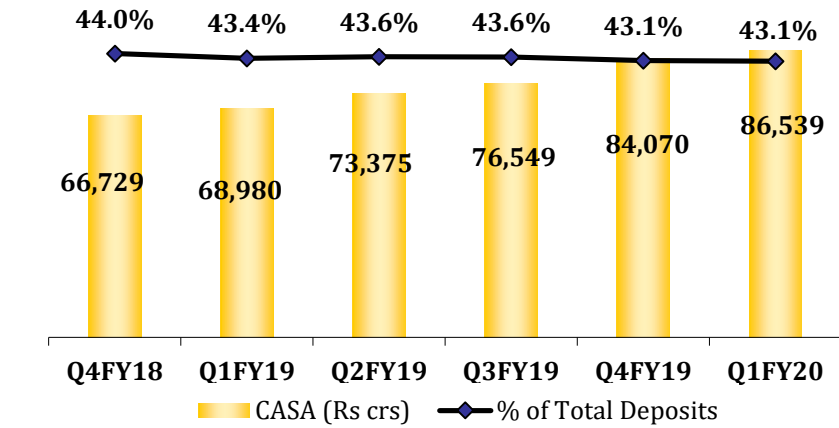
Building CASA traction

- 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

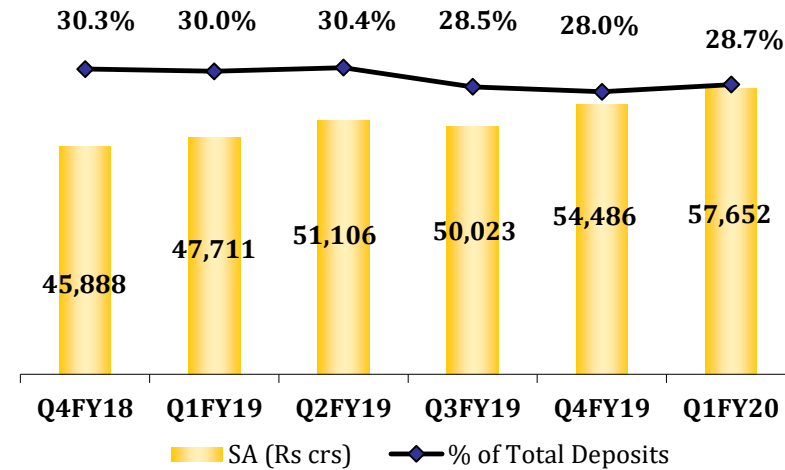
Current Account (CA)



CASA Uptick



Savings Account (SA)



Other Income

(Rs Crs)

| | Q1FY20 | Q1FY19 | Y-o-Y (%) | Q4FY19 | Q-o-Q (%) |
|------------------------------------|--------------|--------------|--------------|--------------|-------------|
| Core Fee | 1,422 | 1,165 | 22% ▲ | 1,419 | 1% ▲ |
| Securities/MM/FX Trading/Others | 241 | 137 | 76% ▲ | 140 | 72% ▲ |
| Total | 1,663 | 1,302 | 28% ▲ | 1,559 | 7% ▲ |

**Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018.
Previous year periods not comparable.**



Diverse Revenues from Core Fee Income

(Rs Crs)

| | Q1FY20 | Q1FY19 | Y-o-Y(%) | Q4FY19 | Q-o-Q(%) |
|--|--------------|--------------|--------------|--------------|-------------|
| Trade and Remittances | 164 | 141 | 16% ▲ | 189 | (13%) ▼ |
| Foreign Exchange Income | 250 | 228 | 10% ▲ | 289 | (14%) ▼ |
| Distribution Fees (Insurance, MF, Cards) | 302 | 278 | 9% ▲ | 302 | - ▲ |
| General Banking Fees | 90 | 80 | 13% ▲ | 84 | 8% ▲ |
| Loan Fees | 337 | 230 | 47% ▲ | 328 | 3% ▲ |
| Investment Banking | 235 | 208 | 13% ▲ | 228 | 3% ▲ |
| PSLC | 43 | - | - ▲ | - | - ▲ |
| Total Core Fee Income | 1,422 | 1,165 | 22% ▲ | 1,419 | 1% ▲ |

Growth momentum continues on regular fee flows

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Previous year periods not comparable.**

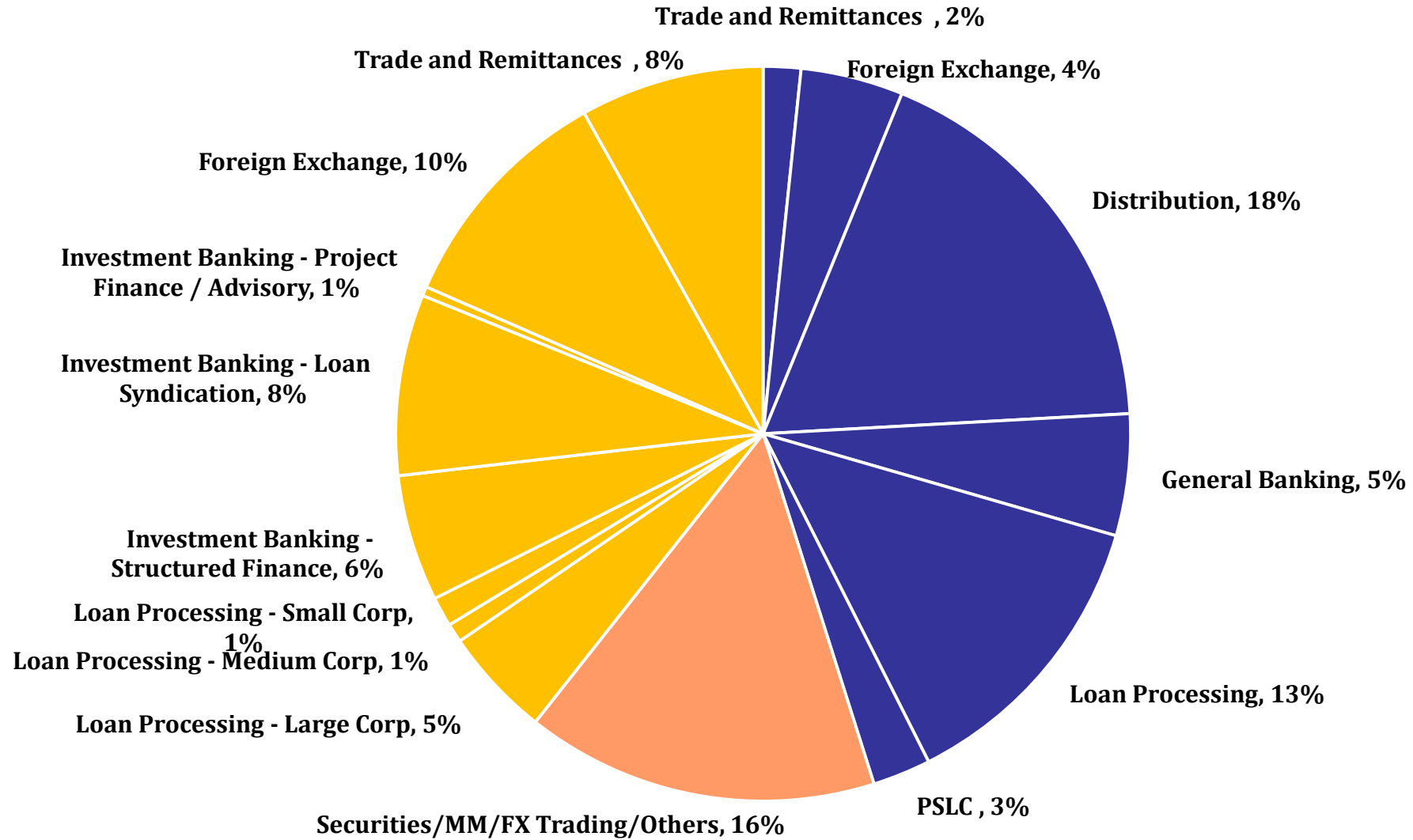


Diversified and Granular Fee Streams – Q1-FY20 (to update)

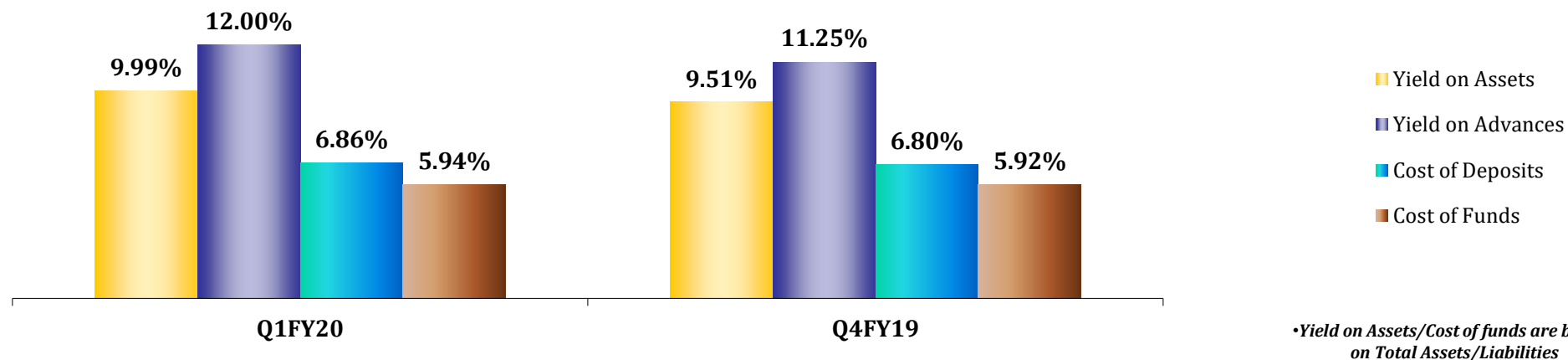
**Corporate Banking
(39%)**

**Consumer Banking
(45%)**

**Trading and Other Income
(16%)**



Yield / Cost Movement



Segment-wise Yield

| | Q1FY20 | | Q4FY19 | |
|------------------|----------------------|---------------|----------------------|---------------|
| | Outstanding (Rs crs) | Yield (%) | Outstanding (Rs crs) | Yield (%) |
| Corporate Bank | 89,664 | 9.06% | 1,13,763 | 9.29% |
| Consumer Finance | 1,03,856 | 14.57% | 72,684 | 14.05% |
| Total | 1,93,520 | 12.00% | 1,86,447 | 11.25% |

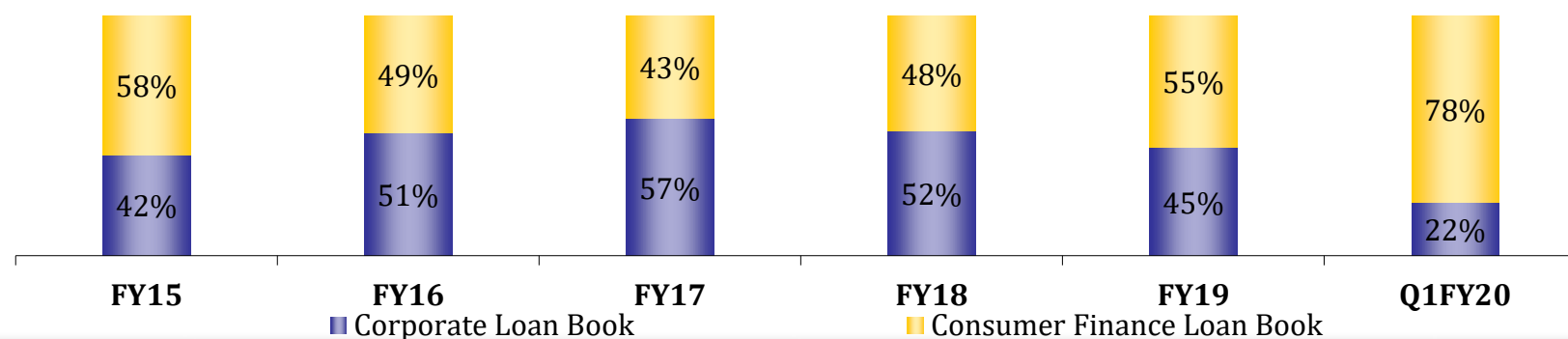
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Previous year periods not comparable.**



Credit Cost

(Rs Crs)

| | FY15 | FY16 | FY17 | FY18 | FY19 | Q1FY20 |
|--|------------|------------|------------|------------|--------------|------------|
| Corporate Bank | 144 | 258 | 401 | 468 | 2,134 | 67 |
| Consumer Finance | 195 | 244 | 303 | 433 | 585 | 238 |
| Gross Credit Costs | 339 | 502 | 704 | 901 | 2,719 | 304 |
| Gross Credit Costs (Basis Points on Advances) | 49 | 57 | 62 | 62 | 146 | 16 |
| Net Credit Cost | 323 | 468 | 672 | 856 | 2,689 | 293 |
| Net Credit Costs (Basis Points on Advances) | 48 | 53 | 59 | 59 | 144 | 15 |
| PCR | 63% | 59% | 58% | 56% | 43% | 43% |



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Previous year periods not comparable.**



Loan Portfolio - Movement in NPA and Restructured Advances

(Rs Crs)

| | Q1FY20 | | | Q4FY19 | | |
|--------------------------------------|-----------|----------|--------|-----------|----------|--------|
| | Corporate | Consumer | Total | Corporate | Consumer | Total |
| Opening Balance | 2,841 | 1,106 | 3,947 | 1,203 | 765 | 1,968 |
| Additions | 175 | 550 | 725 | 3,230 | 458 | 3,688 |
| Deductions | 113 | 359 | 472 | 1,345 | 364 | 1,709 |
| Gross NPA | 2,902 | 1,297 | 4,200* | 3,088 | 859 | 3,947* |
| Net NPA | | | 2,381 | | | 2,248 |
| % of Gross NPA | | | 2.15% | | | 2.10% |
| % of Net NPA | | | 1.23% | | | 1.21% |
| Provision Coverage Ratio (PCR) | | | 43% | | | 43% |
| Restructured Advances | | | 0.08% | | | 0.09% |
| Restructured + Gross NPA to Advances | | | 2.25% | | | 2.21% |

*After sale to ARC Rs. 47 crs (Rs. 185 crs)

**Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018.
Previous year periods not comparable.**



NPA Composition – Consumer Finance

(Rs Crs)

| Q1-FY20 | Com. Vehicle | Utility | Const. Equip. | Small CV | TW | Cars | Tractor | BBG/LAP | HL/PL/Others | Cards | MFI | Total |
|-------------|--------------|---------|---------------|----------|-------|-------|---------|---------|--------------|-------|-------|--------------|
| Gross NPA | 324 | 48 | 66 | 45 | 169 | 52 | 56 | 266 | 72 | 88 | 111 | 1,297 |
| Gross NPA % | 1.30% | 1.23% | 0.84% | 1.38% | 3.56% | 0.76% | 1.49% | 1.35% | 1.02% | 2.22% | 0.61% | 1.24% |

| Q4-FY19 | Com. Vehicle | Utility | Const. Equip. | Small CV | TW | Cars | LAP/HL/PL | Tractor | Cards | Total |
|-------------|--------------|---------|---------------|----------|-------|-------|-----------|---------|-------|--------------|
| Gross NPA | 285 | 47 | 54 | 44 | 171 | 52 | 62 | 62 | 82 | 859 |
| Gross NPA % | 1.16% | 1.29% | 0.71% | 1.38% | 3.75% | 0.79% | 0.42% | 1.76% | 1.87% | 1.18% |

**Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018.
Previous year periods not comparable.**



(Rs Crs)

| | 30 Jun 19 | 30 Jun 19 | 31 Mar 19 |
|-----------------------------------|-----------------|-----------------|-----------------|
| | Basel - III | Incl. Q1 PAT | Basel - III |
| Credit Risk, CVA and UFCE | 1,99,418 | 1,99,418 | 1,82,948 |
| Market Risk | 8,690 | 8,690 | 8,615 |
| Operational Risk | 22,986 | 22,986 | 22,986 |
| Total Risk Weighted Assets | 2,31,094 | 2,31,094 | 2,14,549 |
| Core Equity Tier 1 Capital Funds | 29,955 | 31,261 | 25,905 |
| Additional Tier 1 Capital Funds | 3,490 | 3,490 | 3,490 |
| Tier 2 Capital Funds | 993 | 993 | 975 |
| Total Capital Funds | 34,438 | 35,744 | 30,370 |
| CRAR | 14.90% | 15.47% | 14.16% |
| CET1 | 12.96% | 13.53% | 12.07% |
| Tier 1 | 14.47% | 15.04% | 13.70% |
| Tier 2 | 0.43% | 0.43% | 0.45% |

**Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018.
Previous year periods not comparable**



Distribution Expansion to Drive Growth

Strengthening Distribution Infrastructure



Note: Numbers given above are total branches in each state

| Particulars | Sept. 30, 2018 | Dec. 31, 2018 | Mar. 31, 2019 | Jun. 30, 2019 |
|-----------------------------------|----------------|---------------|---------------|---------------|
| IBL Branches/Banking Outlets | 1,466 | 1,558 | 1,665 | 1,701* |
| BFIL Branches | - | - | - | 1,938 |
| Vehicle Finance Marketing Outlets | 914 | 869 | 845 | 855 |
| Total Branches/Outlets | 2,380 | 2,427 | 2,510 | 4,494 |
| ATMs | 2,372 | 2,453 | 2,545 | 2,605 |

*includes 208 specialized branches and 65 Banking outlets



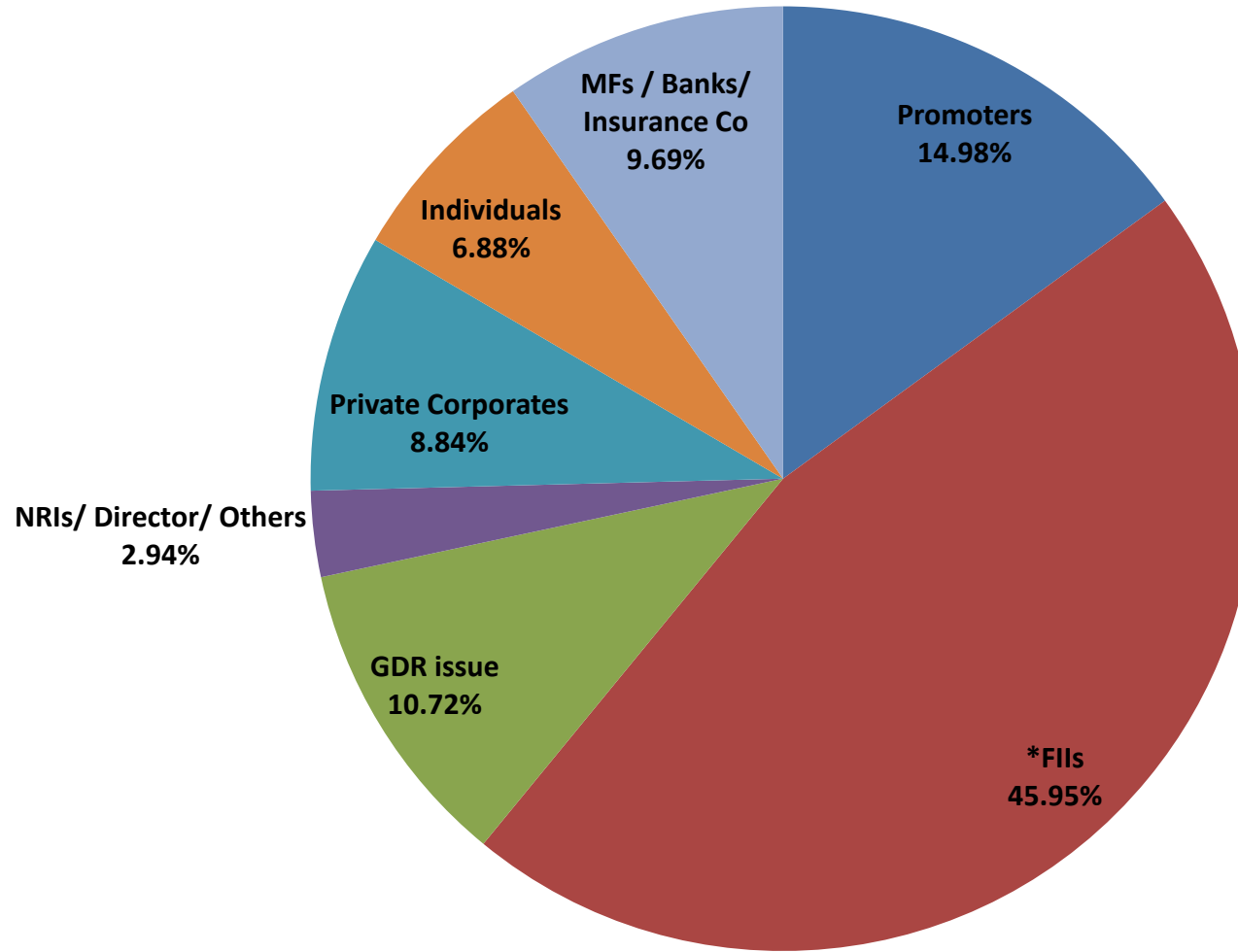
• Branch/Representative Office
• Strategic Alliance

Merger of BFIL effective July 04, 2019 with appointed date Jan. 01, 2018.

Previous year periods not comparable



June 30, 2019



*includes FPIs



Proforma Consolidated Profit and Loss Account – FY19

| | IBL | BFIL | FY 19 (IBL+BFIL) | FY 18 | Y-o-Y(%) |
|----------------------------|---------------|--------------|---------------------|---------------|----------|
| Net Interest Income | 8,846 | 1,551 | 10,397 | 7,498 | 39% ▲ |
| Other Income | 5,647 | 544 | 5,931* | 4,750 | 30% ▲ |
| Total Income | 14,493 | 2,095 | 16,328 | 12,248 | 35% ▲ |
| Operating Expenses | 6,405 | 878 | 7,023* | 5,592 | 30% ▲ |
| Operating Profit | 8,088 | 1,217 | 9,305 | 6,656 | 40% ▲ |
| Provisions & Contingencies | 3,108 | 54 | 3,162 | 1,175 | 169% ▲ |
| Profit before Tax | 4,980 | 1,163 | 6,143 | 5,481 | 12% ▲ |
| Provision for Tax | 1,679 | 410 | 2,089 | 1,875 | 11% ▲ |
| Profit after Tax | 3,301 | 753 | 4,054 | 3,606 | 12% ▲ |



*Post Inter se Adjustment

Initiatives for FY20

BFIL Merger

- Merger consummation
- Scaling up liabilities & RDSP (Kirana Stores) pilot

Liabilities Surge

- Pioneer – Banking for well-off
- Retailisation via Household acquisition ramp-up
- Non-Resident Indians
- Match liabilities growth with asset growth

Fee Growth

- Distribution fees for wealth products
- Ramp up retail Trade & FX fees

Retail Asset Growth

- Continued market share gains in vehicle finance
- LAP / BBG to accelerate
- Calibrated growth on unsecured

Digital / Alternate Channels

- Superior Client Experience
- Intensive collaboration with FinTech ecosystem
- Scale up digital sourcing of assets & liabilities

Productivity

- Cost efficient branch expansion
- Robot based Process Automation
- Continued investments in Talent and Technology

Corporate Risk Management Unit

- Business level Portfolio Monitoring Unit
- Diversification by ticket size, geographies, sectors, tenure
- Specialization in select domains

Para-banking

- Insurance (Life & General)
- Asset Management
- Retail Broking
- Regulatory clarity awaited



Accolades



IndusInd Bank Nexxt Credit Card adjudged the 'Credit Card of the Year' at the Product of the year awards 2019, the world's largest consumer-voted award for the product innovation





IndusInd Bank wins two awards at the BTVI National Awards For Marketing Excellence



Best Performance Marketing Campaign for Nexxt
Best Digital Campaign for Duo





IndusInd Bank has won 4 awards at the Asset Asian Awards 2019, India for Best Payment and Collection Solution





IndusInd Bank Ltd. is awarded as
**Best In Supply Chain Finance
2019** at Tech Supply Chain
Conference & Exposition by
**Technology Supply Chain
Innovation Awards TSC2019**





IndusInd Bank is adjudged winners of **Stevie Awards-2019**, Asia-Pacific under the category - **Innovative Use of Technology in Customer Service**.



Thank You

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