

# IndusInd Bank

January 14, 2020

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

**The Deputy General Manager  
Corporate Relationship Dept.  
BSE Ltd.**  
1<sup>st</sup> Floor, New Trading Ring Rotunda  
Building, P. J. Towers  
Dalal Street, Fort, Mumbai – 400 001  
**BSE Scrip Code: 532187**

**NSE Symbol: INDUSINDBK**

**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,

**Subject: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**

Pursuant to Regulation 30 of Listing Regulations, please find annexed to this letter the Investor Presentation on Q3 FY2019-20 dated January 14, 2020.


A copy of this letter and the Presentation is being uploaded on the Bank's website at [www.indusind.com](http://www.indusind.com)

Please take the same on record.

Thanking you,

Yours faithfully,

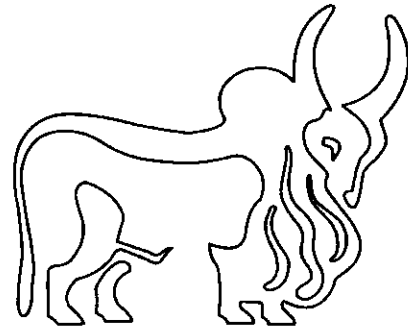
**For IndusInd Bank Limited**

  
**Haresh 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](http://www.indusind.com)  
CIN: L65191PN1994PLC076333





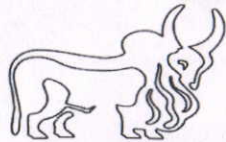
# ***IndusInd Bank***

**Investor Presentation  
Q3-2019-20**

**January 14, 2020**

**Q3 – FY20 Performance Highlights**

- Q3 FY 20 marked by robust growth in headline numbers
- Revenue growth of 29%; NII up by 34%; Fee up by 22%
- PPOP at Rs. 2,758 crs, grew by 30% YoY; PPOP / Assets of 3.83% amongst the industry highest
- Consolidated PAT at Rs. 1,309 crs up by 33%
- Q3 PAT without accelerated provisions at Rs. 1,497 crs up by 52% YoY
- NIM up by 5 bps to 4.15% QoQ (3.83% LY)
- Balance Sheet footage crosses Rs. 3 trillion
- Credit growth up 20% and Deposit growth up 23%
- Strengthened Balance Sheet by improving PCR to 53% with accelerated provisions of Rs. 251 crs
- Loan book quality stable ; GNPA at 2.18% and NNPA at 1.05%
- Capital Adequacy stands at 15.43% (incl 9M FY20 Profits)
- Client base grew by 2 million to touch 25 million



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

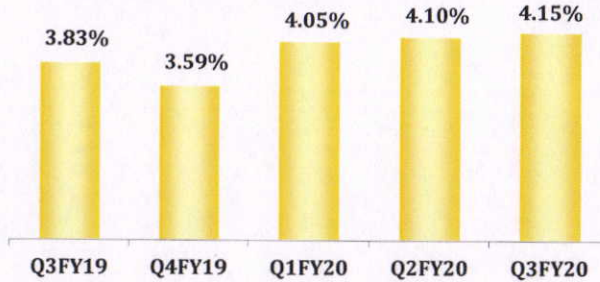
Resulting in		Q3 FY20 Outcome Consolidated	
		Plan	Actual
Loan Growth	▶	25% - 30%	20%
CASA Ratio	▶	40%	42%
Revenue Growth	▶	Exceed Balance Sheet Growth	29%
RoRWA	▶	> 2.4%	2.17%
Branch Network	▶	2,000	1851*
Customer Base	▶	Double to >20mn	On track

\* includes 123 banking outlets

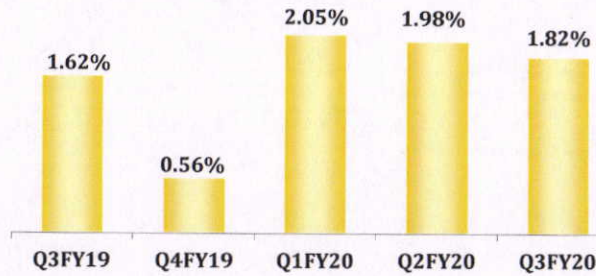


## How We Measure Up On Key Metrics

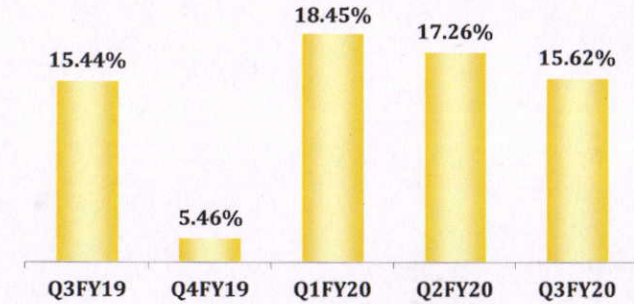
Net Interest Margin (NIM)



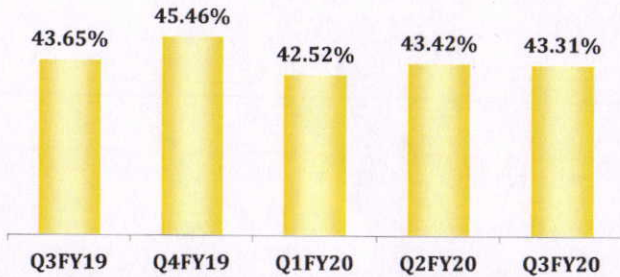
RoA



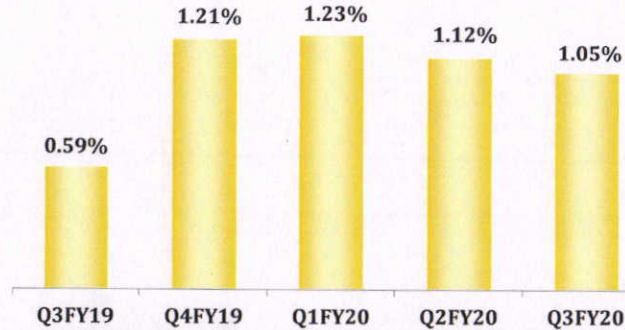
RoE



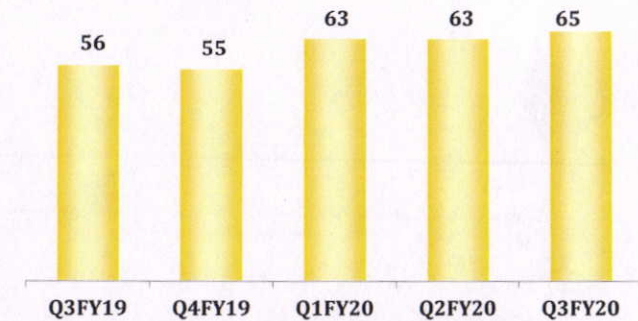
Cost / Income



Net NPA



Revenue / Employee (Rs Lakhs)



Consistent delivery of strong operating performance

