February 12, 2020

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

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

BSE Scrip Code: 532187

Serip Code: 1100027

Madam / Dear Sir,

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

In Compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on “Edelweiss Investor Conference.

In compliance with the Regulation 46, the Presentation is also 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

[Signature]

Haresh Gajwani
Company Secretary
IndusInd Bank

Getting Bigger, Stronger & Better
Edelweiss Investor Conference

February 12, 2020
Long Growth Runway with Focused Execution

- Market Share <2% across loans & deposits
- Favorable competitive intensity
- Well capitalized balance sheet

### Disproportionately Large Distribution

<table>
<thead>
<tr>
<th></th>
<th>Mar-2008</th>
<th>Dec-2019</th>
<th>Mar-2023 (E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branches</td>
<td>180</td>
<td>1,851</td>
<td>2,500 - 3,000</td>
</tr>
<tr>
<td>BFIL</td>
<td>-</td>
<td>2,163</td>
<td>3,000</td>
</tr>
<tr>
<td>Vehicle Finance</td>
<td>675</td>
<td>859</td>
<td>1,000</td>
</tr>
<tr>
<td>Total</td>
<td>855</td>
<td>4,873</td>
<td>6,500 - 7,000</td>
</tr>
<tr>
<td>ATMs</td>
<td>336</td>
<td>2,721</td>
<td>4,500 - 5,000</td>
</tr>
<tr>
<td>All Touchpoints</td>
<td>1,191</td>
<td>7,594</td>
<td>11,000 - 12,000</td>
</tr>
</tbody>
</table>
Many Business Units at the Cusp of Growth Recovery

- Slower growth vs. past due to market dynamics / cautious stance
- Expecting this gap to be bridged moving forward
### Rural Banking – the Next Frontier

**We Have the Largest Footprint in Rural India with Innovative Service Models**

<table>
<thead>
<tr>
<th><strong>77 Lakhs</strong></th>
<th>15 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Borrowers</td>
<td>Retail Stores</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>13,104 Sangam Managers</th>
<th>1.4 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Eateries</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>15 Lakhs</th>
<th>Rs 20,400cr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers met every day</td>
<td>9MFY20 Disbursements</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>21 States</th>
<th>1.23 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Villages &amp; Towns</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>426 Districts</th>
<th>80%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Presence in Rural</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Products</strong></th>
<th>82 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facilitated Mobile / Solar Lamps / Sewing Machines etc.</td>
<td>Units till date</td>
</tr>
</tbody>
</table>
Retailisation of Liabilities

Surge in Retail Deposits

- Overall Deposits Growth
- Retail Deposits Growth as per LCR

Massive Ramp-up in Customer Base

In mn

- Mar-15: 6.8
- Mar-16: 8.4
- Mar-17: 9.6
- Mar-18: 11.2
- Mar-19: 14.0
- Dec-19: 25.0
Continued Balance Sheet Strengthening

<table>
<thead>
<tr>
<th></th>
<th>Mar-2019</th>
<th>Dec-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision Coverage Ratio</td>
<td>43%</td>
<td>53%</td>
</tr>
<tr>
<td>3 Stressed Groups</td>
<td>1.9%</td>
<td>0.47%</td>
</tr>
<tr>
<td>SMA-2 (excl. overlap with the 3 Stressed Groups)</td>
<td>0.34%</td>
<td>0.53%</td>
</tr>
<tr>
<td>Standard Sub-investment Exposure (as a % of Corporate Exposure)</td>
<td>7.4%</td>
<td>3.7%</td>
</tr>
<tr>
<td>Net Exposure to an NPA Group in Infrastructure Sector</td>
<td>Rs. 1,352cr</td>
<td>Rs. 814cr</td>
</tr>
</tbody>
</table>

Focus on Qualitative Improvements
Trending in Provisions

9MFY20 Provisions ~25bps Higher than the Historical Averages

RoE of 15.6% for Q3 and 17.1% for 9MFY20 Despite One-off Provisions

*Excluding impact of a large NPA in infrastructure sector
Industry Leading Profitability

Operating Profit / Total Assets

Driven by Strong Expertise in Select Domains
Efficient Capital Utilization

- One of the longest capital raise cycle
- Tier I >15% despite 26% CAGR since the last QIP
- Continued Focus on RoRWA

Tier I Ratio

June 2015 (Post QIP) 15.7%
Dec 2019 15.0%

*balance promoter preference amount at current risk weights
PC-4 Strategy

Digitise to Differentiate, Diversify, Create Domain Leadership and Double the Bank
Ingraining Digital into our DNA

- Underwriting example:
Innovative Financial Inclusion Models

“Bharat Money” provides access to financial services at short distance in the deepest geographies

- Deposits and Withdrawal
- Bill payments and recharges
- Allied and OTC financial services
- Cross-sell and e-commerce

✓ Imbibes Savings Habit
✓ Improves Credit Behavior
✓ Builds Transaction Data

Travels 500m
Domain Expertise and Diversified Portfolio

Loan Mix – Dec-2019

- Corporate: 43%
- Vehicle Finance: 28%
- Non-Vehicle Retail: 16%
- Microfinance: 10%
- Gems & Jewellery: 3%

+ Para-banking Ambition
# Sustainability as a Strategy

<table>
<thead>
<tr>
<th>Environmental Targets</th>
<th>Social Targets</th>
<th>Governance Targets</th>
</tr>
</thead>
</table>
| **Affirmative Green & Impact Lending portfolio**  
5% of loans | **Livelhood/Inclusive Financing Portfolio**  
~45% of all loans | **Corporate Governance Score Rating**  
Leadership Score |
| **GHG Emissions Intensity and E-footprint**  
15% Reduction | **Women Participation in Workforce**  
Expand to 22% | **ESMS Lending Filters**  
ESMS filters to cover all Corporate Loans with external assurance |
| **Participation in Green Indices**  
Maintain A- Rank in CDP; Submit to DJSI with a score >70 | **Employee Engagement**  
Employee engagement initiatives with external benchmarking | **ESG Disclosure and Integrated Reporting**  
External assurance of Disclosures |
| **Sustainable Procurement in Supply Chain**  
80% of vendors to have ESG policies in place; Vendor sustainability assessments in place | **Participation in Community and Outreach Activity:** Green Champions; Volunteering of 10hr/staff & E Learning | **Formulation and Compliance to ESG Policies and CDP Program**  
- External assurance of Disclosures |
Delivered for the past 12 years. Ambition to deliver in the future as well!
Questions ?
Thank You
Disclaimer

This presentation has been prepared by IndusInd Bank Limited (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.