

IndusInd Bank

March 8, 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

NSE Symbol: INDUSINDBK

**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

BSE Scrip Code: 532187

Madam / Dear Sir,

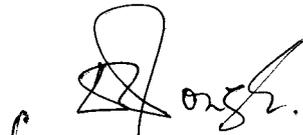
Presentation on Sustainability – IndusInd Bank Ltd.

We enclose herewith a copy of the presentation on Sustainability.

A copy of this letter along with the presentation on Sustainability is being uploaded on the website of the Bank at www.indusind.com.

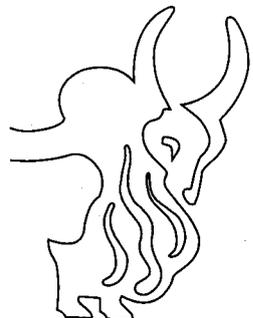
Thanking you,

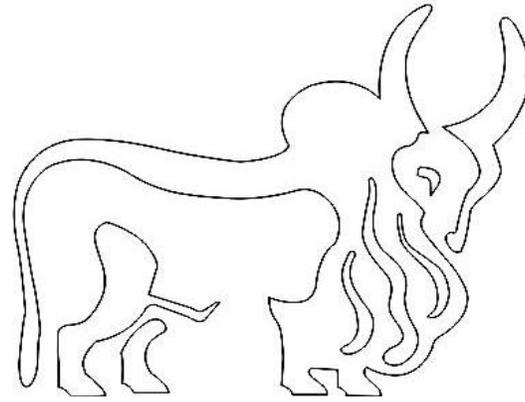
Yours faithfully,
For IndusInd Bank Ltd.


f **Company Secretary**

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



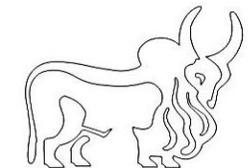


IndusInd Bank

Sustainability at IndusInd

March 2019

IndusInd Bank



CEO's Message



We are committing to the changes articulated here to sustain IndusInd Bank as a brand that earns the respect of all stakeholders. We are committed to being a more compliant, transparent and responsible institution. Also, we wish to set an example for others in several areas where exemplary work has been done, for example, in the area of creating livelihoods which represents 40% of our loan portfolio.

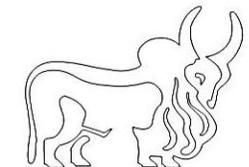
A handwritten signature in black ink, appearing to read 'Romesh Sobti', written over a horizontal line.

Romesh Sobti
Managing Director & CEO

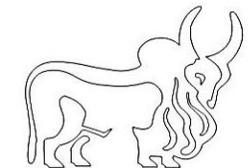
Are we creating Companies that align with all Societal goals? The clear answer is “no”; but there is a nascency in this direction aided by initiatives from Government, Regulators, Customers, Employees, Investors and others. We have always believed that “Good Ecology is Good for Business”. Ultimately development of our brand must have an inclusive agenda for it to be sustainable.

IndusInd Bank has not only started this journey early with 8 years of Sustainability reporting, but is also the only Bank and amongst only 5 companies in India that have an “A” rating under the Carbon Disclosure Project; this “A” category rating has been received 4 years running. We are committed to fast forward our Sustainability agenda and this presentation serves to lay out some future aspirations across Environmental, Social and Governance metrics; progress on which will be reported in the public domain.

IndusInd Bank



Good Ecology is Good for Business



IndusInd Bank

Sustainability Consistently at the Core of IBL

Planning Cycle 1

- My Idea Portal
- Hum Aur Hariyali¹
- Solar – ATMs and Rooftops
- ESOP Scheme

Planning Cycle 2

- Signatory to Carbon Disclosure Project
- Water Management
- Employee Participation in Community Service
- Sustainability Reporting

Planning Cycle 3

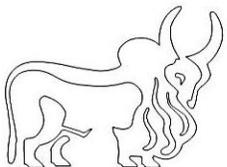
- CSR Committee of the Board
- YIF² Scholarship Program
- Legal Literacy for Women
- Sports Engagement Vertical

Planning Cycle 4

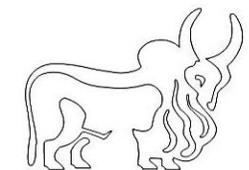
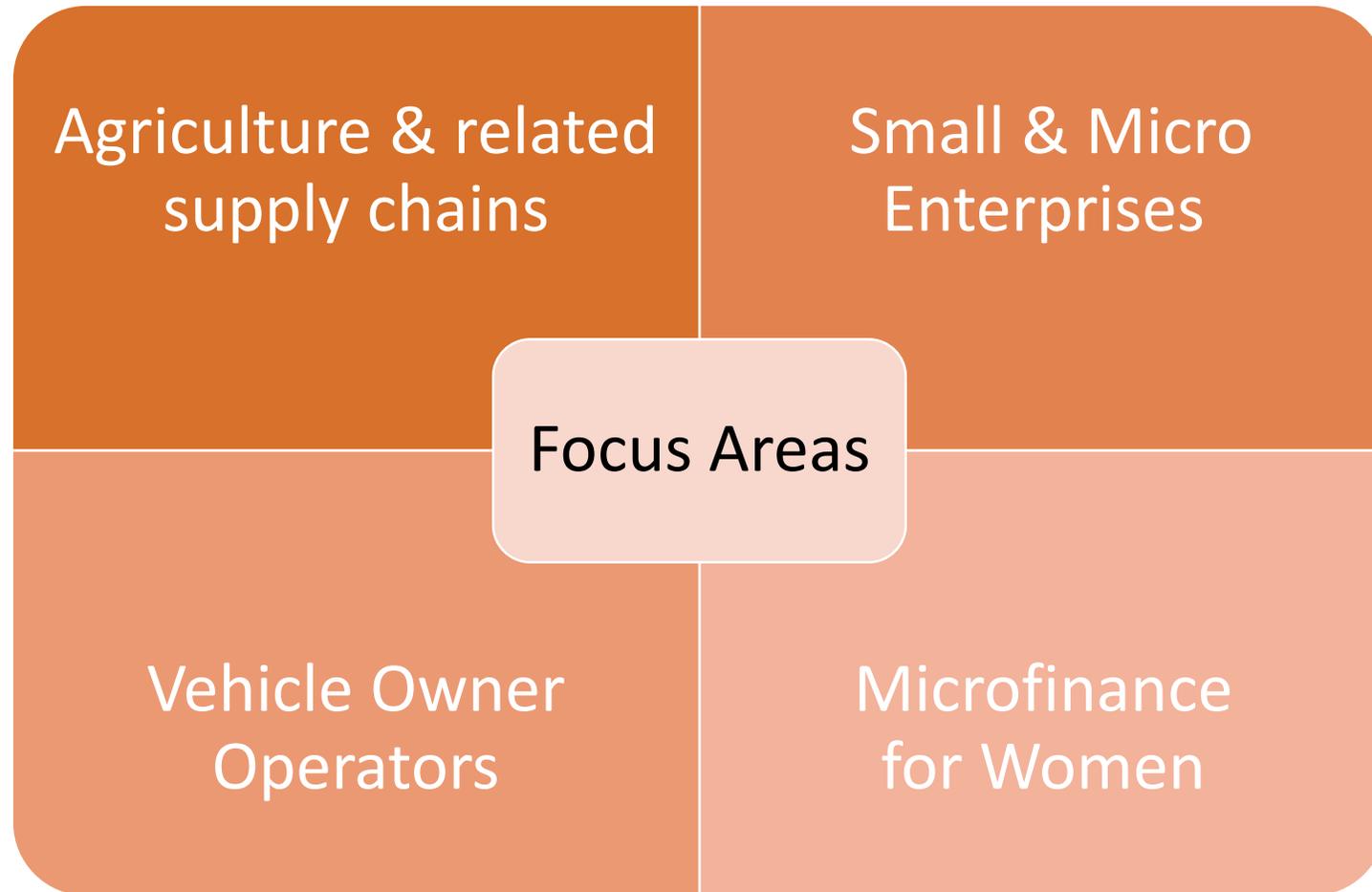
- Integrated Reporting
- Client Experience Project
- Impact Financing & Partnerships
- ESG Targets and Disclosure

Livelihood Financing

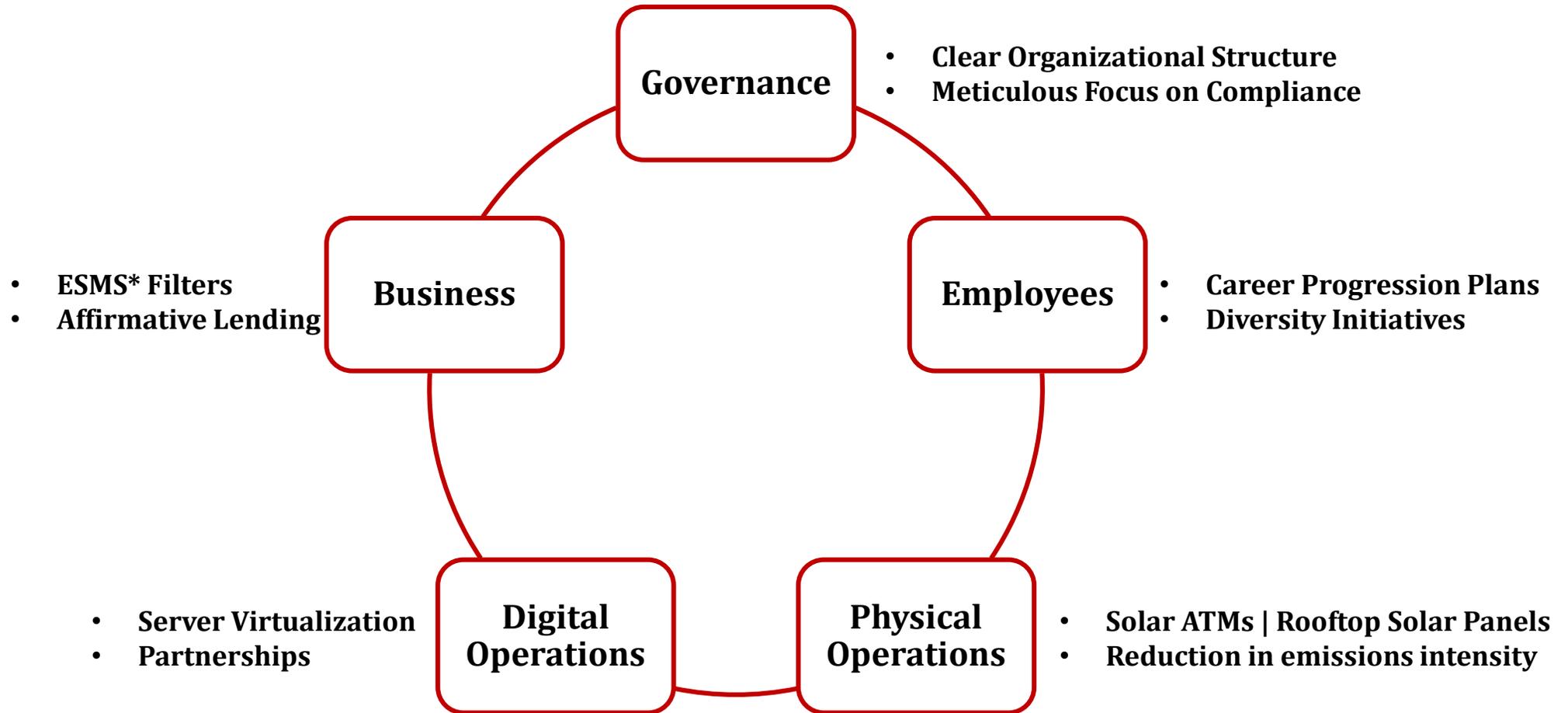
1. Our Green Office Project for Environment & Society
2. Young India Fellowships in social sector



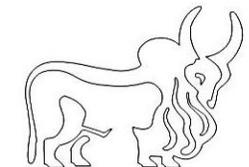
Livelihood Financing



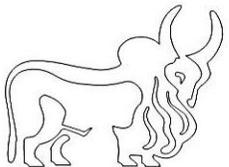
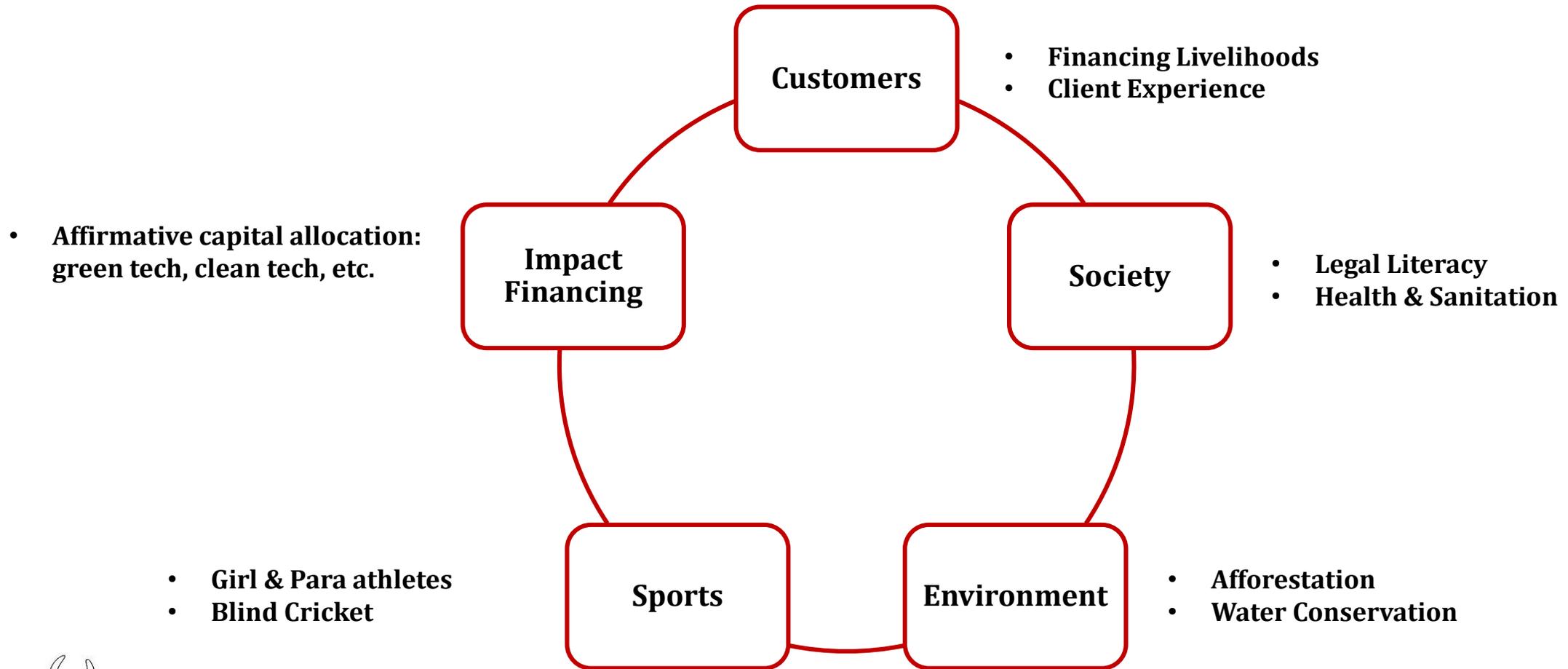
Sustainability in Organisational Development



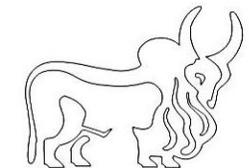
* Environment & Social Management System Policy



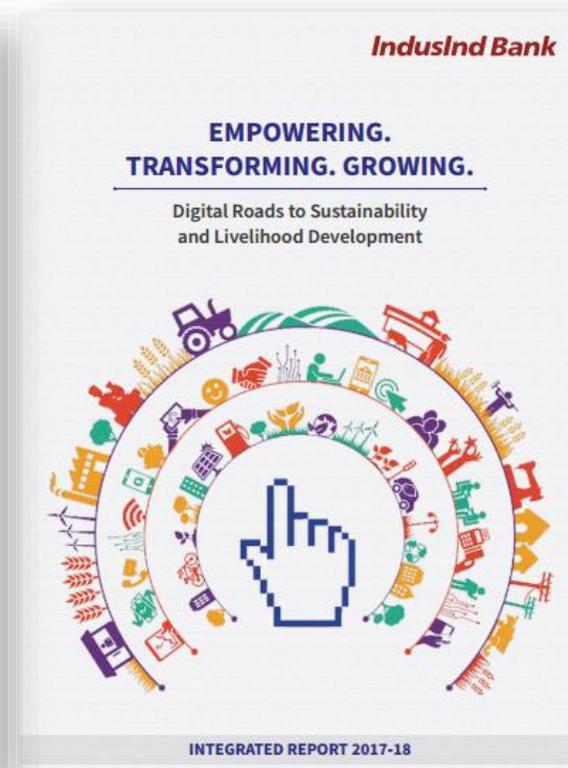
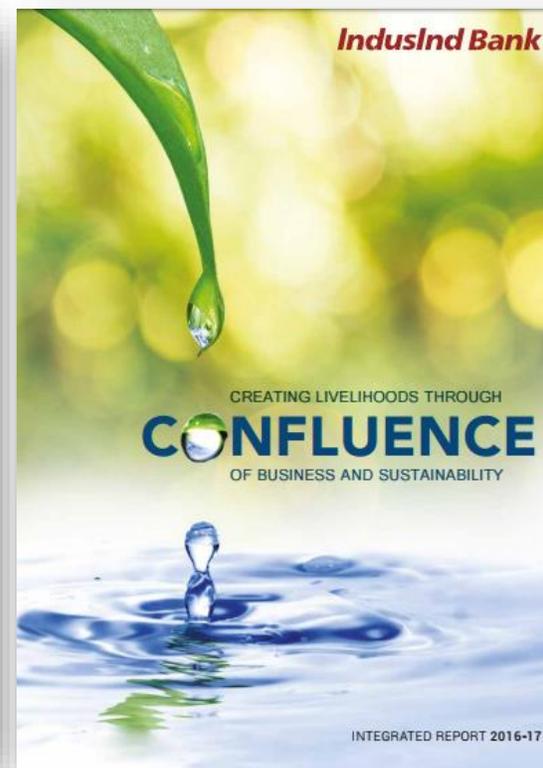
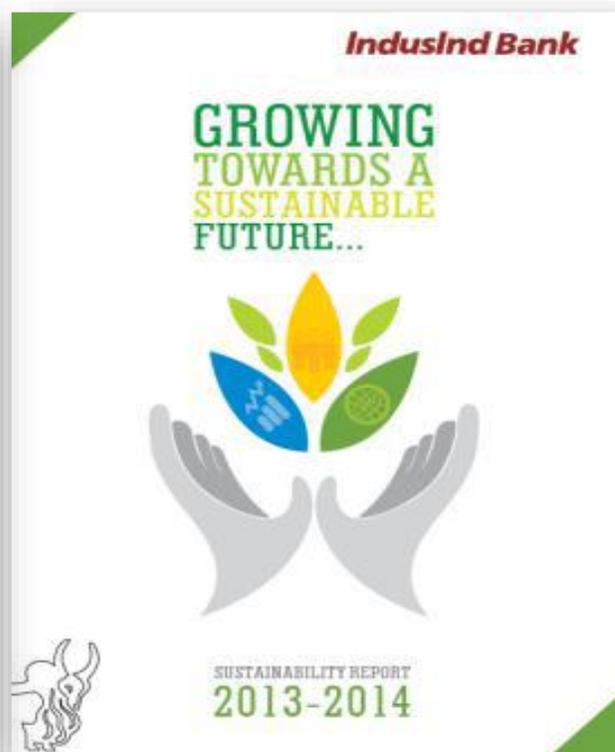
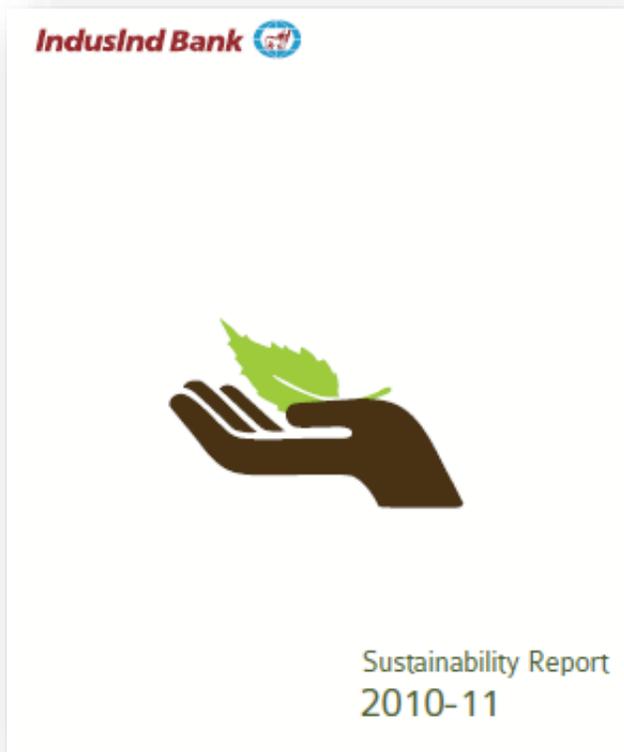
Sustainability in Community Development



Disclosures and Recognition for ESG



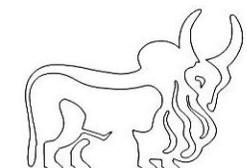
Sustainability Reporting for 8 years



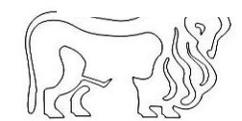
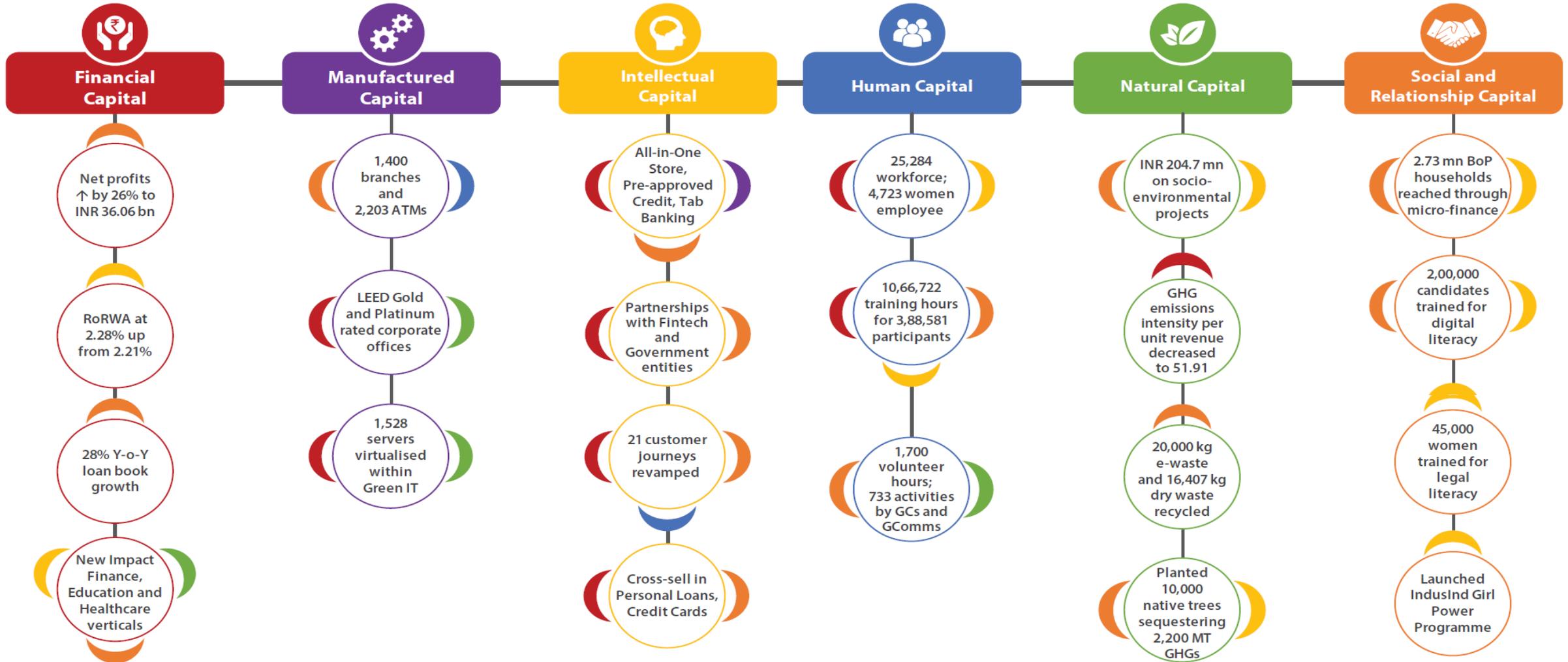
The 2017-18 Integrated Report prepared in line with the framework adopted by the International Integrated Reporting Council and is available by scanning the QR code >>>



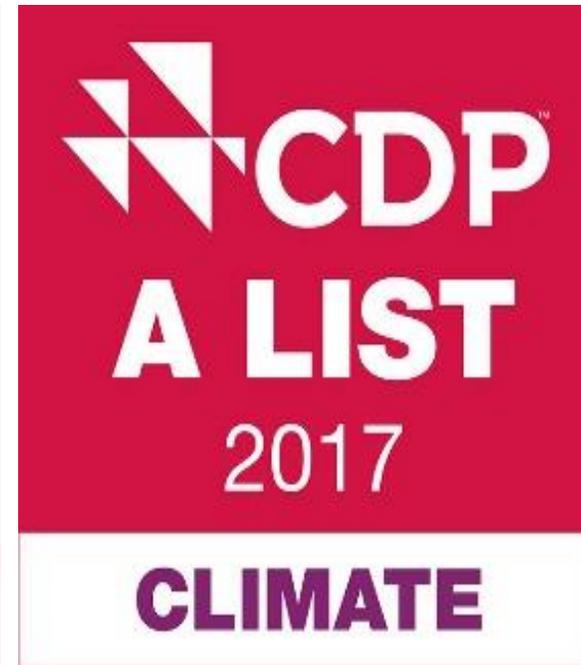
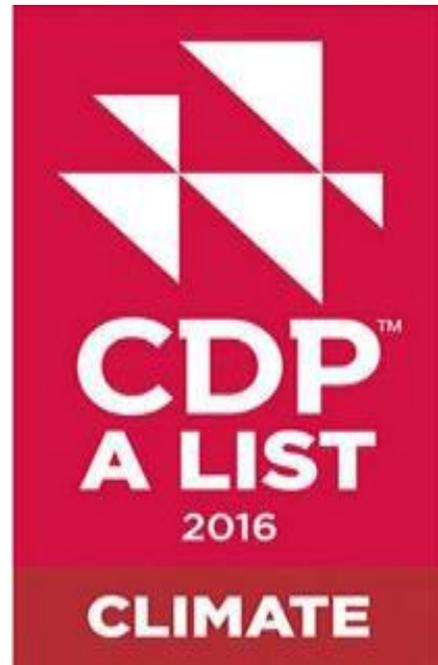
IndusInd Bank



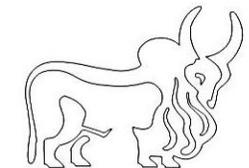
Integrated Report Summary 2018



CDP Leadership for 4 years



IndusInd Bank is amongst five Indian companies and the only bank in the CDP “A LIST” !



IndusInd Bank

Awards and Recognition



Golden Peacock Award
for Innovation
Management 2015

Presented at 15th London
Global Convention on
Corporate Governance &
Sustainability



CSR Journal The Excellence Award
2017

Excellence Award 2017 in the
'Sports' category for the Para
Champions Programme, in
association with GoSports
Foundation



Honoured with the CNBC
Asia's Corporate Social
Responsibility Award 2017



Best Bank in Private Sector Award
and Best CSR Practice under
Banking Category Award

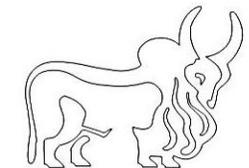
ABP News BFSI Awards 2017

Awards and Recognition

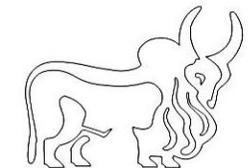


Dream Employer of the Year – BFSI

ET NOW : “Dream Companies To work for – 2019”



ESG Projects and Impact

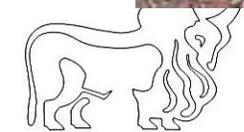


Environmental Initiatives

Afforestation



Water Conservation



Environmental Projects' Outcome

Themes: Biodiversity, Climate Change, Pollution Management , Supply Chain, Water Security

Afforestation

- 10,000+ trees planted
- 48 different species at over 20 urban/peri-urban locations

E-Waste management

- Recycled over 20,000kg through authorised vendors
- <34% of waste going to landfill vs 100% before

Energy Reduction Initiatives

- Greening out IT, Buildings, Branches, Servers
- GHG Emissions Saved: 2227.96 MT CO₂

Water Conservation

- Enhanced water storage capacity – 97.5 million litres
- 110 Hectares of Land Area covered, impacting close to 100,000 occupants

Paper Procurement

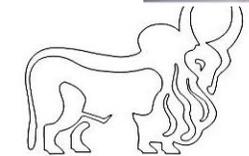
- Migration of CP letter heads to 100% recycled paper
- Have migrated ~ 13.68MT of A4 paper, saving 14.1MT of CO₂ emissions

Social Projects through deep partnerships

Legal Literacy Program for Women



IndusInd Para-Champions Program



Social Outcomes

Themes: Customer Responsibility, Health & Safety, Human Rights & Community, Supply Chain

IndusInd Para Champions

- 32 Para-athletes represented India for events in Switzerland, London & Korea
- Supports India's 26 member blind cricket team, winners of ODI world cup 2018

Legal Literacy for Women & Children

- Educated >45,000 women on their legal rights
- MFI partnership to educate 5,000 underprivileged children in UP/Jharkhand for higher education & employability

Transforming Lives through Digitization

- Training to 200,000 village level entrepreneurs to use mobile / internet for financial transactions in collaboration with Ministry of Electronics & Information Technology.

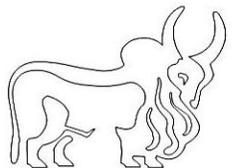
Promoting Healthcare Access

- Partnered with BMCHRC (Cancer Hospital) to support treatment of children under 14 affected with cancer
- Partnered with non profit MFI to set up 177 health clinics

IndusInd Scholarship: Ashoka University

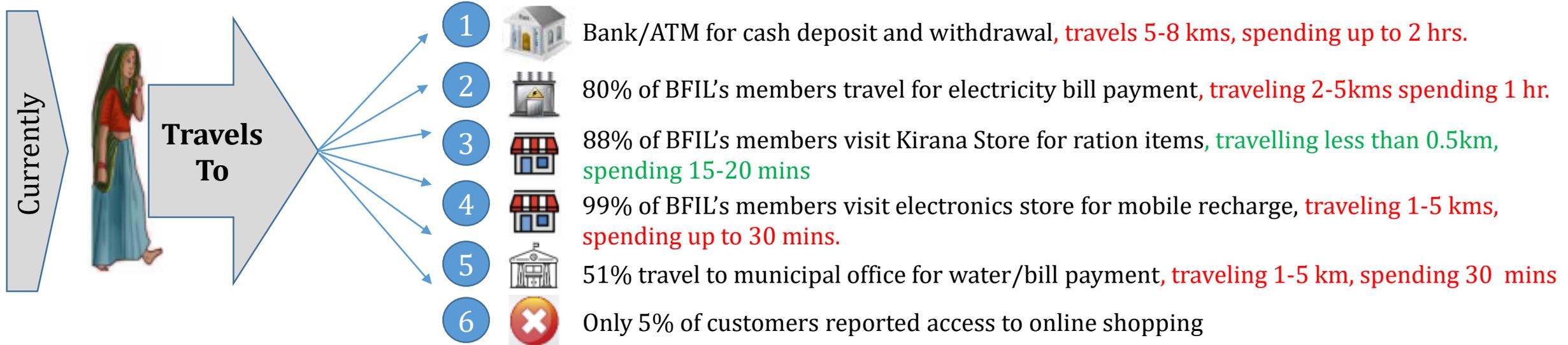
- Supported 60 scholars to date, majority of whom are women. Program active in 13 states

Governance Structure



Leading ESG Innovation with Bharat Financial Inclusion

IBL is innovating using the RDSP Model, creating a paradigm shift in client connect producing a multitude of opportunities

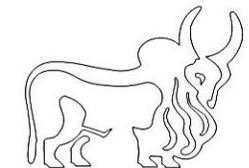
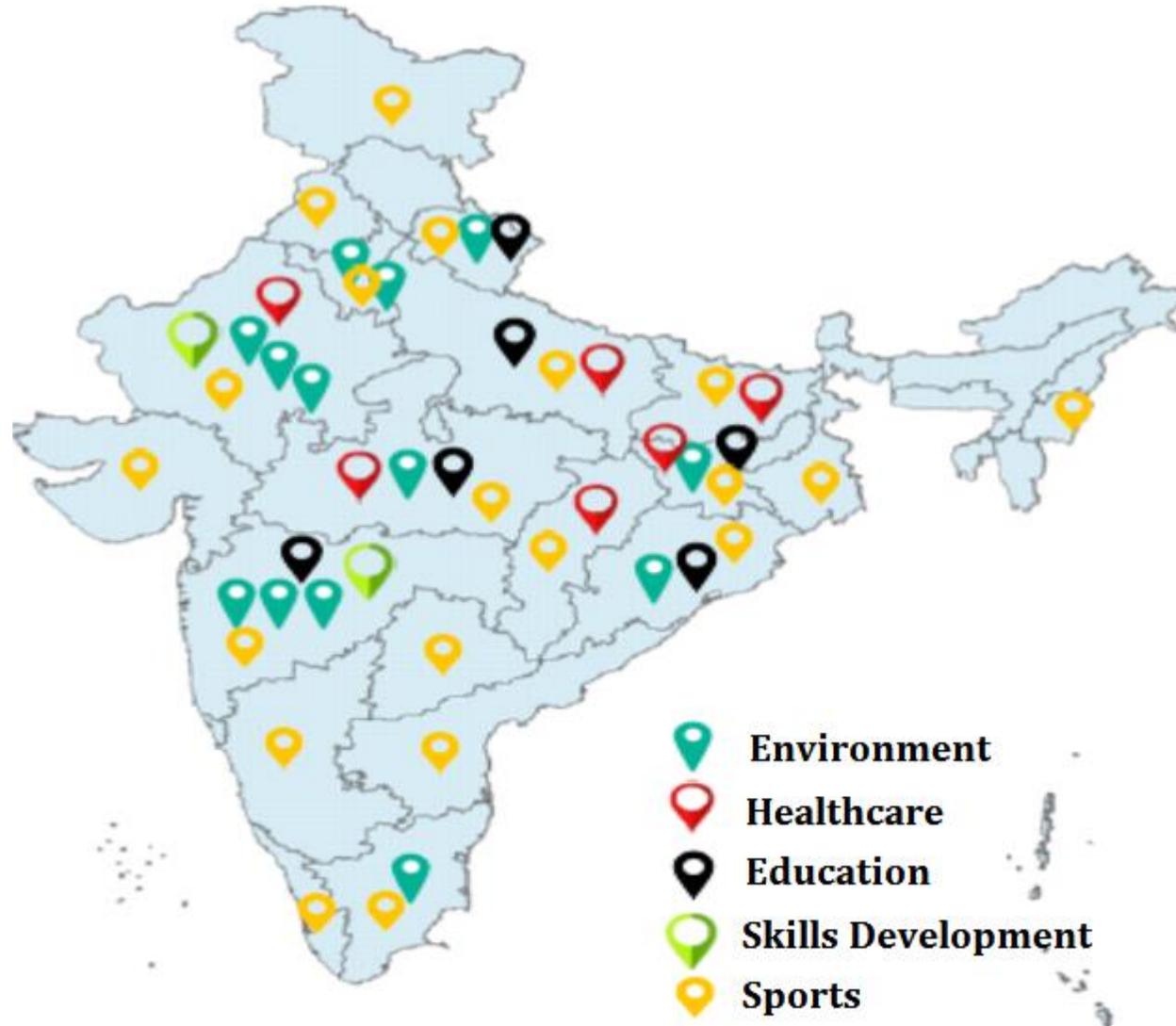


RDSP provides access to these services at the shortest distance eliminating need for multiple visits

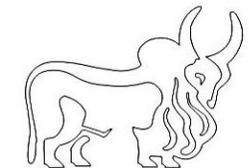


RDSP = Retail Distribution Service Point (pic. above); tablet enabled convenience store **IndusInd Bank**

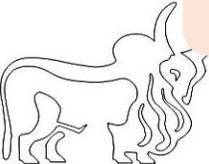
Widespread CSR Footprint



ESG Targets for FY 2021



ESG Themes Linked to Business Plan



Environmental Targets

FY18

Affirmative Green & Impact Lending portfolio
<1% of loans

GHG Emissions Intensity and E-footprint
GHG: (Scope 1&2): 5.2 MT CO₂/Cr. Rev

Participation in Green Indices
A- Rank in CDP (Carbon Disclosure Project)

Sustainable Procurement in Supply Chain
Some Vendors exhibit sustainability practices

FY21

5% of loans through distinctive lending themes *

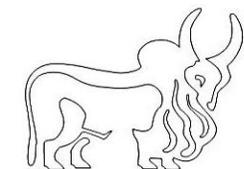
15% reduction to 4.4 MT CO₂/Cr. Rev

Maintain A-Rank or higher in CDP
Submit to DJSI with a score >70

80% of vendors have ESG policies in place
Vendor sustainability assessments in place

** Voluntary commitment to the Ministry of New & Renewable Energy, Government of India, to finance 2000 MW of Renewable Energy projects*

IndusInd Bank



Social Targets

FY18

Livelihood/Inclusive Financing Portfolio
~40% of all loans

Women Participation in Workforce
19% in line with peer private sector banks

Employee engagement to aid motivation & productivity - Internal Initiatives

Participation in Community and Outreach Activity:
Green Champions

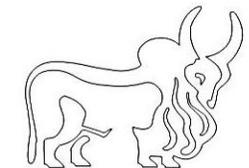
FY21

45% of all loans

Expand to 22%

Employee engagement with external benchmarking

In Addition: Bank wide volunteering of 10hr/staff & E Learning (on Sustainability)



Governance Targets

FY18

Corporate Governance Score Rating
Not participated

ESMS Lending Filters
ESMS filters implemented

ESG Disclosure and Integrated Reporting
Published but no external assurance

Formulation and Compliance to ESG Policies and CDP Program -Internal Disclosures

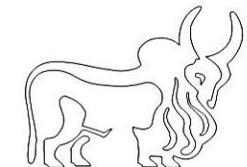
FY21

Corporate governance score in a Leadership Category

Expand ESMS to cover all Corporate loans with external assurance

Have external accredited agencies verify ESG / Integrated Reports & disclosures

External Disclosure of ESG Policies



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