

***IndusInd Bank***  
***– Investor Day***

22<sup>nd</sup> November 2022

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# IndusInd Bank – Investor Day

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*Presentation-2*  
*Consumer Banking*



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*Scaling a*  
**“DIFFERENTIATED”**  
*Retail Consumer Franchise*



# Presentation Flow

1

## Our Core Beliefs

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2

## Experienced leadership team focused on sustainable business growth

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3

## Building blocks of a “differentiated” retail franchise

1. *Distribution Expansion based on Micro Market Focused Approach*
  2. *Segmented Strategy to build Domain Leadership*
  3. *Robust client acquisition model across Omni channel, partnerships and alliances*
  4. *Strong data intelligence-based RM architecture for client engagement*
  5. *Calibrated growth strategy across retail assets & cards to deepen the client relationship*
  6. *Customer responsive innovation as a differentiator in the marketplace*
  7. *Creating right culture to provide world class client experience*
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4

## The Way Ahead



# Our core beliefs

## Phyigital Model



From physical branch to mobile, from savings to payments to loans.. From RM to VRM to AI led engagement.. We are present across multiple touch points to best engage with our customers

*Phyigital will exist as most cost-effective model across customer lifecycle*

## Dominant in Domains



Business Owner



Affluent



NR



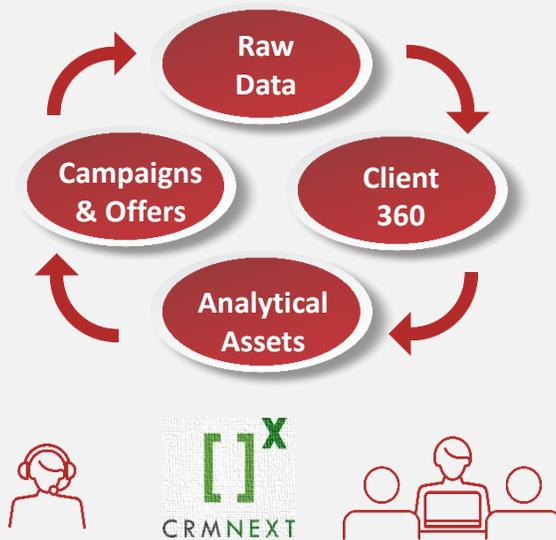
Home Markets

*Become a meaningful player in identified domains through differentiated value proposition*



# Our core beliefs

## Data Intelligence



Enabling RM, VRM Sales and Service Architecture with crucial & timely data insights for superior customer experience and delights

*Strong Data intelligence to engage the "right client" with "right products" at the "right time"*

## Deep Play in Assets



Credit cards



HL/Loan Against Property



Agri Loans



Personal Loans



BBG

*Assets penetration to deepen the relationship and increase longevity of the client with the bank*

## *Evolving Operating Environment and our Response / Performance*

### **Macro Developments**

*Retail Deposit Growth Muted*

*Interest Rate Hikes (Retail)*

*Strong Retail Assets Growth*

*Improving Asset Quality*

### **Performance / Steps for H1 FY23**

*QoQ Retail growth jumped from 3% in Q1 FY23 to 4.7% in Q2 FY23; Q3 FY23 trending better than Q2 FY23*

*Retail TD – we ramped up mobilization in Q4 FY22 itself for a head start before rates hardened in the market. Elongated tenure for peak rates, reduced gaps with larger peers  
Retail SA rates rationalized in H1 FY23 over Q4 FY22*

*Highest quarterly ENR growth in last 3 years, book grew 23% YoY  
Highest quarterly disbursement in last 4 years, booking volumes increased by 58% YoY  
Secured vs Unsecured disbursements @ 51:49*

*30+ Delq has seen 43% YoY reduction for Cards and ~50% lower for other retail products, delinquencies not only better than pre-covid levels, but also in-line with market as reported by credit bureaus*



Highlights (FY22) →

**1.8X Industry Growth**

IBL Deposits 2 Year CAGR

**~2X**

Retail CASA in 2 Years

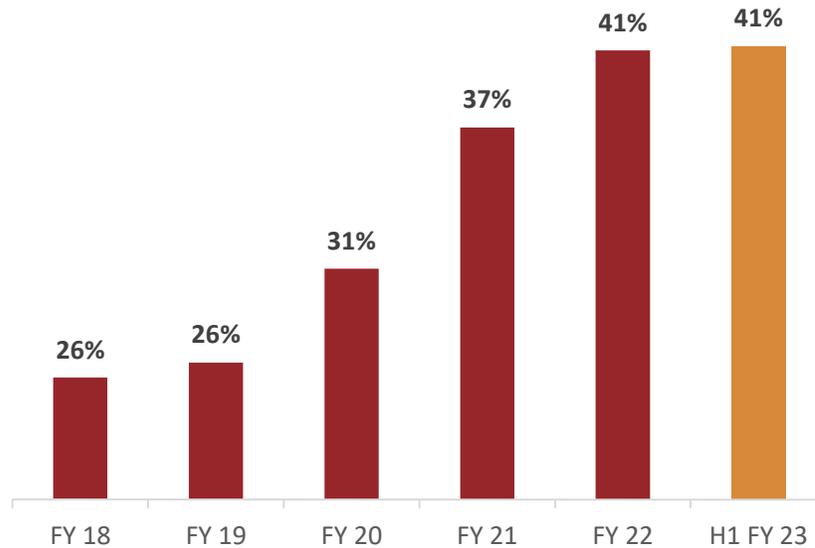
**~2X**

Retail CASATD in 2 Years

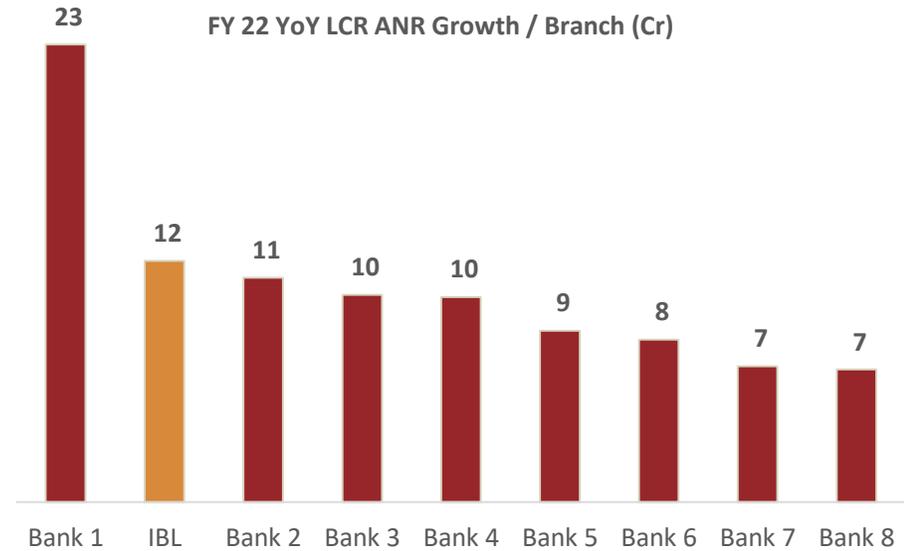
## Our Retailization Journey so far...

We have shifted gears from FY20 onwards and have grown significantly faster than competition

Bank's Retailization focus has yielded results with LCR now at 41% of overall deposits



IBL started accelerating on LCR with one of the best LCR growth per branch in FY 22



LCR CAGR growth @ 35%  
between FY 19-22  
HIGHEST AMONG PEERS  
Morgan Stanley Report, 2022

1

Customer Acquisition value has grown 2X in last 2 years (FY22 over FY20)



2

IBL leading amongst all peers with % change in LCR highest at 31% (FY22 vs FY21)



## Highlights



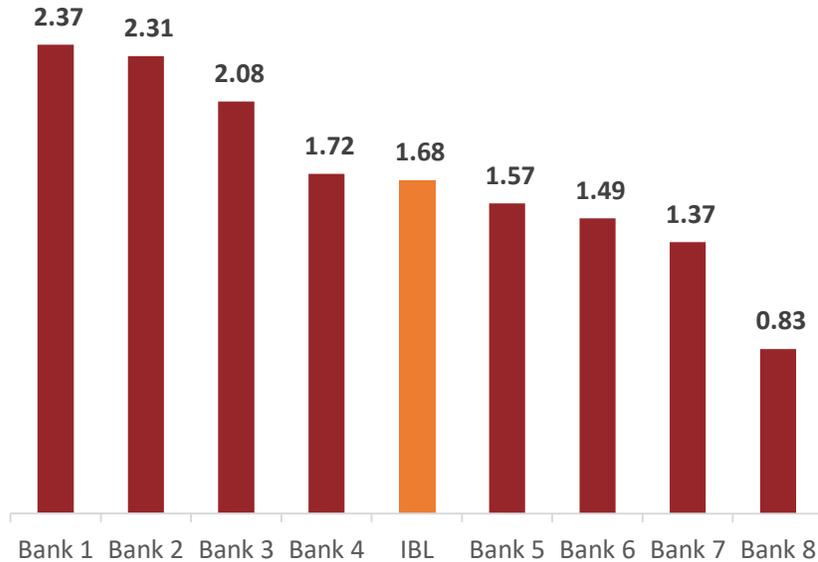
~1.7 lacs retail ATS per customer

Client acquisition has accelerated over recent years

## Our Retailization Journey so far...

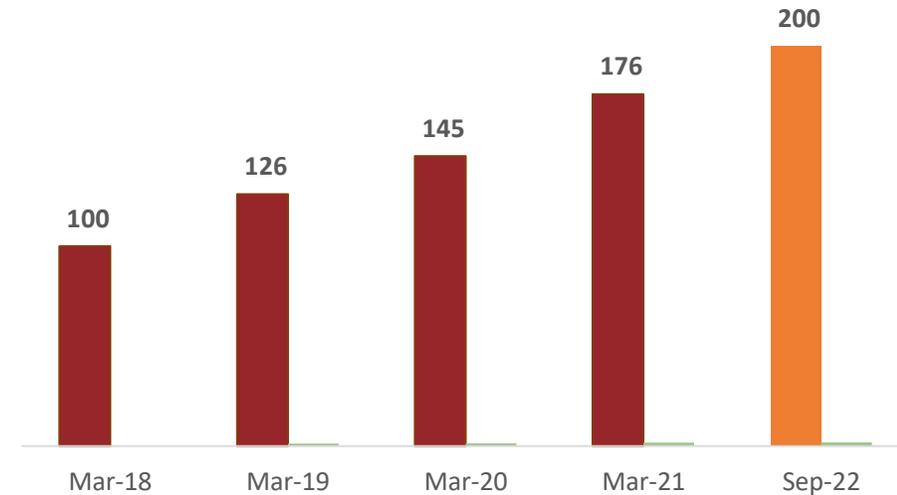
Retail ATS has improved and is now at par with peers however we are still low on Customers per branch

IBL Retail ATS per customer is in line with peers



Ramping up client to boost LCR deposits

No. of Customers (# Debit Card outstanding), indexed



Aspiration – Double client acquisition in the next 2 years

1

Retail ATS per customer is in line with peers

2

Accelerated client acquisition to boost LCR deposits

# Building blocks of a "differentiated" retail customer franchise



Distribution Expansion based on Micro Market Focused Approach



Business Owner



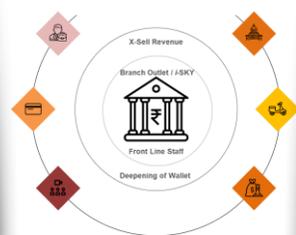
PIONEER



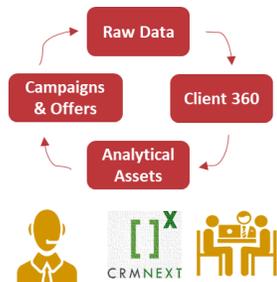
Home Markets



Segmented Strategy to build Domain Leadership along with the introduction of "Community Banking"



Robust client acquisition model across Omni channel, partnerships, alliances & BU (CFD / BFIL)



Strong data intelligence-based RM architecture for client engagement



Calibrated growth strategy across retail assets & credit cards to deepen the client relationship further



Customer responsive innovations as a differentiator in the marketplace

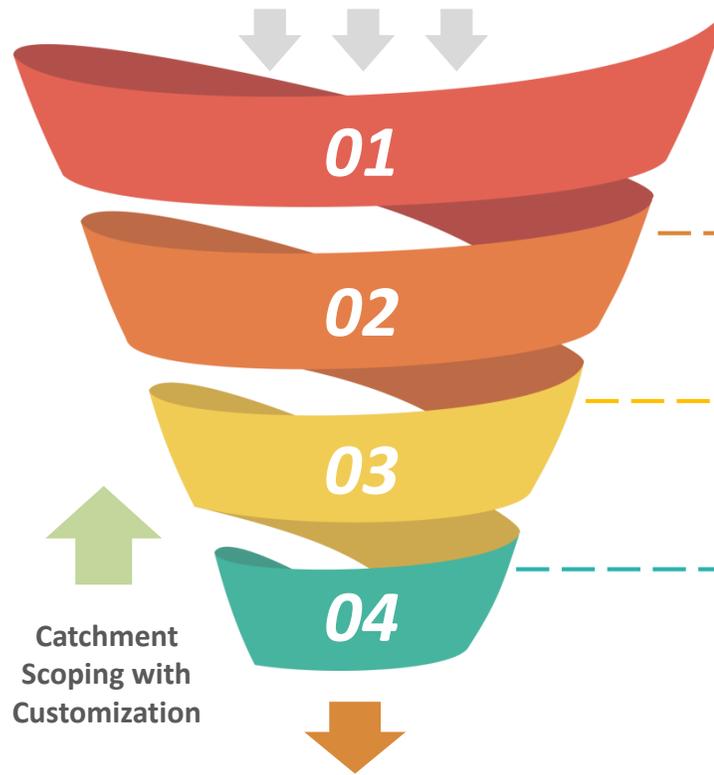


Creating people-first culture to provide world class client experience

#1

## Distribution Expansion based on Micro Market Focused Approach

Unit profitability is the focus – non-negotiable



Catchment Scoping with Customization

200-250

Branch Expansions per Year

Understanding Market size & growth potential by analysing RBI & Bureau data (Retail Loan Book / Delinquency)

New Economic Growth Centres – SMART cities, DMIC influences, Industrial/ MSME corridors, business communities

Playing the “Density Game” through Impact Ratio Understanding of Competitive Branch Density

Segmented Branch classification to ensure early break-even & unit profitability - SME, NR, Affluent, Residential Household

1

Every Branch carries a Business Case & path to Profitability in 9 - 12 Months...regimented monthly tracker monitors revenue vs cost

2

All Branches run under “Preferred Outlet” Model as part of our Branch Life Management Program

# of Branches

1200

2017

1400

2018

1665

2019

1911

2020

2015

2021

2265

2022

2320

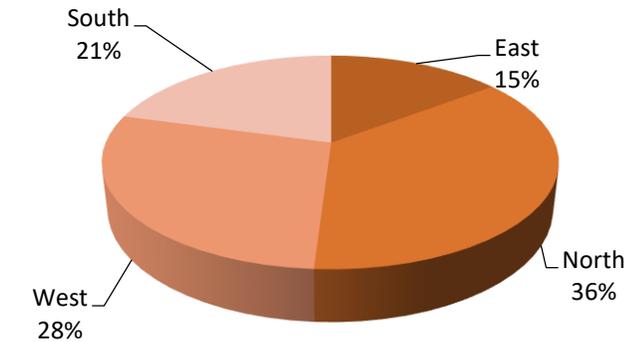
H1 FY23

*We continue to invest in brick & mortar footprint expansion...present across the length & breadth of the country*

### Large Distribution Infrastructure

Branch Network	H1 FY-23	FY-22	FY-21	FY-20	FY-19	FY-18
Metro	740	726	622	572	512	431
Urban	569	562	511	476	425	360
Semi-Urban	476	470	446	435	392	348
Rural / Banking Outlets	535	507	436	428	336	261
<b>Total Bank Branches</b>	<b>2320</b>	<b>2265</b>	<b>2,015</b>	<b>1,911</b>	<b>1,665</b>	<b>1,400</b>
ATM	2,807	2,767	2,872	2,760	2,545	2,203
BFIL Branches	2,978	2,795	2,289	2,071	-	-

### Our geographical reach... Bank Branch Network



### Distribution Network with Deep Rural Presence



**~33 mn**  
Customer Base



**~1,33,000**  
Villages Covered

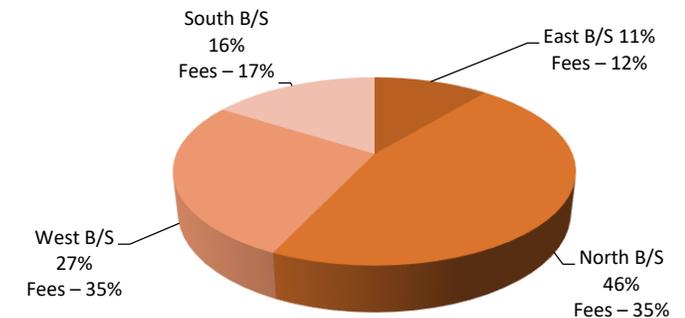


**6103**  
Group Network



**2,807**  
ATMs

### Balance Sheet & Fees contribution



# Segmented Strategy to maximize revenue output and create domain expertise

	<b>Affluent</b> Domain	<b>NRI</b> Domain	<b>Business Owner</b> Domain	<b>Salaried/ Household</b>	<b>Rural</b>
<b>Segment Need</b>	<ul style="list-style-type: none"> <li>Personalized business solution</li> <li>Wealth Management</li> <li>Dedicated Coverage for quick resolution</li> </ul>	<ul style="list-style-type: none"> <li>FCNR account</li> <li>Remittance efficiency</li> <li>Digital Banking capability</li> </ul>	<ul style="list-style-type: none"> <li>Current A/c with Transaction Banking and Payment solutions</li> <li>Credit solutions</li> <li>Trade Forex structuring</li> </ul>		
<b>IBL USPs</b>	<ul style="list-style-type: none"> <li>Business &amp; Payment solutions</li> <li>IndusSmart - integrated wealth platform</li> <li>Zero cross-border markup</li> <li>Indulge, Heritage Credit Cards</li> </ul>	<ul style="list-style-type: none"> <li>Video Branch</li> <li>International UPI</li> <li>RTFX Platform</li> <li>B2C Tie Ups</li> <li>Better interest rates and structured product offering</li> </ul> 	<ul style="list-style-type: none"> <li>Industry specific offerings</li> <li>Dynamic cash deposit limits</li> <li>Business Loan/ Loan Against Card Receivables</li> </ul> 	<ul style="list-style-type: none"> <li><b>Indus Partner Savings Account</b></li> <li><b>Indus Exclusive Savings Account</b></li> </ul> 	<ul style="list-style-type: none"> <li>Savings Account with Debit Card</li> <li>Relationship based pricing for Microfinance/ Gold/ KCC Loans</li> </ul>
<b>Distribution</b>	<ul style="list-style-type: none"> <li>Pioneer lobbies in major cities</li> </ul> 	<ul style="list-style-type: none"> <li>203 NRI focused Branches</li> </ul>	<ul style="list-style-type: none"> <li>288 SME focused Branches with Product Specialist BMs</li> </ul>	<ul style="list-style-type: none"> <li>~2300 Pan India Branches</li> <li>~2800 ATMs</li> <li>Existing Corporate Banking/ Govt relationships</li> </ul>	<ul style="list-style-type: none"> <li>Rural/Unbanked Branches</li> <li>Bharat Money Stores</li> </ul>
<b>Service / Relationship</b>	<ul style="list-style-type: none"> <li>150 Pioneer RMs &amp; Pioneer Service RMs</li> <li>24*7 service desk</li> </ul>	<ul style="list-style-type: none"> <li>300 NR RM &amp; Service Team</li> <li>24*7 service desk</li> </ul>	<ul style="list-style-type: none"> <li>300 Business Owner RMs</li> <li>Specialized Trade Service Team</li> <li>Assets Desks</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated Branch staff</li> <li>Virtual Engagement/ Relationship Managers</li> </ul>	<ul style="list-style-type: none"> <li>Sangam Manager Model</li> <li>Service cum Sales Branch staff</li> </ul>
<b>Digital Capability</b>	<ul style="list-style-type: none"> <li>Customized Mobile App</li> </ul>	<ul style="list-style-type: none"> <li>Virtual Service Desk with 24x7 Video Branch</li> </ul> 	<ul style="list-style-type: none"> <li>Online CA opening (DIY) for Individual &amp; Sole Proprietorships</li> </ul> 	<ul style="list-style-type: none"> <li>Mobile App</li> <li>DIY opening</li> <li>Analytics driven customer banding</li> </ul> 	<ul style="list-style-type: none"> <li>BC Model</li> <li>Easy to use Mobile Banking app</li> </ul>

Home Markets, Developed Markets & Community Banking



## NR Highlights



**22%**

Of Bank's LCR Book is NR Segment

**8.86%**

Of total NR Industry Balance Sheet Growth  
12.5k of 1.40 lacs between FY19-22

**20%**

Outward Remittances  
Market Share (Retail LRS)

## Segmented Strategy to build Domain Leadership

NRI Segment – Focus on gaining market share by leveraging digital channels, partnerships & i-SKY

### NR Focused Branch Strategy



- 203 dedicated NRI focused branches
- Dedicated NR Acquisition / Servicing & Relationships Team
- Capture the local eco-system of the NRI

### 24x7 Coverage & Service



24X7 365 Days

- State of the Art Digital Online account opening platform
- Dedicated 24x7 NR Virtual Service & RMs with video branch capability

### Strategic Partnerships to provide Experiences



- Forge alliances with Banks / Global Wealth Management Co.
- Leverage Gift City Proposition

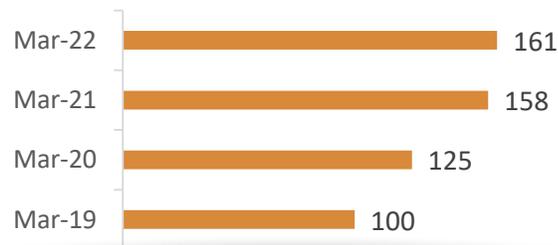
### UPI / Mobile led X-Border Payments



- First Indian Bank to partner with NPCI for offering Cross Border Remittances via UPI
- 24x7 Outward FX Payments

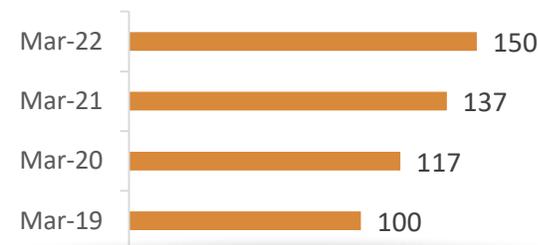
1

#### NR Deposits Market Share



2

#### NR Clients



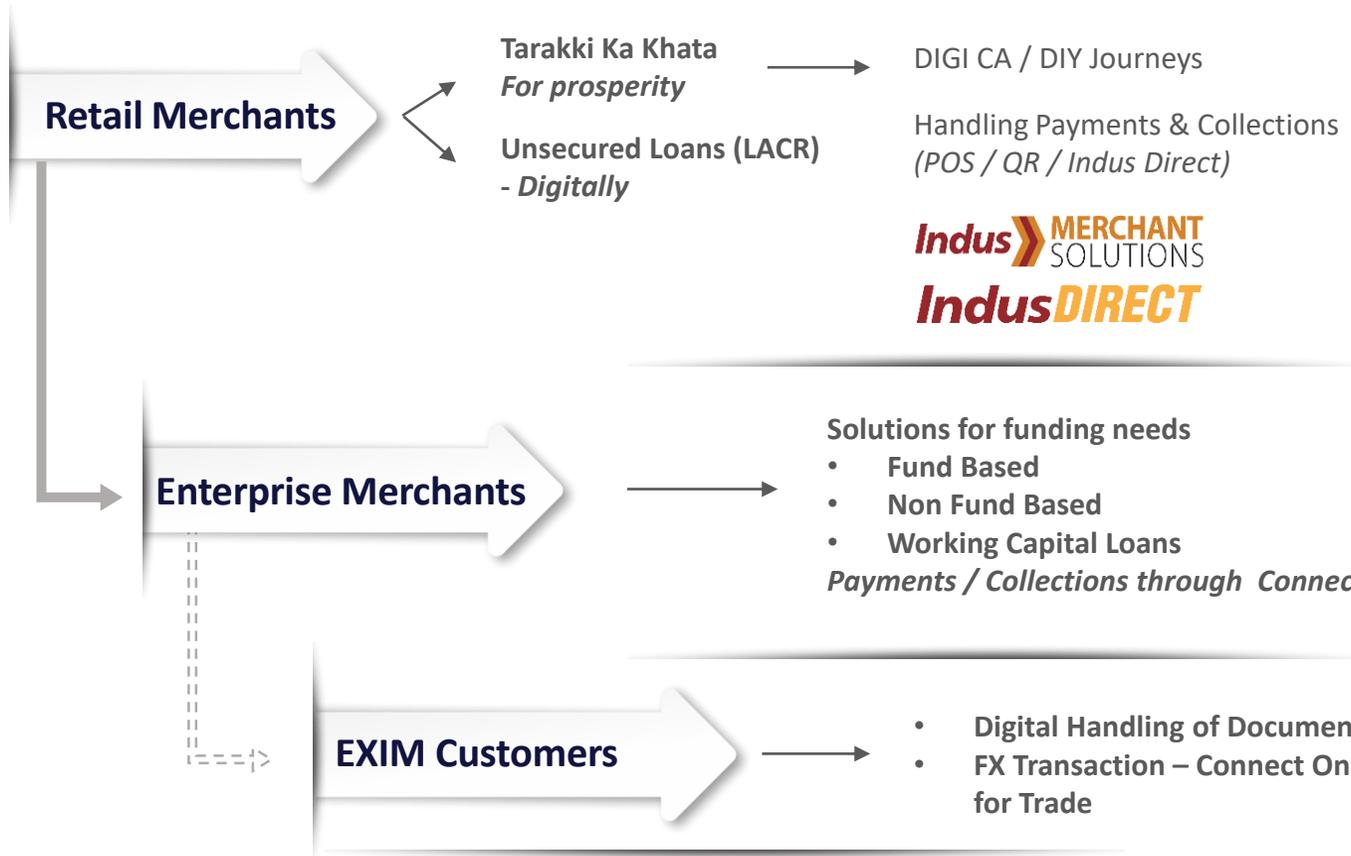
Aspiration - Market Share of 3%+ by FY 23

**IndusInd Bank**

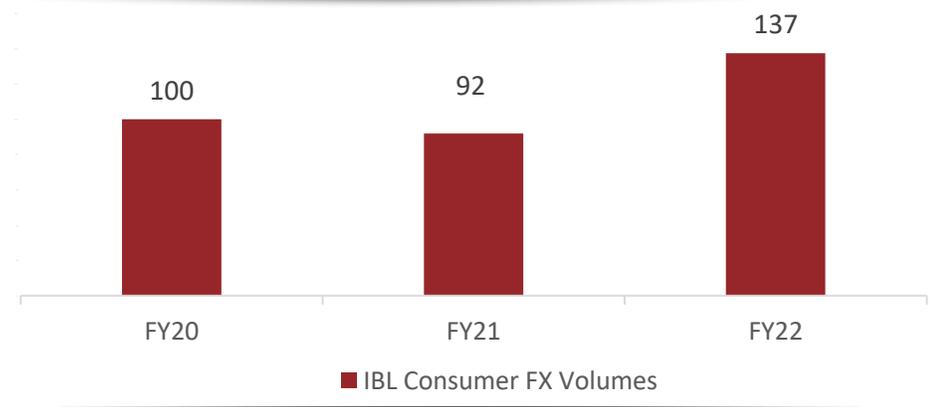
# Comprehensive Solutions for all merchant types

**Segmented Strategy to build Domain Leadership**

*Business Owner Segment – building a strong ecosystem for client acquisition and engagement by creating differentiations through innovations across customer journeys*



**Aspiration – FX market share to reach 1.75%+ by FY 23**



Home Markets →



**17 Cities**  
Geographical Spread

**19%**  
Of the Branch Network

**36%**  
Of Consumer Deposits

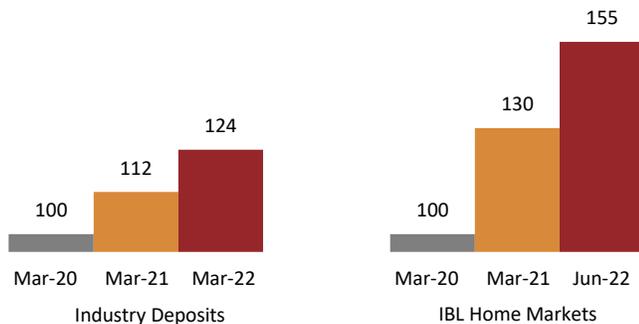
**27%**  
Of Consumer Fees

## Home Markets

*Playing the density game through identified markets to gain disproportionately high liabilities market share*

*Universal product offering and build scale*

IBL Home market strategy yielding results with strong growth ...

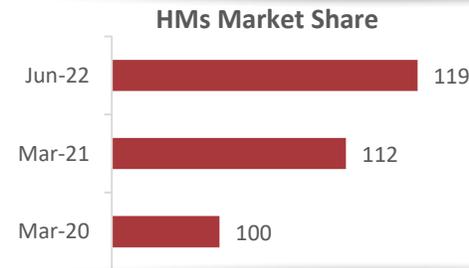


For IBL Consumer Bank, Home Markets Deposits grew the fastest across markets ...



### Home Market Key Focus Areas

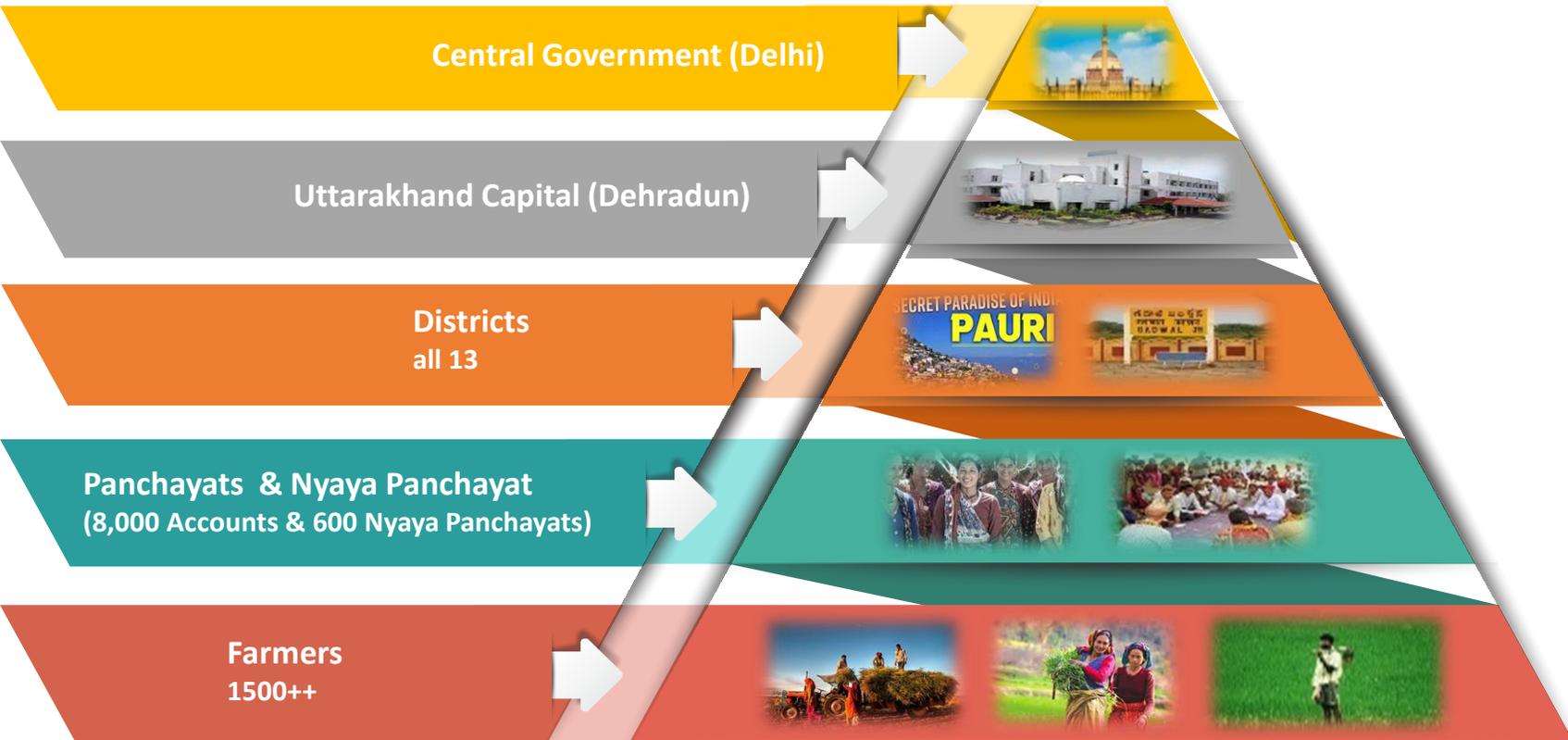
1. Strategic Tie-ups
2. Market specific plan for client acquisition
3. Drive Merchant Business to acquire retail business owner
4. Capture government money in motion ecosystem



**Aspiration – Have ~25 HMs by FY23**  
**Market Share – To Grow to 5% by FY24 from current ~4%**



*Initiatives to Scale-up Government Business by following eco system route to capture “money in motion”*



**Government Banking Home States**

*Capture the “money in motion” by opening the scheme accounts starting with Central Mandate to District to Panchayats to the last mile, Farmers*

*Uttarkhand Panchayati Raj scheme : 1200-1500 Cr “granularisation of government business”*

Replicating success in Haryana and another 2 states by creating “ Home states @ Government Banking” by capturing all districts, be a lead banker to the govt and leveraging BFIL – BMS footprint for last mile offering

# Community Banking focus through Sunrise sectors...One Bank solution driven approach !

## Economic factors supporting Sunrise segments



## Value Creation -

- **Tap into Eco-system**  
Build structures to capture *Money in motion*
- **Develop capabilities**  
Identify and align our core value proposition to the segment needs
- **Ownership**  
Establish connectivity and collaboration with the DMUs
- **Disrupting disruption**  
Use Technology & Digital Transformation to offer solutions
- **Business Architecture**  
Equip with intelligent marketing capabilities to capture money trails

## Focused Sunrise: Ecosystem approach- 10K Opportunity

- 1 Information Technology**
  - Indian IT/ITES market is projected to reach USD 350 Bn by 2025
- 2 E-Commerce**
  - Indian E-Commerce market is expected to reach USD 111 Bn by 2024
- 3 Logistics**
  - Indian logistics market is expected to grow at a CAGR of 10.7% between 2020-24
- 4 Education**
  - Indian Education market is expected to amount to ~ USD 225 Bn by 2025
- 5 Healthcare**
  - Indian Healthcare market is expected to amount to ~ USD 52 Bn by 2025

# Diamond Bank – one Community Banking that we have started.... the roadmap

IBL is market leader and has strong relationships & well entrenched



**G&J sector contributes 7% to the India's GDP and employees 5 mn people**

## CAPTURE THE EPI-CENTRES

**Strong IBL Branch presence in –**

- Mumbai – SEEPZ & SEZ, Bharat Diamond Bourse
- Surat (Home Market - 24 branches) – Surat Diamond Bourse

## FAMILY COMMUNITY BANK

- Major diamond factory workers come from **Kathiawad & Saurashtra**
- Strong network of **18 branches** in these centres – will double the network by FY24
- **Adopt the villages** & become community bankers to workers' family

## HOW WE GAIN AS A BANK

- Increase in **Salary account** base
- Allied ancillary business like Ceramics, real estate etc. **Lending Opportunity**
- Capture **new relationships** - Family trusts of diamond promoters i.e. education/healthcare

## START WITH THE DMUs and follow the trail

- Offer Pioneer proposition to the OPTDs & ensure wealth management for domestic & off-shore wealth
- Branded Diamond Salary A/cs for the staff enveloped with salary OD & all retail assets – CC, PL, 2/4-wheeler
- Small biz loans for related businesses/suppliers

**ONE BANK approach to capture the full eco-system**



#3

## Robust Client Acquisition Model across Omni-Channel, Partnerships & Alliances

Scale numbers with an eye on quality

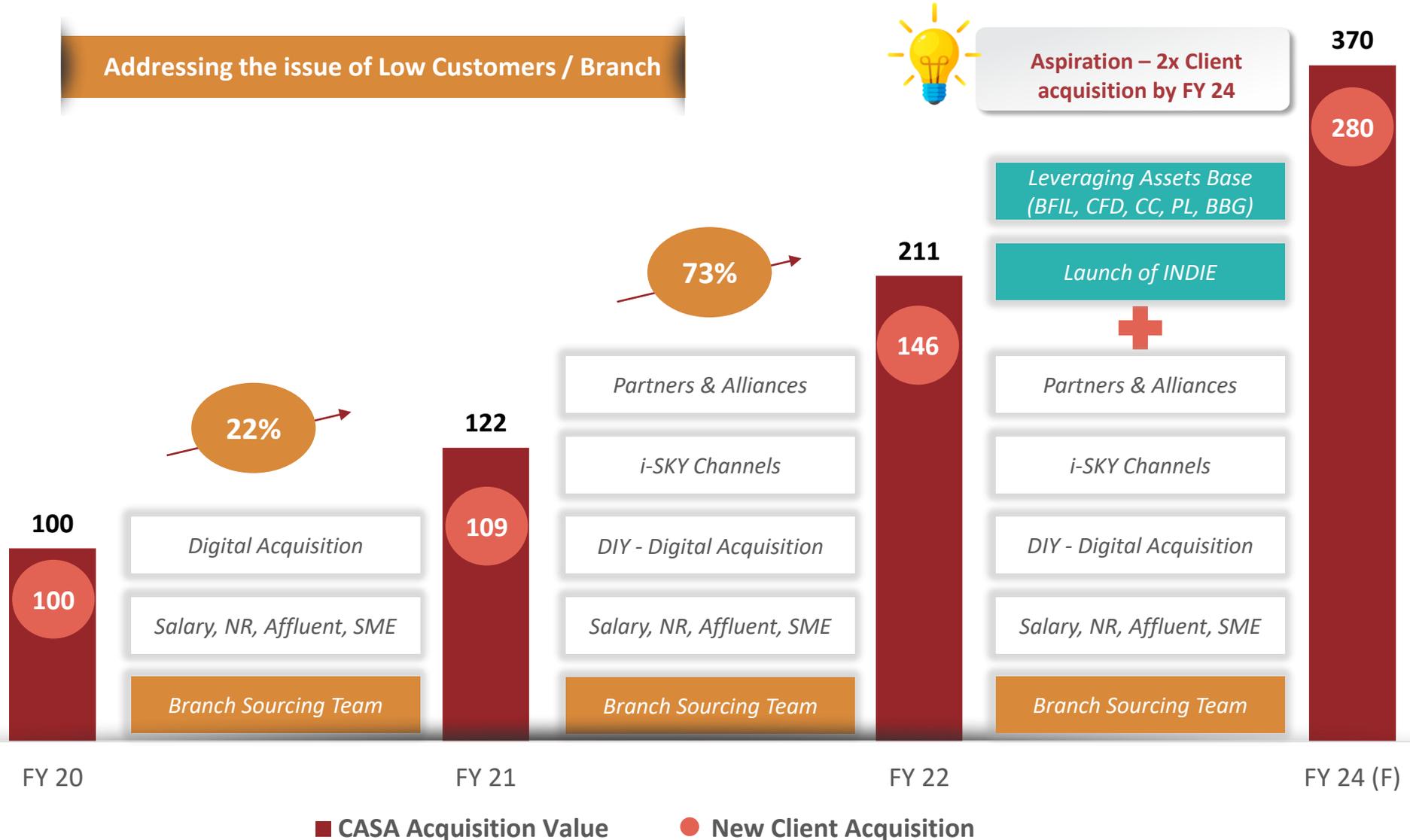
## Omni channel, partnerships and alliances fueling the client acquisition

Thrust on Leveraging Assets base & Launch of digital proposition (INDIE) will lead to 2x New client acquisition

Addressing the issue of Low Customers / Branch



Aspiration – 2x Client acquisition by FY 24

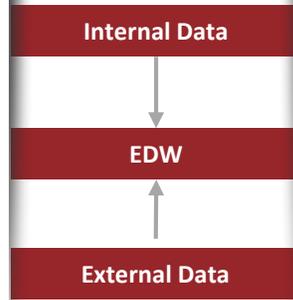


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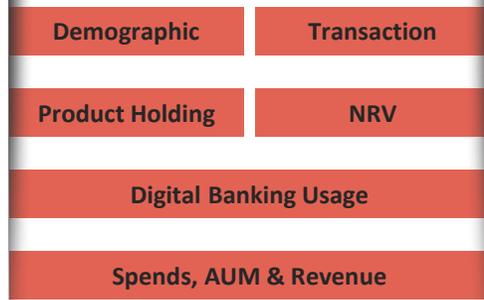
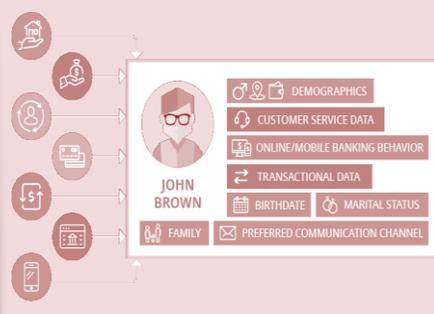
# Strong data intelligence-based relationship management architecture for client engagement

Leveraging Data Intelligence to Engage Clients with Hyper Personalized D2C Campaigns & Offers

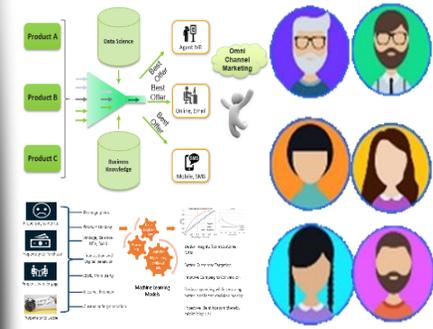
## Raw Data



## Client 360



## Analytical Assets



## Campaigns & Offers



15% YoY growth in 2 years on Retail Savings book Deepening

95% of FDs booked Digitally

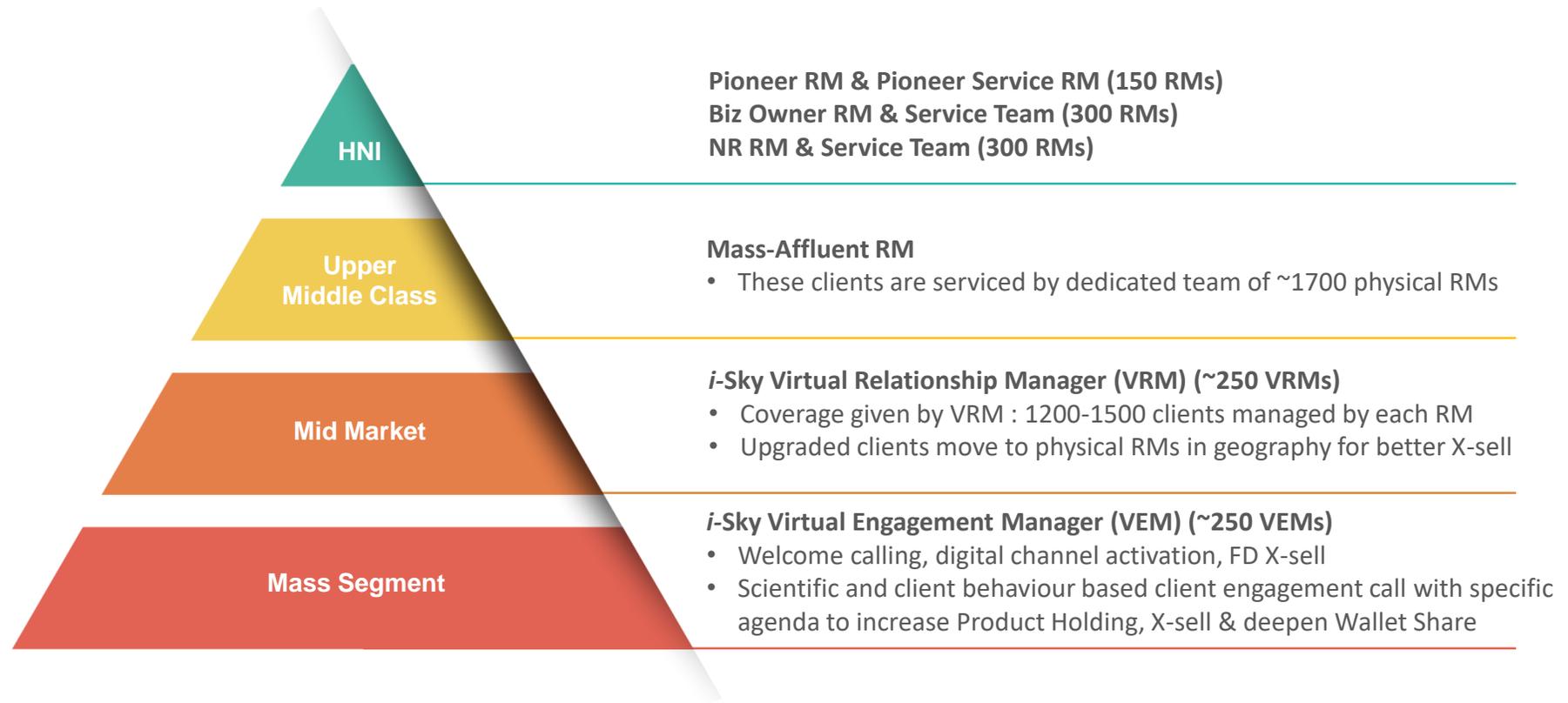
20%+ Credit Card portfolio loans booked Digitally Unassisted

35%+ Personal preapproved loans booked via campaign leads

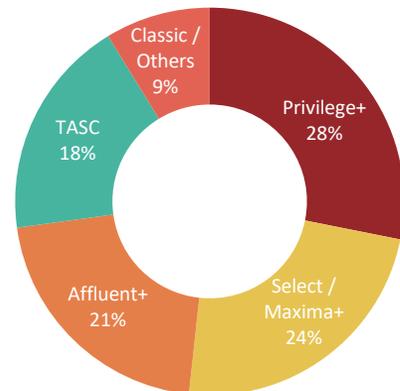
2X+ Service requests from Mobile vs contact Centre for Liabilities

**Strong data intelligence-based architecture for better productivity**

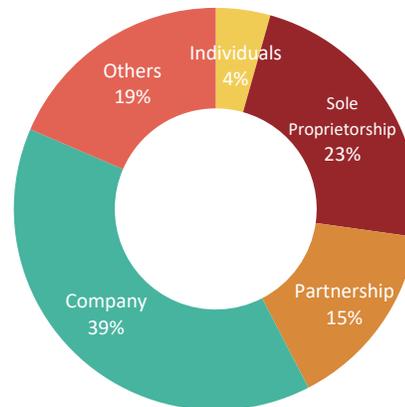
**RM Architecture - Client Life cycle management through a mix of i-Sky and physical RMs to optimize efficiency**



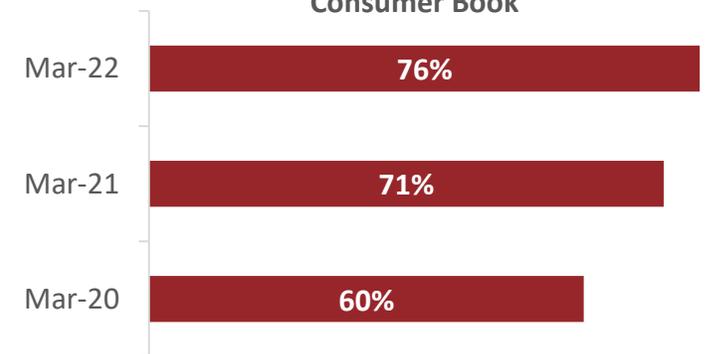
SA Retail Book, Value (Cr)



CA Retail Book, Value (Cr)



RM Managed Clients as % of Total Consumer Book



#5

**Calibrated growth strategy across Retail Assets & Credit Cards to deepen the existing client relationships and bring new clients to the Bank's fold**



1

### Scaling up Branch & In-House Channel

- Asset Servicing Branch distribution expected to increase by 20-30% in terms of geography coverage
- Sourcing through low cost channels, with focus on Digital to improve CoA

2

### Strategic Partnerships & Co-Lending

**ZipLoan**  
GROW WITH US

Alternate lending to scale-up SME loans

- Entering into Co-lending arrangements with leading FinTechs/NBFCs, Partnering with digital players to scale up customer acquisition

3

### Leveraging Data Analytics



- Tapping Cross sell opportunity enabling mining of both ETB/ NTB data
- CIBIL trigger-based calling for retention efforts and top-up opportunity in LAP portfolio
- AI / ML led analytics to help grow Verified Income programs

4

### Digital Journeys for Better Experience

**Jocata**  
Platform for SME lending – ETB & NTB



- Enhanced digital solutions to improve efficiency & productivity
- To improve analytics and get better throughput in x-sell
- Pioneers with End to End DIY Digital Journey Launched in 2022 for Cards and PL

# Product for every customer segment

**Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further**

**Offering wide range of products & channels to serve all strata of customer segment**



*Loan Against Property*



*Home Loan*



*Business Loan*



*Loan against Card Receivables*



*Vehicle Finance*



*Gold Loan*



*Personal Loan*



*Business Banking*



*Micro Finance*



*Agri Loans*

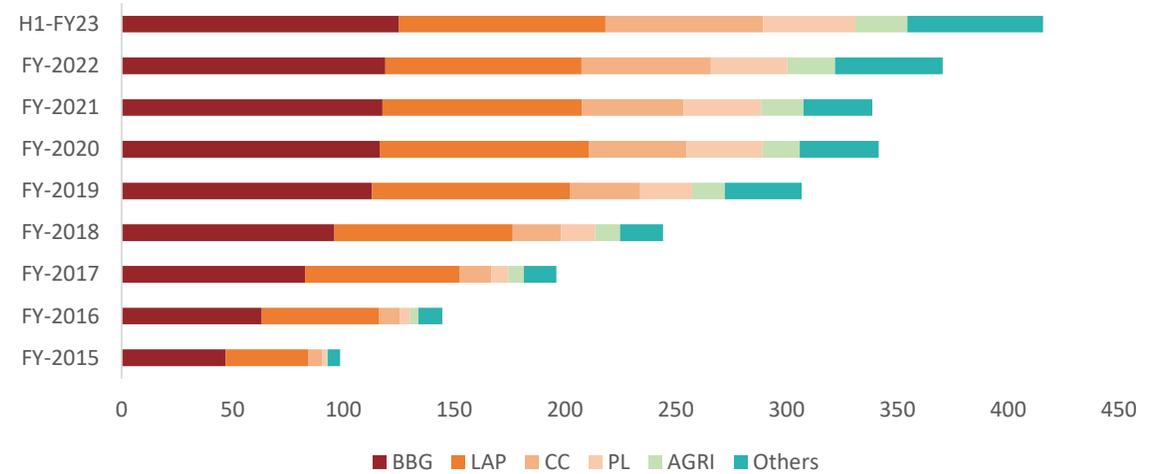


# Retail Loans Performance Highlights

**Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further**

*With an eye on maintaining yields, optimizing growths between secured & unsecured assets, while keeping quality of the book intact*

Retail Assets (Non-Vehicle Finance Portfolio)



Over the years, we have achieved balanced growth, Improving Yields and Portfolio Mix in Calibrated Manner...

Retail Assets & Credit Cards book has grown at CAGR of 21% in last 7.5 years



Credit Cards In Force reached close to 2 million mark in Q2 FY23. Next million in next 12 months.



Aggressive Branch Channel contribution to contain CoA & deepen Client Wallet share



Strategic partnerships and co-lending to boost Assets Sales



Chart is indexed to 100. CC stands for Consumer Credit Cards



# Cards for every customer segment...an important Brand builder for the Bank

**Calibrated growth strategy across Retail Assets & Credit cards to deepen the client relationship further**

**Playing the innovation & uniqueness platform to build our Credit Card Brand franchise**



- First Battery Powered Credit Card with flexibility to convert transactions to EMI & Redeem rewards instantly
- India's first 2 EMV cum chip Debit-cum-Credit Card for CASA clients

**Dining Card**

**New Launch**

- Co-brand with Easy Diner launched in Q2 FY'23
- True Dining Card proposition to capture the dining space

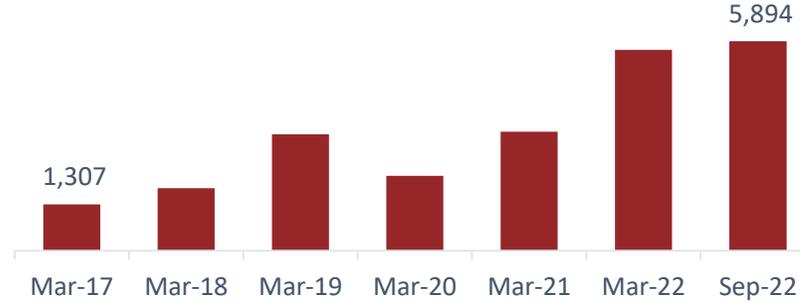


**'Alliances led Acquisition' will lead the surge, leveraging digital application platform to maximize distribution**

**Building on domain expertise in Credit Cards...**

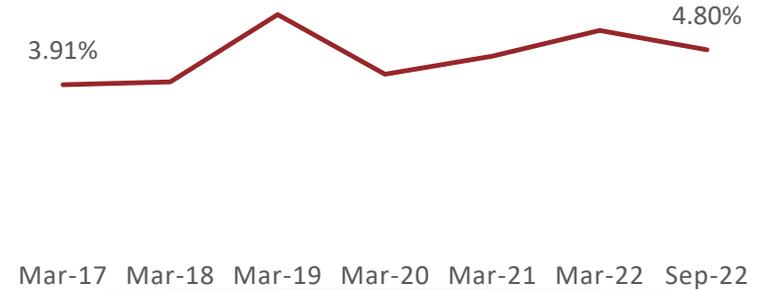
*5-year CAGR higher than Industry across key metrics and increased market share in the growing payments landscape*

**Spends**



Spends CAGR over Sep'17 → IBL – 36% | Industry – 27%

**Spends Market Share %**



Spends Per Card at INR ~30K is ~2X of Industry SPC

**CIF**



CIF CAGR over Sep'17 → IBL – 23% | Industry – 18%

**CIF Market Share %**



CIF market share has increased from 1.95% to 2.49%

Customers perform 50 Lacs+ Transactions on IBL Cards in a month = 115 Approved Transactions on IBL Cards every minute !



~2 million Cards in 11 years, incremental 1 Million in next 12 Months

# Business Banking - over years, have built a well-distributed book & post COVID, growth momentum is back

7500+  
# Asset Clients

150+ cities  
Geographical Spread

700+ branches  
Branch Coverage

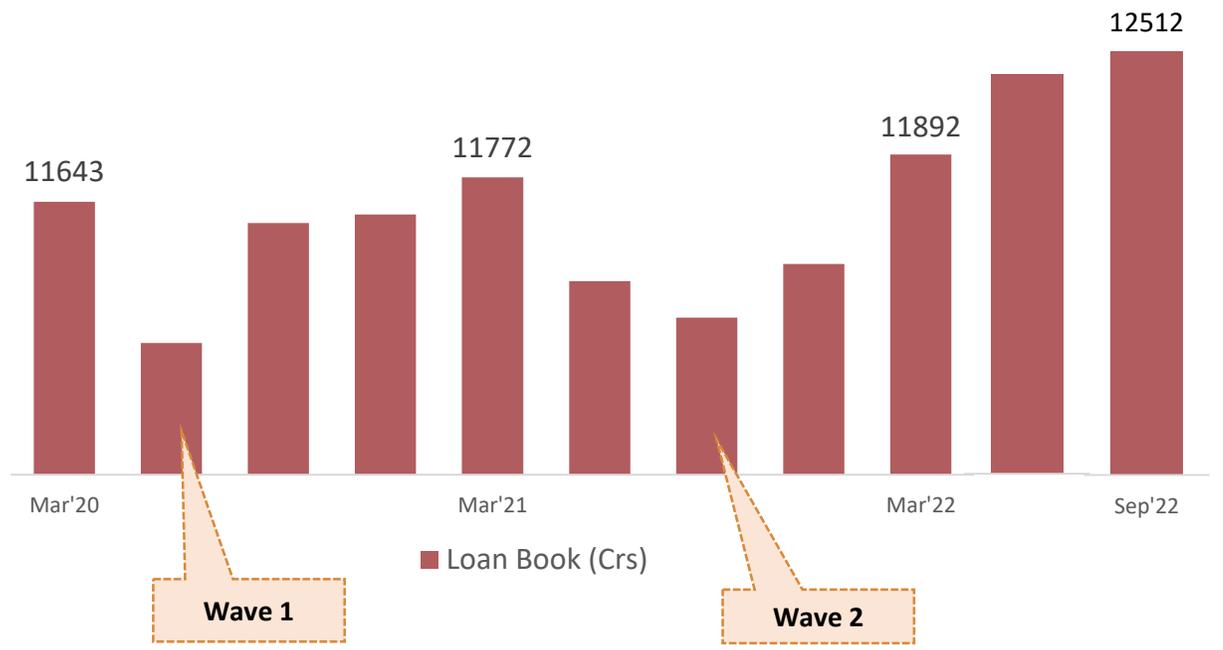
## Segment has huge opportunity for building granular & profitable franchise...

MSME sector – back bone of Indian economy with strong government support to the sector with underpenetrated credit growth

## ...was severely impacted by COVID albeit steadily bouncing back

With major shut down across MSME industries, there was stretched liquidity with 30+ debtor days, however Government Schemes provided much needed liquidity support

## Our loan book mirrored the market developments...



*With our strategic enablers in place, Business Banking is poised for the next growth spurt*

**Going ahead, with strategic focus on...**

**1**

**Digitization**

Invest in Digital Capabilities to deliver growth and seamless client experience



**2**

**Branch coverage model to enhance distribution**

In line with the growth strategy for expanding outreach

**3**

**Leveraging Synergy for increasing wallet penetration**

Client servicing Unification – 1 IndusInd

**4**

**Active Portfolio Management**

Digital Early Warning System and proactive portfolio management

**.....we expect our asset book to grow by 30%+**

**IndusInd Bank**



#6

Continue "Customer Responsive Innovations" to create differentiators in the market



CA DIY Account



VKYC @ Card, Deposits



Account Aggregator Service



Fx Portal



All-in-1 App



WhatsApp Banking



Indus Assist @ Alexa Banking



24x7 Video Branch



Choice Money



My Account My Number



Cash on Mobile ATM / Video Branch



Finger Print Banking



Duo & Nexxt Cards

1 Industry First

**IndusInd Bank**

...and even though we keep a low profile, recognitions through various awards & accolades follow

## IndusInd Bank ranks #1 across Banks in the latest Gol MeITY's Digital Payments Rankings FY22



Indus Merchant Solutions awarded **Outstanding Digital CX – SME Payments** in the recently concluded Digital CX Awards 2022 held by Digital Banker

#1

#4

Financial Express  
Best Bank Award for  
**Best Savings Product**  
For FY 21



Easycredit recognized as the **"Best New Product Launch of the Year – Loans"** by the Digital Banker at the Global Retail Banking Innovation Awards

#2

#5

Finacle Innovation Awards 2021 (Nov)  
IndusInd Bank was the winner in the following categories – **COVID Response Innovation (Easy Credit) & Ecosystem-led Innovation (Account Aggregator)**



IndusInd Bank is awarded with the Global VMware **Customer Excellence Award** for improved Customer Experience (Oct 21)

#3

#6

IndusInd Bank has been awarded with the **Utkarsh Puraskar of DigiDhan Award 2020-21** for achieving highest % of digital payment transactions (Category: Large & Medium Pvt. Sectors Bank)



**IndusInd Bank**

#7

Creating the right people-first culture to provide world class client experience

Robust framework for Business Etiquettes in place to create a "Customer First Culture"

### Consumer Bank's "Bible" - Commitment & Discipline to-dos

This collage includes several key documents from the IndusInd Bank 'Bible':

- COMMITTED TO PERFORM WITH INTEGRITY**: A document from the Branch Banking Team.
- PRINCIPLES OF BUSINESS**: A document for Consumer Banking.
- SIGN OFF PLEDGE**: A pledge document for working in the IndusInd way.
- CUSTOMER COMMUNICATION**: A document detailing the importance of good communication and the IndusInd Facet (Empathy, Integrity, Accountability, Transparency, and Respect).
- CUSTOMER HANDLING AT BRANCHES**: A document outlining the IndusInd Way (Listen, Understand, Empathize, Communicate, Resolve) and the IndusInd Facet.
- Start Now**: A button to access more content.

### Inculcating Customer First Attitude

This slide features a magnifying glass over the text "Customer First". It includes the following content:

- IndusEvolve** and **IndusInd Bank** logos.
- Customer First** is not just a buzzword; it is about listening to them, understanding their needs and creating a lifetime value through excellent service.
- Learn the art of communicating assertively with a service attitude.**
- Demonstrate and model assertive behaviour for a service outcome.**
- Gain self-awareness of your attitude & behaviour patterns.**
- Develop a positive, proactive response to difficult behaviours or situations.**
- Exhibit confidence in your ability to address challenging situations.**
- Start Now** button.
- Log In for Customer Centricity Modules on Indus Evolve.**

### Leaders' Connect

This collage features "Leaders' Connect" content:

- THOUGHTS** by J.R.D. Anand: "We see our customers as invited guests to a party, and we are the hosts. It's our job to make the customer experience a little bit better."
- THOUGHTS** by J.R.D. Tata: "Always aim at perfection, for only then will you achieve excellence."
- THOUGHTS** by Mahesh Kumar: "A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so."
- Customer X-Files**: A document titled "Deciding what not to do is as important as deciding what to do" by Shivendu.
- Right actions! Right results!**: A document with a checklist for "Right actions!" (Listen, Understand, Empathize, Communicate, Resolve) and "Right results!" (Happy customer, Repeat business, Positive feedback).
- PUTTING THE CUSTOMER FIRST, ALWAYS.**: A document with a checklist for "Right actions!" and "Right results!".

### Reinforcing & Rewarding Right Behaviour

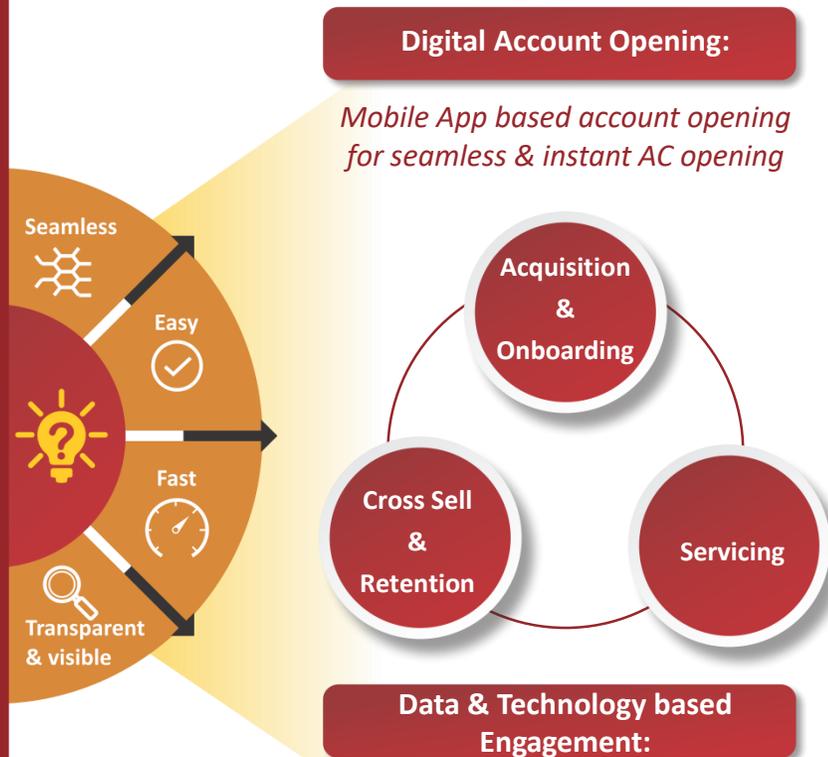
This collage features "Reinforcing & Rewarding Right Behaviour" content:

- Service Story - Branch: Adyar, Region: South 2**: A document detailing a customer's experience with a fixed deposit booking and savings account opening.
- GRACY O'DONZA**: A document highlighting her service excellence in handling a customer's issue.
- NAGMA PRAVEEN**: A document highlighting her service excellence in helping a customer with a lost item.
- Service Story - Branch: Adyar, Region: South 2**: A document detailing a customer's experience with a fixed deposit booking and savings account opening.

**Ongoing process re-engineering for ease of doing business and achieve extraordinary results**

**Best in Class CRM & Allied Technology, Phygital Branches for a Superior Customer Experience**

**Redefined top 10 Consumer Bank Journeys by leveraging SEFT for seamless client journeys**



**Digital Account Opening:**

Mobile App based account opening for seamless & instant AC opening

**Data & Technology based Engagement:**



- Customised Automated Video Pitch through CRM
- Data Science based Coverage Model & Campaigns



**Consumer Bank Digital Journeys**

- 1 Savings Account Opening
- 2 Current Account Opening
- 3 Fixed Deposit
- 4 Complaints
- 5 Branch Servicing & Transactions
- 6 Wealth
- 7 LAP
- 8 Personal Loan
- 9 Credit Card
- 10 Forex Card

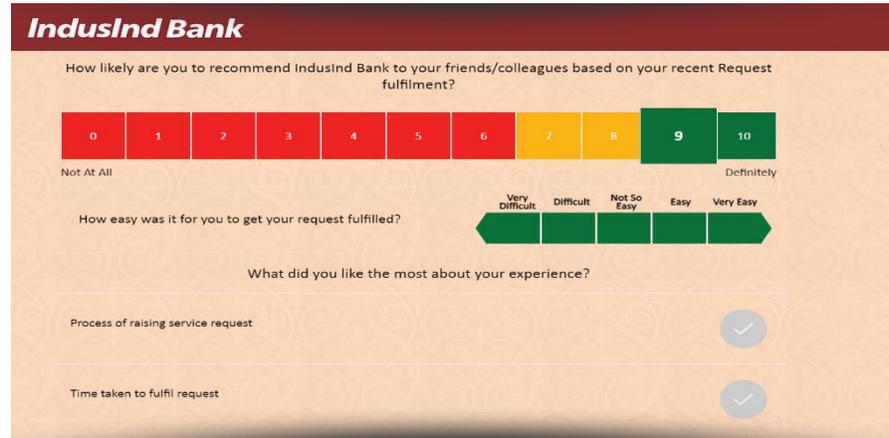
**Key Impact on CX Metrics**

Metric	Status
Digital Non-salary a/c	87%
Digital Salary A/C	98%
SA Opening TAT (days)	<2 days
Salary AC Opening TAT(Days)	< 1 day
Complaints to active base	0.03%
% of SR resolved <24 hours	90%
% of SR resolved in <3 days	97%
Clients enabled online investment (by volumes)	98%



# Better customer experience decisions with root-cause analysis

## VOC Feedback and Complaint Management



\* Daily NPS & CES was launched in Jun'22 and has replaced Daily CSAT

**1. Voice of Customer :**  
Listening to the customer starts from asking two simple questions on Advocacy & Effort

**2. Detractor Engagement & Service Recovery:**  
Detractors are called and for greater understanding & resolution

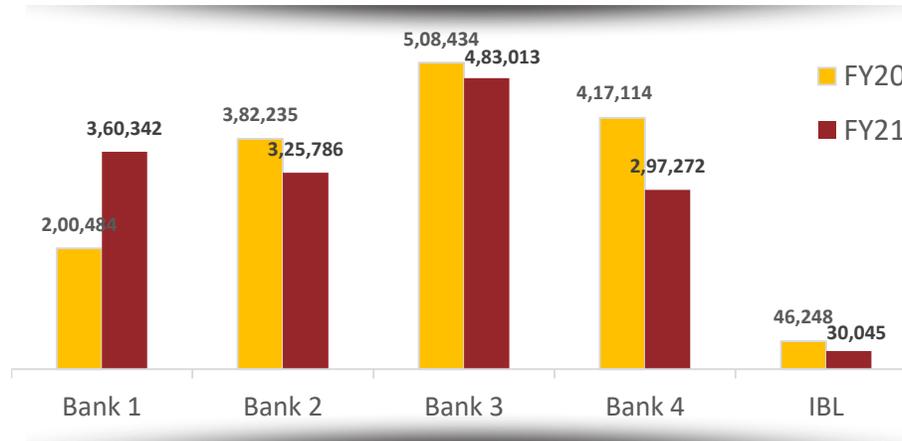
**4. Root Cause Analysis & Process Reengineering:**  
RCA of customer feedback is done and process reengineering initiated for eliminating issues upfront

**3. Branch Feedback:**  
Customer Feedback is discussed by Client Experience Group at Branch Level for improvement. Score impacts Staff Scorecard & Branch Scorecard

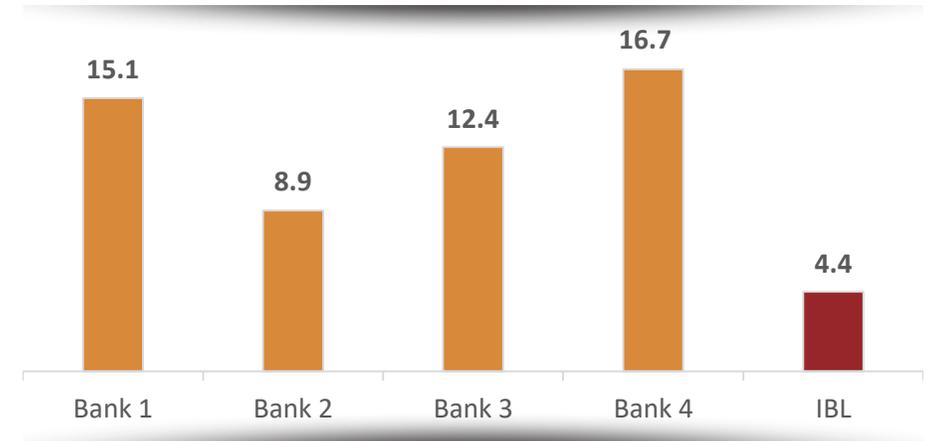


## As a consequence, IndusInd has the lowest complaints per customer among peer banks...

No. of complaints received by the bank (as disclosed in Annual Reports)



FY'21: No. of complaints per '000 Debit Cards



Debit Cards o/s as of Mar'21 Reported to RBI Chosen as closest indicator to total customer base of the bank

## What does our clients say about us...“Voice of Customer”

The “client litmus”  
test helps us to  
build credibility &  
reliability

Client testimonial says  
it all....

“

**Arvind Bali | CEO TSSC | Gurgaon**

“Great on Technology , Service , efficiency & beyond Business. Impressed with the smart team and proactive approach”

<https://youtu.be/yffvvJZJBNO>

”



“

**Zahid Khan | Proprietor | MN Exports**

“Impressed with efficiency, professionalism, polite staff & spread of the branch network”

<https://youtu.be/5A6fdOt0ESY>

”



## Scientific process for Staff Assessment

**Creating the right  
people-first culture**

**Build a healthy  
“Culture” based on  
transparency, well  
articulated KPIs, open  
communication &  
feedbacking**

Quantitative – (55-40%)	Branch Managers	RH / ZHs
Liabilities / Assets / Fees / NTBs	✓	✓
Franchise Development	✓	✓
Quantitative – (45-60%)		
BSOS Score <i>(Service, Branch Audit &amp; Compliance)</i>	✓	✓
Resource Management/ Attrition	✓	✓
Employee Training & Certifications	✓	✓
Customer Complaints	✓	✓

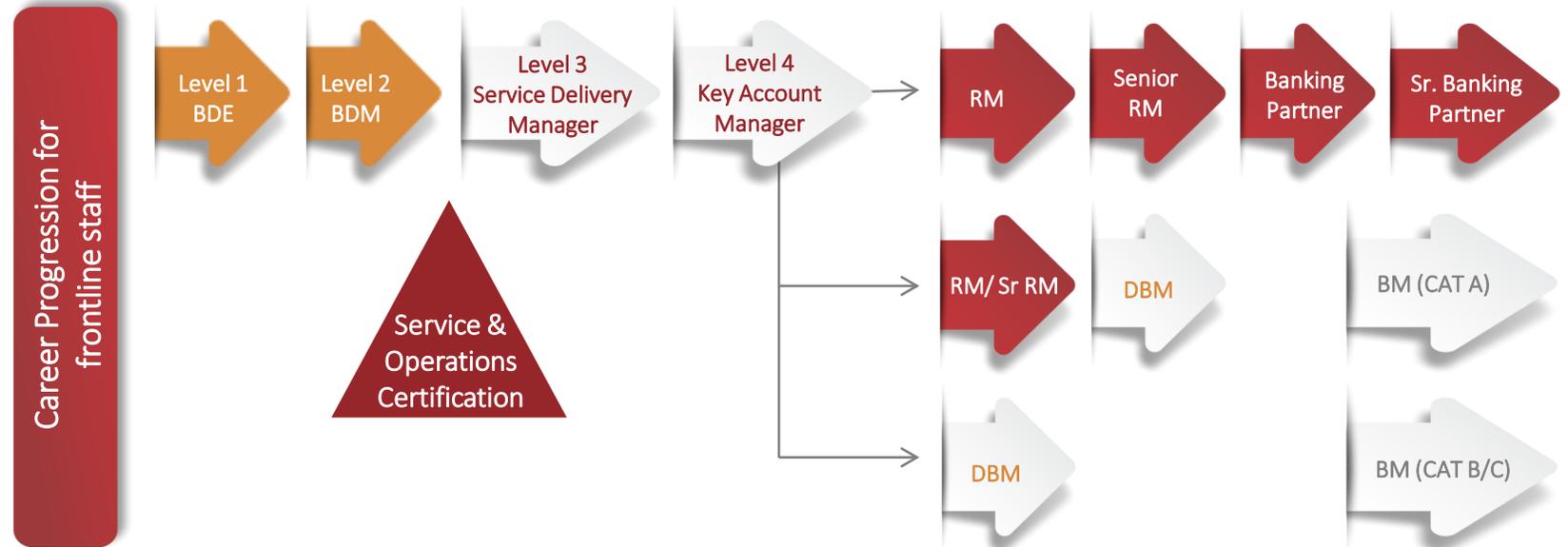
*Scientifically crafted Monthly Balance Score Card (BSC) decides the appraisal / career growth of all staff - It covers parameter from business to Audit / Compliance till employee training/attrition level*



## Continuum – the scientific process for staff career progression

**Career path framework based on performance & defined competencies**

*Without a clear map, employees get lost. And when they get lost, they might as well leave...defined the pathway*



Special Focus given to Compliance / Performance (as per BSC) along with superior services / responsibility towards Customers

*Continuum Program fueled internal accelerated career growth while keeping staff costs under control - BSC, Liability growth, Staff Accountability & Compliance are critical gate condition for Career Progression*



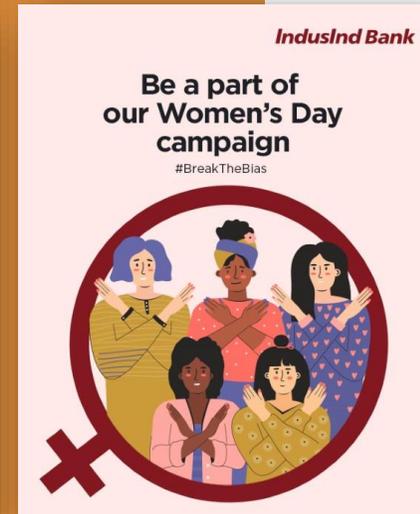
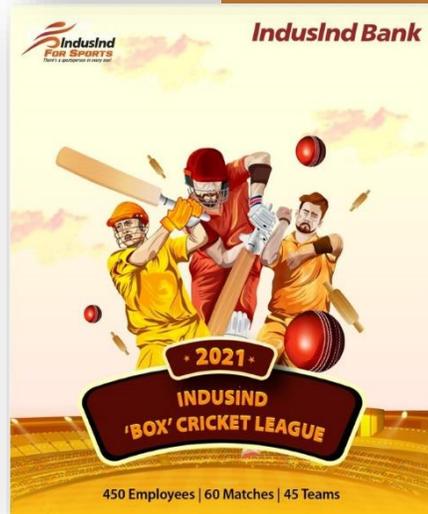
**....as a result, front-line attrition rate has come down by 20-30% across job families, mid-management by 50%**



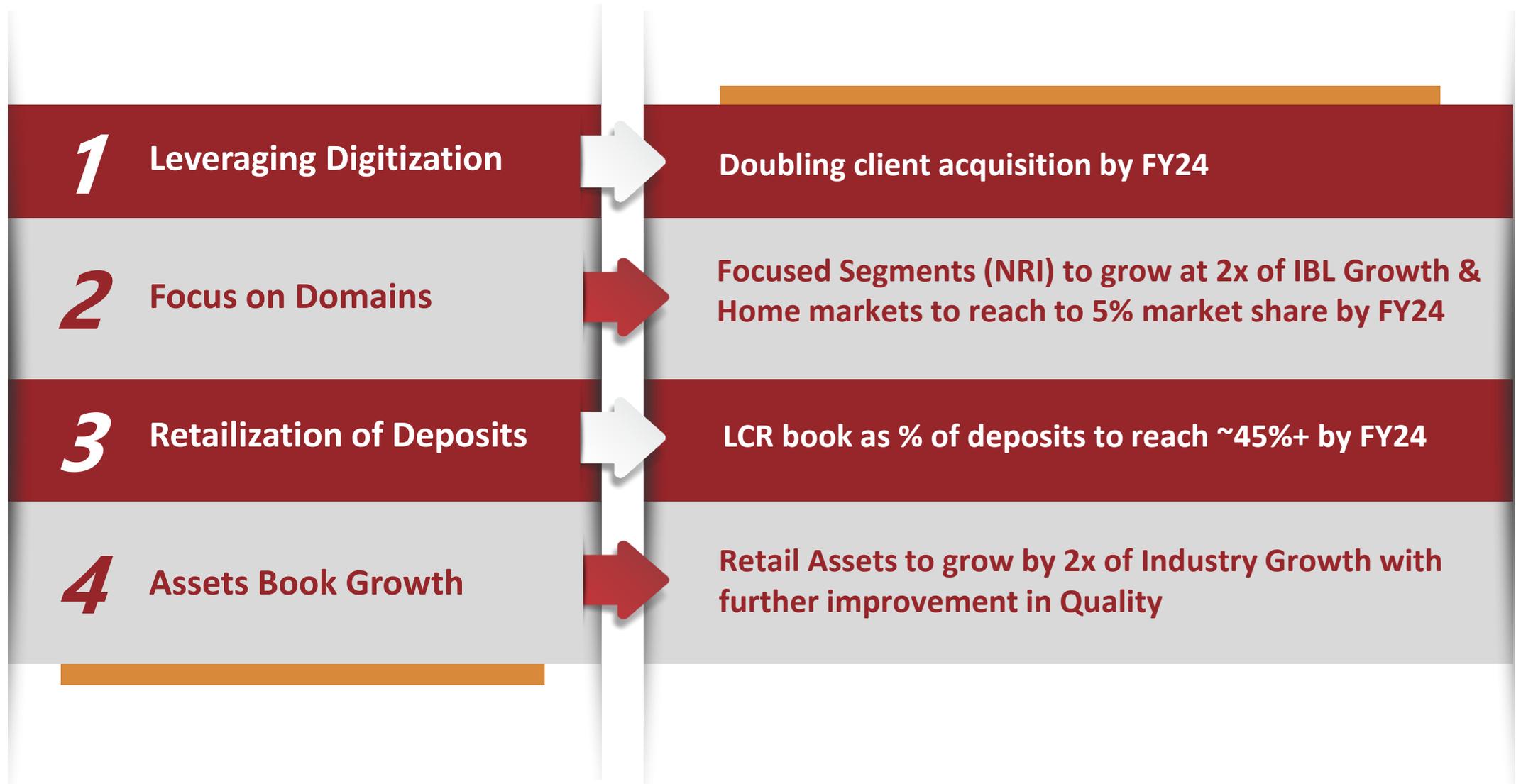
# Building the Next-Gen People Leaders - Rewards & Recognitions

Have the right employee rewards & recognition program to award a diverse workforce

Happy Employees provide the best Customer Experience



## Consumer Bank – the way ahead



**THANK YOU**



***IndusInd Bank***

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