IndusInd Bank

Corporate Presentation

November 2012

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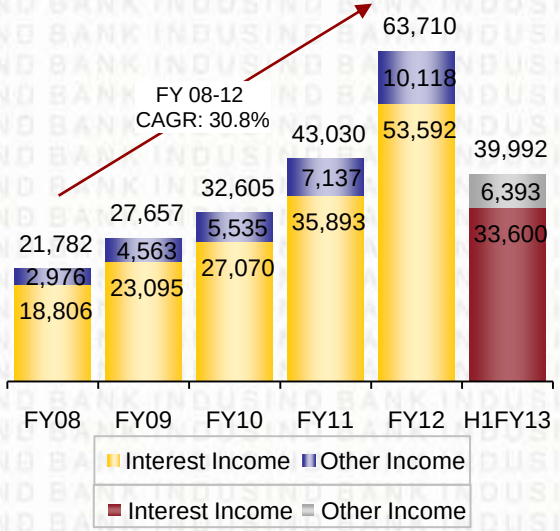
Note: All financial numbers in the presentation for FY08 to FY12 are from Audited Financials; Q1, Q2, H1FY12, H1FY13 and 30 Sept 12 numbers are from Limited Reviewed financials or based on Management estimates; Numbers of Balance sheet, employees, branches, ATMs and marketing outlets are as on Mar 31 of the respective financial year in case of annual numbers and as on Sep 30 for half year ended numbers.

Overview of the Bank

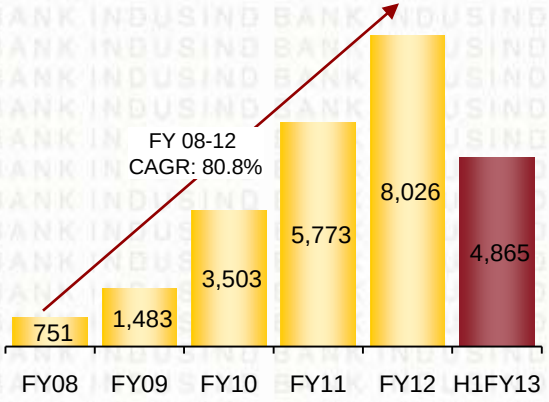
IndusInd Bank – An Overview

- Incorporated in January, 1994; widespread customer base of ~ 3.2 million as at September 30, 2012
- Pan India presence through a network of 441 branches, 729 marketing outlets and 796 ATMs as at September 30, 2012 with representative offices in Dubai and London and strategic alliances in UAE and Qatar
- Diversified loan book – Split between Corporate & Commercial Banking and Consumer Finance at 48% and 52% respectively as at September 30, 2012
- Enterprise-wide Risk Management (EWRM) framework for effective management of risks
- Total Assets of Rs 620.6 bn and Net Worth of Rs 50.2 bn as at September 30, 2012

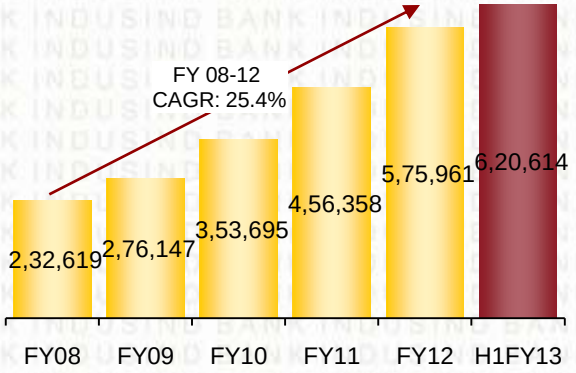
Income (Rs mn)



Net Profit (Rs mn)



Total Assets (Rs mn)



IndusInd Bank

Defined Business Units

Business Units

Global Markets

Transaction Banking

Product Groups

IndusInd Bank

Client Groups

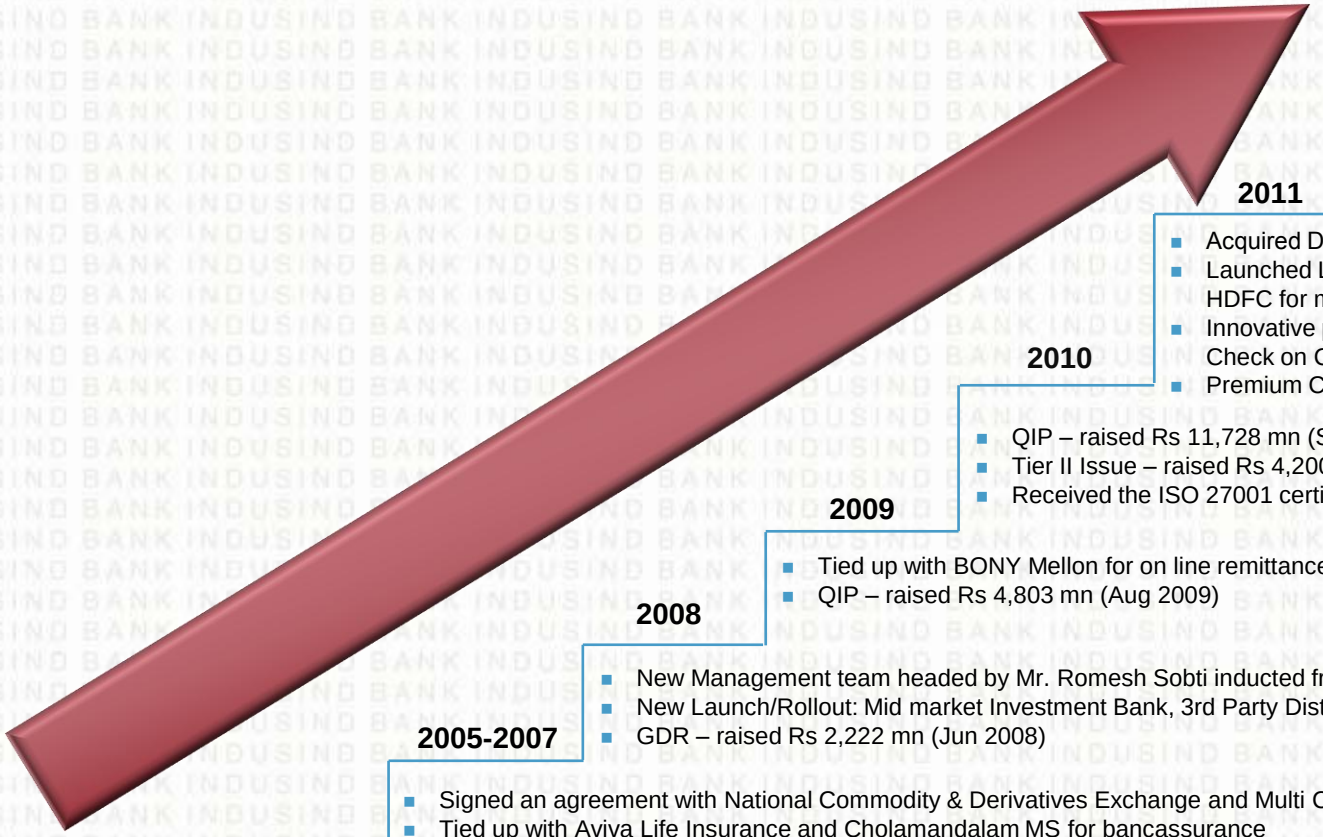
Consumer Banking

- Consumer Finance
- Retail Liabilities
- Banking Channel Management & Services
- Wealth Management & Third Party Distribution

Corporate and Commercial Banking

- Corporate & Investment Banking
- Commercial Banking
- Business Banking
- Financial Institutions & Public Sector

Over 18 years of Operating History



2012
- New products launched – Currency Chests and Prepaid Forex cards
- Innovations introduced – Instant Redeem, Direct Connect & Cash On Mobile
- New segments introduced – MFI through Partnership Model and Govt. Banking vertical

2011
- Acquired Deutsche Bank's credit card business
- Launched Loans Against Property(LAP) and tied-up with HDFC for mortgage origination
- Innovative product service offering like Choice Money ATM & Check on Cheque
- Premium Client Segments (Select & Exclusive) introduced

2010
- QIP – raised Rs 11,728 mn (Sept 2010)
- Tier II Issue – raised Rs 4,200 mn (Mar 2010)
- Received the ISO 27001 certification for IT operations

2009
- Tied up with BONY Mellon for on line remittances from United States to India
- QIP – raised Rs 4,803 mn (Aug 2009)

2008
- New Management team headed by Mr. Romesh Sobti inducted from ABN AMRO Bank NV
- New Launch/Rollout: Mid market Investment Bank, 3rd Party Distribution Platform, Warehouse Receipt Finance
- GDR – raised Rs 2,222 mn (Jun 2008)

2005-2007
- Signed an agreement with National Commodity & Derivatives Exchange and Multi Commodity Exchange of India as clearing bankers
- Tied up with Aviva Life Insurance and Cholamandalam MS for bancassurance
- GDR – raised Rs 1,460 mn (Mar 2007)

2002-2004
- Tie-ups with exchange houses in Middle East and banks in the United States
- IndusInd Enterprises & Finance Ltd, an NBFC & one of the promoters of the Bank amalgamated with the Bank
- Ashok Leyland Finance Ltd, an NBFC merged with the Bank; opened representative office in Dubai

1994-2000
- Incorporated in 1994; Promoted by a group of Non Resident Indians. Started operations with Rs 1,000 mn capital
- Raised Rs 1,000 mn through preferential issue of shares
- IPO – raised Rs 1,800 mn (Nov 1997)

Key Strengths

Key Strengths

1. Well Implemented Expansion Strategy
2. Experienced Management Team
3. Universal Bank Offering
4. Growing Liability Franchise
5. Stable Asset Quality
6. Focused Execution on Risk, Operations and Portfolio

Well Implemented Expansion Strategy

Well Defined Expansion Strategy

Planning Cycle I (2008–2011)

- Team
- Re-organisation of business segments
- Revamp of risk organisation

Focus on

- Productivity
- Profitability
- Efficiency

Measured by Six Factors

NIM	RoA	RoE
Cost to Income	Net NPA	Revenue/ Employee

Added Focus on:

- Building customer proposition – across products and services
- Network/Footprint expansion
- Image makeover/Brand building
- Investor disclosures and periodic investor relation meetings to build confidence consistently
- Investment in technology

Planning Cycle II (2011–2014)

Strategy: Scale with Profitability

Theme: Invest to Grow Phase

Focus on

- Profits
- Clients
- Branches

Well Implemented Expansion Strategy

New Initiatives Undertaken

THEMES

- *Scale with Profitability across products, clients and branch network*
- *Universal Bank agenda through comprehensive range of offerings to chosen client segments*
- *Distribution as a means to grow fee income faster than Balance Sheet growth*
- *Responsiveness theme permeating all aspects of our business – sales, service and innovative offerings*

New Initiatives

- Scale Up Investment Banking Practice
- Credit Cards Launched
- Full Suite Assets Portfolio (LAP / Home Loans)
- New Client Acquisition Ramp-up
- Used Commercial Vehicle Loans
- Offshore Branches, NRE Deposits
- Supply Chain Products
- New Branch Rollouts & Currency Chests
- CBS Rollout underway

Well Implemented Expansion Strategy

Disciplined Execution

Planning Cycle II (2011–2014)

Resulting in

	H1-FY13
Loan Growth	31% YoY
Growing Consumer Finance (CF) book	CF book Rs 204,341 mn Growth-45% YoY
CASA	Growth-26% YoY CASA-28%
Manage CD Ratio	83%
Fee Growth	42% YoY

Experienced Management Team

Board of Directors

	Name	Designation	Occupation
	Mr. R. Seshasayee	Chairman	Executive Vice Chairman, Ashok Leyland Ltd.
	Mr. Romesh Sobti	Managing Director & CEO	Whole-time Director
	Mr. Ajay Hinduja	Director	Industrialist and Director, IndusInd International Holdings Ltd., Mauritius, a promoter company
	Dr. T. T. Ram Mohan	Independent Director	Professor, Finance & Accounting, IIM Ahmedabad
	Mr. Ashok Kini	Independent Director	Managing Director (Retired), State Bank of India
	Mrs. Kanchan Chitale	Independent Director	Practicing Chartered Accountant
	Mr. Vijay Vaid	Independent Director	Industrialist and Member of Executive Committee of Automotive Component Manufacturers Association (ACMA)
	Mr. R. S. Sharma	Independent Director	Management Consultant and Former Chairman & Managing Director of ONGC
	Mr. Sushil C. Tripathi	Independent Director	I.A.S. (Retired), Advocate
	Mr. Y. M. Kale	Alternate Director to Mr. Ajay Hinduja	Group President, Corporate Governance & Development in Hinduja Group India Ltd.

Experienced Management Team

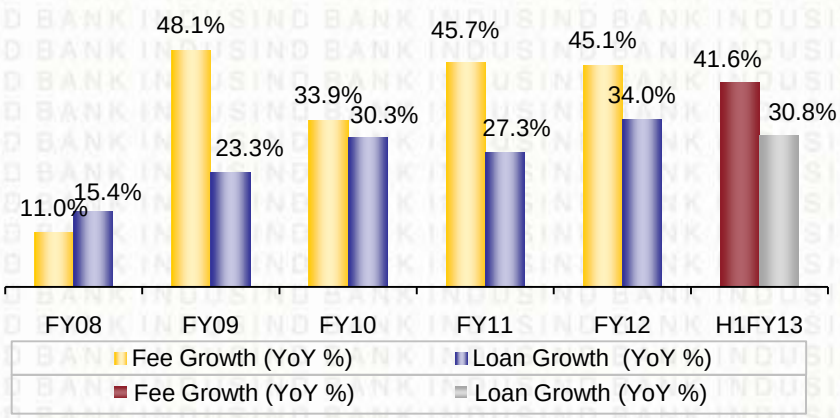
Key Managerial Personnel

	Name	Designation	Past Engagements
	Mr. Romesh Sobti	Managing Director & CEO	Over 39 years banking career with ABN AMRO Bank N.V., ANZ Grindlays Bank Plc & State Bank of India
	Mr. Paul Abraham	Chief Operating Officer	Managing Director of ABN AMRO Central Enterprise Services & COO of ABN AMRO Bank (India)
	Mr. Suhail Chander	Head – Corporate & Commercial Banking	Head – Consumer & Commercial Banking, ABN AMRO Malaysia & Singapore
	Mr. Sumant Kathpalia	Head – Consumer Banking	Head – Consumer Banking, ABN AMRO Bank (India)
	Mr. Kalpathi Sridhar	Chief Risk Officer	Senior Vice President and Country Risk Officer, ABN AMRO Bank (India)
	Mr. Arun Khurana	Head – Global Markets	Regional Head of RBS Corporate Solutions Asia-Pacific Markets; Head of Global Markets, RBS India
	Mr. S.V. Parthasarathy	Head – Consumer Finance	Executive Director, Ashok Leyland Finance
	Mr. J. Moses Harding	Head – ALCO, Economics & Market Research	Head – Treasury, International & Capital Markets since 2003 at IndusInd; prior positions at State Bank & Centurion Bank
	Mr. Ramesh Ganesan	Head – Transaction Banking	Executive Director, ABN AMRO India
	Mr. S.V. Zaregaonkar	Chief Financial Officer	Joined IndusInd Bank in 1995 as Head – Operations; held prior positions at Dena Bank
	Mr. Sanjeev Anand	Deputy Head – Corporate & Commercial Banking	Head – Commercial Banking, ABN AMRO Bank (India)
	Mr. Zubin Mody	Head – Human Resources	Head – HR, ICICI Lombard
	Mr. Sanjay Mallik	Head – Investor Relations & Strategy	Director at BROTKO, his own financial services firm. Held prior positions at ANZ Bank, ABN AMRO Bank (India) and Standard Chartered Bank

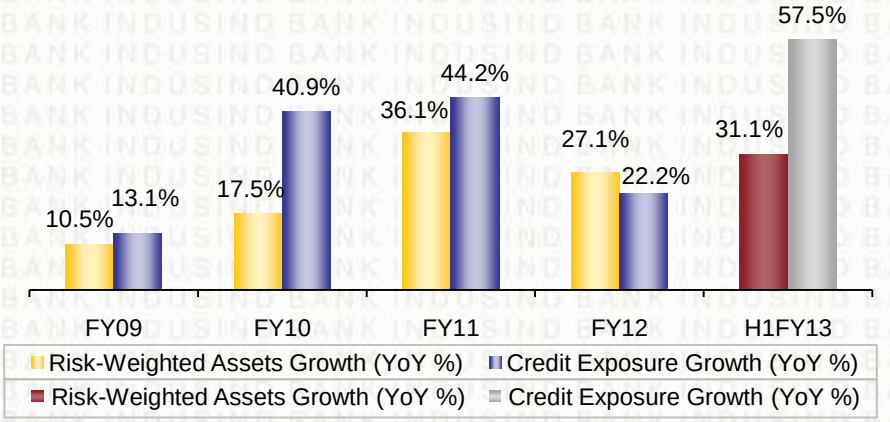
Experienced Management Team

Focus on Capital Management

Fee Growth faster than Loan Growth

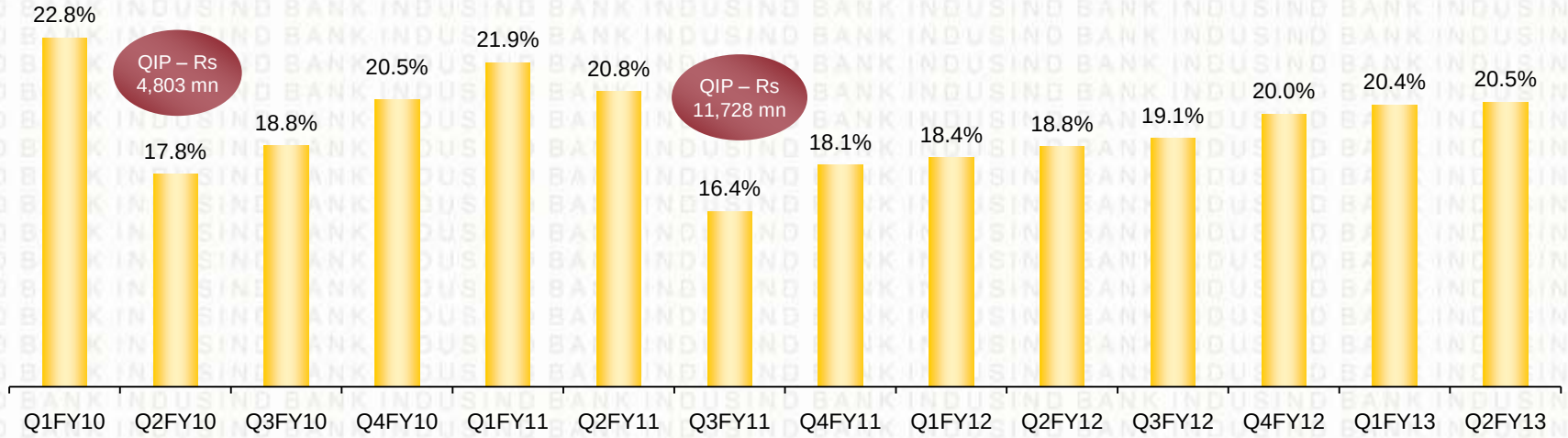


Slower Growth in Risk Weighted Assets (Basel II)



Credit Exposure is Funded + Non Funded

RoE* (on Average Equity) in excess of 18% in Non QIP Quarters

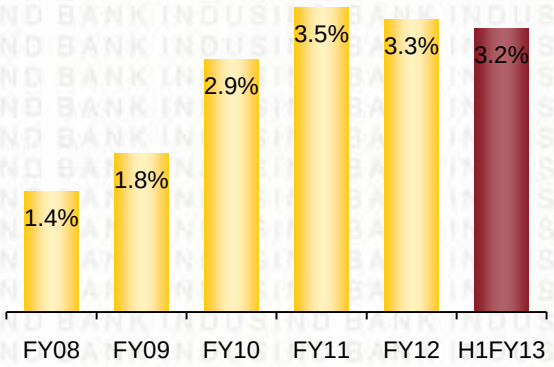


**Numbers for interim period have been annualized*

Experienced Management Team

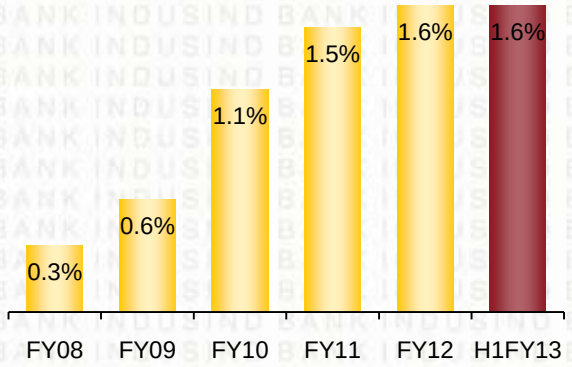
Improvement across Key Financial Metrics

Net Interest Margin* (NIM) (%)



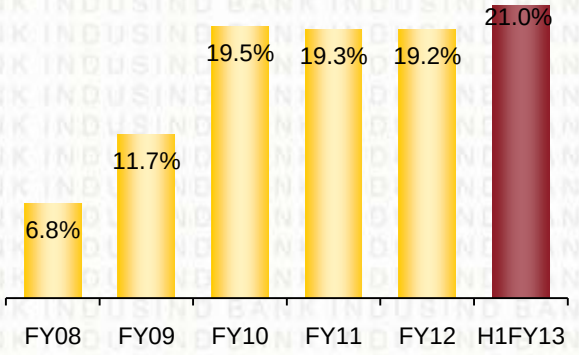
*Numbers for interim period have been annualized

RoA* (on Avg Assets) (%)



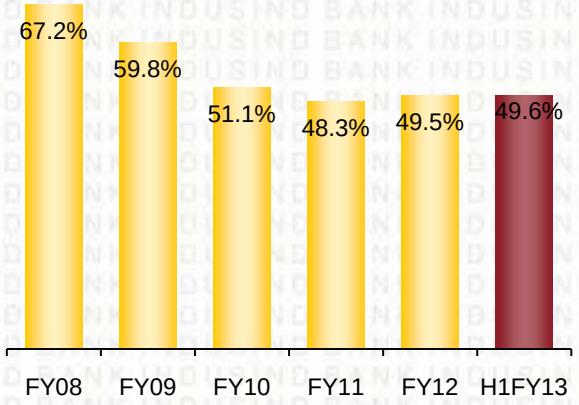
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RoE* (on Avg Equity) (%)

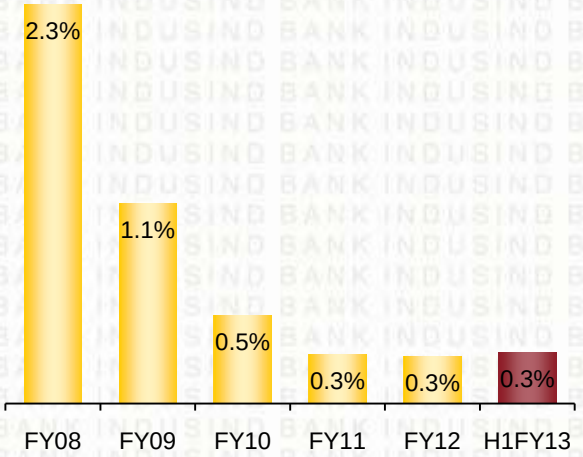


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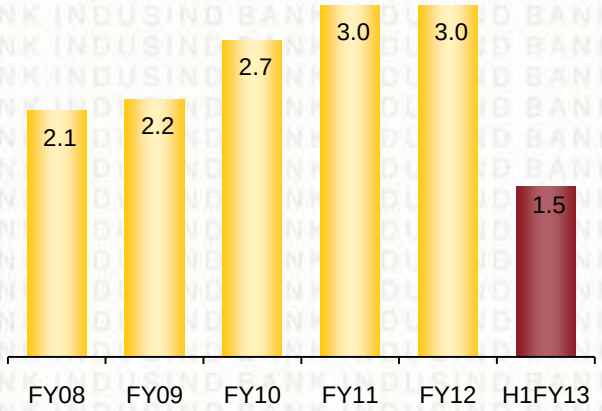
Cost to Income Ratio (%)



Net NPA (%)



Revenue*/ Employee (Rs mn)

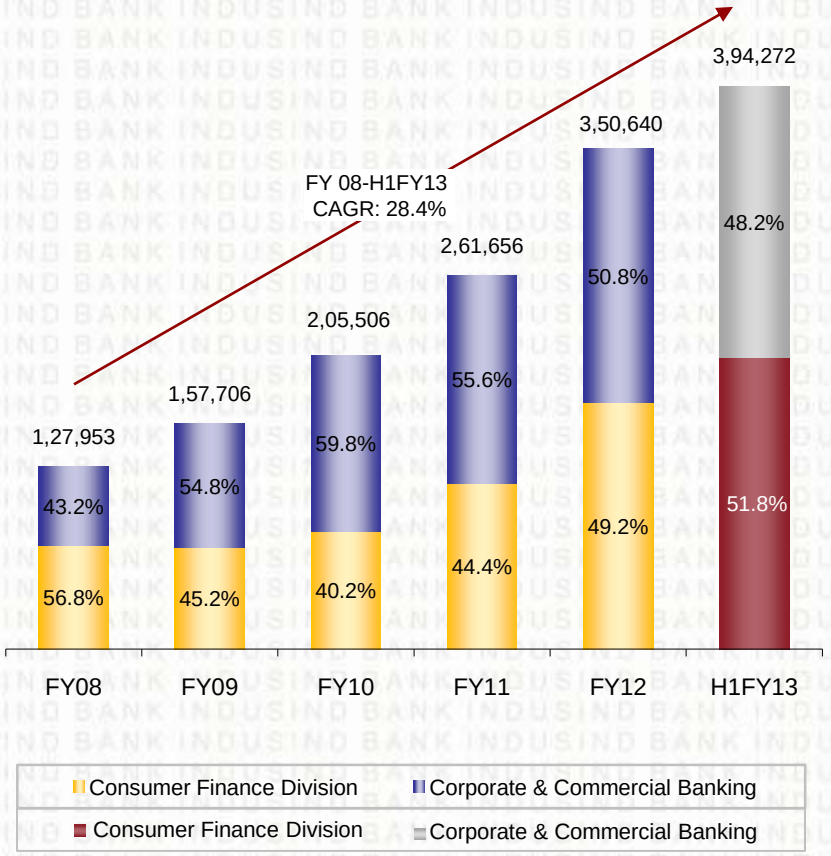


*Revenue calculated as NII+Other Income

IndusInd Bank

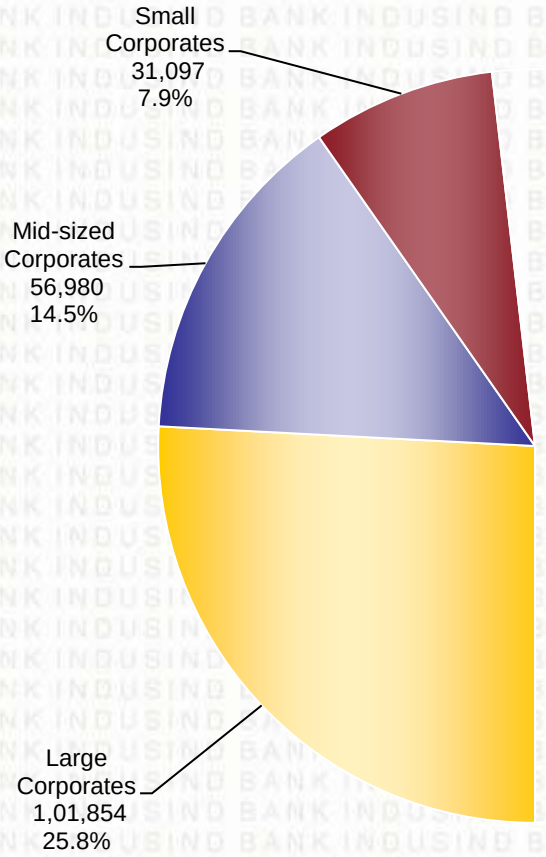
Universal Bank Offering
Balanced Loan Book Mix

Loan Book (Rs mn)



Corporate Loan Book Classification – 30 Sep 12 (Rs mn)

Total – Rs 189,931 mn



IndusInd Bank

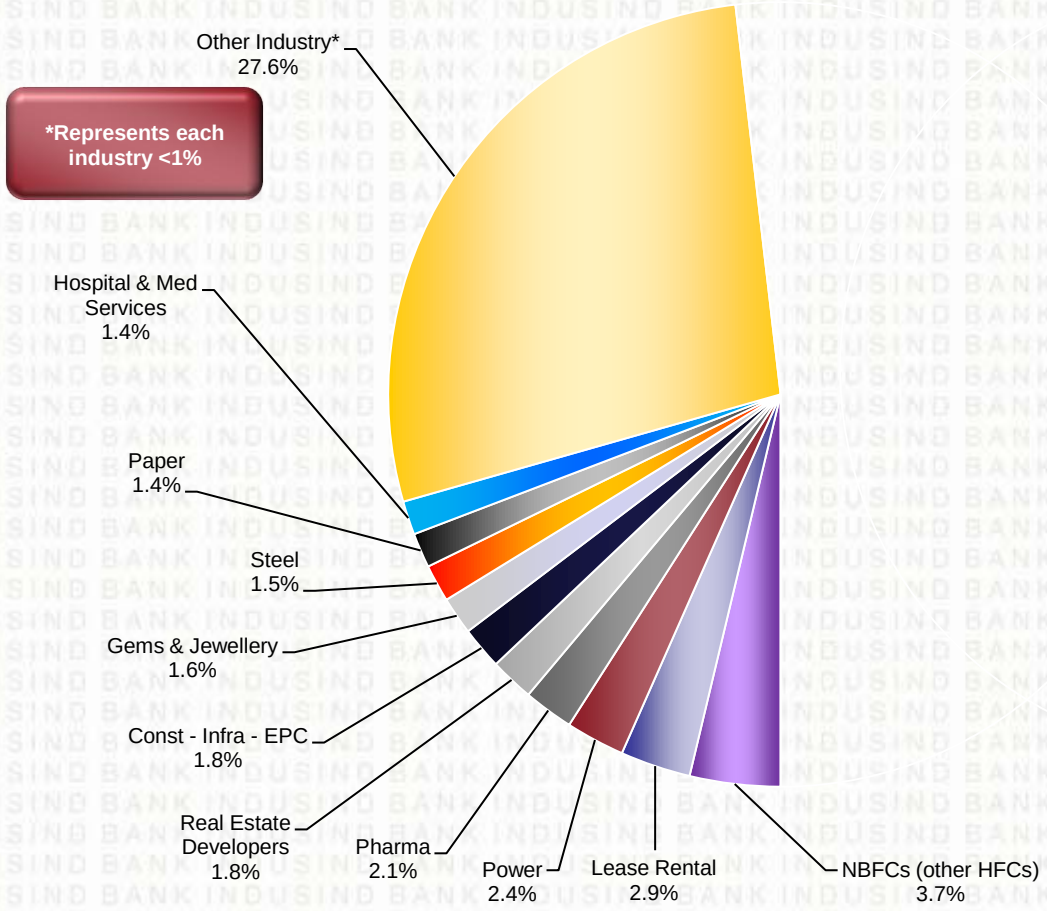
Universal Bank Offering

Loan Book Diversity across Segments

Corporate Loan Book by Industry– 30 Sep 12

Total – Rs 189,931 mn

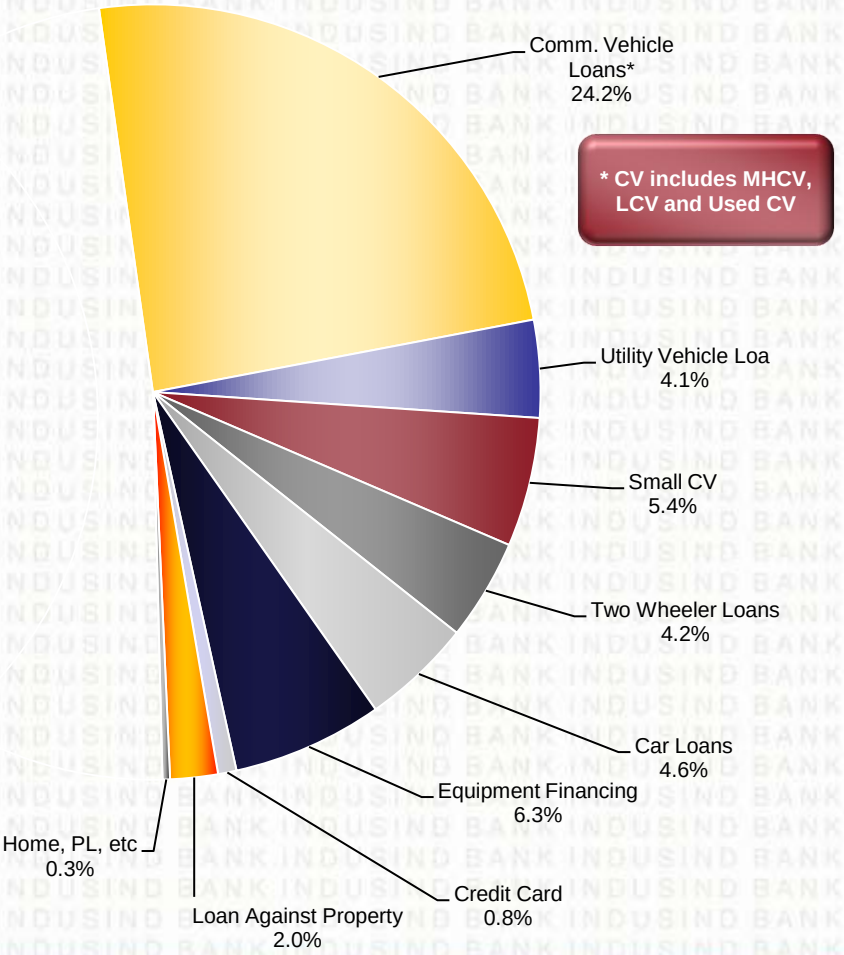
*Represents each industry <1%



Consumer Finance Loan Book by Product – 30 Sep 12

Total – Rs 204,341 mn

* CV includes MHCV, LCV and Used CV



IndusInd Bank

Universal Bank Offering

Well Distributed Vehicle Finance Portfolio

Geographical Distribution of Vehicle Finance Portfolio – 30 Sep 12

Two & Three wheeler loans







Car loans





Small CV & Utility Vehicle loans





CV loans





Const. Equipment Loans





IndusInd Bank

Comprehensive Corporate and Commercial Banking Offering

Distribution of Corporate & Commercial Banking Network



Product and Service Offerings

Fund Based Services

- Working Capital Finance
- Short Term Finance
- Bill Discounting
- Export Credit
- Term Lending
- Buyer's Credit / Supplier's Credit
- Asset based financing
- Lease Rental Discounting
- Supply Chain Finance
- Warehouse Receipt Finance

Non Fund Based Services

- Letter of Credit
- Bank Guarantees
- Forward Contracts / Derivatives

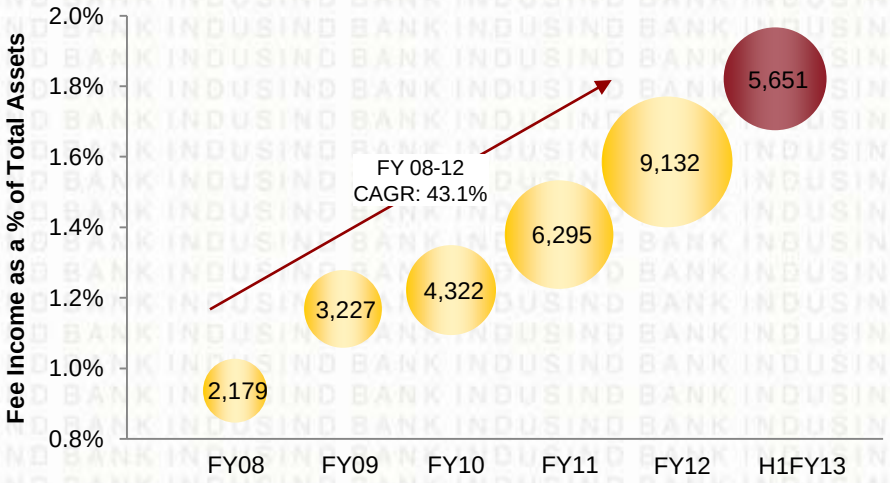
Value Added Services

- Investment Banking
- Channel Financing / Associate Financing
- Cash Management Services
- Corporate Salary Accounts
- Liability/ Investment Products
- Investment Avenues for Cash Surplus Corporates
- Forex / Derivative Desks

Universal Bank Offering

Growing Fee Pool with Third Party Tie-ups

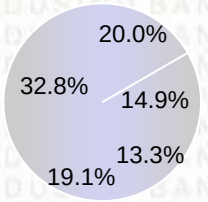
Fee Income (Rs mn)



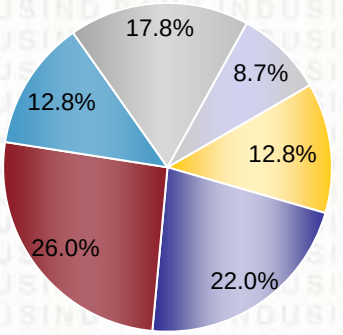
** Fee income as a % of Total Assets for H1FY13 is annualized*

Fee Income Split

FY08 – Rs 2,179 mn



FY12 – Rs 9,132 mn



Trade & Remittances ■ Forex Income ■ Distribution Fees
General Banking fees ■ Loan processing fees ■ Investment Banking

Third Party Tie-ups

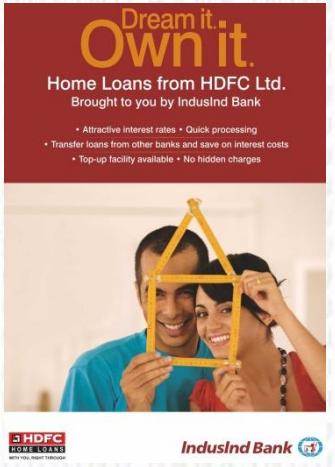
Life Insurance – Aviva



General Insurance – Chola MS



Home Loans – HDFC



3-in-1 E-Trading a/c – Kotak



IndusInd Bank

Growing Liability Franchise

Large Distribution Network



Note: Numbers given above are total branches in each state



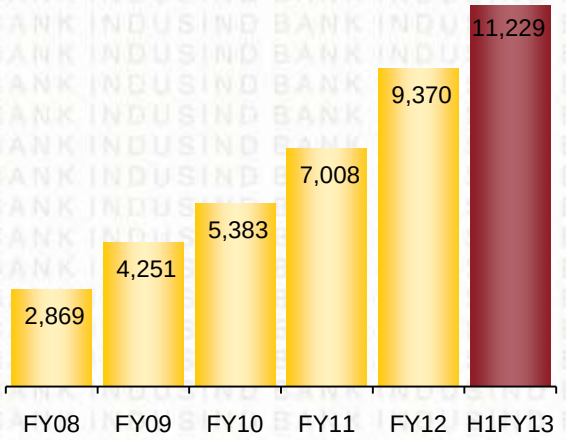
- *Branch/Representative Office*
- *Strategic Alliance*

Strengthening Distribution Infrastructure

Particulars	FY08	FY09	FY10	FY11	FY12	H1FY13
Branch Network	180	180	210	300	400*	441*
ATMs	336	356	497	594	692	796
Marketing Outlets	410	410	499	578	660	729

*includes 19 specialized branches

Employee Count



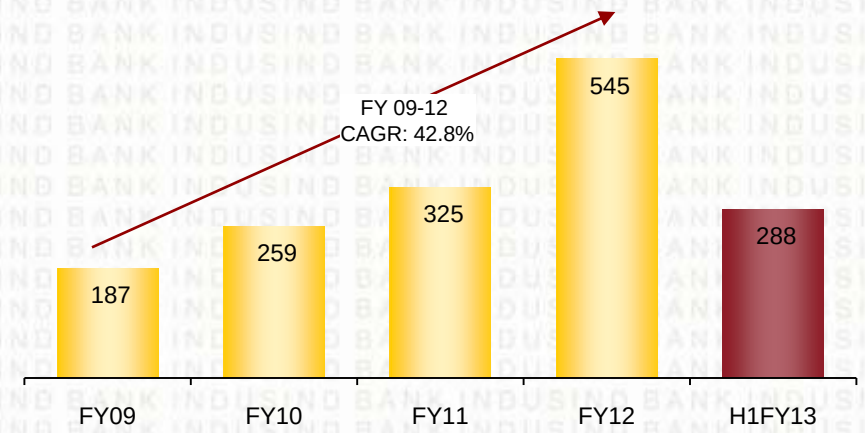
IndusInd Bank

Growing Liability Franchise
Improvement in CASA profile

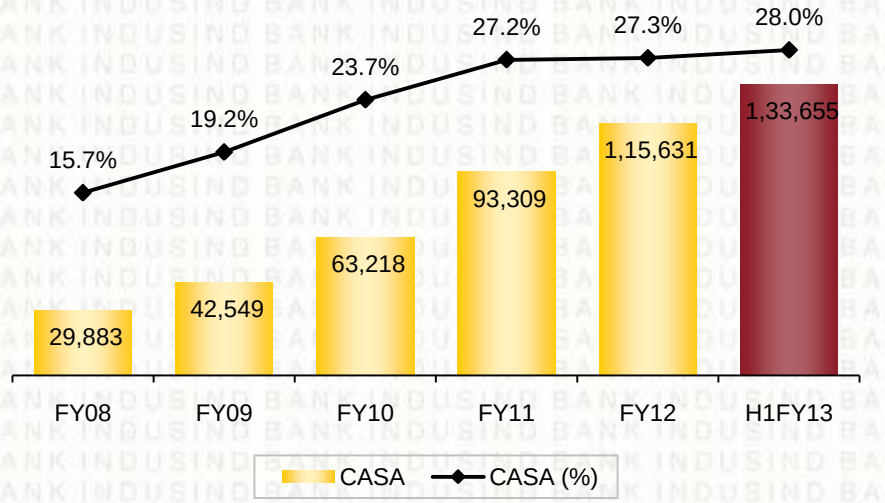
Building CASA traction through:

- Management focus on key target market segments:
  - Government business
  - Capital market flows
  - Key Non-Resident markets
  - Self employed and Emerging Corporate businesses
- Branch network expansion
- Savings Account interest rate deregulation
- Customer acquisition through Differentiated Service Propositions and Cross Selling of Products

CASA New to Bank (NTB) Customers ('000)



CASA Uptick (Rs mn)

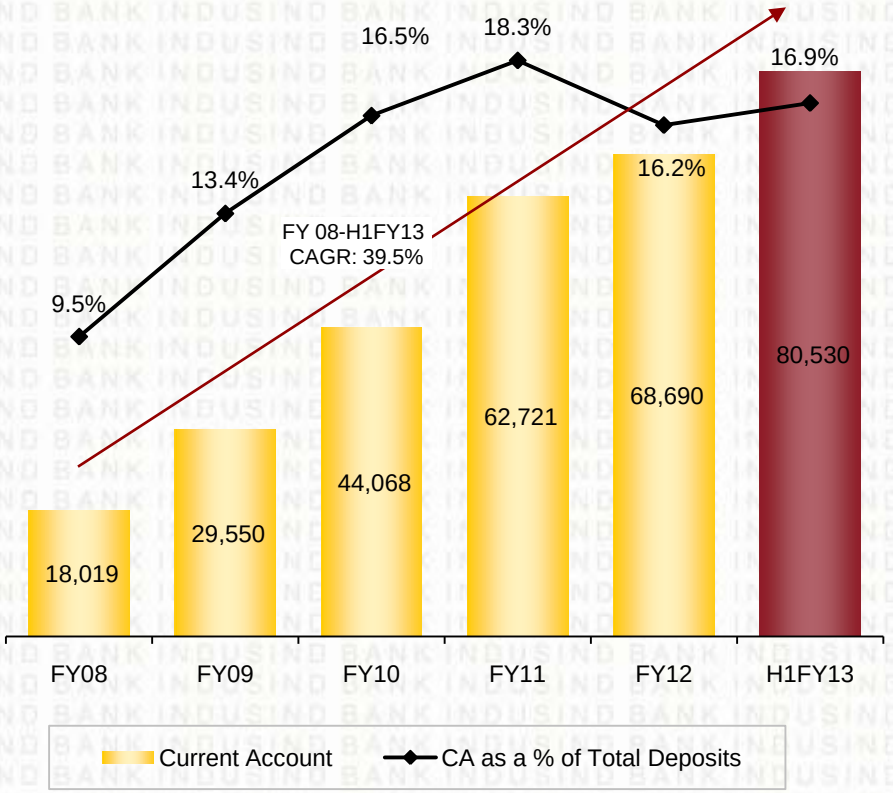


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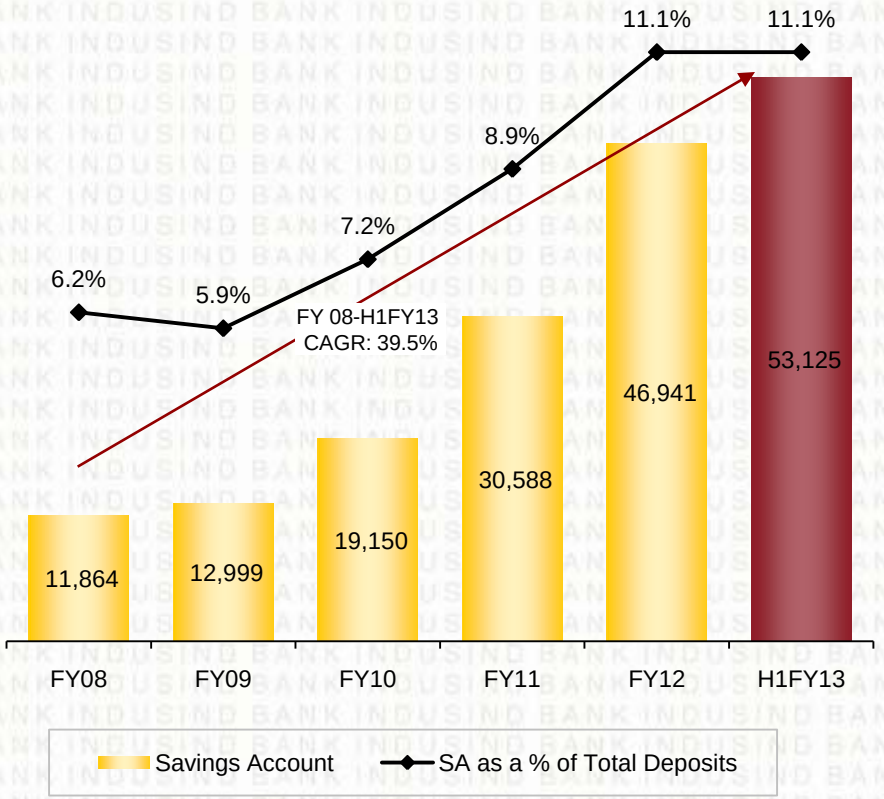
Growing Liability Franchise

Improvement in CASA profile (Contd.)

Current Account (CA) (Rs mn)



Savings Account (SA) (Rs mn)



Innovation as a Service Differentiator

Instantly redeem credit card reward points

QUICK REDEEM SERVICE

Mobile transfers with cardless access at our ATM

CASH ON MOBILE ATM

Direct phone banking service without IVR

DIRECT CONNECT

Choose denomination at the ATM

Choice Money ATM

Cheque images on account statement

CHECK ON CHEQUE

365 day banking service

OPEN 365 DAYS

Stable Asset Quality

NPA and Restructured Advances

(Rs mn)

	FY10			FY11			FY12			H1FY13		
	CCB	CFD	Total	CCB	CFD	Total	CCB	CFD	Total	CCB	CFD	Total
Opening Balance	596	1,954	2,550	827	1,728	2,555	821	1,838	2,659	1,092	2,379	3,471
Additions	615	1,601	2,216	892	1,012	1,904	1,133	1,731	2,864	938	1,286	2,224
Deduction	385	1,827	2,212	898	902	1,800	862	1,190	2,052	176	1,423	1,599
Gross NPA	**827**	**1,728**	**2,555**	**821**	**1,838**	**2,659**	**1,092**	**2,379**	**3,471**	**1,854**	**2,241**	**4,095**
Provisions	827	709	1,536	713	1,217	1,930	977	1,547	2,524	1,344	1,608	2,952
Net NPA	**0**	**1,018**	**1018**	**108**	**621**	**729**	**115**	**832**	**947**	**509**	**634**	**1,143**
Total Advances	122,842	82,664	205,506	145,470	116,186	261,656	172,373	178,267	350,640	189,931	204,341	394,272
Gross NPA as a % of Total Advances			**1.2%**			**1.0%**			**1.0%**			**1.0%**
Net NPA as a % of Total Advances			**0.5%**			**0.3%**			**0.3%**			**0.3%**
Provision Coverage			**60.1%**			**72.6%**			**72.7%**			**72.1%**
Restructured Advances			**0.3%**			**0.3%**			**0.3%**			**0.2%**

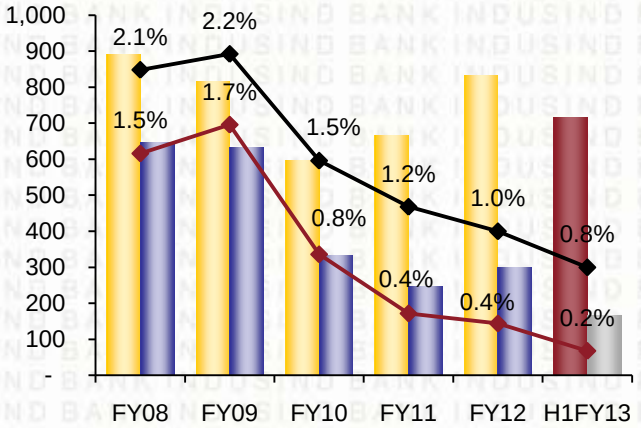
CCB - Corporate and Commercial Banking

CFD - Consumer Finance Division

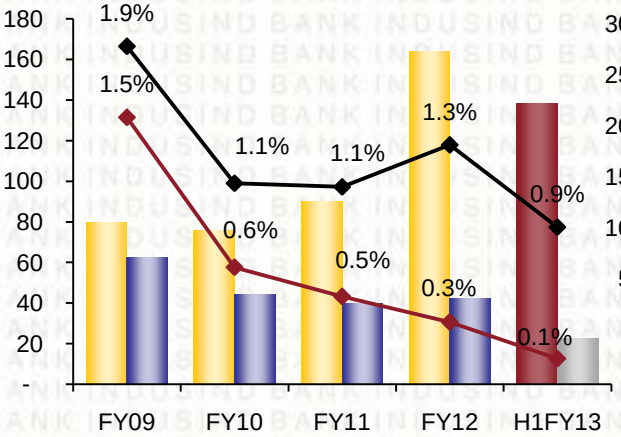
Stable Asset Quality

Segment-wise NPA Composition – Vehicle Finance

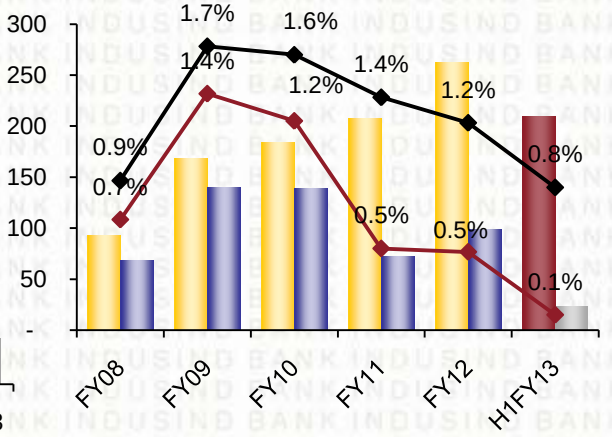
Commercial Vehicle*



Utility*

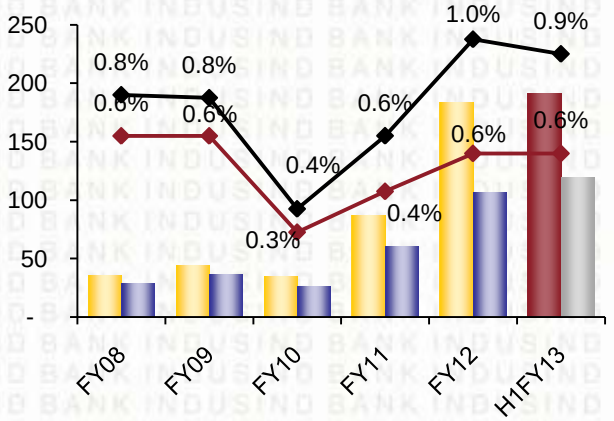


Construction Equipment

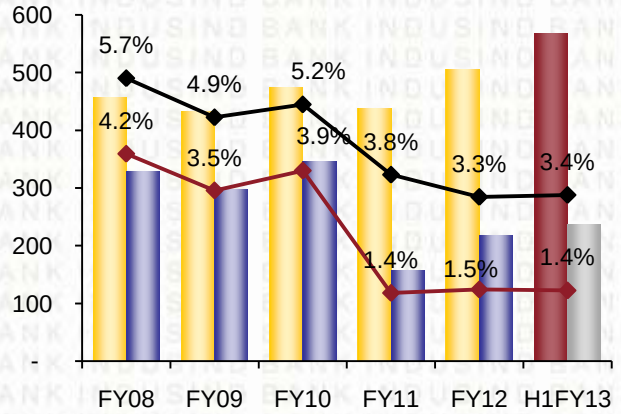


*Till FY08, Utility was a part of Commercial Vehicle

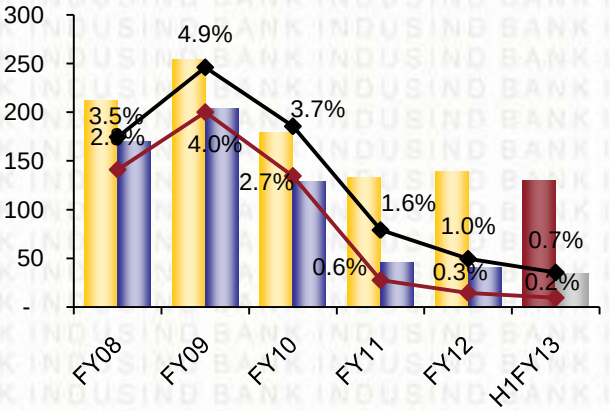
Small Commercial Vehicle

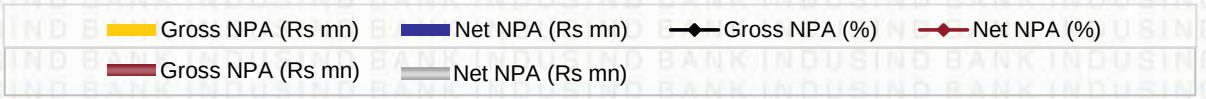


2-wheelers



Cars





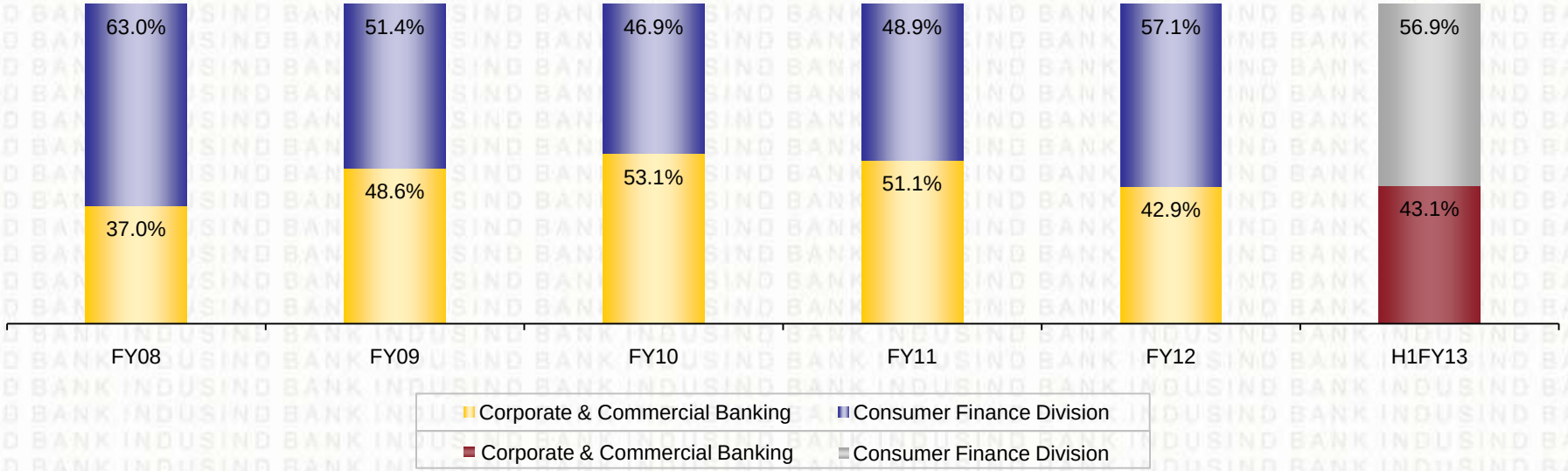
Stable Asset Quality

Credit Costs

(Rs mn)

	FY08	FY09	FY10	FY11	FY12	H1FY13
Corporate and Commercial Banking	298	781	859	820	611	376
Consumer Finance Division	508	827	758	783	815	497
Total Credit Costs	**806**	**1608**	**1616**	**1603**	**1426**	**874**
Credit Costs (Basis Points on Advances)	**63**	**102**	**79**	**61**	**41**	**22**
Provision Coverage Ratio (PCR)	**25.8%**	**29.8%**	**60.1%**	**72.6%**	**72.7%**	**72.1%**

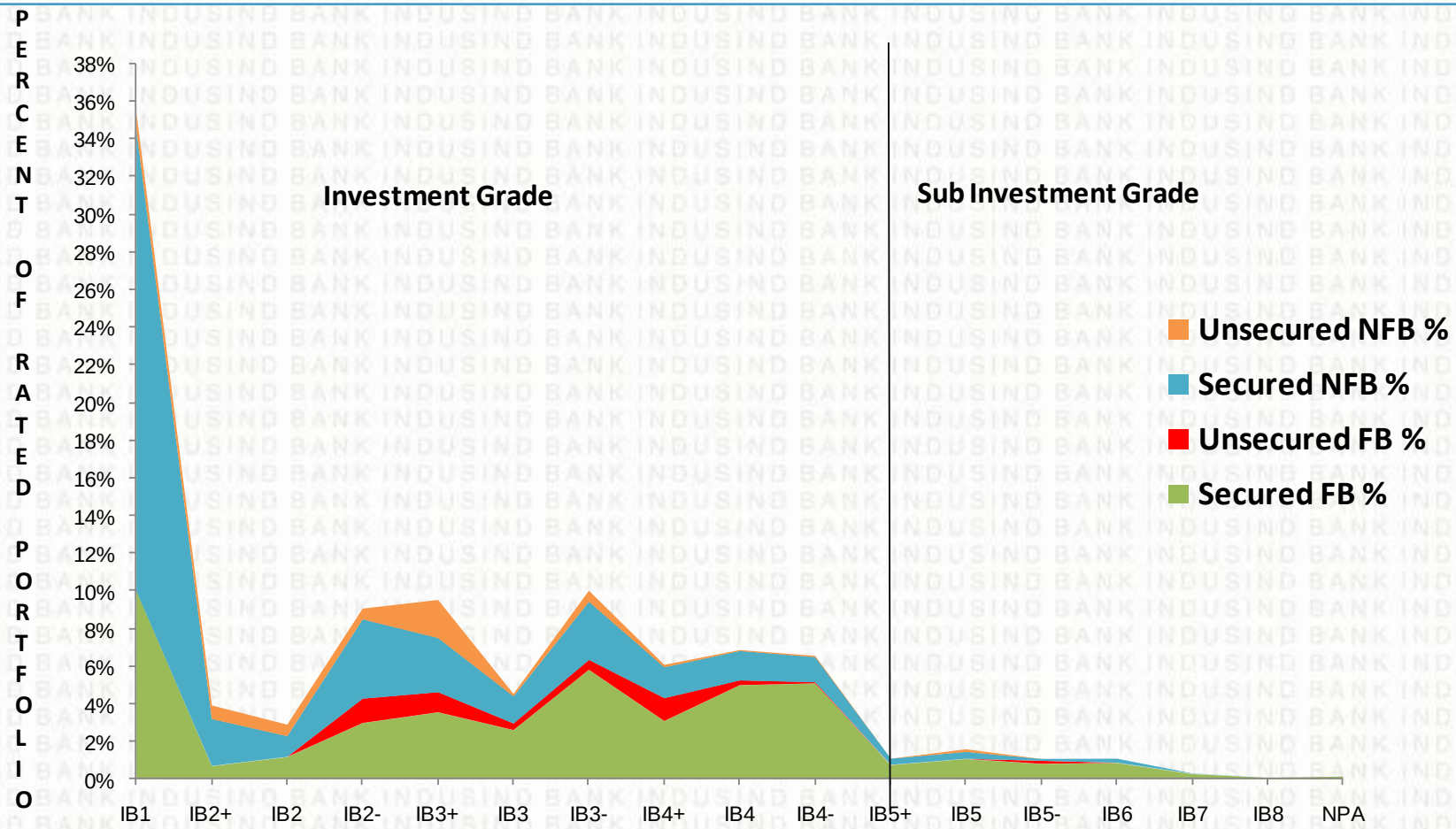
Split of Credit Costs between Corporate & Commercial Banking and Consumer Finance Division



Stable Asset Quality

Rated Corporate Loan Book*

As on 30th September 2012



*Based on Internal Rating; IB1 to IB5+ is considered internally as Investment Grade

FB – Fund Based *NFB – Non-Fund Based*

CRAR – Basel II

(Rs mn)

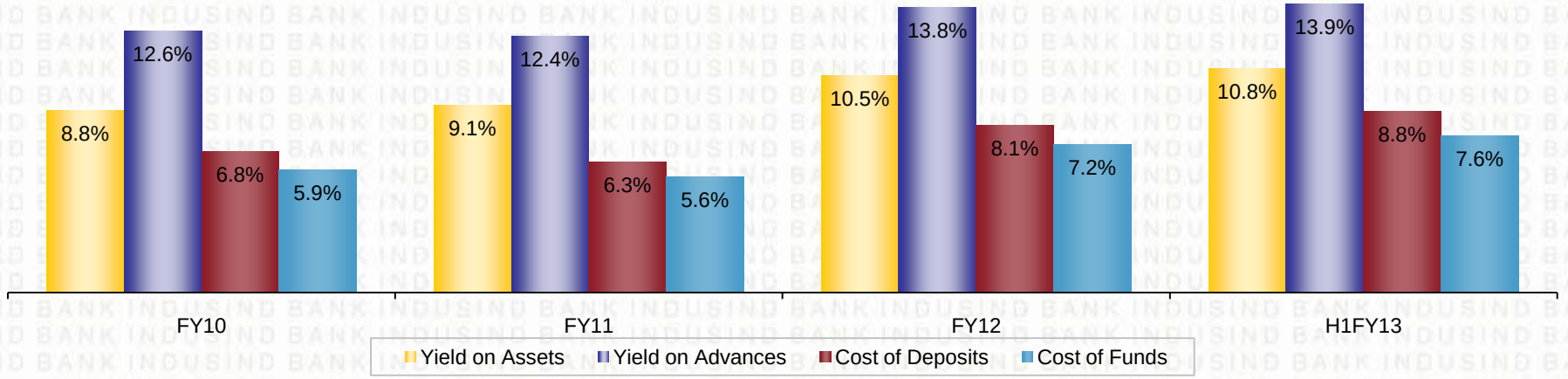
	H1FY12	H1FY13
Risk Weighted Assets (RWA)		
- Credit Risk	298,284	404,074
- Market Risk	6,595	10,349
- Operational Risk	24,083	34,428
- Total RWA	**328,962**	**448,851**
Tier I Capital Funds	37,607	44,567
Tier II Capital Funds	9,491	8,223
Total Capital Funds	**47,098**	**52,790**
CRAR	**14.3%**	**11.8%**
Tier I	11.4%	9.9%
Tier II	2.9%	1.8%
CRAR (with profit)	**15.5%**	**12.9%**
Tier I	12.6%	11.0%
Tier II	2.9%	1.8%

CRAR – Capital to Risk Weighted Assets Ratio

Minimum Regulatory Requirement of CRAR for Banks: 9%

Focused Execution on Risk, Operations and Portfolio

Yield / Cost Management



Yield on Assets/Cost of funds are based on Total Assets/Liabilities

Segment-Wise Yield

	FY10		FY11		FY12		HY1FY13	
	Outstanding (Rs mn)	Yield on Advances (%)	Outstanding (Rs mn)	Yield on Advances (%)	Outstanding (Rs mn)	Yield on Advances (%)	Outstanding (Rs mn)	Yield on Advances (%)
Corporate and Commercial Banking	122,842	10.2%	145,470	9.6%	172,373	11.6%	189,931	11.8%
Consumer Finance Division	82,664	15.5%	116,186	16.1%	178,267	16.4%	204,341	16.2%
Total	**205,506**	**12.6%**	**261,656**	**12.4%**	**350,640**	**13.8%**	**394,272**	**13.9%**

Focused Execution on Risk, Operations and Portfolio

Risk Management Structure in place

Risk Organisation

Credit Approval & Monitoring

- Credit Appraisal/ Approval process
- Credit standards tightened
- Credit Admin reinforced and centralised in hubs
- Early warning signals / Exceptions tracking
- Enhanced monitoring mechanism

Credit Risk Management

- Risk Rating Models revised and benchmarked against external rating
- Basel II implementation
- Internal Capital Adequacy Assessment Process (ICAAP)
- Stress testing
- Portfolio Management & Credit Quality Monitoring reinforced

Market Risk Management & ALM

- Proactive Monitoring of Risk & exposures
- Daily valuation
- VaR & PV01 Based Limit
- Online monitoring of Risk parameter
- Liquidity Gaps monitoring – Daily
- Parallel monitoring of intra-day liquidity position
- Duration-based gap approach
- Stress testing for Liquidity, interest and foreign exchange risk
- ALM System
- Fund Transfer Pricing

Operational Risk Management

- Risk and Control Self Assessment
- Key Risk Indicators (KRIs)
- Loss Data Collection
- Risk Profiling of branches
- Operational Risk Assessment Process for New Products
- Business Continuity Plan

Financial Restructuring & Reconstruction

- Separate group monitors non performing loans
- Account-wise monitoring & recovery mechanism

Credit Quality Assurance & Loan Review

- Quality check on entire credit process
- Tracking of credit rating
- Tracking of portfolio quality

ALM – Asset Liability Management; VaR – Value-at-Risk

Continuous Process Improvement

Centralization / Standardization Initiatives

- Continuous improvement framework through staff training
- Dedicated Corporate Client servicing unit created
- Optimizing space & power at our data centres with increased virtualization
- Image based work flow solution for consumer, trade finance and branch expense transaction processing
- Centralised procurement; locally delivered at branches
- Two Central Processing Units at Mumbai and Chennai
- Electronic Customer Request / Complaint handling
- Sales Force Automation for Relationship Manager and Front Office Staff
- Upgrade National IT Com backbone and Info Security Architecture

Electronic Banking – New platforms to engage Clients

- Indus Net
  - Internet based banking services portal for retail clients
  - Diverse Services; growing usage of electronic channels
- Indus Online / Indus Direct
  - Wide suite of online transaction processing capability
  - 1,292 Corporate users
- Indus Electronic Collections – virtual receivable management
- Settlement Platform for Commodities, Tea & Coal
- Integrated online platform for Supply Chain Financing & Payments
- Hand Held Terminals using GPRS
  - Used for vehicle loan collections
  - Instant data transfer to and from central server for loan collection
- Comprehensive Mobile Platform
  - Cash on Mobile facility with card less withdrawal from our ATMs

Sustainable Environment – Green Banking

- Ethos of a “responsible corporate citizen” across entire bank; changes in Attitudes, Behavior, Spaces and Policy
- Projects to minimize carbon footprint rolled out:
  - 100th Solar ATM implemented
  - Thin client computing, server virtualization
  - Retrofitting cars to Compressed Natural Gas
  - Eco friendly paper, power and water conservation

e-Engagement with Employees

- Web portal / service desk for all IT procurement requests, regular branch requirements, service and maintenance requests
- Human Resources Information System; a comprehensive portal to engage with employees; attendance, leave, goal setting and performance management. Biometric attendance system implemented
- E-Learning portal for employees and E-E peer reviews

New Initiatives

- Multi-lingual call centre with Direct Connect capability (mobile recognition)
- Data warehouse implementation
- Retail Remote Trading for FX
- Implementation of new Treasury platform underway
- Ganaseva, a Micro Finance Core Banking Solution implemented
- Implementation of Finacle Core Banking Solution to provide:
  - More robust platform with large capacity to serve our growth
  - Strong foundation to add on new modules e.g. Trade
  - 360 degree customer views for Retail and Corporate
  - Database management to handle multiple relationships & cross sell

Financial Performance

Balance Sheet

(Rs mn)

	FY10	FY11	FY12	H1FY13	CAGR* (%)
Capital & Liabilities					
Capital	4,107	4,660	4,677	4,697	5.5%
Reserves and Surplus	19,866	35,843	42,741	47,729	42.0%
Deposits	267,102	343,653	423,615	477,645	26.2%
Borrowings	49,343	55,254	86,820	67,452	13.3%
Other Liabilities and Provisions	13,278	16,948	18,108	23,091	24.8%
Total	**353,695**	**456,358**	**575,961**	**620,614**	**25.2%**
Assets					
Cash and Balances with RBI	20,992	24,560	29,036	28,594	13.2%
Balances with Banks	5,040	15,686	26,360	15,800	57.9%
Investments	104,018	135,508	145,719	156,094	17.6%
Advances	205,506	261,656	350,640	394,272	29.8%
Fixed Assets	6,448	5,965	6,568	6,952	3.1%
Other Assets	11,691	12,983	17,638	18,902	21.2%
Total	**353,695**	**456,358**	**575,961**	**620,614**	**25.2%**
Business (Advances + Deposit)	472,608	605,309	774,255	871,917	27.8%

**CAGR is for the period FY10 to H1FY13*

Profit and Loss Account

(Rs mn)

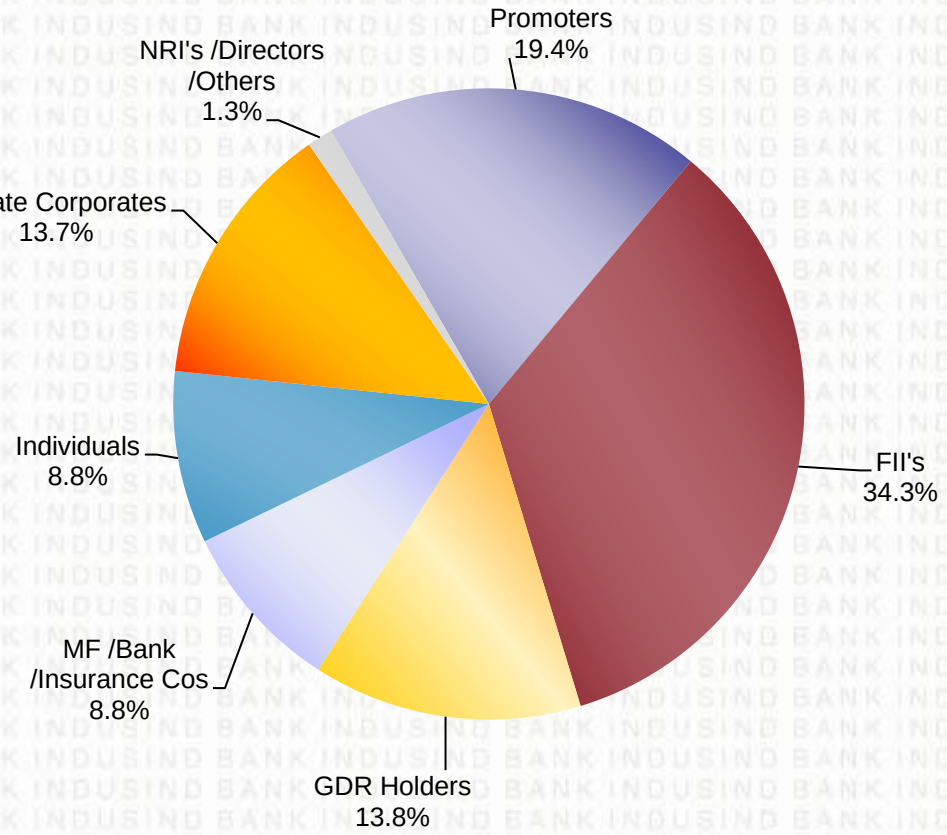
	FY10	FY11	FY12	CAGR* (%)	H1FY13
Interest Income	27,070	35,894	53,592	40.7%	33,600
Interest Expense	18,206	22,129	36,549	41.7%	23,661
Net Interest Income	8,864	13,765	17,042	38.7%	9,938
Other Income	5,535	7,137	10,118	35.2%	6,393
Total Income	**14,399**	**20,902**	**27,160**	**37.3%**	**16,331**
Operating Expenses	7,360	10,085	13,430	35.1%	8,092
Operating Profit	**7,039**	**10,817**	**13,730**	39.7%	**8,239**
Provisions & Contingencies	1,708	2,019	1,804	2.8%	1,026
Profit before Tax	**5,330**	**8,798**	**11,926**	49.6%	**7,213**
Provision for Tax	1,827	3,025	3,900	46.1%	2,348
Profit after Tax	**3,503**	**5,773**	**8,026**	**51.4%**	**4,866**

**CAGR is for the period FY10 to FY12*

Additional Information

Shareholding

As on 30th September 2012



Awards

Sunday Standard Finwiz 2012 - Best Bankers' Awards



Best Private Sector Banker
(Category- Medium)
Romesh Sobti ,
MD & CEO, IndusInd Bank Ltd.



Best Indian Banker
(Category- Medium)
Romesh Sobti ,
MD & CEO, IndusInd Bank Ltd.



Top 100 CISO (Chief Information Security Officer) Awards 2012

NASSCOM IT User Award 2012 for "Environmental Sustainability" (Frost & Sullivan)



Winner of India's Best Mid-Sized Bank Award 2011











Star Brand 2011 – ICMR Star Brands of India Survey

The CII Environmental Best Practice Award 2012 for the "Most Innovative Project

IndusInd Bank

Ratings

- **ICRA AA** for Lower Tier II subordinate debt program by ICRA
- **ICRA AA-** for Upper Tier II bond program by ICRA
- **CRISIL A1+** for certificate of deposit program by CRISIL
- **CARE AA** for Lower Tier II subordinate debt program by CARE
- **Ind AA-** for Long Term Debt Instruments by India Ratings and Research
- **Ind A1+** for Short Term Debt Instruments by India Ratings and Research

THANK YOU