

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

*22<sup>nd</sup> November 2022*

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# IndusInd Bank – Investor Day

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*Presentation-9a*

*Global Markets Group (GMG)*




# Overview of Products Offered by Global Markets Group

## CLIENT BUSINESS

- Provider of Hedging solutions across asset classes to the entire spectrum of clients.
-  Amongst the first banks in India to close structured derivative transactions with Clients.
- FX Spot Volume: USD 30 Bio / FX Forwards Volume: USD 25 Bio.

## FOREIGN EXCHANGE

-  Market Makers in FX Spot and Forwards.
- FX Spot Volume: USD 125 Bio / FX Swap Volume: USD 250 Bio / Non Deliverable Forwards USD 25bio.

## CREDIT TRADING

- Active player in credit trading with annual volumes in excess of INR 20K crs
- Originated/arranged primary deals of over INR 10K crs

## EQUITY TRADING

- Active in Primary Markets with active participation in IPOs, along with secondary trading volumes of INR 1000 Crores

## DERIVATIVE TRADING



- Market Makers in MIFOR / Currency Swaps / OIS / FX Options. Volumes dealt in excess of INR 1.5 Lac Crs.
- Among the top 5 market makers in MIFOR and OIS. NDDC Volumes in excess of USD 35 Bio.

## RATES TRADING

- Active in trading of Government Bonds / Treasury Bills / State Loans with annual volumes in excess of INR 80K crs

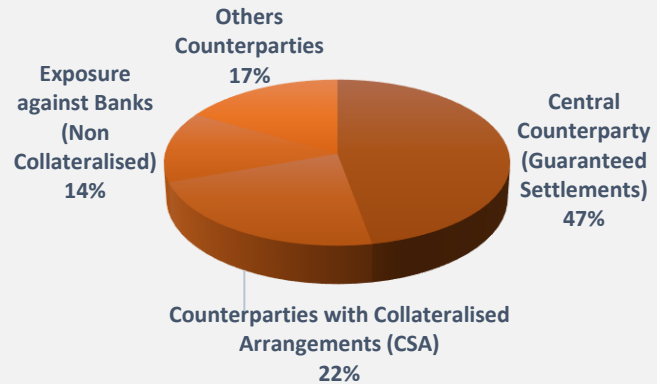
## BULLION



- One of the select private sector banks authorized by RBI to deal in Bullion. Dealt Volumes of over 12.25 MT with a value of USD 1 bio.

# Robust Risk Framework & Diversified Client Fee Mix

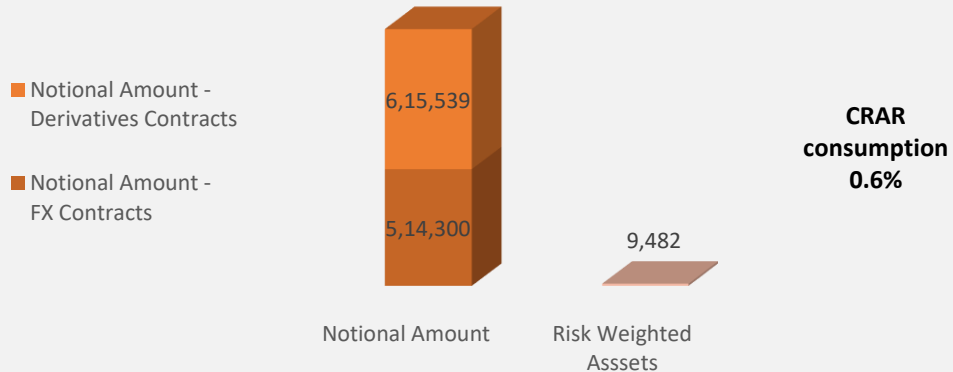
FX & Derivatives Exposure by Risk Type



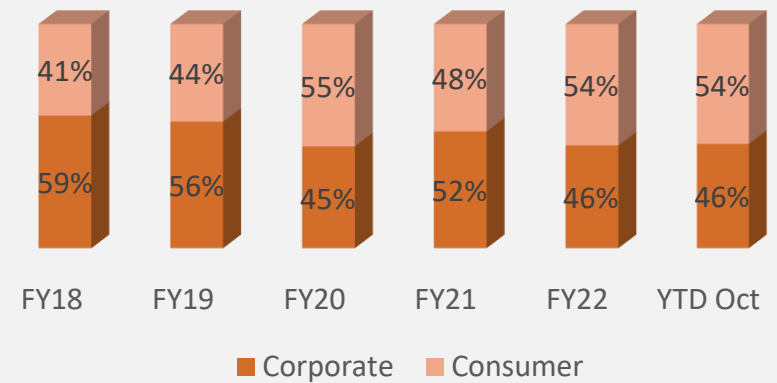
## RISK EXPOSURE:

- Majority of exposure is towards Central Counterparties (CCPs) like CCIL / LCH & NSE
- Exposure to CCPs is expected to grow as we move to INR NDF Clearing (Expected in Q4 FY23)
- Banks (Non collateralized) exposure is expected to shrink once VM Guidelines become effective (1 May 2023)
- Other Counterparties exposure is a mix of secured and unsecured exposure

Efficient Capital Deployment with Low RWA Consumption (Rs. in crs)



Diversified Client FX Fee mix across Corporate & Consumer Segments



# Way Forward

## IndusInd Bank

Market Leader  
for Foreign Exchange  
in India



Awarded by

Asiamoney FX  
Survey 2021

## IndusInd Bank

Top Performing  
Member in  
Currency Futures  
for 2021

Recognized by

NSE



## Client Business

- Deepen Existing Wallet
- Broaden Product Suite
- New Client acquisition
- GIFT City

## Trading

- Only Indian bank Market making in INR NDDC to brokers in Singapore & London
- Electronic Distribution of prices to Interbank
- LCH Clearing for INR NDDCs
- Universal Access (Over 30 VM CSAs)
- Preparing for Initial Margin

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# IndusInd Bank – Investor Day

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*Presentation-9b*

*Transaction Banking Group (TBG)*





# Overview of Transaction Banking Group

## Offering Widespread Products and Services across Customers Segments



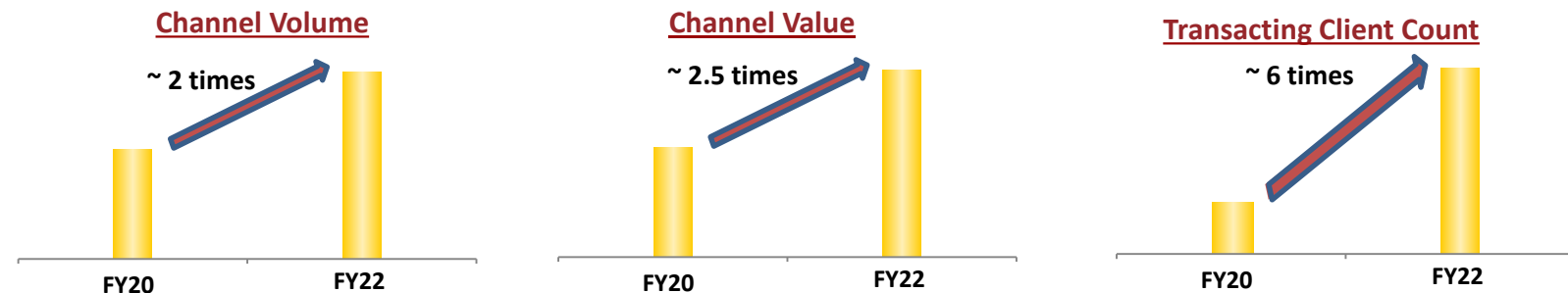
**4 Delivered via Best in Class Digital Offerings: Full Stack of Portal, Mobile & API**

# Serving Clients via Best in Class Digital Stack



- Single Platform & Single Sign On across Payments & Trade on Portal and App
- Escrow transaction management through Portal & APIs
- Online submission of stock statement
- IDPMS/EDPMS Dashboard & regularisation
- Integrated DIY collections platform with bouquet of payment options
- Comprehensive API stack for AP & AR, including custom APIs for GeM & e-Tendering
- Portal & API enablement for Remittances; first to integrate with Ripple

## Robust Digital Channel Growth

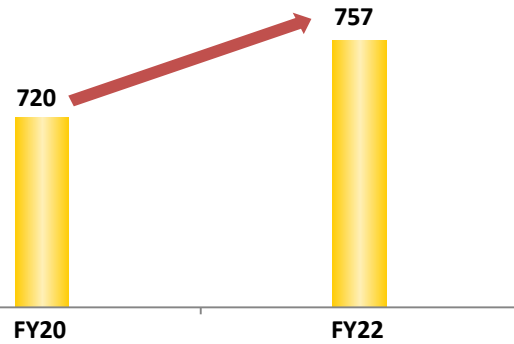




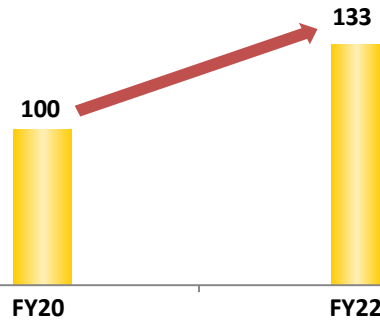
# Driving Consistent Fee & Deposit Growth

## Growing & Sustained Contribution to Corporate Fee

Trade & Remittances Fee (Rs.cr)

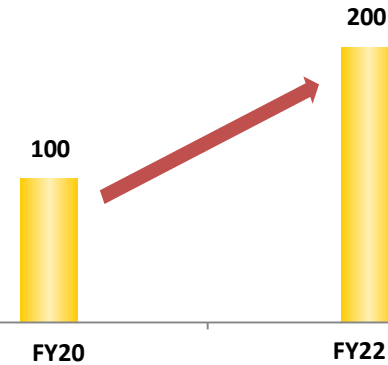


TBG Contribution to Corporate Fee



Indexed to FY20

Corporate CA ANR



Indexed to FY20

## CMS Throughput Driving Corporate CA growth



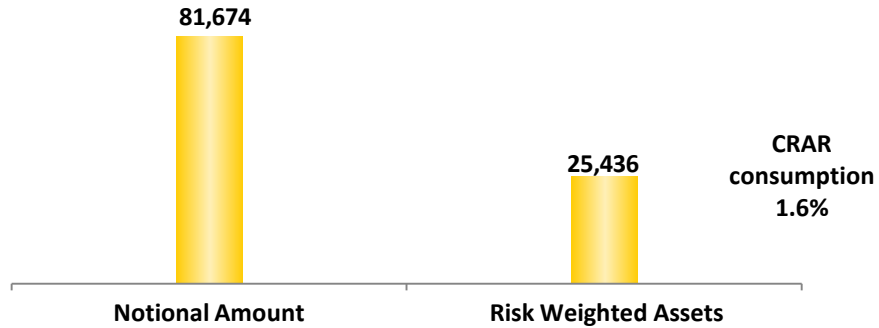
Powering Govt Clients through Digital CMS solutions



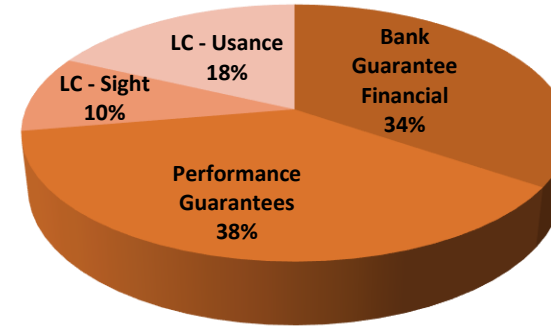
Leader in structured Trade & Cash Management solutions for Renewables Sector

# Diversified Product Mix with Efficient Capital Deployment

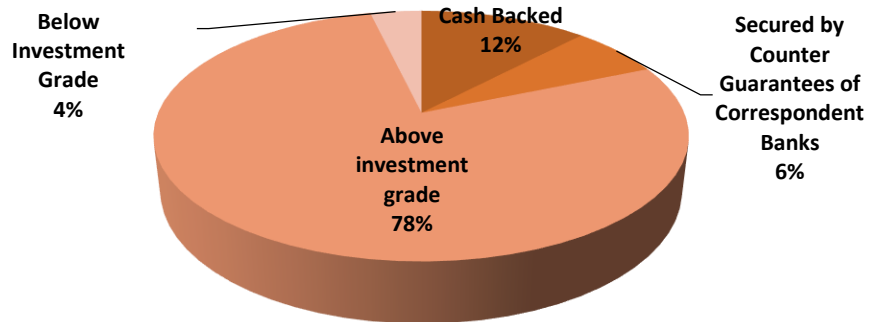
### Low RWA Consumption (Rs.crs)



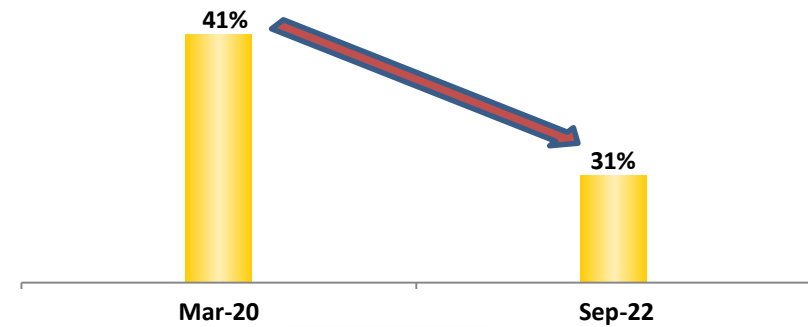
### Product Mix



### Rating Profile



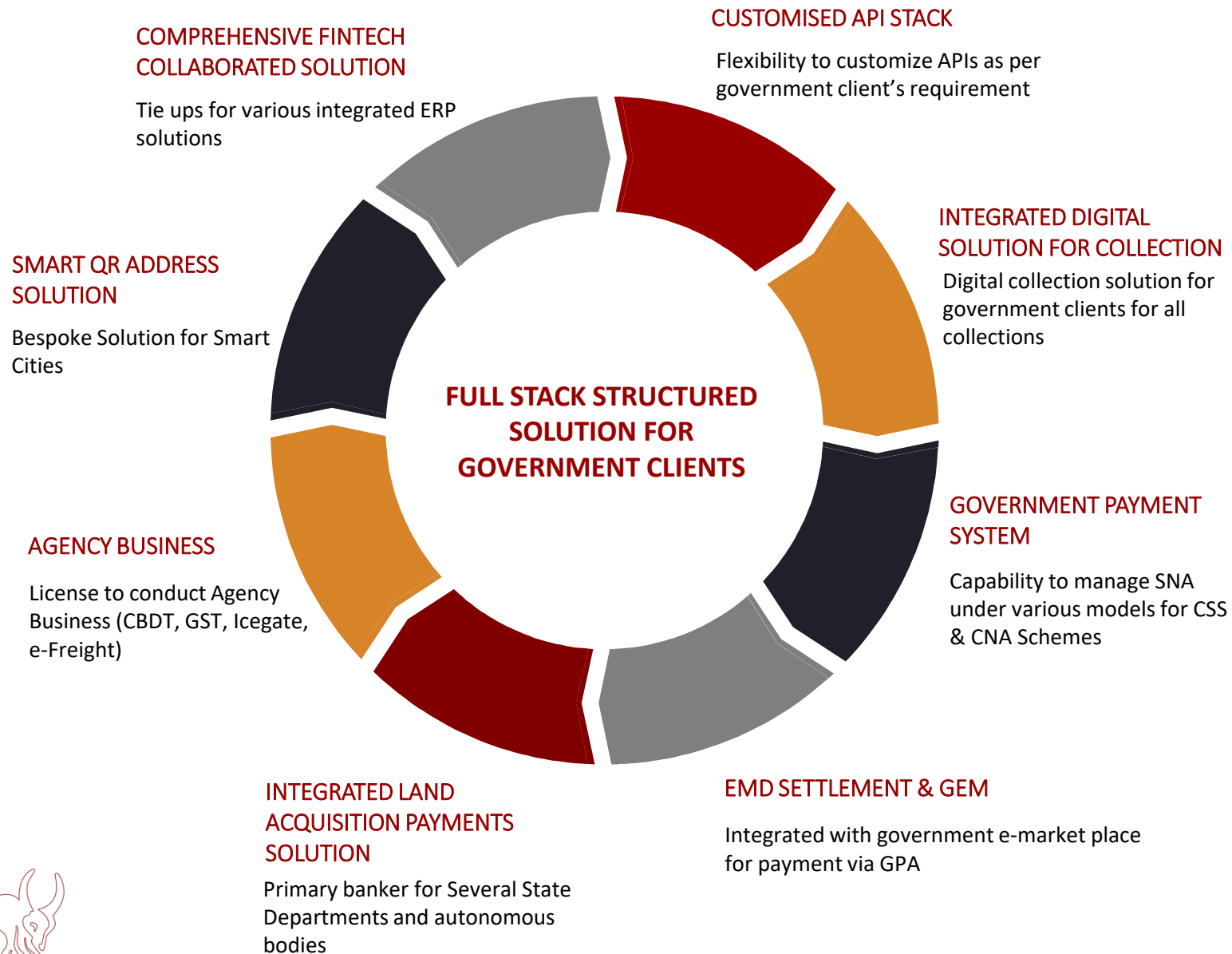
### Trade NFB to FB Ratio (%)





## **Some Case Studies**

# Case Study 1: 360° Overview - Structured CMS Solutions for Government



## Key highlights

- Handling a thruput of almost 1.64 lakh crores p.a. In Transaction banking for Govt accounts
- 18200 accounts actively doing transaction through us.

### Agency Banking

- Issued Licence for Agency Banking business
- Integrated with PCS (Port Integration)

### e-Tendering

- Top 3 banks in handling EMD settlement solution in India having 4 States and various Central PSUs
- Ecosystem Banking capabilities
- 40X growth in CASA in last 5 years

### Land Acquisition

Leading Bank in handling Land acquisition settlement solutions. Complete End to end solution from ERP for Govt to beneficiaries

### Govt DBT Accounts

Handling number of accounts under PFMS & DBT Schemes. Top 10 banks in terms of volumes handled

### Smart QR Address

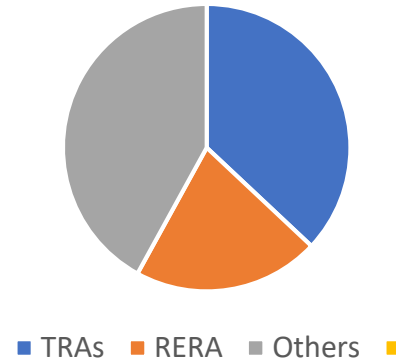
First of its kind solution for Smart address linked QR code started in one City for all Banking needs

## Case Study 2: Structured Escrow Initiative

### Robust Processes

- Fixed TAT for Escrow execution
- Specialists for transaction structuring
- RERA & PPI expertise
- Dedicated & centralized control for transaction management

### Comprehensive Product Stack

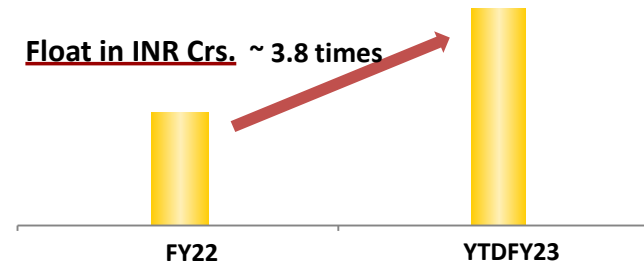


### Digital Transaction Fulfilment

- APIs for individual & bulk payments
- Host to Host / SFTP integration
- Integrated Channels for payment



- **Pioneered the launch of Digital payment initiation for Escrows**



- Retailisation of CA
- Annuity & stable CA
- Acquisition and X-sell opportunity



**THANK YOU**





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