



INDUSINDBK Profile

Sector: Finance

Industry: Major Banks

Employees (FY): 45.64 K

IndusInd Bank Ltd. engages in the provision of banking services. It operates through the following segments: Treasury, Corporate and Wholesale Banking, Retail Banking, Other Banking Operations and Unallocated. The Treasury segment refers to all investment portfolios, profit, loss on sale of investments; profit and loss on foreign exchange transactions, equities, income from derivatives and money market operations. The Corporate and Wholesale Banking segment includes lending to and deposits from corporate customers. The Retail Banking segment includes lending to and deposits from retail customers. The Other Banking Operations segment comprises all other operations not covered under other segment. The Unallocated segment includes capital and reserves, employee stock options outstanding and other unallocable assets, liabilities, income and expenses. The company was founded by Srichand P. Hinduja in January 31, 1994 and is headquartered in Mumbai, India.

Market Cap ₹ 1,10,662.88 Cr	PE Ratio 12.27
PB Ratio 1.69	Net interest margin TTM 4.48%
Dividend yield 1.16%	Gross NPA % 2.02%
Net NPA % 0.60%	Sales CAGR 3Y 16.49%
Sales CAGR 5Y 13.65%	ROE TTM 14.71%
ROA TTM 1.81%	Average ROE 3Y 13.28%
Average ROA 3Y 1.60%	EPS CAGR 3Y 36.60%
Consensus Target Price	Strong BUY Rating %

Stock price performance

Performance is calculated assuming reinvestment of dividends (if any)

Value of ₹ 10,000 if invested on Aug 31, 2021

■ **INDUSINDBK**
 ₹ 14,716.05 (13.76%)

■ **Nifty 50 TRI** ✓
 ₹ 15,223.65 (15.05%)

1M 6M YTD 1Y **3Y** 5Y 10Y Max



Note: Performance is calculated assuming reinvestment of dividends (if any). Prices are adjusted for splits, bonus and rights issue. Absolute returns are shown for period less than 1 year and annualized returns are shown for periods more than 1 year.

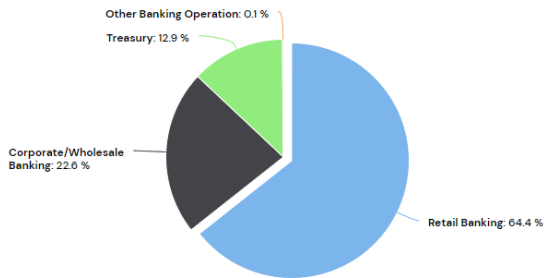
Business model

[Detail segment anal](#)

A snapshot of business segments of the company – where is the revenue coming from, where are the assets deployed etc.

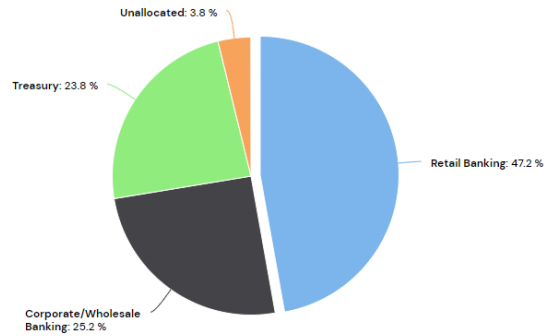
Sales

Retail Banking was the largest contributor, accounting for 64.4% of total revenues



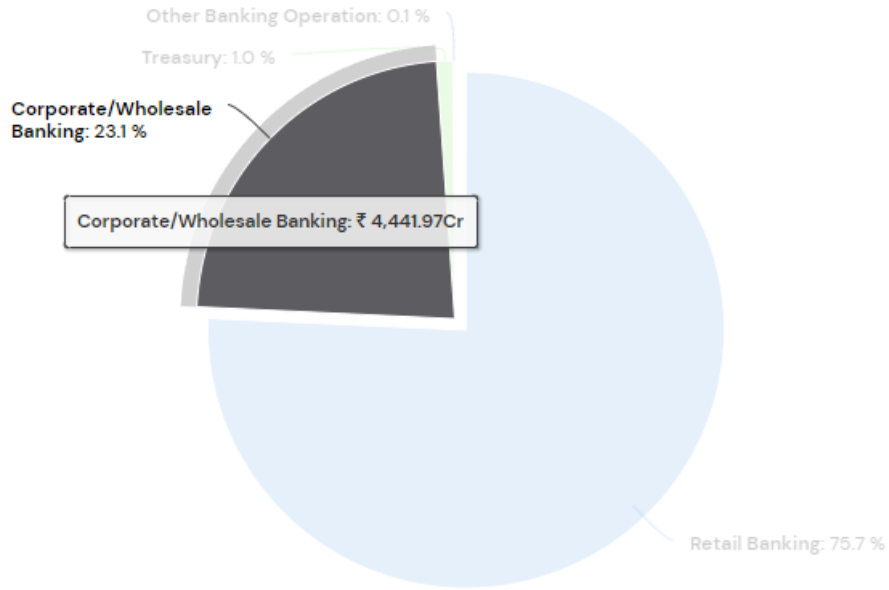
Assets

47.2% of total assets was deployed in Retail Banking business



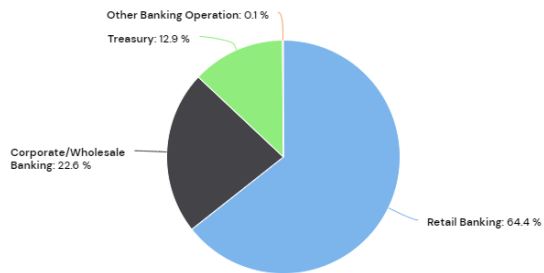
Operating income

Retail Banking was the largest contributor, accounting for 91.7% of total operating income



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