IndusInd Bank

July 28, 2025

National Stock Exchange of India Limited (Symbol: INDUSINDBK)
BSE Limited (Scrip Code: 532187)
Luxembourg Stock Exchange

Madam / Dear Sir,

Sub.: **Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter ended June 30, 2025**

Ref.: **Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter ended June 30, 2025.

This intimation is also being uploaded on the Bank's website at www.indusind.com.

We request you to take the information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

ANAND KUMAR DAS
Digitally signed by ANAND KUMAR DAS
Date: 2025.07.28 17:03:37 +05'30'

Anand Kumar Das
Company Secretary

Encl: a/a

Investor Presentation

Q1-FY26 | JUNE 2025

JULY 28, 2025

IndusInd Bank

IndusInd Bank at a Glance

5th Largest Private Bank with Disproportionately Large Distribution Network	**₹ 3,33,694 crs Loans** **₹ 3,97,144 crs Deposits** Diversified Across Products and Geographies`	**42 mn Customers** Across Segments	**7,211 Group Network** Pan India
Universal Banking Approach with Diversified Loan & Deposit Mix	**60:40 Loan Mix** Retail vs Wholesale	**31% CASA** Stable Low-cost Deposits	**Innovative Digital Approach** Overall Digital Transaction Mix at 93%
Strong Domain Expertise Long Vintage across Cycles	**Vehicle Finance** 29% of the Loan Book	**Micro Finance** 8% of the Loan Book	**Gems & Jewellery** 3% of the Loan Book
Robust Balance Sheet with Strong Capital Adequacy	**16.63% CRAR** Tier 1: 15.48% | Tier 2: 1.16% (Excluding Q1 FY 26 PAT)	**141% Average LCR** Well above regulatory requirement	**70% PCR** GNPA 3.64% | NNPA 1.12%
Key Profitability Metrics	**3.46% Net Interest Margin**	**62.23% Cost to Income**	**3.08% Operating Profit Margin to Loans**

Key Financial Highlights for Q1 FY26

	Loans	**Deposits**	**CASA**	**Term Deposits**	**Total Assets**
Balance Sheet	**₹ 3,33,694 crs** (4)% YoY (3)% QoQ	**₹ 3,97,144 crs** - YoY (3)% QoQ	**₹ 1,25,006 crs** (14)% YoY (7)% QoQ	**₹ 2,72,138 crs** 8% YoY (1)% QoQ	**₹ 5,39,552 crs** 2% YoY (3)% QoQ
	Net Interest Income	**Total Other Income**	**Revenue**	**Operating Profit**	**Net Profit**
Profit & Loss	**₹ 4,640 crs** (14)% YoY 52% QoQ	**₹ 2,157 crs** (12)% YoY 204% QoQ	**₹ 6,797 crs** (13)%YoY 81% QoQ	**₹ 2,568 crs** (35)% YoY NA QoQ	**₹ 604 crs** (72)% YoY NA QoQ
	Net Interest Margin	**Return on Assets**	**Return on Equity**	**Cost to Income**	**Net NPA**
Key Ratios	**3.46%** (79) bps YoY 121 bps QoQ	**0.45%** (125) bps YoY 219 bps QoQ	**3.71%** (981) bps YoY 1783 bps QoQ	**62.23%** (1257) bps YoY 5084 bps QoQ	**1.12%** 52 bps YoY 17 bps QoQ

IndusInd Bank

Consolidated Balance Sheet

₹ crs	Q1FY26	Q1FY25	Y-o-Y (%)	Q4FY25	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,736	64,799	-	64,057	1%
Deposits	3,97,144	3,98,513	-	4,10,862	(3)%
Borrowings	52,203	44,169	18%	53,704	(3)%
Other Liabilities and Provisions	24,690	21,905	13%	24,705	-
Total	**5,39,552**	**5,30,165**	**2%**	**5,54,107**	**(3)%**
Assets					
Cash and Balances with RBI	46,523	36,579	27%	51,006	(9)%
Balances with Banks	16,449	16,498	-	8,369	97%
Investments	1,09,147	1,01,024	8%	1,14,457	(5)%
Advances	3,33,694	3,47,898	(4)%	3,45,019	(3)%
Fixed Assets	2,506	2,377	5%	2,496	-
Other Assets	31,233	25,789	21%	32,760	(5)%
Total	**5,39,552**	**5,30,165**	**2%**	**5,54,107**	**(3)%**

IndusInd Bank

Consolidated Profit and Loss Account – Q1 FY26

₹ Crore	Q1FY26	Q1FY25	Y-o-Y (%)	Q4FY25	Q-o-Q (%)
Net Interest Income	4,640	5,408	(14)%	3,048	52%
Other Income	2,157	2,441	(12)%	709	204%
Total Income	**6,797**	**7,849**	**(13)%**	**3,757**	**81%**
Operating Expenses	4,229	3,897	9%	4,248	-
Operating Profit	**2,568**	**3,952**	**(35)%**	**(491)**	**NA**
Provisions & Contingencies	1,760	1,050	68%	2,522	(30)%
Profit /(Loss)before Tax	**808**	**2,902**	**(72)%**	**(3,013)**	**NA**
Provision for Tax	204	731	(72)%	(684)	NA
Profit/(Loss) after Tax	**604**	**2,171**	**(72)%**	**(2,329)**	**NA**

Key Strengths of the Bank

Diversified
Loan Book with Domain Expertise in Livelihood Loans

Robust
Liability Franchise

Strong
Product Groups

Profitability Metrics

Stable
Asset Quality with Conservative Provisioning

Healthy
Capital Adequacy

Diversified
Distribution Network

Executing Digital
2.0 Strategy

ESG
– Core to the Business Philosophy

Experienced
Board and Management Team

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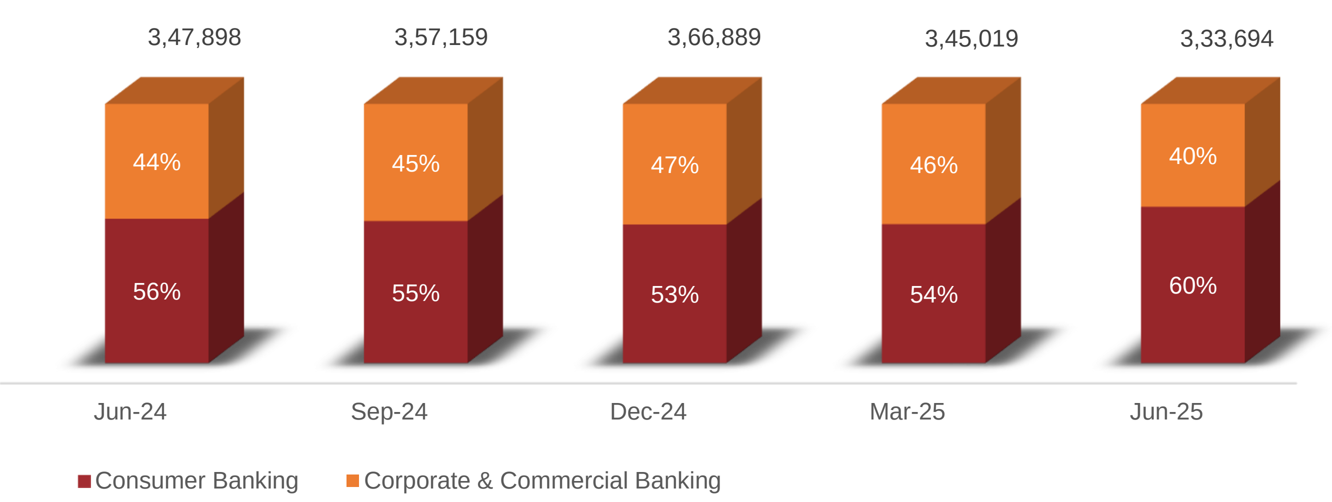
Well Diversified Loan Book across Consumer and Corporate Products

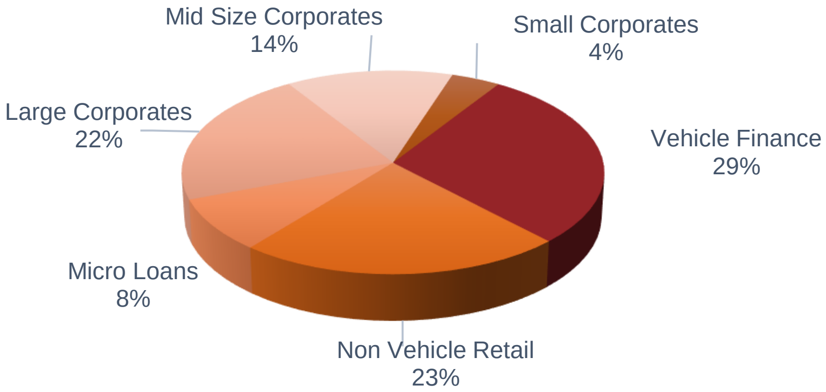


(₹ crs)

Consumer Banking	June-25	%
Vehicle Finance	**96,357**	**29%**
Commercial Vehicle	35,986	11%
PV	30,126	9%
Small CV	4,366	1%
Two-Wheeler	5,252	2%
Tractor	7,608	2%
Equipment Financing	13,019	4%
Non-Vehicle Finance	**76,508**	**23%**
Business Banking	17,973	5%
Loan Against Property	12,481	4%
Credit Card	11,059	3%
Personal Loans	10,681	3%
Merchant advances	7,304	2%
Home Loans	4,996	2%
BL, AHL, Others	12,014	4%
Micro Loans*	**28,408**	**8%**
Total Advances	**2,01,273**	**60%**

(₹ crs)

Corporate Banking	June-25	%
Large Corporates	72,699	22%
Mid Corporates	45,932	14%
Small Corporates	13,790	4%
Total Advances	**1,32,421**	**40%**



* Includes Microfinance loans as per RBI definition and other JLG loans

IndusInd Bank

Vehicle Finance: Granular Portfolio Across Vehicle Categories

Overview of Vehicle Finance Division

35+ Years of Vintage
Across Credit Cycles

Market Leader in Most Products
Amongst Top 3

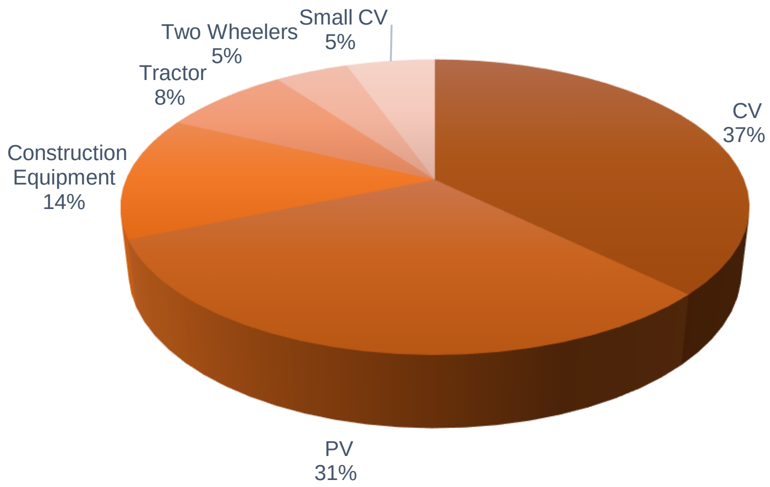
Focus on Business Owner Segment

Nimbleness of an NBFC
With Dedicated Network

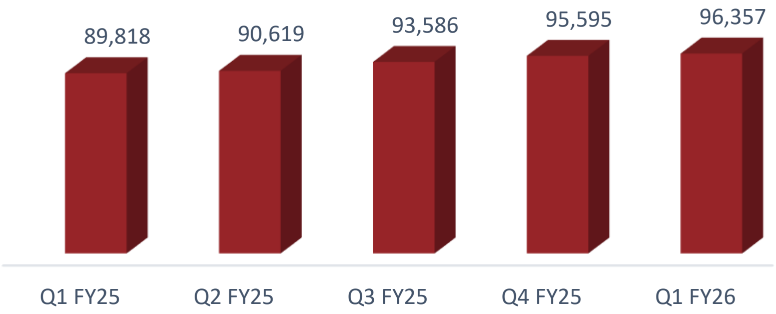
Nationwide Presence
Diversified Across States

Strong Collateral Coverage
Throughout the Loan Cycle

Diversified Vehicle Loan Book across Vehicle Categories (%)



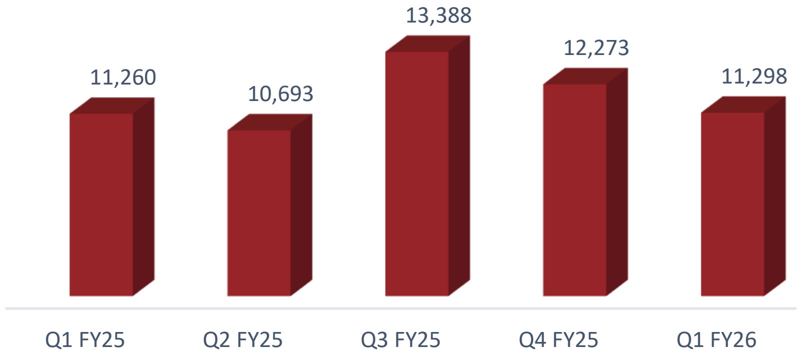
Vehicle Finance Loan Book (₹ crs)



7% YoY

1% QoQ

Disbursements (₹ crs)



- YoY

(8)% QoQ

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Micro Loans: Bridging the Financial Inclusion Gap

2nd Largest
Micro Finance Lender

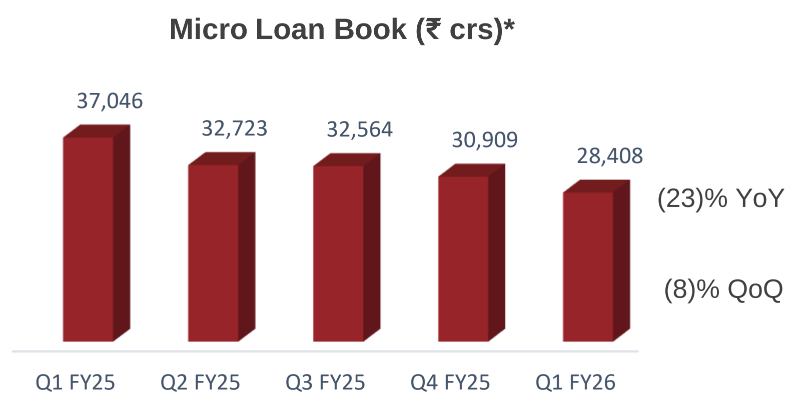
12 mn
BFIL Customers

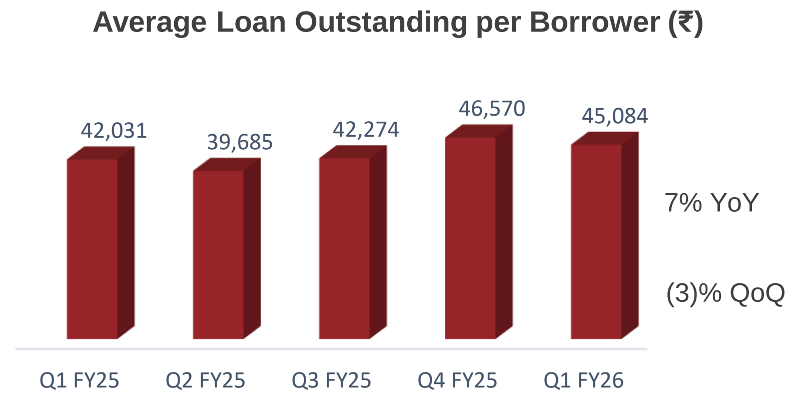
1.64K Villages
covered across 22 States

Tech/Data driven Risk Management
District/Branch level Monitoring

86K+ Active Bharat Money Stores
Banking at doorstep in remote areas

649K Merchants (loan clients)
Addressing the MSME banking needs



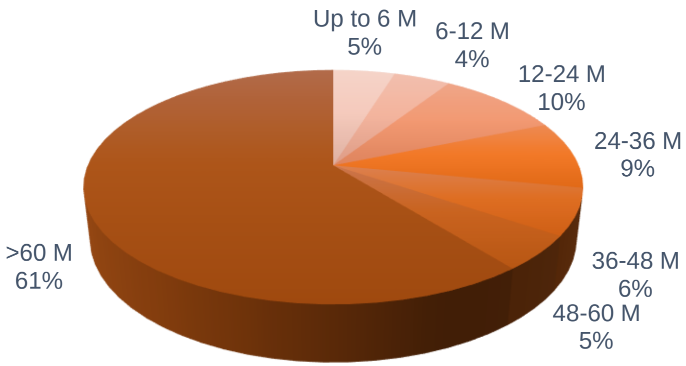


* Includes Microfinance loans as per RBI definition and other JLG loans

Micro Loans: Additional Disclosures (1/2)

Disbursements Across Centers by Vintage

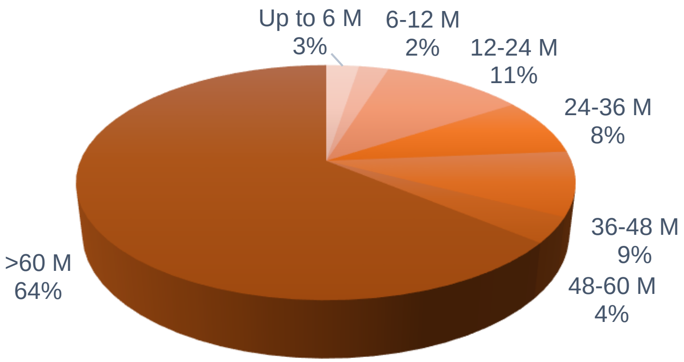
Cumulative 15M ending Jun-25



61% of Disbursements Towards Centers with >5 Years Vintage

81% of Disbursements Towards Centers with >2 Years Vintage

Q1 FY26

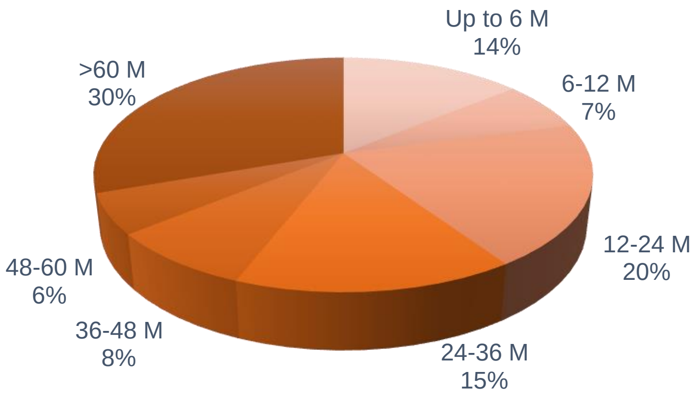


64% of Disbursements Towards Centers with >5 Years Vintage

84% of Disbursements Towards Centers with >2 Years Vintage

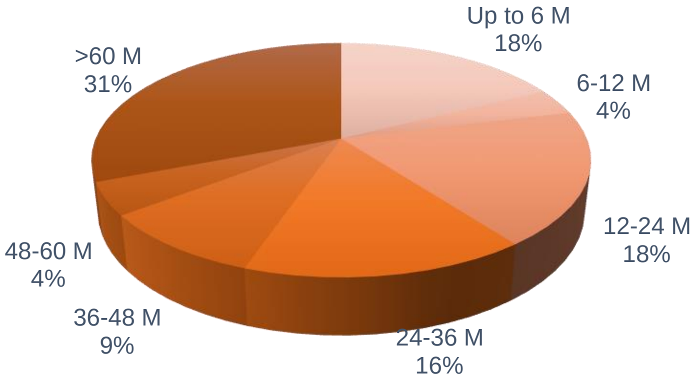
Disbursements Across Customers by Vintage

Cumulative 15M ending Jun-25



79% of Disbursements Towards Customers with >1 Year Vintage

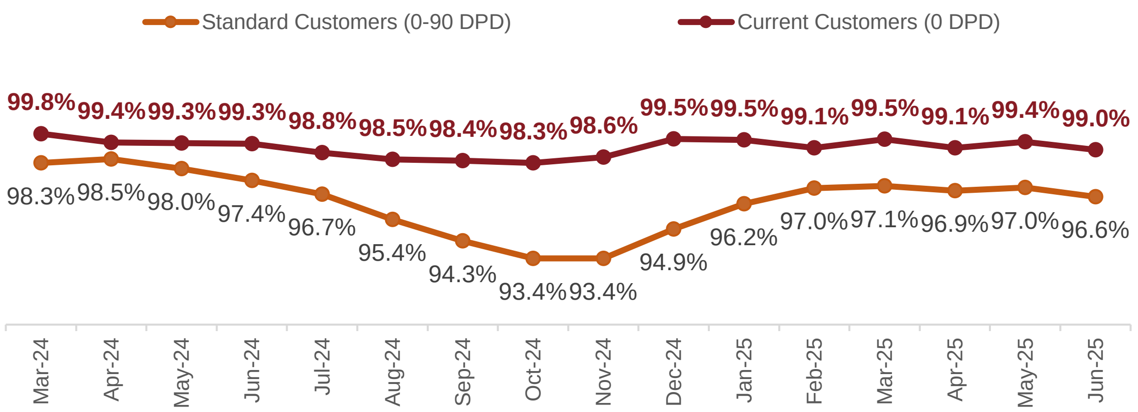
Q1 FY26



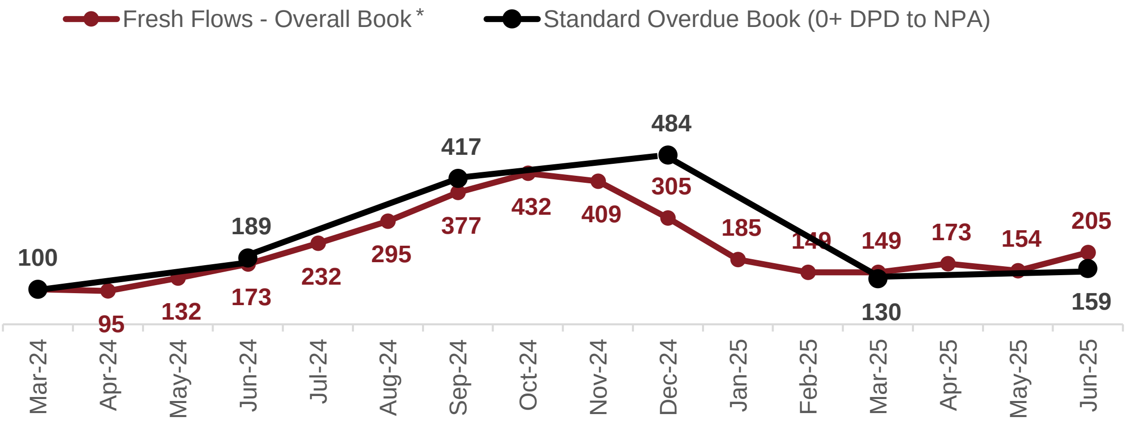
79% of Disbursements Towards Customers with >1 Year Vintage

Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

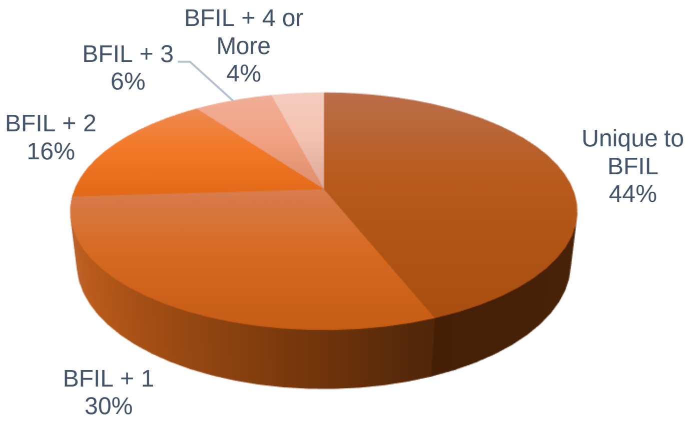


New Stress Formation and Early Stress Bucket (Indexed)

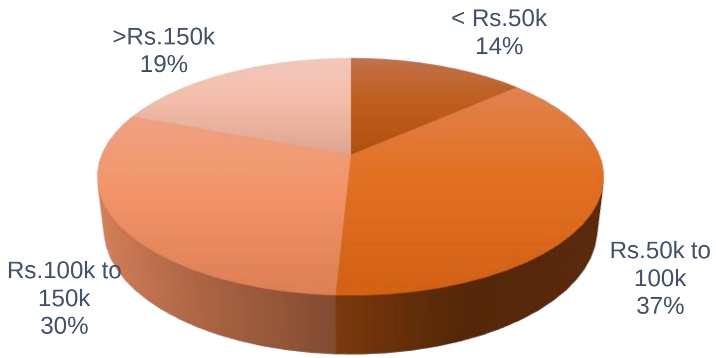


Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

Portfolio Mix by Number of Lenders (by Value): Jun-25



Portfolio Mix by Customer's MFI Industry Exposure (by Value): Jun-25



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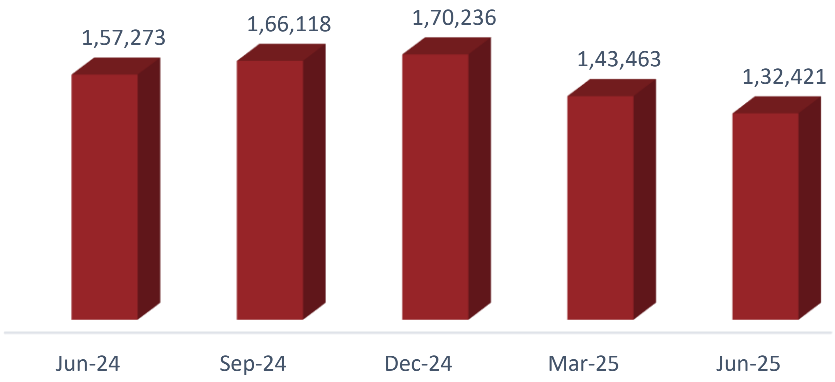
Corporate Portfolio – Focus on Granular, Higher Rated Customers

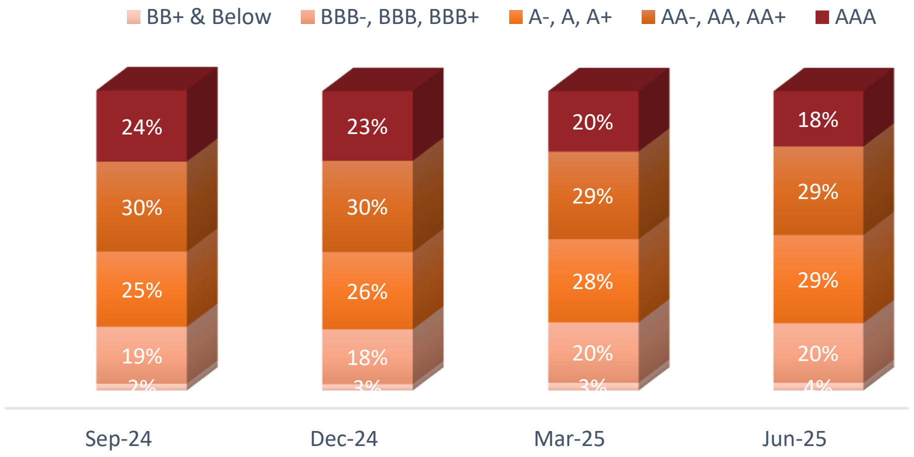
Corporate Loan Book (₹ crs)



(16)% YoY

(8)% QoQ

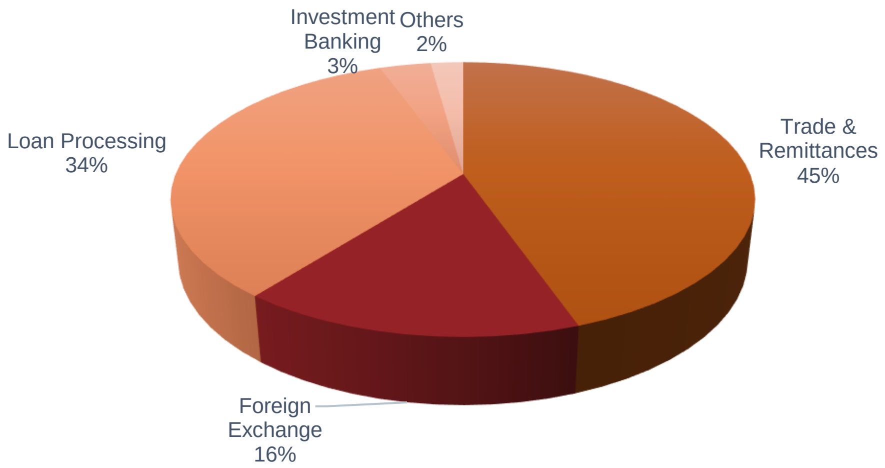
Improving Risk Profile *



Sector-wise Loan Mix (% of Total Loans)

Sector	Q1 FY26
NBFCs (other than HFCs)	5.98%
Real Estate - Commercial & Residential	3.76%
Gems and Jewellery	2.59%
Steel	1.56%
Power Generation – Renewable	1.54%
Power Generation – Non Renewable	1.46%
Food Beverages and Food processing	1.36%
Others	21.44%
Corporate Banking	**39.68%**
Consumer Banking	**60.32%**
Total	**100.00%**

Diversified Fee Mix Q1 FY26



* Includes fund and non-fund-based exposure to corporate clients

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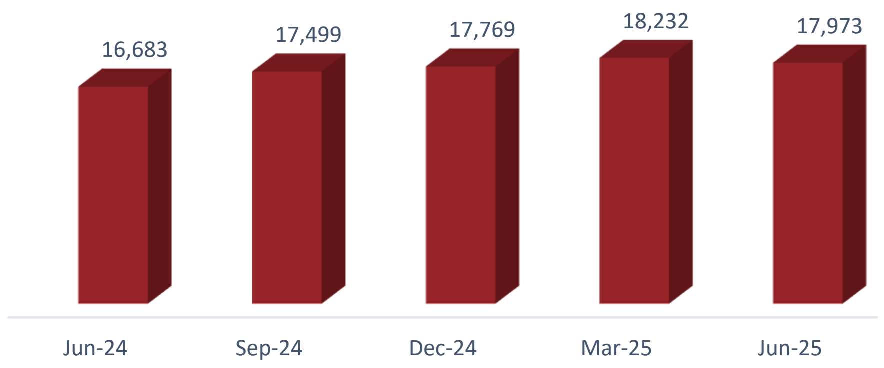
Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

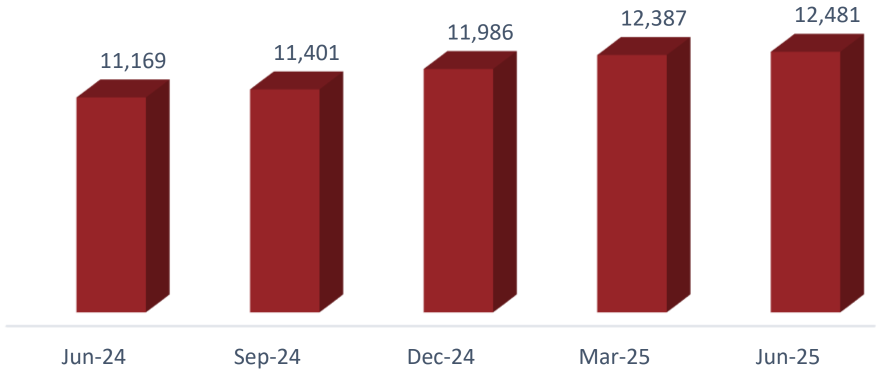
Business Banking (₹ crs)



8% YoY

(1)% QoQ

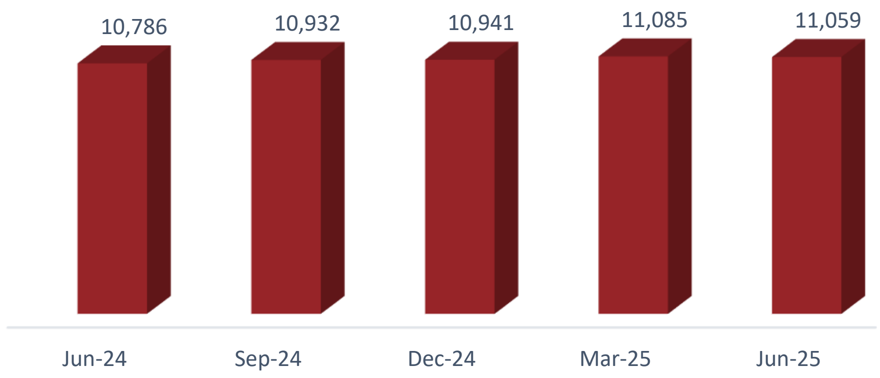
Loan Against Property (₹ crs)



12% YoY

1% QoQ

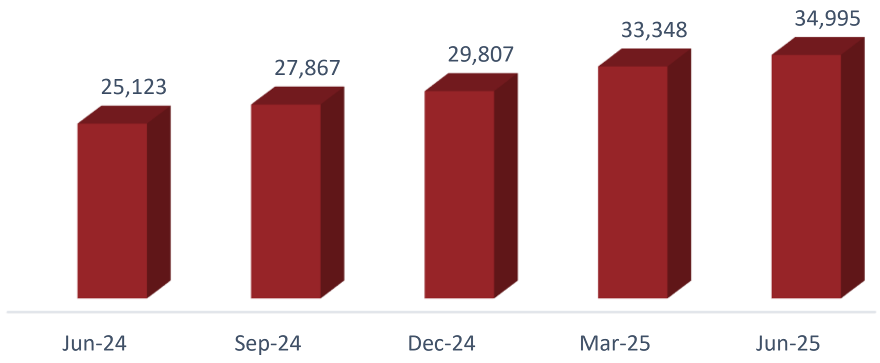
Credit Cards (₹ crs)



3% YoY

- QoQ

Other Retail Loans (₹ crs)



39% YoY

5% QoQ

Key Strengths of the Bank

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Strong
Product Groups

Profitability Metrics

Stable
Asset Quality with Conservative Provisioning

Healthy
Capital Adequacy

Diversified
Distribution Network

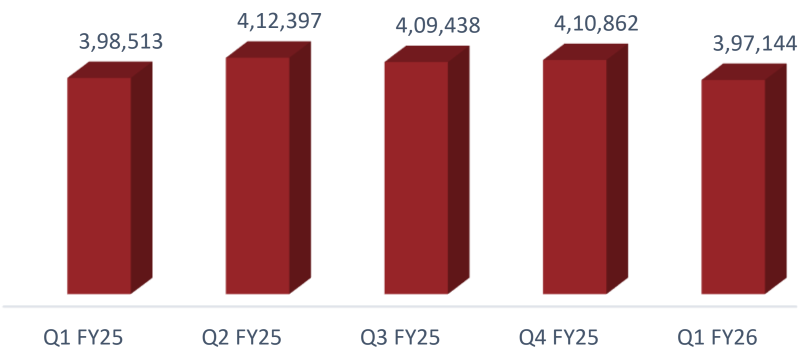
Executing Digital
2.0 Strategy

ESG
– Core to the Business Philosophy

Experienced
Board and Management Team

Deposit Strategy Driven by Granular Retail Deposits

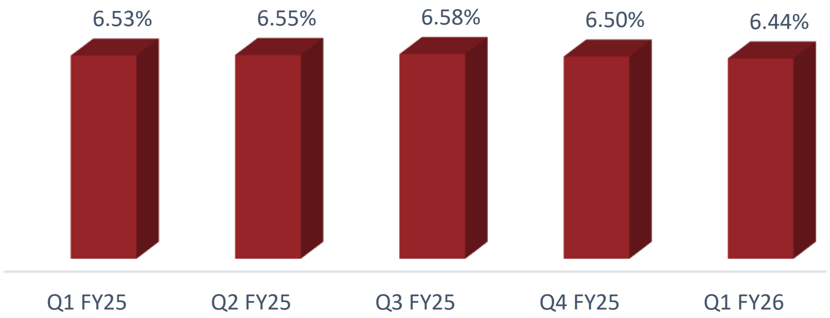
Deposits (₹ crs)



- YoY

(3)% QoQ

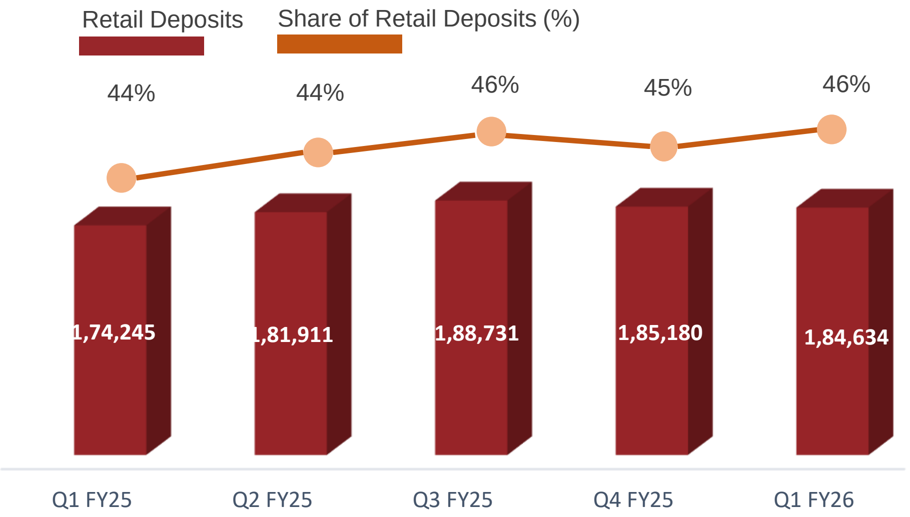
Cost of Deposits (%)



(9) bps YoY

(6) QoQ

Retail Deposits as per LCR (₹ crs)*



6% YoY

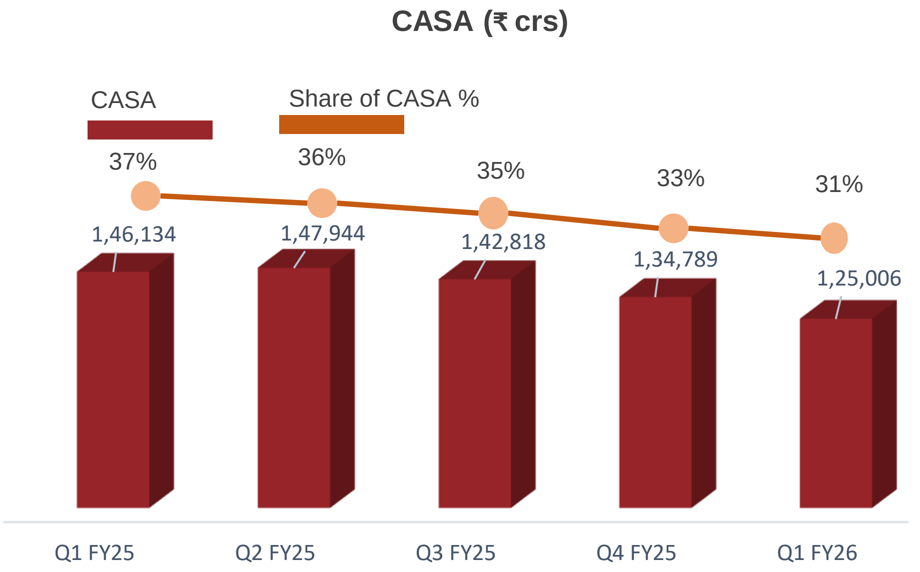
- QoQ

Key Focus Areas

- Expanding branch network
- Focus on target market segments
  - Growth driven by retail customer acquisitions
  - Scaling up sub scale businesses – Affluent and NRI
  - Leverage BFIL for rural customers
  - Building Merchant Acquiring Business
  - Digital Partnerships & Alliances
  - Exploring Community Banking Approach for select segments
- Innovative service propositions
- Executing Digital 2.0 with Individual and SME launches

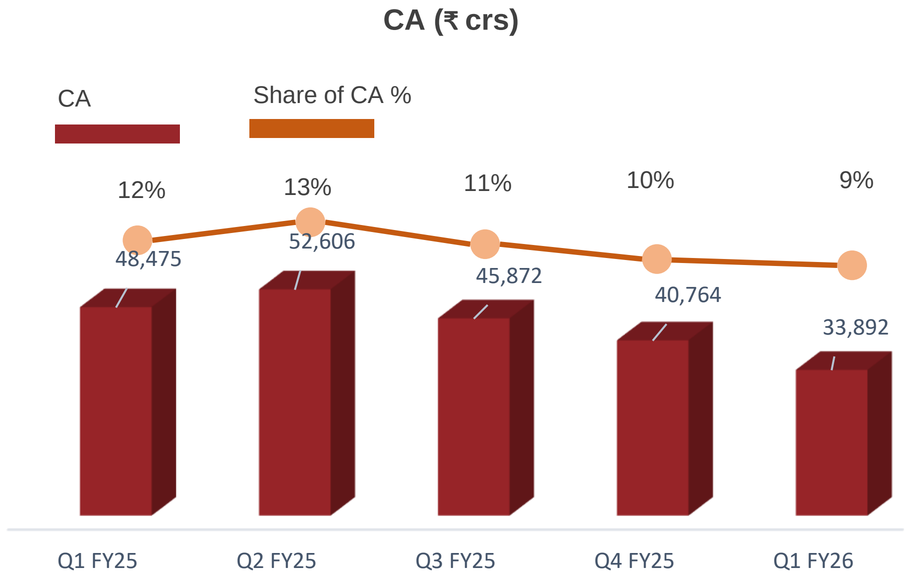
* Retail deposits and deposits from small business customers as defined by LCR as at period end.

Healthy Share of CASA; Strong Liquidity Profile



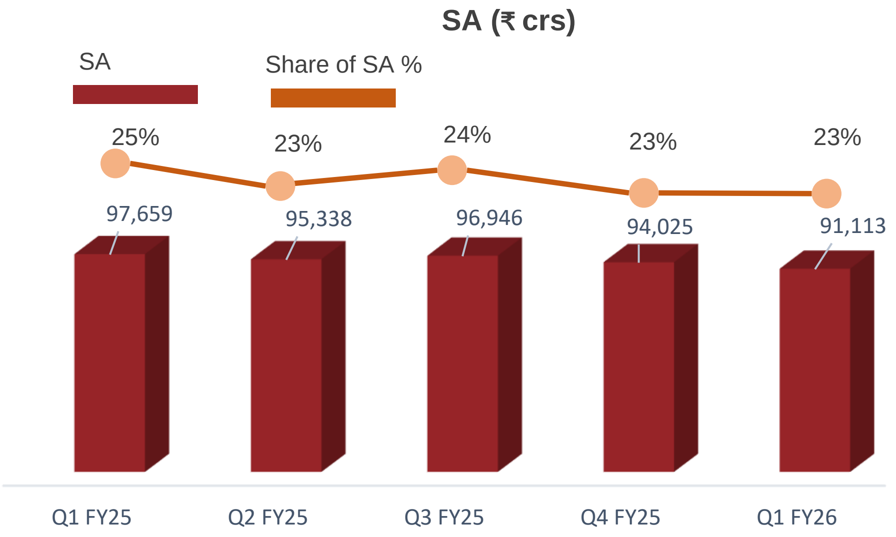
(7)% YoY

(14)% QoQ



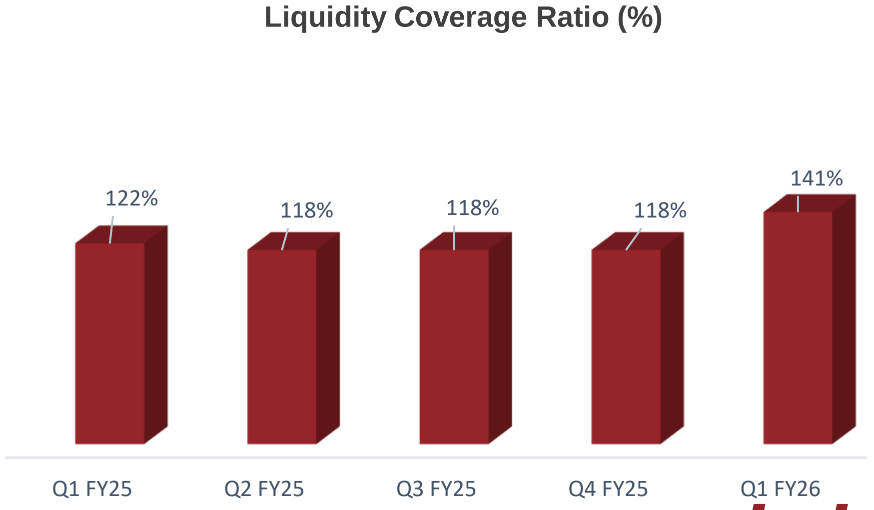
(30)% YoY

(17)% QoQ



(7)% YoY

(3)% QoQ



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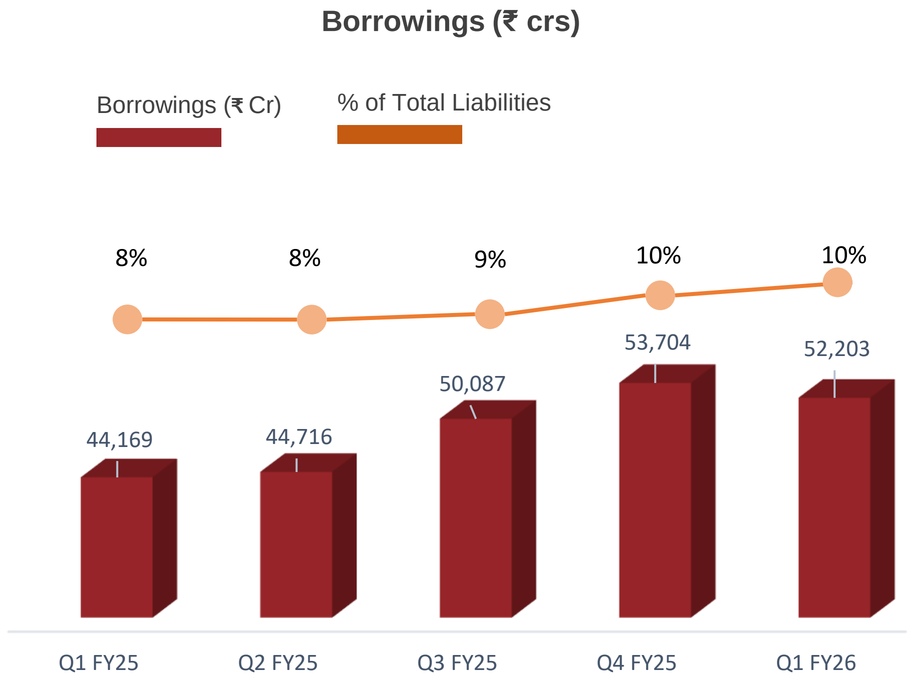
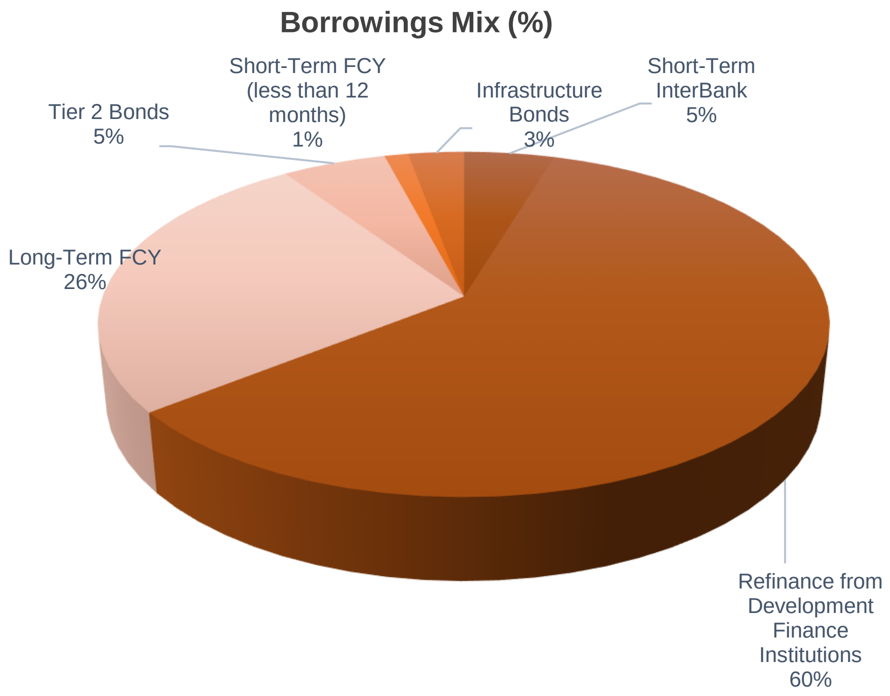
Borrowings Constituted by Long Term Sources





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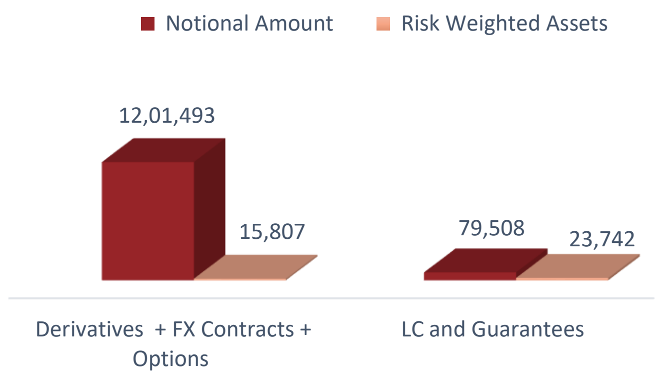
Experienced
Board and Management Team

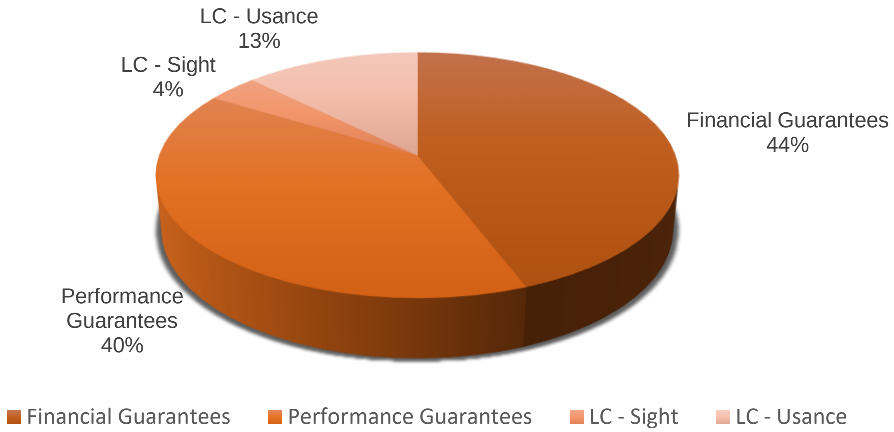
IndusInd Bank

Strong Product Groups with Efficient Capital Deployment

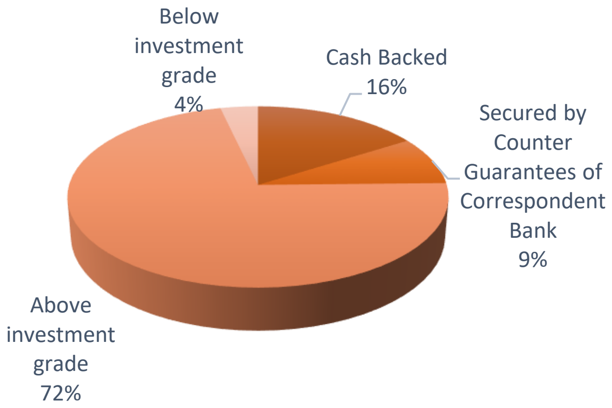
Low RWA Consumption (₹ crs)



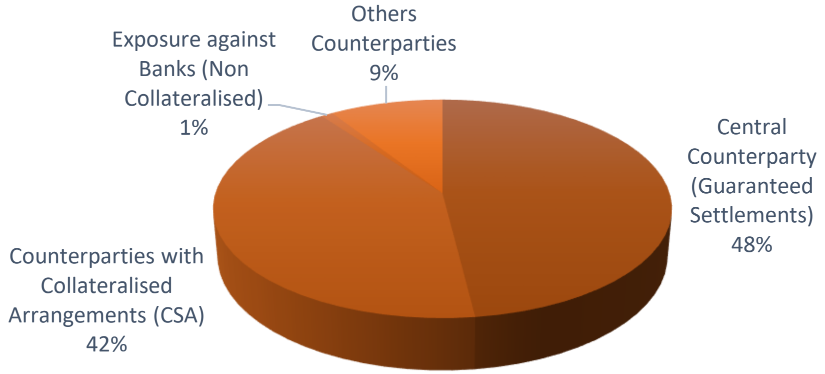
LC-BG Mix



LC-BG Rating Profile



FX-Derivatives Exposure Type



- One of the largest treasuries in Indian banks with best-in-class risk management systems
- Robust framework for measurement of risks through Client Suitability Tests, VaR, PV01, Stop-loss limits, MTM of marketable portfolios, Exposure limits, etc.
- Exposures predominantly to public sector, cash backed transactions and strong sponsors

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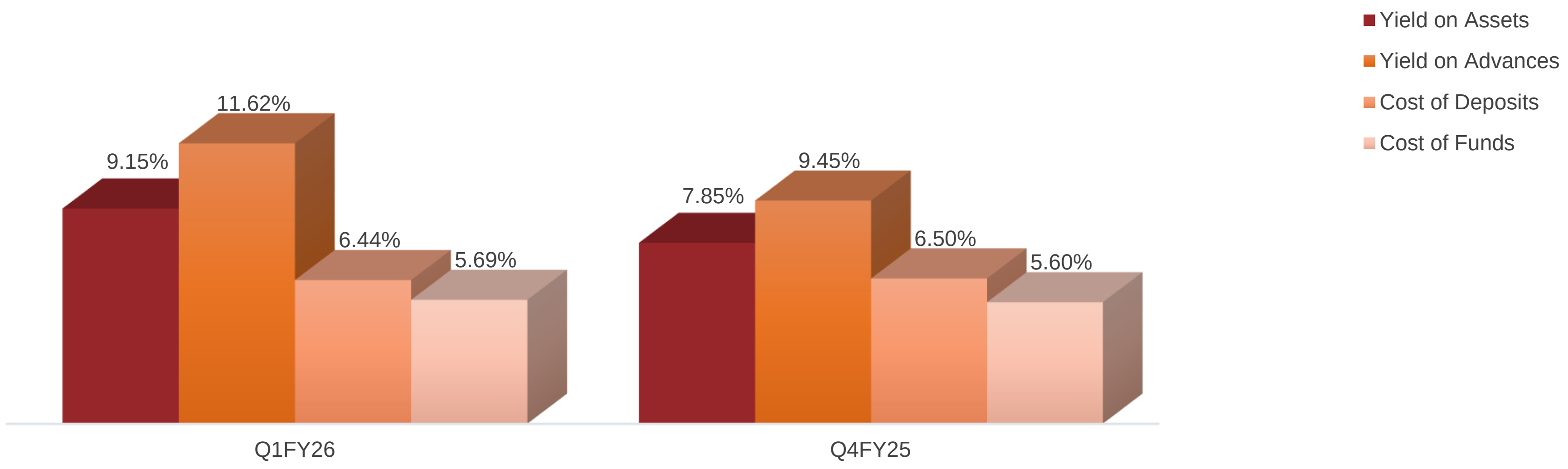
Yield / Cost Movement



Segment-wise Yield:

	Q1 FY26		Q4 FY25	
	Outstanding (₹ crs)	Yield (%)	Outstanding (₹ crs)	Yield (%)
Corporate Banking	1,32,421	8.44%	1,43,463	8.07%
Consumer Banking	2,01,273	13.66%	2,01,556	10.52%
Total	**3,33,694**	**11.62%**	**3,45,019**	**9.45%**

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

IndusInd Bank

Diversified Fee and Other Income Streams

₹ crs	Q1FY26	Q1FY25	Y-o-Y(%)	Q4FY25	Q-o-Q(%)
Trade and Remittances	222	268	(17)%	255	(13)%
Foreign Exchange Income	149	205	(27)%	242	(38)%
Cards and Distribution Fees	296	659	(55)%	1,220	(76)%
General Banking Fees	314	600	(48)%	52	504%
Loan Processing Fees	541	596	(9)%	525	3%
Investment Banking	10	20	(50)%	11	(9)%
Total Core Fee Income	**1,532**	**2,348**	**(35)%**	**2,305**	**(34)%**
Securities/MM/FX Trading/Others	625	93	572%	364	73%
One off Derivative Impact	-	-	-	(1,960)	-
Total Other Income	**2,157**	**2,441**	**(12)%**	**709**	**204%**

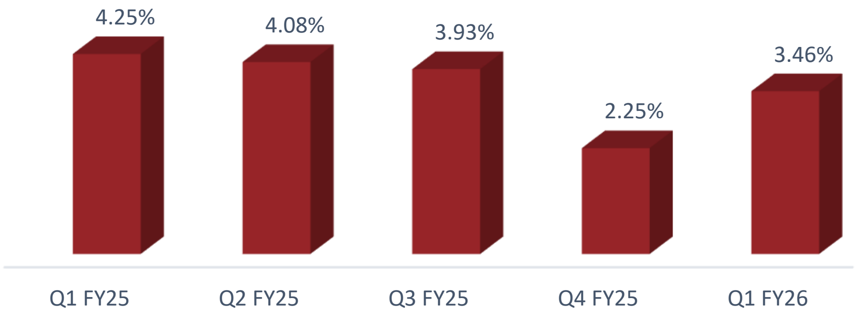
Fee Income Mix

- 56% CONSUMER BANKING
- 15% CORPORATE BANKING
- 29% TRADING & OTHER INCOME

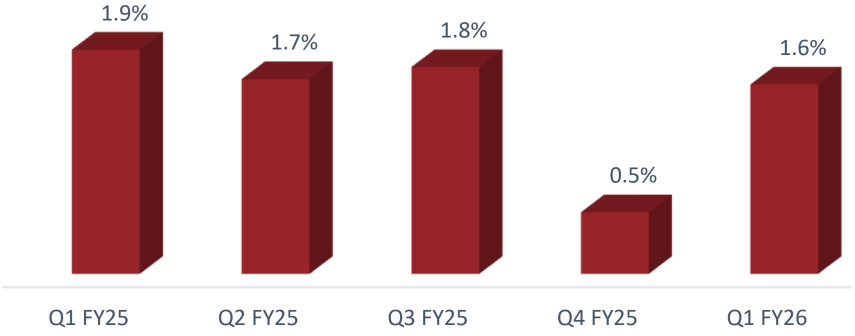
IndusInd Bank

Key Financial Indicators

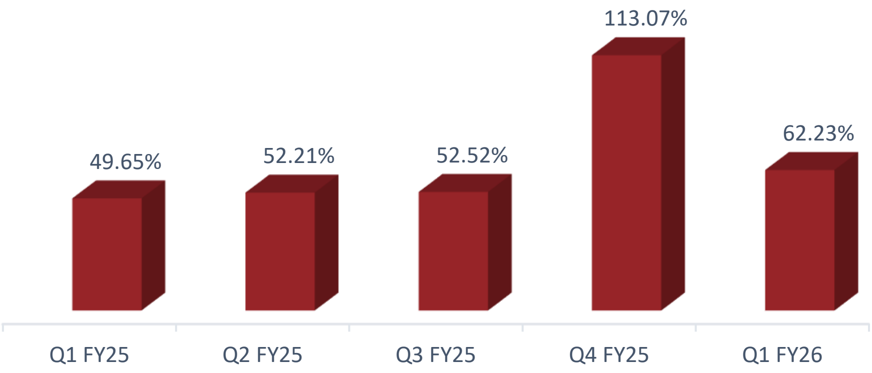
Net Interest Margin (%)



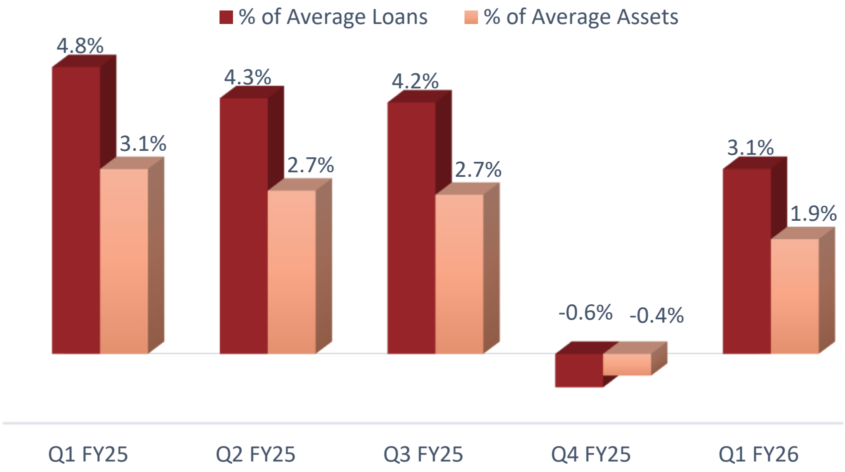
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

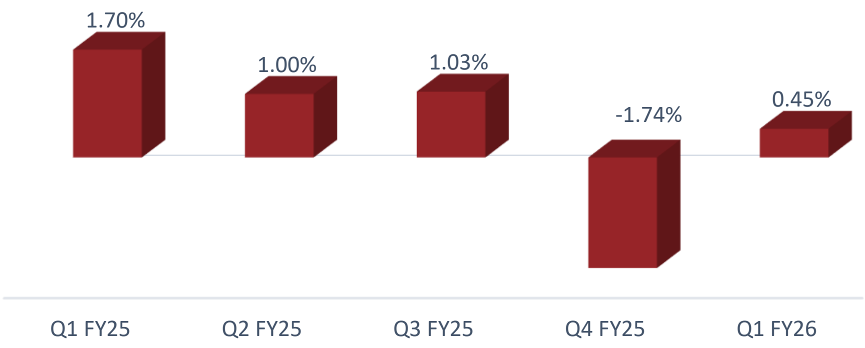


Operating Profit Margin (%)

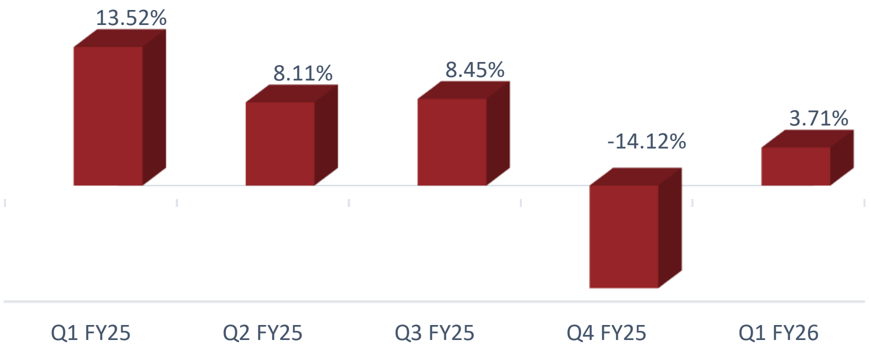


Key Financial Indicators

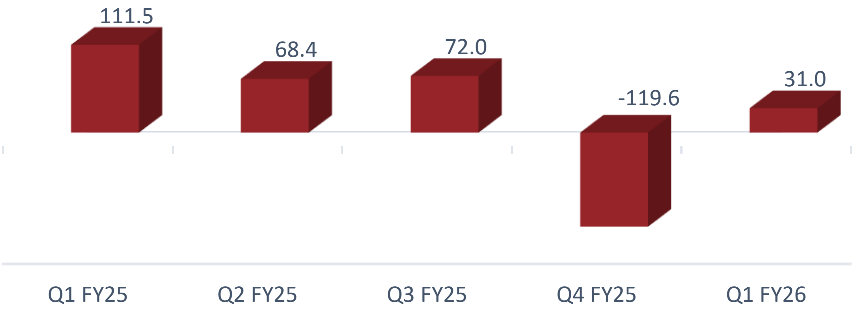
Return on Assets* (%)



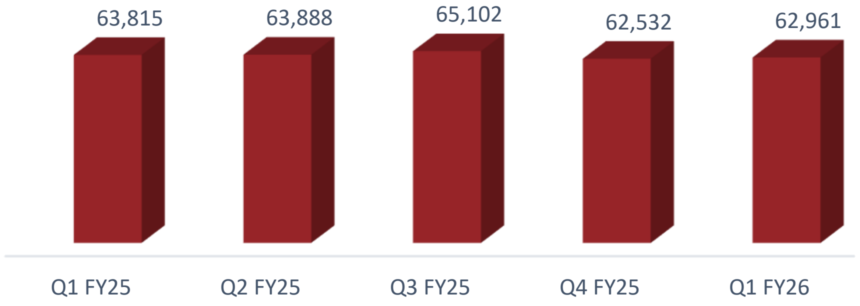
Return on Equity* (%)



Earning Per Share * (₹)



Net Worth (₹ crs)



*Annualized

Key Strengths of the Bank

Diversified
Loan Book with Domain Expertise in Livelihood Loans

Robust
Liability Franchise

Strong
Product Groups

Profitability Metrics

Stable
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Healthy
Capital Adequacy

Diversified
Distribution Network

Executing Digital
2.0 Strategy

ESG
– Core to the Business Philosophy

Experienced
Board and Management Team

Movement in Non-Performing Assets

₹ crs	Q1FY26			Q4FY25		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	**2,613**	**8,434**	**11,046**	**2,491**	**5,884**	**8,375**
Fresh Additions	**245**	**2,322**	**2,567**	**220**	**4,794**	**5,014**
Deductions	**198**	**935**	**1,133**	**98**	**2,245**	**2,343**
-Write-offs	122	542	**664**	6	1,810	**1,816**
-Upgrades	72	158	**230**	41	175	**216**
-Recoveries *	4	235	**239**	51	260	**311**
Gross NPA	**2,660**	**9,821**	**12,481**	**2,613**	**8,434**	**11,046**
Net NPA			**3,721**			**3,287**
% of Gross NPA			**3.64%**			**3.13%**
% of Net NPA			**1.12%**			**0.95%**
Provision Coverage Ratio (PCR)			**70%**			**70%**
Restructured Advances			**0.10%**			**0.12%**

*Q1 FY26 Sale to ARC is Nil (Q4 FY25 Sale to ARC is ₹ 34 crs)

NPA Composition – Consumer Banking

(₹ crs)

Q1 FY26	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	Micro Loans	Others	Total
Gross NPA	678	157	110	569	221	361	1,004	391	5,298	1,032	**9,821**
Gross NPA %	1.88%	1.20%	2.50%	10.21%	0.73%	4.67%	3.24%	3.50%	16.39%	2.88%	**4.74%**

Q4 FY25	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	Micro Loans	Others	Total
Gross NPA	546	123	84	503	159	257	968	366	4,531	897	**8,434**
Gross NPA %	1.52%	0.95%	1.93%	9.17%	0.54%	3.31%	3.11%	3.27%	13.18%	2.66%	**4.08%**

Loan Related Provisions held as on June 30, 2025

- Specific provision of ₹ 8,689 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,714 crs including restructured
- Provision Coverage Ratio at 70% and total loan related provisions at 83.91% of GNPA
- Loan related provisions of ₹ 10,473 crs are 3.14% of the loans

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– Core to the Business Philosophy

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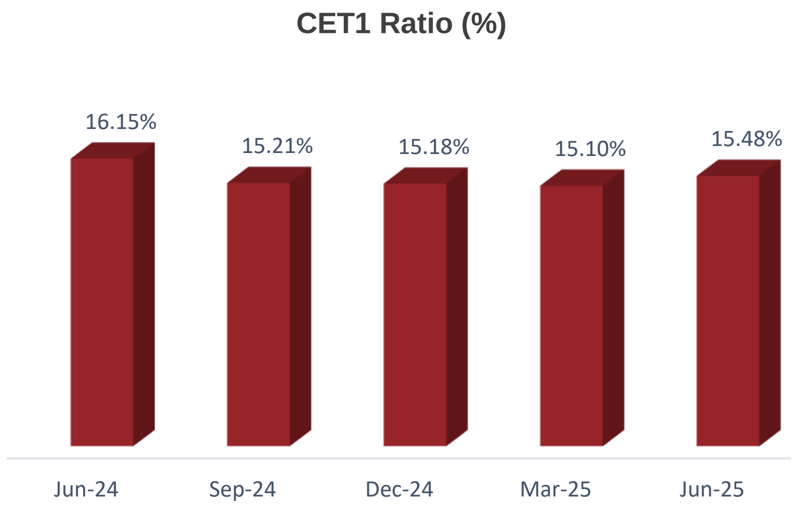
Board and Management Team

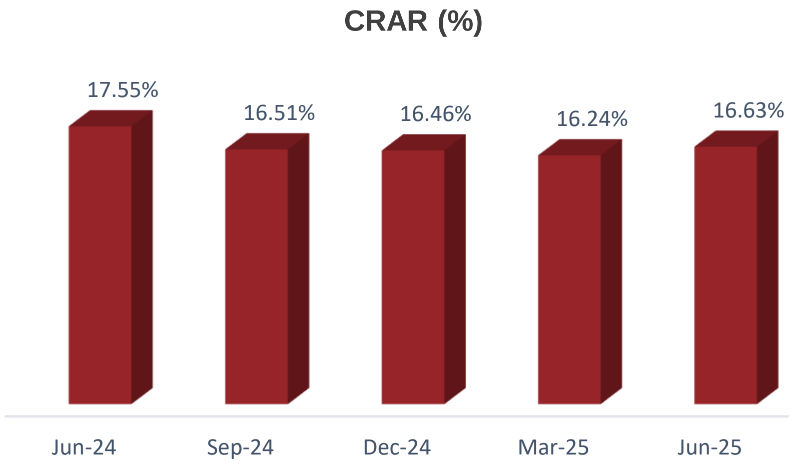
Healthy Capital Adequacy

Capital Adequacy

₹ crs	30 June 25	31 Mar 25
Credit Risk, CVA and UFCE	3,50,535	3,59,224
Market Risk	6,778	7,813
Operational Risk	52,498	52,498
Total Risk Weighted Assets	**4,09,810**	**4,19,535**
Core Equity Tier 1 Capital Funds	63,425	63,342
Tier 2 Capital Funds	4,744	4,781
Total Capital Funds	**68,169**	**68,123**
CRAR	**16.63%***	**16.24%**
CET1 / Tier1	15.48%	15.10%
Tier 2	1.16%	1.14%

* Excluding Q1 FY 26 PAT

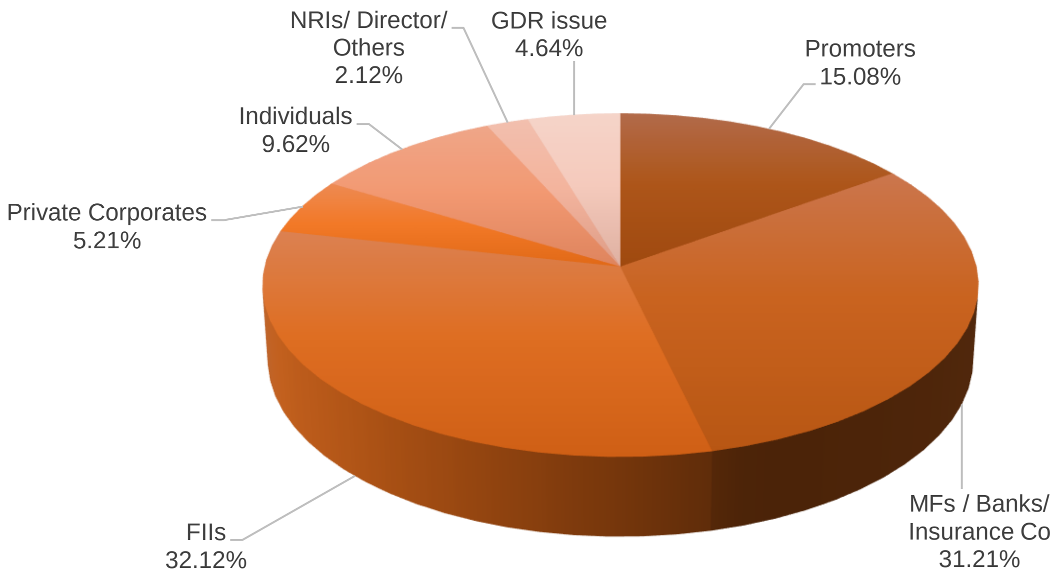




IndusInd Bank

Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

Domestic Rating:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds
- IND AA+ for Issuer Rating by India Ratings and Research
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research

International Rating:

- **Ba1** for Senior Unsecured MTN programme by Moody's Investors Service

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Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence

~42 mn
Customer Base

~1,64,000
Villages Covered

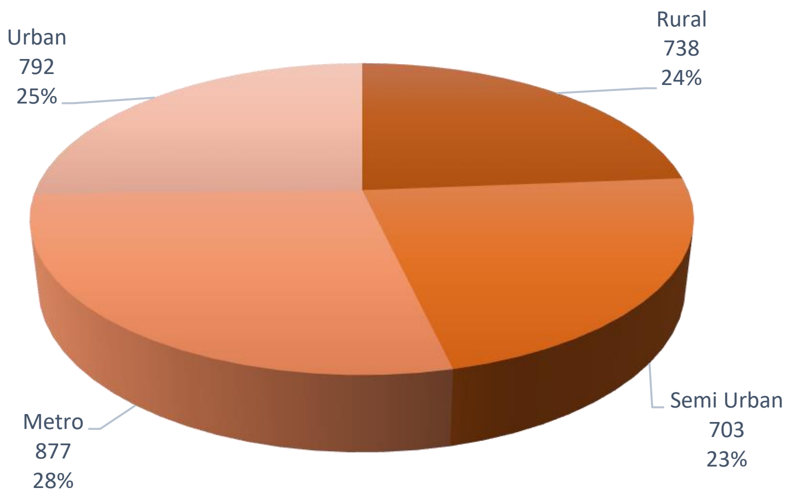
7,211
Group Network

3,052
ATMs

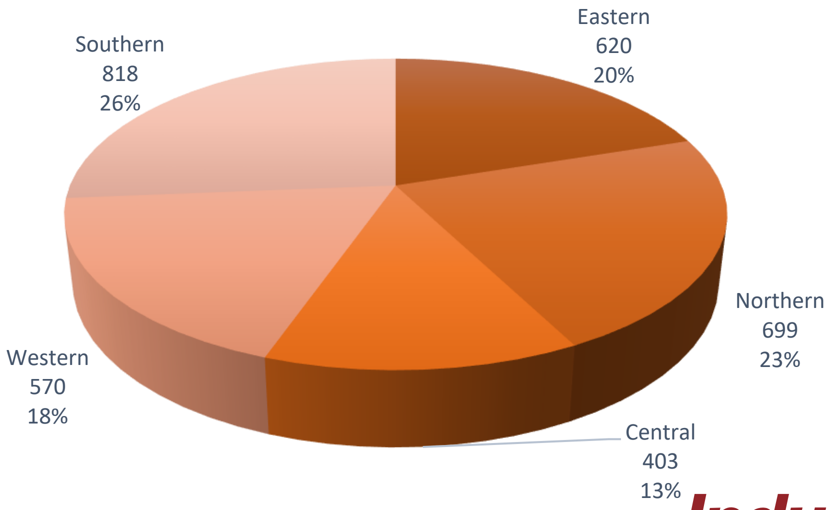
Strengthening Distribution Infrastructure

Particulars	June 30, 2024	Sep 30, 2024	Dec 31, 2024	Mar 31, 2025	June 30, 2025
Branches/Banking Outlets	3,013	3,040	3,063	3,081	3,110
BFIL Branches	3,679	3,746	3,772	3,796	3,804
Vehicle Finance Marketing Outlets (IMFS)	334	304	300	297	297
ATMs	2,988	3,011	2,993	3,027	3,052

Geographical Breakdown of Branches



Regional Breakdown of Branches



IndusInd Bank

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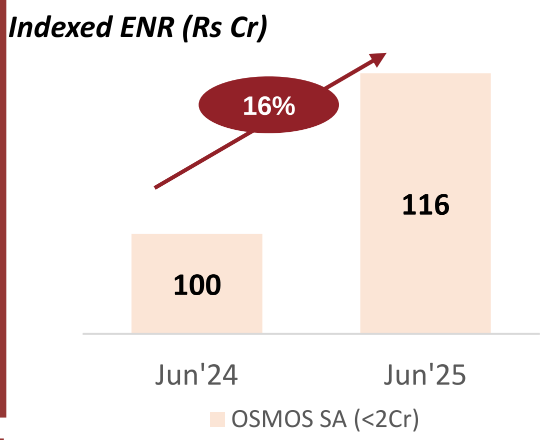
Experienced
Board and Management Team

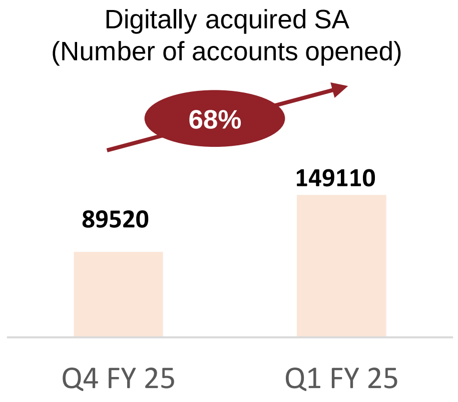
Direct Digital Business continued to scale across business lines

Liabilities and MF

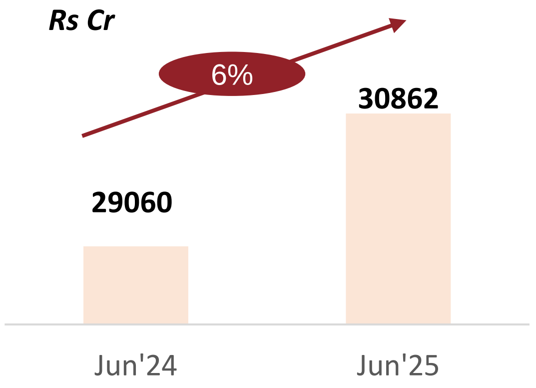
Q1FY'25 DIY OSMOS SA (<2 Cr) up 16% YoY



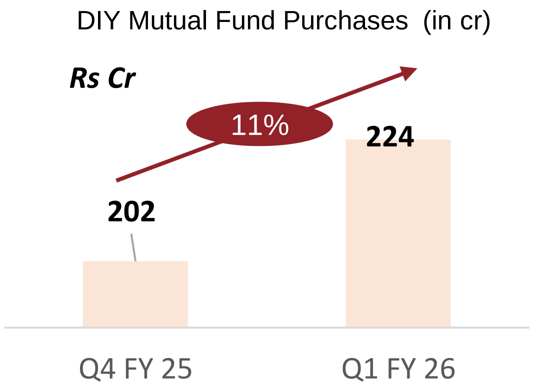
Q1FY'25 Growth of 68% QoQ in number of DIY SA opened



Q1FY'25 YoY Growth of 6% in DIY FD ENR

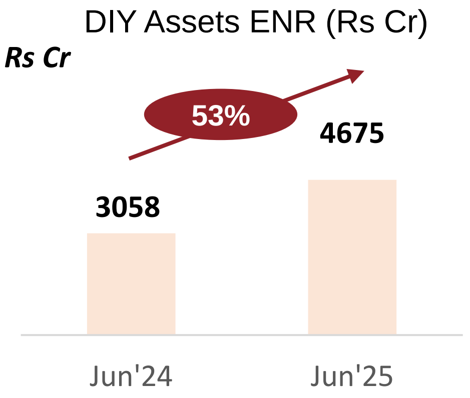


Q1FY'25 11% growth in MF Buy Orders QoQ (Digital DIY)

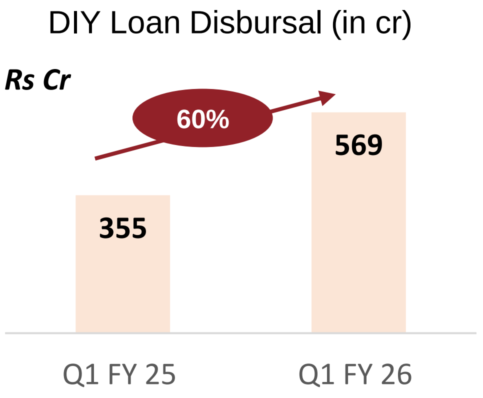


Assets

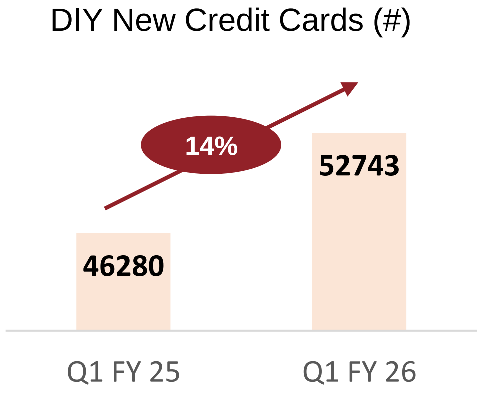
Q1FY'25 DIY Assets ENR* grew 53% YoY & 8% QoQ



Q1FY'25 DIY Asset Disbursements* grew 60% YoY



Q1FY'25 DIY Credit Cards* booked increased 14% YoY



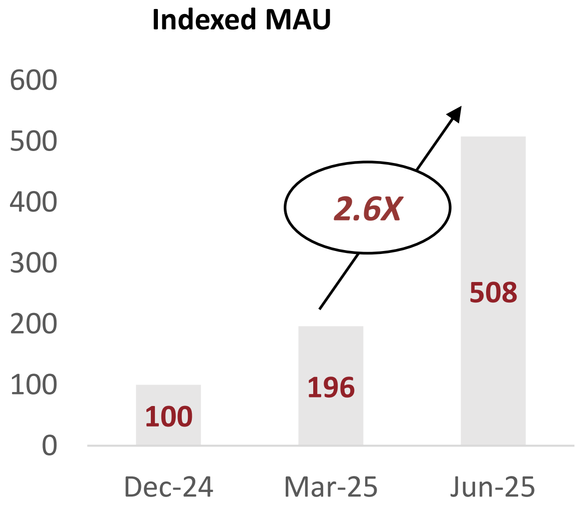
*Does not include pre-approved personal loans and credit cards sold DIY to existing clients of the bank; includes only the business done digitally in a remote, unassisted manner by the customer himself on the back of direct to client customer campaigns or through partnerships with real time decisioning / underwriting / KYC only

IndusInd Bank

IndusInd Bank's flagship mobile app INDIE continued to show strong traction QoQ

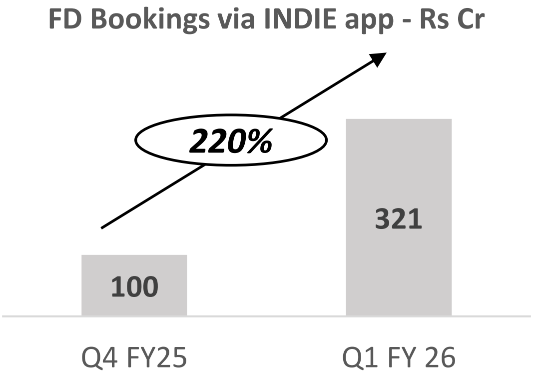
IndusInd Bank
INDIE

Monthly Active Users (MAU) up 2.6x QoQ

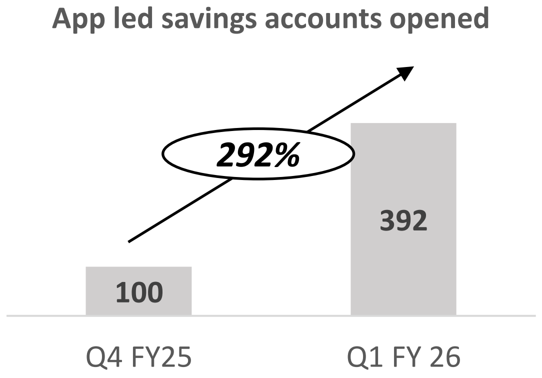


INDIE app led business growing strongly QoQ across lines of businesses (Indexed Numbers)

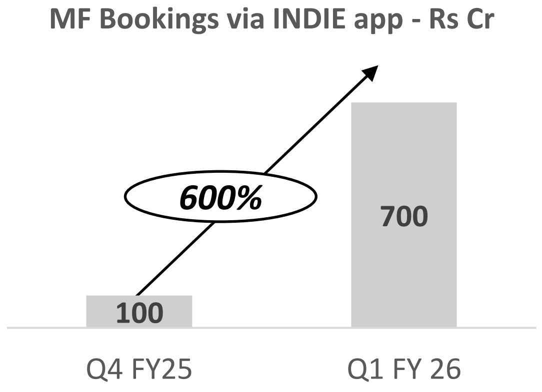
FD Bookings (Rs Cr) via INDIE app up 220% QoQ



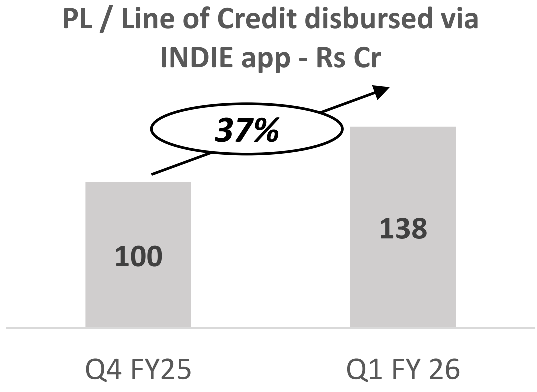
New Savings Accounts opened via INDIE app up 292% QoQ



MF Bookings (Rs Cr) via INDIE app up 600% QoQ



PL / Line of Credit (Rs Cr) via INDIE app up 37% QoQ



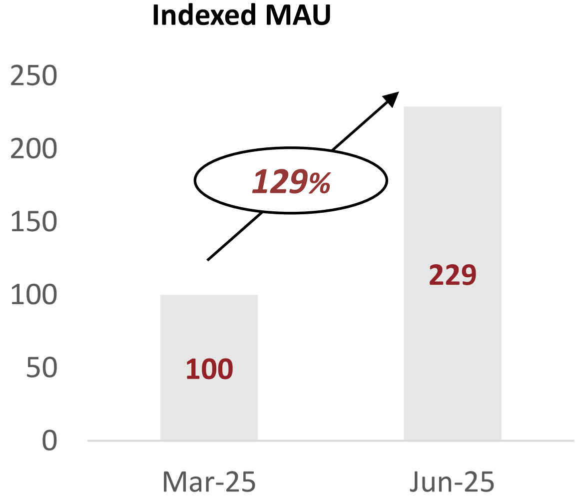
IndusInd Bank's flagship mobile app **"Indie"** wins **"Payment Pioneer" Award** at the **Finserv 2025 Disruptor Awards** By **TechCircle**

IndusInd Bank

IndusInd Bank's flagship mobile app for MSME INDIE for Business continued to show strong traction QoQ

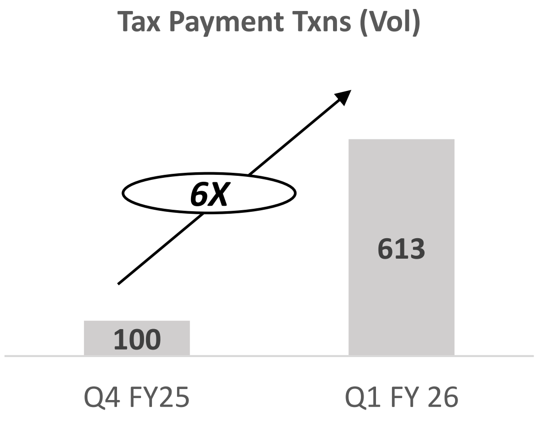
IndusInd Bank
INDIE
for business

Monthly Active Users (MAU) up 2.6x QoQ

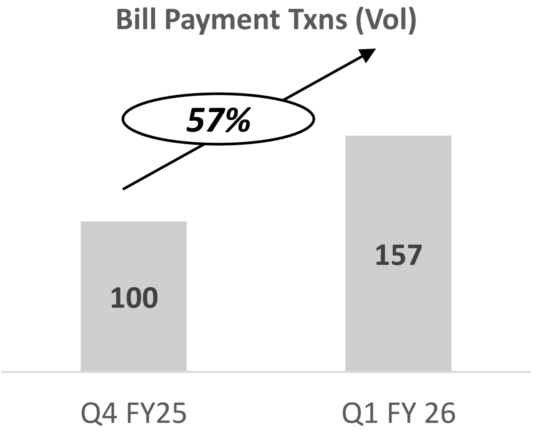


INDIE for Business app led payments showing strong growth QoQ (Indexed Numbers)

Tax Payment transactions (by volume) up 6X QoQ



Bill Payment transactions (by volume) up 57% QoQ



100,000 MSMEs registered on the platform within less than 6 months of launch

29% Monthly Transacting Users

IndusInd Bank

Key Strengths of the Bank

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Liability Franchise

Strong
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Capital Adequacy

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Distribution Network

Executing Digital
2.0 Strategy

ESG
– Core to the Business Philosophy

Experienced
Board and Management Team

ESG highlights for Q1 of FY26

Water Positivity

As per an independent third-party assessment, the total water recharged by the multiple community water harvesting interventions supported during FY 23-24 was significantly higher than the annual water consumption in bank's operations. Total water harvested during the year of FY'24 was about 7,231 million litres.

NSE ESG Rating

NSE

The Bank was given an overall ESG rating of 61/100 by NSE Sustainability Ratings and Analytics. It demonstrates well across Environmental and Social parameters, with well-integrated environmental initiatives and socially responsible practices.

ESMS Risk Evaluation

ESMS

As per the Board approved ESMS policy, all proposals over Rs. 30 Cr. For mid sized corporates and above Rs 80 Cr. For large sized corporates undergo ESMS Risk evaluation.

A total of 1,758 credit proposals were evaluated and approved under the ESMS CredPro system in FY25.

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Board of Directors with Diverse Expertise

Name	Nature of Directorship	Special Knowledge /Expertise	Prior Experience
Mr. Sunil Mehta	Non-Executive Independent, Part-time Chairman	Banking, Financial services, Insurance and Investment.	Mr. Sunil Mehta has over forty years of proven leadership experience in banking, financial services, insurance and investments with leading global and domestic financial institutions. Previously Country Head & CEO - AIG India, Corporate Bank Head- Citibank India and Senior Credit Officer covering South Asia, Non-Executive Chairman- YES Bank, Non-Executive Chairman - Punjab National Bank, Independent Director - State Bank of India. He is a Past Chairman of American Chamber of Commerce (AMCHAM India).
Mrs. Akila Krishnakumar	Non-Executive Independent Director	Information Technology, Payments & Settlement Systems, Human Resource & Business Management	Previously, President – Global Technology at SunGard – a Fortune 500 Company and a global leader in Financial Services Software.
Mr. Rajiv Agarwal	Non-Executive Independent Director	Small Scale Industry	Promoter in several small-scale ventures, primarily manufacturing concerns with 38 years of experience in 'Small Scale Industries' segment,
Mrs. Bhavna Doshi	Non-Executive Independent Director	Accountancy and Risk Management.	Previously, Sr Advisor at KPMG India, Served on various Committees of Institute of Chartered Accountants of India (ICAI), Chaired Accounting Standards Board and served on the Compliance Panel of IFAC.
Mr. Jayant Deshmukh***	Non-Executive Independent Director	Agriculture and Rural Economy and Cooperation.	Previously, Director of Agriculture, Maharashtra State, Held many important positions in the Department of Agri, Maharashtra
Mr. Pradeep Udhas	Non-Executive Independent Director	Finance, Information Technology and Business Management.	Currently senior advisor to KPMG India Chairman and CEO. Previously, Senior Partner at KPMG India, which he co-founded 27 years ago. Held various senior positions including Global roles in KPMG
Mr. Lingam Venkata Prabhakar	Non-Executive Independent Director	Banking, Accountancy, Finance, and Agriculture & Rural Economy	Previously, MD and Chief Executive Officer for Canara Bank, Executive Director for PNB Bank.
Mr. Rakesh Bhatia	Non-Executive Independent Director	Finance and Economics, Information Technology, Risk Management, and Business Management	Mr. Rakesh Bhatia has worked in Banking and Financial Services for around 37 years. Mr. Bhatia have over three decades of experience as a Banker having worked in different parts of the world.
Mr. Sudip Basu	Non-Executive and Non-Independent Director	Banking, Risk Management, Business	Mr. Sudip Basu has over 25 years of experience in various positions in Banking and Financial Services. He currently serves as the President, Group Risk at Hinduja Group Ltd, since 2019. Prior to that, He worked at Citibank from 1997-2019 at various key positions, extensively handling Risk Management and retired as Managing Director, Citibank NA, Mumbai
Mr. Sumant Kathpalia*	Managing Director & CEO	Banking and Accountancy, Risk Management and Business Management	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO.
Mr. Arun Khurana**	Whole-time Director	Banking, Economics, Finance, Risk Management and Business Management	Joined the Bank in November 2011 and is Deputy CEO of the Bank since April 1, 2020 and is also the overall head of Global Markets Group (GMG),Transaction Banking Group (TBG), Investment Banking, Financial Institutions & Public Sector, Financial Restructuring & Reconstruction Group (FRRG), etc.

* Mr. Sumant Kathpalia Resigned on April 29, 2025.
** Mr. Arun Khurana Resigned on April 28, 2025.
*** Mr. Jayant Deshmukh ceased to be Director w.e.f July 23, 2025 due to completion of tenure

Experienced and Well-knit Management Team

Name	Designation	Exp (Yrs)	Prior Experience
Mr. Sanjeev Anand	Head - Corporate, Commercial, Rural & Inclusive Banking	32+	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Zubin Mody	Chief Human Resources Officer	32+	Head – HR, ICICI Lombard General Insurance Company Limited, was at a senior position at ICICI Bank, Heinz India Pvt. Ltd and Marico Industries.
Mr. Soumitra Sen	Head - Consumer Banking & Marketing	36+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
Mr. Anil M. Rao	Chief Administrative Officer	30+	Various positions at ABN AMRO Bank, RBS and Bank of America
Mr. Samir Dewan	Head - Affluent Banking & International Business	30+	COO - Private Banking, Asia at RBC (Royal Bank of Canada), leadership positions with Bank of America, ANZ, and ABN AMRO.
Mr. Vivek Bajpeyi	Chief Risk Officer	35+	Has recently moved in the role of CRO with IndusInd Bank, prior he was associated with RBL Bank, ANZ Grindlays, Deutsche Bank, Bank of America and Nomura India.
Mr. Shiv Kumar Bhasin	Chief Transformation Officer	29+	Has recently moved in the role of Chief Transformation officer with IndusInd Bank. Prior he was associated at various positions, with SBI, Barclays Corporate, Fidelity investments & NSE.
Mr. Rana Vikram Anand	Head - Pan Bank Liability Group, Customer Service & Synergy	33+	CEO at Cointribe (leading fintech), Various leadership positions at ABN AMRO Bank NV, ANZ & RBL
Ms. Charu Sachdeva Mathur	Head- Digital Banking & Strategy (Existing Business)	19+	Consultant - Financial services and telecom advisory at Boston Consultancy Group (BCG)
Mr. Anish Behl	Head – Wealth & Para Banking	32+	Executive Director, Bancassurance - Asia at ABN AMRO Bank NV
Mr. Siddharth Banerjee	Head - Global Markets & FIG	26+	Various position at HSBC, Deutsche Bank, HDFC Bank, ABN AMRO NV, and ANZ Bank
Mr. A. G. Sriram	Head – Consumer Finance	33+	Multiple roles across Credit, Operations and Sales including leading Construction and Commercial Vehicle Segment.
Mr. Jyoti Prasad Ratho	Head - Inspection & Audit	34+	Was associated with YES Bank as Senior Group President & Country Head – Internal Audit. Managed multiple roles in area of Audit & Governance, Risk and Controls.
Mr. Indrajit Yadav	Head - Investor Relations and Strategy	16+	Has been with IndusInd Bank since 2013, prior to 2013 he was associated with Nomura India and with Cognizant.
Mr. Niraj Piyush Shah	Head - Global Corporates & Institutional Banking	30+	Has joined us in 2021, prior he was associated with ANZ Banking Group, India, ABN Amro, Standard Chartered Bank and Tata Group.

Awards & Accolades

IndusInd Bank was awarded at the Digital Payments Award Ceremony 2023-24 in the Private Sector Bank category, presented by the Government of India, Ministry of Finance, and the Department of Financial Services.

Our Bank has emerged as a winner in Infosys Finacle Innovation Awards for Corporate Banking Innovation. It is a true testament to the Bank's relentless focus on purposeful innovation and leadership in advancing the future of banking.

IndusInd Bank was awarded Best Innovation In User Experience of the Year at the India Banking Summit 2025, organized by Synnex Group, a key industry forum bringing together leaders across the banking sector to share best practices and navigate regulatory changes.

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