

February 25, 2026

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

Madam / Dear Sir,

Sub.: Press Release

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

Please find enclosed copy of press release titled as “IndusInd Bank Goes Live with Next-Gen UPI Processing Platform”.

In this connection, the Bank will issue a press release today.

This is also being uploaded on the Bank’s website at www.indusind.bank.in.

We request you to take the above information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

Encl.: As above



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CIN: L65191PN1994PLC076333

IndusInd Bank Goes Live with Next-Gen UPI Processing Platform

Offers an uninterrupted payment experience with faster transaction speed, near zero technical glitches and seamless disaster recovery within minutes

Mumbai, February 25, 2026: IndusInd Bank, today, announced that its digital banking channels are now live on the Next-gen UPI processing platform, marking a transformative leap in India's real-time payments ecosystem. This new platform sets a fresh benchmark in digital banking by combining advanced speed, scalability, and reliability to deliver uninterrupted, high-performance payment experiences for millions of customers of the Bank as well as merchants across the country.

Christened UPI 6.0, the platform is a 6th generation upgrade built by Mindgate Solutions', on a hyper-scalable, cloud-ready and resilient architecture which offers a state-of-the-art real-time payments stack.

IndusInd Bank is the first private bank to go live on this next-gen processing platform, for both Issuer and Acquirer services on the cloud. This upgrade delivers 30% faster recovery time (RTO) and provides up to 75% higher scalability headroom with the current infrastructure.

“At IndusInd Bank, our digital-first approach is driven by the foremost goal of enhancing customer experience,” **said Ravi Pangal, Chief Information Officer, IndusInd Bank.** “The next-generation UPI processing platform is another step forward in our commitment to deliver speed, resilience, and trust in every transaction. This milestone aligns seamlessly with our Digital strategy to create future-ready, intelligent banking ecosystems that serve individuals, merchants, and enterprises in real time.”

The next-gen UPI processing platform is designed to deliver sub-second response times, near-zero technical declines, and seamless disaster recovery within minutes. Together, these capabilities ensure superior transaction reliability and operational continuity, even during peak volumes.

IndusInd Bank's Digital 2.0 strategy focuses on creating a seamless, secure, and intuitive banking ecosystem. The launch of its next-generation UPI processing platform reinforces this vision, delivering faster, resilient, and real-time payment experiences for customers.

ABOUT INDUSIND BANK

IndusInd Bank Limited has been redefining banking for the past 31 years and has been a force for progression and innovation, offering an elevated banking experience for its diverse range of stakeholders, including government entities, PSUs, retail customers, and large corporations. The Bank's product offerings include microfinance, personal loans, debit/credit cards, SME loans, advanced digital banking facilities, affluent and NRI banking services, vehicle financing, and innovative ESG-linked financial products. The Bank also caters to the growing Indian diaspora with representative offices in Dubai, and Abu Dhabi. As of December 31, 2025, IndusInd Bank serves around 42 million customers through 3,120 branches/banking outlets and 3,063 ATMs, reaching 1.62 lac villages across India. IndusInd Bank leverages technology through its 'Digital 2.0' strategy, ensuring multi-channel delivery and a robust digital infrastructure. In each of its unique offerings that include 'INDIE' – the one-stop-shop for all things digital banking; innovation and customer centricity remain at the core. IndusInd Bank holds clearing bank status for major stock exchanges BSE and NSE, settlement bank status for NCDEX, and is an empanelled banker for MCX.

RATINGS

Domestic Ratings:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme



IndusInd Bank

- 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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