

May 21, 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 Audited Standalone and Consolidated Financial Results of the Bank for the quarter and financial year ended March 31, 2025

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

Please find enclosed herewith the Investor Presentation on the Audited Standalone and Consolidated Financial Results of the Bank for the quarter and financial year ended March 31, 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.

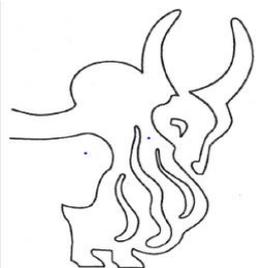
Thanking you,

Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

Encl: a/a

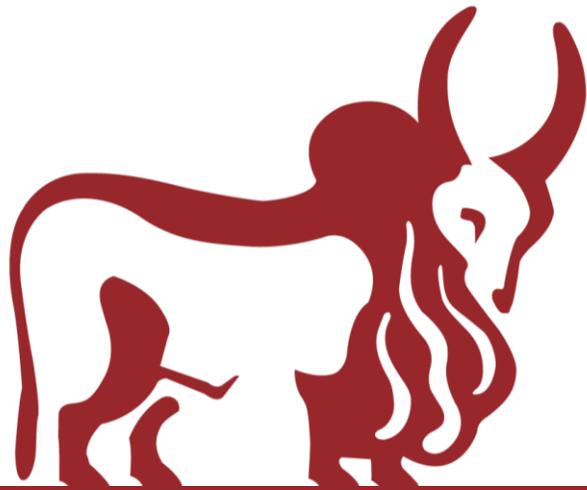


Solitaire Corporate Park Office: IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

Registered Office: 2401 Gen. Thimmayya Road, Pune 411001, India

Contact us:(020) 2634 3201 | **Email us:** reachus@indusind.com | **Visit us:**www.indusind.com

CIN: L65191PN1994PLC076333



Investor Presentation

Q4-FY25 | MARCH 2025

MAY 21, 2025

IndusInd Bank at a Glance



5th Largest Private Bank
with Disproportionately
Large Distribution Network

₹ 3,45,019 crs **₹ 4,10,862 crs**
Loans **Deposits**
Diversified Across Products and Geographies`

41 mn
Customers
Across Segments

7,174
Group Network
Pan India



Universal Banking Approach
with Diversified Loan &
Deposit Mix

58:42 Loan Mix
Retail vs Wholesale

33% CASA
Stable Low-cost Deposits

Innovative Digital Approach
Overall Digital Transaction Mix at 93%



Strong Domain Expertise
Long Vintage across Cycles

Vehicle Finance
28% of the Loan Book

Micro Finance
9% of the Loan Book

Gems & Jewellery
3% of the Loan Book



Robust Balance Sheet
with Strong Capital Adequacy

16.24% CRAR
Tier 1: 15.10% | Tier 2: 1.14%

118% Average LCR
Well above regulatory requirement

70% PCR
GNPA 3.13% | NNPA 0.95%



Key Profitability Metrics

2.25% Net Interest Margin

**113.07% Cost to
Income**

**(0.56)% Operating Profit
Margin to Loans**



Key Financial Highlights for Q4 FY25

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹ 3,45,019 crs 1% YoY (6)% QoQ	₹ 4,10,862 crs 7% YoY - QoQ	₹ 1,34,789 crs (7)% YoY (6)% QoQ	₹ 2,76,073 crs 16% YoY 4% QoQ	₹ 5,54,107 crs 8% YoY 1% QoQ
Profit & Loss	Net Interest Income	Total Other Income	Revenue	Operating Profit	Net Profit
	₹ 3,048 crs (43)% YoY (42)% QoQ	₹ 709 crs (72)% YoY (70)% QoQ	₹ 3,757 crs (52)%YoY (50)% QoQ	₹ (491) crs (112)% YoY (114) %QoQ	₹ (2,329) crs (199)% YoY (266)% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	2.25% (201) bps YoY (168) bps QoQ	(1.74)% (364) bps YoY (277) bps QoQ	(14.12)% (2935) bps YoY (2257) bps QoQ	113.07% 65 bps YoY 61 bps QoQ	0.95% 38 bps YoY 27 bps QoQ



Consolidated Balance Sheet

₹ crs	Q4FY25	Q4FY24	Y-o-Y (%)	Q3FY25	Q-o-Q (%)
Capital & Liabilities					
Capital	779	778	-	779	-
Reserves and Surplus	64,057	62,429	3%	66,327	(3)%
Deposits	4,10,862	3,84,586	7%	4,09,438	-
Borrowings	53,704	47,611	13%	50,087	7%
Other Liabilities and Provisions	24,705	19,690	25%	22,868	8%
Total	5,54,107	5,15,094	8%	5,49,499	1%
Assets					
Cash and Balances with RBI	51,006	18,561	175%	17,428	193%
Balances with Banks	8,369	18,347	(54)%	14,035	(40)%
Investments	1,14,457	1,06,486	7%	1,18,851	(4)%
Advances	3,45,019	3,43,298	1%	3,66,889	(6)%
Fixed Assets	2,496	2,324	7%	2,420	3%
Other Assets	32,760	26,078	26%	29,876	10%
Total	5,54,107	5,15,094	8%	5,49,499	1%



Consolidated Profit and Loss Account – Q4 FY25 and 12M FY25

₹ Crore	Q4FY25	Q4FY24	Y-o-Y (%)	Q3FY25	Q-o-Q (%)	12M FY25	12M FY24	Y-o-Y (%)
Net Interest Income	3,048	5,376	(43)%	5,228	(42)%	19,031	20,616	(8)%
Other Income	709	2,508	(72)%	2,355	(70)%	7,690	9,396	(18)%
Total Income	3,757	7,854	(52)%	7,583	(50)%	26,721	30,012	(11)%
Operating Expenses	4,248	3,803	12%	3,982	7%	16,060	14,148	14%
Operating Profit	(491)	4,081	(112)%	3,601	(114)%	10,661	15,864	(33)%
Provisions & Contingencies	2,522	950	165%	1,743	45%	7,136	3,885	84%
Profit /(Loss)before Tax	(3,013)	3,131	(196)%	1,858	(262)%	3,525	11,979	(71)%
Provision for Tax	(684)	782	(187)%	456	(250)%	950	3,002	(68)%
Profit/(Loss) after Tax	(2,329)	2,349	(199)%	1,402	(266)%	2,575	8,977	(71)%



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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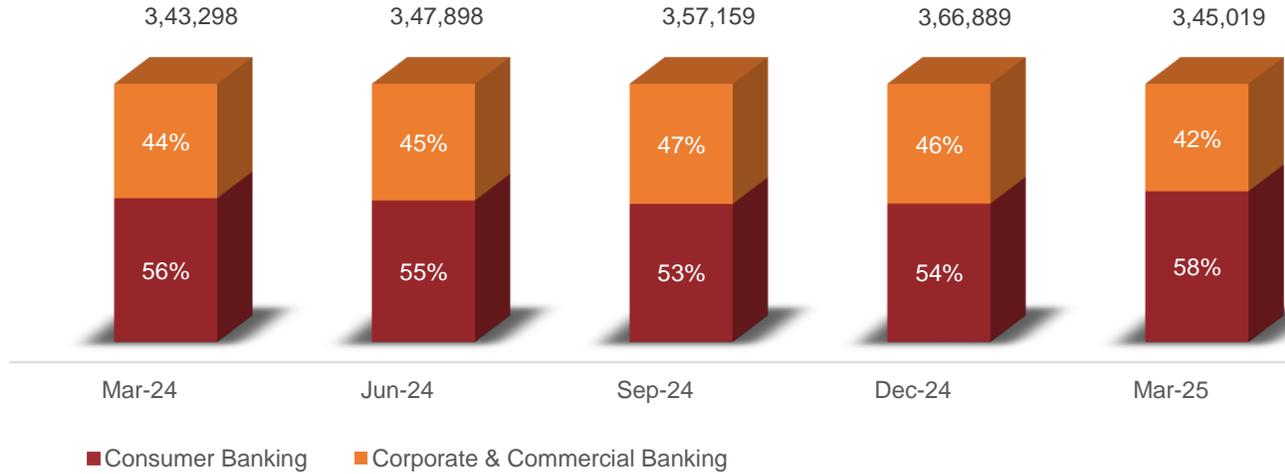


Experienced
Board and
Management Team

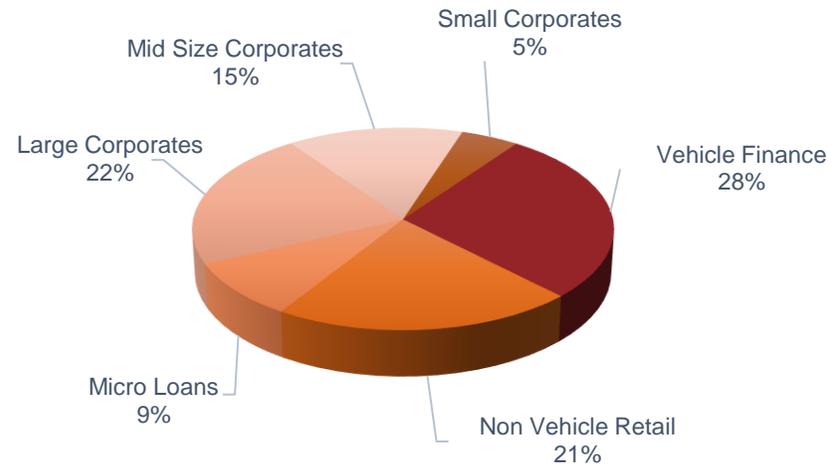


Well Diversified Loan Book across Consumer and Corporate Products

Loan Book Mix (₹ crs)



Corporate Banking	Mar-25	%
Large Corporates	76,702	22%
Mid Corporates	49,913	15%
Small Corporates	16,848	5%
Total Advances	1,43,463	42%



(₹ crs)

Consumer Banking	Mar-25	%
Vehicle Finance	95,595	28%
Commercial Vehicle	35,679	11%
PV	29,631	9%
Small CV	4,311	1%
Two-Wheeler	5,330	1%
Tractor	7,691	2%
Equipment Financing	12,953	4%
Non-Vehicle Finance	75,052	21%
Business Banking	18,232	5%
Loan Against Property	12,387	4%
Credit Card	11,085	3%
Personal Loans	10,209	3%
Merchant advances	7,260	2%
Home Loans	4,491	1%
BL, AHL, Others	11,388	3%
Micro Loans*	30,909	9%
Total Advances	2,01,556	58%

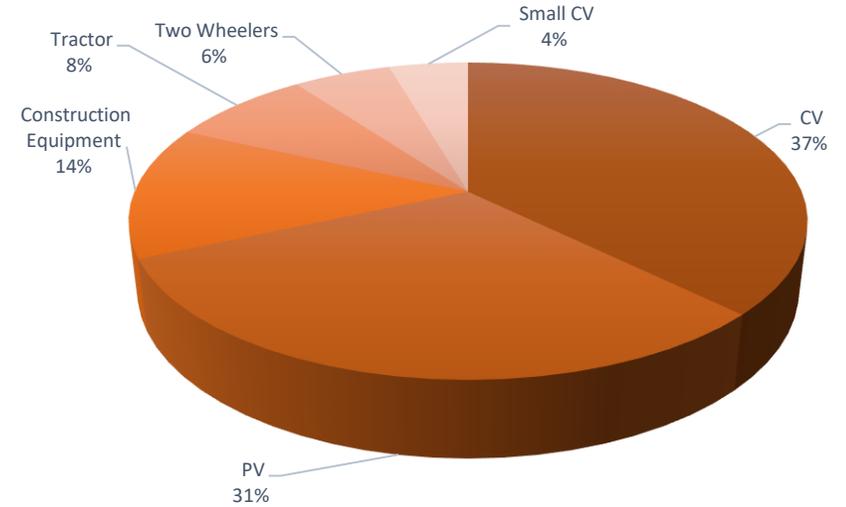
* Includes Microfinance loans as per RBI definition and other JLG loans

Vehicle Finance: Granular Portfolio Across Vehicle Categories

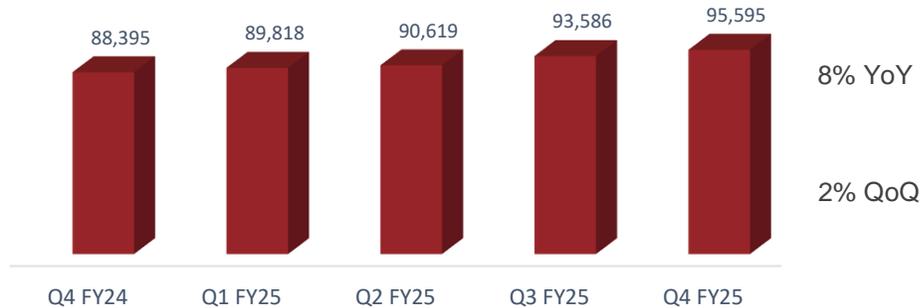
Overview of Vehicle Finance Division

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

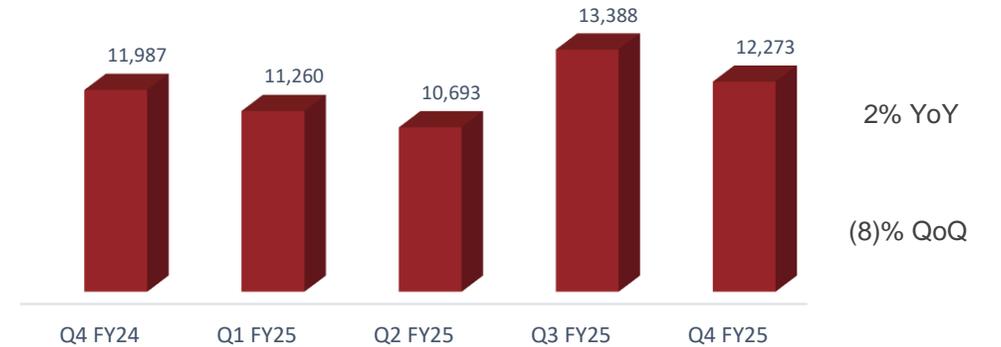
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹ crs)



Disbursements (₹ crs)



Micro Loans: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



12 mn
BFIL Customers



1.62K Villages
covered across 22
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

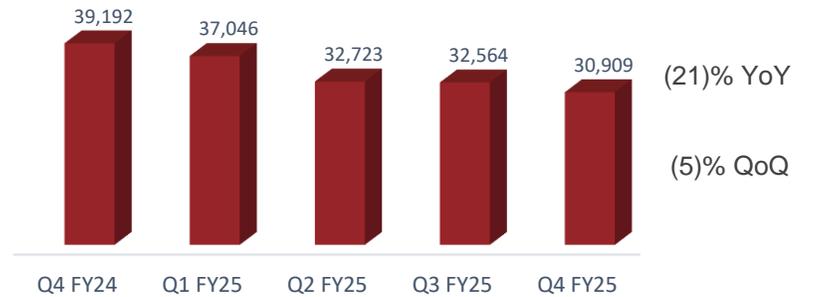


81K+ Active Bharat
Money Stores
Banking at doorstep
in remote areas

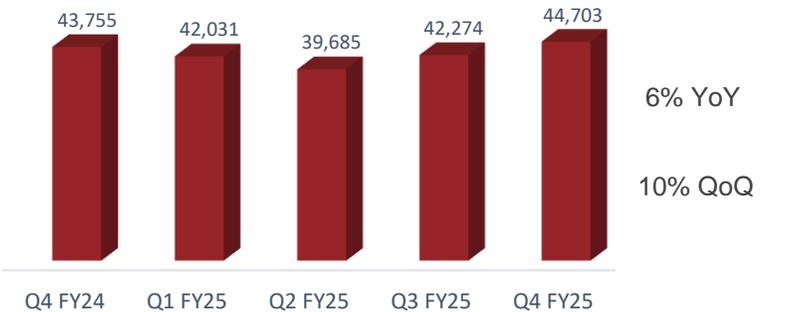


664K Merchants
(loan clients)
Addressing the
MSME banking
needs

Micro Loan Book (₹ crs)*



Average Loan Outstanding per Borrower (₹)

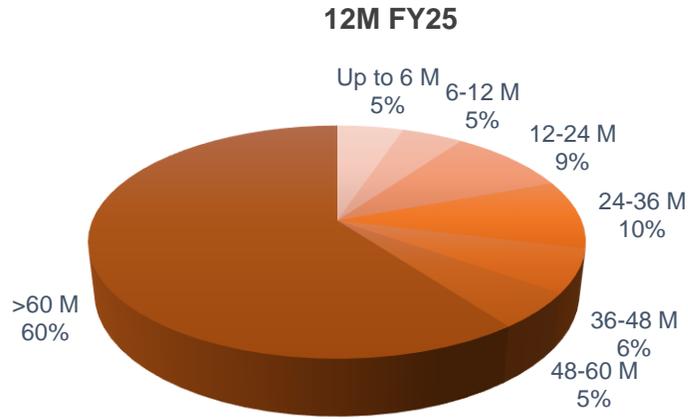


* Includes Microfinance loans as per RBI definition and other JLG loans



Micro Loans: Additional Disclosures (1/2)

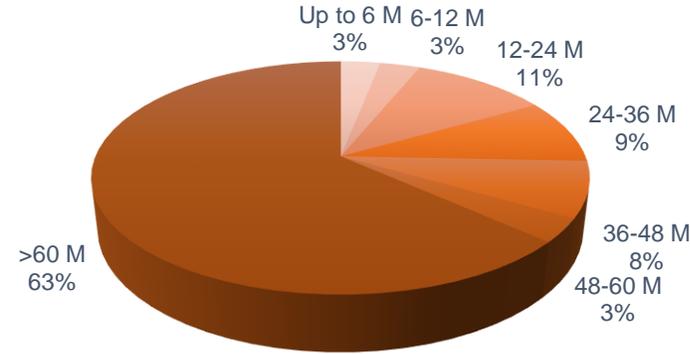
Disbursements Across Centers by Vintage



60%
of Disbursements
Towards Centers
with >5 Years Vintage

81%
of Disbursements
Towards Centers
with >2 Years Vintage

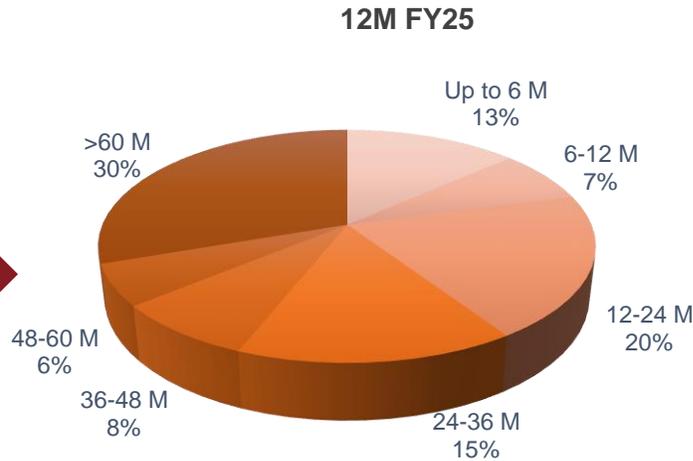
Q4 FY25



63%
of Disbursements
Towards Centers
with >5 Years Vintage

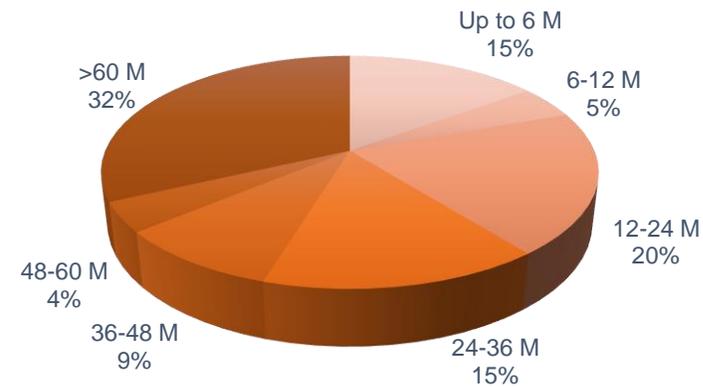
83%
of Disbursements
Towards Centers
with >2 Years Vintage

Disbursements Across Customers by Vintage



79%
of Disbursements
Towards Customers
with >1 Year Vintage

Q4 FY25

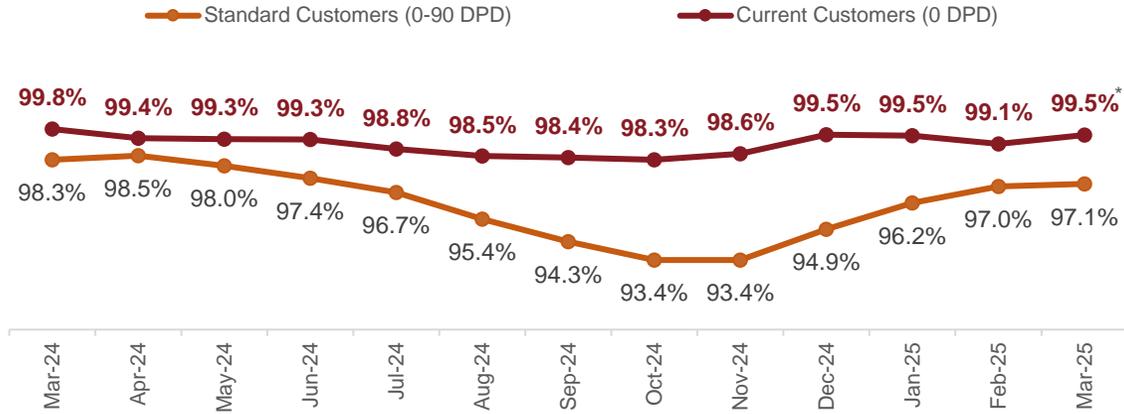


81%
of Disbursements
Towards Customers
with >1 Year Vintage



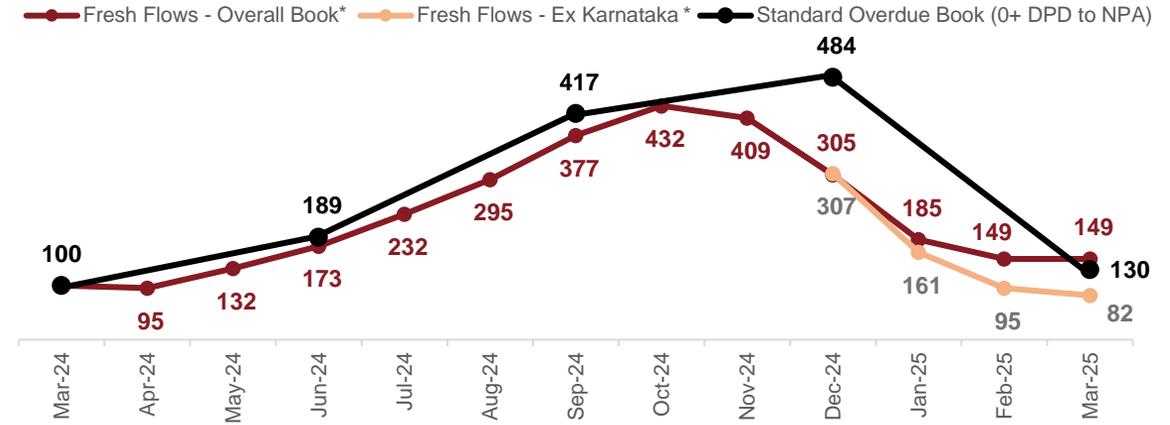
Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency



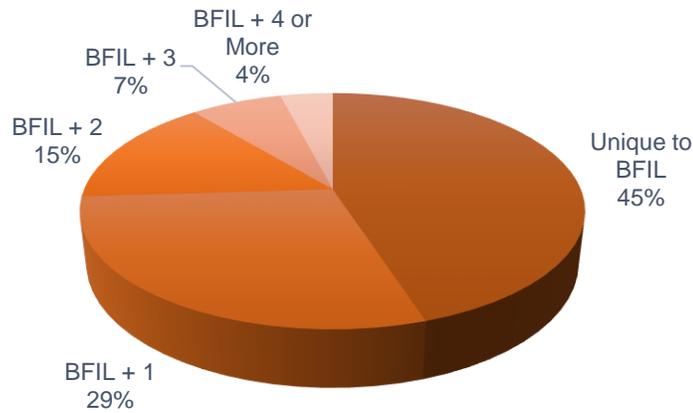
* Excluding Karnataka: 99.7% (Mar-25)

New Stress Formation and Early Stress Bucket (Indexed)

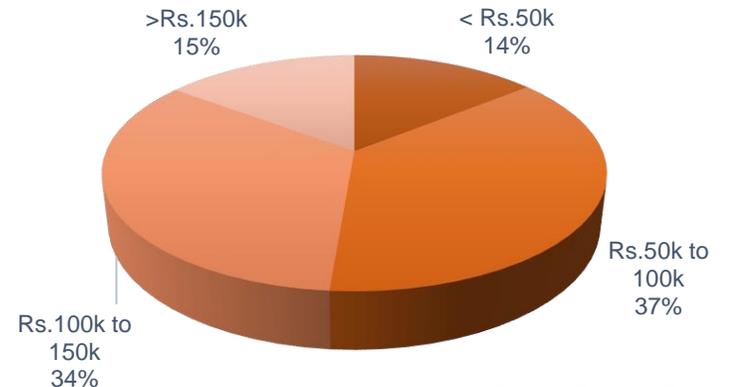


* Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

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

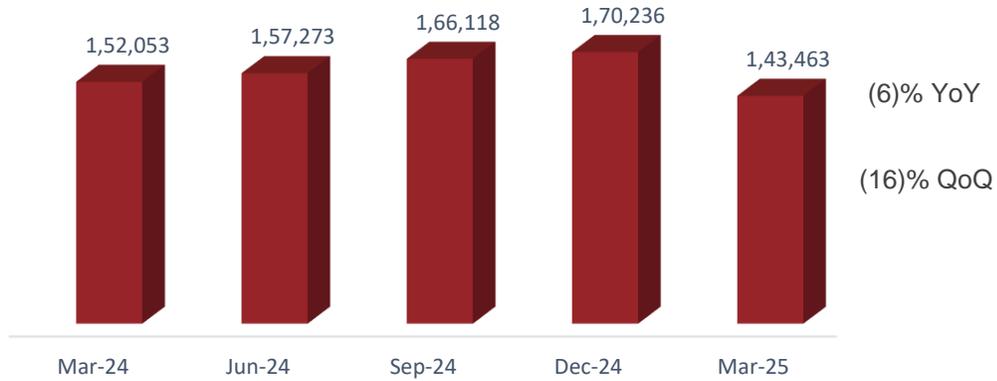


Portfolio Mix by Customer's MFI Industry Exposure (by Value): Mar-25



Corporate Portfolio – Focus on Granular, Higher Rated Customers

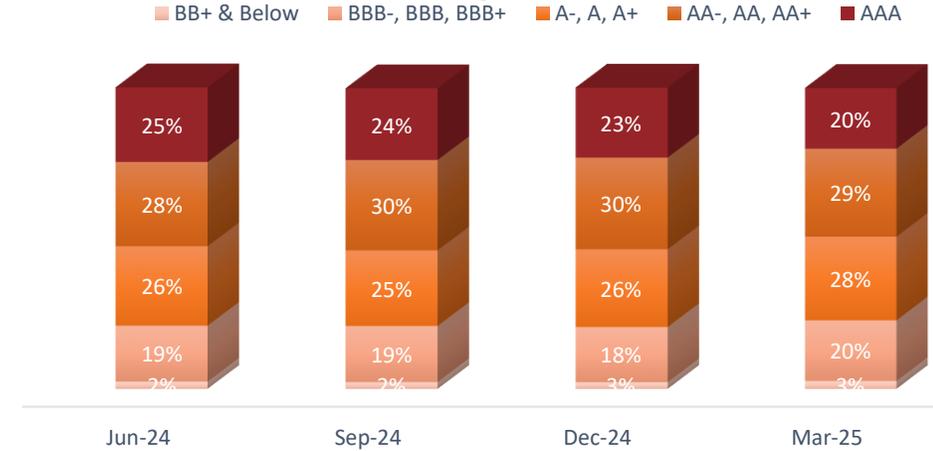
Corporate Loan Book (₹ crs)



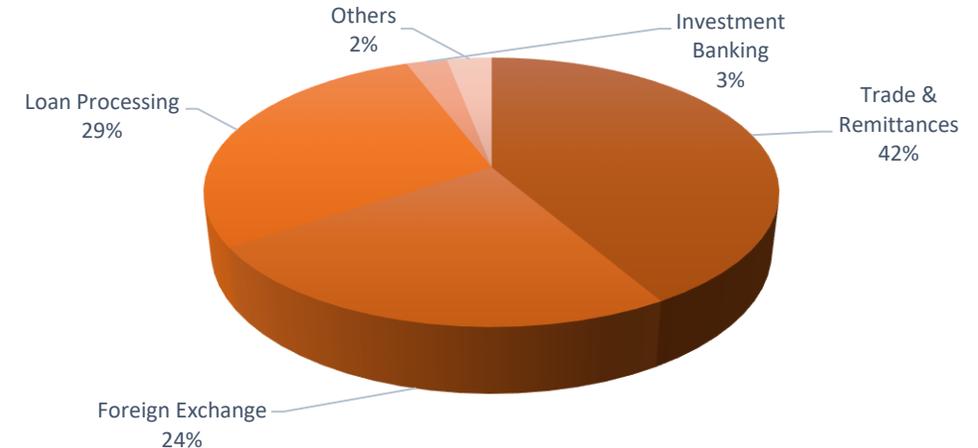
Sector-wise Loan Mix (% of Total Loans)

Sector	Q4 FY25
NBFCs (other than HFCs)	5.34%
Real Estate - Commercial & Residential	4.16%
Gems and Jewellery	2.62%
Steel	2.00%
Power Generation – Non Renewable	1.84%
Food Beverages and Food processing	1.51%
Power Generation – Renewable	1.18%
Housing Finance Companies	1.11%
Others	21.82%
Corporate Banking	41.58%
Consumer Banking	58.42%
Total	100.00%

Improving Risk Profile *



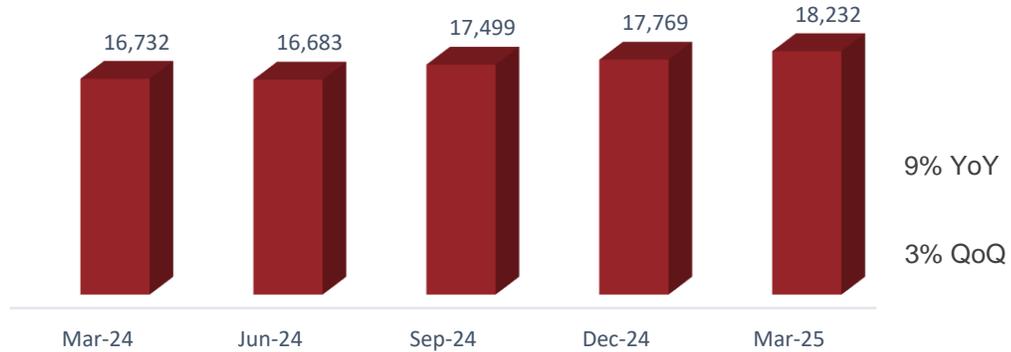
Diversified Fee Mix Q4 FY25



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

Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

Business Banking (₹ crs)



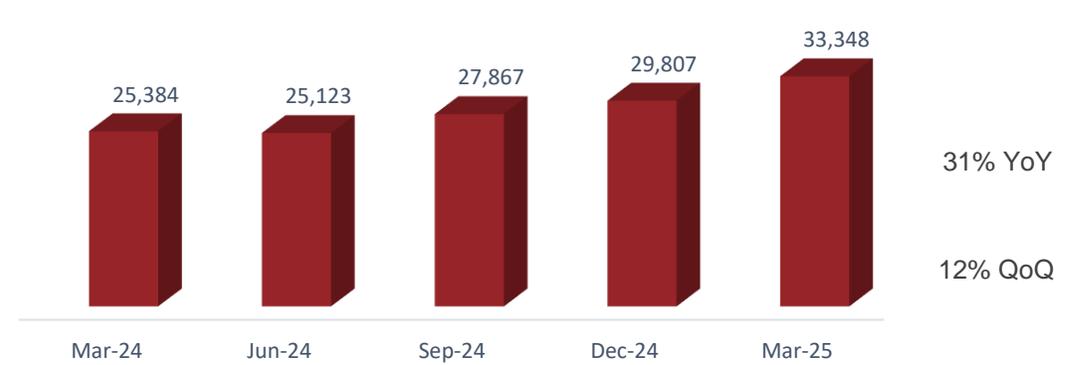
Loan Against Property (₹ crs)



Credit Cards (₹ crs)



Other Retail Loans (₹ crs)



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

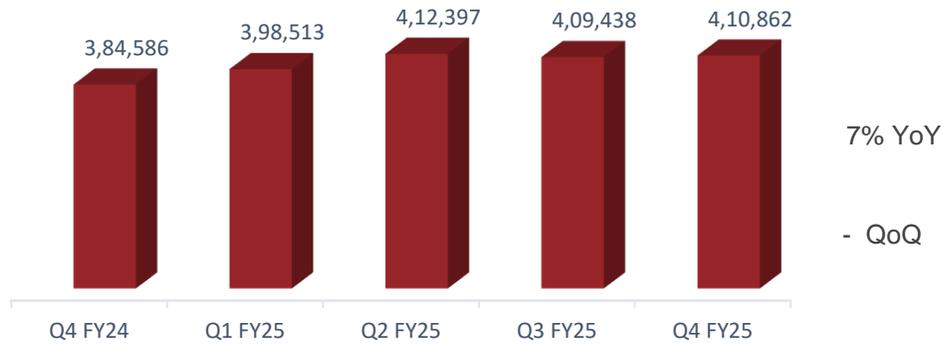


Experienced
Board and
Management Team

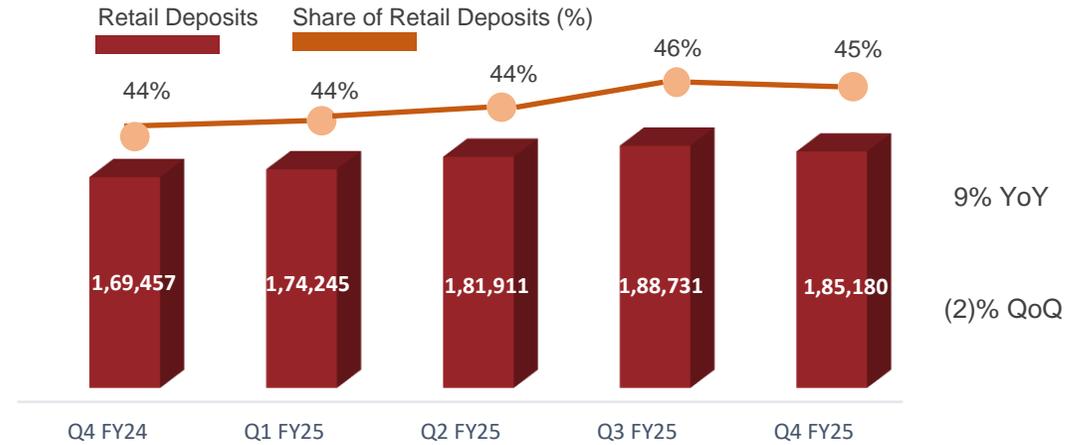


Deposit Strategy Driven by Granular Retail Deposits

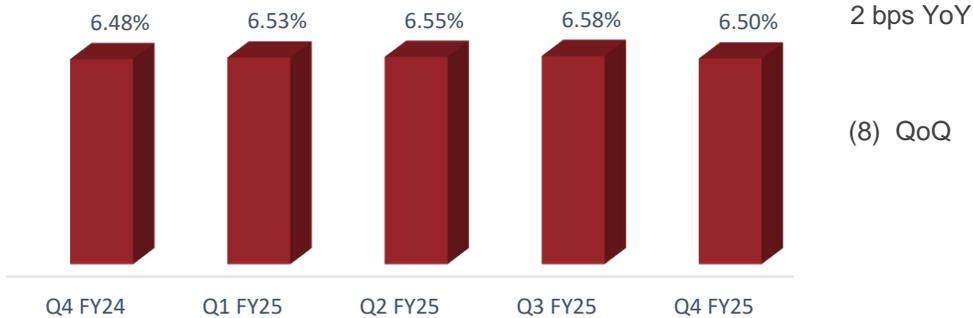
Deposits (₹ crs)



Retail Deposits as per LCR (₹ crs)*



Cost of Deposits (%)



Key Focus Areas

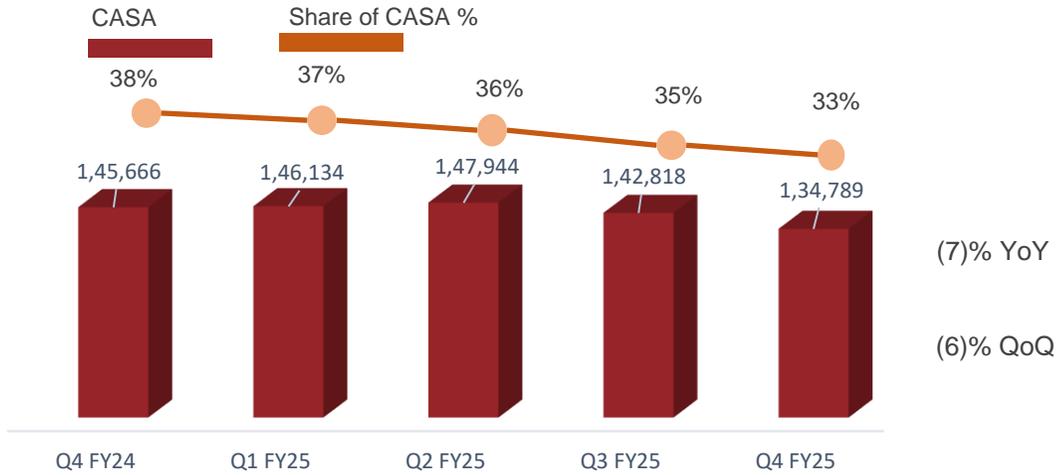
- Expanding branch network
- Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up sub scale businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
 - Exploring Community Banking 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.

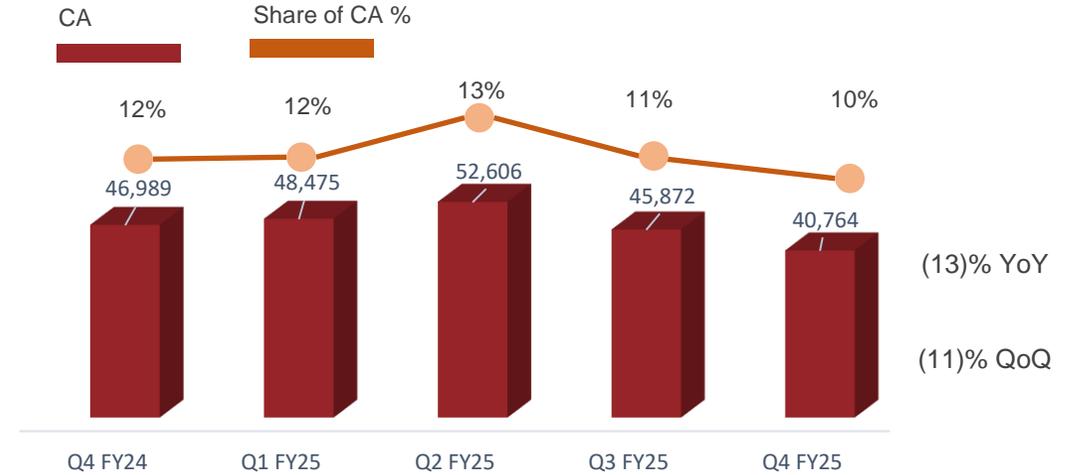


Healthy Share of CASA; Strong Liquidity Profile

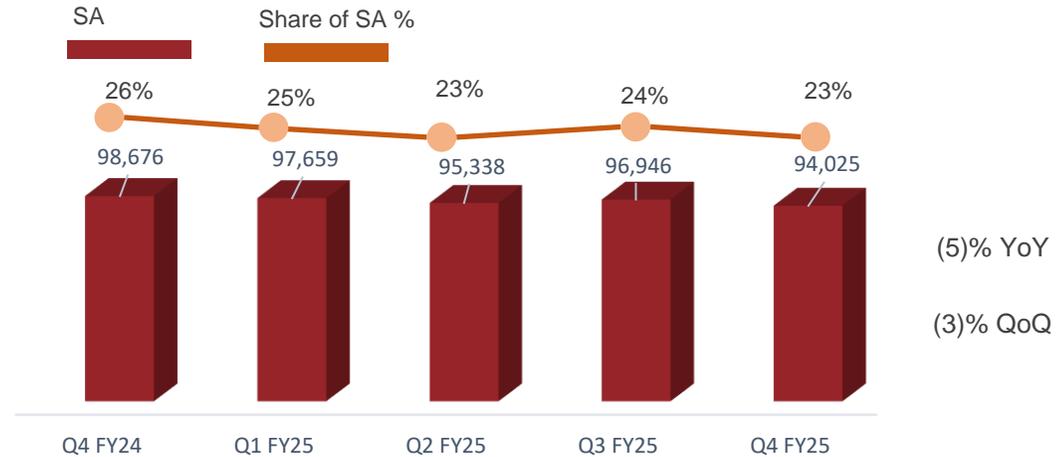
CASA (₹ crs)



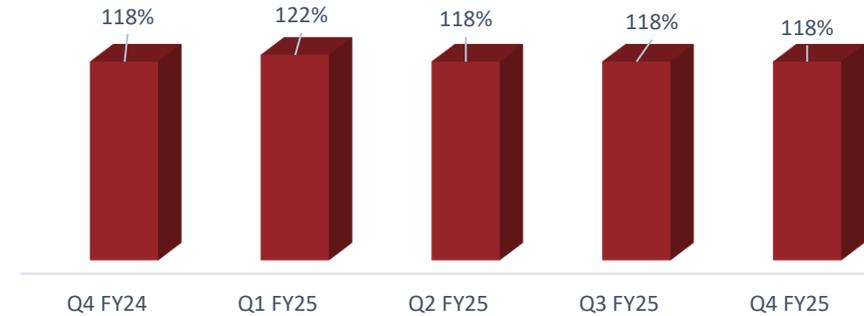
CA (₹ crs)



SA (₹ crs)



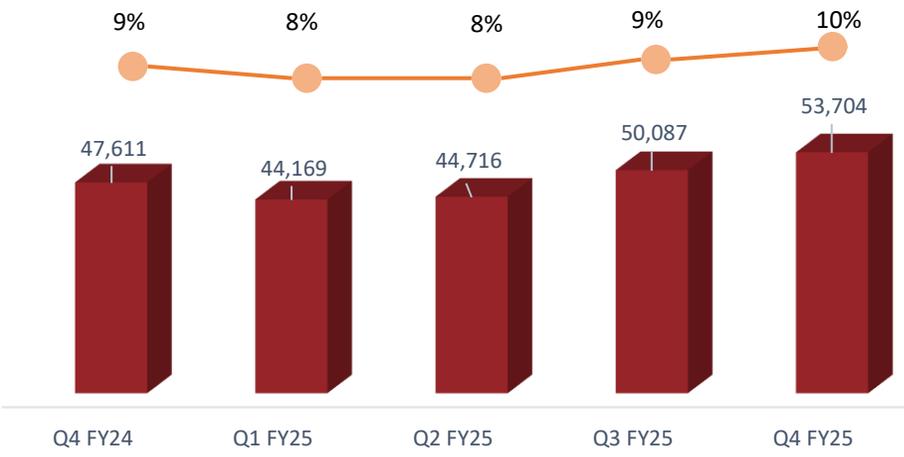
Liquidity Coverage Ratio (%)



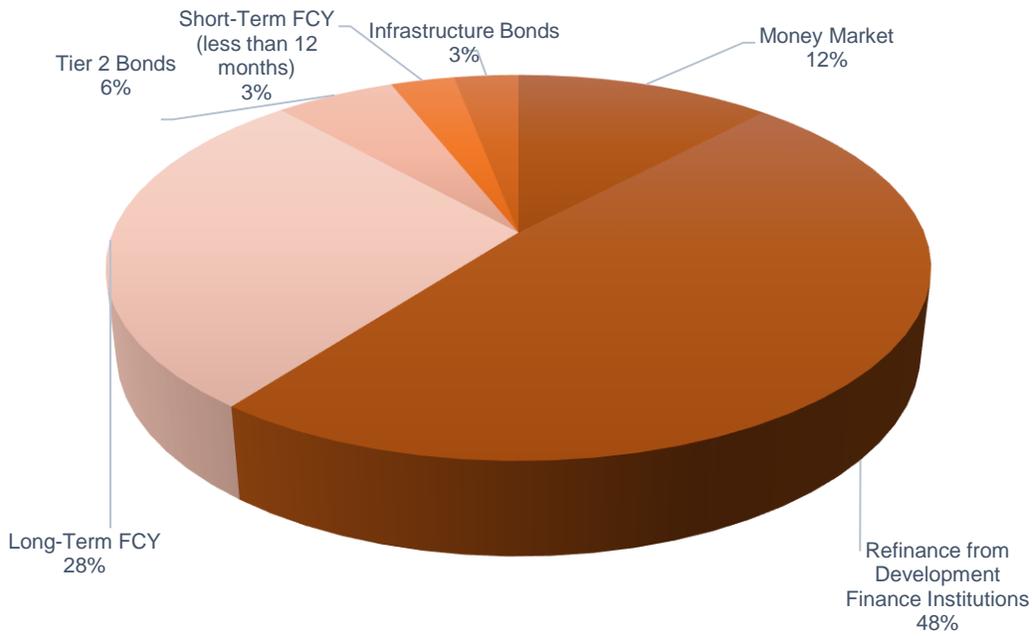
Borrowings Constituted by Long Term Sources

Borrowings (₹ crs)

Borrowings (₹ Cr) % of Total Liabilities



Borrowings Mix (%)



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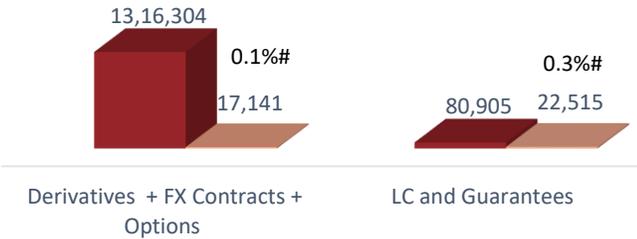
Experienced
Board and
Management Team



Strong Product Groups with Efficient Capital Deployment

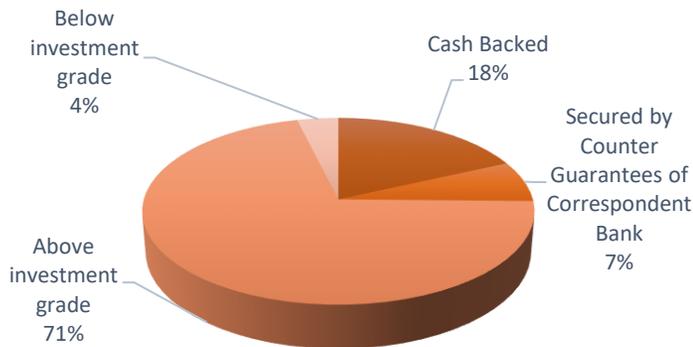
Low RWA Consumption (₹ crs)

■ Notional Amount ■ Risk Weighted Assets

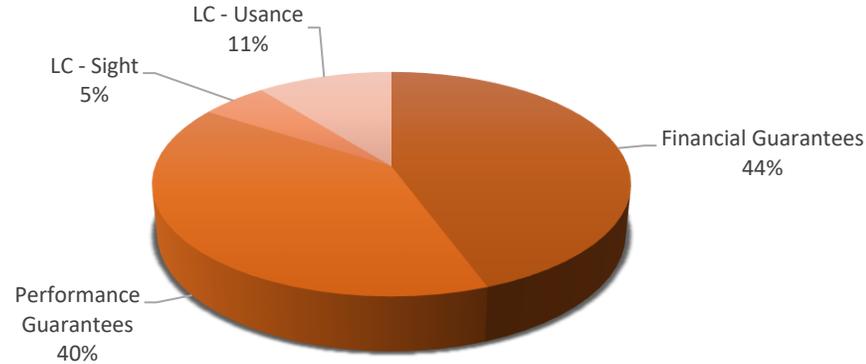


#CRAR consumption

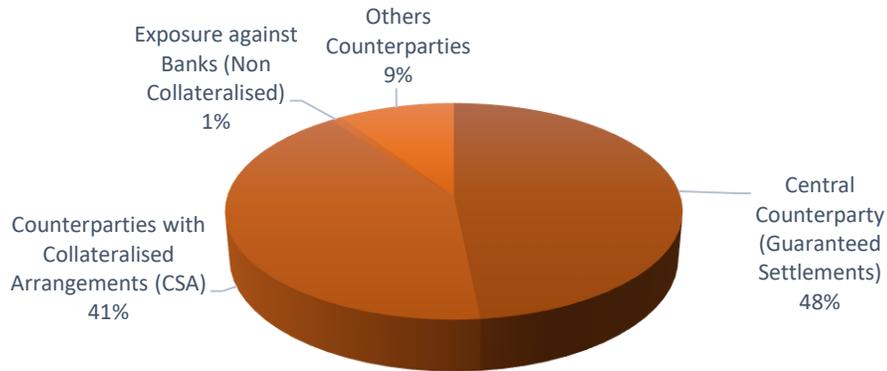
LC-BG Rating Profile



LC-BG Mix



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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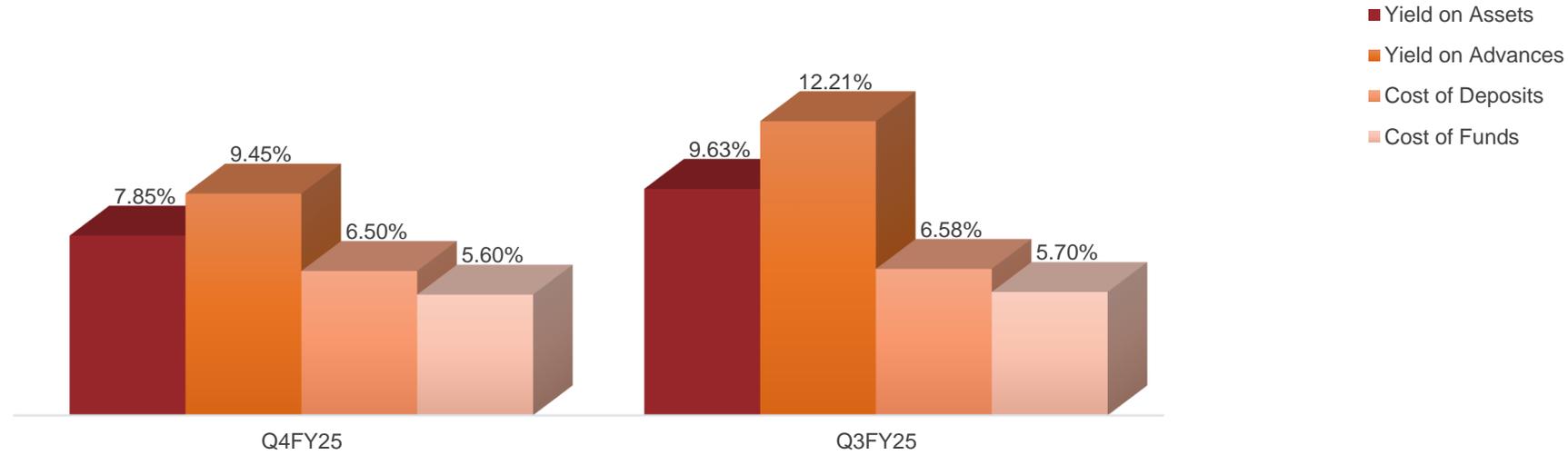
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Yield / Cost Movement



Segment-wise Yield:

	Q4 FY25		Q3 FY25	
	Outstanding (₹ crs)	Yield (%)	Outstanding (₹ crs)	Yield (%)
Corporate Banking	1,43,463	8.07%	1,70,236	8.80%
Consumer Banking	2,01,556	10.52%	1,96,653	14.89%
Total	3,45,019	9.45%	3,66,889	12.21%

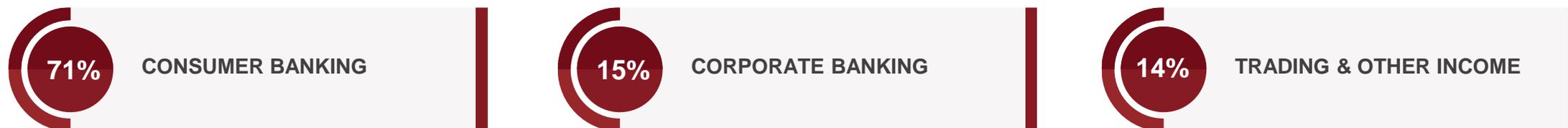
•Yield on Assets/Cost of funds are based on Total Assets/Liabilities



Diversified Fee and Other Income Streams

₹ crs	Q4FY25	Q4FY24	Y-o-Y(%)	Q3FY25	Q-o-Q(%)
Trade and Remittances	255	239	7%	266	(4)%
Foreign Exchange Income	242	235	3%	266	(9)%
Cards and Distribution Fees	1,220	864	41%	662	84%
General Banking Fees	52	294	(82)%	318	(84)%
Loan Processing Fees	525	630	(17)%	595	(12)%
Investment Banking	11	31	(65)%	16	(31)%
Total Core Fee Income	2,305	2,293	1%	2,123	9%
Securities/MM/FX Trading/Others	364	215	69%	232	57%
One off Derivative Impact	(1,960)	-	-	-	-
Total Other Income	709	2,508	(72)%	2,355	(70)%

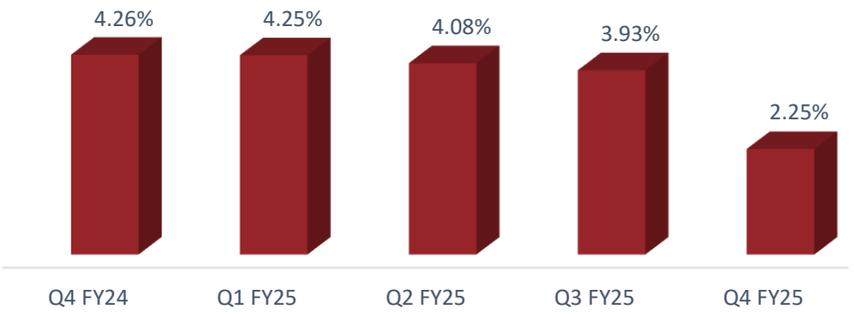
Fee Income Mix*



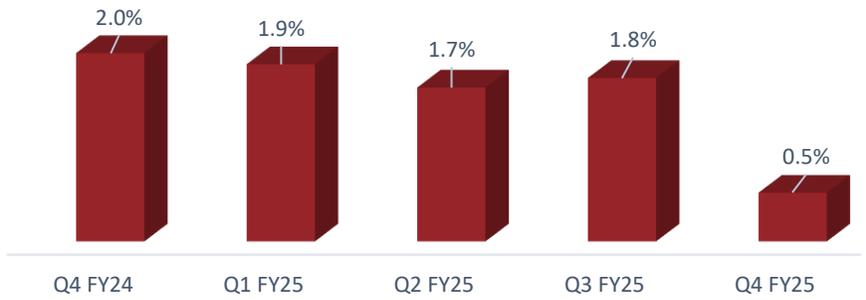
*Excluding impact of One off Derivative Impact

Key Financial Indicators

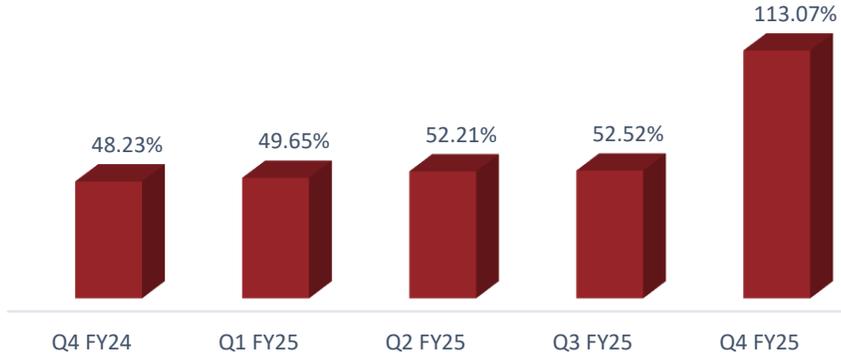
Net Interest Margin (%)



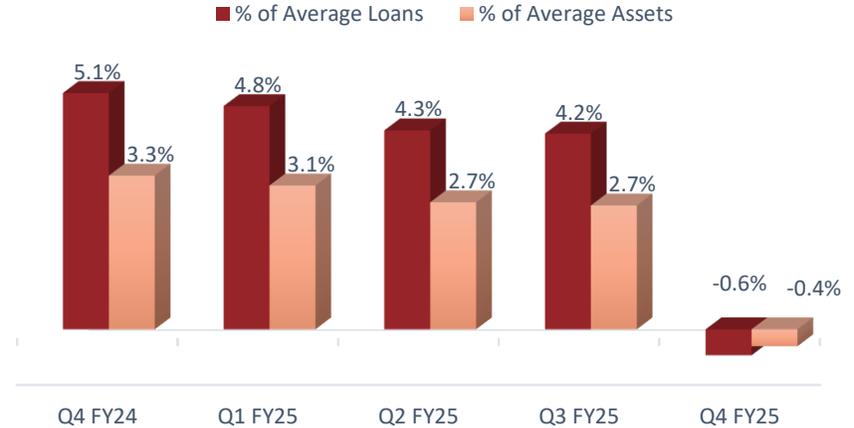
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

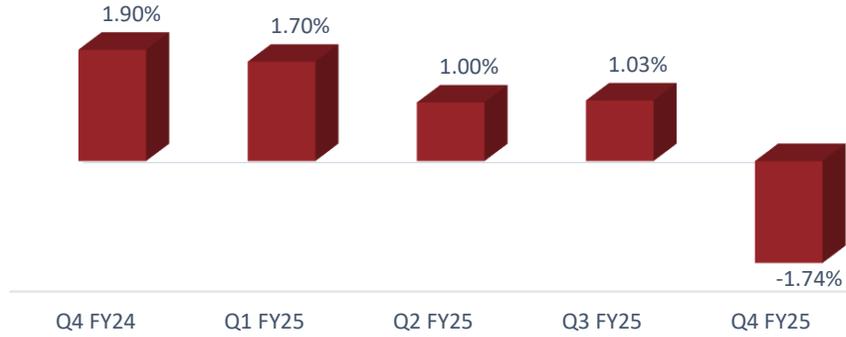


Operating Profit Margin (%)

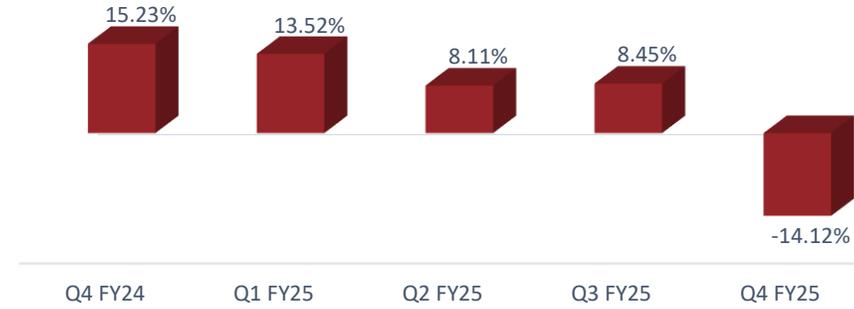


Key Financial Indicators

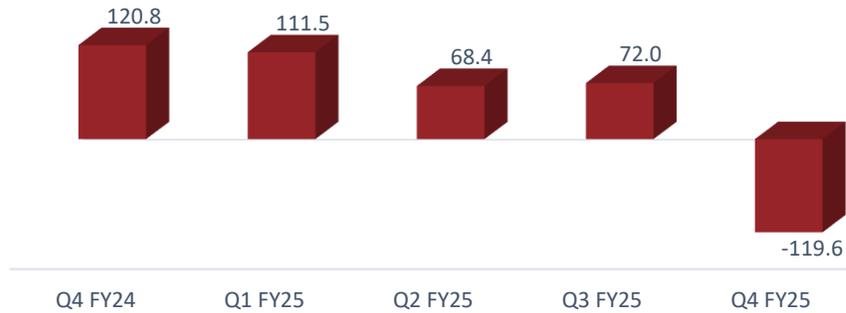
Return on Assets* (%)



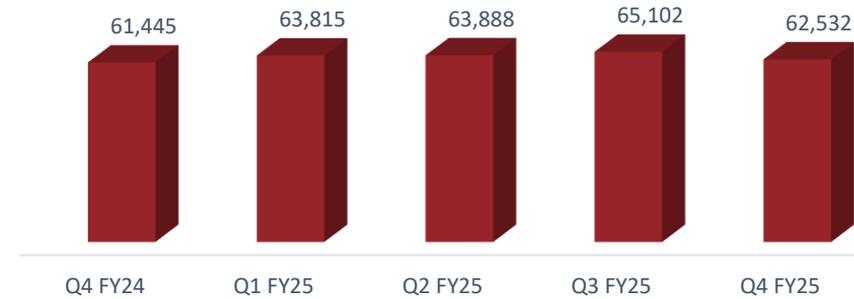
Return on Equity* (%)



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
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



Movement in Non-Performing Assets

₹ crs	Q4FY25			Q3FY25		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,484	5,892	8,375	2,283	5,356	7,639
Fresh Additions	220	4,794	5,014	280	1,920	2,200
Deductions	98	2,245	2,343	80	1,384	1,464
-Write-offs	6	1810	1,816	13	971	984
-Upgrades	41	175	216	20	130	150
-Recoveries *	51	260	311	47	284	330
Gross NPA	2,605	8,441	11,046	2,483	5,892	8,375
Net NPA			3,287			2,496
% of Gross NPA			3.13%			2.25%
% of Net NPA			0.95%			0.68%
Provision Coverage Ratio (PCR)			70%			70%
Restructured Advances			0.12%			0.18%

*Q4 FY25 Sale to ARC is ₹ 34 crs (Q3 FY25 Sale to ARC is ₹ 140 crs)

NPA Composition – Consumer Banking

(₹ crs)

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	904	8,441
Gross NPA %	1.52%	0.95%	1.93%	9.17%	0.54%	3.31%	3.11%	3.27%	13.18%	2.66%	4.08%

Q3 FY25	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	Micro Loans	Others	Total
Gross NPA	409	107	76	474	115	195	936	378	2,432	770	5,892
Gross NPA %	1.17%	0.86%	1.79%	8.73%	0.40%	2.42%	3.10%	3.40%	7.05%	2.48%	2.93%



Loan Related Provisions held as on March 31, 2025

- Specific provision of ₹ 7,689 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,791 crs including restructured
- Provision Coverage Ratio at 70% and total loan related provisions at 86% of GNPA
- Loan related provisions of ₹ 9,550 crs are 2.76% of the loans



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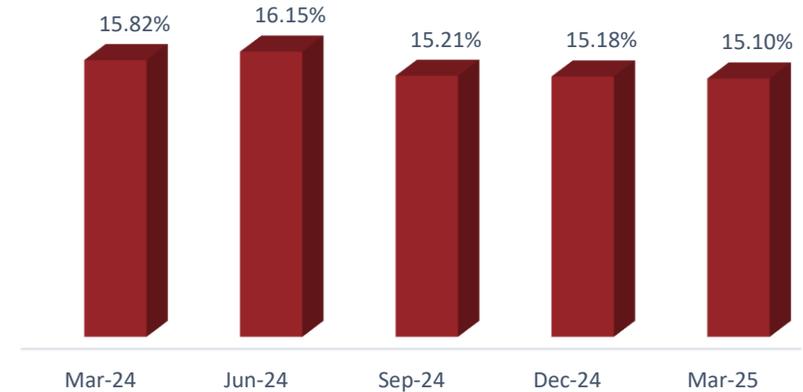


Healthy Capital Adequacy

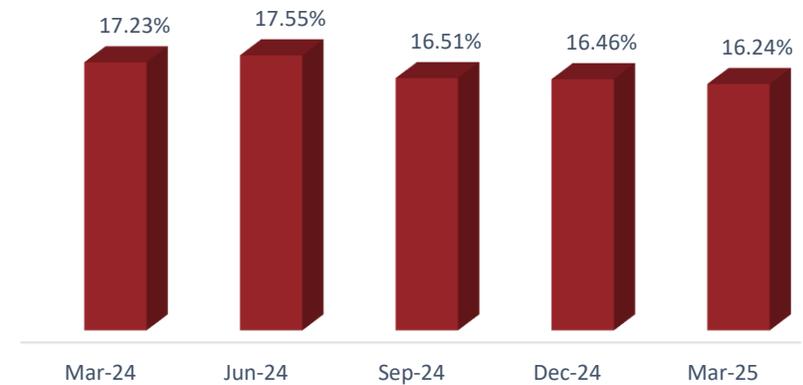
Capital Adequacy

₹ crs	31 Mar 25	31 Dec 24
Credit Risk, CVA and UFCE	3,59,224	3,71,169
Market Risk	7,813	9,287
Operational Risk	52,498	48,709
Total Risk Weighted Assets	4,19,535	4,29,165
Core Equity Tier 1 Capital Funds	63,342	65,132
Tier 2 Capital Funds	4,781	5,500
Total Capital Funds	68,123	70,632
CRAR	16.24%	16.46%
CET1 / Tier1	15.10%	15.18%
Tier 2	1.14%	1.28%

CET1 Ratio (%)

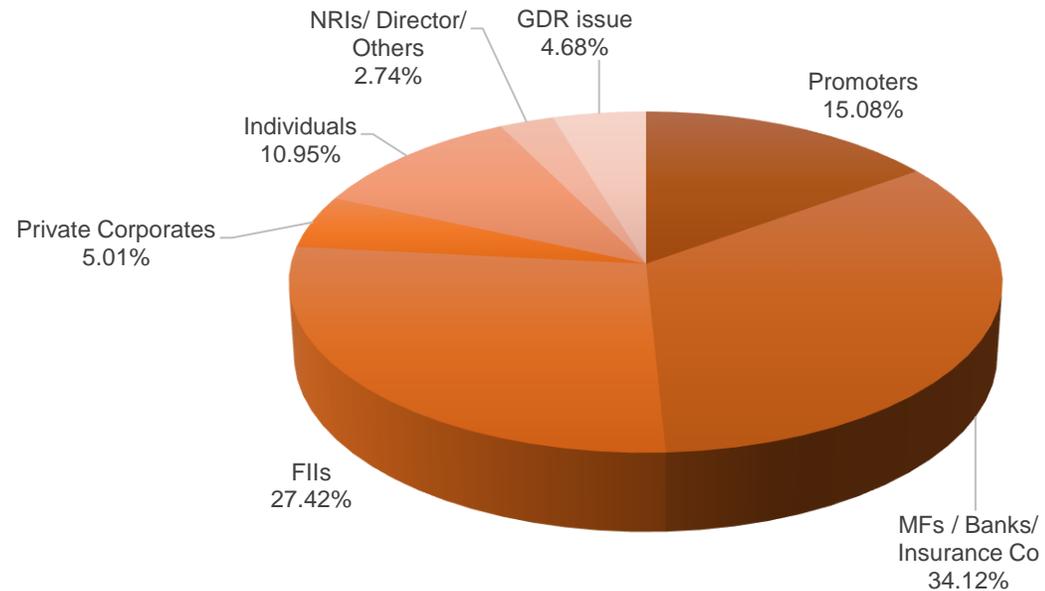


CRAR (%)



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

 **~41 mn**
Customer Base

 **~1,62,000**
Villages Covered

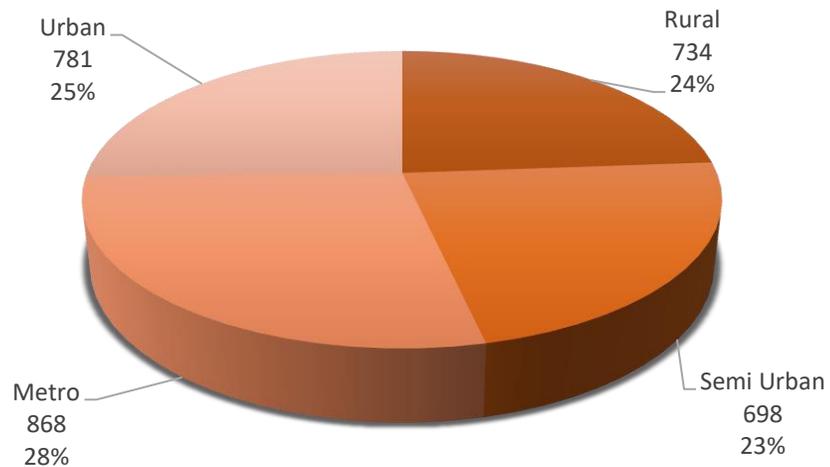
 **7,174**
Group Network

 **3,027**
ATMs

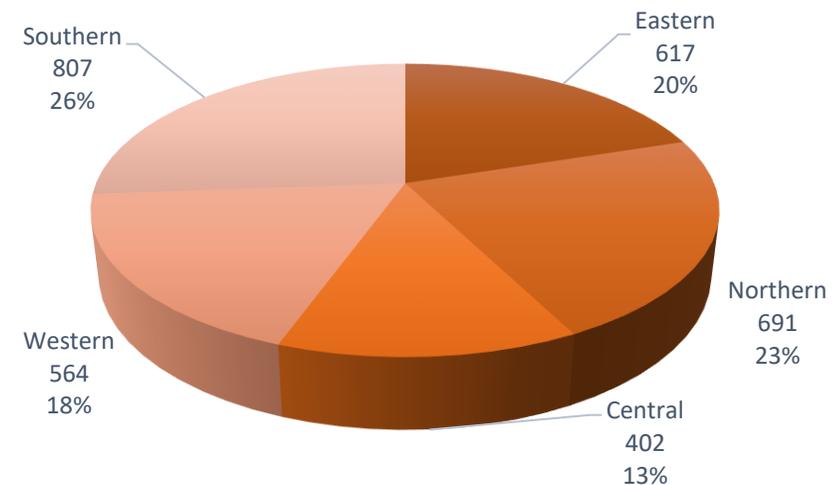
Strengthening Distribution Infrastructure

Particulars	Mar 31, 2024	June 30, 2024	Sep 30, 2024	Dec 31, 2024	Mar 31, 2025
Branches/Banking Outlets	2,984	3,013	3,040	3,063	3,081
BFIL Branches	3,620	3,679	3,746	3,772	3,796
Vehicle Finance Marketing Outlets (IMFS)	367	334	304	300	297
ATMs	2,956	2,988	3,011	2,993	3,027

Geographical Breakdown of Branches



Regional Breakdown of Branches



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IndusInd Bank's flagship mobile banking app INDIE continues to scale with positive impact on customers adopting the upgraded app (#BetterWayToBank)



Top 3 by Rating on Play Store and App Store



1.6 Mn active clients* registered on app

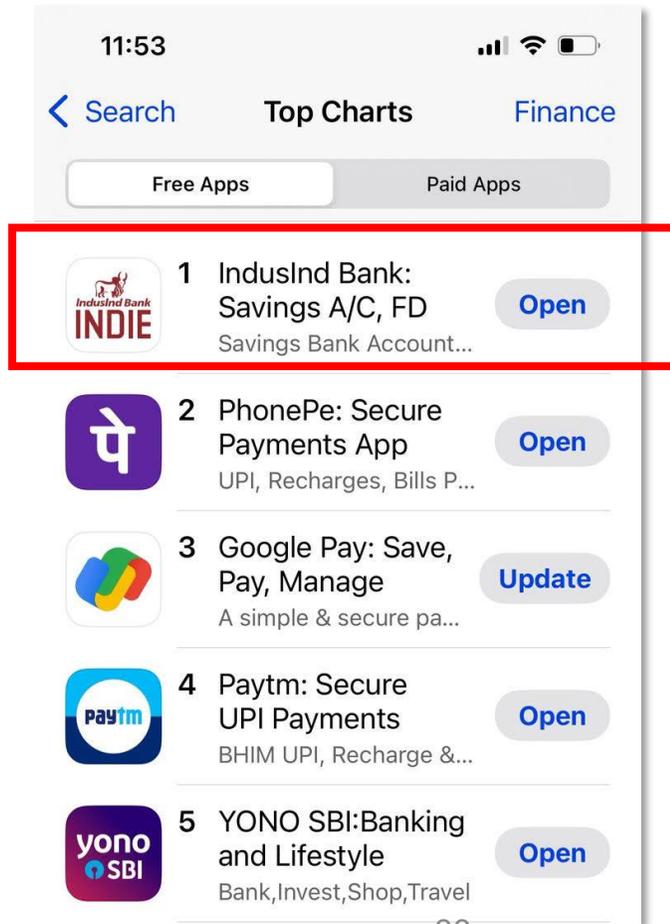
20% of CASA clients migrated to #BetterWayTo Bank

5% of registered clients active on UPI Mandates

10% active on bill payments

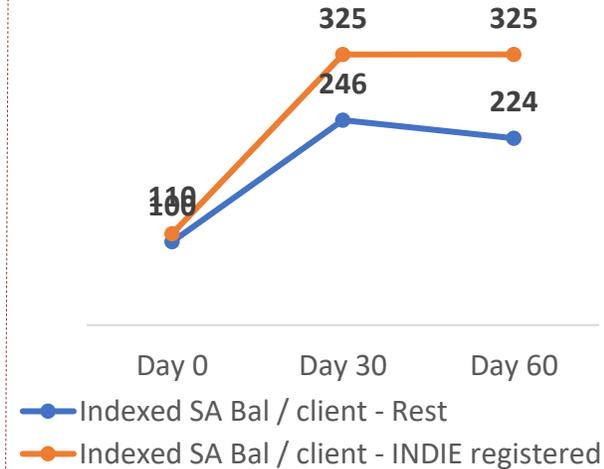
4% of UPI transactions from Bank's app and handle

Recognized as #1 Finance App on App Store Top Charts

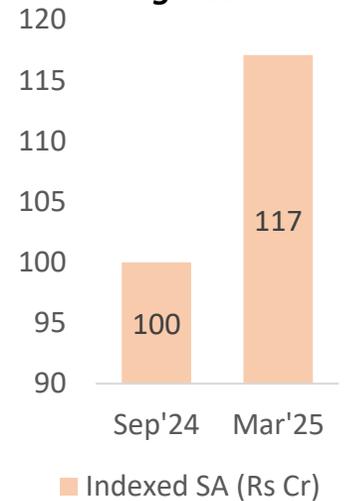


Strong impact on liabilities per client from adopters – 45% higher SA / client

Impact on New to Bank within first 60 days



Impact on Existing clients migrated



1800 Cr+ of liabilities impact**

350 Cr+ of assets impact

*excludes dormant; **includes deepening on existing clients migrating to new app

INDIE for Business: Better Business Banking is Here



With **INDIE For Business**, your business operations get a boost with features like:

-  **Quick registration** with digital onboarding.
-  **Real-time, 360-degree view** and easy switching between all your business accounts.
-  **Download Smart Statements in Excel/PDF** for all your accounts.
-  **Make instant transactions** up to ₹50K.
-  **Track every aspect** of your loans.

[Download now](#)

For more information, please visit our website <https://www.indusind.com/in/en/business/indie-for-business.html>

Follow our social handles for the latest updates, news and contests!    

If you're facing any issues, please feel free to reach out to us at indie@indusind.com or call us on 1860 267 2626.



4.2



4.4

50,000+ registered customers

1.2% of customers active on bill payments already

Monthly transacting % of 75%

+3% CA deepening in clients migrated

CA clients registered have >2X ATS compared to rest

*Coming Soon:
cross-border
payments
redefined for
businesses*

Easy Credit continued to scale as a platform
1.2 Mn applications processed each month ; YoY growth of 39%



Compliant with Digital Lending Guideline'

Digitized KYC and Fraud checks

Integrated with AA / Bureau / GST / ULI

Machine Learning models drive algorithmic decisioning

End to end digital workflow

Digitized disbursement: E-sign, E-mandate, E-stamp

Seamless onboarding across DIY, Partnerships, Branch / Sales led models

Multiple products – credit cards, personal loans, business loans, working capital loans upto 5 cr



Annualized cost savings of 100 Cr+

15 Mn Applications Processed annually across products

100% of personal loans and credit cards originated digitally

Key Enhancements made during the year:

Personal Loans

- Account Aggregator Integration
- Cross Sell of Insurance during journey
- E-Stamping enablement across states
- New Partnership Integration

Credit Cards

- Secured Credit Card
- Co-Bundling of Savings Account
- Greater STP %

Business Banking

- Enabling CGTMSE Facility for customers
- Digitized Valuation Workflow
- Digitized Account Opening

Small Ticket Business Loan

- Real time loans for New to Bank customers

Direct Digital Business continues to scale with quality

Customer Data Model with
500+ customer attributes
across **23 Mn clients** bank wide

Over **500+ campaigns** and
1 Bn+ personalised nudges
each month
via In app banners | Overlay banners |
Mobile Push Notifications | Email | SMS |
Whatsapp

100+ Machine Learning based
propensity models generate
campaign triggers
to drive higher cross-sell, retention
and transaction intensity

20,000+ Credit Cards
opened each month

40,000+
Savings Accounts
opened each month
(peak 2.2L monthly)

9000+ Unsecured Loans
disbursed each month

75,000+ New Clients
acquired each month

80,000+ FDs
opened each month

2200 Cr+ fixed deposits
booked each month

200 Cr+ loans
disbursed each month
Up 71% YoY

100 Cr+ mutual funds
booked each month

3.7 Mn+
Monthly active users

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ESG highlights for Q4 of FY25

CRISIL



Crisil

a company of **S&P Global**

The Bank has received a [CRISIL ESG](#) rating of 67/ 100 as of 20th Mar 2025, maintaining our position as 'Strong' under their scoring methodology. This is the first time the Bank has been rated by CRISIL after being registered as a SEBI registered ESG ratings provider.

SES



The SEBI approved ESG rating provider (ERP), SES ESG Research Pvt. Ltd. has assigned IndusInd Bank an Environmental, Social, and Governance (ESG) Score (adjusted) of 72.0/100, as on 18th March 2025, based on the Bank's fiscal 2024 disclosures and other publicly available data

S&P Global



S&P Global

The Bank has been assigned an [S&P Global ESG Score](#) of 51, as on 11th December 2024 superseding Industry Mean scores on all 3 parameters of Environment (E), Social(S), and Governance(G)



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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 as on April 29, 2025.

** Mr. Arun Khurana Resigned as on April 28, 2025.

Experienced and Well-knit Management Team

Name	Designation	Exp (Yrs)	Prior Experience
Mr. Sumant Kathpalia*	Managing Director & CEO	37+	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO
Mr. Arun Khurana**	Executive Director, Deputy CEO & CFO	33+	Regional Head Corporate Solutions Asia-Pacific Markets of RBS Singapore
Mr. Sanjeev Anand	Head - Corporate, Commercial, Rural & Inclusive Banking	32+	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Zubin Mody	Chief Human Resources Officer	31+	Head – HR, ICICI Lombard General Insurance Company Limited, was at a senior position at ICICI Bank, Heinz India Pvt. Ltd and Marico Industries.
Mr. Rana Vikram Anand	Head - Pan Bank Liability Group, Customer Service & Synergy	32+	CEO at Cointribe (leading fintech), Various leadership positions at ABN AMRO Bank NV, ANZ & RBL
Mr. Soumitra Sen	Head - Consumer Banking & Marketing	35+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
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. Anil M. Rao	Chief Administrative Officer	30+	Various positions at ABN AMRO Bank, RBS and Bank of America
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. 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. Vivek Bajpeyi	Chief Risk Officer	36+	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.
Ms. Charu Sachdeva Mathur	Head- Digital Banking & Strategy (Existing Business)	19+	Consultant - Financial services and telecom advisory at Boston Consultancy Group (BCG)
Mr. A. G. Sriram	Head – Consumer Finance	30+	Multiple roles across Credit, Operations and Sales including leading Construction and Commercial Vehicle Segment.
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.
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. Sumant Kathpalia Resigned as on April 29, 2025.

** Mr. Arun Khurana Resigned as on April 28, 2025.

Awards & Accolades



IndusInd Bank won the 12th edition of FICCI Water Awards 2024 under the category of Community Initiatives for Spring Water Conservation and Management in South Odisha.



IndusInd Bank was bestowed with the Runner-up award at the 7th ICC Social Impact Awards 2025 under the category of Environment Sustainability – Mega Enterprise Category for Usharmukti towards Evergreen in West Bengal – establishing ecosystem model for Eastern India.



IndusInd Bank was certified a Great Place To Work for the 3rd consecutive year by the Great Place To Work Institute.



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