

October 18, 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 and half year ended September 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 and half year ended September 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
Company Secretary**

Encl: a/a

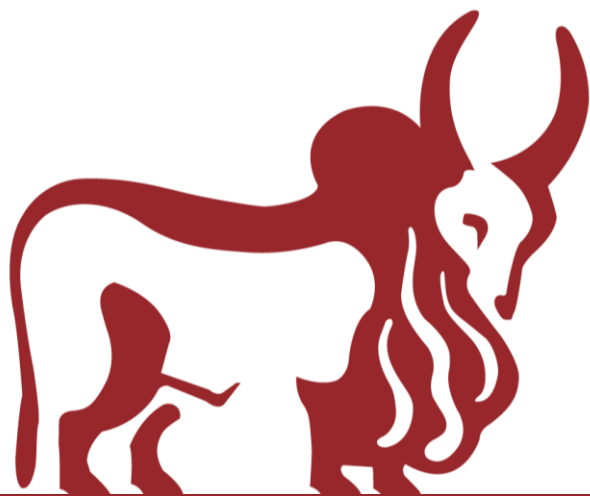


Solitaire Corporate Park Office: IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

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

Q2-FY26 | SEPTEMBER 2025

October 18, 2025

IndusInd Bank at a Glance

	5th Largest Private Bank with Disproportionately Large Distribution Network	₹ 3,25,881 crs Loans Diversified Across Products and Geographies`	₹ 3,89,600 crs Deposits	42 mn Customers Across Segments	7,151 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 7% of the Loan Book	Gems & Jewellery 3% of the Loan Book
	Robust Balance Sheet with Strong Capital Adequacy	17.10% CRAR Tier 1: 15.88% Tier 2: 1.22% (Excluding H1 FY 26 PAT)		132% Average LCR Well above regulatory requirement	72% PCR GNPA 3.60% NNPA 1.04%
	Key Profitability Metrics	3.32% Net Interest Margin		66.22% Cost to Income	2.52% Operating Profit Margin to Loans



Key Financial Highlights for Q2 FY26

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹ 3,25,881 crs (9)% YoY (2)% QoQ	₹ 3,89,600 crs (6)% YoY (2)% QoQ	₹ 1,19,771 crs (19)% YoY (4)% QoQ	₹ 2,69,829 crs 2% YoY (1)% QoQ	₹ 5,27,490 crs (3)% YoY (2)% QoQ
Profit & Loss	Net Interest Income	Total Other Income	Revenue	Operating Profit	Net Profit
	₹ 4,409 crs (18)% YoY (5)% QoQ	₹ 1,651 crs (24)% YoY (23)% QoQ	₹ 6,060 crs (20)%YoY (11)% QoQ	₹ 2,047 crs (43)% YoY (20)% QoQ	₹ (437) crs NA YoY NA QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	3.32% (76) bps YoY (14) bps QoQ	(0.33)% (133) bps YoY (78) bps QoQ	(2.68)% (1079) bps YoY (639) bps QoQ	66.22% 1401 bps YoY 399 bps QoQ	1.04% 40 bps YoY (8) bps QoQ



Consolidated Balance Sheet

₹ crs	Q2FY26	Q2FY25	Y-o-Y (%)	Q1FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,279	64,923	(1)%	64,736	(1)%
Deposits	3,89,600	4,12,397	(6)%	3,97,144	(2)%
Borrowings	45,350	44,716	1%	52,203	(13)%
Other Liabilities and Provisions	27,482	20,592	33%	24,690	11%
Total	5,27,490	5,43,407	(3)%	5,39,552	(2)%
Assets					
Cash and Balances with RBI	25,585	29,420	(13)%	46,523	(45)%
Balances with Banks	14,193	16,597	(14)%	16,449	(14)%
Investments	1,24,008	1,11,315	11%	1,09,147	14%
Advances	3,25,881	3,57,159	(9)%	3,33,694	(2)%
Fixed Assets	2,578	2,416	7%	2,506	3%
Other Assets	35,245	26,500	33%	31,233	13%
Total	5,27,490	5,43,407	(3)%	5,39,552	(2)%



Consolidated Profit and Loss Account – Q2 FY26 and H1 FY 26

₹ Crore	Q2FY26	Q2FY25	Y-o-Y (%)	Q1FY26	Q-o-Q (%)	H1 FY26	H1 FY25	Y-o-Y (%)
Net Interest Income	4,409	5,347	(18)%	4,640	(5)%	9,049	10,755	(16)%
Other Income	1,651	2,185	(24)%	2,157	(23)%	3,808	4,627	(18)%
Total Income	6,060	7,532	(20)%	6,797	(11)%	12,857	15,382	(16)%
Operating Expenses	4,013	3,932	2%	4,229	(5)%	8,243	7,830	5%
Operating Profit	2,047	3,600	(43)%	2,568	(20)%	4,614	7,552	(39)%
Provisions & Contingencies	2,631	1,820	45%	1,760	50%	4,391	2,870	53%
Profit /(Loss) before Tax	(584)	1,780	NA	808	NA	223	4,682	(95)%
Provision for Tax	(147)	449	NA	204	NA	56	1,180	(95)%
Profit/(Loss) after Tax	(437)	1,331	NA	604	NA	167	3,502	(95)%



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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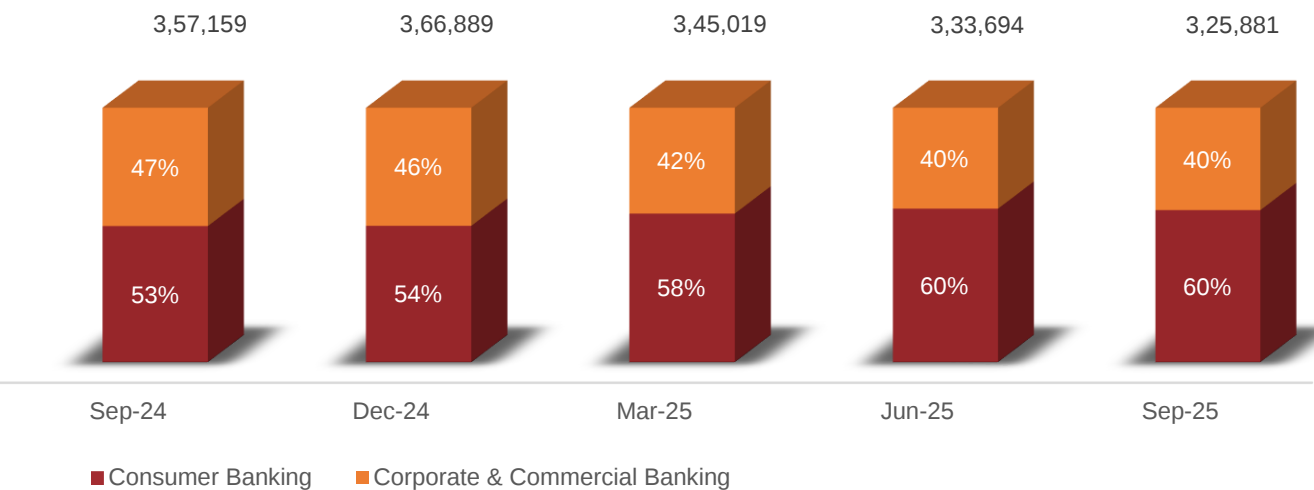


Experienced
Board and
Management Team

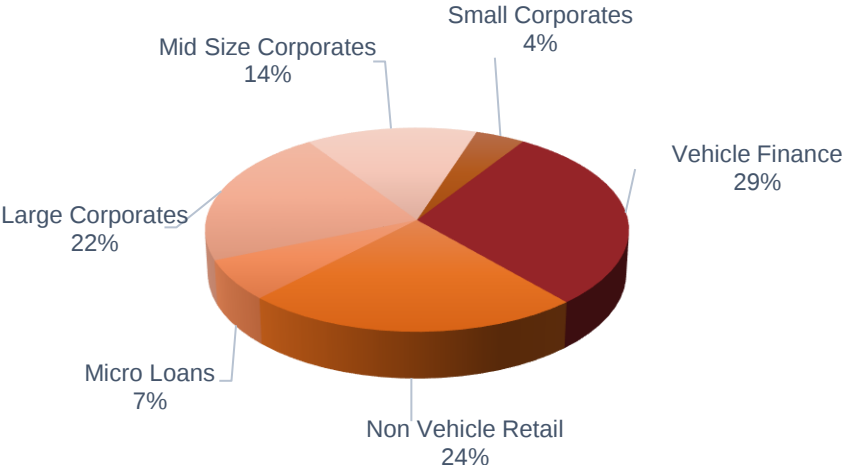


Well Diversified Loan Book across Consumer and Corporate Products

Loan Book Mix (₹ crs)



(₹ crs)		
Corporate Banking	Sep-25	%
Large Corporates	71,627	22%
Mid Corporates	45,920	14%
Small Corporates	13,574	4%
Total Advances	1,31,121	40%



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

(₹ crs)

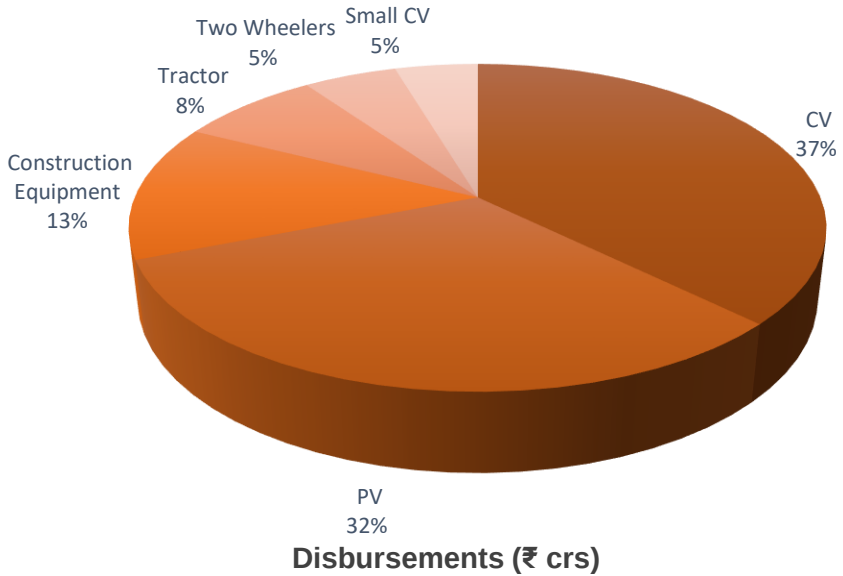
Consumer Banking	Sep-25	%
Vehicle Finance	96,208	29%
Commercial Vehicle	35,880	11%
PV	30,490	9%
Small CV	4,424	1%
Two-Wheeler	4,967	2%
Tractor	7,508	2%
Equipment Financing	12,939	4%
Non-Vehicle Finance	77,231	24%
Business Banking	18,195	6%
Loan Against Property	12,581	4%
Credit Card	10,747	3%
Personal Loans	10,804	3%
Merchant advances	7,262	2%
Home Loans	5,547	2%
BL, AHL, Others	12,095	4%
Micro Loans*	21,321	7%
Total Advances	1,94,760	60%

Vehicle Finance: Granular Portfolio Across Vehicle Categories

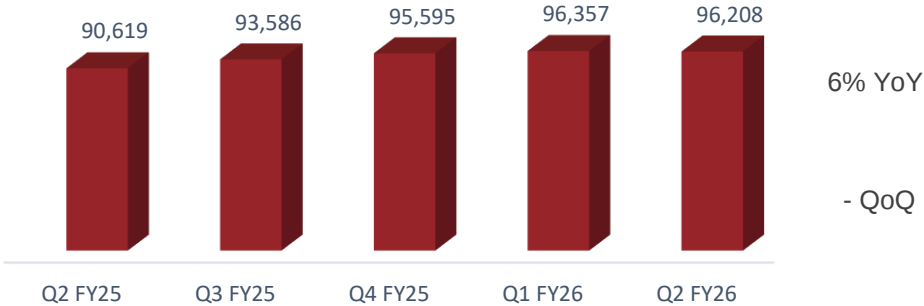
Overview of Vehicle Finance Division

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

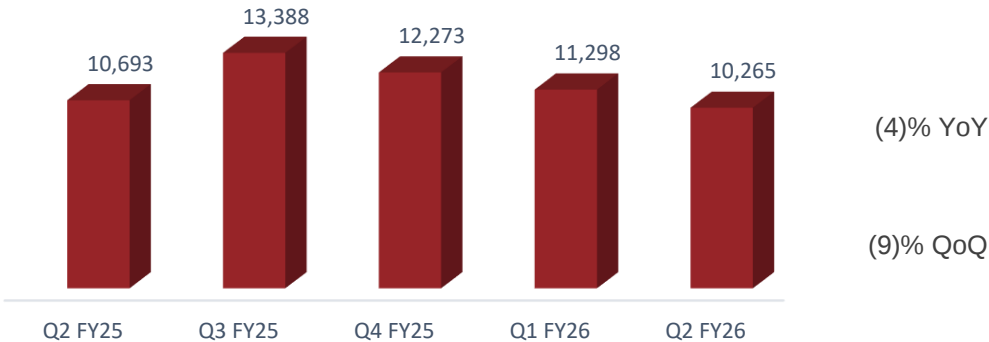
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹ crs)



Disbursements (₹ crs)



Micro Loans: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



12 mn
BFIL Customers



1.64K Villages
covered across 22
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

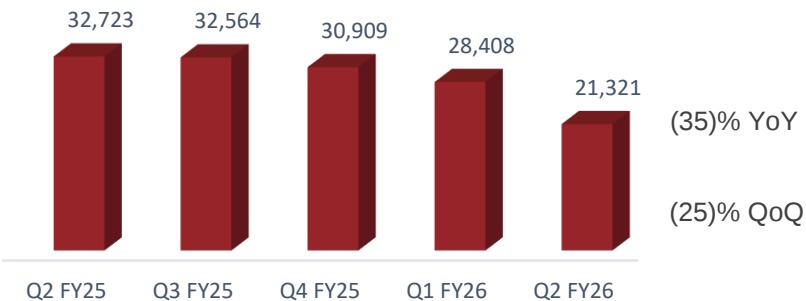


85K+ Active Bharat
Money Stores
Banking at doorstep
in remote areas

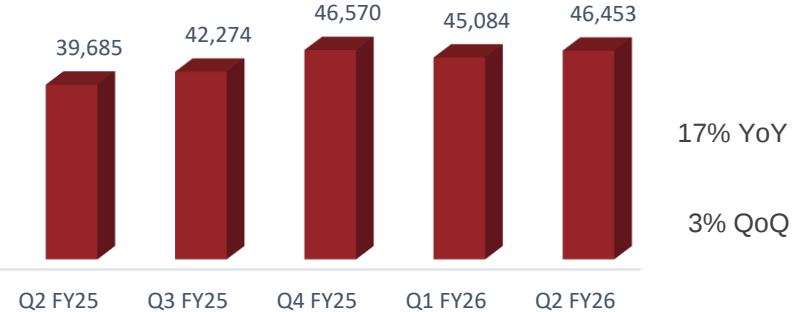


636K Merchants
(loan clients)
Addressing the
MSME banking
needs

Micro Loan Book (₹ crs)*



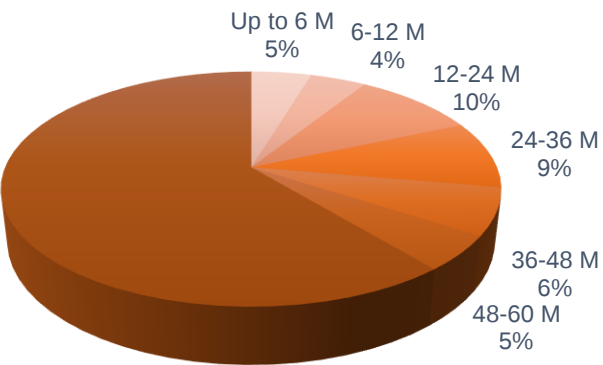
Average Loan Outstanding per Borrower (₹)



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

Micro Loans: Additional Disclosures (1/2)

Cumulative 18M ending Sep-25

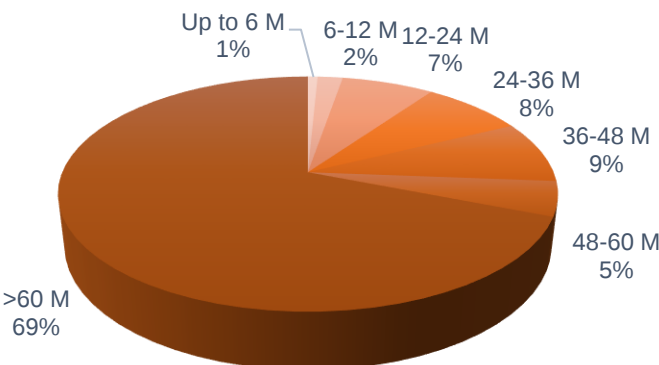


61%
of Disbursements
Towards Centers
with >5 Years Vintage

82%
of Disbursements
Towards Centers
with >2 Years Vintage

Disbursements Across
Centers by Vintage

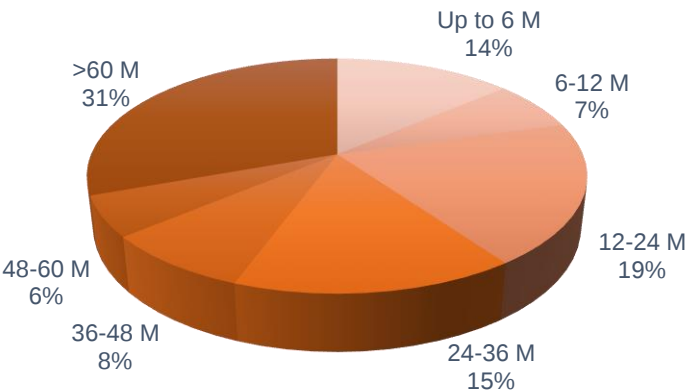
Q2 FY26



69%
of Disbursements
Towards Centers
with >5 Years Vintage

90%
of Disbursements
Towards Centers
with >2 Years Vintage

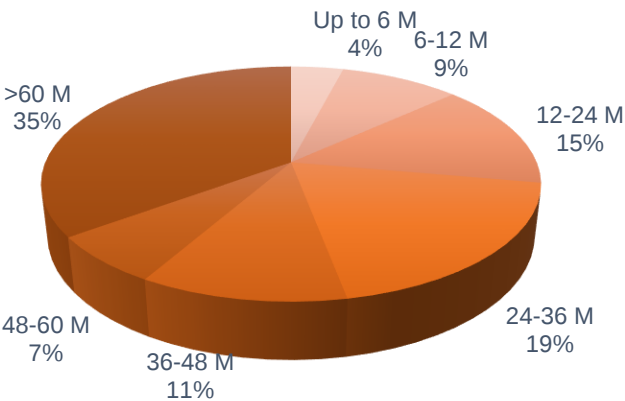
Cumulative 18M ending Sep-25



79%
of Disbursements
Towards Customers
with >1 Year Vintage

Disbursements Across
Customers by Vintage

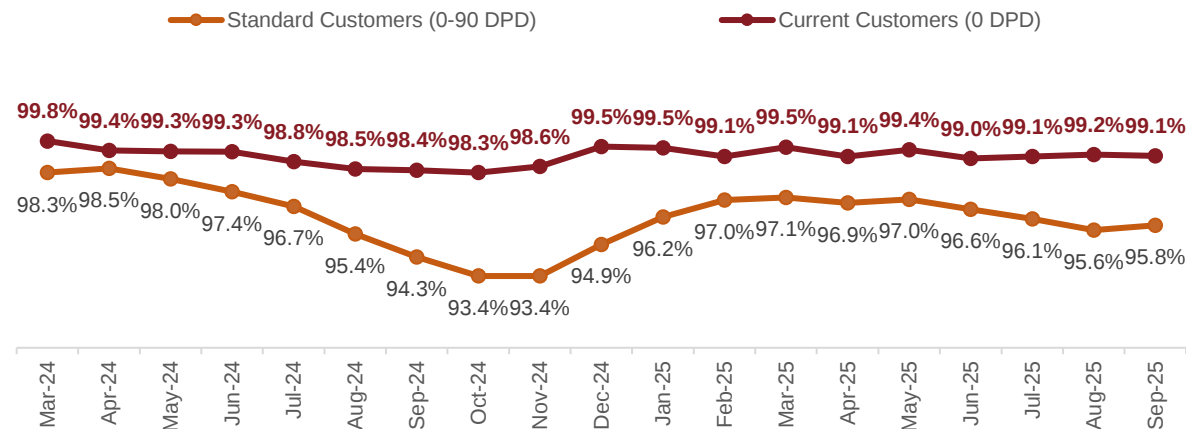
Q2 FY26



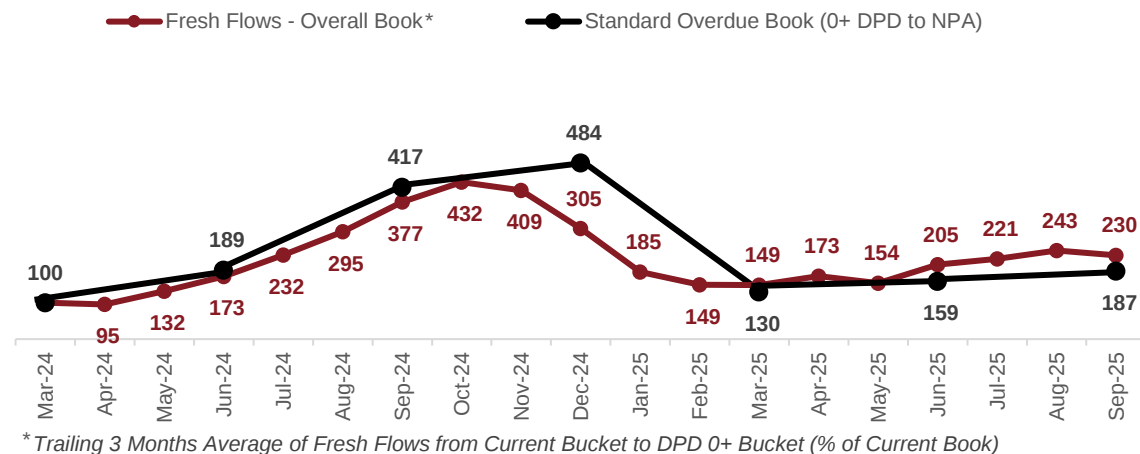
87%
of Disbursements
Towards Customers
with >1 Year Vintage

Micro Loans: Additional Disclosures (2/2)

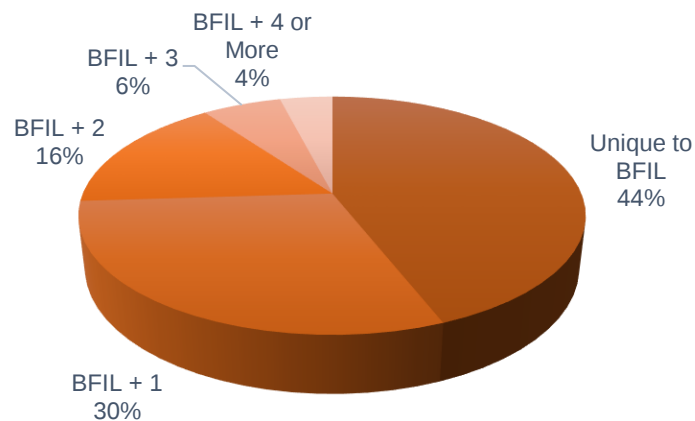
Net Collection Efficiency



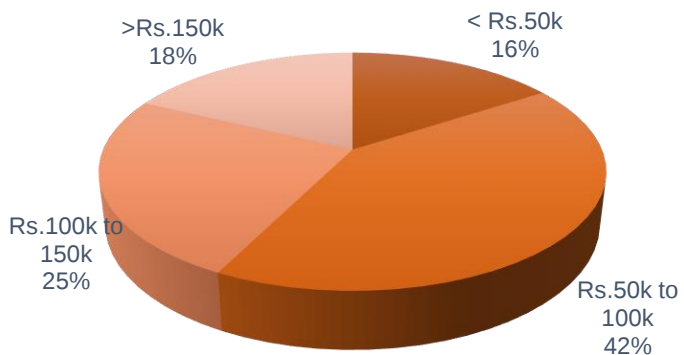
New Stress Formation and Early Stress Bucket (Indexed)



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

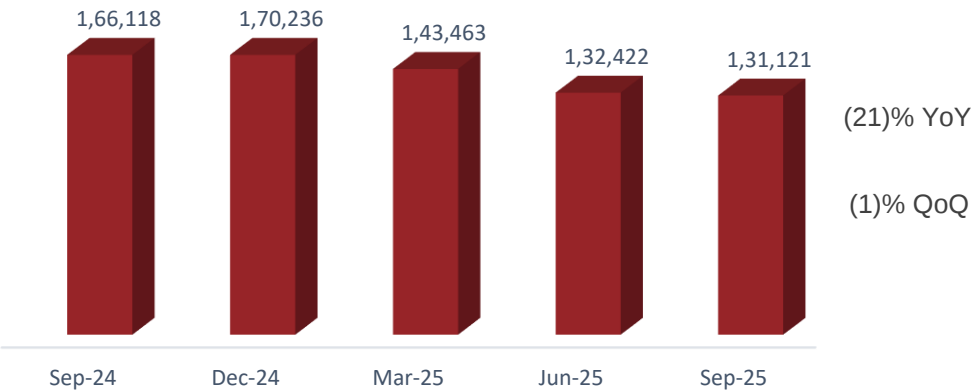


Portfolio Mix by Customer's MFI Industry Exposure (by Value): Aug-25



Corporate Portfolio – Focus on Granular, Higher Rated Customers

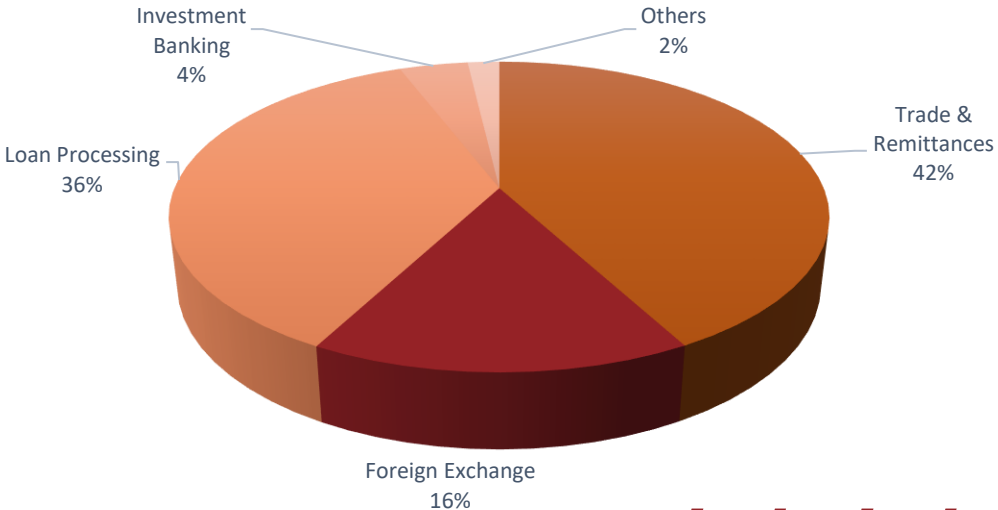
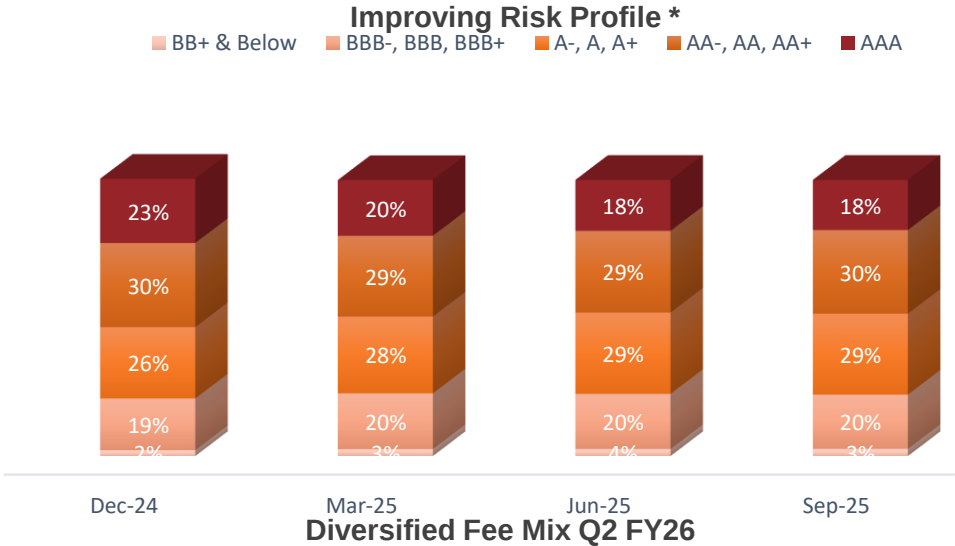
Corporate Loan Book (₹ crs)



Sector-wise Loan Mix (% of Total Loans)

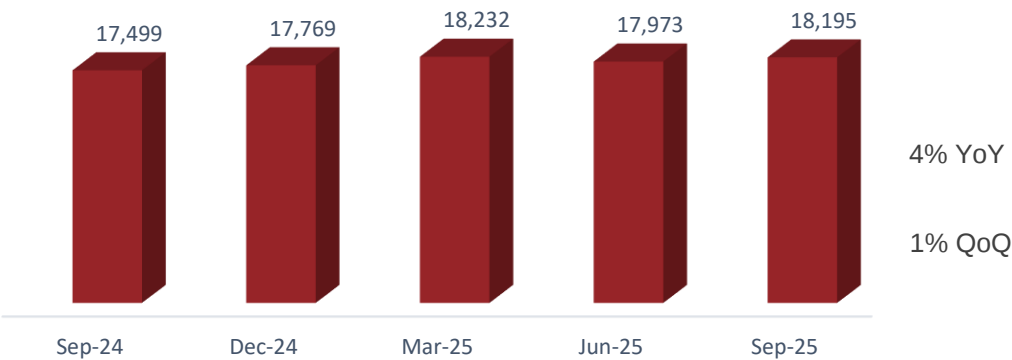
Sector	Q2 FY26
NBFCs (other than HFCs)	5.49%
Real Estate - Commercial & Residential	4.01%
Gems and Jewellery	2.74%
Power Generation – Non Renewable	2.19%
Steel	1.87%
Power Generation – Renewable	1.57%
Food Beverages and Food processing	1.40%
Construction	1.12%
Petroleum Products	1.02%
Others	18.83%
Corporate Banking	40.24%
Consumer Banking	59.76%
Total	100.00%

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

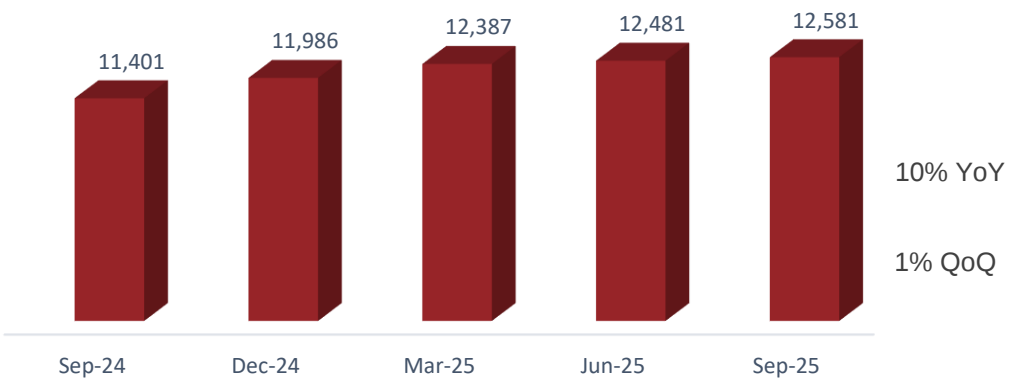


Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

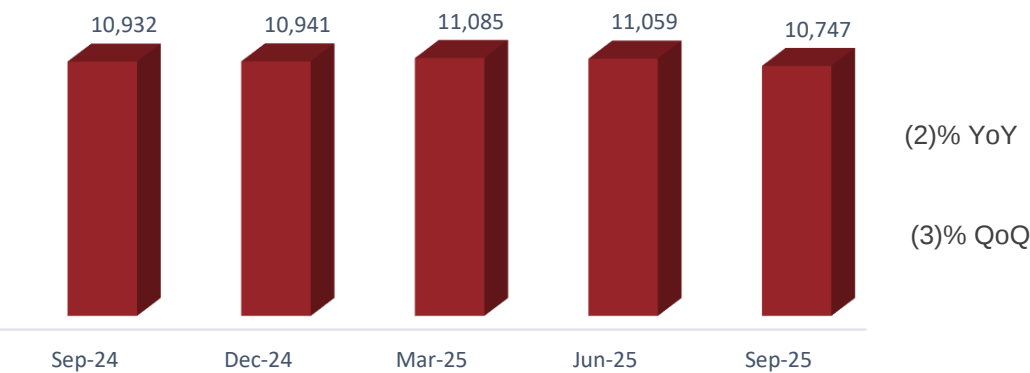
Business Banking (₹ crs)



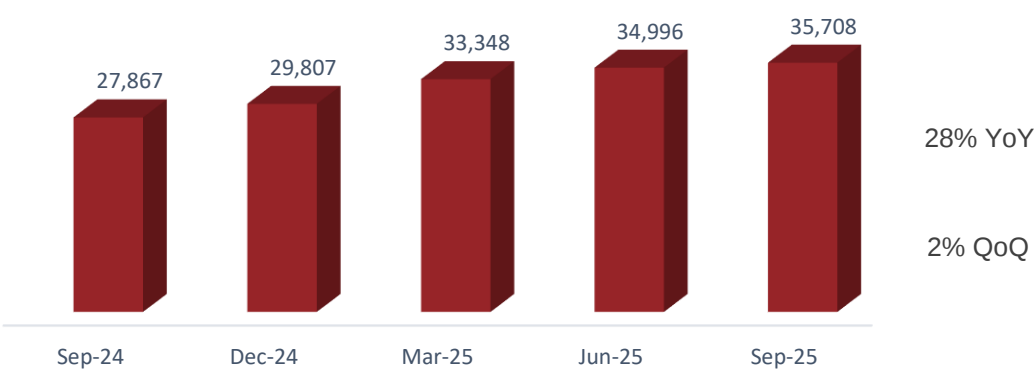
Loan Against Property (₹ crs)



Credit Cards (₹ crs)



Other Retail Loans (₹ crs)



Key Strengths of the Bank



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Profitability Metrics



Stable
Asset Quality
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Provisioning



Healthy
Capital Adequacy



Diversified
Distribution Network



Executing Digital
2.0 Strategy



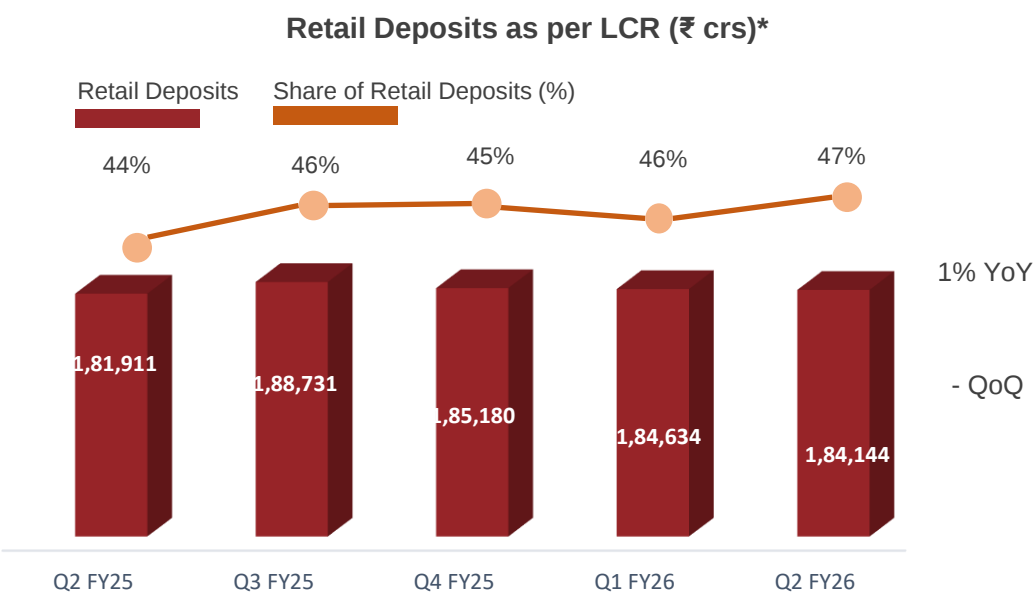
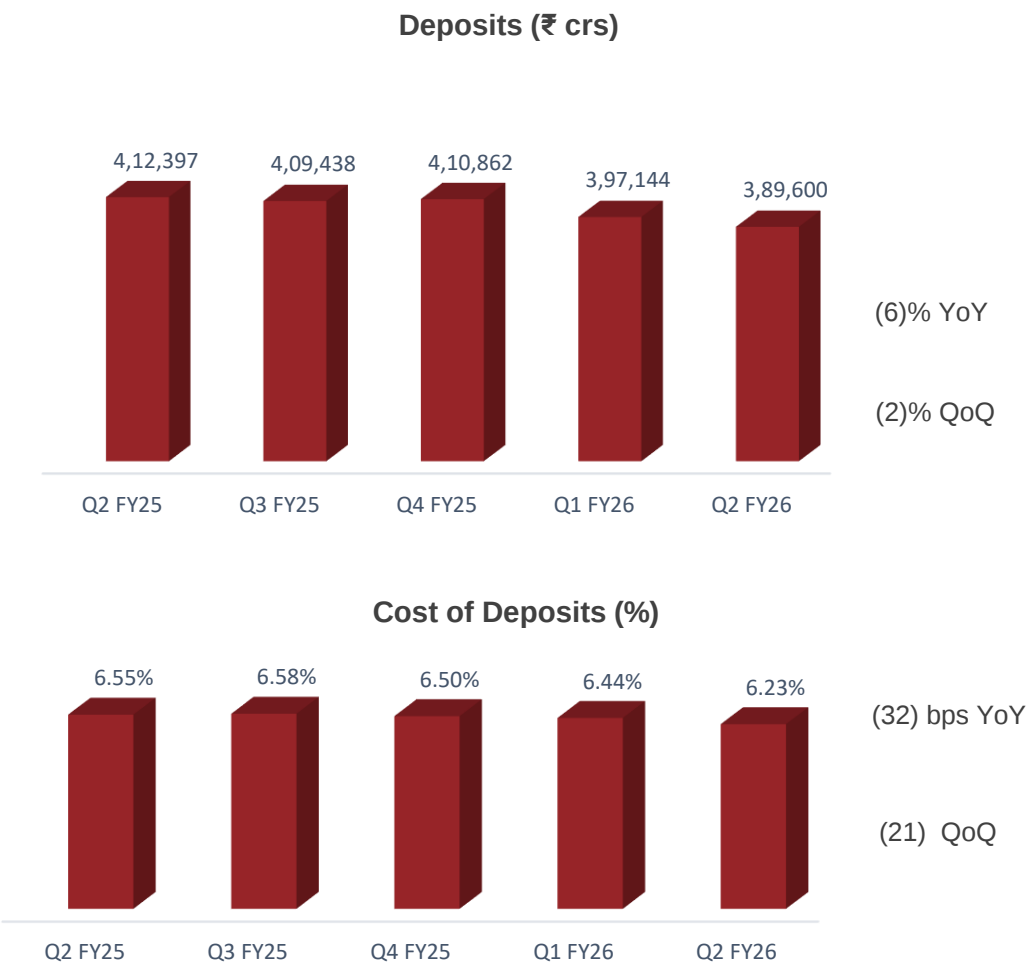
ESG
– Core to the Business
Philosophy



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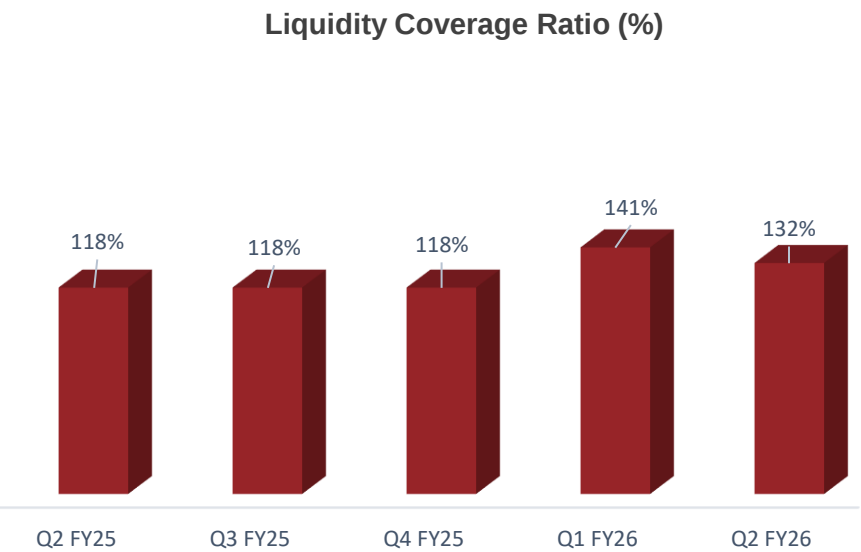
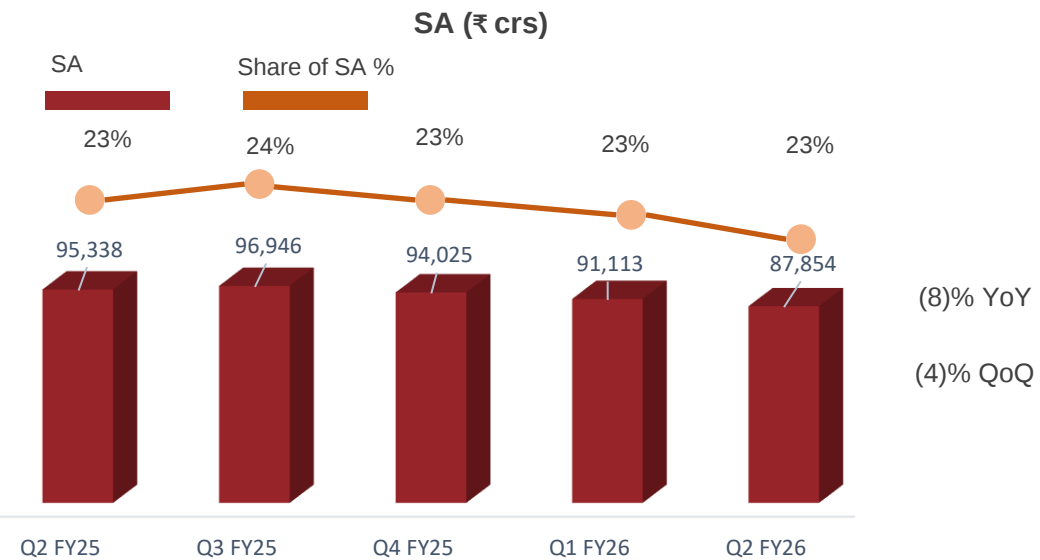
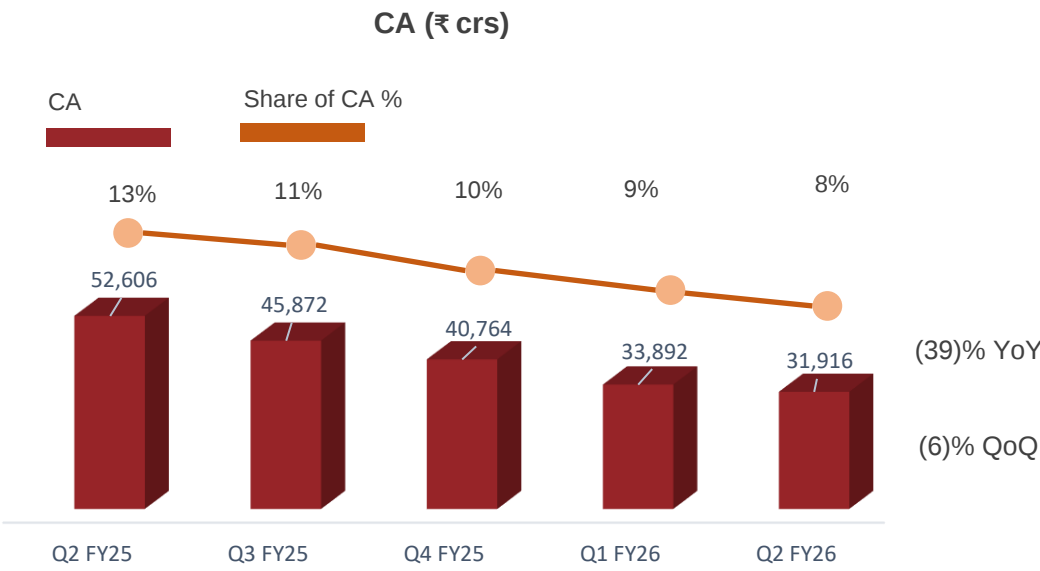
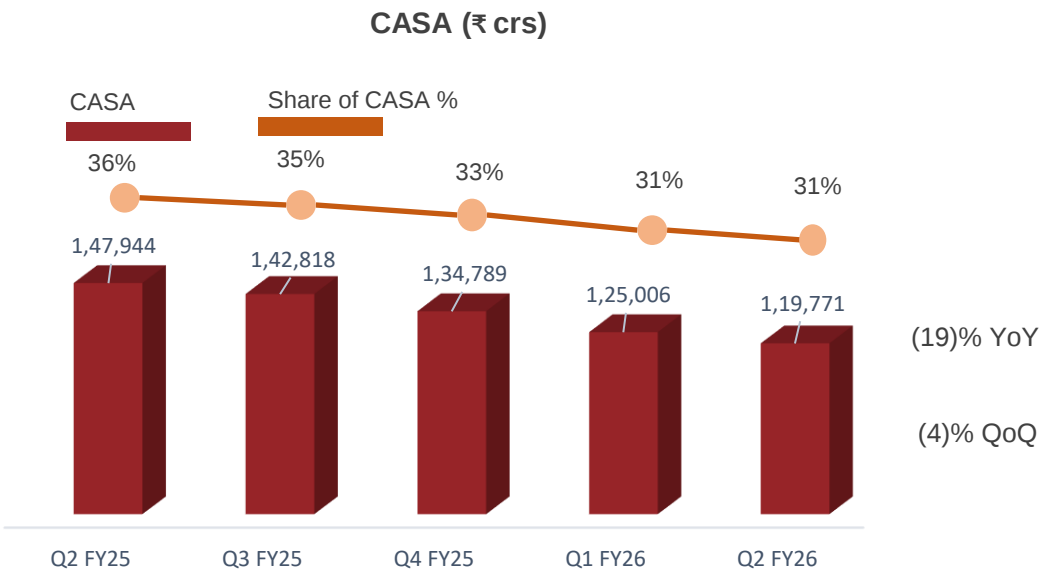
Deposit Strategy Driven by Granular Retail Deposits



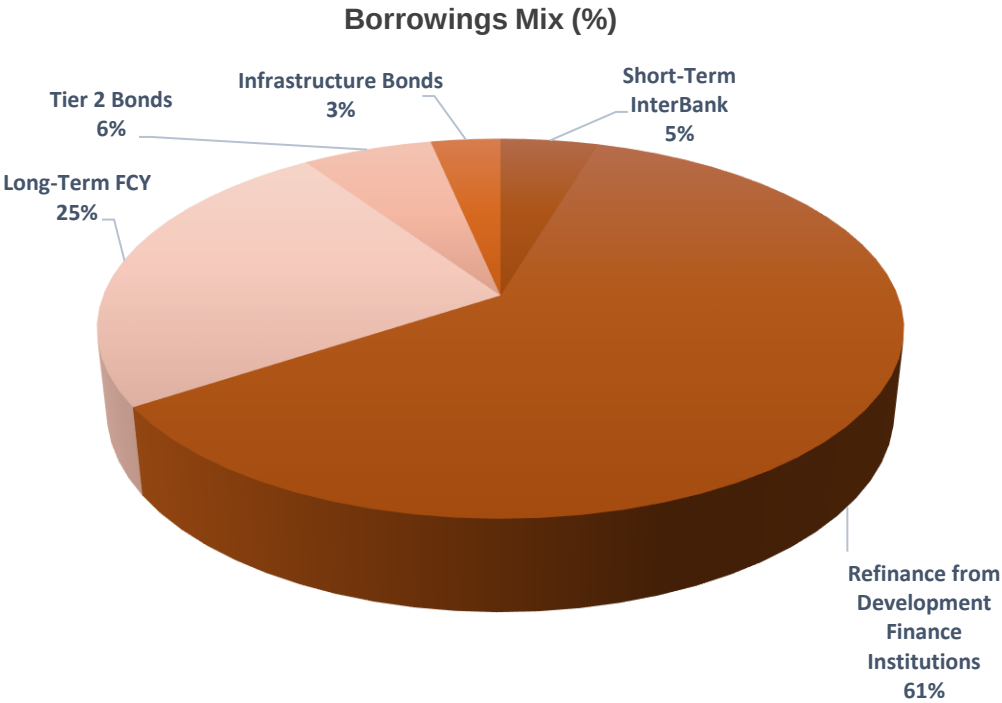
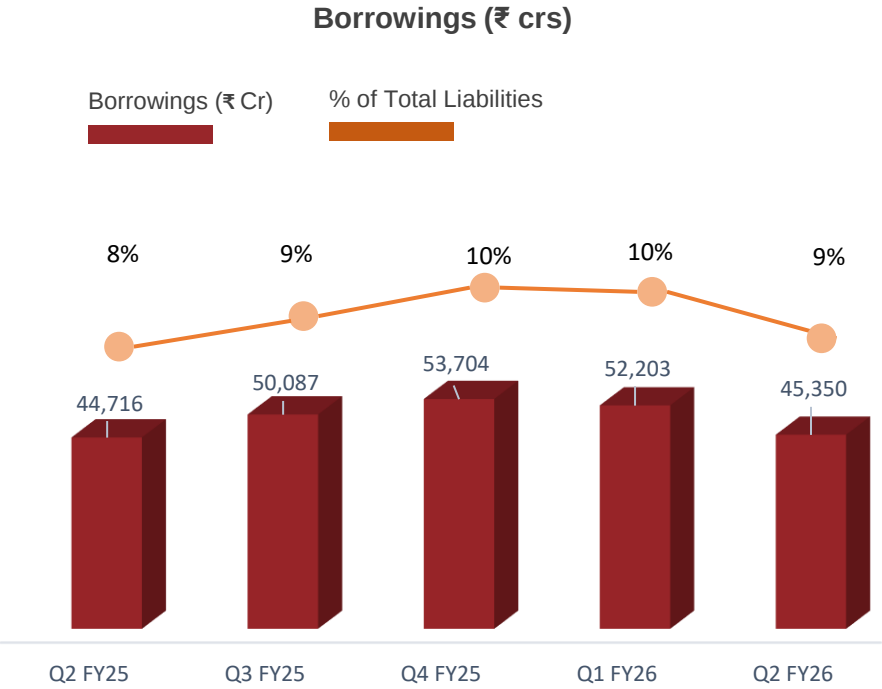
- Key Focus Areas
- Expanding branch network
 - Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up sub scale businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
 - Exploring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



Borrowings Constituted by Long Term Sources



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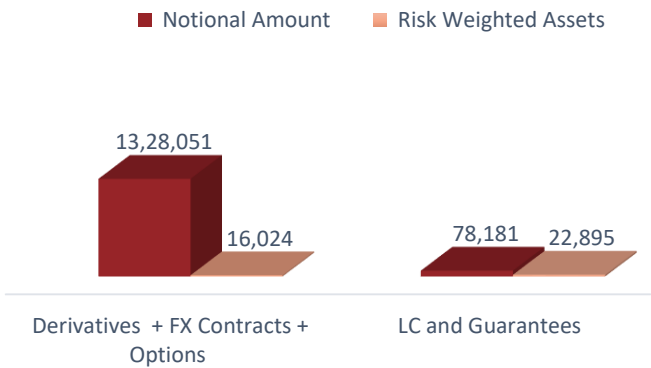


Experienced
Board and
Management Team

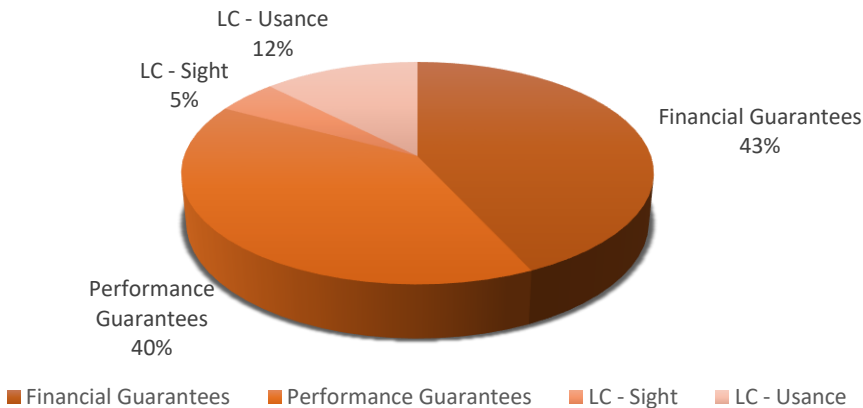


Strong Product Groups with Efficient Capital Deployment

Low RWA Consumption (₹ crs)

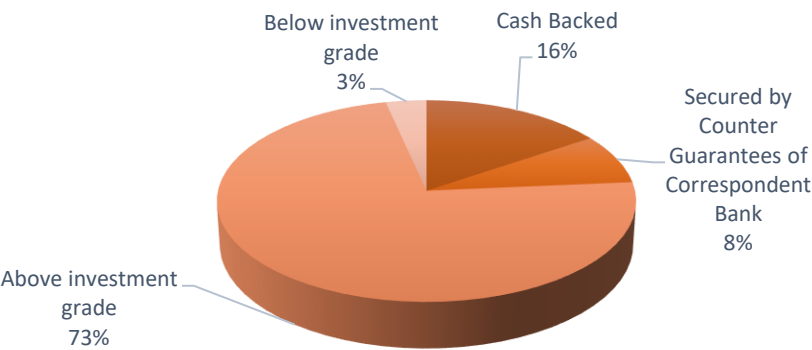


LC-BG Mix

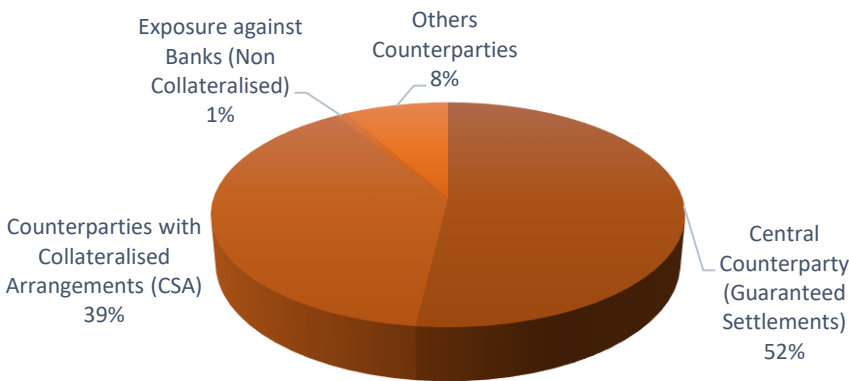


- One of the largest treasuries in Indian banks with best-in-class risk management systems
- Robust framework for measurement of risks through Client Suitability Tests, VaR, PV01, Stop-loss limits, MTM of marketable portfolios, Exposure limits, etc.

LC-BG Rating Profile



FX-Derivatives Exposure Type



- Exposures predominantly to public sector, cash backed transactions and strong sponsors

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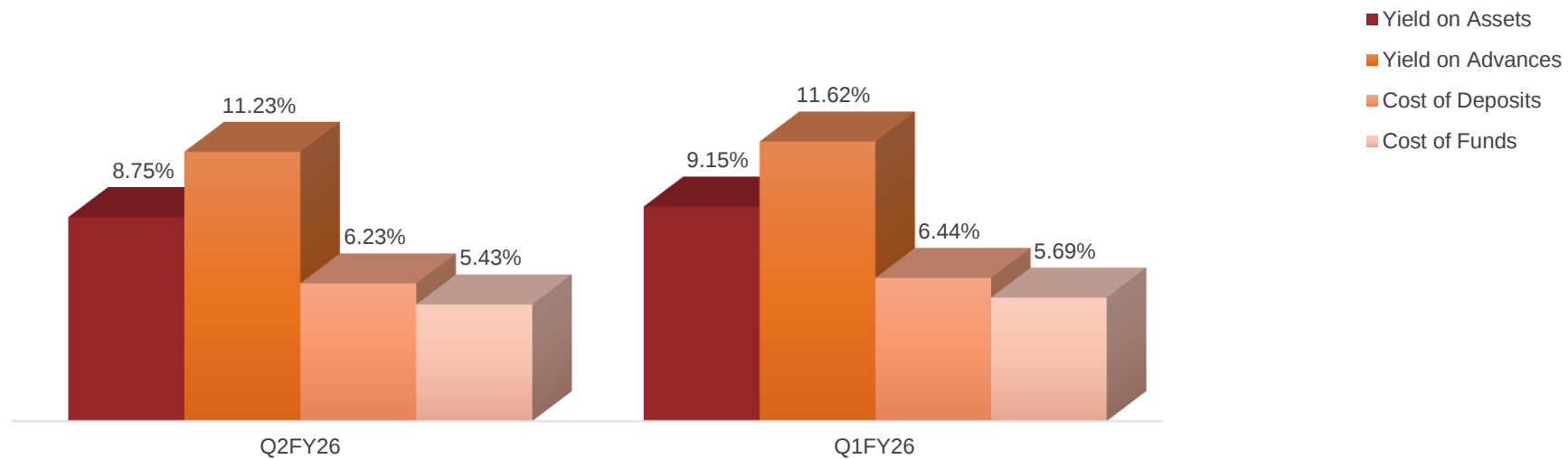
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Yield / Cost Movement



Segment-wise Yield:

	Q2 FY26		Q1 FY26	
	Outstanding (₹ crs)	Yield (%)	Outstanding (₹ crs)	Yield (%)
Corporate Banking	1,31,121	7.84%	1,32,421	8.44%
Consumer Banking	1,94,760	13.45%	2,01,273	13.66%
Total	3,25,881	11.23%	3,33,694	11.62%

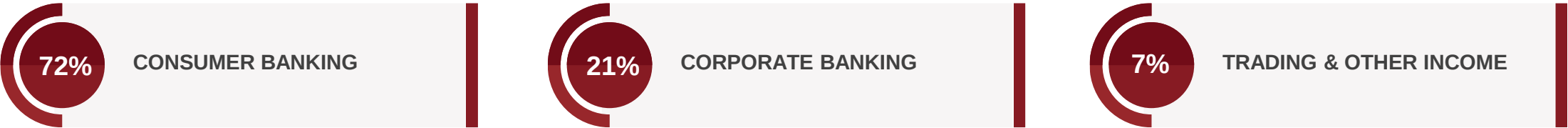
•Yield on Assets/Cost of funds are based on Total Assets/Liabilities



Diversified Fee and Other Income Streams

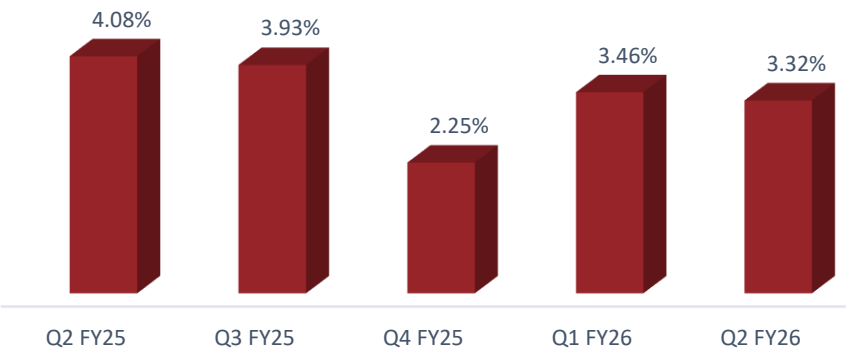
₹ crs	Q2FY26	Q2FY25	Y-o-Y(%)	Q1FY26	Q-o-Q(%)
Trade and Remittances	204	250	(18)%	222	(8)%
Foreign Exchange Income	138	256	(46)%	149	(8)%
Cards and Distribution Fees	326	593	(45)%	296	10%
General Banking Fees	346	461	(25)%	314	10%
Loan Processing Fees	515	541	(5)%	541	(5)%
Investment Banking	14	24	(42)%	10	40%
Total Core Fee Income	1543	2,125	(27)%	1,532	1%
Securities/MM/FX Trading/Others	108	60	80%	625	(83)%
Total Other Income	1,651	2,185	(24)%	2,157	(23)%

Fee Income Mix

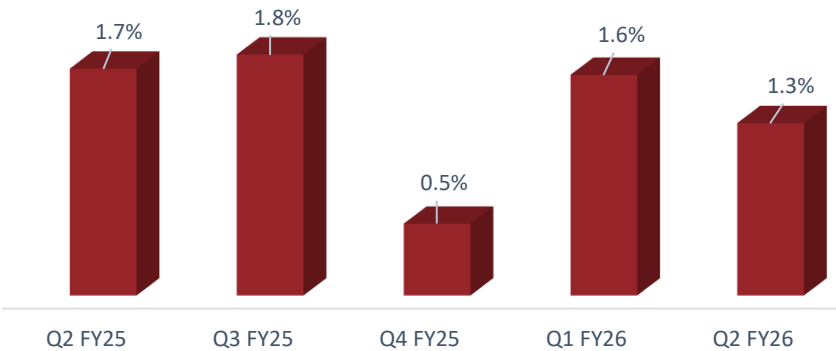


Key Financial Indicators

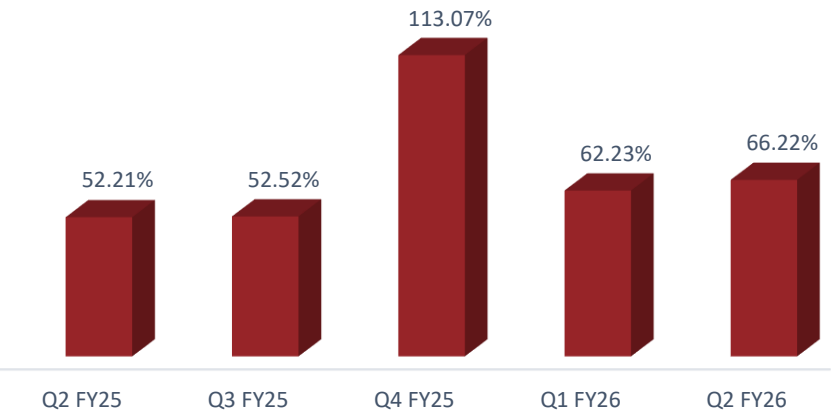
Net Interest Margin (%)



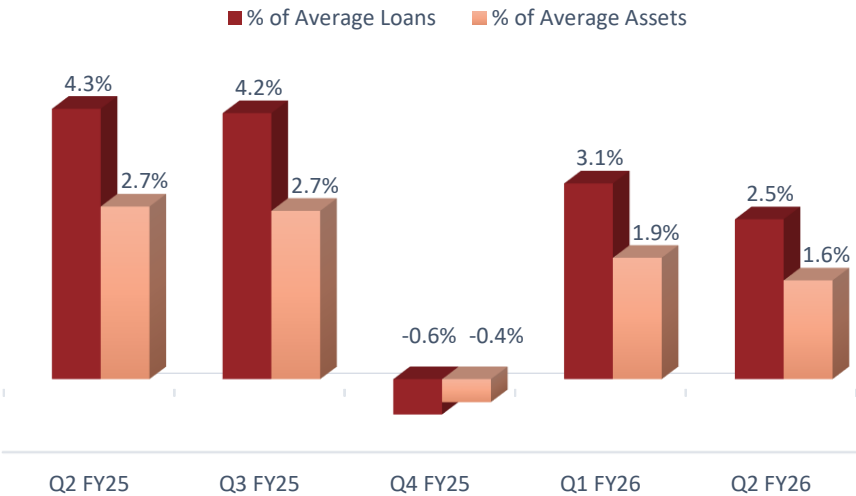
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

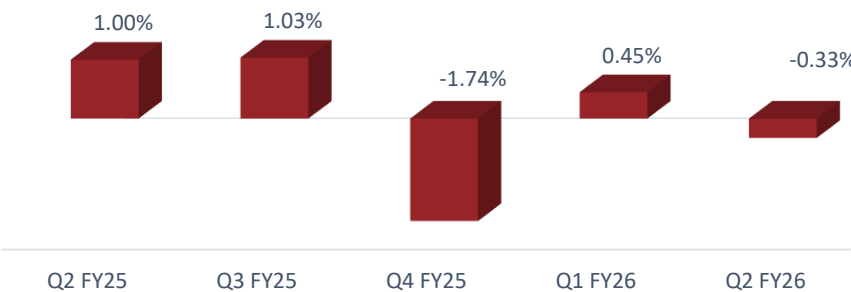


Operating Profit Margin (%)

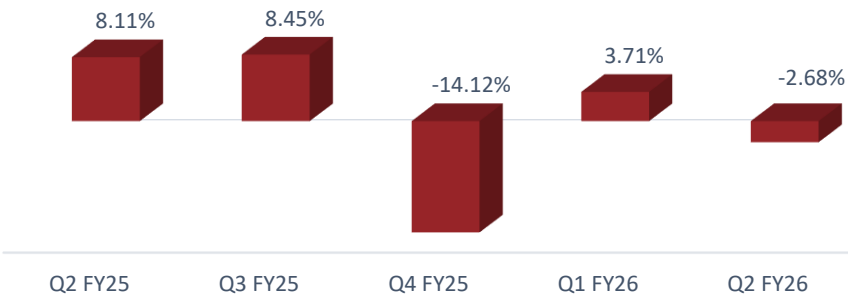


Key Financial Indicators

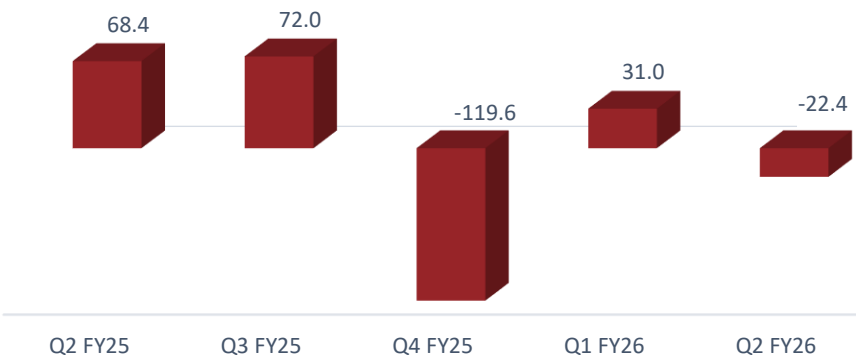
Return on Assets* (%)



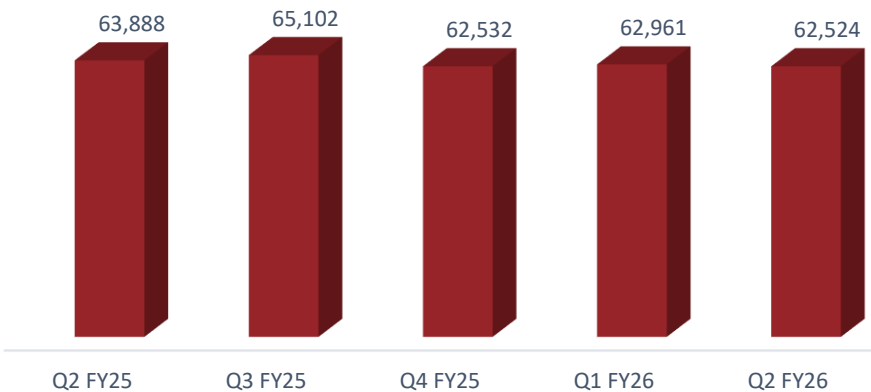
Return on Equity* (%)



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	Q2FY26			Q1FY26		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,660	9,821	12,481	2,613	8,434	11,046
Fresh Additions	64	2,473	2,537	245	2,322	2,567
Deductions	62	2,898	2,960	198	935	1,133
-Write-offs	10	2,507	2,517	122	542	664
-Upgrades	32	167	199	72	158	230
-Recoveries *	20	224	244	4	235	239
Gross NPA	2,662	9,396	12,058	2,660	9,821	12,481
Net NPA			3,399			3,721
% of Gross NPA			3.60%			3.64%
% of Net NPA			1.04%			1.12%
Provision Coverage Ratio (PCR)			72%			70%
Restructured Advances			0.08%			0.10%

*Q2 FY26 Sale to ARC is Nil (Q1 FY26 Sale to ARC is Nil)



NPA Composition – Consumer Banking

(₹ crs)

Q2 FY26	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	Micro Loans	Others	Total
Gross NPA	828	199	121	615	277	411	1,061	386	4,735	763	9,396
Gross NPA %	2.29%	1.53%	2.70%	11.61%	0.91%	5.38%	3.39%	3.56%	18.81%	2.10%	4.68%

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%



Loan Related Provisions held as on September 30, 2025

- Specific provision of ₹ 8,588 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,786 crs including restructured
- Provision Coverage Ratio at 72% and total loan related provisions at 86.60% of GNPA
- Loan related provisions of ₹ 10,444 crs are 3.20% of the loans



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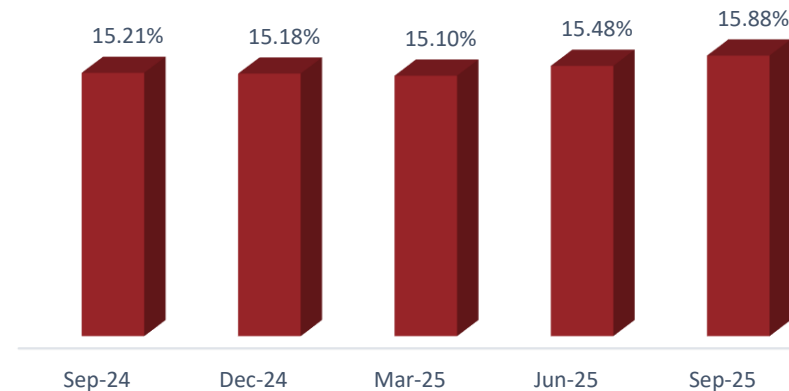
Healthy Capital Adequacy

Capital Adequacy

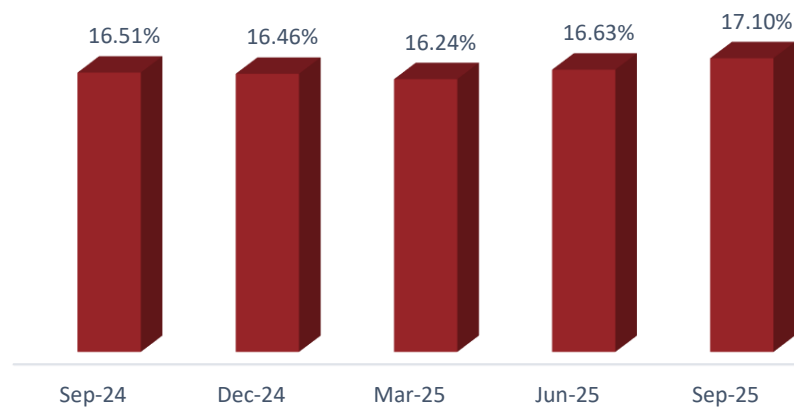
₹ crs	30 Sept 25	30 June 25
Credit Risk, CVA and UFCE	3,37,801	3,50,535
Market Risk	7,957	6,778
Operational Risk	52,498	52,498
Total Risk Weighted Assets	3,98,256	4,09,810
Core Equity Tier 1 Capital Funds	63,248	63,425
Tier 2 Capital Funds	4,845	4,744
Total Capital Funds	68,093	68,169
CRAR	17.10%*	16.63%
CET1 / Tier1	15.88%	15.48%
Tier 2	1.22%	1.16%

* Excluding H1 FY 26 PAT

CET1 Ratio (%)

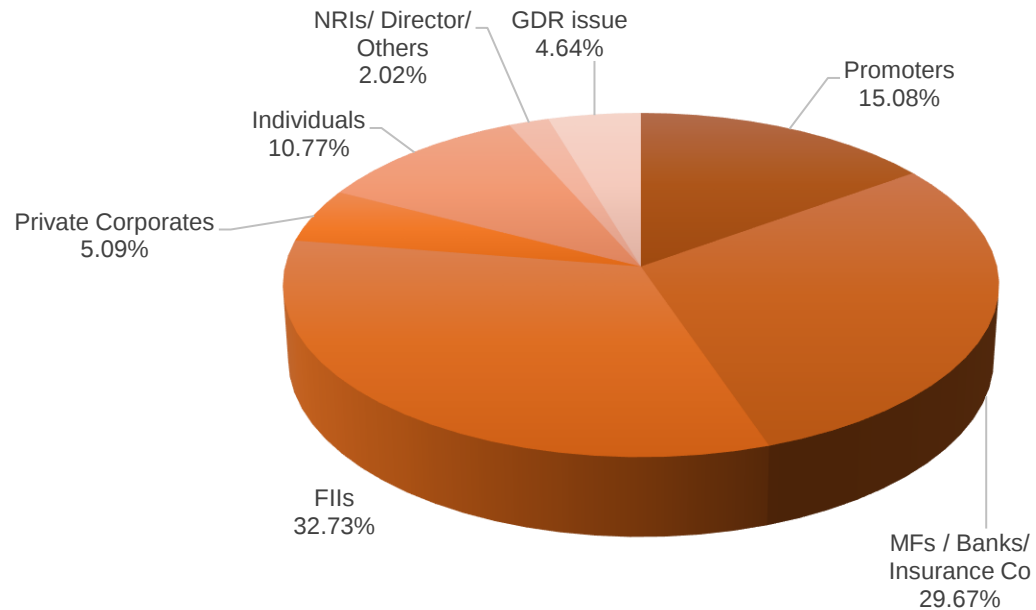


CRAR (%)



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



~42 mn
Customer Base



~1,64,000
Villages Covered



7,151
Group Network

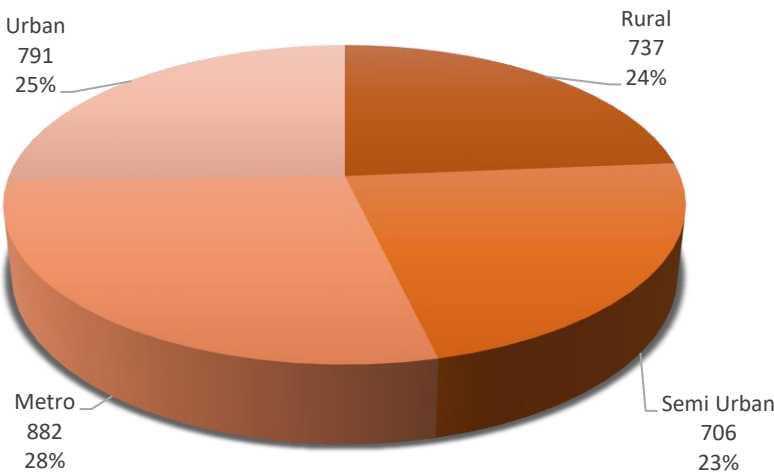


3,054
ATMs

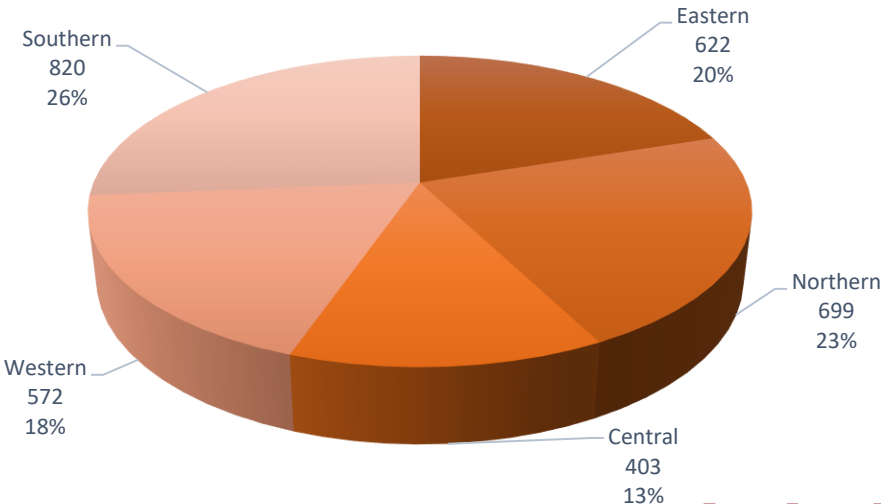
Strengthening Distribution Infrastructure

Particulars	Sep 30, 2024	Dec 31, 2024	Mar 31, 2025	June 30, 2025	Sep 30, 2025
Branches/Banking Outlets	3,040	3,063	3,081	3,110	3,116
BFIL Branches	3,746	3,772	3,796	3,804	3,738
Vehicle Finance Marketing Outlets (IMFS)	304	300	297	297	297
ATMs	3,011	2,993	3,027	3,052	3,054

Geographical Breakdown of Branches



Regional Breakdown of Branches



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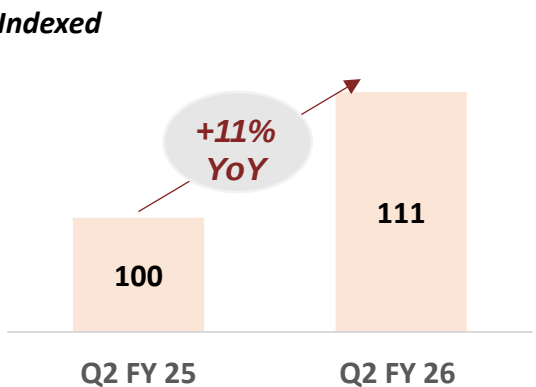
Experienced
Board and
Management Team



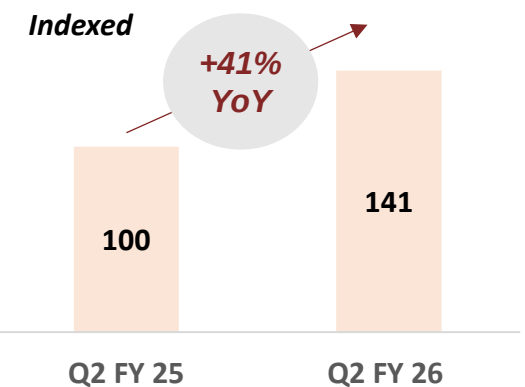
Digital Business Update (Q2 FY 26): Strong growth momentum continued across metrics

Digital DIY Asset Balance Sheet grew 41% YoY; ~1L clients acquired digitally each month at lower CAC and better efficiency

11% YoY growth in Digital DIY
Retail SA (< 2 Cr) Balance Sheet
(Rs Cr)



41% YoY growth in Digital DIY
Assets Balance Sheet (Rs Cr)



~90-100,000 clients acquired digitally each month through direct digital DIY journeys at lower CAC & better than offline efficiency

2 lakh Savings
accounts opened
digitally DIY -
up 68% YoY

>45K Credit Cards
opened digitally DIY

13.5 K Personal
Loans disbursed
digitally DIY

CAC = 0.2X offline

CAC = 0.3X offline

CAC = 0.5X offline

Across Business lines, share of Digital DIY increasing steadily with improving CX and campaigns and is ~45-50%

560 Cr of
loans
disbursed digitally
DIY

4800 Cr of
term deposits
booked digitally DIY

300 Cr of
mutual fund buy
orders booked
digitally DIY

Digital
DIY%

~48%

~40%*

~48%

Digitally acquired SA clients: Break even in 12-15 months

~86 clients
are full KYC
clients

Liabilities
per client:
~30K

20% of
clients have
>=2 products
from the
Bank#

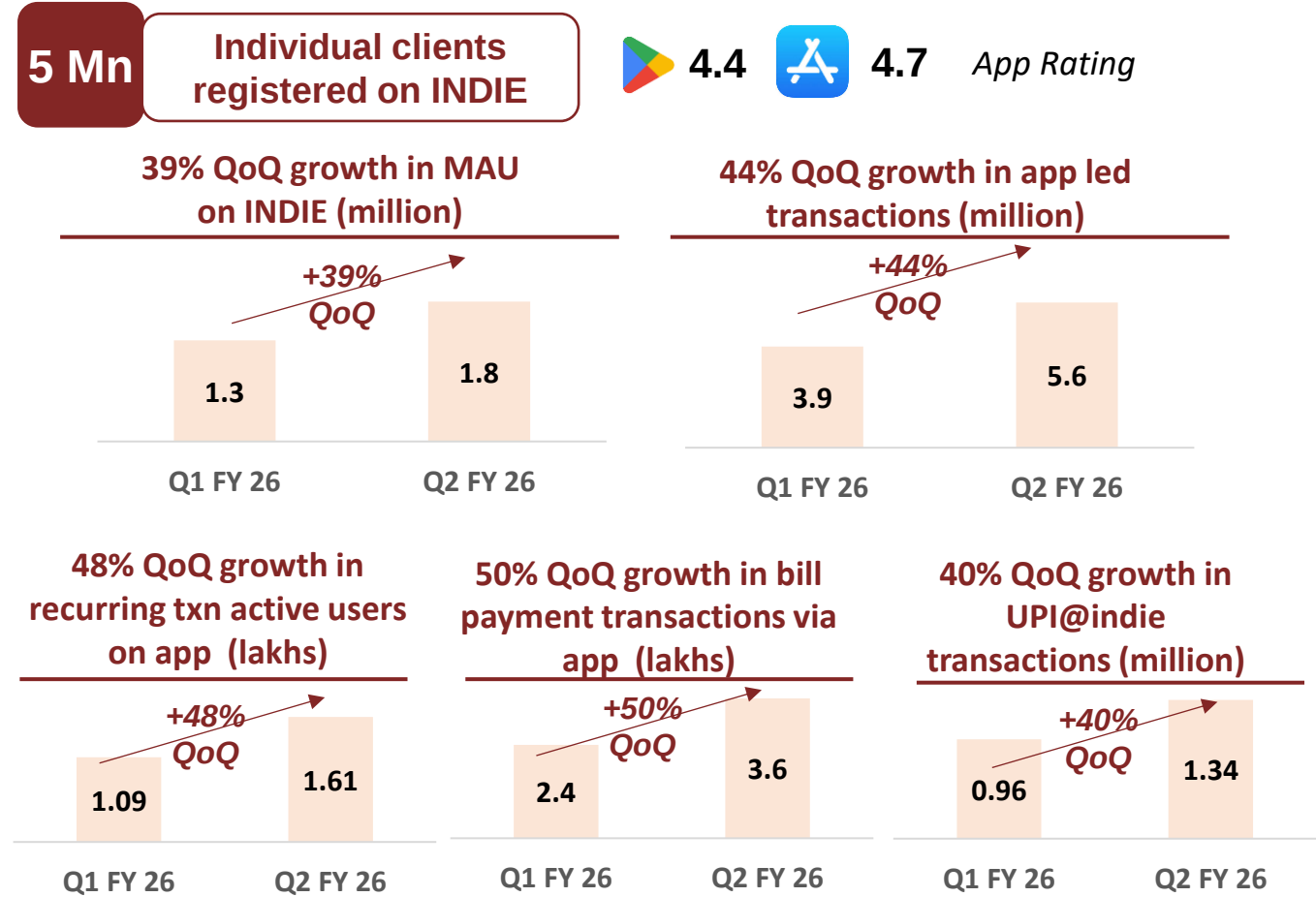
33%
managed
by physical
/ virtual
RMs

Mn = million; MAU = Monthly Active Users; DIY = Do It Yourself ; CAC = Customer Acquisition Cost; *by volume & excludes BFIL; # product includes unique product holding across SA, Term Deposit, PL, Credit Card

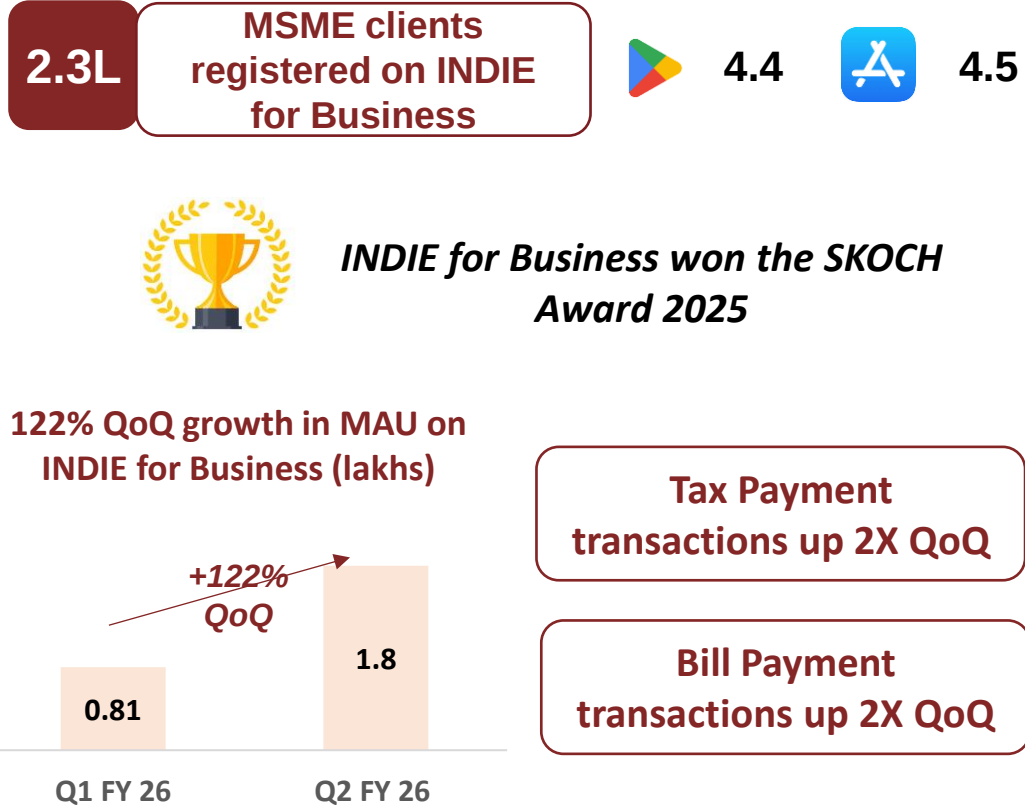
Digital Business Update (Q2 FY 26): Strong growth momentum continued across metrics

INDIE MAU up 39% QoQ and INDIE for Business MAU up 122% QoQ

INDIE



INDIE for Business



MAU = Monthly Active Users

IndusInd Bank

Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability Metrics



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Diversified
Distribution Network



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Board and
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ESG highlights for Q2 of FY26

CRISIL ESG



The Banks ESG rating by CRISIL ESG has been revised to 61/100, maintaining its “Strong” categorization by the SEBI registered ERP.

ESG Risk AI



IndusInd Bank was given an ESG score of 62/100, resulting in a Strong rating by SEBI registered ERP, Risk AI.



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Management Team



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. Rajiv Anand*	Managing Director & CEO	Banking and Financial Services	Mr. Rajiv Anand is a distinguished banker with over 35 years of experience across the financial services industry.

* Mr. Rajiv Anand joined as MD & CEO wef August 25, 2025.

** Mr. Jayant Deshmukh ceased to be Director wef July 23, 2025 due to completion of tenure

Experienced and Well-knit Management Team

Name	Designation	Exp (Yrs)	Prior Experience
Mr. Rajiv Anand	Managing Director & CEO	35+	Deputy Managing Director at Axis Bank, Managing Director & CEO of Axis Asset Management Co
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+	Handled 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. Viral Damania	Chief Financial Officer	27+	Chief Financial Officer at Bank of America, Non-Executive Director at BofA Securities India
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. 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's Paris 2024 Paralympic Games campaign – #HarKadamJeetKa has been recognized for its innovation, impact, and effectiveness at Pitch BFSI Marketing Awards 2025, in the category 'Most Effective CSR Campaign.'



IndusInd Bank's business app 'INDIE For Business' secured a Gold for Digital transformation at SKOCH Awards.



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