IndusInd Bank

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
Digitally signed by ANAND KUMAR DAS
Date: 2025.10.18 15:07:31 +05'30'

Anand Kumar Das
Company Secretary

Encl: a/a

Investor Presentation

Q2-FY26 | SEPTEMBER 2025

October 18, 2025

IndusInd Bank

IndusInd Bank at a Glance

5th Largest Private Bank with Disproportionately Large Distribution Network	**₹ 3,25,881 crs Loans** **₹ 3,89,600 crs Deposits** Diversified Across Products and Geographies`	**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**

IndusInd Bank

Key Financial Highlights for Q2 FY26

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

IndusInd Bank

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)%**

IndusInd Bank

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)%**

IndusInd Bank

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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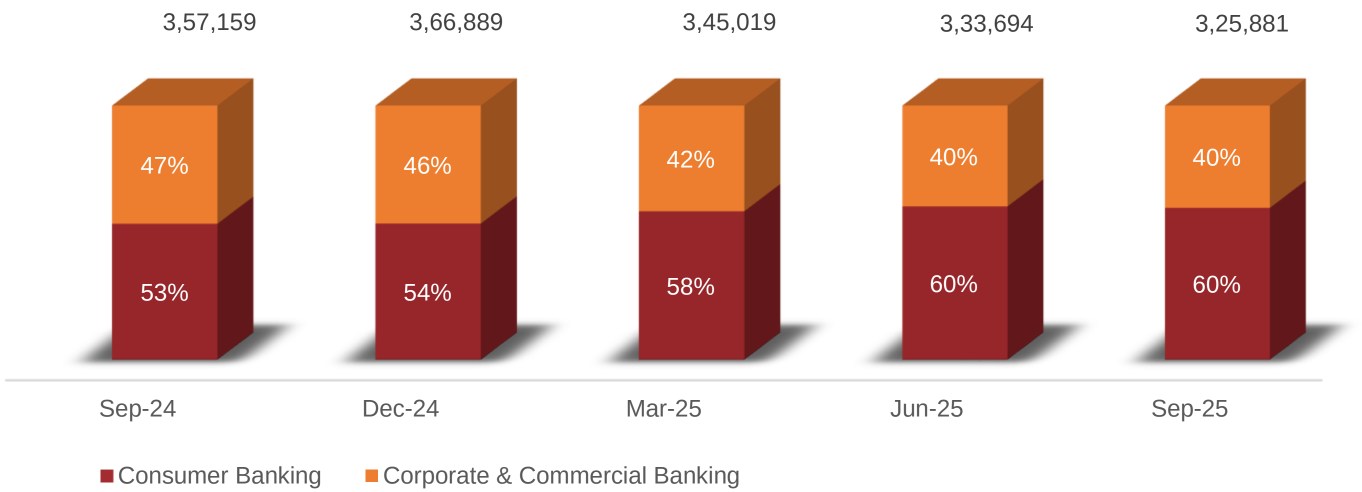
IndusInd Bank

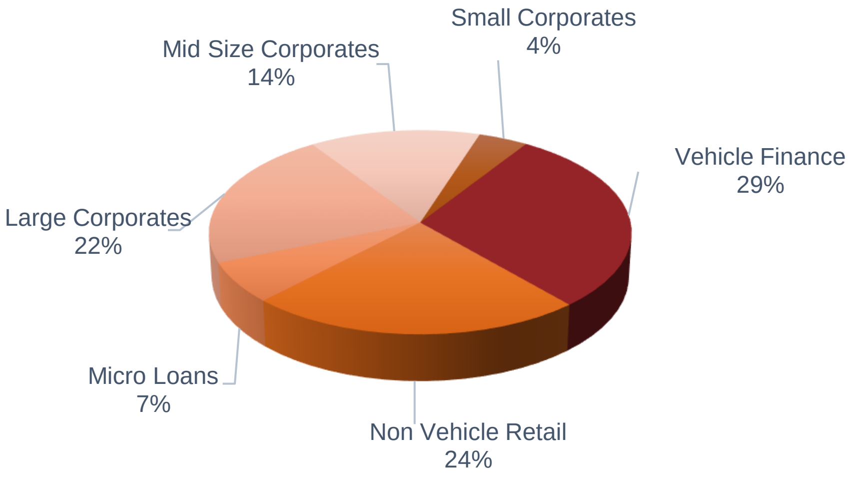
Well Diversified Loan Book across Consumer and Corporate Products

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%**



(₹ 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%**

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

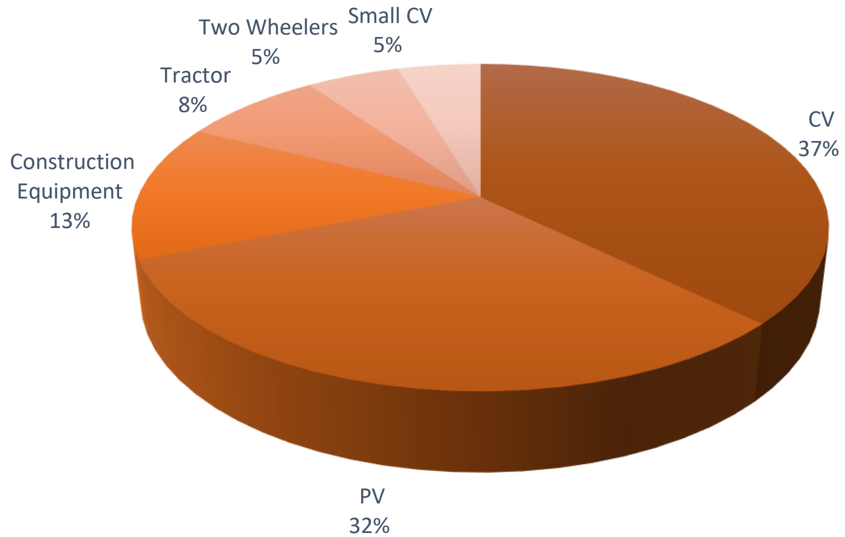
IndusInd Bank

Vehicle Finance: Granular Portfolio Across Vehicle Categories

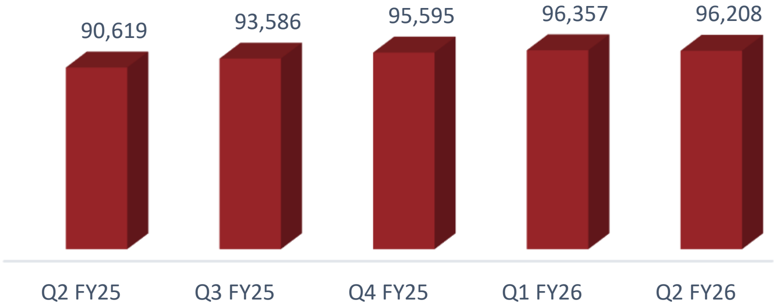
Overview of Vehicle Finance Division

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 (%)



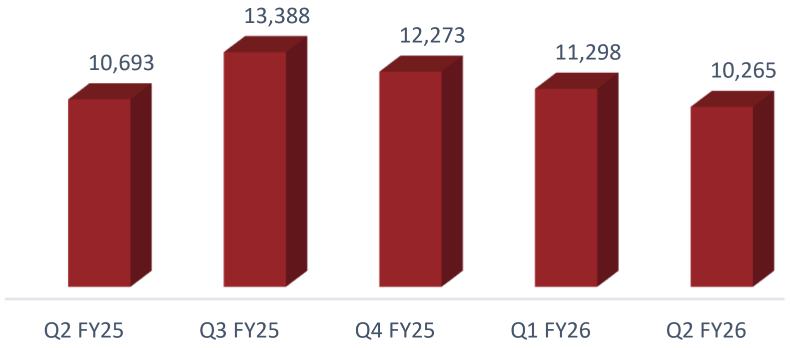
Vehicle Finance Loan Book (₹ crs)



6% YoY

- QoQ

Disbursements (₹ crs)



(4)% YoY

(9)% QoQ

Micro Loans: Bridging the Financial Inclusion Gap

2nd Largest
Micro Finance Lender

12 mn
BFIL Customers

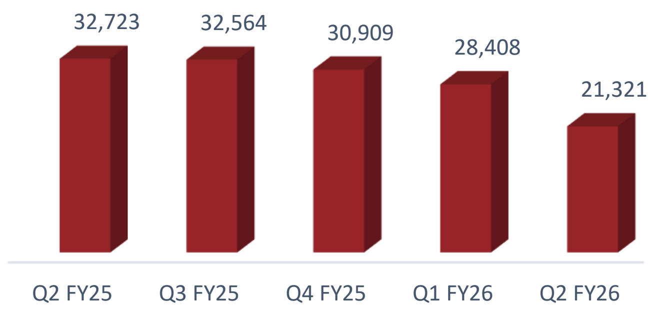
1.64K Villages
covered across 22 States

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

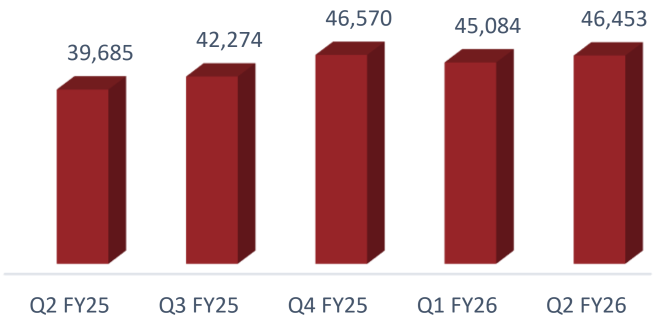
Micro Loan Book (₹ crs)*



(35)% YoY

(25)% QoQ

Average Loan Outstanding per Borrower (₹)



17% YoY

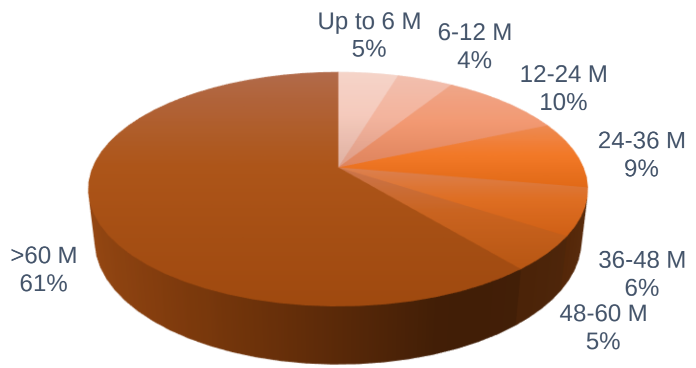
3% QoQ

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

Micro Loans: Additional Disclosures (1/2)

Disbursements Across Centers by Vintage

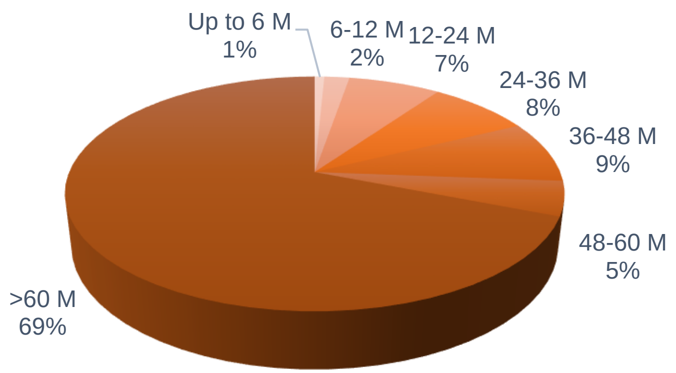
Cumulative 18M ending Sep-25



61%
of Disbursements Towards Centers with >5 Years Vintage

82%
of Disbursements Towards Centers with >2 Years Vintage

Q2 FY26

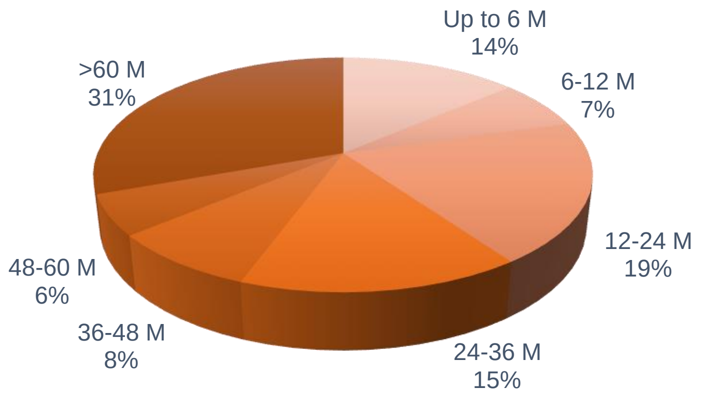


69%
of Disbursements Towards Centers with >5 Years Vintage

90%
of Disbursements Towards Centers with >2 Years Vintage

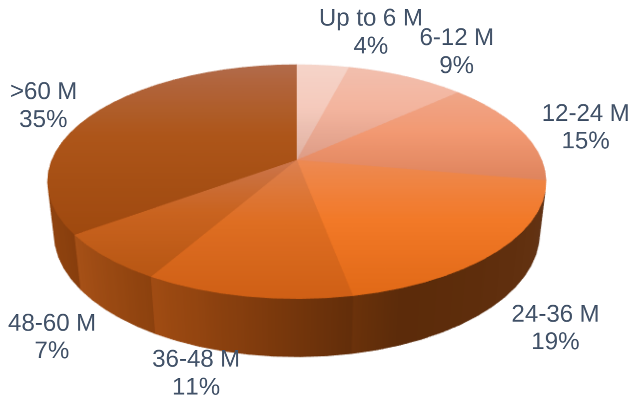
Disbursements Across Customers by Vintage

Cumulative 18M ending Sep-25



79%
of Disbursements Towards Customers with >1 Year Vintage

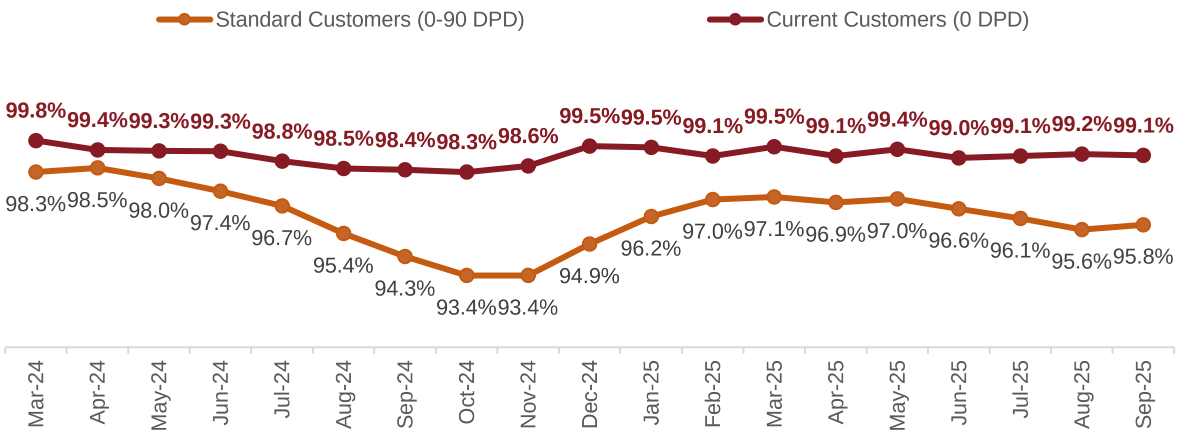
Q2 FY26



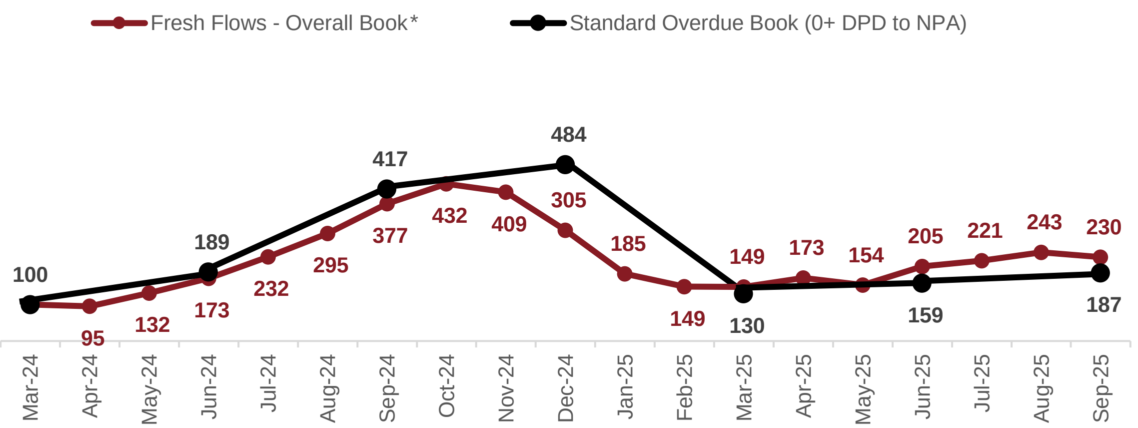
87%
of Disbursements Towards Customers with >1 Year Vintage

Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

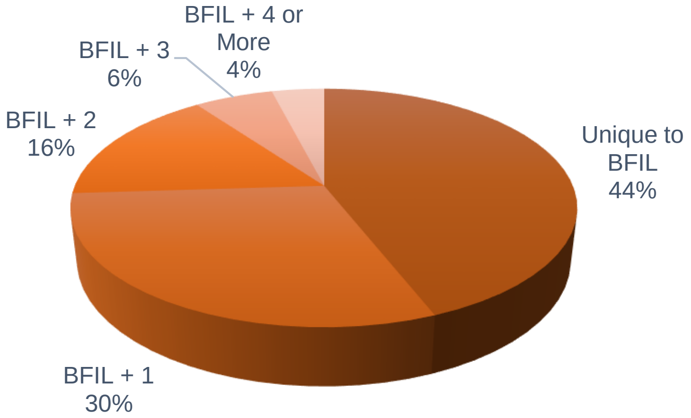


New Stress Formation and Early Stress Bucket (Indexed)

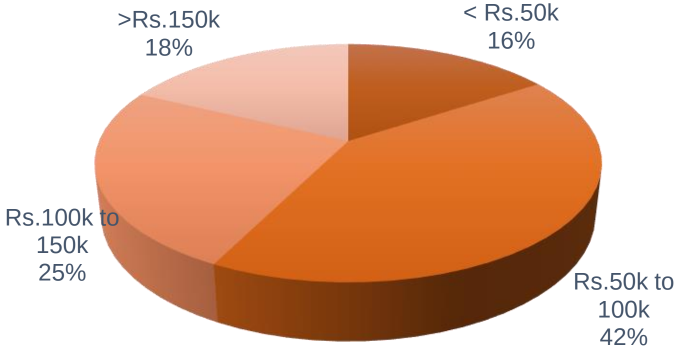


** Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)*

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



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



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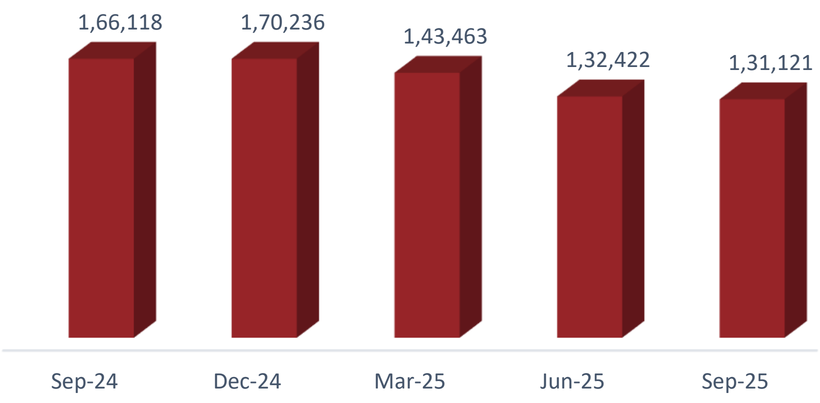
Corporate Portfolio – Focus on Granular, Higher Rated Customers

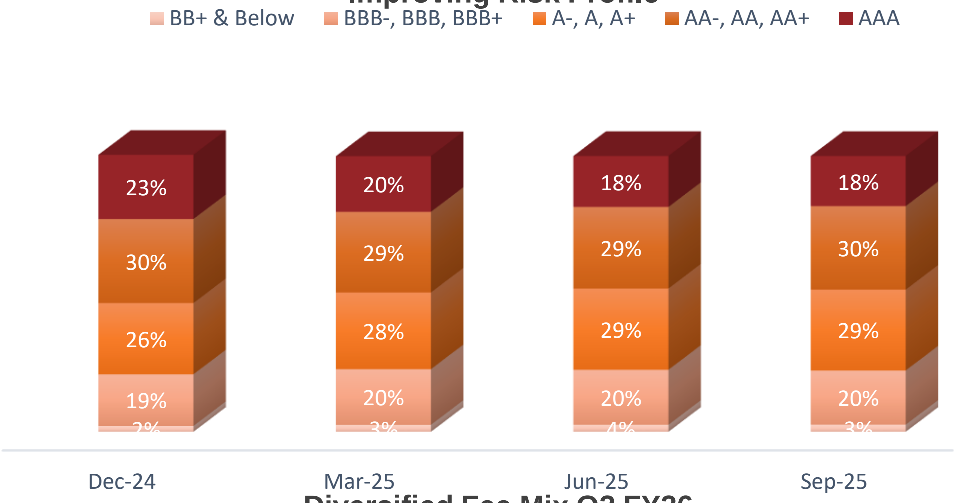
Corporate Loan Book (₹ crs)



(21)% YoY

(1)% QoQ

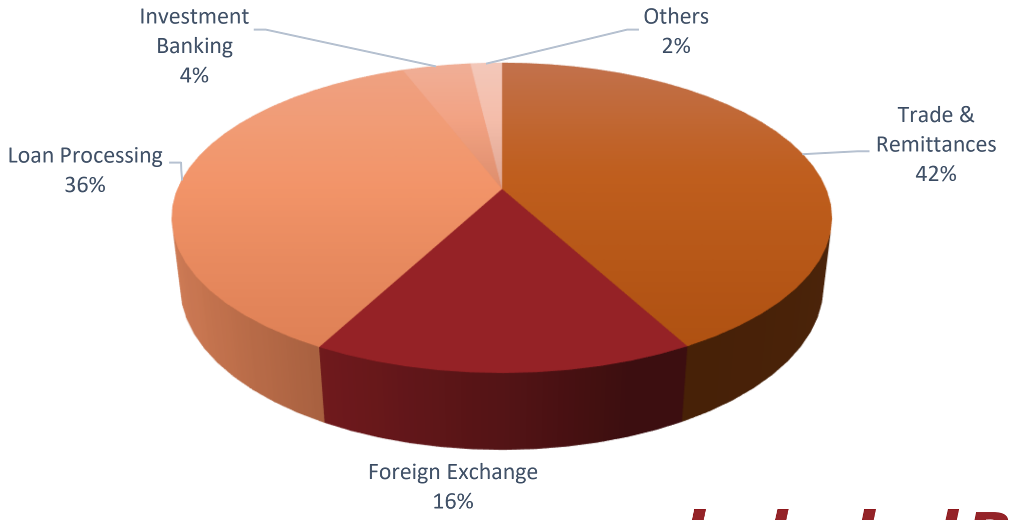
Improving Risk Profile *



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%**

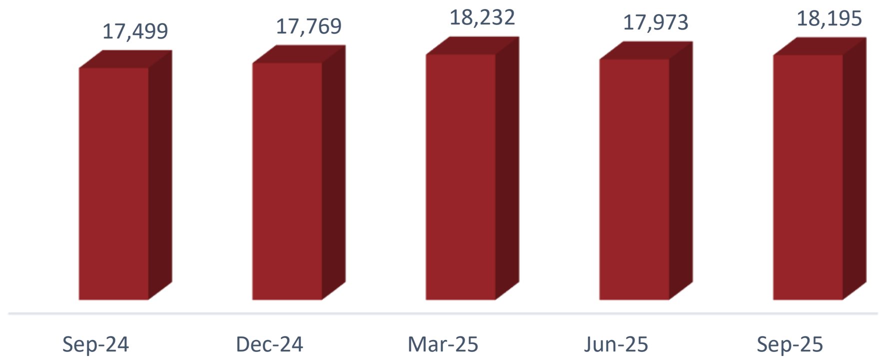
Diversified Fee Mix Q2 FY26



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

Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

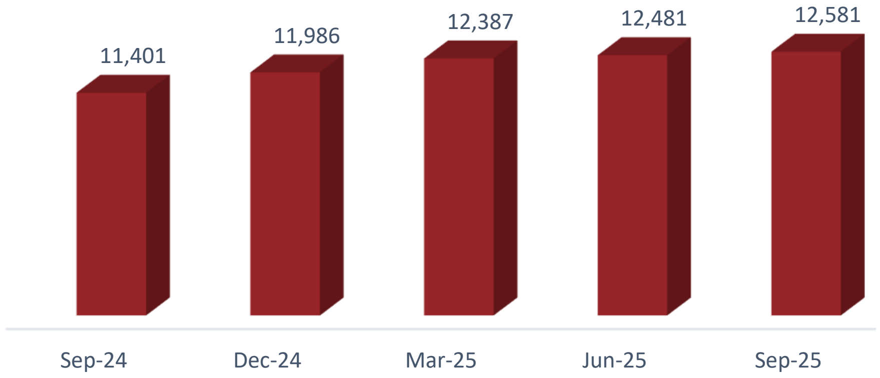
Business Banking (₹ crs)



4% YoY

1% QoQ

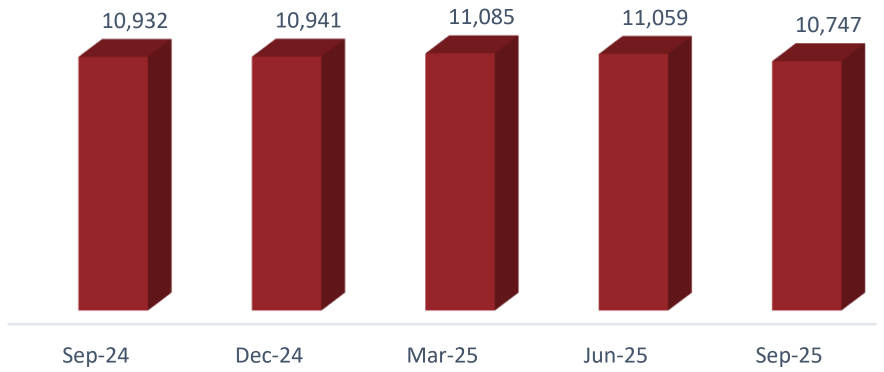
Loan Against Property (₹ crs)



10% YoY

1% QoQ

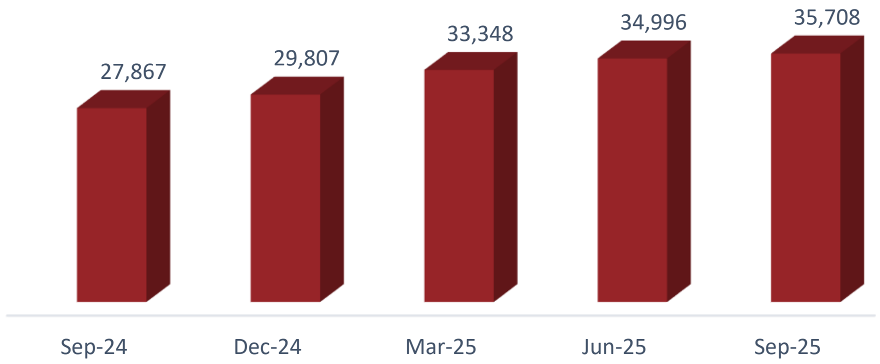
Credit Cards (₹ crs)



(2)% YoY

(3)% QoQ

Other Retail Loans (₹ crs)



28% YoY

2% QoQ

Key Strengths of the Bank

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Product Groups

Profitability Metrics

Stable
Asset Quality with Conservative Provisioning

Healthy
Capital Adequacy

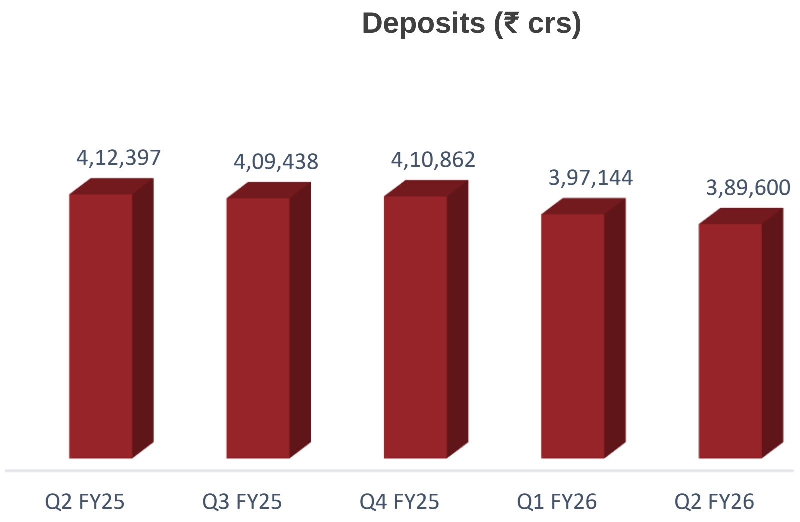
Diversified
Distribution Network

Executing Digital
2.0 Strategy

ESG
– Core to the Business Philosophy

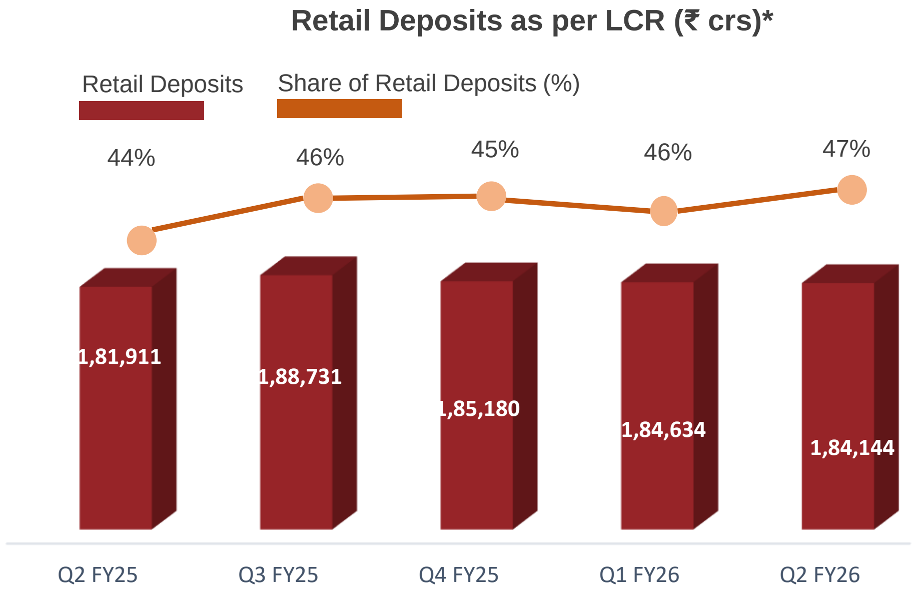
Experienced
Board and Management Team

Deposit Strategy Driven by Granular Retail Deposits



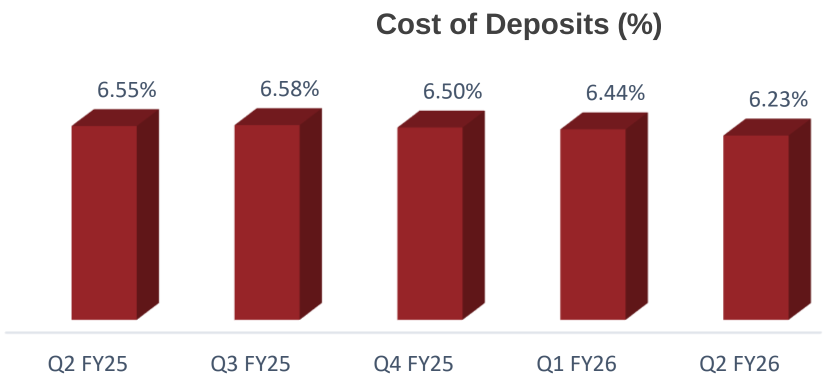
(6)% YoY

(2)% QoQ



1% YoY

- QoQ



(32) bps YoY

(21) QoQ

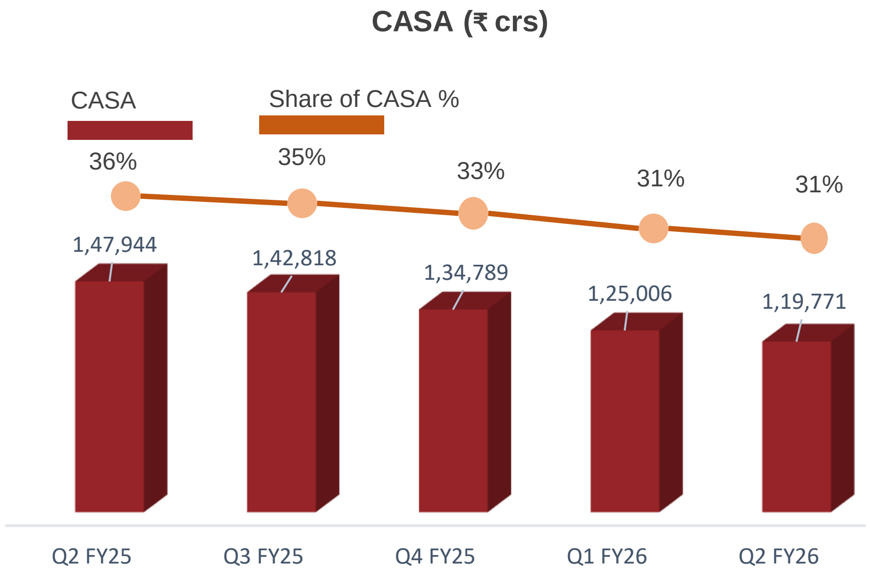
Key Focus Areas

- 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.

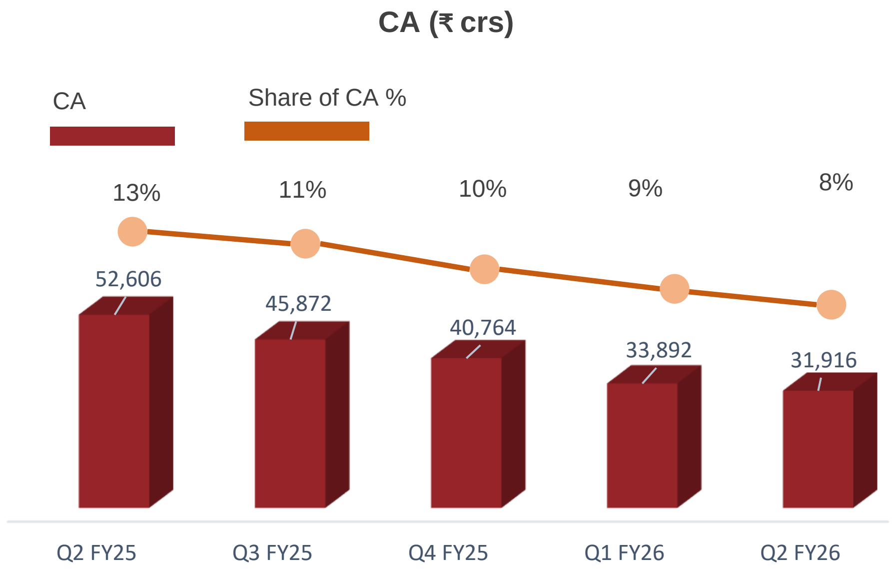
IndusInd Bank

Healthy Share of CASA; Strong Liquidity Profile



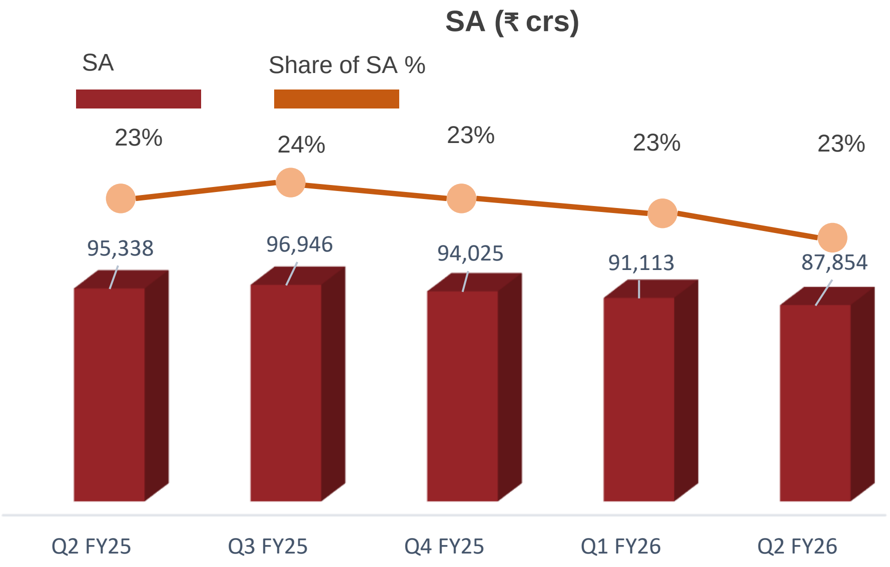
(19)% YoY

(4)% QoQ



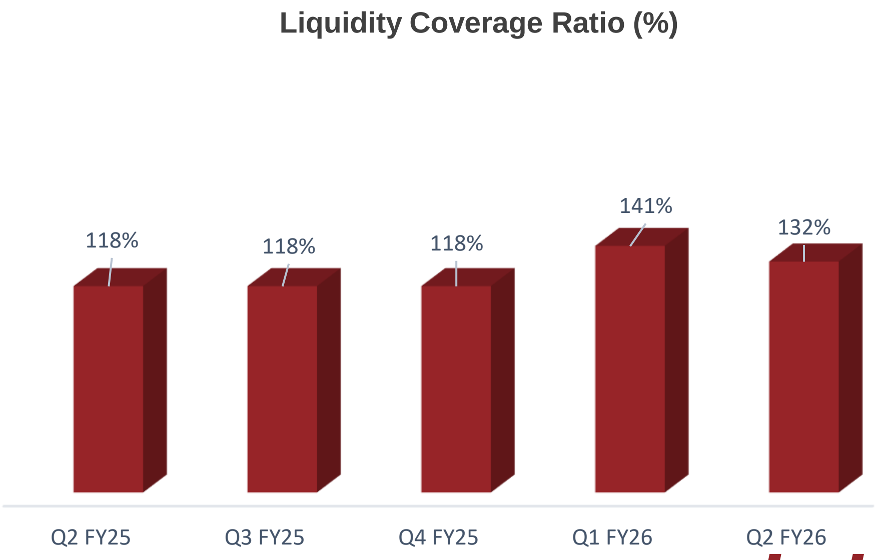
(39)% YoY

(6)% QoQ



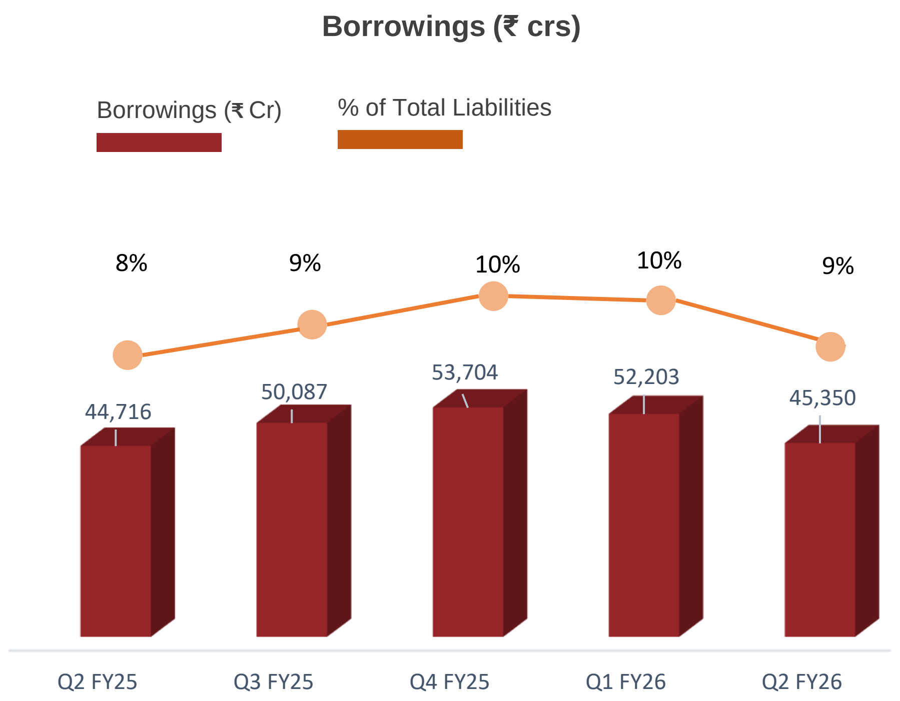
(8)% YoY

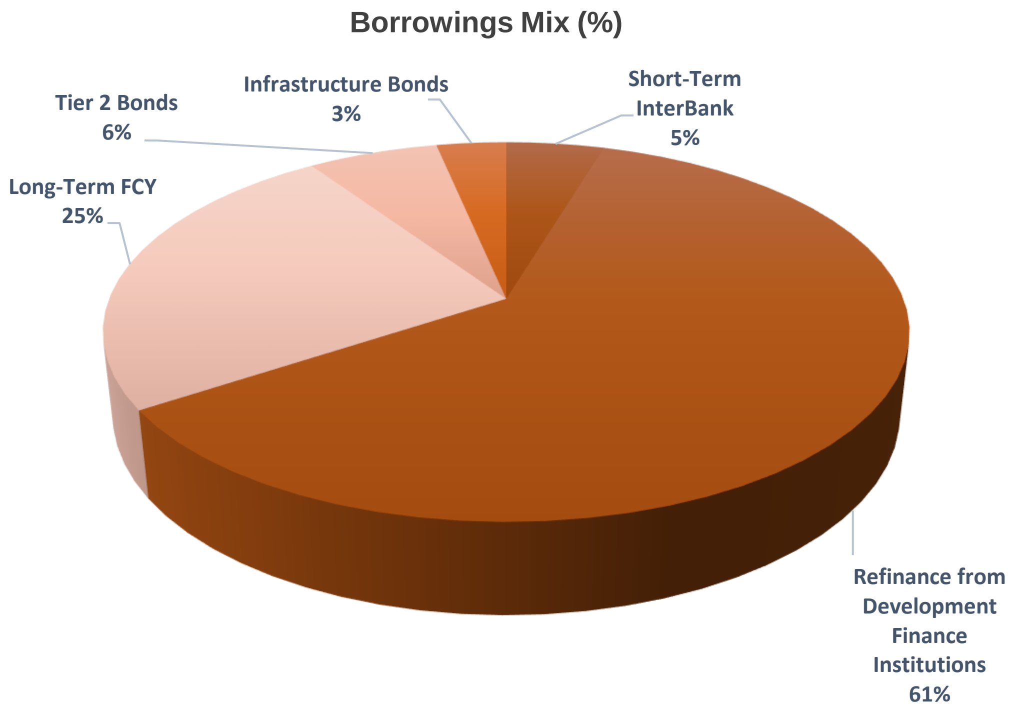
(4)% QoQ



IndusInd Bank

Borrowings Constituted by Long Term Sources





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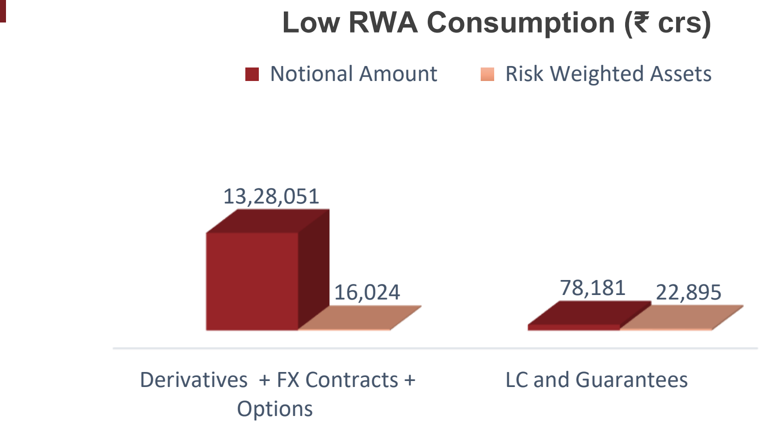
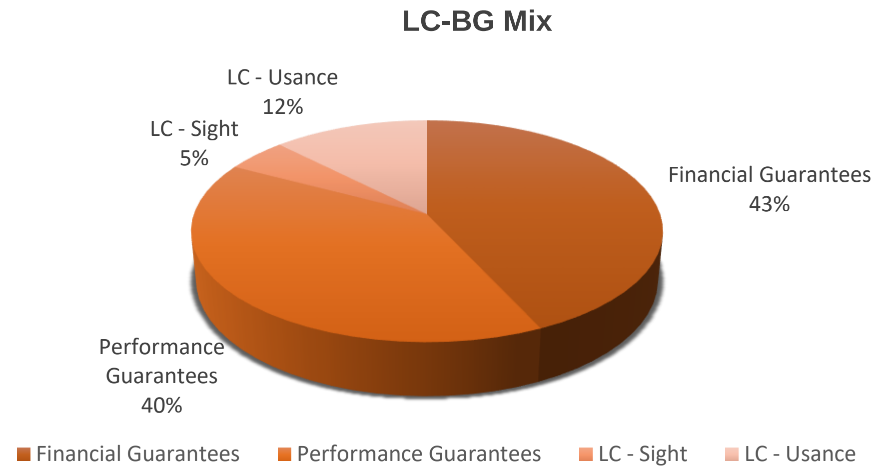
2.0 Strategy

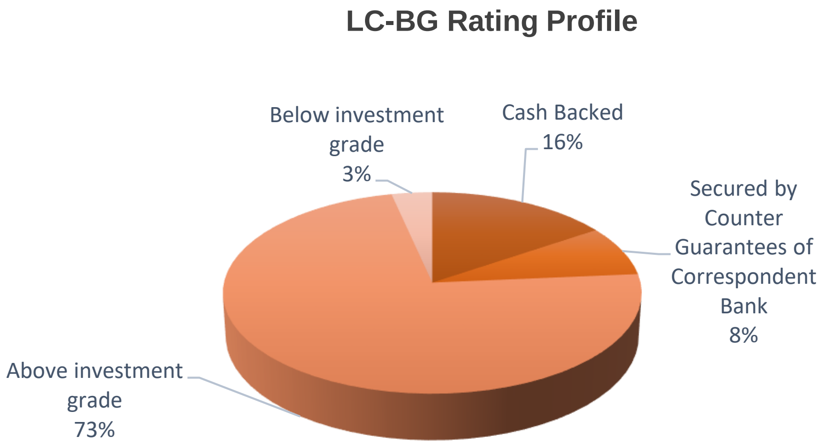
ESG
– Core to the Business Philosophy

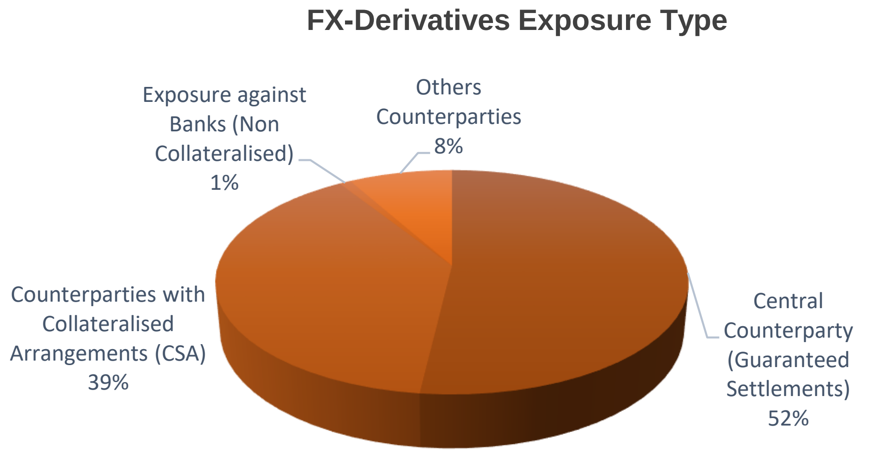
Experienced
Board and Management Team

Strong Product Groups with Efficient Capital Deployment









- 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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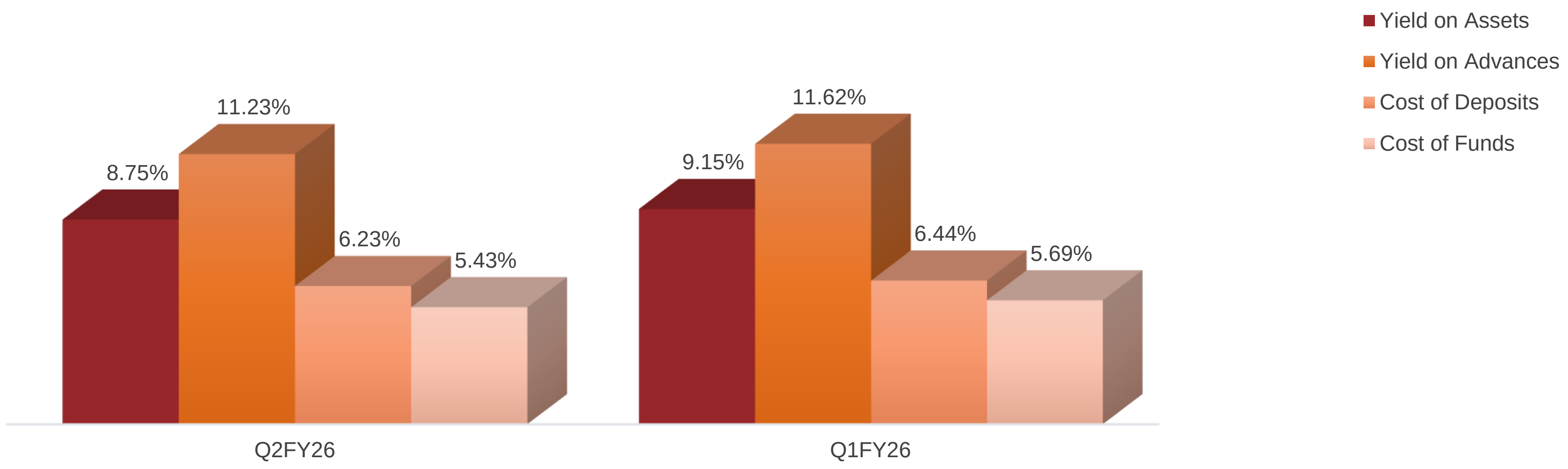
Yield / Cost Movement



Segment-wise Yield:

	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

IndusInd Bank

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)%**

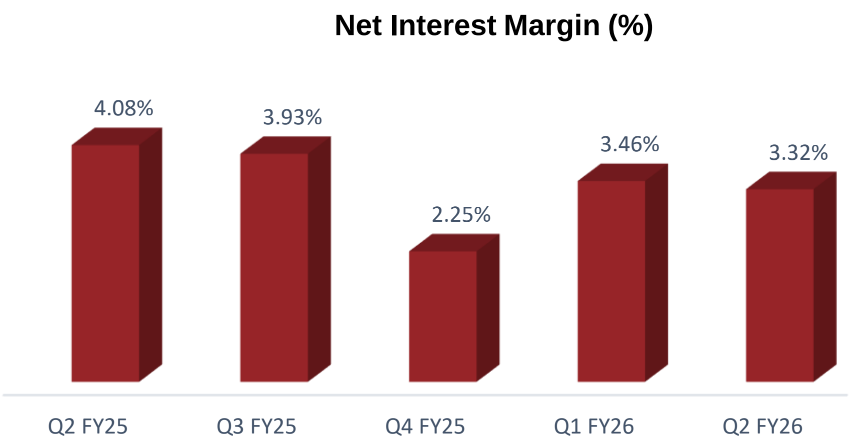
Fee Income Mix

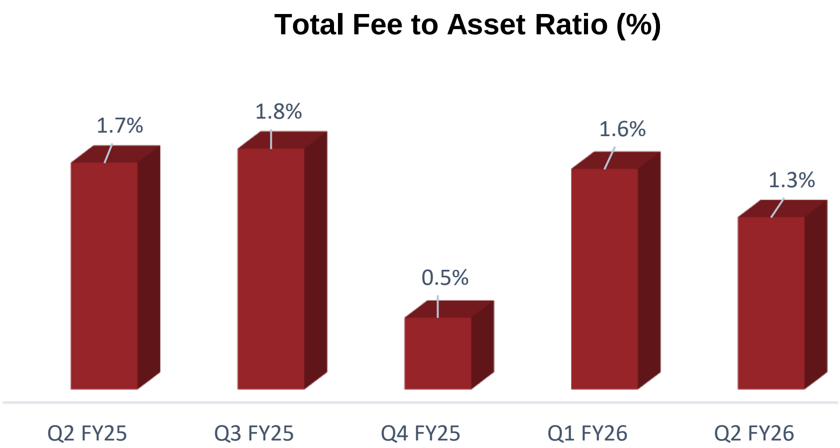
72% CONSUMER BANKING

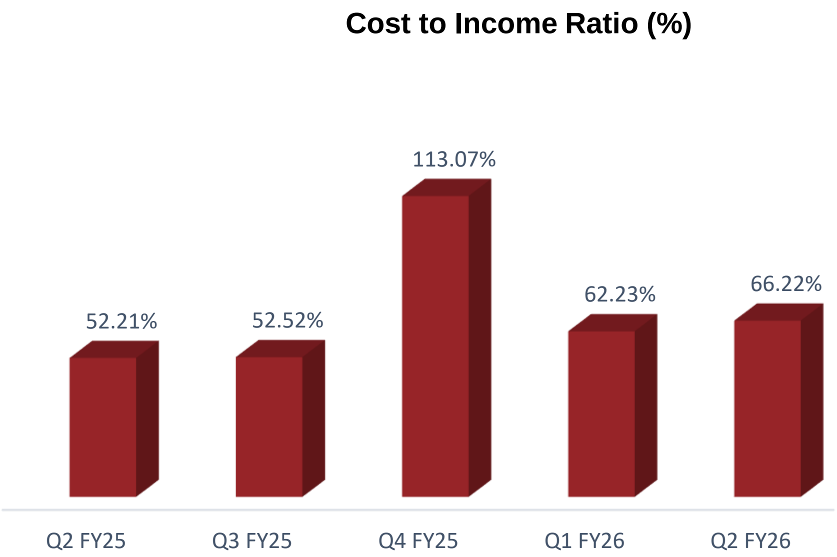
21% CORPORATE BANKING

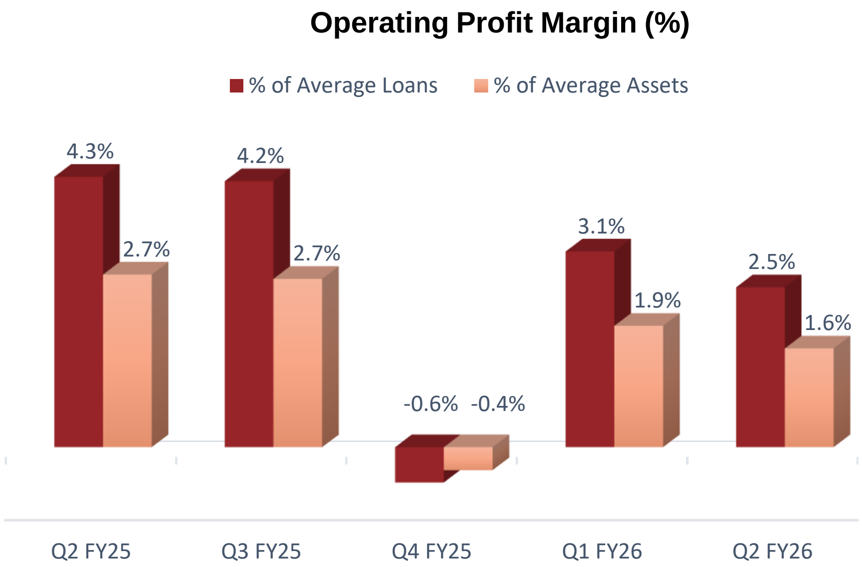
7% TRADING & OTHER INCOME

Key Financial Indicators



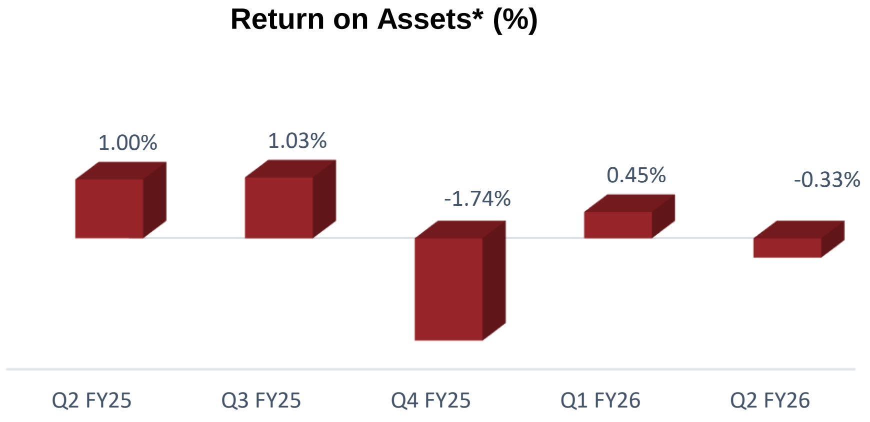


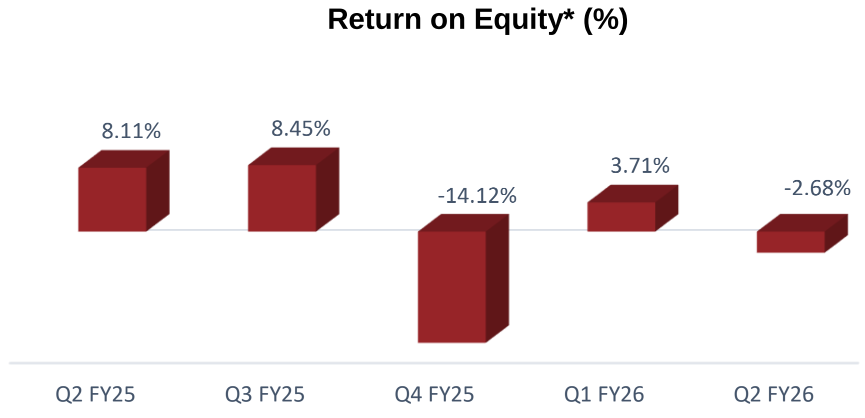


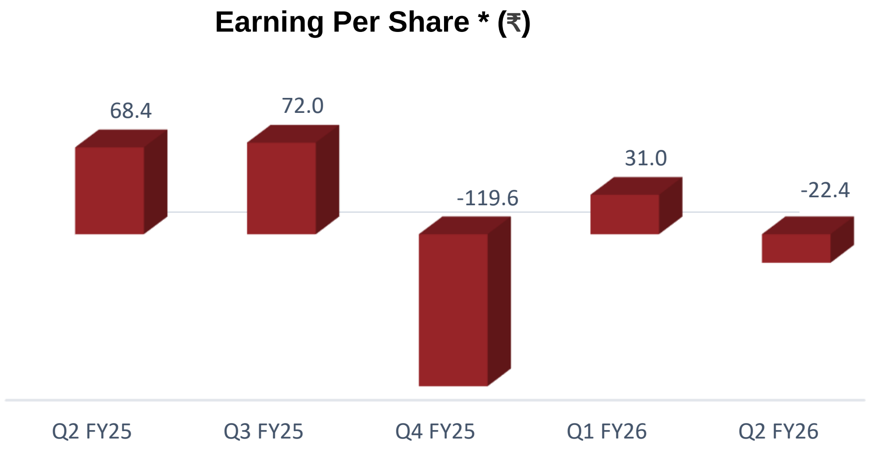


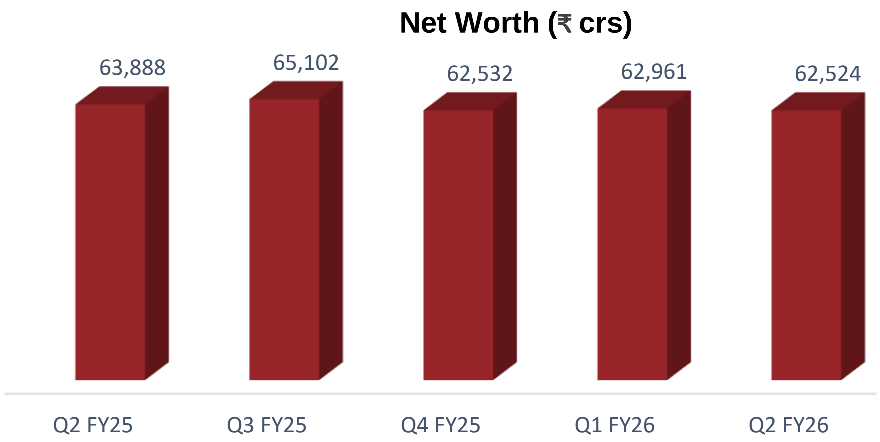
IndusInd Bank

Key Financial Indicators









*Annualized

IndusInd Bank

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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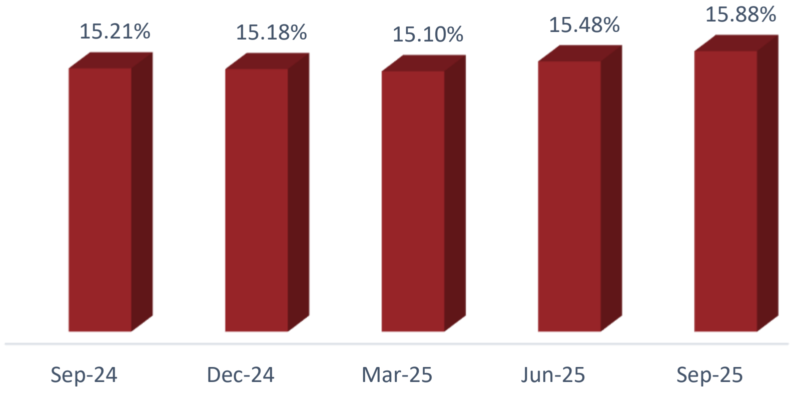
Healthy Capital Adequacy

Capital Adequacy

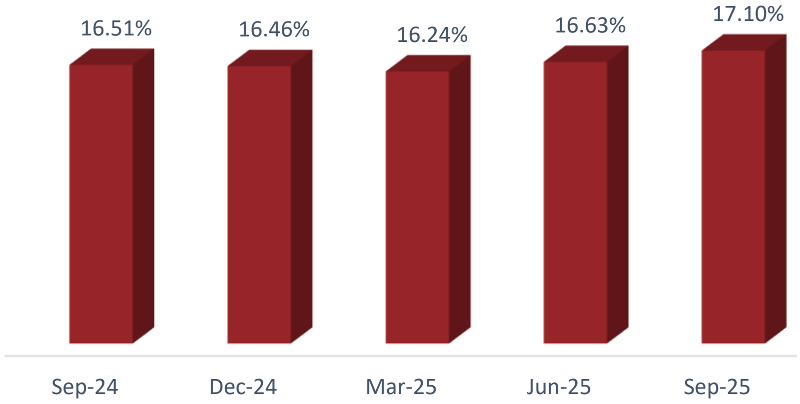
₹ crs	30 Sept 25	30 June 25
Credit Risk, CVA and UFCE	3,37,801	3,50,535
Market Risk	7,957	6,778
Operational Risk	52,498	52,498
Total Risk Weighted Assets	**3,98,256**	**4,09,810**
Core Equity Tier 1 Capital Funds	63,248	63,425
Tier 2 Capital Funds	4,845	4,744
Total Capital Funds	**68,093**	**68,169**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

* Excluding H1 FY 26 PAT

CET1 Ratio (%)



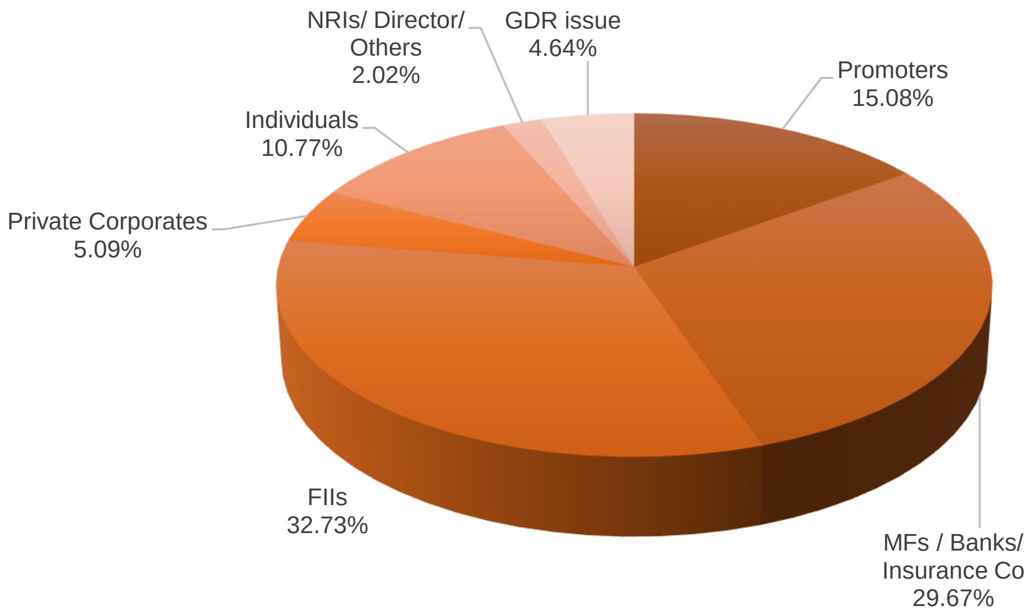
CRAR (%)



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

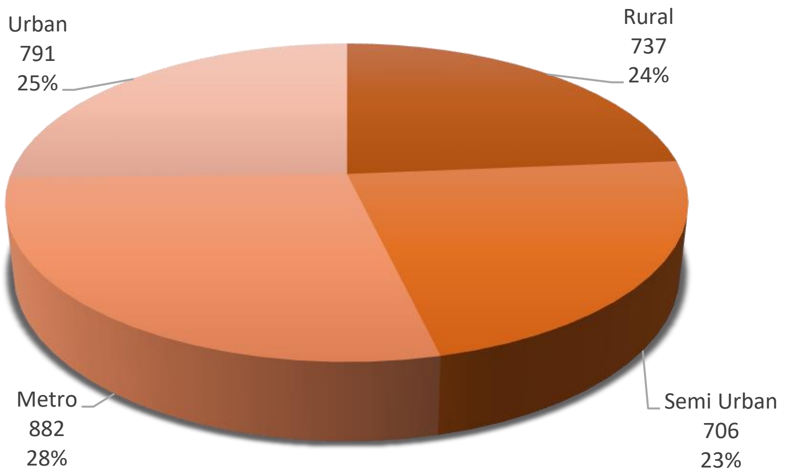
7,151
Group Network

3,054
ATMs

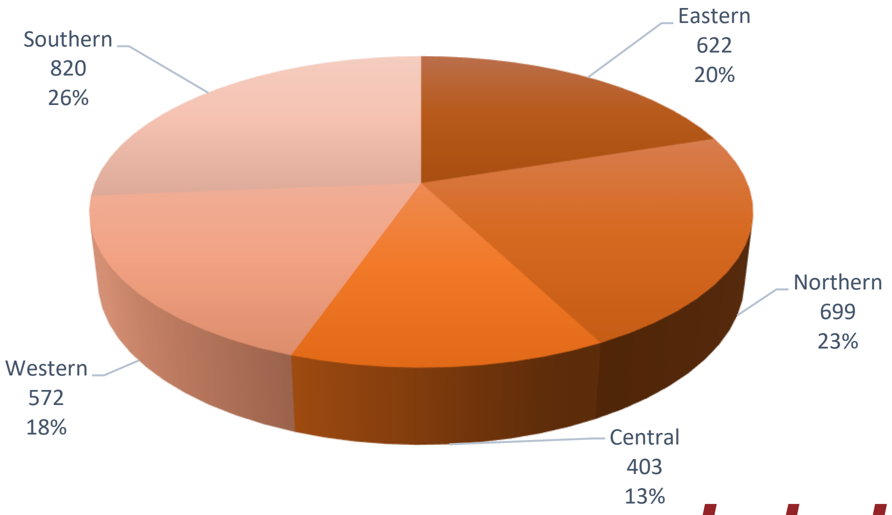
Strengthening Distribution Infrastructure

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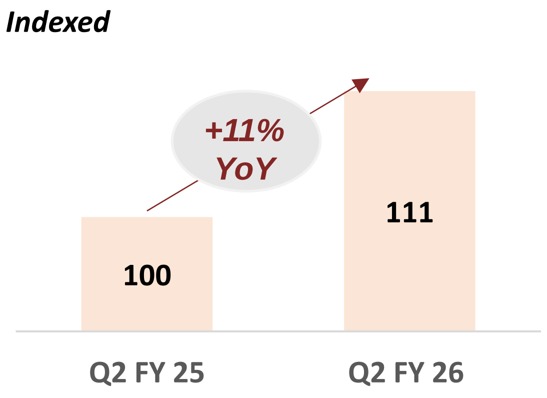
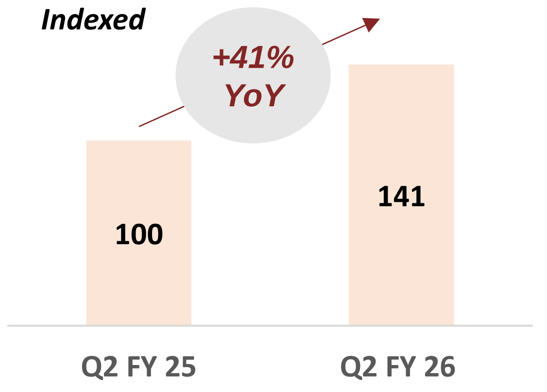
Digital Business Update (Q2 FY 26): Strong growth momentum continued across metrics

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)



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

~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%*

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

IndusInd Bank

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

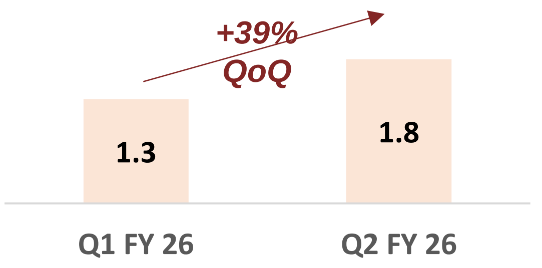
INDIE MAU up 39% QoQ and INDIE for Business MAU up 122% QoQ

INDIE

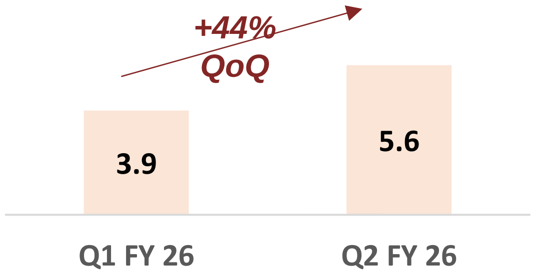
5 Mn Individual clients registered on INDIE

4.4 | 4.7 *App Rating*

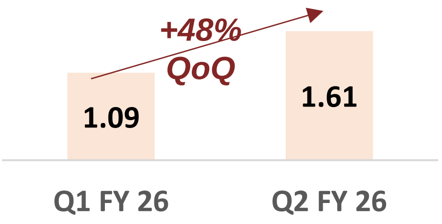
39% QoQ growth in MAU on INDIE (million)



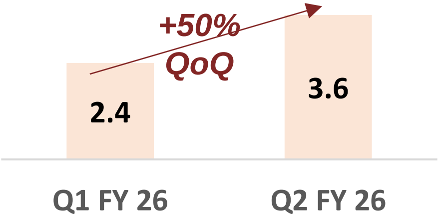
44% QoQ growth in app led transactions (million)



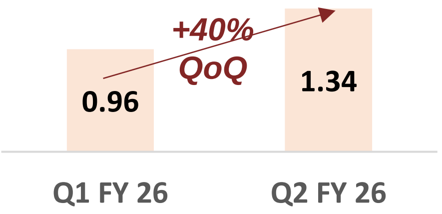
48% QoQ growth in recurring txn active users on app (lakhs)



50% QoQ growth in bill payment transactions via app (lakhs)



40% QoQ growth in UPI@indie transactions (million)



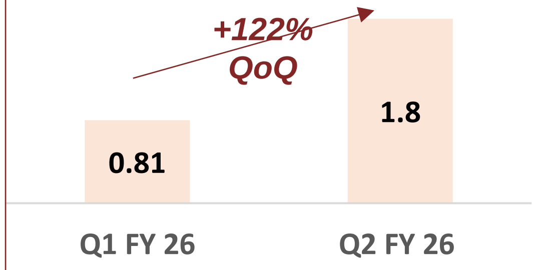
INDIE for Business

2.3L MSME clients registered on INDIE for Business

4.4 | 4.5

INDIE for Business won the SKOCH Award 2025

122% QoQ growth in MAU on INDIE for Business (lakhs)



Tax Payment transactions up 2X QoQ

Bill Payment transactions up 2X QoQ

MAU = Monthly Active Users

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ESG
– Core to the Business Philosophy

Experienced
Board and Management Team

ESG highlights for Q2 of FY26

CRISIL ESG

CRISIL
An S&P Global Company

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

ESG Risk
Assessments & Insights

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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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.

IndusInd Bank

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