June, 2025 | Vol. 01

INDUS INSIGHTS

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Message from the Board Chairman

Dear Valued Customers,

Quality has been the bedrock of our business, a commitment that has sustained and strengthened our relationships with customers and partners for decades. It remains the foundation on which we build the future of Indus Bank.

As Indus Bank, we look to our clients' needs and challenges with a deep understanding and a strong sense of responsibility, aligning with management has actively worked to strengthen the bank's foundations and ensure all financial metrics are fully accounted for in the Financial Year 2024-25.

Looking ahead, our focus remains strong, supported by strategic investments in technology, talent development, and customer-centric initiatives. These efforts are designed to enhance operational efficiency and long-term growth, while creating lasting value for our customers.

As we pivot towards sustainable growth, our focus remains on strengthening governance, risk management, compliance, and talent development, ensuring we are well-prepared to navigate evolving challenges and opportunities in the dynamic financial landscape.

On behalf of the Board of Directors and Management, I extend our sincere gratitude to our customers, shareholders, and partners for their trust and support. We look forward to your continued partnership with you as we move forward with confidence.

Thank you.

Warm regards,
Sushil Bansal
Non- Executive Chairman,
Indusind Bank Limited.

Message from the Committee of Executives

Soumitra Sen
Head - Consumer Banking & Operations

Arif Rez
Chief Information Officer

Dear Valued Customers,

As Indusind Bank, we draw strength from our core competencies, unwavering to navigate through these challenges with resilience and agility. Our focus on management is committed to further strengthening the Bank's foundation and emerging stronger. Above all, our focus remains on delivering value to the customers while safeguarding the interests of our stakeholders and ensuring long-term and long-term growth, with unmatched quality and service.

Since our governance, integrity, and accountability.

By embracing the 'One Bank vision', we are fostering a cohesive organization utilizing our efforts to provide you with the most rewarding banking experience.

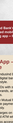
We are committed to strengthening our foundations and building a resilient partnership with you as we move forward with confidence.

Thank you.

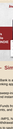
The World of Limitless Banking

4.1 Crore
Customers

7.5.1 Lakh
Cross Sell Customers

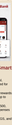


Group
Consolidated Profit Rs. 1,500 Crore
Standalone Profit Rs. 1,300 Crore
Pan India



31 years
Of Serving Indians

Geographical Reach
4000+
Touch Points
40+
Countries



Average CR
Rating
AA-
Stable

Data as at 31st March 2025

Digital Edge

Indusind Bank's Digital-First Banking Ecosystem

At Indusind Bank, digital innovation is at the heart of customer experience. Our Digital Edge ecosystem integrates cutting-edge platforms and intelligent solutions to deliver seamless, secure, and personalized banking across all touchpoints, ensuring convenience, speed, and trust.

Indusind Bank

BETTER BUSINESS BANKING

INDIE for Business – Built for MSMEs

- Conversational banking platform powered by AI, voice, and NLP
- Supports 11 Indian languages for inclusive MSME engagement
- Offers 24x7 visibility with GST reconciliation and cash flow management
- Enables multi-bank payments, smart lending, and vendor discovery workflows
- Smart statements and trade services simplify business ops
- Designed to scale with MSMEs, make collection workflows and debt management easier

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Easy Credit Platform – One-Stop Digital Credit Ecosystem

- Enables seamless credit journeys across credit products
- Supports MSME, Vehicle, Home, Gold, and Business Loans across digital, assisted, partner channels
- Integrates with credit bureaus, and Single Window Interface for Facilitating Credit (SWIFC) platform
- Leverages AI-driven underwriting, fraud checks, and Straight Through Processing (STP) for faster approvals
- Ensures compliance with RBI guidelines and Digital Lending Apps (DLA) norms

Indus Care – Thoughtful Banking for Senior Citizens

- With a focus on care and convenience, Indus Care is a dedicated banking platform designed for senior citizens, it combines financial benefits, easy access to banking and lifestyle support, ensuring a seamless and respectful banking experience.

Indusind Bank

Indus Care

- Dedicated relationship managers ensure personalized assistance and encourage broader societal participation in fostering inclusivity and mutual understanding.
- Beyond skilled development, our mission Get Sun Vitamin promotes fitness and wellness through structured programs and fosters a community of support and shared growth, while supporting meaningful causes.
- Beyond financial benefits, we believe There's a lot more to life than just money. We prioritize holistic well-being, ensuring sustained commitment to spiritual, emotional, and physical growth, aiming to build a healthier, more inclusive, and vibrant society.

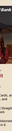
Banking Reimagined

PIONEER Private – Bespoke Wealth for HNIs & UHNIs

- Designed for the success of our Regular PIONEER partners, PIONEER Private is curated wealth management offering for HNI and UHNI clients, ensuring self-sustained growth, deep client engagement, and long-term relationship strengthening.
- Our relationship managers can source customers, supercharge their wealth journeys, and unlock exclusive benefits and privileges, reinforcing trust and ensuring sustainable growth as a trusted financial partner.

Easy/Grow/ Gold Smart Card – A Fest of Privileges

- Easy/Grow/ Gold Smart Card – A Fest of Privileges Easy/Grow/ Gold Smart Card offers up to 50% off on over 3,000 lifestyle vouchers, including Amazon Prime and Swiggy Gold Exclusive Prime benefits, complimentary airport lounge access, accelerated rewards across dining, travel, and shopping, and dedicated concierge support for food and lifestyle enthusiasts.



Banking with Purpose

Driving Inclusive and Sustainable Change

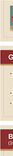
As Indusind Bank, our CSR philosophy is guided by Sattvam—a commitment to purpose, transparency, and lasting impact across education, healthcare, and community development. Our initiatives span rural and urban communities, focusing on marginalized groups and youth. Our sustainability efforts are aligned with India's national development goals and the UN Sustainable Development Goals (SDG) 2030, with a strong focus on Gender Equality, Quality Education, and Decent Work.

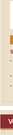
Holistic Rural Development Program has reached over 1,000 villages, supporting sustainable livelihoods and community-led development. Our Skill Development Centre has trained over 1,500 artisans, including women and tribal communities, in partnership with Panthaka Pratishtan, marketing the international market.

Our Cancer Awareness Program has reached 2,500 pregnant BPL to 100% satisfactory of the program, with 95% participation from women and marginalized communities. Our Sanitation Initiative has benefited 2,000 families, improving hygiene and dignity.

Our Digital Literacy Program has trained over 10 tribal women to deep

Since 2016, IndusInd Bank has dedicated non-financial vertical, Indus Care, to addressing the unique needs of senior citizens and promoting their overall well-being. Recognizing the growing demographic shift and the increasing complexities faced by this segment, the initiative has become a pillar of IndusInd Bank's corporate ethos, reinforcing its commitment to care for and to honor vulnerable ageing future.





Making a Difference

One Play at a Time

In FY2025, we supported nearly 1,000 children across 15 schools in 10 cities, including Pune, Chandigarh, Chennai, Mewale for Ghana, the Indusind Athletics Academy, Kolkata, Mumbai, Delhi, Bengaluru, Cuttack, Ranchi, Bhubaneswar, and Ahmedabad. The Indusind Athletics Program, Each of these programs is tailored to the unique needs and aspirations of young athletes from different athletes and backgrounds.

Our partnership with the Paralympic Committee of India has provided crucial support for Indian para athletes. Campaigns

the Immaculate bank's and Indusind Bank's Corporate Solutions drive awareness and encourage broader societal participation in fostering inclusivity and mutual understanding.

Beyond skilled development, our mission Get Sun Vitamin promotes fitness and wellness through structured programs and fosters a community of support and shared growth, while supporting meaningful causes.

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Marketing Breakthroughs

FY2025 was a landmark year for Indusind Bank, marked by high-impact sponsorships and strategic marketing initiatives aimed at strengthening brand visibility and deepening customer engagement across key demographics.

Strategic Sponsorships: Professional Golf Tour of India (PGTI)

Indusind Bank became the Official Banking Partner of the Professional Golf Tour of India (PGTI) in 2025, a strategic move that offered sectoral leadership rights for performance banking and digital payments. This partnership leverages the country's golfing ecosystem, including over 1,000 active professional golfers. As a President, the 2025 season is set to feature 15 tournaments across India, with the Bank's premier platform in Jaipur being a high-value audience and venue for hospitality and engagement, further reinforcing its supporting sports and excellence.

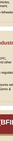
Strategic Sponsorships: Indian Padel Tour 5.0

In another successful association, IndusInd Bank sponsored the Indian Padel Tour 5.0, India's premier Padel tournament. This partnership underscores the Bank's commitment to fostering inclusive growth and building strong brand visibility and offered exclusive

engagement zones for customers and products. The partnership also strengthened IndusInd Bank's positioning as a sports-friendly brand and provided a unique platform for one-on-one sports and community sport.

A mark of 30+ years

To commemorate three decades of trusted banking, Indusind Bank launched a special edition Fixed Deposit campaign in March 2025. This symbolic gesture celebrated the Bank's legacy while reinforcing its long-standing commitment to innovation and customer trust.



Security Spotlight

Footprints of Progress

Consumer Banking

Banking That Moves with You

At Indusind Bank, our Consumer Banking journey is rooted in trust, convenience, and innovation at every customer touchpoint. We empower individuals across lifestyle

best-in-class products, personalized digital tools, and seamless experiences continuously redefining modern banking.

Branch Banking

Here for You, in Your Journey

Our Branch Banking is designed to deliver personalized, secure, and seamless customer experiences across India. With a robust physical presence and a growing digital footprint, we ensure customers receive tailored support at every touchpoint.

- **Built around You:** Our widespread network with 1,000+ branches and 4,000+ touchpoints ensures a customer-centric approach, with dedicated zones for senior citizens and rural regions also.
- **Valued by You:** Trusted by millions for over 30 years, we have served customers across India, a testament to our resilience, consistent performance, and customer-centric approach.
- **Experience for You:** Customer First is our guiding principle. We offer a wide range of products and services, from simple savings accounts to transparent lending. Our Client Relationship Managers provide personalized feedback and confidentially enhance our service delivery.

Personal Banking

Growth Backed by Trust

Thanks to the continued support of our valued customers, we recorded one of the strongest performances in our lending operation on record, with a remarkable disbursal of ₹12Cr. Supplementing heavy lending, our Personal Banking team also achieved significant milestones in deposit mobilization, with our flagship propositions that benefit senior

various accounts for family members and attractive debit/credit cash offers across Savings, Current, and Salary accounts, ensuring broad customer engagement.

Engines delivery on Debit Cards:

- Rank 3 in UI Interest Rate
- Per pay regulatory Slogs for FY25.

Retail Assets & Credit Cards

Empowering You with Smarter Lending Solutions

Loans, Prime Home Loans, Loans Against Property, Business Loans, Gold Loans, Vehicle Loans, Personal Loans, Credit Cards

Supported over 25,000 lending households via Retail Asset Finance Solutions.

- Promoted cashless transactions through AePay Gold Card and NetMobile Banking App.

- Credit offerings for MSMEs, women entrepreneurs, industrial units, and salaried households.
- Digital MSME loans and platforms like INDIE and Easy Credit Platform for Business enable efficient digital lending journeys.
- Rural Business expansion, and strong India's business ambitions forward.

- **Prime Home Loans:** launched 28 months ago, with a focus on customer convenience and simplicity.
- Simpler onboarding, growing forward-looking, with a focus on customer-centric product innovation, ensure sustainable growth, and strengthen our position as a business expansion.

Business Owners Segment

Powering Indian Enterprise

Our Business Owner (BO) segment offers comprehensive solutions for retail, small and medium enterprises - covering loans, cards, and digital tools tailored to local business needs.

- Indus Biz Business Smart current account with zero balance.
- Instant loan Mentor, Minimal loan sanction initiative.

Corporate Banking

Empowering Growth and Digital Transformation

Our Corporate and Commercial Banking Group (CCBG) serves mid-to-large corporates with annual turnover above ₹250 crores, institutional investors, PSUs, MNCs, financial institutions, and Indian branches of MNCs. We provide a comprehensive suite of banking solutions tailored to their evolving needs.

Special initiatives to promote SME and mid-corporate segments:

Level Up Series: Conversational, workshop-driven leadership growth initiative.

Explore the series

#WOMEWorkAhead Bank: Supporting women leaders across sectors and geographies.

See the campaign

Act Now!
Unlock Your Potential

Treds Campaign: Promoting participation in our Trade Receivables Discounting System (Treds).

Indus acCrediX Mobile App: Digital Supply Chain Finance platform for supplier-buyer management.

Vehicle Finance

Enabling Mobility, Livelihood, and Inclusion

We empower individuals and MSMEs nationwide through credit access by:

- Small & Light Commercial Vehicles (SLCV) – Supporting last-mile connectivity and livelihoods.
- Passenger Vehicles and Two Wheelers, empowering youth and women.
- Affordable Housing Loans aligned with the national Housing for All initiative.
- At Vehicle Finance, building the nation brick by brick in our daily mission.

Gems & Jewellery

Strengthening Industry Partnerships

- We nurture long-standing relationships with Gems and Jewellery sector associations and institutions.
- Hosted an exclusive client event with Gem & Jewellery Export Promotion Council (GJEPC) at the Bangkok Gem & Jewellery Fair.
- Regular interactions with GJEPC, GMDC, mining companies, and other industry associations.
- Providing expert guidance on regulatory matters and client queries.
- Our dedicated relationship managers are well-equipped to support the Gems & Jewellery ecosystem.

Bharat Financial Inclusion Limited (BFIL)

Driving Impact at the Grassroots

100% subsidiary of Indusind Bank

- 9Pc, on behalf of Indusind Bank, offers innovative and accessible micro-banking solutions to underserved communities. Its offerings include Micro Loans, Micro Savings, Micro Insurance, and Micro Pensions, tailored to merchants and MSMEs, women, farmers, and rural households. Key initiatives include Financial Literacy Programmes, Mobile products and Wellness.
- The recently launched MSME Lending Program, is designed to cater to a broader set of business owners, including merchants, small traders, and micro-enterprises in rapidly growing urban and semi-urban markets. This initiative underscores BFIL's strategic shift from a micro-finance lender to the diverse needs of MSMEs, leveraging its deep rural reach and expertise in financial inclusion.

Affluent Banking

PIONEER & PIONEER Private

Elevating Wealth Management for the Global Indian

Our Global NRI proposition is growing with strong partnerships with wealth aggregators, offshore wealth management companies, and family offices, with dedicated PIONEER branches.

high-touch service, and integrated digital platforms to deepen client engagement and expand our premium footprint globally.

NRI Banking

Strengthening Global Connections, Simplifying Access

- We have achieved 27% growth in NRI deposits, with a 19% increase in retained share since March 2019.
- Expanding global product suite and partnerships.
- Indus Fast Remit platform (USD and GBP) with expert client coverage.

Voices of Experience

Stories of Growth and Trust

Exceptional Support in a Cyber Fraud Incident

"I am Sudarshan Lella, son of Mrs. Meera Lella, a senior citizen and long-standing customer of Indusind Bank, Kondapur Branch. My mother recently faced a cyber fraud incident involving a fraudulent transaction. Despite her age and limited digital literacy, she promptly reported the incident to the bank. Her complaint was handled, Branch Manager Ms. Annapurti Kaushikkar and her team provided her with clear guidance and ensured she was not inconvenienced in any way. I sincerely appreciate the bank's commitment to customer service and the dedicated support extended to my family during this difficult time."

– Sudarshan Lella

Scaling New Heights

"Indusind Bank has been a trusted banking partner for our Indian Sweets and Bakery business for over 15 years. The Bank's continued support, it expanded to Dubai in 2024 and now to Ghana in 2025 underscores its commitment to supporting growth across borders."

- Finmark Awards 2024: MSME Digital Partnership of the Year
- Partnership Fee Waiver for Ghana Expansion

– Mr. Kanagaraj Pillai Nagarajan Sunil, Administrative Commercial Director, Ghana

Banking Beyond Belief

"I want to express my heartfelt appreciation for the outstanding service at Indusind Bank, Kondapur Branch. The Branch Manager and her team have been Mr. Ramanaiah's enthusiastic leadership, ensuring a smooth and efficient transaction process. The dedication and professionalism displayed by the team have truly set this branch apart. It's rare to see such a commitment to customer satisfaction, and I sincerely hope Indusind Bank's leadership recognizes this exceptional effort."

– Sai Jyothi

Trusted Partnership

"I needed a quote from Indusind Bank for a Mercedes-Benz Sprinter purchase. The team responded promptly and provided a competitive quote. Our experience with the Bank has been positive, and we plan to continue using their services for future vehicle purchases."

– Pushpa

Awards & Milestones of Merit

- Great Place to Work Certified from Great Place to Work Institute
- 8th Digital Banking Awards - Customer Engagement Initiative of the Year
- Infosys Finacle Innovation Awards - Digital Transformation Partnership of the Year
- Finnovate Awards 2024: MSME Digital Partnership of the Year
- Digital CX Awards 2024: Best Use of

- Technology for Customer Experience in Wholesale Banking - Gold Category
- BFIL:
  - The Laureate Award by China Chief Executive Magazine, Hong Kong
  - Ranked 38th among India's Best Companies to Work For 2024 by Great Place to Work Institute
  - Ranked 5th among India's Best Companies to Work For 2024 by Great Place to Work Institute

- 7th Annual Digital Transformation Awards - Customer Experience and Management
- Eden Masters Awards 2024: PMEA - Excellence in Customer Experience
- ASSOCHAM 19th Annual Summit & Awards 2024:
  - Most Customer Centric Bank
  - Most Good Corporate
  - Most Innovative Product - Large and Medium Scale Banks
- ICT India Gems and Jewellery Awards 2024 - Digital Transformation Partnership

- LPT-FICCI Wealth Awards 2024: Winner in Customer Experience Management
- Finance Asia Awards 2024: Best Digital Bank
- FICCI Social Impact Awards 2025: Runner-up for the Lohamandi initiative

DISCLAIMER: Indusind Bank Limited (formerly Indusind Bank Ltd.) CIN: U65191PN1994PLC076333 Registered Office: Tower A, Unit No. 401 & 402, 4th Floor, Panchshil Tech Park, Yerwada, Pune - 411006 Tel: +91 20 6746 7000 E-mail: customerservice@indusindbank.com Website: www.indusindbank.com
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