

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](http://www.indusind.com).

We request you to take the information on record.

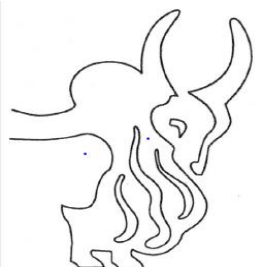
Thanking you,

Yours faithfully,

**For IndusInd Bank Limited**

**Anand Kumar Das  
Company Secretary**

Encl: a/a

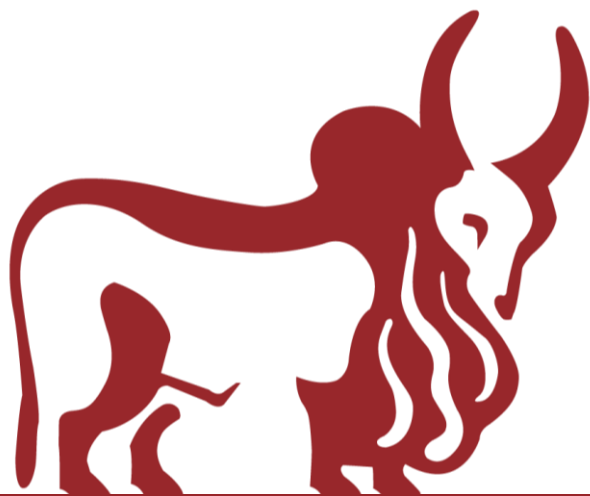


**Solitaire Corporate Park Office:** IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

**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

|                                                                                     |                                                                                                     |                                                                                       |                                          |                                                              |                                                                              |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------|
|    | <b>5<sup>th</sup> Largest Private Bank</b><br>with Disproportionately<br>Large Distribution Network | <b>₹ 3,45,019 crs</b><br><b>Loans</b><br>Diversified Across Products and Geographies` | <b>₹ 4,10,862 crs</b><br><b>Deposits</b> | <b>41 mn</b><br><b>Customers</b><br>Across Segments          | <b>7,174</b><br><b>Group Network</b><br>Pan India                            |
|    | <b>Universal Banking Approach</b><br>with Diversified Loan &<br>Deposit Mix                         | <b>58:42 Loan Mix</b><br>Retail vs Wholesale                                          |                                          | <b>33% CASA</b><br>Stable Low-cost Deposits                  | <b>Innovative Digital Approach</b><br>Overall Digital Transaction Mix at 93% |
|    | <b>Strong Domain Expertise</b><br>Long Vintage across Cycles                                        | <b>Vehicle Finance</b><br>28% of the Loan Book                                        |                                          | <b>Micro Finance</b><br>9% of the Loan Book                  | <b>Gems &amp; Jewellery</b><br>3% of the Loan Book                           |
|   | <b>Robust Balance Sheet</b><br>with Strong Capital Adequacy                                         | <b>16.24% CRAR</b><br>Tier 1: 15.10%   Tier 2: 1.14%                                  |                                          | <b>118% Average LCR</b><br>Well above regulatory requirement | <b>70% PCR</b><br>GNPA 3.13%   NNPA 0.95%                                    |
|  | <b>Key Profitability Metrics</b>                                                                    | <b>2.25% Net Interest Margin</b>                                                      |                                          | <b>113.07% Cost to<br/>Income</b>                            | <b>(0.56)% Operating Profit<br/>Margin to Loans</b>                          |



## Key Financial Highlights for Q4 FY25

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



## Consolidated Balance Sheet

| ₹ crs                            | Q4FY25          | Q4FY24          | Y-o-Y (%) | Q3FY25          | Q-o-Q (%) |
|----------------------------------|-----------------|-----------------|-----------|-----------------|-----------|
| <b>Capital &amp; Liabilities</b> |                 |                 |           |                 |           |
| 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%        |
| <b>Total</b>                     | <b>5,54,107</b> | <b>5,15,094</b> | <b>8%</b> | <b>5,49,499</b> | <b>1%</b> |
| <b>Assets</b>                    |                 |                 |           |                 |           |
| 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%       |
| <b>Total</b>                     | <b>5,54,107</b> | <b>5,15,094</b> | <b>8%</b> | <b>5,49,499</b> | <b>1%</b> |



## 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)%        |
| <b>Total Income</b>             | <b>3,757</b>   | <b>7,854</b> | <b>(52)%</b>  | <b>7,583</b> | <b>(50)%</b>  | <b>26,721</b> | <b>30,012</b> | <b>(11)%</b> |
| Operating Expenses              | 4,248          | 3,803        | 12%           | 3,982        | 7%            | 16,060        | 14,148        | 14%          |
| <b>Operating Profit</b>         | <b>(491)</b>   | <b>4,081</b> | <b>(112)%</b> | <b>3,601</b> | <b>(114)%</b> | <b>10,661</b> | <b>15,864</b> | <b>(33)%</b> |
| Provisions & Contingencies      | 2,522          | 950          | 165%          | 1,743        | 45%           | 7,136         | 3,885         | 84%          |
| <b>Profit /(Loss)before Tax</b> | <b>(3,013)</b> | <b>3,131</b> | <b>(196)%</b> | <b>1,858</b> | <b>(262)%</b> | <b>3,525</b>  | <b>11,979</b> | <b>(71)%</b> |
| Provision for Tax               | (684)          | 782          | (187)%        | 456          | (250)%        | 950           | 3,002         | (68)%        |
| <b>Profit/(Loss) after Tax</b>  | <b>(2,329)</b> | <b>2,349</b> | <b>(199)%</b> | <b>1,402</b> | <b>(266)%</b> | <b>2,575</b>  | <b>8,977</b>  | <b>(71)%</b> |



# 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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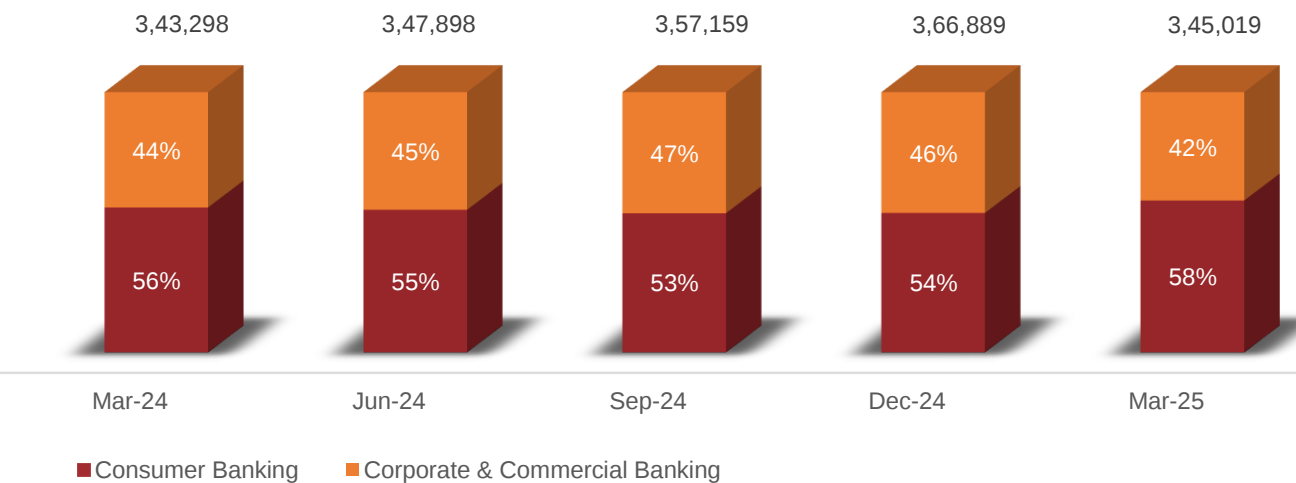


**Experienced**  
Board and  
Management Team

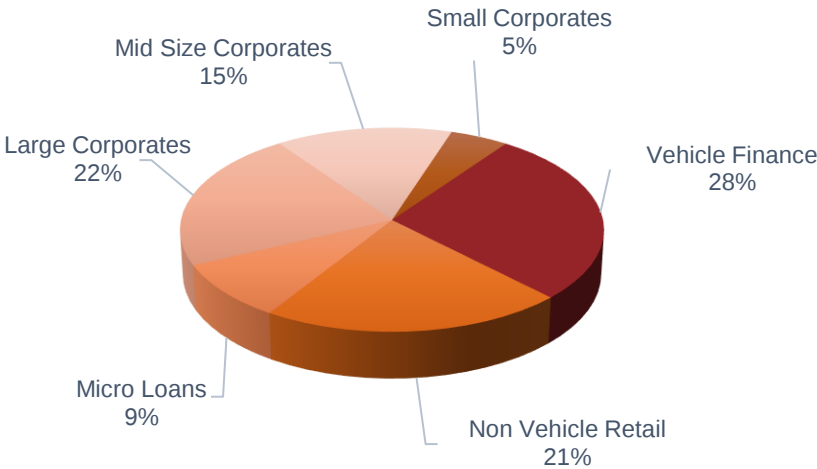


# Well Diversified Loan Book across Consumer and Corporate Products

Loan Book Mix (₹ crs)



| (₹ crs)           |          |     |
|-------------------|----------|-----|
| Corporate Banking | 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% |

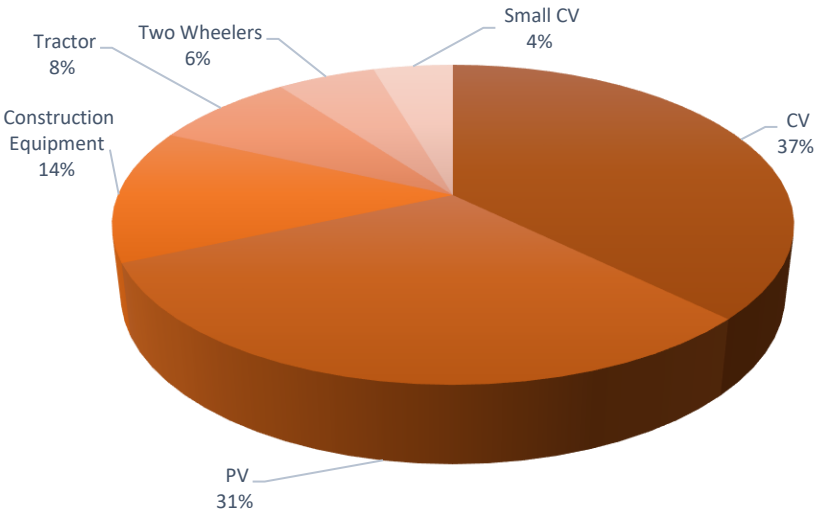
\* Includes Microfinance loans as per RBI definition and other JLG loans

# Vehicle Finance: Granular Portfolio Across Vehicle Categories

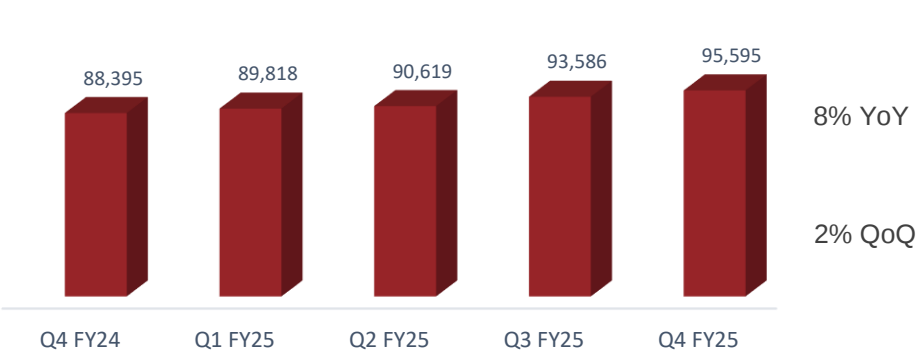
## Overview of Vehicle Finance Division

|                                                        |                                                           |                                                                |
|--------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------|
| <b>35+ Years of Vintage</b><br>Across Credit Cycles    | <b>Market Leader</b><br>in Most Products<br>Amongst Top 3 | <b>Focus on Business</b><br><b>Owner Segment</b>               |
| <b>Nimbleness of an NBFC</b><br>With Dedicated Network | <b>Nationwide Presence</b><br>Diversified Across States   | <b>Strong Collateral Coverage</b><br>Throughout the Loan Cycle |

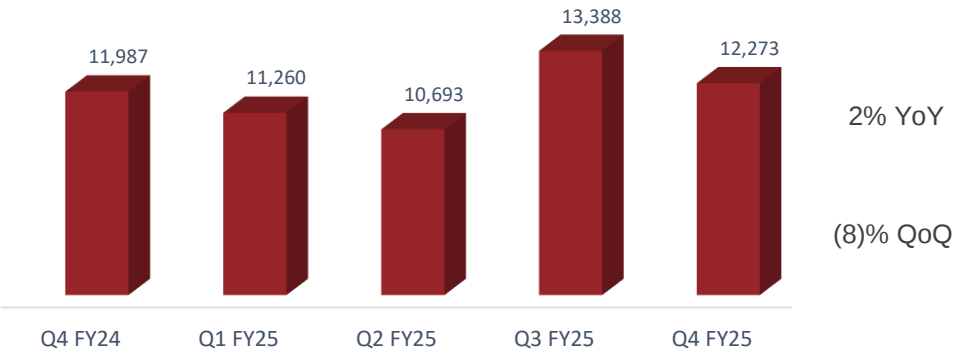
## Diversified Vehicle Loan Book across Vehicle Categories (%)



## Vehicle Finance Loan Book (₹ crs)



## Disbursements (₹ crs)



# Micro Loans: Bridging the Financial Inclusion Gap



**2<sup>nd</sup> Largest**  
Micro Finance  
Lender



**12 mn**  
BFIL Customers



**1.62K Villages**  
covered across 22  
States



**Tech/Data driven**  
**Risk Management**  
District/Branch  
level Monitoring

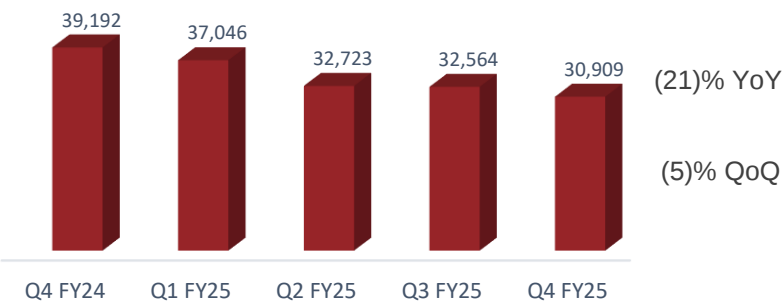


**81K+ Active Bharat**  
**Money Stores**  
Banking at doorstep  
in remote areas

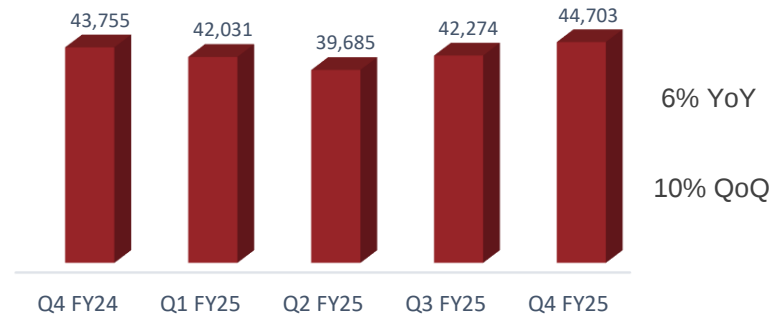


**664K Merchants**  
**(loan clients)**  
Addressing the  
MSME banking  
needs

Micro Loan Book (₹ crs)\*



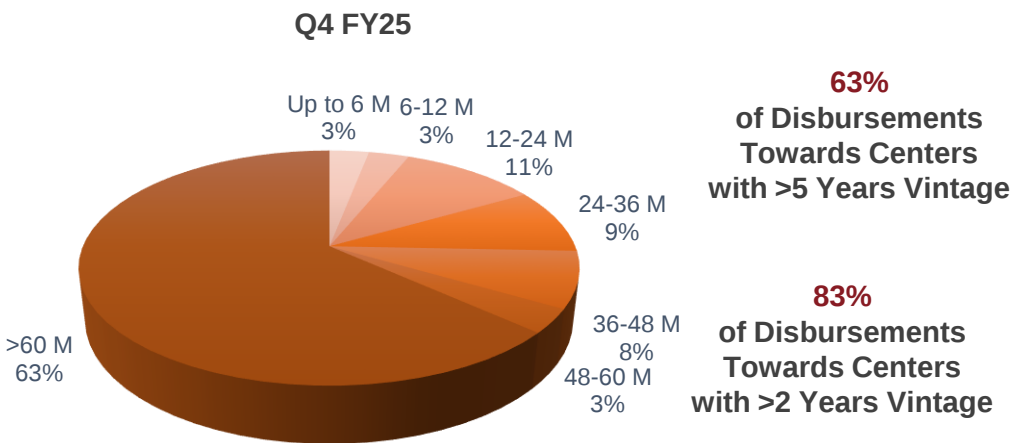
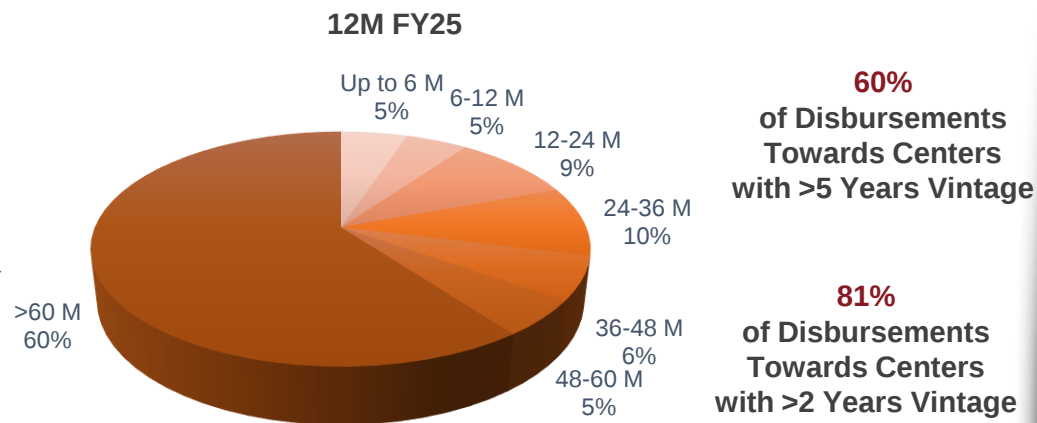
Average Loan Outstanding per Borrower (₹)



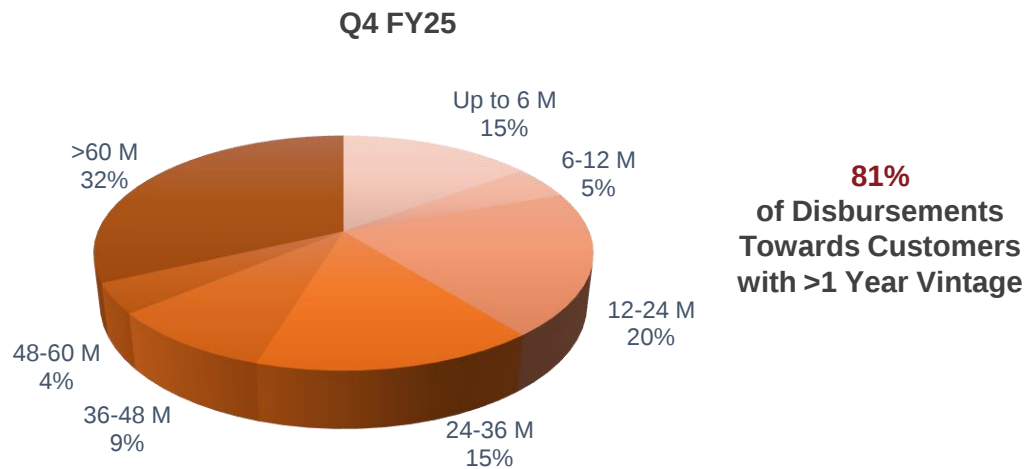
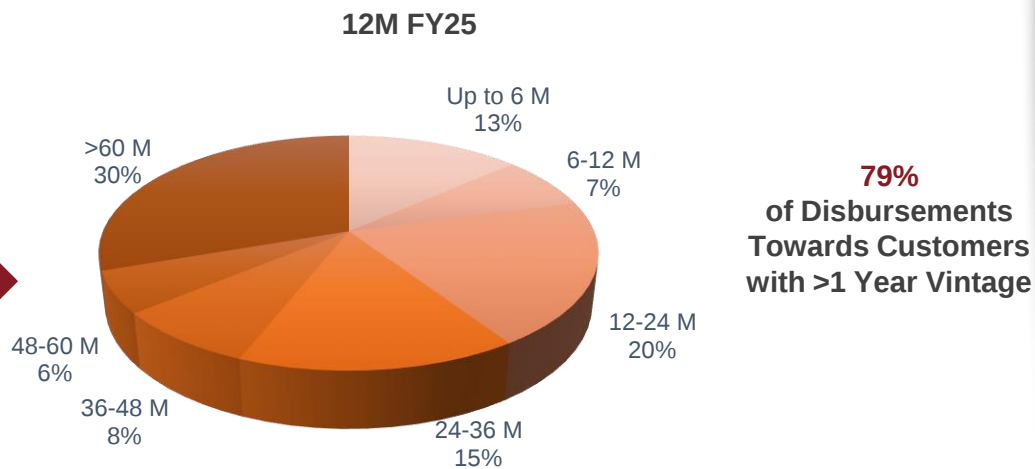
\* Includes Microfinance loans as per RBI definition and other JLG loans

# Micro Loans: Additional Disclosures (1/2)

Disbursements Across Centers by Vintage

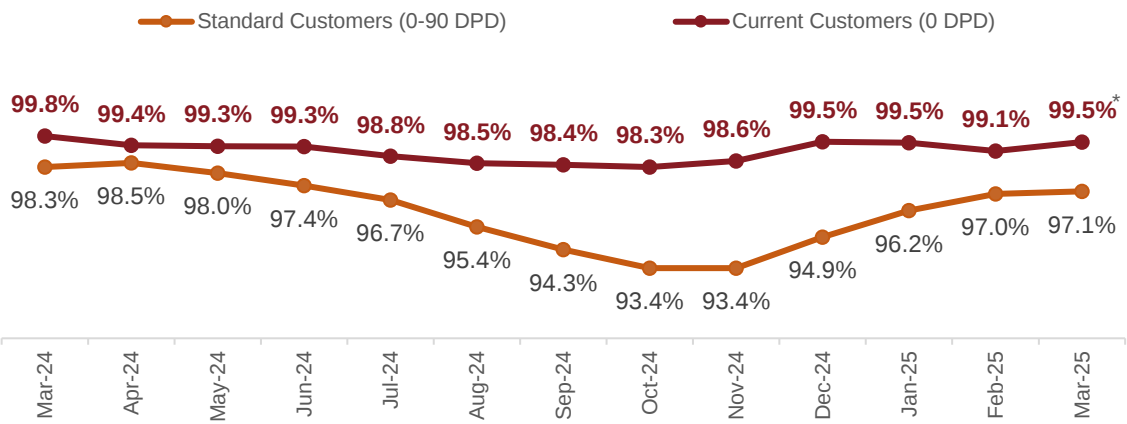


Disbursements Across Customers by Vintage



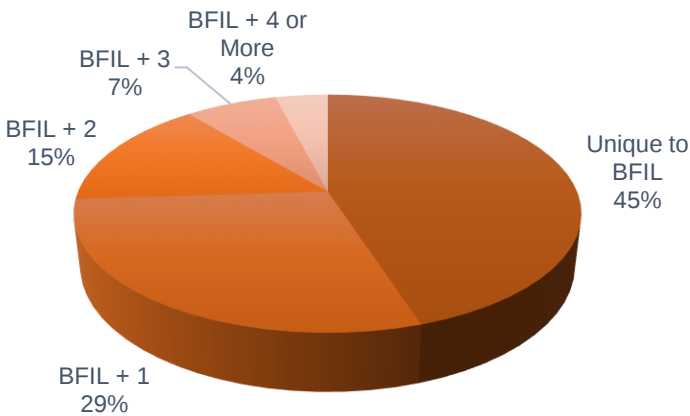
# Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

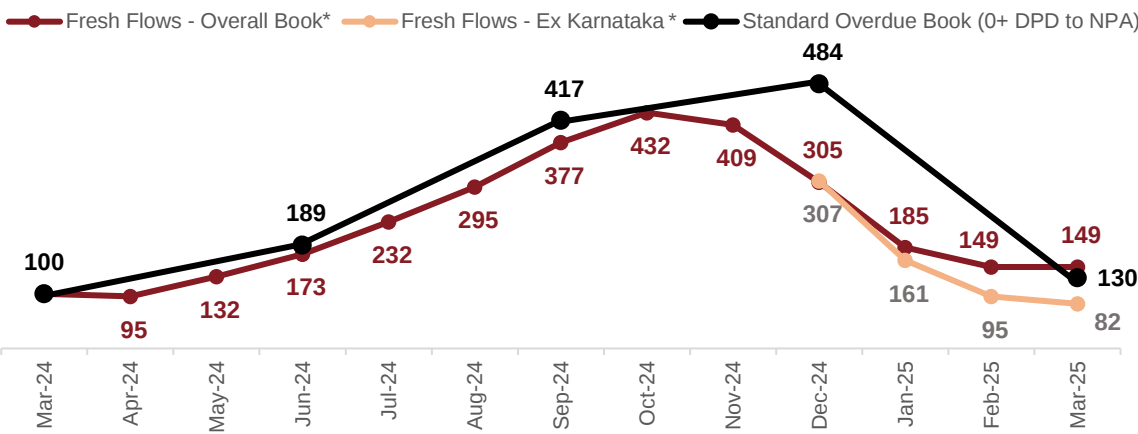


\*Excluding Karnataka: 99.7% (Mar-25)

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

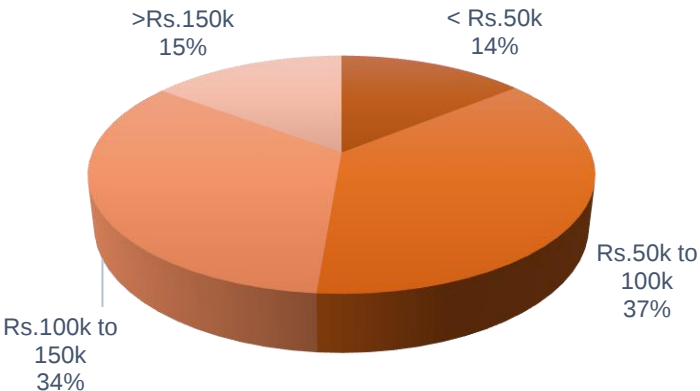


New Stress Formation and Early Stress Bucket (Indexed)



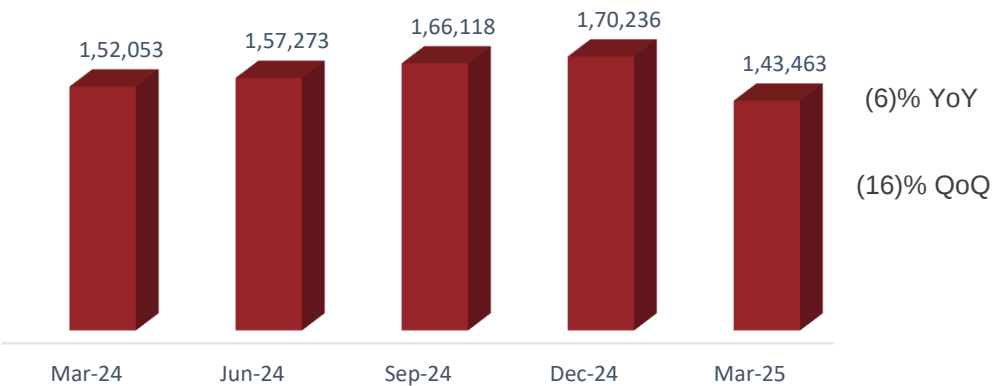
\*Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

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



# Corporate Portfolio – Focus on Granular, Higher Rated Customers

Corporate Loan Book (₹ crs)

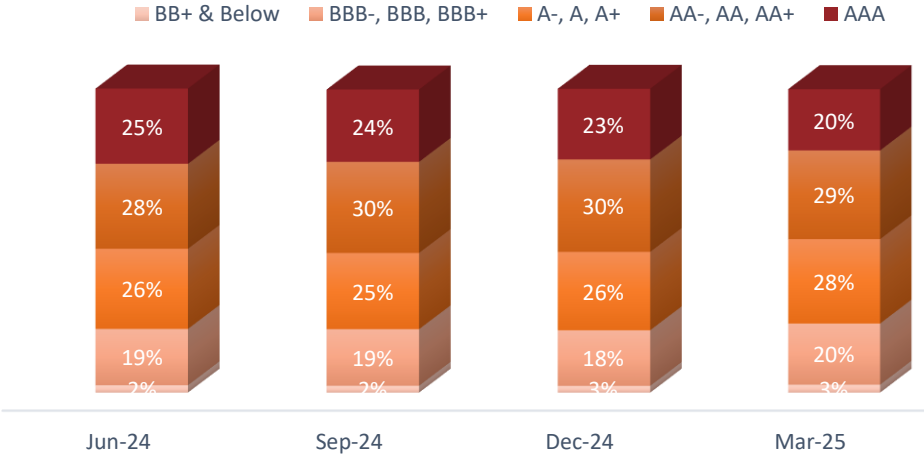


Sector-wise Loan Mix (% of Total Loans)

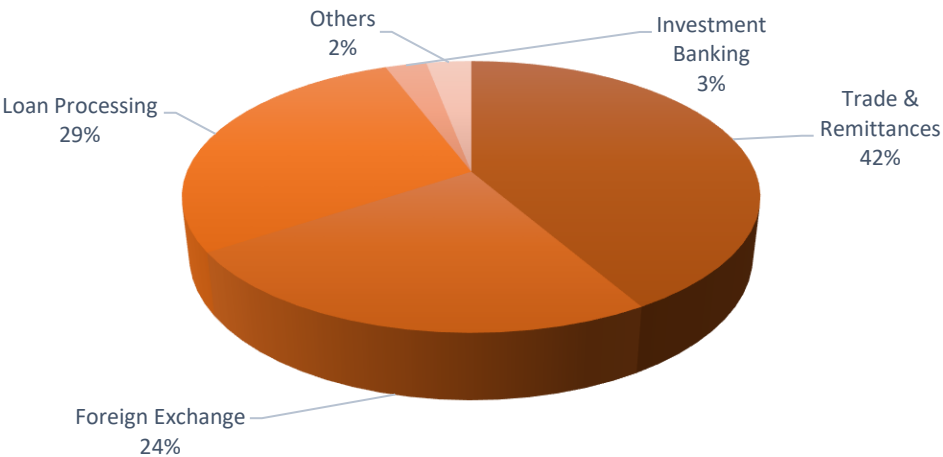
| Sector                                 | Q4 FY25        |
|----------------------------------------|----------------|
| NBFCs (other than HFCs )               | 5.34%          |
| Real Estate - Commercial & Residential | 4.16%          |
| Gems and Jewellery                     | 2.62%          |
| 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%         |
| <b>Corporate Banking</b>               | <b>41.58%</b>  |
| <b>Consumer Banking</b>                | <b>58.42%</b>  |
| <b>Total</b>                           | <b>100.00%</b> |

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

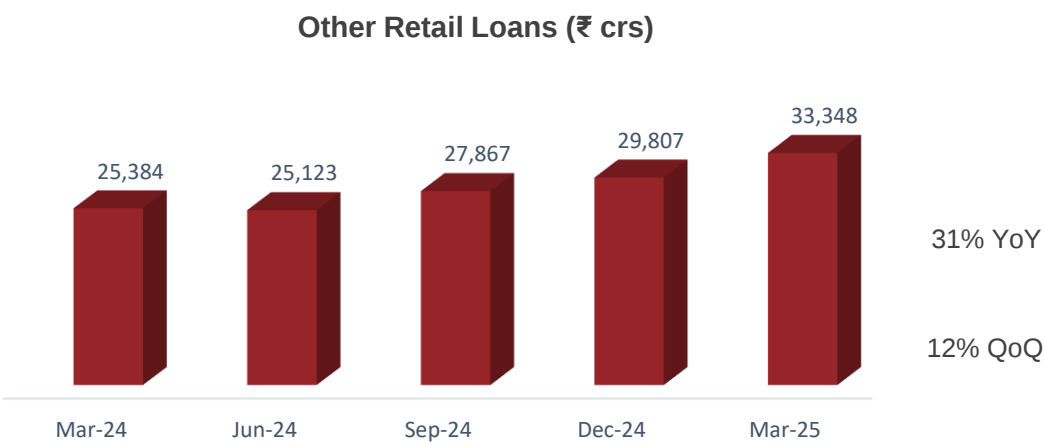
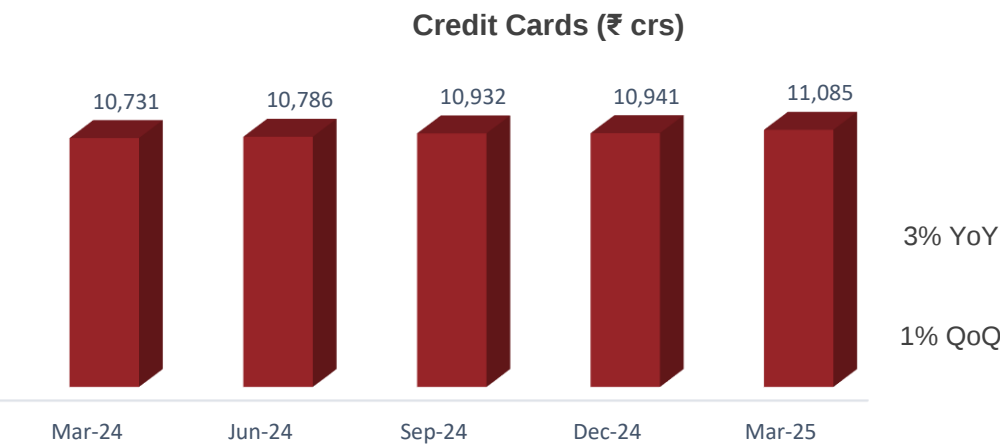
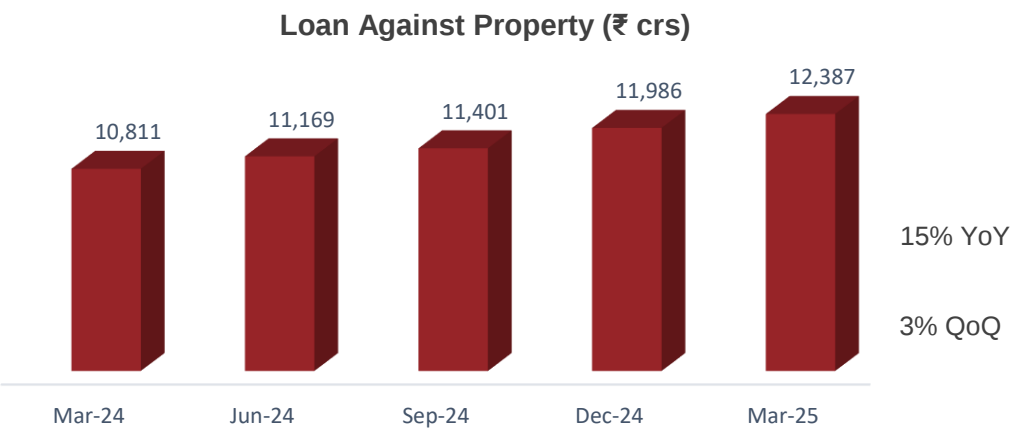
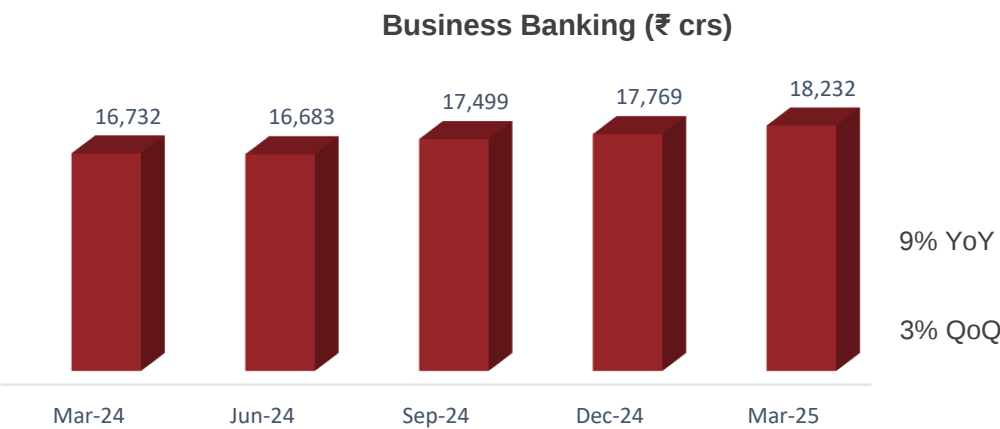
Improving Risk Profile \*



Diversified Fee Mix Q4 FY25



# Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy



# 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

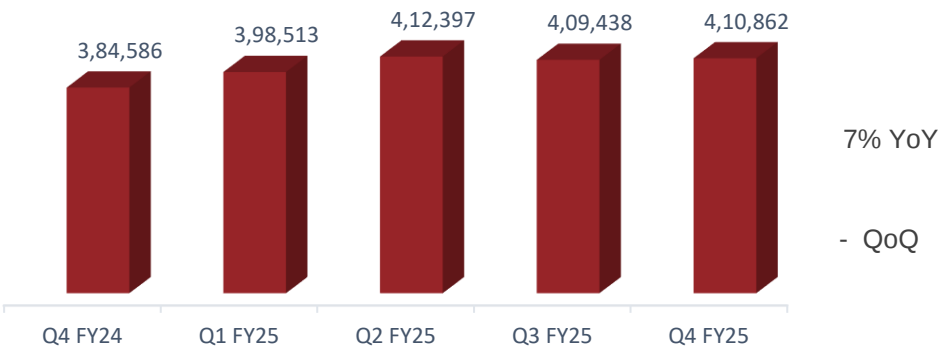


**Experienced**  
Board and  
Management Team

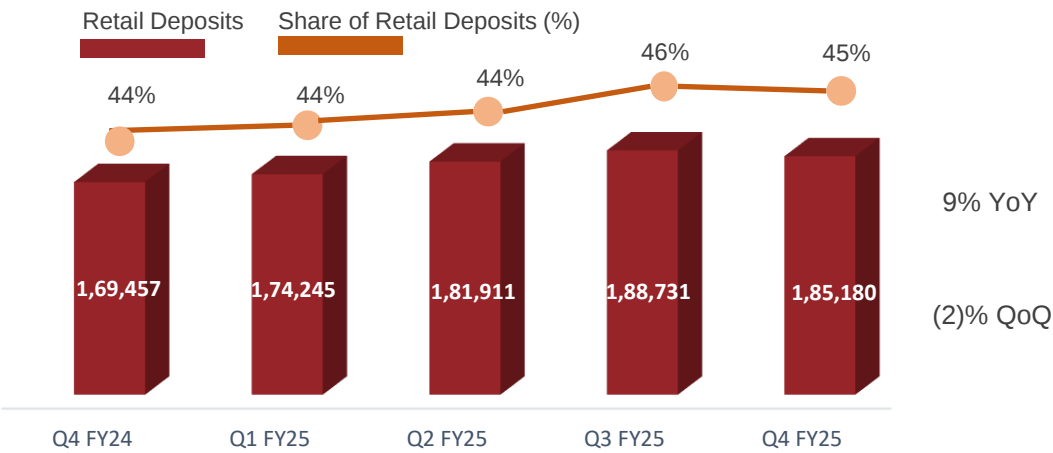


# Deposit Strategy Driven by Granular Retail Deposits

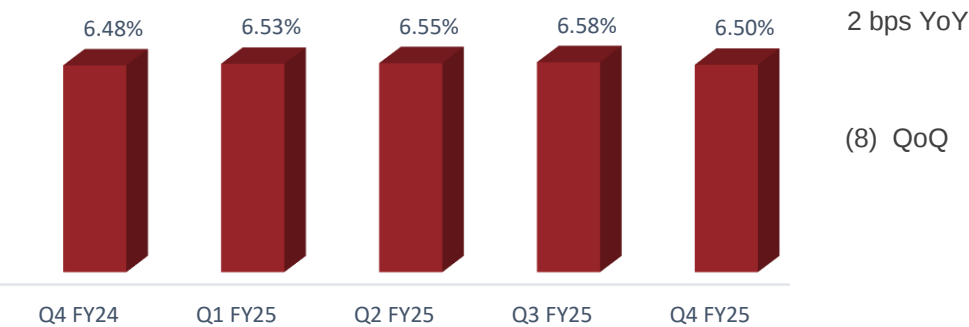
Deposits (₹ crs)



Retail Deposits as per LCR (₹ crs)\*



Cost of Deposits (%)

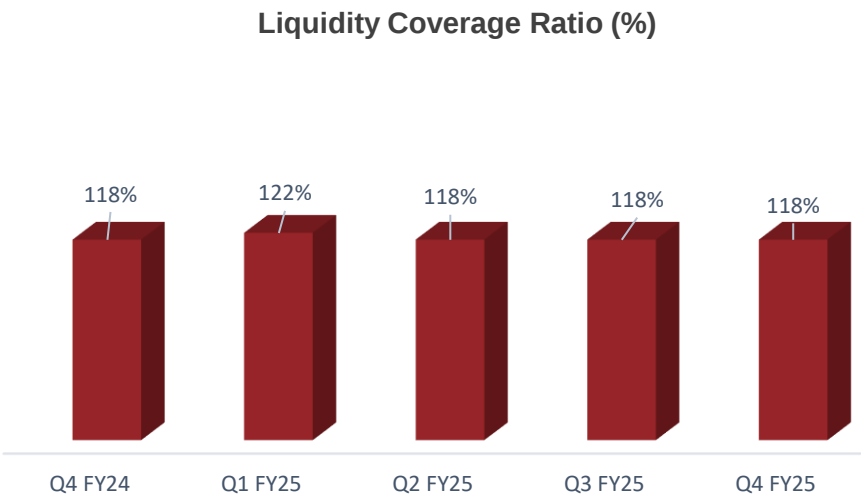
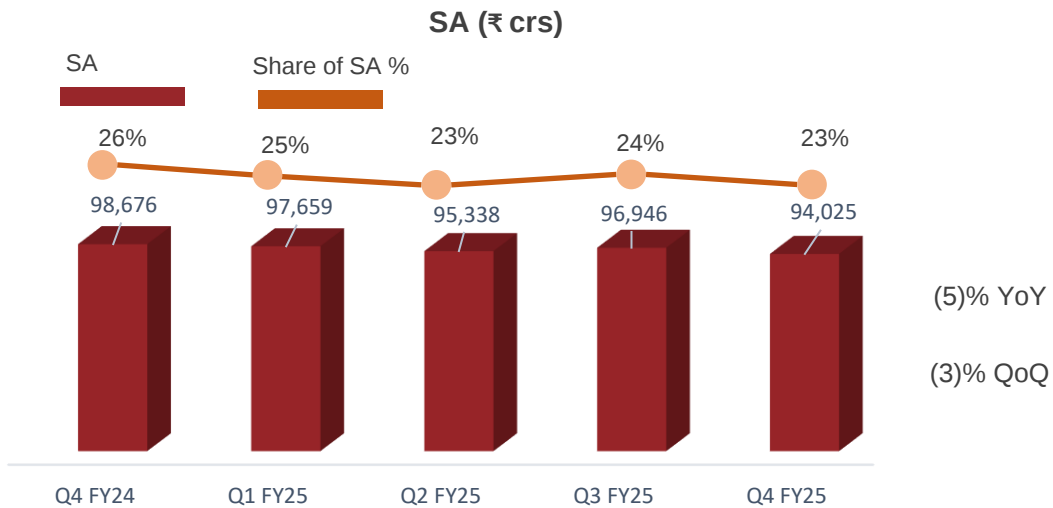
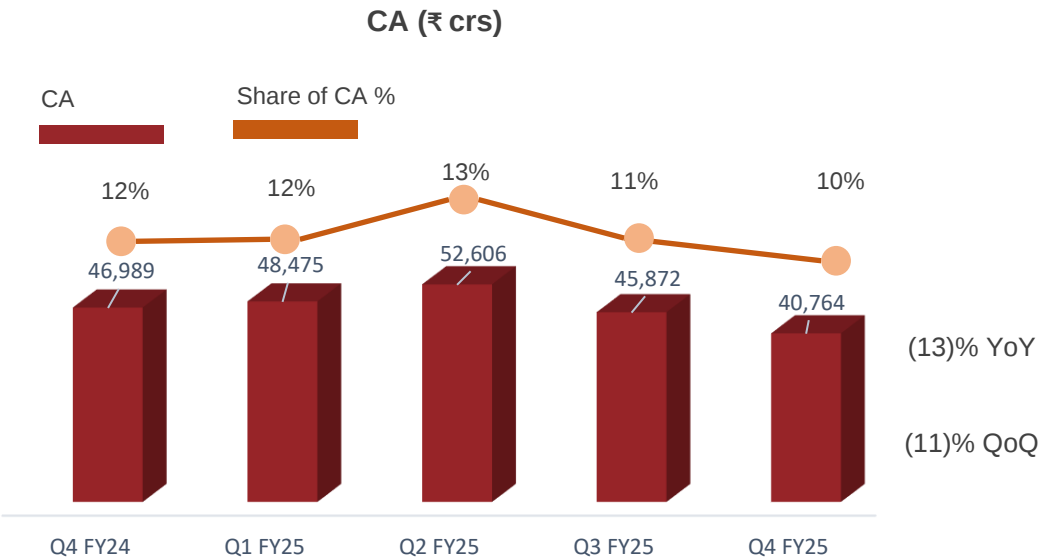
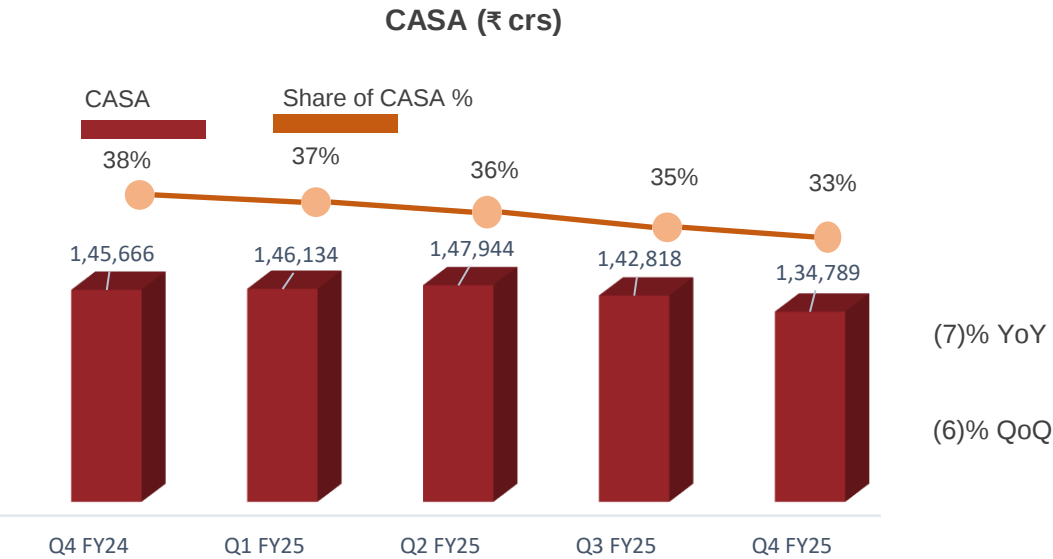


## Key Focus Areas

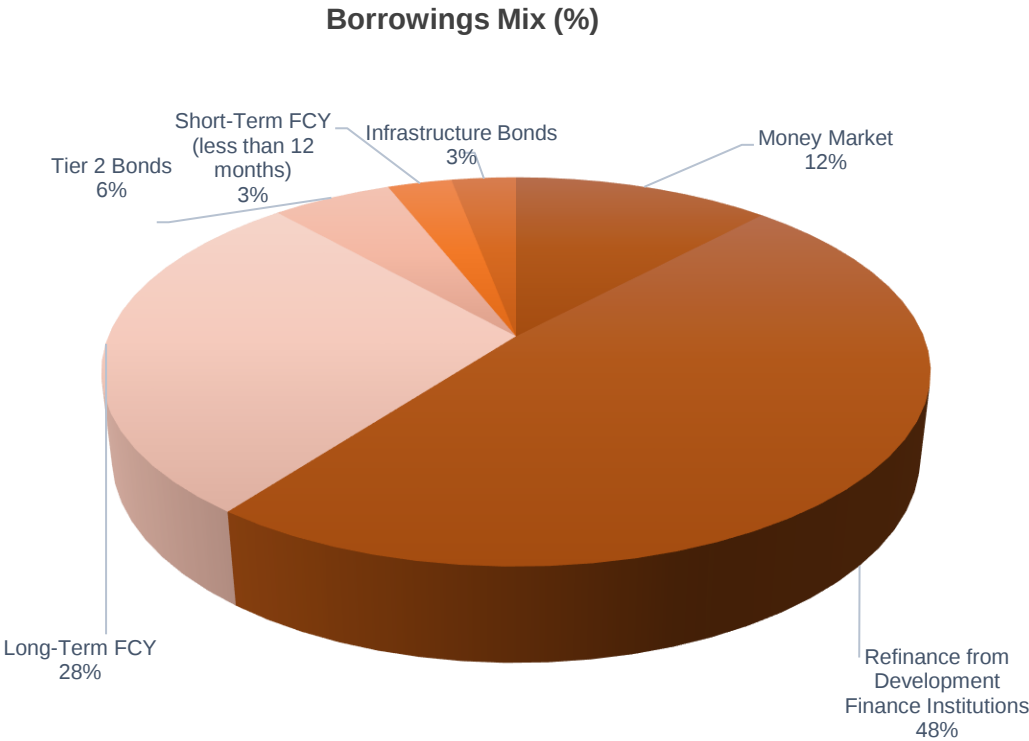
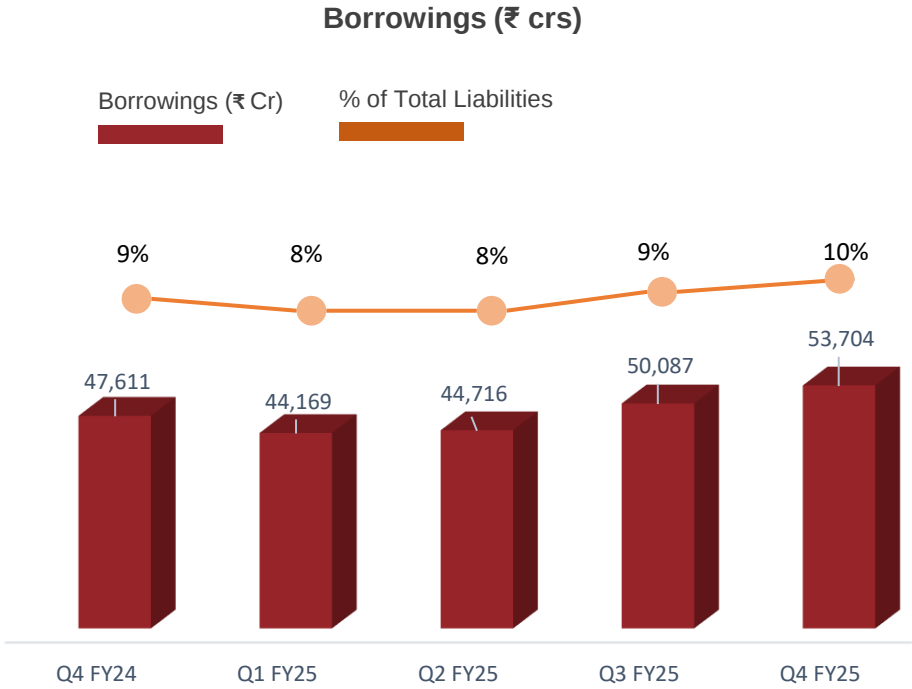
- Expanding branch network
- Focus on target market segments
  - Growth driven by retail customer acquisitions
  - Scaling up sub scale businesses – Affluent and NRI
  - Leverage BFIL for rural customers
  - Building Merchant Acquiring Business
  - Digital Partnerships & Alliances
  - Exploring Community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



# Borrowings Constituted by Long Term Sources



# Key Strengths of the Bank



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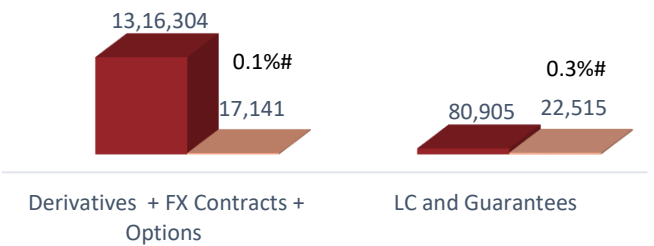
**Experienced**  
Board and  
Management Team



# Strong Product Groups with Efficient Capital Deployment

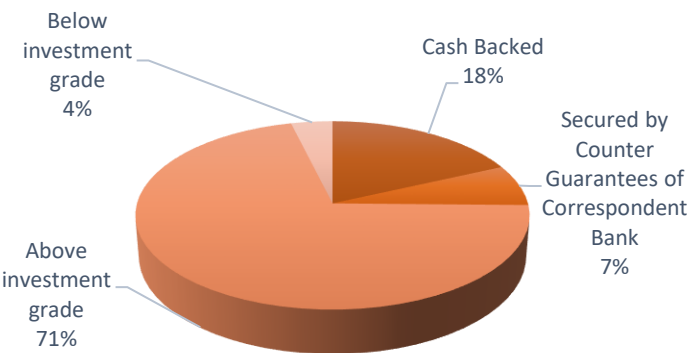
Low RWA Consumption (₹ crs)

■ Notional Amount   ■ Risk Weighted Assets

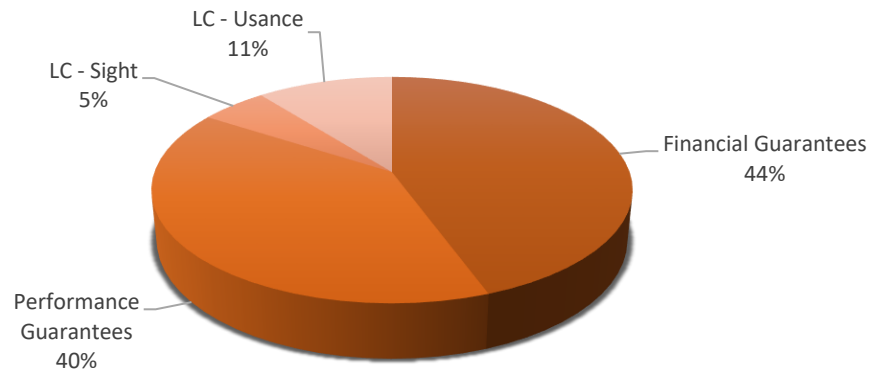


#CRAR consumption

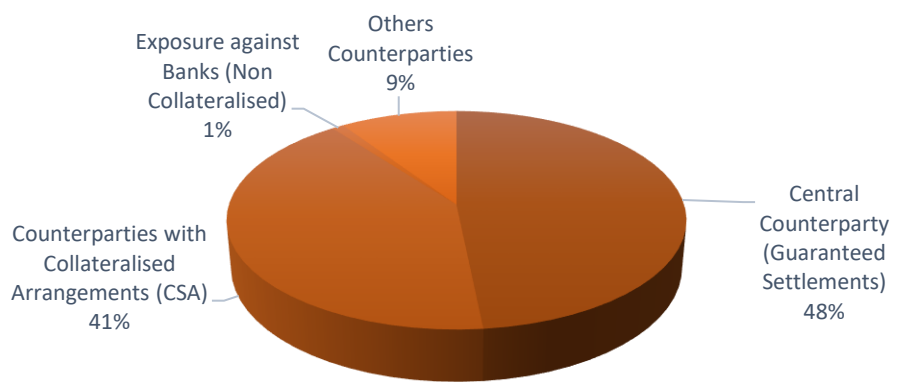
LC-BG Rating Profile



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



# 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



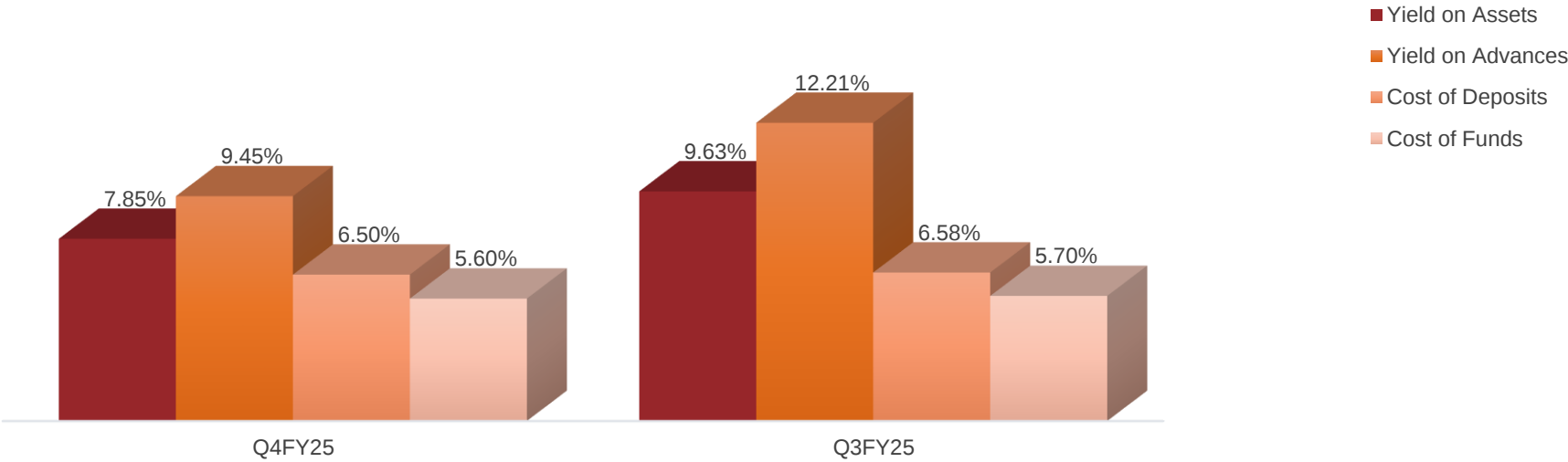
**ESG**  
– Core to the Business  
Philosophy



**Experienced**  
Board and  
Management Team



# 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%    |

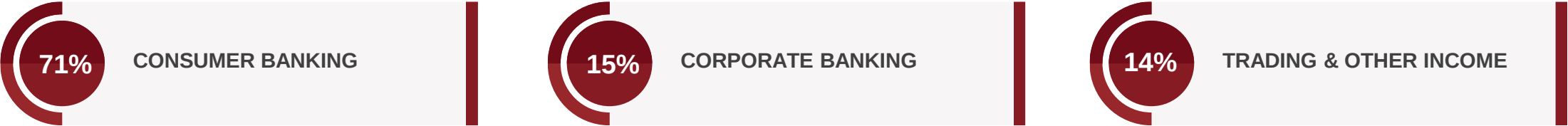
•Yield on Assets/Cost of funds are based on Total Assets/Liabilities



# 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)%        |
| <b>Total Core Fee Income</b>    | <b>2,305</b> | <b>2,293</b> | <b>1%</b>    | <b>2,123</b> | <b>9%</b>    |
| Securities/MM/FX Trading/Others | 364          | 215          | 69%          | 232          | 57%          |
| One off Derivative Impact       | (1,960)      | -            | -            | -            | -            |
| <b>Total Other Income</b>       | <b>709</b>   | <b>2,508</b> | <b>(72)%</b> | <b>2,355</b> | <b>(70)%</b> |

## Fee Income Mix\*

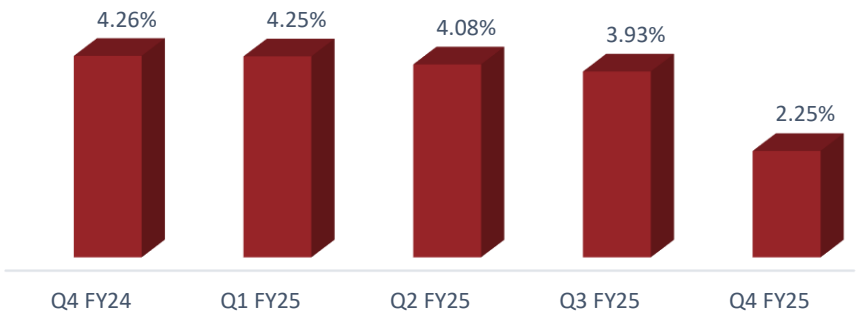


\*Excluding impact of One off Derivative Impact

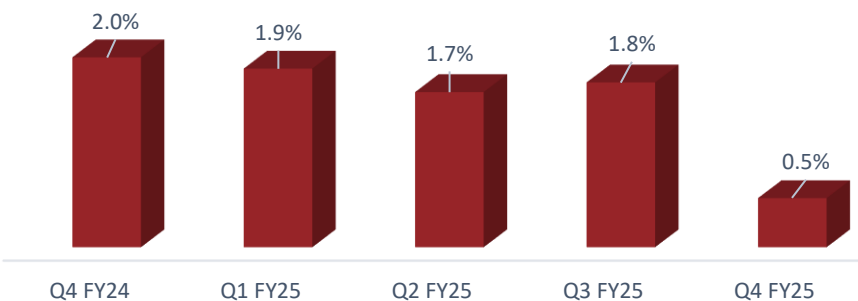


# Key Financial Indicators

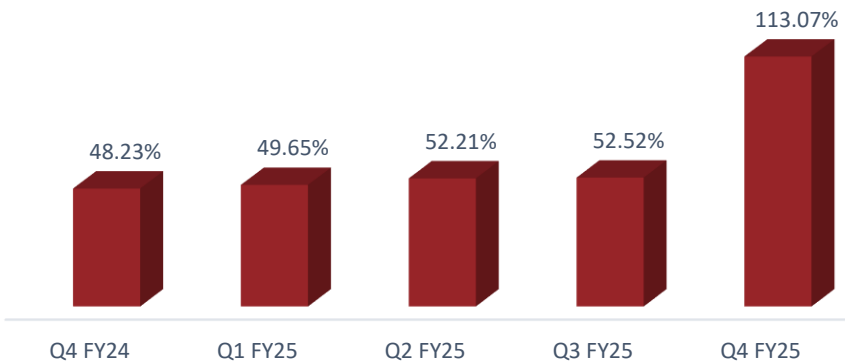
Net Interest Margin (%)



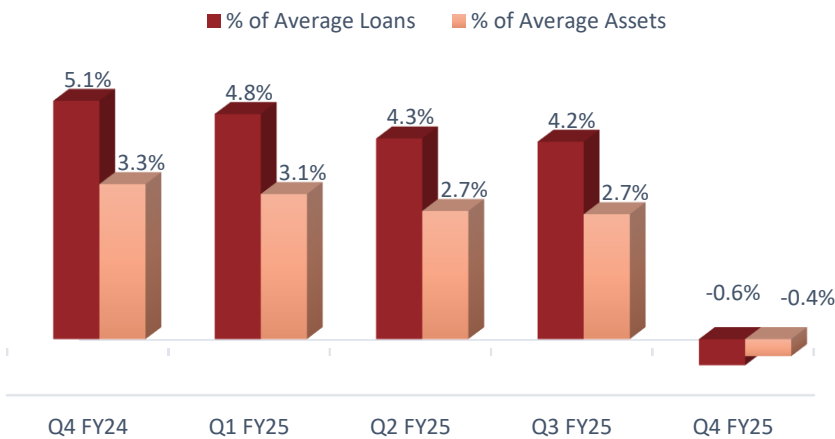
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

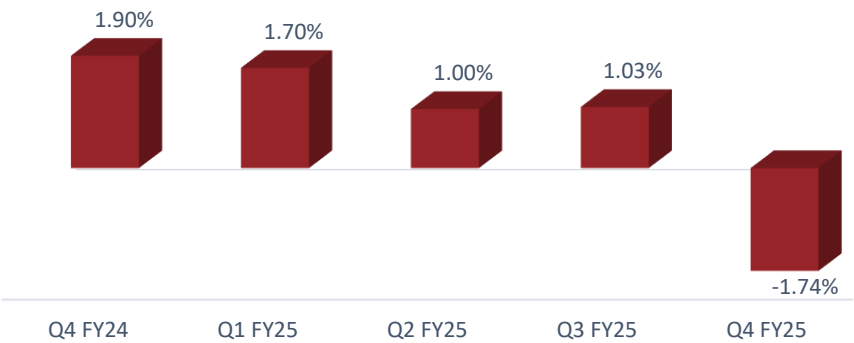


Operating Profit Margin (%)

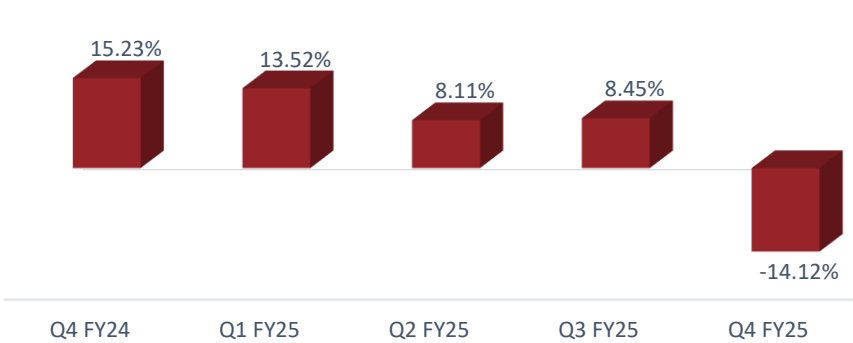


# Key Financial Indicators

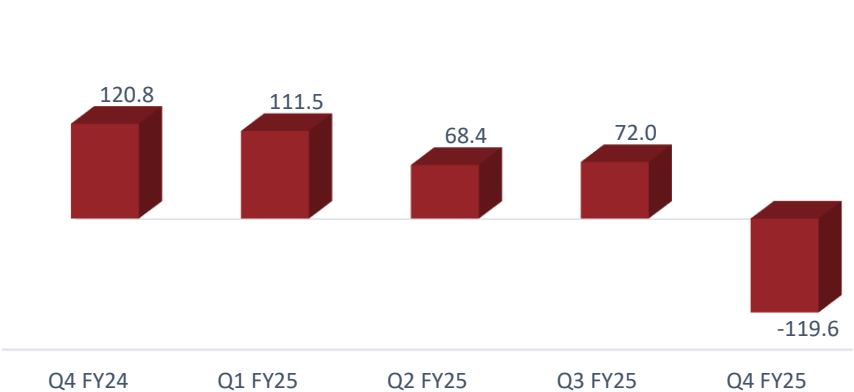
Return on Assets\* (%)



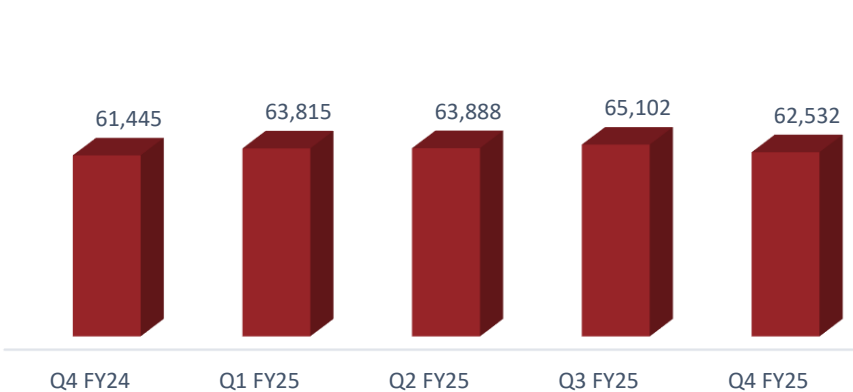
Return on Equity\* (%)



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    | <b>8,441</b> |
| Gross NPA % | 1.52% | 0.95% | 1.93%    | 9.17% | 0.54% | 3.31%   | 3.11%   | 3.27% | 13.18%      | 2.66%  | <b>4.08%</b> |

| 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    | <b>5,892</b> |
| Gross NPA % | 1.17% | 0.86% | 1.79%    | 8.73% | 0.40% | 2.42%   | 3.10%   | 3.40% | 7.05%       | 2.48%  | <b>2.93%</b> |



## 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



# 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

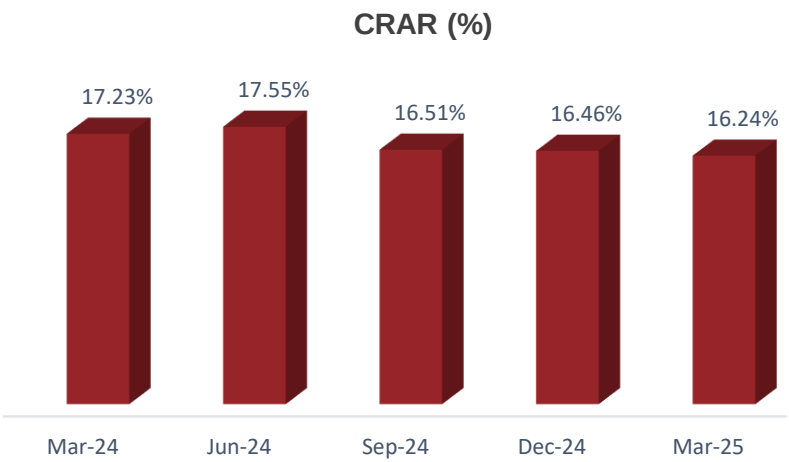
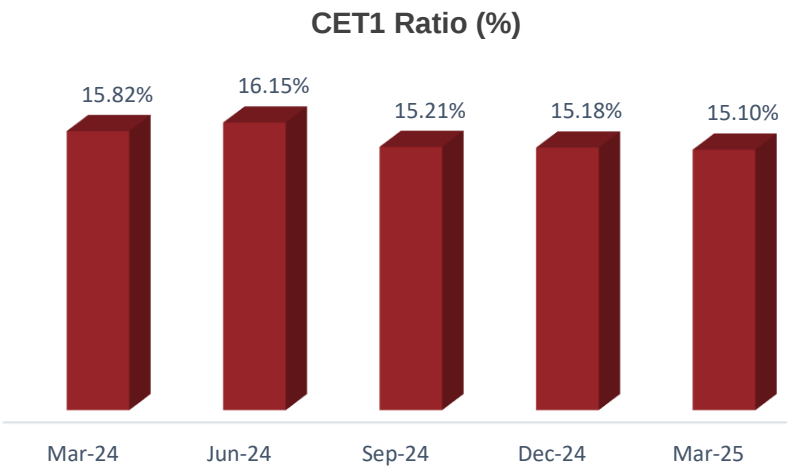


**Experienced**  
Board and  
Management Team



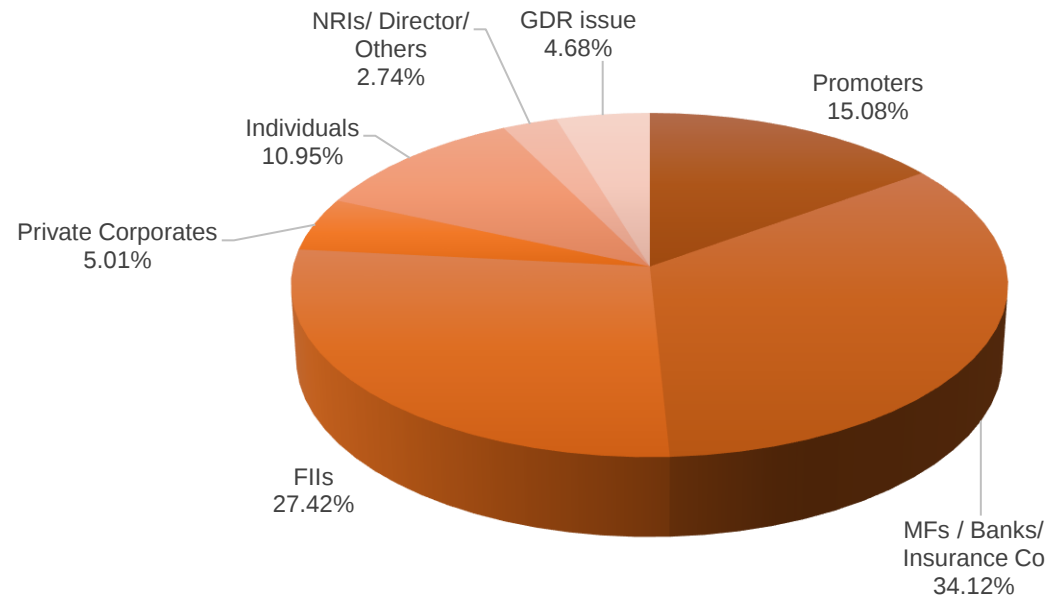
# Healthy Capital Adequacy

| 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          |
| <b>Total Risk Weighted Assets</b> | <b>4,19,535</b> | <b>4,29,165</b> |
|                                   |                 |                 |
| Core Equity Tier 1 Capital Funds  | 63,342          | 65,132          |
| Tier 2 Capital Funds              | 4,781           | 5,500           |
| <b>Total Capital Funds</b>        | <b>68,123</b>   | <b>70,632</b>   |
|                                   |                 |                 |
| <b>CRAR</b>                       | <b>16.24%</b>   | <b>16.46%</b>   |
| CET1 / Tier1                      | 15.10%          | 15.18%          |
| Tier 2                            | 1.14%           | 1.28%           |



## 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

# 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



# Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence

 **~41 mn**  
Customer Base

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

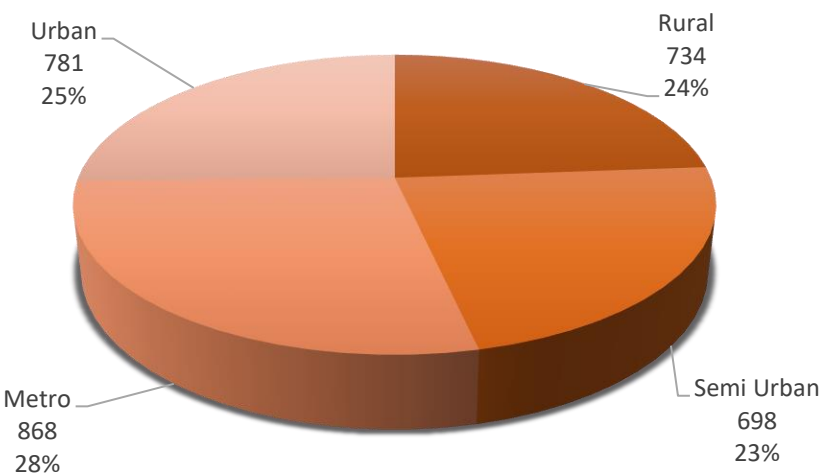
 **7,174**  
Group Network

 **3,027**  
ATMs

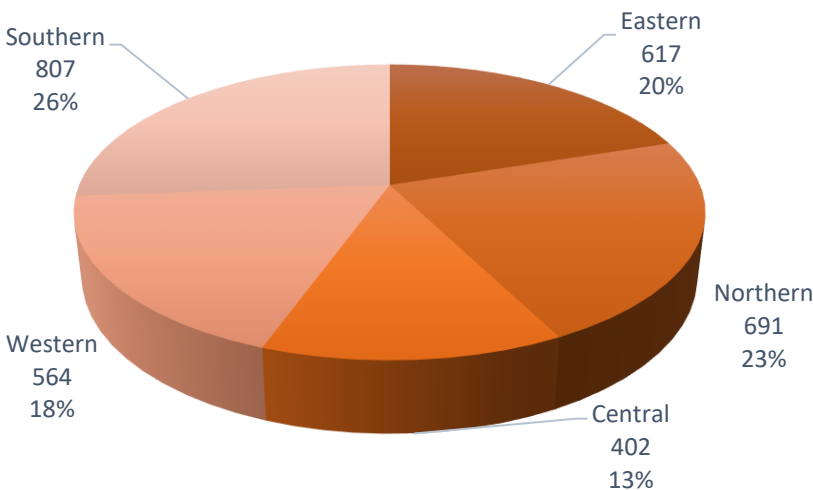
Strengthening Distribution Infrastructure

| 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



# Key Strengths of the Bank



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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



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**Experienced**  
Board and  
Management Team



# 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

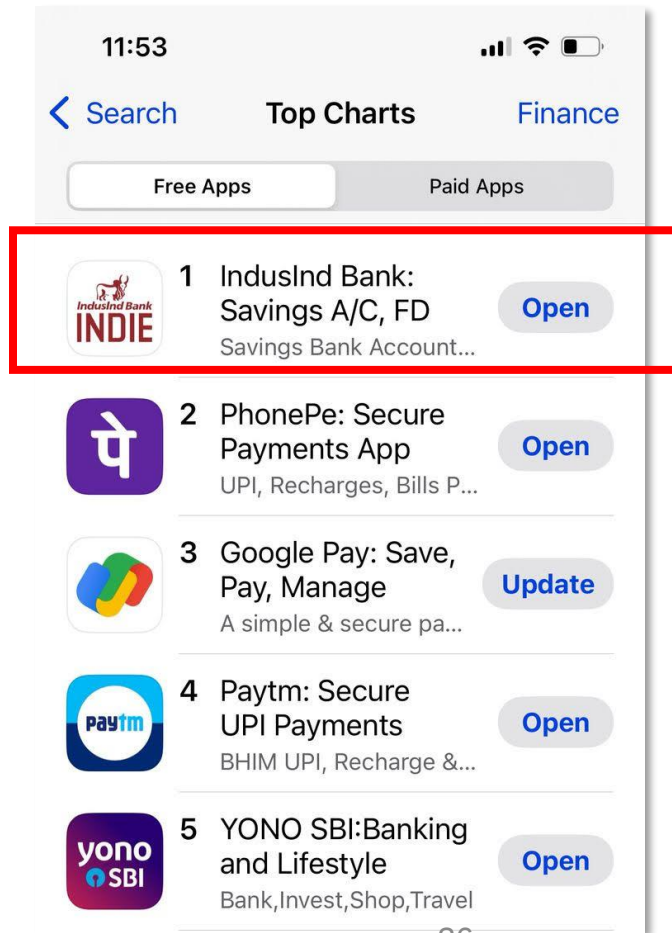
**20% of CASA clients migrated to #BetterWayTo Bank**

**5% of registered clients active on UPI Mandates**

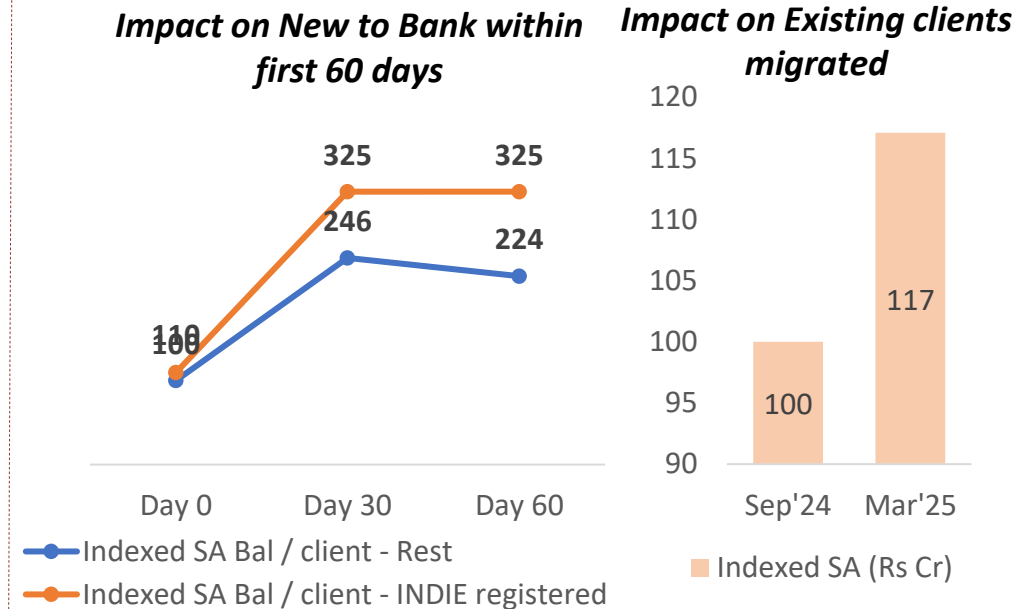
**10% active on bill payments**

**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



**1800 Cr+ of liabilities impact\*\***

**350 Cr+ of assets impact**

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

**IndusInd Bank**

# 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](mailto: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

# Key Strengths of the Bank



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Loan Book with Domain  
Expertise in Livelihood  
Loans



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Liability Franchise



**Strong**  
Product Groups



Profitability Metrics



**Stable**  
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Provisioning



**Healthy**  
Capital Adequacy



**Diversified**  
Distribution Network



**Executing Digital**  
2.0 Strategy



**ESG**  
– Core to the Business  
Philosophy



**Experienced**  
Board and  
Management Team



## 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 18<sup>th</sup> 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 11<sup>th</sup> December 2024 superseding Industry Mean scores on all 3 parameters of Environment (E), Social(S), and Governance(G)



# Key Strengths of the Bank



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**Experienced**  
Board and  
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. 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.                                                                              |

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

## Awards & Accolades



IndusInd Bank won the 12<sup>th</sup> 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 7<sup>th</sup> 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 3<sup>rd</sup> consecutive year by the Great Place To Work Institute.

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