

April 24, 2026

**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 Consolidated and Standalone Financial Results of the Bank for the quarter and financial year ended March 31, 2026**

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

Please find enclosed herewith the Investor Presentation on the Audited Consolidated and Standalone Financial Results of the Bank for the quarter and financial year ended March 31, 2026.

This intimation is also being uploaded on the Bank's website at [www.indusind.bank.in](http://www.indusind.bank.in)

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



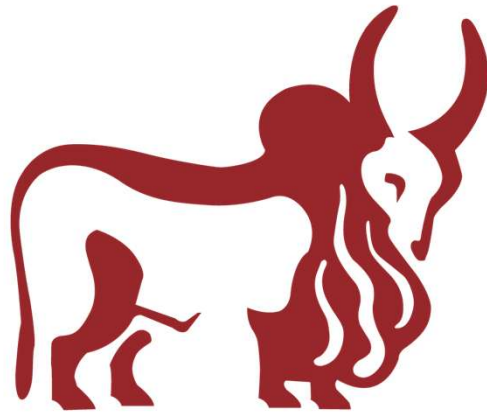
**Solitaire Corporate Park Office:** IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

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

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

**CIN:** L65191PN1994PLC076333

# ***IndusInd Bank***



## **Investor Presentation**

Q4-FY26 | March 2026  
April 24, 2026



## Presentation Path



## IndusInd Bank at a Glance

5<sup>th</sup> Largest  
Private Bank



₹ **3,15,871** crs  
Loans



₹ **3,99,931** crs  
Deposits



**42 mn**  
Customers



**9,535**  
Touch Points

Universal  
Offerings



**52%**  
Retail



**14%**  
SME  
share in Loan Book



**34%**  
Wholesale



**48%**  
Retail Deposit Share  
as per LCR



**2.8mn+**  
Monthly Active  
Users on INDIE App

Robust Balance  
Sheet



**17.48%**  
CRAR  
Tier 1: 16.20% | Tier 2: 1.28%



**118%**  
Average LCR



**71%**  
PCR  
GNPA 3.43% | NNPA 1.00%

Key  
Profitability  
Metrics



₹ **2,295** crs  
Operating Profit



₹ **594** crs  
Net Profit



**0.45%**  
Return on Assets

## Highlights for Q4FY26



### Balance Sheet

Enhanced retail mix with selective growth in focus areas

Avg Total Deposits: ↑ 1% QoQ

Avg Retail Deposits: ↑ 2% QoQ

Retail Deposit share: 47.9% vs. 47.5% QoQ

Avg Total Loans: ↓ 2% QoQ

Avg Retail & SME Loans: Stable QoQ

Avg Wholesale Loans: ↓ 6% QoQ



### Asset Quality

Improvement in slippages & recoveries across customer segments

GNPAs: 3.43% vs 3.56% QoQ

NNPAs: 1.00% vs 1.04% QoQ

PCR: 71% vs 72% QoQ

Net Security Receipts: 0.08% vs 0.09% QoQ

Restructured Book: 0.06% vs 0.07% QoQ

SMA 1 & SMA2: 0.17% vs 0.17% QoQ



### Profit & Loss

Net Interest Margins at 3.39% vs 3.35% (excluding one-offs) QoQ

Operating Profit steady at Rs.2,295crs with PPOP to avg loans at 2.93% vs 2.84% QoQ

Consolidated Net Profit at Rs.594crs vs Rs.128crs QoQ



### Other Updates

Leadership team largely in place.

Onboarded Head of Retail Banking, Head of Global Markets, Chief Risk Officer and Chief Information Officer.



## Key Financial Metrics for Q4 FY26

### Balance Sheet

#### Loans

₹ 3,15,871crs

(8)% YoY | (1)% QoQ

#### Deposits

₹ 3,99,931crs

(3)% YoY | 2% QoQ

#### Borrowings

₹ 42,789crs

(20)% YoY | 9% QoQ

#### Net worth

₹ 62,867crs

1% YoY | 1% QoQ

#### Total Assets

₹ 5,43,394crs

(2)% YoY | 3% QoQ

#### CRAR

17.48%

124bps YoY | 54bps QoQ

#### Net NPA

1.00%

5bps YoY | (4)bps QoQ

#### Liquidity Coverage Ratio

118%

0% YoY | (3)% QoQ

#### Provision Coverage Ratio

71%

119bps YoY | (9)bps QoQ

#### Book Value Per Share

₹ 807

0% YoY | 1% QoQ

### Profit & Loss

#### Net Interest Income

₹ 4,371crs

43% YoY | (4)% QoQ

#### Total Other Income

₹ 1,714crs

142% YoY | 0% QoQ

#### Operating Profit

₹ 2,295crs

NM YoY | 1% QoQ

#### Provisions & Contingencies

₹ 1,482crs

(41)% YoY | (29)% QoQ

#### Net Profit

₹ 594crs

NM YoY | 364% QoQ

#### PPOP to Avg Loans

2.93%

NM YoY | 10bps QoQ

#### Provisions to Avg Loans

1.89%

(96)bps YoY | (73)bps QoQ

#### Return on Assets

0.45%

NM YoY | 36bps QoQ

#### Return on Equity

3.63%

NM YoY | 284bps QoQ

#### Earning Per Share

₹ 30.5

(126)% YoY | 365% QoQ



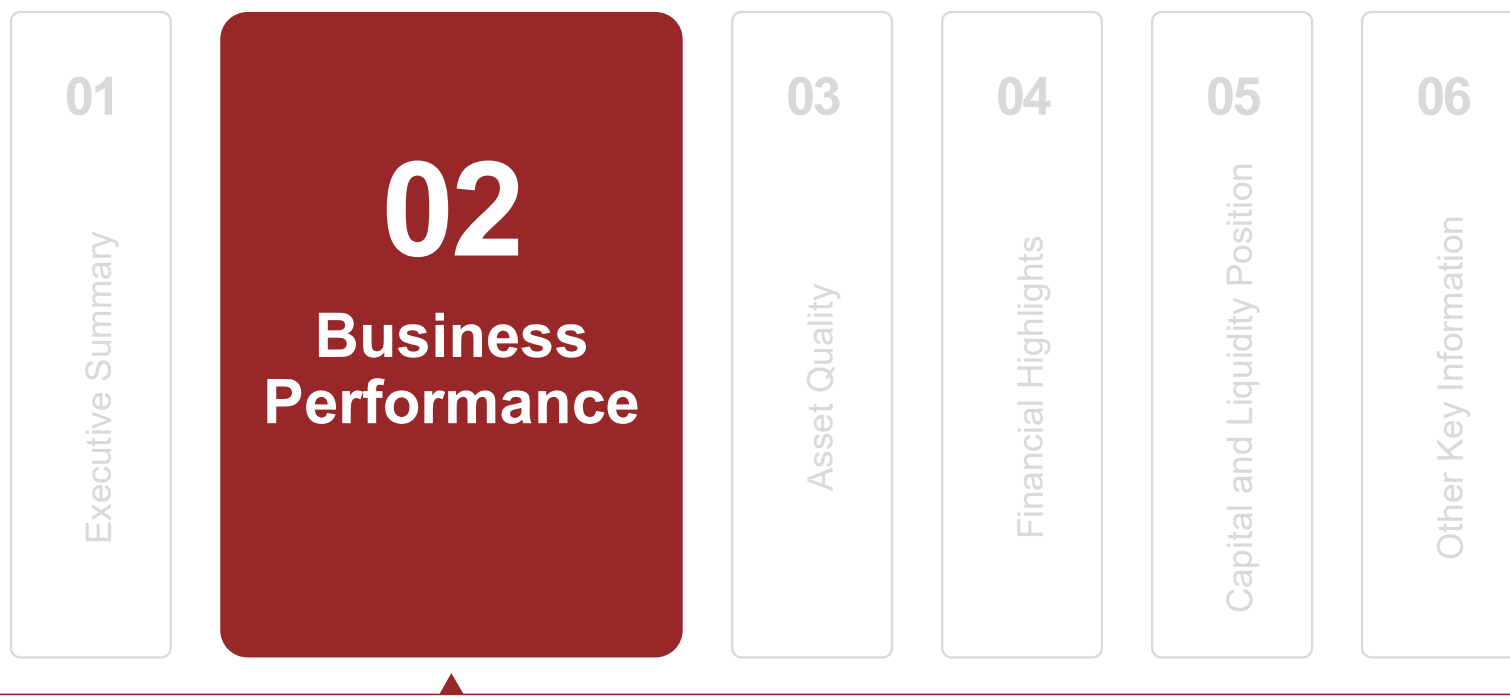
## Consolidated Balance Sheet

₹ crs	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)
<b>Capital &amp; Liabilities</b>					
Capital	779	779	-	779	-
Reserves and Surplus	64,961	64,057	1%	64,395	1%
Deposits	3,99,931	4,10,862	(3)%	3,93,815	2%
<i>CA Deposits</i>	35,034	40,764	(14)%	31,416	12%
<i>SA Deposits</i>	89,899	94,025	(4)%	87,688	3%
Borrowings	42,789	53,704	(20)%	39,242	9%
Other Liabilities and Provisions	34,934	24,706	41%	27,365	28%
<b>Total</b>	<b>5,43,394</b>	<b>5,54,107</b>	<b>(2)%</b>	<b>5,25,595</b>	<b>3%</b>
<b>Assets</b>					
Cash and Balances with RBI	29,946	51,006	(41)%	20,251	48%
Balances with Banks	18,987	8,369	127%	20,715	(8)%
Investments	1,25,007	1,14,457	9%	1,22,899	2%
Advances	3,15,871	3,45,019	(8)%	3,17,536	(1)%
Fixed Assets	2,546	2,496	2%	2,548	-
Other Assets	51,037	32,760	56%	41,646	23%
<b>Total</b>	<b>5,43,394</b>	<b>5,54,107</b>	<b>(2)%</b>	<b>5,25,595</b>	<b>3%</b>

## Consolidated Profit and Loss Account

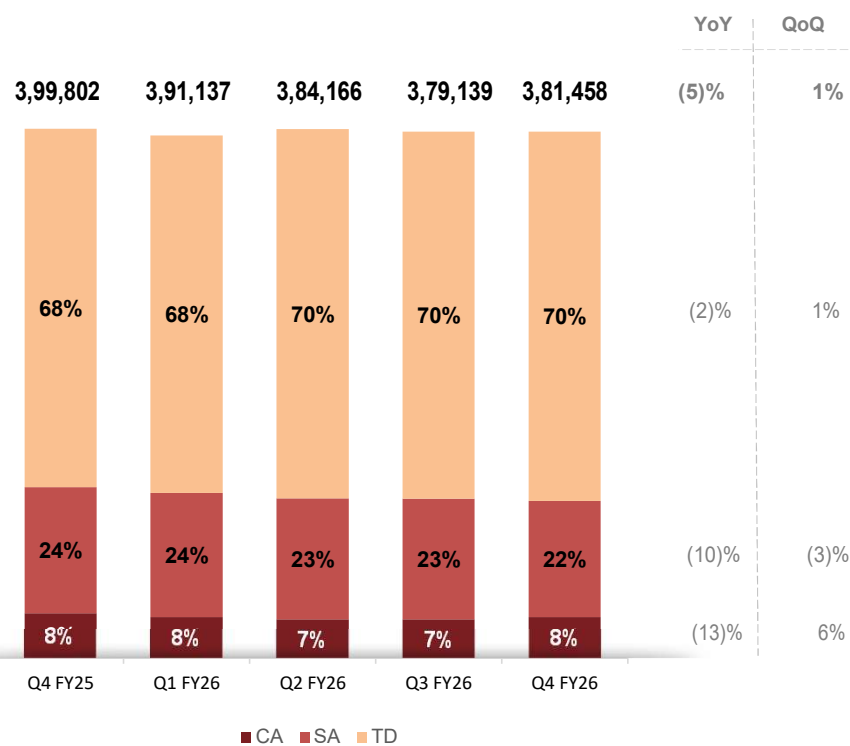
₹ crs	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)	FY2026	FY2025	Y-o-Y (%)
Net Interest Income	4,371	3,048	43%	4,562	(4)%	17,982	19,031	(6)%
Other Income	1,714	709	NM	1,707	-	7,229	7,690	(6)%
<b>Total Income</b>	<b>6,085</b>	<b>3,757</b>	<b>62%</b>	<b>6,269</b>	<b>(3)%</b>	<b>25,211</b>	<b>26,722</b>	<b>(6)%</b>
Operating Expenses	3,790	4,248	(11)%	3,999	(5)%	16,032	16,060	-
<b>Operating Profit</b>	<b>2,295</b>	<b>(491)</b>	<b>NM</b>	<b>2,270</b>	<b>1%</b>	<b>9,180</b>	<b>10,661</b>	<b>(14)%</b>
Provisions & Contingencies	1,482	2,522	(41)%	2,096	(29)%	7,969	7,136	12%
<b>Profit /(Loss) before Tax</b>	<b>813</b>	<b>(3,013)</b>	<b>NM</b>	<b>174</b>	<b>368%</b>	<b>1,210</b>	<b>3,526</b>	<b>(66)%</b>
Provision for Tax	219	(684)	NM	46	377%	321	950	(66)%
<b>Profit/(Loss) after Tax</b>	<b>594</b>	<b>(2,329)</b>	<b>NM</b>	<b>128</b>	<b>364%</b>	<b>889</b>	<b>2,575</b>	<b>(65)%</b>

## Presentation Path

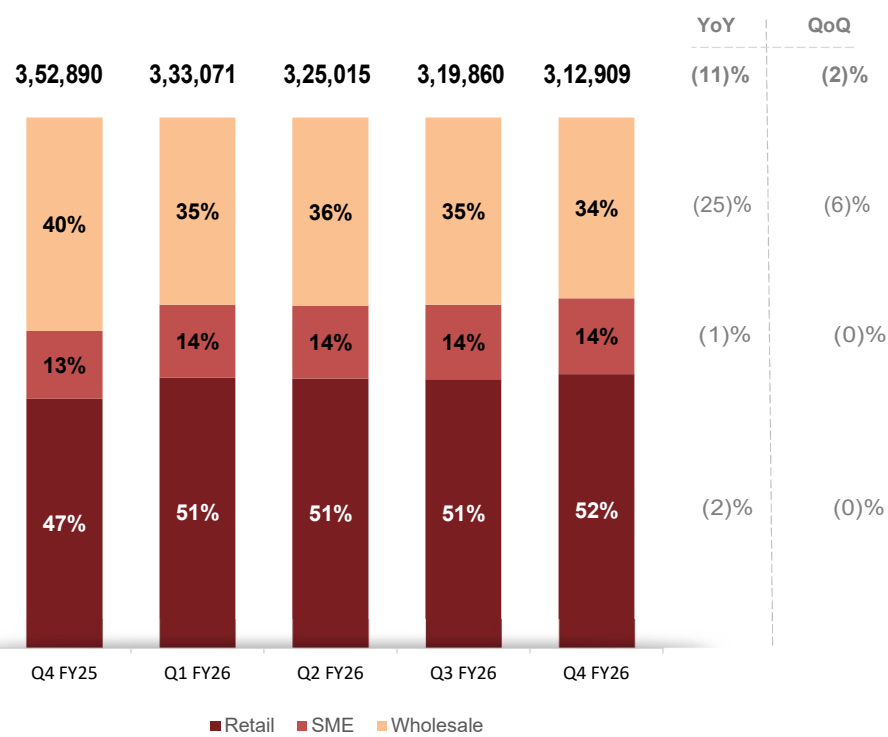


# Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

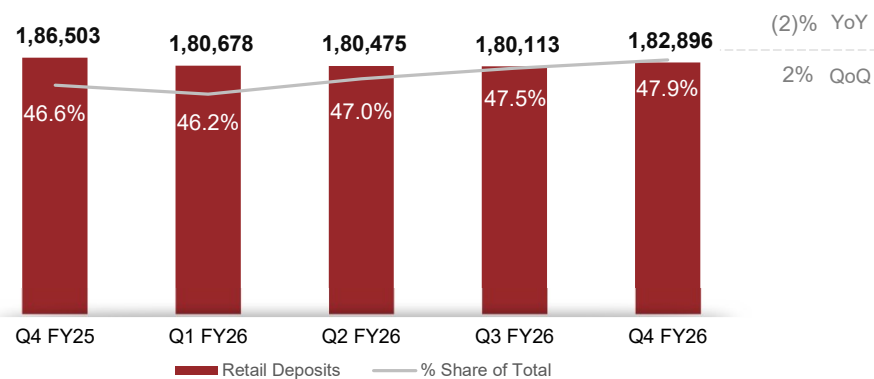


Loan Mix – Average for the period (₹ crs)

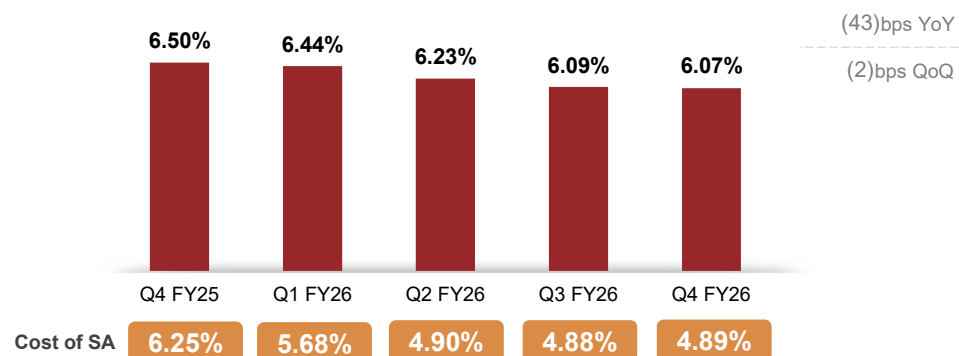


## Building a Granular and Cost-Efficient Liabilities Franchise

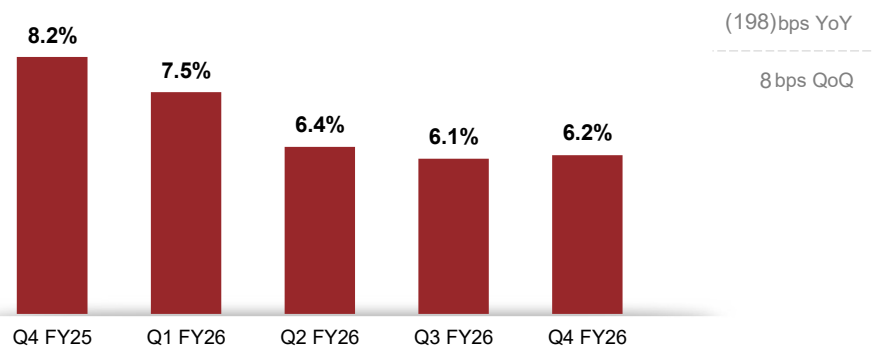
### Retail Deposit as per LCR Definitions – Average (₹ crs)



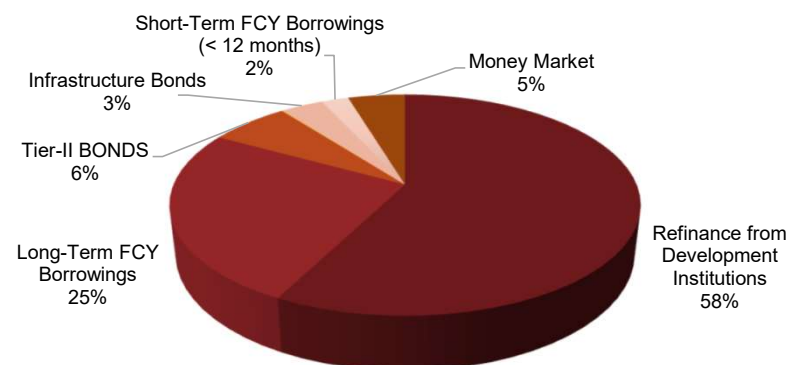
### Cost of Deposits (%)



### Share of Certificate of Deposits (% of Total Deposits)



### Borrowings Constituted by Long Term Sources



## Key Drivers of Retailisation of Deposits

<b>Process and Productivity Enhancement</b>	'One Bank' approach holistically serving customer needs	Improving TAT for processes across acquisition & servicing	Revamped KRAs	Cross-sell driven engagement
<b>Premiumization and Differentiated Product Offerings</b>	Wealth management via Affluent proposition	Segmental focus - Business owners, Family offices, NRIs, Entrepreneurs	Corporate/ Branded salary accounts	Owner/Promoter/Director/Trustee (OPDT) accounts
<b>Digital Enablers and Innovation</b>	Curated digital journeys	INDIE app enrichment with enhanced features	Upgrading CRMs in sync evolving customer preference	Fintech partnerships
<b>Leveraging Rural and Semi-Urban Distribution</b>	Deep rural presence covering 1.62lacs villages	Leveraging domain expertise and leadership in livelihood loans	Tailored merchant offerings	85K+ Active Bharat Money Stores providing banking at doorstep in remote areas



## Supported by Large Distribution Network

### Widespread Pan India Footprint



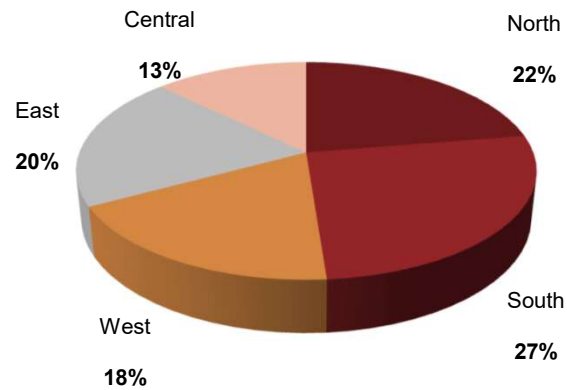
**9,535+**  
Touch Points



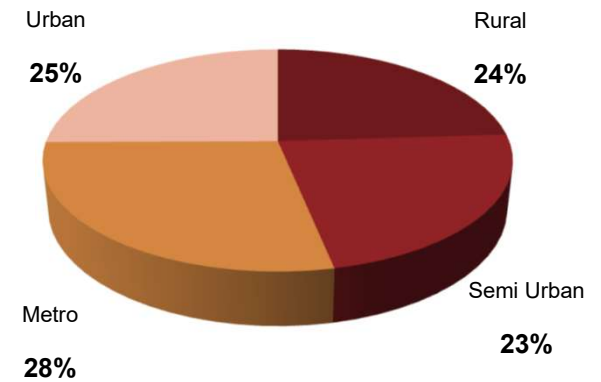
**~1,62,000**  
Villages Covered

Particulars (#)	Mar-26	Dec-25	QoQ
Branches/Banking Outlets	3,136	3,120	+16
BFIL Branches	3,427	3,602	-175
Vehicle Finance Marketing Outlets	102	172	-70
<b>Total Outlets</b>	<b>6,665</b>	<b>6,894</b>	<b>-229</b>
ATMs	2,870	3,063	-193
<b>Total Touch Points</b>	<b>9,535</b>	<b>9,957</b>	<b>-422</b>

### Regional Breakdown of Branches

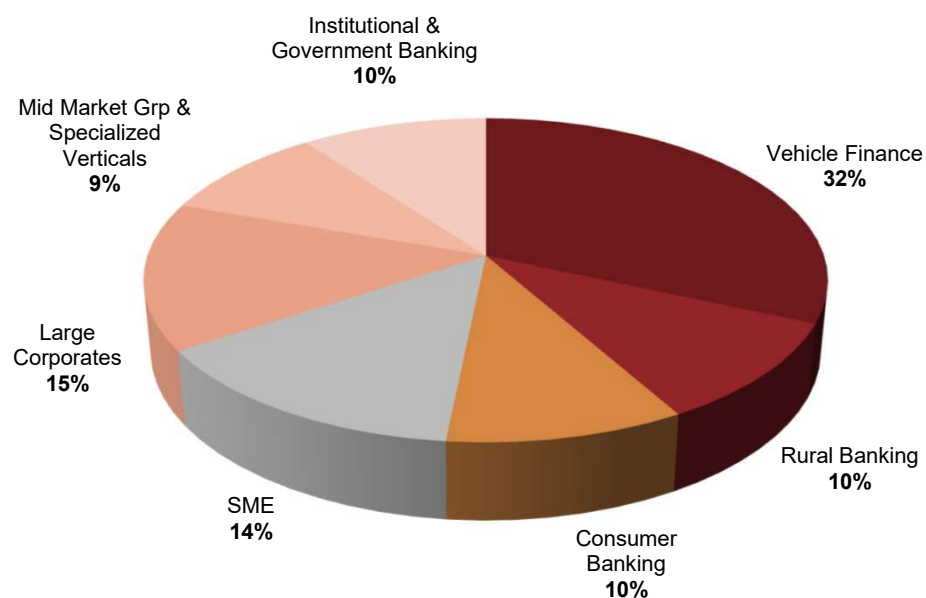


### Geographical Breakdown of Branches



## Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth

Rs. Crore	Q4 FY26	YoY	QoQ	% Share
<b>Retail</b>	<b>1,62,999</b>	<b>-4%</b>	<b>1%</b>	<b>52%</b>
Vehicle Finance	99,876	4%	2%	32%
Rural Banking	32,048	-29%	0%	10%
Consumer Banking	31,075	8%	0%	10%
<b>SME</b>	<b>44,347</b>	<b>-5%</b>	<b>1%</b>	<b>14%</b>
<b>Wholesale</b>	<b>1,08,525</b>	<b>-16%</b>	<b>-3%</b>	<b>34%</b>
Large Corporates	46,587	-25%	-8%	15%
Institutional & Government Banking	32,198	-8%	5%	10%
Mid Market Grp & Others	29,740	-5%	-4%	9%
<b>Overall Loan Book</b>	<b>3,15,871</b>	<b>-8%</b>	<b>-1%</b>	<b>100%</b>



# Vehicle Finance: Leadership Across Vehicle Categories

35+ Years of Vintage



Market Leader in Most Products



Nationwide Diversified Presence



Healthy Collateral Coverage

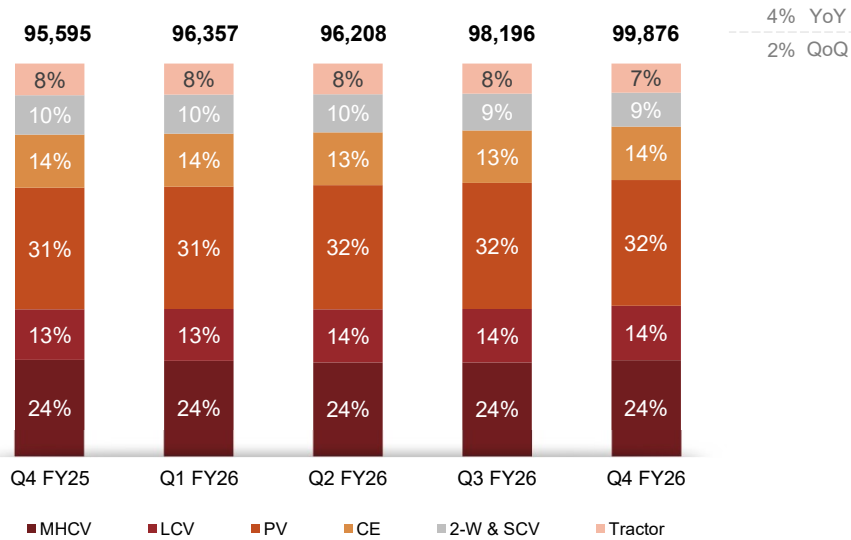


Digital Initiatives for a Customer-first Experience

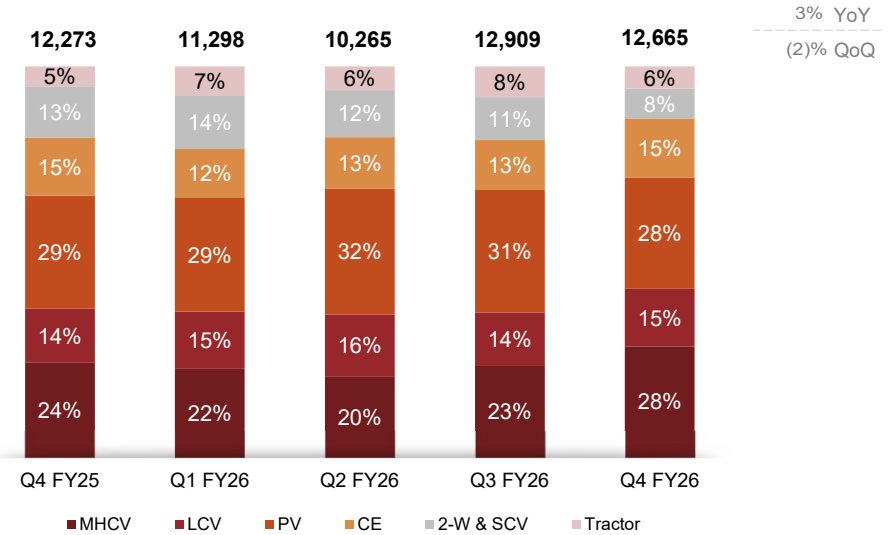


Tapping New Sub-segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



# Rural Banking: Leveraging Deep Distribution to Serve the Underserved

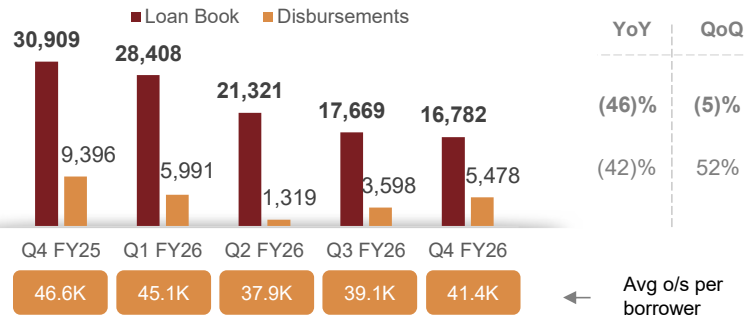
**162K Villages** served across 23 States

**570K Borrowing Merchants**

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

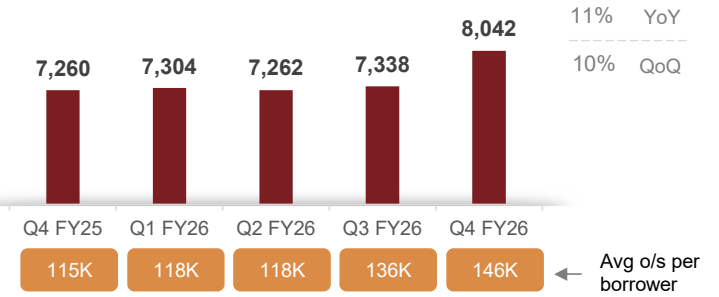
**27K+ Unique Farmers**

## Micro Loan Book\* (₹ Crs)

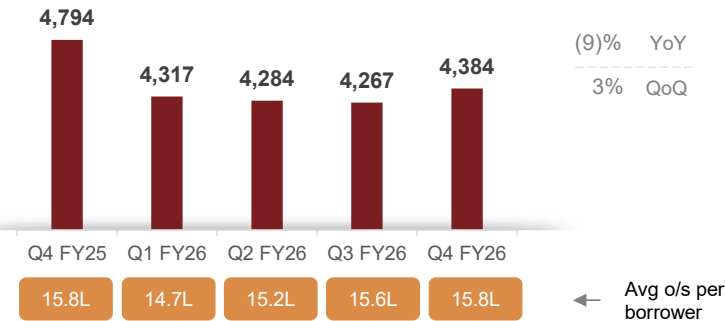


\* Includes Microfinance loans as per RBI definition and other inclusive banking loans

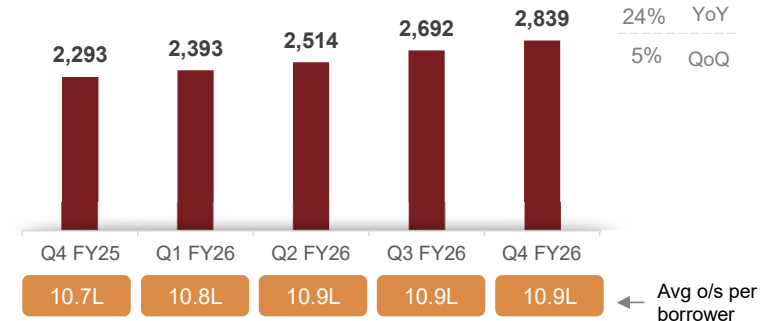
## Merchant Loan Book (₹ Crs)



## Kisan Credit & Other Rural Loan Book (₹ Crs)



## Affordable Housing Loan Book (₹ Crs)



# Consumer Banking: Broadening the Traditional Retail Asset Franchise

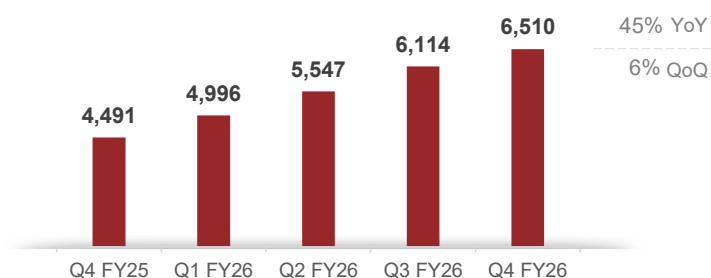
 Improved risk & analytical models

 Increased digital & branch sourcing

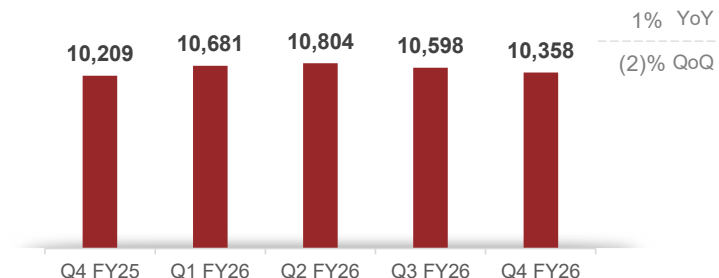
 RuSU expansion

 Process revamps

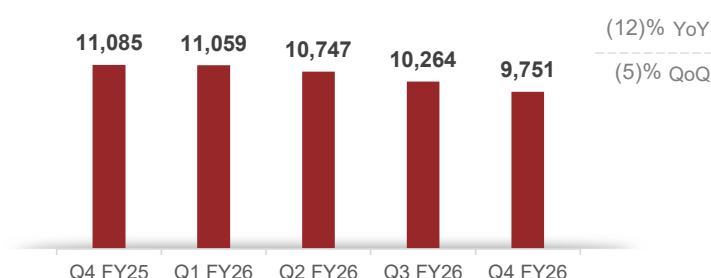
### Home Loans (₹ crs)



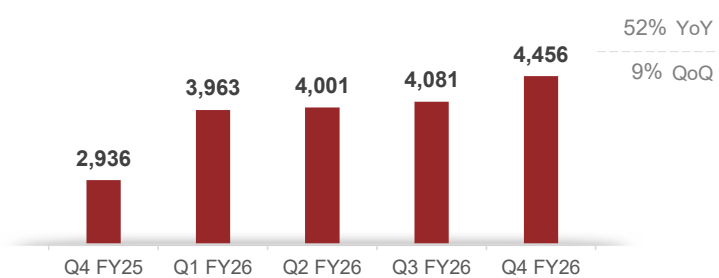
### Personal Loans (₹ crs)



### Credit Cards (₹ crs)



### Other Retail (₹ crs)



# SME: Addressing Large Opportunity with Focus on Granular Portfolio



**Integrated Operating Model**



**Tailormade Digital Offerings**

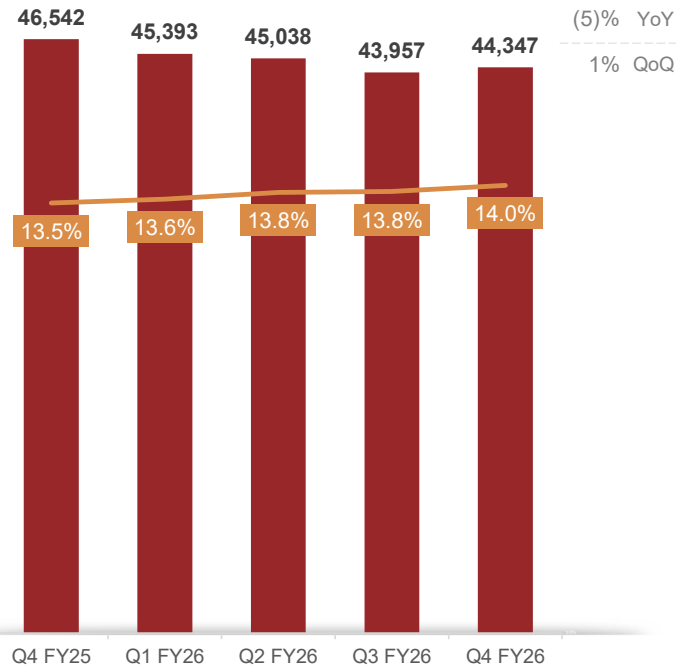


**Strong Risk Assessment & EWS**

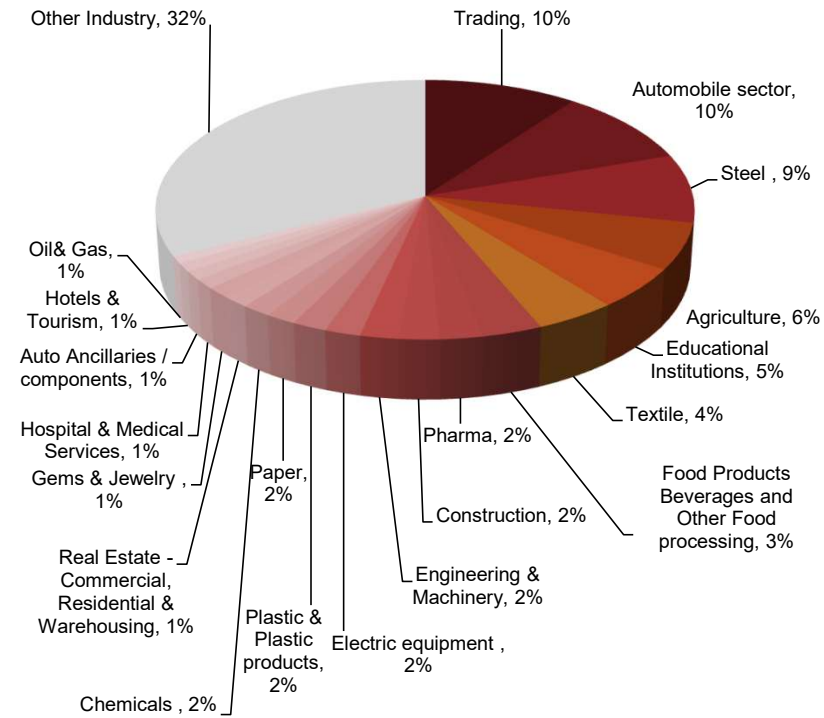


**Increasing SME Distribution Coverage**

**SME Loan Book (₹ crs) and % Share in Loan Mix**



**Portfolio Spread Across Industries**



# Wholesale Banking: Driven by Risk Adjusted Return on Capital



**Primary Banker to Emerging & Mid Corporates**



**Deep Domain Presence in Focused Sectors**



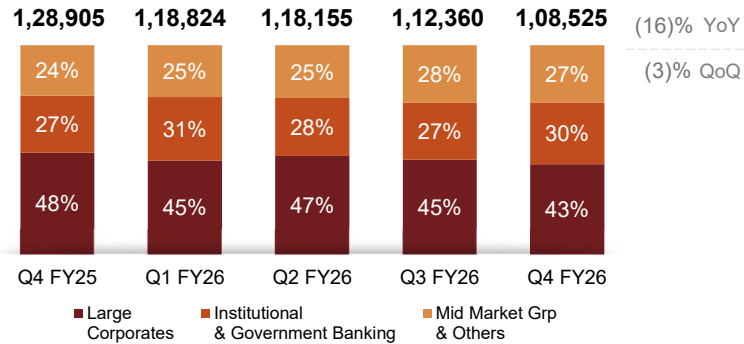
**Ingrained Liability Approach**



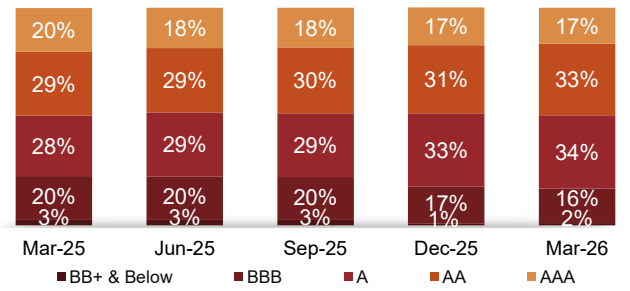
**Granularity and Annuity led fees**



## Wholesale Banking Loan Book (₹ crs)



## Risk Profile: Rating wise Corporate Exposure \*

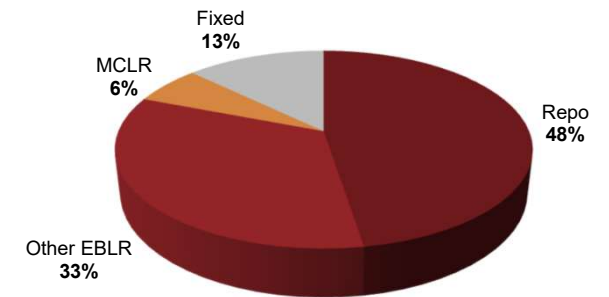


\* Includes fund and non-fund-based exposure to corporate clients

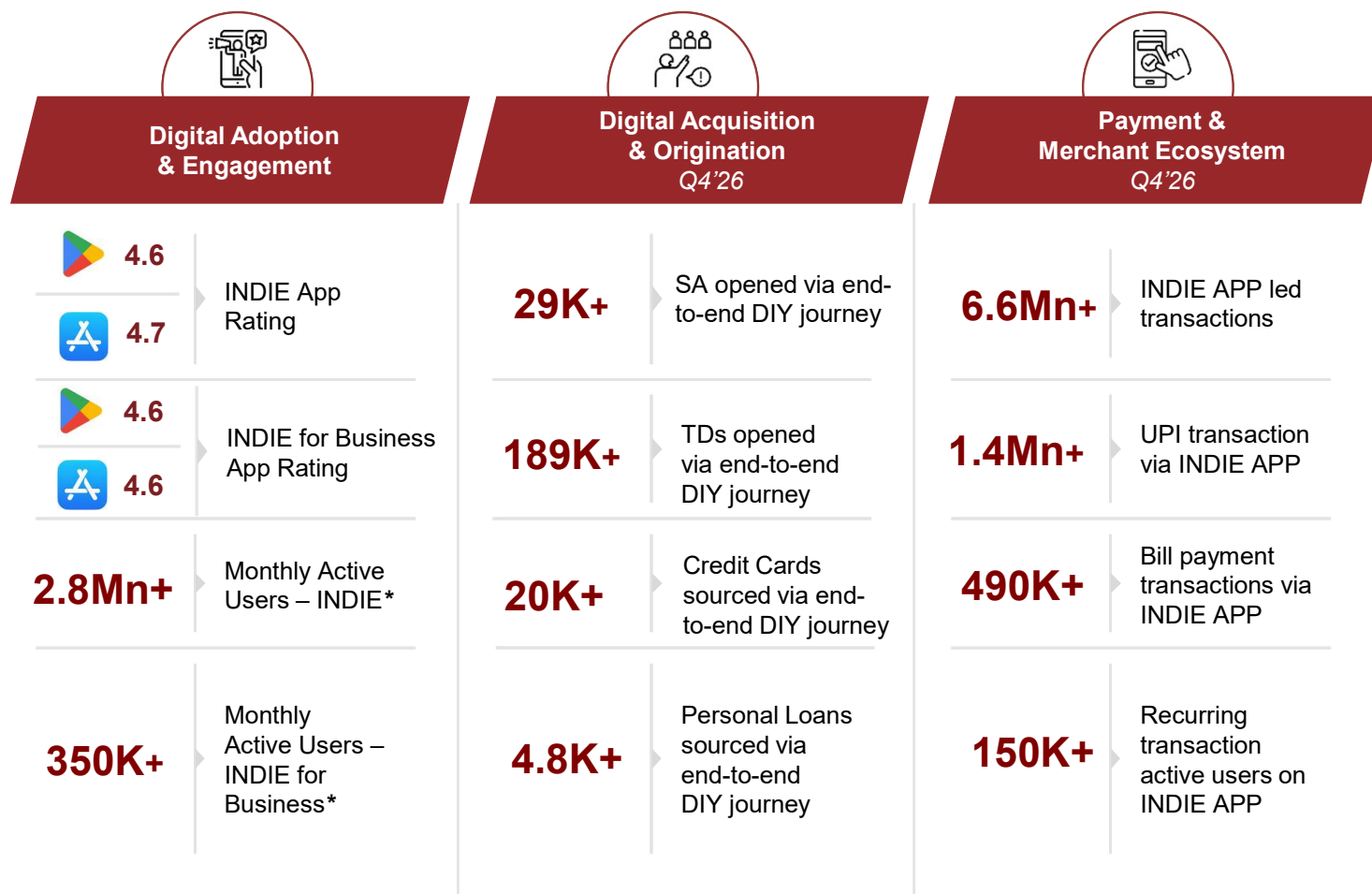
## Sector-wise Loan Mix (% of Total Loans)

Sector	Q4 FY26
NBFCs (other than HFCs )	6.40%
Real Estate - Commercial & Residential	4.10%
Gems and Jewellery	2.98%
Power Generation – Renewable	1.91%
Steel	1.63%
Power Generation – Non Renewable	1.31%
Others	16.02%
<b>Wholesale Banking</b>	<b>34.36%</b>
<b>SME</b>	<b>14.04%</b>
<b>Consumer Banking</b>	<b>51.60%</b>
<b>Total</b>	<b>100.00%</b>

## Benchmark Rate Mix (% of Total Loans)



## Digital Banking: Continuing Momentum Across Metrics



\* As of 31-Mar-26

# INDIE

One App. Endless Possibilities. Retail made simple with INDIE.

100 + Banking Features across Web & Mobile

4.8Mn+  
Registrations\*

2.5Mn+  
SA Customers\*

58%  
MAU  
Customers\*\*

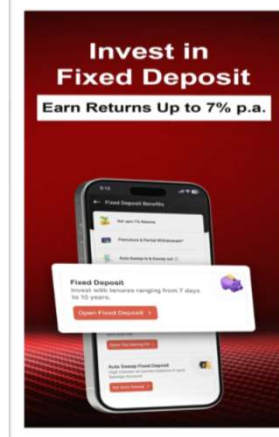
28K+  
Total Credit  
Lines\*\*

2,767 Cr. +  
FDs & RDs  
opened\*\*

Scan  
to watch  
video



Savings Account | Payments | Deposits | Line of Credit | Credit Cards | Investments | Digital Servicing| more...



\*as of 31-Mar-2026

\*\* Cumulative numbers for Q4

# INDIE for Business

A Next Gen 'all in one' Business SUPER APP #BetterBusinessBanking

100 + Banking Features across Web & Mobile

Self Registration | Payments | Merchant Collections | Business Loans | Notifications | Current Accounts | more..

600K+  
Registrations\*

67%  
MAU Customers\*

₹24K Cr. +  
Transactions  
Value\*\*

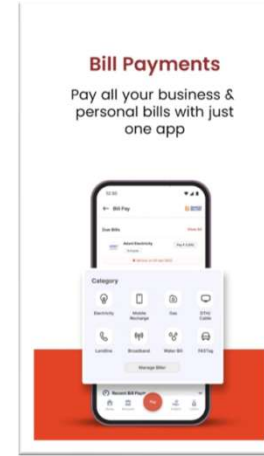
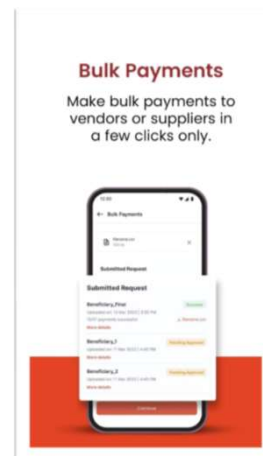
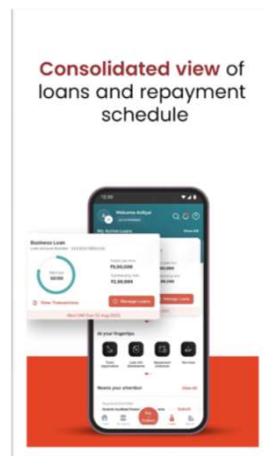
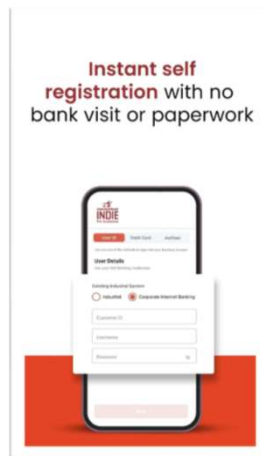
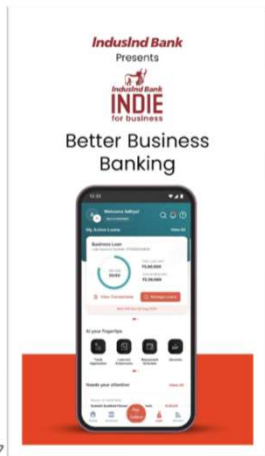
₹122 Cr. +  
Tax & Bill  
Payment\*\*

₹93 Cr. +  
FDs & RDs  
opened\*\*

Scan  
to watch  
video



Individual CA | Sole Prop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | One Person Company | Limited Company



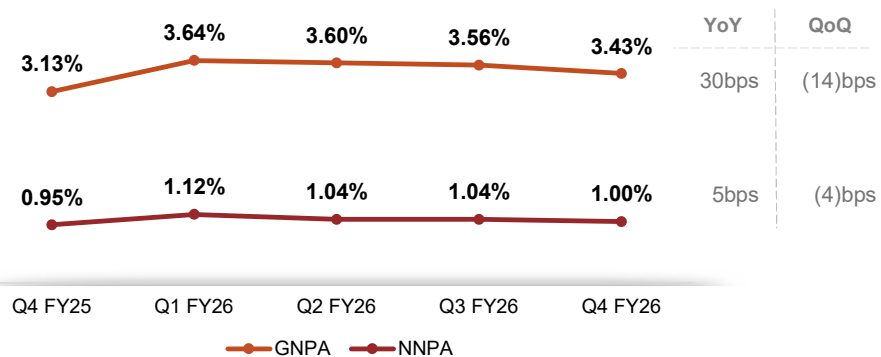
\*as of 31-Mar-2026  
\*\* Cumulative numbers for Q4

## Presentation Path

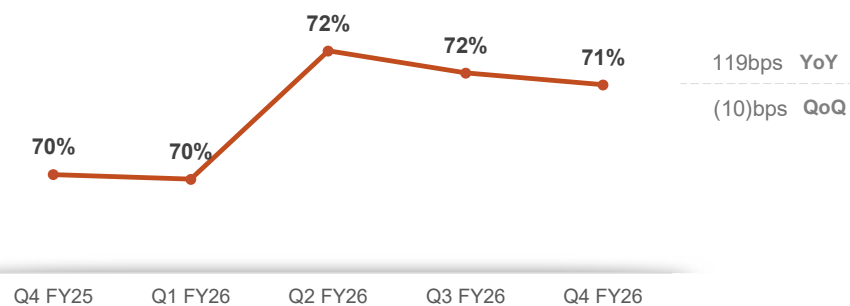


## Stressed Assets and Provisions

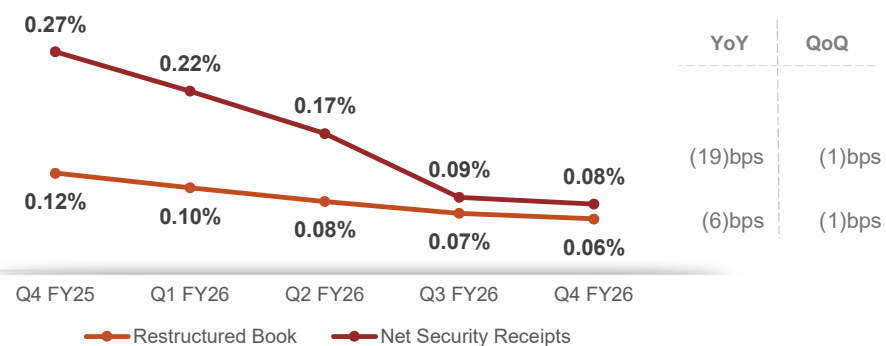
### Gross NPA and Net NPA (%)



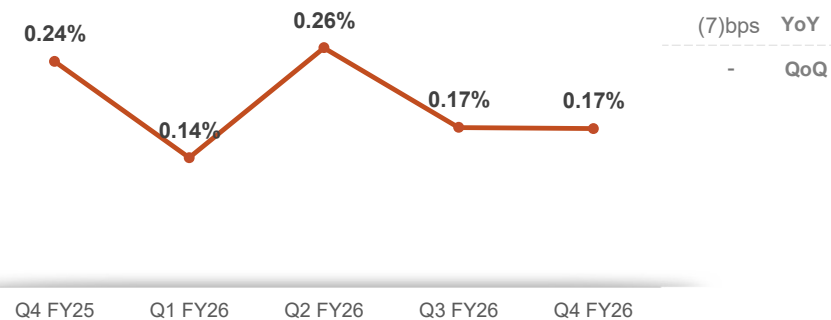
### Provision Coverage Ratio (%)



### Restructured Book and Net Security Receipts (% of Net Advances)



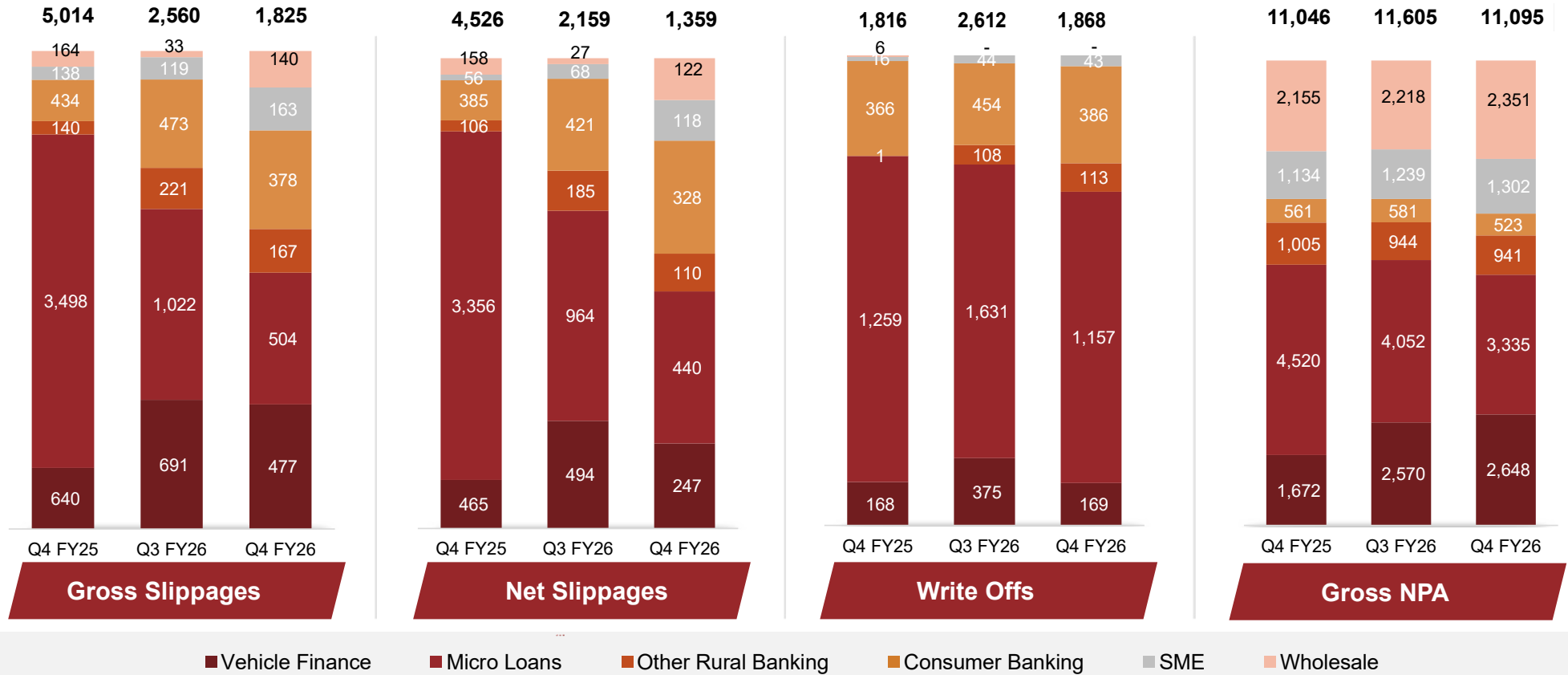
### SMA1 and SMA2 (% of Net Advances)\*



\*as reported to CRILC: outstanding loan book with customers having exposure of Rs.5crs or above

## Segment wise Asset Quality Trends

₹ Crs



## Movement in Non-Performing Assets

₹ Crs	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Opening Balance	8,375	11,046	12,481	12,058	11,605
Fresh Additions	5,014	2,567	2,537	2,560	1,825
Deductions	2,343	1,133	2,960	3,013	2,335
-Write-offs	1,816	664	2,517	2,612	1,868
-Upgrades	216	230	199	166	203
-Recoveries	277	239	244	235	263
-Sale to ARCs/ Others	34	-	-	-	-
<b>Gross NPA</b>	<b>11,046</b>	<b>12,481</b>	<b>12,058</b>	<b>11,605</b>	<b>11,095</b>
<b>Net NPA</b>	<b>3,287</b>	<b>3,721</b>	<b>3,399</b>	<b>3,304</b>	<b>3,169</b>
<b>% of Gross NPA</b>	<b>3.13%</b>	<b>3.64%</b>	<b>3.60%</b>	<b>3.56%</b>	<b>3.43%</b>
<b>% of Net NPA</b>	<b>0.95%</b>	<b>1.12%</b>	<b>1.04%</b>	<b>1.04%</b>	<b>1.00%</b>
Provision Coverage Ratio	70%	70%	72%	72%	71%
<b>Provision &amp; Contingencies</b>	<b>2,522</b>	<b>1,760</b>	<b>2,631</b>	<b>2,096</b>	<b>1,482</b>
<b>Credit Cost (% of Avg Loans)</b>	<b>2.86%</b>	<b>2.11%</b>	<b>3.24%</b>	<b>2.62%</b>	<b>1.89%</b>



## Loan Related Provisions held as on March 31, 2026

- Specific provision of ₹ 7,856 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,734 crs including restructured
- Provision Coverage Ratio at 71% and total loan related provisions at 87.07% of GNPA
- Loan related provisions of ₹ 9,660 crs are 3.06% of the loans

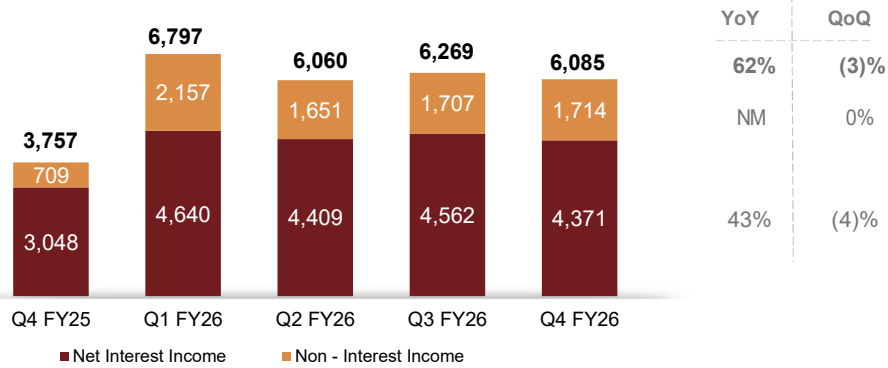


## Presentation Path

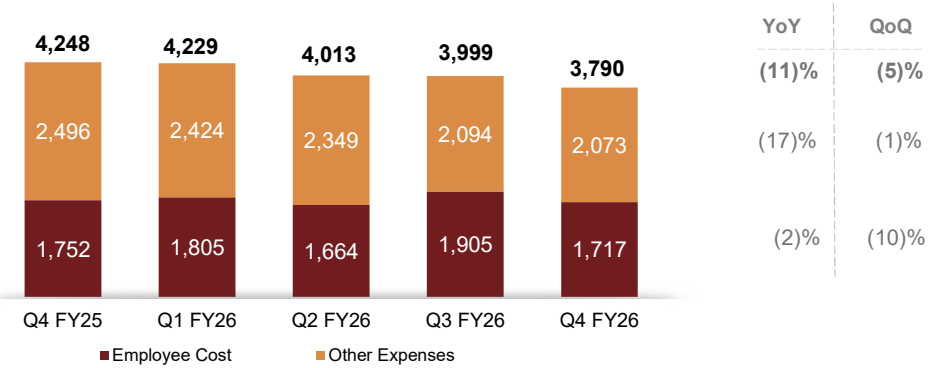


## Key P&L Metrics

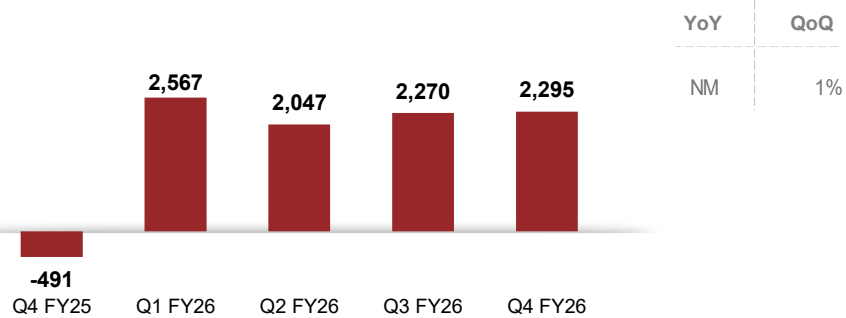
### Net Revenue (₹ crs)



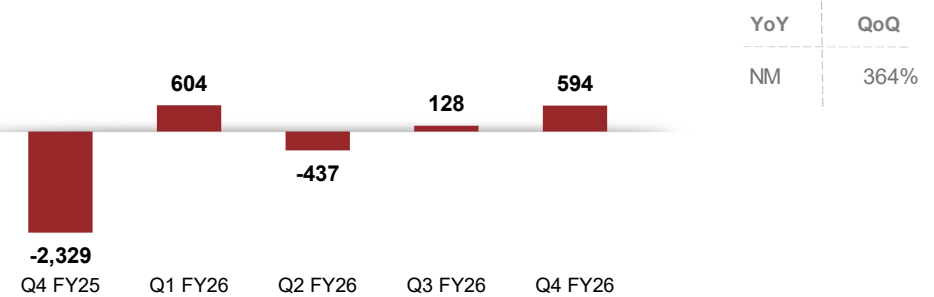
### Operating Expenses (₹ crs)



### Operating Profit (₹ crs)

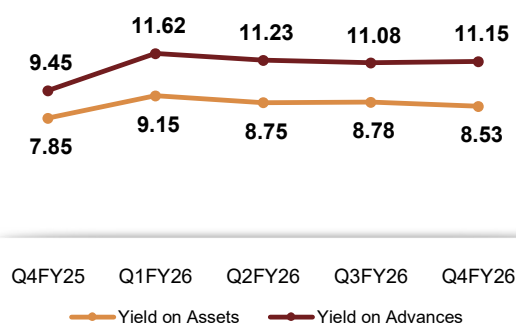


### Profit After Tax (₹ crs)

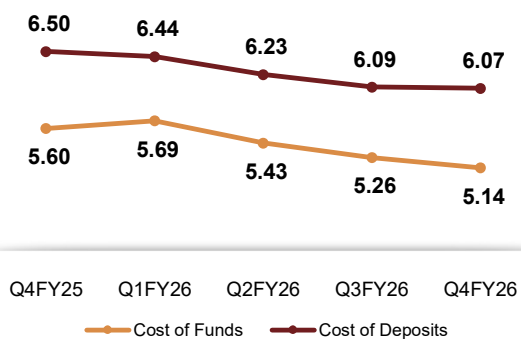


## Net Interest Margin: Key Components and Trend

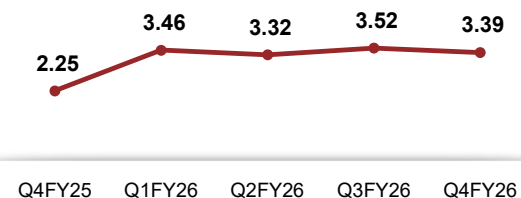
### Yield on Advances and Assets (%)



### Cost of Deposits and Cost of Funds (%)

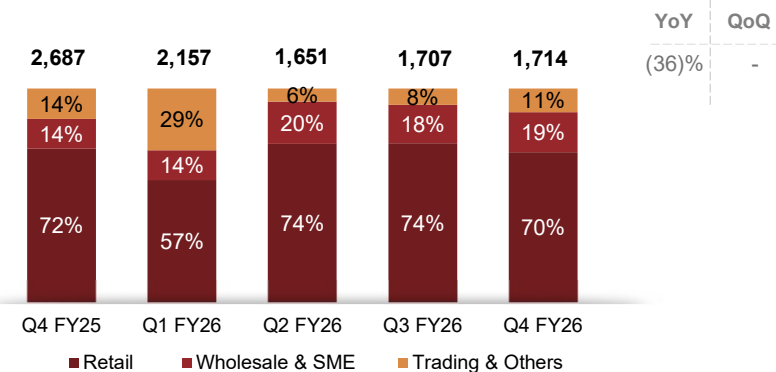


### Net Interest Margin (%)



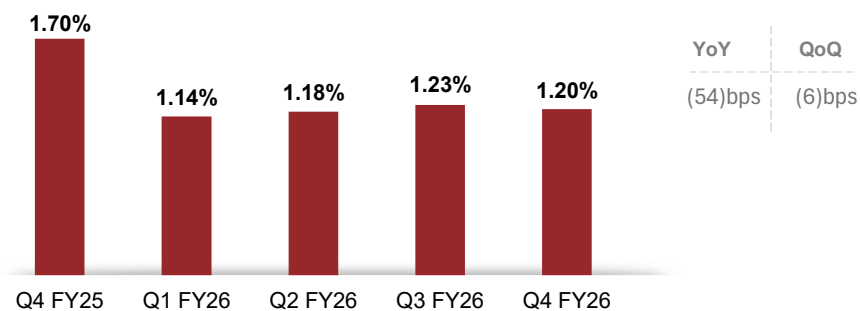
## Diversified Fee and Other Income Streams

### Non-Interest Income Mix (₹ crs)

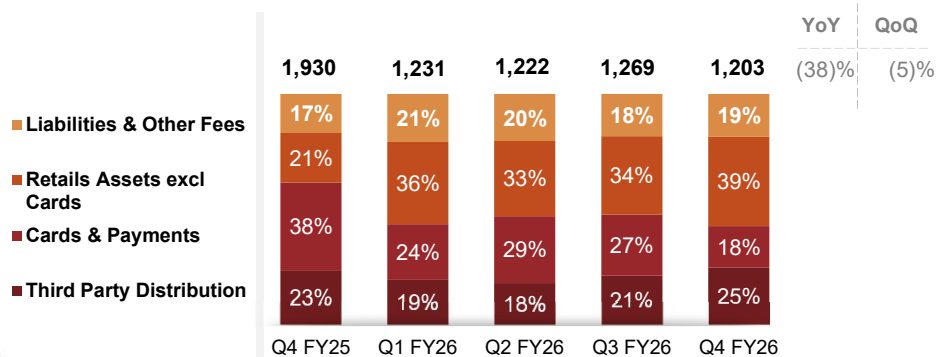


\*Excluding One off Derivative Impact

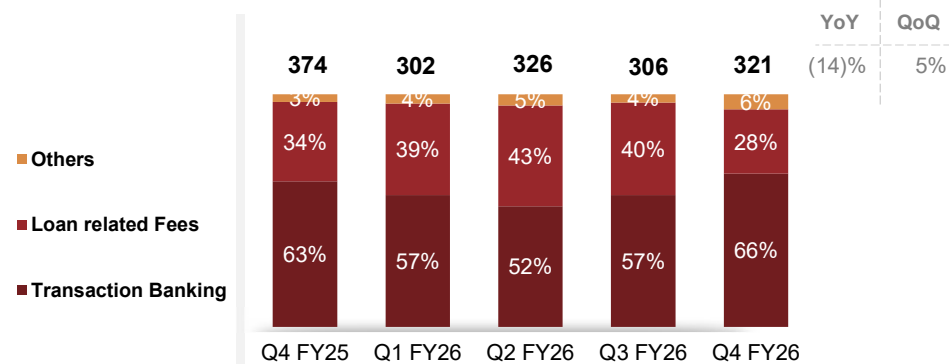
### Core Fee to Asset Ratio (% of Average Assets)



### Retail Fee Mix (₹ crs)

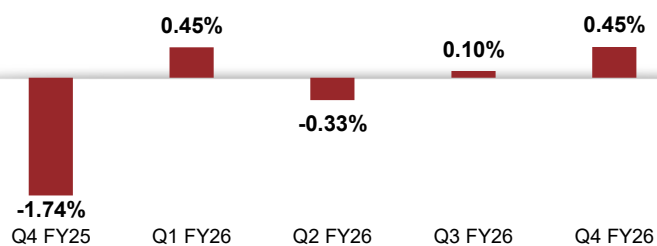


### Wholesale & SME Fee Mix (₹ crs)

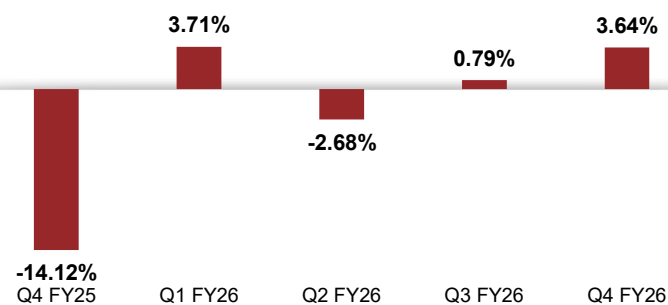


## Key Financial Indicators

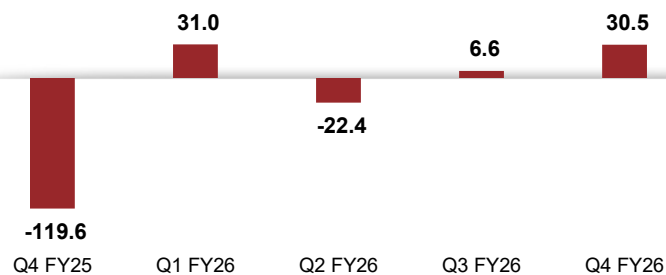
Return on Assets (%)\*



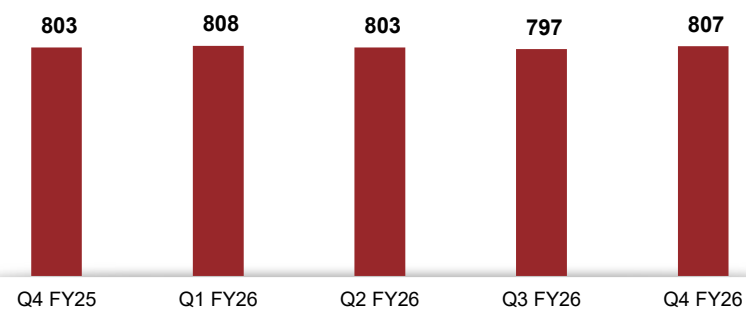
Return on Equity (%)\*



Earning Per Share (₹)\*



Book Value Per Share (₹)



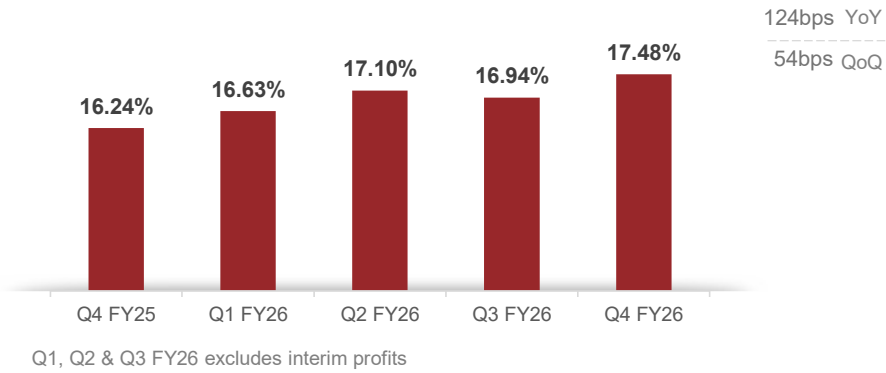
\*Annualized numbers

## Presentation Path

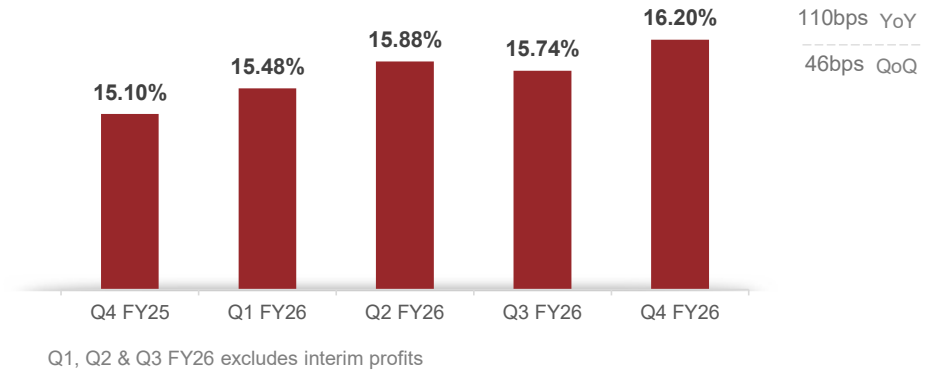


# Healthy Capital Adequacy and Liquidity Position

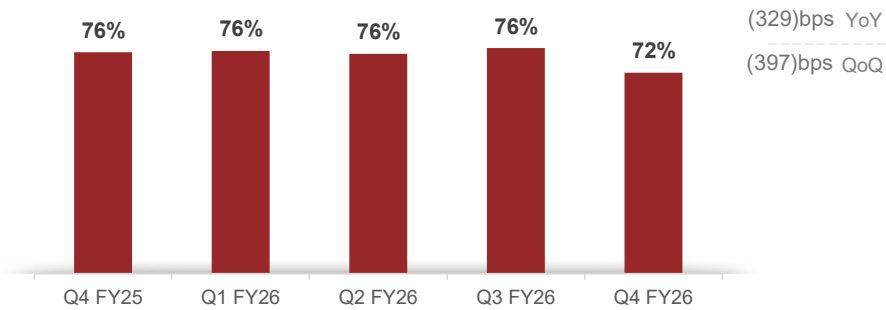
**CRAR (%)**



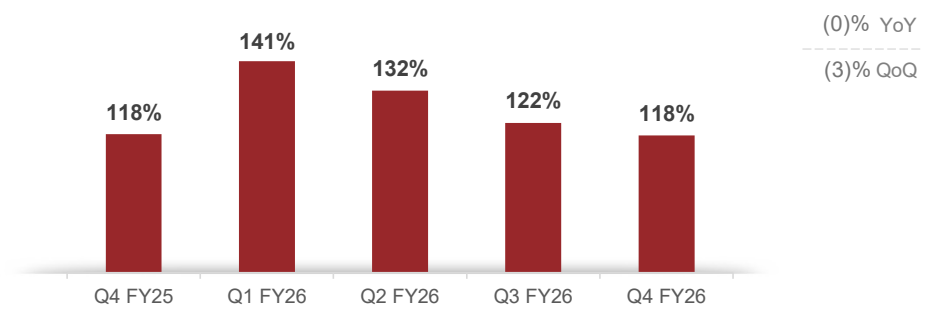
**CET 1 (%)**



**RWA to Assets (%)**

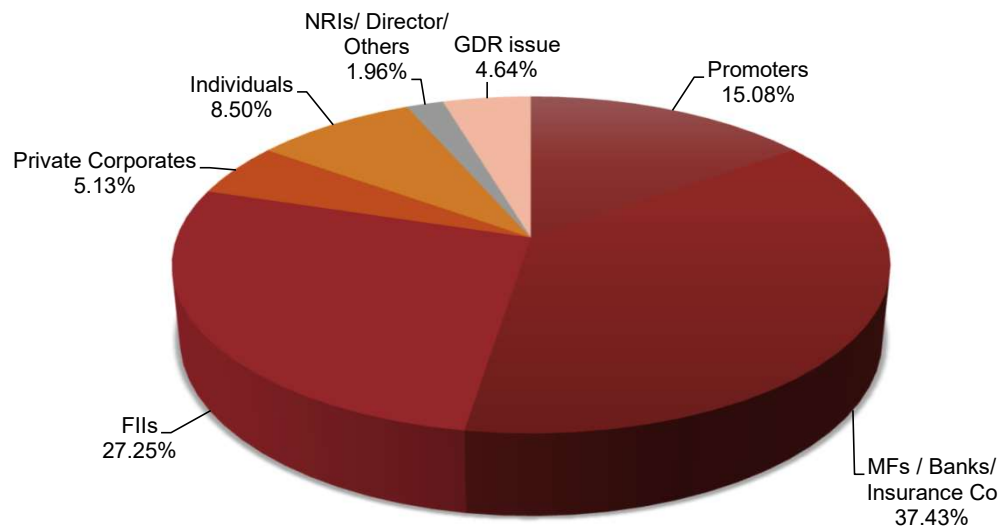


**Liquidity Coverage Ratio (%)**



# Shareholding Pattern and Credit Ratings

## Diversified Shareholding



## Credit Ratings

### Domestic Rating

- CARE A1+ for Certificate of Deposits.
- CRISIL A1+ 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.



## Presentation Path

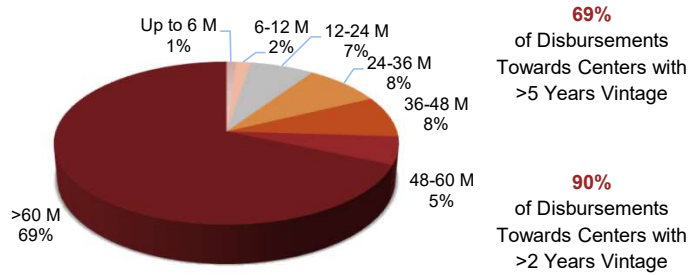


# Micro Loans: Additional Disclosures (1/2)

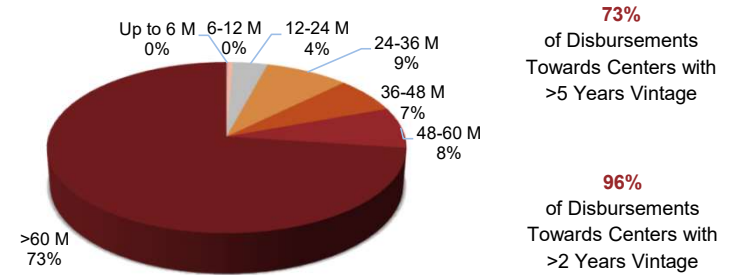


**Disbursements Across Centers by Vintage**

## FY26

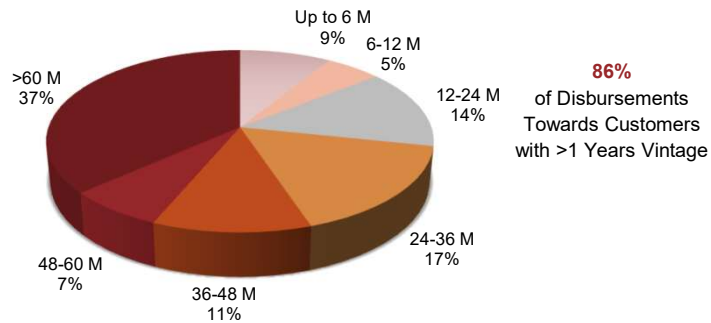


## Q4 FY26

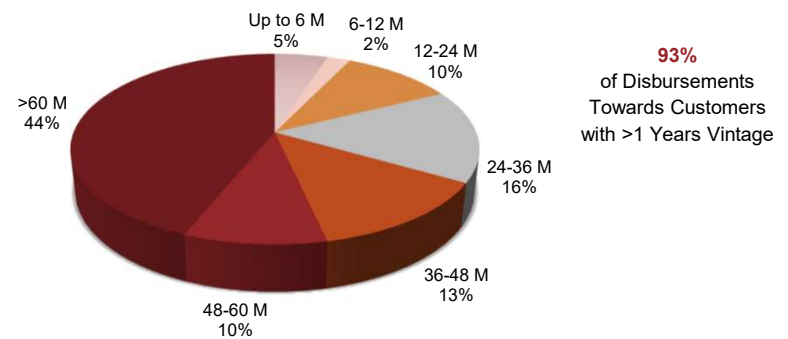


**Disbursements Across Customers by Vintage**

## FY26

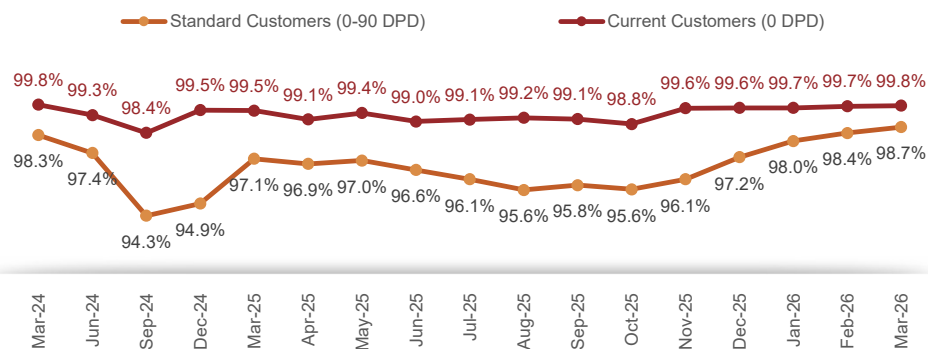


## Q4 FY26

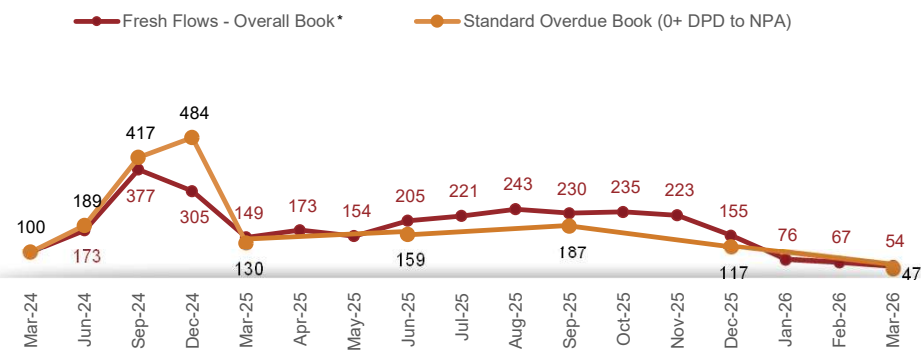


## Micro Loans: Additional Disclosures (2/2)

### Net Collection Efficiency

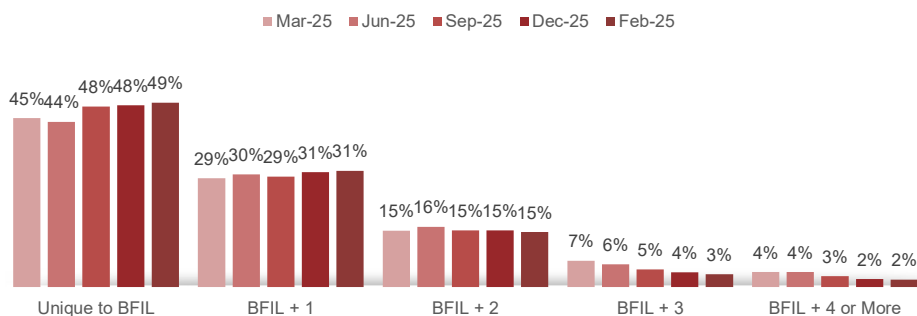


### New Stress Formation and Early Stress Bucket (Indexed)

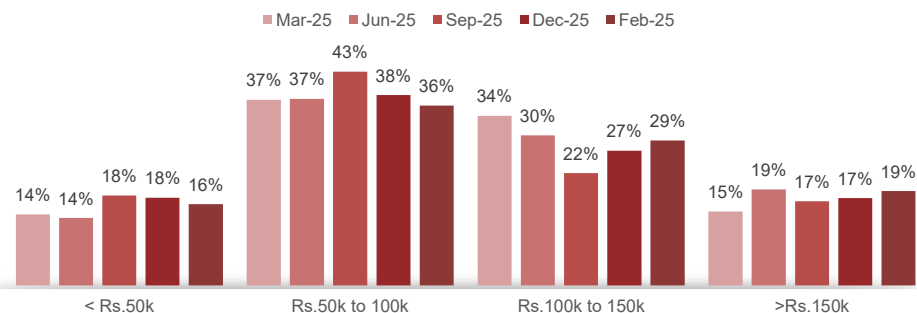


\*Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

### Portfolio Mix by Number of Lenders (by Value)



### Portfolio Mix by Customer's MFI Industry Exposure (by Value)



**ESG highlights – Select ESG ratings (starting with recently received)**



66/100  
(26-Mar-26)



72/100  
(02-Jan-26)



65/100  
(08-Dec-25)



83/100  
(09-Dec-25)



61/100  
(10-Sep-25)



## ESG and CSR highlights – Environment initiatives

~ 47%

Green, Climate, Social, Livelihood & inclusive portfolio of loan book (up from 35% in FY2018)

2032

Target year for Carbon Neutrality in own operations

~ 80%

Wholesale banking credit exposure approved under ESMS policy

~ 13X

More water recharged in FY 24, than bank wide consumption in FY 25 (externally assured)

3

Offices LEED certification

14

Branches/Lobbies with LEED certification

100%

Renewable energy usage at Corporate Office, Mumbai

2,200+

Water structures supported under CSR initiatives

2,600+ lakh  
m<sup>3</sup>

Additional water storage capacity created under CSR

100%

E-waste disposed through authorized recyclers



## ESG and CSR highlights

### Social Initiatives – impact

- **Impacted 1.21 lakh rural HHs** with increase in income by 25+ % in 3 years across five Aspirational Districts through farm based, livestock income, entrepreneurship.
- **Social Protection Schemes: 2.60 lakh beneficiaries** covered unlocking ₹ 90 crores (insurance) and others schemes ₹ 664 crores. 88,000 of which individuals benefitted for health insurance through Ayushman Card.
- **42 FPOs with 69,000+ members supported** with incremental turnover of Rs.77 crores
- **16,000+ farm based entrepreneurs and 1,500+ non-farm based entrepreneurs supported** resulting in ₹ 8.88 crore wealth created by non-farm based entrepreneurs and ₹ 18 crore credit mobilized through various banks.
- 18,000+ tonnes of CO<sub>2</sub> emission reduction through CSR – tree plantation
- **Increase in net sown area of 9,300+ hectares** and 4,900+ hectares of wasteland converted for cultivation
- **2 lakh women / adolescents** screened for anaemia

### Financial Inclusion Impact through Our Initiatives

**77 lakh**

Women borrowers served via BFIL

**8.7 lakh**

New clients onboarded

**₹13,250 crore**

Retail Agri loans disbursed

**21,000**

Farming households covered

**₹10,000+ crore**

MSME credit disbursed

**126**

MSME hubs operational

**1.6 lakh**

Students reached

**2,500+**

Teachers trained

**1,039**

Athletes supported

**86 / 160**

International/  
national medals

**1,150**

PwDs trained

**4,800+**

Micro-entrepreneurs supported

**8,956 hours**

Volunteers engaged

**2,365**

Vendors engaged

**60+**

NGO partners

For FY 2025



## Awards & Accolades



Received 4 prestigious recognitions including ‘**Best Technology Bank**’ (winner) at the Indian Banks’ Association’s (IBA) 21st Annual Banking Technology Awards 2025. The Bank also received ‘Special Mention’ in the categories of AI & ML Adoption, IT Risk Management, and Digital Sales.



Our brand campaign #DropTheLabel, won Silver at the 5th edition of the Impact Digital Influencer Awards, organised by exchange4media Group.



Recognised at the ICC Social Impact Awards 2026 for our impact-led initiatives: the Integrated Water Resource Management Programme (IWRMP), Mahad, Maharashtra (Winner), and the Para Champions Programme (PCP) (Special Jury Award).



CSR & Sustainability Award 2026 in the Conservation of National Heritage category for our Sustainable Environment Project – Restoration of Hauz-i-Shamsi Lake, at the National Conclave on “Mission Viksit Bharat @2047”.



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