

June 5, 2025

**National Stock Exchange of India Limited (Symbol: INDUSINDBK)
BSE Limited (Scrip Code: 532187)**

Madam / Dear Sir,

Sub.: Press Release

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

Please find enclosed copy of press release titled as “IndusInd Bank Brings Hyper-Personalized Banking Experience to Over 15 Million Retail Banking Customers with ‘INDIE’ App”.

In this connection, the Bank will issue a press release today.

This is also being uploaded on the Bank’s website at www.indusind.com.

We request you to take the above information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

Encl.: As above



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

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CIN: L65191PN1994PLC076333

Press Release

IndusInd Bank Brings Hyper-Personalized Banking Experience to Over 15 Million Retail Banking Customers with 'INDIE' App

- *INDIE app achieved 1.4 Million new accounts and registered an average 50% Monthly Active User (MAU) Rate, outperforming industry benchmarks and reinforcing its growing popularity among existing customer-base*

Mumbai, June 05, 2025: IndusInd Bank has extended its hyper-personalized financial super-app, 'INDIE', to all existing retail banking customers, targeting the migration of over 15 million accounts onto the platform. Designed to deliver a future-ready, secure, and comprehensive banking experience, INDIE integrates savings accounts, fixed deposits, loans, credit cards, mutual funds, and a range of other services into a single, unified digital interface, enabling a seamless and enhanced banking journey.

INDIE combines enhanced security with the ability to perform everyday banking transactions through a fully digital, branchless onboarding process, featuring industry-first innovations such as the Numberless Debit Card, Virtual Single-Use Card, and Dynamic ATM PINs. With over 1.4 million new accounts and a 50% monthly active user rate—well above the industry average of 40%—INDIE showcases its strong functionality and growing appeal to customers seeking a modern, personalised and a streamlined banking experience.

Ms. Charu Sachdeva Mathur, Head – Digital Banking & Strategy (Existing Business), IndusInd Bank, “We are pleased to extend INDIE to all our existing retail banking customers, offering them a truly hyper-personalized and secure banking experience. Our commitment to innovation is reflected in industry-first features like the Numberless Debit Card and Virtual Single-Use Card, enhancing security while delivering unmatched convenience. With INDIE, we aim to create a future-ready digital banking ecosystem that caters to the evolving needs of our customers, ensuring they have access to a comprehensive range of services at their fingertips.”

Beyond its core banking capabilities, INDIE offers meaningful customer benefits, including up to 3% rewards on select brand and fuel spends, zero forex markup on debit card transactions, and complimentary lounge access. Customers can also leverage smart deposit options, including interest rate-linked savings, auto sweep features, and a flexible line of credit up to ₹5 lakh, tailored to individual financial needs.

The platform's growing popularity is further demonstrated by its 4.6 rating on the Google Play Store and 4.7 rating on the Apple App Store, positioning it among the top three financial apps on iOS. With more than 17 million downloads on Android and 6.7 lakh downloads on iOS, INDIE continues to strengthen IndusInd Bank's leadership in delivering next-generation digital banking solutions.



About IndusInd Bank:

IndusInd Bank Limited has been redefining banking for the past 30 years and has been a force for progression and innovation, offering an elevated banking experience for its diverse range of stakeholders, including government entities, PSUs, retail customers, and large corporations. The Bank's product offerings include microfinance, personal loans, debit/credit cards, SME loans, advanced digital banking facilities, affluent and NRI banking services, vehicle financing, and innovative ESG-linked financial products. The Bank also caters to the growing Indian diaspora with representative offices in London, Dubai, and Abu Dhabi. As of March 31, 2025, IndusInd Bank serves approximately 41 million customers through 3,081 branches/banking outlets and 3,027 ATMs, reaching 1,62,000 lacs villages across India. IndusInd Bank leverages technology through its 'Digital 2.0' strategy, ensuring multi-channel delivery and a robust digital infrastructure. In each of its unique offerings that include 'INDIE' – the one-stop-shop for all things digital banking; innovation and customer centricity remain at the core. IndusInd Bank holds clearing bank status for major stock exchanges BSE and NSE, settlement bank status for NCDEX, and is an empanelled banker for MCX.

RATINGS

Domestic Ratings:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds
- IND AA+ for Issuer Rating by India Ratings and Research
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research

International Rating:

- Ba1 for Senior Unsecured MTN programme by Moody's Investors Service

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