

April 24, 2026

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

Madam / Dear Sir,

Sub.: OUTCOME OF BOARD MEETING

Ref.: Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

In accordance with the Regulations 30, 33 and 52 of SEBI Listing Regulations, we notify that the Board of Directors of the Bank (“the Board”), at its meeting held today i.e. April 24, 2026 at Mumbai, has:

- i. Approved the Audited Consolidated and Standalone Financial Results for the quarter and financial year ended March 31, 2026. The Joint Statutory Auditors of the Bank have issued an Audit Report on the said Financial Results, with an unmodified audit opinion. Accordingly, we enclose herewith Financial Results along with report of Joint Statutory Auditors.
- ii. Recommended a final dividend of Rs. 1.50 per equity share of Rs.10/- each fully paid up (i.e. 15%) out of the net profits for the year ended March 31, 2026, subject to the approval of the shareholders at the ensuing Annual General Meeting (“AGM”) of the Bank. The record date for determining the eligibility of members entitled to receive the said dividend shall be Friday, June 26, 2026.

The Board Meeting commenced at 2.10 p.m., today. Please note that the aforesaid proposals were approved by the Board at 4.10 p.m. at the said meeting, and thereafter the Board meeting continued for consideration of other agenda items.

This intimation is also being uploaded on the Bank’s website at www.indusind.bank.in

We request you to take the information on record.

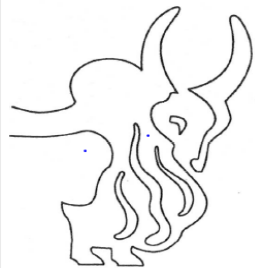
Thanking you,
Yours faithfully,

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



Chokshi & Chokshi LLP
Chartered Accountants
15/17, Raghavji 'B' Bldg.,
Raghavji Road, Gowalia Tank,
Off Kempes Corner, Mumbai - 400 036
LLP Registration No. AAC-8909

Borkar & Muzumdar
Chartered Accountants
21/168, Anand Nagar Om C.H.S.,
Anand Nagar Lane, Vakola,
Santacruz- East, Mumbai - 400 055

Independent Auditors' Report on the Consolidated Financial Results for the year ended March 31, 2026 of IndusInd Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The Board of Directors
IndusInd Bank Limited

Report on the Audit of the Consolidated Financial Results

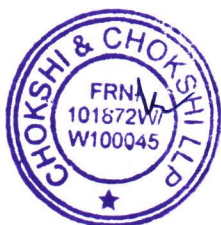
Opinion

1. We have audited the accompanying Statement of the Consolidated Financial Results of IndusInd Bank Limited (hereinafter referred to as the "the Bank" or the "Holding Company") and its subsidiary (the Bank and its subsidiary together referred to as "the Group") and its associate for the year ended March 31, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except, for the disclosures relating to consolidated Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of the other auditors on separate audited financial statements of the subsidiary and associate, the aforesaid Statement:

2.1 includes the annual financial results of the Bank and the following entities:

Sr. No	Name of the Entity	Relationship with the Bank
a.	Bharat Financial Inclusion Limited (Formerly known as IndusInd Financial Inclusion Limited)	Subsidiary
b.	IndusInd Marketing and Financial Services Private Limited	Associate

2.2 is presented in accordance with the requirements of the Listing Regulations in this regard except for the disclosures relating to consolidated Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been audited by us; and



- 2.3 gives a true and fair view in conformity with applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Accounting Standards) Rules, 2021, to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Group and its associate for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group and its associate in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.
4. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in paragraph 15 and 16 of the "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

5. We draw attention to Note 10 to the Statement, which explains the status of accounting of derivatives, interest and fee income and other assets and other liabilities and subsequent steps to strengthen the systems, process and related controls pertaining to the aforesaid areas and necessary steps to fix accountability and disciplinary action against concerned officials in these matters.
6. We draw attention to Note 11 to the Statement, which refers to the qualified opinion issued by the auditors of the subsidiary company, vide their audit report dated April 21, 2026 on the matters of incorrect recognition of income, management override of controls and other governance issues. In our opinion, and according to the information and explanations given to us, since the financial impact of the issues noticed has already been accounted for, the matter described in the above note does not have a material impact on the consolidated financial results of the Group for the year ended March 31, 2026.

Our opinion on the Statement is not modified in respect of these matters.

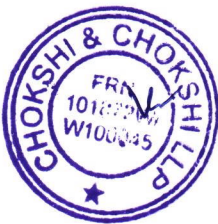


Management and Board of Directors' Responsibility for the Consolidated Financial Results

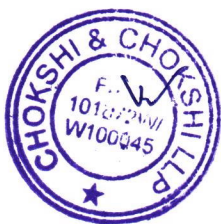
7. The Statement which is the responsibility of the Bank's Management and approved by the Board of Directors, has been compiled from the Consolidated Audited Financial Statements. The Bank's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the consolidated net profit and other financial information of the Group including its associate in accordance with the Accounting Standards specified under Section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. The respective Board of Directors of the entities included in the Group and of its associate are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Group and of its associate and for preventing and detecting frauds and other irregularities; selection and application of appropriate significant accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the Statement by the Board of Directors of the Bank, as aforesaid.
8. In preparing the Statement, the respective Board of Directors of the entities included in the Group and of its associate are responsible for assessing the ability of the Group and of its associate to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group and of its associate or to cease operations, or has no realistic alternative but to do so.
9. The respective Board of Directors of the entities included in the Group and of its associate are responsible for overseeing the financial reporting process of the Group and of its associate.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

10. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.



11. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of significant accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and of its associate to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and of its associate to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
 - Obtain sufficient appropriate audit evidence regarding the financial information of the entities within the Group and of its associate to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.



12. We communicate with those charged with governance of the Bank and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
13. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
14. We also performed procedures in accordance with the circular issued by SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other Matters

15. The Statement includes the Audited Financial Statements of one subsidiary, whose Financial Statements reflect Group's share of total assets of Rs. 1,02,463.71 lakhs (before consolidation adjustments) as at March 31, 2026, Group's share of total revenue of Rs. 2,21,829 lakhs (before consolidation adjustments) and Group's share of total net loss after tax of Rs. (4,415.43) lakhs (before consolidation adjustments) for the year ended March 31, 2026, respectively and Group's net cash outflow of Rs. (3,978.34) lakhs (before consolidation adjustments) for the year ended March 31, 2026, as considered in the Statement, which have been audited by their respective independent auditors. The independent auditors' reports on financial statements of these entities have been furnished to us and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the reports of such auditors.
16. The Statement includes the Audited Financial Statement of one associate, whose Financial Statement reflect Group's share of net profit after tax of Rs. 15 lakhs, for the year ended March 31, 2026, as considered in the Statement. The independent auditors' reports on the Financial Statement of this entity has been furnished to us and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of such auditors.
17. The Statement includes the financial results for the corresponding quarter and year ended March 31, 2025 which were audited by one of the predecessor joint auditors and one of the joint auditors whose report dated May 21, 2025 expressed an unmodified opinion on those financial results.



18. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting" which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of these matters.


For Chokshi & Chokshi LLP
Chartered Accountants
ICAI Firm's Registration No. 101872W / W100045


Vineet Saxena
Partner
ICAI Membership No. 100770
UDIN: 26100770OVVMHB9370

Place: Mumbai
Date: April 24, 2026



For Borkar & Muzumdar
Chartered Accountants
ICAI Firm's Registration No: 101569W


Brijmohan Agarwal
Partner
ICAI Membership No. 033254
UDIN: 26033254BUVRJF5508

Place: Mumbai
Date: April 24, 2026

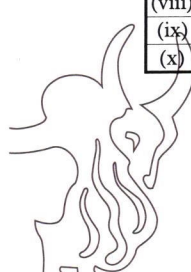
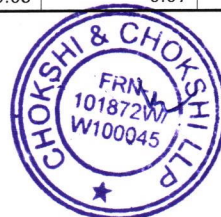


Regd. Office : 2401, Gen. Thimmayya Road, Cantonment, Pune 411 001
CIN : L65191PN1994PLC076333

Audited Consolidated Financial Results for the quarter and year ended March 31, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 31.03.2026 (Audited) (Refer note 7)	Quarter ended 31.12.2025 (Unaudited)	Quarter ended 31.03.2025 (Audited) (Refer note 7)	Year ended 31.03.2026 (Audited)	Year ended 31.03.2025 (Audited)
1.	Interest Earned (i)+(ii)+(iii)+(iv)	1100542	1137288	1063384	4625081	4866766
(i)	Interest / Discount on Advances / Bills	860395	893232	833982	3638045	3959115
(ii)	Income on Investments	203279	202870	199796	791039	766303
(iii)	Interest on balances with Reserve Bank of India and other inter-bank funds	22439	17786	24225	136493	120661
(iv)	Others	14429	23400	5381	59504	20687
2.	Other Income	171366	170720	70883	722906	769044
3.	Total Income (1+2)	1271908	1308008	1134267	5347987	5635810
4.	Interest Expended	663394	681123	758551	2826849	2963635
5.	Operating Expenses (i)+(ii)	378988	399923	424804	1603184	1606035
(i)	Employees Cost (Refer Note 5)	171695	190489	175169	709122	663340
(ii)	Other Operating Expenses	207293	209434	249635	894062	942695
6.	Total Expenditure Excluding Provisions and Contingencies (4+5)	1042382	1081046	1183355	4430033	4569670
7.	Operating Profit before Provisions and Contingencies (3-6)	229526	226962	(49088)	917954	1066140
8.	Provisions (other than tax) and Contingencies	148213	209577	252208	796908	713565
9.	Exceptional items	-	-	-	-	-
10.	Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)	81313	17385	(301296)	121046	352575
11.	Tax Expense	21899	4591	(68404)	32127	95034
12.	Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)	59414	12794	(232892)	88919	257541
13.	Extraordinary items (net of tax expense)	-	-	-	-	-
14.	Net Profit (+) / Loss (-) before share of Associate (12-13)	59414	12794	(232892)	88919	257541
15.	Share in profit/(loss) of Associate	3	4	5	15	13
16.	Net Profit (+) / Loss (-) for the period (14+15)	59417	12798	(232887)	88934	257554
17.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77911	77908	77905	77911	77905
18.	Reserves excluding revaluation reserves				6468949	6376692
19.	Analytical Ratios					
(i)	Percentage of shares held by Government of India	-	-	-	-	-
(ii)	Capital Adequacy Ratio (%) - Basel III	17.48	16.94	16.24	17.48	16.24
(a)	CET 1 Ratio	16.20	15.74	15.10	16.20	15.10
(iii)	Earnings per share (EPS) - (Basic and Diluted) (Rs.)					
(a)	Basic EPS for the period/year before Extraordinary items (not annualized)	7.63	1.64	(29.90)	11.42	33.07
	Diluted EPS for the period/year before Extraordinary items (not annualized)	7.62	1.59	(29.89)	11.41	33.05
(b)	Basic EPS for the period/year after Extraordinary items (not annualized)	7.63	1.64	(29.90)	11.42	33.07
	Diluted EPS for the period/year after Extraordinary items (not annualized)	7.62	1.59	(29.89)	11.41	33.05
(iv)	NPA Ratios					
(a)	Gross NPA	1109535	1160462	1104639	1109535	1104639
	Net NPA	316938	330397	328714	316938	328714
(b)	Gross NPA (%)	3.43	3.56	3.13	3.43	3.13
	Net NPA (%)	1.00	1.04	0.95	1.00	0.95
(v)	Return on Assets (%) (annualized)	0.45	0.10	(1.74)	0.17	0.49
(vi)	Net Worth (Refer Note 14 a)	6286698	6207708	6253197	6286698	6253197
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-
(ix)	Debt Equity Ratio (Refer Note 14 b)	0.48	0.45	0.73	0.48	0.73
(x)	Total Debt to Total Assets (Refer Note 14 c)	0.08	0.07	0.10	0.08	0.10

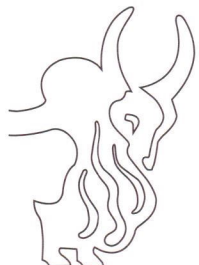


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Audited Consolidated Balance Sheet

(Rs. in lakhs)

Particulars	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
CAPITAL AND LIABILITIES		
Capital	77911	77905
Employee Stock Options Outstanding	15117	14287
Reserves and Surplus	6480935	6391376
Deposits	39993076	41086227
Borrowings	4278919	5370355
Other Liabilities and Provisions	3493434	2470561
Total	54339392	55410711
ASSETS		
Cash and Balances with Reserve Bank of India	2994563	5100601
Balances with Banks and Money at Call and Short Notice	1898672	836948
Investments	12500705	11445672
Advances	31587139	34501863
Fixed Assets	254591	249636
Other Assets	5103722	3275991
Total	54339392	55410711

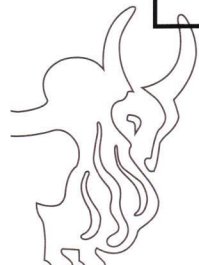
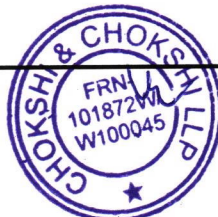


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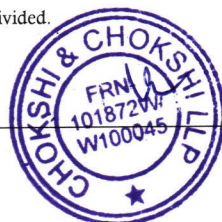
Consolidated Cash Flow Statement for the year ended March 31, 2026

(Rs. in lakhs)

Particulars	Year ended 31.03.2026 (Audited)	Year ended 31.03.2025 (Audited)
1 Cash flows from operating activities		
Net Profit before taxation	121046	352575
Adjustments for :		
Depreciation on Fixed assets	56388	53227
Depreciation on Investments	21003	5713
Employees Stock Option expenses	2240	5348
Loan Loss and Other Provisions	786832	303217
Amortisation of premium/(discount) on investments	31424	27249
Loss on sale of fixed assets	160	(199)
Share in current period profit of Associate	15	13
Operating Profit before Working Capital changes	1019108	747143
Adjustments for :		
(Increase)/Decrease in Advances	2131099	(475252)
(Increase)/Decrease in Investments	(1118312)	(804554)
(Increase) / Decrease in Other Assets	(1841978)	(473974)
Increase / (Decrease) in Deposits	(1093151)	2627660
Increase / (Decrease) in Other Liabilities	1019669	501627
Cash generated from / (used in) Operations	116435	2122650
Direct Taxes paid (net of refunds)	(17146)	(294871)
Net Cash generated from / (used in) Operating Activities	99289	1827779
2 Cash flows from investing activities		
Purchase of Fixed Assets (including WIP)	(69191)	(73099)
Proceeds from sale of Fixed Assets	5818	2241
Net Cash generated from / (used in) Investing Activities	(63373)	(70858)
3 Cash flows from financing activities		
Proceeds from issue of equity shares (net of issue expenses)	260	6826
Dividends paid	-	(128490)
Increase / (Decrease) in Borrowings	(1091437)	609214
Net Cash generated from / (used in) Financing Activities	(1091177)	487550
4 Effect of foreign currency translation reserve	10947	2337
5 Net increase / (decrease) in cash and cash equivalents (1+2+3+4)	(1044314)	2246808
6 Cash and cash equivalents at beginning of period / year	5937549	3690741
7 Cash and cash equivalents at end of period / year (5+6)	4893235	5937549

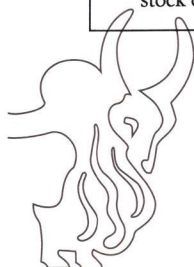
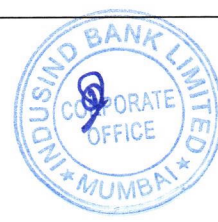
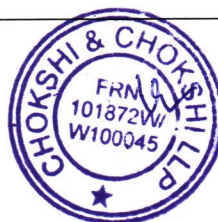


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Segment Reporting for the quarter and year ended March 31, 2026					
Business Segments:					Rs. in lakhs
Particulars	Consolidated				
	Quarter ended 31.03.2026 (audited)	Quarter ended 31.12.2025 (unaudited)	Quarter ended 31.03.2025 (audited)	Year ended 31.03.2026 (audited)	Year ended 31.03.2025 (audited)
(a) Segment Revenue :					
i) Treasury Operations	263778	237177	57671	1044920	737030
ii) Corporate / Wholesale Banking	300948	243930	311545	1083558	1278879
iii) Retail Banking	816145	920434	836122	3610099	3997615
a) Digital Banking	71499	71662	76352	291147	289757
b) Other Retail Banking	744646	848772	759770	3318952	3707858
iv) Other Banking Business	311	494	1538	2414	5396
Total [Items (i) to (iv)]	1381182	1402035	1206876	5740991	6018920
Less : Inter-segment Revenue	109274	94027	72609	393004	383110
Total Income	1271908	1308008	1134267	5347987	5635810
(b) Segment Results :					
i) Treasury Operations	59246	27273	(145723)	235405	(89331)
ii) Corporate / Wholesale Banking	36430	49875	37884	169779	313920
iii) Retail Banking	147672	164228	73045	568745	893454
a) Digital Banking	12239	12210	18742	46713	104588
b) Other Retail Banking	135433	152017	54303	522032	788866
iv) Other Banking Business	55	109	223	413	1324
Total [Items (i) to (iv)]	243403	241485	(34571)	974342	1119367
Add: Unallocated Revenue	-	-	-	-	-
Less: Unallocated Expenses	13877	14523	14517	56388	53227
Operating Profit	229526	226962	(49088)	917954	1066140
Less: Provisions & Contingencies	148213	209577	252208	796908	713565
Net Profit before tax	81313	17385	(301296)	121046	352575
Less: Taxes including Deferred Taxes	21899	4591	(68404)	32127	95034
Extraordinary Profit / Loss	-	-	-	-	-
Net Profit before share of associate	59414	12794	(232892)	88919	257541
Add: Share in profit / loss of Associate	3	4	5	15	13
Net Profit	59417	12798	(232887)	88934	257554
(c) Other Information :					
Segment Assets					
i) Treasury Operations	15762543	15122368	13794152	15762543	13794152
ii) Corporate / Wholesale Banking	11478539	12075910	13233915	11478539	13233915
iii) Retail Banking	23653337	22702388	25880752	23653337	25880752
a) Digital Banking	910107	973404	943540	910107	943540
b) Other Retail Banking	22743230	21728984	24937212	22743230	24937212
iv) Other Banking Business	-	-	-	-	-
Unallocated Assets	3444973	2658868	2501891	3444973	2501891
Total Assets	54339392	52559534	55410710	54339392	55410710
Segment Liabilities					
i) Treasury Operations	4320005	3955525	5434165	4320005	5434165
ii) Corporate / Wholesale Banking	18347902	12147249	13595568	18347902	13595568
iii) Retail Banking	22026418	27589395	27819051	22026418	27819051
a) Digital Banking	3439850	3443118	3556848	3439850	3556848
b) Other Retail Banking	18586568	24146277	24262203	18586568	24262203
iv) Other Banking Business	-	-	-	-	-
Unallocated Liabilities	3086221	2349986	2078358	3086221	2078358
Capital & Other Reserves	6558846	6517379	6483568	6558846	6483568
Total Liabilities	54339392	52559534	55410710	54339392	55410710
Notes to Consolidated Segment Results :-					
1) Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI.					
2) RBI's Master Direction on Financial Statements – Presentation and Disclosures, requires to sub-divide 'Retail banking' into:					
(a) Digital Banking (as defined in RBI circular on Establishment of Digital Banking Units dated April 7, 2022) and;					
(b) Other Retail Banking segment.					
Accordingly, the segmental results for retail banking segment for Q4-2026 is subdivided.					



Notes:

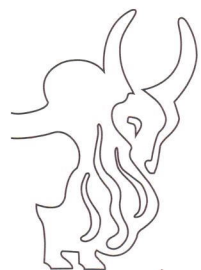
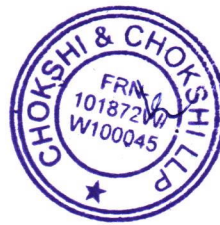
- 1 The consolidated financial results represent the financial results of IndusInd Bank Limited ('the Bank'), Bharat Financial Inclusion Limited ('BFIL'), a wholly owned subsidiary, and IndusInd Marketing and Financial Services Private Limited ('IMFS'), an Associate of the Bank.
- 2 The Group has applied significant accounting policies in the preparation of these consolidated financial results consistent with those followed in the annual consolidated financial statements. Any relevant circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.
- 3 The financial results have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- 4 The financial results have been reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors at their respective meetings held on April 24, 2026. The financial results for the quarter and year ended March 31, 2026 were subjected to audit by the current Joint Statutory Auditors of the Bank (Chokshi & Chokshi LLP, Chartered Accountants and Borkar & Muzumdar, Chartered Accountants) and they have issued an unqualified / unmodified opinion in their audit report thereon. The financial results for the quarter ended December 31, 2025 were subjected to limited review by the current joint statutory auditors of the Bank, on which they had issued an unqualified / unmodified conclusion in their review report. The financial results for the quarter and year ended March 31, 2025 were audited by the joint statutory auditors (M S K A & Associates, Chartered Accountants and Chokshi & Chokshi LLP, Chartered Accountants), on which they had issued an unqualified / unmodified opinion in their audit report.
- 5 On November 21, 2025, the Government of India notified four Labour Codes collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an additional impact of Rs. 228.96 crore under 'Employees cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026. The above impact will be re-assessed and finalised based on the final Rules.
- 6 The financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- 7 The figures for quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the financial year ended March 31, 2026 and the published year to date figures up to December 31, 2025 and the figures for quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the financial year ended March 31, 2025 and the published year to date figures up to December 31, 2024.
- 8 RBI Guidelines on Basel III Capital Regulations require banks to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure along with the publication of financial results. Accordingly, these disclosures have been placed on the website of the Bank which can be accessed at the following link:
<https://www.indusind.com/in/en/personal/regulatory-disclosure.html>
These disclosures are not subject to audit by the Joint Statutory Auditors.
- 9 The Capital Adequacy Ratio is computed on the basis of extant RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding and previous periods is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- 10 The Bank had accounted for the discrepancies identified during the financial year ended on 31 March, 2025 in relation to the accounting of derivative trades amounting to Rs. 1,959.98 crores, accounting of interest and fee income totaling to Rs. 846.40 crores pertaining to MFI portfolio and manual entries posted in the 'Other Assets' and 'Other Liabilities' amounting to Rs. 595.00 crores.
 - a) The Board of Directors of the Bank had thereafter set up an executive level Project Management Group (Group) to provide oversight and to ensure that necessary steps including strengthening of systems, processes, internal financial and other controls, minimization of manual accounting entries and control over reconciliation and other measures are taken. These have been since implemented effectively.
 - b) The Bank has taken necessary steps to assess roles and responsibilities and fix accountability of its officials involved in the above matters, initiated the process of disciplinary action against the concerned officials as per the Code of Conduct of the Bank and concluded the said process in respect of majority of the employees.
- 11 The Statutory Auditor of Bharat Financial Inclusion Ltd (BFIL) has continued with the qualified opinion in its audit report dated April 21, 2026 on the BFIL financial results for the year ended March 31, 2026, pending further investigation and closure of matters by BFIL. As disclosed in the previous quarter, the bank had carried out an investigation in these matters and no further financial impact is expected.
- 12 For the year ended March, 2026, the Board of Directors has recommended a dividend of Rs. 1.50 per share, subject to approval of the members at the ensuing Annual General Meeting.
- 13 During the quarter and year ended March 31, 2026, the Bank has allotted 30,120 shares and 51,620 shares respectively, pursuant to the exercise of stock options by certain employees.



- 14 a) Networth is calculated as per the Master Circular - Exposure Norms issued by the RBI.
b) Debt represents borrowing with Residual maturity of more than one year. Equity represents capital and reserve & surplus excluding revaluation reserve, foreign currency translation reserve and deferred tax assets.
c) Total Debt represents total borrowings of the Bank.
- 15 Other income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts previously written off.
- 16 Previous periods / year figures have been regrouped / reclassified, wherever necessary to conform to current period classification.

Mumbai
April 24, 2026


Rajiv Anand
Managing Director & CEO



Chokshi & Chokshi LLP
Chartered Accountants
15/17, Raghavji 'B' Bldg.,
Raghavji Road, Gowalia Tank,
Off Kemps Corner, Mumbai - 400 036
LLP Registration No. AAC-8909

Borkar & Muzumdar
Chartered Accountants
21/168, Anand Nagar Om C.H.S.,
Anand Nagar Lane, Vakola,
Santacruz- East, Mumbai - 400 055

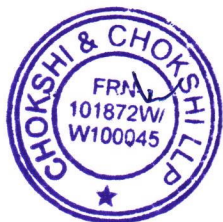
Independent Auditors' Report on the Standalone Financial Results for the year ended March 31, 2026 of IndusInd Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) 2015, as amended.

The Board of Directors
IndusInd Bank Limited

Report on the Audit of the Standalone Financial Results

Opinion

1. We have audited the accompanying Standalone Financial Results of IndusInd Bank Limited (hereinafter referred to as the "the Bank") for the year ended March 31, 2026 ("the Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except for the disclosure relating to Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 6 to the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:
 - 2.1 is presented in accordance with the requirements of the Listing Regulations except for the disclosures relating to Pillar 3 as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 6 to the Statement and have not been audited by us; and
 - 2.2 gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") ("RBI Guidelines") and other accounting principles generally accepted in India of the net profit, and other financial information of the Bank for the year ended March 31, 2026.



Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

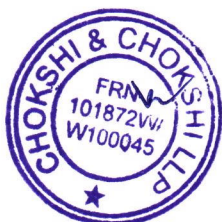
Emphasis of Matter

4. We draw attention to Note 12 to the Statement, which explains the status of accounting of derivatives, interest and fee income and other assets and other liabilities and subsequent steps to strengthen the systems, process and related controls pertaining to the aforesaid areas and necessary steps to fix accountability and disciplinary action against concerned officials in these matters.

Our opinion on the Statement is not modified with respect to the above matter.

Management and Board of Directors' Responsibilities for the Standalone Financial Results

5. The Statement which is the responsibility of the Bank's Management and approved by the Board of Directors, has been compiled from the Standalone Audited Financial Statements. The Bank's Board of Directors are responsible for the preparation of the Statement that gives a true and fair view of the standalone net profit and other financial information of the Bank in accordance with the Accounting Standards specified under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate significant accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
6. In preparing the Statement, the Board of Directors of the Bank are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
7. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.



Auditors' Responsibilities for the Audit of the Standalone Financial Results

8. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
9. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Standalone Financial Statement in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of significant accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank's to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other Matters

12. The Statement includes the financial results for the corresponding quarter and year ended March 31, 2025 which was audited by one of the predecessor joint auditors and one of the joint auditors whose report dated May 21, 2025 expressed an unmodified opinion on those financial results.
13. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting" which were subject to limited review by us.

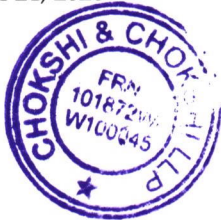
Our opinion on the Statement is not modified in respect of these matters.

For Chokshi & Chokshi LLP
Chartered Accountants
ICAI Firm's Registration No. 101872W / W100045



Vineet Saxena
Partner

ICAI Membership No. 100770
UDIN: 26100770JTMION3406

Place: Mumbai
Date: April 24, 2026



For Borkar & Muzumdar
Chartered Accountants
ICAI Firm's Registration No. 101569W


Brijmohan Agarwal
Partner

ICAI Membership No. 033254
UDIN: 26033254LWPNXF1945

Place: Mumbai
Date: April 24, 2026

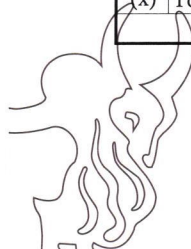
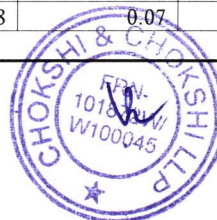


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CIN : L65191PN1994PLC076333

Audited Standalone Financial Results for the quarter and year ended March 31, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended 31.03.2026 (Audited) (Refer note 5)	Quarter ended 31.12.2025 (Unaudited)	Quarter ended 31.03.2025 (Audited) (Refer note 5)	Year ended 31.03.2026 (Audited)	Year ended 31.03.2025 (Audited)
1.	Interest Earned (i)+(ii)+(iii)+(iv)	1100542	1137288	1063385	4625081	4866767
(i)	Interest / Discount on Advances / Bills	860395	893232	833982	3638045	3959115
(ii)	Income on Investments	203279	202870	199796	791039	766303
(iii)	Interest on balances with Reserve Bank of India and other inter-bank funds	22439	17786	24225	136493	120661
(iv)	Others	14429	23400	5382	59504	20688
2.	Other Income	170635	170651	70880	721706	768419
3.	Total Income (1+2)	1271177	1307939	1134265	5346787	5635186
4.	Interest Expended	663394	681123	758551	2826849	2963635
5.	Operating Expenses (i)+(ii)	386254	396140	422965	1599717	1607065
(i)	Employees Cost (Refer Note 8)	131093	151788	122872	539172	481083
(ii)	Other Operating Expenses	255161	244352	300093	1060545	1125982
6.	Total Expenditure Excluding Provisions and Contingencies (4+5)	1049648	1077263	1181516	4426566	4570700
7.	Operating Profit before Provisions and Contingencies (3-6)	221529	230676	(47251)	920221	1064486
8.	Provisions (other than tax) and Contingencies	148434	208860	241657	793310	703014
9.	Exceptional items	-	-	-	-	-
10.	Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)	73095	21816	(288908)	126911	361472
11.	Tax Expense	19824	5700	(65309)	33578	97182
12.	Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)	53271	16116	(223599)	93333	264290
13.	Extraordinary items (net of tax expense)	-	-	-	-	-
14.	Net Profit (+) / Loss (-) for the period (12-13)	53271	16116	(223599)	93333	264290
15.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	77911	77908	77905	77911	77905
16.	Reserves excluding revaluation reserves				6439039	6342381
17.	Analytical Ratios					
(i)	Percentage of shares held by Government of India	-	-	-	-	-
(ii)	Capital Adequacy Ratio (%) - Basel III	17.48	16.94	16.24	17.48	16.24
(a)	CET 1 Ratio	16.20	15.74	15.10	16.20	15.10
(iii)	Earnings per share (EPS) - (Basic and Diluted) (Rs.)					
(a)	Basic EPS for the period/year before Extraordinary items (not annualized)	6.84	2.07	(28.71)	11.98	33.93
	Diluted EPS for the period/year before Extraordinary items (not annualized)	6.84	2.00	(28.70)	11.98	33.91
(b)	Basic EPS for the period/year after Extraordinary items (not annualized)	6.84	2.07	(28.71)	11.98	33.93
	Diluted EPS for the period/year after Extraordinary items (not annualized)	6.84	2.00	(28.70)	11.98	33.91
(iv)	NPA Ratios					
(a)	Gross NPA	1109535	1160462	1104639	1109535	1104639
	Net NPA	316938	330397	328714	316938	328714
(b)	Gross NPA (%)	3.43	3.56	3.13	3.43	3.13
	Net NPA (%)	1.00	1.04	0.95	1.00	0.95
(v)	Return on Assets (%) (annualized)	0.41	0.12	(1.67)	0.18	0.50
(vi)	Net Worth (Refer Note 16 a)	6265402	6194631	6226049	6265402	6226049
(vii)	Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-
(ix)	Debt Equity Ratio (Refer Note 16 b)	0.48	0.45	0.73	0.48	0.73
(x)	Total Debt to Total Assets (Refer Note 16 c)	0.08	0.07	0.10	0.08	0.10

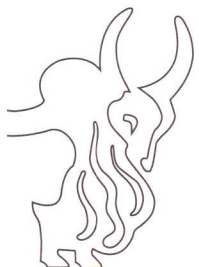


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Audited Standalone Balance Sheet

(Rs. in lakhs)

Particulars	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
CAPITAL AND LIABILITIES		
Capital	77911	77905
Employee Stock Options Outstanding	15117	14287
Reserves and Surplus	6451025	6357066
Deposits	40017375	41107814
Borrowings	4278919	5370355
Other Liabilities and Provisions	3501559	2474416
Total	54341906	55401843
ASSETS		
Cash and Balances with Reserve Bank of India	2987537	5088936
Balances with Banks and Money at Call and Short Notice	1891417	827641
Investments	12504698	11449680
Advances	31587139	34501863
Fixed Assets	243825	235579
Other Assets	5127290	3298144
Total	54341906	55401843



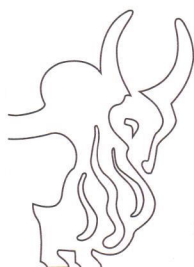
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Standalone Cash Flow Statement for the year ended March 31, 2026

(Rs. in lakhs)

Particulars	Year ended 31.03.2026 (Audited)	Year ended 31.03.2025 (Audited)
1 Cash flows from operating activities		
Net Profit before taxation	126911	361472
Adjustments for :		
Depreciation on Fixed assets	51608	48511
Depreciation on Investments	21003	5713
Employees Stock Option expenses	2240	5092
Loan Loss and Other Provisions	783730	303217
Amortisation of premium/(discount) on investments	31426	27249
Loss on sale of fixed assets	208	(188)
Operating Profit before Working Capital changes	1017126	751066
Adjustments for :		
(Increase)/Decrease in Advances	2131099	(475252)
(Increase)/Decrease in Investments	(1118297)	(804540)
(Increase) / Decrease in Other Assets	(1850053)	(495776)
Increase / (Decrease) in Deposits	(1090439)	2628522
Increase / (Decrease) in Other Liabilities	1027038	501301
Cash generated from / (used in) Operations	116474	2105321
Direct Taxes paid (net of refunds)	(11937)	(294067)
Net Cash generated from / (used in) Operating Activities	104537	1811254
2 Cash flows from investing activities		
Purchase of Fixed Assets (including WIP)	(63415)	(66226)
Proceeds from sale of Fixed Assets	1485	1501
Net Cash generated from / (used in) Investing Activities	(61930)	(64725)
3 Cash flows from financing activities		
Proceeds from issue of equity shares (net of issue expenses)	260	6826
Dividends paid	-	(128490)
Increase / (Decrease) in Borrowings	(1091437)	609214
Net Cash generated from / (used in) Financing Activities	(1091177)	487550
4 Effect of foreign currency translation reserve	10947	2337
5 Net increase / (decrease) in cash and cash equivalents (1+2+3+4)	(1037623)	2236416
6 Cash and cash equivalents at beginning of period / year	5916577	3680161
7 Cash and cash equivalents at end of period / year (5+6)	4878954	5916577



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Segment Reporting for the quarter and year ended March 31, 2026

Business Segments:	Rs. in lakhs				
Particulars	Standalone				
	Quarter ended 31.03.2026 (audited)	Quarter ended 31.12.2025 (unaudited)	Quarter ended 31.03.2025 (audited)	Year ended 31.03.2026 (audited)	Year ended 31.03.2025 (audited)
(a) Segment Revenue :					
i) Treasury Operations	263778	237177	57671	1044920	737030
ii) Corporate / Wholesale Banking	300948	243930	311545	1083558	1278879
iii) Retail Banking :	815414	920365	836119	3608899	3996990
a) Digital Banking	71499	71662	76353	291147	289757
b) Other Retail Banking	743915	848703	759766	3317752	3707233
iv) Other Banking Business	311	494	1538	2414	5396
Total [Items (i) to (iv)]	1380451	1401966	1206873	5739791	6018295
Less : Inter-segment Revenue	109274	94027	72609	393004	383110
Total Income	1271177	1307939	1134264	5346787	5635185
(b) Segment Results :					
i) Treasury Operations	59246	27274	(145723)	235405	(89331)
ii) Corporate / Wholesale Banking	36430	49876	37884	169779	313920
iii) Retail Banking	138595	166778	73707	566233	887082
a) Digital Banking	12240	12210	18742	46713	104588
b) Other Retail Banking	126355	154568	54965	519520	782494
iv) Other Banking Business	55	108	223	413	1324
Total [Items (i) to (iv)]	234326	244036	(33909)	971830	1112995
Add: Unallocated Revenue	-	-	-	-	-
Less: Unallocated Expenses	12797	13360	13344	51609	48511
Operating Profit	221529	230676	(47253)	920221	1064484
Less: Provisions & Contingencies	148434	208860	241657	793310	703014
Net Profit before tax	73095	21816	(288910)	126911	361470
Less: Taxes including Deferred Taxes	19824	5700	(65309)	33578	97182
Extraordinary Profit / Loss	-	-	-	-	-
Net Profit	53271	16116	(223601)	93333	264288
(c) Other Information :					
Segment Assets					
i) Treasury Operations	15766537	15126366	13798161	15766537	13798161
ii) Corporate / Wholesale Banking	11478539	12075910	13233915	11478539	13233915
iii) Retail Banking	23651857	22686764	25867876	23651857	25867876
a) Digital Banking	910107	973404	943540	910107	943540
b) Other Retail Banking	22741750	21713360	24924336	22741750	24924336
iv) Other Banking Business	-	-	-	-	-
Unallocated Assets	3444973	2658868	2501891	3444973	2501891
Total Assets	54341906	52547908	55401843	54341906	55401843
Segment Liabilities					
i) Treasury Operations	4320005	3955525	5434165	4320005	5434165
ii) Corporate / Wholesale Banking	18347902	12147249	13595568	18347902	13595568
iii) Retail Banking	22058842	27601534	27844495	22058842	27844495
a) Digital Banking	3439850	3443118	3556848	3439850	3556848
b) Other Retail Banking	18618992	24158416	24287647	18618992	24287647
iv) Other Banking Business	-	-	-	-	-
Unallocated Liabilities	3086221	2349986	2078358	3086221	2078358
Capital & Other Reserves	6528936	6493614	6449257	6528936	6449257
Total Liabilities	54341906	52547908	55401843	54341906	55401843

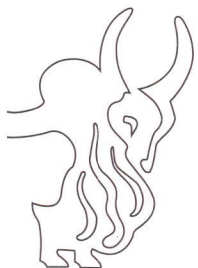
Notes to Standalone Segment Results :-

1) Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI.

2) RBI's Master Direction on Financial Statements – Presentation and Disclosures, requires to sub-divide 'Retail banking' into:

- (a) Digital Banking (as defined in RBI circular on Establishment of Digital Banking Units dated April 7, 2022) and;
- (b) Other Retail Banking segment.

Accordingly, the segmental results for retail banking segment for Q4-2026 is sub-divided



Notes:

- The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- The financial results have been arrived at after considering provision for standard assets, including provision for exposures to entities with Unhedged Foreign Currency Exposure, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- The financial results have been reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors at their respective meetings held on April 24, 2026. The financial results for the quarter and year ended March 31, 2026 were subjected to audit by the current Joint Statutory Auditors of the Bank (Chokshi & Chokshi LLP, Chartered Accountants and Borkar & Muzumdar, Chartered Accountants) and they have issued an unqualified / unmodified opinion in their audit report thereon. The financial results for the quarter ended December 31, 2025 were subjected to limited review by the current joint statutory auditors of the Bank, on which they had issued an unqualified / unmodified conclusion in their review report. The financial results for the quarter and year ended March 31, 2025 were audited by the joint statutory auditors (M S K A & Associates, Chartered Accountants and Chokshi & Chokshi LLP, Chartered Accountants), on which they had issued an unqualified / unmodified opinion in their audit report.
- The financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- The figures for quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the financial year ended March 31, 2026 and the published year to date figures up to December 31, 2025 and the figures for quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the financial year ended March 31, 2025 and the published year to date figures up to December 31, 2024.
- RBI Guidelines on Basel III Capital Regulations require banks to make Pillar 3 disclosure including leverage ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure along with the publication of financial results. Accordingly, these disclosures have been placed on the website of the Bank which can be accessed at the following link:
<https://www.indusind.com/in/en/personal/regulatory-disclosure.html>
These disclosures are not subject to audit by the Joint Statutory Auditors.
- The Capital Adequacy Ratio is computed on the basis of extant RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding and previous periods is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- On November 21, 2025, the Government of India notified four Labour Codes collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an additional impact of Rs. 228.96 crore under 'Employees cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026. The above impact will be re-assessed and finalised based on the final Rules.
- Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress, as required under Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, as at March 31, 2026 are given below:

(Rs. In crores)

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of the previous half year (as on 30 September 2025) (A)	Of (A), aggregate debt that slipped into NPA during the half year*	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year \$	Exposure accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year (as on 31 March 2026)
(i) Personal Loans	36.08	1.76	0.37	9.94	24.38
(ii) Corporate persons	-	-	-	-	-
Of which	-	-	-	-	-
(iii) Others	80.61	2.18	0.93	23.05	55.38
Total	116.69	3.94	1.30	32.99	79.76

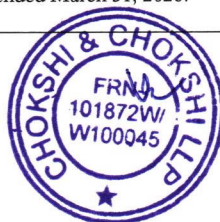
* Includes cases slipped to NPA and subsequently written off during the half year.

\$ Amount paid by the borrower during the half year is net movement in the borrower account including additions due to interest capitalisation (if any).

Exposure in above table represents Fund and Non Fund Based credit exposure.

- Details of loan transferred / acquired during the quarter ended March 31, 2026 under Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

(i) The bank has not acquired any loan not in default during the quarter ended March 31, 2026.



(ii) Details of loans not in default transferred during the quarter ended March 31, 2026 are given below:

Mode of Acquisition	Assignment Cum Novation
Aggregate amount of loans transferred (Rs. in crores)	533.34
Weighted average residual maturity (in years)	2.71
Weighted average holding period (in years)	0.23
Retention of beneficial economic interest	Nil
Tangible security coverage	100%
Rating wise distribution of loans acquired by value	
External Rating	
Unrated	100%

(iii) The details of non-performing accounts transferred during the quarter ended March 31, 2026.

(Rs. in crores except number of accounts)

Particulars	To Asset Reconstruct ion Companies (ARCs)	To Permitted transferees	To other transferees
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred (in years)	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years #	35.25	-	-

Includes upside received in all trusts and amount realised in the written-off trusts.

(iv) The Bank has not acquired any stressed loans during the quarter ended March 31, 2026 (NPA and SMA accounts).

(v) Details on recovery ratings assigned for Security Receipts as on March 31, 2026.

Recovery Rating	Anticipated recovery as per recovery rating	Gross Book Value (Rs. in crores)
RR1	100%-150%	51.95
RR2	75%-100%	646.45
RR3	50%-75%	567.52
RR4	25%-50%	152.81
RR5	0%-25%	-
Unrated	0%	-
Total		1,418.73

11 Details of projects under implementation for the quarter ended March 31, 2026, as required under Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

Sr. No.	Item Description	No. of accounts	Total outstanding (Rs in crores) ⁴
1	Projects under implementation accounts at the beginning of the quarter ¹	243	11,037.88
2	Projects under implementation accounts sanctioned during the quarter ²	29	831.85
3	Projects under implementation accounts where DCCO has been achieved during the quarter ³	25	1,267.84
4	Projects under implementation accounts at the end of the quarter (1+2-3)	247	10,129.60 ⁵
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	10	566.79
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	10	566.79
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

1. Includes NPA accounts.

2. Includes 27 accounts disbursed to the existing projects under implementation, during the quarter.

3. Includes 11 accounts closed or Nil outstanding, during the quarter.

4. Represents loans and advances net of provision.

5. Includes movement of ₹ 472.28 crore during Q4-2026 in projects under implementation accounts existing at the beginning of the quarter.



12 The Bank had accounted for the discrepancies identified during the financial year ended on 31 March, 2025 in relation to the accounting of derivative trades amounting to Rs. 1,959.98 crores, accounting of interest and fee income totaling to Rs. 846.40 crores pertaining to MFI portfolio and manual entries posted in the 'Other Assets' and 'Other Liabilities' amounting to Rs. 595.00 crores.

a) The Board of Directors of the Bank had thereafter set up an executive level Project Management Group (Group) to provide oversight and to ensure that necessary steps including strengthening of systems, processes, internal financial and other controls, minimization of manual accounting entries and control over reconciliation and other measures are taken. These have been since implemented effectively.

b) The Bank has taken necessary steps to assess roles and responsibilities and fix accountability of its officials involved in the above matters, initiated the process of disciplinary action against the concerned officials as per the Code of Conduct of the Bank and concluded the said process in respect of majority of the employees.

13 The following table set forth, for the period indicated, necessary details of Co-Lending Agreements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025

(Rs in crores, except percentages)

Sr. No.	Particulars	At March 31, 2026
1	Quantum of CLAs -Number of CLA partners (No) -Number of outstanding cases (No) -Amount of Gross Outstanding (Rs)	4 70,933 470.52 ¹
2	Weightage Average rate of interest (%)	10.63%
3	Fees paid during the quarter	-
4	Broad Sectors in which CLA was made	Micro Finance and Gold Loans
5	Performance of loans under CLA -Standard loans -Non-performing loans	437.32 33.20
6	Details related to default loss guaranteed, if any	15.65

1. Net of write-off.

14 For the year ended March, 2026, the Board of Directors has recommended a dividend of Rs. 1.50 per share, subject to approval of the members at the ensuing Annual General Meeting.

15 During the quarter and year ended March 31, 2026, the Bank has allotted 30,120 shares and 51,620 shares respectively, pursuant to the exercise of stock options by certain employees.

16 a) Networth is calculated as per the Master Circular - Exposure Norms issued by the RBI.

b) Debt represents borrowing with Residual maturity of more than one year. Equity represents capital and reserve & surplus excluding revaluation reserve, foreign currency translation reserve and deferred tax assets.

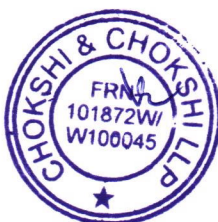
c) Total Debt represents total borrowings of the Bank.

17 Other income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts previously written off.

18 Previous periods / year figures have been regrouped / reclassified, wherever necessary to conform to current period classification.

Mumbai
April 24, 2026


Rajiv Anand
Managing Director & CEO



IndusInd Bank

April 24, 2026

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

Madam / Dear Sir,

Sub.: Declaration under Regulations 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

This is to declare that M/s. Borkar & Muzumdar, Chartered Accountants (Firm Registration No. 101569W), and M/s. Chokshi & Chokshi LLP, Chartered Accountants (Firm Registration Number 101872W / W100045), Joint Statutory Auditors of the Bank have issued unmodified opinion on the Audited Standalone and Consolidated Financial Results for the quarter and financial year ended March 31, 2026.

We request you to take the information on record

Thanking you,

Yours faithfully,

For IndusInd Bank Limited



**Anand Kumar Das
Company Secretary**

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

Regd. Office: 2401, Gen. Thimmayya Rd. (Cantonment), Pune - 411 001. India.

Contact us: (020) 26343201 | **Email us:** reachus@indusind.com | **Visit us:** www.indusind.bank.in

CIN : L65191PN1994PLC076333

