

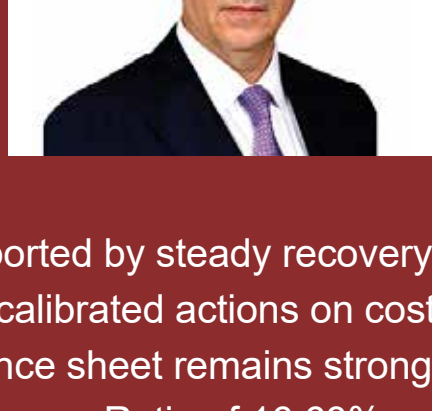


Message from the Committee of Executives



Soumitra Sen
Head – Consumer Banking & Marketing

The Bank's performance in Q1 reflects the resilience of our franchise - a renewed commitment to transparency, and our focus on customer-centric growth. We returned to profitability with a net profit of Rs. 604 crores,



Anil Rao
Chief Administrative Officer

supported by steady recovery in core businesses and calibrated actions on cost optimisation. Our balance sheet remains strong with the Capital Adequacy Ratio of 16.63% excluding Q1 profits, Provision Coverage Ratio of 70% and average

Liquidity Coverage Ratio of 141%, reflecting a solid foundation for future growth. Looking ahead, our priority remains unlocking full profitability, enhancing service delivery, and deepening the trust you place in us. United under the 'One IndusInd' vision, and driven by shared values, we are confident in our ability to maintain this momentum in the coming quarters. We thank you for your continued confidence in us and look forward to strengthening our partnership as we move ahead, together.

The World of Limitless Banking

Diversified Across Products and Geographies



Data as of June 30th, 2025

Digital Edge

INDIE Turns 2: #BetterWayToBank

IndusInd Bank's all-in-one app, **INDIE**, celebrates two years with over **28 million downloads**, **1.4 million+ new savings accounts**, and **140 million+ transactions**. Now available to all customers, **INDIE** offers a smarter way to manage banking.

The app has earned multiple industry awards and recognition. To mark the milestone, the team shared their journey on social media, driving 7 million+ views, reinforcing **INDIE** as the **#BetterWayToBank**.



Banking Reimagined

Your Partner in Rewards and Business Growth

Converting your Reward Points into Maharaja Miles

IndusInd Bank presents **Maharaja Miles** - a premium air mile redemption program for select credit cards. Convert your reward points into **Air India's Maharaja Miles** and unlock a world of travel rewards:



Indus StartUp Banking

Fuelling Growth from Seed to Unicorn, **IndusInd Bank launched "Indus StartUp Banking"**, a comprehensive program to empower early-stage startups with complete banking and beyond-banking services.

7 MOUs signed with DPIIT – Startup India, STPINext, SINE IIT Bombay, NSRCEL IIM Bangalore, IIM Lucknow EIC, and others, extending program benefits to the broader startup ecosystem.

Sponsored IIML - EIC's Investor Meetup 3.0, sharing our mission with visionary founders and investors driving India's innovation economy.

With strong partnerships, we remain committed to enabling growth for startups across India.



Banking with Purpose

Nurturing Nature, Sustaining Communities

IndusInd Bank continues its commitment to water stewardship with impactful initiatives like creating water infrastructure, desilting ponds, reviving traditional water bodies, and solar-powered drip irrigation are driving change. In FY24, 72.32 lakh kiloliters were harvested ensuring year-round access for drinking and agriculture.

The impact in 5 Aspirational Districts, through a partnership with WASH Innovation Hub (ASCI):

- 20 WASH innovations presented
- 5 pilots launched
- 3 innovations adopted by authorities
- ₹9 crore unlocked via government schemes, impacting 45 villages

In FY26, the 3 innovations adopted at the district level are expected to be scaled to other aspirational districts basis their performance.

Meanwhile, Bharat Financial Inclusion Limited's Bharat Sanjeevani empowers farmers through veterinary outreach, AI chatbots, helplines, and rural animal care infrastructure.



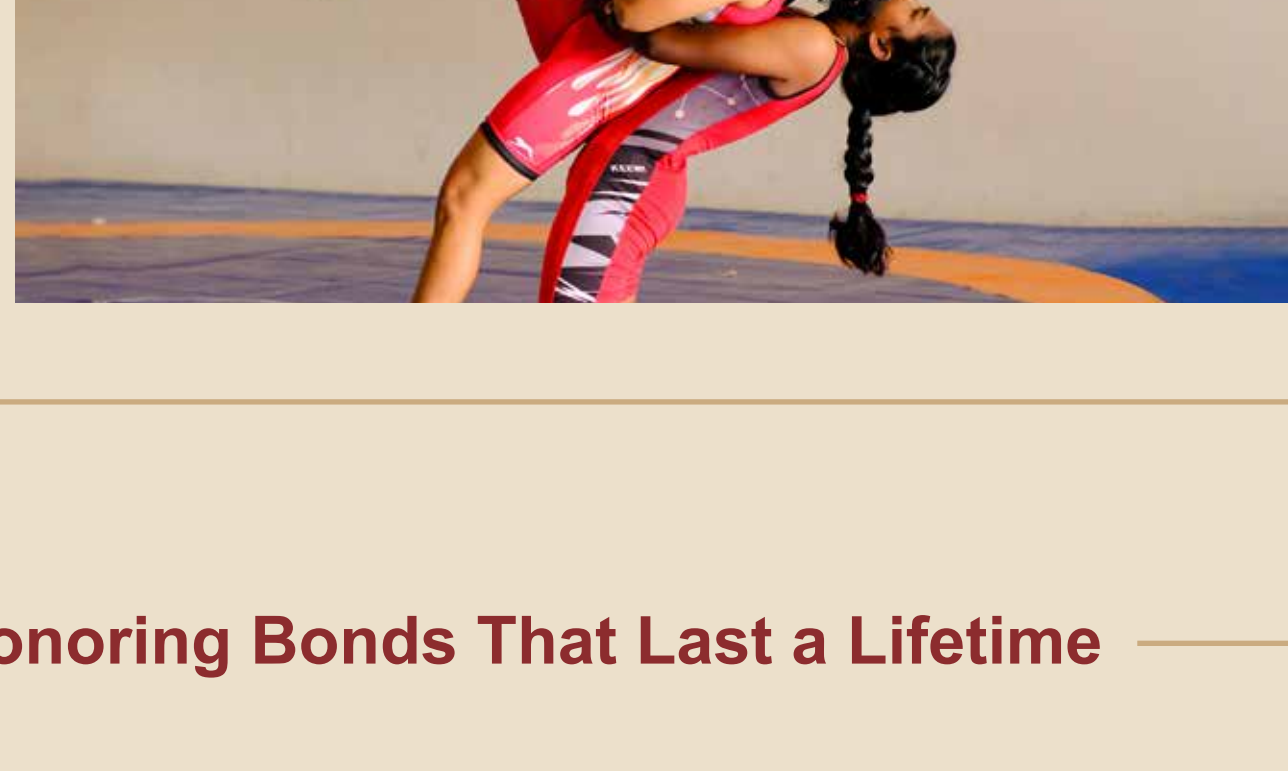
Making a Difference

Championing Inclusion Through Sports

At IndusInd Bank, sport is a catalyst for change. In Q1 FY26, our support for **para-athletes, women in sports, grassroots talent, and underprivileged communities** led to an inspiring 53 medals, across national and international events - including the Khelo India Youth Games, World Para Athletics Grand Prix, Para Archery European Circuit, and Asian Wrestling Championships.

We also celebrated key sporting occasions - World Wrestling Day, World Athletics Day, and International Olympic Day, highlighting stories of grit and inclusion.

Internally, our 9th edition of Get Set Run united employees in a celebration of fitness, resilience, and community spirit.



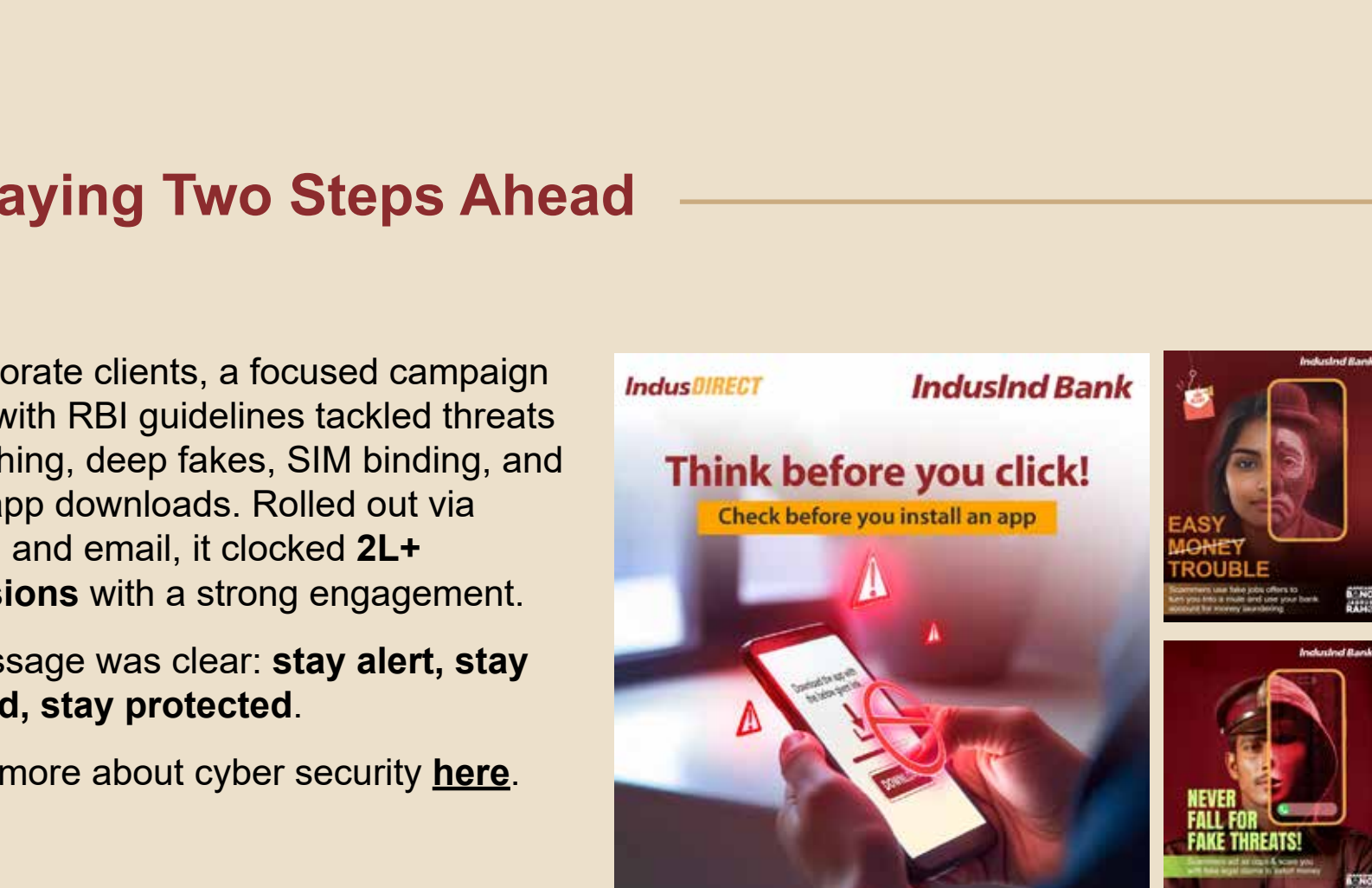
Marketing Breakthroughs

Honoring Bonds That Last a Lifetime

Celebrating Dad Wisdom, One Hack at a Time

For Father's Day, IndusInd Bank released a heartfelt video celebrating the quiet brilliance of dads through everyday 10-second life hacks — from financial tips to life lessons. The film beautifully captured how these small moments become lifelong memories.

The campaign struck an emotional chord, amassing **7.78 million+ views** and **23.5K+ likes** on social media, reflecting strong audience engagement and a deep brand connection.



Security Spotlight

Staying Two Steps Ahead

In Q1 FY26, IndusInd Bank intensified efforts to combat evolving fraud with targeted awareness campaigns.

Our **Jaankaar Bano Jagruk Raho (JBUR)** initiative urged retail customers to stay two steps ahead — educating them about scams like fake lottery wins, digital arrest threats, malicious APKs, and money mule traps via branches and social media platforms.

For corporate clients, a focused campaign aligned with RBI guidelines tackled threats like phishing, deep fakes, SIM binding, and unsafe app downloads. Rolled out via LinkedIn and email, it clocked **2L+ impressions** with a strong engagement.

The message was clear: **stay alert, stay informed, stay protected.**

Explore more about cyber security [here](#).

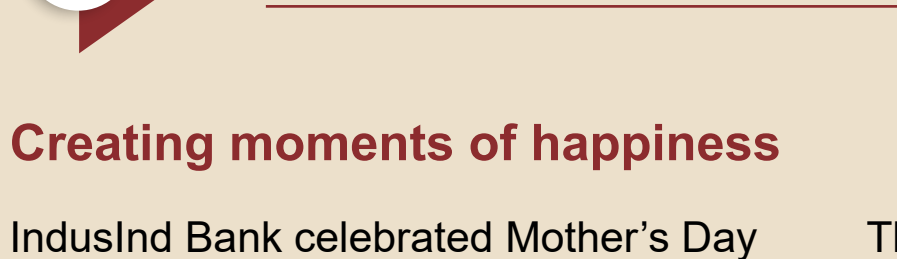


Footprints of Progress

Consumer Banking

01

Branch Banking



Serving the Nation with Resolve

- IndusInd Bank salutes the extraordinary commitment of our branch banking teams during **Operation Sindoor**.
- In the face of restricted movement, blackouts, and widespread uncertainty across border-sensitive regions like Samba, Kathua, Kupwara, Poonch, and Rajouri, our branches stayed operational - ensuring seamless cash management and uninterrupted ATM services when customers needed them most.

- This remarkable feat was made possible through the coordination of multiple teams guided by our Zonal, Market, and Regional Heads.
- The collective resilience and service under pressure reaffirm IndusInd Bank's unwavering commitment to the nation. We thank everyone for standing strong when it mattered most.

02

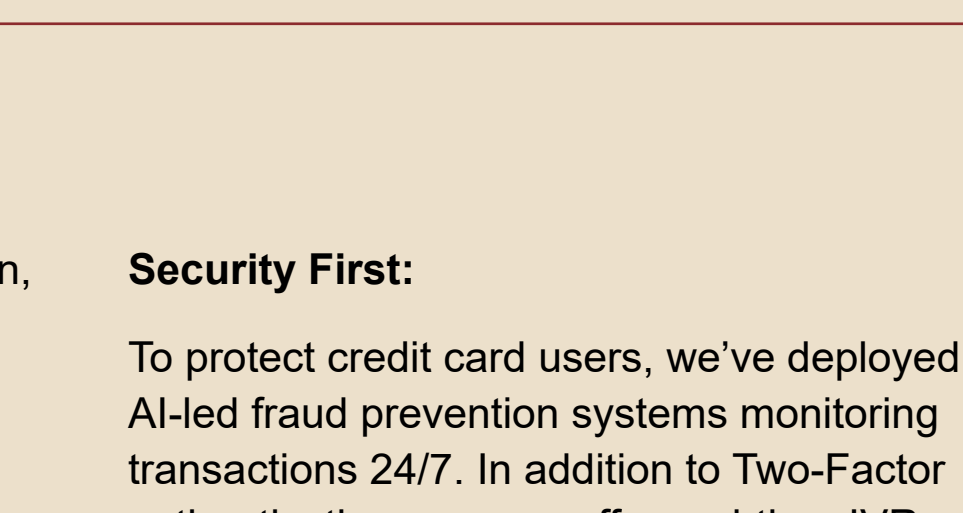
Personal Banking

Creating moments of happiness

IndusInd Bank celebrated Mother's Day and Father's Day with **exclusive Debit Card offers**, giving our customers up to 20% off on leading brands like IGP, Lifestyle, Nykaa, Golbibo, Zomato, Zepto, BigBasket, and more.

These offers encouraged gifting, self-care, travel, and dining, helping our customers create memorable moments with their families.

[\[Explore offers on Debit Cards\]](#)



03

Retail Assets & Credit Cards

Credit, Convenience & Consumer Confidence



Retail Assets and Credit Cards remain a strong growth engine for IndusInd Bank, driven by digital adoption, improved risk analytics, and evolving consumer needs.

Segments like Home Loan, Personal Loan, Gold Loan, Agri Loan, Loan Against Property & Loan Against Securities continue to perform robustly.

Key Growth Drivers:

- Rising demand in Tier II & III cities
- Digital onboarding & e-KYC
- e-NACH enabled paperless processing
- Alternate data for new-to-credit underwriting

Security First:

To protect credit card users, we've deployed AI-led fraud prevention systems monitoring transactions 24/7. In addition to Two-Factor authentication, we now offer real-time IVR authentication for out-of-pattern spends ensuring smarter, faster, and safer banking.

At IndusInd Bank, we power your progress securely, seamlessly, and confidently.

04

Business Owners Segment

Driving Dialogue for MSMEs and Startups

IndusInd Bank **participated as Lead Sponsor at the ICAl MSME & Startup Conclave 2025**, held on June 26-27 in Mumbai, marking World MSME Day. The event hosted 2000+ MSME clients and leading Chartered Accountants, fostering meaningful discussions and collaboration.

Showcased tailored solutions: Indus StartUp Banking, Working Capital Finance, Current & Transaction Banking, Export & Trade Services,

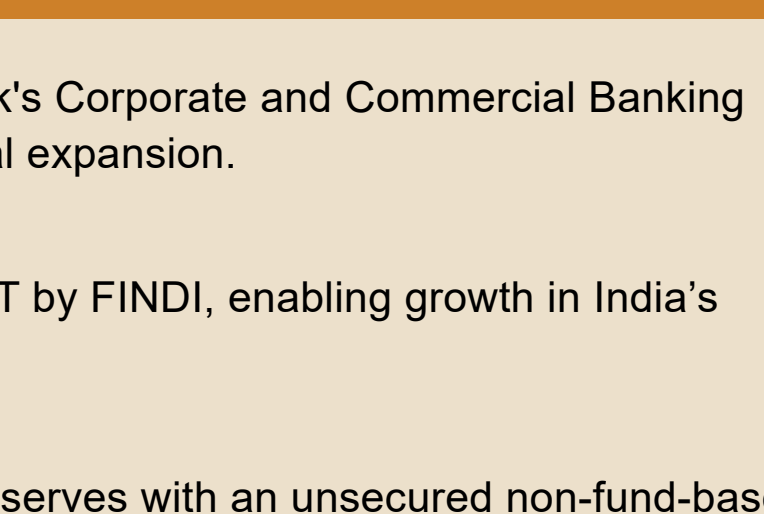
Business & Property Backed Loans, Term Finance, Credit Cards, and Digital Tools.

Engaged directly with MSME customers and top-tier Chartered Accountants to explore business-focused banking solutions.

Participated in expert panels, including thought leadership on "E-commerce and MSMEs" alongside industry leaders and policy makers.

Our presence reinforced our role as a

trusted banking partner for India's growing enterprises.



Corporate Banking

Empowering Growth, Enabling Progress

Marquee Client Success Stories

From landmark acquisitions to innovative financing structures, Q1 FY26 saw IndusInd Bank's Corporate and Commercial Banking division deliver transformative solutions that strengthened client growth, liquidity, and global expansion.

Fueling Financial Services through Exclusive Advisory

IndusInd Bank acted as the exclusive sell-side advisor in the ₹165 Cr acquisition of BANKIT by FINDI, enabling growth in India's physical fintech space.

Strategic Liquidity Unlocked for Infra InvIT Client

IndusInd Bank unlocked ₹280 Cr+ in liquidity for a listed infra InvIT by replacing secured reserves with an unsecured non-fund-based solution, enhancing financial flexibility.

Custom Financing for Emerging Corporate Client

A custom Capex Term Loan backed by overseas assets and a full currency swap on the Bank's Rupee Term Loan enabled offshore expansion for a fast-growing player. The Bank guided the client, who had limited exposure to derivatives, to ensure clarity and smooth execution. This transaction marks a notable achievement under our Emerging Corporates portfolio.

Vehicle Finance

Steering Towards Success

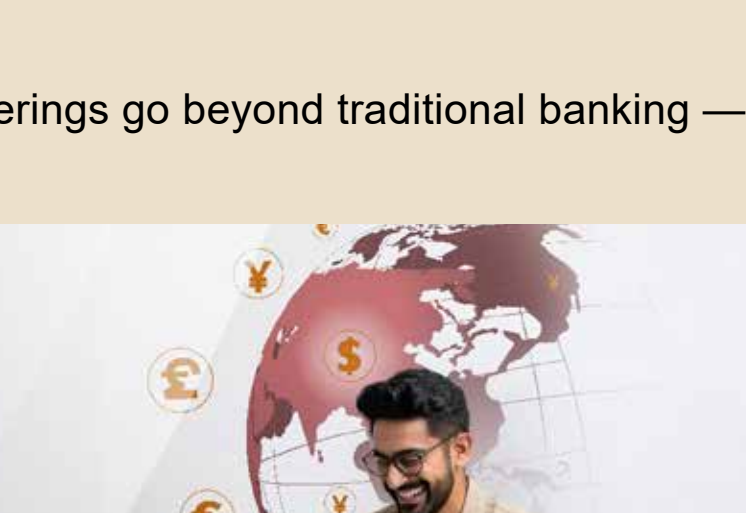
With over 30 years of experience, IndusInd Bank is a trusted name in **Light Commercial Vehicle (LCV)** financing — offering tailor-made solutions to meet diverse customer needs.

We offer:

- Financing for new and used vehicles across all brands
- Customised loans for market load, captive, or special-use cases like school buses, ambulances, refrigerated vans, milk & oil carriers, and more

- Quick disbursements with competitive terms for both asset purchase and working capital
- Doorstep service across major cities and dealership counters

Our mantra is simple: **affordable loans, transparent processes, and timely support** — empowering you to grow your business with confidence.



Affluent Banking

PIONEER & PIONEER Private

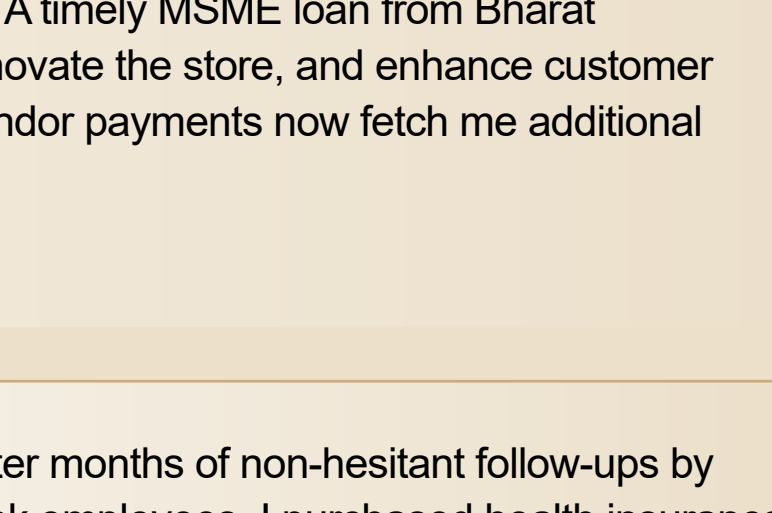
Expanding Excellence with PIONEER & PIONEER Private

IndusInd Bank's PIONEER Banking Programs continue to redefine the wealth banking experience for HNIs and ultra-HNIs with bespoke financial solutions and exclusive privileges.

The Bank recently **expanded its dedicated PIONEER network with five new branches** in Delhi NCR (2), Kochi, Surat, and Goa - taking the total to 15 specialised branches.

PIONEER clients enjoy a curated suite of premium offerings, including top-tier credit cards, airport meet & greet services, chauffeur pick-up/drop, global lounge access, accelerated rewards, and exclusive benefits on luxury brands, dining, and entertainment.

With PIONEER, banking becomes more than a service - it becomes a privilege.



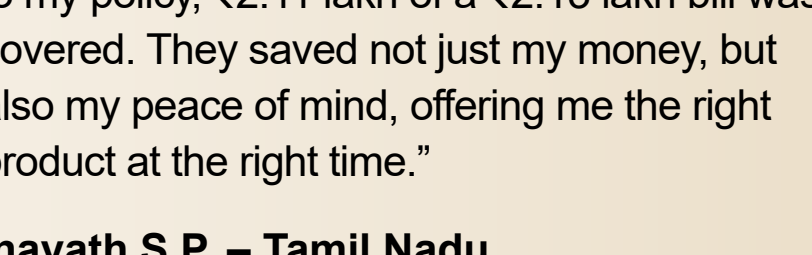
NRI Banking

Global Access. Local Trust.

Discover a world of **secure, seamless, and rewarding** NRI Banking with IndusInd Bank. Our offerings go beyond traditional banking — bringing you convenience, value, and global reach.

Key Features:

- Attractive interest rates on INR and foreign currency deposits. [Click here](#) to view latest interest rates.
- **Indus Fast Remit (IFR)**: Hassle-free online remittances from the USA, Singapore, Australia & Hong Kong. [Click here](#) to sign up.
- **Portfolio Investment Scheme (PIS)**: Invest in Indian equity markets with ease.
- **INDE for NRI**: Our new mobile banking app, designed for NRIs. [Click here](#) to download now.



Enjoy banking that moves with you — wherever life takes you.

Voices of Experience

Real People. Real Stories. Real Impact.



"My sports shop often faced stock shortages and lost sales. A timely MSME loan from Bharat Financial Inclusion Limited helped me expand inventory, renovate the store, and enhance customer experience. Today, not only have sales soared, but early vendor payments now fetch me additional discounts, thus fueling long-term profitability."

Ritesh Gupta – Uttar Pradesh

"With the help of an MSME loan, I revived my flourishing garment showroom into a flourishing business. I expanded my product range, brought in more staff, and introduced a dedicated kids' section. Today, with growing sales and plans to open a shoe showroom, my journey reflects the power of determination and opportunity."

Saswati Behera – Odisha

"Starting with a single used machine in 2000, I built one of the leading contracting firms for Central Railway. With over 350 construction machines today, I credit IndusInd Bank's 8-year partnership for providing tailored financial solutions that enabled my bold expansion and operational success."

Sunil Anandrao Yadav – Maharashtra

"After months of non-hesitant follow-ups by bank employees, I purchased health insurance from IndusInd Bank and Tata AIG. Six months later, I faced a major hospitalisation but thanks to my policy, ₹2.11 lakh of a ₹2.13 lakh bill was covered. They saved not just my money, but also my peace of mind, offering me the right product at the right time."

Inayath S.P. – Tamil Nadu

"When me and my parents visited the Suncity branch, Deputy Branch Manager Ragini Mishra went the extra mile to assist us. With professionalism, remarkable patience, empathy, and complete ownership, she resolved complex and cumbersome issues in one visit. Her actions exemplified true customer-centric service and left a lasting impression on my family."

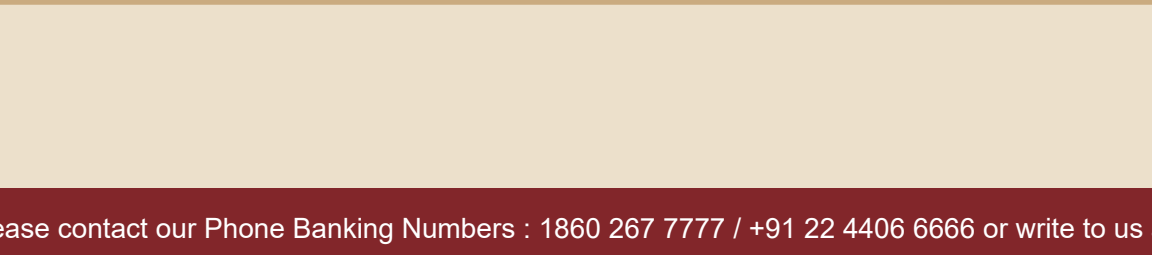
Vikram Sinha – Haryana

"We sincerely thank IndusInd Bank staff, Mr. Mohit Garg (Branch Head) and Mr. Gursahib Singh (RBO) for their outstanding support during Operation Sindoor. As the only bank in our village, they kept services running despite restrictions and went beyond duty by providing water, vegetables, and ration to residents. Their commitment in this critical time is deeply appreciated."

Gurudwara Shri Guru Singh Sabha, Chak Heera Singh Wala – Rajasthan

Awards & Milestones of Indrit

Celebrating Recognition. Fueling Pride.



Finnoviti 2025 Award
INDIE for Business App won in the Digital Platform for Business Banking category.

Infosys Finacle Innovation Awards 2025
IndusInd Bank won the Gold award in the Corporate Banking Innovation category.

India Banking Summit 2025
IndusInd Bank recognised as winner in the Best Innovation in User Experience of the Year category.

Ashok Leyland Award of Appreciation 2024 - 2025
In recognition of our continued patronage and integral partnership in their journey of success.

India's Best Workplaces in Microfinance 2025
Bharat Financial Inclusion Limited was proudly recognised for creating a positive, inclusive, and high trust work environment.

Great Place to Work® Ranking 2025
Bharat Financial Inclusion Limited Ranked #61 among India's Top 100 Best Companies to Work For – our 11th consecutive year on this prestigious list.

[Click here for terms and conditions.](#)