

October 24, 2024

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

Madam / Dear Sir,

Sub.: Investor Presentation on the Unaudited Consolidated and Standalone Financial Results for the quarter and half year ended September 30, 2024

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

Please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results for the quarter and half year ended September 30, 2024.

This is also being hosted on the Bank's website at www.indusind.com.

We request you to take the information on record.

Thanking you,

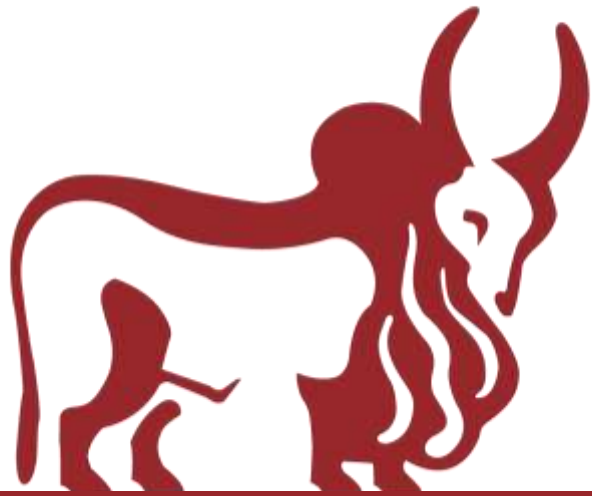
Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

Encl: a/a










Investor Presentation

Q2-FY25 | SEPTEMBER 2024

October 24, 2024

IndusInd Bank at a Glance

	<p>5th Largest Private Bank with Disproportionately Large Distribution Network</p>	<p>₹3,57,159 crs Loans</p> <p>₹ 4,12,397 crs Deposits</p> <p>Diversified Across Products and Geographies`</p>	<p>41 mn Customers</p> <p>Across Segments</p>	<p>7,090 Group Network</p> <p>Pan India</p>
	<p>Universal Banking Approach with Diversified Loan & Deposit Mix</p>	<p>53:47 Loan Mix Retail VS Wholesale</p>	<p>36% CASA Stable Low-cost Deposits</p>	<p>Innovative Digital Approach Overall Digital Transaction Mix at 93%</p>
	<p>Strong Domain Expertise Long Vintage across Cycles</p>	<p>Vehicle Finance 25% of the Loan Book</p>	<p>Micro Finance 9% of the Loan Book</p>	<p>Gems & Jewellery 3% of the Loan Book</p>
	<p>Robust Balance Sheet with Strong Capital Adequacy & Contingency Buffers</p>	<p>16.51% CRAR Tier 1: 15.21% Tier 2: 1.30%</p>	<p>118% Average LCR Well above regulatory requirement</p>	<p>70% PCR GNPA 2.11% NNPA 0.64%</p>
	<p>Strong Profitability amongst highest in the Industry</p>	<p>4.08% Net Interest Margin</p>	<p>52.21% Cost to Income</p>	<p>4.26% Operating Profit Margin to Loans</p>



Key Financial Highlights for Q2 FY25

Balance Sheet	Loans	Deposits	CASA	Term Deposits	Total Assets
	₹3,57,159 crs 13% YoY 3% QoQ	₹4,12,397 crs 15% YoY 3% QoQ	₹1,47,944 crs 5% YoY 1% QoQ	₹2,64,453 crs 21% YoY 5% QoQ	₹5,43,407 crs 14% YoY 2% QoQ
Profit & Loss	Net Interest Income	Total Other Income	Revenue	Operating Profit	Net Profit
	₹5,347 crs 5% YoY (1)% QoQ	₹2,185 crs (4)% YoY (11)% QoQ	₹7,532 crs 2% YoY (4)% QoQ	₹3,600 crs (8)% YoY (9)% QoQ	₹ 1,331 crs (40)% YoY (39)% QoQ
Key Ratios	Net Interest Margin	Return on Assets	Return on Equity	Cost to Income	Net NPA
	4.08% (21) bps YoY (17) bps QoQ	1.00%* (90) bps YoY (70) bps QoQ	8.11%* (722) bps YoY (541) bps QoQ	52.21% 533 bps YoY 256 bps QoQ	0.64% 7 bps YoY 4 bps QoQ

*Return Ratios Adjusted for Incremental Contingent Provision:
 Return on Assets: 1.29%; Return on Equity: 10.48%

Consolidated Balance Sheet

₹In crs	Q2FY25	Q2FY24	Y-o-Y (%)	Q1FY25	Q-o-Q (%)
Capital & Liabilities					
Capital	779	777	-	779	-
Reserves and Surplus	64,923	57,617	13%	64,799	-
Deposits	4,12,397	3,59,548	15%	3,98,513	3%
Borrowings	44,716	40,530	10%	44,169	1%
Other Liabilities and Provisions	20,592	19,450	6%	21,905	(6)%
Total	5,43,407	4,77,992	14%	5,30,165	2%
Assets					
Cash and Balances with RBI	29,420	30,095	(2)%	36,579	(20)%
Balances with Banks	16,597	10,281	61%	16,498	1%
Investments	1,11,315	94,427	18%	1,01,024	10%
Advances	3,57,159	3,15,454	13%	3,47,898	3%
Fixed Assets	2,416	2,173	11%	2,377	2%
Other Assets	26,500	25,492	4%	25,789	3%
Total	5,43,407	4,77,992	14%	5,30,165	2%



Consolidated Profit and Loss Account – Q2 FY25

₹In Crore	Q2FY25	Q2FY24	Y-o-Y (%)	Q1FY25	Q-o-Q (%)	H1 FY25	H1 FY24
Net Interest Income	5,347	5,077	5%	5,408	(1)%	10,755	9,944
Other Income	2,185	2,282	(4)%	2,441	(11)%	4,627	4,492
Total Income	7,532	7,359	2%	7,849	(4)%	15,382	14,436
Operating Expenses	3,932	3,450	14%	3,897	1%	7,830	6,696
Operating Profit	3,600	3,909	(8)%	3,952	(9)%	7,552	7,740
Provisions & Contingencies	1,820	974	87%	1,050	73%	2,870	1,965
Profit before Tax	1,780	2,935	(39)%	2,902	(39)%	4,682	5,775
Provision for Tax	449	733	(39)%	731	(39)%	1,180	1,449
Profit after Tax	1,331	2,202	(40)%	2,171	(39)%	3,502	4,326



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team



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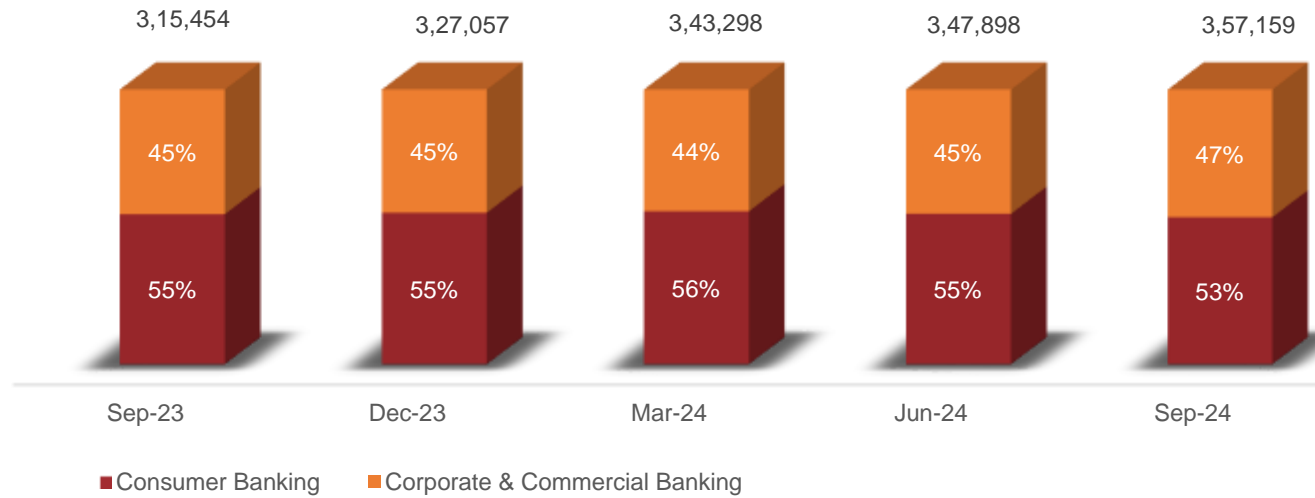


Experienced
Board and
Management Team

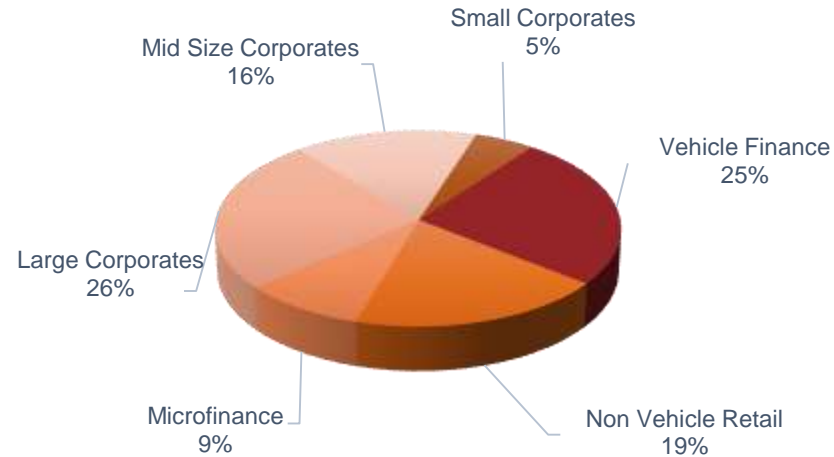


Well Diversified Loan Book across Consumer and Corporate Products

Loan Book Mix (₹crs)



Corporate Banking	Sep-24	%
Large Corporates	90,706	26%
Mid Corporates	56,650	16%
Small Corporates	18,762	5%
Total Advances	1,66,118	47%



Consumer Banking	Sep-24	%
Vehicle Finance	90,619	25%
Commercial Vehicle	34,183	10%
PV	27,438	8%
Small CV	4,091	1%
Two-Wheeler	4,914	1%
Tractor	8,156	2%
Equipment Financing	11,837	3%
Non-Vehicle Finance	67,669	19%
Business Banking	17,499	5%
Loan Against Property	11,401	3%
Credit Card	10,932	3%
Personal Loans	8,732	2%
Merchant advances	5,790	2%
BL, AHL, Others	13,345	4%
Microfinance*	32,723	9%
Total Advances	1,91,041	53%

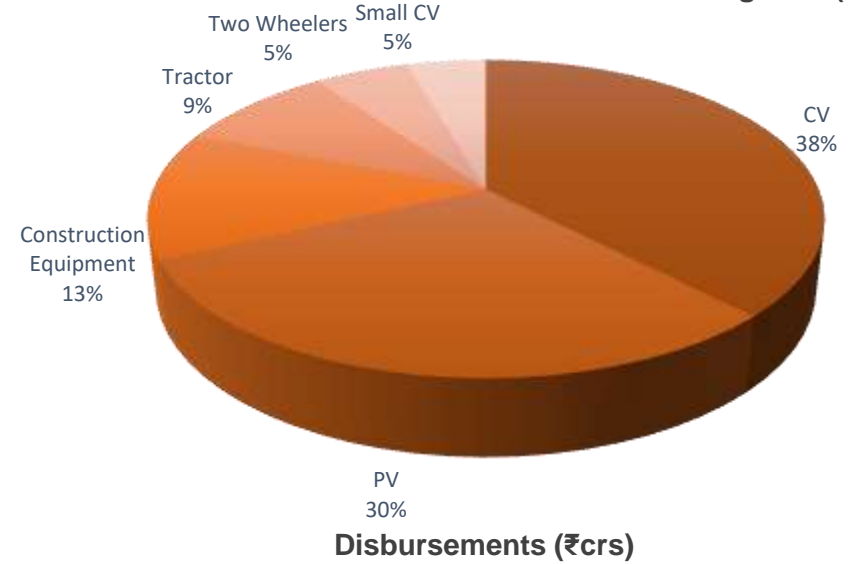
* Micro loans under JLG framework

Vehicle Finance: Granular Portfolio Across Vehicle Categories

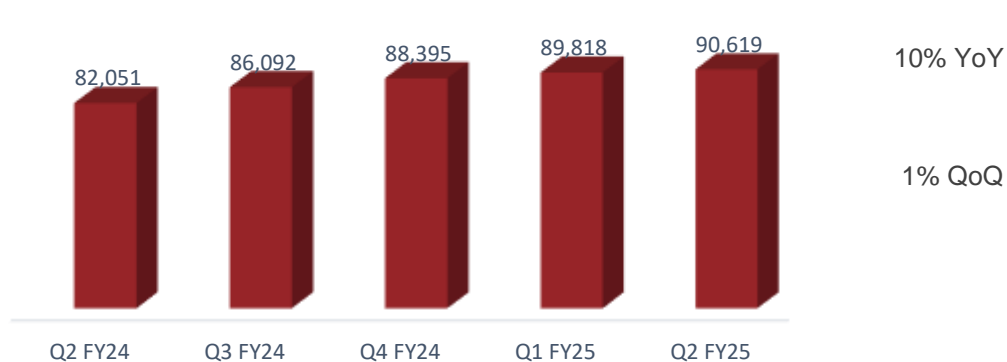
Overview of Vehicle Finance Division

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

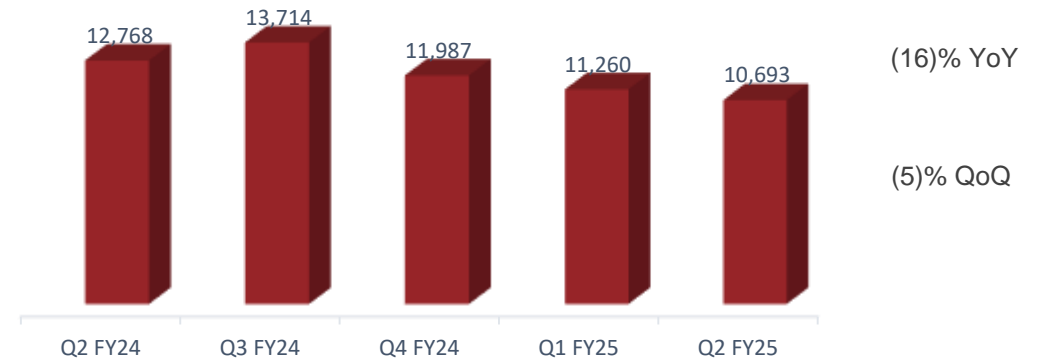
Diversified Vehicle Loan Book across Vehicle Categories (%)



Vehicle Finance Loan Book (₹crs)



Disbursements (₹crs)



Microfinance: Bridging the Financial Inclusion Gap



2nd Largest
Micro Finance
Lender



13 mn
BFIL Customers



1.61 Lacs Villages
covered across 21
States



Tech/Data driven
Risk Management
District/Branch
level Monitoring

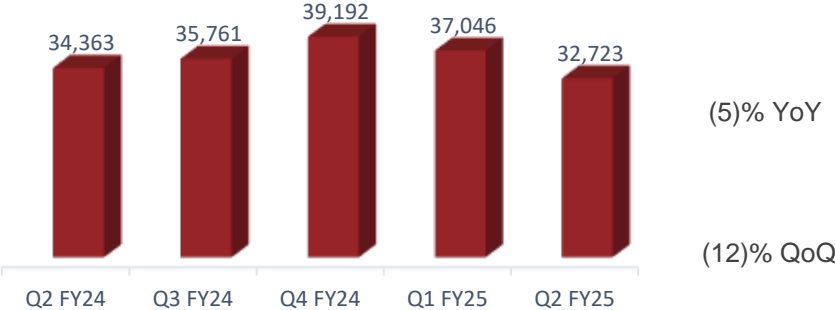


91K+ Active Bharat
Money Stores
Banking at doorstep
in remote areas

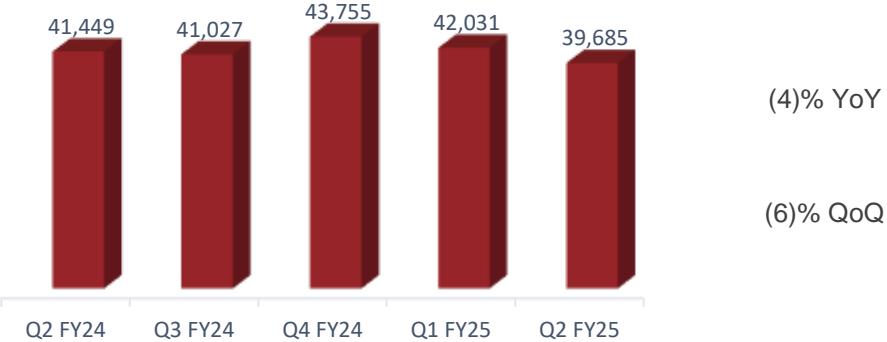


670K Merchants
(loan clients)
Addressing the
MSME banking
needs

Micro Finance Loan Book (₹crs)*



Average Loan Outstanding per Borrower (₹)

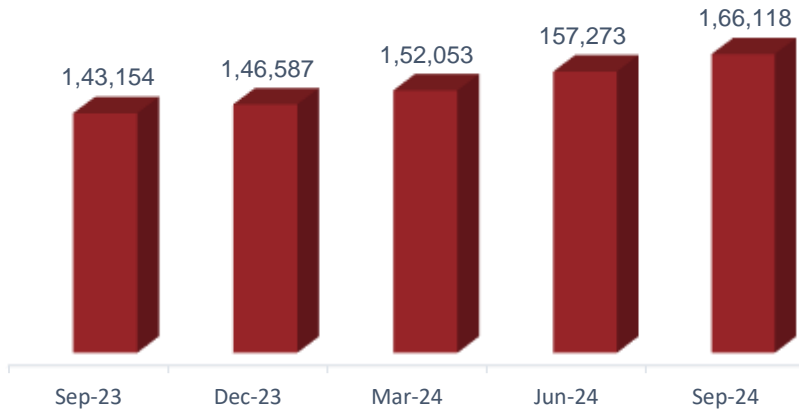


* Micro loans under JLG framework



Corporate Portfolio – Focus on Granular, Higher Rated Customers

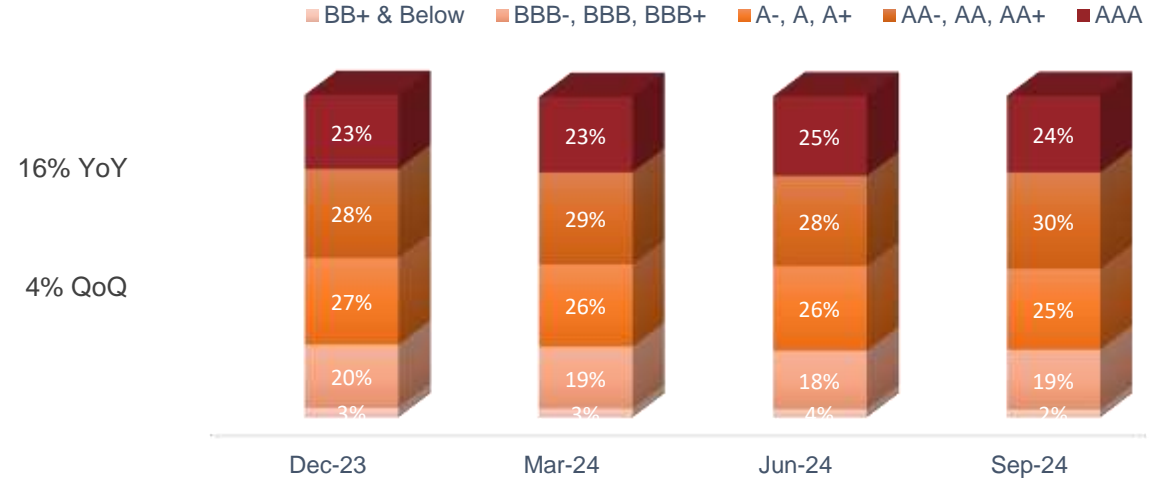
Corporate Loan Book (₹crs)



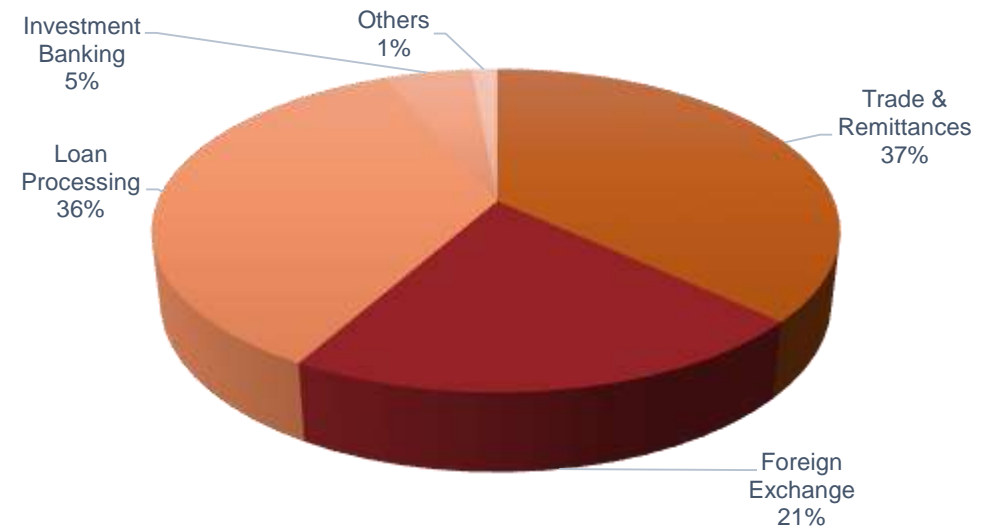
Sector-wise Loan Mix (% of Total Loans)

Sector	Q2 FY25
NBFCs (other than HFCs)	5.67%
Real Estate - Commercial & Residential	3.35%
Gems and Jewellery	2.75%
Steel	2.08%
Petroleum & Products	2.00%
Power Generation – Non Renewable	1.92%
Food Beverages and Food processing	1.69%
Construction	1.01%
Others	26.04%
Corporate Banking	46.51%
Consumer Banking	53.49%
Total	100.00%

Improving Risk Profile *



Diversified Fee Mix Q2FY25

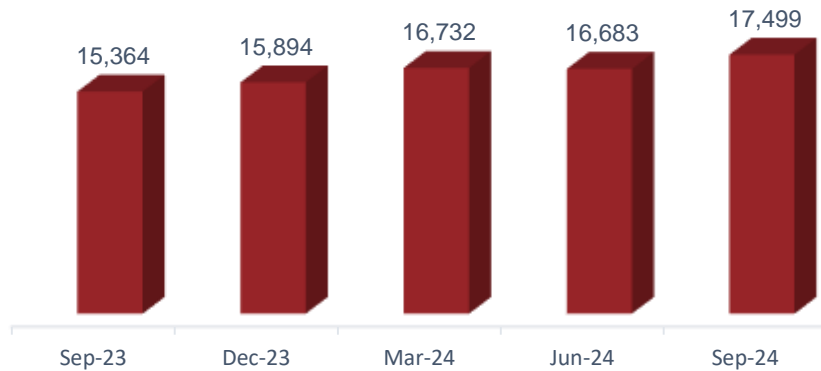


* Includes fund and non-fund based exposure to corporate clients



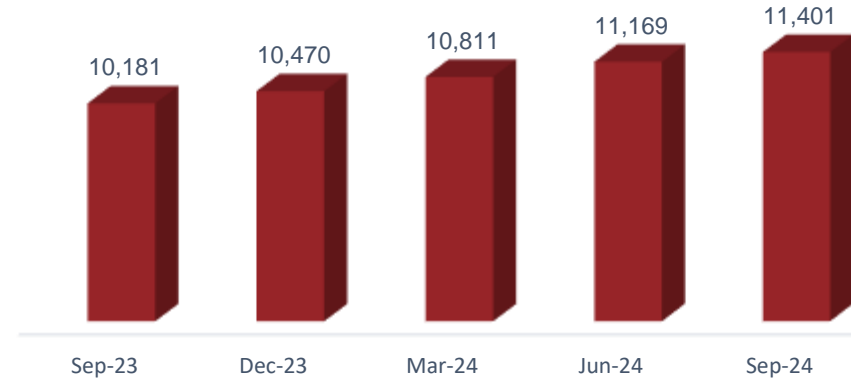
Non-Vehicle Retail Loans – Risk Calibrated Growth Strategy

Business Banking (₹crs)



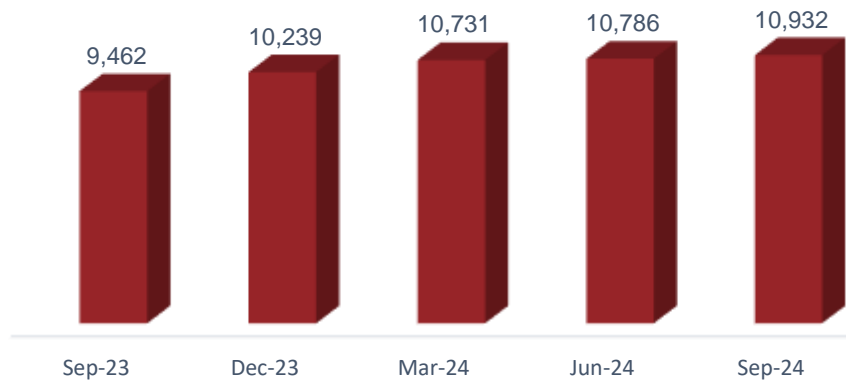
14% YoY
5% QoQ

Loan Against Property (₹crs)



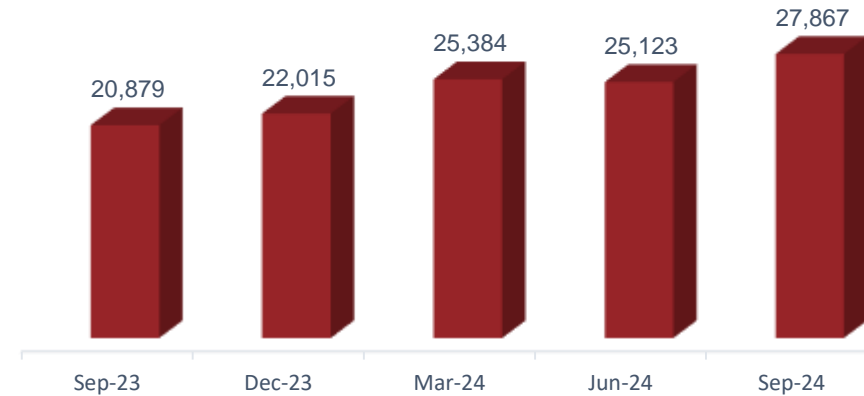
12% YoY
2% QoQ

Credit Cards (₹crs)



16% YoY
1% QoQ

Other Retail Loans



33% YoY
11% QoQ



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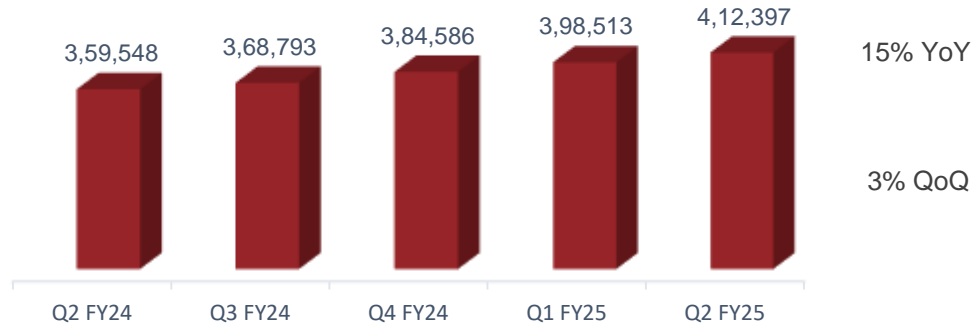


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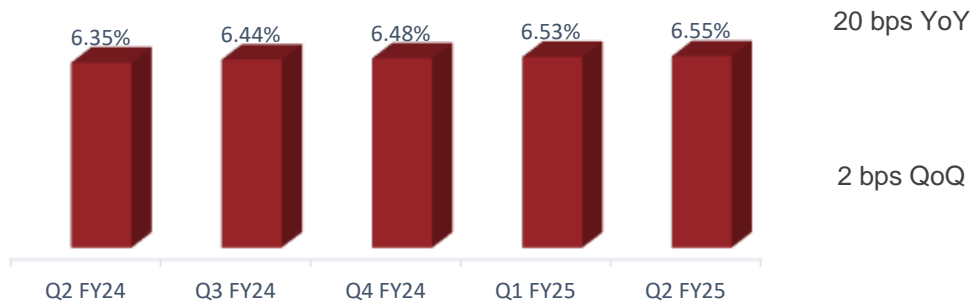


Deposit Growth Driven by Granular Retail Deposits; Building Stable Low-Cost Deposit Book

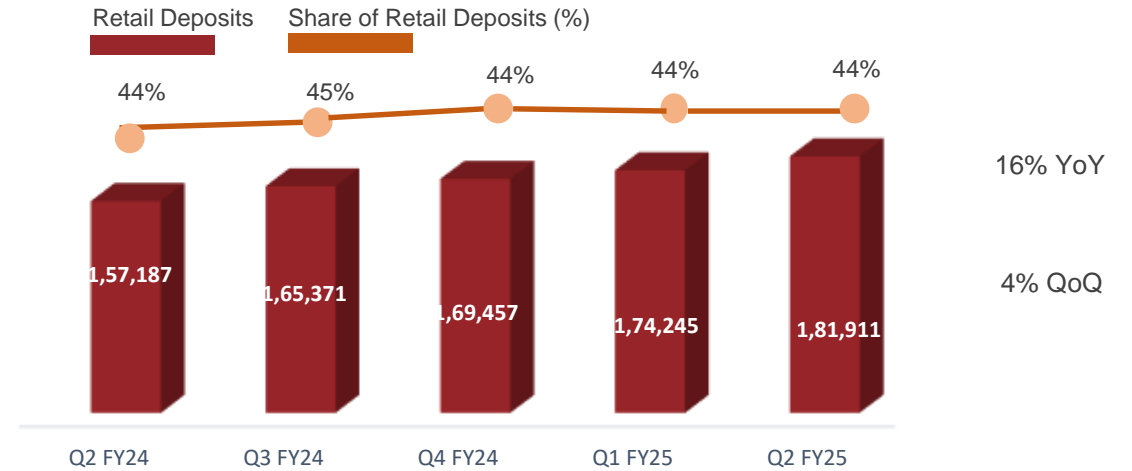
Deposits (₹crs)



Cost of Deposits (%)



Retail Deposits as per LCR (₹crs)*



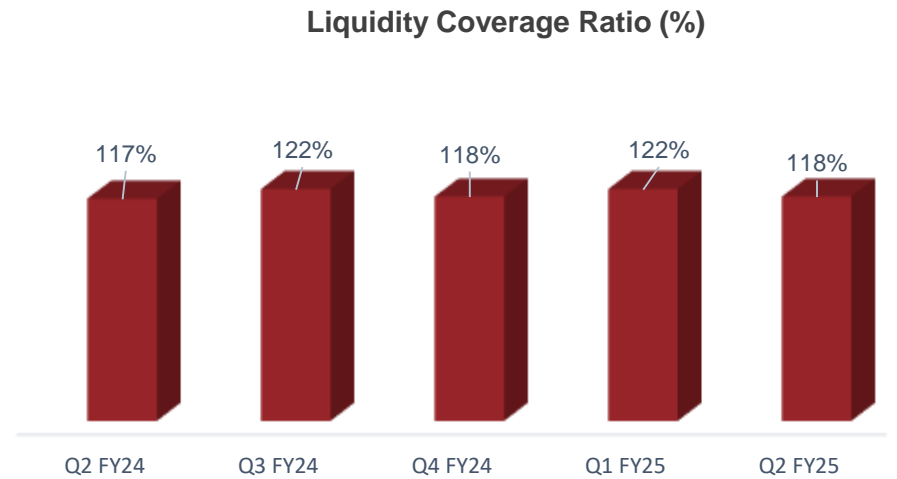
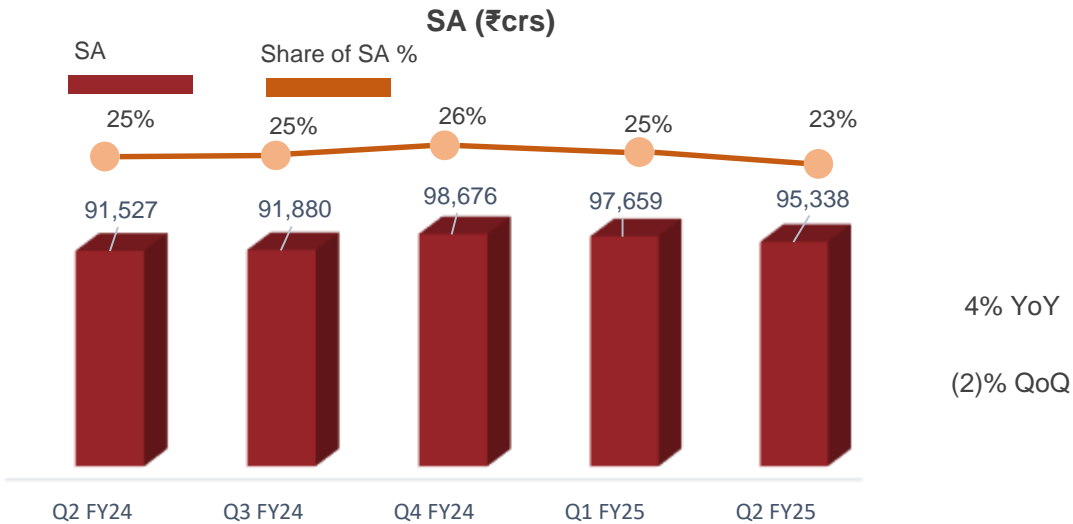
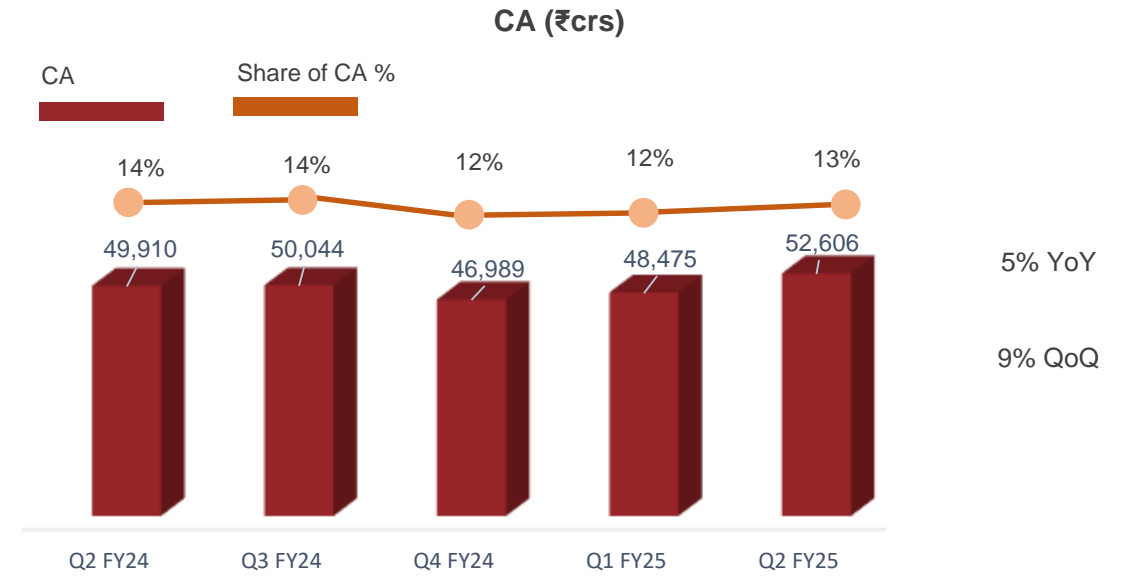
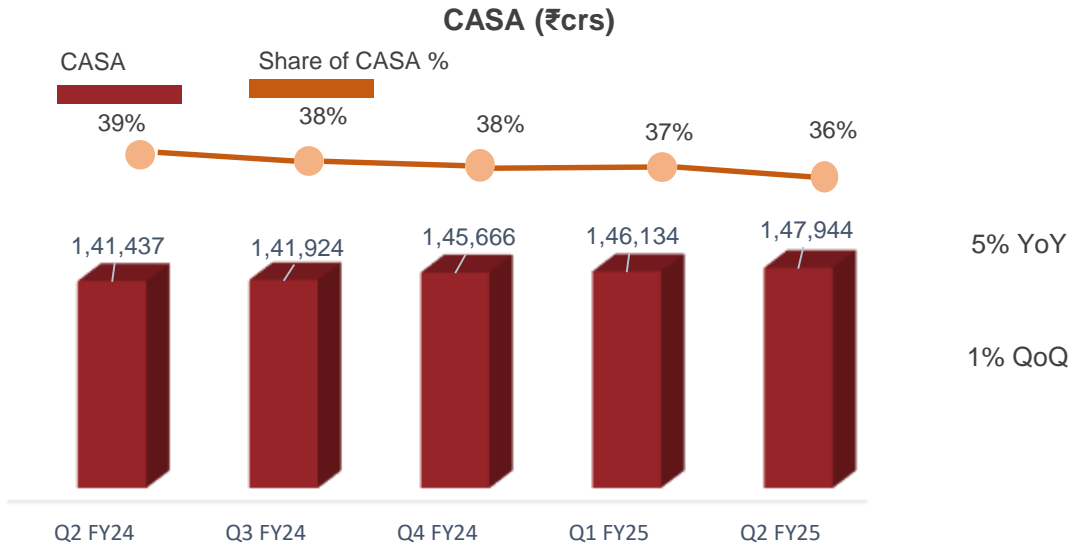
Key Focus Areas

- Expanding branch network
- Focus on target market segments
 - Growth driven by retail customer acquisitions
 - Scaling up new businesses – Affluent and NRI
 - Leverage BFIL for rural customers
 - Building Merchant Acquiring Business
 - Digital Partnerships & Alliances
 - Exploring Community Banking Approach for select segments
- Innovative service propositions
- Executing Digital 2.0 with Individual and SME launches

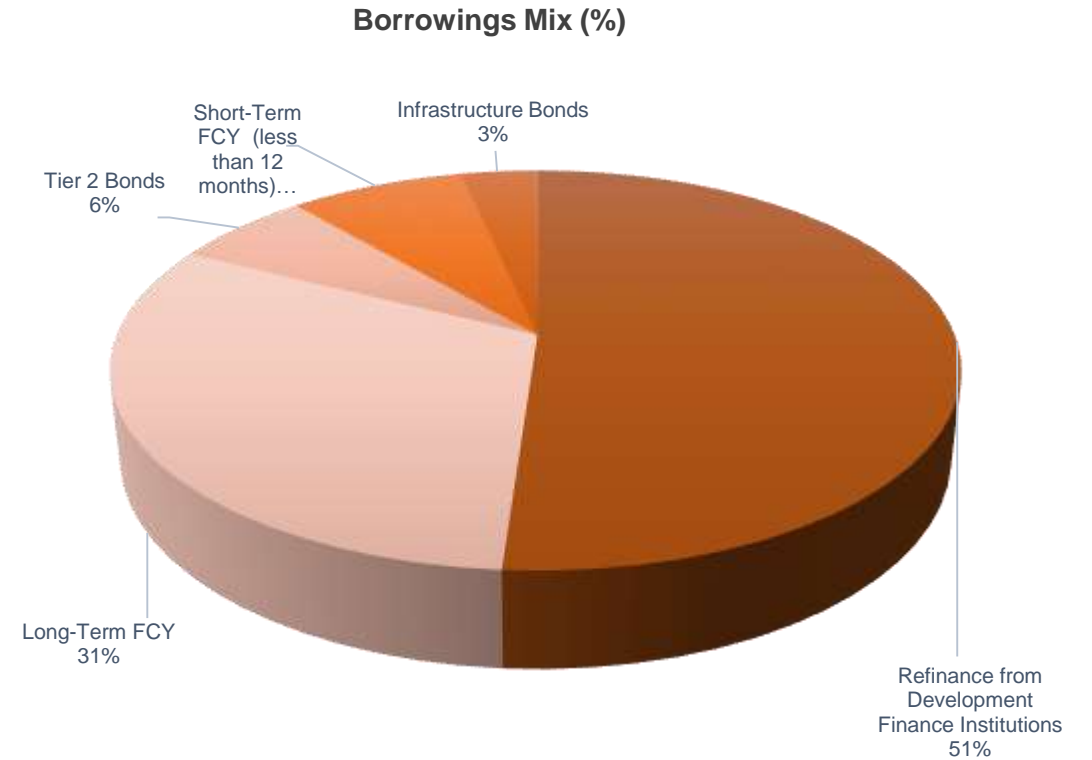
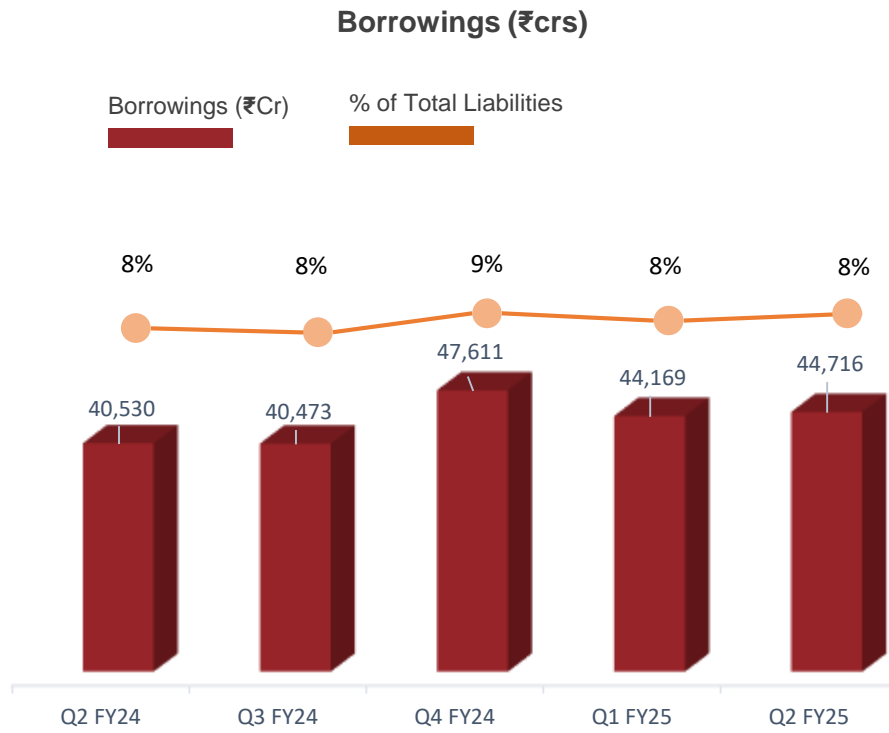
* Retail deposits and deposits from small business customers as defined by LCR as at period end.



Healthy Share of CASA; Strong Liquidity Profile



Borrowings Constituted by Long Term Sources



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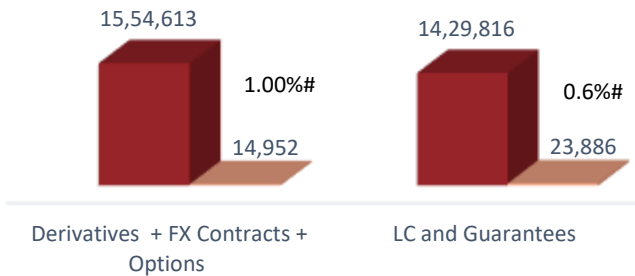
Experienced
Board and
Management Team



Strong Product Groups with Efficient Capital Deployment

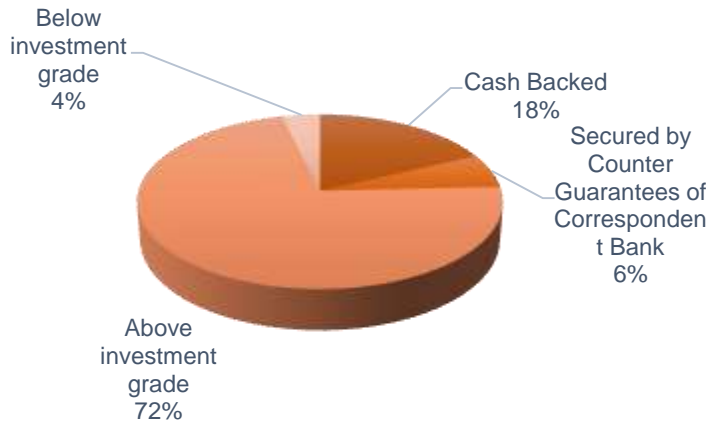
Low RWA Consumption (₹crs)

■ Notional Amount ■ Risk Weighted Assets

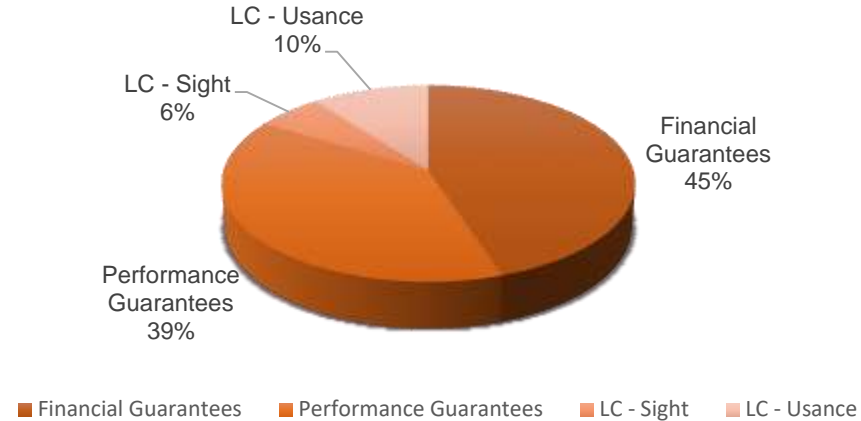


#CRAR consumption

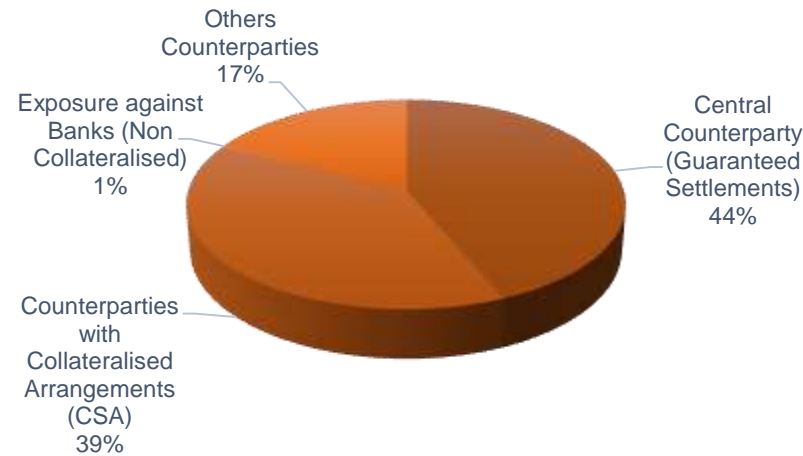
LC-BG Rating Profile



LC-BG Mix



FX-Derivatives Exposure Type



- One of the largest treasuries in Indian banks with best-in-class risk management systems
- Robust framework for measurement of risks through Client Suitability Tests, VaR, PV01, Stop-loss limits, MTM of marketable portfolios, Exposure limits, etc.
- Exposures predominantly to public sector, cash backed transactions and strong sponsors



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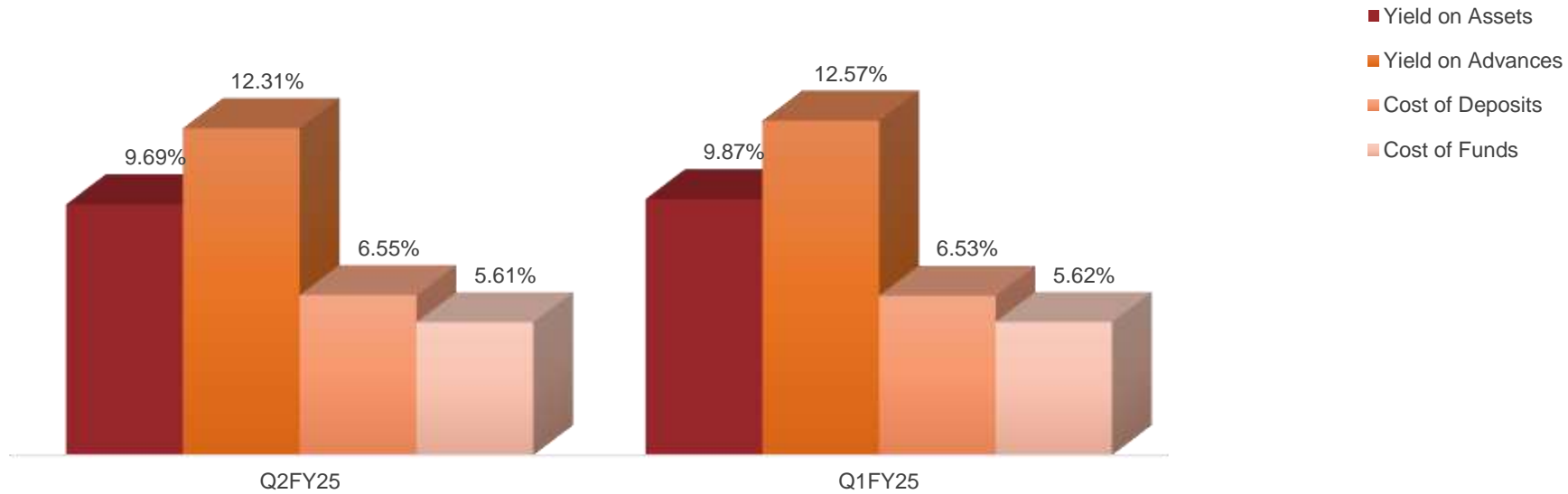
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Yield / Cost Movement



Segment-wise Yield:

	Q2 FY25		Q1 FY25	
	Outstanding (₹crs)	Yield (%)	Outstanding (₹crs)	Yield (%)
Corporate Banking	1,66,118	8.89%	1,57,273	8.96%
Consumer Banking	1,91,041	15.07%	1,90,625	15.35%
Total	3,57,159	12.31%	3,47,898	12.57%

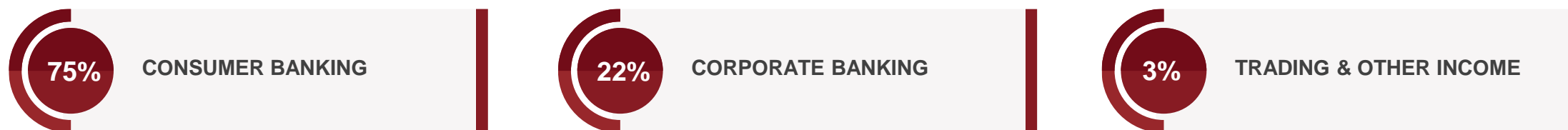
•Yield on Assets/Cost of funds are based on Total Assets/Liabilities



Diversified and Granular Fee and Other Income Streams

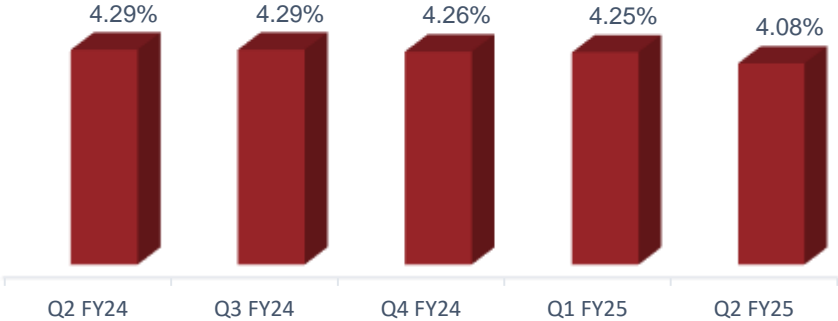
₹In crs	Q2FY25	Q2FY24	Y-o-Y(%)	Q1FY25	Q-o-Q(%)
Trade and Remittances	250	234	7%	268	(7)%
Foreign Exchange Income	256	227	13%	205	25%
Cards and Distribution Fees	593	681	(13)%	659	(10)%
General Banking Fees	461	367	26%	600	(23)%
Loan Processing Fees	541	593	(9)%	596	(10)%
Investment Banking	24	18	33%	20	20%
Total Core Fee Income	2,125	2,120	-	2,348	(9)%
Securities/MM/FX Trading/Others	60	162	(63)%	93	(35)%
Total Other Income	2,185	2,282	(4)%	2,441	(10)%

Fee Income Mix

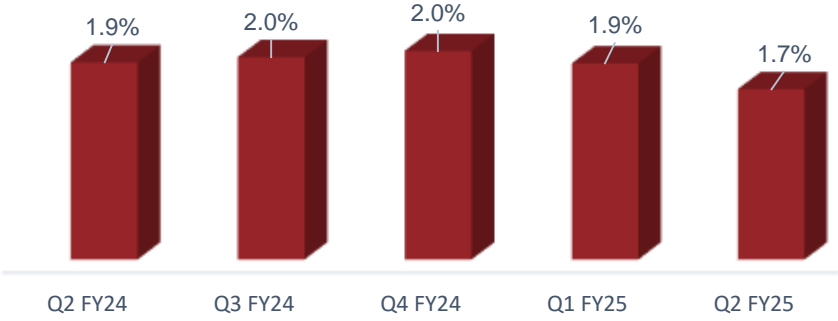


Key Profitability Metrics

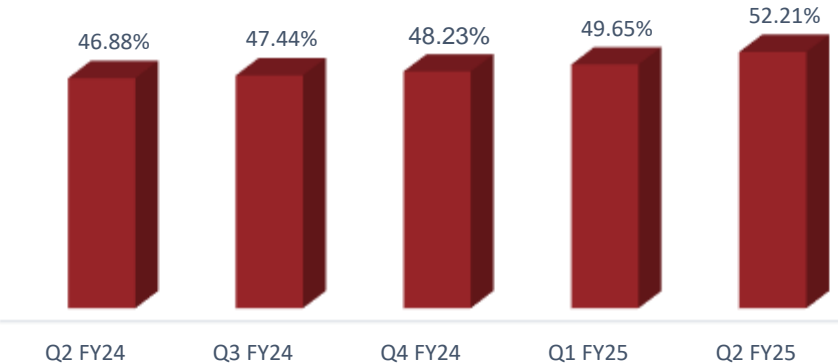
Net Interest Margin (%)



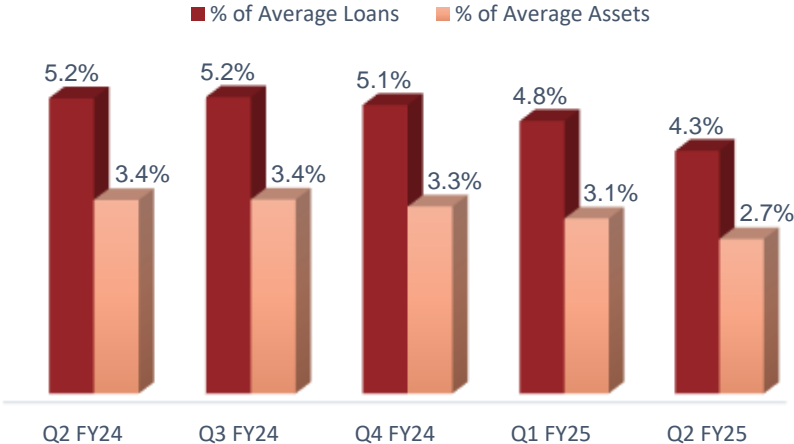
Total Fee to Asset Ratio (%)



Cost to Income Ratio (%)

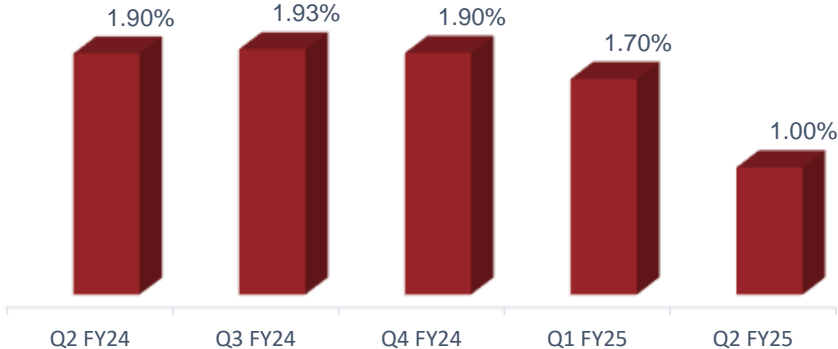


Operating Profit Margin (%)

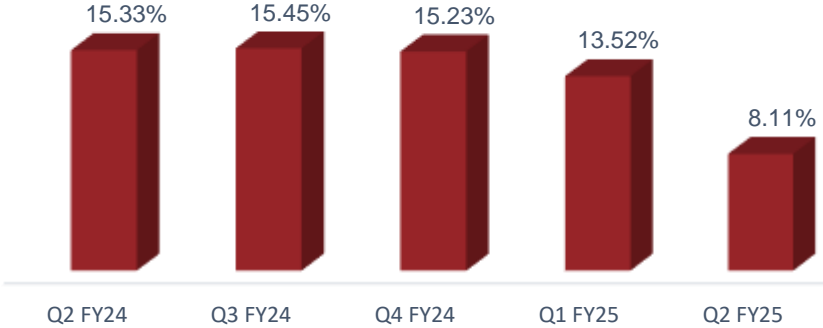


Key Financial Indicators

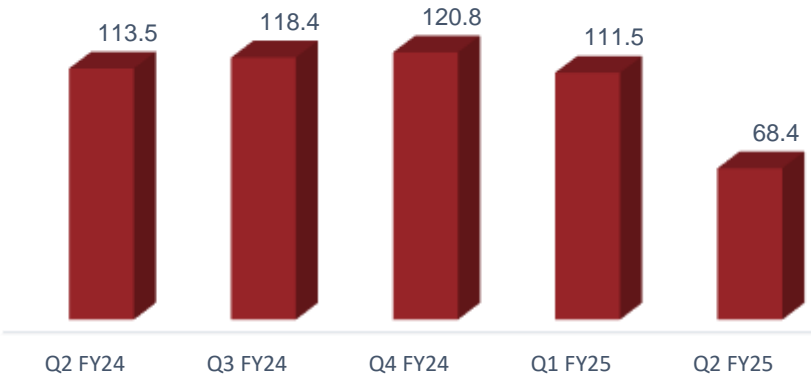
Return on Assets (%)



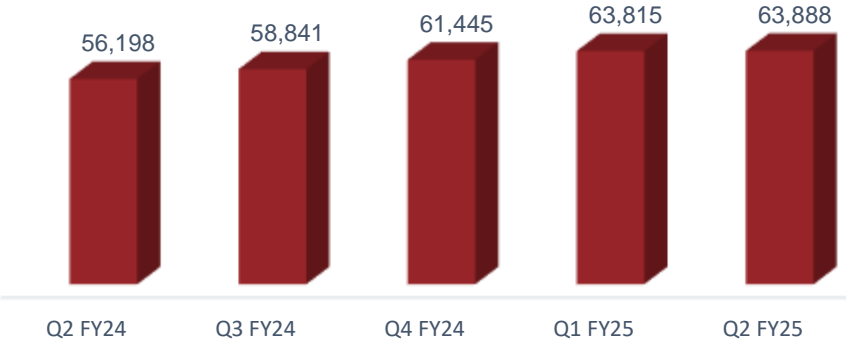
Return on Equity (%)



Earning Per Share – Annualized (₹)



Net Worth (₹ crs)



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Movement in Non-Performing Assets

₹In crs	Q2FY25			Q1FY25		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,305	4,822	7,127	2,314	4,379	6,693
Fresh Additions	118	1,680	1,798	48	1,488	1,536
Deductions	140	1,146	1,286	57	1,045	1,102
-Write-offs	23	644	667	9	605	614
-Upgrades	29	119	148	13	100	113
-Recoveries *	88	383	471	35	340	375
Gross NPA	2,283	5,356	7,639	2,305	4,822	7,127
Net NPA			2,282			2,095
% of Gross NPA			2.11%			2.02%
% of Net NPA			0.64%			0.60%
Provision Coverage Ratio (PCR)			70%			71%
Restructured Advances			0.29%			0.34%

*Q2 FY25 Sale to ARC is Rs. 236 crs (Q1 FY25 Sale to ARC is 200 crs)



NPA Composition – Consumer Banking

(₹crs)

Q2 FY25	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	MFI	Others	Total
Gross NPA	376	103	60	403	98	139	880	365	2259	673	5,356
Gross NPA %	1.10%	0.87%	1.45%	7.99%	0.36%	1.70%	3.00%	3.31%	6.54%	2.37%	2.76%

Q1 FY25	CV	CE	Small CV	TW	PV	Tractor	BBG/LAP	Cards	MFI	Others	Total
Gross NPA	364	64	73	364	82	118	890	334	1,988	545	4,822
Gross NPA %	1.07%	0.54%	1.77%	7.05%	0.31%	1.37%	3.14%	3.07%	5.16%	2.13%	2.49%



Loan Related Provisions held as on September 30, 2024

- Specific provision of ₹ 5,287 crs for non-performing accounts(towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard contingent provisions of ₹ 1,525 crs (surplus outside PCR)
- Standard asset provisions of ₹ 1,530 crs other than contingent provisions
- Provision Coverage Ratio at 70% and total loan related provisions at 110% of GNPA
- Loan related provisions of ₹ 8,412 crs are 2.4% of the loans



Key Strengths of the Bank



Diversified
Loan Book with Domain
Expertise in Livelihood
Loans



Robust
Liability Franchise



Strong
Product Groups



Profitability
amongst the Highest
in Industry



Stable
Asset Quality
with Conservative
Provisioning



Healthy
Capital Adequacy



Disproportionately
Large Distribution
Network



Executing Digital
2.0 Strategy



ESG
– Core to the Business
Philosophy



Experienced
Board and
Management Team

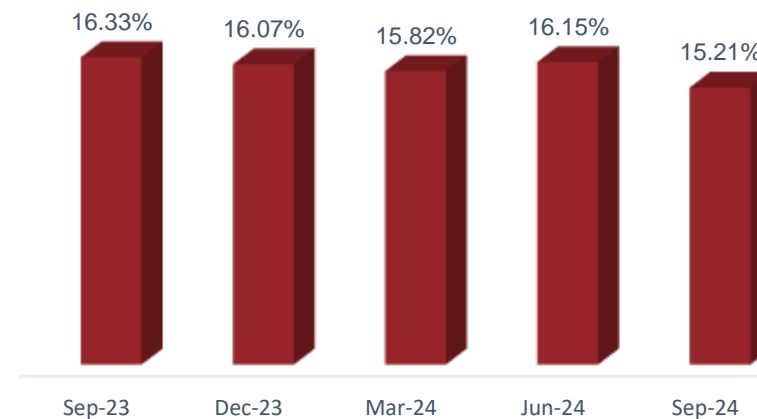


Healthy Capital Adequacy

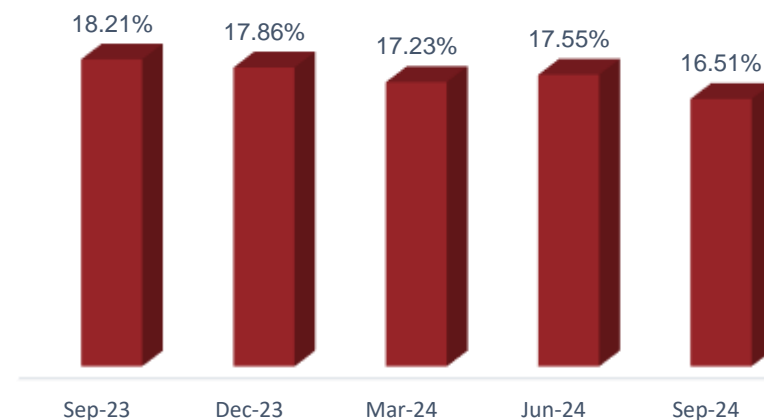
Capital Adequacy

₹In crs	30 Sep 24	30 June 24
Credit Risk, CVA and UFCE	3,66,358	3,36,917
Market Risk	5,452	3,212
Operational Risk	48,709	48,709
Total Risk Weighted Assets	4,20,519	3,88,838
Core Equity Tier 1 Capital Funds	63,975	62,797
Tier 2 Capital Funds	5,450	5,425
Total Capital Funds	69,425	68,222
CRAR	16.51%	17.55%
CET1 / Tier1	15.21%	16.15%
Tier 2	1.30%	1.40%

CET1 Ratio (%)

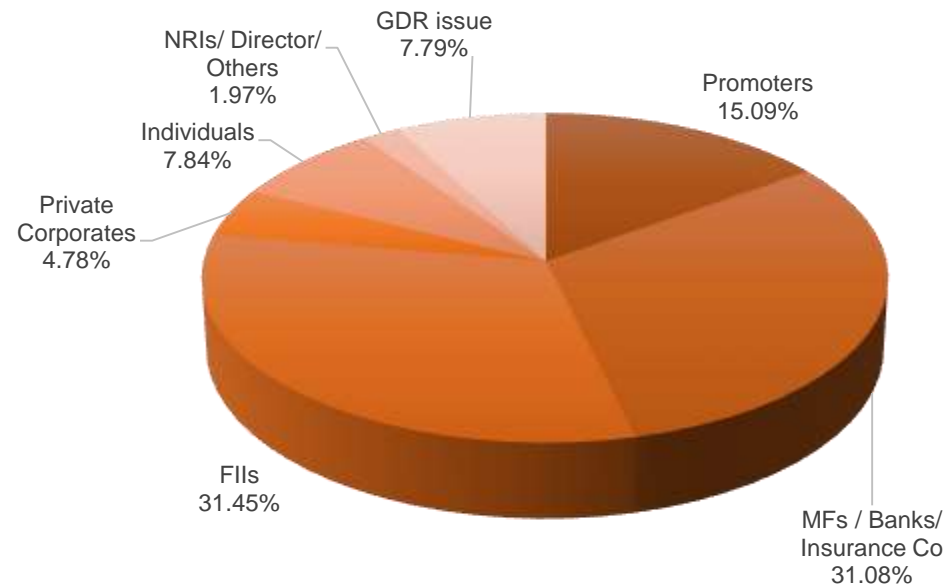


CRAR (%)



Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

Domestic Rating:

- **CRISIL AA +** for Infrastructure Bonds program/Tier 2 Bonds
- **CRISIL A1+** for certificate of deposit program / short term FD programme
- **IND AA+** for Senior bonds program/Tier 2 Bonds by India Ratings and Research
- **CARE A1+** for certificate of deposit (CD) programme of IndusInd Bank Limited (IBL) by CARE Edge Ratings

International Rating:

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



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Disproportionately Large Distribution Network with Unparalleled Rural Presence

Distribution Network with Deep Rural Presence

 **~41 mn**
Customer Base

 **~1,61,000**
Villages Covered

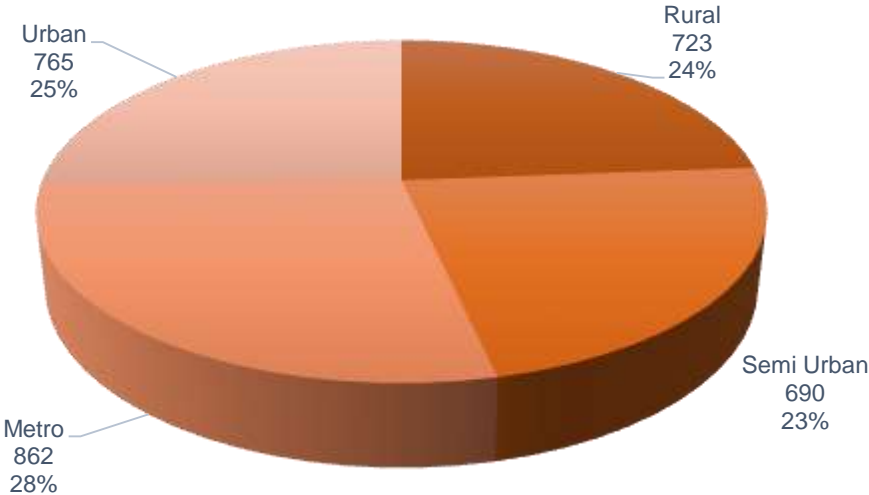
 **7,090**
Group Network

 **3,011**
ATMs

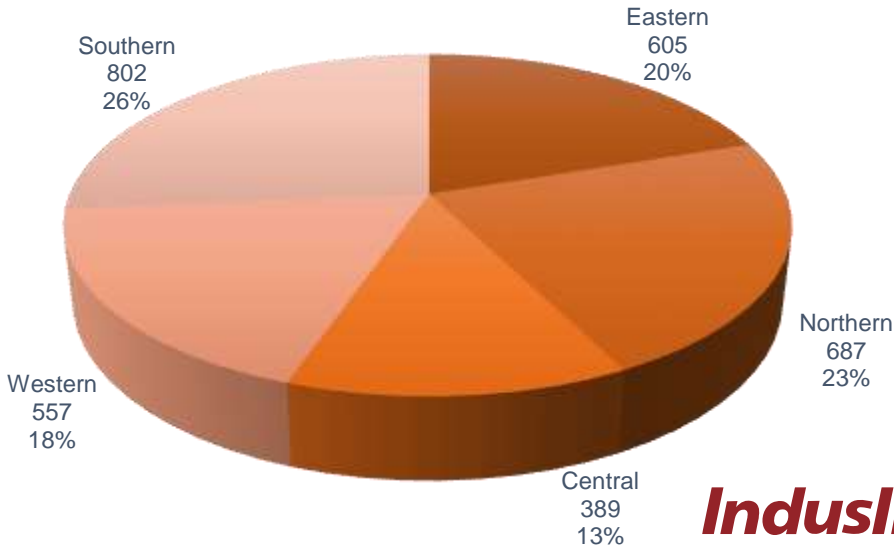
Strengthening Distribution Infrastructure

Particulars	Sep 30, 2023	Dec 31, 2023	Mar 31, 2024	June 30, 2024	Sep 30, 2024
Branches/Banking Outlets	2,631	2,728	2,984	3,013	3,040
BFIL Branches	3,492	3,577	3,620	3,679	3,746
Vehicle Finance Marketing Outlets (IMFS)	534	467	367	334	304
ATMs	2,903	2,939	2,956	2,988	3,011

Geographical Breakdown of Branches



Regional Breakdown of Branches



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INDIE: Scaling consistently and bringing a “better way to Bank” – now open for all IndusInd Bank customers

Scalable

1.4 Mn

accounts opened

10 Mn

transactions per month

Resilient

0.00%

downtime

15 Min

RTO

<5 Min

RPO

Personalized

125 Mn+

personalised nudges per month

Business Impact

Now live

across the branch and vehicle finance network

20%

Increase in liabilities post migration for existing clients

2X

Increase in Liabilities ATS YoY

2X

Improvement in profitability (Q2 vs Q4)

3X

Improvement in efficiency of ad spends for DIY model



Awards & Accolades – Q2' FY 25

e4m

*INDIE by IndusInd Bank won **The Most Effective 360-degree Marketing Campaign** at the e4m Pitch BFSI Marketing Awards (Sep'24)*

ET BRAND EQUITY.com

INDIE won Silver Award in the BFSI category for INDIE Marketing Campaign and use of martech stack (Mo-Engage) enabling persona wise personalized communication (Sep'24)

Now live!



An upgraded smarter experience for all IndusInd clients

Flagship mobile banking app of IndusInd Bank

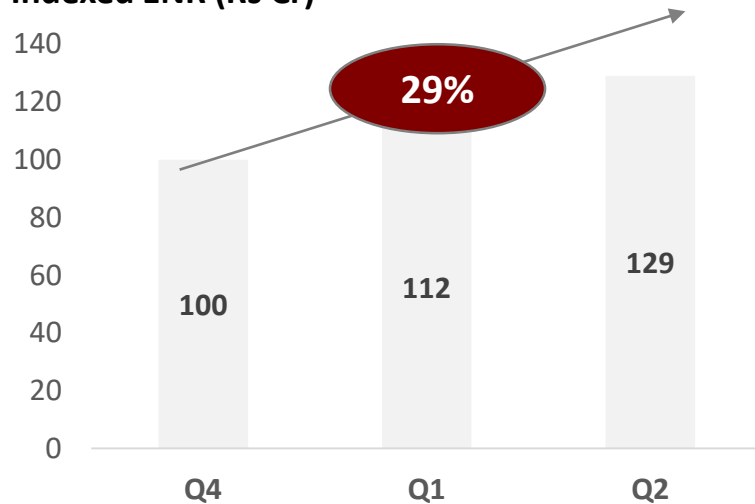
IndusInd Bank

Overall Digital DIY D2C / BaaS* Business showed robust growth

Digital Assets Balance Sheet grew by 29% in H1 YTD, Digital SA Book by 18% and FD by 11%

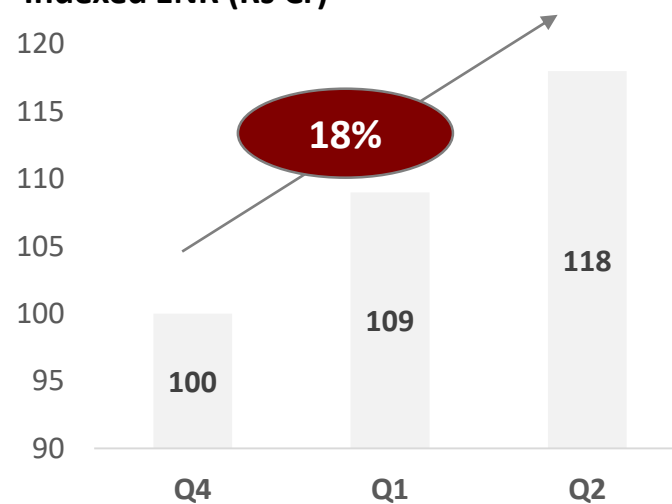
Digital Asset Balance Sheet – up 29% YTD

Indexed ENR (Rs Cr)



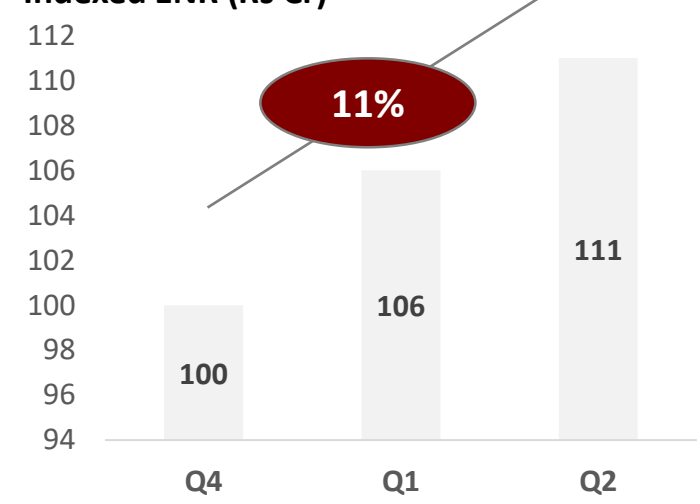
Digital SA Balance Sheet – up 18% YTD

Indexed ENR (Rs Cr)



Digital FD Balance Sheet – up 11% YTD

Indexed ENR (Rs Cr)



>30% of savings accounts DIY D2C led

>45% of Term Deposits DIY D2C / BaaS led

>50% of Personal Loans and >20% of Credit Cards DIY D2C / BaaS led

DIY D2C / BaaS Business

- ▼ Lower Customer Acquisition Cost across products
- ▲ Better spends in credit cards
- ▲ Better activation in credit cards

Compared to physical model

*DIY = Do It Yourself; D2C = Direct to Client; BaaS = Banking as a Service

Refers to balance sheet corresponding to accounts that are opened directly by clients digitally through direct to client platforms or digital partners; does not include BFIL

Digital Platform adoption continues to accelerate with ongoing enhancements



10 Mn
Registered Base

90%
YoY increase in
monthly conversations

Indus Mobile

3.2 Mn
Monthly Active
Users



90K
registered
base



**Recurring
Bill
Payments**

25%
YoY Increase in
Volumes



100%
credit cards
originated digitally

100%
personal loans
originated digitally

100%
SBB (upto 2 Cr working capital loans) digitized



Key New Launches

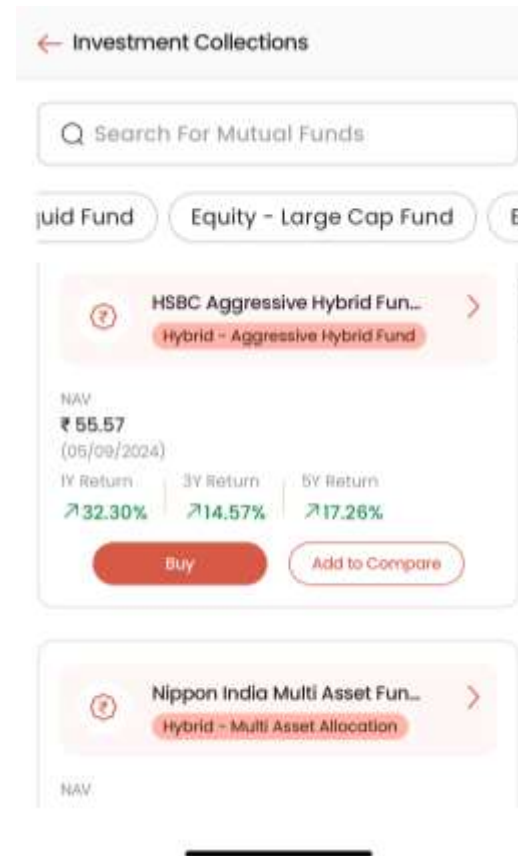
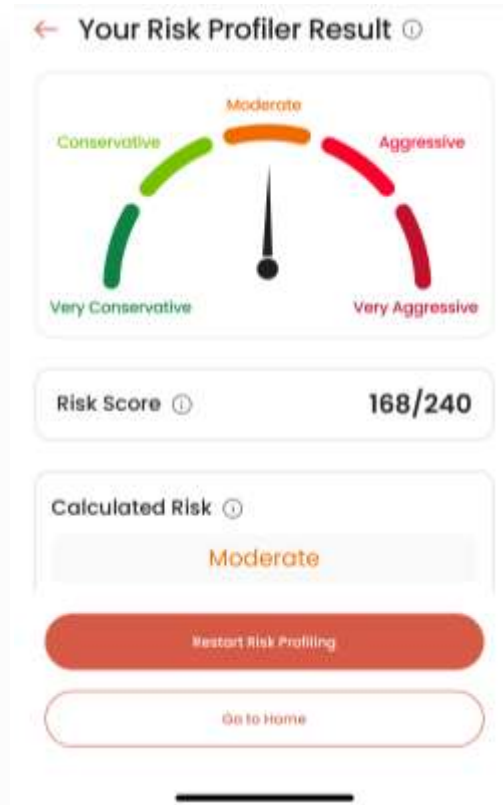
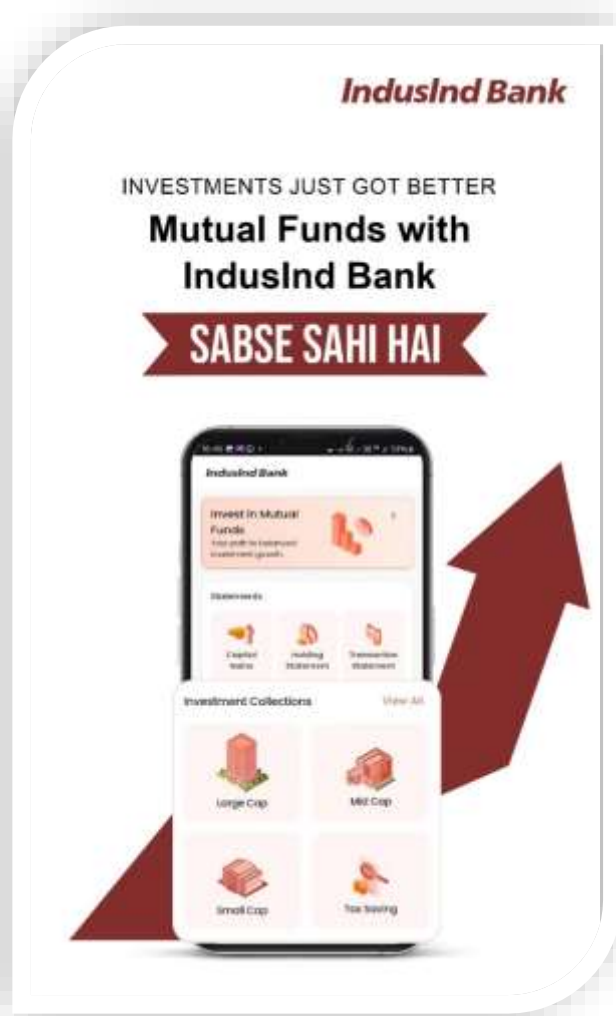
- **Digitized CGTMSE working capital loans**
- **Automated post sanction documentation creation in SBB**
- **Account Aggregator** integrated in personal loans digital journey to extend loans to customers real time basis their banking
- **Launched end to end digital journey for unsecured small ticket business loans** for new to bank customers with real time algorithmic decisioning

**Launching
shortly**

Extending the digital easycrredit SBB platform for upto 5 Cr exposure

New

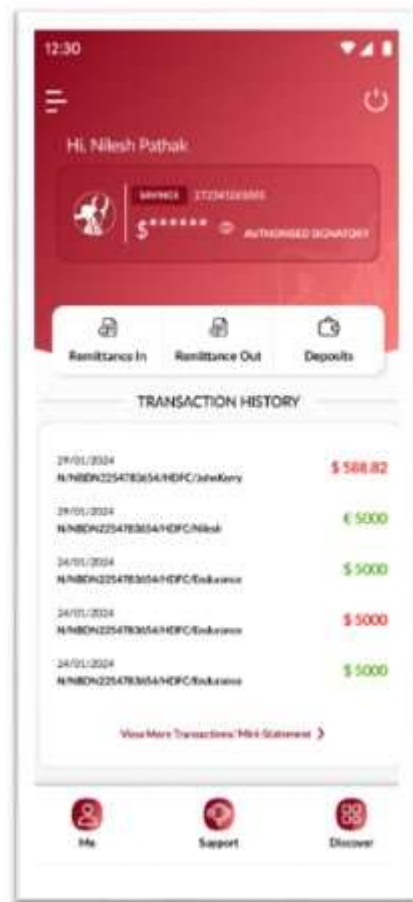
Q2 Launch Update: IndusInd Bank Unveils "New Investment platform", A Simplified, Tech-Enabled, Investment platform for all



- **Personalized Investment Services:** Tailored investment solutions with an intuitive interface, making investing effortless
- **Powerful Features:** Enjoy portfolio analysis, fund comparison, risk profiling, a vast selection of funds, simple one-click registration, and an informative dashboard
- **Scalable, Resilient**
 - Micro-services based
 - Modern tech stack
- **Mar-Tech stack enabled to drive x-sell to existing clients digitally**
- Integrated in Bank's retail mobile and internet banking

New

Q2 Launch Update: IndusInd Bank Launches a mobile banking app for GIFT City customers



- **Digital Onboarding:** Simplified registration journey designed to cater to individual & non-individual gift city account holders including Non-Resident Indians (NRIs), Overseas Citizens of India (OCIs), Foreign Nationals, and Resident Indians
- **Account Management:** Comprehensive view of account details including balances, transaction history, statements with real-time updates on account
- **Seamless Transactions:** Execute financial and non-financial transactions effortlessly with simplified outward & inward remittances to same currency bank accounts
- **Investment Services:** Easy opening and management of term deposits enriched with features like auto-renewal and interest payout options to suit individual preferences
- Intuitive and user-friendly mobile interface
- **Secure, Scalable and Resilient by Design**

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Philosophy



Experienced
Board and
Management Team



ESG highlights for Q2 of FY25

Asia Pacific Climate Leaders 2024



IndusInd Bank has been featured in the **Asia-Pacific Climate Leaders 2024** list by Financial Times as one of the honorees amongst banks and financial institutions, recognized across the Asia-Pacific region.

Employee Volunteering



IBL volunteers dedicated **1,600+ hours** to support 130+ underprivileged children, helped restore community farms for 50+ Adivasi families, and recorded 1,100+ audiobook pages for 500+ visually impaired students. They also planted over 1,100 trees and seed balls and cleared 100 kg of garbage.

India's Best Bank for ESG 2024



The Bank has been recognised as **India's Best Bank for ESG** at the Euromoney Awards for Excellence 2024 for the third consecutive year. This highlights bank's strong commitment to sustainability and long term responsibility.



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Board of Directors with Diverse Expertise

Name	Nature of Directorship	Special Knowledge /Expertise	Prior Experience
Mr. Sunil Mehta	Non-Executive,Independent, Part-time Chairman	Banking, Financial services, Insurance and Investment.	Mr. Sunil Mehta has over forty years of proven leadership experience in banking, financial services, insurance and investments with leading global and domestic financial institutions. Previously Country Head & CEO - AIG India, Corporate Bank Head- Citibank India and Senior Credit Officer covering South Asia, Non-Executive Chairman- YES Bank, Non-Executive Chairman - Punjab National Bank, Independent Director - State Bank of India. He is a Past Chairman of American Chamber of Commerce (AMCHAM India).
Mrs. Akila Krishnakumar	Non-Executive Independent Director	Information Technology, Payments & Settlement Systems, Human Resource & Business Management	Previously, President – Global Technology at SunGard – a Fortune 500 Company and a global leader in Financial Services Software.
Mr. Rajiv Agarwal	Non-Executive Independent Director	Small Scale Industry	Promoter in several small-scale ventures, primarily manufacturing concerns with 38 years of experience in 'Small Scale Industries' segment,
Mrs. Bhavna Doshi	Non-Executive Independent Director	Accountancy and Risk Management.	Previously, Sr Advisor at KPMG India, Served on various Committees of Institute of Chartered Accountants of India (ICAI), Chaired Accounting Standards Board and served on the Compliance Panel of IFAC.
Mr. Jayant Deshmukh	Non-Executive Independent Director	Agriculture and Rural Economy and Cooperation.	Previously, Director of Agriculture, Maharashtra State, Held many important positions in the Department of Agri, Maharashtra
Mr. Pradeep Udhas	Non-Executive Independent Director	Finance, Information Technology and Business Management.	Currently senior advisor to KPMG India Chairman and CEO. Previously, Senior Partner at KPMG India, which he co-founded 27 years ago. Held various senior positions including Global roles in KPMG
Mr. Lingam Venkata Prabhakar	Non-Executive Independent Director	Banking, Accountancy, Finance, and Agriculture & Rural Economy	Previously, MD and Chief Executive Officer for Canara Bank, Executive Director for PNB Bank.
Mr. Rakesh Bhatia	Non-Executive Independent Director	Finance and Economics, Information Technology, Risk Management, and Business Management	Mr. Rakesh Bhatia has worked in Banking and Financial Services for around 37 years. Mr. Bhatia have over three decades of experience as a Banker having worked in different parts of the world.
Mr. Sudip Basu	Non-Executive and Non-Independent Director	Banking, Risk Management, Business	Mr. Sudip Basu has over 25 years of experience in various positions in Banking and Financial Services. He currently serves as the President, Group Risk at Hinduja Group Ltd, since 2019. Prior to that, He worked at Citibank from 1997-2019 at various key positions, extensively handling Risk Management and retired as Managing Director, Citibank NA, Mumbai
Mr. Sumant Kathpalia	Managing Director & CEO	Banking and Accountancy, Risk Management and Business Management	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO.
Mr. Arun Khurana	Whole-time Director	Banking, Economics, Finance, Risk Management and Business Management	Joined the Bank in November 2011 and is Deputy CEO of the Bank since April 1, 2020 and is also the overall head of Global Markets Group (GMG), Transaction Banking Group (TBG), Investment Banking, Financial Institutions & Public Sector, Financial Restructuring & Reconstruction Group (FRRG), etc.



Experienced and Well-knit Management Team

Name	Designation	Exp (Yrs)	Prior Experience
Mr. Sumant Kathpalia	Managing Director & CEO	36+	Career banker with years of rich experience in large multi-national banks such as Citibank, Bank of America and ABN AMRO
Mr. Arun Khurana	Executive Director & Deputy CEO	32+	Regional Head Corporate Solutions Asia-Pacific Markets of RBS Singapore
Mr. Sanjeev Anand	Head - Corporate, Commercial, Rural & Inclusive Banking	31+	Head – Commercial Banking, ABN AMRO Bank (India)
Mr. Zubin Mody	Chief Human Resources Officer	31+	Head – HR, ICICI Lombard General Insurance Company Limited, was at a senior position at ICIC Bank, Heinz India Pvt. Ltd and Marico Industries.
Mr. Gobind Jain	Chief Financial Officer	28+	Joint President Group Account & MIS, Kotak Mahindra Bank; held prior positions at ICICI Bank, Bank of America, Bank Internasional Indonesia and RBI
Mr. Rana Vikram Anand	Head - Pan Bank Liability Group, Customer Service & Synergy	35+	CEO at Cointribe (leading fintech), Various leadership positions at ABN AMRO Bank NV, ANZ & RBL
Mr. Soumitra Sen	Head - Consumer Banking & Marketing	35+	Leadership positions at ABN AMRO Bank NV, RBS, Deutsche Bank AG & Nestle
Mr. Samir Dewan	Head - Affluent Banking & International Business	30+	COO - Private Banking, Asia at RBC (Royal Bank of Canada), leadership positions with Bank of America, ANZ, and ABN AMRO.
Mr. Anil M. Rao	Chief Administrative Officer	30+	Various positions at ABN AMRO Bank, RBS and Bank of America
Mr. Anish Behl	Head – Wealth & Para Banking	32+	Executive Director, Bancassurance - Asia at ABN AMRO Bank NV
Mr. Siddharth Banerjee	Head - Global Markets & FIG	25+	Various position at HSBC, Deutsche Bank, HDFC Bank, ABN AMRO NV, and ANZ Bank
Mr. Jyoti Prasad Ratho	Head - Inspection & Audit	33+	Was associated with YES Bank as Senior Group President & Country Head – Internal Audit. Managed multiple roles in area of Audit & Governance, Risk and Controls.
Mr. Vivek Bajpeyi	Chief Risk Officer	35+	Has recently moved in the role of CRO with IndusInd Bank, prior he was associated with RBL Bank, ANZ Grindlays, Deutsche Bank, Bank of America and Nomura India.
Mr. Shiv Kumar Bhasin	Chief Transformation Officer	28+	Has recently moved in the role of Chief Transformation officer with IndusInd Bank. Prior he was associated at various positions, with SBI, Barclays Corporate, Fidelity investments & NSE.
Ms. Charu Sachdeva Mathur	Head- Digital Banking & Strategy (Existing Business)	18+	Consultant - Financial services and telecom advisory at Boston Consultancy Group (BCG)
Mr. A. G. Sriram	Head – Consumer Finance	30+	Multiple roles across Credit, Operations and Sales including leading Construction and Commercial Vehicle Segment.
Mr. Niraj Piyush Shah	Head - Global Corporates & Institutional Banking	30+	Has joined us in 2021, prior he was associated with ANZ Banking Group, India, ABN Amro, Standard Chartered Bank and Tata Group.
Mr. Indrajit Yadav	Head - Investor Relations and Strategy	16+	Has been with IndusInd Bank since 2013, prior to 2013 he was associated with Nomura India and with Cognizant.



Awards & Accolades



Awards & Accolades



Best-in-Class Payment Solution



CFO of the year- BFSI



The Most Effective Marketing For Credit/Debit Cards
Most Effective 360-degree Marketing Campaign



Water Conservation and Management



Outstanding CSR Contribution to High-Performing Athletes



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