



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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March 13, 2025

Statement on IndusInd Bank Limited

There has been some speculation relating to IndusInd Bank Ltd. in certain quarters, perhaps arising from recent events related to the bank.

The Reserve Bank would like to state that the bank is well-capitalised and the financial position of the bank remains satisfactory. As per auditor-reviewed financial results of the bank for the quarter ended December 31, 2024, the bank has maintained a comfortable Capital Adequacy Ratio of 16.46 per cent and Provision Coverage Ratio of 70.20 per cent. The Liquidity Coverage Ratio (LCR) of the bank was at 113 per cent as on March 9, 2025, as against regulatory requirement of 100 per cent.

Basis the disclosures available in public domain, the bank has already engaged an external audit team to comprehensively review their current systems, and to assess and account for the actual impact expeditiously. The Board and the management have been directed by Reserve Bank to have the remedial action completed fully during the current quarter viz., Q4FY25, after making required disclosures to all stakeholders. As such, there is no need for depositors to react to the speculative reports at this juncture. The bank's financial health remains stable and is being monitored closely by Reserve Bank.