



**Ind Bank
Housing Ltd.**

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CO/CS/21/ 2025-26

21st July 2025

To,

The Manager
Corporate Relations Department
BSE Ltd,
P J Tower, Dalal Street
Mumbai- 400 001

Scrip Code- 523465/ INDBNK

Sub: Published Un-Audited Result for the quarter ended 30.06.2025:

Dear Sir / Madam,

Please find enclosed the copies of newspaper advertisements published in Business Standard (English) and Makkal Kural (Tamil) regarding the Un-Audited Financial Results for the quarter ended 30.06.2025.

Thanking You

Yours Faithfully
For **Ind Bank Housing Limited**

K. Aarthi
Company Secretary & Compliance Officer



LUNCH WITH BS: AJAY VIJ, SENIOR COUNTRY MANAGING DIRECTOR, ACCENTURE INDIA

From kitchen to cloud

Shivani Shinde gets a glimpse of how Vij, a chef who pivoted to tech, is steering Accenture's India engine

Getting a gourmet Italian restaurant to open exclusively for lunch is rare in Mumbai. But for Ajay Vij, senior country managing director, Accenture India, all it takes is a phone call. And why not? Before he entered the tech industry in 2000, Vij was a chef with Chef Group — a hospitality, clearly, still follows him.

We meet at Romano's, the Italian specialty restaurant at JW Marriott Sahar, which is usually shut for lunch. Today, it has opened just for Vij. That's not all. The chef has rolled out a special three-course menu. Beef not included to start, followed by truffle burrata salad, ravioli with pesto, and sun-dried tomato risotto, and finally, a delicate Chilean sea bass.

"I'm curious how does a hotelier pivot to technology services?"

"I started as chef, then moved into general management at the hotel," Vij says. "That's when I realised that I needed something more dynamic."

It was a mid-life pivot, but a considered one. "I was at a hotel with 80 rooms. I knew the trajectory. Even if it grew to 800 rooms, the nature of the work would remain the same. I needed something new."

Bangalore, where he was managing a CRM firm, was turning up on the radar. Vij, who had just started, "The Jack Welch Centre had just opened. Lots of experts were staying at the hotel. It was booming. I realised: This was the moment." Back then CRM — customer relationship management — was the buzzword. "And when knowing customers better than hoteliers?"

"That curiosity led him to Tata, a CRM firm, where he met Menon, who went on to become chairperson and senior MD of Accenture India, and then chairperson of Nacem, before retiring, took a chance on him. "She told me later she already had enough techies and finance folks. What she needed was someone who could stitch it all together. She thought hoteliers were best at that."

As he been not routine is placed on the table. Vij, so, reflection on his hospitality taught him. "Dignity of labour. Every cog in the wheel matters — whether it's the servant mopping floors or the chef at the grill. You learn to respect each role and to step in yourself if needed."

The industry switch, however, came with shocks. "I went from knowing everything in a hotel to sitting in rooms where I could not even understand the acronyms — SAP, CRM, BI," he says. What helped him navigate that unfamiliar world? "Lifelong confidence."

That came from the Oberoi School of Hotel Management — and a people-first mindset. Tech, like hospitality, is ultimately a people business.

By 2012, he had joined Accenture — again, nudged by Menon. "She said, come, because she wasn't losing. Accenture went from 800 to over 160,000 people in India now."

Vij's career and the Indian IT services industry have mirrored each other. As we serve our truffle burrata salad, he recalls those early years. He did live those decades into three clear phases.

"The first phase, he says, was about industrialisation. "Cost arbitrage was new's quickly. But the challenge was: Could you scale it and industrialise it? Between 2002 and 2012, it was all about scale and skill."

"The second phase — the decade that followed — was about digital and cloud transformation. "Our then CEO, Pierre Nanterme, said we need to go digital. And so we transformed ourselves."

"Third, he says, was about AI. "The industry was pushing the industry forward by a decade. We learned a lot navigating the disruptions of the pandemic."

Perhaps that's why Vij doesn't seem fazed by the artificial intelligence (AI) wave, a disruption many believe will rewrite the tech services playbook.

"We're in the AI cycle. We call this phase total enterprise reinvention through AI. The life of a technology has three stages, we're at one and a half. Now is the critical phase," he says.

His role is pivotal to this reinvention. As country MD, his mandate is to integrate Accenture's various business and corporate functions within India. He chairs the India Customer Service (ICS) committee, which includes all business leaders and several corporate function heads. "While we all report globally



the real challenge may lie in bridging the demand-supply gap through aggressive upskilling.

"For Vij, that's yet another redefinition worth embracing."

"This is an old challenge," he says. "Twenty years ago, the worry was that engineers weren't industry-ready. They couldn't talk to clients or lacked business acumen. We had to scale up self-shedding training almost overnight."

"That experience, he says, laid the foundation for what he now calls the "X-model" of talent: Broad, adaptive, and capable of working across domains in an AI-driven world. "The human touch is becoming even more important in the age of AI," he adds.

Does he feel the pressure of driving this AI agenda from India? "I wouldn't call it stress," he says thoughtfully. "It's more a constant need to spot opportunity in what ever's unfolding."

Whether it's AI disruption, a pandemic, or a global trade war, he sees them not as crises but as inflection points. "There's always a way through. That's how my team and I approach it."

India, he points out, is no longer just participating — it's central to Accenture's transformation, including its aggressive mergers and acquisitions (M&A) strategy. Accenture is the only IT consulting and services company with a strong and sustained M&A

practice. In 2024, the firm made 30 acquisitions. In 2025, it needed \$6.6 billion across 40 acquisitions. Three of those were Indian firms: Talent Prime, Excelan Technology, and Kleria.

"Ten to 15 years ago, India was the tail of the acquisition story. Today, a significant chunk of the value is being delivered from India. And now, we're also acquiring Indian companies," he says. Acquiring Indian firms has been a game changer.

"The Talent Prime acquisition, for instance, is set to strengthen Accenture's LearningX platform for tailored technology learning."

Sil Vij, who acknowledges that the micro environment is among the most complex he has experienced in his career. "All five major disruptors — geopolitics, economic uncertainty, climate, shifting talent dynamics, and political churn in democracies — are converging. That's rare. And it tells me the world is looking for change."

In such moments, he says, the role of companies like Accenture becomes even more critical. "We help others manage change. But Julie (Accenture's global CEO Julie Sweet)

has been clear: We must build our own credential first. Whatever we offer clients, we should have tested on ourselves."

So what about Accenture's recent decision to roll back its public diversity, equity, and inclusion (DEI) targets — a move that has sparked a debate across the industry?

Vij's response is measured. "Look, you can say we're not declaring that number anymore, but that's the only thing we're not doing," he says.

"Internally, it's a great moment of reflection. Now the focus shifts. The question is, how do you

run a more balanced organisation, not just chase one?"

"That shift demanded a broader mindset. Earlier, I've had a skillful programme for women, we also had. Why not open it up to men as well? Because that's how you build a truly balanced and sustainable organisation."

According to Accenture's 2024 annual report, globally, women make up 46 per cent of its workforce and 30 per cent of managing director roles — numbers that exceed industry averages in

India. For its larger Indian competitors, the women's ratio is in the range of 35-38 per cent.

As the Chennai sea bass at cartouche arrives at the table, I ask what his top three challenges are right now. He doesn't hesitate.

"The biggest one? The unknown. Earlier, you'd have visibility of at least two to three years. Today, there are just too many variables — economic, geopolitical, technological."

"The second, he says, is skilling — and whether India as a country is ready for the pace of change. "It's not just companies. Policy makers, academia, policy makers, we all need to embrace the idea that continuous learning is the only way forward."

"The third is more intractable — and, perhaps, more human. "The ability to spot clear opportunities at the right time. And maybe just maybe, a little bit of luck."

I ask if he still enjoys cooking, and whether any lessons from his hospitality days continue to guide him.

"Absolutely," he replies without missing a beat. He draws a clear line from his past to his present. "Back then, I was all about guest delight. Today, it's about solving client problems. That's our core business — not marketing, not hiring, not real estate. We do all these things only so we can serve the client better."

Ind Bank Housing Ltd.				
Statement of Unaudited Financial Results for the Quarter ended 30.06.2025				
Sl. No.	Particulars	Three months ended	Year to date figures for the current period ended	Corresponding three months ended in the previous year
		30.06.2025	30.06.2025	30.06.2024
		Unaudited	Unaudited	Unaudited
		Rs. Lakhs		
1	Total Income	6.23	6.23	6.27
2	Net Profit / (Loss) for the period (Before Tax, Extraordinary and Extraordinary Items)	(10.91)	(10.91)	(11.92)
3	Net Profit / (Loss) for the period before tax (After Extraordinary and Extraordinary Items)	(10.91)	(10.91)	(11.92)
4	Net Profit / (Loss) for the period after tax (After Extraordinary and Extraordinary Items)	(10.91)	(10.91)	(11.92)
5	Total Comprehensive Income for the period (Comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax))	(10.91)	(10.91)	(11.92)
6	Equity Share Capital	1000.00	1000.00	1000.00
7	Reserve (excluding Retention Reserve) as shown in the Audited Balance Sheet of previous year	(13087.43)	(13087.43)	(13086.72)
8	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)	1. Basic (Rs. 11/-)	(0.11)	(0.12)
	2. Diluted	(0.11)	(0.11)	(0.12)

Note: The above is a part of the detailed financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure) Regulations, 2015. The full text of the financial results are available on the Stock Exchange website: www.sebiindia.com and on company website: www.indbankhousing.com

Place: Chennai
Date: 17.07.2025

IL&S Engineering Services
IL&S Engineering and Construction Company Limited

Regd. Office: 6/2, 12/13, 13/14, 14/15, 15/16, 16/17, 17/18, 18/19, 19/20, 20/21, 21/22, 22/23, 23/24, 24/25, 25/26, 26/27, 27/28, 28/29, 29/30, 30/31, 31/32, 32/33, 33/34, 34/35, 35/36, 36/37, 37/38, 38/39, 39/40, 40/41, 41/42, 42/43, 43/44, 44/45, 45/46, 46/47, 47/48, 48/49, 49/50, 50/51, 51/52, 52/53, 53/54, 54/55, 55/56, 56/57, 57/58, 58/59, 59/60, 60/61, 61/62, 62/63, 63/64, 64/65, 65/66, 66/67, 67/68, 68/69, 69/70, 70/71, 71/72, 72/73, 73/74, 74/75, 75/76, 76/77, 77/78, 78/79, 79/80, 80/81, 81/82, 82/83, 83/84, 84/85, 85/86, 86/87, 87/88, 88/89, 89/90, 90/91, 91/92, 92/93, 93/94, 94/95, 95/96, 96/97, 97/98, 98/99, 99/100, 100/101, 101/102, 102/103, 103/104, 104/105, 105/106, 106/107, 107/108, 108/109, 109/110, 110/111, 111/112, 112/113, 113/114, 114/115, 115/116, 116/117, 117/118, 118/119, 119/120, 120/121, 121/122, 122/123, 123/124, 124/125, 125/126, 126/127, 127/128, 128/129, 129/130, 130/131, 131/132, 132/133, 133/134, 134/135, 135/136, 136/137, 137/138, 138/139, 139/140, 140/141, 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