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## Growing Indian community is fertile ground for bank

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**ISELIN:** Language is a tool of the trade at a bank on Oak Tree Road that aims to serve the rapidly growing Indian community in Central Jersey.

Employees at the Indus American Bank, which opened in January, speak several Indian dialects including Hindi, Gujarati, Punjabi, Sindhi and Malayalam — and, of course, English.

Kevin M. Lenihan, president and CEO of the bank, said the goal is to “make our customers feel at ease.”

He said first-time Indian customers who do not yet speak English often came to the bank accompanied by their children in order to open accounts; such customers can now do business at the bank on their own.

Lenihan is no stranger to banks that appeal to specific nationalities. He has worked at Spanish and Chinese banks, and he said working with people of different ethnic cultures is exciting and a learning experience.

He said the bank plans to make its 24-hour ATM service available in Hindi.

The bank opened with assets of \$13 million; it now holds \$25 million, Lenihan said.

“Today, Indus American Bank has 700 account holders, ranging from personal to business accounts,” he said.

“Asian-Indian men have the highest-year round income in the U.S.,” said Lenihan, “so we have lots of business account holders.”

Small businesses from the

Oak Tree Road area and from other parts of the state have opened accounts, Lenihan said.

In an effort to cater to both non-English speaking residents and senior citizens, Lenihan said, the bank provides a carrier service to pick up deposits and may introduce the option of opening accounts via telephone or fax.

Indus American issues credit cards to the immigrant community plus commercial, home, and personal loans.

According to Lenihan, “the paperwork is in progress” for Indus American to open a branch in Parsippany.

*On the Web:*  
*Indus American Bank representatives speak various languages. Video at: [www.thnt.com](http://www.thnt.com)*



JASON TOWLEN/Staff Photographer  
 ■ Indus American Bank President & CEO Kevin Lenihan and Assistant Vice President/Branch Manager Hemant Mirchandani are shown in the lobby of the Oak Tree Road bank.