

IndusInd Bank

April 30, 2021

To,

National Stock Exchange of India Ltd. (Symbol: INDUSINDBK)

BSE Ltd. (Scrip Code: 532187)

India International Exchange (Scrip Code: 1100027)

Singapore Stock Exchange

Luxembourg Stock Exchange

Madam / Dear Sir,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on the Financial Results of the Bank for quarter and year ended on March 31, 2021.

In compliance with Regulation 46 of Listing Regulations, the information is being hosted on the Bank's website at www.indusind.com

We request you to kindly take the above on record.

Thanking you,

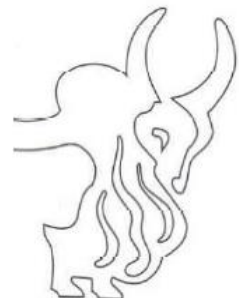
Yours faithfully,
For IndusInd Bank Ltd.

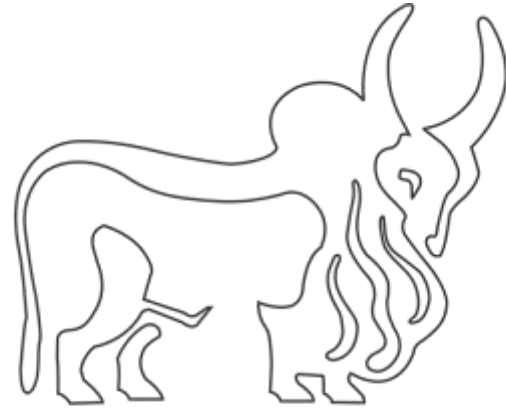
Haresh Gajwani
Company Secretary

Encl:a/a

IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri-Ghatkopar Link Road, Chakala, Andheri E, Mumbai - 400 093, India. Tel: (0022) 66412200

Registered Office: 2401 Gen. Thimmayya Road, Pune 411 001, India
Tel.: (020) 2634 3201 Fax: (020) 2634 3241 Visit us at www.indusind.com
CIN: L65191PN1994PLC076333





IndusInd Bank

**Investor Presentation
Q4-2020-21**

April 30, 2021

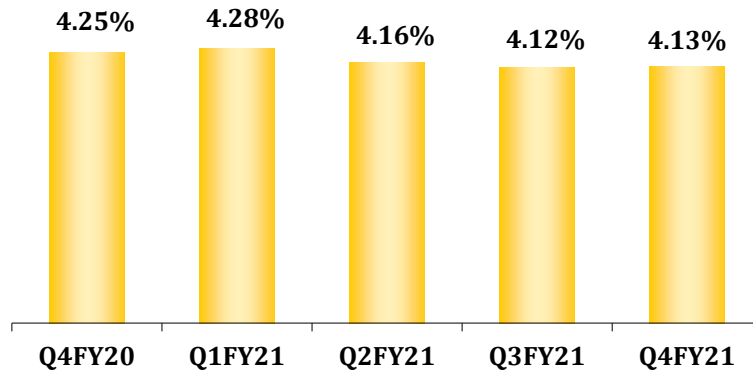
Q4 – FY21 Performance Highlights

- **Steady operational metrics in Q4 FY21**
- **PPOP at Rs. 3,129 crs, grew by 10% YoY; PPOP / Assets at 3.68%**
- **NII at Rs. 3,535 crs ; up by 9% YoY. NIM at 4.13% and Fee Income back to pre-Covid levels**
- **Consol PAT at Rs. 926 crs up by 194% YoY and 12% QoQ**
- **PCR stands at 75% ; Total loan related provisions at 122% of GNPA and 3.33% of loans**
- **Loan book quality stable; GNPA and NNPA for Q4FY21 at 2.67% and 0.69% respectively**
- **CRAR at 17.38% post promoters contribution of Rs. 2,021 crs at Rs. 1,709 per share**
- **Cost / Income at 41.13% (42.90% LY) amid continued investment in network & digital augmentation**
- **Liquidity Coverage Ratio (LCR) stands at 145%,**
- **Healthy growth in deposit (+27%) with 9,907 crs increase in retail LCR deposits QoQ & CASA (+31%)**
- **Client base at 28 million**

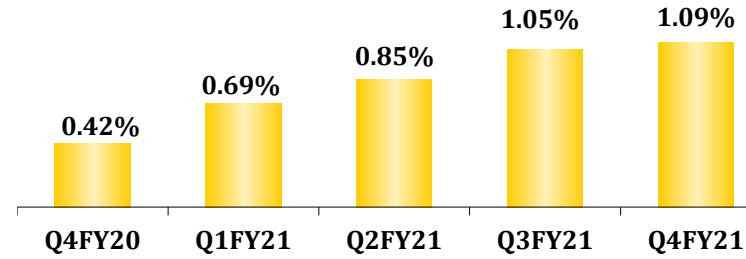


How We Measure Up On Key Metrics

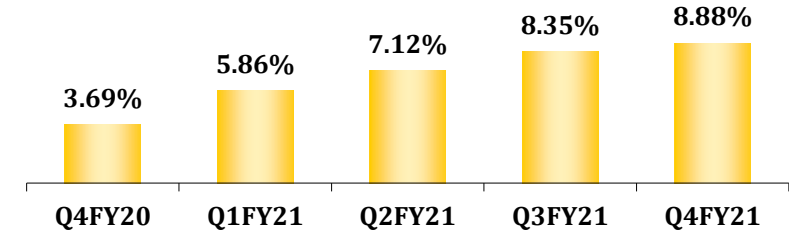
Net Interest Margin (NIM)



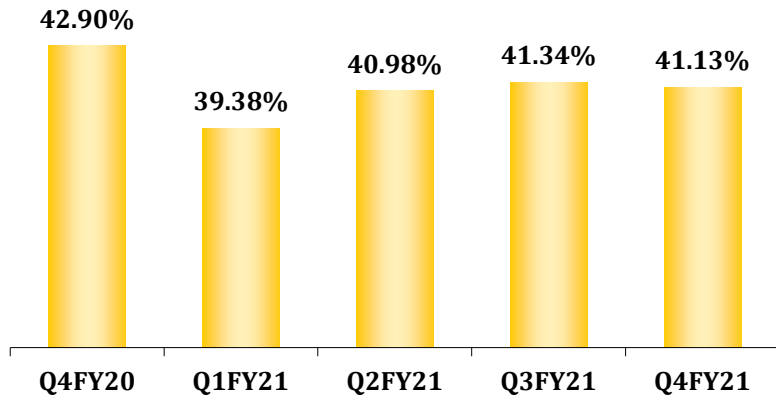
RoA



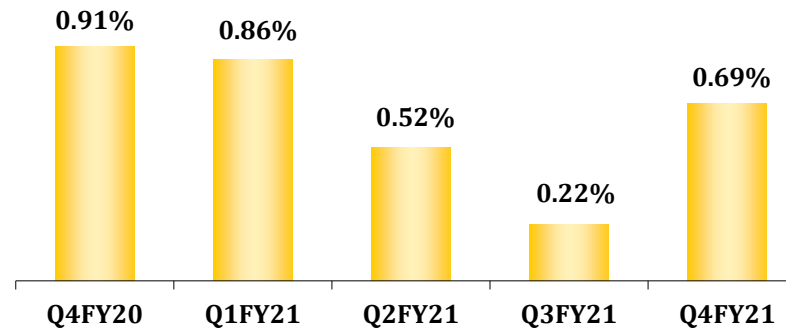
RoE



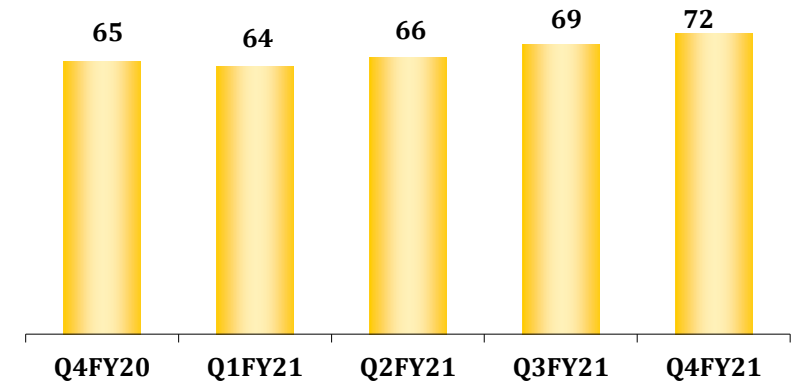
Cost / Income



Net NPA



Revenue / Employee (Rs Lakhs)



Consistent delivery of strong operating performance



Domestic Rating:

- **CRISIL AA +** for Infrastructure Bonds program
- **CRISIL AA** for Additional Tier I Bonds program
- **CRISIL A1+** for certificate of deposit program / short term FD programme
- **IND AA+** for Senior bonds program by India Ratings and Research
- **IND AA** for Additional Tier I Bonds program by India Ratings and Research
- **IND A1+** for Short Term Debt Instruments by India Ratings and Research

International Rating:

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



Consolidated Financial Performance



Steady Headline Numbers for Q4 FY21

		Y-o-Y Growth	Q-o-Q Growth
Net Interest Income	Rs. 3,535 crs	9%	4%
Total Fee Income	Rs. 1,780 crs	-	8%
Revenue	Rs. 5,315 crs	6%	5%
Operating Profit	Rs. 3,129 crs	10%	6%
Net Profit	Rs. 926 crs	194%	12%



		Y-o-Y Growth	Q-o-Q Growth
Advances	Rs. 2,12,596 crs	3%	3%
Deposits	Rs. 2,55,870 crs	27%	7%
CASA	Rs. 1,06,791 crs	31%	10%
TD	Rs. 1,49,079 crs	24%	5%
Borrowings	Rs. 51,323 crs	(16%)	6%



Balance Sheet

(Rs Crs)

	Q4FY21	Q4FY20	Y-o-Y (%)		Q3FY21	Q-o-Q (%)	
Capital & Liabilities							
Capital	773	694	12%	▲	757	2%	▲
Reserves and Surplus	42,727	33,381	28%	▲	39,100	9%	▲
Share Warrant Subscription money	-	674	(100%)	▼	674	(100%)	▼
Deposits	2,55,870	2,02,027	27%	▲	2,39,135	7%	▲
Borrowings	51,323	60,754	(16%)	▼	48,622	6%	▲
Other Liabilities and Provisions	12,210	9,700	26%	▲	13,158	(7%)	▼
Total	3,62,903	3,07,230	18%	▲	3,41,446	6%	▲
Assets							
Cash and Balances with RBI	17,957	13,683	31%	▲	8,165	120%	▲
Balances with Banks	38,652	2,372	1530%	▲	42,612	(9%)	▼
Investments	69,653	59,938	16%	▲	61,057	14%	▲
Advances	2,12,596	2,06,783	3%	▲	2,07,128	3%	▲
Fixed Assets	1,876	1,871	-	▲	1,878	-	▼
Other Assets	22,169	22,583	(2%)	▼	20,606	8%	▲
Total	3,62,903	3,07,230	18%	▲	3,41,446	6%	▲
Business (Advances + Deposit)	4,68,466	4,08,810	15%	▲	4,46,263	5%	▲



Profit and Loss Account – Q4 FY21

(Rs Crs)

	Q4FY21	Q4FY20	Y-o-Y (%)		Q3FY21	Q-o-Q (%)	
Net Interest Income	3,535	3,232	9%	▲	3,406	4%	▲
Other Income	1,780	1,773	-	▲	1,646	8%	▲
Total Income	5,315	5,005	6%	▲	5,052	5%	▲
Operating Expenses	2,186	2,148	2%	▲	2,088	5%	▲
Operating Profit	3,129	2,857	10%	▲	2,964	6%	▲
Provisions & Contingencies	1,866	2,440	(24%)	▼	1,854	1%	▲
Profit before Tax	1,263	416	203%	▲	1,110	14%	▲
Provision for Tax	337	101	233%	▲	280	20%	▲
Profit after Tax	926	315	193%	▲	830	12%	▲



Profit and Loss Account – FY FY21

(Rs Crs)

	FY FY21	FY FY20	Y-o-Y (%)	
Net Interest Income	13,528	12,059	12%	▲
Other Income	6,501	6,953	(6%)	▼
Total Income	20,029	19,011	5%	▲
Operating Expenses	8,157	8,183	-	▼
Operating Profit	11,872	10,829	10%	▲
Provisions & Contingencies	7,943	4,652	71%	▲
Profit before Tax	3,929	6,177	(36%)	▼
Provision for Tax	999	1,719	(42%)	▼
Profit after Tax	2,930	4,458	(34%)	▼



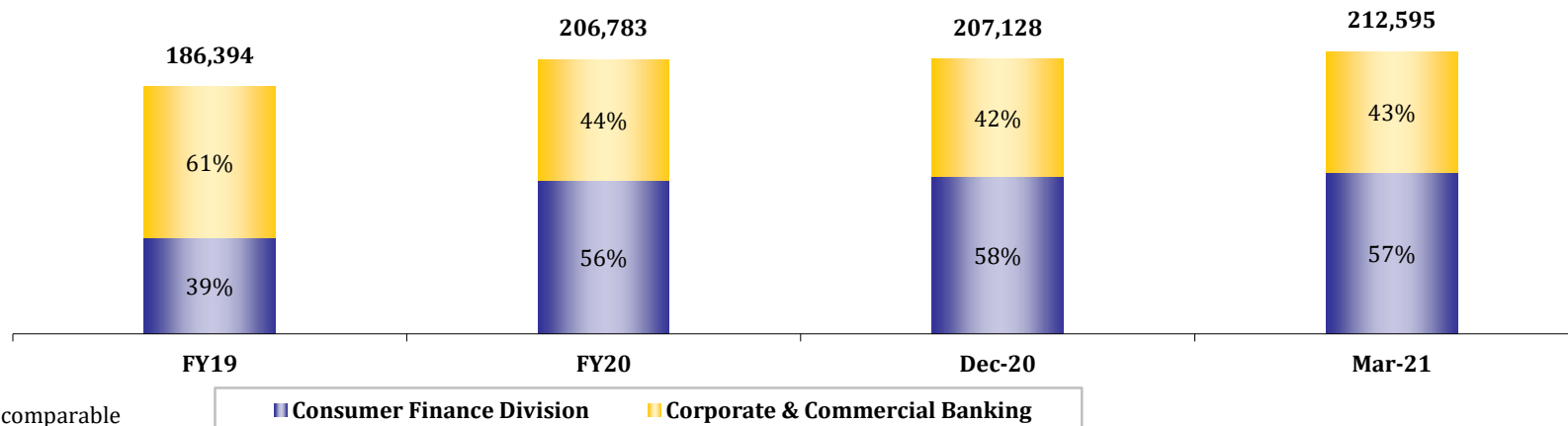
Key Financial Indicators

	FY21	Q4FY21	Q4FY20	Q3FY21	FY20
Return on Assets	0.93%	1.09%	0.42%	1.05%	1.56%
PPOP / Average Assets	3.75%	3.68%	3.84%	3.74%	3.79%
Return on Equity	7.55%	8.88%	3.69%	8.35%	14.67%
Cost / Income Ratio	40.73%	41.13%	42.90%	41.34%	43.04%
Net Interest Margin	4.17%	4.13%	4.25%	4.12%	4.14%
Net NPA	0.69%	0.69%	0.91%	0.22%	0.91%
EPS (annualized, Rs. per share)	40.03	48.44	18.19	43.90	64.33
Capital + Reserves (Excl. Revaluation Reserve) (Rs. in crs)	43,187	43,187	34,428	40,215	34,428



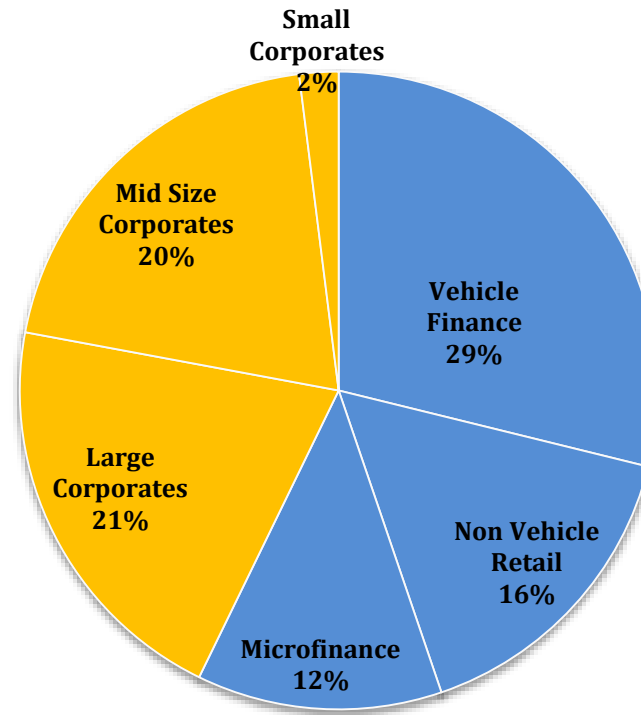
Well Diversified Loan Book

Loan Book (Rs crs)



FY19 are not comparable due to reclassification of BBG & MFI

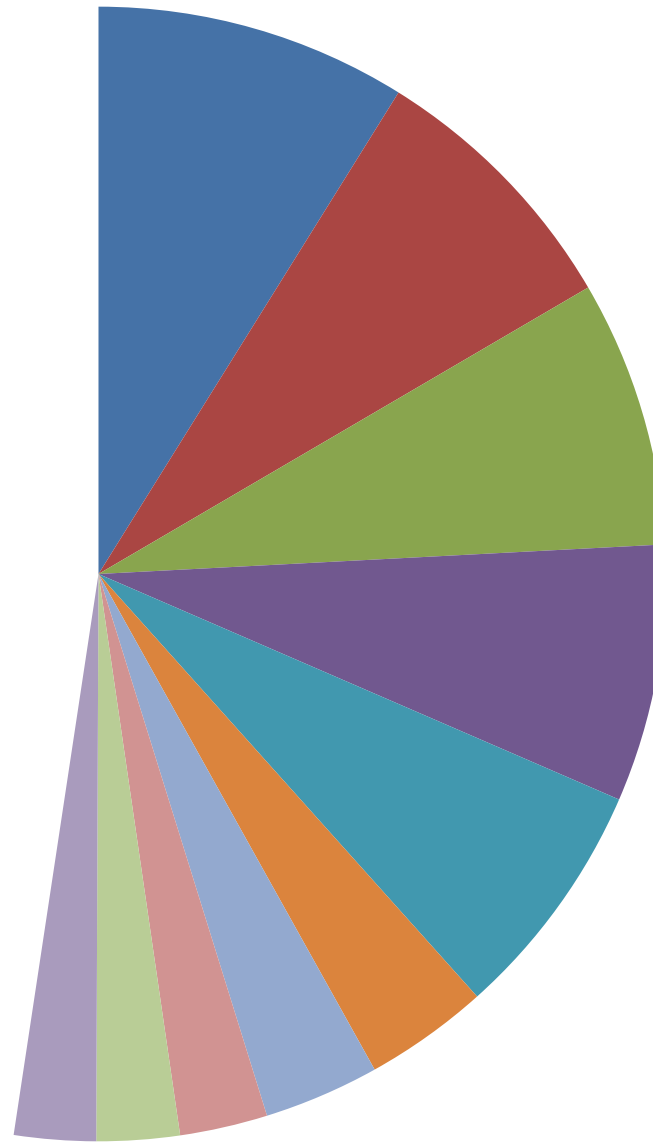
(Rs crs)		
Corporate Banking	Mar-21	
Large Corporates	42,297	20%
Mid size Corporates	42,424	20%
Small Corporates	6,297	3%
Total Advances	91,018	43%



(Rs crs)		
Consumer Finance	Mar-21	
Vehicle Loans	61,313	29%
Comm. Vehicle Loans	23,600	11%
Utility Vehicle Loans	4,988	2%
Small CV	3,411	2%
Two Wheeler Loans	5,644	3%
Car Loans	7,946	4%
Tractor	6,653	3%
Equipment Financing	9,071	4%
Non-Vehicle Loans	33,881	16%
Business Banking	11,772	5%
Loan Against Property	9,003	4%
Credit Card	4,536	2%
BL, PL, AHL, Others	8,570	5%
Microfinance	26,383	12%
Total Advances	121,577	57%



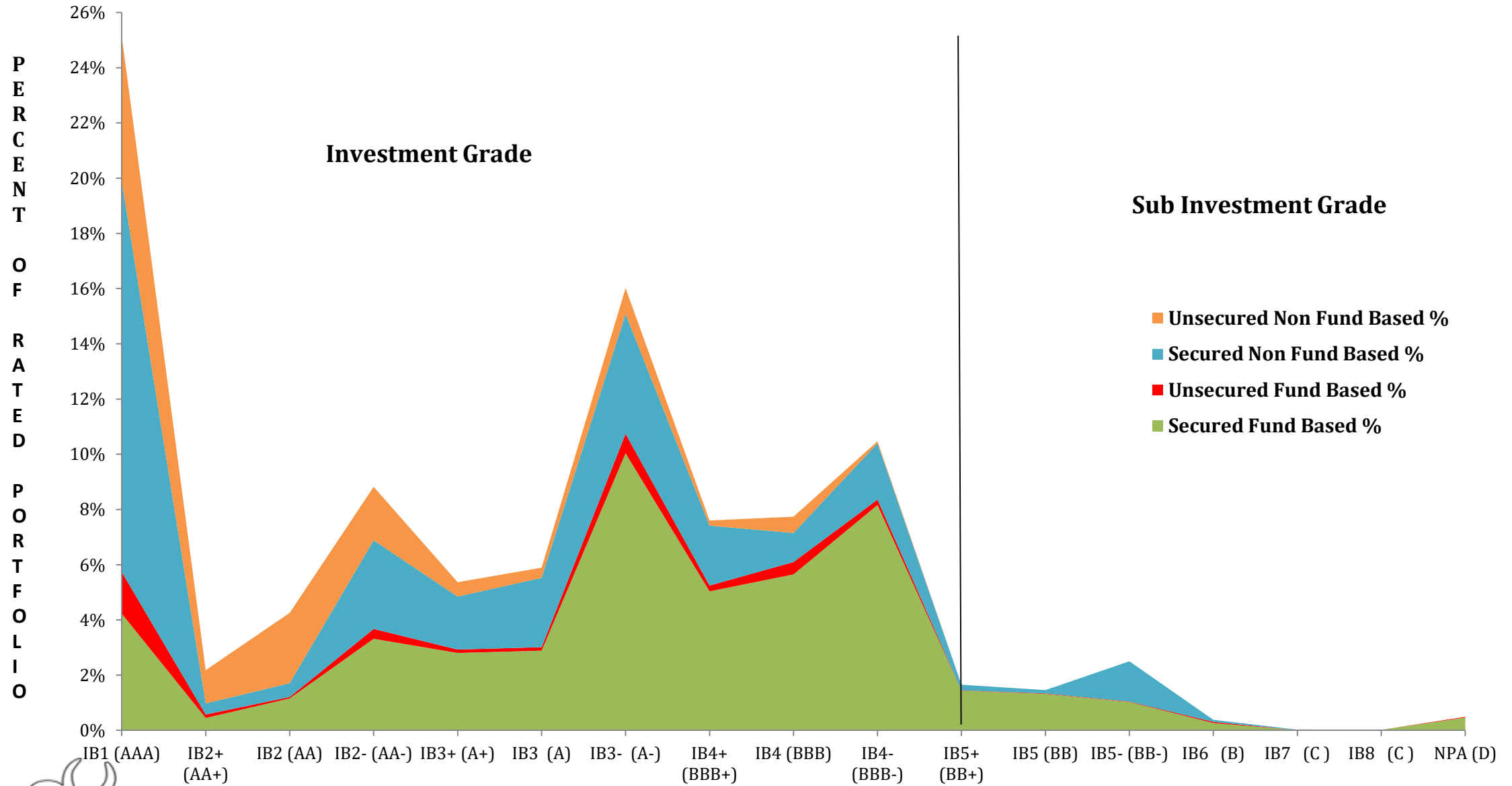
Diversified Corporate Loan Book



Sector	%
Gems and Jewellery	3.80%
Real Estate - Commercial and Residential	3.30%
Lease Rental	3.25%
NBFCs (other than HFCs)	3.14%
Steel	2.94%
Power Generation – Non Renewable	1.51%
Power Generation – Renewable	1.41%
Food Beverages and Food processing	1.07%
Housing Finance Companies	1.01%
Services	1.00%
Other Industry	20.38%
Corporate Banking	42.81%
Consumer Banking	57.19%
Total	100.00%



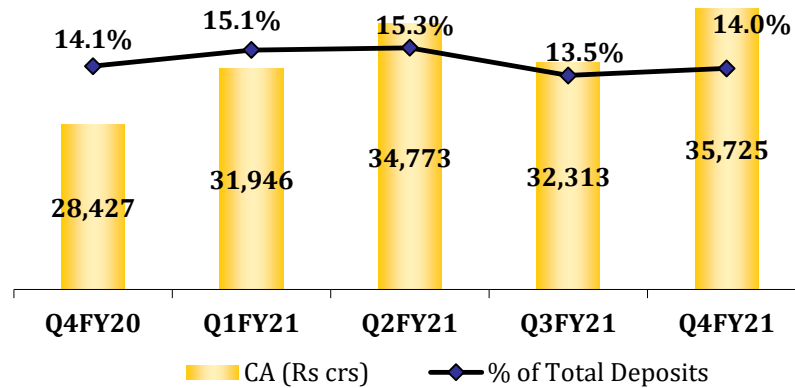
Well Rated Corporate Portfolio



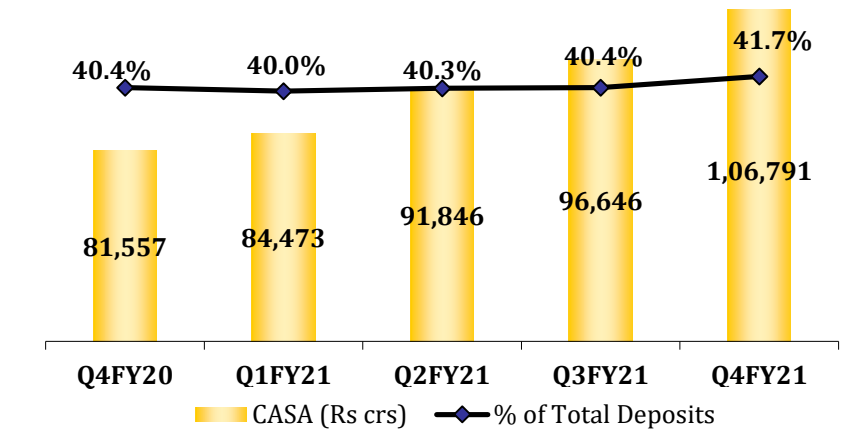
Improving Deposit Profile

- 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
- Innovative service propositions
- Building Brand Recognition across mass consumer base

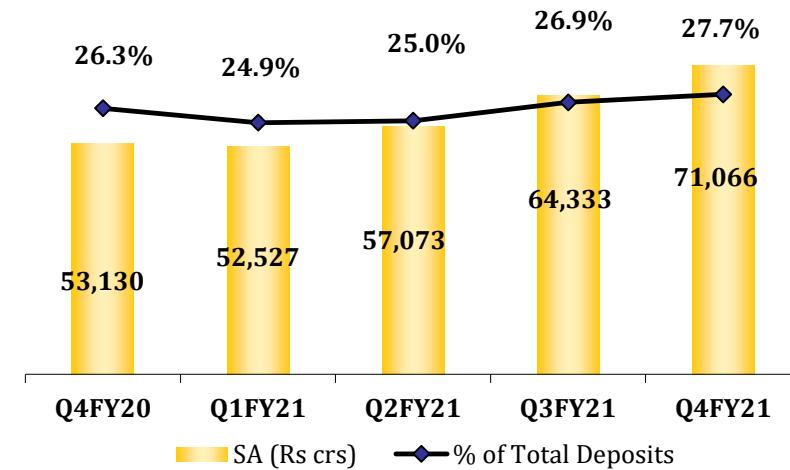
Current Account (CA)



CASA



Savings Account (SA)



Other Income

(Rs Crs)

	Q4FY21	Q4FY20	Y-o-Y (%)	Q3FY21	Q-o-Q (%)
Core Fee	1,508	1,390	8% ▲	1,389	9% ▲
Securities/MM/FX Trading/Others	273	383	(29%) ▼	257	6% ▲
Total	1,781	1,773	- ▲	1,646	8% ▲



Diverse Revenues from Core Fee Income

(Rs Crs)

	Q4FY21	Q4FY20	Y-o-Y(%)		Q3FY21	Q-o-Q(%)		FY 21	FY 20	Y-o-Y(%)	
Trade and Remittances	219	189	16%	▲	183	20%	▲	751	720	4%	▲
Foreign Exchange Income	269	248	9%	▲	268	-	▲	879	1,016	(13%)	▼
Distribution Fees (Insurance, MF, Cards)	399	367	9%	▲	370	8%	▲	1,256	1,338	(6%)	▼
General Banking Fees*	200	87	130%	▲	188	6%	▲	630	481	31%	▲
Loan Fees	357	356	-	▲	301	19%	▲	968	1,442	(33%)	▼
Investment Banking	64	143	(55%)	▼	79	(19%)	▼	195	788	(75%)	▼
Total Core Fee Income	1,508	1,390	8%	▲	1,389	9%	▲	4,679	5,785	(19%)	▼

* Includes PSLC Income of Rs. 52 cr for Q4FY21, Rs. 7 crs for Q4FY20 and Rs. 59 cr for Q3FY21

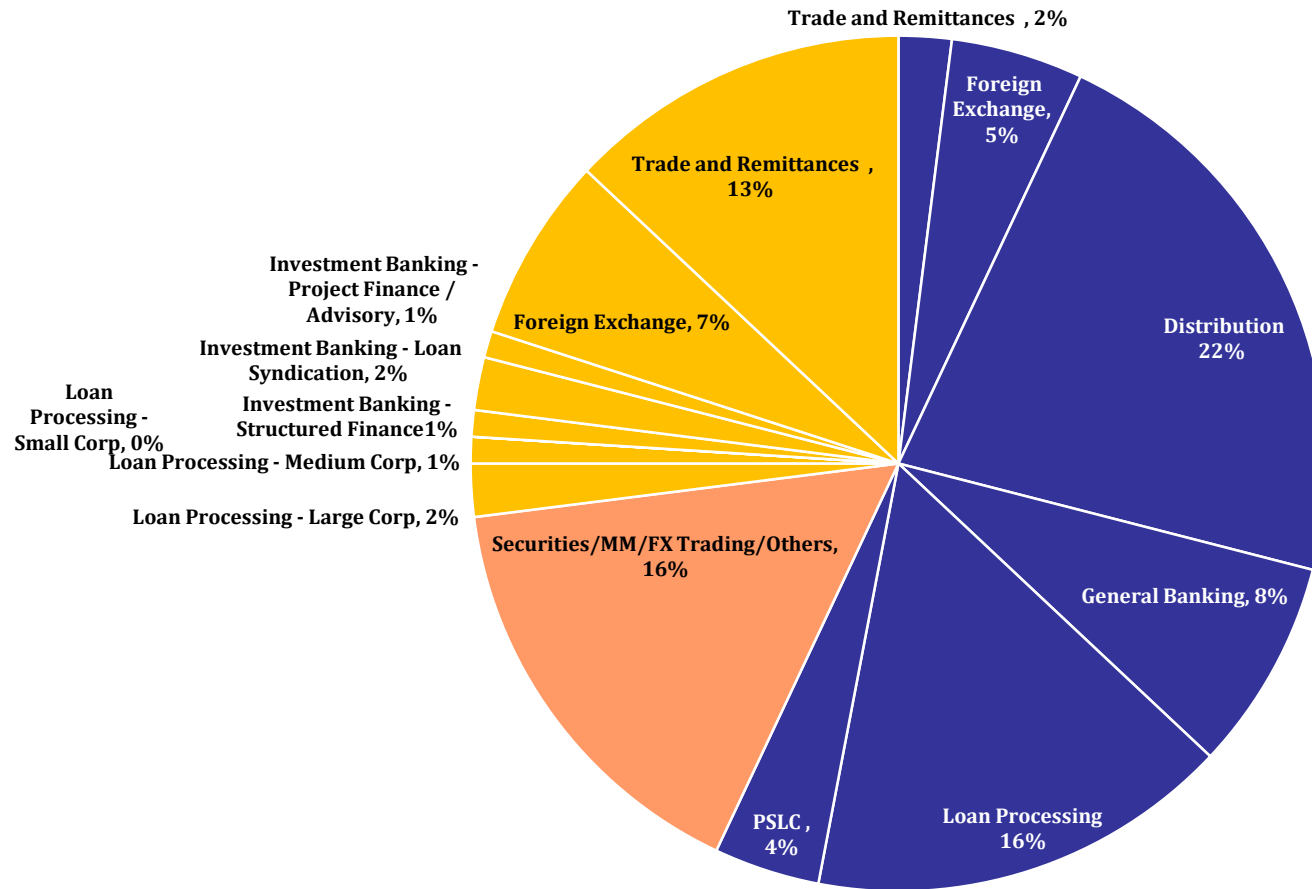


Diversified and Granular Fee Streams – Q4 FY21

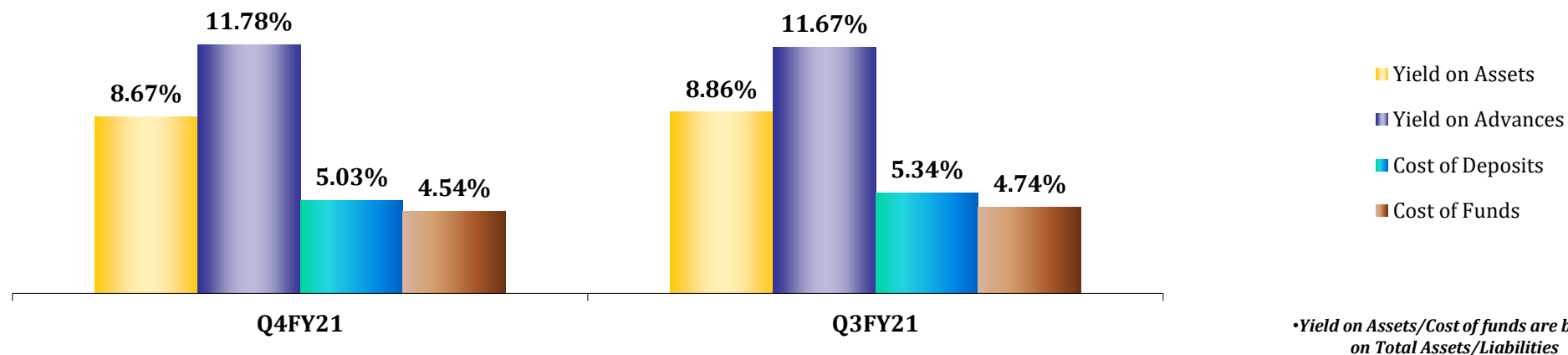
**Corporate Banking
(27%)**

**Consumer Banking
(57%)**

**Trading and Other Income
(16%)**



Yield / Cost Movement



Segment-wise Yield

	Q4FY21		Q3FY21	
	Outstanding (Rs crs)	Yield (%)	Outstanding (Rs crs)	Yield (%)
Corporate Bank	91,018	8.42%	88,482	8.35%
Consumer Finance	121,577	14.27%	1,18,646	14.08%
Total	2,12,595	11.78%	2,07,128	11.67%



Loan Related Provisions held as on March 31, 2021

- Specific provision of Rs. 3,488 crs (towards PCR)
- Floating provisions of Rs. 70 crs other than related to COVID-19 (towards PCR)
- Counter-cyclical provision of Rs. 760 crs (towards PCR)
- Standard contingent provisions of Rs. 1,600 crs surplus outside PCR
- Standard asset provision of Rs. 1,009 crs other than related to COVID-19
- Other provisions of Rs. 150 crs on standard assets
- Provision Coverage Ratio at 75% and total loan related provisions at 122% of GNPA
- Loan related provisions are 3.33% of the loans

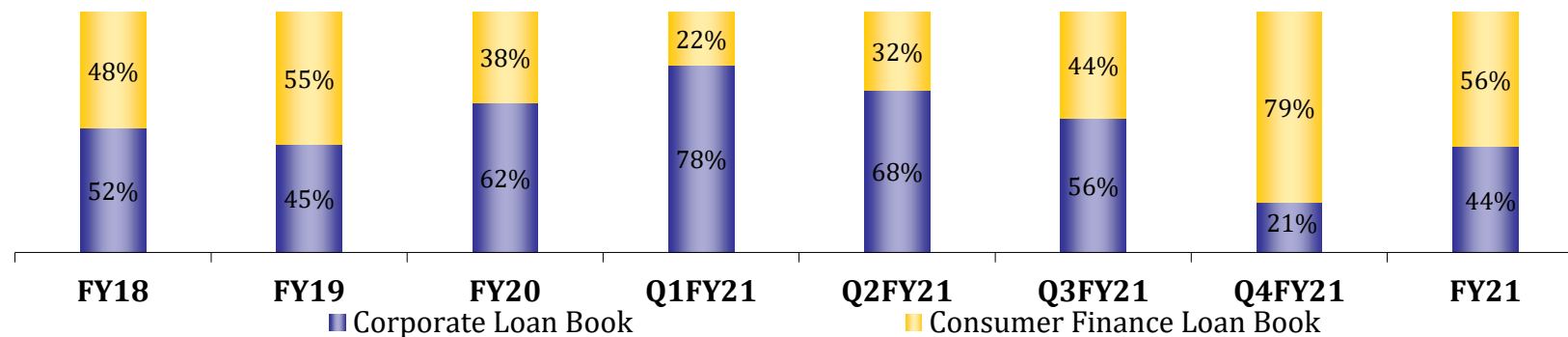


Credit Cost

(Rs Crs)

	FY18	FY19	FY20	Q1FY21	Q2FY21	Q3FY21	Q4FY21	FY21
Corporate Bank	468	2,134	1,893	907	419	238	542	2,106
Consumer Finance	433	585	1,136	259	201	187	2,044	2,691
Gross Credit Costs	901	2,719	3,029	1,166	620	425	2,586*	4,797
Gross Credit Costs (Basis Points on Advances)	62	146	146	59	31	21	122	226
Net Credit Cost	856	2,689	2,973	1,157	602	407	2,574	4,740
Net Credit Costs (Basis Points on Advances)	59	144	144	58	30	20	121	223
PCR	56%	43%	63%	67%	77%	87%	75%	75%

* Of which Rs. 1,535 crores of standard provisions reclassified as credit costs towards prof-forma NPAs as of Dec-2020



Loan Portfolio - Movement in NPA and Restructured Advances

Rs cr	Q4FY21			Q3FY21		
	Corporate	Consumer	Total	Corporate	Consumer	Total
Opening Balance	2,231	1,420	3,651	2,930	1,602	4,532
Proforma NPA as on Dec 31,2020	413	2,095	2,508	-	-	-
Proforma Opening Balance	2,644	3,515	6,159			
Fresh Additions during Q4FY21	2,235	1,594	3,829	-	-	-
- Business as Usual Additions	336	1,594	1,930			
- OTR / Technical Slippages	1,899 ^(a)	-	1,899			
Deductions	2,079	2,114	4,193	735	205	940
-Write-offs	144	1,206	1,350			
-Upgrades	1,602 ^(b)	273	1,875			
-Recoveries	333	635	968 ^(c)			
Gross NPA	2,800	2,995	5,795	2,231	1,420	3,651^(b)
Net NPA			1,477			464
% of Gross NPA			2.67%			1.74%
% of Net NPA			0.69%			0.22%
Provision Coverage Ratio (PCR)			75%			87%
Restructured Advances			2.01% (1.8% Pandemic Related)			0.76%

(a) Includes Rs 1,067 crores towards two groups in retail and construction and being restructured

(b) Relates to the OTR/ Technical Slippages and upgraded during the quarter; balance OTR / technical slippages likely to be upgraded in Q1FY21

(c) Sale to ARC Rs. 830 crs (Nil); Net SR outstanding at 52 bps



NPA Composition – Consumer Finance

(Rs Crs)

Q4 FY21	Com. Vehicle	Utility	Const. Equip.	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	717	67	107	100	392	105	79	709	247	73	399	2,995
Gross NPA %	3.00%	1.34%	1.18%	2.88%	6.73%	1.31%	1.17%	3.36%	2.84%	1.58%	1.49%	2.43%

Q3 FY21	Com. Vehicle	Utility	Const. Equip.	Small CV	TW	Cars	Tractor	BBG/LAP	HL/PL/Others	Cards	MFI	Total
Gross NPA	378	46	68	58	189	56	43	188	31	10	353	1,420
Gross NPA %	1.58%	0.97%	0.78%	1.60%	3.08%	0.71%	0.70%	0.90%	0.37%	0.18%	1.51%	1.18%

Note : Q3 FY21 numbers are not comparable due to Honourable Supreme Court Embargo on recognition of NPA



Strong Balance Sheet & Profitability Buffers in Place

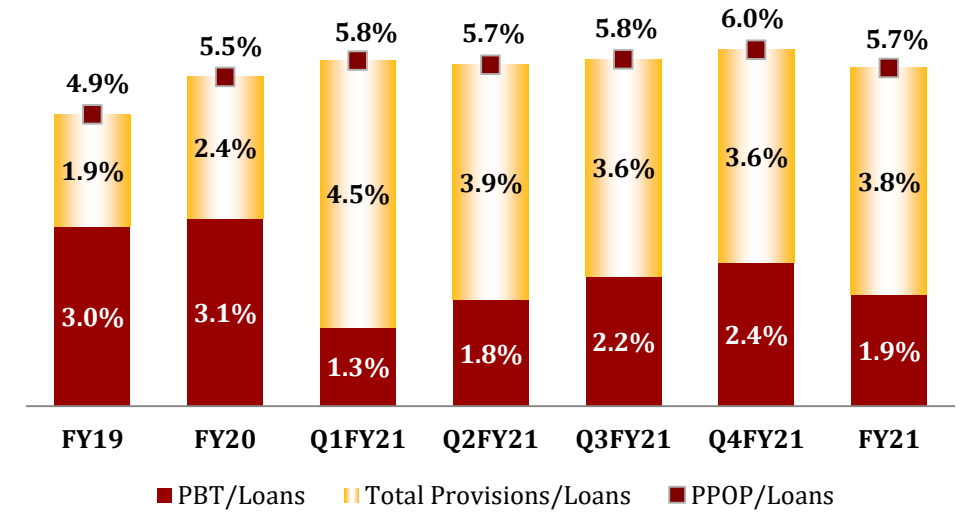
Capital Adequacy

(Rs. in Crores)

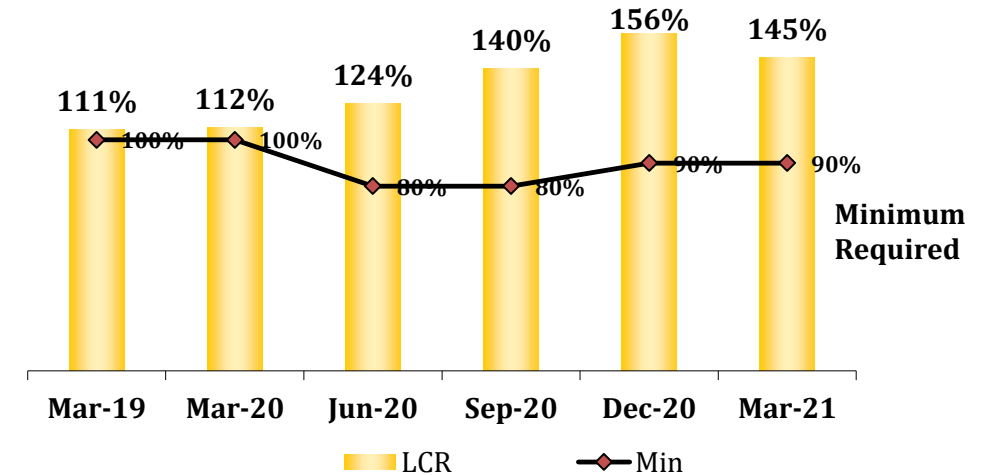
	31 Mar 21	31 Dec 20
Credit Risk, CVA and UFCE	2,30,602	2,28,995
Market Risk	9,190	8,105
Operational Risk	33,120	28,353
Total Risk Weighted Assets	2,72,912	2,65,453
Core Equity Tier 1 Capital Funds	42,433	39,522
Additional Tier 1 Capital Funds	3,490	3,490
Tier 2 Capital Funds	1,510	1,918
Total Capital Funds	47,433	44,930
CRAR	17.38%	16.93%*
CET1	15.55%	14.89%*
Tier 1	16.83%	16.20%
Tier 2	0.55%	0.72%

* CRAR and CET1 includes 9M FY21 PAT

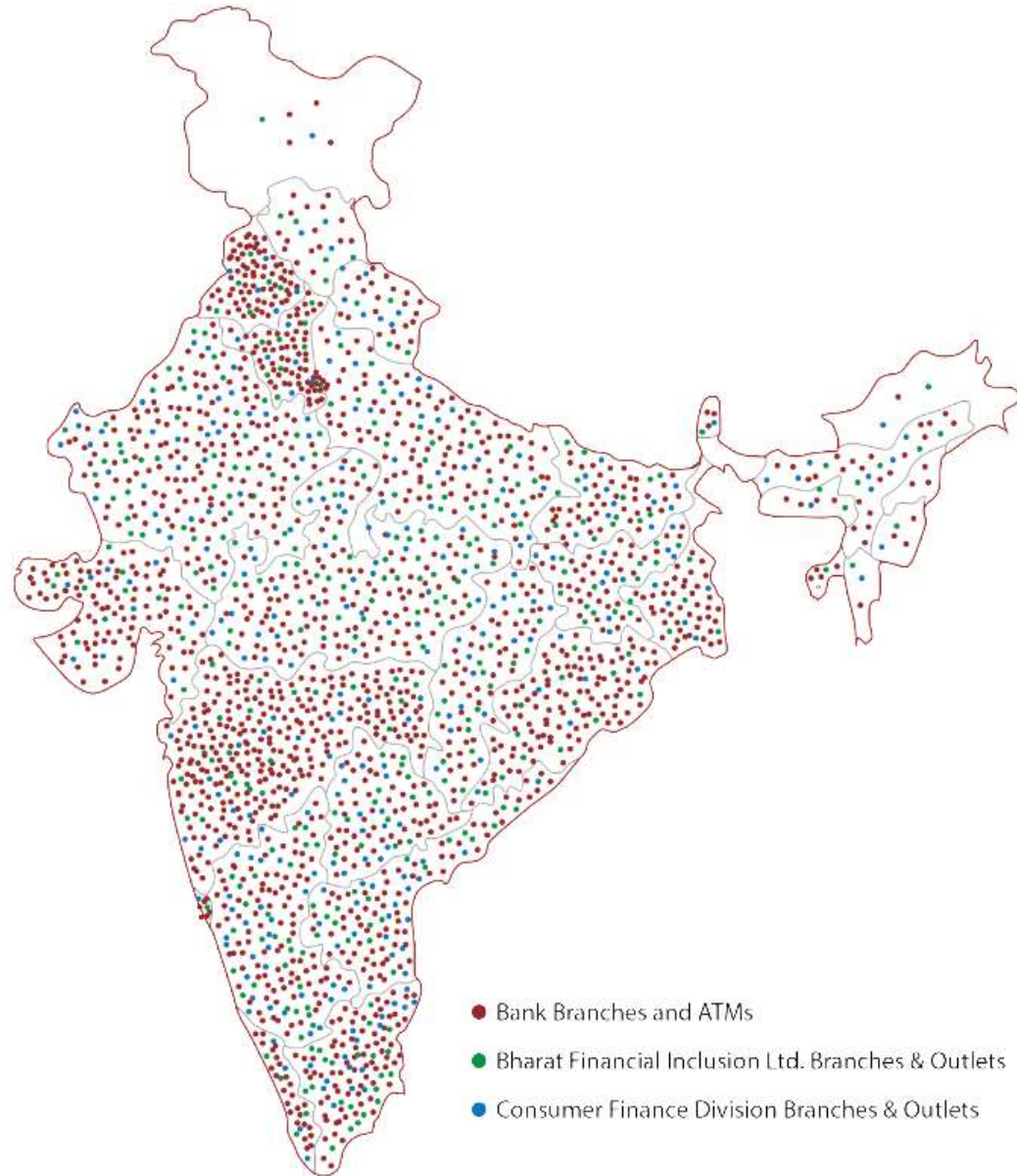
Pre Provision Operating Profit Margin



Liquidity Coverage Ratio



Distribution Expansion to Drive Growth



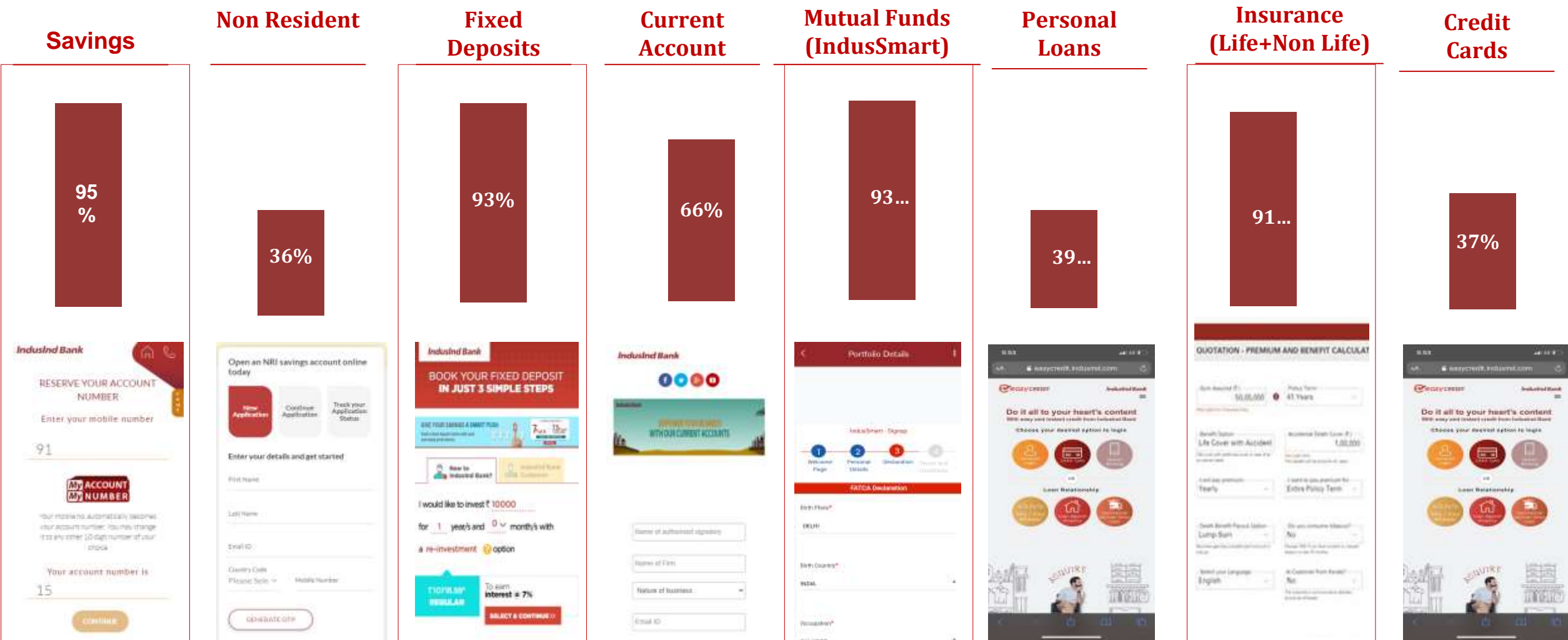
Strengthening Distribution Infrastructure

Particulars	Mar 31, 2020	Jun 30, 2020	Sep 30, 2020	Dec 31, 2020	Mar 31, 2021
Branches/Banking Outlets	1,911	1,911	1,910	1,915	2,015
BFIL Branches	2,071	2,079	2,144	2,249	2,289
Vehicle Finance Marketing Outlets	853	854	841	840	828
Total	4,835	4,844	4,895	5,004	5,132
ATMs	2,760	2,721	2,785	2,835	2,872

*includes 208 specialized branches and 155 Banking outlets



Digital Business Mix continues to grow on the back of seamless digital onboarding journeys powered by “IndiaStack” across products



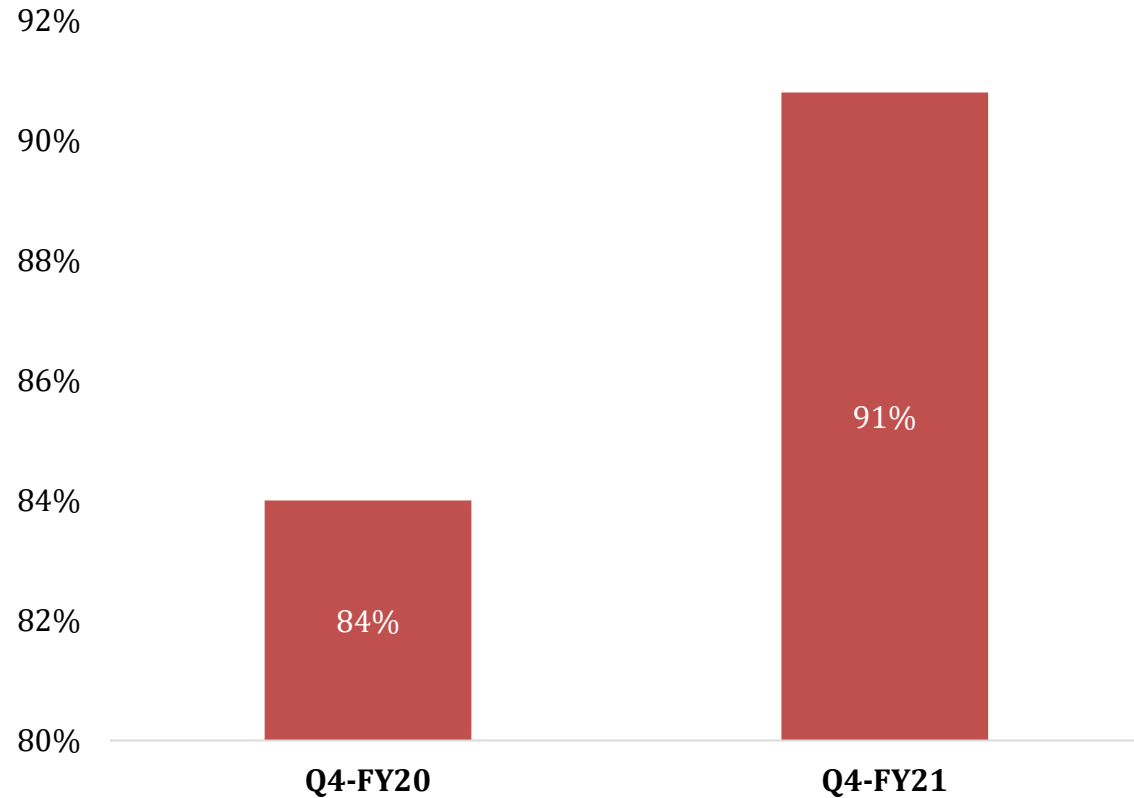
% Digital Sourcing for respective product



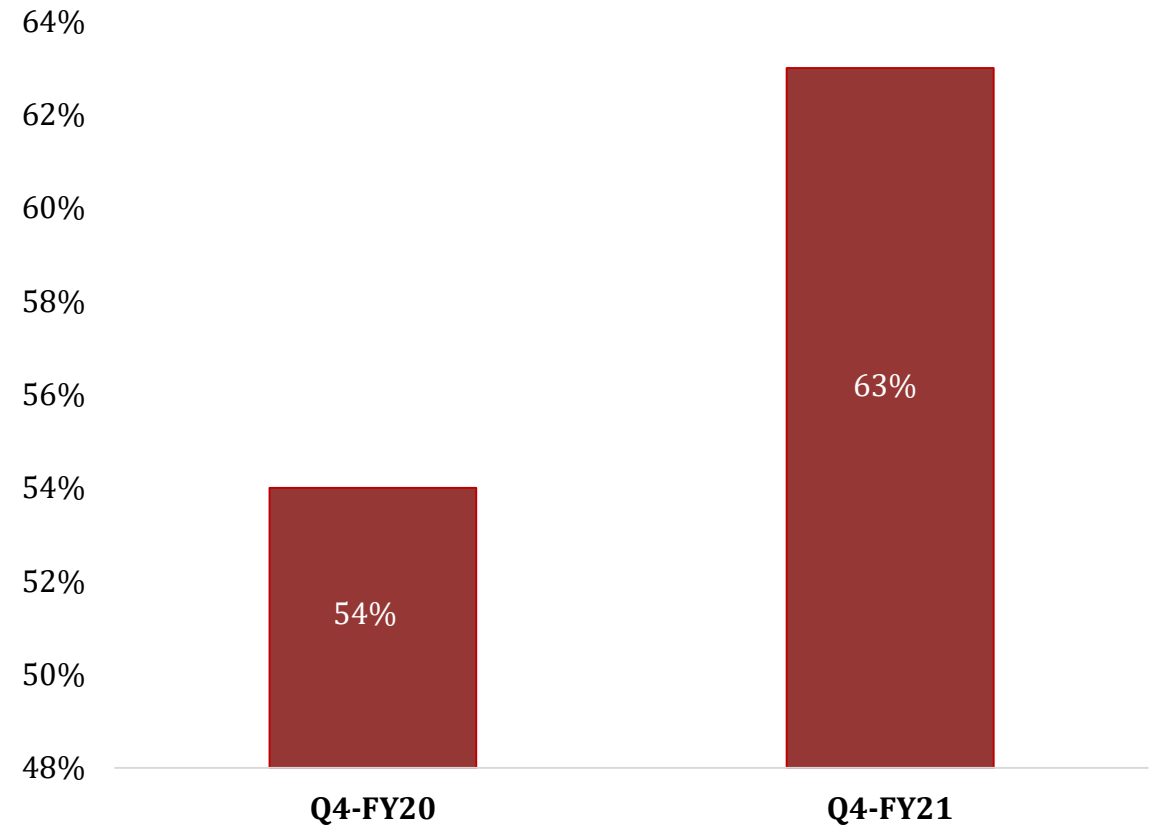
Q4 FY 21

Digital Transaction Mix continues to grow with 91% of transactions happening digitally and 63% of service requests processed digitally

Overall Digital Transaction mix at 91% up from 84% by volume



Digital service requests* (% of total SRs) increased to 63% reducing cost to serve

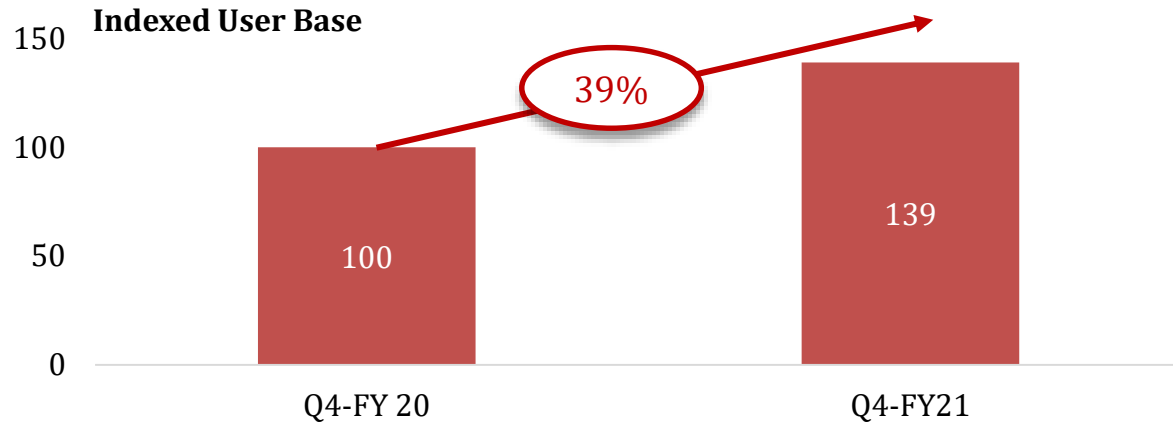


*Includes service requests such as email statement, debit card hot listing, pin generation, etc; ^other channels includes branch, contact centre, ATMs

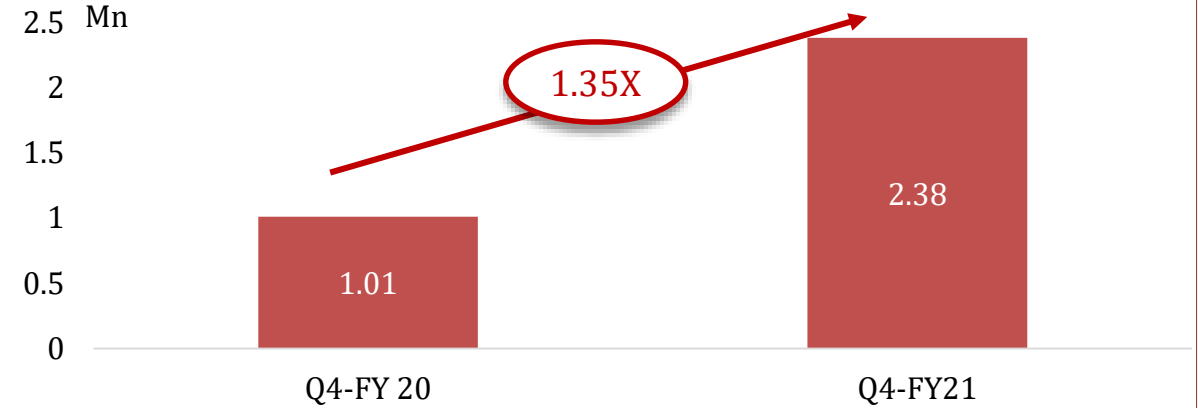


User Base and Transaction Volumes continue to show healthy growth across channels

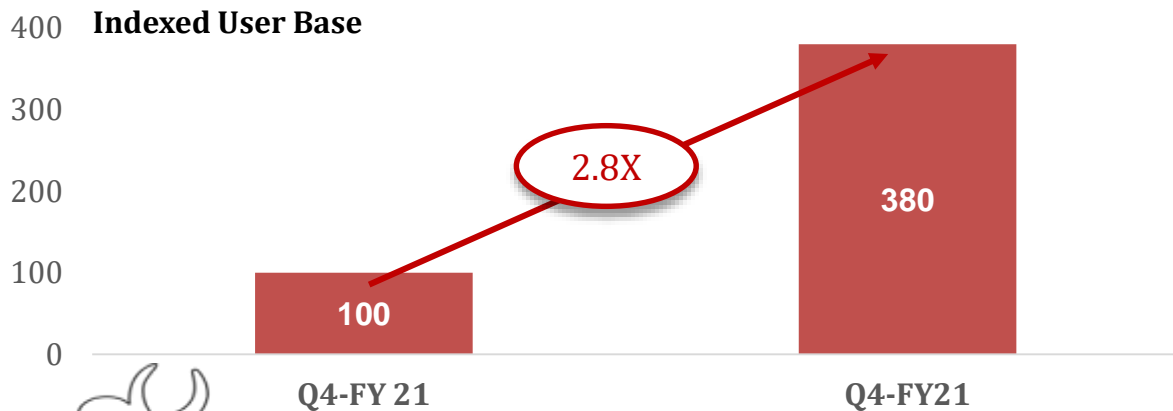
Mobile App User Base increased 39%



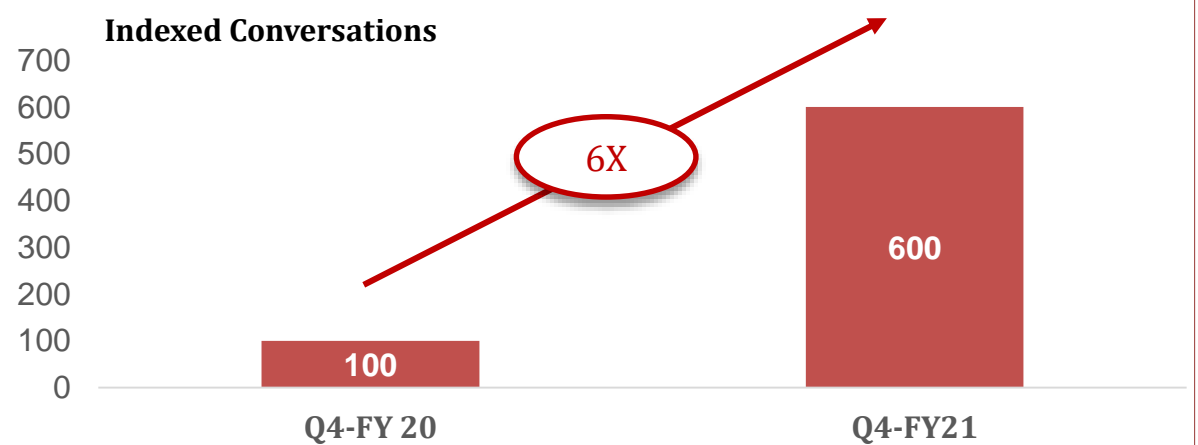
Average monthly mobile banking transactions grew 1.35X YoY



Whatsapp (WA) Banking user base increased 2.8X



Whatsapp (WA) Banking conversations increased 6X



Basis average monthly run rate for the respective quarter; user base as of end of quarter 28

Key Platforms and Digital Client Value Propositions going live shortly

Easycredit for Individuals



#No More Hassles

Get Instant Personal loan or Credit Card to fulfil your dream



Digital Online Process



Instant Verification



Quick Disbursal In Minutes

Get It Now

Copyright © 2020 IndusInd Bank - EasyCredit.

End to end digital journey for Personal Loans & Cards with:

- KYC/AML checks
- Employment verification
- Machine Learning led underwriting
- Bank Statement Analyzer
- Video KYC
- E-Nach
- E-agreement
- E-stamping

Easycredit for Businesses

12:30
Indus
smallTICKET

1/3 Getting Started
Next: Provide Information

Hi, help us know you better

Name of business as per PAN
MahaTextiles Pvt. LTD

Name of proprietor as per PAN
Sarath Kumar

Select business address*

Type something

Address 1
3rd Floor, Pal Heights, Road Number 3,
Financial District
Hyderabad - 500034, Telangana

Address 2
201 A, Manja Manjhi Apartments, 32
Street, Nallapalle Hills
Hyderabad - 500034, Telangana

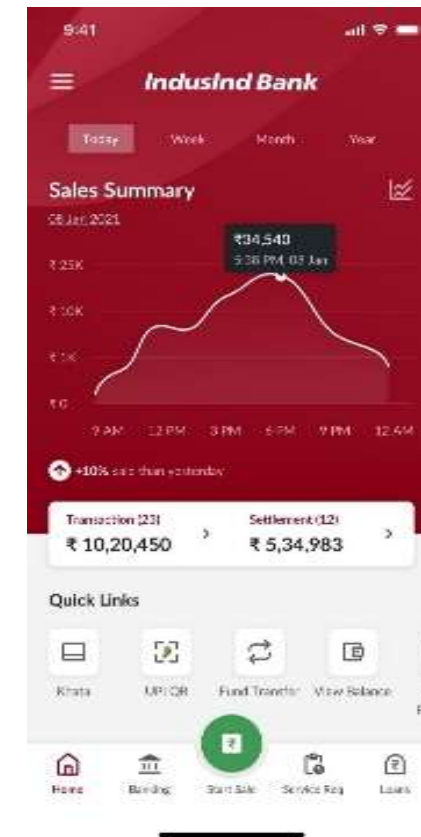
Address 3
[Address field partially obscured]

NEXT

End to end digital journey for Small Ticket Business Loans leveraging:

- GST
- Banking
- Bureau
- Digital Underwriting
- Video PD
- KYC / Fraud / AML checks
- E-agreement
- E-stamping
- E-nach

Indus Merchant Solutions



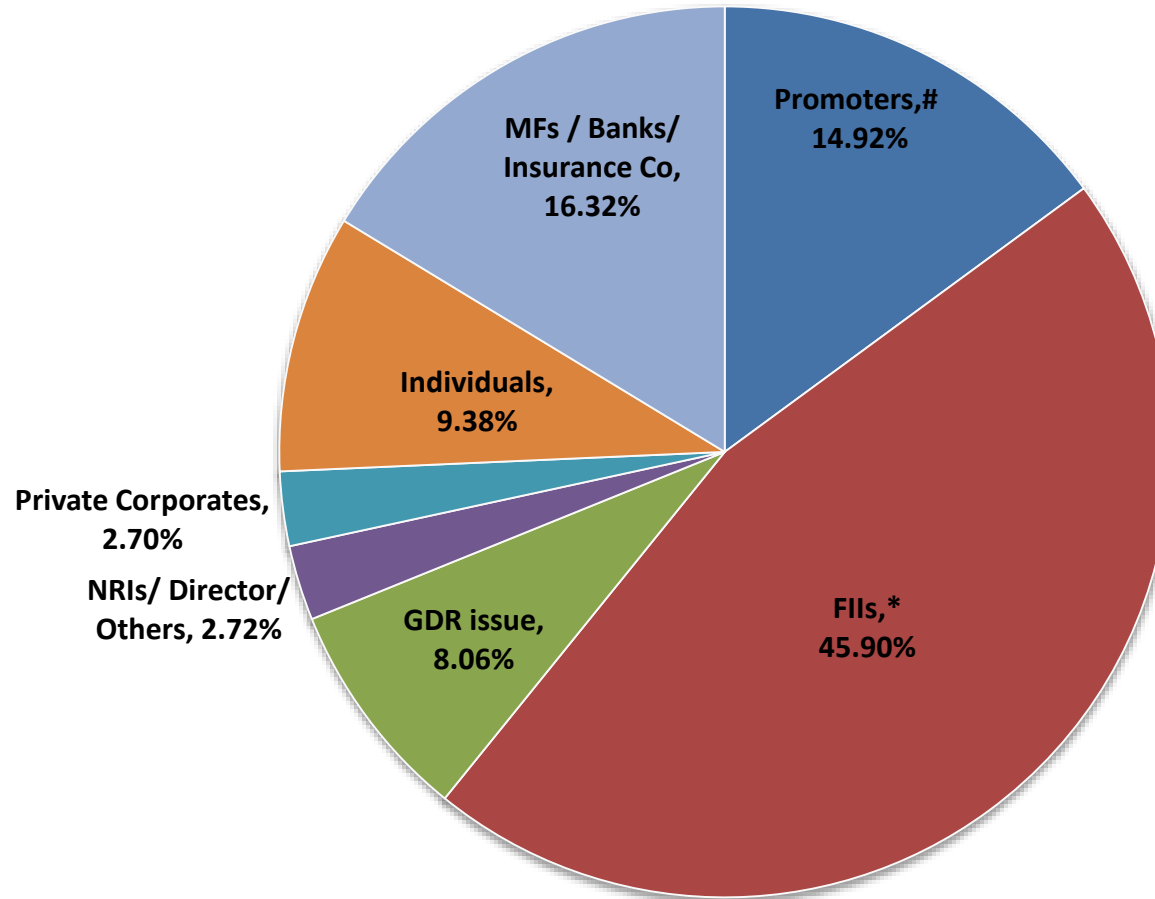
One of its kind value proposition for merchants and retailers

Digital First

Unified stack for payments, banking, lending and other value added services



Paid up Capital as of March 31, 2021



*includes FPIs

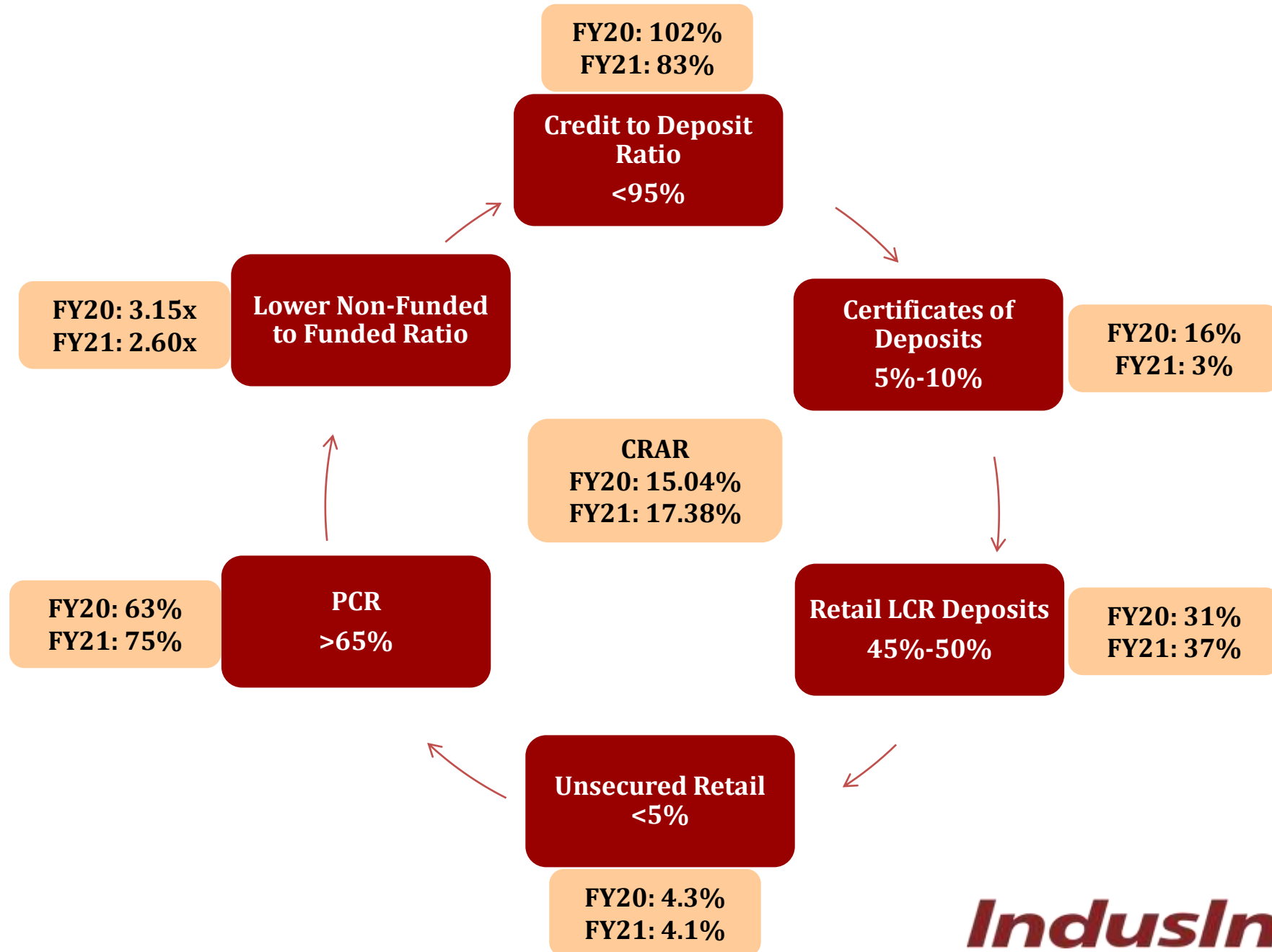
14.92% with diluted capital including warrants/ESOP

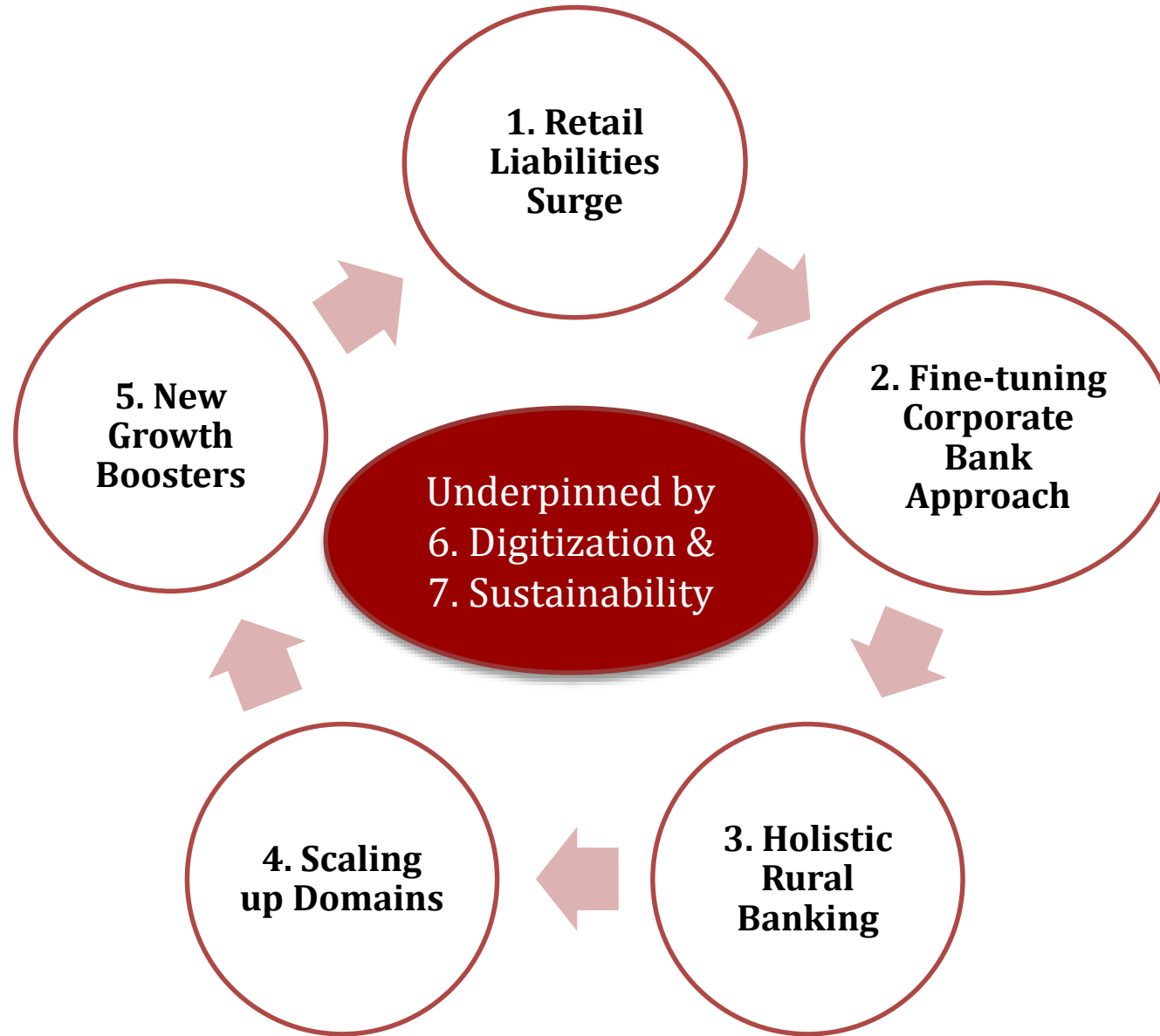


Planning Cycle 5 - FY21 Update



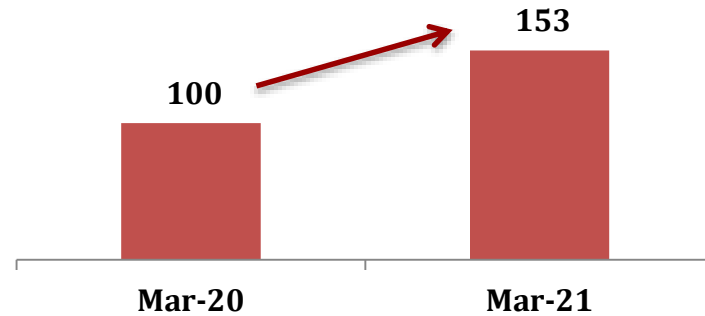
Scale with Sustainability – Strengthened Balance Sheet



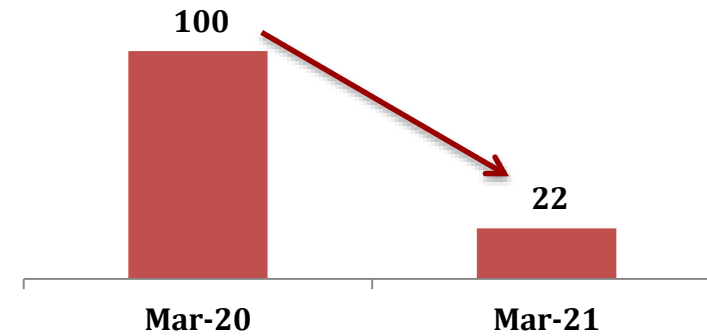


1. Retail Liabilities Surge – Improved Retail Mix

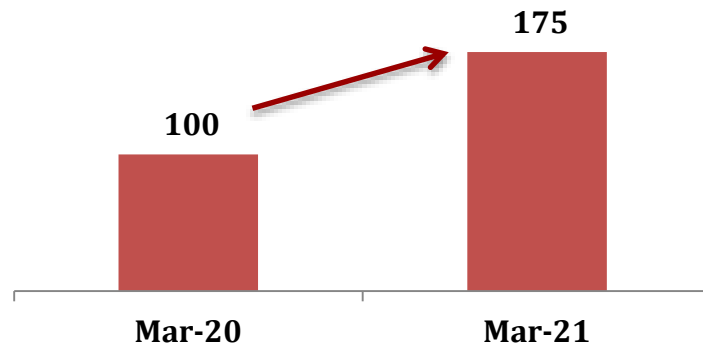
Retail Deposits as per LCR



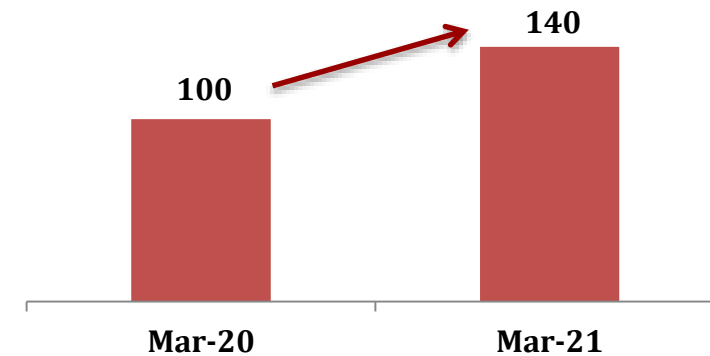
Certificates of Deposits



Term Deposits < 2 cr



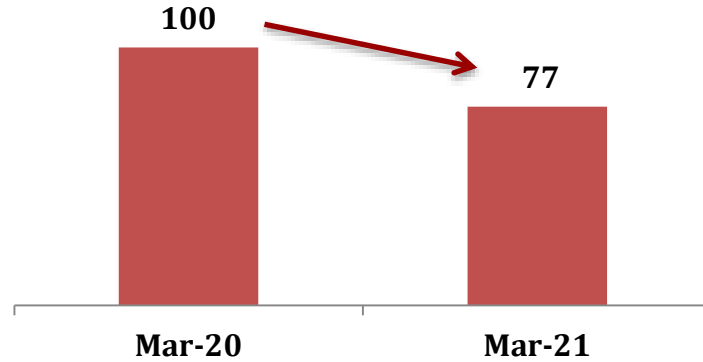
Deposits Sourced by Consumer BU



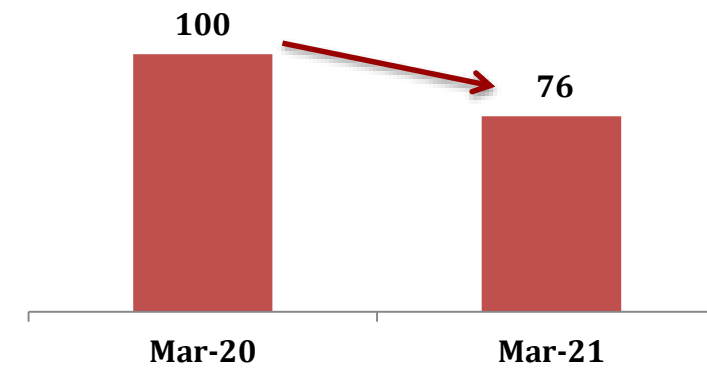
Indexed to Mar-20

2. Fine-tuning Large Corporate Bank Approach – Proactive Steps Yielding Results

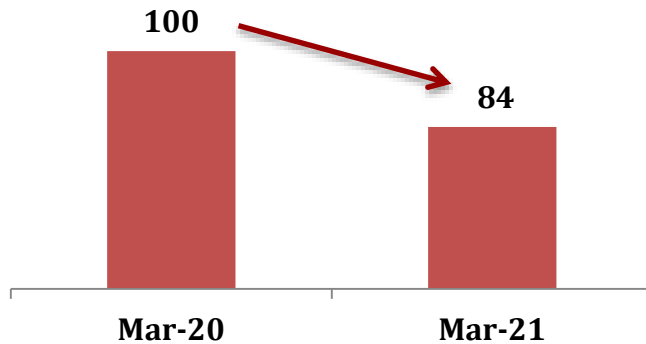
BBB and below Exposures



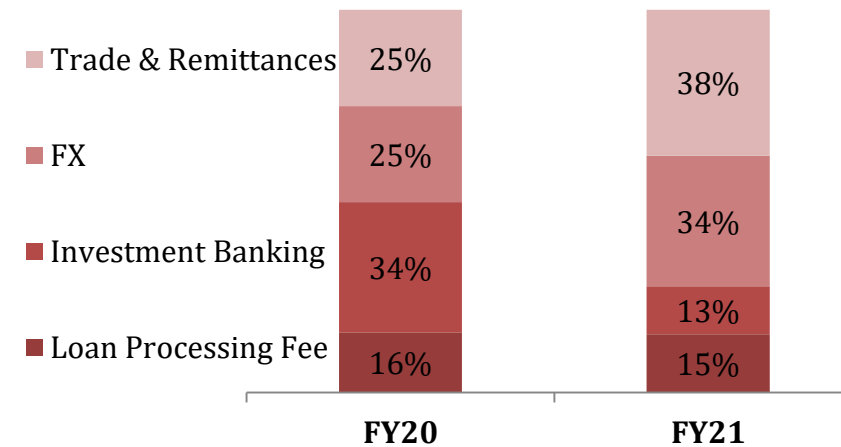
Tenure > 3 Years



Top 20 Exposures (Fund + Non Fund)



Granular Fees

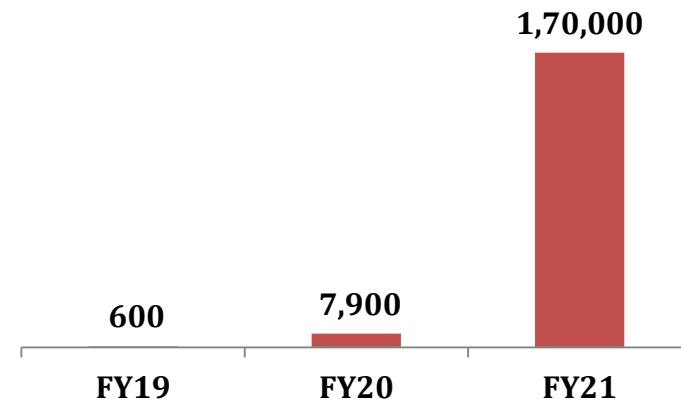
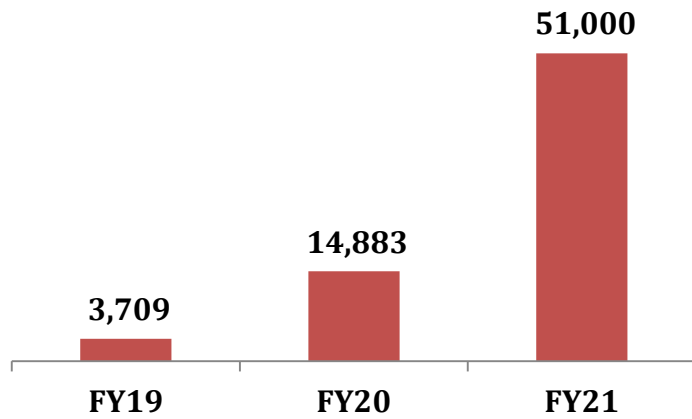
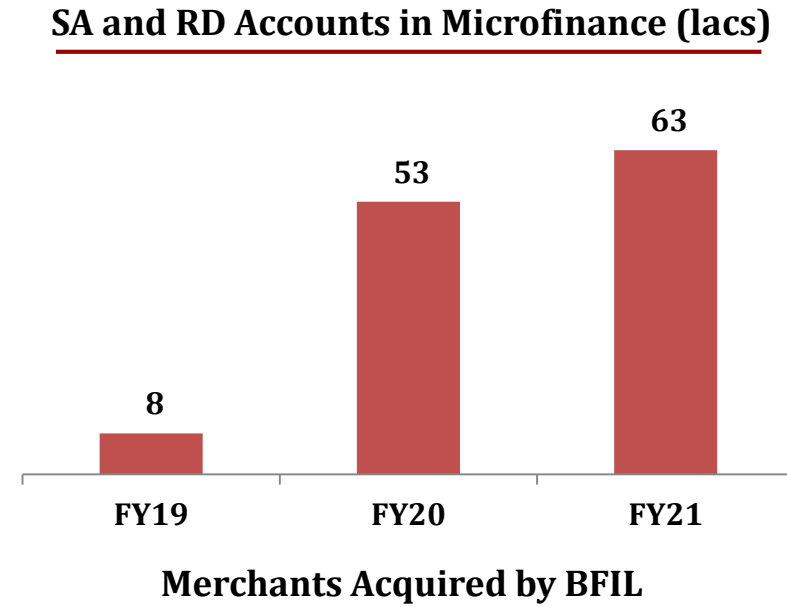
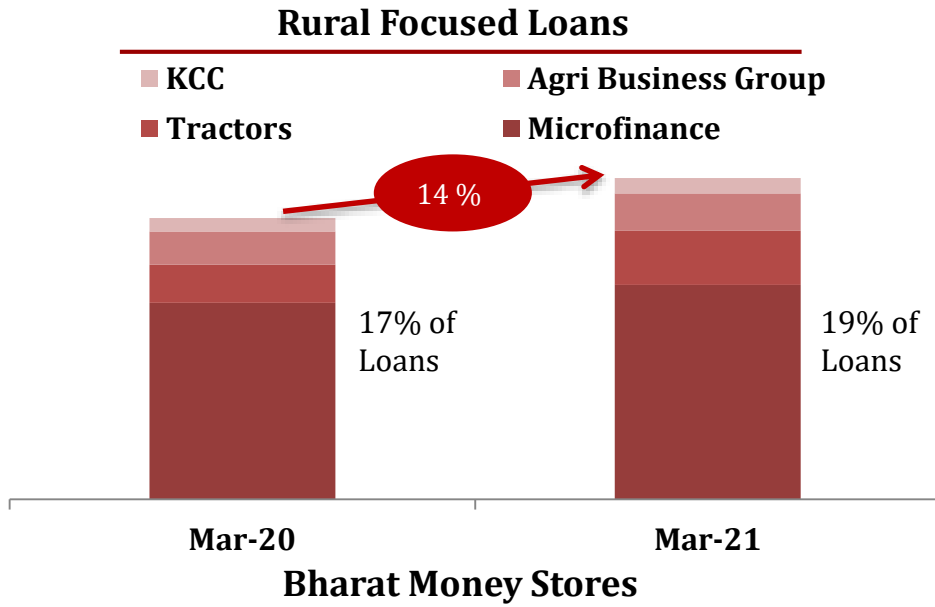


A and Above Rated Clients accounted for 81% of FY21 and 95% of Q4FY21 New Disbursements

Indexed to Mar-20

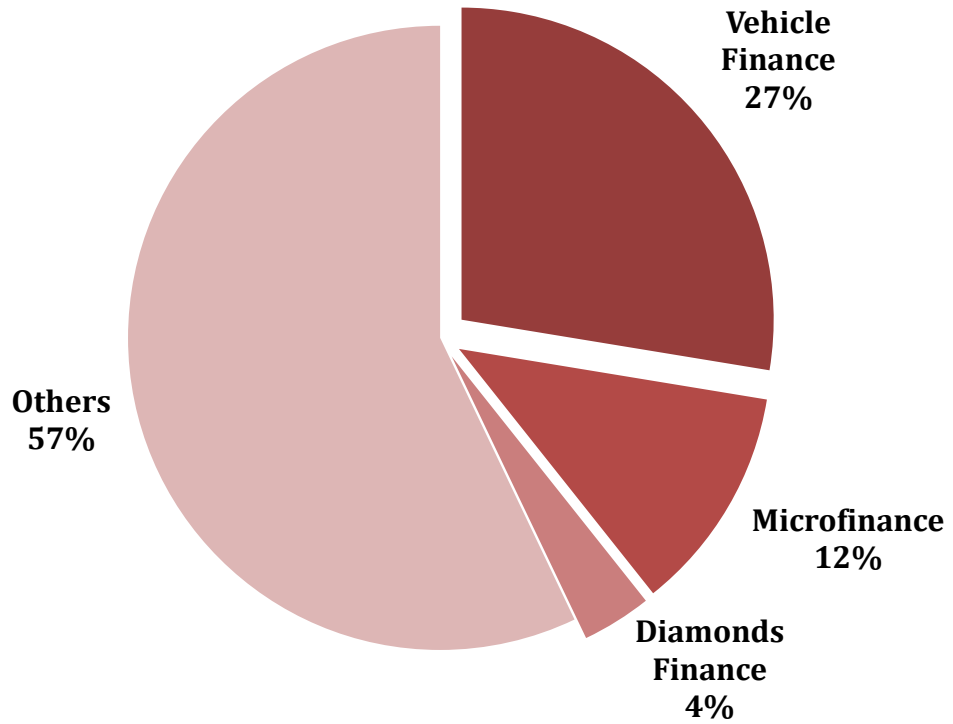


3. Holistic Rural Banking – Leveraging BFIL & Vehicle Distribution

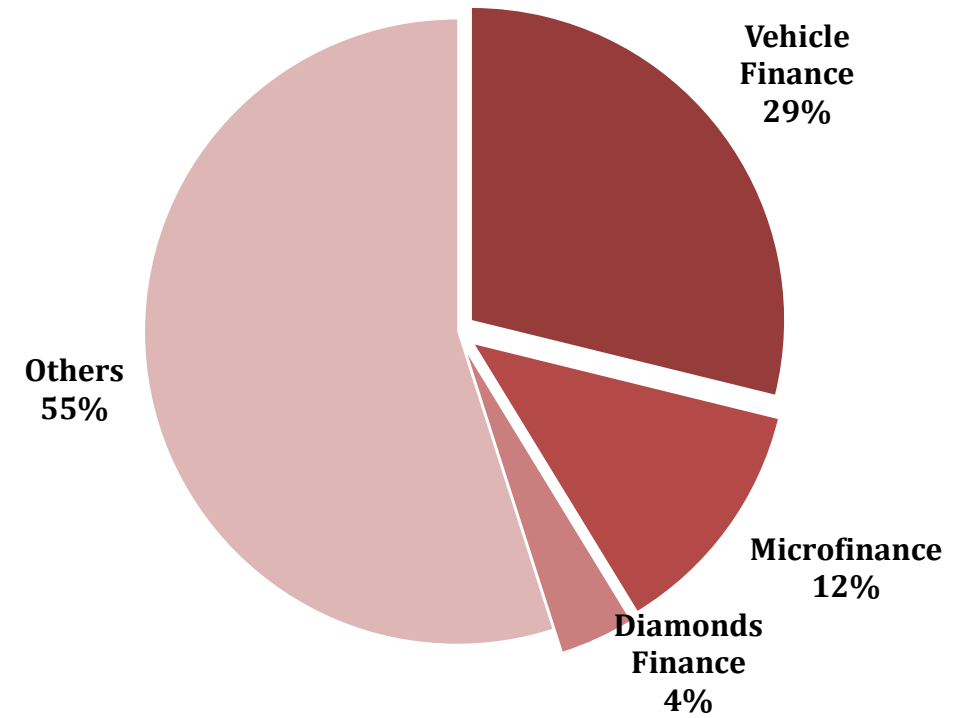


4. Scaling up Domains – Loan Growth Driven by Areas of Expertise

FY20

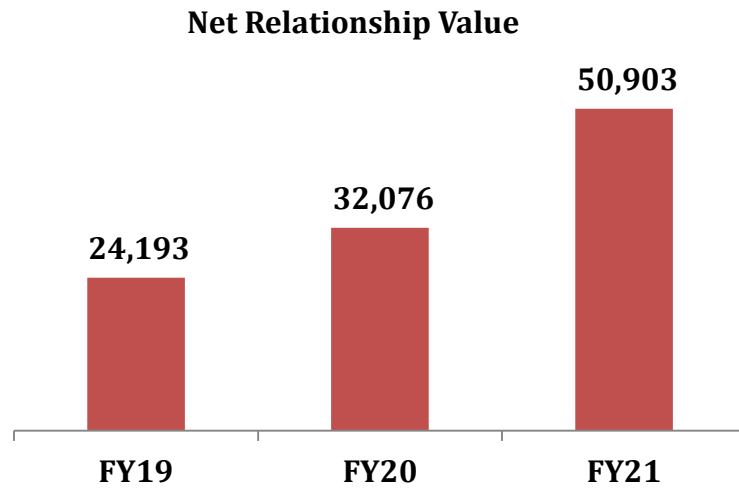


FY21

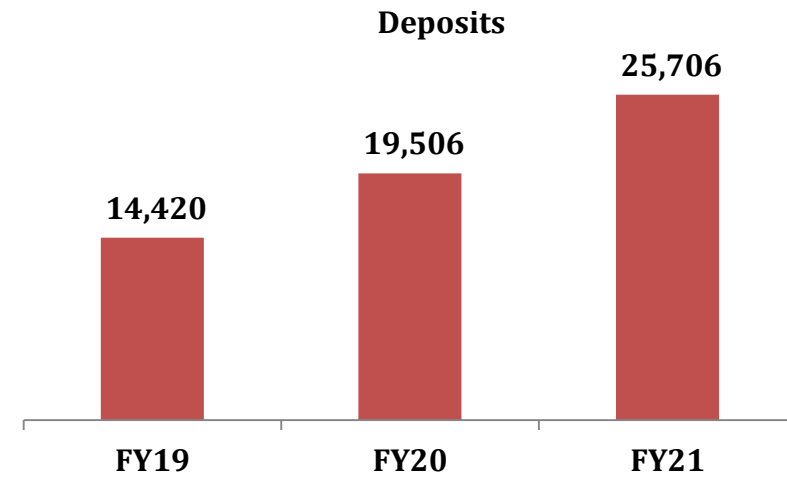


5. New Growth Boosters – Scaled PC-5 and PC-4 New Initiatives

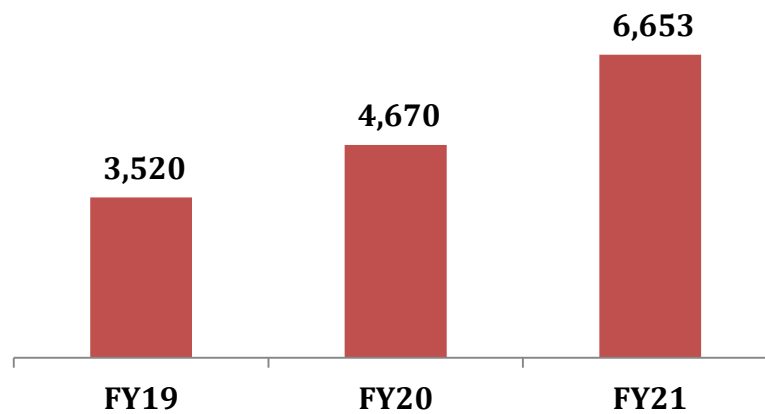
Affluent Banking (Rs cr)



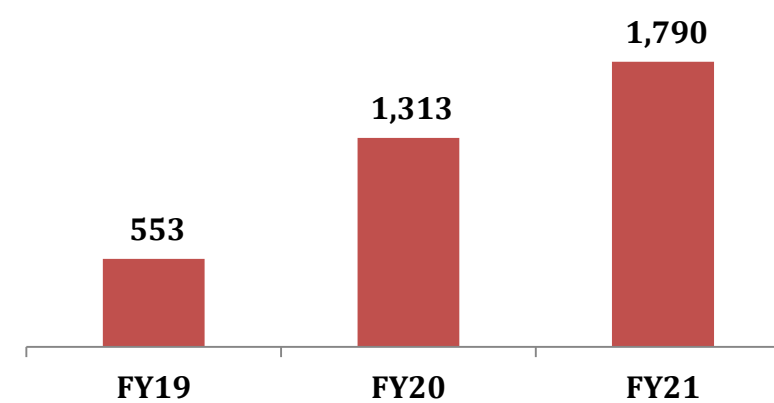
NRI Banking (Rs cr)



Tractor Finance (Rs cr)



Affordable Housing (Rs cr)

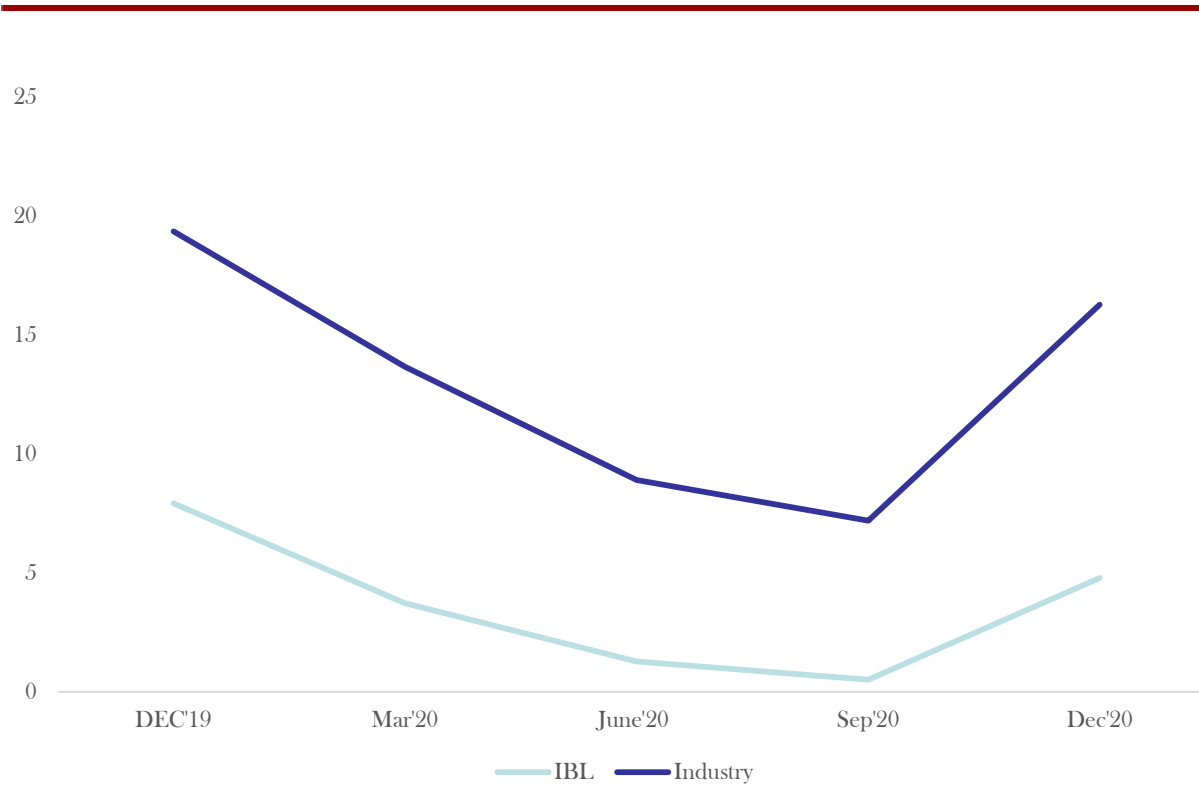


Appendix

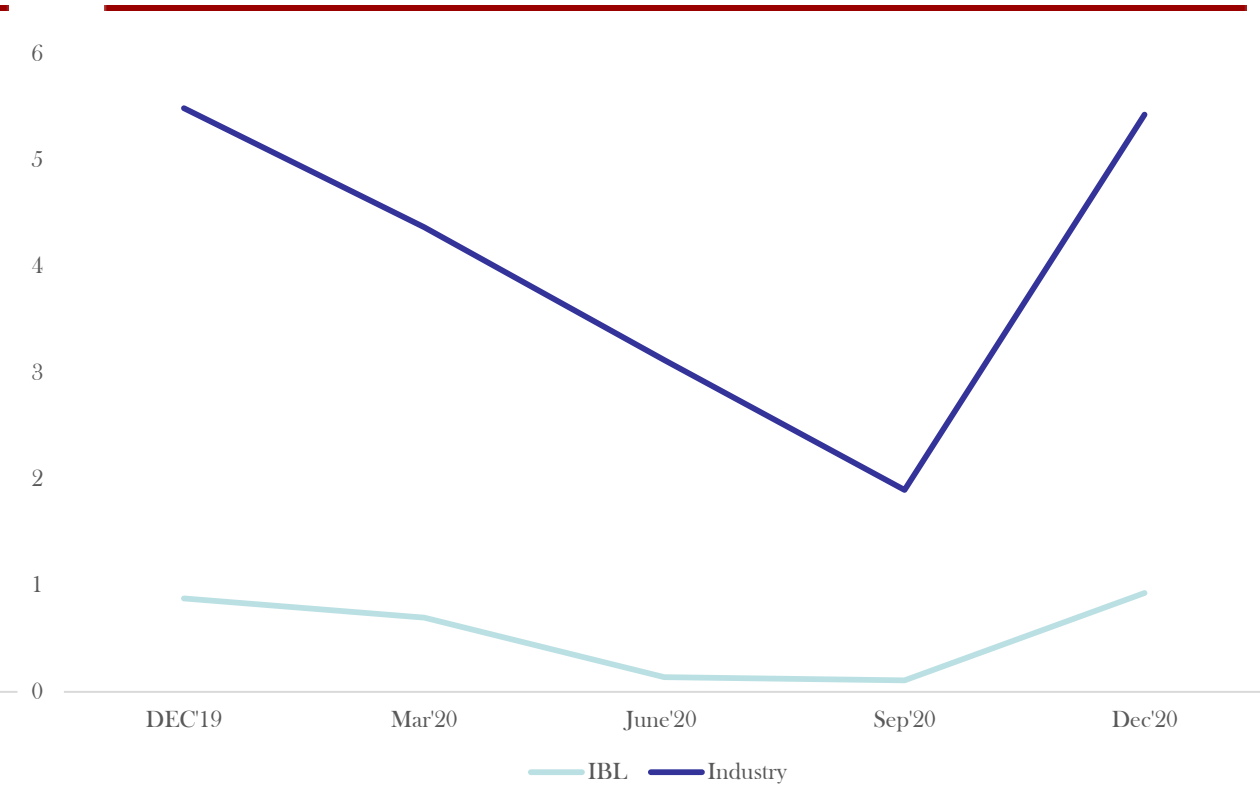


CV Portfolio – As per a Leading Bureau

60+ Delinquency



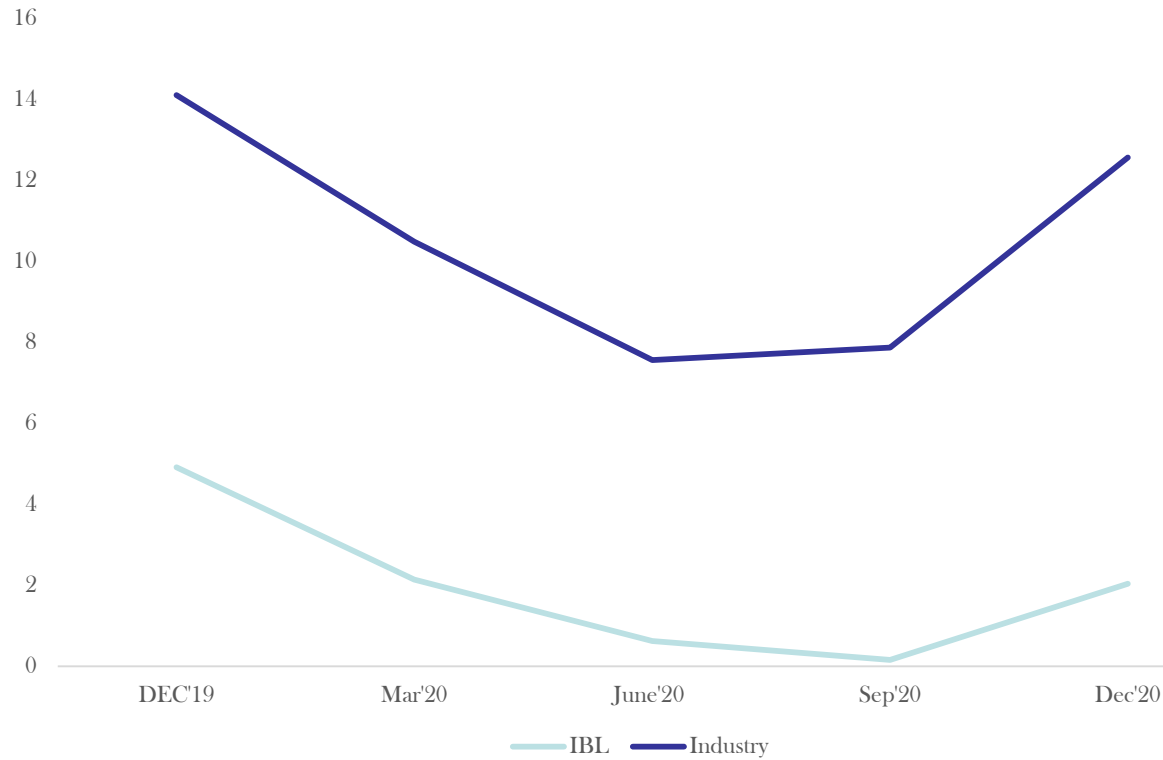
90+ Delinquency



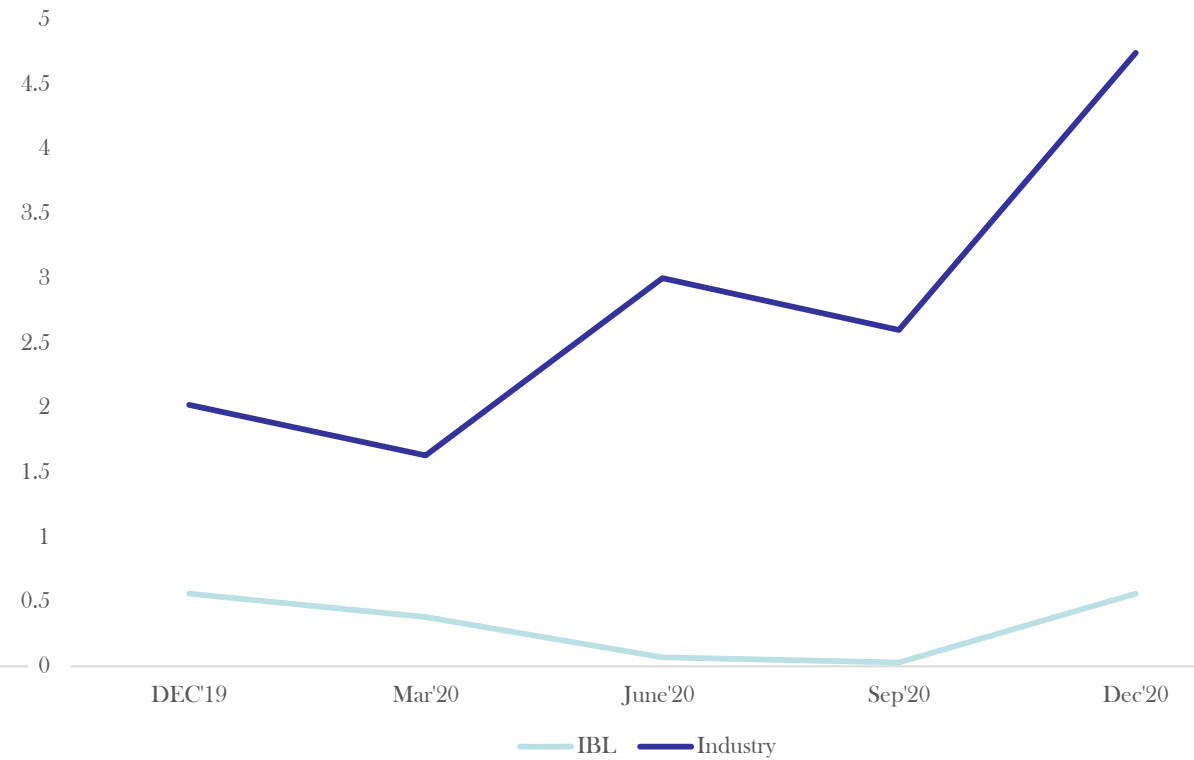
- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

CE Portfolio – As per a Leading Bureau

60+ Delinquency



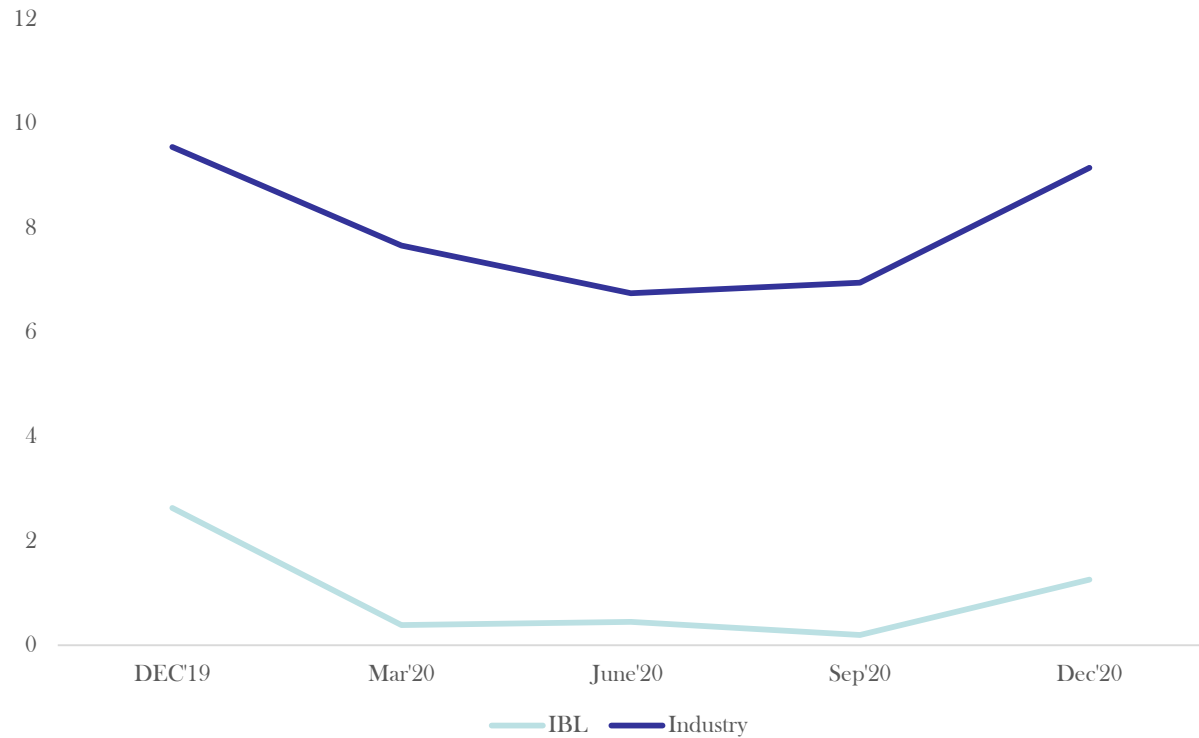
90+ Delinquency



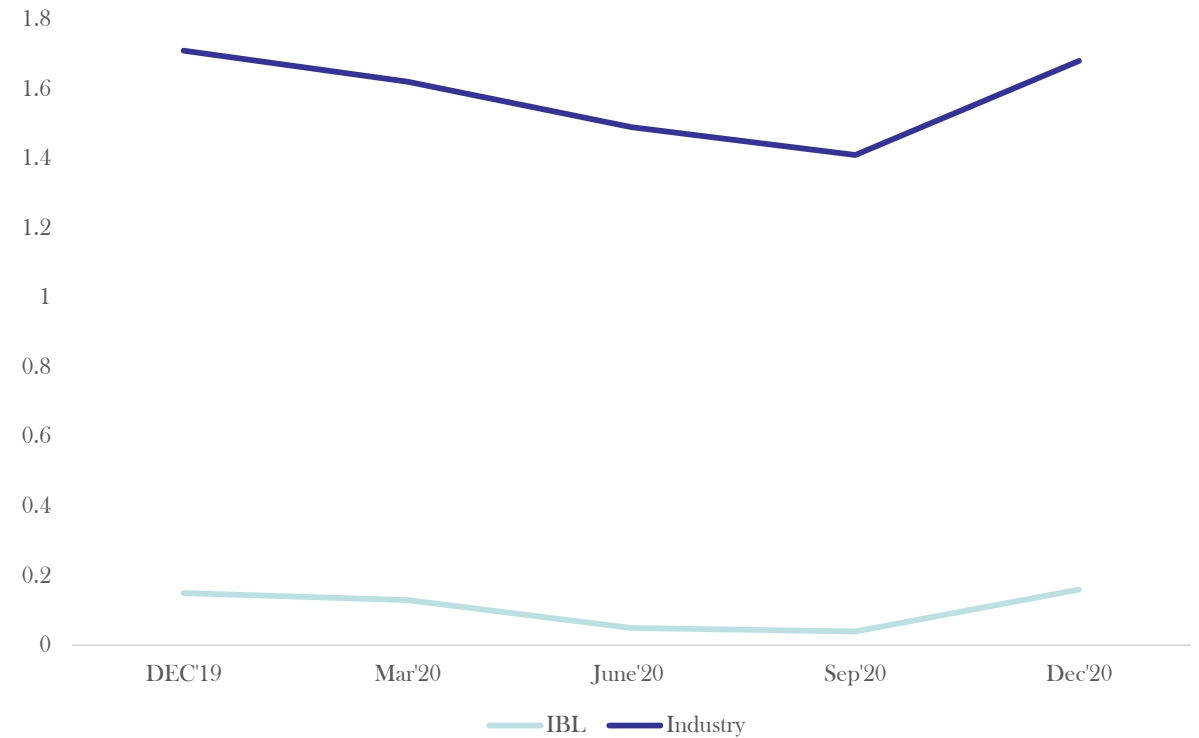
- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

PV Portfolio – As per a Leading Bureau

60+ Delinquency



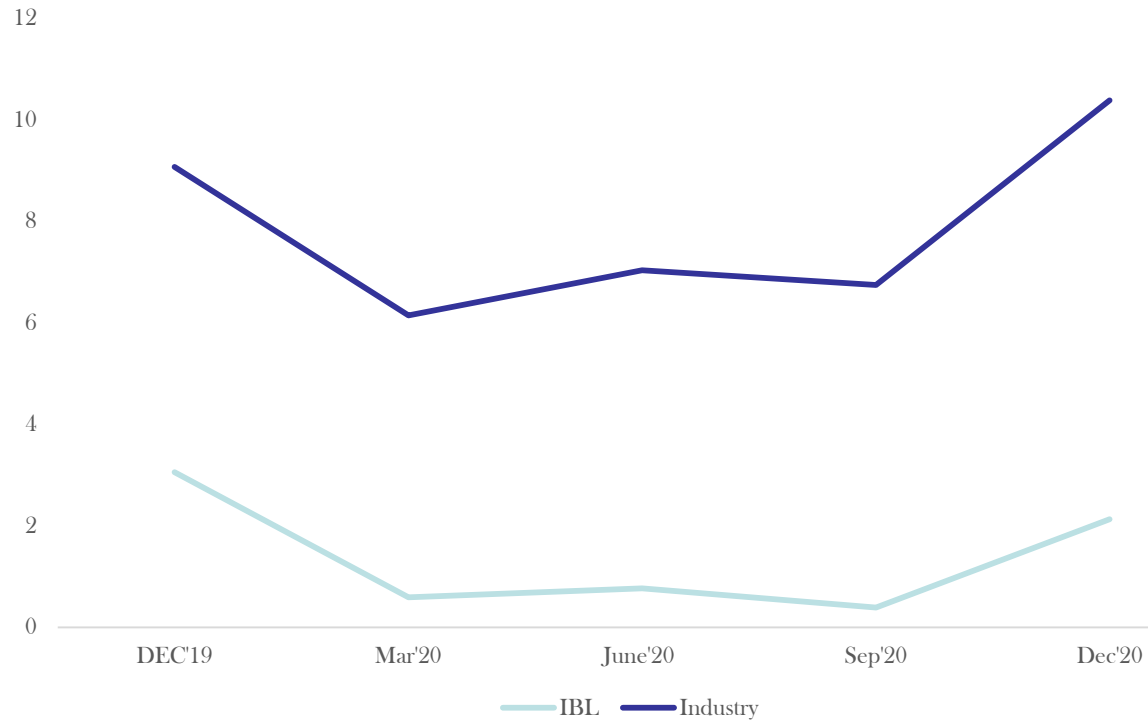
90+ Delinquency



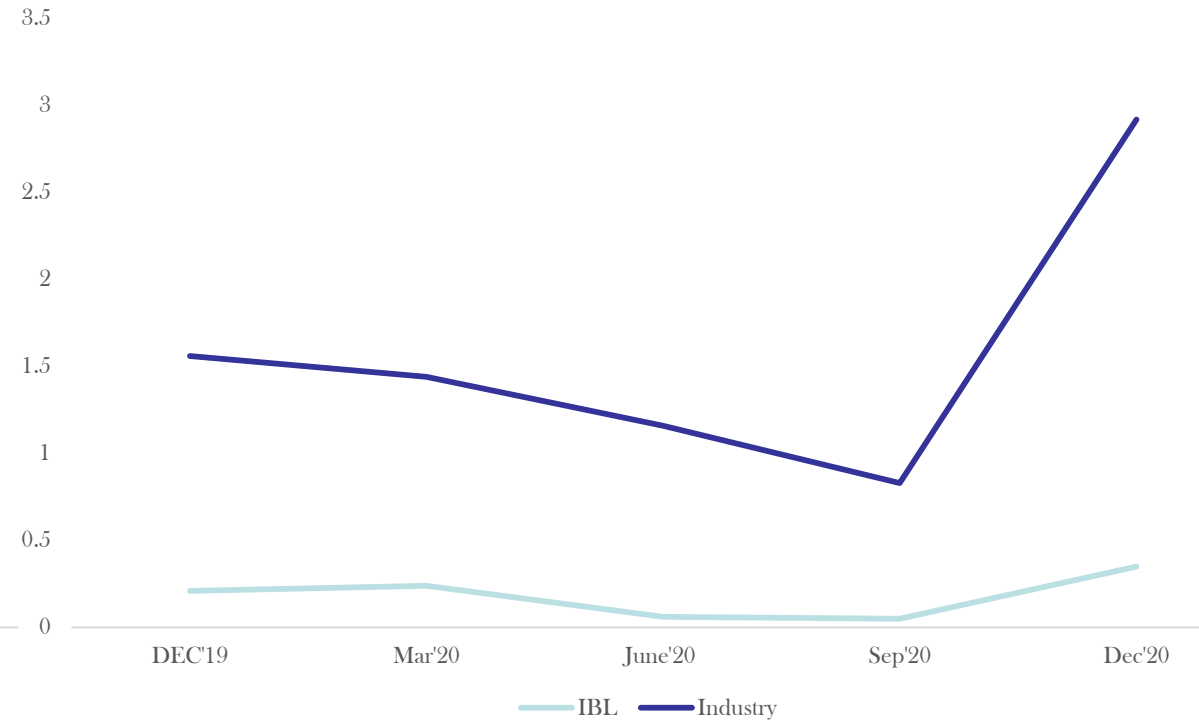
- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

Used PV Portfolio – As per a Leading Bureau

60+ Delinquency



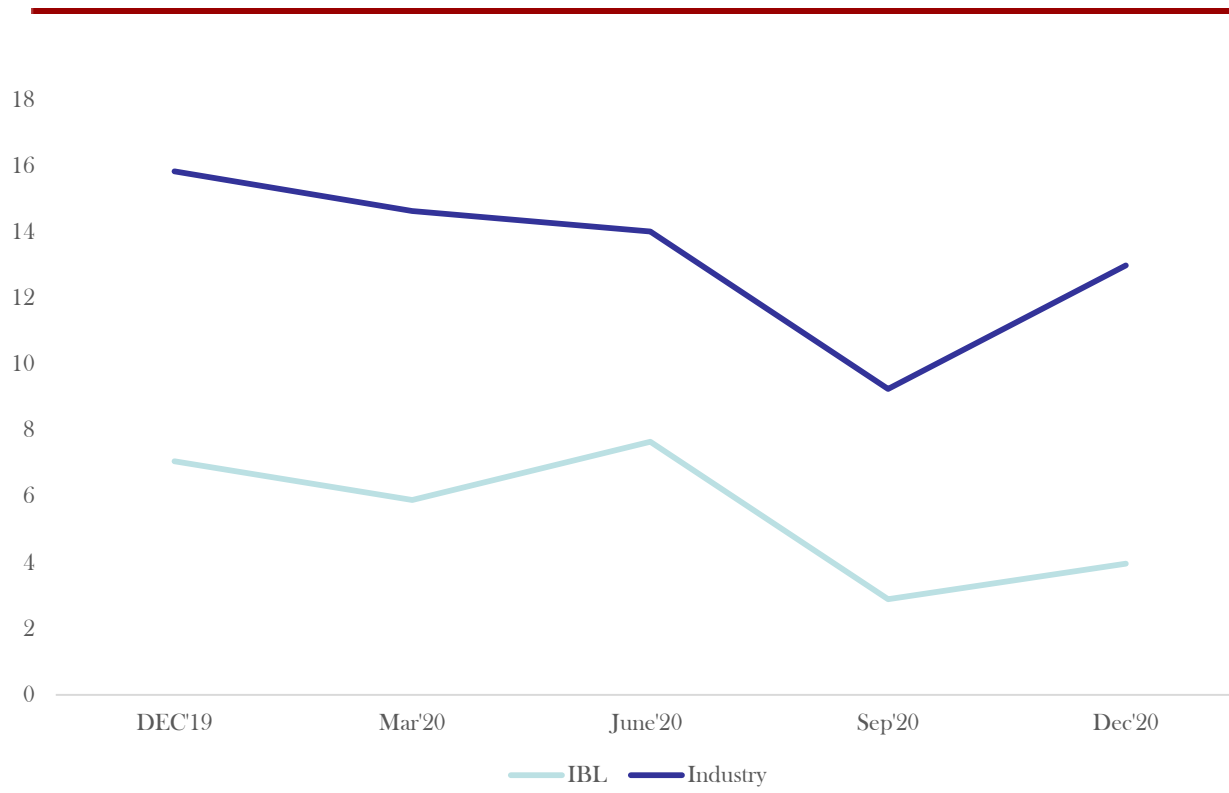
90+ Delinquency



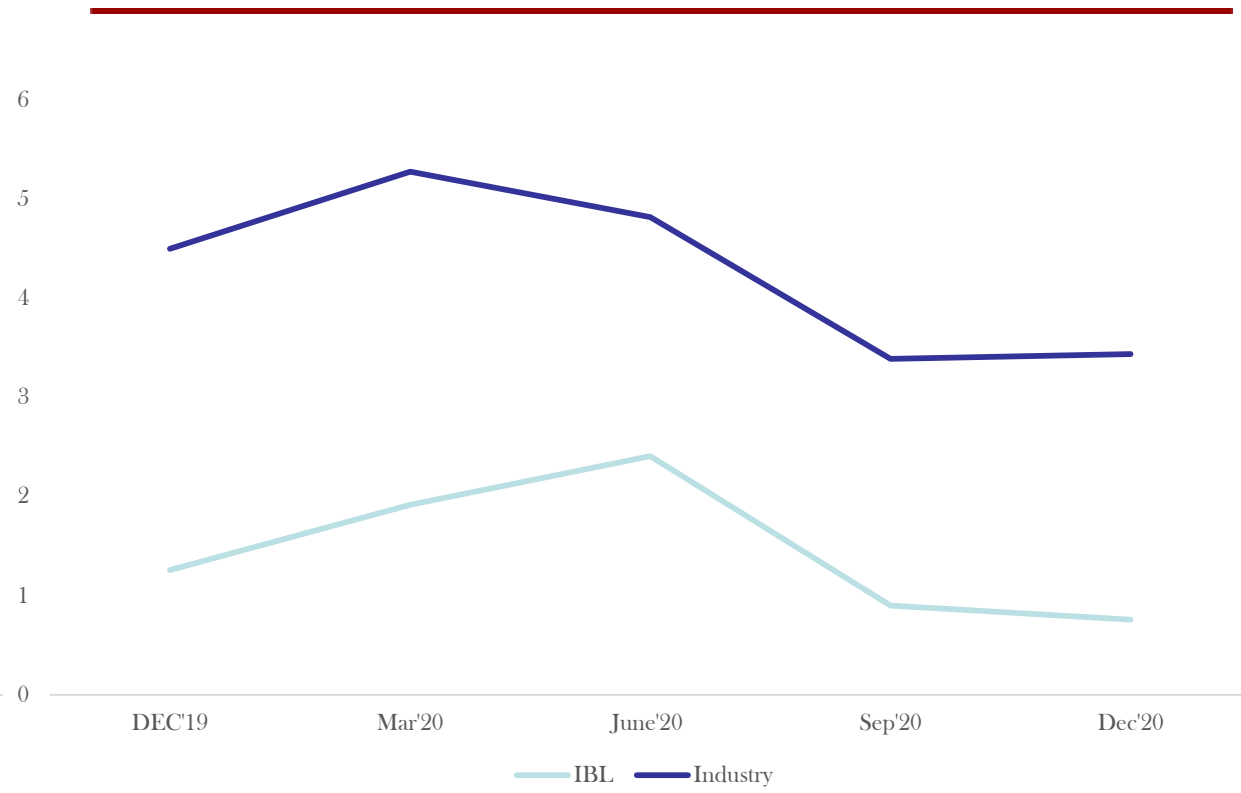
- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

Tractor Portfolio – As per a Leading Bureau

60+ Delinquency



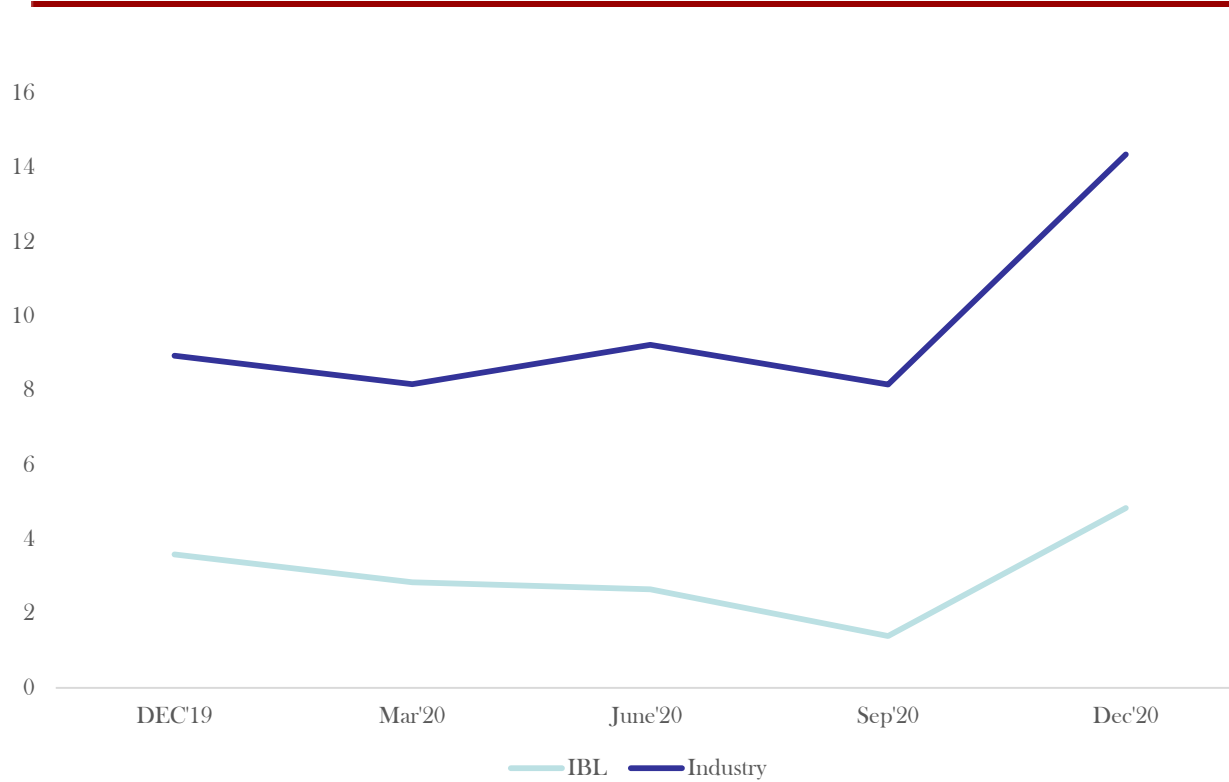
90+ Delinquency



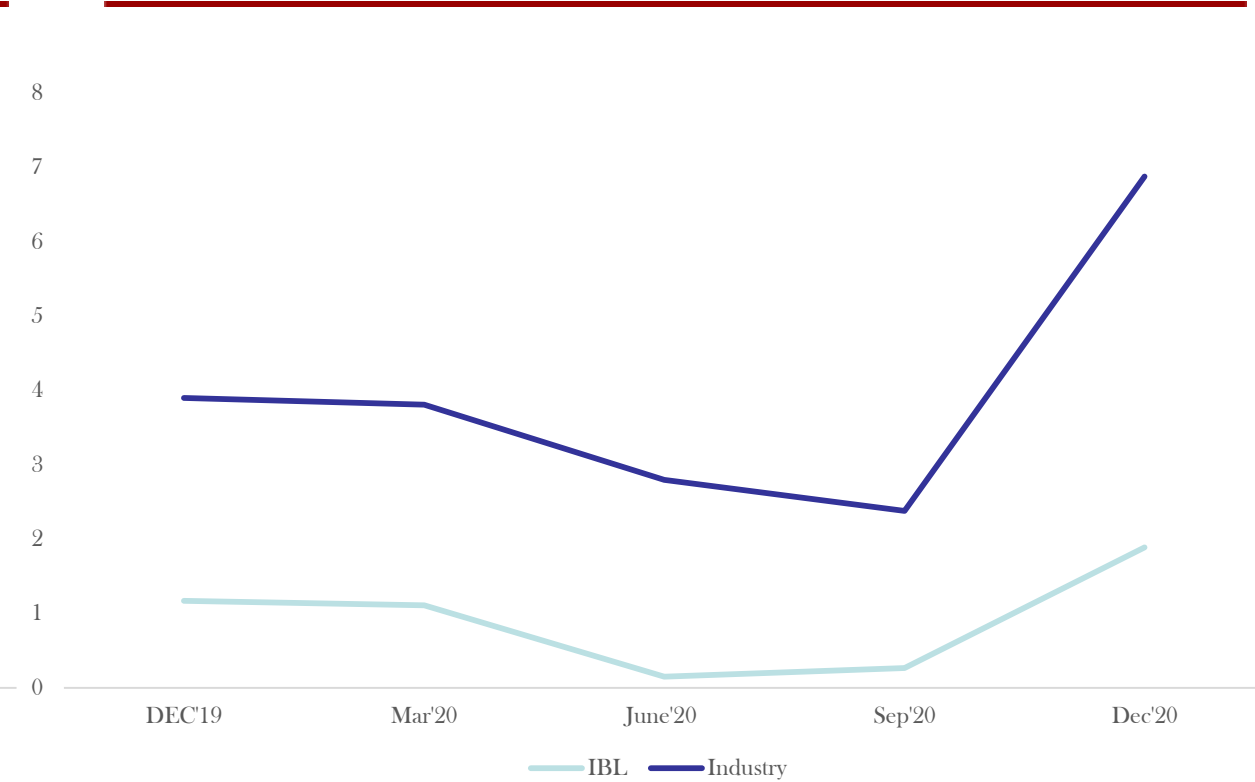
- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

TW Portfolio – As per a Leading Bureau

60+ Delinquency



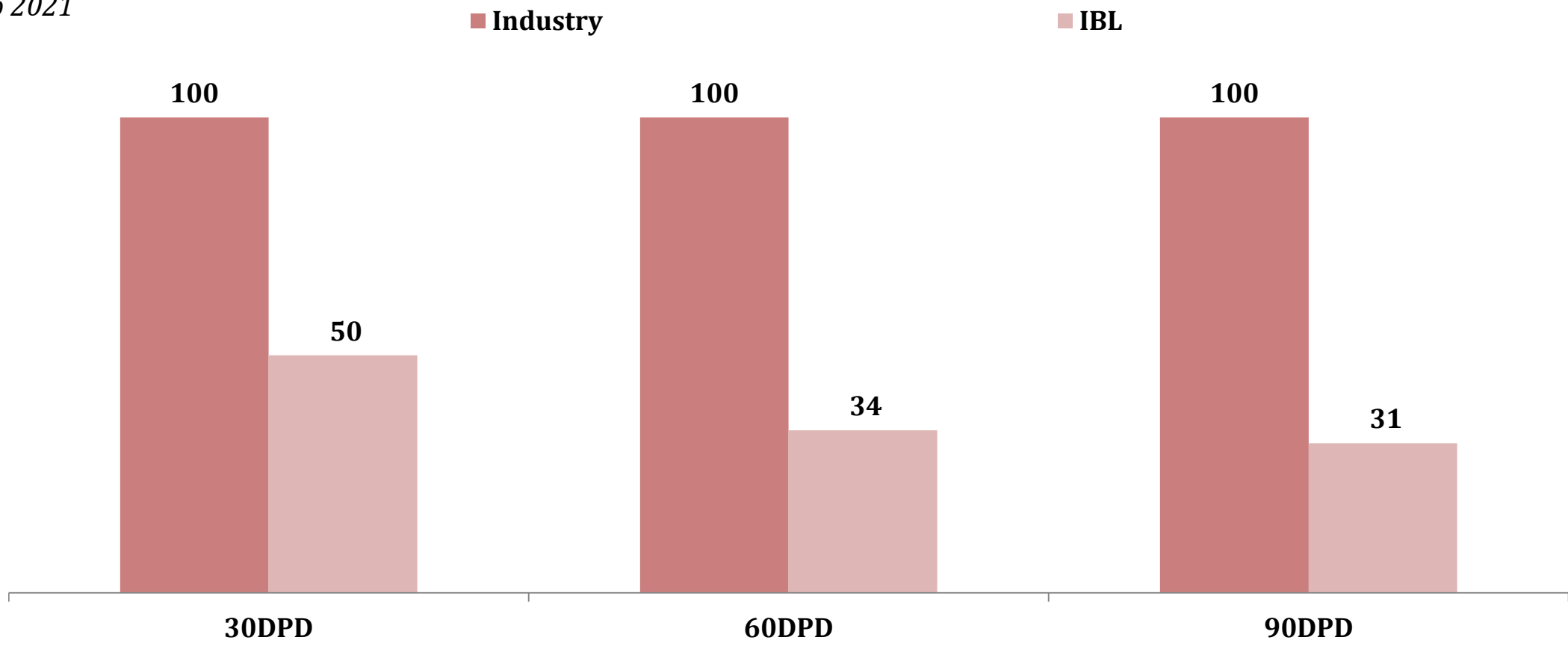
90+ Delinquency



- **Strong portfolio performance (60+ and 90+ QoQ) compared to competition and market**

Microfinance – As per a Leading Bureau

As of Feb 2021



Accolades



IndusInd Bank retains its top position in Carbon Disclosure Project (CDP) 'A' list for 6th Consecutive year



IndusInd Bank has been included in the S&P DJSI Sustainability Yearbook. IndusInd Bank is the only Indian bank and one of the 55 banks globally to be included in the Yearbook. The Bank is one of 21 Indian companies to be a part of the Yearbook.



Thank You



IndusInd Bank

This presentation has been prepared by IndusInd Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

