

May 5, 2020

**The Asst. Vice President
Listing Department
National Stock Exchange of India Ltd.**
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra–Kurla Complex
Bandra (East), Mumbai – 400 051

**The Deputy General Manager
Corporate Relationship Dept.
BSE Ltd.**
1st Floor, New Trading Ring
Rotunda Building, P. J. Towers
Dalal Street, Fort
Mumbai – 400 001

NSE Symbol: INDUSINDBK

BSE Scrip Code: 532187

**Chief Regulatory Officer
India International Exchange**
1st Floor, Unit No. 101,
The Signature Building No.13B,
Road 1C, Zone 1, GIFT SEZ,
GIFT CITY, Gandhinagar - GJ 382355

Scrip Code: 1100027

Madam / Dear Sir,

Sub: **Compliance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (LODR)**

In compliance with the above Regulations, we submit herewith the following Annexures / documents:

- (i) Disclosures required under Regulation 52 (4) of SEBI LODR; and
- (ii) Certificates from the Debenture Trustees viz., Catalyst Trusteeship Ltd., and Beacon Trusteeship Ltd. in compliance with Regulation 52 (5), certifying that they have taken note of the above contents.

In accordance with Regulation 52 (7) of SEBI LODR, we confirm that there are no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the Offer document.

In compliance with SEBI LODR, the above information is being hosted on the Bank's website at www.indusind.com.

Kindly take the above information on record and oblige.

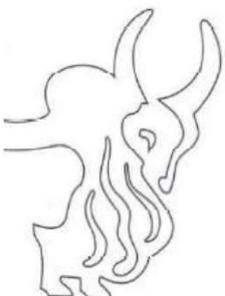
Thanking You,

Yours faithfully,
For IndusInd Bank Limited

HARESH
KISHINCHAND
GAJWANI

Digitally signed by HARESH
KISHINCHAND GAJWANI
Date: 2020.05.05 18:08:45
+05'30'

**Haresh Gajwani
Company Secretary**



IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri-Gharkopar 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

Date: May 05, 2020

The Manager,
Listing Dept,
National Stock Exchange of India Ltd.,
Exchange Plaza,
Bandra- Kurla Complex,
Bandra(East)
Mumbai - 400 051.

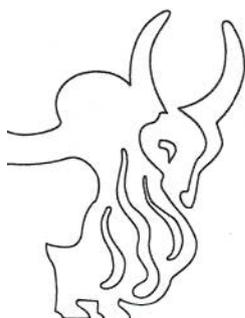
Dear Sir,

Re: Compliances as per Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

With reference to the above, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

- CRISIL AA + for Infra Bonds program IND AA for Additional Tier I Bonds program by India Ratings
- The Debt- Equity Ratio of the Bank as on 31-03-2020 is at 1.77.
- Assets cover available: No asset cover is required as the bonds issued by the bank are unsecured in nature.
- The previous due date for payment of interest/ repayment of principal on the debentures/ bonds and whether the same has been paid or not for the half year ending 31.03.2020 are mentioned below:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
INE095A08041	Interest payment	31.03.2020	Rs.44 crores	31.03.2020
INE095A08058	Interest payment	09.12.2019	Rs.114 crores	09.12.2019
INE095A08082	Interest payment	28.03.2020	Rs.156.44 crores	27.03.2020



One India Bulls Center Office: IndusInd Bank Limited, 8th Floor, Tower 1, One Indiabulls Centre, 841, S. B. Marg, Elphinstone Road (W), Mumbai 400 013, India Tel: (022) 24231950

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

- The next due date for payment of interest/ principal along with the amount of interest and the redemption amount on said NCDs during next half-year i.e. 01.04.2020 to 30.09.2020 are as under:

Interest payment of these Infrastructure Bonds and Additional Tier I is paid on yearly basis, therefore no interest due for half year ending 30.09.2020.

- Debt service coverage ratio : Not applicable
- Interest service coverage ratio: Not applicable
- Debenture Redemption Reserve : Not applicable
- Standalone Net worth is Rs. 34,404.13 crores* as on March 31, 2020(Yearly).
- Standalone Net profit after tax is Rs. 4,417.91crores (Yearly).
- Standalone Basic Earnings per share is Rs.63.75(Yearly).

*Net worth includes Capital +Reserves and Surplus + Share Warrants Subscription Money and Less Revaluation Reserves and Foreign Currency Translation Reserve(FCTR).

We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

For IndusInd Bank Limited

Authorized Signatory



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **IndusInd Bank Limited** (“**the Banking Company**”) for the Half year ended on March 31, 2020.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorized Signatory

Date: May 5, 2020.



Date: May 05, 2020

The Manager,
Listing Dept,
National Stock Exchange of India Ltd.,
Exchange Plaza,
Bandra- Kurla Complex,
Bandra(East)
Mumbai - 400 051.

Dear Sir,

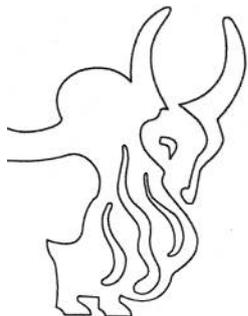
Re: Compliances as per Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

With reference to the above, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

- CRISIL AA + for Infra Bonds program IND AA for Additional Tier I Bonds program by India Ratings
- The Debt- Equity Ratio of the Bank as on 31-03-2020 is at 1.77.
- Assets cover available: No asset cover is required as the bonds issued by the bank are unsecured in nature.
- The previous due date for payment of interest/ repayment of principal on the debentures/ bonds and whether the same has been paid or not for the half year ending 31.03.2020 are mentioned below:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
INE095A08066	Interest	22.03.2020	Rs.95 crores	23.03.2020

(*) Since the due date i.e. March 22, 2020 falls on Sunday which is a non-business day , interest is paid on March 23, 2020 as per the clause mentioned in Offer document for this issue.



One India Bulls Center Office: IndusInd Bank Limited, 8th Floor, Tower 1, One Indiabulls Centre, 841, S. B. Marg, Elphinstone Road (W), Mumbai 400 013, India Tel: (022) 24231950

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

- The next due date for payment of interest/ principal along with the amount of interest and the redemption amount on said NCDs during next half-year i.e. 01.04.2020 to 30.09.2020 are as under:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
INE095A08074	Interest	18.04.2020	Rs.95 crores

- Debt service coverage ratio : Not applicable
- Interest service coverage ratio: Not applicable
- Debenture Redemption Reserve : Not applicable
- Standalone Net worth is Rs. 34,404.13 crores* as on March 31, 2020(Yearly).
- Standalone Net profit after tax is Rs. 4,417.91crores (Yearly).
- Standalone Basic Earnings per share is Rs.63.75(Yearly).

*Net worth includes Capital +Reserves and Surplus + Share Warrants Subscription Money and Less Revaluation Reserves and Foreign Currency Translation Reserve(FCTR).

We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,


For IndusInd Bank Limited
Authorized Signatory



10042/OPR/BTL/2020-21

Date: 28th April, 2020

IndusInd Bank

India Bulls Office, IndusInd Bank Ltd,
One Indiabulls Centre, Tower 1,
8th Floor, 841 Senapati Bapat Marg
Elphinstone Road (West) Mumbai – 400 013

Dear Sir,

Certificate for receipt and noting of information

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We write in capacity as Debenture Trustee for the Non-Convertible Debentures (NCD's) aggregating to 2000crs issued by IndusInd Bank Limited ("**Company**").

Pursuant to Regulation 52(4) read with Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Regulations**"), the Company while submitting its half yearly/annual financial results to the Stock Exchanges, is required to submit a letter to the Debenture Trustee ("**Beacon Trusteeship Limited**") that the Debenture Trustee has noted the contents furnished by the Company in terms of Regulation 52(4).

In pursuance thereof, we hereby confirm that we have received the said information vide your email dated April 27, 2020 along with relevant/necessary supporting and we have noted the contents in respect of the Debt Securities issued by the Company.

Further, please note that we have not independently verified the contents submitted by the Company vide your above letter and the aforesaid noting is subject to the following:

1. The Debenture Trustee is relying on the information/status as submitted by the Company for the purpose of submission to the Stock Exchange without reconfirming.
2. Any commitment pertaining to the interest/principal payable on the future due dates are sole commitment on the Company's part and the Debenture Trustee is not liable in any manner if the Company fails to fulfil/does not fulfil its commitment.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange by the Company.

This is for your information and records.

Yours faithfully,

For **Beacon Trusteeship Limited**




Authorised Signatory

BEACON TRUSTEESHIP LTD.

Corporate Office : 4C & D, Siddhivinayak Chambers, Gandhi Nagar, Opp MIG Cricket Club Bandra (E), Mumbai - 400 051.

Regd Off : 4C & D, Siddhivinayak Chambers, Gandhi Nagar, Opp MIG Cricket Club Bandra (E), Mumbai - 400 051. | CIN : U74999MH2015PLC271288

Phone : 022-26558759 | Email : contact@beacontrustee.co.in | Website : www.beacontrustee.co.in