

February 20, 2026

**National Stock Exchange of India Limited (Symbol: INDUSINDBK)
BSE Limited (Scrip Code: 532187)**

Madam / Dear Sir,

Sub.: Press Release

Ref.: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find enclosed copy of press release titled as “IndusInd Bank Expands Gold Loan Network to 500 Branches Nationwide”.

In this connection, the Bank will issue a press release today.

This is also being uploaded on the Bank’s website at www.indusind.co.in.

We request you to take the above information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

Encl.: As above



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CIN: L65191PN1994PLC076333

Press Release

IndusInd Bank Expands Gold Loan Network to 500 Branches Nationwide

Mumbai, February 20, 2026 – IndusInd Bank has announced a significant expansion of its Gold Loan offering to an additional **245 branches**, taking the total number of branches providing Gold Loan services to **500** across India. This expansion reinforces the Bank's commitment to making secured credit more accessible, convenient, and reliable for customers nationwide.

Gold Loans continue to witness strong demand from a wide range of customer segments—including households, small traders, and Agri-linked customers - who rely on quick liquidity against their gold holdings. With its expanded network, IndusInd Bank will enable customers to avail swift and instant credit disbursement of up to **₹1 Crore**, backed by minimal documentation, competitive interest rates, and flexible tenure options, ensuring a seamless borrowing experience across urban and rural markets.

Further, to enhance customer journey, the branches will house **dedicated Gold Loan Desks** for personalized service while all gold collateral will be kept under the Bank's custody, ensuring the highest standards of safety.

Commenting on the expansion, **Mr. Soumitra Sen, Head – Consumer Banking & Marketing, IndusInd Bank said:** *"Gold Loans have emerged as a trusted and timely financial solution for millions of customers. By expanding this facility to over 500 branches, we are empowering households, small businesses, and rural communities with convenient credit options. This move strengthens IndusInd Bank's retail lending portfolio and underscores its position as a customer-focused financial institution dedicated to enabling growth and financial empowerment."*

IndusInd Bank will continue to expand its Gold Loan network over the next one year, with the objective of offering this facility across its entire branch network.

ABOUT INDUSIND BANK

IndusInd Bank Limited has been redefining banking for the past 31 years and has been a force for progression and innovation, offering an elevated banking experience for its diverse range of stakeholders, including government entities, PSUs, retail customers, and large corporations. The Bank's product offerings include microfinance, personal loans, debit/credit cards, SME loans, advanced digital banking facilities, affluent and NRI banking services, vehicle financing, and innovative ESG-linked financial products.

The Bank also caters to the growing Indian diaspora with representative offices in Dubai, and Abu Dhabi. As of December 31, 2025, IndusInd Bank serves around 42 million customers through 3,120 branches/banking outlets and 3,063 ATMs, reaching 1.62 lac villages across India. IndusInd Bank leverages technology through its 'Digital 2.0' strategy, ensuring multi-channel delivery and a robust digital infrastructure. In each of its unique offerings that include 'INDIE' – the one-stop-shop for all things digital banking; innovation and customer centricity remain at the core. IndusInd Bank holds clearing bank status for major stock exchanges BSE and NSE, settlement bank status for NCDEX, and is an empanelled banker for MCX.

RATINGS

Domestic Ratings:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds
- IND AA+ for Issuer Rating by India Ratings and Research
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research



IndusInd Bank

International Rating:

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

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Facebook: <https://www.facebook.com/OfficialIndusIndBankPage>

LinkedIn: <https://www.linkedin.com/company/indusind-bank/>

Instagram: indusind_bank

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