

January 23, 2026

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

Madam / Dear Sir,

Sub.: Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2025

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

Please find enclosed herewith the Investor Presentation on the Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2025.

This intimation is also being uploaded on the Bank's website at www.indusind.bank.in

We request you to take the information on record.

Thanking you,

Yours faithfully,

For IndusInd Bank Limited

**Anand Kumar Das
Company Secretary**

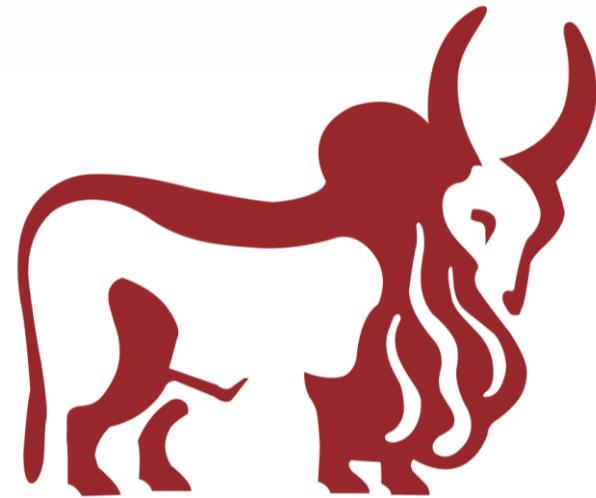
Encl: a/a



Solitaire Corporate Park Office: IndusInd Bank Limited, Building No.7, Ground floor, Solitaire Corporate Park, Andheri –Ghatkopar Link Road, Chakala Andheri (E), Mumbai – 400 093, India, Tel: (022) 66412442

Registered Office: 2401 Gen. Thimmayya Road, Pune 411001, India
Contact us:(020) 2634 3201 | **Email us:** reachus@indusind.com | **Visit us:** www.indusind.bank.in
CIN: L65191PN1994PLC076333

IndusInd Bank



Investor Presentation

Q3-FY26 | DECEMBER 2025
January 23, 2026



01

Executive Summary

02

Business Performance

03

Asset Quality

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Financial Highlights

05

Capital and Liquidity Position

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Other Key Information

IndusInd Bank at a Glance

5th largest
private bank



₹ 3,17,536 crs
Loans



₹ 3,93,815 crs
Deposits



42 mn
Customers



9,957
Touch Points

Universal
offerings



51%
Retail



14%
SME

share in Loan Book



35%
Wholesale



48%
Retail Deposit Share
as per LCR



2.7mn+
Monthly Active
Users on INDIE App

Robust
balance sheet



16.94%
CRAR

Tier 1: 15.74% | Tier 2: 1.20%



122%
Average LCR



72%
PCR
GNPA 3.56% | NNPA 1.04%

Key
profitability
metrics



₹ 2,270 crs
Operating Profit



₹ 128 crs
Net Profit



0.10%
Return on Assets

Highlights for Q3FY26

 Balance Sheet	Re-calibration of balance sheet continued with release of bulk deposits and lower return loans	Avg Total Deposits: ↓ 1% QoQ Avg Retail Deposits: Stable QoQ Retail Deposit share: 47.5% vs. 47.0% QoQ	Avg Total Loans: ↓ 2% QoQ Avg Retail & SME Loans: ↓ 1% QoQ Avg Wholesale Loans: ↓ 4% QoQ
 Asset Quality	Slippages stable ex micro loans; Micro Loans shows improvement in early buckets	GNPAs: 3.56% vs 3.60% QoQ NNPAs: 1.04% vs 1.04% QoQ PCR: 72% vs 72% QoQ	Net Security Receipts: 0.09% vs 0.17% QoQ Restructured Book: 0.07% vs 0.08% QoQ SMA 1 & SMA2: 0.17% vs 0.26% QoQ
 Profit & Loss	Stable Net Interest Margins (excluding one-offs) at 3.35% vs 3.32% QoQ Operating Profit growth of 11% QoQ driven by stable NIMs and cost optimization Bank reported Profit of Rs.128 crs against a Loss of Rs.437 crs QoQ		
 Other Updates	Several top management inductions including Head of Wholesale Banking, Chief Human Resources Officer, Chief Data Officer, MD & CEO - BFIL, Head of SME Banking, Head, Digital. Formulated 3-year strategic roadmap – P.A.C.E.		

Key Financial Metrics for Q3 FY26

Balance Sheet

Loans	Deposits	Borrowings	Networth	Total Assets
₹ 3,17,536crs	₹ 3,93,815crs	₹ 39,242crs	₹ 62,077crs	₹ 5,25,595crs
(13)% YoY (3)% QoQ	(4)% YoY 1% QoQ	(22)% YoY (13)% QoQ	(5)% YoY (1)% QoQ	(4)% YoY - QoQ

CRAR	Net NPA	Liquidity Coverage Ratio	Provision Coverage Ratio	Book Value Per Share
16.94%	1.04%	122%	72%	₹ 797
48bps YoY (16)bps QoQ	36bps YoY - bps QoQ	4% YoY (10)% QoQ	133bps YoY (28)bps QoQ	(5)% YoY (1)% QoQ

Profit & Loss

Net Interest Income	Total Other Income	Operating Profit	Provisions & Contingencies	Net Profit
₹ 4,562crs	₹ 1,707crs	₹ 2,270crs	₹ 2,096crs	₹ 128crs
(13)% YoY 3% QoQ	(28)% YoY 3% QoQ	(37)% YoY 11% QoQ	20% YoY (20)% QoQ	(91)% YoY NM QoQ

PPOP to Avg Loans	Provisions to Avg Loans	Return on Assets	Return on Equity	Earnings Per Share
2.84%	2.62%	0.10%	0.79%	₹ 6.6
(135) bps YoY (32) bps QoQ	59bps YoY (62) bps QoQ	(93) bps YoY 43 bps QoQ	(766) bps YoY 347 bps QoQ	(91)% YoY NM QoQ



Consolidated Balance Sheet

₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)
Capital & Liabilities					
Capital	779	779	-	779	-
Reserves and Surplus	64,395	66,327	(3)%	64,279	-
Deposits	3,93,815	4,09,438	(4)%	3,89,600	1%
CA Deposits	31,416	45,872	(32)%	31,907	(2)%
SA Deposits	87,688	96,946	(10)%	87,854	-
Borrowings	39,242	50,087	(22)%	45,350	(13)%
Other Liabilities and Provisions	27,364	22,868	20%	27,482	-
Total	5,25,595	5,49,500	(4)%	5,27,490	-
Assets					
Cash and Balances with RBI	20,251	17,428	16%	25,585	(21)%
Balances with Banks	20,715	14,035	48%	14,193	46%
Investments	1,22,898	1,18,851	3%	1,24,008	(1)%
Advances	3,17,536	3,66,889	(13)%	3,25,881	(3)%
Fixed Assets	2,548	2,420	5%	2,578	(1)%
Other Assets	41,647	29,876	39%	35,245	18%
Total	5,25,595	5,49,500	(4)%	5,27,490	-



Consolidated Profit and Loss Account

₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9M FY26	9M FY25	Y-o-Y (%)
Net Interest Income	4,562	5,228	(13)%	4,409	3%	13,611	15,983	(15)%
Other Income	1,707	2,355	(28)%	1,651	3%	5,515	6,982	(21)%
Total Income	6,269	7,583	(17)%	6,060	3%	19,126	22,965	(17)%
Operating Expenses	3,999	3,982	-	4,013	-	12,242	11,812	4%
Operating Profit	2,270	3,601	(37)%	2,047	11%	6,884	11,152	(38)%
Provisions & Contingencies	2,096	1,744	20%	2,631	(20)%	6,487	4,614	41%
Profit /(Loss) before Tax	174	1,857	(91)%	(584)	NM	397	6,539	(94)%
Provision for Tax	46	455	(90%)	(147)	NM	102	1,634	(94)%
Profit/(Loss) after Tax	128	1,402	(91)%	(437)	NM	295	4,904	(94)%



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Capital and Liquidity Position

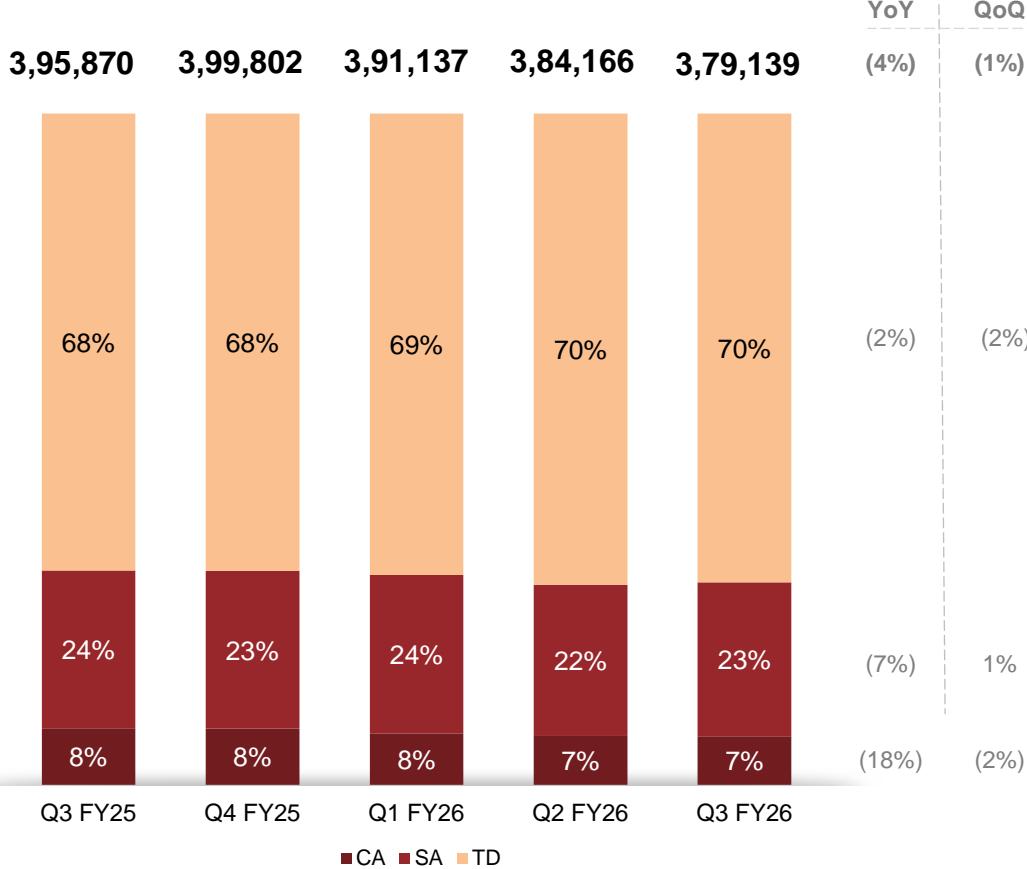
06

Other Key Information

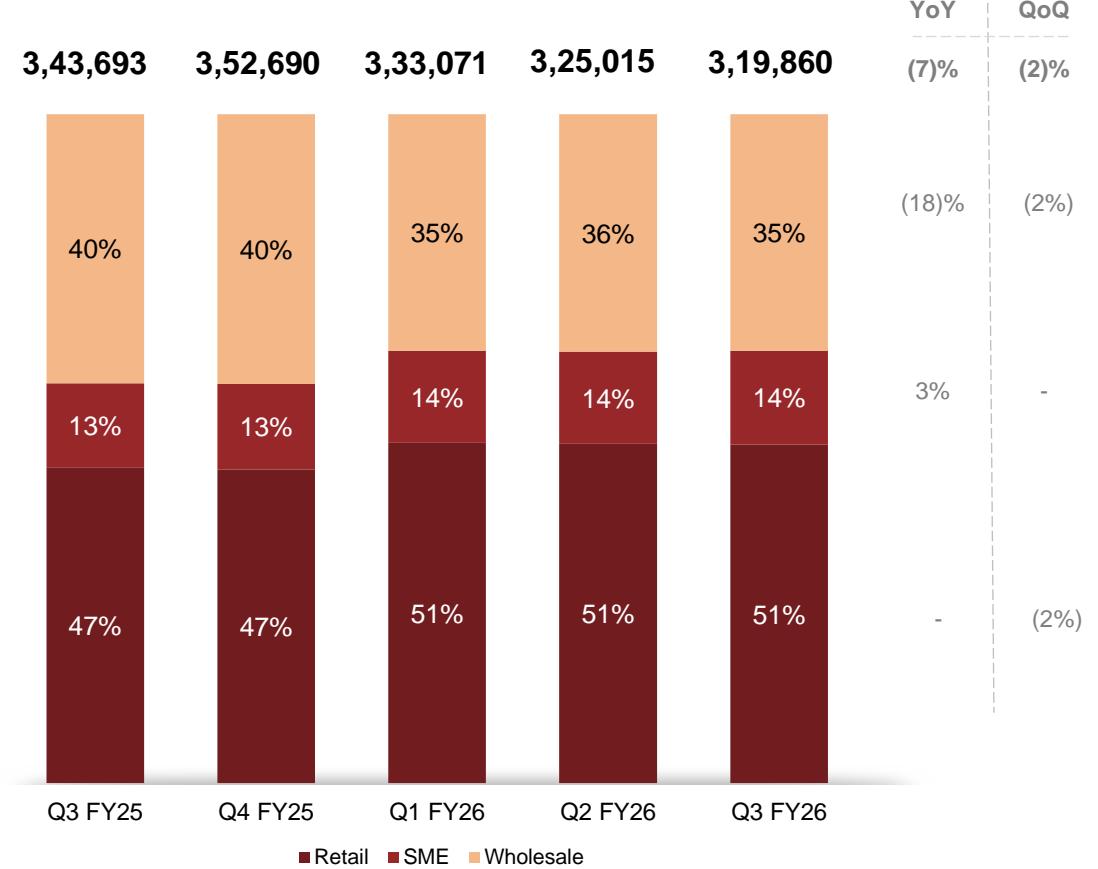


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)



Loan Mix – Average for the period (₹ crs)



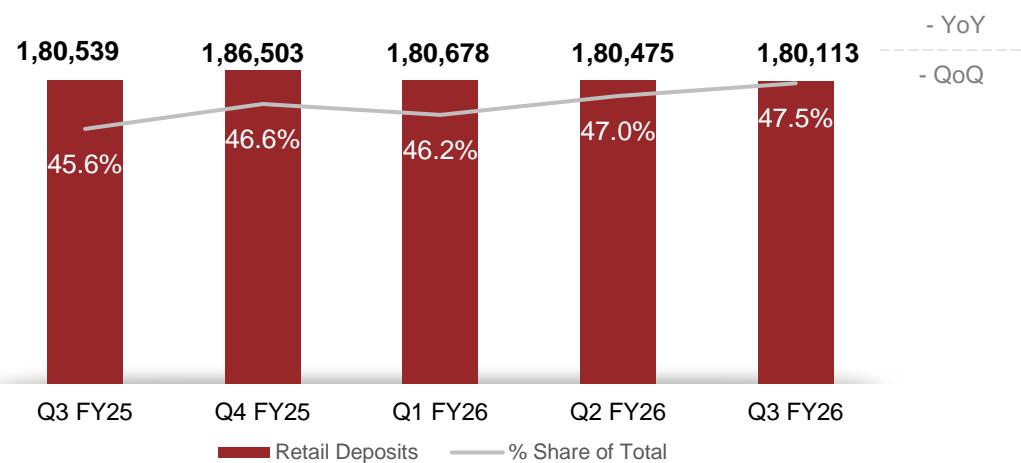
■ CA ■ SA ■ TD

■ Retail ■ SME ■ Wholesale

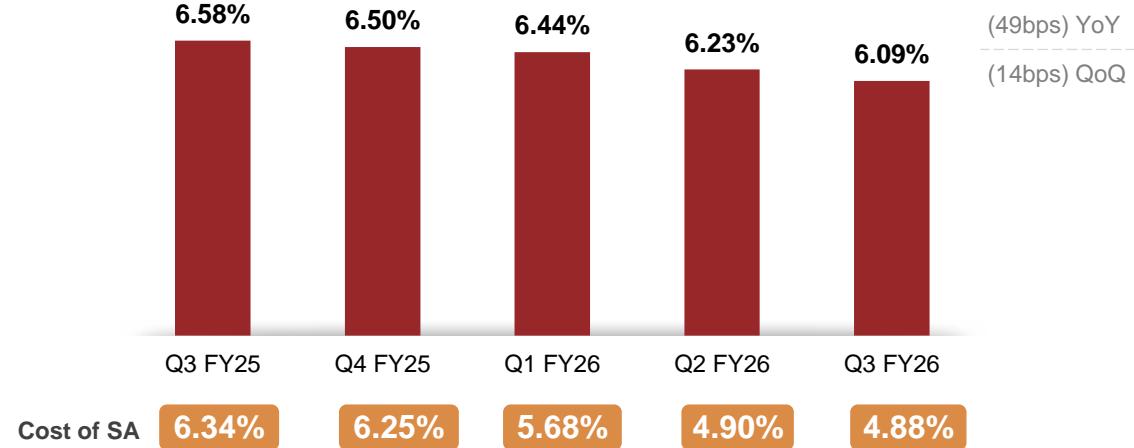


Building a Granular and Cost-Efficient Liabilities Franchise

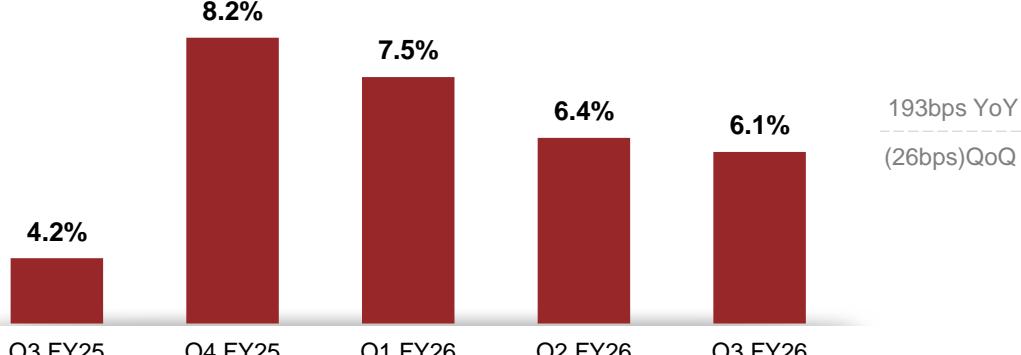
Retail Deposit as per LCR Definitions – Average (₹ crs)



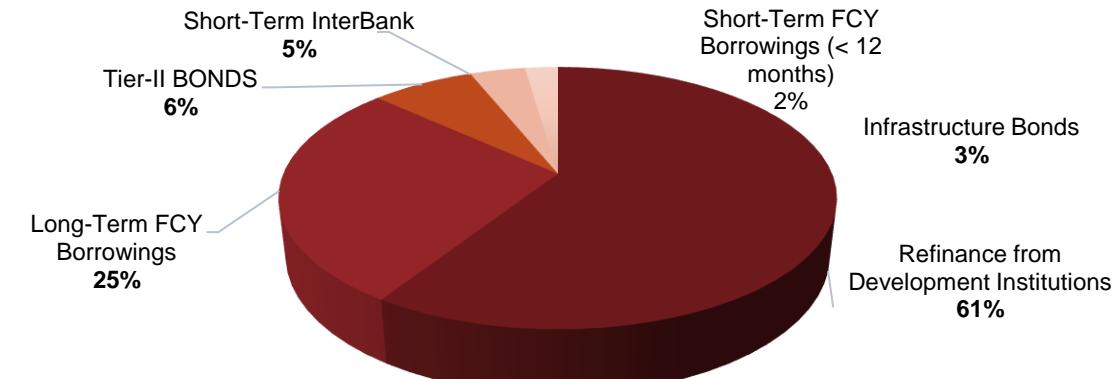
Cost of Deposits (%)



Share of Certificate of Deposits (% of Total Deposits)



Borrowings Constituted by Long Term Sources



Key Drivers of Retailisation of Deposits

Process and Productivity Enhancement

'One Bank' approach holistically serving customer needs

Improving TAT for processes across acquisition & servicing

Revamped KRAs

Cross-sell driven engagement

Premiumization and Differentiated Product Offerings

Wealth management via Affluent proposition

Segmental focus - Business owners, Family offices, NRIs, Entrepreneurs

Corporate/ Branded salary accounts

Owner/Promoter/Director/Trustee (OPDT) accounts

Digital Enablers and Innovation

Curated digital journeys

INDIE app enrichment with enhanced features

Upgrading CRMs in sync evolving customer preference

Fintech partnerships

Leveraging Rural and Semi-Urban Distribution

Deep rural presence covering 1.62 lacs villages

Leveraging domain expertise and leadership in livelihood loans

Tailored merchant offerings

85K+ Active Bharat Money Stores providing banking at doorstep in remote areas



Supported by Large Distribution Network

Widespread Pan India Footprint



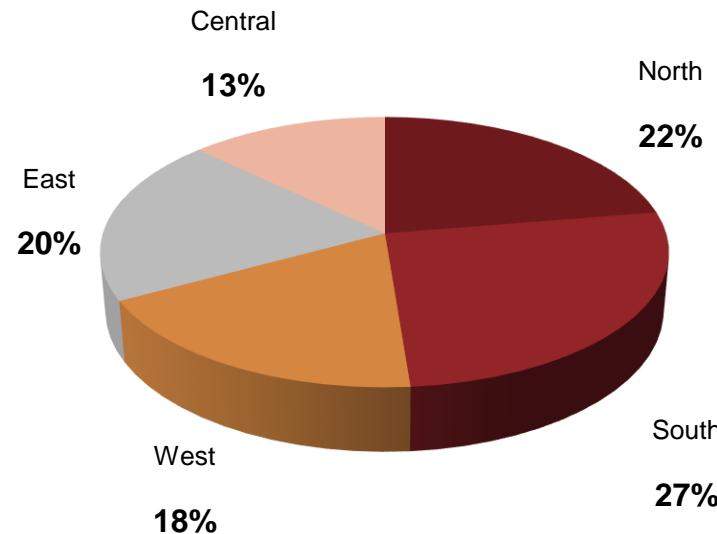
9,957+
Touch Points



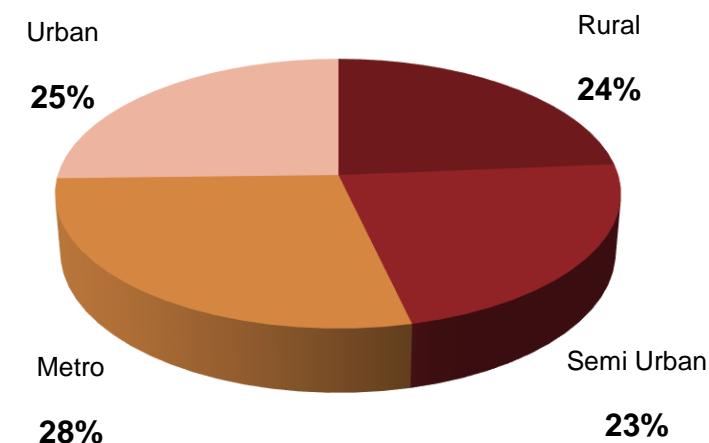
~1,62,000
Villages Covered

Particulars (#)	Dec-25	Dec-24	YoY
Branches/Banking Outlets	3,120	3,063	+57
BFIL Branches	3,602	3,772	-170
Vehicle Finance Marketing Outlets	172	300	-128
Total Outlets	6,894	7,135	-241
ATMs	3,063	2,993	+70
Total Touch Points	9,957	10,128	-171

Regional Breakdown of Branches

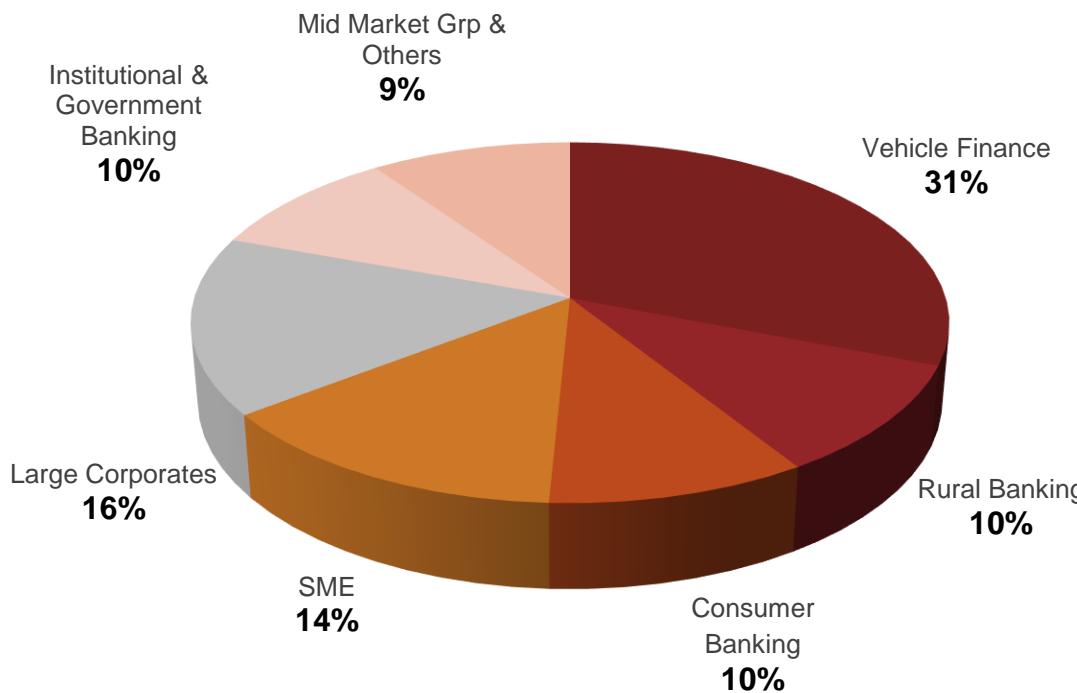


Geographical Breakdown of Branches



Loan Book Diversified Across Customer Segments

Loan Book Composition



Loan mix and Growth

Rs. Crore	Q3 FY26	YoY	QoQ	% Share
Retail	1,61,219	-3%	-1%	51%
Vehicle Finance	98,196	5%	2%	31%
Rural Banking	31,966	-30%	-10%	10%
Consumer Banking	31,057	18%	-	10%
SME	43,957	-1%	-2%	14%
Wholesale	1,12,360	-28%	-5%	35%
Large Corporates	50,615	-40%	-9%	16%
Institutional & Government Banking	30,739	-25%	-7%	10%
Mid Market Grp & Others	31,006	-2%	4%	9%
Overall Loan Book	3,17,536	-13%	-3%	100%

Vehicle Finance: Leadership Across Vehicle Categories

35+
Years
of Vintage



Market Leader
in Most
Products



Nationwide
Diversified
Presence



Healthy
Collateral
Coverage

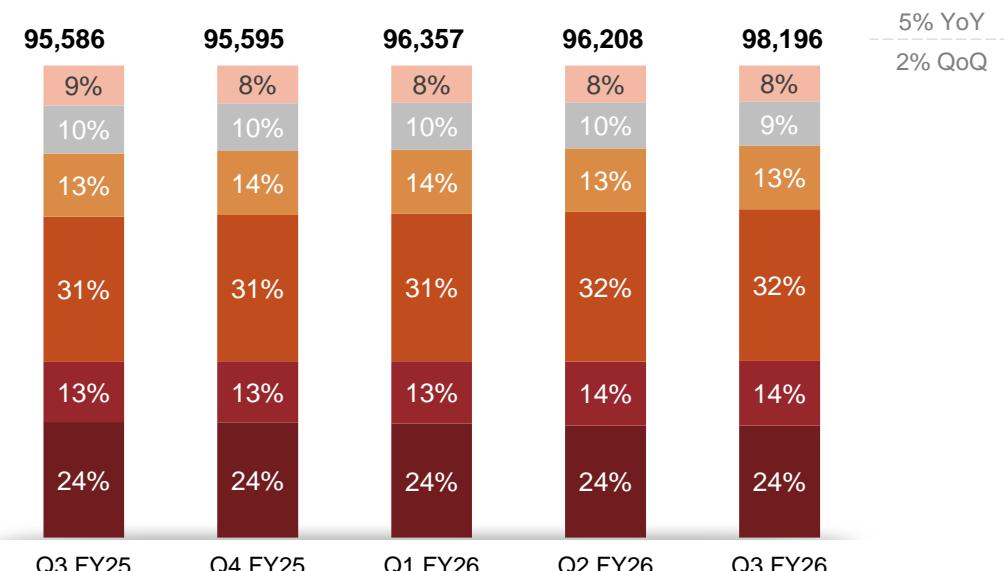


Digital Initiatives
for a Customer-first
Experience

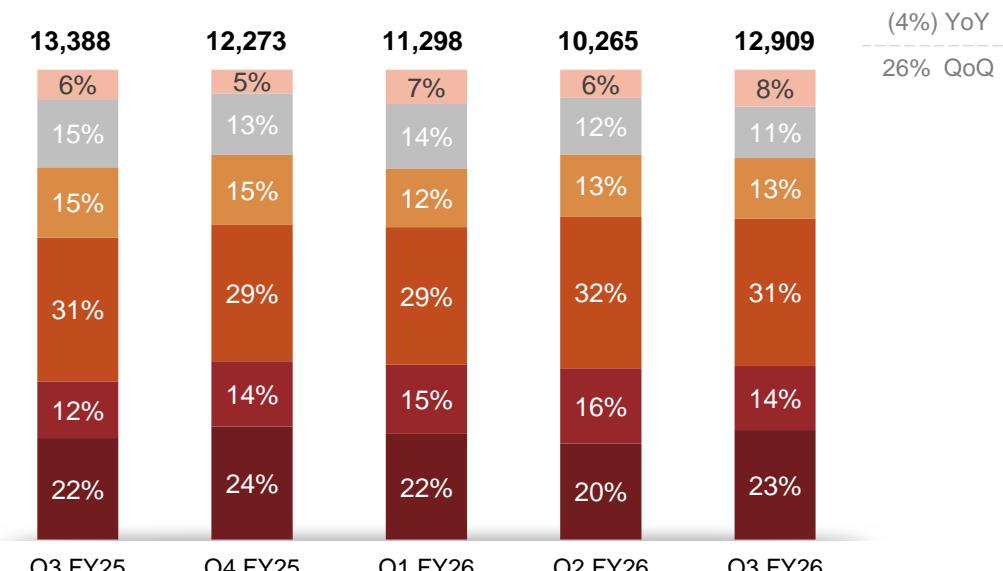


Tapping
New Sub-
segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



■ MHCV ■ LCV ■ PV ■ CE ■ 2-W & SCV ■ Tractor

■ MHCV ■ LCV ■ PV ■ CE ■ 2-W & SCV ■ Tractor

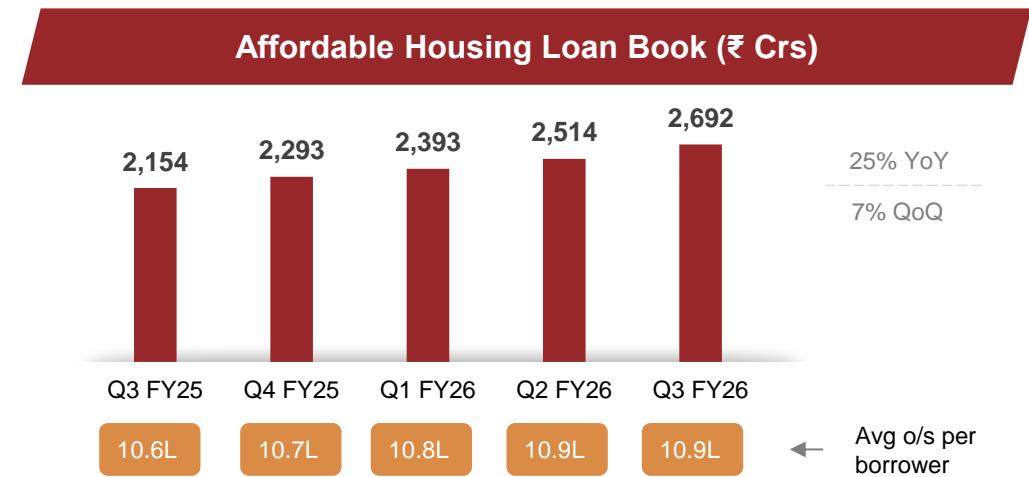
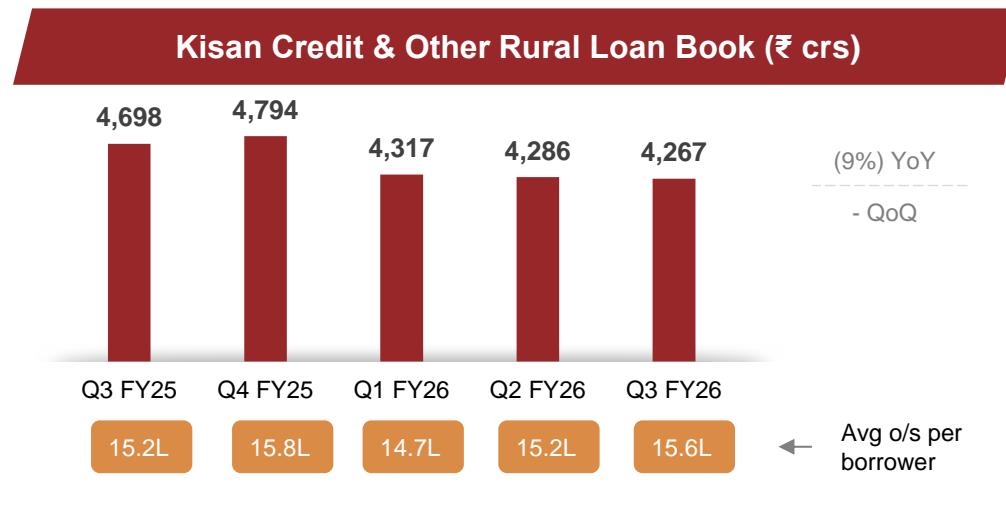
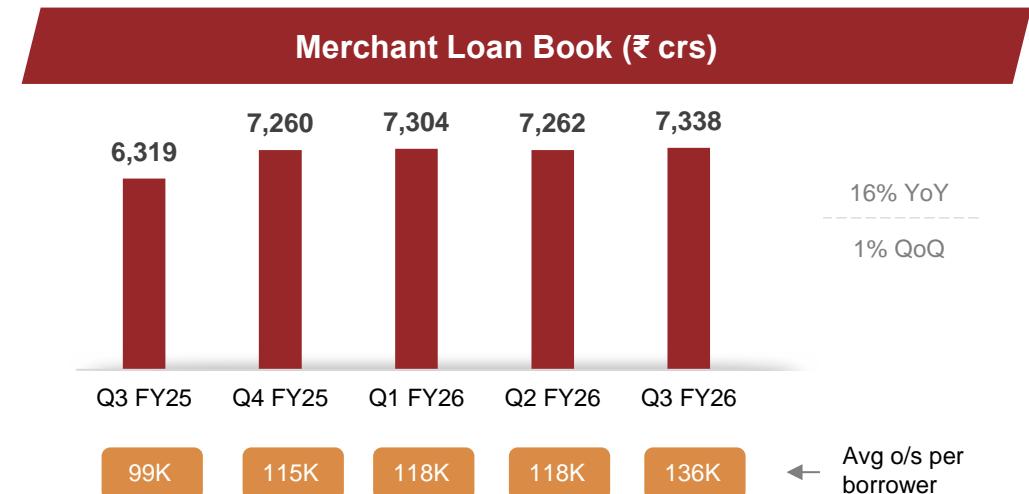
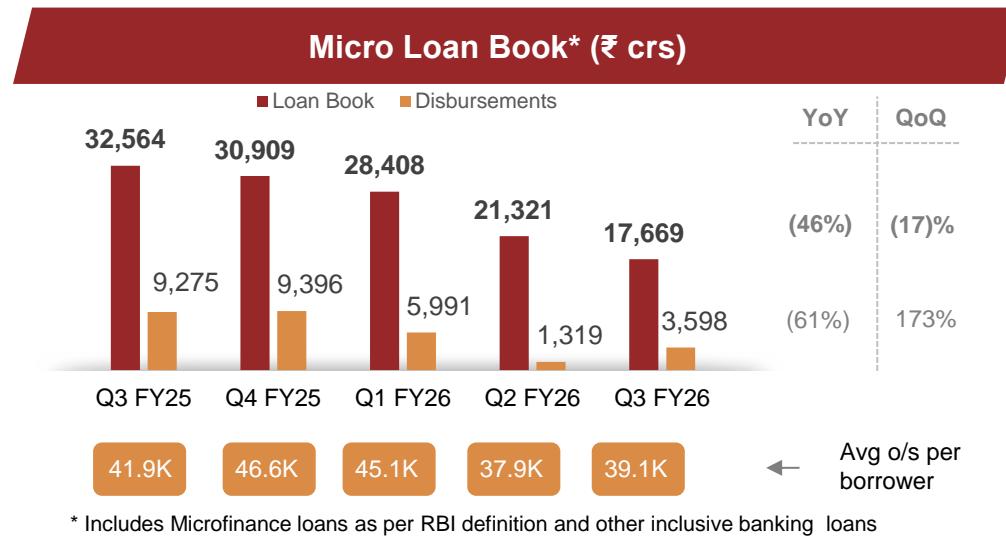
Rural Banking: Leveraging Deep Distribution to Serve the Underserved

 **162K**
Villages
served across
23 States

 **579K**
Borrowing
Merchants

 **85K+ Active**
Bharat Money
Stores Banking
at doorstep in
remote areas

 **27K+**
Unique
Farmers



Consumer Banking: Broadening the Traditional Retail Asset Franchise



Improved risk & analytical models



Increased digital & branch sourcing

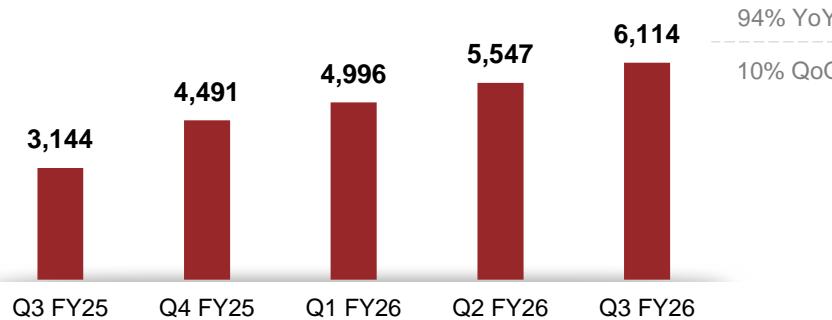


RuSU expansion

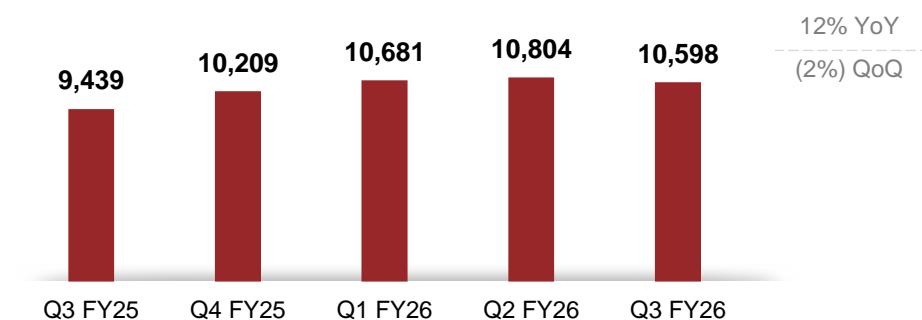


Process revamps

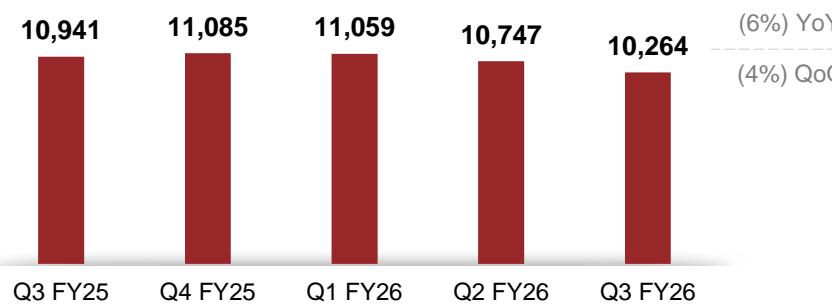
Home Loans (₹ crs)



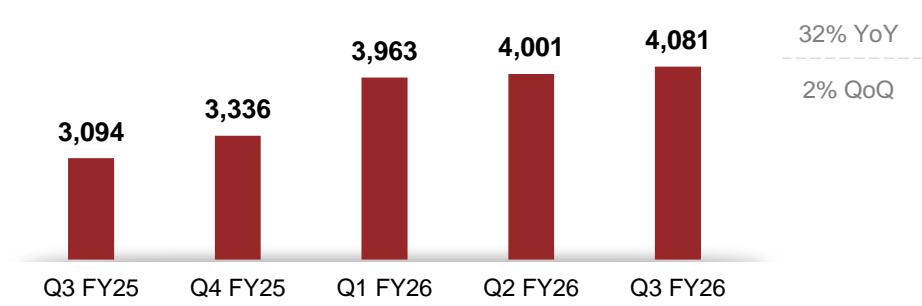
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



SME: Addressing Large Opportunity with Focus on Granular Portfolio

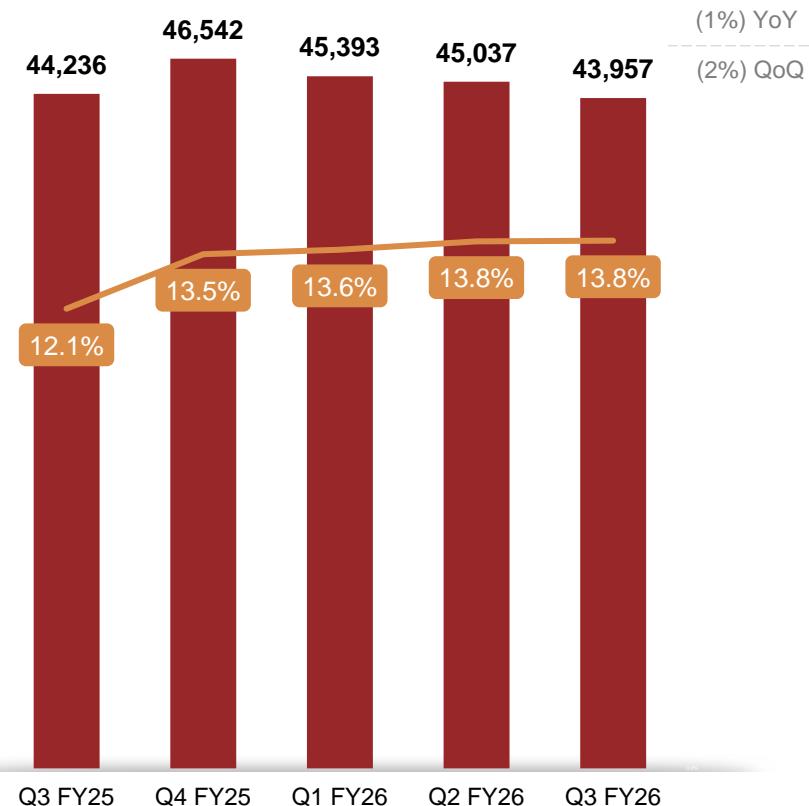
Integrated Operating Model

Tailormade Digital Offerings

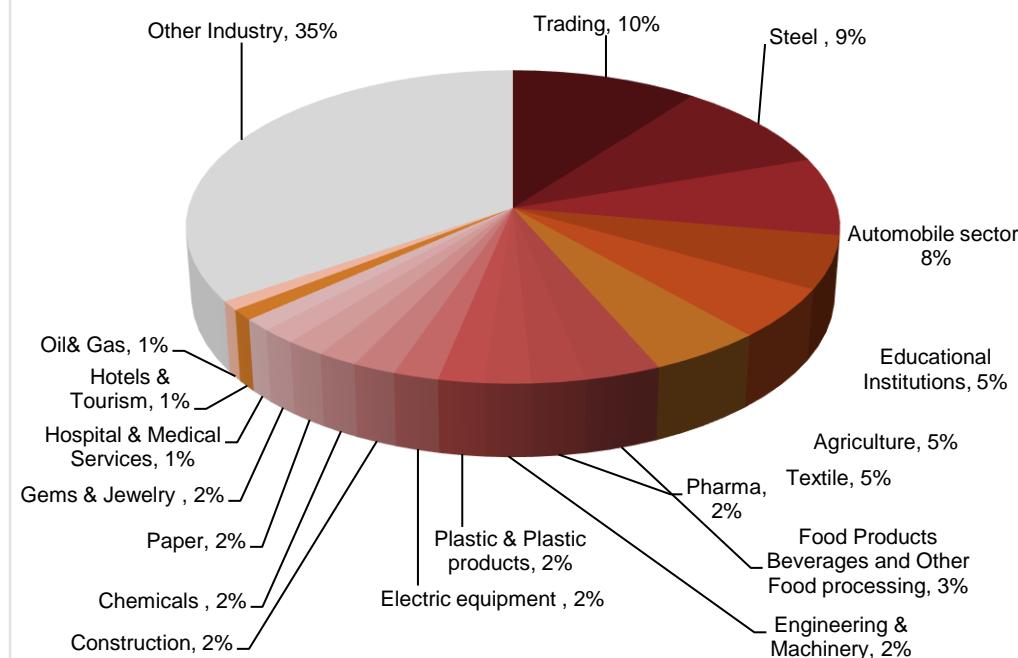
Strong Risk Assessment & EWS

Increasing SME Distribution Coverage

SME Loan Book (₹ crs) and % Share in Loan Mix



Portfolio Spread Across Industries



Wholesale Banking: Driven by Risk Adjusted Return on Capital



Primary Banker to Emerging & Mid Corporates



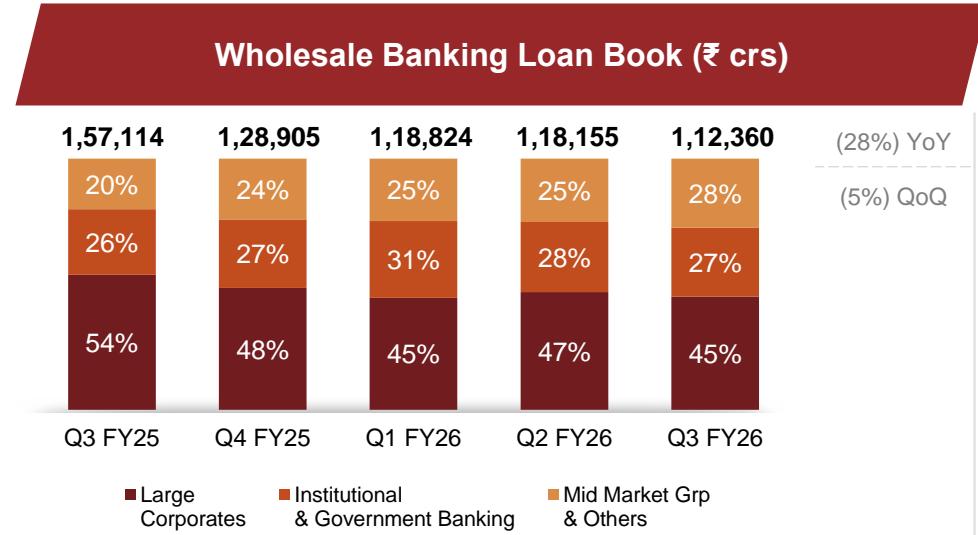
Deep Domain Presence in Focused Sectors



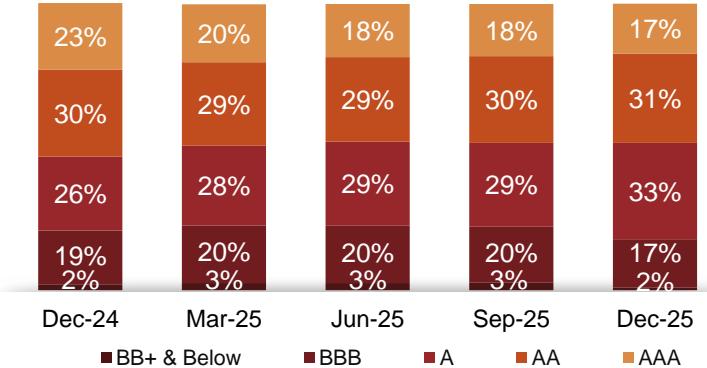
Ingrained Liability Approach



Granularity and Annuity led fees



Risk Profile: Rating wise Corporate Exposure *

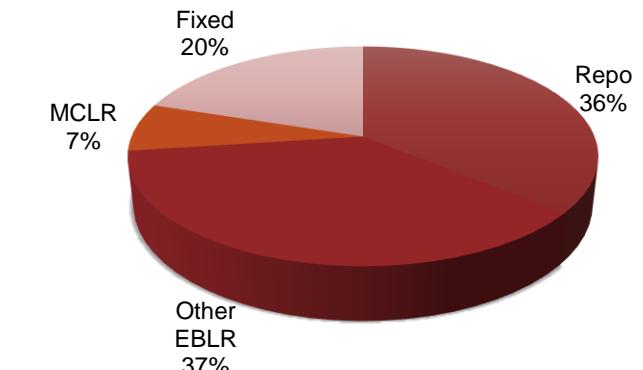


* Includes fund and non-fund-based exposure to corporate clients

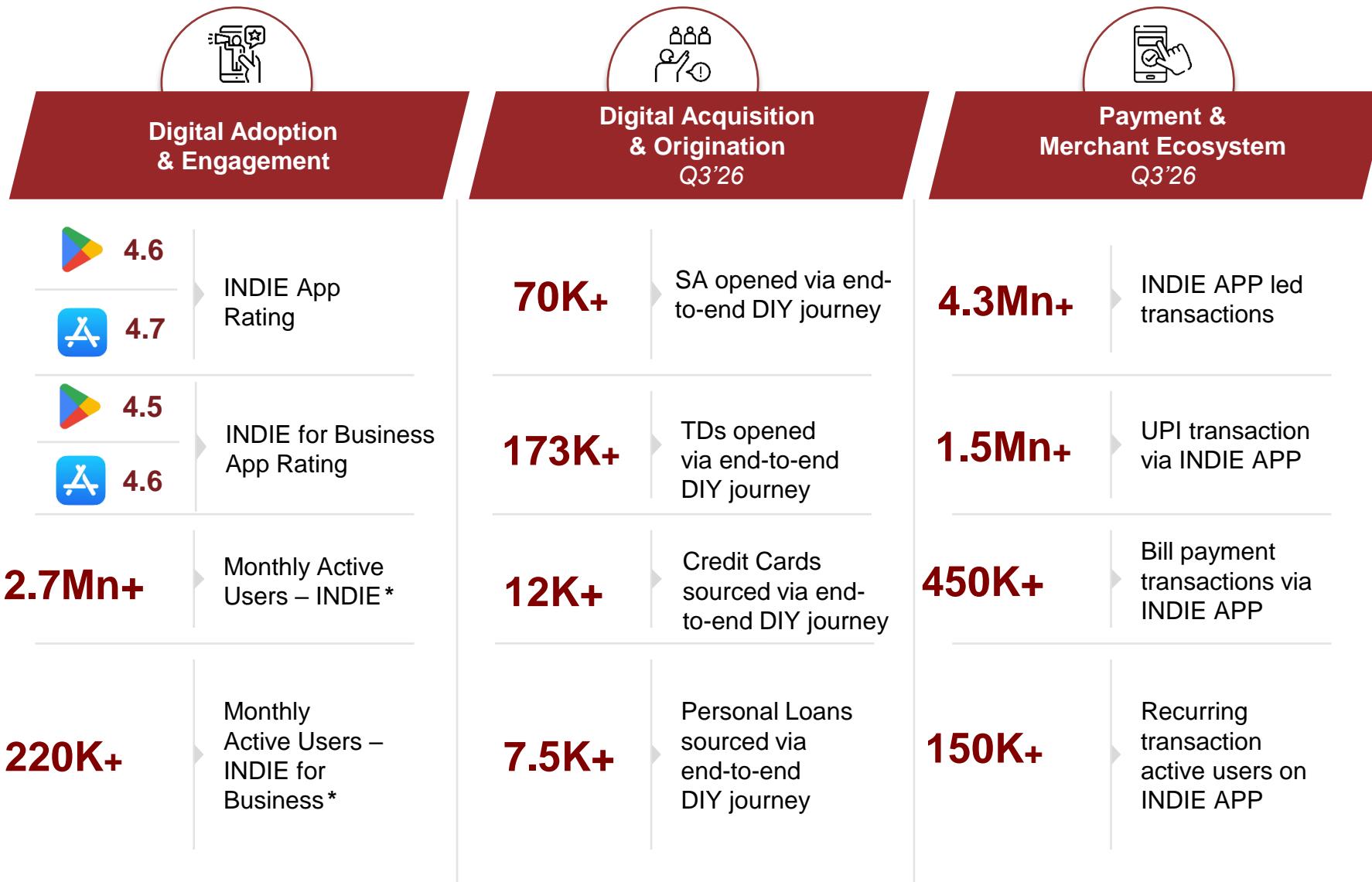
Sector-wise Loan Mix (% of Total Loans)

Sector	Q3 FY26
NBFCs (other than HFCs)	5.78%
Real Estate - Commercial & Residential	4.30%
Gems and Jewellery	3.01%
Power Generation – Non Renewable	1.91%
Power Generation – Renewable	1.74%
Steel	1.57%
Construction	1.03%
Others	16.05%
Wholesale	35.38%
SME	13.84%
Retail	50.78%
Total	100.00%

Benchmark Rate Mix (% of Total Loans)



Digital Banking: Continuing Momentum Across Metrics



* As of 31-Dec-25

One App. Endless Possibilities. Retail made simple with INDIE.

100 + Banking Features across Web & Mobile

4.6Mn+
*Registrations**

2.7Mn+
*SA Customers**

60%
*MAU
Customers***

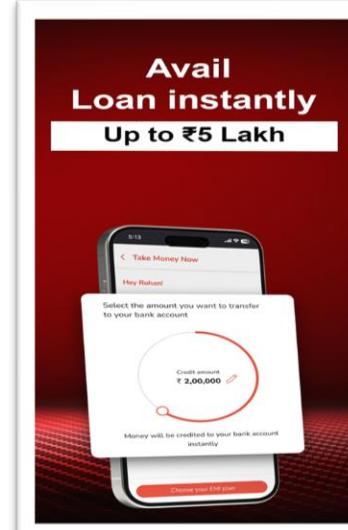
24K+
*Active Credit
Lines***

2,189 Cr+
*FDs & RDs
opened***

Scan
to watch
video



Savings Account | Payments | Deposits | Line of Credit | Credit Cards | Investments | Digital Servicing| more...



*as of 31-dec-2025

** Cumulative numbers for Q3

INDIE for Business

A Next Gen 'all in one' Business SUPER APP #BetterBusinessBanking

100 + Banking Features across Web & Mobile

Self Registration | Payments | Merchant Collections | Business Loans | Notifications | Current Accounts | more..

400K +
Registrations*

65%
MAU Customers*

₹15K Cr. +
Transactions
Value**

₹96 Cr. +
Tax & Bill
Payment**

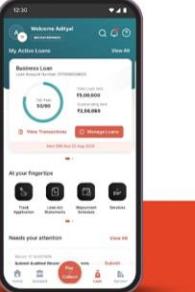
71 Cr. +
FDs & RDs
opened**

Scan
to watch
video



Individual CA | Sole Prop | Partnership | LLP | Pvt. Ltd. | Public Ltd. | One Person Company | Limited Company

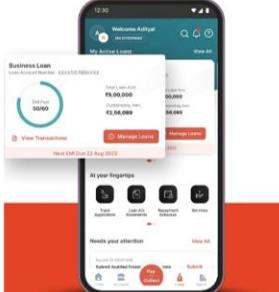
IndusInd Bank
Presents
IndusInd Bank
INDIE
for business
Better Business
Banking



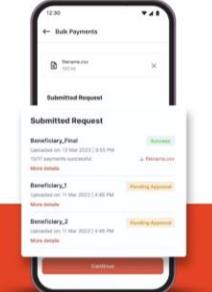
Instant self
registration with no
bank visit or paperwork



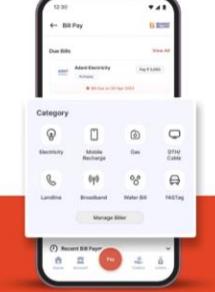
Consolidated view of
loans and repayment
schedule



Bulk Payments
Make bulk payments to
vendors or suppliers in
a few clicks only.



Bill Payments
Pay all your business &
personal bills with just
one app



IndusInd Bank
INDIE
for business



*as of 31-dec-2025

** Cumulative numbers for Q3

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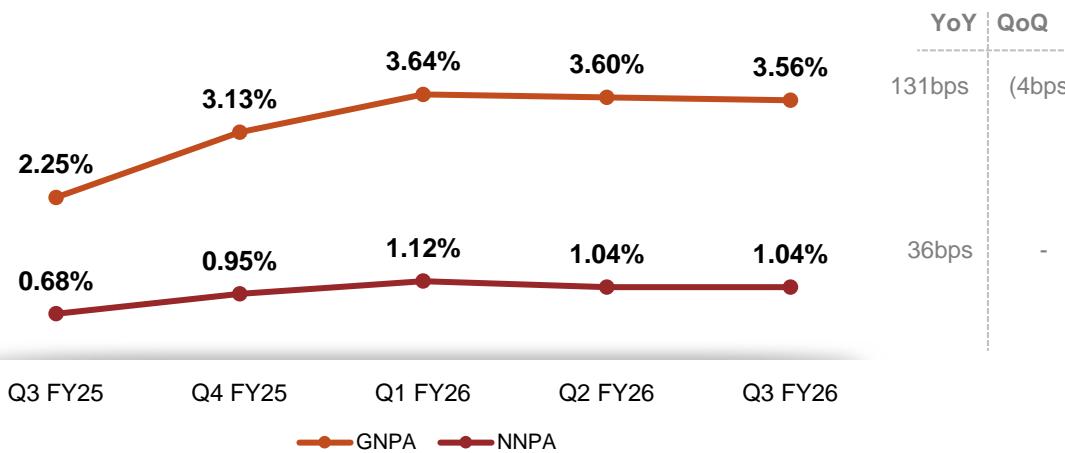
Capital and Liquidity Position

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Other Key Information

Stressed Assets and Provisions

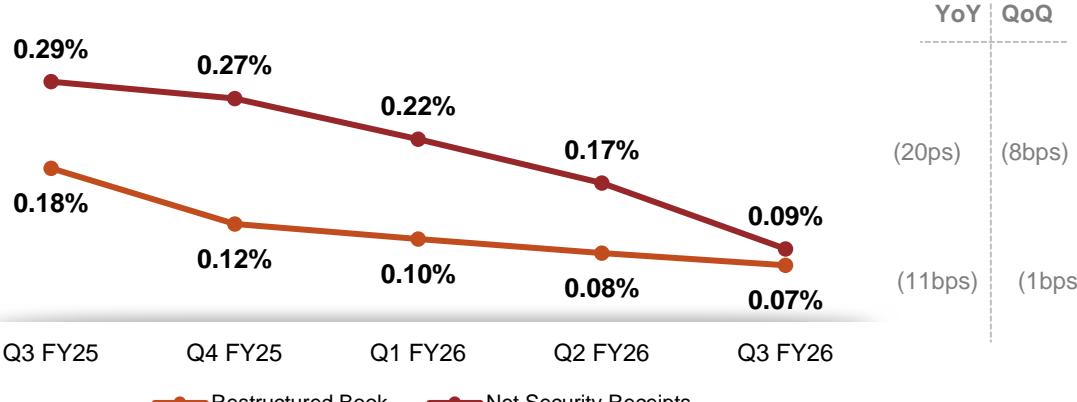
Gross NPA and Net NPA (%)



Provision Coverage Ratio (%)



Restructured Book and Net Security Receipts (% of Net Advances)



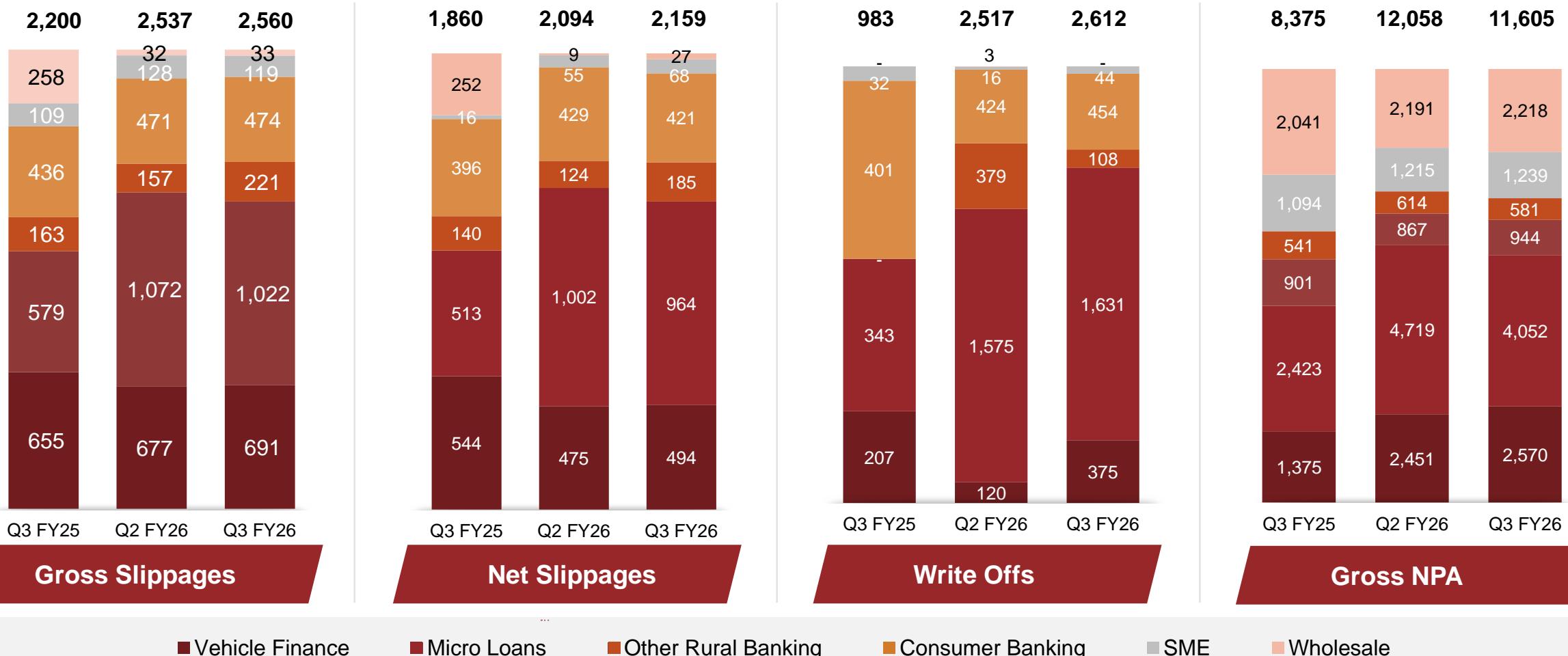
SMA1 and SMA2 (% of Net Advances)*



*as reported to CRICL: outstanding loan book with customers having exposure of Rs.5crs or above

Segment wise Asset Quality Trends

₹ Crs



Movement in Non-Performing Assets

₹ Crs	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Opening Balance	7,639	8,375	11,046	12,481	12,058
Fresh Additions	2,200	5,014	2,567	2,537	2,560
Deductions	1,464	2,343	1,133	2,960	3,013
-Write-offs	984	1,816	664	2,517	2,612
-Upgrades	150	216	230	199	166
-Recoveries	190	277	239	244	235
-Sale to ARCs/ Others	140	34	-	-	-
Gross NPA	8,375	11,046	12,481	12,058	11,605
Net NPA	2,496	3,287	3,721	3,399	3,304
% of Gross NPA	2.25%	3.13%	3.64%	3.60%	3.56%
% of Net NPA	0.68%	0.95%	1.12%	1.04%	1.04%
Provision Coverage Ratio	70%	70%	70%	72%	72%
Provision & Contingencies	1,744	2,522	1,760	2,631	2,096
Credit Cost (% of Avg Loans)	2.03%	2.86%	2.11%	3.24%	2.62%



Loan Related Provisions held as on December 31, 2025

- Specific provision of ₹ 8,231 crs for non-performing accounts (towards PCR)
- Floating provisions of ₹ 70 crs (towards PCR)
- Standard asset provisions of ₹ 1,726 crs including restructured
- Provision Coverage Ratio at 72% and total loan related provisions at 86.40% of GNPA
- Loan related provisions of ₹ 10,027 crs are 3.16% of the loans



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Financial Outcomes

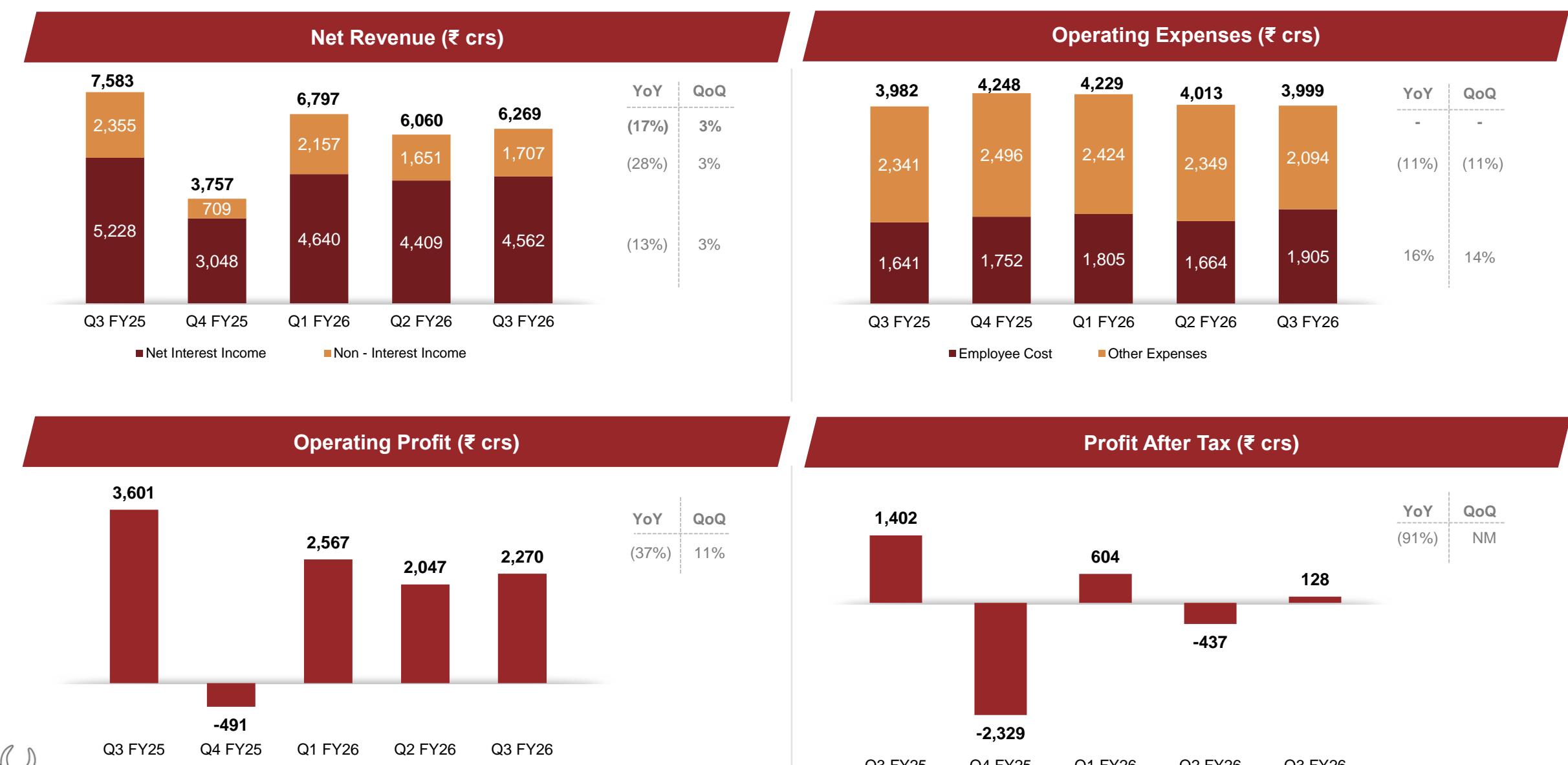
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Capital and Liquidity Position

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Other Key Information

Key P&L Metrics

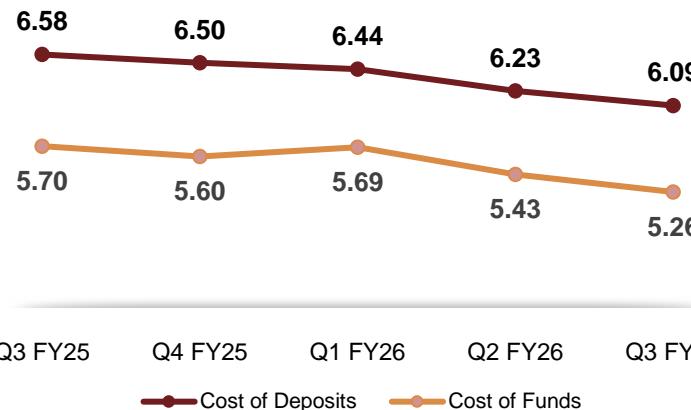


Net Interest Margin: Key Components and Trend

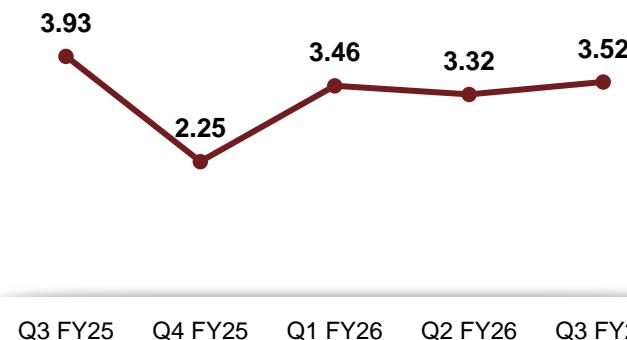
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)



Net Interest Margin (%)



Q3 FY25 Q4 FY25 Q1 FY26 Q2 FY26 Q3 FY26

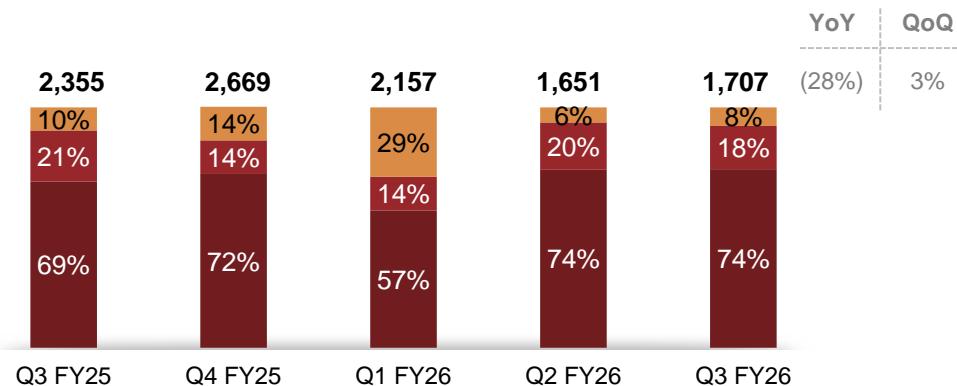
— Yield on Advances — Yield on Assets

Q3 FY25 Q4 FY25 Q1 FY26 Q2 FY26 Q3 FY26

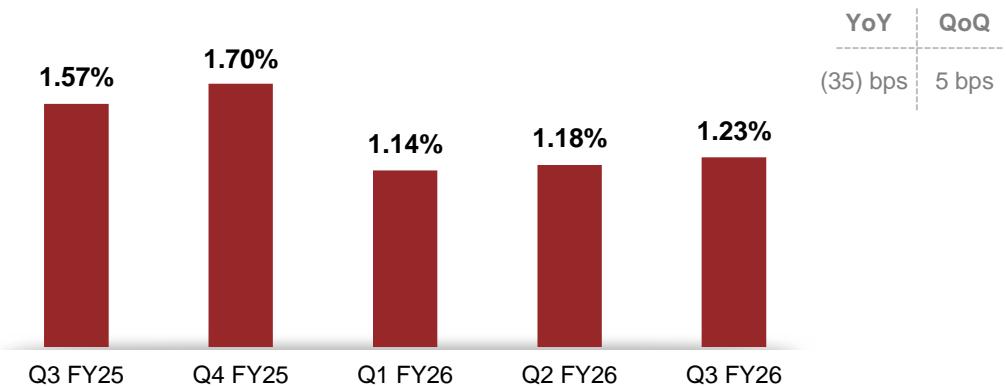
— Cost of Deposits — Cost of Funds

Diversified Fee and Other Income Streams

Non-Interest Income Mix (₹ crs)

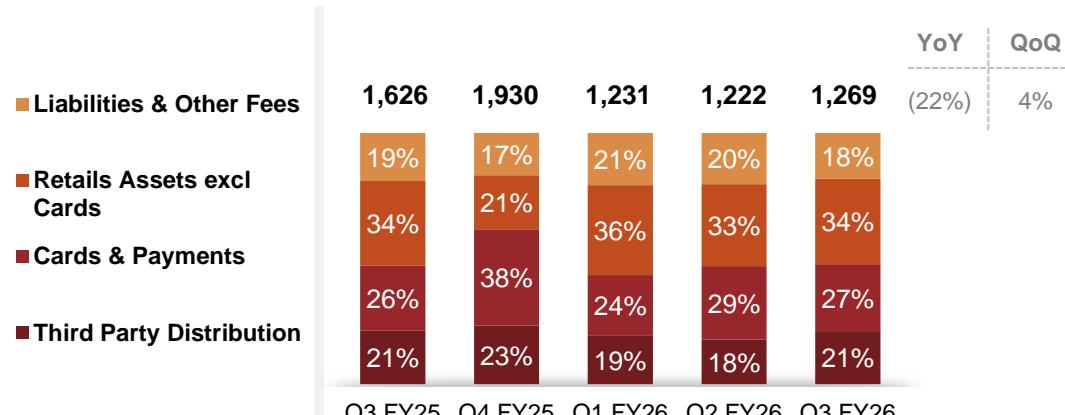


Core Fee to Asset Ratio (% of Average Assets)

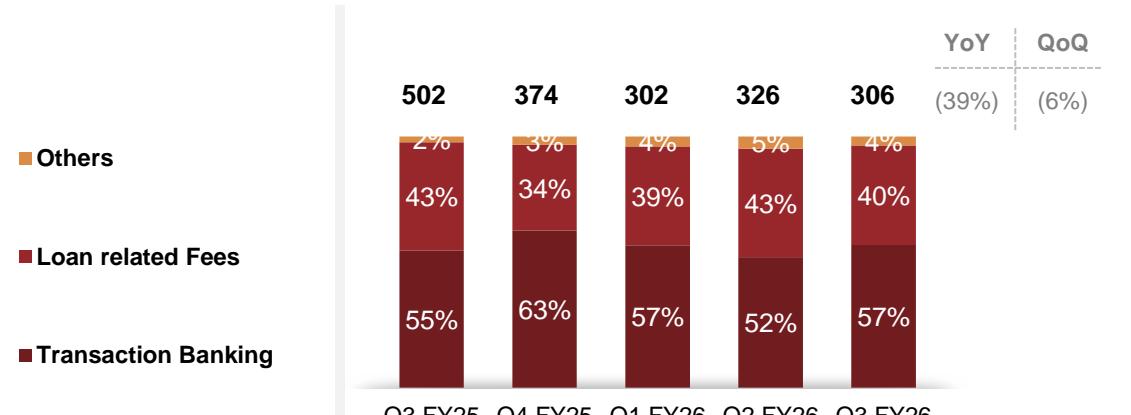


*Excluding One off Derivative Impact

Retail Fee Mix (₹ crs)

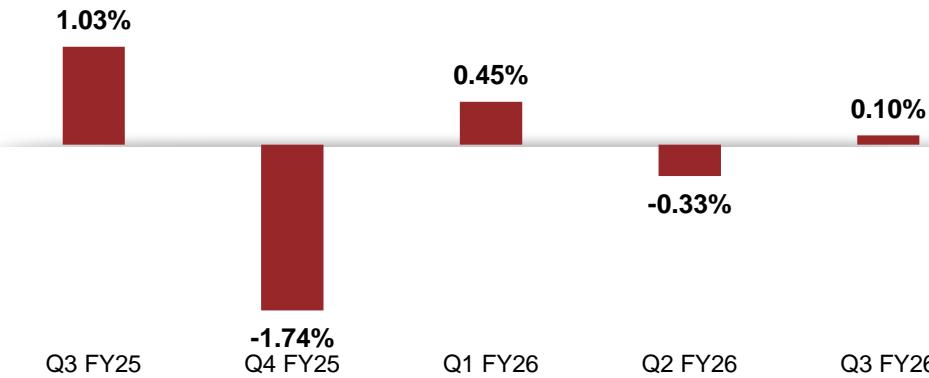


Wholesale & SME Fee Mix (₹ crs)

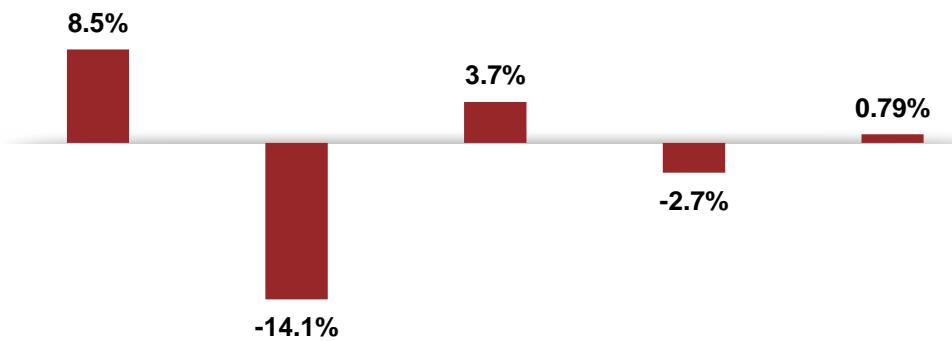


Key Financial Indicators

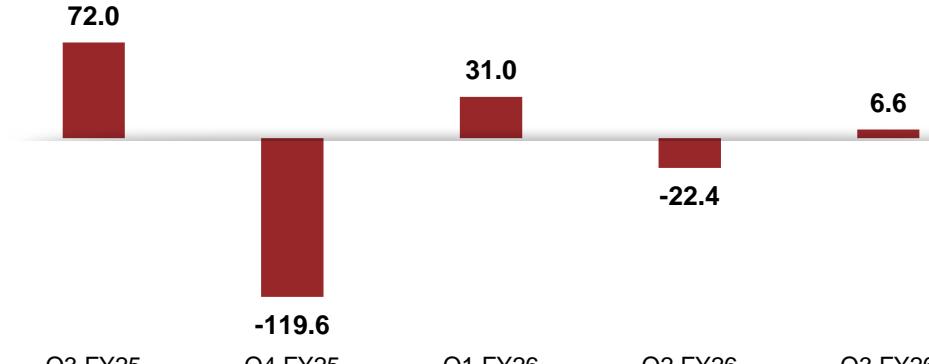
Return on Assets (%)*



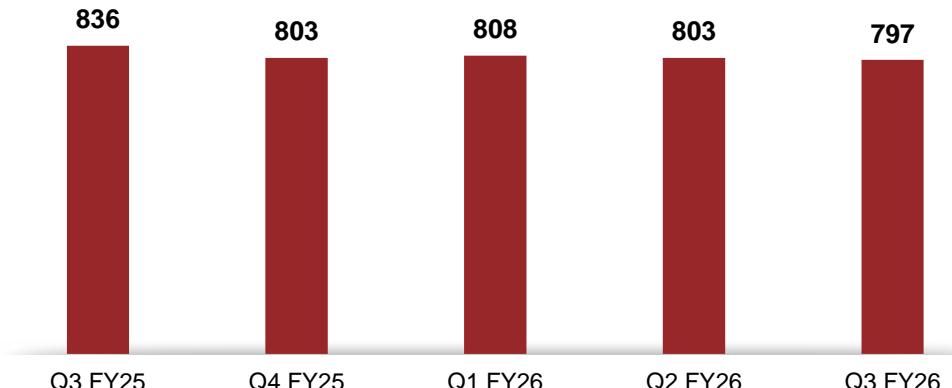
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)



*Annualized numbers



01

Executive Summary

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Business Progress

03

Asset Quality

04

Financial Highlights

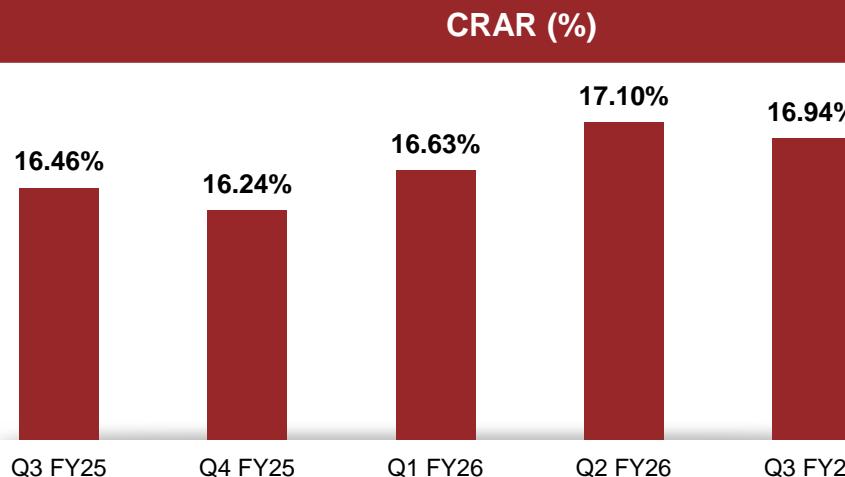
05

Capital and
Liquidity
Position

06

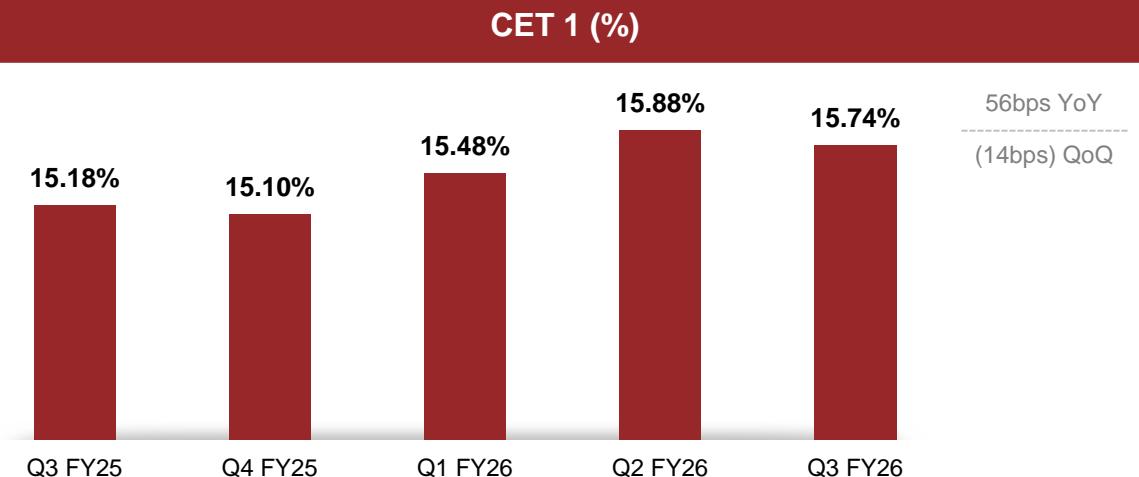
Other Key Information

Healthy Capital Adequacy and Liquidity Position



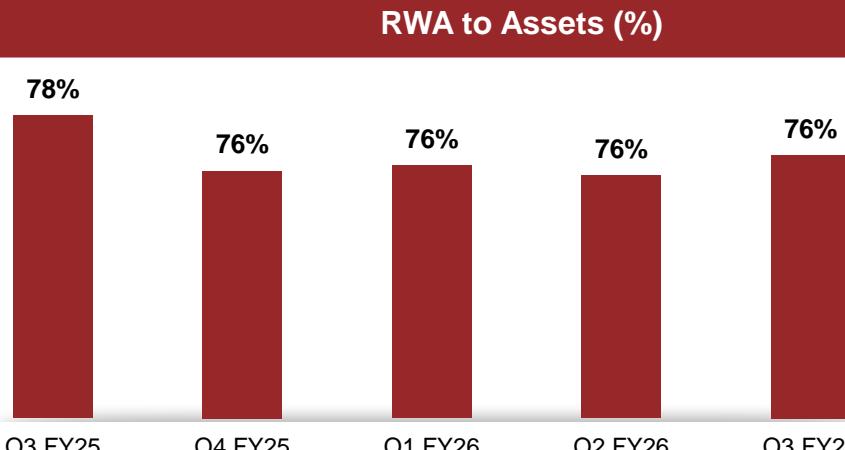
FY26 excludes interim profits

48bps YoY
(16bps) QoQ

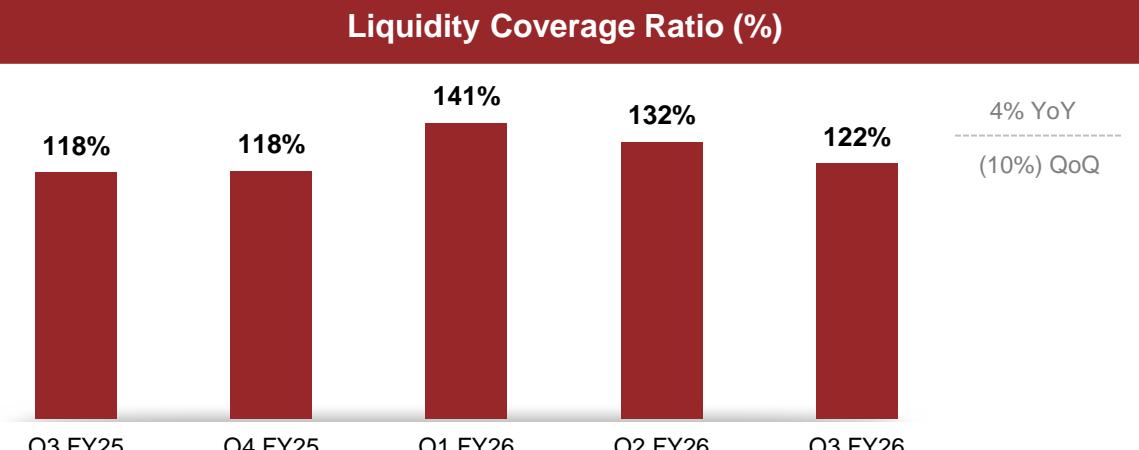


56bps YoY
(14bps) QoQ

FY26 excludes interim profits



(171bps) YoY
89bps QoQ

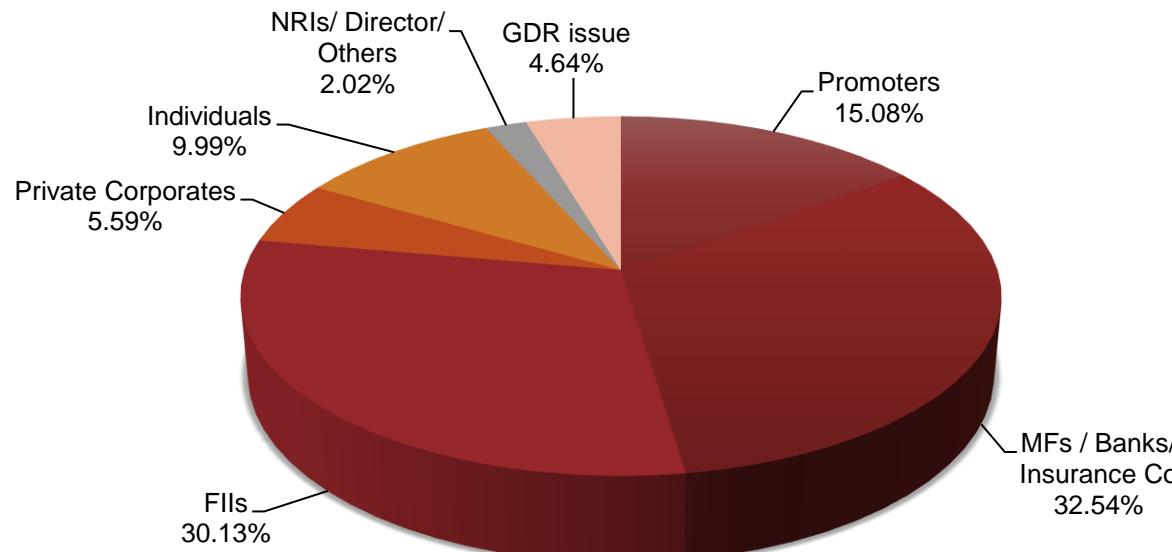


4% YoY
(10%) QoQ



Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

Domestic Rating

- CARE A1+ for Certificate of Deposits.
- CRISIL A1+ certificate of deposit programme / 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.

International Rating

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

01

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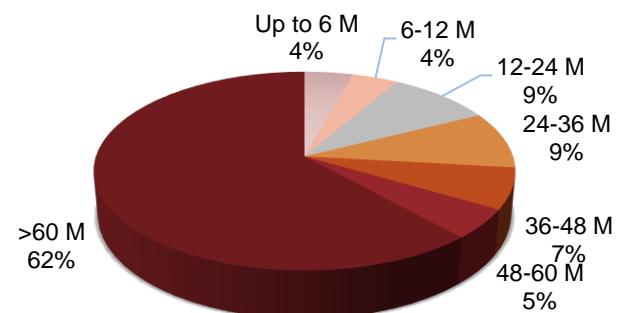
Other Key Information

Micro Loans: Additional Disclosures (1/2)



Disbursements Across Centers by Vintage

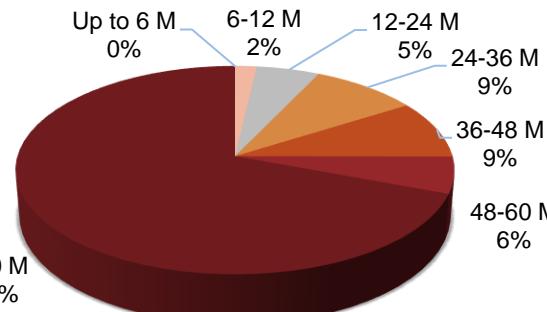
Cumulative 21M ending Dec-25



62%
of Disbursements
Towards Centers with
>5 Years Vintage

82%
of Disbursements
Towards Centers with
>2 Years Vintage

Q3 FY26



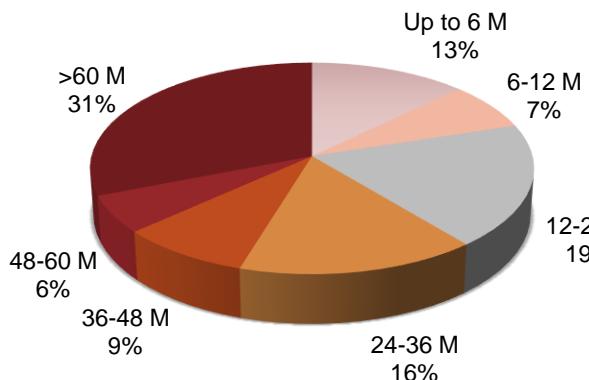
69%
of Disbursements
Towards Centers with
>5 Years Vintage

93%
of Disbursements
Towards Centers with
>2 Years Vintage



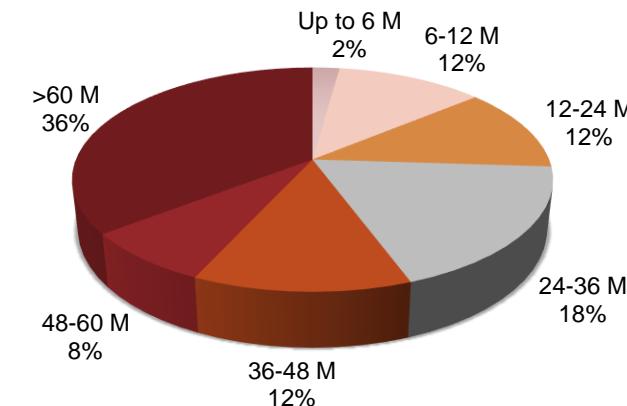
Disbursements Across Customers by Vintage

Cumulative 21M ending Dec-25



80%
of Disbursements
Towards Customers
with >1 Years Vintage

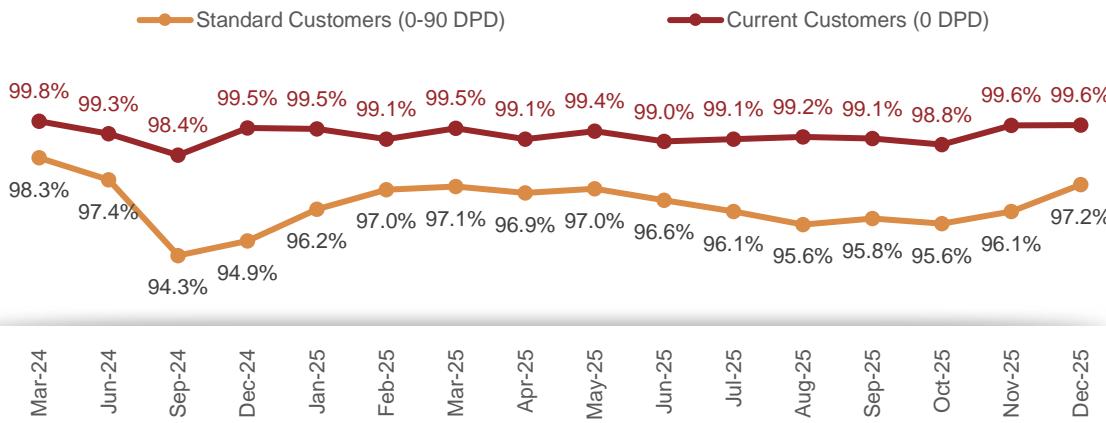
Q3 FY26



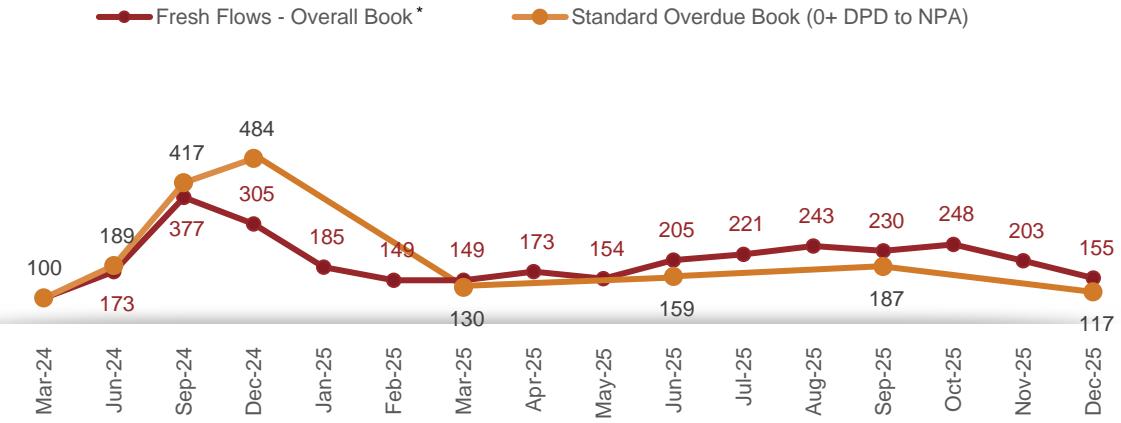
86%
of Disbursements
Towards Customers
with >1 Years Vintage

Micro Loans: Additional Disclosures (2/2)

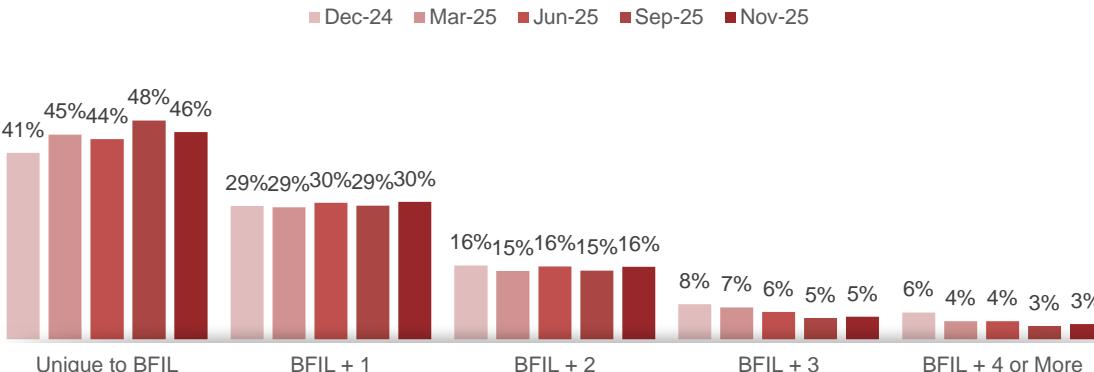
Net Collection Efficiency



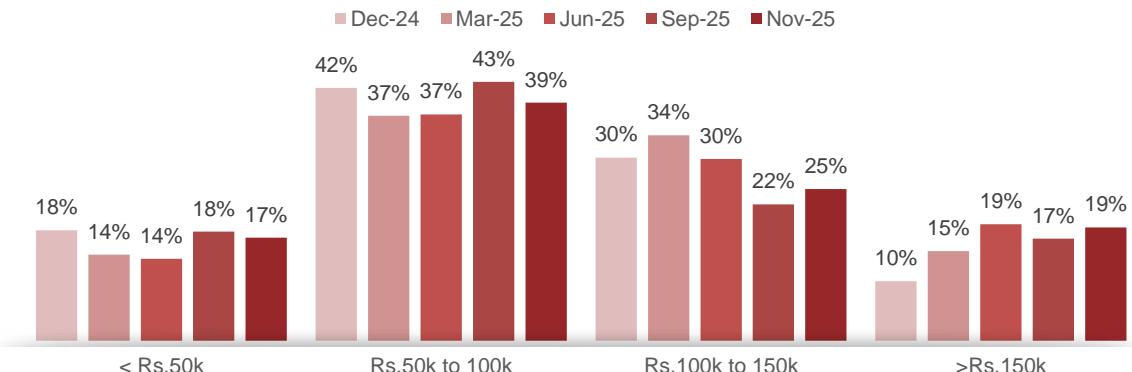
New Stress Formation and Early Stress Bucket (Indexed)



Portfolio Mix by Number of Lenders (by Value)



Portfolio Mix by Customer's MFI Industry Exposure (by Value)



ESG and CSR highlights – Environment initiatives

~ 47%

Green, Climate, Social, Livelihood & inclusive portfolio of loan book (up from 33% in FY2018)

2032

Target year for Carbon Neutrality in own operations

~ 80%

Wholesale banking credit exposure approved under ESMS policy

2

Offices LEED certification

14

Branches/Lobbies with LEED certification

100%

Renewable energy usage at Corporate Office, Mumbai

2,200+

Water structures supported under CSR initiatives

**2,600+ lakh
m³**

Additional water storage capacity created under CSR

100%

E-waste disposed through authorized recyclers



Social Initiatives – impact

- **Impacted 1.21 lakh rural HHs** with increase in income by 25+ % in 3 years across five Aspirational Districts through farm based, livestock income, entrepreneurship.
- **Social Protection Schemes: 2.60 lakh beneficiaries** covered unlocking ₹ 90 crores (insurance) and others schemes ₹ 664 crores. 88,000 of which individuals benefitted for health insurance through Ayushman Card.
- **42 FPOs with 69,000+ members supported** with incremental turnover of Rs.77 crores
- **16,000+ farm based entrepreneurs and 1,500+ non-farm** based entrepreneurs supported resulting in ₹ 8.88 crore wealth created by non-farm based entrepreneurs and ₹ 18 crore credit mobilized through various banks.
- 18,000+ tonnes of CO₂ emission reduction through CSR – tree plantation
- **Increase in net sown area of 9,300+ hectares** and 4,900+ hectares of wasteland converted for cultivation
- **2 lakh women / adolescents** screened for anaemia

Financial Inclusion Impact through Our Initiatives – FY2025

77 lakh

Women borrowers served via BFIL

8.7 lakh

New clients onboarded

₹13,250 crore

Retail Agri loans disbursed

21,000

Farming households covered

₹10,000+ crore

MSME credit disbursed

126

MSME hubs operational

1.6 lakh

Students reached

2,500+

Teachers trained

1,039

Athletes supported

86 / 160

International/ national medals

1,150

PwDs trained

4,800+

Micro-entrepreneurs supported

8,956 hours

Volunteers engaged

2,365

Vendors engaged

60+

NGO partners



Awards & Accolades



Won BW Businessworld Supply Chain Management Leadership Award 2025, second time in the row, in the Digital Transformation & Excellence in Supply Chain category.



IndusInd Bank's campaign #CelebrationZarooriHai, won e4m DigiOne Award in the 'Best Brand Integration' category.



Bharat Sanjeevani, a flagship CSR initiative of IndusInd Bank Limited and its subsidiary, Bharat Financial Inclusion Limited (BFIL) has been awarded the prestigious International Dairy Federation World Dairy Summit 2025 Award, under the category "Sustainable Farming Practices: Innovation in Animal Care in Farming."

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