

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
Anand Kumar Das
Company Secretary

Digitally signed by
ANAND KUMAR
DAS
Date: 2026.01.23
15:59:31 +05'30'

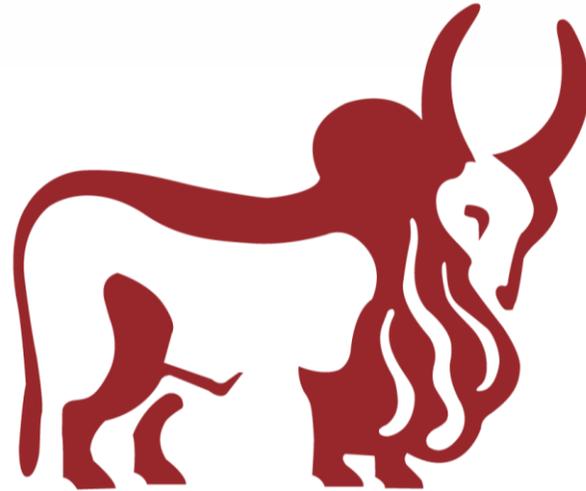
Encl: a/a

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



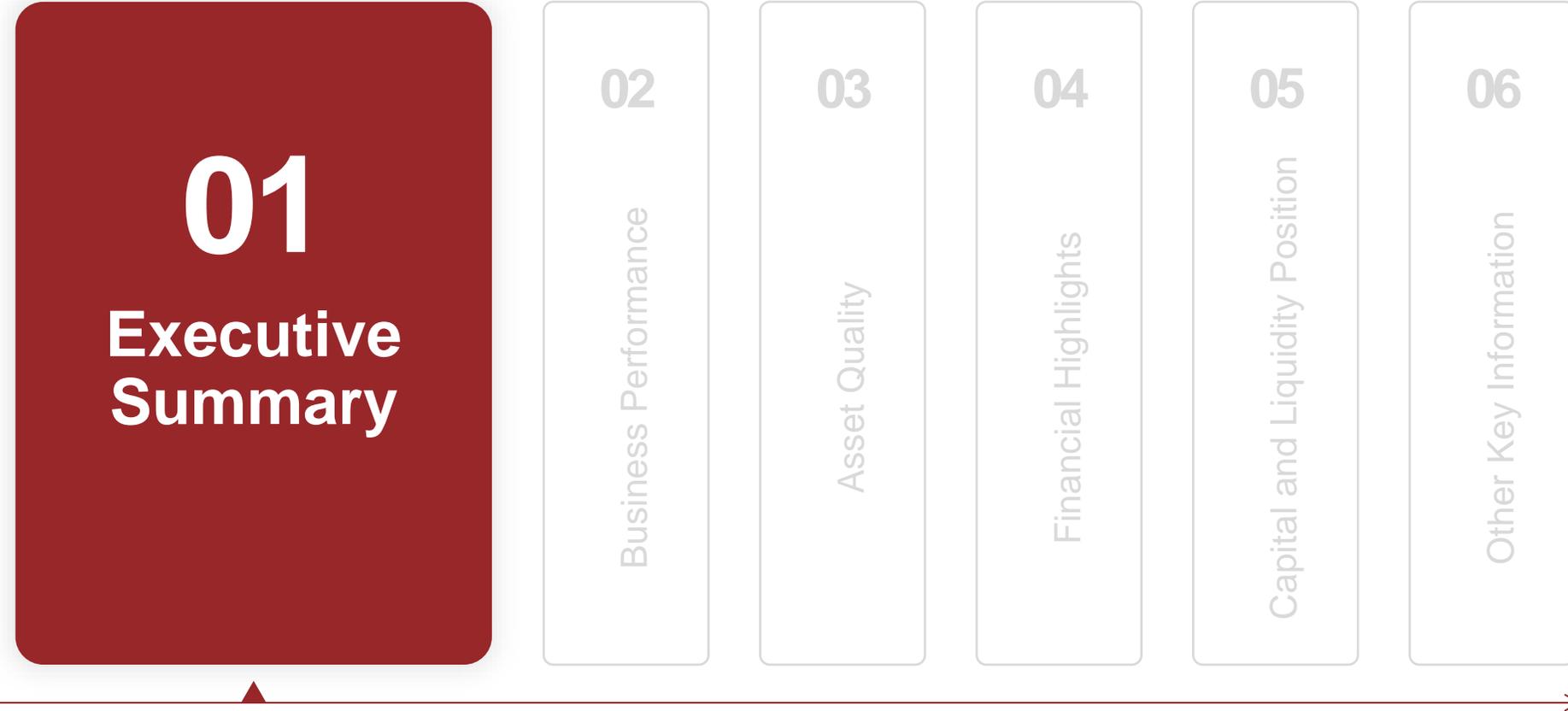
IndusInd Bank



Investor Presentation

Q3-FY26 | DECEMBER 2025
January 23, 2026





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	59ps 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

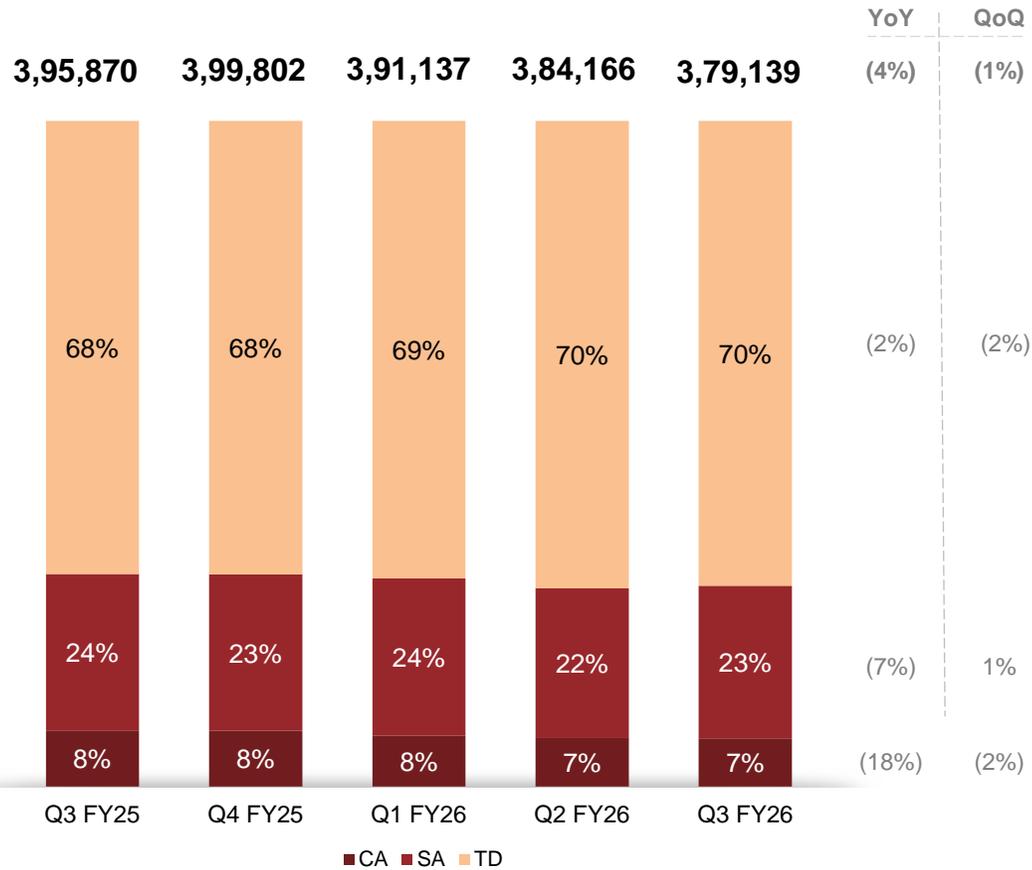
₹ crs	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9M FY26	9M FY25	Y-o-Y (%)
Net Interest Income	4,562	5,228	(13)%	4,409	3%	13,611	15,983	(15)%
Other Income	1,707	2,355	(28)%	1,651	3%	5,515	6,982	(21)%
Total Income	6,269	7,583	(17)%	6,060	3%	19,126	22,965	(17)%
Operating Expenses	3,999	3,982	-	4,013	-	12,242	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)%



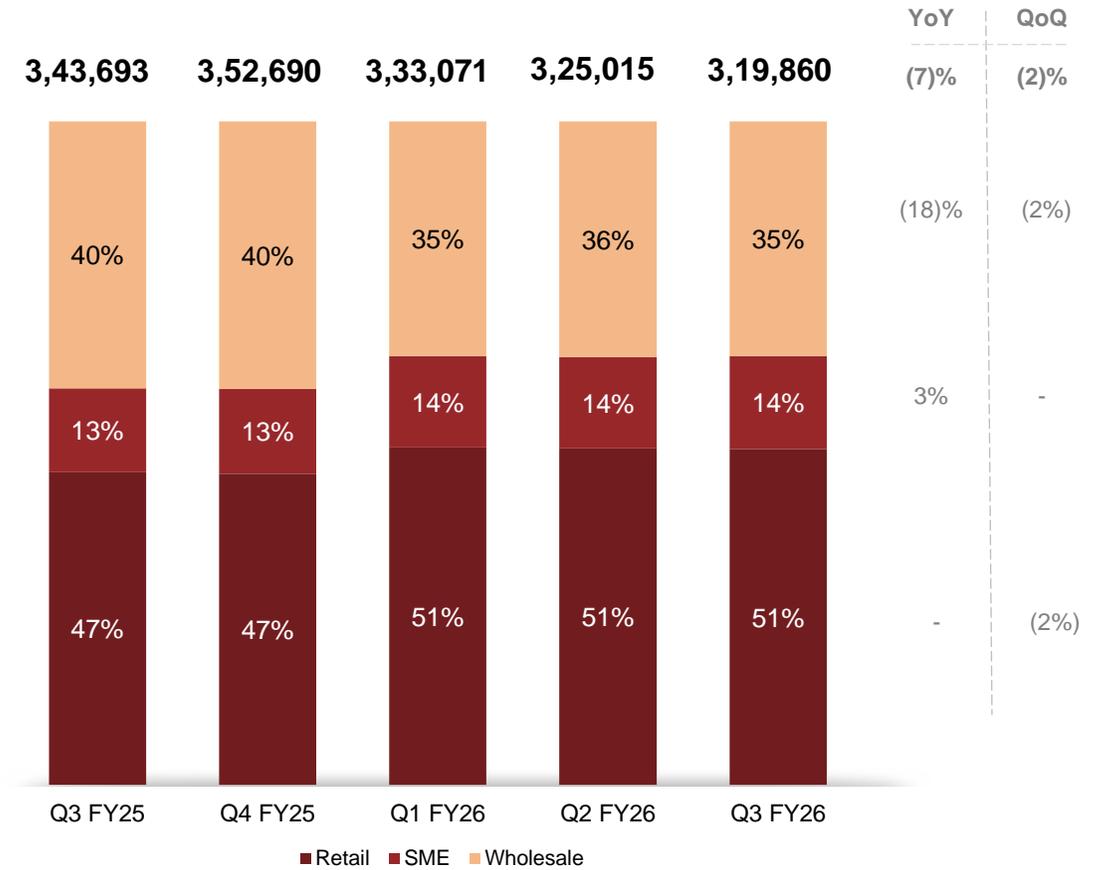


Deposit and Loan Book Performance

Deposit Mix – Average for the period (₹ crs)

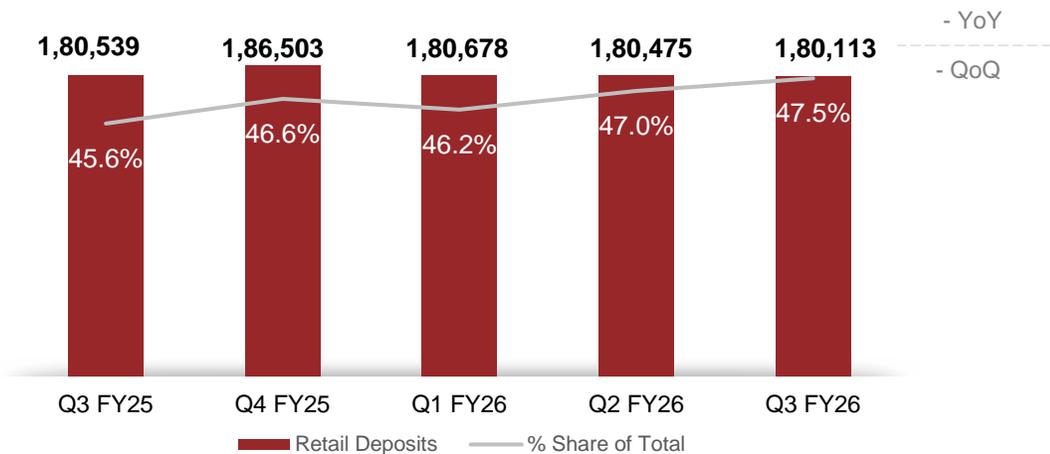


Loan Mix – Average for the period (₹ crs)

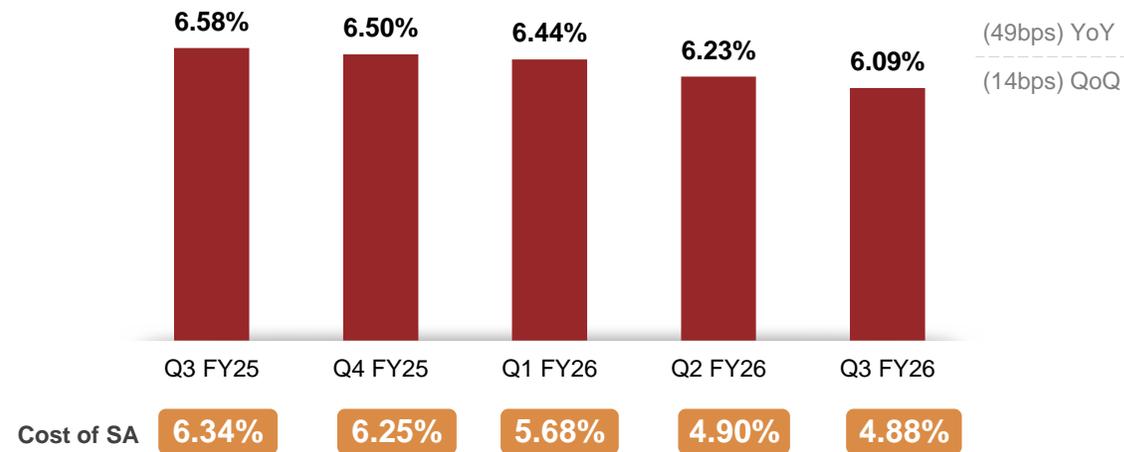


Building a Granular and Cost-Efficient Liabilities Franchise

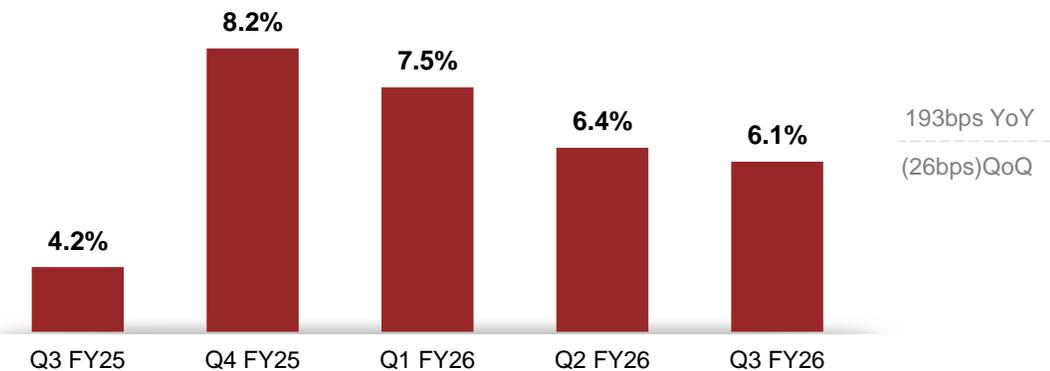
Retail Deposit as per LCR Definitions – Average (₹ crs)



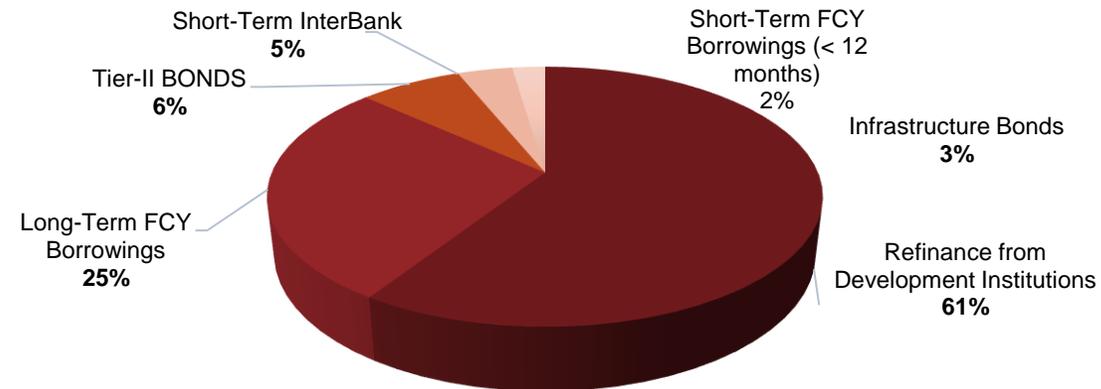
Cost of Deposits (%)



Share of Certificate of Deposits (% of Total Deposits)



Borrowings Constituted by Long Term Sources



Key Drivers of Retailisation of Deposits

Process and Productivity Enhancement	<p>'One Bank' approach holistically serving customer needs</p>	<p>Improving TAT for processes across acquisition & servicing</p>	<p>Revamped KRAs</p>	<p>Cross-sell driven engagement</p>
Premiumization and Differentiated Product Offerings	<p>Wealth management via Affluent proposition</p>	<p>Segmental focus - Business owners, Family offices, NRIs, Entrepreneurs</p>	<p>Corporate/ Branded salary accounts</p>	<p>Owner/Promoter/Director/Trustee (OPDT) accounts</p>
Digital Enablers and Innovation	<p>Curated digital journeys</p>	<p>INDIE app enrichment with enhanced features</p>	<p>Upgrading CRMs in sync evolving customer preference</p>	<p>Fintech partnerships</p>
Leveraging Rural and Semi-Urban Distribution	<p>Deep rural presence covering 1.62lacs villages</p>	<p>Leveraging domain expertise and leadership in livelihood loans</p>	<p>Tailored merchant offerings</p>	<p>85K+ Active Bharat Money Stores providing banking at doorstep in remote areas</p>



Supported by Large Distribution Network

Widespread Pan India Footprint



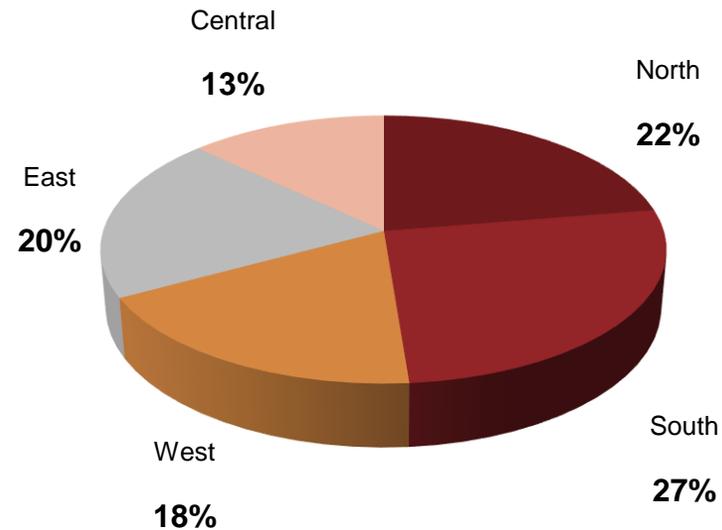
9,957+
Touch Points



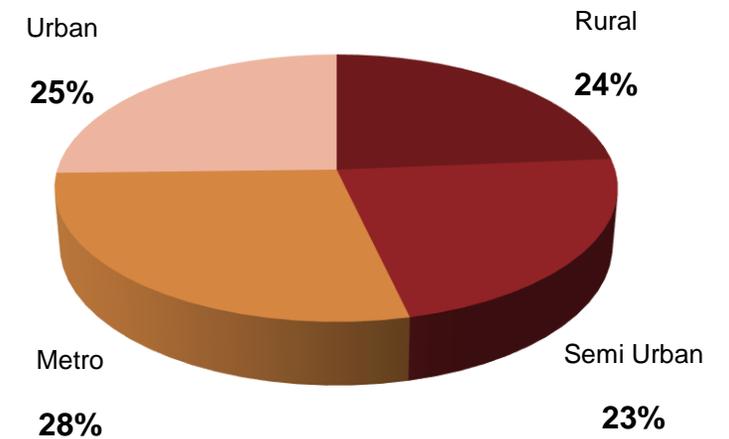
~1,62,000
Villages Covered

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

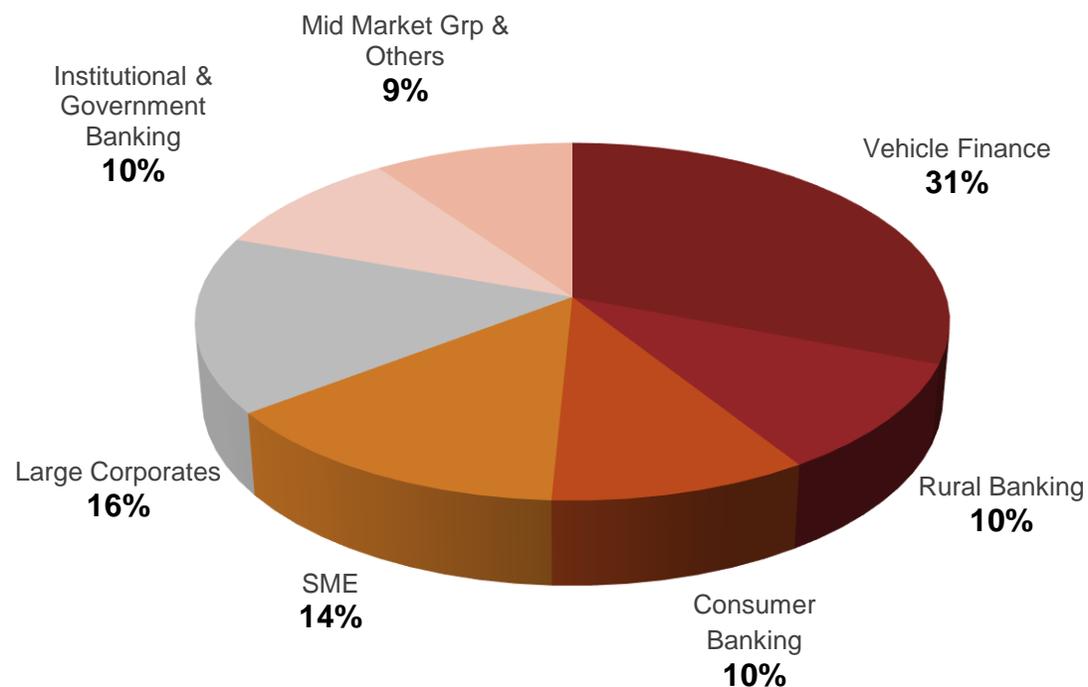


Geographical Breakdown of Branches



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

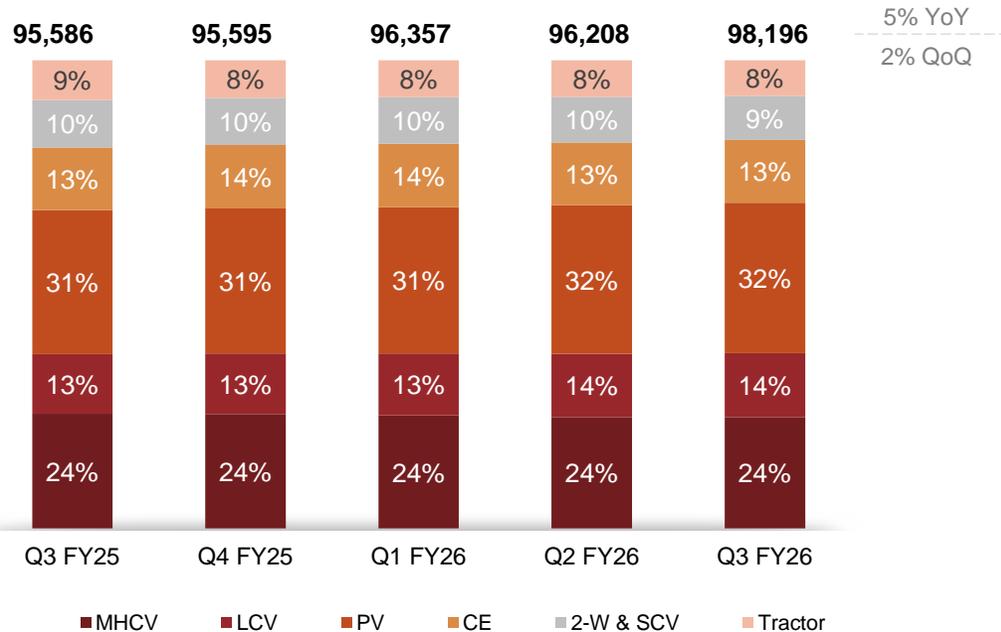


Digital Initiatives
for a Customer-first
Experience

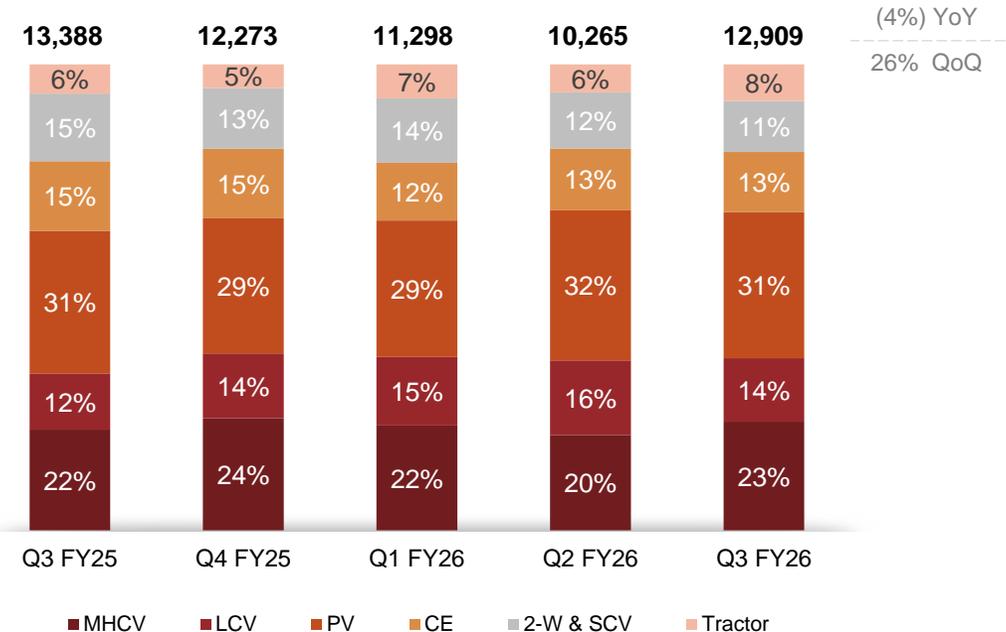


Tapping
New Sub-
segments

Vehicle Finance Loan Book (₹ crs)



Vehicle Finance Disbursements (₹ crs)



Rural Banking: Leveraging Deep Distribution to Serve the Underserved

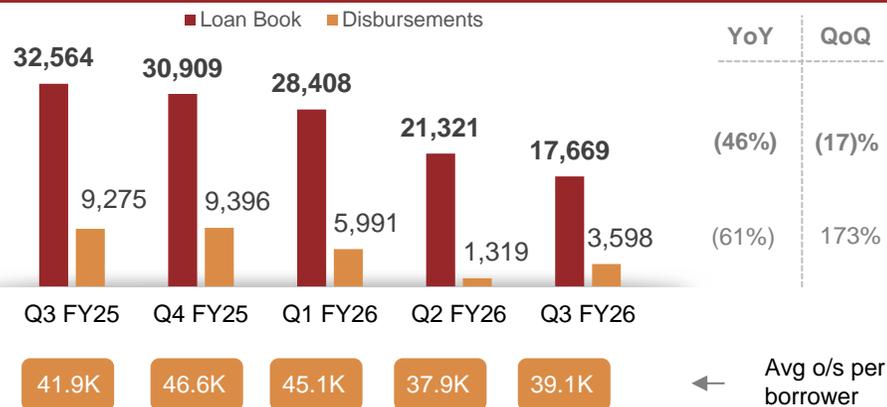
162K Villages served across 23 States

579K Borrowing Merchants

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

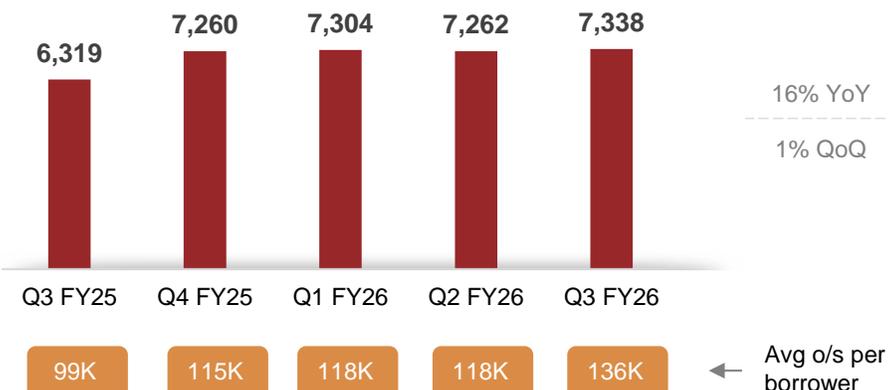
27K+ Unique Farmers

Micro Loan Book* (₹ crs)

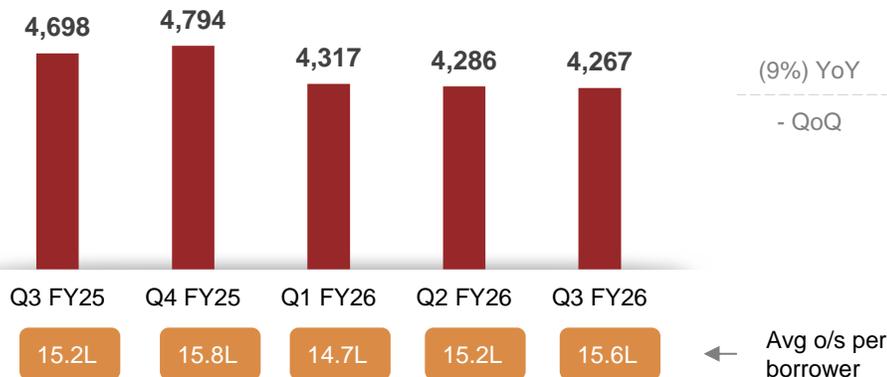


* Includes Microfinance loans as per RBI definition and other inclusive banking loans

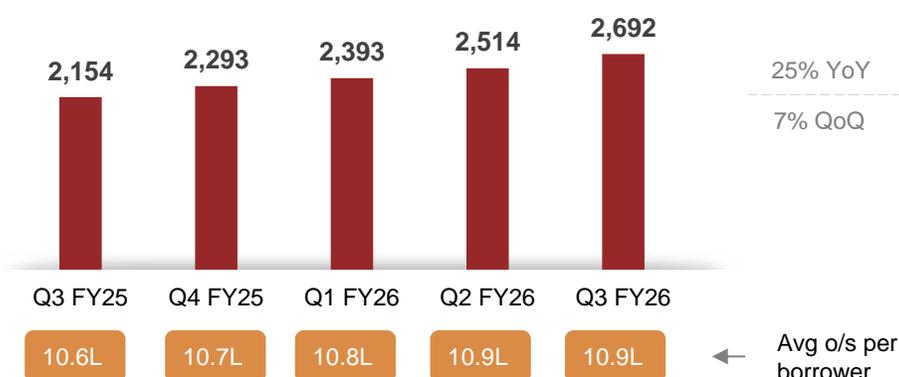
Merchant Loan Book (₹ crs)



Kisan Credit & Other Rural Loan Book (₹ crs)



Affordable Housing Loan Book (₹ Crs)



Consumer Banking: Broadening the Traditional Retail Asset Franchise



Improved risk & analytical models



Increased digital & branch sourcing

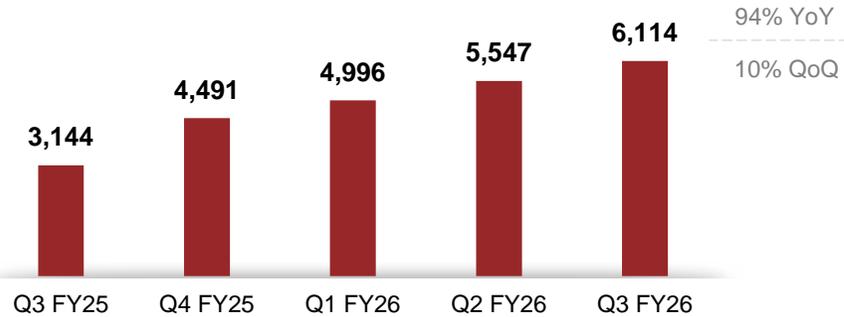


RuSU expansion

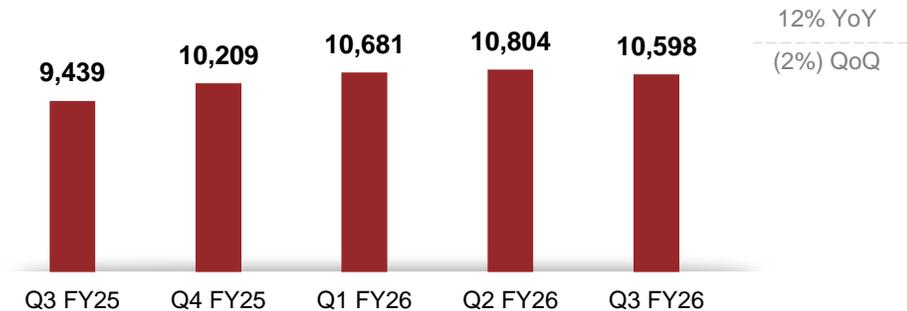


Process revamps

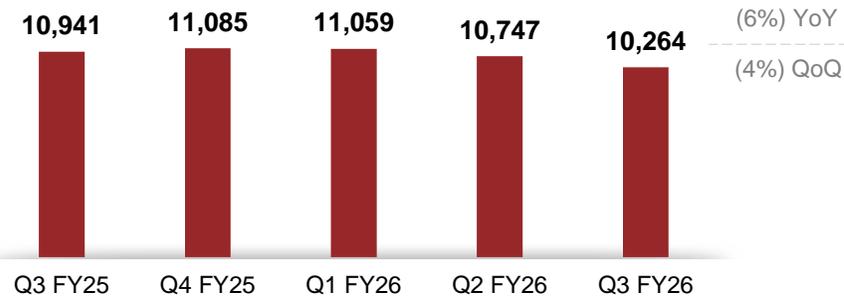
Home Loans (₹ crs)



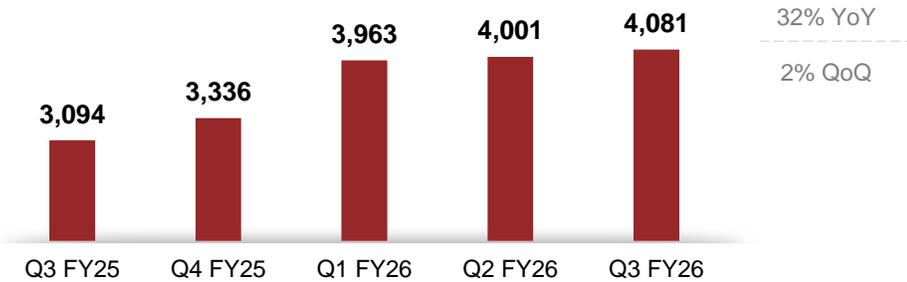
Personal Loans (₹ crs)



Credit Cards (₹ crs)



Other Retail (₹ crs)



SME: Addressing Large Opportunity with Focus on Granular Portfolio



Integrated Operating Model



Tailormade Digital Offerings

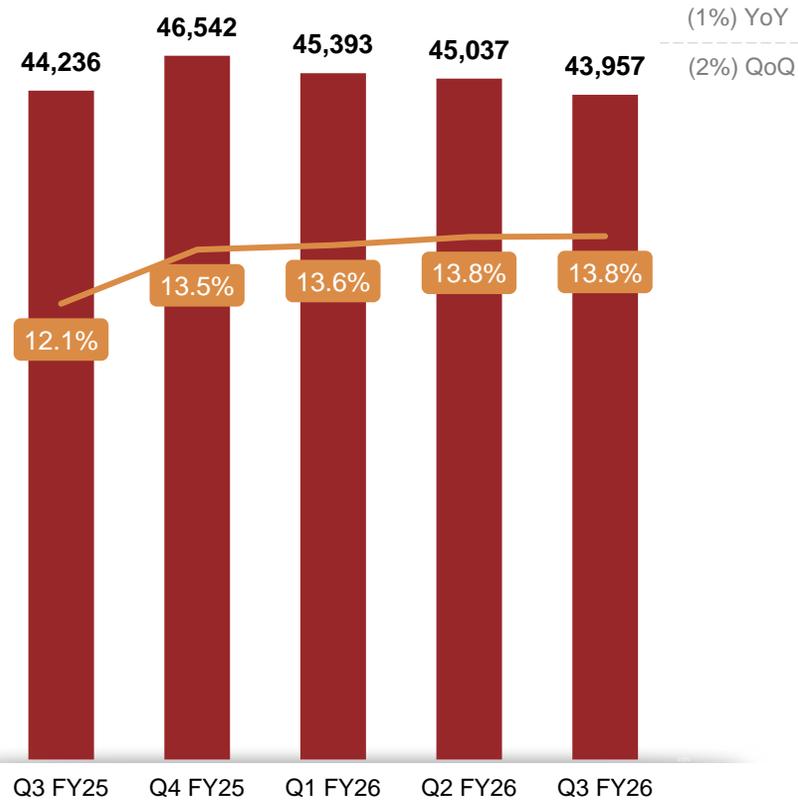


Strong Risk Assessment & EWS

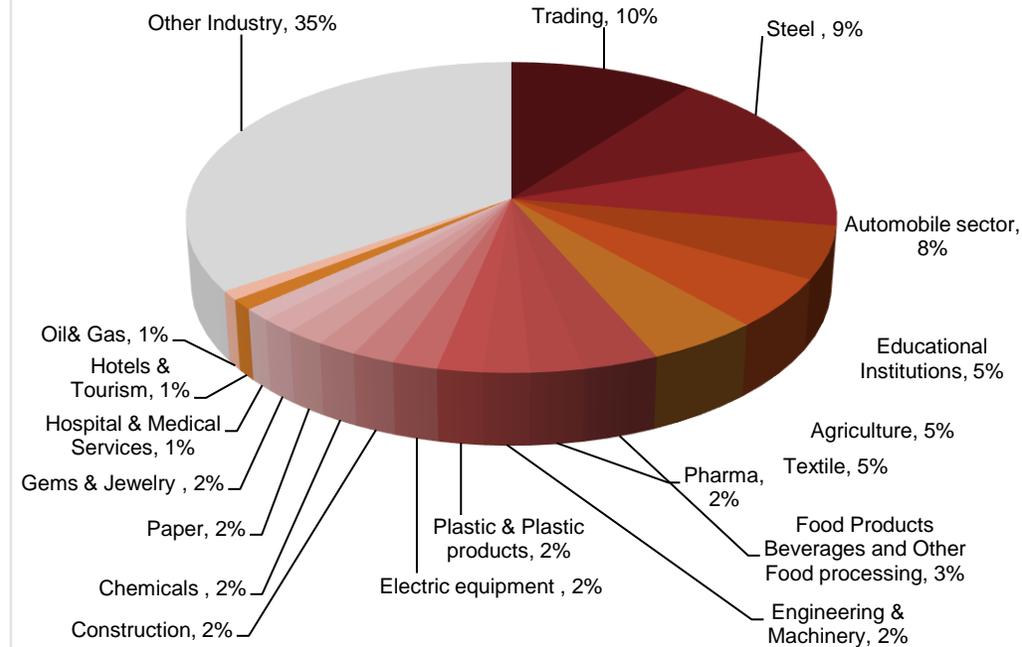


Increasing SME Distribution Coverage

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



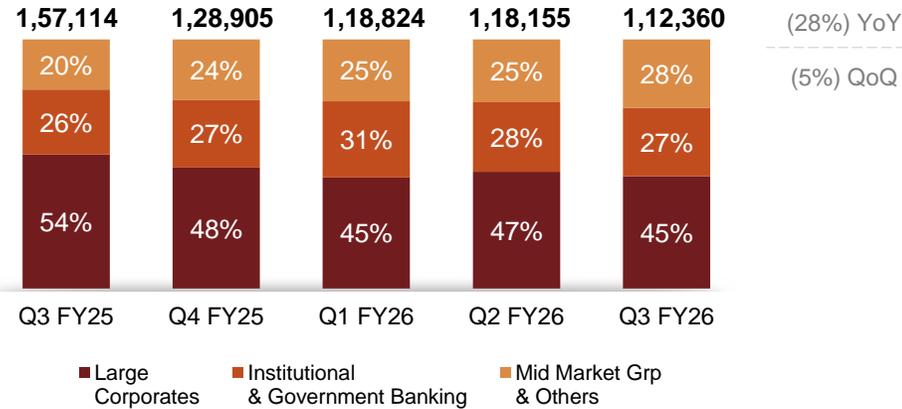
Ingrained Liability Approach



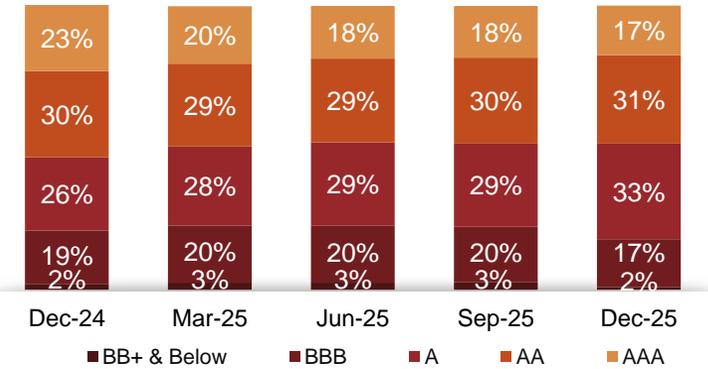
Granularity and Annuity led fees



Wholesale Banking Loan Book (₹ crs)



Risk Profile: Rating wise Corporate Exposure *

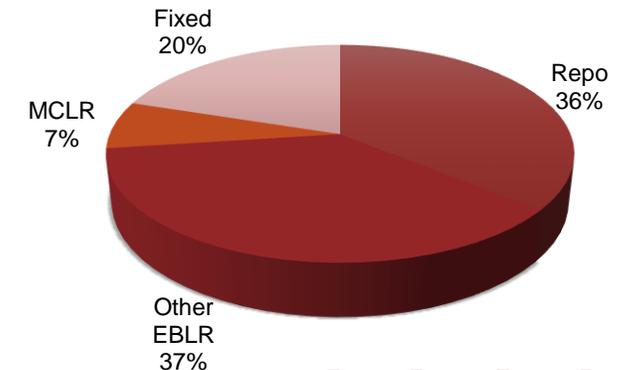


* Includes fund and non-fund-based exposure to corporate clients

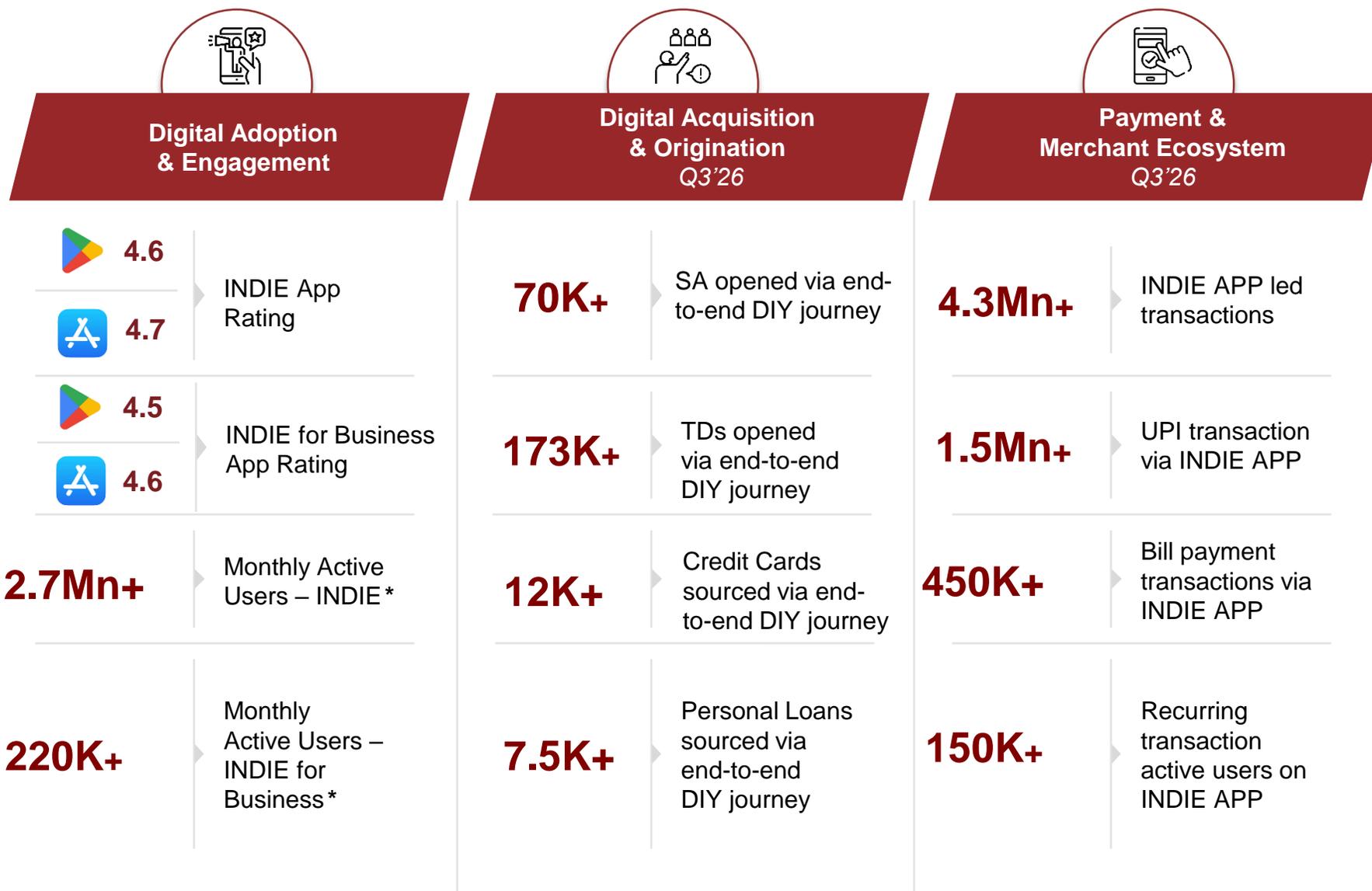
Sector-wise Loan Mix (% of Total Loans)

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

INDIE

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**

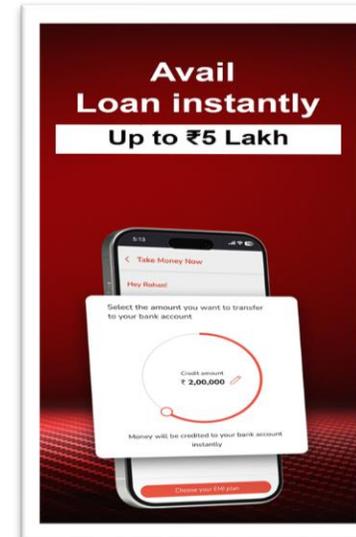
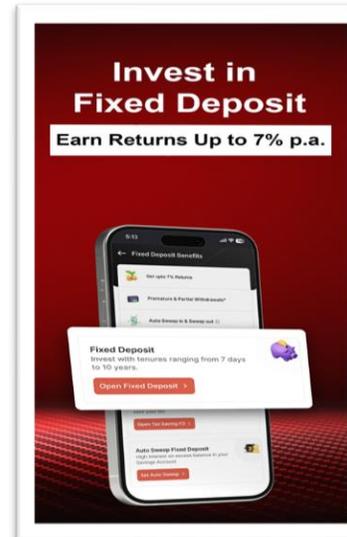
24K+
Active Credit
Lines**

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**

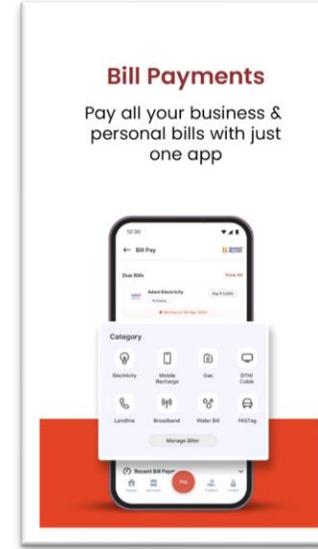
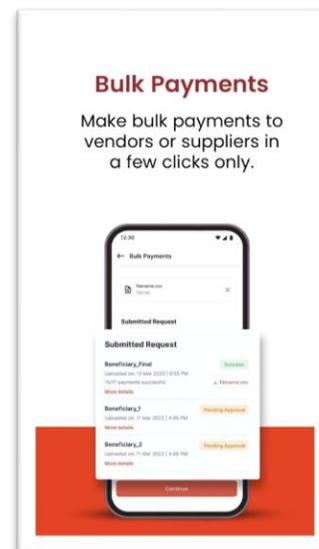
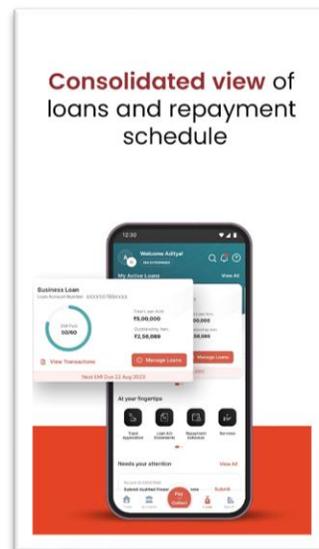
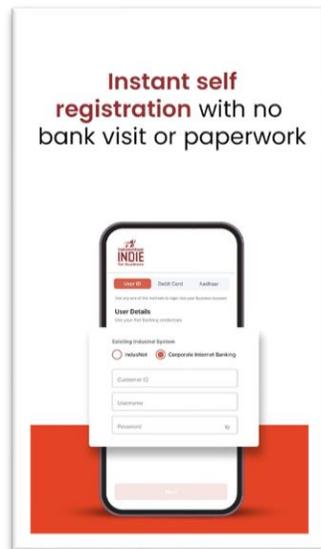
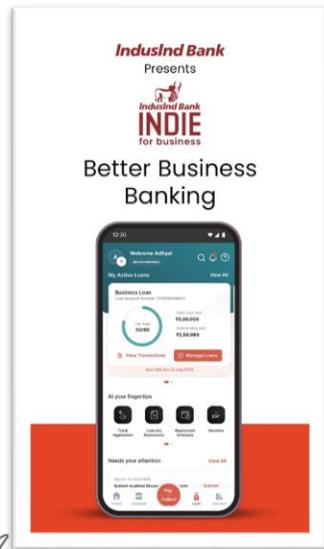
₹96 Cr. +
Tax & Bill
Payment**

71 Cr. +
FDs & RDs
opened**

Scan
to watch
video



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



*as of 31-dec-2025

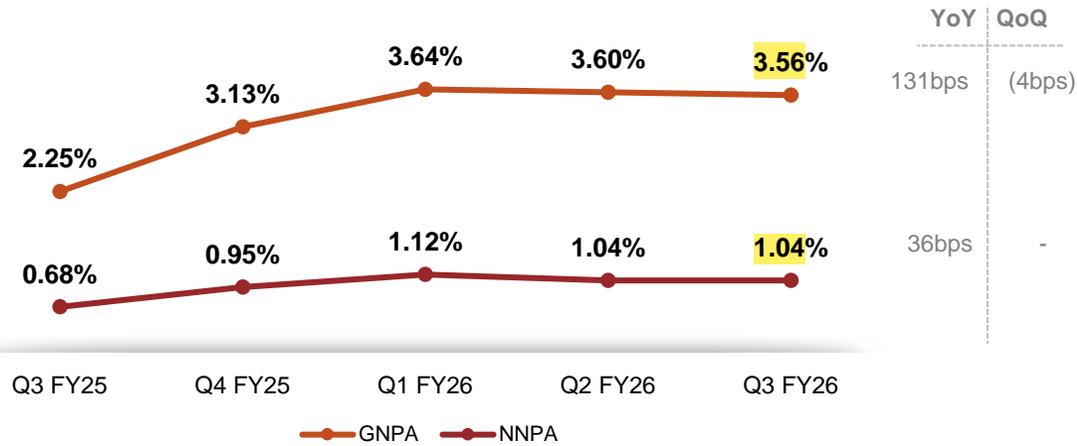
** Cumulative numbers for Q3

Presentation Path

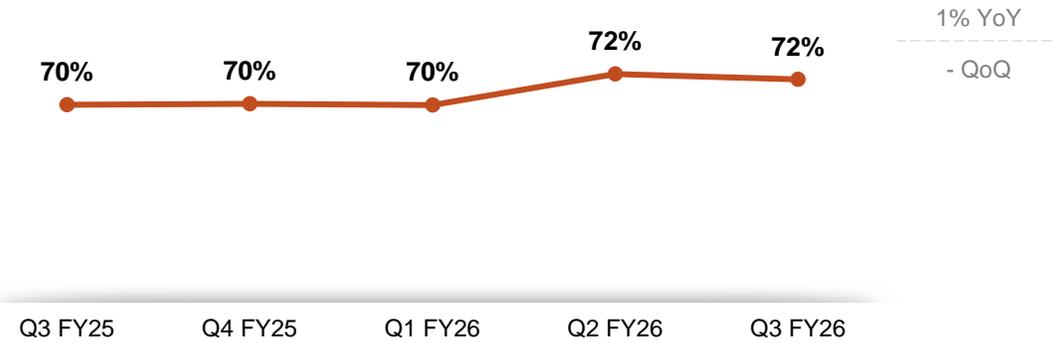


Stressed Assets and Provisions

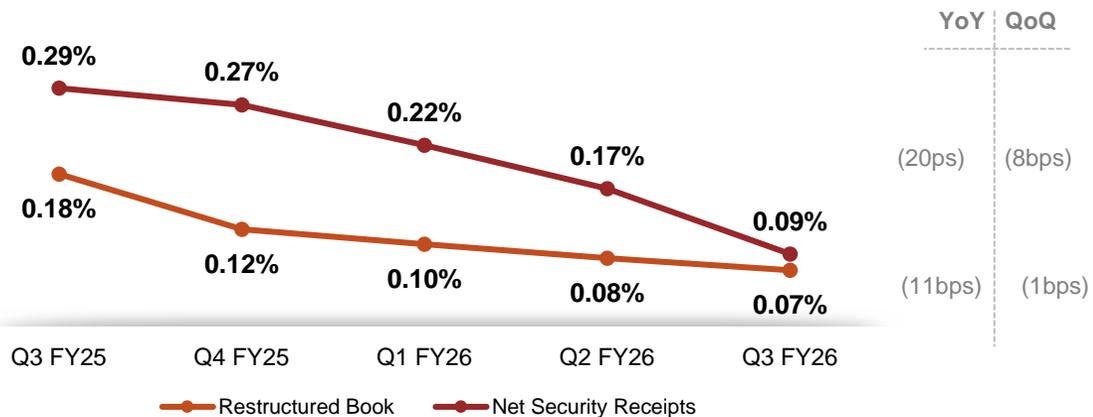
Gross NPA and Net NPA (%)



Provision Coverage Ratio (%)



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



SMA1 and SMA2 (% of Net Advances)*

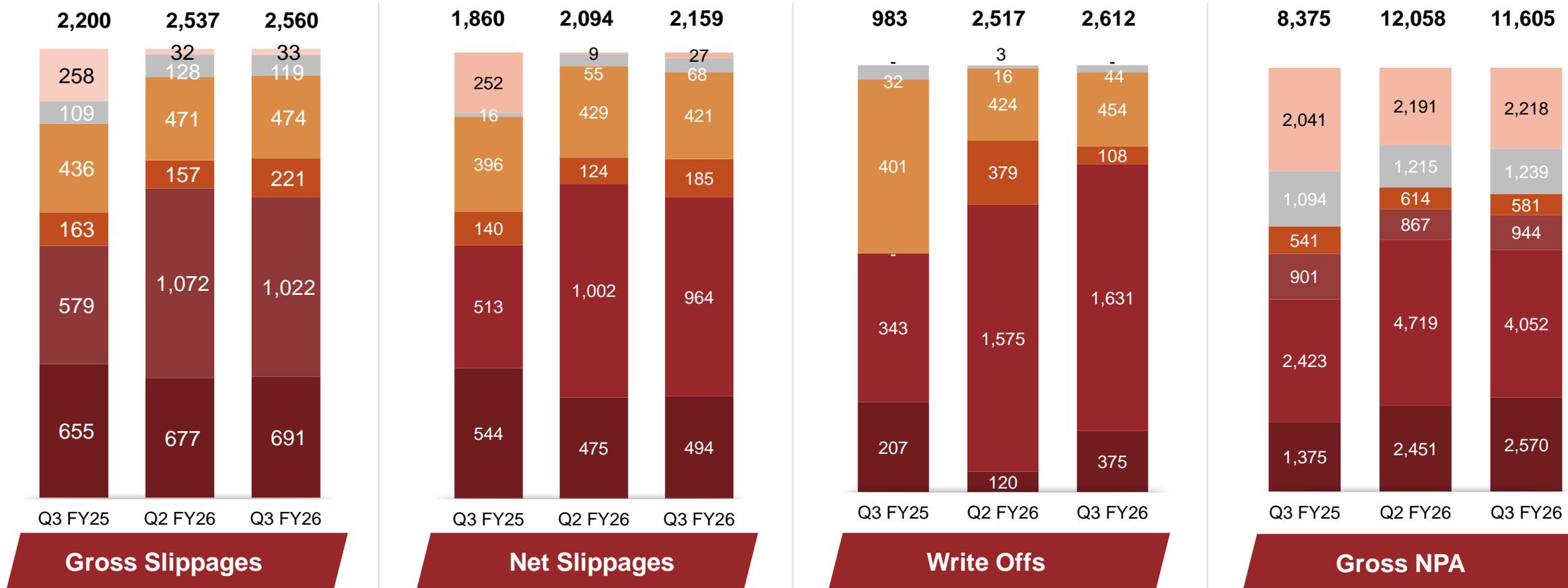


*as reported to CRILC: outstanding loan book with customers having exposure of Rs.5crs or above



Segment wise Asset Quality Trends

₹ Crs



■ Vehicle Finance
 ■ Micro Loans
 ■ Other Rural Banking
 ■ Consumer Banking
 ■ SME
 ■ Wholesale



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

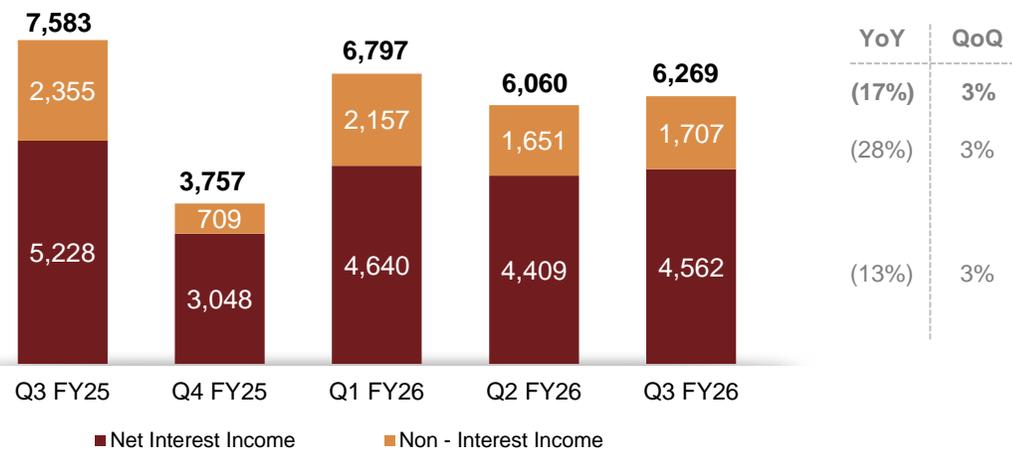


Presentation Path

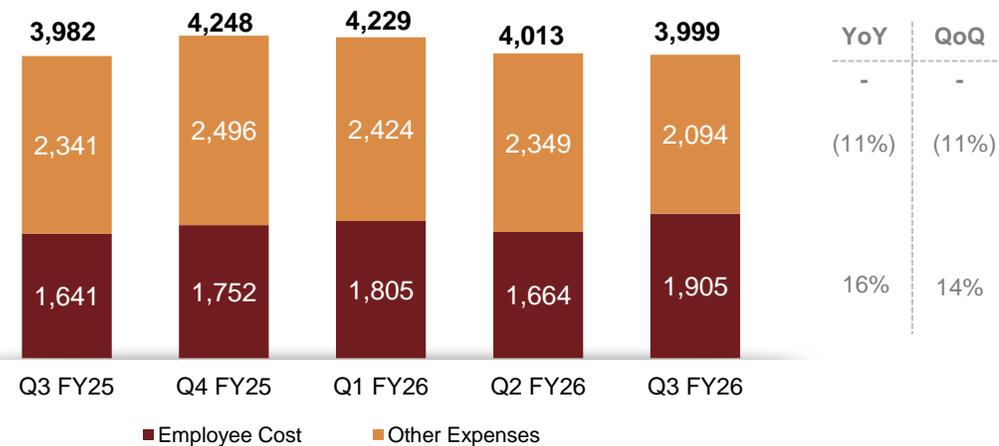


Key P&L Metrics

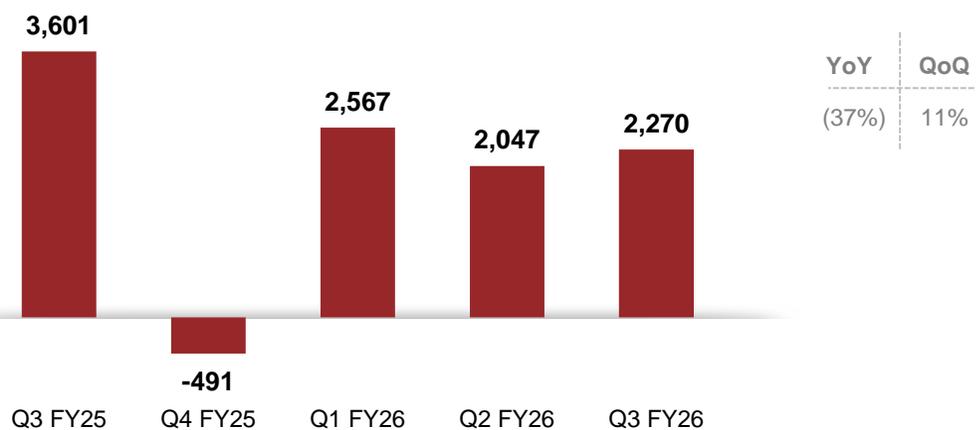
Net Revenue (₹ crs)



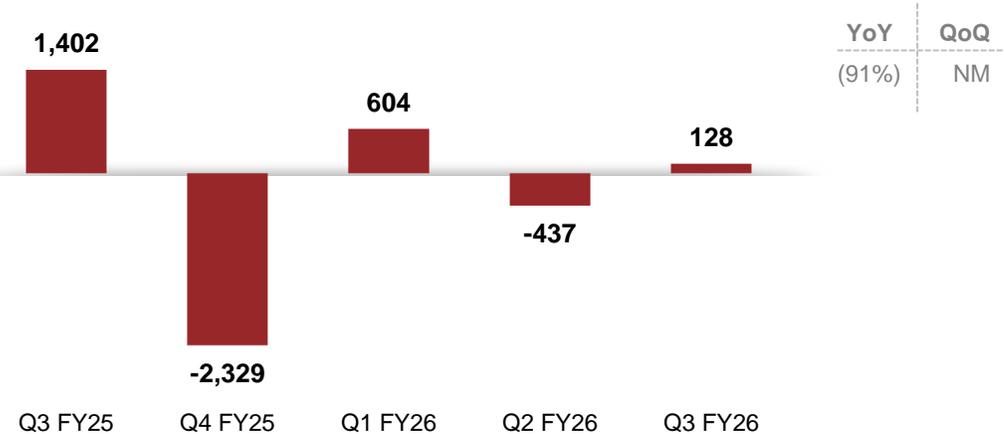
Operating Expenses (₹ crs)



Operating Profit (₹ crs)

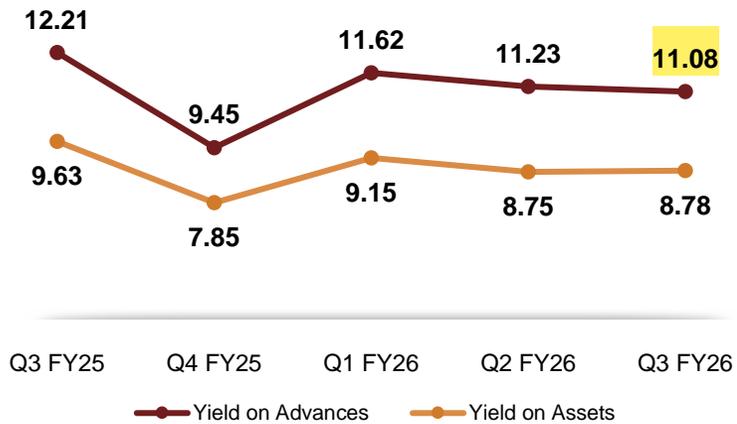


Profit After Tax (₹ crs)

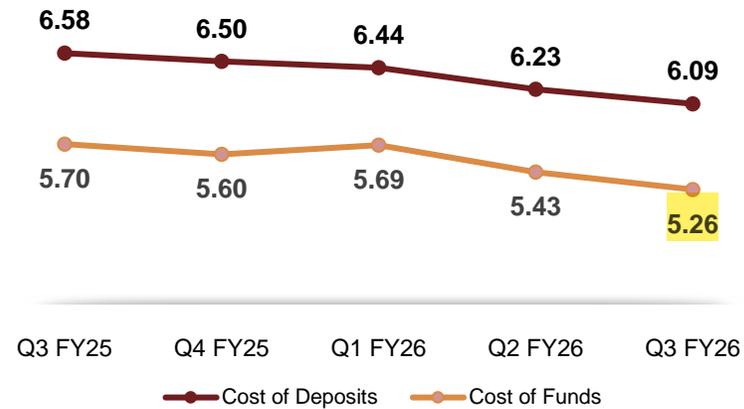


Net Interest Margin: Key Components and Trend

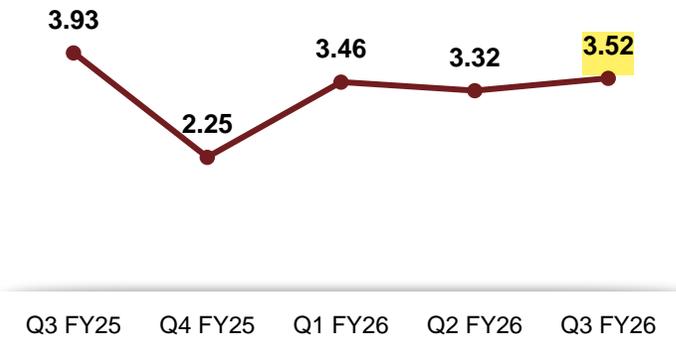
Yield on Advances and Assets (%)



Cost of Deposits and Cost of Funds (%)

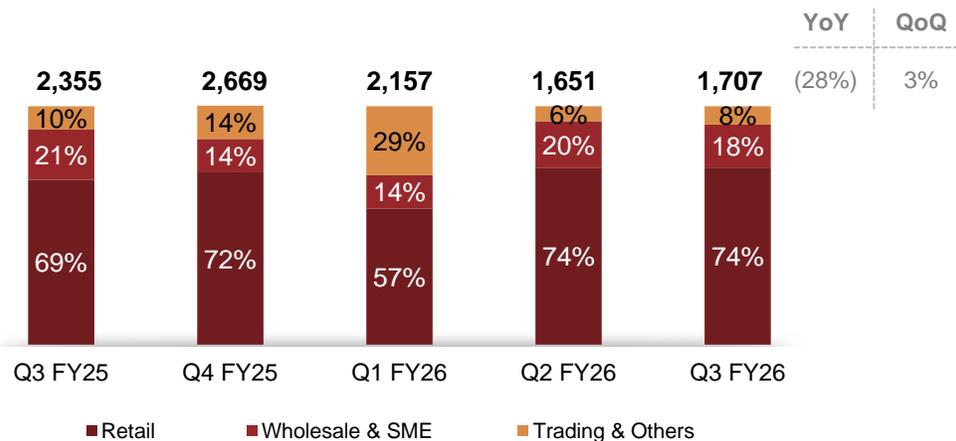


Net Interest Margin (%)



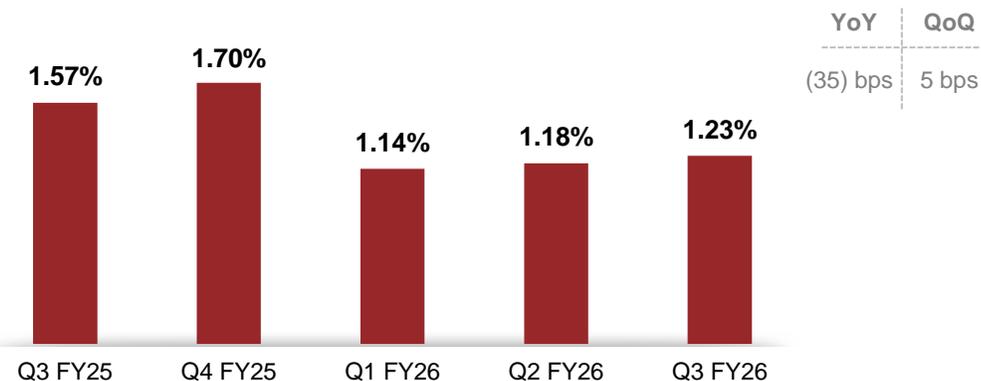
Diversified Fee and Other Income Streams

Non-Interest Income Mix (₹ crs)

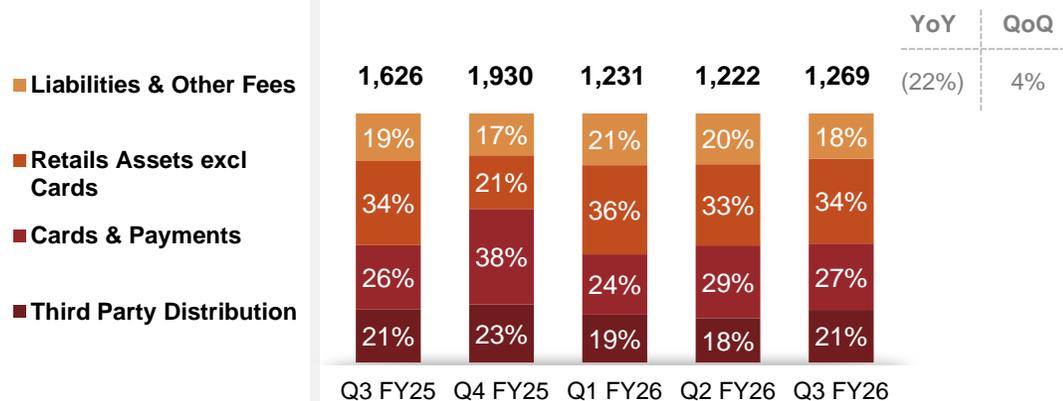


*Excluding One off Derivative Impact

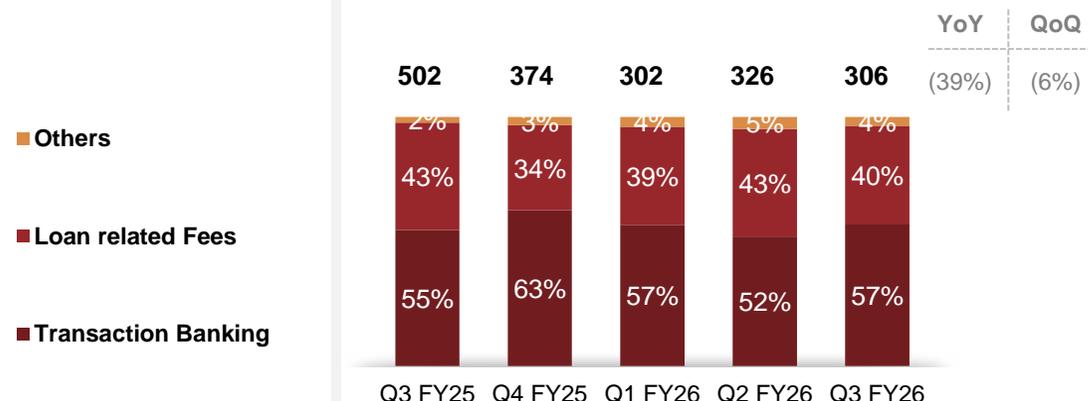
Core Fee to Asset Ratio (% of Average Assets)



Retail Fee Mix (₹ crs)

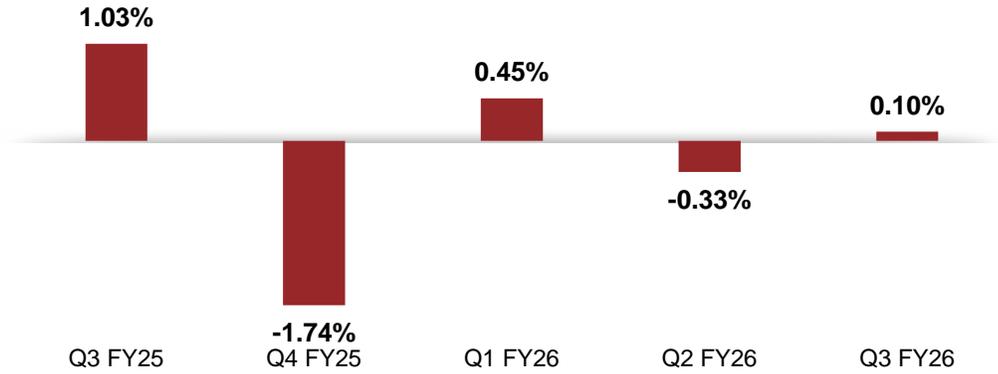


Wholesale & SME Fee Mix (₹ crs)

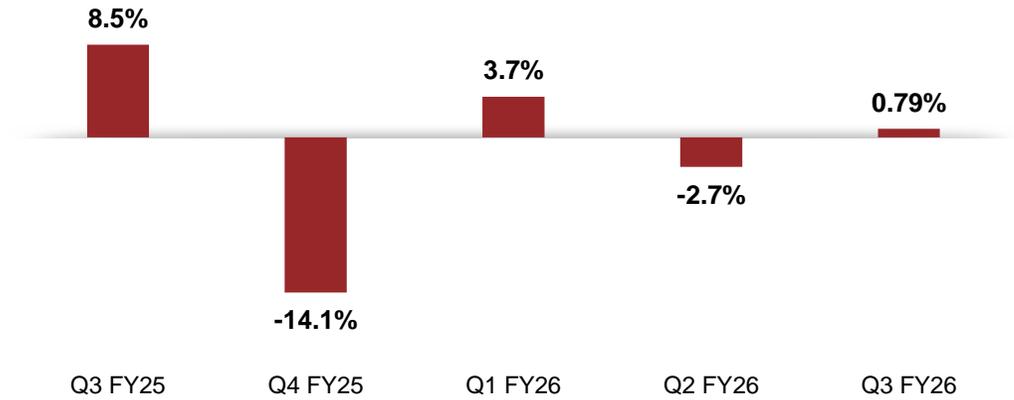


Key Financial Indicators

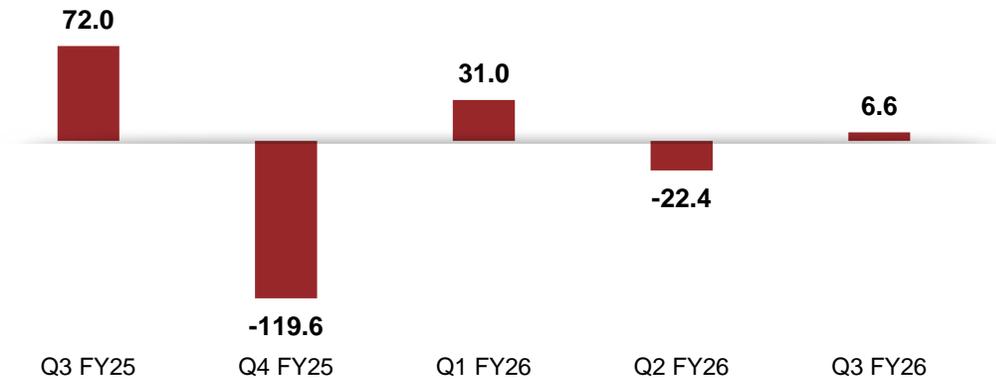
Return on Assets (%)*



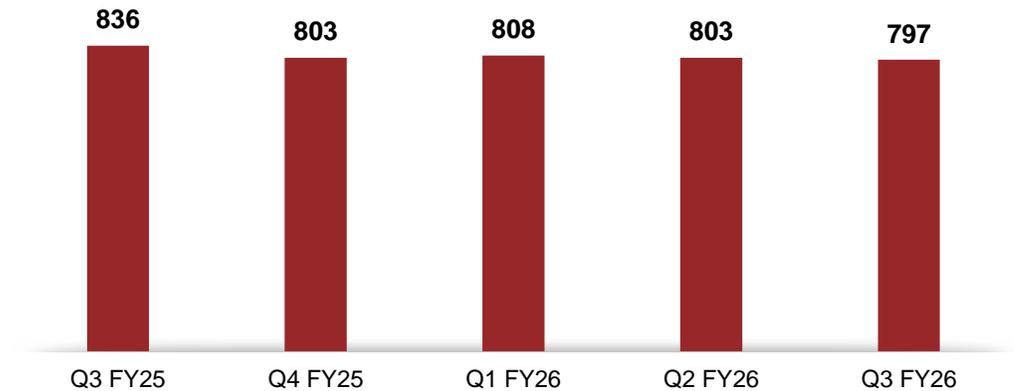
Return on Equity (%)*



Earning Per Share (₹)*



Book Value Per Share (₹)



*Annualized numbers

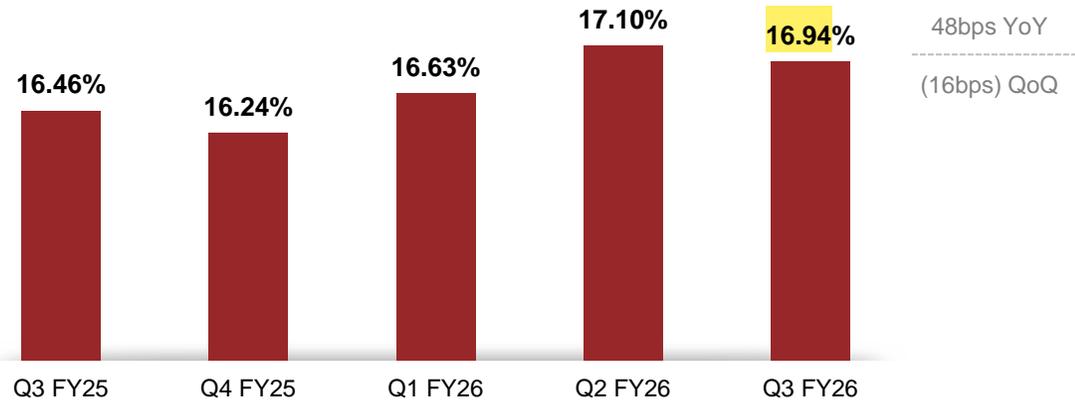


Presentation Path



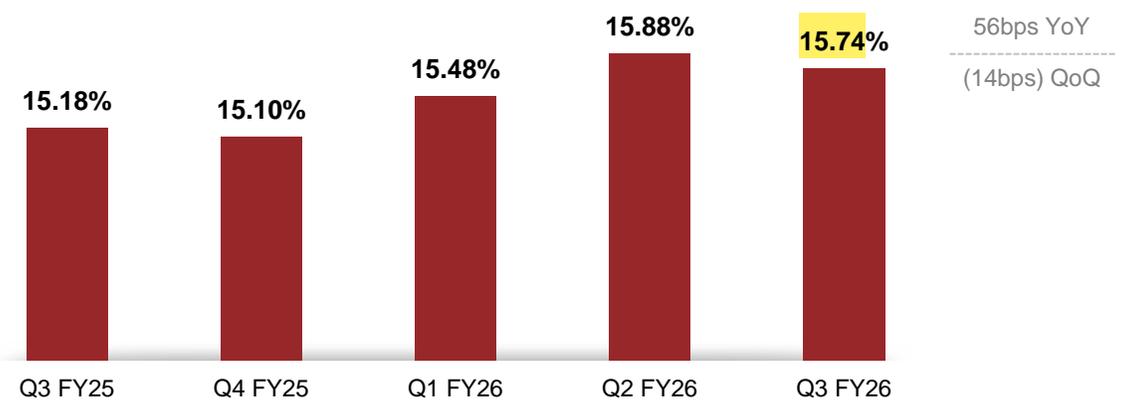
Healthy Capital Adequacy and Liquidity Position

CRAR (%)



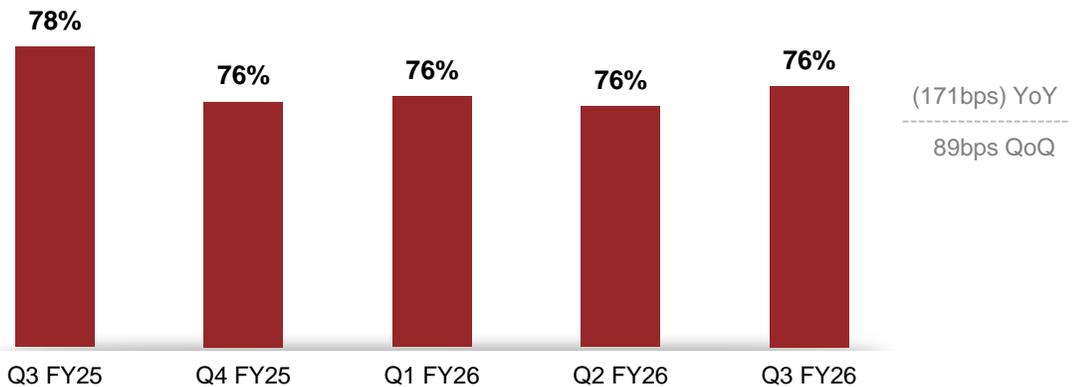
FY26 excludes interim profits

CET 1 (%)

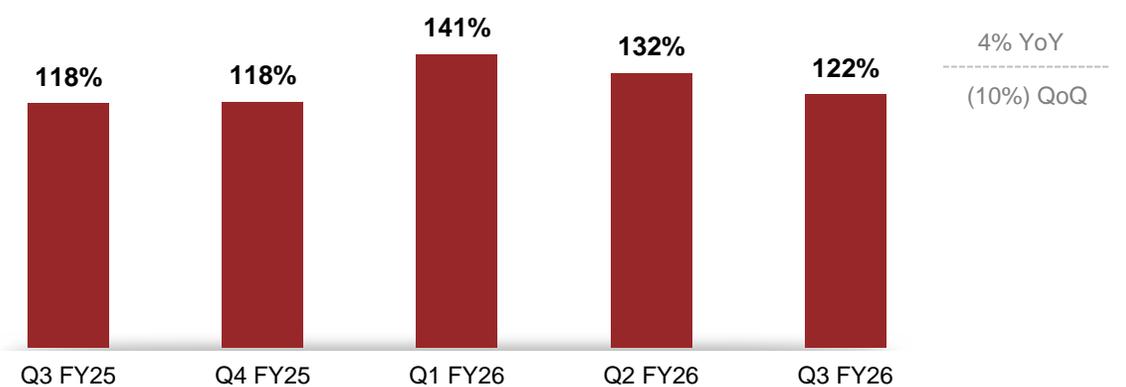


FY26 excludes interim profits

RWA to Assets (%)

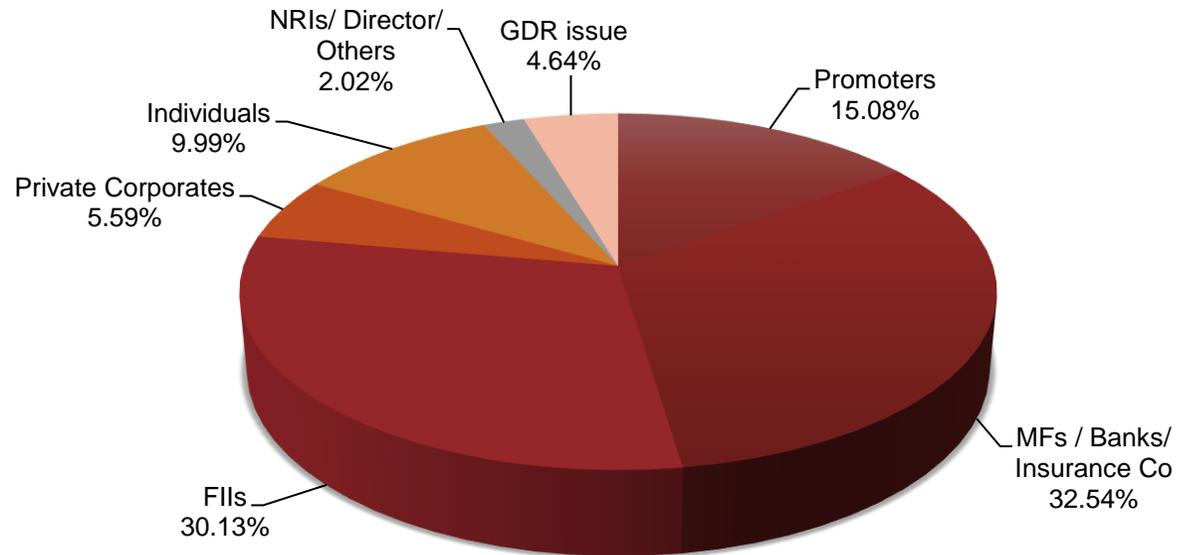


Liquidity Coverage Ratio (%)



Shareholding Pattern and Credit Ratings

Diversified Shareholding



Credit Ratings

Domestic Rating

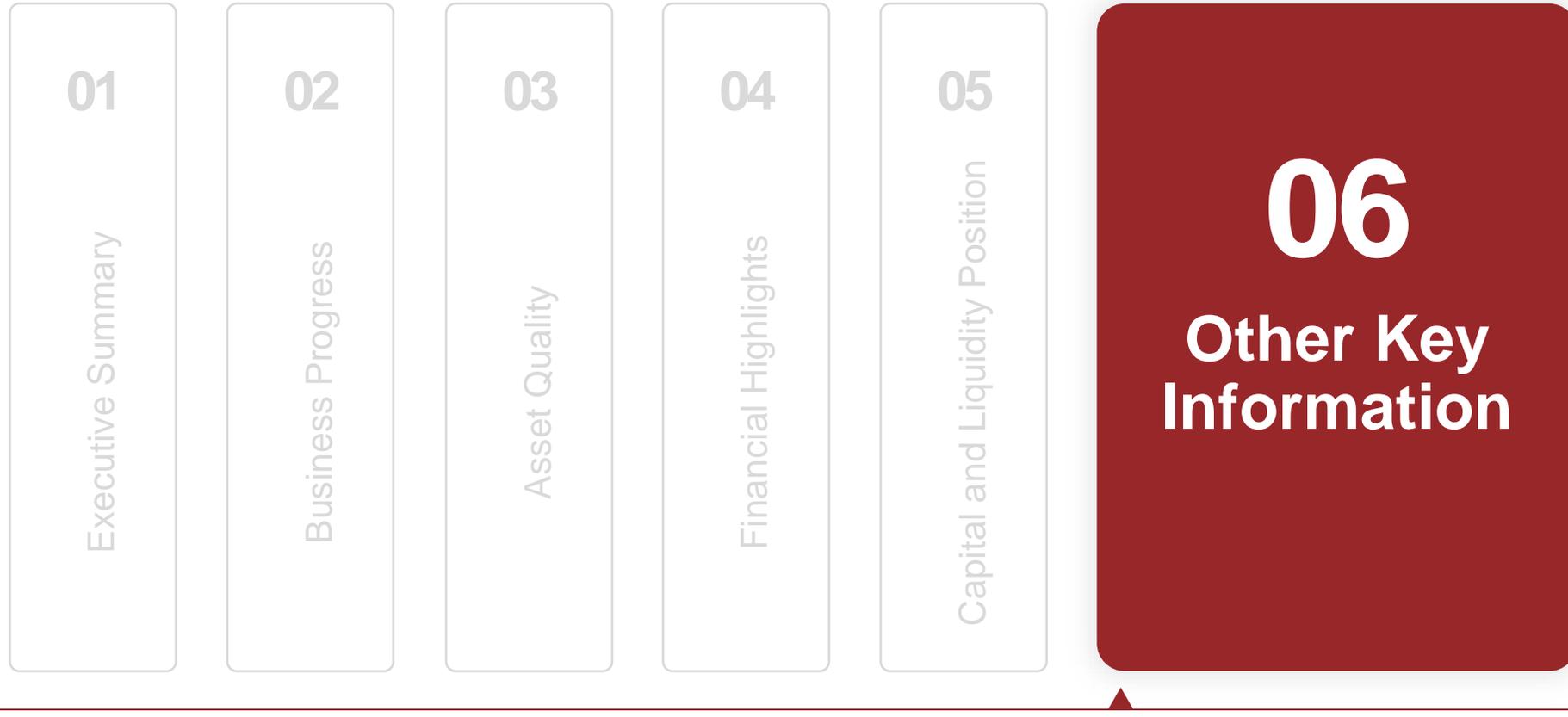
- CARE A1+ for Certificate of Deposits.
- CRISIL A1+ certificate of deposit program / short term FD programme .
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds.
- IND AA+ for Issuer Rating by India Ratings and Research.
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research.

International Rating

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



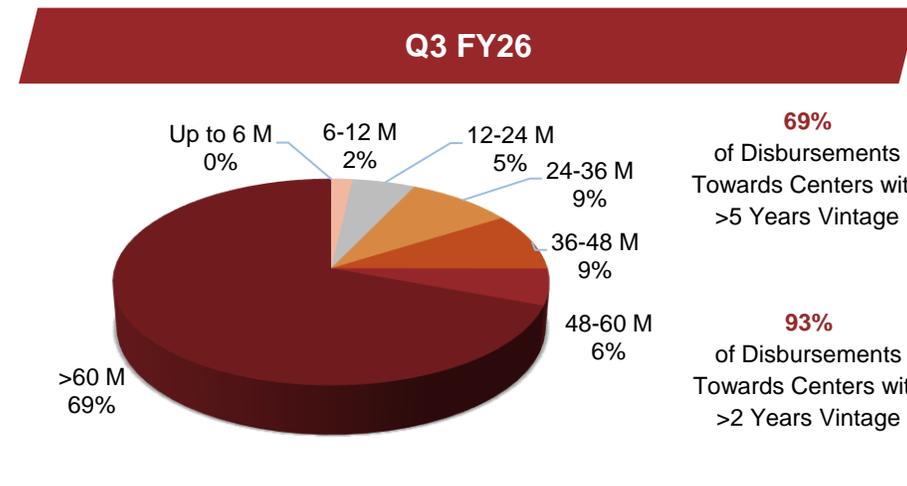
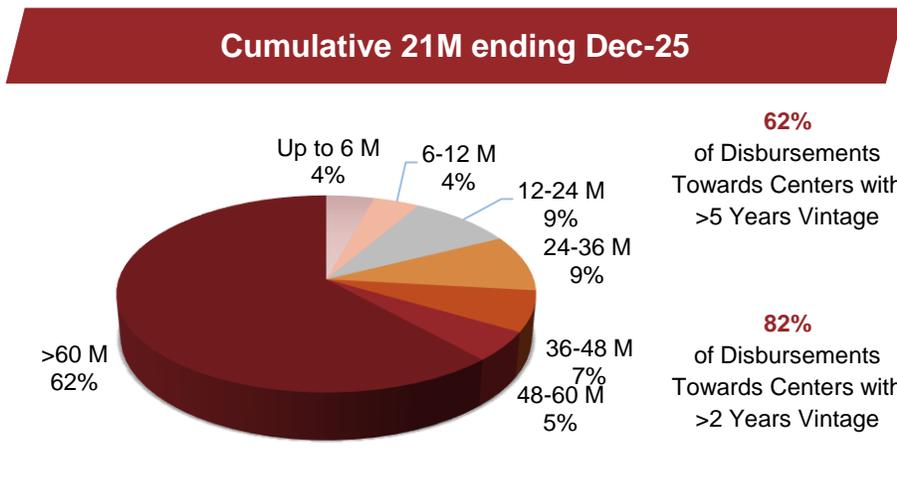
Presentation Path



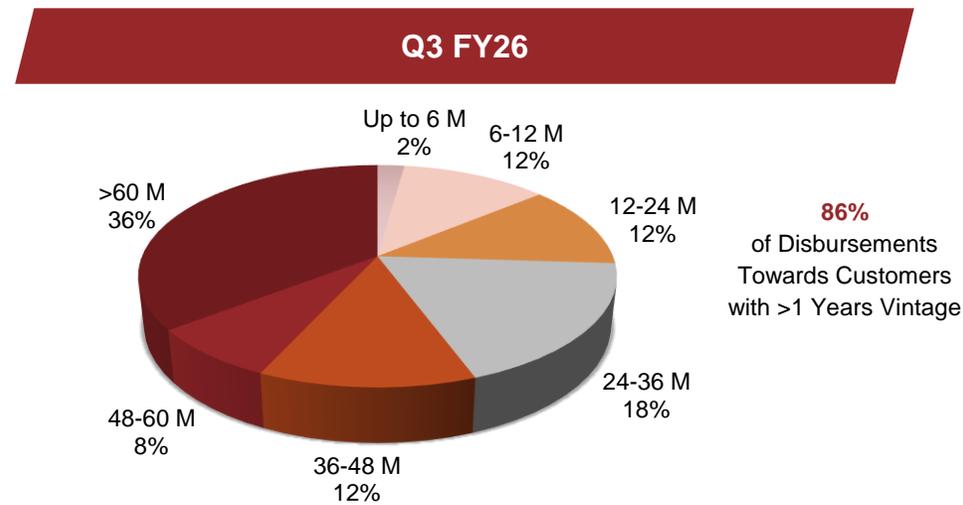
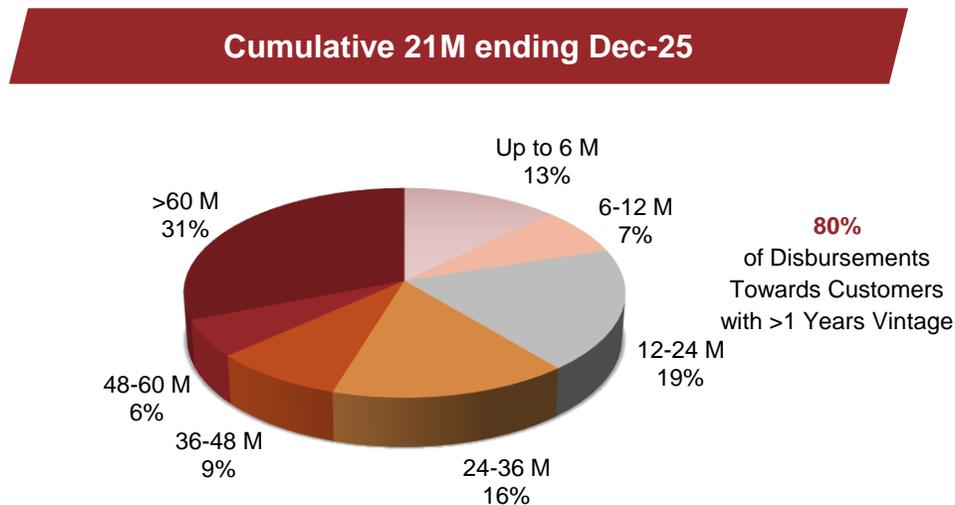
Micro Loans: Additional Disclosures (1/2)



Disbursements Across Centers by Vintage

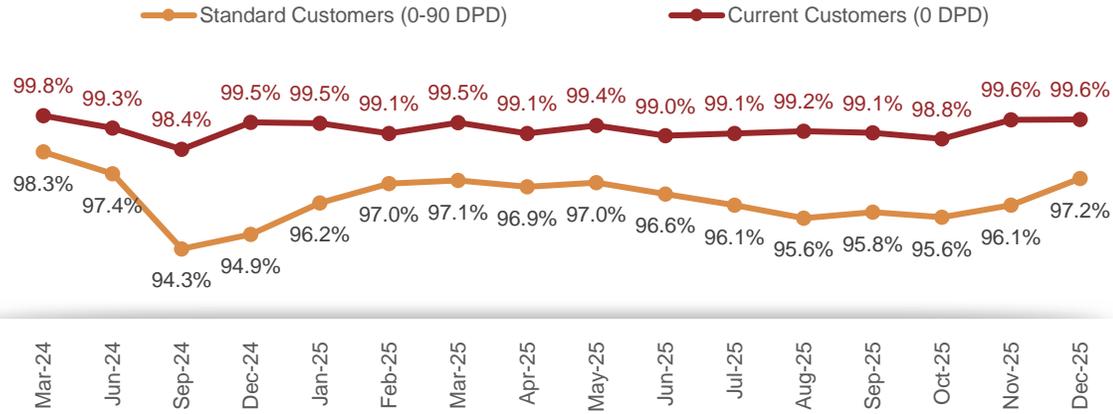


Disbursements Across Customers by Vintage

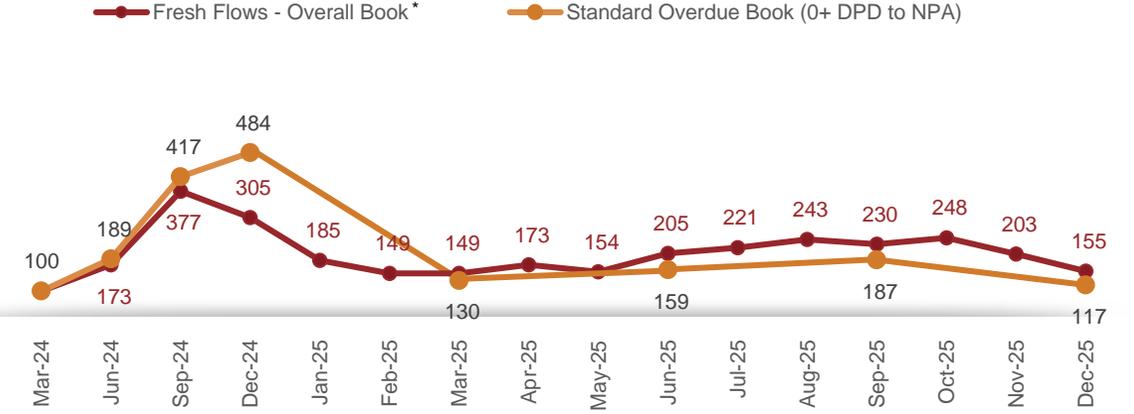


Micro Loans: Additional Disclosures (2/2)

Net Collection Efficiency

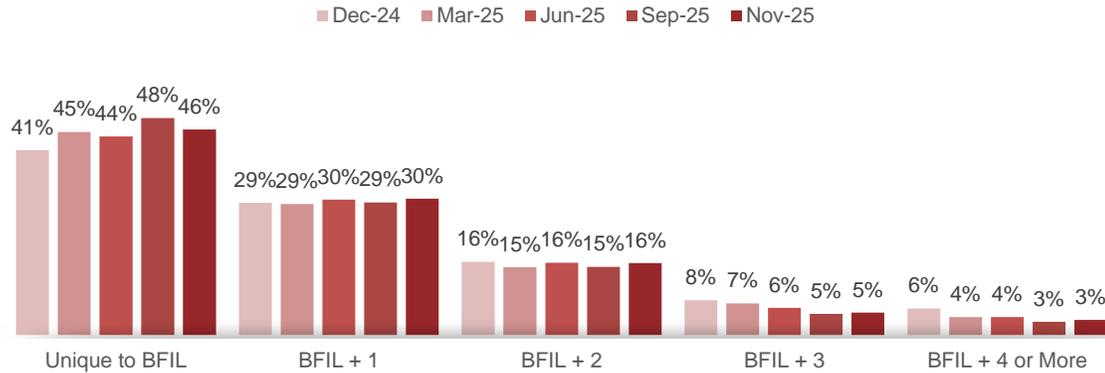


New Stress Formation and Early Stress Bucket (Indexed)

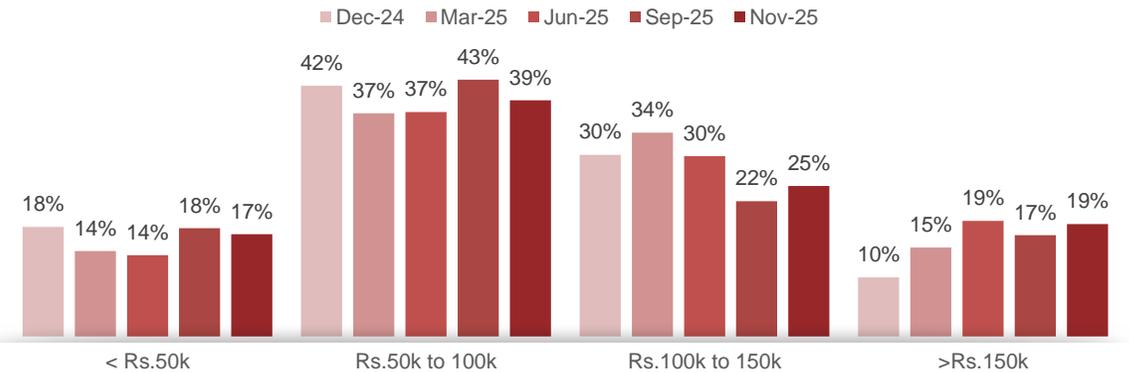


*Trailing 3 Months Average of Fresh Flows from Current Bucket to DPD 0+ Bucket (% of Current Book)

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



ESG and CSR highlights

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."



Disclaimer

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 condensed,. 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, condensed, 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.

