

November 03, 2023

**The Asst. Vice President
Listing Department
National Stock Exchange of India Ltd.
Mumbai – 400 051
NSE Symbol: INDUSINDBK**

**The Deputy General Manager
Corporate Relationship Dept.
BSE Ltd.
Mumbai – 400 001
BSE Scrip Code: 532187**

Madam / Dear Sir,

Celebrate Festivals Grandeur this season with IndusInd Bank's Loan Mela

With the festive season on the horizon, IndusInd Bank, is thrilled to open up “Loan Mela” for all with comprehensive financial, credit & home loan offerings. These features and offerings have been meticulously crafted to cater to the diverse financial needs of our esteemed customers during this joyous time of the year.

With its presence across India via an extensive network of branches and best in class digital distribution, Bank aims to address the financial, banking and credit needs of its existing and new to Bank customer alike, spread across the length and breadth of the country. The touchpoints of IndusInd Bank give the opportunity to connect with a diverse and vast customer base, comprising individuals from various lifestyles, including salaried employees, entrepreneurs, self-employed professionals, and NRIs.

The key features of IndusInd Bank’s financial and credit offerings for the Festive Season are highlighted as follows:

Gold Loans: IndusInd Bank offers Gold loan with quick disbursement, simple documentation, attractive interest rates, flexible tenure of 3 to 12 months, assurance of absolute security of gold jewellery and the flexibility of making part payments any number of times during the loan period.

Personal Loans: IndusInd Bank offers Personal Loans at attractive rates amounting up to Rs. 50 Lakhs with a flexible tenure of up to 72 months and swift disbursals, with PL Online offering disbursal in minutes.

Business Loans: Customers can avail collateral free Business Loans of up to Rs. 50 Lakhs with a faster turnaround and disbursal. These Loans comes with a tenure of up to 48 months.

Loan Against Securities (LAS): Unlock the value of your investments with LAS with one of the highest Loan to Value ratio, and interest payment only on the utilized Over Draft limits with no charges or penalties on unused OD limits thus making it a cost-effective choice. Enjoy a lower processing fee and interest rate.



Solitaire Corporate Park Office: IndusInd Bank Limited, Building No.7, Solitaire Corporate Park
Andheri- Ghatkopar Link Road, Chakala Andheri E Mumbai - 400 093, India Tel: (0022) 66412405

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

Loan Against Card Receivables (LACR): Get an unsecured overdraft limit of up to 50 Lakhs, with interest charged only on the amount used. Quick disbursement ensures you have the funds available when you need them.

Home Loans: Our Home Loans offer longer tenures of up to 30 years, resulting in lower EMIs. With a wide range of product variants, we cater to the home loan needs of all customers, including salaried individuals, self-employed, and self-employed professionals. Additionally, attractive top-up loans are available. NRIs can also benefit from our Home Loans and top-up offerings. Transfer your existing Home Loan at attractive rate of interest.

Loan Against Property (LAP): Secure a loan of up to 10 Crores with best in class loan value for your collateral and flexible tenor with easy documentation and swift processing. Lease Rental Discounting & Overdraft Facility available. The loan facility is also available for NRI customers.

Offers on Credit Cards: Range of various offers, discounts and cashback across categories of travel, lifestyle, health & wellness, F&B and electronics.

Customers can visit IndusInd Bank's website for more details on the various product features and details - <https://www.indusind.com/in/en/personal.html>

In this connection, our Bank will issue a Press Release today. A copy of the same is enclosed for your kind perusal and record. A copy shall also be uploaded on the Bank's website at www.indusind.com.

Yours faithfully,
For IndusInd Bank Limited

Anand Kumar Das
Company Secretary

Press Release

Celebrate Festivals Grandeur this season with IndusInd Bank's Loan Mela

Mumbai, November 03, 2023: With the festive season on the horizon, IndusInd Bank, is thrilled to open up “Loan Mela” for all with comprehensive financial, credit & home loan offerings. These features and offerings have been meticulously crafted to cater to the diverse financial needs of our esteemed customers during this joyous time of the year.

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Business Loans: Customers can avail collateral free Business Loans of up to Rs. 50 Lakhs with a faster turnaround and disbursal. These Loans comes with a tenure of up to 48 months.

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Mr. Soumitra Sen, Head – Consumer Banking & Marketing, IndusInd Bank, said, "As the joyous festive season approaches, we at IndusInd Bank are delighted to offer our wide range of banking and financial products, meticulously designed to cater to the diverse needs of our esteemed customers. We aim to provide convenient and flexible credit solutions that empower individuals from various walks of life, allowing them to make the most of this joyous time. With our customer-centric approach, we are committed to ensuring that you have the financial support you need to embrace the celebrations."

About IndusInd Bank:

IndusInd Bank Limited commenced its operations in 1994 catering to the needs of consumer and corporate customers. Since its inception, the Bank has redefined the banking experience for its customers including various government entities, PSUs, retail and large corporations. As on September 30, 2023, IndusInd Bank has a customer base of approx. 37 million, with 2631 Branches/Banking Outlets and 2903 ATMs spread across geographical locations of the country and covering 1,43,000 villages. The Bank has representative offices in London, Dubai and Abu Dhabi. The Bank believes in driving its business through technology that supports multi-channel delivery capabilities. It enjoys clearing bank status for both major stock exchanges BSE and NSE and settlement bank status for NCDEX. It is also an empanelled banker for MCX.

RATINGS

Domestic Ratings:

- CRISIL AA + for Infrastructure Bonds program/Tier 2 Bonds
- CRISIL AA for Additional Tier 1 Bonds program
- CRISIL A1+ for certificate of deposit program / short term FD program
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research
- IND AA for Additional Tier 1 Bonds program by India Ratings and Research
- CARE A1+ for Certificate of Deposits

International Ratings:



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

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

Instagram: https://www.instagram.com/indusind_bank/

For more information, please contact:

IndusInd Bank

Shefali Khalsa

Mihir Dani

mediarelations@indusind.com

Adfactors PR

Unnati Joshi

unnati.joshi@adfactorspr.com

