

October 31, 2018

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

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

**NSE Symbol: INDUSINDBK**

**BSE Scrip Code: 532187**

Madam / Dear Sir,

**Sub: Disclosure under Regulation 30 of SEBI (LODR) Regulations, 2015**

While announcing the results for the Quarter ended September 30, 2018, the Bank had disclosed a contingent provision of Rs.275 crores for Standard Assets relating to a Group in the Infrastructure Sector and had also indicated that it was monitoring the developments and implications of the Resolution Plan. Management is assessing the Report on Progress and Way Forward presented to MCA / NCLT earlier today and will initiate further actions as necessary in respect to its exposures to this Group, listed below:

**1. Exposure to Holding / Parent Company:**

- The Bank has gross loans outstanding of Rs. 2,000 crores (1.2% of the Bank's Q2FY19 loan book).
- As per terms of sanction, the loan carried a mandatory pre-payment against identified cash flows from Rights Issue (100% of the cash flow utilised for pre-payment) and / or Liquidity Support from shareholders (50% of the cash flow utilised for pre-payment).
- As per terms of sanction, the Bank has received a pari passu letter from the Security Trustee on the common pool of assets.
- There is no non-fund based exposure to the Holding / Parent Company.

**2. Exposure to Operating Entities:**

- Gross loans outstanding to all operating entities are Rs. 1,000 crores (0.6% of the Bank's Q2FY19 loan book).
- The vast majority of this exposure is to an operational tunnel which is a completed NHAI annuity project. The residual exposure is to road projects.
- In respect of the tunnel project the Bank has mandatory pre-payment rights in the event of re-finance and / or sale of entity.
- Non-fund based exposure at the operating entities is Rs. 25 crores.

As on date all accounts of the Group are categorised as Standard Accounts.

Except for the exposure referred above, credit cost aspirations for FY18-19 for the Bank continue to be in line with the trend so far.



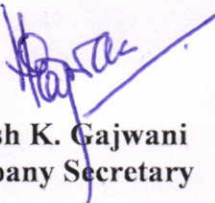
With regard to potential acquisition of a subsidiary of the Group, management confirms that such acquisition will not entail any further exposure to the Group.

A copy of this disclosure in compliance with Regulation 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is being uploaded on website of the Bank at [www.indusind.com](http://www.indusind.com).

Thanking you,

Yours faithfully,

**For IndusInd Bank Ltd.**

  
**Haresh K. Gajwani**  
Company Secretary

