

August 21, 2025

**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 signs MoU with National Small Industries Corporation (NSIC) to Strengthen Credit Access for MSMEs”.

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

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

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 signs MoU with National Small Industries Corporation (NSIC) to Strengthen Credit Access for MSMEs

Mumbai, August 21, 2025: Reinforcing its commitment to expanding its MSME outreach, IndusInd Bank has signed a Memorandum of Understanding (MoU) with the National Small Industries Corporation (NSIC), a Government of India enterprise under the Ministry of MSME. Through this strategic collaboration, the Bank will work towards accelerating credit delivery and extending comprehensive financial support to over 6.7+ crore Udyam-registered Micro, Small and Medium Enterprises (MSMEs) across the country.

The MoU was signed in New Delhi, in presence of the esteemed dignitaries - Shri Jitan Ram Manjhi, Union Cabinet Minister of Micro, Small and Medium Enterprises in the Govt. of India, Shri S.C.L. Das, IAS, Secretary-Ministry of MSME, Govt. of India, Smt. Mercy Epao, Joint Secretary in the Ministry of Micro, Small & Medium Enterprises in the Govt. of India, Dr. Subhransu Sekhar Acharya, Chairman & Managing Director, The National Small Industries Corporation Ltd. (NSIC), Mr. Gaurav Gulati, Director of Finance, NSIC, and Mr V. Raghunath, EO to CMD, DGM Finance, NSIC.

IndusInd Bank will extend customized banking solutions to MSMEs associated with NSIC, including working capital, term loans, and structured credit facilities. The collaboration complements NSIC's flagship initiatives such as the Credit Facilitation Scheme and the Single Point Registration Scheme, which enables the MSMEs to access bank finance more efficiently and benefit from preferred treatment in government procurement. These combined efforts will empower these enterprises to secure timely credit, participate more effectively in larger markets, and scale operations sustainably.

This MoU is part of IndusInd Bank's larger mission to strengthen the MSME sector by combining NSIC's trusted ecosystem with the Bank's financial expertise and digital capabilities, thus bridging credit gaps, and contributing to the Government of India's vision of fostering self-reliance and inclusive economic progress.

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 London, Dubai, and Abu Dhabi. As of June 30, 2025, IndusInd Bank serves approximately 42 million customers through 3,110 branches/banking outlets and 3,052 ATMs, reaching 1,64,000 lacs 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

International Rating:

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

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