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Ref : ISC / 349 / 2019-20

25.09.2019

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East <u>Mumbai - 400 051.</u> NSE Symbol : INDIANB	The Manager BSE Limited Phiroze Jeejibhai Towers Dalal Street <u>Mumbai - 400 001.</u> Scrip Code: 532814
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Dear Sir,

Sub : Introduction of loans to Retail and Micro & Small Enterprises linked with RBI's Repo Rate.

In terms of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform that, in conformity with the RBI guidelines dated September 04, 2019 on External Benchmark Based Lending, the Bank has decided to link all new floating rate loans to personal or retail segment and new floating rate loans to Micro & Small enterprises (MSE), to Reserve Bank of India policy Repo Rate with effect from 01.10.2019.

We request you to take the same on record.

Yours faithfully,

(Bimal Shah)

Company Secretary & Compliance Officer