

Date: May 13, 2014

Ref No. CO: CFO: 099:2014

The Manager,
Listing Dept,
National Stock Exchange Ltd,
Exchange Plaza,
Bandra- Kurla Complex,
Bandra(East)
Mumbai - 400 051.

Dear Sir,

**Re: Half yearly communication for dissemination to debenture holders
(In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and the Listing Agreement thereunder, for dissemination to the debenture holders as mentioned below:

1. Following issues of Non-Convertible Debentures / Bonds have been listed with your Stock Exchange:

Details of listed NCDs / Bonds :

Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in cr.)	Amt. of Issue (Rs. in cr.)	Latest credit rating
Series XIII	31.03.2009	25 th May 2009	1000	10 Lacs	100 Crs	ICRA AA CARE AA
Series XIV	31.03.2010	02 nd July ,2010	4200	10 Lacs	420 Crs	ICRA AA CARE AA

2. We confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs / Bonds issues.
3. The said NCDs / Bonds are unsecured. .
4. The due date of Interest payment on these debentures/bonds is payable on 1st April of each year. Actual Date of payment was 02nd April 2014(1st April was non-working day).None of the debentures/Bonds matured during the half year ending as on 31.03.2014(i.e 1st October 2013 to 31st March 2014).
5. The due date of principal and interest of the above said NCDs / Bonds during next half-year i.e. 01.04.2014 to 30.09.2014 are as under:

Details of redemption & interest due in the next half-year:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series XIII	Principal+ Interest	30 th June , 2014	102.62 Crs
Series XIV	Interest	1 st April,2015	39.90 Crs



6. The Yearly /Quarterly results for 31.03.2014 are attached as Annexure-1 of Listing Agreement.
7. No event as detailed in clause 19 of listing agreement took place during half year ending on 31.03.2014.
8. The name, designation and contact details of "Compliance Officer" of this Bank are as under:
 - (A) Name of Compliance Officer : P.S.Khandelwal
 - (B) Designation : Head Compliance
 - (C) Correspondence Address :731, Solitaire Corporate Park,167, Guru Hargovindji Marg, Andheri (East), Mumbai-400 0093
 - (D) Phone, Fax No. : 66412211
 - (E) Fax No. : 66412215
 - (F) Email ID : pramod.khandelwal@indusind.com
9. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,


Authorized Signatory

The name and address of the trustees is changed as follows:

New name & address of Debenture Trustee	Old name & address of Debenture Trustee
GDA Trusteeship Ltd. "GDA HOUSE", Plot No.85, Survey No. 94/95 Paud Road, Pune- 411038 Telephone No. Fax No. Email ID :	GDA Trustee & Consultancy Ltd. "SHRI NIWAS", off Apte Road, 1202/29, Shivajinagar, Pune 411004 Telephone No. Fax No. Email ID

Countersigned by



For GDA Trusteeship Ltd.
Debenture Trustees

Annex 2

Series No.	Dt. of Trust Deed	ISIN No.	Dt. Of Allotment	Amount	Rate of interest	Dates of Redemption	Amt. redeemed during year	Balance Outstanding	Interest due date	Dt. Of payment of interest	Credit rating
1	25-05-2009	INE095A09155	31-03-2009	100 Crs	10.50%	30-06-2014	Nil	100 Crs	1st April Every Year	1st April Every Year	ICRA AA CAREAA
2	25-5-2009	INE095A09163	31-03-2010	420 Crs	9.50%	30-06-2015	Nil	420 Crs	1st April Every Year	1st April Every Year	ICRA AA CAREAA



Ca. Mukesh Devraj Ramina
B.Com., A.C.A.

M. D. Ramina & Co.
CHARTERED ACCOUNTANTS

Office : 6, Tiwari Chawl, Prabhat Colony,
Santacruz (E), Mumbai - 400 055.
Cell : 9619532453
Email : camukeshdramina@gmail.com

**CERTIFICATE REGARDING STATUTORY COMPLIANCE WITH RESPECT TO OUTSTANDING AMOUNT
OF TIER II BONDS/UPPER TIER II BONDS RAISED BY INDUSIND BANK LTD & WHERE GDA TRUSTEE &
CONSULTANCY IS APPOINTED AS TRUSTEE.**

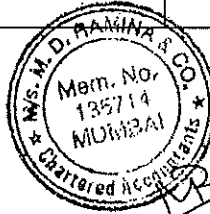
(i) Utilisation of Funds:

The funds raised through Tier II Bonds/ Upper Tier II Bonds are not meant for any specific project as such and therefore the proceeds of these Issues utilized for the regular business activities of the Bank. The Bank has shored up its capital base to match the growth in assets and maintain level of CAR higher than the minimum level prescribed by RBI. The requirement of capital has increased on account of phased convergence to Basel II norms by Reserve Bank of India and growth in credit.

(ii) Payment of Interest Up to the last due date

Bank has paid the eligible interest up to the last due date. The Details of Interest payment dates are as under:

Sr.No	Particulars of Tier II / Upper Tier II Bonds	Issued amount (Rs.in Crore)	Coupon Rate(% per annum)	Date on which Interest is payable/paid by the Bank
1	INE095A09155	100.00	10.50	Annually, 1st April
2	INE095A09163	420.00	9.50	Annually, 1st April



(iii)

Status of Redemption of Debentures on due Date as on 31-03-2014:-

Sr.No	Particulars of Tier II / Upper Tier II Bonds	Issued amount (Rs.in Crore)	Date of Redemption
1	INE095A09155	100.00	30-06-2014
2	INE095A09163	420.00	30-06-2015

- (iv) All the above bonds are Unsecured, Redeemable & Non convertible Bonds and hence the question of security does not arise.
- (v) Bank has not defaulted on any payment of Principal (on redemption) as well as while making payment of Interest on Tier II Bonds/ Upper Tier II bonds

For M.D.RAMINA & CO.
Chartered Accountant
Firm Reg No. 131143W

M. Ramina

Mukesh D. Ramina
(Proprietor)
M.No 135714





Ca. Mukesh Devraj Ramina
B.Com., A.C.A.

M. D. Ramina & Co.
CHARTERED ACCOUNTANTS

Office : 6, Tiwari Chawl, Prabhat Colony,
Santacruz (E), Mumbai - 400 055.
Cell : 9619532453
Email : camukeshdramina@gmail.com

Annexure – 3

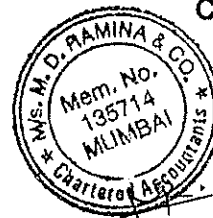
Date: 31.03.2014

Declaration

We hereby certify and declare that ---

- (A) the proceeds the respective issues of NCDs / Bonds of the Company, were utilized for the purpose as mentioned in the respective Information Memorandum of the respective issues;
- (B) the Cash-Flow of the Bank is adequate for payment of interest and redemption of principal of the NCDs / Bonds issued;
- (C) being a banking company, no 'Debenture Redemption Reserve' is required to be created for the year ending on 31.03.2014;
- (D) We have complied with all the terms and conditions of each of the issues as well as all the provisions of Laws, Rules and Regulations including Securities Contract Act & Rules and guidelines of SEBI.

Authorized Signatory



Chartered Accountant

For M/s. M. D. RAMINA & CO.
Chartered Accountants

M. Ramina

Mukesh D. Ramina
Proprietor
Membership No. 135714

Annexure - 4

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (31.03.2014)	No. of Complaints received during the half-year (01.10.2013 to 31.03.2014)	No. of Complaints resolved during the half-year
Nil	Nil	Nil

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
Nil	Nil	Nil	Nil	Nil	Nil