

# IndusInd Bank

June 12, 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,

## **OPIC Provides \$5 million in Financing to Grameen Impact Investments India**

Mumbai 12, June, 2018 – The Overseas Private Investment Corporation (OPIC) announced that \$5 million in local currency financing has been mobilized to Grameen Impact under an OPIC loan guarantee agreement with India's IndusInd Bank. The financing was deployed through IndusInd Bank's Impact Investing division, which will support Grameen Impact's lending to local small and medium enterprises.

The OPIC guarantee enabled IndusInd Bank to disburse an equivalent of 335 million Rupees loan to Grameen Impact. This is significant as it eliminates foreign exchange rate fluctuation risk from the balance sheet of Grameen Impact, a major challenge faced by borrowers in emerging markets. Grameen Impact is a non-banking financial institution backed by Grameen Capital India, whose shareholders include Acumen and other leading impact investors. Grameen Impact will use the financing to make loans to high impact social enterprises in India in sectors including financial services, affordable healthcare, affordable education, renewable energy and sustainable agriculture.

In this connection, our Bank will issue a Press Release today. A copy of the same is enclosed for your kind perusal and record.

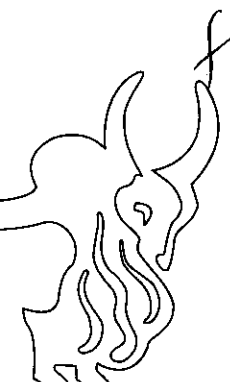
Thanking you,

Yours faithfully,  
**For IndusInd Bank Limited**

  
**Haresh Gajwani**  
**Company Secretary**

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Mumbai - 400 093. Maharashtra, India Tel: (022) 66412200 Fax: (022) 66412224

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Tel.: (020) 2634 3201 Fax: (020) 2634 3241 Visit us at [www.indusind.com](http://www.indusind.com)  
CIN: L65191PN1994PLC076333





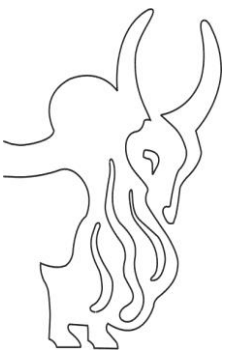
## **OPIC Provides \$5 million in Financing to Grameen Impact Investments India**

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"OPIC has a strong commitment to impact investing. By supporting lending to high-impact businesses in local currency, this project will help businesses in India overcome one of the main challenges to obtaining financing," said Ray W. Washburne, OPIC President and CEO.

"Specialized financial institutions like Grameen Impact bring an in-depth understanding of the impact investing ecosystem, and IndusInd Bank provides liquidity support and helps them build scale. Together, partnerships like these create the most meaningful impact on the social enterprise landscape in India," said Roopa Satish, Head Corporate and Investment Banking, IndusInd Bank.



"India has rapidly become a global leader in impact investing, with over \$5 billion of investments in this space. However, the bulk of this is equity; even today social enterprises struggle to raise debt financing, which is critical for



scale. Grameen Impact India is delighted to partner with OPIC and IndusInd Bank in furthering our commitment to build a ‘capital-with-a-conscience’ ecosystem,” said Royston Braganza, CEO of Grameen Impact Investments.

Grameen Impact’s support for microfinance institutions, social enterprises and small business lenders helps create local jobs and promote economic growth in India, where an estimated 30 percent of the population lives below the official poverty line and most adults lack access to formal financial services.

### **The Overseas Private Investment Corporation**

The Overseas Private Investment Corporation (OPIC) is a self-sustaining U.S. Government agency that helps American businesses invest in emerging markets. Established in 1971, OPIC provides businesses with the tools to manage the risks associated with foreign direct investment, fosters economic development in emerging market countries, and advances U.S. foreign policy and national security priorities. OPIC helps American businesses gain footholds in new markets, catalyzes new revenues and contributes to jobs and growth opportunities both at home and abroad. OPIC fulfills its mission by providing businesses with financing, political risk insurance, advocacy and by partnering with private equity investment fund managers.

OPIC services are available to new and expanding businesses planning to invest in more than 160 countries worldwide. Because OPIC charges market-based fees for its products, it operates on a self-sustaining basis at no net cost to taxpayers. All OPIC projects must adhere to best international practices and cannot cause job loss in the United States.





### **IndusInd Bank:**

IndusInd Bank, which commenced operations in 1994, caters to the needs of both consumer and corporate customers. Its technology platform supports multi-channel delivery capabilities. As on March 31, 2018, IndusInd Bank has 1400 branches, and 2203 ATMs spread across 713 geographical locations of the country. The Bank also has representative offices in London, Dubai and Abu Dhabi. The Bank believes in driving its business through technology. It enjoys clearing bank status for both major stock exchanges – BSE and NSE – and major commodity exchanges in the country, including MCX, NCDEX, and NMCE. IndusInd Bank on April 1, 2013 was included in the NIFTY 50 benchmark index. Recently, IndusInd Bank ranked 13th amongst the Top 50 Most Valuable Indian Brands 2015 as per the BrandZ Top 50 rankings powered by WPP and Millward Brown.

### **Ratings:**

- CRISIL AA + for Infra Bonds program
- CRISIL AA for Additional Tier I Bonds program
- CRISIL A1+ for certificate of deposit program
- IND AA+ for Senior bonds program by India Ratings and Research
- IND AA for Additional Tier I Bonds program by India Ratings and Research
- IND A1+ for Short Term Debt Instruments by India Ratings and Research

### **Grameen Impact Investments India Pvt. Ltd.**

Grameen Impact India (GIII) is a RBI registered NBFC focused on lending to enterprises engaged in social sector with an emphasis on double bottom line returns – financial returns along with demonstrated social impact. GIII has





# *IndusInd Bank*

been setup to lend selectively to high quality social enterprises across stages from early, growth to mature entities.

The lending focus will be on impact enterprises in financial services, affordable education and skills development, affordable health, sustainable agriculture and renewable energy sectors. GIII's goal is to catalyse access to debt capital critical to scaling up social enterprises and help them reach poor and excluded population.

GIII is promoted by Grameen Capital India (GCI) which was globally the first social investment bank set up as a Social Business following the 7 principles of Nobel Laureate Prof. Yunus. Over the last decade GCI has helped complete 25+ transactions in excess of \$160M for social businesses in India. GIII also counts marquee names from the Indian corporate world and leading global impact funds as its investors.

For more details on this release, please contact:

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