IndusInd Bank – Investor Day

Presentation-4
Vehicle Finance
Evolving Operating Environment and Bank’s Response

**Macro Developments**
- Growing vehicle sales
- Rising interest rates
- Increasing freight rates

**Other Developments**
- Modified NBFC NPA norms
- Growing digital adoption

**CFD’s Performance**
- All time high disbursements at ~Rs.10K cr for Three consecutive quarters
- Fresh loan yield improved by 114 bps in 11 months
- Healthy collection efficiency at pre-covid levels (YTD FY23)

**Expected Impact**
- Reduced competition provide opportunity for market share gain in MHCV, LCV and SCV
- Bank has launched state-of-art LOS for PV and TW to enable 1 day TAT
Robust disbursement in 22-23
Increasing yield on fresh disbursement (%)
**CFD: The Gold Standard**

**VINTAGE**
Seamless consistent operations over past 3 decades

**NETWORK**
Pan India branch network servicing 43,600 PIN codes

**YIELD CONSCIOUS**
Strong presence in high yielding tier II & III locations

**PROCESSES**
Best-in-class TAT across product segments

**COLLECTIONS**
Robust collection process & best-in-class collection efficiency

**RELATIONSHIP**
Excellent relationship with dealers across OEMs

**STABLE MANPOWER**
Experienced and committed manpower with minimal attrition

**SERVICE**
Branch Head owns customers & provides excellent end-to-end service
<table>
<thead>
<tr>
<th><strong>Portfolio mix &amp; Market Share</strong></th>
<th><strong>MARKET POSITION</strong></th>
<th><strong>MARKET SHARE</strong></th>
<th><strong>POS (CR)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Vehicle Loans</td>
<td>#2</td>
<td>10%</td>
<td>₹18K</td>
</tr>
<tr>
<td>Construction Equipment Loans</td>
<td>#2</td>
<td>13%</td>
<td>₹9K</td>
</tr>
<tr>
<td>Light Commercial Vehicle Loans</td>
<td>#3</td>
<td>9%</td>
<td>₹8K</td>
</tr>
<tr>
<td>Small Commercial Vehicle Loans</td>
<td>#3</td>
<td>10%</td>
<td>₹3K</td>
</tr>
<tr>
<td>Tractor &amp; Farm Equipment Loans</td>
<td>#4</td>
<td>9%</td>
<td>₹9K</td>
</tr>
<tr>
<td>Two-Wheeler Loans</td>
<td>#4</td>
<td>6%</td>
<td>₹5K</td>
</tr>
<tr>
<td>Passenger Vehicle Loans</td>
<td>#7</td>
<td>4%</td>
<td>₹18K</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>₹70K</td>
</tr>
</tbody>
</table>

2.7 MM Contracts

**MSME**

₹24K

**AGRI**

₹8K
Portfolio: Passenger Vehicles

Portfolio: Two Wheelers

Source: Leading credit rating agency | Values as % of POS
Portfolio: Tractors and Farm Equipment

Source: Leading credit rating agency | Values as % of POS
Focus Areas

01. Used Cars, CV & Tractors
   - Through tie-ups with online aggregators & offering dealer funding

02. New Light Commercial Vehicles
   - Spin-off into a separate vertical

03. Affordable Home Loans
   - Lentra LOS implementation and strong team structure

04. Tractors
   - Increased focus on high volume centers
Leveraging Digital Initiatives

A transparent, brand new platform for repo vehicles

Indus easywheels

Service options, including paying EMI, on availed vehicle loans available 24x7 on IndusMobile

Indus Mobile

THE ALL IN ONE BANKING APP.

From better to the best! Leveraging diverse tech to deliver best-in-class loan approval time of just 15 minutes!

IndusInd Bank

Campaigns via WhatsApp Banking.

Your Bank is now on WhatsApp!
Many Dreams, One Destination.

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