IndusInd Bank – Analyst Day

Presentation-2
Vehicle Finance
Inception of ALF to promote vehicle sales in 1985

- PAN India operations
- Entered CE financing
- Foray into non-AL vehicles & cars

Commenced 2 wheelers in 2000 & 3 wheelers in 2004

- Merger with IndusInd Bank in 2004 as Consumer Finance Division
- Insurance cross-sell started in 2007

Tractor funding initiated in 2014
- AHL added in 2018
- Scaled to 1218 locations Pan India
- Mobility driven sourcing & collections

1984-1990

1991-2000

2000-2010

2011-NOW
**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>Position &amp; Market Share</th>
<th>Market Position</th>
<th>Market Share</th>
<th>POS (CR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Vehicle Loans</td>
<td>#2</td>
<td>10%</td>
<td>₹17K</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>₹7K</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>₹8K</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>₹16K</td>
</tr>
</tbody>
</table>
Portfolio: Commercial Vehicle

Source: Leading credit rating agency | Values as % of POS
Portfolio: Construction Equipment

Source: Leading credit rating agency | Values as % of POS
Portfolio: Passenger Vehicles

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

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

04. Tractors
   Increased focus on high volume centers
Aggregators joining hands with IBL to offer loans online

A transparent, brand new platform for repo vehicles

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

Campaigns via WhatsApp Banking

YOUR BANK IS NOW ON WHATSAPP!

Service options on availed vehicle loans available 24x7 on IndusMobile

Pay EMI anytime via a host of online options
Market Outlook

**MARKET UPDATE**

35% Capex jump in Budget. Focus on construction & infrastructure development.

CRISIL’s growth projection

<table>
<thead>
<tr>
<th></th>
<th>CE</th>
<th>CV</th>
<th>PV</th>
<th>TAFE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9-12%</td>
<td>13-19%</td>
<td>11-13%</td>
<td>1-2%</td>
</tr>
</tbody>
</table>

**MARKET UPDATE**

Commercial vehicle sales to pick up on sustained housing demand, rural and infrastructure activities.

Young middle class, high income & aspirations drive retail demand. India tipped to lead mobility by 2030.
Many Dreams, One Destination.

Thank You
This presentation has been prepared by IndusInd Bank Limited (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereunder, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.