

IndusInd Bank

– Analyst Day

27th July 2022



IndusInd Bank – Analyst Day

Presentation-2
Vehicle Finance



Consumer Finance Division: Growth Story

- 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

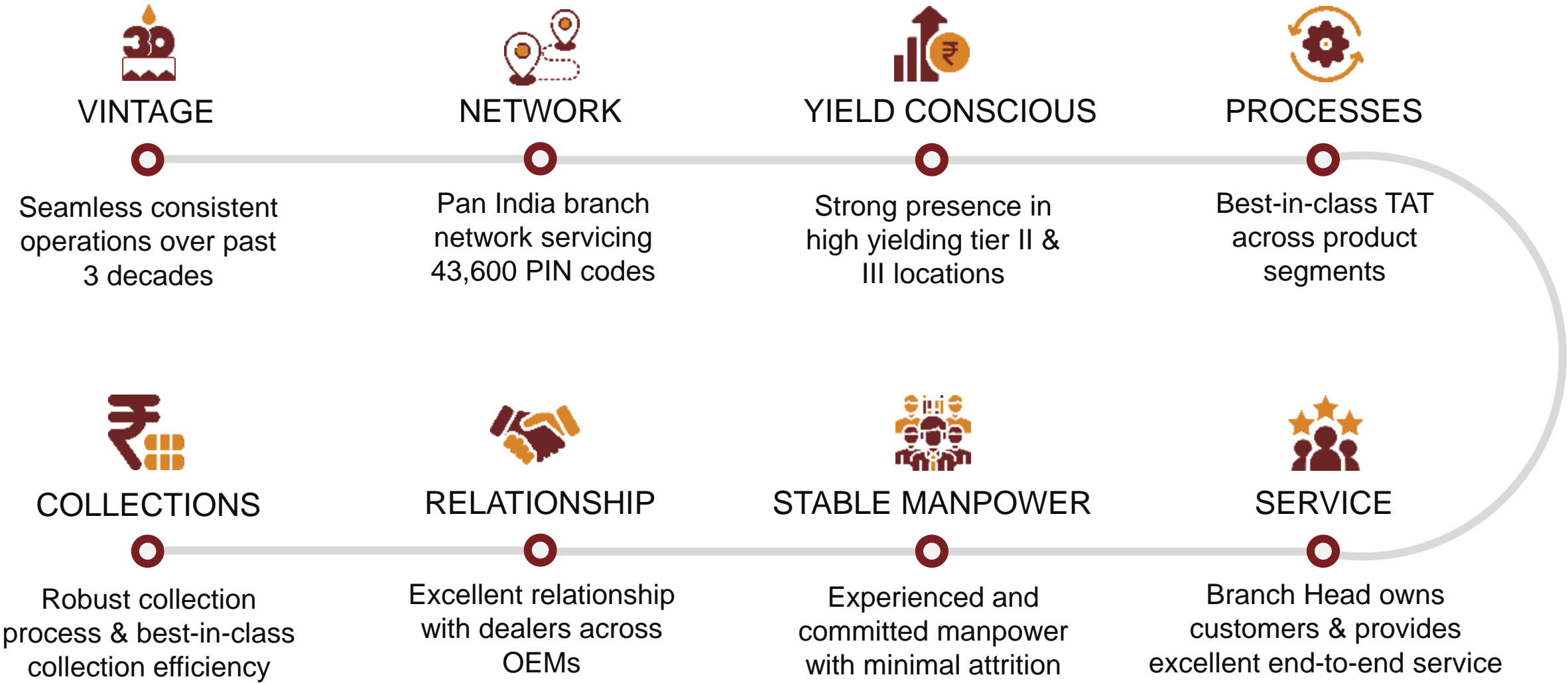
1984 - 1990

1991 - 2000















2000-2010

2011 - NOW

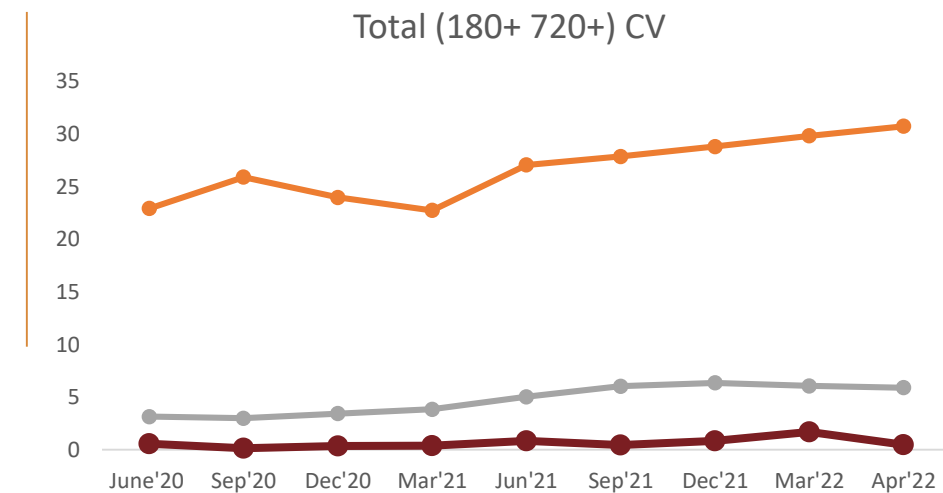
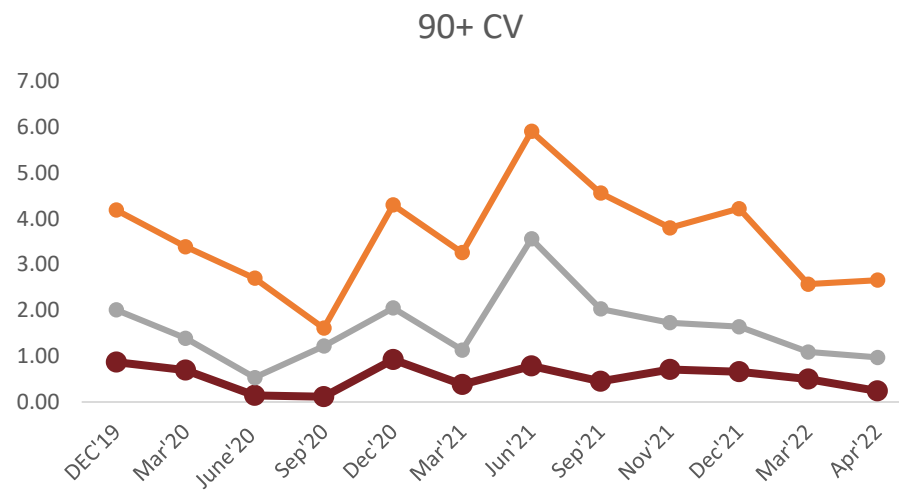
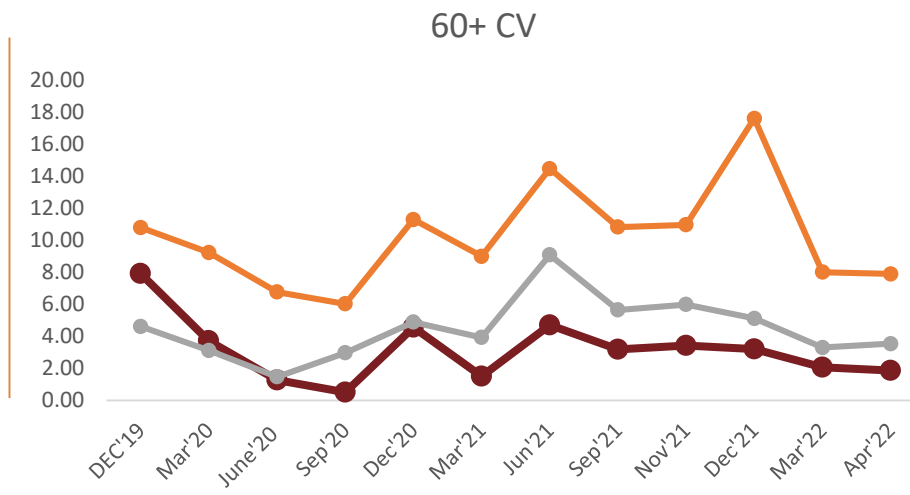
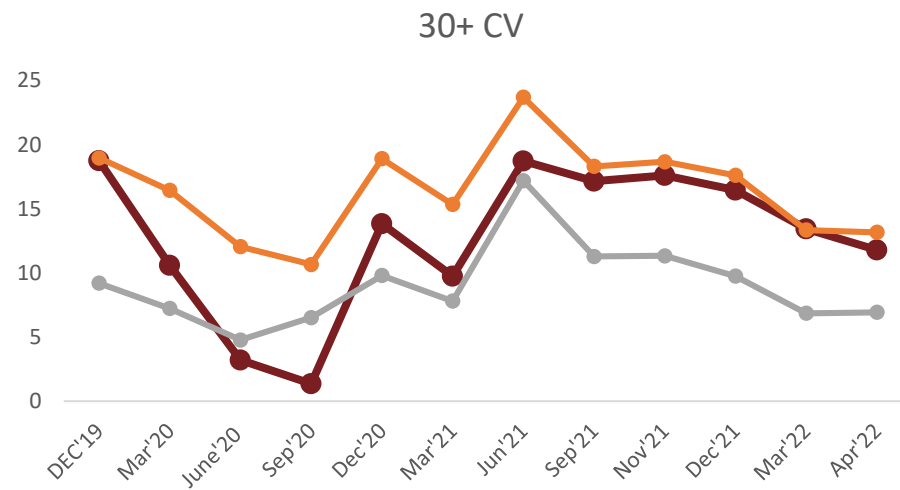
CFD: The Gold Standard



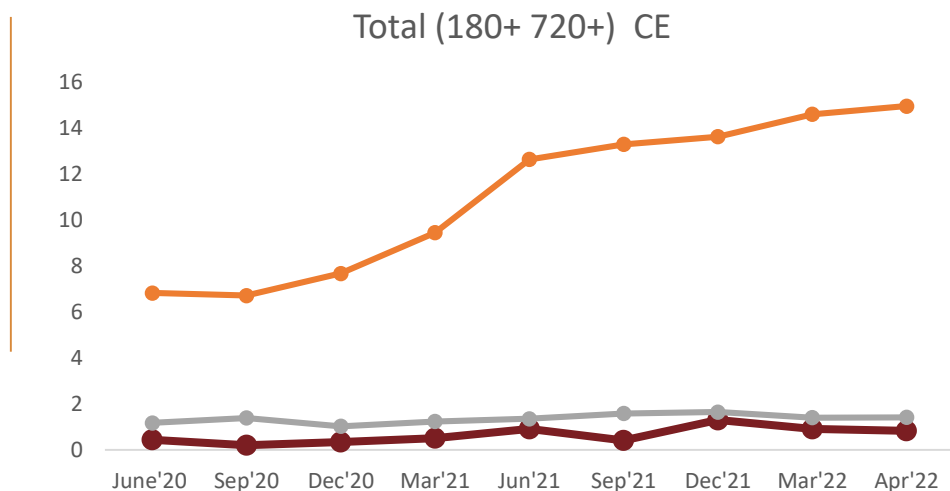
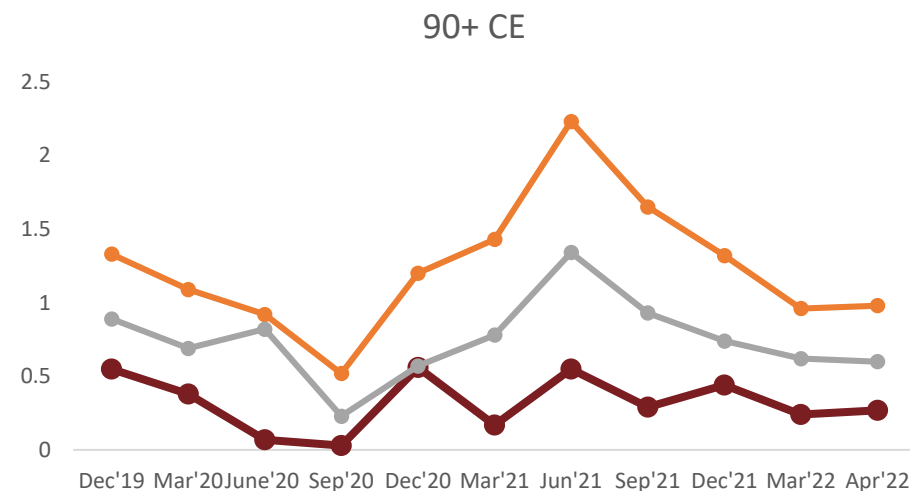
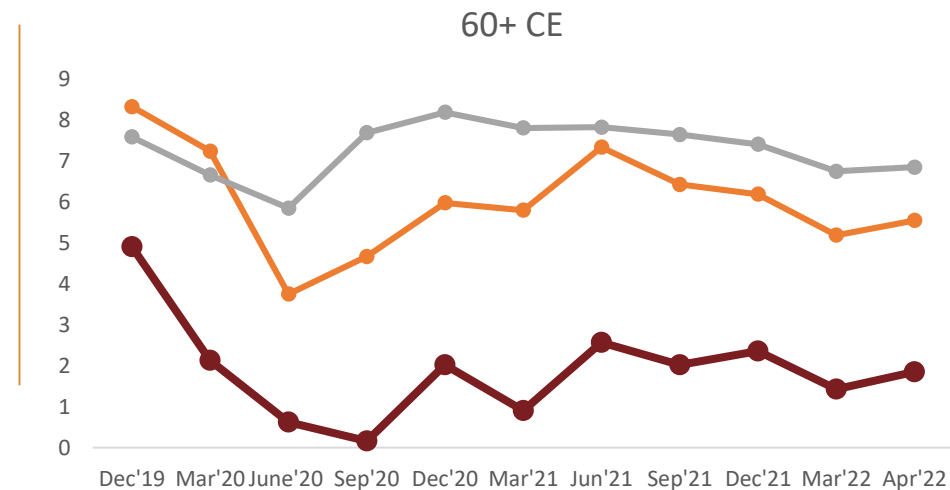
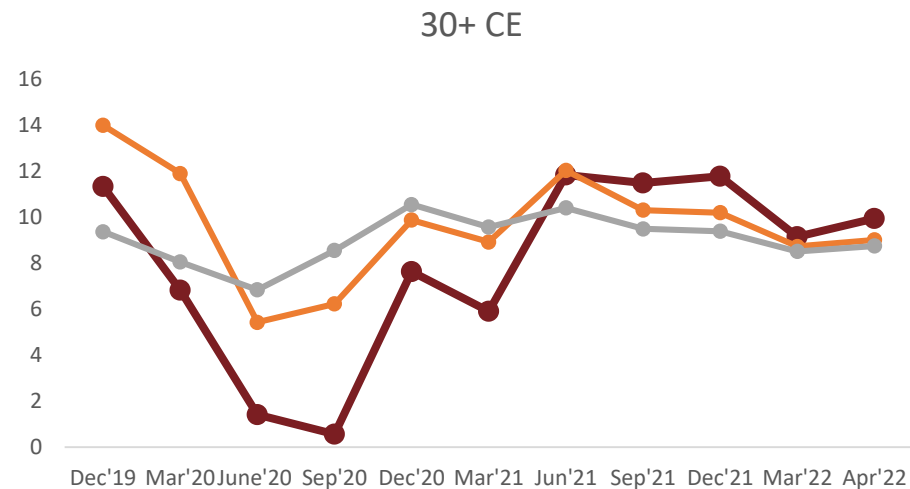
Position & Market Share

	MARKET POSITION	MARKET SHARE	POS (CR)
 Commercial Vehicle Loans	 #2	10%	₹17K
 Construction Equipment Loans	 #2	13%	₹9K
 Light Commercial Vehicle Loans	 #3	9%	₹7K
 Small Commercial Vehicle Loans	 #3	10%	₹3K
 Tractor & Farm Equipment Loans	 #4	9%	₹8K
 Two Wheeler Loans	 #4	6%	₹5K
 Passenger Vehicle Loans	 #7	4%	₹16K

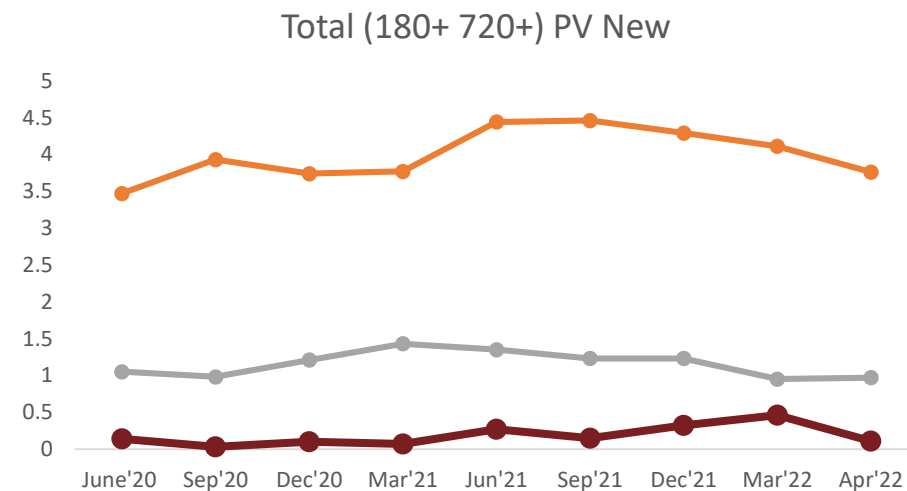
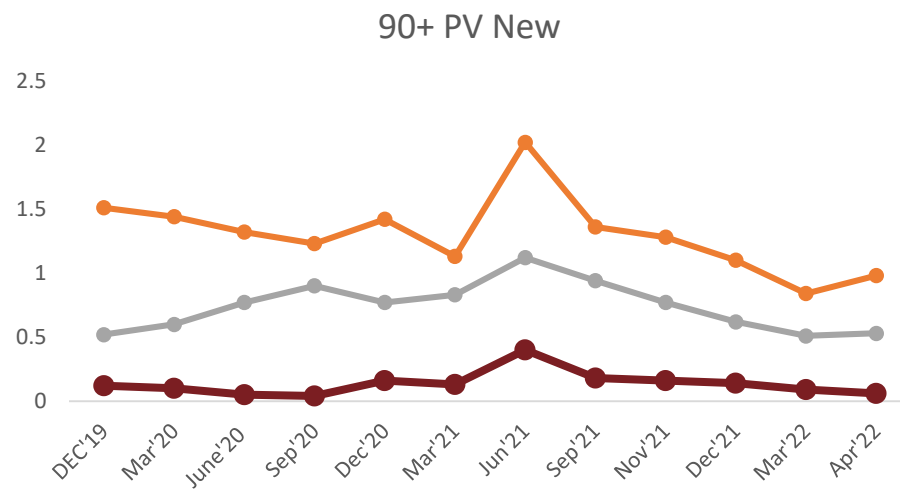
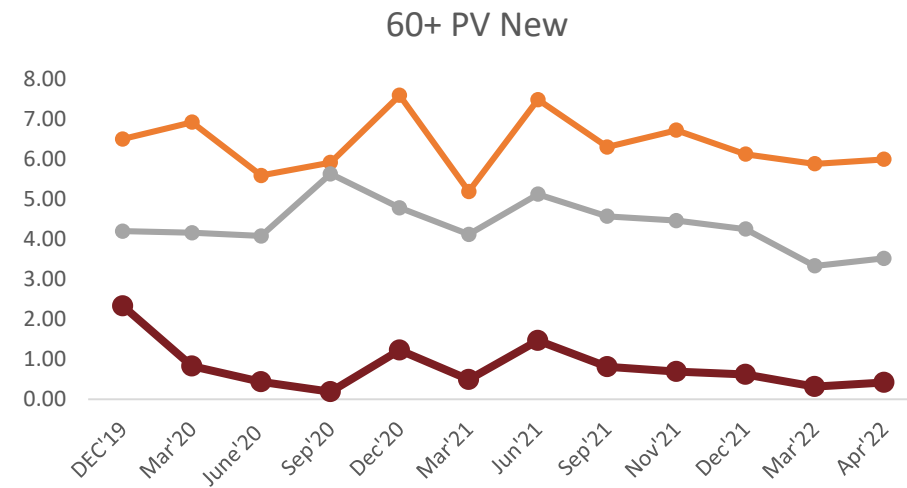
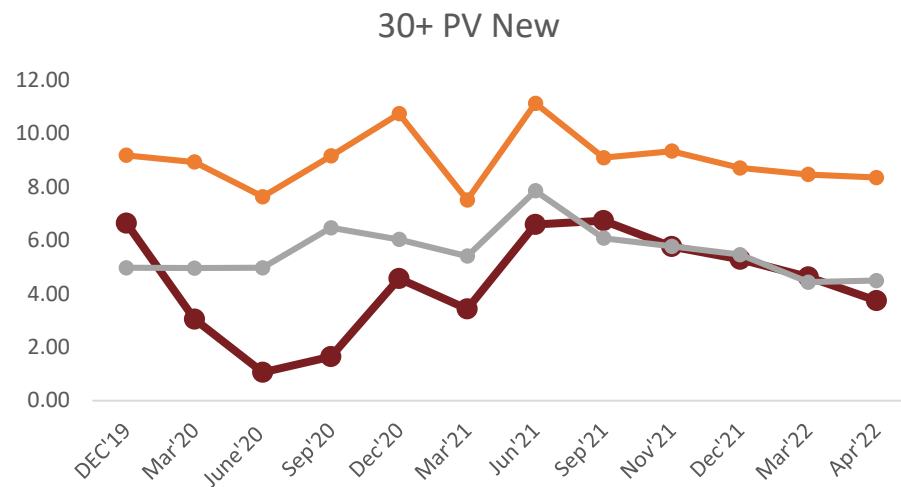
Portfolio: Commercial Vehicle



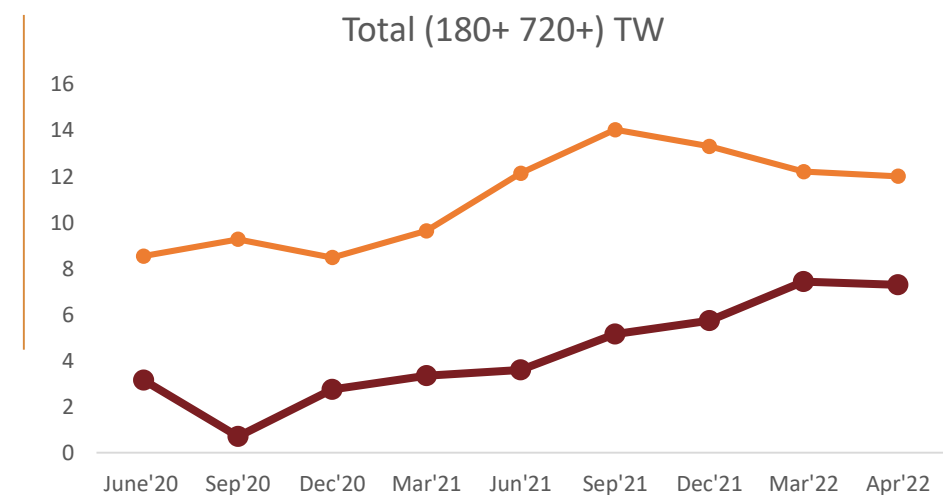
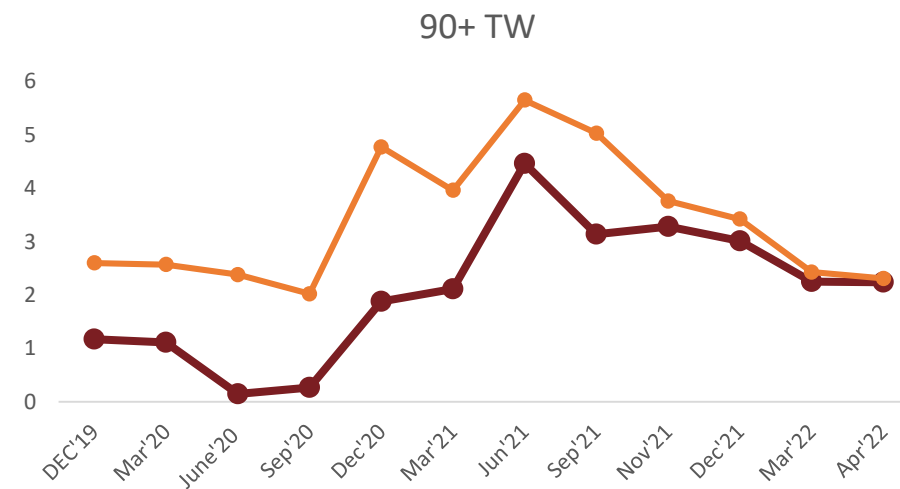
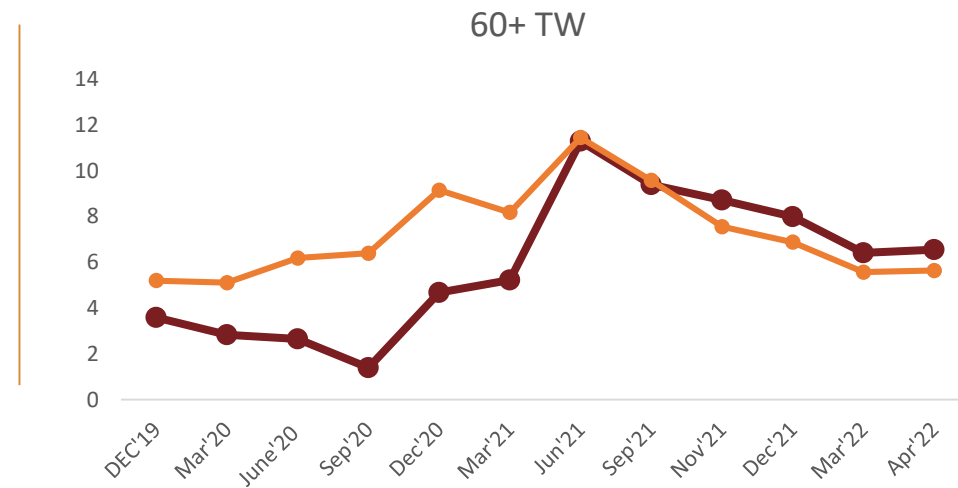
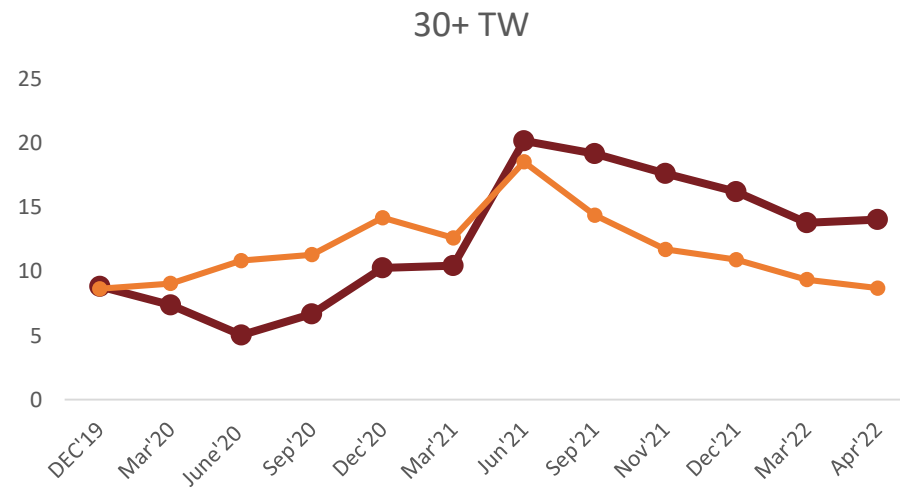
Portfolio: Construction Equipment



Portfolio: Passenger Vehicles

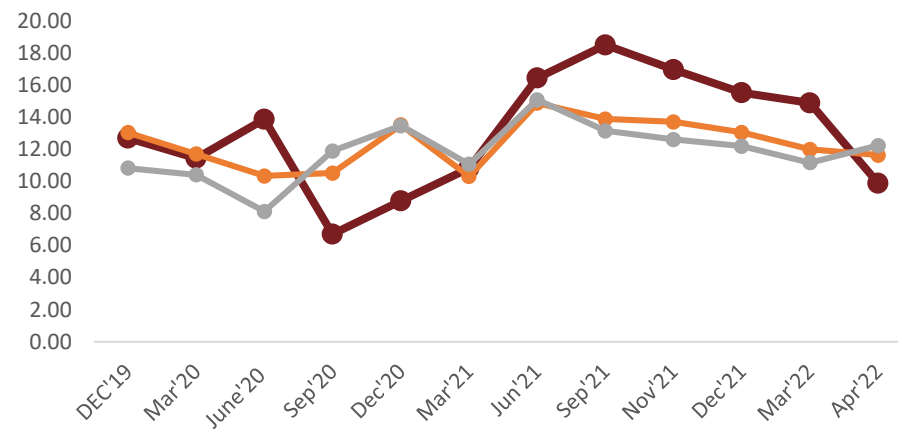


*Portfolio:
Two Wheelers*

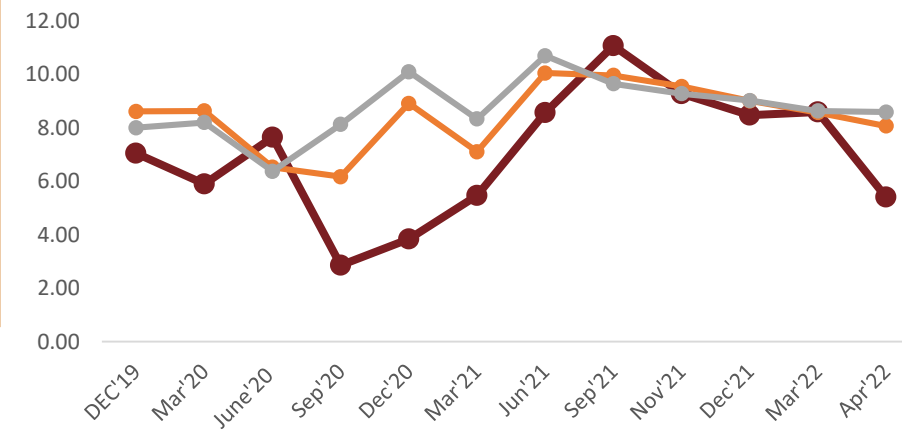


Portfolio: Tractors and Farm Equipment

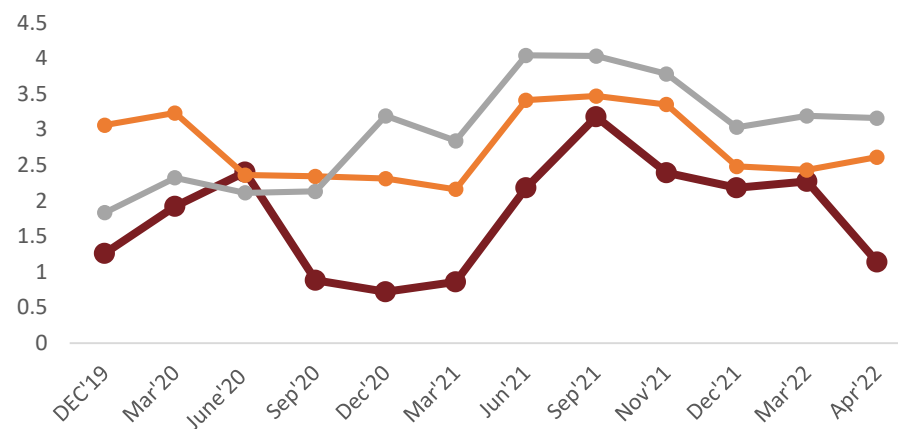
30+ Tractor



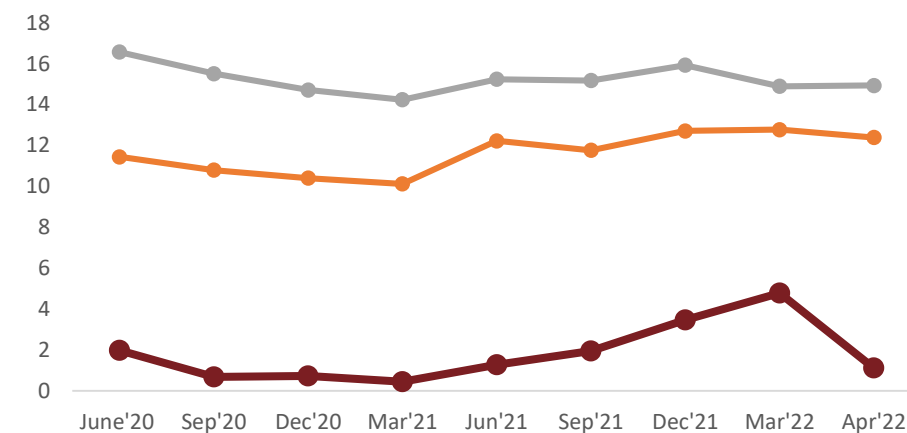
60+ Tractor



90+ Tractor



Total (180+ 720+) Tractor



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.

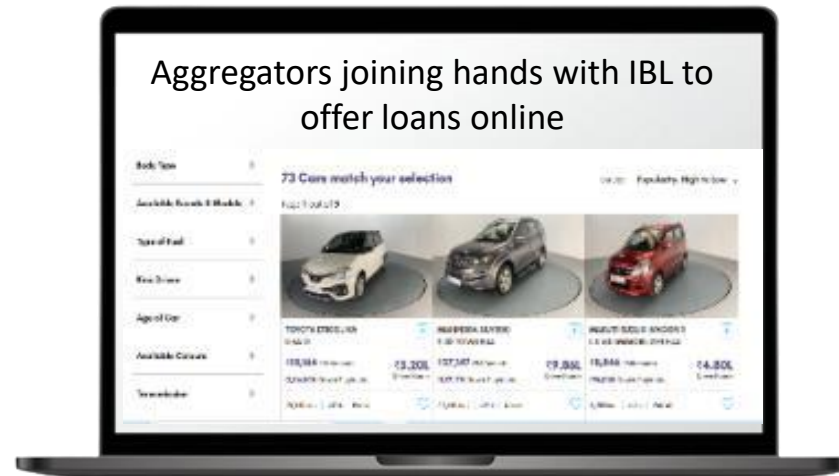
Tractors



Increased focus on high volume centers

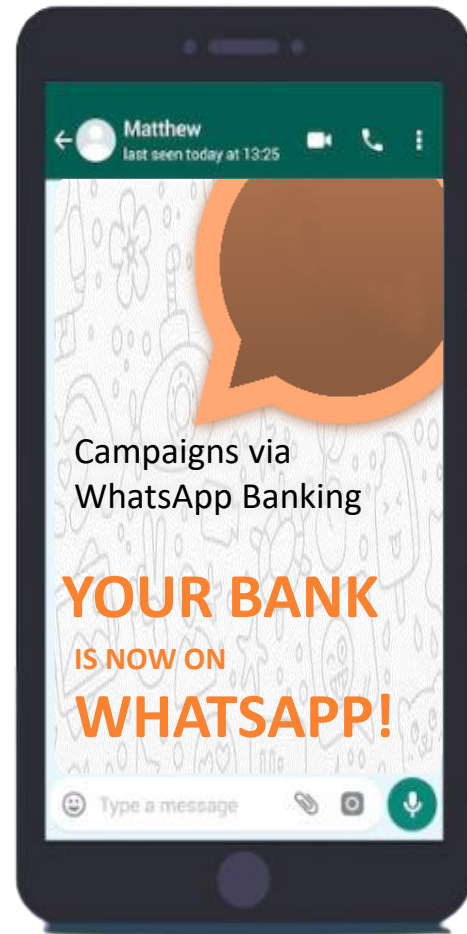


Leveraging Digital Campaigns



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

Leveraging Digital Campaigns



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



CE	CV	PV	TAFE
9-12%	13-19%	11-13%	1-2%

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



IndusInd Bank

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