

***IndusInd Bank***  
***– Investor Day***

22<sup>nd</sup> November 2022

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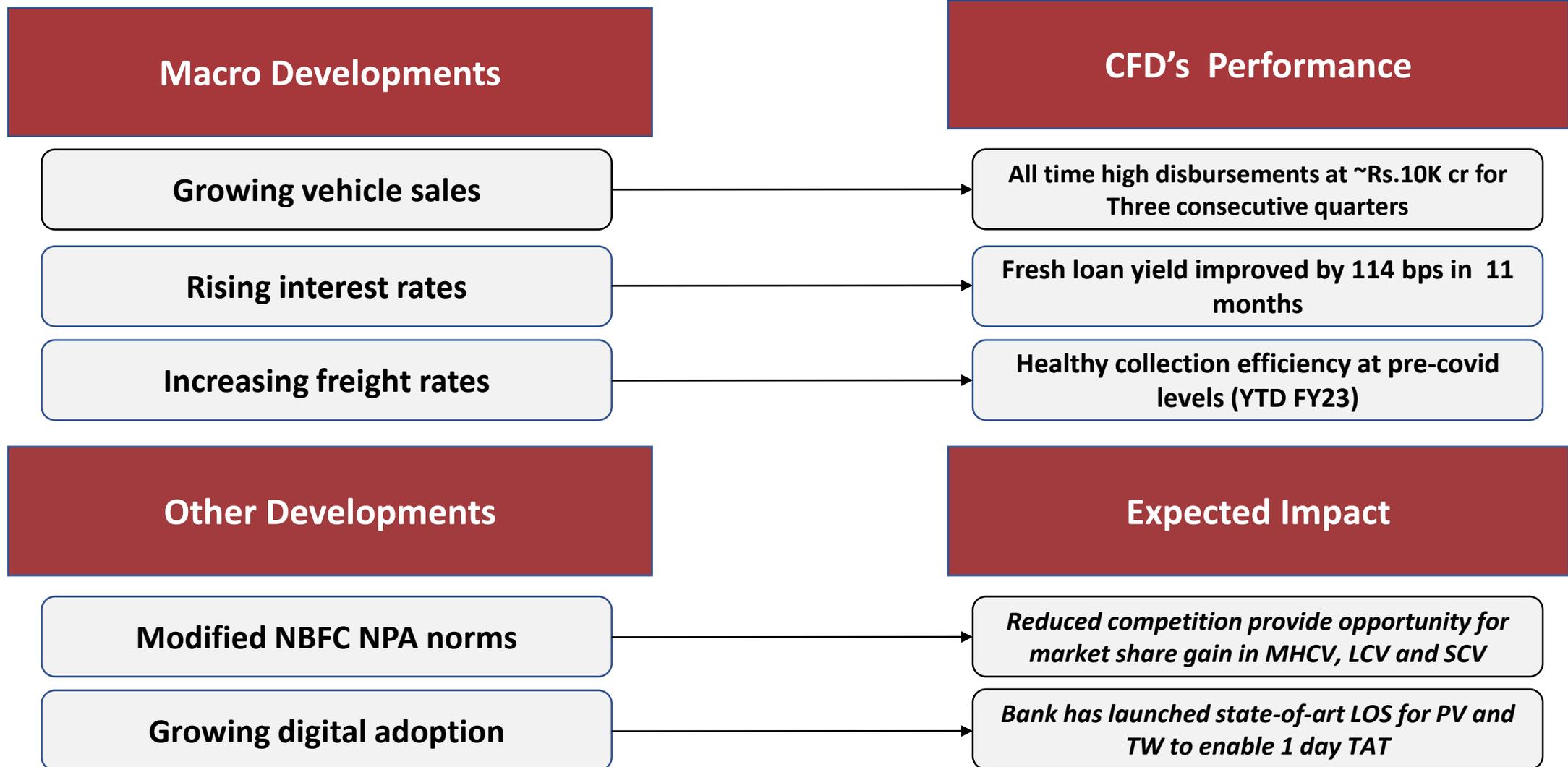
# IndusInd Bank – Investor Day

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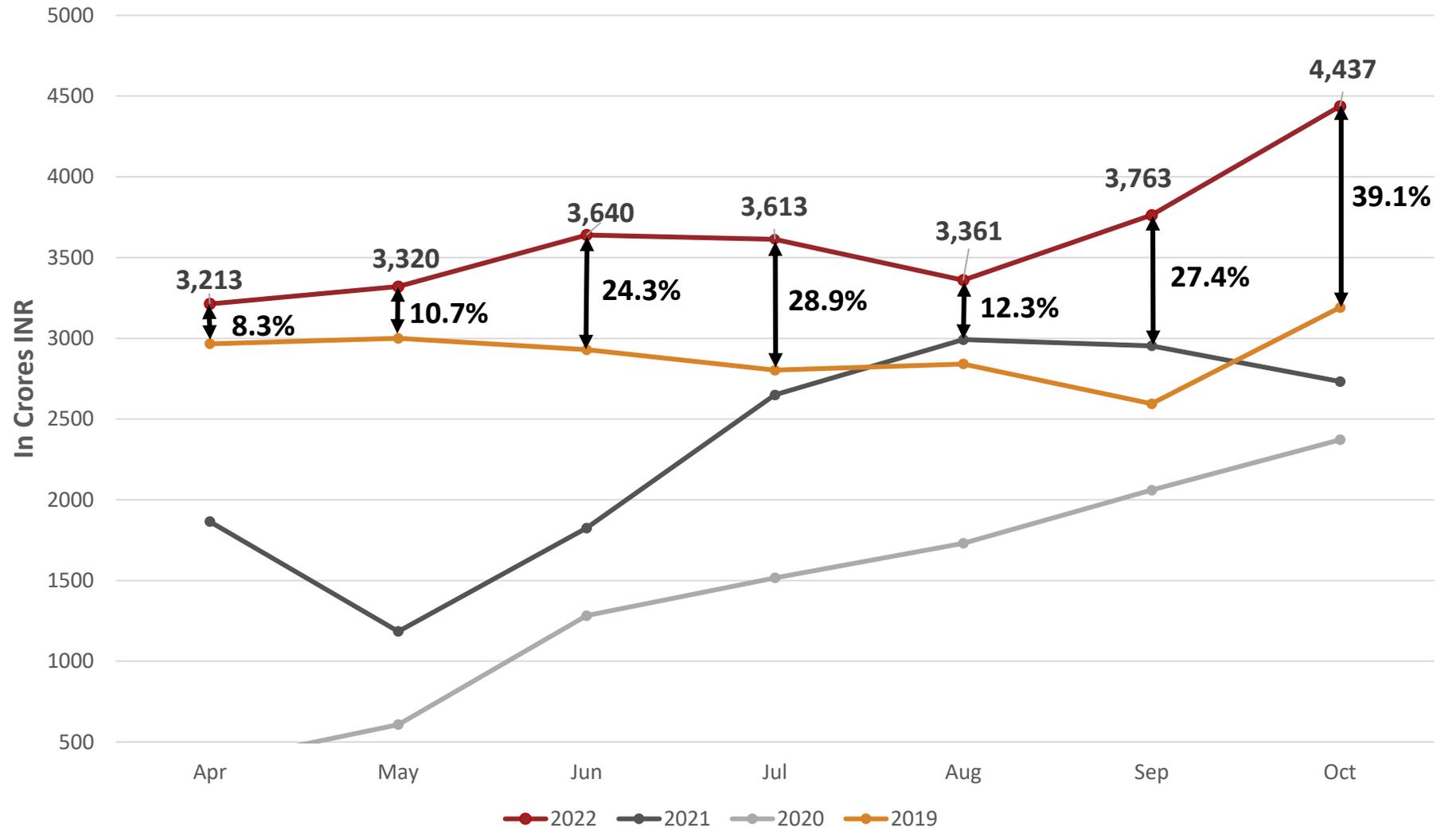
*Presentation-4*  
*Vehicle Finance*



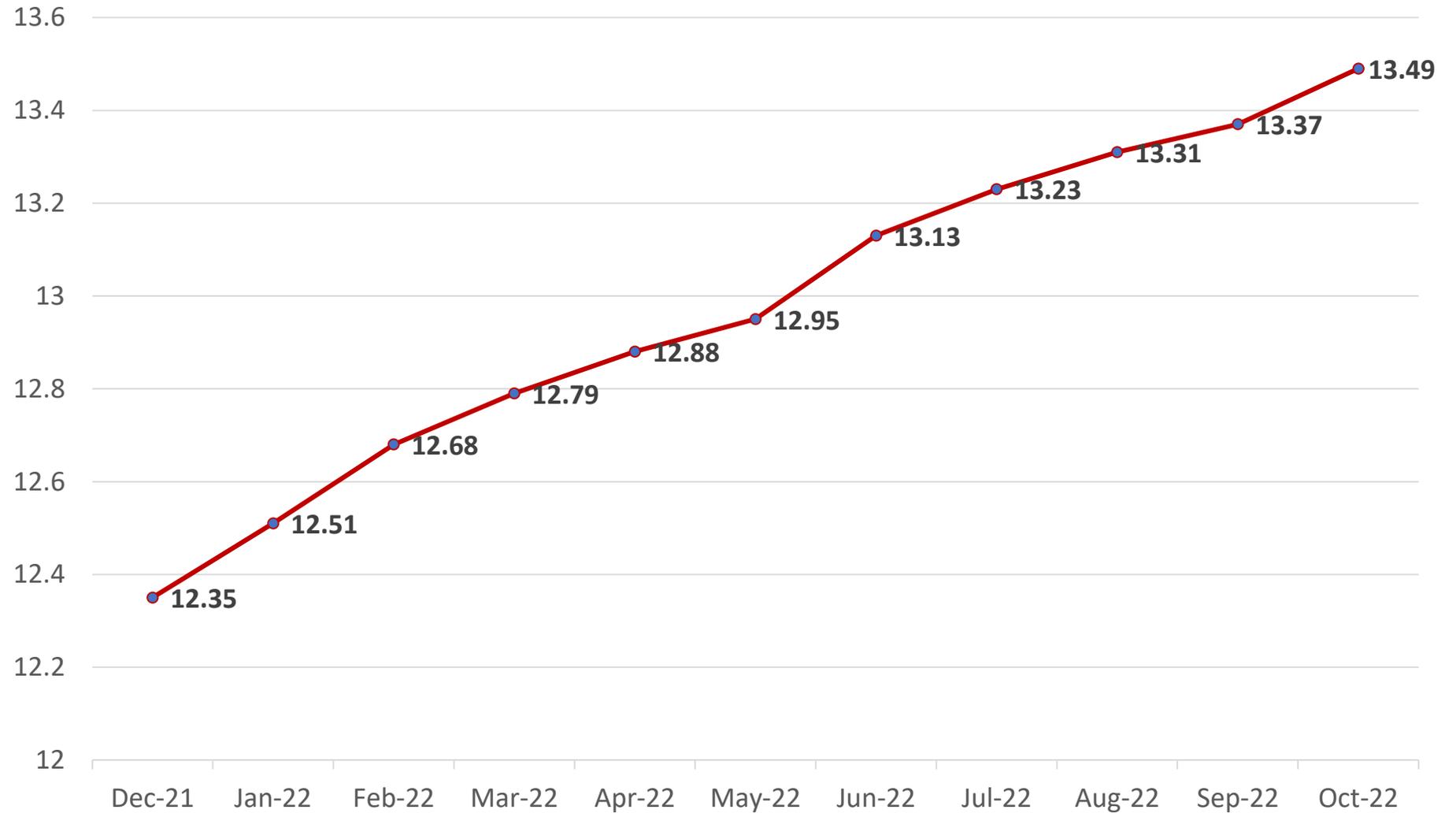
## Evolving Operating Environment and Bank's Response



*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



Portfolio mix & Market Share

2.7 MM Contracts

MARKET POSITION

MARKET SHARE

POS (CR)

(CR)

	MARKET POSITION	MARKET SHARE	POS (CR)
 Commercial Vehicle Loans	 #2	10%	₹18K
 Construction Equipment Loans	 #2	13%	₹9K
 Light Commercial Vehicle Loans	 #3	9%	₹8K
 Small Commercial Vehicle Loans	 #3	10%	₹3K
 Tractor & Farm Equipment Loans	 #4	9%	₹9K
 Two-Wheeler Loans	 #4	6%	₹5K
 Passenger Vehicle Loans	 #7	4%	₹18K
 Total			₹70K

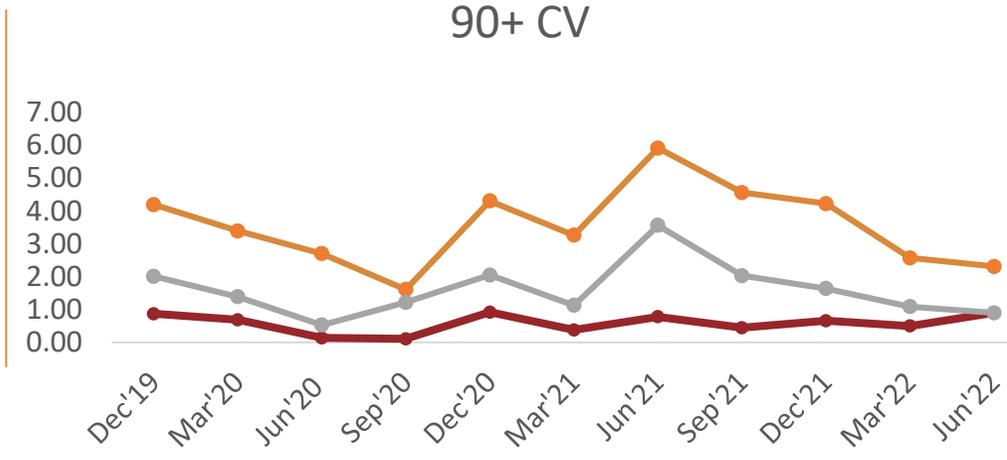
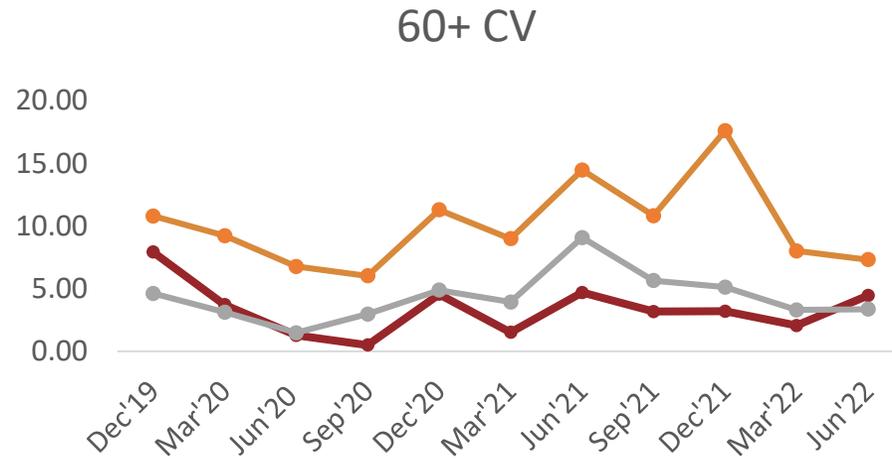
 MSME

₹ 24K

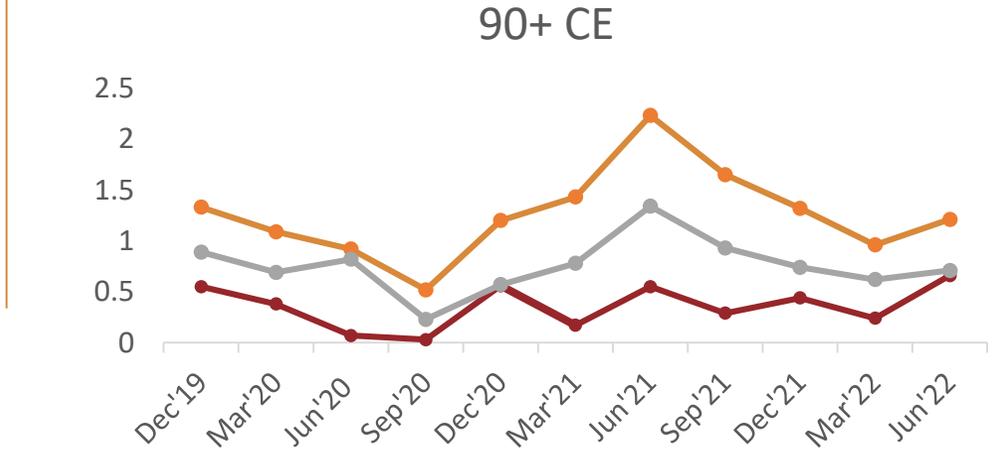
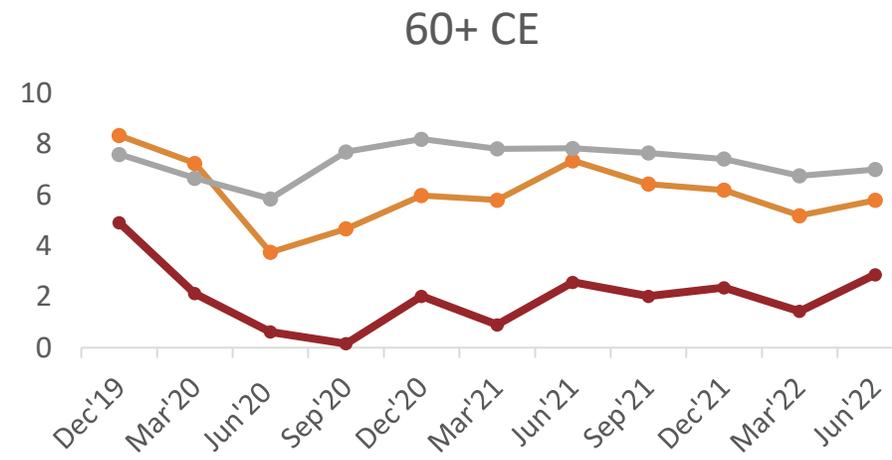
 AGRI

₹8K

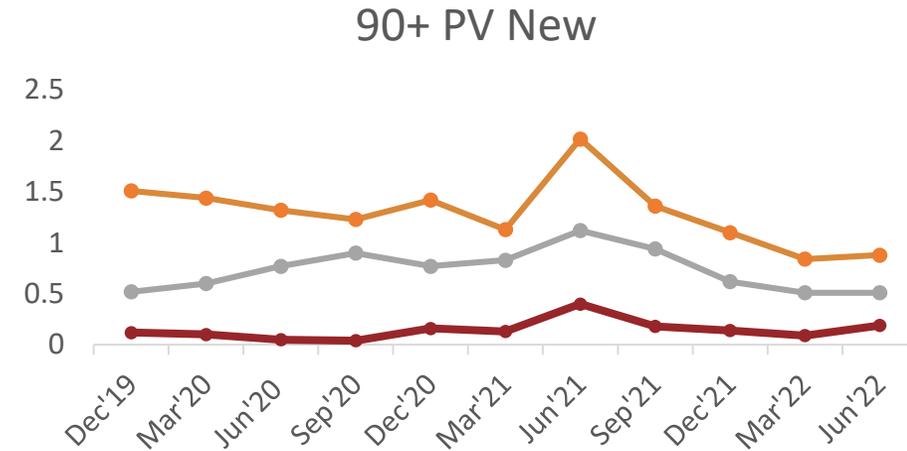
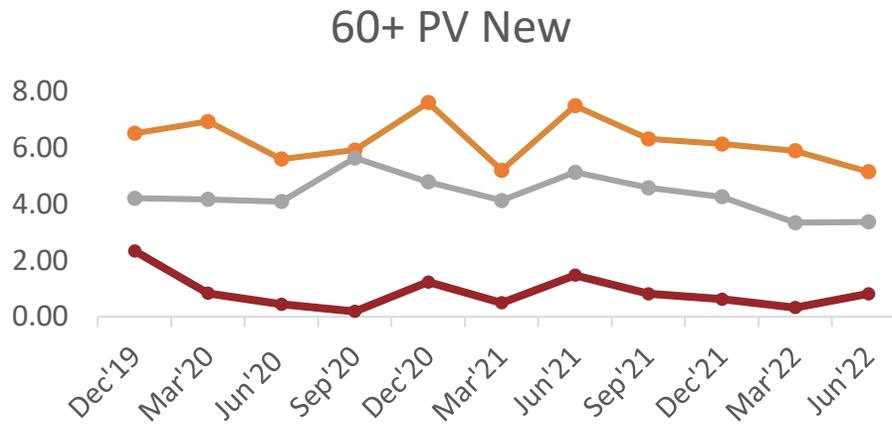
**Portfolio:  
Commercial Vehicle**



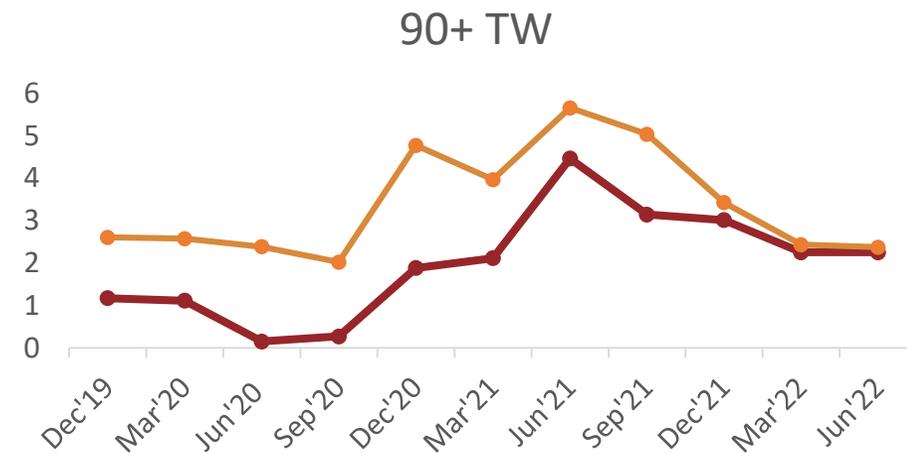
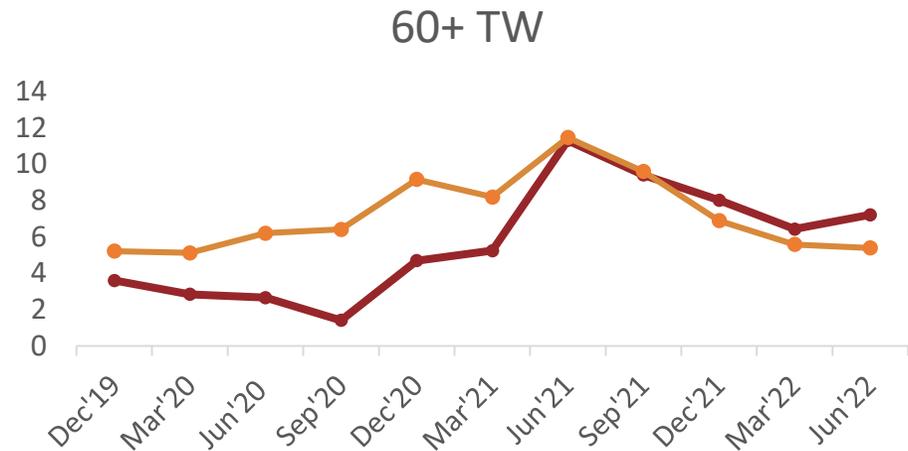
**Portfolio:  
Construction Equipment**



**Portfolio:  
Passenger Vehicles**

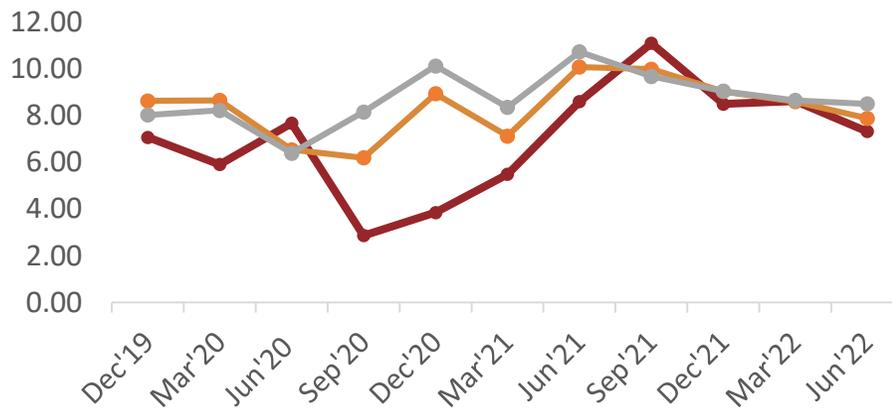


**Portfolio:  
Two Wheelers**

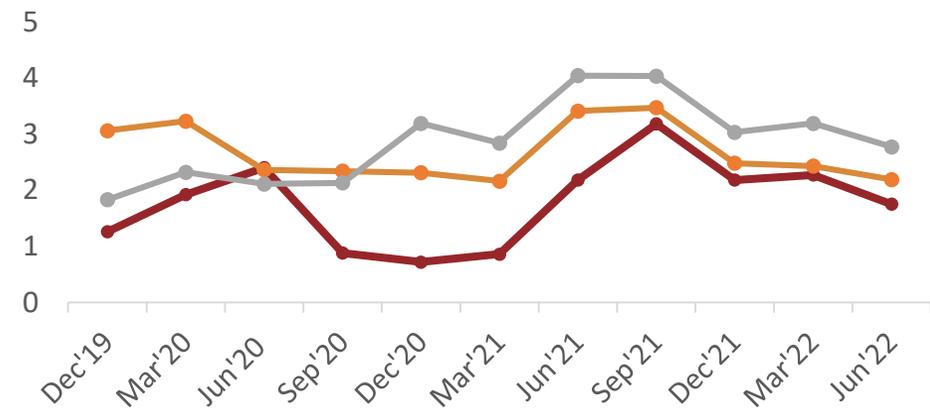


**Portfolio:  
Tractors and Farm  
Equipment**

60+ Tractor



90+ 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

**03.**

**Affordable  
Home Loans**



Lentra LOS  
implementation and  
strong team structure

**04.**

**Tractors**



Increased focus on high  
volume centers



Leveraging  
Digital  
Initiatives



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



**Many Dreams, One Destination.**

*Thank You*



**IndusInd Bank**

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