

IndusInd Bank

November 14, 2019

**The Asst. Vice President
Listing Department
National Stock Exchange of India Ltd.**
Exchange Plaza, 5th Floor
Plot No. C/1, G Block
Bandra-Kurla Complex
Bandra (East), Mumbai – 400 051

**The Deputy General Manager
Corporate Relationship Dept.
BSE Ltd.**
1st Floor, New Trading Ring
Rotunda Building, P. J. Towers
Dalal Street, Fort,
Mumbai – 400 001

NSE Symbol: INDUSINDBK

BSE Scrip Code: 532187

Chief Regulatory Officer,
India International Exchange.
1st Floor, Unit No. 101,
The Signature Building No.13B,
Road 1C, Zone 1, GIFT SEZ,
GIFT CITY, Gandhinagar - GJ 382355

Scrip Code: 1100027

Madam / Dear Sir,

Subject: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In Compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on “Consumer Finance Division Insights.”

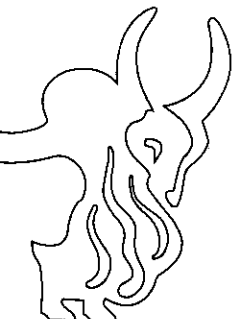
In compliance with the Regulation 46, the Presentation is also being hosted on the Bank's website at www.indusind.com.

Kindly take the same on record and oblige.

Thanking you,

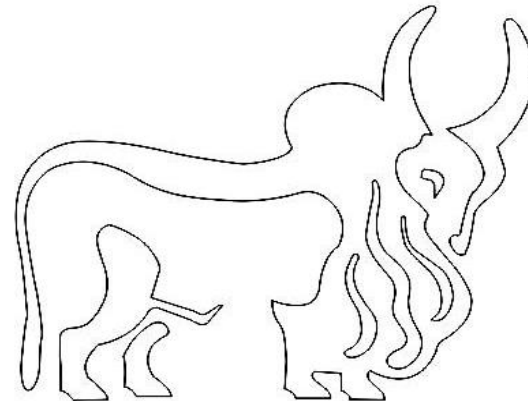
Yours faithfully,
For IndusInd Bank Limited


Haresh Gajwani
Company Secretary



IndusInd Bank Limited, Building No. 7, Solitaire Corporate Park, Andheri- Ghatkopar Link Road,
Chakala, Andheri E, Mumbai - 400 093, India. Tel: (0022) 66412200

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



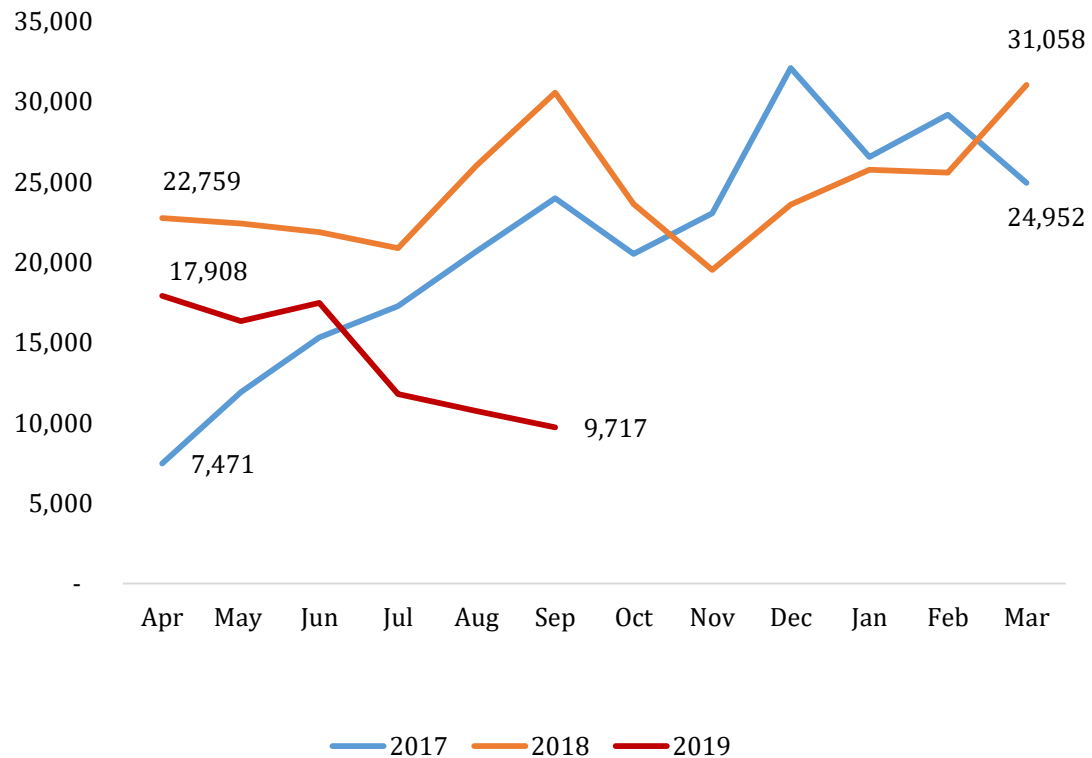
IndusInd Bank

Consumer Finance Division Insights

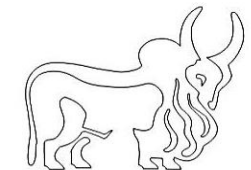
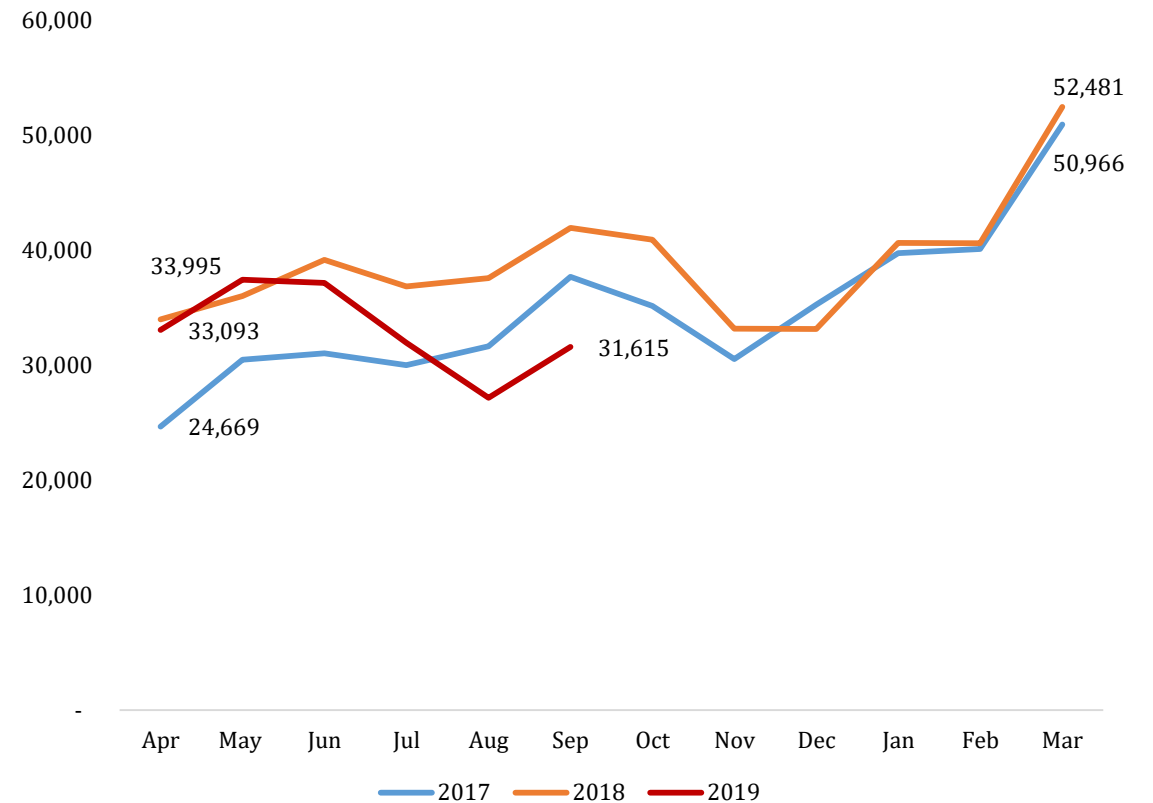
Commercial Vehicles

Recent Industry Trends

MHCV Sales

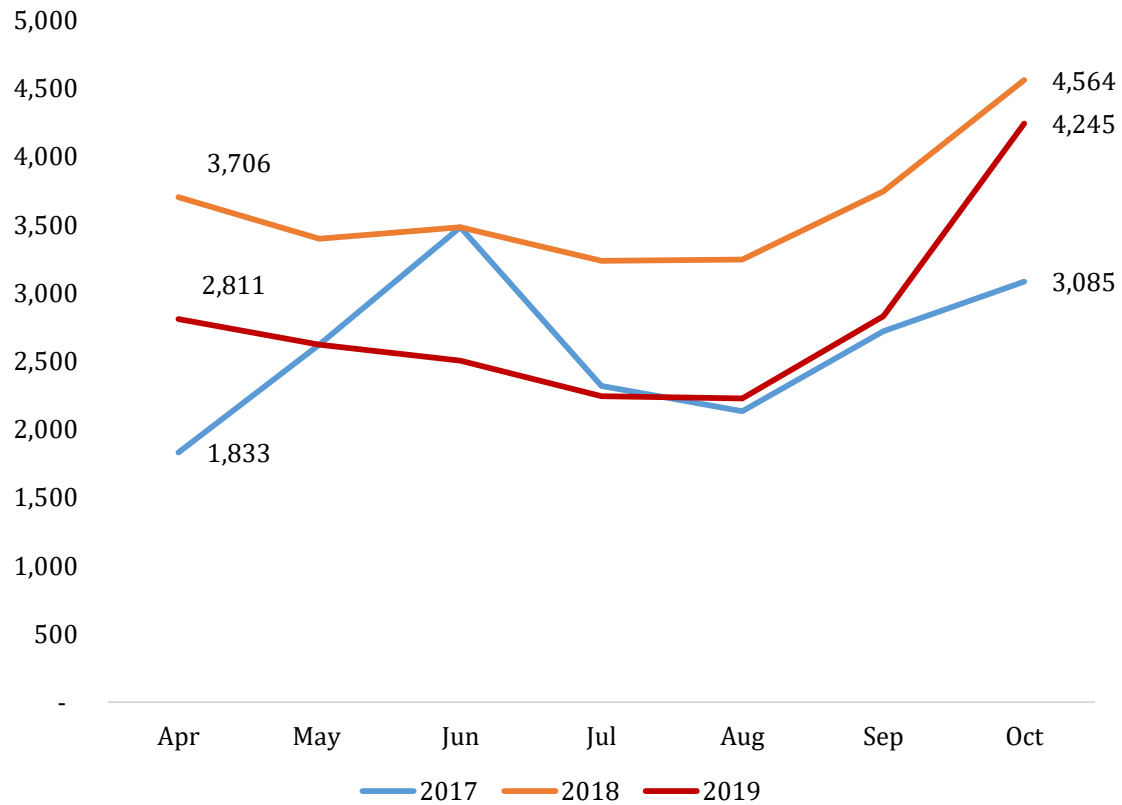


LCV Sales

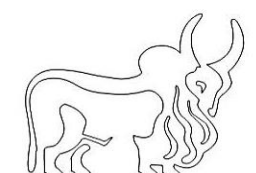
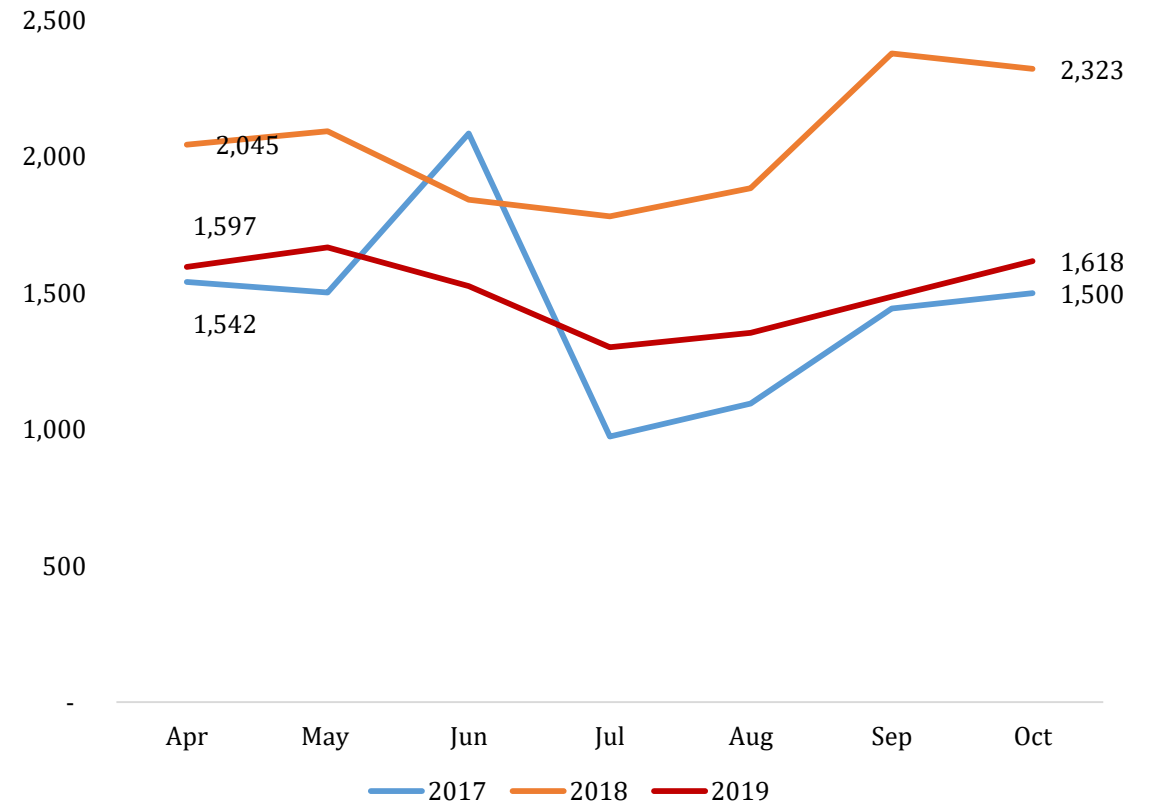


Recent Industry Trends

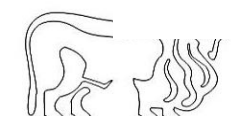
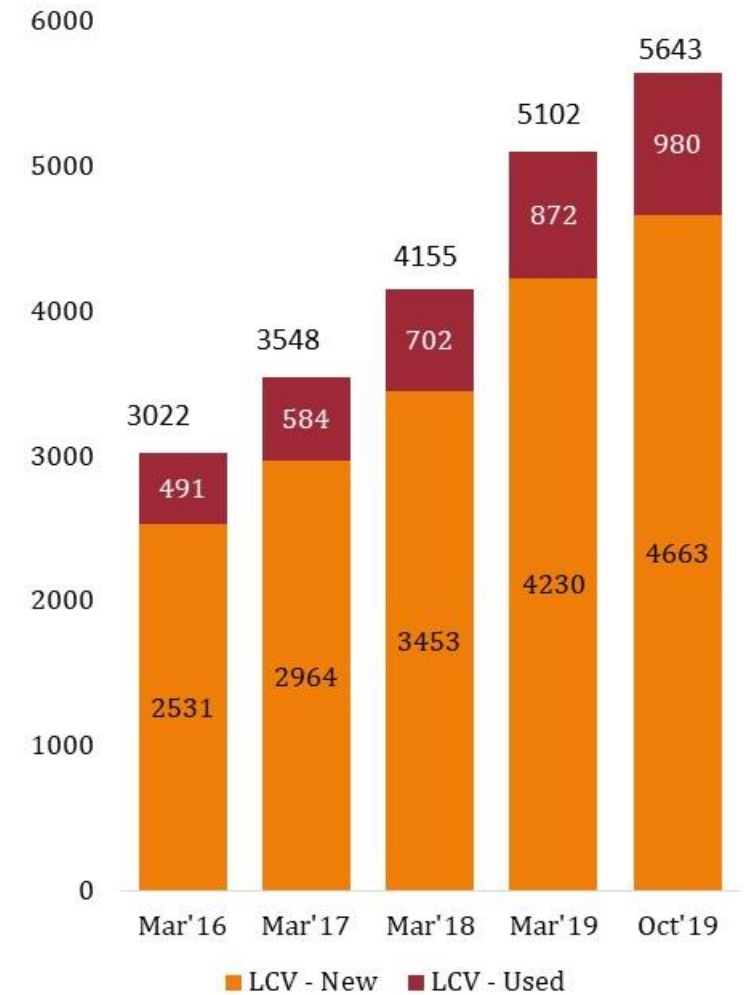
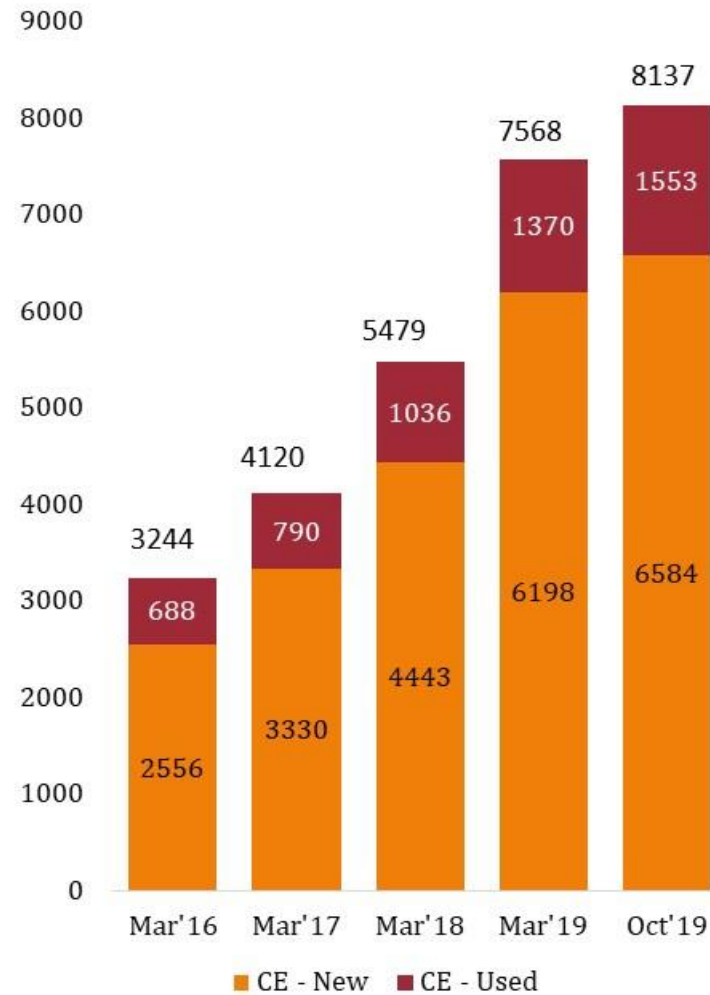
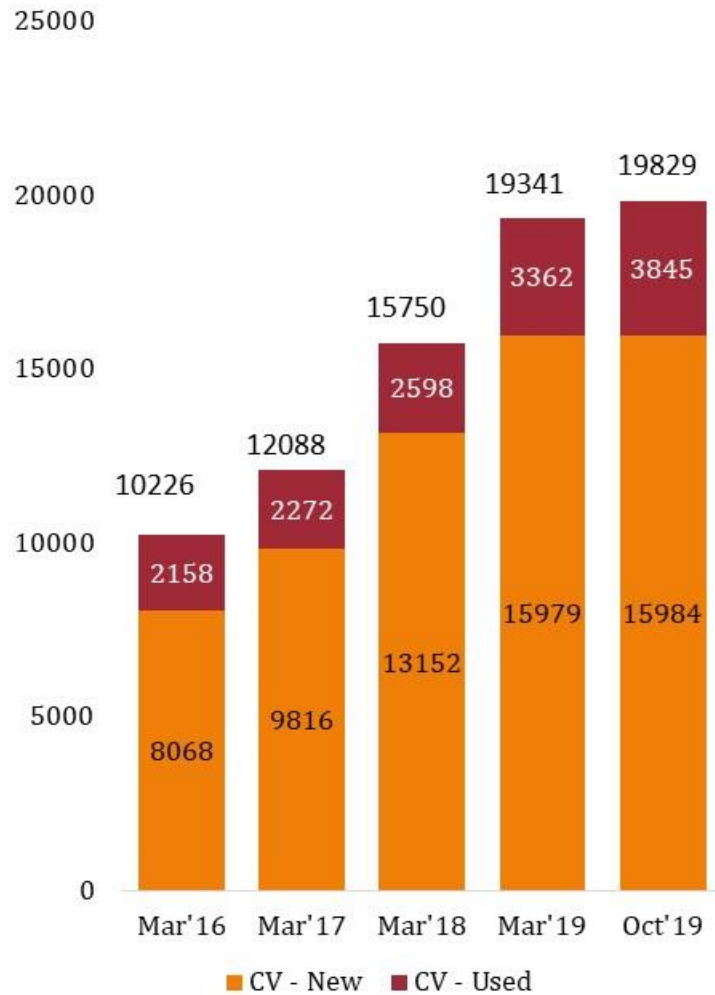
Backhoe Loaders – OEM Sales



Excavator – OEM Sales



Loans Outstanding (₹ Crs)



The Year Ahead

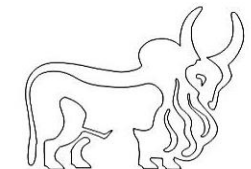
- The CV industry is going through a correction. The retail sales have dipped by 30%. The wholesale numbers are much lower due to stock correction at dealer levels attempted by OEMs. The sales dip is attributed to over capacity build up due to Axle load increase of approx. 20% and Check post removals due to implementation of GST.
- The overcapacity is getting absorbed slowly. Some sales increase is expected in January and February 2020 due to BS VI pre-buy and 2020 YOM vehicles . But March 2020 will see only Fully Built vehicle sale as registration of BS IV vehicle is not possible in next financial year.
- The CE industry is improving post monsoon and is expected to improve further soon as the government starts releasing funds and other funding avenues open up for bigger projects.
- The LCV industry is expected to grow in the second half as BS VI vehicles will have new technology where in maintenance cost will multiply and hence pre-buy is foreseen. With more and more e-commerce sale penetration in Tier 2/3 cities the demand for LCV is expected to get better.
- IBL is expected to grow at a steady pace gaining market share in LCV segment.



Small Commercial Vehicles

About 3 Wheeler Division

- IBL started financing 3 wheelers in the year 2005.
- Funded more than 9 lakhs vehicles.
- Current Loan Outstanding is 4,675 Crs.
- No. of live customers – 2.82 lakhs



The SCV Market

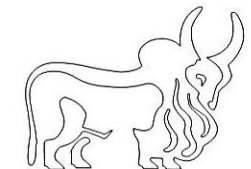
Market Outlook

Opportunity

- Electric Auto Launch presents a new opportunity

Market Challenges

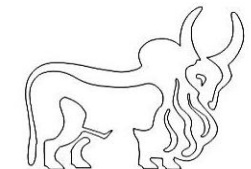
- Cost of acquisition expected to increase due to BS VI
- General slowdown in the industry
- Higher Cost of Acquisition
- Battery Charging Time
- Non Availability of Charging Stations
- Transfer of RC to 3rd Party



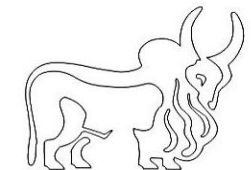
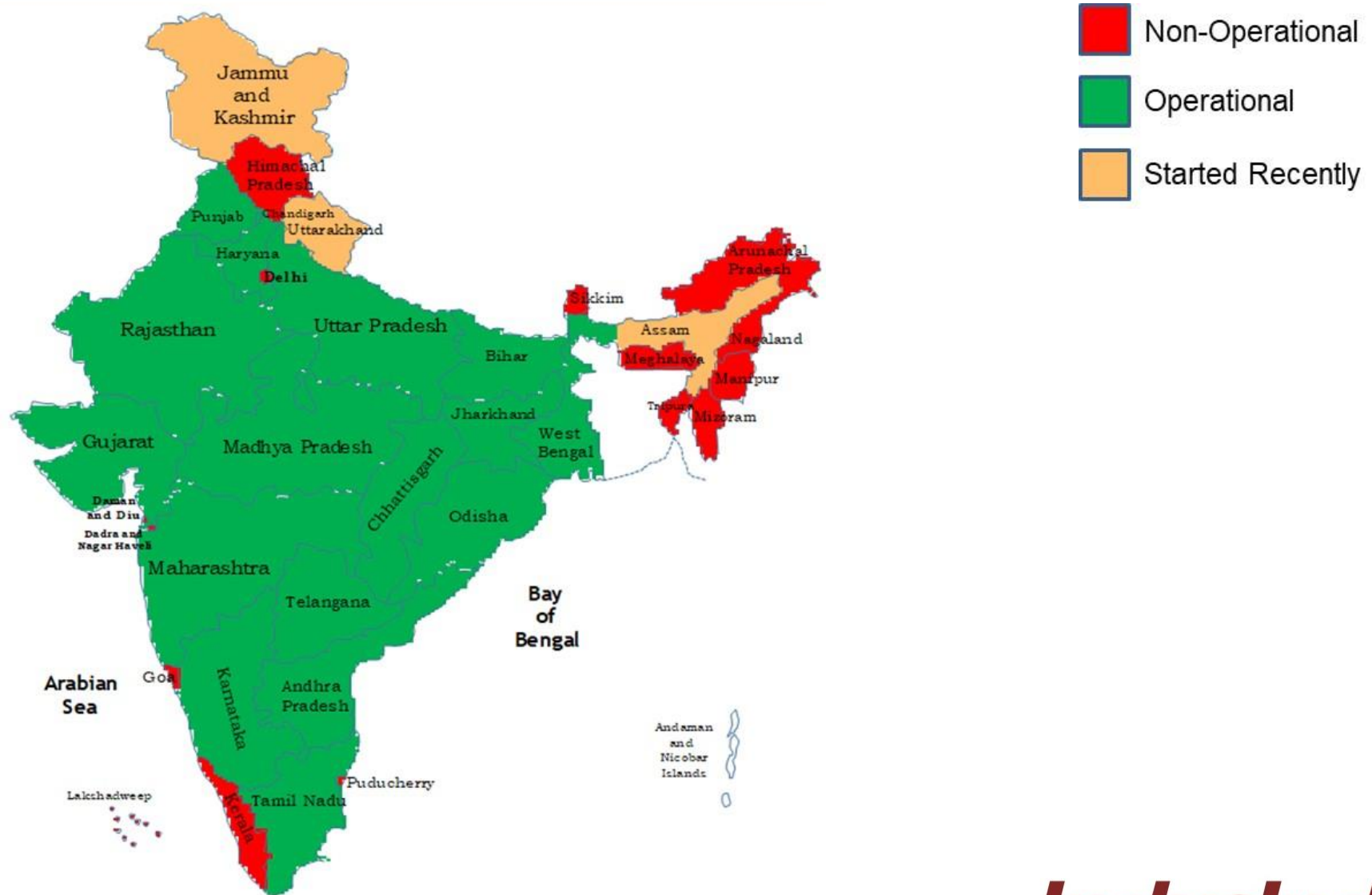
Tractors

Tractor Division

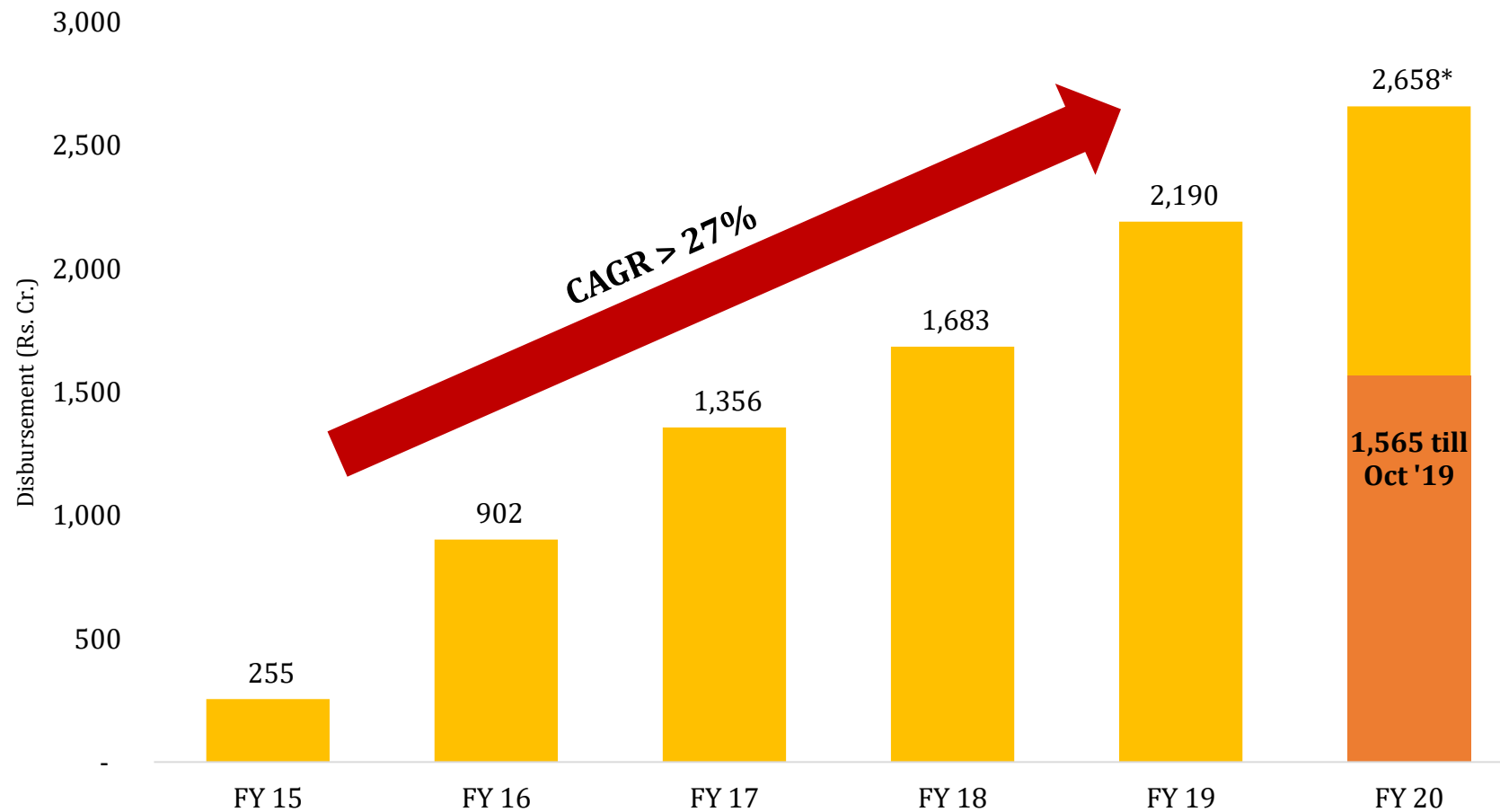
- The division was formed on 25th June 2014
- Operations commenced in August 2014
- Till date – financed 2,00,000+ tractors, disbursements 7,818 Cr.
- Amongst top 3 financiers with market share of 7%



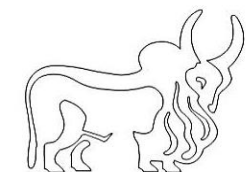
Pan India Presence of IBL



YoY Tractor Division Disbursement (₹ Crs)



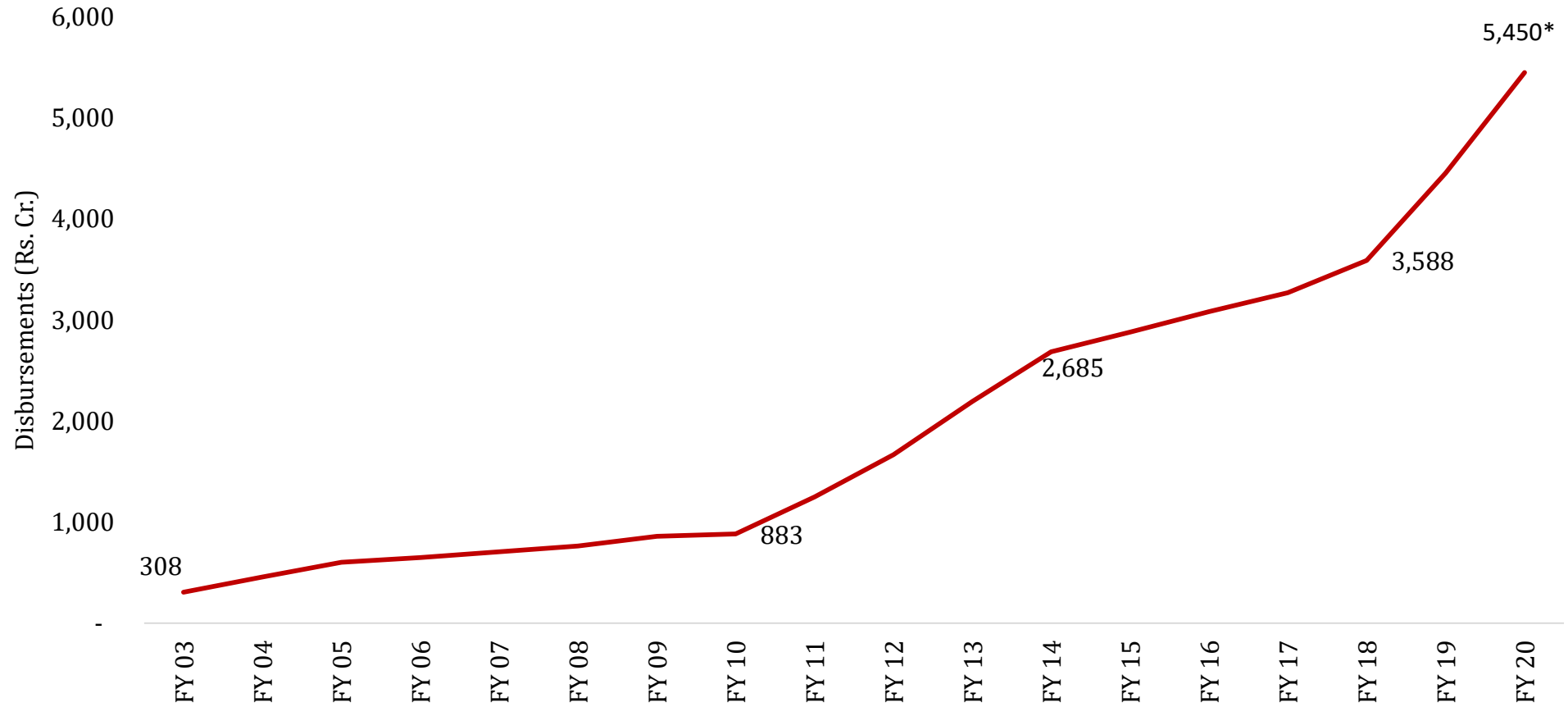
*Budget FY19-20



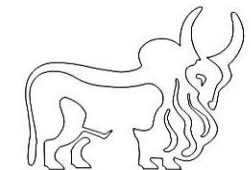
Two - Wheelers

Two-Wheeler Update

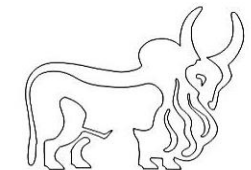
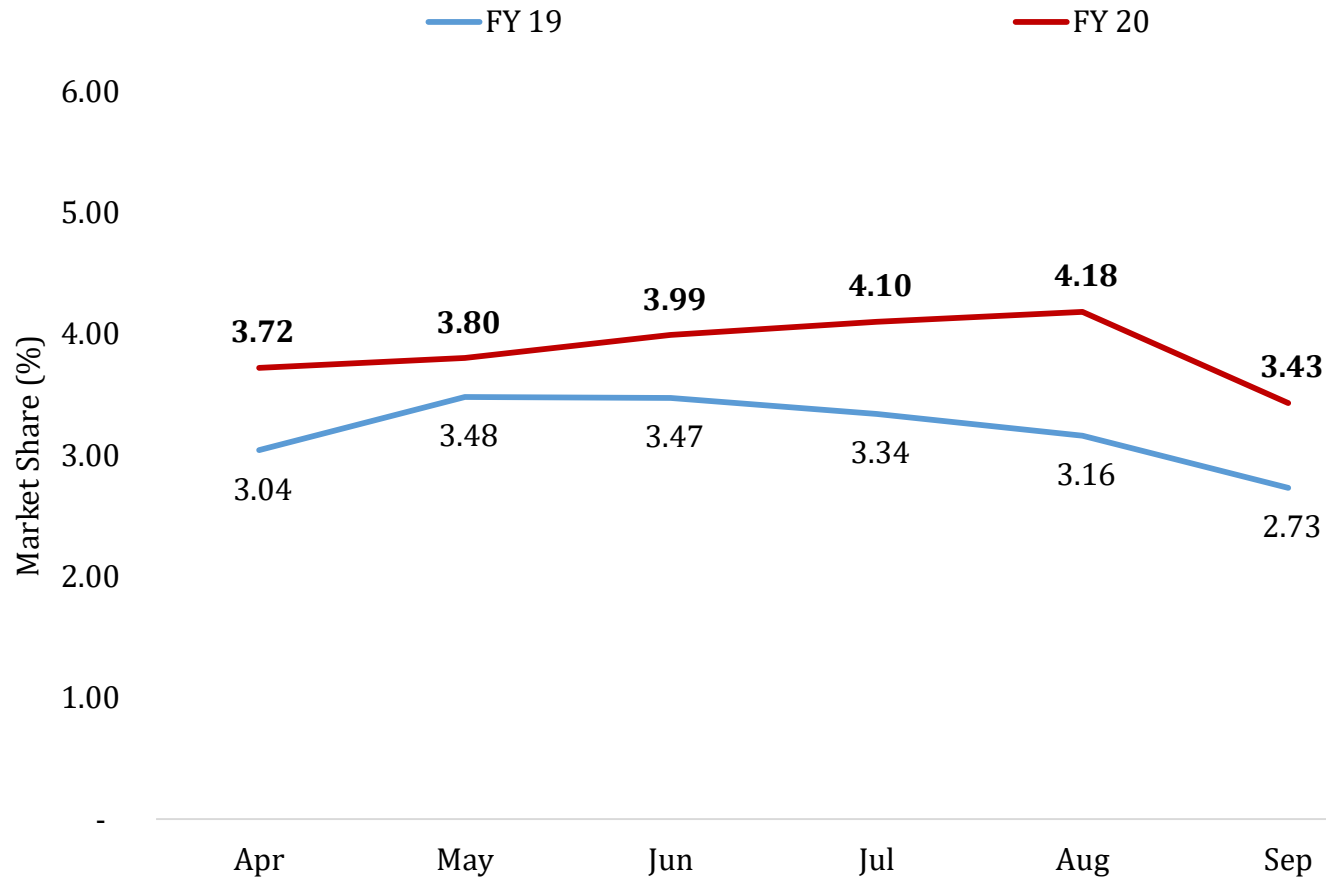
Two-Wheeler growth path for last 17 years.....



***Budget FY19-20**

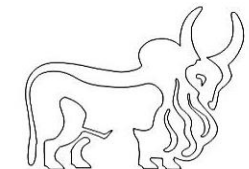


IBL Month Wise Two-Wheeler Market Share



Key Growth Drivers and Competitive Strengths

- IndusInd Bank has preferred financier tie-up with all the TW manufacturers
- Wider presence & closer to the market -- Present in more than 1,200 geographic locations where dealers have outlets
- Fast TATs for dealer disbursement and credit decisions
- Consistent growth in the market over a period of time - Dealer confidence is very high on IBL
- 'Customer first' approach: Utmost importance to customer service / customer satisfaction
- Optimum product mix among different Brands of Two wheelers
- Frugal, process oriented and supported by hyper local market knowledge



Thank You

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