



ICFL/LS/0288/2018-19

4 February 2019

BSE Limited
Listing Department, 1st Floor,
P J Towers, Dalal Streets, Fort,
Mumbai - 400 001

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex
Bandra (E), Mumbai – 400 051

Scrip Code: 541336

Symbol: INDOSTAR

Sub.: Presentation - Acquisition of Commercial Vehicle Finance Business of India Infoline Finance Limited

Ref: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI LODR, please find enclosed the presentation with regard to Acquisition of Commercial Vehicle Finance Business of India Infoline Finance Limited by the Company.

Further, the presentation will be hosted on the Company's website at www.indostarcapital.com.

Request you to kindly take the above on record and disseminate the same on your website.

Thanking you,

Yours faithfully,

For IndoStar Capital Finance Limited


Jitendra Bhati

SVP – Compliance & Secretarial
(Membership No. F8937)



Encl: a/a

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INDOSTAR CAPITAL FINANCE LIMITED

Acquisition of IIFL Commercial Vehicle Finance Business

4 February 2019

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Note : The figures for the previous period have been adjusted, wherever considered necessary to confirm with the financial reporting requirements.

Discussion Summary

- ❖ **Contours of the Acquisition**
- ❖ How the acquisition impacts IndoStar



Meaningful AUM

- CV Finance AUM of ₹ 39.49 Bn as on December 31, 2018
 - On Books AUM of ₹ 24.50 Bn
 - Securitised/ Assigned book of ₹ 14.99 Bn



Fully Operational Branch Network

- 161 Branches in 18 States
- Full team of 1337 employees



- Strong Franchise
- Significant Capacity

- Gross disbursements of ₹ 30 Bn in FY18
- Gross disbursements of ₹ 17.23 Bn in H1FY19
- Existing capacity to disburse over ₹ 2.50 Bn per month
- Profitable Business

Discussion Summary

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- ❖ **How the acquisition impacts IndoStar**



Retailisation : Execution on track

- Retail AUM: ₹ 72.17 Bn (62% of Total AUM of ₹116.97 Bn as on date)
- CV Finance AUM increases to ₹ 49.31 Bn from ₹ 9.82 Bn (402% increase)



Accelerates Branch Expansion Program

- Branch network increases from 159 to 320 overnight – saves over 2 years build up time for IndoStar
- CV Finance Employee Strength increases from 1000 to 2337
- Disbursement Capacity increases from ₹ 1.5 Bn per month to ₹3.5 Bn per month



Accelerates Break Even of CV Finance Business

- Adds high yield CV Finance AUM of ₹ 39.49 Bn immediately to IndoStar
- Profit accretive from day 1 for IndoStar
- Overall CV Finance business of IndoStar would break even in Q1FY20 itself on a significantly larger capacity and volume

For Further Queries



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