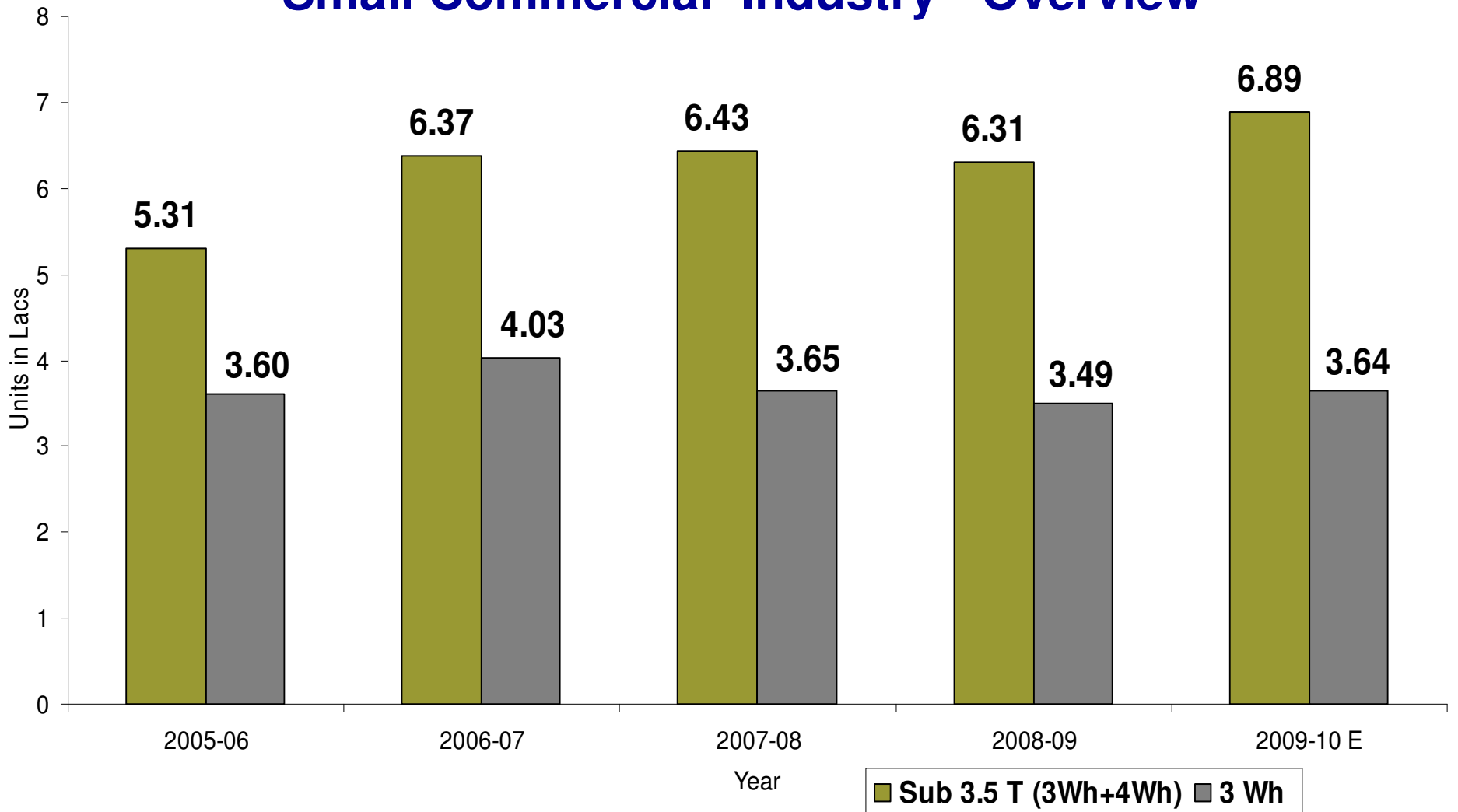


# Commercial Vehicle Business

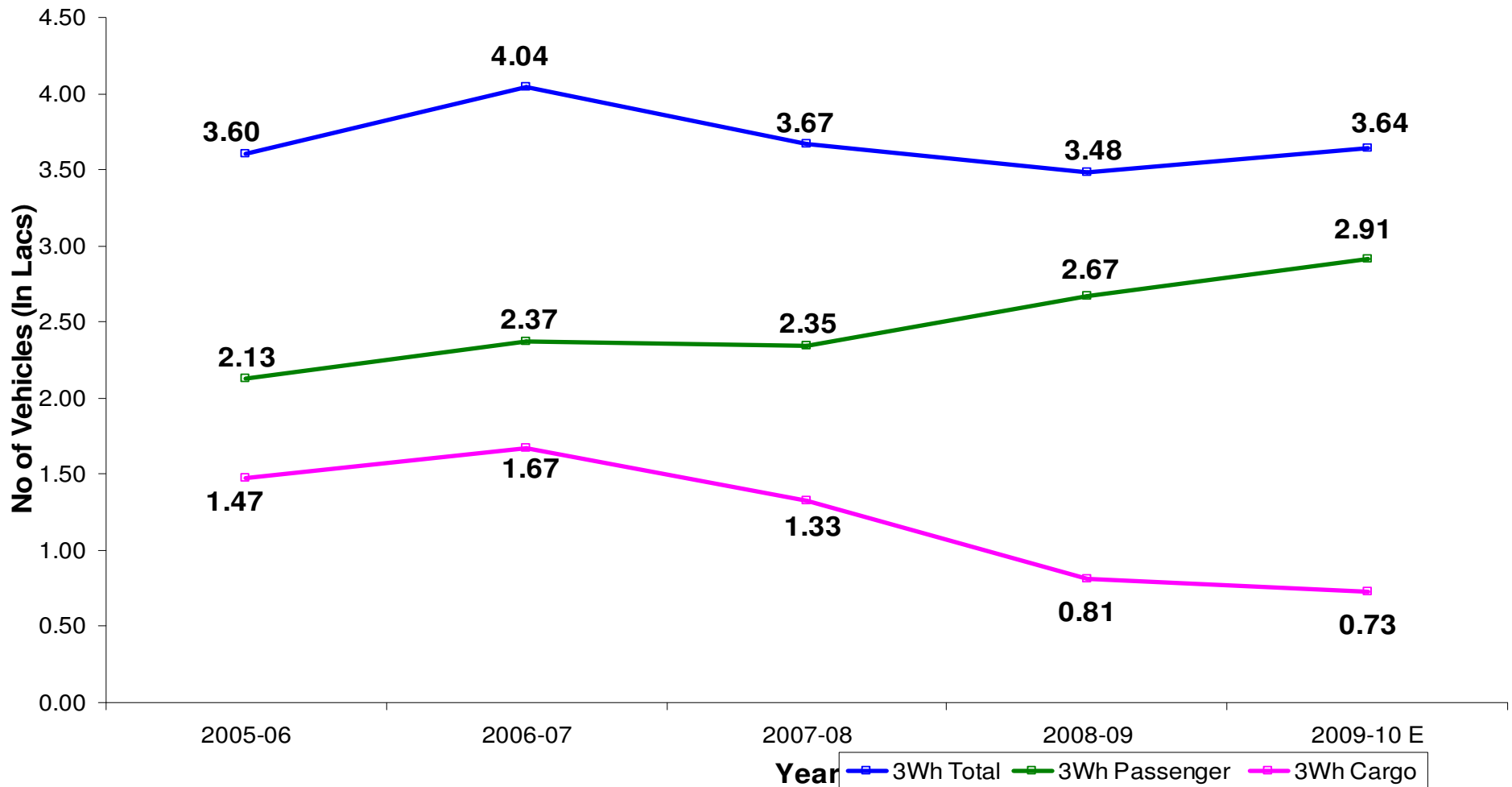
**1<sup>st</sup> August 2009**

# Small Commercial Industry - Overview



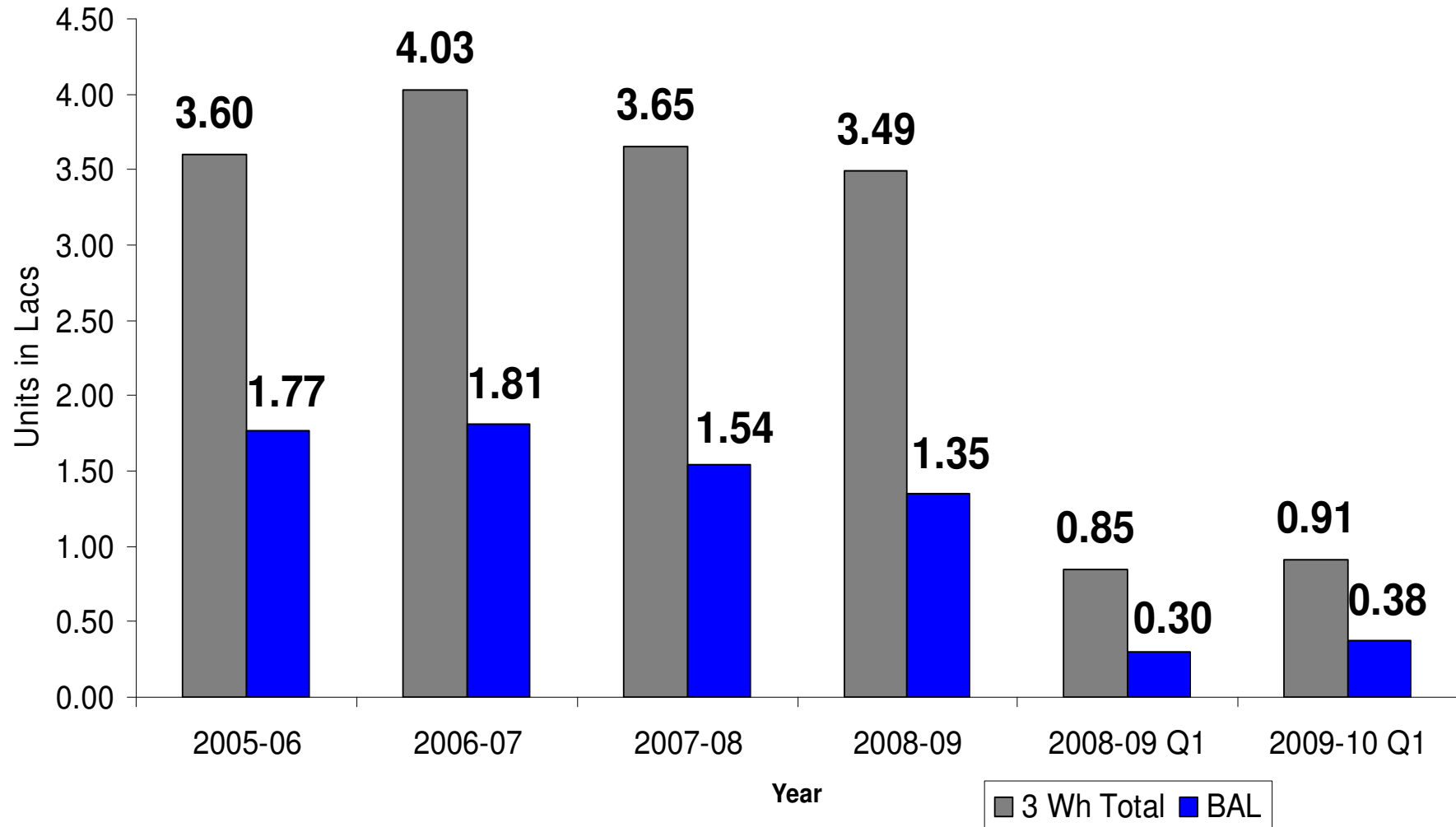
Share of 3Wheelers in SCVs around 55% for last 3 years

# 3Wh Industry - Overview



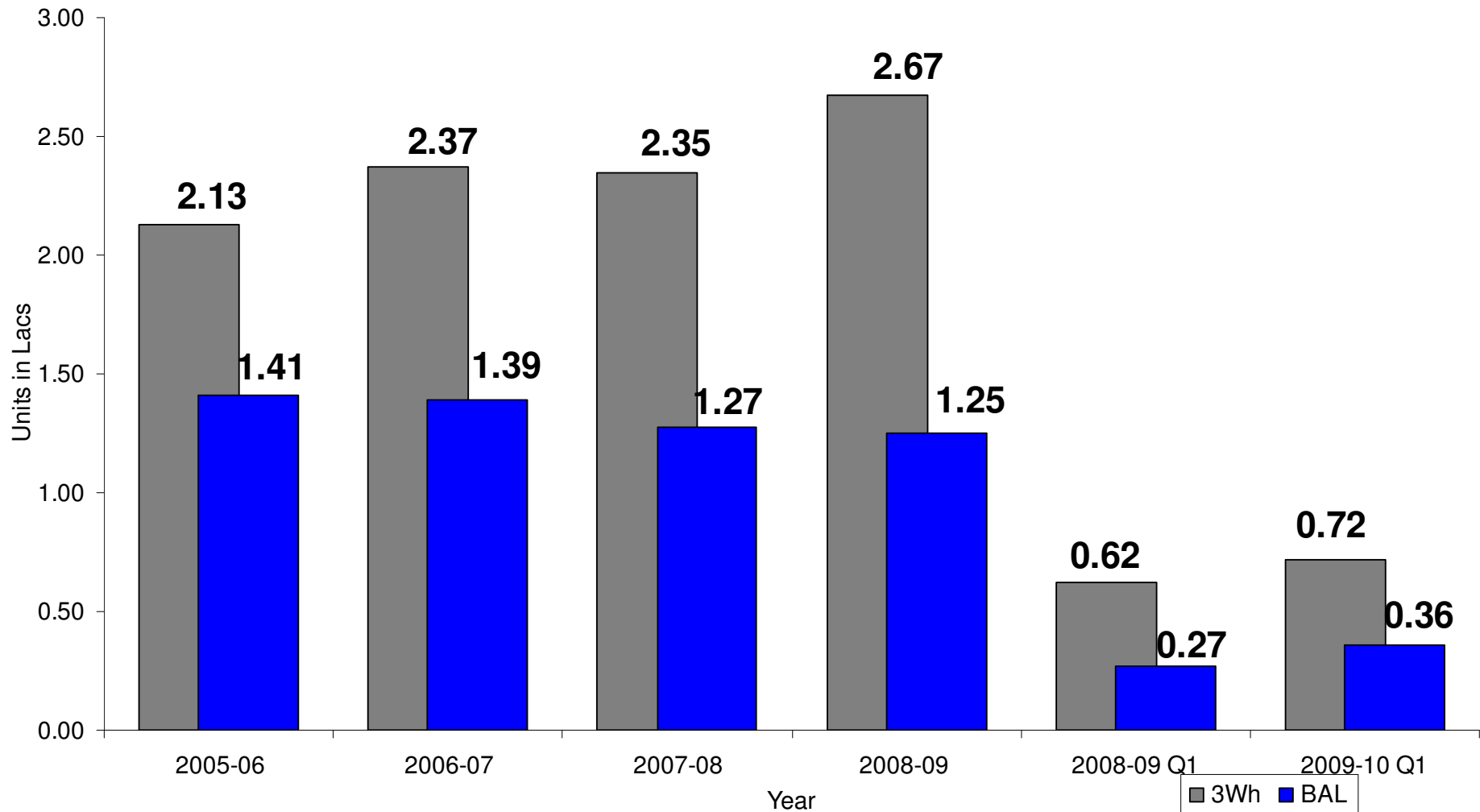
- 3Ws becoming increasingly Passenger transport vehicles(75-80% of 3wh industry) and being pushed out of Cargo business.

## 3Wh Industry & BAL



Q1 of this fiscal BAL has grown more than the Industry – BAL has grown 26% against Industry growth of 7%.

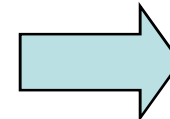
# Overall Passenger Industry & BAL



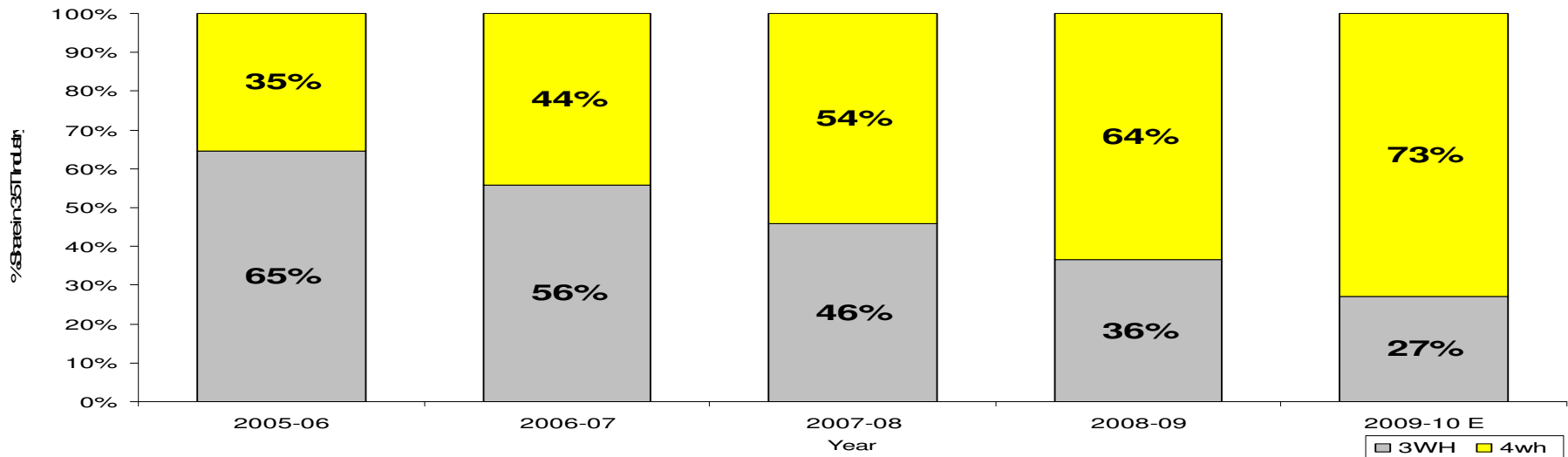
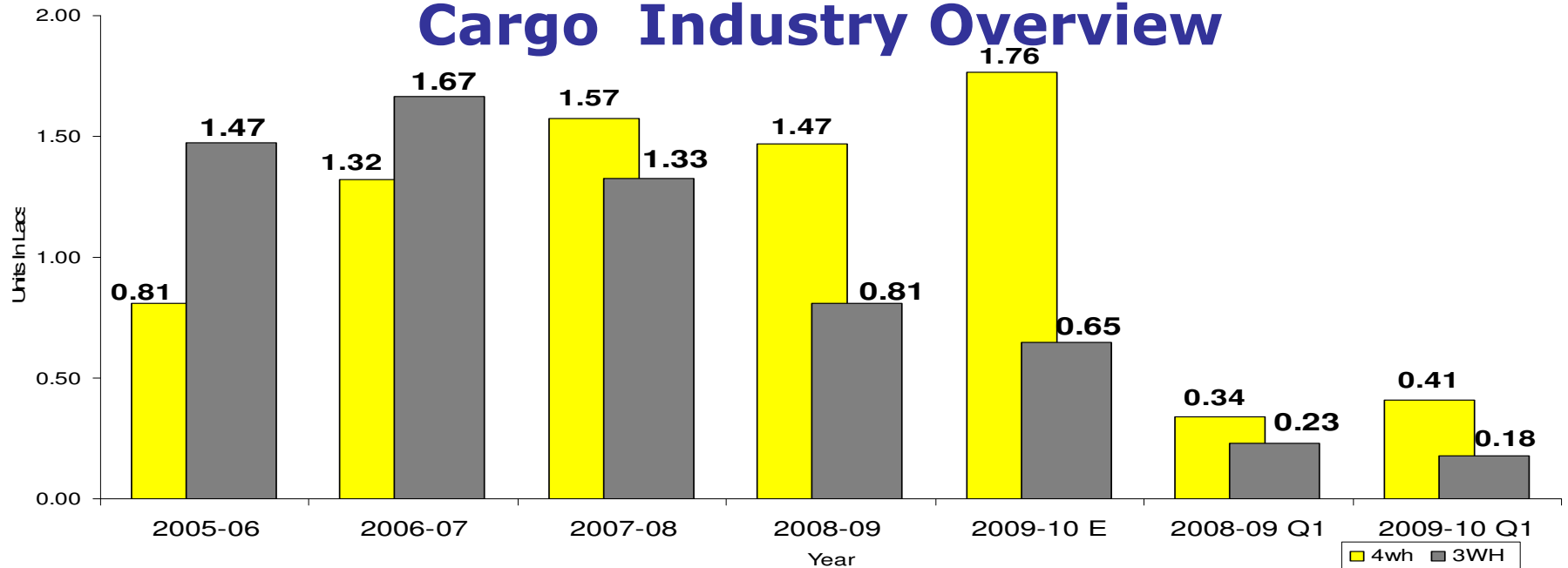
- **48<sup>th</sup> Year of Leadership in Indian Passenger Industry**
- **In the first quarter of this fiscal BAL has grown by 33% against industry growth of 8%**

# Initiatives

- We shall continue to dominate this segment and would continue to do so by remaining current and relevant in the minds of existing as well as new customers.
- BAL to continue to build on success of petrol, diesel and alternate fuel best fit vehicles.
- We shall set and raise industry standards of excellence in product performance, service, quality and innovation (**New Product launch in Q2-090**)
- We would further strengthen our leadership position by following initiatives:
  - spur replacement demand by offering a product which makes EMI free by superior performance in operational expenses
  - Partnering various agencies in 'Greening' drives by offering products which has exhaust emissions at par with alternate fuel like LPG for those towns /cities where in CNG/LPG not likely to be available because of logistics costs
  - Partnering with oil/gas companies in promoting and encouraging use of alternate fuels like LPG, CNG in Auto rickshaws.
  - BAL to provide smart and best fit product for markets which uses diesel as a fuel (**New Product launch in Q3-090**)

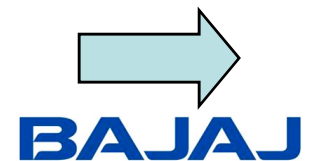


# Cargo Industry Overview



- Market clearly shifting to small 4Ws. structural change after introduction of ACE
- Scope for a small 3W to be used exclusively for Intra-City transport exists.
- **BAL launching a product for this application in Q2-090**

1 August 2009



# Initiatives

- **Network**

- Sales Touch Points from 435 to 599
- Service Touch Points up from 376 to 599

- **Retail Finance**

- Penetration through Nationalized & Regional Rural Banks for retail financing to reduce cost of ownership
- Establish Dealer Driven Financing in key markets to offer 'One Stop Shop' to customer



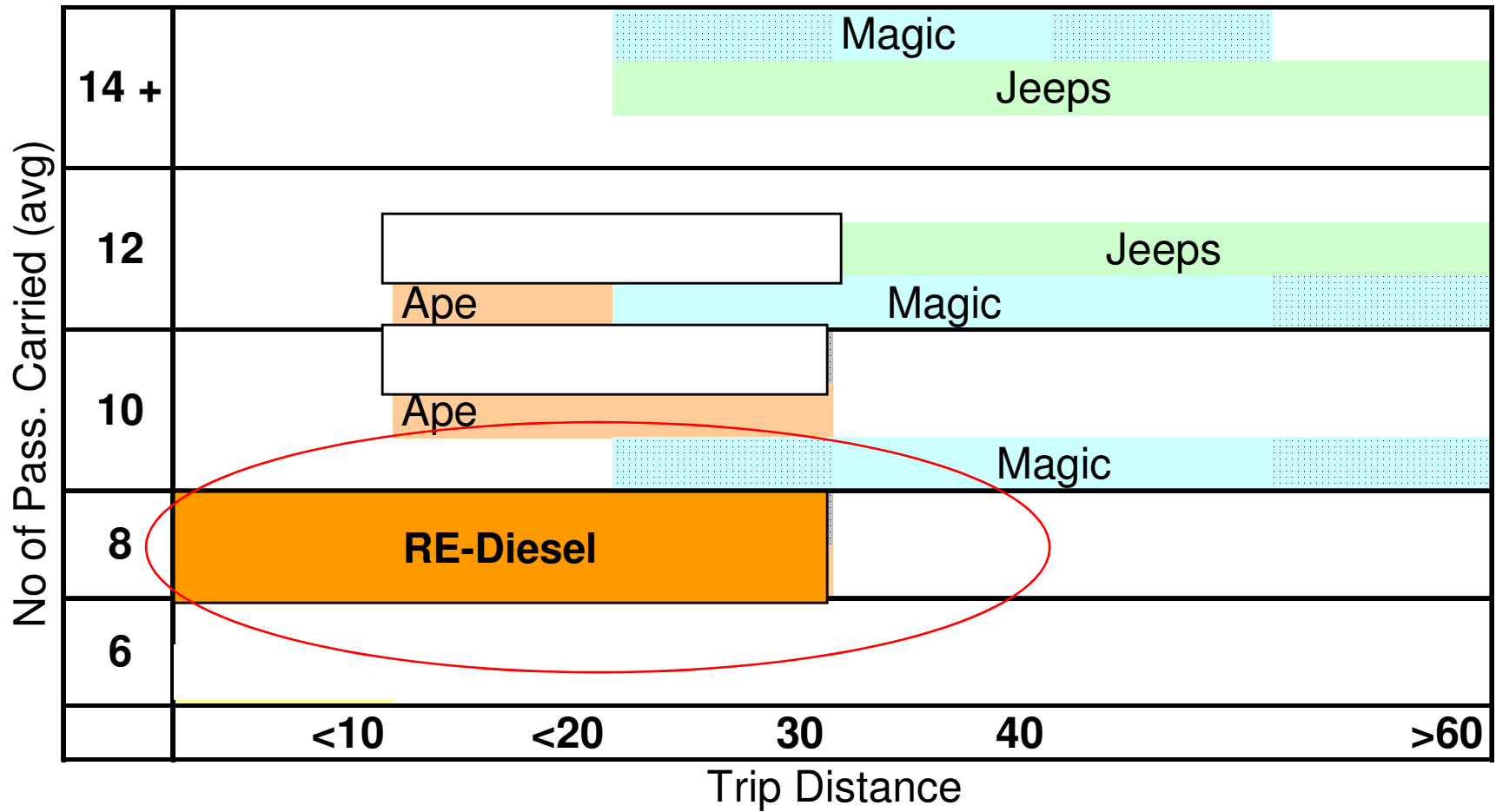
## BAL : 3 Years Projections

#	Segment	ACTUAL 2008-09	PLAN 2009-10	PLAN 2010-11	PLAN 2011-12
<b>A</b>	<b>Passenger</b>	<b>125272</b>	<b>145455</b>	<b>166000</b>	<b>182000</b>
<b>B</b>	<b>Cargo</b>	<b>10197</b>	<b>12440</b>	<b>24000</b>	<b>24500</b>
<b>#</b>	<b>BAL Total 3 Wheelers</b>	<b>135469</b>	<b>157895</b>	<b>190000</b>	<b>206500</b>

**Continue to dominate the Passenger segment  
Growth expected in Cargo through New product launches**

**Thank You ..**

# Passenger - Initiatives



**Usage Category**

**Intra city operation**

**Inter city operation**

**Agri Products**

- 1. Low revenue
- 2. Part of business from stands
- 3. Load Pattern - < 750 Kgs
- 4. **Predominantly 3WH**

0.96 L



0.60 L

**Distribution Products**

0.66 L



**Construction Products**

0.30 L



**Parcel & Courier Products**

0.30 L

