

Ref. No.: AUSFB/SEC/2018-19/269

Date: 07th August, 2018

To,

Listing Department National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. Scrip code: AUBANK	Department of Corporate Services, BSE Limited, Phiroz Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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Dear Sirs,

Sub: Presentation to Investors and Press release on the unaudited financial results for the quarter ended on 30th June, 2018.

In terms of Regulation 30 SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, enclosed the Press Release and Investors Presentation of the bank on the Unaudited Financial Results for the quarter ended on 30th June, 2018.

The Press Release and Investors Presentation may also be accessed on the website of the Bank at the link www.aubank.in

Kindly take note of the same.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED



MANMOHAN PARNAMI

COMPANY SECRETARY AND COMPLIANCE OFFICER

investorrelations@aubank.in

Registered Office

AU SMALL FINANCE BANK LIMITED

19-A Dhuleshwar Garden, Ajmer Road,

Jaipur - 302001, Rajasthan, India

Phone: +91 141 4110060/61, Fax: +91 141 4110090

CIN: L36911RJ1996PLC011381

Formerly known as **Au Financiers (India) Limited**

AU BANK CLOCKS 94% GROWTH IN DISBURSEMENTS, TOTAL INCOME UP 69%; PAT UP 24% Y-o-Y

Highlights

- Stellar 61% y-o-y growth in Gross Loan AUM led by Disbursements nearly doubling in Q1FY19.
- Marked improvement in Asset Quality; Gross NPA comes at 2.17% as compared to 2.98% in Q1FY18. Q1FY19 Net NPA were at 1.38% as against 2.15% in Q1FY18
- Deposits touched ~INR 10,000 Crs mark; Grew more than 10 times Y-o-Y and 26% sequentially. More than 75% of the incremental CASA Accounts opened in Q1FY19, were New to AU Bank.
- Profit After Tax (PAT) was INR 77 crore, Up 24% y-o-y
- Q1FY19 ROA & ROE at 1.55% & 13.2% respectively
- Equity Investment of INR ~1000 Crores from Temasek Holdings

BUSINESS

Bank's Gross Loan AUM reached INR 17,322 crore; clocking a growth of 61% y-o-y. This was led by a strong all-round growth in disbursements which jumped nearly twofold at INR 2,885 Crores in Q1FY19 over same quarter last year, despite Q1 generally being a seasonally leaner quarter.

Retail Assets continue to dominate with ~82% of the overall Gross Loan AUM. Vehicle Loan disbursements were up more than 100%, likewise MSME Loans grew ~71% over Q1FY18. Moreover, Bank continued to gain strong traction in new segment of Agri SME Loans, Gold Loans, 2 Wheeler Loans and Housing Loans. Collectively, this caused the Retail Assets AUM to clock a growth of ~54% y-o-y.

Alike Retail Disbursements, Bank's SME & Mid Corporate Disbursements also grew ~90% led by a strong 119% disbursement growth in Business Banking Segment. Disbursements to NBFC segments grew by 91% over Q1FY18.

Total Deposits stood at INR 9,999 crore as at Jun 30, 2018 including Certificate of Deposits of INR 1,928 crore. Branch Deposits expanded more than 10 times over same period last year and over 26% from Q4FY18. CASA ratio (excluding Certificates of Deposits) came in at 28% as on Jun 30, 2018. Deposit to Advances Ratio further climbed up to ~66%.

Last quarter we tied up with CMS as their banking partner for 1000 ATMs proposed to set up at 992 Atal Seva Kendra and 8 Mobile ATMs across gram panchayats in Rajasthan. AU Bank also got empanelled with India's largest insurer LIC for offering its branch banking products at LIC's offices PAN India. Another important milestone was going live on Public Fund Management System (PFMS) application to manage public fund distribution.

DIGITAL BANK

AU Bank launched two key applications in the quarter gone by. The Bank launched AU ABHI (for Android users) – The New Age Instant Digital Savings Bank Account; The Bank also Launched AU Business App– A simple but POWERFUL app for employee lead referrals and fulfillment. Besides that, Corporate Internet Banking was made

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live for all the business segment customers. AU Bank implemented an API Gateway to allow digital integration and collaboration with external vendors and stakeholders.

INCOME, EXPENSE AND PROFITABILITY

Bank's **Total Income** in Q1FY19 grew over 2/3rd and stood at **INR 703 crore**. Net Interest Income for the quarter was INR 286 Crore, up 56% over Q1FY18. NII (%) came in at 5.8% and other income was 2.1%. Other income for the quarter was up ~87% in Q1FY19. Both collectively helped record a surge in Total Income to INR 703 Crore in Q1FY19.

Bank's Total Operating Expenses grew in line with strong growth in disbursement and came in at INR 237 Crores. Other Operating Expenses came in at INR 97 Crores and cost-to-income Ratio for the quarter came in at 60.9% for Q1FY19.

PROFITABILITY & RETURN RATIOS

The Bank's Pre-Provisioning Operating Profit (PPOP) and PAT was INR 152 crore and INR 77 crore respectively clocking in a growth of 22% and 24% Y-o-Y respectively. ROA and ROE for the Q1FY19 came in at 1.55% and 13.2% respectively. Current quarter ROA was marginally lower primarily on account of increased employee costs.

ASSET QUALITY

Bank reported a stable asset quality in Q1FY19 amidst the high disbursement growth and GNPA's, historically been a tad higher both in Q1 and 1H of past few financial years. Bank reported Gross NPA of 2.17% as against 2.98% in Q1FY18. Similarly, the Net NPA of the Bank stood at INR 211 crore i.e. 1.38% as against 2.15% as on Jun 30, 2018. Provision Coverage Ratio (PCR) was 36.8% for the June quarter.

INVESTMENT BY TEMASEK HOLDINGS

Towards the end of Q1FY19, Temasek Holdings Private Limited, via their indirect wholly-owned subsidiary Camas Investments Pte. Ltd, committed an equity investment of INR 1000 Crore in the Bank in a combination of Equity (30%) and Convertible Warrants (~70%). This investment happens to be the largest primary equity capital raise done by the bank. Out of this, in Q1FY19, Temasek has invested INR 475 crores in combination of straight equity of INR 300 crores and Warrant Application Money of INR 175 crores. The remaining 75% Warrants Money i.e. INR 525 crores will be paid on conversion of Warrants into equity on or before 18 months.

The Equity Shares & Warrants are subject to a lock-in of 12 months from the date of issuance of Equity Shares & from conversion of Warrants into Equity. Upon conversion of Warrants, Temasek Holdings will have hold ~4.81% Equity stake in the Bank. The aforesaid investment has capitalized the bank for its growth requirements for next 18-24 months.

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CAPITAL ADEQUACY

Post the aforesaid fresh capital infusion, Bank's Total Capital Adequacy Ratio came in at 20.7% and Tier – I CRAR of 20.1% for Q1FY19.

Commenting on the strong set of Q1FY19 results, Mr. Sanjay Agarwal, MD & CEO, AU Small Finance Bank, said, "We continue to differentiate and deliver a strong all round growth on the Banking Platform as seen through a robust growth of more than 60% in AUM, ~100% growth in Disbursements and Deposits touching 10000 Crore mark, with GNPA and NNPA tracking well and a 24% growth in PAT over the previous quarter. With the launch of AU ABHI A/c, AU Business App, PFMS Integration and roll out of Corporate Net Banking, we have further strengthened our digital capabilities and would continue to do so. In the medium term, we want to become Bank with Total Assets of USD 10 billion by FY22 and further reorient ourselves as a customer-centric Bank. The recent infusion of INR 1000 Crores from Temasek has got us well capitalized for the next two years and we remain motivated and excited to keep growing our banking franchise"

AWARDS:

AU Small Finance Bank was awarded as Rajasthan's Best Brand Award in the quarter gone by.

About AU Small Finance Bank:

AU Small Finance Bank Limited (AU Bank), a Fortune India 500 Company, is the only Scheduled Commercial Bank headquartered out of Jaipur, Rajasthan.

AU started its journey in the year 1996 as Au Financiers and, under the aegis of Reserve Bank of India, for the last two decades, it worked relentlessly as a retail focused, customer centric premier and trusted asset financing NBFC. It touched over a million plus underbanked and unbanked customers across 11 states of North, West and Central India, prior to becoming a bank in April 2017 to achieve the objective of Financial Inclusion which compliments AU Bank current business model and its position.

AU Bank is the only asset financing NBFC amongst 10 successful Small Finance Bank Licensees out of 72 applicants. Over the years, AU received investment from marquee investors such as Warburg Pincus, Temasek Holdings, Chrys Capital and Kedaara Capital.

AU Bank is listed at both the leading exchanges viz. NSE and BSE (Market Capitalization ~USD 3.0billion) and it features amongst the top 15 private sector banks by market capitalization. AU Bank's IPO (Rs.1912 Crores) was amongst the most successful IPOs of 2017; it received an overwhelming response with an oversubscription of ~ 54x.

Web: www.aubank.com | twitter: @aubankindia | facebook: <https://www.facebook.com/aubankindia/>

Disclaimer

Certain statements are included in this release which contain words or phrases such as "will," "aim," "will likely result," "believe," "expect," "will continue," "anticipate," "estimate," "intend," "plan," "contemplate," "seek to," "future," "objective," "goal," "project," "should," "will pursue" and similar expressions or variations of these

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expressions, that are “forward-looking statements.” Actual results may differ materially from those suggested by the forward-looking statements due to certain risks or uncertainties associated with our expectations with respect to, but not limited to, our ability to implement our strategy successfully, the market acceptance of and demand for various banking services, future levels of our non-performing loans, our growth and expansion, the adequacy of our allowance for credit and investment losses, technological changes, volatility in investment income, our ability to market new products, cash flow projections, the outcome of any legal, tax or regulatory proceedings in India and in other jurisdictions we are or become a party to, the future impact of new accounting standards, our ability to pay dividends, the impact of changes in banking regulations and other regulatory changes on us in India and other jurisdictions, our ability to roll over our short-term funding sources and our exposure to market and operational risks. By their nature, certain of the market risk disclosures are only estimates and could be materially different from what may actually occur in the future. As a result, actual future gains, losses or impact on net income could materially differ from those that have been estimated. In addition, other factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this document include, but are not limited to: general economic and political conditions, instability or uncertainty in India and the other countries which have an impact on our business activities or investments caused by any factor, including terrorist attacks in India, the United States or elsewhere, anti-terrorist or other attacks by the United States, a United States-led coalition or any other country, tensions between India and Pakistan related to the Kashmir region or between India and China, military armament or social unrest in any part of India; the monetary and interest rate policies of the government of India, natural calamities, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices; the performance of the financial markets in India and globally, changes in Indian and foreign laws and regulations, including tax, accounting and banking regulations, changes in competition and the pricing environment in India, and regional or general changes in asset valuations.

For Further information, please contact

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चलो आगे बढ़ें

A SCHEDULED BANK | FORTUNE INDIA 500 COMPANY

Investor Presentation

Q1FY19

Retail Focused | Differentiated | Well Capitalized | Fast Growing | Customer Centric



August 7, 2018

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-  Retail Assets & Small & Mid Corporate Assets - Snapshot
-  Branch Banking & Treasury - Snapshot
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-  Summary Financials & Shareholding Pattern

Q1FY19 Key Highlights



11 States



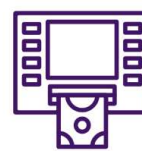
395 Branches¹
96 Asset Centers



28 Offices



292 ATMs

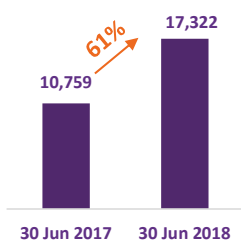


11,535 employees



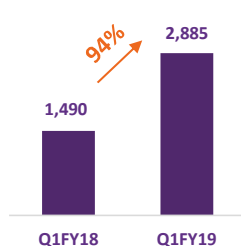
Assets Under Management

INR Crore

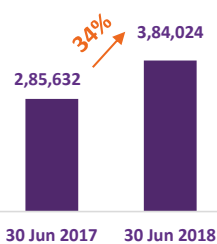


Disbursements

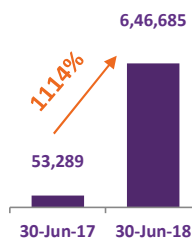
INR Crore



Active Loan Accounts

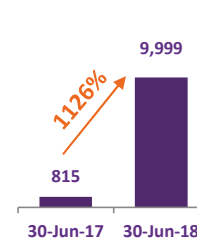


Deposit Accounts



Deposit Base²

INR Crore

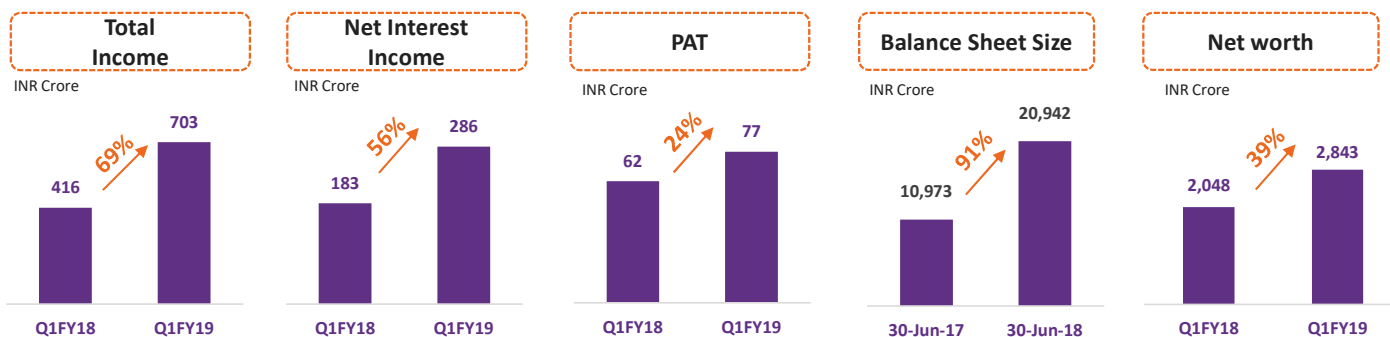


CASA Ratio³

28%

¹ 306 Bank Branches and 89 Business Correspondent Banking Outlets
² Deposit Base of INR 9,999 Crore includes Certificate of Deposit of INR 1928 Crore.
³ CASA Ratio is computed excluding the Certificate of Deposits from Total Deposits

Q1FY19 Key Highlights



Yield on AUM	Cost of Funds	Net Interest Income	Gross NPA	Net NPA	CAR	ROA ¹	ROE ²
14.5%	7.9%	5.8%	2.2%	1.4%	20.7%	1.55%	13.2%
Vs. 16.3% (Q1FY18)	Vs. 9.0% (Q1FY18)	Vs. 7.1% (Q1FY18)	Vs. 3.0% (30-Jun-17)	Vs. 2.1% (30-Jun-17)	Vs. 19.9% (30-Jun-17)	Vs. 2.38% (Q1FY18) 2.04% (FY18)	Vs. 12.3% (Q1FY18) 13.7% (FY18)

¹ROA represents PAT as% of Average Total Assets; Annualized for Quarterly figures

²ROE is calculated excluding capital infusion of INR 475 Crore through Preferential Issue from Camas Investments (wholly owned subsidiary of Temasek Holding) as the same was infused at the end of Q1FY19 (on June 28, 2018)

Temasek Holding's Investment of INR 1000 Crores



- INR 1000 crores capital infusion by TEMASEK HOLDINGS PRIVATE LIMITED via their indirect wholly-owned subsidiary Camas Investments Pte. Ltd.
- This is LARGEST PRIMARY EQUITY CAPITAL RAISE by AU BANK
- Offer Summary:
 - Equity (30%) and Convertible Warrants (70%)
 - Issue Price of INR 692.77 per unit
 - 47.5% i.e. INR 475 Crore was invested upfront in form of Equity INR 300 Crore (30% of Issue Size) and Convertible Warrants Application Money of INR 175 Crore i.e. 25% of Convertible Warrants (70% of Issue Size). The remaining INR 525 Crore (75% of Convertible Warrants) of will be invested on conversion of Convertible Warrants into Equity on or before 18 months
- Subject to a lock-in of 12 months from the date of issuance of Equity.
- Temasek's Shareholding on a fully diluted basis : ~4.81%



Q1FY19 Performance Summary



ADVANCES & ASSET QUALITY

- Yet another stellar quarter; Gross AUM at INR 17,322 Crore, Up 61% y-o-y
- Retail Assets continue to dominate; Forming 82% of Gross AUM at INR 14,248 Crore, Up 53% y-o-y
- Q1FY19 Total Disbursements nearly DOUBLED at 94% y-o-y growth at INR 2,885 Crore; despite Q1 historically being a lean quarter
- Strong leverage of 'Banking Platform', Wide Retail Distribution and Deeper Penetration. More than 44,700 new loans accounts added in the Q1FY19
- Rapid pick up in New Retail Products viz. Gold Loan, Home Loan, Two Wheeler Loan, Agri SME Loan and Consumer Durable Loan; Cumulative AUM crossed INR 100 Crores
- Small & Mid Corporate Assets - Growth momentum in Business Banking with AUM at INR 506 Crore in Q1FY19 as against INR 196 Crore in Q1FY18
- Improved Asset Quality despite first quarter usually seasonally leaner; Gross NPA at 2.2% (vs. 3.0% as on Jun 30, 2017) and Net NPA of 1.4% (vs. 2.1% as on Jun 30, 2017)

LIABILITIES, BRANCH BANKING & CROSS-SELL

- Continues to gain strong traction; Touched aggregate Deposits¹ of ~10,000 Crore; Up 26% over Mar 31, 2018
- Sourced more than 1.1 lakh CASA accounts in Q1FY19; Over 75% incremental CASA accounts were New to AU Bank
- 14 Unbanked Branches – Jun 30, 2018 Deposits at ~INR 20 Crores, 8300+ CASA Accounts.
- 89 Business Correspondent Banking Outlets live and operational as on Jun 30, 2018

¹Includes Certificates of Deposits – INR 1,928 Crore

Q1FY19 Performance Summary



- **Deposits to Advances ratio improves by ~600 bps; now stands at ~66% vs. ~60% last quarter**
- **Owing to revision in rates, Cost of Deposits (excluding Certificate of Deposits) increased to 6.94% in Q1FY19 from 6.59% in entire FY18**
- **Mutual Fund : INR 7.5+ Crore mobilized during the quarter including 5,700 SIPs; AUM INR 16.6 Crore as on 30th Jun 18.**
- **Leveraging Retail Distribution for Insurance Cross-Sell – Insurance Business crossed INR 35 Crore**
 - Life Insurance Partner – Future Generali - Premium Crossed INR 11.6 Crores; ~7000 policies
 - GI Partner – Cholamandalam - Premium Collected INR 21.4 Crore; ~20,000 policies
 - HI Partner – Aditya Birla - Premium Collected INR 2.0 Crore, 4,500 policies
- **~INR 100 Crores business originated through Liability branch banking channel**
- **Opened CASA for 41% of the Loan Accounts originated in Q1FY19; SI set in 72% of such accounts; Disbursements in AU Bank CASA stood at 20% overall for Q1FY19**
- **Done 253 Trade Finance transactions worth ~ INR 38 Crore through other bank tie-ups**
- **Empanelment with India’s Largest Insurance Carrier LIC for Branch Banking Business**
- **Signed up with CMS Infosystems as a Banking Partner for 1000 ATMs proposed to set up at 992 Atal Seva Kendra and 8 Mobile ATMs across gram panchayats in Rajasthan**

Q1FY19
Performance
Summary



DIGITAL BANKING & ANALYTICS

- Launched AU ABHI (Android) – New Age Instant Digital Savings Bank Account;
- Launched AU Business – A simple but POWERFUL app for internal lead referrals and fulfillment; Total Business of 68 Crores with conversion of ~1100 leads
- Corporate Internet Banking has been made live for all the customers; Key functionalities include user onboarding, maker-checker and bulk payment functionalities
- 213 POS machines installed during the quarter taking the overall tally to 673
- Enabled Digital Lending platform to offer two wheeler loans at Dealer points
- Implemented API Gateway to allow collaboration with external stakeholders
- Integrated and Went Live on Public Fund Management System (PFMS) application.
- Continued Thrust on Customer Convenience - ~87% Savings Accounts opened Directly on Tab in previous quarter
- Mobile banking launched for iOS

Q1FY19 Performance Summary



FINANCIAS, CAPITAL ADEQUACY & RETURN RATIOS

- Average AUM IRR of 14.5%; Average Cost of Funds of 7.9%
- Net Interest Income of INR 286 Crore for Q1FY19; Up 56% over Q1FY18.
- Total Income of INR 703 Crore for Q1FY19; Up 69% over Q1FY18 and 6% over Q4FY18
- Q1FY19 Cost to Income Ratio was marginally higher at 60.9% vis-à-vis 60.2% in Q4FY18 (not comparable to Q1FY18 as Bank transition cost had not been fully reflected in Q1FY18)
- Resultantly, ROA for the Q1FY19 stood at 1.55%. In absolute value PAT for Q1FY19 stood at INR 77 Crore, Up 24% over Q1FY18.
- Adequate Capital Adequacy - CRAR of 20.7% and Tier – I CRAR of 20.1%

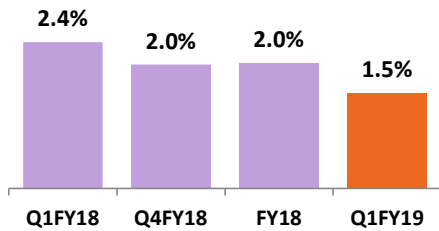
TREASURY / OTHER KEY HIGHLIGHTS

- Investment Yield greater than incremental Cost of Fund for Q1FY19
- Long Term Credit Rating upgrade from ICRA Ratings and CARE Ratings to “[ICRA]AA- / Stable” and “CARE AA- / Stable”, respectively; “IND AA- / Stable” from India Ratings.
- Short Term Credit Rating re-affirmed at “A1+”
- During Q1FY19, the bank issued PSLC worth INR 4,741 Crores earning a fee of INR 43.3 Crore; out of which INR 10.2 Crore was booked in Other Income in this quarter

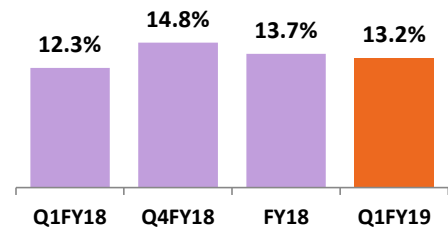
Consistent Return Ratios



RoA¹ (%)

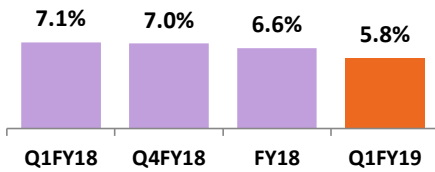


RoE¹ (%)

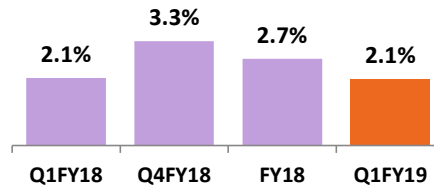


ROA / ROE – Components

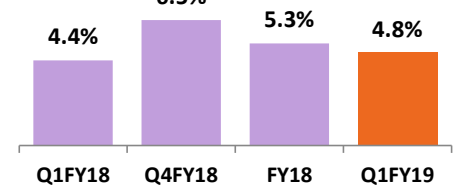
NII¹ (%)



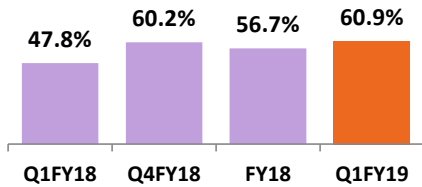
Other Income³ (%)



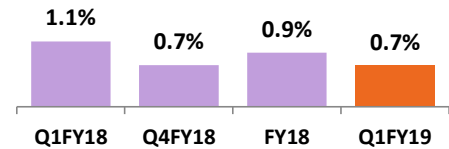
Opex¹ (%)



Cost to Income Ratio⁴ (%)



Provisions & Contingencies¹ (%)



1 As % of sum of Avg. Total Assets; Annualized for quarterly figures

2 Annualized for quarterly figures

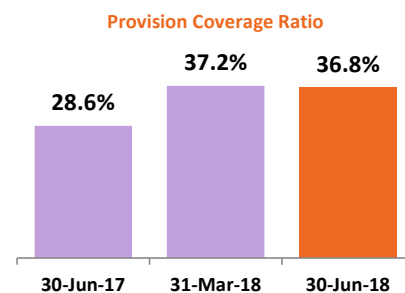
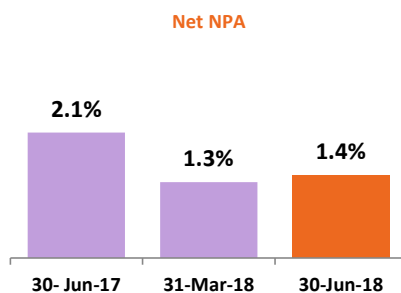
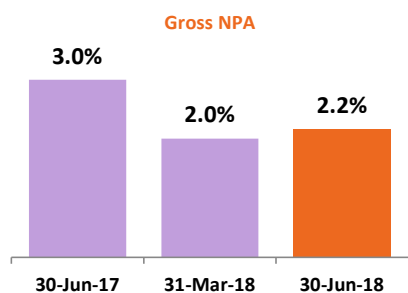
3 Other income includes Loan processing & related fees and other charges collected, PSLC premium / fees, General Banking fees, profit on sale/purchase of mutual fund, recovery from loans written off, third party income, products distribution income etc.; As % of sum of Avg. Total Assets; Annualized for quarterly figures

4 Cost to Income Ratio represents Operating Cost to sum of NII and Other Income; Cost to Income Ratio for Q4FY18 is calculated excluding MVAT assessment order of Rs.13.1 crore from Operating Cost

Stable Asset Quality



Movement of Gross NPA	Q1FY19	Q4FY18
(All Figures in INR Crore)	Unaudited	Audited
Opening Gross NPA	270	286
Additions during the period	99	48
Reductions during the period	35	64
Gross NPA (closing)	334	270
Gross NPA (%age)	2.2%	2.0%



Well Capitalized



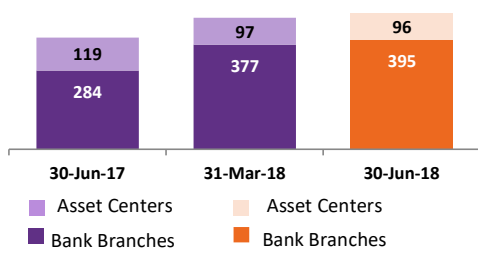
(INR Crore)	Jun-18	Mar-18	Jun-17
	Unaudited	Audited	Unaudited
Total Risk Weighted Assets	13,212	11,833	9,985
Tier I Capital	2,653	2,179	1,885
Tier II Capital	85	105	98
Total Capital	2,738	2,285	1,983
CRAR	20.7%	19.3%	19.9%
Tier I CRAR	20.1%	18.4%	18.9%
Tier II CRAR	0.6%	0.9%	1.0%

Note : CRAR and Tier 1 Capital Funds for interim financial periods has been computed without adding interim profit

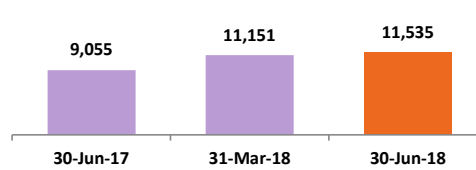
Key Performance Matrix



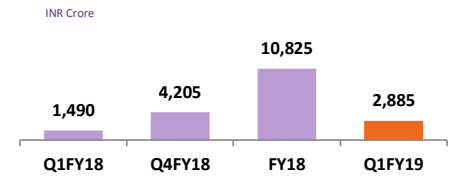
Branches¹



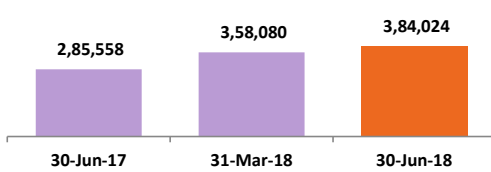
Employees



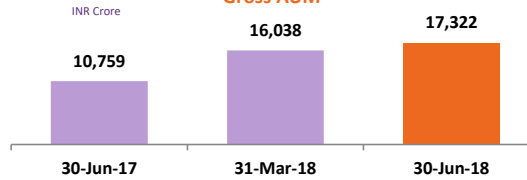
Disbursements



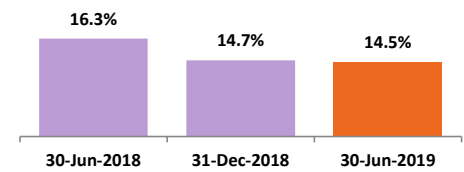
Active Loan Accounts



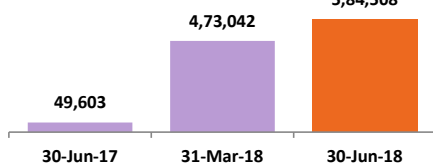
Gross AUM²



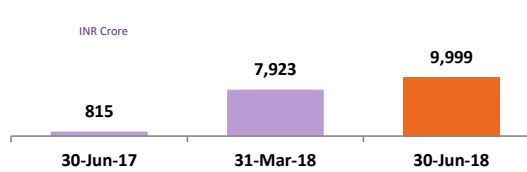
Avg. Yield on Gross AUM³



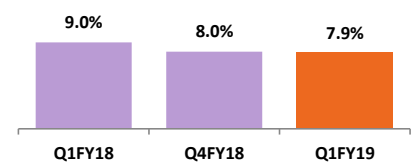
No. of CA, SA Accounts



Deposits



Avg. Cost of Funds⁴



¹ Branches includes 71 and 89 Business Correspondent Banking Outlets as on Mar 31, 2018 and 30th Jun 18 respectively.

² Gross AUM represents sum of principal outstanding for all Loans / Advances on-books and Loans securitized or assigned as of last day of the relevant period.

³ Average Yield on Gross AUM represent weighted average Yield on Gross AUM, weights being AUM of each loan outstanding as of last day of the relevant period.

⁴ Average Cost of Funds represents weighted average interest cost on deposits & borrowings and cost of securitization and assignment, weights being daily average deposits & borrowings and principal outstanding of securitisation and assignment transaction during the period.

Profit & Loss Statement



(All Figures in INR Crore)	Q1FY19	Q1FY18	Y-o-Y	Q4FY18	FY18
	Unaudited	Unaudited		Audited	Audited
Income					
Interest Earned	600	361	66%	532	1,767
Interest Expended	314	178	77%	245	827
Net Interest Income	286	183	56%	287	940
Other Income ¹	103	55	87%	134	388
Total Net Income	389	238	63%	421	1,329
Expenses					
Operating Expenses					
Employee Cost	141	71	98%	136	425
Other Operating Expenses	97	43	125%	131	328
Operating Profit before Provisions and Contingencies	152	124	22%	155	576
Provisions (other than tax) and Contingencies	35	29	21%	30	133
Exceptional Items	-	-	0%	-	-
Profit Before Tax	117	95	23%	125	443
Tax expenses	40	34	21%	42	151
Profit After Tax	77	62	24%	83	292
Profit After Tax (adjusted for exceptional items)	77	62	24%	83	292

¹ Other income for Q1FY19 includes Loan processing & other loan related fees of INR 46 Crore, PSLC fees of INR 10 Crore, Recovery from loans written off of INR 6 Crore, Profit on sale/purchase of mutual funds & other assets of INR 1 Crore, General Banking & Deposit related fees of INR 10 Crore & Cross-sell & Distribution related fees of INR 30 Crore;

Balance Sheet



(All Figures in INR Crore)	30-Jun-18	30-Jun-17	Y-o-Y	31-Mar-18
	Unaudited	Unaudited		Audited
Liabilities				
Capital	290	284	2%	286
Money received against Share Warrants	175	-	N.A.	-
Employees stock options outstanding	28	-	N.A.	17
Reserves and Surplus	2,350	1,764	33%	1,978
Deposits	9,999	815	N.A.	7,923
Borrowings	6,875	7,393	-7%	7,639
Other Liabilities and Provisions	1,225	717	71%	989
Total Liabilities	20,942	10,973	91%	18,833
Assets				
Cash and Balances with R B I	548	320	N.A.	492
Balances with banks and Money at Call and Short Notice	607	623	-3%	1,269
Investments	3,741	2,251	66%	3,051
Advances	15,265	7,198	112%	13,312
Fixed Assets	386	360	7%	386
Other Assets	395	221	79%	323
Total Assets	20,942	10,973	91%	18,833

Way Forward

Cost Optimization, Customer Centric Offering, Digital Banking



Retail Assets, Small & Mid Corporate Assets

Diversify Products Mix; Offering wider products bouquet

- Continue to be Retail Assets led bank
 - Scale up the recently launched Home loans product alongside other retail assets viz. Gold Loans, Consumer Durable Loans, Agri-SME loans.
 - Customer centric product segmentation
- Scale up Business Banking



Liabilities, Branch Banking

Enhance customer experience through ongoing Digital Enhancements

- Cost Optimization
- API Gateways
- Digital Payments - Aadhaar Enabled Payment System¹, UPI including BHIM, IMPS for mobile banking, Bharat Bill Pay (BBPS)
- Digital onboarding of Individual Joint A/c's, Current A/c's
- Efficient Customer Service through Chatbots and automation
- Mobilize deposits via Online modes and through BCs









Distribution & Cross Sell

- Leveraging digital / technology for low cost models of expansion including BCs for branch expansion
- Leverage AU's distribution strength on scaling up the cross-sell third party products - Insurance & MF
- Digital Platform For Mutual Funds Customers to be brought by Q2FY19



Technology

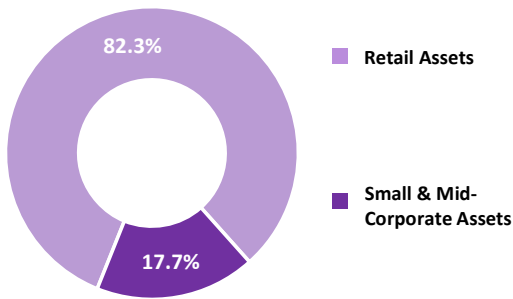
- Significant investment in IT infrastructure
- Upgradation of existing technology with automated and digitized platforms

- 
-  Q1FY19 Performance Summary
 -  Retail Assets & Small & Mid-Corporate Assets - Snapshot
 -  Branch Banking & Treasury - Snapshot
 -  About AU Small Finance Bank
 -  Summary Financials & Shareholding Pattern

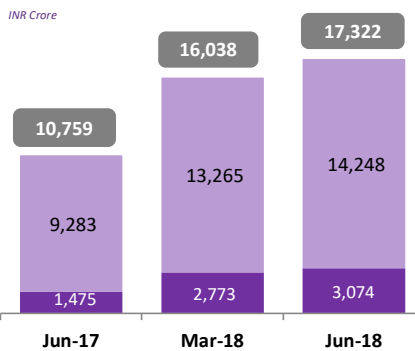
Retail and Small & Mid-Corporate Assets Snapshot – I



Retail Assets¹ comprise ~82% of Gross AUM of INR 17,322 Crore

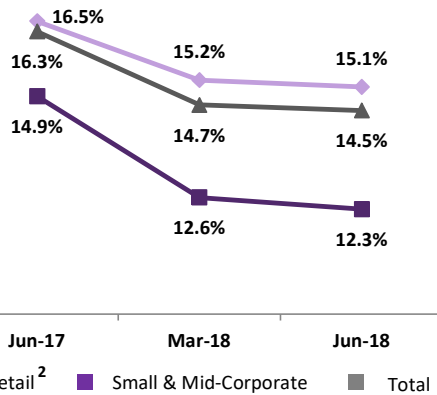


Retail Assets continues to exhibit strong growth

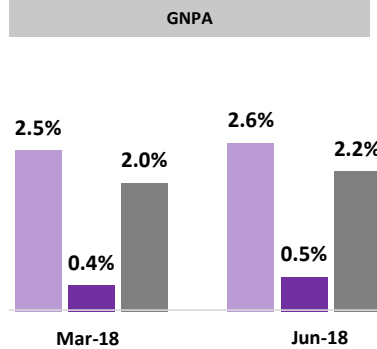


	AUM Growth	Q-o-Q	Y-o-Y
Total		61.0%	8.0%
Retail Bank		53.5%	7.4%
Small & Mid-Corporate		108.4%	10.9%

Flattish AUM Yield amidst strong growth



Consistent Asset Quality



~95% of Retail with Original Ticket Size of Upto INR 1 Crore

Original Ticket Size	Retail	SME & Mid Corp.	Total
Upto INR 5 Lakh	33%	2%	27%
INR 5 – 10 Lakh	29%	0%	24%
INR 10 Lakh - 1 Crore	33%	7%	28%
Upto INR 1 Crore	95%	10%	78%
INR 1 - 5 Crore	4%	16%	7%
Above INR 5 Crore	1%	74%	15%

¹Overdraft (OD) Against Fixed Deposits (FD) AUM of INR 111 Crore as on Jun 30, 2018 and INR 224 Crore as on Mar 31, 2018 is being classified under Retail Assets from Q1FY19 (in FY18 it was classified under Small & Mid-corporate)

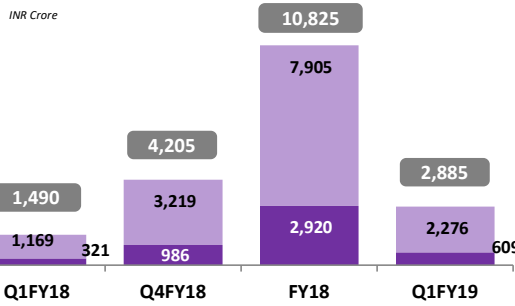
² Retail Assets AUM Yield is excluding the OD Against FD product. Avg. AUM Yield in OD Against FD is around 8% to 8.5%

Retail and Small & Mid-Corporate Assets Snapshot – II



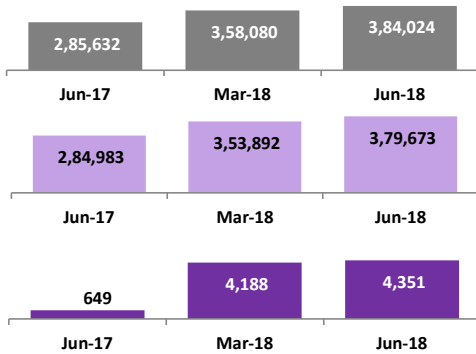
Consistent growth in Disbursements

- Continued to witness strong growth on Bank Platform;
- Qtrly Disbursements almost doubled in Q1
- Improvement in overall and Retail Assets Disbursement Yields

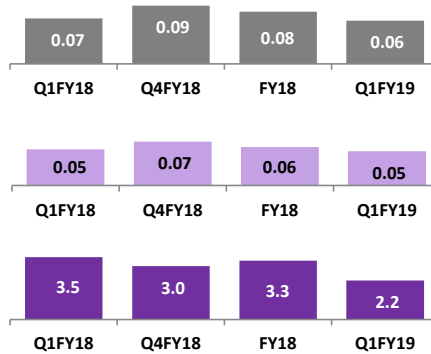


Disbursement Growth	Y-o-Y	Q-o-Q
Total	93.7%	-31.4%
Retail	89.6%	-38.2%
Small & Mid-Corporate	94.8%	-29.3%

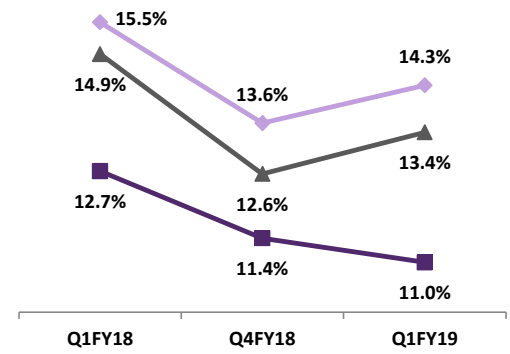
Active Customers Loan Accounts



Average Ticket Size (in INR Cr)



Disbursement Yield



■ Total ■ Retail ■ Small & Mid-Corporate

¹Overdraft (OD) Against Fixed Deposits (FD) Disbursement of INR 95 Crore in Q1FY19 and INR 382 Crore in Q4FY18 is being classified under Retail Assets from Q1FY19 (in FY18 it was classified under Small & Mid-corporate)

² Retail Assets Disbursement Yield is excluding the OD Against FD product. Avg. Disbursement Yield in OD Against FD is around 8% to 8.5%

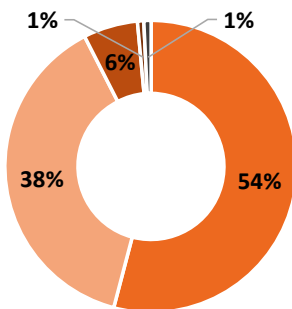
Retail Assets Snapshot – I



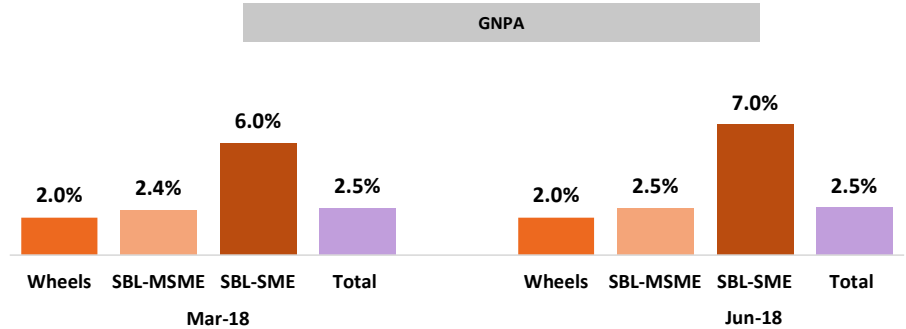
- Robust 61% Y-o-Y growth in Retail AUM led by growth in SBL-MSME followed by Wheels
- Momentum picking up in New Products

Retail Assets AUM Break-up					
Retail Assets	AUM (INR Cr)			Jun-18 Growth (%)	
	30-Jun-17	31-Mar-18	30-Jun-18	Y-o-Y	Q-o-Q
Wheels	5,318	7,133	7,710	45.0%	8.1%
SBL – MSME	3,284	4,977	5,464	66.4%	9.8%
SBL – SME	681	870	862	26.5%	-0.9%
GL + Agri SME+ HL+ CD	0	62	101	n.m.	63%
OD Against FD	0	224	111	n.m.	-50.5%
Total Retail Assets	9,283	13,265	14,248	61.0%	8.0%

Retail Assets – Diversified Product Mix



Stable Asset Quality despite a seasonally leaner quarter



■ Wheels
 ■ SBL - MSME
 ■ SBL - SME
 ■ GL + Agri SME + HL + CD
 ■ OD Against FD
 ■ Total

Retail Assets Snapshot - II



Strong Disbursement Momentum maintained in Retail Assets

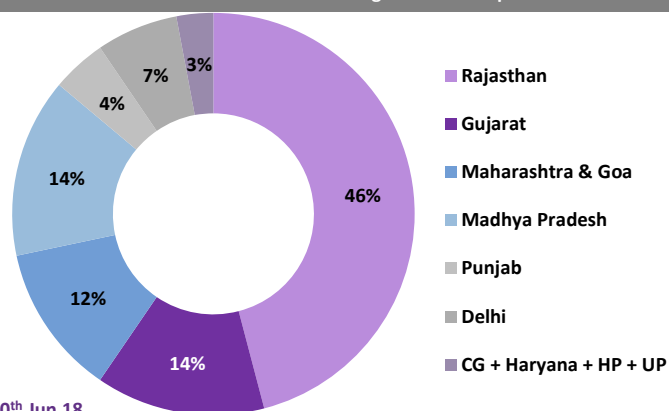
- Disbursement nearly doubled over Q1FY18
- Strong growth in core focus verticals of Wheels (up 101% y-o-y) and MSME (up 71% y-o-y)

Retail Assets	Disbursements (INR Cr)			Q1FY19 Growth (%)	
	Q1FY18	Q4FY18	Q1FY19	Y-o-Y	Q-o-Q
Wheels	677	1,626	1,358	100.5%	-16.5%
SBL – MSME	419	1,060	715	70.6%	-32.5%
SBL – SME	72	99	48	-33.0%	-51.4%
GL + Agri SME+ HL+ CD	0.3	51	60	n.m.	17.4%
OD Against FD	0	382	95	n.m.	-75.2%
Total Retail Assets	1,169	3,219	2,276	94.70%	-31.4%

Ticket Size wise Distribution of Retail Assets AUM

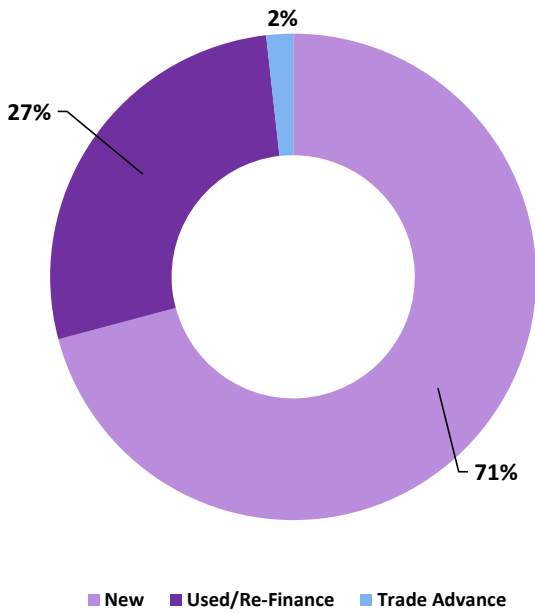
Original Ticket Size	Wheels	SBL-MSME	SBL – SME	GL + Agri + CD + HL
Upto INR 5 Lakh	51%	11%	0%	33%
INR 5 – 10Lakhs	37%	23%	0%	6%
INR 10LakhsI -1 Crore	11%	65%	22%	45%
Upto INR 1 Crore	99%	100%	23%	84%
INR 1 -5 Crores	1%	0%	61%	16%
Above INR 5 Crores	0%	0%	17%	0%

Retail Assets Regional Break-up

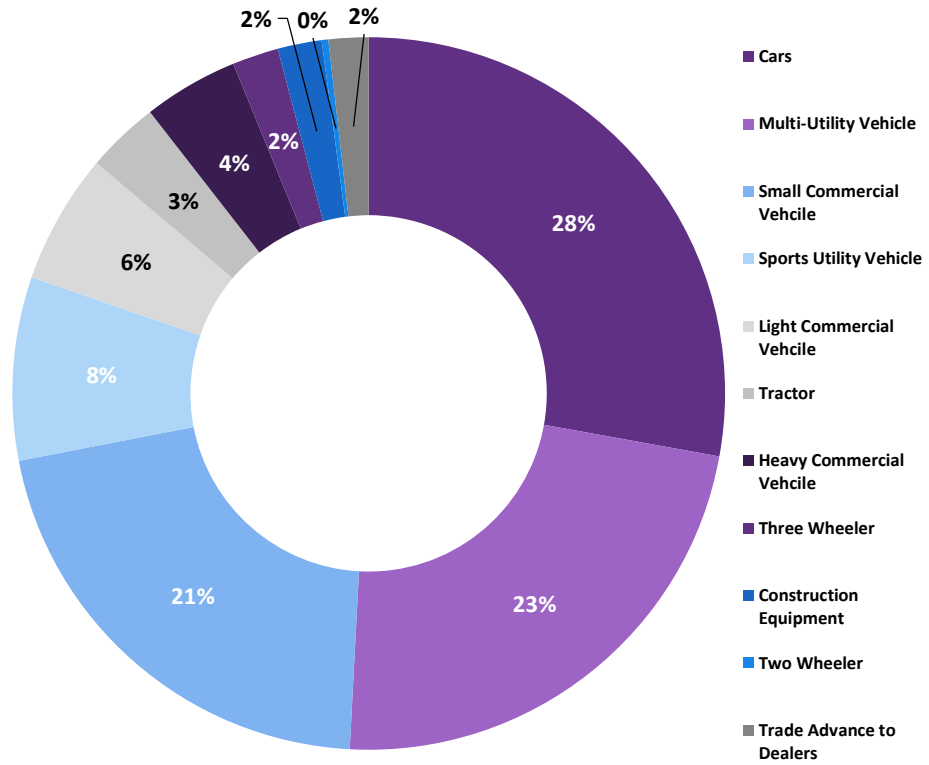


As on 30th Jun 18

Wheels AUM break up – New vs Old



Wheels AUM break up – Vehicle types

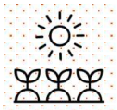


As on 30th Jun 18

Scaling Up New Retail Foot Prints



Agriculture SME Loan



Agri Enterprises

Agri Infrastructure

Agri Projects

Rolled Out
in 6 States

Disbursements
INR 42 Crore

Consumer Durable



Online/ Paperless

App Assisted Model

Online sourcing through Tech. Partner

Vijay Sales, Croma, Flipkart,
Amazon, Samsung, Godrej etc.

Offline Assisted Model –
Successful Pilots Done

Disbursements
INR 2 Crore

2W Loans



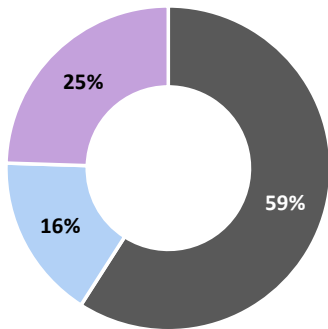
Online/ Paperless

56% of Disbursements being
Cross Sell to Existing Customers

Disbursements
INR 12 Crore

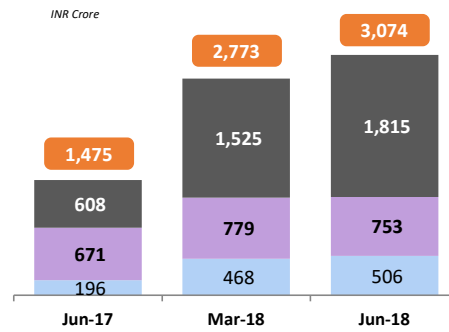
Small & Mid-Corporate Assets Snapshot

Small & Mid-Corporate Assets AUM Break-up



■ NBFC ■ Business Banking ■ Real Estate Group

Good Momentum in Business Banking



AUM Growth	Y-o-Y	Q-o-Q
Small & Mid-Corporate	108.4%	10.9%
NBFC	198.7%	19.3%
Real Estate Group	12.3%	-3.3%
Business Banking	157.8%	8.0%

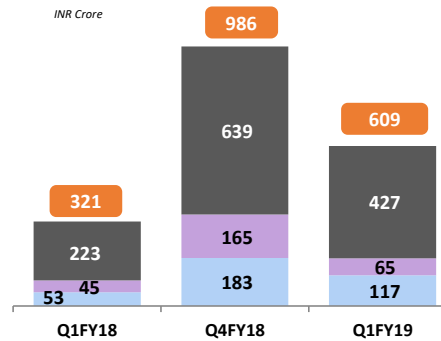
■ Small & Mid-Corporate ■ NBFC ■ Real Estate Group ■ Business Banking

Ticket Size Distribution of Small & Mid Corporate Assets AUM

Original Ticket Size	NBFC	REG	Business Banking
Upto INR 5 Lakh	0%	3.7%	5.4%
INR 5 – 10 Lakhs	0%	0.1%	2.4%
INR 10 Lakhs – 1Crore	0.3%	5.4%	30.1%
Upto INR 1 Crore	0.3%	9.2%	37.9%
INR 1 - 5 Crore	10.4%	12.6%	35.8%
Above INR 5 Crores	89.3%	78.2%	26.2%







As on 30th Jun 18

Small & Mid Corporate Assets – Disbursement Break Up

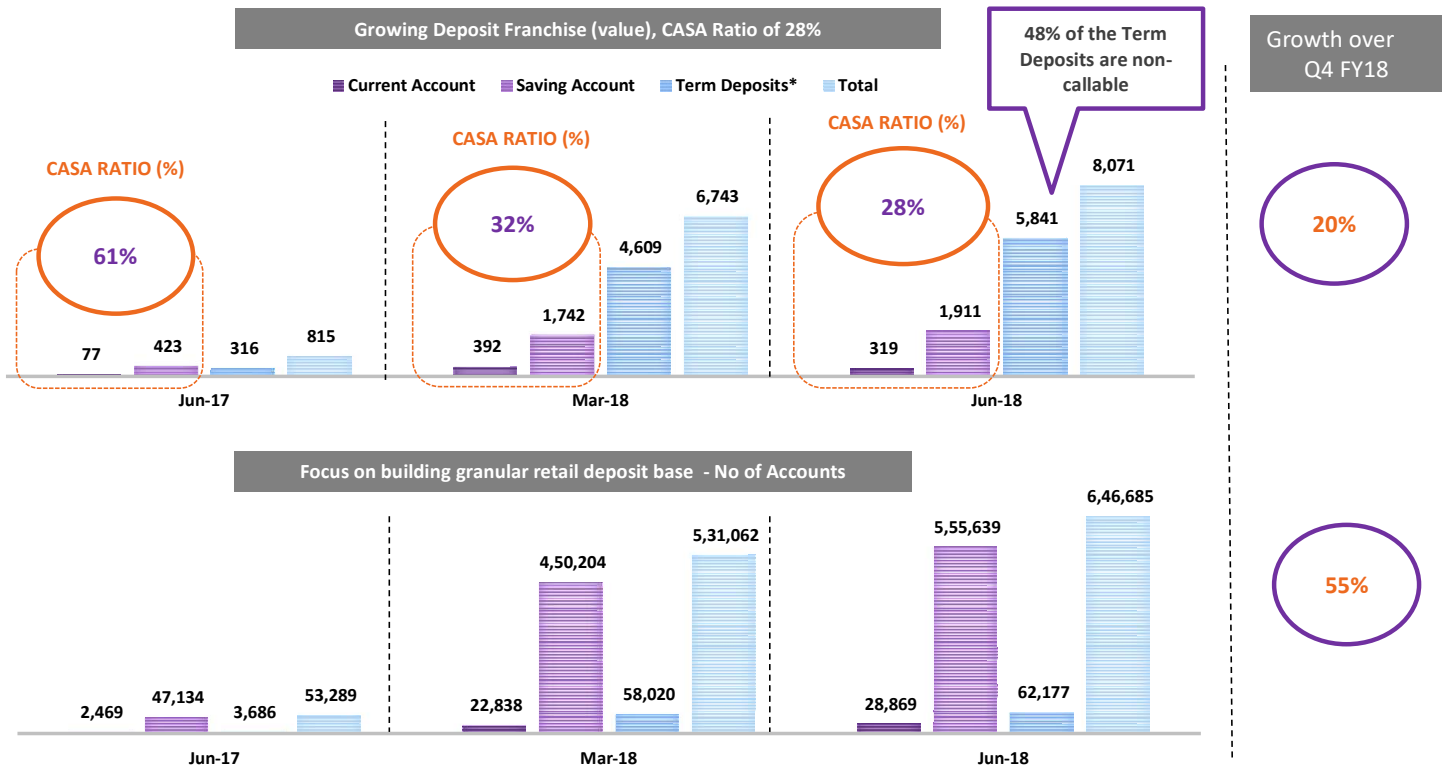


Disbursement Growth	Y-o-Y	Q-o-Q
Small & Mid-Corporate	89.6%	-38.2%
NBFC	91.4%	-33.1%
Real Estate Group	45.5%	-60.6%
Business Banking	119.1%	-36.1%

■ Small & Mid-Corporate ■ NBFC ■ Real Estate Group ■ Business Banking

- 
-  Q1FY19 Performance Summary
 -  Retail Assets & Small & Mid-Corporate Assets - Snapshot
 -  **Branch Banking & Treasury - Snapshot**
 -  About AU Small Finance Bank
 -  Summary Financials & Shareholding Pattern

Liabilities - Branch Banking - Snapshot



ATS as on Jun 30, 2018

Current Account	Savings Account	Term Deposits	Total Deposits
1.1 Lacs	0.34 Lacs	12.5 Lacs	1.5 Lacs

*Note – Term Deposits excludes Certificate of Deposits of INR 1928 Crore as on Jun 30, 2018 and INR 1181 Crore as on Mar 31, 2018

Diversified Liabilities Portfolio



Increasing proportion of Deposits further diversifying the funding profile

Funding Source	30-Jun-17	30-Sep-17	31-Dec-17	31-Mar-18	Q1FY19
Deposits + Borrowings (INR Crore)	8,208	9,404	11,041	15,562	16,874
Deposits	9.9%	21.0%	33.7%	50.9%	59.3%
Refinance from FIs	15.7%	21.4%	22.9%	22.8%	22.4%
NCD	46.2%	39.9%	33.7%	19.5%	14.3%
Loans from Banks & NBFC	13.2%	8.0%	5.4%	4.9%	1.9%
Tier II Capital	4.0%	3.5%	3.0%	1.8%	1.5%
Money Market – Line of Credit, Others	0%	0%	1.4%	0.2%	0.6%
Commercial Papers	11.0%	6.1%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%

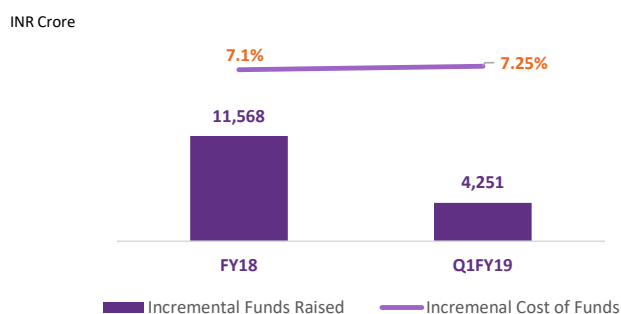
Off-book Source of Fund	Q1FY18	Q2FY18	Q3FY18	Q4FY18	Q1FY19
Sec. & Assign O/s AUM [@] (INR Crore)	3,774	3,560	3,188	2,710	2,304

[@]Outstanding AUM of loan assets sold through Securitisation and Assignment as reduced by Outstanding AUM of Assets retained to meet Minimum Retention Requirement (MRR) in Securitisation and Assignment transaction and appearing in Balance Sheet.

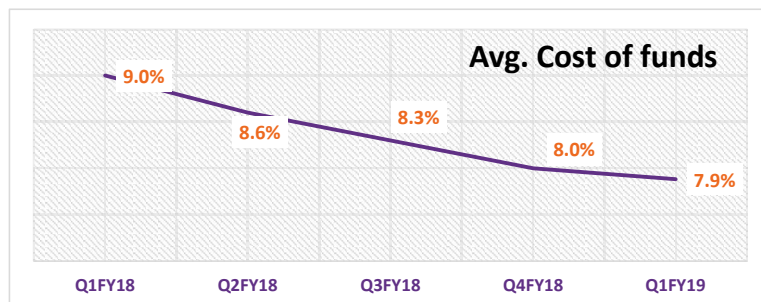
Declining Cost of Funds & Treasury Updates



Incremental Funds¹ being raised at relatively lower cost



Improving cost of funds²









Treasury Update

- Incremental Cost of Funds at 7.25% leading to decline in Average Cost of Funds to 7.9% as on Jun 30, 2018
- In Q1FY19, Deposits cost is at 6.94%
- In Q1FY19, Bank earned gross premium income of INR 43.3 crore on the back of total PSLC volume of INR 4,741 crore
- SLR investment of INR 2,918 Cr (as against requirement of INR 2,532 Cr) and Non-SLR Investments & Lending of INR 1,612 Cr as on Jun 30, 2018
- Comfortable Liquidity in Hand of ~ INR 2,000 Crore in the form of Non-SLR Investment and Excess SLR
- Liquidity Coverage Ratio of 156% as on Jun 30, 2018
- Stock of existing Grandfathered borrowings as on Jun 30, 2018 was INR 2,992 Crores vis-à-vis INR 6,709 crore at the time of commencement of Banking Operation as on Apr 19, 2018, large proportion of which shall mature over next 2 years which shall enable further reduction in cost of funds.

Long Term Credit Rating of "AA-" and Short Term Credit Rating of "A1+"

¹Including Securitizations / Assignments

²Average Cost of Funds represents weighted average interest cost on deposits & borrowings and cost of securitization and assignment, weights being daily average deposits & borrowings and principal outstanding of securitisation and assignment transaction during the period

- 
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AU BANK – tapping the unreached and unbanked segments



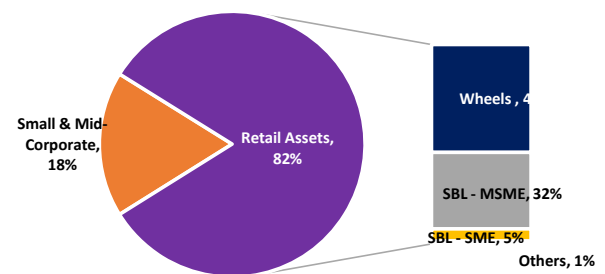
Overview

- AU SMALL FINANCE BANK (“AU BANK” or “Company”) is a **scheduled commercial bank** which successfully transitioned from an Asset Financing NBFC to a SFB; started in 1996; commenced banking operations in Apr 19, 2017;
- A **retail focused bank** with diversified bouquet of products and services
- Target customers include **low & middle income individuals** and **micro / small businesses** which are credit worthy having business potential but unable to avail financing from formal channels; 10,30,709 active customer accounts¹;
- Contiguous geographical distribution** across 11 states and a UT with 395 branches, 96 asset centers, 28 offices, 292 ATMs;
- Created a niche by focusing on segments of high growth potential and high margins while ensuring lower risk through **robust risk management and governance practises**: GNPA of 2.2% and NNPA of 1.4% as on Jun 30, 2018;
- Promoted by **first generation entrepreneur**, Sanjay Agarwal, a merit holder CA, holding ~31.1% stake; ably supported by **experienced team of professionals**; young and passionate team of 11,535 employees;
- Marquee Investor base** which includes institutions like Temasek Holdings, Warburg Pincus, Chrys Capital, Kedaara Capital, etc;
- Long-term credit rating of “**AA- / Stable**” by **ICRA Ratings, India Ratings & CARE Ratings**; Highest Short-term credit rating of “**A1+**”

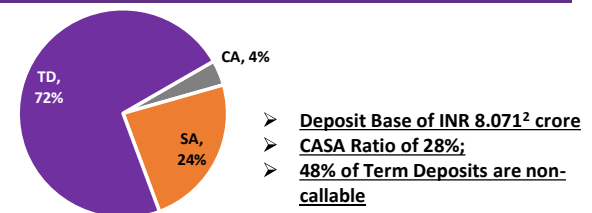
¹ Active Loan Customers Accounts – 384,024 and Active Deposit Customers Accounts – 646,685
² Excludes Certificate of Deposits of INR 1,928 Crore

Focused on Retail Financing with Diversified Portfolio

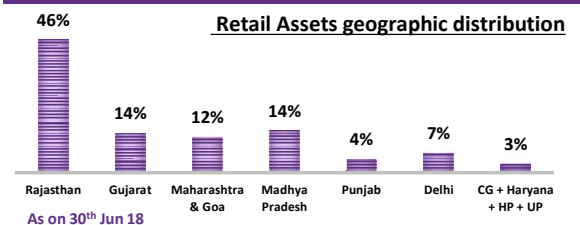
Gross AUM of INR 17,322 crore



Strong Build up of Deposits



Contiguous Geographic presence

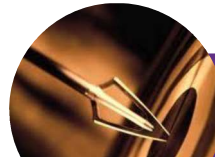


Vision & Mission



AU Vision

- To be the world's most trusted retail bank and coveted employer
- That is admired as the epitome of financial inclusion and economic success,
- Where ordinary people do extraordinary things to transform society at large,
- Thereby guaranteeing trust, confidence and customer delight.



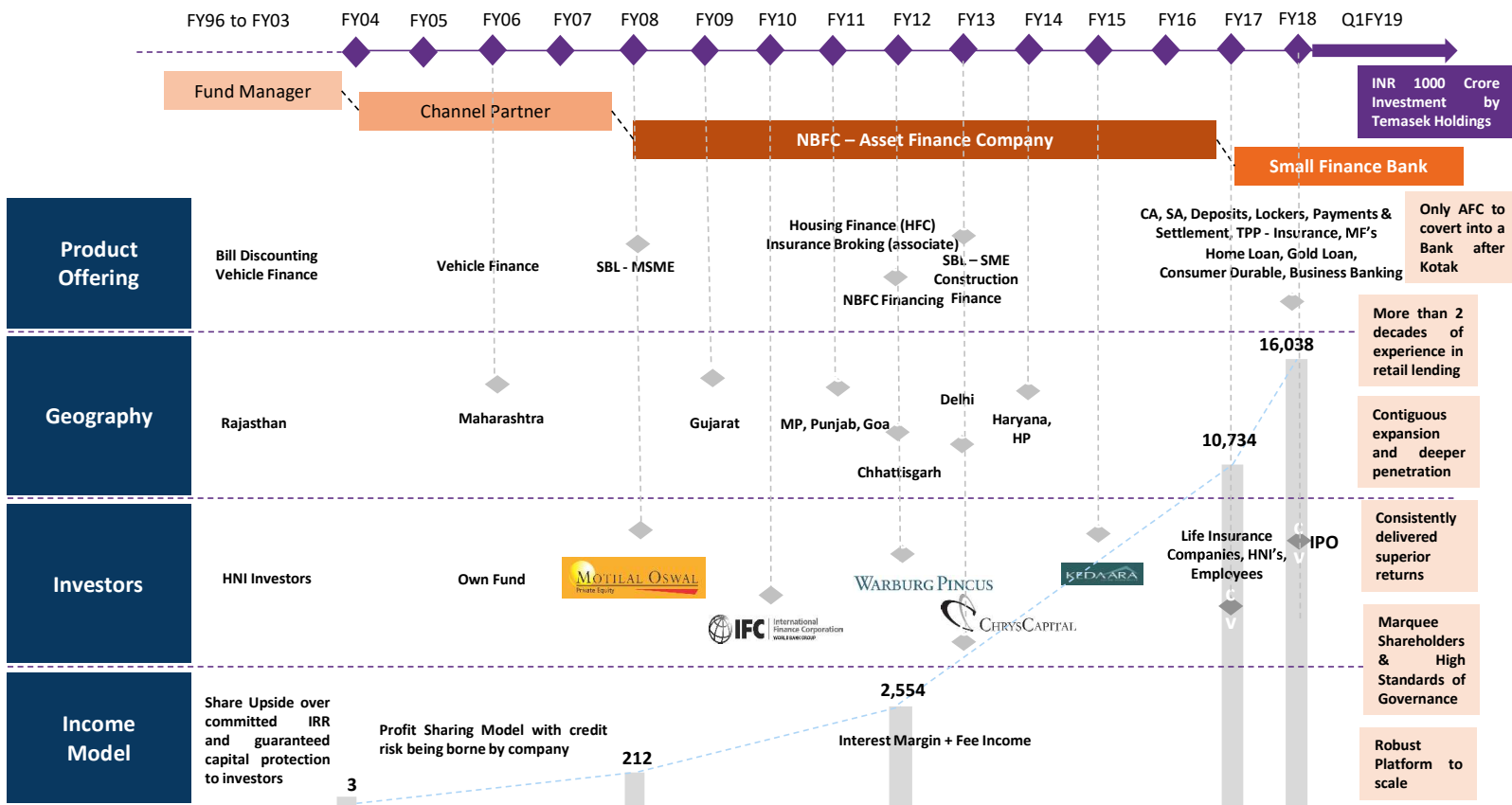
AU Mission

To build one of India's largest retail franchise by 2022 that is admired for:

- Making every customer feel supreme while being served
- Aspiring that no Indian is deprived of banking
- Bias for action, dynamism, detail orientation and product and process innovation
- Globally respected standards of integrity, governance and ethics
- Being an equal opportunity employer, providing a collaborative and rewarding platform to all its employees

Fastest growth to INR 1 trillion book size and a client base of 10 million+ delighted customers

AU Journey - natural progression to Bank



*Column bar denotes Gross AUM as at end of that particular FY; In INR Crores

Diversified Bouquet of Products with focus on Retail



ASSETS PRODUCT OFFERINGS	Retail Assets – Existing Products			Small & Mid-Corporate – Existing Products			
	Parameter	Wheels (Vehicle Loans)	Secured Business Loans - MSME	Secured Business Loans – SME	NBFC	Real Estate Group	
	Commenced	• 1996	• 2007	• 2012	• 2012	• 2012	
	Clientele typically includes	• First time users/ buyers, Small Road Transport operators, Self Employed	• Provision stores, dairy businesses, hotels, restaurants	• Traders, wholesalers, distributors, retailers, NBFCs, self-employed professionals and small construction companies	• NBFCs, HFCs & MFIs	• Small construction companies / builders	
	Loan Tenure	• Up to 5 years	• Up to 12 years	• Up to 15 years	• Up to 4 years	• Up to 7 years	
	Security	• Vehicle	• Immoveable property	• Immoveable property / loan receivables	• Underlying Loan receivables	• Immoveable property	
	Purpose	• Income / Revenue Generation	• Business Expansion; Working capital requirement / Equipment purchase	• Business Expansion; Working capital requirement / Equipment purchase	• Underlying Loan receivables	• Immoveable property	
	Retail Assets –New Products			Small & Mid-Corporate – New Products			
	Home Loans, Gold Loans, Agri SME Loans, Consumer Durable Loans			Business Banking			
	LIABILITIES PRODUCT OFFERINGS	Savings Accounts		Current Accounts		Fixed & Recurring Deposits	
Debit Cards		ATMs		Insurance		Mutual Funds	
DIGITAL	TAB Banking						
	Net Banking						
	Mobile Banking						

Well entrenched contiguous distribution franchise addressing underserved customer segments



11 States

395 Branches,
96 Asset Centers

292 ATMs

11,535
employees

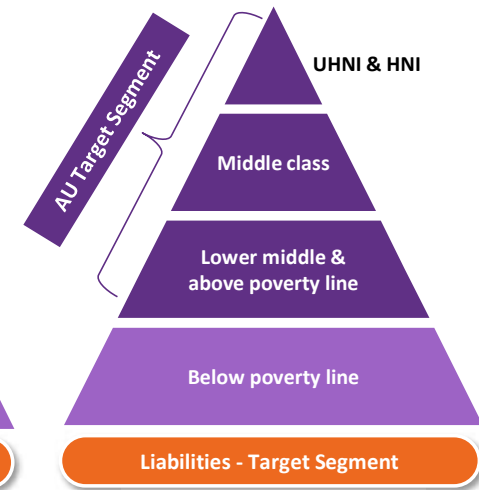
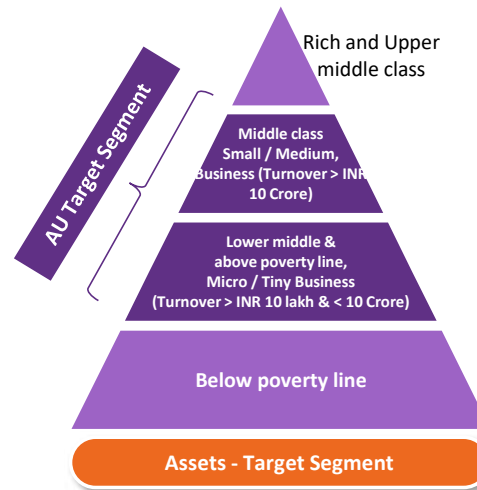
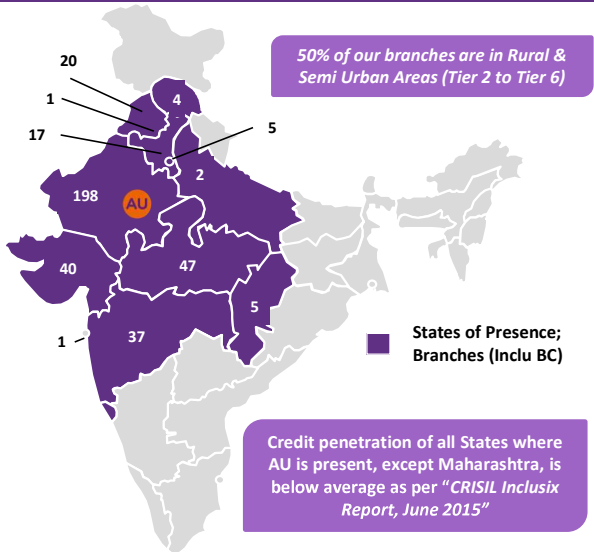
384,024 Active Loan
Accounts

646,685 Deposit
Accounts

28% CASA Ratio¹

Deep Penetration into Core States and Expansion into other States

Targeting Customers with Limited Access to Formal Banking Channel



- ✓ Built distribution through a **contiguous expansion strategy** which ensured in-depth local understanding & intelligence, tailor made products & services, strong customer connect, referrals for credit, check, ease of operations / oversight and local hiring;
- ✓ Over 2 decades of experience in **servicing low & middle income individuals** and **micro / small businesses** which are credit worthy but have no or limited credit history; offering significant growth opportunities and customer loyalty;
- ✓ Adapted low cost Hub & Spoke model enabling **operational efficiency** and **optimum turnaround times**;

¹ Calculated based on Deposits excluding Certificate of Deposits of INR 1,928 Crore

Customer Centricity



Customer Centricity at the core of strong Asset franchisee

Deep branch penetration & Hire Local Personnel	Relationships with dealers & manufacturers	Call Centers	Banking Ombudsman
<ul style="list-style-type: none"> Ensures being close to the customer and better understanding of customer requirements & encourages repeat business Leads to business referrals and increases collection efficiency 	<ul style="list-style-type: none"> Establish relationships and preferred financing agreements with vehicle manufacturers and dealers 	<ul style="list-style-type: none"> 38 Seater call center 3 supervisors 1 Unit head Tele-calling team focusing customer service and collections operating in English and select regional languages 	<ul style="list-style-type: none"> 65 Banking ombudsman cases No award in any of case Only one case is pending

Key Initiatives Undertaken towards Customer Centricity in Branch Banking

Simple and clear value proposition for Deposit products	Making customers realize value of their money	Focus on Customer Convenience	Establish Customer service as in Asset franchise
<ul style="list-style-type: none"> Few Product Variants - Easy to remember & recollect Top 3 USPs for each Product variant Hassle-free TAB based savings bank account opening 	<ul style="list-style-type: none"> Competitive Interest Rates Monthly Credit of Interest in Savings account 	<ul style="list-style-type: none"> True Anywhere Banking – No home branch concept Extended Banking Hours Auto Upgrade of Features and therefore No Fear of Charging No Deposit Slips; Simple Forms, Less Forms 	<ul style="list-style-type: none"> Continue with “Go-to-Market approach” in Deposit raising similar to Asset Origination “Customer Service Menu” & not “Customer Request Form”

Customized connect through localized proposition – Deep branch network created through contiguous expansion

Experienced Board of Directors



Board of Directors



Mr. Mannil Venugopalan
Chairman and
Independent Director
47+ years of experience
B. Com (Gold Medal)

Ex-CMD, Bank of India
Ex-MD & CEO, Federal Bank



Mr. Krishan Kant Rathi
Independent Director
29+ years of experience
CA, CS

Ex-CEO, Future Consumer Limited
Ex-CFO, Future Group



**Ms. Jyoti Ishwar Chandra
Narang**
Independent Director
37+ years of experience
MBA

Ex-COO, Indian Hotels Company
Limited



Mr. Raj Vikash Verma
Independent Director
35+ years of experience
Masters in Economics,
MBA Finance (FMS), CAIIB

leadership positions at NHB,
IMGC, CERSAI, PFRDA, etc.



Mr. Narendra Ostawal
Nominee Director (Redwood
Investments Ltd)
18+ years of experience
CA, MBA (IIM Bangalore)

MD, INR Pincus India Private Limited



Mr. Sanjay Agarwal
MD & CEO
21+ years of experience
CA (Rank holder)

Business Leader of the Year, ICAI
Awards, 2017



Mr. Uttam Tibrewal
Whole-time Director
21+ years of experience
B. Com

Associated with Bank from last
15 years

Experienced Senior team

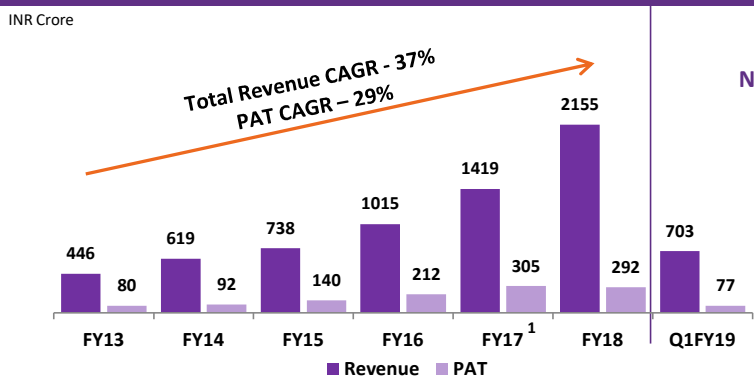
- Majority of the Board constituted by Independent Directors; High Standards of Corporate Governance; 9 Board Level Committees including Risk Monitoring Committee and Corporate Social Responsibility Committee
- Led by promoter, Mr. Sanjay Agarwal, who is a first generation entrepreneur
- Key Management Personnel have been with the company for an average of over 15 years

- 
-  Q3 / 9M FY 18 Summary Financial Performance
 -  Retail Assets & Small & Mid-Corporate Assets - Snapshot
 -  Branch Banking & Treasury - Snapshot
 -  About AU Small Finance Bank
 -  **Summary Financials & Shareholding pattern**

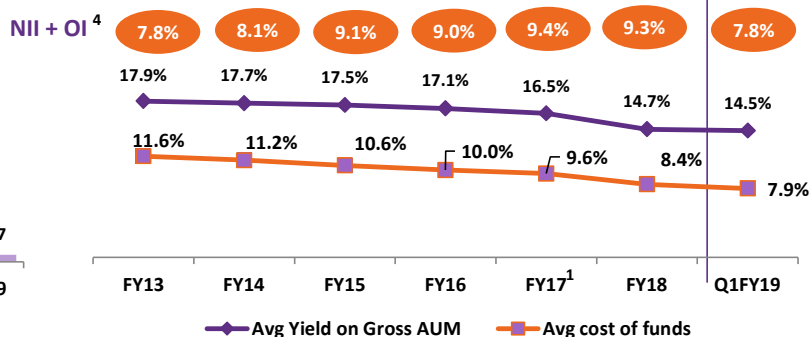
Robust Operating and Financial Performance (1/2)



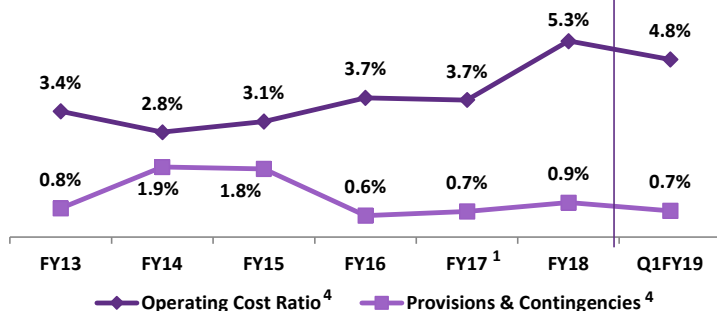
Total Revenue and PAT



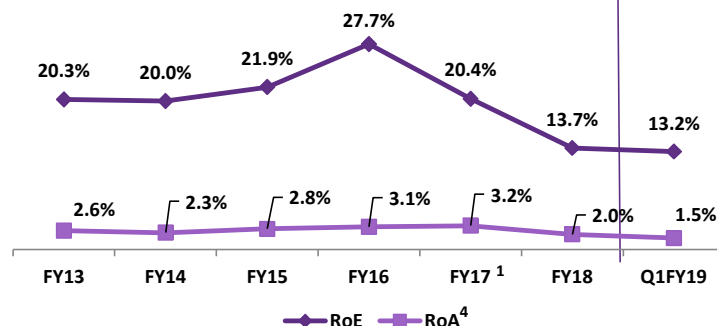
Yields² and Cost of Funds³



Opex and Provisions & Contingencies Ratio



Superior returns (RoA & RoE)



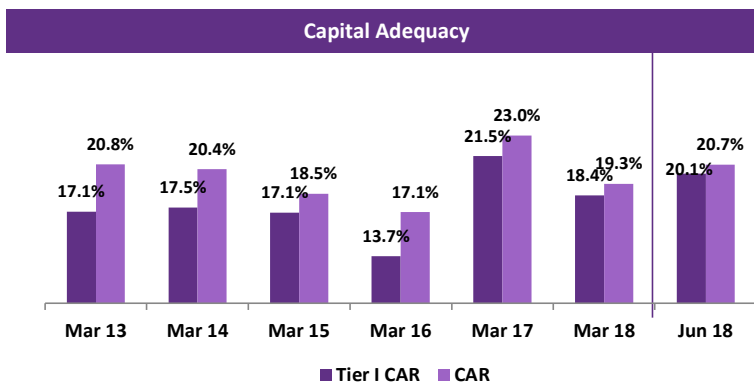
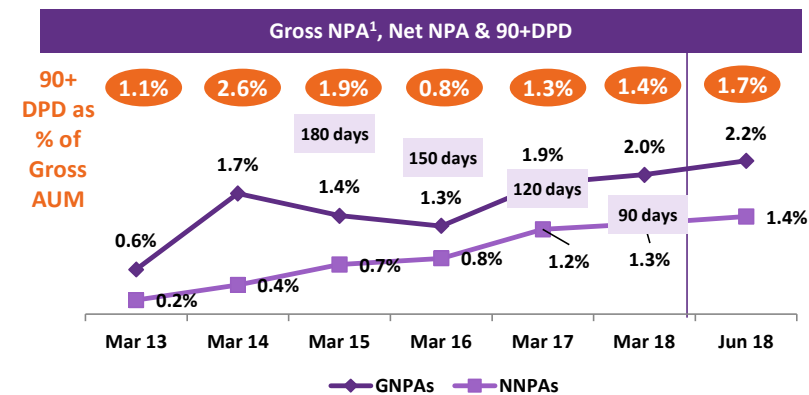
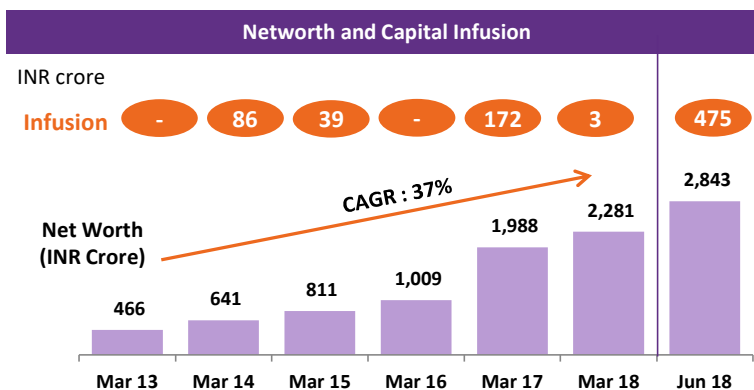
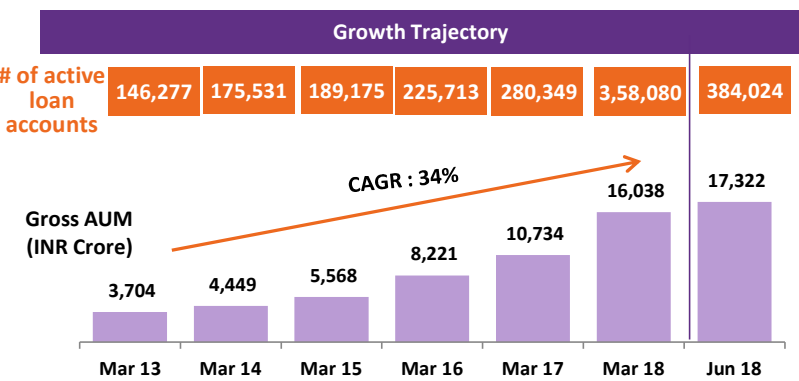
1. PAT, RoE and RoA are adjusted for the exceptional profit on sale of investments in subsidiaries & associates during FY17

2. Average Yield on Gross AUM represent weighted average Yield on Gross AUM, weights being AUM of each loan outstanding as of last day of the relevant period.

3. Average Cost of Funds represents weighted average interest cost on deposits & borrowings and cost of securitization and assignment, weights being daily average deposits & borrowings and principal outstanding of securitisation and assignment transaction as of the last day of the relevant period.

4. NII+OI, Operating Cost ratio, Provision & Contingencies ratio, RoA & RoE are calculated on Average Gross AUM till FY17 whereas for FY18 & Q1FY19 all such ratios are represented as% of Average Total Assets. Annualized for Q1FY19

Robust Operating and Financial Performance (2/2)



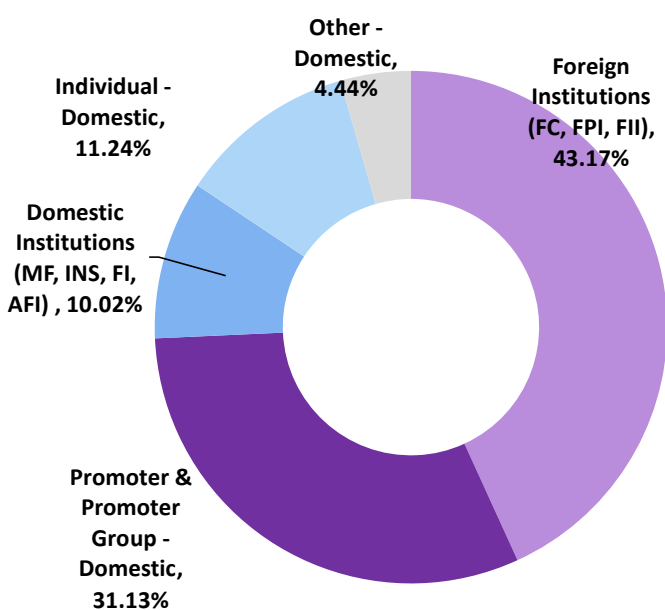
Internal accruals constitute a significant portion of the net worth. Networth as at Mar 31, 2018 of INR 2,843 Cr includes capital infusion of ~INR 1,100 cr and balance are internal accruals

¹NPA recognition till Mar-15 was on overdue for more than 180 days basis which moved to overdue more than 150 days as at Mar-16, overdue more than 120 days as at Mar-17 and overdue more than 90 days as at Mar 31, 2018 in line with regulatory requirements.

Marquee Shareholders Base – As on Jun 30, 2018



Shareholding Pattern



Key Non-Promoter Shareholders (Holding above 1%)

Key Non-Promoter Shareholders (Holding above 1%)	Holding
Redwood Investment (Warburg Pincus)	14.98%
International Finance Corporation	7.57%
Temasek Holdings	4.81%
Ourea Holdings (incl. Kedara Capital I)	3.74%
Labh Investments (ChrysCapital VI LLC)	3.59%
SBI Mutual Fund (through its various MF schemes)	2.66%
ICICI Pru Life Insurance	1.62%
SBI Life Insurance	1.62%
Amansa Holdings	1.51%
Wasatch Holdings (incl. its various funds)	1.40%
Steadview Capital (incl. its various funds)	1.26%
Motilal Oswal Securities	1.10%
Motilal Oswal MF	1.10%
Nomura (incl. its various funds)	1.06%

Total No. of Shareholders 89,927

Domestic : Foreign 57:43

Note: Above Shareholding Pattern includes 1,01,04,364 Convertible Warrants (each Convertible Warrant is convertible into 1 equity share)

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Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



THANK YOU

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Abbreviations



ALM	Asset Liability Management	NPA	Non Performing Assets
AUM	Asset Under Management	NSE	National Stock Exchange
BSE	Bombay Stock Exchange	OPEX	Operating Expenses
CASA	Current Account Deposits and Savings Account Deposit	PAT	Profit After Tax
CRAR	Capital Adequacy Ratio	PPOP	Pre-Provisioning Operating Profit
CRR	Cash Reserve Ratio	Q-o-Q	Quarter on Quarter
DPD	Days Past Due	ROA	Return on Average Assets
EPS	Earning Price Per Share	ROE	Return on Average Shareholder's Fund
IFSC	Indian Financial System Code	RTGS	Real Time Gross Settlement
IPO	Initial Public Offer	SFB	Small Finance Bank
LCR	Liquidity Coverage Ratio	SLR	Statutory Liquidity Ratio
NBFC	Non-Banking Finance Company	STP	Straight Through Processing
NII	Net Interest Income	Y-o-Y	Year on Year