

800010

AUSFB/SEC/2018-19/58

Date: 26<sup>th</sup> April, 2018

To,

<b>Mr. Khushro A. Bulsara</b> Sr. General Manager, Listing Compliance and Legal Regulatory National Stock Exchange of India Limited, Listing Department Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra.	<b>Mr. Avinash Kharkar</b> AVP - Listing Compliance The Bombay Stock Exchange Limited, Department of Corporate Services, Phiroze Jee jee bhoy Towers, Dalal Street, Mumbai 400001, Maharashtra.
---	---

Scrip Code: AUBANK

Scrip Code: 540611

Dear Sirs,

**Sub:** Presentation to Investors and Press release on the Audited Financial Results for the Quarter 4 and Financial Year ended on 31<sup>st</sup> March, 2018



In terms of Regulation 30 SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 and other applicable regulation enclosed herein the Press Release and Investors Presentation of the Bank on the Audited Financial Results for the Quarter 4 and Financial Year ended on 31<sup>st</sup> March, 2018.

The Press Release and Investors Presentation may also be accessed on the website of the bank at the link [www.aubank.in](http://www.aubank.in)

Kindly acknowledge the receipt and make available the same to public at large.

Thanking You,

For AU Small Finance Bank Limited



**Manmohan Parnami**  
Company Secretary & Compliance Officer,  
[investorrelations@aubank.in](mailto: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 SMALL FINANCE BANK'S FY18 TOTAL INCOME UP BY 52%: BOARD RECOMMENDS DIVIDEND OF 5%**

### **Highlights**

- In the very first year, AU Bank Board recommends dividend of INR 0.50/share
- Gross Loan AUM grew by 49% y-o-y to INR 16,038 crore as on Mar 31, 2018; Gross NPA improved to 2.0% as on Mar 31, 2018 vis-à-vis 2.8% as on Dec 31, 2017
- Deposits & CASA grew by 113% & 86% q-o-q to INR 7923 crore & INR 2133 crore respectively as on Mar 31, 2018.
- Profit After Tax (PAT) was INR 83 crore in Q4FY18, while for FY18, it was INR 292 crore
- ROA & ROE stood at 1.7% & 13.7% respectively for FY18
- Continued focus on our transformation journey of new-age banking

### **BUSINESS**

The Bank's Gross Loan AUM grew by INR 5304 crore in FY18 to INR 16038 crore. About 81% of Gross Loan AUM comprises of Retail loans. SBL-MSME grew 55% y-o-y followed by SBL-SME and Wheels both rising around 33% y-o-y.

Highest ever quarterly disbursements at INR 4,205 crore in Q4FY18, up 90% y-o-y; Disbursements for FY18 stood at INR 10,825 crore clocking 61% growth over FY17.

Pick up in New Products – Agri SME, Gold and 2W Loan disbursements at INR 50 cr., INR 29 cr. and INR 15 cr. respectively in FY18. Home Loan and Consumer Durable disbursements at INR 1.8 cr. and INR 1.6 cr. in FY18. Strong momentum in Business Banking with disbursements climbing to INR 933 crore in FY18.

Total Deposits stood at INR 7,923 crore as at March 31, 2018 including Certificate of Deposits of INR 1,181 crore. CASA ratio (excluding Certificates of Deposits) was at 32% as on Mar 31, 2018. Opened 1,69,701 CASA accounts and mobilized CASA of INR 751 crore during Q4FY18.

### **INCOME**

The Bank's **Total Income** stood at **INR 666 crore & INR 2155 crore** in Q4FY18 & **FY18** respectively. Net Interest Income clocked y-o-y growth of 30% & 20% to INR 287 crore & INR 940 crore in Q4FY18 & FY18 respectively.

### **EXPENSES**

The Bank's Total Operating Expenses stood at INR 267 crore & INR 753 crore in Q4 FY18 & FY18 respectively growing at 133% & 113% respectively. Cost to Income Ratio stood at 55.7% for FY18 which was higher than FY17 Cost to Income ratio of 38%, given the fact that bulk of the cost involved in Bank

transitioning with respect to branch infrastructure, technology and manpower was majorly incurred upfront in FY18.

### **PROFIT**

The Bank's Pre-Provisioning Operating Profit (PPOP) was INR 155 crore & INR 576 crore in Q4FY18 & FY18 respectively. The Bank posted a Net Profit of INR 83 crore & INR 292 crore for Q4FY18 & FY18 respectively. ROA stood at 1.7% for the Q4FY18 as well as for FY18. ROE improved marginally to 14.8% in the Q4FY18 vis-à-vis 14.7% in Q3FY18 taking FY18 full year ROE to 13.7%.

### **ASSET QUALITY**

Gross NPA & Net NPA of the Bank stood at INR 270 crore & INR 169 crore as on Mar 31, 2018. Gross NPA ratio and Net NPA ratios improved sequentially to 2.0% & 1.3% respectively as at Mar 31, 2018 vis-à-vis 2.9% & 1.9% respectively as on Dec 31, 2018.

Provision Coverage Ratio (PCR) improved consistently during the last 4 quarters and stood at 37.2% as on Mar 31, 2018

### **CAPITAL ADEQUACY**

The Capital to Risk Weighted Asset Ratio (CRAR) stood at 19.3% as at March 31, 2018. Out of this, the Tier-1 CRAR was 18.4%.

**Speaking on the occasion, Mr. Sanjay Agarwal, MD & CEO, AU Small Finance Bank, said, "With nearly 50% rise in our AUMs and a newly built deposit book of nearly INR 8000 crs. alongside Net NPA and Profitability similar to last year's levels even at the Bank platform, we see this as a good head start in FY18. I am pleased to share with you that our board has recommended a dividend of 5% in the first year of our banking operations and listing. In FY19, we would continue to focus more on operational efficiency, greater digitization of processes and serving customer holistically with a wider bouquet of products while keeping a closer eye on our costs, profitability and asset quality.**

### **TRANSFORMATION INTO A MAINSTREAM RETAIL BANK:**

The Bank, in the first year of operations, has laid the foundation for becoming a full-service retail lender of choice for its customers. With 377 Branches including 71 Business Correspondents touch points which was well complemented by 97 assets centres, 25 office and 292 ATMs, the Bank has a strong franchise to penetrate the markets further and built a wide customer base.

In the last one year, the Bank has opened 5,31,062 deposit accounts and raised a deposit book 7,923 crore at around 6.6% reducing the average cost of funds from 9.6% as on Mar 31, 2017 to 8.4% as on Mar 31, 2017. Our philosophy of assessing the customer while keeping the turnaround time in check has helped us disburse 143,904 loan accounts worth INR 10,825 crore taking our Gross Loan AUM to INR 16,038 crore.

To create greater opportunities within its community of customers, the Bank has expanded its product bouquet by introducing Home Loans, Agri-SME Loans, Gold Loans, Consumer Durable Loans, Business Banking and Third Party Products - General, Health and Life Insurance and Mutual Funds. The Bank piloted digital consumer durable loans with card-less EMI options. The Bank also offers best in class customer experience with tab-based seamless digital customer onboarding, higher deposit interest rates, monthly interest payouts in Savings Accounts, extended banking hours, no deposit slips, minimal paper work and true anywhere banking.

AU Small Finance Bank on-boarded 70% its new savings account customers in the first year using Tab Banking with Tab adoption reaching as high as 95% in the last quarter. Going forward it plans to expand this service for opening of current accounts too. The Bank provides digital advantage in cash management to its SME/MSME customers through digital platform of iCashPro platform.

AU Small Finance Bank received the 'Schedule Commercial Bank' status this year.

**AWARDS:**

AU Small Finance Bank is now a Fortune India 500 company. The Bank was recognised by Economic Times as the Best BFSI Brand 2018 along with 2 awards in ET NOW Rise with India Awards 2018 i.e. "The Bank with more Rural Branches" and "The Bank with Best Technology Orientation" within the small finance bank category. Times of India's Times Ascent awarded AU Bank with "Dream Companies to work for in 2018" award.

**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 IFC Washington (member World Bank group), Warburg Pincus, 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](http://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 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**

<b>AU Small Finance Bank</b>	<b>Perfect Relations</b>
Priyanka K. PR & Corp. Com. 7340012454 <a href="mailto:priyanka.kanawat@aubank.in">priyanka.kanawat@aubank.in</a>	Sneha Joshi Senior Image Manager 9833004482 <a href="mailto:snehaj@perfectrelations.com">snehaj@perfectrelations.com</a>



चलो आगे बढ़ें

A SCHEDULED BANK | FORTUNE INDIA 500 COMPANY

# Investor Presentation

## Q4FY18 / FY18

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



April 27, 2018

## Table of Contents



-  **Q4FY18 / FY18 Performance Summary**
-  Retail Assets & Mid & Small Corporate Snapshot
-  Liabilities & Treasury Snapshot
-  About AU Small Finance Bank
-  Summary Financials & Shareholding Pattern

# FY18 Key Highlights – 1<sup>st</sup> Year as a SFB

11 States



377 Branches<sup>1</sup>  
97 Asset Centers

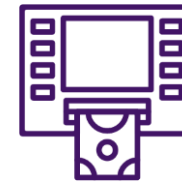


5.5 lakh square feet area

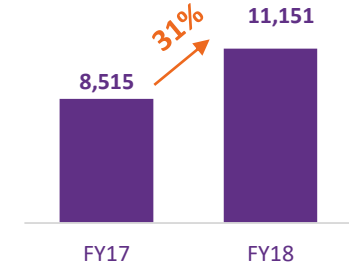
23 Offices



292 ATMs

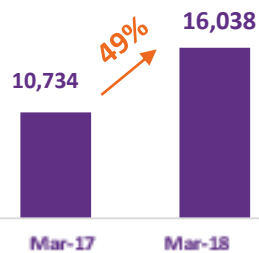


11,151 employees



Assets Under Management

INR Crore

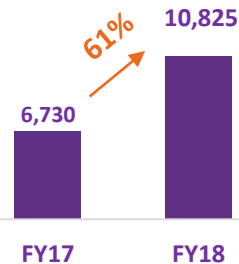


As An NBFC

As a Bank

Disbursements<sup>2</sup>

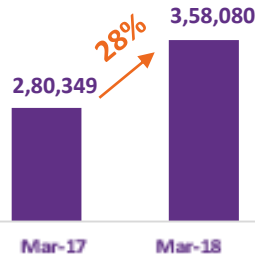
INR Crore



As An NBFC

As a Bank

Active Loan Accounts



As An NBFC

As a Bank

5,31,062 Deposit Accounts



Deposit Base<sup>3</sup>  
~INR 7,923 Crore



CASA Ratio<sup>4</sup>

32%

<sup>1</sup> Includes Business Correspondents (BC's) – 71. In addition, we have tied up with 18 more BCs in Apr 18 (before Apr 19, 2018) to fulfill RBI's requirement of 25% unbanked rural branches

<sup>2</sup> refers to Disbursement during FY18. Disbursement during Q4FY18 was INR 4,205 Crore

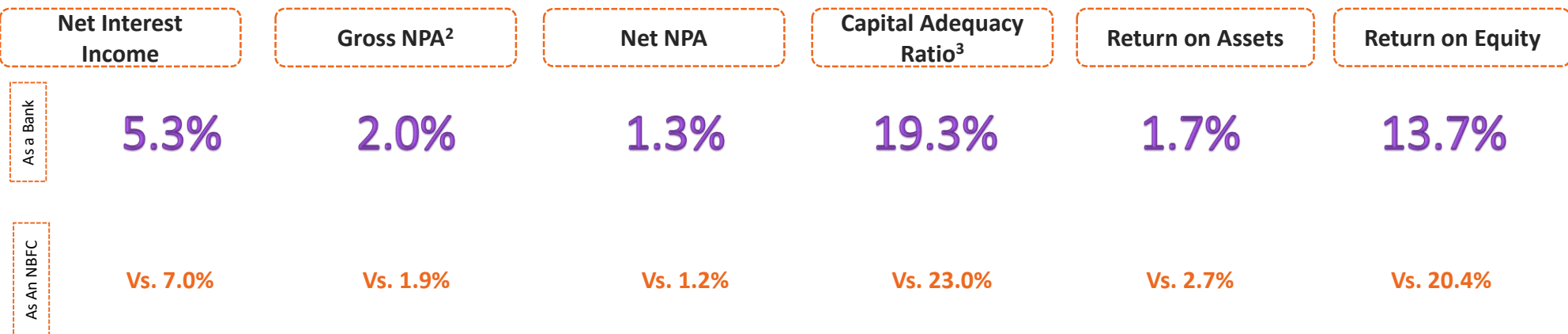
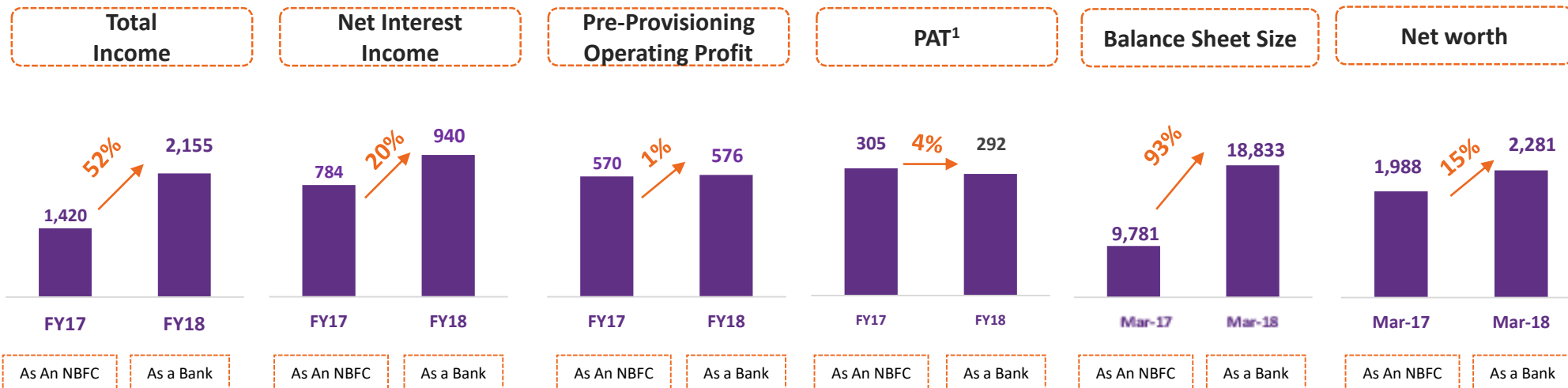
<sup>3</sup> Deposit Base of INR 7,923 Crore includes Certificate of Deposit of INR 1181 Crore.

<sup>4</sup> CASA Ratio is computed excluding the Certificate of Deposits from Total Deposits



# FY18 Key Highlights – 1<sup>st</sup> Year as a SFB

INR Crore



1.FY17 PAT adjusted for exceptional items for comparison with FY18 . Exceptional item in FY17 - profit on sale of investments in subsidiaries & associate companies

2 GNPA recognized on 90 DPD basis as on 31st Mar, 2018 while it was based on 120 DPD as on 31st Mar, 2017

3 Tier 1 Capital Adequacy Ratio at 18.4%

- Commenced Banking Operations on 19th April 2017
- Initial Public Offer of INR 1,913 Cr (entirely Offer for Sale); Oversubscribed by 54x; Listed on NSE & BSE
- Acquired Scheduled Bank Status on Nov 1, 2017
- Long term rating upgrade from India ratings and CARE Ratings to “AA- / Stable”
- Leveraging Distribution Franchise For Cross Sell
  - Tied up with 17 AMCs for distributing Mutual Funds
  - Corporate Agency tie-up with Aditya Birla Health Insurance, Cholamandalam MS General Insurance
  - Tied up with Future Generali Life Insurance (in April 2018)
- Started new product lines such as Agri-SME Loan (Disbursement ~ INR 50 crores), Gold Loan (Disb. ~ INR 30 crores), Home Loan (Disb. ~ INR 1.8 crores) and Consumer Durable Loan (Disb. ~ INR 1.6 crores). Installed 460 Point of Sale
- SLR negative carry almost neutralized; caused by prudent investment decisions
- Proposed Dividend for FY17-18 (subject to approval in the AGM) INR 0.50 / shares <sup>1</sup>

1. In terms of revised Accounting Standard (AS) 4 ‘Contingencies and Events occurring after the Balance sheet date’ as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, the Bank has not appropriated proposed dividend (including tax) aggregating INR 17.22 Crore from Statement of Profit and Loss for the year ended March 31, 2018. However, the effect of the proposed dividend has been reckoned in determining Capital funds in the computation of capital adequacy ratio as at March 31, 2018.

Q4FY18 / FY18  
Performance  
Summary



## ADVANCES & ASSET QUALITY

- Strong Growth maintained; Gross AUM at INR 16,038 Crore, Up 49% y-o-y
- Dominated by Retail Assets; Forming 81% of Gross AUM at INR 13,013 Crore, Up 41% y-o-y
- Highest Ever Quarterly Disbursement of INR 4,205 Crore, Up 90% y-o-y; More than 50,000 new loans accounts in the Quarter (1,43,904 new loan accounts in FY18);
- Annual Disbursement of INR 10,825 Crore in FY18 growing at 61% y-o-y led by strong growth across all subsegments
- 2W Loans disbursements at INR 15.2 Crore; More than half to these being disbursed to existing customers
- Small & Mid Corporate - Growth momentum in Business Banking with disbursements at INR 933 Crore in FY18; Avg. Ticket Size – INR 21 lakhs for disbursements during FY18
- Sequentially Improving Asset Quality - Gross NPA at 2.0% (vs. 2.8% as on Dec. 31, 2017) and Net NPA of 1.3% (vs. 1.9% as on Dec. 31, 2017)
- Likewise 90+ DPD (including off-book) at 1.4% as against 2.2% as at Dec. 31, 2017

## LIABILITIES, BRANCH BANKING & CROSS-SELL

- Over 5.4 lacs Deposit accounts sourced in FY18; 189,350 Deposit accounts sourced in Q4
- Momentum maintained in Deposits mobilization; FY18 Total Deposits stood at INR 7,923 Crore<sup>1</sup>; Deposits grew more than 100% in Q4FY18 over Q3FY18
- About 83% of Deposit accounts sourced are New to AU Bank

<sup>1</sup> Includes Certificates of Deposits – INR 1181 Crore

## Q4FY18 / FY18 Performance Summary



- **Deposits to Advances ratio improved to 60% vs. 37% last quarter**
- **Cost of Deposits (excluding Certificate of Deposits) at 6.59%**
- **Leveraging Cross Sell on AU Bank Distribution Franchise**
  - GI Partner – Cholamandalam - Premium Collected INR 28 Crore; 96,864 policies
  - HI Partner – Aditya Birla - Premium Collected INR 3 Crore, 5172 policies
  - Mutual Fund – Kicked off with 17 AMCs; AUM of INR 6 Crore
  - Corporate Agency tie-up with Future Generali Life Insurance in April 2018
- **~37% of the Business Banking Loans through Branch Banking Channel**

### DIGITAL BANKING & ANALYTICS

- **Financial Inclusion Application for Business Correspondents**
- **TAB adoption at 95% for individual saving accounts; 155,500+ saving accounts opened through Tab in Q4FY18**
- **Developing CMS, Corporate Net Banking solutions for our MSME & SME customers; tied up with Aurion-Pro & TCS**
- **Merchant Acquiring through physical POS terminals & QR - Successful installation of over 450+ POS machines**
- **Gold Loans Automation for collateral entry in system and disbursement in customer's account using TABs**
- **STP Consumer Durable Loans via fully digital channel**

## FINANCIAS, CAPITAL ADEQUACY & RETURN RATIOS

- Average AUM IRR of 14.7%; Average Cost of Funds of 8.4%
- Net Interest Income of INR 287 Crore for Q4FY18 and INR 940 Crore in FY18; Up 30% over Q4FY17 and 20% over FY17 respectively
- Total Income of INR 666 Crore for Q4FY18 (Up 71% over Q4FY17) while for FY18 Total Income stood at INR 2,155 Crore, Up 52% y-o-y
- Q4FY18 Cost to Income Ratio at 60.2%; For FY18 Cost to Income ratio stood at 55.7%
- Q4FY18 PAT at INR 83 Crore, Up 7% over Q4FY17; FY18 PAT at INR 292 Crore close to FY17 PAT of INR 305 Crore (excluding exceptional items) despite impact of the higher costs of bank transitioning.
- CRAR of 19.3% and Tier – I CRAR of 18.4%
- ROA at 1.7%<sup>1</sup> for the Quarter as well as for the Financial Year; while ROE improved marginally to 14.8%<sup>1</sup> in the Q4FY18 taking FY18 full year ROE to 13.7%

## TREASURY / OTHER KEY HIGHLIGHTS

- Negligible cost of maintaining SLR because of prudent investment decisions
- Long Term Credit Rating upgraded to “IND AA- / Stable” and “CARE AA- / Stable” by India Ratings and CARE Ratings respectively.
- Short Term Credit Rating retained at “A1+”
- Retired & replaced high cost grandfathered borrowing with low cost sources
- During FY18, the bank sold PSLC worth INR 7,806 Crores earning a fee of INR 60 Crore (net of GST)

<sup>1</sup> Annualized

<sup>2</sup> Cost to Income Ratio represents Operating Cost to sum of NII and Other Income; Cost to Income Ratio for Q4FY18 and FY18 is calculated excluding MVAT assessment order (one-off in nature pertaining to period of 2008-2016) of INR 13.1 crore from Operating Cost

## Q4FY18 / FY18 Performance Summary



## COMPLIANCE WITH SFB GUIDELINES – STATUS

Criterion	Requirements	Status as on Mar 31 <sup>st</sup> , 2018
Branches in unbanked areas	25% of total bank branches	85 branches (including BC) in unbanked rural areas i.e. 22.5% of total banking outlets; Rest of the Unbanked Rural Branches opened before April 19, 2018 <sup>1</sup>
Proportion of Loans & Advances up to INR 25 Lacs	50%	58% of the Disbursements have Ticket Size up to INR 25 Lacs
Priority Sector Lending (applicable from FY19)	75%	Our estimated target for PSL for FY19 stands at ~Rs. 4000 Crs. As on 31 <sup>st</sup> March 2018 we had PSL Qualified Advances of INR 9,424 Crore out of Total Advances of INR 13,312 Crore.

## AWARDS & ACCOLADES

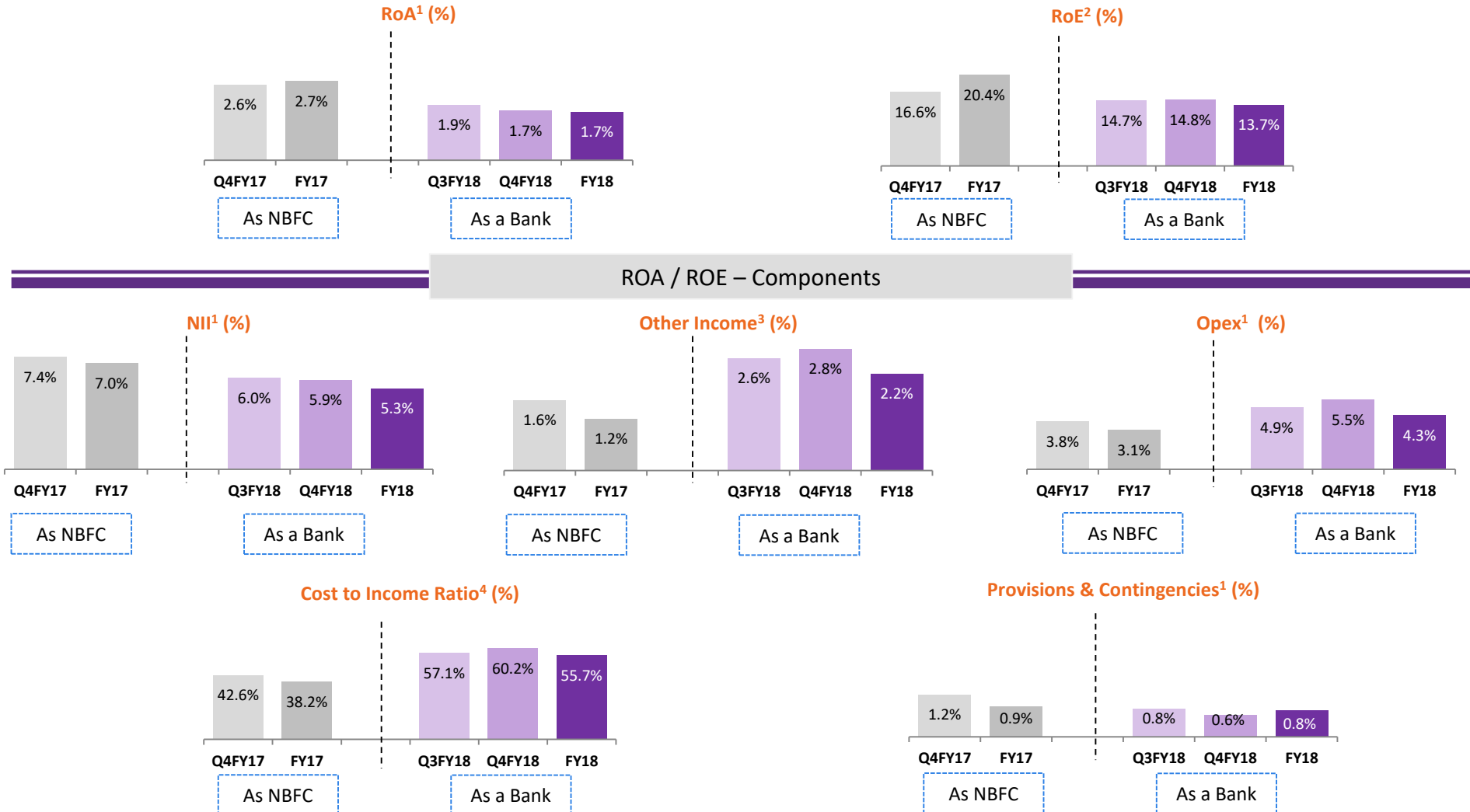


<sup>1</sup> As on 16.04.2018 the total branch count stands at 395 branches after appointment of 18 more BCs taking the count of unbanked rural branches to 106 (26% of the branches in unbanked rural areas)



# Steadily Improving Return Ratios despite bank transition

Stable ROE in Q4FY18 vis-à-vis Q3FY18 at 14.8%; ROE at 13.7% for FY18 – 1<sup>st</sup> year of Banking operation which involved higher costs for banking transition



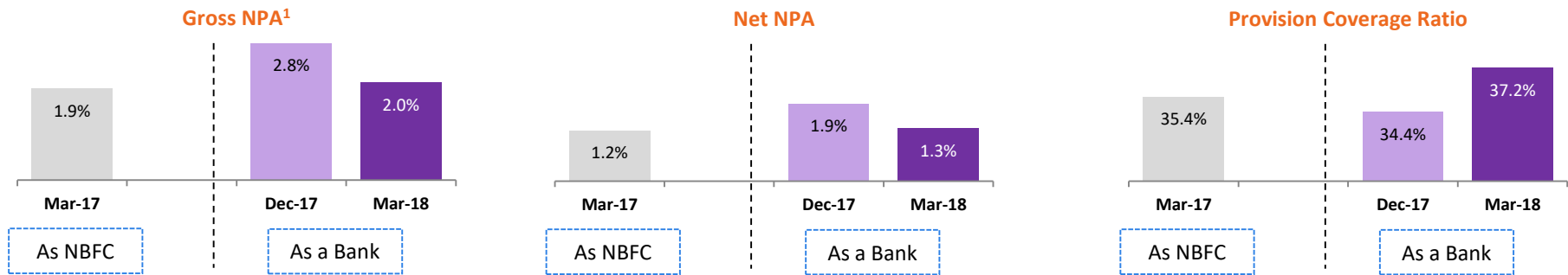
1 As % of sum of Avg. Total Assets and Avg. Securitization & Assignment AUM; Annualized

2 Annualized; Q4FY17 and FY17 ROE's calculated on PAT after adjusting for exceptional items;

3 Other income includes Loan processing & other loan related fees of INR 155 Crore, PSLC fees of INR 61 Crore, Recovery from loans written off of INR 42 Crore, Profit on sale/purchase of mutual funds of INR 38 Crore, General Banking & Deposit related fees of INR 13 Crore & Cross-sell & Distribution related fees of INR 79 Crore; As % of sum of Avg. Total Assets and Avg. Securitization & Assignment AUM; Annualized

4 Cost to Income Ratio represents Operating Cost to sum of NII and Other Income; Cost to Income Ratio for Q4FY18 and FY18 is calculated excluding MVAT assessment order (one-off in nature pertaining to period of 2008-2016) of INR 13.1 Crore from Operating Cost

Movement of Gross NPA	Q4FY18	Q3FY18
(INR Crore)	Audited	Unaudited
Opening Gross NPA	286	266
Additions during the period	48	68
Reductions during the period	64	48
<b>Gross NPA<sup>1</sup> (closing)</b>	<b>270</b>	<b>286</b>



<sup>1</sup> Gross NPA as on Dec 31, 2017 and Mar 31, 2018 is based on Gross NPA recognition at 90 Days Past Due where as Gross NPA as on Mar 31 2017 was based on Gross NPA recognition at 120 Days Past Due.

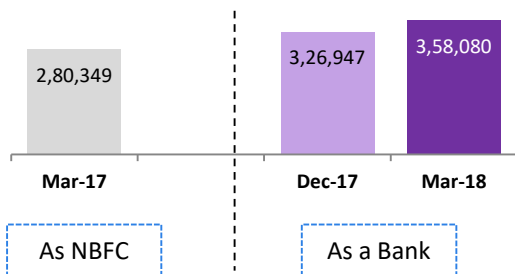


(INR Crore)	Mar-18	Mar-17	Dec-17
	Audited	Audited	Unaudited
Total Risk Weighted Assets	11,833	8,474	9,374
Tier I Capital	2,179	1,818	1,874
Tier II Capital	105	134	91
Total Capital	2,285	1,952	1,965
<b>CRAR</b>	<b>19.3%</b>	<b>23.0%</b>	<b>21.0%</b>
Tier I CRAR	18.4%	21.5%	20.0%
Tier II CRAR	0.9%	1.6%	1.0%

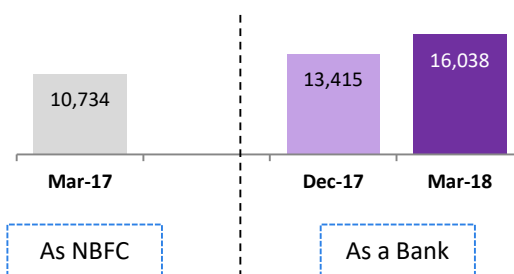
**Note :** CRAR and Tier 1 Capital Funds for Dec 31, 2017 has been computed without adding 9MFY18 PAT in Tier I

# Key Performance Matrix

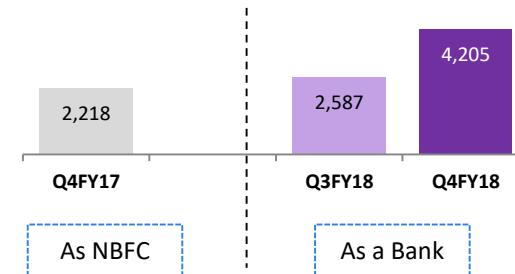
## Active Loan Accounts



## Gross AUM<sup>1</sup> INR Crore

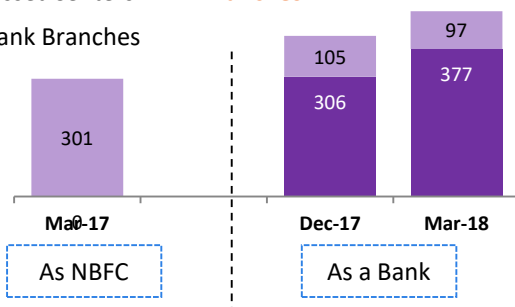


## Disbursements INR Crore

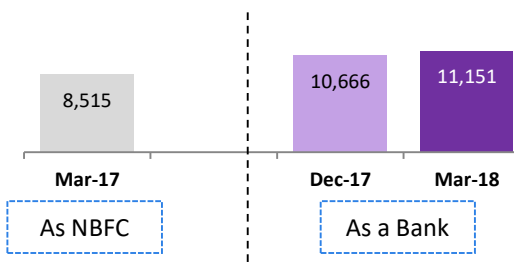


■ Asset Centers  
■ Bank Branches

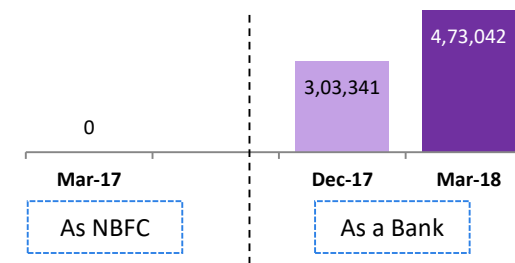
## Branches<sup>2</sup>



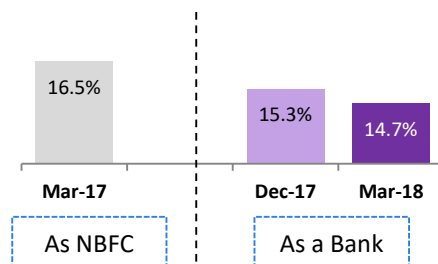
## Employees



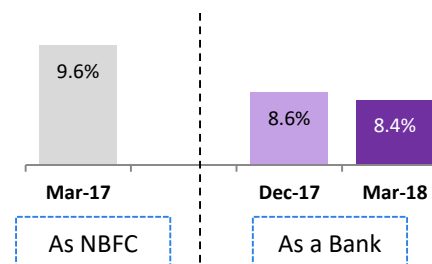
## No. of CA, SA Accounts



## Avg. Yield on Gross AUM<sup>3</sup>



## Avg. Cost of Funds<sup>4</sup>



<sup>1</sup> 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.

<sup>2</sup> Branches as on Mar 31, 2017 refers to Branches in NBFC form; Branches as on Mar 31, 2018 includes 71 BCs

<sup>3</sup> 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.

<sup>4</sup> Average Cost of Funds represents simple average of monthly 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.

# Profit & Loss Statement

(All Figures in INR Crore)	Q4FY18	Q4FY17	Y-o-Y	FY18	FY17	Y-o-Y	Q3FY18
	Audited	Unaudited		Audited	Audited		Unaudited
<b>Income</b>							
Interest Earned	532	342	56%	1,767	1,280	38%	464
Interest Expended	245	121	102%	827	496	67%	214
<b>Net Interest Income</b>	<b>287</b>	<b>221</b>	<b>30%</b>	<b>940</b>	<b>784</b>	<b>20%</b>	<b>250</b>
Other Income <sup>1</sup>	134	48	180%	388	140	178%	106
<b>Total Net Income</b>	<b>421</b>	<b>269</b>	<b>57%</b>	<b>1,329</b>	<b>923</b>	<b>44%</b>	<b>356</b>
<b>Expenses</b>							
Operating Expenses							
Employee Cost	136	71	91%	425	193	120%	118
Other Operating Expenses	131	44	200%	328	160	105%	85
<b>Operating Profit before Provisions and Contingencies</b>	<b>155</b>	<b>154</b>	<b>0%</b>	<b>576</b>	<b>570</b>	<b>1%</b>	<b>153</b>
Provisions (other than tax) and Contingencies	30	36	-17%	133	97	36%	33
Exceptional Items	-	-	0%	-	670	-100%	-
<b>Profit Before Tax</b>	<b>125</b>	<b>118</b>	<b>6%</b>	<b>443</b>	<b>1,143</b>	<b>-61%</b>	<b>120</b>
Tax expenses	42	40	4%	151	321	-53%	41
<b>Profit After Tax</b>	<b>83</b>	<b>78</b>	<b>7%</b>	<b>292</b>	<b>822</b>	<b>-64%</b>	<b>79</b>
<b>Profit After Tax (adjusted for exceptional items)</b>	<b>83</b>	<b>78</b>	<b>7%</b>	<b>292</b>	<b>305</b>	<b>-4%</b>	<b>79</b>

<sup>1</sup> Other income for FY18 includes Loan processing & other loan related fees of INR 155 Crore, PSLC fees of INR 61 Crore, Recovery from loans written off of INR 42 Crore, Profit on sale/purchase of mutual funds of INR 38 Crore, General Banking & Deposit related fees of INR 13 Crore & Cross-sell & Distribution related fees of INR 79 Crore;

(All Figures in INR Crore)	Mar 31, 2018	Mar 31, 2017	Y-o-Y	Dec 31, 2017
	Audited	Audited		Unaudited
<b><u>Liabilities</u></b>				
Capital	286	284	1%	286
Employees stock options outstanding	17	6	184%	
Reserves and Surplus	1,978	1,697	17%	1,908
Deposits	7,923	-	N.A.	3,716
Borrowings	7,639	7,120	7%	7,325
Other Liabilities and Provisions	989	674	47%	926
<b>Total Liabilities</b>	<b>18,833</b>	<b>9,781</b>	<b>93%</b>	<b>14,161</b>
<b><u>Assets</u></b>				
Cash and Balances with R B I	492	13	N.A.	346
Balances with banks and Money at Call and Short Notice	1,269	612	108%	478
Investments	3,051	2,150	42%	2,627
Advances	13,312	6,551	103%	10,031
Fixed Assets	386	276	40%	389
Other Assets	323	179	80%	290
<b>Total Assets</b>	<b>18,833</b>	<b>9,781</b>	<b>93%</b>	<b>14,161</b>



## 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 Housing / Home loans alongside other retail assets viz. Gold Loans, Consumer Durable Loans, Agri-SME loans.
  - Two Wheeler Digital Loan Origination
- Scale up Business Banking
- Mobility for FI, Legal Valuation in Loan Origination System



## Liabilities, Branch Banking

### *Enhance customer experience through ongoing Digital Enhancements*

- API Gateways
- Offering Corporate Net Banking, CMS, Bill Pay facilities
- Digital Payments - Aadhaar Enabled Payment System<sup>1</sup>, UPI including BHIM, IMPS for mobile banking, Bharat Bill Pay (BBPS)
- Mobile Banking App - iOS version
- Digital onboarding of Individual Joint A/c's, Current A/c's
- Efficient Customer Service through Chatbots and automation



## 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

1. Allows online interoperable financial transaction at PoS (Point of Sale / Micro ATM) through the Business Correspondent (BC) of any bank using the Aadhaar authentication



Q4FY18/ FY18 Performance Summary



**Retail Assets & Mid & Small Corporate Snapshot**



Liabilities & Treasury Snapshot



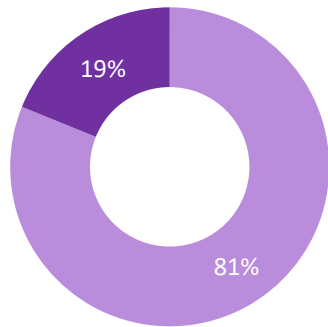
About AU Small Finance Bank



Summary Financials & Shareholding Pattern

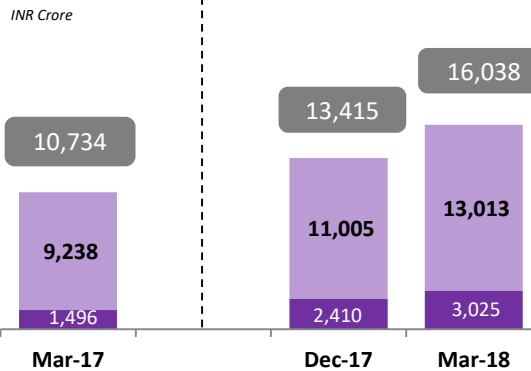
# Retail and Small & Mid-Corporate Assets Snapshot – I

Retail Assets comprise ~81% of Gross AUM of INR 16,038 Crore



■ Retail ■ Small & Mid-Corporate

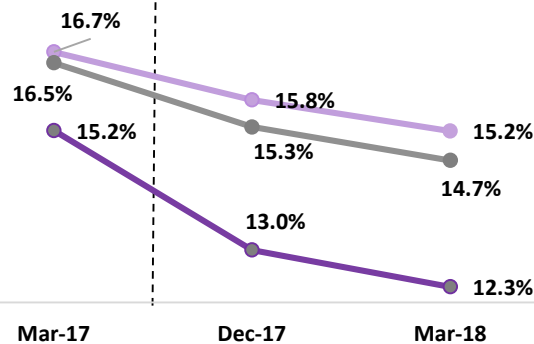
Retail Assets continue to exhibit strong growth



As NBFC As a Bank  
 ■ Total ■ Retail ■ Small & Mid-Corporate

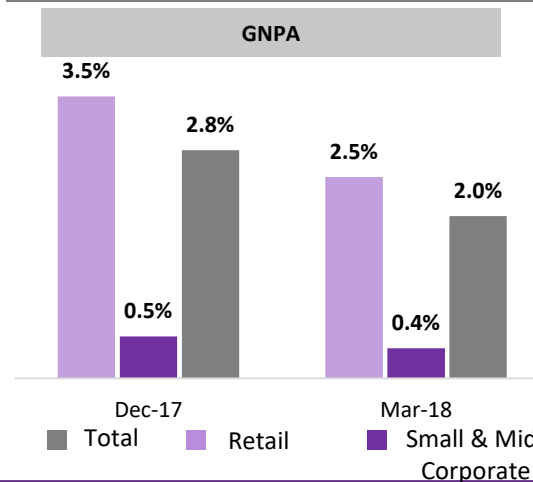
AUM Growth	Q-o-Q	Y-o-Y
Total	19.6%	49.4%
Retail Bank	18.2%	40.9%
Small & Mid-Corporate	25.5%	102.3%

Reduction in Yields due to benefits of Banking Platform and basis market and product dynamics

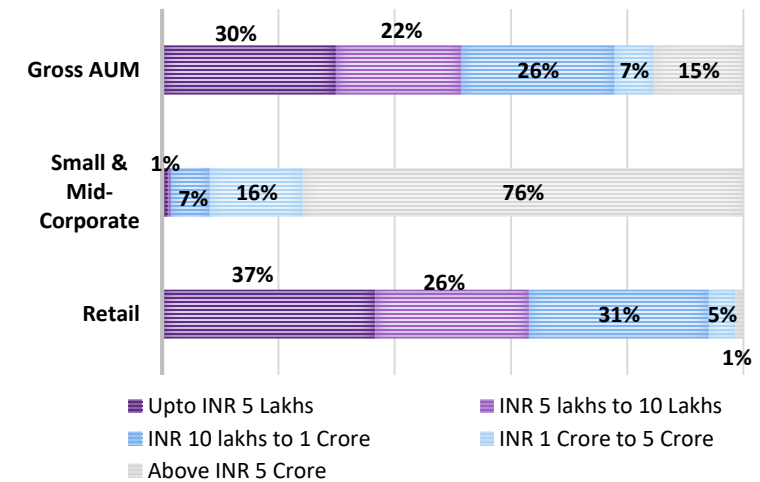


As NBFC As a Bank

Consistent Asset Quality

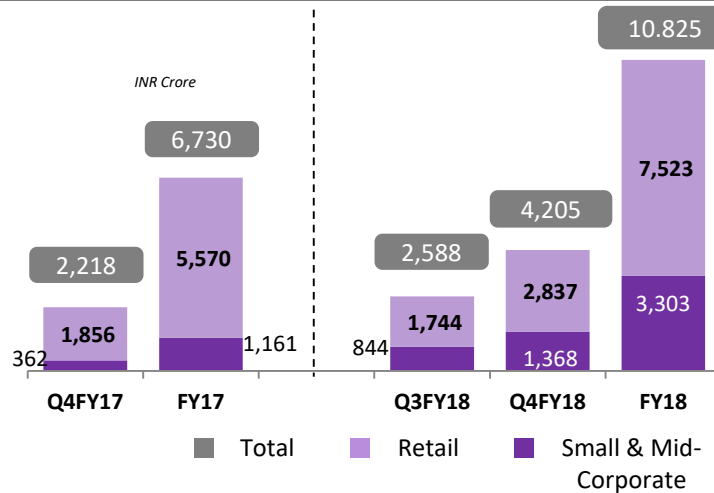


Ticket Size wise Distribution of Gross AUM



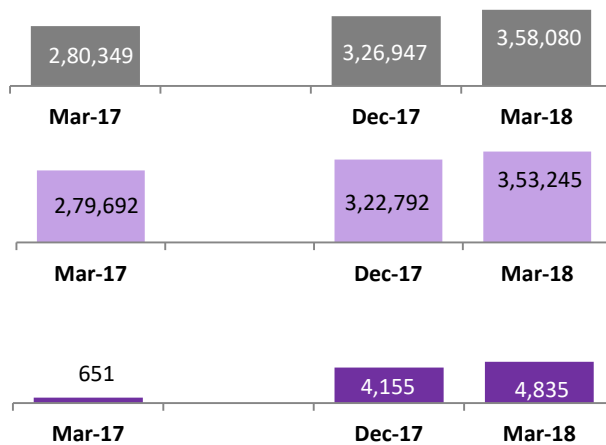
# Retail and Small & Mid-Corporate Assets Snapshot – II

## Consistent growth in Disbursements



Disbursement Growth	Q4FY18		FY18
	Q-o-Q	Y-o-Y	Y-o-Y
Total	62.5%	89.6%	60.8%
Retail	62.6%	52.9%	35.1%
Small & Mid-Corporate	62.2%	277.7%	184.5%

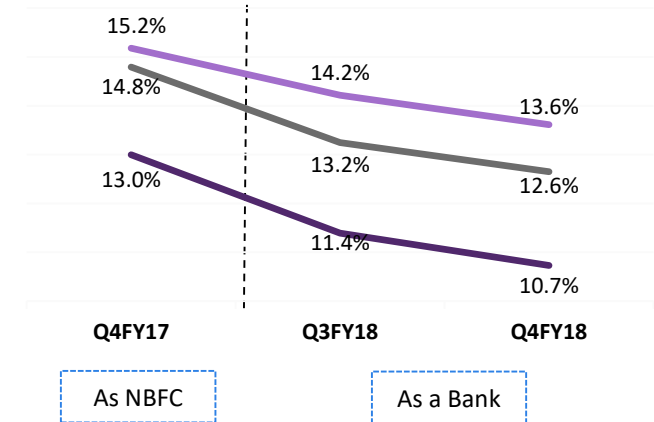
## # Active Customers Loan Accounts



## Average Ticket Size (in INR Cr)



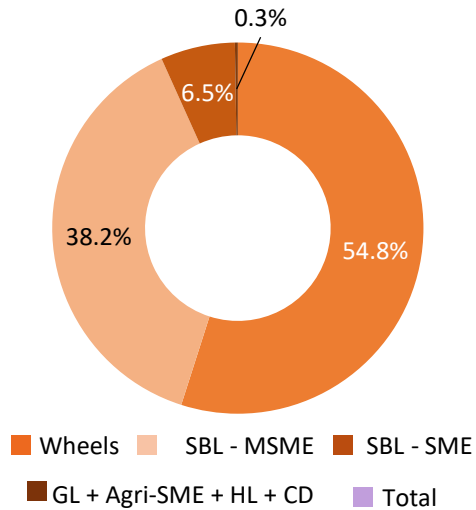
## Disbursement IRRs



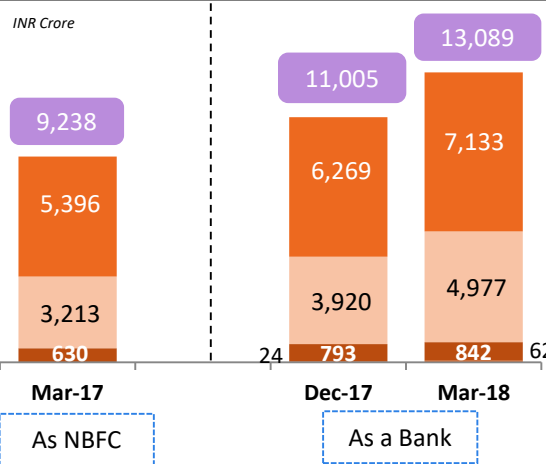
■ Total ■ Retail ■ Small & Mid-Corporate



## Retail Assets – Diversified Product Mix



## Retail Bank AUM grew by ~33% Y-o-Y; Secured Business Loans continue to exhibit strong growth

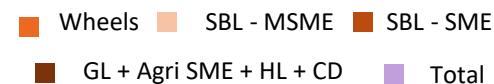
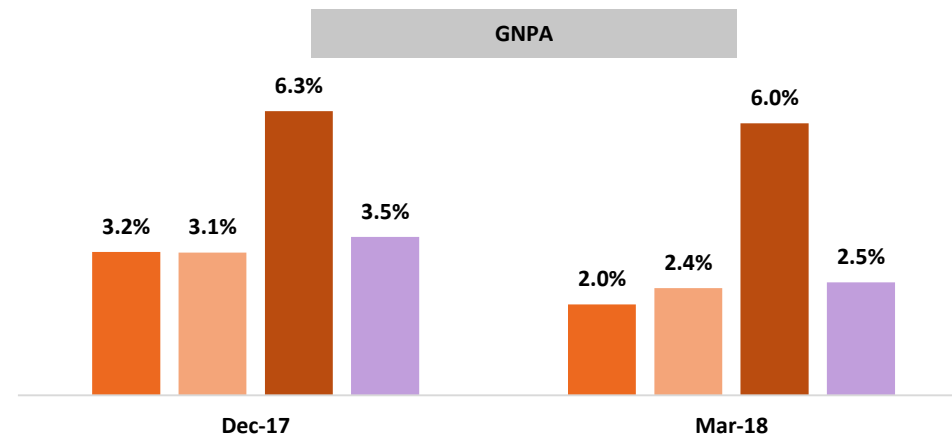


AUM Growth	Q-o-Q	Y-o-Y
Retail	18.2%	40.9%
Wheels	13.8%	32.2%
SBL - MSME	27.0%	54.9%
SBL - SME	6.2%	33.7%

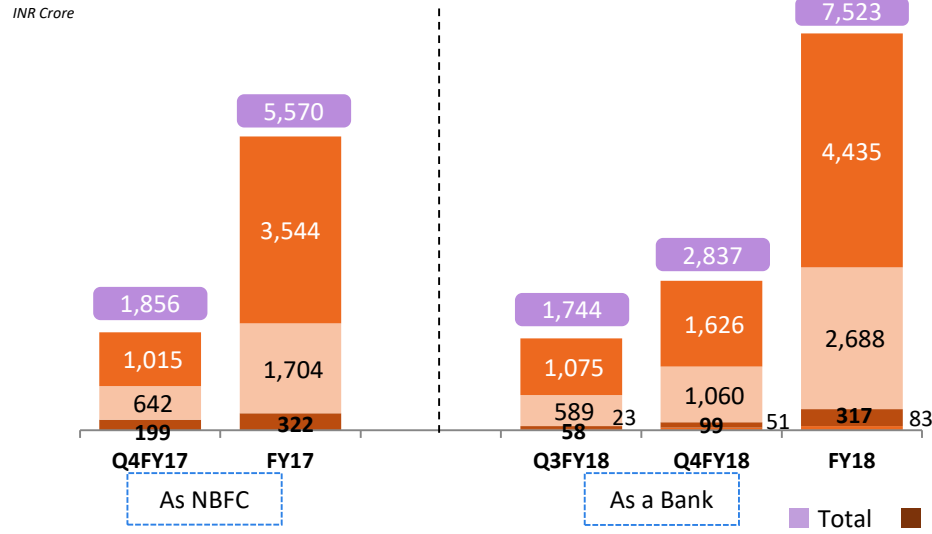
## Product Wise Average IRR Range

Wheels - New	11%-15%
Wheels - Used	17%-21%
Wheels - Total	13%-17%
SBL - MSME	14%-18%
SBL - SME	11%-15%

## Improving Asset Quality of Retail Bank

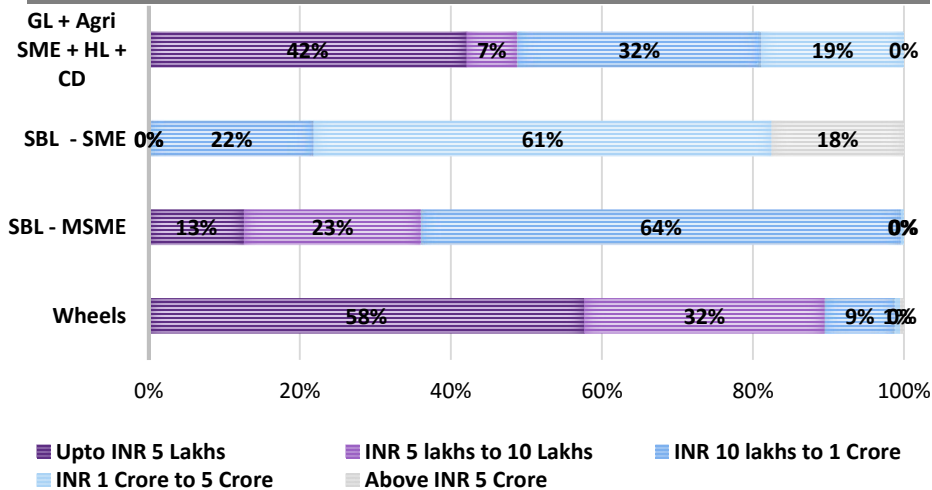


## Disbursement Momentum maintained in Retail Assets

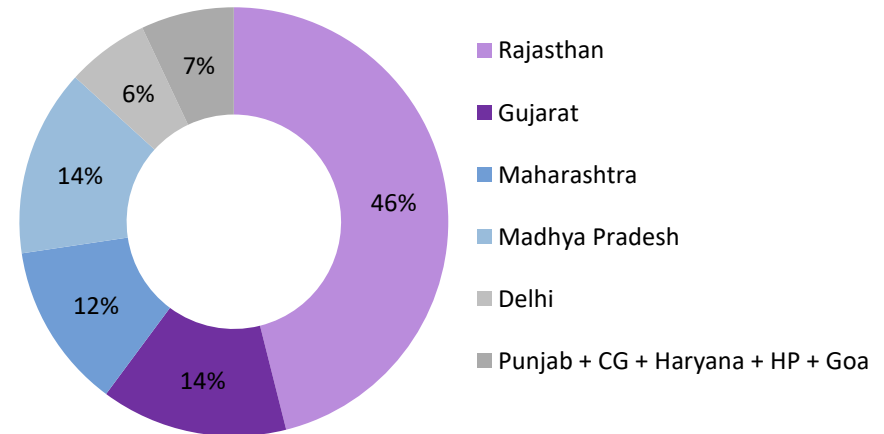


Disbursement Growth	Q4FY18		FY18
	Q-o-Q	Y-o-Y	Y-o-Y
Retail	62.6%	52.9%	35.1%
Wheels	51.3%	60.2%	25.1%
SBL MSME	80.2%	65.2%	57.8%
SBL - SME	71.5%	-50.6%	-1.7%

## Ticket Size wise Distribution of Retail Assets AUM

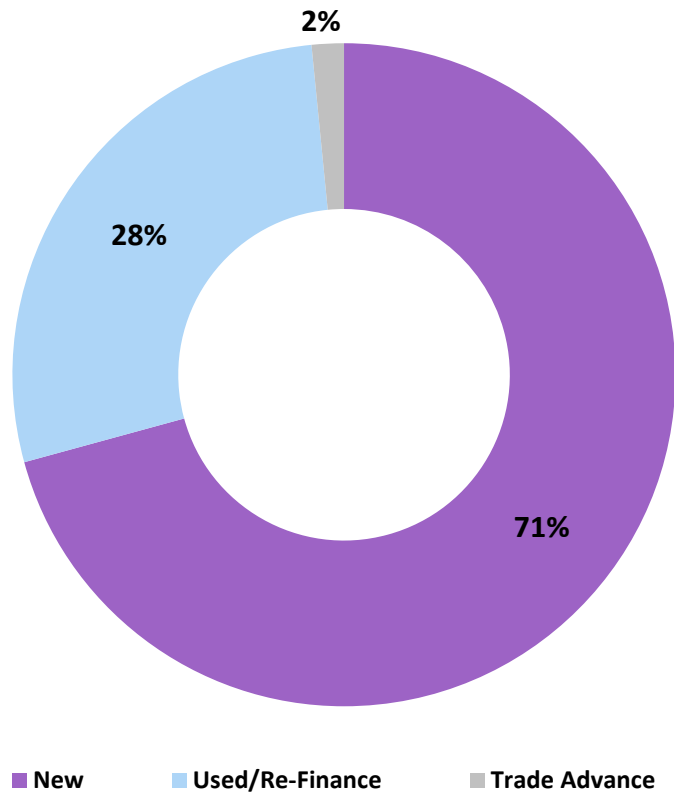


## Retail Assets Regional Break-up

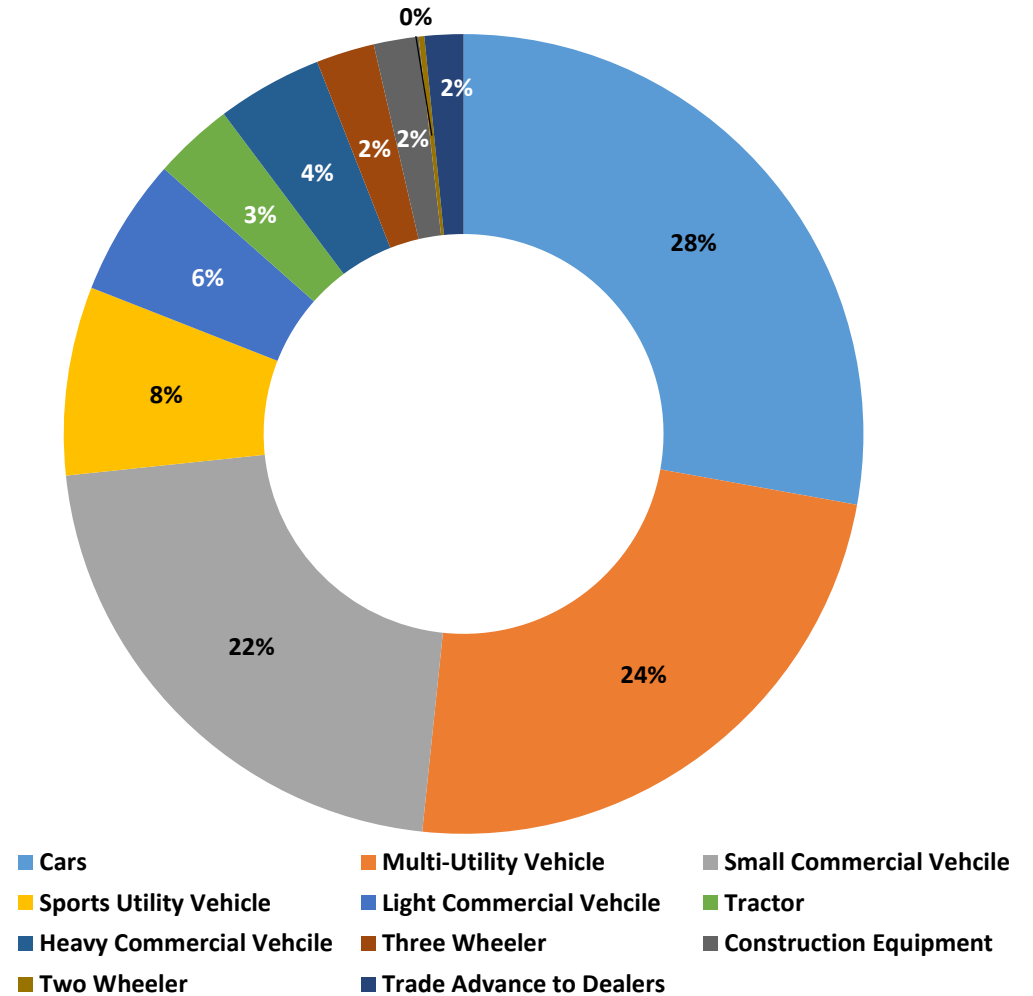


As on 31<sup>st</sup> Mar 18

Wheels AUM break up – New vs Old



Wheels AUM break up – Vehicle types



As on 31<sup>st</sup> Mar 18

## Agriculture SME Loan



Agri Enterprises

Agri Infrastructure

Agri Projects

Rolled Out  
in 6 States

Disbursements  
INR 50.23 Crore

## Consumer Durable



Online/ Paperless

App Assisted Model

Select Online Partners  
Vijay Sales, Croma, etc.

Offline Assisted Model –  
Successful Pilots Done

Disbursements  
INR 1.63 Crore

## 2W Loans (part of Wheels)



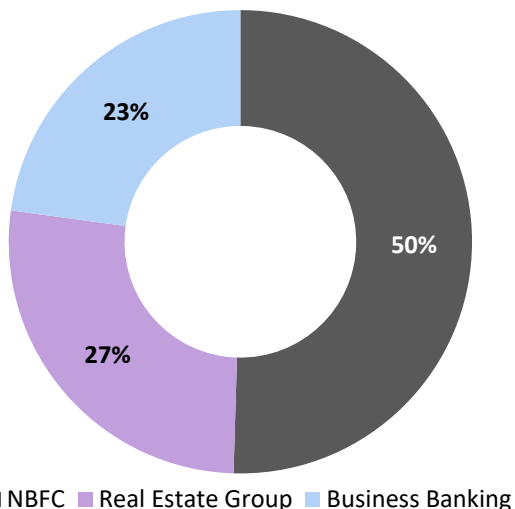
Online/ Paperless

52% Cross Sold to Existing  
Customers

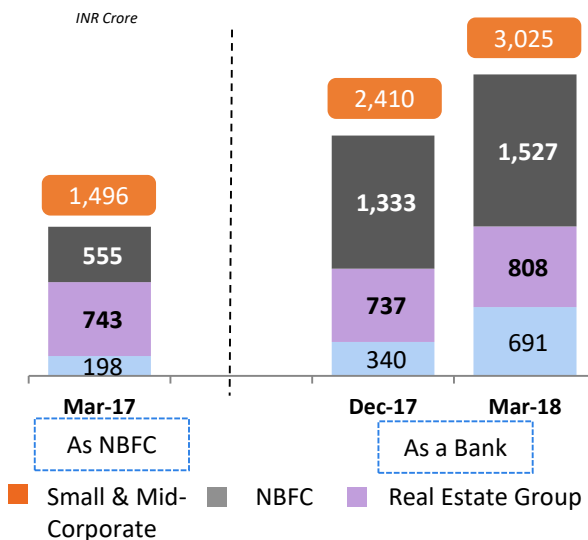
Disbursements  
INR 15.16 Crore

# Small & Mid-Corporate Assets Snapshot

### Small & Mid-Corporate Assets AUM Break-up

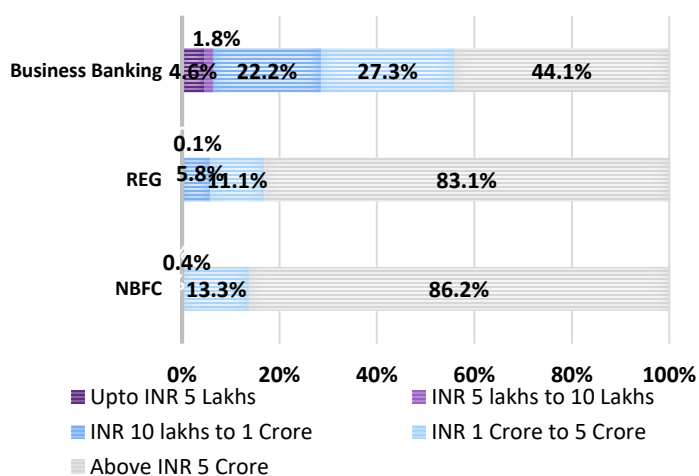


### Good Momentum in Business Banking

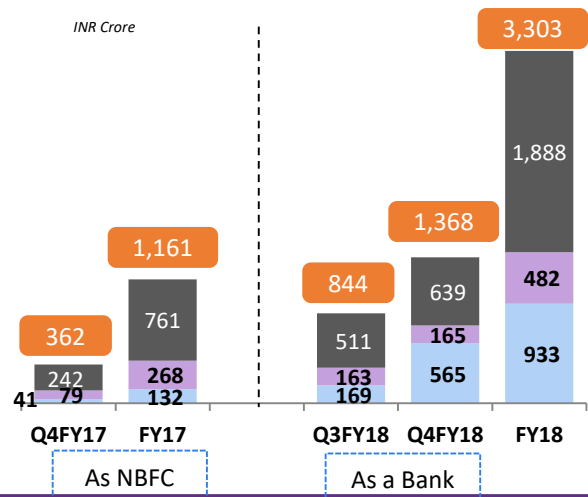


AUM Growth	Q-o-Q	Y-o-Y
Small & Mid-Corporate	25.5%	102.3%
NBFC	14.5%	175.3%
Real Estate Group	9.6%	8.6%
Business Banking	103.5%	249.7%

### Ticket Size Distribution of Small & Mid Corporate Assets AUM



### Small & Mid Corporate Assets – Disbursement Break Up








Disbursement Growth	Q-o-Q	Y-o-Y	Y-o-Y
Small & Mid-Corporate	62.2%	277.7%	184.5%
NBFC	24.9%	163.8%	148.2%
Real Estate Group	1.1%	107.5%	79.6%
Business Banking	233.7%	n.m.	607.5%

As on 31<sup>st</sup> Mar 18

Small & Mid-Corporate NBFC Real Estate Group Business Banking



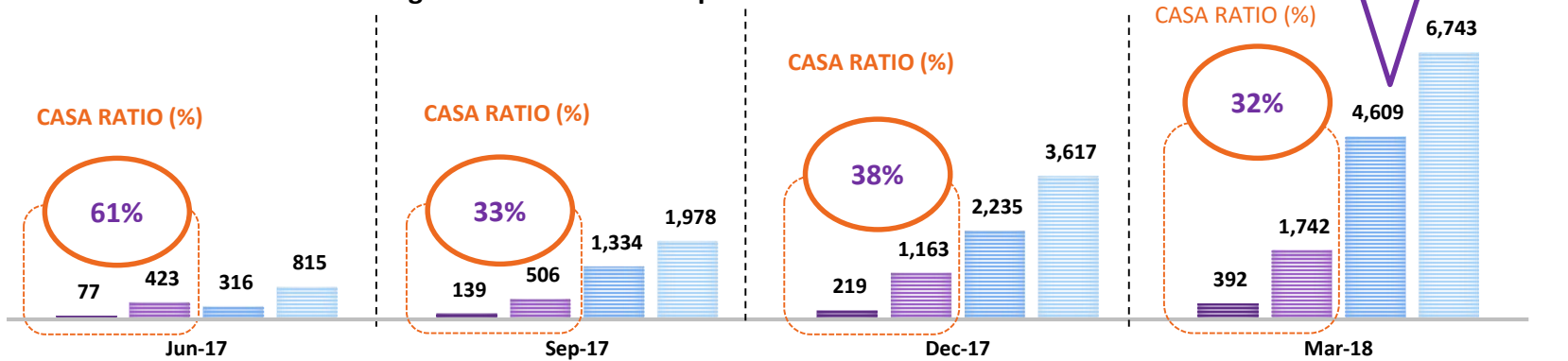
-  Q4FY18 / FY18 Performance Summary
-  Retail Assets & Mid & Small Corporate Snapshot
-  **Liabilities & Treasury Snapshot**
-  About AU Small Finance Bank
-  Summary Financials & Shareholding Pattern

# Liabilities - Branch Banking - Snapshot

Growing Deposit Franchise (value), CASA Ratio of 32%

INR Crore

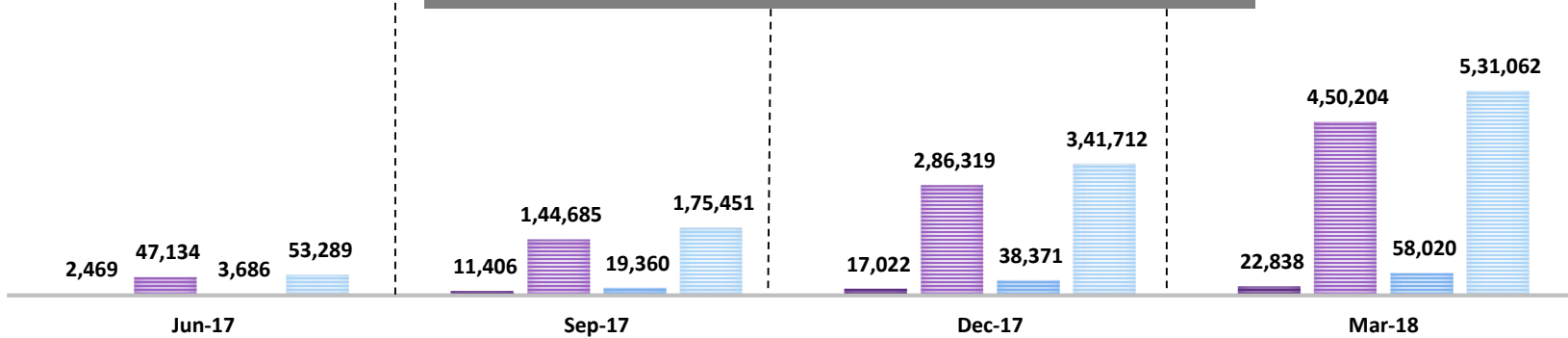
■ Current Account ■ Saving Account ■ Term Deposits\* ■ Total\*



Q-o-Q Growth in Q4

86%

Focus on building granular retail deposit base - No of Accounts



55%

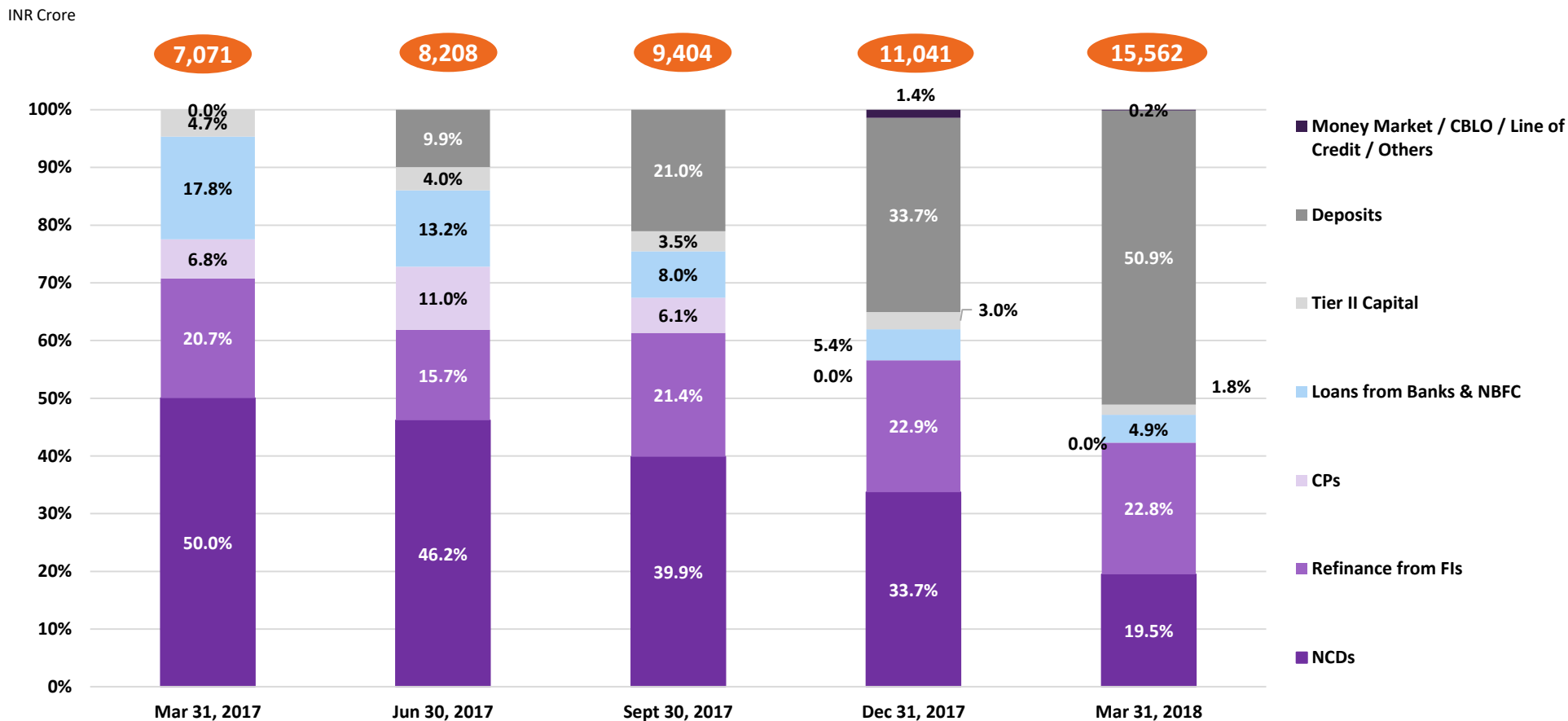
ATS as on Mar 31, 2018

Current Account	Savings Account	Term Deposits	Total Deposits
1.7 Lacs	0.4 Lacs	7.9 Lacs	1.5 Lacs

\*Note – Term Deposits excludes Certificate of Deposits of INR 99 Crore as on Dec 31, 2017 and INR 1181 Crore as on Mar 31, 2018. Including Certificate of Deposits, the CASA Ratio will be 37% & 27% as on Dec 31, 2017 & as on Mar 31, 2018 respectively

# Diversified Liabilities Portfolio

## Increasing proportion of Deposits further diversifying the funding profile

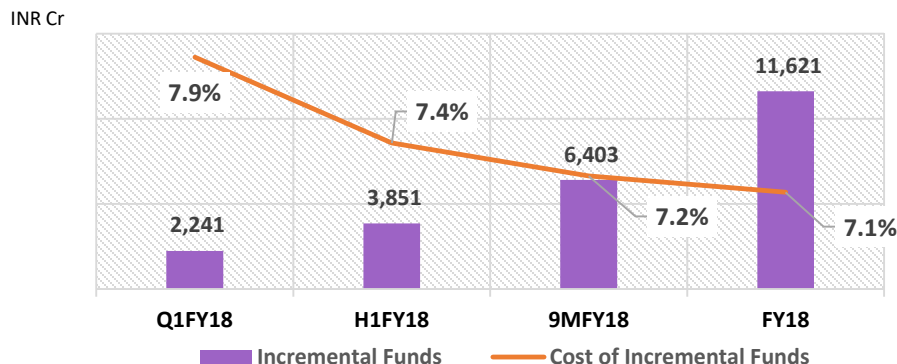


Off-book Source of Fund	Mar 31, 2017	Jun 30, 2017	Sept 30, 2017	Dec 31, 2017	Mar 31, 2018
Sec. & Assign O/s AUM <sup>@</sup>	3,988	3,774	3,560	3,188	2,710

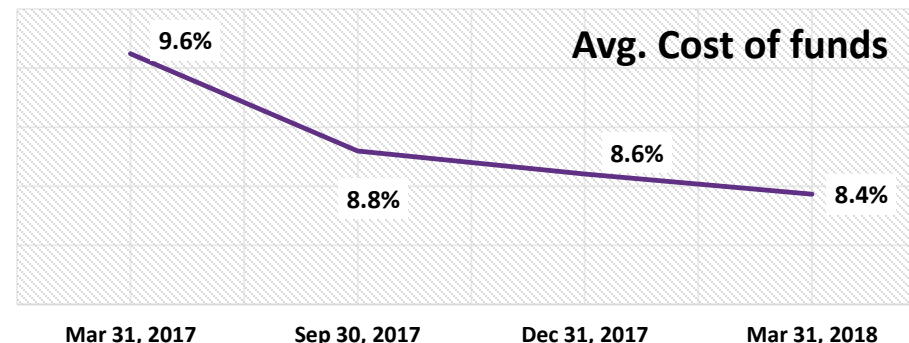
<sup>@</sup>Outstanding AUM of loan assets sold through Securitisation and Assignment as reduced by Outstanding AUM of Assets retained to meet Minimum Retention Requirement (MRR) in Securitisation and Assignment transaction and appearing in Balance Sheet.



## Incremental Funds<sup>1</sup> being raised at relatively lower cost



## Improving cost of funds<sup>2</sup>



## Treasury Update






- Incremental Cost of Funds at 7.1% leading to decline in Average Cost of Funds to 8.4% as on Mar 31, 2018
- Deposits raised at 6.6%
- In FY18, Bank earned fees of INR 60 crore (net of GST) on the back of total PSLC volume of INR 7,806 crore
- SLR investment of INR 2,239 Cr and Non-SLR Investments & Lending of INR 1,285 Cr as on Mar 31, 2018
- Liquidity in Hand - Non-SLR Investments & Lending (INR 1285 crore) + Excess SLR (INR 655 crore) = INR 1940 crore
- Liquidity Coverage Ratio of 105% as on 31st March 2018
- Grandfathered Secured Borrowings in excess of INR 1800 crore converted into Unsecured Borrowings enabling capital release and thereby contributed in improving capital adequacy

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

<sup>1</sup>Including Securitizations / Assignments

<sup>2</sup>Average Cost of Funds represents simple average of monthly 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.



-  Q4FY18 / FY18 Summary Performance
-  Retail Assets & Mid & Small Corporate Snapshot
-  Liabilities & Treasury Snapshot
-  **About AU Small Finance Bank**
-  Summary Financials & Shareholding Pattern

# AU BANK – tapping the unreached and unbanked segments



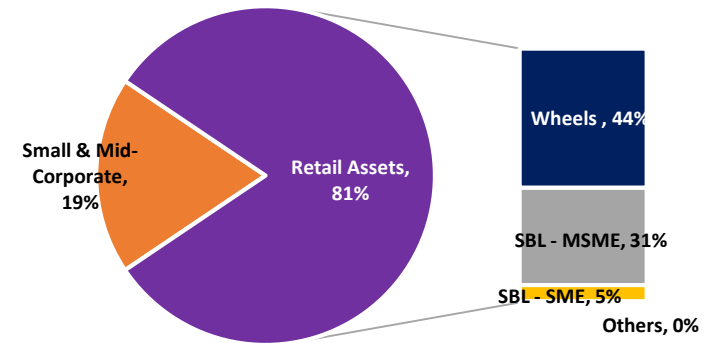
## Overview

- 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; 8,89,142 active customer accounts<sup>1</sup>;
- Contiguous geographical distribution** across 11 states and a UT with 377 branches, 97 asset centers, 23 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 2.0% and NNPA of 1.3% as on March 31, 2018;
- Promoted by **first generation entrepreneur**, Sanjay Agarwal, a merit holder CA, holding ~33% stake; ably supported by **experienced team of professionals**; young and passionate team of 11,151 employees;
- Marquee Investor base** which includes institutions like International Finance Corporation, Warburg Pincus, Chrys Capital, Kedaara Capital, etc;
- Long-term credit rating of “**AA- / Stable**” by **India Ratings** as well as **CARE Ratings**; Highest Short-term credit rating “**A1+**”;

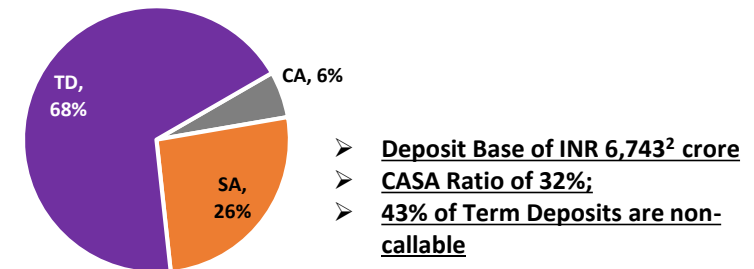
<sup>1</sup> Active Loan Customers Accounts – 358,080, Active Deposit Customers Accounts – 531,062  
<sup>2</sup> Excludes Certificate of Deposits of INR 1,181 Crore

## Focused on Retail Financing with Diversified Portfolio

### Gross AUM of INR 16,038 crore

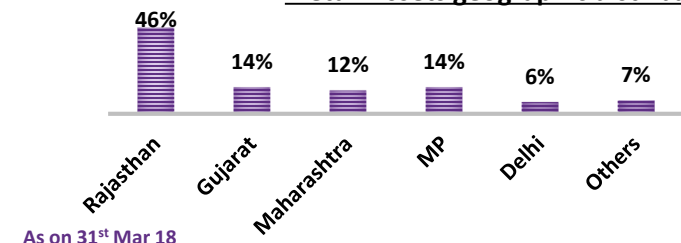


## Strong Build up of Deposits



## Contiguous Geographic presence

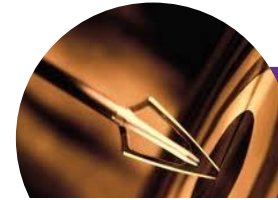
### Retail Assets geographic distribution





## 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.



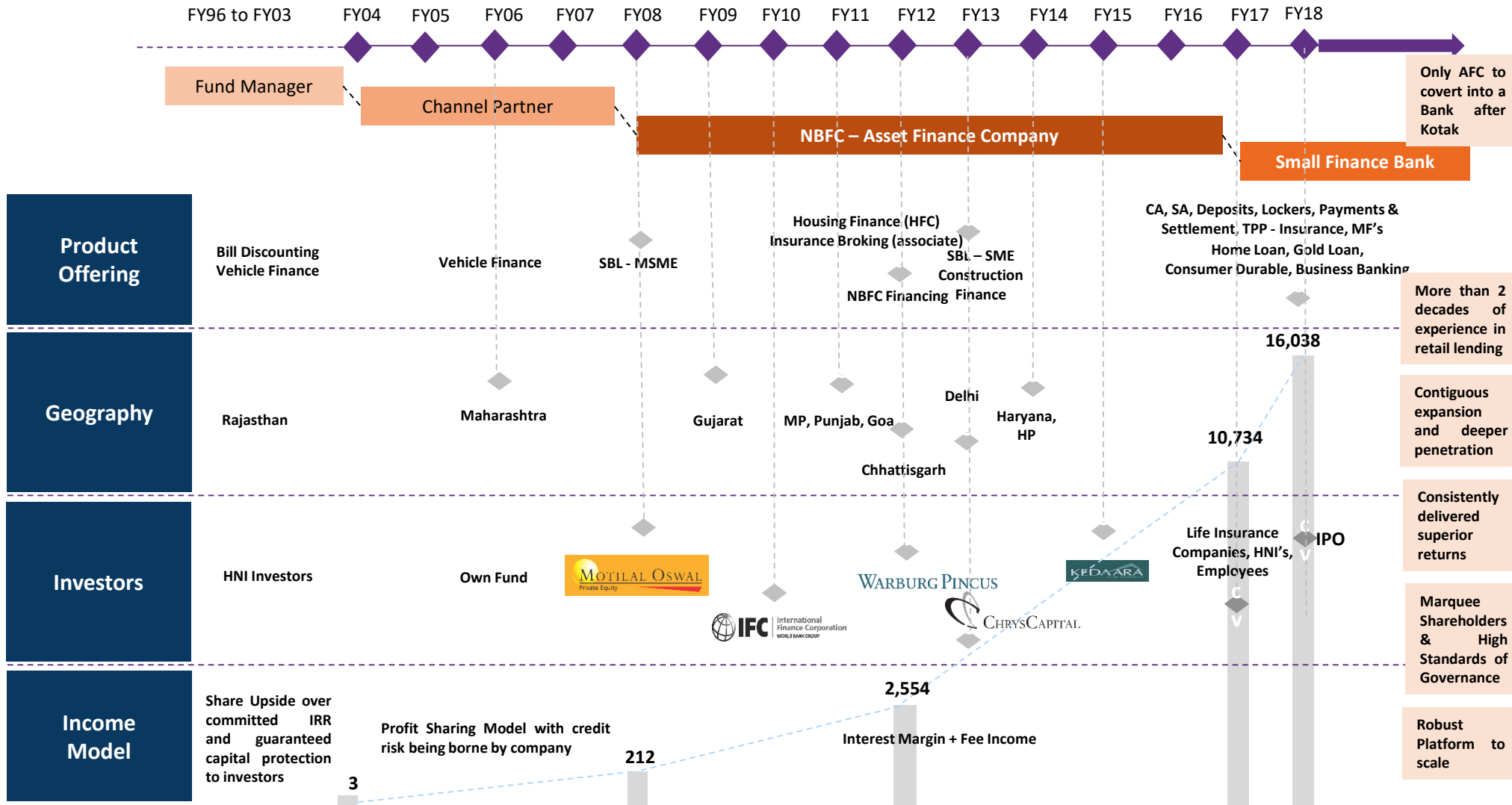
## AU Mission

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

<b>ASSETS PRODUCT OFFERINGS</b>	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	
	<b>Commenced</b>	• 1996	• 2007	• 2012	• 2012	• 2012	
	<b>Clientele typically includes</b>	• 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	
	<b>Loan Tenure</b>	• Up to 5 years	• Up to 12 years	• Up to 15 years	• Up to 4 years	• Up to 7 years	
	<b>Security</b>	• Vehicle	• Immoveable property	• Immoveable property / loan receivables	• Underlying Loan receivables	• Immoveable property	
<b>Purpose</b>	• Income / Revenue Generation	• Business Expansion; Working capital requirement / Equipment purchase	• Business Expansion; Working capital requirement / Equipment purchase	• Underlying Loan receivables	• Immoveable property		
<b>LIABILITIES PRODUCT OFFERINGS</b>	Retail Assets –New Products				Small & Mid-Corporate – New Products		
	Home Loans, Gold Loans, Agri SME Loans, Consumer Durable Loans				Business Banking		
	Savings Accounts		Current Accounts		Fixed & Recurring Deposits		Lockers
	Debit Cards		ATMs		Insurance		Mutual Funds
	TAB Banking						
	Net Banking						
<b>DIGITAL</b>	Mobile Banking						

# Well entrenched contiguous distribution franchise addressing underserved customer segments

11 States

377 Branches,  
97 Asset Centers

292 ATMs

11,151 employees

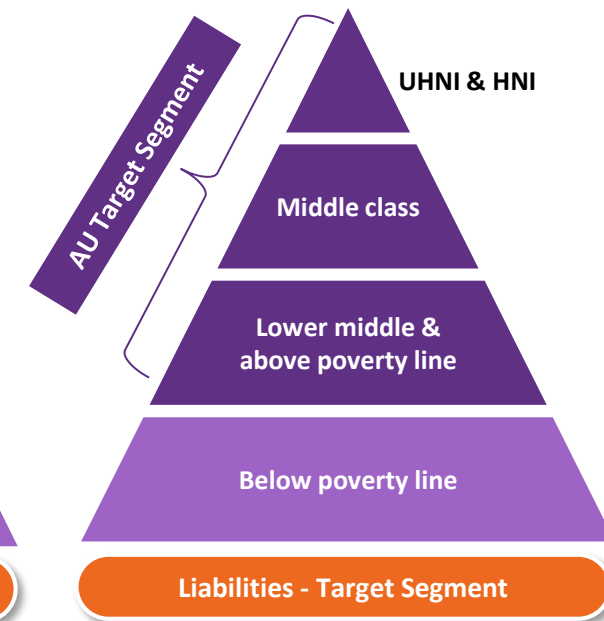
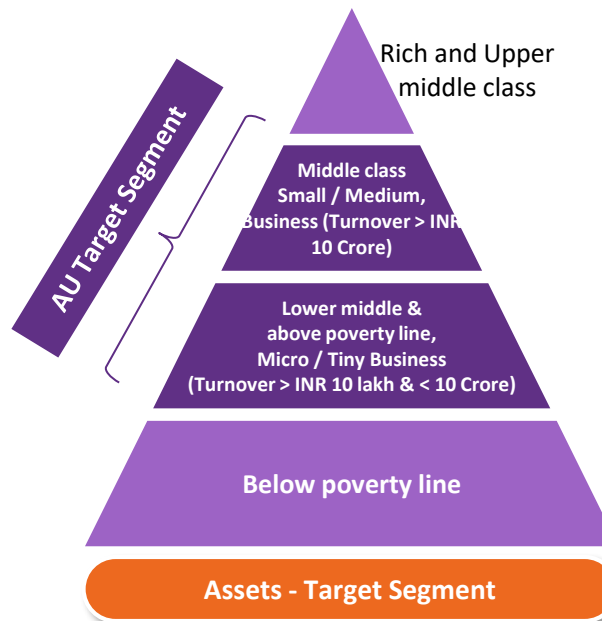
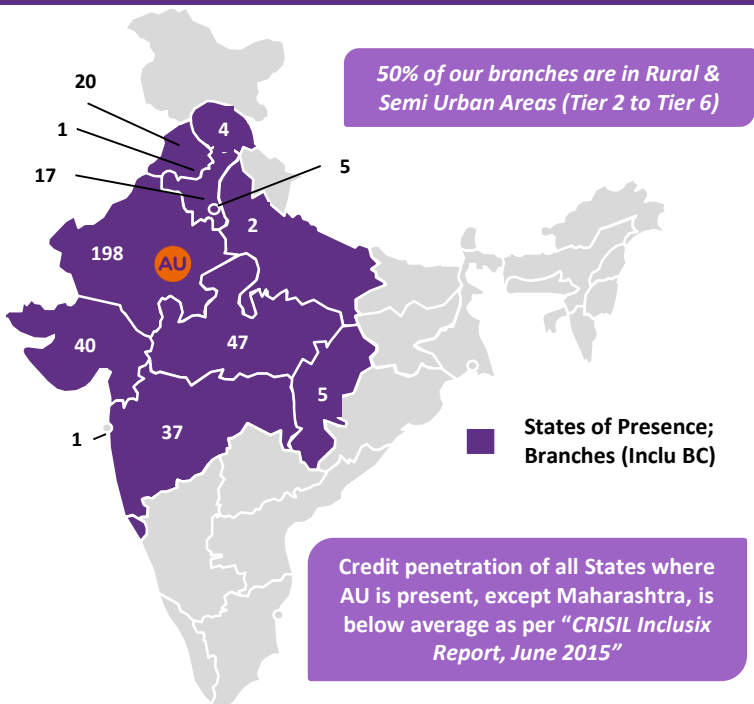
358,080 Active Loan Accounts

531,062 Deposit Accounts

32% CASA Ratio<sup>1</sup>

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**;

<sup>1</sup> Calculated based on Deposits excluding Certificate of Deposits of INR 1,181 Crore

## Customer Centricity at the core of strong Asset franchisee

### Deep branch penetration & Hire Local Personnel

- Ensures being close to the customer and better understanding of customer requirements & encourages repeat business
- Leads to business referrals and increases collection efficiency

### Relationships with dealers & manufacturers

- Establish relationships and preferred financing agreements with vehicle manufacturers and dealers

### Call Centers

- 38 Seater call center
- 3 supervisors
- 1 Unit head
- Tele-calling team focusing customer service and collections operating in English and select regional languages

### Banking Ombudsman

- 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

- Few Product Variants - Easy to remember & recollect
- Top 3 USPs for each Product variant
- Hassle-free TAB based savings bank account opening

### Making customers realize value of their money

- Competitive Interest Rates
- Monthly Credit of Interest in Savings account

### Focus on Customer Convenience

- 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

### Establish Customer service as in Asset franchise

- 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

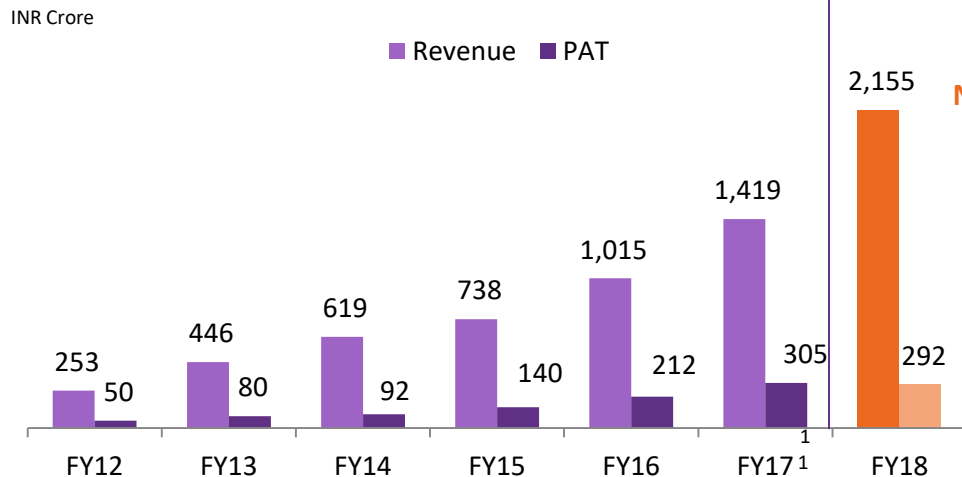
## Experienced Senior team

- 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

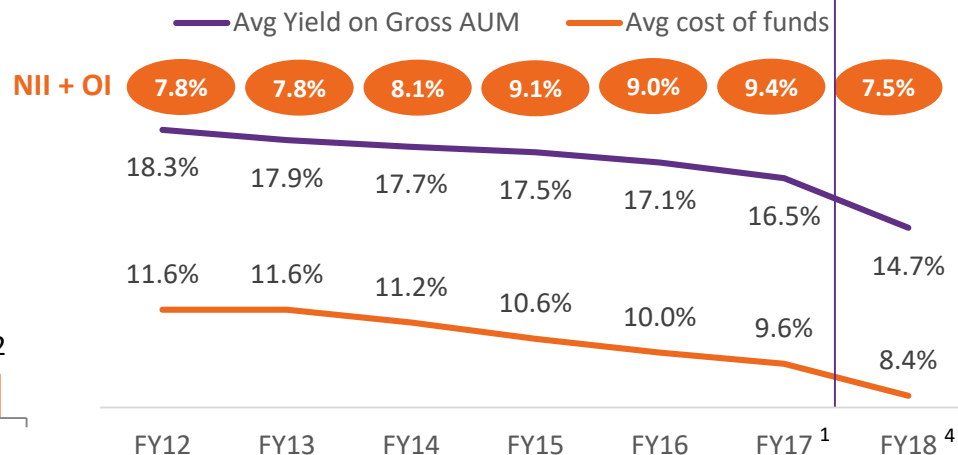


-  Q4FY18 / FY 18 Summary Financial Performance
-  Retail Bank, Wholesale Bank Snapshot
-  Liabilities & Treasury Snapshot
-  About AU Small Finance Bank
-  **Summary Financials & Shareholding pattern**

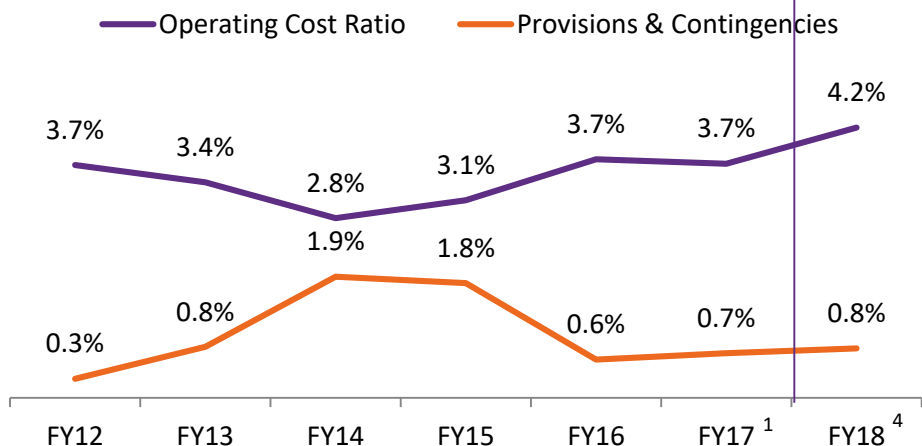
## Total Revenue and PAT



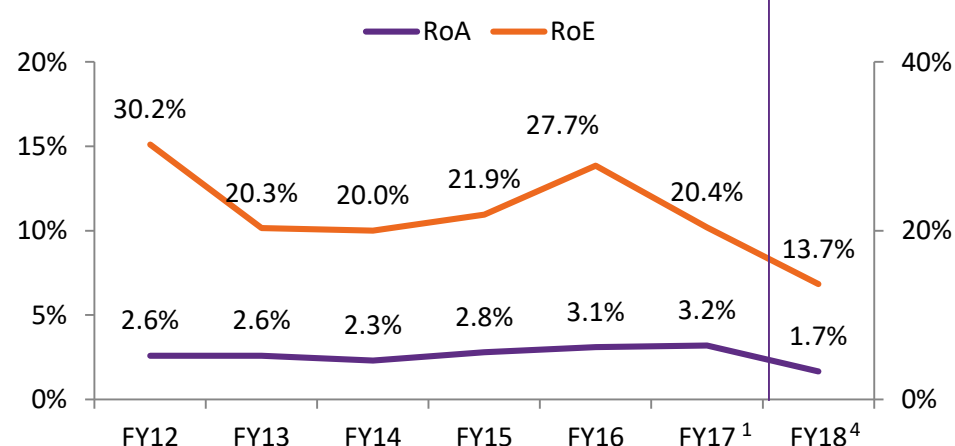
## Yields<sup>2</sup> and Cost of Funds<sup>3</sup>



## 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

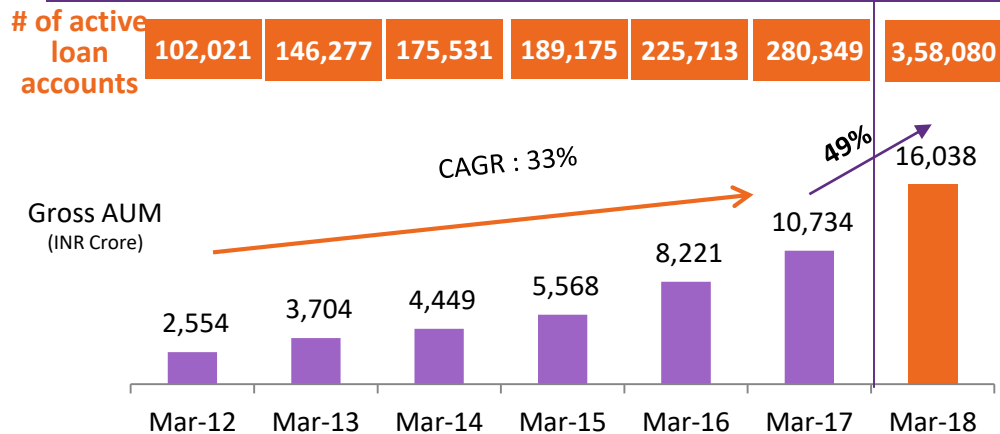
2. Average Yield on Gross AUM represent weighted average Yield on Gross AUM, weights being AUM of each loan outstanding as of last day of the relevant period.

3. Average Cost of Funds represents simple average of monthly 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.

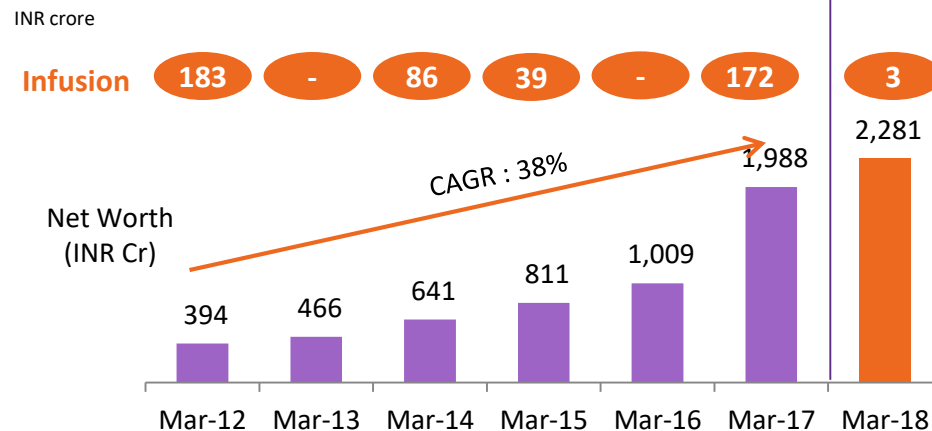
4. NII+OI, Operating Cost ratio, Provision & Contingencies ratio, RoA & RoE are calculated on Average Gross AUM till FY17 whereas for FY18 all such ratios are represented as% of Average Total Assets and Securitization & Assignment AUM.

# Robust Operating and Financial Performance (2/2)

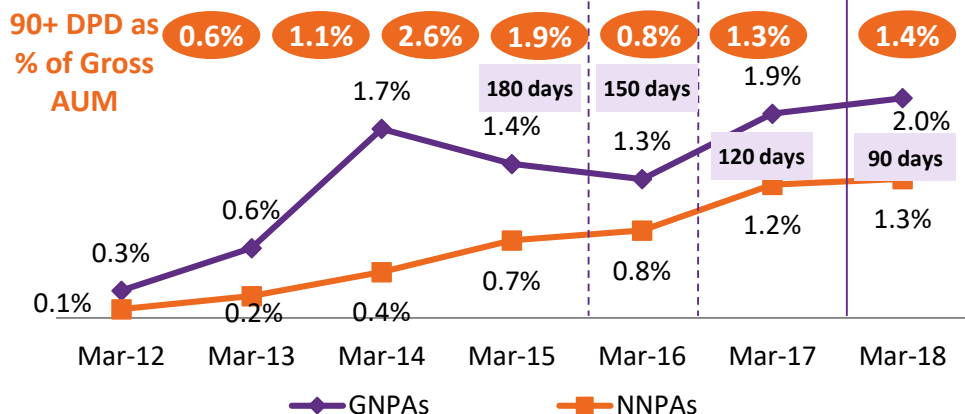
## Growth Trajectory



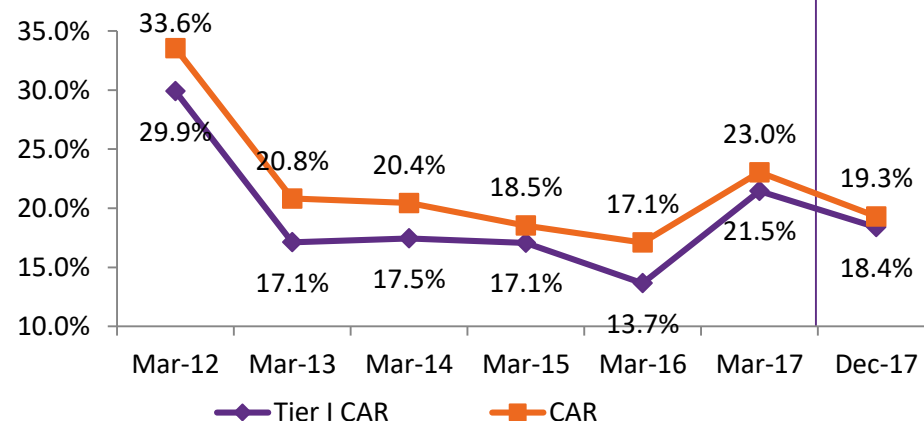
## Networth and Capital Infusion



## Gross NPA<sup>1</sup>, Net NPA & 90+DPD



## Capital Adequacy

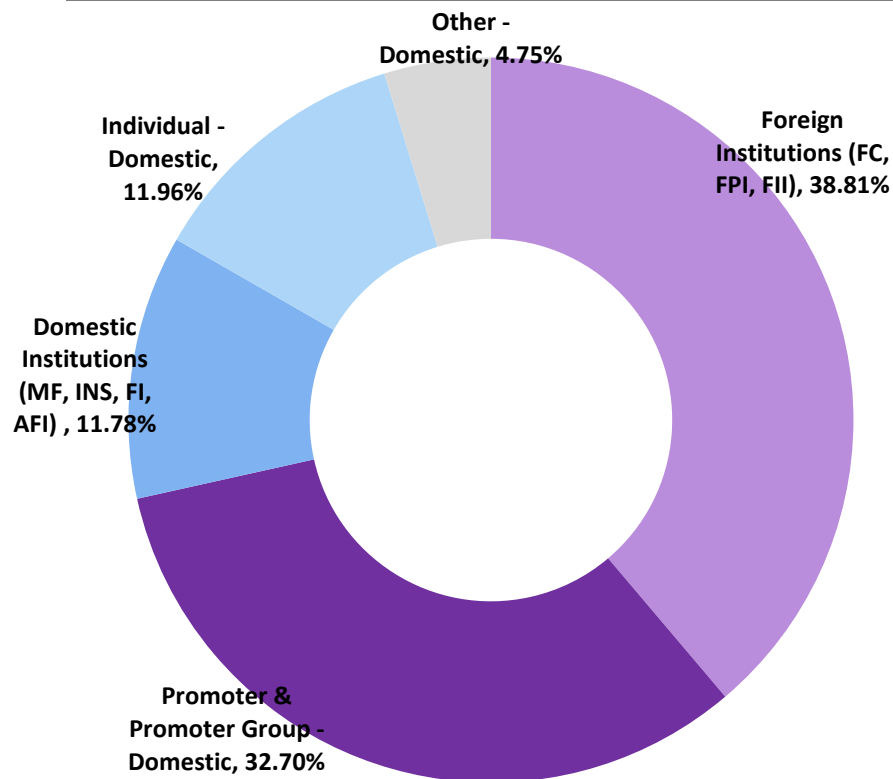


Internal accruals constitute a significant portion of the net worth. Networth as at Mar 31, 2018 of INR 2,281 Cr includes capital infusion of INR 579 cr and balance are internal accruals

1. NPA 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 Mar 31, 2018

## Shareholding Break – up



Total No. of Shares O/S	28,57,03,620
-------------------------	--------------

Total No. of Shareholders	96,389
---------------------------	--------

Domestic : Foreign	61:39
--------------------	-------

## Key Non-Promoter Shareholders (Holding above 1%)

## Holding

Redwood Investment (Warburg Pincus)	15.74%
International Finance Corporation (World Bank Group)	7.95%
Ourea Holdings (incl. Kedaara Capital I)	3.93%
Labh Investments (incl. ChrysCapital VI LLC)	3.78%
SBI Mutual Fund (through its various MF schemes)	3.47%
Motilal Oswal Mutual Fund (through its various MF schemes)	1.77%
SBI Life Insurance	1.70%
ICICI Pru Life Insurance	1.70%
Amansa Holdings	1.58%
Nomura	1.17%
Motilal Oswal Securities	1.17%

*This presentation has been prepared by AU SMALL FINANCE BANK LIMITED (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.*

*This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.*

*This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.*

*Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.*

*This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.*

*Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.*

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



# THANK YOU

Contact for Investor queries:

Sunil Parnami / Hemant Sethia

AU Small Finance Bank Ltd

Tel: +91 141 666 0604 / +91 22 6249 0614

Email: [investorrelations@aubank.in](mailto:investorrelations@aubank.in)

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



AUSFB/SEC/2018-19/58

Date: 26<sup>th</sup> April 2018

To,

<b>Mr. Khushro A. Bulsara</b> <b>Sr. General Manager,</b> <b>Listing Compliance and Legal Regulatory</b> <b>National Stock Exchange of India Limited,</b> <b>Listing Department</b> <b>Exchange Plaza, Bandra Kurla Complex,</b> <b>Bandra (East), Mumbai 400051,</b> <b>Maharashtra.</b>	<b>Mr. Avinash Kharkar</b> <b>AVP - Listing Compliance</b> <b>The Bombay Stock Exchange Limited,</b> <b>Department of Corporate Services,</b> <b>Phiroze Jee jee bhoy Towers,</b> <b>Dalal Street, Mumbai 400001,</b> <b>Maharashtra.</b>
--	---

**Scrip Code: AUBANK**

**Scrip Code: 540611**

Dear Sirs,

**Sub:** Presentation to Investors and Press release on the Audited Financial Results for the Quarter 4 and Financial Year ended on 31<sup>st</sup> March 2018

In terms of Regulation 30 SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 and other applicable regulation enclosed herein the Press Release and Investors Presentation of the Bank on the Audited Financial Results for the Quarter 4 and Financial Year ended on 31<sup>st</sup> March 2018.

The Press Release and Investors Presentation may also be accessed on the website of the bank at the link [www.aubank.in](http://www.aubank.in)

Kindly acknowledge the receipt and make available the same to public at large.

Thanking You,

**For AU Small Finance Bank Limited**

**Manmohan Parnami**  
**Company Secretary & Compliance Officer**  
**investorrelations@aubank.in**