

Ref. No.: AUSFB/SEC/2022-23/388

Date: 03rd November, 2022

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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Dear Sir/Madam,

Sub: Presentation to Investors in AU Insights - Webinar for Analysts and Investors

In terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith the Investor Presentation of AU Insights – Webinar held by AU Small Finance Bank for analysts and investors on 03rd November, 2022.

The Investors Presentation may also be accessed on the website of the Bank at the link <https://www.aubank.in/investors/au-insights>.

This is for your information, records and appropriate dissemination.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999
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**

BANKING



AU INSIGHTS

Branch Banking | Treasury DCM & Wholesale Liability

3rd November 2022



In this Presentation

Here's what we'll cover:

1

BRANCH BANKING

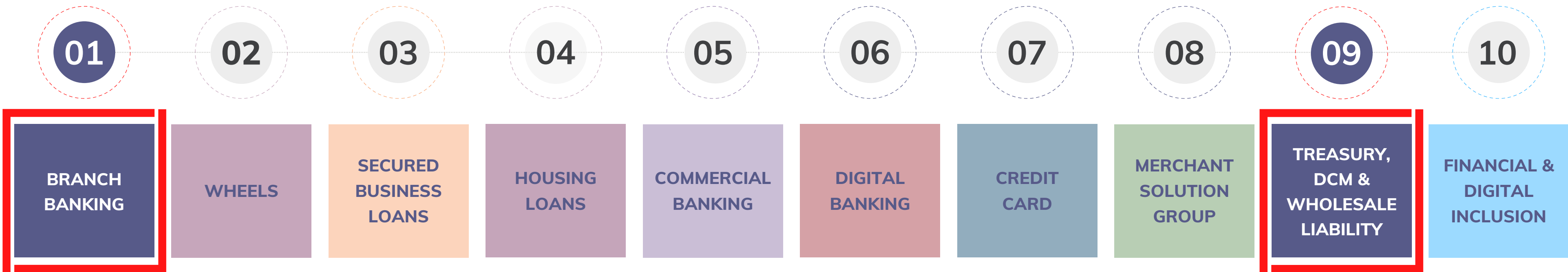
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**TREASURY, DCM &
WHOLESALE LIABILITY**

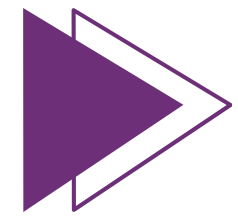
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Q&A

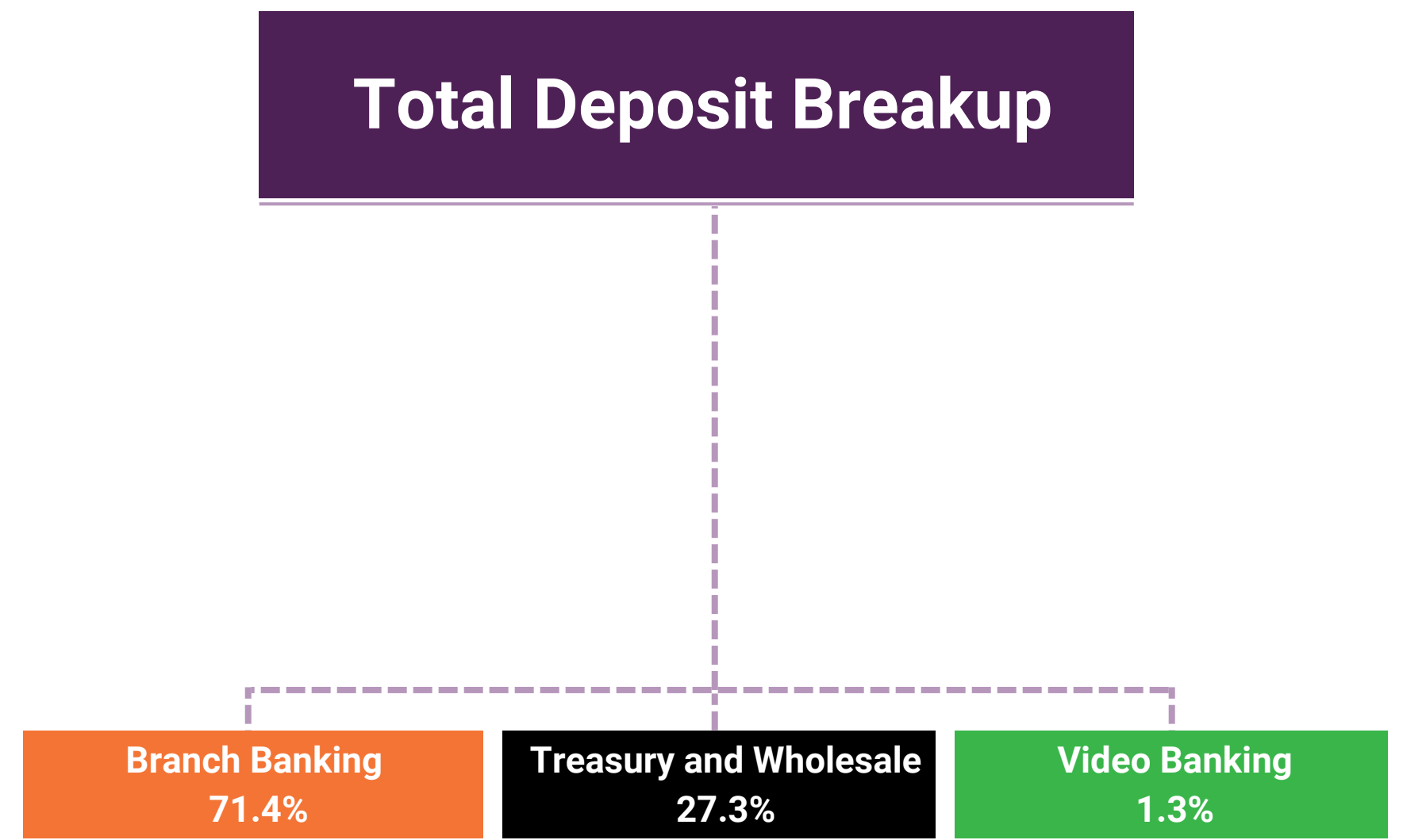
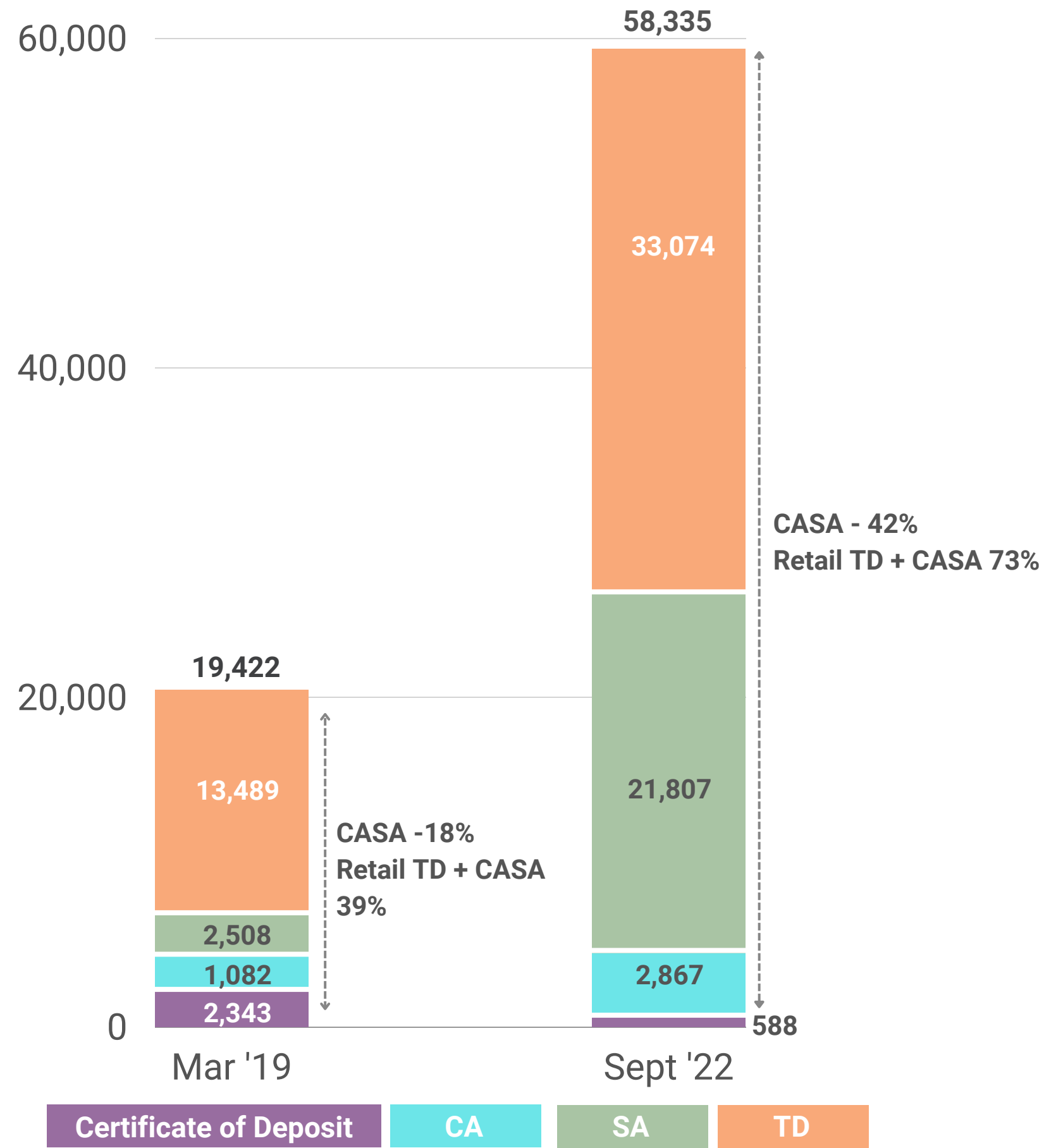
Building a robust foundation to execute our strategy



- 10 Business Groups (SBU structures) formalized to drive future growth
- Leadership of 5 of the 10 SBUs had earlier, on 10th Feb '22 and 10th Mar '22, presented their strategy and outlook. The respective presentations are available on our website.
- We will cover the 2 SBUs - **Branch Banking** and **Treasury, DCM and Wholesale Liability** today



Total Deposit Book and Share of Deposit Across Verticals





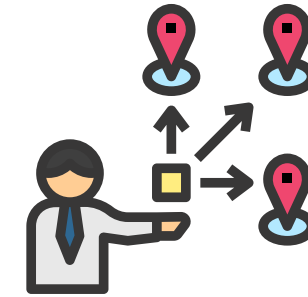
BRANCH BANKING



AU INSIGHTS



Branch Banking Journey



Distribution & Sales Strategy



Our Customers

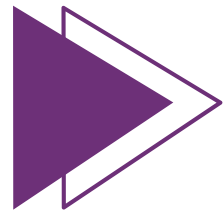


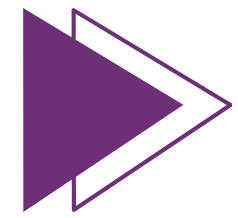
A Case Study



Future Priorities

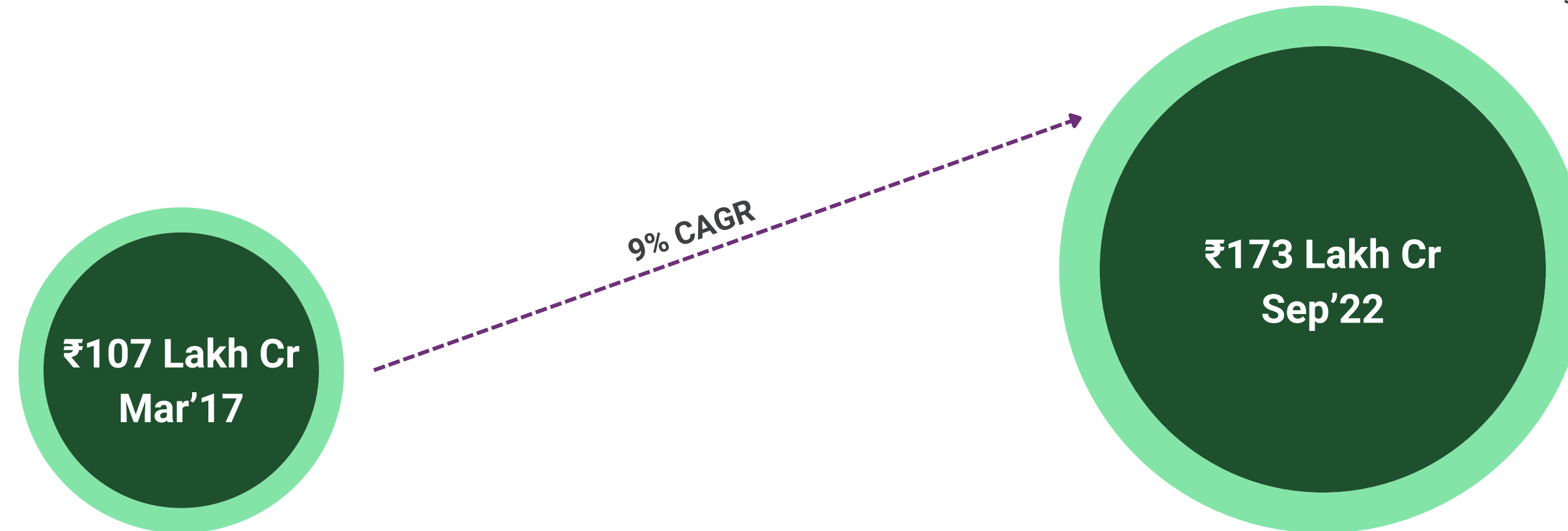
Journey Thus Far





Large and Growing Deposit Market

Figures in ₹ Crores

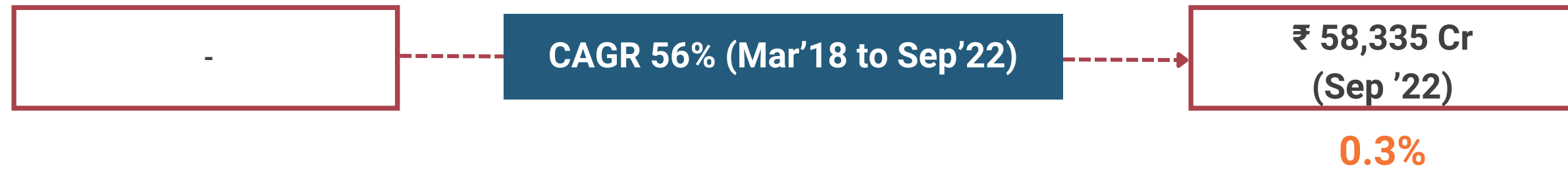


65% of the total deposits come from 136 cities*

Small Finance Banks



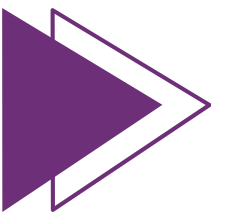
AU SFB



CASA Ratio increased from 14% in Mar' 20 to 42% in Sep' 22

Private sector** bank share has increased from 27% in 2017 to 37% in 2022

* RBI Data | ** Private sector includes – Private sector bank, Foreign Banks & Small finance Banks



How has the Branch Banking charter evolved in last 5 years?

Structure

2017 - 18

Consolidated Unit of Liabilities

Garner deposits from Government, Co-operative Banks, Retail Customers etc

2019 - 20

Separate Verticals Established

Branch Banking, FIG, Government, Wholesale, Co-operative Bank, NBFC

2021 - 22

Branch Banking as a Strategic Business Unit

Build a portfolio of GIST (Granular, Individuals, Small Businesses, Transacting) customers to raise Low-cost, Stable retail deposits

Deposits

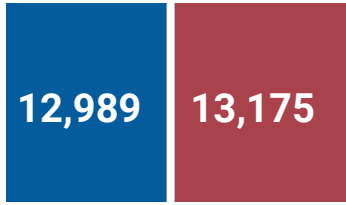
Mar '18



7,923



Mar '20



12,989

13,175

49.5% 50.5%



Sep '22



41,657

16,678

71.4%

28.6%



Branch Banking Wholesale & Video Banking

Liability Branches

Mar '18



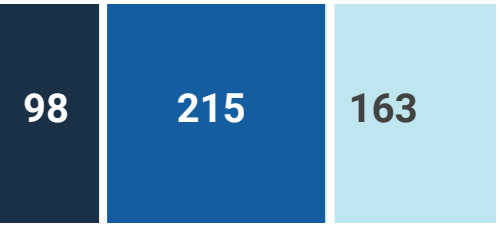
80

212

85



Mar '20



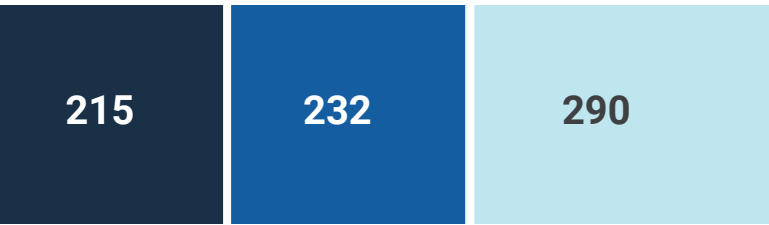
98

215

163



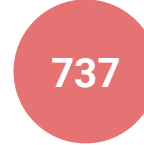
Sep '22



215

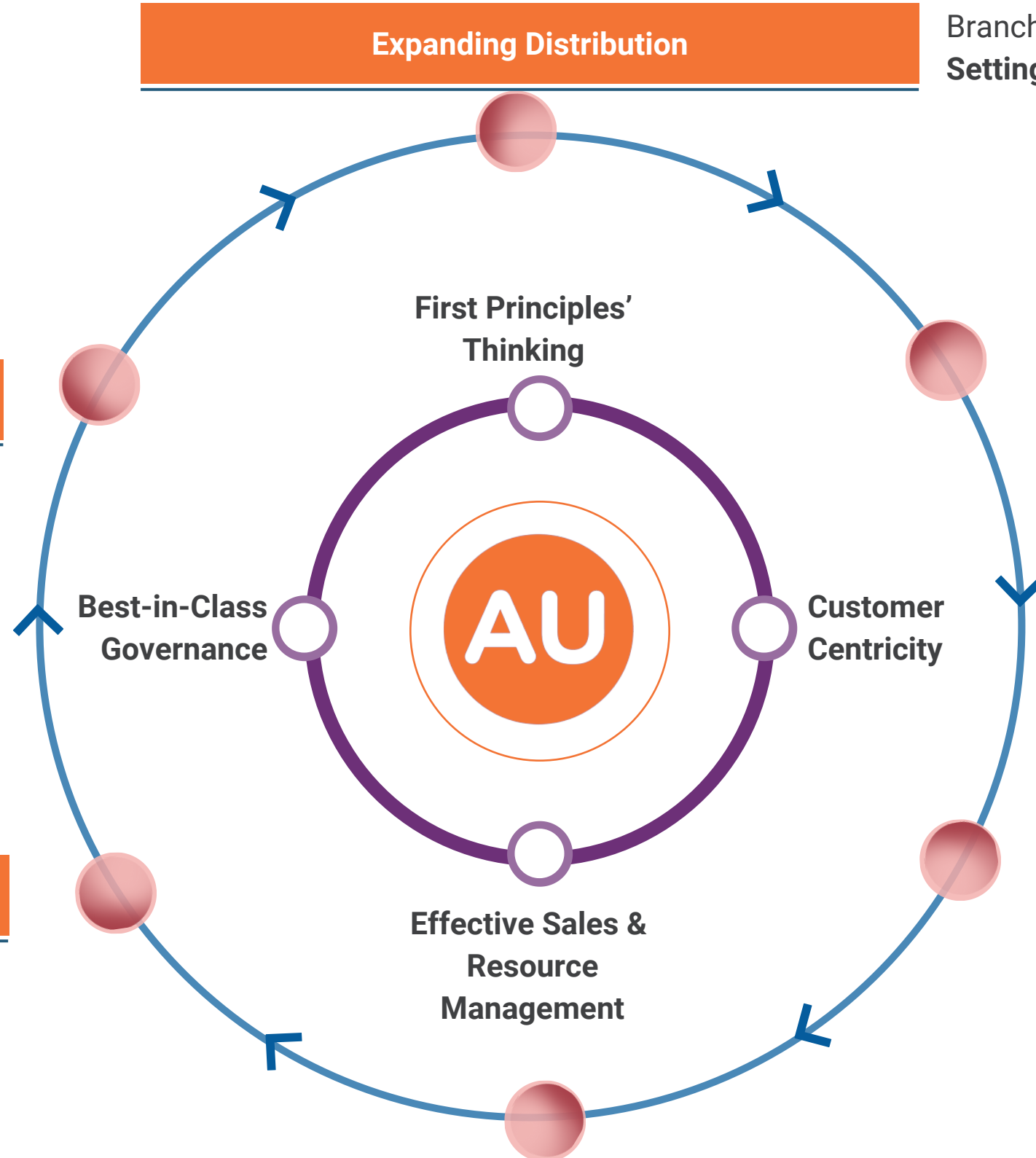
232

290



Urban Core URC

Building a Predictable, Scalable, Sustainable & Replicable Deposit Franchise



Expanding Distribution

Branch expansion majorly in **Urban Markets**
Setting up Dedicated Channels (CA, NR, TASC, ES, KAM)

Raising Low-cost, stable retail deposits

Through the acquisition of **GIST customers**
 (Granular, Individuals, Small Business, Transacting)

Managed by rigorous sales management framework

Ties everything together, makes the machine coherent and brings agility to the system

- Comprehensive scorecards across roles
- Capsulized targets (with Built-in Gamification)

Well complemented by top-notch digital landscape

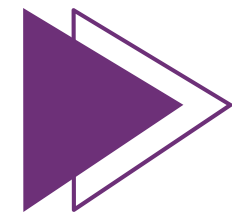
- **Super-App AU0101**
- **Video Banking**

Led by an excellent and stable team

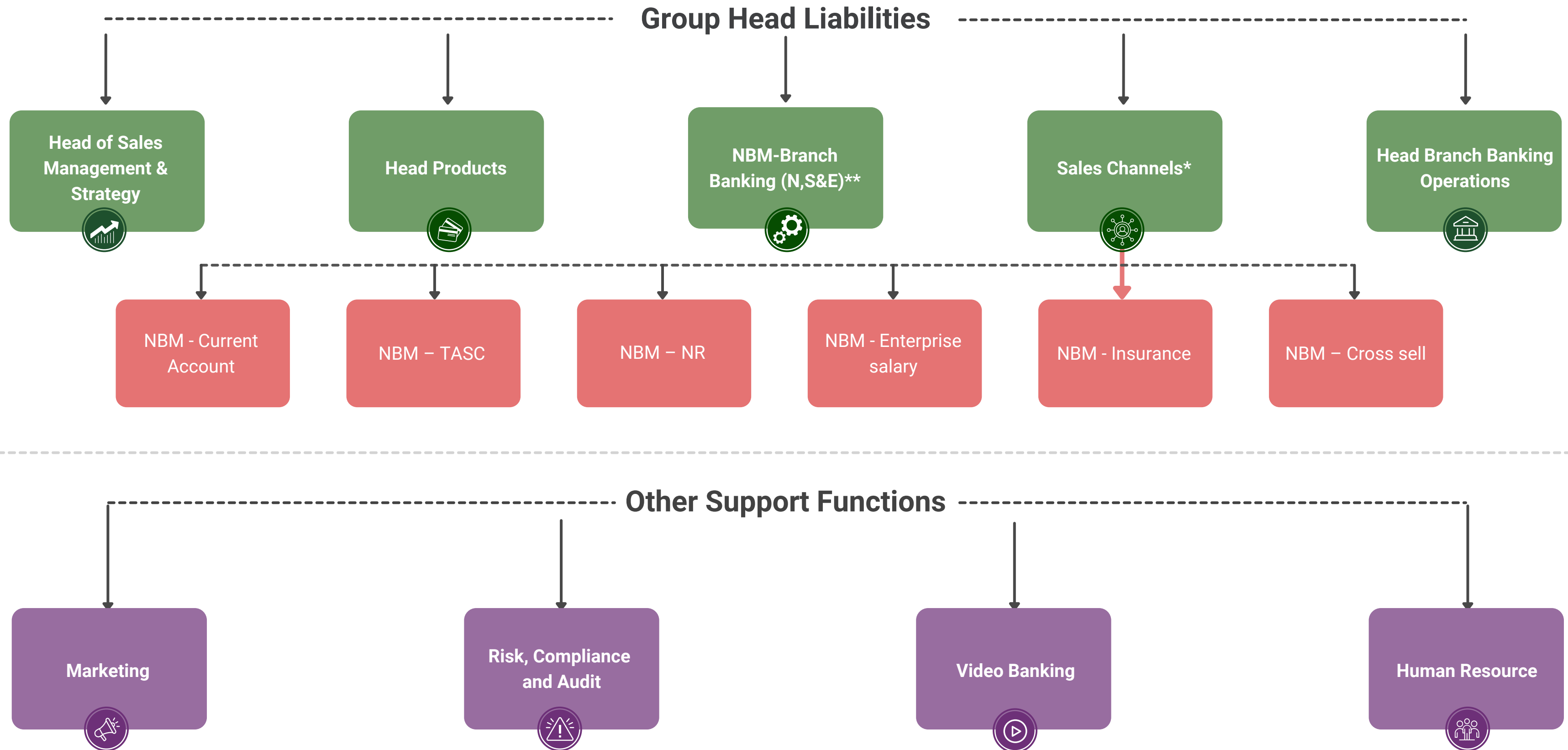
200+ Leadership personnel
 Strong **sales Management structure** in place
Dedicated Product Teams across Channels

Enabled by a comprehensive Product suite

Best-in-class Family Banking Program
Comprehensive Banking solutions (Credit Card, PL)
 Products/solutions tailored to the needs of small businesses

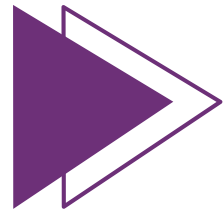


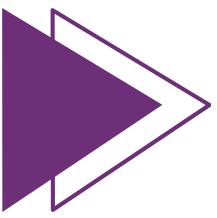
Led by Dedicated Leadership Team



* Sales Channel – All NBM directly report to Group head Liabilities | ** N,S&E – North, South & East

Distribution and Sales Strategy





Touchpoint Highlights

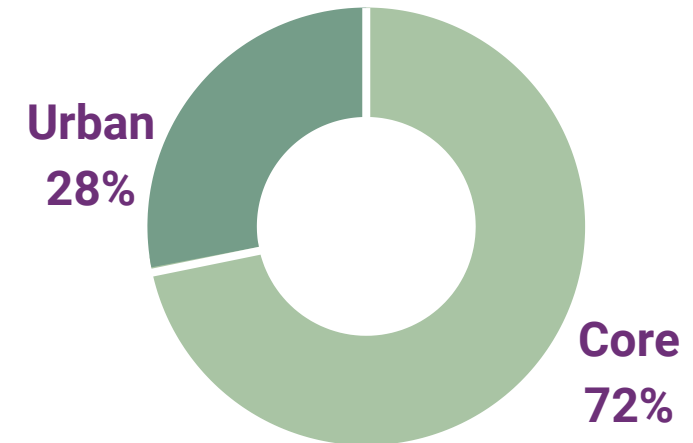
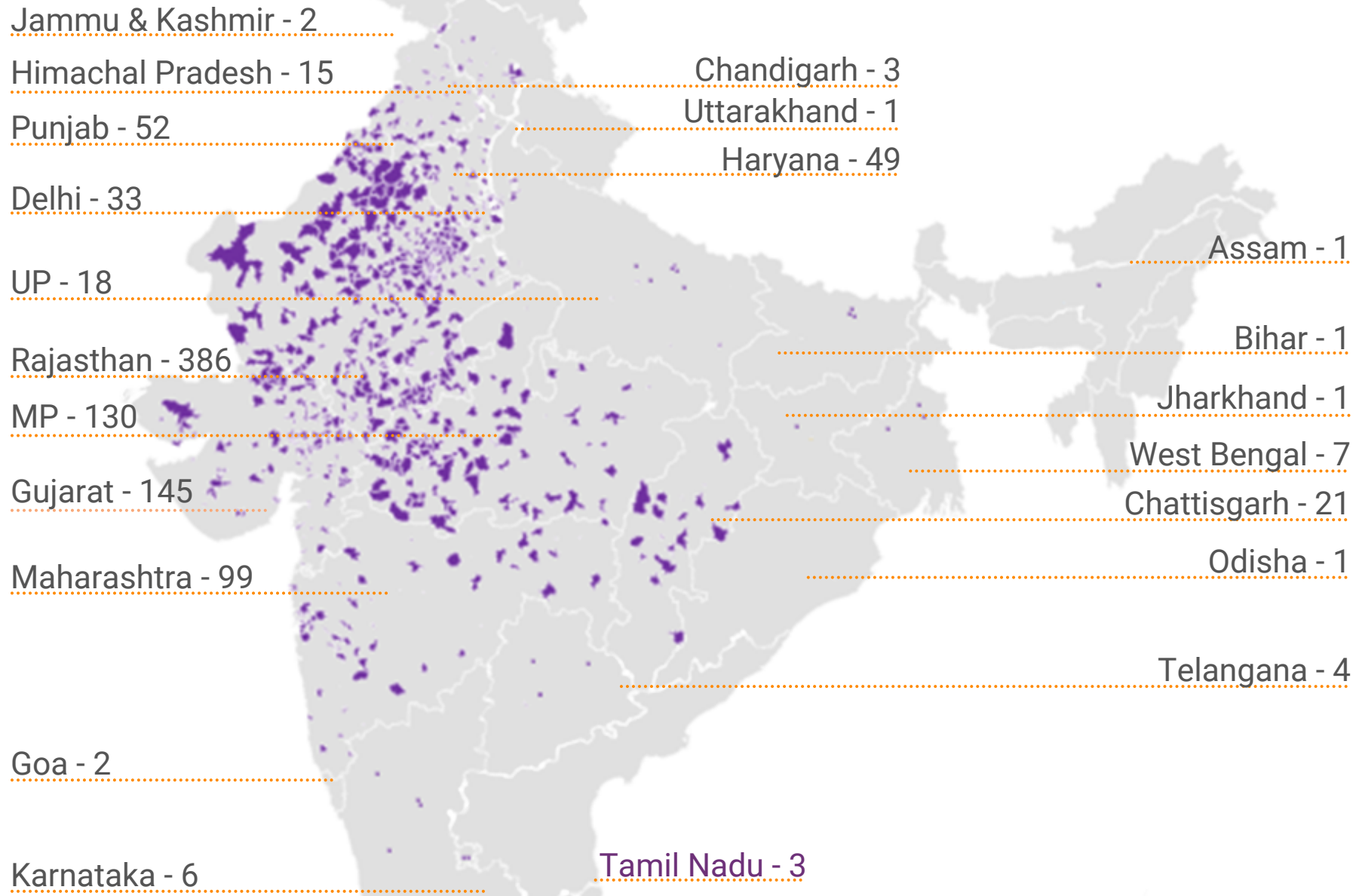
20 States and 2 UTs

980 Touchpoints

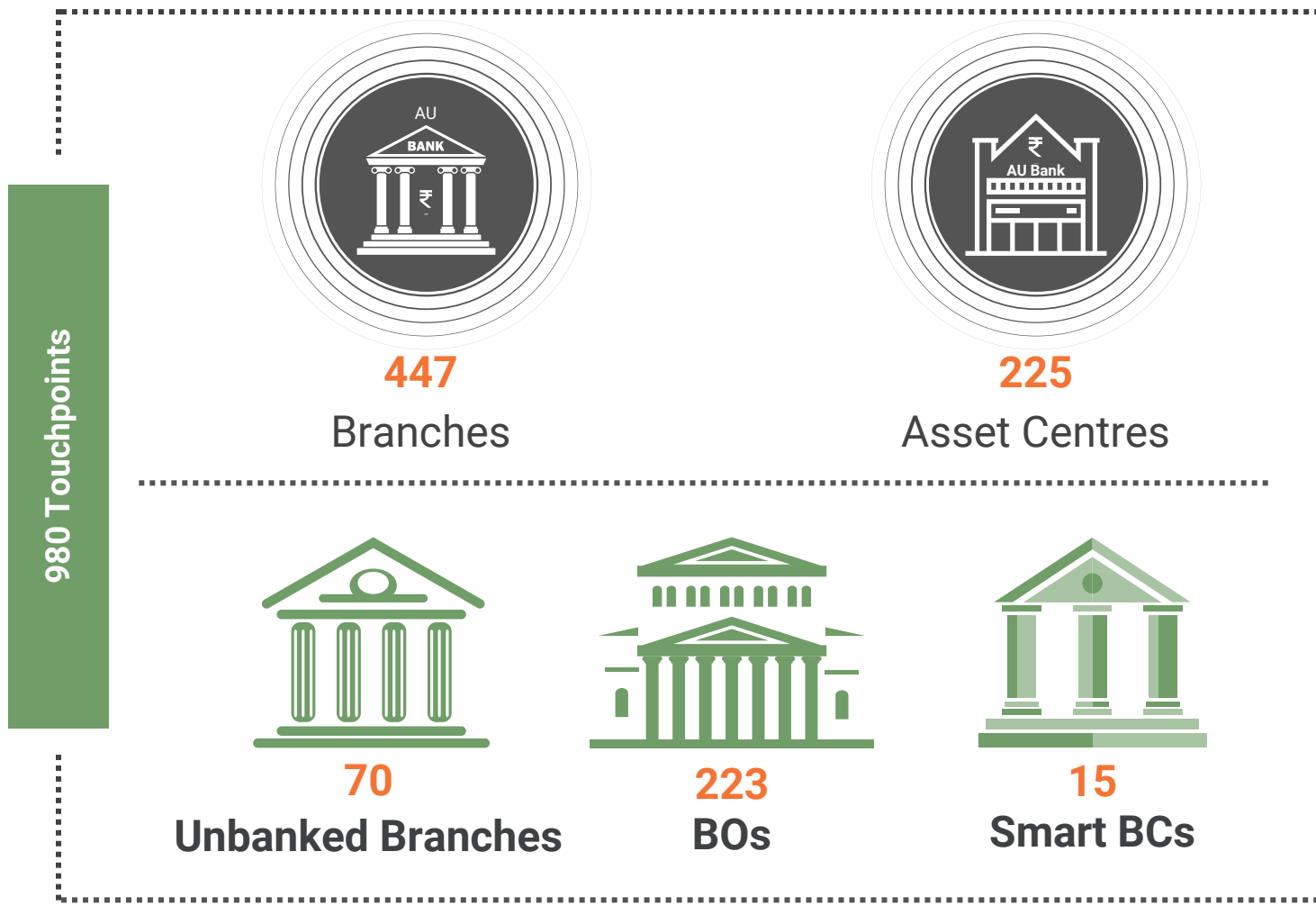
235 Districts

710 Locations

524 ATMs



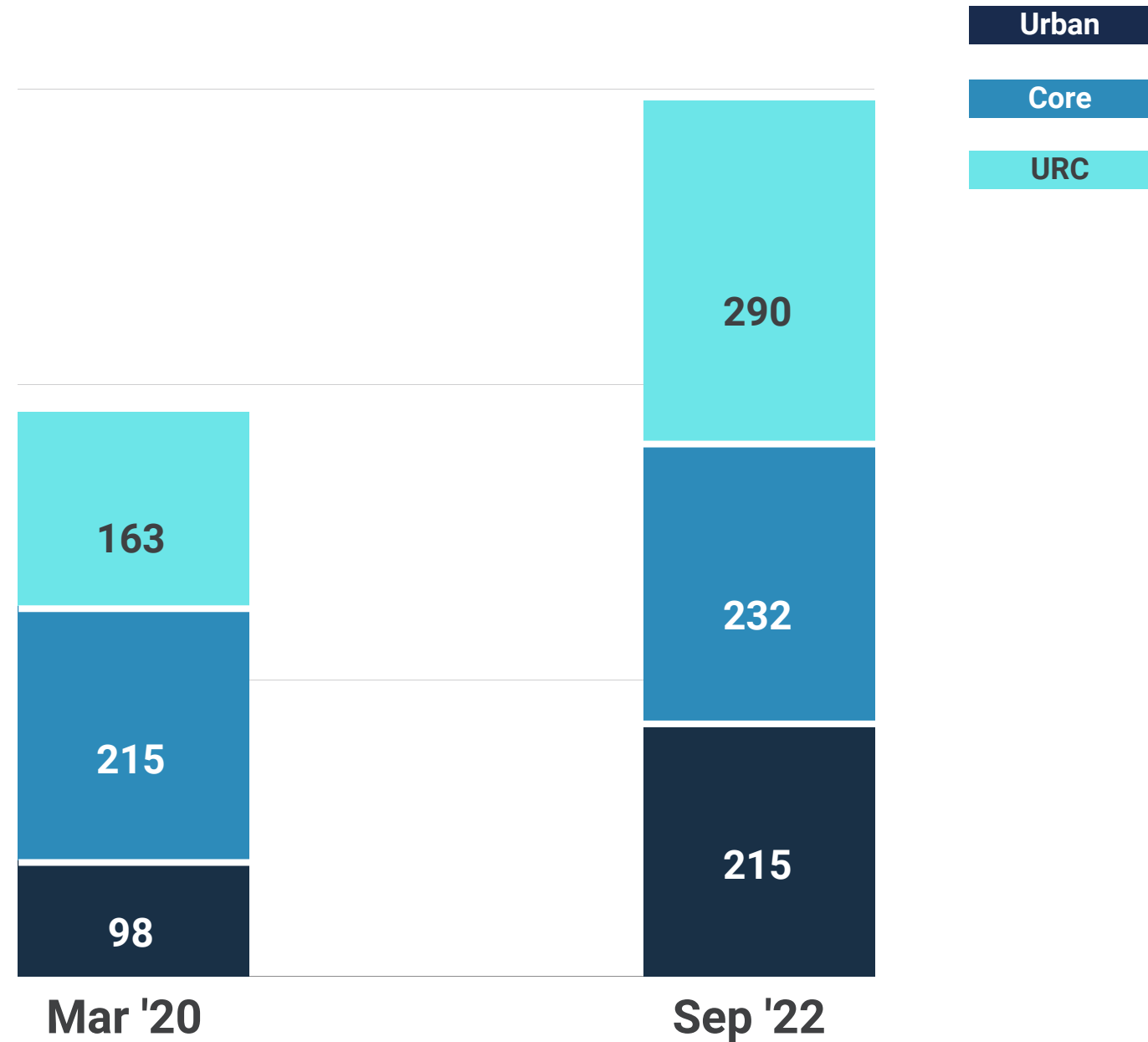
TOUCHPOINTS BREAK-UP



**Map is for representative purpose only. Not to scale

Differentiated Approach For Urban and Core Markets, Branch Expansion Led by Urban Markets

Branch Expansion driven by Urban markets



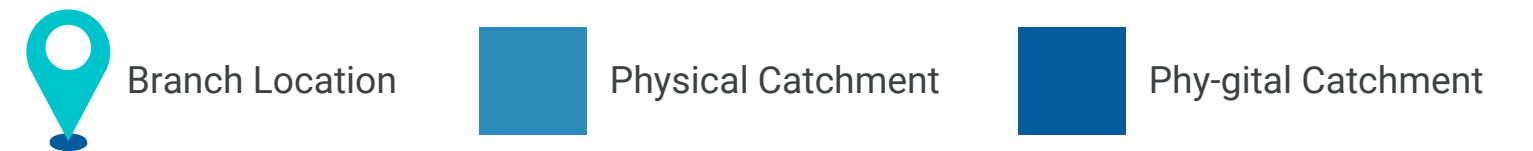
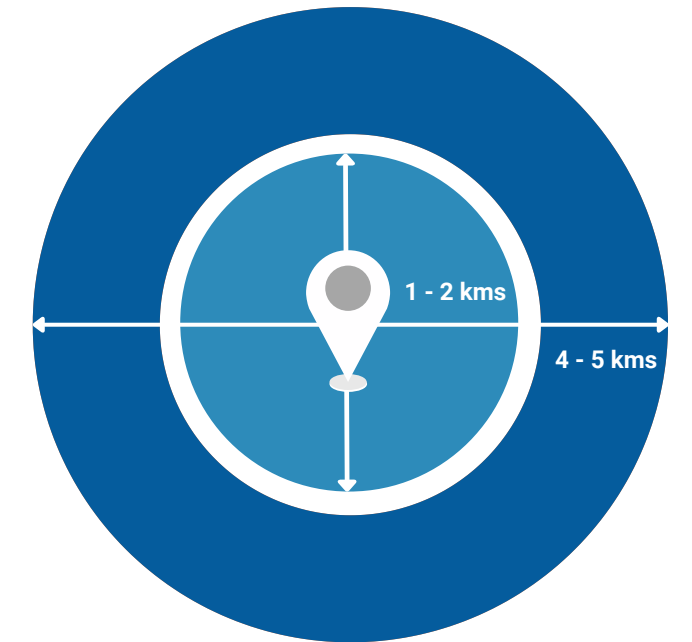
The share of metro branches (within urban branches) went up from 22% in Mar'20 to 33% in Sep'22

Metros : Mumbai, NCR, Bangalore, Kolkata, Chennai | NCR – Delhi, Noida, Gurgaon, Ghaziabad, Faridabad

Reach through Physical, Density through Digital

Case study – NCR Market

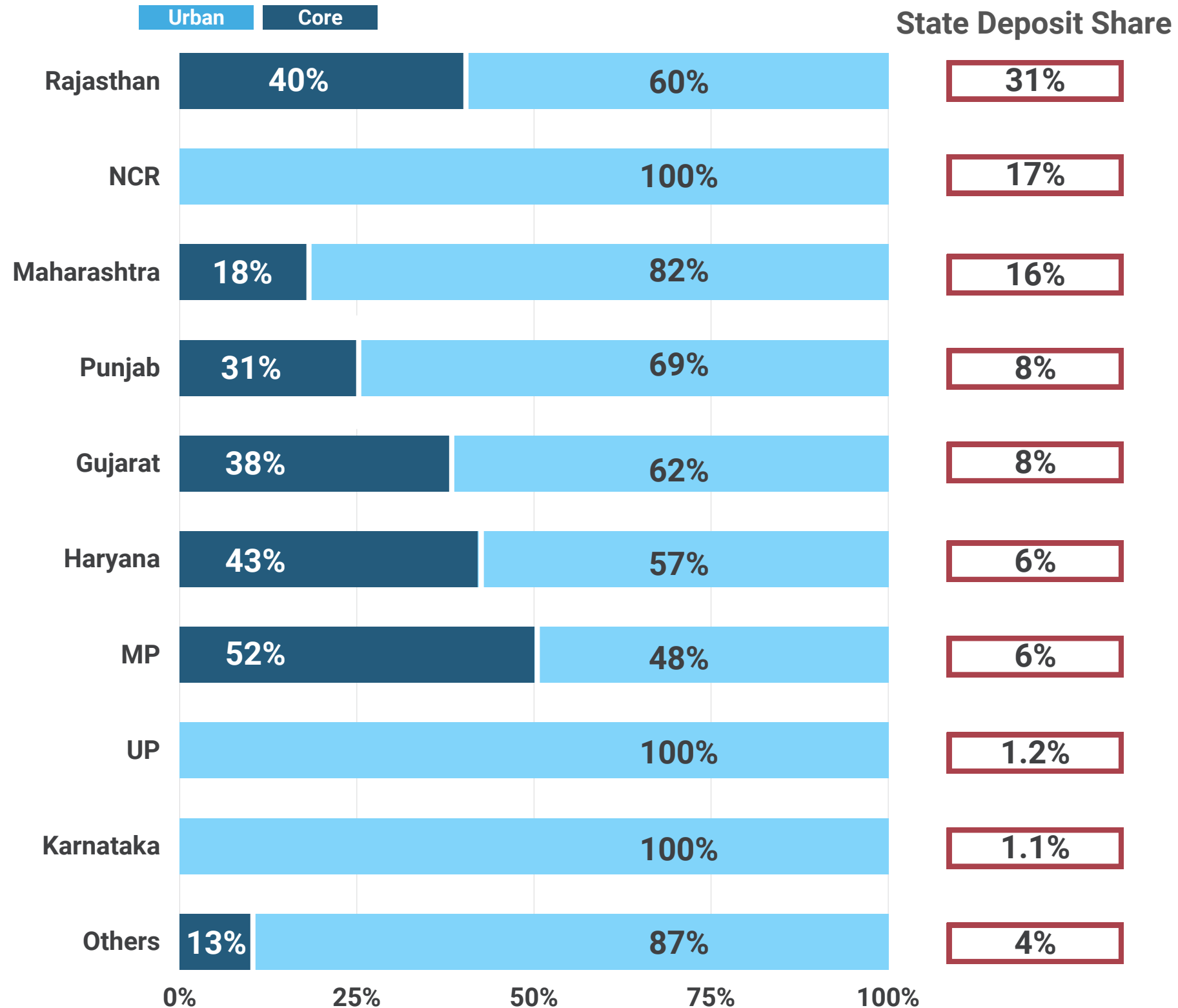
- Bank X*: 300-350 branches
- **AU Bank**: 44 branches



In medium term, we plan to cover NCR with ~80-85 Branches

*Bank X is for illustration purpose – an illustration of any large private bank

Deposit Volumes well spread across geographies



Increasing acceptability across geographies and markets

Market share in Core Branches

- **23** Branches with 10%+ share of RBI deposit base* in that center
- **18** Branches with 100 Cr.+ Deposit Base

New Branches (vintage less than 18 months)

- **95** such urban branches
- **33** branches with 50+ Crores deposit book
 - **15** branches with 75+ Crores deposit book

Emerging Markets (UP, South, East)

- Total branches scaled from **8 to 29** (18 months)
- Deposit Book **~1600+ Cr.**
- 10 branches with **50+ Crores** deposit Book

Persona of Frontline Sales Employees – Unlocking their potential

Very Emotional Generation

- “Handle with Care”
- Has to be dealt with a lot of empathy & emotions
- The traditional way of top-down messaging doesn't help

Reduced Attention Span

- Capsulized, crisp & clear messaging
- Should hit him in the first go
- Gamification

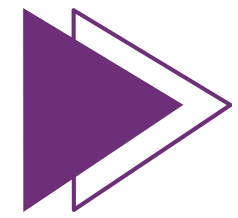
Been exposed to frequent and generous recognition

- Instant recognition
- Blurring lines w.r.t. his/her expectations from professional and social circles.

Digitally Native

- 25-35 years old
- Mobile first
- Been exposed to world class UI/UX

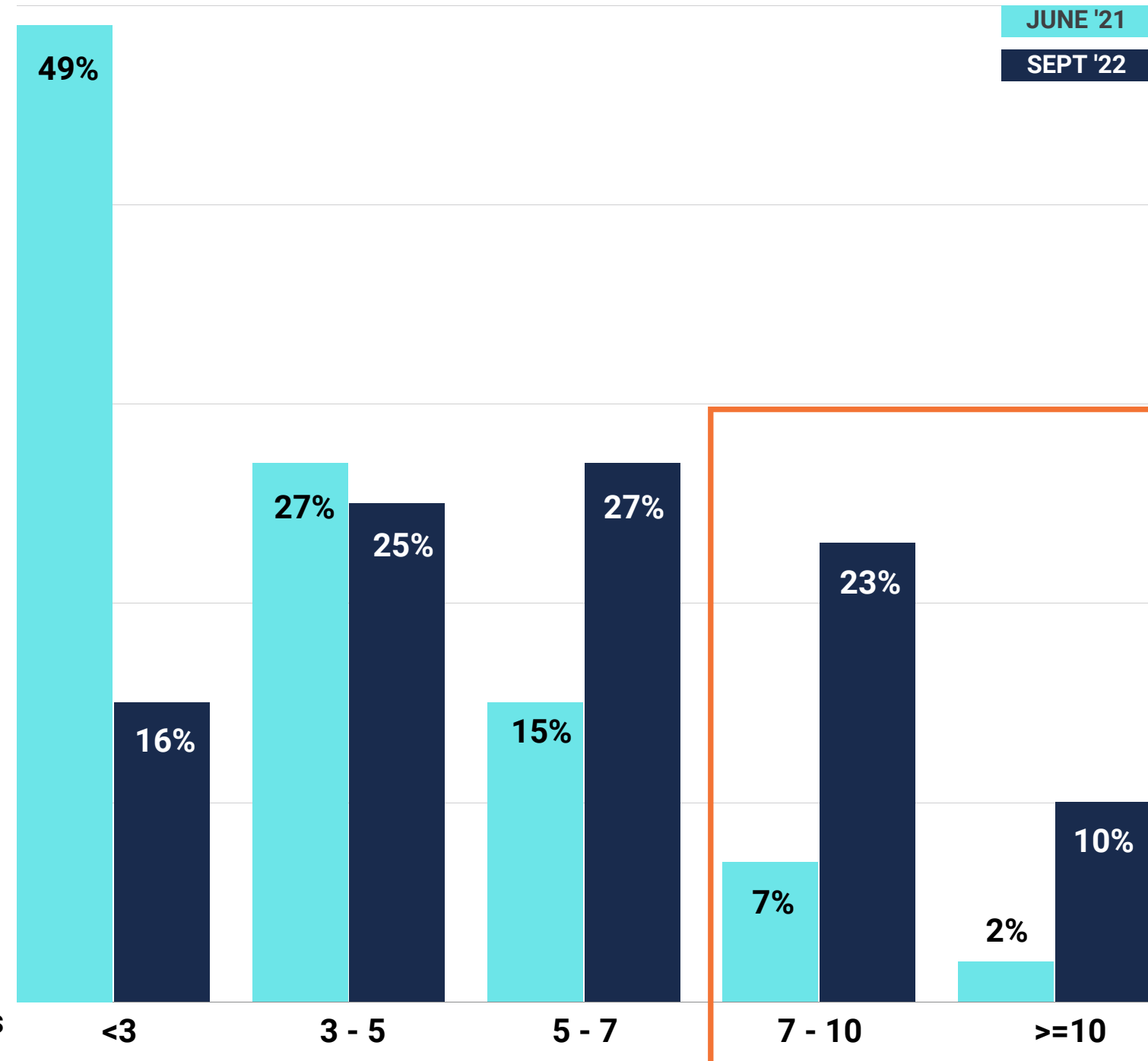




Reimagining Potential of a Customer (RPC) – Bringing Method to Madness

% of sales resources opening (RPC) accounts*

(Royale SA, Platinum SA, Current Accounts)



RPC rhetoric driving behaviour

RPC Currency Menu**

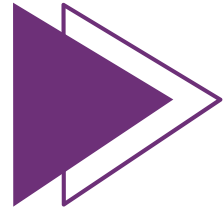
- 1 Personal Loan > 3x RPC Currency
- 1 Life Insurance > 3x RPC Currency
- 1 Health Insurance > x RPC Currency
- 1 SIP > 0.5x RPC Currency
- 1 Credit Card > x RPC Currency

*Same month joining and resigned employees are excluded from above calculations

*ES, NR and TASC Employees are excluded from above calculations

** For representational purposes

Our Customers



Generational Approach to Customer Service

First Principles Approach...



Extended banking hours



Paperless banking with no deposit slips



'No home branch' concept.



Hassle-free customer experience, cheque as the powerful instrument.

... driven by our core values



Every service instance for us is a **relationship transaction**, not a terminating transaction



Dedicated **service team** with defined service led scorecards



'**Credit**' is to assets, '**Operations & service**' is to liability



Independent leadership layer, driven by robust checks and balances

... resulting delightful service experience



97% transactions digitally



Branches have walk-in of 10 lakh+ in a month



91% NPS score*, basis service feedback of 2.4 Lakh customers

* Transactional NPS for H1'FY23



Mobile & Internet Banking



Video Banking
AU 0101 | aubank.in



Customer Care
1800 1200 1200 |
customer@aubank.in



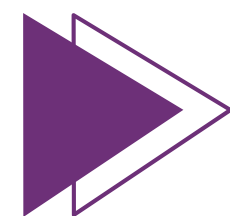
Chatbot – Auro
AU 0101 | aubank.in



WhatsApp Banking
83 83 83 83 99



Missed Call Banking
1800 120 2586 /
1800 121 2586



Why is our Saving Account Customer Banking with Us?

First-principles solutions | Easy Banking

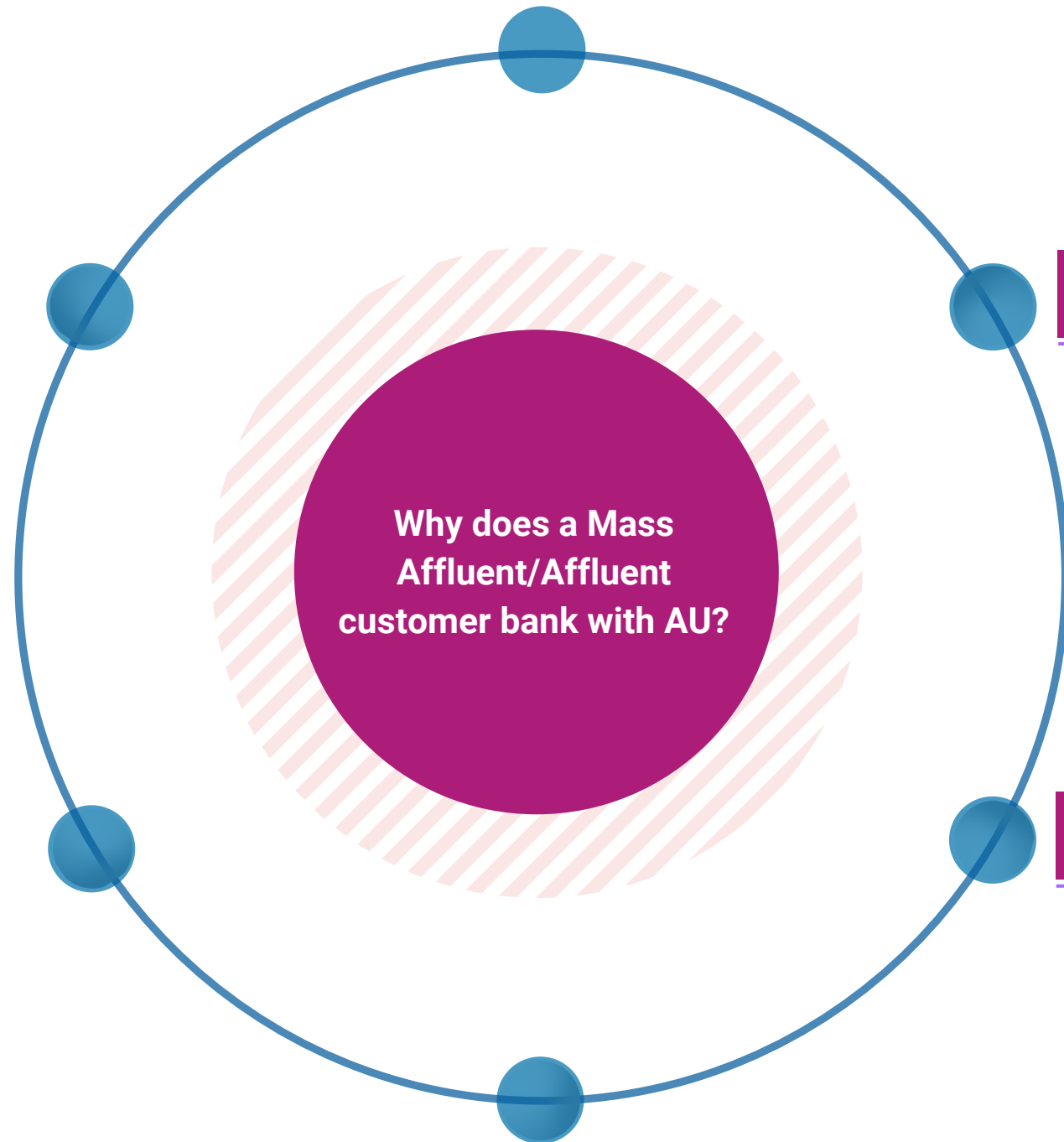
- Monthly Interest
- No Deposit Slip
- No Home Branch

Enhanced Wealth and Protection Proposition

- Comprehensive Insurance offering
- Rapidly developing Investment proposition

High Customer Service Orientation

- Dedicated RMs
- Quick response/resolution to customer queries across channels (branches, digital etc.)



Best-In-Class Family Banking Programs

- Royale
- Platinum

High Interest Rate

- Smart Interest Rate Play
- 7% bracket from 25L -1 cr.

Best-in-class Digital proposition

- Super-App AU0101
- Video Banking
- Credit Card, PL etc.

Family Banking programs

- Royale program for affluent & Platinum program for mass affluent

Who did we acquire in H1?

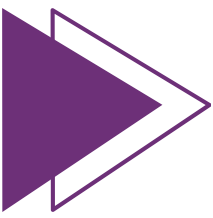
- Royale and Platinum accounted for ~31% of Total SA customers

*Excludes BSBDA A/c

ATS accounts

- SA customer: 0.89 lakhs
- Royale: 11.3 Lakhs
- Platinum: 1.8 Lakhs

*ATS stands for Average Ticket Size



Who is our Saving Customer & How Engaged is that Customer?

Our Typical Customer Profile



Self Employed Non-professional
(Kirana Store owner, Wholesaler.)



Self Employed Professional
(Doctor, CA-Tax consultant, Engineer)



Salaried



Housewife

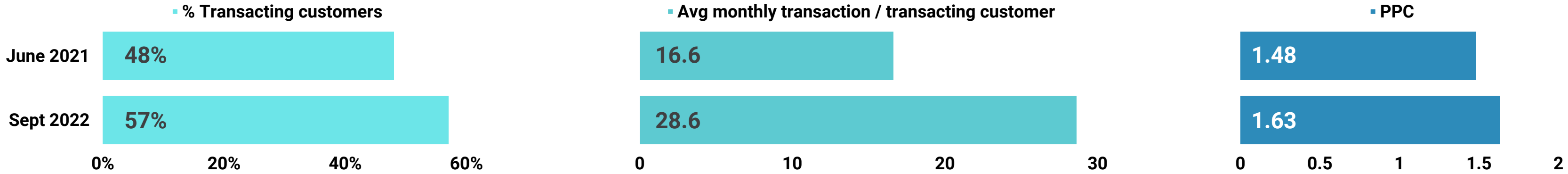


Senior Citizens



NRI

Deepening Our Customer Engagement*



PL Customers

47k +

Assets

1.2 lakhs +

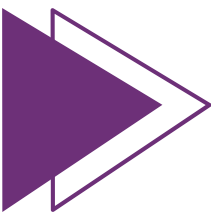
Insurance

80k +

AU0101

7 lakhs +

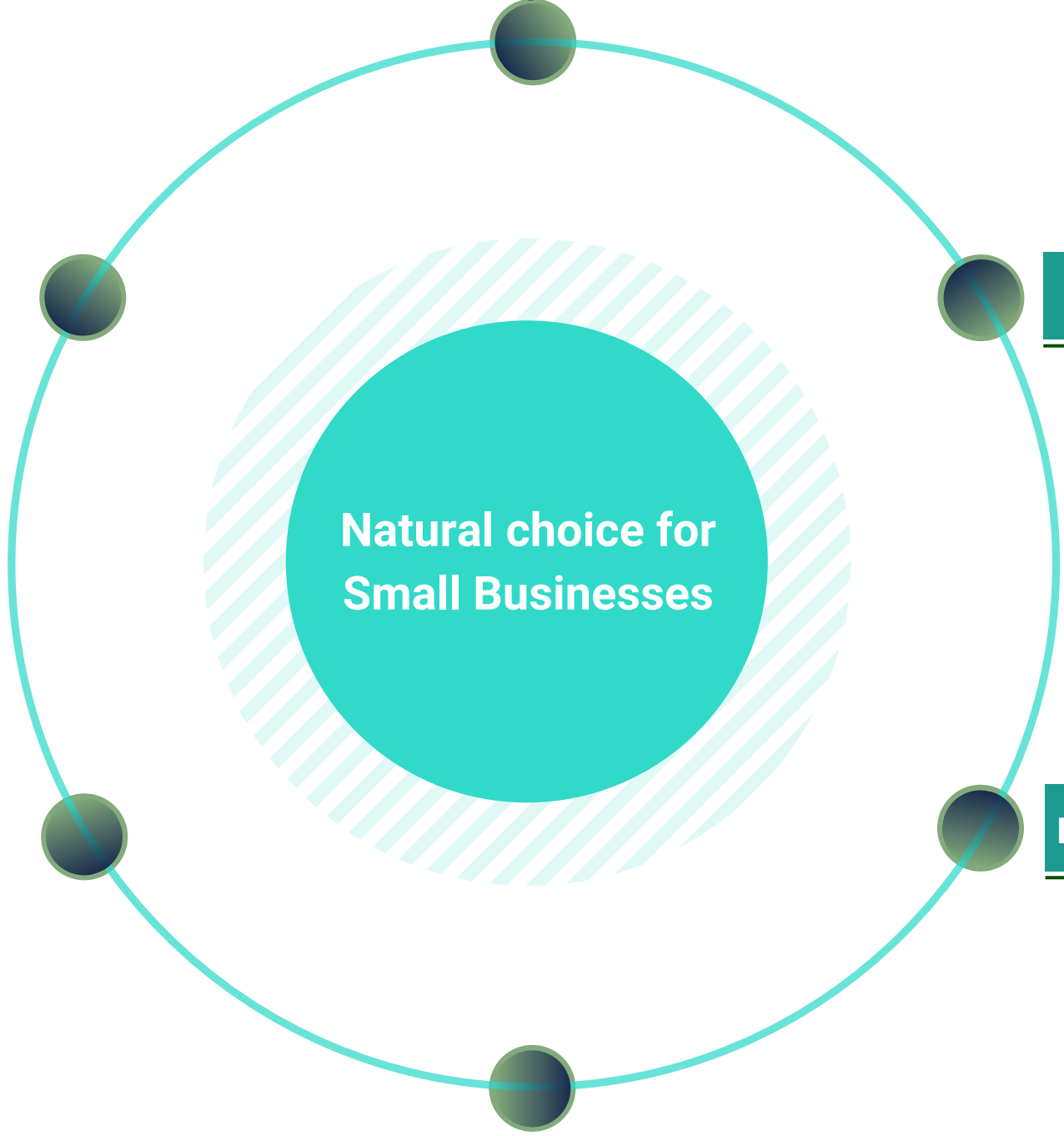
Transaction - Any customer induced credit or debit txn. in the last one month | *Excluding Dormant and BSBDA Accounts



Why is our Current Account Customer Banking with Us?

Increasing formalization and digitalization

- Many Businesses are getting into mainstream banking for the first time



Nascent but developing Transaction Banking

- Merchant Solutions App (in development stage)
- CMS Solutions (rapid enhancements)

Family Banking

- Best-in-class SA Family Banking programs
- Attractive SA and TD rates

First-principles solutions | Easy Banking

- Extended Banking Hours
- Bearer Management
- Higher Cash Deposit Limits

Exhaustive Product offering

- QR/POS
- Product variants tailored to small businesses
- DL OD (lending against QR)

Opportunity to cater to loan requirements

- SBL
- Business Banking
- Agri Banking

Premium Offerings for CA

- CA Royale or affluent
- CA Mx and above (CA Premium, CA Vishesh, CA Maximum) for mass affluent

Who did we acquire in H1?

- CA (Max & Above) customers accounted for **36%** of Total CA customers acquired

ATS accounts

- CA accounts: 1.16 Lacs
- CA (Max & Above): 2.60 Lacs

ATS: Average Ticket Size

Who is our Current Account Customer & how Engaged is that Customer?

Our Typical Customer Profile



Trader



Retailer and Distributors

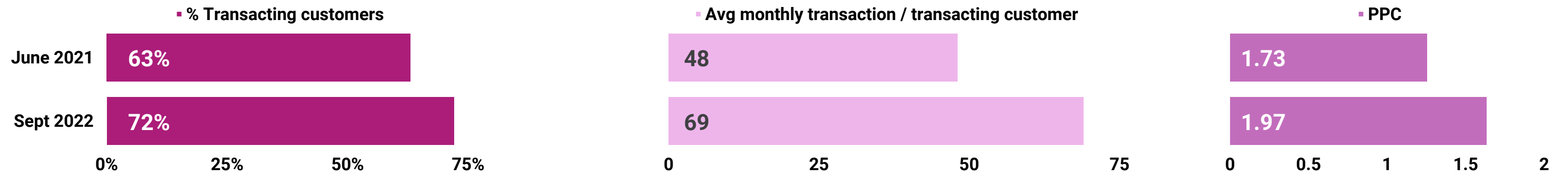


Service Providers



Self Employed Professional

Deepening Our Customer Engagement*



Collection (POS+QR)

1 lakh +

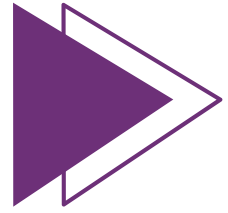
Assets

15k +

AU0101

1.2 Lakh +






A Case Study



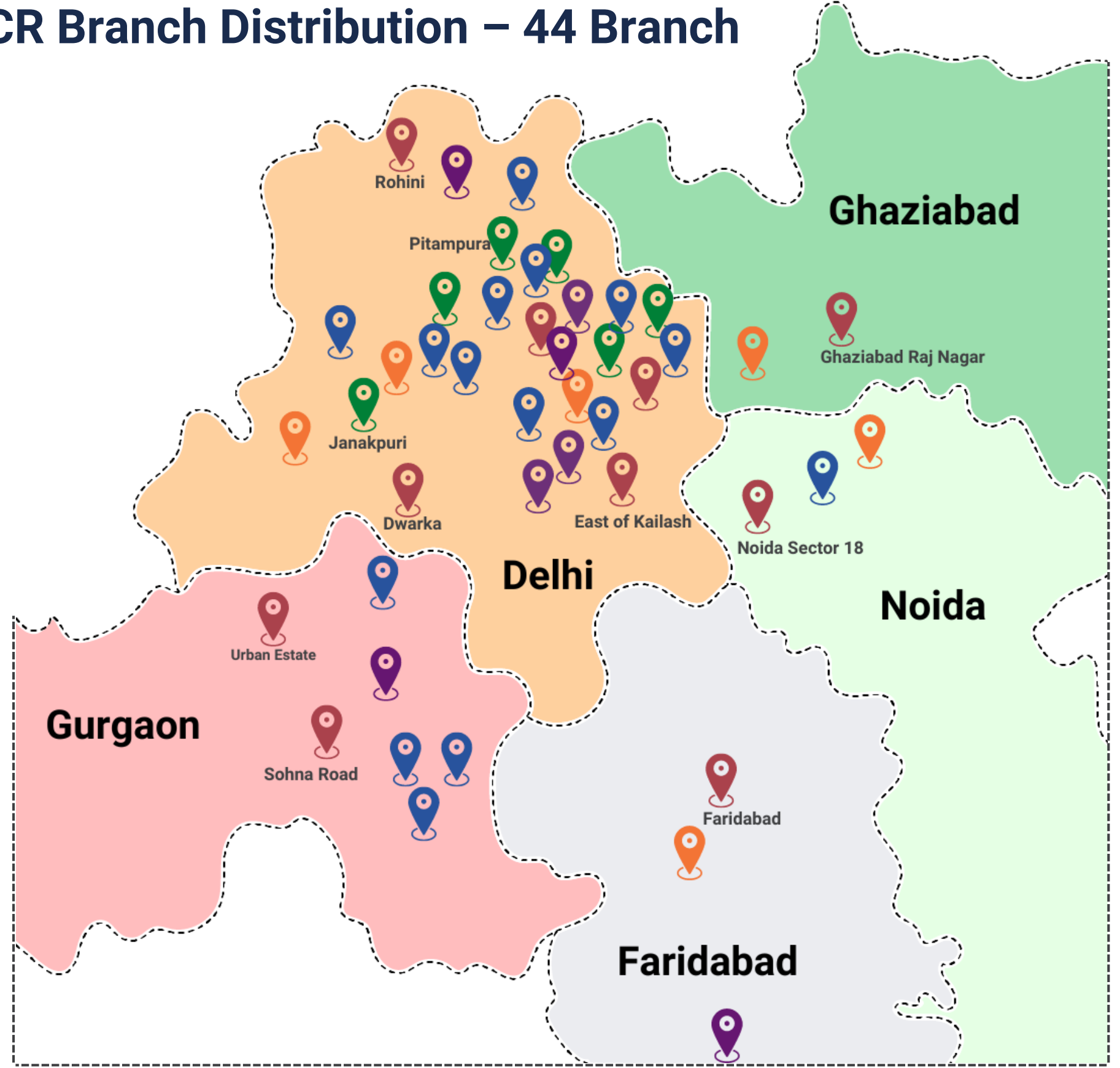
Well designed branches that are in prominent market

High quality team with well-defined growth Path

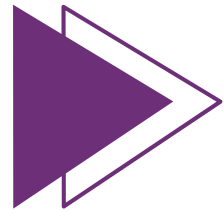
Enabling Environment

-  2017 | 10 Branches
-  2019 | 6 Branches
-  2020 | 6 Branches
-  2021 | 15 Branches
-  2022 | 7 Branches

NCR Branch Distribution – 44 Branch



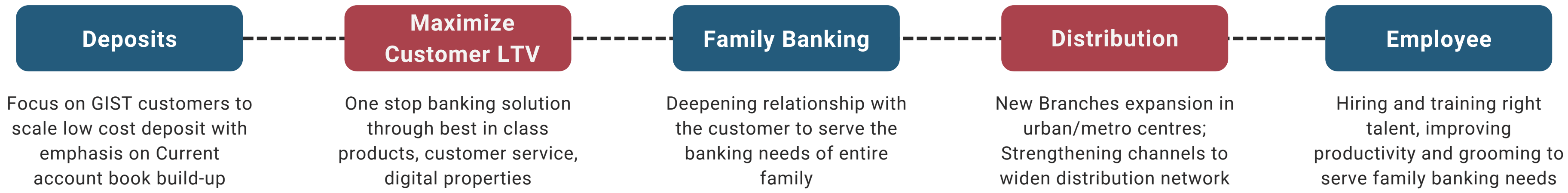
Future Priorities



AU SMALL FINANCE BANK



Our Priorities Going Forward

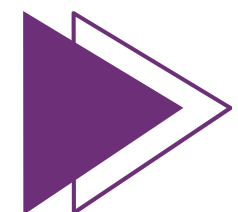


Generational Banking and Generational Employment

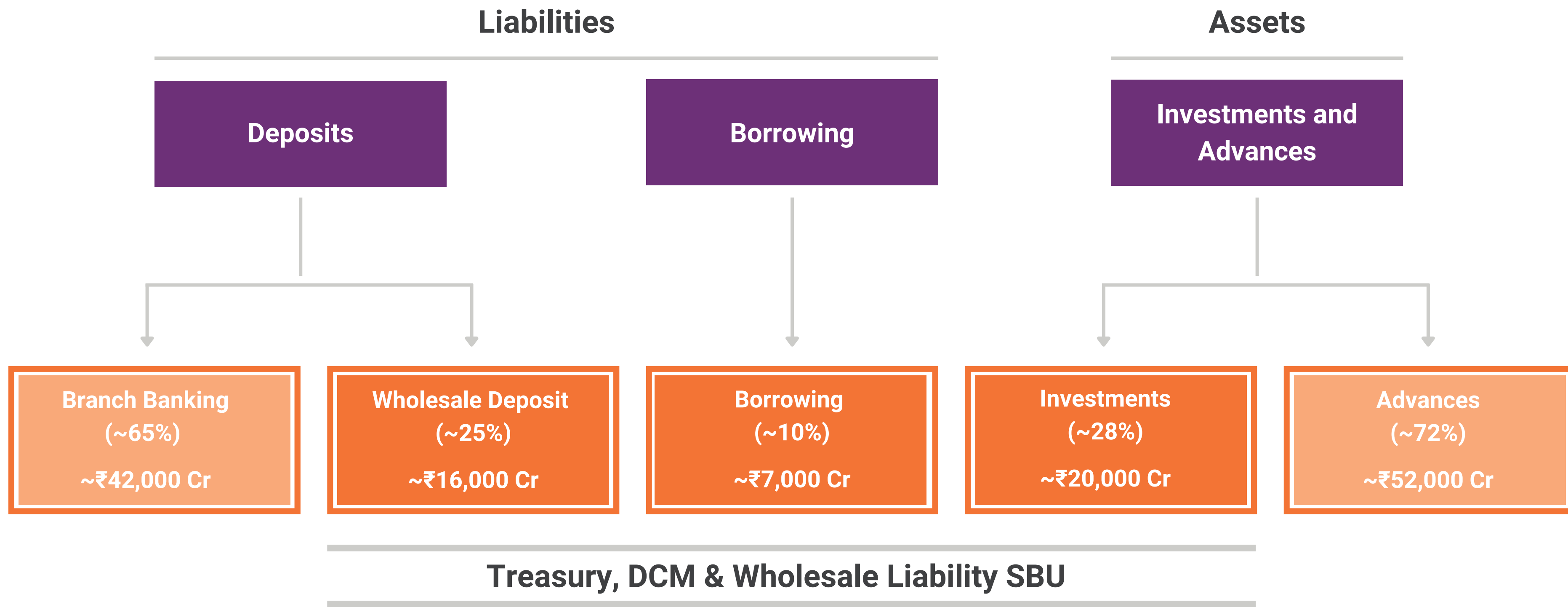


TREASURY, DCM & WHOLESALE LIABILITY





SBU Contribution to Balance Sheet



SBU contributing ~35% of Deposits + Borrowings and 28% of Investments + Advances

Team Structure and Strength

Wholesale Liability Group

Government Business

Deposits

Banking solutions

Cooperative Bank & FIG

Term Deposits

Bank Line

Credit Rating

Refinance

Securitization

Wholesale Deposit

NBFC Segment

Corporate Segment

Investment Management Group

Treasury

Liquidity Management

Fund Planning

Investment

ALM

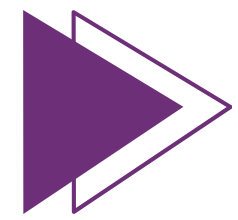
Balance Sheet Management

DCM

Non SLR Investment Management



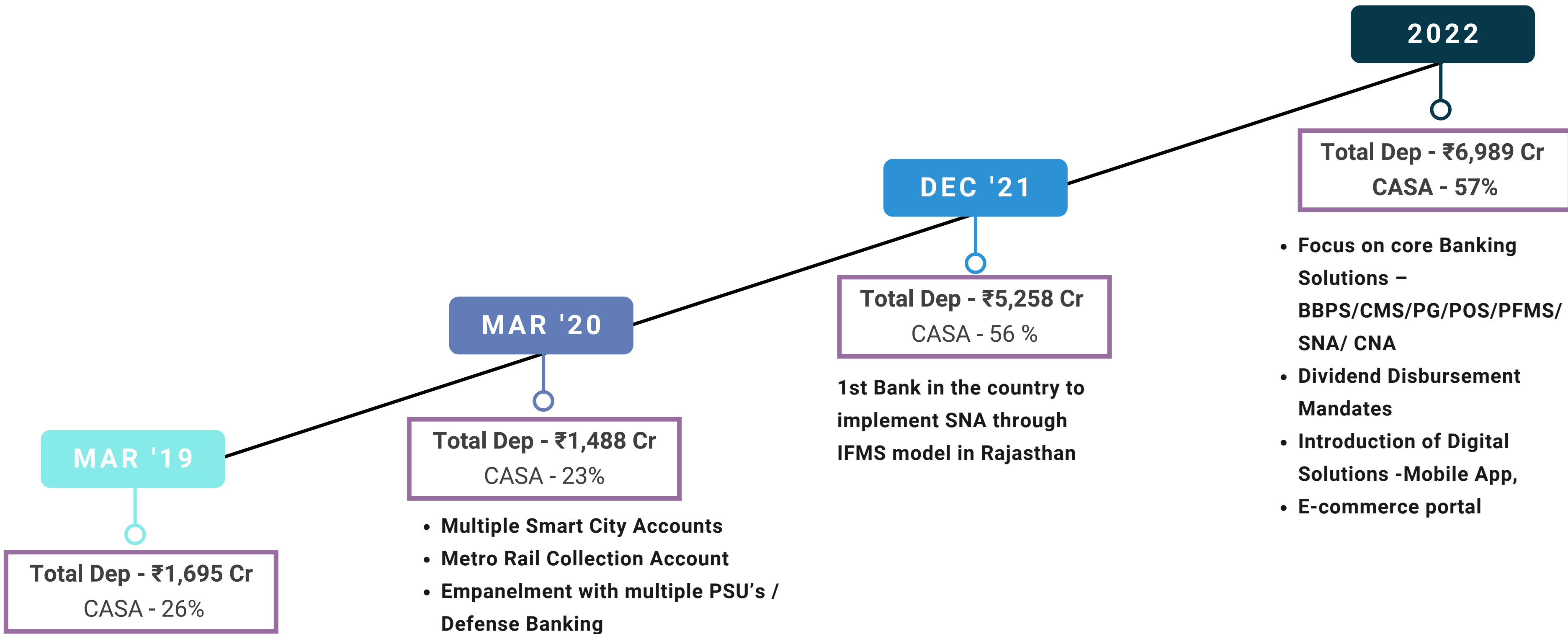
Total Team of 50 people



Wholesale Liability



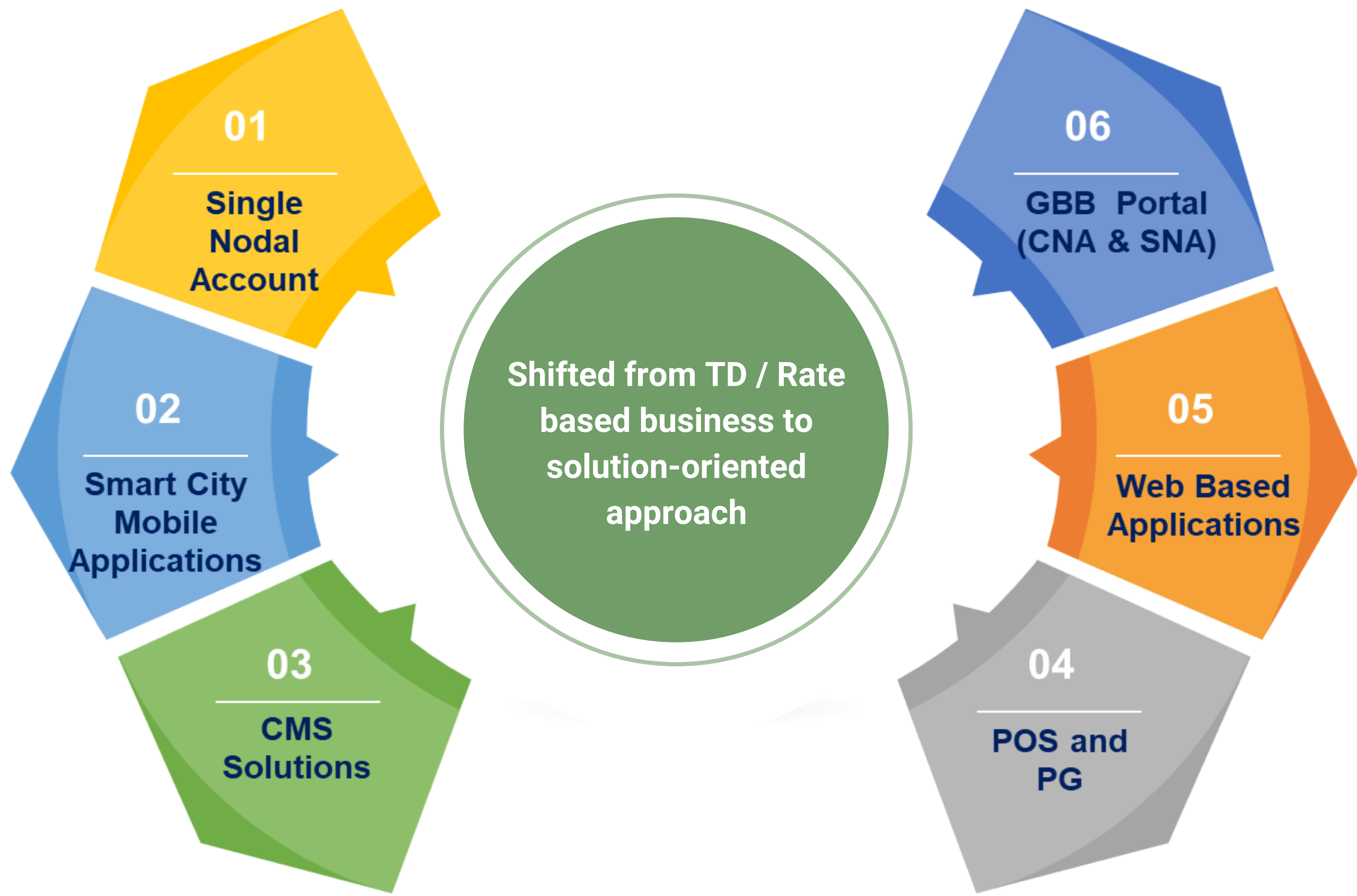
Government Business: Journey



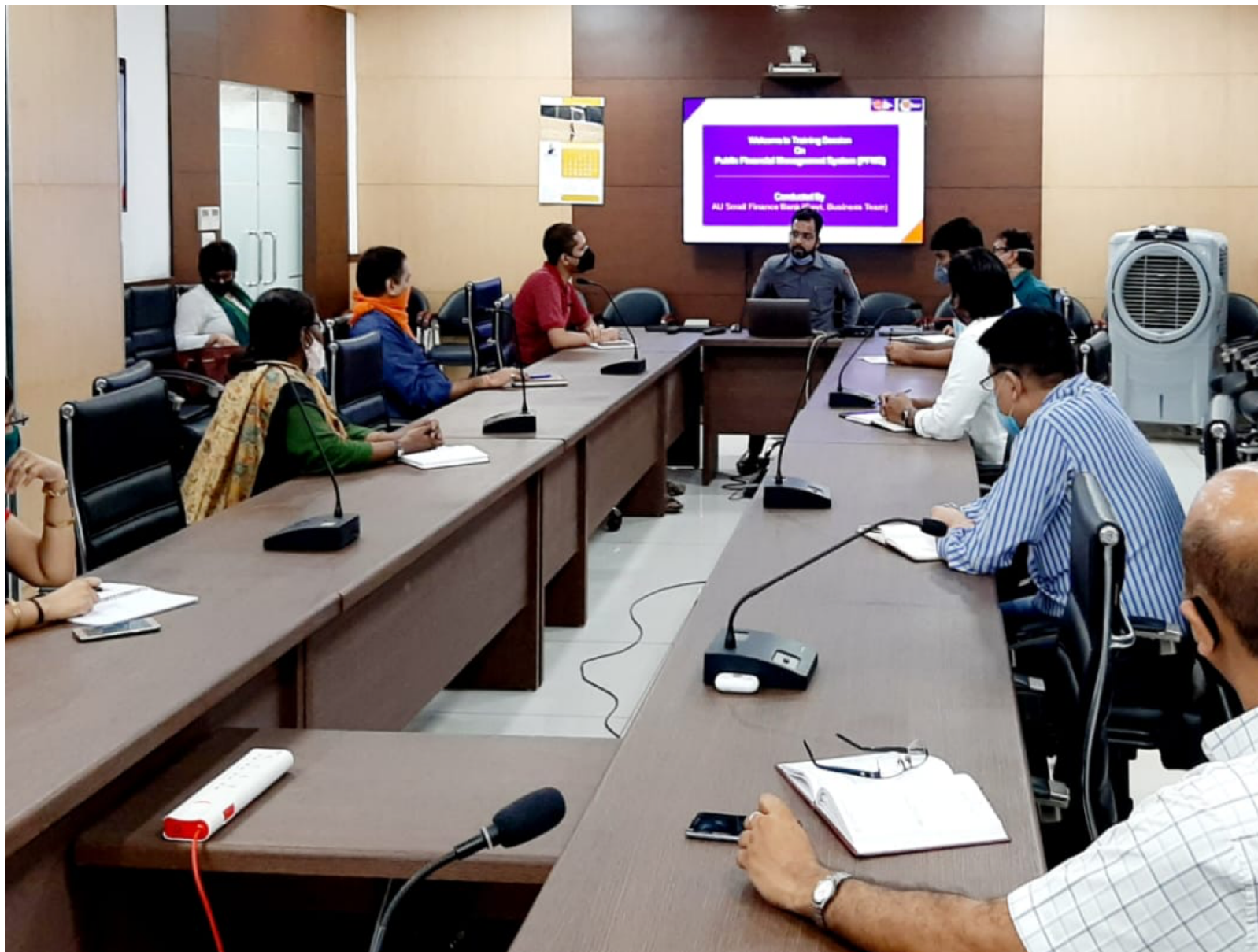
Formation of Exclusive Govt Business Team

SFBs can now undertake Govt. Agency Business; AU is well-positioned to take advantage post getting regulatory approvals

Government Business: Solution Oriented Approach



PFMS Training



- E-Governance / Digital Solutions
- Solution-oriented approach to cater govt. dept.
- PFMS training for Govt. officials
- Dedicated team for Govt. Business Solutions
- Handholding Govt. officials in terms of transaction processing and recon
- Doorstep Banking

Udaipur Smart City App



SmartCity
Udaipur

**NOW BOOK
ONLINE TICKET OF
ALL TOURIST SPOTS
WITH THIS
SMART CITY APP**

PAY WITH QR

AU
SMALL
FINANCE
BANK
A SCHEDULED COMMERCIAL BANK

PAYMENT METHOD

Net Banking Debit/Credit Card UPI Payment

SCAN AND PAY WITH ANY BHIM UPI APP

paytm G Pay amazon pay

For more details: **XXXXXXXXXX**

Beneficiary Loan/Skill Enquiry NATIONAL SKILL DEVELOPMENT



4G 15:22

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nsfdc

NSFDC BEAM
NATIONAL SCHEDULED CASTES
FINANCE AND DEVELOPMENT
CORPORATION

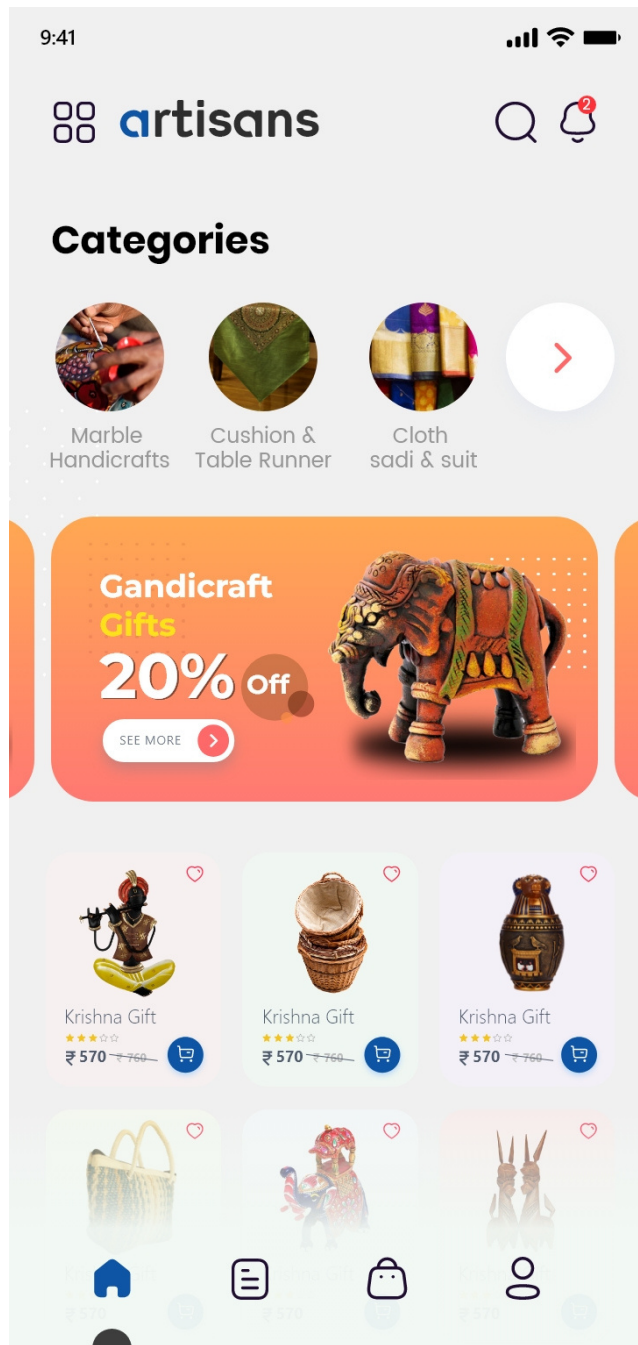
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AU 0101

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9:41

artisans

Categories

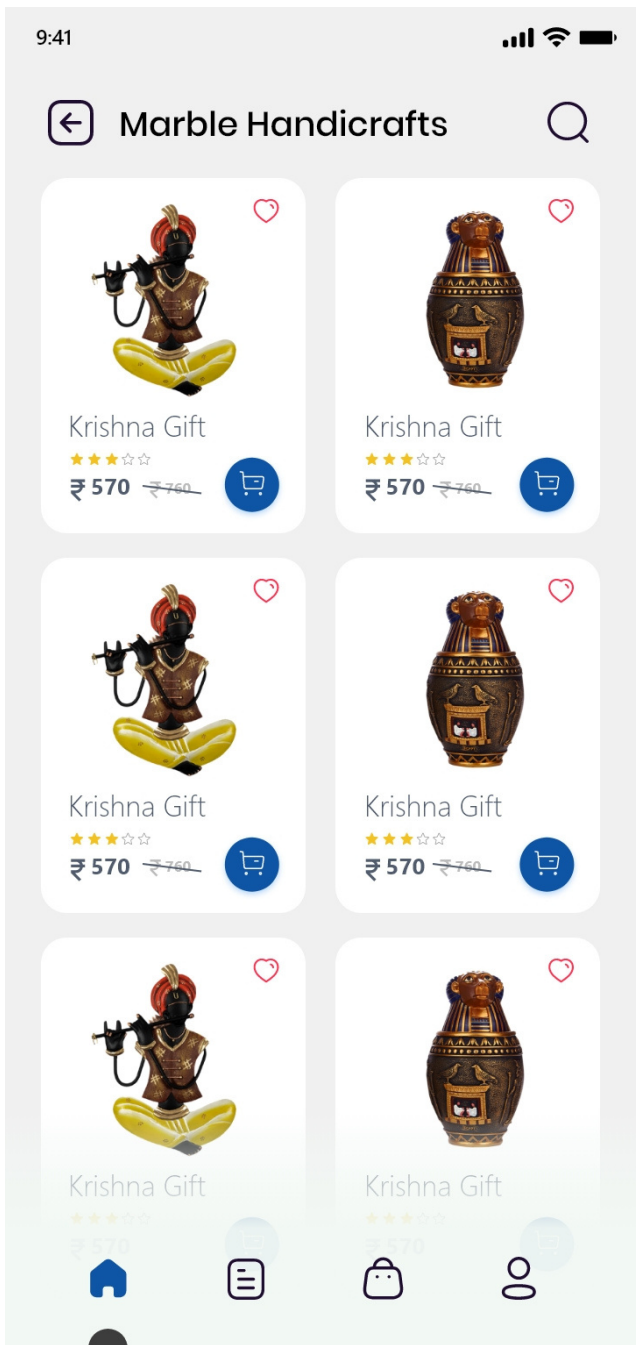
Marble Handicrafts Cushion & Table Runner Cloth sadi & suit

Gandicraft Gifts
20% off
SEE MORE

Krishna Gift ₹ 570

Krishna Gift ₹ 570

Krishna Gift ₹ 570



9:41

Marble Handicrafts

Krishna Gift ₹ 570

Krishna Gift ₹ 570

Krishna Gift ₹ 570

Krishna Gift ₹ 570

Wholesale Liability : Deposits

Particulars	Amt in ₹ cr	
	Mar - 2020	Sept - 2022
Co-operative Bank + Financial Institutions Group	~6,900	~5,500
Wholesale Deposit Team	~500	~1,100
NBFC Team	~2,000	~1,700
Certificate of Deposits	~2,200	~600
Total	~11,600	~9,000
Deposit by wholesale teams % of total Deposits	44%	15%

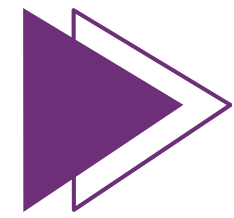
- Wholesale teams have been in a supportive role to Branch banking and helping treasury with **stable, long-term, low-cost funding by way of mostly non-callable deposits** helping in **managing LCR & ALM**
- In Co-operative segment, we focus on 150+ SCB, DCCB and UCB where there is **No CRR requirement**, making these deposits highly attractive
- Wholesale liability group has onboarded 50+ corporates mostly for **standalone liability relationships**
- NBFC team leverage their 150+ asset side relationship to **build deposit & current account balances** along with **x-sell relationships like NACH and CMS**
- Ds are issued judiciously depending on fund position

Working with Treasury to have optimal liability mix which is long-term and ALM positive

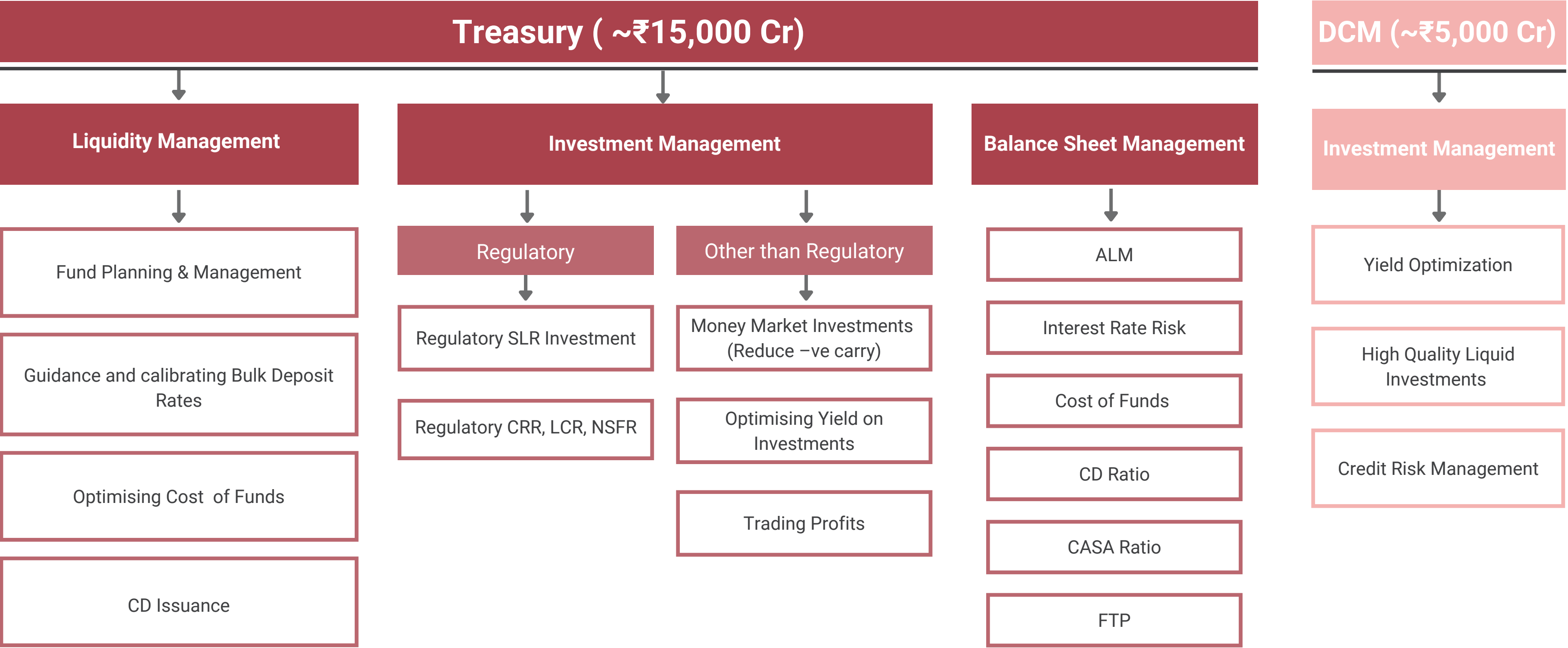
Amt in ₹ Cr

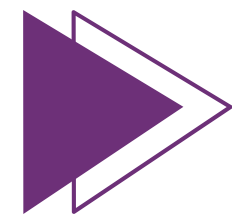
Particulars	Mar - 2020	Sept - 2022
Refinance (NABARD, NHB, SIDBI, MUDRA)	~6,700	~4,400
Other Borrowings	~2,000	~1,300
NCD/Tier II Bonds	~700	~1,000
Borrowing from Foreign Institutions	~900	-
Total	10,300	~6,700
Securitization/Off balance sheet	~3,800	~1,400
Borrowings as % of Deposit + Borrowings	28%	10%

- Refinance from NABARD, SIDBI and NHB is long-term (mostly 3-5 years), low-cost, and **exempted from CRR and SLR requirements**
- Securitisation tool used tactically for fundraising, **optimising cost & balance sheet management.**
- Our **credit rating got upgraded to “AA/Stable”** by all 3 rating agencies in FY23
- Bank successfully raised **₹500 Cr** of 10-year Tier 2 bonds in Q2’FY23 at a competitive pricing

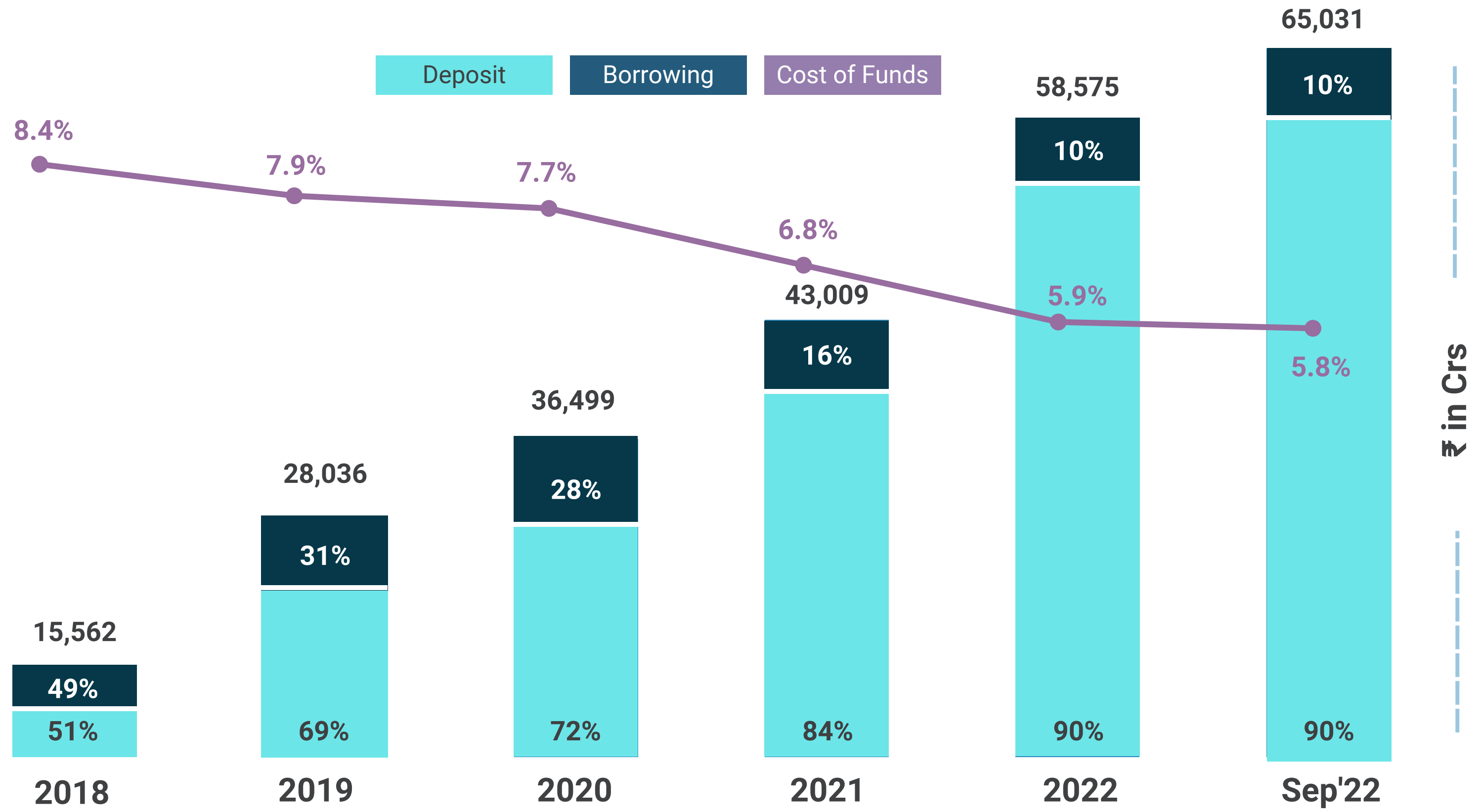


Treasury playing a pivotal role in Regulatory Functions, Fund Raising and Investments (Total Investment Book ~ ₹ 20,000 Cr)

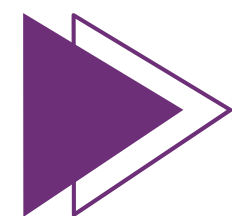




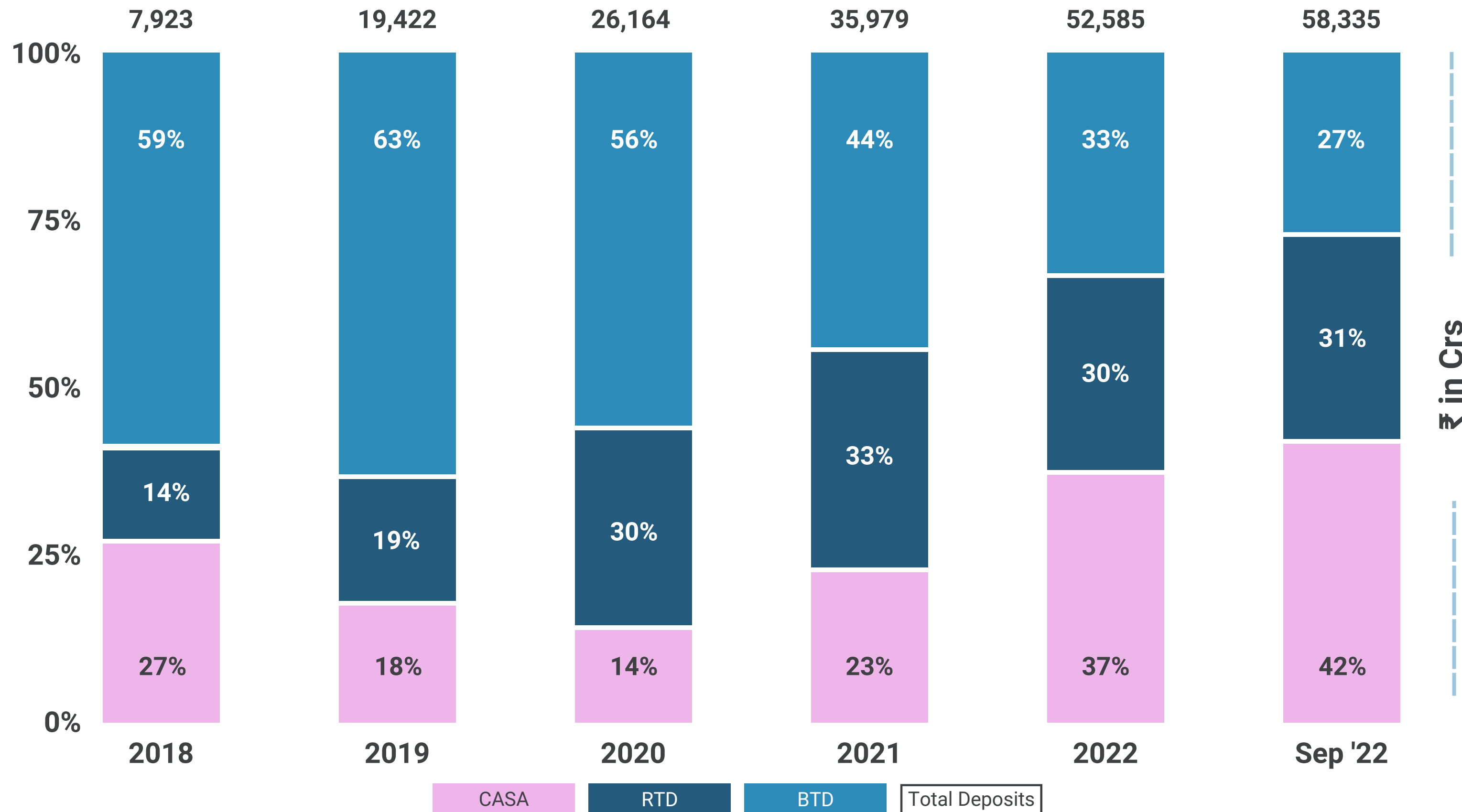
Treasury: Improving Funding Profile with low cost



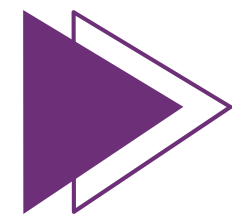
Since bank inception, Reduced COF by 380 bps with active rate management and optimising borrowing/deposit mix



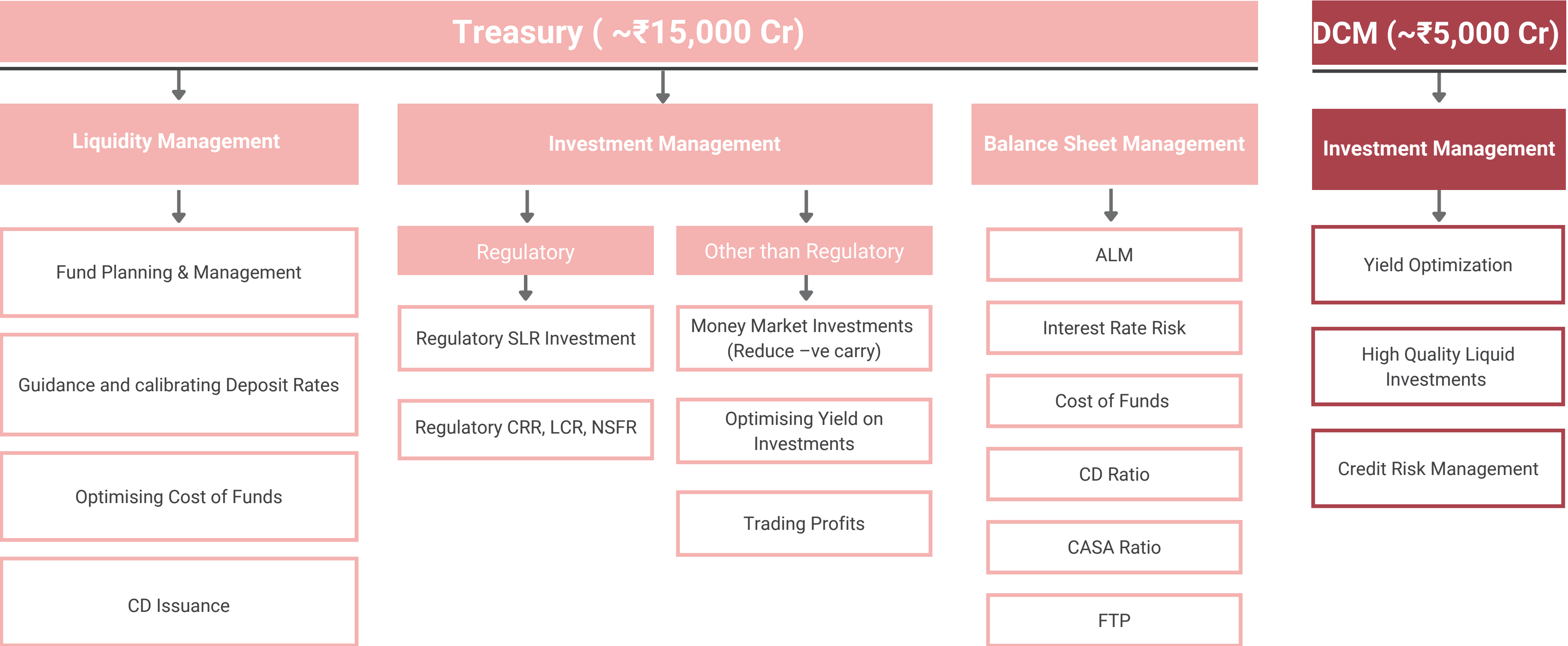
Deposit Granularisation

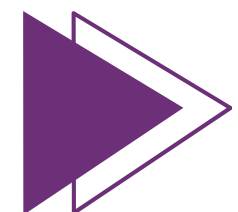


Continued focus on building granular retail deposits base & CASA. RTD + CASA stood at ~73% in Sep 22.
Reducing dependency on bulk deposit

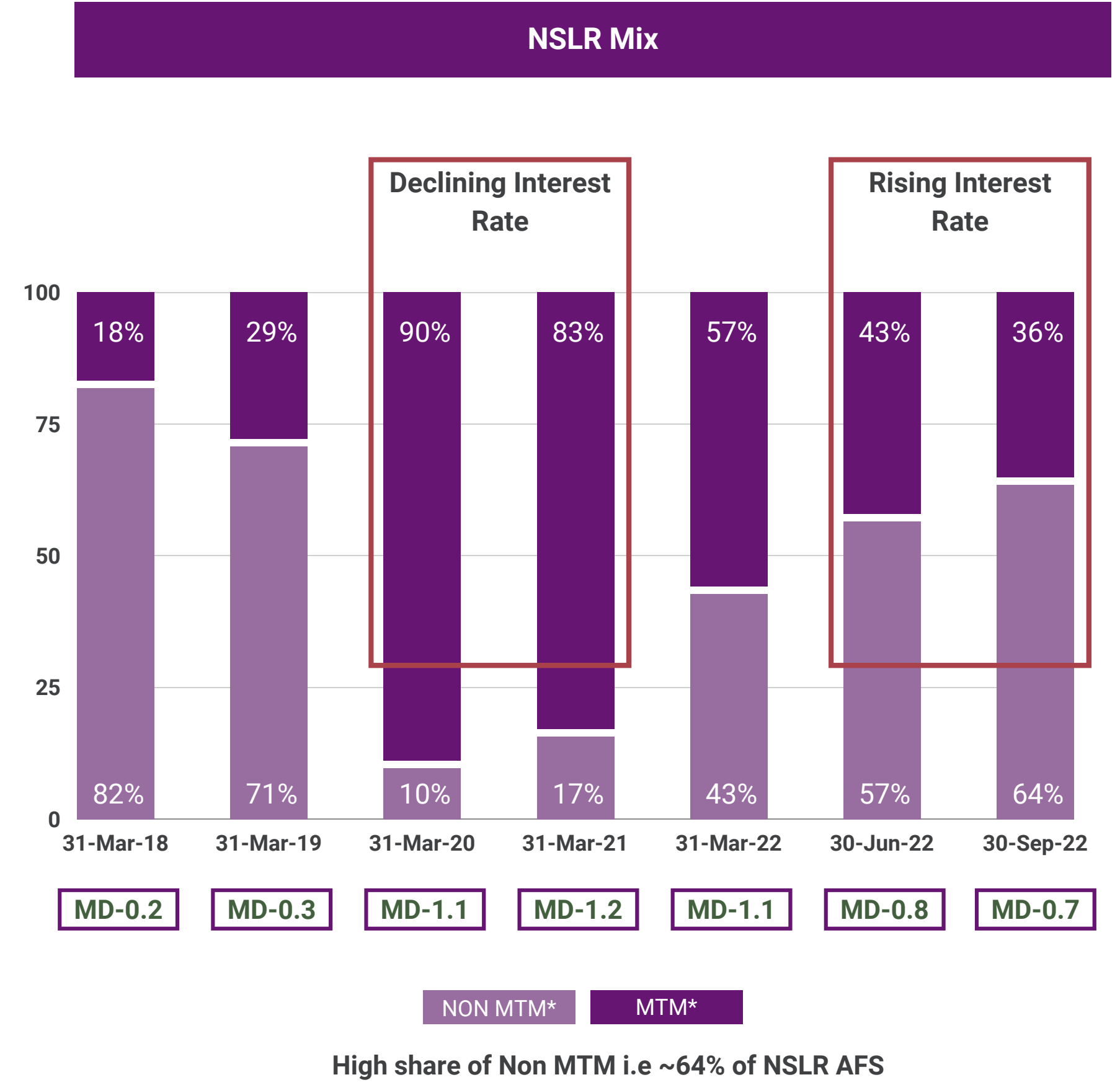
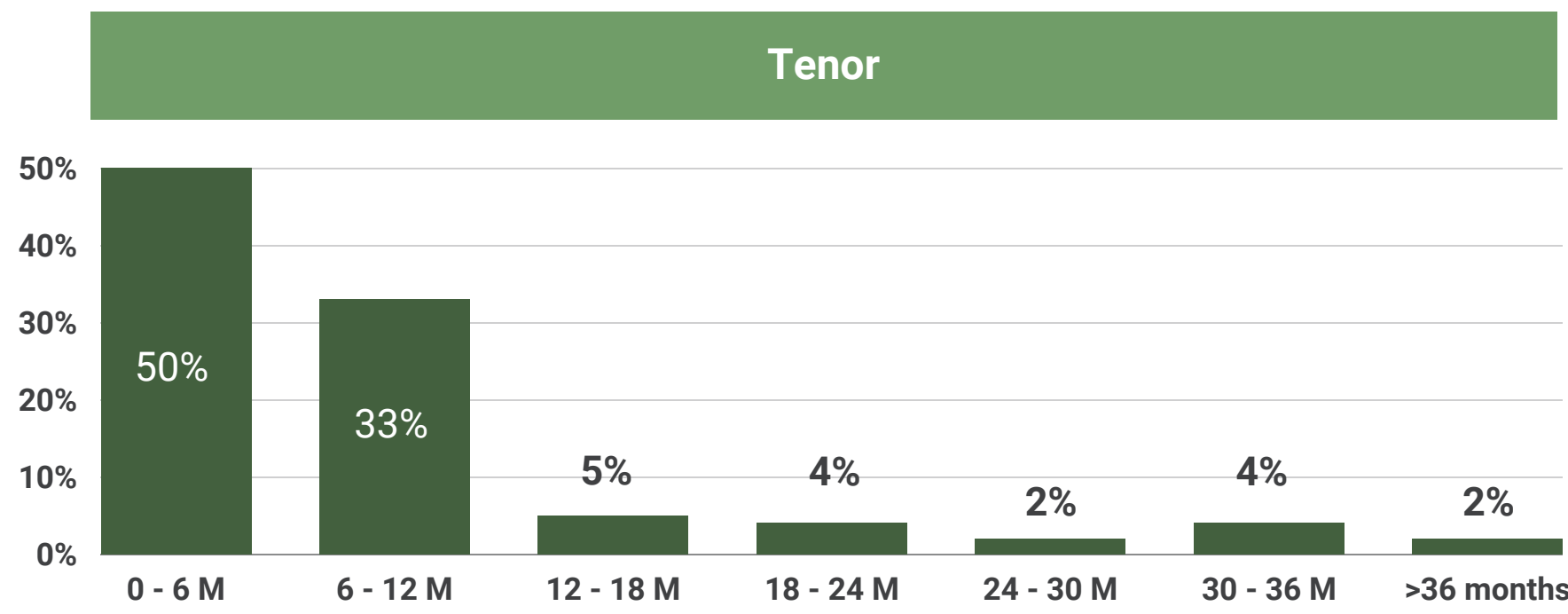
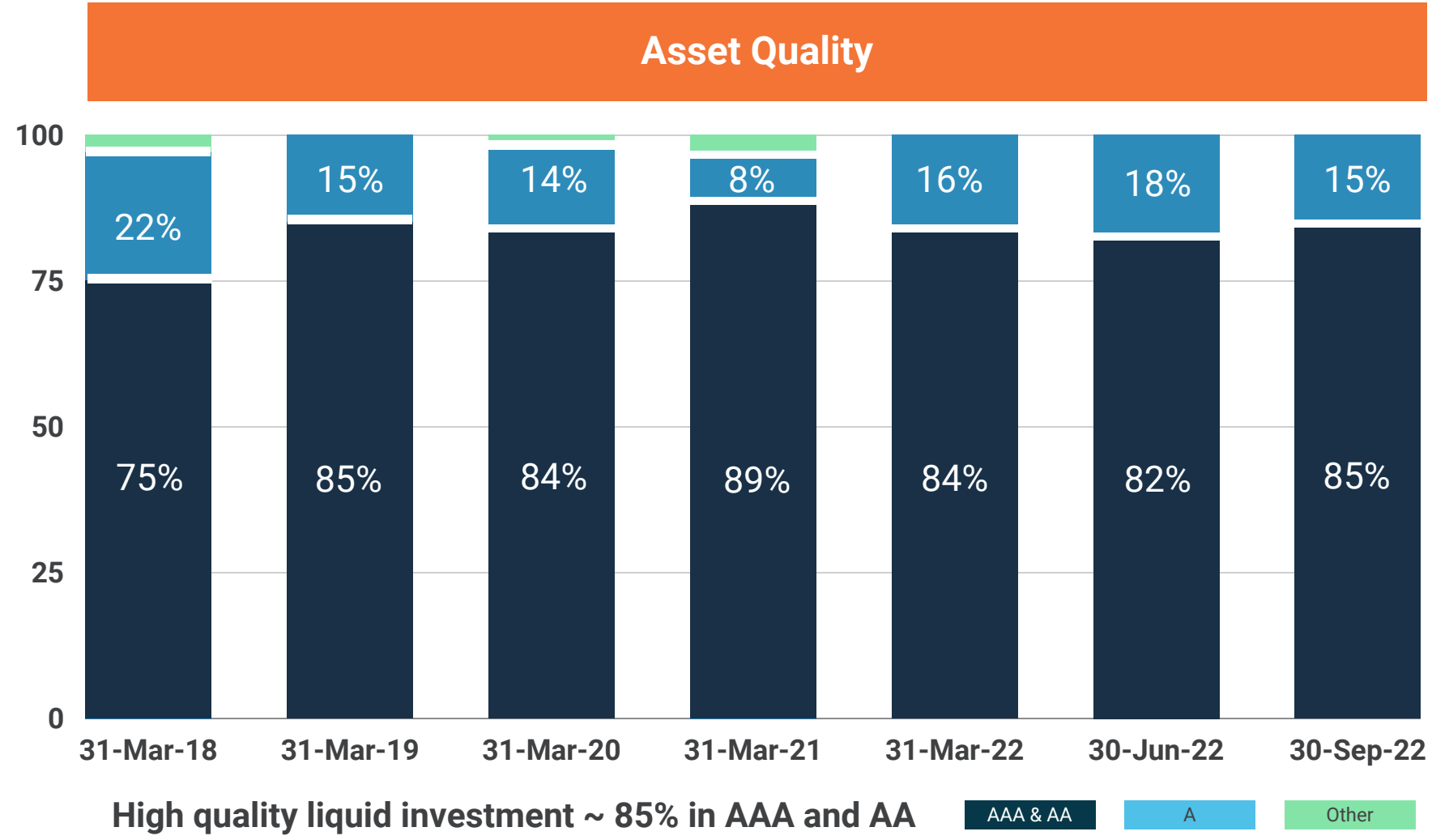
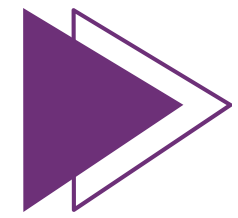


Treasury playing a pivotal role in Regulatory Functions, Fund Raising and Investments (Total Investment Book ~ ₹ 20,000 Cr)





- Liquidity is managed through **SLR & NSLR Investments**. NSLR Investment ~**28%** of total investments
- **External shocks** witnessed in last 5 years necessitated additional liquidity maintenance being an SFB (NBFC Crisis, Private Bank Crisis, Co-operative bank Crisis, Covid-19 etc)
- NSLR Investments is for **yield optimization, reducing negative carry** and provide **liquidity cushion** with **prudent risk management**
- Major NSLR Investment are in **High-Quality Liquid Assets** with **85%** Investment in **AAA & AA** rated instruments. No credit event observed
- NSLR book has low duration of **< 1 year** (82% book maturing next 1 year), which will allow re-pricing of investments at higher yield
- Further, risk of yields at the short end rising at faster pace remains high given the tight domestic liquidity and impending RBI hikes; we **remain cautious** on corporate bond hence, in last 6 months, **100% incremental deployment** was in non-MTM instruments



*Excluding- PTC, MF, SR, Equity & other

Liquidity Management

- Aided by capital raise of **₹2,500 Cr (Tier I and Tier II)**, the bank continues to maintain excess liquidity over and above regulatory LCR and additional liquidity in the form of non-SLR investments
- Additionally, the Bank has access to a **well-diversified resource mix** (Refinance, CD, Securitisation etc) to raise liquidity at short notice

Investment Management

- The yield on investment is **higher than the average** cost of funds
- Investment Book was impacted by negative MTM in H1- FY23 but has stabilised for now with **yields remaining range-bound**
- No further build-up of **MTM assets** in **SLR & NSLR AFS** portfolio and Investment mostly in Non-MTM SLR & NSLR AFS portfolio – hence no significant additional MTM

ALM & Balance Sheet management

- All ALM parameters are managed prudently and well within regulatory and Board approved limits - CD ratio continues to be **below 90%**; Bank's NSFR ratio is well **above the regulatory requirement of 100%**
- Bank well positioned to navigate through present conditions with strong capitalisation, healthy liquidity and well-experienced team.



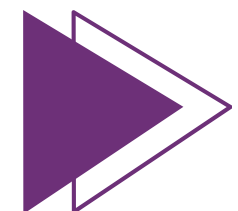
Cost of funds

- Deposit rates are **likely to go up higher** with the rise in Repo rate, tighter liquidity and Competition;
- Treasury will endeavour to manage **COF** by optimising the mix of deposits, low-cost refinance and securitisation
- The focus will be on passing any **incremental cost to customers**; In H1, the increased cost of **70bps** on incremental funds was well compensated by an increase of **100bps** in disbursement yields

Regulatory development

- As per recent RBI guidelines, SFB's fulfilling prescribed criteria are eligible to apply for an **AD-1 banking license** thereby enabling market-making in Forex.
- An AD-1 license will help us build a value proposition around NRI and EXIM customers and provide opportunities for Treasury to explore **FCNR deposits, FCY hedging solutions etc.**
- We are evaluating our proposal internally for the same





Abbreviations

ALM	Asset Liability Management	KAM	Key Account Manager
BBPS	Bharat Bill Payment System	LCR	Liquidity Coverage Ratio
BC	Business Correspondence	LTV	Life Time Value
BO	Banking Outlet	MD	Modified Duration
BSBD	Basic Savings Bank Deposit A/c	NACH	National Automated Clearing House
CD Ratio	Credit Deposit Ratio	NBM	National Business Manager
CD	Certificate of Deposit	NR	Non Resident
CMS	Cash Management Solutions	PFMS	Public Financial Management system
CNA	Central Nodal Account	PG	Payment Gateway
DCM	Debt Capital Market	POS	Point of Sales
DL OD	Drop Line OD	PPC	Product Per Customer
FIG	Financial Institution Group	SFB	Small Finance Bank
FTP	Funds Transfer Pricing	SNA	Single Nodal Account
IBPC	Interbank Participation Certificate	TASC	Trust, Association, Society & Club
IFMS	Integrated Financial Management set	URC	Unbanked Rural Centres

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For **Investor queries** contact (details in QR Code):

Prince Tiwari | Aseem Pant



Email: investorrelations@aubank.in

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