

Ref. No.: AUSFB/SEC/2020-21/388

Date: 12th February 2021

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

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to the applicable provisions of the Regulations, we are pleased to inform that AU Bank showcased a presentation to investors and analysts at the JM Financial BSFI Conference 2021 on 11th February 2021 through a video conference. The said presentation covered the business update and the digital strategy of the bank.

You are requested to take note of above and bring it to the notice of all concerned.

Thanking You,
FOR AU SMALL FINANCE BANK LIMITED



Manmohan Parnami
Company Secretary & Compliance Officer
Membership No.: F9999
Encl: Presentation

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**



JM Financial India Conference

11th February

Taking Banking to the unbanked and underserved

63%

Branches in semi-urban and rural areas

87%

Loans to priority sector

35%

AUM Growth
(3-year CAGR)

14.4%

Yield
(3-year average)

0.8%

Net NPA
(3-year average)

Banking for the real “Bharat”

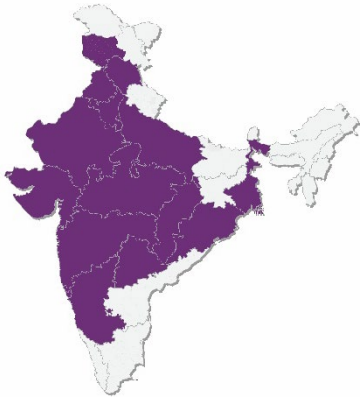
Strong Growth

Pricing & Underwriting discipline

Inspiring trust with our consistent execution



15 States and 2 UTs



Touchpoints

728
Vs.
624
(31-Dec-19)



Customers

18.8 lakh
Vs.
15.9 lakh
(31-Dec-19)



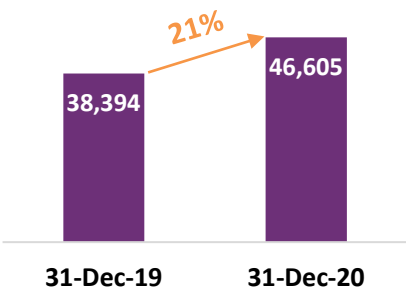
Employees

18,992
Vs.
15,308
(31-Dec-19)



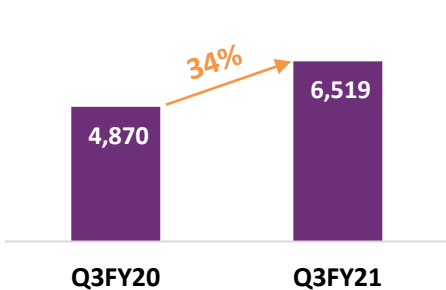
Total B/S Assets

₹ Crore



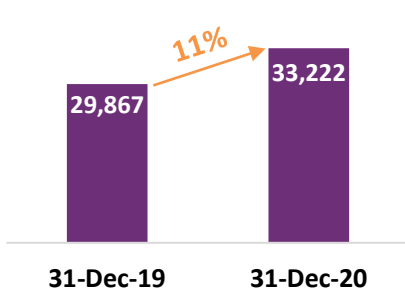
Disbursements¹

₹ Crore



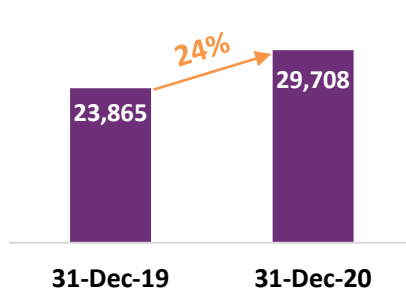
Loan Assets Under Management²

₹ Crore



Deposits³

₹ Crore



CASA Ratio[#]

22%
Vs.
16%
(31-Dec-19)

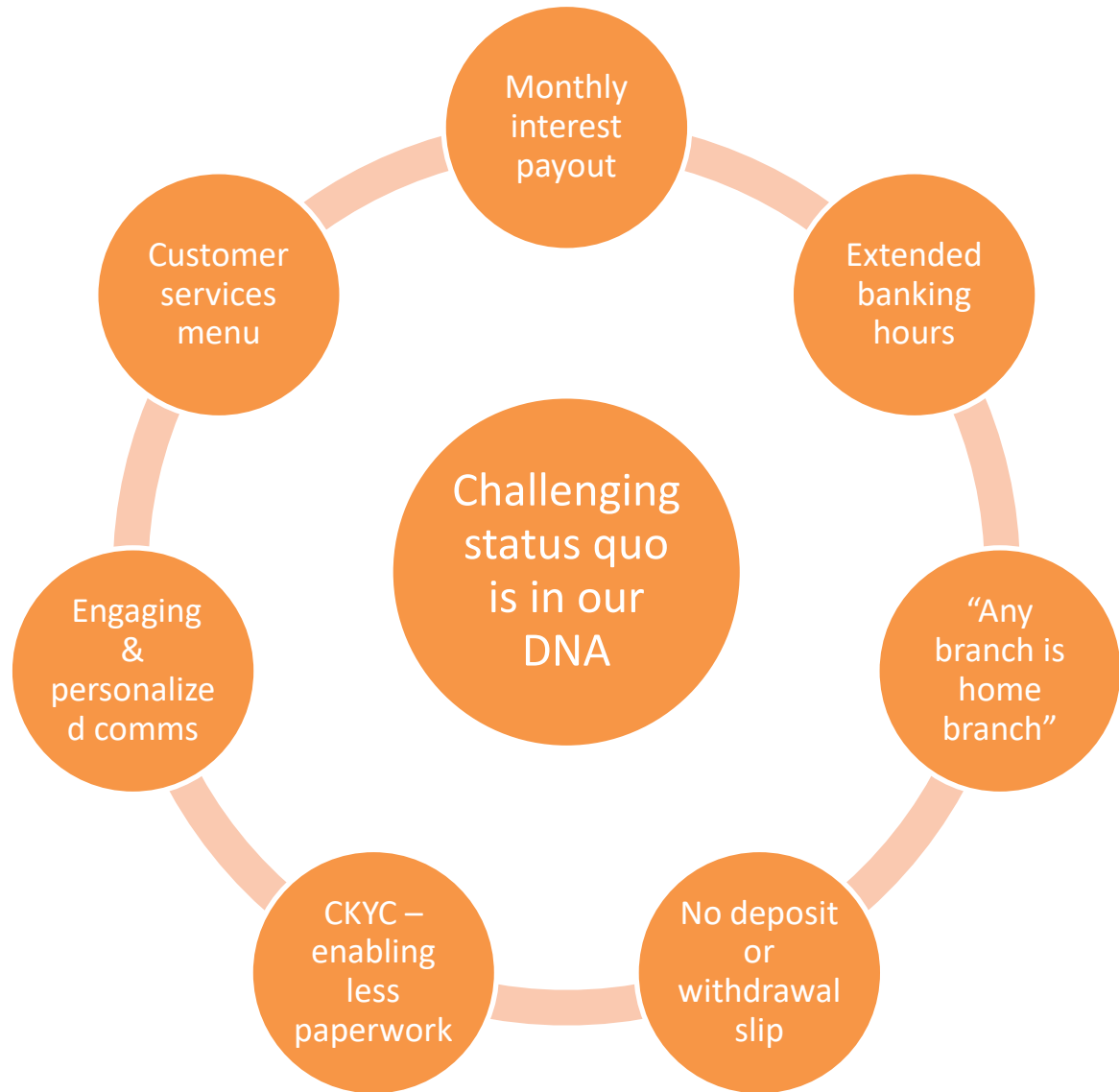
¹Disbursements for Q3FY21 include Non-Fund based credit facilities sanctioned

²Money Market Term Lending by Treasury of ₹ 575 Cr as on 31st Dec 2019 and ₹ 100 Cr as on 31st Dec 2020 is also added in Loan Assets Under Management.

³ Deposit Base of ₹ 29,708 Cr includes Certificate of Deposit of ₹ 1,505 Cr, Deposit Base of ₹ 23,865 Cr includes Certificate of Deposit of ₹ 1,813 Cr

Calculation for CASA Ratio includes CDs in total deposits

चलो आगे बढ़ें



But I am not here to talk about our known strengths...

Did you know that?

2017



Tab Banking

Only bank with 90% + adoption of Tab Banking to onboard deposit customers

2018



Paperless Two-Wheeler Loans

Industry first process to disburse end-to-end Two-Wheeler Loans for both customer & dealer journey

2019



WhatsApp Banking

Industry first initiative to enable Saving Account opening via WhatsApp chat

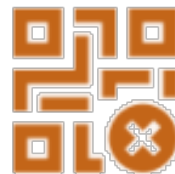
2020



Chatbot & Video Banking

10+ lakh hits & ~2K deposits' customers onboarded via Video Banking

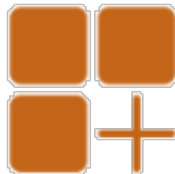
2020



UPI QR

~50K merchants onboarded

2020



IB/MB Application

New Mobile and Internet Banking Application launched

**Our goal is to become a tech-led bank with our
existing deep expertise in inclusive banking**

Its a rare combination

Covid has led to a step-change in customer adoption of digital technologies...



20x subscriber jump
(from 2019 to March'
2020)



e-grocery market expected to
expand ~10x by 2024



40% growth in e-commerce in 2020

“We have seen two years of digital acceleration in two months”
- Satya Nadella, CEO Microsoft





0.1x

Household to debt ratio
0.1x of global
average



300 mn

Unbanked households
looking for credit

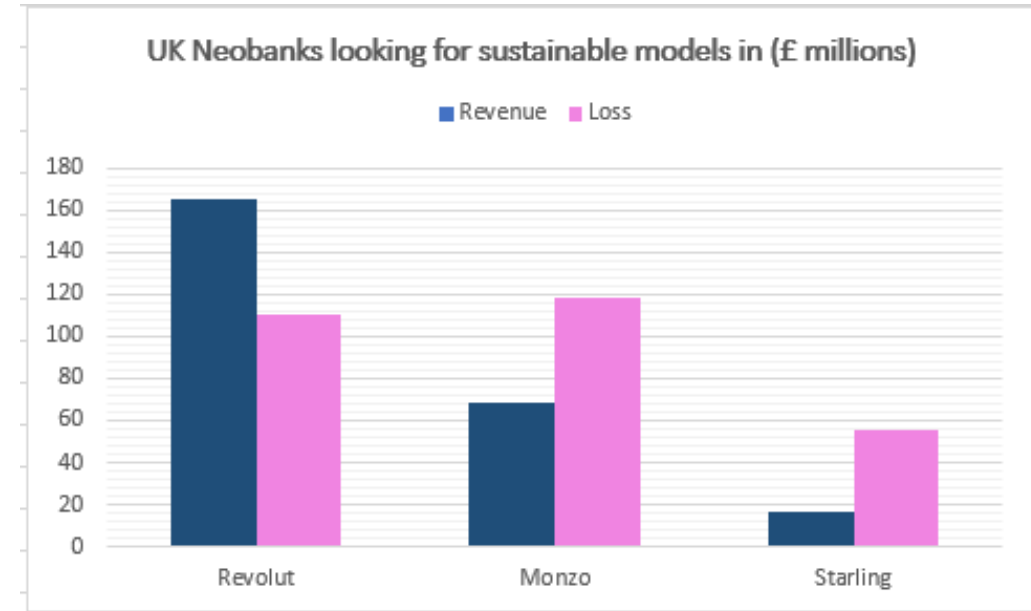
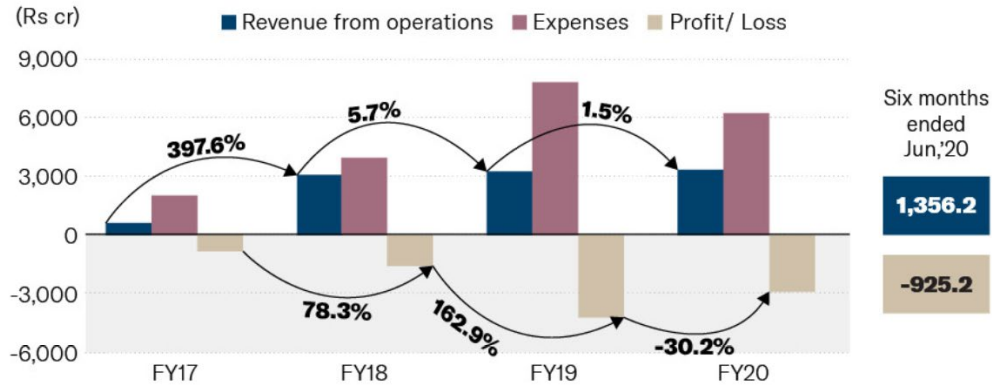


\$900 bn

Unmet MSME Credit Gap
by 2023 in India

High adoption of fintech / digital banking in India

A Leading Payments Player in India



Lending fintechs trying to scale



Regulations still evolving

FE Financial Express

RBI forms working group to evaluate digital lending

The Reserve Bank of India (RBI) on Wednesday announced the setting up of a working group (WG) on digital lending, including through online ...

3 weeks ago

We strongly believe that regulated banks are best-placed to execute on the digital banking opportunity in India

- Building compelling customer experience across touch-points
- Increasing product offerings
- Driving engagement and building our brand as a digital bank
- Continual internal digitization (data analytics, automation, architecture, security)
- Building team capabilities

Deep focus on enhancing customer experience...

- Upgraded Mobile Banking and Internet Banking platform; launched in Q3FY21 with **130+ new functionalities**
- 10+ new end-to-end banking service & product** journeys for both NTB and ETB customers scheduled for launch in Q1FY22

Deposits

Cards

Loans

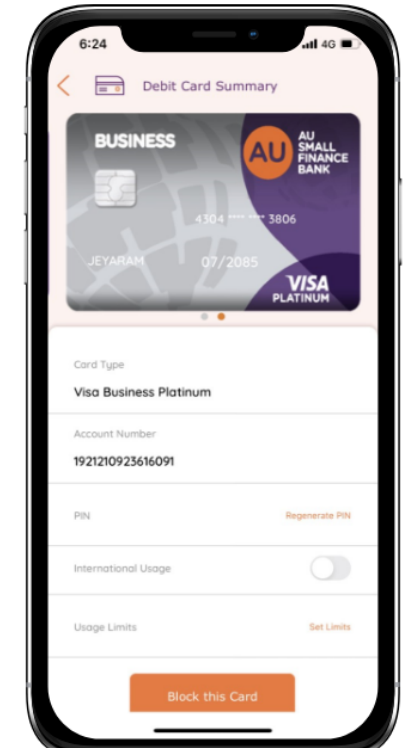
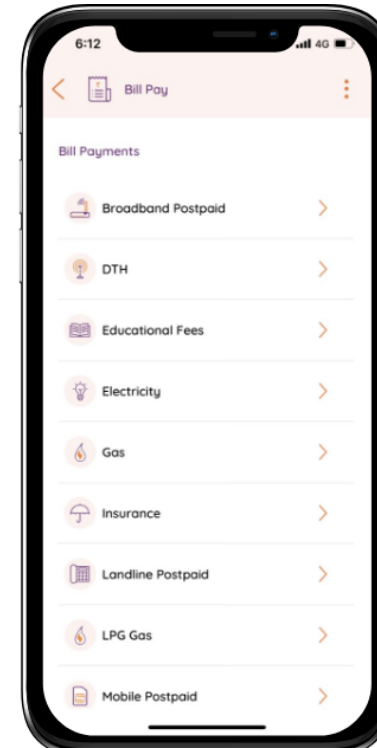
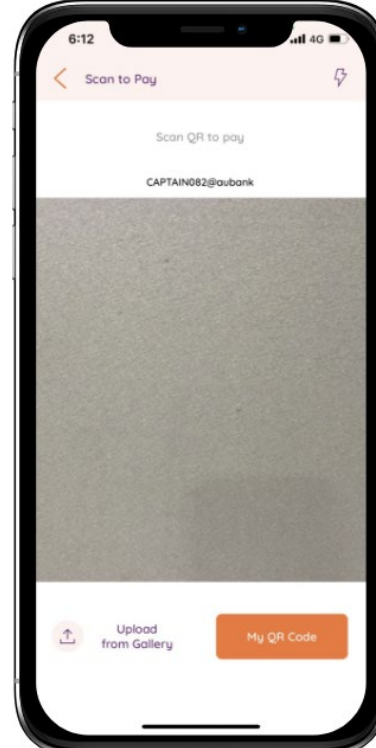
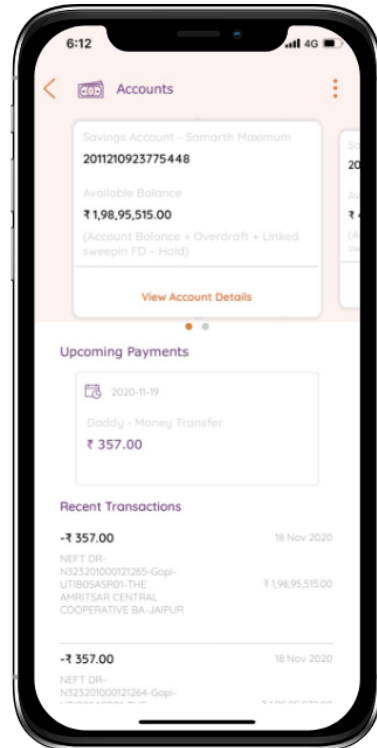
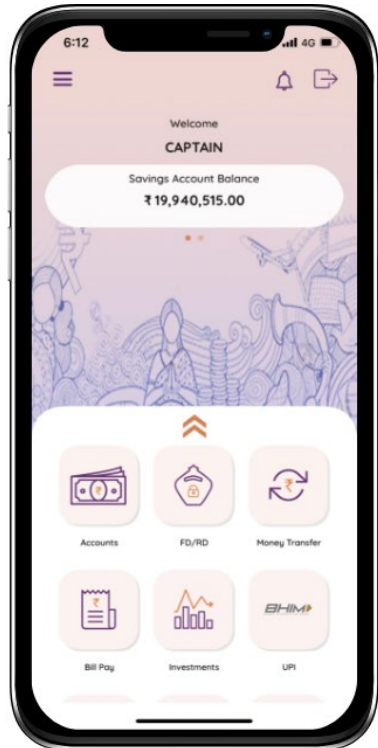
Insurance

Investment

Payments

Lifestyle

Offers



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Existing



Instant SA and FD using Video KYC



Paperless 2-Wheeler Loan



POS/QR Solutions for Merchants



Online Unsecured Lending



Investment (MF, IPO)



Tax Filing

Upcoming



Credit Card and Prepaid Card



Auto Market Place



Online Home Loans



Life Insurance



Health Insurance



Digital Gold



With seamless multi-channel engagement



1st Small Finance Bank to partner with Leading Brands

<p>10% Discount</p>		<p>10% Cashback</p>	
Other Marquee Brands			
<p>India's largest online supermarket</p> <p>10% Off</p>	<p>10% Off</p>	<p>25% Off</p>	<p>₹200 Off</p>

Offers across major brands
78% Debit Card users on Amazon were new activations

SHOPPING DHAMAKA
Festive Offers Itne Exciting Jo Aapke
HOSH UDA DE!
Know More >>

Shopping Festival and Pre-Approved Offers on Maruti Suzuki NEXA

NEXA Joins Hands with AU Bank
Now get a pre-approved loan on your dream NEXA Car

Adding Sweetness to Festivity

10% Cashback at famous sweet shops in Jaipur



Hyperlocal Debit Card Offers across cities

MIND OVER MATTER
An Initiative by AU Foundation

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

25 YEARS OF BUILDING TRUST

Happy Teacher's Day!

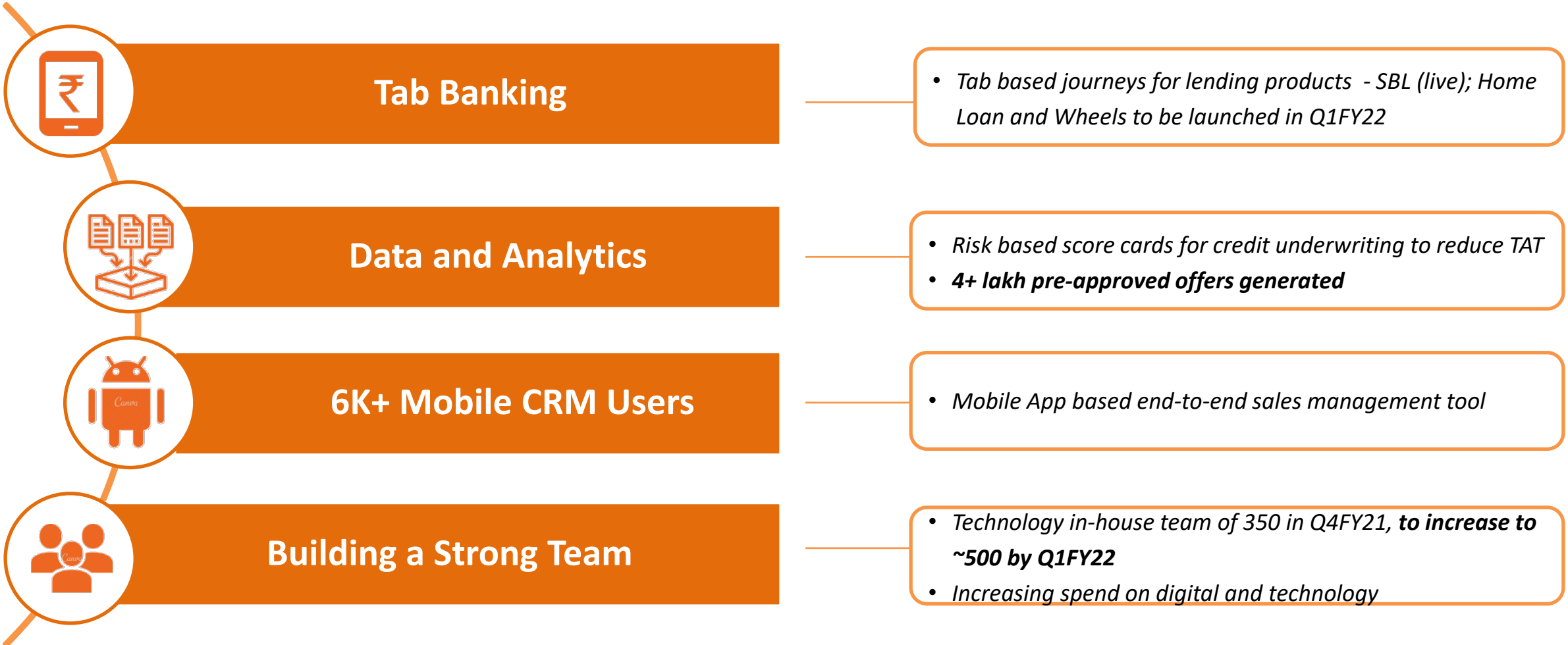
The Art of 'Un'learning with Vidya Balan

5th September, 2020
6 pm onwards

Register Now

Events for Customer Engagement

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THANK YOU

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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.