

Ref. No.: AUSFB/SEC/2022-23/92
Date: 05th May, 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 of Non-deal Roadshow / Analyst / Institutional Investor Meet of AU Small Finance Bank Limited ("Bank") pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015- Updated

We refer to our letter dated 04th May, 2022 regarding schedule of Non-deal Roadshow / Analyst / Institutional Investor Meet and Investor Presentation thereof of AU Small Finance Bank Limited ("Bank"). In this connection, please find attached herewith updated Investor Presentation with following changes:

Slide Number	Reference	Existing	Revised
4, 7 & 8	Customers registered on AU0101	1.05MM	~1MM
15	Foot Note	-	<i>Added following footnote in slide 15:</i> All current and savings account customer data have been computed after excluding dormant customers.

The above information may also be accessed on the website of the Bank at <https://www.aubank.in/investors>.

This is for your information and records.

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**



AU
SMALL
FINANCE
BANK

A SCHEDULED COMMERCIAL BANK

27

Years of
**Building
Trust**

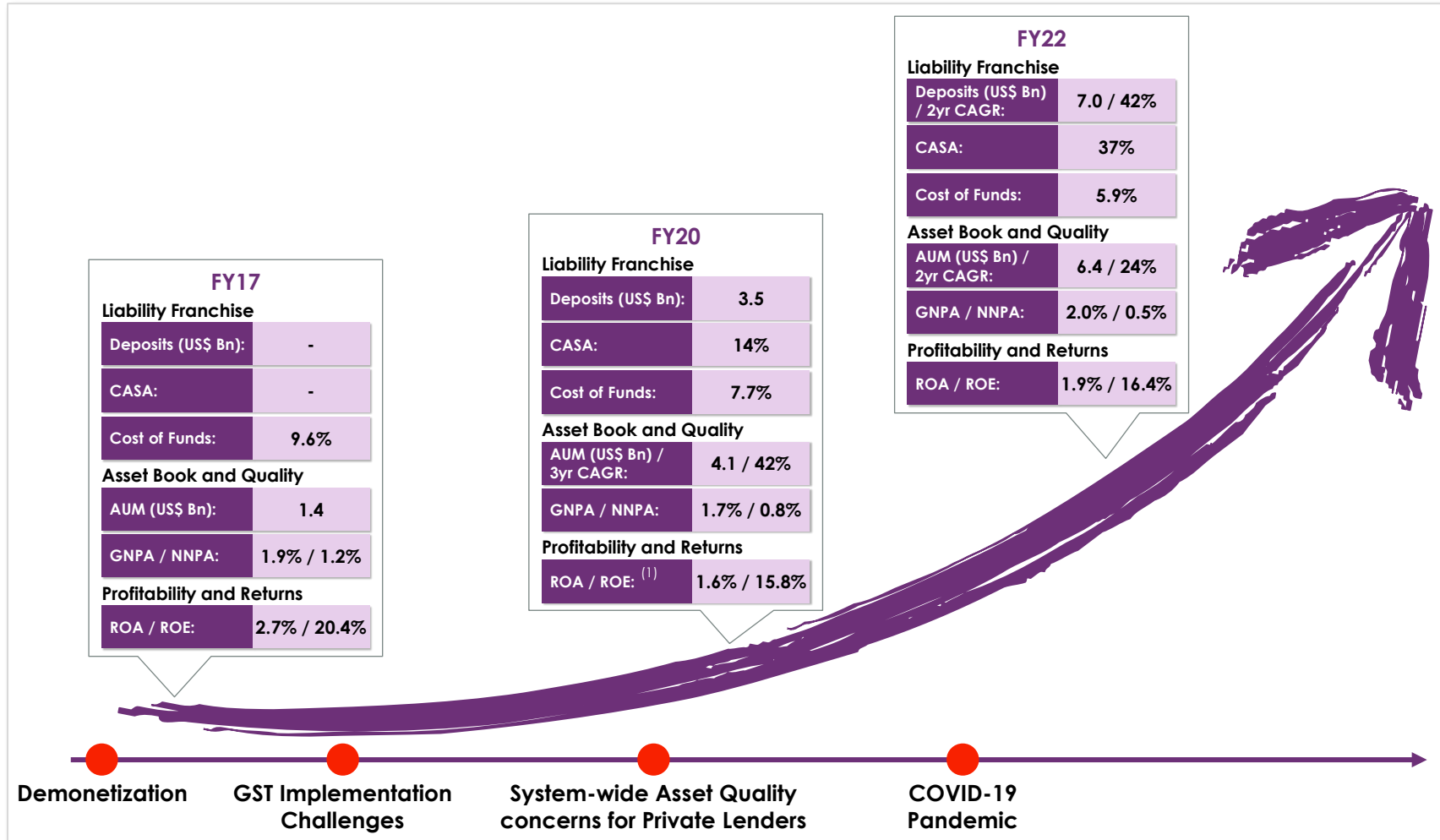
5

Years of
Banking

INVESTOR PRESENTATION

MAY 2022

Our Resilient Franchise has Continued to Thrive as a Bank Despite Multiple Industry Headwinds



Liability Franchise

- Built granular US\$ 7 Bn+ liability franchise from ground up with 37% CASA ratio and declining cost of funds
- Launched several new digital products and services like AU 0101 app, video banking, QR codes, credit cards to accelerate customer acquisitions

Asset Book and Quality

- Continued growth and further diversification of loan book
- Demonstrated deep customer understanding, product selection and lending discipline to maintain strong asset quality despite successive industry headwinds

Profitability and Returns

- Delivered consistent 13%+ and increasing ROEs since FY17 ⁽²⁾

Notes: US\$ 1 = INR 75 exchange rate to convert all INR amounts into US\$ in the presentation. All numbers in the presentation have been approximated for presentation purposes.

1. Excludes profit from sale of stake in Aavas Financiers
2. Except in FY21 when ROE was impacted due to COVID pandemic

We have Strengthened During the Pandemic

Further Granularized Our Liability Franchise



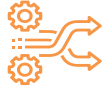








Retail Deposits % of Total Deposits



CASA Ratio



Digitized Our Business

Customer Acquisition	New Products	Branch Banking	Operations
 <p>AU 0101</p>	 <p>Credit Cards</p>	 <p>Salesforce Digitalization</p>	 <p>Transition to the Cloud</p>
 <p>Video Banking</p>	 <p>Instant Personal Loans</p>	 <p>Deepening Customer Engagement</p>	 <p>Strong Cybersecurity Measures</p>
 <p>Merchant QR Codes</p>	 <p>Buy Now Pay Later (BNPL) ⁽¹⁾</p>	<p>99 ▶ 184</p> <p>Urban Branches FY20 vs FY22</p>	 <p>AI / ML-based Data Analytics ⁽²⁾</p>

Notes:

1. BNPL is in the process of being launched
2. Data analytics is in the process of being set up

AU Bank: Confluence of Scale, Growth, Asset Quality and Profitability with Tech-Led Banking



US\$ 7 Bn / 61%
Deposits / 4yr CAGR

US\$ 6.4 Bn / 35%
AUM / 5yr CAGR

~2.75 MM
Customer Base

919
Touchpoints

37%
CASA Ratio

2.0% / 0.5%
GNPA / NNPA Ratio

19.7% / 21.0%
Tier-1 Ratio / CRAR

1.9% / 16.4%
ROA / ROE

~1 MM
AU 0101 Customers

0.5 MM
AU 0101 MTUs ⁽¹⁾

480,000+
UPI QRs Installed

170,000+
Credit Cards Issued

Notes: All figures for FY22 / as of Mar-22
1. Monthly Transacting Users

India Opportunity: We Are Being Aided by Strong Structural Tailwinds

Large Base of Millennials and Gen Z

~51% of India's Population comprised of Gen Z and Millennials ⁽¹⁾

Rising Smartphone Penetration

Smartphone Penetration, %

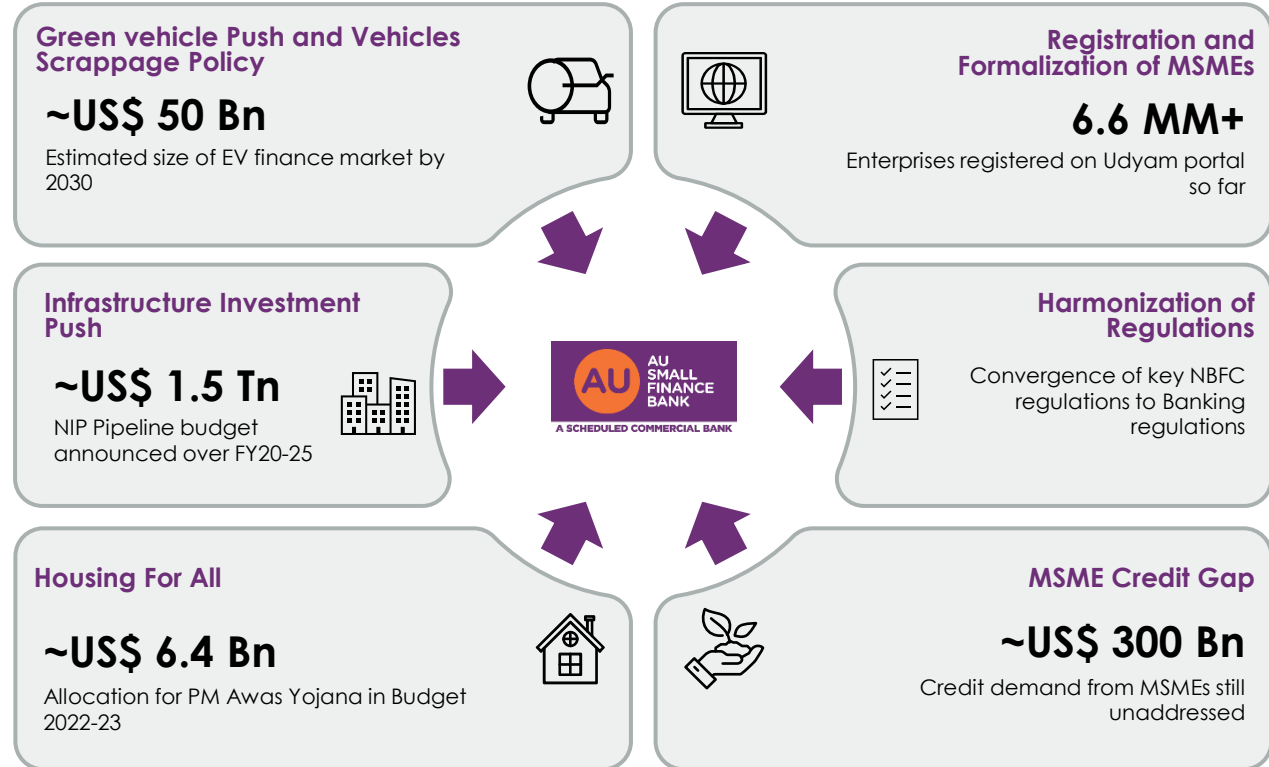


Growing Credit Card Penetration

Credit Cards issued



Government Support for Inclusive Growth

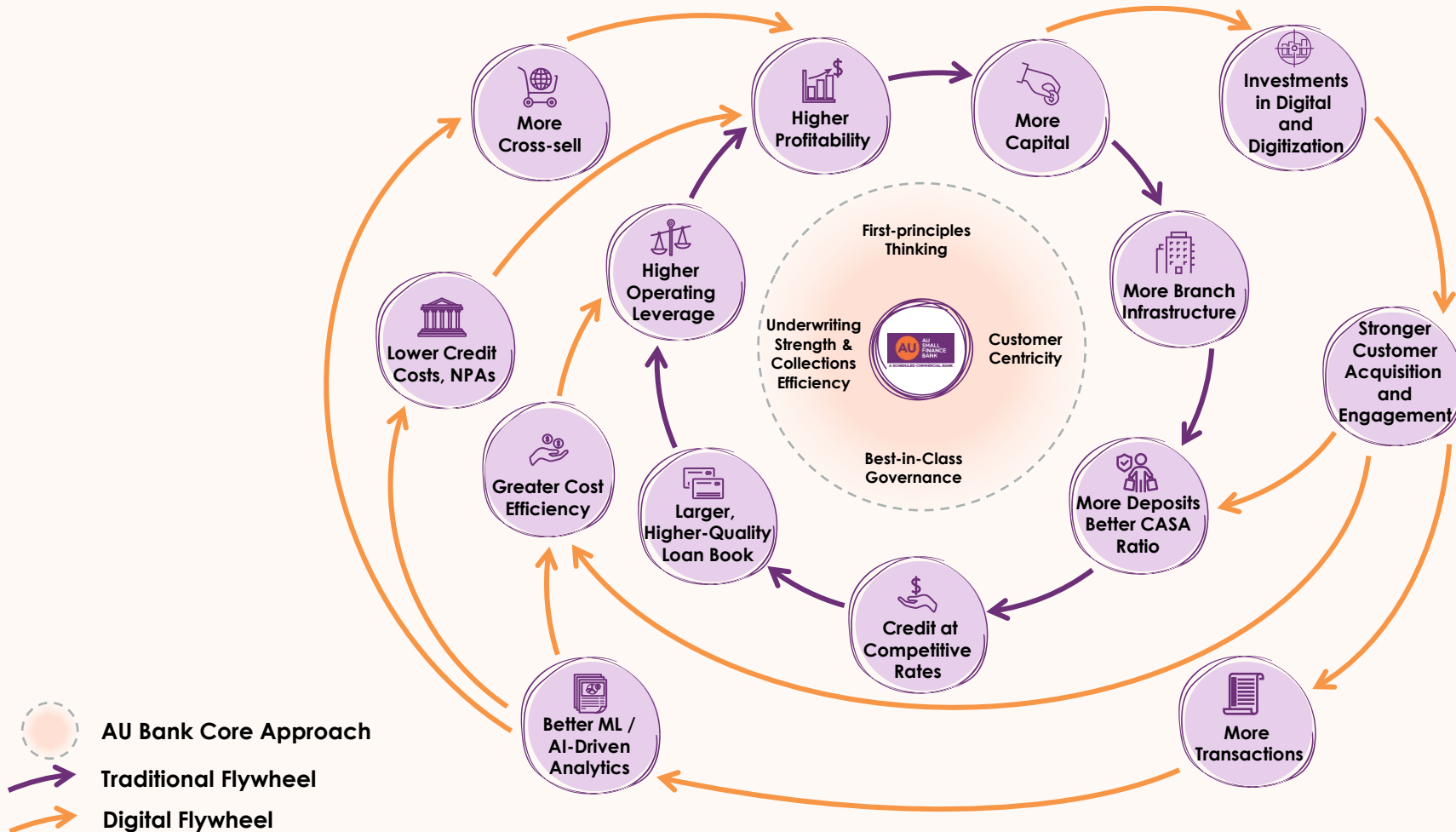


Source: NITI Aayog Report, IMF; RBI Report on MSMEs, 2019, Budget 2022, NIP Report of the Task Force 2020, United Nations, Redseer

Note:

1. In 2020

Our Digital Strategy has Added Self-Reinforcing Layers to our Traditional Flywheel



Our Digital Products and Services Are Scaling Well



AU 0101

~1 MM

Cumulative Registrations
on AU 0101 ⁽¹⁾

590,000+

Average Monthly
Active Users ⁽¹⁾

~US\$ 35 MM

Digital Personal Loans
Disbursed ⁽¹⁾



Video Banking

100,000+

Video Banking Savings
Accounts opened ⁽²⁾

US\$ 53 MM+

Balance in Video
Banking accounts ⁽¹⁾

41%

Newly acquired Savings
accounts via Video
Banking ⁽³⁾



Credit Cards

25,000+

Monthly run rate of
credit cards issued ⁽¹⁾

70%

cards issued without
manual underwriting ⁽¹⁾

49%

First-time credit card
users ⁽¹⁾



QRs

480,000+

Total QR Codes
installed ⁽¹⁾

120,000+

New to bank merchants
acquired via QR codes ⁽²⁾

68%

Increase in CASA AMB
post QR Code install ⁽¹⁾

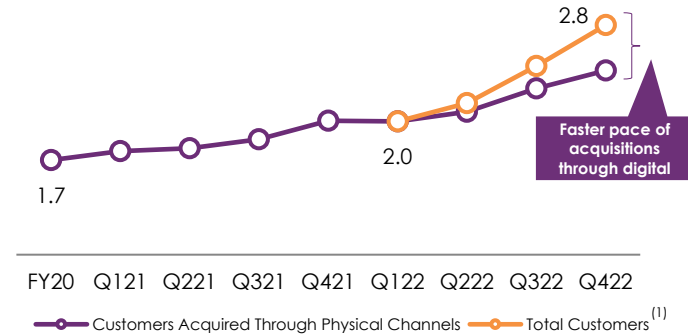
Notes:

1. As of 31-Mar-22
2. In FY22
3. For Q4FY22

Digital-led Strategy is Delivering Faster Customer Growth While Also Diversifying Our Customer Base

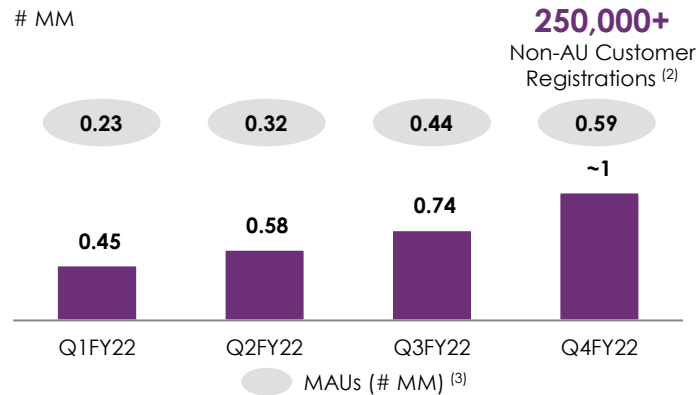
Accelerating Customer Acquisitions

Cumulative customer Base, # MM



Cumulative Registrations on AU 0101

MM



Significantly Lower Customer Acquisition Cost (CAC)

Savings Account CAC, Indexed to 100 ⁽²⁾



Robust Activation Levels with Increasing Levels of Adoption ⁽²⁾



86%

First month AU 0101 Activation



97%

Financial transactions executed digitally



87%

Non-financial txns. executed digitally



80%

New customers acquired in Urban Areas



47%

New customers are Salaried Professionals



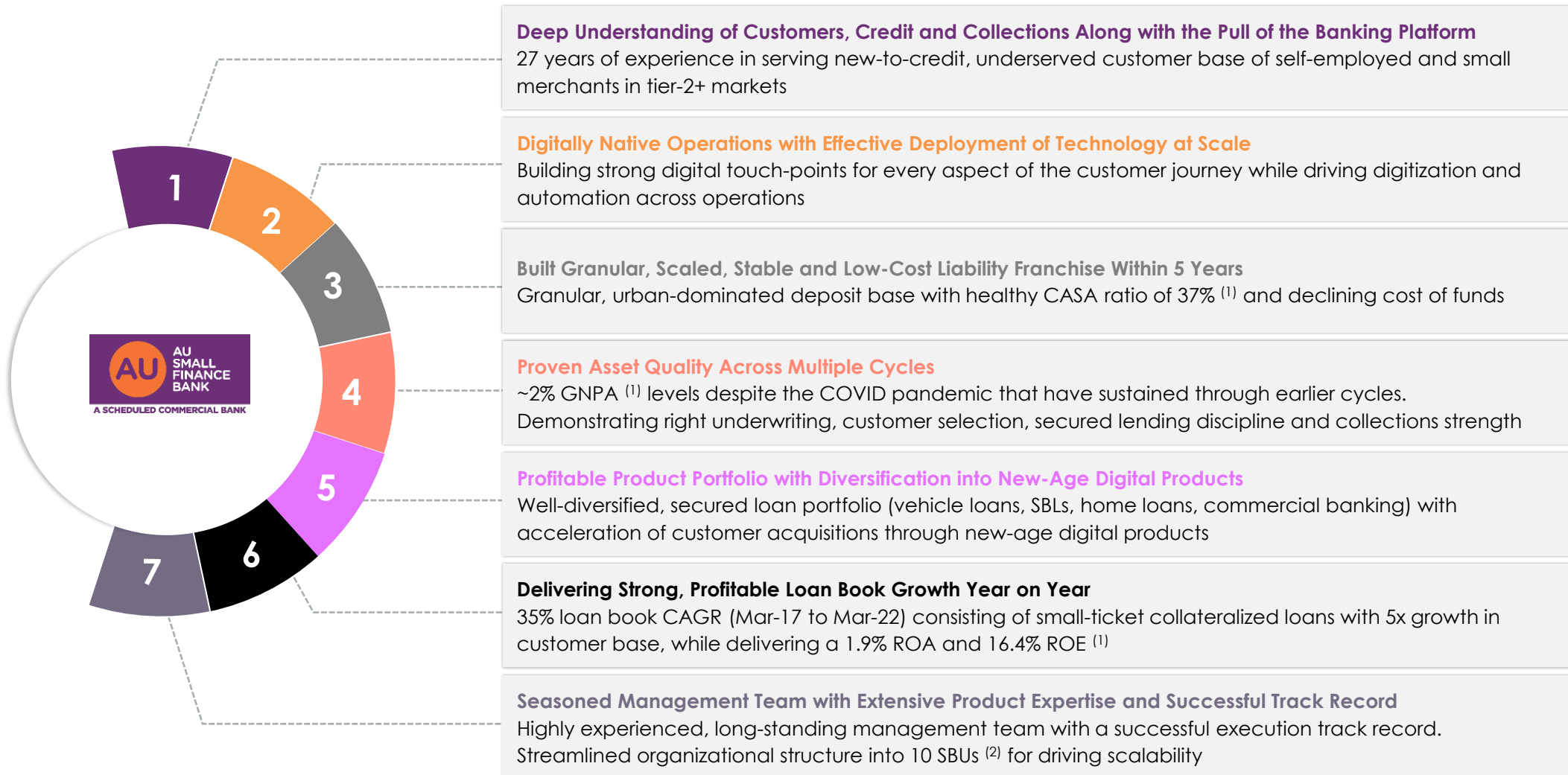
70%

New customers in the 19-32 Age Bracket

Notes:

1. Digitally acquired customers are New to bank customers acquired through digital products/channels (Digital Savings Accounts, Credit Cards and UPI QR)
2. As of 31-Mar-22
3. Monthly Active Users

Our Key Competitive Moats



Notes:

1. For FY22

2. Strategic Business Units

OUR STRATEGIC PRIORITIES

- 1 Scale retail focused, sustainable liability franchise
- 2 Drive Sustainable growth from existing products and segments
- 3 Build a Tech-led ecosystem
- 4 Strong risk management and controls
- 5 Develop a highly empowered and capable team
- 6 Enhance our brand identity
- 7 Strengthen our ESG commitments



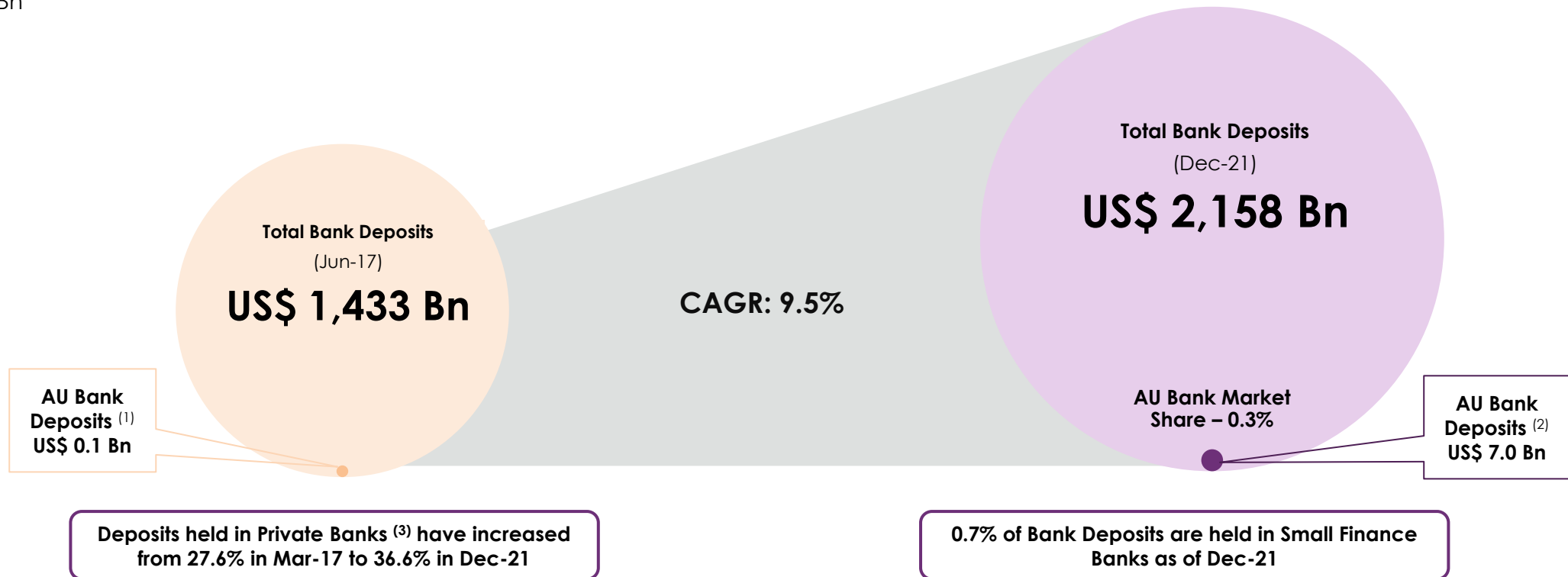
Retail-Focused Liability Franchise



Large, Growing Addressable Deposit TAM

Large and Growing Deposit Market Provides AU Bank Massive Room for Growth

US\$ Bn



Source: RBI Bank Deposits Database (Dec-21 and Jun-17)

Notes:

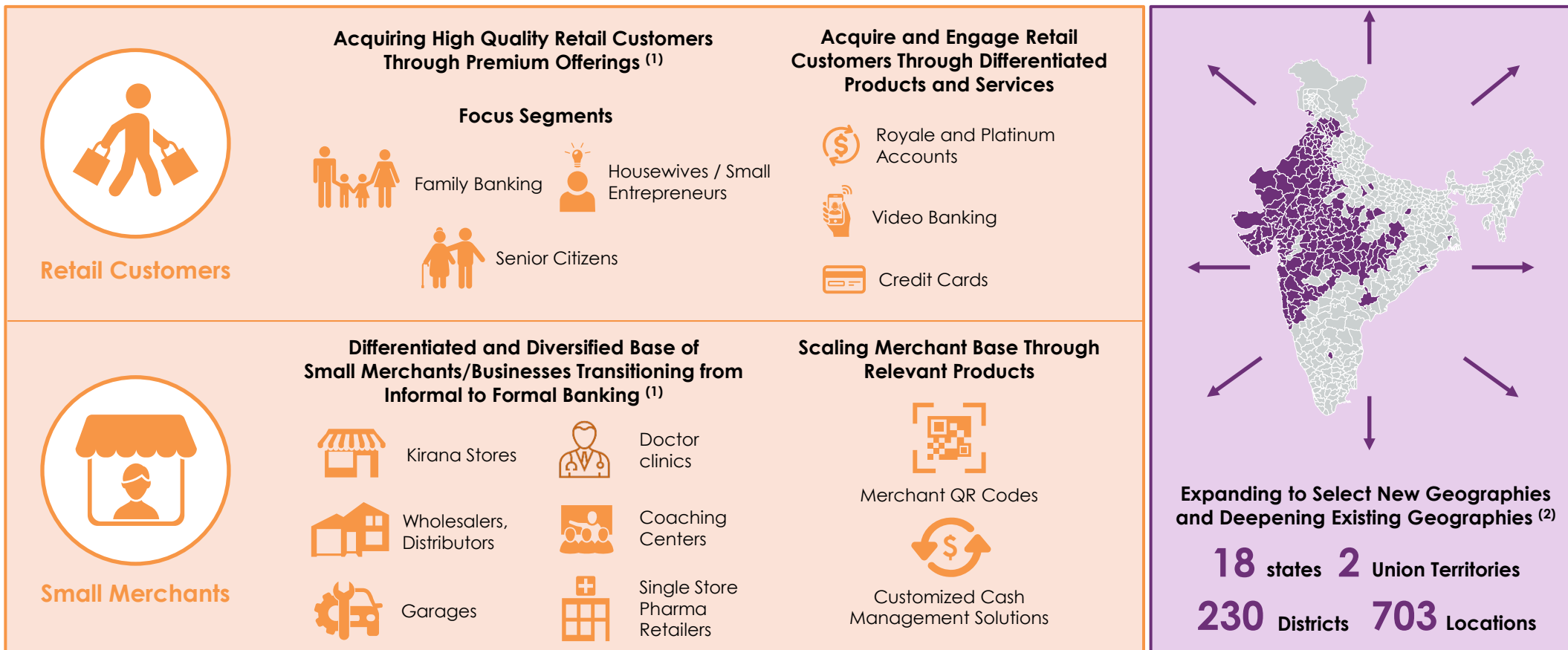
1. Total deposits as on 30-Jun-17
2. Total deposits as on 31-Mar-22; the corresponding deposits as of 31-Dec-21 of US\$ 5.9 Bn
3. Includes private banks, foreign banks, small finance banks and payment banks' deposits

Growing Urban CASA Customer Base is a Key Priority

Unique Approach to Customer Targeting

Accelerating Acquisitions and Deepening Engagement

Targeted Geographic Expansion

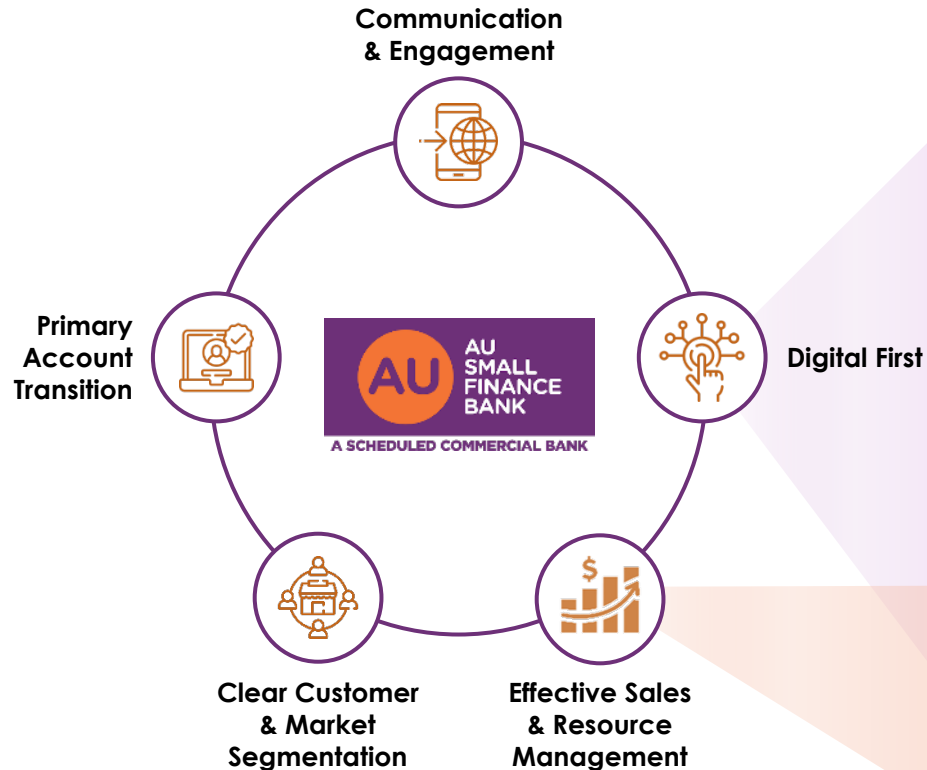


Notes:

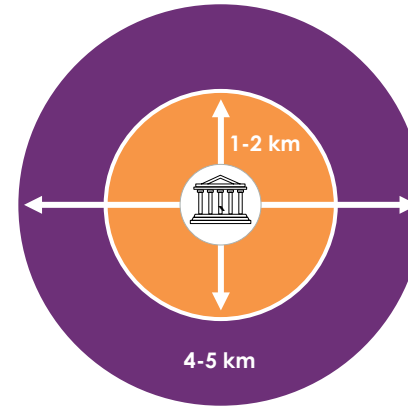
1. Royale and Platinum Accounts on Savings account; Maximum and above Account variants on Current account side
2. As of 31-Mar-22

Disciplined, Tech-Led Approach to Branch Banking

Clear Execution Principles to Branch Banking



Growing Reach via Physical Branches and Improving Density via Digital Banking



- Addressing Customer Base Through Phy-gital to Increase Conversions
- Expanding Catchment Area via Phy-gital Distribution to Enable Larger Coverage of Metro Areas with Fewer Branches

 Branch Location  Phy-gital Catchment  Physical Catchment

Rising Sales-Force Efficiency Through Digitalized Tools



Note:

1. Compared between Mar-22 and Jun-21 (before and after implementation of salesforce gamification initiatives)

Growing Liability Customer Base Accompanied with Increasing Engagement Levels



Retail Customers

	FY19		FY22
Transacting Customers	336,000+	2.3x	781,000+
Transacting Customers as % of Total Customers	38%	+17%	55%
Avg. Monthly Transactions / Transacting Customer	4.6	5.6x	25.8

Products per Savings Account Customer has increased from 1.37 (FY21) to 1.52 (FY22)

New-age Digital Products and Services providing strong Hooks for acquisition and engagement

- 1 AU 0101
- 2 Video Banking
- 3 Credit Cards
- 4 Personal Loans



Small Merchants

	FY19		FY22
Transacting Customers	28,000+	3.5x	97,000+
Transacting Customers as % of Total Customers	56%	+14%	70%
Avg. Monthly Transactions / Transacting Customer	24.0	2.7x	65.0

Products per Current Account Customer has increased from 1.34 (FY21) to 1.90 (FY22)

Delivering “One Bank” to small merchants by Integrating multiple business teams

- 1 Merchant QR Codes
- 2 Current Accounts
- 3 Small Business Loans

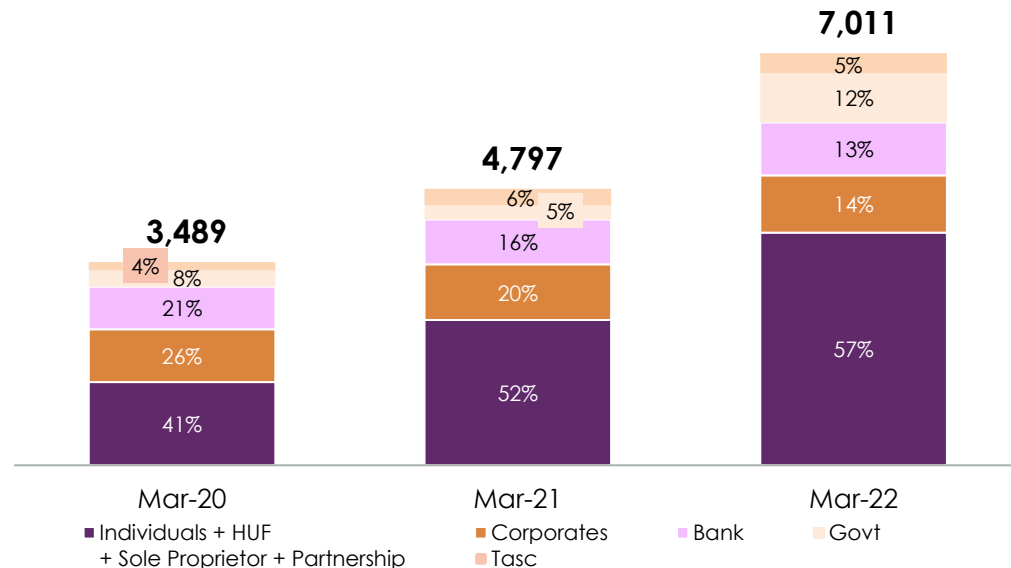
Driving Diversified, Growing, Urban Deposit Franchise



Rapidly Growing, Granular Deposit Base

US\$ MM, %

Created specialized verticals to provide customized solutions to various customer segments (Current Accounts, KAM, NRIs, TASC, Enterprise Salary, Wholesale Deposits, Co-operative Banks, Government Enterprises, NBFCs and Financial Institutions Group)



Source: RBI Bank Deposits Database (Dec-21), Census 2011

Notes:

1. Top 6 Metros – Delhi NCR (includes Faridabad, Gurugram, Ghaziabad, Gautam Buddha Nagar), Mumbai (includes Mumbai Suburban, Thane and Raigad), Bengaluru (Urban), Hyderabad, Kolkata and Chennai. Next 20 cities as per Census 2011 for which data available in RBI database and not already included in Metro regions

Large Share of Indian Deposits Are Concentrated in Top Metros and Urban Areas

52% Share in Indian Bank Deposits of Top 6 Metropolitan Regions and Next Top 20 Cities ⁽¹⁾

Increasing Deposits from Urban Markets

77% Share of AU Bank Deposits Base from Urban Markets in FY22 vs 74% in FY21

Rapidly Growing Our Deposit Base in New Geographies

Built Meaningful Deposit Base in a Short Period of Time in New Geographies: Uttar Pradesh, Southern and Eastern India



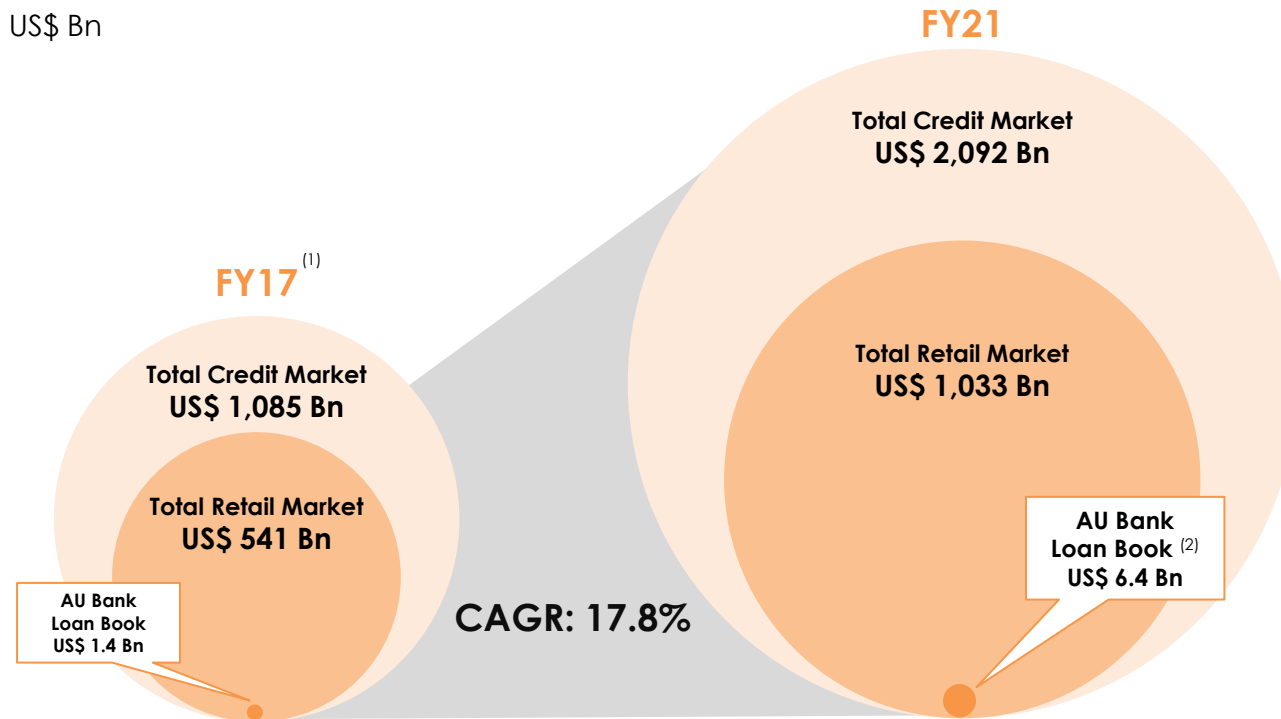
High-Quality Loan Book



Large, Underpenetrated Credit Opportunity in India

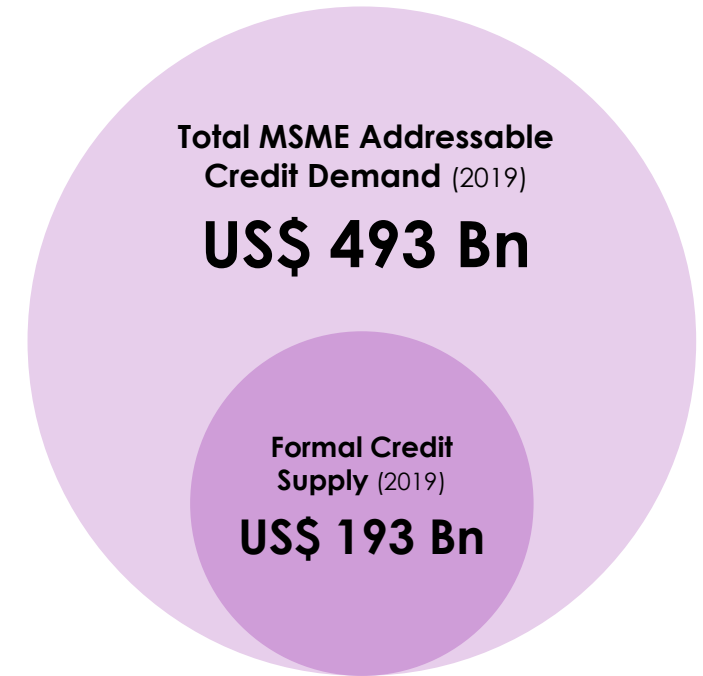
1 Large and Growing Credit Opportunity

US\$ Bn



2 ~US\$ 500 Bn Opportunity in MSME Lending that is Still ~60% Unaddressed

US\$ Bn










3 Digitally disbursed retail loans (by Banks and NBFCs) to rise:
Expected to increase from ~US\$ 18 Bn in FY21 (~10-11% of total disbursements) to ~US\$ 107 Bn in FY26E (25-30% of total disbursements)

Source: CRIF Report 2021, RBI Report on MSMEs - 2019, RBI Database, Redseer

Notes:

1. FY17 numbers based on growth from FY17 to FY21: retail loans growth of 91% to INR 77.5 L Cr, microfinance loans of 157% to INR 2.5 L Cr and commercial loans of 93% to INR 76.9 L Cr
2. Based on AUM as of 31-Mar-22; AUM as of Mar-21 was ~US\$ 5.0 Bn

Comprehensive Portfolio of Traditional, Secured and Granular Products Addressing Diverse Banking Needs of Our Customers

Business Unit ⁽¹⁾	Vintage	Mar-22 AUM (US\$ Bn)	Yield	GNPA (as % of Gross Advances)	Contribution from Core Markets ⁽²⁾	% Retail Book	Avg. Ticket Size (US\$ 000s)	
 Vehicle Loans	1996	2.3	14.0%	2.5%	74%	~99%	~4.4	
 Secured Business Loans	2007	2.2	15.0%	2.6%	75%	~100%	~11.2	
 Home Loans	2017	0.4	11.5%	0.5%	67%	~100%	~13.9	
Commercial Banking	 Business Banking	2017	0.4	9.3%	0.2%	45%	~67%	~124.6
	 Agri Banking	2018	0.3	9.7%	0.8%	51%	~74%	~132.3
	 NBFCs	2014	0.3	9.7%	0.1%	5%	~0%	~2,071.1
	 Real Estate Group	2013	0.1	14.7%	2.3%	6%	~23%	~501.3

New, unsecured products like instant personal loans and BNPL being launched based on digital-led customer insights; to be scaled cautiously

Notes: All figures as of Mar-22

1. Excludes Other loans, that includes OD, FD, gold loans, personal loans, credit cards, etc.

2. Core Markets are smaller centers in rural/semi-urban which typically have a local economy built around agriculture and small businesses, and which have been our traditional markets for lending

Our First Principles-Based Lending Strategy



Small Ticket Size

Small ticket financial solutions addressing multiple banking needs

~US\$ 5,300 **~US\$ 200**

Avg. Loan Ticket Size

Avg. Instalment Size



Secured, Risk-based Pricing

Disciplined approach to ensure secured loans backed by assets at the right price

~93% **13.7%**

Secured Loan Book

Portfolio Yield ⁽¹⁾



Productive, Priority Sector Loans

Large share of loans towards employment and income generation in priority sectors

~82% **~87%**

Loans for Employment and Income Generation ⁽²⁾

Priority sector Achievement against 75% requirement ⁽³⁾



Customer Service our Forte

Deep understanding of core market customers and their requirements, and tailoring of our products around their needs



Pristine Asset Quality

Backed by deep underwriting ability and secured lending discipline

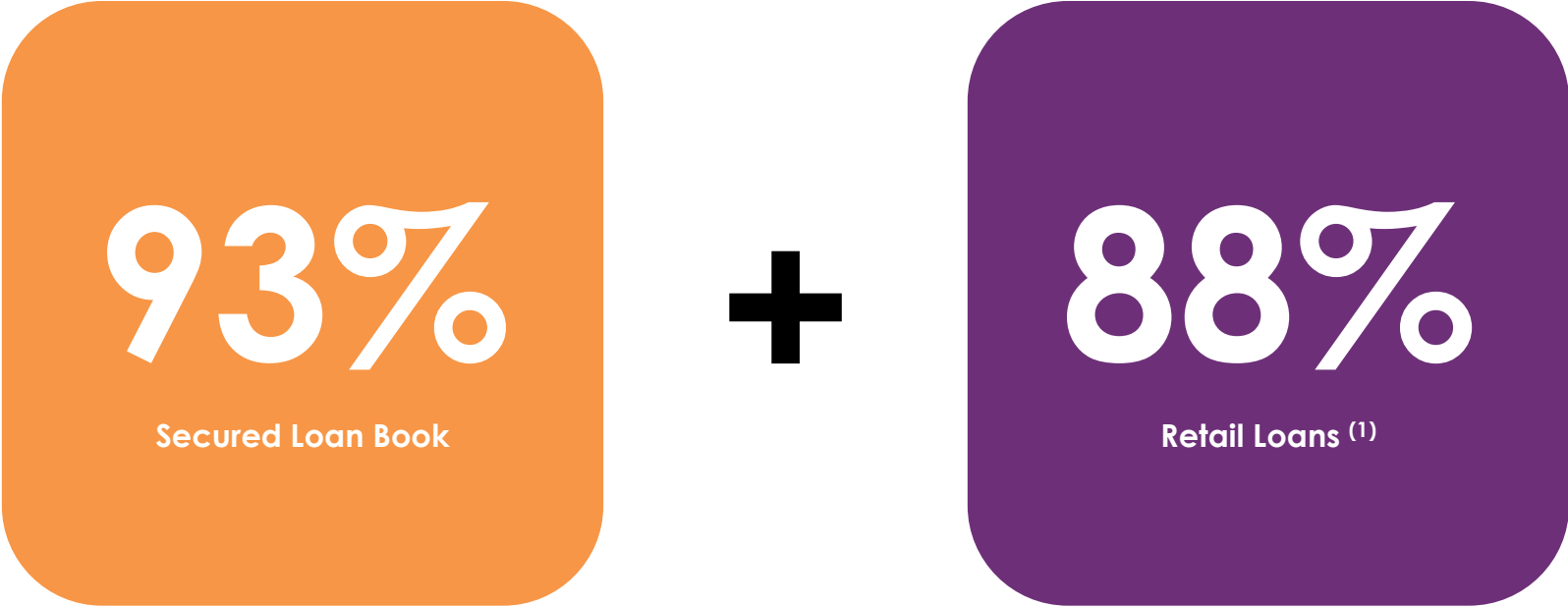
2.0% / 0.5%

GNPA / NNPA

Notes: All figures as of Mar-22

1. AUM Yield excludes OD FD, and is calculated as the weighted average of the respective month yield on outstanding AUM in the respective period
2. ~82% of the loan portfolio in vehicle loans and small busines loans segments (together ~70% of total loan portfolio) put to business or agricultural use
3. PSL achievement is the average achievement for the four quarters of FY22

We have Built a Truly Secured and Granular Retail Franchise



Notes: All figures as of Mar-22
1. Retail loans defined as per the RBI definition

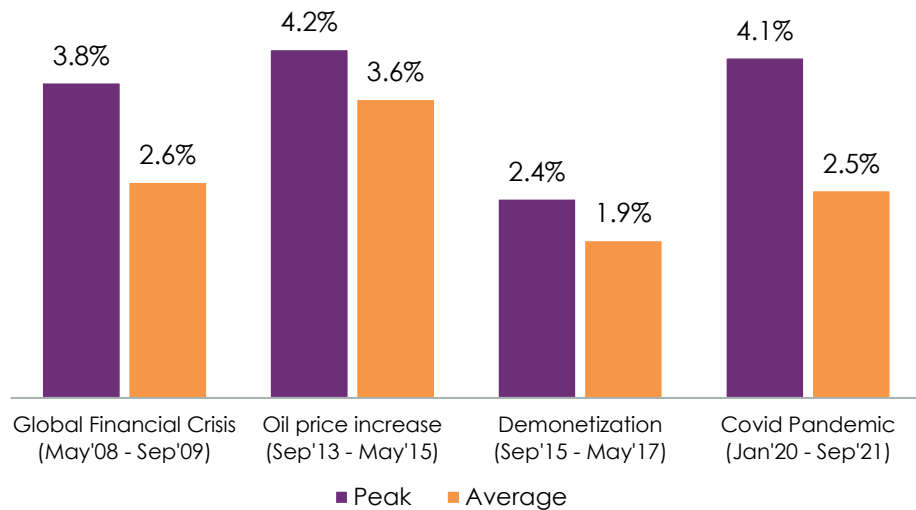
Resilience of Asset Quality Through Various Cycles, Further Aided by Our Underwriting of “New to Credit” Customers



DPDs for Major Events across the Cycle

90+ DPD%

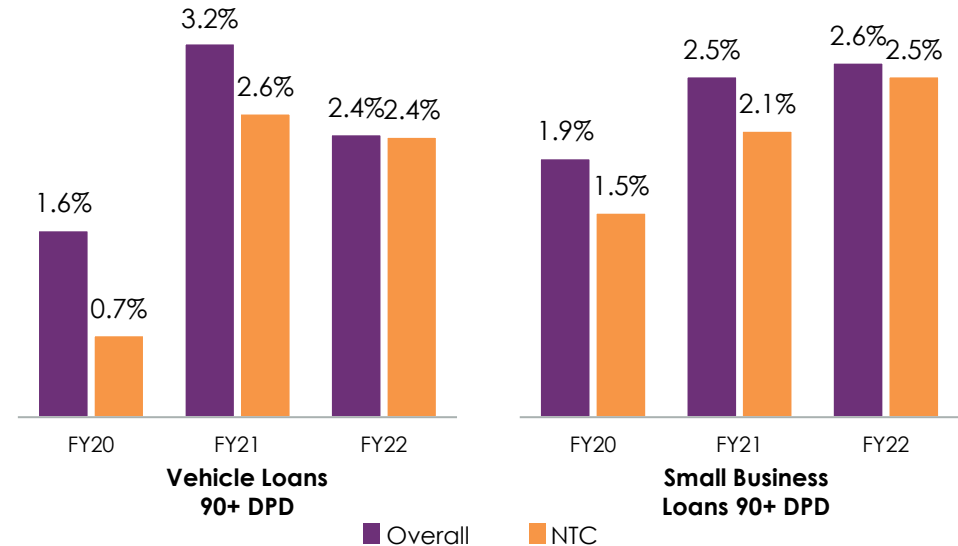
Consistently Controlled and Low DPDs across Distress Events Demonstrate the High Quality and Accuracy of our Underwriting Capability



DPDs for Overall Portfolio v New to Credit (NTC) Customers

90+ DPD%

Lower DPDs for NTC Customers Demonstrates the Differentiated Strengths in our Underwriting and Deep Understanding of Such Underserved Segments



Our Disciplined and Differentiated Approach has Resulted in Strong, Resilient Collections Across Cycles



Product-specific Collection Teams



Data-Analytics Driven Decision Making



Real-time Tracking Dashboard

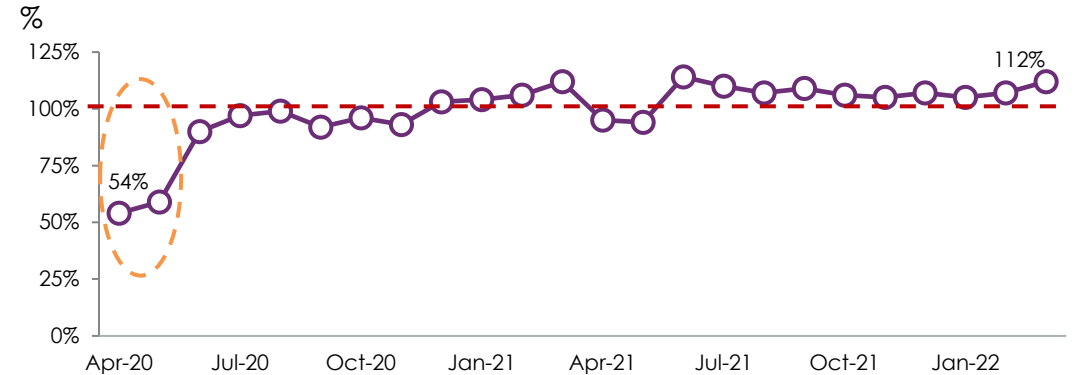


Specialized Functional Teams for every Aspect

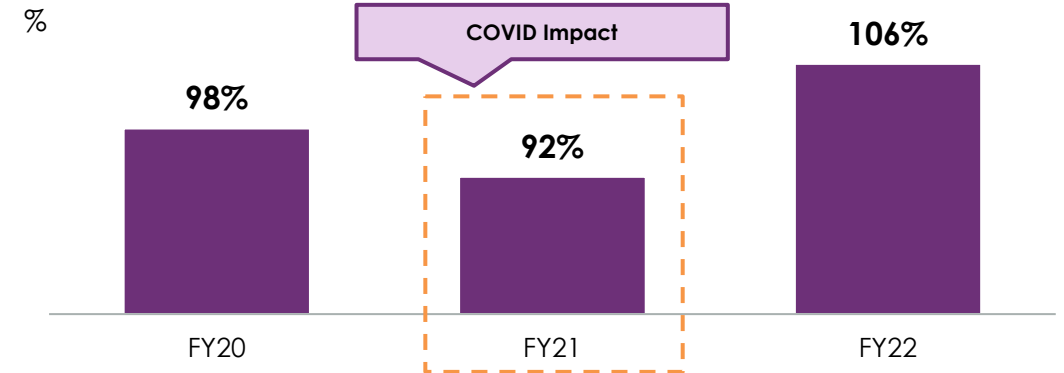


Protection through Insurance against Collection Defaults

Sharp Recovery in Collection Efficiencies Amidst Covid



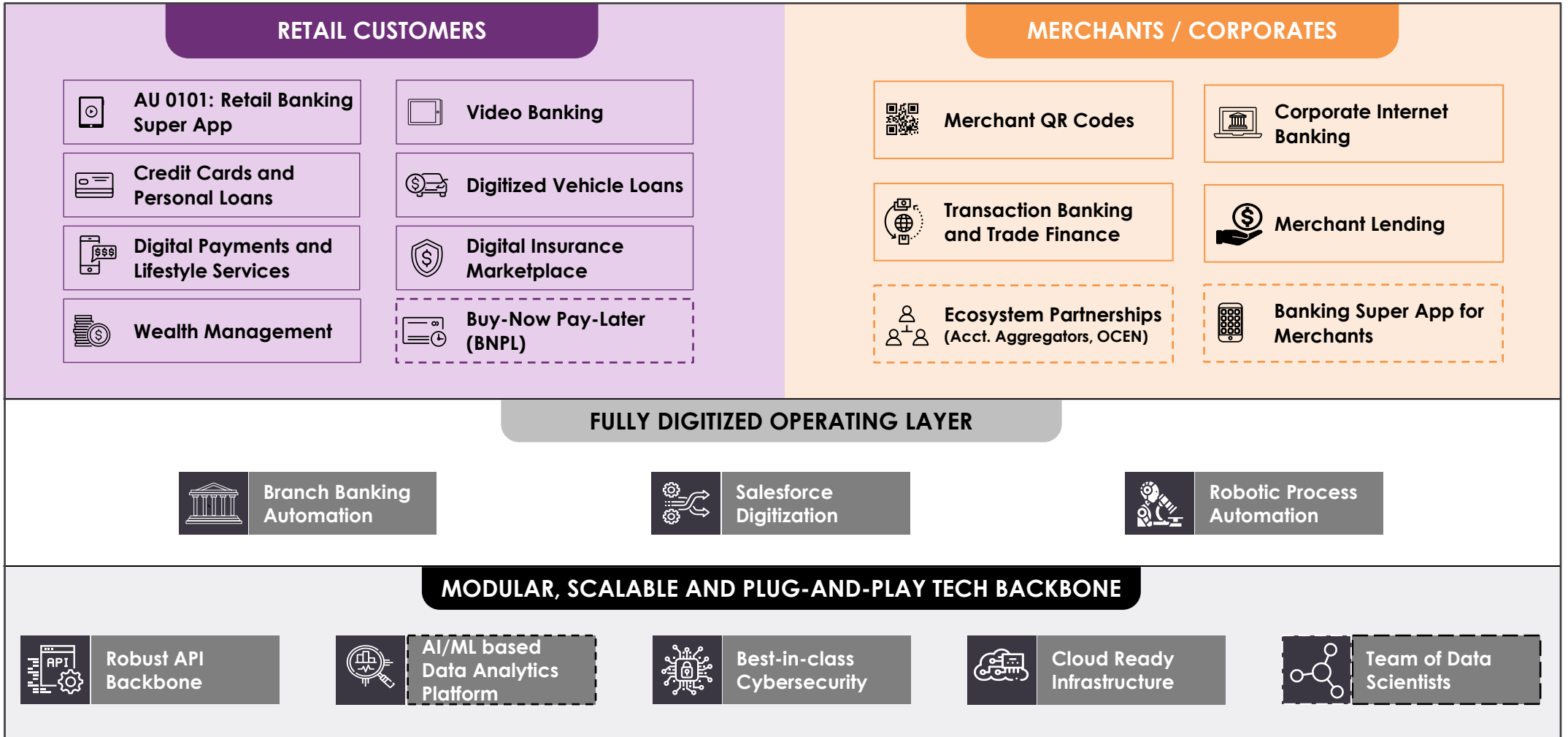
Strong Collection Efficiency



Building a Tech-Led Bank



Truly Digitized Ecosystem of AU Bank



Live offering In process

AU 0101: Digital Banking and Commerce Super App for Retail Customers

Savings Accounts

Seamless, digital new customer onboarding

~1,100

Avg. Daily New Savings Accounts ⁽¹⁾

Payments Solution

Digital payments of bills and for direct transfers

0.5 MM+

Avg. Daily Transactions ⁽¹⁾

Digital Insurance Marketplace

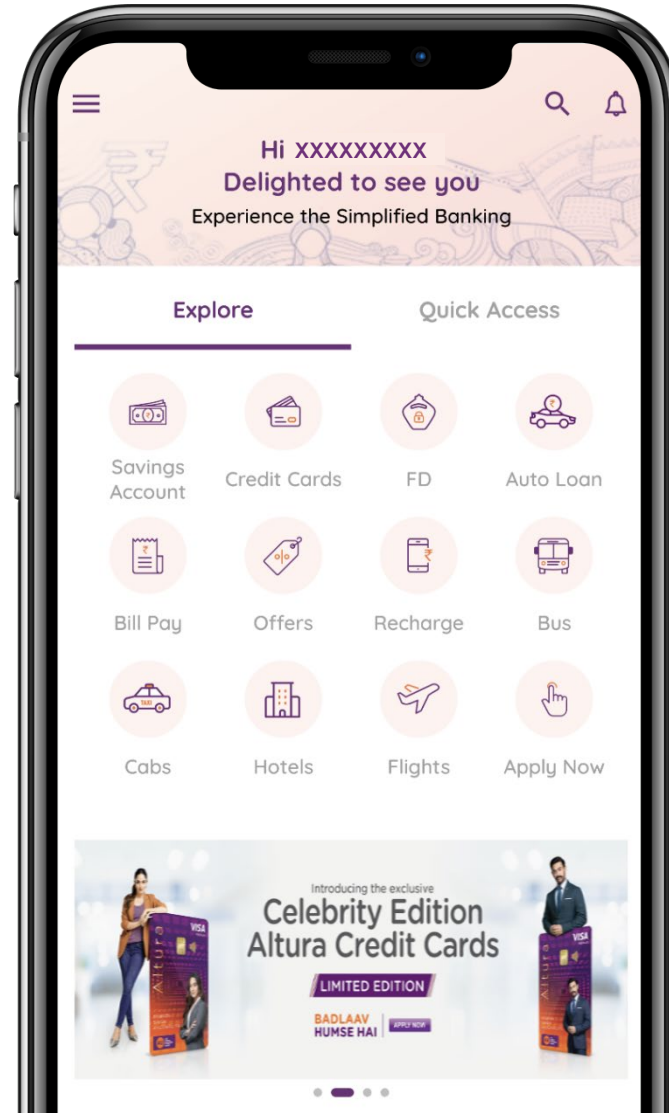
Online marketplace for comparing and purchasing policies across multiple industry-leading partners

Lifestyle Services

Flights, hotels, cabs, other bookings digitally

Notes:

1. For Mar-22
2. As of 31-Mar-22
3. BNPL and remittances are in process of being launched



Credit Cards

Digitally-issued, new-age Credit Cards

~25,000

Monthly New Credit Cards Run-rate ⁽²⁾

Loans

Pre-approved, customized loan offers

US\$ 35 MM+

Digital Personal Loans Disbursed ⁽²⁾

Investments

Invest across FDs, Mutual Funds, Stocks, IPOs

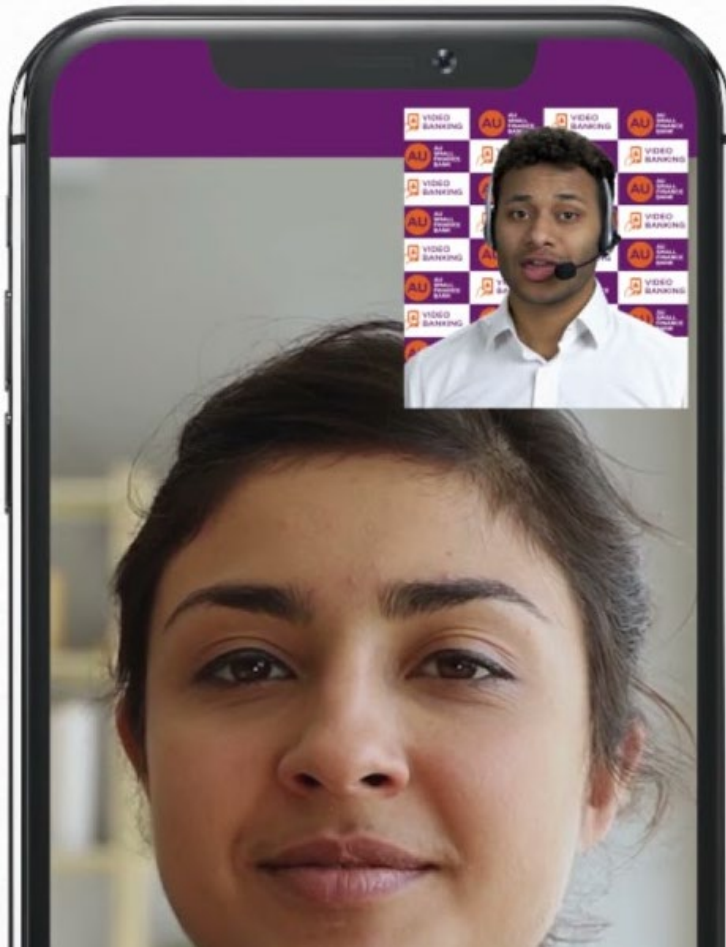
Personal Finance Products

Instant personal loans, personal finance management, BNPL and remittances ⁽³⁾

Video Banking has Demonstrated Strong Momentum



Convenient, Secure and Personalized Solution



Strong Service Capabilities

200+

Video Bankers ⁽¹⁾

400+

Types of Service Requests available on Video Banking ⁽¹⁾

>3x

Increase in Daily Video Banking Calls Since Launch ⁽⁴⁾

Increasing Momentum in Acquisitions through Video Banking

100,000+

VKYC Savings Accounts opened ⁽²⁾

US\$ 53 MM+

Balance in VKYC accounts ⁽¹⁾

41%

Newly acquired Savings accounts are via Video Banking ⁽⁴⁾

Gaining Access to Younger, Urban, Salaried Customers Through Video Banking

80%

Customers acquired are Urban Customers ⁽³⁾

47%

Customers acquired are Salaried Professionals ⁽³⁾

70%

Customers acquired are Aged 19-32 ⁽¹⁾

Notes:

1. As of 31-Mar-22
2. In FY22
3. For Mar-22
4. For Q4FY22

Highly Engaging, Digital Journey for Credit Card Customers

1,70,000+

Credit Cards ⁽¹⁾

40%

Credit Cards in Core Markets ⁽¹⁾

57%

% e-Commerce Spends on Credit cards ⁽²⁾

70%

Cards Issued without any Manual underwriting ⁽¹⁾

49%

First-time Credit Card Customers ⁽¹⁾

53%

Credit Cards Purchase-Active after 30 Days ⁽¹⁾

81%

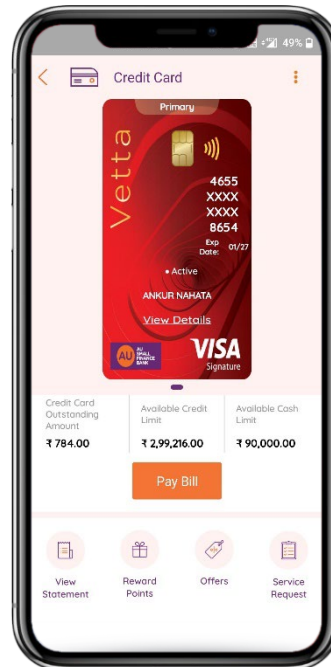
Credit Card Customers who have Activated their Cards ⁽¹⁾

Notes:

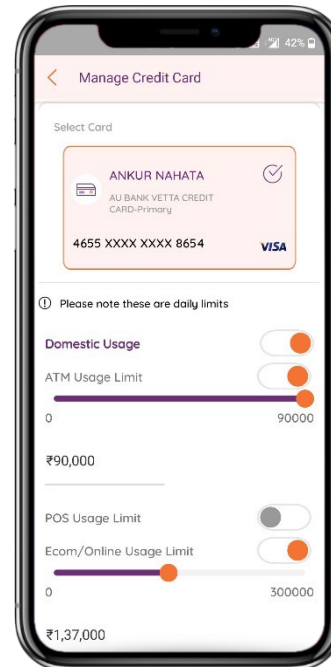
1. As of 31-Mar-22
2. For Mar-22



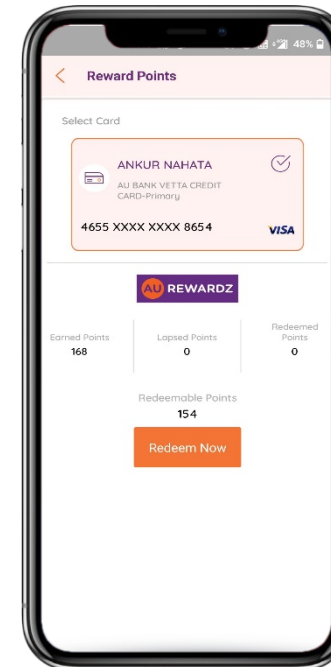
Online Card Management



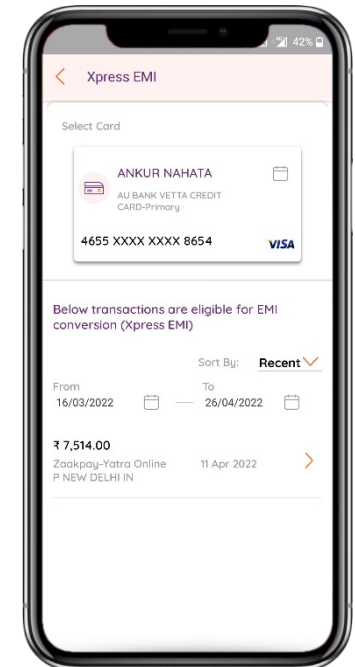
Easy Online Limit Setting



Personalized Rewards



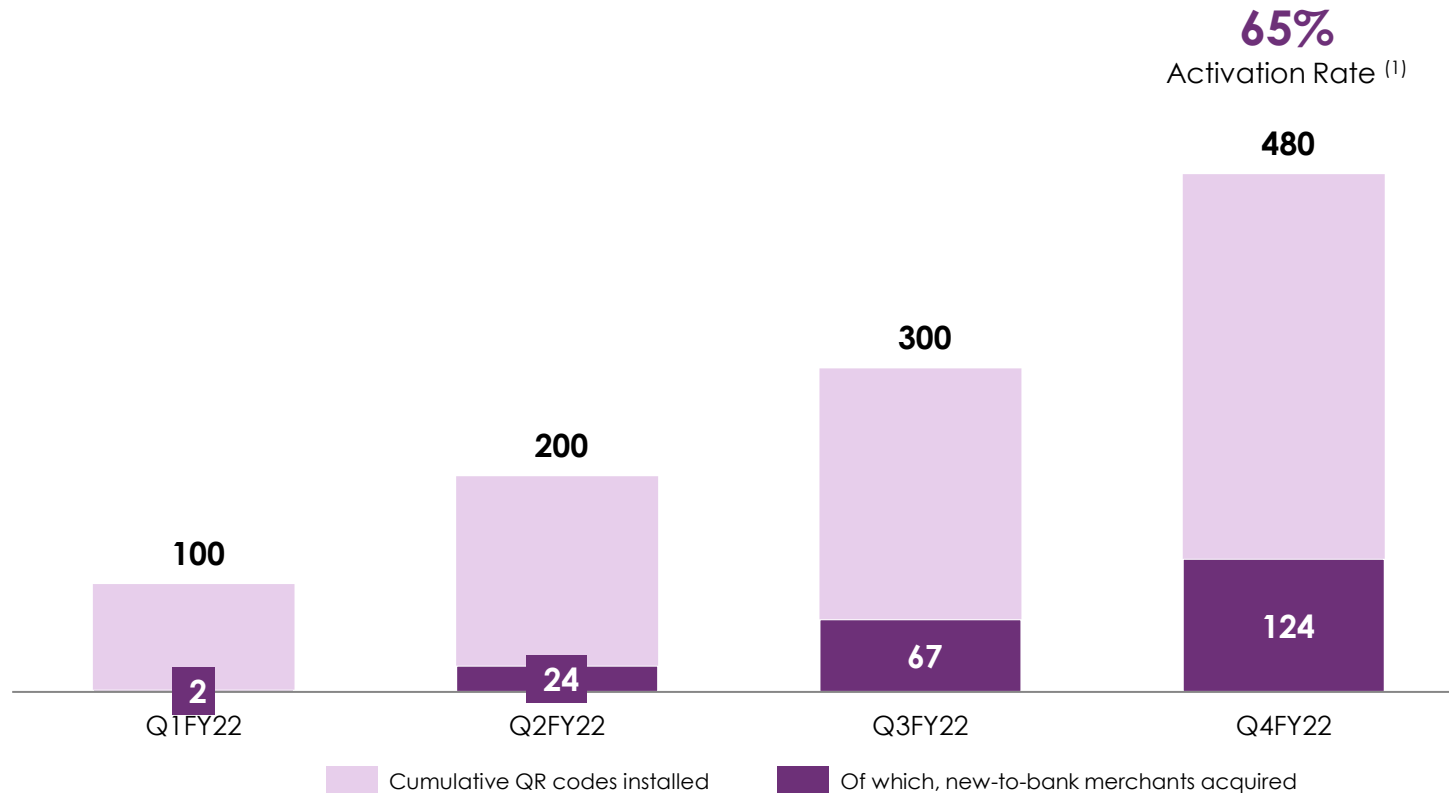
Xpress EMI Option



Our QR Code-Led Merchant Acquisition and Retention Engine Scaling Up Meaningfully

Cumulative QR Codes Installed and New Merchant Acquisitions via QRs

000s



68%
Increase in Avg. Monthly balance post QR install ⁽²⁾

~US\$ 87 MM
Credits received in AU Bank Accounts via QR transactions ⁽³⁾

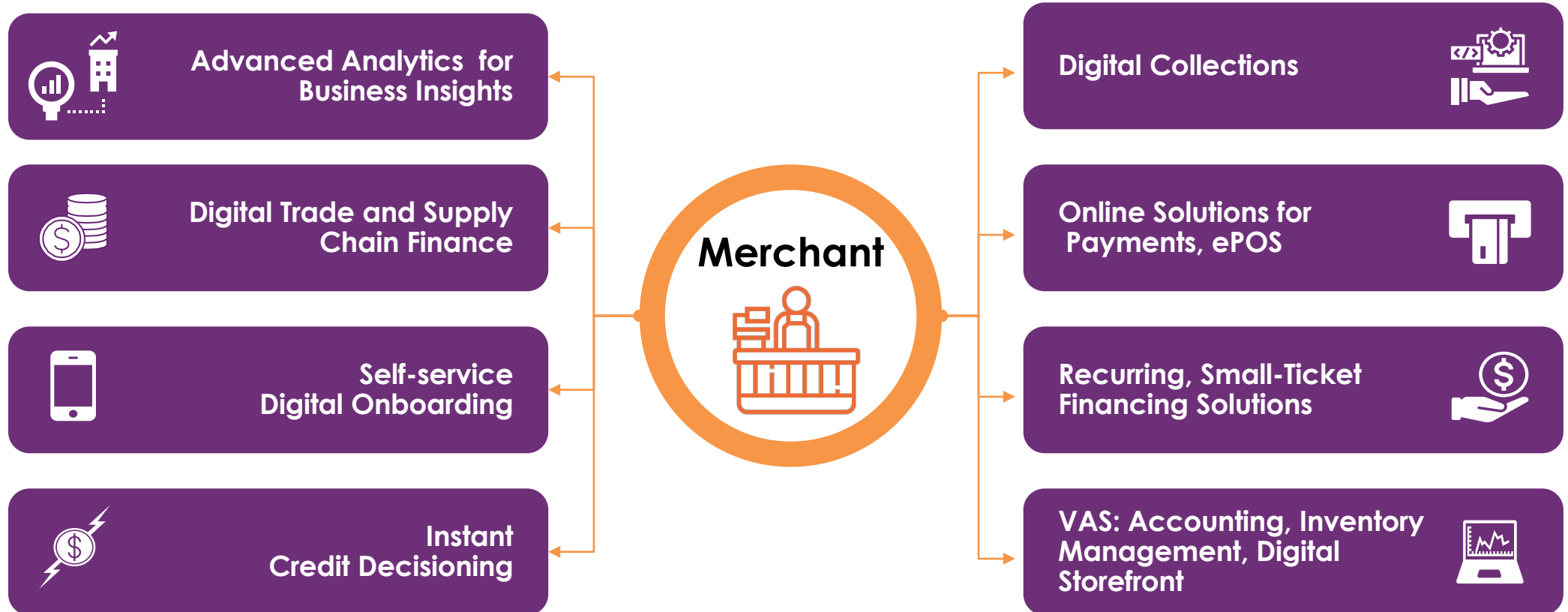
120,000+
New-to-Bank Merchant Customers acquired ⁽⁴⁾

70,000+
Monthly QR Acquisition Rate ⁽²⁾

Notes: All figures as of Mar-22 unless stated
1. On QR Codes installed till 31-Mar-22
2. As of 31-Mar-22

3. For Q4FY22
4. In FY22

Building an Integrated, One-Stop Digital Bank for Merchants



We Have Made Investments in Core Technology

Transform the Core

- Modular **microservices** based architecture



Cloud Ready Infrastructure

- Enabling **Cloud Journey for Applications** through right Tech, process and Maturity
- Building **DevSecOps Platform** on Cloud



Data and Analytics Platform ⁽¹⁾

- **Scalable platform** on the cloud
- Drive data culture, **draw insights** with analytics



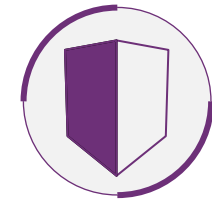
Robust API Backbone

- Architecture based on **Open Banking** standards
- **400+ Bank API** available
- **Developer Portal** for payments and onboarding



Defense in depth

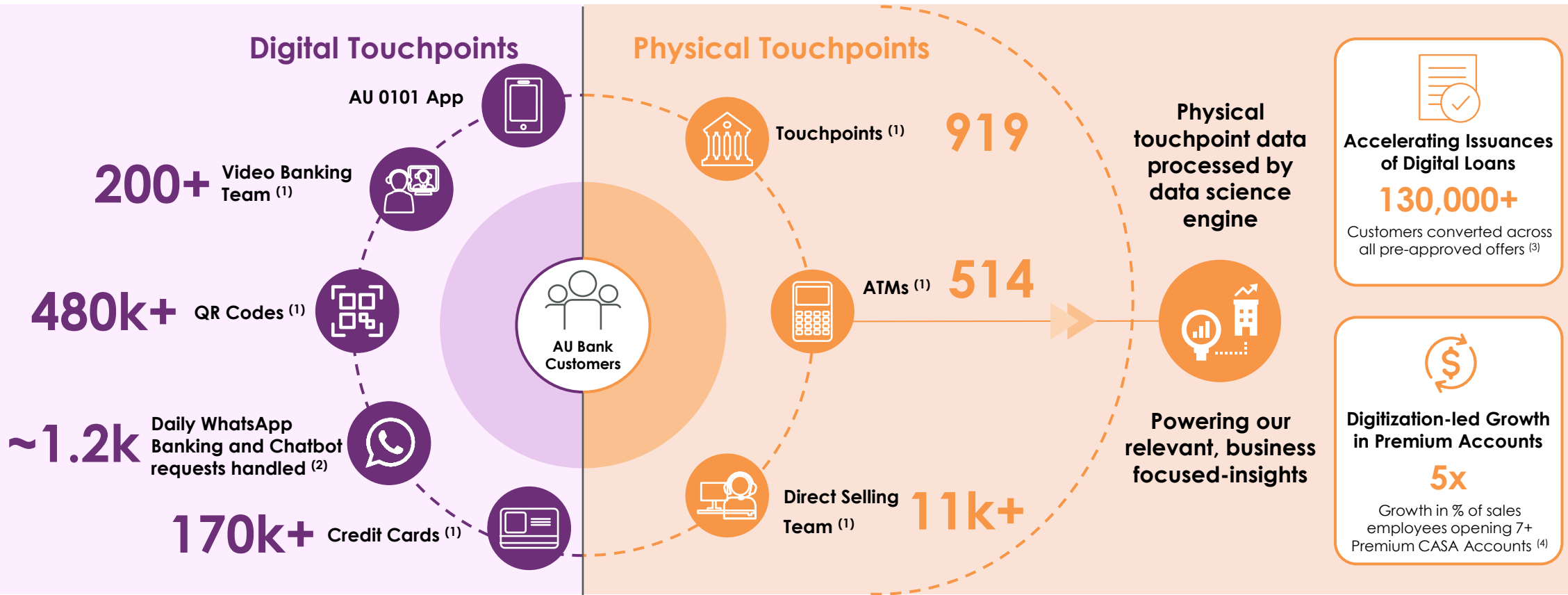
- Cyber resilience competencies
- Real-time Transaction Monitoring
- Built strong **Threat Intelligence** tools
- In-house capability for **cyber Breach Assessment**



Note:

1. Data platform is still in process of being set up

Omni-Channel Touchpoints Across the Banking Platform are Powering Our Data Science Engine



Notes:

1. As of 31-Mar-22
2. Avg. 839 WhatsApp banking and 355 Chatbot service requests completed, figures for Mar-22
3. For FY22
4. 5x growth between Jun-21 and Mar-22

Our Board and Management Team



Our Distinguished Board Members



Raj Vikash Verma,
Chairman and Independent Director

- Has held several leadership positions in the financial services sector including CMD at NHB, Officiating Chairman of PFRDA and IMGCC
- Member of Advisory Committee of IBBI

4+

Independent Directors



Harun Rashid Khan,
Non-Executive Director

- Former Deputy Governor and the Executive Director at the Reserve Bank of India (RBI) between 2011 and 2016
- Served on boards of several banks and regulatory bodies like NABARD

<1



Kamlesh Vikamsey,
Independent Director (Additional)

- Senior Partner, Khimji Kunverji & Co.,LLP, CA
- Chairman, IMAC and Member (AC), World Metrological Organization (WMO)
- Ex-Chairman, Audit Advisory Committee, UNICEF

<1



M. S. Sriram,
Independent Director

- Chairperson of the Centre for Public Policy and Faculty member at IIMB and Distinguished fellow at IDRBT
- Director on board of IDMC, NDDB Dairy Services and other institutions

2+



Pushpinder Singh,
Independent Director

- Member of the IT Strategy Committee of the Board of SIDBI
- Earlier associated with NPCI as consultant on financial inclusion and new business

2+



Jyoti Narang,
Independent Director

- Formerly COO of The Indian Hotels Company, with 40+ years of senior leadership experience in the hospitality industry

7+



Krishan Kant Rathi,
Independent Director

- Serves on the Board of Future Consumer, Future Generali Life and Future Generali India
- Former CFO, Future Consumer and President-Finance, H & R Johnson India

14+



V. G. Kannan,
Independent Director

- Former MD, SBI;
- Ex-Chief Executive, IBA
- Member, Governing Council, IIBF

2+

 Years of Association as Director of AU Bank

Executive Directors



Sanjay Agarwal,
Managing Director & CEO

- Promoter of AU Small Finance Bank
- Recipient of several prestigious awards for Entrepreneurship including EY Entrepreneur of the Year 2017, Business Leader, ICAI Awards, 2017

25+



Uttam Tibrewal,
Whole Time Director

- Over 17 years of experience in financial services
- Responsible for supervising several functions and departments including vehicle, home, small business loans

16+

Leadership with Strong Execution Track Record, Seasoned SBU Management Team and Independent Control Functions



□ Years of Experience at AU Bank



Sanjay Agarwal
 Founder,
 Managing Director
 and CEO
 25+



Uttam Tibrewal
 Executive
 Director
 19+



Vimal Jain
 Chief Financial
 Officer
 12+



Manmohan Parnami
 Company
 Secretary
 13+



Vivek Tripathi
 Head of Human
 Resources
 2+

Independent Reporting to the Respective Committees and to the Board



Deepak Jain
 Chief Risk
 Officer
 10+



Ashok Khandelwal
 Chief Compliance
 Officer
 5+



Vinay Vaish
 Head of Internal
 Audit
 7+



Farhan Ahmed
 Chief Vigilance
 Officer
 7+



Amit Mathur
 Head of Credit:
 Commercial
 Banking
 1+



Vikrant Jethi
 Head of
 Collections
 ~5

01

02

03

04

05

06

07

08

09

10

Branch Banking

Wheels

Secured Business
 Loans

Housing Loans

Commercial
 Banking

Digital Banking

Credit Cards

Merchant Solutions
 Group

Treasury, DCM &
 Wholesale Deposit

Financial & Digital
 Inclusion



Rishi Dhariwal
 8+



Bhaskar Vittal Karkera
 5+



Amar Bahl
 ~1



Ashish Gorecha
 4+



Vivek Tripathi
 8+



Ankur Tripathi
 Chief Information Officer
 8+



Mayank Markanday
 5+



Manoj Tibrewal
 14+



Yogesh Jain
 Chief of Staff
 12+



Sunanda Sharma
 5+

Our Independent Governance Framework



Our Key Control Committees of the Board are Completely Independent

Audit Committee

Mr. Krishan Kant Rathi **(Chairperson)**

Mr. M S Sriram

Mr. V G Kannan

Mr. Kamlesh Vikamsey

Risk Management Committee

Mr. V G Kannan **(Chairperson)**

Mr. Krishan Kant Rathi

Ms. Jyoti Narang

Mr. H. R. Khan

Nomination and Remuneration Committee

Mr. M S Sriram **(Chairperson)**

Mr. Krishan Kant Rathi

Ms. Jyoti Narang

Mr. H. R. Khan

Highly Seasoned Bench Strength of Managerial Experience



~350

Employees of Designation of Vice President or Above



7+ years

Average vintage of **Senior Management Team**



11%

Attrition at VP and above designations in FY22

Our Brand Identity



Our Brand Campaign Reflects Our Initiatives

**Video Banking
kahin se bhi**




**BADLAAV
HUMSE HAI**

Download



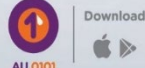
AU 0101

**Har branch,
home branch**



**BADLAAV
HUMSE HAI**

Download



AU 0101

**Apka apna
UPI QR code,
exclusive business
benefits**



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HUMSE HAI**

Download



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**BADLAAV
HUMSE HAI**



**Everyone does not
have a credit card.
Aisa Kyun?**

AU Bank Credit Cards, now for everyone.




APPLY FOR YOUR CREDIT CARD ON AU 0101 APP

Download App



AU 0101

Savings Account | Current Account | Fixed Deposit | Locker | Credit Card | Loans | Business Banking | Insurance & Investments

**BADLAAV
HUMSE HAI**



**Loan pe toh interest
lete hai monthly,
par savings account
pe dete hai quarterly.
Aisa Kyun?**

AU Bank deta hai savings account mein interest, Monthly.



7%
interest p.a.

OPEN YOUR ACCOUNT VIA AU 0101 APP


Download App



AU 0101

Savings Account | Current Account | Fixed Deposit | Locker | Credit Card | Loans | Business Banking | Insurance & Investments

**BADLAAV
HUMSE HAI**



**For banking work,
you need to visit
the bank.
Aisa Kyun?**

Just a **Video Call** from anywhere and get all your **AU Bank** work done.



AU 0101

EXPERIENCE VIDEO BANKING ON AU 0101 APP

Download App



AU 0101

Savings Account | Current Account | Fixed Deposit | Locker | Credit Card | Loans | Business Banking | Insurance & Investments

Our Brand Campaign Reflects Our Initiatives (Cont'd)



AU 0101



AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

BADLAAV HUMSE HAI



Interest on loans is charged monthly but interest on your savings account is credited quarterly. Aisa Kyun?
Get 7% p.a. interest with monthly payout.



One must visit a bank for all banking needs. Aisa Kyun?
Bank from anywhere with Video Banking.



Complete banking services are available only at a Home Branch. Aisa Kyun?
Every branch is now your Home Branch.



Not everyone gets a Credit Card. Aisa Kyun?
Now an exclusive Credit Card for everyone.



To deposit cash, a slip must be filled. Aisa Kyun?
No more deposit slips. Instead get a deposit receipt.



UPI QR Code is for payments only. Aisa Kyun?
Get your own UPI QR Code with exclusive business benefits.

"INDIA'S LARGEST SMALL FINANCE BANK"



AU 0101




Scan to Download



DEPOSITS UP TO
₹5 LAKHS
INSURED
THROUGH
DICGC

Savings Account | Current Account | Fixed Deposit | Locker | Credit Card | Loans | Business Banking | Insurance & Investments

**BADLAAV
HUMSE HAI**



AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

A IS INCOMPLETE WITHOUT YOU

27 years of Building Trust

A BIG THANK YOU!

Your unwavering faith has helped us bring Badlaav in banking. As we celebrate 5 glorious years of our banking journey, we take this opportunity to thank you from the bottom of our hearts. With your continuous support, we have not only withstood the test of time but built a strong foundation to become a Tech-led bank.

To acknowledge your support and make you a part of this milestone, the Board has recommended **BONUS SHARES & DIVIDEND**** to the shareholders for FY22.
We care for you because it's 'U' that completes 'AU'

We look forward to serve as your trusted banking partner for years to come.

CELEBRATING

5

**YEARS OF
BANKING**

INDIA'S LARGEST SMALL FINANCE BANK*

27.5 Lakh+ customers served by 28,000+ employees & growing

*For detailed information on Financial Results, visit www.aubank.in/investors. The advertisement is not a solicitation to invest in any products or services of AU Small Finance Bank ("AU Bank") and does not create any rights or obligations. Member discretion for issuing products and services is reserved. For details on Products, Services, Announcements & Financial Results, visit www.aubank.in. **Bonus Shares & Dividend is subject to shareholder's & other regulatory approvals.

Our Brand Campaign Has Strengthened Our Brand Identity

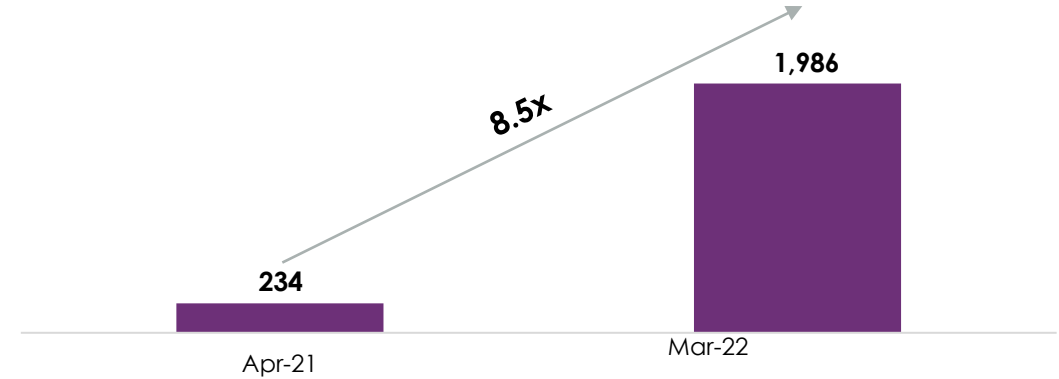
Garnered Robust Viewership Metrics (thru Mar-22)

1,070+ MM
Ad Impressions

170+ MM
Video Views

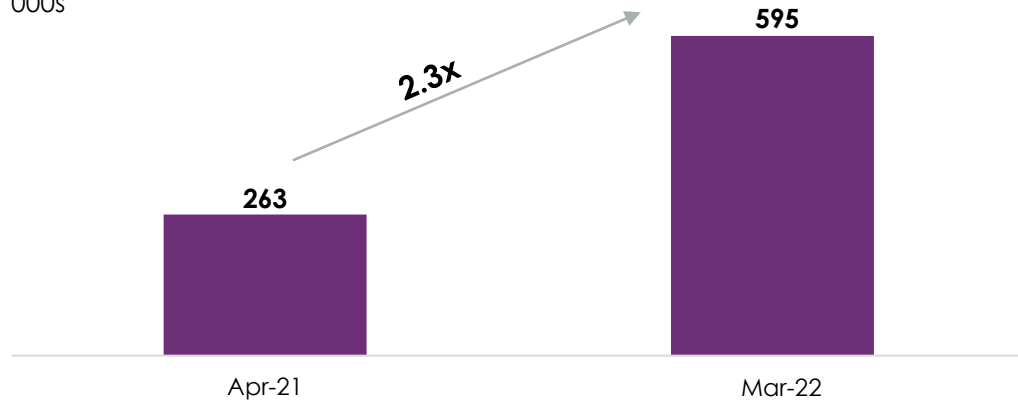
Rise in Unique Visitors on Web platforms

000s



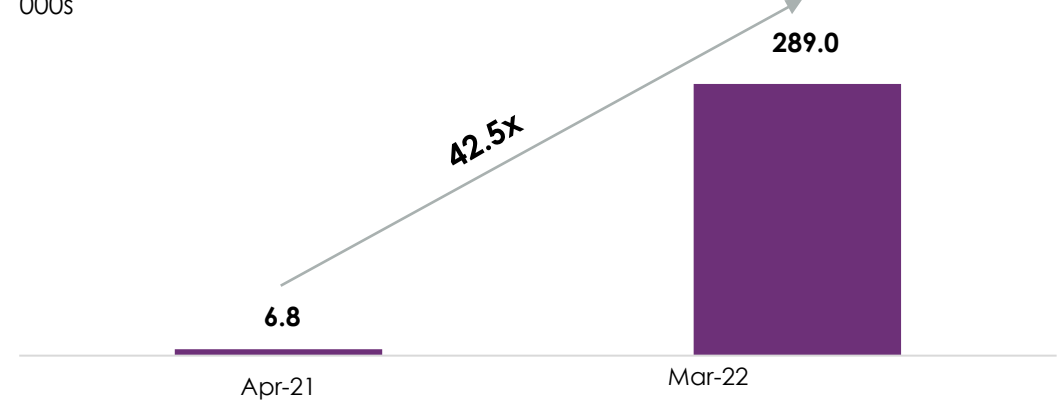
Increase in Monthly Search Volumes

000s



Massive Uptick in Monthly Total Unique Leads

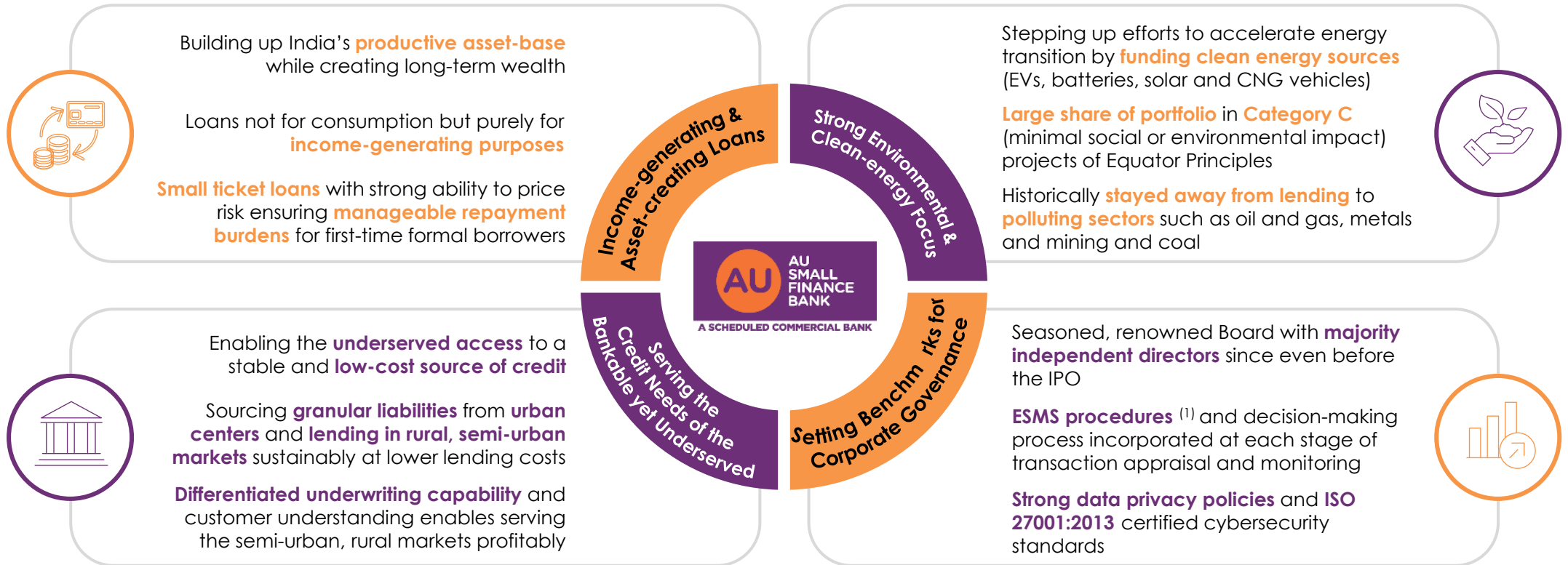
000s



Deep ESG Commitment



Our Business is Based on Social Principles



Note:
1. Environmental and Social Management Systems

Our ESG Initiatives Touch Several Key Issues Faced by Our Communities



Environment



Funding solar projects, electric vehicles, other green energy projects



Paperless customer onboarding, transactions to optimize environmental consumption and minimize carbon footprint



Server virtualization to reduce energy consumption while boosting system efficiency and agility



E-waste management through authorized recyclers and reuse of electronic devices to minimize e-waste



Rainwater harvesting systems installed at several branches. Plantation drives including supporting urban jungles / urban forestry programs



Social



Providing income-generating loans, access to social security schemes and facilitating credit flows to vulnerable sections of society



Supply of credit to SMEs, marginal farmers, micro and small industries, and other unorganized sector entities



Continuously increasing footprint in Special Focus Districts (constrained by various economic, physical, sociological characteristics)



Self-reliance programs for youth through vocational and interpersonal training, women empowerment, financial literacy camps and assistance to Self Help Groups



Dedicated central team, designing, developing, and rolling out financial and digital literacy initiatives to empower vulnerable segments of society



Governance



4-tiered governance framework ensuring prompt, responsive complaint resolution and confidentiality of complainants' information



Combating financial crimes with strong whistleblower, anti-bribery, corruption and anti-money laundering policies



Strong data privacy policies and disciplined IT risk management based on Confidentiality, Integrity, and Availability (CIA)



Specialized group of Risk, Control and Governance to ensure effective internal controls



Active participation in public forums on issues and policy matters that impact the interest of stakeholders and industry

Notes:

1. As of 31-Mar-22

Our ESG Achievements

98%

% Loans disbursed in FY21 that are <US\$ 33,300 ticket size, by number

18,947 MWh

Electricity saved using 18,000 ACPI enabled devices and Virtualizing of Servers

8,000+

Freshers & first-time Job seekers hired since bank launch

8%

Green portfolio in our Vehicle Loans book

37%

Women Lending portfolio in FY21

US\$ 384 MM

MUDRA Loans disbursed in FY21

9.4 tons

E-waste disposed-off through Authorized Recyclers

87%

Priority Sector Lending

45%

CAGR in employee base in 10 years

1,000+

Women empowered through CSR programs

25%

Borrowers are New to Credit (NTC) in FY21

FAA+/Stable

FD Rating by CRISIL Ratings

Note: All figures as of Mar-21

Extensive Efforts in Increasing Financial Inclusion and Literacy



Universal Access to Financial Services

46

Special Focus Districts (SFDs) already under footprint for financial inclusion ⁽¹⁾

- **1,906** Active Employees in SFDs ⁽¹⁾

62%

Touchpoints in unbanked rural areas, rural areas, semi-urban areas ⁽¹⁾



Supporting Affordable Housing

US\$ 197 MM

AUM under PM Awas Yojana for affordable housing ⁽¹⁾

US\$ 104 MM

AUM under Real Estate Group ⁽¹⁾ to meet credit needs of small builders operating in affordable housing segment



Financial Literacy & Education

2,101

Financial literacy camps in rural, semi-urban geographies and urban slums ⁽¹⁾

- **200k+** Stakeholders reached out to through state-wide touchpoints ⁽²⁾

2,689

Economically underprivileged youth made job-ready through skill development training through AU Skills Academy ⁽¹⁾

- **2,250** Youth have already become financially independent ⁽¹⁾

Notes:

1. As of 31-Mar-22
2. In Mar-22

Financial Overview



Our Financial Strengths

1 Granular, Sticky Liability Franchise that Continues to Grow and Provide Cost of Funds Advantage

2 Robust Growth In Loan Book and Disbursements, While Maintaining Strong Yields

3 Consistently Maintaining Highly Stable Spreads

4 Underwriting Expertise Ensuring Strong Asset Quality

5 Well Capitalized with CD Ratio Below 90%

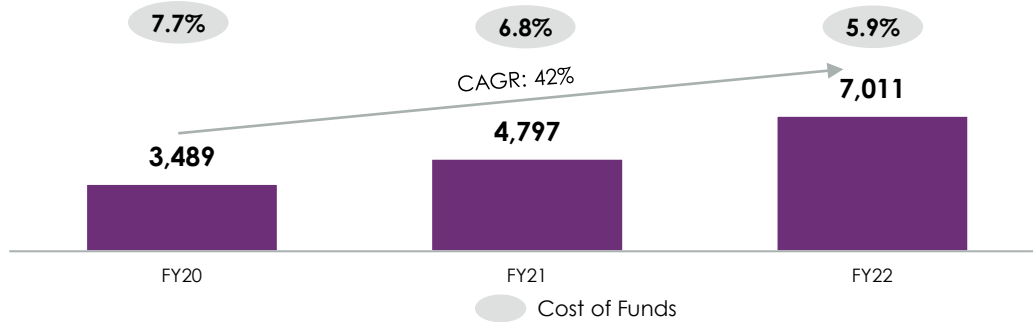
6 Consistently Improving Operating leverage

7 Profitable Franchise Delivering Consistent Returns

Summary Financial Metrics (1/2)

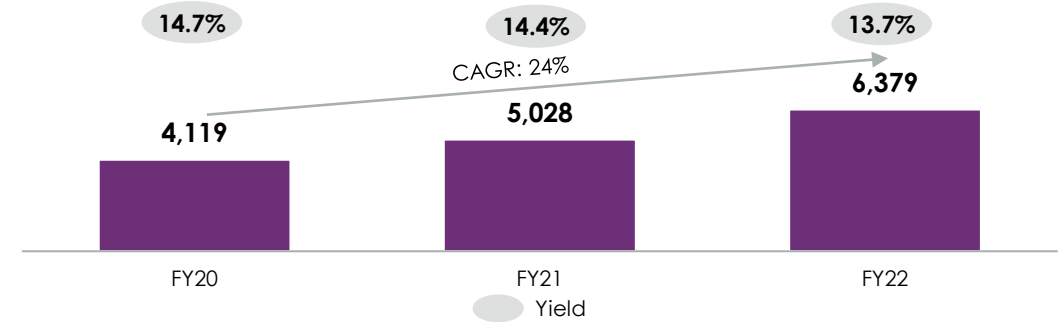
1 High Quality Liability Franchise

US\$ MM



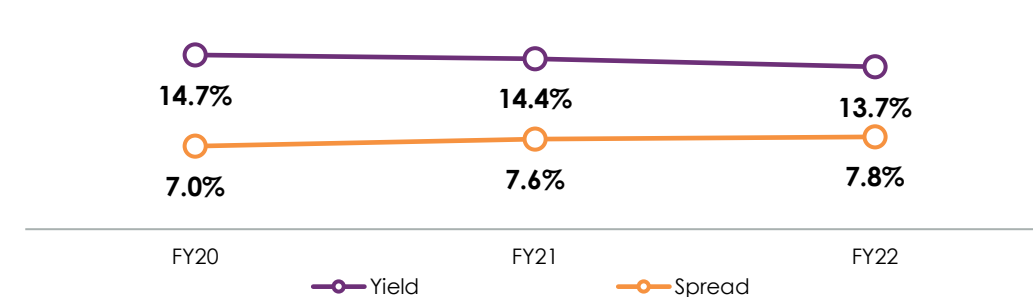
2 Growing Loan Book

US\$ MM



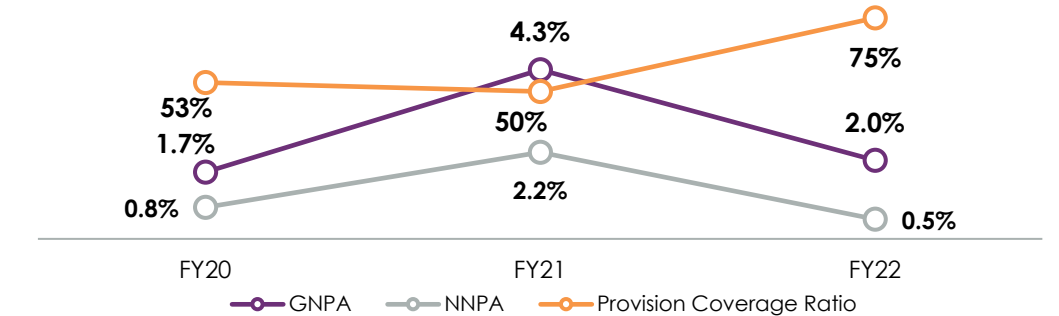
3 Stable AUM Spreads ⁽¹⁾

%



4 Demonstrating Strong Asset Quality

%

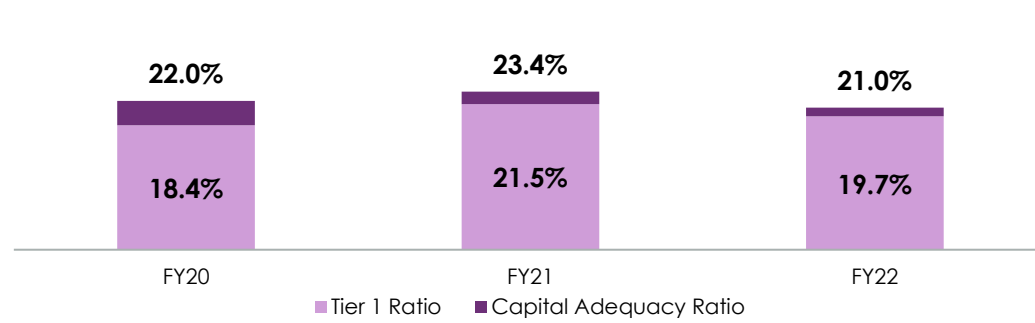


Note:

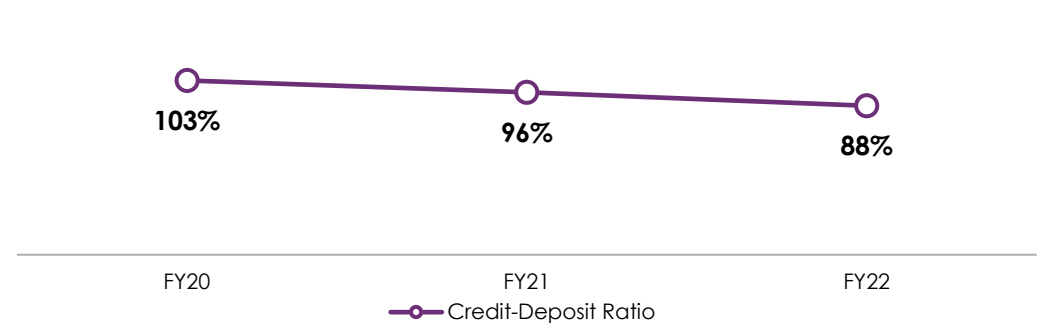
1. Calculated as AUM Yield less Cost of Funds for the year

Summary Financial Metrics (2/2)

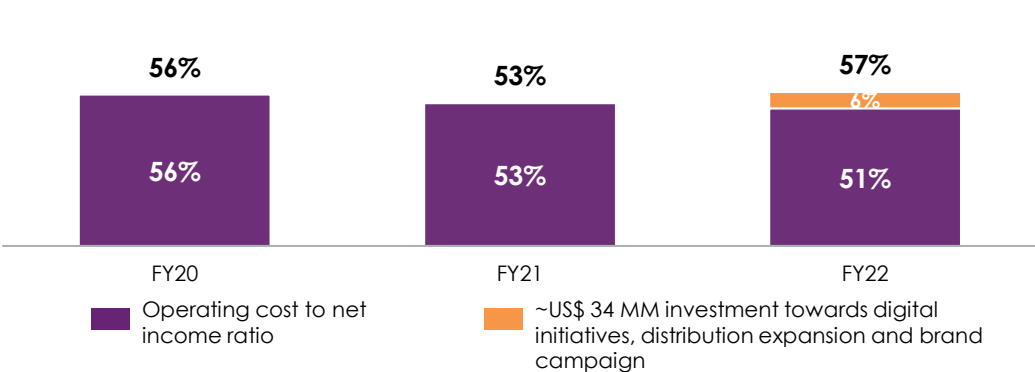
5 High Tier-1 and Capital Adequacy Ratios...



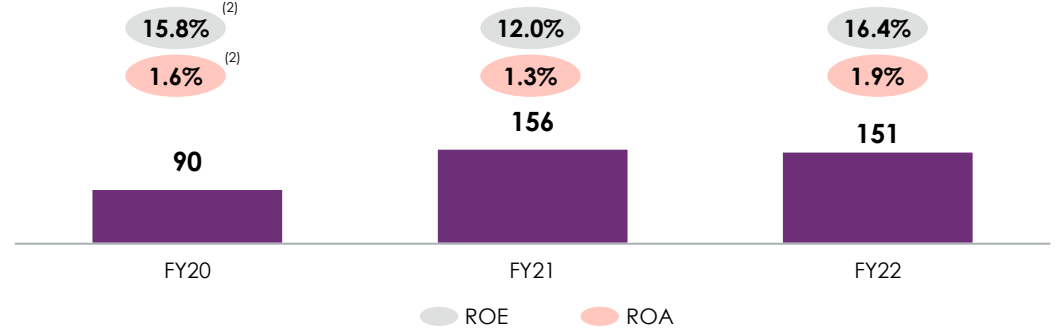
... With Healthy CD Ratio



6 Controlled Cost to Income Ratio ⁽¹⁾



7 Strong Profitability



Notes:

1. Calculated as Operating Expenses / (Net interest income + Other income)
2. ROA and ROE calculated excluding profit from sale of stake in Aavas Financiers

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