

Ref. No.: AUSFB/SEC/2020-21/010

Date: 6th April, 2020

Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra Scrip Code: 540611	Listing Department National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai – 400051 Maharashtra Symbol: AUBANK
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Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Fair Disclosure and Conduct and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the following:

A.) Deposit and Cost of Fund

Particulars	31-Mar-20	31-Mar-19	Y-o-Y	31-Dec-19	Q-o-Q
Aggregate Deposit (Amount in ₹ Crores)	26,163	19,422	34%	23,865	9%
CASA Ratio (Excl. Certificate of Deposit)	16%	21%	-	17%	-

Particulars	For the FY 19-20	For the FY 18-19	For the Period Apr.19 - Dec.19
Average Cost of Funds	7.69%	7.87%	7.77%

- During FY20, Bank continued its thrust on building a granular, retail, low cost deposit franchise.

B.) Liquidity Position

Surplus Liquidity as on March 31, 2020		~ ₹ 4,900 Crores		
Liquidity Coverage Ratio	As on March 31, 2020	Avg for March Month	Average of Q4FY20	Average for Q3FY20
	~137%	~106%	~102%	~95%

- Bank completed a PTC securitization transaction amounting ₹ 958 Crore inflow from wheels pools rated AAA(SO) by India Ratings in the last two weeks of quarter ended March 31, 2020.
- Moreover, Bank additionally mobilized ₹ 1,000 Crore through refinance from NABARD and SIDBI in the Month of March'20.
- During Q4FY20, the bank sold PSL Certificate amounting to ₹ 5,710 Crore; For FY19-20, the aggregate PSL Certificate sold amounting ₹ 15,505 Crore.

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

C.) Assets Performance

Amount in ₹ Crores	31-Mar-20	31-Mar-19	Y-o-Y	31-Dec-19	Q-o-Q
Total Balance Sheet Assets	42,346	32,623	29%	38,394	10%
Loan - Asset Under Management	31,133	24,245	28%	29,867	4%
Loan - Retail Asset Under Management	26,131	18,814	38%	24,302	7%
Loan - Retail AUM / Total AUM (%)	84%	78%	-	81%	-

1. Disbursements for full year FY20 rose ~17% over FY19 led by higher ~28% growth in Retail Disbursements.
2. NIM remained stable Q-o-Q

D.) Asset Quality

Particulars	31-Mar-20	31-Mar-19	31-Dec-19
Gross NPA (%)	~1.9%	2.04%	1.88%
Net NPA (%)	~0.97%	1.29%	1.01%
Provisional Coverage Ratio	~49%	37.36%	46.80%

1. Bank continues to have an unwavering focus on doing small ticket secured loans primarily for income generation / productive purposes; ~98% portfolio is secured by collaterals which is predominantly a key income generating asset for the customers.
2. Share of Non-Cash Collection - Almost 100% of the borrowers registered for electronic modes of payment including ECS and NACH and / or paying through PDCs. On an average ~90% collection through electronic means (ECS / NACH / SI Mandate, Tele-Collection) and PDCs.



E.) Capital Adequacy

Particulars	31-Mar-20	31-Mar-19	31-Dec-19
Total CRAR	~21.25%	19.31%	19.28%
Tier I – CRAR	~18.5%	16.0%	16.5%

Please note that the numbers mentioned above for Q4FY20 and FY20 are Provisional Unaudited numbers and is subject to review & approval of Audit Committee & Board of Directors and are subject to review by the Statutory Auditors of the Bank.

We request you to bring the above to the notice of all concerned.

For AU Small Finance Bank Limited

Manmohan Parnami
Company Secretary and Compliance Officer

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