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Date: 27th August 2020

National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. Symbol: AUBANK	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.

Please find attached the presentation made to investors & analysts at the Motilal Oswal Annual Global Investor Conference 2020 on 26th August 2020 through video conference. The said presentation covered the brief business update of the bank.

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

Encl: as above

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CIN: L36911RJ1996PLC011381
Formerly known as Au Financiers (India) Limited



Gearing up for the
next leap!

Retail Focused | Technology Led | Customer Centric | Well Capitalized | Fast Learning



For the past 25 years as an institution and 3 years as a bank till March 2020

Started in April 2020.
Maybe for the next 12-18 months

Post the pandemic ends

Built



**Pause/Reset/
Rebuild**



**Journey
Continues**



What we have built...

A resilient & robust foundation



A strong foundation



- Fundamental Principles

- Detailing & execution oriented, pricing the risk, robust asset quality and focused to win the customers' trust
- Simplifying banking by challenging the status quo

- Led by AU Dharma



- Focus on building the Character of the Bank



समझदारी
(Sensibility)



ईमानदारी
(Honesty)



ज़िम्मेदारी
(Responsibility)

Our Business Model is - Inclusive Banking



85%
of our loans to
priority sector

Financial
Inclusion
is in our
DNA

60%
of loans sanctioned
<25 lakh

Granular
loans

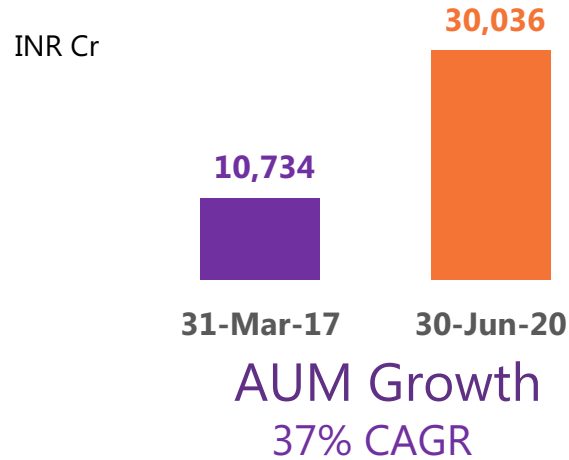
30%
of our branches
in rural areas

Reaching
every remote
corner

Purposeful journey as SFB



Tangibles of last 3 years



59%
(CAGR from Mar17 - Jun20)

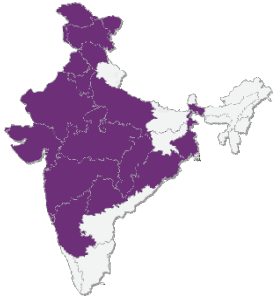
Balance Sheet Growth

14.5%
(Avg. of FY18-20)

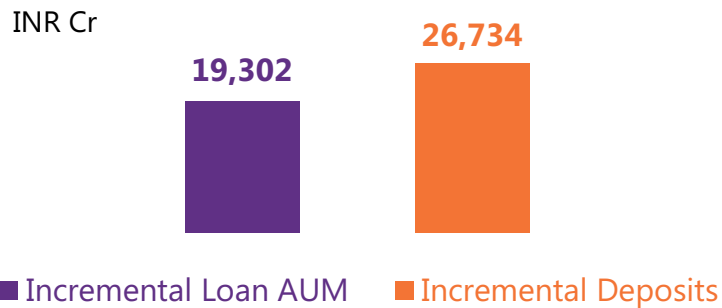
Return on Avg. Equity

1.7%
(Avg. of FY18-20)

Return on Avg. Assets

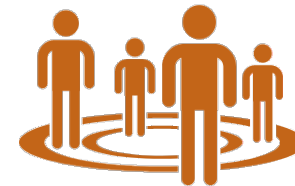


12 states and 2 UTs



1.7% GNPA

Pristine Asset Quality



~17,00,000 Customers



~17,000 Employees



677 Touchpoints

Deposits accretion has funded the incremental growth in AUM

April 2020

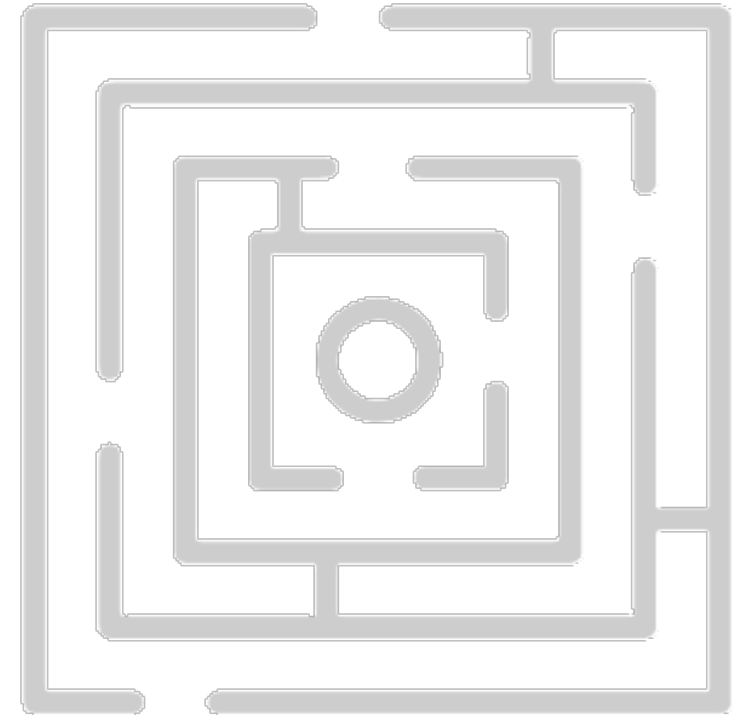
Pause/reset/rebuild phase begins



Disruption due to the pandemic

Challenges faced

- Lack of Visibility
- Business continuity
- Subdued consumption
- Moratorium
- Record low consumer confidence index
- Limitations due to lockdown
- No asset growth



Our response to the pandemic

Measures taken

- ✓ Being an essential services provider, played the role of a credible banker
- ✓ Technology driven operations
- ✓ Provided moratorium and emergency credit lines
- ✓ Increased impetus on building deposit franchise
- ✓ Acquired & serviced customers online
- ✓ Upskilled workforce by tech led trainings



Continuing the journey..

A new world awaits



Silver Linings



- Energy to live life is evident.
- High Customer Connect.
- Collection Efficiency trends improving.
- Pandemic effect on Asset Quality will remain rangebound. Built adequate provisions till now.
- Restructuring norms issued by RBI.
- Excess liquidity enabling low cost of funds.
- Reduced Opex in the near term.
- Green shoots observed in certain areas for loan disbursements.
- Q3 and Q4 of FY21 can give us a breather.

Opportunities in Bharat

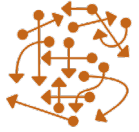


Mapping some of the opportunities in terms of footprint, Deposit & Lending space

	India	AU Bank*	Opportunities
Districts	718	243	
Deposits (INR)	138 Trn	0.26 Trn	
New Vehicle (FY20)	4 Mn	0.29 Mn	
Used Vehicle (FY19)	4 Mn	0.25 Mn	
Two-Wheeler	17.4 Mn	0.01 Mn	
No. of MSMEs	63.3 Mn	0.12 Mn	
Housing shortage	10 Mn	.005 Mn	

*Outstanding as on 31st March 2020

Our learnings & strategy in journey of building trust



Madness to Method



Borrower to Customer



KYC to UYC



Quantity to Quality



Unified Market to Core and Urban Markets



26 branches have >5% market-share; 4 branches above 10% market-share in core markets, Furthermore, 28% of our branches in Urban markets have deposits of more than INR 100 Cr

Right combination of 4Ds- Data, Digital and Distribution will allow us to deliver Delight to our 'Customers'



Payments Ecosystem

(Live with UPI, Bharat BillPay (BBPS) and QR payments, Contactless premier best-in-class debit card launched, Credit Card to be launched soon)



Tab Banking

(Saving Account, Current Account, FD & RD)

Debit card and/or check book & Product agnostic kit issued instantly



Millennial

(AU Abhi, Whatsapp SA, Chatbot, Tax payment from branches, Missed call banking)



Tech-led Banking

(Revamped Internet Banking and Mobile banking to be launched soon, Corporate Internet Banking, PFMS Application and AU Business Application)



Analytics driven decisioning

(Extensive use of analytical tools to acquire customers, disburse pre-approved loans, improve credit decisioning processes and facilitate analytics-based cross sell)



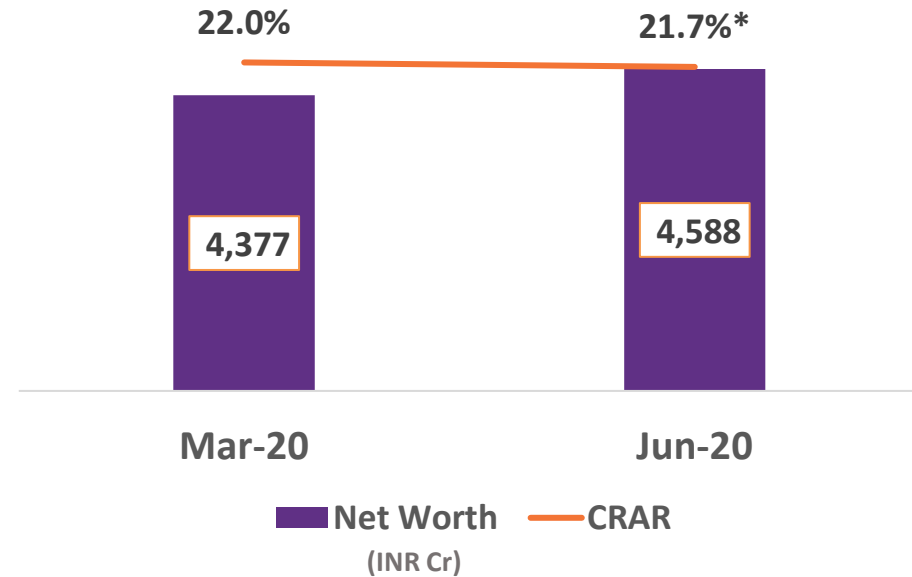
Empowering underbanked/unbanked areas: Beyond lip servicing

(Easy technology solutions for BOs, Hybrid BC & Online Jan Suraksha)

Capitalization – Future ready



- Have sufficient room to raise Tier II Capital
- Can monetize equity stake in Aavas Financiers
- Can raise capital at appropriate time



* Excludes profit of Q1FY21

No Winter lasts forever, no Spring
skips its turn. April is a promise that
May is bound to keep, and we know it.

Hal Borland

Journey of **forever** continues...



AU
SMALL
FINANCE
BANK

Thanks

The Government of India

RBI

Depositors/Customers

Employees/Partners

Shareholders

All of you

चलो आगे बढ़ें !

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