

**Ref. No.: AUSFB/SEC/2025-26/38**

**Date: April 22, 2025**

To,

<b>National Stock Exchange of India Ltd.</b> Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. <b>NSE Symbol: AUBANK</b>	<b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. <b>Scrip Code: 540611, 958400, 959025, 974093, 974094, 974095, 974914, 974963, 975017, 975038 &amp; 976580</b>
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Dear Sir/Madam,

**Sub: Presentation to Investors on Audited Financial Results of AU Small Finance Bank Limited for the Quarter and Financial Year ended on March 31, 2025**

**Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In continuation to our intimation for Conference Call vide letter dated April 15, 2025, we submit herewith the Investors Presentation on Audited Financial Results of the Bank for the Quarter and Financial Year ended on March 31, 2025.

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

Further, the audio recordings and transcript of the Conference call shall also be made available at the above link within the prescribed timelines.

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](mailto:investorrelations@aubank.in)  
**Encl: As above**



**BADLAAV  
HUMSE HAI**



**30** Years of  
**Scale** with  
**Sustainability**

**Q4'FY25 Earnings presentation**  
**22<sup>nd</sup> April 2025**

**Sustainable Business Model | Retail Focused | Tech-Led | Customer Centric | Well Governed**





Celebrating

**30** Years of  
**Scale with Sustainability**




## 8 years of our Forever Bank Journey

As we celebrate AU's 30<sup>th</sup> Foundation Year, we extend heartfelt gratitude to the citizens of India, the Government, regulatory authorities, our 1.1 crore+ customers, 1.8+ lakh shareholders, 50,000+ AUites, and all the other stakeholders who have shaped our journey.

From humble beginnings to becoming a pan-India institution, our path has been marked by a steadfast commitment to scaling with sustainability.

For 30 years, we've evolved with intent and passion — serving our customers better and growing stronger. As we step into this new decade, we do so with clarity of purpose: staying rooted in our culture of customer-centricity and compliance, while continuing to build a Forever Bank that's future-ready, responsible, and built to last.





# Strong performance despite challenging macro

- ❑ Strong performance against a backdrop of challenging macro during FY25 (lower than expected GDP growth, challenging credit environment, tight liquidity, persistent inflation and high interest rates)

## Deposits

- ❑ Deposit Growth of 27% YoY to ₹ 1.24 Lacs Cr vs. Banking sector deposit growth of ~10.1%
  - Current deposits have grown by 28% YoY and Savings deposits have grown by 12% YoY

## Advances

- ❑ Loans growth of 20% to ~₹ 1.16 Lac Cr vs Banking sector loan growth of ~10.8%, despite degrowth of ~18% in unsecured
  - Retail secured assets grew by 21% and Commercial Banking by 32%

## Profitability

- ❑ Delivered RoA of 1.5% despite significantly higher credit costs in unsecured business, and after strengthening our provision coverage
- ❑ PPOp grew by 86% for FY25 vs FY24; PPOp to avg. assets at 3.3% vs 2.5% in FY24
- ❑ Earnings per share (EPS) grew by 19% YoY and Book value per share (BVPS) grew by 23% YoY
- ❑ Improved operational efficiency with Cost to Income at 57% in FY25 vs 64% in FY24

## Strategic Initiatives

- ❑ Completed seamless integration of Fincare branches and operations (full IT integration in progress)
- ❑ Applied for Universal Banking License in Sep'24; RBI evaluation in progress



# Continue to scale with sustainability

	FY18		FY25
Customer Base	7.5 lacs	15x →	113.4 Lacs
Employees	11,151	4.6x →	50,946
Touchpoints	474	5.2x →	2,456
Deposits	₹7,923 Cr	15.7x →	₹1,24,269 Cr
Gross Loan Portfolio	₹16,256 Cr	7.1x →	₹1,15,704 Cr
Total Assets	₹18,833 Cr	8.4x →	₹1,57,846 Cr
Shareholders Fund	₹2,281 Cr	7.5x →	₹17,166 Cr
EPS	₹5	5.7x →	₹28
BVPS	₹40	5.8x →	₹231



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## Deposit and Liquidity

Total Deposits	₹1,24,269 Cr (₹97,704 Cr)
CA Deposits	₹6,997 Cr (₹5,450 Cr)
SA Deposits	₹29,256 Cr (₹26,006 Cr)
Cost of Funds	7.07% (~7.1%)
CD Ratio	86% (88%)
CD Ratio (ex-refinance)	79% (79%)
LCR Ratio for Q4	116%

### Deposits & Cost of Funds

- ❑ Total Deposits grew 27.2% YoY and 10.7% QoQ; CASA ratio at 29.2% as on Mar'25 vs 30.6% as on Dec'24
- ❑ Current deposits have grown by 28% YoY and Savings deposits have grown by 12% YoY
- ❑ CASA + Retail TD stands at 62% and CASA + Retail TD + Non-callable Bulk TD is 78% of total deposits
- ❑ Full year CoF at 7.07% came 13-18 bps lower than the initial guidance of 7.20% - 7.25%
  - CoF for Q4'FY25 increased by ~7 bps to 7.14% compared to 7.06% in Q3'FY25

### CD ratio/Loan to Deposit ratio (LDR)

- ❑ CD ratio stood at 86% as compared to 89% as on Q3'FY25 and 88% as on 1<sup>st</sup> April'24 (proforma merged)
- ❑ After adjusting for loans against which refinance was availed from domestic Development Finance Institutions (DFIs), CD ratio stands at 79% (vs. 81% in Q3'FY25)

### Liquidity Coverage Ratio (LCR)

- ❑ Average LCR for the quarter was at 116% compared to 115% in Q3'FY25; Average LCR for the full year was at 115%
- ❑ Bank continues to carry sufficient high-quality, liquid, non-SLR investments, not part of LCR computation



## Advances and Asset Quality

Gross Loan Portfolio	₹1,15,704 Cr (₹96,490 Cr)
Gross Advances (GA)	₹1,08,778 Cr (₹86,478 Cr)
GA Yield	14.4%
Gross NPA	2.28% (1.67%)
Net NPA	0.74% (0.56%)
Credit Cost on Total Avg asset	1.3% for FY25
Provisioning Coverage (PCR)	84% (85%)

### Loan Portfolio

- ❑ Gross loan portfolio (GLP) stood at ₹115,704 Cr, registering a QoQ growth of 6.2% and YoY growth of ~20%
  - Secured businesses (Retail + Commercial) grew by 6.3% QoQ, and 23.7% YoY
  - Unsecured businesses de-grew by 10.1% QoQ and 17.6% YoY driven by industry wide deleverage in MFI and corrective actions taken in Credit Cards
- ❑ Yield on gross advances remained stable at 14.4%
  - ~63% of the book is on Fixed rate; additionally, ~7% book is on floating rates most of which is currently in fixed interest period

### Asset Quality & PCR

- ❑ Q4 saw some pull back in asset quality with GNPA and NNPA improving to 2.28% and 0.74% respectively compared to 2.31% and 0.91% in Q3'FY25
- ❑ Slippages improved to 0.9% in Q4 as compared to 1% in Q3, led by improvement in Secured assets and MFI
- ❑ Net credit cost for the year was 1.3% of total average assets and 1.7% of average GLP (secured assets 0.8%, unsecured assets 9.0%)
- ❑ Bank made an accelerated provision of ₹150 Cr in Q4 (primarily in unsecured) to strengthen provision coverage which improved to 84% including technical write-off and 68% excluding technical write-off



## Financial Performance

Net Interest Income	₹8,012 Cr (₹5,157 Cr)
Other Income	₹2,526 Cr (₹1,697 Cr)
Operating expenses	₹5,957 Cr (₹4,388 Cr)
Net Profit	₹2,106 Cr (₹1,592 Cr)*
BVPS / EPS	₹231/ ₹28 (₹188/₹24*)
NIM	5.94% (5.45%)
RoA / RoE	1.5% / 13.1% (1.6%/13.5%)*
Tier-I / CRAR	18.1%/20.1% (18.8%/20.1%)

### Earnings

- ❑ NII grew by 55% YoY for FY25 and 57% YoY for Q4'FY25
- ❑ NIM, calculated on daily avg. interest earning assets incl off book, declined by 6 bps to 5.8% for Q4 (vs. 5.9% in Q3) primarily on account of asset mix; NIM for FY25 at 5.9% vs 5.4% for FY24
- ❑ Core other income increased by 39% YoY for FY25 and 23% YoY for Q4 aided by boost from cross sell and AD-I
  - All our investments have started to monetize; Early signs of offtake in AD-I business in its first year

### Operating Expenses

- ❑ Opex / Total Assets improved to 4.3% in FY25 compared to 4.4% in FY24; Q4 at 4.2%
- ❑ C/I improved to 57% in FY25 vs 64% in FY24; on QoQ, C/I was at 55% in Q4 vs 54% in Q3
  - Aided by lower acquisition in cards, merger synergies, efficiency, some moderation in overhead cost

### Profitability and Capitalisation

- ❑ PPOP increased by 86% for FY25 to ₹4,581 Cr and by 99% YoY in Q4 to ₹1,292 Cr
- ❑ FY25 PAT was up 32% YoY at ₹2,106 Cr vs ₹1,592\* Cr in FY24; EPS increased by 19% YoY to ₹28 for FY25
- ❑ Annualized RoA for FY25 stood at 1.5%
- ❑ Bank raised ₹770 Cr Tier II capital in Mar'25 and the capital adequacy ratio stands at 20.1%
- ❑ Declared dividend of ₹1/- per share (10% of face value) for FY25 subject to shareholder's approval

Numbers in parenthesis () are comparative nos. for FY24 excluding exceptional items and YoY growth numbers are computed on the same; Previous year numbers may not be directly comparable due to Fincare merger being effective from 1<sup>st</sup> Apr'24; \*FY24 numbers Including exceptional items stands at PAT ₹1,535 Cr, RoA 1.5%, RoE 13.0% and EPS ₹23

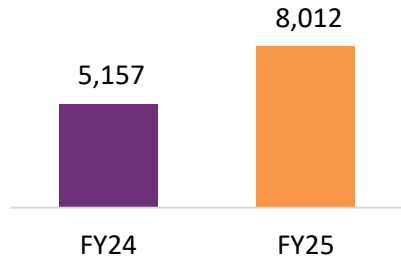


# FY25 – Full year financial highlights

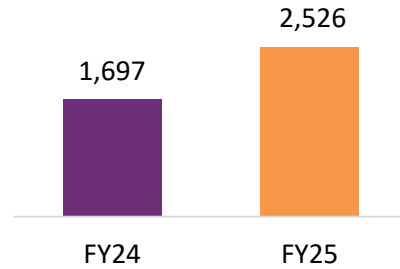


₹ in Crores

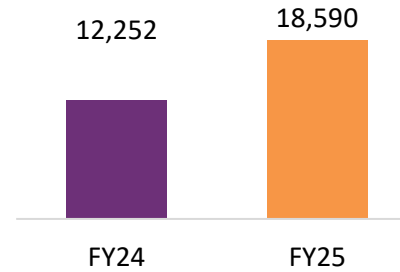
## Net Interest Income



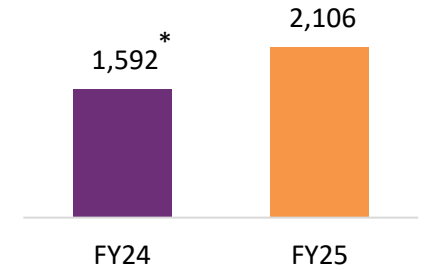
## Other Income



## Total Income



## PAT



## Yield on Advance

**14.4%**  
Vs  
13.3%  
(FY24)

## Cost of Fund

**7.07%**  
Vs  
6.80%  
(FY24)

## Net Interest Margin

**5.94%**  
Vs  
5.45%  
(FY24)

## Cost to Income

**57%**  
Vs  
64%  
(FY24)

## GNPA

**2.28%**  
Vs.  
1.67%  
(31<sup>st</sup> Mar'24)

## RoA

**1.5%**  
Vs  
1.6%\*  
(31<sup>st</sup> Mar'24)

## RoE

**13.1%**  
Vs  
13.5%\*  
(31<sup>st</sup> Mar'24)

## Provision Coverage Ratio

**84%**  
Vs  
76%  
(31<sup>st</sup> Mar'24)

## Tier I CRAR

**18.1%**  
Vs  
18.8%  
(31<sup>st</sup> Mar'24)

## CRAR

**20.1%**  
Vs  
20.1%  
(31<sup>st</sup> Mar'24)

\*FY24 numbers are excluding exceptional items; FY24 numbers Including exceptional items stands at PAT ₹1,535 Cr, RoA 1.5%, RoE 13.0% and EPS ₹23  
Previous year numbers are not directly comparable due to Fincare merger being effective from 1<sup>st</sup> Apr'24

Yield, Cost of funds and NIM is calculated on a daily average basis; RoA Tree is on monthly average of total assets; NIM is on Interest earning Assets including off book assets;



# Credit cost summary - additional disclosure

Business segments	Avg GLP mix FY25	Credit Cost FY25
Secured Retail (Wheels, MBL, HL, GL, Others)	69.3%	0.93%
Commercial Banking	19.8%	0.45%
Microfinance	7.1%	7.75%
Credit Cards + PL/BL	3.8%	11.00%
<b>Total Credit Cost / Avg. GLP</b>	<b>100.0%</b>	<b>1.70%</b>
<b>Total Credit Cost/ Avg. Total Assets</b>		<b>1.30%</b>

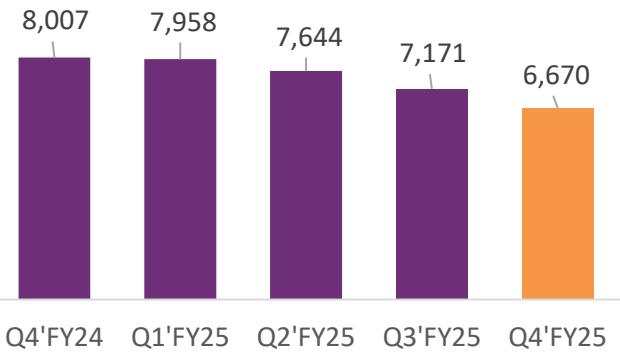
- ❑ Bank made an accelerated provision of ₹150 Cr in Q4 (primarily in unsecured) to strengthen provision coverage. This is over and above the provision required as per Bank’s provisioning policy
- ❑ Q4 followed the historical trend and saw improvement in both slippages and resolutions, leading to sequentially lower credit cost in Q4 ex of accelerated provision
- ❑ For full year, credit cost was 1.70%
  - Credit cost on secured assets (retail and commercial) remains broadly in line with our long-term average. We are well collateralized and ultimate losses have been historically low
  - Microfinance Portfolio - credit cost was 7.7% for full year, ex of ₹17 Cr contingency provision created in Q1’FY25 and remains unutilized, was partly exacerbated by de-growth in the portfolio; slippages have started to peak out with March month witnessing strong collection and resolution across buckets
  - Credit Cards & PL/BL - Elevated credit cost in credit card along expected lines (further exacerbated by decline in total outstandings)

Credit cost estimation on securitised book is based on internal MIS; Avg GLP was ~77% of Avg Total Assets for FY25



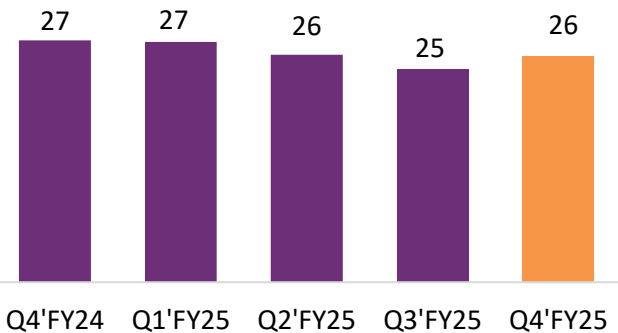
## Gross loan portfolio

₹ in Crores

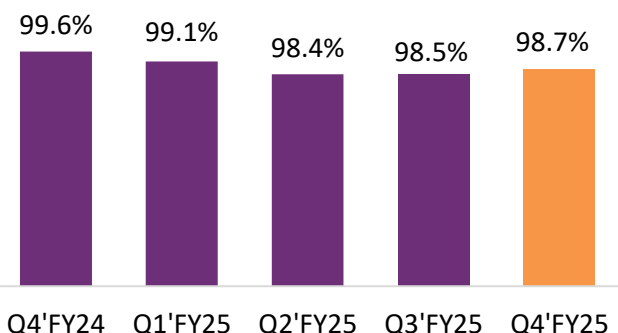


## Average outstanding exposure

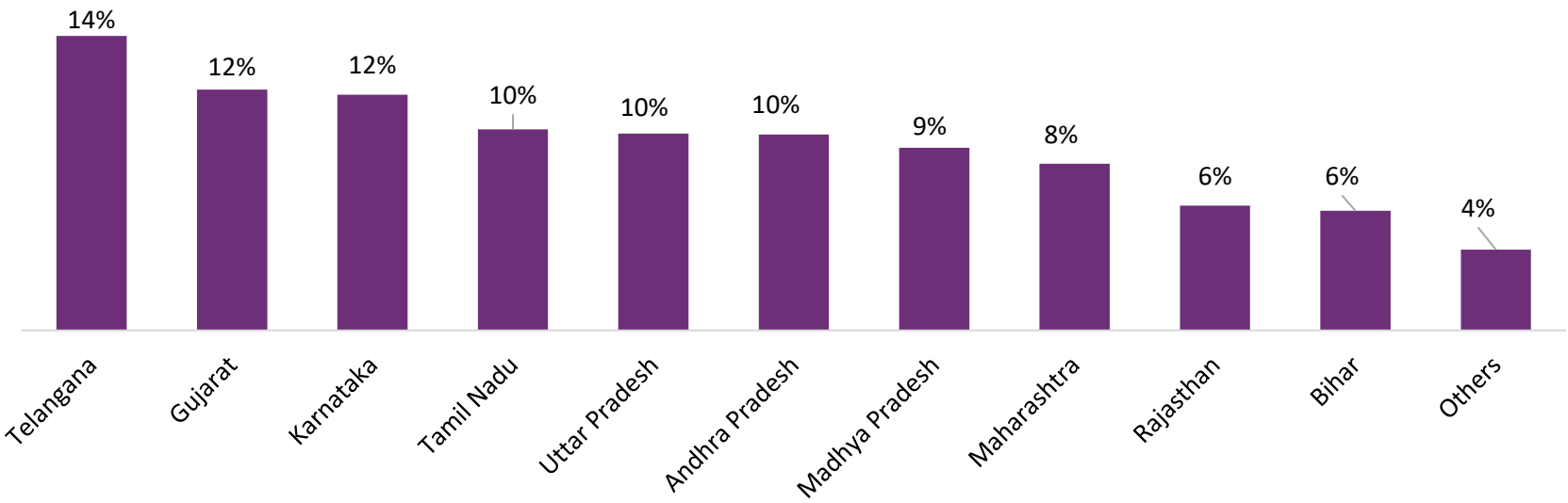
Per borrower in '000



## Non-OD collection efficiency



## Geographical diversification - % share of GLP



- ❑ Portfolio spread across 59k Villages
- ❑ Top 3 states account for 38%
- ❑ 346/349 (99%) districts have GLP concentrations less than 1.5% each
- ❑ Top district is 3.0%





## Asset Quality

- ❑ GNPA at 4.4% and SMA book at 3.7% as on Mar'25 against GNPA of 4.1% and SMA book of 4.4% as of Dec'24
- ❑ Non-OD collection efficiency improved to 99.2% in March (99.4% ex Karnataka)
- ❑ 40.4% portfolio with customers having Sole Lender relationship
- ❑ ~16% of portfolio is affected by MFIN 2.0 guidelines (~13% loans has >3 lenders and remainder have total unsecured exposure >2 Lacs)
- ❑ ~65% of MFI portfolio has been sourced in FY25
- ❑ Bank is increasing its CGFMU cover - ~36% of total portfolio covered under CGFMU
  - ~49% of FY25 disbursements and ~100% of Q4 disbursement is covered by CGFMU
  - Going forward, most of the disbursement will be under CGFMU with target to have >75% book under coverage
- ❑ Provisioning coverage on MFI portfolio is ~100%



## Robust Framework

- ❑ Amongst the lowest average exposure per customer in industry, ~26K
- ❑ Average disbursement ticket size is at ~48.3K
- ❑ Indebtedness threshold lower compared to Industry guard rails - ETB 1.75 Lacs and NTB 1.50 Lacs [All loans excluding Gold Loan, KCC and Crop loan]
- ❑ Branch level risk categorization with stricter guardrails already in place even before MFIN guidelines
- ❑ Dedicated Collection team with introduction of ERO - Early Recovery Officer in Aug'24 to manage 31-90 DPD customers



# Bank is progressing well on its 'AU@2027' strategy



Key Internal Monitorables	Guidance for Mar'27	FY25 update
<b>Portfolio mix shift towards higher RoA assets</b>	High RoA assets to contribute 72-75%	~73% Loan Portfolio is High RoA assets
<b>Share of Current Account in total deposits</b>	To increase by 100 bps - 150 Bps (4.8% as on Dec'23)	WIP, currently ~5.6%
<b>Branch banking profitability</b>	Endeavor to make 65% branches (excluding unbanked) profitable out of branches live as on Dec'23	49% of our liability branches (excl. unbanked), live on Dec'23, are currently profitable on fully loaded basis (vs. ~25% in Dec'23)
<b>Cost to Income</b>	Cost to Income for FY24 at 64% is peaked and will gradually reduce with FY27 projected to be <60%	Cost to Income at 57%
<b>Asset quality of Credit Cards Business</b>	Keep in-line with industry	WIP
<b>RoA</b>	Endeavor to deliver 1.8% by FY27	On-track

## Key External Monitorable

Overall economic uncertainty due to geopolitical situation

Note: High RoA book includes Wheels, MBL, AHL book of Fincare, Gold Loan, Credit Card, Personal Loans, NBFC and REG



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# Profit & Loss statement



(All Figures in ₹ Crore)	FY25	FY24	YoY	Q4'FY25	Q4'FY24	YoY	Q3'FY25	QoQ
<b>Income</b>								
Interest Earned	16,064	10,555	52%	4,271	2,829	51%	4,113	4%
Interest Expended	8,052	5,398	49%	2,177	1,492	46%	2,091	4%
<b>Net Interest Income</b>	<b>8,012</b>	<b>5,157</b>	<b>55%</b>	<b>2,094</b>	<b>1,337</b>	<b>57%</b>	<b>2,023</b>	<b>4%</b>
Other Income	2,526	1,697	49%	761	541	41%	618	23%
<b>Net Total Income</b>	<b>10,538</b>	<b>6,854</b>	<b>54%</b>	<b>2,855</b>	<b>1,878</b>	<b>52%</b>	<b>2,641</b>	<b>8%</b>
<b>Expenses</b>								
Employee Cost	3,148	2,104	50%	817	556	47%	755	8%
Other Operating Expenses	2,809	2,284	23%	745	673	11%	682	9%
<b>Operating Expenses</b>	<b>5,957</b>	<b>4,388</b>	<b>36%</b>	<b>1,562</b>	<b>1,228</b>	<b>27%</b>	<b>1,436</b>	<b>9%</b>
<b>PPoP</b>	<b>4,581</b>	<b>2,466</b>	<b>86%</b>	<b>1,292</b>	<b>650</b>	<b>99%</b>	<b>1,205</b>	<b>7%</b>
Provision	1,793	390	360%	635	118	439%	502	27%
<b>Profit Before Tax</b>	<b>2,788</b>	<b>2,076</b>	<b>34%</b>	<b>657</b>	<b>532</b>	<b>24%</b>	<b>703</b>	<b>-7%</b>
Tax expenses	682	484	41%	153	103	48%	175	-12%
<b>Profit After Tax before exceptional Items</b>	<b>2,106</b>	<b>1,592</b>	<b>32%</b>	<b>504</b>	<b>428</b>	<b>18%</b>	<b>528</b>	<b>-5%</b>
Exceptional Items*	-	57	N.A	-	57	N.A	-	N.A
<b>Profit After Tax</b>	<b>2,106</b>	<b>1,535</b>	<b>37%</b>	<b>504</b>	<b>371</b>	<b>36%</b>	<b>528</b>	<b>-5%</b>

- ❑ PPop growth at 86% for FY25 was due to:
  - ❑ NIM improving from 5.45% in FY24 to 5.94% in FY25 on account of high yielding Fincare book as well as focus on increasing the yield in the core vintage books.
  - ❑ Rationalisation of expenses brought down Operating expenses with cost to income at 57% for FY25

Previous year numbers are not directly comparable due to Fincare merger being effective from 1<sup>st</sup> Apr'24; Bad debt recovery is recognised under provisions

\*Exceptional Items include stamp duty for merger and other transaction related expenses



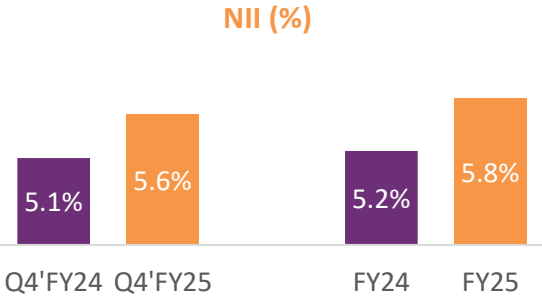
# Other Income

(All Figures in ₹ Crore)	FY25	FY24	YoY	Q4'FY25	Q4'FY24	YoY	Q3'FY25	QoQ
Loan Assets Processing & Other Fees	1,126	784	44%	336	235	43%	288	17%
General Banking, Cross Sell & Deposits related fees	696	499	39%	227	188	20%	155	46%
PSLC Fees	6	2	160%	2	2	-13%	2	0%
Credit Card	351	299	17%	58	88	-34%	93	-37%
Miscellaneous (Fx, Trade & Others)	112	62	82%	35	20	73%	34	4%
<b>Core Other Income</b>	<b>2,291</b>	<b>1,645</b>	<b>39%</b>	<b>658</b>	<b>534</b>	<b>23%</b>	<b>572</b>	<b>15%</b>
Income from Treasury Operations	235	52	354%	102	7	1307%	46	120%
<b>Total other Income</b>	<b>2,526</b>	<b>1,697</b>	<b>49%</b>	<b>761</b>	<b>541</b>	<b>41%</b>	<b>618</b>	<b>23%</b>
<b>Other Income as % of Net Interest Income</b>	<b>32%</b>	<b>33%</b>	<b>N.A</b>	<b>36%</b>	<b>40%</b>	<b>N.A</b>	<b>31%</b>	<b>N.A</b>

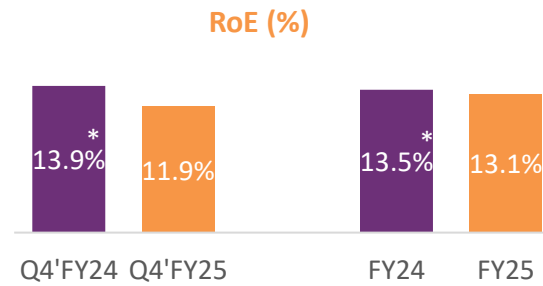
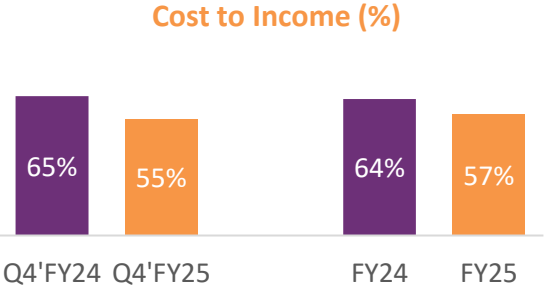
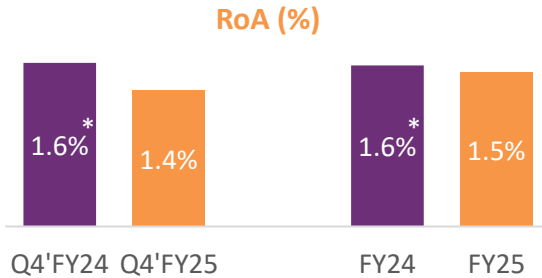
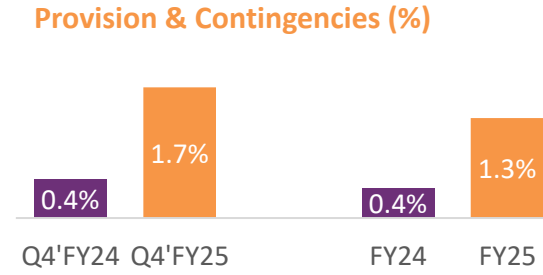
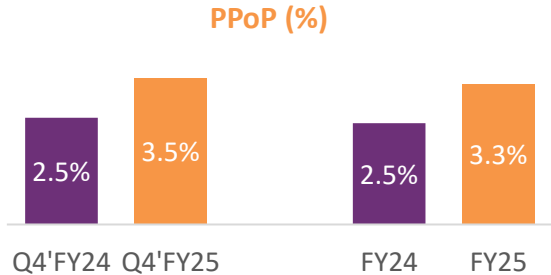
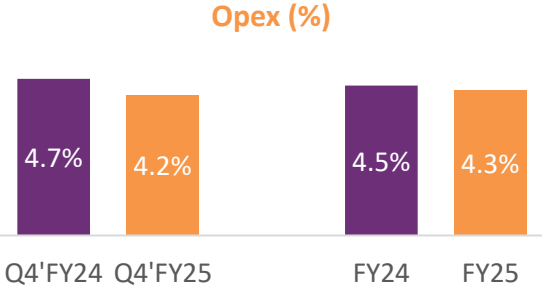
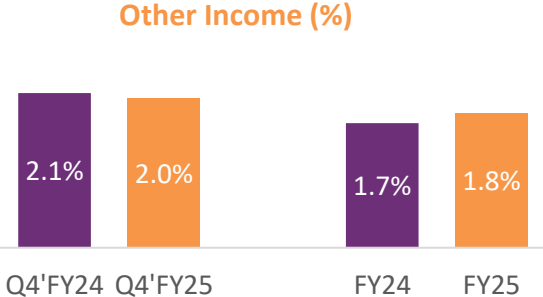
- ❑ Other income has sustainably grown over last few quarters and was 36% of NII in Q4 (and 32% for the full year)
- ❑ Key drivers of growth include:
  - Growing penetration of insurance products in our customer base
  - Increase in deposit and lending related fee with business volumes
  - All investments have started being monetized including early signs of offtake in AD-I business, and Wealth Management
- ❑ Uptick seen in AD-I business with monthly forex flow above \$100 Mn



# Profitability ratios



## RoA Components

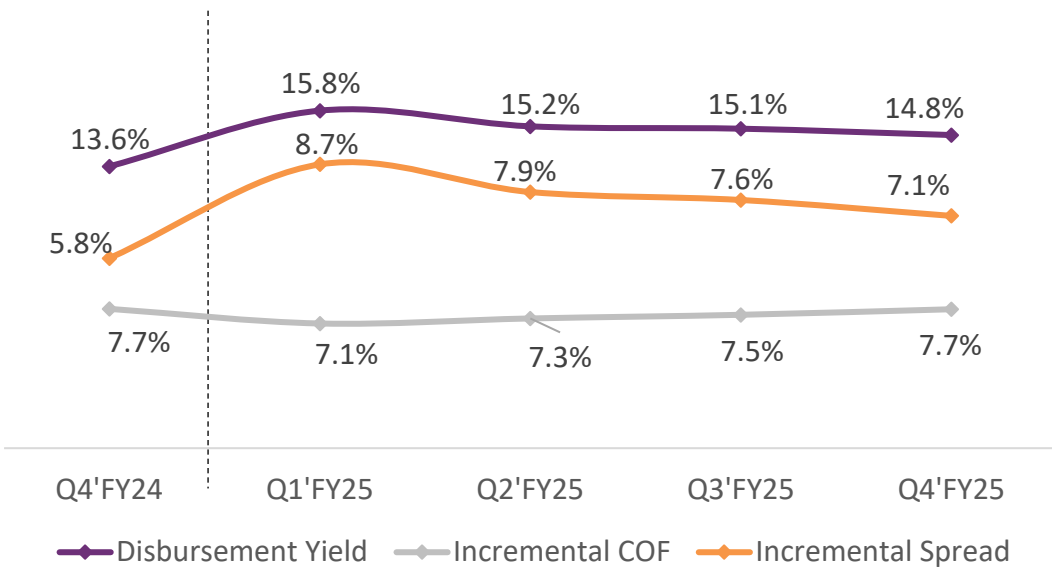


RoA Tree is on monthly average of total assets  
FY24 numbers are excluding exceptional items; including exceptional items Q4'FY24 RoA and RoE is 1.4% and 12.0% whereas for FY24 RoA and RoE is at 1.5% and 13.0% respectively  
Previous year numbers are not directly comparable due to merger with Fincare effective from 1<sup>st</sup> Apt'24

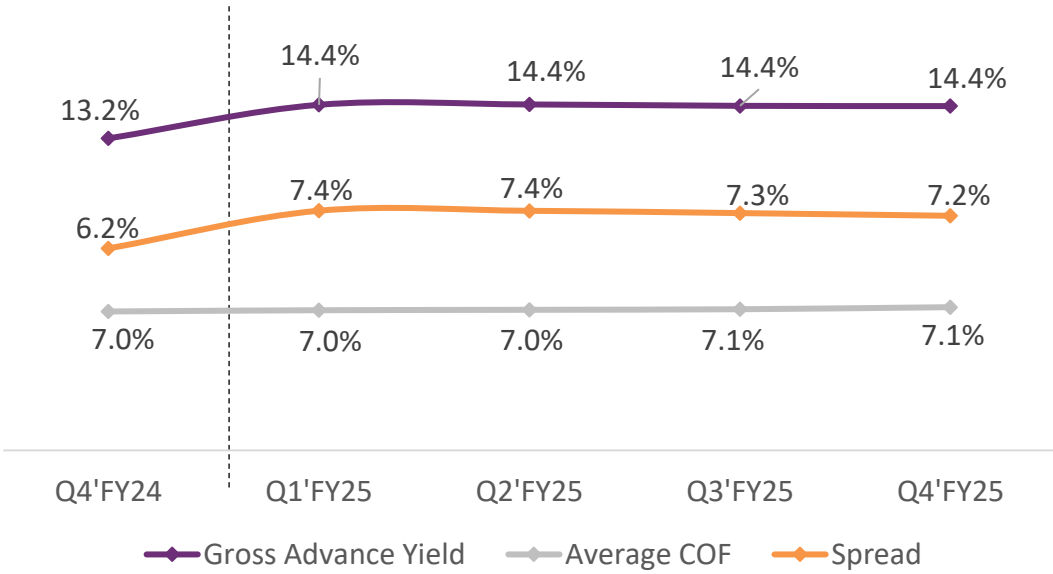


# FY25 witnessed some moderation in spreads

Incremental Spreads



Gross Advance Spreads



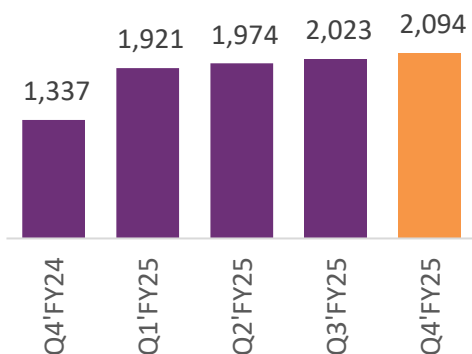
- ❑ Disbursement yields impacted by change in business mix and some year-end seasonality impact
- ❑ Yields on gross advances dipped by 1bps to remain ~14.4%
- ❑ CoF increased by 7 bps in the quarter from 7.06% in Q3'FY25 to 7.14% in Q4'FY25; FY25 CoF at 7.07%



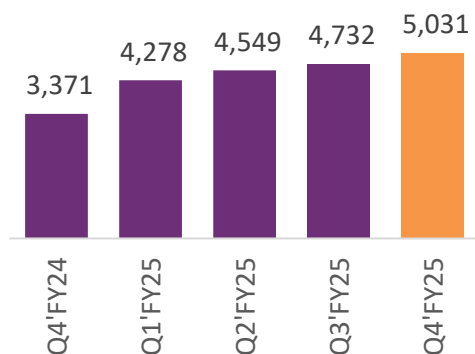
# Quarterly trends of key parameters (1 of 2)

## Net Interest Income

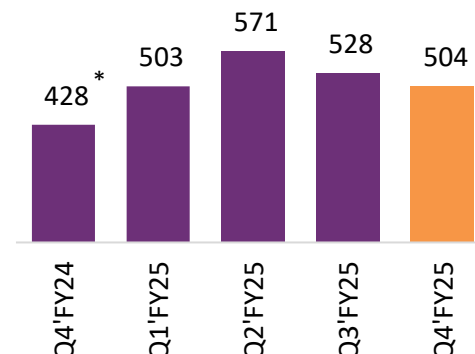
₹ in Crores



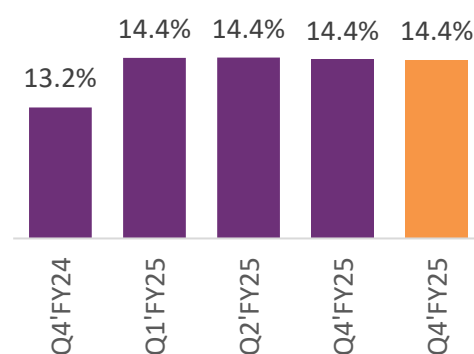
## Total Income



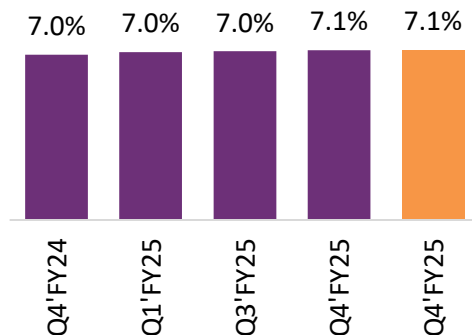
## PAT



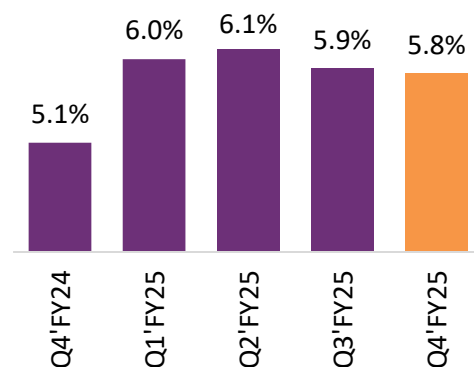
## Gross Advance Yield



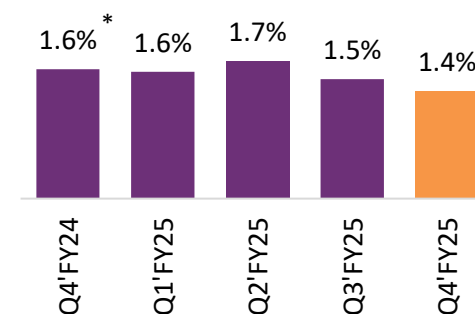
## Cost of Fund



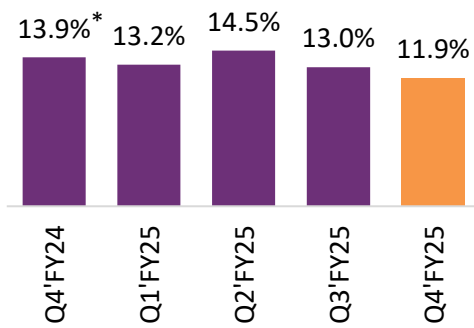
## Net Interest Margin



## RoA<sup>#</sup>



## RoE



\*Figures for Q4'FY24 are excluding exceptional items – Stamp duty for merger and other transaction related expenses,

<sup>#</sup>From Q1'FY25, ROA is computed based on monthly average of total assets

Previous year numbers are not directly comparable due to merger with Fincare effective from 1<sup>st</sup> Apt'24



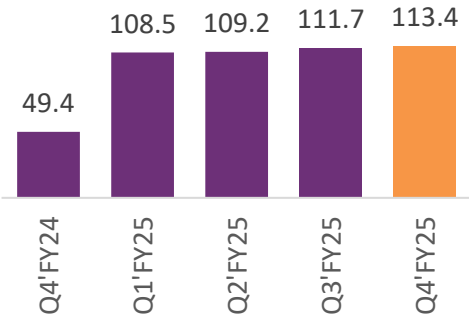
# Quarterly trends of key parameters (2 of 2)



₹ in Crores

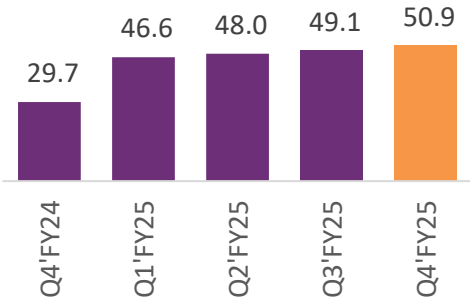
## Customers

(in Lacs)

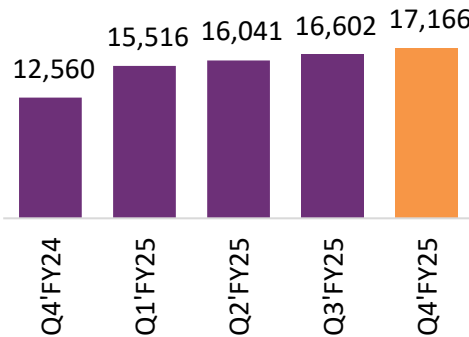


## Employees

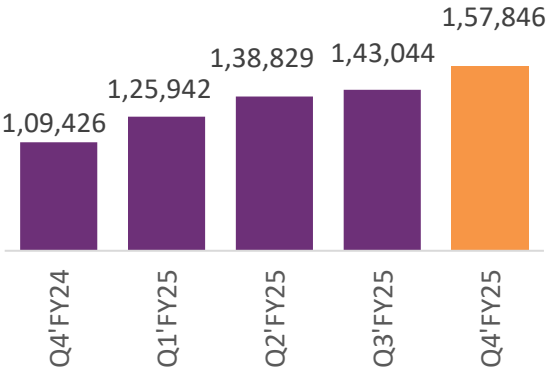
(in 000s)



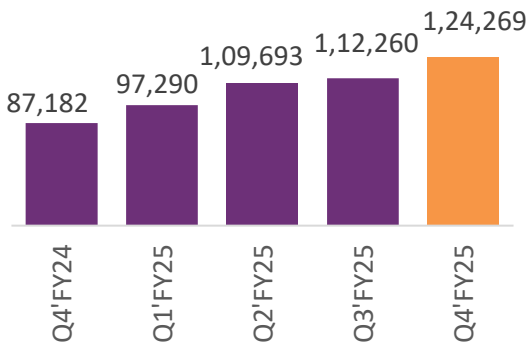
## Shareholders' Funds



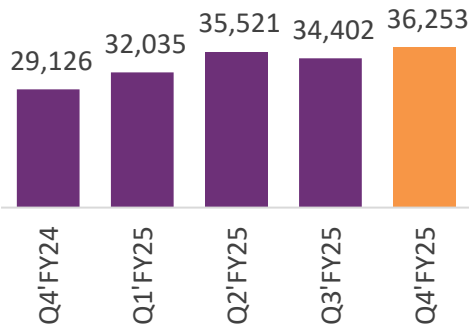
## Total B/S Assets



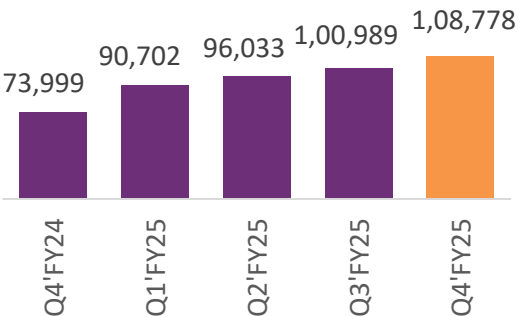
## Deposits



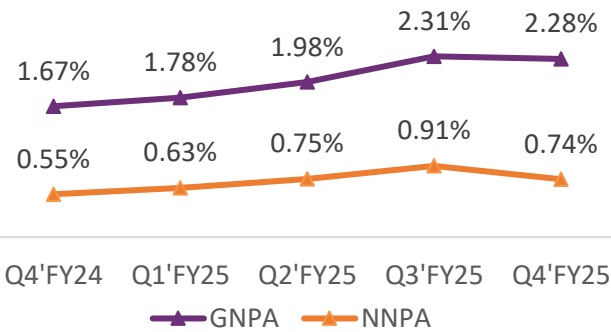
## CASA Deposit



## Gross Advances



## GNPA and NNPA



Previous year numbers are not directly comparable due to merger with Fincare effective from 1<sup>st</sup> Apt'24



# Balance sheet

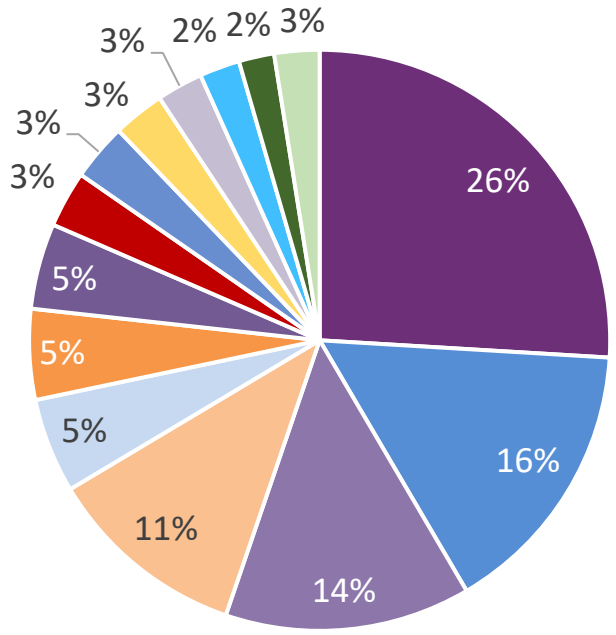
(All Figures in ₹ Crore)	31 <sup>st</sup> Mar'25	31 <sup>st</sup> Mar'24	YoY	30 <sup>th</sup> Dec'24	QoQ	1st Apr'24 (Merged Opening B/S)	YTD
<b><u>Liabilities</u></b>							
Shareholders Fund	17,166	12,560	37%	16,602	3%	14,985	15%
Deposits	1,24,269	87,182	43%	1,12,260	11%	97,704	27%
Borrowings	11,660	5,479	113%	9,988	17%	9,240	26%
Other Liabilities and Provisions	4,751	4,205	13%	4,195	13%	4,762	0%
<b>Total Liabilities</b>	<b>1,57,846</b>	<b>1,09,426</b>	<b>44%</b>	<b>1,43,044</b>	<b>10%</b>	<b>1,26,690</b>	<b>25%</b>
<b><u>Assets</u></b>							
Cash and Balances	9,466	6,376	48%	6,231	52%	7,528	26%
Investments	37,848	27,133	39%	33,613	13%	30,329	25%
Advances	1,07,092	73,163	46%	99,559	8%	85,514	25%
Fixed Assets	912	852	7%	914	0%	918	-1%
Other Assets	2,527	1,902	33%	2,727	-7%	2,401	5%
<b>Total Assets</b>	<b>1,57,846</b>	<b>1,09,426</b>	<b>44%</b>	<b>1,43,044</b>	<b>10%</b>	<b>1,26,690</b>	<b>25%</b>
<b>Securitised Assets</b>	<b>6,926</b>	<b>8,176</b>	<b>-15%</b>	<b>7,932</b>	<b>-13%</b>	<b>10,012</b>	<b>-31%</b>

❑ Strong Balance sheet with Capital adequacy ratio at **20.1%** as on 31<sup>st</sup> Mar'25



GLP

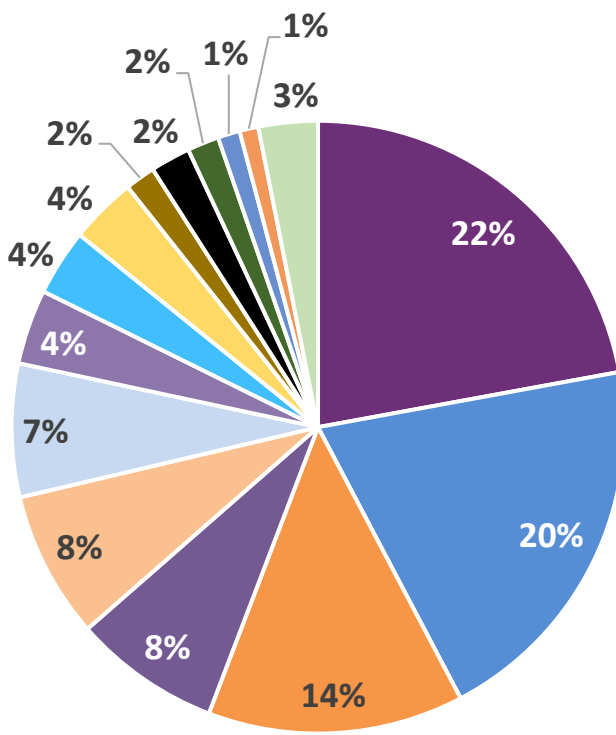
- Rajasthan
- Maharashtra
- Madhya Pradesh
- Gujarat
- Haryana
- Delhi
- Punjab
- Andhra Pradesh
- Telangana
- Uttar Pradesh
- Chhattisgarh
- Karnataka
- Tamil Nadu
- Other



0.6% Market Share

Deposits

- Rajasthan
- Maharashtra
- Delhi
- Punjab
- Gujarat
- Haryana
- Madhya Pradesh
- Karnataka
- Uttar Pradesh
- Telangana
- Himachal Pradesh
- Tamil Nadu
- Kerala
- West Bengal
- Others



0.5% Market Share

All figures are as on 31<sup>st</sup> Mar'25; Market share is calculated on figures available in RBI weekly supplement data



# Pan-India geographic presence

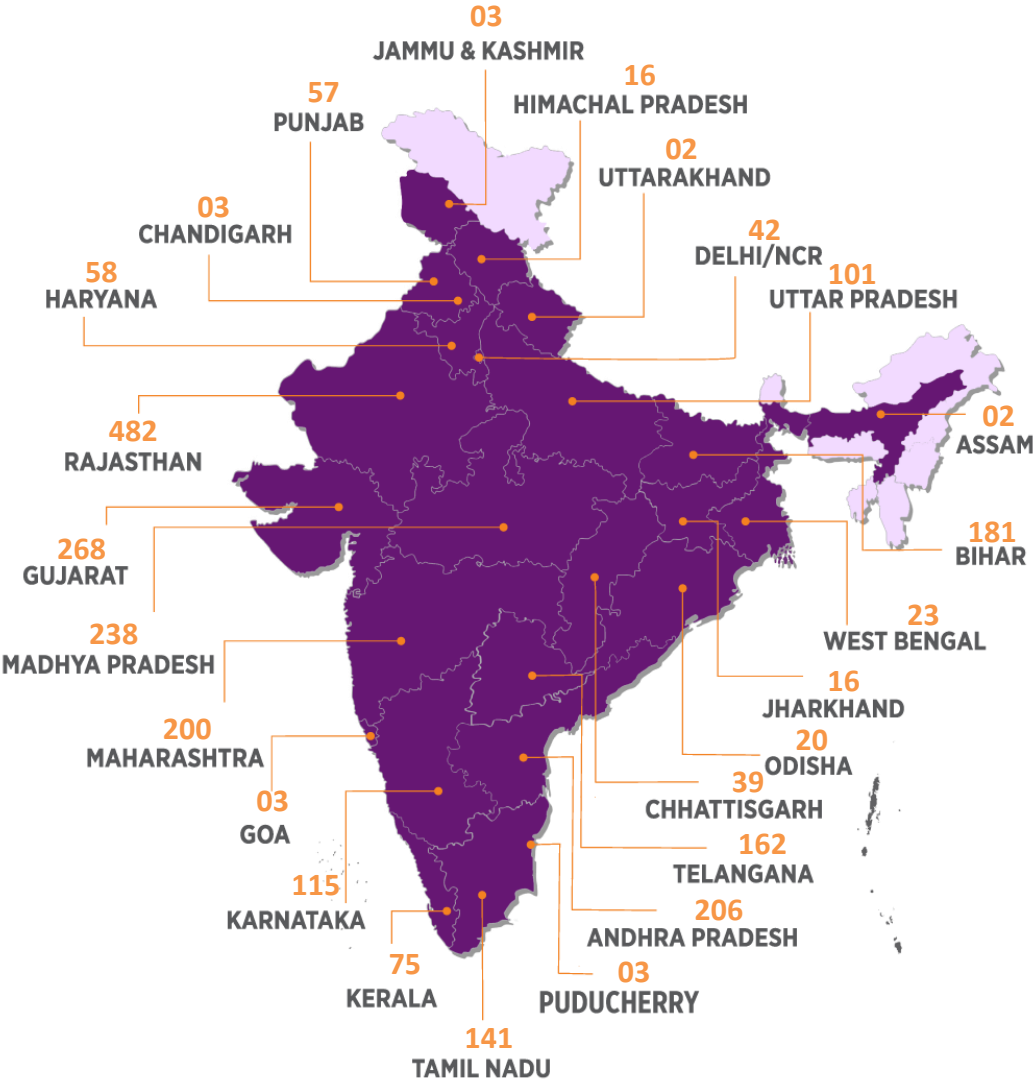


21 States and 4 UTs

2,456 Touchpoints

465 Districts

677 ATMs



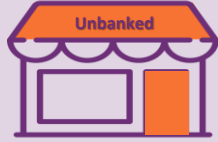
2,456 Touchpoints



Branches  
616



Asset Centres  
1,067



BO + BC + Unbanked  
773

10 States with more than 100 touchpoints

Region	Touch points
South	702
North	663
West	471
Central	380
East	240
Total	2,456

Map is for representative purpose only; highlighted purple (■) states & UT's represent the presence of AU's physical touchpoint



# Significant headroom to expand product range within existing branches

As on	Total unique touchpoints (excl. BO/BC/Unbanked Branches )	Deposits		Retail Assets				Commercial Banking	Inclusive Banking	
		Urban Banking	Swadesh banking	Wheels	MBL	HL	Gold		Agri SMF	MFI
Mar'25	1,683	439	177	715	924	608	853	533	99	816
Expansion plan within existing touchpoints by FY26		-	70 – 80	200 – 250	200 – 250	40 – 50	10 – 20	30 – 40	-	
New Branches (FY26)		60 – 70	10 – 15	10 – 20			10 – 20			100 – 120

❑ Large opportunity to grow by expanding product presence within existing AU touchpoints

- Wheels – expanded in ~150 touchpoints since last quarter, plan to expand to 200 – 250 existing touchpoints over next 1 year
- MBL – adding 200 – 250 existing touchpoints
- Swadesh banking will look to convert existing 70 – 80 asset centres in district / tehsil headquarters into deposit branches



# SBU profitability – FY25

Business Segments	Retail Secured Assets	Commercial Banking Assets	Total Secured Assets	MFI (Unsecured)	Credit Card & PL/BL (Unsecured)	Total Unsecured Assets	Total Loan Assets	Total B/S Assets	Liabilities	Investments other than Regulatory	Regulatory Cost (CRR, SLR & LCR)	Total PAT
GLP (Proportion)	70%	21%	91%	6%	3%	9%	100%					
GLP Growth (YoY)	21%	33%	23%	(17%)	(19%)	(18%)	20%					
PAT (₹ Crore)	2,100	525	2,625	(10)	(200)	(210)	2,415	2,415	(75)	150	(385)	2,106
Return on Assets (ROA)	3.0%	2.5%	2.9%	(0.1%)	(5.1%)	(1.8%)	2.3%	1.8%	(0.1%)	0.1%	(0.3%)	1.5%
ROA based on	Average Gross Loan Portfolio							Average Total B/S Assets				

- ❑ The above analysis is on approximate basis using internal methodology & FTP and only provided for indicative understanding of SBU profitability; nos. are rounded off
- ❑ Gross Loan Portfolio includes securitised/ assigned loans
- ❑ Retail Secured Assets includes Wheels, MBL, Home Loan, Gold Loan, OD Against FD etc
- ❑ Commercial Assets includes Business Banking, Agri Banking, EEFI Lending & Real Estate Group
- ❑ Liabilities comprises of Branch banking and other deposit segments



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MANAGEMENT UPDATE

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LIABILITIES UPDATE

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ASSETS PERFORMANCE

5

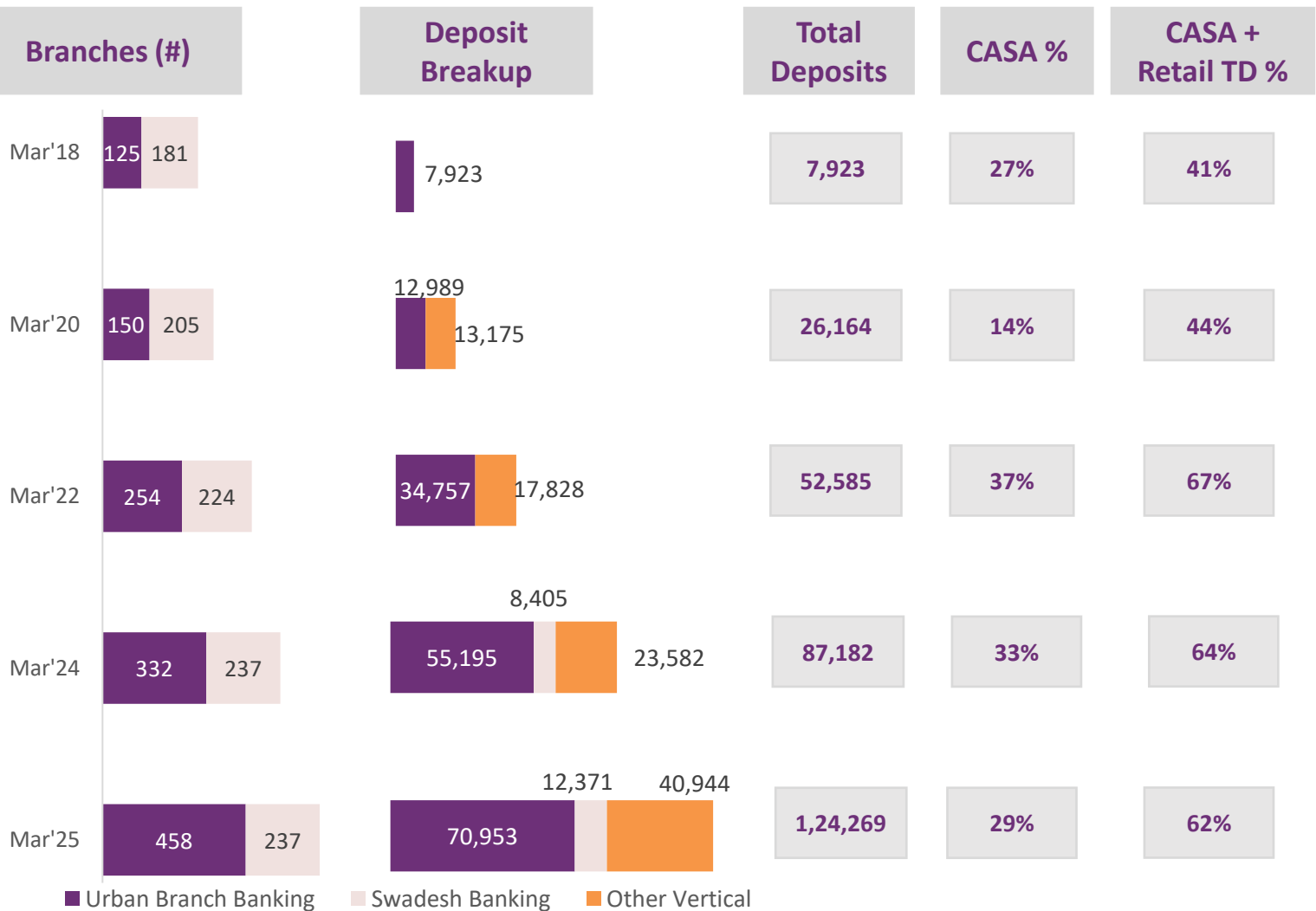
ABOUT AU SMALL FINANCE BANK



# Evolution of the Branch Banking charter



## Bank's Deposit Journey



## Current proposition

### Complete Channels

- Urban Branches
- Swadesh Banking
- Govt Banking
- Wholesale Banking
- Co-operative
- NBFC & FIG
- Video Banking
- TASC
- NR
- Enterprise Salary

### Complete product suite

- Segmented CA and SA products (Ivy, Eternity, Royale, Platinum)
- Live with all other products required by branch banking customers:
  - Wealth, Insurance
  - AD I remittance
  - Credit cards, PL
  - Other retail loans
  - Working capital loans
  - QR codes

29.2%  
CASA

78%  
CASA+RTD+Bulk non-callable TD

Note: Urban Branch Banking and Swadesh Banking are as per internal classification and will be subject to changes

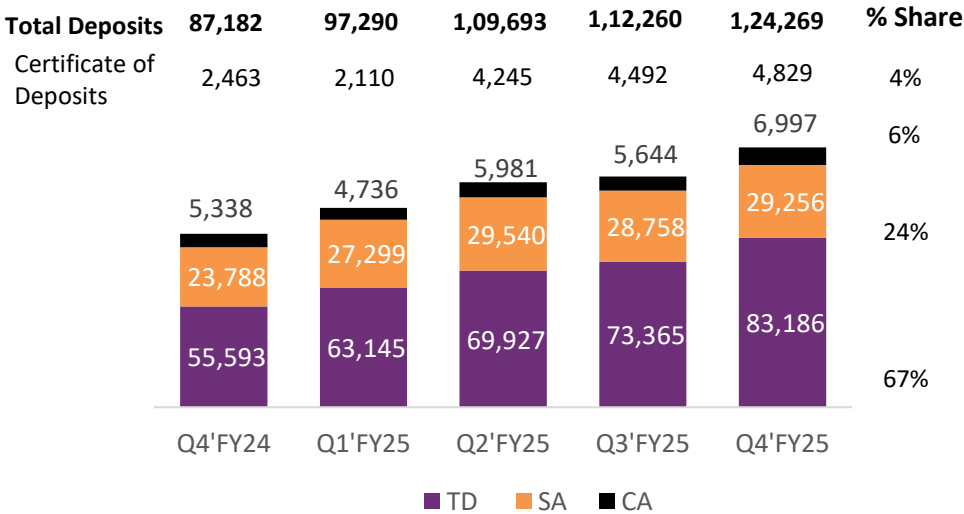


# Focus on granular deposits and retail customer profile

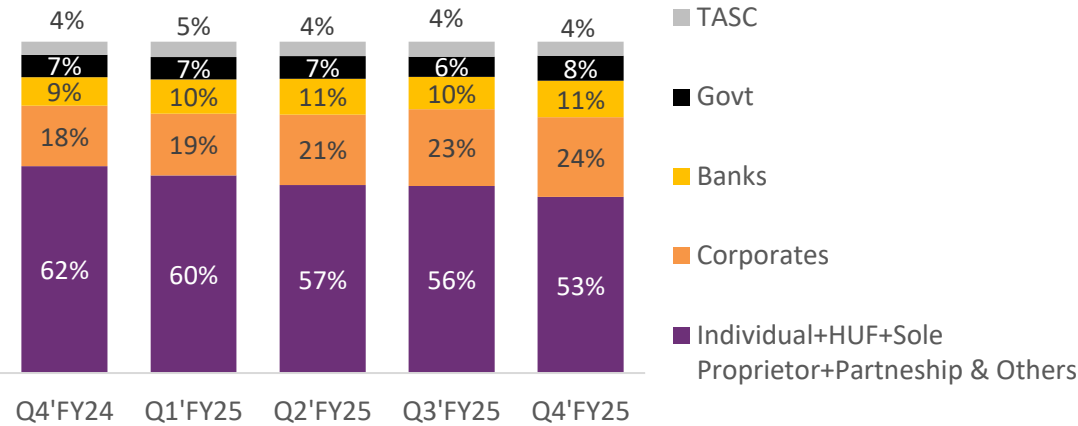


₹ in Crores unless specified

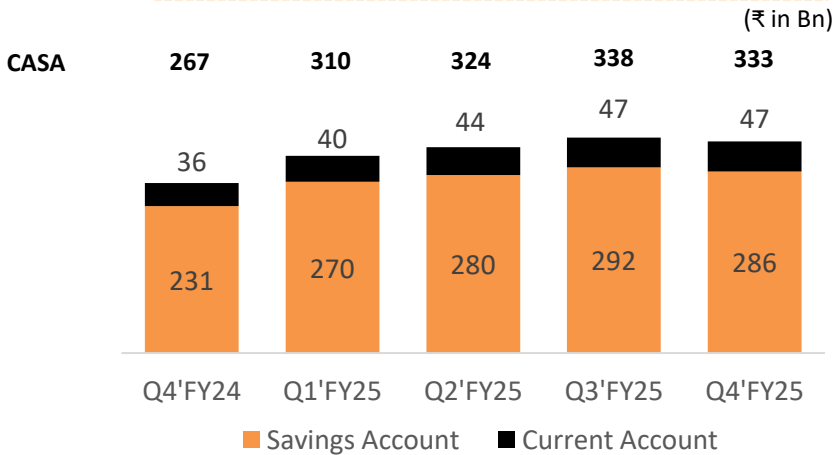
Deposit Mix



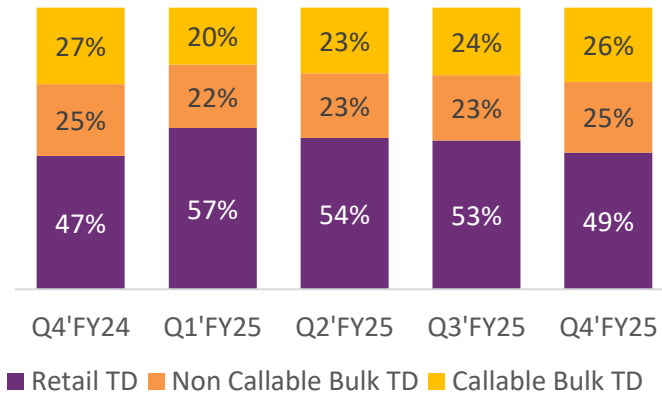
Deposit Customer Profile



Quarterly Daily Average CASA Balance



Term Deposit Breakup





# Deepening engagement digitally via AU0101



7x growth on AU 0101 since launch

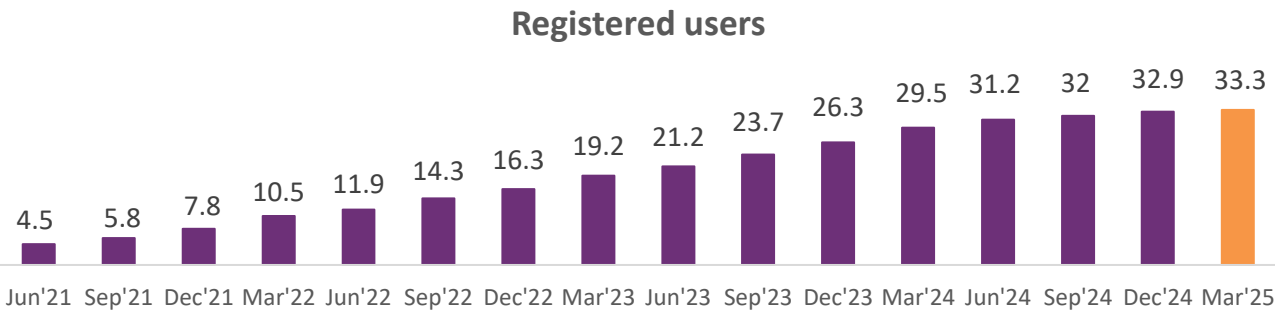


65%

customers registered on AU 0101

33.3 Lacs

registered users



26 Lacs\* services processed in Q4'FY25

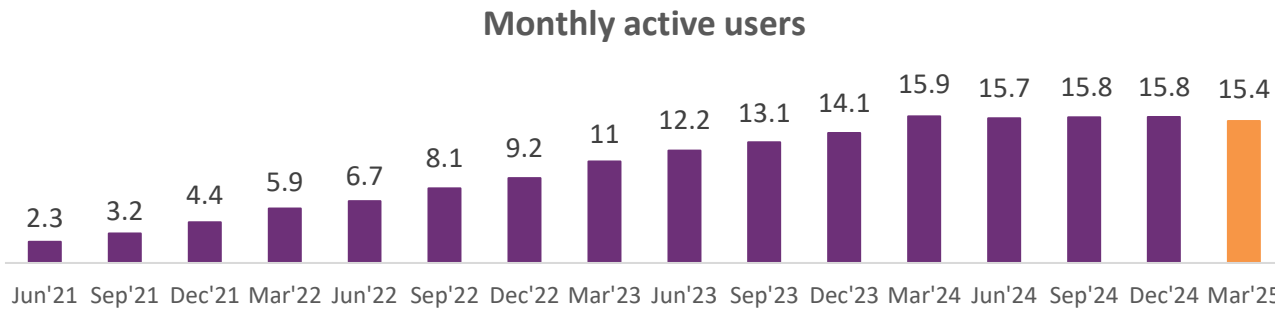


46%

registered users are monthly active

15.4 Lacs

monthly active users (2.4 L daily active users)



70 Lacs financial transactions<sup>1</sup> processed in Q4'FY25



3.1 Lacs

monthly transacting customers

8

Avg monthly transactions per transacting customer

Continuously enhancing features, performance and experience to drive stickiness



% based on AU standalone customers on flexcube CBS; <sup>1</sup> Includes IFT, IMPS, NEFT, RTGS, UPI, Bill Payment, Lifestyle; \*Internal definition revised, 34 Lacs as per previous definition



## Wealth



**2.17 Lac+**

Customers

**₹1,330 Cr**

Total AUM

- Dedicated Relationship Officer and digital app
- AU 0101 for all Product Segment – IVY, Eternity, Royale, Platinum & Others

## AD- I (Fx & Trade)



### LIVE PRODUCTS

- Export/Import Payments (Goods & Services)
- Export Finance - Pre/Post Shipment (FCY & INR)
- Import Finance (Supplier's/Buyer's Credit)
- Capital Account (FDI, ECB & OI)
- Foreign Letter of Credit/Bank Guarantees
- Inward & Outward Foreign Remittance
- FCNR Deposits

### DIGITAL CHANNELS

AU DigiTrade

AU Remit

Monthly average Fx flow volumes in Q3 & Q4 FY25 were >\$100 Mn

Most of the built-out cost associated with AD-I business has already been incurred



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MANAGEMENT UPDATE

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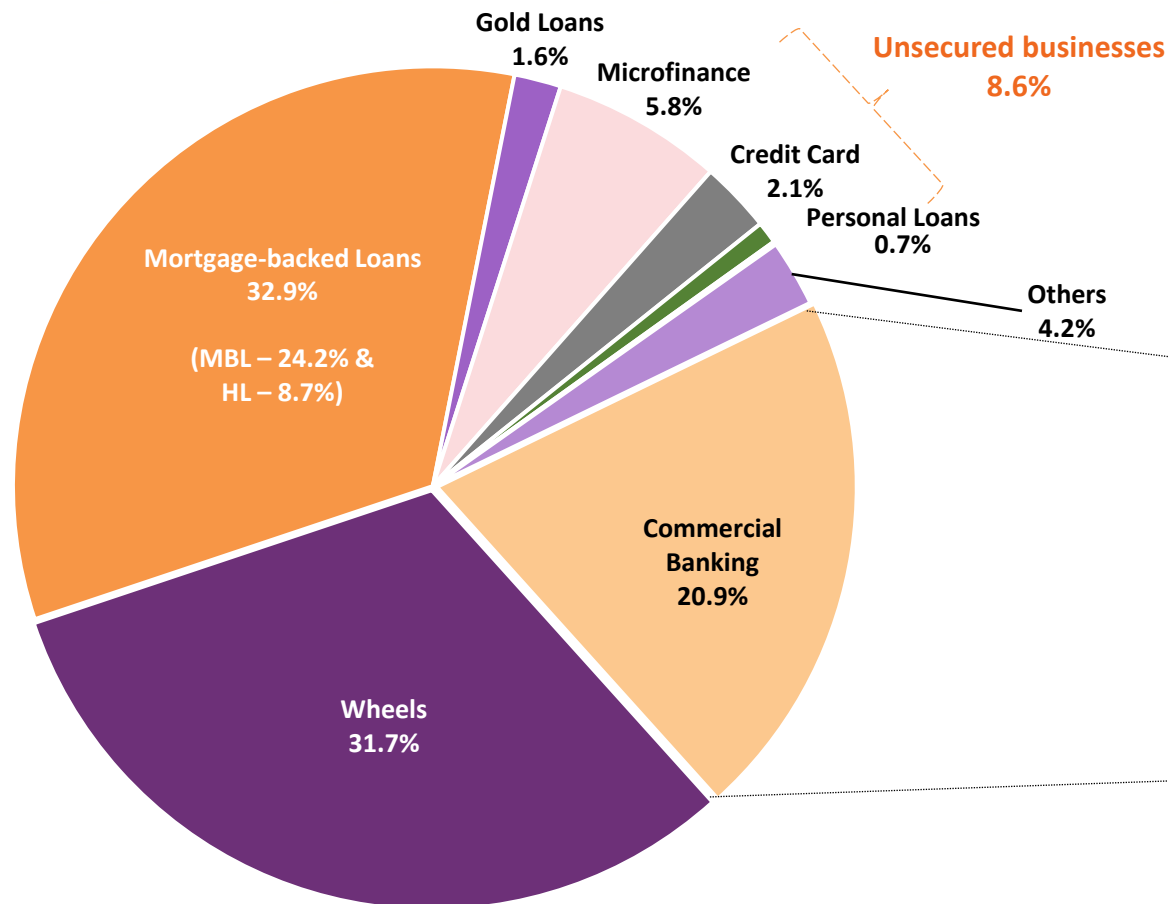
ASSETS PERFORMANCE

5

ABOUT AU SMALL FINANCE BANK

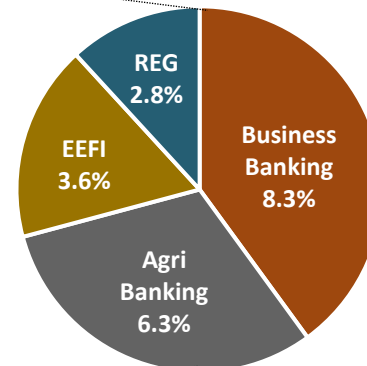


# Well diversified, predominantly retail asset book



**₹ 1,15,704 Cr**

Total Loan Portfolio  
as of Q4'FY25



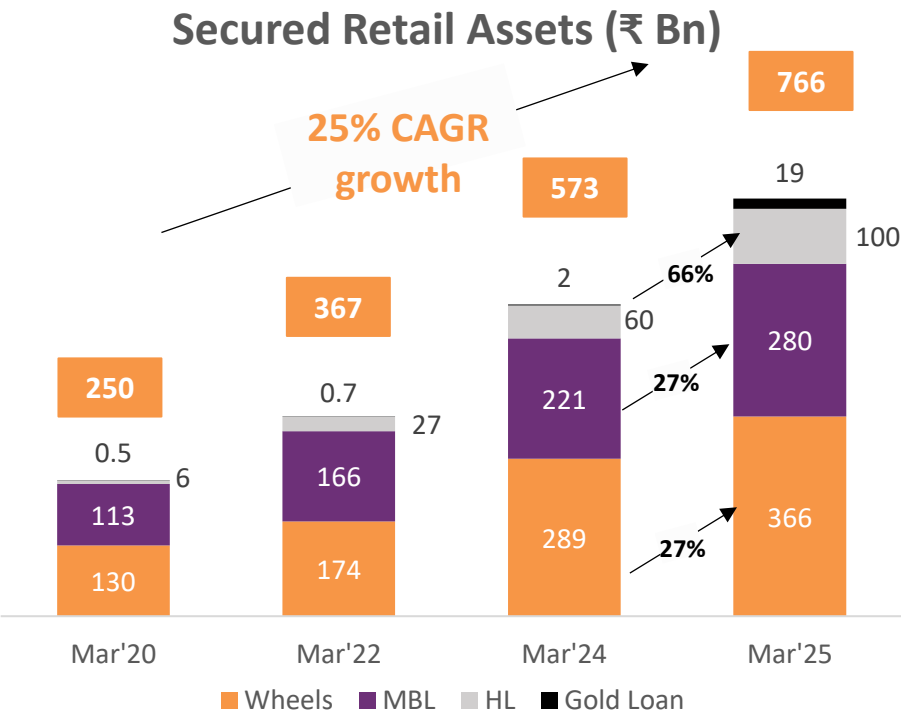
- ❑ Disbursement mix of High RoA assets in Q4'FY25 stands at 81% - High RoA assets are defined as Wheels, MBL, MFI, EEFI, REG, AHL (Fincare) & Gold Loans
- ❑ ~63% of the portfolio is Fixed rate; additionally, ~7% of loans are floating rate most of which is currently in fixed interest period
- ❑ RWA to Total Assets stands at ~57% as on 31<sup>st</sup> Mar'25

\*Others includes ODFD, inter-bank term lending, run down businesses etc.

NBFC business has been expanded to include Emerging Enterprises and has been renamed as EEFI - Emerging Enterprises & Financial Institutions Group



# Secured retail assets – Vintage book with growth opportunity



Note: Mar'25 includes erstwhile Fincare's respective asset book; On merged basis, MBL grew by 14%, HL 22% and Gold loan 25% between 1<sup>st</sup> April'24 and 31<sup>st</sup> Mar'25

## Performance

- ❑ Vintage Business with strong legacy, and best in class risk adjusted returns, through the cycles
- ❑ ~25% CAGR growth over last 5 years

## Right to Win

- ❑ Deep distribution and underwriting expertise in granular loans, to informal segments, in semi-urban and rural areas.
- ❑ Strong operational processes and collection framework
- ❑ Stable leadership across all verticals and locations

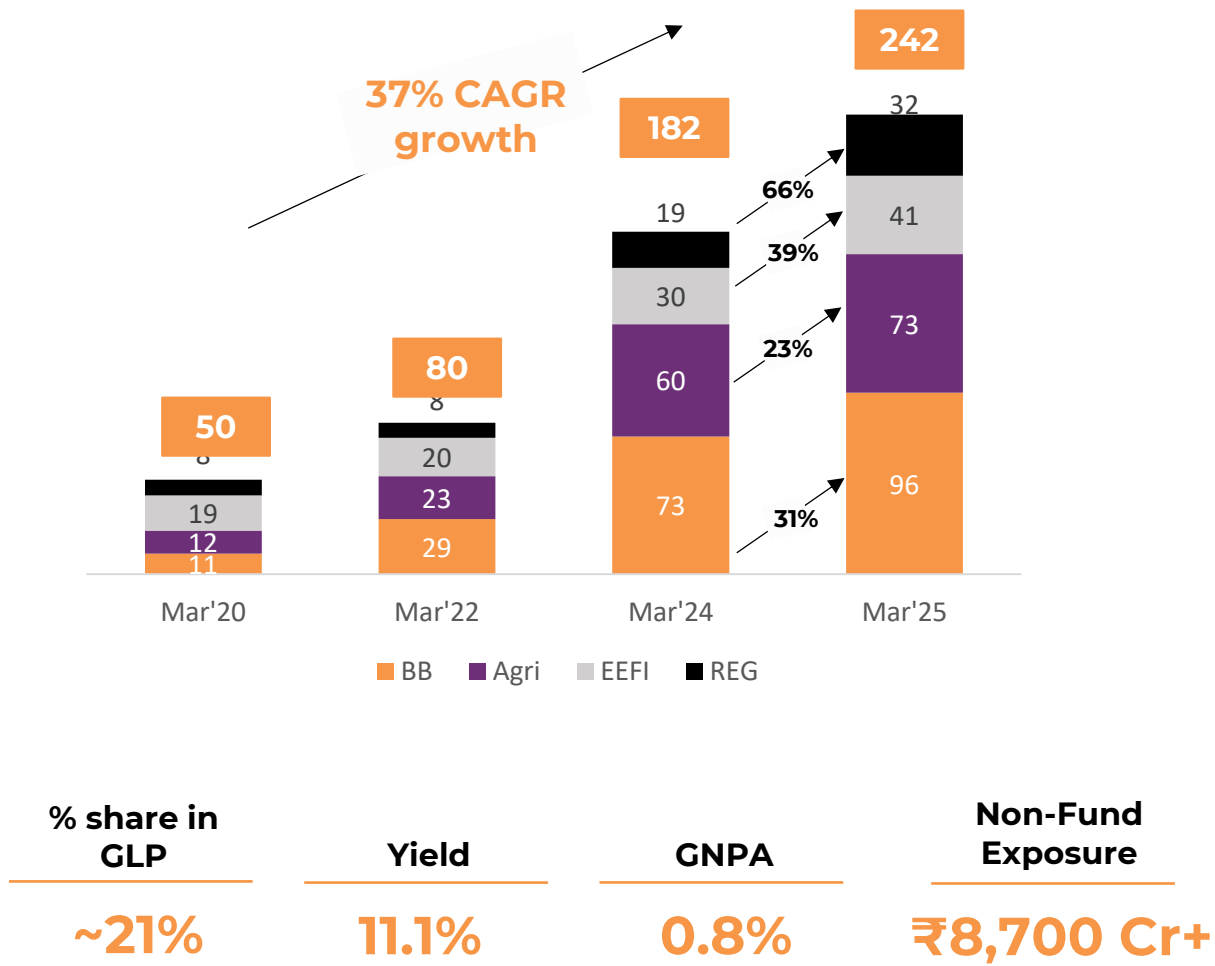
## Growth Opportunity

- ❑ Aim to deliver above average industry growth
- ❑ Significant opportunity to expand distribution particularly in South India by leveraging erstwhile Fincare distribution
- ❑ Even playing field by RBI policies in gold loan will allow us to grow faster in this book at a relatively small size
- ❑ Tech led enablement to drive productivity and efficiency (Salesforce + FICO implemented for Wheels)

% share in GLP	Yield	GNPA
~66%	14.5%	2.5%



Commercial Banking ('000 Cr)



## Performance

- Strong growth of 37% in last 5 years, albeit from a low base

## Creating a well-crafted Right to Win

- Complete product suite including non-fund based and AD-I business
- Go to market approach and creating differentiation via TAT and servicing
- Largely branch driven with strong synergy on CASA; contributes ~9.5% of overall deposits and 8%+ to overall CASA
- Diversified fee income profile – transaction banking, forex, trade and cash management; focus to grow cross-border fee business
- Stable leadership

## Expansion Opportunity

- Leverage deposit branches to add new states and to deepen penetration in existing states; started working in Andhra Pradesh, Tamil Nadu and Karnataka
- Dedicated team and product proposition for renewable energy and infrastructure



## Card In Force

~10.1 lacs

Cards Live

## Portfolio Size

~₹2,464 Cr

Credit Card receivables

## Engagement

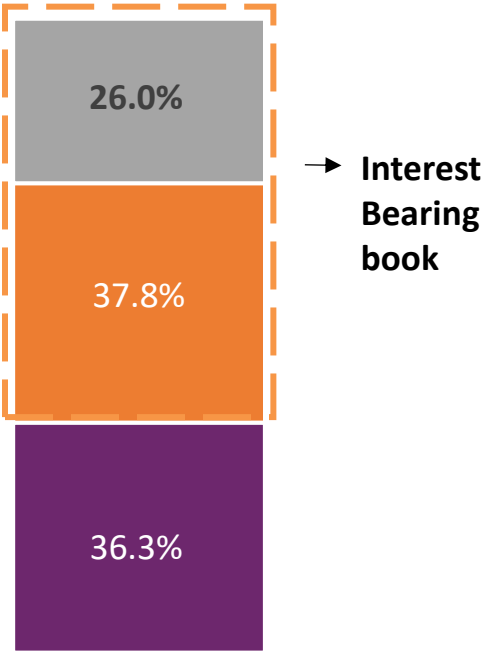
~₹9,500

Avg. Spend per Card  
In Q4'FY25

2,870 Cr+

Spends In Q4'FY25

## Ending Net Receivable (ENR)



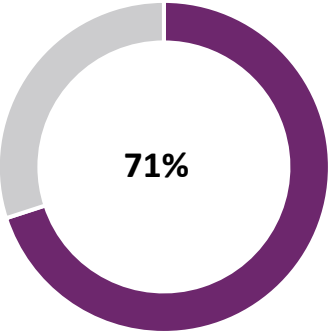
■ Transactor   ■ Revolver   ■ EMI+X-Loan  
Outstanding Book Composition

## Key Measures Taken

- Policy tightening on various parameters including income-based underwriting, existing customer leverage etc.
- Detailed evaluation of existing customer base and identification of potential delinquent customers with appropriate preemptive actions
- Stringent daily transaction monitoring to identify and restrict misusing customers and merchants
- Blocking of certain misused category of merchants

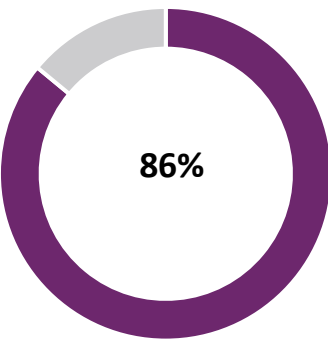


## SALARIED CUSTOMERS



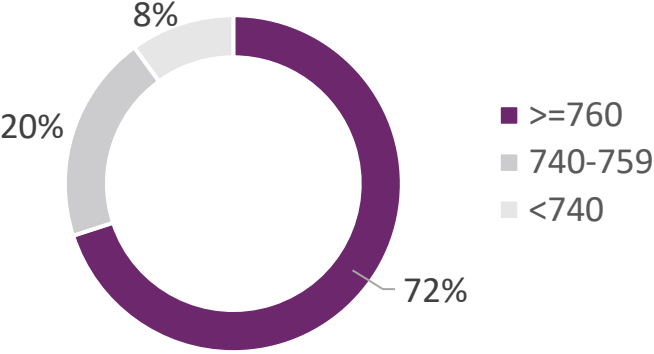
Distribution in salaried segment.

## EXISTING CARD HOLDERS



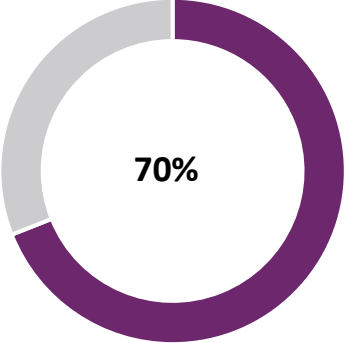
Majority sourcing under Carded Segment

## BUREAU BAND



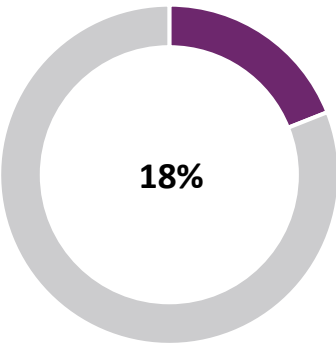
72% distribution above Bureau >760

## URBAN CUSTOMERS



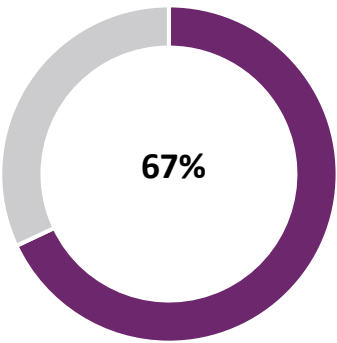
Distribution in Urban sector

## LIMIT UTILISATION



Healthy limit utilization 18%

## SUPER A/CAT A/GOVT EMP



Company Category of Salaried Customers



# Asset book snapshot



₹ in Crores

Segments	Q4'FY25						Q3'FY25					
	Gross Advances	Assigned/ Securitised / IBPC Loans	Total Loan Portfolio	Gross Advance Yield (%)	Gross NPA	Gross NPA (%)	Gross Advances	Assigned/ Securitised / IBPC Loans	Total Loan Portfolio	Gross Advance Yield (%)	Gross NPA	Gross NPA (%)
<b>Retail Assets (A+B)</b>	<b>79,653</b>	<b>6,923</b>	<b>86,576</b>	<b>15.6%</b>	<b>2,256</b>	<b>2.8%</b>	<b>75,687</b>	<b>7,929</b>	<b>83,616</b>	<b>15.6%</b>	<b>2,136</b>	<b>2.8%</b>
<b>Secured (A)</b>	<b>69,734</b>	<b>6,882</b>	<b>76,616</b>	<b>14.5%</b>	<b>1,737</b>	<b>2.5%</b>	<b>64,684</b>	<b>7,850</b>	<b>72,535</b>	<b>14.5%</b>	<b>1,654</b>	<b>2.6%</b>
Wheels	31,428	5,195	36,623	14.6%	688	2.2%	28,293	6,046	34,339	14.6%	680	2.4%
Mortgage-Backed Loans	36,411	1,687	38,097	14.4%	1,021	2.8%	34,423	1,804	36,227	14.4%	951	2.8%
- MBL	26,765	1,284	28,050	15.1%	886	3.3%	25,315	1,383	26,698	15.1%	833	3.3%
-HL	9,646	402	10,048	12.4%	135	1.4%	9,108	421	9,529	12.3%	118	1.3%
Gold Loans	1,896	-	1,896	15.6%	27	1.4%	1,968	-	1,968	15.8%	23	1.2%
<b>Unsecured (B)</b>	<b>9,918</b>	<b>42</b>	<b>9,960</b>	<b>22.7%</b>	<b>519</b>	<b>5.2%</b>	<b>11,002</b>	<b>79</b>	<b>11,081</b>	<b>21.7%</b>	<b>481</b>	<b>4.4%</b>
Microfinance	6,629	42	6,670	25.4%	293	4.4%	7,092	79	7,171	25.4%	292	4.1%
Credit Cards	2,464	-	2,464	16.8%	166	6.7%	2,985	-	2,985	14.6%	130	4.4%
Personal Loans	826	-	826	17.8%	60	7.2%	926	-	926	17.9%	59	6.3%
<b>Commercial Banking</b>	<b>24,219</b>	<b>-</b>	<b>24,219</b>	<b>11.1%</b>	<b>201</b>	<b>0.8%</b>	<b>22,363</b>	<b>-</b>	<b>22,363</b>	<b>11.2%</b>	<b>177</b>	<b>0.8%</b>
Business Banking	9,562	-	9,562	10.4%	68	0.7%	8,939	-	8,939	10.4%	53	0.6%
Agri Banking	7,301	-	7,301	10.5%	120	1.6%	6,902	-	6,902	10.6%	106	1.5%
EEFI	4,145	-	4,145	11.3%	10	0.2%	3,879	-	3,879	11.4%	10	0.3%
REG	3,212	-	3,212	14.7%	3	0.1%	2,643	-	2,643	14.8%	8	0.3%
<b>SME (Run down)</b>	<b>114</b>	<b>3</b>	<b>117</b>	<b>12.8%</b>	<b>19</b>	<b>16.7%</b>	<b>132</b>	<b>3</b>	<b>135</b>	<b>12.8%</b>	<b>21</b>	<b>16.2%</b>
<b>Others*</b>	<b>4,792</b>	<b>-</b>	<b>4,792</b>	<b>N.A</b>	<b>2</b>	<b>0.0%</b>	<b>2,807</b>	<b>-</b>	<b>2,807</b>	<b>N.A</b>	<b>2</b>	<b>0.1%</b>
<b>Total</b>	<b>1,08,778 +</b>	<b>6,926</b>	<b>= 1,15,704</b>	<b>14.4%</b>	<b>2,477</b>	<b>2.28%</b>	<b>1,00,989 +</b>	<b>7,932</b>	<b>= 1,08,921</b>	<b>14.4%</b>	<b>2,336</b>	<b>2.31%</b>

Personal Loan includes Merchant Lending

\*Others includes ODFD, inter-bank term lending, TREDS etc.



# NPA movement

NPA Movement	Q4'FY25	Q4'FY24	Q3'FY25
Opening GNPA	2,336	1,340	1,902
Additions during the period*	894	296	956
<b>Less: Recoveries &amp; Write Offs during the period</b>	<b>(752)</b>	<b>(399)</b>	<b>(522)</b>
Closing GNPA	2,477	1,237	2,336

NPA Summary	Q4'FY25	Q4'FY24	Q3'FY25
Gross NPA	2,477	1,237	2,336
<b>Less: Cumulative Provisions</b>	<b>1,686</b>	<b>836</b>	<b>1,430</b>
Net NPA	791	401	906
Gross NPA Ratio	2.28%	1.67%	2.31%
Net NPA Ratio	0.74%	0.55%	0.91%
Provision Coverage Ratio	84%	76%	80%
<b>GNPA % (Incl. Securitized Book)</b>	<b>2.26%</b>	<b>1.57%</b>	<b>2.28%</b>

\*Additions/Reductions to GNPA presented for the quarter exclude any intra-quarter additions and reductions i.e., Loans which slipped into NPA during the quarter, and which got subsequently upgraded/written off within the same quarter are excluded



# Provisioning summary

₹ in Crores

Credit Cost	Q4'FY25	Q4'FY24	Q3'FY25	FY25	FY24
Provision on NPA and Write off*	644	90	488	1,778	427
Repossession loss & POS loss	60	30	44	154	95
Standard & other provision	26	25	15	72	52
Covid restructuring provision	(4)	(7)	(5)	(20)	(45)
Contingency provision created / (Utilised)	-	(5)	-	17	(90)
<b>Less : Bad Debt Recovery</b>	(91)	(15)	(39)	(209)	(49)
<b>Credit Cost</b>	<b>635</b>	<b>118</b>	<b>502</b>	<b>1,793</b>	<b>390</b>
<b>Credit Cost for the quarter (% of Avg. Total Assets)</b>	<b>0.43%</b>	<b>0.11%</b>	<b>0.36%</b>	<b>1.30%</b>	<b>0.39%</b>
*Write off during the quarter	388	137	253	1,057	327

- ❑ Net credit cost for Q4'FY25 is at 0.43% of the Total Assets and 1.3% for FY25 (including ₹17 Cr contingency provision created in Q1'FY25 and ₹150 Cr accelerated provision created in Q4'FY25)
- ❑ Contingency provision of ₹17 Cr created on MFI portfolio in Q1'FY25 has not been utilized during current quarter



# Overview of total provisions



₹ in Crores

Particulars	Mar'25			Dec'24		
	Loan Amount	Provisions	Coverage	Loan Amount	Provisions	Coverage
GNPA	2,477	1,645	66%	2,336	1,389	59%
Covid related restructuring (Standard)	306	51	17%	333	55	17%
Contingency provisions		17			17	
Floating provisions		41			41	
<b>Stressed and contingencies provisions</b>	<b>2,783</b>	<b>1,753</b>		<b>2,668</b>	<b>1,502</b>	
Provisions towards Standard Assets		349			321	
<b>Total Provisions</b>		<b>2,103</b>			<b>1,823</b>	
<b>Provisions as a % of gross advances</b>		<b>1.93%</b>			<b>1.81%</b>	

- ❑ Provision coverage ratio (including technical write-off) stands at 84% and excluding technical write off stands at 68%
- ❑ GNPA ratio stood at 2.28% as on Mar'25 and NNPA stands at 0.74%
- ❑ Standard Covid restructured book is at 0.3% of gross advances



# Provisioning policy

The Bank follows a conservative provisioning policy which came into effect in FY22

Overdue bucket / Days Past Due (DPD)	Asset Classification	RBI Policy		Bank's internal provisioning policy			
		Secured	Unsecured	All Other Products		Credit Card	MFI
				Secured	Un-Secured		
91-120	Sub Standard	15%	25%	25%	50%	50%	50%
121-150	Sub Standard	15%	25%	25%	50%	100%	65%
151-180	Sub Standard	15%	25%	25%	50%	100%	80%
181-365	Sub Standard	15%	25%	50%	100%	Write – Off (W/Off)	100%* (W/Off)
366-455	Sub Standard	15%	25%	75%	100% * (W/Off)	-	100%* (W/Off)
456-730	Doubtful 1	25%	100%	100%	-	-	W/Off
731-820	Doubtful 1	25%	100%	100% * (W/Off)	-	-	-
821-1,551	Doubtful 2	40%	100%	-	-	-	-
1,552 and above	Doubtful 3	100%	100%	-	-	-	-
Loss asset	Loss	100%	100%	-	-	-	-

\*Write-off (W/Off) subject to Review of Collection, Credit, Business. which is being further proposed in relevant committee.



1

MANAGEMENT UPDATE

2

OPERATING & FINANCIAL HIGHLIGHTS

3

LIABILITIES UPDATE

4

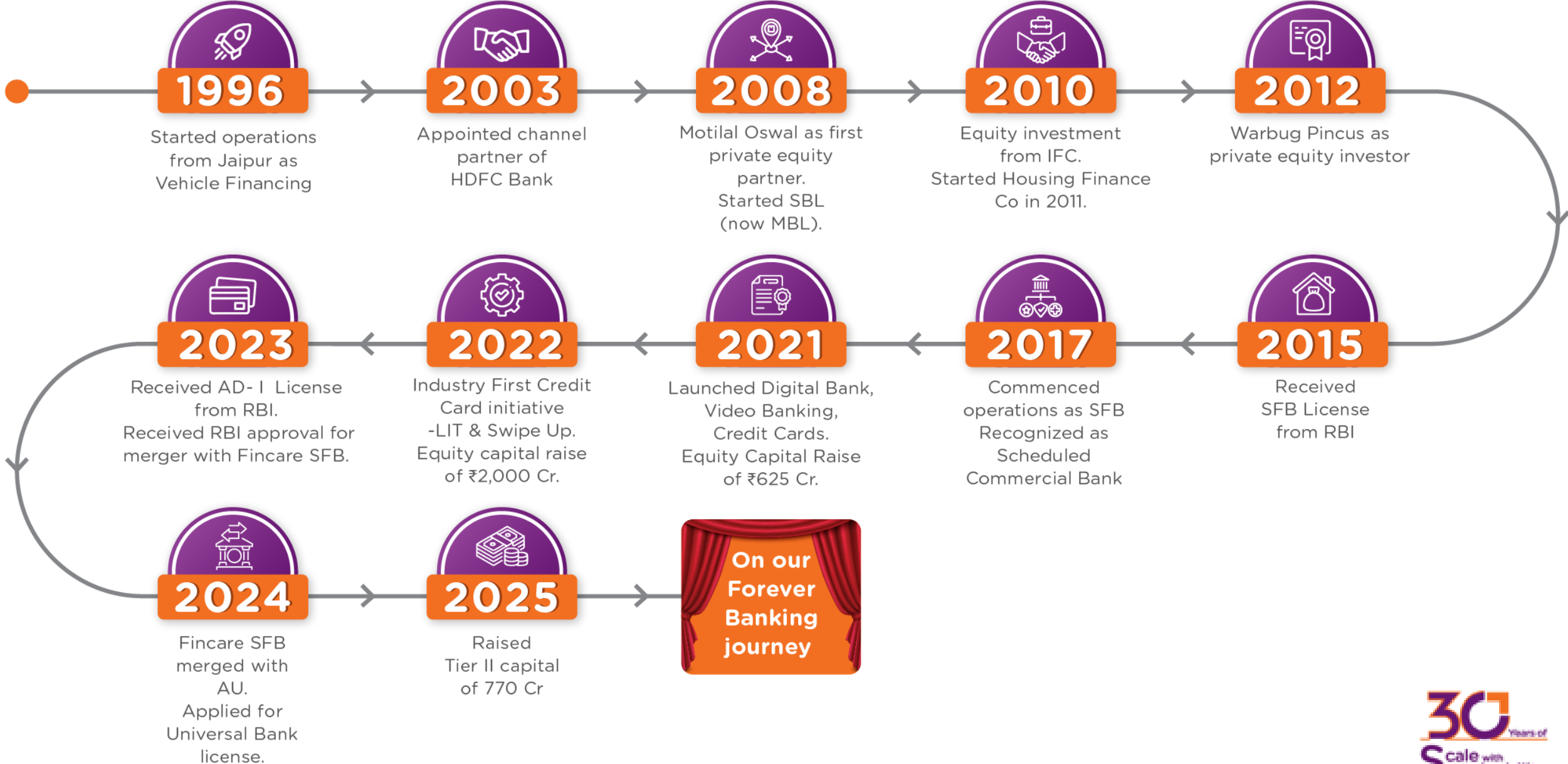
ASSETS PERFORMANCE

5

ABOUT AU SMALL FINANCE BANK



# AU's Journey

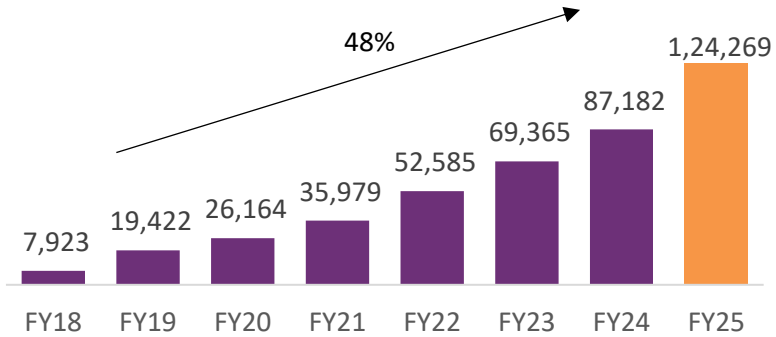




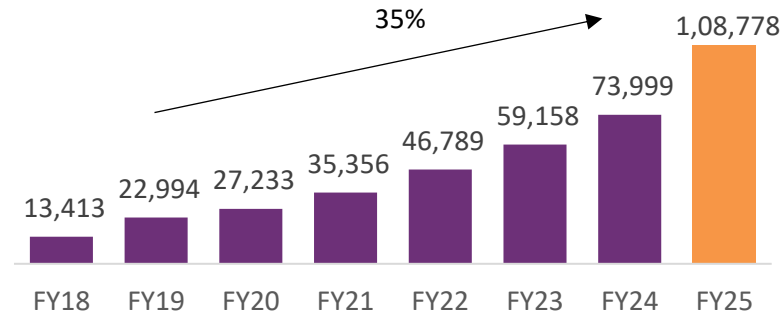
# With consistent and strong execution track record....

₹ in Crores

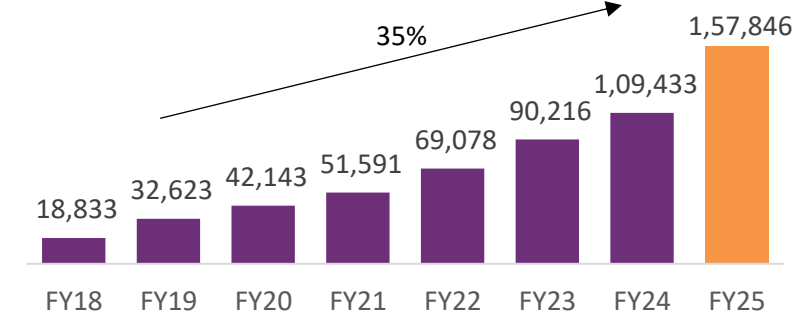
## Deposit



## Gross Advance

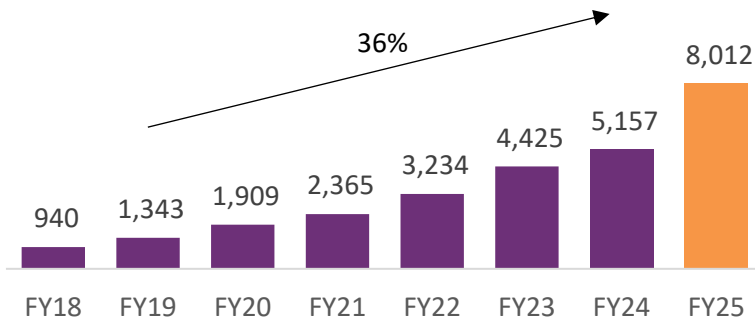


## Balance Sheet Asset

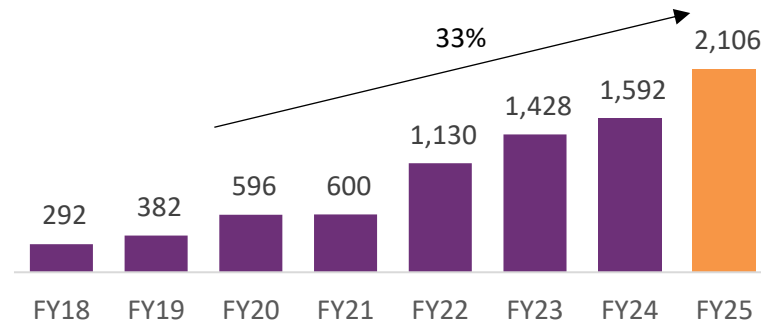


₹ in Crores

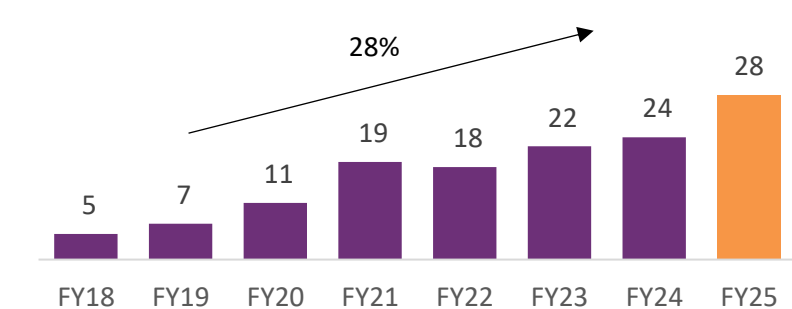
## Net Interest Income



## PAT\*



## EPS in ₹\*

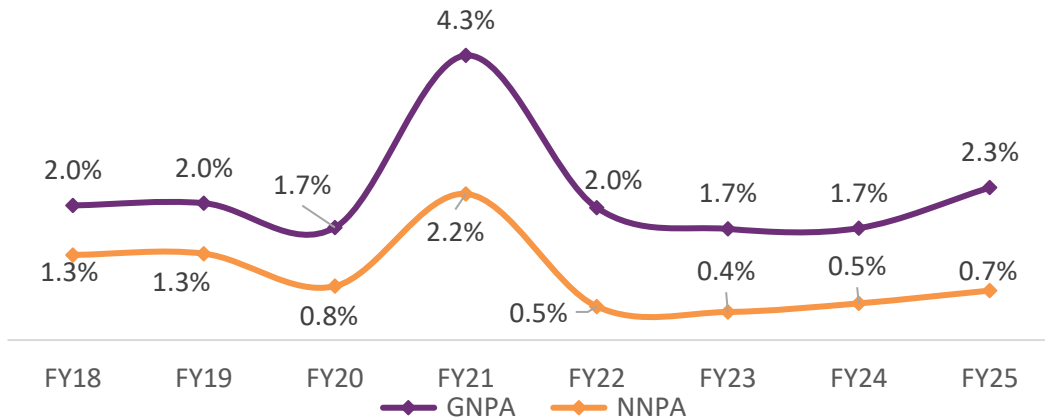


\*Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24

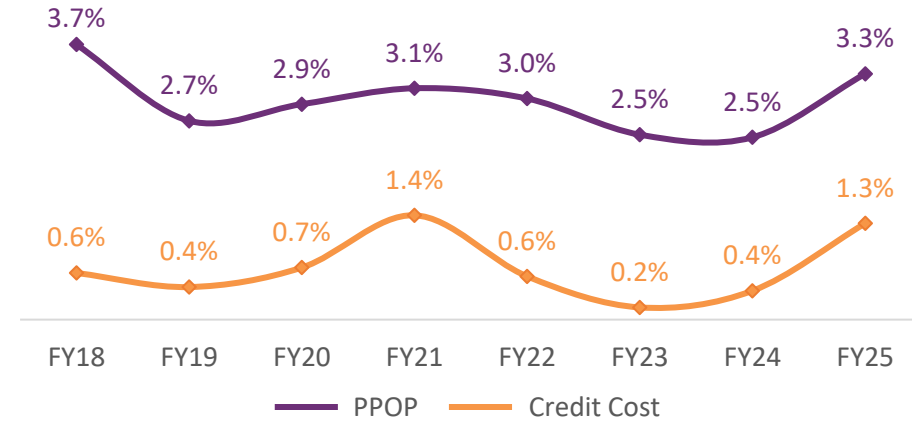


.....In a healthy and profitable way

### Asset quality profile

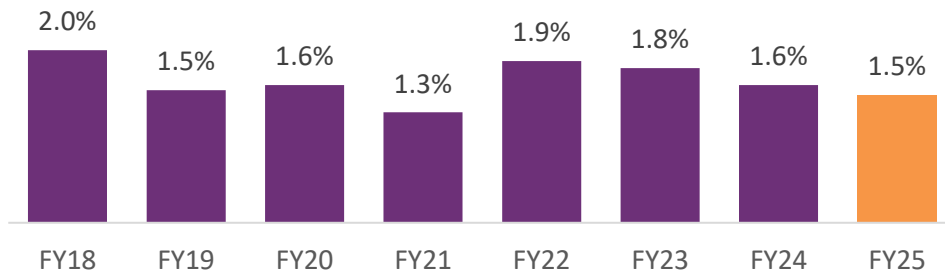


### Pre provision profit (PPOP) & Credit cost on Avg Total assets

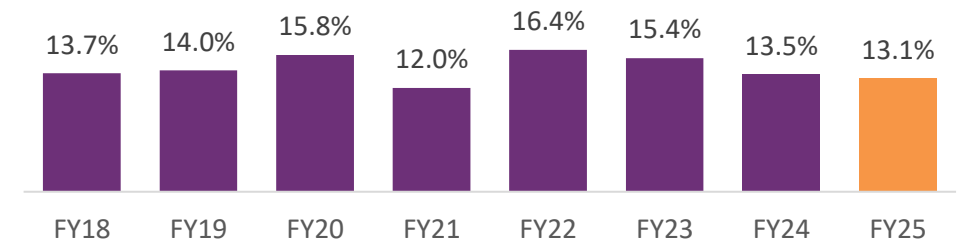


Cross cycle average RoA of ~1.6% and average RoE of ~14.2%

### RoA profile\*



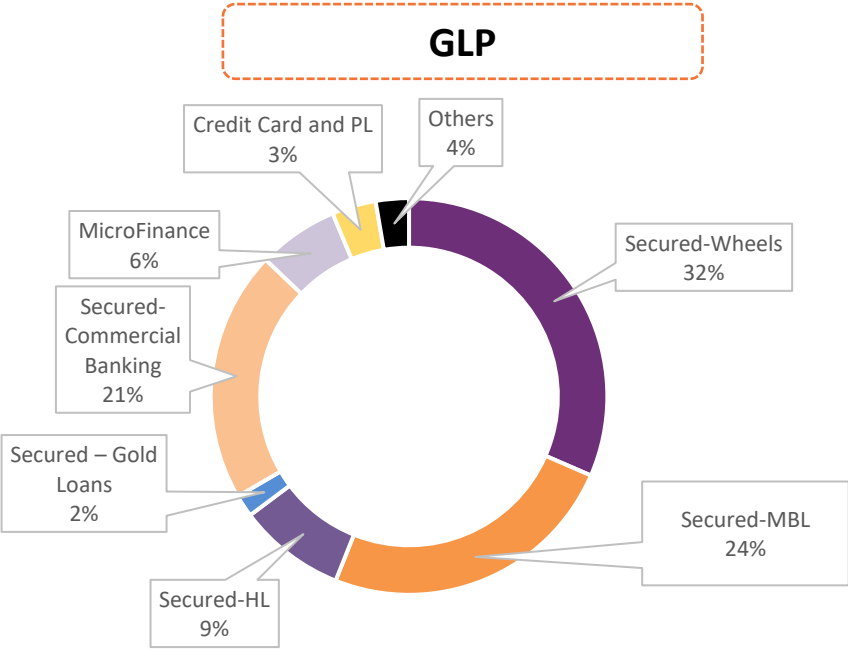
### RoE profile\*



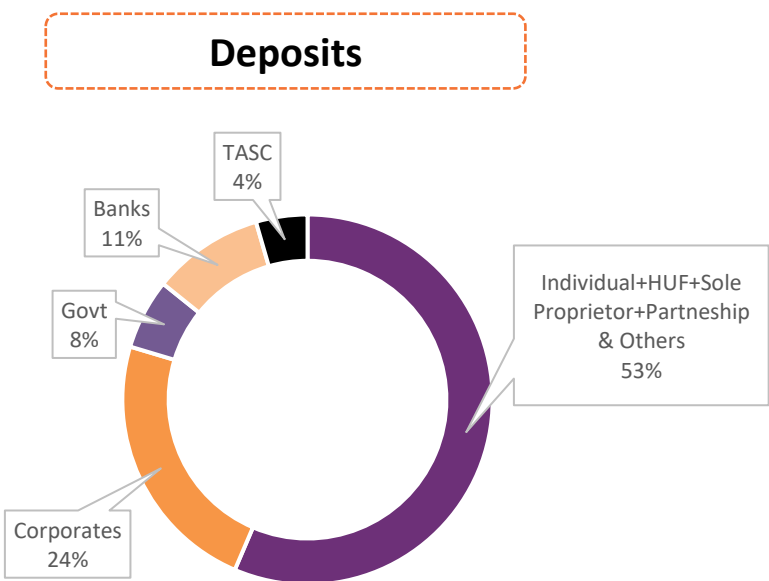
Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24

\*Including exceptional items, 8 year average RoA is at 1.8% and RoE at 15.9%

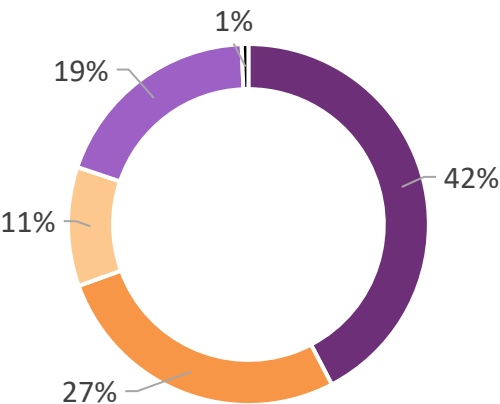




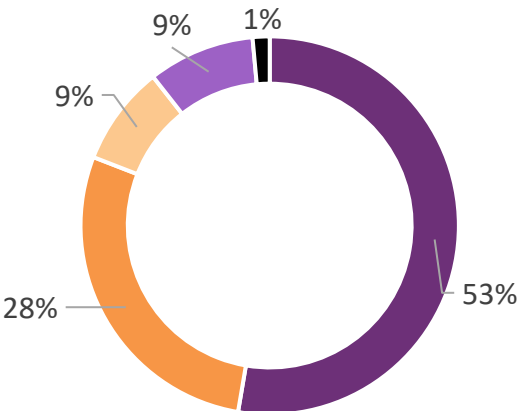
By Product



By Geography



- North
- West
- South
- Central
- East





# Product: A full-suite with digital capabilities

## Deposit Franchise



### DEPOSITS

Current Account  
Savings Account  
Term Deposit  
Green Deposit  
FCNR (B) Deposits  
Premium Banking Programs  
Retail FX  
UPI QR  
Fastag

## Diversified Asset Products



### RETAIL ASSETS

Wheels  
Micro Business Loan  
MFI  
Home Loan  
Gold Loan  
Credit Card  
Personal Loan  
Small Marginal Farmer  
OD/FD



### COMMERCIAL ASSETS

Working Cap. Loans  
Business Loans  
Agri Loans  
Real Estate Group  
EEFI Funding  
Non-Fund Facilities  
Trade and Forex  
Transaction Banking

## Third Party Products



### INSURANCE

Life  
Health  
Motor & General  
Loan Protection  
Asset Protection  
SME  
Employee Benefit  
Insurance Solutions  
- With 15 Partners



### WEALTH

Mutual Fund  
ASBA/IPO  
3 in 1 Broking Services  
PMS, AIF  
REIT/INVIT  
International & Unlisted  
Shares  
Gift City based Inv

## Digital Channels



AU0101



Merchant  
App



Video  
Banking



Whatsapp  
Banking



Chat Bot



IVR



# Stable & scalable tech that creates trust in banking



## AVAILABILITY

Bank should be available 24/7

- ❑ **Uptime of ~ 99.9%** in FY25 across all critical apps
- ❑ **Low Technical Declines** on transactions (e.g. on UPI for the year is ~0.25%)
- ❑ **100% capacity built up at DR site.** Entire Switchover from DC to DR is completely automated

## SECURITY

Should be completely secure & Compliant

- ❑ Deployed best in class security systems to manage different layers
- ❑ **No Cyber Incident** in last 8 years
- ❑ Continuous focus (investments and monitoring) to remain up to date on cyber risk

## CUSTOMER OBSESSED

Convenient, Simple and feature rich

- ❑ **AU 0101** offers very intuitive Interface with 150+ Banking features on a single platform
- ❑ Launched **AU 0101 Business** with specific focus on Merchants and SMEs

## SCALABILITY

Resilience even at peak transaction volume

- ❑ Migrated **CBS to the latest version** with decoupled, modular payments stack giving flexibility to operate at scale
- ❑ Modernized our Digital apps (AU 0101 & AU 0101 Business) to make it **auto scalable** basis transaction volume

## SPEED

Ability to process transactions at Scale

- ❑ Processing more than **5 million+ UPI txn** per day & **6 million+ API Calls** are made daily in Core Banking System with response time of less than 100ms
- ❑ Built best-in-class, cloud native data lake to process large scale data in real-time and build AI use cases empowering Bank to be Gen AI ready

## AGILITY

To adapt to ever evolving tech landscape

- ❑ 12,000+ changes moved across various applications and Infrastructure in FY24
- ❑ **950+ member** strong IT team, with 100+ inhouse developer
- ❑ Fincare merger & Technology integration completed for all external facing channels. CBS Migration on track for Dec-25

We are consistently investing in our technology stack (**8-10% of overall Bank Opex**)



# Board of Directors



**Mr. H R Khan**

Part time Chairman & Independent Director

46+ years of experience  
*Masters in Arts & Philosophy, Diploma in  
Business Mgt., CAIIB*

Ex-Deputy Governor of RBI  
Served on Boards of Several Banks & regulatory Bodies including  
NHB & NABARD etc.



**Mr. Kamlesh Vikamsey**

Independent Director  
42+ years of experience,  
*FCA, B. Com*

Senior Partner - KKC & Associates LLP  
Ex-Chairman - IMAC  
Member (AoC)- World Metrological Organization (WMO)  
Ex-Chairman - Audit Advisory Committee, UNICEF

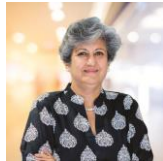


**Ms. Kavita Venugopal**

Independent Director

45+ years of experience in Banking  
Industry  
*MBA, B.A.*

Ex-CEO, Abu Dhabi Commercial Bank (ADCB), India  
Held leadership position in various Private Banks

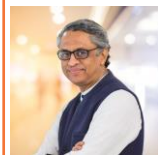


**Ms. Malini Thadani**

Independent Director

40+ years of experience  
*Masters in History, M.A., Certificate  
of Public Administration, Ohio  
University, USA*

Ex - Head of Corporate Sustainability, Asia at HSBC  
Held leadership positions at Indian Revenue Services



**Prof. M S Sriram**

Independent Director

35+ years of experience (including  
22 years as an academic)  
*MBA, Fellow, IIMB (equivalent to PhD)*

Professor-Centre for public policy-IIMB



**Mr. Pushpinder Singh**

Independent Director  
44+ years of experience in IT and  
Payment Systems  
*BSc, CAIIB*

Ex-CIO, Bank of India  
Ex Advisor, NPCI (FI & new business)



**Mr. V G Kannan**

Independent Director

46+ years of experience in  
Banking Industry  
*B.B.A., MBA*

Ex MD - State Bank of India  
Ex Chief Executive – Indian Bank Association  
Ex Member of Governing Council - IIBF

## Executive Directors



**Mr. Sanjay Agarwal**

MD & CEO

30+ years of experience  
*FCA (All India Rank holder)*

EY Entrepreneur of the Year Award 2018; Business Leader  
of the Year, ICAI Awards, 2017



**Mr. Uttam Tibrewal**

Whole-Time Director

29+ years of experience  
*B. Com*

Associated with the Bank for more than 20 years

## Non-Executive Non-Independent Director



**Mr. Divya Sehgal**

Non-Executive Non-Independent  
Director

27+ years of experience  
*Bachelors in Electrical engineering- IIT  
Delhi, PGDM, IIM Bangalore*

Partner, TrueNorth  
Founder & Ex-COO- Apollo Health Street





### Green Financing

Opened 14,627 Green Fixed Deposits raising ~₹ 1,178 Crore

100% deployment in Green Assets primarily towards Renewable Energy (Solar projects) & Clean Transportation (EV)



### Sustainability Reporting

ESG Risk Assessments & Insight Limited: Improved score from 64.6 to 76.09

SES (Stakeholders Empowerment Services): First time rated at 79.5

## Sustainable Communities



### COE for skills development

Till FY25, 29,500+ youth were trained, of which 21,500+ were linked to employment through 16 centers and 12 districts

Training & Placement for Youth, Training and Industry exposure visits, Third party assessments etc.



### Sports Initiative

Active at 60+ locations with 8,100 kids & youth regularly trained across 7 sports.

Athletes Training, Coaches Development Program, Exposure camps for selected athletes & Village, district and state level tournaments



### Women Entrepreneurship

Till date, 3,900+ rural women are engaged and 2,152 are nurtured under Individual Women Entrepreneurship (IWE) initiative.

Entrepreneurship Development Program , Setting business, Income tracking etc.

**Launched Jaipur urban pilot of IWE initiative.**



[Sustainability Report](#)



[BRSR](#)  
[\(Pg 204 of Annual-Report\)](#)



## Universal Access to Financial Services

- 32% of our total touchpoints/branches – 795 are in unbanked rural centres
- Present in 90 Special Focus Districts\* with 326 touchpoints covering 55 Aspirational districts, 21 Left Wing Extremist Affected Districts, 13 Hill States Districts and 1 North Eastern Region District.

### Providing Basic Bouquet of Financial Services



### PM Jan Dhan Yojana



Received Direct Benefit Transfer of ₹ 65 Cr+ in Aadhaar seeded BSBD accounts till 31<sup>st</sup> Mar'25.

Products (As on 31 <sup>st</sup> Mar'25)	Count
BSBD Accounts	5,11,200+
MUDRA Loans	18,70,300+
PMJJBY	1,19,800+
PMSBY	1,54,400+
APY	1,33,900+
Shakti Accounts	54,89,900+
Microfinance Loans <sup>^</sup>	35,94,400+

**Financial and Digital Literacy:** Organized 18,300+ Financial Literacy Camps at rural branches.

\*The list is prepared taking cognizance of special focus districts classified by NABARD, MYMSME, NFDB, NITI AAYOG & PIB.

<sup>^</sup>Microfinance Loans includes PM SVANidhi, IGUCY & PM Vishwakarma Schemes




**aubankindia**


 aubankindia · Original audio



**PRAVEEN KUMAR**  
 Shubham Garments


 161
  2
  2


aubankindia Praveen Kumar's journey in the garment industry is a testament to perseverance. Starting young, his passion for clothing culminated in Shubham Garments, his own store. When he needed a financial boost for initial stock, AU Small Finance Bank stepped in. Since then, Shubham Garments has flourished. Praveen especially values the bank's supportive staff who provide clear explanations whenever he faces banking challenges. Now, he dreams of expanding, confident that AU Small Finance Bank will remain his trusted partner on this journey.


Stories like his inspire us to continue driving [#bankingwithpurpose](#) and bringing [#badlaav](#) within the industry.

[#AUSmallFinanceBank](#) [#ImpactStories](#)  
[#FinancialInclusion](#) [#BadlaavHumseHai](#)




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**aubankindia**


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**RIBINO K**  
 Prostret Mo


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Liked by [yeeeetmeaway](#) and others


aubankindia Ribino Jose's passion for road safety led him to start Prostret Motorcycle Gear. With AU Small Finance Bank's support, he turned his dream into a reality. His story is a testament to our commitment to [#BankingWithPurpose](#).

[#AUSmallFinanceBank](#) [#FinancialInclusion](#)  
[#BadlaavHumseHai](#) [#CustomerTestimonials](#)  
[#impactstories](#)




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**RAJARAM CHAUDHARY**  
 Chamunda Gruh Vastu Bhandar

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  5

Liked by [yeeeetmeaway](#) and others

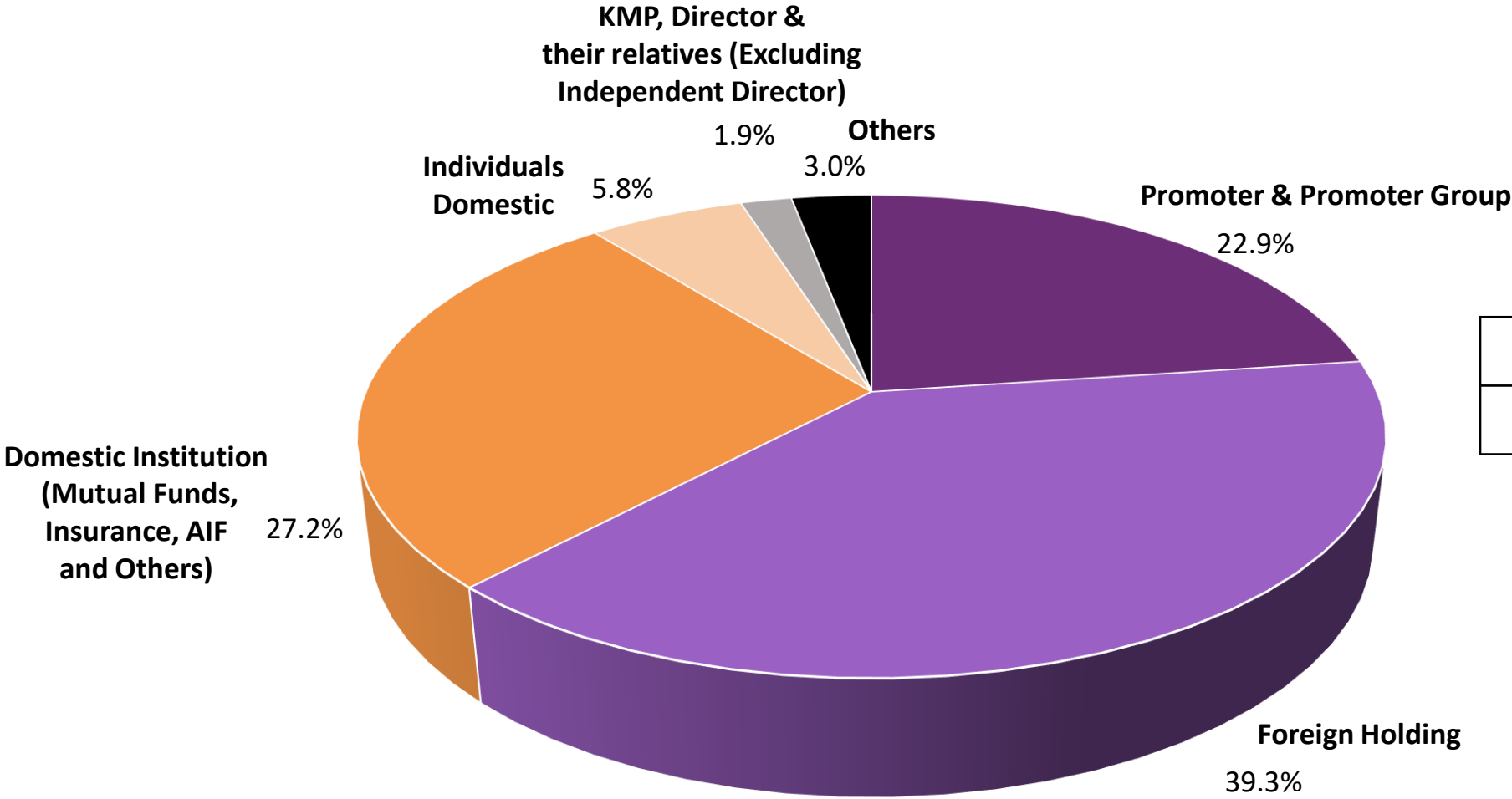
aubankindia Rajaram Chaudhary's journey in Nallasopara exemplifies the power of financial inclusion. With AU Small Finance Bank's support, his utensil shop has thrived despite challenges.

Stories like his highlight our commitment to [#BankingWithPurpose](#) and creating a positive [#impact](#).

[#AUSmallFinanceBank](#) [#FinancialInclusion](#)  
[#BadlaavHumseHai](#) [#CustomerTestimonials](#)  
[#impactstories](#)

[Click to listen](#)





Foreign holding	39%
Domestic holding	61%





Note: Shareholding pattern as on 31<sup>st</sup> Mar'25



Credit Ratings

Fixed Deposits	AA+/Stable	CRISIL
Long Term/ subordinated Debt/ Tier II Bonds	AA/Stable	CRISIL/ CARE/ India Ratings / ICRA
Short Term	A1+	CRISIL/ CARE/ India Ratings

ESG Ratings

 <b>SUSTAINALYTICS</b>	17.1 (Low Risk)
 Dow Jones Sustainability Indexes	42 (High)
<b>MSCI</b> 	AA (Leader)
 <b>CDP</b>	D Rating



# Awards and recognition



***“Best SIP Performer  
in Bank Category 2024”  
&  
“Best Performer in  
Bank Category 2024 ”***

by Bombay  
Stock Exchange



***“Best Small Finance Bank”***

At Mint BFSI  
Summit & Awards



***“Secured 56<sup>th</sup> Rank -  
Great companies to  
work for 2024”  
&  
“Top 50 Best Place to work  
for Millennials”***

Great Place to Work



***“Employee Engagement”  
&  
“HR Business Partnership Function ”***

PeopleFirst HR  
Excellence Award 2024



***“ICC Emerging  
Asia Banking Award”***

AT 2nd ICC Emerging Asia  
Banking Conclave &  
Awards 2024 (Excellent  
practices & adoption of  
ESG Initiatives )



***“Best ESG Practices”***

At ASSOCHAM 19<sup>th</sup> Annual Summit  
& Awards 2024



***“Best Tech Talent & Organization”  
“Best Technology Bank”  
“Best Digital Sales, Payments  
& Engagement”***

At 20th Indian Banks Association  
Annual Banking Technology  
Awards 2024 (in SFB category)



For further information about the bank - Scan to Download



Analyst day  
presentation - Mar'24



Annual Report



Q3'FY25  
Investor Presentation



AU Insights



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