



चलो आगे बढ़ें

A SCHEDULED BANK | FORTUNE INDIA 500 COMPANY

# Investor Presentation

Q1FY20

Retail Focused | Differentiated | Well Capitalized | Fast Growing | Customer Centric

July, 2019

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# 1. Q1FY20 Performance Summary and Key Updates

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## Growth on track; Aided by diversified and dominant secured retail portfolio

- ❑ AUM grew 44.0%, Disbursement rose 40% and Deposits were up ~100% Y-o-Y; Added ~1.6 lac new deposit and loan accounts in the quarter. Focus continues on growing retail assets and liabilities and being granular
- ❑ Loan Disbursement Yields further improved up by ~90 bps q-o-q; Cost of Fund marginally declined by 10 bps to 7.9% q-o-q.
- ❑ 27% Y-o-Y growth in Wheels disbursements driven by change in mix towards USED and Cash on Wheels (COW) and pull of the banking platform. SBL-MSME disbursements up 32% Y-o-Y. Other retail loans including Housing, Gold Loan and Consumer Durable Loans growing steadily.
- ❑ Merged Agri SME and SBL-SME into one vertical “Agri & SME” from April’19 onwards.

## Stable Asset Quality despite weak environment – Gross NPA at 2.1%, Net NPA at 1.3%; Higher PCR at 40.5%

- ❑ Continued ‘cautious’ stance on NBFC and REG; NBFC well monitored and controlled with Nil 0+ delinquency
- ❑ Strengthened existing monitoring and supervision mechanism across all asset classes

## Focused on building granular retail deposit book

- ❑ Deposits grew nearly two fold over Q1FY19 and came at INR 19,849 Crores; excluding Certificate of Deposits, Deposits grew 124% over Q1FY19. Continued momentum in Retail TD; mobilized more than 850 Crore of RTD; Proportion of CASA and RTD continued to be at 46%, Proportion of Individuals / HUFs / Sole Props and Partnerships rose to 35% from 31% in Q1FY19
- ❑ Reorganized Deposit pools into separate channels of Retail, Wholesale, Government and FIG including Cooperative Bank with sharper ownership and focus; implementing design changes including shorter format branches

## Maintained adequate liquidity commensurate with the market environment

- ❑ Securitized AAA rated vehicle loan pool of INR 1,336 Crores
- ❑ Divested 0.8% equity out of 7.2% equity stake in Aavas Financiers Limited resulting in pre-tax other income of INR 77 Crores

## Deepening presence

- ❑ Added 10 new Business Correspondents Banking Outlets;

## New Product Launch

- ❑ Personal Loans
- ❑ “3-in-1” Bank, Trading and Demat Account with Motilal Oswal Financial Services; On track for a slew of other key digital product initiatives

## Enhanced customer convenience

- ❑ Launched Missed Call banking
- ❑ Enabled Cardless Cash Deposit at 50 ATMs

# FY19 Highlights

11 States



418 Branches<sup>1</sup>, 81 Asset Centers  
56 BCs, 14 Offices, 554 ATMs<sup>1</sup>



13 lakh Customers

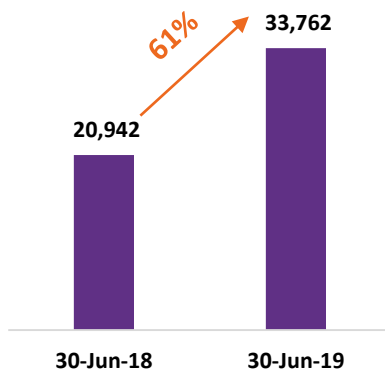


12,788 employees



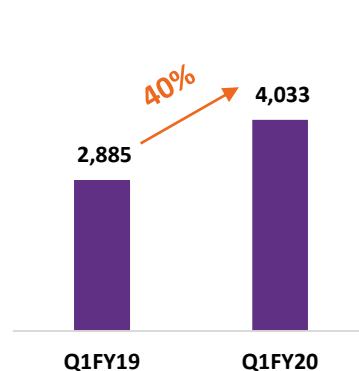
Total B/S Assets

INR Crore



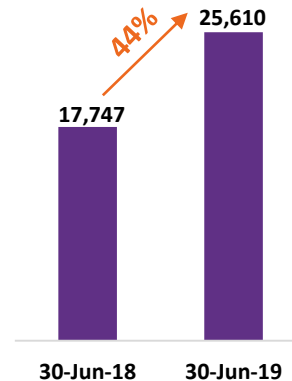
Disbursements<sup>2</sup>

INR Crore



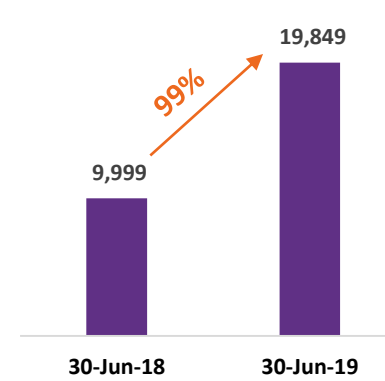
Loan Assets Under Management<sup>3</sup>

INR Crore



Deposits<sup>4</sup>

INR Crore



CASA Ratio<sup>5</sup>

19%

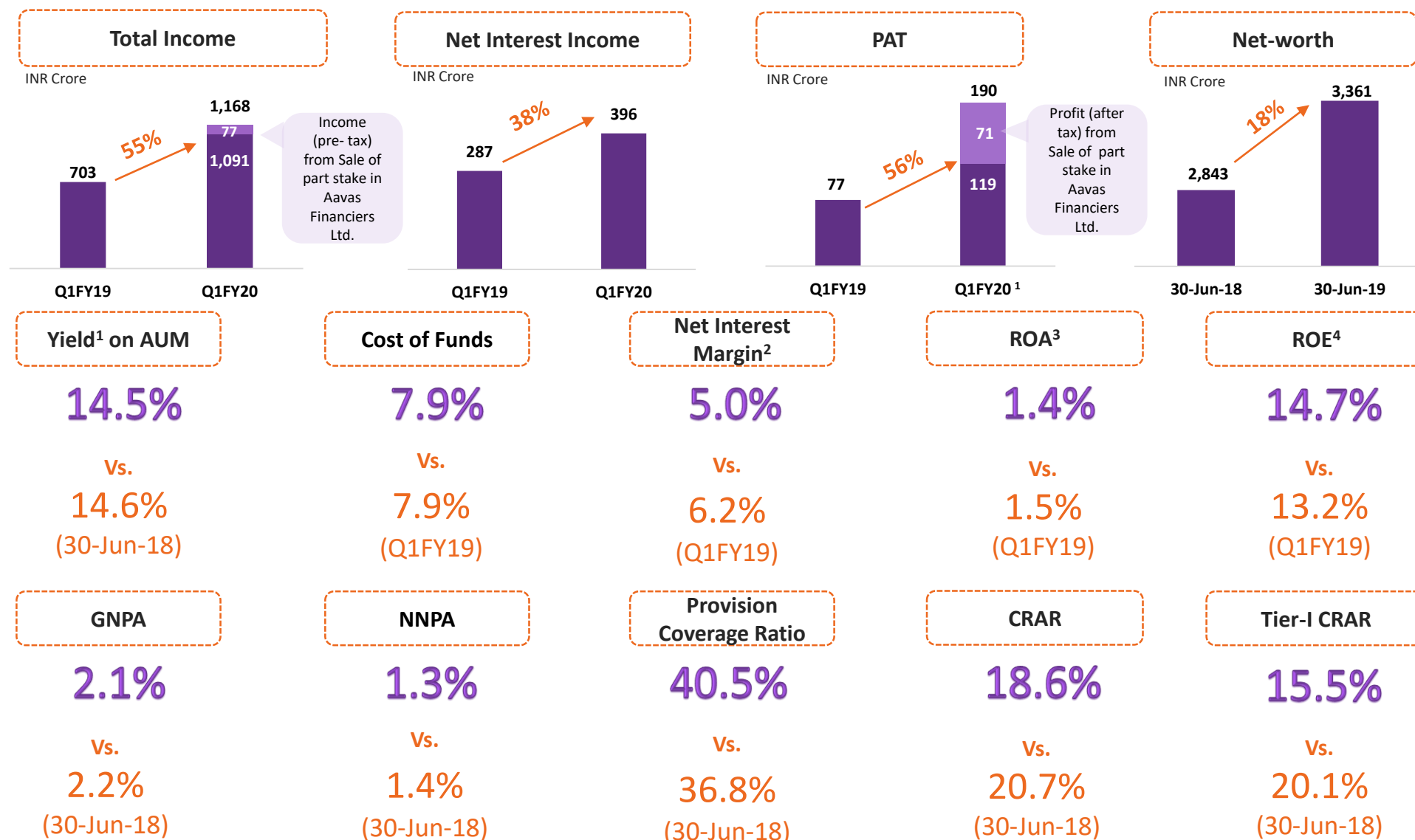
<sup>1</sup> 322 Bank Branches and 96 Business Correspondent Banking Outlets. 554 ATMS includes 293 on-shore ATMS and 261 RISL / CMS ATMS at Atal Seva Kendras

<sup>2</sup> Disbursements include Non-Fund based credit facilities sanctioned

<sup>3</sup> Money Market Term Lending by Treasury of INR 300 Crore as on 30<sup>th</sup> Jun 19 is also added in Loan Assets Under Management. Corresponding figures for past periods added in Loan Assets Under Management

<sup>4</sup> Deposit Base of INR 19,849 Crore includes Certificate of Deposit of INR 1,789 Crore; <sup>5</sup> CASA Ratio is computed excluding the Certificate of Deposits from Total Deposits

# FY19 Key Highlights



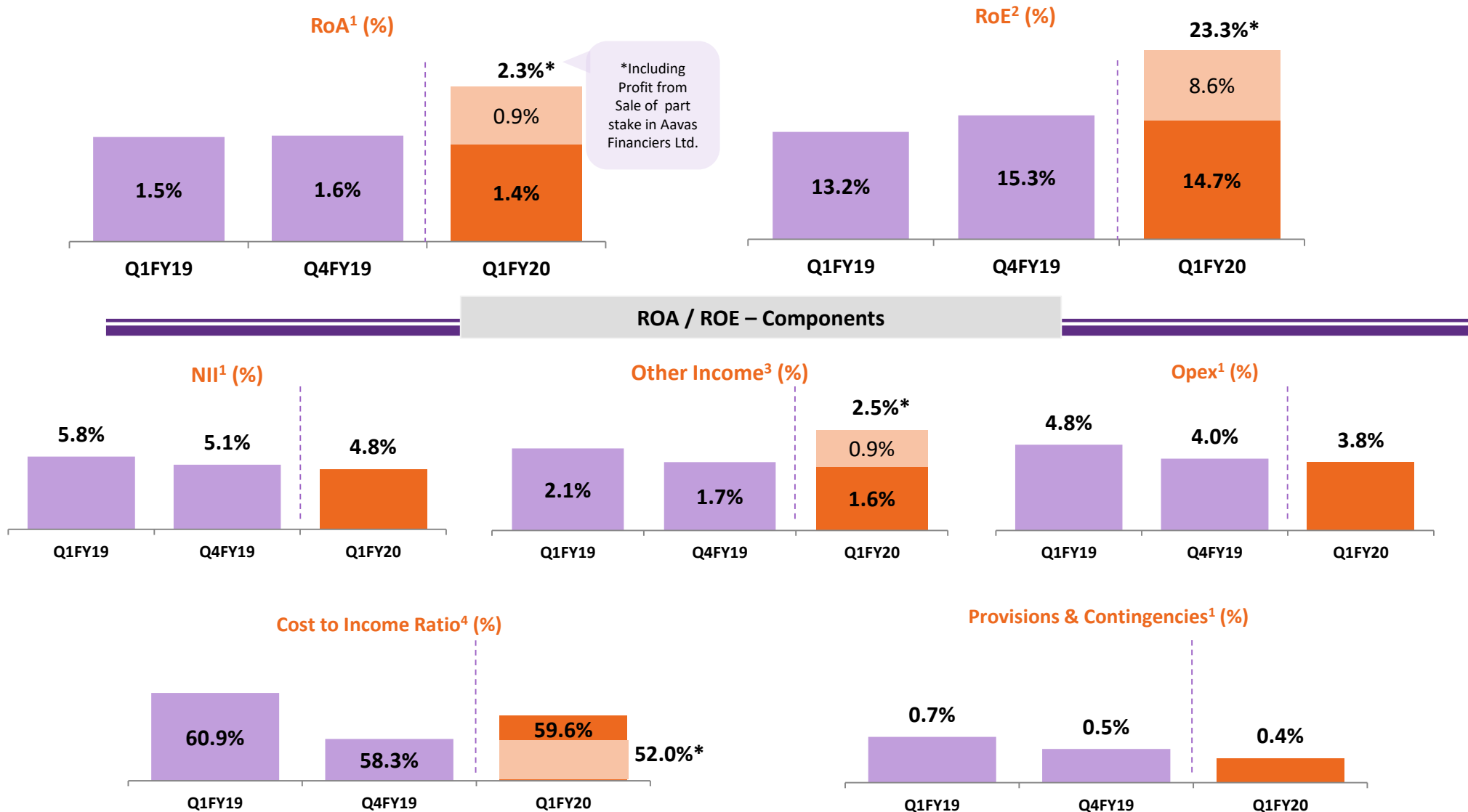
<sup>1</sup>Total Loan Assets AUM Yield is calculated excluding the Money Market Lending by Treasury;

<sup>2</sup>Net Interest Margin represents Net Interest Income as % of Average Interest Earning Assets; Annualized.

<sup>3</sup>ROA represents PAT excluding Profit from Sale of Investments (part-stake) in Aavas Financiers Ltd. as % of Average Total Assets; Annualized.

<sup>4</sup>ROE represents PAT excluding Profit from Sale of Investments (part-stake) in Aavas Financiers Ltd. as % Net worth; Annualized.

# Consistent Profitability



<sup>1</sup> ROA, NII, Opex, Provisions & Contingencies is represented as % of Avg. Total Asset; For ROA of Q1FY20 PAT excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures

<sup>2</sup> ROE represents PAT as % of Avg. Network; For ROE of Q1FY20 PAT excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures

<sup>3</sup> Other income includes Loan processing & related fees and other charges collected, PSLC premium / fees, General Banking fees, profit on sale/purchase of mutual fund, recovery from loans written off, third party products distribution income etc.; As % of sum of Avg. Total Assets; For Q1FY20, Other Income excludes Profit from Sale of Investments in Aavas Financiers Ltd.; Annualized for quarterly figures

<sup>4</sup> Cost to Income Ratio represents Operating Cost to sum of NII and Other Income; For Q1FY20, Cost to Income ratio excludes Profit from Sale of Investments in Aavas Financiers Ltd.



(All Figures in INR Crore)	Q1FY19	Q4FY19	Q1FY20
Break-up of Other Income	Unaudited	Audited	Unaudited
Loan Assets Processing & Other fees	46	73	67
General Banking & Deposits related fees	10	14	17
Cross Sell, Distribution related fees & others	30	13	7
PSLC Premium / Fees	10	12	10
Income from Treasury Operations	1	10	29
Income from Sale of Equity Shares of Aavas Financiers Ltd.*	-	-	77
Bad Debt recovery	6	9	4
<b>Other Income Total</b>	<b>103</b>	<b>131</b>	<b>211</b>

\*Out of 56,50,909 Equity Shares of Aavas Financiers Ltd., 6,36,163 Shares were sold during Q1FY20 resulting in Pre-Tax profit of INR 77 Crore.

# Vertical-wise ROA for Q1FY20

Business Segments	Retail Assets	Small & Mid-Corporate Assets	Total Loan Assets	Total Assets	Branch Banking	Treasury	Regulatory Cost (CRR, SLR & LCR)	Overall
Loan AUM proportion	79%	20%	100%	100%	-	-	-	-
Loan AUM Growth y-o-y	49%	37%	44%	44%	-	-	-	-
PAT (INR Crore)	114	25	139	139	-21	18	-17	119
Return on Assets (ROA)	2.3%	2.0%	2.3%	1.7%	-0.3%	0.2%	-0.2%	1.4%*
ROA based on	Average AUM			Average Total B/S Assets				

Note:

- 1) Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical.
- 2) From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical. In the past periods, we had classified both Agri-SME & SBL-SME under Retail, however given the nature of customers and operational aspects we have re-classified both the verticals in Small & Mid-Corporate
- 3) Accordingly , Wheels including Two-Wheeler, SBL – MSME, Home Loan, Gold Loan, Personal Loan, OD against FD and Consumer Durable loan product forms part of “Retail”; Business Banking, NBFC Lending, Real Estate Group & Agri-SME forms part of “Small & Mid-Corporate”; Deposit franchisee form part of Branch Banking.

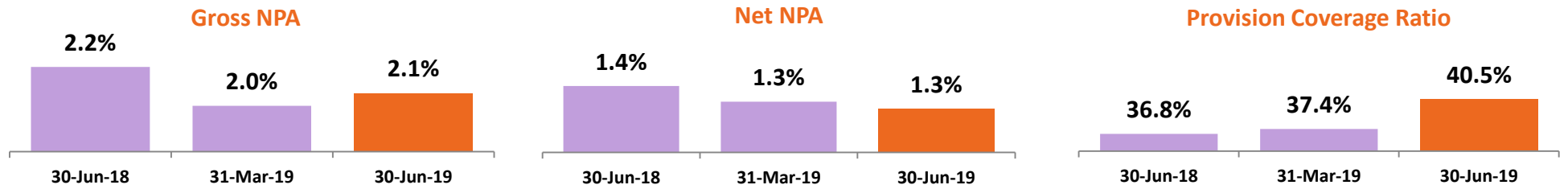
❑ Early Phase for Branch Banking vertical – just 2 years of Banking operations; Resultantly Cost to Income is high, though improving gradually; Branch Banking have drag of -0.3% on Overall ROA; Gradual improvement in Operational Efficiency to drive break even in next 18 months.

<sup>3</sup>ROA represents PAT excluding Profit from Sale of Investments (part-stake) in Aavas Financiers Ltd. as % of Average Total Assets; Annualized.

Credit Cost - Net Impact on P/L	Q1FY19	Q4FY19	Q1FY20
(All Figures in INR Crore)	Unaudited	Audited	Unaudited
Repossession Loss	5	7	7
POS Loss	0	4	2
Less: Bad Debt Recovery	-6	-9	-4
<b>Net Credit Loss</b>	<b>-1</b>	<b>2</b>	<b>5</b>
<b>Net Credit Loss (as % of Avg. Total Assets)</b>	<b>-0%</b>	<b>0%</b>	<b>0.1%</b>
Provision on NPA	22	18	21
<b>Credit Cost – Net Impact on P/L</b>	<b>21</b>	<b>19</b>	<b>26</b>
<b>Credit Cost – Net Impact on P/L (as % of Avg. Total Assets)</b>	<b>0.4%</b>	<b>0.3%</b>	<b>0.3%</b>

Movement of Gross NPA	Q1FY19	Q4FY19	Q1FY20
(All Figures in INR Crore)	Unaudited	Audited	Unaudited
Opening Gross NPA	270	421	470
Additions during the period	99	152	140
Reductions during the period	35	103	124
<b>Gross NPA (closing)</b>	<b>334</b>	<b>470</b>	<b>486</b>

- Gross NPA of INR 486 Crore as on 30<sup>th</sup> Jun 19 includes “Below 90 Days Overdue” cases worth INR 79 Crore



(INR Crore)	Jun-18 <sup>^</sup>	Mar-19	Jun-19 <sup>^</sup>
	Unaudited	Audited	Unaudited
Total Risk Weighted Assets	13,212	19,133	19,515
Tier I Capital	2,653	3,053	3,031
Tier II Capital	85	641	591
Total Capital	2,738	3,695	3,622
<b>CRAR</b>	<b>20.7%</b>	<b>19.3%</b>	<b>18.6%</b>
Tier I CRAR	20.1%	16.0%	15.5%
Tier II CRAR	0.6%	3.3%	3.0%

<sup>^</sup>**Note :** CRAR and Tier I Capital Funds for interim financial periods has been computed without adding interim profit; If we include the PAT for Q1FY20, the CRAR and Tier I Capital shall be 19.5% and 16.5% respectively, as on 30<sup>th</sup> June 19.

- 1,01,04,364 Convertible Warrants issued in Jun'18 to Camas Investments Pte (Temasek) carrying a right to the convert the warrants into equivalent equity shares on or before Dec'19 by paying the balance 75% amounting to INR 525 Crore in aggregate
- Investment in Aavas Financiers Ltd. at current market valuation is ~INR 732 Crore (50,14,746 equity shares at closing price of INR 1,458.80 per share as on 22<sup>nd</sup> July 19 at NSE)

# Profit & Loss Statement – Q1FY20 PAT grew 148% y-o-y

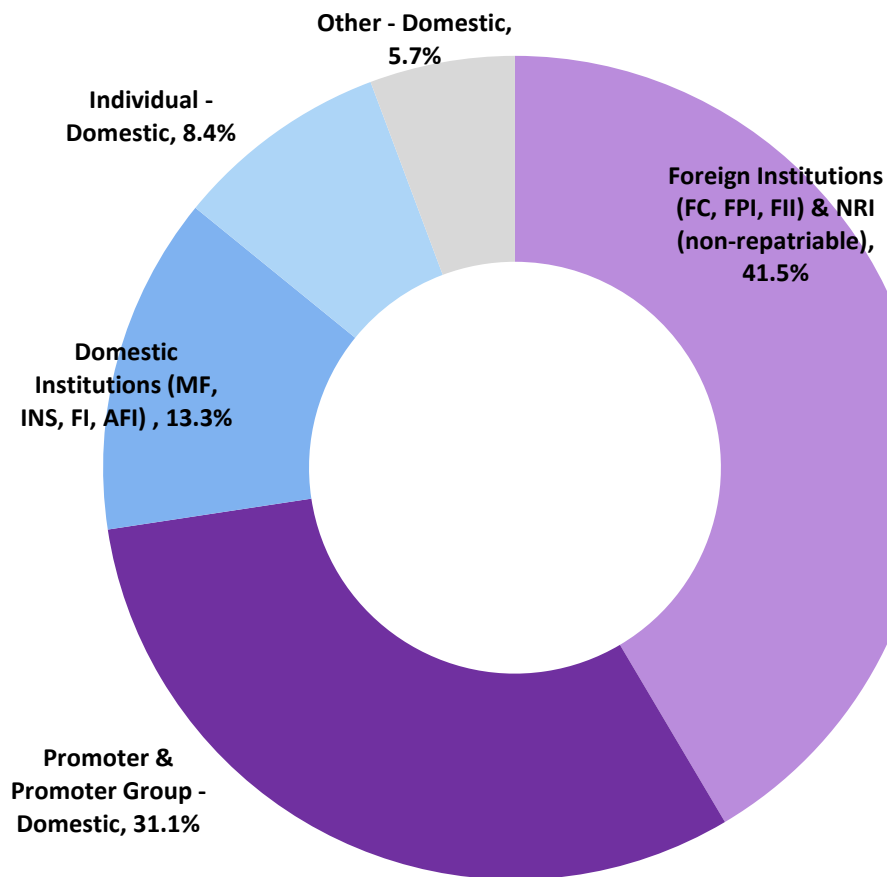
(All Figures in INR Crore)	Q1FY20	Q1FY19	Y-o-Y	Q4FY19	Q-o-Q
	Unaudited	Unaudited		Audited	
<b><u>Income</u></b>					
Interest Earned	957	600	59%	877	9%
Interest Expended	562	314	79%	490	15%
<b>Net Interest Income</b>	<b>396</b>	<b>287</b>	<b>38%</b>	<b>387</b>	<b>2%</b>
Other Income (excluding Income from Sale of Equity Shares of Aavas Financiers Ltd.)	134	103	30%	131	3%
Income from Sale of Equity Shares of Aavas Financiers Ltd.	77	-	N.A.	-	N.A.
<b>Total Net Income</b>	<b>607</b>	<b>390</b>	<b>56%</b>	<b>517</b>	<b>17%</b>
<b><u>Expenses</u></b>					
<b>Operating Expenses</b>					
Employee Cost	186	141	32%	160	16%
Other Operating Expenses	130	97	34%	142	-9%
<b>Operating Profit before Provisions and Contingencies</b>	<b>291</b>	<b>152</b>	<b>91%</b>	<b>216</b>	<b>35%</b>
Provisions (other than tax) and Contingencies	32	35	-10%	39	-20%
Exceptional Items	-	-	0%	-	0%
<b>Profit Before Tax</b>	<b>259</b>	<b>117</b>	<b>121%</b>	<b>176</b>	<b>47%</b>
Tax expenses	69	40	71%	58	19%
<b>Profit After Tax</b>	<b>190</b>	<b>77</b>	<b>148%</b>	<b>118</b>	<b>61%</b>
<b>Profit After Tax (excluding Profit from Sale of Equity Shares in Aavas Financiers Ltd.)</b>	<b>119</b>	<b>77</b>	<b>56%</b>	<b>118</b>	<b>1%</b>

# Balance Sheet – Total Assets grew 61% y-o-y

(All Figures in INR Crore)	Jun 30, 2019	Jun 30, 2018	Y-o-Y	Mar 31, 2019	Q-o-Q
	Unaudited	Unaudited		Audited	
<b><u>Liabilities</u></b>					
Capital	292	290	1%	292	0%
Money received against Share Warrants	175	175	0%	175	0%
Employees stock options outstanding	49	28	75%	43	13%
Reserves and Surplus	2,845	2,350	21%	2,653	7%
Deposits	19,849	9,999	99%	19,422	2%
Borrowings	9,007	6,875	31%	8,613	5%
Other Liabilities and Provisions	1,545	1,225	26%	1,424	9%
<b>Total Liabilities</b>	<b>33,762</b>	<b>20,942</b>	<b>61%</b>	<b>32,623</b>	<b>3%</b>
<b><u>Assets</u></b>					
Cash and Balances with R B I	837	548	53%	811	3%
Balances with banks and Money at Call and Short Notice	425	607	-30%	929	-54%
Investments	8,383	3,741	124%	7,162	17%
Advances	23,102	15,265	51%	22,819	1%
Fixed Assets	446	386	16%	447	0%
Other Assets	568	395	44%	455	25%
<b>Total Assets</b>	<b>33,762</b>	<b>20,942</b>	<b>61%</b>	<b>32,623</b>	<b>3%</b>

# Marquee Shareholders Base – As on 30<sup>th</sup> Jun 2019

## Shareholding Pattern



**Total No. of Shareholders**

**82,234**

**Domestic : Foreign**

**59:41**

## Key Non-Promoter Shareholders (Holding above 1%)

## Holding

Redwood Investment (Warburg Pincus)	6.9%
Temasek Holdings	4.8%
Nomura	4.4%
Kotak Mahindra MF (through its various MF schemes)	3.4%
SBI MF (through its various MF schemes)	3.0%
Ourea Holdings (incl. Kedaara Capital I)	2.7%
Labh Investments (incl. ChrysCapital VI LLC)	2.7%
Amansa Holdings	2.2%
Motilal Oswal MF	2.2%
Wasatch (along with its other Inv. Vehicles)	1.9%
Steadview Capital (along with its other Inv. Vehicles)	1.9%
International Finance Corporation	1.9%
HDFC Standard Life Insurance Co. Ltd.	1.7%
VANGUARD (through its various funds)	1.6%
UTI MF (through its various MF schemes & Offshore funds)	1.3%
Uttam Tibrewal	1.2%
Motilal Oswal Financial Services Ltd	1.1%
Kotak's Offshore Funds (through its various funds)	1.1%

Note: Above Shareholding Pattern includes 1,01,04,364 Convertible Warrants (each Convertible Warrant is convertible into 1 equity share)

## 2. Retail Assets and Small & Mid-Corporate Assets - Snapshot

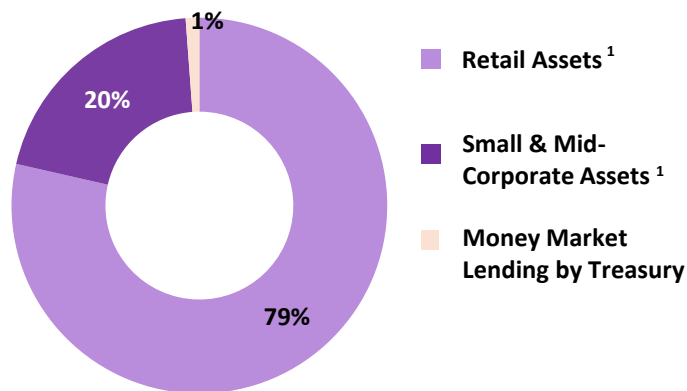
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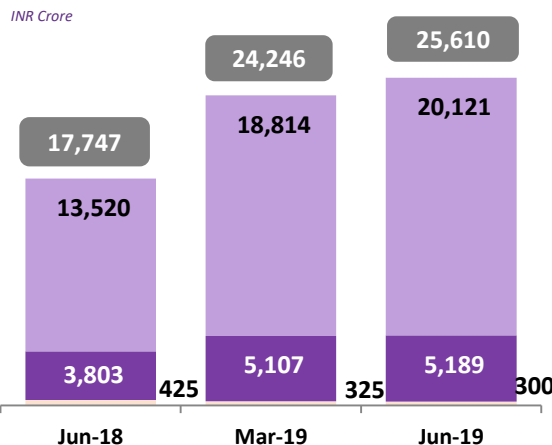


# Retail and Small & Mid-Corporate Assets Snapshot – I

Retail Assets comprise ~79% of Gross AUM of INR 25,610 Crore

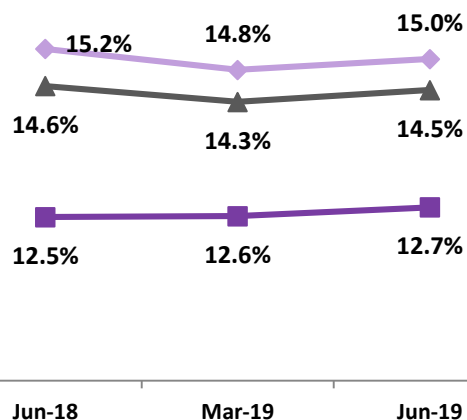


Retail Assets continues to exhibit strong growth

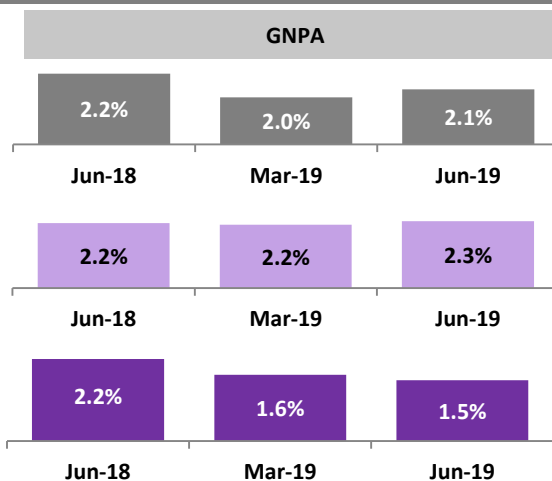


AUM Growth	Y-o-Y	Q-o-Q
Total	44.3%	5.6%
Retail Assets <sup>1</sup>	48.8%	6.9%
Small & Mid-Corporate <sup>1</sup>	36.5%	1.6%
Money Market Lending	-29.4%	-7.7%

AUM Yield

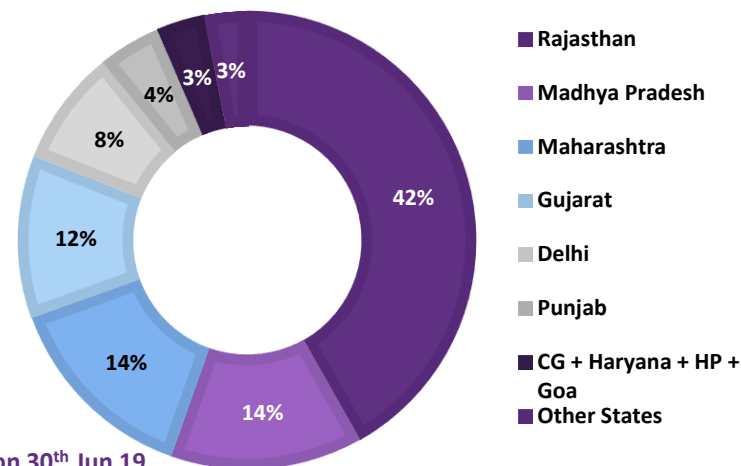


Strong Asset Quality maintained amidst healthy growth



Geographically Well-Diversified book

State-wise Loan Assets Under Management



As on 30<sup>th</sup> Jun 19

<sup>1</sup> Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical. From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

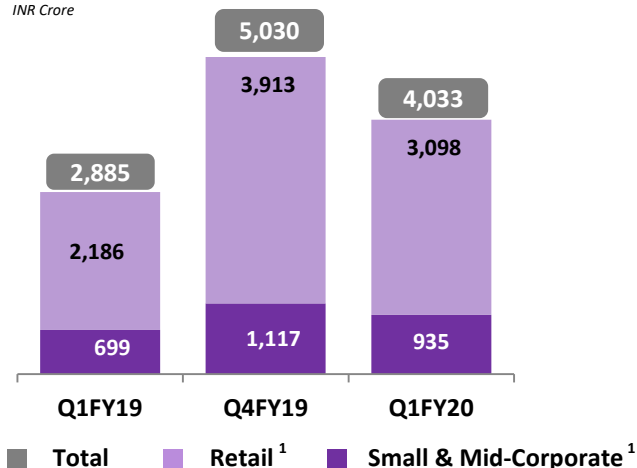
<sup>2</sup> Retail Assets & Total Loan Assets AUM IRR is excluding the OD Against FD product. Avg. AUM Yield in OD Against FD is around 8.5%.

<sup>3</sup> Total Loan Assets AUM IRR is calculated excluding the Money Market Lending product

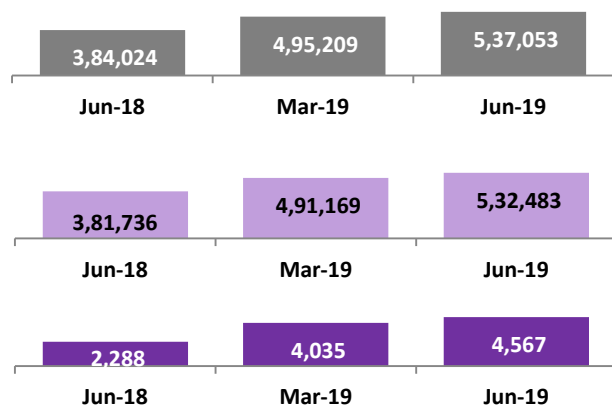
# Retail and Small & Mid-Corporate Assets Snapshot – II

## Y-o-Y Growth in Disbursements maintained

INR Crore

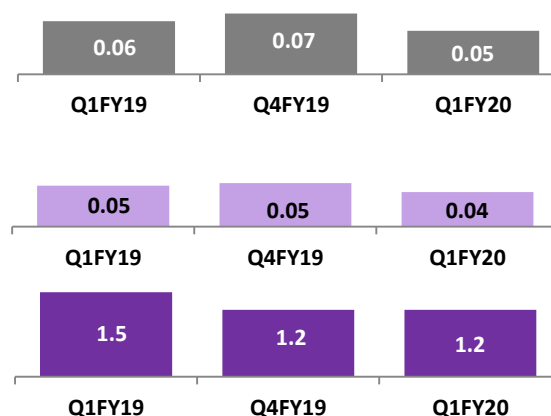


## # Active Customers Loan Accounts

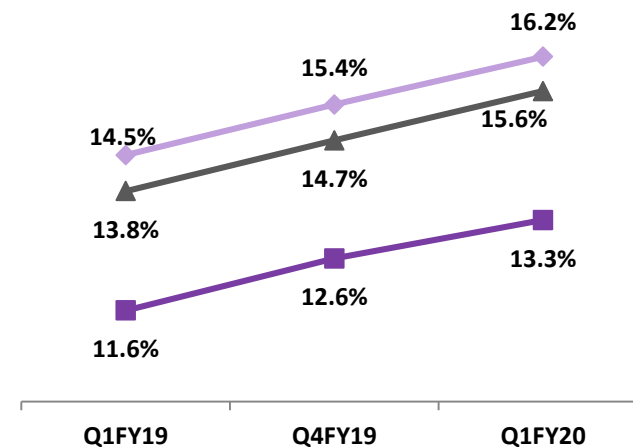


## Average Ticket Size

INR Crore



## Incremental Yield<sup>2</sup> on Disbursements



## >90% of Retail with Original Ticket Size of Upto INR 50 lakh

Original Ticket Size	Retail	SME & Mid Corp.	Total
Upto INR 5 Lakh	31%	0%	24%
INR 5 – 10 Lakh	29%	1%	23%
INR 10 - 50 Lakh	32%	8%	27%
<b>Upto INR 50 Lakh</b>	<b>93%</b>	<b>9%</b>	<b>75%</b>
INR 50 Lakh – 1 Crore	4%	8%	5%
INR 1 - 5 Crore	1%	22%	5%
Above INR 5 Crore	2%	63%	16%

<sup>1</sup> Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical. From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

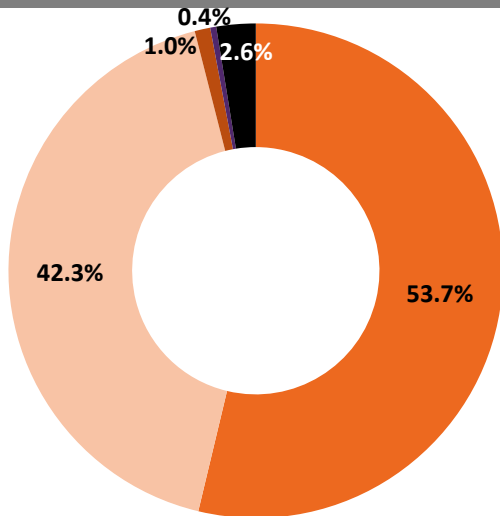
<sup>2</sup> Retail Assets & Total Assets Disbursement Yield & Avg. Ticket Size is excluding the OD Against FD product. Avg. Disbursement Yield in OD Against FD is around 8.5%

<sup>3</sup> Total Assets Disbursement Yield & Avg. Ticket Size is calculated excluding the Money Market Lending product

# Retail Assets Snapshot – I

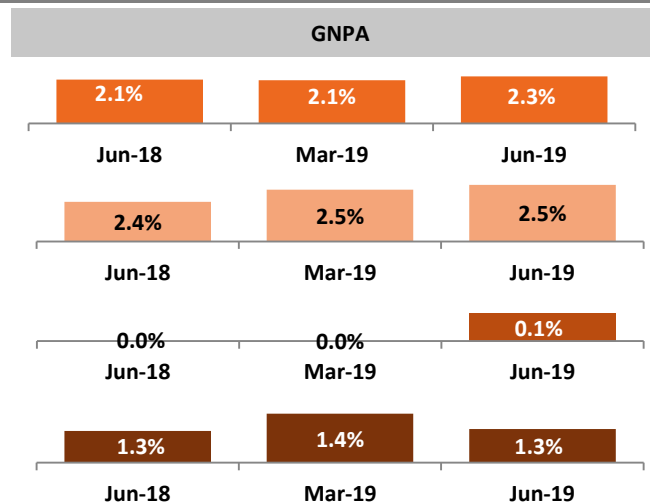
Retail Assets AUM <sup>1</sup> Break-up					
Retail Assets <sup>1</sup>	AUM (INR Cr)			Jun-19 Growth (%)	
	30-Jun-18	31-Mar-19	30-Jun-19	Y-o-Y	Q-o-Q
Wheels	7,713	10,224	10,812	40.2%	5.7%
SBL – MSME <sup>2</sup>	5,657	7,865	8,509	50.4%	8.2%
Home Loan (HL)	4	116	205	n.m.	76.4%
GL + CD + PL	35	57	79	128.7%	38.1%
OD Against FD	111	551	516	365.2%	-6.5%
<b>Total Retail Assets<sup>1</sup></b>	<b>13,520</b>	<b>18,814</b>	<b>20,121</b>	<b>48.8%</b>	<b>6.9%</b>

Retail Assets – Diversified Product Mix

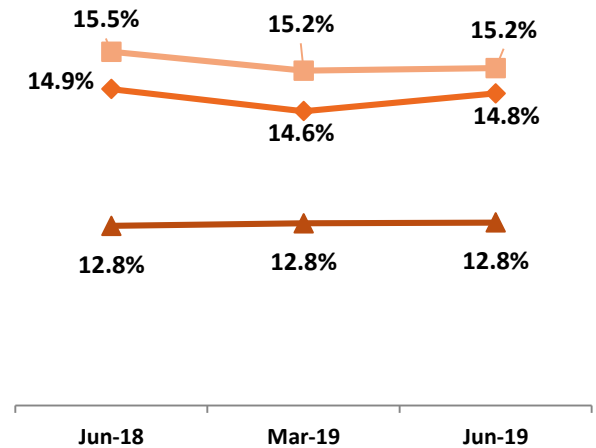


■ Wheels 
 ■ SBL - MSME <sup>2</sup>
■ Home Loan 
 ■ GL + CD + PL 
 ■ OD Against FD

Robust Asset Quality



Retail Assets AUM IRR



<sup>1</sup> Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical. From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

<sup>2</sup> Certain Loans have been re-classified from SBL-SME to MSME basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

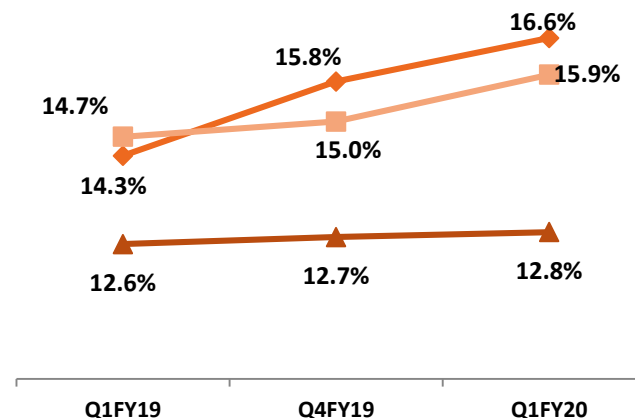
# Retail Assets Snapshot - II

## Strong Disbursement Momentum maintained in Retail Assets

Retail Assets <sup>1</sup>	Disbursements (INR Cr)			Q1FY20 Growth (%)	
	Q1FY18	Q4FY19	Q1FY20	Y-o-Y	Q-o-Q
Wheels	1,358	1,909	1,727	27.2%	-9.5%
SBL – MSME <sup>2</sup>	715	1,212	941	31.6%	-22.4%
Home Loan (HL)	3	76	90	n.m.	18.4%
GL + CD + PL	15	26	46	202.6%	75.6%
OD Against FD	95	690	294	209.7%	-57.4%
<b>Total Retail Assets<sup>1</sup></b>	<b>2,186</b>	<b>3,913</b>	<b>3,098</b>	<b>41.7%</b>	<b>-20.8%</b>

■ Wheels 
 ■ SBL - MSME 
 ■ Home Loan 
 ■ GL + CD + PL 
 ■ OD Against FD

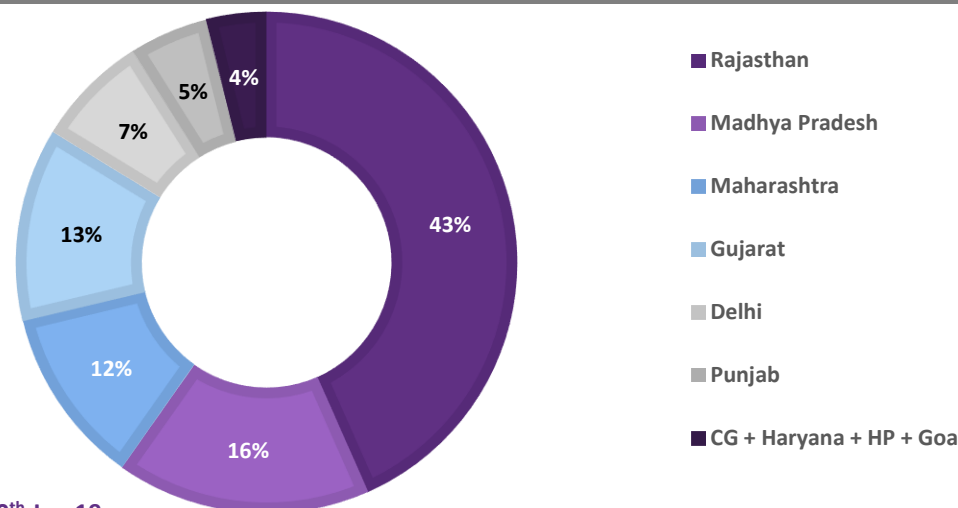
## Retail Assets Disbursement IRR



## Ticket Size wise Distribution of Retail Assets AUM

Original Ticket Size	Wheels	SBL - MSME	HL	GL + CD + PL
Upto INR 5 Lakh	49%	10%	6%	96%
INR 5 – 10 Lakh	37%	21%	30%	3%
INR 10 – 50 Lakh	13%	58%	64%	1%
<b>Upto INR 50 Lakh</b>	<b>99%</b>	<b>89%</b>	<b>99%</b>	<b>100%</b>
INR 50 Lakh to 1 Crore	0%	9%	1%	0%
INR 1 -5 Crores	1%	2%	0%	0%
Above INR 5 Crores	0%	0%	0%	0%

## Retail Assets Regional Break-up



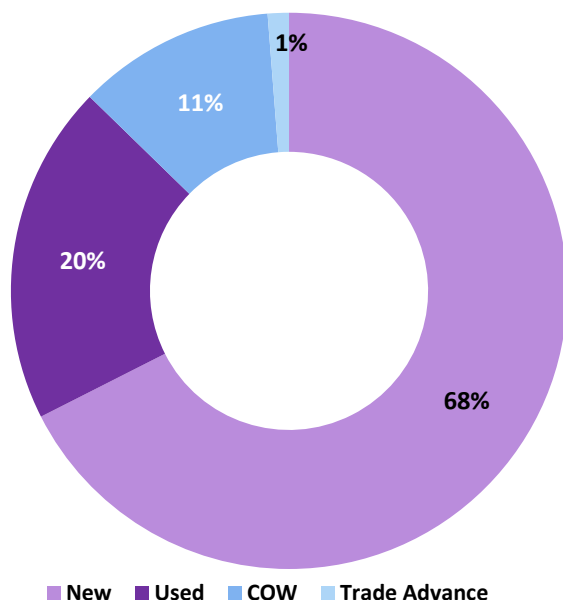
As on 30<sup>th</sup> Jun 19

# Wheels Segment-wise

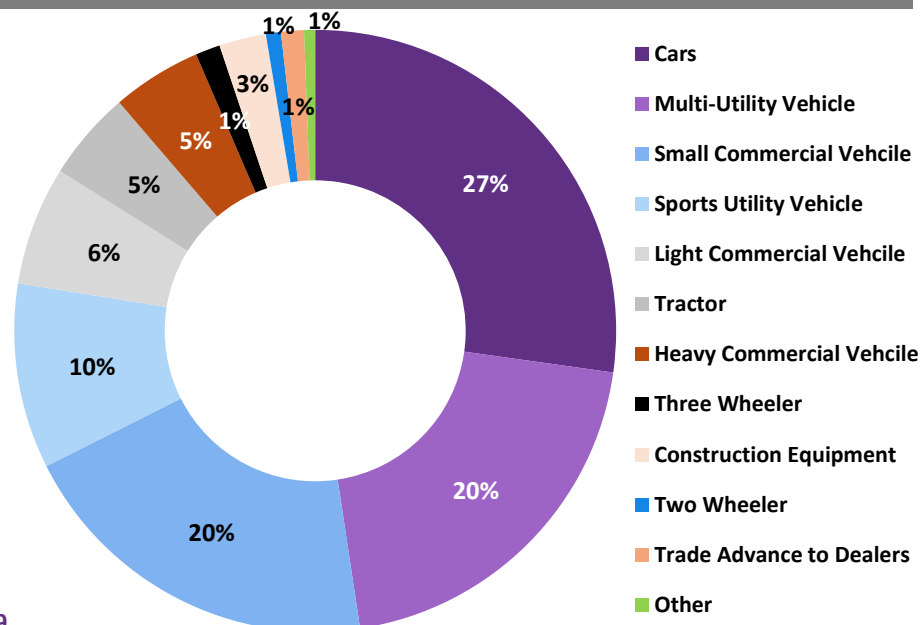
## Focus on Used Vehicle & Cash on Wheels (COW) i.e. Refinance Loans

Wheels	Disbursements (INR Cr)			Q1FY20 Growth (%)		Wheels	No. of Loans Disbursed			Growth (%)	
	Q1FY18	Q4FY19	Q1FY20	Y-o-Y	Q-o-Q		Q1FY18	Q4FY19	Q1FY20	Y-o-Y	Q-o-Q
New Vehicle Loans (excluding Two Wheeler Loans)	917	1,098	817	-10.9%	-25.6%	New Vehicle Loans (excluding Two Wheeler Loans)	17,921	20,753	16,127	-10.0%	-22.3%
Used Vehicle Loans	244	456	527	115.9%	15.4%	Used Vehicle Loans	7,750	13,789	16,412	111.8%	19.0%
Cash on Wheels (COW)	182	287	364	100.7%	26.9%	Cash on Wheels (COW)	7,431	9,614	16,389	120.5%	70.5%
Two Wheeler Loans	12	17	18	52.8%	-7.2%	Two Wheeler Loans	2,113	2,904	3,093	46.4%	6.5%
Vehicle Pool Buyout	3	50	-	n.a.	n.a.	<b>Total Wheels</b>	<b>35,215</b>	<b>47,060</b>	<b>52,021</b>	<b>47.7%</b>	<b>10.5%</b>
<b>Total Wheels</b>	<b>1,358</b>	<b>1,909</b>	<b>1,727</b>	<b>27.2%</b>	<b>-9.5%</b>						

Wheels AUM break up – New vs Old



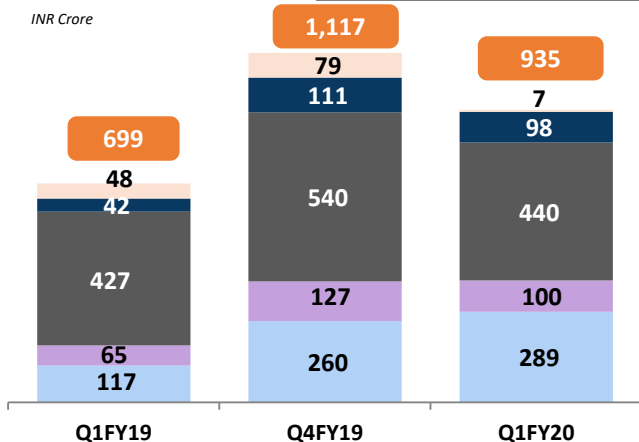
Wheels AUM break up – Vehicle types



As on 30<sup>th</sup> Jun 19

# Small & Mid-Corporate Assets Snapshot

Q-o-Q Disbursements slowed; cautious approach across segments; focus on building Business Banking

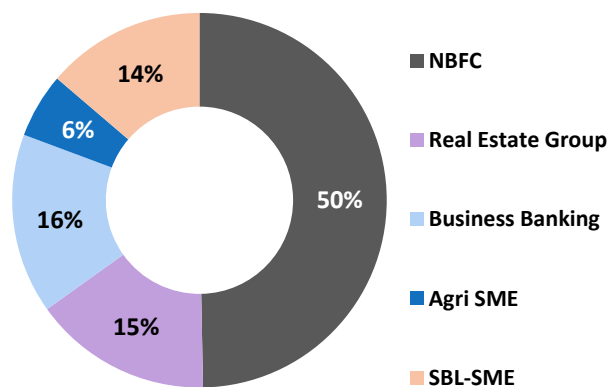


Disbursement Growth	Y-o-Y	Q-o-Q
Small & Mid-Corporate	33.7%	-16.3%
NBFC	3.0%	-18.5%
Real Estate Group	54.6%	-21.0%
Business Banking	147.8%	11.4%
Agri-SME	132.7%	-11.1%
SBL-SME	-86.3%	-91.7%

**Increasing presence in Non-Fund Based Credit Facilities, Trade & Remittances** - Extended LC & BG of ~INR 174 Crore in Q1FY20 vis-à-vis ~INR 30 Crore in Q1FY19 & INR 74 Crore in Q4FY19

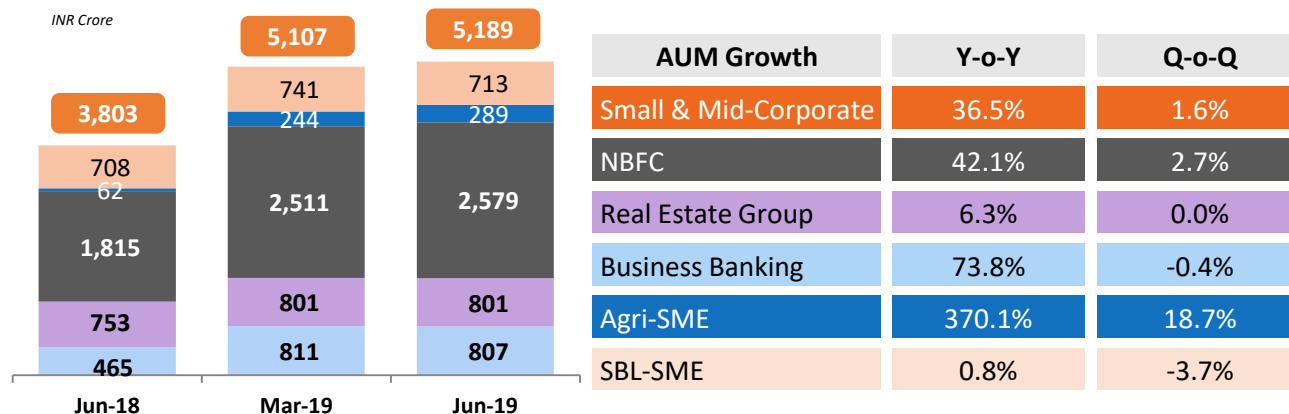
Small & Mid-Corporate 1 NBFC Real Estate Group Business Banking Agri SME SBL-SME

Small & Mid-Corporate Assets AUM Break-up



AUM break-up of Small & Mid-Corporate

INR Crore



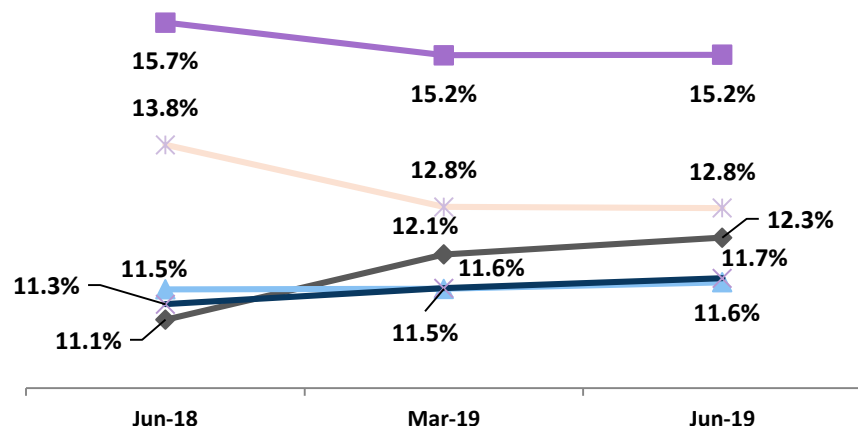
AUM Growth	Y-o-Y	Q-o-Q
Small & Mid-Corporate	36.5%	1.6%
NBFC	42.1%	2.7%
Real Estate Group	6.3%	0.0%
Business Banking	73.8%	-0.4%
Agri-SME	370.1%	18.7%
SBL-SME	0.8%	-3.7%

Small & Mid-Corporate 1 NBFC Real Estate Group Business Banking Agri SME SBL-SME

<sup>1</sup> Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical. From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures. Certain Loans have been re-classified from SBL-SME to MSME basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

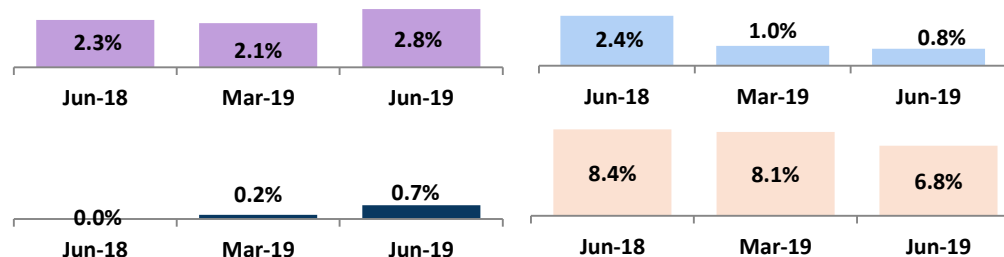
# Small & Mid-Corporate Assets Snapshot

## Small & Mid-Corporate<sup>1</sup> AUM Yield



## Strong Asset Quality - GNPA

GNPA of NBFC – NIL; Entire portfolio has been Current (Nil 0+ DPD) since we started the product segment in FY 11-12

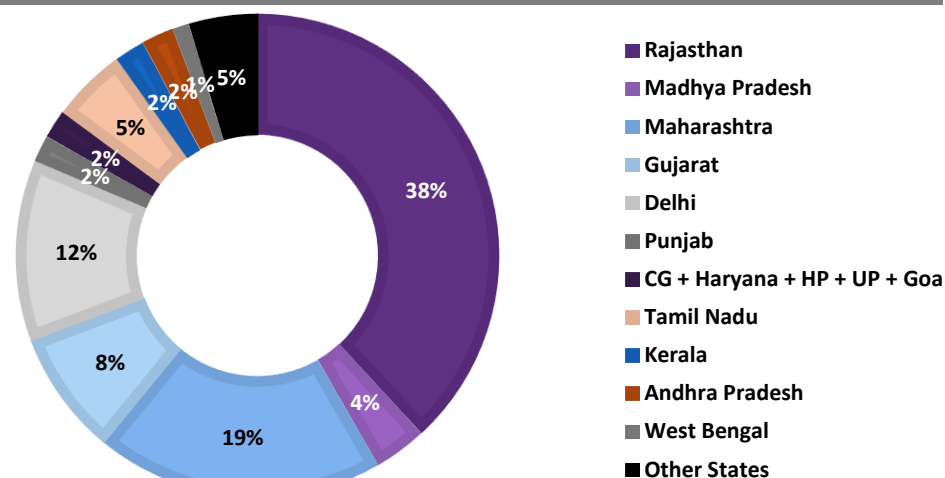


■ NBFC ■ Real Estate Group ■ Business Banking ■ Agri SME ■ SBL-SME

## Ticket Size Distribution of Small & Mid Corporate Assets<sup>1</sup> AUM

Original Ticket Size	NBFC	REG	Business Banking	Agri-SM E + SBL-SME
Upto INR 5 Lakh	0%	0%	0%	0%
INR 5 – 10 Lakh	0%	0%	2%	1%
INR 10 – 50 Lakh	0%	4%	23%	20%
<b>Upto INR 50 Lakh</b>	<b>0%</b>	<b>4%</b>	<b>25%</b>	<b>21%</b>
INR 50 Lakh – 1 Crore	1%	4%	15%	20%
INR 1 - 5 Crore	11%	9%	34%	48%
Above INR 5 Crores	88%	84%	26%	10%

## Small & Mid-Corporate<sup>1</sup> Regional Break-up



As on 30<sup>th</sup> Jun 19

<sup>1</sup> Secured Business Loans to SME (SBL-SME) vertical has been discontinued from Q1FY20 and the team has been merged with Agri SME vertical. From Q1FY20, the SBL-SME book and Agri SME book is being classified under Small & Mid-Corporate vertical basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures. Certain Loans have been re-classified from SBL-SME to MSME basis the nature of customers. All figures for past periods have been accordingly revised to make them comparable with Q1FY20 / 30-Jun-19 figures.

# Small & Mid-Corporate Assets Snapshot – II

## NBFC Lending

### NBFC Lending – granular & spread across varied asset classes

Type of NBFC's	No. of Customers	Exposure (%)
Asset Finance Co's (AFC)	92	56.8%
Housing Finance Co's (HFC)	21	14.2%
Microfinance Institutions (MFI)	29	18.3%
Fin-tech	16	7.6%
Gold Loan Co's	3	3.1%
<b>Total</b>	<b>161</b>	<b>100.0%</b>

~6% exposure in Working Capital Facilities, Term Loans are majorly for 2 Year & above original tenor – 88%, in line with underlying asset class tenor

Type of Facility	Exposure (%)
Term Loan	94.4%
Cash Credit	5.6%
<b>Total</b>	<b>100.0%</b>

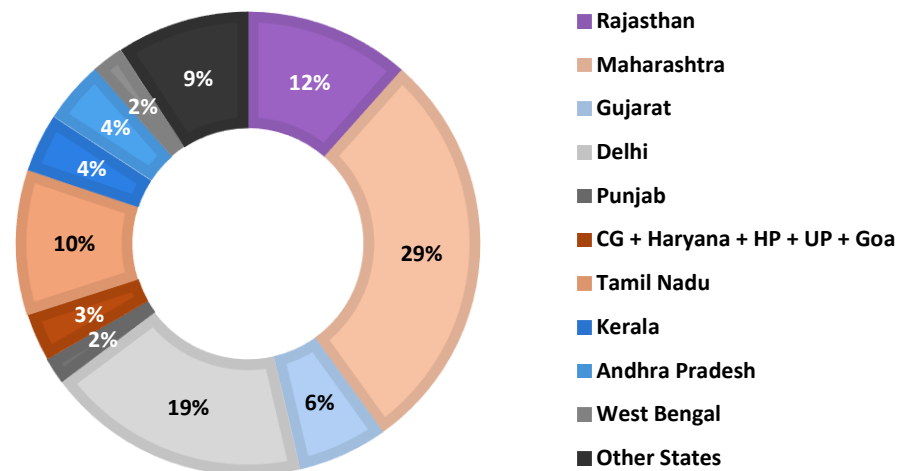
More than INR 1,600 Crore Deposits raised from NBFC segment as on 30<sup>th</sup> June 19

As on 30<sup>th</sup> Jun 19

### 88% of the NBFC exposure is in Investment Grade

Credit Rating	No. of Customers	Exposure (%)
<b><u>Investment Grade</u></b>	<b>102</b>	<b>88.1%</b>
“AA”	3	3.7%
“A”	28	38.2%
“BBB”	71	46.2%
<b><u>Non-Investment Grade – “BB” rated</u></b>	<b>11</b>	<b>1.9%</b>
<b><u>Unrated</u></b>	<b>47</b>	<b>9.9%</b>
<b>Total</b>	<b>161</b>	<b>100.0%</b>

### Geographically Well – Diversified across 16 States





# Continued 'Cautious' Stance on NBFC and REG

- ❑ Almost nil growth in NBFC and REG AUM for last four quarters

(In INR Crores)	Q2FY19	Q3FY19	Q4FY19	Q1FY20
<b>NBFC AUM – 333 Cases</b>	<b>2,603</b>	<b>2,357</b>	<b>2,511</b>	<b>2,579</b>
<b>Q-o-Q Growth</b>		<b>-9%</b>	<b>7%</b>	<b>3%</b>
<b>REG AUM – 389 Cases</b>	<b>724</b>	<b>762</b>	<b>801</b>	<b>801</b>
<b>Q-o-Q Growth</b>		<b>5%</b>	<b>5%</b>	<b>0%</b>
<b>Total NBFC &amp; REG</b>	<b>3,326</b>	<b>3,119</b>	<b>3,311</b>	<b>3,380</b>
<b>Q-o-Q Growth</b>		<b>-6%</b>	<b>6%</b>	<b>2%</b>

- ❑ Risk Dispersion through further granular Avg. Ticket Size (ATS)

(In INR Crores)	Q2FY19	Q3FY19	Q4FY19	Q1FY20
<b>NBFC</b>	<b>16.8</b>	<b>11.9</b>	<b>9.9</b>	<b>9.8</b>
<b>REG</b>	<b>1.6</b>	<b>2.5</b>	<b>1.2</b>	<b>1.9</b>

- ❑ Stable Asset Quality

Particulars	Q2FY19	Q3FY19	Q4FY19	Q1FY20
<b>NBFC - 0+ delinquency</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>
<b>REG GNPA *</b>	<b>2.1%</b>	<b>3.5%</b>	<b>2.1%</b>	<b>2.8%</b>

## Credit Risk Monitoring / Mitigation – Key Points

### NBFC

- ❑ No 0+ DPD account in NBFC Vertical.
- ❑ Upward repricing of Portfolio yield.
- ❑ Rapid Portfolio Review with dedicated Monitoring team for Pool Verification and Covenant Monitoring.
- ❑ 88% of the Portfolio - Investment Grade rating

### REG

- ❑ Strictly very selective sourcing
- ❑ Close supervision monitoring and timely action for key monitorable including Cost Over Run / Time over Run, Slow Moving Inventory
- ❑ Online Tools developed internally for Project Monitoring, Monitoring of NOC issued and Escrow Management
- ❑ Legal Proceedings are running on all NPA Cases and are constantly tracked.

During Q1FY20, 1 REG NPA account got resolved and 1 case re-entered in NPA

### 3. Branch Banking - Snapshot

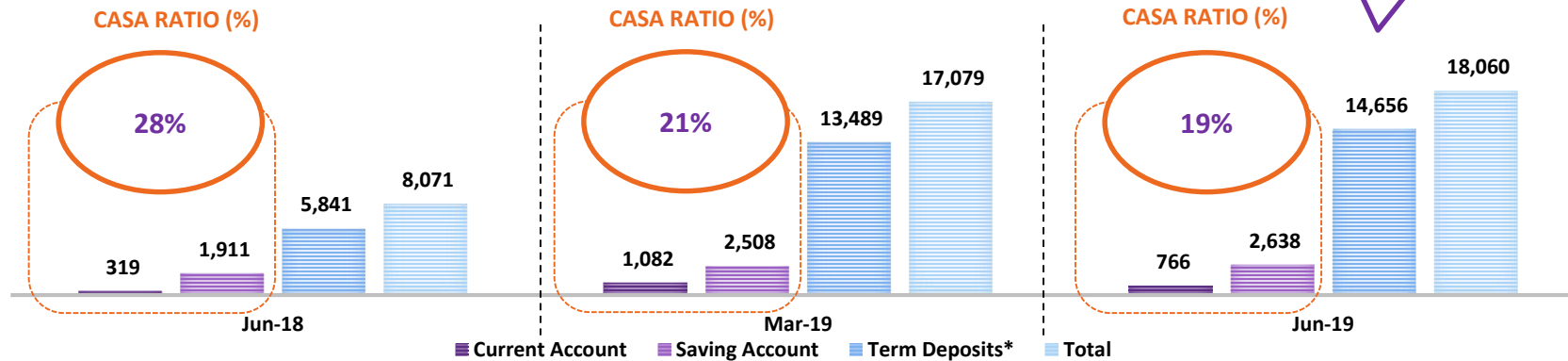
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# Branch Banking - Snapshot

Growing Deposit Franchise; CASA Ratio of 19%

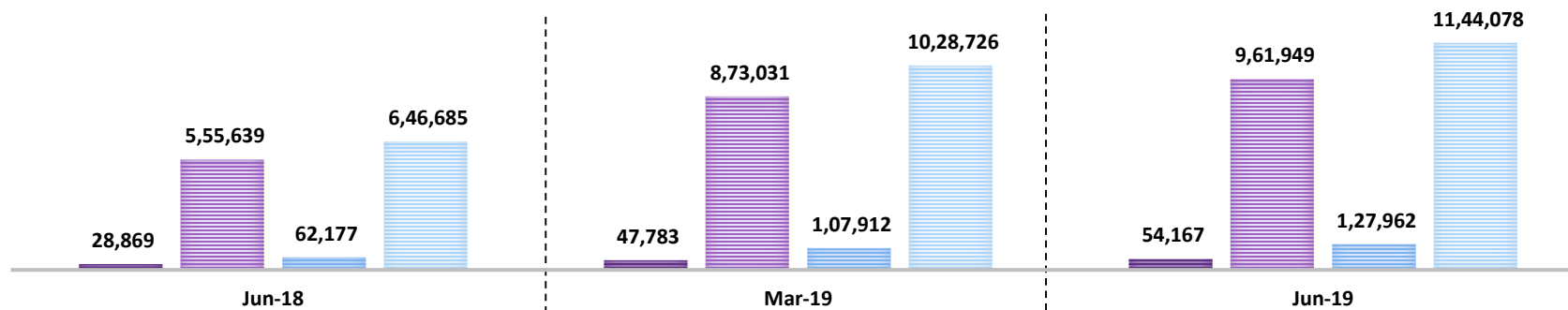
44% of the Term Deposits are non-callable [Bulk TD – 64% non-callable]



Total Deposit Growth

Y-o-Y	Q-o-Q
98.5%	2.2%

Focus on building granular retail deposit base - No of Accounts



Deposit Accounts Growth

Y-o-Y	Q-o-Q
76.9%	11.2%

ATS as on 30<sup>th</sup> Jun 19

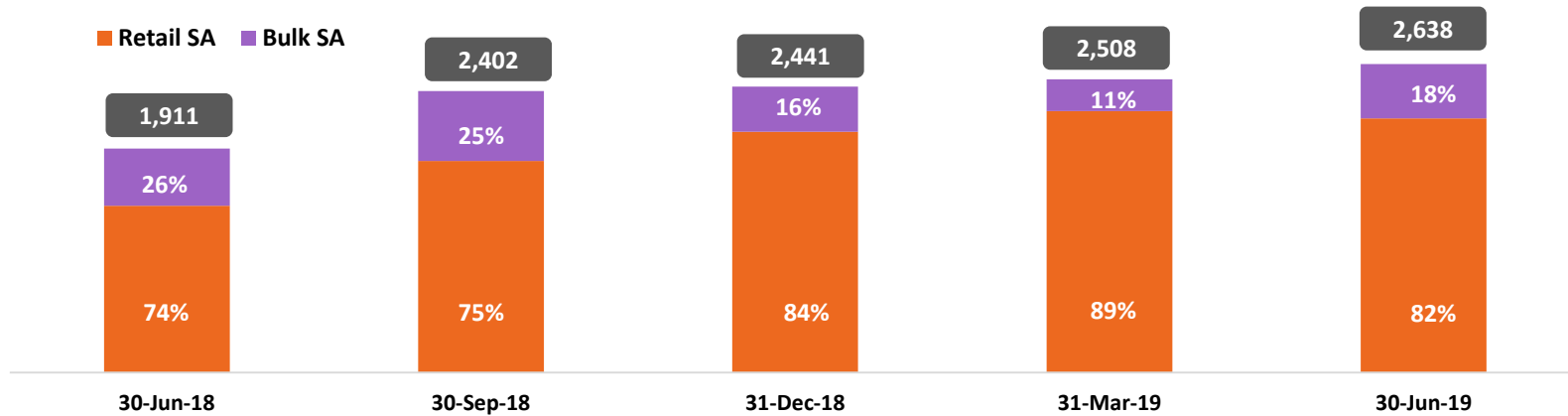


Current Account	Savings Account	Term Deposits	Total Deposits
1.4 Lacs	0.27 Lacs	12.9 Lacs	1.7 Lacs

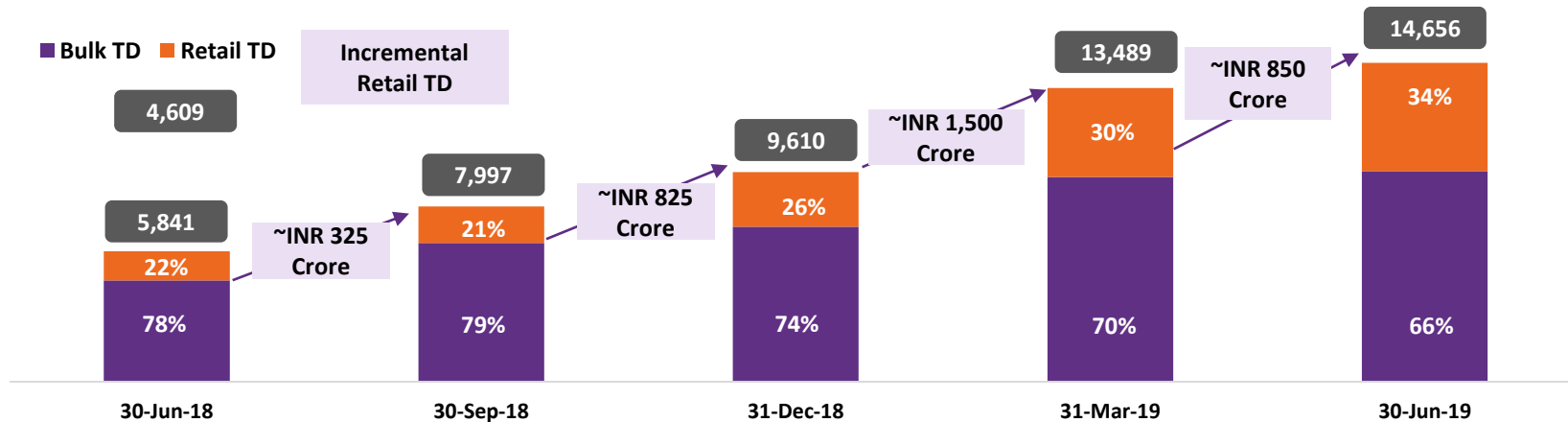
\*Note – Term Deposits excludes Certificate of Deposits of INR 1,789 Crore as on 30th Jun 2019, 2,343 Crore as on 31st Mar 2019 and INR 1,928 Crore as on 30th Jun 18

# Focused on Building A Granular Retail Deposit Franchise

Increasing Share of Retail in Savings Account (SA)



Increasing Share of Retail in Term Deposits (TD)

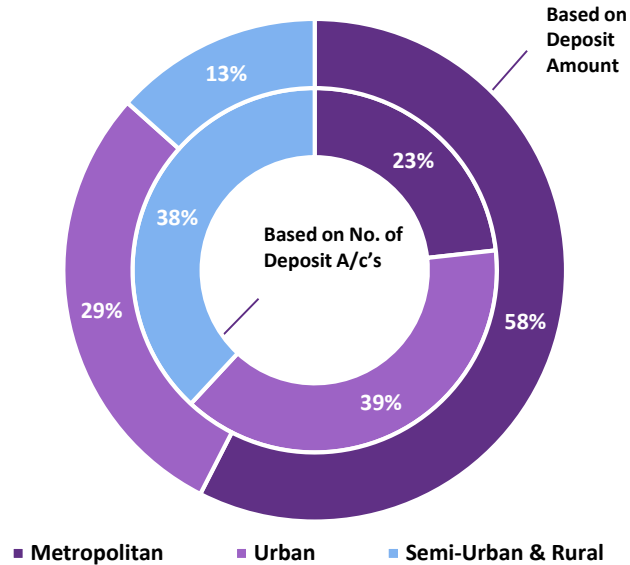


<sup>1</sup> Retail SA refers to all SA of Individuals (including Salaried), HUF and SA of Government & TASC having balance of less than INR 5 Crore while Bulk SA refers to SA of Government & TASC with balances of INR 5 Crore & above

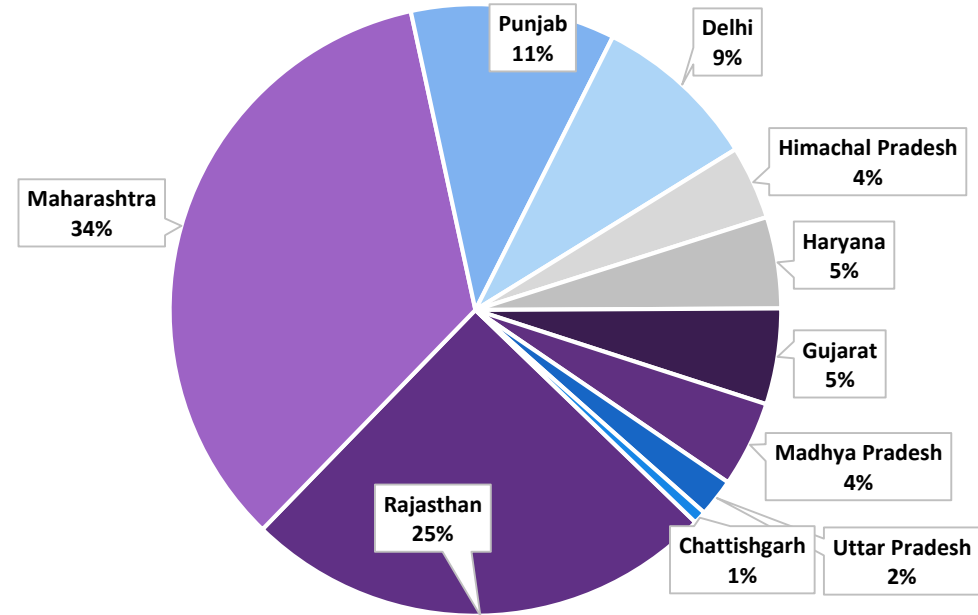
<sup>2</sup> Retail TD refers to all TD of Individuals (including Salaried), HUF and TD of Corporates, Government & TASC having balance of less than INR 1 Crore till 31<sup>st</sup> Dec 18 and less than INR 2 Crore from 31<sup>st</sup> Mar 19 while Bulk TD refers to all TD of Banks and TD of Corporates, Government & TASC with balances of INR 1 Crore & above till 31<sup>st</sup> Dec 18 and INR 2 Crore & above from 31<sup>st</sup> Mar 19

# Branch Banking – Deposit profile

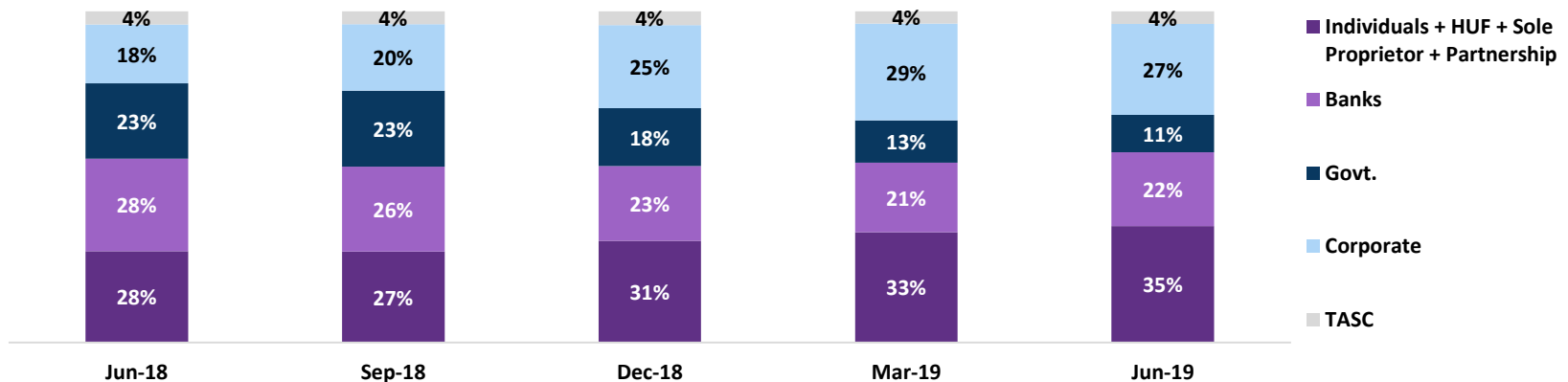
Area-wise Deposit<sup>1</sup> Distribution



Diversified Deposit<sup>1</sup> Build-up across States



Profile of Deposits<sup>1</sup> spread across segments – Focus on building “Individual” base



As on 30<sup>th</sup> Jun 19

<sup>1</sup>Deposits excludes Certificate of Deposits of INR 1,789 Crore as on 30th Jun 2019, 2,343 Crore as on 31st Mar 2019 and INR 1,928 Crore as on 30th Jun 18

## 4. Treasury - Snapshot

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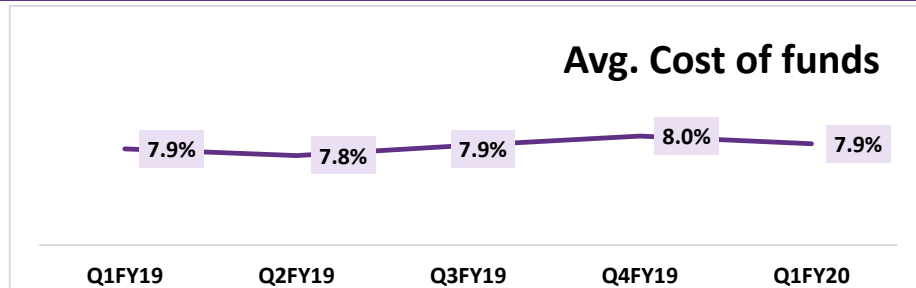
## Increasing proportion of Deposits further diversifying the funding profile

Funding Source	30-Jun-18	30-Sep-18	31-Dec-18	31-Mar-19	30-Jun-19
<b>Deposits + Borrowings (INR Crore)</b>	<b>16,874</b>	<b>20,699</b>	<b>23,508</b>	<b>28,036</b>	<b>28,856</b>
Deposits	59.3%	62.2%	62.4%	69.3%	68.8%
Refinance from FIs	22.4%	23.2%	22.7%	18.6%	20.0%
NCD	14.3%	9.6%	8.5%	6.1%	5.0%
Loans from Banks & NBFC	1.9%	1.7%	1.2%	0.8%	0.7%
Tier II Capital	1.5%	1.1%	3.1%	2.6%	2.5%
CBLO / Line of Credit / Inter-Bank / Others	0.6%	2.2%	2.1%	2.7%	3.0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

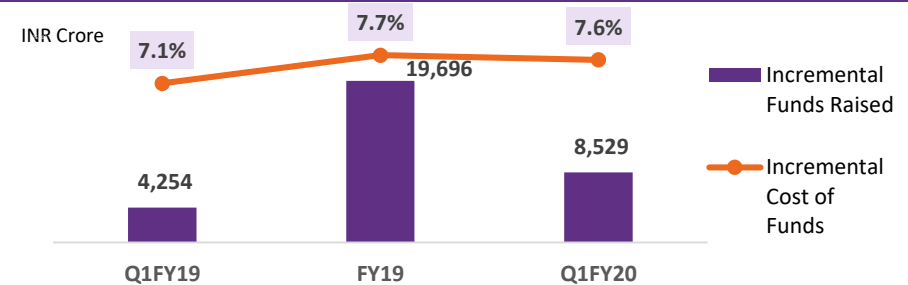
Off-book Source of Fund	30-Jun-18	30-Sep-18	31-Dec-18	31-Mar-19	30-Jun-19
Sec. & Assign O/s AUM <sup>@</sup> (INR Crore)	2,304	1,944	1,618	1,297	2,266

<sup>@</sup>Outstanding AUM of loan assets sold through Securitisation and Assignment as reduced by Outstanding AUM of Assets retained to meet Minimum Retention Requirement (MRR) in Securitisation and Assignment transaction and appearing in Balance Sheet.

## Stable cost of funds<sup>1</sup>



## Incremental Funds<sup>2</sup> raised & its Cost



## Treasury Update

- Marginal decline in Cost of Funds at ~7.9% in Q1FY20 vis-à-vis 8.0% in Q4FY19. In Q1FY20, incremental funds were raised at 7.6% vs. 7.8% in Q4FY19
- Focus on retail term deposits caused a slight increase in Cost of Deposits (excluding Certificate of Deposits) to 7.56% in Q1FY20 as against 7.50% in Q4FY19
- Maintained SLR of INR 5,150 Crore (as against requirement of INR 4,391 Crore) in form of Govt. Securities
- Focus on built-up of high quality Non SLR investment book of ~Rs 2,060 Crore commensurate with higher liquidity maintained considering market environment
- Treasury profit of ~INR 25 Crore in Q1FY20 arising from trading of SLR securities
- Maintained an average Liquidity Coverage Ratio (LCR) of 98.3% for Q1FY20 as against regulatory requirement of 80% for SFBs
- Well managed ALM - all buckets of Asset Liability Statement are within Regulatory and Board determined limits
- Sold PSLC Certificates of INR 5700 Crores – Fee income of INR 42 Crore; recognized INR 10 Crore in Q1FY20

<sup>1</sup>Average Cost of Funds represents weighted average interest cost on deposits & borrowings and cost of securitization and assignment, weights being daily average deposits & borrowings and principal outstanding of securitisation and assignment transaction during the period

<sup>2</sup>Including Securitizations / Assignments



## 5. Distribution and Financial Inclusion

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# Well entrenched contiguous distribution franchise

11 States

418 Branches<sup>1</sup>, 56 BCs,  
81 Asset Centers

554 ATMs<sup>1</sup>

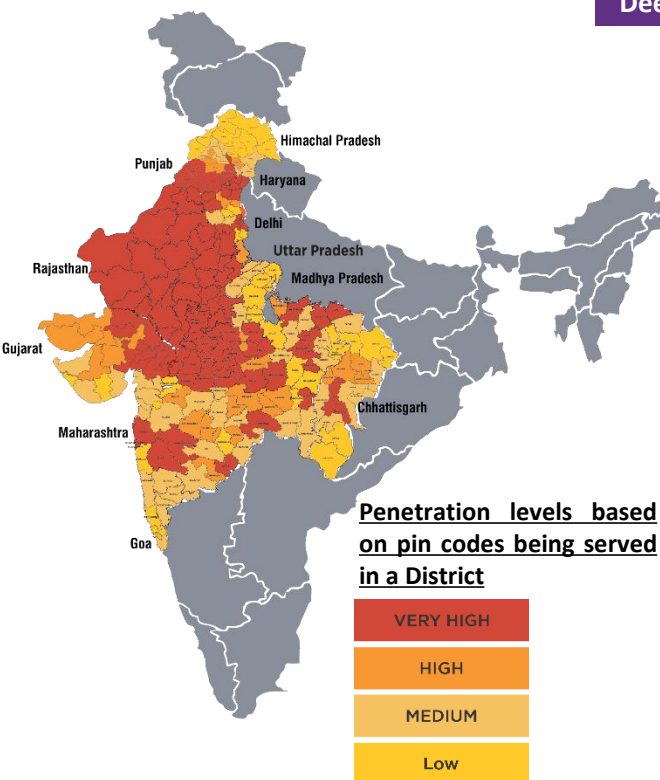
13 lakh  
Customers

5,37,053 Active Loan A/c's &  
10,16,116 Deposit A/c's

12,788  
employees

19% CASA  
Ratio<sup>2</sup>

## Deep Penetration into Core States and Expansion into other States



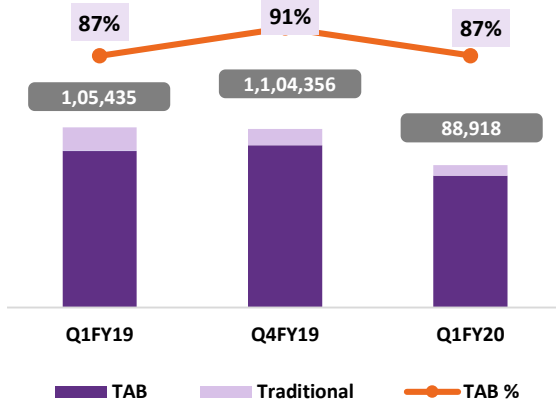
	Metro-Politan	Urban	Semi-urban			Rural		Rural Un-banked <sup>1</sup>		Total Branches	Asset Centres
States	Tier 1	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 5	Tier 6		
Rajasthan	16	23	19	43	21	3	3	-	94	222	30
Madhya Pradesh	5	16	7	9	-	-	-	1	16	54	8
Gujarat	8	20	4	5	3	-	-	-	2	42	14
Maharashtra	12	16	6	2	1	-	-	-	3	40	12
Punjab	1	11	4	2	-	-	-	-	3	21	6
Haryana	1	11	1	1	-	-	-	-	7	21	3
Chhattisgarh	1	4	-	-	-	-	-	-	-	5	2
Delhi / NCR	5	-	-	-	-	-	-	-	-	5	5
Himachal Pradesh	-	1	-	2	1	-	-	-	-	4	1
Uttar Pradesh	1	1	-	-	-	-	-	-	-	2	-
Chandigarh	-	1	-	-	-	-	-	-	-	1	-
Goa	-	-	1	-	-	-	-	-	-	1	-
<b>Total</b>	<b>50</b>	<b>104</b>	<b>42</b>	<b>64</b>	<b>26</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>125</b>	<b>418</b>	<b>81</b>
<b>Branch Distribution (%)</b>	<b>12%</b>	<b>25%</b>	<b>32%</b>			<b>32%</b>				<b>100%</b>	

- ❑ Distribution Networks spreads across 11 states; 64% of our branches are in Rural & Semi Urban Areas (Tier 2 to Tier 6)
- ❑ Opened 10 Business Correspondent Banking Outlets in Unbanked rural centers in Q1FY20;

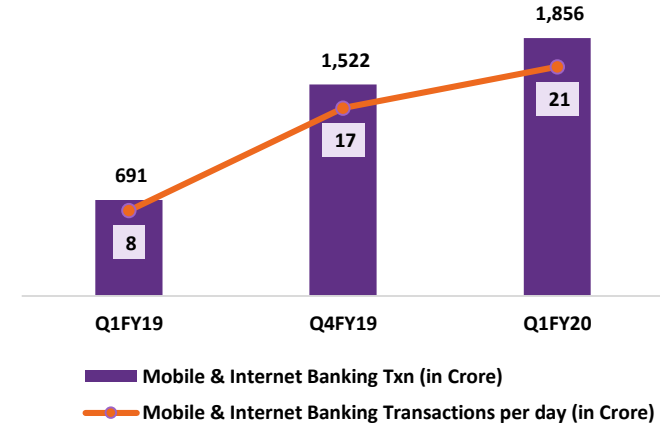
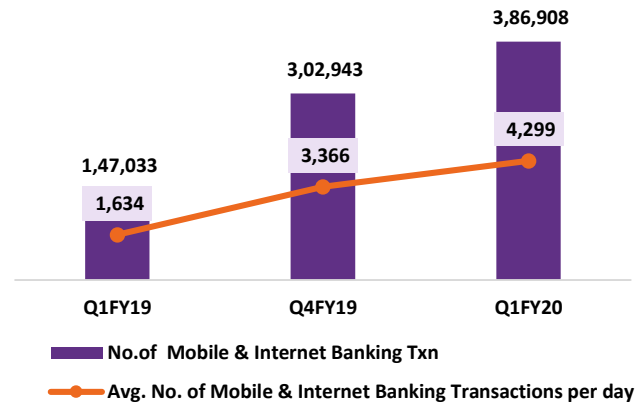
<sup>1</sup>322 Bank Branches and 96 Business Correspondent Banking Outlets. 554 ATMs includes 293 on-shore ATMs and 261 RISL / CMS ATMs at Atal Seva Kendras

<sup>2</sup> Calculated based on Deposits excluding Certificate of Deposits of INR 1,789 Crore

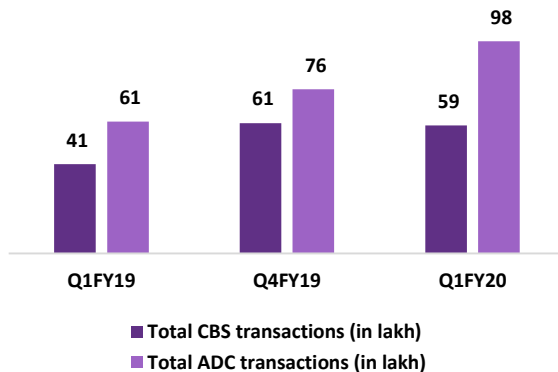
## TAB based paperless onboarding – SA opened



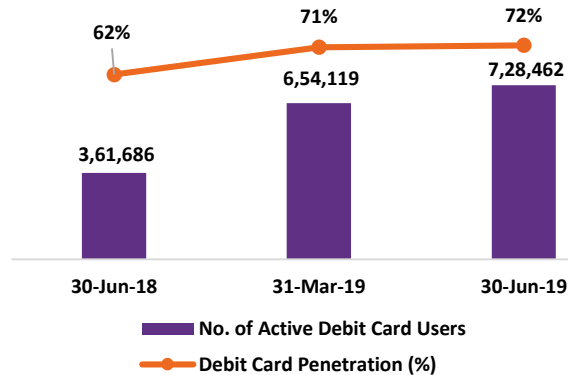
## Increasing Digital Channel Usage; More than 1.3 lakh Internet & Mobile Banking Users



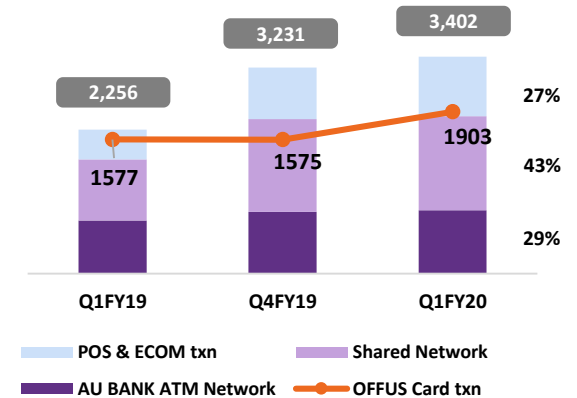
## ADC transactions touching 1 Cr in Q1FY20



## Increasing Debit Card penetration



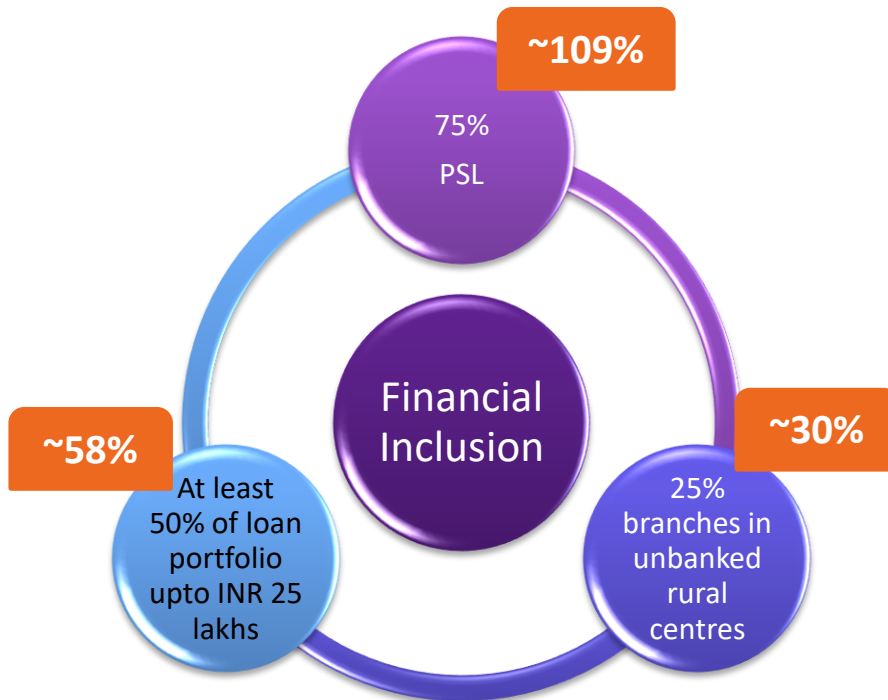
## Debit Card transaction Volume (in '000's)



~802 POS Machines installed in Q1FY20 taking total Live POS installed to 3132

~3.9 Lakh transactions worth INR 56 Crore in Q1FY20 vs. 81,000 transactions worth INR 14 Crore in Q1FY19

## Meeting Key Objectives of Small Finance Bank



- ❖ Serving customers with limited or no access to organized finance; Deep understanding and strong relationship enabled by local manpower
- ❖ 1.3+ million customer base; More than 80% Self-employed
- ❖ Paperless hassle-free banking; ~80% of CASA in semi-urban & rural areas opened through TAB's
- ❖ Opening 1000 ATM's at Atal Seva Kendra in deep pockets across Rajasthan – 261 such ATMs operational;
- ❖ STP of CD loans promoting financial inclusion in semi-urban & rural areas;
- ❖ Financial Inclusion App for BC's; Cross-sell of Assets promoting entrepreneurship; EMI collection & Chq drop facility at BC banking outlets; Added focus on Branch Banking and Asset products in addition to Remittance
- ❖ Focussing on Unbanked areas - Financial Literacy Camps (130+ Camps touching over 20,000+ people); A/c opening drives

## 6. About AU Small Finance Bank

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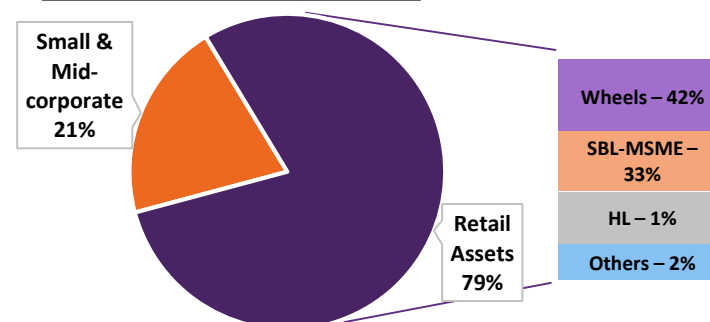
# AU BANK – tapping the unreachable and unbanked segments

## Overview

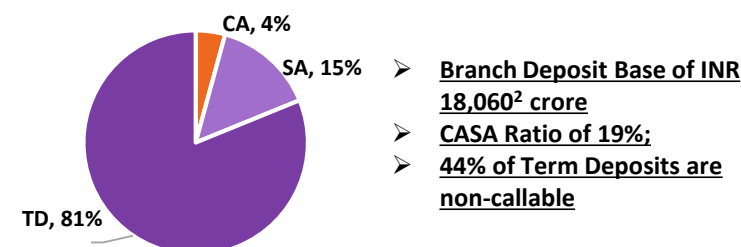
- AU SMALL FINANCE BANK (“AU BANK” or “Company”) is a **scheduled commercial bank** which successfully transitioned from an Asset Financing NBFC to an SFB; started in 1996; commenced banking operations in Apr 19, 2017;
- A **retail focused bank** with diversified bouquet of products and services
- Target customers include **low and middle income individuals** and **micro / small businesses** which are credit worthy having business potential but unable to avail financing from formal channels; 13 lakh active customers;
- Contiguous geographical distribution** across 11 states and a UT with 418 branches<sup>1</sup>, 81 asset centers, 56 business correspondent agents, 14 offices, 554 ATMs<sup>1</sup>;
- Created a niche by focusing on segments of high growth potential and high margins while ensuring lower risk through **robust risk management and governance practises**: GNPA of 2.1% and NNPA of 1.3% as on 30<sup>th</sup> June 2019;
- Promoted by **first generation entrepreneur**, Sanjay Agarwal, a merit holder CA, holding ~31% stake; ably supported by **experienced team of professionals**; young and passionate team of 12,788 employees;
- Marquee Investor base** which includes institutions like Temasek Holdings, Nomura, Warburg Pincus, IFC, SBI MF, Chrys Capital, Kedaara Capital, etc;
- Long-term credit rating of “**AA- / Stable**” by **CRISIL Ratings, ICRA Ratings, India Ratings & CARE Ratings**; Highest Short-term credit rating of “**A1+**”

## Focused on Retail Financing with Diversified Portfolio

### Gross AUM of INR 25,610 crore

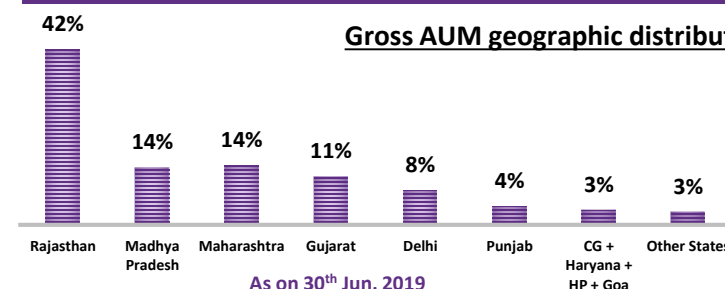


## Strong Build up of Deposits



## Contiguous Geographic presence

### Gross AUM geographic distribution



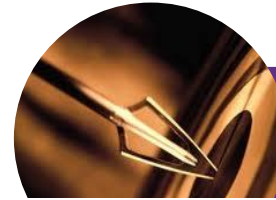
<sup>1</sup>322 Bank Branches and 96 Business Correspondent Banking Outlets. 554 ATMs includes 293 on-shore ATMs and 261 RISL / CMS ATMs at Atal Seva Kendras

<sup>2</sup> Calculated based on Deposits excluding Certificate of Deposits of INR 1,789 Crore



## AU Vision

- To be the world's most trusted retail bank and coveted employer
- That is admired as the epitome of financial inclusion and economic success,
- Where ordinary people do extraordinary things to transform society at large,
- Thereby guaranteeing trust, confidence and customer delight.



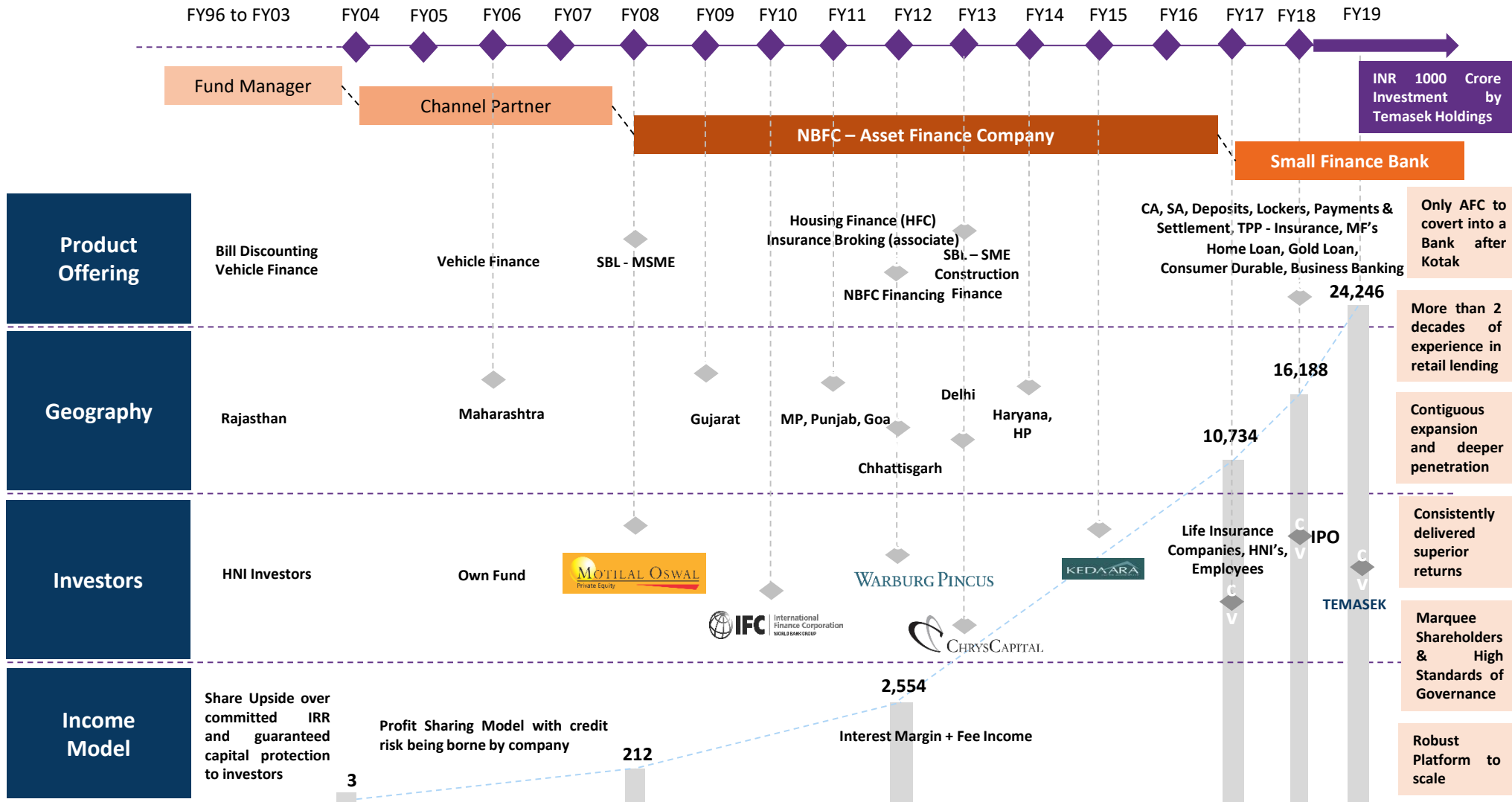
## AU Mission

To build one of India's largest retail franchise that is admired for:

- Making every customer feel supreme while being served
- Aspiring that no Indian is deprived of banking
- Bias for action, dynamism, detail orientation and product and process innovation
- Globally respected standards of integrity, governance and ethics
- Being an equal opportunity employer, providing a collaborative and rewarding platform to all its employees

**Fastest growth to INR 1 trillion book size and a client base of 10 million+ delighted customers**

# AU Journey - natural progression to Bank



\*Column bar denotes Gross AUM as at end of that particular FY; In INR Crores



# Experienced Board of Directors

## Board of Directors



**Mr. Mannil Venugopalan**  
Chairman and  
Independent Director  
47+ years of experience  
B. Com (Gold Medal)

Ex-CMD, Bank of India  
Ex-MD & CEO, Federal Bank



**Mr. Krishan Kant Rathi**  
Independent Director  
29+ years of experience  
CA, CS

Ex-CEO, Future Consumer Limited  
Ex-CFO, Future Group



**Ms. Jyoti Ishwar Chandra  
Narang**  
Independent Director  
37+ years of experience  
MBA

Ex-COO, Indian Hotels Company  
Limited



**Mr. Raj Vikash Verma**  
Independent Director  
35+ years of experience  
Masters in Economics,  
MBA Finance (FMS), CAIIB

Leadership positions at NHB,  
IMGCI, CERSAI, PFRDA, etc.



**Mr. Narendra Ostawal**  
Additional Director  
18+ years of experience  
CA, MBA (IIM Bangalore)

MD, Warburg Pincus India Private  
Limited



**Mr. Sanjay Agarwal**  
MD & CEO  
21+ years of experience  
CA (Rank holder)

E&Y Entrepreneur of the Year  
Award 2018; Business Leader of  
the Year, ICAI Awards, 2017;



**Mr. Uttam Tibrewal**  
Whole-time Director  
21+ years of experience  
B. Com

Associated with Bank from last  
15 years

## Experienced Senior team

- Majority of the Board constituted by Independent Directors; High Standards of Corporate Governance; 9 Board Level Committees including Risk Monitoring Committee and Corporate Social Responsibility Committee
- Led by promoter, Mr. Sanjay Agarwal, who is a first generation entrepreneur
- Key Management Personnel have been with the company for an average of over 15 years

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# THANK YOU

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ADC	Alternate Delivery Channels	NII	Net Interest Income
AFS	Available for Sale	NPA	Non Performing Assets
ALM	Asset Liability Management	NSE	National Stock Exchange
AUM	Asset Under Management	OPEX	Operating Expenses
BSBDA	Basic Savings Bank Deposit A/C	P/L	Profit & Loss Statement
BSE	Bombay Stock Exchange	PAT	Profit After Tax
CASA	Current Account Deposits and Savings Account Deposit	PPOP	Pre-Provisioning Operating Profit
CBS	Core Banking Solution	Q-o-Q	Quarter on Quarter
CRAR	Capital Adequacy Ratio	ROA	Return on Average Assets
CRR	Cash Reserve Ratio	ROE	Return on Average Shareholder's Fund
DPD	Days Past Due	RTGS	Real Time Gross Settlement
EPS	Earning Price Per Share	SFB	Small Finance Bank
HTM	Held Till Maturity	SLR	Statutory Liquidity Ratio
IPO	Initial Public Offer	STP	Straight Through Processing
LCR	Liquidity Coverage Ratio	TAB	Tablet Mobile Device
NBFC	Non-Banking Finance Company	Y-o-Y	Year on Year