

Ref. No. AUSFB/SEC/2020-21/259

Date: 28th October 2020

To,

<p>National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK</p>	<p>BSE Limited, Phiroz Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611</p>
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Dear Sir(s),

Sub: Outcome of the Board Meeting – SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to applicable provisions of Listing Regulations, this is to inform you that the Board of Directors of the AU Small Finance Bank Limited at its Meeting held on Wednesday, 28th October, 2020 at Jaipur has inter-alia, transacted the following business item:

Approved the Unaudited Financial Results of the Bank for the Quarter and Half Year ended on 30th September 2020 and took note of the Limited Review Report thereon, submitted by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants. (enclosed)

We have enclosed herein the press release of the Bank on the Unaudited Financial Results for the Quarter and Half Year ended 30th September 2020.

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

The meeting of Board of Directors commenced at 02:30 P.M. and concluded at 05:30 P.M.

Kindly take the same on record.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED.



MANMOHAN PARNAMI

Company Secretary and Compliance Officer

Membership No.: F9999

Registered Office

AU SMALL FINANCE BANK LIMITED

19-A Dhuleshwar Garden, Ajmer Road,

Jaipur - 302001, Rajasthan, India

Phone: +91 141 4110060/61, Fax: +91 141 4110090

CIN: L36911RJ1996PLC011381

Formerly known as Au Financiers (India) Limited

Review Report to
The Board of Directors
AU Small Finance Bank Limited

28 October 2020

**Independent Auditor's Review Report on the Quarterly and half yearly
Unaudited Financial Results of the AU Small Finance Bank Limited
Pursuant to the Regulation 33 of the SEBI (Listing Obligations and
Disclosure Requirements) Regulations, 2015, as amended**

Dear Sirs:

1. We have reviewed the accompanying statement of unaudited financial results of AU Small Finance Bank Limited (the "Bank") for the quarter ended September 30, 2020 and year to date results from April 1, 2020 to September 30, 2020 (the "Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, (AS 25) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant guidelines issued by Reserve Bank of India (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

respect of income recognition, asset classification, provisioning and other related matters.

5. We draw attention to Note 7 and Note 9 to the Statement, which describes the economic and social disruption as a result of COVID-19 pandemic on the Bank's operations and financial results including the Bank's estimates of impairment of loans to customers which is highly dependent on uncertain future developments and the treatment given to certain loans as a consequence of the Interim Order of the Honourable Supreme Court of India dated September 3, 2020. Our conclusion is not modified in respect of this matter.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004

Sarvesh Warty

per Sarvesh Warty

Partner

Membership No.: 121411

UDIN: 20121411AAABQB5019

Mumbai

AU Small Finance Bank Limited

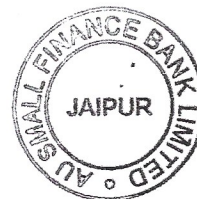
(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)
Tel : +91-141-4110060, Fax No : +91- 141-4110090 Website : www.aubank.in

Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2020

S. No.	Particulars	₹ in lacs					
		Quarter ended 30.09.2020	Quarter ended 30.06.2020	Quarter ended 30.09.2019	Half year ended 30.09.2020	Half year ended 30.09.2019	Year ended 31.03.2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	121,245.41	118,411.50	103,342.68	239,656.91	199,081.61	428,588.43
	a) Interest / discount on advances / bills	94,477.93	95,379.98	81,012.56	189,857.91	157,886.45	341,483.76
	b) Income on Investments	20,654.15	19,810.04	15,567.29	40,464.19	29,891.63	61,346.91
	c) Interest on balances with Reserve Bank of India and other inter bank funds	2,359.27	2,180.95	461.25	4,540.22	882.40	2,580.40
	d) Others	3,754.06	1,040.53	6,301.58	4,794.59	10,421.13	23,177.36
2	Other income (refer note 6)	28,569.23	22,579.66	15,078.65	51,148.89	36,173.03	70,609.20
3	Total Income (1)+(2)	149,814.64	140,991.16	118,421.33	290,805.80	235,254.64	499,197.63
4	Interest Expended	65,181.56	66,826.33	58,183.70	132,007.89	114,365.20	237,694.40
5	Operating Expenses (i)+(ii)	38,001.81	29,605.81	32,467.81	67,607.62	64,035.49	141,785.85
	i) Employees cost	22,420.53	17,933.52	18,213.26	40,354.05	36,802.67	75,961.84
	ii) Other operating expenses	15,581.28	11,672.29	14,254.55	27,253.57	27,232.82	65,824.01
6	Total Expenditure (4)+(5)	103,183.37	96,432.14	90,651.51	199,615.51	178,400.69	379,480.25
	(excluding Provisions & Contingencies)						
7	Operating Profit before Provisions and Contingencies (3)-(6)	46,631.27	44,559.02	27,769.82	91,190.29	56,853.95	119,717.38
8	Provisions (other than tax) and Contingencies	5,740.29	18,125.21	6,100.66	23,865.50	9,252.15	28,319.86
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	40,890.98	26,433.81	21,669.16	67,324.79	47,601.80	91,397.52
11	Tax Expense	8,703.34	6,352.94	4,474.97	15,056.28	11,375.51	23,919.07
12	Net Profit from Ordinary Activities after tax (10)-(11)	32,187.64	20,080.87	17,194.19	52,268.51	36,226.29	67,478.45
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit for the period (12)-(13)	32,187.64	20,080.87	17,194.19	52,268.51	36,226.29	67,478.45
15	Paid up equity share capital (Face Value of ₹ 10/- each)	30,653.53	30,640.76	29,342.69	30,653.53	29,342.69	30,412.33
16	Reserves excluding revaluation reserves	-	-	-	-	-	407,268.78
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio - Basel II (refer note 10)	21.47%	21.72%	17.87%	21.47%	17.87%	21.99%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) - not annualized						
	Basic EPS (₹)	10.50	6.58	5.87	17.09	12.38	22.78
	Diluted EPS (₹)	10.47	6.52	5.79	17.01	12.20	22.32
	(iv) NPA Ratios						
	(a) Gross NPAs	42,316.67	44,712.37	50,384.21	42,316.67	50,384.21	45,778.37
	(b) Net NPAs	12,282.72	16,318.88	28,285.00	12,282.72	28,285.00	21,730.23
	(c) % of Gross NPAs to Gross Advances	1.54%	1.69%	2.01%	1.54%	2.01%	1.68%
	(d) % of Net NPAs to Net Advances	0.45%	0.62%	1.14%	0.45%	1.14%	0.81%
	(v) Return on assets (average) - not annualized	0.73%	0.46%	0.49%	1.21%	1.06%	1.81%

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Segment information in accordance with the Accounting standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under :

S. No.	Particulars	Quarter ended 30.09.2020	Quarter ended 30.06.2020	Quarter ended 30.09.2019	Half year ended 30.09.2020	Half year ended 30.09.2019	Year ended 31.03.2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment revenue						
a)	Treasury	42,052.33	40,627.97	18,859.02	82,680.30	44,178.09	81,995.48
b)	Retail banking	96,913.60	89,778.96	84,656.07	186,692.56	162,284.80	361,636.96
c)	Wholesale banking	10,243.72	10,159.37	14,046.59	20,403.09	27,446.59	52,460.91
d)	Other banking operations	604.99	424.86	859.65	1,029.85	1,345.16	3,104.28
e)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Income from operations	149,814.64	140,991.16	118,421.33	290,805.80	235,254.64	499,197.63
2	Segment results						
a)	Treasury	14,855.94	16,766.76	2,204.68	31,622.70	12,195.18	16,375.99
b)	Retail banking	22,195.39	6,741.53	15,571.04	28,936.92	26,678.33	56,314.85
c)	Wholesale banking	3,287.50	2,512.60	3,033.79	5,800.10	7,383.13	15,602.40
d)	Other banking operations	552.15	412.92	859.65	965.07	1,345.16	3,104.28
e)	Unallocated	-	-	-	-	-	-
	Total Profit before Tax	40,890.98	26,433.81	21,669.16	67,324.79	47,601.80	91,397.52
3	Segment assets						
a)	Treasury	1,455,916.75	1,623,906.80	925,016.93	1,455,916.75	925,016.93	1,304,064.53
b)	Retail banking	2,509,422.58	2,398,087.28	2,099,401.78	2,509,422.58	2,099,401.78	2,456,494.97
c)	Wholesale banking	343,796.94	323,436.08	441,365.52	343,796.94	441,365.52	375,173.09
d)	Other banking operations	357.55	159.26	285.02	357.55	285.02	272.39
e)	Unallocated	91,944.54	81,115.54	116,537.51	91,944.54	116,537.51	78,302.12
	Total assets	4,401,438.36	4,426,704.96	3,582,606.76	4,401,438.36	3,582,606.76	4,214,307.10
4	Segment liabilities						
a)	Treasury	539,932.20	597,214.52	390,369.23	539,932.20	390,369.23	515,111.67
b)	Retail banking	1,817,386.04	1,710,448.08	1,332,278.23	1,817,386.04	1,332,278.23	1,575,557.49
c)	Wholesale banking	1,534,240.50	1,650,858.60	1,506,574.42	1,534,240.50	1,506,574.42	1,683,933.25
d)	Other banking operations	9.71	1.14	0.09	9.71	0.09	0.18
e)	Unallocated liabilities	18,258.18	9,410.74	1,789.81	18,258.18	1,789.81	2,023.40
	Capital and Other Reserves	491,611.73	458,771.88	351,594.98	491,611.73	351,594.98	437,681.11
	Total liabilities	4,401,438.36	4,426,704.96	3,582,606.76	4,401,438.36	3,582,606.76	4,214,307.10

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, and guidelines prescribed by RBI and in compliance with the Accounting Standard 17 – "Segment Reporting". The methodology adopted in compiling and reporting the above information has been relied upon by the auditors.

Notes:

1. Statement of Assets and Liabilities as on September 30, 2020 is given below:

Particulars	As at 30.09.2020	As at 30.09.2019	As at 31.03.2020
	Unaudited	Unaudited	Audited
CAPITAL & LIABILITIES			
Capital	30,653.53	29,342.69	30,412.33
Money received against share warrants	-	17,500.00	-
Employees stock options outstanding	5,195.07	5,228.77	5,212.40
Reserves & Surplus	455,763.13	299,523.52	402,056.38
Deposits	2,698,038.91	2,214,916.65	2,616,392.85
Borrowings	1,012,272.17	858,307.16	1,033,532.36
Other Liabilities and Provisions	199,515.55	157,787.97	126,700.78
Total	4,401,438.36	3,582,606.76	4,214,307.10
ASSETS			
Cash and Balances with RBI	110,991.04	124,355.91	104,963.69
Balances with banks and Money at Call and Short Notice	321,606.57	28,255.95	232,004.17
Investments	1,124,070.47	843,367.25	1,066,821.53
Advances	2,723,316.16	2,480,920.14	2,699,241.54
Fixed Assets	45,206.37	44,167.92	44,799.83
Other Assets	76,247.75	61,539.59	66,476.34
Total	4,401,438.36	3,582,606.76	4,214,307.10



Sayee Gaur





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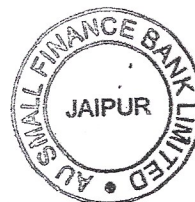
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2 Statement of Cash Flow for half year ended September 30, 2020 is given below:

Particulars	(₹ in lacs)		
	Half year ended 30.09.2020	Half year ended 30.09.2019	Year ended 31.03.2020
	Unaudited	Unaudited	Audited
Cash Flow From Operating Activities			
Profit after tax	52,268.51	36,226.29	67,478.45
Add: Provision for tax	15,056.28	11,375.51	23,919.07
Net Profit Before Taxes	67,324.79	47,601.80	91,397.52
Adjustments for :-			
Employee Stock Options Expense	817.66	1,363.22	2,373.78
Depreciation on Bank's Property	5,070.58	3,513.43	8,861.77
Amortization of Premium on HTM Investments	1,545.90	1,034.98	2,358.08
Provision for Employee Expenses	375.61	1,312.25	1,891.23
Provision for Non Performing Assets, Standard Assets and Other Provisions	22,764.12	7,469.16	23,139.19
Loss on sale of Fixed Assets	18.32	14.17	111.14
Operating profit before working capital changes	97,916.98	62,309.01	130,132.71
Movement in working capital			
Decrease / (Increase) in Investments (other than HTM Investments)	19,397.14	(96,680.44)	(235,333.19)
Decrease / (Increase) in Advances	(30,060.42)	(203,582.72)	(423,853.06)
Decrease / (Increase) in Other Assets	(11,744.72)	(15,342.39)	(17,986.40)
(Decrease) / Increase in Deposits	81,646.06	272,673.09	674,149.29
(Decrease) / Increase in Other Liabilities and Provisions	57,993.99	11,745.79	(34,260.03)
Cash Flow from Operating Activities	215,149.03	31,122.34	92,849.32
Direct Taxes Paid (Net of refunds)	(13,082.98)	(12,055.58)	(26,891.89)
Net Cash Flow from Operating Activities (A)	202,066.05	19,066.76	65,957.43
Cash Flow from Investing Activities			
Purchase of Fixed Assets	(5,577.98)	(3,075.25)	(9,219.90)
Proceeds from Sale of Fixed Assets	82.54	82.73	150.18
Investments in HTM securities (Net)	(80,525.11)	(32,169.39)	(117,675.48)
Net cash flow used in Investing Activities (B)	(86,020.55)	(35,161.91)	(126,745.20)
Cash Flow from Financing Activities			
Proceeds from / (Repayment of) borrowings	(21,260.19)	(3,028.72)	172,196.49
Money received on exercise of Stock Options / Issue of Shares	844.44	360.15	54,571.52
Share Issue Expenses	-	-	(387.96)
Dividend paid (includes tax on dividend)	-	(2,643.76)	(2,643.76)
Net cash flow from/ (used in) in Financing Activities (C)	(20,415.75)	(5,312.33)	223,736.29
Net Increase / (Decrease) in Cash And Cash Equivalents (A + B + C)	95,629.75	(21,407.48)	162,948.52
Cash And Cash Equivalents as at April 1st	336,967.86	174,019.34	174,019.34
Cash And Cash Equivalents as at the year end	432,597.61	152,611.86	336,967.86



Sayaj Bhowal



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- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their respective meetings held on October 28, 2020, in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The results have been subjected to a limited review by the statutory auditors of the Bank. The report thereon is unmodified.
- 4 These financial results of the Bank have been prepared in accordance with the Banking Regulations Act, 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act 2013, Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015, as amended and the guidelines issued by the Reserve Bank of India (RBI).
- 5 During the year ended March 31, 2019, the Bank has allotted 10,104,364 convertible warrants, each convertible into one equity share of the Bank of face value ₹ 10 each, at an issue price of ₹ 692.77 per share aggregating to ₹ 70,000 lacs out of which ₹ 17,500 lacs (the "Upfront Consideration") has been received during the previous year against allotment of warrant and the balance of ₹ 52,500 lacs (the "Balance Consideration") was to be received upon allotment of equity shares against such warrants pursuant to exercise of option by the warrant holder. During the quarter ended December 31, 2019, the Bank has received the balance consideration ₹ 52,500 lacs and allotted equity shares against aforesaid warrants.
- 6 Other income includes processing fee, profit on sale of investments, recovery from loans written off, income from dealing in PSLC, etc. Profit on sale of investment includes profit earned on sale of equity shares (part stake) held in Aavas Financiers Limited as under:

Particulars	Quarter ended 30.09.2020	Quarter ended 30.06.2020	Quarter ended 30.09.2019	Half year ended 30.09.2020	Half year ended 30.09.2019	Year ended 31.03.2020
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Profit (before tax) on sale of investment in Aavas Financiers Limited	14,435.29	2,725.35	-	17,160.64	7,708.37	8,576.77
Profit (net of tax) on sale of investment in Aavas Financiers Limited	12,558.79	2,369.35	-	14,928.14	7,096.11	7,855.63

- 7 Consequent to the outbreak of COVID-19 pandemic, the Indian government had announced a lockdown in March 2020. Subsequently, the lockdown has been lifted by the government for certain activities in a phased manner outside specified containment zones.

The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activity, which may persist even after the restrictions related to the COVID-19 outbreak are lifted. The continued slowdown in economic activity has led to a decrease in loan originations, the sale of third-party products and collection efficiency.

The extent to which the COVID-19 pandemic will continue to impact the Bank's results will depend on future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by the Bank.

In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Bank has granted a moratorium of three months on the payment of all instalments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers. In line with the additional Regulatory Package guidelines dated May 23, 2020, the Bank granted a second three-month moratorium on instalments or interest, as applicable, due between June 1, 2020 and August 31, 2020. For all such accounts where the moratorium is granted, the asset classification shall remain stand still during the moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Assets Classification and Provisioning norms).

In addition to the provision of ₹ 13,838 lacs made during the quarter ended March 31, 2020, the Bank made further provision of ₹ 14,000 lacs during quarter ended June 30, 2020, against the potential impact of COVID-19, which remained same as on September 30, 2020. The provision held by bank is in excess of the RBI Prescribed Norms.

- 8 The quantitative disclosures as required by RBI circular dated April 17, 2020 for the half year ended September 30, 2020 are given below.

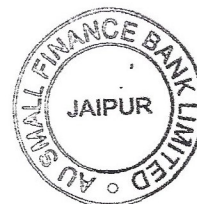
Particulars	(₹ in lacs)
	Amount
Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended in terms of paragraph 2 and 3 of the Circular #	216,609.80
Respective amount where asset classification benefit is extended*	42,987.40
Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5 of the Circular	26,322.04
Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6 of the Circular	-
Residual provisions as of September 30, 2020 in terms of paragraph 6 of the circular	26,322.04

excludes amounts in SMA/overdue categories, where the moratorium/deferment was extended on securitized portfolio amounting to ₹ 21,942.10 lacs (₹ 3,698.03 lacs where assets classification benefit is extended). Provision of ₹ 1,488.93 lacs was made there on during quarter ended March 31, 2020, which remained same as on September 30, 2020.

*As of September 30, 2020 In respect of such accounts.



Signature of Jayraj Bhandari



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- 9 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Bank has not classified any account which was not NPA as of August 31, 2020 as per the RBI IRAC norms, as NPA after August 31, 2020. Further, in light of the Interim Order, even accounts that would have otherwise been classified as NPA post August 31, 2020 have not been and will not be, classified as NPA till such time that the Hon'ble SC rules finally on the matter.

However, if the Bank had classified borrower accounts as NPA after August 31, 2020, the Bank's proforma Gross NPA ratio and proforma Net NPA ratio would have been 1.63% and 0.53% respectively. Pending disposal of the case, the Bank, as a matter of prudence has, in respect of these accounts made a contingent provision, which is included in 'Provisions (other than tax) and Contingencies'.

- 10 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated October 6, 2016.

The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

The Bank has considered the Upfront Consideration (as described in note 5 above) received for share warrants during the quarter ended June 30, 2018 issued and the funds raised from the issuance of share capital as part of Tier I Capital for the purposes of computation of the Capital Adequacy Ratio till the date of conversion.

- 11 Previous periods / year figures have been regrouped where necessary to conform to current period presentation.

For and on behalf of the Board of Directors
AU Small Finance Bank Limited

Sanjay Agarwal
Sanjay Agarwal
(Managing Director and CEO)



Place : Jaipur
Date: October 28, 2020



Ref. No.: AUSFB/SEC/2020-21/257

Date: 28th October 2020

To,

National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Bandra (East), Mumbai- 400051 Maharashtra NSE Symbol: AUBANK	The BSE Limited, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra Scrip Code: 540611
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Dear Sir/Madam,

Sub: Compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In compliance with the above regulations, we herewith submit below information with respect to listed Non-Convertible Debentures issued by the Bank.

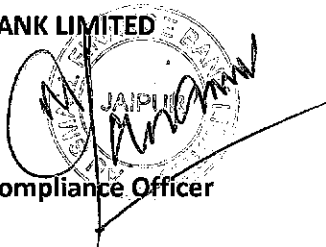
Disclosure pursuant to Regulation 52(4) of the Listing Regulations

We further confirm that Limited Review Report on Unaudited Financial Results for Quarter and Half Year ended on 30th September 2020 issued by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants is with unmodified opinion.

Thanks & Regard,

For **AU SMALL FINANCE BANK LIMITED**

MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999



Registered Office
AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India
Phone: +91 141 4110060/61, Fax: +91 141 4110090
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Formerly known as Au Financiers (India) Limited

ANNEXURE FOR NON-CONVERTIBLE DEBENTURES ISSUED ON PRIVATE PLACEMENT BASIS UNDER REGULATION 52(4) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

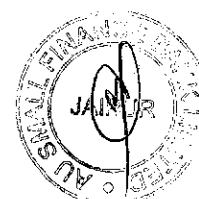
a) Credit Rating and Changes in Credit Rating (if any):

AU Small Finance Bank Limited being rated by leading rating agencies of India, the Credit ratings of the Bank as on 30th September 2020 are as follows:

Nature of Debt Instrument	Rating Agency	Term	Credit Ratings
Non-Convertible Debentures	India Ratings	Long Term	AA-/Stable
	CRISIL	Long Term	AA-/Stable
	ICRA	Long Term	AA-/Stable
Subordinated Debt/ Tier II Bonds	India Ratings	Long Term	AA-/Stable
	CRISIL	Long Term	AA-/Stable
	ICRA	Long Term	AA-/Stable
Bank Loans	India Ratings	Long Term	AA- /Stable
	ICRA	Long Term	AA- /Stable
	CARE	Long Term	AA- /Stable
Certificate of Deposits	India Ratings	Short Term	A1+
	CRISIL	Short Term	A1+
	CARE	Short Term	A1+

- b) Debt Services Coverage Ratio, Asset Cover and Interest Service Coverage Ratio:** AU Small Finance Bank Limited being a banking company, requirement of Debt Service Coverage Ratio, Asset cover and Interest Coverage Ratio is not applicable.
- c) Debt Equity Ratio (for the half year ended on 30th September 2020):** **2.06 times** (Total Borrowing is considered as Debt for the calculation of Debt Equity Ratio)
- d) Previous due date for the payment of Interest / Principal for the half year ended on 30th September 2020:** All the amounts were duly paid, please Refer **Annexure A**.
- e) Next due date for the payment of Interest / Principal along with the amount of Interest payable and the redemption amount:** Refer **Annexure B**.

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- f) **Capital Redemption Reserve/Debenture Redemption Reserve:** AU Small Finance Bank Limited being a banking company as on 30th September 2020, accordingly Debenture Redemption Reserve requirement is not applicable for Privately Placed Debentures.
- g) **Net Worth:** The Net Worth of the Bank as on 30th September 2020 is **Rs. 4,91,611.73 Lakhs.**
- h) **Net Profit after Tax:** The Net Profit after tax for the half year ended on 30th September 2020 is **Rs. 52,268.51 Lakhs.**
- i) **Earnings Per Share:**

Earnings per equity share (including exceptional item):

Particulars	EPS
Basic (in Rs.)	17.09
Diluted (in Rs.)	17.01

Earnings per equity share (excluding exceptional item):

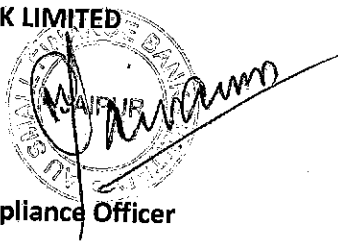
Particulars	EPS
Basic (in Rs.)	17.09
Diluted (in Rs.)	17.01

- j) **Asset Cover available (Regulations 54):** All secured Non-Convertible Debentures issued by the Bank are secured by First pari passu charge on future receivables and against specified Immovable Property of the Bank to the extent of at least 100% of outstanding secured Non-Convertible Debentures.

We request you to take the above information on your records.

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED



MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999

Enclosure: a/a

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Annexure-A				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Apr-20	1,09,18,1914
2	INE949L08236	Interest	06-Apr-20	11,21,09,157
3	INE949L08301	Interest	30-Apr-20	75,38,252
4	INE949L07485	Interest	12-Jun-20	5,01,12,500
5	INE949L07493	Interest	20-Jun-20	14,65,47,808
6	INE949L08129	Interest	30-Jun-20	31,19,454
7	INE949L07535	Interest	16-Sep-20	2,50,41,093
8	INE949L08145	Interest	29-Sep-20	8,55,15,710
9	INE949L08129	Interest	30-Sep-20	31,19,454
10	INE949L08228	Principal	06-Apr-20	245,00,00,000
11	INE949L08301	Principal	30-Apr-20	50,00,00,000
12	INE949L07485	Principal	12-June-20	50,00,00,000
13	INE949L08129	Principal	30-Sep-20	10,00,00,000



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Annexure-B				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08236	Interest	06-Oct-20	11,13,53,169
2	INE949L08152	Interest	04-Nov-20	8,81,25,000
3	INE949L08160	Interest	19-Nov-20	2,33,00,000
4	INE949L08418	Interest	30-Nov-20	54,50,00,000
5	INE949L07493	Interest	20-Dec-20	14,33,53,731
6	INE949L07535	Interest	16-Mar-21	2,46,60,406
7	INE949L07535	Principal	16-Mar-21	56,66,66,667



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For Immediate Release

AU Bank delivers strong Q2FY21 results - CASA Ratio increases to 21% from 16% Y-o-Y, Assets grow 23% Y-o-Y

Jaipur, October 28, 2020: The Board of Directors of AU Small Finance Bank Limited at its meeting held today, approved the unaudited financial results for quarter ended September 30, 2020.

Performance Highlights

- **Digital First** journey leap-frogged during the last 6 months supported by **accelerated digital adoption** (video-banking, virtual meetings, AePS, UPI, etc.) and supportive regulations; Several initiatives being worked upon
- **Singular focus on Granular deposits** – CASA ratio (ex-CDs) increased to 21% vs 16% in Q1FY21 and 16% in Q2FY20
- **Disbursements reaching last FY nos.** - Sept'20 disbursements at 99% of Sept'19; Q2FY21 disbursements at 71% of Q2FY20
- **AUM at Rs. 30,590 Cr** with growth of 10% YoY, ~2% QoQ; Retail AUM remains dominant at ~84%
- **Operating Cost under control** – Basis current growth estimates, we expect cost for FY21 to be in line with FY20
- **Gross NPA 1.5% and net NPA of 0.5%; Provision coverage at 71%**
- **On YoY basis PAT up by 28%/14% for H1FY21/Q2FY21**; H1FY21/Q2FY21 ROA and ROE at 1.7%/1.8% and 16.1%/16.5% (excluding gains on partial divestment of Aavas Financiers Ltd.)

Update on Operating Environment

- Customer confidence, business continuity, and activity levels have **considerably improved**
- **Rural sentiment is buoyed by** above average monsoon, record Kharif sowing and various government schemes
- Overall **visibility on growth has improved** significantly, and remaining clarity should emerge by Dec'20/Jan'21
- Secured Business Loans, Business banking and Home Loans have shown healthy revival in demand, with Wheels also showing steady improvement
- Few sectors like Education, Travel & Tourism and Hospitality are recovering at slower pace – **need extended handholding; Bank remains actively engaged** to help impacted customers
- We welcome various initiatives taken by the government and RBI like system-wide ample liquidity, deferment, ECLGS, restructuring, waiver of interest on interest etc. which have helped to mitigate the pandemic impact on borrower

Branch Banking – Building a sustainable granular franchise

- Bank saw significant improvement in both **quality of deposit accretion** and **engagement levels**
- **Retail deposits (CASA + Retail TD)** now at 54% of deposits vs 45%/41% in Q1FY21/Q2FY20
- **Deposit growth** – Bank used surplus liquidity, good CASA accretion to shed bulk deposits of Rs. 2,000+ Cr in Q2FY21; actively avoided taking high cost wholesale deposits; Incremental Cost of deposits in Q2FY21 declined by 90 bps YoY to 6.7%
- **Gaining Market Share** - 36 branches now above 5% market share in deposits; 5 branches >10% market share
- Added Branch footprint in 11 new locations including Agra, Jammu and Kanpur; Branch expansion to continue as planned
- Average CD ratio as on 30th Sep 2020 is 100%

Assets – Encouraging signs

- **Collection efficiencies** in Sep'20 (post-moratorium) reaching normalcy - 78% Activation in Sep'20 vs. 80% in normal course
- **Complete moratorium:** As on 30th June, 11% of our borrowers, as % of Gross advances, had availed complete moratorium. As on 31st Aug'20, (end of Moratorium period), complete moratorium has reduced to 5.5% by Gross advances; Bank is tracking this portfolio closely and **2.5% of borrowers from this portfolio have become active** in Sep/Oct'21
- **Bank carries ₹ 278 Cr of COVID-19 related provisions** which constitutes ~1% of Gross Advances; Based on activity levels of complete Moratorium cases and collection feedback, **we have not made any further COVID-19 related provisions**
- Bank has made additional provision of INR 5.5 Cr (including reversal of interest income) on INR 25 Cr portfolio which would have slipped into NPA in the absence of Hon'ble Supreme Court order

Digital Banking – Imbibing Tech in everything we do

- **QR ecosystem** - Deployed 10,000 merchant QR Codes in 100 days* – to boost CA acquisition, analytics-based lending
- **Video Banking** – Video KYC, SA and FD A/c opening modules live - 100+ SA and 30+ FD A/c opened on pilot basis
- **Complete ecosystem on digital payment** – Live on all channels (UPI, FASTag, BBPS, AePS etc.)
- Working on launching **our own Credit card and Pre-paid cards** to capture end to end value chain
- **Paperless Account Onboarding through TAB Banking** – after opening ~90%+ SA A/cs via TAB, traction picking up in CA – 8,000+ (~60%) new CA A/c opened paperless via TAB; Live for all 3 categories - **Sole/Prop, Partnerships and Pvt. Cos.**
- **Received ISO 27001:2013 Certification** – a recognition of the Bank's cyber security capabilities
- First [Digital Annual Report](#) launched

AU Shopping Dhamaka – 21st Sep to 22nd Nov

- **Our biggest offers campaign launched with the onset of Festival season** – to drive merchant sales growth and deepen engagement and activation with our customers
- Engaged with **pan-India e-commerce players** (Amazon, Myntra, Grofers, BigBasket etc.) as well as with hyperlocal city-based merchants (LMB, Kanji etc.) to provide offers on our Debit Cards
- During our campaign, per day spend was 24% higher than the average*
 - 78% customers were new activations on Amazon for AU Bank;
 - Online CASA leads per day went up by 5x during Amazon offer
 - 5x/20x increase in per day transactions & 7.4x/27x increase in per day spends on Myntra/Grofers

Update on Treasury

- As on 30th September'20, the bank had adequate liquidity cushion with LCR maintained at ~140% (LCR at 150% as on 30th June 2020 and 133% as on 31st March 2020) against regulatory requirement of 80%
- The Bank had maintained excess liquidity during the quarter which had an approx. impact of 18-20 bps on NIM
- With uptick in business momentum and easing of operating environment, the Bank has been focusing on reducing the excess liquidity buffers; Going forward we will maintain optimum liquidity levels basis market conditions and overall environment
- **Capital adequacy remains strong with CRAR and Tier 1 at 21.5% and 18.3%** (against a minimum requirement of 15% and 7.5%) respectively. Further, the Bank holds 4.57% stake in Aavas Financiers (as on 30th Sep'20)

Commenting on the performance, Mr. Sanjay Agarwal, MD & CEO, AU Small Finance Bank said,

"The on-ground situation has considerably improved in Q2FY21 and we saw positive momentum across all key metrics which include our Digital Banking journey, activity levels, collection efficiencies, retail deposits, and disbursements. Various pro-active initiatives taken by the Government and RBI have helped to mitigate the pandemic impact on borrowers. Further, AU Bank remains actively engaged to help affected customers. During these challenging times, the Bank stood tall and the team worked with courage and zeal on the ground, and we remain deeply committed to serve society with utmost dedication and agility."

Key Financials:

(All Figures in INR Crore)	1H FY21	1H FY20	Y-o-Y	Q2FY21	Q2FY20	Y-o-Y	Q1FY21	Q-o-Q
	Unaudited	Unaudited		Unaudited	Unaudited		Unaudited	
Net Interest Income	1076	847	27%	561	452	24%	516	9%
Other Income	340	285	19%	141	151	-6%	199	-29%
Income from sale of Equity Shares of Aavas Financiers Ltd.	172	77	123%	144	-	-	27	-
Total Net Income	1588	1209	31%	846	602	40%	742	14%
Provisions (other than tax) and Contingencies	99	93	6%	57	61	-6%	41	40%
Covid-19 Provisions	140	-	-	-	-		140	-
Profit Before Tax	673	476	41%	409	217	89%	264	55%
Tax expenses	151	114	32%	87	45	94%	64	37%
Profit After Tax	523	362	44%	322	172	87%	201	60%
Profit After Tax*	373	291	28%	196	172	14%	177	11%

*(Excl Profit on Sale of equity stake in Aavas Financier Ltd)

(All figures in INR Crore)	30-Sep-20	30-Sep-19	Y-o-Y	30-Jun-20	Q-o-Q
Net Worth	4,916	3,516	40%	4,588	7%
Total Assets	44,014	35,826	23%	42,143	4%
Deposits	26,980	22,149	22%	26,734	1%
Advances	27,233	24,809	10%	26,250	4%

Key Ratios

	30-Sep-20	30-Jun-20	30-Sep-19
Gross NPA (%)	1.5%	1.7%	2.0%
Net NPA (%)	0.5%	0.6%	1.1%
Capital Adequacy Ratio (%) CRAR	21.5%	21.7%	17.9%

	Q2FY21	Q1FY21	Q2FY20
Return on Average Assets (%)*	1.8%	1.6%	2.0%
Return on Average Equity (%)*	16.5%	15.8%	20.0%

*(Excl Profit on Sale of equity stake in Aavas Financier Ltd)

SEARCHABLE FORMAT

Ref. No. AUSFB/SEC/2020-21/259

Date: 28th October 2020

To,

National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited, Phiroz Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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Dear Sir(s),

Sub: Outcome of the Board Meeting – SEBI (Listing Obligations and Disclosure Requirements), 2015 (“Listing Regulations”)

Pursuant to applicable provisions of Listing Regulations, this is to inform you that the Board of Directors of the AU Small Finance Bank Limited at its Meeting held on Wednesday, 28th October, 2020 at Jaipur has inter-alia, transacted the following business item:

Approved the Unaudited Financial Results of the Bank for the Quarter and Half Year ended on 30th September 2020 and took note of the Limited Review Report thereon, submitted by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants. (enclosed)

We have enclosed herein the press release of the Bank on the Unaudited Financial Results for the Quarter and Half Year ended 30th September 2020.

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

The meeting of Board of Directors commenced at 02:30 P.M. and concluded at 05:30 P.M.

Kindly take the same on record.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

Company Secretary and Compliance Officer

Membership No.: F9999

Registered Office

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Ref. No.: AUSFB/SEC/2020-21/257

Date: 28th October 2020

To,

National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Bandra (East), Mumbai- 400051 Maharashtra NSE Symbol: AUBANK	The BSE Limited, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra Scrip Code: 540611
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Dear Sir/Madam,

Sub: Compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In compliance with the above regulations, we herewith submit below information with respect to listed Non-Convertible Debentures issued by the Bank.

Disclosure pursuant to Regulation 52(4) of the Listing Regulations

We further confirm that Limited Review Report on Unaudited Financial Results for Quarter and Half Year ended on 30th September 2020 issued by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants is with unmodified opinion.

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999

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ANNEXURE FOR NON-CONVERTIBLE DEBENTURES ISSUED ON PRIVATE PLACEMENT BASIS UNDER REGULATION 52(4) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

a) Credit Rating and Changes in Credit Rating (if any):

AU Small Finance Bank Limited being rated by leading rating agencies of India, the Credit ratings of the Bank as on 30th September 2020 are as follows:

Nature of Debt Instrument	Rating Agency	Term	Credit Ratings
Non-Convertible Debentures	India Ratings	Long Term	AA-/Stable
	CRISIL	Long Term	AA-/Stable
	ICRA	Long Term	AA-/Stable
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	CRISIL	Long Term	AA-/Stable
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	CARE	Long Term	AA- /Stable
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	CRISIL	Short Term	A1+
	CARE	Short Term	A1+

b) Debt Services Coverage Ratio, Asset Cover and Interest Service Coverage Ratio: AU Small Finance Bank Limited being a banking company, requirement of Debt Service Coverage Ratio, Asset cover and Interest Coverage Ratio is not applicable.

c) Debt Equity Ratio (for the half year ended on 30th September 2020): **2.06 times** (Total Borrowing is considered as Debt for the calculation of Debt Equity Ratio)

d) Previous due date for the payment of Interest / Principal for the half year ended on 30th September 2020: All the amounts were duly paid, please Refer Annexure A.

e) Next due date for the payment of Interest / Principal along with the amount of Interest payable and the redemption amount: Refer Annexure B.

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- f) **Capital Redemption Reserve/Debenture Redemption Reserve:** AU Small Finance Bank Limited being a banking company as on 30th September 2020, accordingly Debenture Redemption Reserve requirement is not applicable for Privately Placed Debentures.
- g) **Net Worth:** The Net Worth of the Bank as on 30th September 2020 is **Rs. 4,91,611.73 Lakhs.**
- h) **Net Profit after Tax:** The Net Profit after tax for the half year ended on 30th September 2020 is **Rs. 52,268.51 Lakhs.**
- i) **Earnings Per Share:**

Earnings per equity share (including exceptional item):

Particulars	EPS
Basic (in Rs.)	17.09
Diluted (in Rs.)	17.01

Earnings per equity share (excluding exceptional item):

Particulars	EPS
Basic (in Rs.)	17.09
Diluted (in Rs.)	17.01

- j) **Asset Cover available (Regulations 54):** All secured Non-Convertible Debentures issued by the Bank are secured by First pari passu charge on future receivables and against specified Immovable Property of the Bank to the extent of at least 100% of outstanding secured Non-Convertible Debentures.

We request you to take the above information on your records.

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999

Enclosure: a/a

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Annexure-A				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Apr-20	1,09,18,1914
2	INE949L08236	Interest	06-Apr-20	11,21,09,157
3	INE949L08301	Interest	30-Apr-20	75,38,252
4	INE949L07485	Interest	12-Jun-20	5,01,12,500
5	INE949L07493	Interest	20-Jun-20	14,65,47,808
6	INE949L08129	Interest	30-Jun-20	31,19,454
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12	INE949L07485	Principal	12-June-20	50,00,00,000
13	INE949L08129	Principal	30-Sep-20	10,00,00,000

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Formerly known as **Au Financiers (India) Limited**

Annexure-B				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08236	Interest	06-Oct-20	11,13,53,169
2	INE949L08152	Interest	04-Nov-20	8,81,25,000
3	INE949L08160	Interest	19-Nov-20	2,33,00,000
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7	INE949L07535	Principal	16-Mar-21	56,66,66,667

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AU SMALL FINANCE BANK LIMITED

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