



**BANKING**



# AU INSIGHTS

Branch Banking | Treasury DCM & Wholesale Liability

3rd November 2022



# In this Presentation

Here's what we'll cover:

1

**BRANCH BANKING**

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2

**TREASURY, DCM &  
WHOLESALE LIABILITY**

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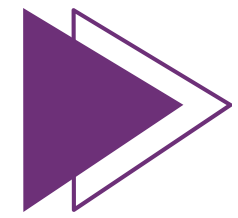
3

**Q&A**

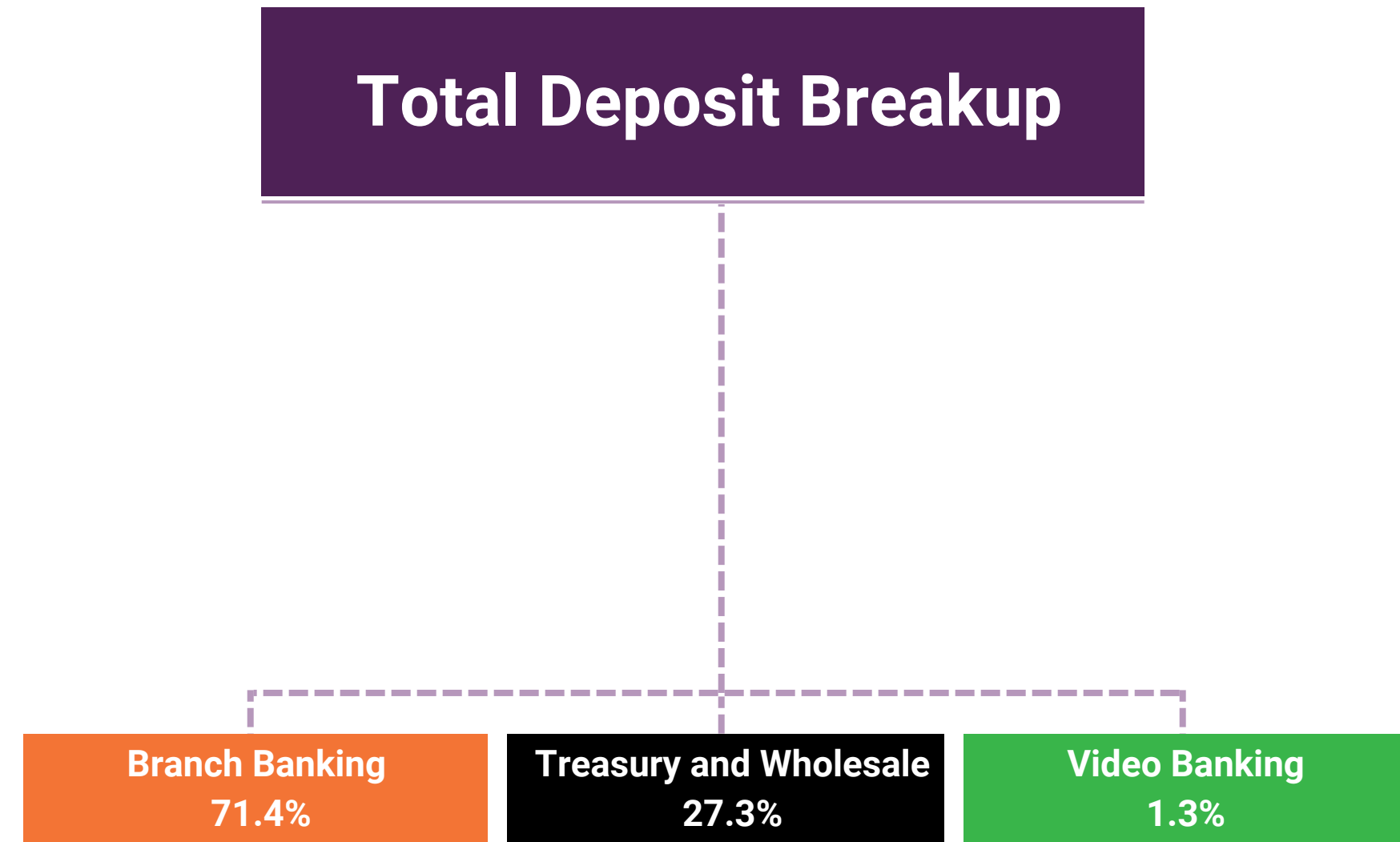
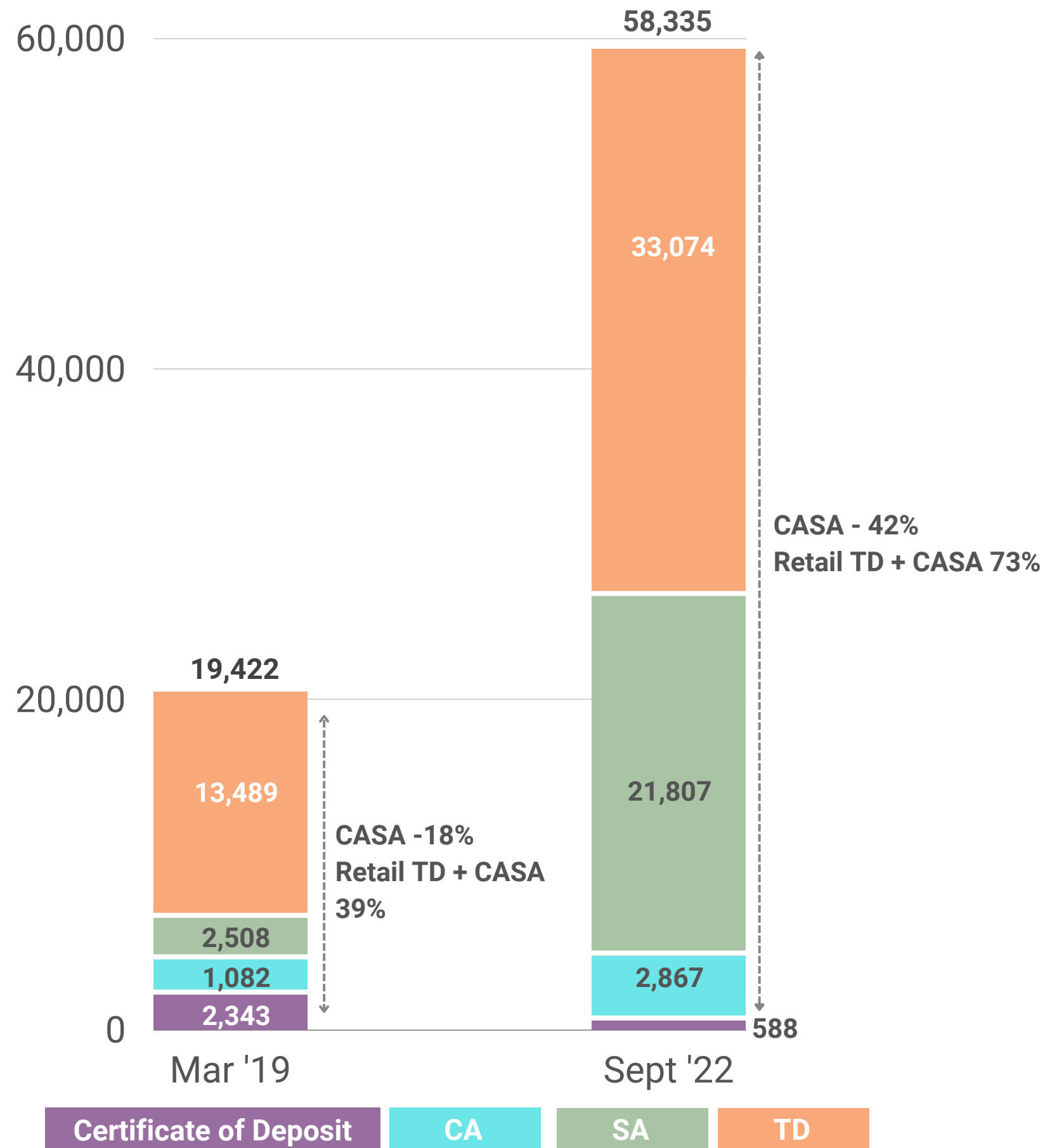
# Building a robust foundation to execute our strategy



- 10 Business Groups (SBU structures) formalized to drive future growth
- Leadership of 5 of the 10 SBUs had earlier, on 10th Feb '22 and 10th Mar '22, presented their strategy and outlook. The respective presentations are available on our website.
- We will cover the 2 SBUs - **Branch Banking** and **Treasury, DCM and Wholesale Liability** today



# Total Deposit Book and Share of Deposit Across Verticals

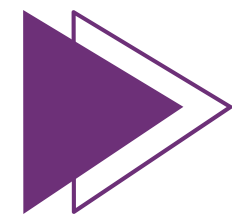




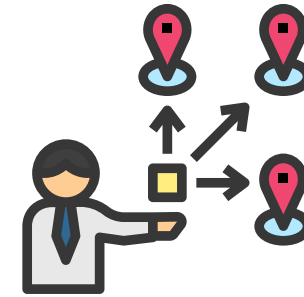
# BRANCH BANKING



**AU INSIGHTS**



Branch Banking Journey



Distribution & Sales Strategy



Our Customers

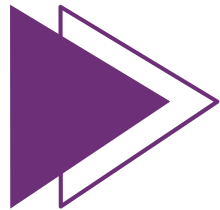


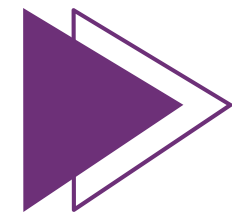
A Case Study



Future Priorities

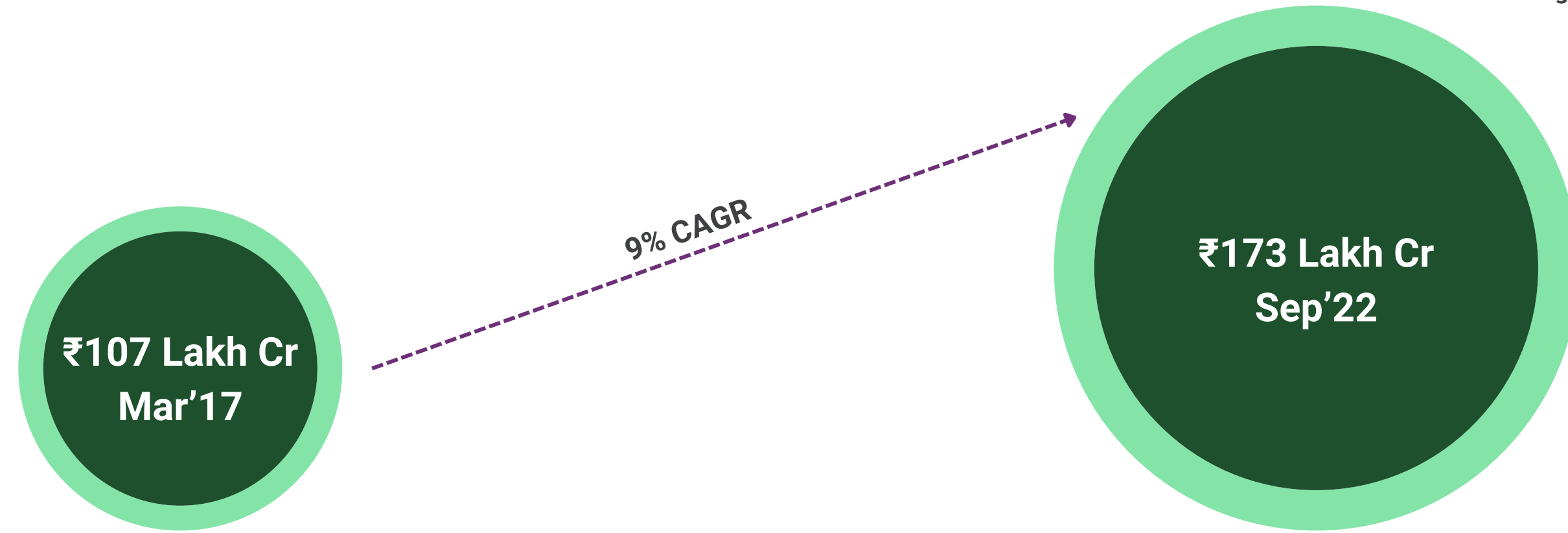
# Journey Thus Far





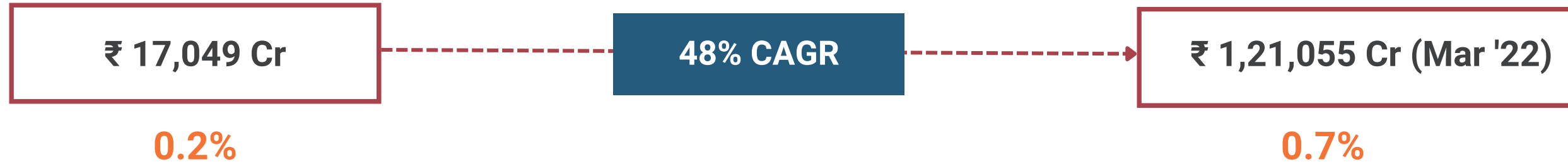
# Large and Growing Deposit Market

Figures in ₹ Crores

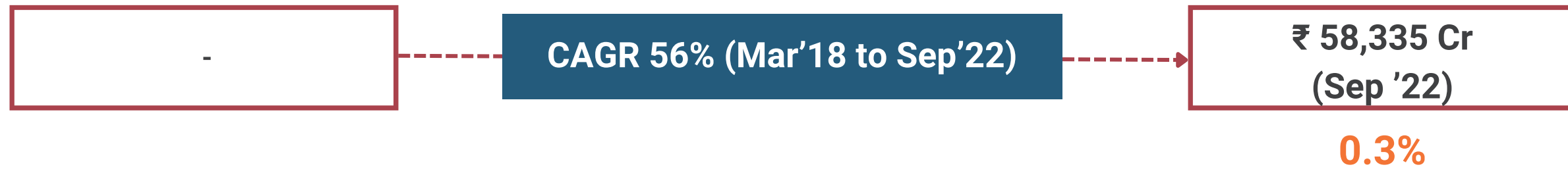


65% of the total deposits come from 136 cities\*

Small Finance Banks



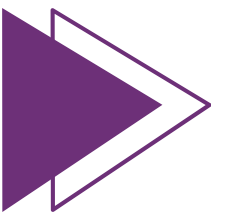
AU SFB



CASA Ratio increased from 14% in Mar' 20 to 42% in Sep' 22

Private sector\*\* bank share has increased from 27% in 2017 to 37% in 2022

\* RBI Data | \*\* Private sector includes – Private sector bank, Foreign Banks & Small finance Banks



# How has the Branch Banking charter evolved in last 5 years?

## Structure

2017 - 18

### Consolidated Unit of Liabilities

Garner deposits from Government, Co-operative Banks, Retail Customers etc

2019 - 20

### Separate Verticals Established

Branch Banking, FIG, Government, Wholesale, Co-operative Bank, NBFC

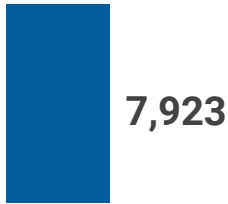
2021 - 22

### Branch Banking as a Strategic Business Unit

Build a portfolio of GIST (Granular, Individuals, Small Businesses, Transacting) customers to raise Low-cost, Stable retail deposits

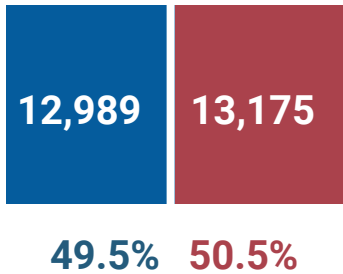
## Deposits

Mar '18



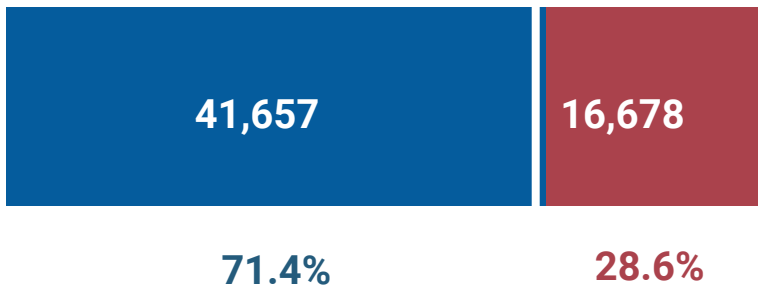
7,923

Mar '20



26,164

Sep '22



58,335

Branch Banking Wholesale & Video Banking

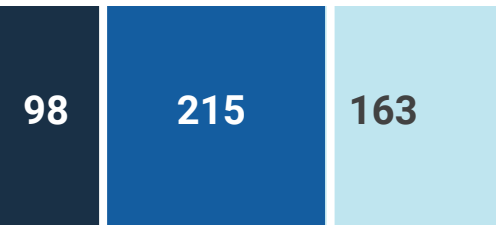
## Liability Branches

Mar '18



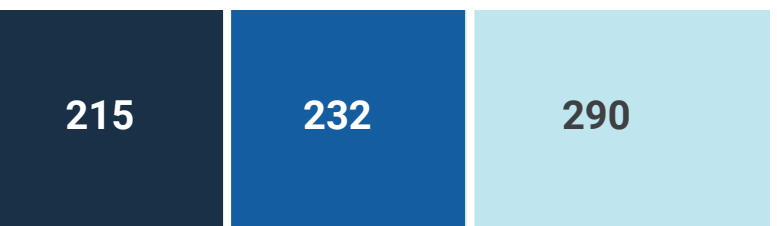
377

Mar '20



476

Sep '22



737

Urban Core URC

# Building a Predictable, Scalable, Sustainable & Replicable Deposit Franchise



## Expanding Distribution

Branch expansion majorly in **Urban Markets**  
**Setting up Dedicated Channels** (CA, NR, TASC, ES, KAM)

## Raising Low-cost, stable retail deposits

Through the acquisition of **GIST customers**  
 (Granular, Individuals, Small Business, Transacting)

## Managed by rigorous sales management framework

**Ties everything together, makes the machine coherent and brings agility to the system**

- Comprehensive scorecards across roles
- Capsulized targets (with Built-in Gamification)

## Well complemented by top-notch digital landscape

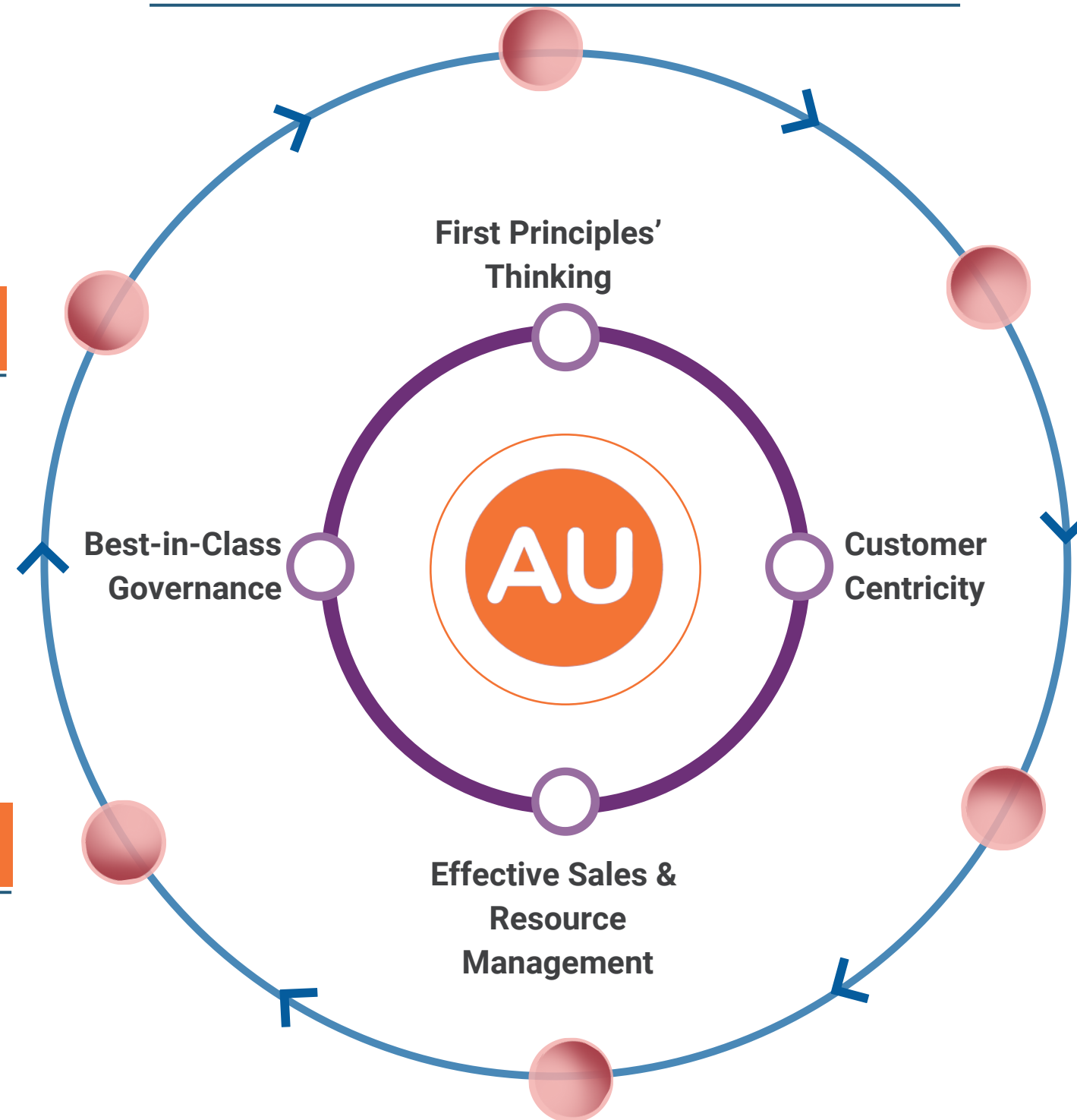
- **Super-App AU0101**
- **Video Banking**

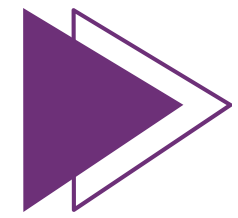
## Led by an excellent and stable team

**200+ Leadership** personnel  
 Strong **sales Management structure** in place  
**Dedicated Product Teams** across Channels

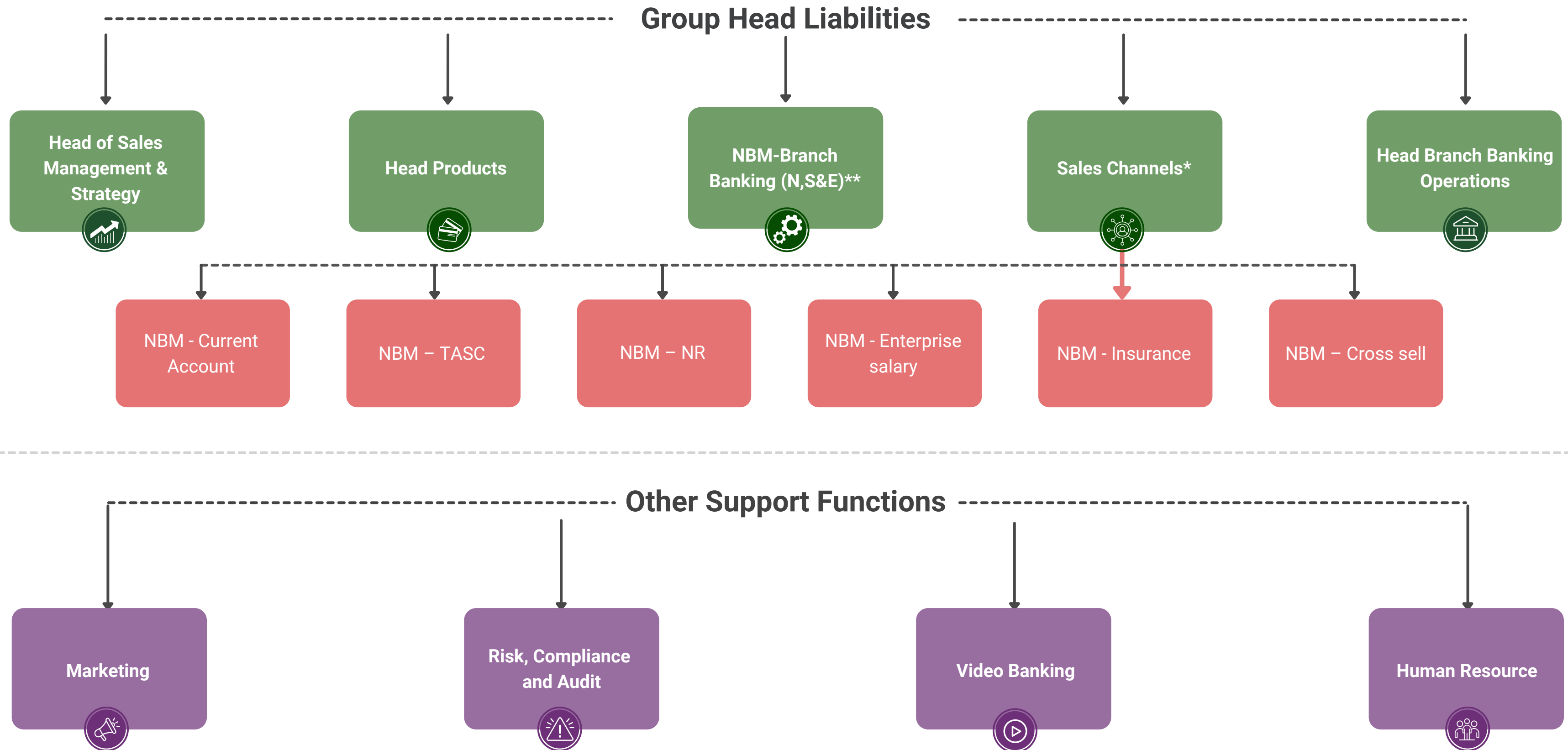
## Enabled by a comprehensive Product suite

Best-in-class Family Banking Program  
**Comprehensive** Banking solutions (Credit Card, PL)  
 Products/solutions tailored to the needs of small businesses



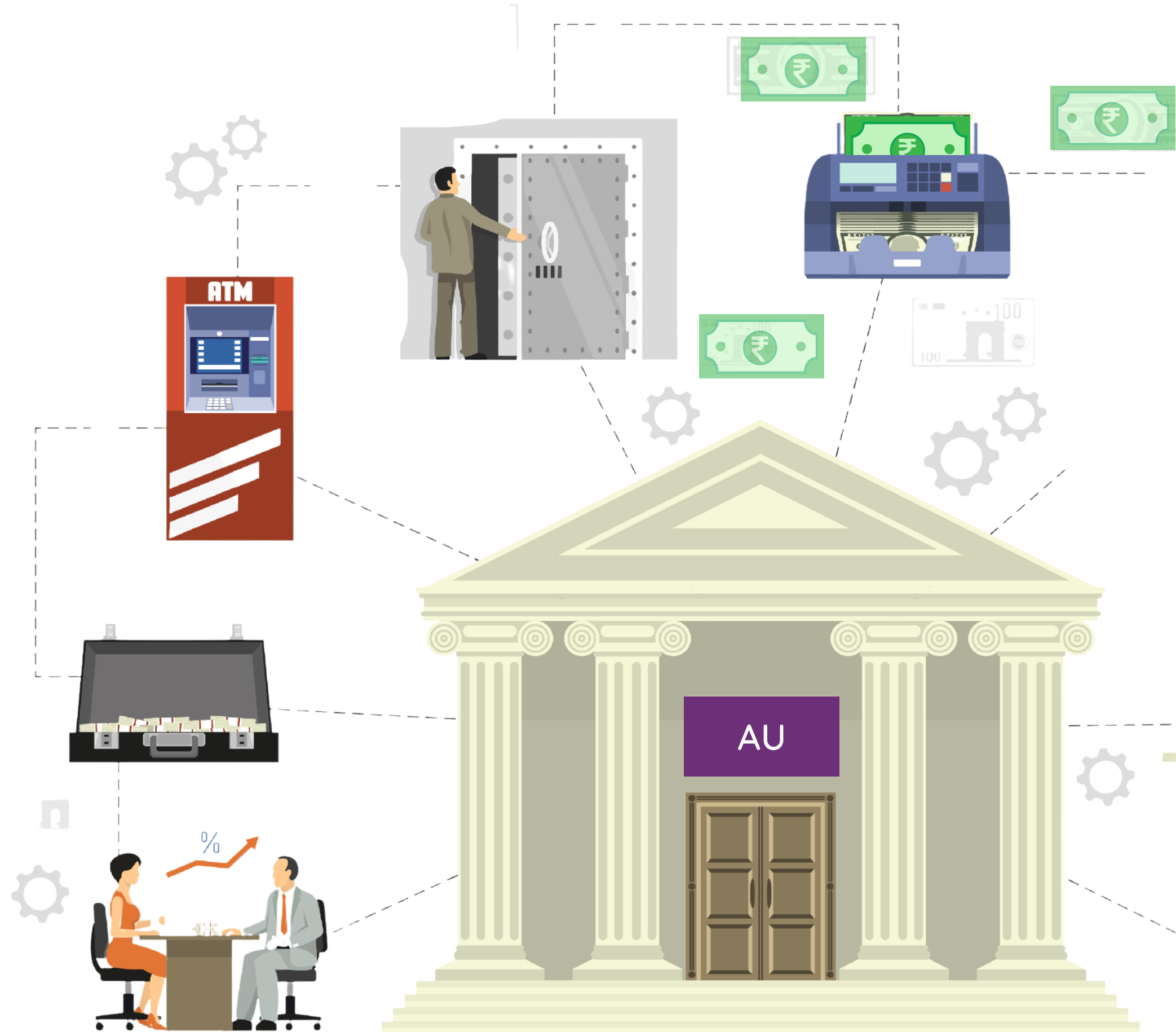
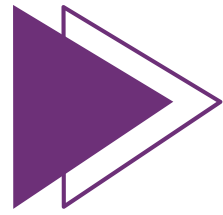


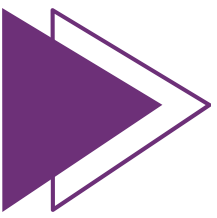
# Led by Dedicated Leadership Team



\* Sales Channel – All NBM directly report to Group head Liabilities | \*\* N,S&E – North, South & East

# Distribution and Sales Strategy





# Touchpoint Highlights

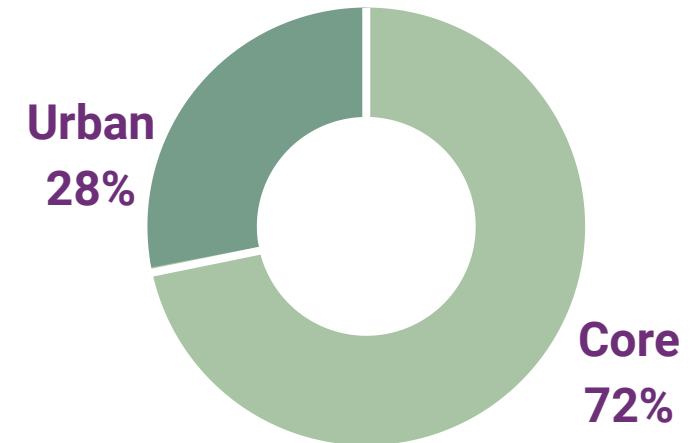
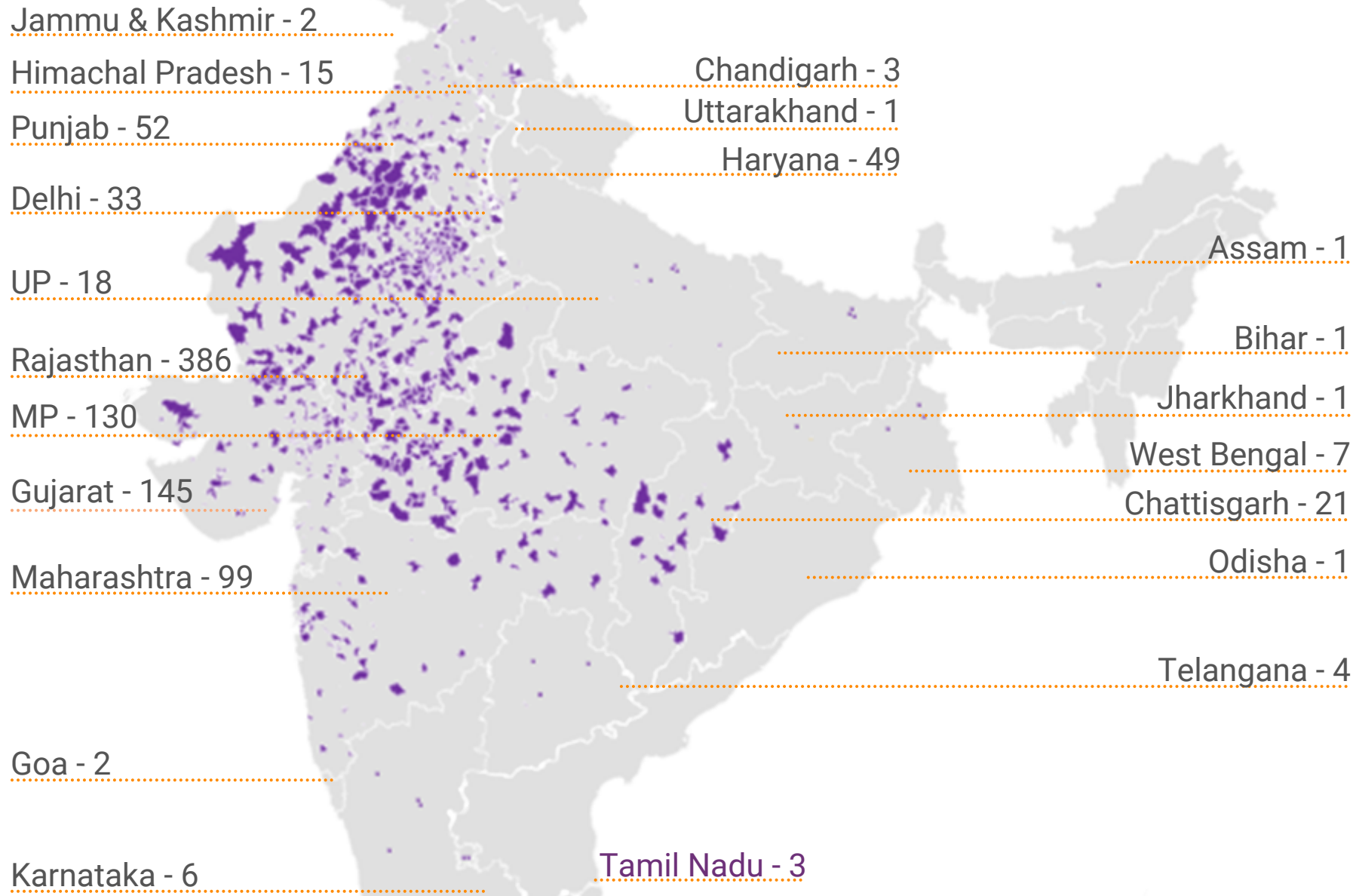
20 States and 2 UTs

980 Touchpoints

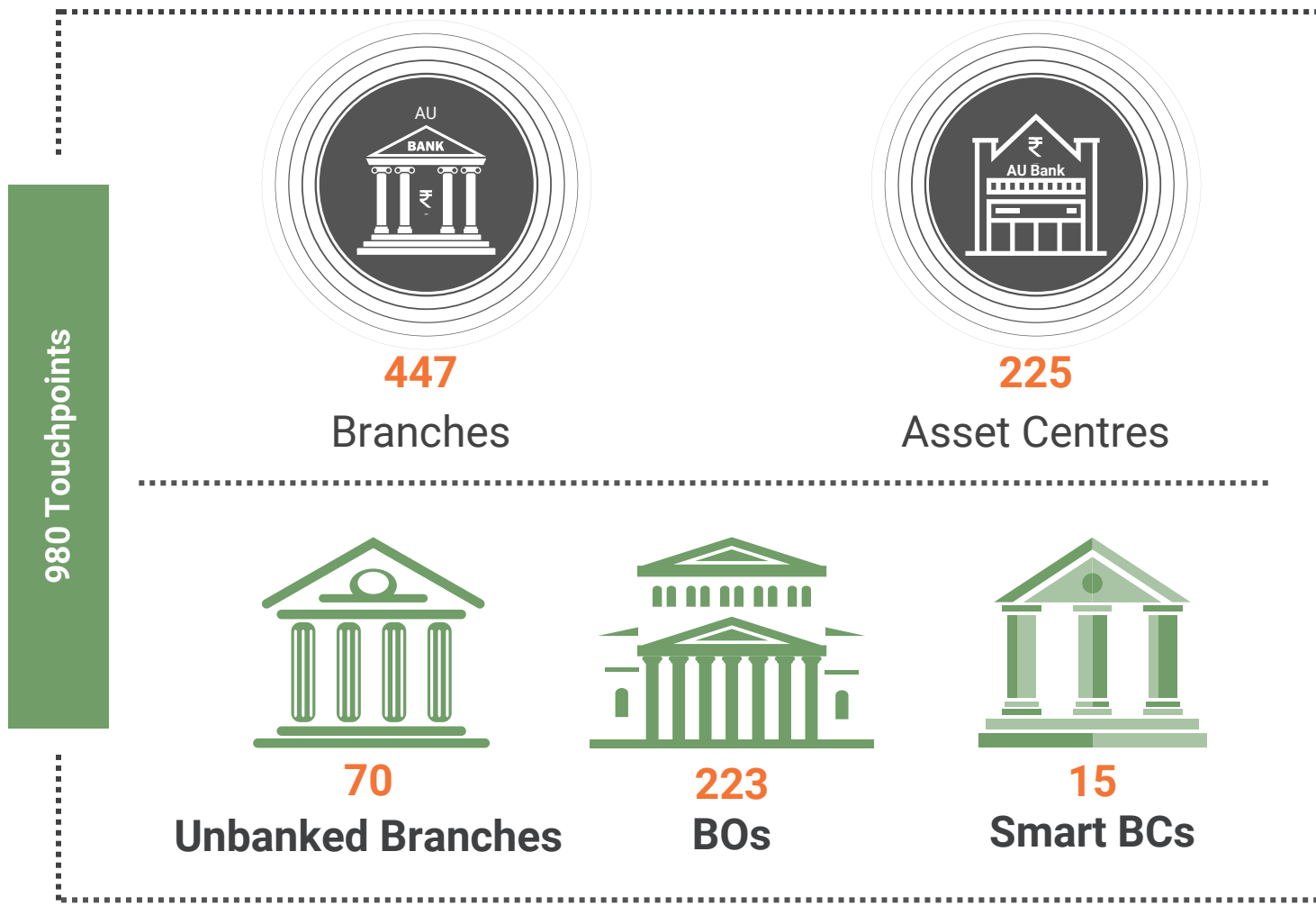
235 Districts

710 Locations

524 ATMs



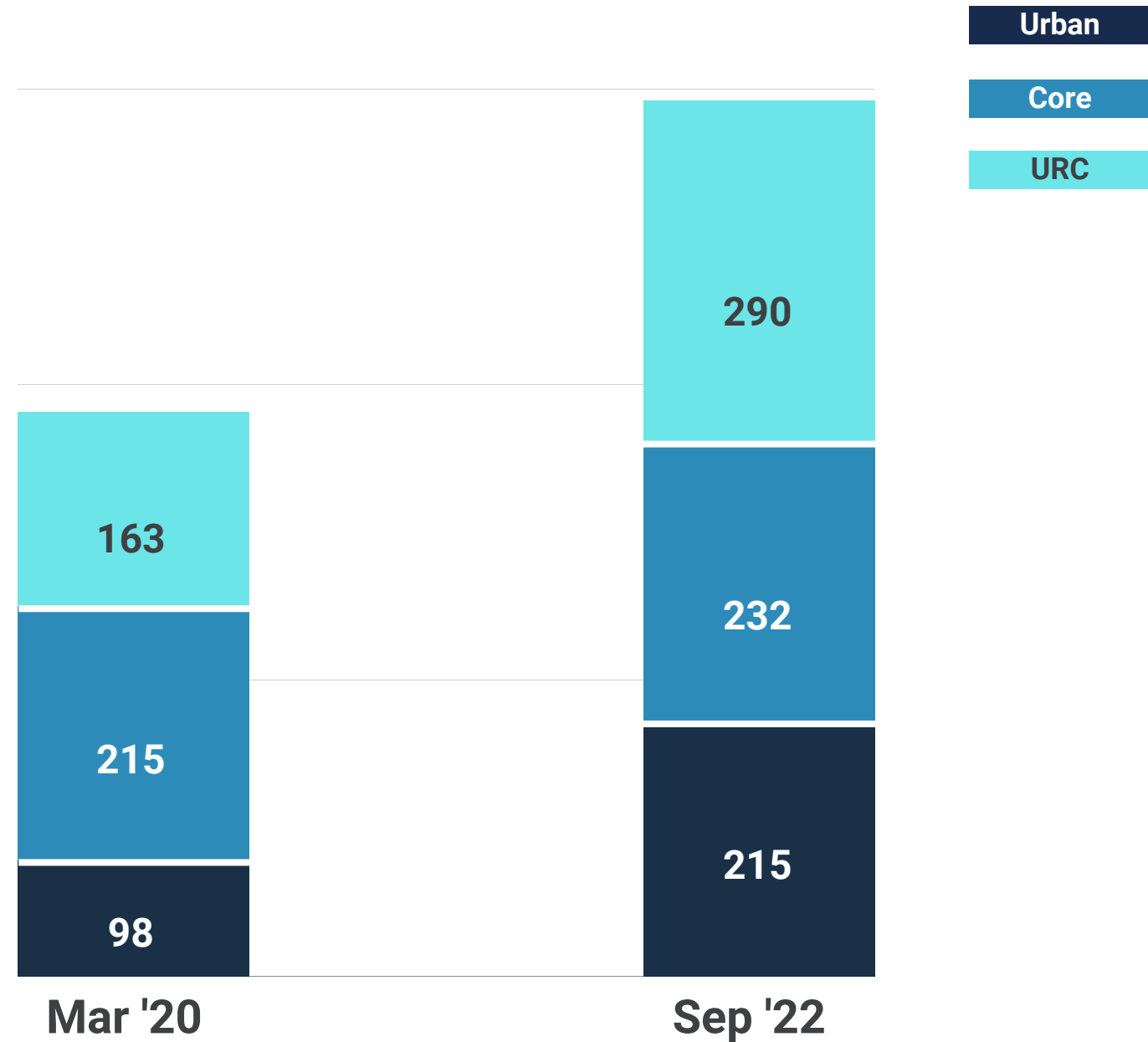
TOUCHPOINTS BREAK-UP



\*\*Map is for representative purpose only. Not to scale

# Differentiated Approach For Urban and Core Markets, Branch Expansion Led by Urban Markets

## Branch Expansion driven by Urban markets



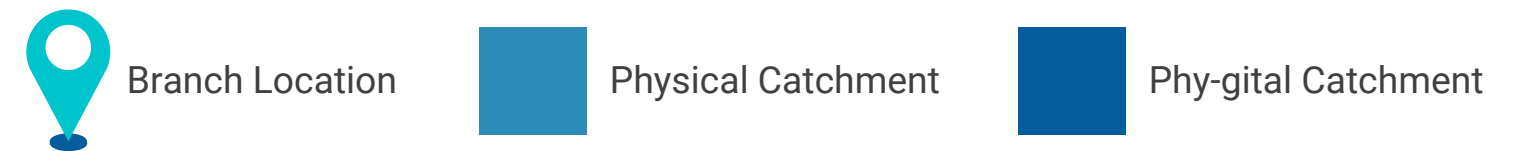
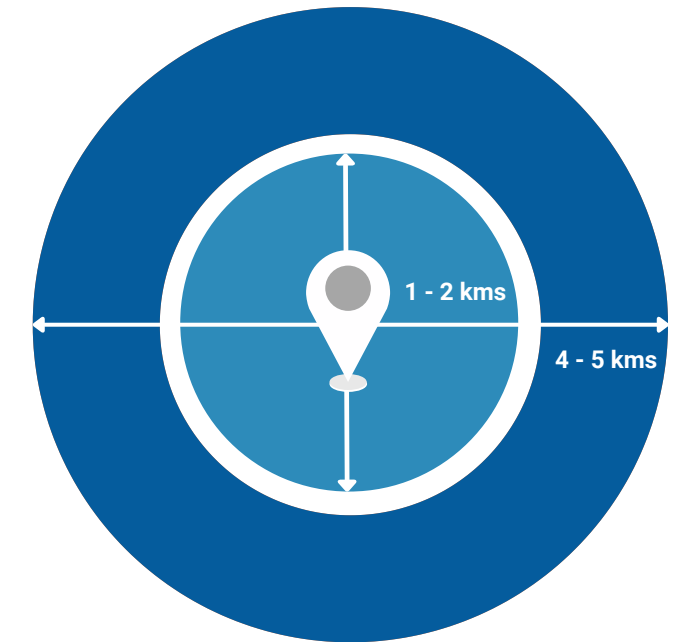
The share of metro branches (within urban branches) went up from 22% in Mar'20 to 33% in Sep'22

Metros : Mumbai, NCR, Bangalore, Kolkata, Chennai | NCR – Delhi, Noida, Gurgaon, Ghaziabad, Faridabad

## Reach through Physical, Density through Digital

### Case study – NCR Market

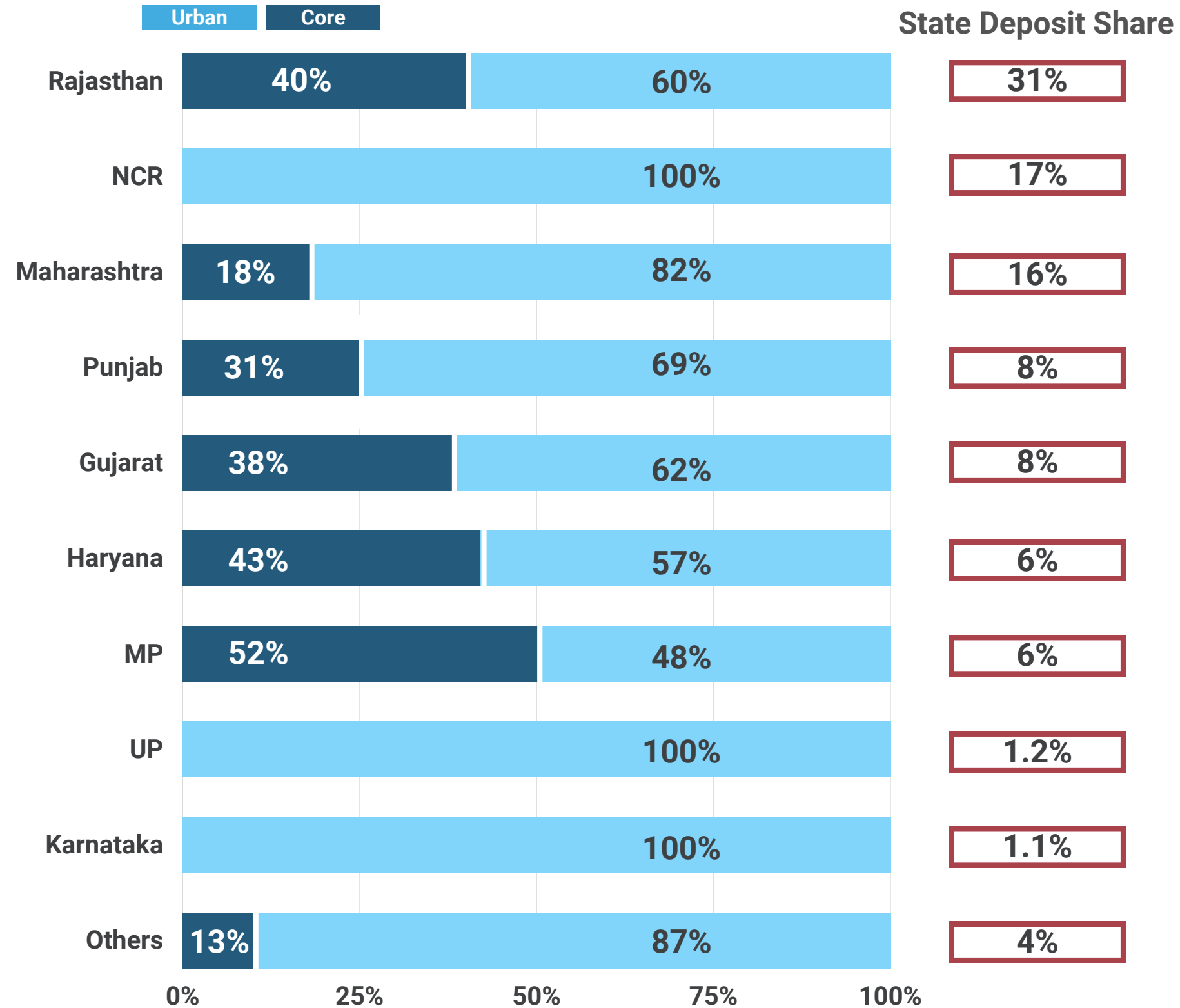
- Bank X\*: 300-350 branches
- **AU Bank**: 44 branches



In medium term, we plan to cover NCR with ~80-85 Branches

\*Bank X is for illustration purpose – an illustration of any large private bank

## Deposit Volumes well spread across geographies



## Increasing acceptability across geographies and markets

### Market share in Core Branches

- **23** Branches with 10%+ share of RBI deposit base\* in that center
- **18** Branches with 100 Cr.+ Deposit Base

### New Branches (vintage less than 18 months)

- **95** such urban branches
- **33** branches with 50+ Crores deposit book
  - **15** branches with 75+ Crores deposit book

### Emerging Markets (UP, South, East)

- Total branches scaled from **8 to 29** (18 months)
- Deposit Book **~1600+ Cr.**
- 10 branches with **50+ Crores** deposit Book

# Persona of Frontline Sales Employees – Unlocking their potential

## Very Emotional Generation

- “Handle with Care”
- Has to be dealt with a lot of empathy & emotions
- The traditional way of top-down messaging doesn't help

## Reduced Attention Span

- Capsulized, crisp & clear messaging
- Should hit him in the first go
- Gamification

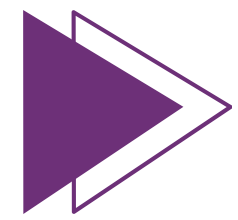
## Been exposed to frequent and generous recognition

- Instant recognition
- Blurring lines w.r.t. his/her expectations from professional and social circles.

## Digitally Native

- 25-35 years old
- Mobile first
- Been exposed to world class UI/UX

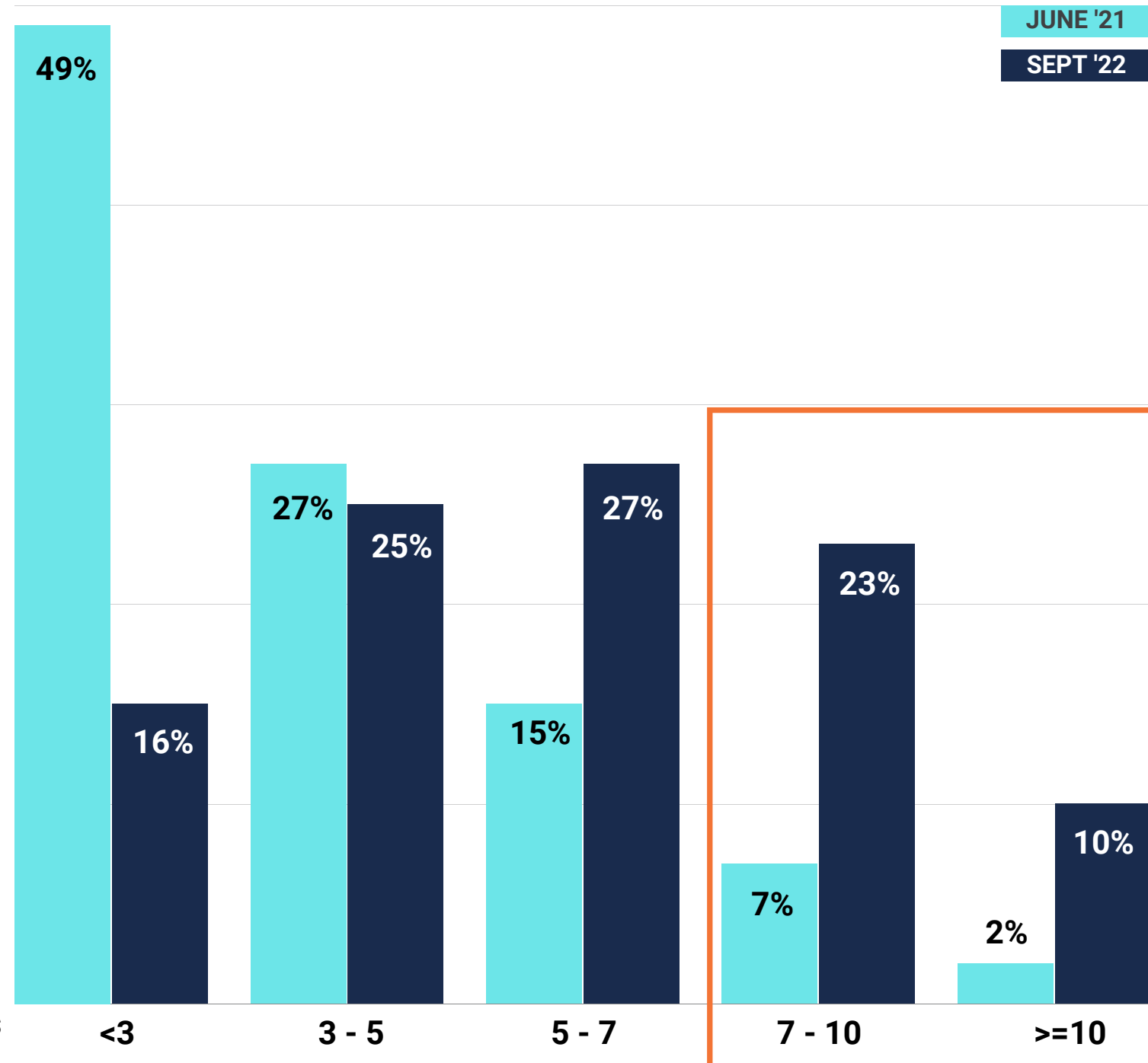




# Reimagining Potential of a Customer (RPC) – Bringing Method to Madness

## % of sales resources opening (RPC) accounts\*

(Royale SA, Platinum SA, Current Accounts)



## RPC rhetoric driving behaviour

### RPC Currency Menu\*\*

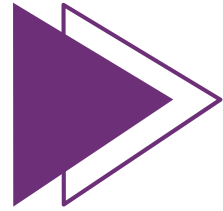
- 1 Personal Loan > 3x RPC Currency
- 1 Life Insurance > 3x RPC Currency
- 1 Health Insurance > x RPC Currency
- 1 SIP > 0.5x RPC Currency
- 1 Credit Card > x RPC Currency

\*Same month joining and resigned employees are excluded from above calculations

\*ES, NR and TASC Employees are excluded from above calculations

\*\* For representational purposes

# Our Customers



# Generational Approach to Customer Service

## First Principles Approach...



Extended banking hours



Paperless banking with no deposit slips



'No home branch' concept.



Hassle-free customer experience, cheque as the powerful instrument.

## ... driven by our core values



Every service instance for us is a **relationship transaction**, not a terminating transaction



Dedicated **service team** with defined service led scorecards



'**Credit**' is to assets, '**Operations & service**' is to liability



**Independent leadership layer**, driven by robust checks and balances

## ... resulting delightful service experience



97% transactions digitally



Branches have walk-in of 10 lakh+ in a month



**91% NPS score\***, basis service feedback of 2.4 Lakh customers

\* Transactional NPS for H1'FY23



**Mobile & Internet Banking**



**Video Banking**  
AU 0101 | aubank.in



**Customer Care**  
1800 1200 1200 |  
customercare@aubank.in



**Chatbot – Auro**  
AU 0101 | aubank.in



**WhatsApp Banking**  
83 83 83 83 99

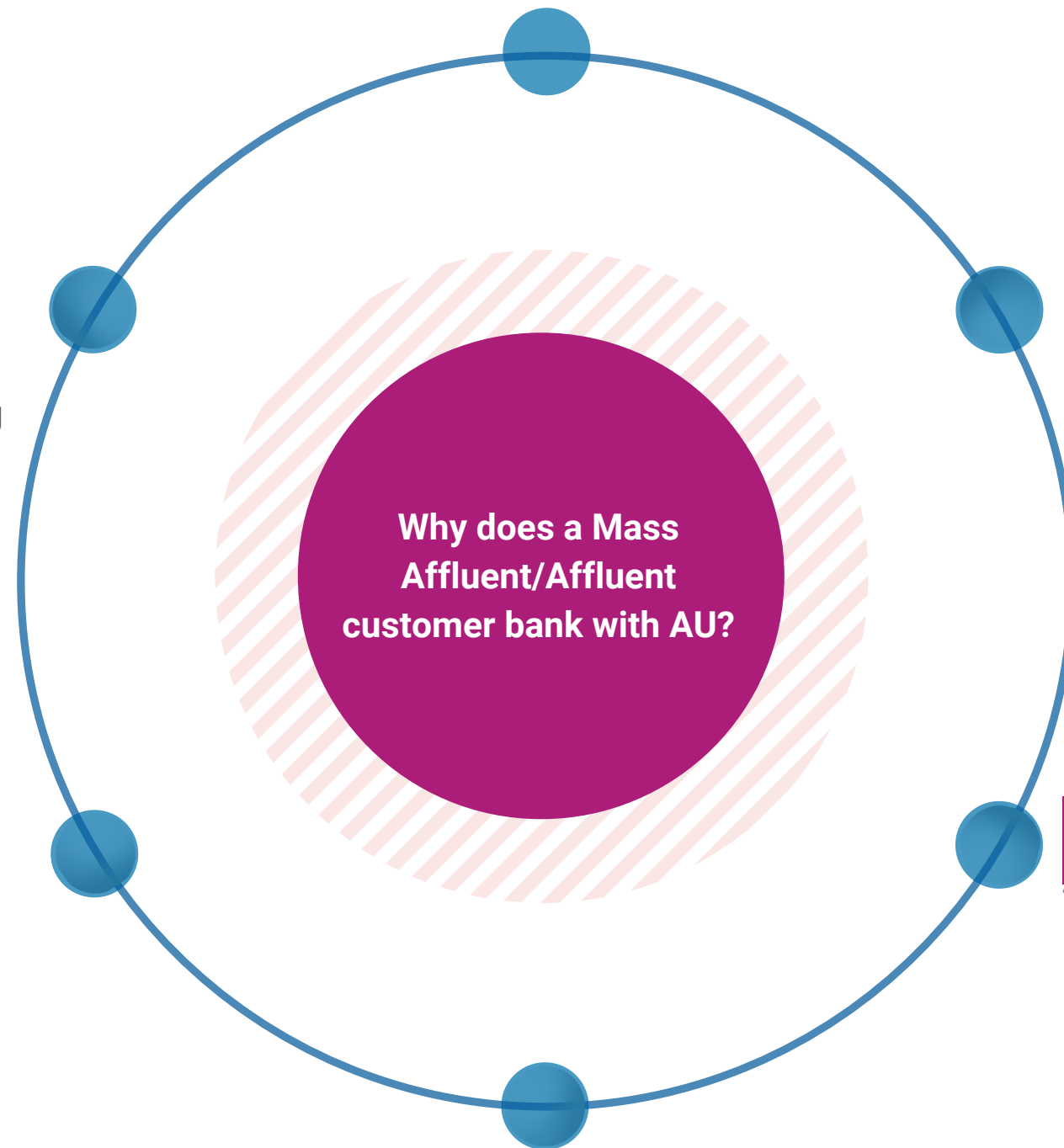


**Missed Call Banking**  
1800 120 2586 /  
1800 121 2586

# Why is our Saving Account Customer Banking with Us?

## First-principles solutions | Easy Banking

- Monthly Interest
- No Deposit Slip
- No Home Branch



## Enhanced Wealth and Protection Proposition

- Comprehensive Insurance offering
- Rapidly developing Investment proposition

## High Customer Service Orientation

- Dedicated RMs
- Quick response/resolution to customer queries across channels (branches, digital etc.)

## Best-In-Class Family Banking Programs

- Royale
- Platinum

## High Interest Rate

- Smart Interest Rate Play
- 7% bracket from 25L -1 cr.

## Best-in-class Digital proposition

- Super-App AU0101
- Video Banking
- Credit Card, PL etc.

## Family Banking programs

- Royale program for affluent & Platinum program for mass affluent

## Who did we acquire in H1?

- Royale and Platinum accounted for ~31% of Total SA customers

\*Excludes BSBDA A/c

## ATS accounts

- SA customer: 0.89 lakhs
- Royale: 11.3 Lakhs
- Platinum: 1.8 Lakhs

\*ATS stands for Average Ticket Size

# Who is our Saving Customer & How Engaged is that Customer?

## Our Typical Customer Profile



Self Employed Non-professional  
(Kirana Store owner, Wholesaler.)



Self Employed Professional  
(Doctor, CA-Tax consultant, Engineer)



Salaried



Housewife

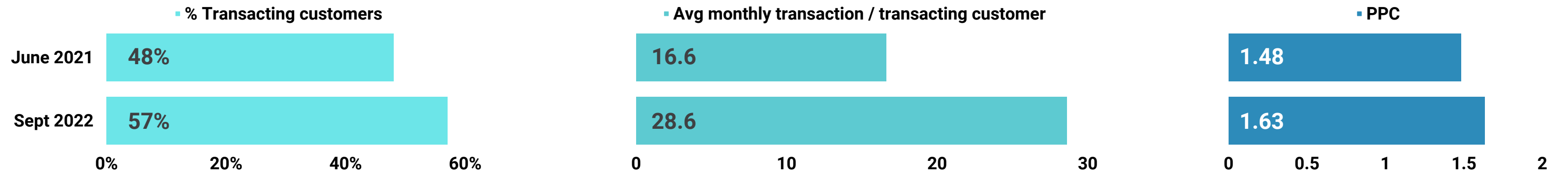


Senior Citizens



NRI

## Deepening Our Customer Engagement\*



PL Customers

47k +

Assets

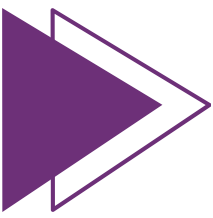
1.2 lakhs +

Insurance

80k +

AU0101

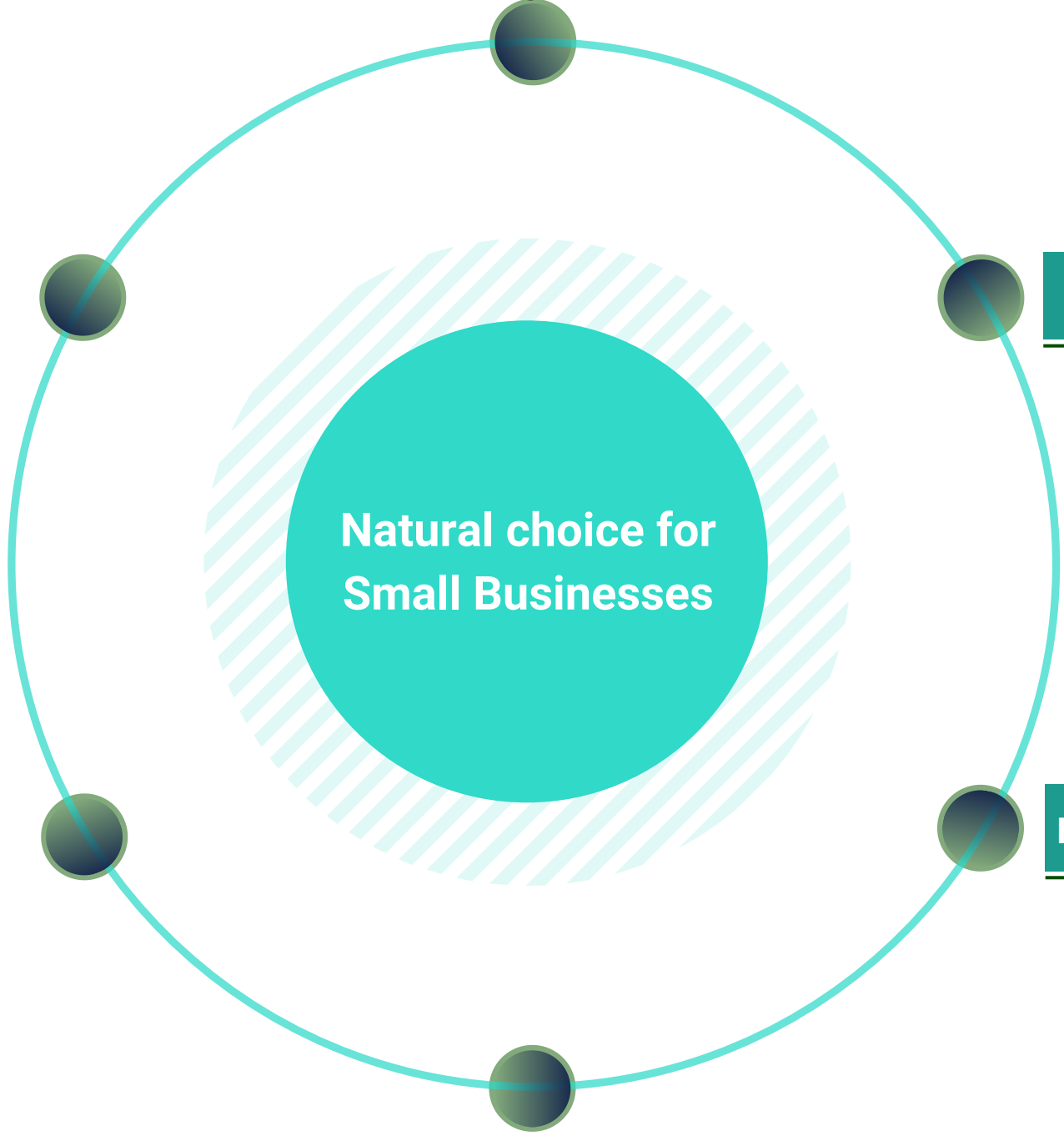
7 lakhs +



# Why is our Current Account Customer Banking with Us?

## Increasing formalization and digitalization

- Many Businesses are getting into mainstream banking for the first time



## Nascent but developing Transaction Banking

- Merchant Solutions App (in development stage)
- CMS Solutions (rapid enhancements)

## Family Banking

- Best-in-class SA Family Banking programs
- Attractive SA and TD rates

## Opportunity to cater to loan requirements

- SBL
- Business Banking
- Agri Banking

## First-principles solutions | Easy Banking

- Extended Banking Hours
- Bearer Management
- Higher Cash Deposit Limits

## Exhaustive Product offering

- QR/POS
- Product variants tailored to small businesses
- DL OD (lending against QR)

## Premium Offerings for CA

- CA Royale or affluent
- CA Mx and above (CA Premium, CA Vishesh, CA Maximum) for mass affluent

## Who did we acquire in H1?

- CA (Max & Above) customers accounted for **36%** of Total CA customers acquired

## ATS accounts

- CA accounts: 1.16 Lacs
- CA (Max & Above): 2.60 Lacs

ATS: Average Ticket Size

# Who is our Current Account Customer & how Engaged is that Customer?

## Our Typical Customer Profile



Trader



Retailer and Distributors

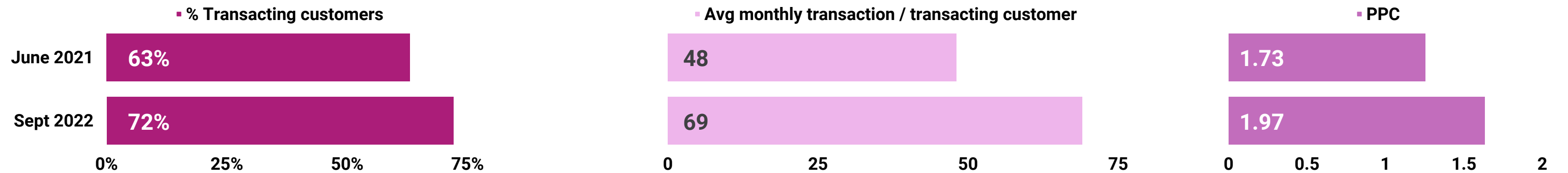


Service Providers



Self Employed Professional

## Deepening Our Customer Engagement\*



Collection (POS+QR)

**1 lakh +**

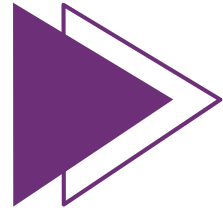
Assets

**15k +**

AU0101

**1.2 Lakh +**






# A Case Study



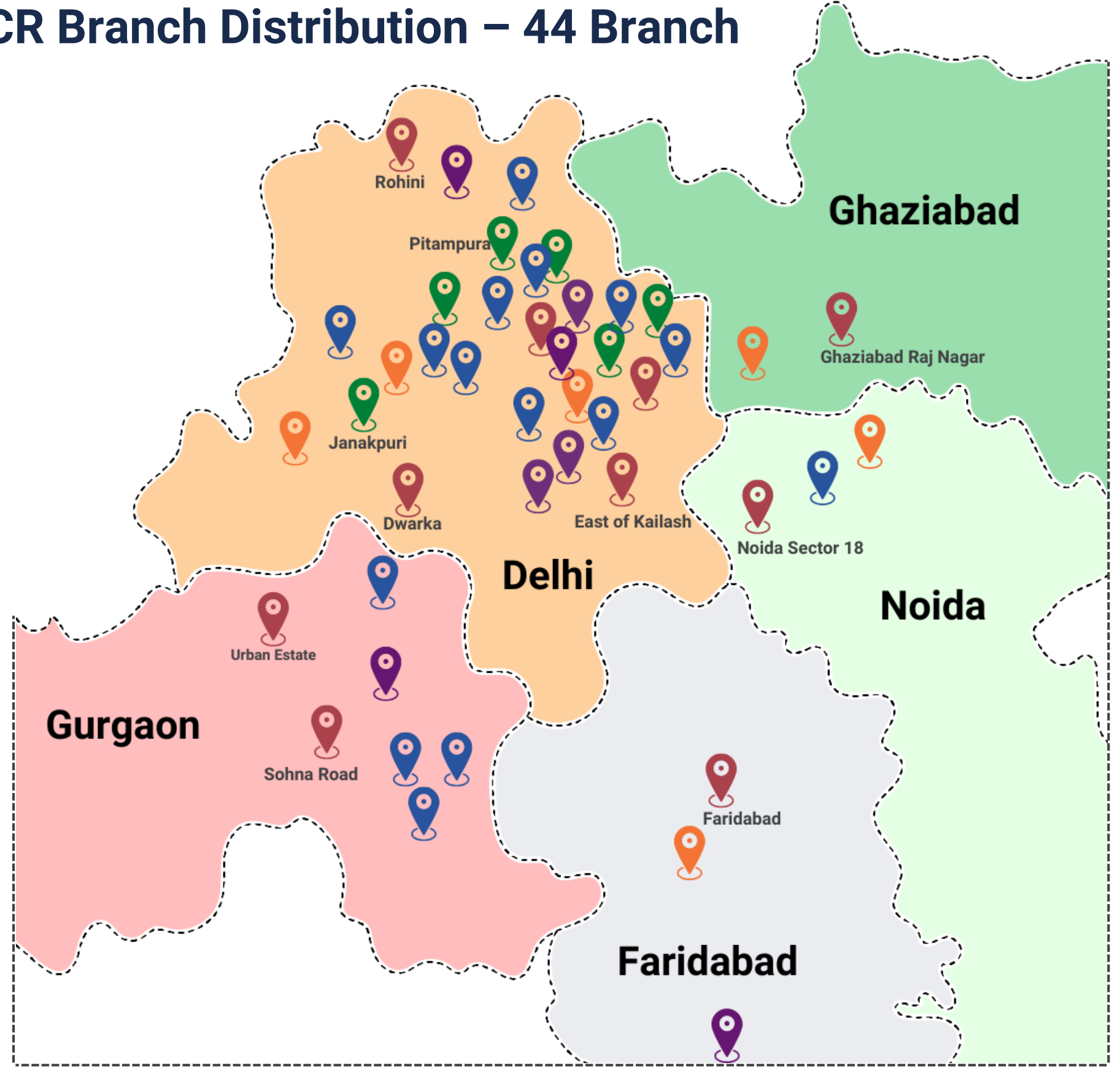
Well designed branches that are in prominent market

High quality team with well-defined growth Path

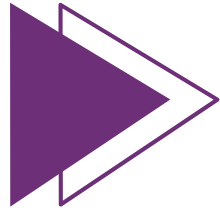
Enabling Environment

-  2017 | 10 Branches
-  2019 | 6 Branches
-  2020 | 6 Branches
-  2021 | 15 Branches
-  2022 | 7 Branches

## NCR Branch Distribution – 44 Branch



# Future Priorities



AU SMALL FINANCE BANK



# Our Priorities Going Forward



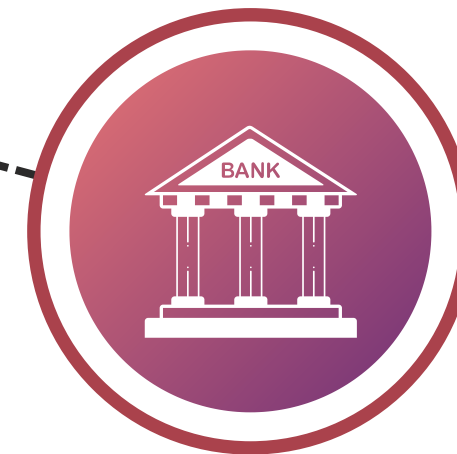
**Deposits**



**Maximize Customer LTV**



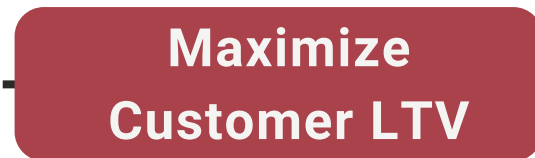
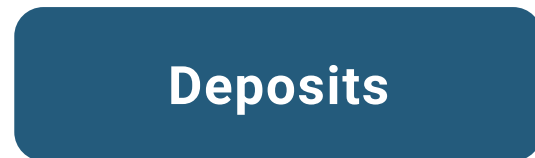
**Family Banking**



**Distribution**



**Employee**



Focus on GIST customers to scale low cost deposit with emphasis on Current account book build-up

One stop banking solution through best in class products, customer service, digital properties

Deepening relationship with the customer to serve the banking needs of entire family

New Branches expansion in urban/metro centres; Strengthening channels to widen distribution network

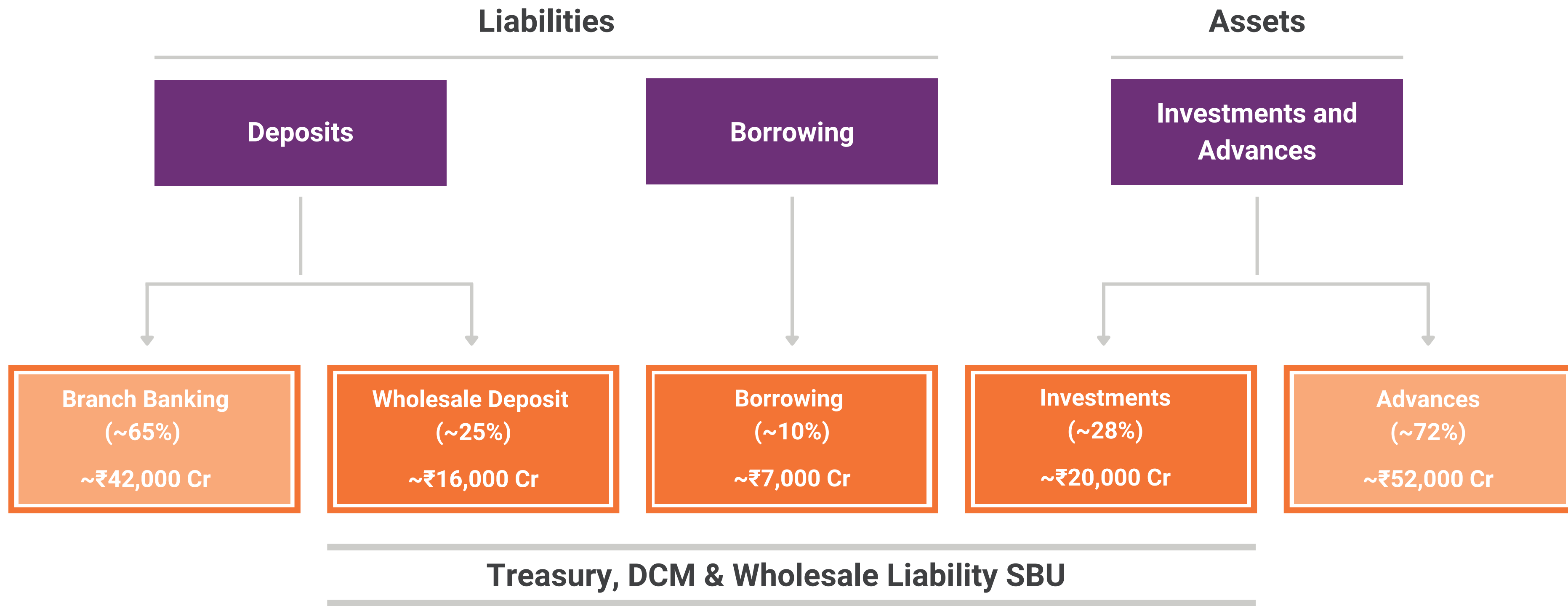
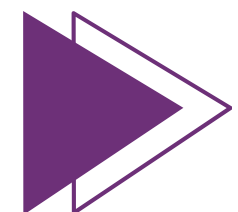
Hiring and training right talent, improving productivity and grooming to serve family banking needs

## Generational Banking and Generational Employment



# TREASURY, DCM & WHOLESALE LIABILITY





**SBU contributing ~35% of Deposits + Borrowings and 28% of Investments + Advances**

# Team Structure and Strength

## Wholesale Liability Group

### Government Business

Deposits

Banking solutions

### Cooperative Bank & FIG

Term Deposits

Bank Line

Credit Rating

Refinance

Securitization

### Wholesale Deposit

NBFC Segment

Corporate Segment

## Investment Management Group

### Treasury

Liquidity Management

Fund Planning

Investment

ALM

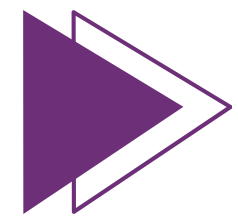
Balance Sheet Management

### DCM

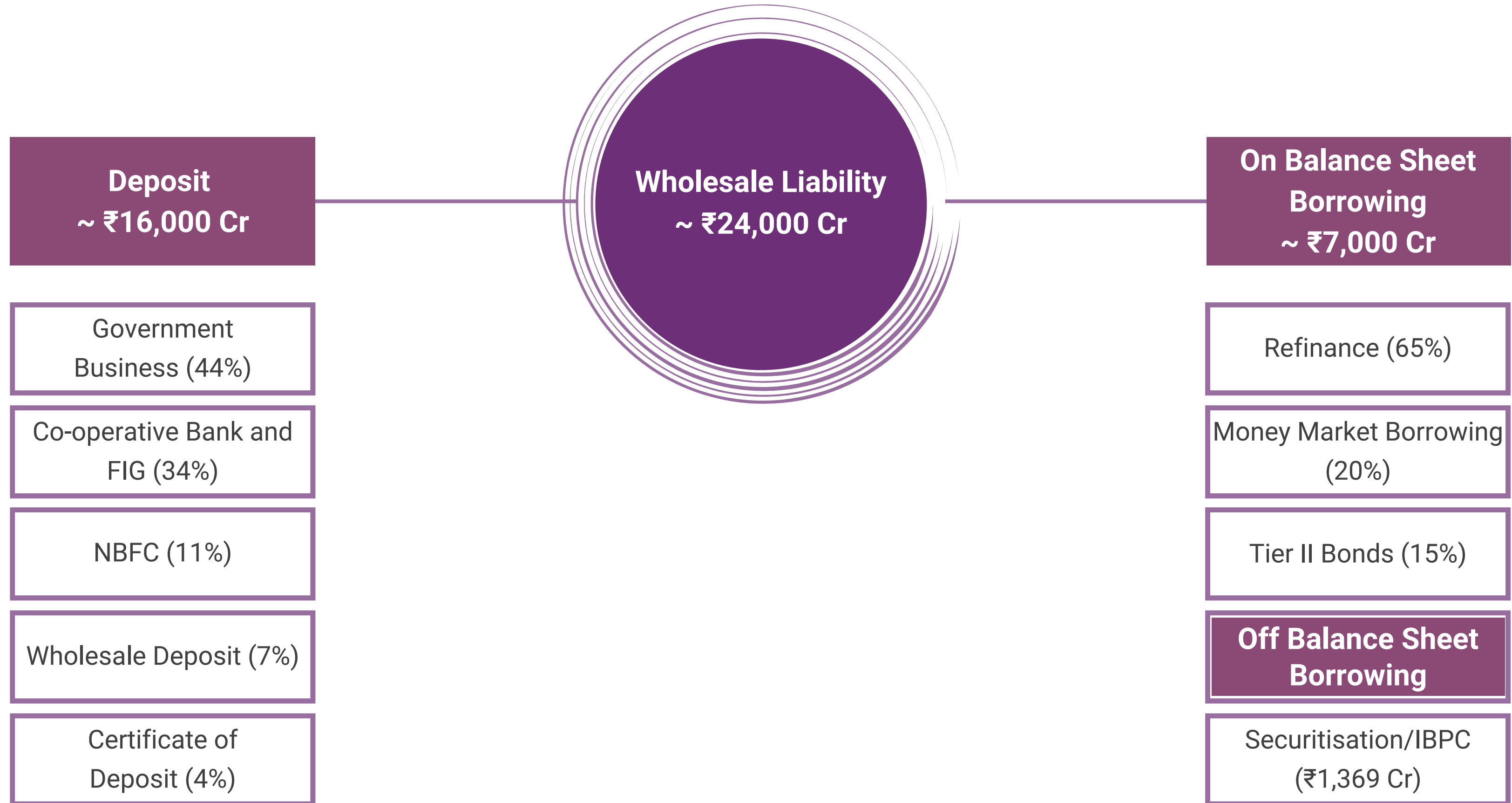
Non SLR Investment Management



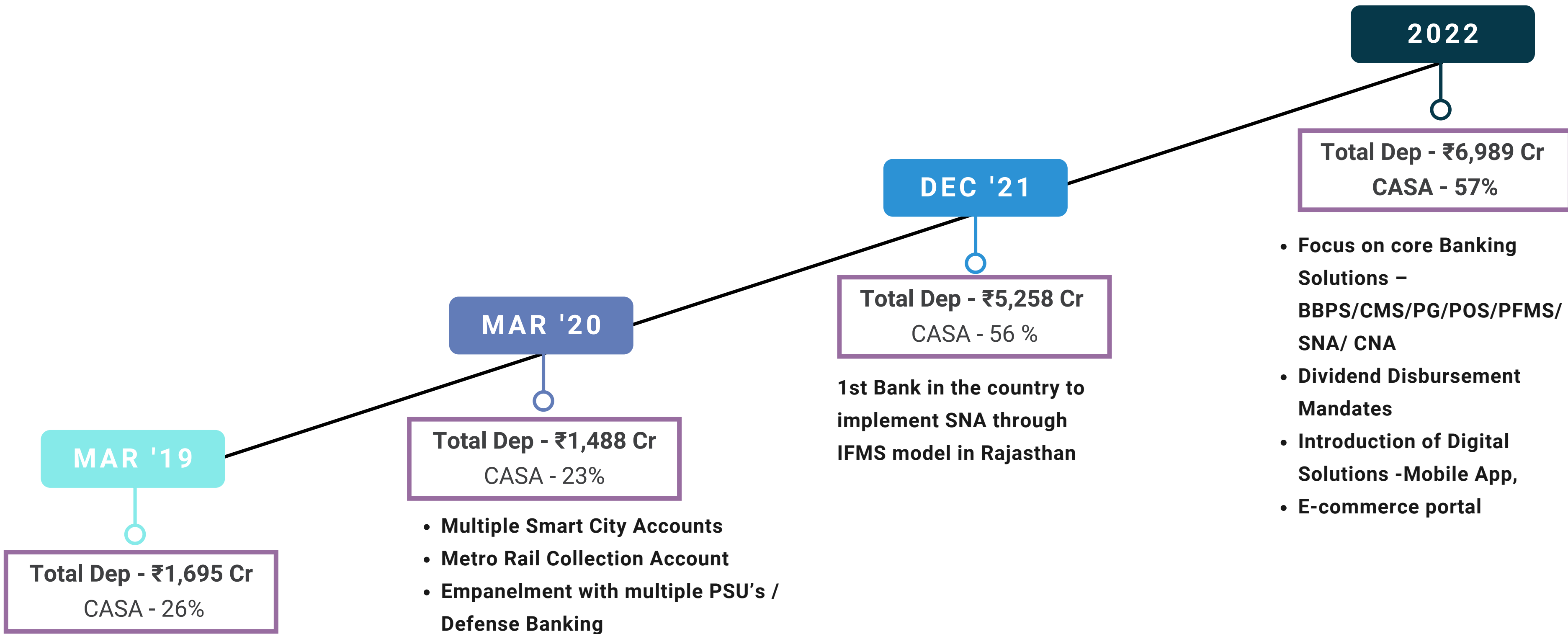
**Total Team of 50 people**



# Wholesale Liability



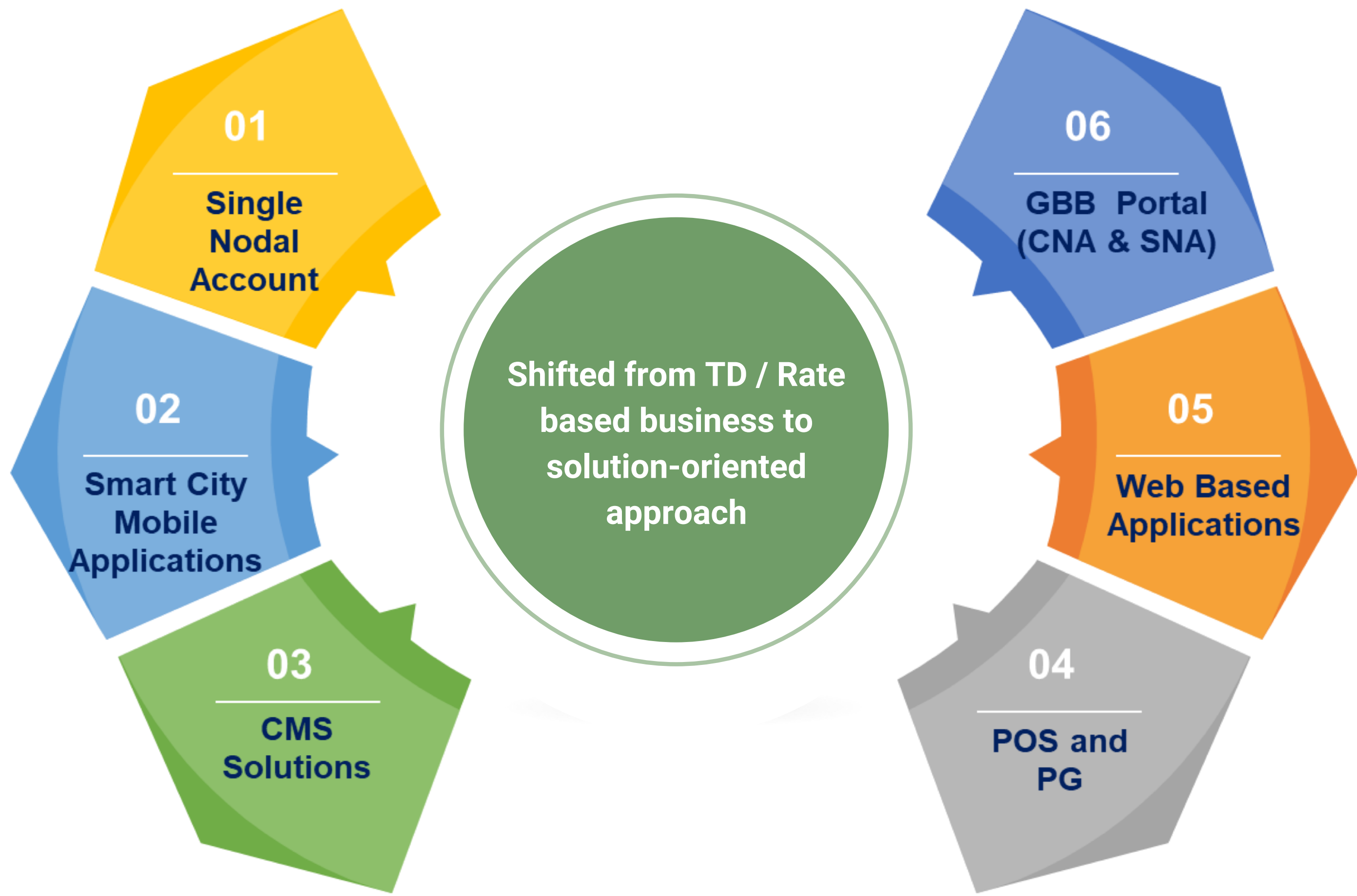
# Government Business: Journey



Formation of Exclusive Govt Business Team

SFBs can now undertake Govt. Agency Business; AU is well-positioned to take advantage post getting regulatory approvals

# Government Business: Solution Oriented Approach



## PFMS Training



- E-Governance / Digital Solutions
- Solution-oriented approach to cater govt. dept.
- PFMS training for Govt. officials
- Dedicated team for Govt. Business Solutions
- Handholding Govt. officials in terms of transaction processing and recon
- Doorstep Banking

## Udaipur Smart City App



SmartCity  
**Udaipur**

**NOW BOOK  
ONLINE TICKET OF  
ALL TOURIST SPOTS  
WITH THIS  
SMART CITY APP**

**PAY WITH QR**

**AU**  
SMALL  
FINANCE  
BANK  
A SCHEDULED COMMERCIAL BANK

**PAYMENT METHOD**

Net Banking Debit/Credit Card UPI Payment

SCAN AND PAY WITH ANY BHIM UPI APP

paytm G Pay amazon pay

For more details: **XXXXXXXXXX**

## Beneficiary Loan/Skill Enquiry NATIONAL SKILL DEVELOPMENT



4G 15:22

अनुविनि  
**nsfdc**

**NSFDC BEAM**  
NATIONAL SCHEDULED CASTES  
FINANCE AND DEVELOPMENT  
CORPORATION

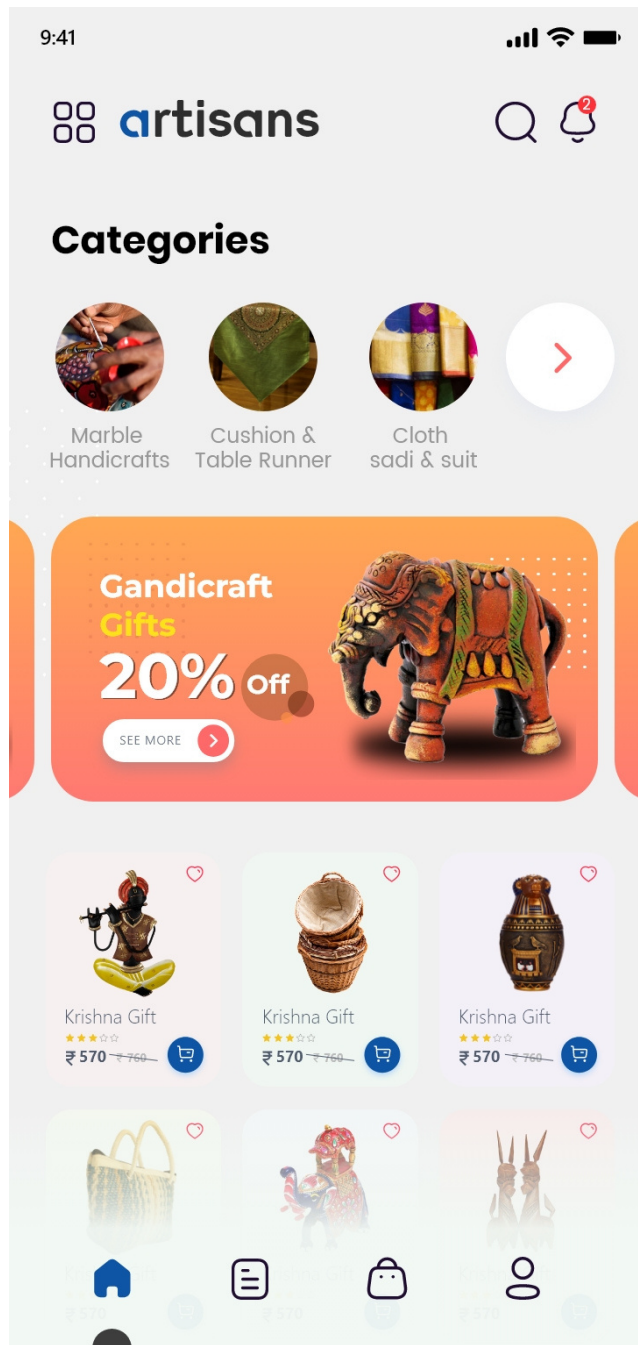
Supported By:

**AU**  
SMALL  
FINANCE  
BANK  
A SCHEDULED COMMERCIAL BANK

**AU 0101**

NSFDC©

## E-commerce Portal powered by AU Bank BHARAT SHILP BAZAAR



9:41

**artisans**

**Categories**

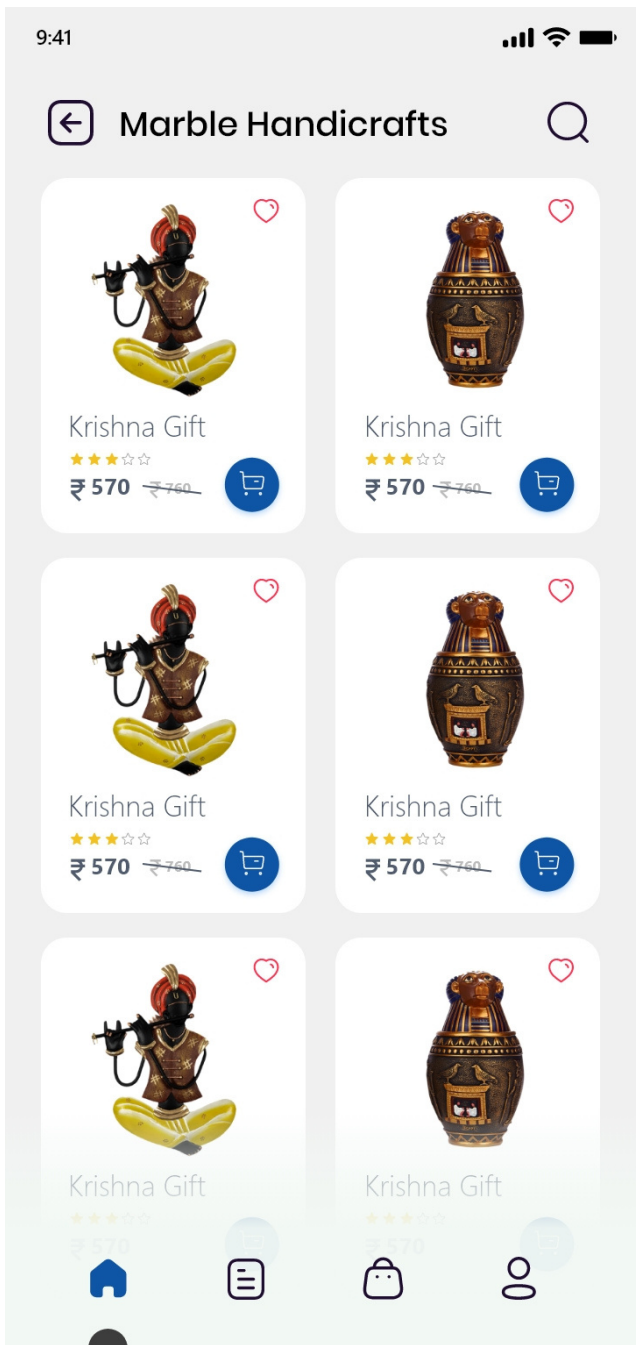
Marble Handicrafts Cushion & Table Runner Cloth sadi & suit

**Gandicraft Gifts**  
**20% off**  
SEE MORE

Krishna Gift ₹ 570

Krishna Gift ₹ 570

Krishna Gift ₹ 570



9:41

**Marble Handicrafts**

Krishna Gift ₹ 570

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# Wholesale Liability : Deposits

Particulars	Amt in ₹ cr	
	Mar - 2020	Sept - 2022
Co-operative Bank + Financial Institutions Group	~6,900	~5,500
Wholesale Deposit Team	~500	~1,100
NBFC Team	~2,000	~1,700
Certificate of Deposits	~2,200	~600
<b>Total</b>	<b>~11,600</b>	<b>~9,000</b>
Deposit by wholesale teams % of total Deposits	44%	15%

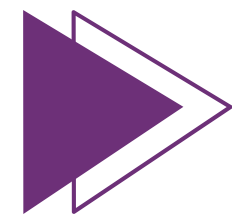
- Wholesale teams have been in a supportive role to Branch banking and helping treasury with **stable, long-term, low-cost funding by way of mostly non-callable deposits** helping in **managing LCR & ALM**
- In Co-operative segment, we focus on 150+ SCB, DCCB and UCB where there is **No CRR requirement**, making these deposits highly attractive
- Wholesale liability group has onboarded 50+ corporates mostly for **standalone liability relationships**
- NBFC team leverage their 150+ asset side relationship to **build deposit & current account balances** along with **x-sell relationships like NACH and CMS**
- Ds are issued judiciously depending on fund position

Working with Treasury to have optimal liability mix which is long-term and ALM positive

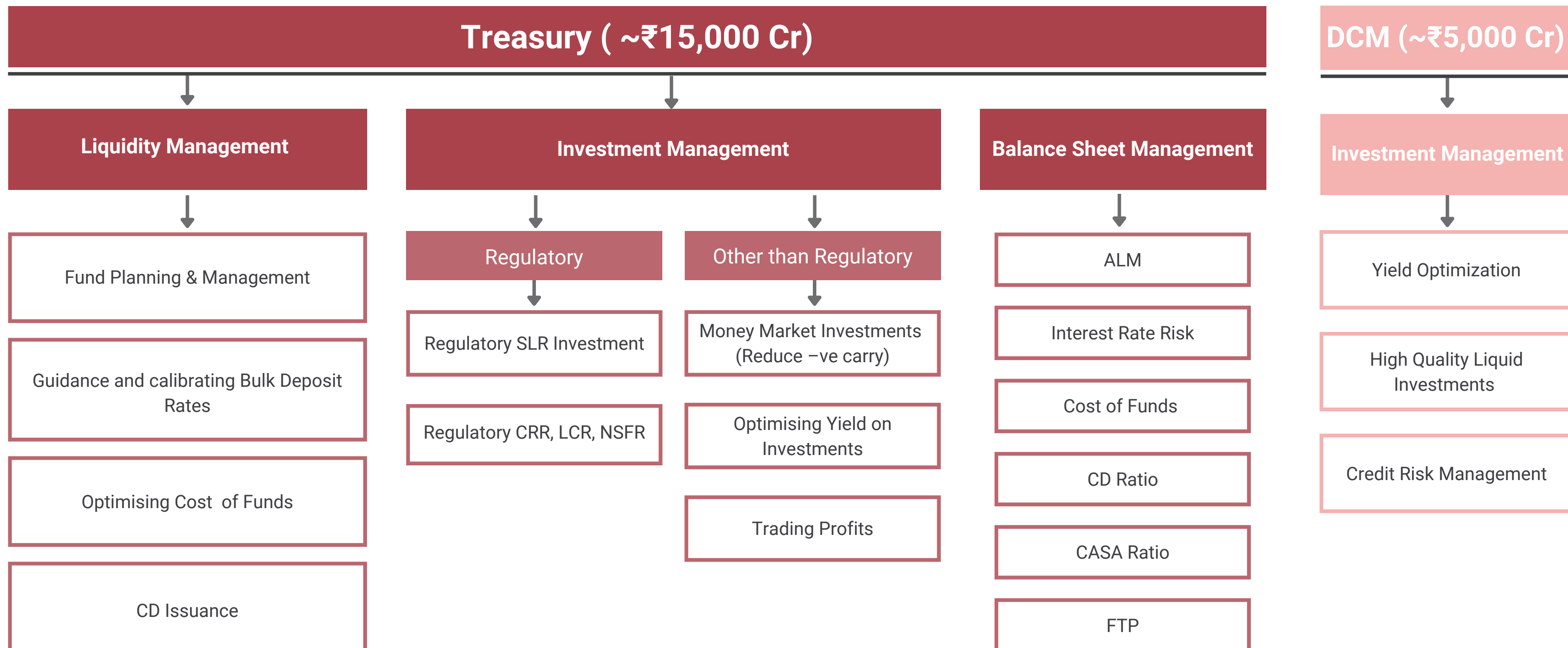
Amt in ₹ Cr

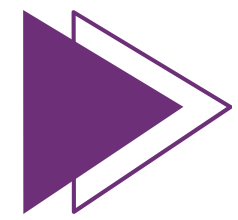
Particulars	Mar - 2020	Sept - 2022
Refinance (NABARD, NHB, SIDBI, MUDRA)	~6,700	~4,400
Other Borrowings	~2,000	~1,300
NCD/Tier II Bonds	~700	~1,000
Borrowing from Foreign Institutions	~900	-
<b>Total</b>	<b>10,300</b>	<b>~6,700</b>
Securitization/Off balance sheet	~3,800	~1,400
Borrowings as % of Deposit + Borrowings	28%	10%

- Refinance from NABARD, SIDBI and NHB is long-term (mostly 3-5 years), low-cost, and **exempted from CRR and SLR requirements**
- Securitisation tool used tactically for fundraising, **optimising cost & balance sheet management.**
- Our **credit rating got upgraded to “AA/Stable”** by all 3 rating agencies in FY23
- Bank successfully raised **₹500 Cr** of 10-year Tier 2 bonds in Q2’FY23 at a competitive pricing

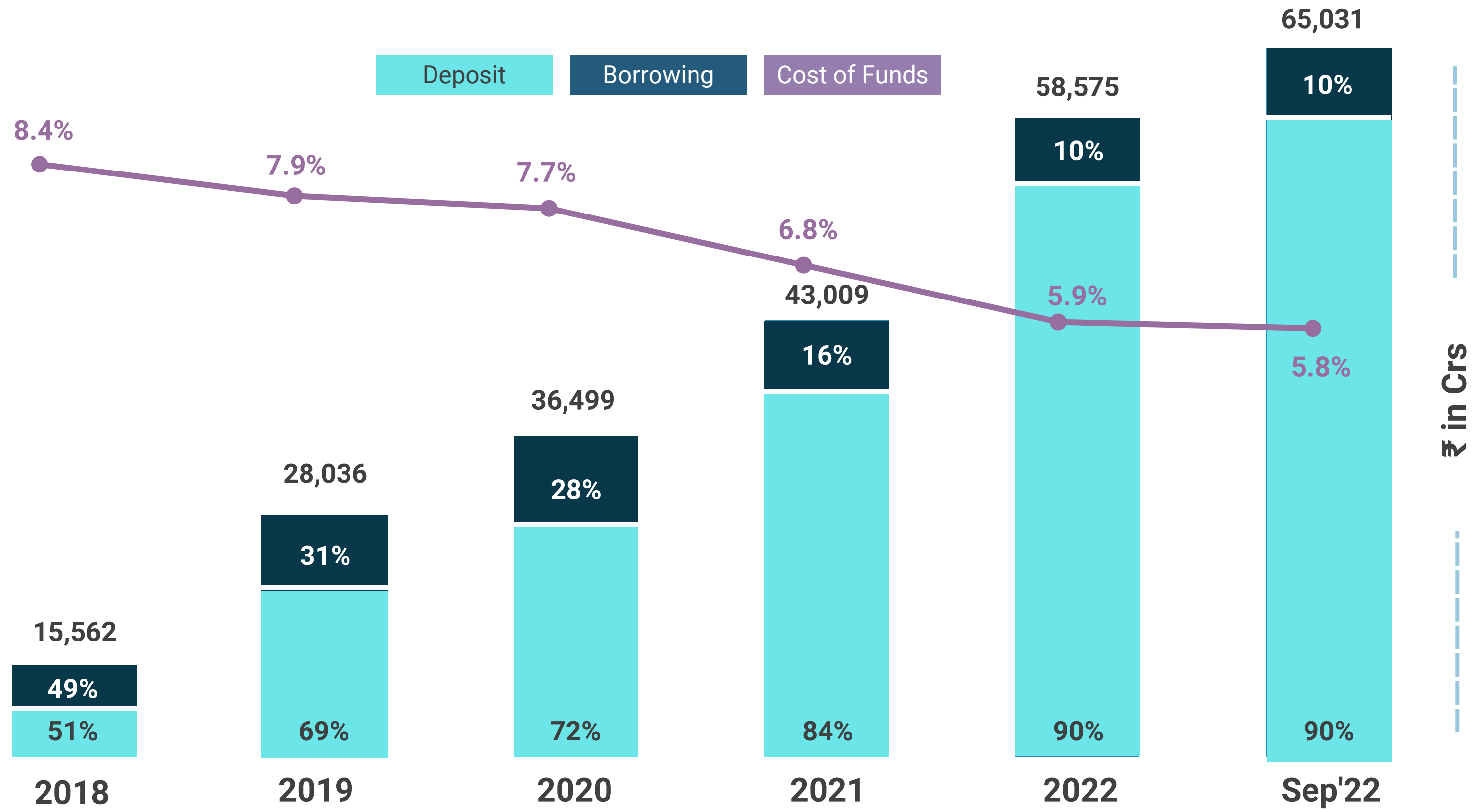


Treasury playing a pivotal role in Regulatory Functions, Fund Raising and Investments ( Total Investment Book ~ ₹ 20,000 Cr )

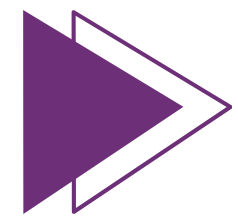




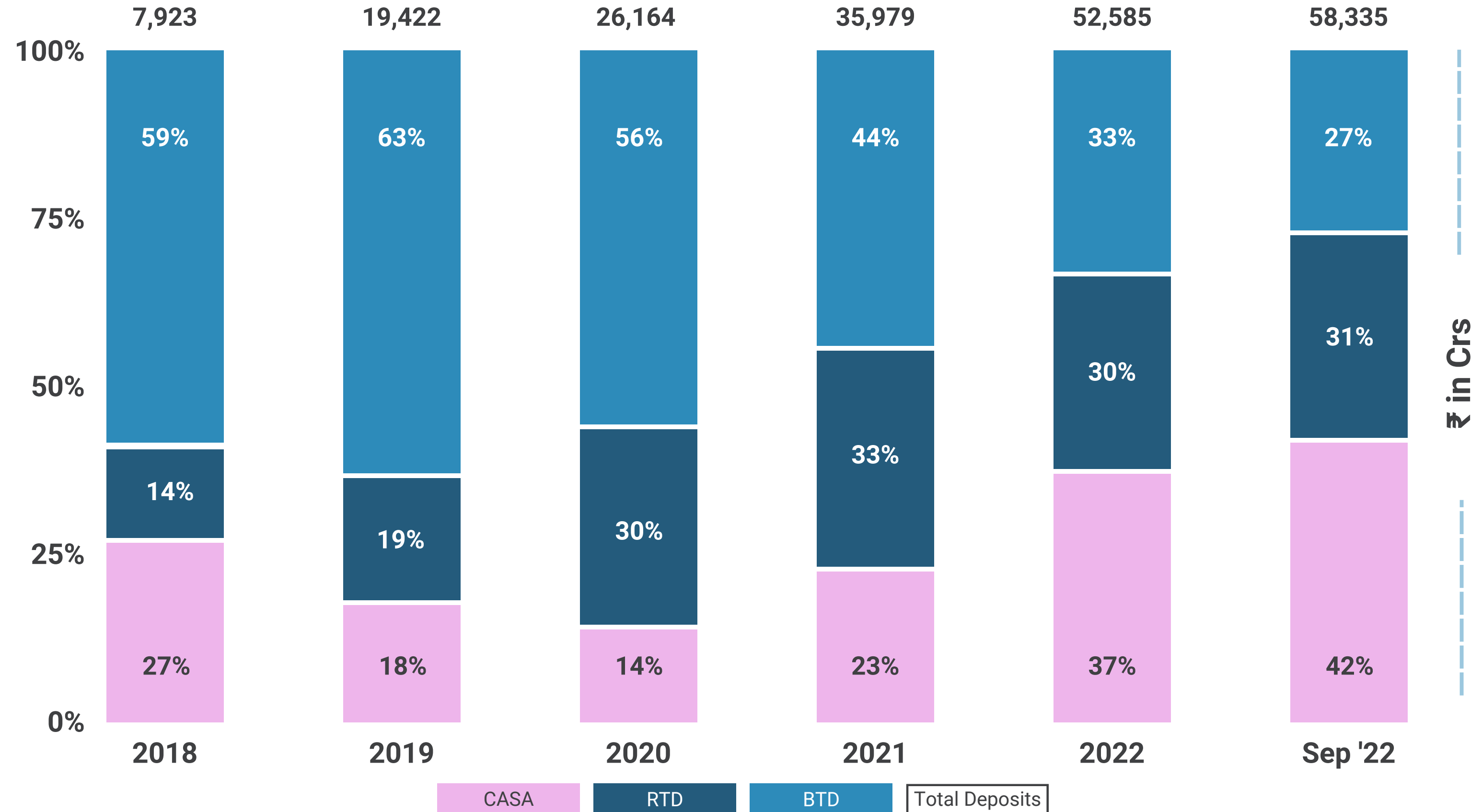
# Treasury: Improving Funding Profile with low cost



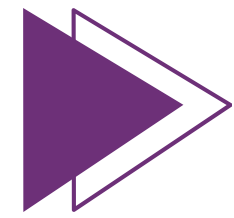
Since bank inception, Reduced COF by 380 bps with active rate management and optimising borrowing/deposit mix



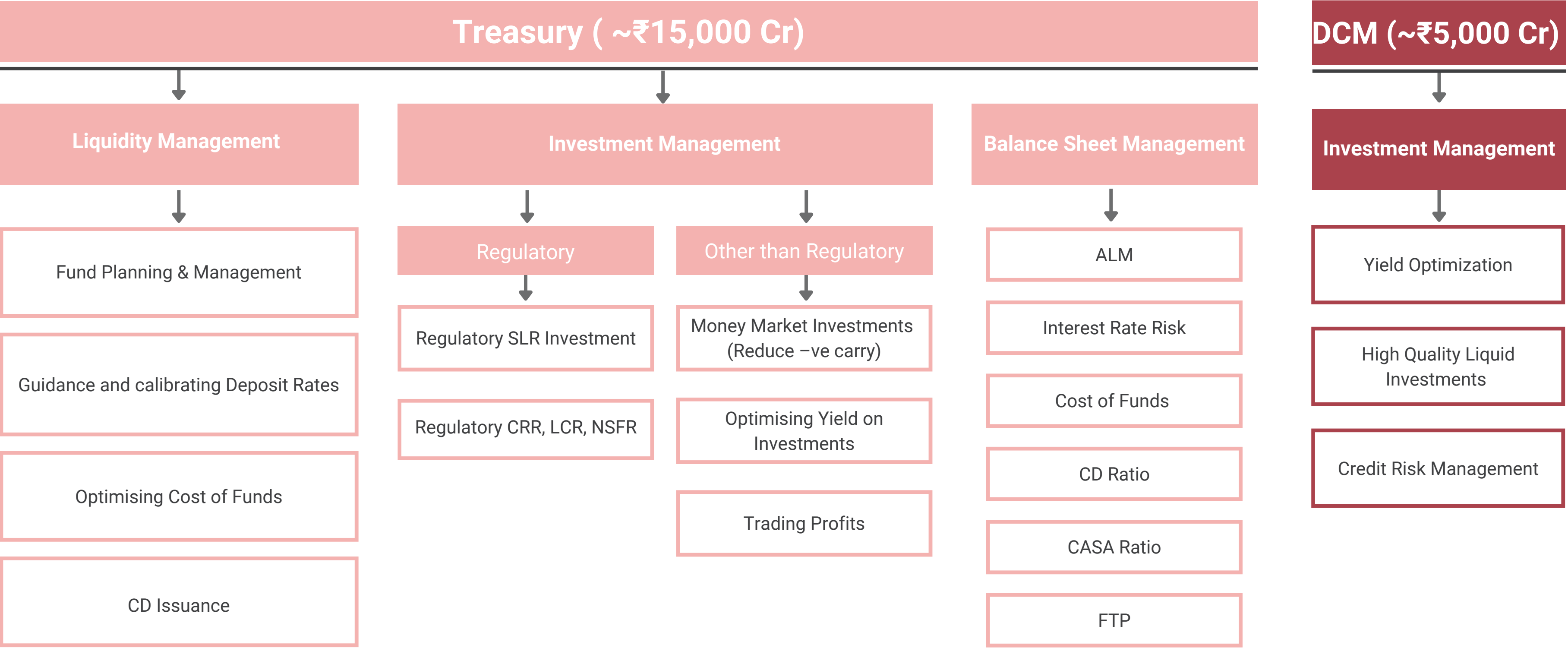
# Deposit Granularisation

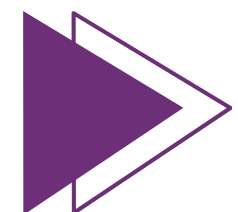


Continued focus on building granular retail deposits base & CASA. RTD + CASA stood at ~73% in Sep 22.  
Reducing dependency on bulk deposit

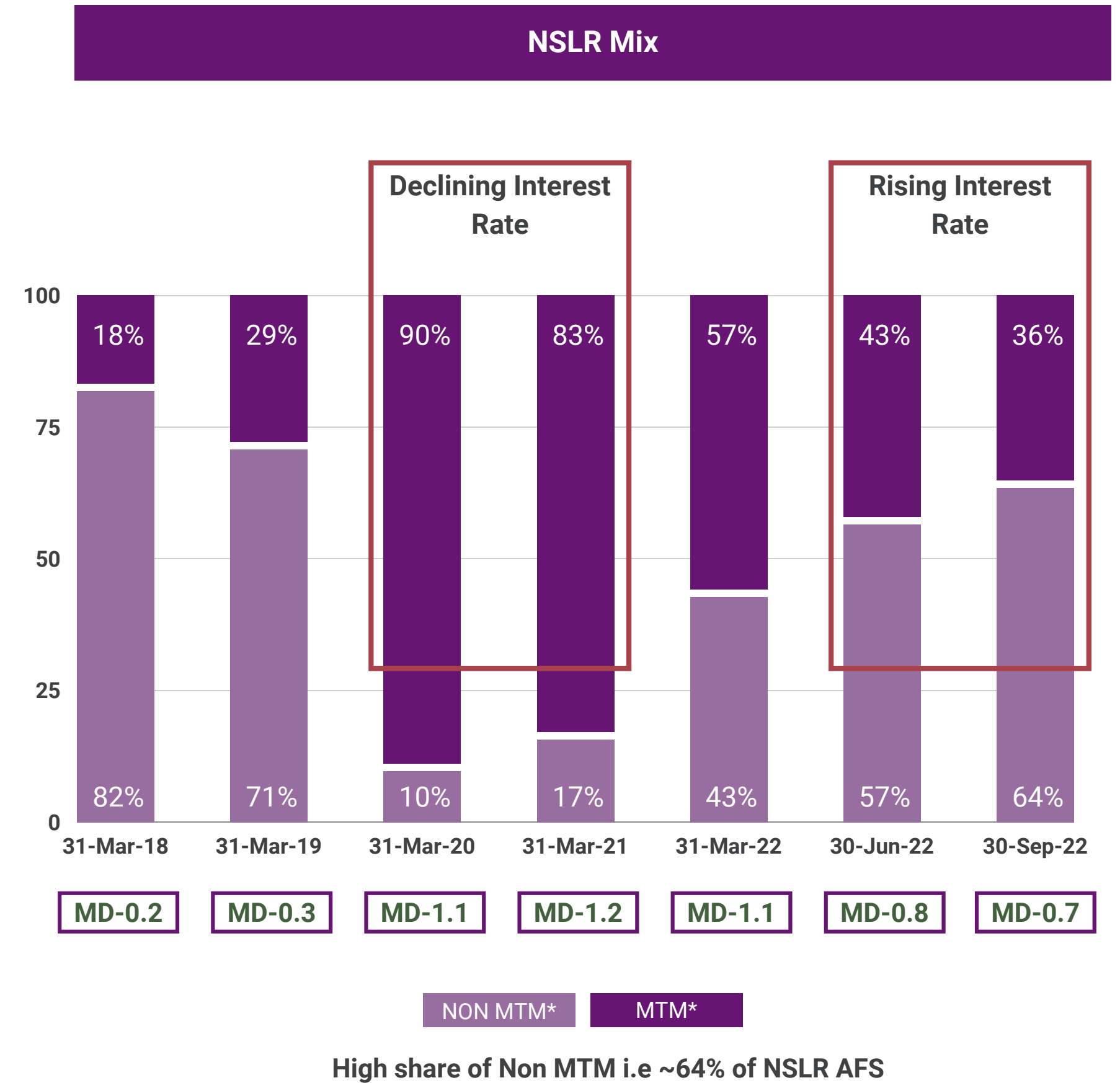
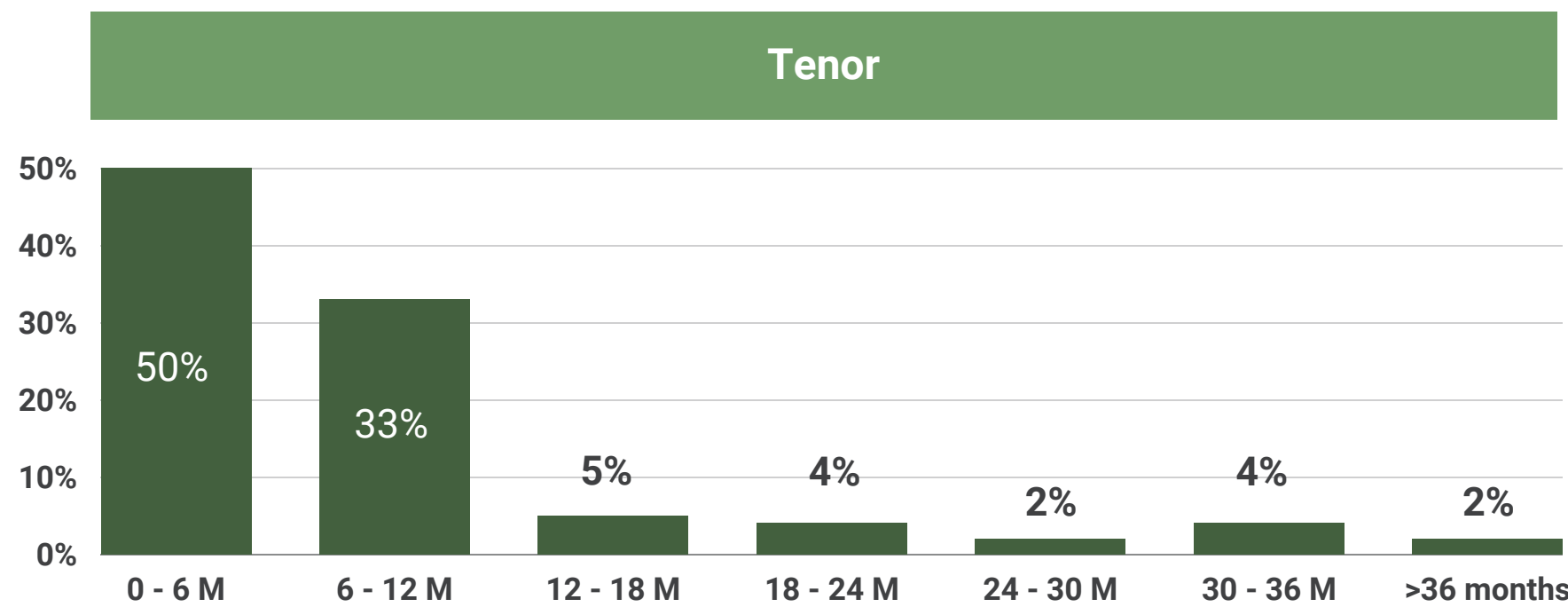
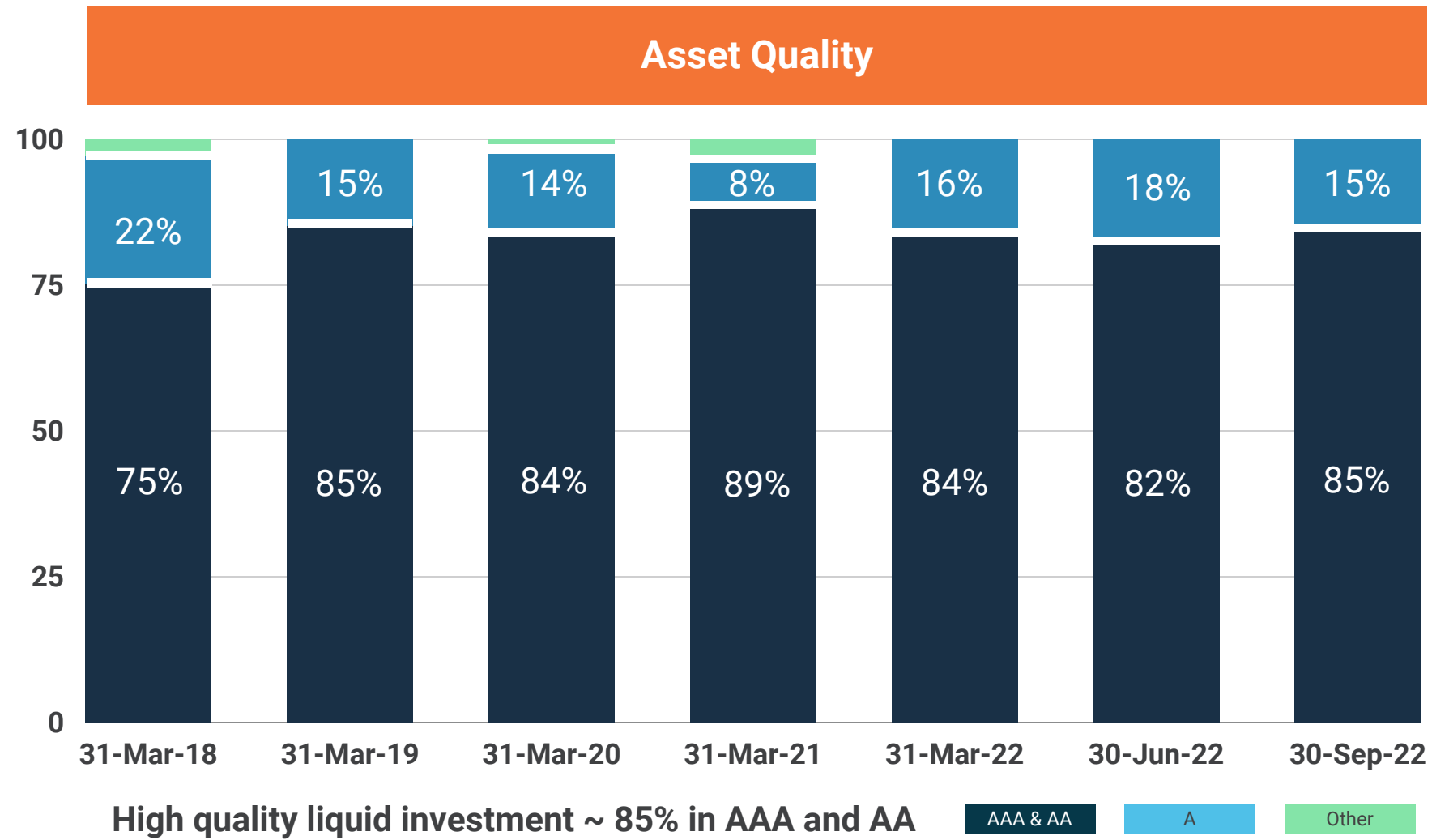
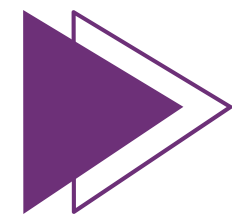


## Treasury playing a pivotal role in Regulatory Functions, Fund Raising and Investments ( Total Investment Book ~ ₹ 20,000 Cr )





- Liquidity is managed through **SLR & NSLR Investments**. NSLR Investment ~**28%** of total investments
- **External shocks** witnessed in last 5 years necessitated additional liquidity maintenance being an SFB (NBFC Crisis, Private Bank Crisis, Co-operative bank Crisis, Covid-19 etc)
- NSLR Investments is for **yield optimization, reducing negative carry** and provide **liquidity cushion** with **prudent risk management**
- Major NSLR Investment are in **High-Quality Liquid Assets** with **85%** Investment in **AAA & AA** rated instruments. No credit event observed
- NSLR book has low duration of **< 1 year** (82% book maturing next 1 year), which will allow re-pricing of investments at higher yield
- Further, risk of yields at the short end rising at faster pace remains high given the tight domestic liquidity and impending RBI hikes; we **remain cautious** on corporate bond hence, in last 6 months, **100% incremental deployment** was in non-MTM instruments



\*Excluding- PTC, MF, SR, Equity & other

## Liquidity Management

- Aided by capital raise of **₹2,500 Cr (Tier I and Tier II)**, the bank continues to maintain excess liquidity over and above regulatory LCR and additional liquidity in the form of non-SLR investments
- Additionally, the Bank has access to a **well-diversified resource mix** (Refinance, CD, Securitisation etc) to raise liquidity at short notice

## Investment Management

- The yield on investment is **higher than the average** cost of funds
- Investment Book was impacted by negative MTM in H1- FY23 but has stabilised for now with **yields remaining range-bound**
- No further build-up of **MTM assets** in **SLR & NSLR AFS** portfolio and Investment mostly in Non-MTM SLR & NSLR AFS portfolio – hence no significant additional MTM

## ALM & Balance Sheet management

- All ALM parameters are managed prudently and well within regulatory and Board approved limits - CD ratio continues to be **below 90%**; Bank's NSFR ratio is well **above the regulatory requirement of 100%**
- Bank well positioned to navigate through present conditions with strong capitalisation, healthy liquidity and well-experienced team.



## Cost of funds

- Deposit rates are **likely to go up higher** with the rise in Repo rate, tighter liquidity and Competition;
- Treasury will endeavour to manage **COF** by optimising the mix of deposits, low-cost refinance and securitisation
- The focus will be on passing any **incremental cost to customers**; In H1, the increased cost of **70bps** on incremental funds was well compensated by an increase of **100bps** in disbursement yields

## Regulatory development

- As per recent RBI guidelines, SFB's fulfilling prescribed criteria are eligible to apply for an **AD-1 banking license** thereby enabling market-making in Forex.
- An AD-1 license will help us build a value proposition around NRI and EXIM customers and provide opportunities for Treasury to explore **FCNR deposits, FCY hedging solutions etc.**
- We are evaluating our proposal internally for the same



<b>ALM</b>	Asset Liability Management	<b>KAM</b>	Key Account Manager
<b>BBPS</b>	Bharat Bill Payment System	<b>LCR</b>	Liquidity Coverage Ratio
<b>BC</b>	Business Correspondence	<b>LTV</b>	Life Time Value
<b>BO</b>	Banking Outlet	<b>MD</b>	Modified Duration
<b>BSBD</b>	Basic Savings Bank Deposit A/c	<b>NACH</b>	National Automated Clearing House
<b>CD Ratio</b>	Credit Deposit Ratio	<b>NBM</b>	National Business Manager
<b>CD</b>	Certificate of Deposit	<b>NR</b>	Non Resident
<b>CMS</b>	Cash Management Solutions	<b>PFMS</b>	Public Financial Management system
<b>CNA</b>	Central Nodal Account	<b>PG</b>	Payment Gateway
<b>DCM</b>	Debt Capital Market	<b>POS</b>	Point of Sales
<b>DL OD</b>	Drop Line OD	<b>PPC</b>	Product Per Customer
<b>FIG</b>	Financial Institution Group	<b>SFB</b>	Small Finance Bank
<b>FTP</b>	Funds Transfer Pricing	<b>SNA</b>	Single Nodal Account
<b>IBPC</b>	Interbank Participation Certificate	<b>TASC</b>	Trust, Association, Society & Club
<b>IFMS</b>	Integrated Financial Management set	<b>URC</b>	Unbanked Rural Centres

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**Thank You!**

