

AU INSIGHTS



A SCHEDULED COMMERCIAL BANK

10th February '22



In this Presentation

Here's what we'll cover:

1

TECH STRATEGIC PRIORITIES

2

OVERVIEW OF DIGITAL BUSINESSES

AU 0101

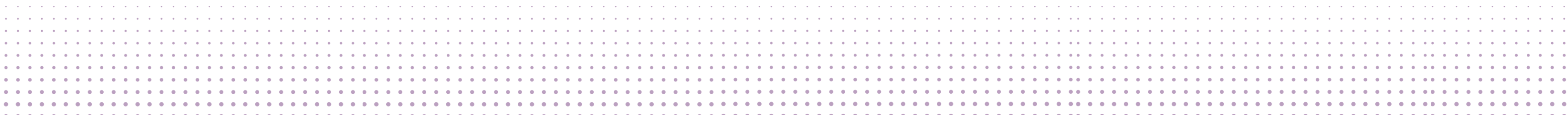
.....
Credit Cards

.....
Merchant Solutions Group

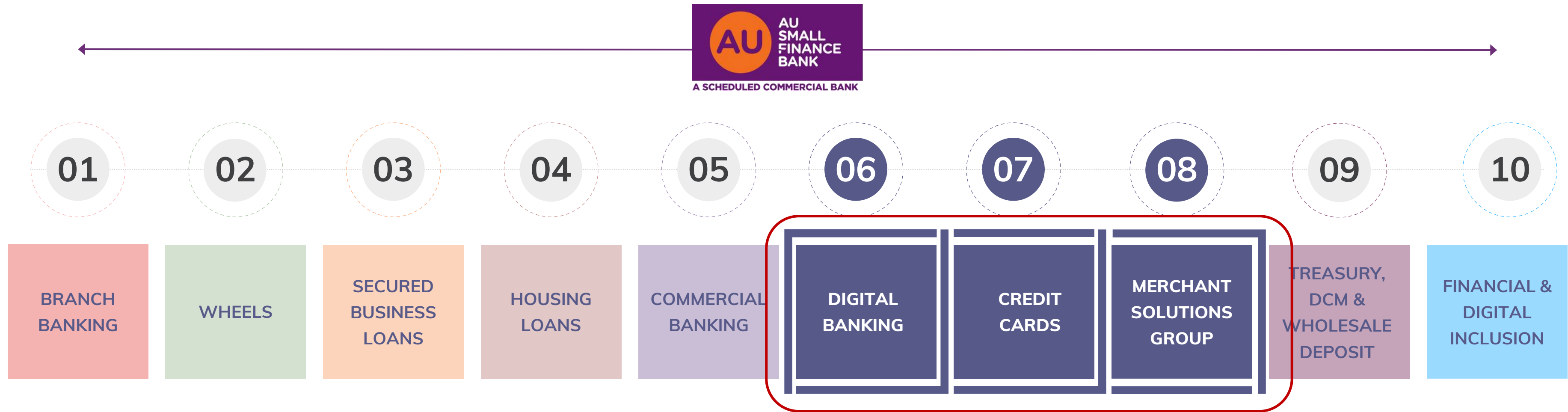
3

**CASE STUDY – BRANCH BANKING
SALES FORCE MANAGEMENT**

.....



Building a robust foundation to execute our strategy



➤ 10 Business Groups (SBU structures) formalized to drive future growth

➤ We will cover the 3 SBUs – Digital Banking, Credit Cards, and Merchant Solutions Group today

➤ Each BU to have

- Its own vertical structure supported by shared horizontals like HR, Finance, MIS etc.
- Its own growth strategy and approach to drive Bank's long-term Objectives and Strategic Priorities
- Its own Revenue and Cost tracking

Defining trust in digital banking



CONVENIENCE

Experience should be very easy for customers to fulfill their objective



SPEED

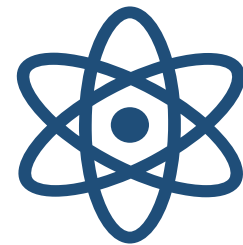
Bank should be quick in getting things done



SECURITY

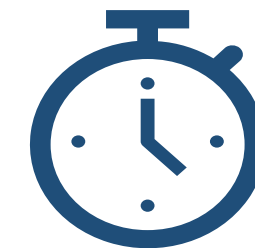
Should be completely safe and secure

TRUST



FLEXIBILITY

Should adjust itself as per customer's requirements



AVAILABILITY

Bank should be available 24/7



CUSTOMER OBSESSION

Intuitive, simple and feature rich

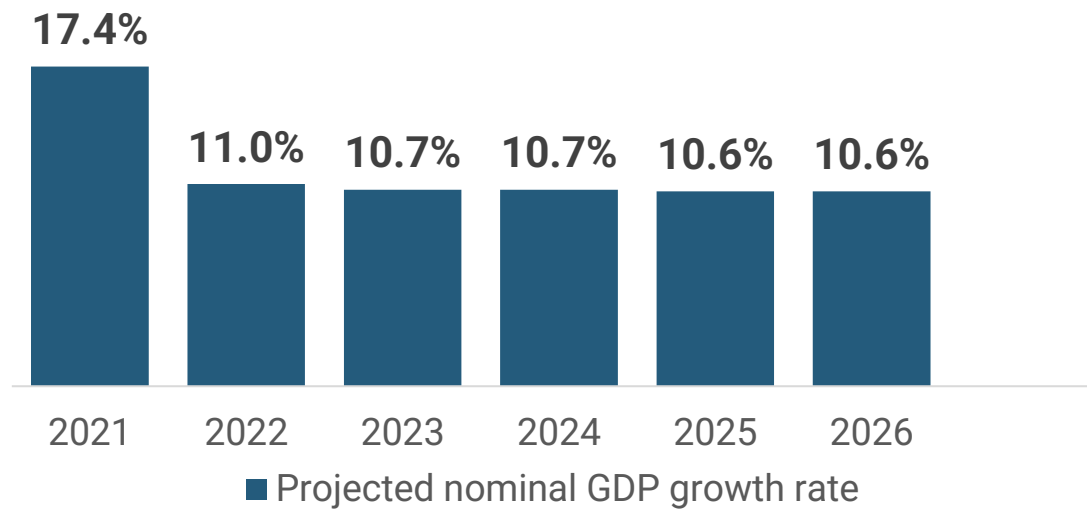
Tech Strategic Priorities



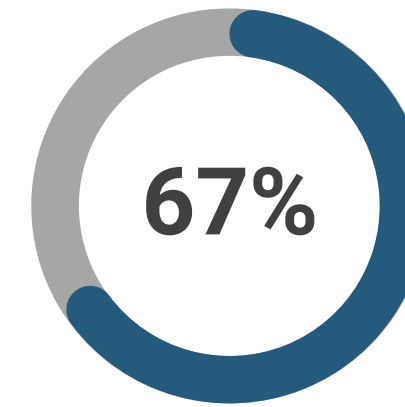
1

India : Massive structural growth opportunity

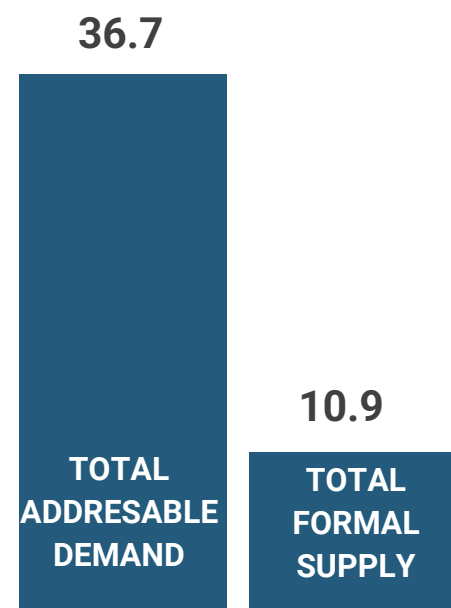
Est. **double-digit GDP CAGR** (nominal)



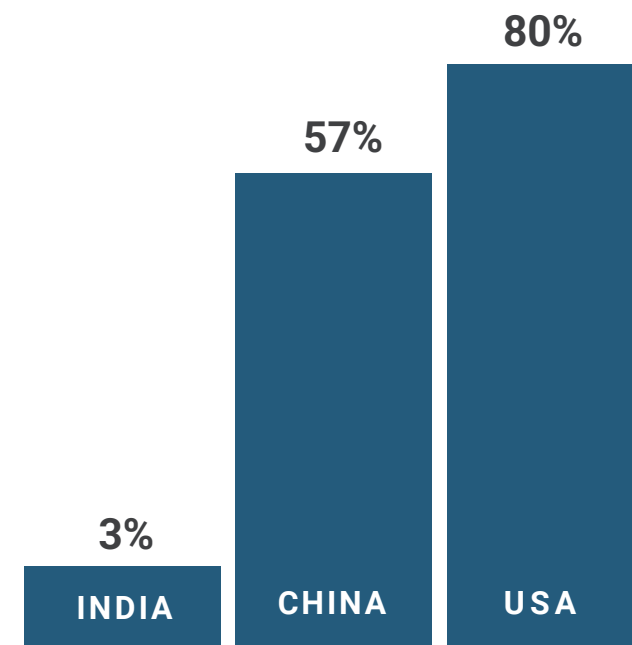
Demographic dividend – High **working age population**



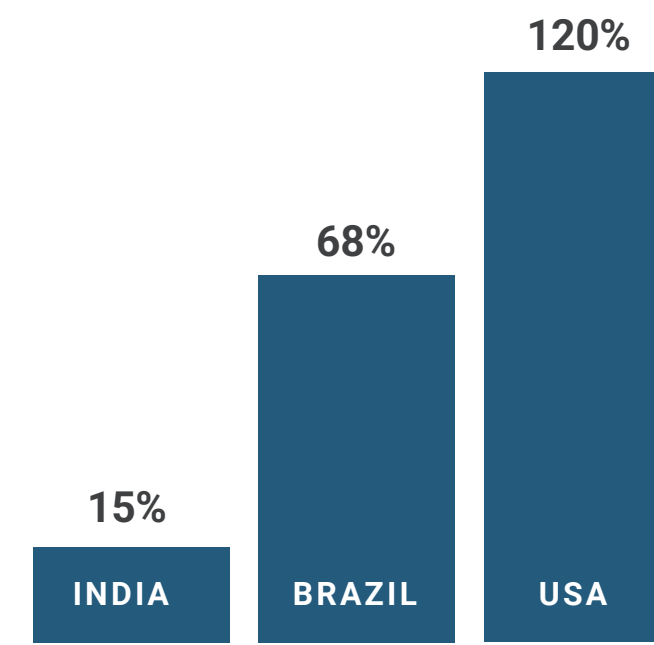
MSME Credit Gap of **INR 26 Lakh Cr**



Low **Credit Card** penetration



Low **Mutual Fund** penetration



Credit Gap for MSMEs (INR Lakh Cr)

Credit Card Penetration Rate

MF AUM to GDP Ratio

Technology will continue to play a key role in unlocking these opportunities

Tech remains an area of top focus for us



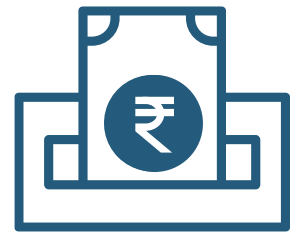
Digital Bank for
Retail Customers

Video Banking

Credit Cards

UPI QR

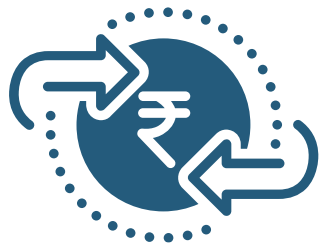
We are executing on a clearly defined set of priorities



1 Grow **retail-focused, stable, low-cost** deposit franchise



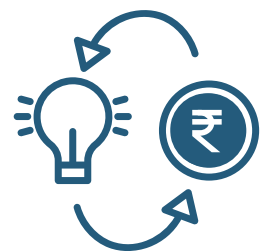
2 Develop **unsecured lending capability using Data & Analytics**



3 Build **digital distribution** channels



4 Invest in **core technology** to remain future-ready



5 Drive **automation** and **operating** efficiency

1 Growing low-cost deposit franchise through best in-class digital experience



Building Amazing Products

- Offer compelling value proposition



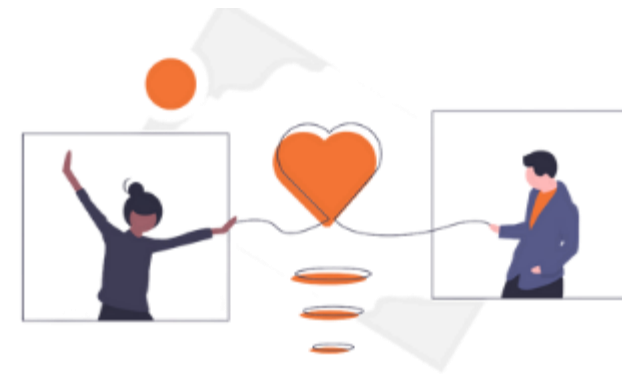
Digital Acquisition

- Seamless digital onboarding



Making it Easy

- Multi-channel customer-centered experience
- Real time delivery



Personalisation

- Create unique insights for each customer
- Personalized offers



Security

- Safe and seamless
- Secure transactions
- Detect and mitigate fraud

What they want

When they want

How they want



Retail Customers

- Launched **Retail Digital Bank AU 0101** in June '21
- **1 million+** registrations
- **~0.5m** Monthly Active Users
- **7.8 lakhs** customers with pre-approved offers



Small Merchants | MSMEs

- **AU QR App** for merchants (**2 Lac+ customers**)
- **3.5 Lac+** UPI QRs installed
- **Merchant digital bank** to be launched in H2 FY '23



Corporate Clients

- Revamped **Corporate Internet Banking** in FY '22
- **12k+** corporates onboarded via **API Banking**
- Launched **industry-first single nodal account** solution
- Smart city apps in Udaipur and Ajmer

2 Developing unsecured lending capability

Important tool for customer engagement and digital customer acquisition

Sizeable Opportunity Over Time

Products we are developing

By Using



PL Market Size

INR 6.5 Lakh Cr
(FY21)

BNPL opportunity

INR 2.5 Lakh Cr in 5 years
65% CAGR

**PL
BNPL**



MSME Credit Gap

INR 26 Lakh Cr

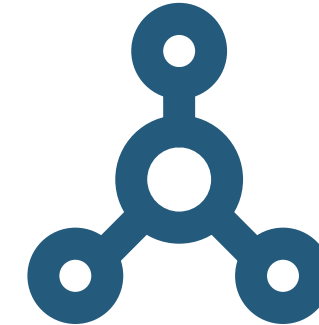
Credit Ecosystem

OCEN
Invoice Financing Platforms
(TReDS, GeM)

Overdraft & Term Loans
Flow-based lending
Invoice financing
(OCEN | TReDS)

- Data
- Analytics
- Digital

3 Building digital distribution channels



Physical Channel

- Existing channels – Branches, Feet on street

Direct Digital Channel

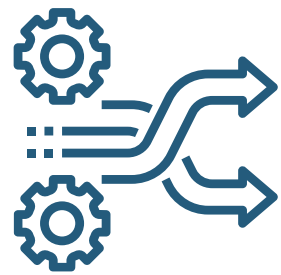
- AU 0101
- Merchant App (in roadmap)
- Leveraging digital marketing

Alternative Digital Channel

- Partner ecosystem led acquisition
 - Startups, Fintechs
 - Digital Distributors
 - Ecosystems (OCEN, TreDs etc.)
 - OEMs

- Augmenting existing physical distribution with direct digital distribution and ecosystem partnership
- Key focus products for alternate channels include liabilities (CA, SA) and unsecured (Credit Card, Business Loans, Wheels)

4 Investing in core tech to remain future ready



Transform the Core

- Modular **microservices** based architecture



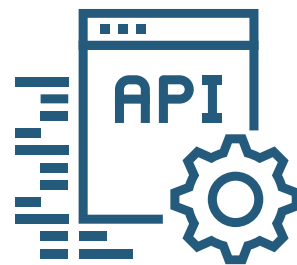
Cloud Ready Infrastructure

- Enabling **Cloud Journey for Applications** through right Tech, Process and Maturity
- Building **DevSecOps Platform** On Cloud



Data & Analytics Platform

- **Scalable platform** on the cloud
- Drive data culture, **draw insights** with analytics



Robust API Backbone

- Architecture based on **Open Banking** standards
- **400+ Bank API** available
- **Developer Portal** for payments and onboarding



Defence in depth

- Cyber resilience competencies
- Real-time Transaction Monitoring
- Best-In-Class **Threat Intelligence** tools
- In-house capability for **Cyber Breach Assessment**

We are hiring world-class talent to build these capabilities

5 Driving automation and operating efficiency

Digitised solutions across key functions

01

Customer Onboarding

- 90% of our sales team is digitised
- Reimagined 35+ journeys across verticals
- Working to build real-time underwriting capability

02

Back-end Operations

- Reduced rework by 36%
- Working towards minimal or no operations

03

Sales Force Management

- BYOD equipped salesforce
- Real-time tracking dashboards with precise actionable

04

Branch Digitisation

- Increasing digital tools in branches
 - 40% branches with Recyclers
 - ~100% branches with AePS for small ticket transactions
- Piloting digital branches of the future

Overview of Digital Businesses

DIGITAL BANK
FOR RETAIL CUSTOMERS



AU 0101

CREDIT CARDS



MERCHANT
SOLUTIONS GROUP



2

Digital Bank For Retail Customers





Acquire **digitally native customers** including Gen Z, Millennials, Urban, Salaried and Professionals



Engage **Tech Savvy customers** by full stack servicing, transaction and relationship management



Fulfilling more of customer needs to increase Product Per Customer

AU 0101 offers a comprehensive suite of features

Lifestyle

Mobile Recharges, Flight, Bus, Cab, Hotel bookings

↑ **1.5x** Jan '22 vs Aug '21

Deposits

Account opening in 5 simple steps

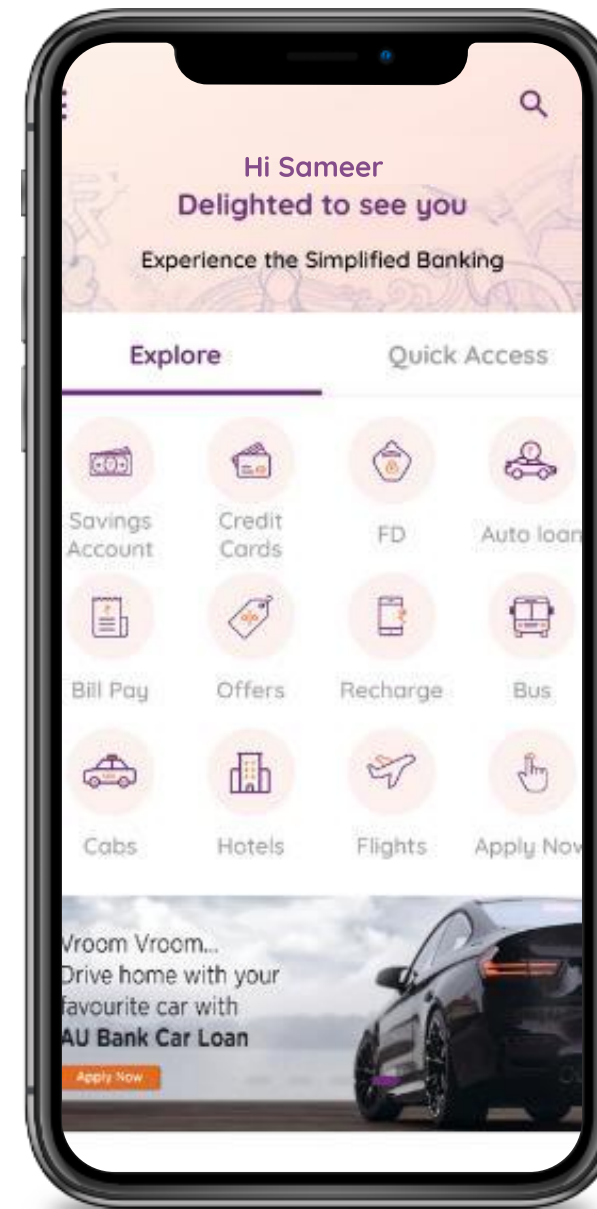
↑ **3.5x** Jan '22 vs Aug '21

Current daily run rate of **700** A/c

Payments

Full suite of payment solutions

Clocking **0.5 Mn** daily transactions



Investments

One stop shop for Mutual Funds, Stocks, IPOs

Credit Cards

- Pre-approved offer with 4 step journey
- Comprehensive card management features

↑ **3.5x** Jan '22 vs Aug '21

Current daily run rate of **~400** cards

Loans

- Pre-approved offers for Personal and Vehicle Loans

↑ **3x** Jan '22 vs Aug '21

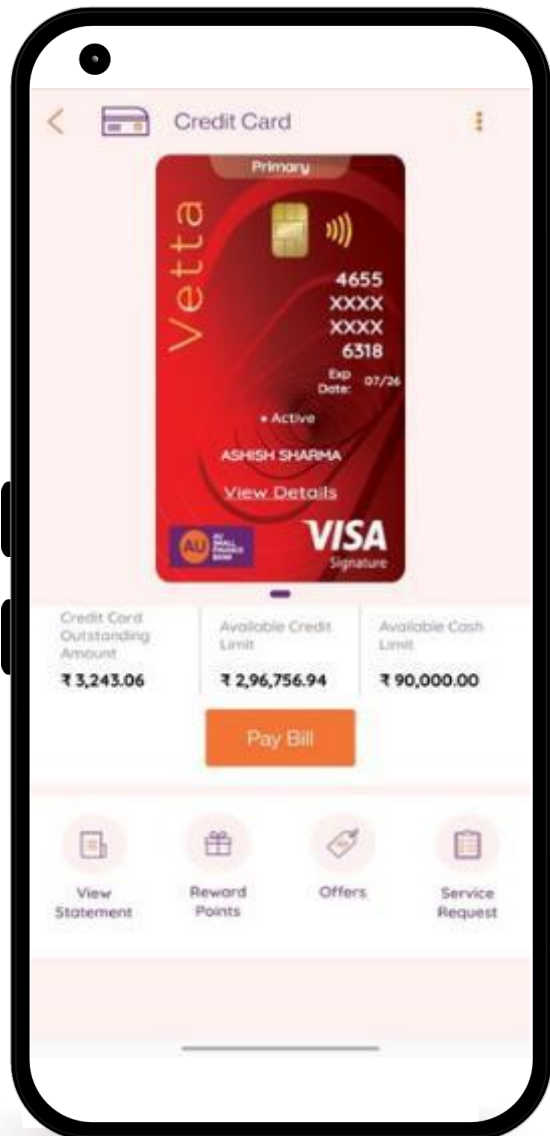
Current daily run rate of **100** loans

Bringing together digital experiences to better engage with customers

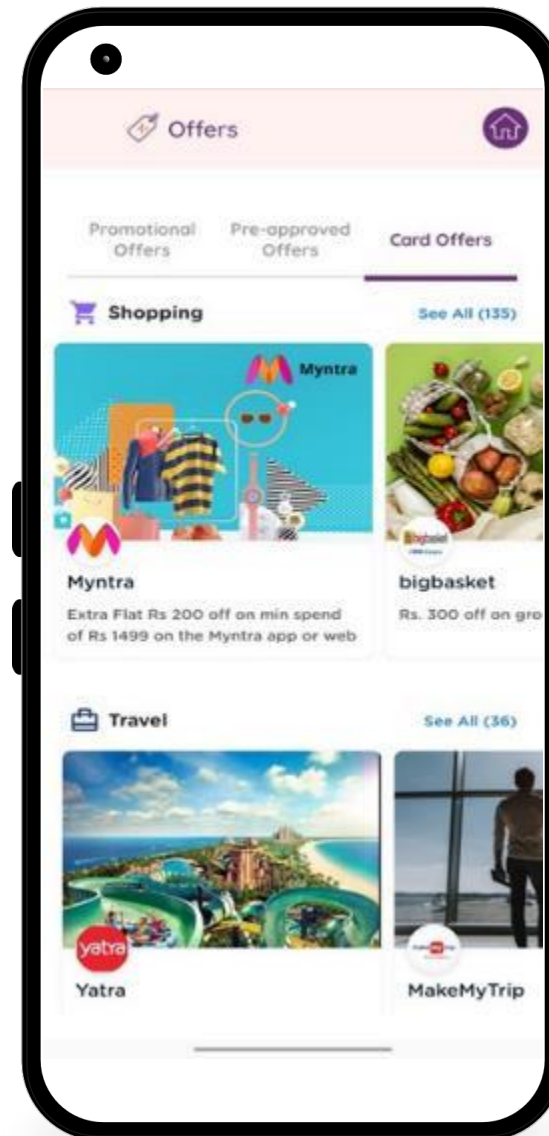
Get personalized products via pre-approved offers



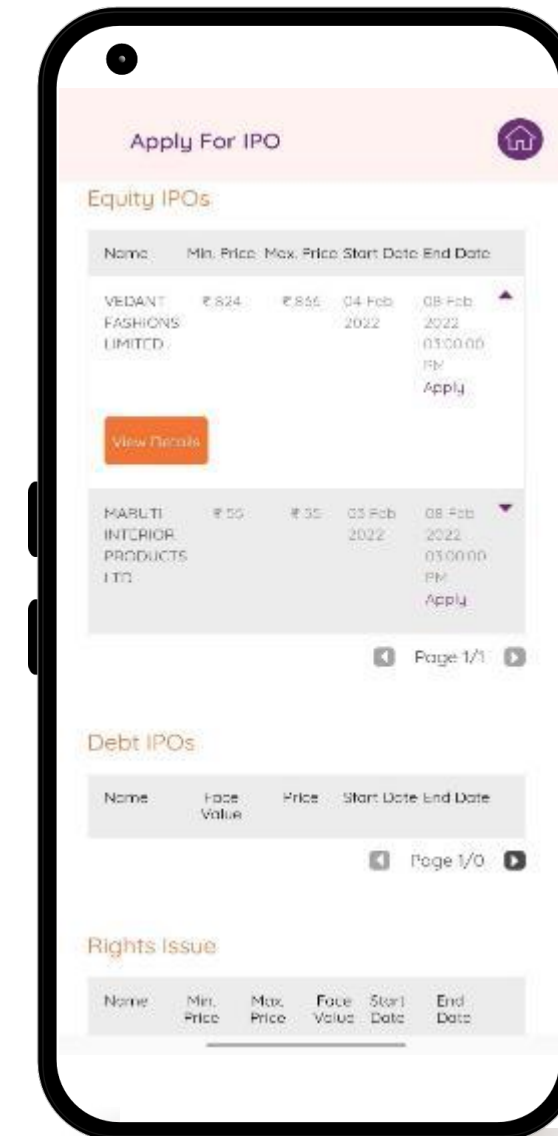
Manage your cards via AU 0101 app



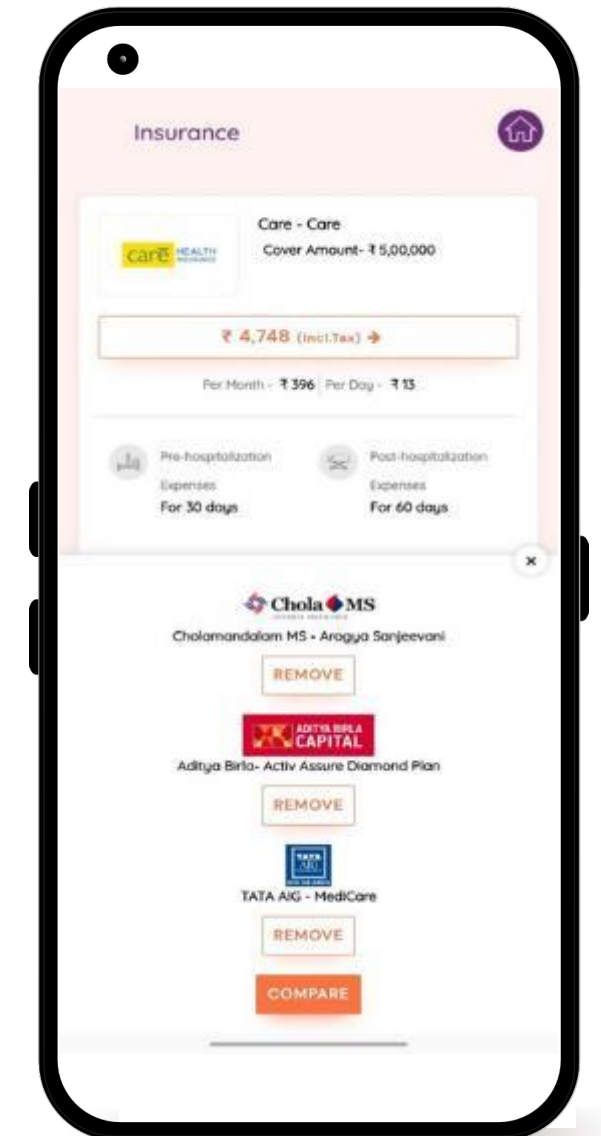
Get rewards on purchases via Card offers



Make Investments via IPOs

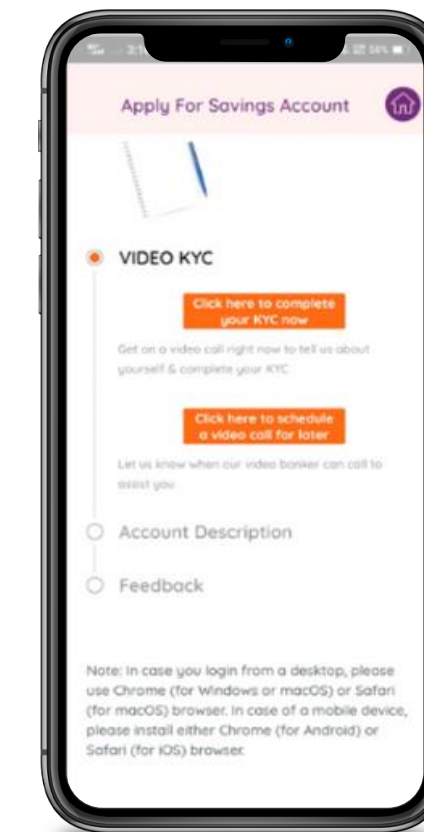
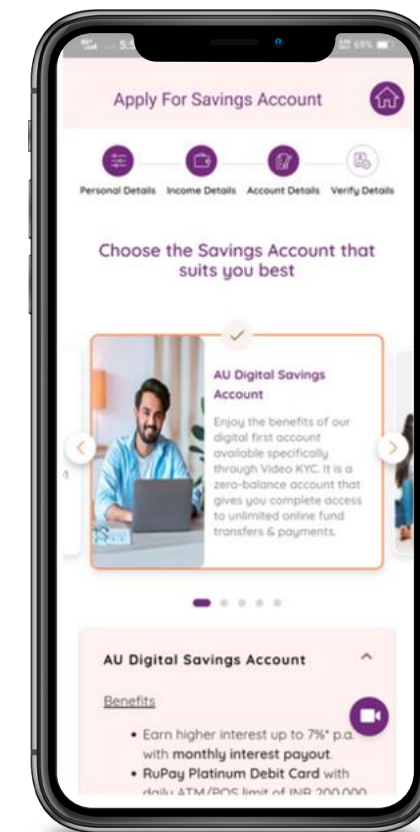
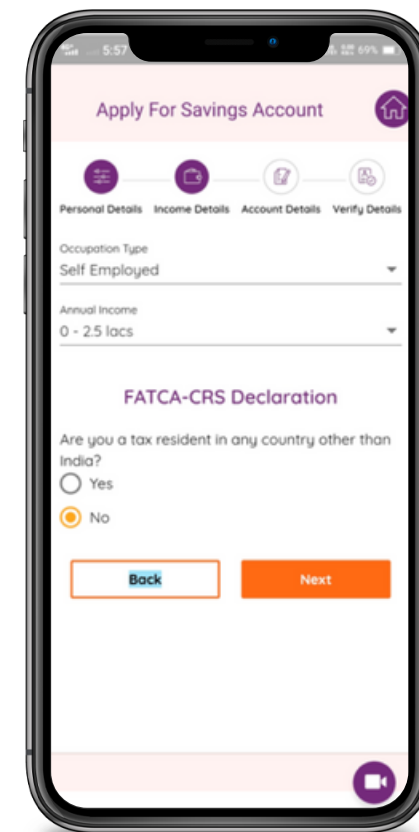
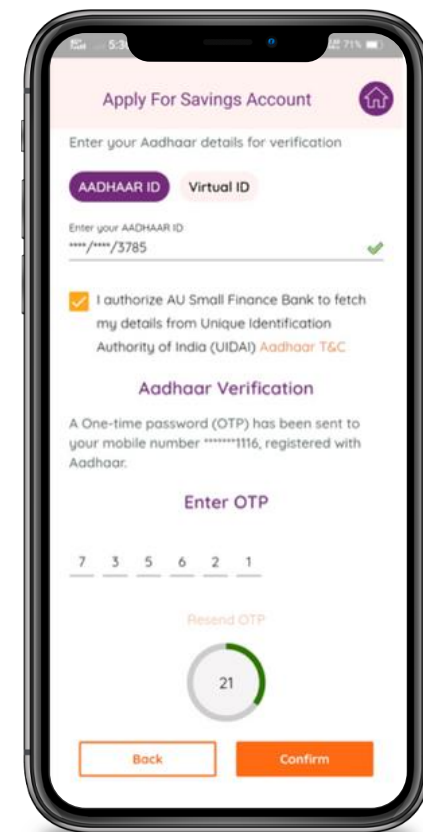
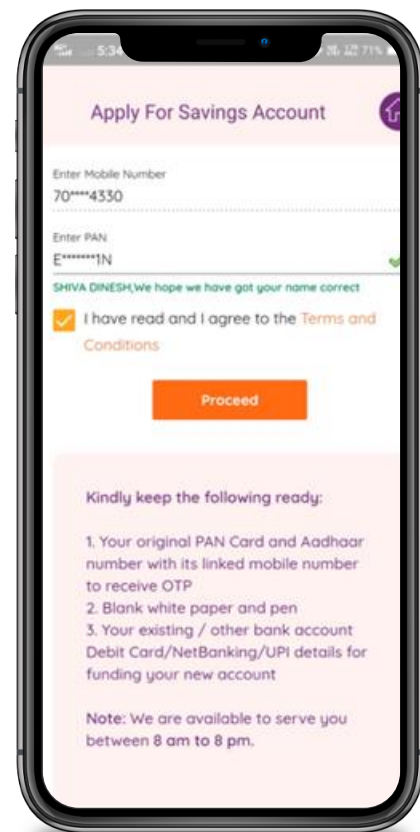


Insure family's health via Insurance marketplace

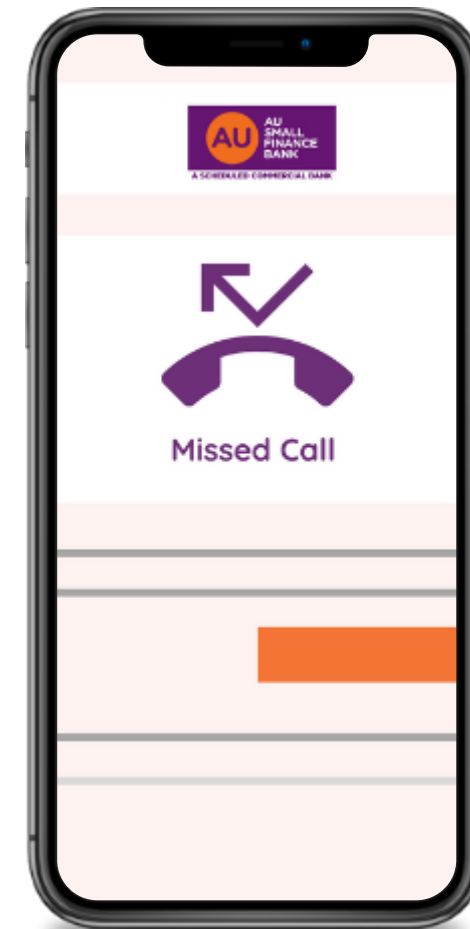
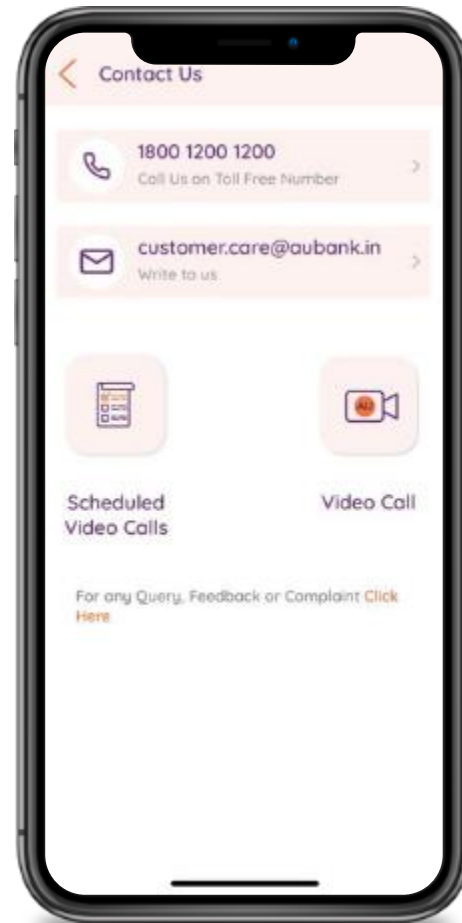
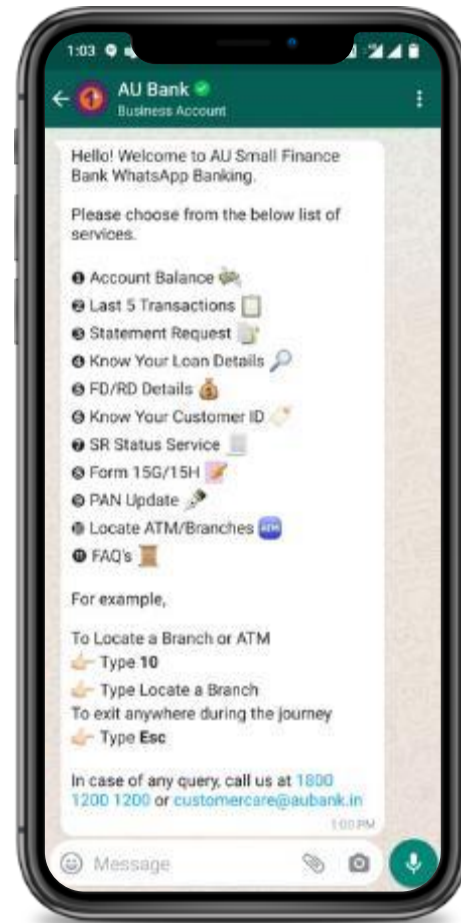


With seamless customer onboarding journeys

◀ Just 5 simple steps and a new AU Savings Account is open! ▶



And offering multi-channel customer centered experience



Chatbot - auro

- 20+ Service Requests
- Account related queries
- Card management



WhatsApp Banking

83 83 83 83 99

- 10+ Service Requests
- Account related queries



Customer Care

1800 1200 1200
customer.care@aubank.in



Missed Call Banking

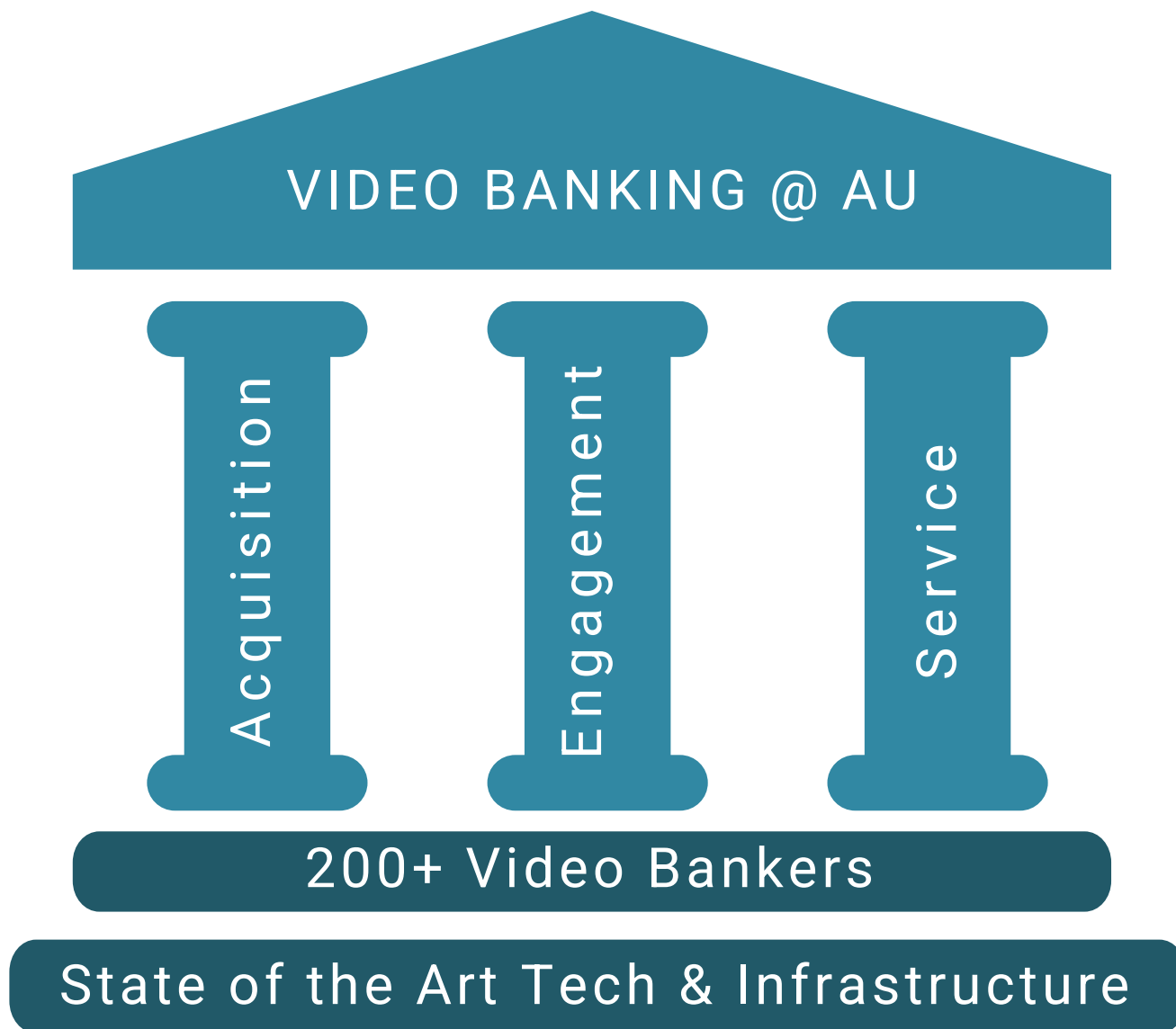
1800 120 2586



Video Banking

- 400+ Service Requests
- Money Transfer
- Video KYC

Our industry-leading video banking proposition complements the 0101 app



Acquisition:

- Video embedded in digital journey – no separate download
- Acquiring urban, salaried segments at scale

Engagement:

- Relationship Management, Deepening, Cross sell
- Every video banker is a branch
- Extended hours (including on public holidays)

Service:

- Ideal for certain segments - pensioners, housewives, or less tech savvy
- Fulfilling complex service requests not available on app

CONVENIENT

FACE-TO-FACE

PERSONALISED

SECURE

...And is showing good traction



50k+

VKYC accounts opened

INR 300 Cr+

Balance as on 31st Jan.

400+

Service Requests available on
Video Banking

2K+

Video Calls managed per day

App + Video Banking = Complete digital bank

Video banking is fulfilling complex service requests with great CX



My **account was dormant** due to re-KYC requirements, but AU Video Banking helped me to complete the same **without visiting the branch.**



I was able to **update my address through Video Banking** which was very convenient as the nearby branch is far from my location.



I am holding accounts with various banks, but with AU Video Banking, I can directly connect with the banker whenever required for financial transactions like **NEFT, RTGS.** It **feels safe and secure** also.



I am happy that I **received the interest certificate** immediately and I must say your services are such that no other bank provides, even with my **joint account.**

And is being recognized for innovation and customer service



**Innovative Best Practice
award in Service Excellence**

DX Summit & Awards by CII



**NeoChallenger Bank Awards
2021 for delivering great
customer experience**

IBS Intelligence



**Business Transformation of
the Year**

At Elets 6th BFSI leadership
Summit



**Digital banking Initiative of
the Year – India**

Asian Banking and Finance
Retail Banking Awards 2021

Strong adoption with 1 million+ registrations in three quarters



	JUNE 2021	JAN 2022
CUSTOMER BASE	~20 Lakhs	~23.7 Lakhs
DIGITAL CUSTOMERS	4.5 Lakhs	8.3 Lakhs
MONTHLY ACTIVE	2.3 Lakhs	4.7 Lakhs
DAILY ACTIVE	0.5 Lakh	1.0 Lakh

2x Growth

- Penetrating the TS base sharply
- Acquiring digitally native customers

1 million+ Registrations on AU 0101

2.5 Lakhs Non AU customers registered on AU 0101

4th Among top 5 major banks in MAU/Total customers*

95% CSAT in Jan '22
Versus 88% in Jun '21

4.5 Google Play store rating

4.6 Apple App store rating

*Total outstanding debit cards data from RBI taken as proxy for total customers of banks. Figures for the month of Nov '21
App ratings as on 31st Jan 2022

Increased digital engagement



97% Financial transactions executed digitally*

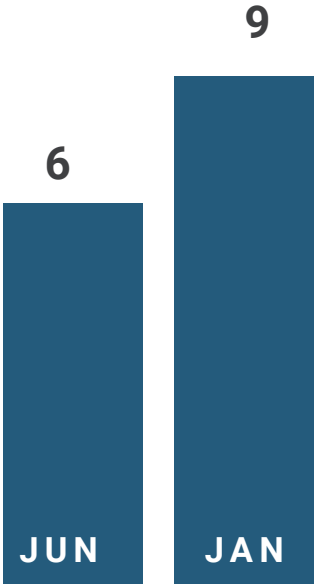
66% Non-financial transactions completed digitally

50% increase in transactions per customer

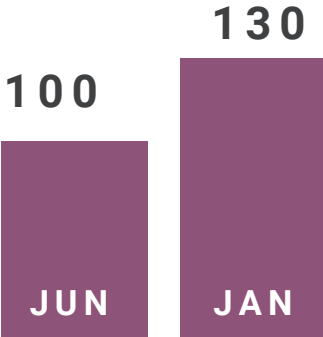
30% increase in digital transaction value per customer

3.7x increase in Service Requests fulfilled on AU 0101

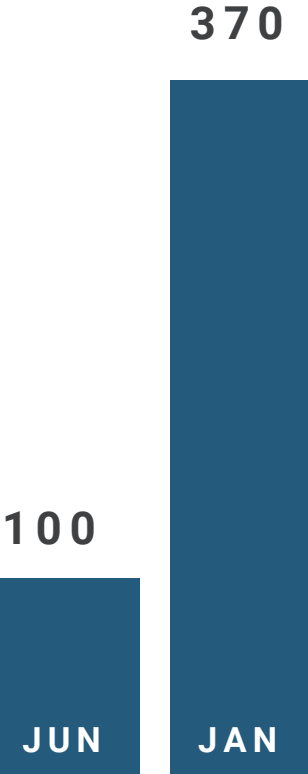
3x increase in services used on Chatbot and WhatsApp



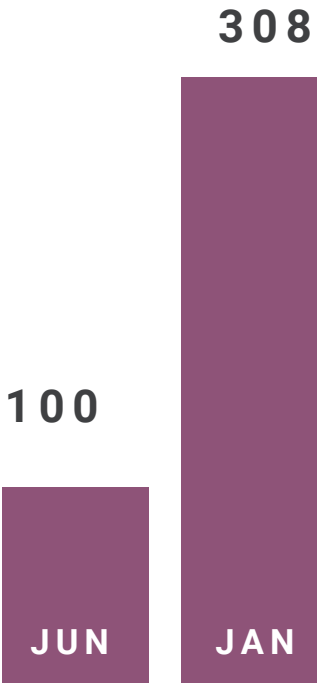
Count of monthly txn. per customer



Digital txn. value per customer



Service Requests on AU 0101



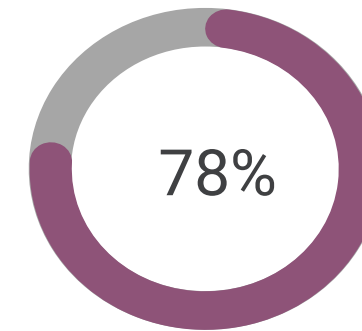
Services used on Auro & WhatsApp

*Customer initiated debit transactions

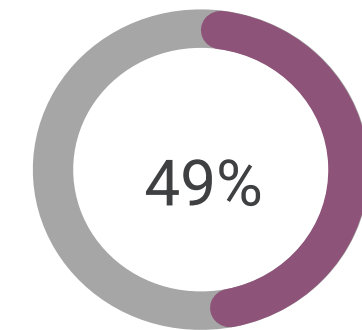
And accelerated digital acquisition

Savings Account

38% of all SA opened through AU 0101 in Jan '22*



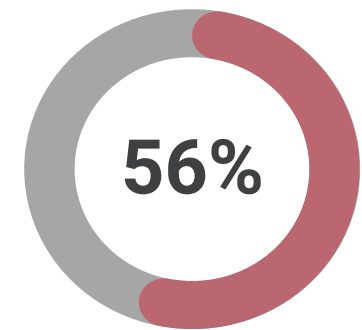
Urban customers
vs 49% among those acquired
through branches



Salaried professionals
vs 36% among those acquired
through branches

Credit Cards

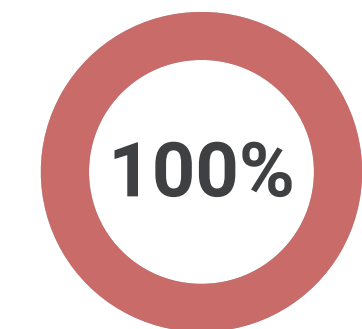
1.25 Lakh+ Credit cards issued



Cards **issued on AU 0101**

Personal Loan

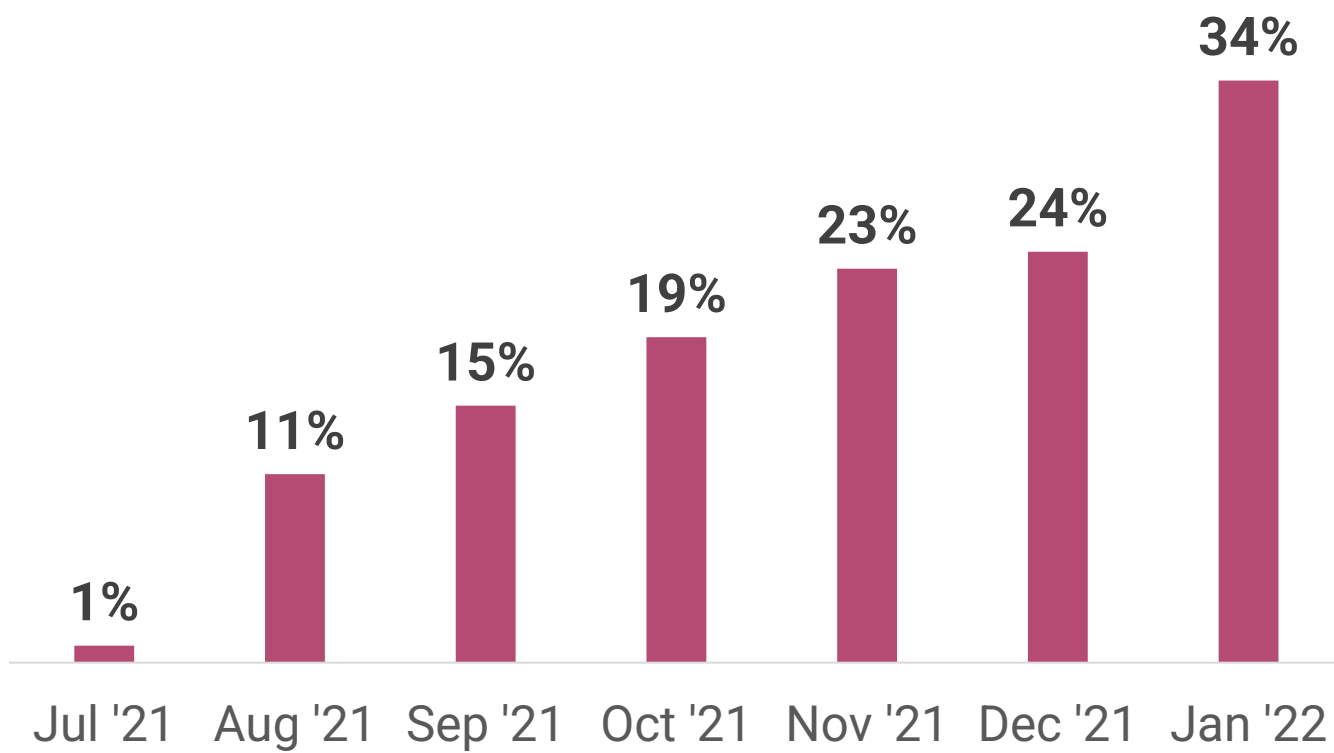
~INR 175 Cr PL disbursed



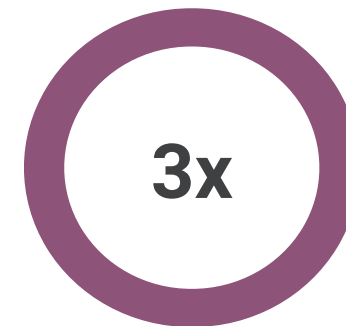
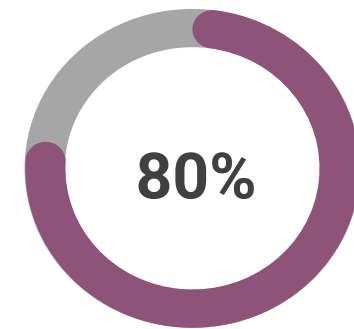
Sourced **through AU 0101**

... At increasing scale and lower cost

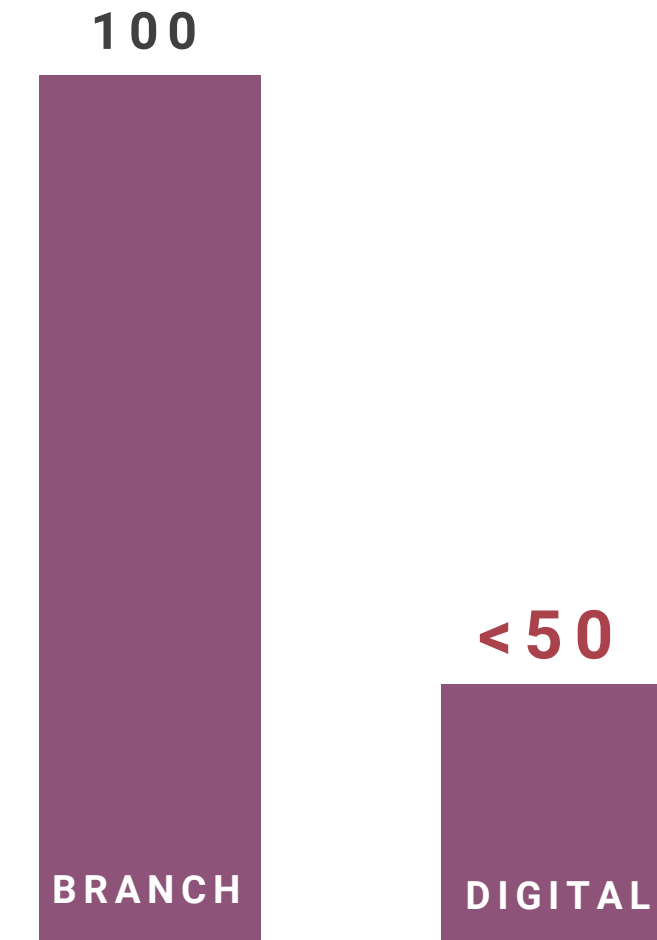
Scaling up as an important channel



■ VKYC SA as a proportion of total SA*

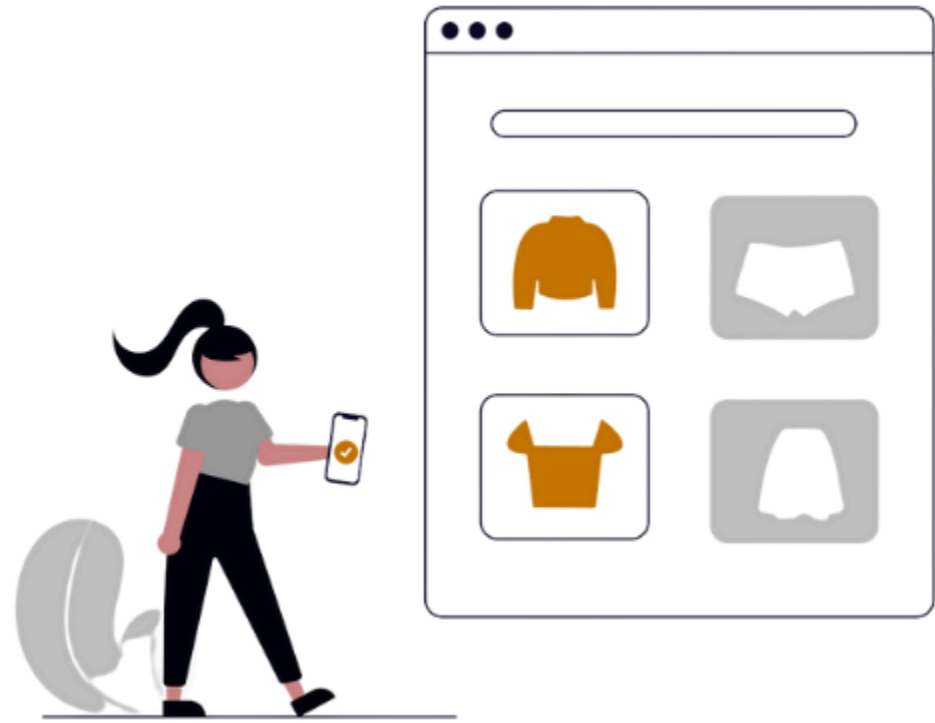


Significantly lower Cost of Acquisition



Cost of SA acquisition (Indexed to 100 for branch)

We are working to add more compelling digital propositions on AU 0101



BNPL



Remittance



Instant PL



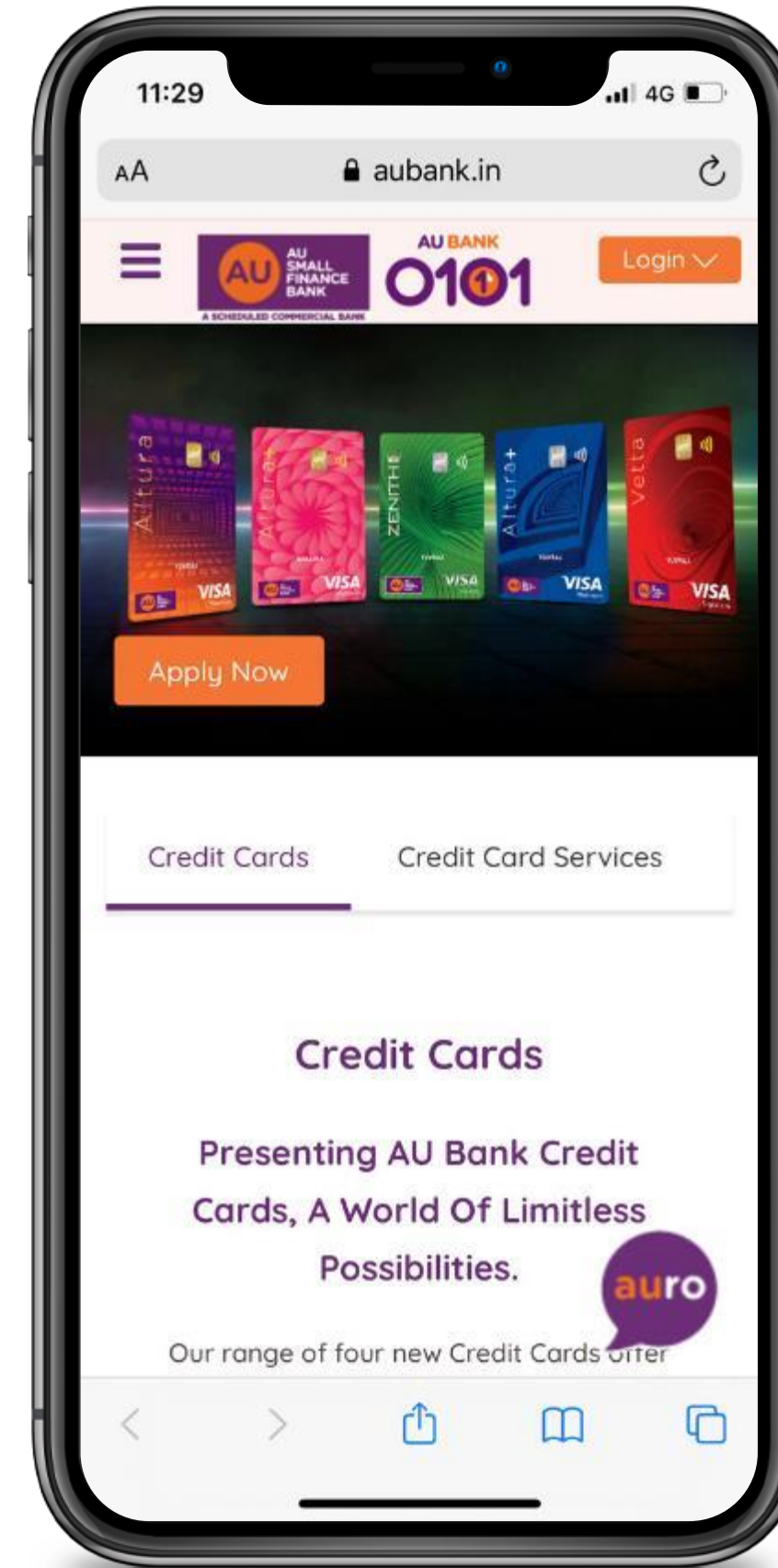
Personal Finance Management

Working on creating an AI-powered Personal Finance Management proposition:

- Single customer view of all assets, liabilities, insurance
- Integrated with Account Aggregator ecosystem
- Planning, execution, management and review of all financial decisions on a single platform



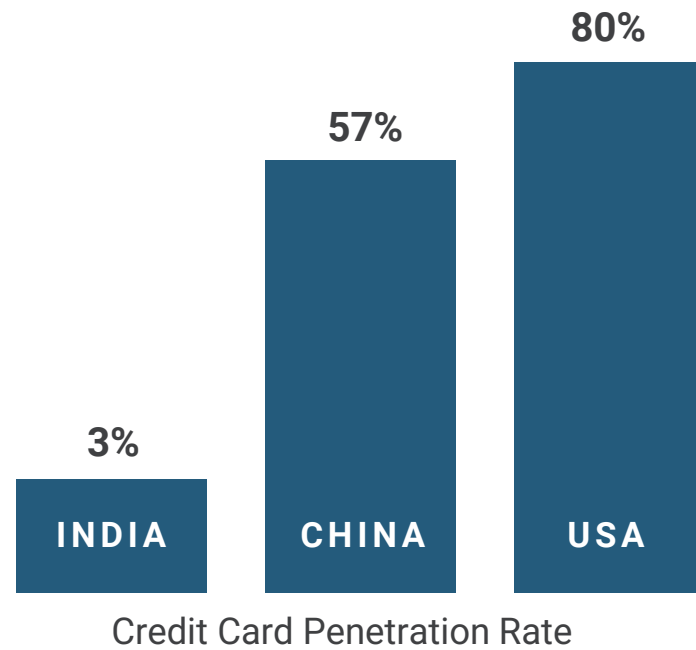
Credit Cards



Credit card market significantly under penetrated in India

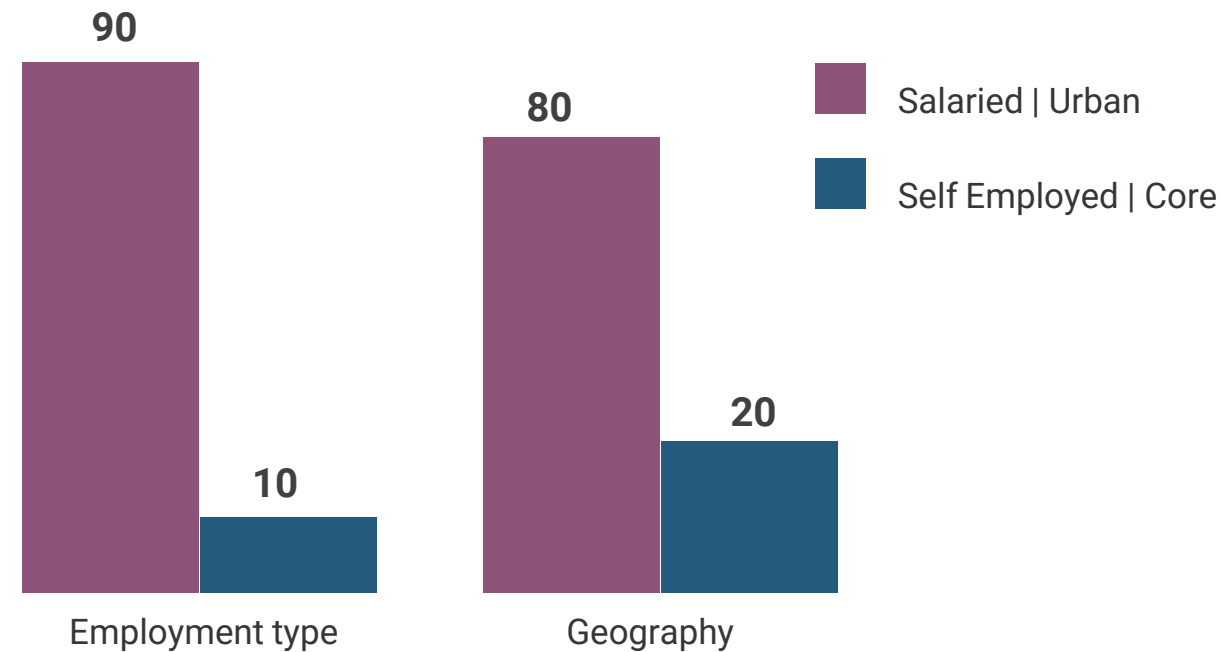
Latent Growth Opportunity

Significantly **Low Credit Card** penetration in India



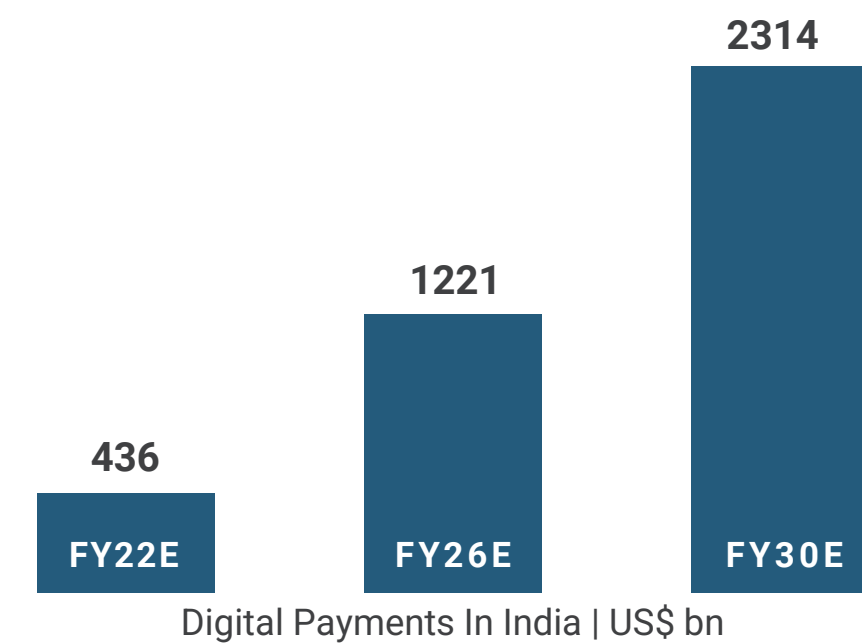
Skewed Distribution

Credit Card Distribution concentrated in Urban Salaried customers



Digital Payment Ecosystem

Digital payments in India to grow at **23%** FY22E - FY30E CAGR



Rising Demand Due To Demographic Shift



E-Commerce

Growing at 35 - 40% CAGR



~250 Mn Low-income Indians

moved up a ladder to Mid-income during 2011 to 2019

Sizable opportunity given our growing customer base & traditional strengths

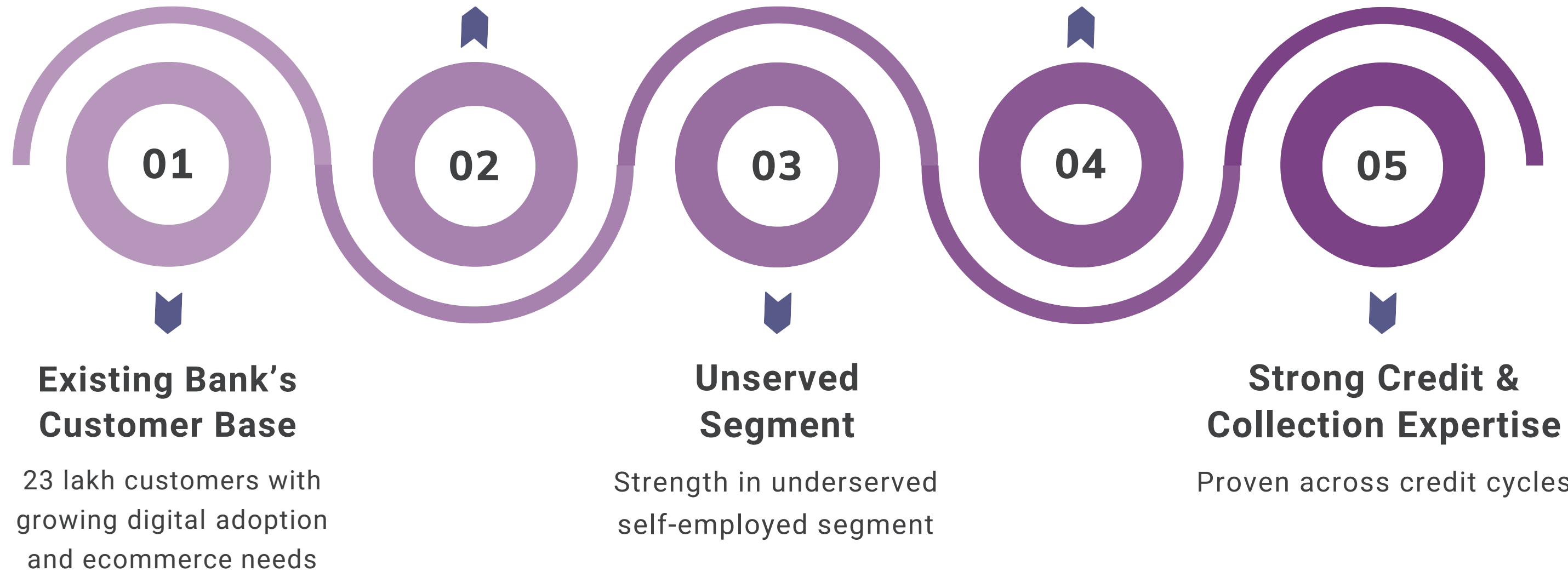


Tier 2 & Tier 3 Markets

Lower credit card penetration in markets where AU has significant presence

Lifestyle Product Opportunity

Growing demand of lifestyle product from Bank customers

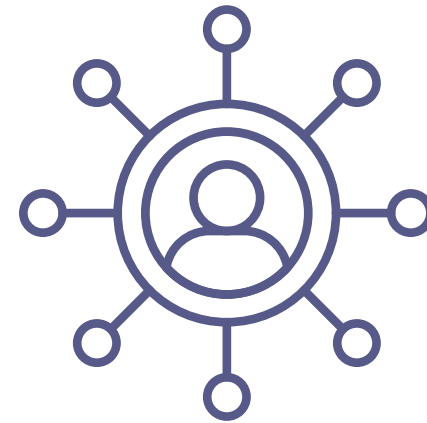


Building Attractive Credit Card Proposition



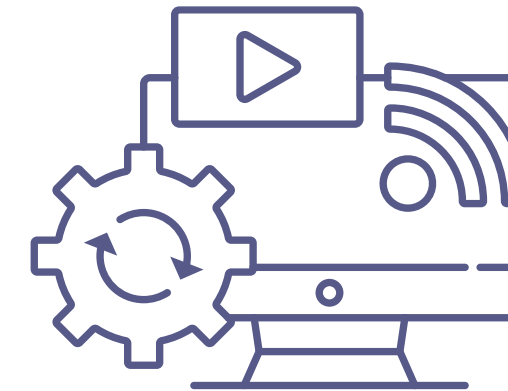
➤ Segment Focused Products

- Leading proposition for each segment
- Including co-branded cards and BNPL offering
- Continuous innovation



➤ Multi-Channel Distribution

- Digital - 0101
- Physical - DST, DSA
- Ecosystem partnerships
- Each distribution channel to drive acquisition targeted segments



➤ Leveraging Digital

- Completely digital and seamless onboarding experience
- Digitized processes to scale faster, engage more and achieve cost effectiveness



➤ Driving Engagement

- Competitive offers across large retailers
- 360-degree customer experience through App
- No Cost EMI at large merchants
- Attractive offers

Serving every segment with customer focused products



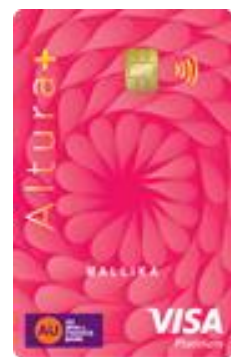
**Super
Affluent**

- Premium memberships like Taj Epicure and ZomatoPro
- Lower markup fee, special rewards on dining, dept & international spends
- Complimentary device protection plan and Priority Pass



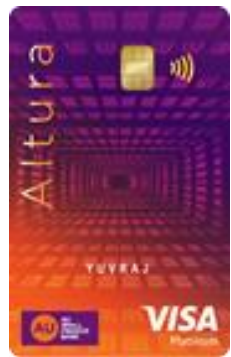
**Affluent,
High-income
segment**

- Top merchants' vouchers on early activation
- 5X rewards on utility, 2X on Grocery & dept spends
- Airport lounge access along with PP benefits



**Aspirational,
Value Seeker,
Mid income segment**

- Reward cum cashback card
- Top brand vouchers on meeting milestones
- Affinity card for women
- Fuel surcharge and railway surcharge waiver



**NTCC,
First job holders,
Tier 2/3 market customers**

- Benefits on grocery, departmental & utility spends
- Fuel surcharge waiver
- Railway lounge access
- Fee waiver basis spends threshold

1

Customer driven product

Industry first product targeted to new age customer requirements

2

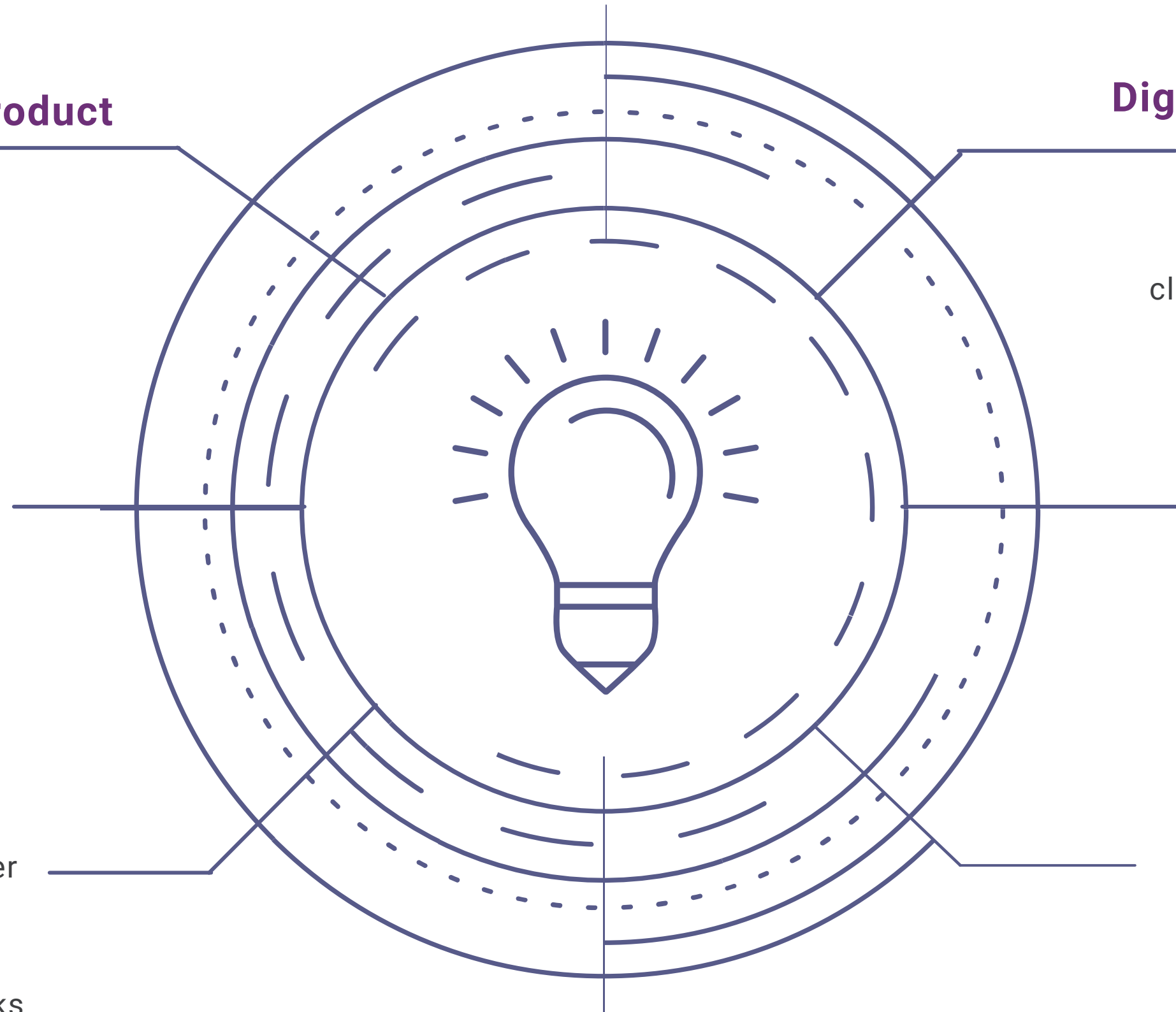
Corporate

Extending the credit card product suite to corporates for the business requirements

3

SwipeUp

Unique credit card-based invitation program to offer competitive and higher benefits to existing cardholders of other banks



Digital native platforms

Faster go to market platform for digital partnerships with best-in-class onboarding experience

4

Product for unserved segment

New products to cater requirements of self-employed segment with unique value proposition

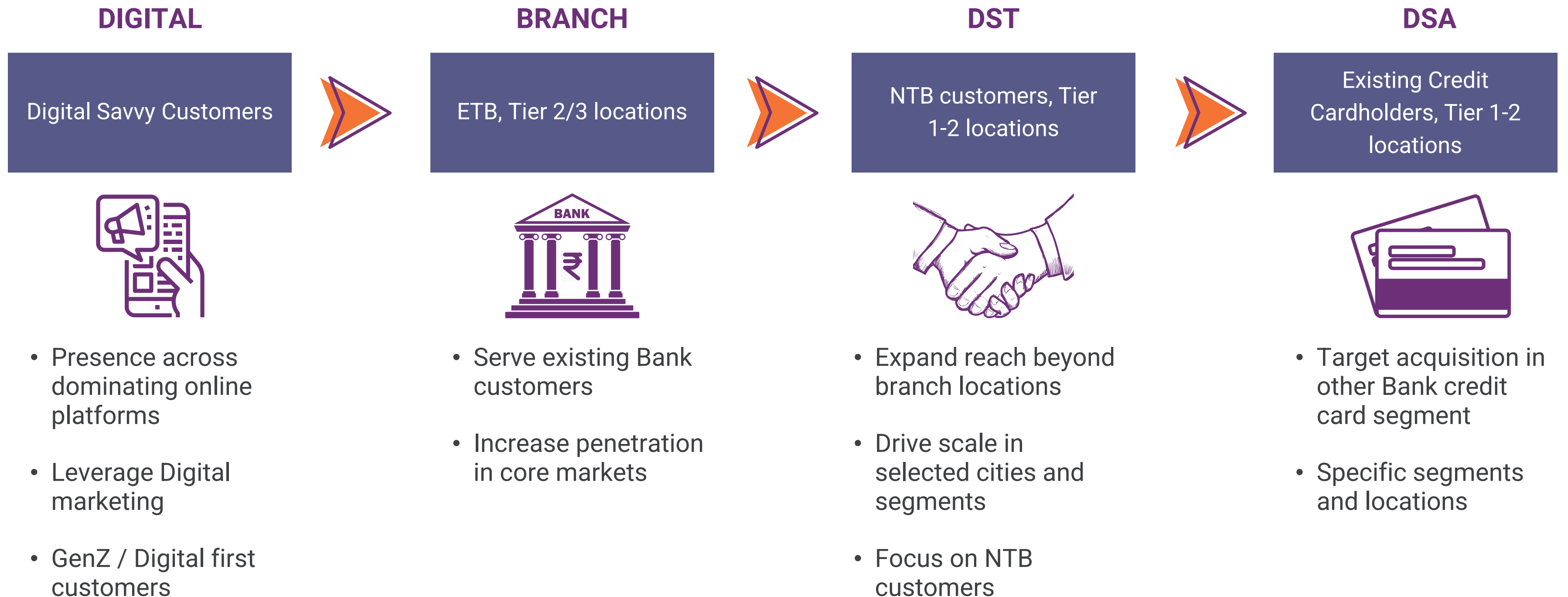
5

Buy now pay later

Extending credit to last mile customers and create digital engagement

6

Multi-channel distribution targeting specific segments



We have built a comprehensive digital stack

Seamless Onboarding Journey Web Journey for NTB customers Tab based biometric KYC journey Digital Sourcing Partners

Pre-issuance

Complete digital sourcing stack

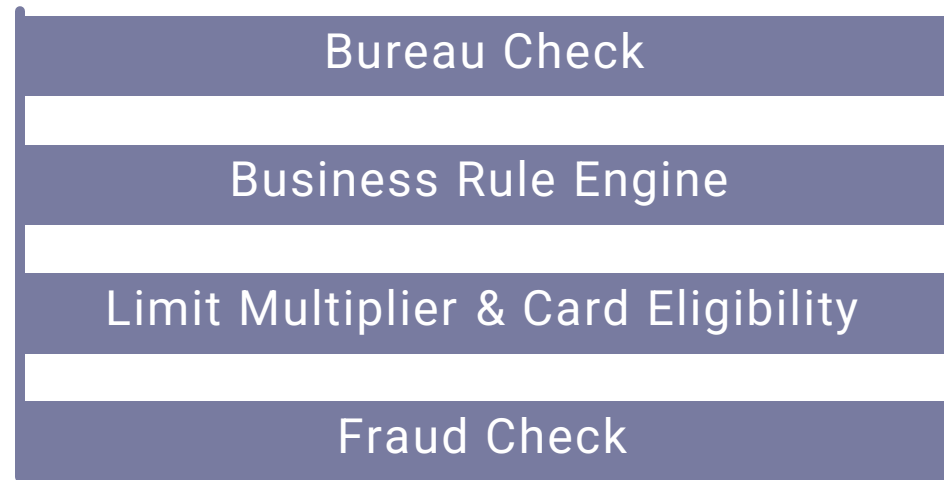


SOURCING GATING ORCHESTRATION API

Issuance stack

Objectives:

- RCRL
- Instant Issuance
- STP %



CARD SETUP ORCHESTRATION API



Full stack card management service*

Card Setup, EMI, Loan on Card

CRM, IVR

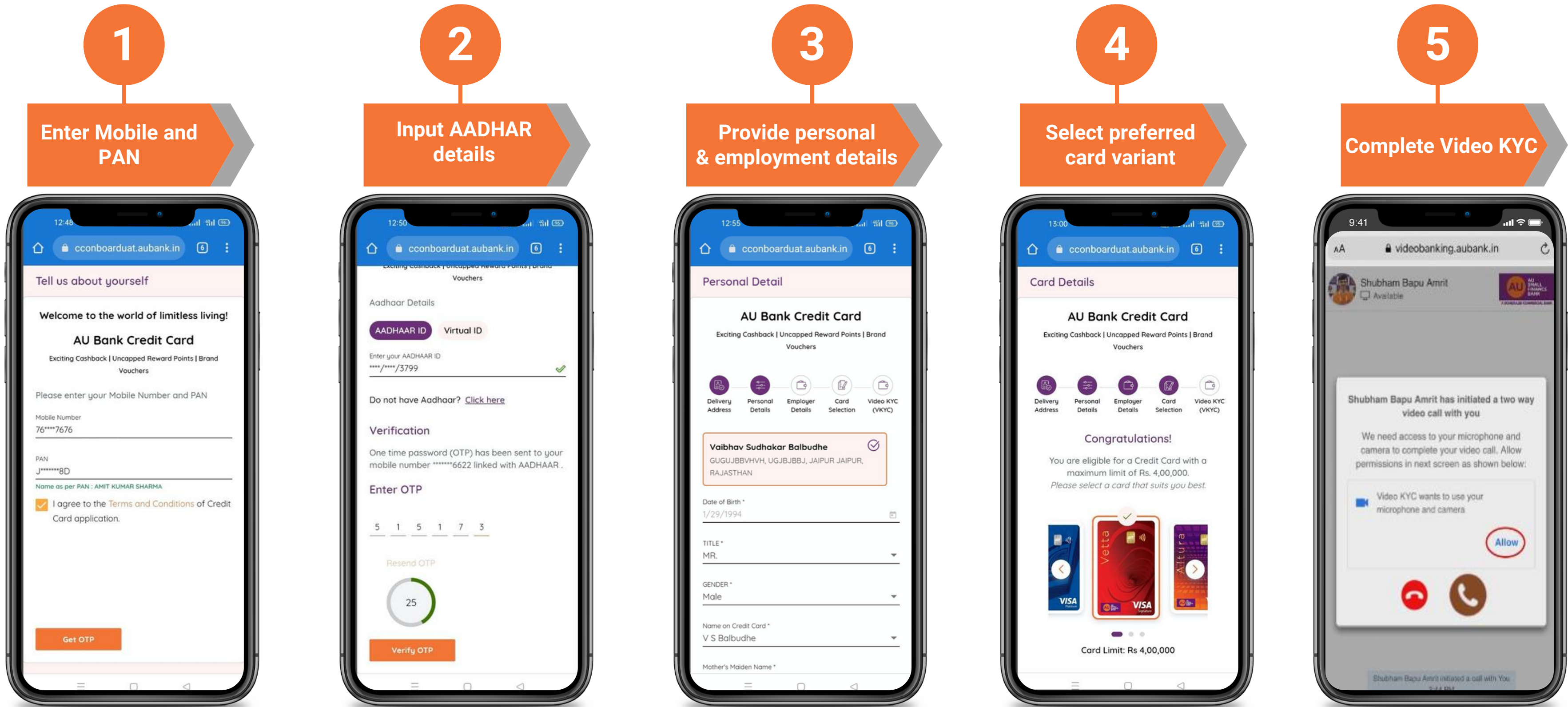
DWH: Chatbot, Statements

CBS

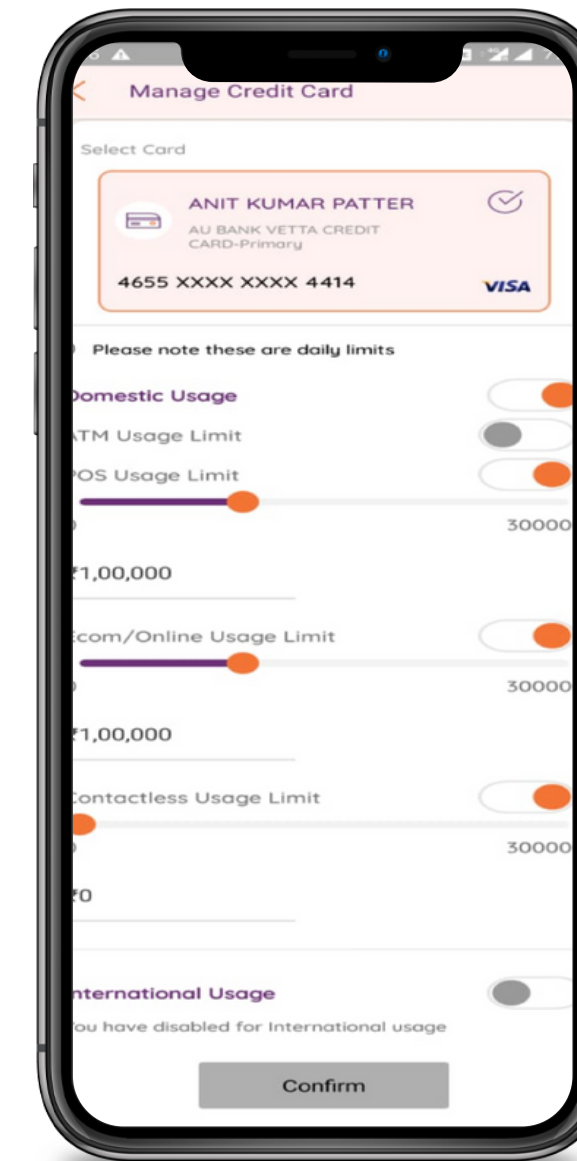
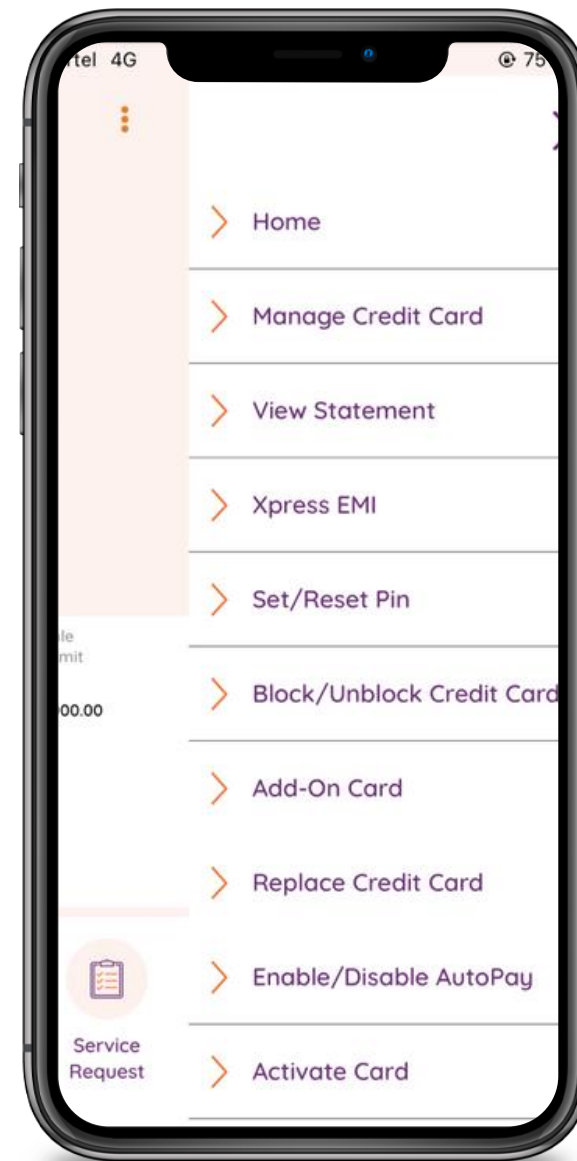
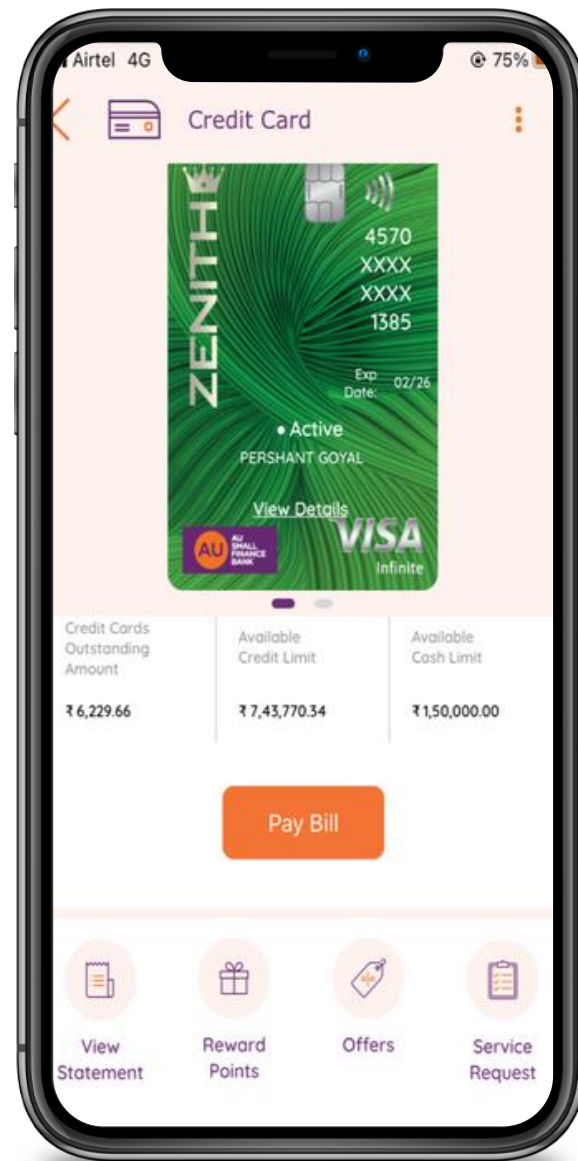
*NTB: New To Bank, STP: Straight through Processing, RCRL: Right card right limit

With seamless digital onboarding experience

◀ Just 5 simple steps and a brand-new AU Bank Credit Card is issued! ▶

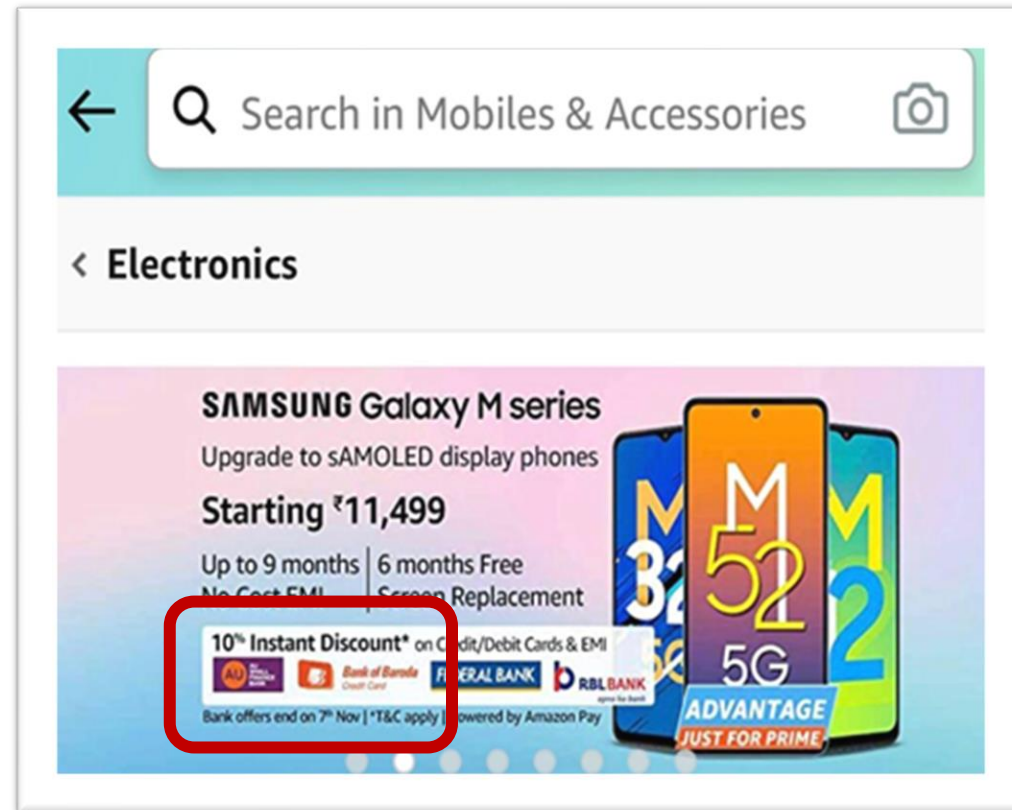


...And full suite of card management features on AU 0101

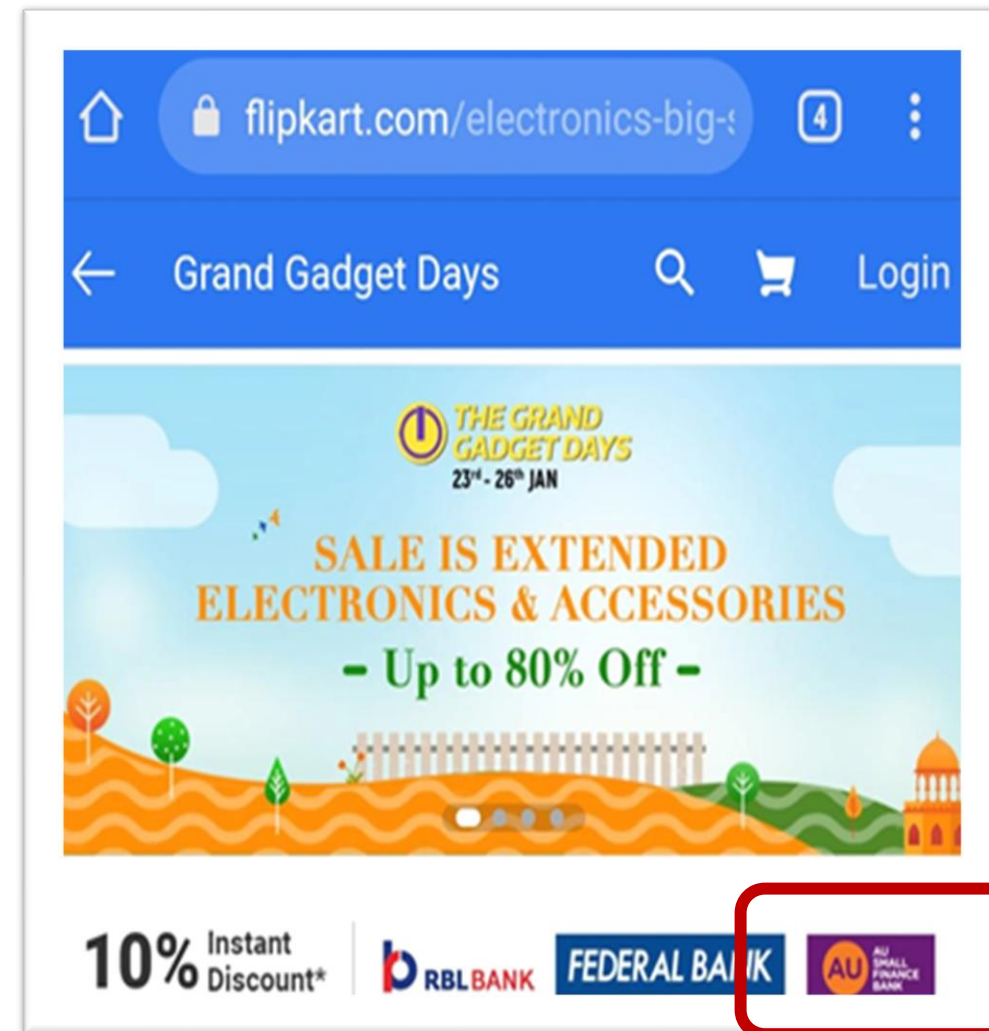


Driving engagement with attractive offers

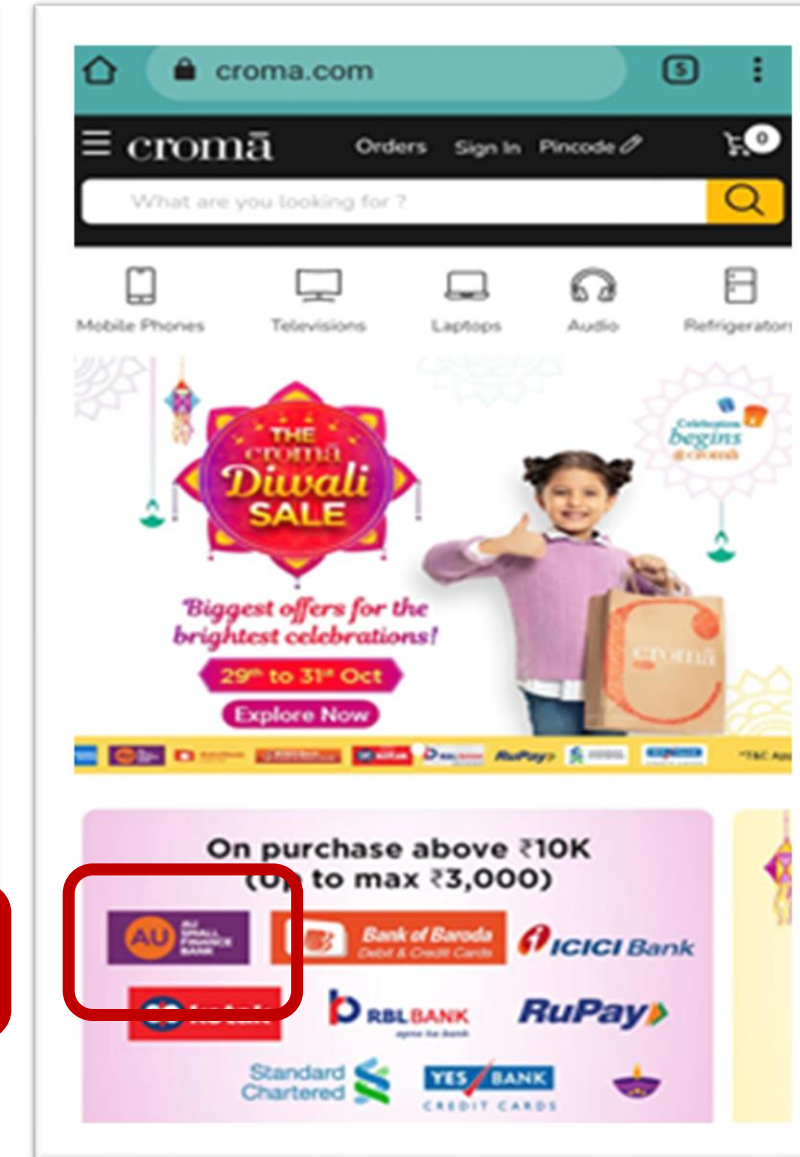
Amazon



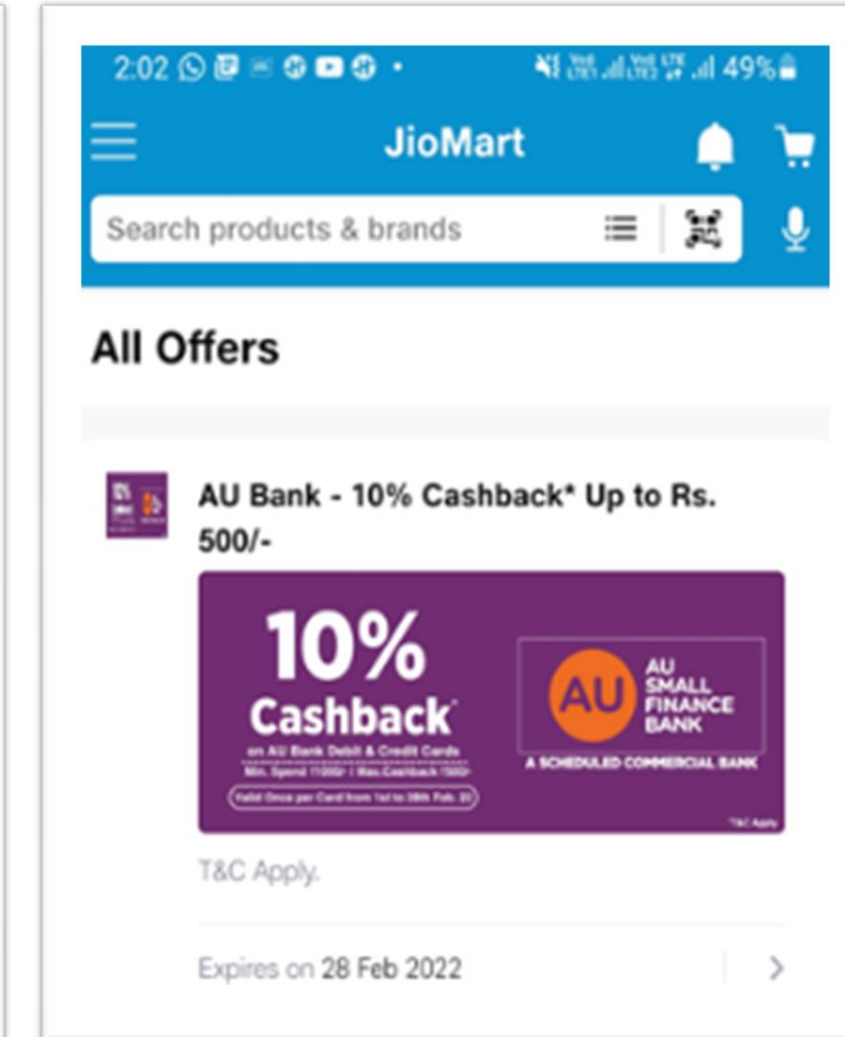
Flipkart



Croma



JioMart

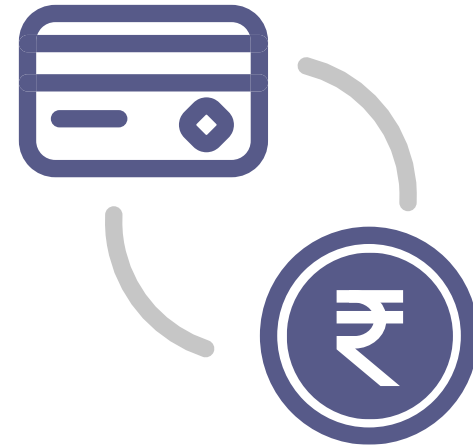


- 10% Cashback on Online Shopping during Big Billion Day sales
- 10% Cashback during Diwali week clubbed with Amazon Offer
- Ongoing offers with top grocery, travel, food order and entertainment merchants



1,25,000+ Cards

The current run rate is 20K+ cards every month



Rs. 17,000+ Spend Per Card

As per Dec'21 months spends. A healthy mix of 18% of Affluent cards*



100K + Limit/Card

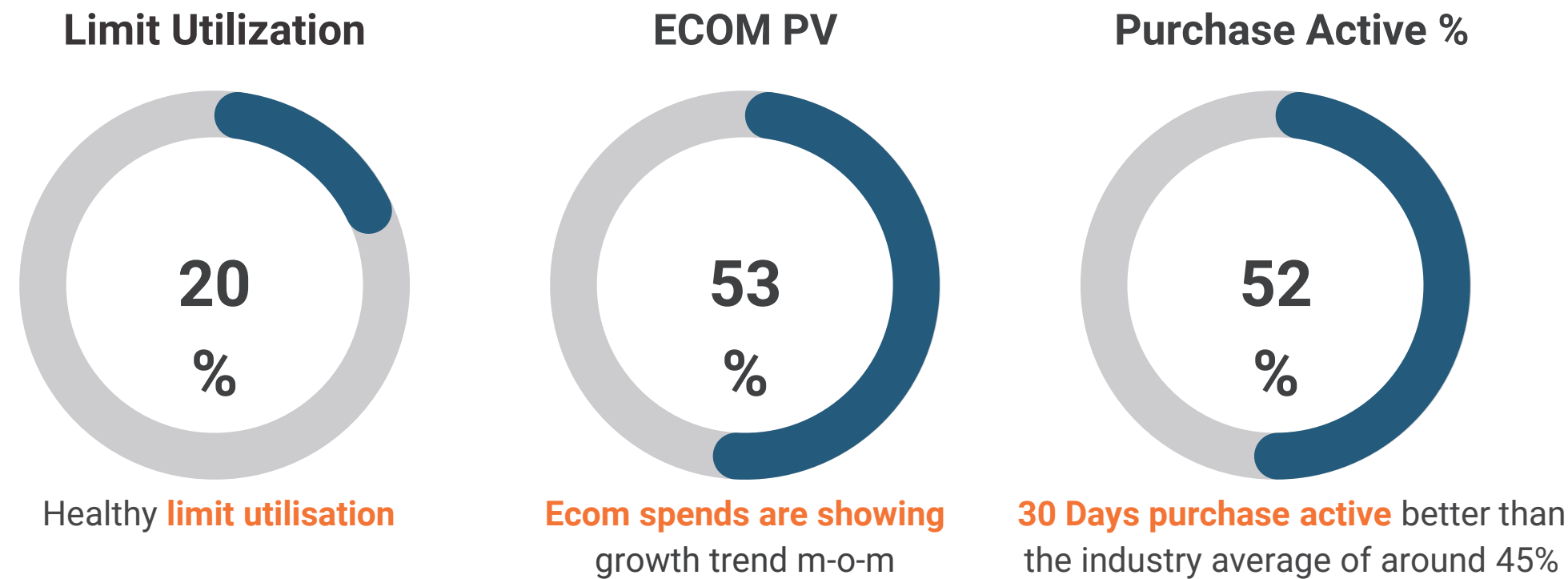
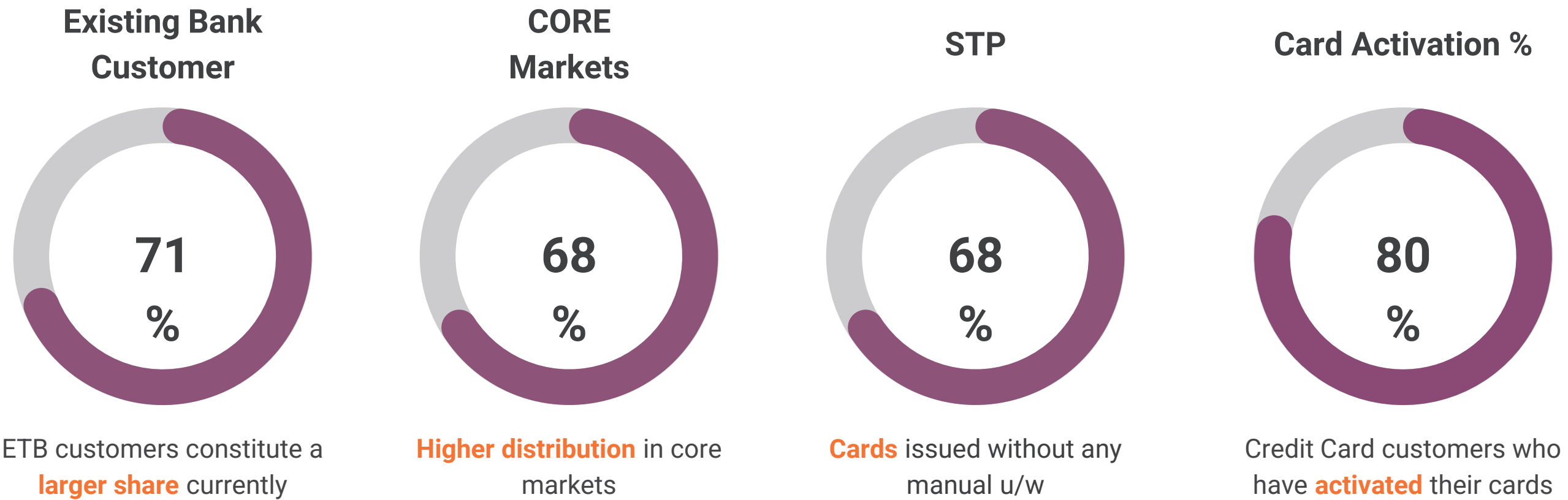
Average limit per card issued so far till Dec'20



53% New To Credit Cards

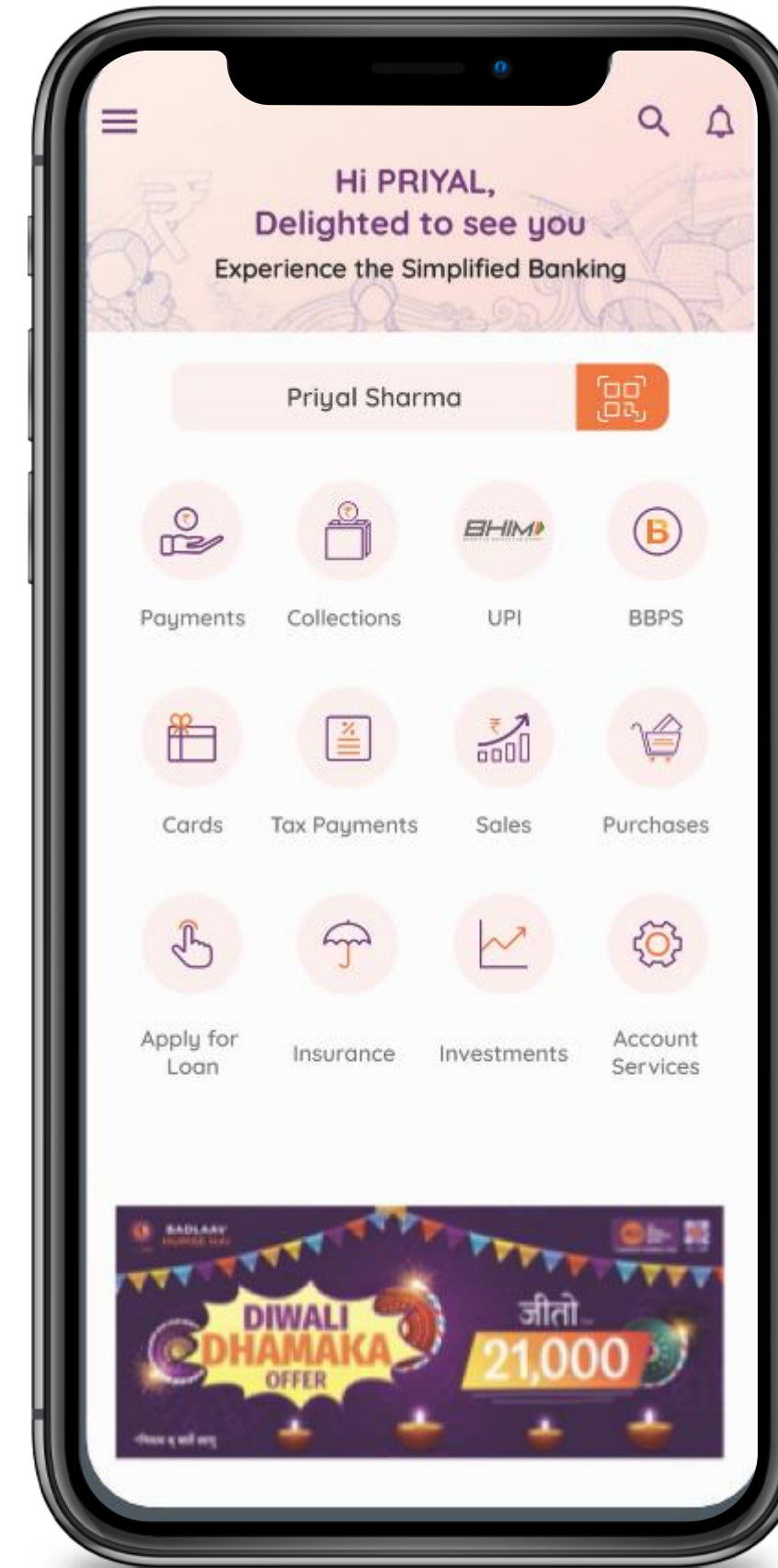
First-time credit card holders. AU Bank Card is their first credit card.

*As per CRIF data: Affluent card mix is 15% across the credit card issuers.



*PV: Purchase value, Purchase Active is someone who has done at least 1 txn on credit card in same month.

Merchant Solutions Group

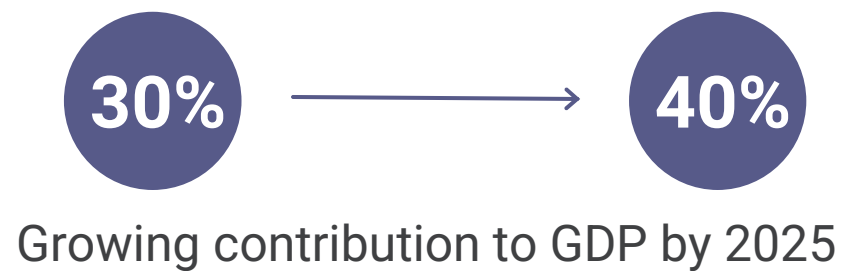


Massive opportunity in micro-enterprises with digital enablers falling in place



Opportunity

6.3 Cr MSMEs in India | **99%** are Micro (< 5Cr Turnover)



37% CAGR

Mounting credit gap

>84%

of the credit demand is serviced through informal sources

>50%

of the Merchants do not have digital payment solutions

Digital Enablers

- Widespread adoption of **e-commerce** and **digital payments**
- Increased data trail

1 Cr GST registrations

30 Lakhs GeM registrations

- The emergence of **platforms** and **ecosystems** (OCEN, TReDS)
- **Government** schemes (PIDF subsidy, MeitY incentive)
- **Digital Bank licenses** under consideration

We know the segment very well

Merchants Account For :

59% of our existing customers

63% of our Asset book

40% of our liabilities



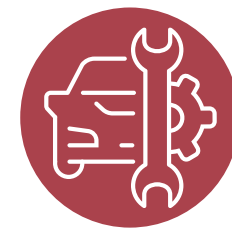
Retailer



Services



Super Store



Workshops



Healthcare

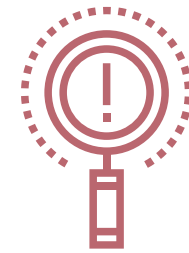


Education

Our strengths built over 2 decades



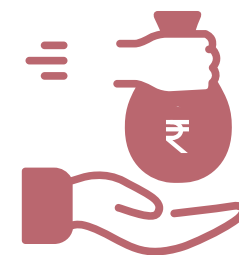
Strong distribution network in the **unorganised sector** including in core geographies



Granular knowhow of diverse businesses and credit profiles



In-depth **risk management** capabilities and robust **collection model**



Specialise in **small ticket lending** – SBL is our largest asset franchise

*Merchants include MSMEs legally recognised as a Sole proprietorship, HUF, Partnership firm, Association of persons, Registered Company, Society etc. engaged in any business as a Supplier, Trader, Manufacturer, Whole-seller, Dealer, Distributor, Retailer or Service Provider.

Merchants Face Several Challenges

1. Lack of **instant recurring small-ticket** financing
2. Credit not available through **formal channels**
 - Insufficient documentation
 - LTV constraints
 - Collateral appraisal
3. Limited **awareness and access**
4. Lack of **value-added** services

Case Study – Illustrative AU Customers



DHAKAD SAREES

Cloth Store | 31 years old | Saree and Ladies Cloth store at Jagatpura, Jaipur
Turnover: 30 Lakhs Annually | Digital Savviness: Medium

Their further needs:

- Remote collection against door delivery
- Digital store for increasing business
- Accounting, tax payment, recon etc



ARIHANT NAMKEENS

Namkeen Shop | 47 years old | Sells Namkeen and Indian snacks products at Kota
Turnover: 25 Lakhs Annually | Digital Savviness: Medium

Their further needs:

- Financing for scaling production
- Bulk payments to staff and suppliers



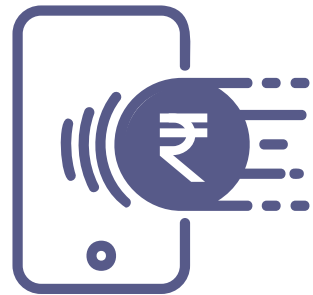
SHRI INSULATION

Insulation-transformer Workshop | 39 yrs old | Workshop at Jaipur
Turnover: 20 Lakhs Annually | Digital Savviness: Low

Their further needs:

- Working Capital & Credit line
- Insurance for staff & business

Digital Bank for merchants' integrated business needs



Comprehensive Product Suite

- Customized product offerings
- Including holistic lending offerings
- Value-added services, QR speakers



Speedy Execution

- Seamless onboarding
- Instant credit decisioning



Multi-Channel Distribution

- Digital
- Physical – branch, feet on street
- Ecosystem partnerships



Engagement & Servicing

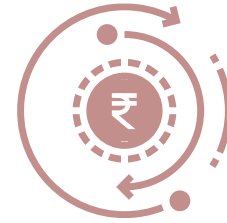
- 360-degree customer experience through App
- Personalised offers and nudges

Leveraging Data & Analytics



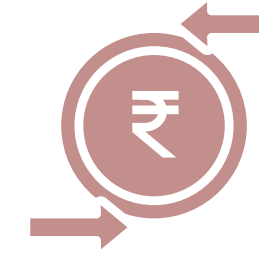
Digital Collection & Payment

- Collection – PG links, e-mandates, ePOS
- Auto Recon solutions
- Virtual account for collection and payments



Financing Solutions

- Small ticket finance for cash flow gaps
- QR/POS Financing – Daily EMI solutions
- Scorecard backed digital lending
- OCEN ecosystem integration



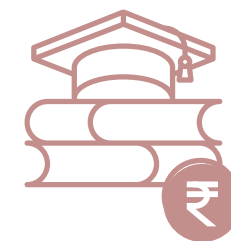
Digital Trade & Supply Chain Finance

- BG/LC/Bill Discounting
- Financing on TReDS
- Dealer and Vendor Financing



Banking Solutions Through Partners

- Payment Gateway, PoS
- Insurance and Investments



Value Added Services

- Inventory Management & Bookkeeping
- Segment specific - Education, Housing Societies
- Digital store, Integration with e-com platforms



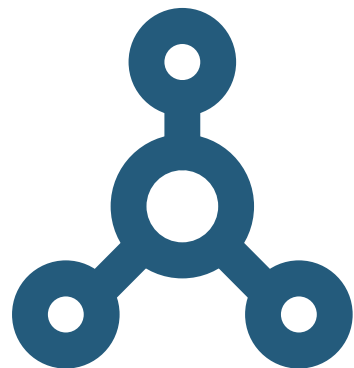
Digital Channel

- UPI QR solution led acquisition
- Seamless digital onboarding and instant activation through merchant app



Physical Channel

- Direct selling team (Team size ~250)
- Leverage branch distribution especially for core markets



Alternative channel

- Partner ecosystem led acquisition
- Offer banking services and lending to merchants acquired by partners

We see payments as core for merchant acquisition which will be the main source for all the traffic on our platform

Why will Merchants take our QR

- Bank's trust
- Seamless onboarding via digital journeys
- Comprehensive product bouquet (CA, PG, POS, VAS)
- Attractive financing options to QR customers

3.5 Lakhs+

UPI QRs installed

85k

NTB acquisitions

38%

Monthly Active Users

50k

Monthly acquisitions

1:1

Urban vs Core

2 Lakhs+

AU QR App downloads

Why UPI QR

- Cheapest NTB customer acquisition product
- Increased branding & visibility
- Better engagement & retention
- Effective cross-sell based on transaction data

>50%

Reduction in churn
rate for CA

58%

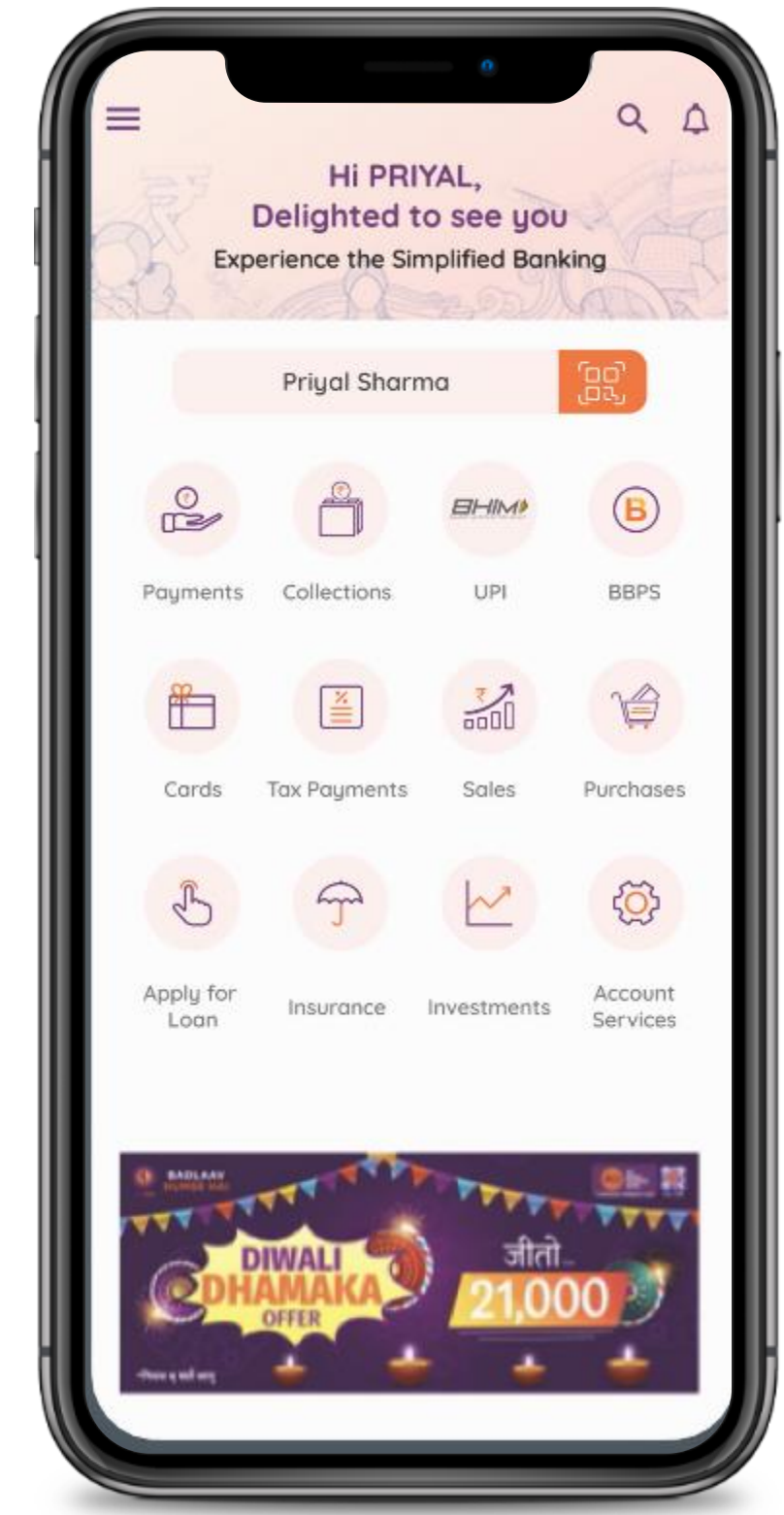
Increase In CASA
AMB post QR install

~ ₹1,465 Cr

Received in AU A/C's
through QR
(Total txn – INR 1,557 Cr)

Build a One-Stop solution with bundled offerings – Merchant app

- **Digital onboarding** and account opening – Self / Assisted Model
- Maker – Checker and **Advanced authorization** flows
- **Multi modal** collection and payments solutions
- Access to **quick financing** – Integrated with digital lending workflow
- **Advanced Banking services** – Remittances, Trade and Supply Chain Finance
- **Engagement** offers – Rewards, Preferential Pricing
- Beyond banking services **through partners**
- Advanced **analytics** for business insights



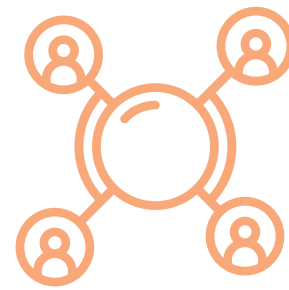
Sales force management - equipping our teams for a mobile-only world

Acquisition



TAB

Tracking and 360 View



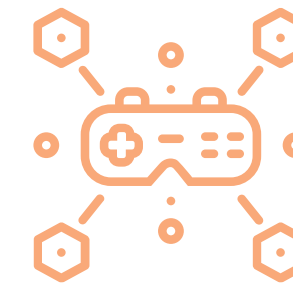
CRM

Book Management

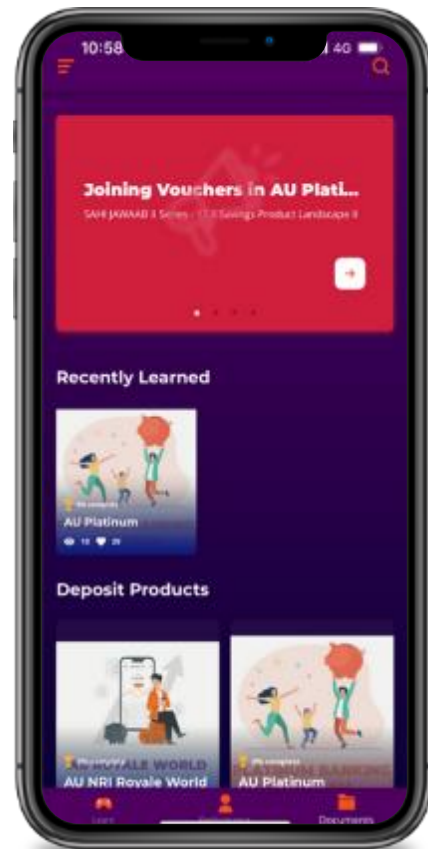


Smart Dashboards

Gamified Learning



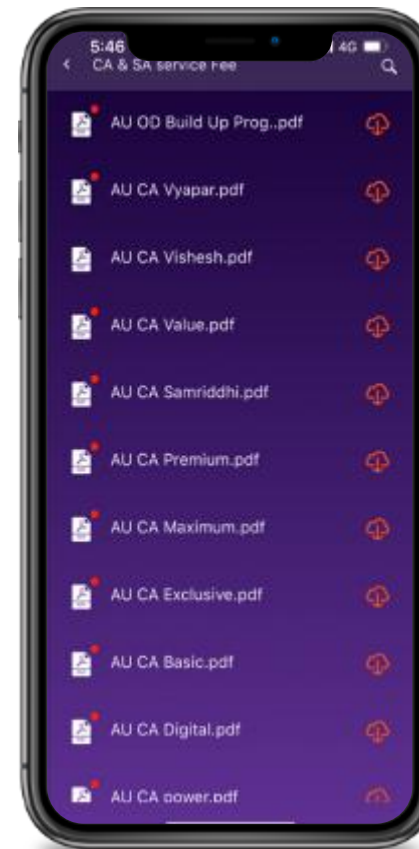
Master - 0



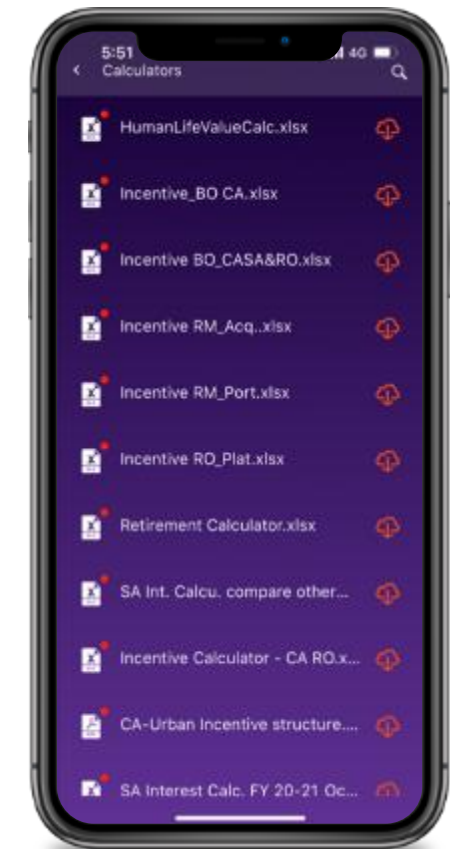
Gamified Learning



Digital Sales Kit



Calculators



With real-time performance tracking and gamification to drive behaviour

➔ Pulse meter – Tracking branch level pulse ◀

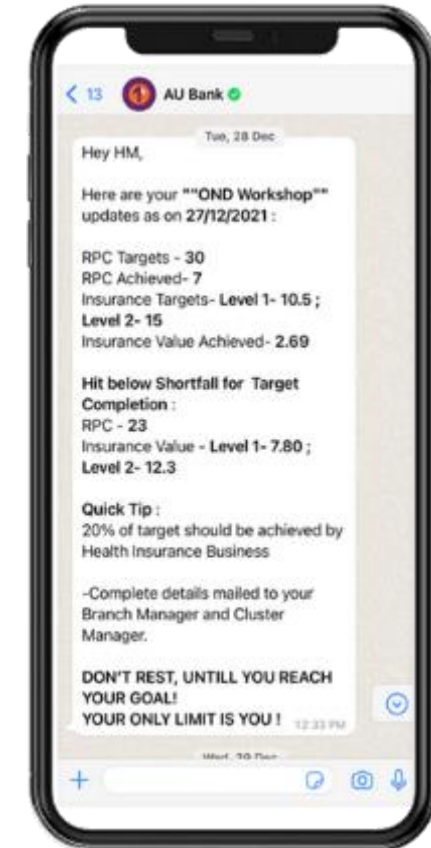
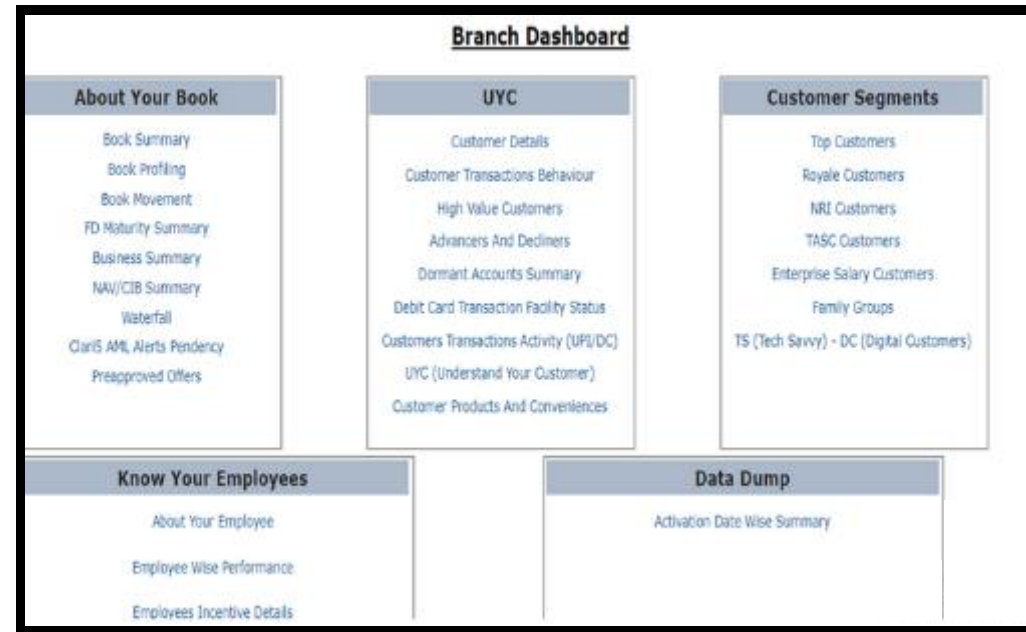
➔ Automated Branch Dashboards ◀

➔ Daily Scores on WhatsApp ◀

- Daily Run Rate (DRR)** CASA, TD

- Weekly Run rate (WRR)** Credit Cards, Insurance

- Monthly Run Rate (MRR)** QR, POS, SIP



Our approach to arrive at data-based suggestive actions

CLASSIFY



ANALYSE



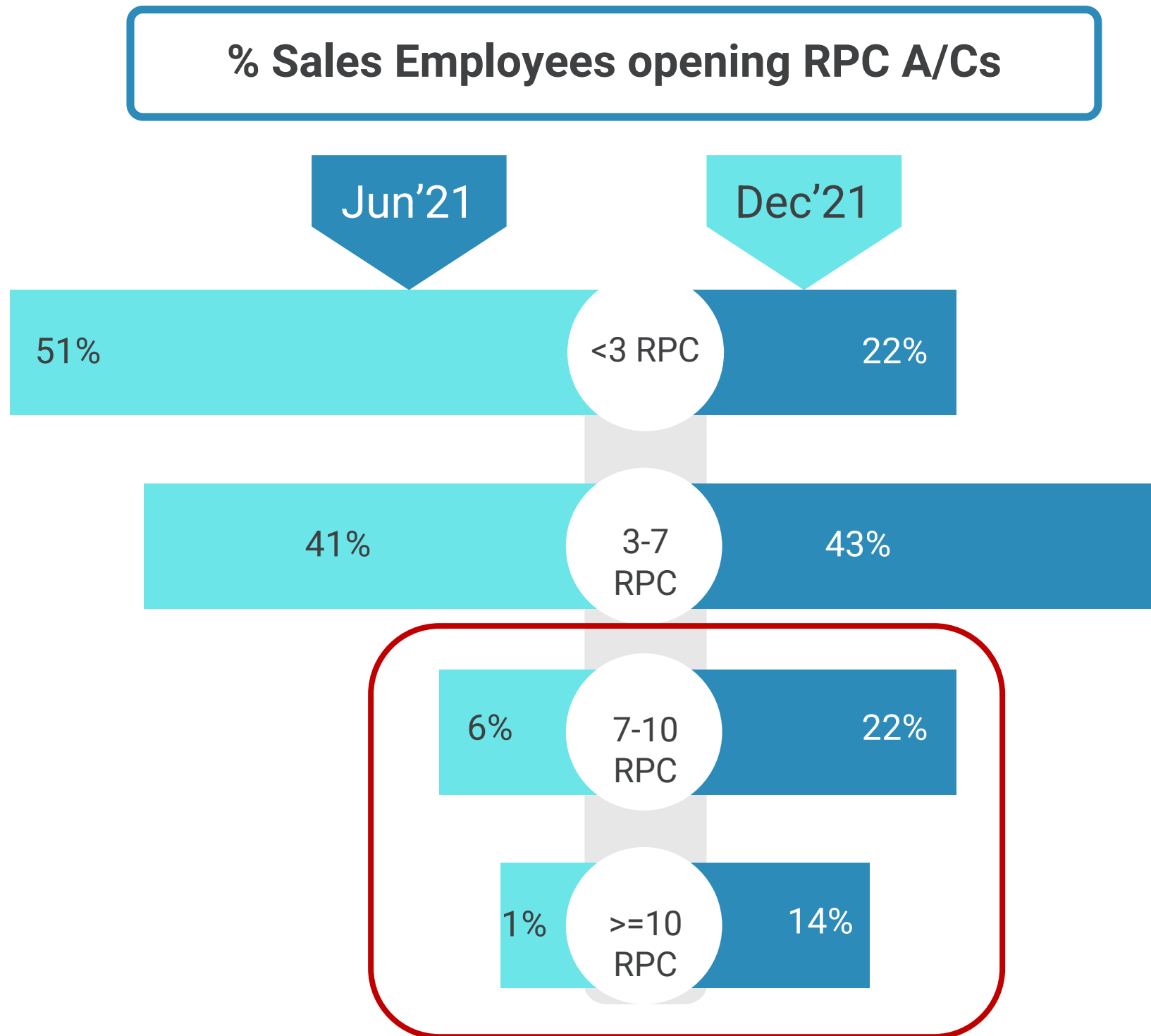
SUGGEST

- TS, DC
- Daily Triggers

- Acquisition Analysis
- Family Match
- PPC/CPC Analysis

- Balance Deepening
- SA to CA (Txn. Mining)
- Pre-Approved/Propensity

Capsulized targets (with in-built gamification) to drive behaviour



Employees opening 7+ RPC accounts have increased by 5x

*RPC stands for Royale-Platinum-Current account types

How digital is complementing branch distribution

Case study - Indore city – Reach through Physical, Density through Digital

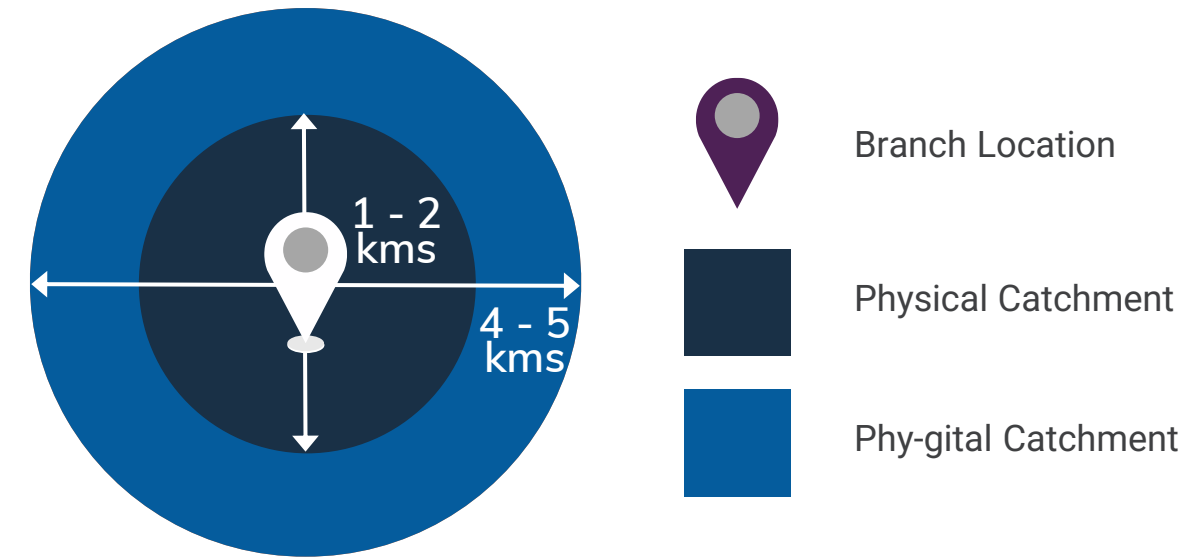
28-30KM

Diameter

₹ 65,996 CR.

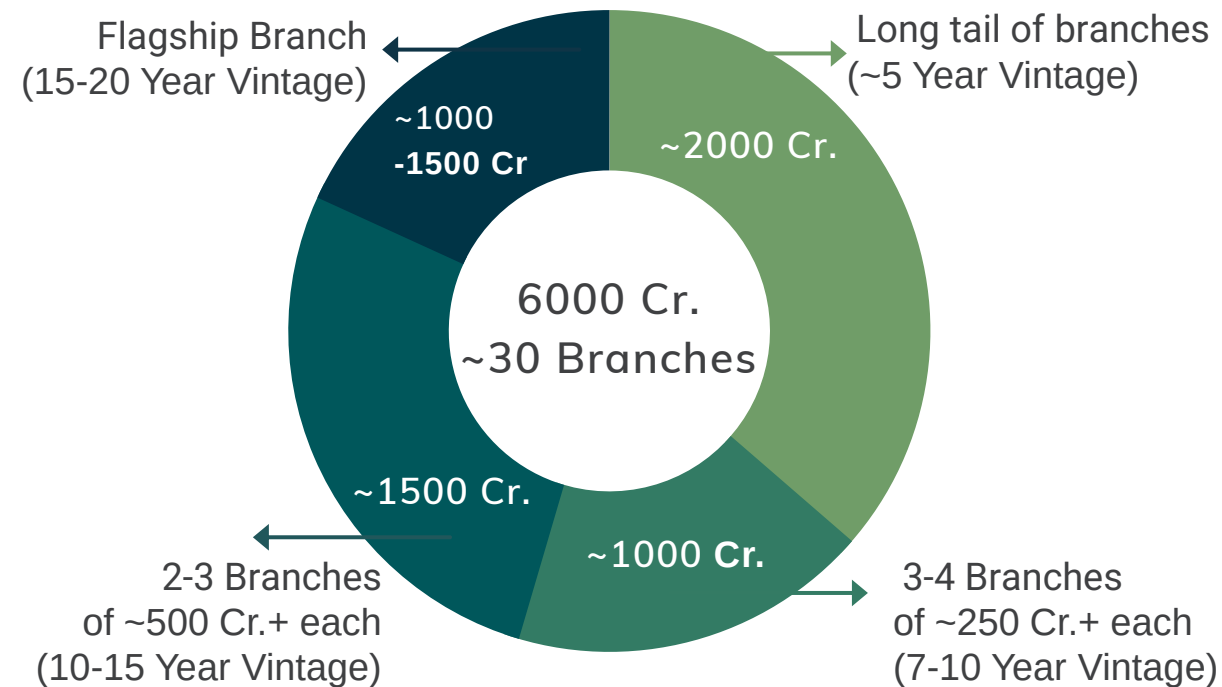
RBI Deposit Base

- Bank X*: 30-35 branches (~6,000-7,000 Cr.)
- AU Bank: 4 branches (~400 cr.)

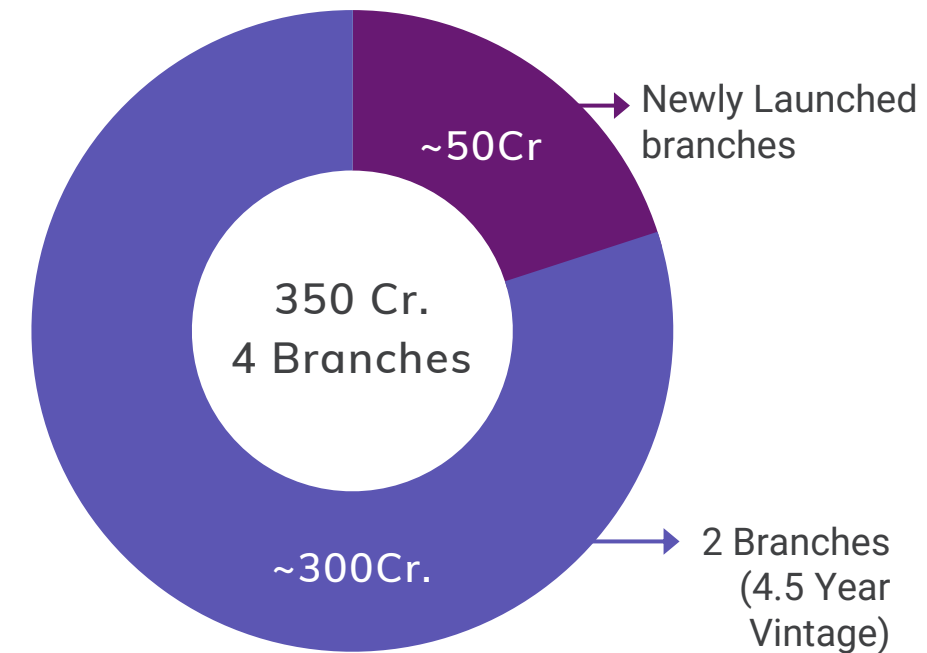


In medium term, we plan to cover Indore City with 6-7 Branches

Bank X*



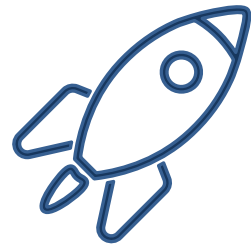
AU Bank



RBI Deposit Base



Massive opportunity as the India story unfolds in next few years



With our recent launches, we are at par with leading banks in India and have set a foundation to build further on



Early wins:

- 0101 emerging as an important distribution channel for SA and Credit Cards at a significantly lower cost
- Credit Cards picking up traction and scale
- UPI QR proving to be an important hook in deepening and retaining CA



Tech remains a key focus area and we will continue to build on the strong foundation that we have created

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changing lives at every step”

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