



INDIA'S FASTEST GROWING NBFC & RECIPIENT OF IN-PRINCIPLE APPROVAL FROM RBI FOR SMALL FINANCE BANK

Consistent Growth, Yet Again !!

Performance Highlights FY 2015-16

Au FINANCIERS (INDIA) LIMITED

(₹ in crores)

Standalone Figures	FY15	FY16	% CHANGE
Disbursement	3,378	5,619	66%
Asset under Management	5,568	8,221	48%
Income from Operations	737	1,015	38%
Profit before Tax	208	323	55%
Profit after Tax	140	212	51%
Net Worth	811	1009	25%
Return on Equity	21.93%	27.30%	-
Return on Assets	2.70%	2.98%	-



VEHICLE LOAN | MSME LOAN | SME LOAN

Au HOUSING FINANCE LIMITED

(₹ in crores)

Standalone Figures	FY15	FY16	% CHANGE
Disbursement	522	1,015	94%
Asset under Management	845	1,681	99%
Income from Operations	106	197	85%
Profit before Tax	29	49	69%
Profit after Tax	19	32	68%
Net Worth	101	203	100%
Return on Equity	28.45%	22.11%	-
Return on Assets	3.06%	2.54%	-



HOUSING LOAN

Au INSURANCE BROKING SERVICES LIMITED

(₹ in crores)

Standalone Figures	FY15	FY16	% CHANGE
Gross Written Premium	153	225	47%
Income from Operations	8.7	11.6	33%
Profit before Tax	2.9	3.1	7%
Profit after Tax	2.0	2.1	4%
Net Worth	3.0	5.0	66%



INSURANCE SERVICES

Au GROUP CONSOLIDATED

(₹ in crores)

Consolidated Figures	FY15	FY16	% CHANGE
Disbursement	3,899	6,634	70%
Asset under Management	6,413	9,903	54%
Income from Operation	815	1,214	49%
Profit before Tax	241	373	55%
Profit after Tax	163	247	51%
Net Worth	838	1071	28%
Return on Equity	22.29%	26.25%	-
Return on Assets	2.89%	3.02%	-
No. of Customers	200835	247305	23%
No. of Branches	265	331	25%

THANK YOU

All our Customers, Bankers, Financial Institutions, Stakeholders, Rating Agencies, Associates & Employees for their Support and Enabling us to Get In-Principle Approval from RBI for

SMALL FINANCE BANK

Au FINANCIERS (INDIA) LIMITED | CIN: U36911RJ1996PLC011381

Au HOUSING FINANCE LIMITED | CIN: U65922RJ2011PLC034297

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Au INSURANCE BROKING SERVICE LIMITED | CIN: U67200RJ2010PTC030778

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RAJASTHAN | GUJARAT | MAHARASHTRA | MADHYA PRADESH | PUNJAB | CHHATISGARH | DELHI | HARYANA | HIMACHAL PRADESH | GOA

www.auffin.in | www.auhfin.in | www.auins.in