



AU SMALL FINANCE BANK LIMITED

PROTECTION FOR BANK DEPOSITORS

Deposits up to Rs. 500,000 (for both principal amount & interest) in respect of each depositors are fully protected by the Deposit Insurance and Credit Guarantee Corporation under the Deposit Insurance Scheme. The Scheme covers all commercial banks (including Regional Rural Banks) operating in India and also co-operative banks in states and Union Territories to whom the scheme has been extended by the Central Government. These Banks are registered as insured banks with the Corporation.

The Corporation's liability in respect of insured deposits will arise in the following cases:

If a bank goes into liquidation: The Corporation will arrange to pay every depositor directly or through the liquidator the amount due to him under the insurance scheme within 2 months from the date of receipt of claim list.

If a bank is reconstructed or amalgamated with another bank and the scheme of reconstruction or amalgamation does not entitle a depositor to get credit for the full amount of his deposit: The Corporation will arrange to pay the reconstructed bank or the amalgamated bank an amount equivalent to the short fall between the amount due to the depositor under the insurance scheme or the amount of credit received by him under the scheme of reconstruction and amalgamation, whichever is lower.

In the event of a bank failure, DICGC protects bank deposits that are payable in India.