

FORM NO. MGT-9

EXTRACT OF ANNUAL RETURN

As on the financial year ended on 31st March, 2021

I. REGISTRATION AND OTHER DETAILS

CIN	L36911RJ1996PLC011381
Registration Date	10 th January, 1996
Name of the Company	AU SMALL FINANCE BANK LIMITED
Category	Company limited by shares
Sub-Category of the Company	Non-govt Company (Banking Company)
Address of the Registered office and contact Details	19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001, Rajasthan, (India) Phone no. 0141- 4110060/61/6660666 Website: www.aubank.in Email id: investorrelations@aubank.in
Whether listed company	- Bank's Equity Shares are listed on National Stock Exchange of India Ltd. and BSE Ltd. - Privately Placed Debentures are listed at WDM segment of BSE Ltd.
Name, Address and Contact details of Registrar and Share Transfer Agent	Link Intime India Pvt. Ltd. C 101, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083 Tel No: +91 22 49186000 Fax: +91 22 49186060 Website: www.linkintime.co.in Email id: rnt.helpdesk@linkintime.co.in

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the Company shall be stated:

Sr. No.	Name and description of main products/services	NIC Code of the Product/service	% to total turnover of the Company
1.	Banking Services	64191	100%

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANY:

Sr. No.	Name and address of the company	CIN/GLN	Holding/Subsidiary/ Associate	% of shares held	Applicable section
Not applicable (The Bank is not having any Holding/Subsidiary/Associate)					

SHARE HOLDING PATTERN (Equity share capital breakup as percentage of Total equity)

i. CATEGORY WISE SHAREHOLDING

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% of Change During the FY 2020-21
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoters/ Promoters Group									
(1) Indian									
a) Individual/HUF	8,72,34,670	-	8,72,34,670	28.69	8,22,34,670	-	8,22,34,670	26.34	(2.35)
b) Central Govt	-	-	-	-	-	-	-	-	-
c) State Govt(s)	-	-	-	-	-	-	-	-	-
d) Bodies Corp.	68,83,722	-	68,83,722	2.26	66,64,536	-	66,64,536	2.13	(0.13)
e) Banks/FI	-	-	-	-	-	-	-	-	-
f) Any Other....	-	-	-	-	-	-	-	-	-
Sub-total (A)(1)	9,41,18,392	-	9,41,18,392	30.95	8,88,99,206	-	8,88,99,206	28.47	(2.48)

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% of Change During the FY 2020-21
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
(2) Foreign									
a) NRIs-Individuals	-	-	-	-	-	-	-	-	-
b) Other-Individuals	-	-	-	-	-	-	-	-	-
c) Bodies Corp.	-	-	-	-	-	-	-	-	-
d) Banks/FI	-	-	-	-	-	-	-	-	-
e) Any Other	-	-	-	-	-	-	-	-	-
Sub-total A.(A)(2):-	-	-	-	-	-	-	-	-	-
Total Shareholding of Promoter (A)= (A)(1)+(A)(2)	9,41,18,392	-	9,41,18,392	30.95	8,88,99,206	-	8,88,99,206	28.47	(2.48)
B. Public Shareholding									
1. Institutions									
a) Mutual Funds	3,36,47,831	-	3,36,47,831	11.06	3,36,45,160	-	3,36,45,160	10.78	(0.29)
b) Banks/Financial Institutions	71,572	-	71,572	0.02	254	-	254	0.00	(0.02)
c) Central Govt	-	-	-	-	-	-	-	-	-
d) State Govt(s)	-	-	-	-	-	-	-	-	-
e) Venture Capital Fund	-	-	-	-	-	-	-	-	-
f) Insurance Companies	1,07,27,363	-	1,07,27,363	3.53	1,69,85,371	-	1,69,85,371	5.44	1.91
g) FIs	58,644	-	58,644	0.02	4,24,249	-	4,24,249	0.14	0.12
h) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
i) Foreign Portfolio Investor	8,71,90,313	-	8,71,90,313	28.67	9,96,48,178	-	9,96,48,178	31.92	3.25
j) Alternate Investment Funds	24,63,997	-	24,63,997	0.81	1,34,80,981	-	1,34,80,981	4.32	3.51
k) Provident Funds/ Pension Funds	-	-	-	-	-	-	-	-	-
l) Others-Trust	-	-	-	-	-	-	-	-	-
Sub-total(B)(1):-	13,41,59,720	-	13,41,59,720	44.11	16,41,84,193	-	16,41,84,193	52.59	8.48
2. Non- Institutions									
a) Bodies Corp.									
i) Indian	98,03,445	-	98,03,445	3.22	92,70,293	-	93,96,072	3.01	(0.21)
ii) Overseas	3,58,14,221	-	3,58,14,221	11.78	1,01,04,364	-	1,01,04,364	3.24	(8.54)
b) Individual									
i) Individual shareholders holding nominal share capital upto ₹1 Lakh	1,29,16,023	-	1,29,16,023	4.25	1,48,90,001	-	1,48,90,001	4.77	0.52
ii) Individual shareholders holding nominal share capital in excess of ₹1 Lakh	1,34,72,025	-	1,34,72,025	4.43	1,50,94,017	-	1,50,94,017	4.83	0.40
c) NBFCs registered with RBI	32,000	-	32,000	0.01	2,09,661	-	2,09,661	0.07	0.06
d) Other (Specify)	-	-	-	-	-	-	-	-	-
Trusts	34,831	-	34,831	0.01	31,65,404	-	31,65,404	1.01	1.00
Trust Employee	-	-	-	-	1,28,744	-	1,28,744	0.04	0.04
Hindu Undivided Family	5,02,327	-	5,02,327	0.17	3,80,174	-	3,80,174	0.12	(0.04)
Non- Resident Indians (Non Repat)	14,32,767	-	14,32,767	0.47	15,94,964	-	15,94,964	0.51	0.04
Non- Resident Indians (Repat)	7,74,884	-	7,74,884	0.25	8,66,160	-	8,66,160	0.28	0.02
Clearing Member	10,62,692	-	10,62,692	0.35	34,26,209	-	33,00,430	1.06	0.71
Sub-total (B)(2):	7,58,45,215	-	7,58,45,215	24.94	5,91,29,991	-	5,91,29,991	18.94	(6.00)
Total Public Shareholding (B)=(B)(1)+ (B)(2)	21,00,04,935	-	21,00,04,935	69.05	22,33,14,184	-	22,33,14,184	71.53	2.48
C. Non- Promoter - Non-Public									
a) Custodian/DR Holder	-	-	-	-	-	-	-	-	-
b) Shares held by Custodian for GDRs & ADRs	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)	30,41,23,327	-	30,41,23,327	100.00	31,22,13,390	-	31,22,13,390	100.00	-

Note: All above shares are having face value of ₹10 each.

(ii) Shareholding of Promoters/Promoter Group:

Sr. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% Change in the Shareholding during the year
		No. of Shares	% of total shares of the company	% of shares pledged/encumbered to total shares	No. of Shares	% of total shares of the company	% of shares pledged/encumbered to total shares	
1	Mr. Sanjay Agarwal	5,67,66,359	18.67	-	5,67,66,359	18.18	-	(0.49)
2	Ms. Jyoti Agarwal	1,18,18,560	3.88	-	1,18,18,560	3.79	-	(0.09)
3	Ms. Shakuntala Agarwal	1,18,20,430	3.89	0.15	1,18,20,430	3.79	-	(0.10)
4	Mr. Chiranji Lal Agarwal	68,29,321	2.25	2.03	18,29,321	0.59	-	(1.66)
5	MYS Holdings Private Limited	68,83,722	2.26	-	66,64,536	2.13	-	(0.13)
6	Mr. Yuvraj Agarwal	-	-	-	-	-	-	-
7	Ms. Mallika Agarwal	-	-	-	-	-	-	-
Total		9,41,18,392	30.95	2.18	8,88,99,206	28.47	0.00	(2.48)

Note: Variation in terms of percentage shareholding is due to sale of shares by Mr. Chiranji Lal Agarwal & MYS Holding Private Limited and increase in paid up share capital of the Bank on account of allotment of shares during the FY 2020-21.

(iii) Change in Promoters and Promoter Group Shareholding:

1. Mr. Sanjay Agarwal

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		5,67,66,359	18.67%	5,67,66,359	18.67%
Increase/Decrease	-	-	-	-	-
At the End of the year		5,67,66,359	18.18%	5,67,66,359	18.18%

2. Ms. Jyoti Agarwal

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		1,18,18,560	3.89%	1,18,18,560	3.89%
Increase/Decrease	-	-	-	-	-
At the End of the year		1,18,18,560	3.79%	1,18,18,560	3.79%

3. Ms. Shakuntala Agarwal

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		1,18,20,430	3.89%	1,18,20,430	3.89%
Increase/Decrease	-	-	-	-	-
At the End of the year		1,18,20,430	3.79%	1,18,20,430	3.79%

4. Mr. Chiranji Lal Agarwal

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		68,29,321	2.25%	68,29,321	2.25%
Decrease	15 May 2020	-24,12,000	-0.79%	44,17,321	1.45%
Decrease	15 May 2020	-88,000	-0.03%	43,29,321	1.42%
Decrease	18 May 2020	-25,00,000	-0.82%	18,29,321	0.60%
At the End of the year		18,29,321	0.59%	18,29,321	0.59%

5. MYS Holdings Private Limited

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		68,83,722	2.26%	68,83,722	2.26%
Decrease	15 May 2020	-2,19,186	-0.07%	66,64,536	2.18%
At the End of the year		66,64,536	2.13%	66,64,536	2.13%

Note: Variation in terms of percentage shareholding is due to sale of shares by Mr. Chiranji Lal Agarwal & MYS Holding Private Limited and increase in paid up share capital of the Bank on account of allotment of shares during the FY 2020-21.

(iv) Shareholding pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

1. CAMAS INVESTMENTS PTE. LTD.

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		1,44,34,805	4.75%	1,44,34,805	4.75%
Increase/Decrease	-	-	-	-	-
At the End of the year		1,44,34,805	4.62%	1,44,34,805	4.62%

2. KOTAK FLEXICAP FUND

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		1,18,83,204	3.91%	1,18,83,204	3.91%
Increase	03 Apr 2020	1,25,000	0.04%	1,20,08,204	3.95%
Increase	10 Apr 2020	3,068	0.00%	1,20,11,272	3.95%
Decrease	08 May 2020	-36,000	-0.01%	1,19,75,272	3.92%
Decrease	12 Jun 2020	-1,91,588	-0.06%	1,17,83,684	3.85%
Decrease	10 Jul 2020	-30,000	-0.01%	1,17,53,684	3.84%
Decrease	24 Jul 2020	-85,000	-0.03%	1,16,68,684	3.81%
Decrease	31 Jul 2020	-57,610	-0.02%	1,16,11,074	3.79%
Decrease	28 Aug 2020	-17,000	-0.01%	1,15,94,074	3.78%
Decrease	04 Sep 2020	-37,000	-0.01%	1,15,57,074	3.77%
Decrease	11 Sep 2020	-18,000	-0.01%	1,15,39,074	3.77%
Decrease	13 Nov 2020	-10,000	0.00%	1,15,29,074	3.76%
Decrease	11 Dec 2020	-11,100	0.00%	1,15,17,974	3.76%
Increase	22 Jan 2021	1,50,000	0.05%	1,16,67,974	3.80%
Increase	29 Jan 2021	4,69,084	0.15%	1,21,37,058	3.96%
Increase	05 Feb 2021	1,55,395	0.05%	1,22,92,453	4.01%
Increase	12 Feb 2021	50,000	0.02%	1,23,42,453	4.02%
Increase	19 Feb 2021	3,574	0.00%	1,23,46,027	4.02%
Increase	26 Feb 2021	60,250	0.02%	1,24,06,277	4.04%
Increase	05 Mar 2021	3,03,750	0.10%	1,27,10,027	4.14%
Increase	12 Mar 2021	1,40,000	0.05%	1,28,50,027	4.18%
Decrease	19 Mar 2021	-67,000	-0.02%	1,27,83,027	4.10%
Decrease	26 Mar 2021	-66,500	-0.02%	1,27,16,527	4.07%
Increase	31 Mar 2021	2,456	0.00%	1,27,18,983	4.07%
At the End of the year		1,27,18,983	4.07%	1,27,18,983	4.07%

3. WESTBRIDGE AIF I

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		-	-	-	-
Increase	10 Jul 2020	16,399	0.01%	16,399	0.01%
Increase	24 Jul 2020	34,254	0.01%	50,653	0.02%
Increase	07 Aug 2020	59,25,000	1.93%	59,75,653	1.95%
Increase	04 Sep 2020	706	0.00%	59,76,359	1.95%
Increase	25 Dec 2020	59,50,000	1.94%	1,19,26,359	3.89%
Decrease	26 Mar 2021	-3,392	0.00%	1,19,22,967	3.82%
Decrease	31 Mar 2021	-1,75,000	-0.06%	1,17,47,967	3.76%
At the End of the year		1,17,47,967	3.76%	1,17,47,967	3.76%

4. SMALLCAP WORLD FUND, INC

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		79,70,934	2.62%	79,70,934	2.62%
Increase	15 May 2020	4,46,343	0.15%	84,17,277	2.76%
Increase	22 May 2020	3,00,757	0.10%	87,18,034	2.86%
Increase	12 Jun 2020	3,35,000	0.11%	90,53,034	2.95%
Decrease	31 Jul 2020	-1,64,520	-0.05%	88,88,514	2.90%
Decrease	11 Sep 2020	-4,04,280	-0.13%	84,84,234	2.77%
Decrease	25 Sep 2020	-12,87,134	-0.42%	71,97,100	2.35%
Increase	09 Oct 2020	57,505	0.02%	72,54,605	2.37%
Increase	16 Oct 2020	37,010	0.01%	72,91,615	2.38%
Increase	23 Oct 2020	6,76,485	0.22%	79,68,100	2.60%
Increase	15 Jan 2021	2,25,592	0.07%	81,93,692	2.67%
Increase	22 Jan 2021	5,92,508	0.19%	87,86,200	2.86%
Increase	19 Mar 2021	19,83,000	0.64%	1,07,69,200	3.45%
At the End of the year		1,07,69,200	3.45%	1,07,69,200	3.45%

5. NOMURA INDIA INVESTMENT FUND MOTHER FUND

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		89,78,252	2.95%	89,78,252	2.95%
Increase	01 May 2020	2,00,000	0.07%	91,78,252	3.02%
Increase	29 May 2020	1,00,000	0.03%	92,78,252	3.04%
Decrease	05 Jun 2020	-1,00,000	-0.03%	91,78,252	3.01%
Decrease	12 Jun 2020	-1,00,000	-0.03%	90,78,252	2.96%
Decrease	26 Jun 2020	-4,00,000	-0.13%	86,78,252	2.83%
Decrease	03 Jul 2020	-1,00,000	-0.03%	85,78,252	2.80%
Decrease	10 Jul 2020	-1,50,000	-0.05%	84,28,252	2.75%
Decrease	24 Jul 2020	-15,134	0.00%	84,13,118	2.75%
Decrease	31 Jul 2020	-1,09,866	-0.04%	83,03,252	2.71%
Increase	04 Sep 2020	1,00,000	0.03%	84,03,252	2.74%
Decrease	13 Nov 2020	-2,98,703	-0.10%	81,04,549	2.64%
Decrease	18 Dec 2020	-75,000	-0.02%	80,29,549	2.62%
Increase	25 Dec 2020	4,85,400	0.16%	85,14,949	2.78%
Decrease	19 Feb 2021	-31,983	-0.01%	84,82,966	2.77%
Decrease	26 Feb 2021	-1,21,069	-0.04%	83,61,897	2.72%
Decrease	05 Mar 2021	-47,475	-0.02%	83,14,422	2.71%
Decrease	12 Mar 2021	-57,525	-0.02%	82,56,897	2.69%
Increase	26 Mar 2021	7,15,000	0.23%	89,71,897	2.87%
At the End of the year		89,71,897	2.87%	89,71,897	2.87%

6. HDFC LIFE INSURANCE COMPANY LIMITED

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		51,05,600	1.68%	51,05,600	1.68%
Increase	10 Apr 2020	1,000	0.00%	51,06,600	1.68%
Increase	17 Apr 2020	500	0.00%	51,07,100	1.68%
Increase	12 Jun 2020	1,000	0.00%	51,08,100	1.67%
Increase	30 Jun 2020	1,300	0.00%	51,09,400	1.67%
Increase	10 Jul 2020	39,976	0.01%	51,49,376	1.68%
Increase	17 Jul 2020	1,567	0.00%	51,50,943	1.68%
Increase	24 Jul 2020	1,600	0.00%	51,52,543	1.68%
Increase	07 Aug 2020	196	0.00%	51,52,739	1.68%
Increase	04 Sep 2020	1,000	0.00%	51,53,739	1.68%
Increase	11 Sep 2020	5,011	0.00%	51,58,750	1.68%
Increase	25 Sep 2020	2,00,000	0.07%	53,58,750	1.75%
Increase	09 Oct 2020	7,176	0.00%	53,65,926	1.75%
Increase	23 Oct 2020	500	0.00%	53,66,426	1.75%
Decrease	06 Nov 2020	-5,717	0.00%	53,60,709	1.75%
Increase	04 Dec 2020	900	0.00%	53,61,609	1.75%
Increase	11 Dec 2020	1,663	0.00%	53,63,272	1.75%
Increase	25 Dec 2020	2,21,000	0.07%	55,84,272	1.82%
Increase	31 Dec 2020	61,300	0.02%	56,45,572	1.84%
Increase	01 Jan 2021	692	0.00%	56,46,264	1.84%
Increase	08 Jan 2021	55,232	0.02%	57,01,496	1.86%
Increase	15 Jan 2021	4,072	0.00%	57,05,568	1.86%
Increase	29 Jan 2021	1,000	0.00%	57,06,568	1.86%
Increase	05 Feb 2021	9,000	0.00%	57,15,568	1.87%
Increase	12 Feb 2021	5,285	0.00%	57,20,853	1.87%
Decrease	19 Feb 2021	-53,974	-0.02%	56,66,879	1.85%
Decrease	26 Feb 2021	-1,14,000	-0.04%	55,52,879	1.81%
Increase	05 Mar 2021	4,35,801	0.14%	59,88,680	1.95%
Decrease	12 Mar 2021	-34,669	-0.01%	59,54,011	1.94%
Increase	19 Mar 2021	11,57,968	0.37%	71,11,979	2.28%
Decrease	26 Mar 2021	-65,920	-0.02%	70,46,059	2.26%
Decrease	31 Mar 2021	-1,02,415	-0.03%	69,43,644	2.22%
At the End of the year		69,43,644	2.22%	69,43,644	2.22%

7. MOTILAL OSWAL MULTICAP 35 FUND

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		91,00,431	2.99%	91,00,431	2.99%
Increase	03 Apr 2020	276	0.00%	91,00,707	2.99%
Increase	10 Apr 2020	6,16,084	0.20%	97,16,791	3.20%
Increase	17 Apr 2020	60,274	0.02%	97,77,065	3.21%
Increase	24 Apr 2020	19,351	0.01%	97,96,416	3.22%
Increase	01 May 2020	15	0.00%	97,96,431	3.22%
Decrease	08 May 2020	-5,60,977	-0.18%	92,35,454	3.03%
Increase	15 May 2020	63	0.00%	92,35,517	3.03%
Decrease	22 May 2020	-1,99,764	-0.07%	90,35,753	2.96%

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
Decrease	29 May 2020	-99,888	-0.03%	89,35,865	2.93%
Decrease	05 Jun 2020	-7,15,949	-0.23%	82,19,916	2.69%
Decrease	12 Jun 2020	-3,35,750	-0.11%	78,84,166	2.57%
Decrease	19 Jun 2020	-59,864	-0.02%	78,24,302	2.55%
Decrease	26 Jun 2020	-25,233	-0.01%	77,99,069	2.55%
Decrease	30 Jun 2020	-131	0.00%	77,98,938	2.55%
Decrease	03 Jul 2020	-24,719	-0.01%	77,74,219	2.54%
Increase	10 Jul 2020	61	0.00%	77,74,280	2.54%
Decrease	17 Jul 2020	-44,051	-0.01%	77,30,229	2.52%
Increase	24 Jul 2020	2,00,074	0.07%	79,30,303	2.59%
Decrease	31 Jul 2020	-1,14,438	-0.04%	78,15,865	2.55%
Decrease	07 Aug 2020	-57,571	-0.02%	77,58,294	2.53%
Decrease	14 Aug 2020	-2,47,435	-0.08%	75,10,859	2.45%
Decrease	21 Aug 2020	-1,421	0.00%	75,09,438	2.45%
Increase	28 Aug 2020	159	0.00%	75,09,597	2.45%
Decrease	04 Sep 2020	-49,838	-0.02%	74,59,759	2.43%
Decrease	11 Sep 2020	-1,230	0.00%	74,58,529	2.43%
Increase	18 Sep 2020	1,586	0.00%	74,60,115	2.43%
Increase	25 Sep 2020	267	0.00%	74,60,382	2.43%
Increase	30 Sep 2020	1,747	0.00%	74,62,129	2.44%
Decrease	02 Oct 2020	-1,37,000	-0.04%	73,25,129	2.39%
Decrease	09 Oct 2020	-1,99,778	-0.07%	71,25,351	2.33%
Increase	16 Oct 2020	163	0.00%	71,25,514	2.33%
Increase	23 Oct 2020	486	0.00%	71,26,000	2.33%
Increase	30 Oct 2020	227	0.00%	71,26,227	2.33%
Increase	06 Nov 2020	2,49,966	0.08%	73,76,193	2.41%
Increase	13 Nov 2020	106	0.00%	73,76,299	2.41%
Decrease	20 Nov 2020	-2,046	0.00%	73,74,253	2.41%
Increase	27 Nov 2020	45	0.00%	73,74,298	2.41%
Increase	04 Dec 2020	65,345	0.02%	74,39,643	2.43%
Increase	11 Dec 2020	583	0.00%	74,40,226	2.43%
Increase	18 Dec 2020	1,07,582	0.04%	75,47,808	2.46%
Increase	25 Dec 2020	1,44,279	0.05%	76,92,087	2.51%
Increase	31 Dec 2020	397	0.00%	76,92,484	2.51%
Increase	08 Jan 2021	2,818	0.00%	76,95,302	2.51%
Increase	15 Jan 2021	1,549	0.00%	76,96,851	2.51%
Increase	22 Jan 2021	5,06,944	0.17%	82,03,795	2.68%
Increase	29 Jan 2021	54	0.00%	82,03,849	2.68%
Increase	05 Feb 2021	51,113	0.02%	82,54,962	2.69%
Increase	12 Feb 2021	824	0.00%	82,55,786	2.69%
Decrease	19 Feb 2021	-2,17,646	-0.07%	80,38,140	2.62%
Decrease	26 Feb 2021	-9,23,080	-0.30%	71,15,060	2.32%
Decrease	05 Mar 2021	-1,77,910	-0.06%	69,37,150	2.26%
Increase	19 Mar 2021	2,132	0.00%	69,39,282	2.22%
Increase	26 Mar 2021	1,901	0.00%	69,41,183	2.22%
Decrease	31 Mar 2021	-91,180	-0.03%	68,50,003	2.19%
At the End of the year		68,50,003	2.19%	68,50,003	2.19%

8. UTI FLEXI CAP FUND

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		46,31,799	1.52%	46,31,799	1.52%
Increase	15 May 2020	13,000	0.00%	46,44,799	1.52%
Increase	22 May 2020	19,926	0.01%	46,64,725	1.53%
Increase	05 Jun 2020	13,000	0.00%	46,77,725	1.53%
Decrease	10 Jul 2020	-83,000	-0.03%	45,94,725	1.50%
Increase	17 Jul 2020	13,000	0.00%	46,07,725	1.50%
Increase	24 Jul 2020	4,206	0.00%	46,11,931	1.51%
Decrease	09 Oct 2020	-22,000	-0.01%	45,89,931	1.50%
Decrease	16 Oct 2020	-26,000	-0.01%	45,63,931	1.49%
Decrease	20 Nov 2020	-61,000	-0.02%	45,02,931	1.47%
Decrease	04 Dec 2020	-22,000	-0.01%	44,80,931	1.46%
Decrease	11 Dec 2020	-49,500	-0.02%	44,31,431	1.45%
Decrease	18 Dec 2020	-5,000	0.00%	44,26,431	1.44%
Increase	25 Dec 2020	1,58,000	0.05%	45,84,431	1.50%
Increase	31 Dec 2020	2,35,000	0.08%	48,19,431	1.57%
Increase	01 Jan 2021	71,000	0.02%	48,90,431	1.60%
Increase	08 Jan 2021	3,41,000	0.11%	52,31,431	1.71%
Increase	15 Jan 2021	1,15,000	0.04%	53,46,431	1.74%
Increase	29 Jan 2021	41,576	0.01%	53,88,007	1.76%
Increase	05 Feb 2021	35,000	0.01%	54,23,007	1.77%
Increase	19 Feb 2021	22,268	0.01%	54,45,275	1.78%
Increase	26 Feb 2021	25,000	0.01%	54,70,275	1.78%
Increase	12 Mar 2021	3,000	0.00%	54,73,275	1.79%
Increase	19 Mar 2021	37,000	0.01%	55,10,275	1.77%
Decrease	26 Mar 2021	-3,300	0.00%	55,06,975	1.76%
At the End of the year		55,06,975	1.76%	55,06,975	1.76%

9. AMANSA HOLDINGS PRIVATE LIMITED

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		58,17,294	1.91%	58,17,294	1.91%
Decrease	10 Apr 2020	-4,80,379	-0.16%	53,36,915	1.75%
Decrease	24 Apr 2020	-2,40,190	-0.08%	50,96,725	1.68%
Decrease	08 Jan 2021	-2,26,040	-0.07%	48,70,685	1.59%
Decrease	12 Feb 2021	-19,128	-0.01%	48,51,557	1.58%
At the End of the year		48,51,557	1.55%	48,51,557	1.55%

10. ST. JAMES'S PLACE EMERGING MARKETS EQUITY UNIT TRUST MANAGED BY WASATCH ADVISORS INC

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		9,74,658	0.32%	9,74,658	0.32%
Increase	10 Apr 2020	4,02,099	0.13%	13,76,757	0.45%
Increase	17 Apr 2020	7,26,437	0.24%	21,03,194	0.69%
Increase	24 Apr 2020	41,508	0.01%	21,44,702	0.71%
Increase	26 Jun 2020	4,19,208	0.14%	25,63,910	0.84%
Increase	17 Jul 2020	57,285	0.02%	26,21,195	0.86%
Increase	31 Jul 2020	20,51,630	0.67%	46,72,825	1.52%
Decrease	27 Nov 2020	-40,185	-0.01%	46,32,640	1.51%
At the End of the year		46,32,640	1.48%	46,32,640	1.48%

Note: Variation in terms of percentage shareholding is due to increase in paid up share capital of the Bank on account of allotment of shares during the FY 2020-21.

(v) Shareholding of Directors and Key Managerial Personnel:

1. Mr. Sanjay Agarwal - Managing Director & CEO

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		5,67,66,359	18.67%	5,67,66,359	18.67%
Increase/Decrease	-	-	-	-	-
At the End of the year		5,67,66,359	18.18%	5,67,66,359	18.18%

2. Mr. Uttam Tibrewal - Whole Time Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		35,44,673	1.17%	35,44,673	1.17%
Increase (ESOP)	02 May 2020	9,63,462	0.32%	45,08,135	1.48%
Increase (ESOP)	08 Jun 2020	9,00,000	0.29%	54,08,135	1.77%
Decrease	22 Mar 2021	-5,00,000	-0.16%	49,08,135	1.57%
At the End of the year		49,08,135	1.57%	49,08,135	1.57%

3. Ms. Jyoti Narang - Independent Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		2,714	0.00%	2,714	0.00%
Increase	06 May 2020	107	0.00%	2,821	0.00%
Increase	08 May 2020	936	0.00%	3,757	0.00%
Increase	12 May 2020	500	0.00%	4,257	0.00%
Increase	20 May 2020	780	0.00%	5,037	0.00%
Increase	26 May 2020	200	0.00%	5,237	0.00%
At the End of the year		5,237	0.00%	5,237	0.00%

4. Mr. Krishan Kant Rathi - Independent Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		83,289	0.03%	83,289	0.03%
Increase/Decrease	-	-	-	-	-
At the End of the year		83,289	0.03%	83,289	0.03%

5. Mr. Narendra Ostawal - Non-Executive Director*

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		-	-	-	-
Increase/Decrease	-	-	-	-	-
At the End of the year		-	-	-	-

6. Mr. Raj Vikash Verma - Independent Director (Part Time Chairman)

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		-	-	-	-
Increase/Decrease	-	-	-	-	-
At the End of the year		-	-	-	-

7. Mr. M S Sriram - Independent Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		-	-	-	-
Increase/Decrease	-	-	-	-	-
At the End of the year		-	-	-	-

8. Mr. Pushpinder Singh - Independent Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		100	0.00%	100	0.00%
Increase/Decrease	-	-	-	-	-
At the End of the year		100	0.00%	100	0.00%

9. Mr. V G Kannan - Independent Director

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		5	0.00%	5	0.00%
Increase	05 May 2020	5	0.00%	10	0.00%
Increase	06 May 2020	5	0.00%	15	0.00%
Increase	07 May 2020	3	0.00%	18	0.00%
Increase	08 May 2020	12	0.00%	30	0.00%
Increase	11 May 2020	10	0.00%	40	0.00%
Increase	12 May 2020	5	0.00%	45	0.00%
Increase	15 May 2020	5	0.00%	50	0.00%
Increase	18 May 2020	5	0.00%	55	0.00%
Increase	12 Jun 2020	5	0.00%	60	0.00%
Increase	29 Jun 2020	10	0.00%	70	0.00%
Increase	29 Jul 2020	5	0.00%	75	0.00%
Increase	30 Jul 2020	5	0.00%	80	0.00%
Increase	01 Sep 2020	10	0.00%	90	0.00%
Increase	04 Sep 2020	10	0.00%	100	0.00%
At the End of the year		100	0.00%	100	0.00%

10. Mr. Deepak Jain - Chief Operating Officer

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		10,66,492	0.35%	10,66,492	0.35%
Increase (ESOP)	08 Jun 2020	2,54,781	0.08%	13,21,273	0.43%
Increase (ESOP)	25 Sep 2020	10,000	0.00%	13,31,273	0.43%
Increase (ESOP)	18 Feb 2021	1,00,000	0.03%	14,31,273	0.47%
Decrease	23 Mar 2021	-1,00,000	-0.03%	13,31,273	0.43%
At the End of the year		13,31,273	0.43%	13,31,273	0.43%

11. Mr. Vimal Jain - Chief Financial Officer

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		41,872	0.01%	41,872	0.01%
Increase (ESOP)	02 May 2020	9,317	0.00%	51,189	0.00%
At the End of the year		51,189	0.02%	51,189	0.02%

12. Mr. Manmohan Parnami - Company Secretary

Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
At the beginning of the year		63,958	0.02%	63,958	0.02%
Increase (ESOP)	02 May 2020	9,780	0.00%	73,738	0.02%
At the End of the year		73,738	0.02%	73,738	0.02%

*Mr. Narendra Ostawal, Non-Executive - Non Independent Director ceased to be director of the Bank w.e.f. 28 Oct 2020.

Note: Variation in terms of percentage shareholding is due to increase in paid up share capital of the Bank on account of allotment of shares during the year ended 31st March 2021.

V. INDEBTEDNESS

Indebtedness of the Company including interest outstanding/accrued but not due for payment:

Particulars	(₹ in lakh)			
	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	7,93,077.69	2,40,454.67	-	10,33,532.36
ii) Interest accrued and due on borrowings	-	-	-	-
iii) Interest accrued but not due	11,069.41	5,775.40	-	16,844.81
Total (i+ii+iii)	8,04,147.10	2,46,230.07	-	10,50,377.17
Changes in Indebtedness during the financial year				
Addition	2,93,04,350.78	11,60,425.00	-	3,04,64,775.78
Reduction	2,95,07,849.82	12,87,488.75	-	3,07,95,338.57
Net Change	-2,03,499.04	-1,27,063.75	-	-3,30,562.79
Indebtedness at the end of the financial year				
i) Principal Amount	5,89,578.65	1,13,390.92	-	7,02,969.57
ii) Interest accrued and due on borrowings	0.00	0.00	-	0.00
iii) Interest accrued but not due	12,817.34	3,395.43	-	16,212.76
Total (i+ii+iii)	6,02,395.99	1,16,786.35	-	7,19,182.33

Note : Deposits received by the Bank are in the ordinary course of banking business, which does not amount to deposit in terms of the provision of the Companies Act, 2013, hence, not included hereinabove

VI) REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Sr. No	Particulars of Remuneration	Name of MD/WTD/Manager		Total Amount
		Mr. Sanjay Agarwal MD& CEO	Mr. Uttam Tibrewal WTD	
1	Gross salary	0.00*	168.56	168.56
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961			
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961			
	(c) Profits in lieu of salary under section 17(3) Income tax Act, 1961	-	-	-
2	Stock Option	-	-	-
3	Sweat Equity	-	-	-
4	Commission as % of profit			
5	Others please specify (Variable pay including Bonus amount)	0.00	55.91**	55.91
	Total (A) @	0.00	224.47	224.47
	Ceiling as per the Act:	being 10% of the net profits of the Bank calculated as per Section 198 of the Companies Act, 2013		

*Mr. Sanjay Agarwal- MD & CEO has voluntarily relinquished his fixed pay for FY 2020-21. Proposal for Variable Pay in form of Performance Bonus for FY 2019-20 was submitted to RBI for approval and RBI vide its letter dated 3rd May 2021 did not acceded the proposal. The proposal was reconsidered by the NRC & Board and the same is pending with RBI for its approval.

**In FY 2020-21, on receipt of RBI approval, Bonus of ₹29.91 lakh for FY 2018-19, ₹26 lakh for FY 2017-18 was released to Mr. Uttam Tibrewal.

@The total remuneration consist of basic salary, taxable allowances including special allowance and excluding perquisites on ESOPs. The Bank has granted 38,702 ESOPs under ESOP Scheme 2015 - Plan A & 10,18,758 ESOPs under ESOP Scheme 2015 - Plan B during the FY 2017-18 to Mr. Uttam Tibrewal at exercise price of ₹10.11 & ₹33.37 each respectively. The RBI pursuant to its letter dated 5th February, 2021 intimated the Bank that the ESOPs granted to Uttam Tibrewal pertains to the period prior to his appointment as the whole-time director of the Bank and thus, the approval of RBI was not required, and the Board of Directors of the Bank may take appropriate decision in this regard subject to adherence to statutory norms, as applicable. The Board of Directors in its meeting held on 27th March 2021 approved exercise of said ESOPs granted to Mr. Uttam Tibrewal and the grant date would stand good from 27th October 2017, vesting period and exercise of the said ESOPs remains unimpacted, accordingly associated cost pertaining to these ESOPs has been charged to profit and loss account for the year ended 31st March 2021.

During the year, 8,32,500 ESOPs under ESOP Scheme 2015 – Plan A and 10,30,962 ESOPs Under ESOP Scheme 2015 – Plan B at exercise price of ₹10.11 and ₹33.37 each, respectively were exercised by Mr. Uttam Tibrewal.

Note: Above figures have been taken as recorded in Audited Financial Statement of the Bank.

B. Remuneration to other directors:

Sr. No.	Particulars of remuneration	Name of Independent Directors						Total amount
		Mr. Raj Vikash Verma	Ms. Jyoti Narang	Mr. Krishan Kant Rathi	Mr. M S Sriram	Mr. Pushpinder Singh	Mr. V G Kannan	
1	Fee For attending board/ Committee meetings	16.65	18.45	18.45	15.45	10.95	16.65	96.60
	Honorarium	19.81	-	-	-	-	-	-
	Commission	-	10.00	10.00	10.00	10.00	10.00	69.81
	Total (1)*	36.46	28.45	28.45	25.45	20.95	26.65	166.41
		Mr. Narendra Ostawal [#]						
2	Fee For attending board committee meetings			-				-
	Commission			-				-
	Others			-				-
	Total (2)			-				-
	Total (B) = (1)+(2)							166.41
	Total managerial remuneration Ceiling as per the Act	Note: In terms of provisions of Companies Act, 2013, the remuneration payable to directors other than executive directors shall not exceed 1% of the net profit of the Bank. The remuneration paid to directors was within prescribed limits during the year.						

[#]Mr. Narendra Ostawal, Non-Executive – Non Independent Director ceased to be director of the Bank w.e.f. 28 Oct 2020 and he was not entitled to any sitting fees.

*The payment of Profit Linked Commission/ Honorarium pertaining to FY 2020-21 is being released post finalization of Annual Audited Accounts for FY 2020-21 of the Bank.

C. Remuneration to key Managerial Personnel Other than MD/Manager/WTD

(₹ in Lakh)

Sr. No.	Particulars of Remuneration	Key Managerial Personnel			Total
		Deepak Jain (COO)*	Vimal Jain (CFO)*	Manmohan Parnami (Company Secretary)*	
1	Gross Salary	119.09	59.87	41.55	220.51
	Salary as per provisions contained in Section 17(1) of the income tax act, 1961				
	Value of perquisites u/s 17(2) Income tax act, 1961				
	Profits in lieu of salary u/s 17(3) Income tax Act, 1961				
2	Stock Option (granted during the year @ exercise price of ₹614 each)	20,107	9,487	4,680	-
3	Sweat Equity	-	-	-	-
4	Commission	-	-	-	-
	- as a % of profit				
	- others, specify				
5	Others, please specify	42.70	33.43	8.63	84.76
	(It includes amount of Bonus and arrear appraisal)				
	Total @	161.79	93.30	50.18	305.27

@The total remuneration consist of basic salary, taxable allowances including special allowance and annual performance linked bonus and exclusive of perquisites on ESOPs.

ESOPs granted during the year have been mentioned hereinabove. Above Remuneration includes Bonus of FY 2019-20 for ₹37.13 lakh, ₹23.41 lakh and ₹6.92 lakh paid to Mr. Deepak Jain, Mr. Vimal Jain and Mr. Manmohan Parnami respectively during FY 2020-21.

*The remuneration of Mr. Deepak Jain, Mr. Vimal Jain & Mr. Manmohan Parnami of the Bank does not include perquisites on ESOP amounting to ₹13.56 crore, ₹0.35 crore & ₹0.44 crore respectively which were exercised during the period under review and NPS amounting to ₹4.77 Lakh of Mr. Deepak Jain & ₹2.31 Lakh of Mr. Vimal Jain.

VII) PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES:

Type	Section of the Companies Act	Brief description	Details of penalty /punishment / compounding fees imposed	Authority { RD/ NCLT/COURT }	Appeal made, if any
A. Bank					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
B. Directors					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
C. Others Officers in Default					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-