

Ref. No.: AUSFB/SEC/2021-22/208

Date: 05th October 2021

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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Dear Sir/Madam,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Fair Disclosure and Conduct and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the following:

The Bank would like to place the following information on record pertaining to its performance in the quarter ended on 30th September 2021:

A.) Deposits

Particulars	30-Sep-21	30-Sep-20	Y-o-Y	30-Jun-21	Q-o-Q
Total Deposits (in ₹ Crores)	39,034	26,980	45%	37,014	5%
CASA Ratio	30%	20%	-	26%	-

B.) Cost of Funds (Quarter)

Particulars	Q2'FY22	Q2'FY21	Q1'FY22
Average Cost of Funds	6.1%	7.0%	6.3%
Incremental Cost of Funds	5.3%	6.1%	5.4%

C.) Advances

Amount in ₹ Crores	30-Sep-21	30-Sep-20	Y-o-Y	30-Jun-21	Q-o-Q
Loan AUM	38,011	30,590	24%	36,635	4%
Gross Advances	36,405	27,534	32%	34,687	5%

D.) Disbursements

Amount in ₹ Crores	Q2'FY22*	Q2'FY21**	Y-o-Y	Q1'FY22*	Q-o-Q
Fund-Based	5,135	3,268	57%	1,896	171%

*Includes ECLGS disbursements of ₹86 Cr. in Q2'FY22 and ₹302 Cr. in Q1'FY22

** includes ₹53 Cr. of TLTRO disbursements

Registered Office

AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India

Phone: +91 141 4110060/61, Fax: +91 141 4110090

CIN: L36911RJ1996PLCO11381

Formerly known as Au Financiers (India) Limited

Additional disclosures for Q2'FY22 (The additional disclosures hereunder are basis the evolving situation related to the Covid-19 pandemic and may be discontinued in the future)

E.) Restructuring

Particulars	No. of Accounts	Amount in ₹ Crores	% of Gross Advances
Restructuring on Gross Advances during Q2'FY22	800	80	0.2%

F.) Monthly Collections trends

Collection Efficiency*	FY22	FY21^
September	109%	92%
August	107%	99%
July	110%	97%
June	114%	90%
May	94%	59%
April	95%	54%

*Collection efficiency is calculated with all money received during the month from borrowers (excluding foreclosure) as % of current billing for the month

^Collection efficiency assumed 100% billing of book under moratorium

Management Commentary - In Q2'FY22, the Bank saw improvement versus the Q1'FY22 across several key aspects such as borrower connect, business continuity, and confidence within the operating environment. As also reflected in the data above, this momentum has resulted in pick-up in disbursements, strong collection efficiencies resulting in robust improvement in asset quality. Further our digital properties like AU 0101, Video Banking, Credit cards, UPI QR etc. continue to see strong momentum.

Further, we wish to inform that Bank has approved the appointment of Mr. Vinay Vaish, as Head of Internal Audit (HIA) for a period of 3 (three) years, with effect from 07th October 2021 (Thursday). Mr. Vaish is a Chartered Accountant and has over 20 years of experience across various functions in Banking industry including at AU Small Finance Bank.

Note: The above information for Q2'FY22 is provisional and being released ahead of the official announcement of the financial results for the quarter ended 30th September 2021 and is subject to review and approval by the Audit Committee, Board of Directors and Limited Review by the Statutory Auditors of the Bank.

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A copy of this letter is being uploaded on the website of the Bank at <https://www.aubank.in/investors>

This is for your information and records.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED



Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999
investorrelations@aubank.in

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