

Ref. No.: AUSFB/SEC/2022-23/33

Date: 4<sup>th</sup> April, 2022

To,

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

Dear Sir/Madam,

**Sub: Intimation under the 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, the Bank would like to place the following information on record pertaining to its performance in the quarter and fiscal year ended 31<sup>st</sup> March, 2022:

**A.) Deposits**

Particulars	Q4'FY22	Q4'FY21	Y-o-Y	Q3'FY22	Q-o-Q
Total Deposits (in ₹ Crores)	52,585	35,979	46%	44,278	19%
CASA Ratio	37%	23%	-	39%	-

**B.) Cost of Funds (Quarter)**

Particulars	Q4'FY22	Q4'FY21	Q3'FY22	FY22	FY21
Average Cost of Funds	5.7%	6.5%	5.9%	5.9%	6.8%
Incremental Cost of Funds	5.3%	5.9%	5.3%	5.3%	5.9%

**C.) Advances**

Amount in ₹ Crores	Q4'FY22	Q4'FY21	Y-o-Y	Q3'FY22	Q-o-Q
Loan AUM*	47,843	37,712	27%	42,023	14%
Gross Advances	46,801	35,356	32%	40,719	15%

\*Basis regulatory classification, retail to wholesale ratio stood at ~88:12 as on 31-Mar'22 versus ~89:11 as on 31-Dec'21

**D.) Disbursements**

Amount in ₹ Crores	Q4'FY22	Q4'FY21	Y-o-Y	Q3'FY22	Q-o-Q	FY22	FY21	Y-o-Y
Fund-Based	10,296	7,421	39%	8,152	26%	25,407	17,590	44%
Non Fund-Based	742	391	90%	627	18%	1,872	1,033	81%

Disbursement includes ECLGS disbursements of ₹64 Cr. in Q4'FY22, ₹42 Cr. in Q4'FY21, ₹48 Cr. in Q3'FY22; ₹500 Cr. in FY22, and ₹568 Cr. in FY21.

**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: L36911RJ1996PLC011381

Formerly known as Au Financiers (India) Limited



**Additional disclosures for Q4'FY22** (The additional disclosures hereunder are basis the evolving situation related to the Covid-19 pandemic and may be discontinued in the future)

**E.) Monthly Collections trends**

Collection Efficiency*	FY22	FY21
March	112%	112%
February	107%	106%
January	105%	104%

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

**Management Commentary** - In Q4'FY22, we saw sustained improvement in asset quality as customers' cashflows improved, and credit demand continued to become more broad-based with improving sentiment on the ground. The Bank continues to make progress in its aim to build a stable and granular deposits franchise and is being supported by increasing brand awareness as well as our digital properties like AU 0101, Video Banking, Credit cards, UPI QR etc. which continue to see strong momentum. Till 31<sup>st</sup> March, 2022, the Bank has issued 1.6 Lac+ Credit cards, installed 4.7 Lac+ QR codes and opened 1 Lac+ savings accounts through video banking.

**Note:** The above information for Q4'FY22 is provisional and being released ahead of the official announcement of the financial results for the quarter and fiscal year ended 31<sup>st</sup> March, 2022 and is subject to review and approval by the Audit Committee, Board of Directors and audit by the Statutory Auditors of the Bank.

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

Thanking You,

Yours faithfully,

**For AU SMALL FINANCE BANK LIMITED**




**Manmohan Paknami**  
**Company Secretary and Compliance Officer**  
 Membership No.: F9999  
[investorrelations@aubank.in](mailto:investorrelations@aubank.in)

**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:** L36911RJ1996PLC011381  
 Formerly known as **Au Financiers (India) Limited**