

Ref. No.: AUSFB/SEC/2022-23/346

Date: 04<sup>th</sup> October, 2022

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. <b>NSE Symbol: AUBANK</b>	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001, Maharashtra. Scrip Code: <b>540611</b>
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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, the Bank would like to place the following information on record pertaining to its performance in the quarter ended on 30<sup>th</sup> September, 2022:

**A.) Deposits**

Particulars (as on)	30-Sep-22	31-Mar-22	% growth over Mar'22	30-Jun-22	Q-o-Q growth
Total Deposits (in ₹ Crores)	58,335	52,585	11%	54,631	7%
CASA Ratio	42%	37%	-	39%	-

**B.) Cost of Funds**

Particulars	H1'FY23	FY22	Change over FY22	Q2'FY23	Q1'FY23	Q-o-Q change
Average Cost of Funds	5.8%	5.9%	- 17 bps	5.8%	5.7%	+ 10 bps
Incremental Cost of Funds	6.0%	5.3%	+ 70 bps	6.1%	5.7%	+ 35 bps

**C.) Advances<sup>@</sup>**

Amount in ₹ Crores	30-Sep-22	31-Mar-22	% growth over Mar'22	30-Jun-22	Q-o-Q growth
Gross Advances	52,452	46,789	12%	49,349	6%
Assigned/securitised loans (not included in Gross Advances)	1,369	1,206	N.A.	985	N.A.

<sup>@</sup>In line with regulatory practice for scheduled commercial banks, the Bank has stopped using the term "AUM"

Basis regulatory classification, retail to wholesale advances ratio stood at ~90:10 as on 30<sup>th</sup> September, 2022 versus ~88:12 as on 31<sup>st</sup> March, 2022

**D.) Disbursements**

Amount in ₹ Crores	Q2'FY23	Q1'FY23	Q-o-Q
Fund-Based	8,605	8,445	2%
Non Fund-Based	587	481	22%

Disbursement includes ECLGS disbursements of ₹27 crore in Q2'FY23 and ₹39 crore in Q1'FY23.

**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 Q2'FY23** (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*	FY23	FY22
Sep	109%	109%
Aug	106%	107%
July	107%	110%
June	106%	114%
May	105%	94%
April	103%	95%

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

**Management Commentary** – the management is focussed on building an asset and deposit franchise which can provide sustainable growth with **strong asset quality**, a differentiated **customer service** and a **safe & secure digital bank**. Q2'FY23 was another quarter in this journey where we saw positive sentiments on-the ground amidst a challenging macro environment. Some key highlights for the quarter were:

- Bank raised capital of ₹ 2,500 crore with Tier I equity capital of ₹ 2,000 crore and Tier II capital of ₹ 500 crore
- The Bank securitised asset portfolio worth ₹ 715 crore during Q2'FY23
- Average LCR of ~129% during the quarter and capital raise, allowed the Bank to focus on CASA and retail deposit led growth; the liquidity cushion also allowed the Bank to grow deposits without raising deposit rates during the quarter
- The increase in disbursement yield during the first half of FY23 has well-compensated for the rise in incremental cost of funds. As retail demand in the system accelerates, Bank is prioritising risk adjusted yields and focus is on sustainable growth underpinned by strong underwriting
- There was no additional MTM impact during the quarter and the Bank continues to manage its liquidity in a prudent manner
- Bank continued to see good pickup in its digital initiatives – as of 30<sup>th</sup> September, 2022, the Bank has 14 Lac+ customers registered on AU 0101, 3 Lac+ Credit cards outstanding, 8 Lac+ QR codes installed and opened 2 Lac+ savings accounts through video banking

**Note:** The above information for Q2'FY23 is provisional and being released ahead of the official announcement of the financial results for the quarter ended 30<sup>th</sup> September, 2022 and is subject to review and approval by the Audit Committee, Board of Directors and 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 Parnami**  
**Company Secretary and Compliance Officer**  
**Membership No.: F9999**  
[investorrelations@aubank.in](mailto:investorrelations@aubank.in)

**Registered Office**  
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