

Ref. No. : AUSFB/SEC/2020-21/36

Date: 04th May, 2020

To,

National Stock Exchange of India Limited Exchange Plaza, 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: Compliance with Regulation 52(4) and 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In compliance with the above regulations, we herewith submit below information with respect to listed Non-Convertible Debentures issued by the Bank.

1. Disclosure pursuant to Regulation 52(4) of the Listing Regulations; and
2. Certificate of the Debenture Trustee i.e. IDBI Trusteeship Services Limited and Catalyst Trusteeship Limited, as required under Regulation 52(5) of the Listing Regulations.

We further confirm that Audit Report on Audited Financial Results for the quarter and year ended on 31st March, 2020 issued by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants is with unmodified opinion.

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED



MANMOHAN PARNAMI
COMPANY SECRETARY AND COMPLIANCE OFFICER
Membership No.: F9999

Enclosure: a/a

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**

ANNEXURE FOR NON-CONVERTIBLE DEBENTURES ISSUED ON PRIVATE PLACEMENT BASIS UNDER REGULATION 52(4) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

a) Credit Rating and Changes in Credit Rating (if any):

AU Small Finance Bank Limited being rated by leading rating agencies of India, the Credit ratings of the Bank as on 31st March, 2020 are as follows:

Nature of Debt Instrument	Rating Agency	Term	Credit Ratings
Non-Convertible Debentures	India Ratings	Long Term	AA-/Stable
	CRISIL	Long Term	AA-/Stable
	ICRA	Long Term	AA-/Stable
Subordinated Debt/ Tier II Bonds	India Ratings	Long Term	AA-/Stable
	CRISIL	Long Term	AA-/Stable
	ICRA	Long Term	AA-/Stable
Bank Loans	India Ratings	Long Term	AA- /Stable
	ICRA	Long Term	AA- /Stable
	CARE	Long Term	AA- /Stable
Certificate of Deposits	India Ratings	Short Term	A1+
	CRISIL	Short Term	A1+
	CARE	Short Term	A1+

b) Debt Services Coverage Ratio, Asset Cover and Interest Service Coverage Ratio: AU Small Finance Bank Limited being a banking company, requirement of Debt Service Coverage Ratio, Asset cover and Interest Coverage Ratio is not applicable.

c) Debt Equity Ratio (for the half year ended on 31st March 2020) : **2.36 times** (Total Borrowing is considered as Debt for the calculation of Debt Equity Ratio)

d) Previous due date for the payment of Interest / repayment of Principal for the half year ended on 31st March, 2020: All the amounts were duly paid, please Refer Annexure A.

e) Next due date for the payment of Interest / Principal along with the amount of Interest payable and the redemption amount: Refer Annexure B.

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- f) **Capital Redemption Reserve/Debenture Redemption Reserve:** AU Small Finance Bank Limited being a banking company as on 31st March 2020, accordingly Debenture Redemption Reserve requirement is not applicable for Privately Placed Debentures.
- g) **Net Worth:** The Net Worth of the Bank as on 31st March, 2020 is **Rs. 4,37,681.12 Lakhs.**
- h) **Net Profit after Tax:** The Net Profit after tax for the year ended on 31st March 2020 is **Rs. 67,478.45 Lakhs.**
- i) **Earnings Per Share:**

Earnings per equity share (including exceptional item):

Particulars	EPS
Basic (in Rs.)	22.78
Diluted (in Rs.)	22.32

Earnings per equity share (excluding exceptional item):

Particulars	EPS
Basic (in Rs.)	22.78
Diluted (in Rs.)	22.32

- j) **Asset Cover available (Regulations 54):** All secured Non-Convertible Debentures issued by the Bank are secured by First pari passu charge on future receivables and against specified Immovable Property of the Bank to the extent of at least 100% of outstanding secured Non-Convertible Debentures.

The above information has been noted and taken on record by the Debenture Trustee.

We request you to take the above information on your records.

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED




MANMOHAN PARNAMI

COMPANY SECRETARY & COMPLIANCE OFFICER

Membership No.: F9999

Enclosure: a/a

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Annexure-A				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Oct-19	111169589
2	INE949L08236	Interest	06-Oct-19	111658247
3	INE949L08152	Interest	04-Nov-19	87883562
4	INE949L08376	Interest	10-Nov-19	25056164
5	INE949L08160	Interest	19-Nov-19	23300000
6	INE949L08418	Interest	30-Nov-19	545000000
7	INE949L07493	Interest	20-Dec-19	145334840
8	INE949L08129	Interest	30-Dec-19	3094000
9	INE949L08301	Interest	28-Feb-20	44480680
10	INE949L07535	Interest	16-Mar-20	74426408
11	INE949L08129	Interest	30-Mar-20	3085732
12	INE949L08376	Principal	10-Nov-19	500000000
13	INE949L07535	Principal	16-Mar-20	1133330000

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Annexure-B				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Apr-20	109181914
2	INE949L08236	Interest	06-Apr-20	112109157
3	INE949L08301	Interest	30-Apr-20	7538252
4	INE949L07485	Interest	12-Jun-20	50188687
5	INE949L07493	Interest	20-Jun-20	144963789
6	INE949L08129	Interest	30-Jun-20	3119454
7	INE949L07535	Interest	16-Sep-20	25041093
8	INE949L08145	Interest	29-Sep-20	85809696
9	INE949L08129	Interest	30-Sep-20	3119454
10	INE949L08228	Principal	06-Apr-20	2450000000
11	INE949L08301	Principal	30-Apr-20	500000000
12	INE949L07485	Principal	12-Jun-20	500000000
13	INE949L08129	Principal	30-Sep-20	100000000

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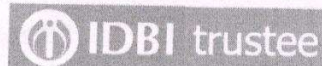
Phone: +91 141 4110060/61, **Fax:** +91 141 4110090

CIN: L36911RJ1996PLC011381

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

IDBI Trusteeship Services Ltd

REF: ITS/OPR/2020-21/15156



Date: - 02.05.2020

To

AU Small Finance Bank Limited

AU Square, B-11 E,
Behind CEG Tower,
Malviya Nagar Industrial Area,
Jaipur, Rajasthan -302017

Subject:- Certificate u/r 52(5) of SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015, for debenture issued by AU Small Finance Bank Limited.

Dear Sir,

We are acting as debenture trustee for Non- convertible debentures issued by AU Small Finance Bank Limited ("The Company").

In terms of the provisions of regulations 52(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (Regulations), we inform you that we have received the disclosure made by then company in the letter enclosed hereto, under regulation 52(4) for year ended 31st March 2020.

Thanking you,

FOR IDBI TRUSTEESHIP SERVICES LIMITED,

AUTHORISED SIGNATORY

Encl:- As above.

No. CTL/DEB/20-21/Noting Certificate/129

May 02, 2020

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Au Small finance Bank** (“**the Company**”) for the Half year ended March 31, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



For CATALYST TRUSTEESHIP LIMITED
Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company

