

Ref. No.: AUSFB/SEC/2020-21/257

Date: 29th October 2020

To,

National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Bandra (East), Mumbai- 400051 Maharashtra	The BSE Limited, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra
NSE Symbol: AUBANK	Scrip Code: 540611

Dear Sir/Madam,

Sub: Compliance with Regulation 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
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 Limited Review Report on Unaudited Financial Results for Quarter and Half Year ended on 30th September 2020 issued by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants is with unmodified opinion.

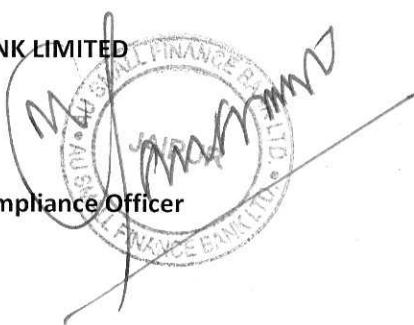
Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

Company Secretary and Compliance Officer

Membership No.: F9999



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 30th September 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 30th September 2020): **2.06 times** (Total Borrowing is considered as Debt for the calculation of Debt Equity Ratio)

d) Previous due date for the payment of Interest / Principal for the half year ended on 30th September 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 30th September 2020, accordingly Debenture Redemption Reserve requirement is not applicable for Privately Placed Debentures.
- g) **Net Worth:** The Net Worth of the Bank as on 30th September 2020 is **Rs. 4,91,611.73 Lakhs.**
- h) **Net Profit after Tax:** The Net Profit after tax for the half year ended on 30th September 2020 is **Rs. 52,268.51 Lakhs.**
- i) **Earnings Per Share:**

Earnings per equity share (including exceptional item):

Particulars	EPS
Basic (in Rs.)	17.09
Diluted (in Rs.)	17.01

Earnings per equity share (excluding exceptional item):

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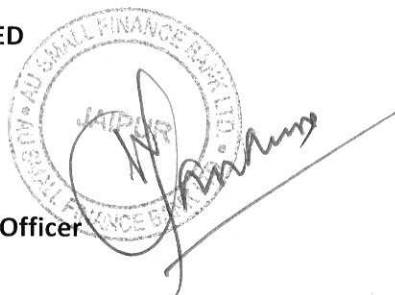
- j) **Asset Cover available (Regulations 54):** All secured Non-Convertible Debentures issued by the Bank are secured by First pari passu charge on future receivables and against specified Immovable Property of the Bank to the extent of at least 100% of outstanding secured Non-Convertible Debentures.

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

Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED

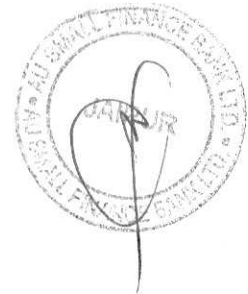
MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999



Enclosure: a/a

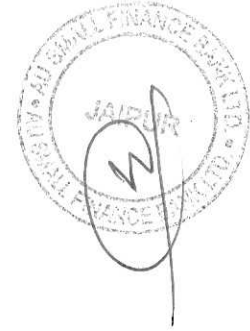
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Annexure-A				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Apr-20	1,09,18,1914
2	INE949L08236	Interest	06-Apr-20	11,21,09,157
3	INE949L08301	Interest	30-Apr-20	75,38,252
4	INE949L07485	Interest	12-Jun-20	5,01,12,500
5	INE949L07493	Interest	20-Jun-20	14,65,47,808
6	INE949L08129	Interest	30-Jun-20	31,19,454
7	INE949L07535	Interest	16-Sep-20	2,50,41,093
8	INE949L08145	Interest	29-Sep-20	8,55,15,710
9	INE949L08129	Interest	30-Sep-20	31,19,454
10	INE949L08228	Principal	06-Apr-20	245,00,00,000
11	INE949L08301	Principal	30-Apr-20	50,00,00,000
12	INE949L07485	Principal	12-June-20	50,00,00,000
13	INE949L08129	Principal	30-Sep-20	10,00,00,000



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Annexure-B				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08236	Interest	06-Oct-20	11,13,53,169
2	INE949L08152	Interest	04-Nov-20	8,81,25,000
3	INE949L08160	Interest	19-Nov-20	2,33,00,000
4	INE949L08418	Interest	30-Nov-20	54,50,00,000
5	INE949L07493	Interest	20-Dec-20	14,33,53,731
6	INE949L07535	Interest	16-Mar-21	2,46,60,406
7	INE949L07535	Principal	16-Mar-21	56,66,66,667



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Ref. ITSL/DEB/2020-21/19997

29th October, 2020

AU Small Finance Bank Limited
AU Square, B 11 E, Behind CEG Tower,
Malviya Nagar Industrial Area,
Jaipur, Rajasthan 302017

Kind Attn: Mr. Manmohan Parnami

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosures Requirements) Regulations, 2015, for Debenture issued by AU Small Finance Bank Limited.

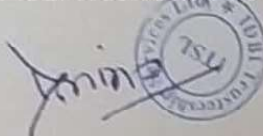
Dear Sir,

We are acting as Debenture Trustee for the Non-Convertible Debentures issued by AU Small Finance Bank Limited ("Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosures Requirements) Regulations, 2015, (Regulations), we inform you that we have received the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4) for the quarter and half Year ended 30th September, 2020.

Thanking you.

For IDBI Trusteeship Services Limited



AUTHORISED SIGNATORY

Encl: As above.

No. CTL/DEB/20-21/Noting Certificate/2770

October 28, 2020

To Whomsoever It May Concern,

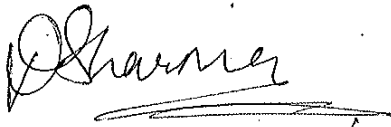
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 September 30, 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



Authorised Signatory

Encl: Results submitted by Company



SEARCHABLE FORMAT

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Date: 29th October 2020

To,

National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Bandra (East), Mumbai- 400051 Maharashtra NSE Symbol: AUBANK	The BSE Limited, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra Scrip Code: 540611
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MANMOHAN PARNAMI

Company Secretary and Compliance Officer

Membership No.: F9999

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MANMOHAN PARNAMI
Company Secretary and Compliance Officer
Membership No.: F9999

Enclosure: a/a

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