

No.CTL/DEB/19-20/Noting Certificate/5814

October 21, 2019

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** for the Half year ended September 30, 2019.

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


Authorized Signatory



Ref. No. : AUSFB/SEC/2019-20/306

Date: 21st October, 2019

To,

Listing Department National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex Bandra (East), Mumbai- 400051 Maharashtra NSE Symbol: AUBANK	Department of Corporate Services, The 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 Limited Review Report on Unaudited Financial Results as at 30th September 2019 issued by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants is with unmodified opinion.

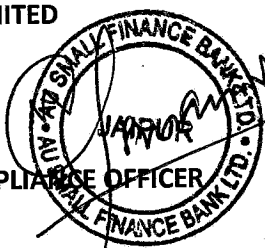
Thanks & Regard,

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**

Ref. No.: AUSFB/SEC/2019-20/300
Date: 21st October 2019

To,

Listing Department National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	Department of Corporate Services, BSE Limited, Phiroz Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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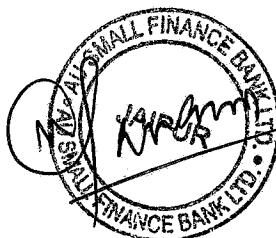
Dear Sirs,

Sub: Outcome of the Board Meeting – SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), this is to inform you that the Board of Directors of the Bank at its Meeting held on Monday, 21st October, 2019 at Jaipur has inter-alia, transacted the following business items:

1. Approved the Unaudited Financial Results of the Bank for the Quarter and Half year ended on 30th September 2019 along-with statement of assets and liabilities as on 30th September, 2019. (enclosed)
2. Took note of the Limited Review Report submitted by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants on Unaudited Financial Results of the Bank for the Quarter and Half year ended on 30th September 2019. (enclosed)
3. Approved the appointment of Mr. Mankal Shankar Sriram (DIN:00588922) and Mr. Pushpinder Singh (DIN:08496066) as Additional Director (Independent) on the Board of the Bank with effect from 21st October 2019 subject to applicable regulatory requirements.
4. Approved the reappointment of Mr. Sanjay Agarwal (DIN: 00009526), as Managing Director & CEO and Mr. Uttam Tibrewal (DIN: 01024940), as Whole Time Director of the Bank for a period of 3 (three) years. Appointment will be effective from 19th April 2020, subject to RBI and other regulatory approvals as applicable.

The Board of Directors considered the above agenda which commenced at 5.15 P.M. and concluded at 6.30 P.M. Thereafter, It was decided that other agenda items will be taken up for consideration at the Board meeting on 22nd October 2019.



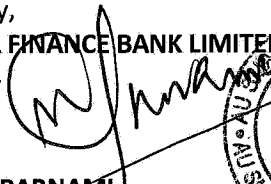
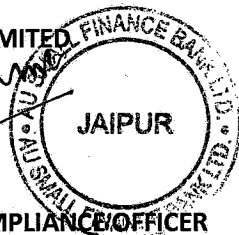
Registered Office
AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India
Phone: +91 141 4110060/61, Fax: +91 141 4110090
CIN: L36911RJ1996PLC011381
Formerly known as Au Financiers (India) Limited

Kindly take the same on record.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

COMPANY SECRETARY AND COMPLIANCE OFFICER

Membership No.: F9999

Registered Office

AU SMALL FINANCE BANK LIMITED

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Formerly known as Au Financiers (India) Limited

Independent Auditor's Review Report on the Quarterly and half yearly Unaudited Financial Results of the AU Small Finance Bank Limited Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
AU Small Finance Bank Limited

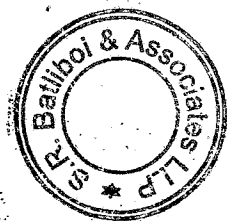
1. We have reviewed the accompanying statement of unaudited financial results of AU Small Finance Bank Limited (the "Bank") for the quarter ended September 30, 2019 and year to date from April 1, 2019 to September 30, 2019 (the "Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Attention is drawn to the fact that the figures for net cash outflows for the corresponding period from April 1, 2018 to September 30, 2018, as reported in these unaudited financial results have been approved by the Board of Directors of the Bank but have not been subjected to review by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, (AS 25) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant guidelines issued by Reserve Bank of India (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

Sarvesh Warty

per Sarvesh Warty
Partner
Membership No.: 121411
UDIN: 19121411AAAAJZ8488

Jaipur
October 21, 2019



AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)

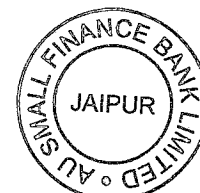
Tel: +91-141-4110060, Fax No: +91- 141-4110090 Website : www.aubank.in

Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2019

S. No.	Particulars	Quarter ended 30.09.2019	Quarter ended 30.06.2019	Quarter ended 30.09.2018	Half year ended 30.09.2019	Half year ended 30.09.2018	Year ended 31.03.2019
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	1,03,342.68	95,738.93	68,338.85	1,99,081.61	1,28,378.10	2,94,912.88
	a) Interest / discount on advances / bills	81,012.56	76,873.89	54,526.55	1,57,886.45	1,01,980.32	2,37,418.65
	b) Income on Investments	15,567.29	14,324.34	7,436.37	29,891.63	13,471.53	33,386.24
	c) Interest on balances with Reserve Bank of India and other inter bank funds	461.25	421.15	810.81	882.40	1,574.04	3,138.29
	d) Others	6,301.58	4,119.55	5,565.12	10,421.13	11,352.21	20,969.70
2	Other income (refer note 6)	15,078.65	21,094.38	12,250.31	36,173.03	22,552.06	46,191.10
3	Total Income (1)+(2)	1,18,421.33	1,16,833.31	80,589.16	2,35,254.64	1,50,930.16	3,41,103.98
4	Interest Expended	58,183.70	56,181.50	36,221.59	1,14,365.20	67,609.98	1,60,652.64
5	Operating Expenses (i)+(ii)	32,467.81	31,567.68	26,849.04	64,035.49	50,564.19	1,08,260.75
	i) Employees cost	18,213.26	18,589.41	14,976.64	36,802.67	29,031.11	60,111.07
	ii) Other operating expenses	14,254.55	12,978.27	11,872.40	27,232.82	21,533.08	48,149.68
6	Total Expenditure (4)+(5)	90,651.51	87,749.18	63,070.63	1,78,400.69	1,18,174.17	2,68,913.39
	(excluding Provisions & Contingencies)						
7	Operating Profit before Provisions and Contingencies (3)-(6)	27,769.82	29,084.13	17,518.53	56,853.95	32,755.99	72,190.59
8	Provisions (other than tax) and Contingencies	6,100.66	3,151.49	3,497.62	9,252.15	7,008.92	14,177.59
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	21,669.16	25,932.64	14,020.91	47,601.80	25,747.07	58,013.00
11	Tax Expense	4,474.97	6,900.54	4,879.33	11,375.51	8,923.15	19,832.32
12	Net Profit from Ordinary Activities after tax (10)-(11)	17,194.19	19,032.10	9,141.58	36,226.29	16,823.92	38,180.68
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit for the period (12)-(13)	17,194.19	19,032.10	9,141.58	36,226.29	16,823.92	38,180.68
15	Paid up equity share capital (Face Value of ₹ 10/- each)	29,342.69	29,239.84	29,211.35	29,342.69	29,211.35	29,235.75
16	Reserves excluding revaluation reserves						2,87,053.34
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio - Basel II (refer note 7)	17.87%	18.56%	17.77%	17.87%	17.77%	19.31%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) - not annualized						
	Basic EPS (Rs.)	5.87	6.51	3.15	12.38	5.84	13.16
	Diluted EPS (Rs.)	5.79	6.41	3.08	12.20	5.70	12.90
	(iv) NPA Ratios						
	(a) Gross NPAs	50,384.21	48,570.29	37,104.37	50,384.21	37,104.37	47,013.89
	(b) Net NPAs	28,285.00	28,899.50	23,156.03	28,285.00	23,156.03	29,450.34
	(c) % of Gross NPAs to Gross Advances	2.01%	2.08%	2.03%	2.01%	2.03%	2.04%
	(d) % of Net NPAs to Net Advances	1.14%	1.25%	1.28%	1.14%	1.28%	1.29%
	(v) Return on assets (average) - not annualized	0.49%	0.57%	0.40%	1.06%	0.77%	1.48%



Sayee Bhandari



AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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Segment information in accordance with the Accounting standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under :

S. No.	Particulars	Quarter ended 30.09.2019	Quarter ended 30.06.2019	Quarter ended 30.09.2018	Half year ended 30.09.2019	Half year ended 30.09.2018	Year ended 31.03.2019
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment revenue						
a)	Treasury	18,859.02	25,319.07	8,998.36	44,178.09	16,225.83	40,328.78
b)	Retail banking	84,656.07	77,628.73	60,299.79	1,62,284.80	1,14,384.69	2,55,045.54
c)	Wholesale banking	14,046.59	13,400.00	10,686.22	27,446.59	19,366.71	43,072.12
d)	Other banking operations	859.65	485.51	604.79	1,345.16	952.93	2,657.54
e)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Income from operations	1,18,421.33	1,16,833.31	80,589.16	2,35,254.64	1,50,930.16	3,41,103.98
2	Segment results						
a)	Treasury	2,204.68	9,990.50	16.36	12,195.18	-226.65	1,139.49
b)	Retail banking	15,571.04	11,107.29	10,234.38	26,678.33	19,193.63	41,033.67
c)	Wholesale banking	3,033.79	4,349.34	3,165.38	7,383.13	5,827.16	13,182.30
d)	Other banking operations	859.65	485.51	604.79	1,345.16	952.93	2,657.54
e)	Unallocated	-	-	-	-	-	-
	Total Profit before Tax	21,669.16	25,932.64	14,020.91	47,601.80	25,747.07	58,013.00
3	Segment assets						
a)	Treasury	9,25,016.93	9,13,590.14	5,25,257.83	9,25,016.93	5,25,257.83	8,38,481.56
b)	Retail banking	20,99,401.78	19,49,714.05	14,80,191.14	20,99,401.78	14,80,191.14	19,16,739.79
c)	Wholesale banking	4,41,365.52	4,34,063.67	4,07,711.51	4,41,365.52	4,07,711.51	4,34,186.68
d)	Other banking operations	285.02	152.48	180.16	285.02	180.16	439.59
e)	Unallocated	1,16,537.51	78,674.77	64,666.35	1,16,537.51	64,666.35	72,432.03
	Total assets	35,82,606.76	33,76,195.11	24,78,006.99	35,82,606.76	24,78,006.99	32,62,279.65
4	Segment liabilities						
a)	Treasury	3,90,369.23	4,25,819.20	3,98,133.01	3,90,369.23	3,98,133.01	4,47,172.56
b)	Retail banking	13,32,278.23	12,54,150.13	8,84,876.66	13,32,278.23	8,84,876.66	11,80,776.63
c)	Wholesale banking	15,06,574.42	13,54,371.25	8,99,727.26	15,06,574.42	8,99,727.26	13,15,664.40
d)	Other banking operations	0.09	0.09	-	0.09	-	0.09
e)	Unallocated liabilities	1,789.81	5,767.84	2,363.22	1,789.81	2,363.22	2,376.88
	Capital and Other Reserves	3,51,594.98	3,36,086.60	2,92,906.84	3,51,594.98	2,92,906.84	3,16,289.09
	Total liabilities	35,82,606.76	33,76,195.11	24,78,006.99	35,82,606.76	24,78,006.99	32,62,279.65

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, and guidelines prescribed by RBI and in compliance with the Accounting Standard 17 – "Segment Reporting". The methodology adopted in compiling and reporting the above information has been relied upon by the auditors.

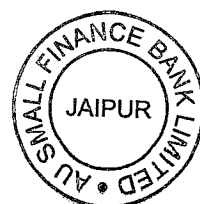
Notes:

1 Statement of Assets and Liabilities as on September 30, 2019 is given below:

Particulars	As at 30.09.2019	As at 30.09.2018	As at 31.03.2019
	Unaudited	Unaudited	Audited
CAPITAL & LIABILITIES			
Capital			
Money received against share warrants	29,342.69	29,211.35	29,235.75
Employees stock options outstanding	17,500.00	17,500.00	17,500.00
Reserves & Surplus	5,228.77	3,391.23	4,294.35
Deposits	2,99,523.52	2,42,804.26	2,65,258.99
Borrowings	22,14,916.65	12,86,936.27	19,42,243.56
Other Liabilities and Provisions	8,58,307.16	7,82,975.17	8,61,335.87
Total	1,57,787.97	1,15,188.71	1,42,411.13
	35,82,606.76	24,78,006.99	32,62,279.65
ASSETS			
Cash and Balances with RBI			
Balances with banks and Money at Call and Short Notice	1,24,355.91	69,931.46	81,114.24
Investments	28,255.95	1,08,908.57	92,905.10
Advances	8,43,367.25	3,99,841.25	7,16,167.11
Fixed Assets	24,80,920.14	18,11,719.76	22,81,873.08
Other Assets	44,167.92	43,589.94	44,703.00
Total	61,539.59	44,016.01	45,517.12
	35,82,606.76	24,78,006.99	32,62,279.65



[Handwritten Signature]



AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

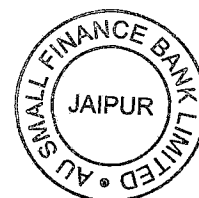
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2 Statement of Cash Flow for half year ended September 30, 2019 is given below:

Particulars	(₹ in lacs)	
	Half year ended 30.09.2019	Half year ended 30.09.2018
	Unaudited	Unaudited
Cash Flow From Operating Activities		
Profit after tax	36,226.29	16,823.92
Add: Provision for tax	11,375.51	8,923.15
Net Profit Before Taxes	47,601.80	25,747.07
Adjustments for :-		
Employee Stock Options Expense	1,363.22	2,022.91
Depreciation on Bank's Property	3,513.43	2,914.90
Amortization of Premium on HTM Investments	1,034.98	596.21
Provision for Employee Expenses	1,312.25	(289.70)
Provision for Non Performing Assets, Standard Assets and Other Provisions	7,469.16	5,903.24
Loss on sale of Fixed Assets	14.17	116.36
Operating profit before working capital changes	62,309.01	37,010.99
Movement in working capital		
Decrease / (Increase) in Investments (other than HTM Investments)	(96,680.44)	(17,486.07)
Decrease / (Increase) in Advances	(2,03,582.72)	(4,84,415.26)
Decrease / (Increase) in Other Assets	(15,342.39)	(11,172.40)
(Decrease) / Increase in Deposits	2,72,673.09	4,94,604.33
(Decrease) / Increase in Other Liabilities and Provisions	11,745.79	14,625.82
Cash Flow from Operating Activities	31,122.34	33,167.41
Direct Taxes Paid (Net of refunds)	(12,055.58)	(9,492.53)
Net Cash Flow from Operating Activities (A)	19,066.76	23,674.88
Cash Flow from Investing Activities		
Purchase of Fixed Assets	(3,075.25)	(8,096.28)
Proceeds from Sale of Fixed Assets	82.73	83.76
Investments in HTM securities (Net)	(32,169.39)	(77,974.64)
Net cash flow used in Investing Activities (B)	(35,161.91)	(85,987.16)
Cash Flow from Financing Activities		
Proceeds from /(Repayment of) borrowings	(3,028.72)	19,088.70
Money received on exercise of Stock Options / Issue of Shares	360.15	30,521.37
Money received against Share Warrants	-	17,500.00
Share Issue Expenses	-	(331.37)
Dividend paid (includes tax on dividend)	(2,643.76)	(1,748.26)
Net cash flow from/ (used in) in Financing Activities (C)	(5,312.33)	65,030.44
Net Increase / (Decrease) In Cash And Cash Equivalents (A + B + C)	(21,407.48)	2,718.16
Cash And Cash Equivalents as at April 1st	1,74,019.34	1,76,121.87
Cash And Cash Equivalents as at the period end	1,52,611.86	1,78,840.03



Signature of S.R. Batliboi



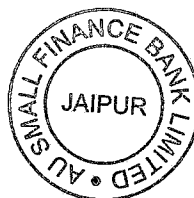
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- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their respective meetings held on October 21, 2019, in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The results have been subjected to a limited review by the statutory auditors of the Bank.
- 4 These unaudited financial results of the Bank have been prepared in accordance with the Banking Regulations Act, 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act 2013, Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015, as amended and the guidelines issued by the Reserve Bank of India (RBI).
- 5 During the year ended March 31, 2019, the Bank has allotted 10,104,364 convertible warrants, each convertible into one equity share of the Bank of face value Rs.10 each, at an issue price of Rs.692.77 per share aggregating to Rs.70,000 lacs out of which Rs.17,500 lacs (the "Upfront Consideration") has been received during the previous year against allotment of warrant and the balance of Rs.52,500 lacs (the "Balance Consideration") shall be received upon allotment of equity shares against such warrants pursuant to exercise of option by the warrant holder.
The warrants are exercisable within 18 months from the date of allotment of warrants upon payment of the Balance Consideration.
- 6 Other income includes processing fee and other charges including marketing support fees, profit on sale of investments, recovery from loans written off, income from dealing in PSLC, etc.
During the quarter ended Jun 30, 2019, Profit on sale of investment includes Rs.7,708 lacs (Rs.7,085 lacs, net of tax) pertaining to profit on sale of equity shares (part stake) held in Aavas Financiers Ltd.
- 7 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated October 6, 2016.
The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.
The Bank has considered the Upfront Consideration (as described in note 5 above) received for share warrants during the quarter ended June 30, 2018 issued and the funds raised from the issuance of share capital as part of Tier I Capital for the purposes of computation of the Capital Adequacy Ratio.
- 8 Previous periods / year figures have been regrouped where necessary to conform to current period presentation.

Place : Jaipur
Date: October 21, 2019



For and on behalf of the Board of Directors
AU Small Finance Bank Limited

Sanjay Agarwal
Sanjay Agarwal
(Managing Director and CEO)



SEARCHABLE FORMAT

Ref. No.: AUSFB/SEC/2019-20/300
Date: 21st October 2019

To,

Listing Department National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	Department of Corporate Services, BSE Limited, Phiroz Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611
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Dear Sirs,

Sub: Outcome of the Board Meeting – SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”), this is to inform you that the Board of Directors of the Bank at its Meeting held on Monday, 21st October, 2019 at Jaipur has inter-alia, transacted the following business items:

1. Approved the Unaudited Financial Results of the Bank for the Quarter and Half year ended on 30th September 2019 along-with statement of assets and liabilities as on 30th September, 2019. (enclosed)
2. Took note of the Limited Review Report submitted by Statutory Auditors, S.R. BATLIBOI & ASSOCIATES LLP, Chartered Accountants on Unaudited Financial Results of the Bank for the Quarter and Half year ended on 30th September 2019. (enclosed)
3. Approved the appointment of Mr. Mankal Shankar Sriram (DIN:00588922) and Mr. Pushpinder Singh (DIN:08496066) as Additional Director (Independent) on the Board of the Bank with effect from 21st October 2019 subject to applicable regulatory requirements.
4. Approved the reappointment of Mr. Sanjay Agarwal (DIN: 00009526), as Managing Director & CEO and Mr. Uttam Tibrewal (DIN: 01024940), as Whole Time Director of the Bank for a period of 3 (three) years. Appointment will be effective from 19th April 2020, subject to RBI and other regulatory approvals as applicable.

The Board of Directors considered the above agenda which commenced at 5.15 P.M. and concluded at 6.30 P.M. Thereafter, It was decided that other agenda items will be taken up for consideration at the Board meeting on 22nd October 2019.

Registered Office

AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
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Phone: +91 141 4110060/61, **Fax:** +91 141 4110090
CIN: L36911RJ1996PLC011381
Formerly known as **Au Financiers (India) Limited**

Kindly take the same on record.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

COMPANY SECRETARY AND COMPLIANCE OFFICER

Membership No.: F9999

Registered Office

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DISCLOSURES 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, 2019 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+

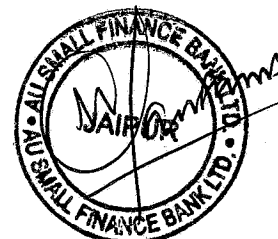
b) Debt Services Coverage Ratio, Asset Cover and Interest Service Coverage Ratio: AU Small Finance Bank Limited being a banking company, requirement of Debt Service Coverage Ratio, Asset cover and Interest Coverage Ratio is not applicable.

c) Debt Equity Ratio (for the half year ended on 30th September 2019): 2.44 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, 2019: 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 2019, 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, 2019 is **Rs. 3,51,594.98 Lakhs.**
- h) **Net Profit after Tax:** The Net Profit after tax for the half year ended on 30th September 2019 is **Rs. 36,226.29 Lakhs.**
- i) **Earnings Per Share:**

Earnings per equity share (including exceptional item):

Particulars	EPS
Basic (in Rs.)	12.38
Diluted (in Rs.)	12.20

Earnings per equity share (excluding exceptional item):

Particulars	EPS
Basic (in Rs.)	12.38
Diluted (in Rs.)	12.20

- 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.

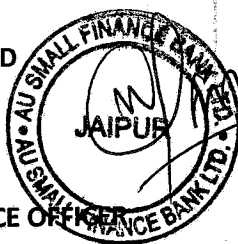
Thanks & Regard,

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

COMPANY SECRETARY & COMPLIANCE OFFICER

Membership No.: F9999



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Annexure-A				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	08-Apr-19	111169589
2	INE949L08236	Interest	08-Apr-19	111658247
3	INE949L07386	Interest	18-Apr-19	79109589
4	INE949L07402	Interest	30-Apr-19	1917808
5	INE949L08368	Interest	10-May-19	45225000
6	INE949L08376	Interest	10-May-19	50250000
7	INE949L08384	Interest	10-May-19	65325000
8	INE949L07402	Interest	15-May-19	1027397
9	INE949L07477	Interest	15-May-19	46257534
10	INE949L08400	Interest	31-May-19	50000000
11	INE949L08392	Interest	31-May-19	50250000
12	INE949L07485	Interest	13-Jun-19	50250000
13	INE949L07493	Interest	20-Jun-19	144540660
14	INE949L08129	Interest	01-Jul-19	3162000
15	INE949L08111	Interest	03-Jul-19	5171233
16	INE949L08384	Interest	06-Aug-19	15706557
17	INE949L08368	Interest	06-Aug-19	10903562
18	INE949L08392	Interest	03-Sep-19	13043033
19	INE949L07535	Interest	16-Sep-19	74510301
20	INE949L08137	Interest	19-Sep-19	10827398
21	INE949L08129	Interest	30-Sep-19	3094000
22	INE949L08145	Interest	30-Sep-19	85515069
23	INE949L07386	Principal	18-Apr-19	1250000000
24	INE949L08400	Principal	31-May-19	500000000
25	INE949L07477	Principal	15-May-19	500000000
26	INE949L07402	Principal	15-May-19	250000000
27	INE949L08111	Principal	03-Jul-19	50000000
28	INE949L08327	Principal	08-Aug-19	1500000000
29	INE949L08368	Principal	06-Aug-19	450000000
30	INE949L08384	Principal	06-Aug-19	650000000
31	INE949L08392	Principal	03-Sep-19	500000000
32	INE949L08137	Principal	19-Sep-19	100000000

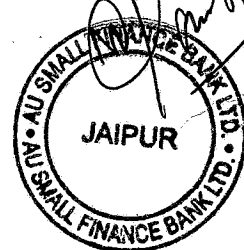
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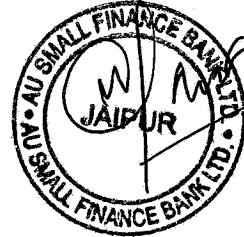
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Annexure-B				
Sr. No.	ISIN	Type	Due Date of Payment	Amount (Rs.)
1	INE949L08228	Interest	06-Oct-19	111169589
2	INE949L08236	Interest	06-Oct-19	111658247
3	INE949L08152	Interest	04-Nov-19	87883562
4	INE949L08376	Interest	10-Nov-19	25056164
5	INE949L08160	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	INE949L07535	Principal	16-Mar-20	500000000
13	INE949L08376	Principal	10-Nov-19	1133333333



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