

**Name of the Issue:****AU Small Finance Bank Limited**

<b>1</b>	<b>Type of Issue (IPO/FPO)</b>	IPO
<b>2</b>	<b>Issue Size (Rs. mn)</b> <i>*Source: Prospectus dated July 3, 2017</i>	19,125.14
<b>3</b>	<b>Grade of issue along with name of the rating agency</b>	
	Name	NA
	Grade	NA
<b>4</b>	<b>Subscription Level (Number of times)</b> <i>*Source: Final Post Issue Monitoring Report</i> <i>The above figure is net of withdrawals and technical/ multiple rejections</i>	38.51*

**5 QIB Holding (as a % of outstanding capital) as disclosed to stock exchanges**

Particulars	%
(i) allotment in the issue*	16.34%
(ii) at the end of the 1 <sup>st</sup> Quarter immediately after listing of the issue*	17.61%
(iii) at the end of 1st FY (March 31, 2018) *	19.18%
(iv) at the end of 2nd FY (March 31, 2019)*	36.90%
(v) at the end of 3rd FY (March 31, 2020) *	44.11%

\* Source: Source: Exchange filings

**6 Financials of the issuer (as per the annual financial results submitted to stock exchanges)**

Parameters	(Rs. mn)		
	1st FY (March 31, 2018)	2nd FY (March 31, 2019)*	3rd FY (March 31, 2020)
Income from operations	12,800	34,109	N.A.
Net Profit for the period	8,220	3,818	N.A.
Paid-up equity share capital	2,843	2,924	N.A.
Reserves excluding revaluation reserves	17,033	28,705	N.A.

\* Financials not disclosed as reporting for the relevant fiscal years has not been completed.

**7 Trading Status in the scrip of the issuer**

Company's Equity Shares are listed on both, the BSE Limited and the National Stock Exchange of India Limited. The Shares have not been suspended or delisted.

Particulars	Status
(i) at the end of 1st FY (March 31, 2018)	Frequently Traded
(ii) at the end of 2nd FY (March 31, 2019)	Frequently Traded
(iii) at the end of 3rd FY (March 31, 2020)	Frequently Traded

**8 Change in Directors of issuer from the disclosures in the offer document**

Particulars	Name of the Director	Appointed / Resigned
(i) at the end of 1st FY (March 31, 2018)	Narendra Ostawal, Raj Vikash Verma	Appointed
(ii) at the end of 2nd FY (March 31, 2019)	No change	No change
(iii) at the end of 3rd FY (March 31, 2020)	Krishna Kant Rathi, Jyoti Narang & Raj Vikas Verma	Appointed

**9 Status of implementation of project/ commencement of commercial production**

- (i) Details of Estimated Schedule of Implementation of Projects forming part of the Objects of the Issue as per Prospectus: **Not applicable**  
(ii) Actual implementation: **Not Applicable**  
(iii) Reasons for delay in implementation, if any: **Not Applicable**

**10 Status of utilization of issue proceeds**

- (i) as disclosed in the offer document  
Not applicable as this was an Offer for Sale by Selling Shareholders  
(ii) Actual utilization  
Not applicable as this was an Offer for Sale by Selling Shareholders  
(iii) Reasons for deviation, if any  
Not applicable as this was an Offer for Sale by Selling Shareholders

**11 Comments of monitoring agency, if applicable**

- (i) Comments on use of funds - Not Applicable  
(ii) Comments on deviations, if any, in the use of proceeds of the Issue from the objects stated in the Offer document – Not Applicable  
(iii) Any other reservations expressed by the monitoring agency about the end use of funds - Not applicable

**12 Pricing Data**

Issue Price (Rs.): 358  
Designated Stock Exchange: NSE  
Listing Date: 10-July-17

Price parameters	At close of listing day	At close of 30th calendar day from listing day	At close of 90th calendar day from listing day	As at the end of 1st FY after the listing of the issue (March 31, 2018)			As at the end of 2nd FY after the listing of the issue (March 31, 2019)			As at the end of 3rd FY after the listing of the issue (March 31, 2020)		
				Closing price	High (during the FY)	Low (during the FY)	Closing price	High (during the FY)	Low (during the FY)	Closing price	High (during the FY)	Low (during the FY)
Market Price	541.65	568.35	615.05	618.05	525.25	724.25	593.30	746.95	502.00	508.85	1,180.25	475.05
CNX NIFTY	9,771.05	9,978.55	9,979.70	10,113.70	11,171.55	9,075.15	11,679.90	11,760.20	10,004.55	8,597.75	12,430.50	7,511.1

Source: NSE Website

# Information not provided as reporting for the relevant fiscal years has not been completed

13 Basis for Issue Price

Accounting ratio	As disclosed in the Offer Document <sup>(1)</sup>	At the end of 1st FY (March 31, 2018) <sup>(2)</sup>	At the end of 2nd FY (March 31, 2019) <sup>(2)</sup>	At the end of 3rd FY (March 31, 2020) <sup>(2)</sup>	
Basic EPS	<b>Issuer:</b>	<b>11.96</b>	<b>10.26</b>	<b>13.16</b>	<b>22.8</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	34.01	47.54	69.33	89.8
	Sundaram Finance Limited	61.52	64.04	105.4	65.2
	Cholamandalam Investment and Finance Company Limited	46.05	62.10	75.87	13.4
	RBL Bank Limited	12.59	15.70	20.47	11.0
	IndusInd Bank Limited	48.06	60.19	54.9	64.3
	Equitas Holdings Limited	4.79	0.92	5.18	6.0
	Ujjivan Financial Services Limited	17.75	0.03	16.34	23.3
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>39.0</b>
P/E	<b>Issuer:</b>	<b>30.49</b>	<b>60.24</b>	<b>54.04</b>	<b>31.9</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	39.14	37.18	43.67	37.8
	Sundaram Finance Limited	24.35	26.19	14.78	21.7
	Cholamandalam Investment and Finance Company Limited	21.94	23.36	19.13	16.9
	RBL Bank Limited	43.78	30.56	33.46	16.5
	IndusInd Bank Limited	31.07	29.85	32.73	8.0
	Equitas Holdings Limited	32.76	Not Available	26.36	9.4
	Ujjivan Financial Services Limited	18.11	Not Available	21.39	10.9
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>17.3</b>
P/B	<b>Issuer:</b>	<b>5.09</b>	<b>7.74</b>	<b>5.48</b>	<b>5.1</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	7.55	6.17	8.88	6.3
	Sundaram Finance Limited	3.46	3.80	2.16	2.4
	Cholamandalam Investment and Finance Company Limited	3.65	4.41	3.67	2.3
	RBL Bank Limited	4.47	3.01	3.98	0.9
	IndusInd Bank Limited	4.28	4.49	3.67	1.0
	Equitas Holdings Limited	2.33	2.16	1.87	0.7
	Ujjivan Financial Services Limited	2.26	2.38	2.18	1.1
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>2.1</b>
RoNW	<b>Issuer:</b>	<b>20.40%</b>	<b>13.70%</b>	<b>14.00%</b>	<b>15.6%</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	19.13%	20.50%	22.50%	16.3%
	Sundaram Finance Limited	14.19%	14.50%	13.20%	12.7%
	Cholamandalam Investment and Finance Company Limited	16.60%	20.78%	20.90%	12.8%
	RBL Bank Limited	10.29%	10.95%	12.15%	4.7%
	IndusInd Bank Limited	13.89%	16.48%	13.25%	13.2%
	Equitas Holdings Limited	7.14%	1.40%	9.06%	7.4%
	Ujjivan Financial Services Limited	11.83%	0.10%	10.70%	10.5%
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>11.1%</b>

Accounting ratio	As disclosed in the Offer Document <sup>(1)</sup>	At the end of 1st FY (March 31, 2018) <sup>(2)</sup>	At the end of 2nd FY (March 31, 2019) <sup>(2)</sup>	At the end of 3rd FY (March 31, 2020) <sup>(2)</sup>
<b>Issuer:</b>	<b>70.34</b>	<b>79.84</b>	<b>108.21</b>	<b>142.2</b>
<b>Peer Group:</b>				
Bajaj Finance Limited	174.59	286.27	340.80	537.3
Sundaram Finance Limited	433.47	441.24	719.87	601.0
Cholamandalam Investment and Finance Company Limited	276.79	329.00	395.00	100.0
RBL Bank Limited	115.55	159.27	171.93	207.7
IndusInd Bank Limited	345.17	400.25	489.96	535.7
Equitas Holdings Limited	66.03	66.87	73.19	81.4
Ujjivan Financial Services Limited	147.03	145.16	160.19	233.5
<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>328.1</b>

Notes: (1) Sourced from Prospectus dated July 3, 2017. Disclosure is based on the standalone financial information disclosed in the Prospectus.  
(2) Disclosure is based on the financial results filed with the Stock Exchange

(i) Basic EPS as reported in company filings

(ii) Diluted EPS as reported in company filings

(iii) Price earnings ratio calculated by dividing the market value of the shares of the companies, by the basic EPS of the companies for Fiscal Year ending

(iv) Return of net worth has been computed as Net profit after tax for Fiscal Year ending divided by the Networth for equity shareholders at the end of the year.

(v) Net Asset Value per Equity Share has been computed as net worth at the end of the year divided by the total number of Equity Shares outstanding as at the end of the year.

14 Any other material information: NA