

**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 Grade	NA 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)#	N.A.

# QIB Holding not disclosed as reporting for relevant fiscal years have not been completed.

\* 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)*	N.A.

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

**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)*	N.A.	N.A.

\* Changes in Directors not disclosed as reporting for the relevant fiscal years has not been completed

**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	N.A.	N.A.	N.A.
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	N.A.	N.A.	N.A.

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) (3)</sup>	At the end of 2nd FY (March 31, 2019) <sup>(2) (3)</sup>	At the end of 3rd FY (March 31, 2020) <sup>(2) (3)</sup>	
Basic EPS	<b>Issuer:</b>	<b>11.96</b>	<b>10.26</b>	<b>13.16</b>	<b>Not Available</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	34.01	47.54	69.33	Not Available
	Sundaram Finance Limited	61.52	64.04	105.4	Not Available
	Cholamandalam Investment and Finance Company Limited	46.05	62.10	75.87	Not Available
	RBL Bank Limited	12.59	15.70	20.47	Not Available
	IndusInd Bank Limited	48.06	60.19	54.9	Not Available
	Equitas Holdings Limited	4.79	0.92	5.18	Not Available
	Ujjivan Financial Services Limited	17.75	0.03	16.34	Not Available
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>
Diluted EPS	<b>Issuer:</b>	<b>11.74</b>	<b>10.00</b>	<b>12.9</b>	<b>Not Available</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	33.67	47.1	68.75	Not Available
	Sundaram Finance Limited	61.52	64.04	105.4	Not Available
	Cholamandalam Investment and Finance Company Limited	46.05	62.10	75.87	Not Available
	RBL Bank Limited	11.80	15.09	20.04	Not Available
	IndusInd Bank Limited	47.56	59.57	54.46	Not Available
	Equitas Holdings Limited	4.69	Not Available	5.18	Not Available
	Ujjivan Financial Services Limited	17.10	0.03	16.34	Not Available
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>
P/E	<b>Issuer:</b>	<b>30.49</b>	<b>60.24</b>	<b>54.04</b>	<b>Not Available</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	39.14	37.18	43.67	Not Available
	Sundaram Finance Limited	24.35	26.19	14.78	Not Available
	Cholamandalam Investment and Finance Company Limited	21.94	23.36	19.13	Not Available
	RBL Bank Limited	43.78	30.56	33.46	Not Available
	IndusInd Bank Limited	31.07	29.85	32.73	Not Available
	Equitas Holdings Limited	32.76	Not Available	26.36	Not Available
	Ujjivan Financial Services Limited	18.11	Not Available	21.39	Not Available
	<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>
P/B	<b>Issuer:</b>	<b>5.09</b>	<b>7.74</b>	<b>5.48</b>	<b>Not Available</b>
	<b>Peer Group:</b>				
	Bajaj Finance Limited	7.55	6.17	8.88	Not Available
Sundaram Finance Limited	3.46	3.80	2.16	Not Available	

Accounting ratio	As disclosed in the Offer Document <sup>(1)</sup>	At the end of 1st FY (March 31, 2018) <sup>(2) (3)</sup>	At the end of 2nd FY (March 31, 2019) <sup>(2) (3)</sup>	At the end of 3rd FY (March 31, 2020) <sup>(2) (3)</sup>
Cholamandalam Investment and Finance Company Limited	3.65	4.41	3.67	Not Available
RBL Bank Limited	4.47	3.01	3.98	Not Available
IndusInd Bank Limited	4.28	4.49	3.67	Not Available
Equitas Holdings Limited	2.33	2.16	1.87	Not Available
Ujjivan Financial Services Limited	2.26	2.38	2.18	Not Available
<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>
<b>Issuer:</b>	<b>20.40%</b>	<b>13.70%</b>	<b>14.00%</b>	<b>Not Available</b>
<b>Peer Group:</b>				
Bajaj Finance Limited	19.13%	20.50%	22.50%	Not Available
Sundaram Finance Limited	14.19%	14.50%	13.20%	Not Available
Cholamandalam Investment and Finance Company Limited	16.60%	20.78%	20.90%	Not Available
RBL Bank Limited	10.29%	10.95%	12.15%	Not Available
IndusInd Bank Limited	13.89%	16.48%	13.25%	Not Available
Equitas Holdings Limited	7.14%	1.40%	9.06%	Not Available
Ujjivan Financial Services Limited	11.83%	0.10%	10.70%	Not Available
<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>
NAV per share based on balance sheet	<b>70.34</b>	<b>79.84</b>	<b>108.21</b>	<b>Not Available</b>
<b>Issuer:</b>				
<b>Peer Group:</b>				
Bajaj Finance Limited	174.59	286.27	340.80	Not Available
Sundaram Finance Limited	433.47	441.24	719.87	Not Available
Cholamandalam Investment and Finance Company Limited	276.79	329.00	395.00	Not Available
RBL Bank Limited	115.55	159.27	171.93	Not Available
IndusInd Bank Limited	345.17	400.25	489.96	Not Available
Equitas Holdings Limited	66.03	66.87	73.19	Not Available
Ujjivan Financial Services Limited	147.03	145.16	160.19	Not Available
<b>Industry Avg</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</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 (3) Information not provided as the relevant fiscal year has not completed

(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