

Ref. No.: AUSFB/SEC/2025-26/36

Date: April 22, 2025

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611, 958400, 959025, 974093, 974094, 974095, 974914, 974963, 975017, 975038 & 976580
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Dear Sir/Madam,

Sub: Outcome of Board Meeting of AU Small Finance Bank Limited held on April 22, 2025

Ref: Regulation 30, 33 and 51, 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In continuation to our letter dated April 15, 2025 intimating about the Board meeting to be held on Tuesday, April 22, 2025, it is hereby informed that the Board of Directors at its meeting held today has inter-alia:

1. Considered and approved Audited Financial Results of the Bank for the Quarter and Financial Year ended on March 31, 2025. A copy of the said results is enclosed herewith as Annexure - I along with the Audit Report submitted by Joint Statutory Auditors viz. MSKA & Associates, Chartered Accountants and Mukund M Chitale & Co., Chartered Accountants and Declaration in respect of Audit Report with unmodified opinion on the aforesaid Audited Financial Results.
 2. Considered and recommended dividend of Rs. 1 (Rupee One) per equity share of face value of Rs. 10 each fully paid up (i.e. 10% of face value) out of net profit for the financial year ended March 31, 2025, subject to approval of shareholders at the ensuing Annual General Meeting (AGM) of the Bank. The dividend on equity shares will be paid/dispatched after the same is approved by the shareholders at the ensuing AGM of the Bank.
 3. Considered and approved the appointment of Mr. Nandkumar Saravade (DIN: 07601861) as Non-Executive Independent Director (Additional Director) on the Board of the Bank with effect from May 31, 2025 for a period of 3 years on the recommendation of Nomination and Remuneration Committee, subject to the approval of Shareholders.
- It is confirmed that Mr. Nandkumar Saravade is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority and he is not disqualified from holding the office of director pursuant to provisions of Section 164 of the Companies Act, 2013.

The details required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, as amended are given in the enclosed Annexure – I.

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



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The above may also be accessed on the website of the Bank at the link
<https://www.aubank.in/investors/quarterly-reports>.

The Board meeting commenced at 1:00 P.M. and above stated agenda concluded at 3:35 P.M.
The meeting continued thereafter for remaining agenda items.

This is for your information and records.

Thanking You,
Yours faithfully,
For AU SMALL FINANCE BANK LIMITED



Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999
investorrelations@aubank.in

Encl: As above

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Statement of Audited Financial Results for the Quarter and Year ended March 31, 2025

(₹ in lakh)

S. No.	Particulars	Quarter ended 31.03.2025	Quarter ended 31.12.2024	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024
		(Refer note 5)	Unaudited	(Refer note 5)	Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	4,27,060.15	4,11,347.53	2,82,949.96	16,06,373.09	10,55,471.31
	a) Interest / discount on advances / bills	3,55,553.00	3,44,120.90	2,24,312.80	13,36,834.71	8,44,214.76
	b) Income on Investments	61,835.78	56,851.75	46,976.35	2,23,817.60	1,63,238.75
	c) Interest on balances with Reserve Bank of India and other inter bank funds	2,198.08	1,855.97	1,555.11	6,914.82	6,687.98
	d) Others	7,473.29	8,518.91	10,105.70	38,805.96	41,329.82
2	Other income (refer note 10)	76,066.56	61,840.99	54,101.11	2,52,631.11	1,69,714.20
3	Total Income (1)+(2)	5,03,126.71	4,73,188.52	3,37,051.07	18,59,004.20	12,25,185.51
4	Interest Expended	2,17,667.51	2,09,076.87	1,49,246.92	8,05,214.94	5,39,762.93
5	Operating Expenses (i)+(ii)	1,56,233.25	1,43,621.15	1,22,849.53	5,95,721.53	4,38,800.22
	i) Employees cost	81,747.20	75,466.21	55,587.37	3,14,776.04	2,10,368.06
	ii) Other operating expenses	74,486.05	68,154.94	67,262.16	2,80,945.49	2,28,432.16
6	Total Expenditure (4)+(5) (excluding Provisions & Contingencies)	3,73,900.76	3,52,698.02	2,72,096.45	14,00,936.47	9,78,563.15
7	Operating Profit before Provisions and Contingencies (3)-(6)	1,29,225.95	1,20,490.50	64,954.62	4,58,067.73	2,46,622.36
8	Provisions (other than tax) and Contingencies	63,511.04	50,167.52	11,790.40	1,79,262.32	38,999.31
9	Exceptional Items (refer note 14)	-	-	7,680.14	-	7,680.14
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	65,714.91	70,322.98	45,484.08	2,78,805.41	1,99,942.91
11	Tax Expense	15,345.05	17,478.35	8,410.09	68,212.75	46,471.01
12	Net Profit from Ordinary Activities after tax (10)-(11)	50,369.86	52,844.63	37,073.99	2,10,592.66	1,53,471.90
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit for the period (12)-(13)	50,369.86	52,844.63	37,073.99	2,10,592.66	1,53,471.90
15	Paid up equity share capital (Face Value of ₹ 10/- each)	74,453.05	74,423.29	66,916.25	74,453.05	66,916.25
16	Reserves excluding revaluation reserves				16,42,175.12	11,89,036.90
17	Analytical Ratios and other disclosures:					
	(i) Percentage of shares held by Government of India	0.00%	0.00%	0.00%	0.00%	0.00%
	(ii) Capital Adequacy Ratio - Basel II (refer note 17)	20.06%	18.01%	20.06%	20.06%	20.06%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*					
	Basic EPS (₹)	6.77	7.10	5.54	28.32	22.98
	Diluted EPS (₹)	6.75	7.08	5.52	28.24	22.86
	(iv) NPA Ratios					
	(a) Gross NPAs	2,47,702.99	2,33,551.24	1,23,740.04	2,47,702.99	1,23,740.04
	(b) Net NPAs	79,134.32	90,559.73	40,098.97	79,134.32	40,098.97
	(c) % of Gross NPAs to Gross Advances	2.28%	2.31%	1.67%	2.28%	1.67%
	(d) % of Net NPAs to Net Advances	0.74%	0.91%	0.55%	0.74%	0.55%
	(v) Return on assets (average)*^	0.34%	0.37%	0.35%	1.53%	1.54%
	(vi) Net worth (refer note 13 a.)	16,93,032.28	16,30,042.62	12,55,953.15	16,93,032.28	12,55,953.15
	(vii) Outstanding redeemable preference shares	-	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-
	(ix) Debt-equity ratio (refer note 13 a.)	0.33	0.26	0.27	0.33	0.27
	(x) Total debts to total assets (refer note 13 a.)	7.39%	6.98%	5.01%	7.39%	5.01%

* Figures for the quarter ended are not annualized.

^ For the periods of the current year ROA is computed based on monthly average of total assets as reported to Reserve Bank of India in Form X. For the periods of the previous year ROA is continues to be computed based on Average of Total Assets.




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Segment information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under

(₹ in lakh)

S. No.	Particulars	Quarter ended 31.03.2025	Quarter ended 31.12.2024	Quarter ended 31.03.2024	Year ended 31.03.2025	Year ended 31.03.2024
		(Refer note 5)	Unaudited	(Refer note 5)	Audited	Audited
1	Segment revenue					
a)	Treasury	75,698.98	64,400.53	46,112.71	2,56,493.11	1,70,396.87
b)	Retail banking	3,66,744.59	3,56,646.21	2,44,224.17	14,00,121.39	9,07,541.76
	(i) Digital Banking*	0.04	0.04	-	0.18	-
	(ii) Other Retail Banking	3,66,744.55	3,56,646.17	2,44,224.17	14,00,121.21	9,07,541.76
c)	Wholesale banking	46,695.62	44,993.94	32,843.33	1,64,318.58	1,15,542.27
d)	Other banking operations	13,987.52	7,147.84	13,870.86	38,071.12	31,704.61
e)	Unallocated	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-
	Income from operations	5,03,126.71	4,73,188.52	3,37,051.07	18,59,004.20	12,25,185.51
2	Segment results					
a)	Treasury	13,244.74	4,577.88	2,254.60	29,531.82	10,100.87
b)	Retail banking	25,347.68	46,243.99	28,654.64	1,67,423.64	1,34,523.03
	(i) Digital Banking*	(6.17)	(5.70)	-	(21.67)	-
	(ii) Other Retail Banking	25,353.85	46,249.69	28,654.64	1,67,445.31	1,34,523.03
c)	Wholesale banking	14,458.25	12,815.56	9,034.42	46,951.26	33,919.34
d)	Other banking operations	12,664.24	6,685.55	13,220.56	34,898.69	29,079.81
e)	Unallocated (refer note 14)	-	-	(7,680.14)	-	(7,680.14)
	Total Profit before Tax	65,714.91	70,322.98	45,484.08	2,78,805.41	1,99,942.91
3	Segment assets					
a)	Treasury	43,86,744.46	34,85,733.16	29,19,397.90	43,86,744.46	29,19,397.90
b)	Retail banking	92,83,781.37	88,58,256.28	64,45,504.42	92,83,781.37	64,45,504.42
	(i) Digital Banking*	16.23	17.34	-	16.23	-
	(ii) Other Retail Banking	92,83,765.14	88,58,238.94	64,45,504.42	92,83,765.14	64,45,504.42
c)	Wholesale banking	16,07,845.30	14,63,467.22	11,71,939.57	16,07,845.30	11,71,939.57
d)	Other banking operations	7,492.29	5,294.00	8,526.89	7,492.29	8,526.89
e)	Unallocated	4,98,703.20	4,91,692.43	3,97,198.21	4,98,703.20	3,97,198.21
	Total assets	1,57,84,566.62	1,43,04,443.09	1,09,42,566.99	1,57,84,566.62	1,09,42,566.99
4	Segment liabilities					
a)	Treasury	8,11,504.48	7,28,560.04	4,09,006.41	8,11,504.48	4,09,006.41
b)	Retail banking	65,25,719.76	61,42,092.67	49,70,439.50	65,25,719.76	49,70,439.50
	(i) Digital Banking*	22.40	28.10	-	22.40	-
	(ii) Other Retail Banking	65,25,697.36	61,42,064.57	49,70,439.50	65,25,697.36	49,70,439.50
c)	Wholesale banking	67,15,465.97	57,53,416.18	42,97,759.87	67,15,465.97	42,97,759.87
d)	Other banking operations	1,023.74	516.01	686.88	1,023.74	686.88
e)	Unallocated liabilities	14,224.50	19,685.06	8,721.18	14,224.50	8,721.18
f)	Capital and Other Reserves	17,16,628.17	16,60,173.13	12,55,953.15	17,16,628.17	12,55,953.15
	Total Capital and Liabilities	1,57,84,566.62	1,43,04,443.09	1,09,42,566.99	1,57,84,566.62	1,09,42,566.99

*Digital Banking Segment reported as a sub-segment of Retail Banking Segment is related to Digital Banking Units (DBUs) of the bank. As at March 31, 2025, the Bank has two DBU's. These DBUs are part of the Bank consequent to the amalgamation of erstwhile Fincare Small Finance Bank Limited from April 1, 2024.

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, the organisation structure, the internal business reporting system and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 – "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the bank is considered to operate only in domestic segment.






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Notes:

- 1 Statement of Assets and Liabilities is given below:

Particulars	As at 31.03.2025	As at 31.03.2024
	Audited	Audited
CAPITAL & LIABILITIES		
Capital	74,453.05	66,916.25
Employees stock options outstanding	12,423.50	6,272.56
Reserves & Surplus	16,29,751.62	11,82,764.34
Deposits	1,24,26,854.38	87,18,211.64
Borrowings	11,65,990.24	5,47,937.21
Other Liabilities and Provisions	4,75,093.83	4,20,464.99
Total	1,57,84,566.62	1,09,42,566.99
ASSETS		
Cash and Balances with RBI	8,60,462.21	4,63,800.94
Balances with banks and Money at Call and Short Notice	86,173.97	1,73,832.49
Investments	37,84,752.35	27,13,336.53
Advances	1,07,09,248.45	73,16,265.47
Fixed Assets	91,246.52	85,159.24
Other Assets	2,52,683.12	1,90,172.32
Total	1,57,84,566.62	1,09,42,566.99

- 2 Statement of Cash Flow is given below:

Particulars	Year ended 31.03.2025	Year ended 31.03.2024
	Audited	Audited
<u>Cash Flow From Operating Activities</u>		
Profit after tax	2,10,592.66	1,53,471.90
Add: Provision for tax	68,212.75	46,471.01
Profit Before Taxes	2,78,805.41	1,99,942.91
<u>Adjustments for :-</u>		
Expense on Employee Stock Options	5,779.25	3,033.50
Depreciation on Bank's Property	25,851.37	22,544.39
Amortization of Premium/ (Discount) on Investments	10,551.38	9,587.01
Provision for Employee Benefits	1,918.15	1,583.32
Provision for Non Performing Assets, Standard Assets and Other Provisions	1,99,433.69	42,206.01
Loss on sale of Fixed Assets	360.75	139.57
Operating profit before working capital changes	5,22,700.00	2,79,036.71
<u>Movement in working capital</u>		
Decrease / (Increase) in Investments (other than HTM Investments)	(1,91,311.15)	(2,62,513.49)
Decrease / (Increase) in Advances	(22,29,990.01)	(14,84,137.22)
Decrease / (Increase) in Other Assets	(10,275.08)	(32,121.55)
(Decrease) / Increase in Deposits	26,56,472.64	17,81,713.00
(Decrease) / Increase in Other Liabilities and Provisions	(1,34,588.38)	27,672.14
Cash Flow from Operating Activities	6,13,008.02	3,09,649.59
Direct Taxes Paid (Net of refunds)	(66,766.84)	(48,842.61)
Net Cash Flow (used in) / from Operating Activities (A)	5,46,241.18	2,60,806.98



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Particulars	Year ended 31.03.2025	Year ended 31.03.2024
	Audited	Audited
Cash Flow used in Investing Activities		
Purchase of Fixed Assets	(26,436.14)	(34,641.74)
Proceeds from Sale of Fixed Assets	732.87	812.50
Investments in HTM securities (Net)	(5,67,443.79)	(4,51,646.91)
Net cash flow (used in) Investing Activities (B)	(5,93,147.06)	(4,85,476.15)
Cash Flow used in Financing Activities		
Proceeds from /(Repayment of) borrowings (Net)	2,42,025.74	(81,928.00)
Money received on exercise of Stock Options / Issue of Shares (refer note 9)	6,130.90	8,383.52
Dividend paid	(7,431.59)	(6,670.15)
Net cash flow (used in) / from Financing Activities (C)	2,40,725.05	(80,214.63)
Net (Decrease) / Increase in Cash And Cash Equivalents (A + B + C)	1,93,819.17	(3,04,883.80)
Cash And Cash Equivalents at the beginning of the year	6,37,633.43	9,42,517.23
Cash And Cash Equivalents taken over on Amalgamation	1,15,183.58	-
Cash And Cash Equivalents at the end of the year	9,46,636.18	6,37,633.43

- 3 The above financial 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 meetings held on April 22, 2025, in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results for the year ended March 31, 2025 have been Audited by the current joint statutory auditors - M S K A & Associates, Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants of the Bank, on which they have issued unmodified opinion. The financial results pertaining to year ended March 31, 2024 were audited by previous joint statutory auditors - Deloitte Haskins & Sells, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued unmodified opinion.
- 4 These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations"), as amended including relevant circulars issued by the SEBI from time to time.
- 5 The figures of last quarter in each of the financial year are balancing figure between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the respective financial year.
- 6 The Board of Directors at its respective meetings held on October 29, 2023, approved the scheme of amalgamation ("Scheme") for the amalgamation of Fincare Small Finance Bank Limited ("Transferor Company" or "Fincare") with AU Small Finance Bank Limited ("Transferee Company" or "AU"), in accordance with Section 44A of the Banking Regulation Act, 1949 and the Reserve Bank of India Master Direction - Amalgamation of Private Sector Banks Directions, 2016. The Scheme was approved by the shareholders of Transferor Company and Transferee Company on November 24, 2023 and November 27, 2023 respectively at their extra ordinary general meeting and by the Competition Commission of India (the "CCI") and the Reserve Bank of India (the "RBI") on January 23, 2024 and March 4, 2024 respectively. At the request of the Transferor Company and the Transferee Company, RBI approved the appointed date as April 1, 2024. As per the Scheme, upon its coming into effect from the effective date i.e. April 1, 2024, the entire undertaking of Fincare including all its assets, liabilities and reserves and surplus stood transferred / deemed to be transferred to and vest in AU. Further, in consideration of the transfer of and vesting of the undertaking of Fincare, 579 (Five Hundred Seventy Nine) equity shares of face value of ₹ 10/- each of AU for every 2,000 (Two Thousand) equity shares of face value of ₹ 10/- each of Fincare were issued to shareholders of Fincare on the record date i.e. March 22, 2024. Accordingly 7,35,25,352 equity shares of ₹ 10/- each of AU were allotted at par to the shareholders of Fincare vide board resolution dated April 1, 2024. In addition, the Bank is required to issue its shares on exercise of options which have been granted to the employees of the Transferor Company in terms of its ESOP plan. Accordingly, the paid-up share capital has increased from ₹ 66,916.25 lakh consisting of 66,91,62,451 equity shares of ₹ 10/- each to ₹ 74,268.78 lakh consisting of 74,26,87,803 equity shares of ₹ 10/- each on April 1, 2024.




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The excess of the paid up value of equity shares of Transferor Company over the paid up value of equity shares issued as consideration amounting to ₹ 18,044.82 lakh has been transferred to Amalgamation Reserve as per the Scheme of Amalgamation.

The amalgamation has been accounted using the pooling of interest method under Accounting Standard 14 prescribed under Section 133 of the Companies Act, 2013 (AS-14), "Accounting for amalgamation" and the principles laid down in Clause 20 (b) to (g) of the approved Scheme of Amalgamation.

The assets, liabilities and reserves and surplus of Fincare were recorded by the Bank at their carrying amounts as on April 1, 2024 except for necessary adjustments which were made to bring uniformity of accounting policies as required under AS-14. The net impact of these adjustments has been adjusted in the balance of Profit and Loss Account.

The results for the quarter and year ended March 31, 2025 include the operations of erstwhile Fincare Small Finance Bank. Hence the results for the quarter and year ended March 31, 2025 are not comparable with that of the corresponding periods of previous year.

- 7 In compliance with the RBI Investment Master Directions dated September 12, 2023, the Bank has implemented changes relating to classification, measurement and valuation of investments with effect from April 1, 2024. Consequently, the net fair value gain of ₹ 997.71 lakh (net of taxes) has been accounted for in General Reserve as per the transition provision in the aforesaid Directions.
 In addition, the Bank has transferred balance in Investment Reserve amounting to ₹ 876.74 lakh on the date of the transition to General Reserve in compliance with these Directions.
 Subsequent changes in fair value of performing investments under Available for Sale (AFS) and Fair Value Through Profit and Loss ('FVTPL') (including sub category Held For Trading ('HFT')) categories have been recognised through AFS reserve and Profit and Loss Account respectively. Accordingly, the amounts for periods prior to April 1, 2024 are not comparable.
- 8 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2024 except as disclosed in note 7 above. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- 9 During the quarter and year ended March 31, 2025, the Bank has allotted 2,97,613 and 18,42,728 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.
- 10 Other income includes processing fee, profit / loss on sale and revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, income from dealing in PSLC, etc.
- 11 During the year ended March 31, 2025, the Bank has made a contingency provision on Microfinance (MFI) portfolio of ₹ 1,700 lakh.
- 12 Details of loans transferred / acquired during the year ended March 31, 2025 as per RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
 (i) During the year ended March 31, 2025, the bank has not acquired "loans not in default" through assignment of loans.
 Details of MFI "loans not in default" transferred to NBFCs under Business Correspondent arrangement during the year ended March 31, 2025:

Particulars	(₹ in Lakh)
Aggregate Principal outstanding of loans transferred	807.60
Aggregate consideration received (including interest)	817.64
Weighted average residual maturity (in Months)	9.51
Weighted average holding period (in Months)	15.05
Retention of beneficial economic interest (%)	Nil
Coverage of tangible security coverage(%)	Nil
Rating-wise distribution of rated loans	Nil

(ii) During the year ended March 31, 2025, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account).

(iii) Details of MFI Non-Performing Assets (NPAs) and Special Mention Accounts (SMAs) transferred to NBFCs under Business Correspondent arrangement during the year ended March 31, 2025:

Particulars	(₹ in Lakh)
Number of accounts	14,950
Aggregate principal outstanding of loans transferred	2,326.79
Weighted average residual tenor of the loans transferred (in Months)	5.47
Net book value of loans transferred (at the time of transfer)	474.83
Aggregate consideration (including interest)	2,592.32
Additional consideration realized in respect of accounts transferred in earlier years	NA




AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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

(iv) Details of the recovery ratings assigned to Security Receipts outstanding as at March 31, 2025:

Recovery Rating	Rating Agency	Anticipated Recovery as per Recovery Rating	Value of outstanding SRs (net of provisions)	₹ in Lakh
RR2	Crisil Ratings	More than 75% and upto 100%	87.72	
RR3	Crisil Ratings	More than 50% and upto 75%	-	

13 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

- a. Methodology for computation of the ratios for current year's period is as follows:

Debt-equity ratio	Borrowings with residual maturity of more than one year / Sum of Capital and Reserves & Surplus
Total debts to total assets	Total borrowings of the Bank / Total Assets
Net worth	Calculated as per the Master Circular - Exposure Norms issued by the RBI

- b. Basis nature of Bank's business, the ratio's considered to be not applicable are Current Ratio, Long term debt to working capital, Bad Debts to Account receivable ratio, Current liability ratio, Debt turnover, Inventory turnover, Operating margin % and Net profit margin %.

14 The expenses amounting to ₹ 7,680.14 lakh, including stamp duty, has been incurred during quarter ended March 31, 2024 in relation to the acquisition and merger of Fincare Small Finance Bank Limited with the bank. Considering the size, nature or incidence of these expenses, the same has been disclosed as exceptional item for the quarter and year ended March 31, 2024.

15 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2025 are given below.

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e September 30, 2024 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2025^	Of (A) amount written off during the half-year ended March 31, 2025#	Of (A) amount paid by the borrowers during the half-year ended March 31, 2025*	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended March 31, 2025
Personal Loans	1,470.47	2.59	0.72	165.52	1,302.36
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	10,824.76	168.02	2.08	1,421.54	9,235.20
Total	12,295.23	170.61	2.80	1,587.06	10,537.56

[^]Includes accounts which were classified as NPA earlier and subsequently upgraded to Standard during the half year ended March 31, 2025.

^{*}Amount paid by the borrower during the half year is net of additions in the borrower amount including additions due to interest capitalisation and includes cases which have been upgraded from Restructuring as on March 31, 2025

[#]Represents debt that slipped into NPA and was subsequently written off during the half year ended March 31, 2025

16 The Board of Directors at their meeting held on April 22, 2025, proposed a dividend of ₹ 1 per share at 10% of face value for the year ended March 31, 2025 (previous year : ₹ 1 per share at 10% of face value) subject to the approval of the shareholders at the ensuing Annual General Meeting. The effect of the proposed dividend has been considered in determination of Capital adequacy ratio (CAR) as at March 31, 2025 and March 31, 2024 respectively.






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17 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 and other related guidelines issued thereto.

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.

18 During the quarter and year ended March 31, 2025, the Bank has allotted 77,000 Unsecured, Rated, Listed, Redeemable, Subordinated, Non-Convertible Lower Tier II Bonds in the nature of Non-Convertible Debentures, of face value Rs. 1,00,000/- each, categorized as Tier II Capital for an amount aggregating up to Rs. 77,000 Lakh on a private placement basis ("NCDs").

19 In accordance with the Reserve Bank of India (RBI) guidelines under the New Capital Adequacy Framework (NCAF) (Basel II framework), Banks are required to make Pillar III disclosures. Further, under relevant instructions of Basel III framework, Banks are required to disclose Leverage Ratio and Net Stable Funding Ratio (NSFR).These disclosures are / will be available on the Bank's website at <https://www.aubank.in/reports/regulatory-disclosures> under the section titled 'Regulatory Disclosures – Basel Framework'.

These disclosures have not been subjected to audit or review by the Joint Statutory Auditors.

20 The Bank does not have any subsidiary/associate/joint venture company(ies), hence consolidation is not applicable.

21 Figures of previous periods/year have been regrouped/reclassified wherever necessary to conform to current period's classification.

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


Sanjay Agarwal
(Managing Director and CEO)



Place : Jaipur
Date: April 22, 2025



M S K A & Associates
Chartered Accountants

602 Floor 6, Raheja Titanium,
Western Express Highway,
Geetanjali, Railway Colony,
Ram Nagar, Goregaon (E),
Mumbai 400 063.

Mukund M Chitale & Co.
Chartered Accountants

2nd Floor, Kapur House,
Paranjape Scheme B Road No. 1,
Vile Parle (E),
Mumbai 400057.

Independent Auditors' Report on Financial results of the AU Small Finance Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
AU Small Finance Bank Limited

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying statement of Financial Results of AU Small Finance Bank Limited (hereinafter referred to as the 'the Bank') for the year ended March 31, 2025 (the 'Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ('the SEBI Regulation').
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement
 - 2.1 is presented in accordance with the requirements of the SEBI Regulations in this regard; and
 - 2.2 gives a true and fair view, in conformity with the recognition and measurement principles laid down in the Accounting Standards ('AS'), prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India of the net profit and other financial information for the year ended March 31, 2025.

Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Management and Board of Directors Responsibility for the Financial Results

4. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared from the Financial Statements. The Bank's Board of Directors are responsible for the preparation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with the Accounting Standards specified under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The Statement includes the Financial Results of the Bank for the corresponding quarter and year ended March 31, 2024, which were audited by previous joint statutory auditors whose report dated April 24, 2024, expressed an unmodified opinion on those results.
12. The Statement includes the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 'Interim Financial Reporting' which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of above matters.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration No.: 105047W

Tushar Kurani
Tushar Kurani
Partner
Membership No.: 118580
UDIN: 25118580BMOHVS3774

Jaipur
April 22, 2025



For Mukund M Chitale & Co.
Chartered Accountants
ICAI Firm Registration No.: 106655W

Abhay Kamat
Abhay Kamat
Partner
Membership No.: 039585
UDIN: 25039585BMIWAQ3962

Jaipur
April 22, 2025



Date: April 22, 2025

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. BSE Scrip Code: 540611, 958400, 959025, 974093, 974094, 974095, 974914, 974963, 975017, 975038 & 976580
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Dear Sir/Madam,

Sub: Declaration regarding Audit Reports with unmodified opinion for the Financial Year ended on March 31, 2025 pursuant to Regulation 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to the requirement of Regulation 33(3)(d) and 52(3)(a) of Listing Regulations, we hereby declare that M S K A & Associates, Chartered Accountants and Mukund M Chitale & Co., Chartered Accountants, Joint Statutory Auditors of the Bank have submitted the Audit Report with unmodified opinion for Annual Audited Financial Results/Statements of the Bank for the Financial Year ended on March 31, 2025.

We request you to take the above on records.

Thanking You,

Yours faithfully,
For AU SMALL FINANCE BANK LIMITED


Vimal Jain
Chief Financial Officer
Place: Jaipur



Registered Office

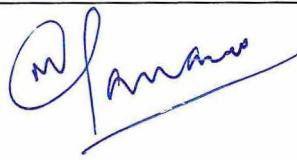
AU SMALL FINANCE BANK LIMITED
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Annexure I

Details required pursuant to Regulation 30 of the Listing Regulations and SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, as amended

Particulars	Mr. Nandkumar Saravade (DIN: 07601861)
Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment as a Non-Executive Independent Director (Additional Director) of the Bank for a term of 3 years with effect from May 31, 2025, subject to the approval of the shareholders.
Date of Appointment/ re-appointment/ cessation (as applicable) & term of appointment/ re-appointment	Appointment of Mr. Nandkumar Saravade (DIN: 07601861) as an Non-Executive Independent Director (Additional Director) of the Bank for a term of 3 years with effect from May 31, 2025, subject to the approval of the shareholders.
Brief Profile (in case of Appointment)	<p>Mr. Nandkumar Saravade is a seasoned IT strategy advisor and Board member with over 36 years of rich experience across law enforcement, banking, cybersecurity, fraud risk management and technology management. He has Masters' degree from Indian Institute of Technology, Bombay.</p> <p>He handled leadership positions at Reserve Bank Information Technology Private Limited (ReBIT) and at Data Security Council of India (DSCI). As the founding CEO of ReBIT, a subsidiary of the Reserve Bank of India (RBI), he built a robust team, advancing cybersecurity, technology management and innovation in financial technology. Under his leadership, ReBIT became a strong service provider in IT security, regulatory compliance and data science initiatives for RBI. He also served on the Malegam Committee on NPAs and Bank frauds. In past, he chaired Protean InfoSec and Protean Account Aggregator.</p> <p>Before ReBIT, he was the CEO of the DSCI, focusing on cybersecurity policy and industry development. He also held senior roles at Citibank India and ICICI Bank, specializing in fraud risk management, regulatory compliance, and financial crime prevention. His earlier career in law enforcement included a distinguished tenure in the Indian Police Service (IPS) from the 1987 batch, where he also worked with the CBI on economic crimes and anti-corruption enforcement.</p>
Disclosure of relationship between Directors (in case of appointment of Directors)	Mr. Nandkumar Saravade (DIN: 07601861) is not related to any Director of the Bank.




Registered Office

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