Ref. No.: AUSFB/SEC/2018-19/508
Date: 26th November, 2018

To,

Listing Department
National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai 400051,
Maharashtra.
Scrip Code: AUBANK

Dear Sir/Madam,

Sub: For Submission of clarification in respect to an announcement submitted to the Exchange dated 22nd November 2018.

Clarifications	Our Submission
1. Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures.	Proposed issue will be in the form Fully Paid-Up, Unsecured, Subordinated, Rated, Listed, Redeemable, Non-Convertible Tier II Bonds. Hence, details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures is not applicable on this issue.
2. Details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Bank has been making timely payment of interest & principal on issued Securities. There is no letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets have been received till date.
3. Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	There has been no delay in payment of interest / principal till date on any Debenture(s) issued till date. No payment of interest / principal amount has been delayed for a period of more than three months from the due date or default in payment of interest / principal.
4. Special right/interest/privileges attached to the instrument and changes thereof;	There are no special rights are attached to Debenture instruments proposed to be issued and it is unsecured, subordinate debt in nature of Tier II Bonds.
5. Charge/security, if any, created over the assets;	These debenture are Unsecured, Subordinated, Tier II Bonds, and no Charge/Security will be created on issuance of Bonds.

6. Coupon/interest offered, schedule of payment of coupon/interest and principal;	As determined through the EBP Mechanism but not exceeding 10.90% payable annually **<u>Schedule of payment of coupon/interest and principal is mentioned below:</u>** 30th November 2019, 30th November 2020, 30th November 2021, 30th November 2022, 30th November 2023, 30th November 2024 and 30th May 2025
7. Tenure of the instrument - date of allotment and date of maturity;	Date of allotment: 30th November 2018 Date of maturity: 30th May 2025
8. Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes, The Bonds are proposed to be listed on BSE Ltd.
9. Size of the issue;	Upto Rs. 300,00,00,000/- (Rupees Three Hundred Crore Only) together with a green shoe option Up to 2000 (Two Thousand Only) Fully Paid-Up, Unsecured, Subordinated, Rated, Listed, Redeemable, Non-Convertible Bonds aggregating to up to Rs. 200,00,00,000/- (Rupees Two Hundred Crore Only) classifiable as subordinated debt and categorized as Tier II Capital under the Basel II framework.

Kindly take note of the same and let us know if any other information is required in respect of our proposed issue of Non-Convertible Bonds.

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

AU Small Finance Bank Limited JAIPUR

Manmohan Parnami
Company Secretary & Compliance Officer

Registered Office
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