

Annexure VI

FORM NO. MGT-9

EXTRACT OF ANNUAL RETURN

As on the financial year ended on 31st March 2020

[Pursuant to Section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS

CIN	L36911RJ1996PLC011381
Registration Date	10 th January 1996
Name of the Company	AU SMALL FINANCE BANK LIMITED
Category	Company limited by shares
Sub-Category of the Company	Non-Govt Company (Banking Company)
Address of the Registered office and contact Details	19-A, Dhuleshwar Garden, Ajmer Road, Jaipur – 302001, Rajasthan Phone no. 0141 4110060 Website: www.aubank.in Email id: Investorrelations@aubank.in
Whether listed company	<ul style="list-style-type: none"> Bank's Equity Shares are listed on National Stock Exchange of India Ltd. and BSE Ltd. Privately Placed Debentures are listed at WDM segment of BSE Ltd.
Name, Address and Contact details of Registrar and Share Transfer Agent	Link Intime India Pvt. Ltd. C 101, 247 Park, L B S Marg, Vikhroli West, Mumbai – 400 083 Tel No: +91 22 49186000 Fax: +91 22 49186060 Website: www.linkintime.co.in Email id: rnt.helpdesk@linkintime.co.in

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the company shall be stated—

Sr. No.	Name and description of main products/services	NIC Code of the Product/service	% to total turnover of the Company
1	Banking Services	64191	100%

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANY:

Sr. No.	Name and address of the company	CIN/GLN	Holding/Subsidiary/ Associate	% of shares held	Applicable section
Not applicable (The Bank is not having any Holding/Subsidiary/Associate)					

IV. SHARE HOLDING PATTERN (EQUITY SHARE CAPITAL BREAKUP AS PERCENTAGE OF TOTAL EQUITY)

i. CATEGORY WISE SHAREHOLDING

Category of Share holders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% of Change During in FY 2019-20
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoters/ Promoter Group									
(1) Indian									
a) Individual/HUF	8,72,34,670	0	8,72,34,670	29.84	8,72,34,670	0	8,72,34,670	28.69	(1.15)
b) Central Govt	0	0	0	0.00	0	0	0	0.00	-
c) State Govt(s)	0	0	0	0.00	0	0	0	0.00	-
d) Bodies Corp.	68,83,722	0	68,83,722	2.35	68,83,722	0	68,83,722	2.26	(0.09)
e) Banks/Fl	0	0	0	0.00	0	0	0	0.00	-
f) Any Other	0	0	0	0.00	0	0	0	0.00	-
Sub-total (A)(1)	9,41,18,392	0	9,41,18,392	32.19	9,41,18,392	0	9,41,18,392	30.95	(1.24)
(2) Foreign									
a) NRIs – Individuals	0	0	0	0.00	0	0	0	0.00	-
b) Other – Individuals	0	0	0	0.00	0	0	0	0.00	-
c) Bodies Corp.	0	0	0	0.00	0	0	0	0.00	-
d) Banks/Fl	0	0	0	0.00	0	0	0	0.00	-
e) Any Other	0	0	0	0.00	0	0	0	0.00	-
Sub-total A.(A)(2):-	0	0	0	0.00	0	0	0	0.00	-
Total Shareholding of Promoter (A) = (A)(1)+(A)(2)	9,41,18,392	0	9,41,18,392	32.19	9,41,18,392	0	9,41,18,392	30.95	(1.24)
B. PUBLIC SHAREHOLDING									
1. Institutions									
a) Mutual Funds	3,19,39,498	0	3,19,39,498	10.92	3,36,47,831	0	3,36,47,831	11.06	0.14
b) Banks/Financial Institutions	86,828	0	86,828	0.03	71,572	0	71,572	0.02	(0.01)
c) Central Govt	0	0	0	0.00	0	0	0	0.00	-
d) State Govt(s)	0	0	0	0.00	0	0	0	0.00	-
e) Venture Capital Fund	0	0	0	0.00	0	0	0	0.00	-
f) Insurance Companies	83,50,272	0	83,50,272	2.86	1,07,27,363	0	1,07,27,363	3.53	0.67
g) FIs	2,99,741	0	2,99,741	0.10	58,644	0	58,644	0.02	(0.08)
h) Foreign Venture Capital Funds	0	0	0	0.00	0	0	0	0.00	-
i) Foreign Portfolio Investor	6,91,59,844	0	6,91,59,844	23.66	8,71,90,313	0	8,71,90,313	28.67	5.01
j) Alternate Investment Funds	17,65,547	0	17,65,547	0.60	24,63,997	0	24,63,997	0.81	0.21
k) Provident Funds/ Pension Funds	0	0	0	0.00	0	0	0	0.00	-
l) Others – Trust	0	0	0	0.00	0	0	0	0.00	-
Sub-total(B)(1):-	11,16,01,730	0	11,16,01,730	38.17	13,41,59,720	0	13,41,59,720	44.11	5.94
2. Non-Institutions									
a) Bodies Corp.									
i) Indian	1,55,31,829	0	1,55,31,829	5.31	98,03,445	0	98,03,445	3.22	(2.09)
ii) Overseas	4,26,41,879	0	4,26,41,879	14.59	3,58,14,221	0	3,58,14,221	11.78	(2.81)
b) Individual									
i) Individual shareholders holding nominal share capital upto ₹ 1 lakh	93,60,003	0	93,60,003	3.20	1,29,16,023	0	1,29,16,023	4.25	1.05
ii) Individual shareholders holding nominal share capital in excess of ₹ 1 lakh	1,59,04,421	0	1,59,04,421	5.44	1,34,72,025	0	1,34,72,025	4.43	(1.01)
c) NBFCs registered with RBI	56,814	0	56,814	0.02	32,000	0	32,000	0.01	(0.01)
d) Other (Specify)	0	0	0	0.00	0	0	0	0.00	-
Trusts	16,272	0	16,272	0.01	34,831	0	34,831	0.01	-
Hindu Undivided Family	4,61,334	0	4,61,334	0.16	5,02,327	0	5,02,327	0.17	0.01
Non-Resident Indians (Non-Repat)	17,10,130	0	17,10,130	0.58	14,32,767	0	14,32,767	0.47	(0.11)
Non-Resident Indians (Repat)	5,15,444	0	5,15,444	0.18	7,74,884	0	7,74,884	0.25	0.08
Clearing Member	4,39,238	0	4,39,238	0.15	10,62,692	0	10,62,692	0.35	0.20
Sub-total (B)(2):-	8,66,37,364	0	8,66,37,364	29.64	7,58,45,215	0	7,58,45,215	24.94	(4.70)
Total Public Shareholding (B)=(B)(1)+ (B)(2)	19,82,39,094	0	19,82,39,094	67.81	21,00,04,935	0	21,00,04,935	69.05	1.24
C. NON-PROMOTER – NON-PUBLIC									
a) Custodian/DR Holder	0	0	0	0.00	0	0	0	0.00	-
b) Shares held by Custodian for GDRs & ADRs	0	0	0	0.00	0	0	0	0.00	-
Grand Total (A+B+C)	29,23,57,486	0	29,23,57,486	100.00	30,41,23,327	0	30,41,23,327	100.00	

Note: All above shares are having face value of ₹ 10 each.

(ii) Shareholding of Promoters/Promoter Group:

Sr. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% Change in the Shareholding during the year
		No. of Shares	% of total shares of the company	% of shares pledged/encumbered to total shares	No. of Shares	% of total shares of the company	% of shares pledged/encumbered to total shares	
1	Sanjay Agarwal	5,67,66,359	19.42	-	5,67,66,359	18.67	-	(0.75)
2	Jyoti Agarwal	1,18,18,560	4.04	-	1,18,18,560	3.88	-	(0.16)
3	Shakuntala Agarwal	1,18,20,430	4.04	-	1,18,20,430	3.89	0.15	(0.15)
4	Chiranji Lal Agarwal	68,29,321	2.34	2.11	68,29,321	2.25	2.03	(0.09)
5	MYS Holdings Private Limited	68,83,722	2.35	-	68,83,722	2.26	-	(0.09)
6	Yuvraj Agarwal	-	-	-	-	-	-	-
7	Mallika Agarwal	-	-	-	-	-	-	-
	Total	9,41,18,392	32.19	2.11	9,41,18,392	30.95	2.18	(1.24)

The variation in terms of percentage is due to increase in paid up share capital of the Bank on account of allotment of shares during the year ended 31st March 2020.

(iii) Change in Promoters and Promoter Group Shareholding:

1. Mr. Sanjay Agarwal

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		5,67,66,359	19.42	5,67,66,359	19.42
	Increase/Decrease	-	-	-	-	-
	At the end of the year		5,67,66,359	18.67	5,67,66,359	18.67

2. Ms. Jyoti Agarwal

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		1,18,18,560	4.04	1,18,18,560	4.04
	Increase/Decrease	-	-	-	-	-
	At the end of the year		1,18,18,560	3.88	1,18,18,560	3.88

3. Ms. Shakuntala Agarwal

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		1,18,20,430	4.04	1,18,20,430	4.04
	Increase/Decrease	-	-	-	-	-
	At the end of the year		1,18,20,430	3.89	1,18,20,430	3.89

4. Mr. Chiranji Lal Agarwal

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		68,29,321	2.34	68,29,321	2.34
	Increase/Decrease	-	-	-	-	-
	At the end of the year		68,29,321	2.25	68,29,321	2.25

5. MYS HOLDINGS PRIVATE LIMITED

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		68,83,722	2.35	68,83,722	2.35
	Increase/Decrease	-	-	-	-	-
	At the end of the year		68,83,722	2.26	68,83,722	2.26

The variation in terms of percentage is due to increase in paid up share capital of the Bank on account of allotment of shares during the year ended 31st March 2020.

(iv) Shareholding pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

1. REDWOOD INVESTMENT LTD

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		2,09,70,794	7.17	2,09,70,794	7.17
	Increase/Decrease	-	-	-	-	-
	At the end of the year		2,09,70,794	6.90	2,09,70,794	6.90

2. CAMAS INVESTMENTS PTE. LTD.

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		43,30,441	1.48	43,30,441	1.48
	Increase (Allotment upon conversion of convertible warrants)	3 rd January 2020	1,01,04,364	3.33	1,44,34,805	4.75
	At the end of the year		1,44,34,805	4.75	1,44,34,805	4.75

3. KOTAK STANDARD MULTICAP FUND

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		1,00,98,256	3.45	1,00,98,256	3.45
	Increase	26 th April 2019	98,291	0.03	1,01,96,547	3.49
	Increase	31 st May 2019	48,700	0.02	1,02,45,247	3.50
	Decrease	14 th June 2019	(20,326)	(0.01)	1,02,24,921	3.50
	Increase	29 th June 2019	24,000	0.01	1,02,48,921	3.51
	Increase	12 th July 2019	50,000	0.02	1,02,98,921	3.52
	Increase	2 nd August 2019	15,00,650	0.51	1,17,99,571	4.04
	Increase	9 th August 2019	93,550	0.03	1,18,93,121	4.07
	Increase	16 th August 2019	1,24,900	0.04	1,20,18,021	4.10
	Increase	23 rd August 2019	69,100	0.02	1,20,87,121	4.12
	Increase	13 th September 2019	5,000	0.00	1,20,92,121	4.12
	Increase	20 th September 2019	1,20,641	0.04	1,22,12,762	4.16
	Increase	27 th September 2019	66,859	0.02	1,22,79,621	4.18
	Increase	1 st November 2019	1,50,000	0.05	1,24,29,621	4.24
	Decrease	15 th November 2019	(77,200)	(0.03)	1,23,52,421	4.21

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	Decrease	22 nd November 2019	(27,300)	(0.01)	1,23,25,121	4.20
	Decrease	29 th November 2019	(93,800)	(0.03)	1,22,31,321	4.17
	Increase	20 th December 2019	10,000	0.00	1,22,41,321	4.03
	Increase	27 th December 2019	19,432	0.01	1,22,60,753	4.04
	Decrease	9 th January 2020	(16,867)	(0.01)	1,22,43,886	4.03
	Decrease	17 th January 2020	(15,353)	(0.01)	1,22,28,533	4.03
	Decrease	24 th January 2020	(1,19,140)	(0.04)	1,21,09,393	3.99
	Decrease	31 st January 2020	(20,000)	(0.01)	1,20,89,393	3.98
	Decrease	7 th February 2020	(54,000)	(0.02)	1,20,35,393	3.96
	Decrease	14 th February 2020	(67,038)	(0.02)	1,19,68,355	3.94
	Decrease	21 st February 2020	(418)	(0.00)	1,19,67,937	3.94
	Decrease	28 th February 2020	(6000)	(0.00)	1,19,61,937	3.93
	Decrease	6 th March 2020	(1533)	(0.00)	1,19,60,404	3.93
	Decrease	13 th March 2020	(1,35,000)	(0.04)	1,18,25,404	3.89
	Increase	20 th March 2020	36,800	0.01	1,18,62,204	3.90
	Increase	27 th March 2020	21,000	0.01	1,18,83,204	3.91
	At the end of the year		1,18,83,204	3.91	1,18,83,204	3.91

4. MOTILAL OSWAL MULTICAP 35 FUND

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		46,25,885	1.58	46,25,885	1.58
	Decrease	5 th April 2019	(34)	(0.00)	46,25,851	1.58
	Increase	19 th April 2019	52	0.00	46,25,903	1.58
	Increase	26 th April 2019	3,05,059	0.10	49,30,962	1.69
	Increase	3 rd May 2019	6,95,000	0.24	56,25,962	1.92
	Decrease	10 th May 2019	(177)	(0.00)	56,25,785	1.92
	Increase	24 th May 2019	2,87,437	0.10	59,13,222	2.02
	Increase	31 st May 2019	3,93,059	0.13	63,06,281	2.16
	Increase	21 st June 2019	2,00,000	0.07	65,06,281	2.23
	Decrease	29 th June 2019	(31)	(0.00)	65,06,250	2.23
	Increase	12 th July 2019	58	0.00	65,06,308	2.23
	Increase	26 th July 2019	93,014	0.03	65,99,322	2.26
	Decrease	2 nd August 2019	(3,99,942)	(0.14)	61,99,380	2.12
	Increase	9 th August 2019	58	0.00	61,99,438	2.12
	Increase	16 th August 2019	58	0.00	61,99,496	2.12
	Increase	30 th August 2019	1,00,000	0.03	62,99,496	2.15
	Increase	6 th September 2019	58	0.00	62,99,554	2.15
	Increase	13 th September 2019	4,178	0.00	63,03,732	2.15
	Increase	20 th September 2019	92	0.00	63,03,824	2.15
	Increase	27 th September 2019	2,01,043	0.07	65,04,867	2.22
	Decrease	30 th September 2019	(317)	(0.00)	65,04,550	2.22
	Increase	4 th October 2019	410	0.00	65,04,960	2.22
	Increase	11 th October 2019	930	0.00	65,05,890	2.22
	Increase	18 th October 2019	106	0.00	65,05,996	2.22
	Increase	25 th October 2019	88	0.00	65,06,084	2.22
	Decrease	1 st November 2019	(3)	(0.00)	65,06,081	2.22
	Increase	8 th November 2019	50	0.00	65,06,131	2.22

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	Increase	15 th November 2019	101	0.00	65,06,232	2.22
	Increase	22 nd November 2019	149	0.00	65,06,381	2.22
	Increase	29 th November 2019	85	0.00	65,06,466	2.22
	Increase	6 th December 2019	1,07,343	0.04	66,13,809	2.25
	Increase	13 th December 2019	91,537	0.03	67,05,346	2.21
	Increase	20 th December 2019	5,08,778	0.17	72,14,124	2.38
	Increase	27 th December 2019	28	0.00	72,14,152	2.38
	Increase	31 st December 2019	701	0.00	72,14,853	2.38
	Increase	3 rd January 2020	215	0.00	72,15,068	2.38
	Increase	9 th January 2020	1,00,270	0.03	73,15,338	2.41
	Increase	10 th January 2020	118	0.00	73,15,456	2.41
	Increase	17 th January 2020	984	0.00	73,16,440	2.41
	Increase	24 th January 2020	753	0.00	73,17,193	2.41
	Increase	31 st January 2020	1,00,0873	0.33	83,18,066	2.74
	Increase	7 th February 2020	4,01,176	0.13	87,19,242	2.87
	Increase	14 th February 2020	10,396	0.00	87,29,638	2.87
	Increase	28 th February 2020	235	0.00	87,29,873	2.87
	Decrease	6 th March 2020	(635)	(0.00)	87,29,238	2.87
	Decrease	13 th March 2020	(1,29,508)	(0.04)	85,99,730	2.83
	Increase	20 th March 2020	1,50,554	0.05	87,50,284	2.88
	Increase	27 th March 2020	3,50,147	0.12	91,00,431	2.99
	At the end of the year		91,00,431	2.99	91,00,431	2.99

5. NOMURA INDIA INVESTMENT FUND MOTHER FUND

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		1,05,15,631	3.60	1,05,15,631	3.60
	Decrease	5 th April 2019	(1,50,000)	(0.05)	1,03,65,631	3.55
	Decrease	26 th April 2019	(1,00,000)	(0.03)	1,02,65,631	3.51
	Decrease	17 th May 2019	(1,50,000)	(0.05)	1,01,15,631	3.46
	Increase	31 st May 2019	50000	0.02	1,01,65,631	3.48
	Decrease	11 th October 2019	(2,14,922)	(0.07)	99,50,709	3.39
	Decrease	25 th October 2019	(2,00,000)	(0.07)	97,50,709	3.32
	Decrease	15 th November 2019	(6,93,804)	(0.24)	90,56,905	3.09
	Increase	22 nd November 2019	93,490	0.03	91,50,395	3.12
	Increase	20 th December 2019	25,000	0.01	91,75,395	3.02
	Increase	31 st December 2019	20,000	0.01	91,95,395	3.03
	Decrease	7 th February 2020	(23,966)	(0.01)	91,71,429	3.02
	Decrease	14 th February 2020	(26034)	(0.01)	91,45,395	3.01
	Decrease	21 st February 2020	(1,33,348)	(0.04)	90,12,047	2.96
	Decrease	28 th February 2020	(68,597)	(0.02)	89,43,450	2.94
	Decrease	6 th March 2020	(65,198)	(0.02)	88,78,252	2.92
	Increase	27 th March 2020	1,00,000	0.03	89,78,252	2.95
	At the end of the year		89,78,252	2.95	89,78,252	2.95

6. SMALLCAP WORLD FUND, INC

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0.00	0	0.00
	Increase	15 th November 2019	11,64,365	0.40	11,64,365	0.40
	Increase	22 nd November 2019	4,50,349	0.15	16,14,714	0.55
	Increase	29 th November 2019	3,00,344	0.10	19,15,058	0.65
	Increase	6 th December 2019	20,072	0.01	19,35,130	0.66
	Increase	13 th December 2019	2,69,526	0.09	22,04,656	0.73
	Increase	20 th December 2019	65,485	0.02	22,70,141	0.75
	Increase	27 th December 2019	44,111	0.01	23,14,252	0.76
	Increase	31 st December 2019	5,060	0.00	23,19,312	0.76
	Increase	9 th January 2020	33,488	0.01	23,52,800	0.77
	Increase	10 th January 2020	17,39,748	0.57	40,92,548	1.35
	Increase	17 th January 2020	2,55,844	0.08	43,48,392	1.43
	Increase	24 th January 2020	3,30,980	0.11	46,79,372	1.54
	Increase	31 st January 2020	12,38,428	0.41	59,17,800	1.95
	Increase	28 th February 2020	10,82,000	0.36	69,99,800	2.30
	Decrease	13 th March 2020	(496866)	(0.16)	65,02,934	2.14
	Increase	20 th March 2020	14,68,000	0.48	79,70,934	2.62
	At the end of the year		79,70,934	2.62	79,70,934	2.62

7. AMANSA HOLDINGS PRIVATE LIMITED

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		66,04,110	2.26	66,04,110	2.26
	Decrease	28 th February 2020	(5,94,664)	(0.20)	60,09,446	1.98
	Decrease	6 th March 2020	(1,92,152)	(0.06)	58,17,294	1.91
	At the end of the year		58,17,294	1.91	58,17,294	1.91

8. HDFC LIFE INSURANCE COMPANY LIMITED

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		47,08,600	1.61	47,08,600	1.61
	Increase	5 th April 2019	3,50,065	0.12	50,58,665	1.73
	Increase	19 th April 2019	53	0.00	50,58,718	1.73
	Decrease	24 th May 2019	(190)	(0.00)	50,58,528	1.73
	Increase	7 th June 2019	3,809	0.00	50,62,337	1.73
	Increase	14 th June 2019	110	0.00	50,62,447	1.73
	Decrease	21 st June 2019	(311)	(0.00)	50,62,136	1.73
	Decrease	5 th July 2019	(114)	(0.00)	50,62,022	1.73
	Increase	12 th July 2019	11,115	0.00	50,73,137	1.74
	Decrease	19 th July 2019	(6,911)	(0.00)	50,66,226	1.73
	Decrease	26 th July 2019	(224)	(0.00)	50,66,002	1.73
	Decrease	2 nd August 2019	(7,883)	(0.00)	50,58,119	1.73
	Decrease	9 th August 2019	(2,819)	(0.00)	50,55,300	1.73
	Decrease	16 th August 2019	(91,482)	(0.03)	49,63,818	1.69
	Decrease	23 rd August 2019	(29,072)	(0.01)	49,34,746	1.68
	Decrease	30 th August 2019	(165)	(0.00)	49,34,581	1.68

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	Decrease	6 th September 2019	(405)	(0.00)	49,34,176	1.68
	Increase	20 th September 2019	2,517	0.00	49,36,693	1.68
	Increase	27 th September 2019	13,748	0.00	49,50,441	1.69
	Decrease	4 th October 2019	(168)	(0.00)	49,50,273	1.69
	Decrease	11 th October 2019	(531)	(0.00)	49,49,742	1.69
	Decrease	18 th October 2019	(269)	(0.00)	49,49,473	1.69
	Decrease	25 th October 2019	(142)	(0.00)	49,49,331	1.69
	Decrease	1 st November 2019	(366)	(0.00)	49,48,965	1.69
	Decrease	15 th November 2019	(3,27,577)	(0.11)	46,21,388	1.57
	Decrease	22 nd November 2019	(520)	(0.00)	46,20,868	1.57
	Decrease	29 th November 2019	(8,438)	(0.00)	46,12,430	1.57
	Decrease	6 th December 2019	(323)	(0.00)	46,12,107	1.57
	Increase	13 th December 2019	651	0.00	46,12,758	1.52
	Increase	20 th December 2019	12,102	0.00	46,24,860	1.52
	Increase	27 th December 2019	65	0.00	46,24,925	1.52
	Decrease	31 st December 2019	(117)	(0.00)	46,24,808	1.52
	Increase	3 rd January 2020	25	0.00	46,24,833	1.52
	Decrease	9 th January 2020	(44,505)	(0.01)	45,80,328	1.51
	Decrease	17 th January 2020	(5,098)	(0.00)	45,75,230	1.51
	Decrease	24 th January 2020	(24,900)	(0.01)	45,50,330	1.50
	Decrease	31 st January 2020	(50,000)	(0.02)	45,00,330	1.48
	Increase	7 th February 2020	25	0.00	45,00,355	1.48
	Increase	14 th February 2020	325	0.00	45,00,680	1.48
	Decrease	21 st February 2020	(109)	(0.00)	45,00,571	1.48
	Increase	28 th February 2020	161	0.00	45,00,732	1.48
	Decrease	6 th March 2020	(1,655)	(0.00)	44,99,077	1.48
	Increase	13 th March 2020	1,18,483	0.04	46,17,560	1.52
	Increase	20 th March 2020	2,85,340	0.09	49,02,900	1.61
	Increase	27 th March 2020	2,08,130	0.07	51,11,030	1.68
	Decrease	31 st March 2020	(5,430)	(0.00)	51,05,600	1.68
	At the end of the year		51,05,600	1.68	51,05,600	1.68

9. STEADVIEW CAPITAL MAURITIUS LIMITED

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		49,04,244	1.68	49,04,244	1.68
	Increase	15 th November 2019	1,19,783	0.04	50,24,027	1.71
	At the end of the year		50,24,027	1.65	50,24,027	1.65

10. OUREA HOLDINGS LIMITED

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		79,04,427	2.70	79,04,427	2.70
	Decrease	25 th October 2019	(31,65,364)	(1.08)	47,39,063	1.61
	At the end of the year		47,39,063	1.56	47,39,063	1.56

Note: Variation in terms of percentage shareholding is due to increase in paid up share capital of the Bank on account of allotment of shares during the year ended 31st March 2020.

(v) Shareholding of Directors and Key Managerial Personnel:

1. Mr. Sanjay Agarwal – Managing Director & CEO

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		5,67,66,359	19.42	5,67,66,359	19.42
	Increase/Decrease	-	0	0.00	0	0.00
	At the end of the year		5,67,66,359	18.67	5,67,66,359	18.67

2. Mr. Uttam Tibrewal – Whole Time Director

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		35,44,673	1.21	35,44,673	1.21
	Increase/Decrease	-	0	0.00	0	0.00
	At the end of the year		35,44,673	1.17	35,44,673	1.17

3. Ms. Jyoti Narang – Independent Director

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		2,414	0.00	2,414	0.00
	Increase	19 th March 2020	15	0.00	2,429	0.00
	Increase	20 th March 2020	15	0.00	2,444	0.00
	Increase	23 rd March 2020	15	0.00	2,459	0.00
	Increase	25 th March 2020	30	0.00	2,489	0.00
	Increase	30 th March 2020	225	0.00	2,714	0.00
	At the end of the year		2,714	0.00	2,714	0.00

4. Mr. Krishan Kant Rathi – Independent Director

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		94,289	0.03	94,289	0.03
	Decrease	5 th March 2020	(11,000)	(0.00)	83,289	0.03
	At the end of the year		83,289	0.03	83,289	0.03

5. Mr. Mannil Venugopalan – Independent Director (Part Time) Chairman*

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0	0	0
	Increase/Decrease	-	-	-	-	-
	At the end of the year		0	0	0	0

6. Mr. Narendra Ostawal – Non-Executive Director

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0	0	0
	Increase/Decrease	-	-	-	-	-
	At the end of the year		0	0	0	0

7. Mr. Raj Vikash Verma – Independent Director

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0	0	0
	Increase/Decrease	-	-	-	-	-
	At the end of the year		0	0	0	0

8. Mr. M S Sriram – Additional Director (Independent)

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0	0	0
	Increase/Decrease	-	-	-	-	-
	At the end of the year		0	0	0	0

9. Mr. Pushpinder Singh – Additional Director (Independent)

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0.00	0	0.00
	Increase	18 th March 2020	50	0.00	50	0.00
	Increase	20 th March 2020	50	0.00	100	0.00
	At the end of the year		100	0.00	100	0.00

10. Mr. V G Kannan – Additional Director (Independent)

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		0	0.00	0	0.00
	Increase	24 th March 2020	5	0.00	5	0.00
	At the end of the year		5	0.00	5	0.00

Mr. Deepak Jain – Chief Financial Officer

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		10,66,492	0.36	10,66,492	0.36
	Increase (Allotment of ESOP)	28 th February 2020	1,00,000	0.03	11,66,492	0.38
	Decrease	5 th March 2020	(1,00,000)	(0.03)	10,66,492	0.35
	At the end of the year		10,66,492	0.35	10,66,492	0.35

Mr. Manmohan Parnami – Company Secretary

Sr. No.	Particulars	Date	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
			No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
	At the beginning of the year		59,291	0.02	59,291	0.02
	Increase (Allotment of ESOP)	22 nd October 2019	4,668	0.00	63,959	0.02
	Decrease (Margin Transfer)	16 th December 2019	(1)	(0.00)	63,958	0.02
	At the end of the year		63,958	0.02	63,958	0.02

* Mr. Mannil Venugopalan has ceased to be Part-Time Chairman and Independent Director of the Bank on 29th March 2020 (Close of Business Hours) on completion of his tenure.

Note: Variation in terms of percentage shareholding is due to increase in paid up share capital of the Bank on account of allotment of shares during the year ended 31st March 2020.

V. INDEBTEDNESS

Indebtedness of the Company including interest outstanding/accrued but not due for payment:

	(₹ in lakh)			
	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	6,30,497.81	2,30,838.06	-	8,61,335.87
ii) Interest accrued and due on borrowings	-	-	-	-
iii) Interest accrued but not due	12,292.82	17,231.38	-	29,524.21
Total (i+ii+iii)	6,42,790.63	2,48,069.45	-	8,90,860.08
Changes in Indebtedness during the financial year				
Addition	37,09,161.04	17,59,802.14	-	54,68,963.18
Reduction	35,46,581.17	17,50,185.53	-	52,96,766.70
Net Change	1,62,579.88	9,616.61	-	1,72,196.49
Indebtedness at the end of the financial year				
i) Principal Amount	7,93,077.69	2,40,454.67	-	10,33,532.36
ii) Interest accrued and due on borrowings	-	-	-	-
iii) Interest accrued but not due	11,069.41	5,775.40	-	16,844.81
Total (i+ii+iii)	8,04,147.10	2,46,230.07	-	10,50,377.17

Note: Deposits received by the Bank are in the ordinary course of banking business, which does not amount to deposit in terms of the provision of the Companies Act, 2013, hence, not included hereinabove.

VI) REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Sr. No.	Particulars of Remuneration	Name of MD/WTD/Manger		(₹ in lakh)
		Mr. Sanjay Agarwal MD& CEO	Mr. Uttam Tibrewal WTD	Total Amount
		1.	Gross salary (a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 (b) Value of perquisites u/s 17(2) Income-tax Act, 1961 (c) Profits in lieu of salary under section 17(3) Income tax Act, 1961	185.95
2	Stock Option	-	-	-
3	Sweat Equity	-	-	-
4	Commission as % of profit others specify	-	-	-
5	Others please specify (Variable pay including Bonus amount)	45.00*	174.87**	219.87
	Total (A)@	230.95	343.42	574.37
	Ceiling as per the Act:	being 10% of the net profits of the Bank calculated as per Section 198 of the Companies Act, 2013		

*In FY 2019-20, on receipt of RBI approval, ₹ 45 lakh was released to Mr. Sanjay Agarwal as Bonus for FY 2017-18, which is included herein above.

** In FY 19-20, on receipt of RBI approval, ₹ 44.87 lakh for FY 2018-19, ₹ 39 lakh for FY 2017-18 and ₹ 91 lakh for FY 2016-17 were released to Mr. Uttam Tibrewal as Bonus, which is included herein above.

@The total remuneration consist of basic salary, taxable allowances including special allowance and excluding perquisites on ESOPs.

10,00,000 ESOPs granted to Mr. Uttam Tibrewal, Whole Time Director under ESOP Scheme 2018 on 30th August 2018 for which RBI approval was received on 17th June 2019. Vesting period for these options commenced from the RBI approval date and No ESOPs were granted/Exercised by him during the FY 2019-20.

Note: Above figures have been taken as recorded in Audited Financial Statement of the Bank.

B. Remuneration to other Directors:

Sr. No.	Particulars of Remuneration	Name of Directors							(₹ in lakh)
		Mr. Mannil Venugopalan	Mr. Raj Vikash Verma	Ms. Jyoti Narang	Mr. Krishan Kant Rathi	Mr. M S Sriram	Mr. Pushpinder Singh	Mr. V G Kannan	Total Amount
		1	Fee For attending Board/ Committee meetings	13.35	13.05	10.80	12.75	3.15	3.90
	Honorarium	19.89	-	-	-	-	-	-	19.89
	Commission	-	10.00	10.00	10.00	4.45	4.45	1.91	40.82
	Total (1)*	33.24	23.05	20.80	22.75	7.60	8.35	3.41	119.21
		Name of Directors							Total amount
	Other Non-Executive Directors	Narendra Ostawal							
2	Fee For attending Board Committee meetings	-							-
	Commission	-							-
	Others, Please specify	-							-
	Total (2)	-							-
	Total (B)=(1)+(2)	-							119.21
	Total Managerial Remuneration Ceiling as per the Act	Note: In terms of provisions of the Companies Act, 2013, the remuneration payable to Directors other than Executive Directors shall not exceed 1% of the net profit of the Bank. The remuneration paid to Directors was within prescribed limits during the year.							

* Recorded ₹ 137.26 lakh as expenditure in books of accounts pertaining to Director sitting fees and profit related commission/honorarium. Profit Linked commission/honorarium pertaining to FY 2019-20 is being released to the Independent Directors after the finalisation of Annual Audited Accounts of the Bank.

C. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN MD/MANAGER/WTD

Sr. No.	Particulars of Remuneration	Key Managerial Personnel		(₹ in lakh)
		Deepak Jain (CFO)*	Manmohan Parnami (Company Secretary)*	Total Amount
		1.	Gross Salary Salary as per provisions contained in Section 17(1) of the income tax act,1961 Value of perquisites u/s 17(2) Income tax act,1961 Profits in lieu of salary u/s 17(3) Income tax Act,1961	119.84
2.	Stock Option (granted during the year @ Exercise Price of ₹ 630 each)	50,000	4,282	-
3.	Sweat Equity	-	-	-
4.	Commission - as a % of profit - others, specify	-	-	-
5.	Others, please specify (It includes amount of Bonus and arrear appraisal for FY 2018-19)	44.94	7.85	52.79
	Total @	164.78	47.81	212.59

@ The total remuneration consists of basic salary, taxable allowances including special allowance and annual performance linked bonus and exclusive of perquisites on ESOPs. ESOPs granted during the year have been mentioned hereinabove. Above Remuneration includes Bonus of FY 2018-19 for ₹ 44.94 lakh and ₹ 7.85 lakh paid to Mr. Deepak Jain and Mr. Manmohan Parnami respectively during FY 2019-20.

* The remuneration of Mr. Deepak Jain – Chief Financial Officer and Mr. Manmohan Parnami – Company Secretary of the Bank, does not include perquisites on ESOP amounting to ₹ 3.88 crore & ₹ 0.28 crore respectively, which were exercised during the period under review.

VII) PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES:

Type	Section of the Companies Act	Brief description	Details of penalty/ punishment/ compounding fees imposed	Authority (RD/ NCLT/COURT)	Appeal made, if any
A. Bank					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
B. Directors					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
A. Others Officers in Default					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-

For and on behalf of the Board of Directors
AU SMALL FINANCE BANK LIMITED

Sd/-
Mr. Sanjay Agarwal
 Managing Director & CEO
 DIN: 00009526

Sd/-
Mr. Uttam Tibrewal
 Whole Time Director
 DIN: 01024940

Date: 2nd May 2020
 Place: Jaipur

Date: 2nd May 2020
 Place: Mumbai