


RESEARCH REPORT ON AU **SMALL FINANCE BANK LIMITED**



AU Small Finance Bank Limited is an India-based non-deposit accepting non-banking financial company (NBFC-ND). The Company is engaged in providing a range of banking and financial services, including retail banking, wholesale banking and treasury operations and other services. Its segments include treasury, retail banking, wholesale banking, and other banking businesses. The treasury segment primarily consists of interest from investment portfolios, money market borrowing and lending. The retail banking segment serves retail customers through a branch network and other delivery channels. The wholesale banking segment provides loans and transaction services to large corporates, emerging corporates, public sector units, government bodies, financial institutions and medium scale enterprises. Its personal banking includes savings account, current account and fixed deposits. It offers various types of loans, which include car loan, home loan, personal loan, tractor loan and others.

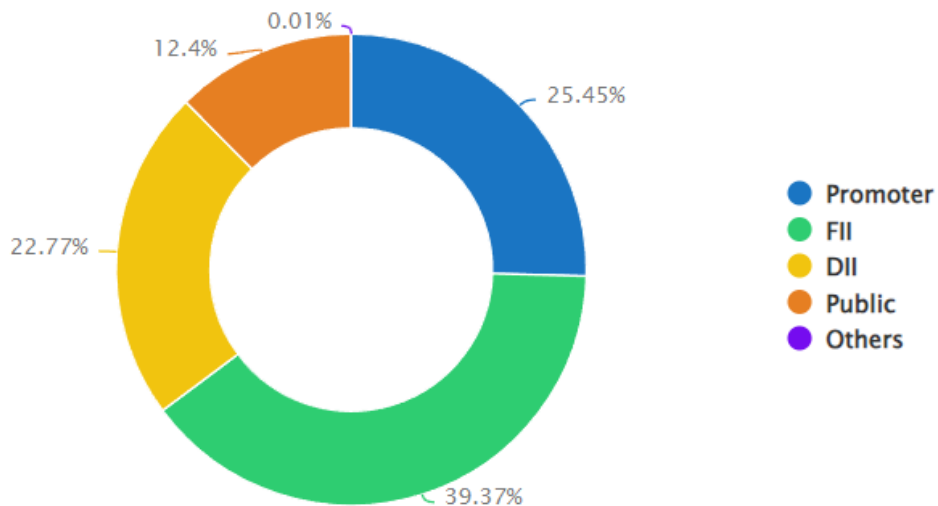
COMPANY PROFILE

AU Small Finance Bank Limited	
	
Company type	Public
Traded as	<ul style="list-style-type: none"> • BSE: 540611 • NSE: AUBANK
ISIN	INE949L01017
Industry	<ul style="list-style-type: none"> • Banking • Financial services
Founded	1996; 28 years ago
Headquarters	<ul style="list-style-type: none"> • Jaipur, Rajasthan, India (registered office) • BKC, Mumbai, India (corporate office)
Area served	India
Key people	<ul style="list-style-type: none"> • Raj Vikash Verma (Chairman) • Sanjay Agarwal (MD & CEO)
Revenue	▲ ₹9,293 crore (US\$1.1 billion) (FY23)
Net income	▲ ₹1,427 crore (US\$170 million) (FY23)
Total equity	▲ ₹6,275 crore (US\$750 million) (2021)
Number of employees	43,500 (2024)
Website	locate.aubank.in

➤ FUNDAMENTALS

Market Cap	₹51,448Cr	ROE	12.71%
P/E Ratio(TTM)	33.52	EPS(TTM)	20.66
P/B Ratio	4.09	Dividend Yield	0.13%
Industry P/E	15.89	Book Value	169.20
Debt to Equity	NA	Face Value	10

➤ SHAREHOLDING

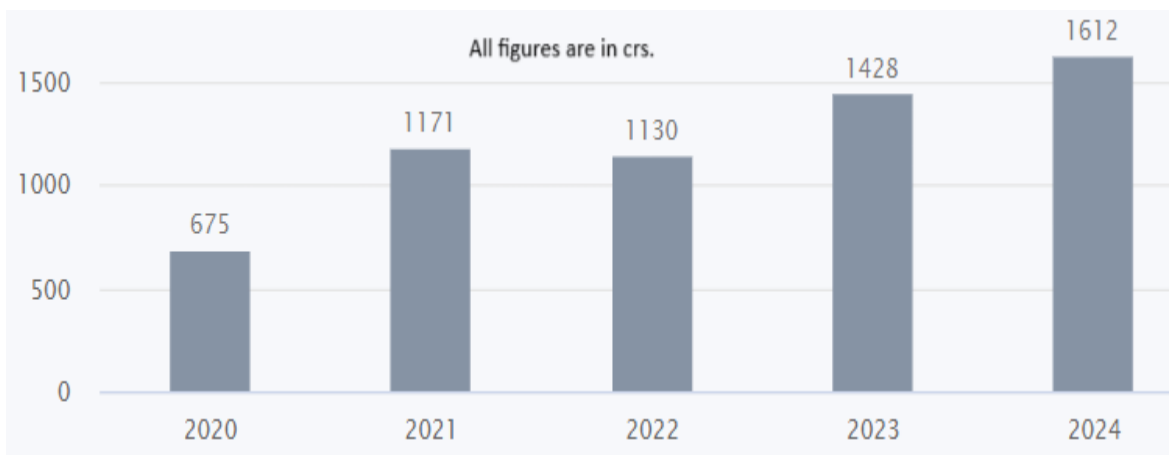


FINANCIALS

➤ **REVENUE**



➤ **NET PROFIT**



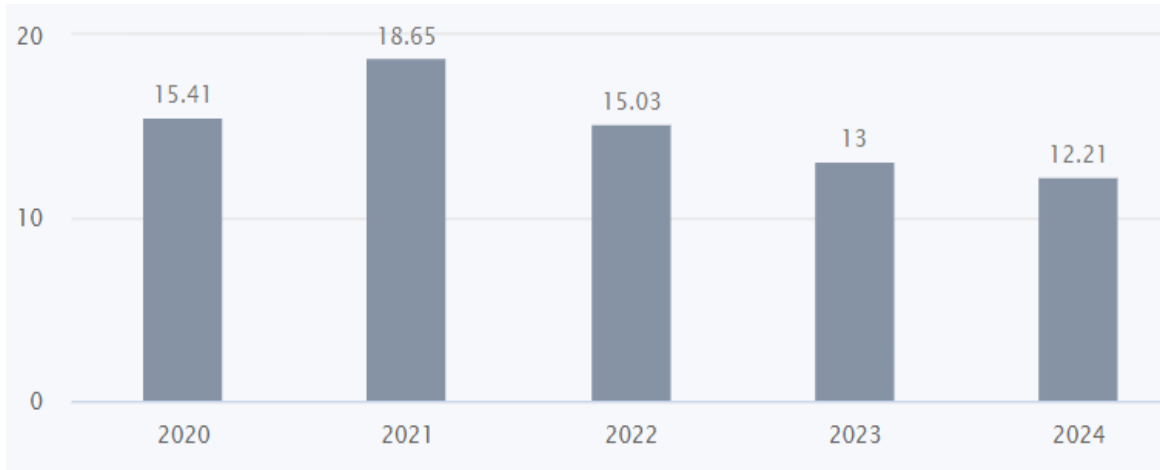
➤ **EPS**



➤ **BVPS**



➤ **ROE**



➤ **NIM**



TECHNICAL ANALYSIS



BUY AU BANK MKT 696 TGT 800, 880 SL 595 (1-3 MONTHS)

Community Sentiments



- 100% BUY
- 0% SELL
- 0% HOLD

100% of moneycontrol users recommend **buying** AU Small Finance

RATIO ANALYSIS

ANNUAL	FY 2024	FY 2023	FY 2022
Return on Equity (%)	12.21	13.00	15.03
Return on Assets (%)	1.40	1.58	1.63
Cost to Income (%)	43.01	43.63	44.79
Interest income to Earning assets (%)	9.64	9.09	8.57
Interest Expense to Earning assets (%)	4.93	4.19	3.89
Price to Earnings (x)	24.69	27.10	34.84
Price to Book (x)	3.01	3.52	5.22
Price to Sales (x)	3.59	4.70	6.63
Operating Profit Margin (%)	-2.00	4.79	2.29

Disclaimer: This research report is prepared by Shyam Advisory Limited, while making this report we have taken data from available sources and there may be errors in the data shown. We do not guarantee the accuracy of data and recommendation given in this report. Recommendation is for information purpose only. Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the Intermediary or provides any assurance of returns to investors.

"Investment in Securities market is subject to market risks. Read all the related documents carefully before investing."