



from aspirations

*to achievements*





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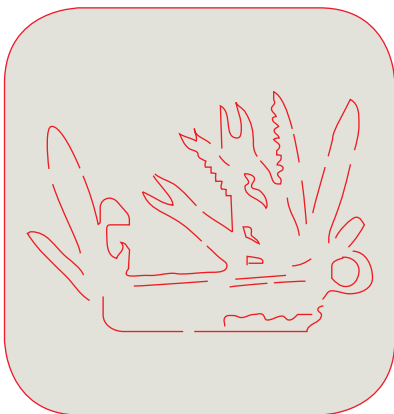
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# *From aspirations to achievements*



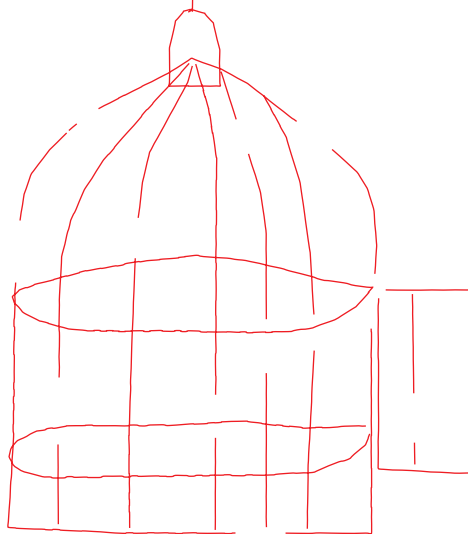
Aspirations influence income through the choice of occupation and one's success in individual endeavours. At Au Financiers, we recognise the value of the personal resources at an aspirant's disposal, for they are the preliminary determinants of success.

We assess the needs of millions and help the skilled and talented to overcome financial constraints in the way of their progress. Based on the robustness of skill sets, we support aspirations with our financial services and turn them into accomplishments.

Au Financiers' organizational goals are aligned with our customer's ambitions and their fulfilment. The innovations we introduce in our basket of products, directly reflect in healthy economic development of people as a society, subsequently, empowering them by fulfilling their needs.



# Corporate identity



## 16 years of unflinching growth

Au FINANCIERS (INDIA) PRIVATE LIMITED commenced operation in 1996. Popularly known as "FINANCIERS", it is a pioneer NBFC of Rajasthan, spreading its wings across India. The Company is a non deposit taking Systemically Important Non Banking Financial Company (NBFC – ND - SI) and has been classified as an "Asset Finance Company" by Reserve Bank of India.

Since inception, the Company has reported consistent growth. Today, we have positioned ourselves as a trusted and leading NBFC in India. We lend for revenue generating assets which in turn help our customers to earn livelihood and provide them adequate support in realizing their dreams of being with self-reliant.

 **1996**

Au Financiers was established. The journey began with fund management of HNIs

 **2003**

Developed strategic relationship with HDFC Bank

 **2006**

Entered Maharashtra

 **2008**

Motilal Oswal Private Equity Advisors Private Limited (MOPEAPL) took equity stake in the Company

## 2009

- ◆ Entered Gujarat
- ◆ CRISIL assigned “BBB-/Stable” rating
- ◆ Started Assignment of Loan Books

## 2010

- ◆ International Finance Corporation (IFC), commercial arm of World Bank Group, acquired equity stake in the Company. In its second round of investment in MOPEAPL acquired further equity stake in the Company
- ◆ CRISIL upgraded its rating to “BBB/Stable”

## 2011

- ◆ Attained the status of Systemically Important Asset Finance Company
- ◆ Relationship established with 20 Major Banks and financial institutions including all Top five Public and Private Sector Banks
- ◆ CARE assigned “A-” rating
- ◆ CRISIL upgraded its rating to “BBB+/Positive”
- ◆ Extended Business operations in Goa, Punjab, Madhya Pradesh and Chhattisgarh
- ◆ Successfully raised Tier II Capital
- ◆ Nominated for FT/IFC Sustainable Finance Awards, 2011
- ◆ Ever highest disbursement of more than ₹ 1100 Crore
- ◆ ₹ 1200 Crore Asset Under Management



*"Swastik", being an auspicious symbol, represents prosperity and growth, and it is reflected in FINANCIERS logo, which is backed by four F*

### *Fair*

We are fair and transparent in our dealings

### *Flexible*

We are flexible in our approach and try sincerely to match your needs and expectations

### *Fast*

We are really fast, as your priority are our priorities

### *Friends*

You have got a friend for life.

## Vision

To be the most preferred financial institution with nationwide presence and provide customized and speedy financial solutions to rural and emerging India with trust and confidence to guarantee customer delight.

## Mission

At Au Financiers, we strive to lead in providing the best and trusted financial solutions to cater to the entrepreneurial aspirations of the unreached and unbanked masses of India and be empathetic to their needs. We endeavour to create strong, consistent stakeholders value and live up to the trust and confidence reposed in us.



## Core Values

### *Entrepreneurship*

We stand by entrepreneurial aspirations. We inspire individuals to achieve their dreams.

### *Personalized touch*

In our behavior we endeavor to build relationship which transforms their life by valuing, understanding and articulating individuals needs. We simultaneously respect and value people and uphold humanness and human dignity.

### *Fairness and Equality*

We are fair and honest in thoughts and feelings. We treat all with the fairness and equality.

### *Reliability*

We honor the spirit and intent of our commitments and promises, demonstrating consistency between our actions and our words. We stand by in the hour of need to create a trusted bond for life.

### *Nurturing talent*

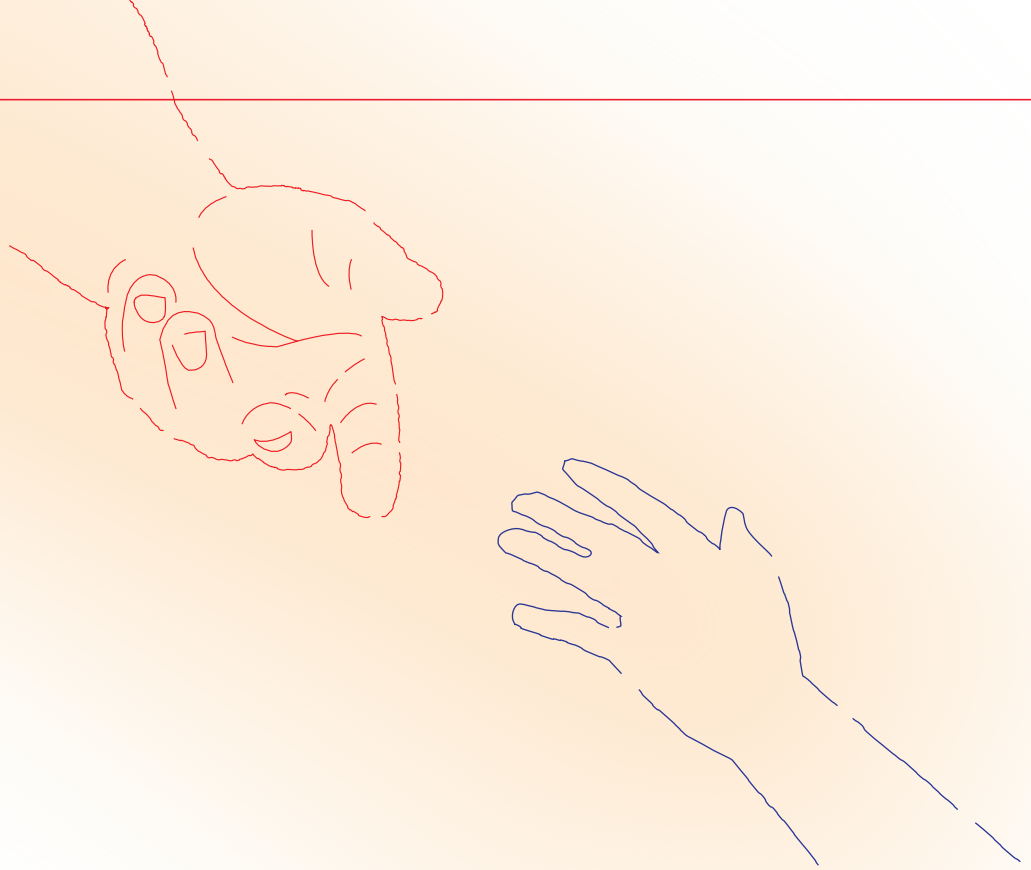
We pursue challenging and rewarding opportunities that nurture personal and professional initiative and growth of an individual.

### *Empowerment*

We empower to dream, create and experiment in pursuit of opportunities and attain leadership through teamwork.

### *Audacity*

We constantly foster individuals for giving open feedback towards processes, products, services for getting improvised practices in the organization.

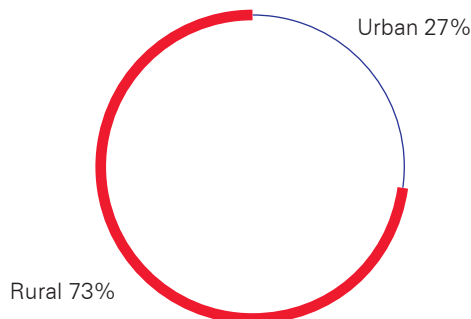


# *In service lies our success*

Our USP lies in our willingness to go the extra mile for customers with our Touch and Feel Policy and establish a close connect at every point right from when our customers approach us to much after, with speedy solutions. Au Financiers continues to focus on increasing transparency in its dealings, educating and creating awareness among customers through various modes of communication and enhancing their confidence. These pillars of strength have helped the Company in increasing its customer base, leveraging the penetration of cross selling various products and extending its reach to other parts of India.



## Presence in Rural and urban belts



## Network

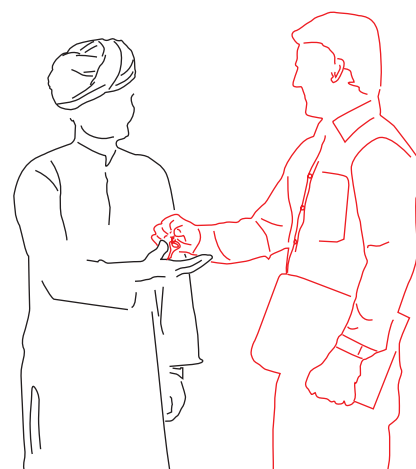
### Branches

Headquartered in Jaipur, our wide network of 113 branches is spread mainly in Rajasthan, Maharashtra, and Gujarat. With presence in almost every District of Rajasthan, we cover more than 250 Tehsils and 12,000 villages. In Maharashtra, we first forayed into Pune, and further expanded operations to 18 new locations. The Company is also spreading its operations in Gujarat and has 26 branches in key cities of Gujarat.

Considering the market potential and success of replicating our Business Model in Maharashtra and Gujarat, the Company has recently entered into the markets of Goa, Punjab, Madhya Pradesh and Chhattisgarh as well.

### Customers

Our main clients are in rural and semi urban areas, who earn their livelihood by assets financed by us. Our flexible and adaptive services to masses have resulted in a sizeable increase in our customer base - a healthy mix from rural as well as semi-urban regions.



## People

We believe that customers in our segment need more support to feel comfortable while seeking financial assistance. No one understands the needs, behaviour and customary practices of customers better than a local. At Au FINANCIERS, we recruit mostly local people from the area of our respective branches to ensure that local markets are better understood, along with conditions and needs of customers. This also enhances employee satisfaction and confidence in our Company, as they feel more comfortable and secure in local conditions.

## Our investors

Motilal Oswal Private Equity  
Advisors Private Ltd. (MOPE)



International Finance Corporation  
Financial Arm of World Bank (IFC)



Our esteemed investors continue to extend their consistent support and guidance to the Company, for its all-round development and increased business productivity.

# 2010-11 *in retrospect*

## Financial highlights

