

**BADLAAV
HUMSE HAI**



Sketching paths to **Empowerment**



CSR arm of AU Small Finance Bank

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BADLAAV HUMSE HAI



In an era where technology reshapes possibilities and aspirations soar beyond traditional boundaries, our commitment to social transformation deepens with every passing year. At **AU**, we understand that true leadership lies not merely in financial excellence, but in consistently nurturing the seeds of sustainable change across the communities we serve.

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बदलाव beyond boundaries



We are not just participants in भारत growth story, we are co-authors.

SANJAY AGARWAL
Founder, MD & CEO
AU Small Finance Bank

Our CSR journey has been marked by unwavering consistency - a steadfast rhythm of purpose that has remained resolute through changing seasons and evolving landscapes. Through AU Foundation, the CSR arm of AU Small Finance Bank, we have evolved from being benefactors to becoming catalysts of self-reliant growth. We are sketching paths to empowerment - not with rigid blueprints, but with dynamic strokes that honor the unique aspirations and potential of every individual and community we serve. Each initiative we undertake reflects our unwavering belief that empowerment begins with access - access to education, healthcare and sustainable livelihoods and more. We are building bridges to a more equitable future - not merely filling gaps but unlocking potential and exploring new possibilities.

Our journey embodies the spirit of Atmanirbhar Bharat, where every intervention strengthens the foundation of community resilience. Our CSR portfolio encompasses skill development, women entrepreneurship, sports ecosystem creation, healthcare enhancement, environment and water conservation & other need based initiatives - each strategically designed to create lasting ripple effects.

Each grassroots success story fuels our commitment to design stronger initiatives with deeper purpose and more transformative outcomes that inspire us daily. They remind us that sustainable development is not a destination but a continuous journey of innovation, collaboration, and collective responsibility. As we expand our reach, we remain anchored to our core principle: enabling diverse communities to architect their own progress.

In this dynamic landscape of emerging challenges and opportunities, our social commitment adapts, evolves, and amplifies. We are not just participants in भारत growth story; we are co-authors, contributing chapters of hope and enduring बदलाव. From our roots in Rajasthan, we are weaving our impact across India's vast tapestry.

Together, we continue building a legacy where financial strength and social purpose converge to create lasting value for generations ahead.

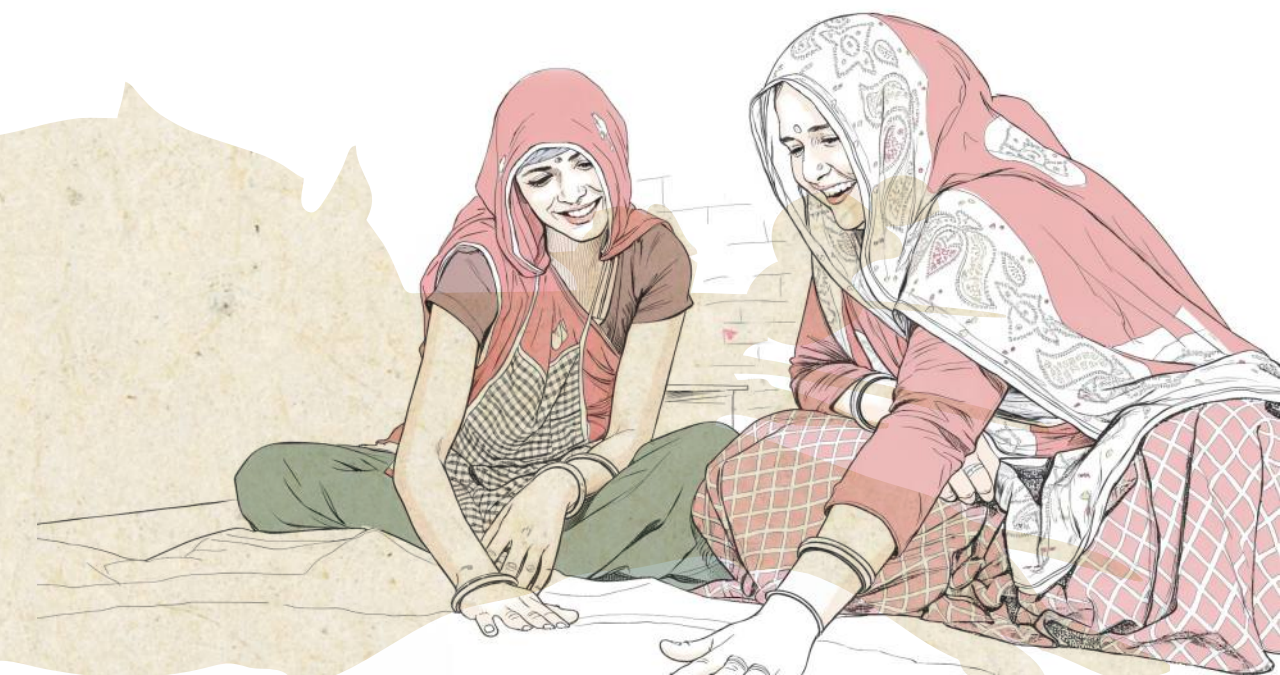
बदलाव हम से है

vision

AU Foundation is dedicated to creating opportunities that uplift society, enhance the quality of life by addressing socio-economic needs, and ensure that everyone advances towards an equitable world, ultimately achieving self-sustained futures.

mission

- Identify key areas for development, emphasizing sustainability and long-term impact on communities.
- Extend support to marginalized and deprived sections of society, empowering them for a brighter future.
- Focus on understanding and addressing societal needs through thorough assessments, ensuring targeted assistance.
- Ensure inclusivity and equal opportunities for all, regardless of gender, age, or background.
- Continuously assess and evaluate the impact of our initiatives, adapting to maximize positive outcomes.
- Evolve and enhance our projects by adapting to industry requirements and standards, staying responsive to changing trends.



learning from the leaders



Our Founder, MD & CEO Mr. Sanjay Agarwal interacted with AU Ignite alumni who are now employed at Taj Amer, Jaipur



Independent Director Ms. Malini Thadani engaging and witnessing the handcrafted items made by women at the AU Nirjhari Craft center

Mr. Sanjay Agarwal celebrated Diwali with NGO kids



AU Udyoginis celebrated Womens Day with Ms. Jyoti Agarwal, co-founder Sanjay & Jyoti Agarwal Foundation

rural excellence
recognized



AU Udyogini won **Best Rural Women Social Entrepreneur Award** at Bengaluru's National Skill Conference organised by FVTRS.



Sanju Yogi, Director Khejri Mahila Producer Company honored with **Breaking Gender Stereotype Award** in New Delhi.



Awarded ET Challenger 2Good for our all-round experience in CSR.

global gold *glory*



Wushu star **Sunita Chaudhary** won gold medal at Georgia's **Batumi International Tournament - 2025**.



Devika Soni won gold medal at **39th National Junior Athletics Championship-2024** and silver at **40th National Junior Athletics Championship 2025, Bhubaneswar**.

breaking barriers
building global careers



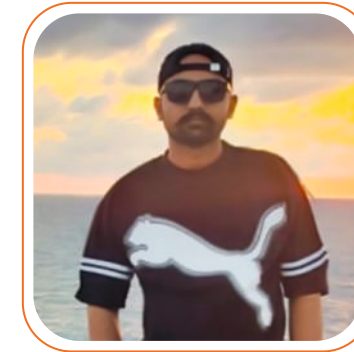
Sonesh works as an **Assistant Chef** at **Carnival Dream** in **Texas, USA** since June, 2024



Pawan Vaishnav works as an **Accounts Executive** in **Premium Super Market** in **Gambia, West Africa** since May, 2024



Ishwar Singh works as a **Cashier** at **Aseer Time Al Kuwait** restaurant in **Abu Dhabi** since May, 2025



Ankit works as a **Galley Steward** at **Team Cruise** in **Istanbul, Turkey** since August, 2024



Suresh Suthar works as a **CNC Programmer** at **Laxmanbhai & Co.** in **Victoria, Mahé Island, Seychelles** since December, 2024

AU Ignite trainees shine globally, transforming skills into international careers and boundless possibilities.

celebrations that unite



Annual CSR Summit 2.0



AU Ignite training workshop along with Rewards & Recognition



AU Foundation & AU Ignite 7th anniversary celebration



AU Ignite Kaushal Connect (Alumini talk)

playground to podium



AU Bano Champion 3rd State Level Sports Tournament held at Jodhpur & Jhunjhunu

skills, wellness & strength



National Sports Day



Yoga day with AU Udyoginis



bano kaabil

Women artisans from **Bano Kaabil** initiative (Mumbai) have recently enrolled under **Brihanmumbai Municipal Corporation's (BMC) Mahila Bachat Gat Scheme** and participated at exhibitions across BMC's offices. This initiative provided them an opportunity to showcase their products, strengthen market linkages, enhance savings and gain exposure to urban markets.

(An extension of AU Udyogini initiative)



AU Udyoginis mastering the art of incense stick making

building better *together*



Ms. Jyoti Agarwal, co-founder - Sanjay & Jyoti Agarwal Foundation enlightening and motivating AU Udyoginis on Mother's Day



AU Bano Champion Coaches Development Programme Season - 6



Parents Coaches meeting under Bano Champion



Bano Champion Nutrition Drive for athletes



AU Udyogini Entrepreneurship Development Training Program

My name is Suraj Singh, and I am 22 years old. I come from Bharatpur, where my father sells handloom products and my mother manages our home. Ten months ago, I was working 16-hour shifts in outdoor catering, watching senior workers with years of experience earning barely enough to survive.

The turning point came when I enrolled in AU Ignite's Food and Beverage Associate course at IHCL Centre, in the premise of Jai Mahal Palace (Taj Group of Hotels), Jaipur. Balancing morning classes with my afternoon job, I didn't just learn hospitality protocols, I learned to believe in myself again. When a cruise chef visited for a guest lecture, something ignited within me. With patient mentorship from my trainers, I navigated the complex documentation and visa processes.

Today, working on a Royal Caribbean cruise ship earning one lakh rupees monthly, I've cleared my family's debts and am supporting my brother's education. **AU Ignite** didn't just teach me skills-it taught me to dream without limits. My journey from Bharatpur's lanes to the world's oceans proves that with the right guidance, any dream is achievable.



the AU Ignite mission: *potential meets opportunity*

Suraj's story embodies AU Ignite's core belief-extraordinary potential exists within every young person, regardless of background. **AU Ignite**, a Centre of Excellence and flagship project of AU Foundation since 2018, recognizes that talent is universal, but opportunity is not. In Rajasthan's marginalized communities, countless youth possess talent and intelligence yet lack structured pathways to transform aspirations into achievements.

AU Ignite bridges this gap through comprehensive skill development targeting youth aged 18-30 across four critical sectors: BFSI, Healthcare, Tourism & Hospitality, and IT-ITeS.

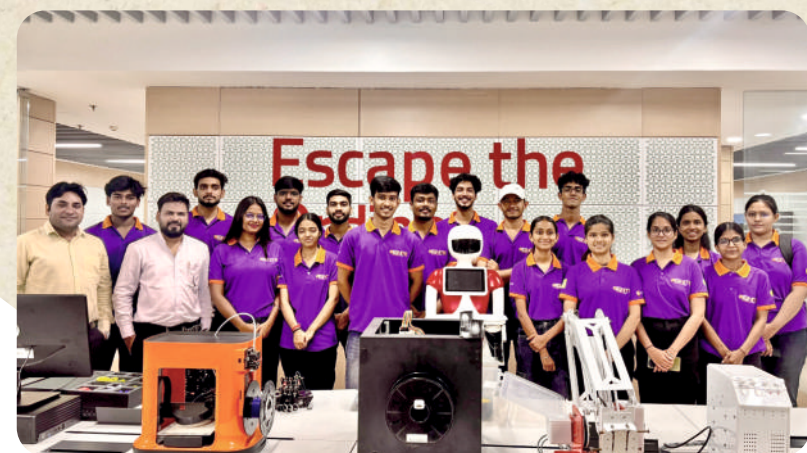


Journey of a trainee at AU Ignite





F&B trainees at Rising Rajasthan Summit



Exposure visit at RCAT



External assessment before certification

The program extends beyond technical training to encompass holistic development. Trainees gain both hard skills and essential soft skills including communication, personality development, and financial literacy.

The strength lies in its immersive, practical approach-trainees engage with industry through visits, expert seminars, and field sessions that prepare them for real professional challenges.

AU Ignite's support doesn't end at training completion. Through systematic monitoring, regular assessments, and dedicated placement initiatives, the program maintains unwavering focus on employment outcomes.

This comprehensive approach has enabled remarkable results: trainees securing competitive positions in reputable organizations across tier-2 and tier-3 cities. Over the years, we have consistently enrolled more than 35% females in various courses and have successfully integrated four specially-abled youth.



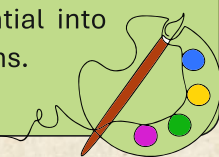
Mock CPR session for GDA Trainees



Convocation ceremony for future skill trainees

The Future Skills courses, started in September 2023, further strengthen this mission by equipping youth from STEM backgrounds with advanced training in cutting-edge technologies such as MERN Stack, AI-Data Science, and Salesforce. So far, over 1,162 STEM graduates got certified and most of them secured positions in leading IT companies, demonstrating how strategic upskilling transforms career opportunities.

Each success story creates multiplicative community effects. When Suraj clears debts and funds his brother's education, he inspires neighbours and peers. AU Ignite understands that skill development is fundamentally nation- building-creating a workforce that drives economic growth while ensuring prosperity reaches every corner of society, turning potential into opportunity for thousands of young Indians.



AU Ignite journey

Youth Trained : **8,165**
Youth Placed: **5,403**



Youth Trained : **8,246**
Youth Placed: **6,182**

Youth Trained : **7,693**
Youth Placed: **6,182**



Youth Trained : **2,764**
Youth Placed: **2,270**

Youth Trained : **2,190**
Youth Placed: **1,682**



Youth Trained : **541**
Youth Placed: **456**

Youth Trained : **102**
Youth Placed: **87**



Till Date
Youth Trained: **32,000+**
Youth Placed: **23,511**
Centres: **15**
Districts: **10**

breaking barriers, building *champions*

I am **Payal Chaudhary**, a 15-year-old athlete from Avaniya Bagru village of Rajasthan. Born to a farmer facing financial struggles, I discovered my passion for sports despite having only old equipment and no proper facilities. What began as pole vault in school has blossomed into excellence in long jump, taking me to three national competitions -NIDJM, AFI Junior Nationals, and SGFI.

My father's calloused hands due to farming have supported every leap I've taken. My family's unwavering belief became my strength when challenges seemed insurmountable. Recently, my selection under sports quota in the **Indian Army** opened doors I once thought impossible.

Bano Champion transformed my journey from a village girl with big dreams into a confident athlete ready to shine at the global stage. The program didn't just provide coaching-it gave me wings to soar from my village fields to Olympic aspirations. Today, I train not just for medals, but to prove that dreams know no boundaries when nurtured with passion, dedication, and the right support.



a sporting *revolution* in Rajasthan's heartland



Payal's journey embodies AU Bano Champion's transformative vision-recognizing extraordinary athletic potential across Rajasthan, waiting to be unleashed through systematic training and support.

AU Bano Champion has created a comprehensive ecosystem spanning athletics, throwball, football, volleyball, boxing, wushu, and kabaddi. Started in 2018, the initiative nurtures over 8,000 young athletes trained under locally identified coaches at 75 locations across Rajasthan with an aim to develop a culture of sports.



excellence beyond expectations

FY24-25 witnessed remarkable achievements-athletes claimed 270 positions across national and state competitions while dominating district tournaments with over 500 victories, 480+ national and state medals, and 1,090+ district-level triumphs.

Historic international breakthrough marked this year with an athlete securing medal at world championship. Multiple athletes earned selections to Delhi Sports School, Indian Army, prestigious clubs, and Sports Authority of India, transforming passion into professional opportunities.

affiliations

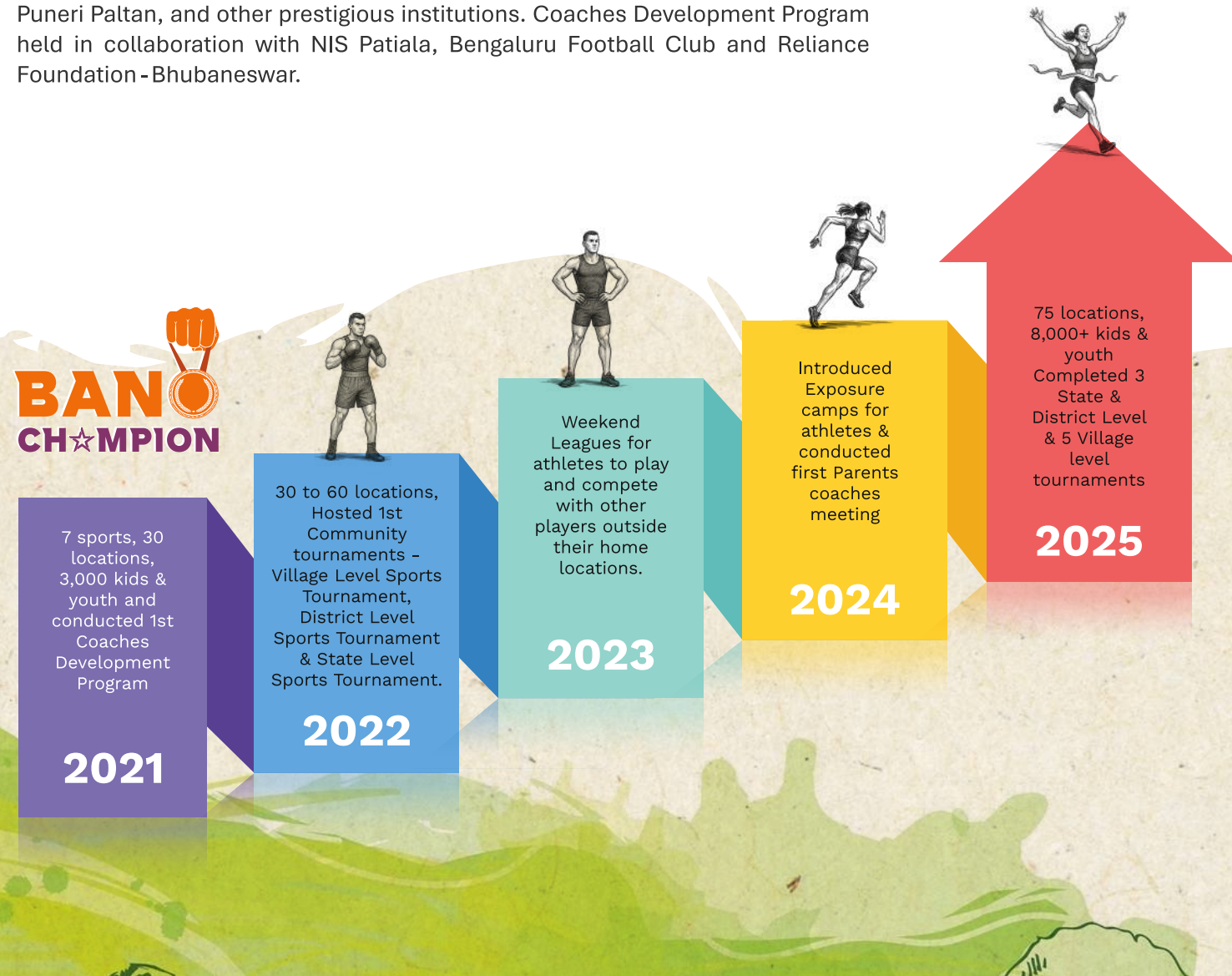


Bano Champion athletes performing Taolu

community-centric development

AU Bano Champion organized 71 community events during (FY24-25):

60 village-level, 10 district-level, and 1 state-level championship, fostering grassroots participation. Specialized exposure camps for 120 athletes across five disciplines provided professional training through partnerships with Bengaluru FC, Puneri Paltan, and other prestigious institutions. Coaches Development Program held in collaboration with NIS Patiala, Bengaluru Football Club and Reliance Foundation -Bhubaneswar.



vision forward

With plans to mentor over 25,000 children by March 2029, AU Bano Champion continues producing international, national, and state-level athletes. The program helps in achieving scholarships and aids with essential sports gear. AU Foundation's affiliation with Rajasthan Athletics Association enables well-organized competitions, providing platforms for young champions like Payal to achieve their Olympic dreams and bring glory to India.



मैदान से मंज़िल तक



empowering *dreams*,
creating *destinies*



I am **Surekha**, 51 years old, a resident of Borkhedi village in Mandsaur district, Madhya Pradesh. My husband always cherished a simple dream-to open a small grocery shop where he could serve our community. We experienced financial difficulties as a family, and my husband's work as a laborer barely covered our basic needs. After he passed away, I was completely alone.



In these moments, AU Small Finance Bank and AU Foundation gave me hope when no one else believed in me. Today, I run the grocery shop my husband always dreamed of opening. Earning ₹500-700 daily, I've found not just money, but purpose after becoming **AU Udyogini**.

Through this small business, I live my husband's memory every single day while building a life of dignity and independence for myself. What seemed impossible in my darkest hour has become my greatest strength.



रामदुलारी टी स्टॉल



JKI, ज्वैलर्स के सामने, 7 नंबर जगतपुरा, जयपुर

comprehensive ecosystem *development*

AU Udyogini initiative continues to empower rural women from challenging backgrounds and creating sustainable livelihood ecosystems across Rajasthan and Madhya Pradesh including 3 aspirational districts.

The program operates through two synergistic models: **Collective Entrepreneurship Model** and **Individual Entrepreneurship Model**.

The Collective Entrepreneurship Model includes two initiatives, **Maa Annapurna**, a women-led collective enterprise delivering quality spices, besan and pure mustard oil (FSSAI certified), supporting 110 women across 8 centers. New Maa Annapurna Masala packaging has been introduced in 100g, 200g, 500g, and 1kg SKUs, enhancing the brand's market presence. Additionally, comprehensive IT training modules were implemented to advance the digital capabilities of our women entrepreneurs.



In a first-of-its-kind initiative, seeds are distributed to 100 women. The entire harvest will be procured directly by Maa Annapurna eliminating middlemen and creating a mutually beneficial ecosystem for our women farmers and enterprise.



Nirjhari Women Artisans Producer Company, a trademark licensed company trained over 200 women in crafting home furnishings, apparel, and recycled paper products. From undergoing specialized embroidery trainings to showcasing their products at renowned exhibitions such as the Jaipur Literature Festival, these women artisans now earn sustainable income through established corporate partnerships.

Individual Entrepreneurship Model empowers women to launch independent businesses through non-refundable seed capital support and comprehensive skill development. To facilitate entrepreneurship, financial and digital literacy trainings are conducted under the Entrepreneurship Development Program. Additionally, an Entrepreneurship Awareness Programme is introduced to train women before enterprise creation, ensuring motivation, readiness, and long-term sustainability. So far, we have nurtured over 3,200 individual women entrepreneurs across 55 types of businesses in Rajasthan and Madhya Pradesh.



AU Udyogini exhibited at 18th Jaipur Literature Festival 2025

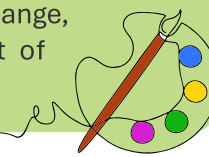


Maa Annapurna Masala recently inaugurated its first retail shop in Jobner, Rajasthan, which will double as a sales and dispatch office.

After shops establishment, a follow-up mechanism under 'Refresher Training Programme' is carried to ensure proper maintenance of account registers, stock keeping, market linkages.

To access social welfare schemes and be recognizable under MSME, we facilitate **Udyam Aadhar Certificates** for our individual women entrepreneurs.

From grassroots mobilization to national recognition, AU Udyogini has grown into a comprehensive livelihood ecosystem of empowerment. By combining entrepreneurship development training, capacity-building, and market integration, the program continues to unlock women's potential, foster social change, create a women agency and inspire a movement of transformation.



2020

- Started the **Individual Women Entrepreneurship (IWE)** program as pilot in Shahpura block with **27 entrepreneurs**.
- Trained **50 women** on creating recycled paper products for corporate gifting.

2022

- Expanded IWE program across **3 districts in Rajasthan** (including 2 aspirational districts), **directly impacting 470 women**.
- Registered **Khejri Mahila Producer Company Limited** for spices and launched a mustard oil processing centre in Khijuria.

2018

- Formed Self-Help Groups (SHGs) with **180 women** who received training in stitching, embroidery, and mangori making.

2019

- Women of SHGs were trained in Spice Making and Home Furnishing.

2021

- Launched **Maa Annapurna** a spice brand. Established **Nirjhari Women Artisan Company**.

2023

- Nirjhari and Khejri Mahila Producer Company**, achieved a combined **annual turnover of ₹75 Lakhs**.

2024

- Expanded the IWE model to **13 new districts in Rajasthan** and **7 districts in Madhya Pradesh** (including 1 aspirational district).
- Secured **trademark for Nirjhari Artisan Company Limited** and launched new packaging for Maa Annapurna Masala.

2025

- Further scaling both IWE and Collective enterprises initiative
- 250 new members of **Maa Annapurna Masala**
- Trained 100 women** farmers and provided quality seeds
- Opened Retail Shop and Office in Jobner for Maa Annapurna Masala
- Launched Besan under Maa Annapurna Masala



Kartavya

AU Kartavya encompasses a wide range of projects and initiatives across healthcare, education, environment, water conservation, and road safety among a few others.



Water conservation through rainwater harvesting.

healthcare & more

We have supported specially-abled individuals and others at government hospitals and charitable institutions across India with medical and life-saving equipment such as dialysis unit, ventilators, patient monitors among others.



'स्वस्थ भारत'



Supported specially abled individuals with assistive devices at Bhagwan Mahaveer Viklang Sahayata Samiti (Jaipur Foot)



Health checkup camps benefitted over 70,000 individuals

We organised over 1,100 health checkup camps across 12 states. Extended support to a Jaipur NGO through a food distribution van that serves fresh handmade meals to locals everyday. Installed state-of-the-art open-air gym at Central Park in Jaipur, our 9th such facility nationwide.

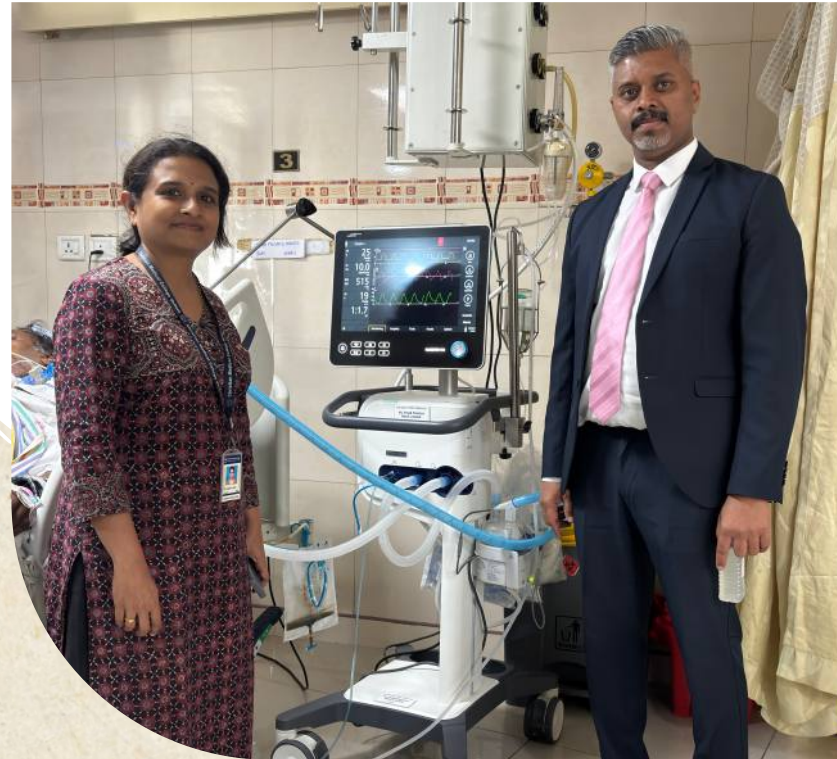
We have installed over **330 Jal Banks** (water coolers) across India.



Prem Food Cart



strengthening
critical care



Supported CMC Vellore with life-saving medical equipment



State-of-the-art open air gym installed at Central Park, Jaipur

education

We constructed **9 classrooms** in **2 districts** of **Rajasthan**, and are imparting education to over **1,400 students** through **60 AU Study centres** in **4 states**. Continued our support to NGOs that help specially abled children with learning and overall education.

Mountain Children's Foundation NGO, Uttarakhand



AU Study Centre



Kartavya



Notebooks distributed at government schools across India

Through holistic education, healthcare access, and skill development, we're empowering children from tribal communities in remote villages of Uttarakhand. Till date, we have distributed over 80,000 notebooks and 8,000 school bags in government and trust run schools.



Classroom constructed at a government school in Dudu



Every Person's Hope NGO, Jaipur

Aligning with the Government of India's NIPUN Bharat Mission, a solar powered modern learning centre that uses digital tools for teaching and learning, was set up at a government school in Rohtak. To further promote digital education, a fully equipped computer lab was established at a government school in Sangrur, and 25 computers were deployed at a school in Amritsar.



NIPUN Shala centre established in Rohtak

education



Set up computer lab across Shiromani Gurdwara Parbandhak Committee schools to benefit 1,250 underprivileged students

Building on our nationwide commitment to financial inclusion, 2,660 financial and digital literacy camps were conducted across 12 states empowering over 35,266 beneficiaries since April 2024.



Financial Literacy Camp

environment and sustainability



Solar power plant installed at Wagar Seva Sansthan



We installed solar plant at Wagar Seva Sansthan in Banswara, Rajasthan, and contributed three waste management gobblers (litter picking machines) to Jaipur Nagar Nigam and deployed 25 cycle rickshaws to support sanitation in Karnal. We also transformed an old bus into a permanent bus stop in Bhopal, and initiated a water resource management project in Chomu. To foster cleaner environment and support green transportation initiatives, we contributed a 14-seater electric vehicle at a university in Rohtak.

As part of our environmental conservation efforts, we harvested around 5 cr litre of rainwater and planted over 2,500 trees in the current financial year.



Self watering tree guard



Water resource management through revival & construction of farm ponds.

Old bus transformed in a permanent bus stop in Bhopal



Gobbler



Provided 14-seater electric vehicle in Rohtak

road safety:

We installed 27 traffic Gumtis across Rajasthan, Madhya Pradesh, Uttar Pradesh, and Odisha to enhance road safety infrastructure. Additionally, we supported MahaKumbh 2025 pilgrims by installing assistance kiosks for police officials in Prayagraj.



animal welfare:

In our efforts to improve animal welfare, we developed a cow shelter and canine kitchen at Help in Suffering NGO in Jaipur. The upgraded facilities significantly enhance living conditions for rescued cows and improve food preparation efficiency for over 7,000 dogs annually.



crisis management:

We supported 6,301 families across eight states-Tamil Nadu, Gujarat, Andhra Pradesh, Karnataka, Uttar Pradesh, Bihar, Telangana and Maharashtra-by providing them with dry ration kits throughout the year.



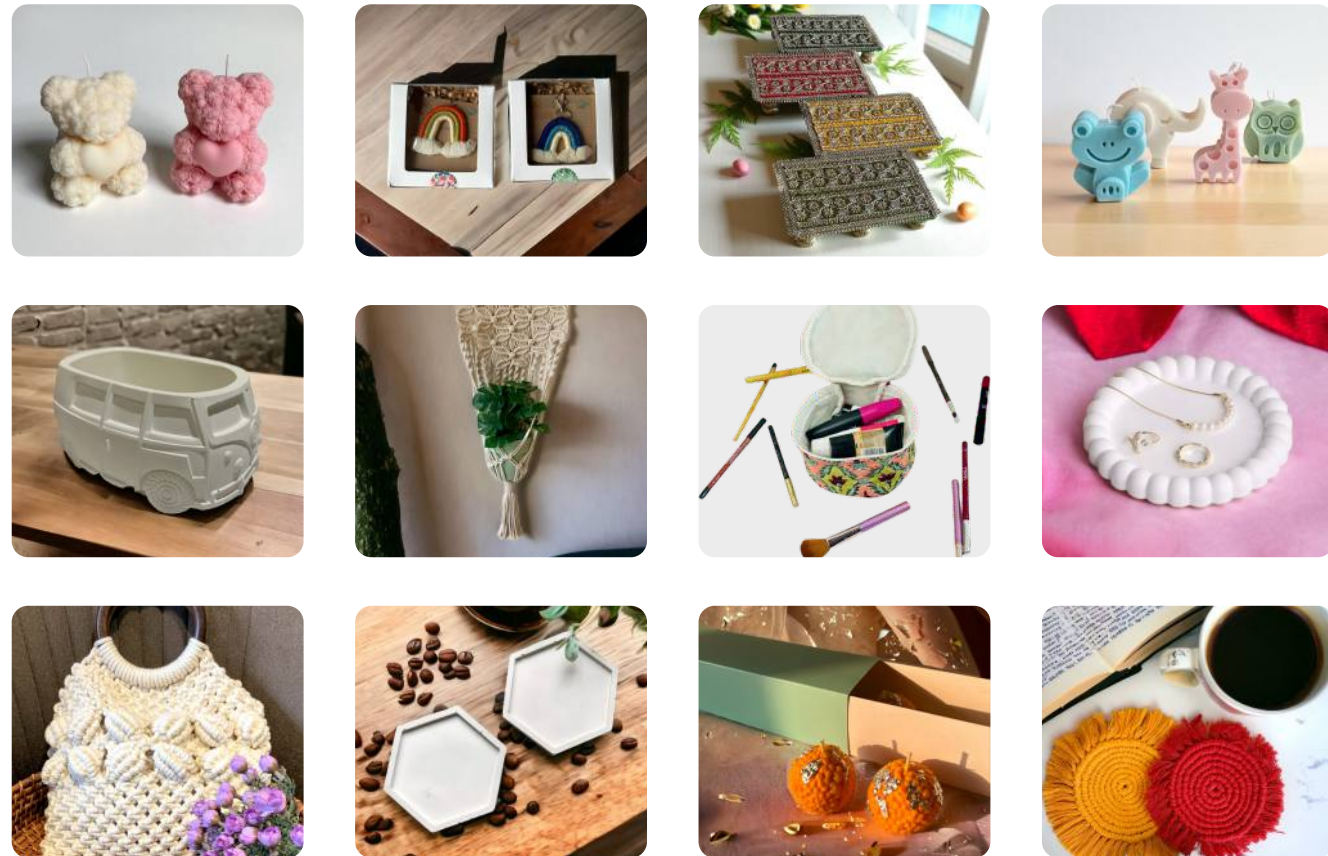
Supported Tulsi Meena, Rajasthan's first civilian woman to attempt the historic Everest-Lhotse double expedition.



Kartavya

Every *craft* tells a story Every *spice* carries a dream

Behind each creation lies a woman's journey toward बदलाव - her hands shaping not just products, but her own destiny. From handcrafted artifacts to authentic spices, these treasures embody resilience, tradition, and hope. Each product resonates with the dreams and determination of these AU Udyoginis propelling them towards a self-sustained future filled with opportunity and independence.



Besan launched under **Maa Annapurna Masala** brand.



Nirjhari

Products made by AU Udyoginis under collective entrepreneurship model

