

AU Small Finance Bank adopts Intellect's Purple Fabric to accelerate its AI-First Banking journey

Leading India's AI-first banking transition, with AU Small Finance Bank as an early adopter of scalable, enterprise-wide AI

Chennai (India), May 19, 2026: AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first in over a decade to receive *in-principle* approval to transition into a Universal Bank, today announced its collaboration with [Intellect Design Arena](#), a global leader in AI-First, enterprise-grade financial technology, adopting its Purple Fabric platform, the world's first Open Business Impact AI platform. Through this collaboration, AU SFB aims to accelerate its journey towards becoming an AI-first bank and build a scalable, technology-led banking franchise powered by enterprise-wide intelligence.

This engagement marks a defining milestone in the adoption of enterprise AI in Indian banking, bringing together AU SFB's AI-first ambition and Intellect's AI-first banking capabilities to deliver enterprise-wide intelligence at scale. It also reflects Intellect's commitment to leveraging *First Principles Thinking* and *Design Thinking* to reimagine enterprise AI and drive scalable, outcome-driven transformation.

With a wide network of over 2,790 banking touchpoints across 21 States and 4 Union Territories, covering over 1.2 crore customers, AU SFB is reimagining banking by embedding intelligence across customer journeys, operations, and decision-making. To realize this vision, the Bank sought scalable and flexible AI architecture capable of going beyond ecosystem constraints and enabling domain-driven innovation at scale.

By choosing Purple Fabric as its enterprise AI foundation, AU SFB is establishing a scalable platform for enterprise-wide AI, built on model flexibility, domain-driven intelligence, and seamless integration with existing ecosystems to modernize its commercial banking offering. To accelerate this journey and deliver early business impact, the Bank will also leverage PF Credit agents - AI-powered decision engines that can analyse customer data in real time, automate credit assessments, and enable faster, more consistent lending decisions.

Purple Fabric enables AU Small Finance Bank to:

- Build and scale domain-specific AI agents across business functions
- Leverage a multi-model LLM Hub with freedom of model choice
- Process and operationalize unstructured data at enterprise scale
- Seamlessly integrate with existing technological ecosystems
- Architect a future-ready, cost-efficient AI foundation

By combining a strong AI platform with targeted digital experts such as PF Credit, AU SFB is taking a structured and scalable approach to building an AI-first enterprise.



Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank, said, “At AU, our vision is to become an AI-first bank by embedding intelligence into every layer of our business and operations. We were looking for a solution that goes beyond conventional AI and enables domain-led innovation at scale. Intellect’s Purple Fabric platform gives us the flexibility and scale to bring this vision to life - helping us make faster decisions, strengthen risk assessment, and deliver more personalized experiences to our customers.”

Ramanan SV, CEO-India & South Asia, Intellect Design Arena, said, “The real challenge in enterprise AI is not experimentation, but scaling it into everyday business operations with consistency and measurable business impact. Purple Fabric is designed to address this by providing a scalable foundation that brings together model flexibility, domain-driven intelligence, and enterprise-grade data orchestration. With AU Small Finance Bank, we are enabling a structured approach to AI adoption, where the platform establishes the foundation and use cases such as PF Credit accelerate the shift towards intelligent, data-driven decisioning.”



About AU Small Finance Bank

AU Small Finance Bank Limited (AU SFB) is a Scheduled Commercial Bank and has established itself as India’s largest Small Finance Bank since commencing its banking operations in April 2017. Founded in 1996 by Mr. Sanjay Agarwal, a first-generation entrepreneur, AU is entering its 10th year as a Bank, guided by a deep rooted “Dharma” of customer centric service. Over three decades, AU has built a sustainable and inclusive financial institution that empowers underserved and under reached communities through a robust retail led banking model. The Bank has received an *in-principle* approval from the Reserve Bank of India (RBI) to transition into a Universal Bank.

With deep customer insights across India, AU provides comprehensive banking solutions spanning deposits, loans, credit cards, premium banking, remittance services, merchant solutions, insurance, and investments. As a tech led bank, AU delivers differentiated digital experiences through innovations such as 24x7 Video Banking, WhatsApp Banking, chatbots, UPI QR solutions, merchant lending, and its award-winning AU 0101 app.

AU SFB’s wide network of 2,790 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.2 crore customers, powered by a workforce of 59,200+ employees. As on 31st March 2026, Bank had shareholders’ funds of ₹19,974 cr, deposit base of ₹1,52,661 cr, total loan portfolio of ₹1,40,327 cr and a balance sheet size of ₹1.9 Lac cr+. AU SFB is listed on NSE and BSE and its fixed deposits are rated ‘AA+/Stable’ by CRISIL Ratings. AU SFB’s long-term debt rating is ‘AA/Stable’ by CRISIL Ratings, ICRA Ltd. and CARE Ratings. For more details, visit: www.au.bank.in

About Intellect Design Arena Ltd.

Intellect Design Arena Ltd is a global leader in AI-First, enterprise-grade financial technology, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for

Commerce. Applying First Principles Thinking and Design Thinking, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.

At the heart of this AI-First architecture are eMACH.ai, the world’s most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world’s first Open Business Impact AI platform; and iTurmeric, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect’s 8012 FinTech Design Center™, the world’s first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers across 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com

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