

AU Small Finance Bank Limited

Head Office - CP3-232, Industrial Area, Apparel Park, Jagatpura, Jaipur, Rajasthan, 302022

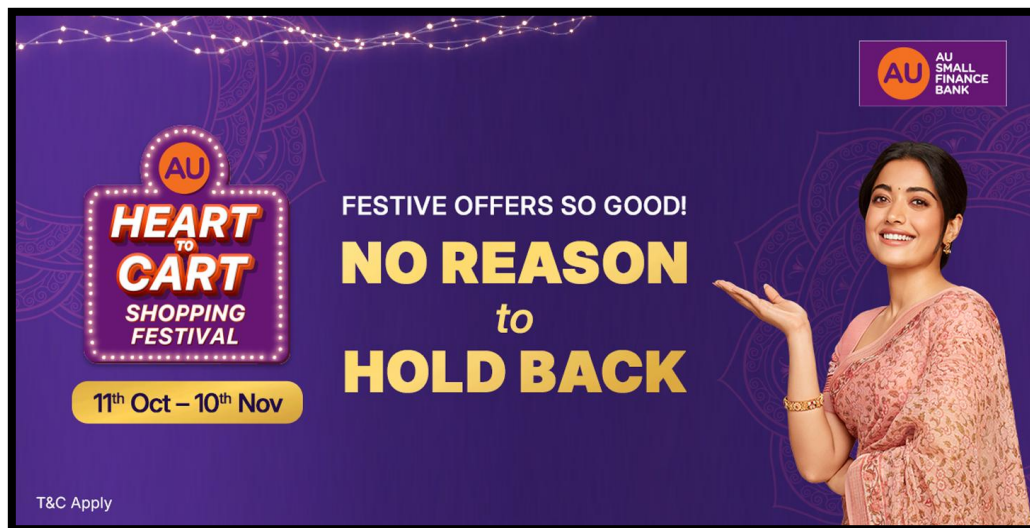
Corporate Office - 5th Floor, E-Wing, Kanakia Zillion, LBS road, Kurla West, Mumbai, Maharashtra, 400070

Website – www.au.bank.in



For Immediate Release:

AU Heart to Cart Shopping Festival 2026 returns with exclusive offers on everyday essentials, premium brands and attractive UPI rewards



- *Month-long festival brings offers across travel, electronics, dining, groceries, entertainment, luxury brands and more for AU Credit and Debit Cardholders.*
- *Customers can also access UPI rewards through Mobile App, along with festive benefits across banking, loans and merchant payment solutions*

Mumbai, October 14, 2026: AU Small Finance Bank (AU SFB), India's largest Small Finance Bank, announced the eighth edition of its **flagship AU Heart to Cart Shopping Festival 2026**, running from **October 11 to November 10, 2026**. The month-long celebration spans the festive window from **Navratri and Dasara/Dussehra through to Diwali**, the time of year **when consumers are most engaged in shopping and purchasing**. It brings customers savings and rewards on AU Credit and Debit Cards, UPI payments through the AU 0101 Mobile App, banking and loan products, and merchant payment solutions.

Built around the theme **'Festive Offers So Good, No Reason to Hold Back'**, AU Heart to Cart Shopping Festival 2026 covers everyday and festive spends in a wide range of categories.

AU Credit or Debit Cardholders can access offers across:

- **Travel:** Save up to ₹10,000 with Yatra, MakeMyTrip, ixigo, Paytm Flights and EaseMyTrip
- **Electronics:** Save up to ₹7,500 at Croma, Reliance Digital and Vijay Sales
- **Entertainment:** Save up to ₹3,000 through BookMyShow, PVR INOX and District by Zomato
- **Food & Dining:** Save up to ₹500 with EazyDiner, Swiggy and Zomato
- **Groceries & Quick Commerce:** Save up to ₹1,000 with Zepto, BigBasket and Blinkit
- Plus, many more benefits across **participating brands and categories**.

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Premium shopping, with more value

AU SFB has partnered with **35 luxury and premium brands**, enabling AU Credit and Debit Cardholders to avail a **10% instant discount of up to ₹2,500 at participating outlets of each partner brand**, subject to applicable terms. Participating brands include *Giorgio Armani, Emporio Armani, Armani Exchange, Bottega Veneta, Coach, Ferragamo, Hugo Boss, Jimmy Choo, Michael Kors, Tod's, Tory Burch and Tumi*, among others.

Rewards through Mobile App (AU 0101)

Customers can also save and earn rewards through the **AU 0101 app** across UPI transactions, bill payments, mobile recharges, travel bookings, gift cards and OneTrack, along with select benefits from brands such as Swiggy and Zepto. The **highest UPI spender on AU 0101 will stand to receive a complimentary couple's trip to Goa**, subject to applicable terms.

Benefits beyond shopping

The festival also extends to customers planning larger purchases and financial commitments, with eligible benefits across **home loans, vehicle loans, personal loans, gold loans and loans against property**.

For business customers, AU SFB is offering benefits across **AU QR, Soundbox and POS solutions**. Top customers with the highest collections through AU QR will also stand to receive a **complimentary vacation**.

Yogesh Jain, Deputy CEO, AU Small Finance Bank, said, *"At AU SFB, we endeavour to bring meaningful value to our customers throughout the year. During the festive season, when every family celebrates in its own way, we make that value go further through savings on everyday needs, shopping, travel and gifting, as well as select premium experiences. By bringing together a wider range of brands, categories and benefits, we aim to make celebrations more rewarding and relevant for customers from all walks of life."*

*The eighth edition of **AU Heart to Cart Shopping Festival 2026** reflects this approach. From everyday payments and UPI transactions to travel, shopping and premium purchases, it offers customers greater choice and value across the many ways they celebrate. Our aim is simple: to help customers make the most of the season and add a little more joy to celebrations with their loved ones."*

All festive offers are subject to applicable eligibility criteria, transaction thresholds, validity and terms and conditions. Complete details are available through the **AU Offers website, AU 0101 App and branches**

For details click here : <https://www.au.bank.in/pdf/Heart-to-Cart.pdf>

About AU Small Finance Bank Limited

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. AU SFB's wide network of 2,920 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.2 crore customers, powered by a workforce of 58,400+ employees.

As on 30th June 2026, Bank had shareholders' funds of ₹20,885 cr, deposit base of ₹1,57,727 cr, total loan portfolio of ₹1,44,250 cr and a balance sheet size of ₹1.9 Lac cr+. AU SFB is listed on NSE and BSE. Its fixed deposits are rated AA+/Stable by CRISIL Ratings, while its long-term/subordinated debt/Tier II Bonds

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are rated AA/Stable by CRISIL, CARE and ICRA Ratings. Its short-term rating is A1+ by CRISIL, CARE and India Ratings.

For more details, visit: www.au.bank.in | [LinkedIn](#) | [Facebook](#) | [X](#) | [Instagram](#)

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