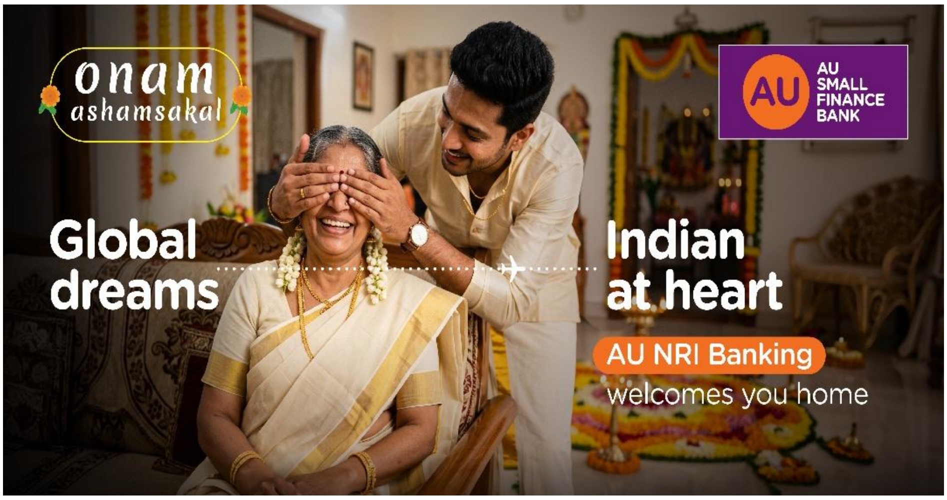
AU Small Finance Bank Limited
Head Office - CP3-232, Industrial Area, Apparel Park, Jagatpura, Jaipur, Rajasthan, 302022
Corporate Office - 5th Floor, E-Wing, Kanakia Zillion, LBS road, Kurla West, Mumbai, Maharashtra, 400070
Website - www.au.bank.in

Global Dreams. Indian at Heart.

This Onam, AU Small Finance Bank celebrates the Journey Home for Overseas Indians



Enabling NRIs through FCNR deposits, seamless remittances and long-term wealth solutions as families reconnect during the festive season.

Kochi, 14th August 2026: Every year, millions of Indians living across the world return home to celebrate festivals, reconnect with loved ones and spend time with the people and places that shaped them. For many, Onam is one such occasion where global journeys meet cherished traditions, bringing families together and reinforcing a sense of belonging that transcends distance.

Whether they live in Dubai, London, Toronto, Sydney, Singapore or New York, Indians living abroad continue to maintain strong emotional and financial ties with their homeland. From caring for parents and planning a child's education to building wealth and investing for the future, India remains central to many of life's most important aspirations and decisions.

Reflecting the spirit of its NRI Homecoming campaign, **"Global Dreams. Indian at Heart."**, AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first institution in over a decade to receive *in-principle* approval from the Reserve Bank of India (RBI) to transition into a Universal Bank, is strengthening its engagement with NRIs through solutions designed to help them manage their financial lives confidently across borders.

The Bank recently enhanced its FCNR(B) deposit rate to 7.40% p.a. for eligible 3-4 year tenures, offering NRIs an opportunity to earn competitive returns while benefiting from currency stability and repatriability. AU SFB also offers zero forex margin and zero bank charges on non-resident remittances, helping customers maximise the value of every transfer while supporting family needs, savings, investments and long-term financial goals in India.

Commenting on the occasion, **Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank**, said, *"Onam is a celebration of home, togetherness and gratitude. It is a special time when families come together, memories are revisited and connections are strengthened, irrespective of where one lives in the world. I extend my warm wishes to the global Malayali community and all our customers celebrating this joyous festival.*

For many NRIs, India continues to remain central to their family's aspirations, investments and long-term financial plans. At AU Small Finance Bank, we are committed to supporting these aspirations through banking solutions that help customers manage their finances seamlessly across borders while staying connected to their roots. Beyond deposits and remittances, we seek to support our customers' complete financial journey through banking, payments, lending, wealth and protection solutions designed for both NRIs and their families in India. Through our 'Global Dreams. Indian at Heart.' philosophy, we aim to make this journey more meaningful, secure and rewarding."

As part of its NRI banking proposition, AU SFB offers a comprehensive suite of financial solutions designed for both NRIs and their families in India. These include NRE, NRO and Savings Accounts, Current Accounts, Debit and Credit Cards, FCNR(B) and Fixed Deposits, digital banking services, zero-cost remittances, overdraft facilities against deposits, home loans, vehicle loans, wealth management solutions and insurance products, enabling customers to manage their financial needs seamlessly across geographies through a single banking relationship.

Over the years, the profile of the NRI customer has evolved significantly. While remittances remain important, many are increasingly focused on wealth creation, retirement planning, property ownership and building long-term financial security for future generations. India continues to be viewed as a preferred destination for savings and investments by those who have built careers and businesses across global markets.

Through the Onam season, AU SFB is strengthening engagement with NRI communities through customer outreach, financial awareness initiatives and solutions designed for long-term wealth creation. Guided by its **"Global Dreams. Indian at Heart."** philosophy, the Bank remains committed to helping NRIs build financial security across borders while staying connected to the families, traditions and aspirations that continue to define home.

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 2,920 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 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 | Instagram | X.com

For Media Inquiries, please contact:

For media related info from AU SFB:	**For media relates info from Adfactors PR**
Ankit Happy	**Suhanee Shah**
AU Small Finance	Adfactors PR
Email: ankit.kumar@aubank.in	Email: suhanee.shah@adfactorspr.com