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Press Note

AU Small Finance Bank Sets Up Economic Research Department, Unveils Public Research Platform

Mumbai, February 4th 2026: AU Small Finance Bank (AU SFB) has strengthened its institutional capabilities with the formation of a dedicated **Economic Research Department (ERD),** signalling a sharper focus on macroeconomic analysis and policy interpretation as part of its engagement with markets and stakeholders.

The newly established department draws on the expertise of **Chief Economic Adviser Dr. Barendra Kumar Bhoi**, a former senior central banker, and has begun publishing structured research outputs focused on contemporary macroeconomic issues, regulatory developments, and their implications for the banking and financial system.

The Bank has introduced a standalone Research window on its website, designed as a public repository for essential high-frequency data, research publications and expert viewpoints. The platform is intended to serve financial media, investors, policymakers, academics and market participants seeking contextual analysis of economic and policy developments.

Within a short period of the department's launch, AU SFB released, in January 2026, the inaugural edition of its monthly macroeconomic report, ***Macro and Matrices***. The January issue focuses on the evolving structure of India's household savings, highlighting the shift away from traditional financial savings towards market-linked instruments, alongside rising household liabilities-trends with important implications for investment, economic growth, and financial stability.

The publication also includes concise commentary on key regulatory initiatives such as the Reserve Bank of India's draft framework on External Commercial Borrowings (ECBs), the proposed move toward Expected Credit Loss–based Provisioning, and regulatory relief measures aimed at supporting exporters amid global trade disruptions.

Going ahead, the endeavour of the Economic Research Department shall be to widen its research publications in **monthly, quarterly and annual formats**, **covering domestic and global developments having public policy contents.**

The initiative places AU SFB at par with many banks to make a structured research platform that is publicly accessible along with emphasis on transparency and data-driven research engagements rather than one-off commentary.

Link:

Research Reports, Analysis & Insights | AU Small Finance Bank

Macro-and-Matrices report PDF

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 journey in April 2017. Founded in 1996 by Mr. Sanjay Agarwal, a first-generation entrepreneur, AU enters its 30th year of operations with a legacy of deep-rooted "Dharma" of customer centric service—having built, over three decades including more than eight years as a bank, a sustainable and inclusive financial institution that empowers underserved and under-reached communities through a robust retail banking model. AU has received an in-principle approval from RBI to transition to a Universal Bank.

With deep customer insight across India, AU provides comprehensive banking solutions across deposits, loans, credit cards, premium banking, remittance services, merchant solutions, insurance, and investments. As a tech-led bank, AU offers differentiated digital experiences through innovations like 24x7 video banking, WhatsApp Banking, Chatbots, UPI QRs, merchant lending, and its award-winning AU 0101 app.

AU SFB's wide network of over 2,726 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.25 crore customers, powered by a workforce of 59,800+ employees. As on 31st Dec'25, Bank has a Shareholders Funds of ₹19,085 Cr, Deposit base of ₹1,38,415 Cr, Total Loan Portfolio of ₹1,29,898 Cr and a Balance sheet size of ₹1.74 Lac Cr+.

AU SFB is listed on NSE and BSE and is rated 'AA/Stable' by CRISIL Ratings, ICRA Ltd., CARE Ratings.

For more details, visit: www.au.bank.in | LinkedIn | Facebook | Twitter | Instagram

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