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For Immediate Release

AU Small Finance Bank launches fourth exclusive Gold Loan branch at Parkal in Telangana

Parkal, 30th March 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, has launched its fourth **exclusive Gold Loan branch at Parkal in Telangana**. Earlier this month, the Bank inaugurated three similar branches in Huzurabad, Khammam, and Vemulawada. This expansion strengthens AU SFB's secured lending footprint in Southern India and follows the recent rollout of dedicated Gold Loan branches in Jamnagar and Junagadh, Gujarat.

Telangana is a priority market for the Bank, driven by strong gold ownership patterns, vibrant local economies, and high demand for formal, gold-backed credit. As per an industry report (January 2026), India's gold loan portfolio stands at ₹15.6 lakh crore, with the top 10 states: including Telangana accounting for 90.8% of the total.

Why Parkal?
Parkal serves a largely rural and semi-urban population with relatively low penetration of organised credit, where gold loans are widely used as an emergency funding solution. The branch is designed to serve rural households, small traders, agri-linked borrowers, MSMEs, and seasonal or pilgrim-linked customers, offering: Competitive interest rates and RBI-compliant loan-to-value ratios; Quick and

transparent gold valuation; and Simplified, customer-friendly processes. The newly launched branch is located at Bhupalpally Road, Near Ambedakar Circle, Parkal location.

Key features include:

- Exclusive focus on loans against gold ornaments
- Dedicated infrastructure and specialised staff
- Secure storage and handling of pledged gold
- Strong compliance and risk management frameworks

In an environment of global financial uncertainty, gold continues to be a stable and reliable collateral, supporting both borrower access to credit and lender security. AU SFB's branch-led model combines speed and convenience with the trust and transparency of a regulated bank.

Uttam Tibrewal, ED & Deputy CEO, AU Small Finance Bank, said, "Access to timely and reliable credit remains a critical need across rural and semi-urban India. With our dedicated Gold Loan branches, we are simplifying access to formal finance by leveraging an asset that households already trust. Our Parkal branch reflects our commitment to bridging credit gaps through a transparent, secure, and customer-centric approach, while strengthening our presence in emerging, high-potential markets."

With Telangana emerging as a key market for secured lending, AU SFB plans to further expand its Gold Loan branch network across Tamil Nadu, Karnataka, and Maharashtra by March 31, 2026.

AU Gold Loan

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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