For Immediate Release:

AU Small Finance Bank and Motilal Oswal Financial Services announced Enhanced 3-in-1 Account Experience

Mumbai, June 15, 2026: 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, and Motilal Oswal Financial Services (MOFSL), one of India's leading diversified financial services groups, today **jointly announced a significant enhancement to their 3-in-1 Account proposition**. The upgrade introduces a **new fund-blocking feature** designed to make trading more seamless, efficient, and financially rewarding for investors.

A **3-in-1 account** is an integrated banking solution that combines a **savings account, a trading account, and a demat account into a single, seamless platform**, allowing customers to manage their money, invest in shares, and hold securities without the need to move funds between different accounts.

The enhanced **AU–Motilal Oswal 3-in-1 Account** integrates AU SFB's Savings Account directly with the **Motilal Oswal Riise App**, enabling customers to invest and trade without the need for repeated fund transfers between their bank account and trading platform.

Earlier, customers were required to manually transfer funds from their **AU SFB Savings Account** to their trading account before placing a trade. This approach presented two key challenges:

- Funds moved out of the Savings Account, resulting in a loss of savings account interest during the period between fund transfer and trade execution.
- Customers had to navigate the repetitive and time-consuming process of transferring funds each time they wished to trade.
- The unutilised funds would remain in the trading ledger for which payout request had to be placed

To make the process seamless, AU SFB and Motilal Oswal Financial Services have redesigned the experience from the ground up:

- Once a customer opens an **AU–Motilal Oswal 3-in-1 Account**, the AU Savings Account is seamlessly linked to the Motilal Oswal Riise App.
- At the time of placing a trade, **only the required amount is placed on hold**, instead of being transferred out of the Savings Account.
- The remaining balance continues to stay in the AU SFB Savings Account, allowing customers to **earn savings account interest right up to trade execution**.

This enhancement eliminates the need for customers to choose between earning interest and staying ready to trade; both now happen simultaneously. By removing operational friction and delivering a tangible financial benefit, the new feature makes trading **simpler, more transparent, and more rewarding**, particularly for active investors.

Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank, said, "*At AU, we continuously look for ways to remove friction from everyday banking and investing experiences. With this enhancement to our 3-in-1 Account, in partnership with Motilal Oswal, we have addressed a key customer pain point, ensuring that funds remain in the savings account and continue to earn interest until a trade is executed. By bringing together strong banking fundamentals with a seamless trading ecosystem, we are making investing simpler, more* *efficient, and more rewarding for customers. As we move forward on our journey towards becoming a Universal Bank, our focus remains on building thoughtful, customer-centric solutions that combine convenience, transparency, and long-term value."*

Ajay Menon, MD & CEO, Wealth Management, Motilal Oswal Financial Services, said, *"At Motilal Oswal, we believe that investor experience improves when operational friction is reduced. This enhancement to our 3-in-1 Account with AU SFB addresses the need to pre-transfer funds before trade execution, ensuring that customer funds remain in their savings account and continue to earn interest until the point of actual trade settlement. Our association with AU SFB is longstanding; as early-stage investors, we have observed AU's growth from a regional NBFC to India's largest Small Finance Bank, now awaiting transition to a Universal Bank. That history reflects a shared commitment to transparent, customer-centric financial services. This feature is a step toward making investing more efficient and financially optimal for our customers, and we look forward to deepening this partnership with AU."*

The enhanced AU–Motilal Oswal 3-in-1 Account is expected to strongly appeal to both **new-to-bank (NTB) and new-to-investing customers**. For first-time investors, the upgraded proposition offers a compelling combination of the safety and interest-earning benefits of a bank savings account with the convenience of seamless trading access, all within a single integrated platform.

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. 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.

[Personal, Business, Corporate, and NRI Banking | AU Small Finance Bank]

About Motilal Oswal Financial Services:

MOFSL is a leading capital market player offering comprehensive solutions across client categories. Its offerings include Wealth Management, Capital Markets (Institutional broking & Investment banking), Asset & Private Wealth Management (Asset Management, Private Equity & Private Wealth Management), Housing Finance & Equity-based treasury investments. MOFSL employs 13,000+ employees, serving 15mn+ clients through a distribution network across 550+ cities.

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