

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 Small Finance Bank crosses 1,000 Microfinance Branches; Expands Financial Inclusion reach to 20 Lakh+ Customers Across 59,000+ Village

Milestone strengthens AU SFB's financial inclusion footprint across rural and semi-urban India, empowering women entrepreneurs and underserved communities

Mumbai, September 29, 2026: AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first Small Finance Bank in over a decade to receive the Reserve Bank of India's *in-principle* approval for transition into a Universal Bank, today announced that its Microfinance & Financial Inclusion Business (MFIB) network has crossed **1,000 branches**, marking a significant milestone in the Bank's efforts to extend banking access across rural and semi-urban India.

AU SFB's 1,000+ MFIB branches span key rural and semi-urban markets across North, Central, East, and South India. Today, the network serves over **20 lakh customers** and **58 lakh+ rural savings account holders** across **59,000+ villages in 17 states and 1 Union Territory**. Over the years, it has supported women-led micro-enterprises, agri-allied and livestock-based livelihoods, and small rural businesses, helping households create sustainable income opportunities and enhance their economic well-being.

More than a microfinance platform, AU SFB's MFIB provides underserved households with access to a broad suite of financial services, including savings accounts, insurance solutions, Aadhaar-enabled banking services, Direct Benefit Transfer (DBT) access, digital payments, financial literacy initiatives and doorstep banking support. By combining the reach and trust of a full-service bank with deep community engagement, the Bank is helping customers strengthen financial resilience, build sustainable livelihoods and participate more actively in India's growth story.

Reflecting on the Bank's expanding financial inclusion footprint, **Uttam Tibrewal, Deputy CEO – Retail Banking, AU Small Finance Bank, said, “Crossing 1,000 MFIB branches is much more than a network milestone for us. It represents the trust that customers across rural India have placed in AU over the years and the progress made by countless families through access to responsible finance.**

We have seen women entrepreneurs expand their businesses, households create sustainable income streams, and communities gain greater confidence in participating in the formal economy. As we continue to expand our presence, our focus remains on serving customers with empathy, responsibility and a long-term commitment to their progress.”

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. 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.

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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](#) | [X](#) | [Instagram](#)

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