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
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For Immediate Release

AU Small Finance Bank launches exclusive Gold Loan branches in Karnataka

Expanding its footprints, the bank has opened the exclusive Gold Loan branches in Bengaluru (VV Puram) and Mysore (Saraswathipuram) locations

Bengaluru, March 31st, 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 exclusive Gold Loan branches in VV Puram of Bengaluru and Saraswathipuram, Mysore in Karnataka. This expansion strengthens the bank's secured lending presence in Southern India and follows the recent rollout of dedicated Gold Loan branches in key states, including Telangana (Parkal, Huzurabad, Khammam, Vemulawada), Tamil Nadu (Tiruppur, Pallavaram), and Gujarat (Jamnagar, Junagadh), reinforcing its growing national presence in the gold loan segment.

Karnataka has been identified as a priority market owing to its strong gold ownership patterns, vibrant local economies, and high demand for quick, formal, gold-backed liquidity. As per a recent industry report (January 2026), India's overall gold loan portfolio stands at ₹15.6 lakh crore, with the top 10 states; including Karnataka accounting for 90.8% of the national portfolio. All states have recorded strong double-digit YoY growth, with Karnataka registering ~50% YoY growth. The branches are opened in the Kantharaju Urs Road – Saraswathipuram (Mysore) and Basavanagudi, VV Puram (Bangalore) locations.

Why these locations?

- **V V Puram:** A traditional locality in old Bengaluru with families holding significant inherited gold assets
- **Saraswathipuram:** A well-established middle-class residential area with a large base of salaried individuals and pensioners

These branches will cater to traders, pensioners, salaried individuals and families, offering competitive interest rates, high loan-to-value ratios (as per RBI norms), and faster valuation processes for seamless access to liquidity.

Key features of AU SFB's Gold Loan branches include:
• Exclusive focus on loans against gold ornaments
• Dedicated gold loan infrastructure and specialised staff
• Simplified, customer-friendly processes
• Secure handling and storage of pledged gold
• Robust compliance and risk frameworks aligned with banking standards

Amid global financial uncertainties, gold continues to be one of the most stable and reliable forms of collateral; supporting both borrower access to credit and lender capital protection. This reinforces gold's position as a resilient asset class within the secured lending ecosystem. AU SFB's branch-led, gold loan-focused model delivers speed and simplicity, backed by the trust, governance, and transparency of a regulated banking institution.

Uttam Tibrewal, ED & Deputy CEO, AU Small Finance Bank, said, "*Karnataka represents a high-opportunity market for gold-backed lending, driven by strong household gold reserves and a growing preference for formal credit channels. With our dedicated Gold Loan branches, we are combining speed, transparency, and secure banking practices to deliver a seamless borrowing experience. Our focus is to empower customers with quick access to liquidity while ensuring their assets remain secure and protected within a trusted banking framework. With our expansion into VV Puram and Saraswathipuram, we are strengthening our foothold in high-potential markets while enabling traders, pensioners, and salaried individuals to access liquidity with greater ease and confidence.*"

Karnataka's gold-rich customer base positions it as a high-potential state within AU SFB's secured lending strategy. The Bank plans to further expand its Gold Loan branch network across Tamil Nadu by March 31, 2026. AU Small Finance Bank streamlines the Gold Loan application process with a KYC-based approach. Simplified documentation, coupled with swift verification, expedites the process. The over-the-counter disbursement facility further adds to the expediency, ensuring the urgent financial needs are promptly addressed.

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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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