

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's Wheels Business crosses ₹50,000 Crore AUM, Powering Three Decades of Mobility and Entrepreneurship

AU SFB's founding business and largest lending franchise now serves over 13.7 lakh customers across India, reflecting nearly three decades of financing aspirations, livelihoods and economic progress.

Mumbai, September 16, 2026: AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first in over a decade to receive RBI's *in-principle* approval to transition into a Universal Bank, today announced that its flagship Wheels business has crossed the **₹50,000 crore Assets Under Management (AUM)** milestone. More than a financial achievement, the milestone reflects nearly three decades of supporting India's mobility and entrepreneurship journey.

The achievement was recorded in August 2026, with the Wheels portfolio surpassing **₹50,000 crore** in AUM. The franchise has delivered consistent growth across business cycles, recording a **3-year CAGR of 26%** and a **5-year CAGR of 29%**, while retaining its position as AU's largest lending business and contributing nearly one-third of the Bank's overall loan portfolio.

What began in 1996 with a mission to support self-employed entrepreneurs and transport operators in Rajasthan has grown into one of India's leading vehicle-finance franchises, serving more than **13.7 lakh customers** across the country. Built on customer trust, underwriting expertise and prudent risk management, the business remains rooted in its founding purpose of enabling mobility, entrepreneurship and aspiration-led growth across India.

Financing India's Aspirations for Nearly 30 Years

For nearly three decades, AU's Wheels franchise has empowered transport operators, farmers, contractors, taxi owners, first-time buyers, small businesses and emerging entrepreneurs by providing access to productive assets that drive livelihoods and economic progress.

A key differentiator of the franchise has been its strong presence in **pre-owned vehicle financing**, a segment that plays a vital role in expanding affordable mobility and entrepreneurship opportunities across India. Over the years, AU has built deep expertise across both new and used vehicle financing, helping customers access formal credit and participate in the country's growth journey.

Today, the Wheels franchise manages a diversified portfolio of above **₹50,000 crore**, comprising **₹30,752 crore in new vehicle finance**, **₹17,966 crore in pre-owned vehicle finance** and **₹1,767 crore in two-wheeler finance**. Backed by AU SFB's extensive network of more than **3,000 service touchpoints** across the country and **serviceability across nearly 2,000 locations**, the franchise has built one of India's most comprehensive vehicle-finance ecosystems, enabling deep customer reach across urban, semi-urban and rural markets.

Commenting on the milestone, Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank, said, *"Crossing ₹50,000 crore AUM in our Wheels business is a deeply meaningful milestone because it represents the foundation on which AU was built nearly three decades ago. What started with a simple belief in supporting hardworking entrepreneurs and self-employed individuals has today grown into a franchise trusted by over 13 lakh customers across India."*

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This milestone reflects far more than the size of a portfolio. It represents countless journeys of mobility, livelihood creation, business expansion and economic progress. We are grateful to our customers, dealer partners, employees and stakeholders who have been integral to this journey.

As India continues to invest in infrastructure, logistics, rural prosperity and entrepreneurship, we remain committed to supporting customer aspirations through responsible lending, technology-led innovation and prudent risk management. The Wheels franchise will continue to be a key growth engine in AU's journey towards becoming a Universal Bank."

As part of its broader digital transformation journey, the Bank continues to integrate advanced analytics, automation and AI-led capabilities across lending operations, enhancing customer experience, operational efficiency and scalability while preparing the franchise for its next phase of growth. As AU enters its fourth decade of operations, the Wheels franchise remains at the intersection of mobility, entrepreneurship and economic growth, continuing to enable aspirations while creating long-term value for customers, communities and the broader economy.

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.

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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