

## 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.aubank.in](http://www.aubank.in)



**For Immediate Release:**

# **AU Small Finance Bank Releases Sustainability Report 2024–25: Banking for People, Planet and Progress**

## **Highlights:**

- Mobilises ₹1,178 Crore for Climate-Positive Projects through Green Deposits
- Achieves AA ESG Rating and partners with IFC for Climate Risk Advisory
- Invests ₹43 Crore in CSR, empowers 2.72 Lakh Lives Through Flagship Programs
- Outperforms Financial Inclusion Norms: 32% Branches in Unbanked Rural Centers
- AU SFB's Sustainability Report 2024–25: 90+ GRI Indicators, External Assurance on 52

*A theme inspired by India's timeless monuments, a refreshed materiality lens, and enhanced transparency mark AU SFB's most comprehensive sustainability disclosure yet*

**Mumbai, January 06, 2026:** AU Small Finance Bank (AU SFB), India's largest small finance bank and the first to receive *in-principle* approval from the Reserve Bank of India (RBI) for its transition to a Universal Bank, has released its fourth Sustainability Report. The report underscores AU SFB's commitment to **transparency and accountability**, showcasing progress across four key pillars: **Sustainable Finance, Operations, Communities, and Reporting**.

The report has been prepared in alignment with the **Global Reporting Initiative (GRI) Standards** and the Securities and Exchange Board of India's Business Responsibility and Sustainability Reporting (**SEBI BRSR**) framework, the report has been **independently assured by Intertek India**. It captures the Bank's performance for the financial year 2024–25.

As AU SFB continues to grow, it remains committed to fostering trust, resilience, and lasting sustainable impact through robust governance and ethical leadership. The report underscores the Bank's ongoing focus on inclusive growth, climate action, and governance excellence, as AU SFB prepares to reach its next significant milestone - the transition to a Universal Bank.

## **What Makes This Year's Report Special**

The 2024–25 edition introduces several significant enhancements.

- First, it is structured around AU SFB's **4S Framework - Sustainable Finance, Sustainable Operations, Sustainable Communities, and Sustainability Reporting**, reflecting a holistic approach to ESG integration.
- Second, the Bank has undertaken a **refreshed materiality assessment**, incorporating perspectives from employees, leadership, board members, investors, and vendors, ensuring that disclosures remain relevant and stakeholder driven.
- Third, AU SFB has achieved a major leap in transparency and assurance, reporting on **90+ GRI indicators and with external assurance on 52 indicators**, a milestone that underscores its commitment to credible and verifiable ESG performance.

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### Driving Sustainable Finance and Inclusion

AU SFB mobilized **₹1,178.52 crore through Planet First - AU Green Fixed Deposits**, channelling funds entirely into climate-positive assets. Of this, **₹958.81 crore supported renewable energy projects, ₹90.51 crore financed electric vehicles, and ₹1.48 crore advanced green building initiatives.**

As on 31st March 2025, the Bank continued to outperform regulatory norms on financial inclusion, with **32% of its 2,456 banking touchpoints located in unbanked rural centers**, far exceeding the mandated 25%. Priority Sector Lending (PSL) stood at **79%**, and **63% of loans were below ₹25 lakh**, reinforcing AU SFB's commitment to underserved communities.

### Embedding Responsibility in Operations

AU SFB's operational sustainability initiatives include reporting of **Scope 1 emissions of 317 tCO<sub>2</sub>e, Scope 2 emissions of 28,076 tCO<sub>2</sub>e, and Scope 3 emissions of 734 tCO<sub>2</sub>e.**

With a workforce of 50,000+ employees, AU SFB achieved an **Employee Happiness Index of 86%**, delivered **2.09 million training hours**, and maintained an average of **32 training hours per employee per year**, reflecting its focus on human capital and well-being.

### Empowering Communities Beyond Banking

AU SFB invested ₹43 crore in CSR initiatives, benefiting over 2.72 lakh individuals through flagship programs such as AU Ignite (skill development for youth), AU Udyogini (women entrepreneurship), and AU Bano Champion (grassroots sports development). AU Ignite has trained 29,701 youth, achieving a 74% placement rate, while AU Udyogini has empowered 4,000+ women, including 2,245 individual entrepreneurs. AU Bano Champion nurtured 8,000+ young athletes, securing 480+ positions at State and National levels.

### Governance, Assurance and Climate Risk Leadership

AU SFB's ESG governance framework is anchored by a three-tier structure that ensures strategic oversight and operational execution led by a **Board-level Sustainability Committee**. The Bank has secured **AA (Leader) ESG rating** by MSCI with a **Low-Risk score of 17.1 by Sustainalytics**, reinforcing its position as a responsible financial institution. In a pioneering move, AU SFB became **the first Indian bank to partner with IFC on Climate Risk Advisory**, integrating physical and transition risks and financed emissions into credit and risk models, aligned with global best practices and RBI guidelines.

**H R Khan, Chairman, AU Small Finance Bank, said, "For me, sustainability is a personal conviction and a principle embedded in AU SFB's DNA by design. Development has only one path forward: it must be sustainable. As we release our fourth Sustainability Report and our first post-merger, we reaffirm our commitment to a future where financial empowerment thrives alongside environmental stewardship and social equity. As we prepare for our Universal Bank journey, we recognise that greater scale means greater responsibility, to our stakeholders, to society, and to the planet."**

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**Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank, said,** *“Our journey from a small finance bank to a future Universal Bank is built on a simple yet powerful belief: growth and sustainability must go hand in hand. As we scale new heights, our responsibility to people, planet, and progress only deepens. At AU Small Finance Bank, we are embedding sustainability into every decision- mobilizing capital for climate-positive projects, fostering financial inclusion, and driving transparency in governance. This is our commitment to create a future that is inclusive, resilient, and enduring.”*

**Sustainability Report Link:** <https://assets.au.bank.in/website/AUSFB+SR+24-25.pdf>

### 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 the Reserve Bank of India (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 2,626 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.2 crore customers, powered by a workforce of 57,800+ employees. As on 30<sup>th</sup> September’25, Bank has a Shareholders Funds of ₹18,316 Cr, Deposit base of ₹1,32,509 Cr, Total Loan Portfolio of ₹1,22,877 Cr and a Balance sheet size of ₹1.65 Lac Cr+.

AU SFB is listed on NSE and BSE and is rated ‘AA/Stable’ by CRISIL Ratings, ICRA Ltd., CARE Ratings, and India Ratings. Its Fixed Deposits carry a ‘AA+/Stable’ rating from CRISIL Ratings, reflecting its financial strength and investor trust.

For more details, visit: [www.aubank.in](http://www.aubank.in) | [LinkedIn](#) | [Facebook](#) | [Twitter](#) | [Instagram](#)

#### AU Small Finance Bank

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