

**Ref. No.: AUSFB/SEC/2026-27/39**

**Date: April 23, 2026**

To,

|                                                                                                                                                                                      |                                                                                                                                                                                                           |
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| <b>National Stock Exchange of India Ltd.</b><br>Exchange Plaza, C-1, Block G,<br>Bandra Kurla Complex,<br>Bandra (East), Mumbai 400051,<br>Maharashtra.<br><b>NSE Symbol: AUBANK</b> | <b>BSE Limited</b><br>Phiroze Jeejeebhoy Towers,<br>Dalal Street,<br>Mumbai 400001,<br>Maharashtra.<br><b>BSE Scrip Code: 540611, 974093, 974094, 974095, 974914, 974963, 975017, 975038 &amp; 976580</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Dear Sir/Madam,

**Sub: Approval of Reserve Bank of India for appointment of Mr. Vivek Tripathi as Whole-time of AU Small Finance Bank Limited (“the Bank”)**

**Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

This is in continuation to our letter dated January 20, 2026 informing about the approval of the Board for appointment of Mr. Vivek Tripathi (DIN: 11510604) as Whole-time Director (Executive Director) of the Bank for a term of 3 (three) years, subject to necessary approvals from the Regulator and the Shareholders.

In this regard, we wish to inform that the Reserve Bank of India vide its letter dated April 23, 2026 has approved the appointment of Mr. Vivek Tripathi as Whole-time Director (WTD) of the Bank for a period of 3 (three) years. He will take charge as WTD w.e.f. April 24, 2026. The Bank will obtain shareholder’s approval for the same in due course.

The press release on the aforesaid is enclosed as **Annexure I**.

It is confirmed that Mr. Vivek Tripathi is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority and he is not disqualified from holding the office of director pursuant to provisions of Section 164 of the Companies Act, 2013.

The details required under Regulation 30 of the Listing Regulations read with SEBI Circular no. HO/49/14/14(7)2025-CFD-POD2/II/3762/2026 dated January 30, 2026, as amended are given in the enclosed **Annexure II**.

This is for your information and records.

Thanking You,

Yours faithfully,

**For AU SMALL FINANCE BANK LIMITED**

**Manmohan  
Parnami**

**Manmohan Parnami**

**Company Secretary and Compliance Officer**

**Membership No.: F9999**

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**Registered Office**

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CIN: L36911RJ1996PLC011381



**For Immediate Release**

## **AU Small Finance Bank appoints Vivek Tripathi as Whole-Time Director**

**Mumbai, April 23, 2026:** AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first organisation in over a decade to receive an *in-principle* approval from the Reserve Bank of India to transition into a Universal Bank, today announced that the Reserve Bank of India (RBI) has accorded its approval for the appointment of **Vivek Tripathi as Whole-Time Director (Executive Director)** of the Bank for a term of three years.

At 47, Vivek Tripathi's elevation to the Board as Executive Director underscores AU SFB's focus on building next-generation leadership from within and institutionalising a long-term succession plan.

Currently, the Chief Credit Officer of AU SFB, Vivek has been associated with the Bank since 2014 and has held significant leadership responsibilities across Commercial Banking, Wholesale Banking, Credit and Strategy. Over the last decade, he has played a pivotal role in AU's growth journey while contributing to the institutionalisation of robust risk and governance frameworks.

In his present role, Mr. Tripathi provides enterprise-wide oversight of Credit Policy & Underwriting, Portfolio Management, Collections and Legal Recovery, operating under a unified governance structure. His focus on prudent risk-taking, standardising policies and processes, and strengthening early-warning frameworks has supported stronger portfolio predictability and enhanced balance-sheet resilience.

Earlier, under his leadership, the Bank's Commercial Banking portfolio recorded steady and well-balanced growth, supported by disciplined credit expansion, strong on-ground execution and the strengthening of the Bank's liability franchise. He has also led initiatives across innovation-led business channels, including digital trade and remittance solutions, deepening AU's engagement with MSMEs and emerging enterprises.

Mr. Tripathi brings over two decades of experience in the financial services sector. Prior to joining AU, he has worked with ICICI Bank, Reliance Capital and the Aditya Birla Group, gaining exposure across multiple credit cycles and diverse operating environments.

He is an alumnus of the Indian Institute of Management (IIM) Lucknow and has completed executive education from ESCP Business School, Paris. He holds an M.Tech from Veermata Jijabai Technological Institute (VJTI), University of Mumbai.

The appointment underscores AU SFB's continued focus on building leadership depth, strengthening institutional governance and preparing the organisation for its next phase of sustainable and responsible growth.

Commenting on the appointment, **Sanjay Agarwal, Founder, MD & CEO, AU Small Finance Bank**, said, *"Vivek has been an integral part of AU's leadership journey for over a decade, with meaningful contributions across business, credit and institutional governance. His deep understanding of risk, portfolio stewardship and execution discipline has strengthened AU's balance-sheet resilience. His appointment reflects our structured succession planning as we prepare the Bank for the next phase of growth."*



### About AU Small Finance Bank

AU Small Finance Bank Limited (AU SFB) is a Scheduled Commercial Bank and India's largest Small Finance Bank since commencing banking operations in April 2017. Founded in 1996 by Mr. Sanjay Agarwal, a first-generation entrepreneur, AU enters its 31<sup>st</sup> year of operations with a strong legacy of customer-centric service, guided by its core "Dharma". Over three decades, including more than eight years as a bank - AU has built a sustainable and inclusive financial institution, empowering underserved and under-reached communities through a robust retail-banking model. AU SFB has received *in-principle* approval from the Reserve Bank of India (RBI) to transition into a Universal Bank.

The Bank offers a comprehensive suite of banking products and services across deposits, loans, credit cards, payments, insurance, and investments, supported by strong digital capabilities including the AU 0101 app, 24x7 video banking, WhatsApp Banking, chatbots, UPI QRs, merchant lending, and end-to-end digital journeys. AU SFB's network of 2,726+ banking touchpoints across 21 States and 4 Union Territories serves more than 1.25 crore customers, powered by 59,800+ employees

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

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## Annexure II

**Details required under Regulation 30 of the Listing Regulations read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, as amended**

| Particulars                                                                                          | Details                                                                                                                    |
|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Name                                                                                                 | Mr. Vivek Tripathi                                                                                                         |
| Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise         | Appointment as Whole-Time Director (Executive Director) (Additional Director) and KMP. He is presently categorized as SMP. |
| Date of Appointment/ reappointment/ cessation (as applicable) & Terms of Appointment/ re-appointment | For a term of 3 (three) years w.e.f. April 24, 2026.                                                                       |
| Brief Profile (in case of Appointment)                                                               | Please refer profile given below.                                                                                          |
| Disclosure of relationship between Directors (in case of appointment of Directors)                   | He is not related to any Director of the Bank.                                                                             |

### Brief Profile of Mr. Vivek Tripathi

Mr. Vivek Tripathi is a distinguished leader with more than two decades of demonstrated excellence in building, scaling and safeguarding high-quality institutions. Over his career, he has earned a reputation for strategic foresight, rigorous execution discipline, and an unwavering commitment to balancing growth with institutional resilience.

Mr. Vivek Tripathi joined the Bank in 2014 and has played a defining leadership role in multiple assignments during his 12 years tenure with the Bank. Under his leadership, the Commercial Banking portfolio has demonstrated sustained growth, with strong momentum, supported by robust on-ground execution and rising customer confidence. He has overseen the development of a well-balanced and scalable loan book, complemented by meaningful deposit mobilization, strengthening the Bank's liability franchise. His focus on innovation-led growth channels, including digital trade and remittance solutions, has further expanded AU's engagement with MSMEs and emerging enterprises, laying the foundation for long-term, technology-enabled growth, strengthening AU's competitive position in commercial banking.

In his current assignment as Chief Credit Officer, he provides enterprise-wide stewardship of AU's credit architecture, bringing Credit, Policy & Underwriting, Portfolio Management, Collections, Legal Recovery & Corporate Legal, Vigilance and Fraud Control under a single governance umbrella. The focus is prudent risk-taking, consistent standards and early-warning discipline that supports growth without compromising resilience.

He has institutionalised a risk appetite framework with sectoral limits, strengthened underwriting and account monitoring, and enhanced stress-testing and collections effectiveness. This has improved portfolio predictability and reinforced balance-sheet stability.

An alumnus of IIM Lucknow with executive education from ESCP Business School, Paris and an M. Tech from VJTI, University of Mumbai, he brings wealth of experience across ICICI Bank, Reliance Capital and the Aditya Birla Group, having navigated multiple credit cycles and complex corporate ecosystems. He will further fortify analytics, underwriting and recovery capabilities, aligning portfolio strategy with AU's growth ambitions while safeguarding depositor confidence and protecting shareholder capital.

**Registered Office**  
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