

**Ref. No.: AUSFB/SEC/2025-26/263**

**Date: October 17, 2025**

To,

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

**Sub: Outcome of Board Meeting of AU Small Finance Bank Limited (“the Bank”) held on October 17, 2025**

**Ref: Regulation 30, 33 and 51, 52(4) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

In continuation to our letter dated October 7, 2025, intimating about the Board meeting to be held on October 17, 2025, it is hereby informed that the Board of Directors of the Bank at its Meeting held today has inter-alia, considered and approved the following:

1. Unaudited Financial Results of the Bank for the Quarter and Half Year ended on September 30, 2025.

A copy of the Unaudited Financial Results of the Bank for the Quarter and Half Year ended on September 30, 2025, along with Limited Review Report issued by the Joint Statutory Auditors of the Bank is enclosed herewith as **Annexure – I**.

2. Re-appointment of Mr. Sanjay Agarwal (DIN: 00009526) as Managing Director & CEO of the Bank for a period of 3 (Three) years with effect from April 19, 2026 till April 18, 2029 on the recommendation of Nomination and Remuneration Committee, subject to approval of the Shareholders and Reserve Bank of India (RBI).

It is confirmed that Mr. Sanjay Agarwal 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. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, as amended are given in the enclosed **Annexure – II**.

**Registered Office**

AU SMALL FINANCE BANK LIMITED  
 19-A Dhuleshwar Garden, Ajmer Road,  
 Jaipur- 302001, Rajasthan, India  
 Phone: +91 141 4110060/61, Fax: +91 141 4110090  
 CIN: L36911RJ1996PLC011381

The above disclosure may also be accessed on the website of the Bank at the link  
<https://www.aubank.in/investors/quarterly-reports>.

The Board meeting commenced at 2:00 PM and above stated agendas concluded at 3:35 PM.  
The meeting continued thereafter for remaining agenda items.

This is for your information and records.

Thanking You,

Yours faithfully,  
**For AU SMALL FINANCE BANK LIMITED**

**Manmohan Parnami**  
**Company Secretary and Compliance Officer**  
**Membership No.: F9999**  
[investorrelations@aubank.in](mailto:investorrelations@aubank.in)  
**Encl: As above**

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## AU Small Finance Bank Limited

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### Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2025

S. No.	Particulars	Quarter ended 30.09.2025	Quarter ended 30.06.2025	Quarter ended 30.09.2024	Half year ended 30.09.2025	Half year ended 30.09.2024	Year ended 31.03.2025
		Unaudited (Refer Note 15)	Unaudited	Unaudited (Refer Note 15)	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d) a) Interest / discount on advances / bills b) Income on Investments c) Interest on balances with Reserve Bank of India and other inter bank funds d) Others	4,51,128.30 3,78,623.00 64,439.49 2,953.36 5,112.45	4,37,844.30 3,66,491.85 64,496.09 1,703.67 5,152.69	3,91,061.24 3,27,962.67 50,820.05 1,481.42 10,797.10	8,88,972.60 7,45,114.85 1,28,935.58 4,657.03 10,265.14	7,67,965.42 6,37,160.81 1,05,130.08 2,860.76 22,813.77	16,06,373.09 13,36,834.71 2,23,817.60 6,914.82 38,805.96
2	Other income (refer note 8)	71,258.25	81,060.61	63,796.45	1,52,318.86	1,14,723.55	2,52,631.11
3	<b>Total Income (1)+(2)</b>	<b>5,22,386.55</b>	<b>5,18,904.91</b>	<b>4,54,857.69</b>	<b>10,41,291.46</b>	<b>8,82,688.97</b>	<b>18,59,004.20</b>
4	Interest Expended	2,36,686.74	2,33,377.19	1,93,625.01	4,70,063.93	3,78,470.57	8,05,214.94
5	Operating Expenses (i)+(ii) i) Employees cost ii) Other operating expenses	1,64,727.77 91,871.44 72,856.33	1,54,306.62 86,552.64 67,753.98	1,48,055.75 78,549.08 69,506.67	3,19,034.39 1,78,424.08 1,40,610.31	2,95,867.13 1,57,562.63 1,38,304.50	5,95,721.53 3,14,776.04 2,80,945.49
6	<b>Total Expenditure (4)+(5) (excluding Provisions &amp; Contingencies)</b>	<b>4,01,414.51</b>	<b>3,87,683.81</b>	<b>3,41,680.76</b>	<b>7,89,098.32</b>	<b>6,74,337.70</b>	<b>14,00,936.47</b>
7	<b>Operating Profit before Provisions and Contingencies (3)-(6)</b>	<b>1,20,972.04</b>	<b>1,31,221.10</b>	<b>1,13,176.93</b>	<b>2,52,193.14</b>	<b>2,08,351.27</b>	<b>4,58,067.73</b>
8	Provisions (other than tax) and Contingencies	48,082.92	53,330.66	37,298.80	1,01,413.58	65,583.76	1,79,262.32
9	Exceptional Items	-	-	-	-	-	-
10	<b>Profit from Ordinary Activities before tax (7)-(8)-(9)</b>	<b>72,889.12</b>	<b>77,890.44</b>	<b>75,878.13</b>	<b>1,50,779.56</b>	<b>1,42,767.51</b>	<b>2,78,805.41</b>
11	Tax Expense	16,802.09	19,804.62	18,757.09	36,606.71	35,389.35	68,212.75
12	<b>Net Profit from Ordinary Activities after tax (10)-(11)</b>	<b>56,087.03</b>	<b>58,085.82</b>	<b>57,121.04</b>	<b>1,14,172.85</b>	<b>1,07,378.16</b>	<b>2,10,592.66</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	<b>Net Profit for the period (12)-(13)</b>	<b>56,087.03</b>	<b>58,085.82</b>	<b>57,121.04</b>	<b>1,14,172.85</b>	<b>1,07,378.16</b>	<b>2,10,592.66</b>
15	Paid up equity share capital (Face Value of ₹ 10/- each)	74,611.12	74,519.30	74,353.73	74,611.12	74,353.73	74,453.05
16	Reserves excluding revaluation reserves	-	-	-	-	-	16,42,175.12
17	<b>Analytical Ratios and other disclosures:</b>						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	0.00%
	(ii) Capital Adequacy Ratio - Basel II (refer note 12)	18.78%	19.42%	18.51%	18.78%	18.51%	20.06%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*						
	Basic EPS (₹)	7.52	7.80	7.68	15.32	14.45	28.32
	Diluted EPS (₹)	7.48	7.78	7.65	15.24	14.39	28.24
	(iv) NPA Ratios						
	(a) Gross NPAs	2,83,533.92	2,75,131.85	1,90,168.88	2,83,533.92	1,90,168.88	2,47,702.99
	(b) Net NPAs	1,01,566.44	97,134.37	70,669.55	1,01,566.44	70,669.55	79,134.32
	(c) % of Gross NPAs to Gross Advances	2.41%	2.47%	1.98%	2.41%	1.98%	2.28%
	(d) % of Net NPAs to Net Advances	0.88%	0.88%	0.75%	0.88%	0.75%	0.74%
	(v) Return on assets (average)*	0.35%	0.37%	0.43%	0.72%	0.83%	1.53%
	(vi) Net worth (refer note 10 a.)	17,93,647.20	17,43,653.06	15,76,852.80	17,93,647.20	15,76,852.80	16,93,032.28
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-	-
	(ix) Debt-equity ratio (refer note 10 a.)	0.26	0.28	0.23	0.26	0.23	0.33
	(x) Total debts to total assets (refer note 10 a.)	6.23%	6.62%	6.32%	6.23%	6.32%	7.39%

\* Figures for the quarters / half year ended are not annualized.



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Segment information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under :

S. No.	Particulars	Quarter ended 30.09.2025	Quarter ended 30.06.2025	Quarter ended 30.09.2024	Half year ended 30.09.2025	Half year ended 30.09.2024	Year ended 31.03.2025
		Unaudited (Refer Note 15)	Unaudited	Unaudited (Refer Note 15)	Unaudited	Unaudited	Audited
<b>1</b>	<b>Segment revenue</b>						
a)	Treasury	77,243.53	98,024.05	59,491.44	1,75,267.58	1,16,393.60	2,56,493.11
b)	Retail banking	3,81,840.16	3,65,189.21	3,49,133.16	7,47,029.37	6,76,730.59	14,00,121.39
	(i) Digital Banking*	0.03	0.03	0.06	0.06	0.10	0.18
	(ii) Other Retail Banking	3,81,840.13	3,65,189.18	3,49,133.10	7,47,029.31	6,76,730.49	14,00,121.21
c)	Wholesale banking	50,302.25	47,950.49	36,829.67	98,252.74	72,629.02	1,64,318.58
d)	Other banking operations	13,000.61	7,741.16	9,403.42	20,741.77	16,935.76	38,071.12
e)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	<b>Income from operations</b>	<b>5,22,386.55</b>	<b>5,18,904.91</b>	<b>4,54,857.69</b>	<b>10,41,291.46</b>	<b>8,82,688.97</b>	<b>18,59,004.20</b>
<b>2</b>	<b>Segment results</b>						
a)	Treasury	7,014.99	28,876.68	7,740.19	35,891.67	11,709.20	29,531.82
b)	Retail banking	42,497.04	27,020.64	49,435.07	69,517.68	95,831.97	1,67,423.64
	(i) Digital Banking*	(11.98)	(4.06)	(5.10)	(16.04)	(9.80)	(21.67)
	(ii) Other Retail Banking	42,509.02	27,024.70	49,440.17	69,533.72	95,841.77	1,67,445.31
c)	Wholesale banking	11,199.65	15,075.13	10,016.50	26,274.78	19,677.44	46,951.26
d)	Other banking operations	12,177.44	6,917.99	8,686.37	19,095.43	15,548.90	34,898.69
e)	Unallocated	-	-	-	-	-	-
	<b>Total Profit before Tax</b>	<b>72,889.12</b>	<b>77,890.44</b>	<b>75,878.13</b>	<b>1,50,779.56</b>	<b>1,42,767.51</b>	<b>2,78,805.41</b>
<b>3</b>	<b>Segment assets</b>						
a)	Treasury	41,71,173.23	41,76,253.64	34,74,118.95	41,71,173.23	34,74,118.95	43,86,744.46
b)	Retail banking	1,01,22,191.20	96,98,728.17	85,70,322.05	1,01,22,191.20	85,70,322.05	92,83,781.37
	(i) Digital Banking*	13.14	13.88	17.33	13.14	17.33	16.23
	(ii) Other Retail Banking	1,01,22,178.06	96,98,714.29	85,70,304.72	1,01,22,178.06	85,70,304.72	92,83,765.14
c)	Wholesale banking	17,71,744.27	16,96,693.07	13,33,392.60	17,71,744.27	13,33,392.60	16,07,845.30
d)	Other banking operations	4,263.81	4,704.90	7,174.30	4,263.81	7,174.30	7,492.29
e)	Unallocated	4,84,820.31	5,04,970.09	4,97,909.47	4,84,820.31	4,97,909.47	4,98,703.20
	<b>Total assets</b>	<b>1,65,54,192.82</b>	<b>1,60,81,349.87</b>	<b>1,38,82,917.37</b>	<b>1,65,54,192.82</b>	<b>1,38,82,917.37</b>	<b>1,57,84,566.62</b>
<b>4</b>	<b>Segment liabilities</b>						
a)	Treasury	8,37,199.94	8,42,429.69	6,68,082.62	8,37,199.94	6,68,082.62	8,11,504.48
b)	Retail banking	67,20,499.25	69,71,795.16	60,59,132.33	67,20,499.25	60,59,132.33	65,25,719.76
	(i) Digital Banking*	14.51	17.68	117.55	14.51	117.55	22.40
	(ii) Other Retail Banking	67,20,484.74	69,71,777.48	60,59,014.78	67,20,484.74	60,59,014.78	65,25,697.36
c)	Wholesale banking	71,41,679.82	64,54,495.08	55,37,444.73	71,41,679.82	55,37,444.73	67,15,465.97
d)	Other banking operations	604.68	701.20	567.76	604.68	567.76	1,023.74
e)	Unallocated liabilities	22,586.48	31,885.07	13,567.42	22,586.48	13,567.42	14,224.50
f)	Capital and Other Reserves	18,31,622.65	17,80,043.67	16,04,122.51	18,31,622.65	16,04,122.51	17,16,628.17
	<b>Total Capital and Liabilities</b>	<b>1,65,54,192.82</b>	<b>1,60,81,349.87</b>	<b>1,38,82,917.37</b>	<b>1,65,54,192.82</b>	<b>1,38,82,917.37</b>	<b>1,57,84,566.62</b>

\*Digital Banking Segment reported as a sub-segment of Retail Banking Segment is related to Digital Banking Units (DBUs) of the bank. As at September 30, 2025, the Bank has two DBU's.

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 – "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the bank is considered to operate only in domestic segment.




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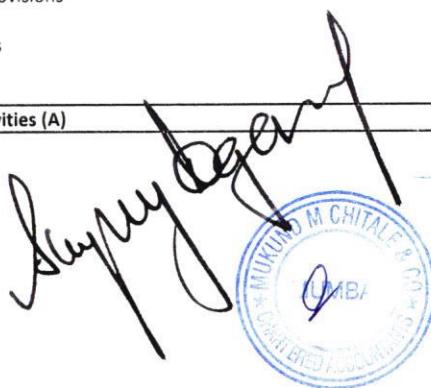
**Notes:**

**1 Statement of Assets and Liabilities is given below:**

Particulars	(₹ in lakh)		
	As at 30.09.2025	As at 30.09.2024	As at 31.03.2025
CAPITAL & LIABILITIES			
Capital	74,611.12	74,353.73	74,453.05
Employees stock options outstanding	17,091.59	9,320.20	12,423.50
Reserves & Surplus	17,39,919.94	15,20,448.58	16,29,751.62
Deposits	1,32,50,922.60	1,09,69,314.92	1,24,26,854.38
Borrowings	10,31,904.20	8,77,711.59	11,65,990.24
Other Liabilities and Provisions	4,39,743.37	4,31,768.35	4,75,093.83
<b>Total</b>	<b>1,65,54,192.82</b>	<b>1,38,82,917.37</b>	<b>1,57,84,566.62</b>
ASSETS			
Cash and Balances with RBI	5,55,060.40	7,34,471.56	8,60,462.21
Balances with banks and Money at Call and Short Notice	1,75,421.91	1,16,113.69	86,173.97
Investments	38,38,217.28	31,86,077.43	37,84,752.35
Advances	1,15,70,498.25	94,83,818.04	1,07,09,248.45
Fixed Assets	1,32,226.36	91,992.41	91,246.52
Other Assets	2,82,768.62	2,70,444.24	2,52,683.12
<b>Total</b>	<b>1,65,54,192.82</b>	<b>1,38,82,917.37</b>	<b>1,57,84,566.62</b>

**2 Statement of Cash Flow is given below:**

Particulars	(₹ in lakh)		
	Half year ended 30.09.2025	Half year ended 30.09.2024	Year ended 31.03.2025
	Unaudited	Unaudited	Audited
<b>Cash Flow from / (used in) Operating Activities</b>			
Profit after tax	1,14,172.85	1,07,378.16	2,10,592.66
Add: Provision for tax	36,606.71	35,389.35	68,212.75
<b>Profit Before Taxes</b>	<b>1,50,779.56</b>	<b>1,42,767.51</b>	<b>2,78,805.41</b>
<b>Adjustments for :-</b>			
Expense on Employee Stock Options	6,411.27	1,604.24	5,779.25
Depreciation on Bank's Property	12,827.31	12,738.41	25,851.37
Amortization of Premium/ (Discount) on Investments	6,673.80	4,835.64	10,551.38
Provision for Non Performing Assets, Standard Assets and Other Provisions	1,13,717.21	72,234.54	1,99,433.69
Loss on sale of Fixed Assets	204.82	84.42	360.75
<b>Operating profit before working capital changes</b>	<b>2,90,613.97</b>	<b>2,34,264.76</b>	<b>5,20,781.85</b>
<b>Movement in working capital</b>			
Decrease / (Increase) in Investments (other than HTM Investments)	27,921.66	1,78,330.93	(1,91,311.15)
Decrease / (Increase) in Advances	(8,74,648.60)	(9,55,490.15)	(22,29,990.01)
Decrease / (Increase) in Other Assets	(15,705.95)	(24,362.38)	(10,275.08)
Increase / (Decrease) in Deposits	8,24,068.22	11,98,933.19	26,56,472.64
Increase / (Decrease) in Other Liabilities and Provisions	(1,42,721.02)	(95,474.01)	(1,32,670.23)
<b>Cash Flow from / (used in) Operating Activities</b>	<b>1,09,528.28</b>	<b>5,36,202.34</b>	<b>6,13,008.02</b>
Direct Taxes Paid (Net of refunds)	(43,861.71)	(40,606.53)	(66,766.84)
<b>Net Cash Flow from / (used in) Operating Activities (A)</b>	<b>65,666.57</b>	<b>4,95,595.81</b>	<b>5,46,241.18</b>



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Particulars	Half year ended 30.09.2025	Half year ended 30.09.2024	Year ended 31.03.2025
	Unaudited	Unaudited	Audited
<b>Cash Flow from / (used in) Investing Activities</b>			
Purchase of Fixed Assets	(54,291.09)	(13,381.51)	(26,436.14)
Proceeds from Sale of Fixed Assets	279.12	321.66	732.87
Investments in HTM securities (Net)	(92,584.51)	(3,33,960.39)	(5,67,443.79)
<b>Net cash flow from / (used in) Investing Activities (B)</b>	<b>(1,46,596.48)</b>	<b>(3,47,020.24)</b>	<b>(5,93,147.06)</b>
<b>Cash Flow from / (used in) Financing Activities</b>			
Proceeds from /(Repayment of) borrowings (Net)	(1,34,086.04)	(46,252.92)	2,42,025.74
Money received on exercise of Stock Options / Issue of Shares (refer note 7)	6,314.01	2,877.18	6,130.90
Dividend paid	(7,451.93)	(7,431.59)	(7,431.59)
<b>Net cash flow from / (used in) Financing Activities (C)</b>	<b>(1,35,223.96)</b>	<b>(50,807.33)</b>	<b>2,40,725.05</b>
<b>Net (Decrease) / Increase in Cash and Cash Equivalents (A + B + C)</b>	<b>(2,16,153.87)</b>	<b>97,768.24</b>	<b>1,93,819.17</b>
Cash and Cash Equivalents at the beginning of the year	9,46,636.18	6,37,633.43	6,37,633.43
Cash and Cash Equivalents taken over on Amalgamation	-	1,15,183.58	1,15,183.58
<b>Cash and Cash Equivalents at the end of the period/year</b>	<b>7,30,482.31</b>	<b>8,50,585.25</b>	<b>9,46,636.18</b>

- 3 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their meetings held on October 17, 2025, in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results have been subjected to a limited review by the current joint statutory auditors of the Bank - M S K A & Associates, Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants, on which they have issued unmodified conclusion.
- 4 These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations"), as amended including relevant circulars issued by the SEBI from time to time.
- 5 The Bank had made an application to RBI on September 03, 2024 for voluntary transition to Universal Bank as per the extant guidelines of the RBI. The RBI has intimated its in-principle approval to Bank on August 7, 2025. The in-principle approval is valid for 18 months from the issue of the letter and stipulates that the shares held by promoters / promoter group shall be transferred to a Non-Operating Financial Holding Company (NOFHC).
- 6 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- 7 During the quarter and half year ended September 30, 2025, the Bank has allotted 9,18,232 and 15,80,691 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.



## AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)

Tel : +91-141-4110060, Fax No : +91- 141-4110090 Website : [www.aubank.in](http://www.aubank.in)

8 Other income includes processing fee, profit / loss on sale and revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, income from dealing in PSLC, etc.

9 Details of loans transferred / acquired during the half year ended September 30, 2025 as per RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) During the half year ended September 30, 2025, the bank has not acquired "loans not in default" through assignment of loans.

Details of MFI "loans not in default" transferred to NBFCs under Business Correspondent arrangement during the half year ended September 30, 2025:

Particulars	(₹ in Lakh)
Aggregate Principal outstanding of loans transferred	1,343.62
Aggregate consideration received (including interest)	1,362.60
Weighted average residual maturity (in Months)	7.48
Weighted average holding period (in Months)	17.09
Retention of beneficial economic interest (%)	Nil
Coverage of tangible security coverage(%)	Nil
Rating-wise distribution of rated loans	Nil

(ii) During the half year ended September 30, 2025, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account).

(iii) Details of MFI Non-Performing Assets (NPAs) and Special Mention Accounts (SMAs) transferred to NBFCs under Business Correspondent arrangement during the half year ended September 30, 2025:

Particulars	To permitted transferees
Number of accounts	5,548
Aggregate principal outstanding of loans transferred	1,001.95
Weighted average residual tenor of the loans transferred (in Months)	5.19
Net book value of loans transferred (at the time of transfer)	277.09
Aggregate consideration (including interest)	1,007.35
Additional consideration realized in respect of accounts transferred in earlier years	NA

(iv) Details of the recovery ratings assigned to Security Receipts outstanding as at September 30, 2025:

Recovery Rating	Rating Agency	Anticipated Recovery as per Recovery Rating	Value of outstanding SRs (net of provisions)
RR3	Crisil Ratings	More than 50% and upto 75%	66.49
RR3	India Ratings	More than 50% and upto 75%	-

10 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

a. Methodology for computation of the ratios is as follows:

Debt-equity ratio	Borrowings with residual maturity of more than one year / Sum of Capital and Reserves & Surplus
Total debts to total assets	Total borrowings of the Bank / Total Assets
Net worth	Calculated as per the Master Circular - Exposure Norms issued by the RBI

b. Basis nature of Bank's business, the ratio's considered to be not applicable are Current Ratio, Long term debt to working capital, Bad Debts to Account receivable ratio, Current liability ratio, Debt turnover, Inventory turnover, Operating margin % and Net profit margin %.





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- 11 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2025 are given below.

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e March 31, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2025 <sup>a</sup>	Of (A) amount written off during the half-year ended September 30, 2025#	Of (A) amount paid by the borrowers during the half-year ended September 30, 2025*	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended September 30, 2025	(₹ in lakh)
Personal Loans	1,302.36	63.53	0.01	167.54		1,071.29
Corporate persons	-	-	-	-		-
Of which MSMEs	-	-	-	-		-
Others	9,235.20	208.33	3.85	1,039.29		7,987.58
<b>Total</b>	<b>10,537.56</b>	<b>271.86</b>	<b>3.86</b>	<b>1,206.83</b>		<b>9,058.87</b>

<sup>a</sup>Includes accounts which were classified as NPA earlier and subsequently upgraded to Standard during the half year ended September 30, 2025.

\*Amount paid by the borrower during the half year is net of additions in the borrower amount including additions due to interest capitalisation and includes cases which have been upgraded from Restructuring as on September 30, 2025.

#Represents debt that slipped into NPA and was subsequently written off during the half year ended September 30, 2025.

- 12 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated October 6, 2016 and other related guidelines issued thereto.

The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

- 13 In accordance with the Reserve Bank of India (RBI) guidelines under the New Capital Adequacy Framework (NCAF) (Basel II framework), Banks are required to make Pillar III disclosures. Further, under relevant instructions of Basel III framework, Banks are required to disclose Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR). These disclosures would be available on the Bank's website at <https://www.aubank.in/reports/regulatory-disclosures> under the section titled 'Regulatory Disclosures – Basel Framework'.

These disclosures have not been subjected to audit or review by the Joint Statutory Auditors.

- 14 The Bank does not have any subsidiary/associate/joint venture company(ies), hence consolidation is not applicable.

- 15 The figures for the quarter ended September 30, 2025 and September 30, 2024 are the balancing figures between year to date and quarter ended June 30, 2025 and June 30, 2024 respectively.

- 16 Figures of previous periods/year have been regrouped/reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors  
 AU Small Finance Bank Limited

  
 Sanjay Agarwal  
 (Managing Director and CEO)



Place : Jaipur

Date: October 17, 2025



602 Floor 6, Raheja Titanium,  
Western Express Highway,  
Geetanjali, Railway Colony,  
Ram Nagar, Goregaon (E),  
Mumbai 400 063.

2nd Floor, Kapur House  
Paranjape B Scheme Road No. 1,  
Vile Parle (E),  
Mumbai 400 057.

**Independent Auditors' Review Report on unaudited financial results for the quarter and half year ended September 30, 2025 of AU Small Finance Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**The Board of Directors  
AU Small Finance Bank Limited**

1. We have reviewed the accompanying statement of unaudited financial results of AU Small Finance Bank Limited for the quarter and half year ended September 30, 2025 (the 'Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ('the Regulation') except for the disclosures relating to Pillar 3 as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel II Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 13 to the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25') prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines') and other recognized accounting principles generally accepted in India and in compliance with the Regulation. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement are free of material misstatement. A review consists of making inquiries primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing under section 143(10) and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted procedure performed, as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulation including the manner in which it is to be disclosed or that it contains material misstatement or that it has not been prepared in accordance with the relevant



prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel II Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 13 to the Statement and have not been reviewed by us.

For M S K A & Associates  
Chartered Accountants  
ICAI Firm Registration No.: 105047W

  
Tushar Kurani  
Partner  
Membership No.: 118580  
UDIN: 25118580BMOIAH1377

Jaipur  
October 17, 2025

For Mukund M Chitale & Co.  
Chartered Accountants  
ICAI Firm Registration No.: 106655W

  
Abhay Kamat  
Partner  
Membership No.: 039585  
UDIN: 25039585BMIWHB8780

Jaipur  
October 17, 2025



## Annexure II

### **Details required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, as amended**

Particulars	Details
Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Re-appointment
Date of Appointment/ reappointment/ cessation (as applicable) & Terms of Appointment/ re-appointment	Re-appointment w.e.f. April 19, 2026 Term – 3 years
Brief Profile (in case of Appointment)	Please refer profile given below
Disclosure of relationship between Directors (in case of appointment of Directors)	Mr. Sanjay Agarwal is not related to any Director of the Bank

#### **Brief Profile**

Mr. Sanjay Agarwal is the Founder, Managing Director & CEO of AU Small Finance Bank and has 3 decades of strategic executive experience. He is a Commerce graduate from Government College, Ajmer and all-India rank holder Chartered Accountant. He possesses extensive experience in Accountancy, Agriculture and Rural Economy, Banking, Economics, Finance & Treasury, Small Scale Industry, Human Resource, Risk Management and Business Management.

He spearheads several initiatives that helped to create a nimble and agile organisation. He is credited with creating a culture of business excellence and delivering superior benchmark performance through his vision and execution-oriented approach. He has led the Bank's evolution to the highest standards of corporate governance with enhanced disclosures and high-level engagement with stakeholders.

Acknowledged with prestigious awards like the EY Entrepreneur of the Year (2018), ET Now Innovative Leader of the Year, and ICAI Business Leader of the Year (2017), Personality of the year (Finance Category) at Rajasthan Entrepreneur by CNBC Awaaz, the Excellence Award, ET Gamechanger of India (2019), and HH Maharaja Sawai Bhawani Singh II Award for Excellence in Business and Industry (2024), Mr. Agarwal's journey exemplifies an unwavering commitment to redefining banking and fostering financial inclusion in India.

#### **Registered Office**

AU SMALL FINANCE BANK LIMITED  
19-A Dhuleshwar Garden, Ajmer Road,  
Jaipur- 302001, Rajasthan, India  
Phone: +91 141 4110060/61, Fax: +91 141 4110090  
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