Ref. No.: AUSFB/SEC/2026-27/243
Date: September 24, 2026

To,

National Stock Exchange of India Ltd.	BSE Limited
Exchange Plaza, C-1, Block G,	Phiroze Jeejeebhoy Towers,
Bandra Kurla Complex,	Dalal Street,
Bandra (East), Mumbai 400051,	Mumbai 400001,
Maharashtra.	Maharashtra.
NSE Symbol: AUBANK	**Scrip Code: 540611**

Dear Sir/Madam,

Sub: Investor Presentation

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

In continuation to our intimation for Analysts / Institutional Investors Meet vide letter dated September 21, 2026, we submit herewith the investor presentation for the Group Meeting organised by ICICI Securities on September 24, 2026.

The Investors Presentation may also be accessed on the website of the Bank at following link: https://www.au.bank.in/stock-exchange-disclosures.

This is for your information and records.

Thanking you,

Yours faithfully,
For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

Digitally signed by MANMOHAN PARNAMI
Date: 2026.09.24 17:10:52 +05'30'

Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999

AU SMALL FINANCE BANK

CIO Roundtable

Hosted by ICICI Securities

Sept 24, 2026

Sustainable Business Model | Retail Focused | Tech-Led | Customer Centric | Well-Governed

Disclaimer

This presentation has been prepared by AU SMALL FINANCE BANK LIMITED (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter , as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended or any other applicable law.

Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or Investor Presentation based on Management estimates.

We will cover....

- **AU's strong execution track record and sustainable business model**
  - Scaled our core businesses and added newer products and segments

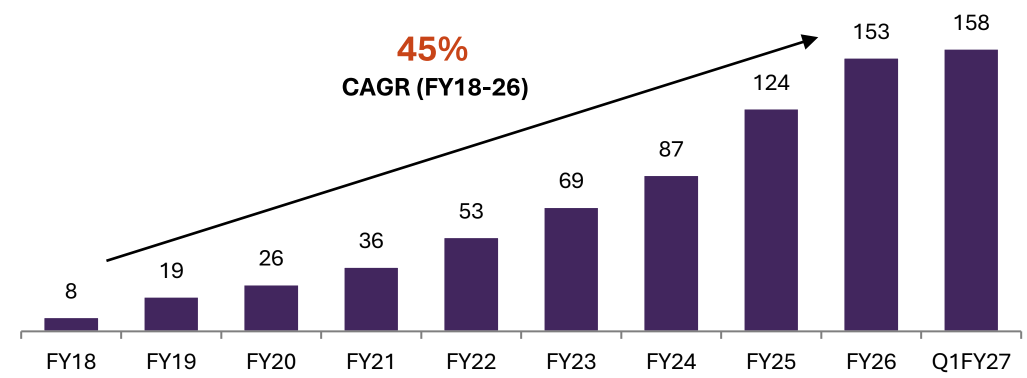
- **Strategy to sustain growth in both deposits and assets**
  - We are investing in Distribution, Technology and Brand
  - Benefits from potential transition to Universal Banking (UB) esp. to deposit franchise

- **A brief overview of AU's Tech strategy**

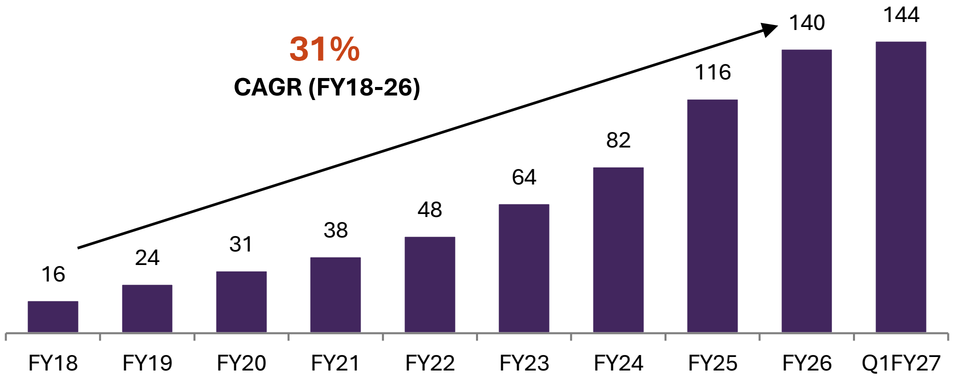
Consistent and strong track-record of growth while maintaining margins

Robust Business Growth

Deposits

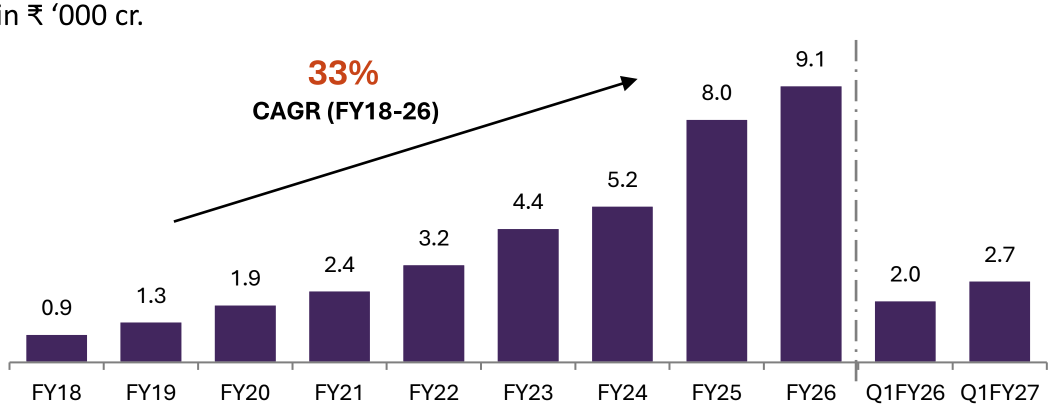


Gross Loan Portfolio

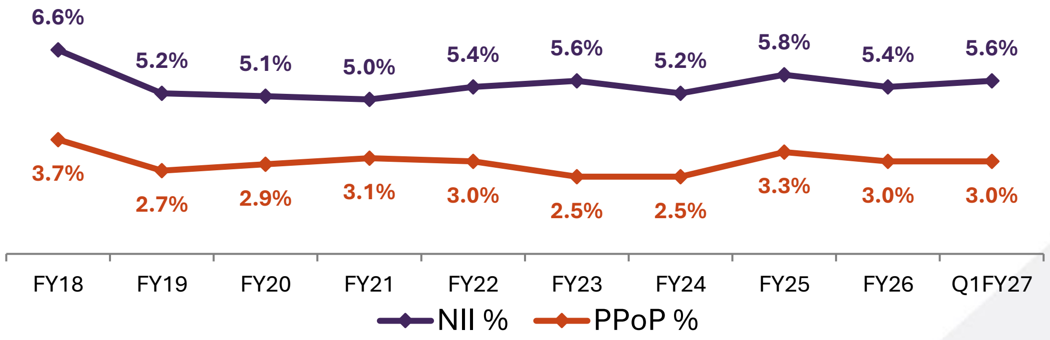


Strong NII growth supported by stable margins

NII



NII and PPoP[1] (% of Avg. Total Assets[2])



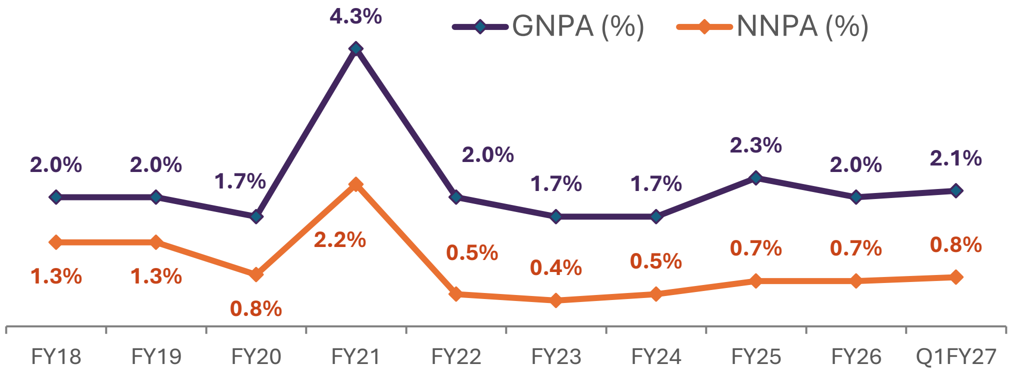
Note Q1FY7 ratios are annualised ; 1 Recovery of bad debts has been reclassified from 'Other Income' to 'Provisions and contingencies'. Accordingly, the figures for FY 2023-24 have been reclassified ; 2 Average asset calculation from FY 2024-25 is on a monthly basis

Robust asset quality & profitability across cycles

AU SMALL FINANCE BANK

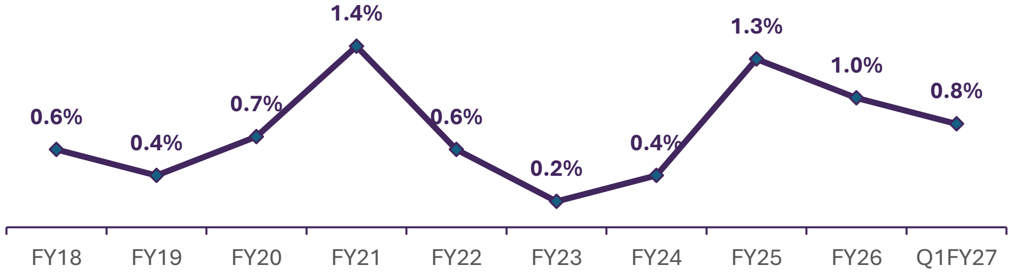
Stable Asset Quality

GNPA and NNPA (%)



Credit Costs (% of Avg. Total Assets[2])

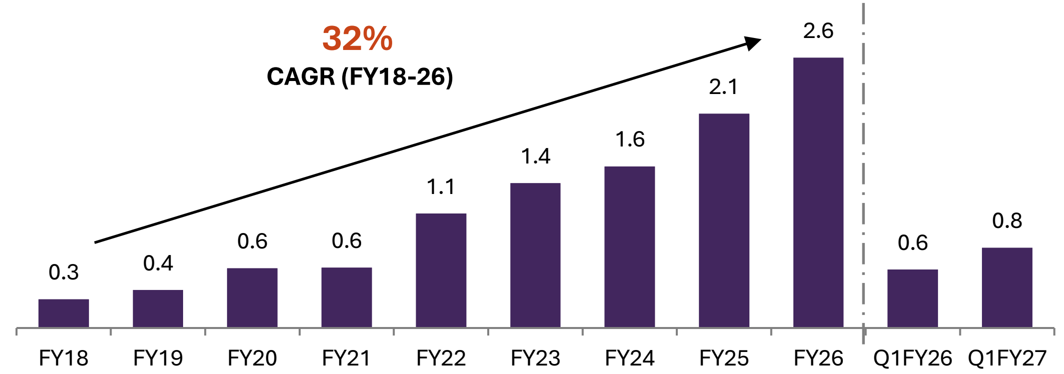
9 yr avg is ~0.7 bps



Cross cycle performance

PAT[1]

in ₹ ‘000 cr.

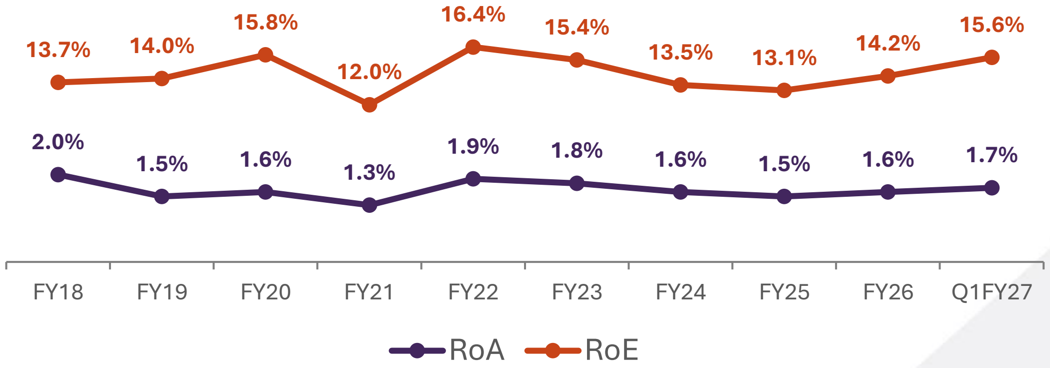


Macro Events

Demon. and GST	NBFC Crisis	Bank Crisis	Global Pandemic	Ukraine War	Inflation, regulatory tightening	Tariff and Trade	West Asia Conflict

RoA[1,2] and RoE[1] (%)

9 yr avg RoA of ~1.6%; RoE of ~14.4%



Note 1 Excluding exceptional items - Profit from stake sale in Aavas in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24 ; 2 Average asset calculation from FY 2024-25 is on a monthly basis

Full-suite of products with digital capabilities

Deposit Franchise

DEPOSITS

Current Account
Savings Account
Term Deposit
Green Deposit
FCNR (B) Deposits
Premium Banking Programs
Retail FX
UPI QR
Fastag

Diversified Asset Products

RETAIL ASSETS

Wheels
Micro Business loan
MFI
Home loan
Gold loan
Credit Card
Personal loan
Tractor loan
Overdraft

COMMERCIAL ASSETS

Working Cap. Loans
Business Loans
Real Estate Group
EEFI Funding
Renewable funding
Non-fund facilities
Trade and Forex
Transaction Banking

Third Party Products

INSURANCE

Life
Health
Motor, Fire & General
Loan Protection
Asset Protection
SME
Employee Benefit Insurance Solutions
- With 16 Partners

WEALTH

Mutual Fund
ASBA/IPO
3 in 1 Broking Services
PMS, AIF, Bonds, NPS
REIT/INVIT
International & Unlisted Shares
Gift City based Investment

Digital Channels

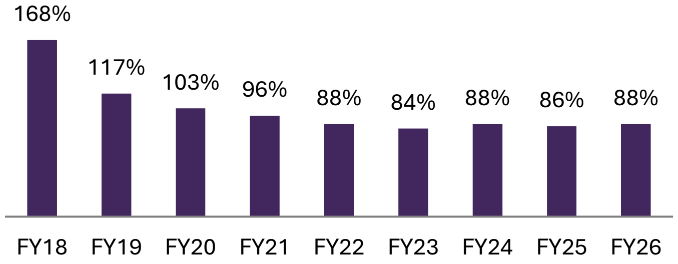
AU0101
AU 0101 Business Merchant App
Video Banking
Whatsapp Banking
Chat Bot
IVR
AI Bot

Deposits - Strong and granular liability franchise

AU SMALL FINANCE BANK

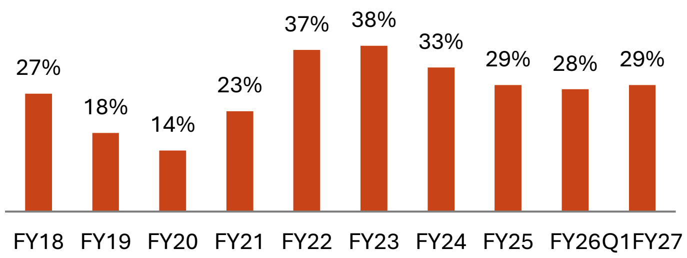
Focus on deposit led growth

CD Ratio (%)



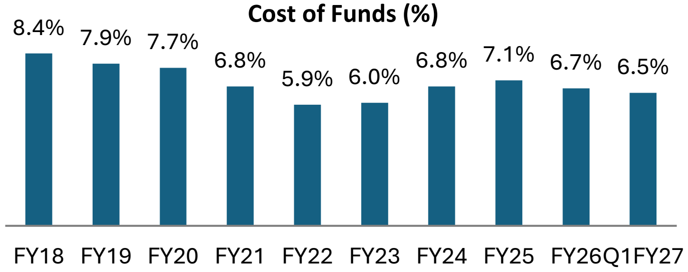
Granular and stable liability franchise

CASA ratio (%)



Competitive funding with wider deposit pools

Cost of Funds (%)



Note *including Certificate of Deposit

Liability franchise structured across complementary verticals

Branch Banking

~60%

Deposit share

Strengthening retail franchise

Full Product suite and customer service orientation

Pan India branch network

723 Liability Branches

514 Urban Branches

Customer segment driven approach

NRI, Senior citizens, Housewives, Enterprise Salary, TASC

Commercial & Institutional Banking

~40%

Deposit share*

Focus on Current Account

Solution-led engagement (Transaction Banking, CMS, Trade & Forex)

Stable wholesale deposits

Focus on non-callable wholesale deposits

Target Specialized Segments

Government, FIG, Wholesale, Co-operative

Building a scalable deposit franchise is a continuous journey

AU SMALL FINANCE BANK

Strategic initiatives to drive deposits growth

~100 Liability branches (planned to be added annually)
- Focus on high potential Tier I & metro markets (Top 20-30 cities)
- Enhancing local presence and customer trust

Comprehensive life cycle banking requirements
- Differentiated products ; Tailored proposition
- Expanding cross sell ecosystem via integrations

Targeted go-to-market approach
- Structured sales capability framework to improve productivity
- Enablers to support sales effectiveness

Enhance brand
- Improved brand recall across markets
- Deeper regional engagement

Phygital and Omnichannel approach
- Leverage data analytics and AI-led innovations
- Consistent communication touchpoint

Key opportunities and levers

- Greater brand acceptance upon potential transition to Universal Banking
- Opportunity to expand government banking franchise through agency banking & tax payments
- Greater market acceptance for our existing Trade and FX offerings – Cross border and GIFT city
- Continued investment in tech and AI-led enablement
- Leverage Customer 360, analytics and contextual cross-sell to improve customer engagement

Improving granularity and mix → Stronger funding resilience → Scalable balance-sheet growth

Advances - Well diversified and vintaged product suite

AU SMALL FINANCE BANK

Asset book Breakup (by vintage)

S.No.	Gross Loan Portfolio	Vintage (in Years)	FY 24 (Proforma Merged) (in '000 Cr)	FY 26 (in '000 Cr)	CAGR %	FY26 Mix %
	Existing Products		**83**	**124**	**22%**	**88%**
1	Wheels	30	29	46	27%	33%
	Mortgages	**19**	**33**	**42**	**14%**	**30%**
2	Micro Business Loans/ LAP	19	27	35	14%	25%
3	Home Loan	8	6	8	10%	6%
4	Business Banking	9	13	18	16%	13%
5	REG	13	2	5	61%	4%
6	NBFC	12	3	6	35%	4%
7	Others (OD FD, Term Lending and others)		3	7	50%	5%
	New to AU		**14**	**17**	**10%**	**12%**
8	Gold Loan	8	2	4	60%	3%
9	Micro Finance	16	8	7	-7%	5%
10	Personal Loan	7	1	1	-7%	1%
11	Credit Card	5	3	2	-15%	2%
12	Renewable Energy	2	-	3	NA	2%
	Grand Total		**96**	**140**	**21%**	**100%**

Transitioned into one of India's most diversified retail-led franchise

AU SMALL FINANCE BANK

Breakdown of customer assets

(All figures in ₹ '000 cr.)		30th Jun'26	30th Jun'25	YoY	31st Mar'26	QoQ
Consumer Assets		**66**	**58**	**14%**	**64**	**3%**
- Mortgages[1]	*Retail*	*43*	*39*	*12%*	*42*	*2%*
- Auto (Cars, 2W)	*Retail*	*20*	*16*	*21%*	*19*	*5%*
- Credit Cards	*Retail*	*2*	*2*	*-3%*	*2*	*2%*
- PL, BL	*Retail*	*1*	*1*	*24%*	*1*	*19%*
Commercial Assets		**56**	**42**	**33%**	**53**	**5%**
- Commercial Vehicles (CV/CE/3W/Taxi)	*Retail*	*23*	*18*	*33%*	*22*	*5%*
- Business Banking (MSME)	*Commercial*	*19*	*16*	*20%*	*18*	*6%*
- EE&FI	*Commercial*	*6*	*4*	*41%*	*6*	*1%*
- REG	*Commercial*	*5*	*3*	*54%*	*5*	*4%*
- Renewable Energy	*Commercial*	*3*	*1*	*123%*	*3*	*17%*
Rural Assets		**18**	**13**	**38%**	**17**	**7%**
- MFI[3]	*Retail*	*7*	*7*	*15%*	*7*	*5%*
- Tractor finance	*Retail*	*6*	*4*	*32%*	*5*	*4%*
- Gold loan	*Retail*	*5*	*2*	*130%*	*4*	*15%*
Others[2]		**4**	**5**	**-10%**	**7**	**-33%**
Total GLP		**144**	**118**	**23%**	**140**	**3%**
Credit substitutes		1	1	**80%**	1	**-3%**
Total customer assets		**145**	**118**	**23%**	**141**	**3%**

Retail Banking vertical forms ~74% of total loan assets ; ~90% of total business is secured

Note 1 Includes Home loans, MBL and LAP;
2. Includes ODFD, inter-bank term lending, TREDS & SME, SME (run-down); 3. MFI book includes FPO and SMF Credit substitutes include lending to NBFCs in the form of CP and NCD and form part of investments
Basis internal classification and subject to changes

Strategic focus for driving sustainable loan growth

Growth from existing businesses

- ❑ Continued growth in core retail & commercial banking business
- ❑ Scale newer business from a low base – MFI, Gold, PL/BL,CC
- ❑ Continued investment in technology & AI led enablement

Leverage enhanced distribution

- ❑ Expansion of asset franchise to pan India
  - Significantly increased distribution in newer states
  - New large states added : AP, TL, TN, KA, UP, WB, BH/JH, OD
- ❑ Investment in manpower already done to support sales, credit and operations in expanded distribution

Potential UB transition benefits

- ❑ Ease of business through lowering of PSL requirement to 40%
- ❑ Larger addressable market due to removal of ticket size restriction (e.g. Mortgages)
- ❑ Stronger brand driving wider counterparty acceptance (e.g. trade finance and cross border)

Sustainable growth at 2.0 – 2.5x Nominal GDP

Sustainable growth with secured portfolio anchoring asset quality and returns

Multiple levers for Profitability

Income

- ❑ NII growth to be supported by expansion in high yield/high RoA businesses of MFI, Gold loan, PLand BL
- ❑ Funding cost optimization through scale, liability mix & Universal Bank opportunity
- ❑ Expand fee pools through deeper customer engagements (TBG, credit cards, trade & forex)

Operating leverage

- ❑ Scale led operating leverage to continue despite ongoing investment in deposit distribution, tech and branding
- ❑ Efficiency and productivity gains from tech and AI-led automation

Asset Quality

- ❑ Asset quality trends are holding up:
  - 90%+ portfolio is secured
  - 96% of MFI portfolio under CGFMU guarantee
- ❑ High proportion of secured book to continue to anchor stable asset quality
- ❑ Credit cost to remain within long-term range adjusted for portfolio mix

Key macro variables

Macro opportunities

India's Nominal GDP is projected to grow at 10% by 2031[1]

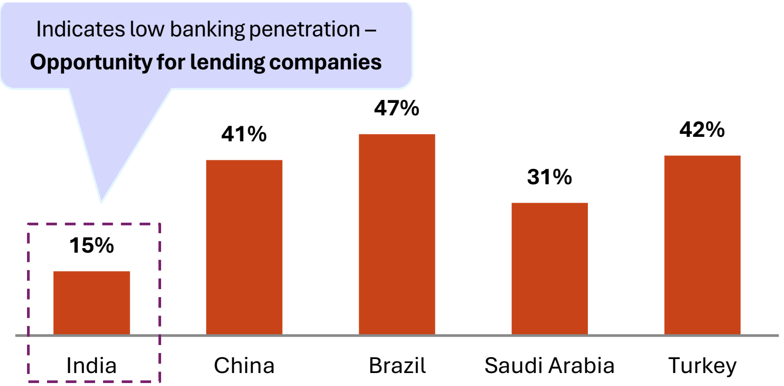
#4 India

$6.2T

From $3.9T in FY26

CAGR: 10%

Only 15% of India's population borrowed money from Formal Sources[2]



Things to watch out for

- **Geopolitical uncertainty and crude prices**
- **Macro factors – Inflation, Rate hike**
- **Weather related disruption**
- **Changes in policy framework**
  Enhanced customer focus from policy makers can have income/cost impacts

Note
1 Source(s): International Monetary Fund (IMF), World Economic Outlook (April 2026), Redseer research and analysis
2 World Bank – The Global Findex Database 2025, Crisil Intelligence

Leadership and Governance

Leadership

Management team strengthened

Sanjay Agarwal
Founder, MD& CEO

Vivek Tripathi
Executive Director
Credit & Collections

Uttam Tibrewal
Deputy CEO
Retail banking

Yogesh Jain
Deputy CEO
Technology & Digital

Senior hires in key roles to strengthen leadership team

Anil Agarwal
Head - Commercial and Institutional Business (both assets and liabilities)
- 23+ years of exp with Axis Bank

Amol Ashok Padhye
Chief Risk Office
- 23+ years of exp.
- Prev. leadership role at HDFC Bank

Senior Management

- ❑ Average age is ~45 years with AU tenure of ~10 years
- ❑ Complete senior team to be based out of Mumbai

Governance

Strengthened Board of Directors

- ❑ Added 3 new independent directors in FY26
  - Mr. Phani Shankar - ex Kotak Bank CCO
  - Mr. N S Venkatesh - ex ED & CFO of IDBI Bank and ex CEO of AMFI
  - Mr. Satyajit Dwivedi - ex MD & CEO Nabkisan, ex CGM NABARD
- ❑ Board comprises of 10 members with 8 being independent directors

Key regulatory approvals

- ❑ Approval of MD-tenure extension for three years
- ❑ Application submitted for final UB licence approval
- ❑ Replacement of NOFHC-related UB licence condition by RBI

AU SFB: Scaled, profitable, with 'in-principle' approval for Universal Bank

AU SMALL FINANCE BANK

❑ A high-quality, well-governed banking franchise with an 'in-principle' approval for transition to Universal Bank

- Founded in 1996 as a vehicle financier, AU built strong capabilities in serving underserved, self-employed customers across semi-urban and rural India; Over the last nine years, AU has evolved into India's largest SFB with strong governance and risk management track record

❑ Scalable & sustainable retail-led business model with execution track-record

- A scaled, retail loan book which is largely secured (>90%), well diversified (10+ business lines) with a pan-India distribution (~2900 touchpoints) having best-in-class, through the cycle risk adjusted yields; underpinned by a strong and granular deposits franchise built from ground up
- Deposits and advances CAGR at 45% and 34% respectively, with avg RoA of 1.6% and avg RoE of 14.2% over the last 9 years

❑ Stable, founder-led leadership with institutionalized governance

- Entrepreneurial culture, institutionalized governance and leadership stability enabled AU to scale consistently while retaining agility, discipline and a long-term customer focus
- Deep leadership bench of young talent with ~10 years average tenure with AU

❑ Digital-first platform driving efficiency and scalability

- Strong Tech and digital architecture with no legacy systems; Early mover on AI-led initiatives to provide sustained operative leverage

❑ Large headroom for growth

- ~0.7/0.6% market share → significant runway across loans and deposits respectively
- Strong positioning in underpenetrated underserved retail, MSME and informal segments

Right to Win : Customer insight × Distribution × Digital × UB transition (in-principle approval)

45% Deposit CAGR | 34% Loan CAGR | 1.6% RoA | 14.2% RoE | >90% Secured Book

Technology Overview

Digital, Data, Analytics & AI - Strategy and Outcomes

[Video]

Our technology strategy

01

Run - Resilient Core

Modernised core banking, cloud-first infrastructure and an AI-run command centre

02

Build - Digital Experiences

AU 0101 super app, straight-through onboarding and digital lending journeys

03

Transform - Data, Analytics & AI

Enterprise lakehouse, Customer 360 and agentic AI embedded in the operating model

04

Secure - Resilience & Trust

Zero-trust architecture, fraud monitoring and AI-protected defences

Three pillars of execution

AU SMALL FINANCE BANK

RUN	BUILD	TRANSFORM
Keep the lights on — reliably, securely, efficiently	**Build differentiated experiences for customers, Employees and partners**	**Transform AU Bank with Data Intelligence, Analytics and Agentic AI**
• Cloud & Hybrid Infrastructure — continuous refresh • IT Operations, AI Ops, Service Management • API First - API Gateway & APIGEE — cataloging and service levels	• AU 0101 Super App Evolution, incl. AU0101 Business • Digital Customer Onboarding, Engagement and Servicing • Employee Workflows across all verticals including control functions • Partner & Fintech Ecosystem APIs	• Data Engineering & Analytics • AI COE: Agentic AI — Voice, Onboarding, Lending • AI for Engineering and Technology • AI Governance, Risk & Ethics

SECURE

Zero-Trust architecture
Identity, device and network controls end to end

AI-powered threat defence
24x7 SOC with real-time detection and response

Security by design
Controls embedded in every build and partner API

KEY DELIVERABLES

RUN
- End-to-end observability
- 99.9% uptime, critical apps
- Zero-Trust cyber security

BUILD
- 10M+ customers, FY28 — 4.7+ rated
- Scalable payments platform
- STP onboarding across journeys

TRANSFORM
- 50+ AI use cases in development
- Customer 360 — CEO-to-branch views
- 20+ risk & cross-sell scorecards

Modernised core, run by an AI command centre

99.9%	200+	70%	<300ms
Uptime	Open Banking APIs	Cloud footprint	Latency

RELIABLE CORE

Cloud-First Migration

70% of workloads to hybrid cloud (AWS + private DC).

Core Banking Modernization

Next-gen CBS, microservices, real-time processing,
Migration completed successfully

API-First Architecture

200+ open banking APIs across accounts, payments and lending — powering partner ecosystem and embedded finance.

Network & DC Resilience

Active-active DC, SD-WAN; Infra level redundancy across all layers

MONITORED THROUGH UNIFIED COMMAND CENTRE

Observability Platform

Unified logs, metrics and traces across CBS, payments, apps and cloud.

AI Anomaly Detection

ML scoring on 50+ infra KPIs; predicts failures 30 min ahead.

Auto-Remediation Playbooks

AI-triggered restart, scale-up and re-route; MTTR 45 min to under 5.

Incident Intelligence

Auto root-cause summaries, NLP post-mortems, pattern learning.

AI-Gated Release Pipeline

AI quality gates, regression and canary scoring, auto-rollback.

FinOps AI

Real-time cost attribution, rightsizing, budget auto-scaling.

A stable, resilient core that stays current with every wave of technology — so we scale on demand, provide better customer experience through various interfaces and continue to optimize cost as we grow.

Build: differentiated experiences for customers and employees

CONSUMER TECH

AU 0101 Super App
One app for banking, payments, lending and everyday service journeys.

AU 0101 Super App
Digital experience for Small merchants to large corporates

Website
External interface for all stakeholders. Reaching out to 1cr+ monthly visitors.

EMPLOYEE TECH

Digital Onboarding & Servicing
Single workbench to onboard, sell, serve and monitor.

Workflow Automation
Paperless approvals across business and control functions.

AI Assist
Copilots for sales, service and operations teams.

Unified Employee App
HR, IT and productivity tools in one secure place.

Build is where differentiation happens - consumer platforms that grow the franchise, employee platforms that make delivery faster.

The digital channel - three stacks, one secure platform

18.4 L	3.22 L	44%	92/100
Monthly active users	Daily active users	DAU / MAU stickiness	App health score

AU 0101 and AU 0101 Business carry 95%+ of transaction volumes and 90%+ of service interactions

AU 0101

Primary retail channel

- Upgraded app experience
- Lending journeys in-app
- AI-enabled across all modules

AU 0101 Business

For Non-Individual customers

- Full Corporate Internet Banking
- Trade and Forex journeys
- Marketplace for cross-sell

Payments

Payments as an income stream

- Scalable issuing & acquiring stack for UPI
- Full payment suite on digital channels
- Exposed as API for corporates

Transaction Monitoring
Across every digital footprint

- Real-time monitoring across app, web, UPI and cards
- Fraud detection that cuts customer inconvenience
- One view of retail and corporate journeys

Platform Security
Secure by design

- In-house platform control
- Device binding, encryption and secure APIs
- Threat monitoring on zero-trust architecture

Digital employee workspace to onboard, sell serve and monitor

60%+	2 min	25K+	₹500 Cr+	~75
Onboarding straight-through. 3L+ Account	Four-click personal loan on AU 0101, ~2.3x growth in Q1	Sampark users, ~94% daily active	Disbursed via Cross Lead Platform	Regulatory returns on the new platform

Paperless Onboarding

- CASA Account opening fully digitized with profile enrichment, risk checks for mule detection. 60% + Fully Straight Through
- Wheels, Personal Loan, Credit card on scalable Salesforce and FICO Platform
- Fully agentic Mortgage and Commercial lending LOS in pipeline

Sales Management & Service

- One workspace bankiwide sales management.
- 25K registered users, (85%+ of total eligible users) ~94% daily active
- 17L leads and 20L tasks pushed straight to lending systems
- 5.5 L outbound calls through cloud telephony

Cross Lead Platform

- 75K unique leads captured
- ₹500 Cr disbursed across ~31.5K loans till Aug '26 (~2% of total disbursements)
- 15K+ CASA Accounts opened
- Automated capture, de-dup and routing with real-time funnel visibility

Governance & Control Functions

- One unified platform for bank-wide control functions (Risk, Audit, Compliance Vigilance)
- Retail early-warning module live since Aug '26

Finance, HR & Admin

- Automated paperless payout processes.
- ~75 regulatory returns filed through the new IRIS platform, preparation automated
- Mobile first HRMS for hiring with automated CV parsing

Efficiency at scale straight-through onboarding, one sales workspace and automated lead orchestration replacing manual handoffs across 25,800 employees.

Agentic AI is being embedded across these workflows - circular actionables, speech-to-text complaint capture and invoice OCR with PO matching.

Transform: Data stack - from engineering to agentic AI

AU SMALL FINANCE BANK

DATA ENGINEERING

Unified Data Platform
Single lakehouse across core, digital and partner systems.

Real-Time Pipelines
Streaming ingestion from core, digital and partner systems.

Data Governance
Quality, lineage and access controls across the estate.

Customer 360
One view of the customer, from CEO dashboards to the branch.

BI & DATA ANALYTICS

Decision Analytics
20+ risk and cross-sell scorecards in production.

Self-Serve BI
Business teams act on data without raising IT tickets.

AGENTIC AI

AI Centre of Excellence
Central team that builds and governs every AI use case.

Agentic Journeys
Voice, onboarding and lending agents live in production.

AI for Engineering
Code, test and operations copilots across tech teams.

AI Governance
Risk, ethics and model controls built in by design.

Data and AI turn every interaction into insight — and every insight into a faster, better decision.

Agentic AI architecture - the target blueprint

Layer					
LAYER 5 **Orchestration & Governance**	Multi-Agent Orchestrator (Master Agent)	Human-in-the-Loop approval gates	AI Ethics & Explainability engine	Compliance layer (RBI, DPDP Act, SEBI)	Audit trails & model risk management
LAYER 4 **Domain AI Agents**	**Credit Agent** (underwriting, AA data)	**Fraud & Risk Agent** (real-time, 24×7)	**Customer Ops Agent** (C360, campaigns)	**Collections Agent** (dynamic strategy)	**Compliance Agent** (AML, KYC, reporting)
	Onboarding Agent (KYC, doc extraction)				
LAYER 3 **AI Reasoning & Models**	Foundation LLMs (banking fine-tuned)	Predictive ML (scorecards, propensity, churn)	Reinforcement Learning (pricing, collections, offers)	RAG + Knowledge Graphs (policy, product, regulation)	Vision AI (doc processing, fraud image analysis)
LAYER 2 **Data & Intelligence Fabric**	Customer 360 (UPI, AA, CIBIL, internal txn)	Real-time pipelines (CDC, event streaming)	Data lakehouse (all data types)	Feature store for ML models	UPI / AA / DigiLocker / Aadhaar connectors
LAYER 1 **Cloud-Native Core**	API-first core banking	Microservices + event bus	Cloud infra (AWS / Azure on AU Cloud)	CBS, CRM, LMS modernization	Zero-trust security & encryption

Data Lakehouse

Strengthen digital engagement, payments capabilities and customer experience through scalable, AI-enabled platforms — the key enabler for the Bank's AI-Native aspirations.

WHY IT MATTERS

- Moves the bank away from manual MIS and Excel reports toward governed dashboards
- Democratized access to enterprise data through self-service analytics
- Key enabler of the Bank's AI-Native aspirations and data-driven decisioning
- Underpins the Bank’s Data Governance Framework and DPDP compliance

WHAT WE ARE BUILDING

- Data Lakehouse as the single source of truth, with automated ingestion across apps and flat files
- Query Builder — all dashboards and ad-hoc data with access controls; AI for BI
- Customizable drag-and-drop dashboards
- Customer 360 for a full customer view, with AI-based customer summary
- Data applications — On-Demand Statements and I4C automation

Analytics as a business enabler

₹400 Cr	₹100 Cr	10x	50%+
scorecard-led, pre-approved Wheels Loans disbursed YTD	incremental card spends through behavioral scorecards	PL cross-sell conversion uplift	AML alerts auto-closed by ML

LENDING SCORECARDS

- **Credit cards with FICO —** ₹100 Cr incremental spends; 27% of fee-waiver cases automated
- **Personal loans with TransUnion —** ₹155 Cr cross-sell in July ’26, up from ₹20 Cr in Aug ’25
- **Secured lending —** 6 Wheels and Gold Loan to production by Sep ’26

FRAUD & RISK — AI-LED CONTROL

- Onboarding SVR down to 10–15%
- 49% bad rate on ML-detected money mules
- MuleHunter — hourly behaviour-based risk alerts

GOVERNED BY DESIGN

- Monthly model-monitoring dashboards
- Precision, drift and explainability tracked
- Full audit trail across the model estate

Model estate — LCUS, Falcon + AMLOCK, MuleHunter.ai, AMLytics — enriched by EPFO, Equifax, bureau and regulatory registries. Impact delivered with FICO and TransUnion.

Six bets - reimagining how we operate

Embed AI decisively into the core operating model — deterministic, auditable Agentic AI across customer engagement, lending journeys and enterprise operations.

Agentic Platform — Dialoqa & Intellect

Deterministic, rule-driven platform for high-speed, personalised engagement — with full end-to-end traceability.

Agentic Framework — Lending LOS

Extend the agentic framework to Mortgage, Commercial Banking, Wheels, Personal Loan and Credit Card journeys.

Voice AI — Service & Cross-Sell

Model-agnostic, multilingual voice platform for servicing, end-to-end lead management and cross-sell.

AI Centre of Excellence

Unify internal talent, global partners and capabilities to identify and scale AI use cases bank-wide.

Developer Productivity

Adopt AI coding tools — Codex and Claude Code — to accelerate engineering velocity across teams.

Security for AI & AI for Security

Purpose-built controls for AI systems, and AI deployed proactively to strengthen the bank's defences.

Cyber Security: AI-powered and AI-protected

AU SMALL FINANCE BANK

CYBER SECURITY USING AI

AI Threat Detection (SIEM+)

ML-based SIEM across 1B+ daily events, with real-time threat hunting

SOAR Automation

Automated response playbooks — incident MTTR from hours to under 5 minutes

Real-time Fraud AI Engine

Sub-50ms transaction scoring with 98.5%+ accuracy target

AI SECURITY — SECURING OUR AI SYSTEMS

LLM & Model Security

Models hardened against prompt injection and data poisoning, red-teamed before every deployment

AI Governance Framework

Explainable AI mandatory for credit, with quarterly bias and fairness audits

AI Audit & Regulatory Compliance

Continuous drift monitoring and automated AI decision logs for RBI

ISO 27001 · SOC 2 Type II · RBI Cyber Security Framework · DPDP Act 2023

The ecosystem supporting our tech roadmap

AU SMALL FINANCE BANK

DATA-RICH ECONOMY

India Stack & Account Aggregator
UPI, Aadhaar and consent-based data sharing across every institution.

GST & Unified Lending Interface
Single-API access to tax, land and bank data — faster credit appraisal.

Governed by DPDP
Consent, purpose limitation and data protection built into every journey.

NEW BUSINESS MODELS

Super-App Banking
AU 0101 moves from transactional utility to a daily-use destination.

Credit on UPI & MDR
Pre-approved limits inside Scan & Pay, with MDR reshaping payment economics.

Open Banking
Consent-led APIs powering embedded finance and partner distribution.

AGENTIC AI & AI MISSION

Agentic AI at Scale
Voice, onboarding and servicing agents moving from pilots to production.

IndiaAI Mission
₹10,000 Cr national programme backing compute, models and responsible AI.

AI Governance
RBI sandbox, DPDP and model controls built into every agentic workflow.

70%	$700–800B	2.3×	4%
of banking execs already using agentic AI	net cost reduction potential in global banking	average return on agentic AI within 13 months	ROTE advantage projected for AI-first movers

Source: McKinsey, MIT Technology Review, IDC, KPMG, Accenture (2025-26) | First mover banks projected to gain 4% ROTE advantage over laggards

Agentic AI architecture - the target blueprint

Layer						
LAYER 5 **Orchestration & Governance**	Multi-Agent Orchestrator (Master Agent)	Human-in-the-Loop approval gates	AI Ethics & Explainability engine	Compliance layer (RBI, DPDP Act, SEBI)	Audit trails & model risk management	
LAYER 4 **Domain AI Agents**	**Credit Agent** (underwriting, AA data)	**Fraud & Risk Agent** (real-time, 24×7)	**Customer Ops Agent** (C360, campaigns)	**Collections Agent** (dynamic strategy)	**Compliance Agent** (AML, KYC, reporting)	**Onboarding Agent** (KYC, doc extraction)
LAYER 3 **AI Reasoning & Models**	Foundation LLMs (banking fine-tuned)	Predictive ML (scorecards, propensity, churn)	Reinforcement Learning (pricing, collections, offers)	RAG + Knowledge Graphs (policy, product, regulation)	Vision AI (doc processing, fraud image analysis)	
LAYER 2 **Data & Intelligence Fabric**	Customer 360 (UPI, AA, CIBIL, internal txn)	Real-time pipelines (CDC, event streaming)	Data lakehouse (all data types)	Feature store for ML models	UPI / AA / DigiLocker / Aadhaar connectors	
LAYER 1 **Cloud-Native Core**	API-first core banking	Microservices + event bus	Cloud infra (AWS / Azure on AU Cloud)	CBS, CRM, LMS modernization	Zero-trust security & encryption	

Where this takes us: What are we solving for

- **Best-in-class customer experience**
  - Consumer tech rivalling top fintechs — AU 0101 and beyond
  - Employee apps built for digital native workforce.
- **Business Growth**
  - Tech-led distribution and cross-sell accelerating revenue growth
- **Build Operational Efficiency**
  - Automation and AI lowering cost-to-income every year
- **Risk Management at Scale**
  - Scorecard based underwriting
  - Real-time monitoring, model-driven controls and fraud defence
- **Data as an Asset & AI-Native Operations**
  - Real-time platform driving hyper personalized products
  - Non-linear, non sequential, multi-lingual agentic platform driving efficiency and cross sell.

₹3,000 Cr+ invested · 10x technology team growth ·
Inhouse Engineering for consumer, employee, Data & AI stack

Where this takes us

VISION

Transform AU Bank into India's most technologically advanced bank, delivering superior customer experience, operational excellence and sustainable growth.

10M+	>80%	50%+	30%	50+	>99.9%	AI-led
Digital customers	Digital STP	AI-handled calls	Productivity gain	AI use cases	Uptime SLA	Cyber defence

STRATEGIC IMPERATIVES

Modernise Core
Scalable core banking, API platform and cloud-ready resilience

Data as an Asset
Real-time platform driving personalised products and credit intelligence

AI-Native Operations
Agentic AI across servicing, collections and end-to-end workflows

Best-in-Class UX
Consumer tech rivalling top fintechs — AU 0101 and beyond

Trust by Design
AI-powered cyber security on a zero-trust architecture

Capability Building
8–10% of opex invested in technology and skills every year. 3000+ Cr cumulative investment till date

Business Growth
Tech-led distribution and cross-sell accelerating revenue growth

Build Operational Efficiency
Automation and cloud economics lowering cost-to-income every year

Risk Management at Scale
Real-time monitoring, model-driven controls and fraud defence

AU SMALL FINANCE BANK

THANK YOU

For Investor queries contact (details in QR Code):

Mr. Prince Tiwari

Email: investorrelations@aubank.in