Ref. No.: AUSFB/SEC/2026-27/209
Date: September 5, 2026

To,

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

Dear Sir/Madam,

Sub: Proceedings of the 31st Annual General Meeting of AU Small Finance Bank Limited

Ref: Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

We wish to inform you that the 31st Annual General Meeting (AGM) of AU Small Finance Bank Limited ("**the Bank**") was held on Saturday, September 5, 2026 at 03:00 P.M. (IST) through Video Conferencing/Other Audio-Visual means. A summary of the proceedings of AGM is enclosed herewith.

The Bank will submit the combined results of e-voting in compliance with Regulation 44 of the Listing Regulations, along with the Scrutinizer's report to Stock Exchanges in due course.

The above may also be accessed on website of the Bank at following link: https://www.au.bank.in/reports/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: 2026.09.05 21:32:35 +05'30'

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

Encl.: As above

<u>Summary of the proceedings of the 31st Annual General Meeting of members of the AU Small Finance Bank Limited ("the Bank") held on Saturday, September 5, 2026, at 03:00 P.M. (IST) through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM")</u>

The 31st Annual General Meeting ("**AGM/Meeting**") of the members of AU Small Finance Bank Limited ("**the Bank**") was held on **Saturday, September 5, 2026** through **Video Conferencing ("VC")/ Other Audio-Visual Means ("OAVM")** in compliance with the applicable circulars issued by the Ministry of Corporate Affairs ("**MCA**") and the Securities and Exchange Board of India ("**SEBI**") and as per the applicable provisions of the Companies Act, 2013 read with the rules made thereunder. The AGM commenced at 3:00 P.M. (IST).

The Bank had also provided one-way live webcast of the proceedings of the AGM through National Securities Depositories Limited ("**NSDL**").

The AGM was attended over Video Conferencing by the following Directors & Key Managerial Personnel of the Bank:

1. Mr. Harun Rasid Khan, Part Time Chairman and Independent Director
2. Mr. Kamlesh Vikamsey, Independent Director and Chairperson of Audit Committee
3. Mr. Phani Shankar, Independent Director and Chairperson of Stakeholders Relationship Committee
4. Mr. Jagajit Mangal Prasad, Independent Director and Chairperson of Nomination and Remuneration Committee
5. Mr. Narasinganallore Venkatesh, Independent Director
6. Ms. Malini Thadani, Independent Director
7. Mr. Satyajit Dwivedi, Independent Director
8. Mr. Sanjay Agarwal, Founder, Managing Director & CEO (MD & CEO)
9. Mr. Vivek Tripathi, Executive Director
10. Mr. Uttam Tibrewal, Deputy CEO – Retail Banking
11. Mr. Yogesh Jain, Deputy CEO
12. Mr. Gaurav Jain, Chief Financial Officer
13. Mr. Manmohan Parnami, Company Secretary

As per the attendance records, the AGM was attended by 87 members.

Mr. Manmohan Parnami, Company Secretary welcomed the Members, Honorable Chairman, Board members, Auditors and Scrutinizer at the 31st AGM of the Bank.

Thereafter, he briefed the members on the process of remote e-voting and informed that remote e-voting for AGM commenced on Tuesday, September 1, 2026 (9:00 a.m. IST) and ended on Friday, September 4, 2026 (5:00 p.m. IST). The members who had not cast their vote earlier through remote e-voting were given an opportunity to cast their vote during the AGM through e-voting facility.

He informed the members that CS Manoj Maheshwari, Practicing Company Secretary (Membership FCS - 3355) has been appointed as a scrutinizer by the Board of Directors of the Bank for scrutinizing remote e-voting process and e-voting during the AGM in a fair and transparent manner.

He then informed that the statutory registers, certificates, and other documents as required under various laws have been kept open for inspection on NSDL Platform.

Company Secretary further apprised the members that the notice convening the 31st AGM of the Bank along with the Board's Report & annexures thereto and Auditors' report thereon were circulated to all the members and with the permission of members, the same were taken as read. He also informed the members that Statutory Auditor's Report and Secretarial Auditor's Report do not contain any qualification or adverse remarks.

Mr. Harun Rasid Khan, Part Time Chairman and Independent Director of the Bank, Chaired the AGM. The requisite quorum being present, the Chairman called the meeting to order. He welcomed and extended warm greetings to all the Members, Board of Directors, Deputy CEOs, Key Managerial Personnel, Auditors, and other Invitees who had joined the AGM.

Chairman apprised the members that Mr. Nandkumar Saravade, Independent Director has expressed his inability to attend the meeting due to other prior commitments.

Chairman also informed that the representatives of M/s. M S K A & Associates and M/s. Mukund M Chitale & Co., Joint Statutory Auditors of the Bank, M/s Mehta & Mehta, Company Secretaries, Secretarial Auditor, and CS Manoj Maheshwari, Practicing Company Secretary, Scrutinizer have also joined the Meeting.

Thereafter, the Chairman addressed the Members and reflected on the Bank's performance during FY 2025-26 amidst geopolitical uncertainties, global trade disruptions, evolving regulatory expectations and rapid technological advancements. He highlighted the Bank's progress under its 5-S Framework, comprising Sound Financial Parameters, Sustainability of Long-Term Value, Service Excellence for Customers, Scalable and Secured Digital Infrastructure powered by AI, and Strong Governance, Risk and Compliance Guardrails.

In this regard, he highlighted the Bank's strong financial performance, leadership and succession planning developments, financial inclusion and social impact initiatives, sustainability and green finance efforts, customer-centric digital innovations, expansion of AI-led capabilities, investments in cyber resilience, and continued focus on governance, risk management and compliance. The Chairman reaffirmed the Bank's vision of building a "Forever Bank" and its commitment to creating enduring value for customers, employees, communities and shareholders through responsible conduct, prudent decision-making and sustainable growth.

Thereafter, Mr. Sanjay Agarwal, MD & CEO, welcomed and thanked the Members, Directors, Auditors and Scrutinizer present at the Meeting and formally introduced the Chairman of the Bank.

He reflected on the Bank's journey spanning over three decades of institution building and nine years as a Bank, and highlighted the receipt of the Reserve Bank of India's in-principle approval for transition to a Universal Bank during the FY 2025-26 as a significant milestone in AU's evolution. He apprised the Members of the Bank's business and financial performance during FY 2025-26, its customer-centric approach, strong deposit and secured asset franchise, technology-led transformation and AI-driven vision, while emphasizing the Bank's focus on sustainable growth, strong governance, risk management, cybersecurity, compliance culture, financial inclusion and sustainability.

The MD & CEO emphasized the Bank's strategic vision of evolving into a technology-first institution that delivers banking by effectively combining artificial intelligence with human judgement, responsibility, and trust. He stated that this transformation would enhance productivity, improve customer experience, strengthen risk controls, and empower employees. He further highlighted that responsible business practices foster stakeholder trust, deepen relationships, and create sustainable long-term value for shareholders, customers, employees, and society.

He also shared his outlook on the opportunities arising from India's growth story and reaffirmed the Bank's commitment to long-term value creation, responsible banking and serving stakeholders with trust, discipline and purpose. He concluded by expressing gratitude to the Bank's shareholders, customers, regulators, Board of Directors and employees for their continued support and confidence in the Bank.

Thereafter, Company Secretary apprised the shareholders about the eight agenda items as per the Notice of AGM as mentioned below. He explained the details of ordinary and special business covered in the notice and explanatory statement thereto.

Sr. No.	Type of Resolution	Resolutions
Ordinary Business		
1	Ordinary	To adopt the Audited Financial Statements of the Bank for the Financial Year ended on March 31, 2026, and the reports of the Board of Directors and the Auditors thereon
2	Ordinary	To declare dividend of ₹1 per equity share of ₹10 each for the FY 2025-26
3	Ordinary	To appoint a Director in place of Mr. Sanjay Agarwal (DIN: 00009526), who retires by rotation and being eligible, has offered himself for re-appointment
Special Business		
4	Ordinary	To approve remuneration of Mr. Sanjay Agarwal (DIN: 00009526), Managing Director & CEO of the Bank
5	Ordinary	To approve variable pay of Mr. Uttam Tibrewal (DIN: 01024940), erstwhile Whole Time Director and Deputy CEO (Currently designated as Deputy CEO) of the Bank for the Financial Year 2025-26
6	Special	To approve enhancement of borrowing limit of the Bank up to ₹30,000 Crore under Section 180(1)(c) of the Companies Act, 2013
7	Special	To issue non-convertible debt securities/bonds/other permissible instruments, in one or more tranches
8	Special	To raise funds through issue of equity shares and/or any other instruments or securities representing either equity shares and/or convertible securities linked to equity shares including through Qualified Institutions Placement or such other permissible mode or combinations thereof

He informed that the Voting results (remote e-voting and e-voting at the AGM) along with the Scrutinizer’s report will be communicated to the Stock Exchanges i.e. BSE Limited (BSE) and National Stock Exchange of India Ltd. (NSE) and E-voting service provider i.e. NSDL within two working days of the conclusion of the meeting i.e. on or before September 8, 2026 and the same shall be uploaded on website of the Bank (www.au.bank.in), BSE, NSE and NSDL as per the statutory provisions and guidelines.

Thereafter, the Members who had registered themselves as Speaker Shareholders were provided an opportunity to ask questions and express their views. The Speaker Shareholders sought clarifications on various matters relating to the Bank's growth strategy, cybersecurity framework, customer service initiatives, branch expansion, expected timeline and implications of the Bank's transition to a Universal Bank, capital requirements and fund raising plans, asset quality, technology and AI-led initiatives etc. The Chairman, MD & CEO and Chief Financial Officer responded to the queries and provided the necessary clarifications to the satisfaction of the Members.

Thereafter, Mr. Vivek Tripathi, Executive Director, conveyed a vote of thanks. He expressed his gratitude to the Board of Directors for the trust and confidence reposed in him and for the opportunity to serve as the Executive Director of the Bank. He also reaffirmed his commitment to contributing towards the Bank's vision of building a strong, customer-centric and future-ready institution.

He further thanked the shareholders for their continued confidence in the Bank and conveyed his appreciation to the Chairman, Board of Directors, MD & CEO, leadership team, regulators, auditors, business partners and other stakeholders for their guidance and support. He also acknowledged the contribution of the Bank's employees and highlighted the Bank's continued focus on prudent risk management, disciplined execution, technology-led innovation and financial inclusion. Concluding his address, he thanked all stakeholders for their continued association and expressed confidence in the Bank's continued growth and long-term value creation.

After the discussion on all the agenda items completed successfully, the Chairman thanked the members, directors and others present at the AGM and e-voting period for 15 minutes was given to shareholders. After the end of said e-voting period, the meeting concluded at 5:16 P.M. (IST).

For AU SMALL FINANCE BANK LIMITED

MANMOHAN PARNAMI

Digitally signed by MANMOHAN PARNAMI
Date: 2026.09.05 21:33:03 +05'30'

Manmohan Parnami
Company Secretary and Compliance Officer
Membership No: F9999