AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

Ref. No.: AUSFB/SEC/2026-27/152
Date: July 25, 2026

To,

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

Dear Sir/Madam,

Sub: Outcome of Board Meeting of AU Small Finance Bank Limited ("the Bank")

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

In continuation to our letter dated July 10, 2026, intimating about Board meeting to be held on July 25, 2026, it is hereby informed that the Board of Directors at its Meeting held today has inter-alia considered and approved the following:

1. **Financial Results:** Unaudited Financial Results of the Bank for quarter ended on June 30, 2026. A copy of the said results along with Limited Review Report issued by Joint Statutory Auditors of the Bank is enclosed herewith as **Annexure - I**.

2. **Elevation of Mr. Yogesh Jain as Deputy CEO:** Pursuant to the recommendation of the Nomination and Remuneration Committee, Mr. Yogesh Jain, currently serving as Chief Operating Officer, is elevated as Deputy CEO of the Bank w.e.f. July 25, 2026.

   His elevation is intended to further strengthen the Bank's leadership structure and management bandwidth, commensurate with the growing scale of operations. Mr. Jain will continue to report to the MD & CEO and remain categorised as Senior Management Personnel (SMP) of the Bank.

3. **Record Date:** Friday, July 31, 2026 as Record Date for the purpose of determining the members eligible to receive final dividend, if declared at ensuing Annual General Meeting.

4. **Annual General Meeting (AGM)**: Holding of 31st AGM on Saturday, September 5, 2026 through video conferencing or other audio-visual means.

5. **Annual Review of list of SMPs**: Pursuant to recommendation of Nomination and Remuneration Committee, annual review of list of SMPs has been carried out and based on roles, responsibilities and reporting hierarchy of officials, Mr. Yogesh Soni has been categorised as SMP w.e.f. July 25, 2026 and Mr. Bhaskar Karkera, Mr. Vaman Ramesh Kamat, Mr. Vivek Rathi, Mr. Dhavan Natvarlal Shah and Mr. Ankur Tripathi have been re-categorised from SMP to non-SMP w.e.f. July 25, 2026. Further, Mr. Deepak Jain shall also be re-categorised from SMP to non-SMP w.e.f. September 1, 2026, upon completion of his term as Chief Risk Officer. All the aforesaid officials continue to be in employment with the Bank.

The 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 are given in the enclosed **Annexure - II**.

The above information is also being made available on the website of the Bank www.au.bank.in.

The Board meeting commenced at 9:30 A.M. and above stated agendas concluded at 12:50 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

Digitally signed by Manmohan Parnami
Date: 2026.07.25 12:52:37 +05'30'

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

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

AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)
Tel : 0141-4110060, Website : www.au.bank.in, Email : investorrelations@aubank.in

Statement of Unaudited Financial Results for the Quarter ended June 30, 2026

(₹ in lakh)

S. No.	Particulars	Quarter ended 30.06.2026	Quarter ended 31.03.2026	Quarter ended 30.06.2025	Year ended 31.03.2026
		Unaudited	(Refer note 13)	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	5,30,274.23	5,01,914.67	4,37,844.30	18,63,633.90
	a) Interest / discount on advances / bills	4,51,047.97	4,24,360.27	3,66,491.85	15,71,110.93
	b) Income on Investments	75,060.44	70,780.95	64,496.09	2,64,720.74
	c) Interest on balances with Reserve Bank of India and other inter bank funds	2,352.93	2,257.86	1,703.67	9,255.33
	d) Others	1,812.89	4,515.59	5,152.69	18,546.90
2	Other income (refer note 6)	68,921.56	73,095.21	81,060.61	2,97,793.86
3	**Total Income (1)+(2)**	**5,99,195.79**	**5,75,009.88**	**5,18,904.91**	**21,61,427.76**
4	Interest Expended	2,60,724.46	2,43,681.89	2,33,377.19	9,52,365.62
5	Operating Expenses (i)+(ii)	1,94,923.90	1,96,176.48	1,54,306.62	7,00,186.15
	i) Employees cost	1,06,392.20	1,04,491.16	86,552.64	3,84,816.19
	ii) Other operating expenses	88,531.70	91,685.32	67,753.98	3,15,369.96
6	**Total Expenditure (4)+(5) (excluding Provisions & Contingencies)**	**4,55,648.36**	**4,39,858.37**	**3,87,683.81**	**16,52,551.77**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**1,43,547.43**	**1,35,151.51**	**1,31,221.10**	**5,08,875.99**
8	Provisions (other than tax) and Contingencies	37,148.81	26,943.39	53,330.66	1,61,471.43
9	Exceptional Items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7)-(8)-(9)**	**1,06,398.62**	**1,08,208.12**	**77,890.44**	**3,47,404.56**
11	Tax Expense	26,803.33	25,021.17	19,804.62	83,279.13
12	**Net Profit from Ordinary Activities after tax (10)-(11)**	**79,595.29**	**83,186.95**	**58,085.82**	**2,64,125.43**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit for the period (12)-(13)**	**79,595.29**	**83,186.95**	**58,085.82**	**2,64,125.43**
15	Paid up equity share capital (Face Value of ₹ 10/- each)	74,897.20	74,826.71	74,519.30	74,826.71
16	Reserves excluding revaluation reserves				19,22,525.49
17	**Analytical Ratios and other disclosures:**				
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio (refer note 10)	18.93%	18.68%	19.42%	18.68%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*				
	Basic EPS (₹)	10.63	11.13	7.80	35.40
	Diluted EPS (₹)	10.51	11.01	7.78	35.01
	(iv) NPA Ratios				
	(a) Gross NPAs	2,94,818.96	2,75,564.06	2,75,131.85	2,75,564.06
	(b) Net NPAs	1,05,962.06	98,989.87	97,134.37	98,989.87
	(c) % of Gross NPAs to Gross Advances	2.10%	2.03%	2.47%	2.03%
	(d) % of Net NPAs to Net Advances	0.76%	0.74%	0.88%	0.74%
	(v) Return on assets (average)*	0.42%	0.45%	0.37%	1.57%
	(vi) Net worth (refer note 8 a.)	20,52,031.68	19,62,694.85	17,43,653.06	19,62,694.85
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-
	(ix) Debt-equity ratio (refer note 8 a.)	0.40	0.31	0.28	0.31
	(x) Total debts to total assets (refer note 8 a.)	6.81%	7.23%	6.62%	7.23%

** Figures for the quarters ended are not annualized.*

MUKUND M CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI

MSKA & ASSOCIATES Chartered Accountants

AU SMALL FINANCE BANK LIMITED MUMBAI

AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)
Tel : 0141-4110060, Website : www.au.bank.in, Email : investorrelations@aubank.in

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 :

(₹ in lakh)

S. No.	Particulars	Quarter ended 30.06.2026	Quarter ended 31.03.2026	Quarter ended 30.06.2025	Year ended 31.03.2026
		Unaudited	(Refer note 13)	Unaudited	Audited
1	**Segment revenue**				
a)	Treasury	80,105.64	73,441.62	98,024.05	3,20,823.25
b)	Retail banking	4,45,030.55	4,26,717.44	3,65,189.21	15,77,973.35
	(i) Digital Banking*	0.26	0.04	0.03	0.15
	(ii) Other Retail Banking	4,45,030.29	4,26,717.40	3,65,189.18	15,77,973.20
c)	Wholesale banking	64,710.48	59,637.94	47,950.49	2,11,166.02
d)	Other banking operations	9,349.12	15,212.88	7,741.16	51,465.14
e)	Unallocated	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-
	Income from operations	**5,99,195.79**	**5,75,009.88**	**5,18,904.91**	**21,61,427.76**
2	**Segment results**				
a)	Treasury	10,866.30	6,151.15	28,876.68	47,931.81
b)	Retail banking	66,425.02	70,833.43	27,020.64	1,93,038.32
	(i) Digital Banking*	(8.22)	(9.84)	(4.06)	(36.75)
	(ii) Other Retail Banking	66,433.24	70,843.27	27,024.70	1,93,075.07
c)	Wholesale banking	20,824.34	17,168.48	15,075.13	58,943.91
d)	Other banking operations	8,282.96	14,055.06	6,917.99	47,490.52
e)	Unallocated	-	-	-	-
	Total Profit before Tax	**1,06,398.62**	**1,08,208.12**	**77,890.44**	**3,47,404.56**
3	**Segment assets**				
a)	Treasury	49,71,843.27	50,44,016.26	41,76,253.64	50,44,016.26
b)	Retail banking	1,19,36,769.72	1,14,26,074.98	96,98,728.17	1,14,26,074.98
	(i) Digital Banking*	7.58	8.48	13.88	8.48
	(ii) Other Retail Banking	1,19,36,762.14	1,14,26,066.50	96,98,714.29	1,14,26,066.50
c)	Wholesale banking	23,35,468.01	22,25,303.95	16,96,693.07	22,25,303.95
d)	Other banking operations	3,531.90	8,279.32	4,704.90	8,279.32
e)	Unallocated	4,64,904.91	4,76,072.30	5,04,970.09	4,76,072.30
	Total assets	**1,97,12,517.81**	**1,91,79,746.81**	**1,60,81,349.87**	**1,91,79,746.81**
4	**Segment liabilities**				
a)	Treasury	10,00,464.04	10,04,629.19	8,42,429.69	10,04,629.19
b)	Retail banking	75,00,426.26	73,48,459.43	69,71,795.16	73,48,459.43
	(i) Digital Banking*	80.62	14.51	17.68	14.51
	(ii) Other Retail Banking	75,00,345.64	73,48,444.92	69,71,777.48	73,48,444.92
c)	Wholesale banking	91,00,969.45	88,20,454.79	64,54,495.08	88,20,454.79
d)	Other banking operations	1,148.71	722.64	701.20	722.64
e)	Unallocated liabilities	20,979.20	8,128.56	31,885.07	8,128.56
f)	Capital and Other Reserves	20,88,530.15	19,97,352.20	17,80,043.67	19,97,352.20
	Total Capital and Liabilities	**1,97,12,517.81**	**1,91,79,746.81**	**1,60,81,349.87**	**1,91,79,746.81**

*Digital Banking Segment reported as a sub-segment of Retail Banking Segment is related to Digital Banking Units (DBUs) of the bank. As at June 30, 2026, 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.

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

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Notes:

1 The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their respective meetings held on July 24, 2026 and July 25, 2026. These financial results have been subjected to a limited review by the joint statutory auditors - M S K A & Associates LLP (formerly known as M S K A & Associates), Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants of the Bank, on which they have issued unmodified opinion.

2 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, 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 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 (the "SEBI Regulations"), as amended including relevant circulars issued by the SEBI from time to time.

3 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).
Pursuant to the Bank's request, RBI, vide its letter dated March 6, 2026, has replaced the aforesaid stipulation. This requirement for NOFHC will now be applicable on the transitioned Universal Bank, if the Bank or its promoter (including promoter group) proposes to establish any group entity in the future. Grant of the final license shall remain subject to RBI's assessment of the Bank's compliance with applicable regulatory guidelines and instructions. Further the Bank has submitted its application for the final Universal Banking license during March 2026, in line with RBI's letter dated August 7, 2025.

4 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, 2026. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.

5 During the quarter ended June 30, 2026, the Bank has allotted 7,04,837 equity shares pursuant to the exercise of options under the approved employee stock option schemes.

6 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.

7 Details of loans transferred / acquired during the quarter ended June 30, 2026 as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, are given below:

(i) During the quarter ended June 30, 2026, the bank has not acquired / transferred "loans not in default" through assignment / Novation of loans.

(ii) During the quarter ended June 30, 2026, the bank has not acquired / transferred any stressed loans (Non-performing asset and Special Mention Account).

(iii) Details of the recovery ratings assigned to Security Receipts outstanding as at June 30, 2026:

(₹ in Lakh)

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%	45.09
RR3	India Ratings	More than 50% and upto 75%	-

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8 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 %.

9 Disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on project under Implementation, for the quarter ended June 30, 2026 is given below:

(₹ in Lakh)

S. No.	Item Description	Number of accounts	Total Outstanding*
1	Projects under implementation accounts at the beginning of the quarter	685	5,42,064.90
2	Projects under implementation accounts sanctioned during the quarter	168	66,788.97
3	Projects under implementation accounts where DCCO has been achieved during the quarter	163	52,853.70
4	Projects under implementation accounts at the end of the quarter (1+2-3)	690	5,56,000.17
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	87	36,592.08
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	87	36,592.08
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

** represents gross advances as on June 30, 2026*

10 The Capital adequacy ratio ("CAR") is computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025, as amended, and the CAR for the corresponding previous period is computed on the basis of the applicable RBI guideline on the relevant reporting dates.

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11 As per the extant RBI guidelines, Banks are required to make Pillar III disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under the Basel 3 Capital regulations. These disclosures would be available on the Bank's website at "https://www.au.bank.in/reports/regulatory-disclosures". These disclosures have not been subjected to audit or review by the Joint Statutory Auditors.

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

13 The figures for the quarter ended March 31, 2026 are balancing figures between audited figures in respect of the financial year 2025-26 and the unaudited published year to date figures of nine months ended up to December 31, 2025.

14 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 : Mumbai
Date: July 25, 2026

MUKUND M CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI

MSKA & ASSOCIATES LLP Chartered Accountants

AU SMALL FINANCE BANK LIMITED MUMBAI

M S K A & Associates LLP
(Formerly known as M S K A & Associates)
Chartered Accountants

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

Mukund M Chitale & Co.
Chartered Accountants

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 ended June 30, 2026 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.

To,
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 (the 'Bank') for the quarter ended June 30, 2026 (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 Listing Regulations') except for the disclosures relating to Pillar 3 as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 11 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 (the 'Act') 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 (the 'RBI') from time to time (the 'RBI Guidelines') and other recognized accounting principles generally accepted in India and in compliance with the Listing Regulations. 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 is 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) of the Act 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.

MSKA & ASSOCIATES LLP Chartered Accountants

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

4. Based on our review conducted and 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 Act 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 Listing Regulations, 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 June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 11 to the Statement and have not been reviewed by us.

For **M S K A & Associates LLP**
(Formerly Known as M S K A & Associates)
Chartered Accountants
ICAI Firm Registration No.: 105047W/W101187

Ajit Burli
Partner
Membership No.: 133147
UDIN: 26133147HRMPL08270

Mumbai
July 25, 2026

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

Abhay Kamat
Partner
Membership No.: 039585
UDIN: 26039580IHKOA4731.

Mumbai
July 25, 2026

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

Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	**Elevation as Deputy CEO**	**Categorization as SMP**	**Re-categorization of officials from SMP to Non-SMP**
Name of the Official(s)	Mr. Yogesh Jain	Mr. Yogesh Soni	Mr. Bhaskar Karkera, Mr. Vaman Ramesh Kamat, Mr. Vivek Rathi, Mr. Dhavan Natvarlal Shah and Mr. Ankur Tripathi w.e.f. July 25, 2026. Mr. Deepak Jain w.e.f. September 1, 2026, upon completion of his term as Chief Risk Officer. All the aforesaid officials continue to be in employment with the Bank.
Date of Appointment/ re-appointment/ cessation (as applicable) & Terms of Appointment/ re-appointment	July 25, 2026	July 25, 2026	
Brief Profile (in case of Appointment)	Please refer profile given below	Please refer profile given below	Not Applicable
Disclosure of relationship between Directors (in case of appointment of Directors)	Not Applicable	Not Applicable	Not Applicable

Profile of Mr. Yogesh Jain

Mr. Yogesh Jain is a Chartered Accountant with over two decades of experience in the financial services sector. He brings deep expertise in liquidity mobilization, treasury management, financial institutions group (FIG) and operations. He is widely recognized for his strategic foresight, innovative thinking, execution capabilities and enterprise-wide leadership.

Mr. Jain has been an integral part of AU for over 16 years, playing a pivotal role in the organization's transformation from an NBFC into a leading Small Finance Bank. His journey began with mobilizing critical funding for the organization, after which he established and managed the Bank's treasury function, laying a strong foundation for financial governance, liquidity management, and institutional growth.

In addition to serving as Chief of Staff to the MD & CEO in a strategic capacity, Mr. Jain has overseen key areas of the Bank's operations and contributed to strengthening its operating framework. In his current role as Chief Operating Officer, he leads the Bank's technology and digital banking functions, along with credit cards and unsecured loans businesses. Through his leadership, he continues to foster a culture of innovation, agility, and execution excellence, helping Bank remain a trusted and future-ready institution in India's evolving financial landscape.

Profile of Mr. Yogesh Soni

Mr. Yogesh Soni is a Chartered Accountant with over two decades of experience in banking and financial services. His expertise spans operations, customer service, governance, audit, finance, process transformation, and operational risk management.

He has been an integral part of AU for 15 years and in his current role as head of operations & customer service at AU Small Finance Bank, he oversees centralized operations and customer service functions, driving operational excellence, customer experience, regulatory compliance, operational resilience, and digital transformation initiatives.

He has successfully led large-scale transformation programs focused on automation, process optimization, governance, and customer-centricity. Recognized for his execution-driven and people-focused leadership, he has built high-performing teams and fostered a culture of accountability, continuous improvement, and service excellence, while strengthening the Bank's operational capabilities and customer trust.

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