







CHAMPIONING LASTING CHANGE

We are at the forefront of positive change through our strategically designed projects and initiatives. With a vision of creating a lasting impact, we continuously strive to empower communities, drive sustainability, and enhance lives. Guided by forward-thinking ethos, our sustainable initiatives with impactful interventions and ongoing monitoring & evaluation foster holistic growth, thereby making a difference that lasts forever.

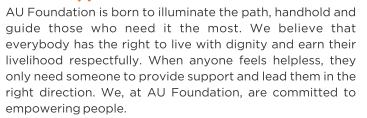
BADLAAV HUMSE HAI



Mahatma Gandhi



Namaskar!



We are driving a sustainable approach to problem solving and contributing in crisis transformation. We also stand for positive socio-economic and environmental adaptation of our society and striving for the development of humanity by empowering them through inclusive growth.

Our journey is about responsibly impacting lives, fueled by passion and emotions. Together, we unlock their true potential, leading towards a more sustainable and beautiful world.

Regards,

SANJAY AGARWAL
Founder, MD & CEO, AU Small Finance Bank







EMPOWERING MINDS NURTURING SKILLS **IGNITING CHANGE**



VISION

AU Foundation is dedicated to creating opportunities that uplift society, enhance the quality of life by addressing socio-economic needs, and ensure that everyone advances towards an equitable world, ultimately achieving self-sustained futures.



MISSION

- Identify key areas for development, emphasizing sustainability and long-term impact on communities.
- Extend support to marginalized and deprived sections of society, empowering them for a brighter future.
- ▶ Focus on understanding and addressing societal needs through thorough assessments, ensuring targeted assistance.
- ▶ Ensure inclusivity and equal opportunities for all, regardless of gender, age, or background.
- ► Continuously assess and evaluate the impact of our initiatives, adapting to maximize positive outcomes.
- ▶ Evolve and enhance our projects by adapting to industry requirements and standards, staying responsive to changing trends.

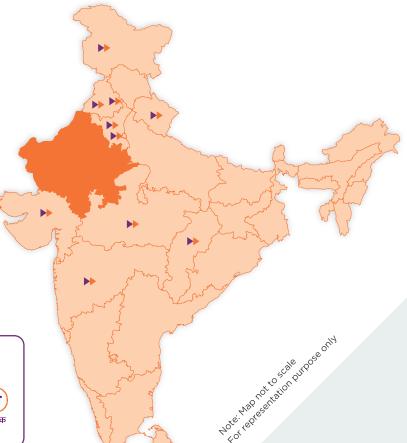


Charting a transformative path, our flagship and strategic programmes flourish in Rajasthan, while our compass of change extends across diverse states. With a commitment to uplifting communities, we are progressively expanding our social footprint to make a difference in even more regions.











TRAILBLAZING TOWARDS CHANGE



2018

- AU Foundation incorporated
- AU Skills Academy started as a pilot with two classrooms
- Sports for Development initiated in Jaipur
- AU Udyogini initiated 1st training programme with 10 women



2019

- AU Skills Academy expanded to 6 new academies
- Established 5 processing masala units under Maa Annapurna Masala Initiative
- Conducted 1440 Financial Literacy Camps



2020

- Trained 2800+ youth under AU Skills Academy
- Initiated Individual Women Entrepreneurship programme & nurtured 27 women
- Established RT-PCR lab in Bhilwara
- Project Humsafar & other Covid relief activities initiated



2021

- Bano Champion trained 3000+ children
- Established Nirjhari Women Artisans Producer Company under AU Udyogini
- Launched AU Ignite with 8 new centres in 7 districts
- Partnership with Rajasthan Athletics Association



2022

- Launched Hub Centre under AU Ignite
- Established a Nursing Assistance Academy under AU Ignite
- Bano Champion conducted State Level Competition hosting 1800+ participants at SMS Stadium
- Established Oil Processing Unit at Khijuria
- Bano Champion expanded to 30 new locations

- > 2023
- 15800+ youth skilled through AU Ignite present in 12 districts with 16 centres
- 8100+ children trained under Bano Champion at 64 locations
- 2300+ women empowered through AU Udyogini





AU Ignite works towards building a stronger and inclusive India by empowering our youth to secure their livelihoods. Under the aegis of AU Small Finance Bank, the programme focuses on providing the marginalised youth with a platform for skill development and employment. This not only benefits these young individuals but also contributes to the economic growth of our nation from the grassroots while enhancing social stability.

With an aim of educating over 28,000 youth by March 2025, AU Ignite is committed to providing holistic skill learning.

The programme focuses to provide relevant and practical training to the marginalized section of the youth across Rajasthan in 4 major disciplines: BFSI, Healthcare, Hospitality & Tourism and IT&ITeS. Besides

job-related skills, the trainees are trained in important life skills like complex problem solving, critical thinking & analysis, creativity & originality, leadership & social influence and resilience, stress tolerance and flexibility, all of which prepare them for a structured work environment. These industries have been chosen for their significant growth in demand and the availability of opportunities for entry-level positions, aligning with India's rapid economic expansion. Our ultimate goal is to ensure 100% placement opportunities for our trainees.

Currently, AU Ignite is present in 12 districts, with five direct academies in Bikaner, Bhilwara, Sikar, Jodhpur, and Kota, along with 7 partner-led academies in Jaipur, Ajmer, Alwar, Bharatpur, Jaitaran, Pali, and Nagaur. Additionally, we had online academies in Jalore, Barmer, Ajmer, and Jaipur.

AU Ignite, our flagship programme follows the Hub & Spoke model aligned with NCVET guidelines. The Hub offers upskilling and reskilling courses such as Full Stack Development, Sales Force & Artificial Intelligence and the Spoke academies cater to initial level skill development. This approach allows us to cater to a wide spectrum of learning needs, from foundational knowledge to specialized expertise.

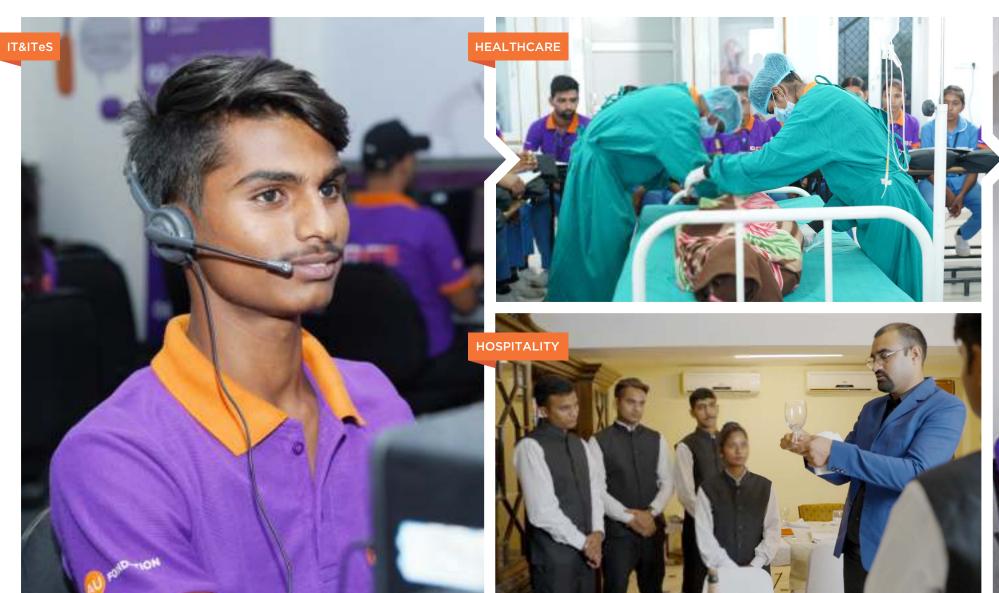


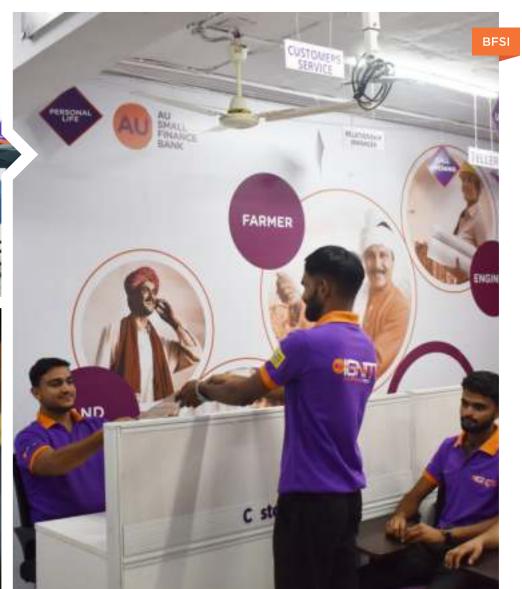




AU

IGNITING FUTURES IN DIVERSE SECTORS









AU Bano Champion is a first-of-its-kind sports initiative of AU Small Finance Bank. It offers guided sports training in rural areas of Rajasthan, focusing on various sports like athletics, football, throwball, volleyball, and other games of local preference.

Launched in October 2021 across 30 locations, the programme has expanded to 66 rural and semi-urban areas, covering 16 districts in Rajasthan. Currently, more than 8,100 kids and youth are being trained under the guidance of over 90 trained coaches and subcoaches, and supported by enthusiastic volunteers. As

a part of our programme, we relentlessly work towards building the capacity of our coaches. The programme has received substantial support from various quarters, including formal partnerships with sector experts, association bodies, as well as has been backed by government.

The initial results have been promising, where our 180+ young sports enthusiasts have shown exemplary results at State and National Level competitions, and five have even qualified for the Khelo India Youth Games. Moving forward, we aim to

enhance the technical training aspect and seek collaborations to maximize our impact.

In addition to grassroots training, the programme provides platform for children to compete at various levels through village, district, and state-level sports tournaments. Last year, we organized the first leg of the tournament in February and August, with over 20,000 children participating. The district-level tournament saw over 4,300 participants. Furthermore, the State Level Sports Tournament took place at SMS Stadium in Jaipur where 1,800+participants competed across seven sports.













The AU Udyogini programme has three initiatives which are dedicated to fostering community-based enterprises, self-help groups, and supporting women entrepreneurs in setting up independent businesses. AU's initiatives are geared towards empowering women from challenging backgrounds, and to enhance family incomes through its initiatives around masala and oil business, craft, and market linkages. This programme not only boosts women's economic prospects but also offers them crucial technical support. For example, under the Individual Women Entrepreneurship Initiative, training in accounting is provided to enable women to maintain records of their

Empowered
2300+ women
in 250+ villages
& hamlets

sales and profits. These records can be valuable when seeking formal loans to expand their business.

Maa Annapurna Masala

This women-led community enterprise focuses on delivering quality spices and pure mustard oil. 8 centers have been established to support 110 women. In 2022, "Khejri Mahila Producer Company", a farmer producer organization (FPO) was registered to execute the functioning of this women-led enterprise.

Nirjhari Women Artisans Producer Company

Nirjhari is registered under the producer company and women are involved in making home furnishings, apparel and recycled paper products. The company has trained over 200 women in delivering various products.

Individual Women Entrepreneurship

To facilitate handholding at an individual level, AU Small Finance Bank also initiated an Individual Women Entrepreneurship programme to enable women to fulfill their exigencies. Women are supported to start small businesses like salon, cosmetic shop, grocery, flour mill, etc.

The AU Udyogini programme engaged 2300+ women members of self-help groups, with 175 of them earning a regular income through community enterprises. Additionally, 685 individual women entrepreneurs started small businesses and began to show growing profits. AU's interventions strive to promote sustainable development by supporting local communities and improving the economic well-being of women.



ENRICHING COMMUNITIES

AU Udyogini's Collective Enterprises and Individual Ventures

Maa Annapurna Masala & Oil







Individual Women Entrepreneurship

















FROM VISION TO VICTORY



Celebrated its 5th milestone anniversary on September 19, 2023.



5 girl athletes have been selected by Delhi Sports School to receive residential training with world-class facilities, specialised coaching and government sponsorships.





Supported by AU Small Finance Bank, Yash played for India and won U-19 South Asian Football Federation Championship.











>> REWARDS OF RESPONSIBILITY















STORIES OF HOPE AND SUPPORT

Covid-19 Initiatives

- ▶ Donated 2 crores to PM Cares Fund & 51 lakhs each to CM relief fund of Delhi & Maharashtra
- Distributed 120+ concentrators across Rajasthan & Maharashtra
- Vaccinated 11,800 individuals & distributed safety kits to 20,000+ frontline workers







Bhilwara's first RT-PCR lab was established in April 2020.



Distribution of ration & food packets in several cities of India.



Project Humsafar helped stranded migrant workers reach their homes.

Deployment of Health Awareness vans in collaboration with State Health & Police Department.



Installation of Foot-Operated Hand Wash Stations at various government hospitals.



OTHER INITIATIVES

Other Initiatives undertaken by AU Small Finance Bank under CSR encompass a wide range of projects and activities to positively impact society and the environment. The activities are need-based in nature and in line with the relevant CSR clauses under schedule VII of the Companies Act 2013 and falling

outside the scope of our strategic focus area. Our operational areas include Jal Bank, Health, Education, Environment, Road Safety among a few others.

Jal Bank







Health





Education









Environment





Road Safety





INDIVIDUAL SOCIAL RESPONSIBILITY

Our diverse initiatives drive employee involvement and enrich community's well-being. These initiatives empower our team to make a meaningful impact, fostering a culture of engagement and social responsibility.



Daan Utsav





Relief for Assam Floods





Empowering Talks





Gatore Jagatpura
Railway Station Beautification









AU

DRIVING HOLISTIC DEVELOPMENT CREATING A CULTURE

Ensuring health and safety





Empowering Udyoginis through exposure and opportunity





beyond the classroom





Educating for a safer tomorrow









>> STORIES OF TRANSFORMATION



I come from a lower-class family and my father works as a painter. After completing my graduation, I worked for a few years at Kalyan Motors and then NSU. Though I had a decent job, I was not being able to develop any skills during that time. I was not learning anything new.

My late brother introduced me to AU Ignite skill training programme. This academy gave a new turn to my life and my career. Currently, I am working at Quess as a Payroll Executive HR.

VISHAL DHANKA

Jaipur



From the very beginning, I harboured a strong desire for self-sufficiency. After my marriage, my husband and other family members encouraged me to pursue my dreams.

It was through a friend of my husband that I learned about AU Ignite, where I completed a course and secured a job. As a result, my financial situation improved, and I became capable of supporting my family.

RADHA YADAV

Jaipur





मेरे 2010 से 2019 तक के करियर में मुझे काफी उतार चढ़ाव देखने को मिले।

मेरा फैमिली बैकग्राउंड कुछ खास नहीं था। इसलिए मेरा इंडिया के लिए खेलने का जो सपना था वह एक सपना ही रह गया। मैं आठ बार नेशनल खेला पर आर्थिक स्तिथि ख़राब होने की वजह से मैं आगे नहीं बढ़ पाया तो मैंने कोचिंग में जाने का फैसला लिया और फिर BPED. MPED और NSNIS किया।

मैं ग्राउंड पर बच्चों को प्रेक्टिस कराने लग गया पर उससे भी मुझे कुछ ख़ास हासिल नहीं हुआ। फिर मुझे अचानक से एयू बनो चैंपियन प्रोजेक्ट के बारे में पता लगा और आज एयू बनो चैंपियन प्रोजेक्ट में आने के बाद मुझे मेरा सपना सच होता नजर आने लगा है।

SHAHRUKH KHAN

Athletics Coach, Kishangarh Bas



As an under 14,600 meter runner, I've worked tirelessly to shine in the sport of athletics. My journey from a small town to participating in Nationals twice to getting selected by the prestigious Delhi Sports School, all was possible due to the 'AU Bano Champion' programme. It helped me get closer to fulfilling my dreams.

PURVA YADAV Athlete, Alwar







मैं तो अपने बच्चों को 10 रुपये की चीज़ भी नहीं दिला सकती थी, सुबह दूध की जगह काली चाय होती थी। तब AU बैंक ने हमारी मदद की। आज मुझे ख़ुशी मिलती है कि मैं खुद का व्यवसाय कर रही हूँ और अपनी कॉस्मेटिक की दुकान चला रही हूँ और अपने घर का खर्चा उठा पा रही हूँ।

मंजू सैनी ढाणी गैसकान



सोचा नहीं था इतने ऊँचे मुक़ाम तक पहुंचेंगे हम। अब तो एयू उद्योगिनी बन चुके हैं, पता नहीं कहाँ कहाँ पहुंचेंगे हम।

मुस्कान बानो प्रागपुरा





BADLAAV HUMSE HAI



