

July 19, 2025

BSE Limited,
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540065

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai -400051
Scrip Name: RBLBANK

Reg: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”)

Further to our submission i.e. Outcome of Board Meeting dated July 19, 2025, please find enclosed the following:

1. Press Release on the unaudited standalone financial results of the Bank for the quarter ended June 30, 2025.
2. Investor Presentation for the quarter ended June 30, 2025.

In compliance with Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at www.rblbank.com.

Further, pursuant to Regulation 30 and 46(2) of the SEBI Listing Regulations, the audio recording and transcript of the earnings call with analysts and investors to be held on July 19, 2025 on the unaudited financial results of the Bank for the quarter ended June 30, 2025, shall also be made available on the website of the Bank at <https://ir.rblbank.com/>.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

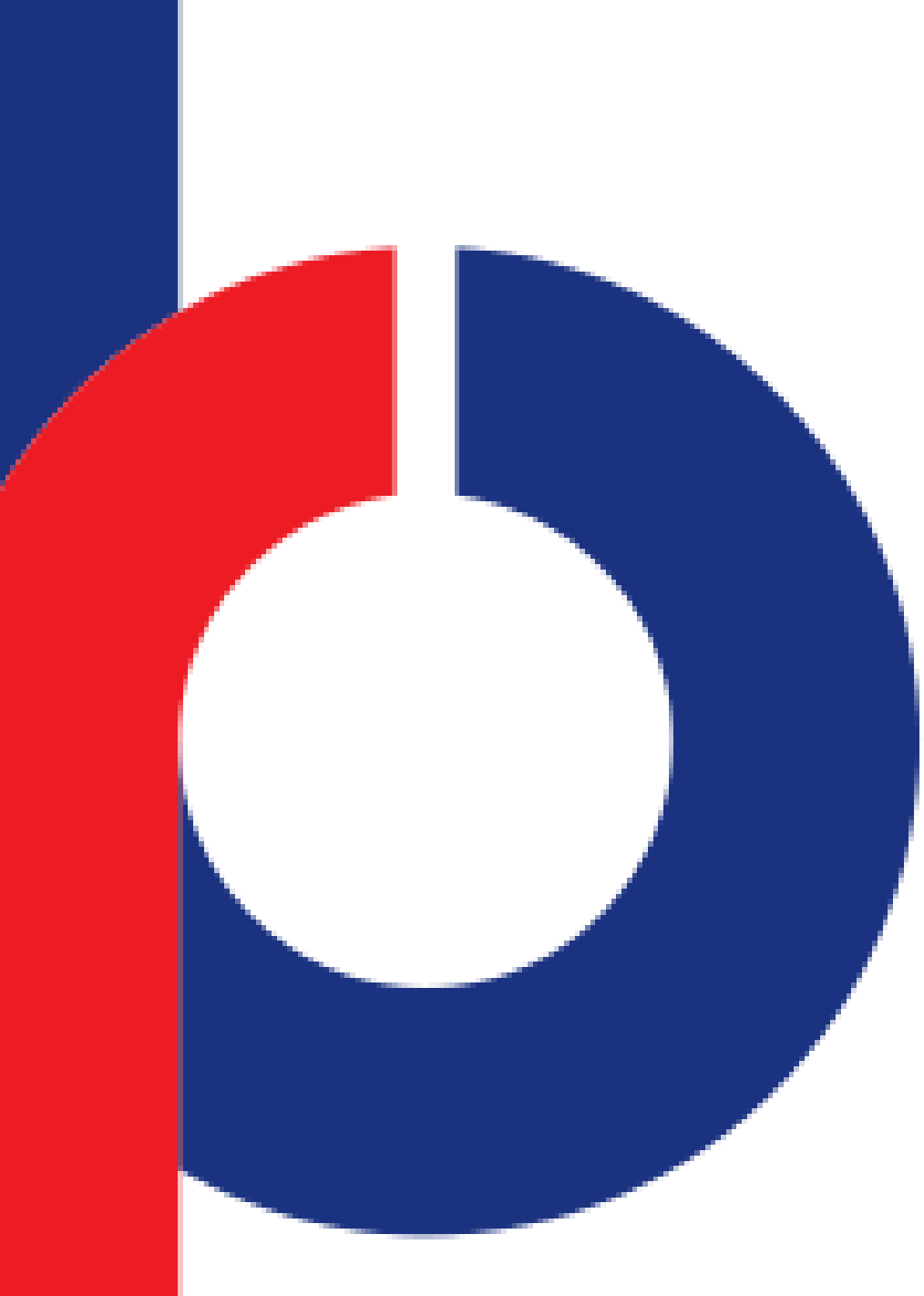
Encl: As above

www.rblbank.com

RBL Bank Limited

Controlling Office: One World Center, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India |
Tel: +91 22 43020600

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214
CIN: L65191PN1943PLC007308 . E-mail: customercare@rblbank.com



Investor Presentation

Quarter Ended June 30,2025

July 19,2025

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All figures in the presentation are in Rs. Crore

Key Highlights



Operating Performance

- Net Profit was Rs. 200 crore for Q1 FY26
- Net Interest Income (NII) for Q1 FY26 de-grew 13% YoY to Rs. 1,481 crore; NIM was 4.50%
- Other Income for Q1 FY26 grew 33% YoY to Rs. 1,069 crore
- Operating Profit for Q1 FY26 de-grew 18% YoY to Rs. 703 crore



Retail led Loan Growth

- Advances grew by 9% YoY to Rs. 94,431 crore; Unsecured Retail de-grew 10% YoY
- Secured retail advances grew 23% YoY; Total Retail advances grew by 5% YoY to Rs.56,625 crore despite de-growth in Unsecured Retail
- Commercial Banking grew faster at 32% YoY ; Wholesale advances grew by 15% to Rs.37,807 crore



Deposits Growth led by Retail

- Overall deposits grew by 11% YoY to Rs. 112,734 crore; CASA deposits grew by 11% YoY to Rs. 36,614 crore; CASA ratio at 32.5%
- Granular Deposits (less than Rs. 3 crore) grew by 16% YoY to Rs.57,934 crore; accounts for 51.4% of total deposits
- CASA + TD < Rs. 3 crore at 66% of Total Deposits



Healthy Capital Position

- Capital adequacy ratio & CET-1 including Q1 FY26 profits as of 30th June 2025 was 15.59% & 14.05% vs 15.54% & 14.06% as of 31st March 2025



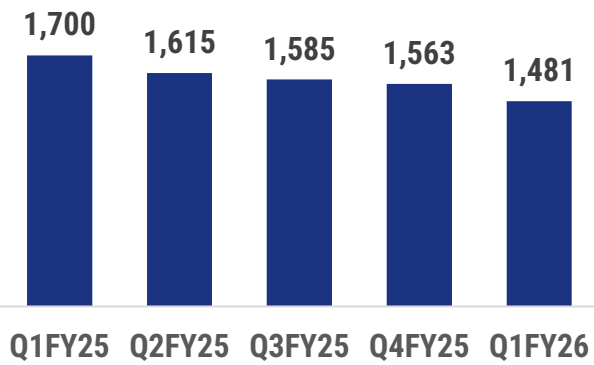
Asset Quality

- GNPA at 2.78%, NNPA down 28 bps YoY to 0.45%
- PCR at 84.03%; PCR incl. Technical Write-off was 94.18%
- Credit cost for Q1 FY26 was 50 bps (including Contingent Provision on JLG loans of 6bps)

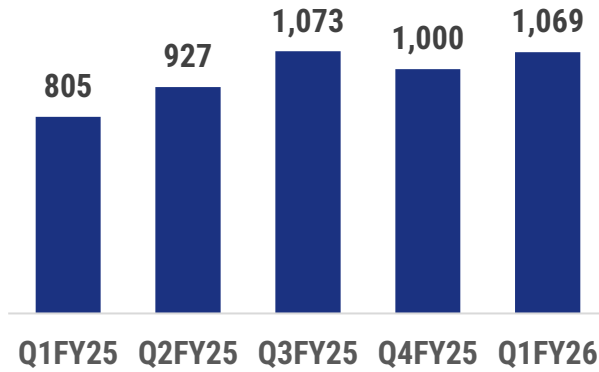
Financial Performance Summary



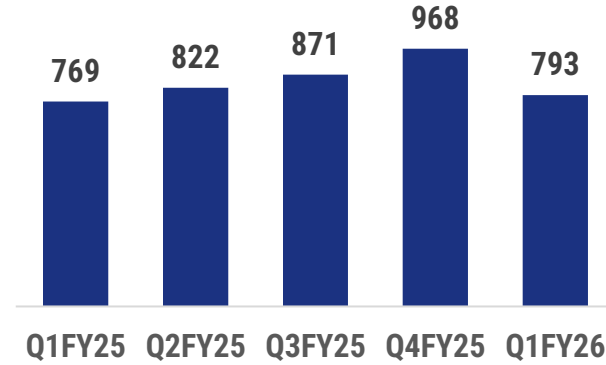
Net Interest Income



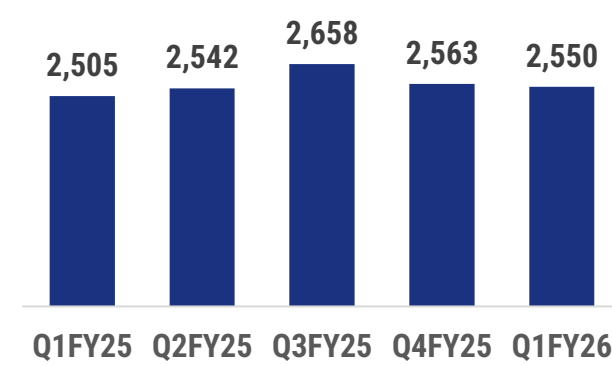
Other Income



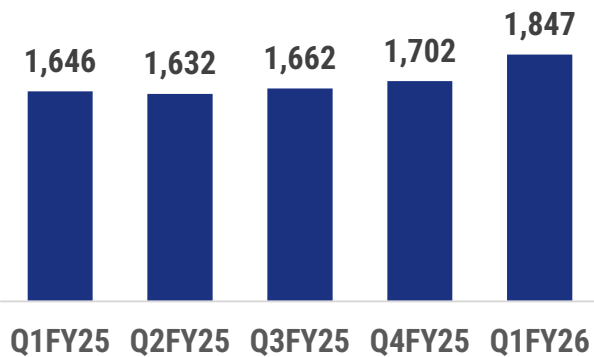
Core Fee Income



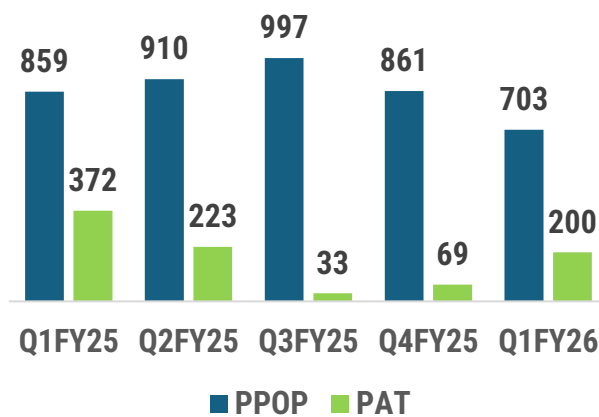
Net Total Income



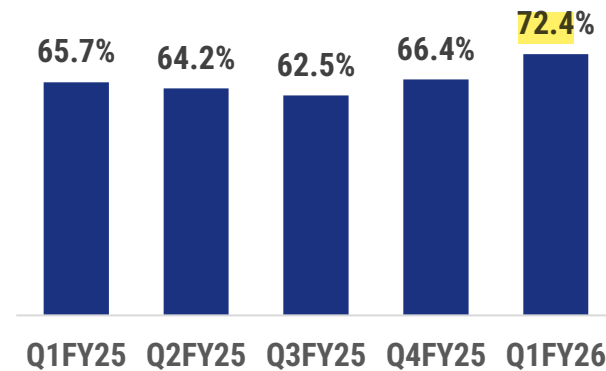
Operating Expenses



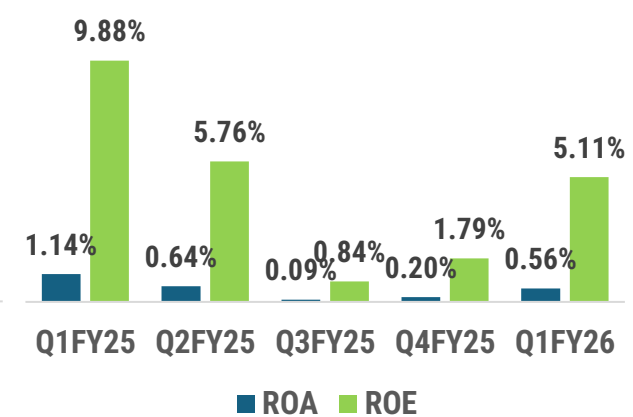
PPOP/PAT



Cost-Income Ratio



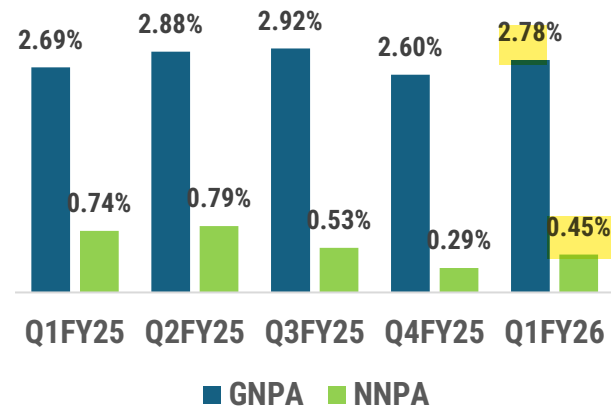
RoA/RoE



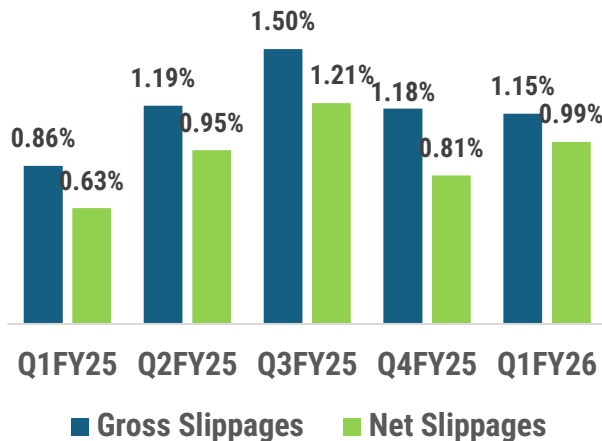
Financial Performance Summary



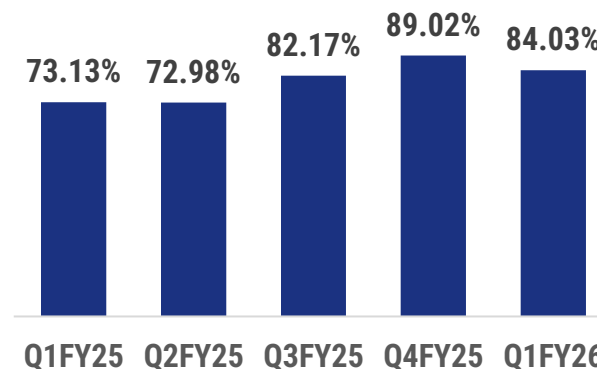
GNPA/ NNPA



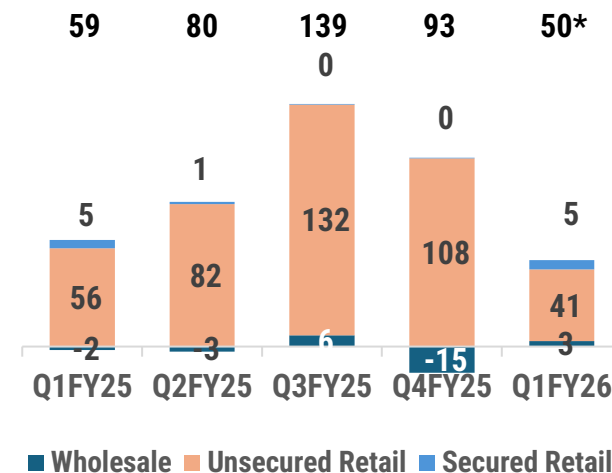
Slippages



PCR

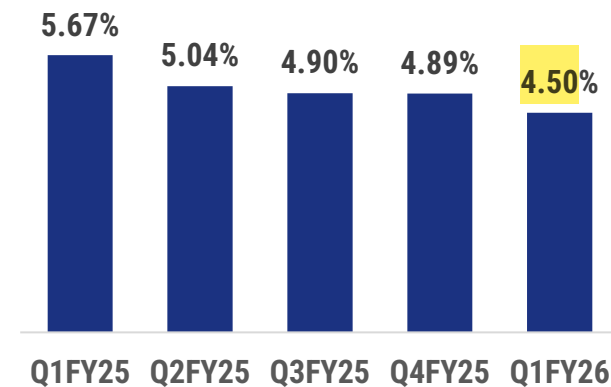


Credit Cost (bps)

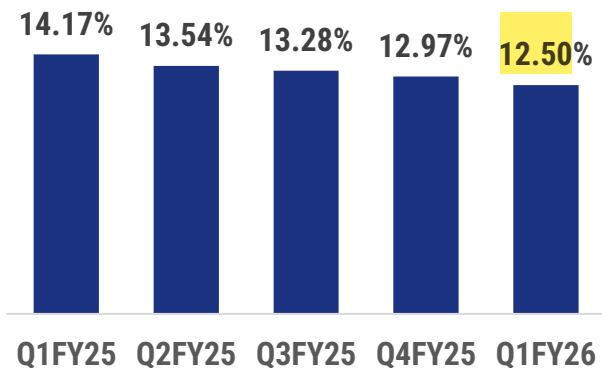


* Including Contingent Provision on JLG Loans of 6bps

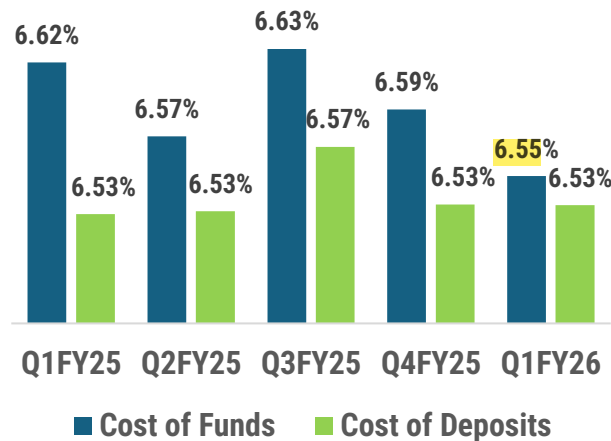
Net Interest Margin %



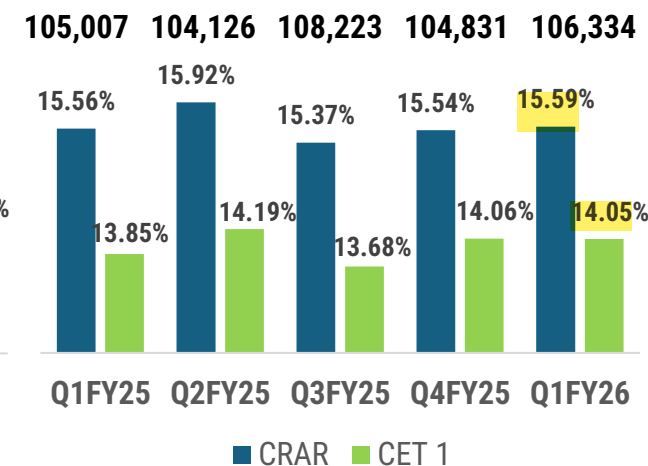
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy*



* Including interim period profits

Profit & Loss Statement



- Net Interest Income impacted by external benchmark resets and lower proportion of unsecured advances; Deposit rate cuts to start yielding results Q2 onwards
- Other Income helped by treasury income in this quarter
- Operating Expenses higher primarily on account of increase in costs in credit cards- to be rationalized in the coming quarters
- Provisions lower sequentially; credit cards at Rs. 374 crore and JLG at minus Rs. 8 crore. Bank has created contingent provision of 1% on JLG advances of Rs. 54 crore

Particulars	Q1 FY 26	Q1 FY 25	Q4 FY 25	Q1 YoY Growth	Q1 QnQ Growth
Interest Income	3,441	3,496	3,476	-2%	-1%
Interest Expense	1,960	1,796	1,913	9%	3%
Net Interest Income	1,481	1,700	1,563	-13%	-5%
<i>Net Interest Margin</i>	<i>4.50%</i>	<i>5.67%</i>	<i>4.89%</i>		
Other Income	1,069	805	1,000	33%	7%
<i>Core Fee</i>	<i>793</i>	<i>769</i>	<i>968</i>	<i>3%</i>	<i>-18%</i>
Total Income	2,550	2,505	2,563	2%	-1%
Operating Expenses	1,847	1,646	1,702	12%	9%
<i>Employee Costs</i>	<i>475</i>	<i>368</i>	<i>448</i>	<i>29%</i>	<i>6%</i>
<i>Others</i>	<i>1,373</i>	<i>1,278</i>	<i>1,254</i>	<i>7%</i>	<i>9%</i>
Operating Profit	703	859	861	-18%	-18%
Provisions	442	366	785	21%	-44%
<i>On Advances</i>	<i>441</i>	<i>461</i>	<i>815</i>	<i>-4%</i>	<i>-46%</i>
<i>Others</i>	<i>2</i>	<i>-95</i>	<i>-29</i>	<i>-102%</i>	<i>-106%</i>
Profit Before Tax	261	493	76	-47%	243%
Tax	60	121	7	-50%	721%
Net Profit	200	372	69	-46%	192%

Balance Sheet

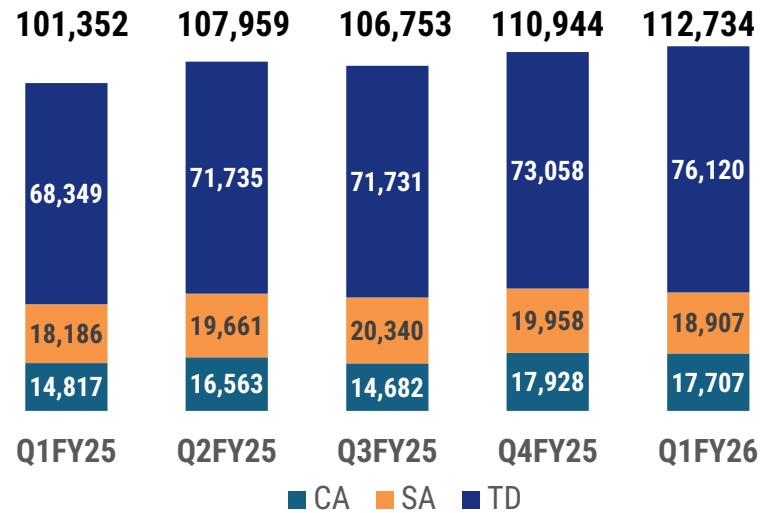


Particulars	June 2025	June 2024	March 2025	YoY	QoQ
<u>Liabilities</u>					
Capital	609	606	608	0%	0%
Reserves and Surplus	15,223	14,673	14,999	4%	1%
Deposits	1,12,734	1,01,352	1,10,944	11%	2%
Borrowings	14,862	13,577	13,734	9%	8%
Other Liabilities	5,399	5,576	6,441	(3)%	(16%)
Total	1,48,826	1,35,784	1,46,725	10%	1%
<u>Assets</u>					
Cash & Balances with RBI	15,319	7,240	10,965	112%	40%
Balances with other banks	5,691	1,926	1,595	195%	257%
Investments (Net)	23,829	29,726	32,165	(20%)	(26%)
Advances (Net)	94,431	86,704	92,618	9%	2%
Fixed and Other Assets	9,556	10,187	9,383	(6%)	2%
Total	1,48,826	1,35,784	1,46,725	10%	1%

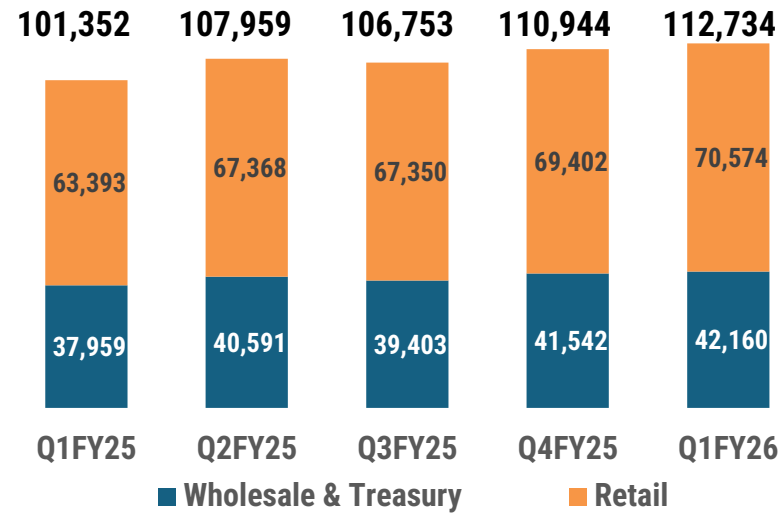
Deposits Profile



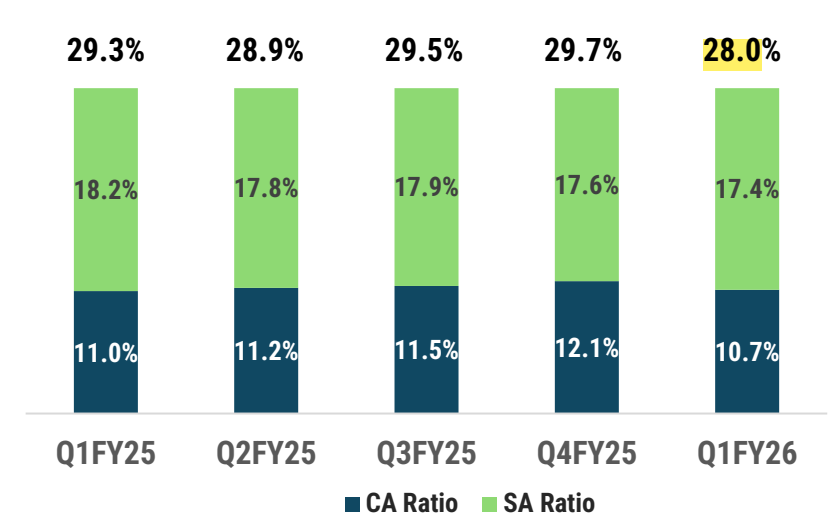
Deposit Composition



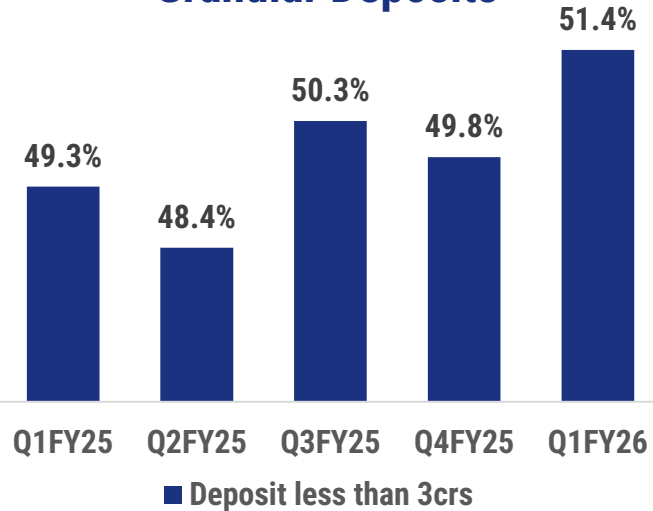
Segment Composition



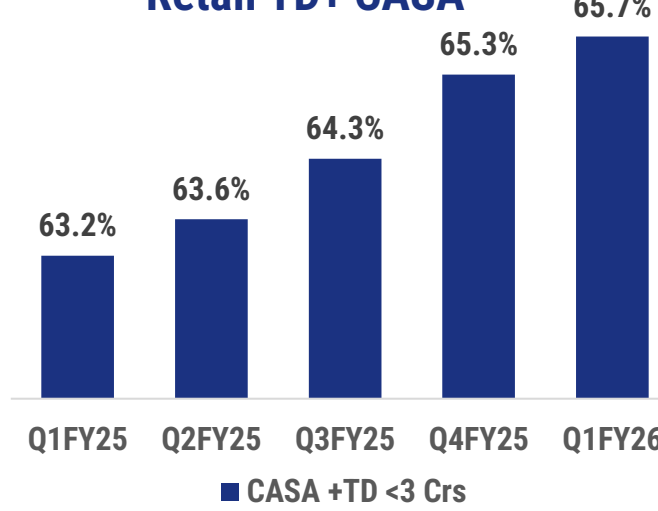
Average CASA



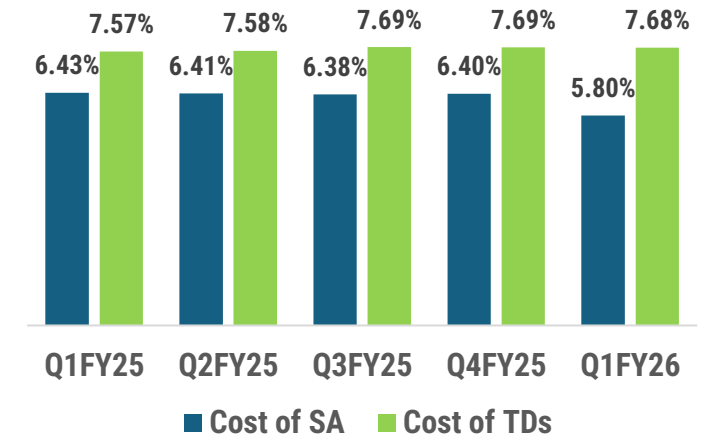
Granular Deposits



Retail TD+ CASA



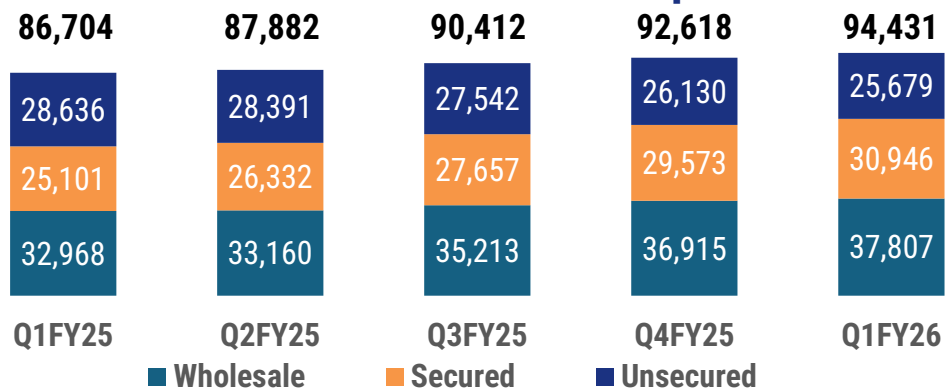
Cost of SA/TD



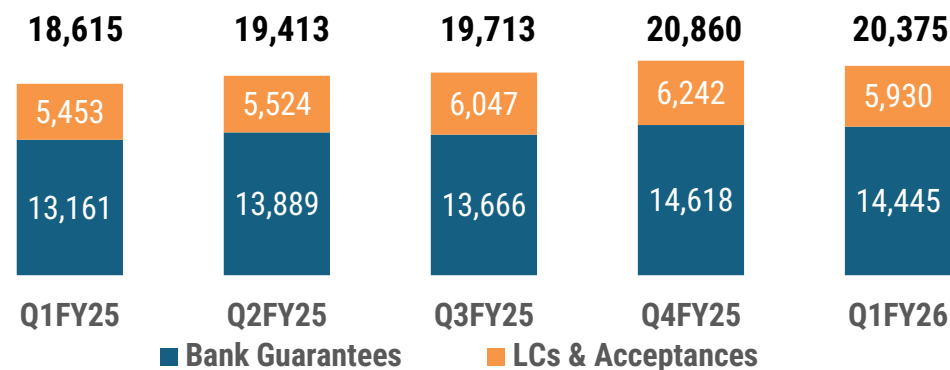
Advances Profile



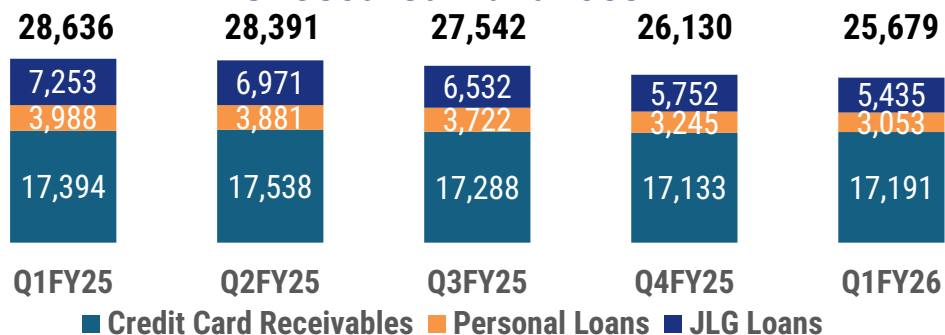
Funded Net Advances Composition



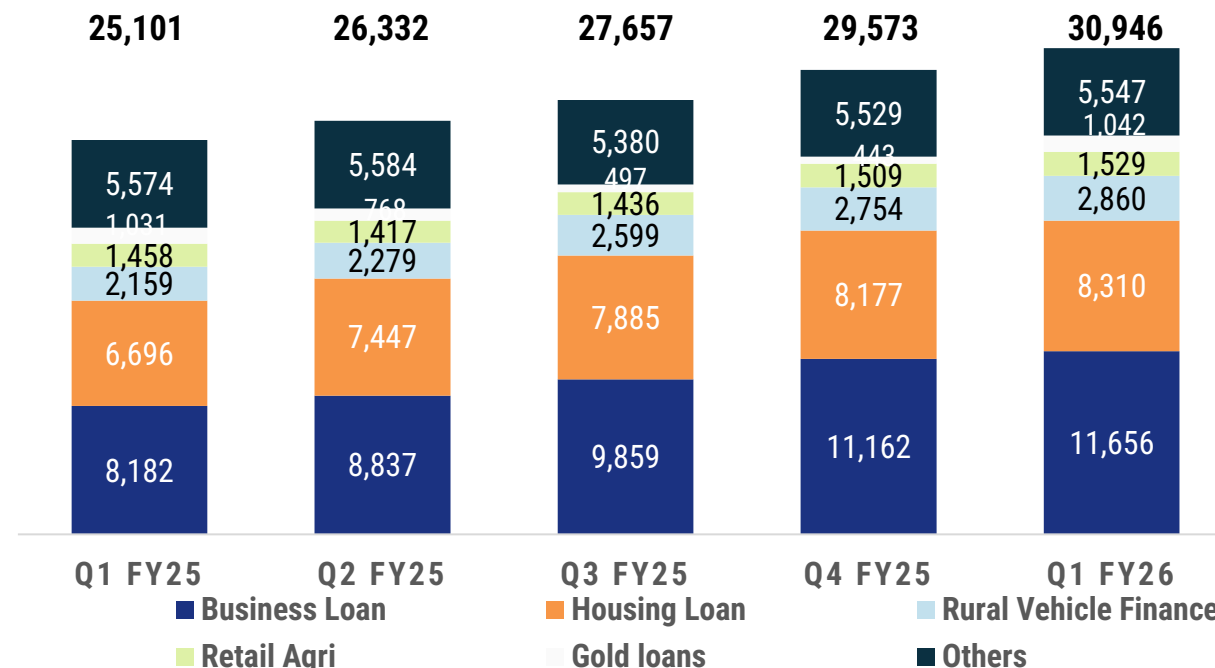
Non-Funded Advances Composition



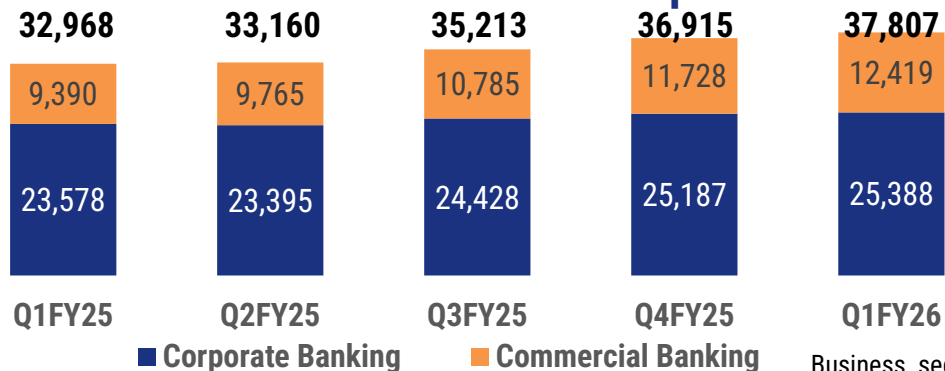
Unsecured Advances



Secured Retail Composition



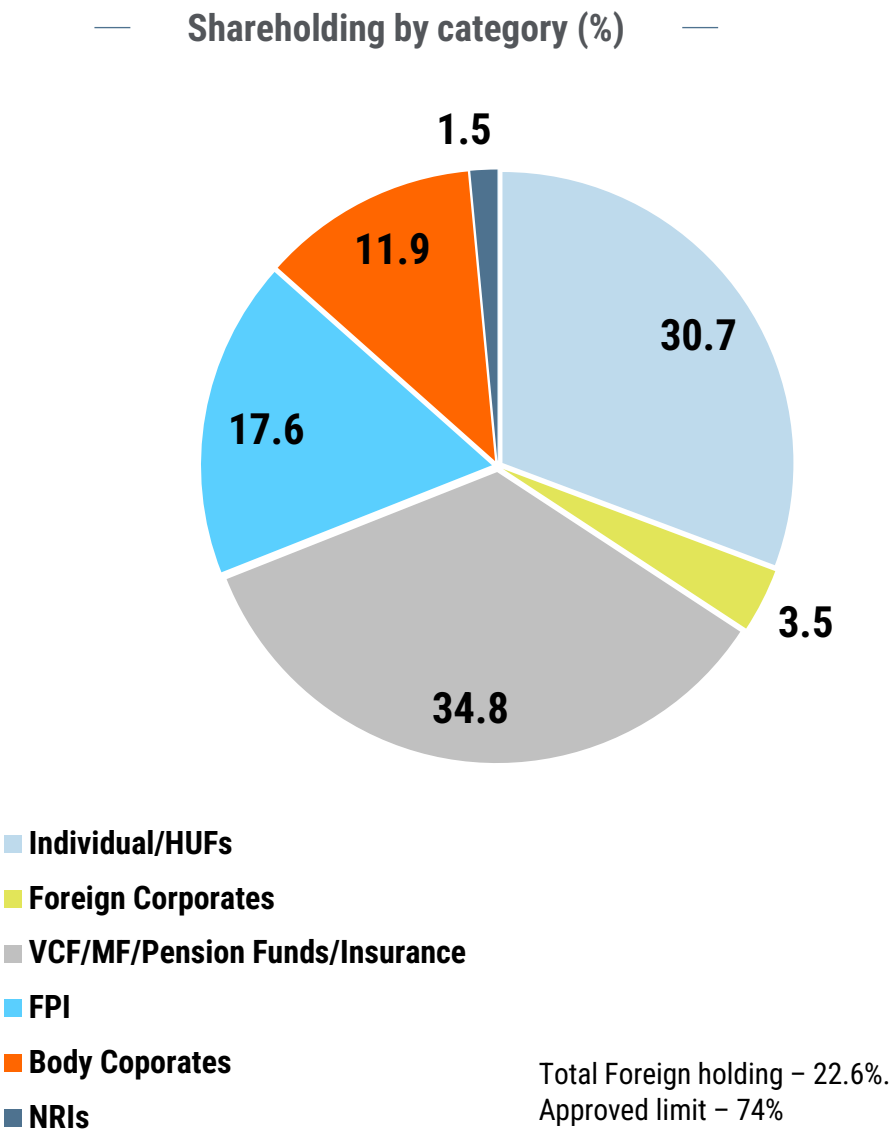
Wholesale Advances Composition



Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

	Q4 FY25					Q1 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	873	364	922	541	2,701	463	280	1,222	500	2,465
(+) Additions during the period	4	479	472	102	1,058	21	523	318	197	1,060
(-) Upgrade	4	9	4	76	93	0	6	3	43	53
(-) Recoveries	136	26	29	44	235	2	23	29	35	89
(-) Write Offs	275	528	139	23	965	0	460	220	17	698
Closing Balance	463	280	1,222	500	2,465	482	314	1,288	602	2,686
Net Slippages	(136)	444	439	(18)	730	19	494	286	119	918
NPA Provision as of date	419	212	1,222	342	2,195	450	222	1,210	375	2,257
Net NPA	44	69	-	158	271	32	92	78	227	429
Writeoff Recovery	31	78	15	3	127	21	97	11	1	130

Shareholding Pattern & Rating Profile



Ratings	
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Stable) (Re-affirmed dated Aug 13, 2024)
	CARE AA- (Stable) (Re-affirmed dated Sept 30, 2024)
Certificate of Deposits	ICRA A1+ (Re-affirmed dated Aug 13, 2024)
	CARE A1+ (Re-affirmed dated Sept 30, 2024)
Fixed deposit programme	ICRA AA- (Stable) (Re-affirmed dated Aug 13, 2024)
Short term fixed deposit programme	ICRA A1+ (Re-affirmed dated Aug 13, 2024)



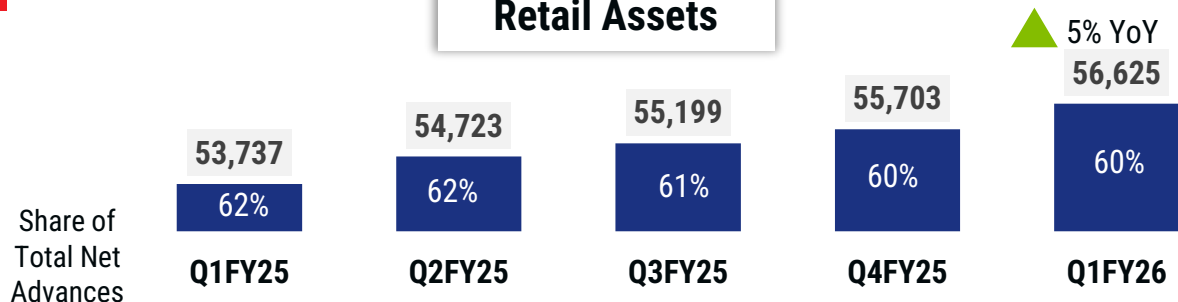
Retail Banking

Business Updates

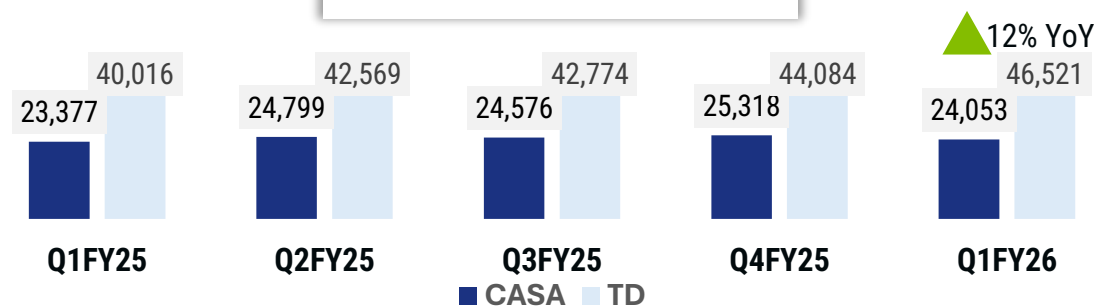
Retail Banking



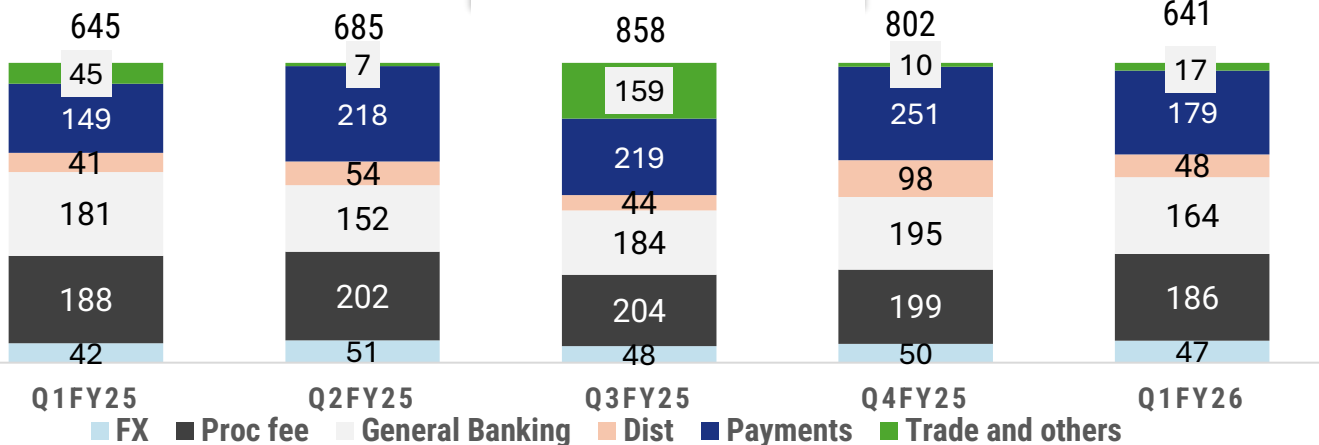
Retail Assets



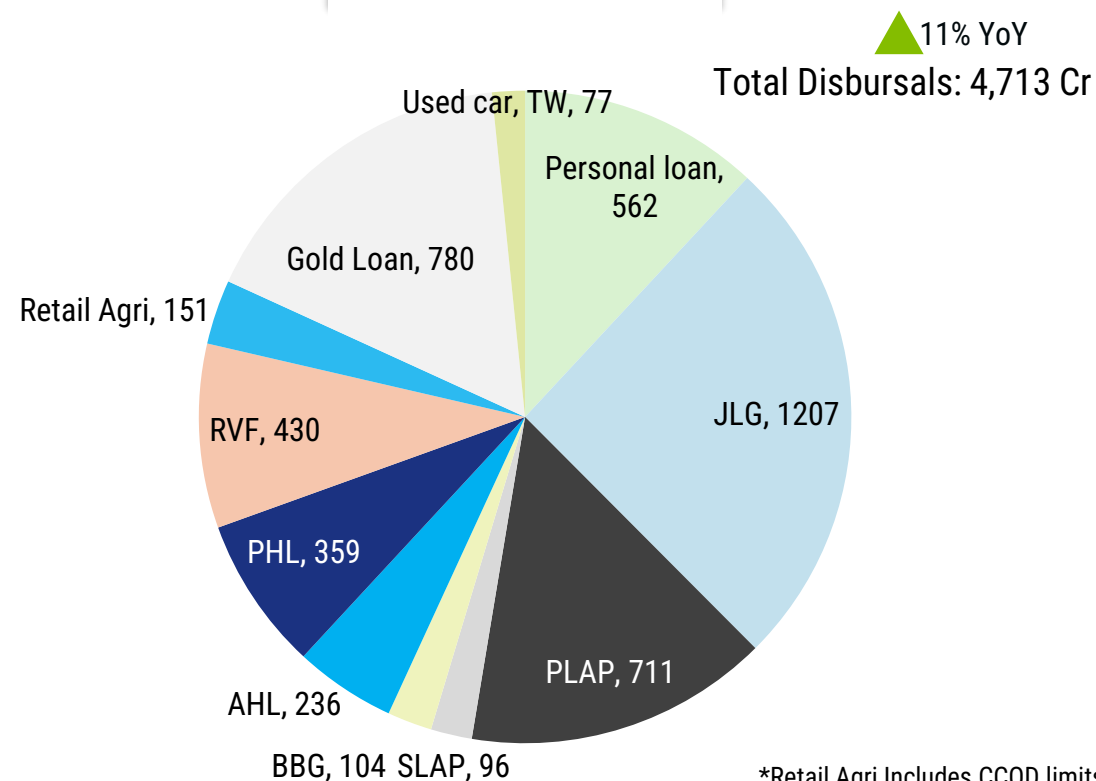
Retail Liabilities



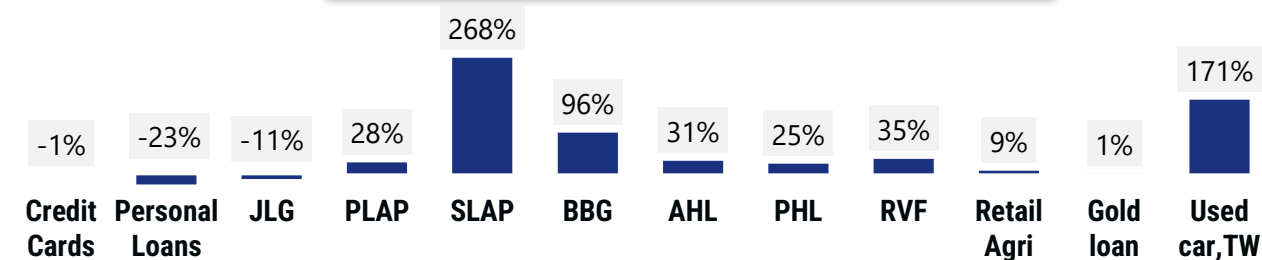
Retail Fee Income



Retail Disbursals



Retail Gross Advances Growth Y-o-Y %



*Retail Agri Includes CCOD limits

Distribution Network



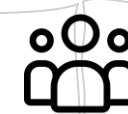
Branches
562



BC Branches
1474



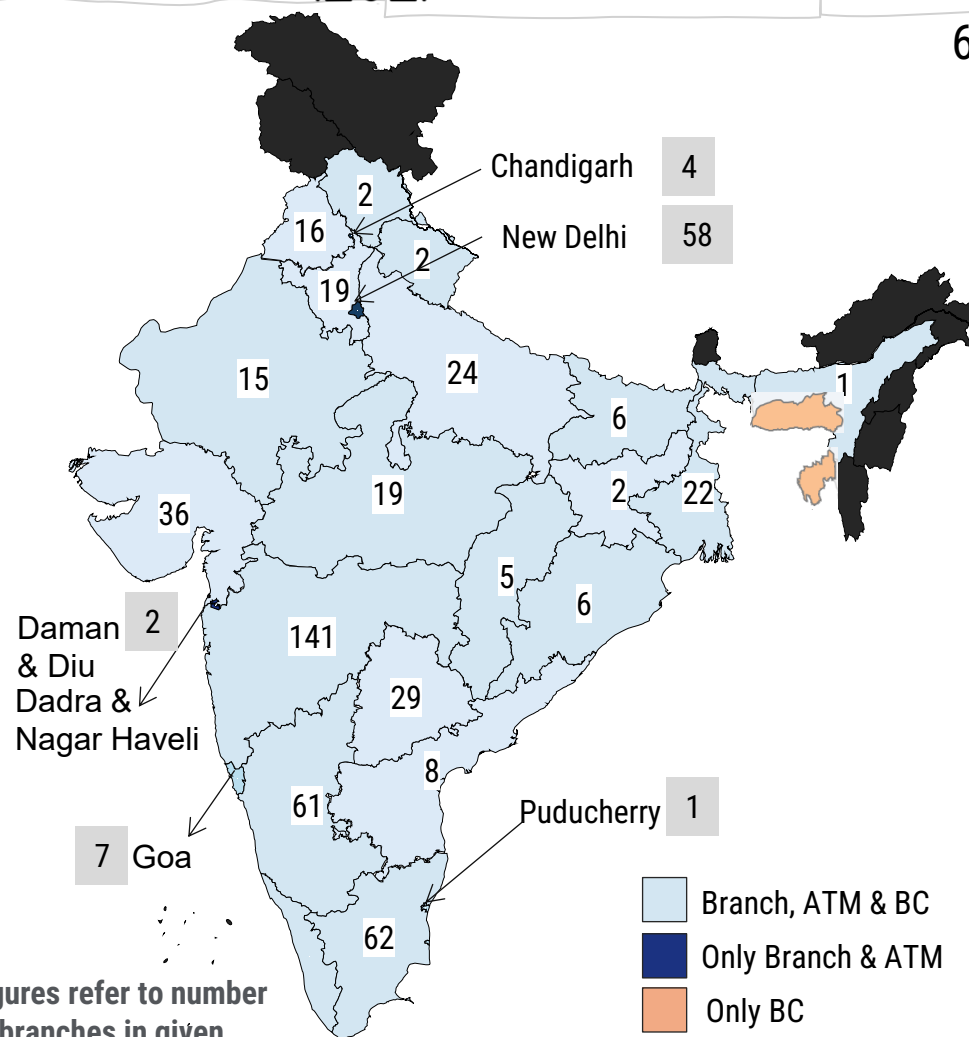
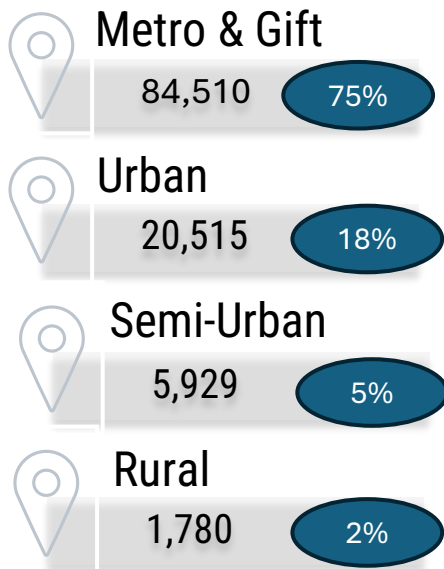
ATMs
415



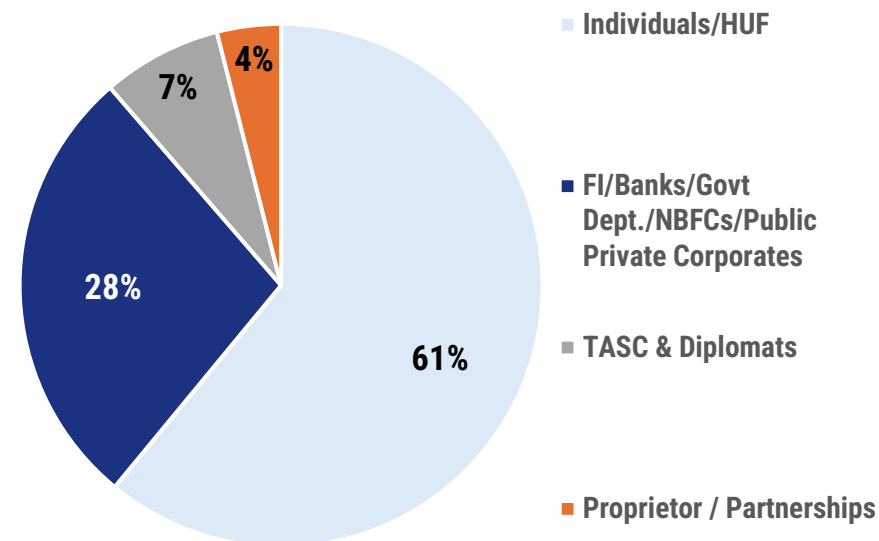
Customers
15.17 Mn

600+ districts, servicing 18,000+ pincodes

BANK LEVEL DEPOSIT COMPOSITION



Retail Liabilities: Constitution wise



~80% of SA accounts & ~70% of new Term Deposits are opened digitally in Q1 FY26

Credit Cards

Growth & Market Share



Source RBI Data

	May'24		May'25	
	RBL	Industry	RBL	Industry
CIF	5.23 M	103.30 M	4.74 M ▼ 10%	111.20 M ▲ 8%
Spends*	7,515 Cr	1,65,395 Cr	7,443 Cr ▼ 1%	1,90,183 Cr ▲ 15%
Advances	17,162 Cr	2,67,979 Cr	17,107 Cr [#] ▼ 0.5%	2,90,678 Cr ▲ 8%

Business
Volumes
(June 25)

New A/cs

1.9 lacs

▼ 51 % YoY

▼ 14 % QoQ

CIF

46.89 lacs

▼ 11% YoY

▼ 3% QoQ

Spends

₹ 21,105 Cr

▼ 2 % YoY

▼ 3 % QoQ

Receivables

₹ 17,342 Cr

▼ 1 % YoY

▲ 0.5% QoQ

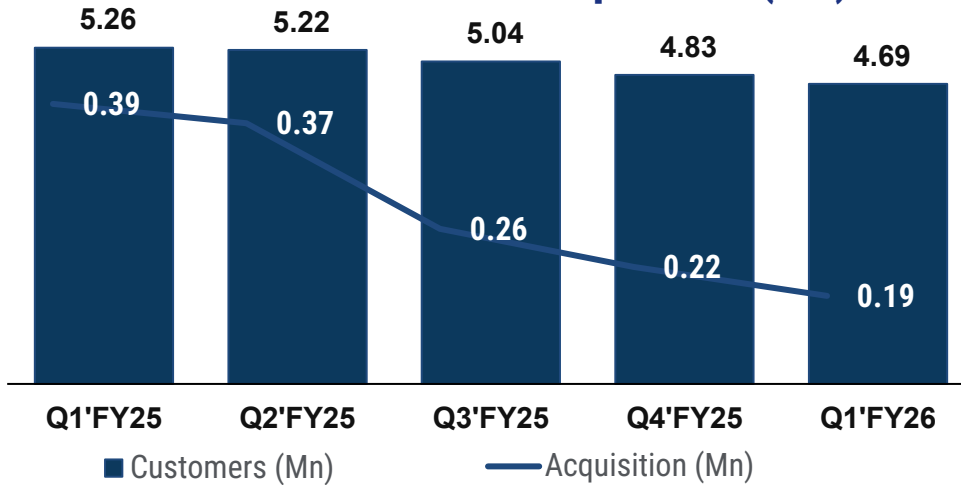
*Spends includes gross only as per RBI definition
RBL Advances excludes PL on cards

Credit Cards

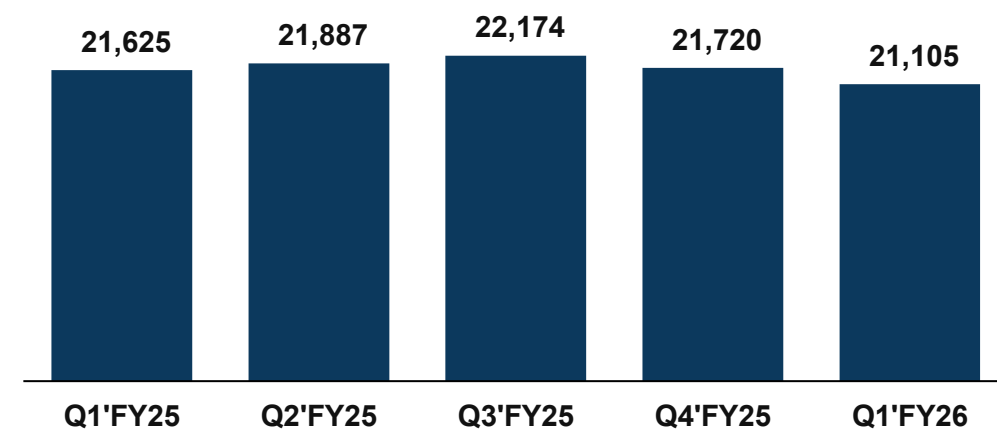
Portfolio Trends



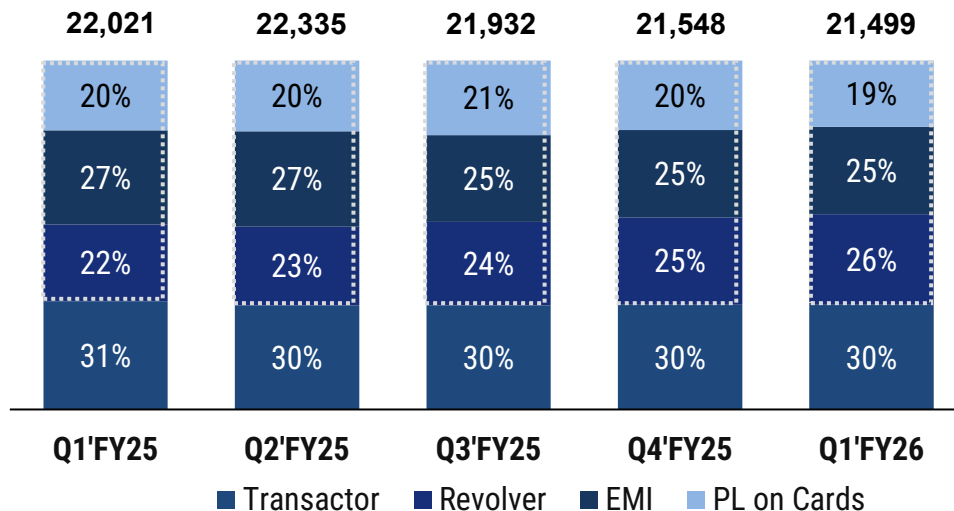
Cards in Force and New Acquisition (Mn)



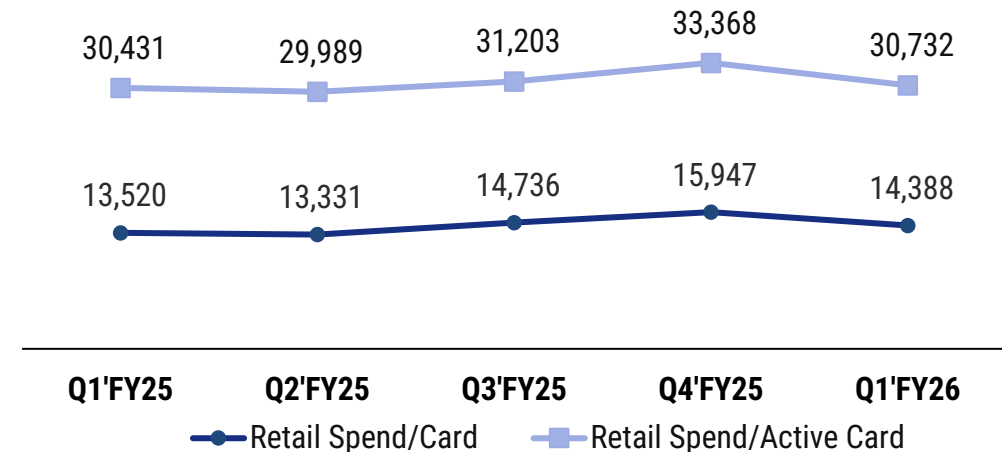
Total Spends (Rs. In crore)



AUM (Rs. In crore)



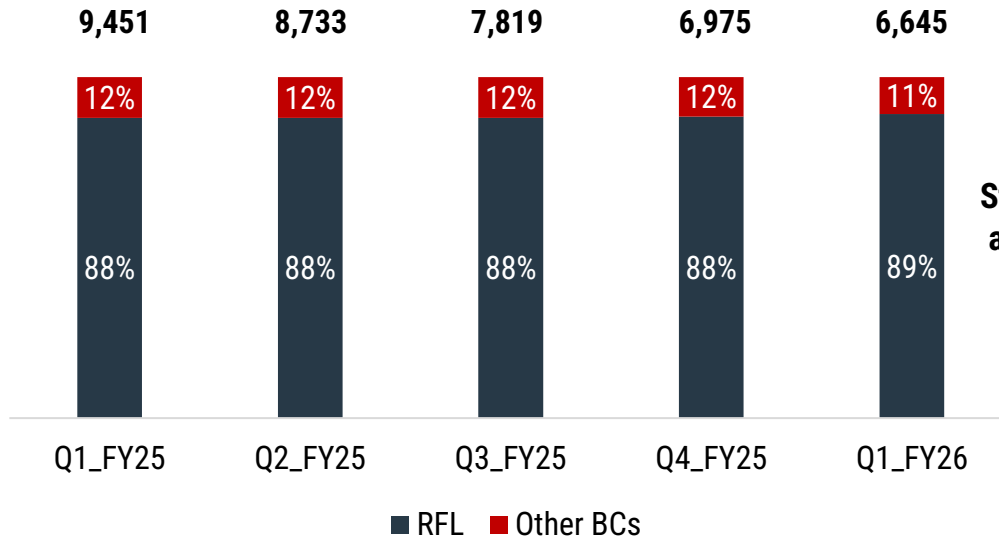
Retail Spends per card



Interest Earning Receivables

Term Advances further broken into PL on cards & EMI

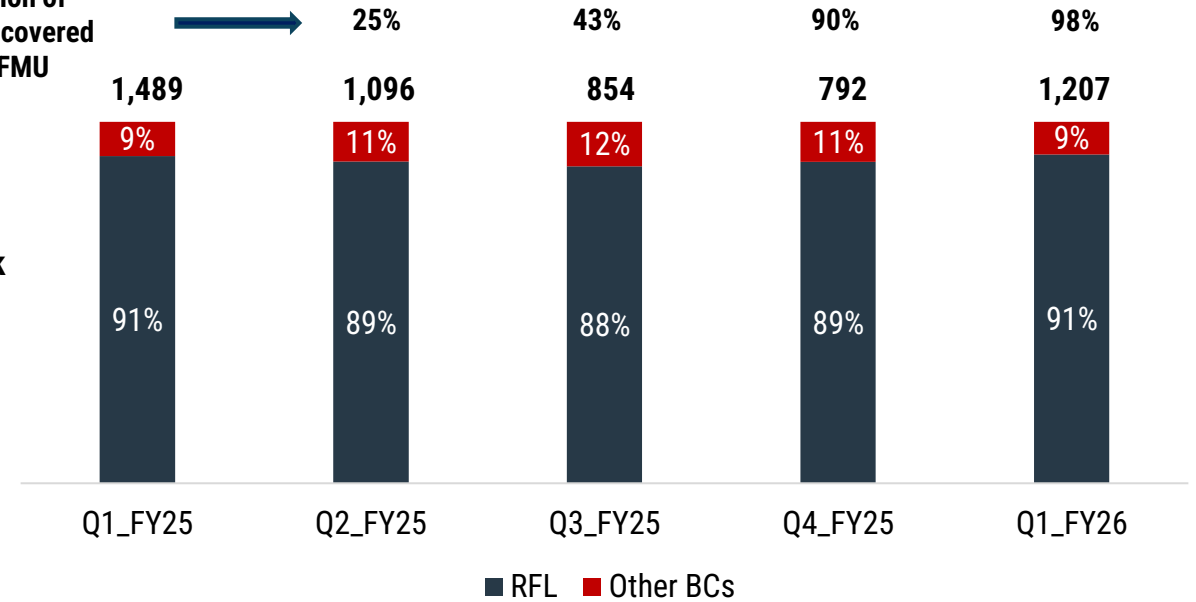
Gross AUM (Rs. In crore)



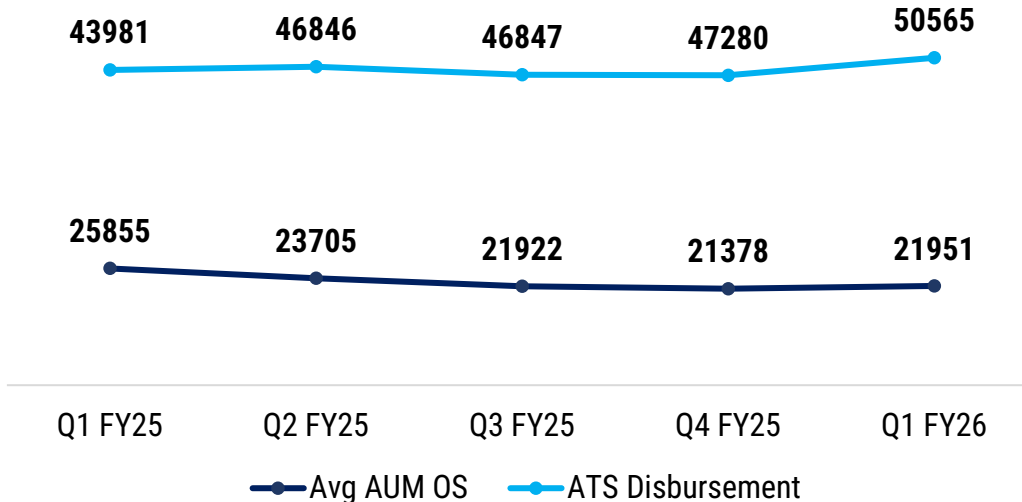
Proportion of Disbursal covered by CGFMU

45% of Standard Book as of June 25 covered by CGFMU

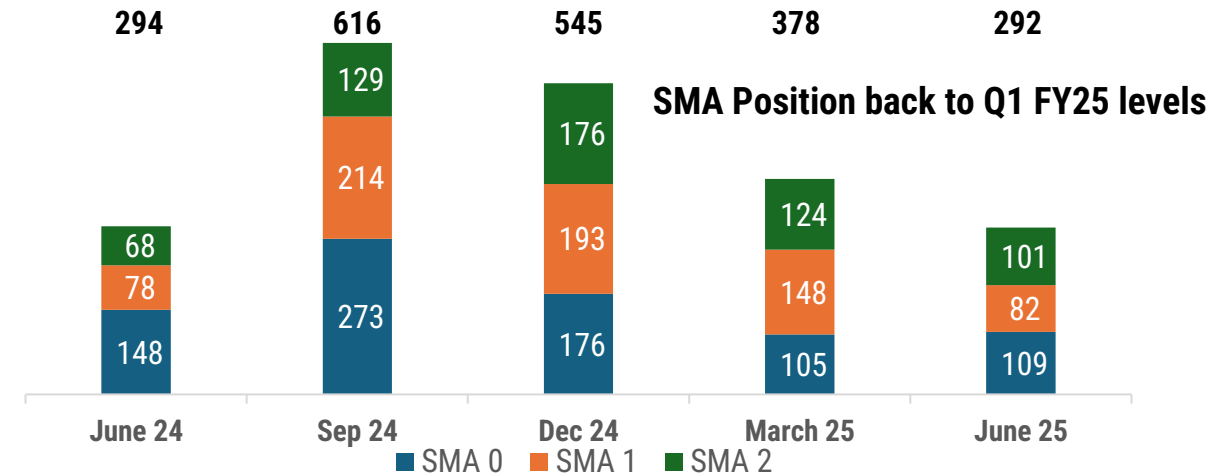
Disbursements (Rs. In crore)



Average Ticket Size – Disbursement & O/s



SMA Position (Rs. In crore)



SMA Position back to Q1 FY25 levels

Key Business Loans Segments



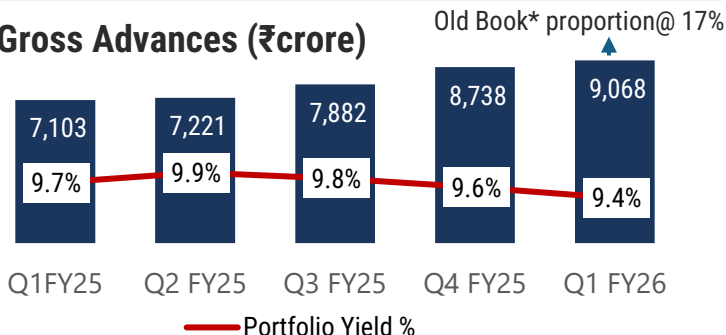
PRIME LAP (PLAP)

SMALL LAP (SLAP)

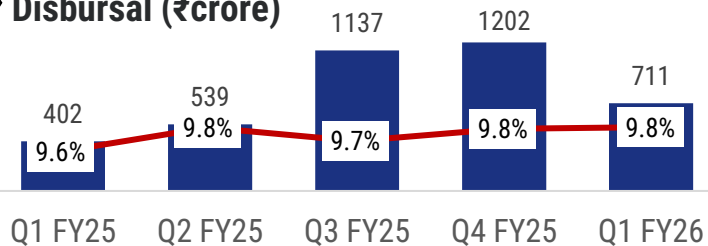
Business Banking Group (BBG)



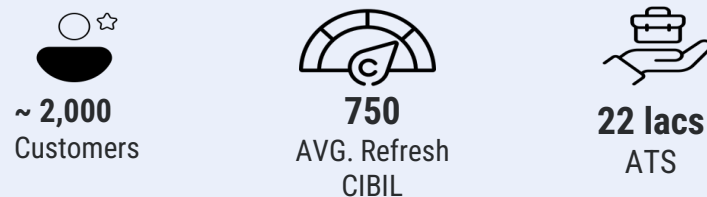
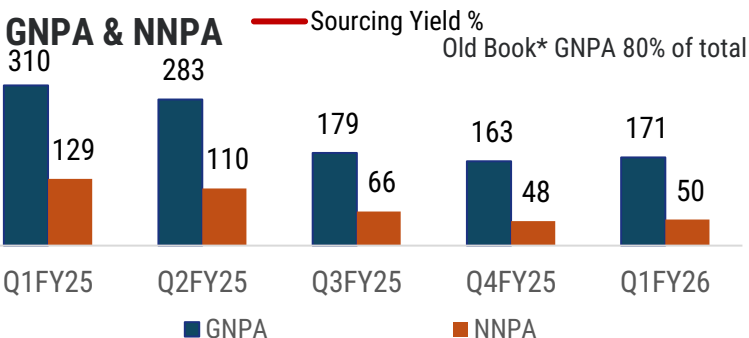
Gross Advances (₹crore)



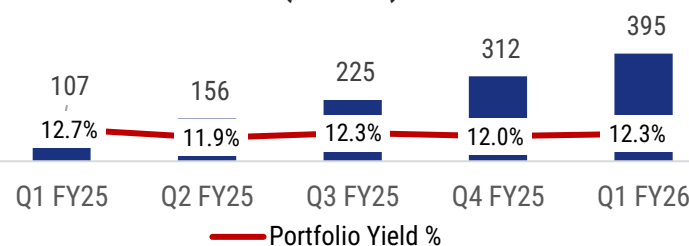
Disbursal (₹crore)



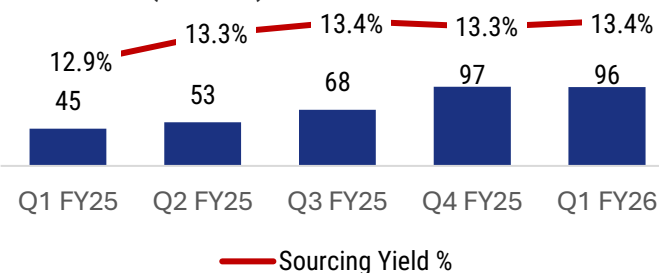
GNPA & NNPA



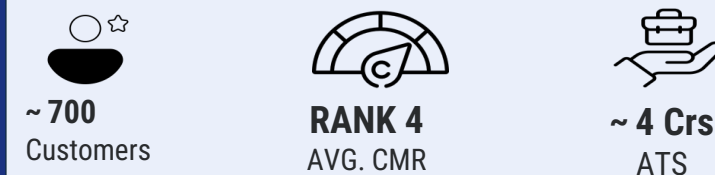
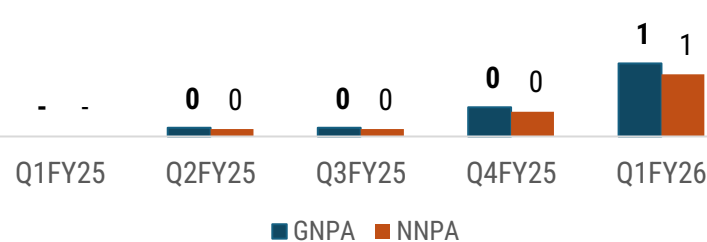
Gross Advances (₹crore)



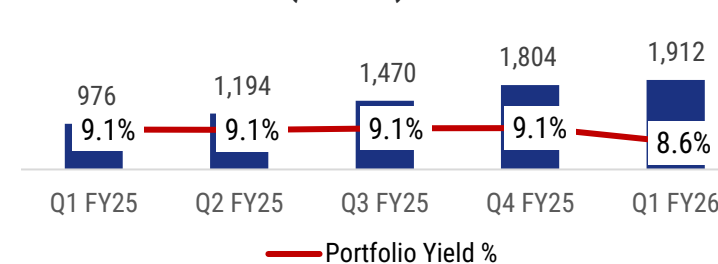
Disbursal (₹crore)



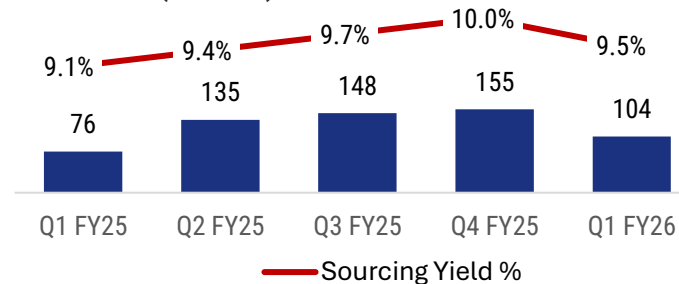
GNPA & NNPA



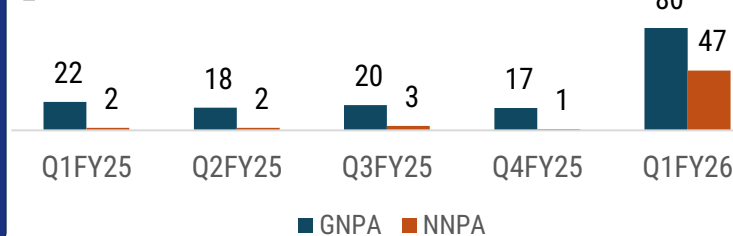
Gross Advances (₹crore)



Disbursal (₹crore)



GNPA & NNPA



* Old book refers to loan book sourced prior to September 2020



~7,000
Customers



750+
AVG. Refresh
CIBIL

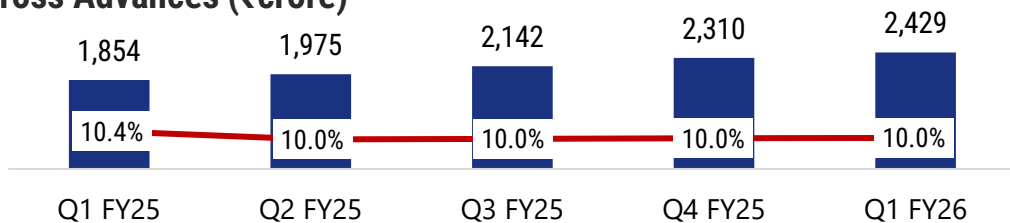


63.55%
AVG. LTV

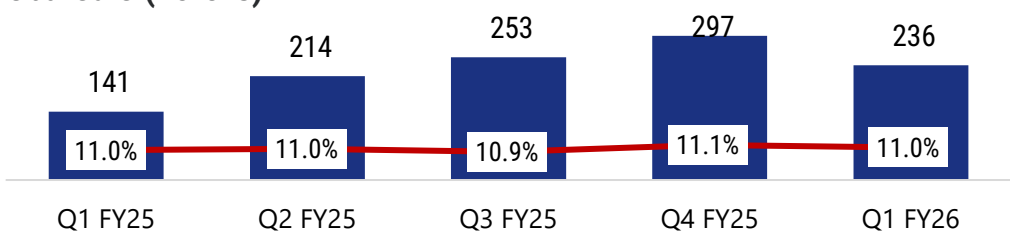


~ 21 lacs
ATS

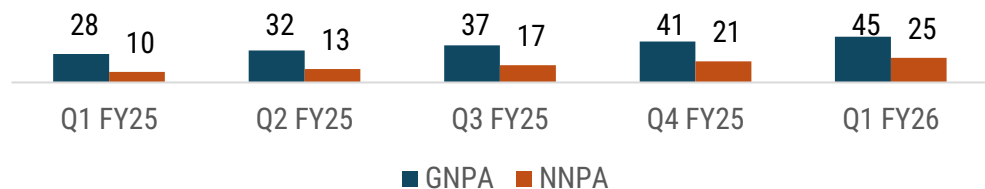
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



■ GNPA ■ NNPA



~ 13,000
Customers



770+
AVG. Refresh
CIBIL

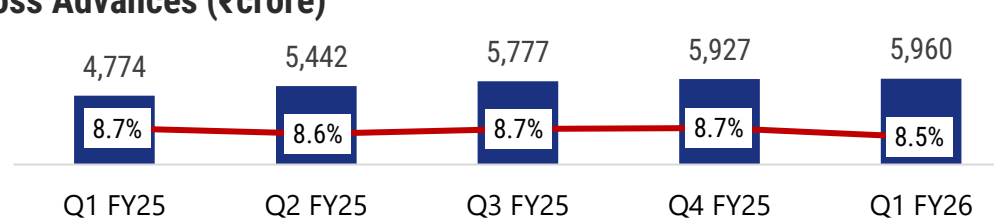


60.26%
AVG. LTV

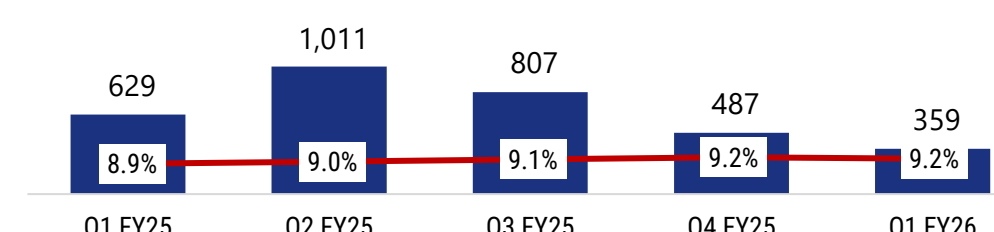


~ 73 lacs
ATS

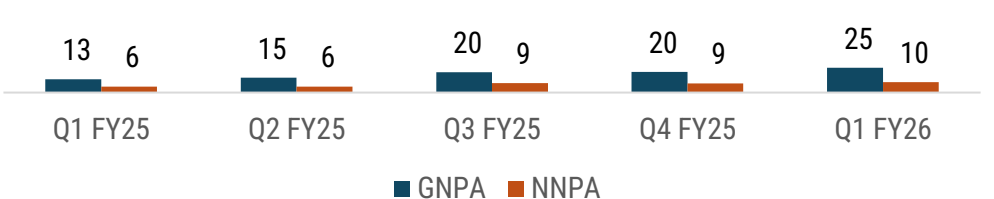
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



■ GNPA ■ NNPA



Product Ranges

New Tractor – Land Base and Commercial
Used Tractor - Land Base and Commercial
Harvester, Power tiller & All types of Farm equipment



Geographical Presence

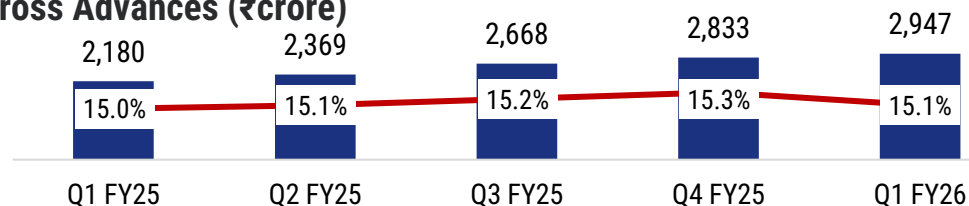
308 Districts



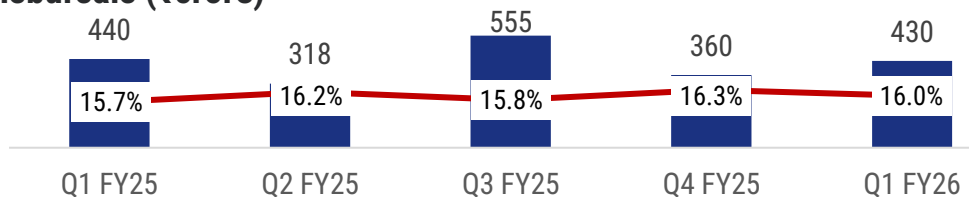
Sourcing Mix

RVF : 73% : 27% (New tractor : Used Tractor)

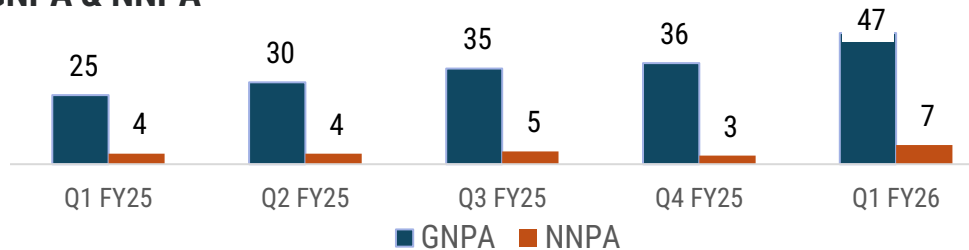
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



Product Ranges

All type New & Used car (Petrol & Diesel)
& New Two-Wheeler (Petrol)



Geographical Presence

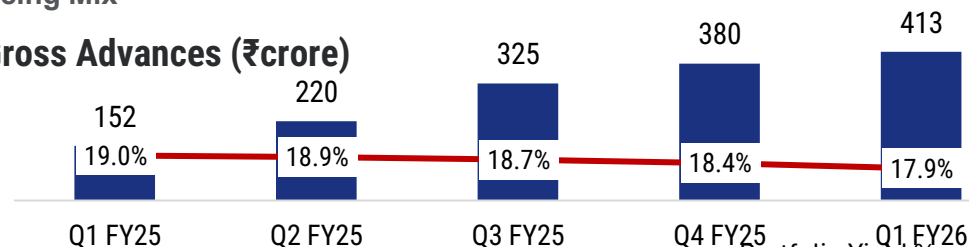
333 Districts (Used Car)
55 Districts (Two-Wheeler)



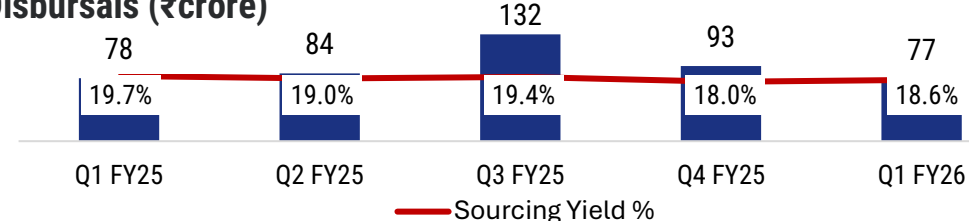
Sourcing Mix

Auto Loan : 75% : 25% (Used Car : New Car)
100% New Two-Wheeler

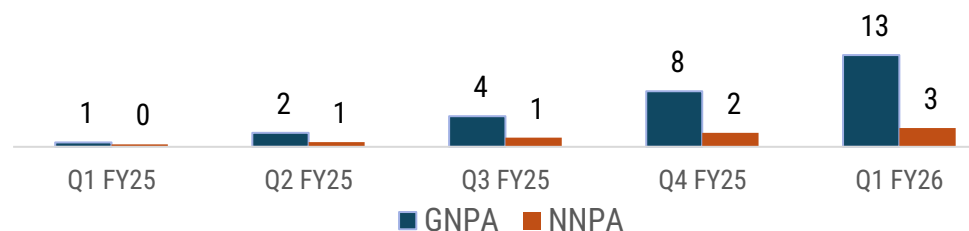
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



USED CAR & TWO WHEELER

Retail Agri & Gold



~ 24,000
Customers

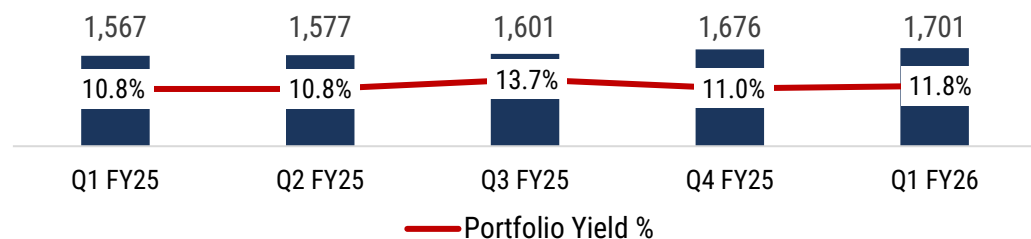
Geographical Presence
170 Branches across 14 States



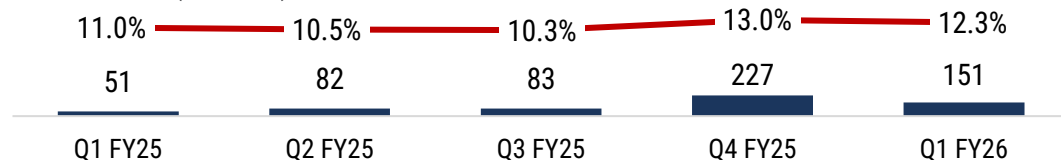
Sourcing Mix

99% from open market or existing customer reference
1% sourcing is from BC partner & Co-lending partner

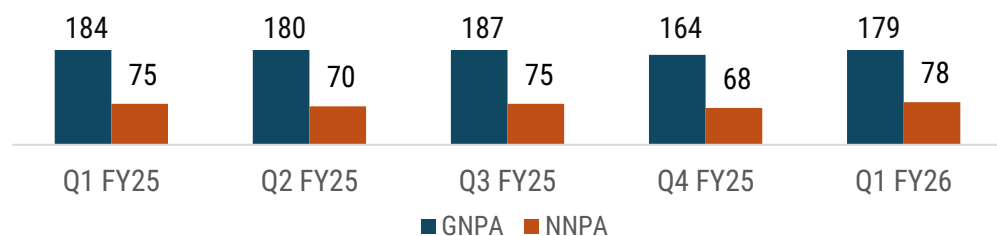
Gross Advances (₹crore)



Disbursals* (₹crore)



GNPA & NNPA



*Includes CCOD limits

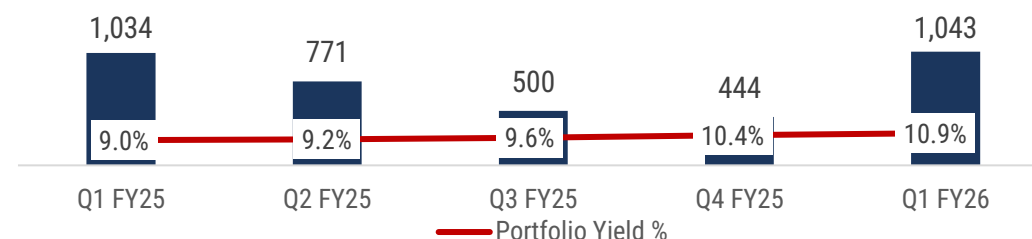
~ 7,100
Customers

Geographical Presence
492 Branches across 26 States & UT's

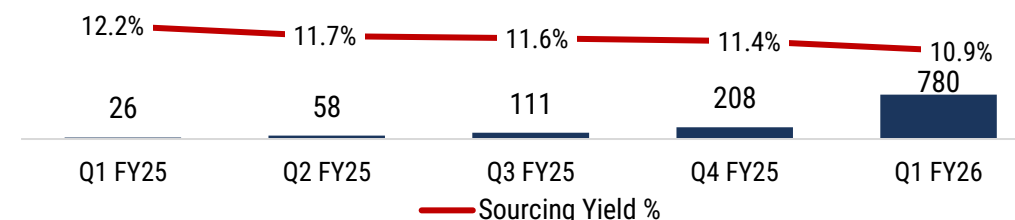


Sourcing Mix
100% Branch driven product

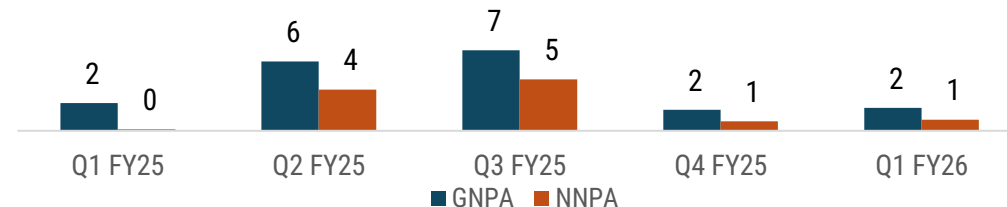
Gross Advances (₹crore)



Disbursals (₹crs)



GNPA & NNPA





Wholesale Banking

Business Updates

Wholesale Banking



Advances
Contribution
(June 2025)

Corporates

Commercial and Supply Chain

Financial Institutions

Other niche segments

44%

33%

15%

8%

Institutional
Finance

Real Estate &
Infrastructure

MNCs

Gems &
Jewellery

New
Economy

Co-operative
Banks

Tech &
Digital

Transaction
ecosystem



Large value capturing end-to-end Value chain with gamut of tailor-made solutions

Unit focused on micro-market expertise with churning to maintain sectoral caps

Strong market presence with niche product offering; liability led low credit risk and high ROA business

Amongst very few players in the space; strong relationship driven business

600+ relationships with emerging startups; deep engagement with over 50 top PE, VCs

Digital powered solutions provided to various state governments and co-operative banks

Uniquely placed with cutting edge capabilities across remittances, merchant acq, UPI, LRS

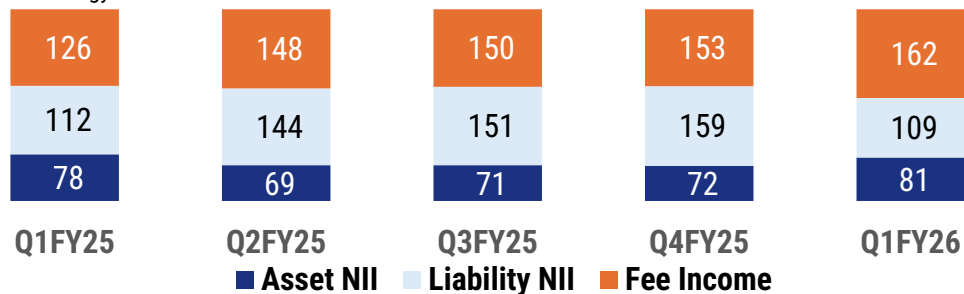
Structured Working Capital Solutions across the Client Value Chain

Wholesale Banking

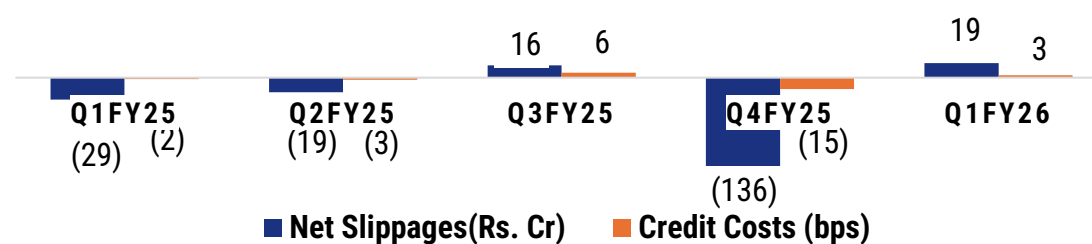


Note: NII is basis internal methodology & FTP

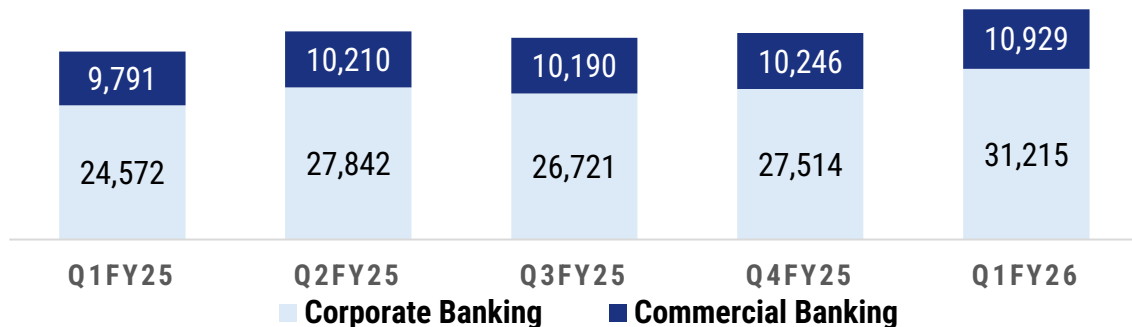
Reducing Dependence on Asset Led Revenues



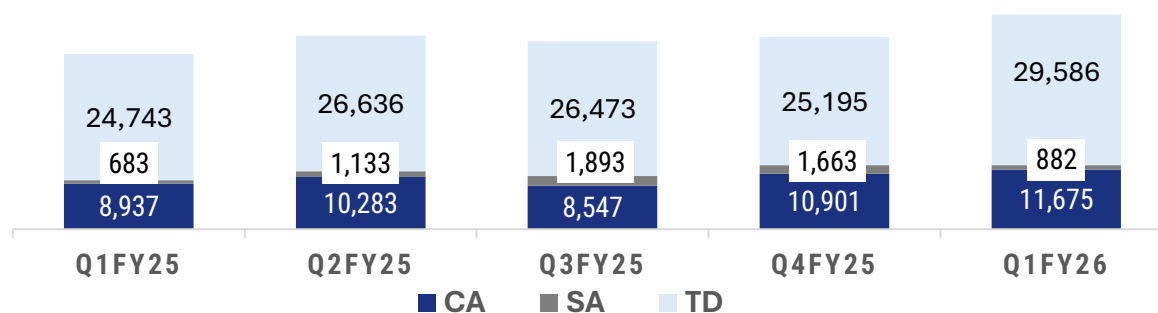
Low Slippages and Recoveries result in low credit costs



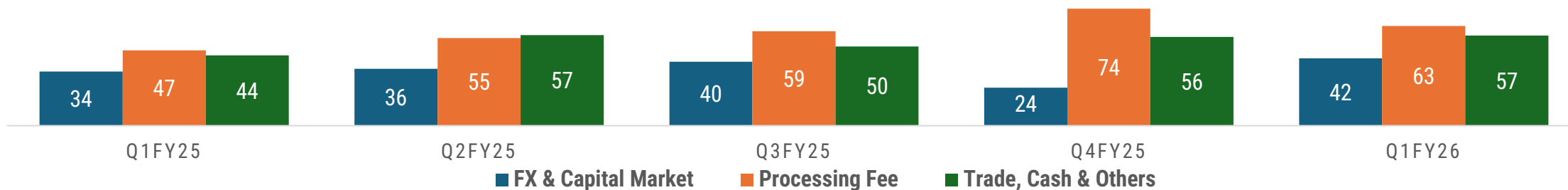
Wholesale Liabilities



Wholesale liabilities CA,SA,TD



Fee Growth Driven by Transaction flows





ESG

Sustainability continues to be at the core of what we do and make it an integral part of our business practices, including Risk Management practices.



Policy stipulation for managing Bank's own E&S footprint, and impact of lending as per IFC Performance Standards



CDP Climate Change 2024, Bank has received a 'C', in line with the Global and regional average scores



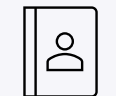
Climate risk management: Thresholds are defined to contain exposure to "high carbon emitting" industries (wef July 2023)



Voluntary target and plan to achieve Carbon Neutrality (within own operations) by adopting Coal Policy to cap financing in coal based thermal power generation to reduce to zero by FY 2034



The overall women representation in the bank is at 25%+



1

Financial literacy:

- Bank runs financial literacy program with NGO partners
- The program creates awareness on savings, budgeting, safety, responsible borrowings etc.
- 100% of the beneficiaries under this program are women residing in rural locations

2

Sustainable Finance & financial inclusion products

- Strong micro banking portfolio aimed at hitherto unbanked women
- Financial literacy activities to empower women with financial knowledge
- Funding Sustainable Agricultural Practices and Business

3

Corporate Social Responsibility




- Asia Money recognized RBL as India's best bank for CSR 2023
- Bank has funded overall 6 projects in FY25 across 3 thematic areas, namely **Health, Education and Livelihoods Opportunities (H.E.L.O. acronym)**
- The bank has also taken up "Project Vaneekaran" for tree plantation

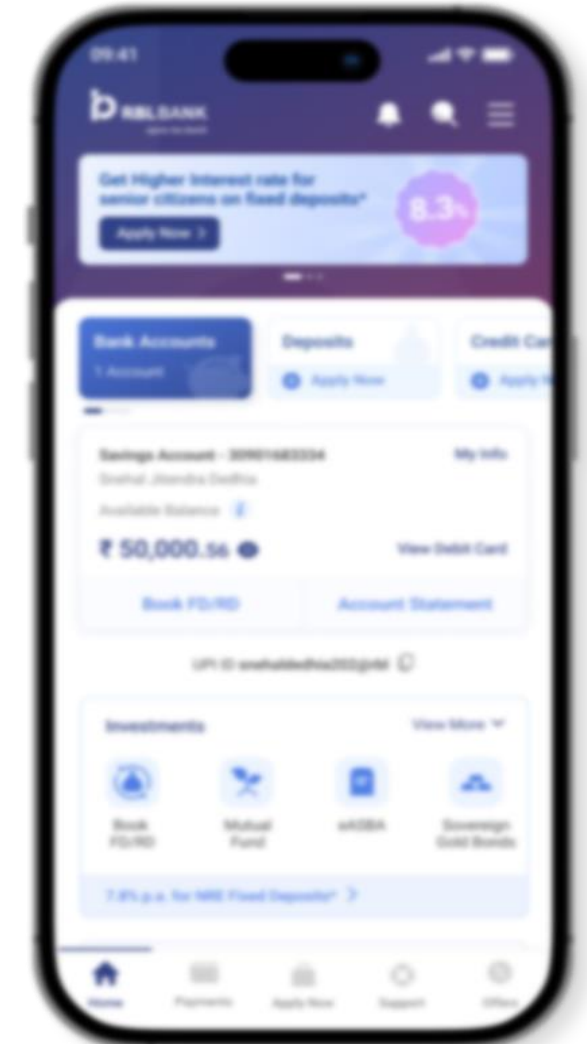


Digital Banking Updates

Digital Banking Snapshot...



 <p>D2C</p>	<p>4.4</p> <p>Mobile App Ratings</p>	<p>17 Cr.</p> <p>Monthly Avg Transaction Volume (Inward/Outward)</p> <p>25% IMPS 72% UPI 3% RTGS & NEFT</p>		<p>~2.49 L</p> <p>Files processed in Q1 through e sign/stamp platform</p>
 <p>Transformation</p>	<p>100%</p> <p>Penetration of E-sign in MFI business</p>	<p>260+</p> <p>APIs exposed to corporates & partners</p>	<p>11 L</p> <p>Average Daily API Calls</p>	<p>1.7 L</p> <p>Monthly VKYC (on TA)</p>
 <p>Capabilities</p>	<p>1 L</p> <p>No of active PPI Customers</p>	<p>475+</p> <p>No of partnership / Corporates</p>	<p>12 L</p> <p>UPI Handle Issued</p>	<p>~72%</p> <p>of eligible customers are registered on MyBank App</p>


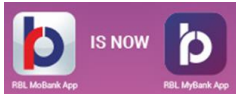





Key Digital enablement initiatives over the last quarter...



Distinctive Capabilities

Digital/DIY Journeys across liability and asset portfolios, WhatsApp banking

0.23% RBL Technical Decline in UPI as a remitter bank.	 4th Rank in the industry with 10% market share in processing IMPS transactions as remitter.	~3.9K Loan applications sourced using Account aggregator (AA) support in Q1	 RBL MoBank is now RBL MyBank a Single Unified Mobile App that offers a best-in-class experience to every retail customer.
5th Largest Bank in the industry in FIR (RDA) through IMPS.	~18K Monthly Digital Account Opening	RBL Suvidha App- for MFI customers has crossed 1 lac registrations in less than 5 months of launch. 	DIY Journey Live in Q1 for. <ul style="list-style-type: none"> Corporate Salary Segment Journey
~25% Market Share in POS Terminals Through Aggregator partnership model	 New Product Launch: Multi-wallet prepaid card with Expense Management Solutions. One card with Multiple Wallets	BYOD Assisted Journey Live : <ul style="list-style-type: none"> Segments Journey Standalone CIF creation Type of Account opening journey provision(Non Rkit, Choice of account) 	WhatsApp Bank  - 37 Days Credit Card Activation Journey - Quick & Simple activation Avoid card closure Secure & convenient

Key Enablement...

Multi-pronged delivery leveraging our partnership base

- PG - Net Banking Integration with Ease buzz – CIB
- Successful Migration for BMRCL on Paycraft system.
- Co-Branding Partnership with Xoxoday for Multiwallet cards on EMS (Expense Management System).
- Enabled DCC setup for a marquee Payment Aggregator (PayGlocal)
- Partnered with Phonepe for providing eCom acquiring services.
- Live for Payment Aggregator Cross-Border Imports with Cashfree.
- Partnership with Betafront, a leading Payment Service Provider (PSP) operating out of Gift City, Gujarat to offer our Fixed Deposit (FD) in Gift City to its NRI customer base.
- RDA Trade transaction module enabled in Rupee Drawing Arrangement.

RBL MyBank – One App, One Experience, Endless possibilities



RBL MoBank is now **RBL MyBank**

SAME TRUST,
SMARTER EXPERIENCE



RBL MoBank App

IS NOW



RBL MyBank App



What's new...

All-in-One Banking

Single Unified app for all retail banking needs – Accounts, Deposits, Credit cards, Loans and Investments.

Personalized Dashboard

A Dynamic Front Page tailored to each customer's existing relationship with us.

Smart Engagement

Banners, Pop-ups, Nudges and Notifications to guide customers toward relevant products and services.

Segment-Specific Themes

Custom themes for our Insignia, Signature, and Aspire customers.

Modern User Interface

A fresh, contemporary design with intuitive vertical scrolls and *dynamic bottom navigation*.

Enhanced Security

Features like a *dynamic keypad* for safer transactions.

Curated & Expansive Digital Interface



Digital Partnerships...

Strategic fintech partnerships will enable us to digitize client journeys, expand our reach, and create new acquisition channels



Corporates



Payment Aggregators



Corporate BCs



Transit, Co-Branded Cards & PPI Escrow



TPAPs & Large Merchants



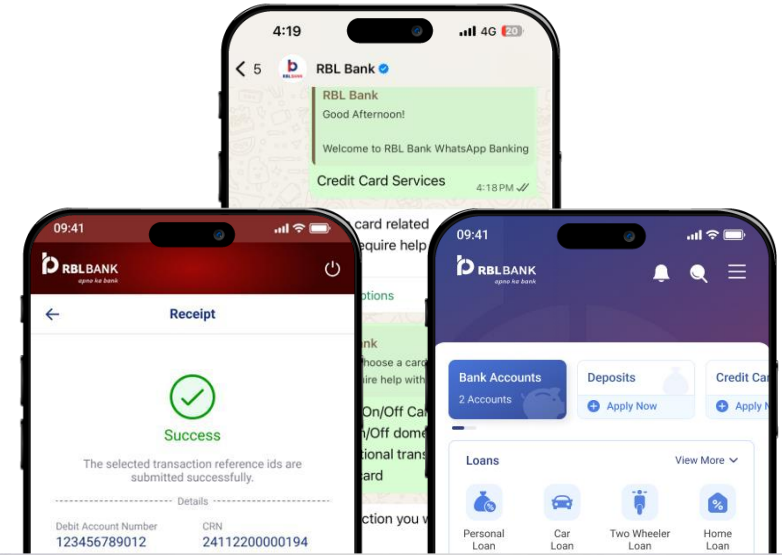
Fx Entities



Continuous enhancements across digital channels...



- ✓ Bill Pay enhancements & additional biller categories - MyBank , RIB, CIB
- ✓ PG - Net Banking Integration with Ease buzz - CIB
- ✓ 37 Days credit card activation - WhatsApp Banking
- ✓ Telangana & Karnataka State Tax payments - RIB
- ✓ PMJJBY & PMSBY Journeys - RIB



89%

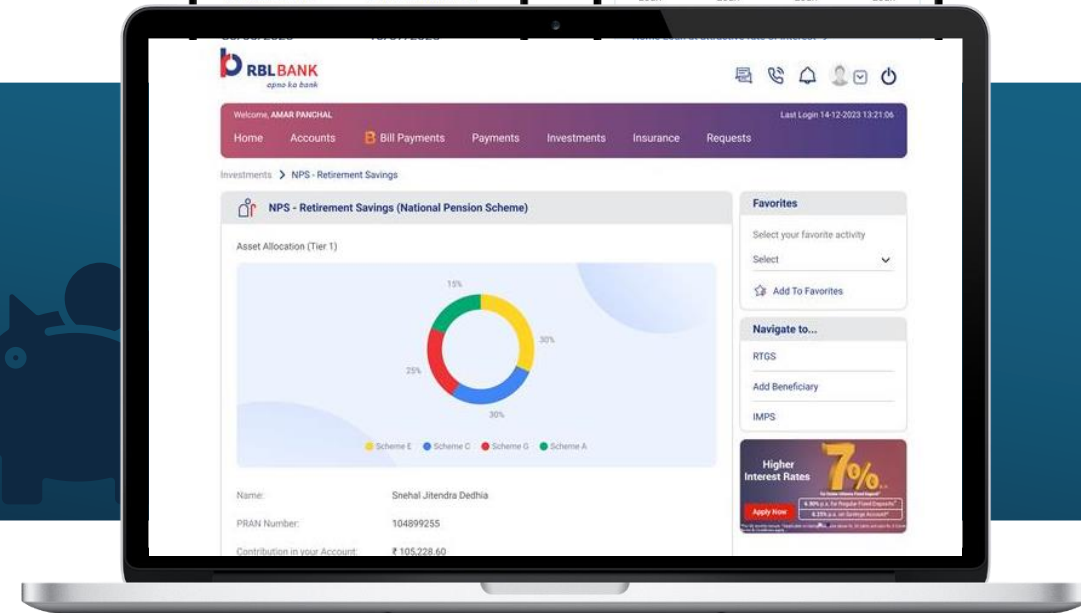
of MF SIPs initiated through digital platform

94%

RDs & **67%** FDs booked via online channels

95%

Smart Deposits processed through digital modes





Awards & Recognition

Awards & Recognition



Brand Finance India

- Featured among the Top 100 Brands of India for third year in a row in the Brand Finance India 100 Report 2025.



Infosys Finacle Innovation Awards 2025

- Platinum Winner for the Future Ready Core Banking System under the 'Modern Technology Led Innovation' category.



Two Gold awards for the Indian Oil RBL Bank Xtra Credit Card Campaign

- ACEF 2025 Award under the Innovative Campaign (Organic Sharing & Advocacy) category.
- OOH Phoenix Award under the BFSI category.

- Winner in the Cyber Security Incident Response and Cyber Security Compliance Management categories.
- Special mentions in the Cyber Security Team of the Year and CISO Elevator Pitch 2025.



Annexures

Board of Directors



Mr. Chandan Sinha

*Non-Executive Independent Director (Part Time Chairman)
Previously, Executive Director, RBI. Career – Central Banker for 35 years*



Mr. Rajeev Ahuja

*Executive Director
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company*



Ms. Veena Mankar

*Non-Executive Non-Independent Director
Previously, Chairperson of RBL Finserve Ltd, Founder of Swadhaar Finserve Pvt. Ltd. And Swadhaar FinAccess*



Dr. Somnath Ghosh

*Non-Executive Independent Director
Retired Professor and Founding Dean (Academics) from Indian Institute of Management Kashipur*



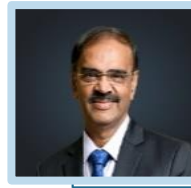
Mr. Gopal Jain

*Non-Executive Non-Independent Director
Managing Partner and Founder of Gaja Capital, Founded Gaja Capital in 2004*



Mr. Soma Sankara Prasad

*Non-Executive Independent Director
Previously, Managing Director & CEO of UCO Bank, Ex DMD State Bank of India, Associated for more than 3 decades*



Mr. R Subramaniakumar

*Managing Director and CEO
A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank*



Ms. Ranjana Agarwal

*Non-Executive Independent Director
Founder and managing partner of Vaish & Associates, Chartered Accountants*



Mr. Manjeev Singh Puri

*Non-Executive Independent Director
Former Indian Diplomat, former Ambassador to the European Union, Belgium, Luxembourg, Nepal and United Nations*



Mr. Murali Ramakrishnan

*Non-Executive Independent Director
Previously, Managing Director & CEO of South Indian Bank, Associated with ICICI Bank Limited for more than two decades*



Dr. Sivakumar Gopalan

*Non-Executive Independent Director
Faculty of the Department of Computer Science and Engineering, IIT Bombay, since 1991*

Management Team



Mr. R Subramaniakumar

Managing Director and CEO

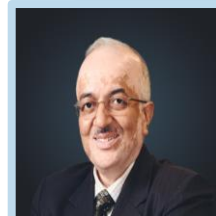
A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank



Mr. Deepak Kumar

Chief Risk Officer

Previously, associated with State Bank of India and member of RBI committees



Mr. Narendra Agarwal

Head - Branch Banking & Retail Liabilities

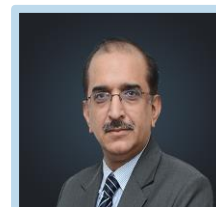
Previously, associated with Kotak Mahindra Bank, Citi Bank & ICICI Bank



Mr. R. Rajagopalan

Head – Internal Audit

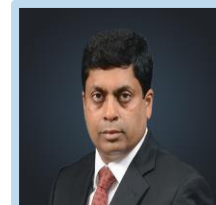
Previously, associated with HDFC Bank, Kotak Mahindra Bank



Mr. Rajeev Ahuja

Executive Director

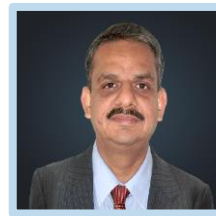
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company



Mr. Deepak Gaddhyan

Head – Special Projects

Previously, associated with ICICI Bank, Yes Bank



Mr. Alok Rastogi

Head - Corporate Centre

Previously, associated with Yes Bank, CRISIL and Citi Bank



Mr. Kumar Ashish

Head – Retail Assets and Collections

Previously, associated with Aditya Birla, Bandhan Bank and ICICI Bank



Mr. Bharat Rungta

Head - Wholesale Bank

Previously, associated with Yes Bank, Standard Chartered Bank & ICICI Bank Limited

Management Team



Mr. Vishal Kukreja

Head - Human Resources

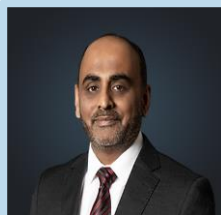
Previously, associated with Dhanalakshmi Bank, HDFC Bank



Mr. Prakash Gupta

Chief Compliance Officer

Previously, associated with Barclays, Credit-Suisse and Rabobank



Mr. Ravi Pichan

Chief Information Officer & Head - Digital Banking Unit

Previously, associated with Larsen & Toubro Infotech, Capgemini, Barclays & Bank of America



Mr. Abhijit Somvanshi

Head - Marketing, Communications & Customer Service

Previously, associated with ICICI Bank, IL&FS, HSBC, and the Daiwa Group



Mr. Kamal Sabhlok

Head – Secured Lending and Microfinance Business

Previously, associated with Standard Chartered Bank, Barclays Finance, Diageo, United Breweries



Mr. Buvanesh Tharashankar

Chief Financial Officer

Previously, associated with Jana Small Finance Bank and Citi Bank



Mr. Anshul Chandak

Head - Treasury

Previously associated with HDFC Bank, Kotak Mahindra Bank & Dhanlaxmi Bank.



Mr. Bikram Yadav

Head – Credit Cards

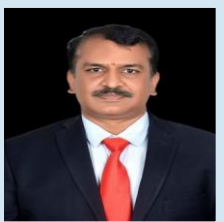
Previously, associated with GE Capital, India



Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

Previously, associated with ABN Amro, RBS, Tata Tele Services, Fullerton India



Mr. Pari T S

Chief Operations Officer

Previously, Associated with es Bank, Citibank, HDFC Bank

Consolidated Profit & Loss Statement



Particulars	Q1 FY26	Q1 FY25	Q4 FY25	FY 25	FY 24
<u>Income</u>					
Interest Earned	3,441	3,497	3,477	14,041	12,394
Interest Expended	1,960	1,796	1,913	7,576	6,350
Net Interest Income	1,481	1,701	1,564	6,465	6,044
Other Income	1,071	775	1,001	3,778	3,060
Total Income	2,552	2,476	2,565	10,243	9,104
<u>Expenditure</u>					
Operating Expenses	1,832	1,634	1,687	6,589	5,977
Employee Cost	600	469	577	2,181	1,856
Other Operating Expenses	1,232	1,165	1,110	4,407	4,121
Operating Profit	720	842	878	3,654	3,127
Provisions	442	366	785	2,959	1,778
On advances	441	461	815	3,116	1,644
On others	2	(95)	(29)	(158)	135
Profit Before Tax	277	475	93	696	1,349
Tax	63	124	6	(21)	89
Profit After Tax	214	351	87	717	1,260

Consolidated Balance Sheet



Particulars	June 2025	June 2024	March 2025
<u>Liabilities</u>			
Capital	609	606	608
Reserves and Surplus	15,299	14,693	15,062
Deposits	1,12,700	1,01,341	1,10,933
Borrowings	14,863	13,578	13,735
Other Liabilities	5,383	5,580	6,435
Total	1,48,855	1,35,798	1,46,772
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	15,319	7,240	10,965
Balances with other banks	5,698	1,933	1,602
Investments (Net)	23,749	29,623	32,103
Advances (Net)	94,431	86,704	92,618
Fixed and Other Assets	9,616	10,257	9,444
Total	1,48,855	1,35,798	1,46,772

Historical Performance



Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	Q1 FY26
Net Worth	2,224	2,960	4,242	6,544	7,336	10,290	12,254	12,006	12,996	14,206	14,930	15,158
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944	112,734
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618	94,431
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165	23,829
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695	200
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	15.6
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	2.78
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.45
Business per employee	9.1	11.8	13.1	15.9	19.3	16.0	16.9	15.0	14.1	15.0	14.3	14.60
No. of employees	3,465	3,872	4,902	5,300	5,843	7,221	7,816	9,257	11,032	12,473	14,265	14,186
Return on Assets (%)	1.02	0.98	1.08	1.21	1.27	0.59	0.54	(0.07)	0.83	0.96	0.51	0.56
Return on Equity (%)	9.58	11.32	11.67	10.95	12.15	5.74	4.35	(0.60)	6.69	8.25	4.53	5.11
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61	248.89

Thank you