October 18, 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 October 18, 2025, please find enclosed the following:

1. Press Release on the unaudited standalone financial results of the Bank for the quarter and half year ended September 30, 2025.

2. Investor Presentation for the quarter and half year ended September 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 October 19, 2025 on the unaudited financial results of the Bank for the quarter and half year ended September 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

Investor Presentation

Quarter Ended September 30,2025

October 18,2025

Disclaimer

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All figures in the presentation are in Rs. Crore

Key Highlights

Operating Performance

- Net Profit was Rs. 179 crore for Q2 FY26
- Net Interest Income (NII) for Q2 FY26 grew 5% QoQ to Rs. 1,551 crore; NIM was 4.51%
- Core Fee Income for Q2 FY26 grew 17% QoQ to Rs. 926 crore
- Operating Profit for Q2 FY26 grew 4% QoQ to Rs. 728 crore

Retail led Loan Growth

- Advances grew by 14% YoY and 6% QoQ to Rs. 100,529 crore; Retail:Wholesale mix was 60:40
- Retail advances grew by 10% YoY and 6% QoQ to Rs.60,131 crore despite de-growth in unsecured retail advances of 9% YoY; Secured retail advances grew 30% YoY and 10% QoQ; Unsecured retail grew 1% sequentially
- Wholesale advances grew by 22% YoY and 7% QoQ to Rs.40,397 crore; Commercial Banking grew at 34% YoY and 6% QoQ

Deposits Growth led by Retail

- Overall deposits grew by 8% YoY and 3% QoQ to Rs. 116,667 crore; CASA deposits grew by 3% YoY to Rs. 37,169 crore; CASA ratio at 31.9%
- Granular Deposits (less than Rs. 3 crore) grew by 14% YoY to Rs.59,443 crore; accounts for 51.0% of total deposits
- CASA + TD < Rs. 3 crore at 65% of Total Deposits

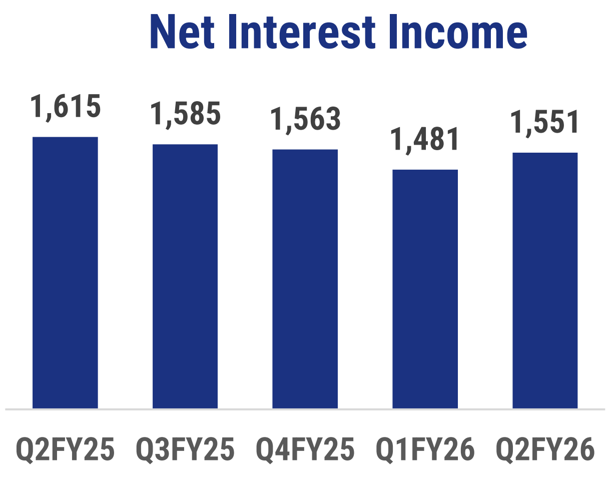
Healthy Capital Position

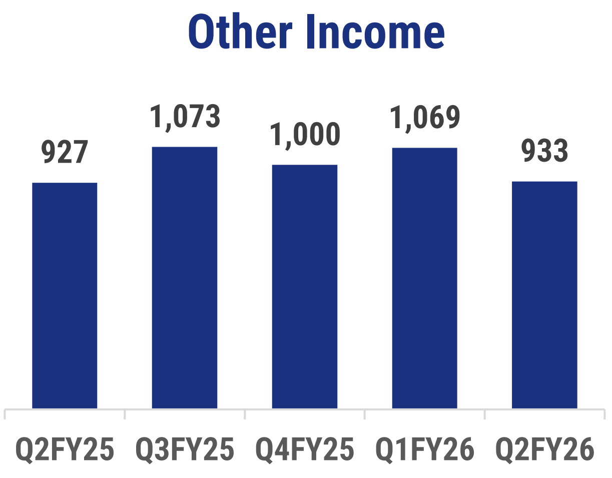
- Capital adequacy ratio & CET-1 including H1 FY26 profits as of 30th September 2025 was 15.02% & 13.51% vs 15.59% & 14.05% as of 30th June 2025

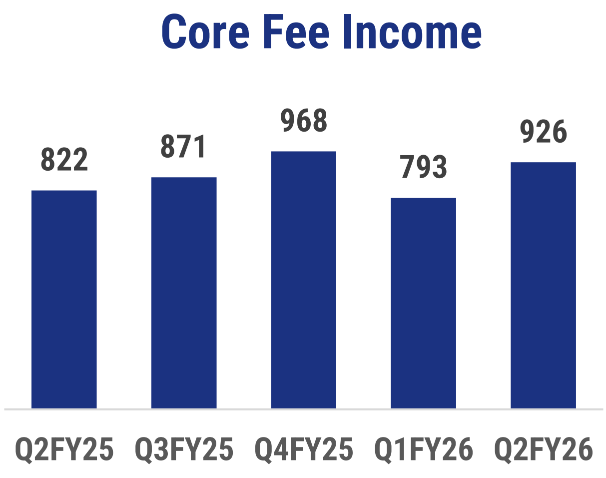
Asset Quality

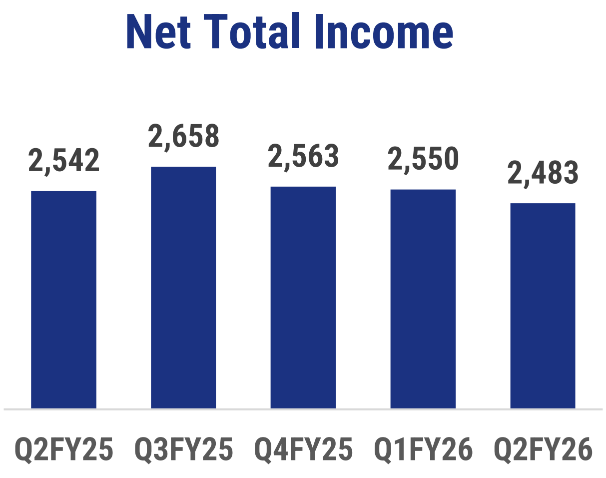
- GNPA down 55 bps YoY at 2.32%, NNPA down 22 bps YoY to 0.57%
- PCR at 75.92%; PCR incl. Technical Write-off was 92.74%
- Credit cost for Q2 FY26 was 54 bps

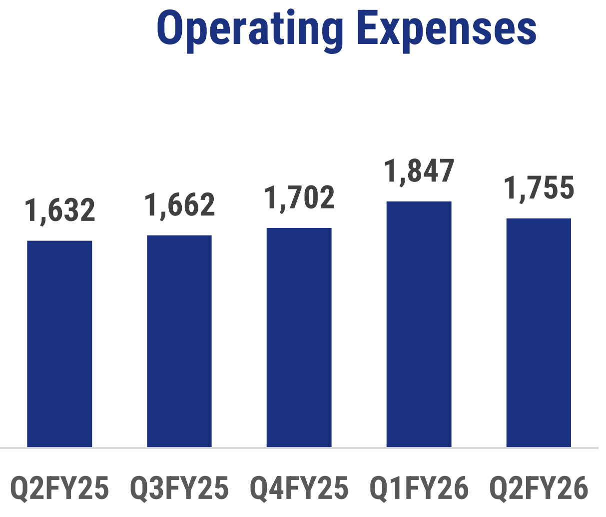
Financial Performance Summary

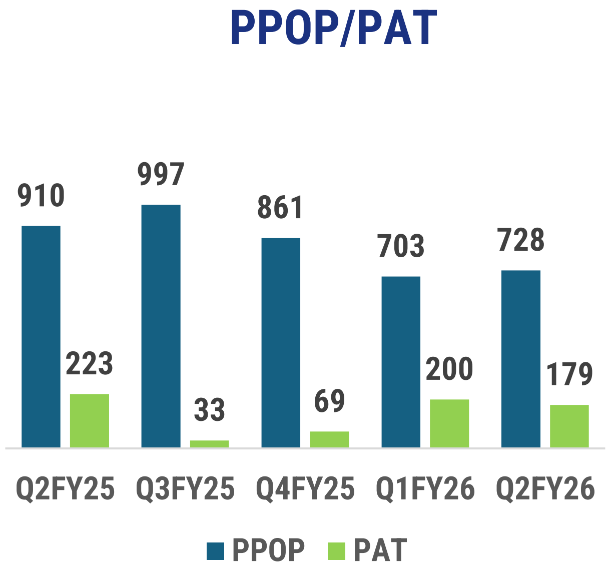


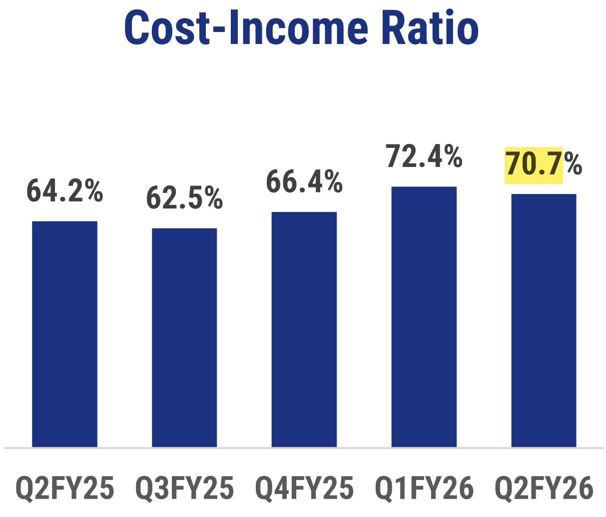


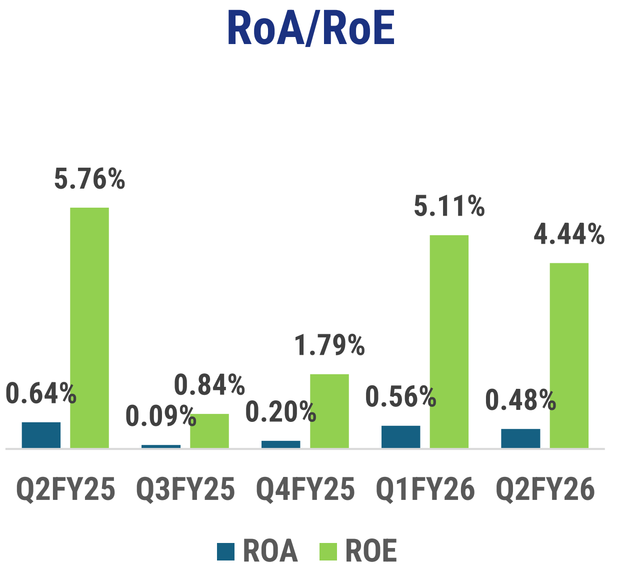






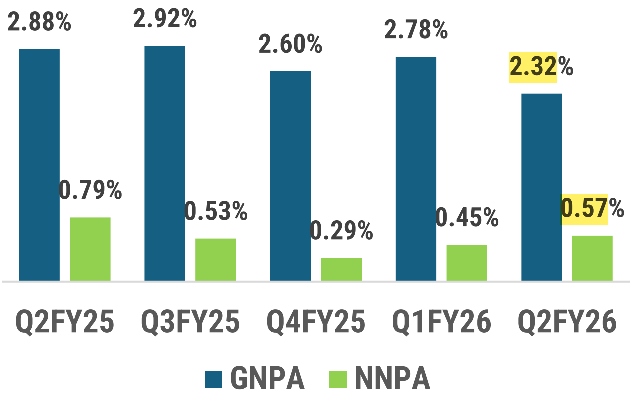




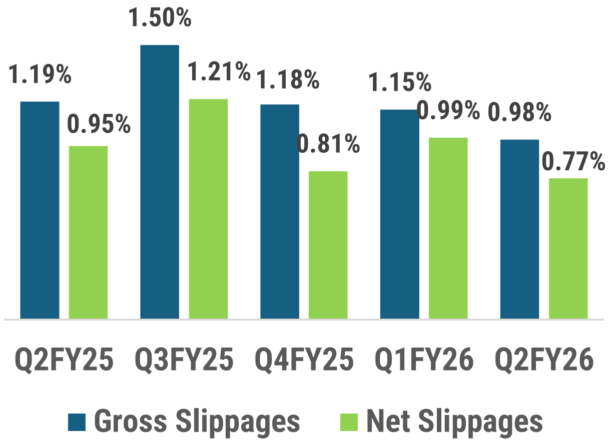


Financial Performance Summary

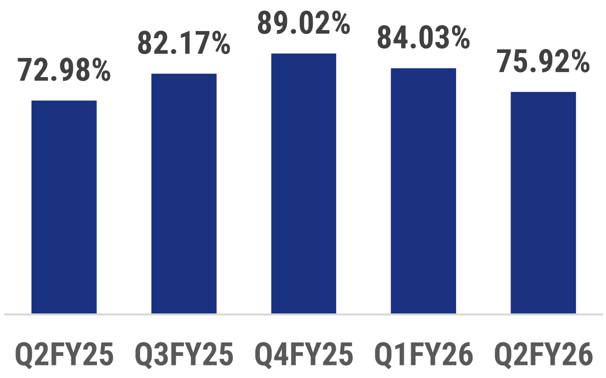
GNPA/ NNPA



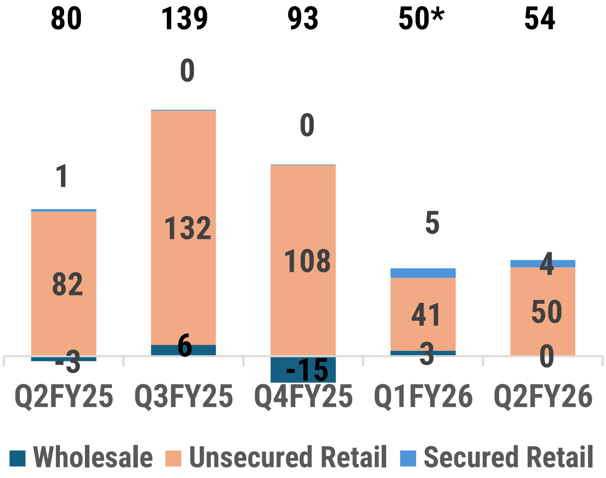
Slippages



PCR

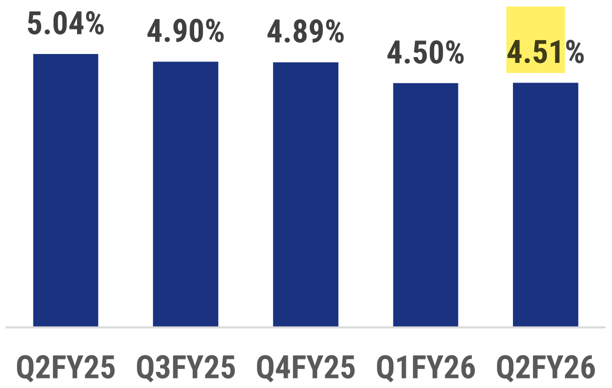


Credit Cost (bps)

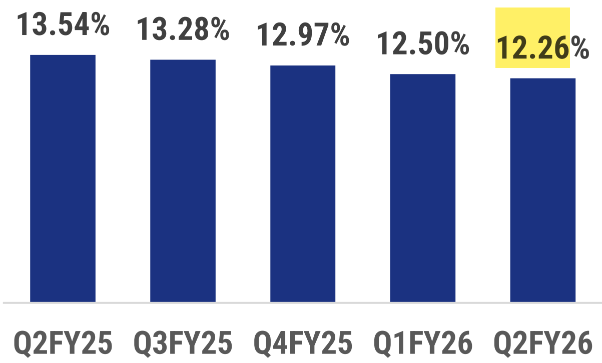


* Including Contingent Provision on JLG Loans of 6bps

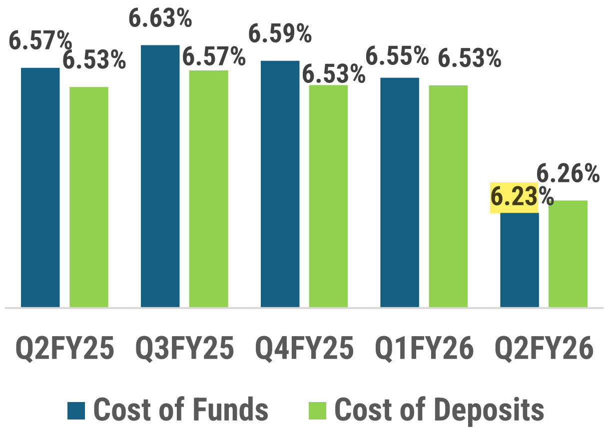
Net Interest Margin %



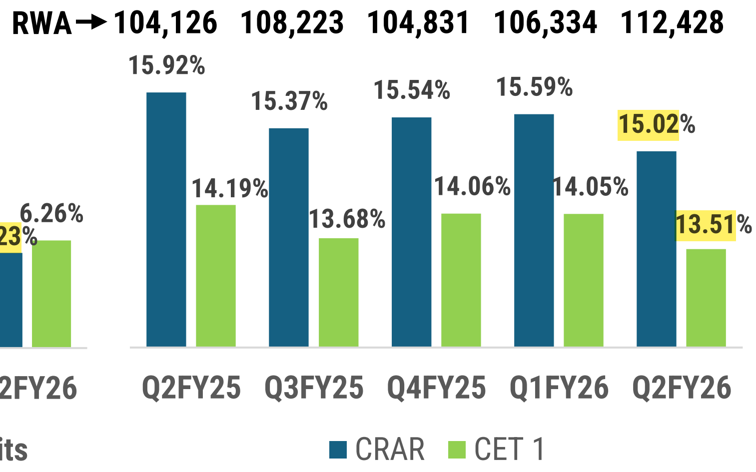
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy*



* Including interim period profits

Standalone Profit & Loss Statement

Particulars	Q2 FY 26	Q2 FY 25	Q1 FY 26	YoY Growth	QnQ Growth
Interest Income	3,507	3,531	3,441	(1%)	2%
Interest Expense	1,957	1,916	1,960	2%	0%
Net Interest Income	**1,551**	**1,615**	**1,481**	**(4%)**	**5%**
Net Interest Margin	*4.51%*	*5.04%*	*4.50%*		
Other Income	*933**	927	1,069	1%	(13%)
Core Fee	*926*	*822*	*793*	13%	17%
Total Income	**2,483**	**2,542**	**2,550**	**(2%)**	**(3%)**
Operating Expenses	1,755	1,632	1,847	8%	(5%)
Employee Costs	*485*	*465*	*475*	*4%*	*2%*
Others	*1,270*	*1,167*	*1,373*	*9%*	*(7%)*
Operating Profit	**728**	**910**	**703**	**(20%)**	**4%**
Provisions	500	618	442	(19%)	13%
On Advances	*503*	*662*	*441*	*(24%)*	*14%*
Others	*(3)*	*(44)*	*2*	*(93%)*	*(290%)*
Profit Before Tax	**229**	**292**	**261**	**(22%)**	**(12%)**
Tax	50	69	60	(27%)	(17%)
Net Profit	**179**	**223**	**200**	**(20%)**	**(11%)**

**Other Income impacted by Rs. 44 crore on account of MTM on unlisted equities basis their latest audited financial statements*

Standalone Balance Sheet

Particulars	September 2025	September 2024	June 2025	YoY Growth	QoQ Growth
Liabilities					
Capital	613	608	609	1%	1%
Reserves and Surplus	15,417	14,859	15,223	4%	1%
Deposits	1,16,667	1,07,959	1,12,734	8%	3%
Borrowings	15,224	14,679	14,862	4%	2%
Other Liabilities	6,066	5,782	5,399	5%	12%
Total	**1,53,988**	**1,43,885**	**1,48,826**	**7%**	**3%**
Assets					
Cash & Balances with RBI	10,839	12,634	15,319	(14%)	(29%)
Balances with other banks	3,877	2,768	5,691	40%	(32%)
Investments (Net)	28,814	30,373	23,829	(5%)	21%
Advances (Net)	1,00,529	87,882	94,431	14%	6%
Fixed and Other Assets	9,929	10,228	9,556	(3%)	4%
Total	**1,53,988**	**1,43,885**	**1,48,826**	**7%**	**3%**

Consolidated Profit & Loss Statement

Particulars	Q2 FY26	Q2 FY25	Q1 FY26	YoY Growth	QoQ Growth
Income					
Interest Earned	3,508	3,531	3,441	(1%)	2%
Interest Expended	1,956	1,916	1,960	2%	0%
Net Interest Income	**1,552**	**1,615**	**1,481**	**(4%)**	**5%**
Other Income	934*	928	1,071	1%	(13%)
Total Income	**2,485**	**2,543**	**2,552**	**(2%)**	**(3%)**
Expenditure					
Operating Expenses	**1,740**	**1,620**	**1,832**	**7%**	**(5%)**
Employee Cost	606	567	600	7%	1%
Other Operating Expenses	1,135	1,053	1,232	8%	(8%)
Operating Profit	**745**	**923**	**720**	**(19%)**	**3%**
Provisions	**500**	**618**	**442**	**(19%)**	**13%**
On advances	503	662	441	(24%)	14%
On others	(3)	(44)	2	(93%)	(290%)
Profit Before Tax	**245**	**304**	**277**	**(19%)**	**(12%)**
Tax	**53**	**73**	**63**	**(28%)**	**(17%)**
Profit After Tax	**192**	**232**	**214**	**(17%)**	**(10%)**

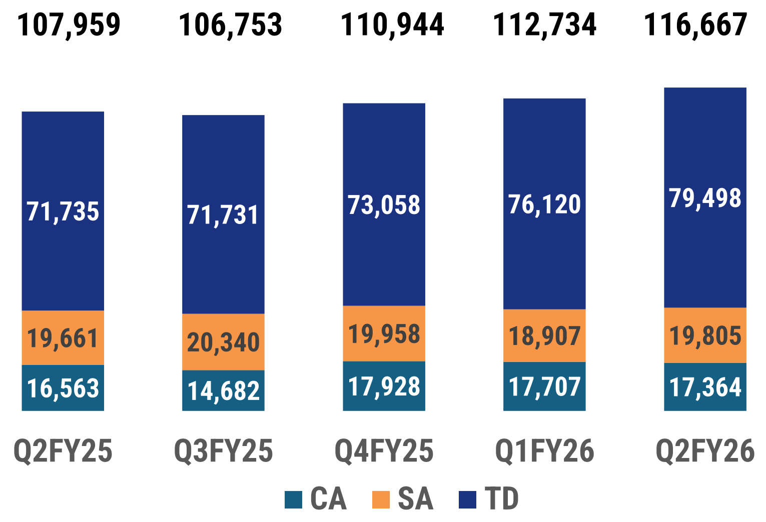
**Other Income impacted by Rs. 44 crore on account of MTM on unlisted equities basis their latest audited financial statements*

Consolidated Balance Sheet

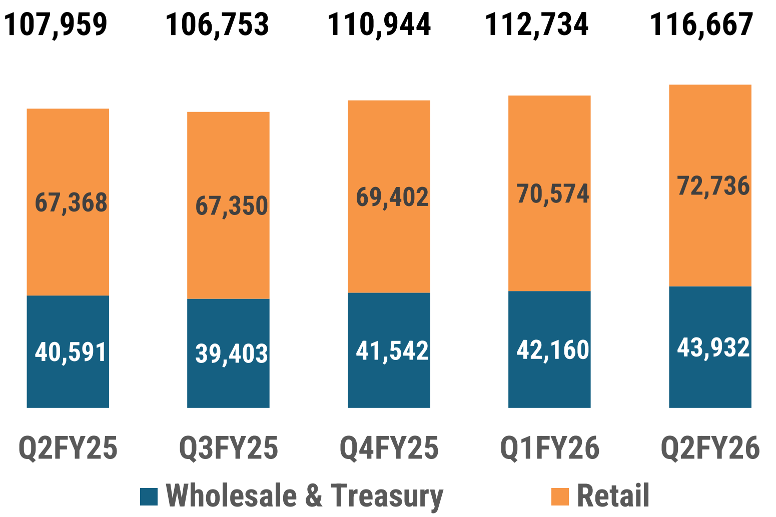
Particulars	September 2025	September 2024	June 2025	YoY Growth	QoQ Growth
Liabilities					
Capital	613	608	609	1%	1%
Reserves and Surplus	15,507	14,888	15,299	4%	1%
Deposits	1,16,636	1,07,952	1,12,700	8%	3%
Borrowings	15,225	14,680	14,863	4%	2%
Other Liabilities	6,058	5,776	5,383	5%	13%
Total	**1,54,040**	**1,43,904**	**1,48,855**	**7%**	**3%**
Assets					
Goodwill on Consolidation	41	41	41	0%	0%
Cash & Balances with RBI	10,839	12,634	15,319	(14%)	(29%)
Balances with other banks	3,879	2,775	5,698	40%	(32%)
Investments (Net)	28,767	30,271	23,749	(5%)	21%
Advances (Net)	1,00,529	87,882	94,431	14%	6%
Fixed and Other Assets	9,986	10,301	9,616	(3%)	4%
Total	**1,54,040**	**1,43,904**	**1,48,855**	**7%**	**3%**

Deposits Profile

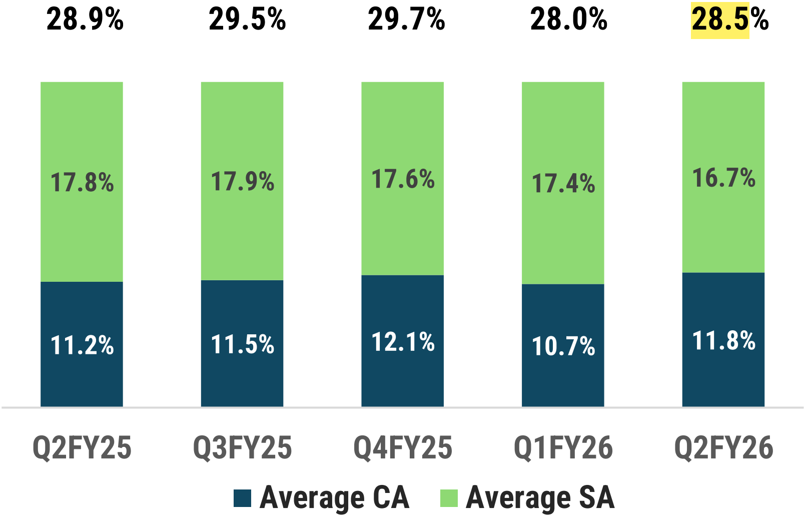
Deposit Composition



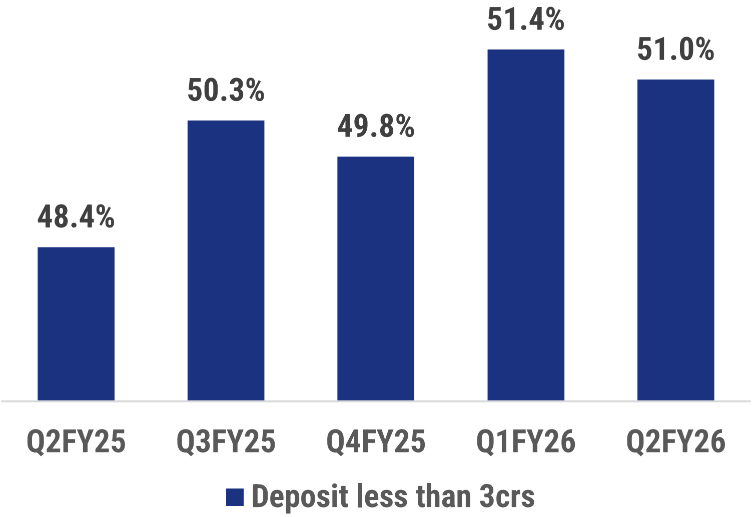
Segment Composition



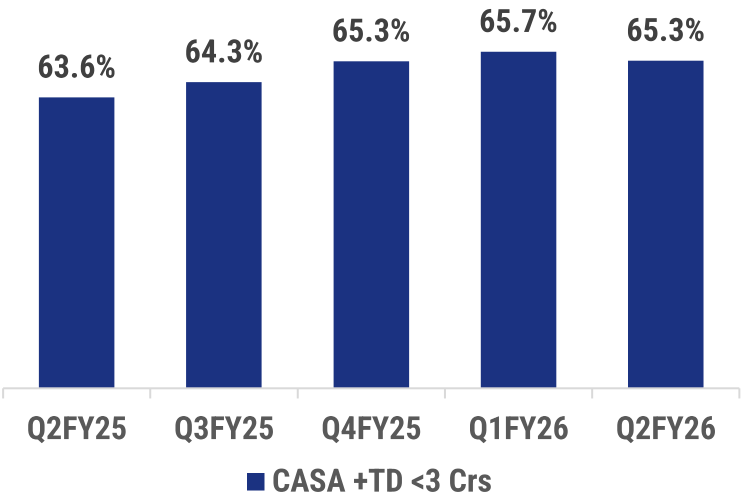
Average CASA



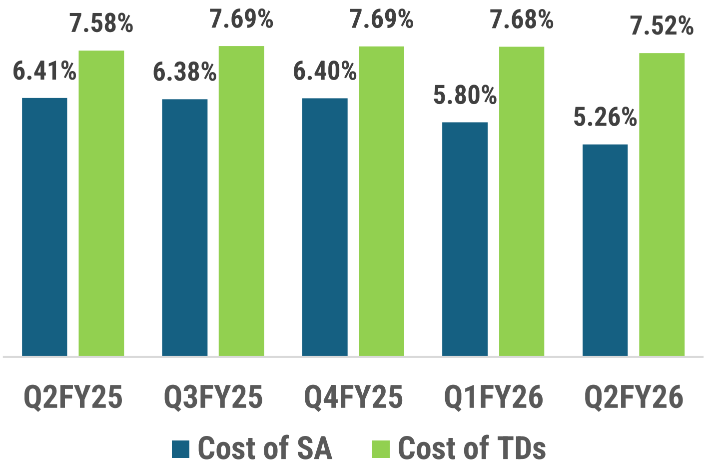
Granular Deposits



Retail TD+ CASA

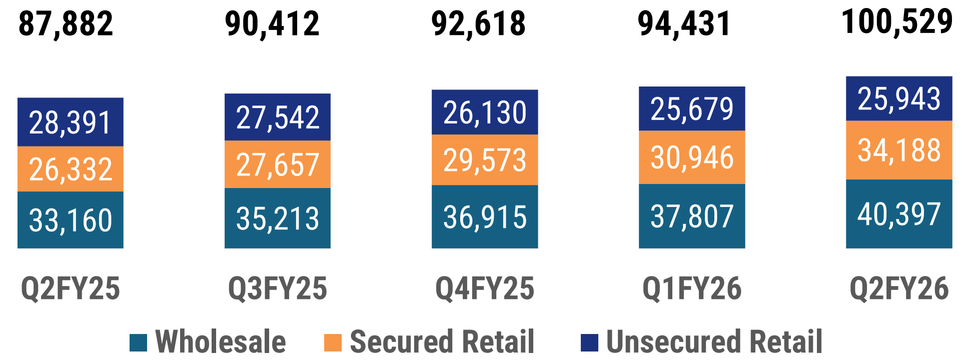


Cost of SA/TD

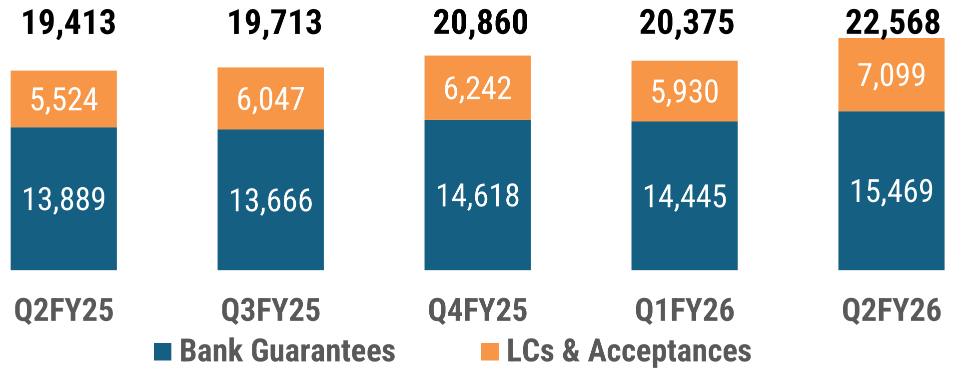


Advances Profile

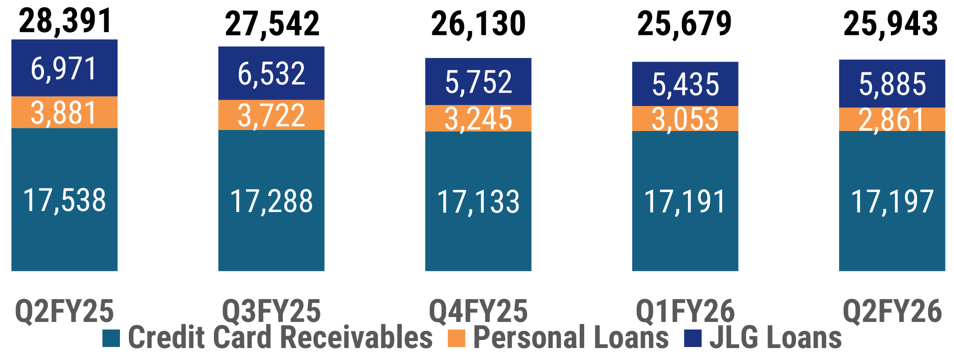
Funded Net Advances Composition



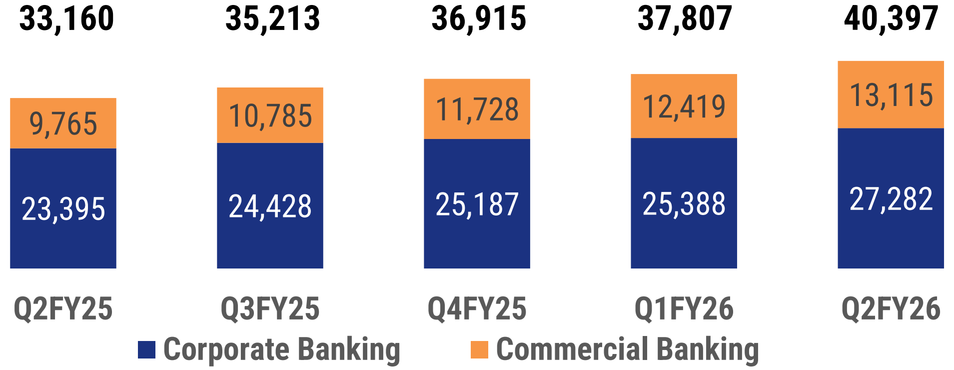
Non-Funded Advances Composition



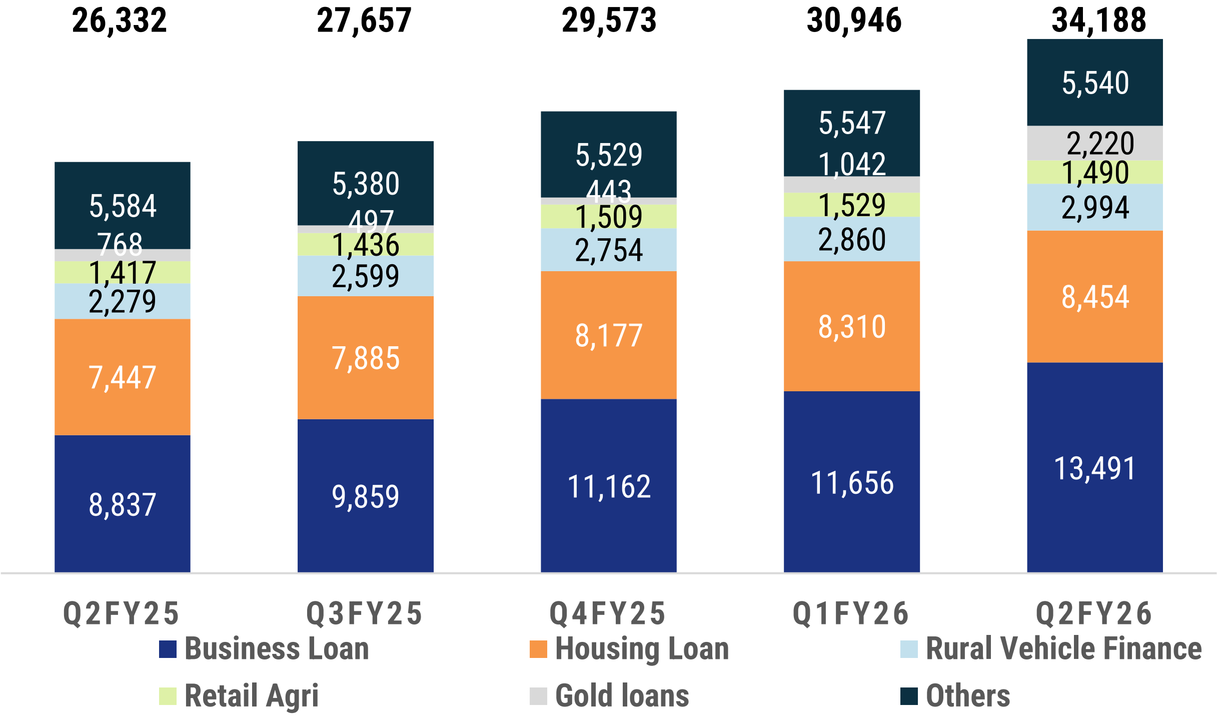
Unsecured Advances



Wholesale Advances Composition



Secured Retail Composition



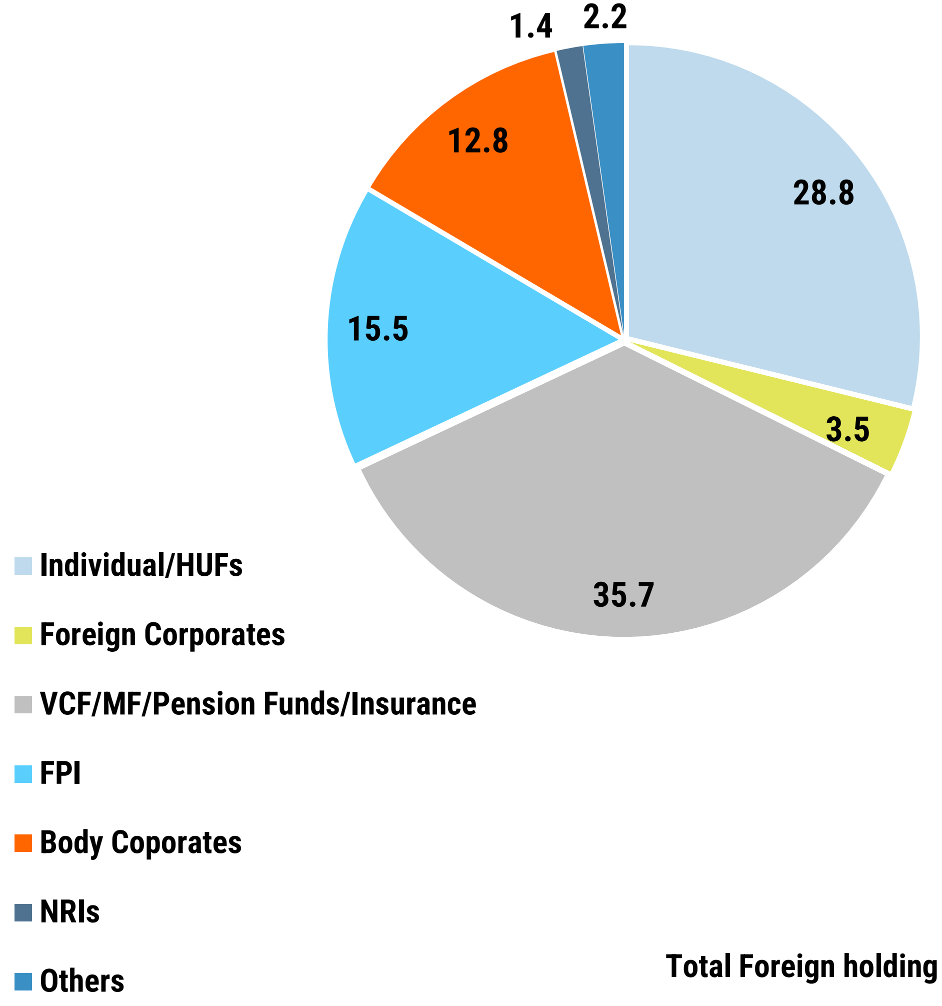
Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

Asset Quality

	Q1 FY26					Q2 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	**463**	**280**	**1,222**	**500**	**2,465**	**482**	**314**	**1,288**	**602**	**2,686**
(+) Additions during the period	21	523	318	197	1,060	5	549	235	135	925
(-) Upgrade	0	6	3	43	53	0	6	3	83	93
(-) Recoveries	2	23	29	35	89	15	24	28	38	105
(-) Write Offs	0	460	220	17	698	137	421	464	12	1,035
Closing Balance	**482**	**314**	**1,288**	**602**	**2,686**	**335**	**412**	**1,027**	**604**	**2,378**
Net Slippages	**19**	**494**	**286**	**119**	**918**	**(10)**	**519**	**203**	**14**	**727**
NPA Provision as of date	450	222	1,210	375	2,257	311	317	788	388	1,805
Net NPA	**32**	**92**	**78**	**227**	**429**	**23**	**94**	**239**	**216**	**572**
Writeoff Recovery	21	97	11	1	130	3	71	9	1	85

Shareholding Pattern & Rating Profile

Shareholding by category (%)



Total Foreign holding – 20.4%

Ratings

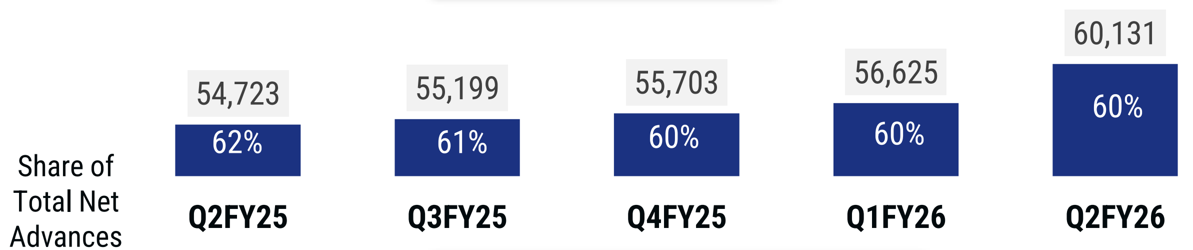
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Stable) (Re-affirmed dated Aug 19, 2025) CARE AA- (Stable) (Re-affirmed dated Sept 23, 2025)
Certificate of Deposits	ICRA A1+ (Re-affirmed dated Aug 19, 2025) CARE A1+ (Re-affirmed dated Sept 23, 2025)
Fixed deposit programme	ICRA AA- (Stable) (Re-affirmed dated Aug 19, 2025)
Short term fixed deposit programme	ICRA A1+ (Re-affirmed dated Aug 19, 2025)

Retail Banking

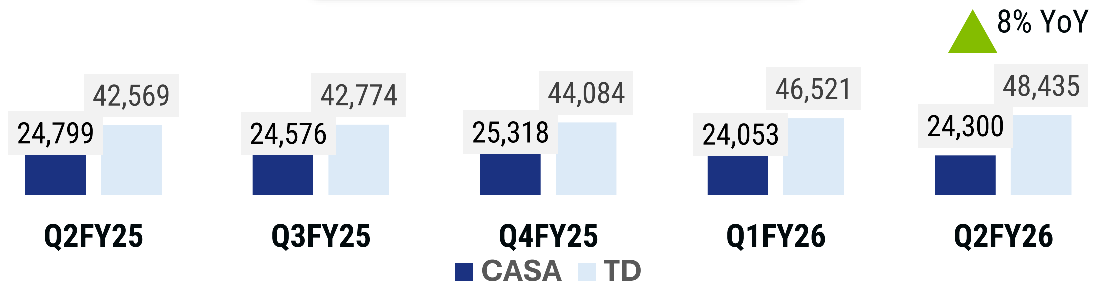
Business Updates

Retail Banking

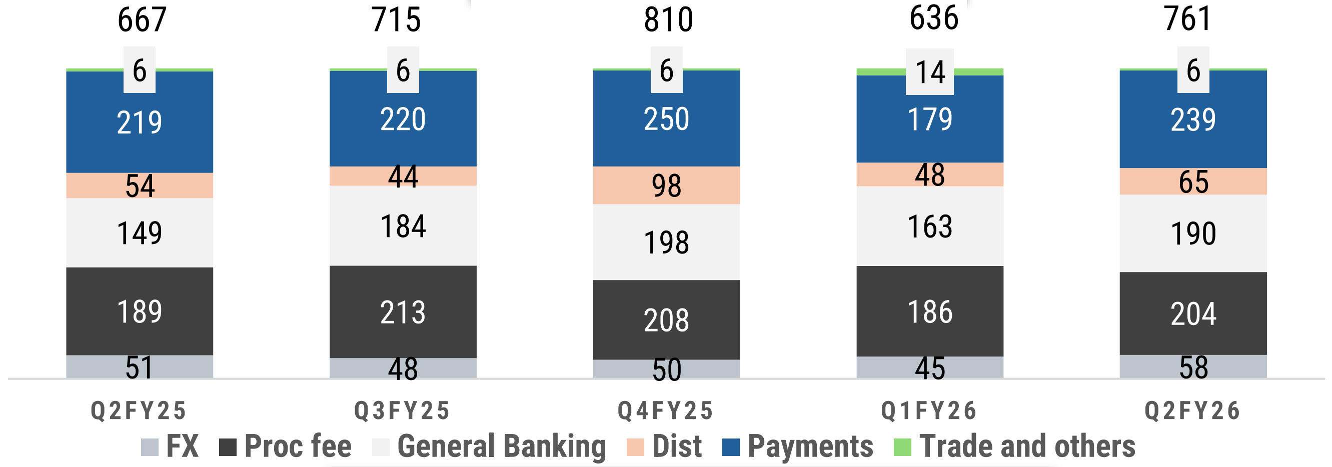
Retail Assets



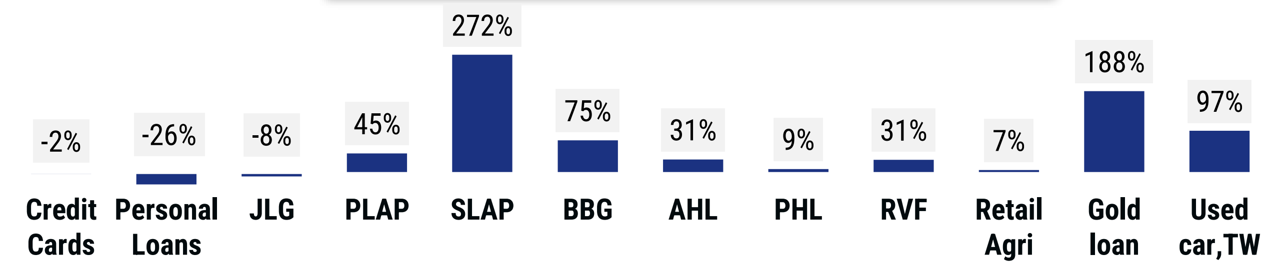
Retail Liabilities



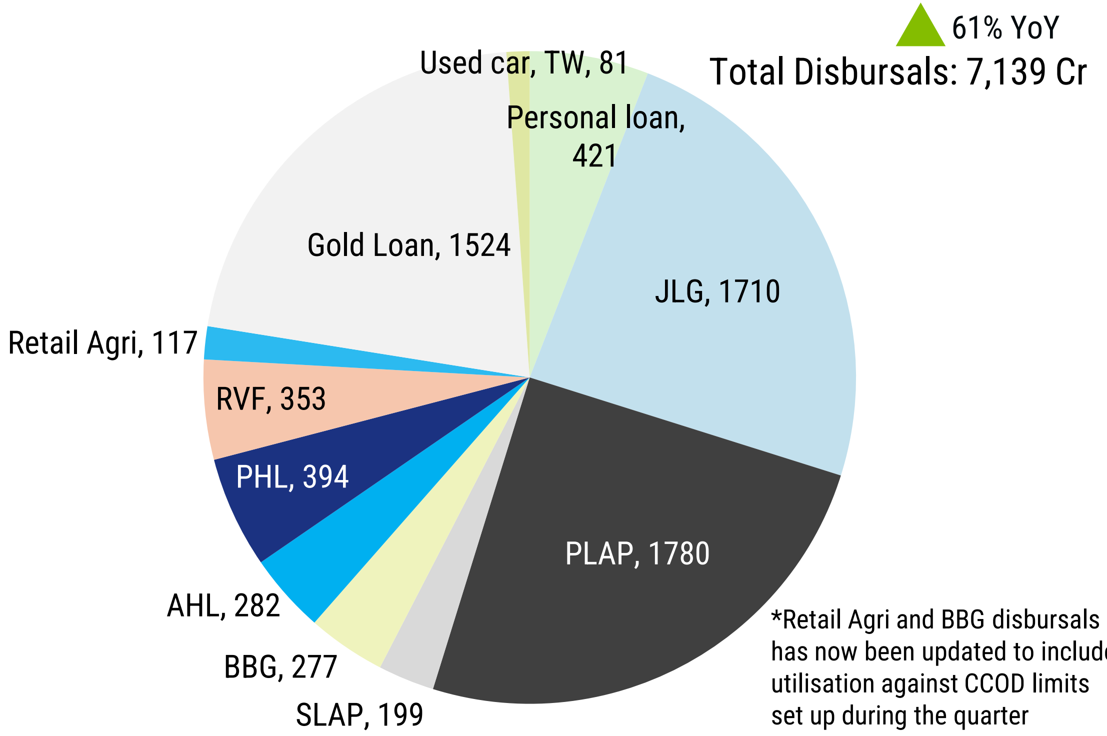
Core Retail Fee Income



Retail Gross Advances Growth Y-o-Y %



Retail Disbursals



*Retail Agri and BBG disbursals has now been updated to include utilisation against CCOD limits set up during the quarter

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

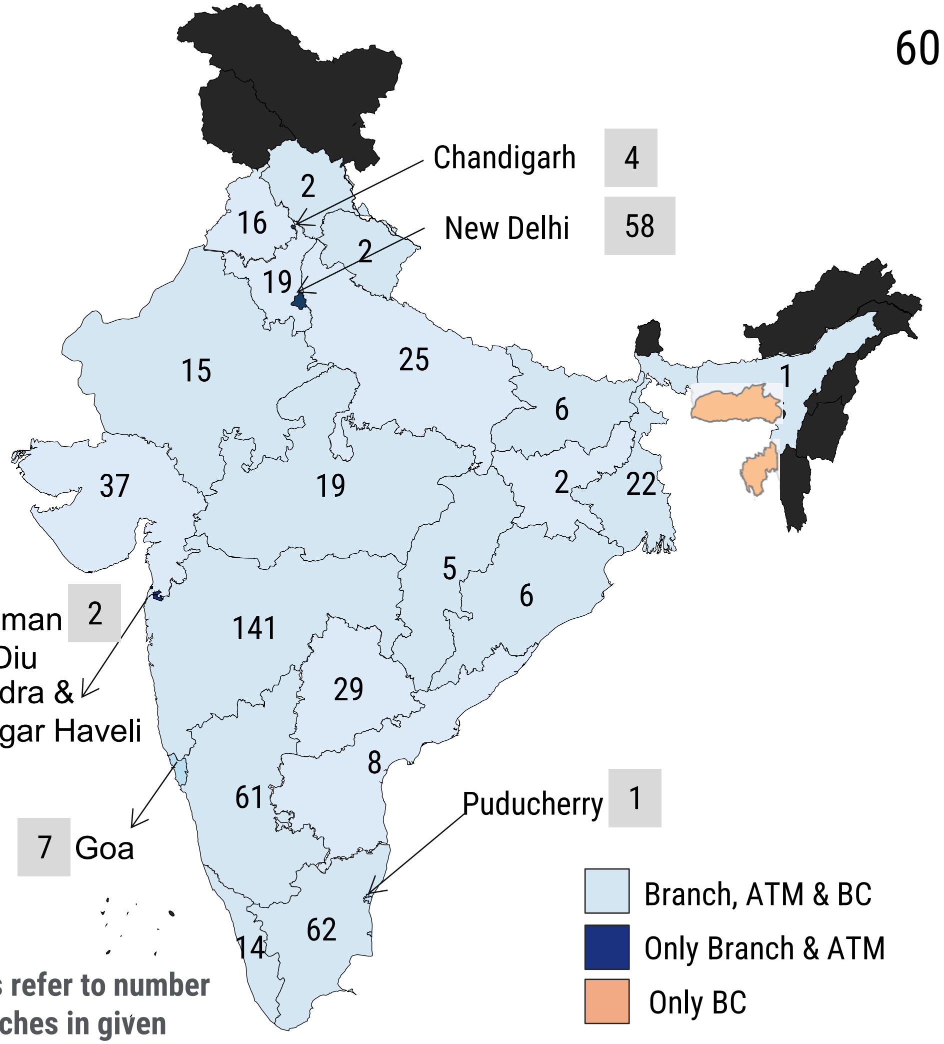
Distribution Network

Branches	BC Branches	ATMs	Customers
564	1347	415	14.98 Mn

600+ districts, servicing 18,000+ pincodes

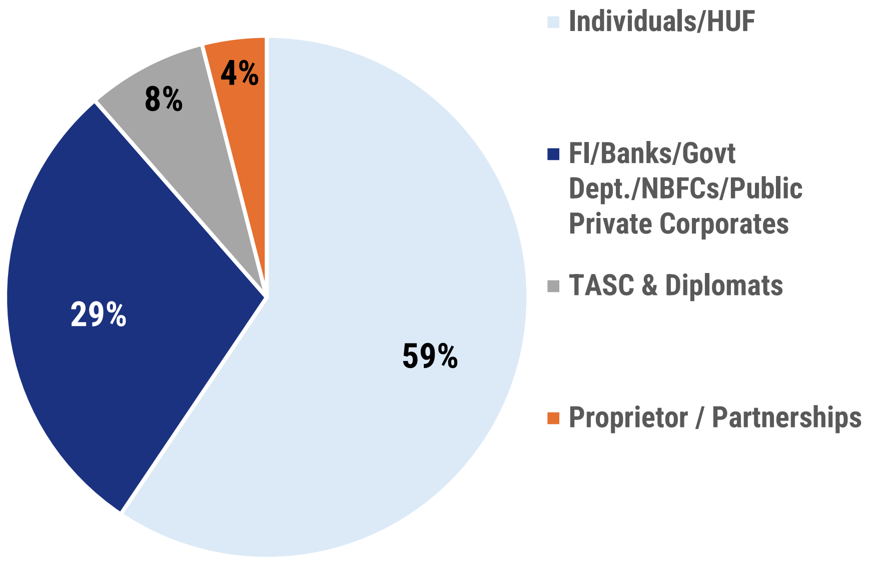
BANK LEVEL DEPOSIT COMPOSITION

Metro & GIFT	87,168	75%
Urban	21,690	19%
Semi-Urban	6,102	5%
Rural	1,048	1%



Figures refer to number of branches in given state/union territory

Retail Liabilities: Constitution wise



~80% of SA accounts & ~65% of new Term Deposits are opened digitally in Q2 FY26

Credit Cards

Growth & Market Share

Source RBI Data

	Aug'24		Aug'25	
	RBL	Industry	RBL	Industry
CIF	5.26 M	105.49 M	4.54 M ▼ 14%	112.31 M ▲ 6%
Spends*	7,332 Cr	1,68,635 Cr	7,097 Cr ▼ 3%	1,91,489 Cr ▲ 14%
Advances	17,672 Cr	2,76,576 Cr	17,209 Cr# ▼ 3%	2,88,691 Cr ▲ 4%

Business Volumes (Sep 25)

New A/cs	2.1 lacs	▼ 44 % YoY ▲ 7 % QoQ
CIF	44.70 lacs	▼ 14% YoY ▼ 5% QoQ
Spends	₹ 21,168 Cr	▼ 3 % YoY ▲ 0.3 % QoQ
Receivables	₹ 17,439 Cr	▼ 2 % YoY ▲ 1% QoQ

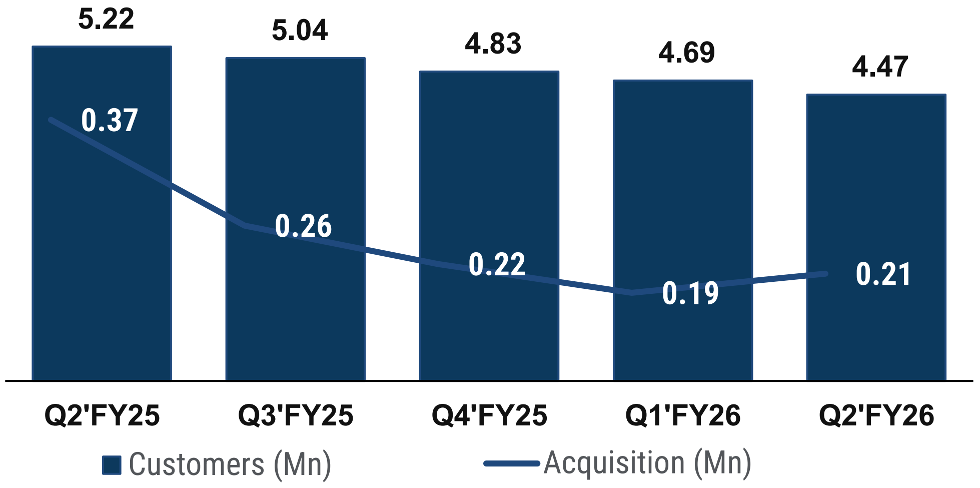
**Spends includes gross only as per RBI definition*

 # RBL Advances excludes PL on cards

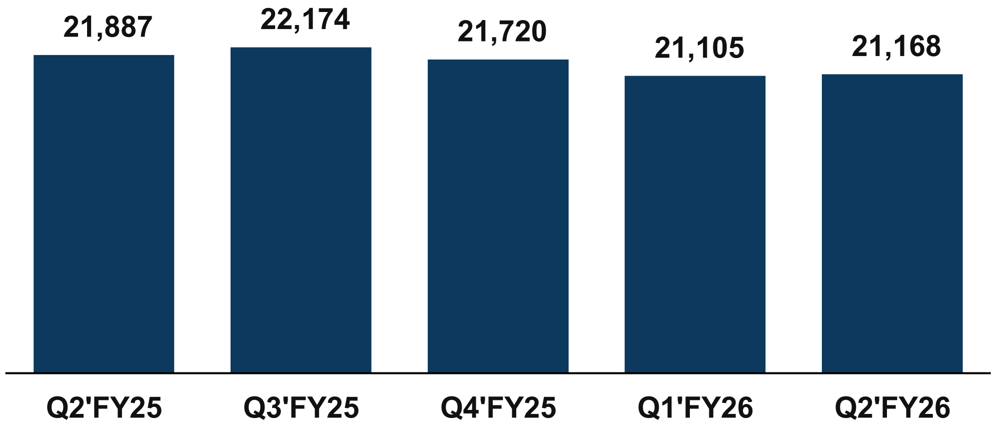
Credit Cards

Portfolio Trends

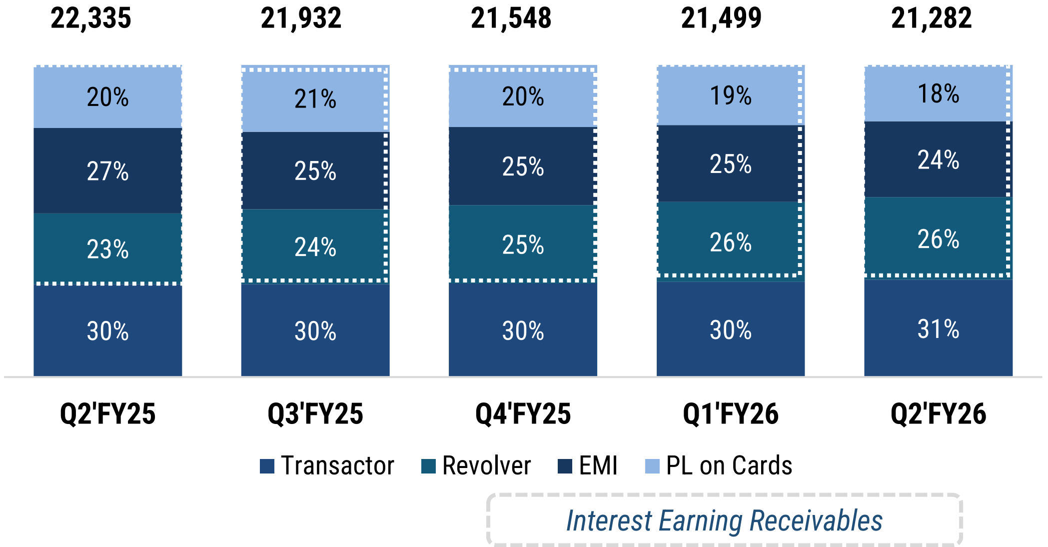
Cards in Force and New Acquisition (Mn)



Total Spends (Rs. In crore)

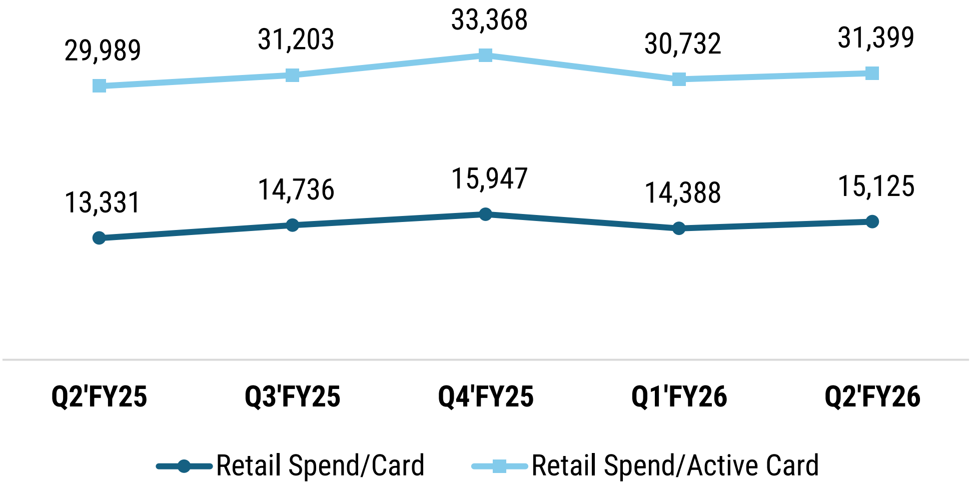


AUM (Rs. In crore)



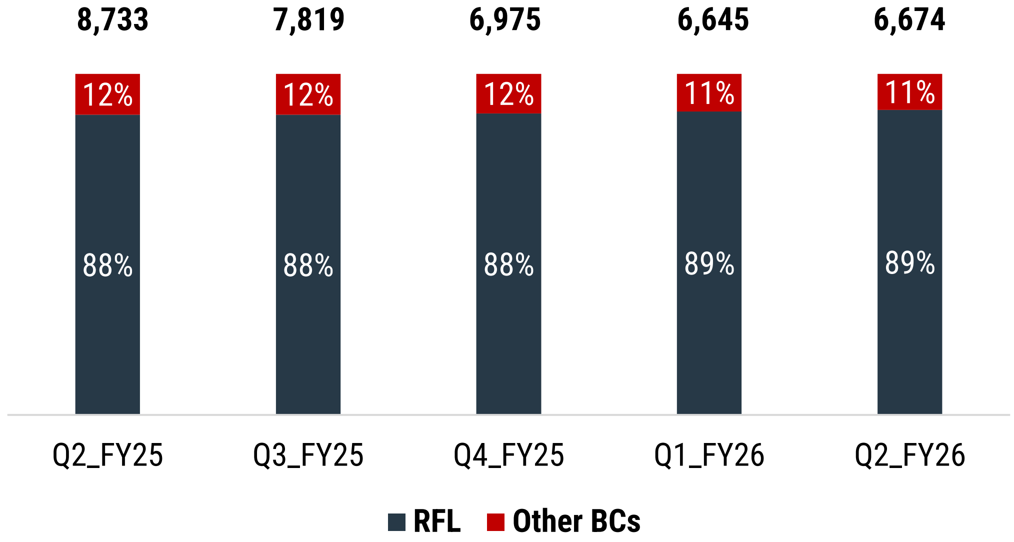
Term Advances further broken into PL on cards & EMI

Retail Spends per card

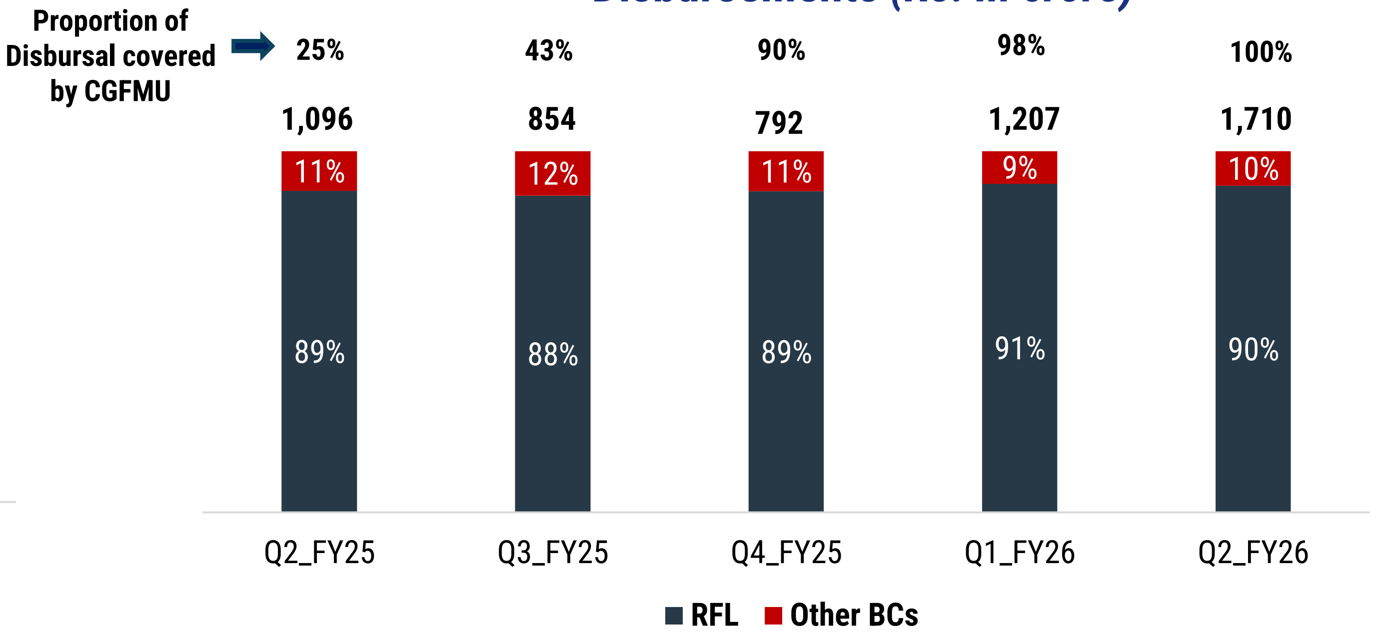


JLG Update

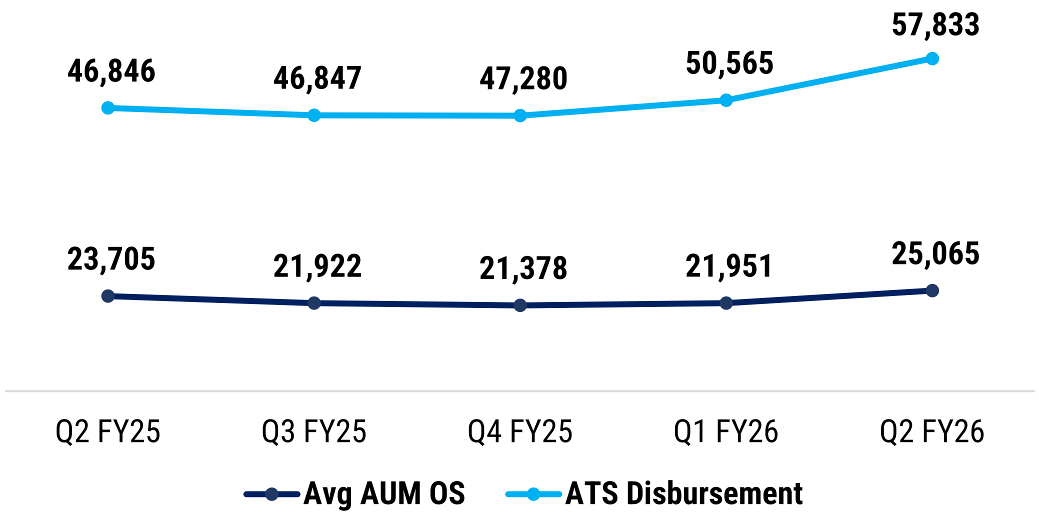
Gross AUM *(Rs. In crore)*



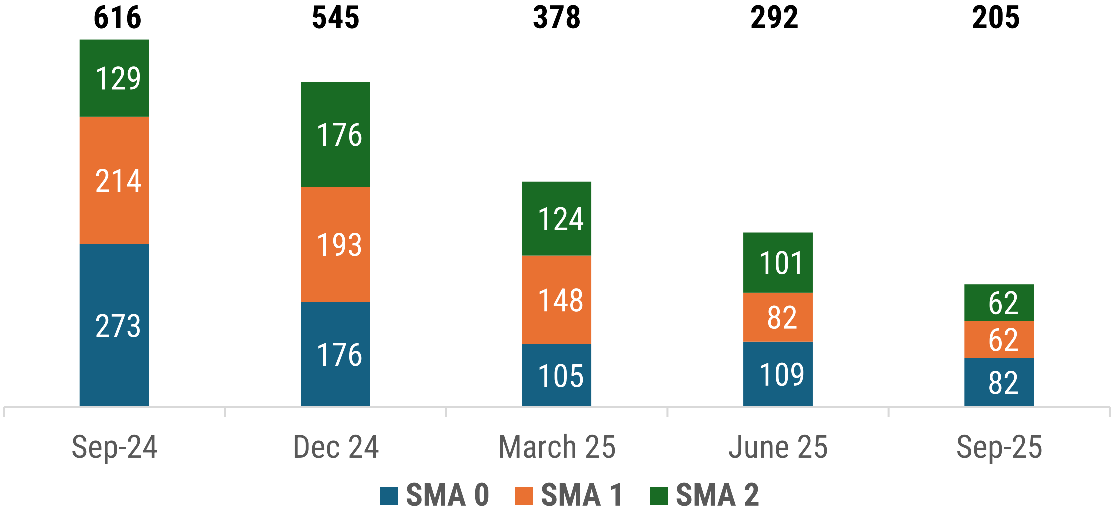
Disbursements *(Rs. In crore)*



Average Ticket Size – Disbursement & O/s



SMA Position (Rs. In crore)



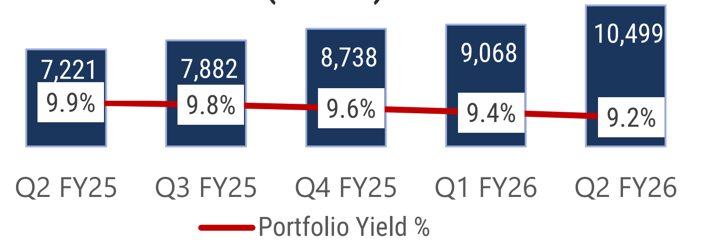
Key Business Loans Segments

PRIME LAP (PLAP)

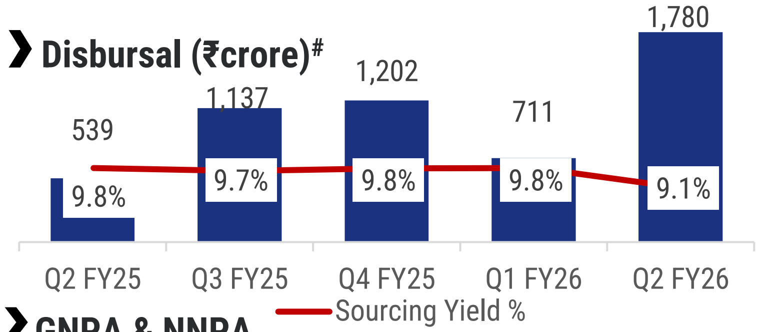
~ 10,000 Customers | 740+ AVG. Refresh CIBIL | 1.03 Crs ATS

Gross Advances (₹crore)

Old Book* proportion@ 14%

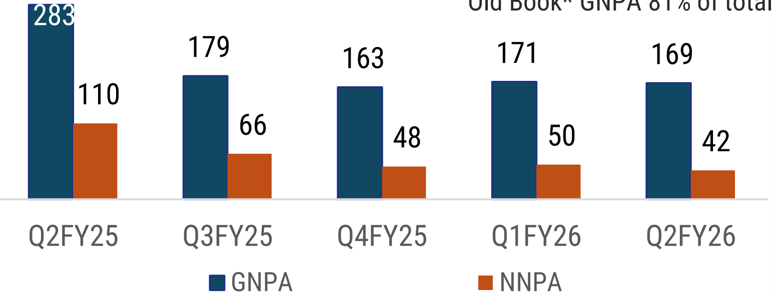


Disbursal (₹crore)#



GNPA & NNPA

Old Book* GNPA 81% of total



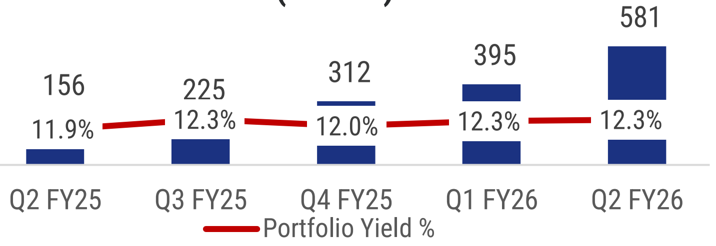
*Old book refers to loan book sourced prior to September 2020

#LAP disbursals does not include utilization of LAP OD limits

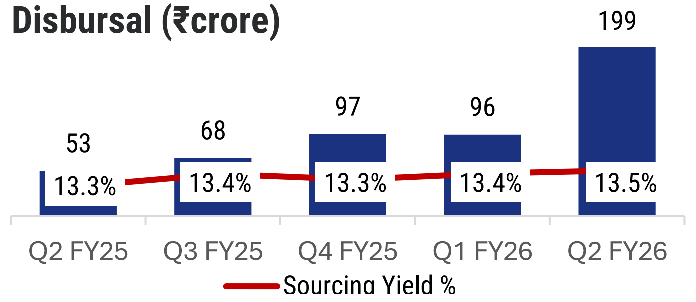
SMALL LAP (SLAP)

~ 2,700 Customers | 750+ AVG. Refresh CIBIL | 22 lacs ATS

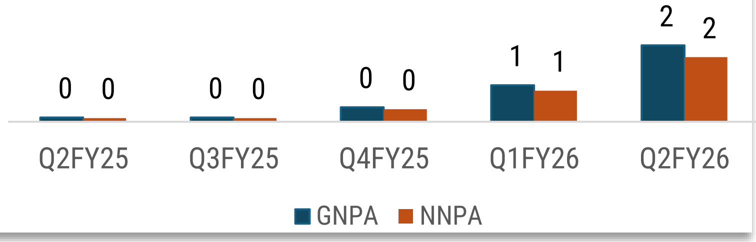
Gross Advances (₹crore)



Disbursal (₹crore)



GNPA & NNPA

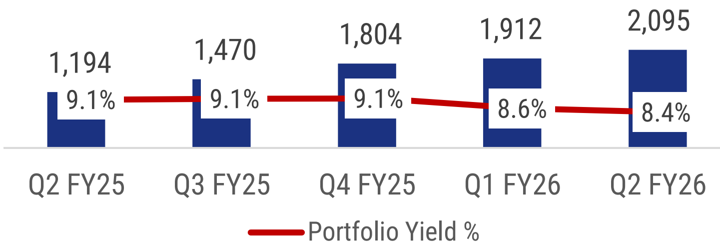


$BBG disbursals has now been updated to include utilisation against CCOD limits set up during the quarter

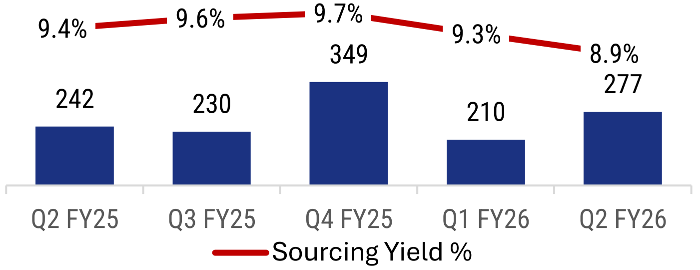
Business Banking Group (BBG)

~ 780 Customers | RANK 4 AVG. CMR | ~ 3 Crs ATS

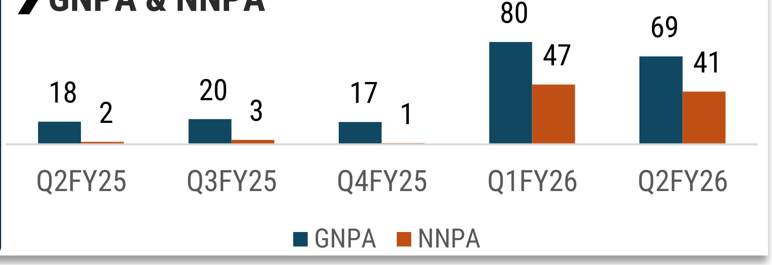
Gross Advances (₹crore)



Disbursal (₹crore)$



GNPA & NNPA



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

Housing

AFFORDABLE HOUSING LOAN

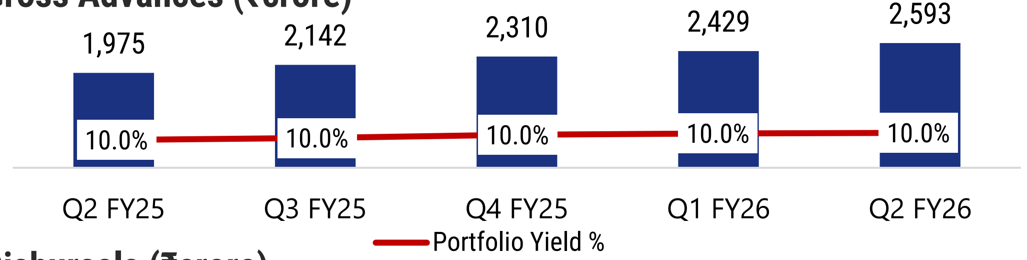
~7,700
Customers

750+
AVG. Refresh CIBIL

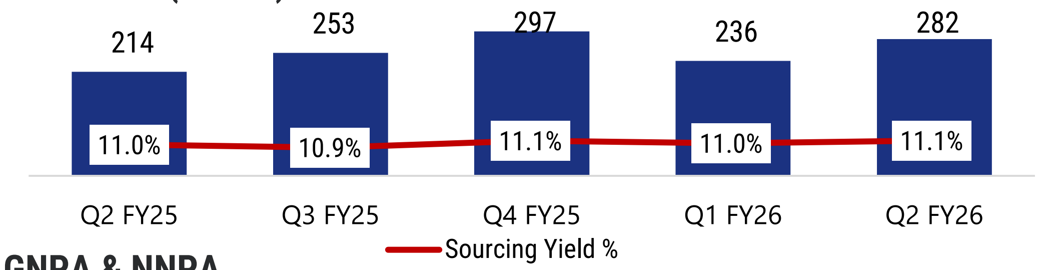
63.60%
AVG. LTV

~ 22 lacs
ATS

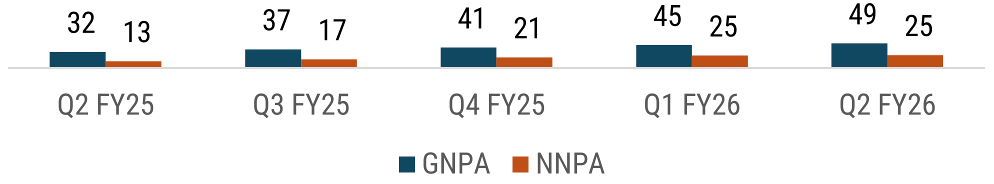
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



PRIME HOUSING LOAN

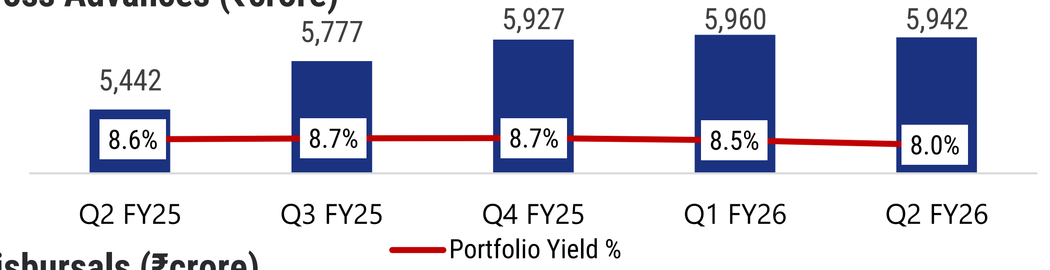
~ 6,000
Customers

770+
AVG. Refresh CIBIL

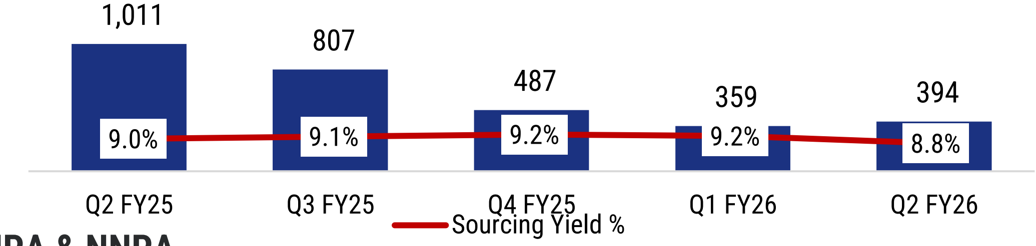
60.18%
AVG. LTV

~ 74 lacs
ATS

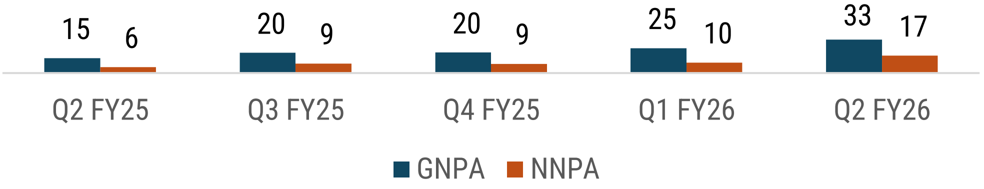
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



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Wheels

RVF

Product Ranges

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

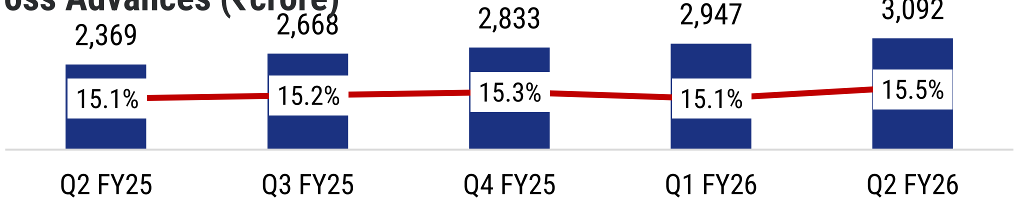
Geographical Presence

308 Districts

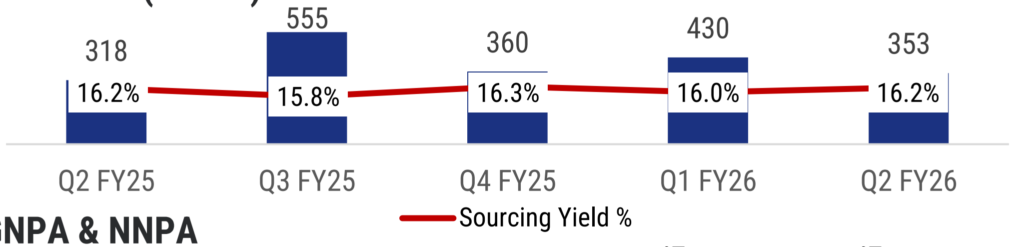
Sourcing Mix

RVF : 60% : 40% (New tractor : Used Tractor)

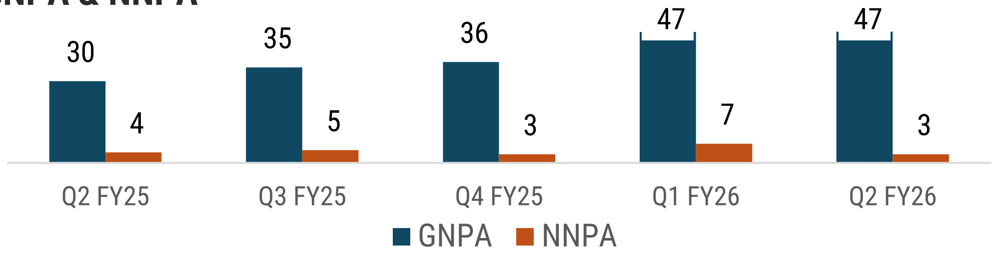
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



USED CAR & TWO WHEELER

Product Ranges

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

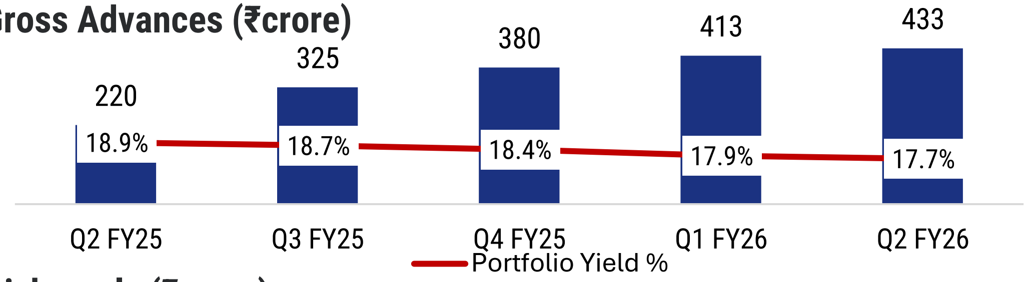
Geographical Presence

55 Districts (Used Car and Two-Wheeler)

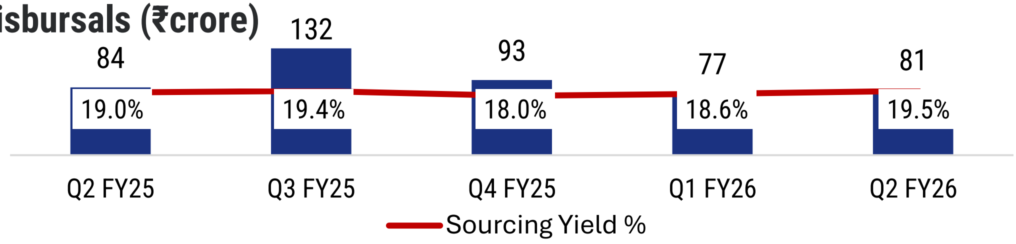
Sourcing Mix

Auto Loan : 50% : 50% (Used Car :New Car)
100% New Two-Wheeler

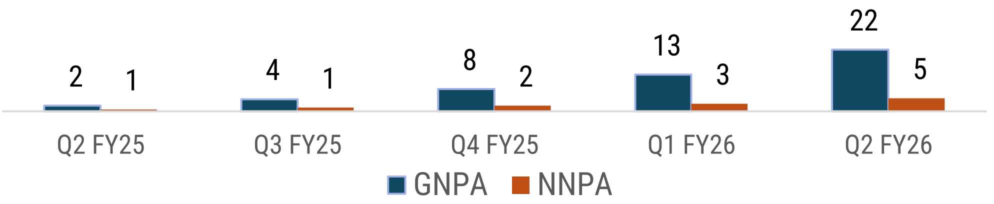
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



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Retail Agri & Gold

AGRI BOOK

~ 24,650 Customers

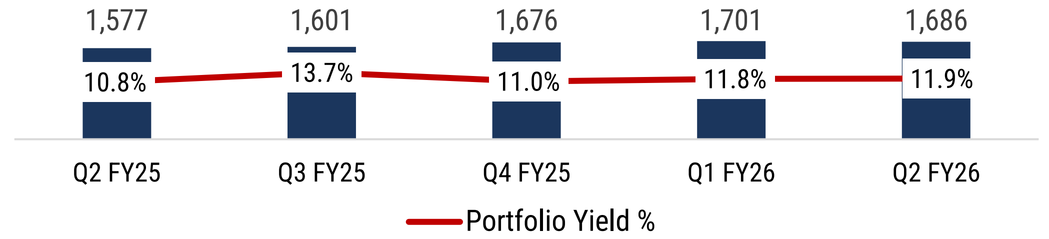
Sourcing Mix

98% from open market or existing customer reference
2% sourcing is from BC partner & Co-lending partner

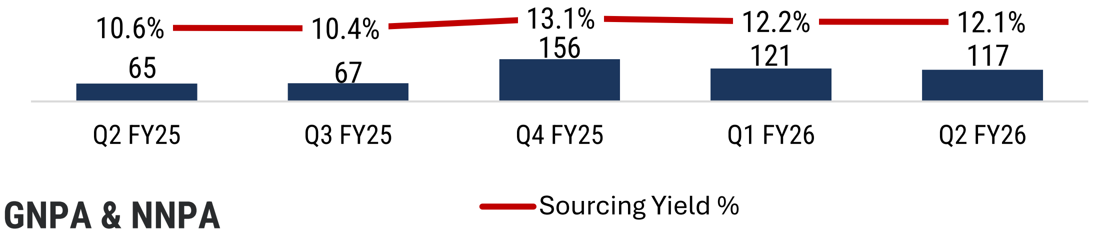
Geographical Presence

178 Branches across 15 States

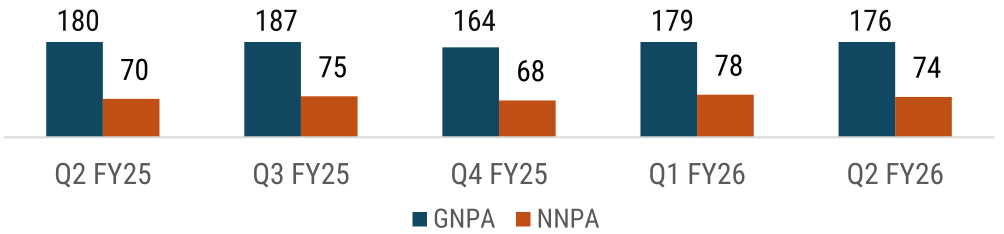
Gross Advances (₹crore)



Disbursals* (₹crore)



GNPA & NNPA



*Retail Agri disbursals has now been updated to include utilisation against CCOD limits set up during the quarter

GOLD LOAN

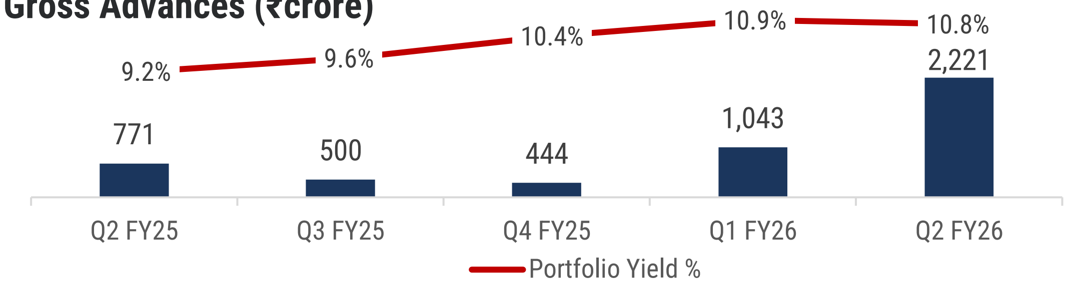
~ 15,100 Customers

Geographical Presence

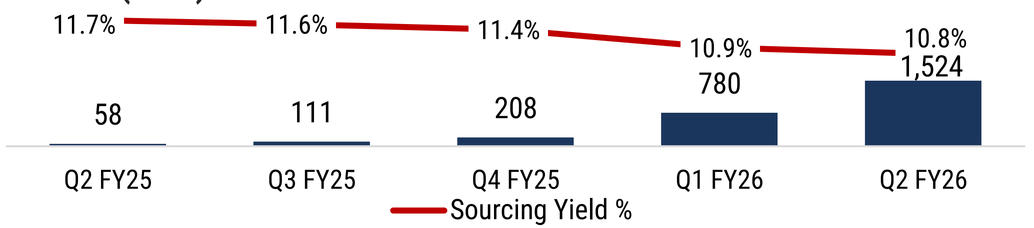
Sourced through 492 Branches across 26 States & UT's

~3.75 lacs ATS

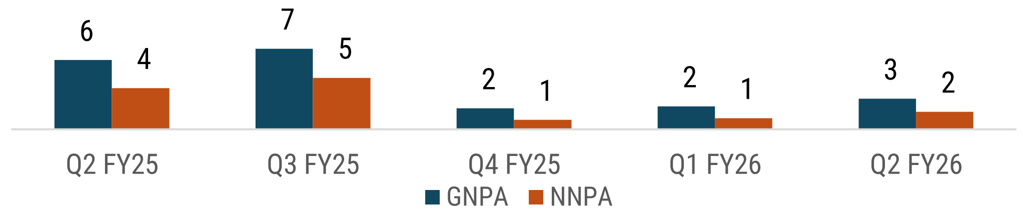
Gross Advances (₹crore)



Disbursals (₹crs)



GNPA & NNPA



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

Wholesale Banking

Business Updates

Wholesale Banking

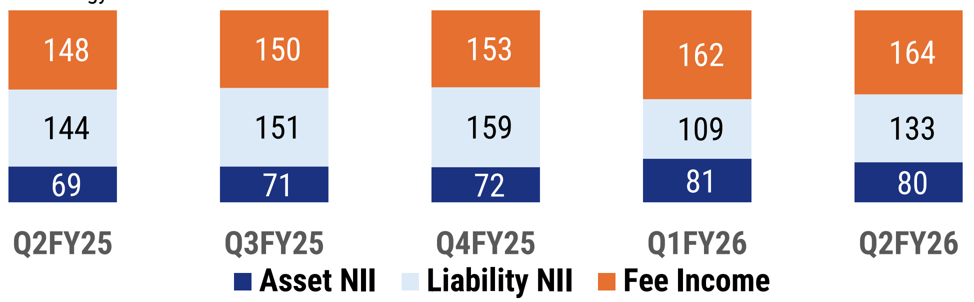
	Corporates	Commercial and Supply Chain	Financial Institutions	Other niche segments
Gross Advances Contribution (Sep 2025)	43%	32%	17%	8%

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

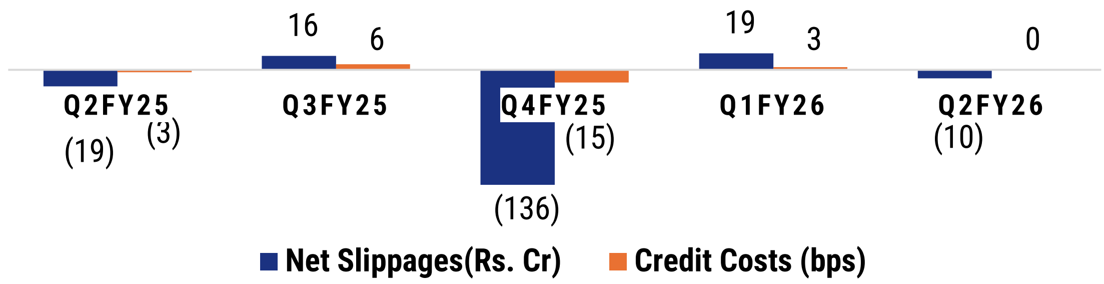
Wholesale Banking

Reducing Dependence on Asset Led Revenues

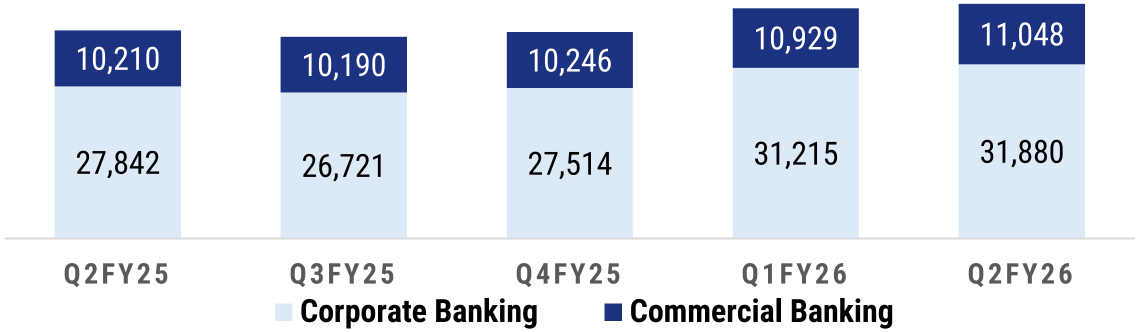
Note: NII is basis internal methodology & FTP



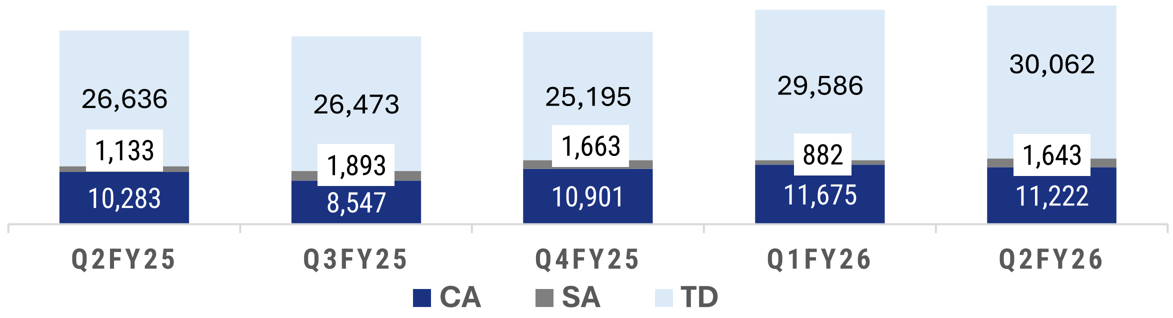
Low Slippages and Recoveries result in low credit costs



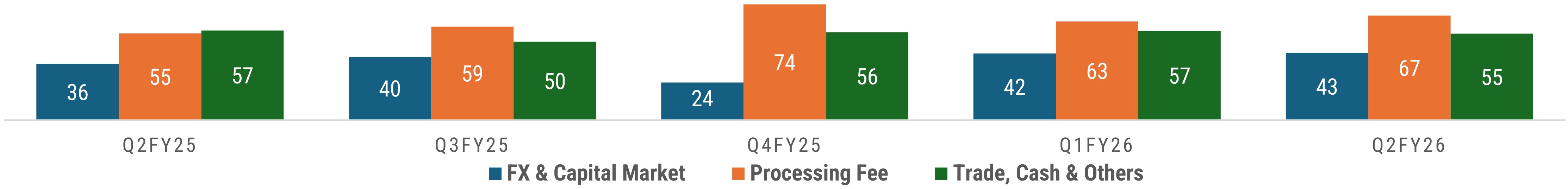
Wholesale Liabilities



Wholesale liabilities CA,SA,TD



Fee Growth Driven by Transaction flows



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ESG

ESG @ RBL - Grow Sustainably..

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 26.37% as on 30th September 2025

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 in 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

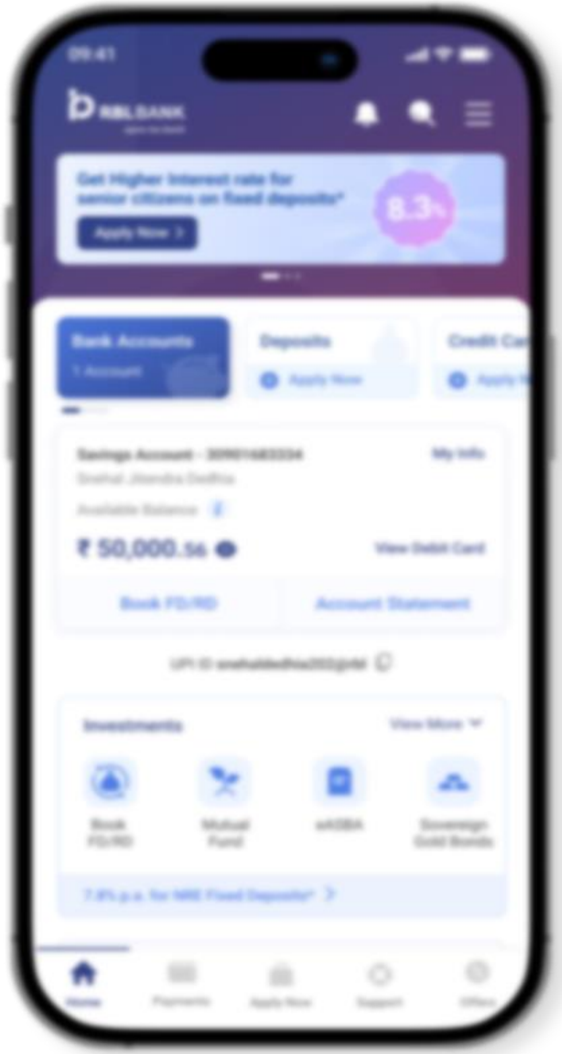
- Asia Money recognized RBL as India's best bank for CSR 2023
- Bank has funded overall 6 projects in FY25 across 3 thematic areas, namely **H**ealth, **E**ducation and **L**ivelihoods **O**pportunities (***H.E.LO.*** acronym)
- The bank has also taken up "Project Vaneekaran" for tree plantation and planted 8000 saplings in a vastly accessed community place. The initiative covers developing dense Miyawaki urban forestation, medicinal and pollination plants to cater to biodiversity objectives.

Read more on: https://www.rbl.bank.in/sustainability-framework/

Digital Banking Updates

Digital Banking Snapshot…

D2C	**4.4** Mobile App Ratings	**15 Cr.** Monthly Avg Transaction Volume (Inward/Outward) 24% IMPS · 74% UPI · 2% RTGS & NEFT		**3.1 L** Files processed in Q2 through e sign/stamp platform
Transformation	**100%** Penetration of E-sign in MFI business	**260+** APIs exposed to corporates & partners	**11 L+** Average Daily API Calls	**1.6 L** Monthly VKYC (on TA)
Capabilities	**1.7 L** No of active PPI Customers	**485+** No of partnership / Corporates	**12 L** UPI Handle Issued	**~72%** of eligible customers are registered on MyBank App



UPI new features enablement – GFF2025

Bank has launched 4 new UPI features, during Global Fintech Festival 2025

1 **OS-native Biometric Authentication for UPI Transactions**

Enable biometric authentication for UPI payments to eliminate PIN entry and boost adoption.

2 **IoT Payments**

Enable UPI-linked secondary devices (e.g., smart watch, smart glasses) for payments via users' primary UPI app without entering UPI PIN.

3 **UIDAI Face Authentication for UPI PIN Reset**

Replacing Aadhaar OTP with issuer Bank OTP, post UIDAI face auth.

4 **SLM Chatbot**

Chatbot managed by NPCI, to resolve UPI grievances, manage mandates, and FAQs, hosted on bank's website or app.

RBL Bank Humsafar Prepaid Card – GFF2025

RBL Bank Humsafar

- ✓ Excited to announce the launch of RBL Bank Humsafar during GFF-a prepaid card designed for all-day payment buddy!
- ✓ Humsafar is more than just a card — it's your trusted companion for every payment, whether it's travel, food, fuel, or daily expenses.
- ✓ Powered with NCMC (National Common Mobility Card) magic, it brings true convenience by enabling seamless payments across transit, retail, and digital platforms — all through one single card.

Insignia Preferred Banking Business

The new proposition brings innovative technology driven solutions offering a blend of services and expertise customized exclusively for SMEs.

QR on the back of Transit Prepaid Cards – GFF2025

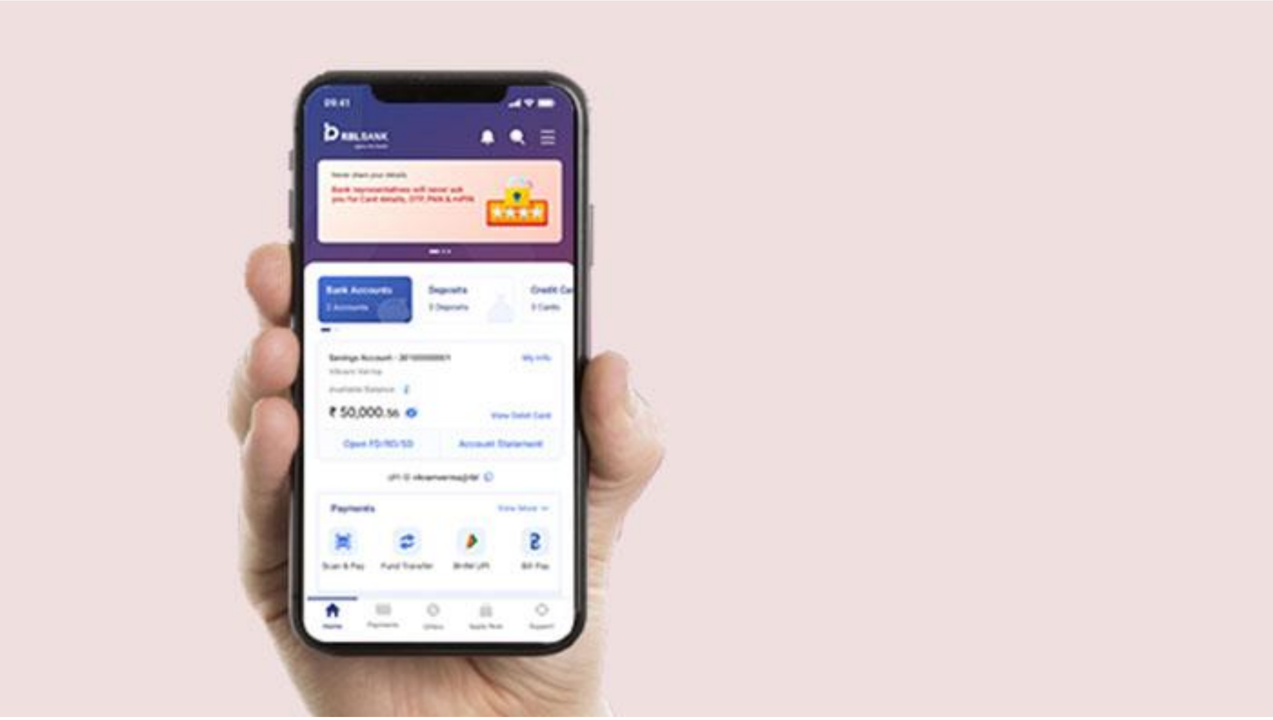
QR on back of Card
RBL Bank is the 1st private sector bank to launch

✓ Excited to introduce a first-of-its-kind solution that enables prepaid card customers to instantly load their cards by simply scanning the personalized QR code printed on the card.

✓ This feature eliminates the need for metro commuters to stand in queues or manually enter card details and all prepaid card customers to load the card with just a scan– offering a faster, simpler, and smarter top-up experience

IMPS Simplified flow

IMPS Simplified Flow



What is it?

IMPS transactions simplified
Customer can transfer money to mobile number and money credited into the account attached to the mobile number

Live on RIB
RBL Bank is live for IMPS simplified flow on Retail Internet Banking

Key Features

Payments to mobile number
Direct payments to the mobile numbers of beneficiary through IMPS

Beneficiary name fetch
Beneficiary name fetch using mobile number, eliminating the need to enter account number and IFSC.

Key Digital enablement initiatives over the last quarter…

Distinctive Capabilities

6th Rank in the industry with **10% market share** in processing IMPS transactions as remitter.

5th Largest Bank in the industry in FIR (RDA) through IMPS.

~25% Market Share in POS Terminals Through Aggregator partnership model with **60% active base.**

~18K Monthly Digital Account Opening

BBPS Collection made live for MFI
Digital collection increased from 0.1% to >8% in past two months.
~50 Cr. collected (2L payments) via. BBPS

A new Journey Created Next+ - a new variant of corporate salary.
Key Benefits :
- Sourcing premium customers through DIY.
- Expanding reach by onboarding new corporates.

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

~6.2K Loan applications sourced using Account aggregator (AA) support in Q2

RBL MoBank is now RBL MyBank a Single Unified Mobile App that offers a best-in-class experience to every retail customer.

RBL Suvidha App- for MFI customers has crossed 2.8 lac registrations in less than 9 months of launch.

Revolutionizing Credit Card Issuance: RBL Bank's Account Aggregator-Integrated Income Journey

Enabled Digital Journey for NR A/c - allowing NR customers to open Savings account with RBL

WhatsApp Bank Retail Assets Customers can now download their Statement of Account and Interest Certificate directly through WhatsApp!

Key Enablement…

Multi-pronged delivery leveraging our partnership base in the following areas

Acquiring services to Payment Aggregators
- Established a **strategic partnership with CAMSPAY** to onboard them as a new payment aggregator for acquiring settlement services.
- Onboarded Payment Aggregator **Open Financial** on the RBL merchant acquiring platform enabling acquiring settlement services and PA Escrow.
- Onboarded **BharatPe for** UPI Acquiring services through the bank's switching infrastructure.

Remittance services to Exchange Houses
- Successfully went **live in RDA with Panda Remit**, a Singapore based exchange house.

Channel Enhancements
- **CBTD Bulk Tax Upload feature in now live** on our Corporate Internet Banking (CIB) channel.
- **Development of the DIY Journeys has been transitioned in-house**, with the backend database successfully migrated from Google Cloud Platform (GCP) to Oracle

New Innovations
- **Integrated with the Unified Lending Interface** (ULI) to enable Digital Land Records Services (LRS)

Curated & Expansive Digital Interface

RBL BANK

Retail Individuals

- Retail Internet Banking
- WhatsApp Banking
- RBL Suvidha App
- RBL Cares Chatbot
- RBL MyBank, MyCard & Diplomat App
- ‘Quick Services’ on Website
- SMS & IVR Banking

MSMEs & Corporates

- Partnership Banking
- Corporate & MSME Banking
- Connected Banking (BaaS)
- Prepaid Instrument (PPI)
- RBL BizBank App & Corporate Internet Banking
- Merchant Collection
- API Banking (BaaS)

Digital Partnerships…

Strategic fintech partnerships enabling expanded reach & new acquisition channels. Our open architecture (API Led) partner first approach focuses on Innovation & Co-creation for superior customer experiences.

RBL BANK
apno ka bank

Corporates

- mPokket – Fast Approval, Instant Loan
- Easebuzz
- ORIEL FINANCIAL SOLUTIONS PVT. LTD.
- PayIO

Payment Aggregators

- NTT DATA Payment Services
- Razorpay
- Pine Labs
- adyen
- Paytm
- Cashfree
- stripe
- Lyra
- innoviti – Purchase partner to every Indian
- PhonePe
- mswipe
- open
- fiserv.
- CAMSPay
- PayGlocal
- PAYNEXT – The Next E-Commerce Payment

Corporate BCs

- Prabhu Money Transfer
- IME – International Money Exchange

Transit, Co-Branded Cards & PPI Escrow

- ನಮ್ಮ ಮೆಟ್ರೋ namma metro
- paycraft
- xoxoday
- CRED

TPAPs & Large Merchants

- JUSPAY
- Amazon
- DREAM11
- Gameskraft
- Rio
- BharatPe

Fx Entities

- WISE
- Western Union
- terrapay
- ria Money Transfer
- panda REMIT

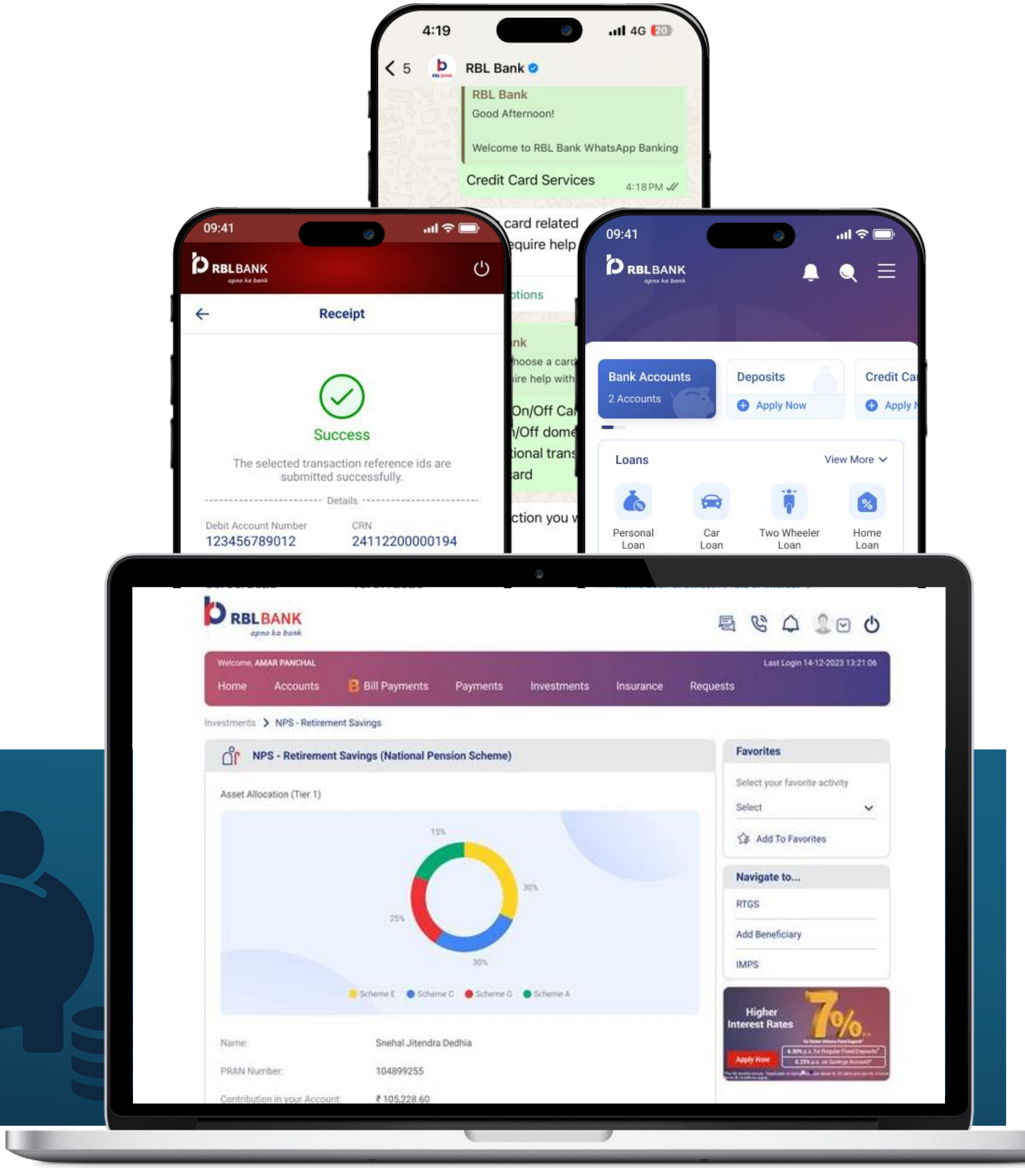
Continuous enhancements across digital channels…

- International Money Transfer (LRS) through MyBank.
- Enablement of Simplified IMPS – RIB
- Download Statement of account & Interest certificate(Retail Assets) - WhatsApp Banking.
- Unified Presentment & Management System (UPMS) – CIB
- Commercial Credit Card DIY Module – CIB
- Digital Fixed Deposit in Suvidha App – Leveraging multiple channels of the bank to source FD customers.
- Enhancing Video Module (Financial Shiksha)-Suvidha

88% of MF SIPs initiated through digital platform

91% RDs & **66%** FDs booked via online channels

93% Smart Deposits processed through digital modes



Marketing and CSR Updates

Strategic Campaigns- Customer-Centric Storytelling

Key Goals

- Build Credibility
- Inspire Action
- Strengthen Brand Image
- Enhance Digital Presence

Compelling testimonial film series titled ***Customer First***, spotlighting authentic voices of our customers launched. These narratives highlight the transformative impact of RBL Bank's products and services on their lives.

By showcasing real-life success stories, the initiative fosters emotional connection, builds brand credibility, and inspires potential customers to engage with our offerings.

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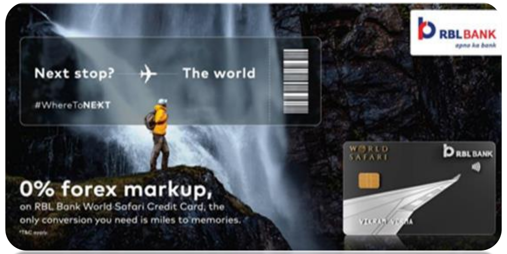
Strategic Campaigns- Customer-Centric Storytelling

Targeted prod**uct-led awareness initiatives** have significantly enhanced brand visibility and accelerated product adoption.



Golden Years was a 51-day outreach initiative dedicated to Senior Citizens.

Key Highlights:

- Over 1,000+ micro-marketing activities across regions
- Entertainment-led events including music, movies, and plays
- Sessions on cyber safety and digital banking

As a gesture of appreciation, the top 100 senior customers received a premium wooden chess set featuring our Brand Ambassador's digital signature and a personalized note from our MD & CEO.

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Driving Impact & Visibility Through our Brand Ambassador

- Our partnership with World Chess Champion D. Gukesh has delivered **45M+ impressions**
- Generated immense commercial value, significantly boosting brand visibility and perception.
- His credibility as a rising sports icon has enabled execution of impactful campaigns.

ITOTY Awards 2025

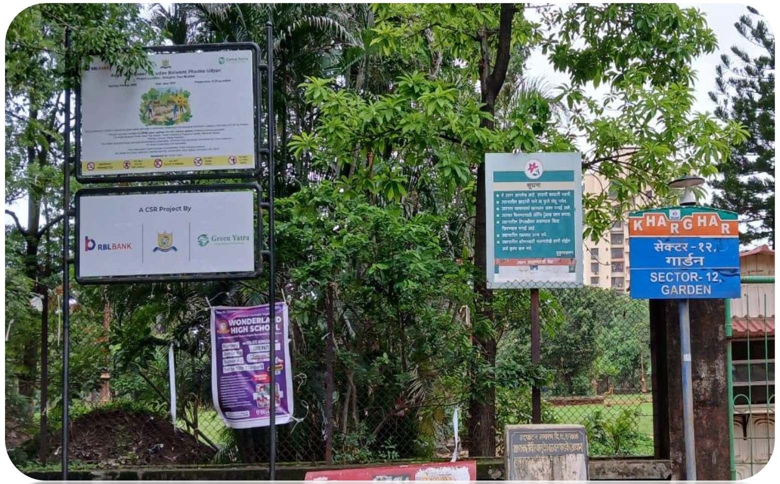
Recognized for the **Best Digital Transformation in Tractor Finance**. The Bank has won the ITOTY Award for the second time in a row

CSR Initiatives

Cabinet Minister Ganesh Joshi Distributes Bicycles & School Kits to Girl Students under ‘Umeed’ Initiative

State Cabinet Minister of Government of Uttarakhand, Ganesh Joshi participated as the Chief Guest at a bicycle and school kit distribution programme organised under our flagship CSR drive, “Umeed” held at Government Inter College, Kishanpur. On this occasion, he distributed bicycles and school kits to 300 girl students from 18 different government schools belonging to rural and low-income backgrounds.

CSR Initiatives



Project Vaneekaran Launched to Promote Urban Biodiversity

In collaboration with the Panvel Municipal Corporation, the Bank has planted 8,000 saplings across 6,125 square metres at Adya Krantiveer Udyan, Kharghar, Navi Mumbai, transforming the space into a mini urban forest.

Dhanvantri Brings Essential Medical Services to in 11 Cities

The Bank has launched a fleet of free mobile healthcare vans for underserved communities in Delhi, Silvasa, Noida, Daman, Bhubhaneshwar, Vadodara, Kolkata, Ahmedabad, Madurai, Mumbai & Hyderabad.

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. Rajeev Ahuja

Executive Director

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

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. Alok Rastogi

Head - Corporate Centre

Previously, associated with Yes Bank, CRISIL and Citi Bank

Mr. Narendra Agarwal

Head - Branch Banking & Retail Liabilities

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

Mr. Kumar Ashish

Head – Retail Assets and Collections

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

Mr. R. Rajagopalan

Head – Internal Audit

Previously, associated with HDFC Bank, Kotak Mahindra Bank

Mr. Bharat Rungta

Head - Wholesale Bank

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

Mr. Vishal Kukreja

Head - Human Resources

Previously, associated with Dhanalakshmi Bank, HDFC Bank

Management Team

Mr. Prakash Gupta

Chief Compliance Officer

Previously, associated with Barclays, Credit-Suisse and Rabobank

Mr. Abhijit Somvanshi

Head - Marketing, Communications & Customer Service

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

Mr. Buvanesh Tharashankar

Chief Financial Officer

Previously, associated with Jana Small Finance Bank and Citi Bank

Mr. Bikram Yadav

Head – Credit Cards

Previously, associated with GE Capital, India

Mr. Pari T S

Chief Operations Officer

Previously, Associated with Yes Bank, Citibank, HDFC Bank

Mr. Ravi Pichan

Chief Information Officer & Head - Digital Banking Unit

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

Mr. Kamal Sabhlok

Head – Secured Lending and Microfinance Business

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

Mr. Anshul Chandak

Head - Treasury

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

Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

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

Historical Performance

Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	H1 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	15,356
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944	116,667
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618	100,529
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165	28,814
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695	379
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	15.0
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	2.32
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.57
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	15.60
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	13,926
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	0.51
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	4.77
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61	247.94

Thank you