

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

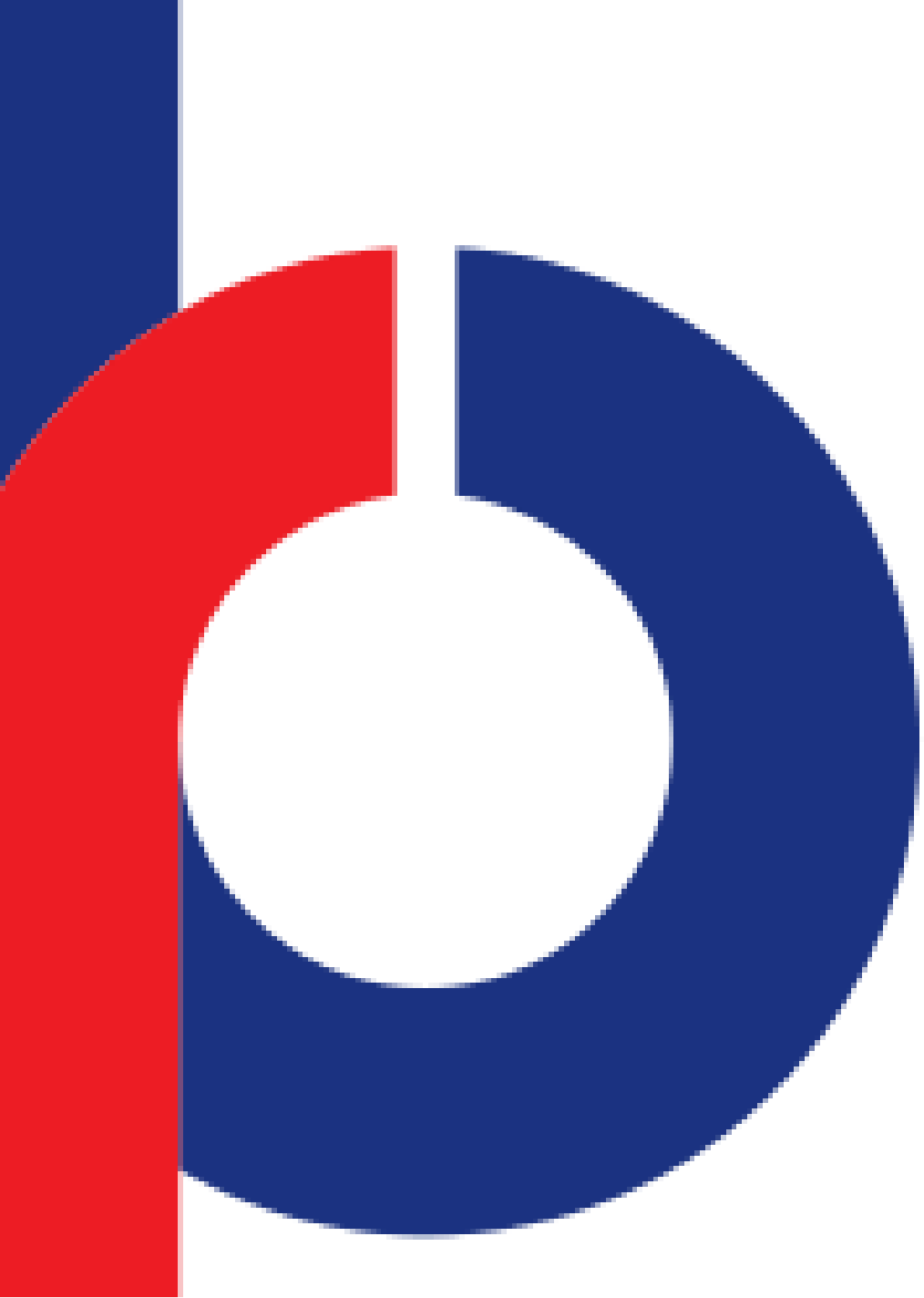
Encl: As above

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 September 30,2025

October 18,2025

By attending the meeting / telephonic call where this presentation is made, or by reading the presentation materials, you agree to be bound by the following limitations:

The information in this presentation has been prepared by RBL Bank Limited (the "Company") for use in presentations by the Company at analyst and investor meetings and does not constitute a recommendation regarding the securities of the Company. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information, or opinions contained herein. Neither the Company nor any of its advisors or representatives shall have any responsibility or liability whatsoever (for negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information set out herein may be subject to updating, completion, revision, verification and amendment and such information may change materially. Neither the Company nor any of its advisors or representatives is under any obligation to update or keep current the information contained herein. The information communicated in this presentation contains certain statements that are or may be forward looking. These statements typically contain words such as "will", "expects" and "anticipates" and words of similar import. By their nature forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. Any investment in securities issued by the Company will also involve certain risks. There may be additional material risks that are currently not considered to be material or of which the Company and its advisors or representatives are unaware. Against the background of these uncertainties, readers should not unduly rely on these forward-looking statements. The Company, its advisors and representatives assume no responsibility to update forward-looking statements or to adapt them to future events or developments.

This presentation has been prepared for informational purposes only. This presentation does not constitute a prospectus under the (Indian) Companies Act, 1956 and will not be registered with any registrar of companies. Furthermore, this presentation is not and should not be construed as an offer or a solicitation of an offer to buy securities for sale in the India. This presentation and the information contained herein does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities of the Company, nor should it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The securities of the Company have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), and may not be offered, sold or delivered within the United States or to U.S. persons absent from registration under or an applicable exemption from the registration requirements of the United States securities laws. This presentation and the information contained herein is being furnished to you solely for your information and may not be reproduced or redistributed to any other person, in whole or in part. In particular, neither the information contained in this presentation, nor any copy hereof may be, directly or indirectly, taken or transmitted into or distributed in the U.S., Canada, Australia, Japan or any other jurisdiction which prohibits the same except in compliance with applicable securities laws. Any failure to comply with this restriction may constitute a violation of the United States or other national securities laws. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted.

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



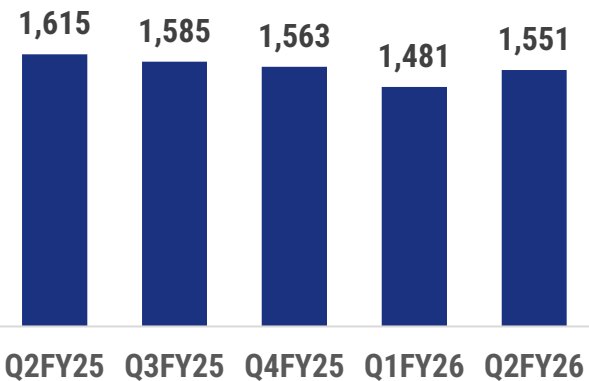
Asset Quality

- 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

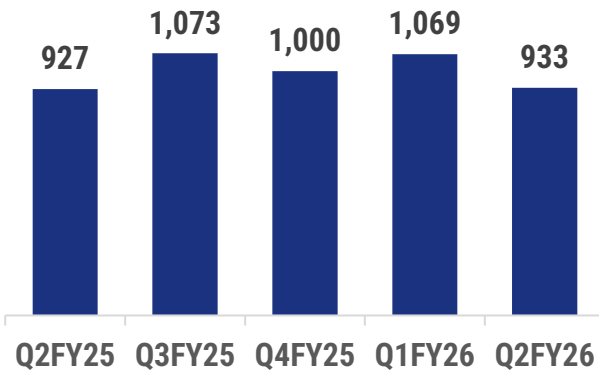
Financial Performance Summary



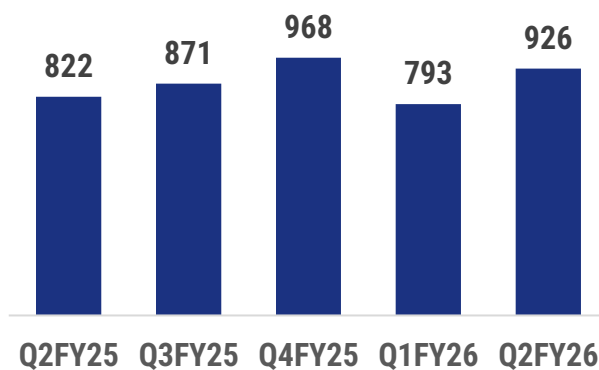
Net Interest Income



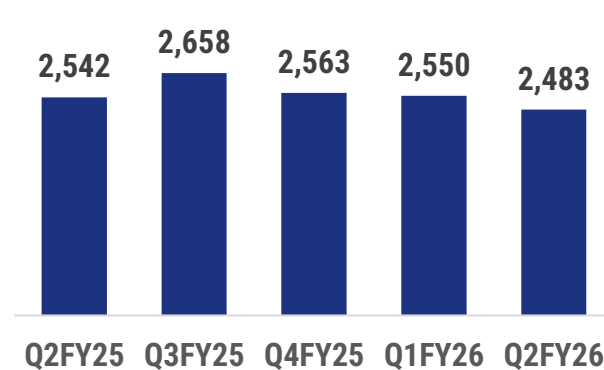
Other Income



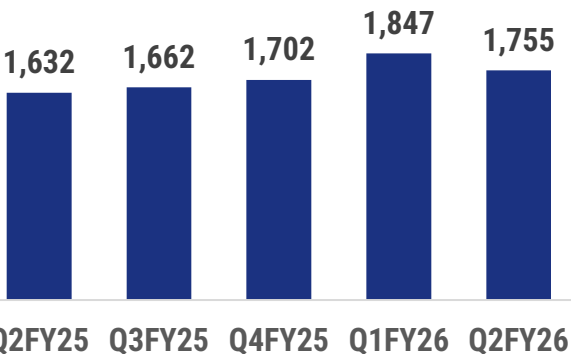
Core Fee Income



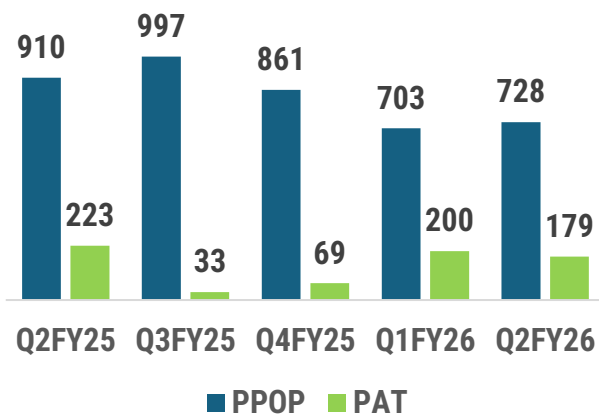
Net Total Income



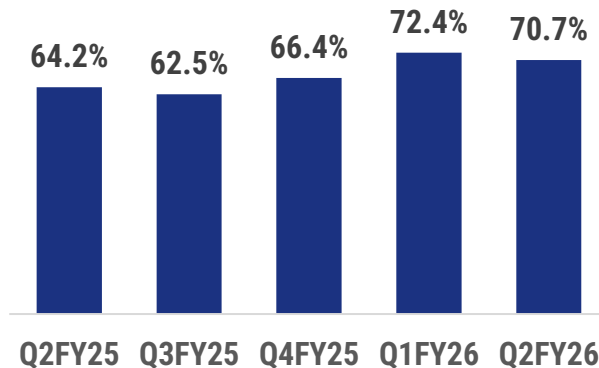
Operating Expenses



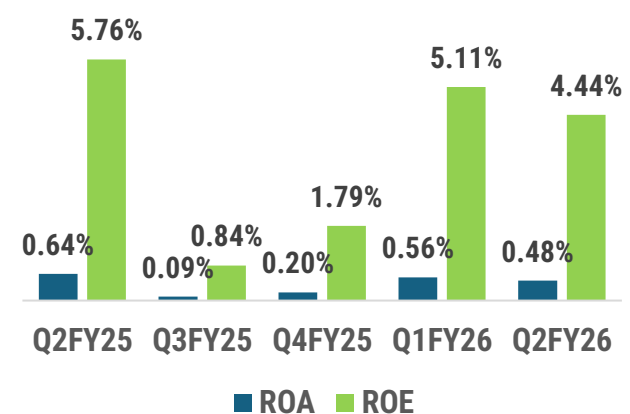
PPOP/PAT



Cost-Income Ratio



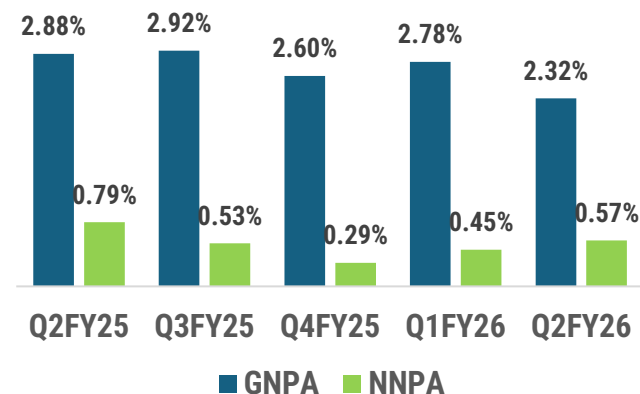
RoA/RoE



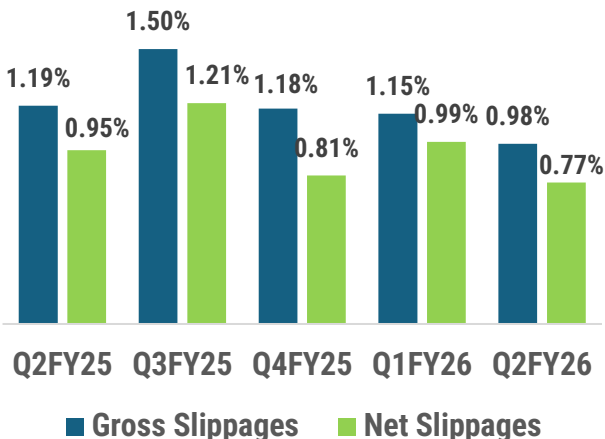
Financial Performance Summary



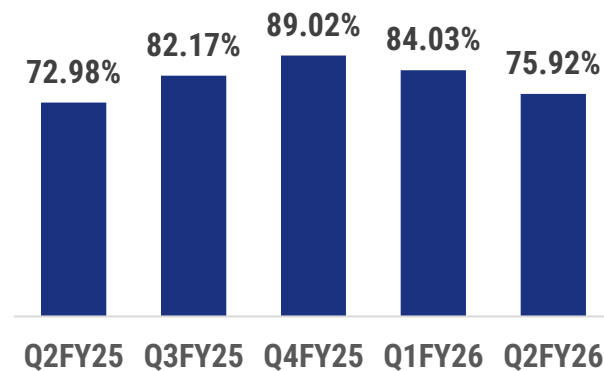
GNPA/ NNPA



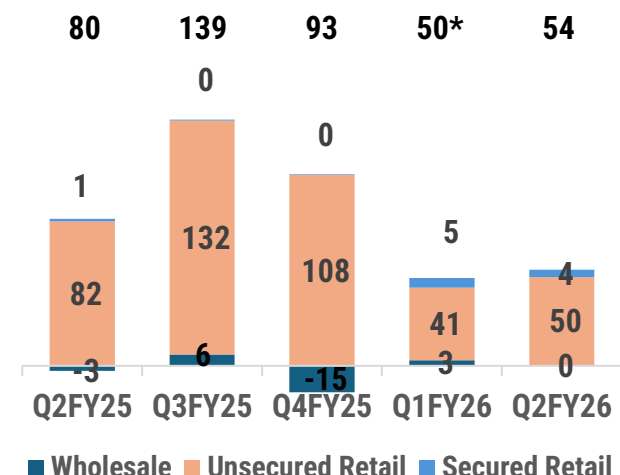
Slippages



PCR

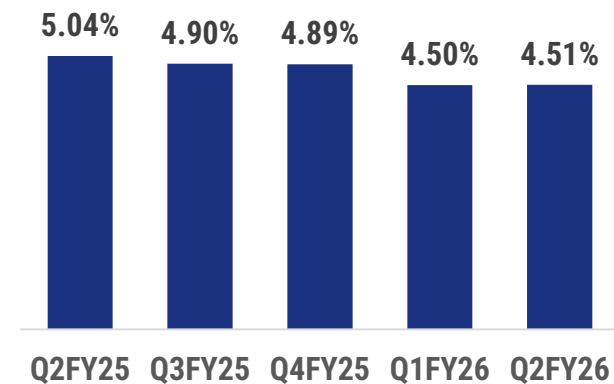


Credit Cost (bps)

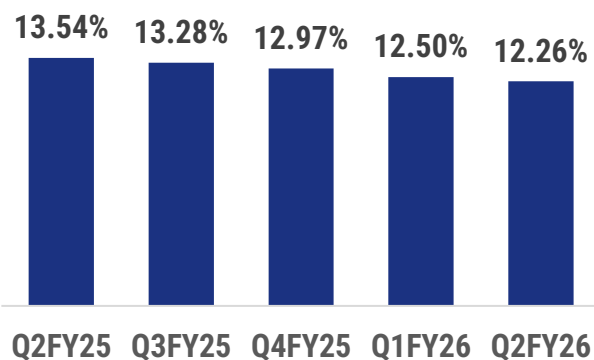


* Including Contingent Provision on JLG Loans of 6bps

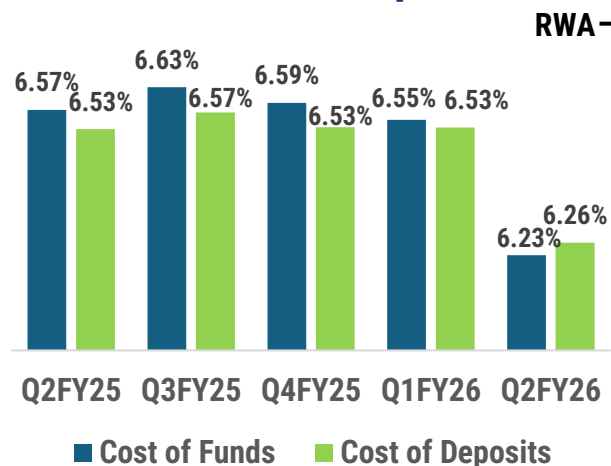
Net Interest Margin %



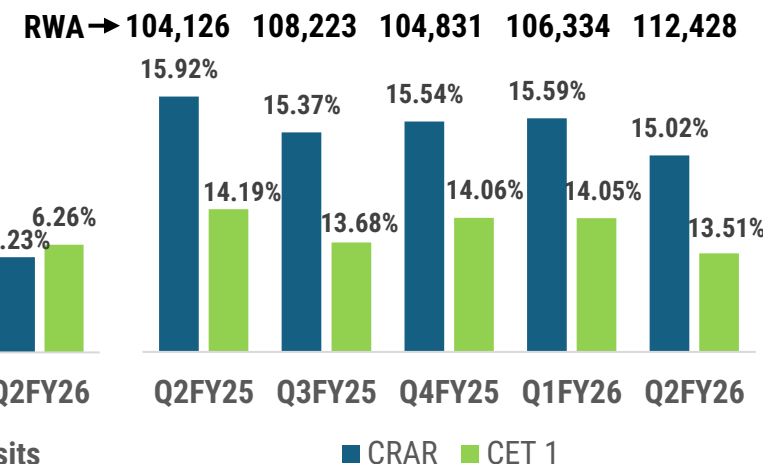
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy*



* Including interim period profits

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%
<i>Net Interest Margin</i>	<i>4.51%</i>	<i>5.04%</i>	<i>4.50%</i>		
Other Income	933*	927	1,069	1%	(13%)
<i>Core Fee</i>	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%)
<i>Employee Costs</i>	485	465	475	4%	2%
<i>Others</i>	1,270	1,167	1,373	9%	(7%)
Operating Profit	728	910	703	(20%)	4%
Provisions	500	618	442	(19%)	13%
<i>On Advances</i>	503	662	441	(24%)	14%
<i>Others</i>	(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
<u>Liabilities</u>					
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%
<u>Assets</u>					
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

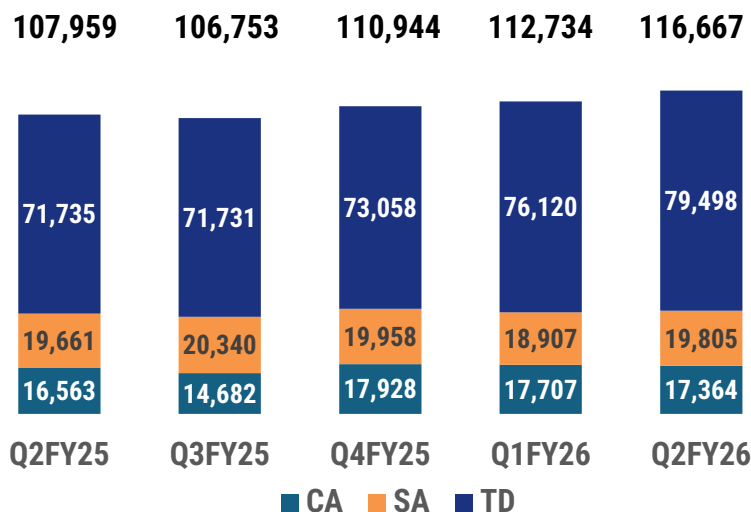


Particulars	September 2025	September 2024	June 2025	YoY Growth	QoQ Growth
<u>Liabilities</u>					
Capital	613	608	609	1%	1%
Reserves and Surplus	15,507	14,888	15,299	4%	1%
Deposits	1,16,636	1,07,952	1,12,700	8%	3%
Borrowings	15,225	14,680	14,863	4%	2%
Other Liabilities	6,058	5,776	5,383	5%	13%
Total	1,54,040	1,43,904	1,48,855	7%	3%
<u>Assets</u>					
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%

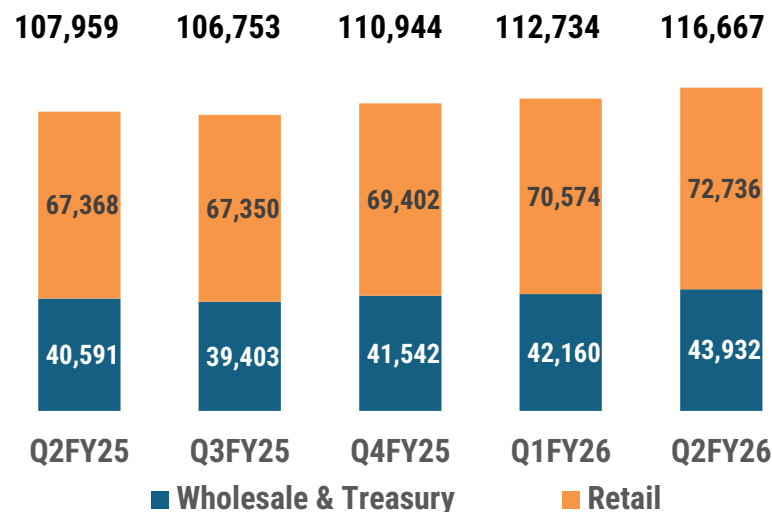
Deposits Profile



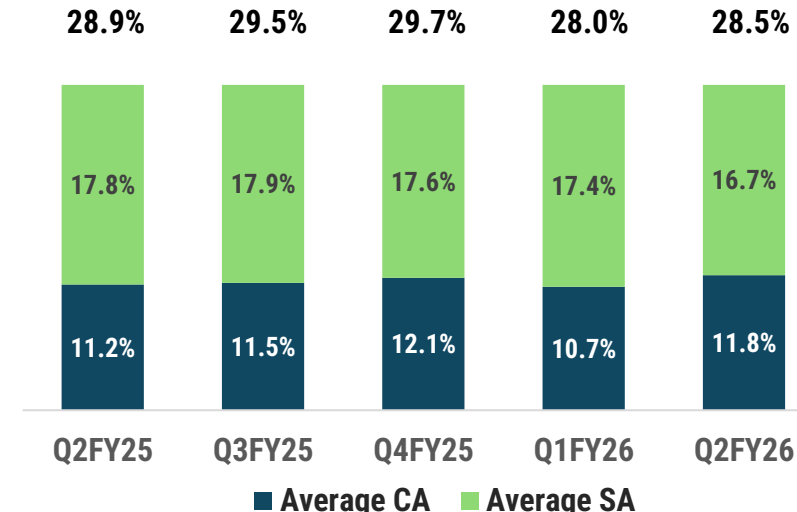
Deposit Composition



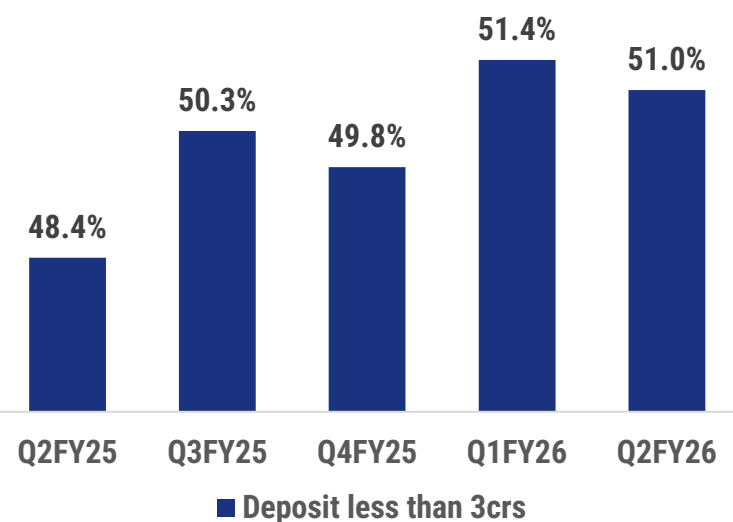
Segment Composition



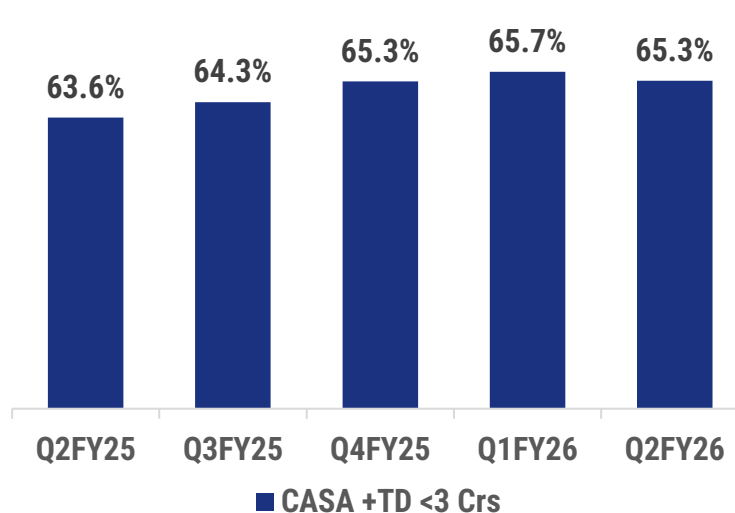
Average CASA



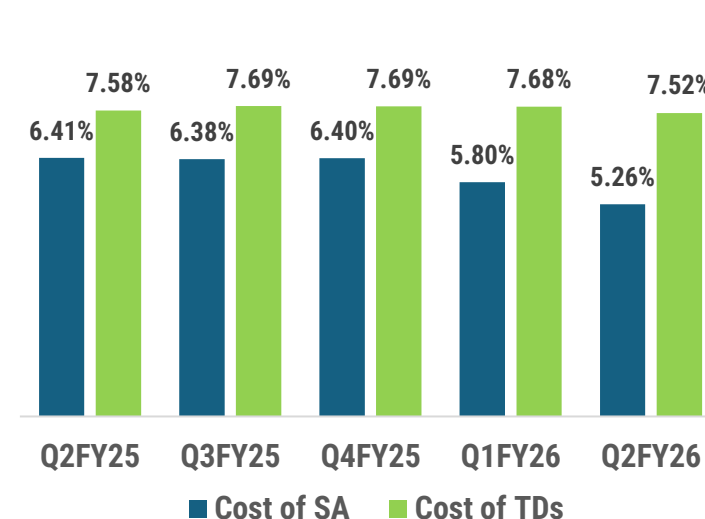
Granular Deposits



Retail TD+ CASA



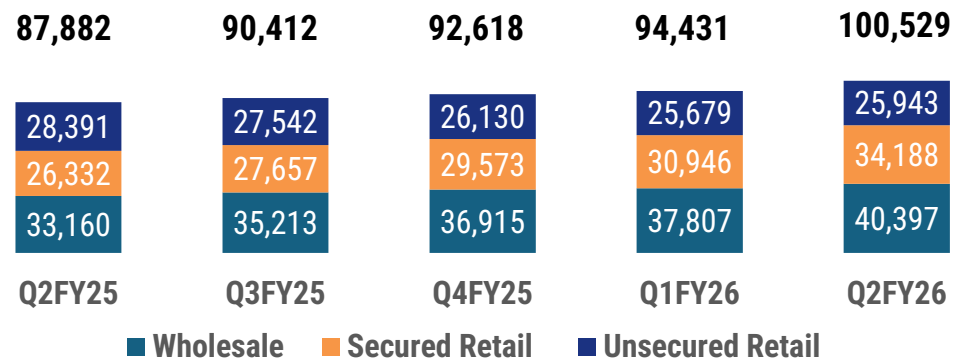
Cost of SA/TD



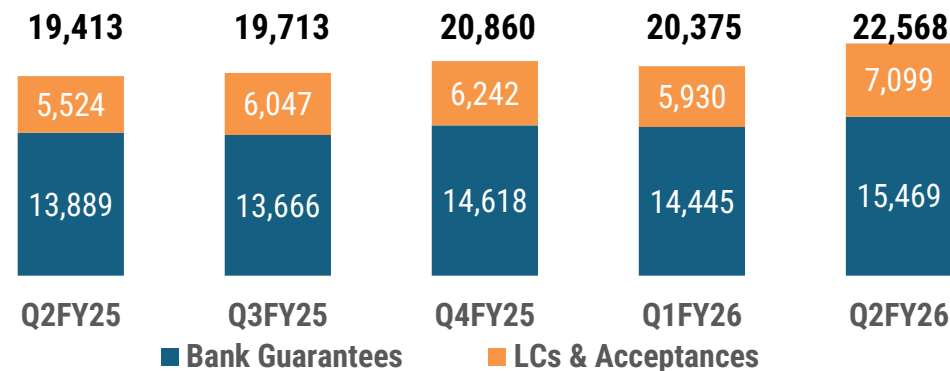
Advances Profile



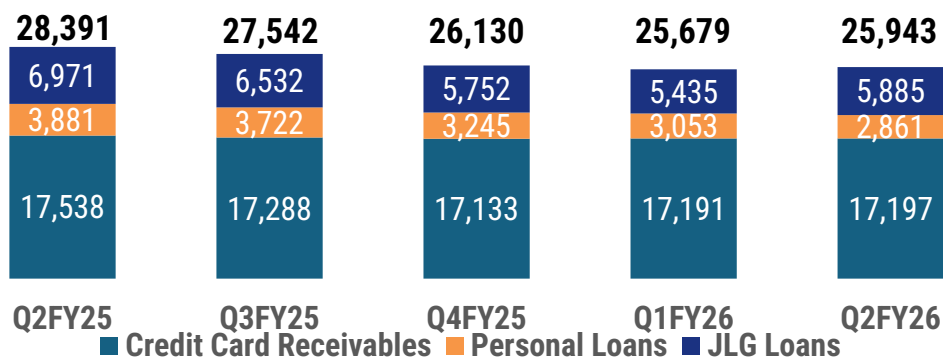
Funded Net Advances Composition



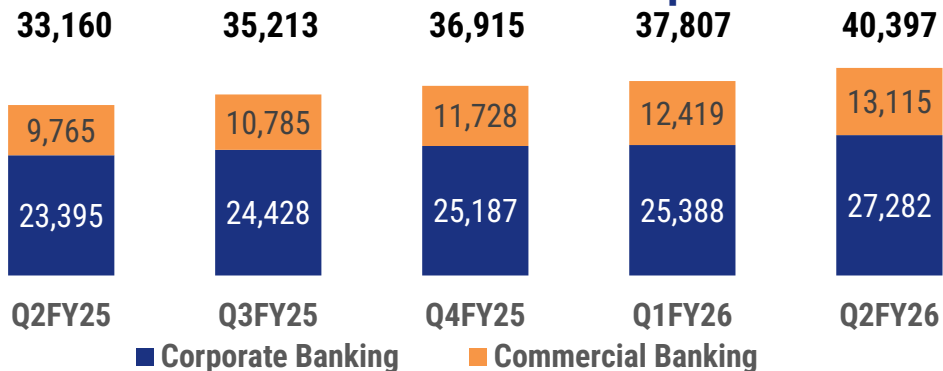
Non-Funded Advances Composition



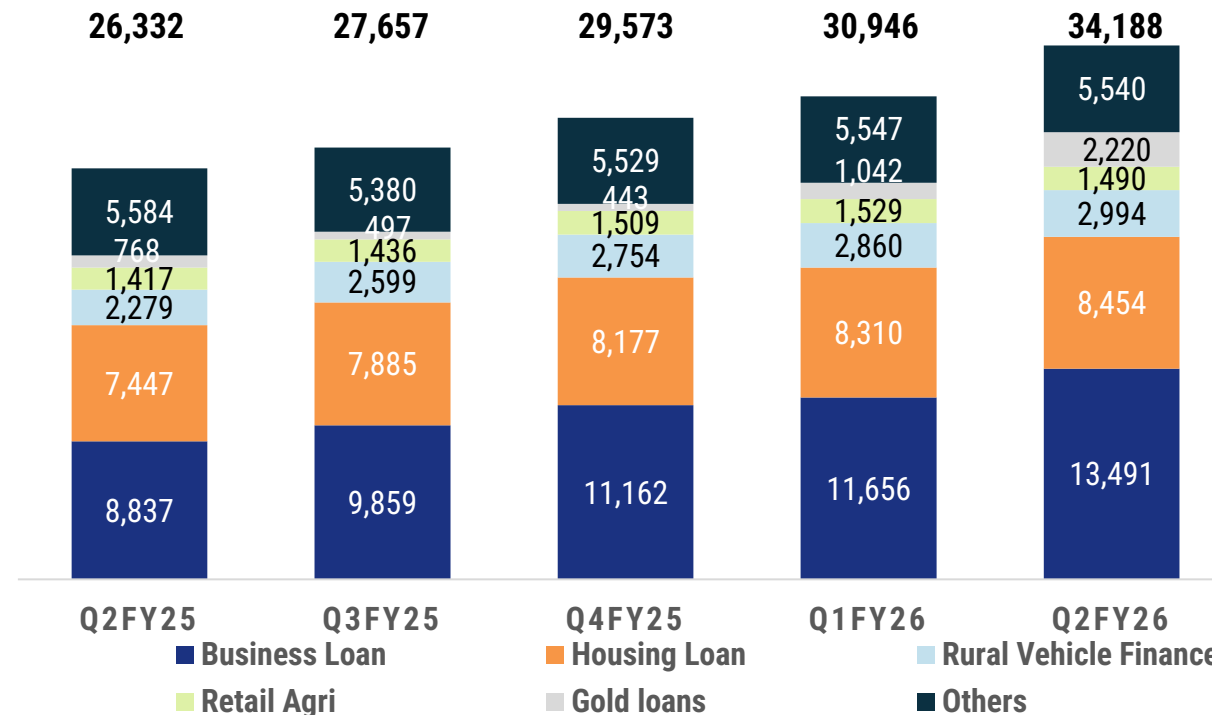
Unsecured Advances



Wholesale Advances Composition



Secured Retail Composition



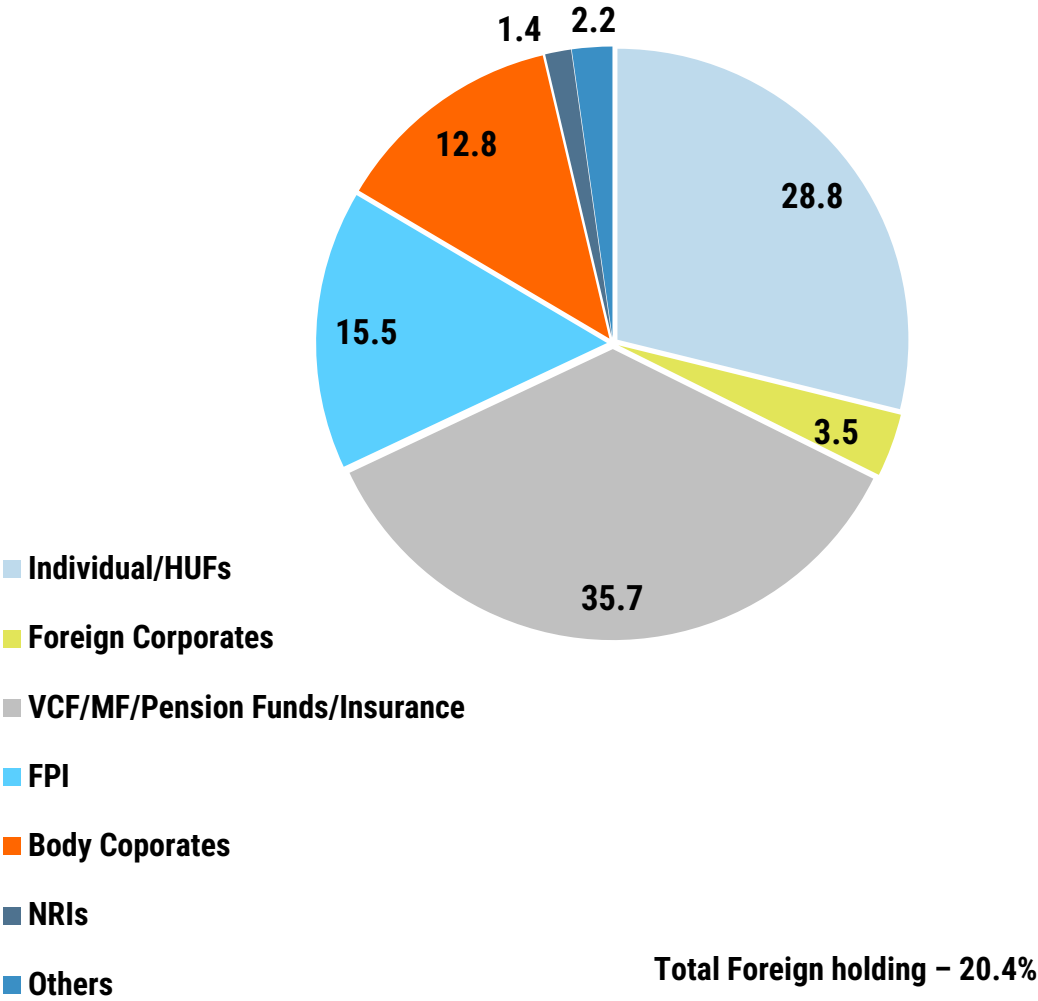
Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

	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 (%)



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)



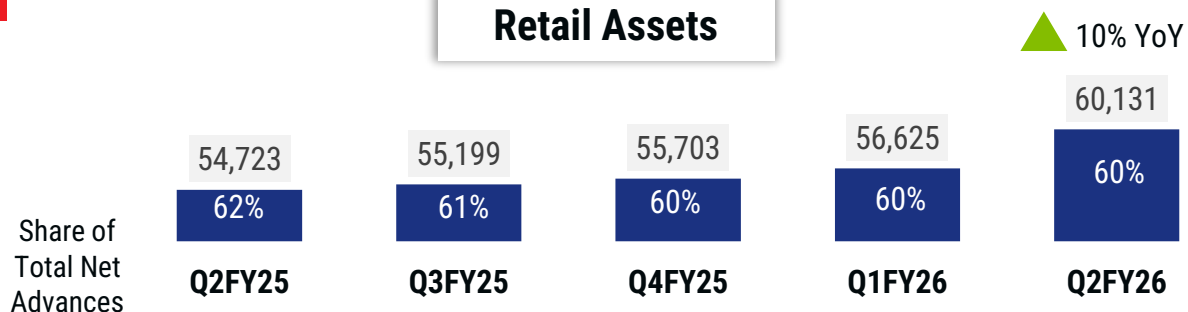
Retail Banking

Business Updates

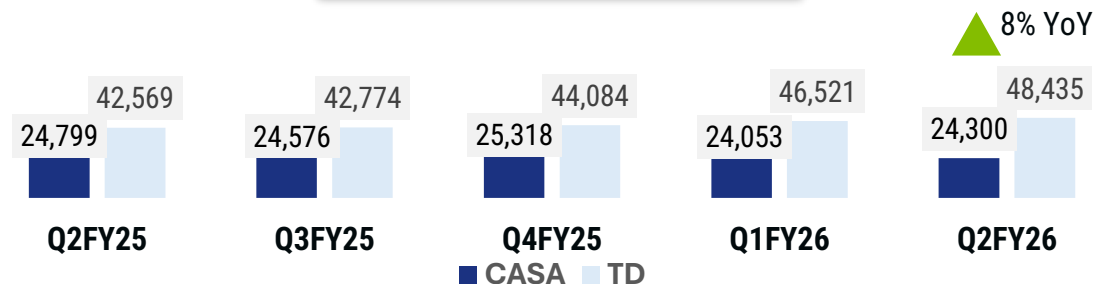
Retail Banking



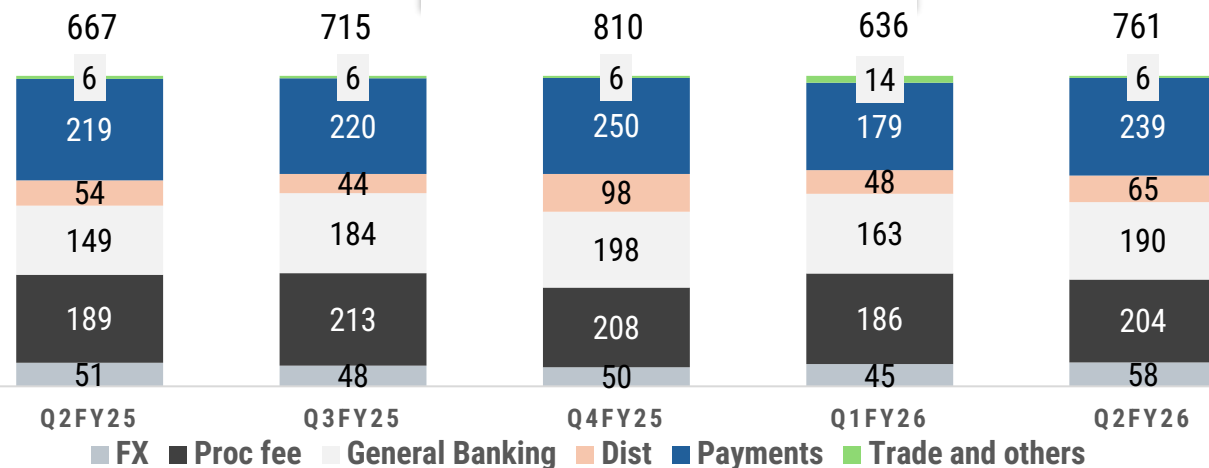
Retail Assets



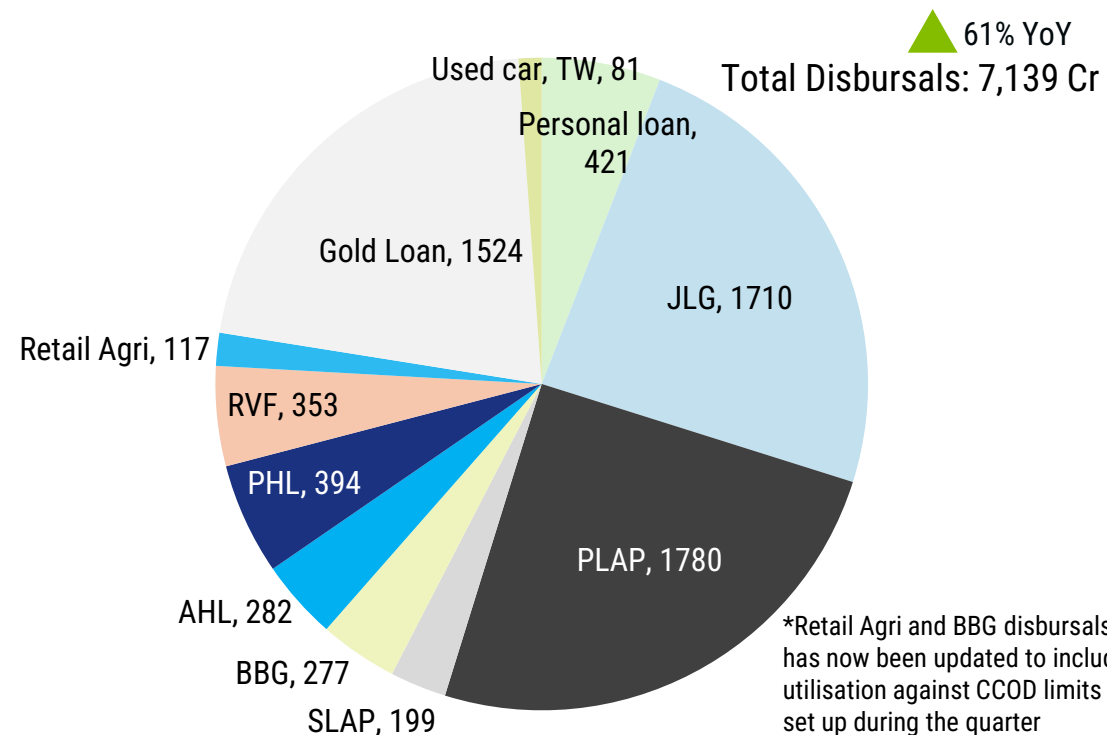
Retail Liabilities



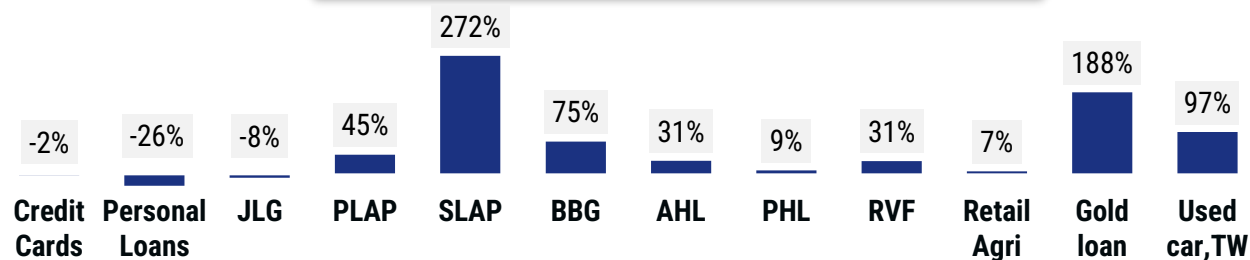
Core Retail Fee Income



Retail Disbursals



Retail Gross Advances Growth Y-o-Y %



Distribution Network



Branches
564



BC Branches
1347



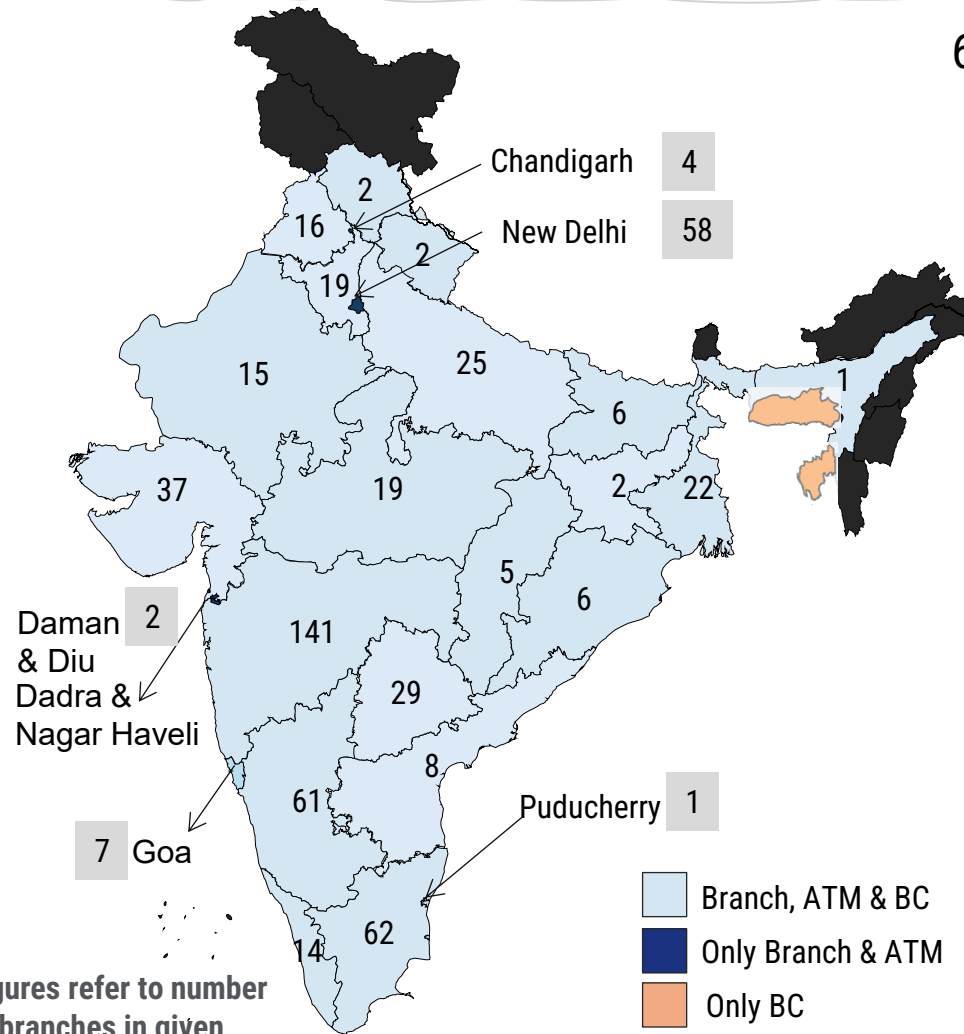
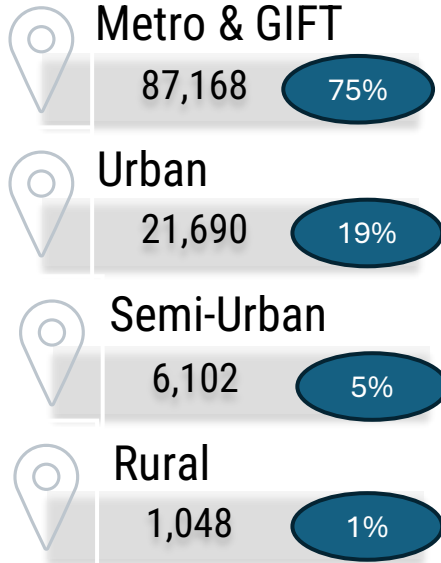
ATMs
415



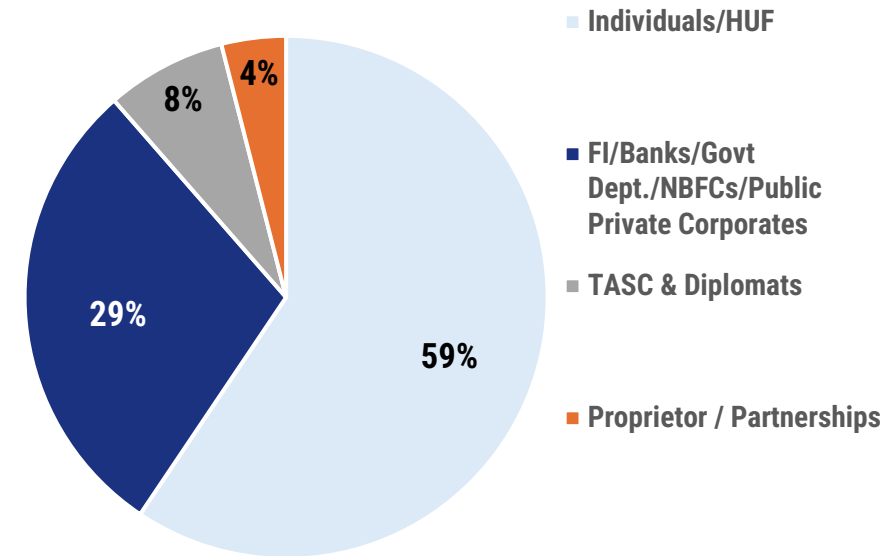
Customers
14.98 Mn

600+ districts, servicing 18,000+ pincodes

BANK LEVEL DEPOSIT COMPOSITION



Retail Liabilities: Constitution wise



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



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

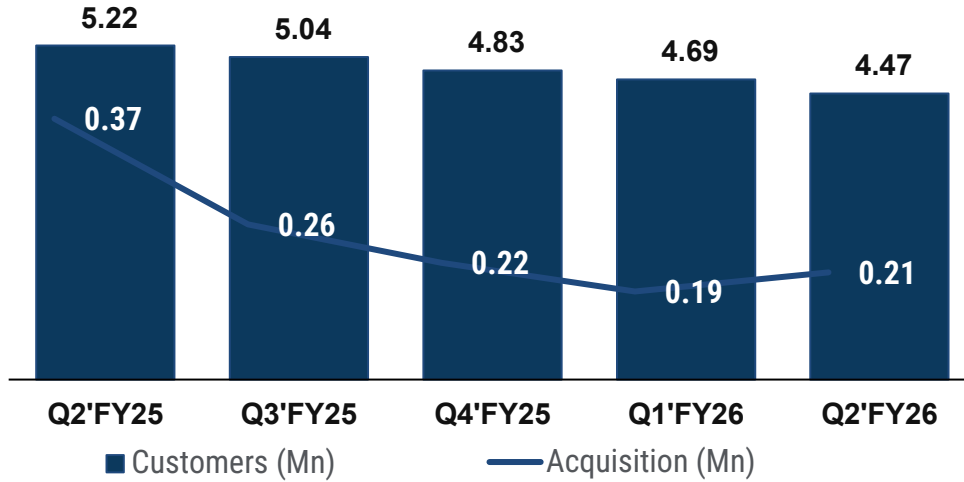
*Spends includes gross only as per RBI definition
RBL Advances excludes PL on cards

Credit Cards

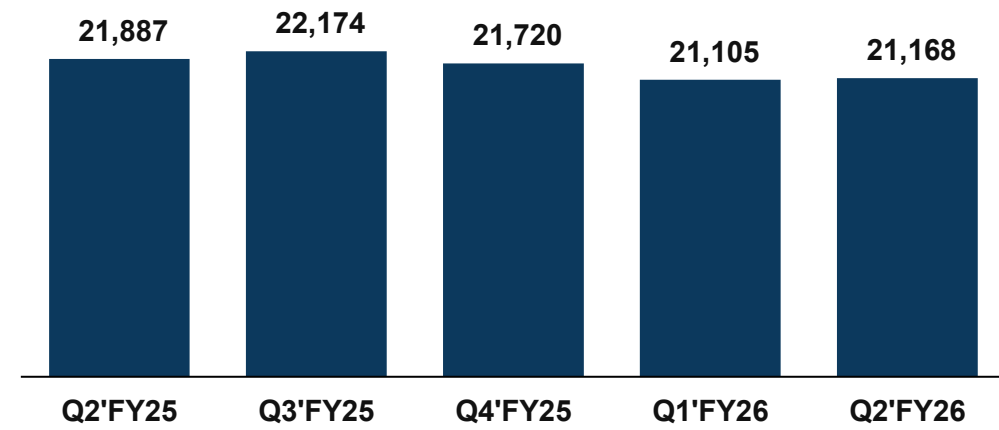
Portfolio Trends



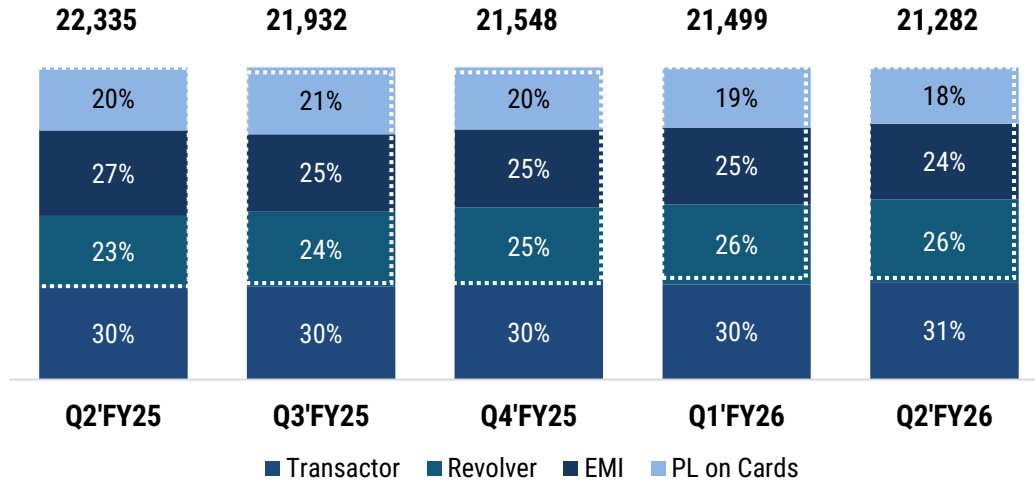
Cards in Force and New Acquisition (Mn)



Total Spends (Rs. In crore)



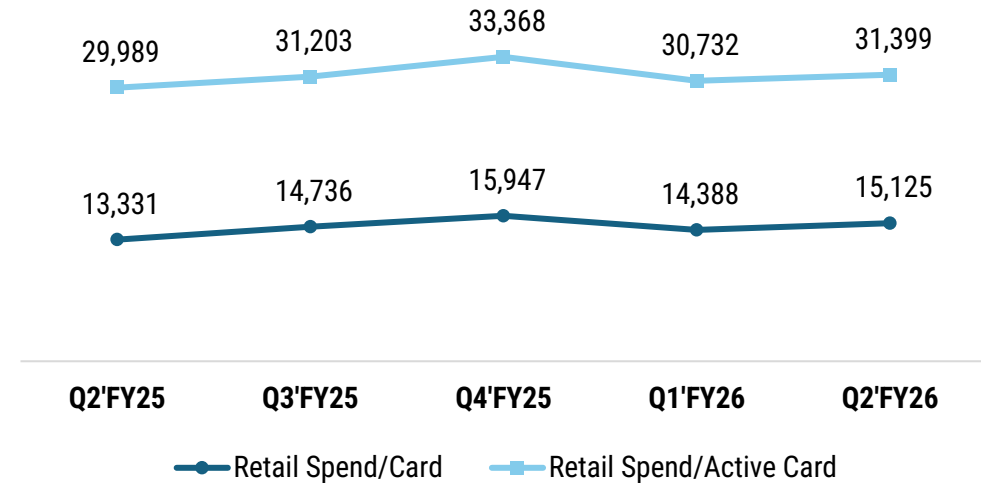
AUM (Rs. In crore)



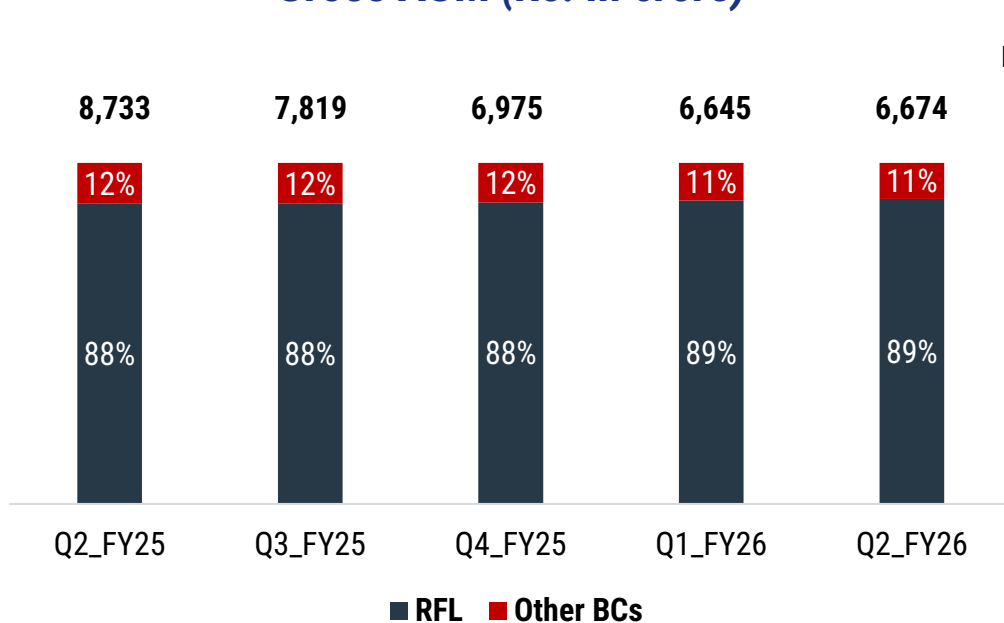
Interest Earning Receivables

Term Advances further broken into PL on cards & EMI

Retail Spends per card



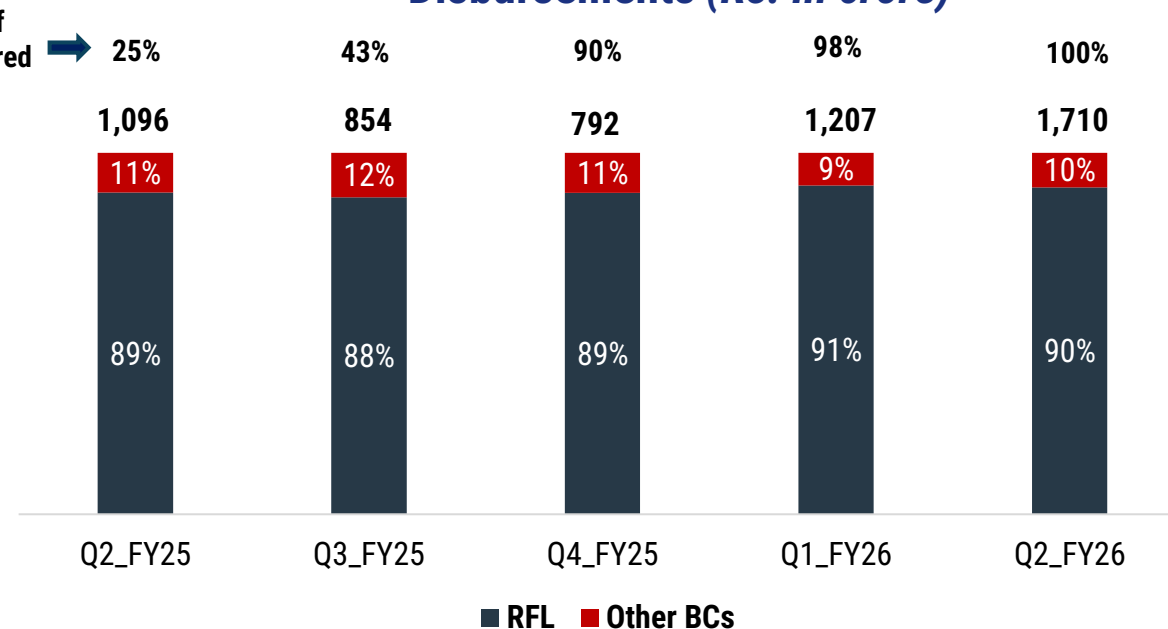
Gross AUM (Rs. In crore)



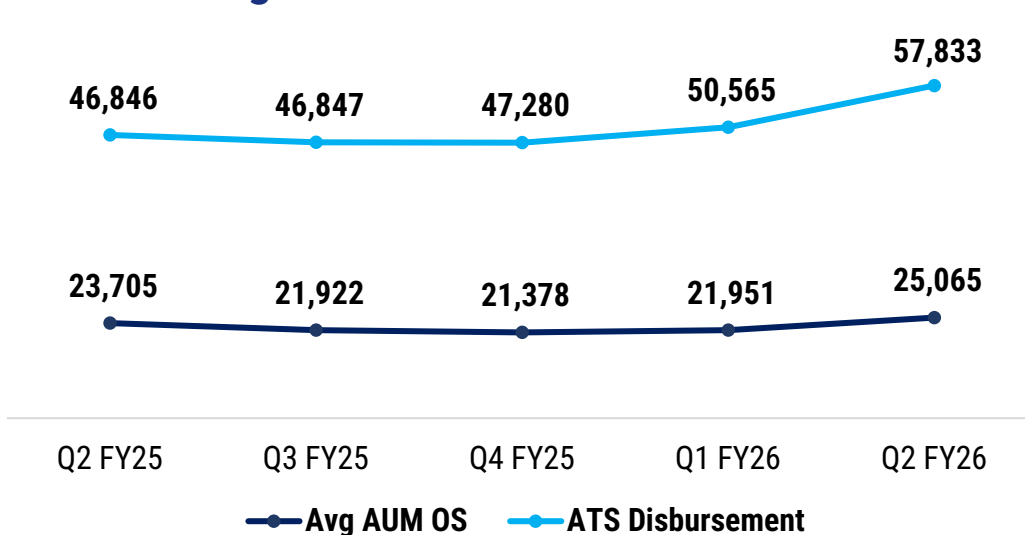
Proportion of Disbursal covered by CGFMU

25%

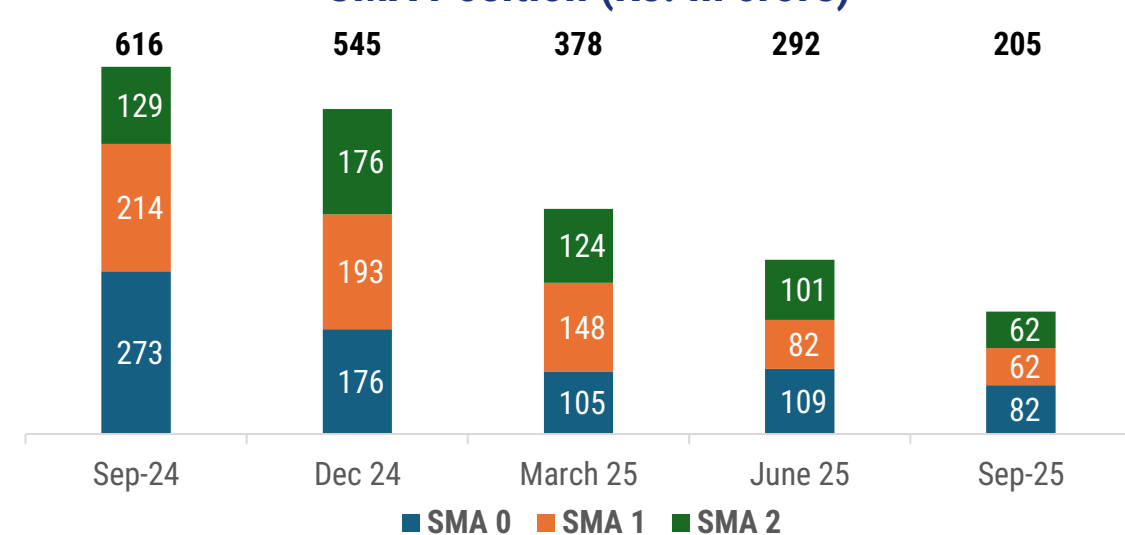
Disbursements (Rs. In crore)



Average Ticket Size – Disbursement & O/s



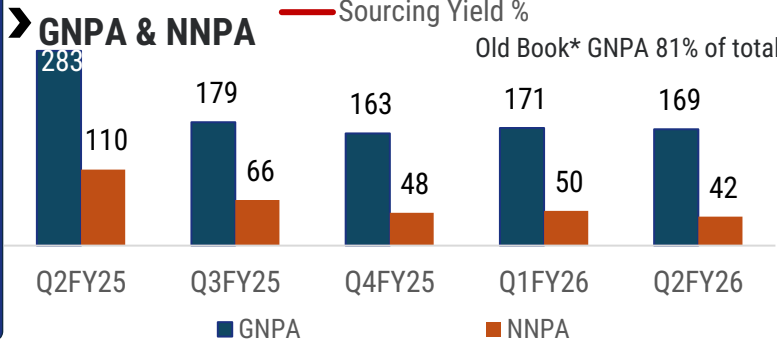
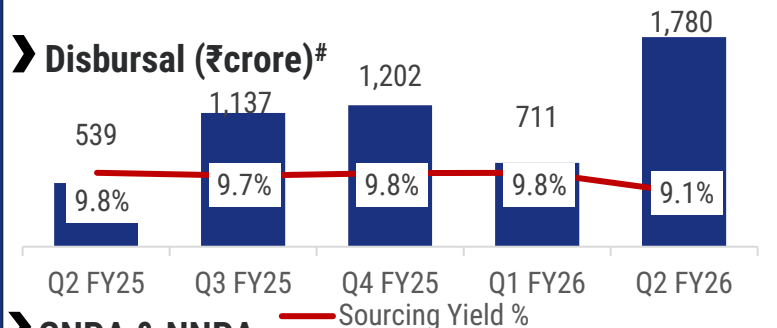
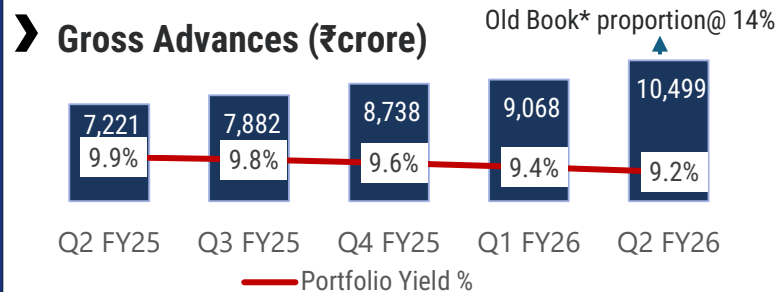
SMA Position (Rs. In crore)



Key Business Loans Segments

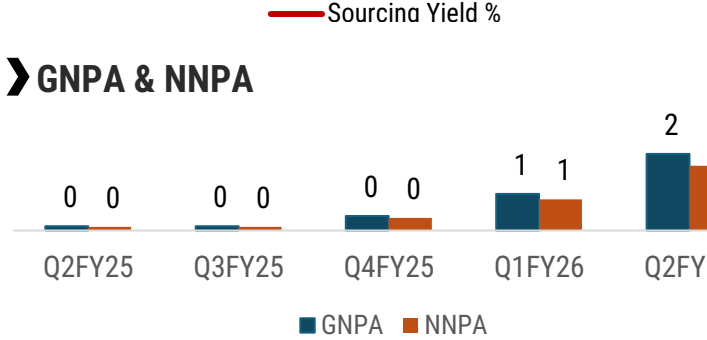
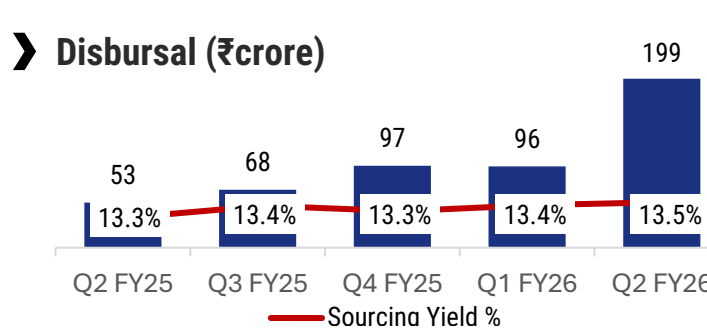
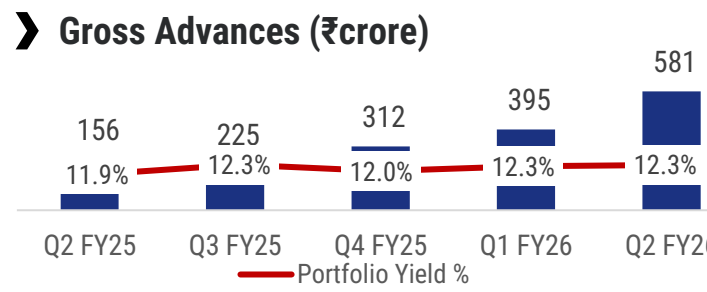


PRIME LAP (PLAP)



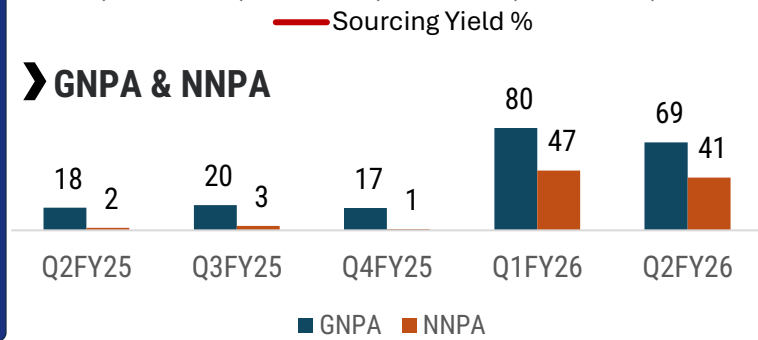
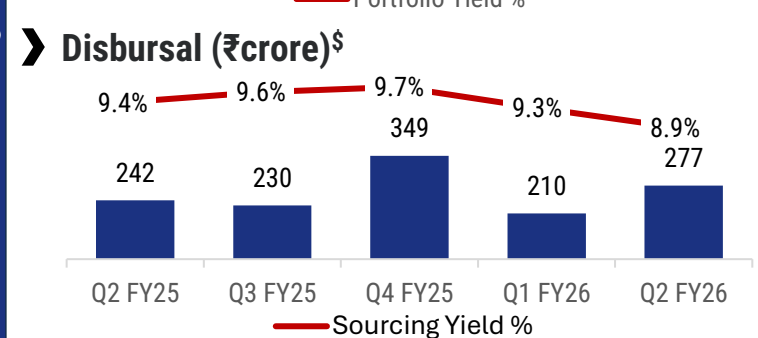
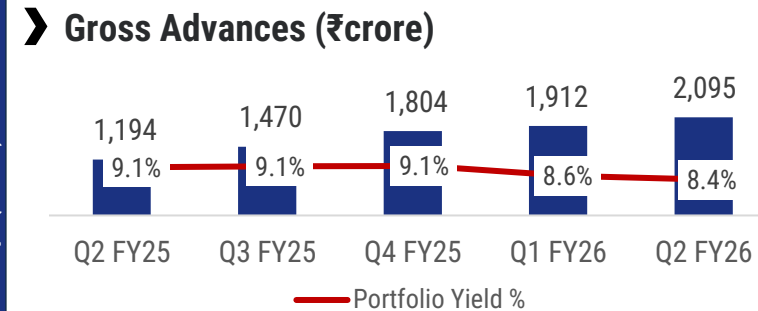
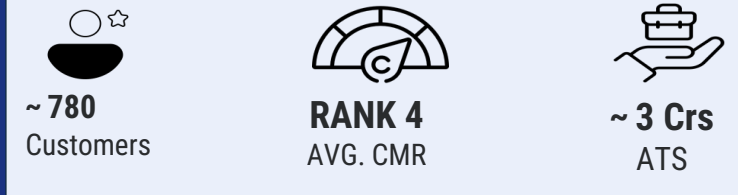
*Old book refers to loan book sourced prior to September 2020
#LAP disbursals does not include utilization of LAP OD limits

SMALL LAP (SLAP)



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

Business Banking Group (BBG)



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



~7,700
Customers



750+
AVG. Refresh
CIBIL

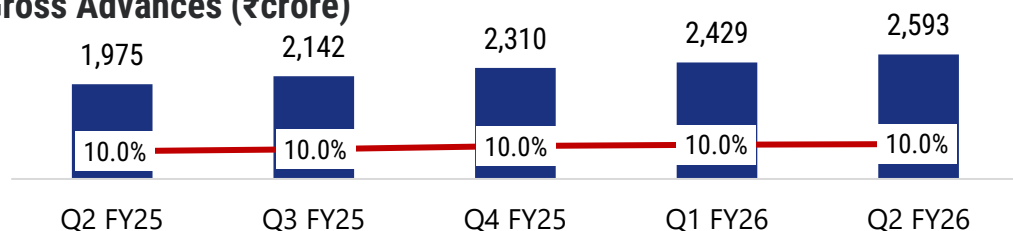


63.60%
AVG. LTV

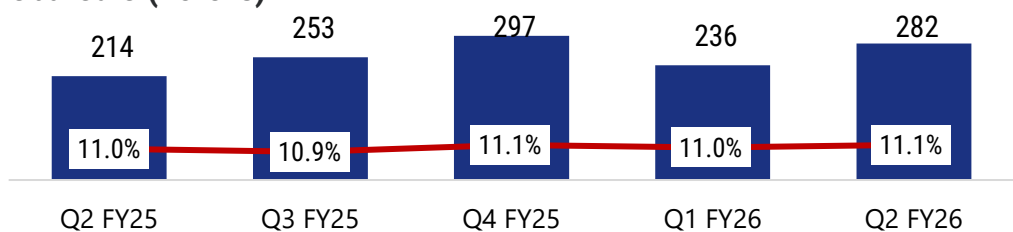


~ 22 lacs
ATS

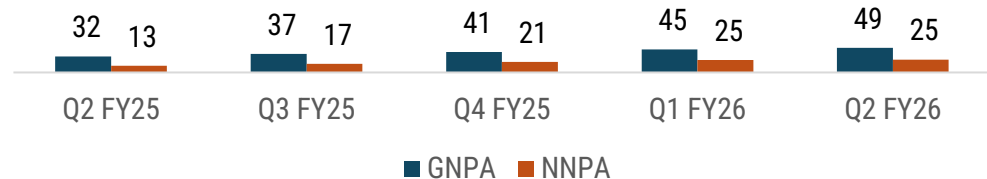
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



~ 6,000
Customers



770+
AVG. Refresh
CIBIL

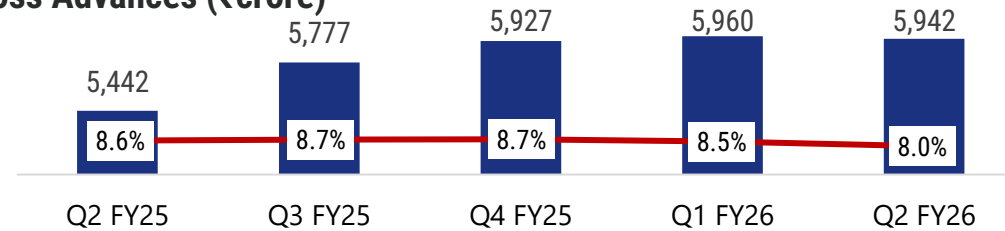


60.18%
AVG. LTV

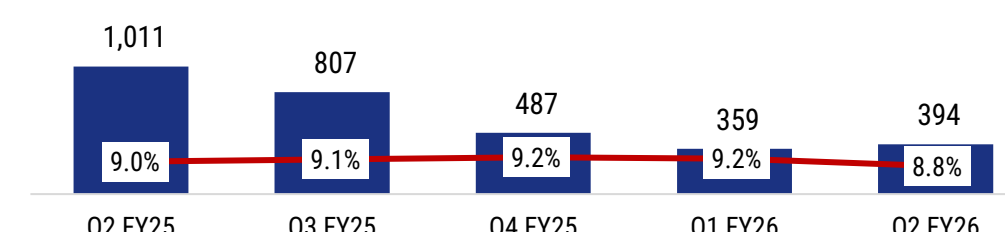


~ 74 lacs
ATS

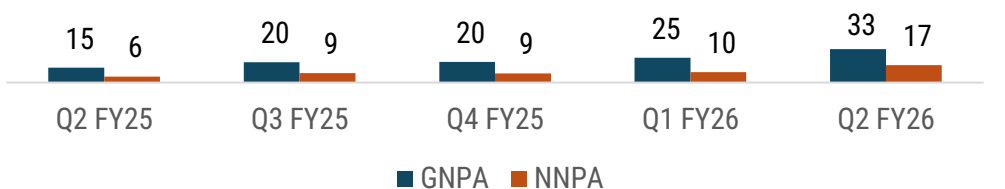
Gross Advances (₹crore)



Disbursals (₹crore)



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

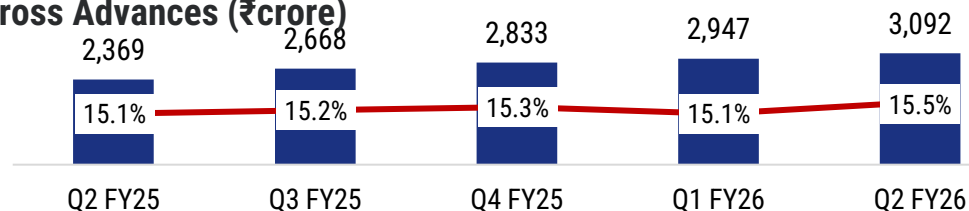
308 Districts



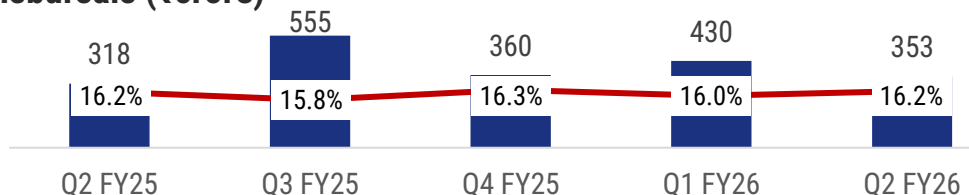
Sourcing Mix

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

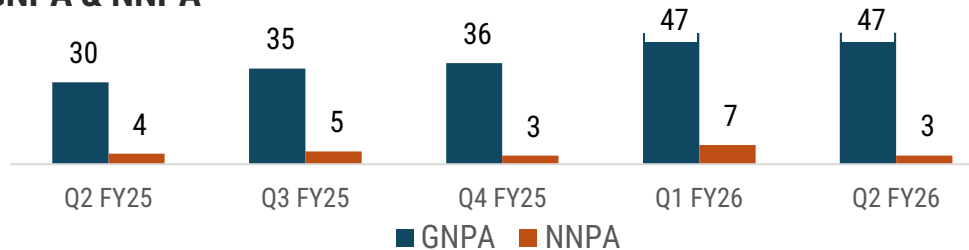
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



Product Ranges

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



Geographical Presence

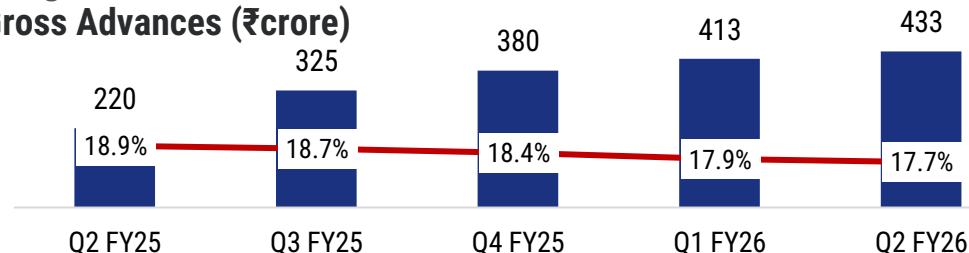
55 Districts (Used Car and Two-Wheeler)



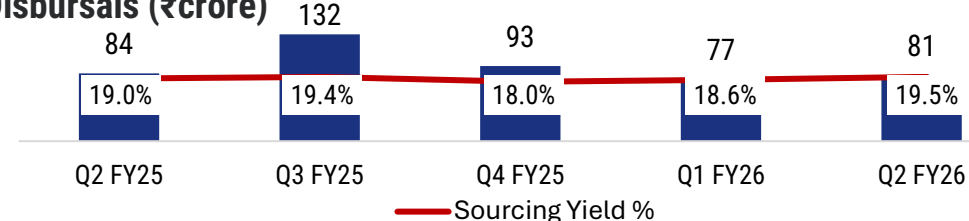
Sourcing Mix

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

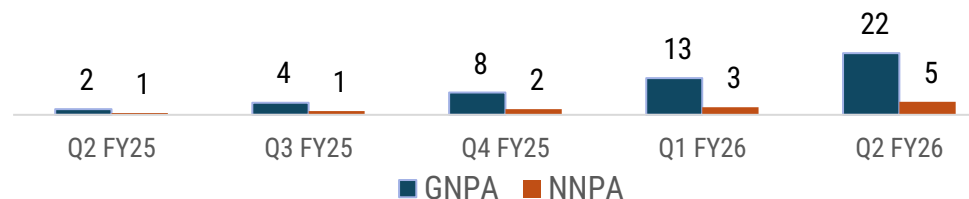
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



Retail Agri & Gold



~ 24,650
Customers

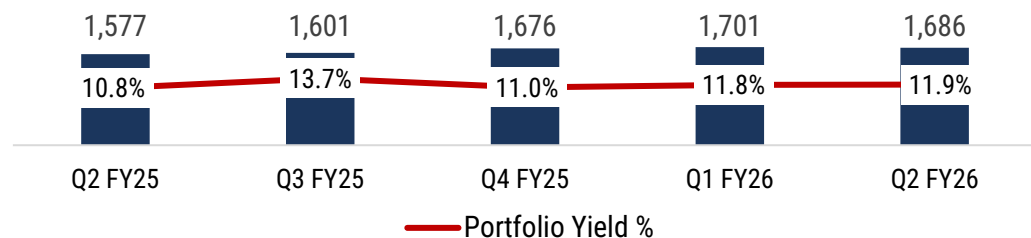
Geographical Presence
178 Branches across 15 States



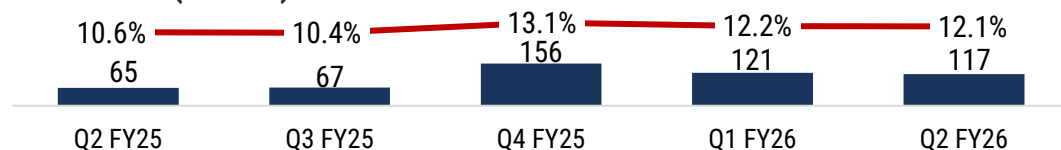
Sourcing Mix

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

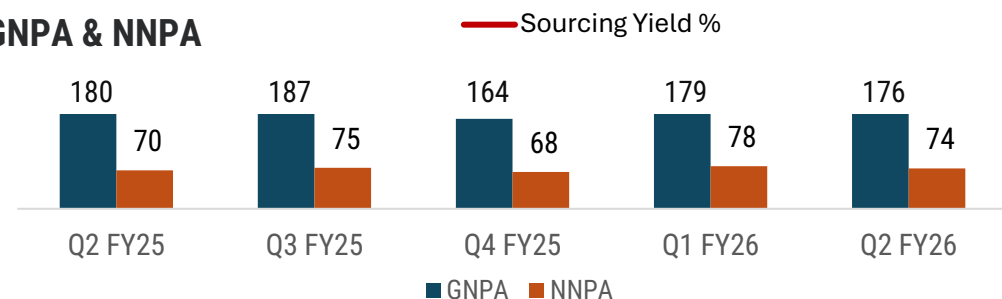
Gross Advances (₹crore)



Disbursals* (₹crore)



GNPA & NNPA



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

~ 15,100
Customers



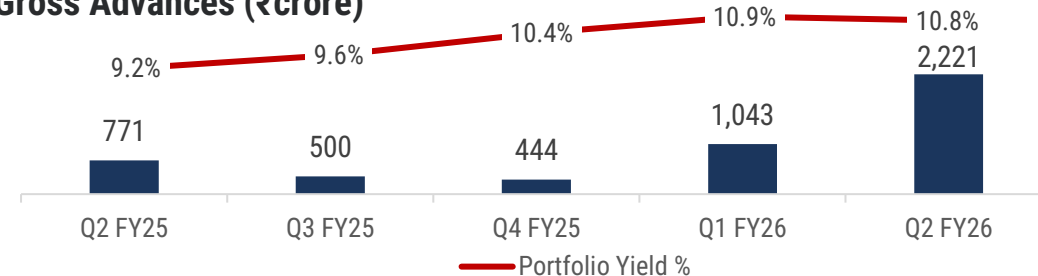
Geographical Presence

Sourced through 492 Branches across 26 States & UT's

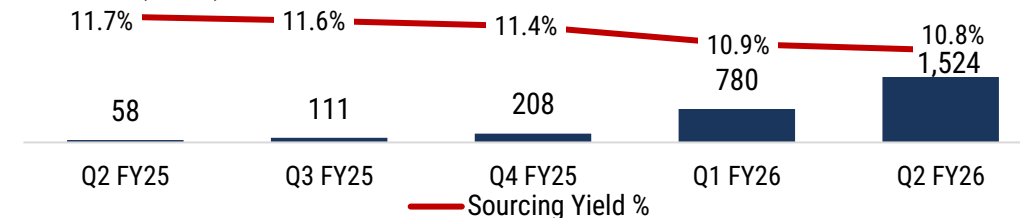


~3.75 lacs ATS

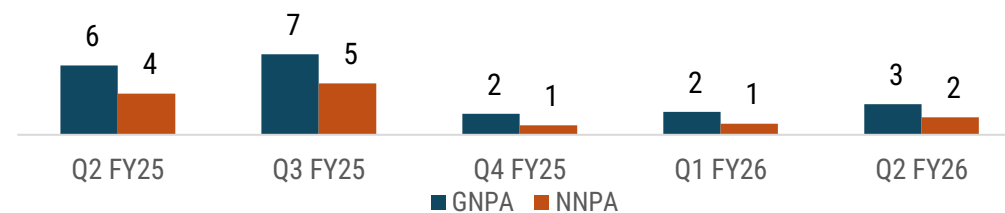
Gross Advances (₹crore)



Disbursals (₹crs)



GNPA & NNPA





Wholesale Banking

Business Updates

Wholesale Banking



Gross Advances
Contribution
(Sep 2025)

Corporates

Commercial and Supply Chain

Financial Institutions

Other niche segments

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

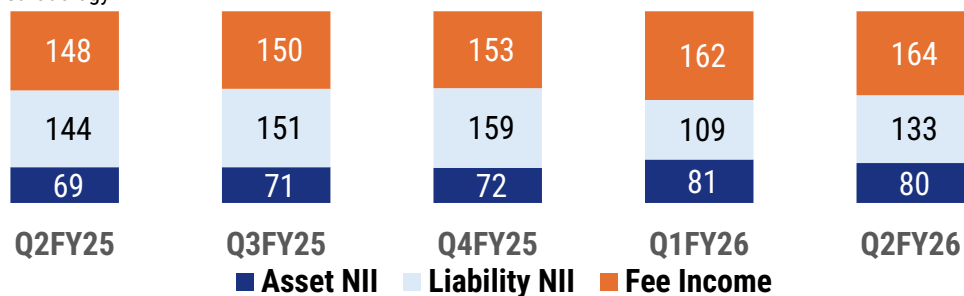
Structured Working Capital Solutions across the Client Value Chain

Wholesale Banking

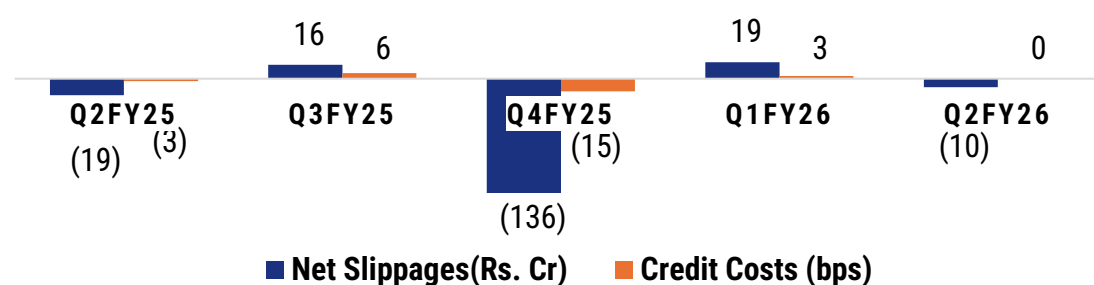


Note: NII is basis internal methodology & FTP

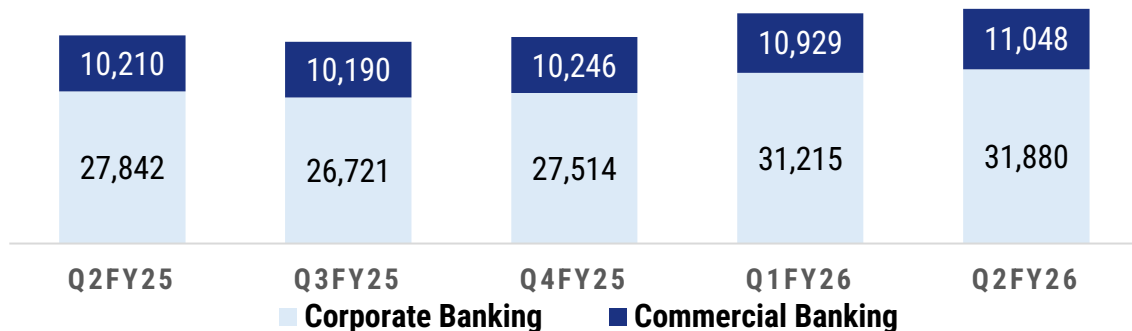
Reducing Dependence on Asset Led Revenues



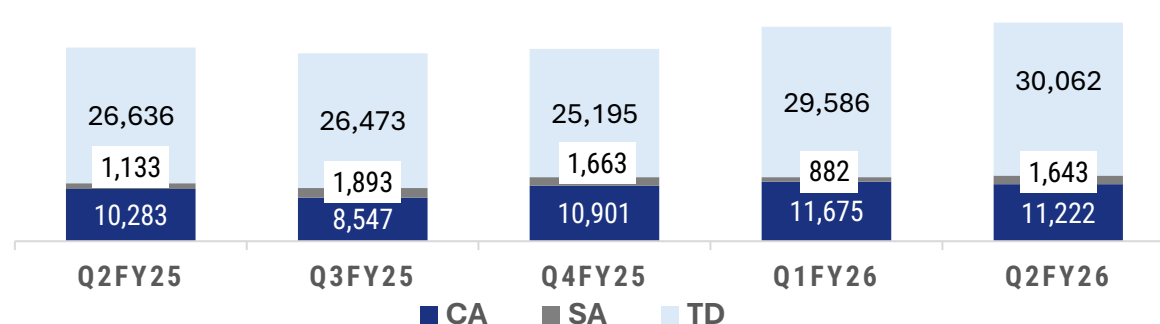
Low Slippages and Recoveries result in low credit costs



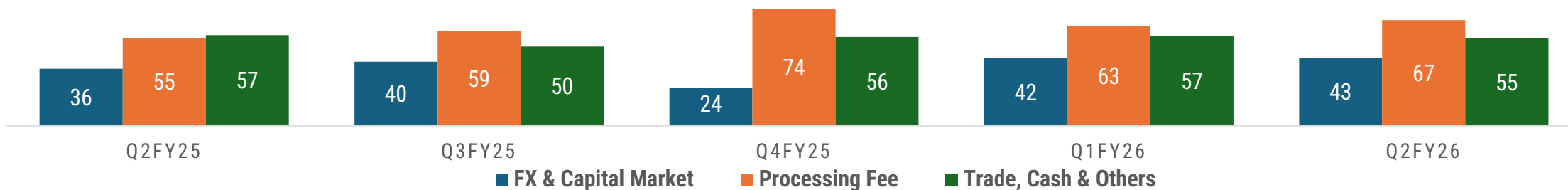
Wholesale Liabilities



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 26.37% as on 30th September 2025



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

1

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

2

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 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.

3

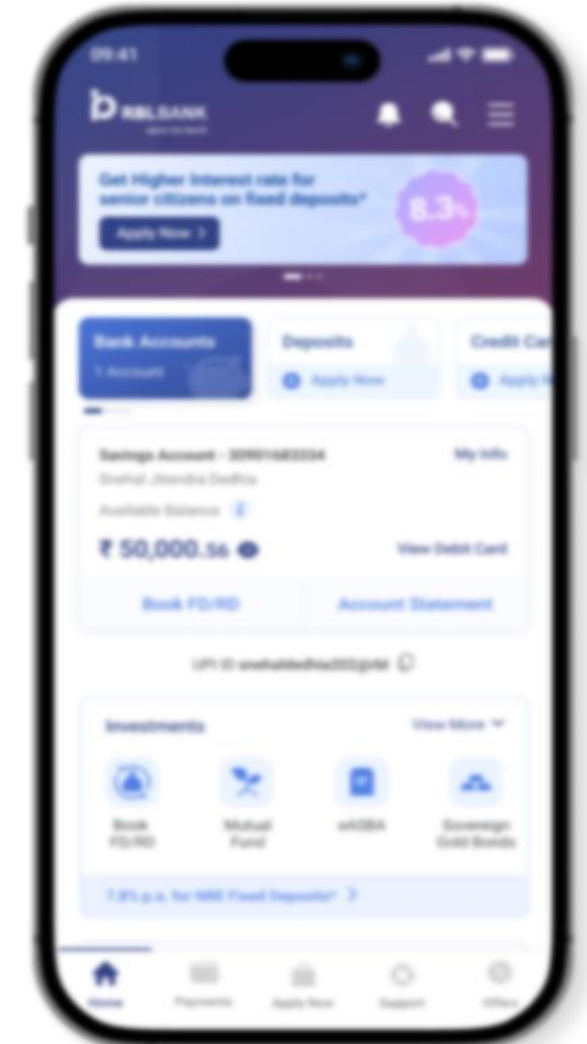


Digital Banking Updates

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



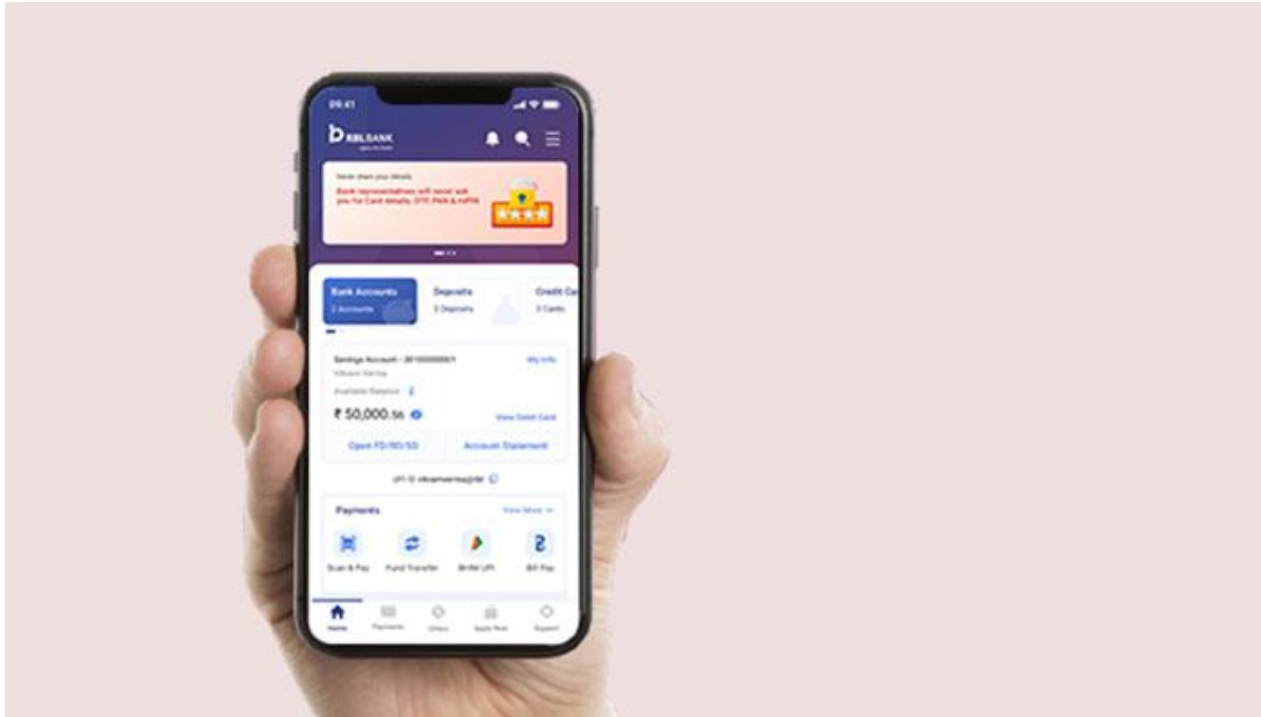
QR on back of Card RBL Bank is the 1st private sector bank to launch

- ✓ 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

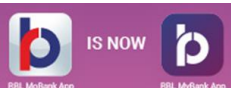
Direct payments to the mobile numbers of beneficiary through IMPS

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		Digital/DIY Journeys across liability and asset portfolios, WhatsApp banking	
 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.	~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.
~25% Market Share in POS Terminals Through Aggregator partnership model with 60% active base .	~18K Monthly Digital Account Opening	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
 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.	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.

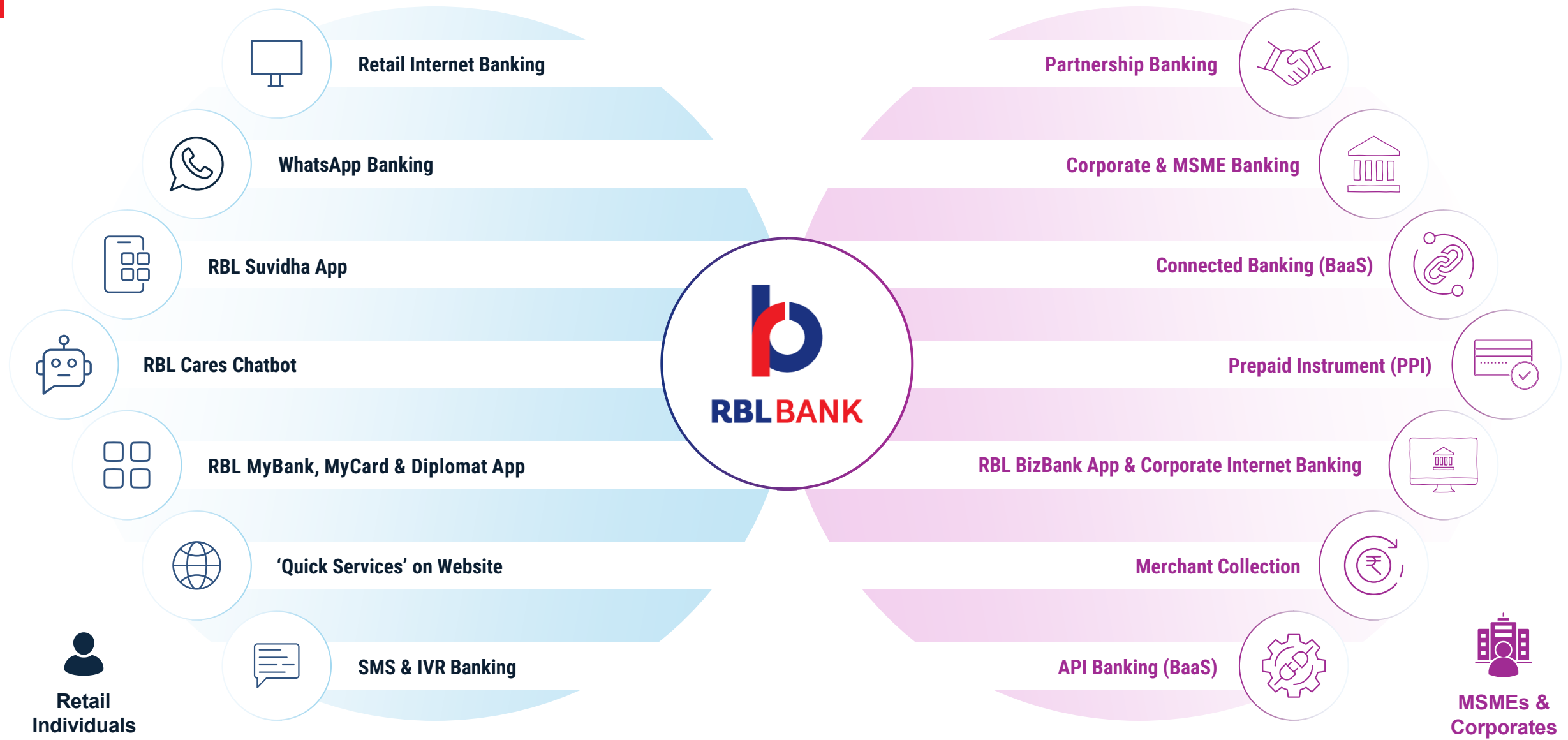
Channel Enhancements

- 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)

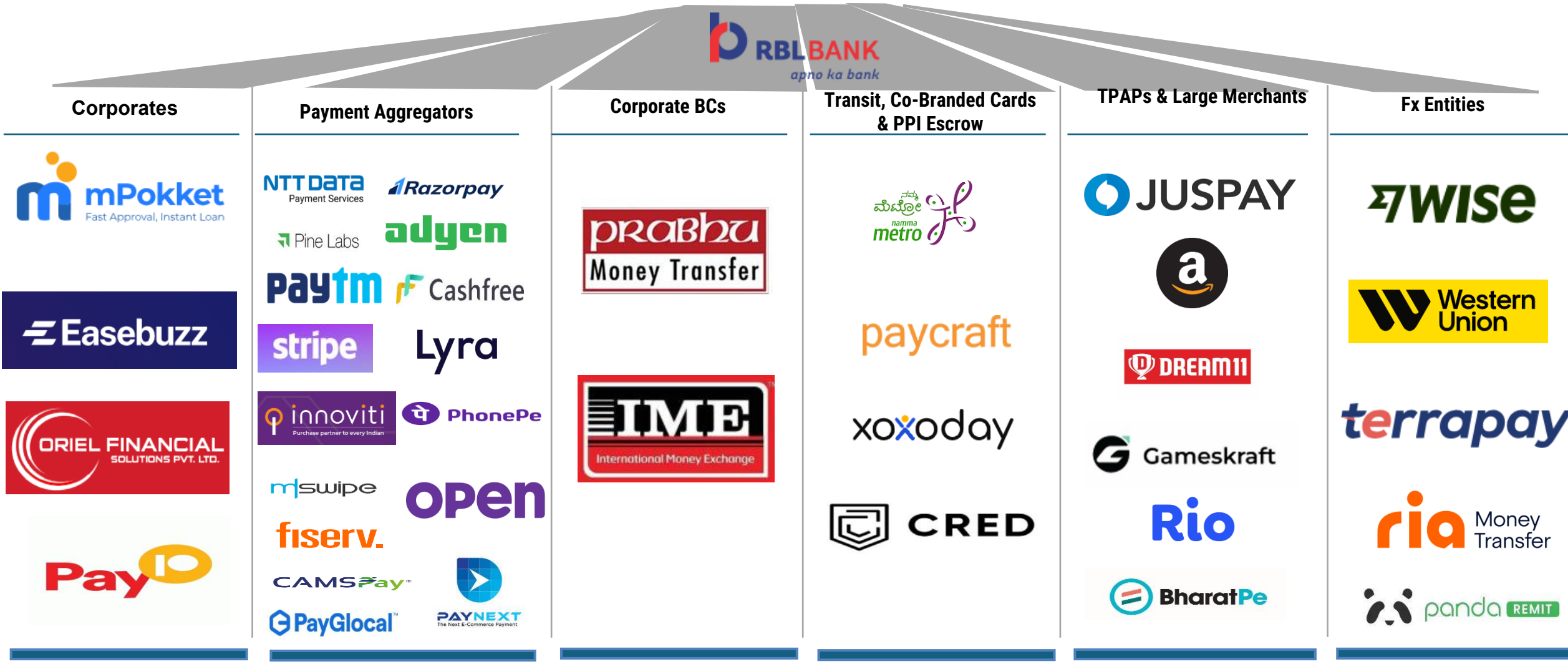
Curated & Expansive Digital Interface



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.



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%

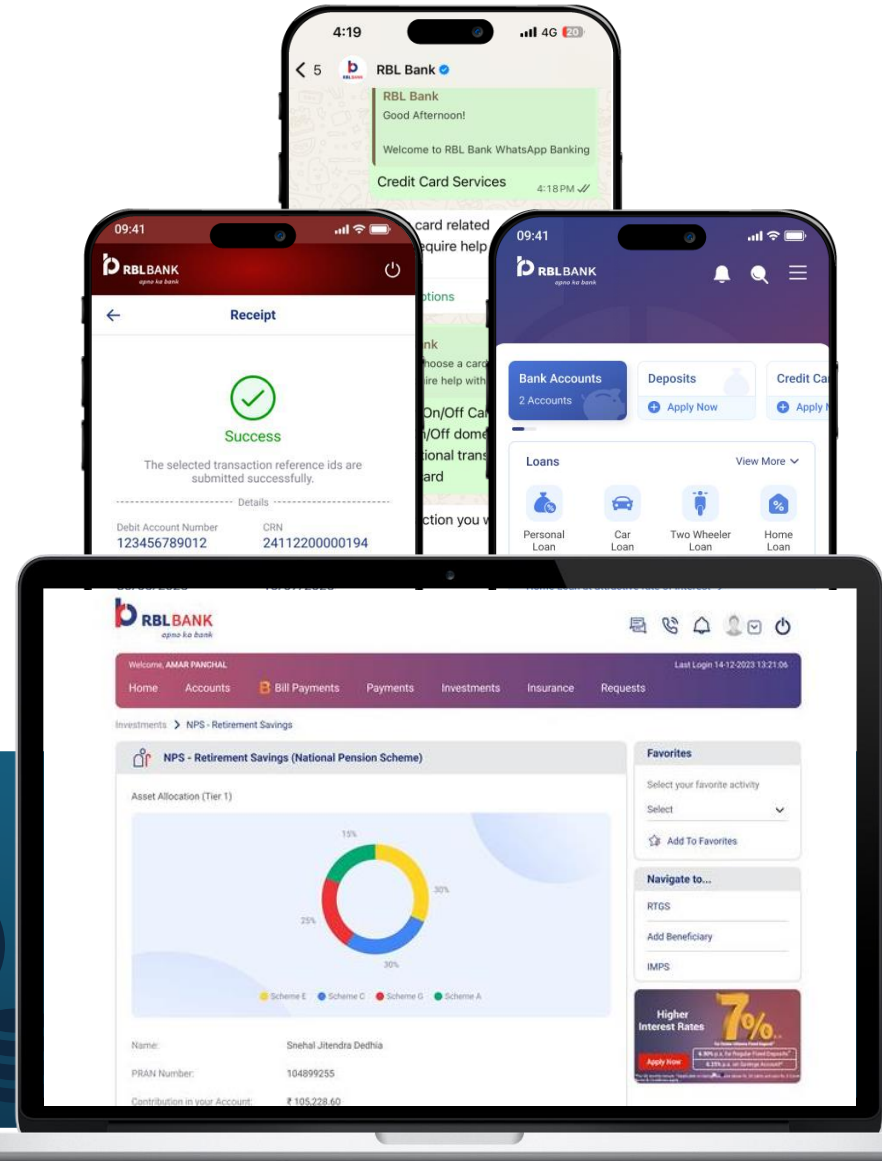
of MF SIPs initiated through digital platform

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.

Strategic Campaigns- Customer-Centric Storytelling



Targeted product-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.



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.



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



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.



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, Silvassa, Noida, Daman, Bhuvaneshwar, 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*



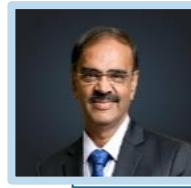
Mr. Gopal Jain

*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. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank



Mr. Alok Rastogi

Head - Corporate Centre

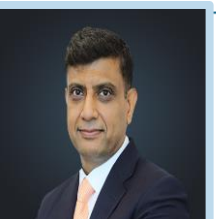
Previously, associated with Yes Bank, CRISIL and Citi Bank



Mr. Kumar Ashish

Head – Retail Assets and Collections

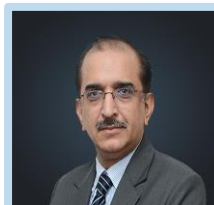
Previously, associated with Aditya Birla, Bandhan Bank and ICICI Bank



Mr. Bharat Rungta

Head - Wholesale Bank

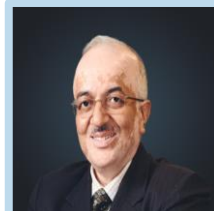
Previously, associated with Yes Bank, Standard Chartered Bank & ICICI Bank Limited



Mr. Rajeev Ahuja

Executive Director

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



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. 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