

April 25, 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 April 25, 2025, please find enclosed the following:

1. Press Release on the audited standalone financial results of the Bank for the quarter and financial year ended March 31, 2025.
2. Investor Presentation for the quarter and financial year ended March 31, 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 April 25, 2025 on the audited financial results of the Bank for the quarter and year ended March 31, 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

Q4 FY 25

April 25, 2025



Disclaimer

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 THIS DOCUMENT ARE IN INR CRORE UNLESS MENTIONED OTHERWISE ; 1 CRORE = 10 MILLION

Glossary and Key Notes

AEPS	Aadhaar Enabled Payment System	INR	Indian Rupee
Agri	Agribusiness Banking	IPO	Initial Public Offering
API	Application Programming Interface	MF	Mutual Funds
ATM	Automated Teller Machine	Mn	Million
BC	Business Correspondent	NFB	Non Fund Based
Bps	Basis Points	NIM	Net Interest Margin
BVPS	Book Value Per Share	NNPA	Net Non Performing Assets
C&IB	Corporate & Institutional Banking	NPA	Non Performing Assets
CAGR	Compounded Annual Growth Rate	PCR	Provision Coverage Ratio
CASA	Current Account and Savings Account	Q1	3 month period ended June 30(April 1 - June 30)
CB	Commercial Banking	Q2	3 month period ended September 30(July 1 - September 30)
CBDT	Central Board for Direct Taxes	Q3	3 month period ended December 31(October 1 - December 31)
CC	Credit Card	Q4	3 month period ended March 31(January 1 - March 31)
CEO	Chief Executive Officer	QoQ	Quarter on Quarter
CET1	Core Equity Tier 1	H1	6 month period ended September 30(April 1 - September 30)
Cr	Crore	9M	9 month period ended December 31(April 1 - December 31)
CRAR	Capital to Risk Weighted Assets Ratio	RBI	Reserve Bank of India
CSR	Corporate Social Responsibility	RoA	Return on Assets
FICC	Fixed Income, Currency and Commodity	RoE	Return on Equity
FPI	Foreign Portfolio Investor	RWA	Risk Weighted Assets
FY	12 month period ended March 31	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	US	United States
GST	Goods and Services Tax	VCF	Venture Capital Funds
HUF	Hindu Undivided Family	YoY	Year on Year
RBL Finserve	RBL Finserve Ltd.	WCF	Working Capital Finance
RVF	Rural Vehicles Finance	JLG	Joint Liability Group
NM	Not Meaningful		



Financial Results

Highlights for the Q4 FY25

Operating performance

- Net Profit was Rs. 69 crore for Q4 FY25 after making 100% provision on GNPA in JLG segment
- Net Interest Income (NII) for Q4 FY25 de-grew 2% YoY to Rs. 1,563 crore; NIM was 4.89%
- Other Income for Q4 FY25 grew 14% YoY to Rs. 1,000 crore
- Operating Profit for Q4 FY25 de-grew 3% YoY to Rs. 861 crore

Retail led loan growth

- Bank's Total Business crossed Rs. 2 Lakh Crore
- Advances grew by 10% YoY to Rs. 92,618 crore
- Retail advances grew by 13% YoY to Rs.55,703 crore; Secured retail advances grew 43% YoY
- Wholesale advances grew by 6% to Rs.36,915 crore; Commercial Banking (Mid-corporates & SME) which remains our focus area in wholesale grew faster at 29% YoY

Deposits growth led by Retail

- Overall deposits grew by 7% YoY to Rs. 110,944 crore; CASA deposits grew by 4% YoY to Rs. 37,886 crore; CASA ratio at 34.1%
- Granular Deposits (less than Rs. 3 crore) grew by 16% YoY to Rs.55,213 crore; accounts for 49.8% of total deposits
- CASA + TD < Rs. 3 crore at 65% of Total Deposits




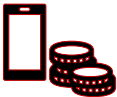
Healthy capital position

- Capital adequacy ratio & CET-1 as of 31st March 2025 was 15.54% & 14.06% vs 15.37% & 13.68% as of 31st December 2024

Asset quality

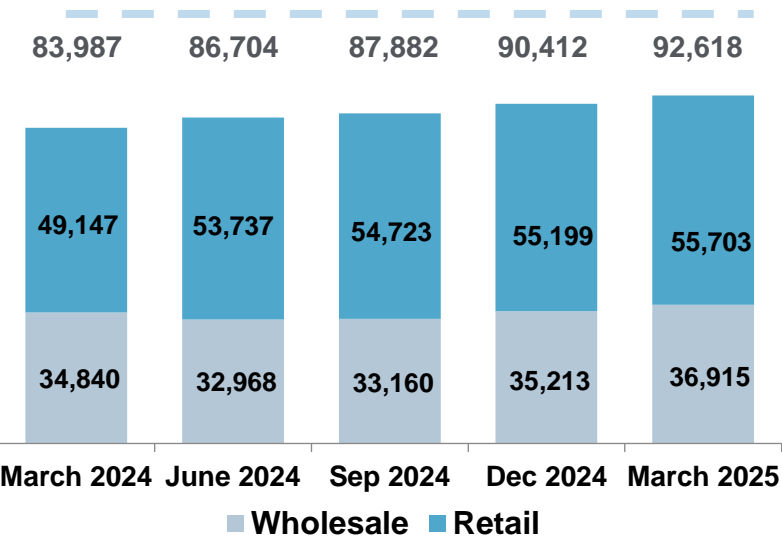
- GNPA down 32 bps QoQ to 2.60%, NNPA down 24 bps QoQ to 0.29%
- PCR including this was 89.02%; PCR incl. Technical Write-off was 96.45%
- Credit cost including above additional provision for Q4 FY25 was 93 bps

Key Parameters

Scale		Deposits up 7% YoY to Rs. 110,944 crore	Advances up 10% YoY to Rs. 92,618 crore	15.48 mn customers across segments
Growth Drivers		Retail Assets up 13% YoY; Secured Retail up 43% YoY	Comm. Banking up 29% YoY	Granular Deposits up 16% YoY
Balance Sheet		15.54% CRAR 14.06% CET 1	Avg. LCR for Q4 FY25 at 133%	PCR at 89.02%
Presence		561 branches; 412 ATMs	~1472 BC Branches	600+ districts, servicing 18,000+ pincodes

Important Metrics...

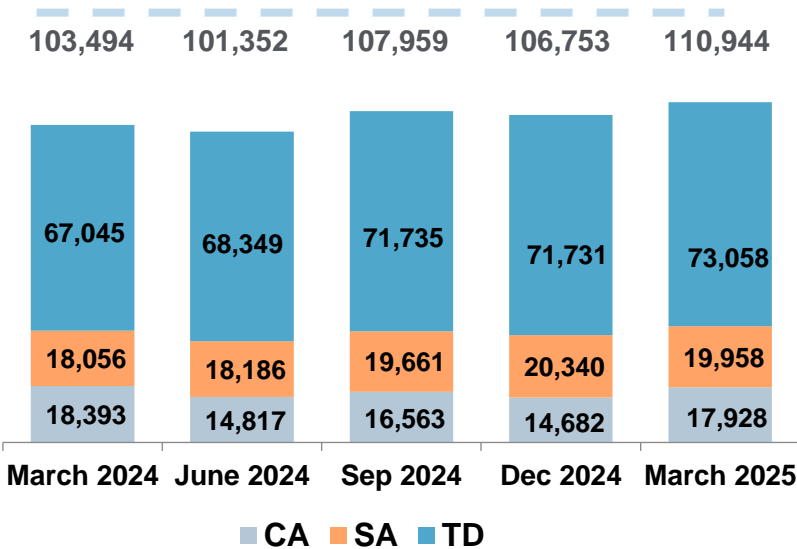
Advances



- HL + Business Loans up by 34% YoY
- Rural Vehicle Finance up by 24% YoY
- Commercial Banking up by 29% YoY

Sustaining secured retail advances growth momentum; growth in wholesale with focus on commercial banking

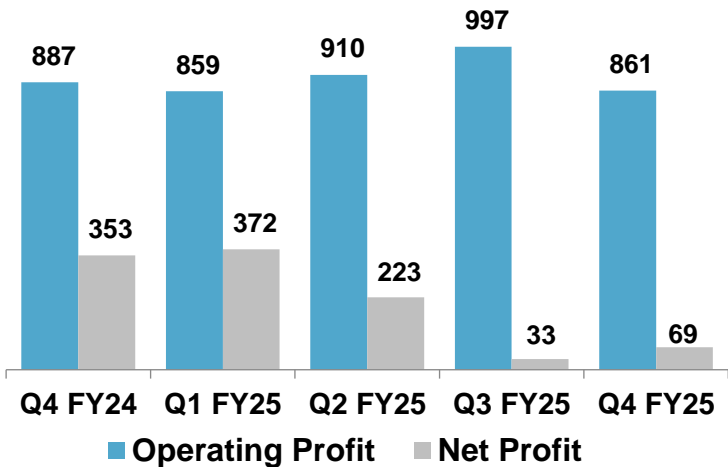
Deposits



- CASA + TD < Rs. 3 crore at 65% of Total Deposits
- ~75%+ FDs opened and SA sourced digitally

Deposits Less than 3 crore growth was 16% YoY

Profitability



- NII down 2% YoY, NIM at 4.89%
- Core Fee Income up 17% YoY
- Operating Expenses up by 7% YoY

Net total income for FY25 up 13% YoY, to Rs. 10,269cr

Key Ratios

Parameter	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25
Yield on Advances	13.5%	13.9%	14.0%	14.0%	14.1%	14.2%	13.5%	13.3%	13.0%
Cost of Deposits	5.7%	6.1%	6.2%	6.3%	6.4%	6.5%	6.5%	6.6%	6.5%
Cost of Funds	5.8%	6.1%	6.3%	6.5%	6.5%	6.6%	6.6%	6.6%	6.6%
Net Interest Margin	5.62%	5.53%	5.54%	5.52%	5.45%	5.67%	5.04%	4.90%	4.89%
Cost/Income	70.8%	69.3%	66.5%	67.1%	64.2%	65.7%	64.2%	62.5%	66.4%
Credit Cost (bps)#	29	39	90	48	53	59	80	139	93
RoA	1.00%	1.01%	1.00%	0.75%	1.08%	1.14%	0.64%	0.09%	0.20%
RoE	8.11%	8.39%	8.38%	6.48%	9.73%	9.88%	5.76%	0.84%	1.79%

Credit Cost not annualized

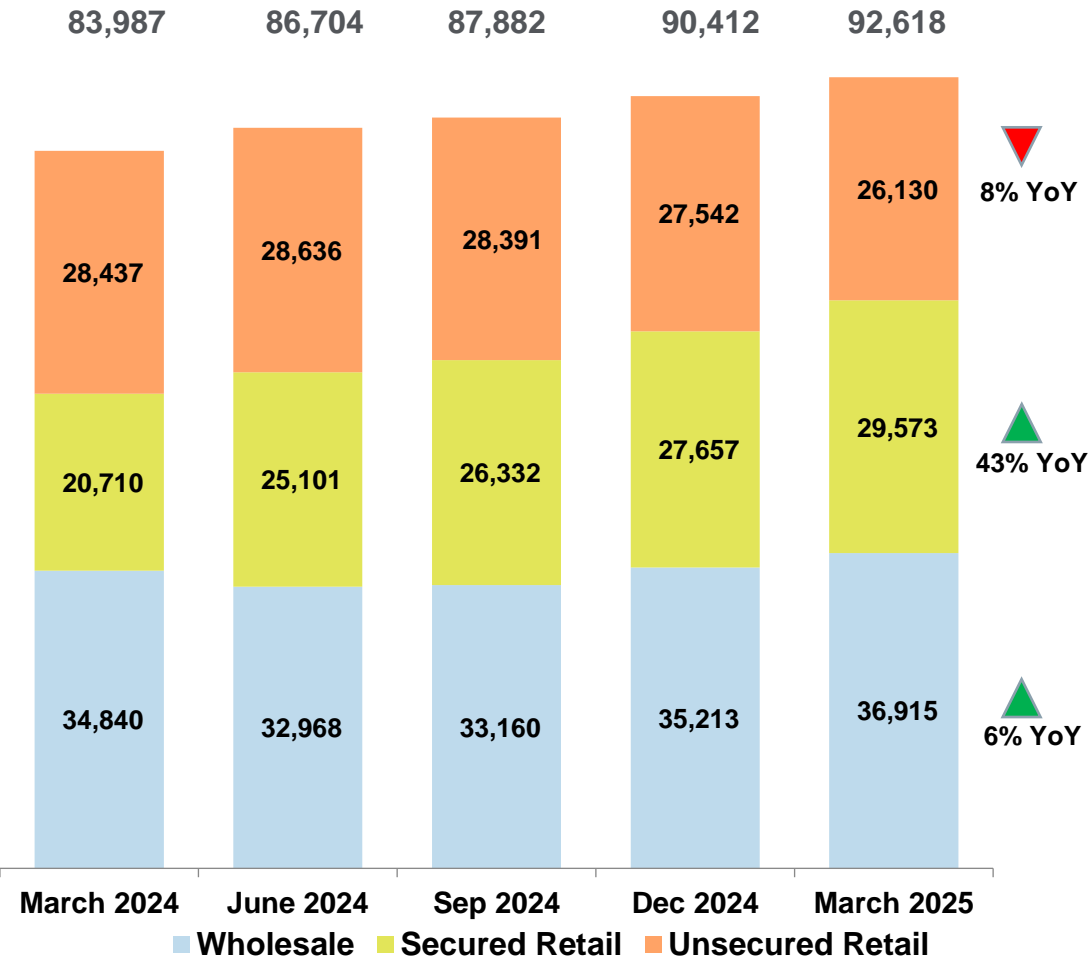


Advances and Deposits

Well Diversified Advances; Growth led by Retail & Commercial Banking

Strong growth in Retail Advances;
Retail : Wholesale mix of 40:60

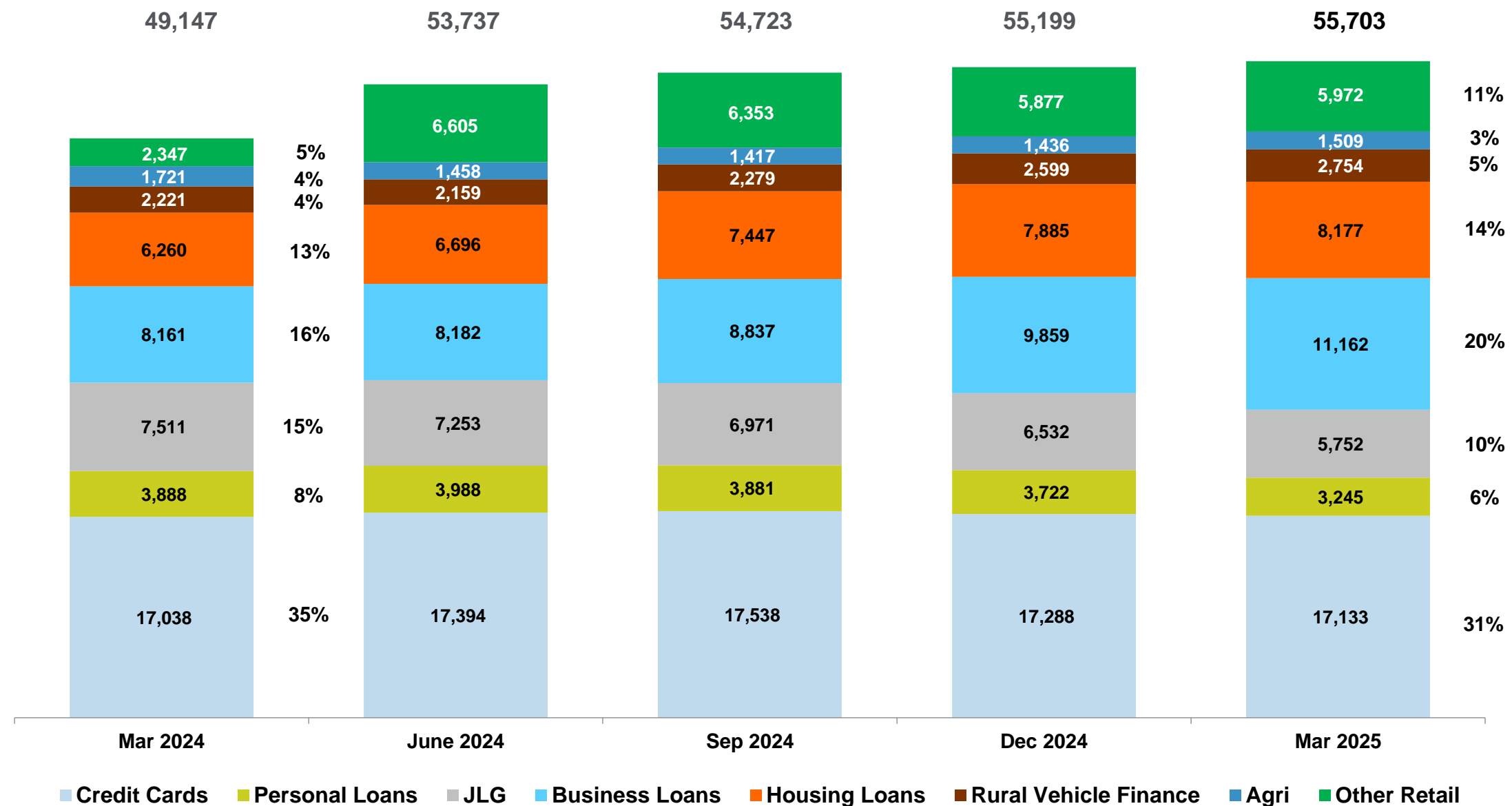
Net Funded Advances



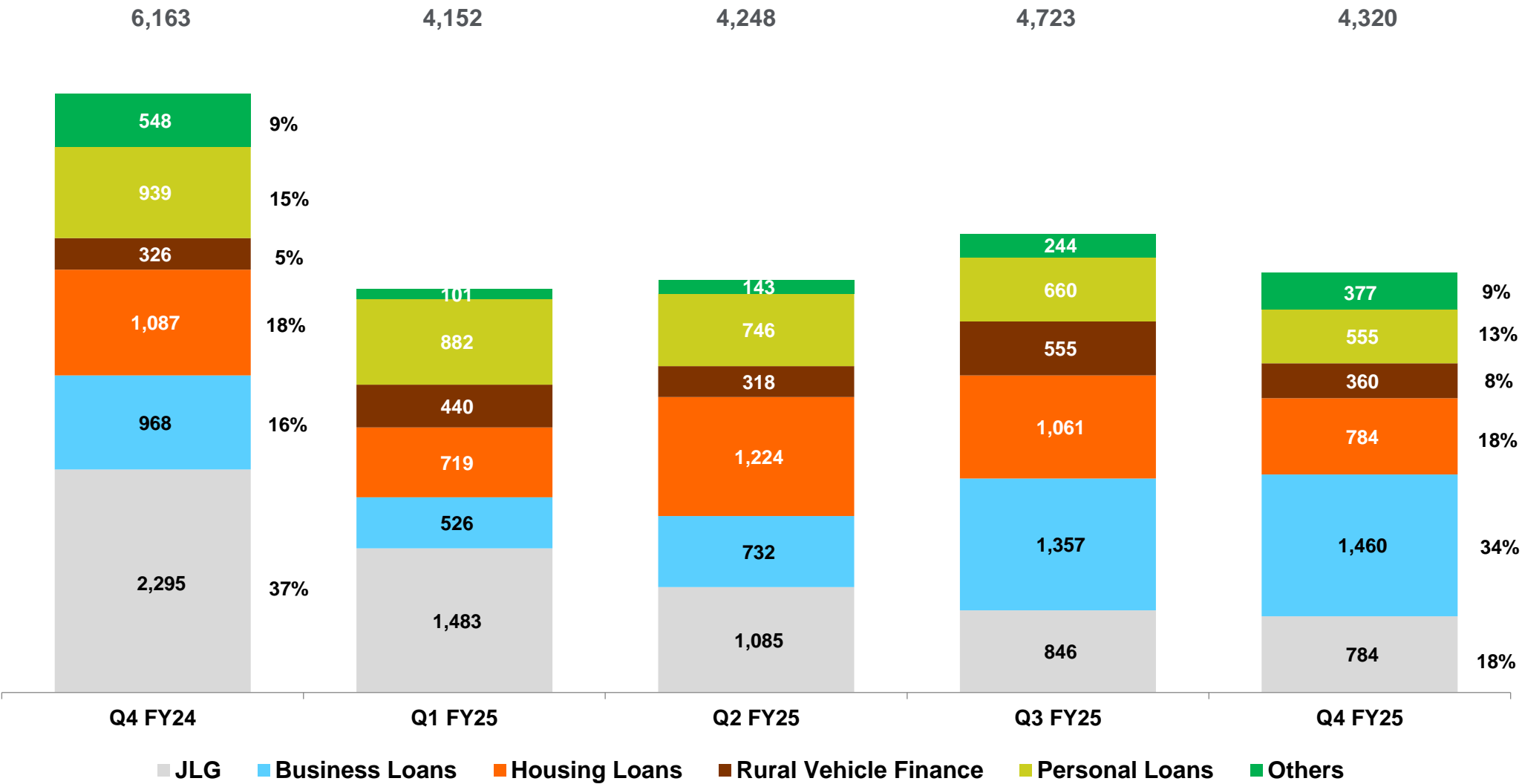
With focus on growing secured retail assets and commercial banking

	March 2025	March 2024	YoY	Dec 2024	QoQ
Corporate Banking	25,187	25,725	(2%)	24,428	3%
Commercial Banking (Mid-corporates & SME)	11,728	9,115	29%	10,785	9%
Wholesale	36,915	34,840	6%	35,213	5%
Credit Cards	17,133	17,038	1%	17,288	(1%)
Personal Loans	3,245	3,888	(17%)	3,722	(13%)
JLG	5,752	7,511	(23%)	6,532	(12%)
Business Loans	11,162	8,161	37%	9,859	13%
Housing Loans	8,177	6,260	31%	7,885	4%
Rural Vehicle Finance	2,754	2,221	24%	2,599	6%
Retail Agri	1,509	1,721	(12%)	1,436	5%
Others incl. Gold Loans, OD etc	5,972	2,347	154%	5,877	2%
Retail	55,703	49,147	13%	55,199	1%
Total	92,618	83,987	10%	90,412	2%

Retail Advances grew 13% YoY; Secured Retail Advances grew 43% YoY

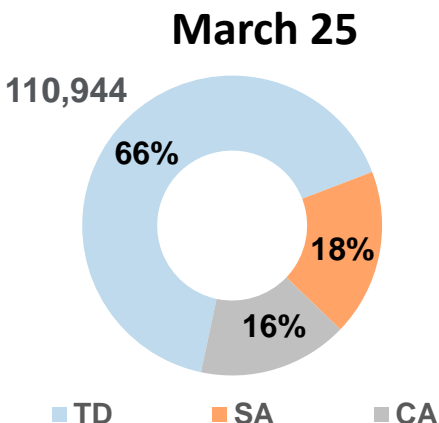
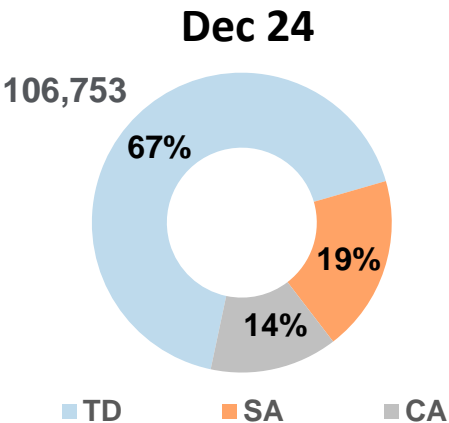
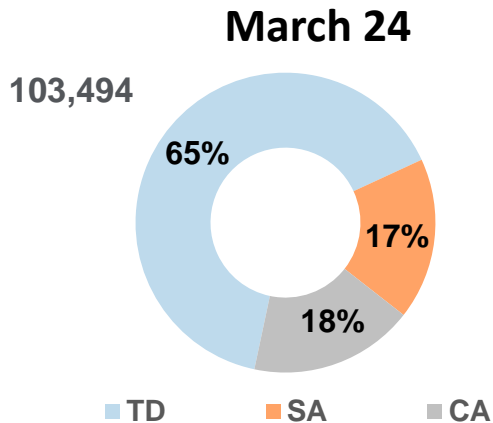


Retail Disbursement (Excl. Cards); Increased focus to grow secured retail assets

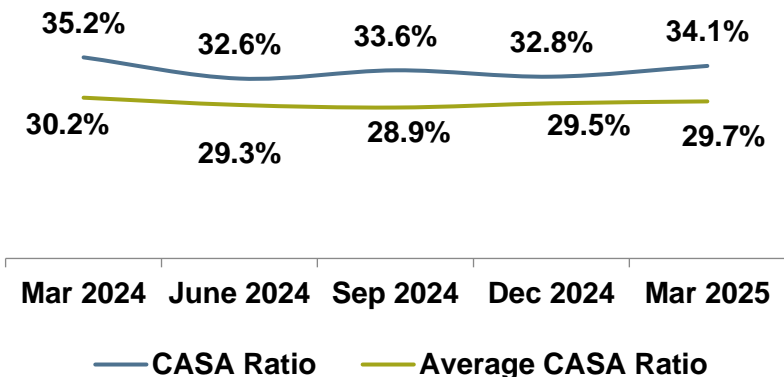


Deposits growth led by granular deposits; Accounting for ~50% of total deposits

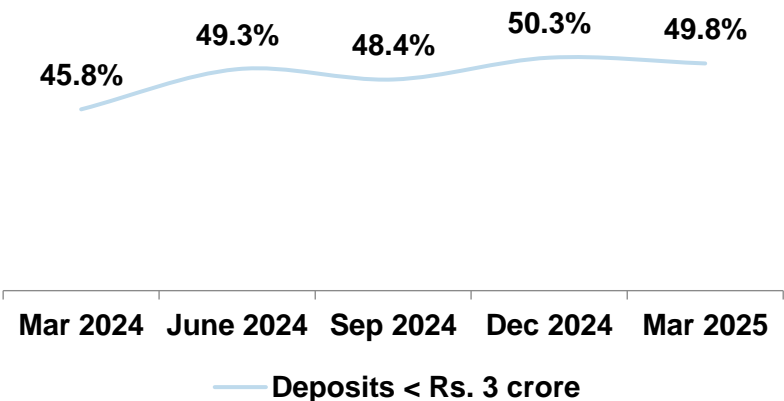
Total deposits grew by 7% YoY; CASA Ratio at 34.1%



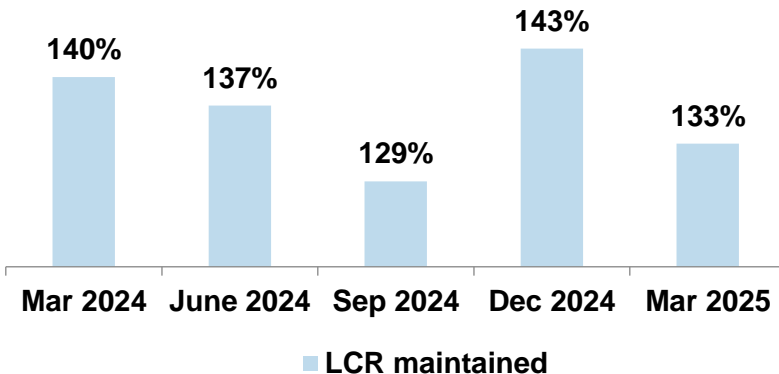
CASA Ratios



Deposits < Rs. 3 crore
(Granular Deposits)

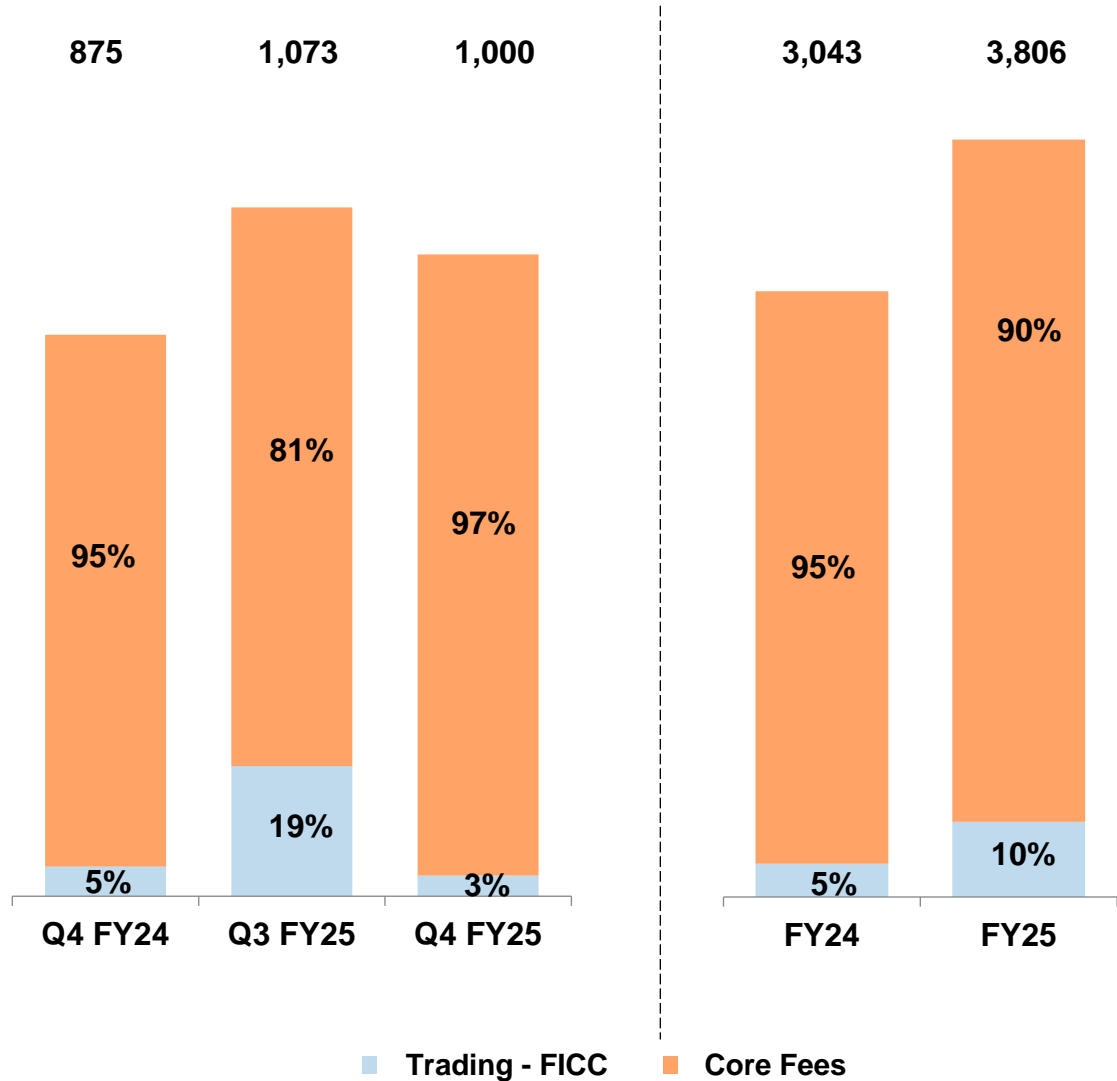


LCR Position

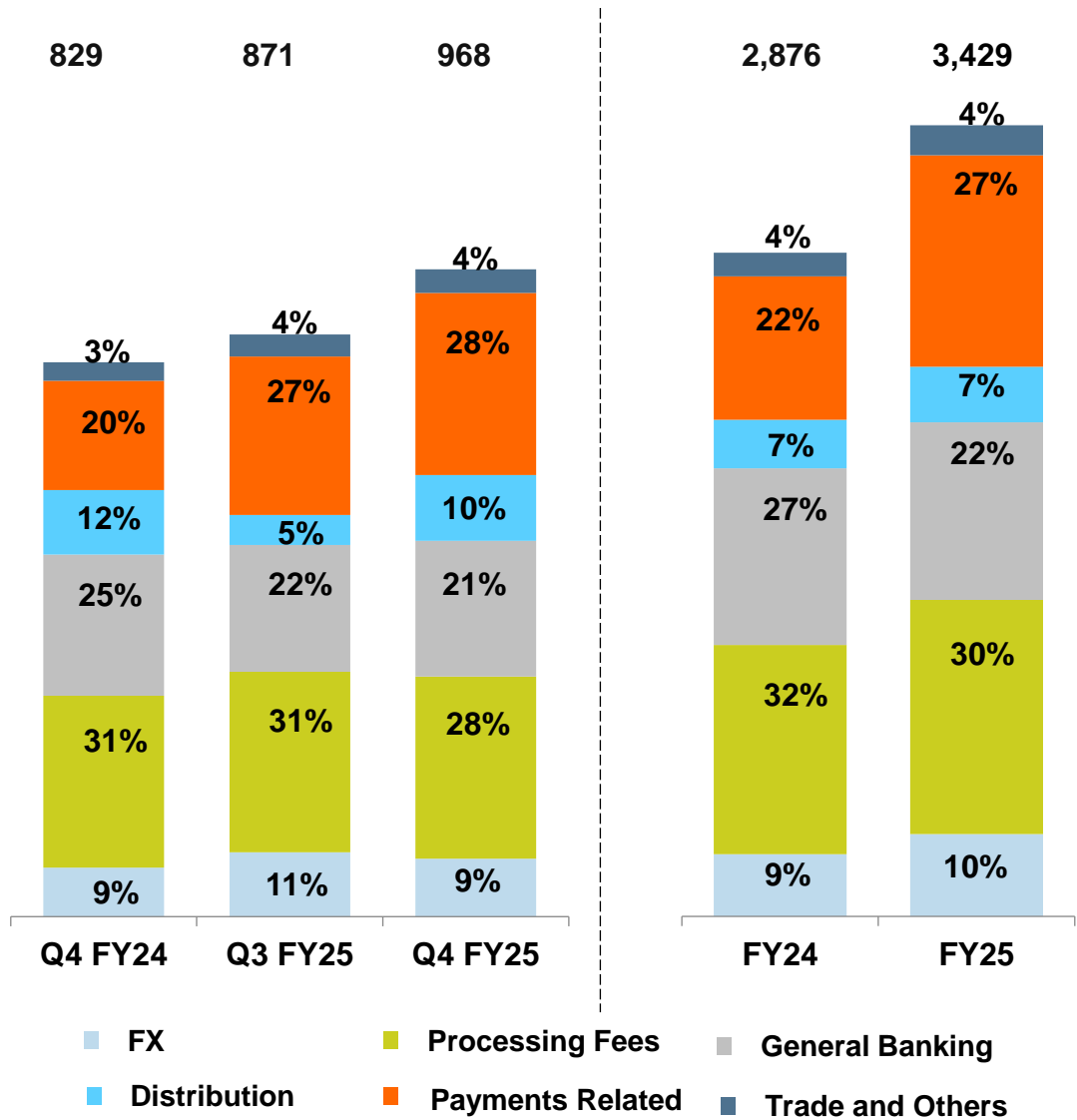


Strong Core Fee Growth

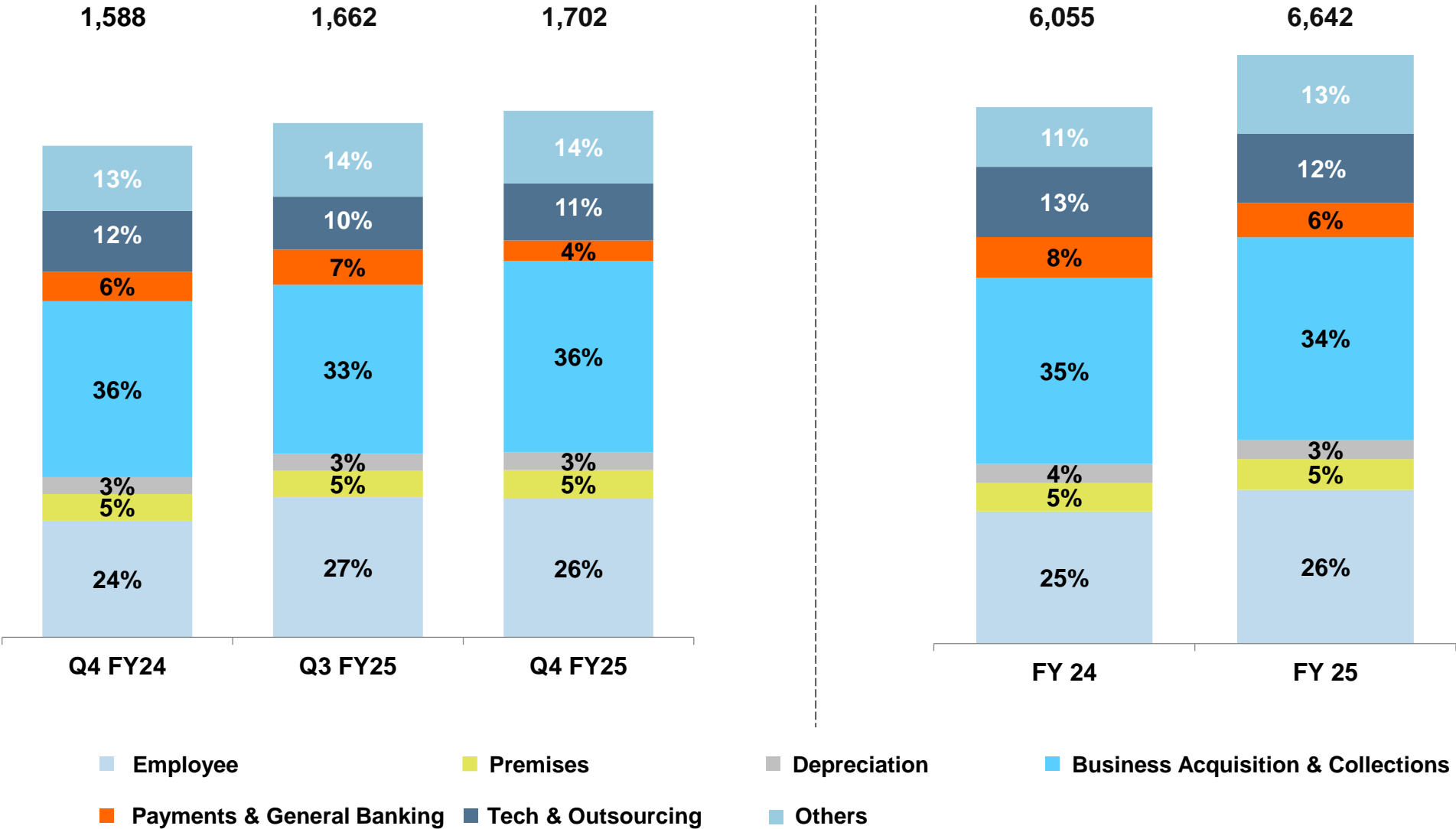
Other Income



Core Fee Income Breakup



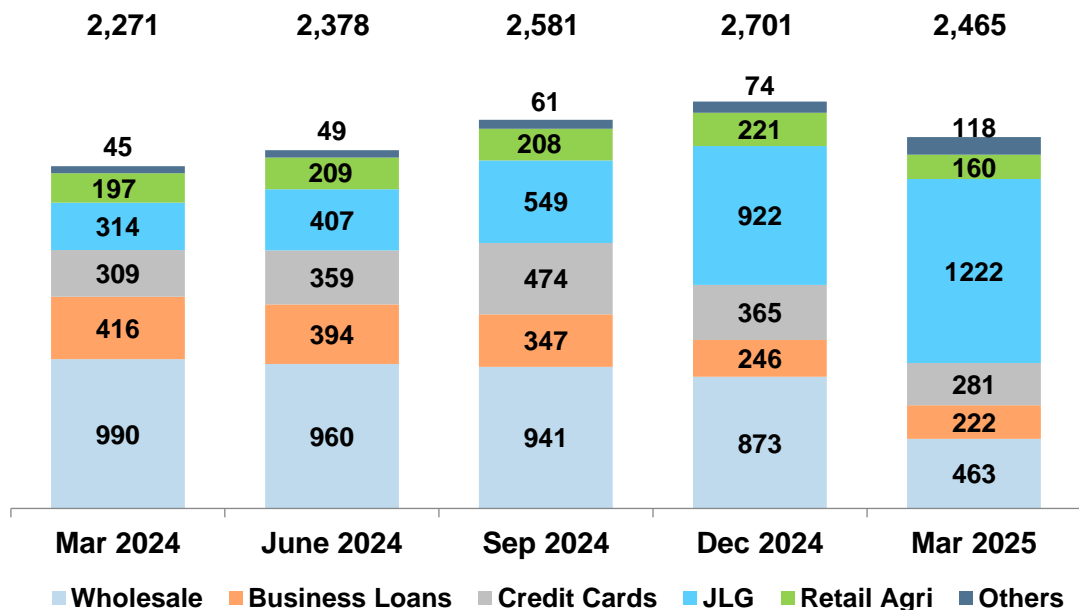
Operating Expenses Up 7% YoY



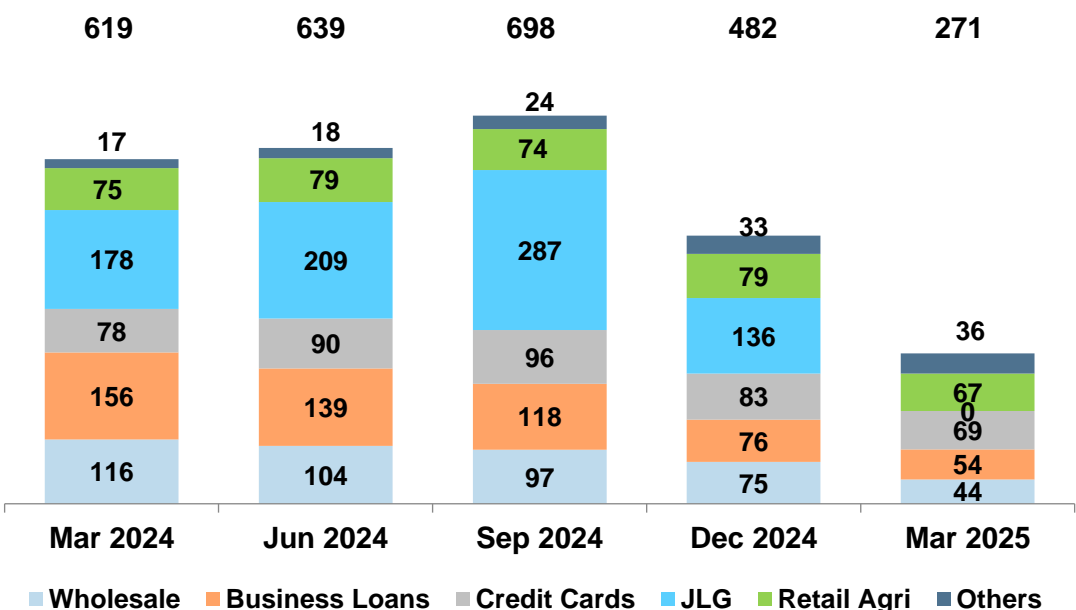
Asset Quality Snapshot

	Quarter Ended				
	Mar 2024	June 2024	Sep 2024	Dec 2024	March 2025
Opening Balance	2,551	2,271	2,378	2,581	2,701
(+) Additions during the period	680	720	1,026	1,309	1,058
(-) Upgrade	91	66	101	109	93
(-) Recoveries	148	126	108	148	235
(-) Write Offs	721	420	613	932	965
Closing Balance	2,271	2,378	2,581	2,701	2,465

GNPA Position

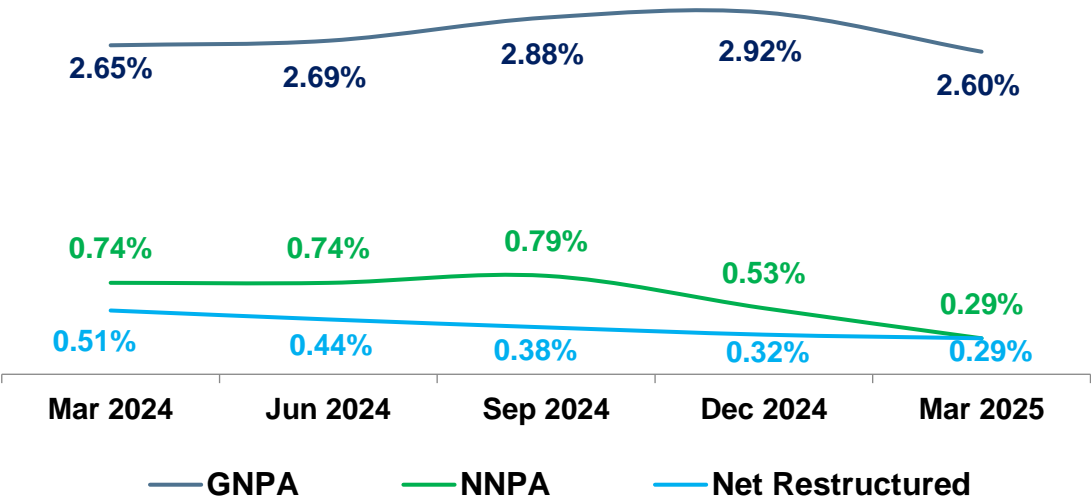


NNPA Position

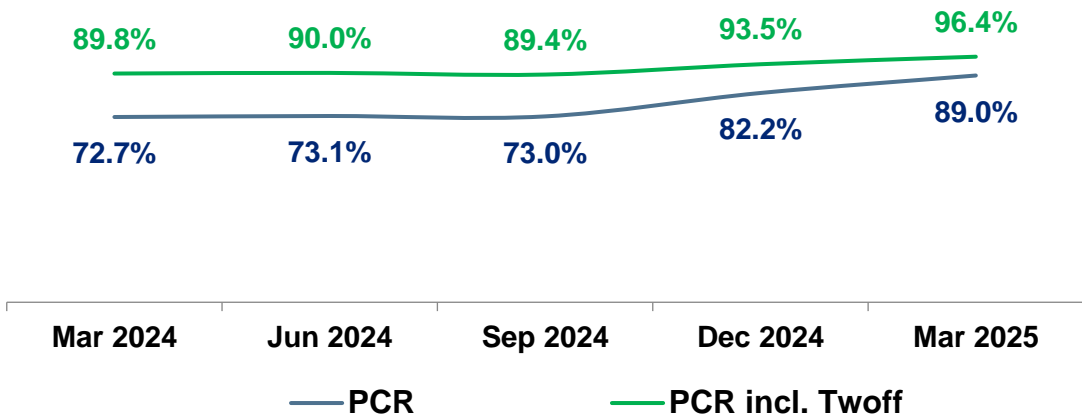


Asset Quality Trend

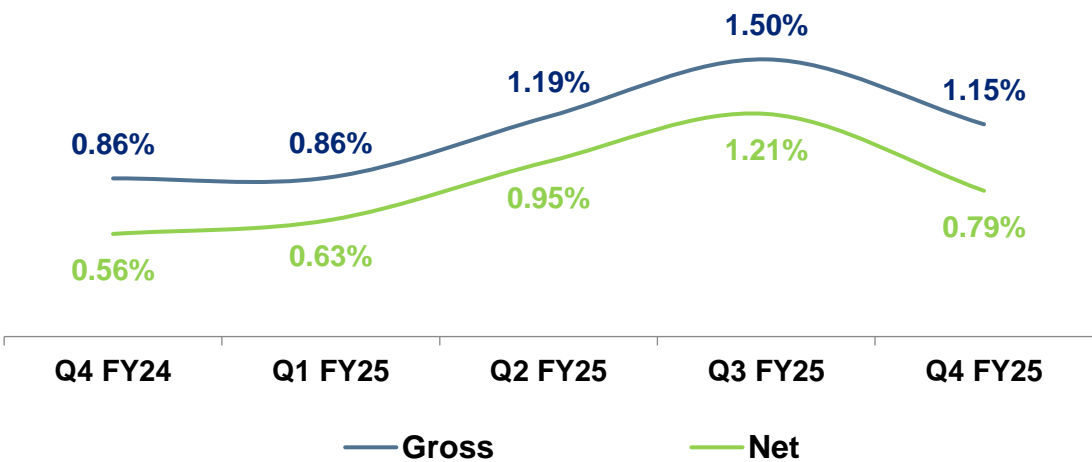
NPA Position



PCR



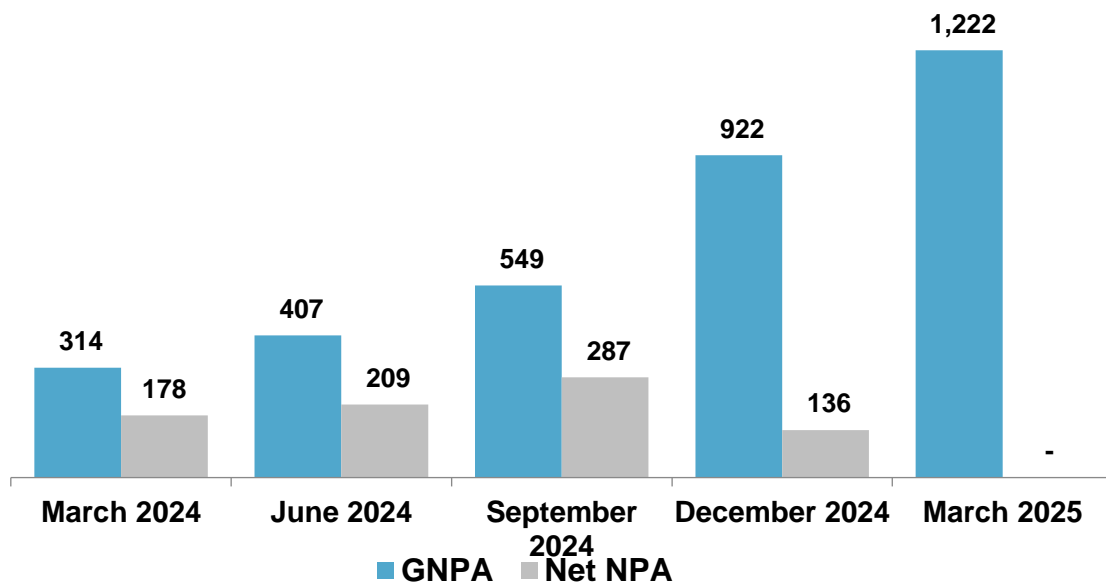
Slippages*



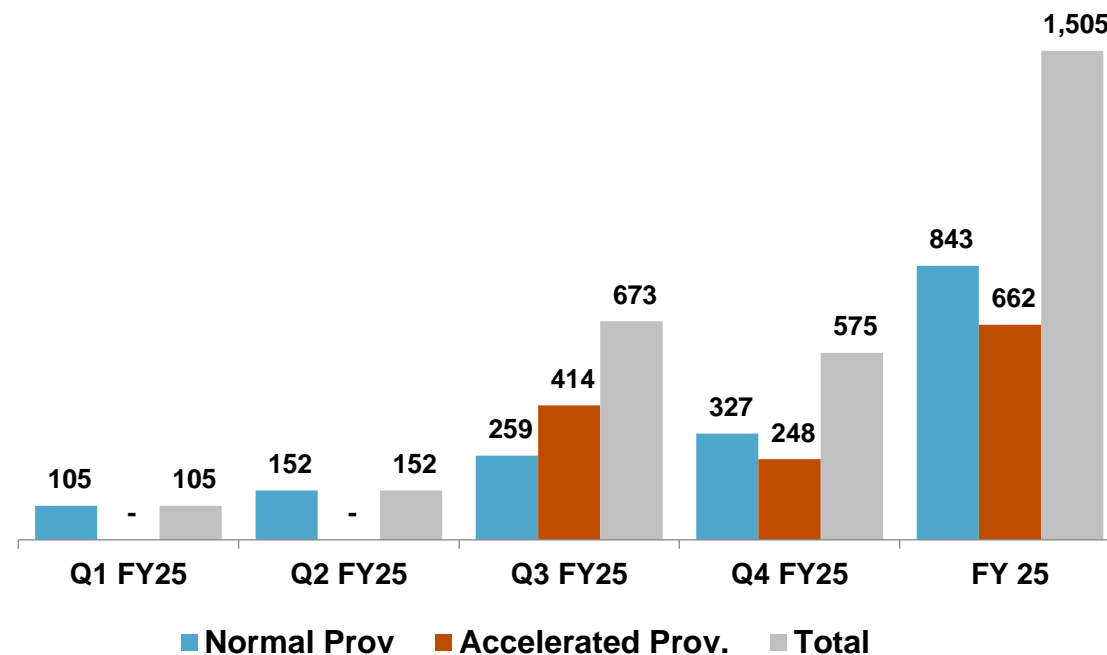
* Not Annualized

Acceleration of Provisioning in JLG Segment

NPA Position



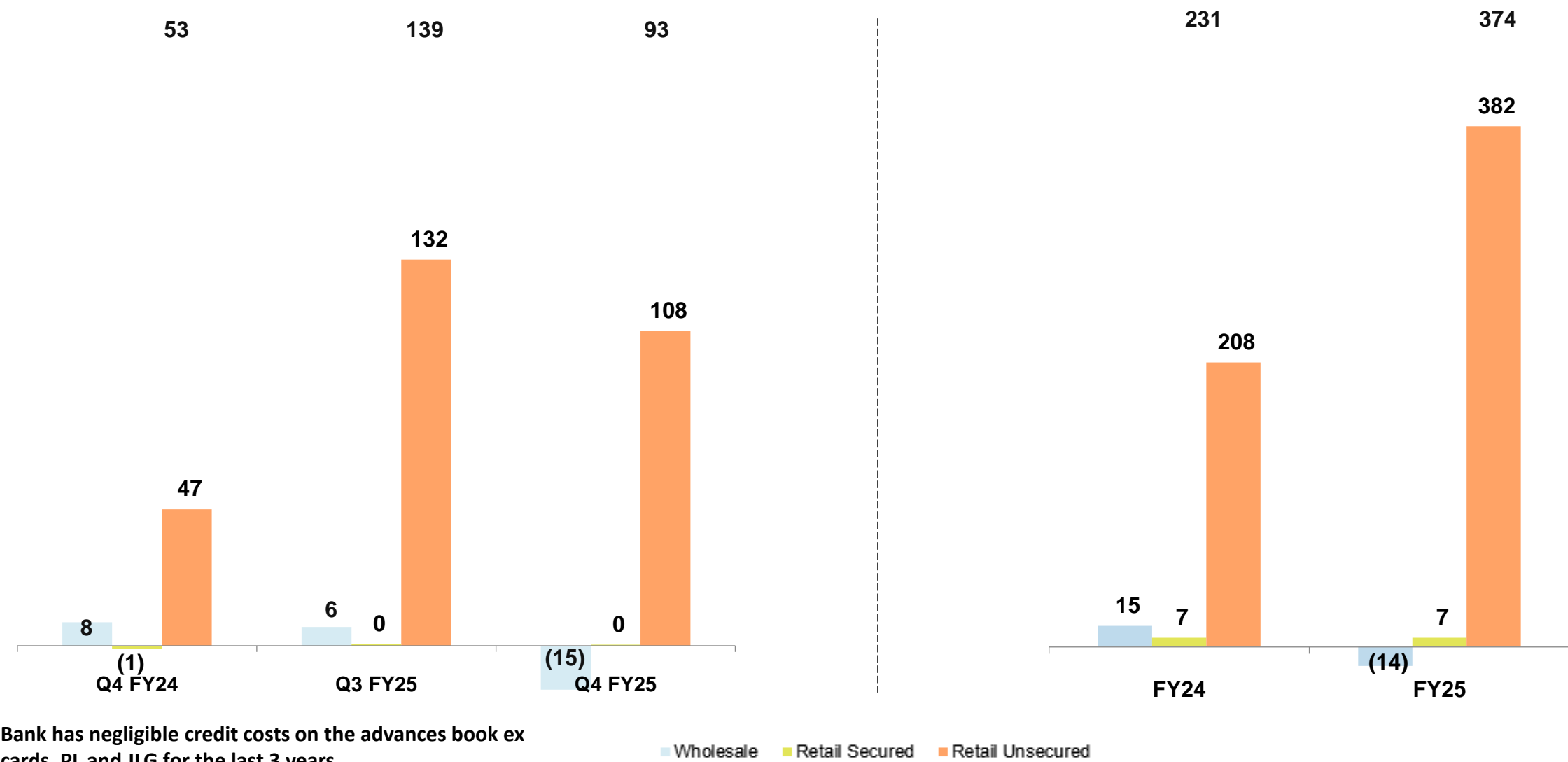
Provisioning



- Bank accelerated provisioning starting Q3FY25 where in addition to provisioning as per policy of Rs. 259 crore, prudently added Rs. 414 crore taking PCR in this segment to 85%
- Similarly in Q4, Bank has taken additional provisioning of Rs. 248 crore to fully provide on GNPA's
- In addition, on the total SMA position as at March 31, 2025 of Rs. 378 crore, Bank has taken 75% provisioning amounting to Rs. 283 crore including the utilisation of the contingent provisions of 1% created by the Bank on its unsecured segments

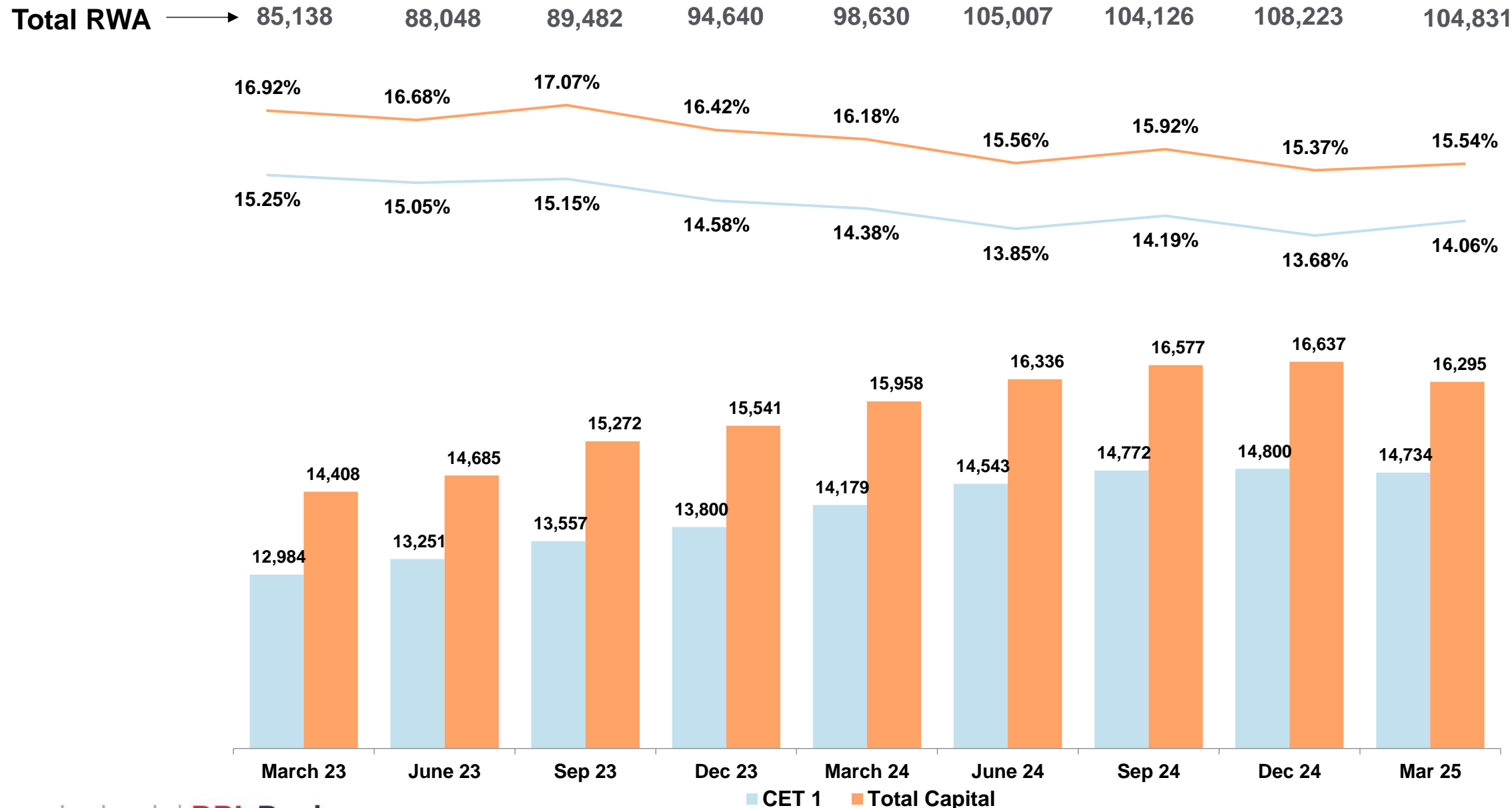
Credit Costs Trend

Net Credit Cost by Business (bps)*



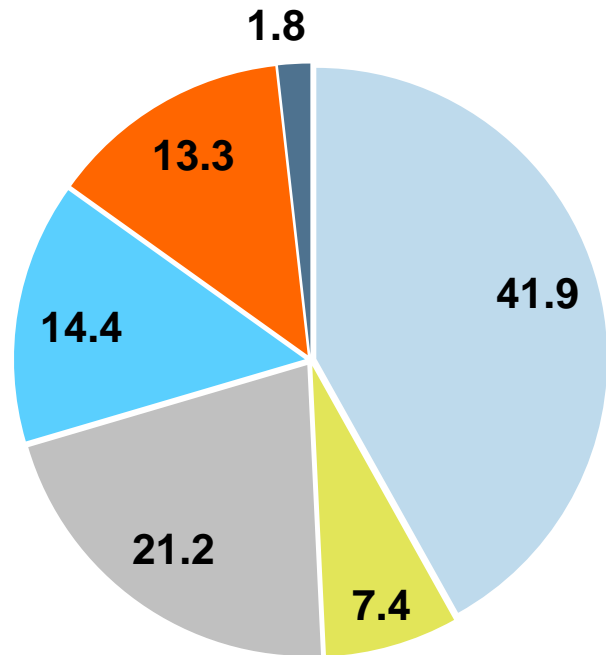
• Not Annualized for the bank or at individual segment level for the quarter

Adequately Capitalised



Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



- Individual/HUFs
- Foreign Corporates
- VCF/MF/Pension Funds/Insurance
- FPI
- Body Corporates
- NRIs

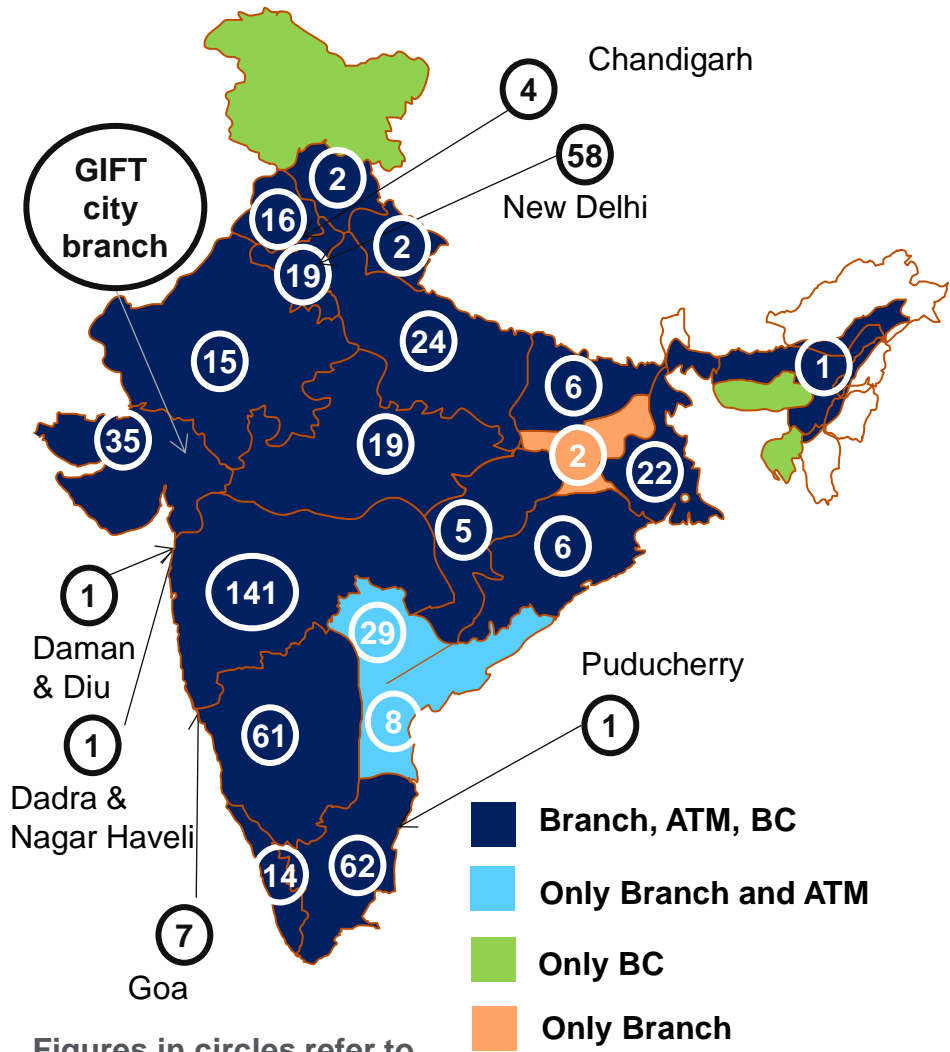
Total Foreign holding – 23.6%.
Approved limit – 74%

Ratings

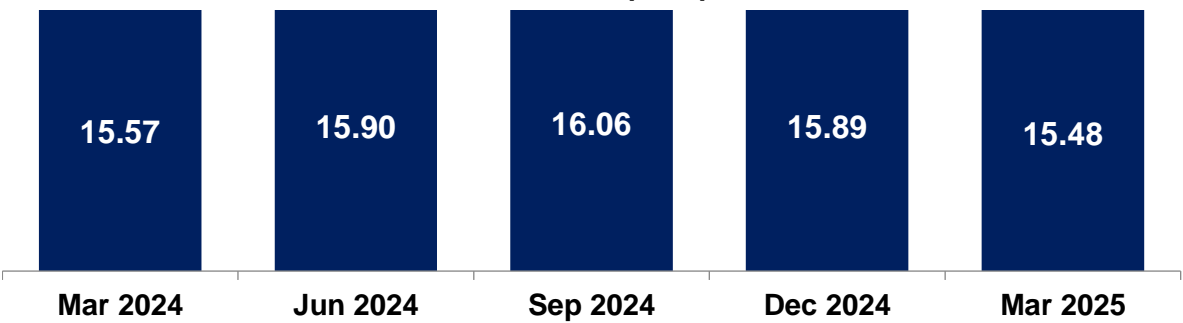
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Stable) (Re-affirmed dated Aug 13, 2024)
	CARE AA- (Stable) (Re-affirmed dated Sept 30, 2024)
Certificate of Deposits	ICRA A1+ (Re-affirmed dated Aug 13, 2024)
	CARE A1+ (Re-affirmed dated Sept 30, 2024)
Fixed deposit programme	ICRA AA- (Stable)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

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)

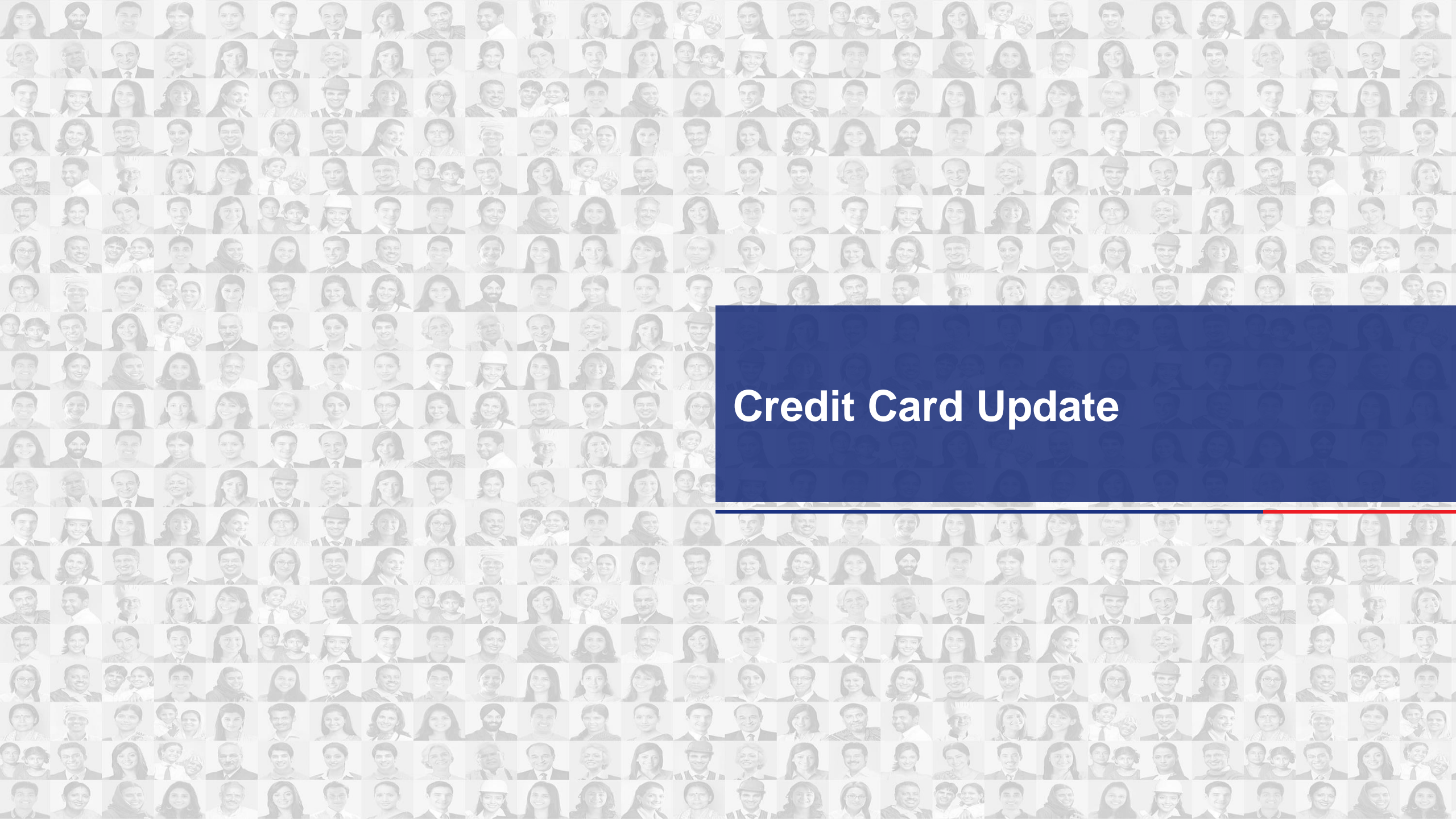


Channel Breakup

Channels	Number of transaction points		
	March 2024	Dec 2024	March 2025
Total Touchpoints	1,817	2,010	2,032
Branches	545	558	561
Metro (incl. GIFT branch)	311	321	322
Urban	94	100	101
Semi-urban	74	72	72
Rural	66	65	65
Banking Outlets (BOs)	297	297	296
BC Branches (incl. BOs)	1,272	1453	1472
Of which RBL Finserve	952	1145	1165
ATMs	395	411	412



Business Segment Update



Credit Card Update

Growth & Market Share

Source RBI Data

	Feb'24		Feb'25	
	RBL	Industry	RBL	Industry
CIF	5.16 M	100.60 M	4.86 M ▼ 6%	109.32 M ▲ 9%
Spends*	7,023 Cr	1,49,601 Cr	6,594 Cr ▼ 6%	1,67,565 Cr ▲ 12%
Advances	17,023 Cr	2,58,107 Cr	17,717 Cr [#] ▲ 4%	2,87,047 Cr ▲ 11%

Mar'25

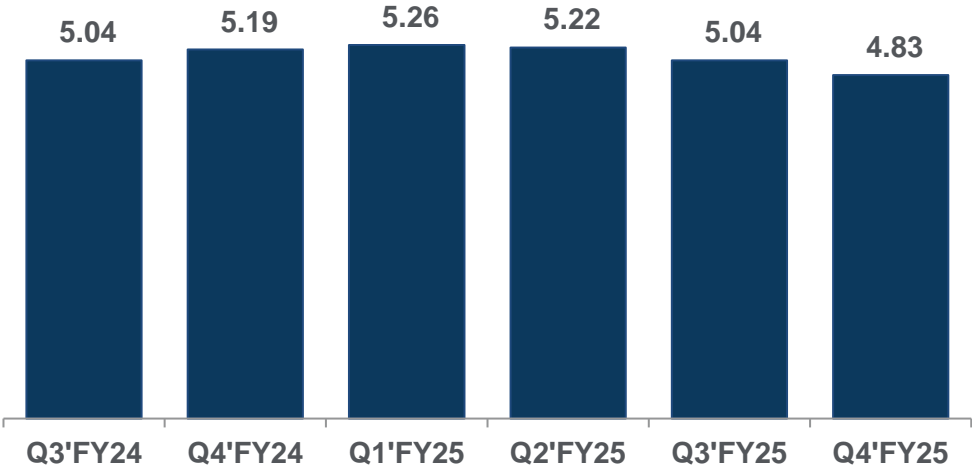
Business
Volumes

New A/cs	2.2 lacs	CIF	48.30 lacs	Spends	₹ 21,720 Cr	Receivables	₹ 17,261 Cr
▼ 53 % YoY		▼ 7% YoY		▼ 1 % YoY		▲ 0 % YoY	
▼ 13 % QoQ		▼ 4% QoQ		▼ 2 % QoQ		▲ 0% QoQ	

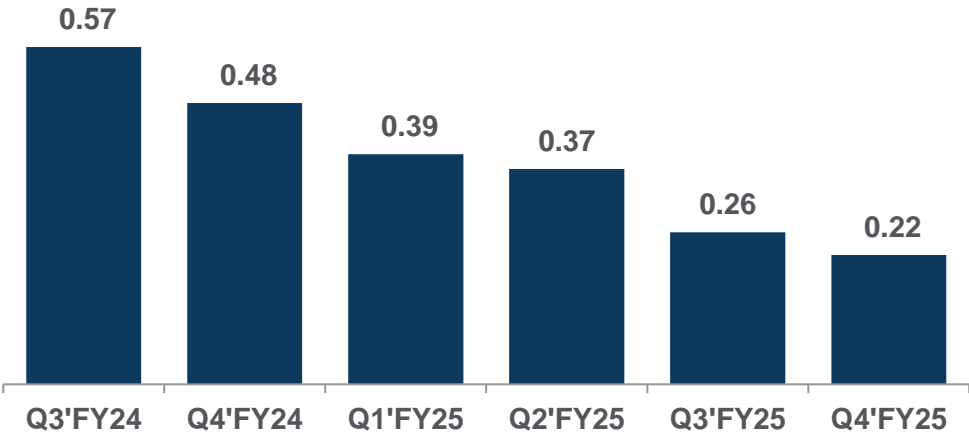
*Spends includes gross only as per RBI definition
RBL Advances excluded PL on cards

Credit Cards - Portfolio Trends

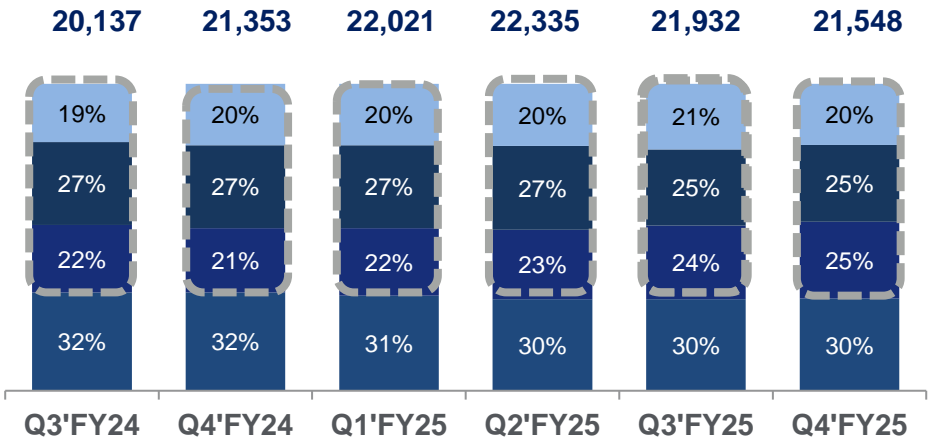
Cards in Force (Million)



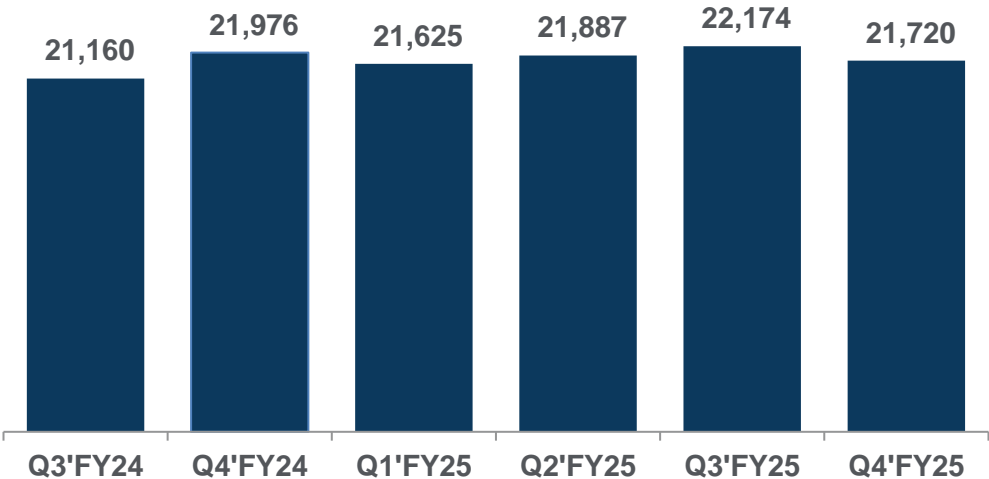
Acquisition (Million)



AUM (Cr.)



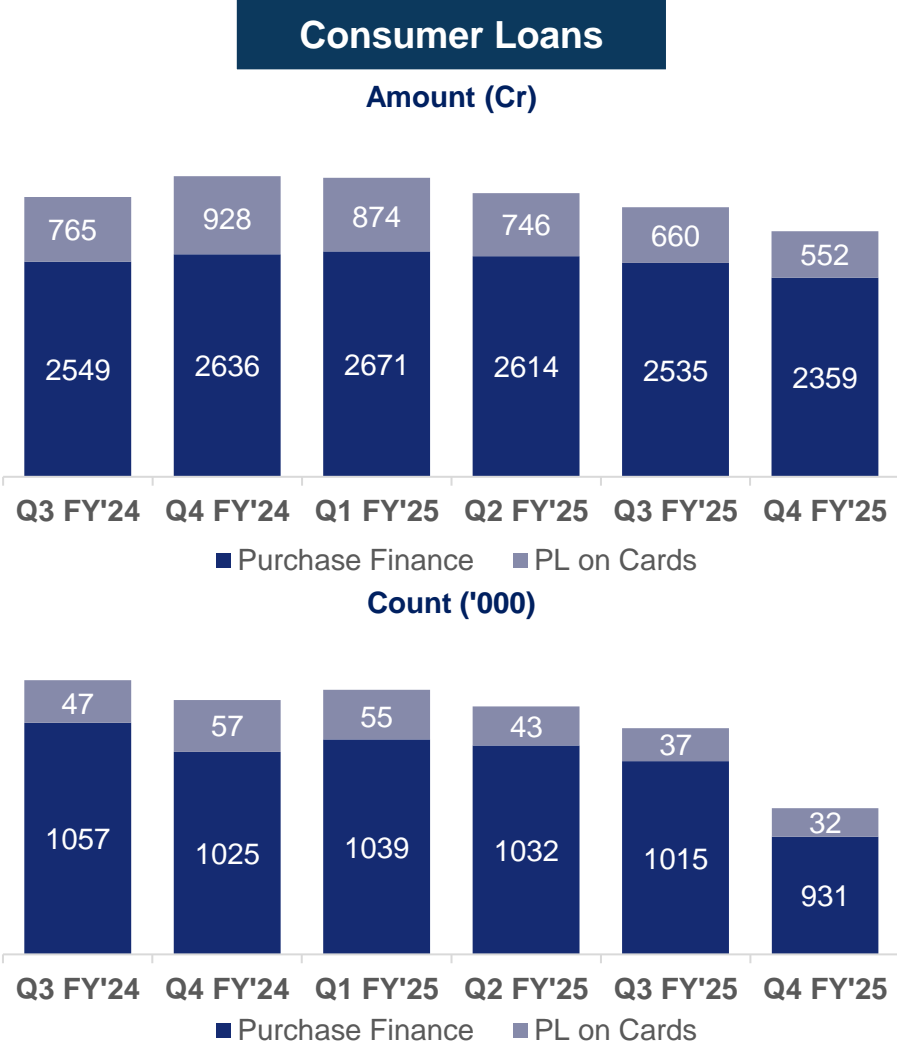
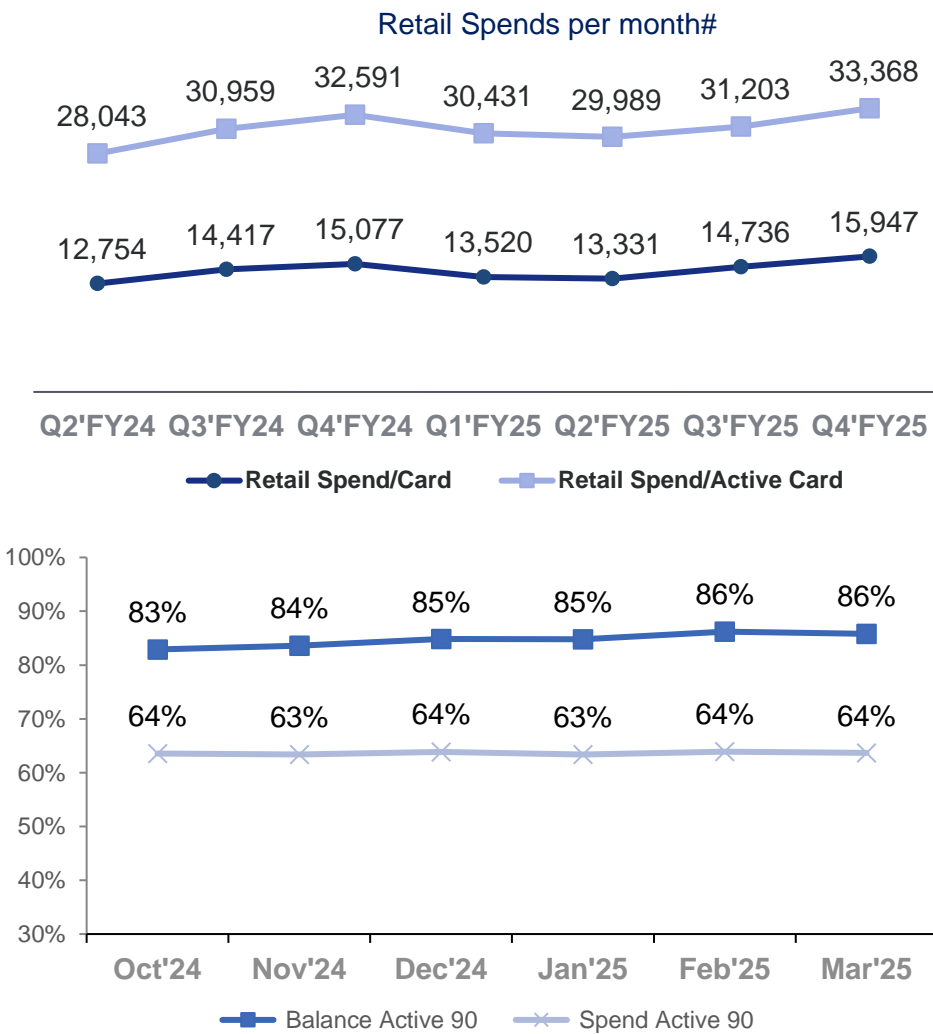
Total Spends (Cr.)



■ Transactor ■ Revolver ■ EMI ■ PL on Cards

Interest Earning Receivables

Credit Cards - Portfolio Trends

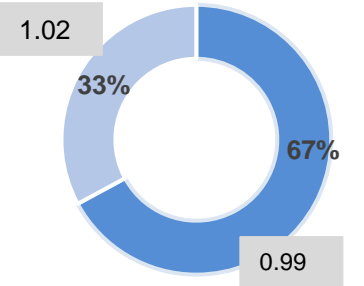


Retail spends Increased YoY and QoQ

Credit Cards – Customer Segment insights(\$)

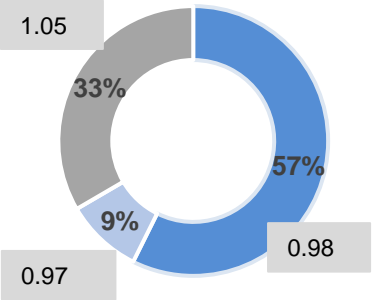
Cards-in- Force As
on 31st Mar 2025

Salaried : Self Employed (SE) mix



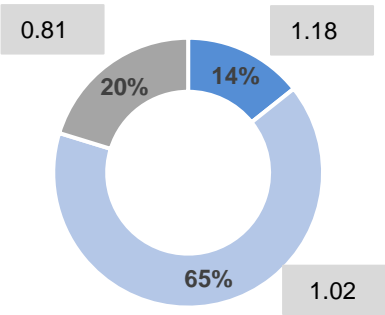
■ Salaried ■ Self Employed

City Tier Mix



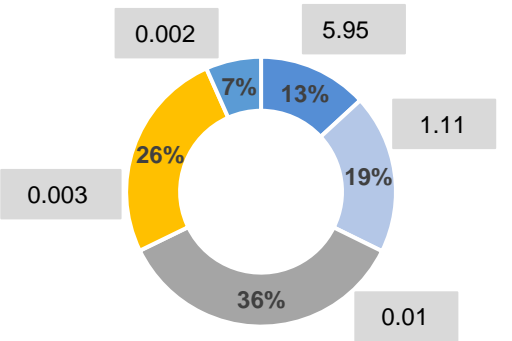
■ TIER 1 ■ TIER 2 ■ TIER 3

Age Group Mix



■ Under 30 ■ 31-45 ■ 45+

CIBIL

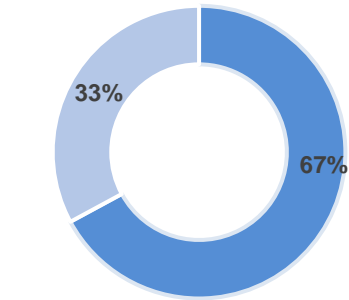


■ LT680 ■ 681-730 ■ 731-770
■ 771-790 ■ GT790

Indexed 90+

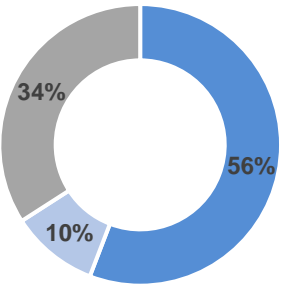
New Sourcing
For Q4 FY25

Salaried : Self Employed (SE) mix



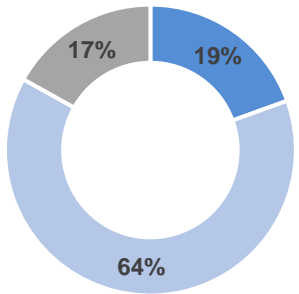
■ Salaried ■ Self Employed

City Tier Mix



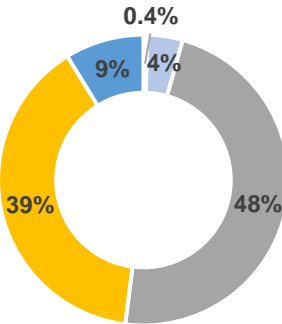
■ TIER 1 ■ TIER 2 ■ TIER 3

Age Group Mix



■ Under 30 ■ 31-45 ■ 45+

CIBIL



■ LT680 ■ 681-730 ■ 731-770
■ 771-790 ■ GT790

Diversified exposure, expansion outside Tier-1 cities.

RBL Bank Business Segments and Credit Cards

<div>Millennial Segment</div> <div></div> <div>Cookies Monthly Fee: INR 100</div>	<div>Mass Affluent Segment</div> <div></div> <div>Platinum Maxima Plus Annual Fee: INR 2,500</div> <div></div> <div>World Safari Annual Fee: INR 3,000</div> <div></div> <div>Icon Annual Fee: INR 5,000</div>	<div>Co-Branded Segment</div> <div></div> <div>Indian Oil XTRA Annual Fee: INR 1,500</div> <div></div> <div>Indian Oil Annual Fee: INR 500</div> <div></div> <div>IRCTC Annual Fee: INR 500</div> <div></div> <div>DMI Finance Annual Fee: INR 499</div> <div></div> <div>TVS Credit Gold Annual Fee: INR 1,500</div> <div></div> <div>TVS Credit Annual Fee: INR 500</div> <div></div> <div>Patanjali Swarn Annual Fee: INR 499</div> <div></div> <div>Patanjali Vishisht Annual Fee: INR 1,499</div> <div></div> <div>BookMyShow Play Annual Fee: INR 500</div> <div></div> <div>PaisaBazaar Duet+ Annual Fee: INR 1,499</div> <div></div> <div>PaisaBazaar Duet Annual Fee: LTF</div> <div></div> <div>BankBazaar Save Max Annual Fee: LTF</div> <div></div> <div>BankBazaar Save Max Pro Annual Fee: INR 1,499</div> <div></div> <div>SalarySe UP Annual Fee: INR 499</div>				<div>Commercial Cards Segment</div> <div></div> <div>RBL Bank Corporate T&E</div> <div></div> <div>RBL Bank Corporate Purchase</div> <div></div> <div>RBL Bank RazorpayX Corporate T&E & Purchase</div>
<div>Mass Segment</div> <div></div> <div>Shoprite Annual Fee: INR 500</div> <div></div> <div>Platinum Delight Annual Fee: INR 1,000</div>	<div>Affluent Segment</div> <div></div> <div>Insignia Annual Fee: INR 7,000</div> <div></div> <div>iGlobe Annual Fee: INR 3,000</div>					

Co- Brand Partnership Update

Fintech



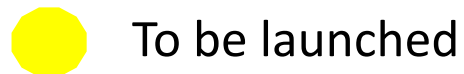
Consumer



NBFC



Live for sourcing

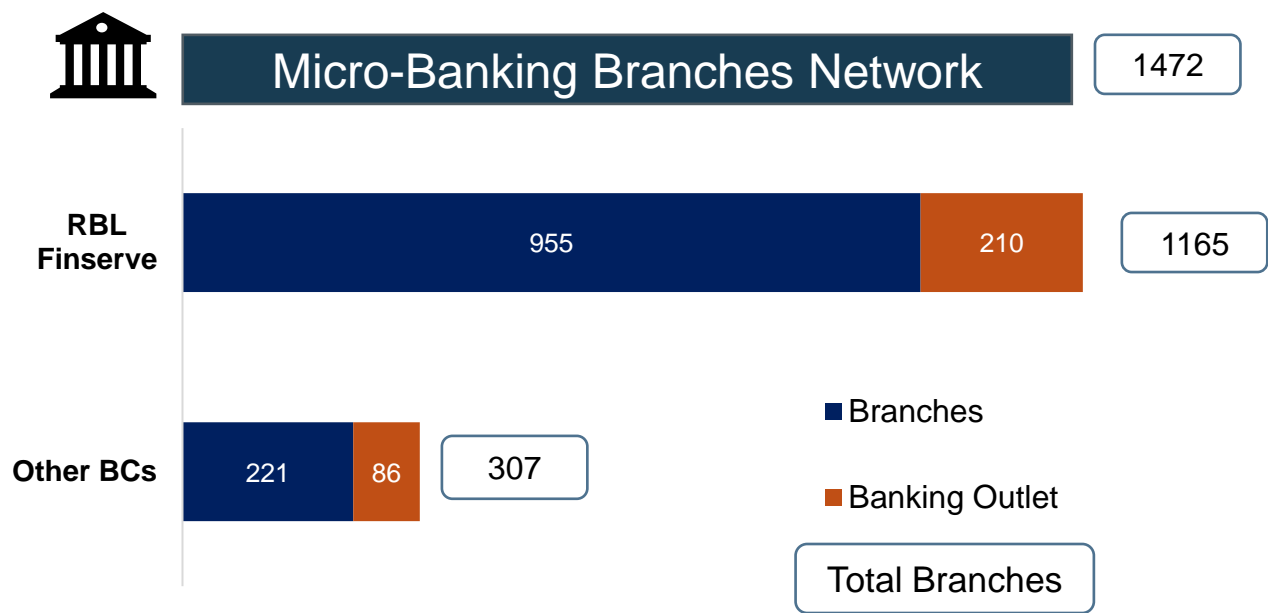
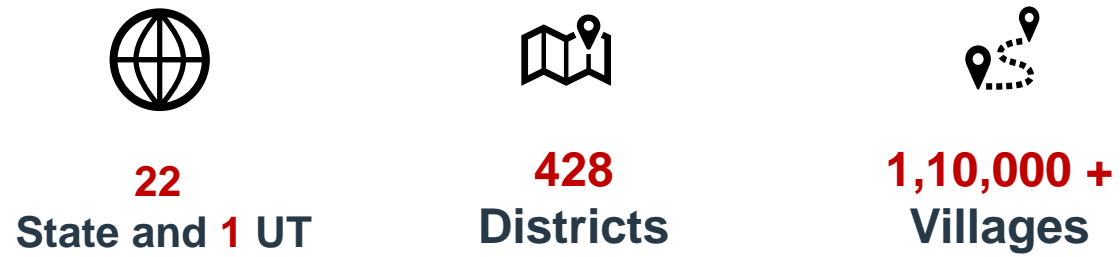
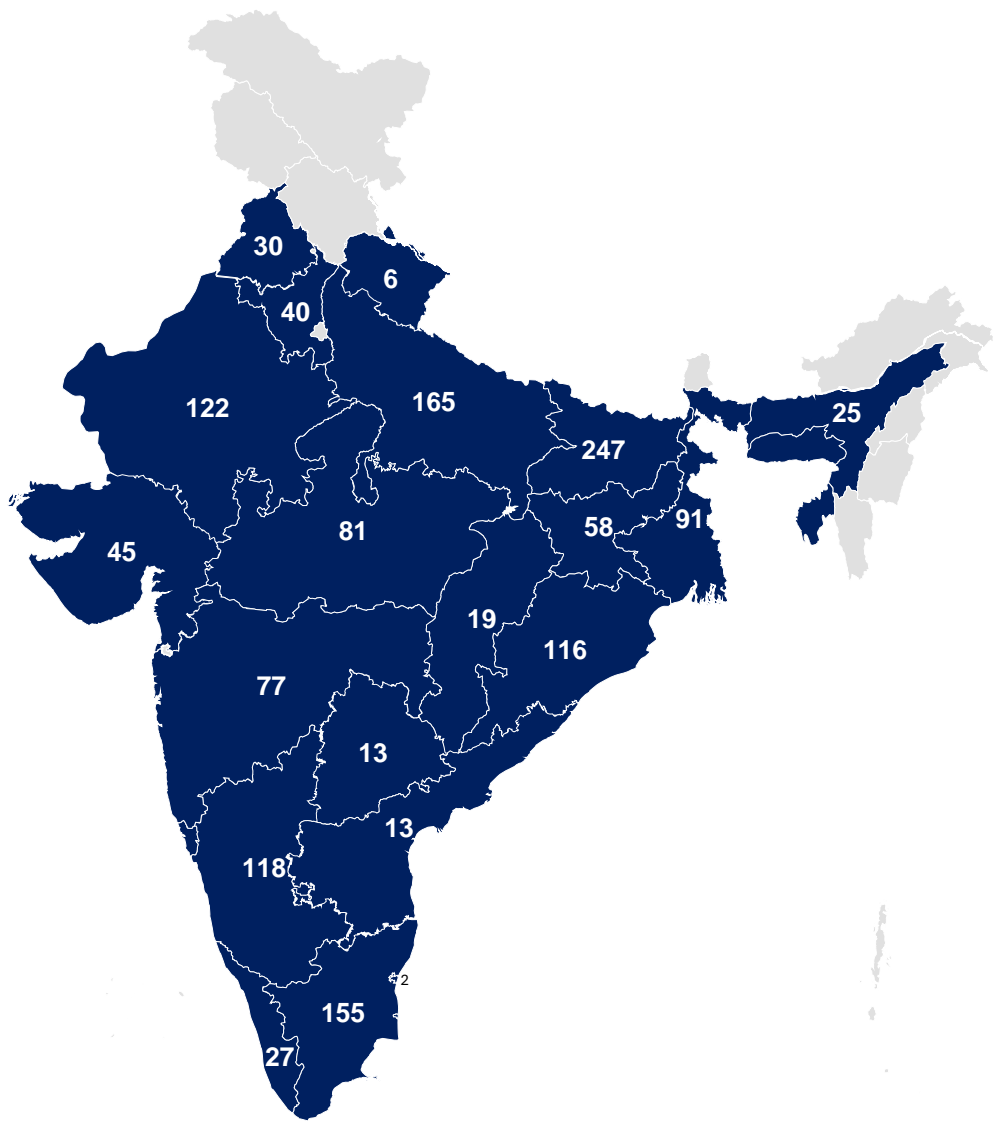


To be launched

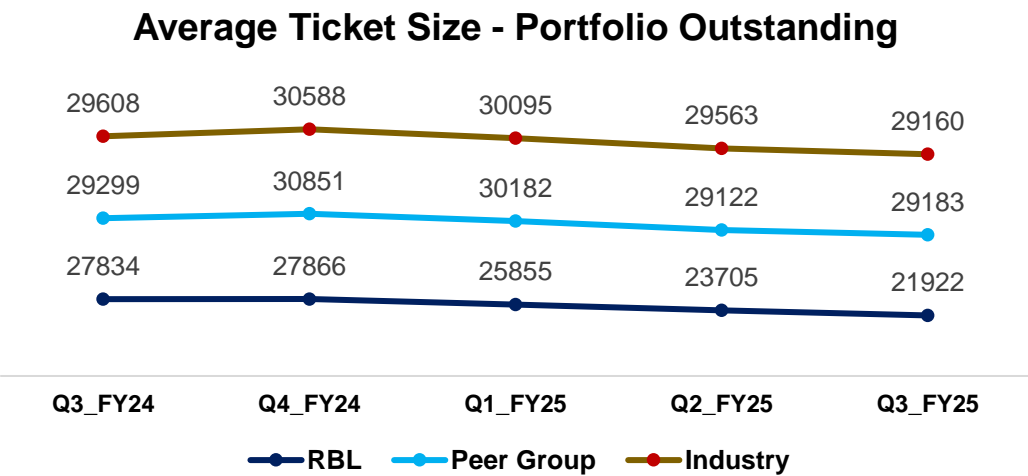
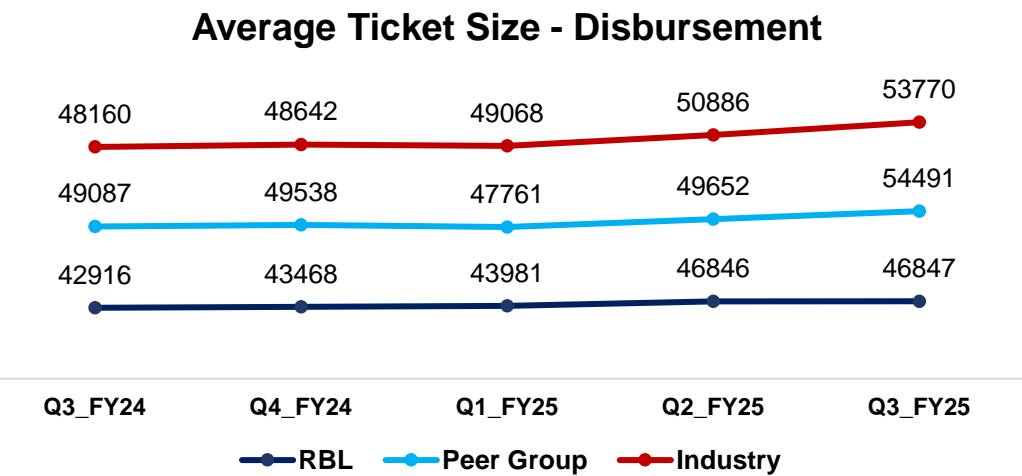
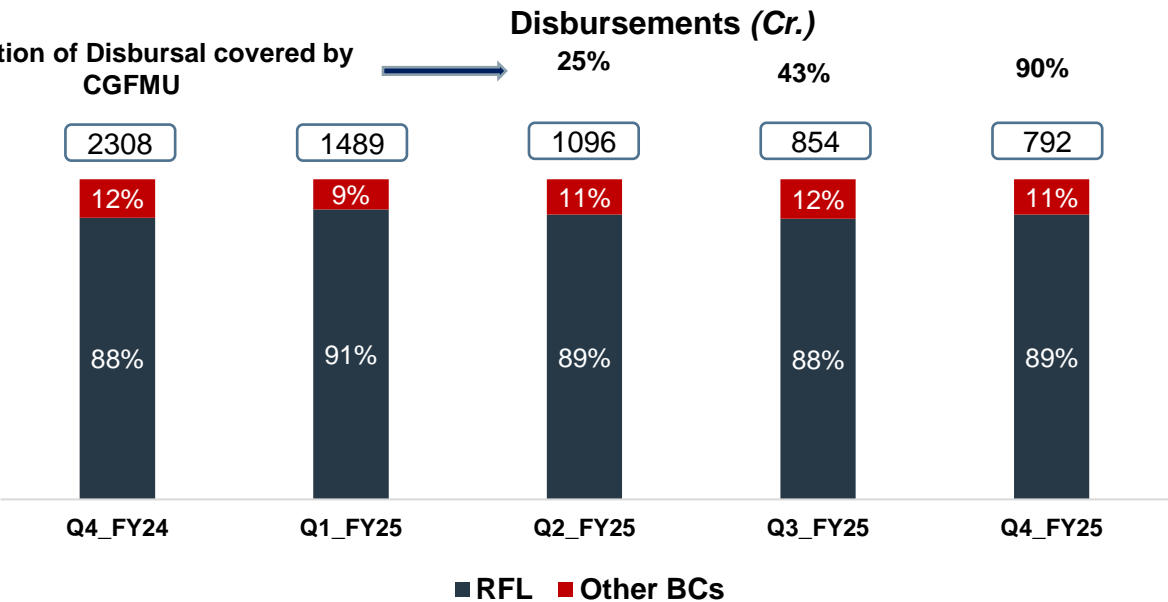
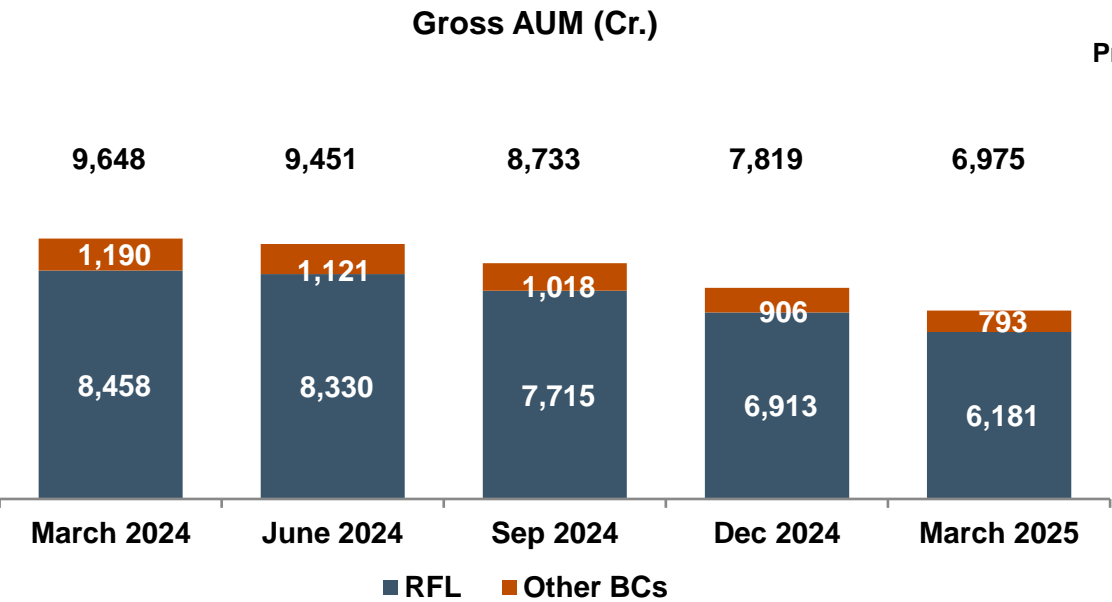


JLG Update

Microfinance Distribution Network

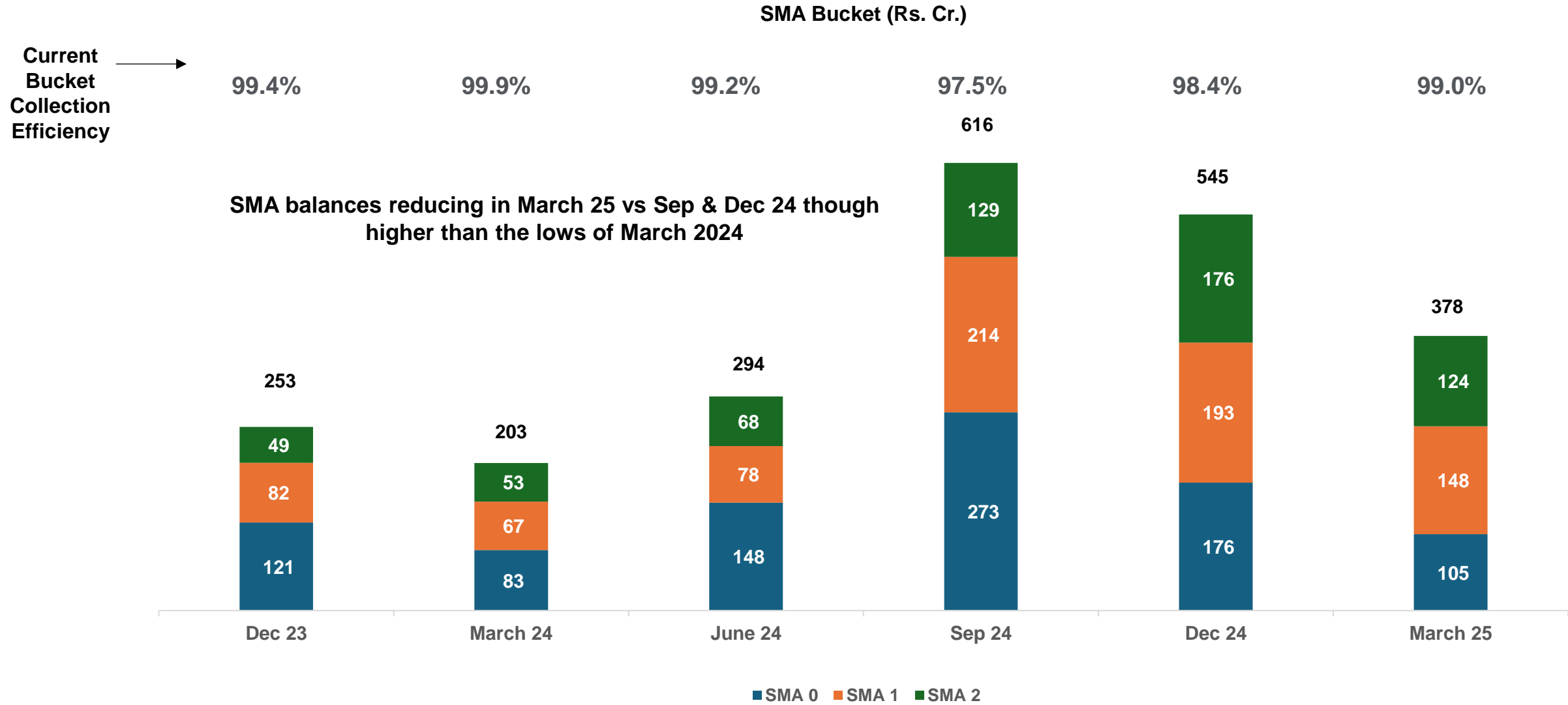


Portfolio Update



*Source for Peer Group & Industry : Equifax Data as of Dec'24
Peers Group: two large banks, two SFB's and two prominent MFI's




Collection Efficiency & SMA Bucket

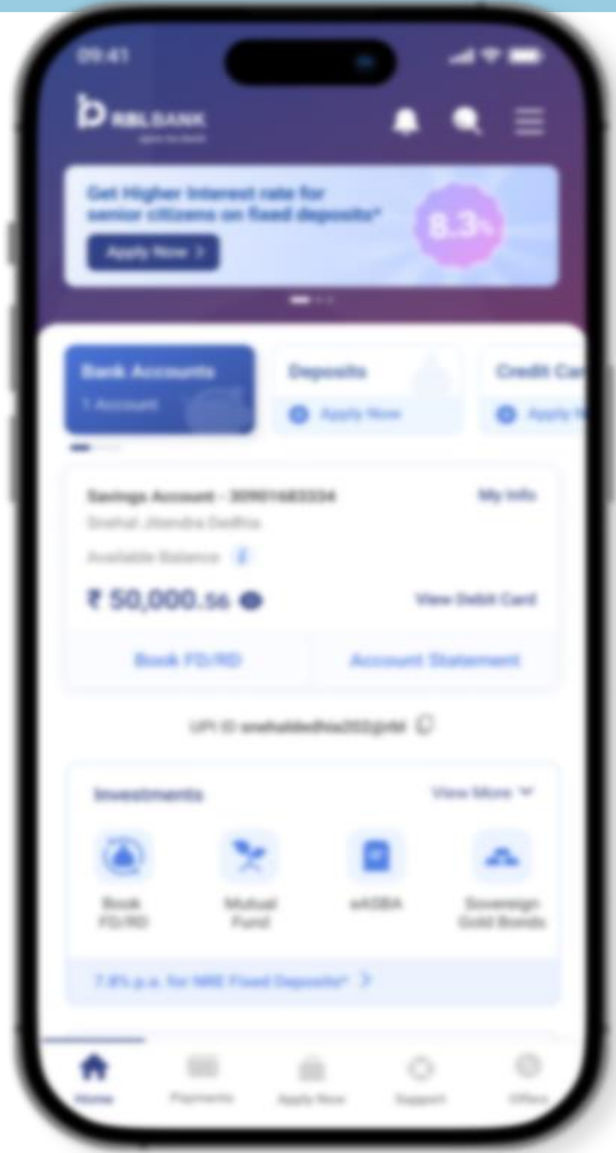









Digital Banking Update

Digital Snapshot...

 D2C	4.4 Mobile app Ratings	14 Cr. Monthly Transaction Volume (Inw/Outw) 32% IMPS 64% UPI 4% RTGS&NEFT			~1.76 L Files processed in Q4 through e sign/stamp platform
 Transformation	100% Penetration of E-sign & E-stamp in MFI business	250+ APIs exposed to corporates & partners	15 L Daily API Calls	80K Monthly VKYC (on TA)	
 Capabilities	0.90 L No of PPI Customer	450+ No of partnership / Corporates	12 L UPI Handles own plus aggregator model	~10 L Active POS Terminals Through Aggregator partnership model	



Key Digital enablement over the last quarter...

Distinctive Capabilities		Digital/DIY Journeys across liability and asset portfolios, WhatsApp banking	
0.53% RBL Technical Decline in UPI as a remitter bank.	 3rd Rank in the industry as a remitter bank processing IMPS transactions	~2.8K Loan applications sourced using Account aggregator (AA) support in Q4	 Retail Assets Lead creation enabled in WhatsApp Banking Channel
API Live E2E Digital Onboarding for Open Banking Clients	~18K Monthly Digital Account Opening	RBL Suvidha App-  Tailor-made app to meet the unique needs of our MFI customers	NewGen TAB Assisted Journey Live : <ul style="list-style-type: none"> Non-kit Journey SA+Joint Journey
~5.5 Mn RBL Bank Customers using RBL Bank Apps	1st Bank to go-live with  Beneficiary account name lookup feature for fund transfer	Video CIP Live : <ul style="list-style-type: none"> Video PD Journey PPI Onboarding Journey BOT Photo/Signature updation process for digital accounts. 	RBL Buddy  Your friend on the field - <ul style="list-style-type: none"> WhatsApp based knowledge BOT enhanced for ready reference of RMs

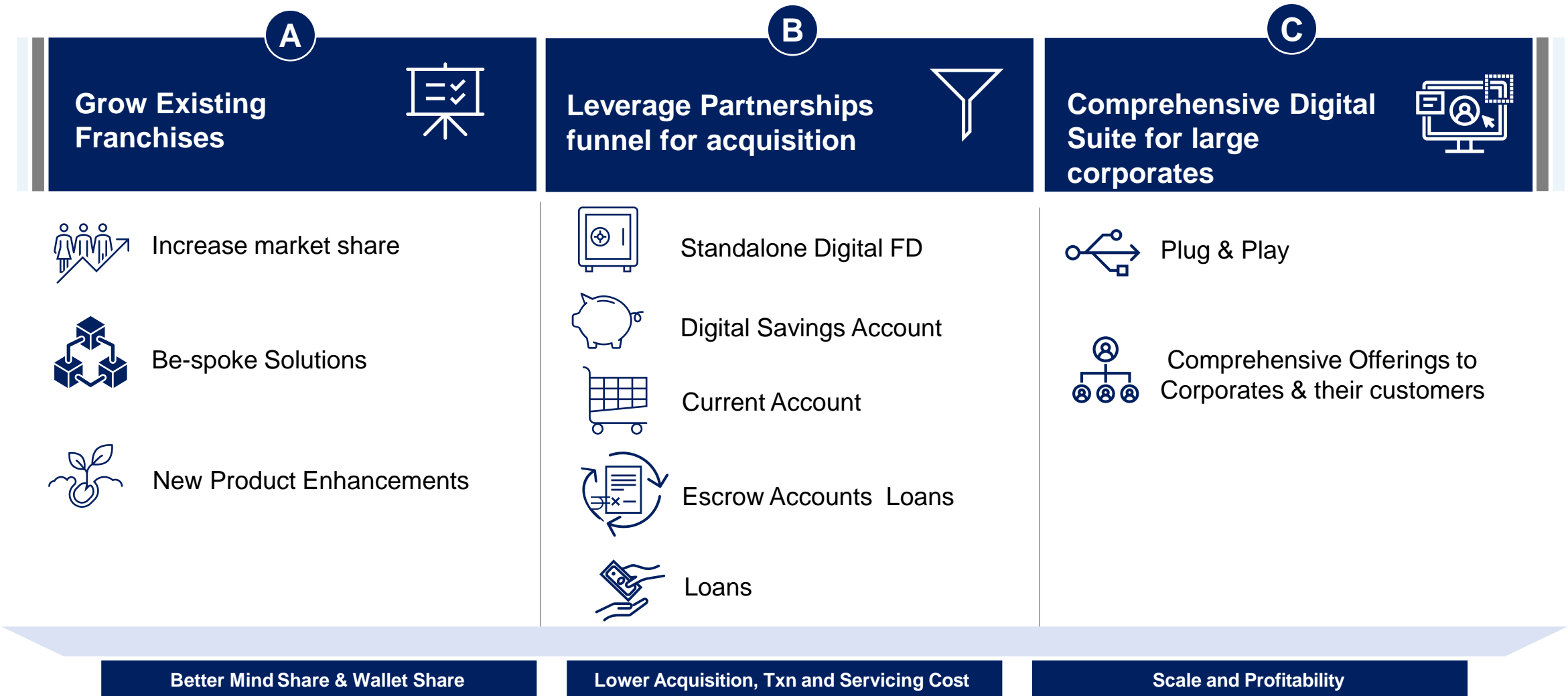
Key Enablement...

Multi-pronged delivery leveraging our partnership base

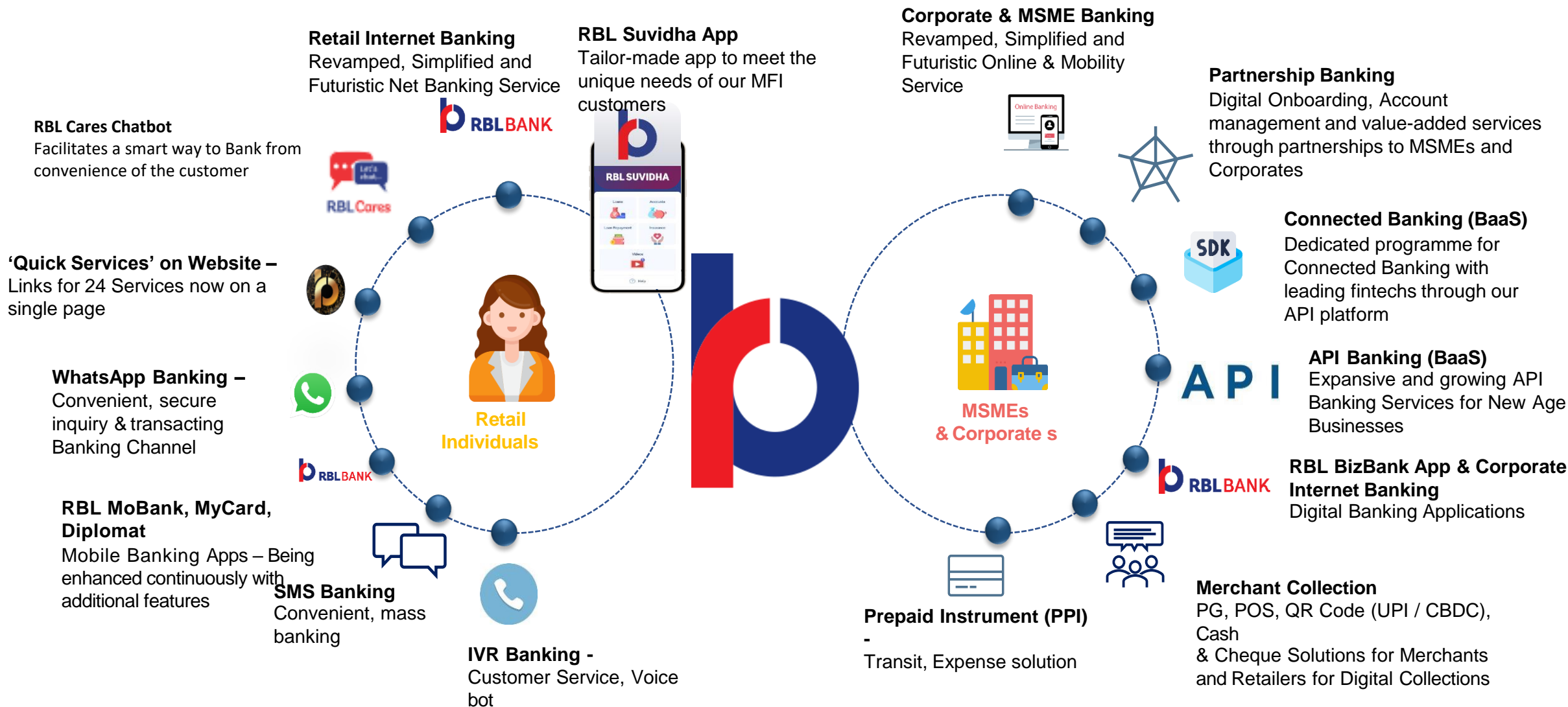
- IMPS UDIR facility on Retail Internet Banking.
- NR customers can avail RBL UPI services on international mobile number.
- Successful Migration for BMRCL on Paycraft system.
- Enabled DCC setup for a marquee Payment Aggregator (Payglocal)
- Launched ECOM Acquiring for Phonepe
- Live for Cashfree - Payment Aggregator Cross-Border

Digital Payments Strategy – Reimagine to think 360⁰

Build a customer centric partnership franchise by offering a scalable payments platform and create an inorganic acquisition funnel through partnership



Curated & Expansive Digital Interface



Continuous enhancements across digital channels...



Beneficiary validation for payments on all digital channels



Avail Overdraft against FD instantly on MoBank & Net banking



Customer Satisfaction Survey & NPS (Net promoter score) capturing on Net banking



Form 15G/H submission on WhatsApp



85% of Mutual Fund SIPs on Online Channels



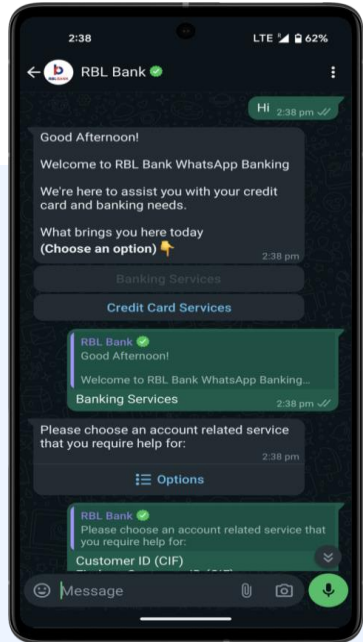
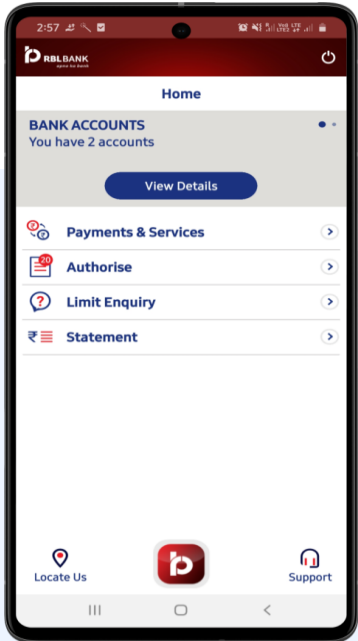
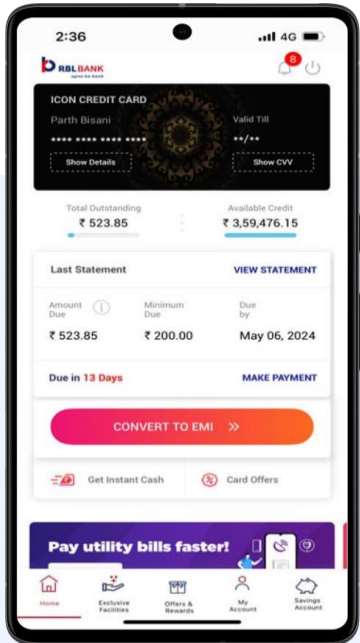
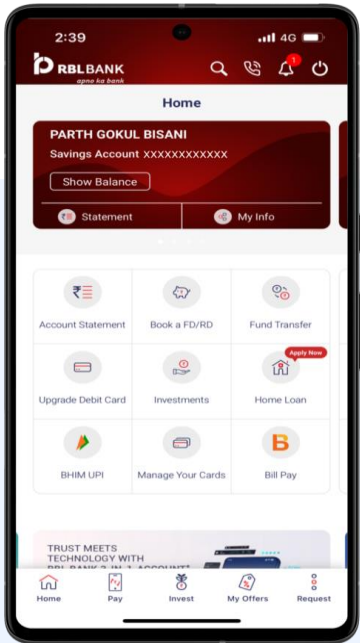
86% RDs & 66% FDs being booked digitally

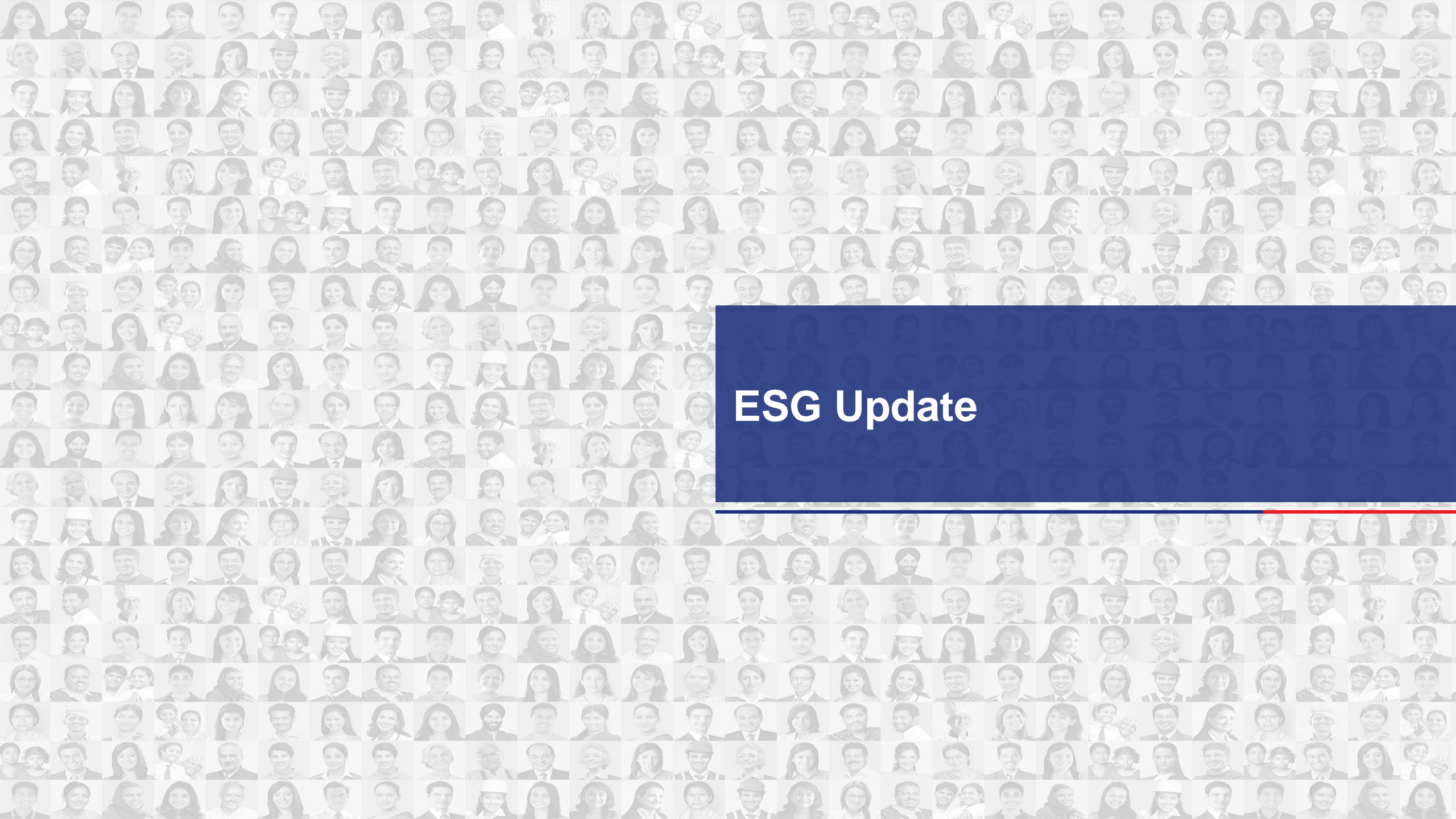


79% Smart Deposits being booked Digitally



Forex application 'OurFx' integration with Corporate net banking.

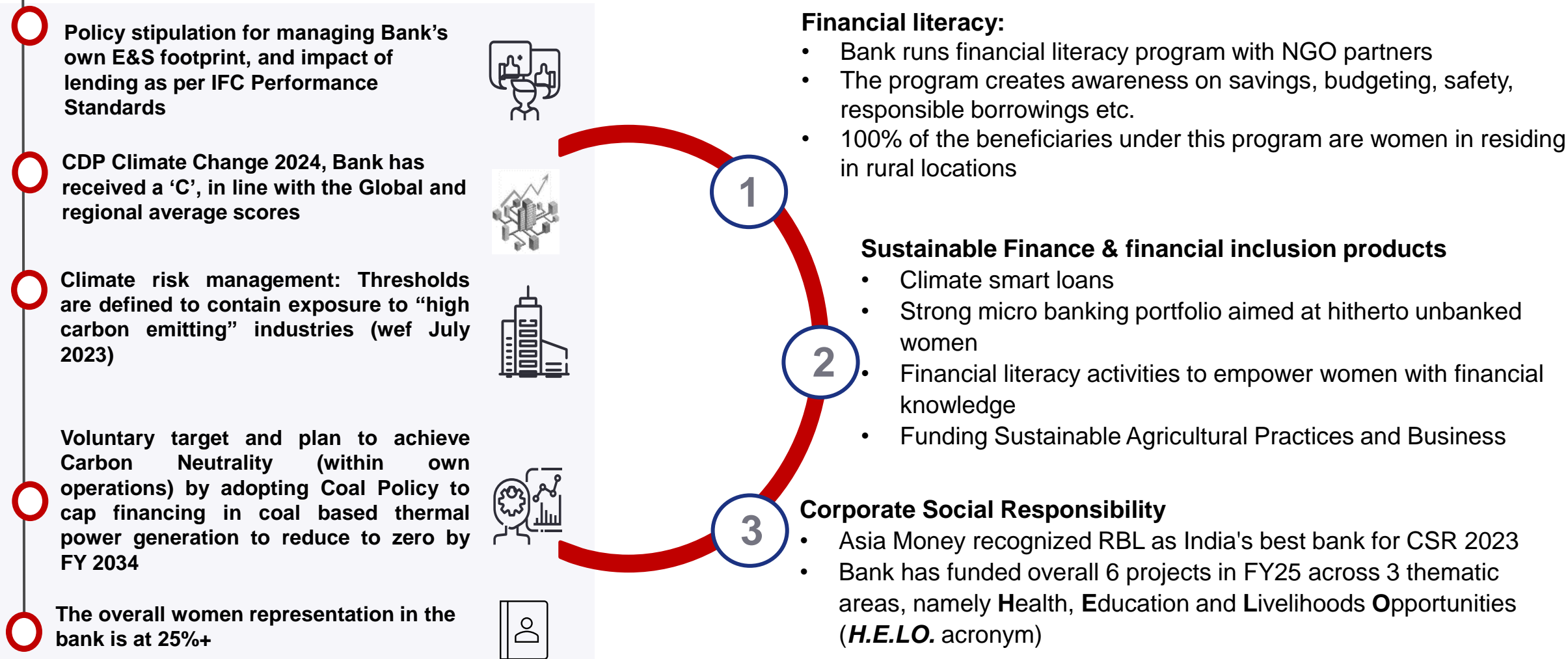




ESG Update

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.



Read more on: <https://www.rblbank.com/sustainability-framework/>



Marketing & CSR Initiatives

Awards & Recognition



The Asset Triple A Awards

- Won in 2 categories at The Asset Triple A Awards.
- The Inward Remittance API project won the Best API Project Award and Future Ready Core Banking System won the Best Core System Project Award.



IBA Banking Technology Conference 2024

- RBL Bank recognized with 4 Awards at IBA Banking Technology Conference 2024.
- Won the title for 'Best AI/ML Adoption', and was the runner up in the 'Digital Sales, Payments & Engagement' category. Received special mention under 'IT Risk Management' and 'Best Technology Bank' categories.



RBL Bank Shiksha Scholarship Program Launched

It promotes education for the underprivileged by offering financial assistance. Over a three-year undergraduate program, eligible students can receive up to INR 60,000.



UMEED Initiative in the Presence of Goa's Honourable CM, Pramod Sawant

350 cycles donated at various locations in Goa in January. 4,835 cycles have been donated since 2023 by UMEED, RBL Bank's CSR initiative for underprivileged girls.



Annexures

Experienced 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*

Leadership – Core Management Team



Mr. R Subramaniakumar

Managing Director and CEO

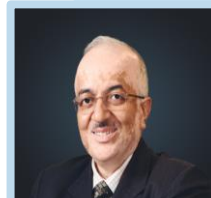
A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank



Mr. Deepak Kumar

Chief Risk Officer

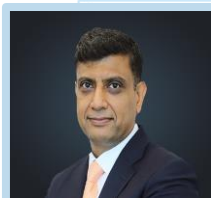
Previously, associated with State Bank of India and member of RBI committees



Mr. Narendra Agarwal

Head - Branch Banking & Retail Liabilities

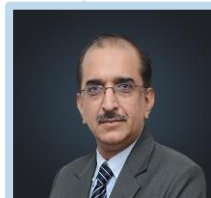
Previously, associated with Kotak Mahindra Bank, Citi Bank & ICICI Bank



Mr. Bharat Rungta

Head - Wholesale Bank

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



Mr. Rajeev Ahuja

Executive Director

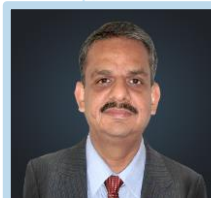
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company



Mr. Deepak Gaddhyan

Head – Special Projects

Previously, associated with ICICI Bank, Yes Bank



Mr. Alok Rastogi

Head - Corporate Centre

Previously, associated with Yes Bank, CRISIL and Citi Bank



Mr. 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

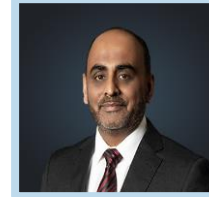
Leadership – Core Management Team (Contd.)



Mr. Prakash Gupta

Chief Compliance Officer

Previously, associated with Barclays, Credit-Suisse and Rabobank



Mr. Ravi Pichan

Chief Information Officer & Head - Digital Banking Unit

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



Mr. Abhijit Somvanshi

Head - Marketing, Communications & Customer Service

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



Mr. Kamal Sabhlok

Head – Secured Lending and Microfinance Business

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



Mr. Buvanesh Tharashankar

Chief Financial Officer

Previously, associated with Jana Small Finance Bank and Citi Bank



Mr. Anshul Chandak

Head - Treasury

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



Mr. Bikram Yadav

Head – Credit Cards

Previously, associated with GE Capital, India



Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

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

Profit & Loss Statement

Particulars	Q4 FY25	Q4 FY24	Q3 FY25	FY 25	FY 24
<u>Income</u>					
Interest Earned	3,476	3,339	3,536	14,039	12,394
Interest Expended	1,913	1,739	1,951	7,576	6,351
Net Interest Income	1,563	1,600	1,585	6,463	6,043
Other Income	1,000	875	1,073	3,806	3,043
Total Income	2,563	2,475	2,658	10,269	9,086
<u>Expenditure</u>					
Operating Expenses	1,702	1,588	1,662	6,642	6,055
Employee Cost	448	377	453	1,734	1,492
Other Operating Expenses	1,254	1,211	1,209	4,908	4,563
Operating Profit	861	887	997	3,627	3,031
Provisions	785	414	1,189	2,959	1,778
On advances	815	408	1,178	3,116	1,644
On others	(29)	7	11	(158)	134
Profit Before Tax	76	473	(192)	668	1,252
Tax	7	121	(225)	(27)	84
Profit After Tax	69	353	33	695	1,168

Balance Sheet

Particulars	March 2025	Dec 2024	March 2024
<u>Liabilities</u>			
Capital	608	608	605
Reserves and Surplus	14,999	14,908	14,191
Deposits	1,10,944	1,06,753	1,03,494
Borrowings	13,734	12,791	14,184
Other Liabilities	6,441	5,840	5,958
Total	1,46,725	1,40,900	1,38,432
<u>Assets</u>			
Cash & Balances with RBI	10,965	9,282	12,071
Balances with other banks	1,595	2,333	2,346
Investments (Net)	32,165	29,542	29,576
Advances (Net)	92,618	90,412	83,987
Fixed and Other Assets	9,383	9,331	10,453
Total	1,46,725	1,40,900	1,38,432

Consolidated Profit & Loss Statement

Particulars	Q4 FY25	Q4 FY24	Q3 FY25	FY 25	FY 24
<u>Income</u>					
Interest Earned	3,477	3,339	3,537	14,041	12,394
Interest Expended	1,913	1,739	1,951	7,576	6,350
Net Interest Income	1,564	1,600	1,585	6,465	6,044
Other Income	1,001	876	1,074	3,778	3,060
Total Income	2,565	2,476	2,659	10,243	9,104
<u>Expenditure</u>					
Operating Expenses	1,687	1,576	1,648	6,589	5,977
Employee Cost	577	477	569	2,181	1,856
Other Operating Expenses	1,110	1,099	1,079	4,407	4,121
Operating Profit	878	900	1,011	3,654	3,127
Provisions	785	414	1,189	2,959	1,778
On advances	815	408	1,178	3,116	1,644
On others	(29)	7	11	(158)	135
Profit Before Tax	93	486	(177)	696	1,349
Tax	6	121	(225)	(21)	89
Profit After Tax	87	364	47	717	1,260

Consolidated Balance Sheet

Particulars	March 2025	Dec 2024	March 2024
<u>Liabilities</u>			
Capital	608	608	605
Reserves and Surplus	15,062	14,952	14,232
Deposits	1,10,933	1,06,746	1,03,470
Borrowings	13,735	12,793	14,185
Other Liabilities	6,435	5,832	5,961
Total	1,46,772	1,40,931	1,38,454
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	10,965	9,282	12,071
Balances with other banks	1,602	2,340	2,353
Investments (Net)	32,103	29,448	29,478
Advances (Net)	92,618	90,412	83,987
Fixed and Other Assets	9,444	9,409	10,525
Total	1,46,772	1,40,931	1,38,454

Historical Performance

Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
Net Worth	2,224	2,960	4,242	6,544	7,336	10,290	12,254	12,006	12,996	14,206	14,930
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.54
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29
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
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
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
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
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61

Thank you