

January 17, 2026

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 January 17, 2026, please find enclosed the following:

1. Press Release on the unaudited standalone financial results of the Bank for the quarter and nine months ended December 31, 2025.
2. Investor Presentation for the quarter and nine months ended December 31, 2025.

In compliance with Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at <https://www.rbl.bank.in/>.

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 January 17, 2026, on the unaudited financial results of the Bank for the quarter and nine months ended December 31, 2025, shall also be made available on the website of the Bank at <https://www.rbl.bank.in/>.

Kindly take the same on record.

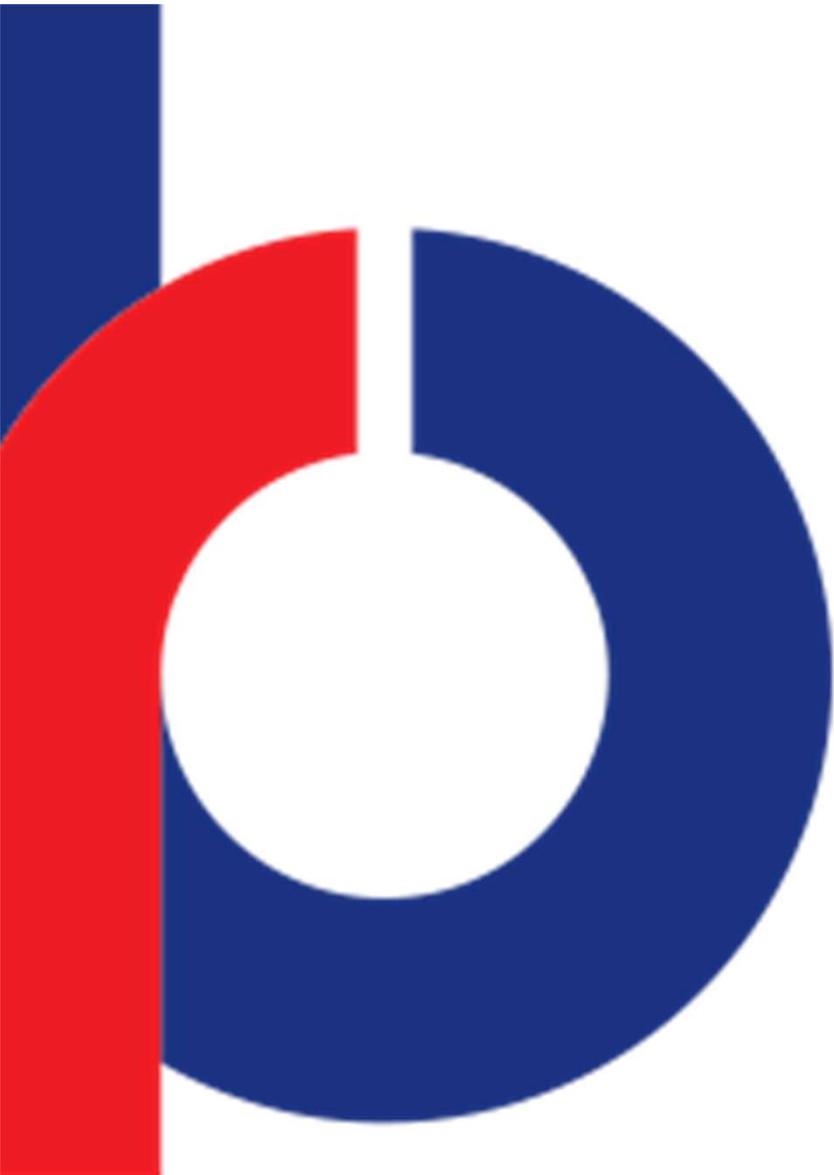
Thanking you,

Yours faithfully,

For RBL Bank Limited

Niti Arya
Company Secretary

Encl: As above



Investor Presentation

Quarter Ended December 31, 2025

January 17, 2026

Disclaimer



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All figures in the presentation are in Rs. Crore

Key Highlights



Operating Performance

- Net Profit at Rs. 214 crore for Q3 FY26 impacted by one off expenses of Rs. 32 crore (pre-tax) on account of revision in definition of wages under New Labour Codes effective November 21, 2025
- Net Interest Income (NII) for Q3 FY26 grew 5% YoY to Rs. 1,657 crore; NIM was 4.63%
- Core Fee Income for Q3 FY26 grew 10% YoY to Rs. 959 crore
- Operating profit (excluding impact of one-off income on sale of strategic equity investment in Q3 FY25) grew 7% YoY and 25% QoQ to Rs. 912 crore



Stable Loan Growth

- Advances grew by 14% YoY and 3% QoQ to Rs. 103,086 crore; Retail:Wholesale mix was 59:41
- Retail advances grew by 10% YoY and 1% QoQ to Rs. 60,611 crore as the Bank shed surplus liquidity in IBPC. Secured retail advances grew 24% YoY and 1% QoQ as the Bank reduced IBPC outstanding from Rs. 4,500 crore to Rs. 1,500 crore; Unsecured Retail de-grew 5% YoY but grew 1% QoQ ;
- Wholesale advances grew by 21% YoY and 5% QoQ to Rs. 42,475 crore; Commercial Banking grew faster at 30% YoY and 7% QoQ



Deposits Growth led by Retail

- Overall deposits grew by 12% YoY and 3% QoQ to Rs. 119,721 crore; CASA deposits grew by 6% YoY to Rs. 36,972 crore; CASA ratio at 30.9%
- Granular Deposits (less than Rs. 3 crore) grew by 15% YoY to Rs. 61,632 crore; accounts for 51.5% of total deposits
- CASA + TD < Rs. 3 crore at 65.3% of Total Deposits



Healthy Capital Position

- Capital adequacy ratio & CET-1 including 9M FY26 profits as of 31st December 2025 was 14.94% & 13.45% vs 15.02% & 13.51% as of 30th September 2025



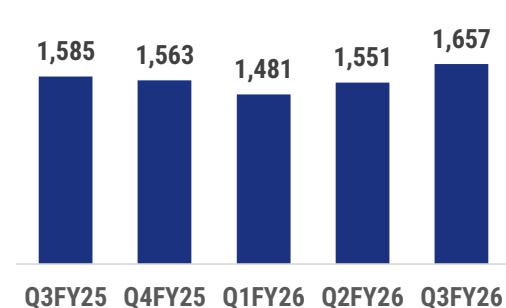
Asset Quality

- GNPA down 104 bps YoY at 1.88%, NNPA 2 bps higher YoY at 0.55%
- PCR at 71.09%; PCR incl. Technical Write-off was 93.21%
- Credit cost for Q3 FY26 was 64 bps

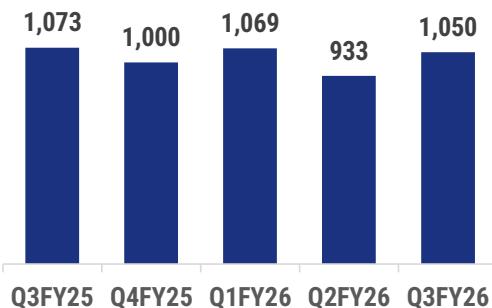
Financial Performance Summary



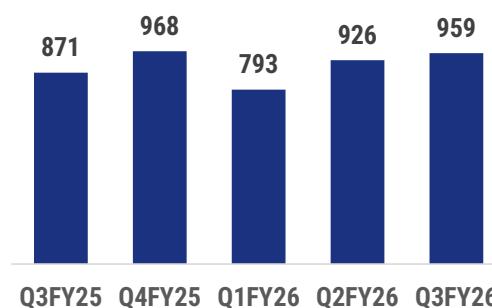
Net Interest Income



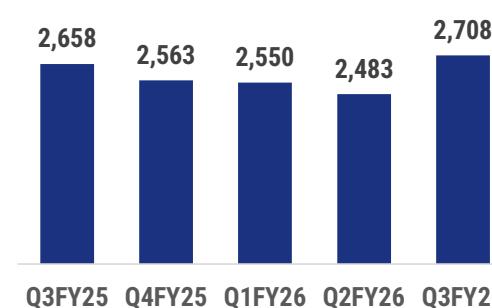
Other Income



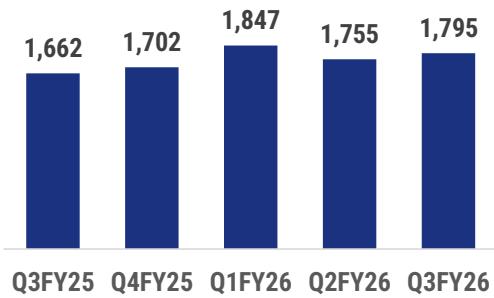
Core Fee Income



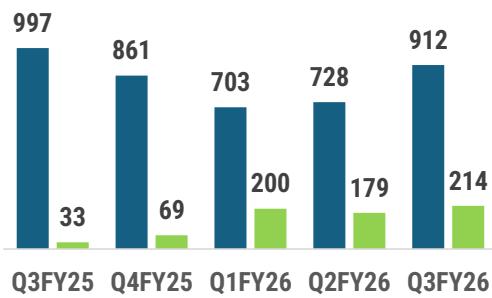
Net Total Income



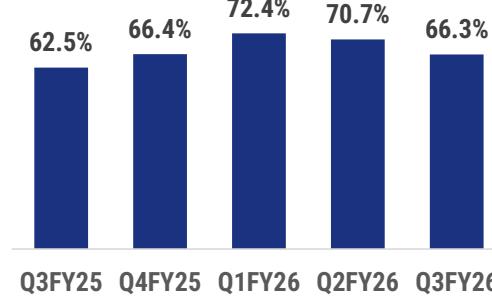
Operating Expenses



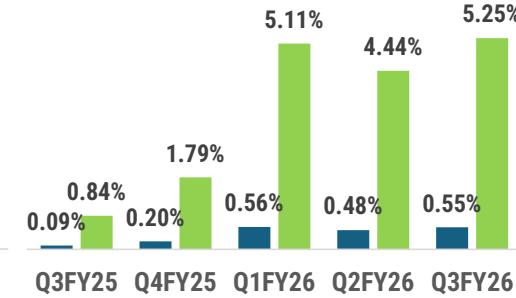
PPOP/PAT



Cost-Income Ratio



RoA/RoE



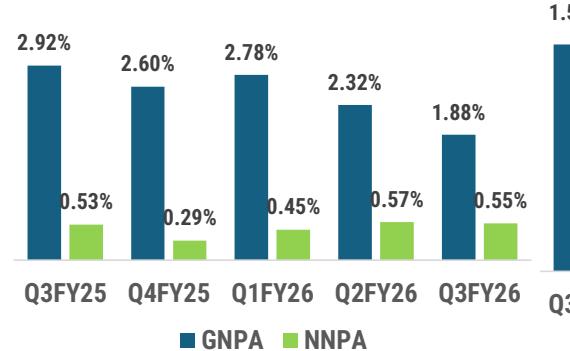
■ PPOP ■ PAT

■ ROA ■ ROE

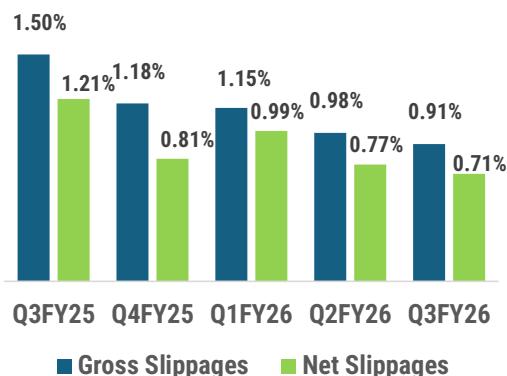
Financial Performance Summary



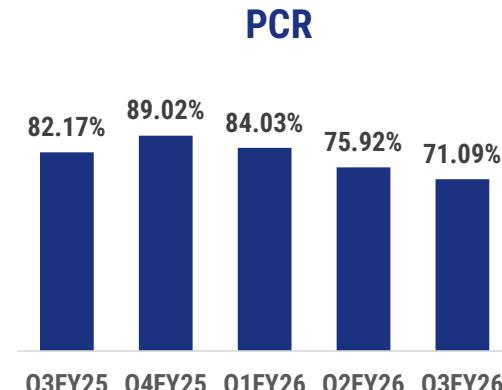
GNPA/ NNPA



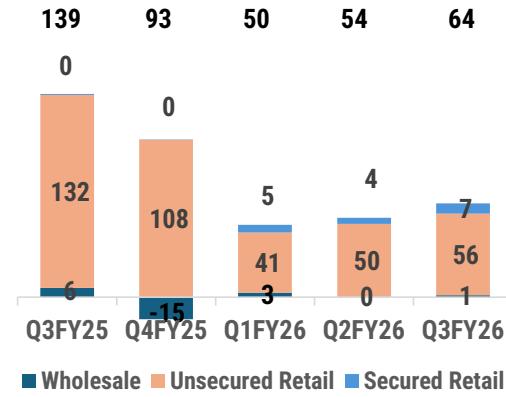
Slippages



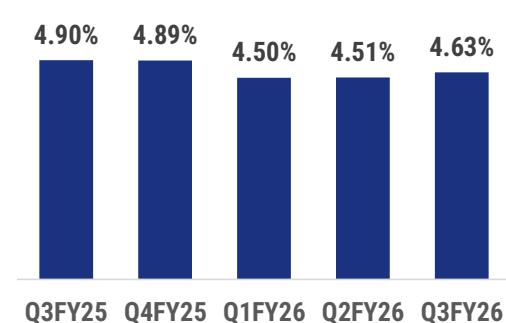
PCR



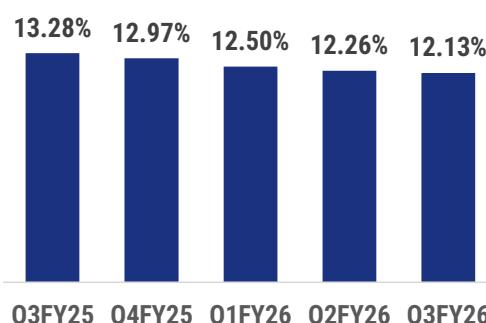
Credit Cost (bps)



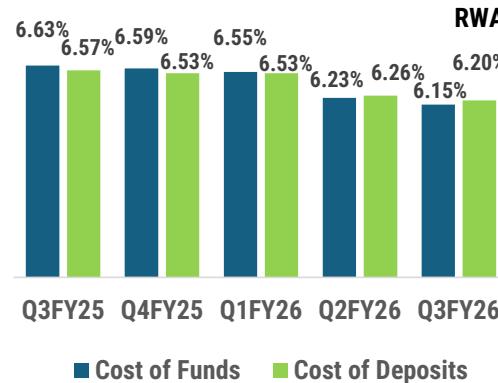
Net Interest Margin %



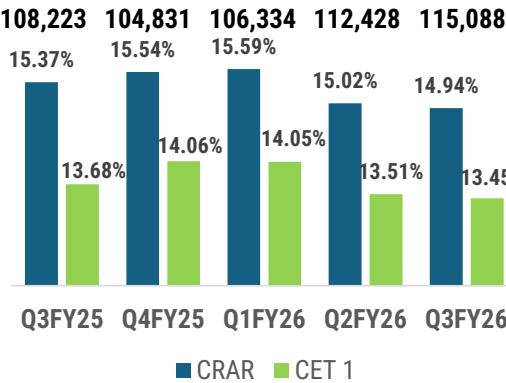
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy*



* Including interim period profits

Standalone Profit & Loss Statement



Particulars	Q3 FY 26	Q3 FY 25	Q2 FY 26	YoY Growth	QoQ Growth
Interest Income	3,667	3,536	3,507	4%	5%
Interest Expense	2,010	1,951	1,957	3%	3%
Net Interest Income	1,657	1,585	1,551	5%	7%
<i>Net Interest Margin</i>	<i>4.63%</i>	<i>4.90%</i>	<i>4.51%</i>		
Other Income	1,050	1,073	933	(2%)	13%
Core Fee	959	871	926	10%	3%
Total Income	2,707	2,658	2,483	2%	9%
Operating Expenses	1,795	1,662	1,755	8%	2%
Employee Costs	502	453	485	11%	4%
Others	1,293	1,209	1,270	7%	2%
Operating Profit	912	997	728	(8%)	25%
Provisions	639	1,189	500	(46%)	28%
On Advances	634	1,178	503	(46%)	26%
Others	5	11	(3)	(53%)	(254%)
Profit Before Tax	273	(192)	229	(242%)	19%
Tax	59	(225)	50	(126%)	18%
Net Profit	214	33	179	555%	20%

Standalone Balance Sheet



Particulars	December 2025	December 2024	September 2025	YoY Growth	QoQ Growth
<u>Liabilities</u>					
Capital	617	608	613	2%	1%
Reserves and Surplus	15,719	14,908	15,417	5%	2%
Deposits	1,19,721	1,06,753	1,16,667	12%	3%
Borrowings	14,876	12,791	15,224	16%	(2%)
Other Liabilities	6,357	5,840	6,066	9%	5%
Total	1,57,290	1,40,900	1,53,988	12%	2%
<u>Assets</u>					
Cash & Balances with RBI	6,029	9,282	10,839	(35%)	(44%)
Balances with other banks	11,721	2,333	3,877	402%	202%
Investments (Net)	26,814	29,542	28,814	(9%)	(7%)
Advances (Net)	1,03,086	90,412	1,00,529	14%	3%
Fixed and Other Assets	9,640	9,331	9,929	3%	(3%)
Total	1,57,290	1,40,900	1,53,988	12%	2%

Consolidated Profit & Loss Statement



Particulars	Q3 FY26	Q3 FY25	Q2 FY26	YoY Growth	QoQ Growth
<u>Income</u>					
Interest Earned	3,667	3,537	3,508	4%	5%
Interest Expended	2,009	1,951	1,956	3%	3%
Net Interest Income	1,658	1,585	1,552	5%	7%
Other Income	1,051	1,074	934	(2%)	13%
Total Income	2,709	2,659	2,485	2%	9%
<u>Expenditure</u>					
Operating Expenses	1,781	1,648	1,740	8%	2%
Employee Cost	622	569	606	10%	3%
Other Operating Expenses	1,159	1,079	1,135	7%	2%
Operating Profit	928	1,011	745	(8%)	25%
Provisions	639	1,189	500	(46%)	28%
On advances	634	1,178	503	(46%)	26%
On others	5	11	(3)	(53%)	(254%)
Profit Before Tax	289	(177)	245	(263%)	18%
Tax	61	(225)	53	(127%)	16%
Profit After Tax	228	47	192	382%	18%

Consolidated Balance Sheet

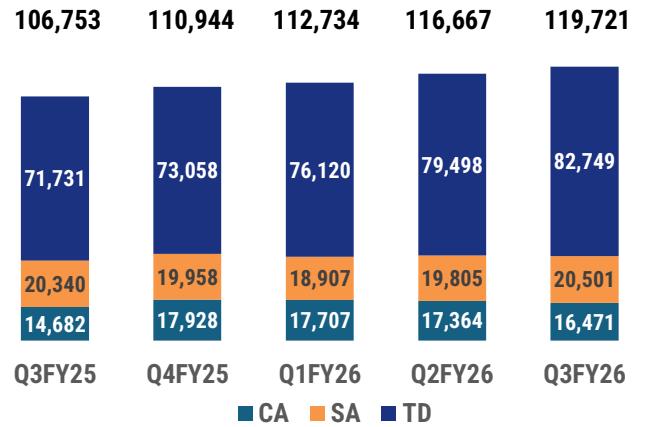


Particulars	December 2025	December 2024	September 2025	YoY Growth	QoQ Growth
<u>Liabilities</u>					
Capital	617	608	613	2%	1%
Reserves and Surplus	15,824	14,952	15,507	6%	2%
Deposits	1,19,687	1,06,746	1,16,636	12%	3%
Borrowings	14,877	12,793	15,225	16%	(2%)
Other Liabilities	6,355	5,832	6,058	9%	5%
Total	1,57,360	1,40,931	1,54,040	12%	2%
<u>Assets</u>					
Goodwill on Consolidation	41	41	41	0%	0%
Cash & Balances with RBI	6,029	9,282	10,839	(35%)	(44%)
Balances with other banks	11,723	2,340	3,879	401%	202%
Investments (Net)	26,786	29,448	28,767	(9%)	(7%)
Advances (Net)	1,03,086	90,412	1,00,529	14%	3%
Fixed and Other Assets	9,695	9,409	9,986	3%	(3%)
Total	1,57,360	1,40,931	1,54,040	12%	2%

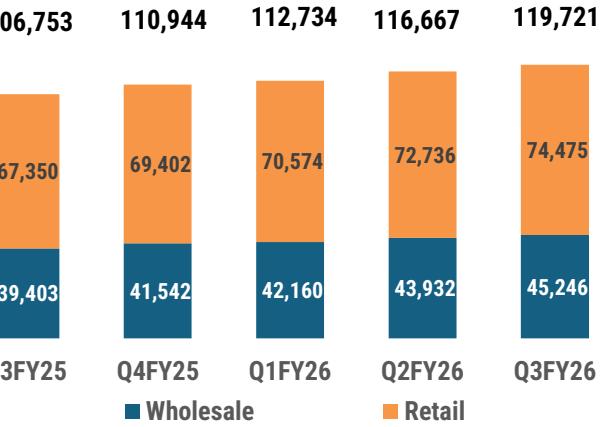
Deposits Profile



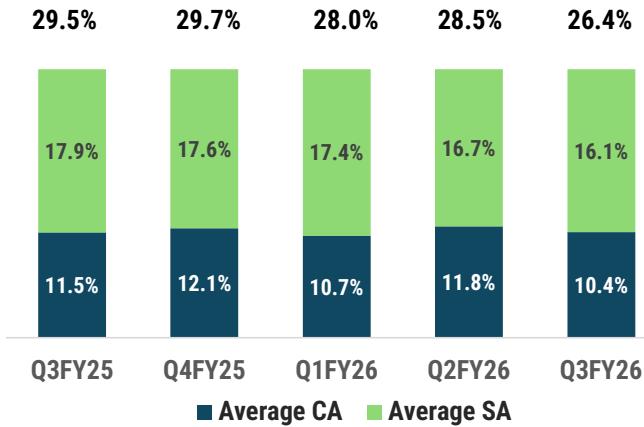
Deposit Composition



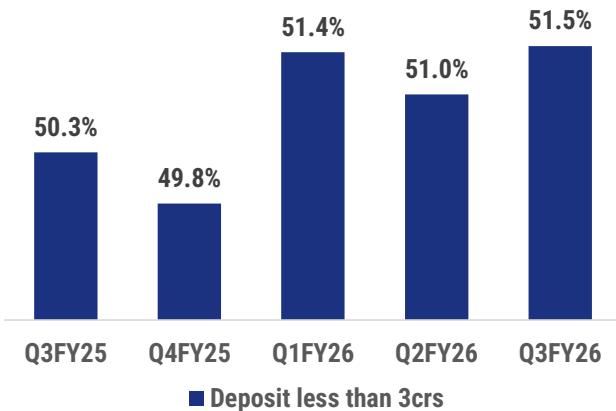
Segment Composition



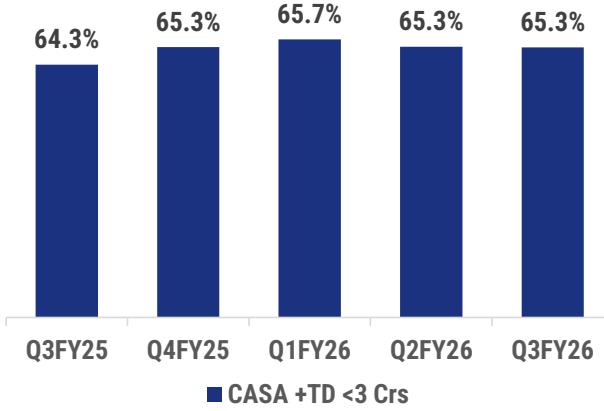
Average CASA



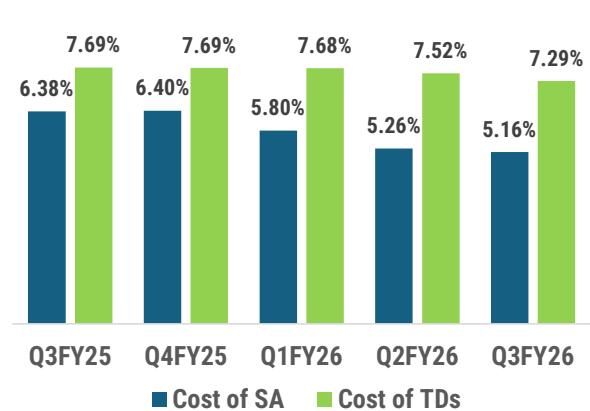
Granular Deposits



Retail TD+ CASA



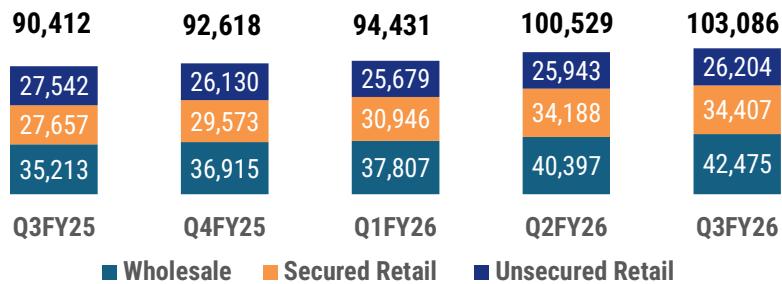
Cost of SA/TD



Advances Profile

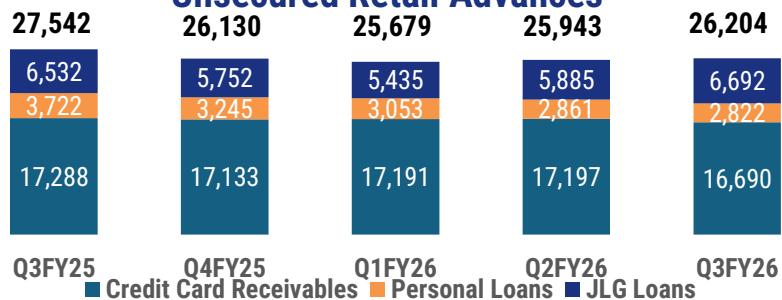


Net Advances Composition



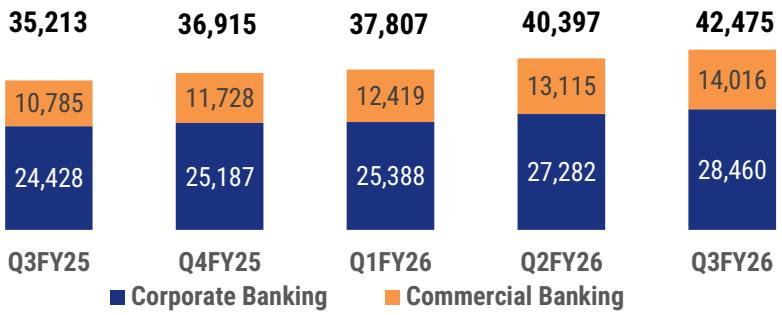
■ Wholesale ■ Secured Retail ■ Unsecured Retail

Unsecured Retail Advances



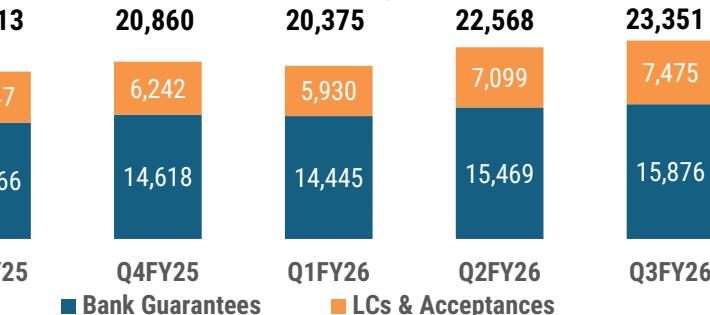
■ Credit Card Receivables ■ Personal Loans ■ JLG Loans

Wholesale Advances Composition

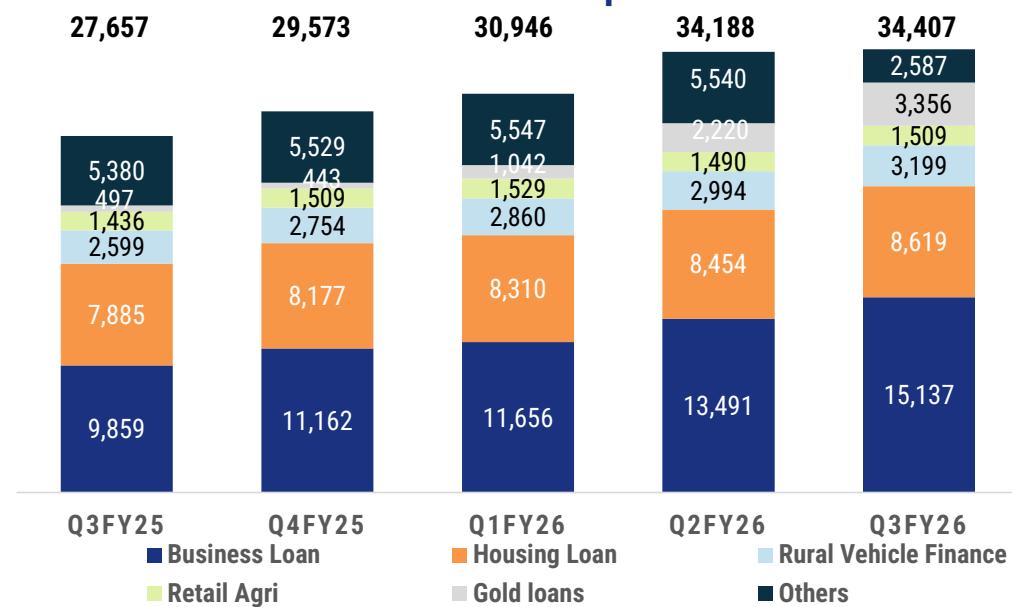


■ Corporate Banking ■ Commercial Banking

Non-Funded Composition



Secured Retail Composition



■ Business Loan ■ Housing Loan ■ Retail Agri ■ Gold loans ■ Rural Vehicle Finance ■ Others

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

Asset Quality

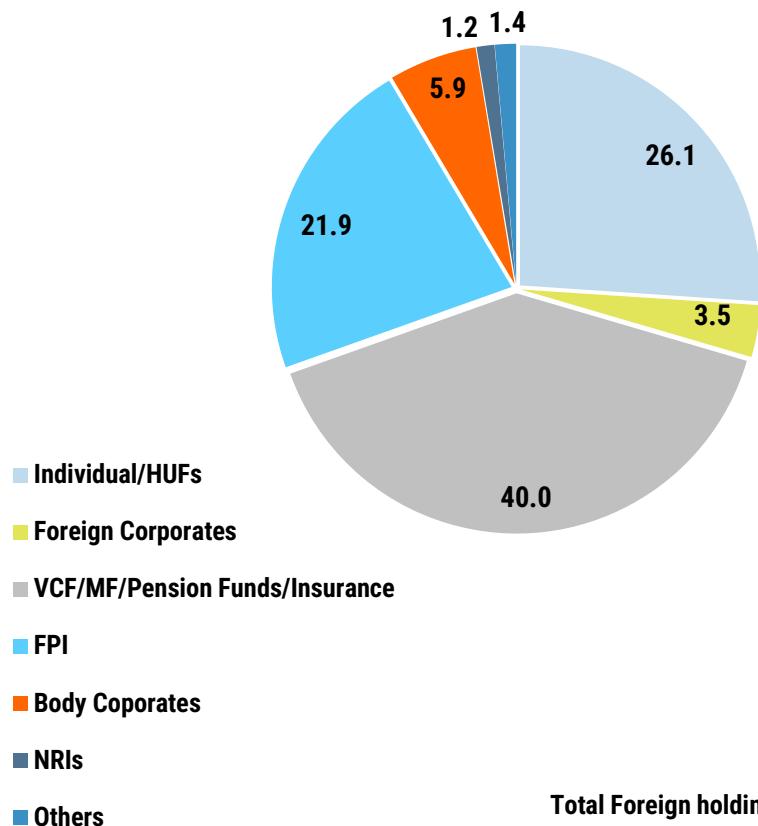


	Q2 FY26					Q3 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	482	314	1,288	602	2,686	335	412	1,027	604	2,378
(+) Additions during the period	5	549	235	135	925	11	574	157	167	909
(-) Upgrade	0	6	3	83	93	10	6	3	79	98
(-) Recoveries	15	24	28	38	105	10	29	24	37	100
(-) Write Offs	137	421	464	12	1,035	0	641	438	48	1,127
Closing Balance	335	412	1,027	604	2,378	326	310	719	607	1,962
Net Slippages	(10)	519	203	14	727	(9)	539	130	51	711
NPA Provision as of date	311	317	788	388	1,805	320	241	426	407	1394
Net NPA	23	94	239	216	572	5	69	293	199	567
Writeoff Recovery	3	71	9	1	85	10	71	22	2	105

Shareholding Pattern & Rating Profile



Shareholding by category (%)



Ratings

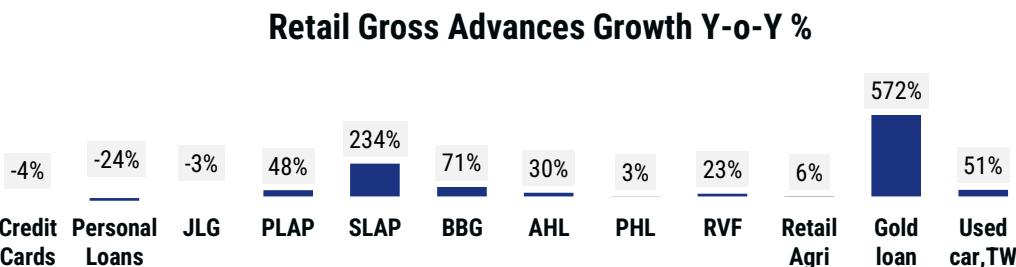
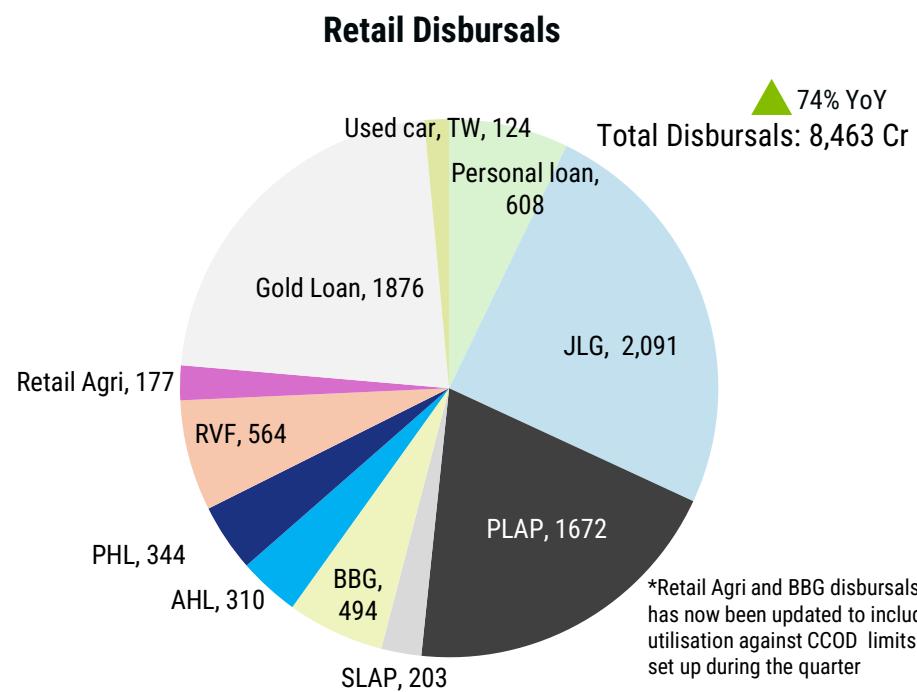
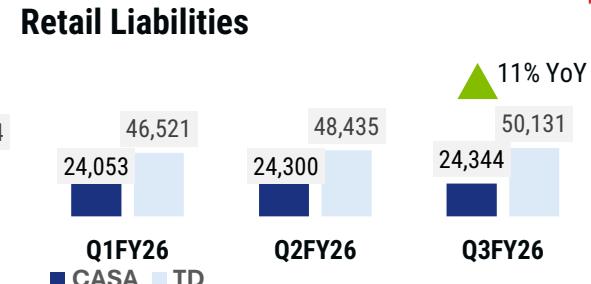
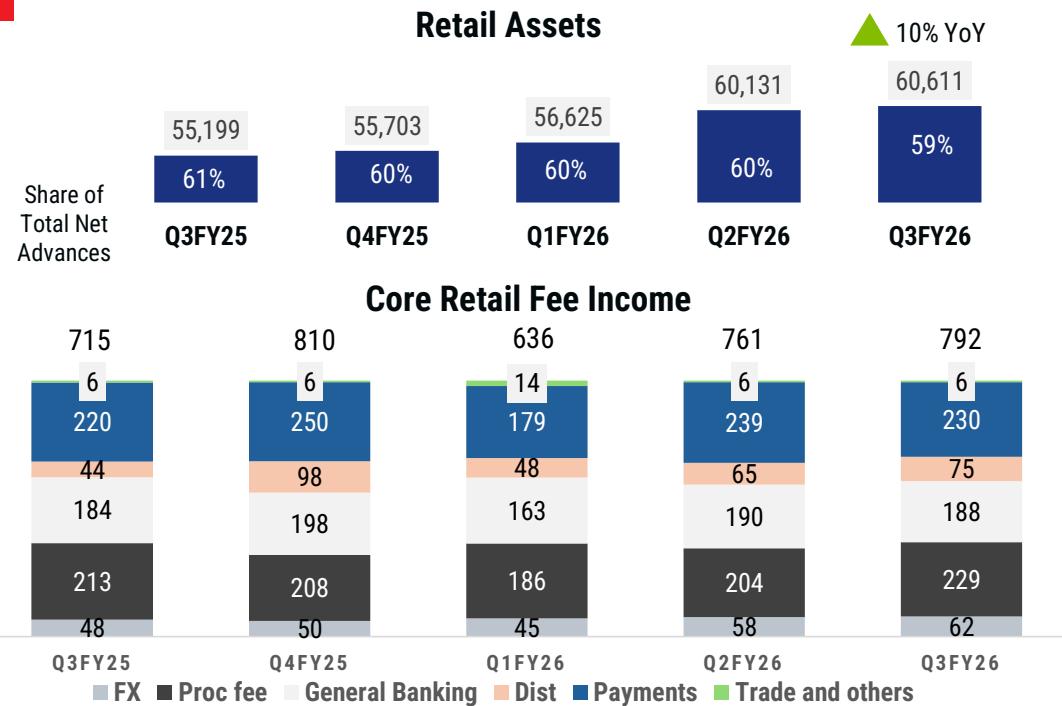
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Rating continues on watch with positive implications) (Re-affirmed dated Dec 16, 2025)
Certificate of Deposits	CARE AA- (Placed on Rating Watch with Positive Implications) (Re-affirmed dated Oct 31, 2025)
Fixed deposit programme	ICRA A1+ (Re-affirmed dated Dec 16, 2025)
Short term fixed deposit programme	CARE A1+ (Re-affirmed dated Oct 31, 2025)
	ICRA AA- (Rating continues on watch with positive implications) (Re-affirmed dated Dec 16, 2025)
	ICRA A1+ (Re-affirmed dated Dec 16, 2025)



Retail Banking

Business Updates

Retail Banking



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

Distribution Network



Branches
580



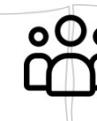
BC Branches
1341



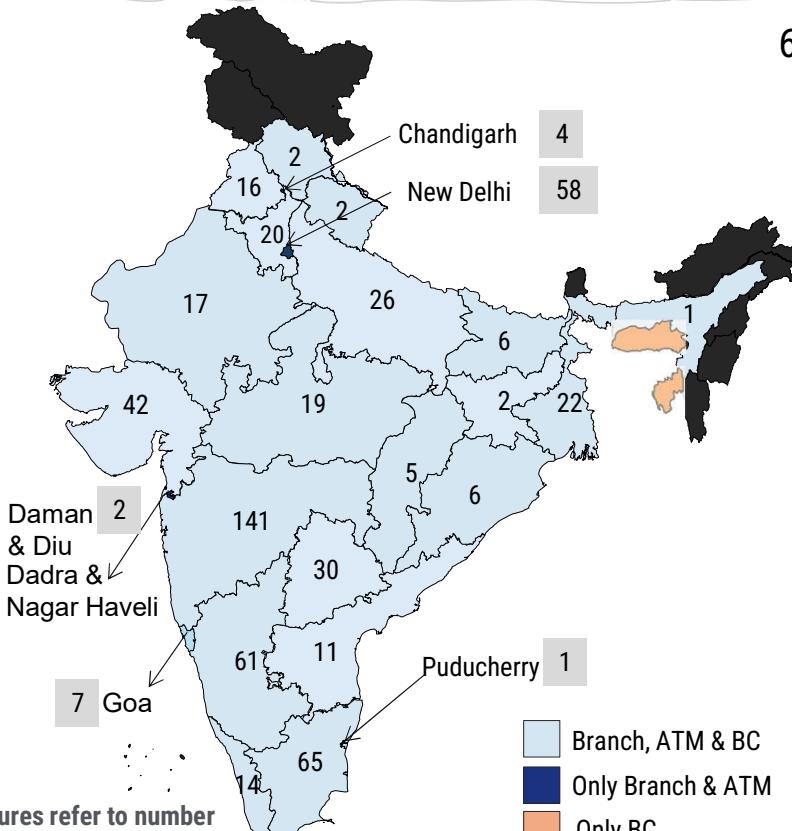
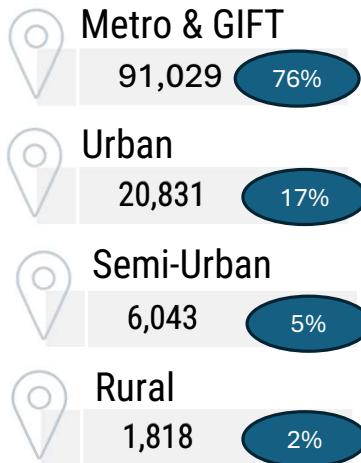
ATMs
415



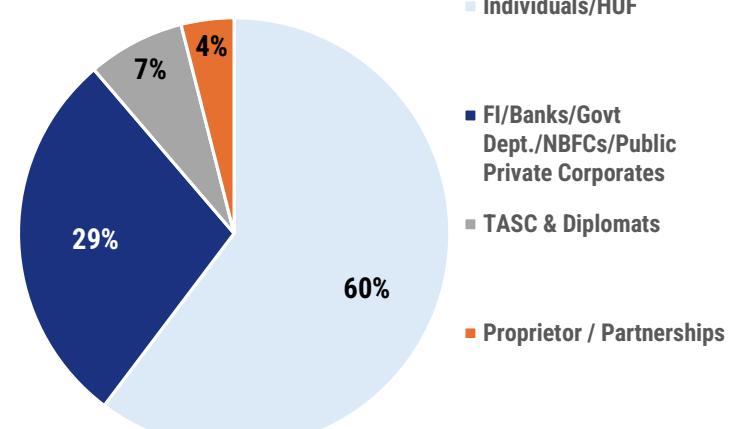
Customers
15.11 Mn



600+ districts, servicing 18,000+ pin codes



Retail Liabilities: Constitution wise



>80% of SA accounts & ~65% of new Term Deposits are opened digitally in Q3 FY26

Credit Cards

Growth & Market Share



Source RBI Data

	Nov'24		Nov'25	
	RBL	Industry	RBL	Industry
CIF	5.11 M	107.24 M	4.45 M ▼ 13%	114.87 M ▲ 7%
Spends*	6,803 Cr	1,69,705 Cr	6,803 Cr — 0%	1,89,118 Cr ▲ 11%
Advances	17,493 Cr	2,88,997 Cr	17,227 Cr[#] ▼ 2%	2,96,070 Cr ▲ 2%

Business
Volumes
(Dec 25)

New A/cs

2.9 lacs

▲ 14 % YoY
▲ 43 % QoQ

CIF

45.97 lacs

▼ 9% YoY
3% QoQ

Spends

₹ 21,446 Cr

▼ 3 % YoY
▲ 1 % QoQ

Receivables

₹ 16,874 Cr

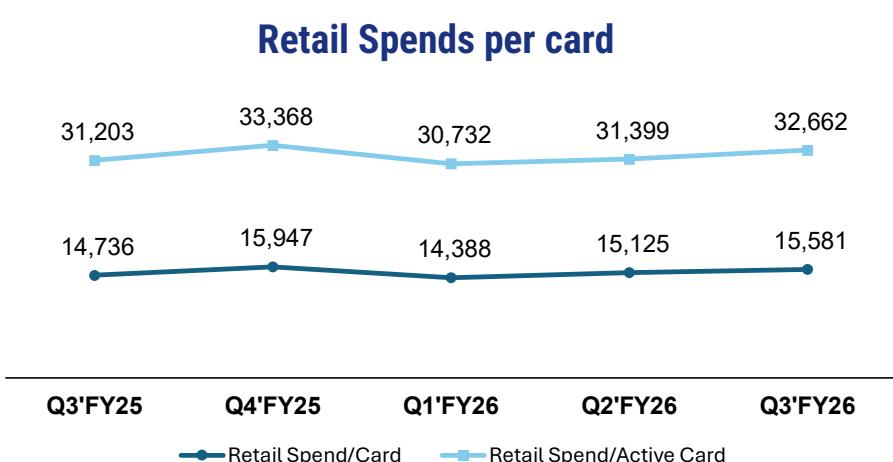
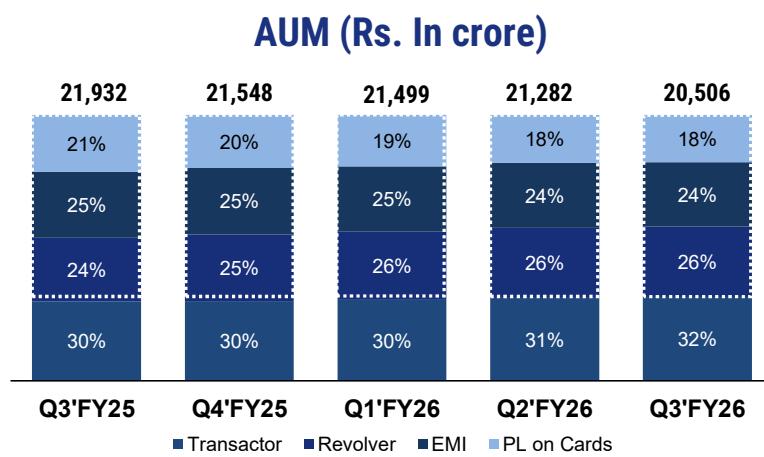
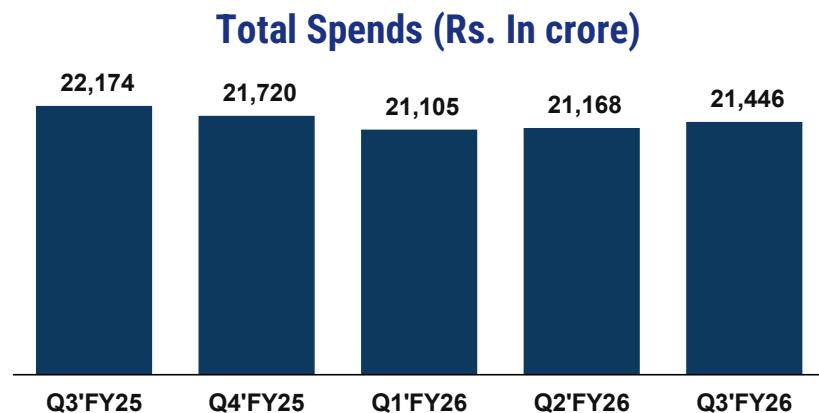
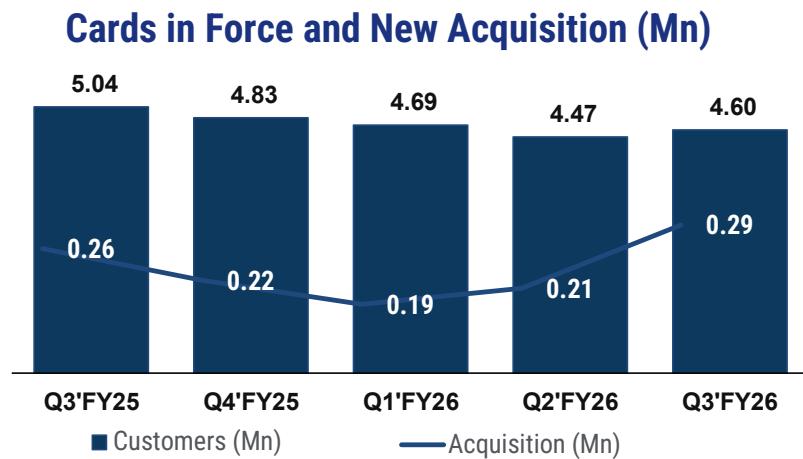
▼ 2 % YoY
▼ 3% QoQ

*Spends includes gross only as per RBI definition

RBL Advances excludes PL on cards

Credit Cards

Portfolio Trends

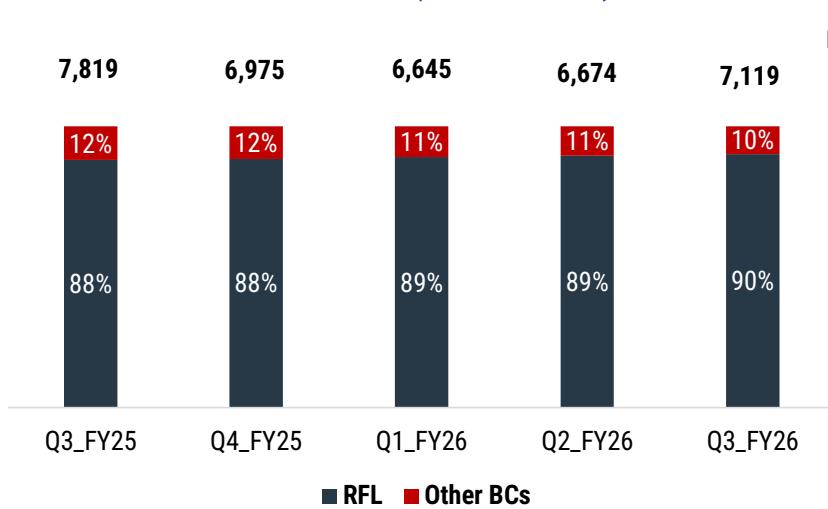


Interest Earning Receivables
Term Advances further broken into PL on cards & EMI

JLG Update



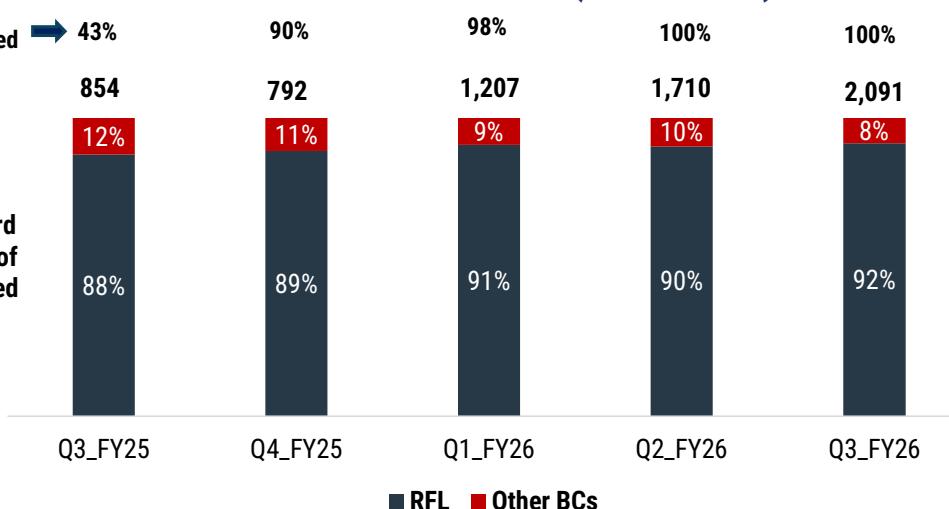
Gross AUM (Rs. In crore)



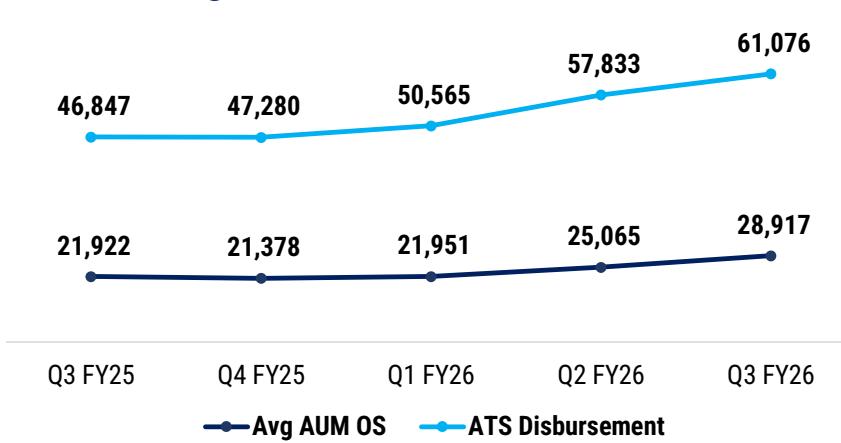
Proportion of Disbursal covered by CGFMU → 43%

80%+ Standard Advances as of Dec 25 covered by CGFMU

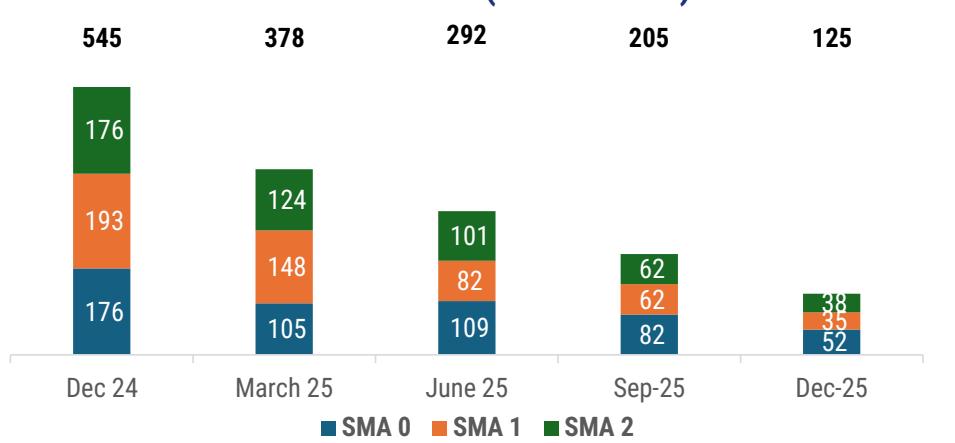
Disbursements (Rs. In crore)



Average Ticket Size – Disbursement & O/s



SMA Position (Rs. In crore)



Key Business Loans Segments



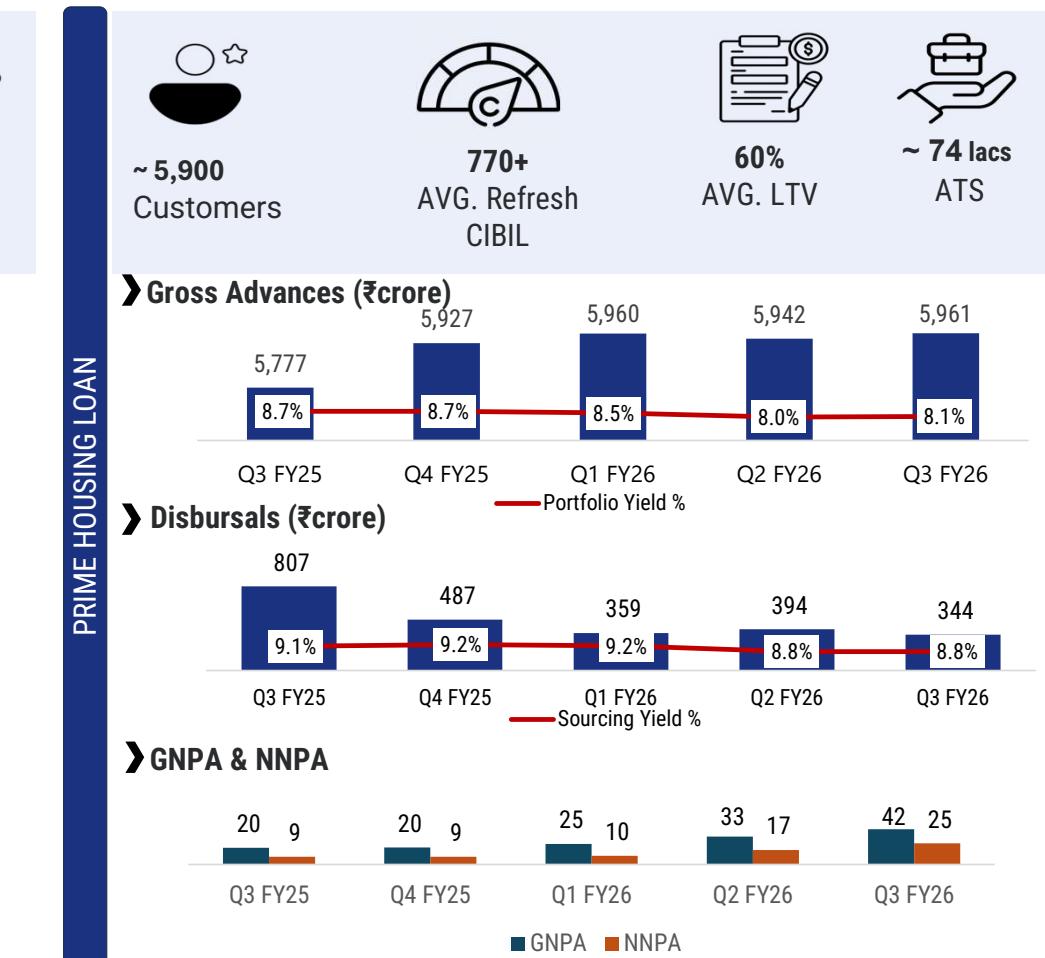
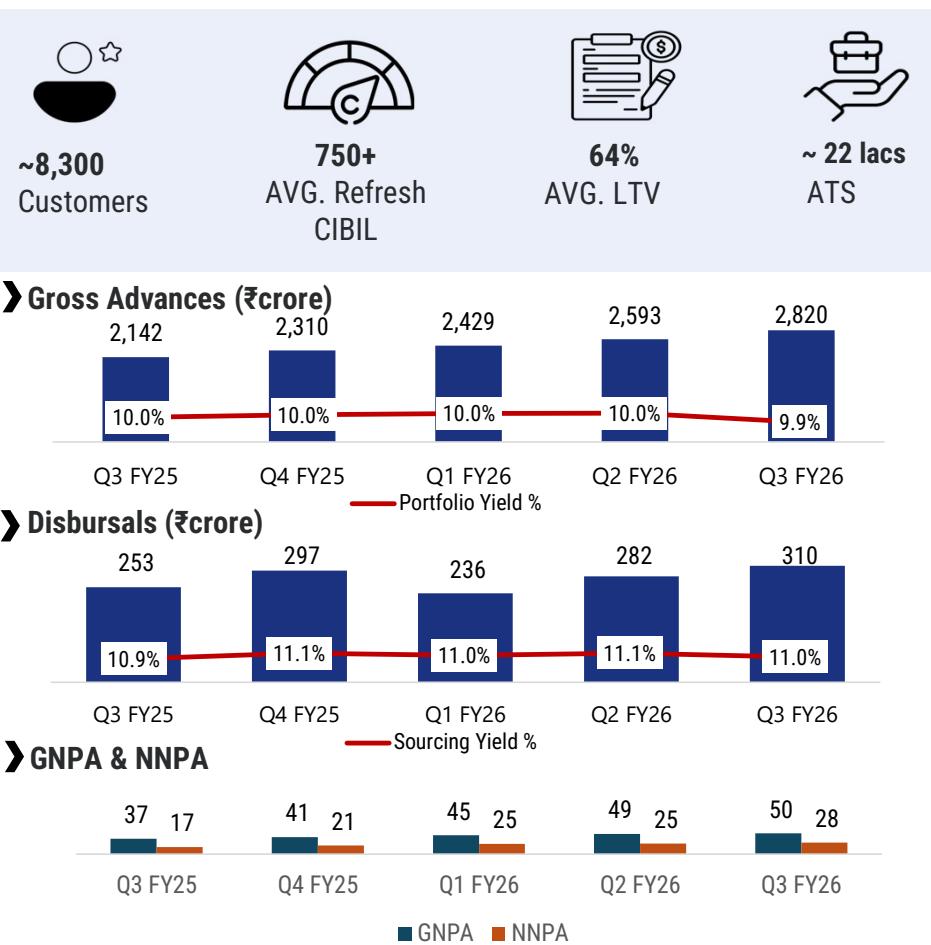
*Old book refers to loan book sourced prior to September 2020

#LAP disbursals does not include utilization of LAP OD limits

^{\$}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

Housing



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

Wheels



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

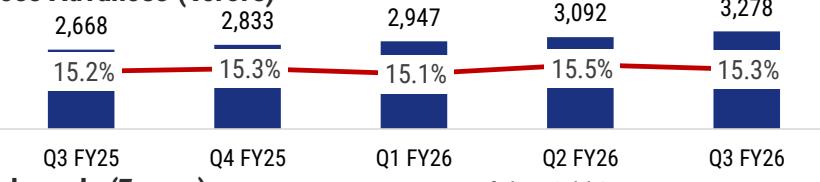


Geographical Presence

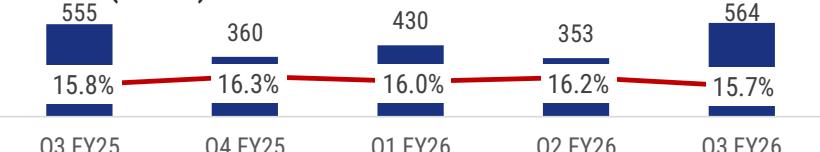


RVF : 80% : 20% (New tractor : Used Tractor)

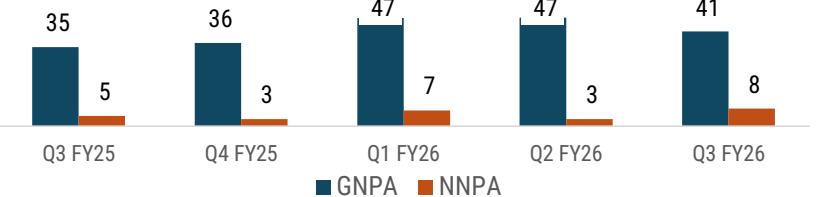
» Gross Advances (₹crore)



» Disbursals (₹crore)



» GNPA & NNPA



RVF

USED CAR & TWO WHEELER



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



Geographical Presence

308 Districts

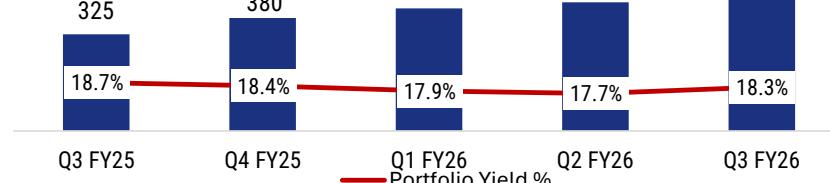
55 Districts (Used Car and Two-Wheeler)



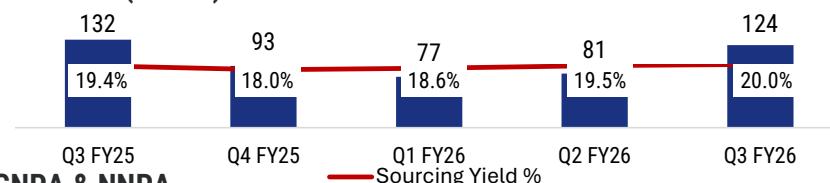
Auto Loan : 50% : 50% (Used Car :New Car)
100% New Two-Wheeler

Sourcing Mix

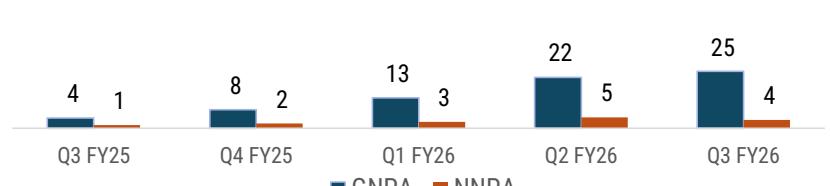
» Gross Advances (₹crore)



» Disbursals (₹crore)



» GNPA & NNPA



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

Retail Agri & Gold



AGRI BOOK

Customers
~ 27,350

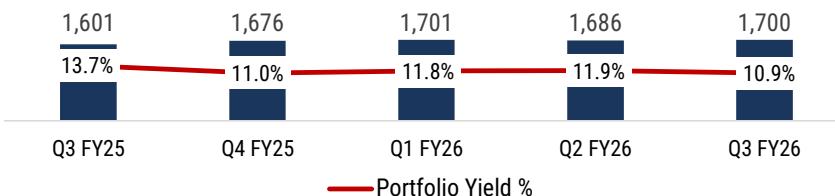
Geographical Presence
176 Branches across 16 States



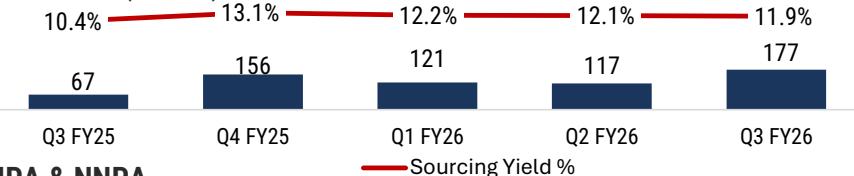
Sourcing Mix

97% from open market or existing customer reference
3% sourcing is from BC partner & Co-lending partner

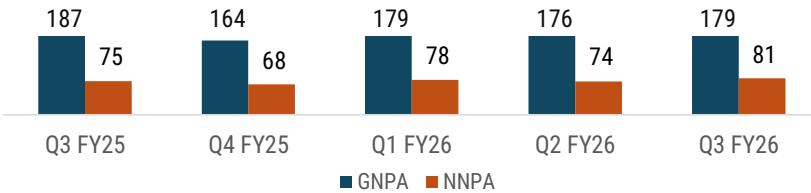
» Gross Advances (₹crore)



» Disbursals* (₹crore)



» GNPA & NNPA



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



Customers
~ 10,100

Geographical Presence
Sourced through 451 Branches across 24 States & UT's

~ 5.3 lacs ATS

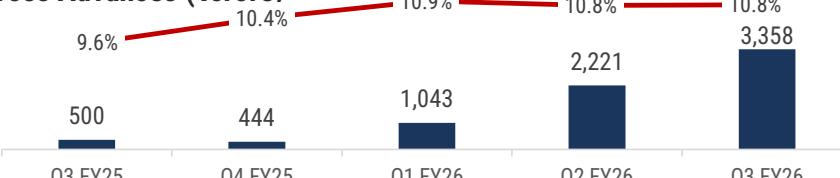
GOLD LOAN

Customers
~ 10,100

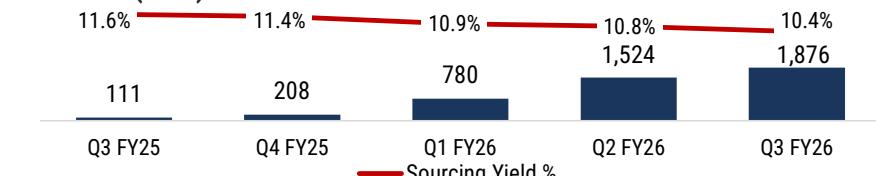
Geographical Presence
Sourced through 451 Branches across 24 States & UT's

~ 5.3 lacs ATS

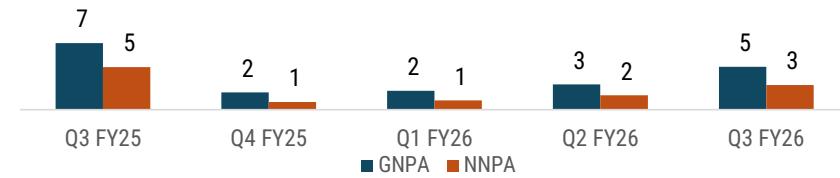
» Gross Advances (₹crore)



» Disbursals (₹crs)



» GNPA & NNPA



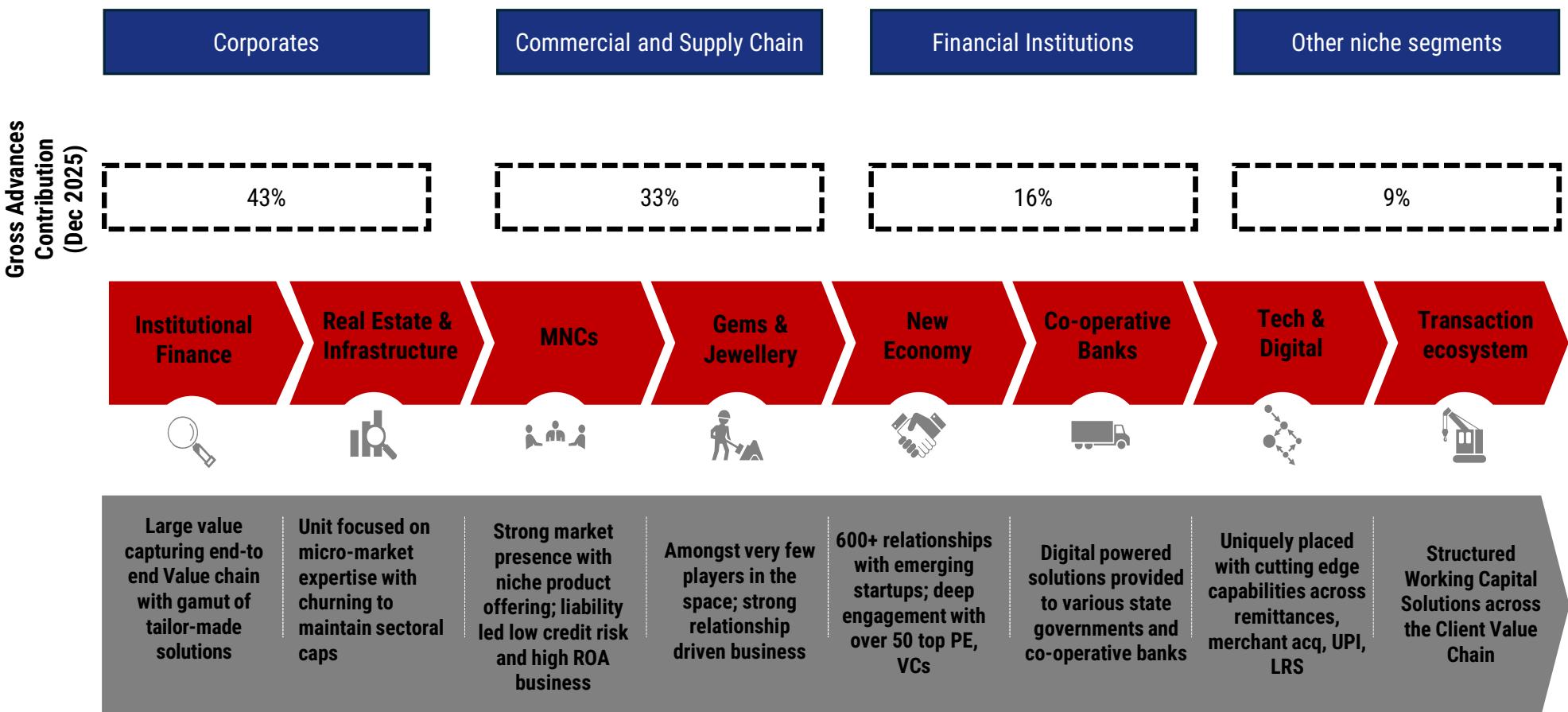
Business segments in this presentation are based on internal classification and may undergo reclassification, if needed



Wholesale Banking

Business Updates

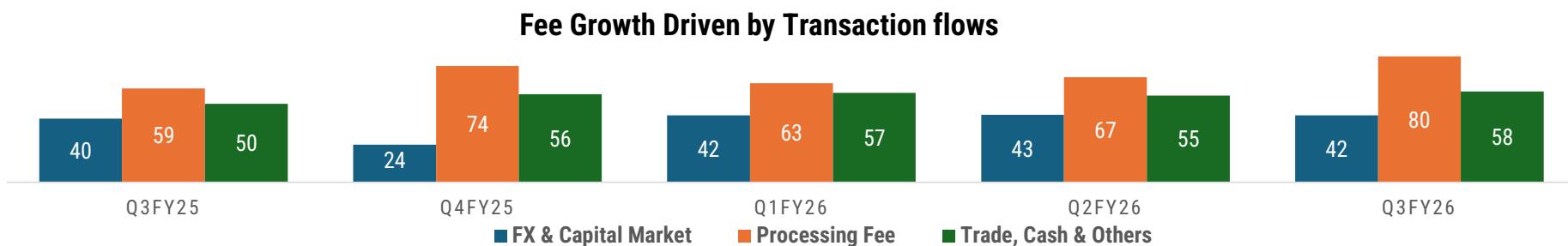
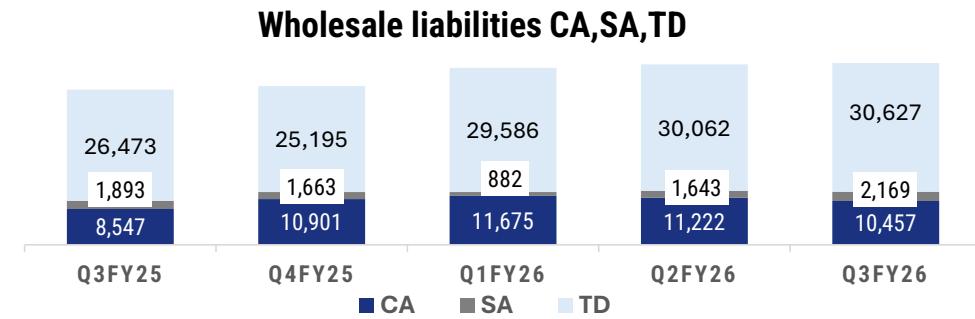
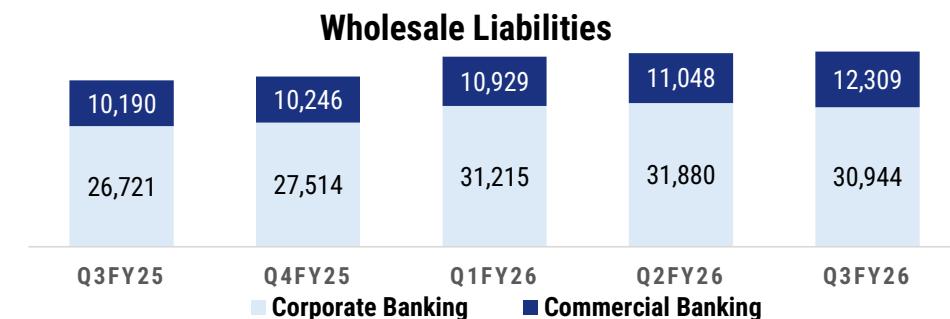
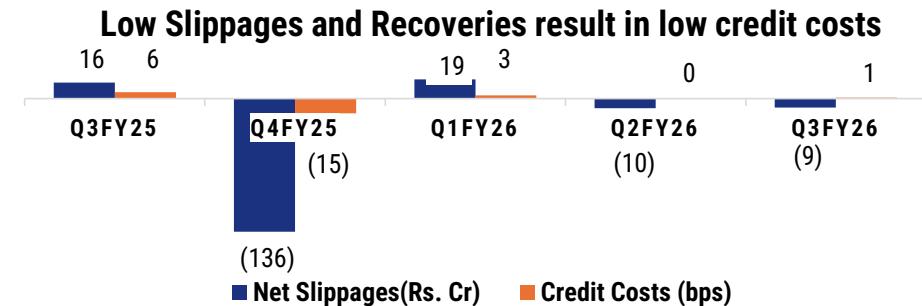
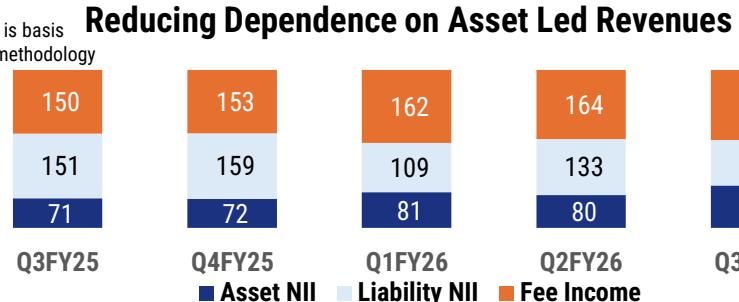
Wholesale Banking



Wholesale Banking



Note: NII is basis
internal methodology
& FTP



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



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
- The Bank has been assigned an ESG score of 64 by SEBI-registered ERP Crisil ESG Ratings & Analytics Limited, reflecting a Strong rating.
- 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 net zero by FY 2034
- The overall women representation in the bank is at 26% as on 31st December 2025 with a target to reach 30% by 2027.



1

2

3

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

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

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 Vanekaran" 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/>

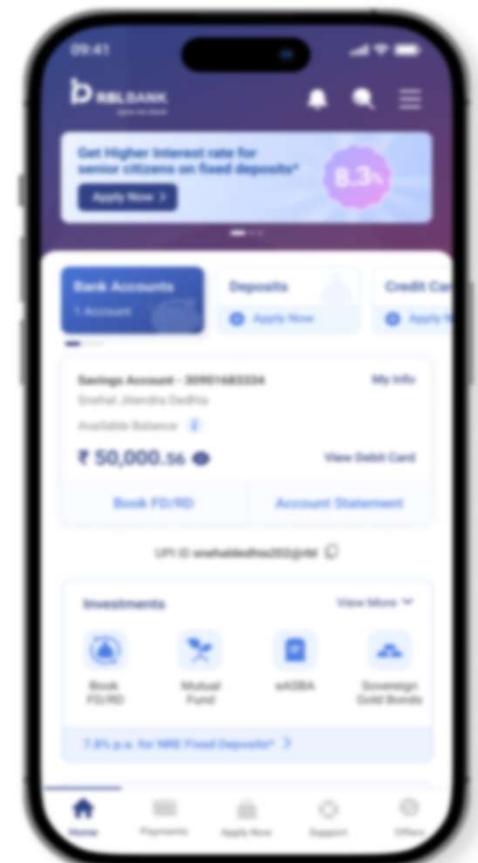


Digital Banking Updates

Digital Banking Snapshot...



 <p>D2C</p>	<p>4.4 Mobile App Ratings</p>	<p>~9.4 Cr. Monthly Avg Transaction Volume (Inward/Outward)</p> <p>18% IMPS</p> <p>77% UPI</p> <p>5% RTGS & NEFT</p>	<p>~3.66 L Files processed in Q3 through e sign/stamp platform</p>
 <p>Transformation</p>	<p>100% Penetration of E-sign in MFI business</p>	<p>260+ APIs exposed to corporates & partners</p>	<p>7 L+ Average Daily API Calls</p> <p>1.5 L Monthly VKYC</p>
 <p>Capabilities</p>	<p>2.5 L No of active PPI Customers</p>	<p>485+ No of partnership / Corporates</p>	<p>~10.3 L UPI Handle Issued</p> <p>~72.3% of eligible customers are registered on MyBank App</p>



Key Digital enablement initiatives over the last quarter...



Distinctive Capabilities



8th Rank in the industry with **4% market share** in processing IMPS transactions as remitter.



~20% Market share in POS terminals through aggregator partnership model



Launched RBL Bank's **Primario** – a multi wallet prepaid card that is smart, Secure and tax efficient

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



4th Largest Bank in the industry in FIR (RDA) through IMPS.

0.07% RBL Technical Decline in UPI as a remitter bank.

~6.4K

Loan applications sourced using Account aggregator (AA) support in Q3



RBL Suvidha

App- for MFI customers has crossed ~4 lac registrations in 1 year of launch.



Enabled Digital Journey for More Variants of SA

- allowing Advantage, Rise accounts in DIY journey & Women accounts in Assisted journey

GIFT CITY Journeys Live on RIB:

FD Booking
Internal Funds Transfer
Outward remittance



~16K

Monthly Digital Account Opening



BBPS Collection is live for MFI

Digital collection increased from 0.1% to >10% in Q3.

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

Acquiring services to Payment Aggregators

- **MMAD Pay onboarded** as a new payment aggregator for UPI acquiring services.
- Successfully Onboarded **Get e-Pay**, a RBI licensed Payment Aggregator, on RBL Acquiring platform.
- Enhanced partnership with multiple payment aggregator by enabling e-com & UPI acquiring services.
- **Zet APP**, an RBL sponsored TPAP is live and offering UPI TPAP services.
-

Remittance services to Exchange Houses

- Successfully went live in **RDA with NALA Payments**, an authorized payment institution regulated by FINTRAC, Canada.

Enach Mandates

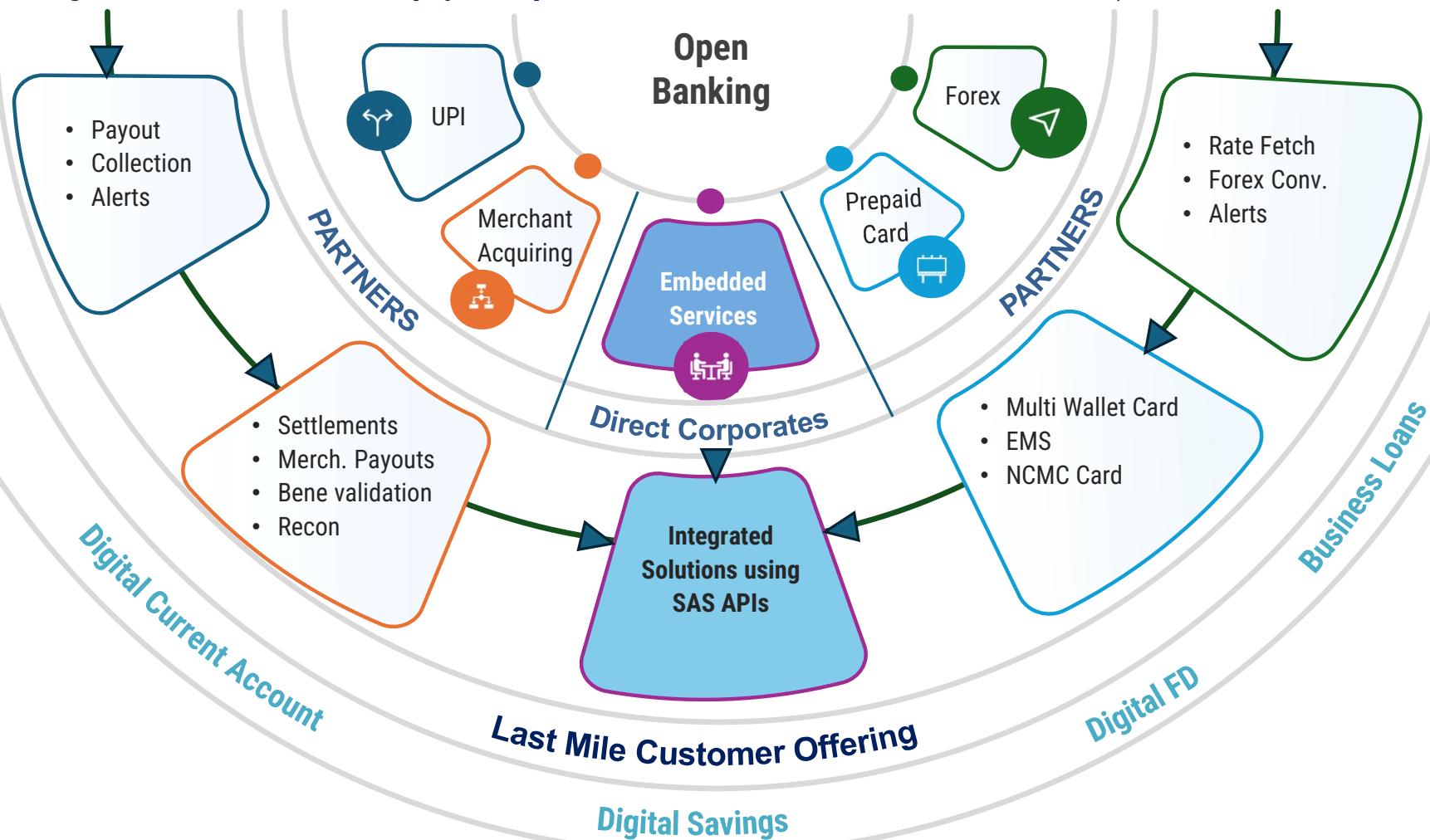
- Onboarded **2 mandates for eNACH** – Insight Childcare & Namabakam Finance.

Channel Enhancement

- R-collect has integrated multiple channels to enable seamless digital collections across RBL Chatbot, RBK Website, Mobicule App and QR in credit card statement.

Payments Architecture 2.0

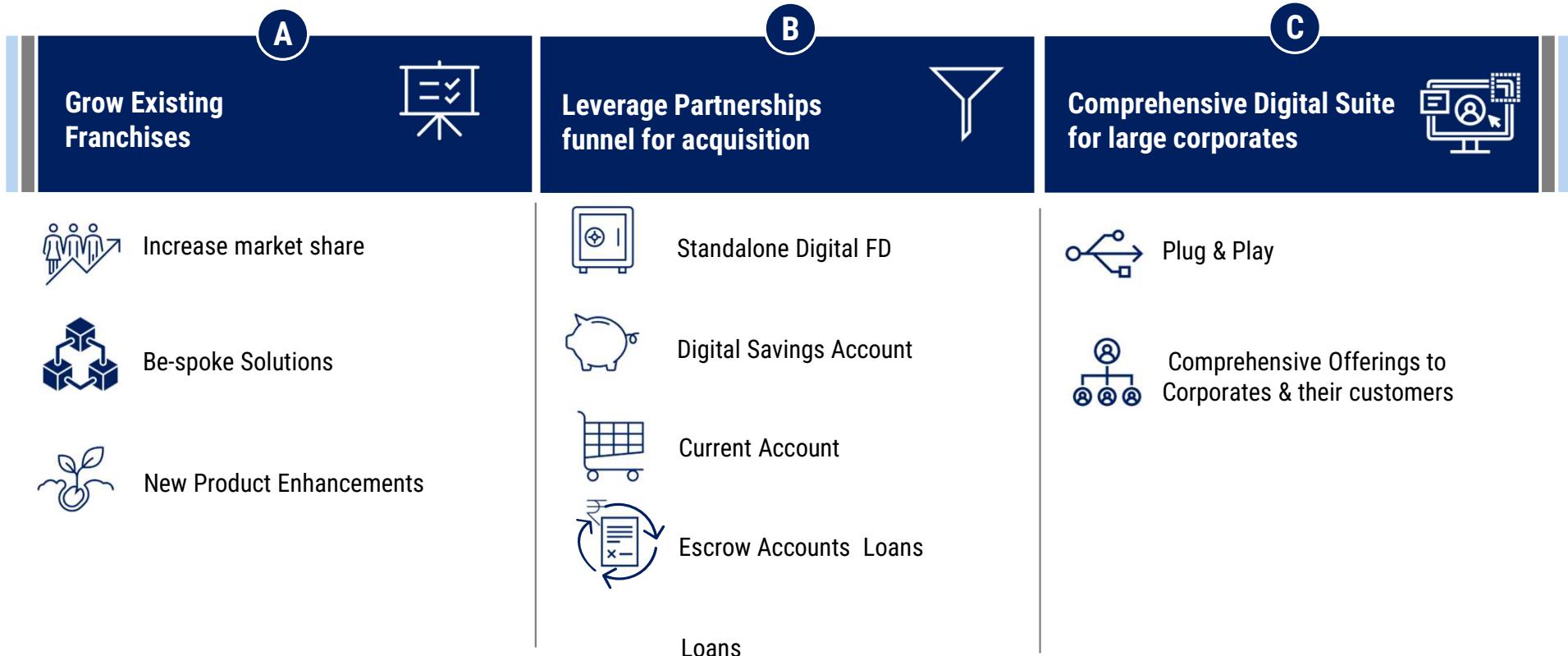
Open Banking is the fulcrum to deliver payment product and services across B2B and B2B2C



Digital Payments Strategy – Reimagine to think 360°



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



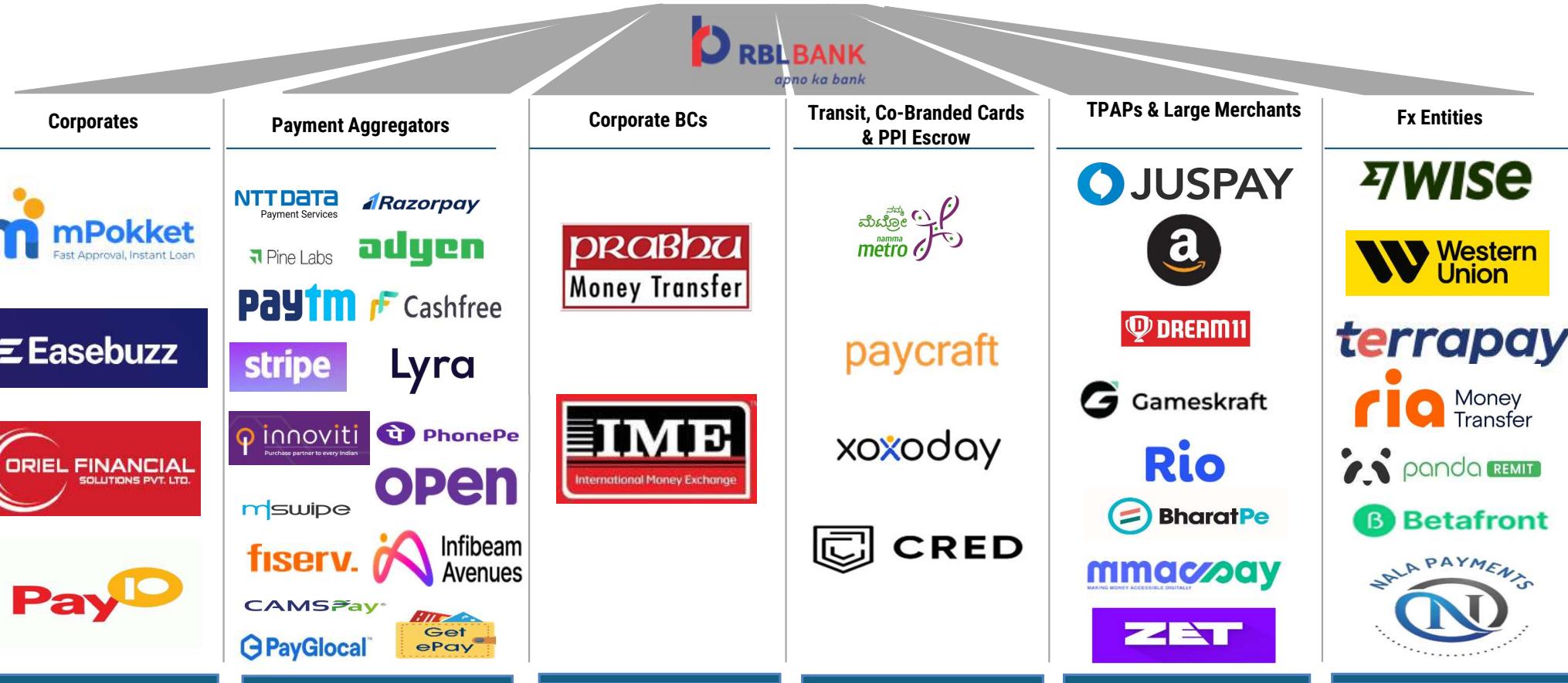
Curated & Expansive Digital Interface



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, lending, collection & onboarding...



- ✓ 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
- ✓ MP State Tax Payment enabled on RIB
- ✓ Atal Pension Yojana (APY) enabled on RIB
- ✓ Complaint Registration and Tracking Functionality in MyBank.



89%
of MF SIPs initiated
through digital platform

88%
of RD booked via
digital channel

95%
Smart deposits
processed through
digital channel

90%
of files processed
through e-Sign and
e-Stamp

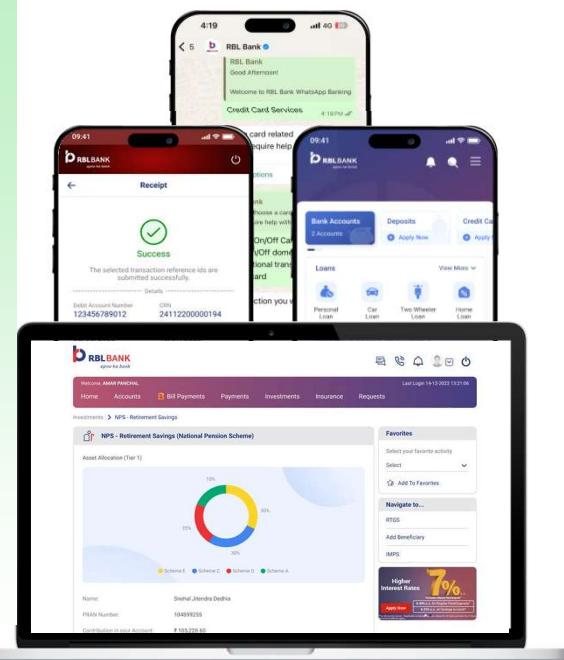
~2,500
Cases processed
using ULI – Land
Record Services

~1,400 Cr
Collection done via
R Collect

~10,000
Account sourced using
BYOD and Abacus

- ✓ BBPS for Agri and Asset.
- ✓ R Collect - Credit Card collection journey in chatbot
- ✓ R Collect in Agent Apps
- ✓ E-sign and E-stamp into Staff PL, Loan Against Security, & Retail Agri journey
- ✓ Personal Finance Management (PFM)
- ✓ Digi- Locker & LRS integration for Agri Business

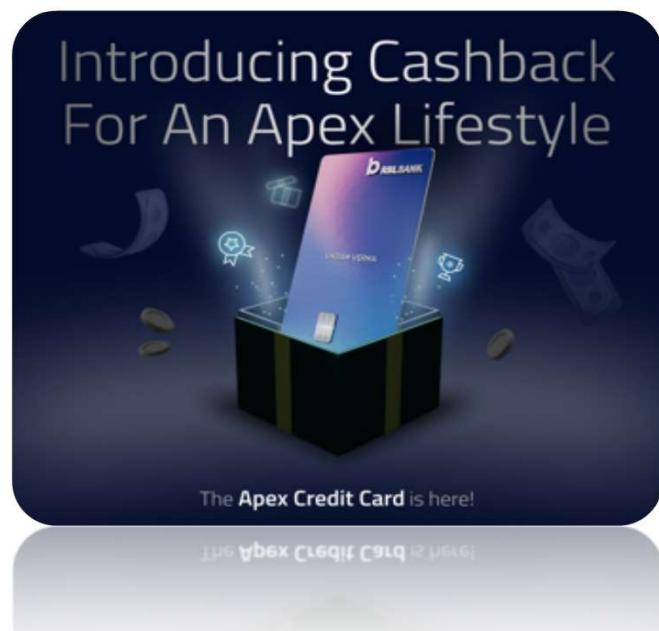
- ✓ Bizbank 2.0
- ✓ Download Statement of account & Interest certificate(Retail Assets) - WhatsApp Banking.
- ✓ Unified Presentment & Management System (UPMS) – CIB
- ✓ Commercial Credit Card DIY Module – CIB
- ✓ Digital Fixed Deposit in Suvidha App – Leveraging





Marketing and CSR Updates

Launch of NOVA & LUMIÈRE Credit Cards & Other Key Launches



Other Key Launches



Primario Multi-Wallet Card

- A multi-wallet NCMC enabled Prepaid card with expense management solution
- Customizable for Corporate Needs
- Offers Tax Saving Benefits
- Offers functionality of analytics and reporting



Revelio Savings Account & Debit Card

- Advantage Savings Account rebranded as 'Revelio'
- 25+ free banking services | Attractive discount on Loans & processing fees | Monthly interest payouts
- Zero Mark-up Fee | Complimentary Lounge Access

Woman's First Savings Account

- 17+ free banking services
- Attractive discount on Loans & processing fees
- 20% discount on locker rent | Zero Balance FINJA Savings Account



Awards & Recognition



IBA Technology Awards & Conference



- Winner- Best AI & ML Adoption
- Winner- Best Tech Talent
- Special Mention – Best Digital Sales

CSR Initiatives



Har Ghar Diwali: Spreading Light & Joy Across 1,000 Homes



This Diwali, the Bank brought festive cheer to families in 1,000 homes across cities in India by distributing 15,000 kg of groceries

CSR Initiatives



Shri. Ganesh Joshi, Hon'ble Cabinet Minister, Government of Uttarakhand, graced the Bank's flagship CSR initiative UMEED. 300 bicycles and school kits were distributed to girl students in Dehradun, promoting access to education.



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*



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

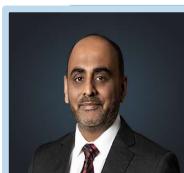
Management Team



Mr. Prakash Gupta

Chief Compliance Officer

Previously, associated with Barclays, Credit-Suisse and Rabobank



Mr. 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. Anshul Chandak

Head - Treasury

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



Mr. Bikram Yadav

Head – Credit Cards

Previously, associated with GE Capital, India



Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

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



Mr. Pari T S

Chief Operations Officer

Previously, Associated with Yes Bank, Citibank, HDFC Bank

Historical Performance



Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	9M 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	15,732
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944	119,721
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618	103,086
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165	26,814
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695	593
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	14.9
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	1.88
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.55
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	16.34
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	13,632
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	0.53
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	4.93
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61	254.91



Thank you