

SUSTAINABILITY POLICY

RBL Bank Ltd.

Version: 5.0.01

Approved by: Executive Risk Committee (ERC) + MD and CEO

Date of Approval: January 12, 2026

Date of Circulation: January 31, 2026

Version History

Version No.	Approval Date	Particulars	Date of Circulation	Approving Authority
1.0	April 2019	Sustainability Policy	April 2019	Board
2.0	October 2021	Amendment with review to sustainability Policy	October 2021	Board
3.0	March 2022	Amendment with review to sustainability Policy	March 2022	Board
4.0	15 January 24	Amendment with review to sustainability Policy	12 February 24	Board
4.1	15 January 25	Annual review with no change	12 February 25	Board
5.0.01	12 January 2026	Annual review	31 January 2026	ERC+ MD and CEO

Please Note:

- Changes advised/ issued by RBI through Notifications will be incorporated from time to time.
- This Policy is also applicable to IFSC Banking Unit operating out of GIFT City, Gandhinagar.
- This Policy must be mandatorily read and familiarized by all officers in Relationship Teams, Branch Managers, Credit Department, Credit Administration Department, Inspection and Audit Department, Recovery Department, Legal Department and other officers, as applicable
- Where the special needs of an area, or local laws or regulations require procedures that conflict with mandatory instructions contained in this Policy, appropriate clarifications must be sought from Risk, Compliance and Legal Department.
- The distribution of the Sustainability Policy shall be controlled and authorized by the 'Head-Wholesale Banking Risk'.
- If any contradiction is found between this policy and RBI guidelines related to the same topic then RBI guidelines would prevail. In case the Bank decides to follow a stricter norm internally compared to the instructions provided in the respective RBI circular regarding any topic mentioned in the policy then the stricter internal norms shall prevail.
- Review Frequency and Authority:
 - Board Renewal - Once in 3 years
 - Material¹ Amendments – Risk Management Committee of the Board.
 - Annual Review / Non-Material amendments - Executive Risk committee (ERC) + MD and CEO approval

¹ Amendment impacting Profitability or Balance Sheet.

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SUSTAINABILITY POLICY

A. Introduction

Doing business responsibly for RBL Bank is a journey fuelled by the belief that as the Bank grows in terms of profitability; it also needs to grow responsibly.

For RBL Bank, ‘sustainability’ means conducting business responsibly so that it enhances operational performance, whilst preserving the natural environment, conforming with best-in-class corporate governance, positively augmenting the lives of communities in which it operates, and caring for the development and wellbeing of its employees. This is consistent with RBL Bank’s vision of being “Apno ka bank”.

To achieve this vision, the Bank has developed a Sustainability Policy which lays out its environmental social and governance commitments towards the Bank’s lending and investment activities, as well as the Bank’s operational footprint to create long term value for all stakeholders.

B. Purpose

The purpose of the Sustainability Policy is to:

- (a) define and convey the scope of Bank’s sustainability commitments and
- (b) provide a platform for engagement with stakeholders directly and via the Bank’s disclosures.

C. What RBL Bank means by ‘Sustainability’

RBL Bank’s Sustainability commitments include but is not limited to:

- Understanding and managing the Environmental and Social (E&S) consequences of Bank’s lending and investment, as well as the E&S impacts of Bank’s physical assets (offices) and operations.
- Promoting gender equality and women’s economic empowerment (WEE) via lending and investments, as well as in the way the Bank recruits and develops employees.
- Targeting lending and investment opportunities that deliver specific E&S dividends (including better resource utilization, women’s economic empowerment, sustainable livelihood, and financial inclusion) and where possible support markets that are underserved by traditional financial institutions.

- Implementing governance processes and controls to oversee and direct the Bank's sustainability ambitions and to report publicly on progress made.

Further details of these commitments are provided below:

1. Managing Bank's own E&S footprint:

RBL Bank ensures recycling of paper and electronic wastes as per applicable regulations. The Bank is mindful of its energy consumption and direct and indirect carbon footprint. It will set aspirational targets to reduce Bank's energy consumption and carbon footprint in near term.

RBL Bank recognizes that it has a large and diverse value chain comprising multiple contractors and service providers. The Bank is committed to doing business with individuals and organizations that operate their businesses with professionalism and integrity. We expect our suppliers to comply with applicable statutory and regulatory requirements.

RBL Bank believes that a diverse and inclusive workforce is the cornerstone to a robust organization, and the Bank is committed to building a diverse, inclusive, and equal opportunity organization. In near term Bank's focus will be on building a gender responsive organization followed by building awareness on disability inclusion and multigenerational workforce.

RBL Bank will leverage its Corporate Social Responsibility (CSR) programmes to assist vulnerable and financially weaker sections, with special emphasis on women & children and livelihood creation.

2. Managing the E&S footprint and impact of RBL Bank's lending and investments RBL Bank manages the E&S risks and opportunities associated with its lending operations through its E&S Risk management process, which is an integral part of the Bank's credit risk management process. Bank's E&S risk management process is guided by Bank's E&S Risk Policy, which also recognizes that better E&S performance creates business benefits to Bank's clients.

The policy aligns with national and international E&S standards and ensures that the Bank can proactively monitor and manage E&S risks; however, it also makes provisions for extending guidance and support to Bank's clients in promoting better and greater E&S impacts. RBL Bank will bring in greater depth and focus on its E&S risk assessment process.

3. Financial Inclusion and Financial Literacy (FI and FL)

Increasing financial inclusion and providing financial services to women customers and particularly rural and semi-urban women customers is a priority. RBL Bank aspires to bridge the financial capability gap and empower the women entrepreneurs in unbanked, rural, and semi urban areas, to take control of their own financial needs by educating them on effective money management and by bringing them under formal financing eco-system and supporting their entrepreneurial vision.

Bank has always envisioned Financial Literacy as an integral part of Financial Inclusion. Bank believes that financial literacy and financial inclusion have cause and effect relationship and are different sides of the same coin. Financial literacy has been an indispensable part of Bank's financial inclusion program. It is a combination of awareness, knowledge, skill, attitude, and behavior necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.

D. Governance

RBL Bank adheres to the highest benchmarks of corporate governance. It has set up Board level committees chaired by non-executive directors, established, and operationalized internal control procedures, conducts periodic internal and external audits, and annual general meetings with shareholders.

RBL Bank has established an Environmental, Social & Governance (ESG) committee, comprising the Executive Director, cross functional senior management, and external invitees. The ESG Committee monitors sustainability initiatives across the Bank and reports to the Bank's Board on quarterly basis. The policy shall be applicable to fully owned subsidiaries of the bank.

E. Reporting

RBL Bank will report progress of sustainability initiatives to interested stakeholders through multiple channels, not limited to Annual Integrated Report and / or Business Responsibility and Sustainability Report and will develop measurable indicators and targets to track and report on all of the above.

F. Policy Ownership and update

The Sustainability policy is owned by the ESG Committee. It will be reviewed on a regular basis to ensure applicability and relevance to the Bank's operations and evolving stakeholder expectations.