Chairman Speech: 83rd AGM

Date: September 2, 2026

Good Morning, Valued Shareholders!

It is an honour to address you today and welcome you on behalf of the Board of Directors to the 83rd Annual General Meeting of RBL Bank.

The past year marks a defining moment in RBL Bank's journey. The landmark capital infusion from Emirates NBD, representing the largest foreign direct investment in the Indian banking sector, is a strong endorsement of the Bank's strength and future potential.

Over the past year, India continued to reinforce its position as one of the world's fastest-growing major economies. Resilient domestic demand, sustained investments, accelerated infrastructure creation and a stable macroeconomic policy environment supported the country's growth trajectory. Central to this progress has been a strong and resilient banking system that has acted as a key enabler of economic development notwithstanding the adverse geo-political situation impacting trade and economic growth.

Against this backdrop, RBL Bank has made significant progress in strengthening the institution and creating a stronger foundation for sustainable growth. We have embraced the belief that sustainable growth can only be built on a foundation of strong governance, prudent risk management, operational resilience and customer trust. Whatever the external environment may bring, our responsibility remains clear: to ensure that we have the right strategies, culture, controls and risk management frameworks in place to manage the challenges and to remain relevant and competitive. You can see that our results were fairly well balanced across the lines of businesses.

We have made meaningful progress in simplifying processes, improving cost structures, enhancing service standards and strengthening execution capabilities across the organisation. We will continue to expand our presence, products and services to match with the best in class. Technology, especially AI, has been adopted not only for its capacity to accelerate productivity but to ensure speed, safety and convenience for customers.

We understand that we also have a larger societal responsibility and our business aspirations has to include the wellbeing of people and the environment. A meaningful feat was achieved through our CSR initiative 'Dhanvantari', where our mobile medical vans delivered free health and eye check-ups to more than one Lakh beneficiaries across 50+ cities. Another initiative, UMEED supported over 6,600 girls from low-income backgrounds with bicycles and education kits. Beyond healthcare and education, we continue to strengthen livelihoods and environmental sustainability.

Our disciplined and calibrated approach has reinforced RBL Bank's long-term credibility and stakeholder trust. From here on, we move from a phase of strengthening and rebuilding to a phase of growth and opportunity, where the efforts of the past few years can translate into consistent performance and long-term value creation.

As India advances towards its vision of becoming a Viksit Bharat by 2047, the opportunities for the banking sector are immense. The country's aspirations will require strong and trusted financial institutions that can support businesses, entrepreneurs and individuals in achieving their goals.

We at RBL Bank are well prepared to participate meaningfully in this journey. We have the strong foundation, the capital, the talent, the governance framework and the strategic intent necessary to capture the opportunities that lie ahead.

With that, I would like to express my sincere gratitude to our shareholders for their continued trust and confidence, to our customers for choosing us as their banking partner, to our regulators for their guidance, and to our Management, and our employees, I say a big Thank you for their hard work, commitment and passion to achieve our collective goal.

I look forward to the continued support of all our stakeholders as we write the next chapter of RBL Bank's journey.

Thank you!