

# **Investor Presentation**

**Quarter Ended June 30,2025**

**July 19,2025**

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All figures in the presentation are in Rs. Crore

# Key Highlights



## Operating Performance

- Net Profit was Rs. 200 crore for Q1 FY26
- Net Interest Income (NII) for Q1 FY26 de-grew 13% YoY to Rs. 1,481 crore; NIM was 4.50%
- Other Income for Q1 FY26 grew 33% YoY to Rs. 1,069 crore
- Operating Profit for Q1 FY26 de-grew 18% YoY to Rs. 703 crore



## Retail led Loan Growth

- Advances grew by 9% YoY to Rs. 94,431 crore; Unsecured Retail de-grew 10% YoY
- Secured retail advances grew 23% YoY; Total Retail advances grew by 5% YoY to Rs.56,625 crore despite de-growth in Unsecured Retail
- Commercial Banking grew faster at 32% YoY ; Wholesale advances grew by 15% to Rs.37,807 crore



## Deposits Growth led by Retail

- Overall deposits grew by 11% YoY to Rs. 112,734 crore; CASA deposits grew by 11% YoY to Rs. 36,614 crore; CASA ratio at 32.5%
- Granular Deposits (less than Rs. 3 crore) grew by 16% YoY to Rs.57,934 crore; accounts for 51.4% of total deposits
- CASA + TD < Rs. 3 crore at 66% of Total Deposits



## Healthy Capital Position

- Capital adequacy ratio & CET-1 including Q1 FY26 profits as of 30<sup>th</sup> June 2025 was 15.59% & 14.05% vs 15.54% & 14.06% as of 31<sup>st</sup> March 2025



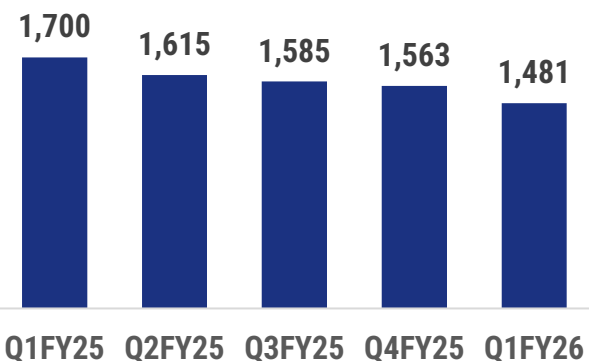
## Asset Quality

- GNPA at 2.78%, NNPA down 28 bps YoY to 0.45%
- PCR at 84.03%; PCR incl. Technical Write-off was 94.18%
- Credit cost for Q1 FY26 was 50 bps (including Contingent Provision on JLG loans of 6bps)

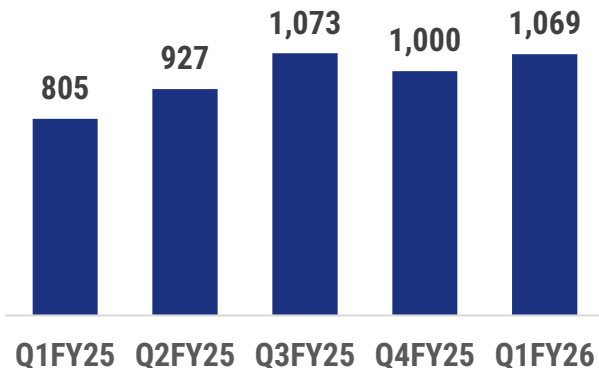
# Financial Performance Summary



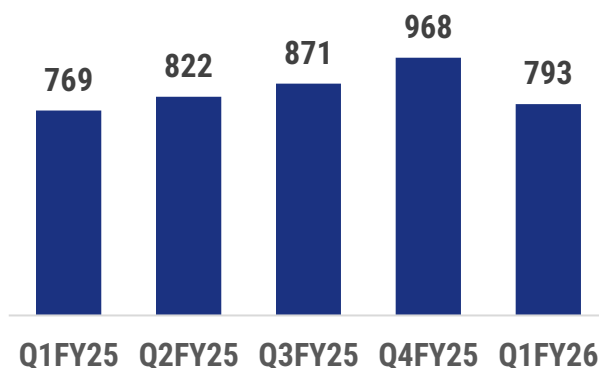
### Net Interest Income



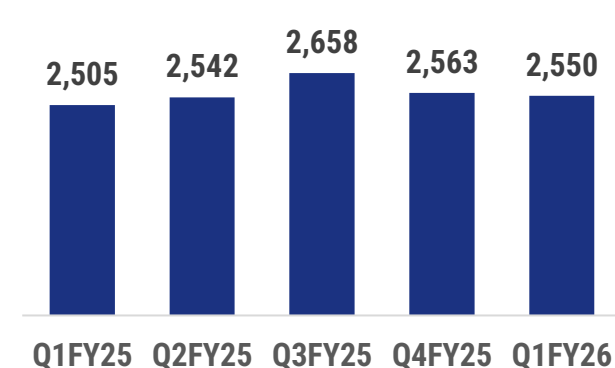
### Other Income



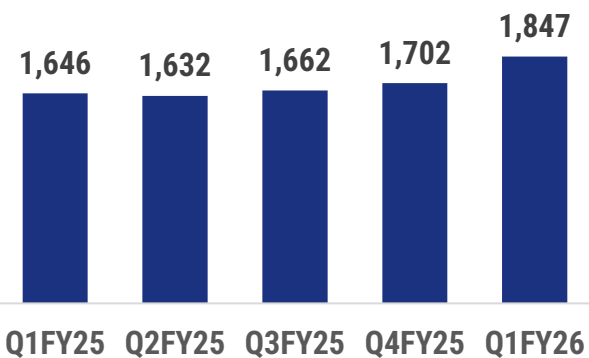
### Core Fee Income



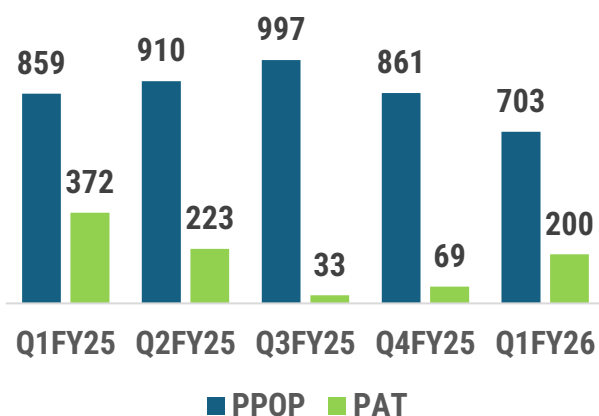
### Net Total Income



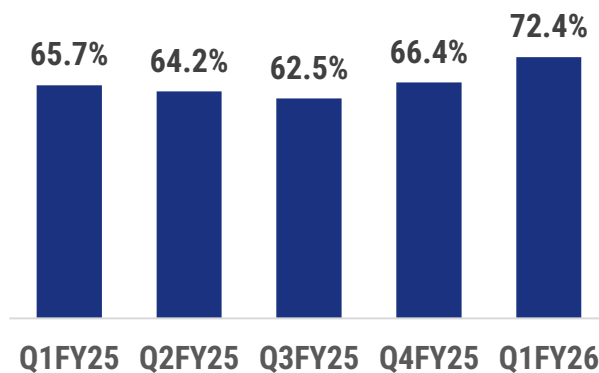
### Operating Expenses



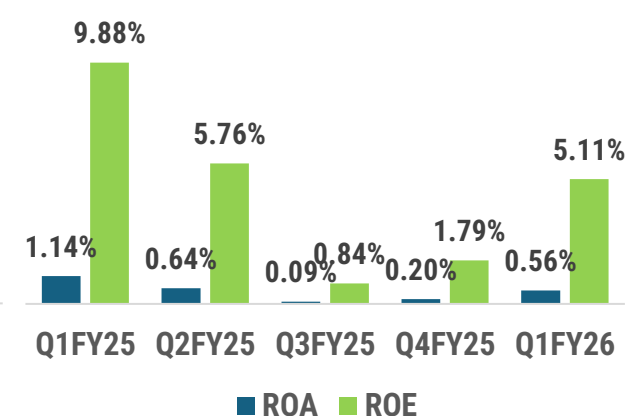
### PPOP/PAT



### Cost-Income Ratio



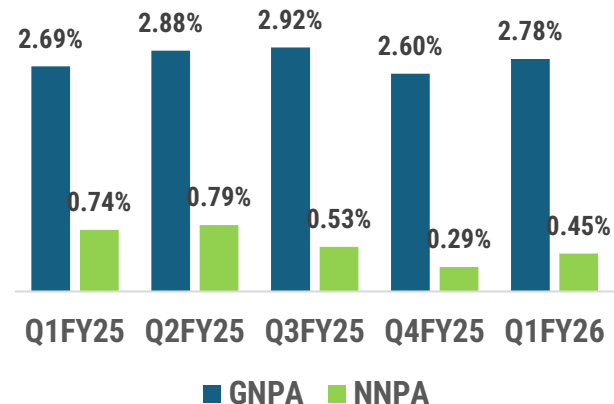
### RoA/RoE



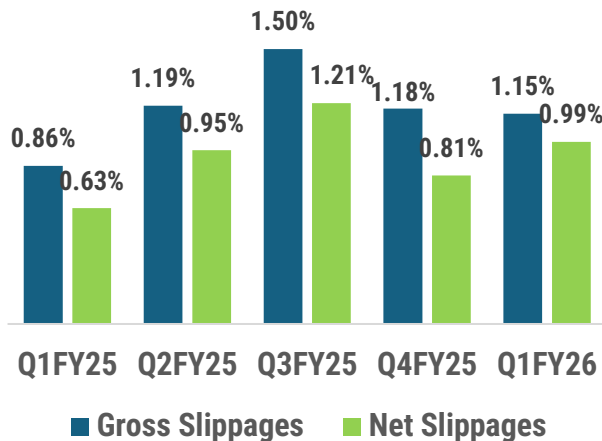
# Financial Performance Summary



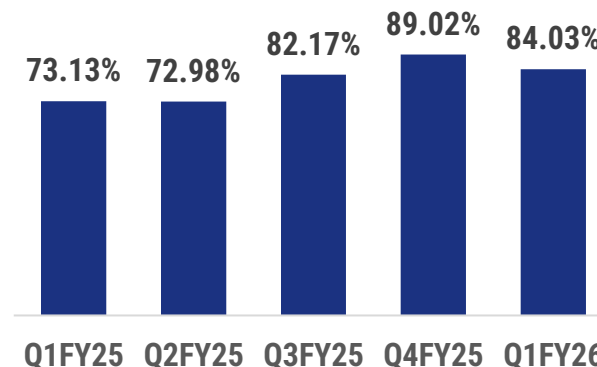
## GNPA/ NNPA



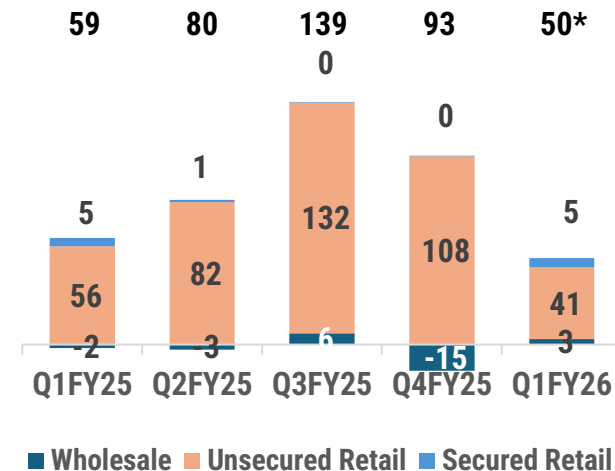
## Slippages



## PCR

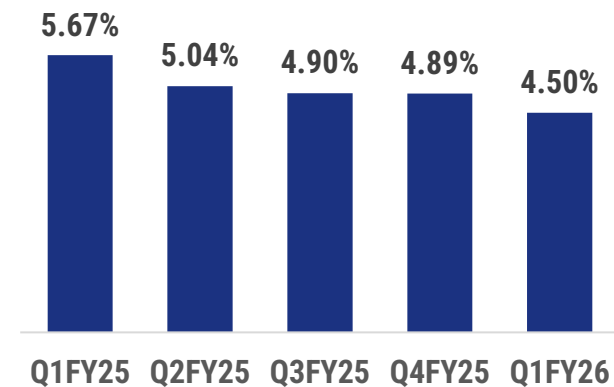


## Credit Cost (bps)

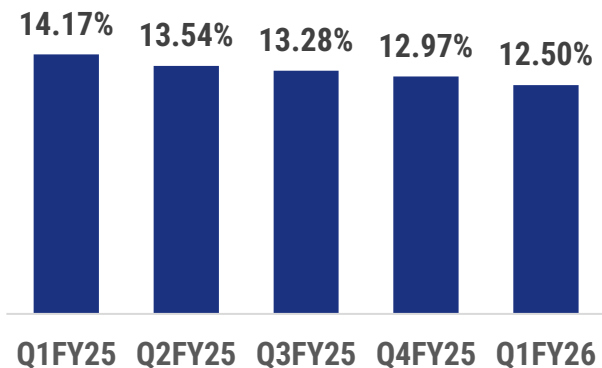


\* Including Contingent Provision on JLG Loans of 6bps

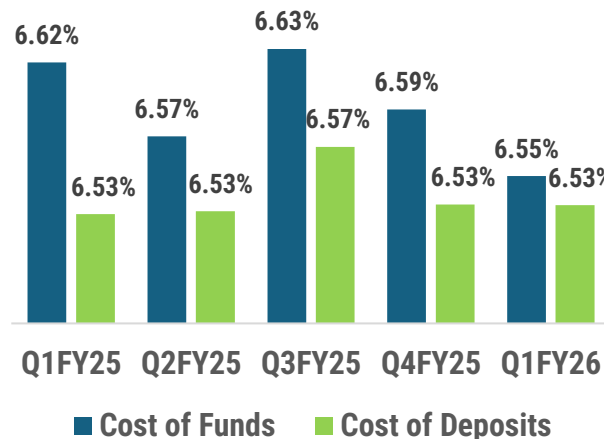
## Net Interest Margin %



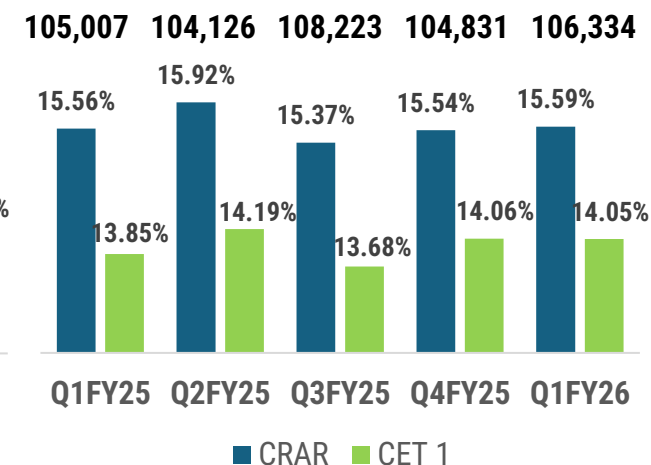
## Yield on Advances %



## Cost of Funds/ Deposits %



## Capital Adequacy\*



\* Including interim period profits

# Profit & Loss Statement



- Net Interest Income impacted by external benchmark resets and lower proportion of unsecured advances; Deposit rate cuts to start yielding results Q2 onwards
- Other Income helped by treasury income in this quarter
- Operating Expenses higher primarily on account of increase in costs in credit cards- to be rationalized in the coming quarters
- Provisions lower sequentially; credit cards at Rs. 374 crore and JLG at minus Rs. 8 crore. Bank has created contingent provision of 1% on JLG advances of Rs. 54 crore

Particulars	Q1 FY 26	Q1 FY 25	Q4 FY 25	Q1 YoY Growth	Q1 QnQ Growth
Interest Income	3,441	3,496	3,476	-2%	-1%
Interest Expense	1,960	1,796	1,913	9%	3%
<b>Net Interest Income</b>	<b>1,481</b>	<b>1,700</b>	<b>1,563</b>	<b>-13%</b>	<b>-5%</b>
<i>Net Interest Margin</i>	4.50%	5.67%	4.89%		
Other Income	1,069	805	1,000	33%	7%
<i>Core Fee</i>	793	769	968	3%	-18%
<b>Total Income</b>	<b>2,550</b>	<b>2,505</b>	<b>2,563</b>	<b>2%</b>	<b>-1%</b>
Operating Expenses	1,847	1,646	1,702	12%	9%
<i>Employee Costs</i>	475	368	448	29%	6%
<i>Others</i>	1,373	1,278	1,254	7%	9%
<b>Operating Profit</b>	<b>703</b>	<b>859</b>	<b>861</b>	<b>-18%</b>	<b>-18%</b>
Provisions	442	366	785	21%	-44%
<i>On Advances</i>	441	461	815	-4%	-46%
<i>Others</i>	2	-95	-29	-102%	-106%
<b>Profit Before Tax</b>	<b>261</b>	<b>493</b>	<b>76</b>	<b>-47%</b>	<b>243%</b>
Tax	60	121	7	-50%	721%
<b>Net Profit</b>	<b>200</b>	<b>372</b>	<b>69</b>	<b>-46%</b>	<b>192%</b>

# Balance Sheet

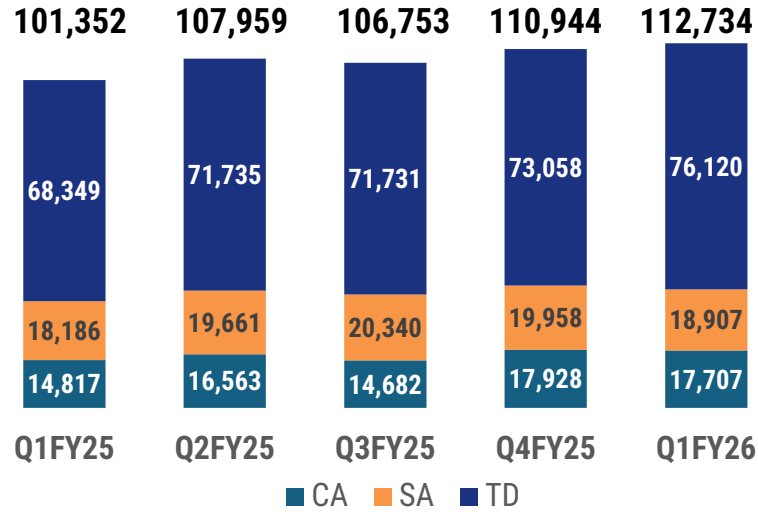


Particulars	June 2025	June 2024	March 2025	YoY	QoQ
<b>Liabilities</b>					
Capital	609	606	608	0%	0%
Reserves and Surplus	15,223	14,673	14,999	4%	1%
Deposits	1,12,734	1,01,352	1,10,944	11%	2%
Borrowings	14,862	13,577	13,734	9%	8%
Other Liabilities	5,399	5,576	6,441	(3)%	(16%)
<b>Total</b>	<b>1,48,826</b>	<b>1,35,784</b>	<b>1,46,725</b>	<b>10%</b>	<b>1%</b>
<b>Assets</b>					
Cash & Balances with RBI	15,319	7,240	10,965	112%	40%
Balances with other banks	5,691	1,926	1,595	195%	257%
Investments (Net)	23,829	29,726	32,165	(20%)	(26%)
Advances (Net)	94,431	86,704	92,618	9%	2%
Fixed and Other Assets	9,556	10,187	9,383	(6%)	2%
<b>Total</b>	<b>1,48,826</b>	<b>1,35,784</b>	<b>1,46,725</b>	<b>10%</b>	<b>1%</b>

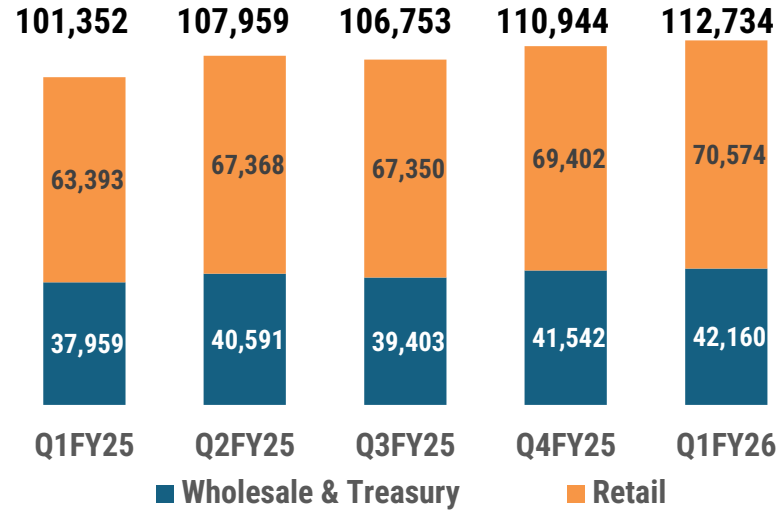
# Deposits Profile



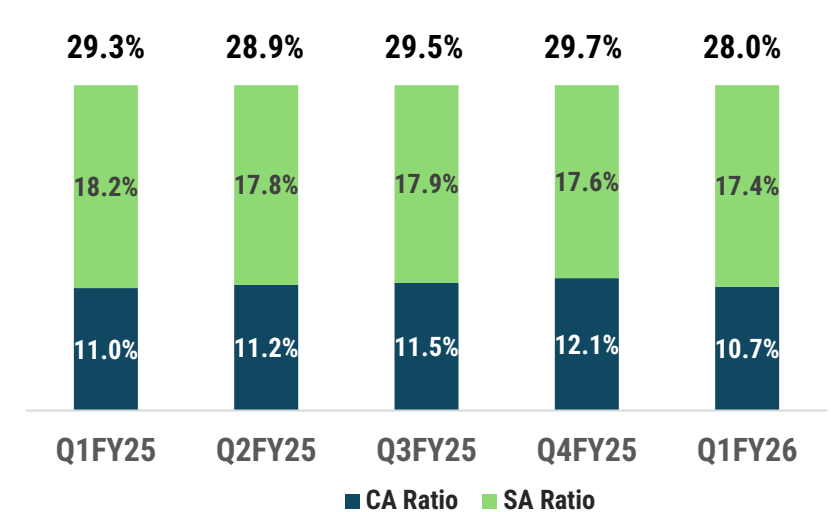
## Deposit Composition



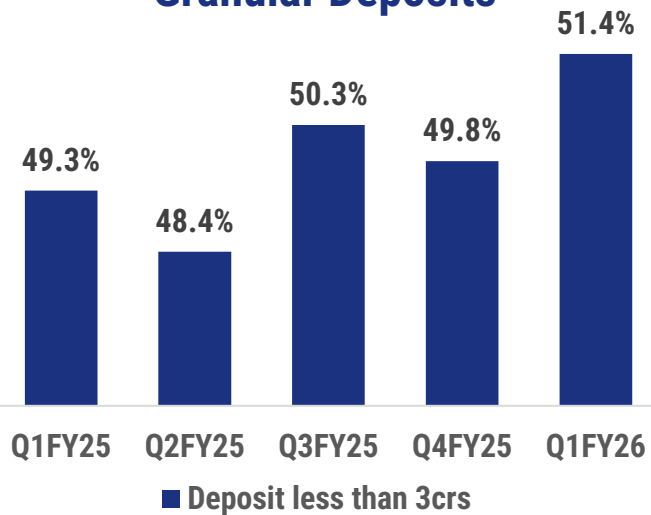
## Segment Composition



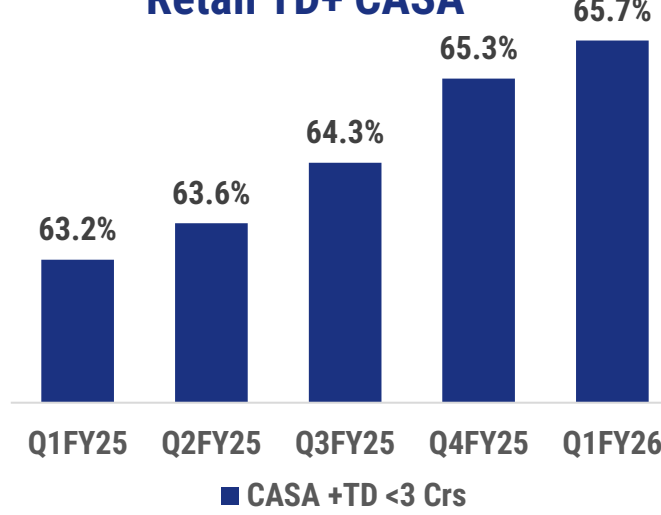
## Average CASA



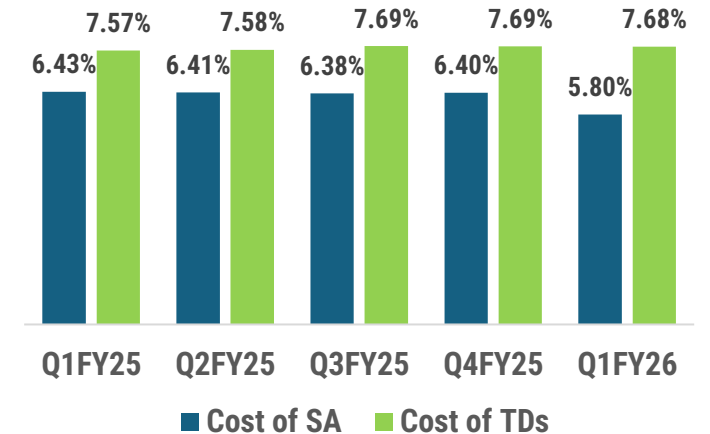
## Granular Deposits



## Retail TD+ CASA



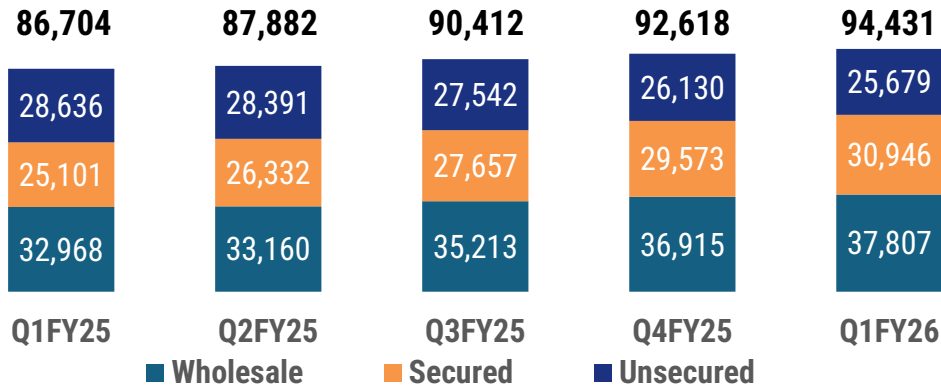
## Cost of SA/TD



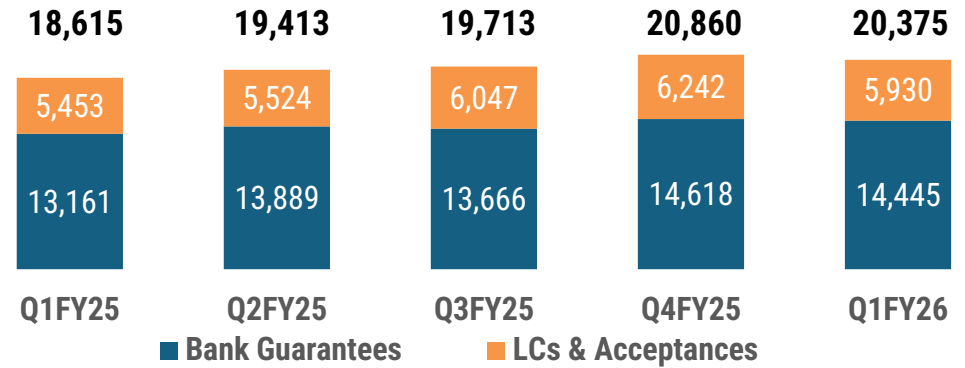
# Advances Profile



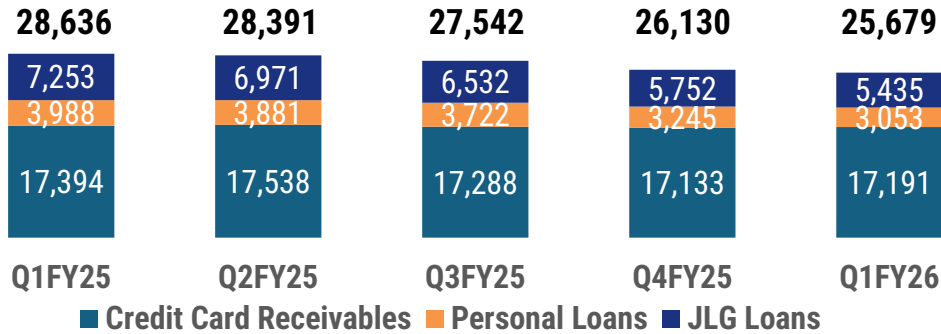
## Funded Net Advances Composition



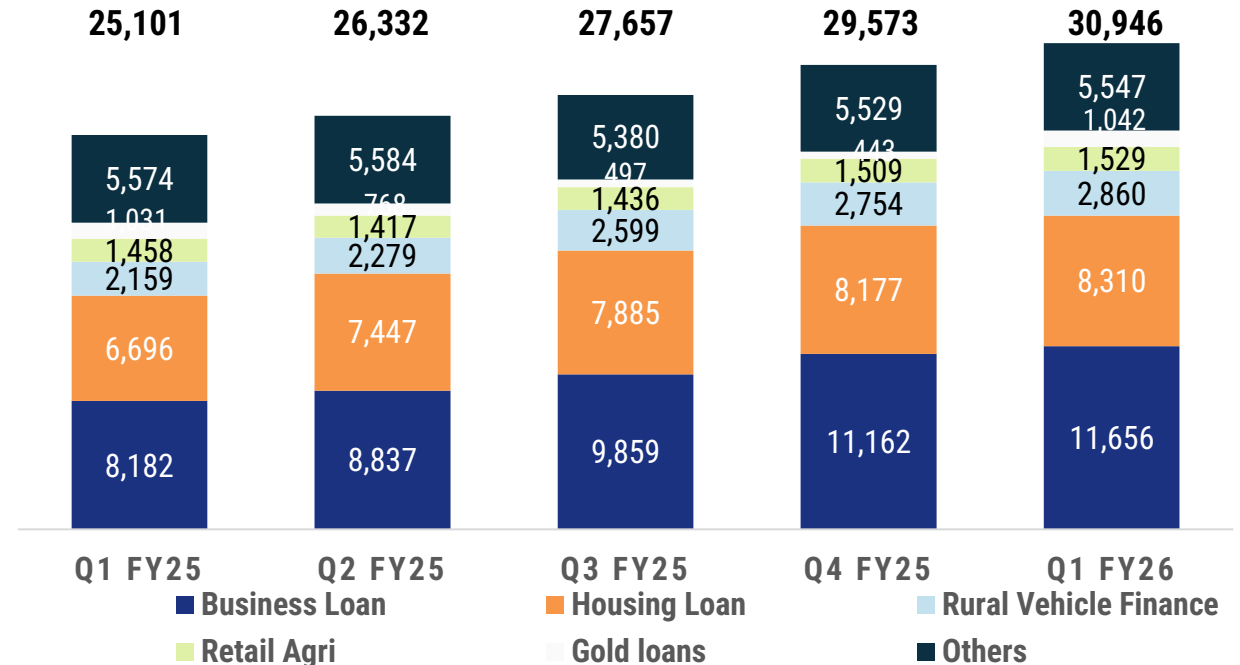
## Non-Funded Advances Composition



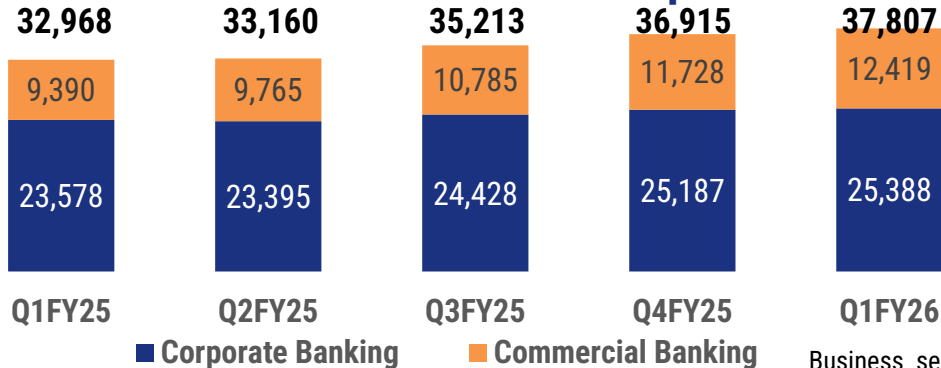
## Unsecured Advances



## Secured Retail Composition



## Wholesale Advances Composition



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

# Asset Quality

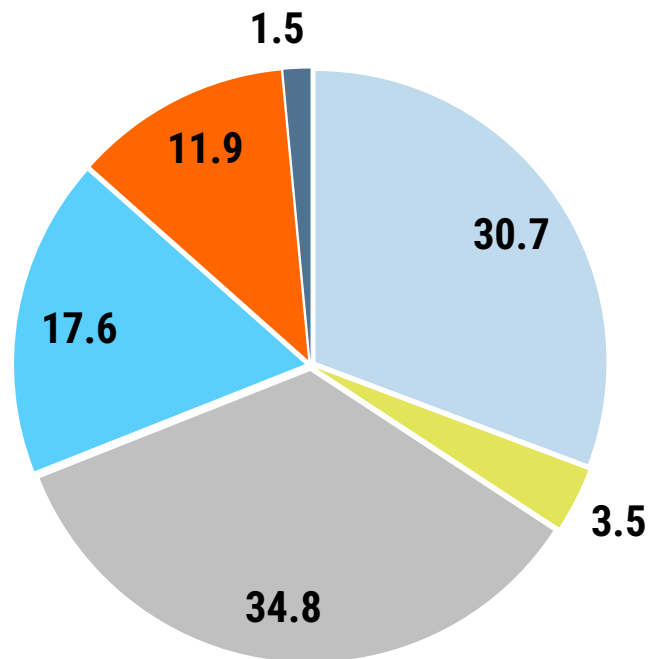


	Q4 FY25					Q1 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
<b>Opening Balance</b>	<b>873</b>	<b>364</b>	<b>922</b>	<b>541</b>	<b>2,701</b>	<b>463</b>	<b>280</b>	<b>1,222</b>	<b>500</b>	<b>2,465</b>
(+) Additions during the period	4	479	472	102	1,058	21	523	318	197	1,060
(-) Upgrade	4	9	4	76	93	0	6	3	43	53
(-) Recoveries	136	26	29	44	235	2	23	29	35	89
(-) Write Offs	275	528	139	23	965	0	460	220	17	698
<b>Closing Balance</b>	<b>463</b>	<b>280</b>	<b>1,222</b>	<b>500</b>	<b>2,465</b>	<b>482</b>	<b>314</b>	<b>1,288</b>	<b>602</b>	<b>2,686</b>
<b>Net Slippages</b>	<b>(136)</b>	<b>444</b>	<b>439</b>	<b>(18)</b>	<b>730</b>	<b>19</b>	<b>494</b>	<b>286</b>	<b>119</b>	<b>918</b>
NPA Provision as of date	419	212	1,222	342	2,195	450	222	1,210	375	2,257
<b>Net NPA</b>	<b>44</b>	<b>69</b>	<b>-</b>	<b>158</b>	<b>271</b>	<b>32</b>	<b>92</b>	<b>78</b>	<b>227</b>	<b>429</b>
Writeoff Recovery	31	78	15	3	127	21	97	11	1	130

# Shareholding Pattern & Rating Profile



Shareholding by category (%)



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

Total Foreign holding – 22.6%.  
Approved limit – 74%

Ratings

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



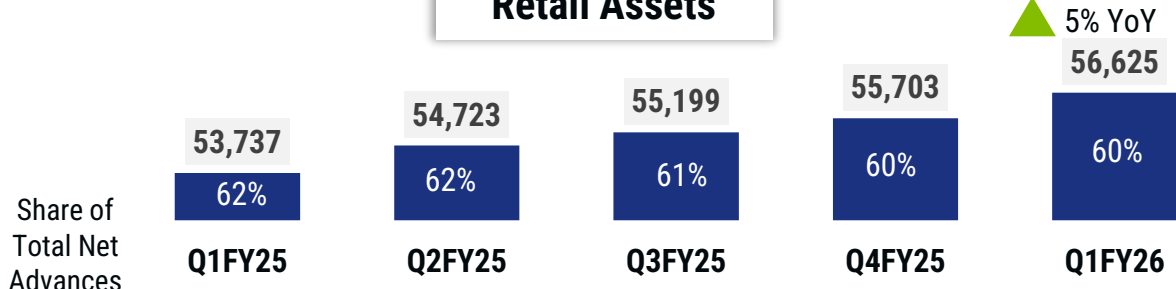
# **Retail Banking**

***Business Updates***

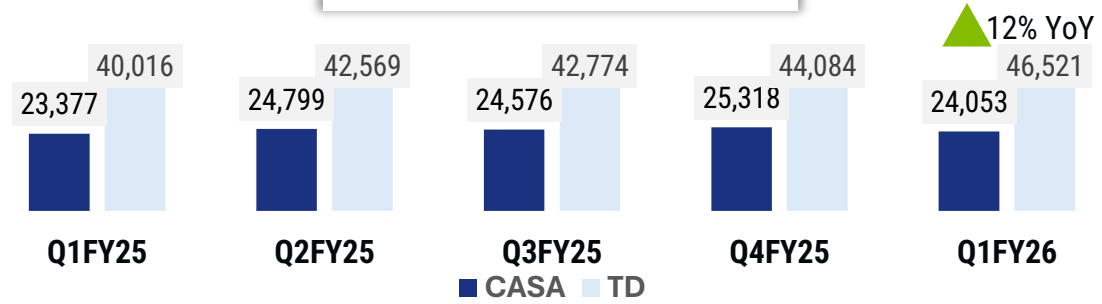
# Retail Banking



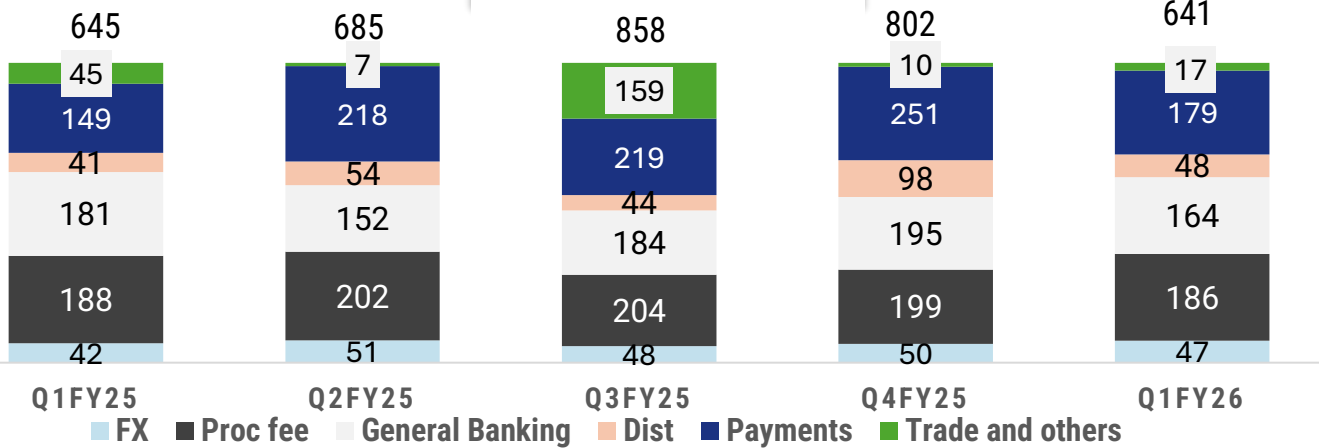
## Retail Assets



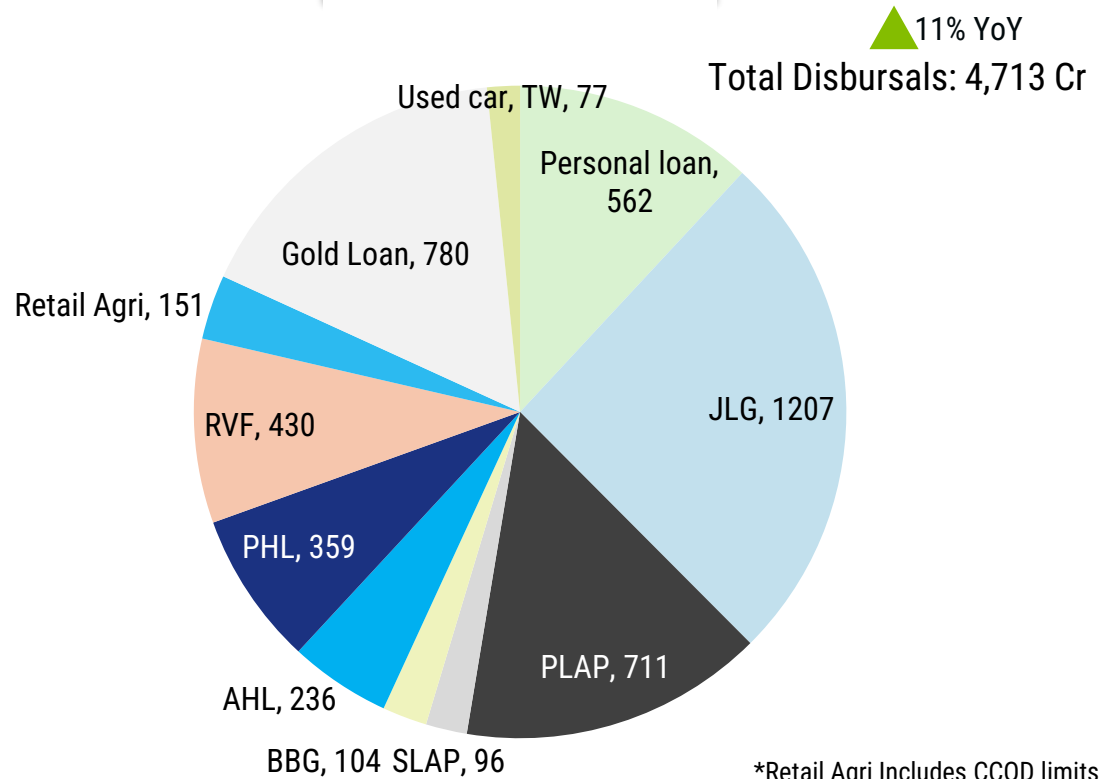
## Retail Liabilities



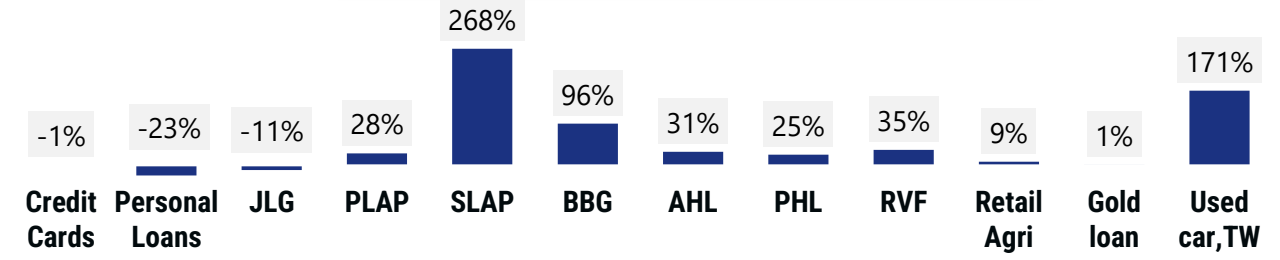
## Retail Fee Income



## Retail Disbursals



## Retail Gross Advances Growth Y-o-Y %



\*Retail Agri Includes CCOD limits

# Distribution Network



Branches  
562



BC Branches  
1474



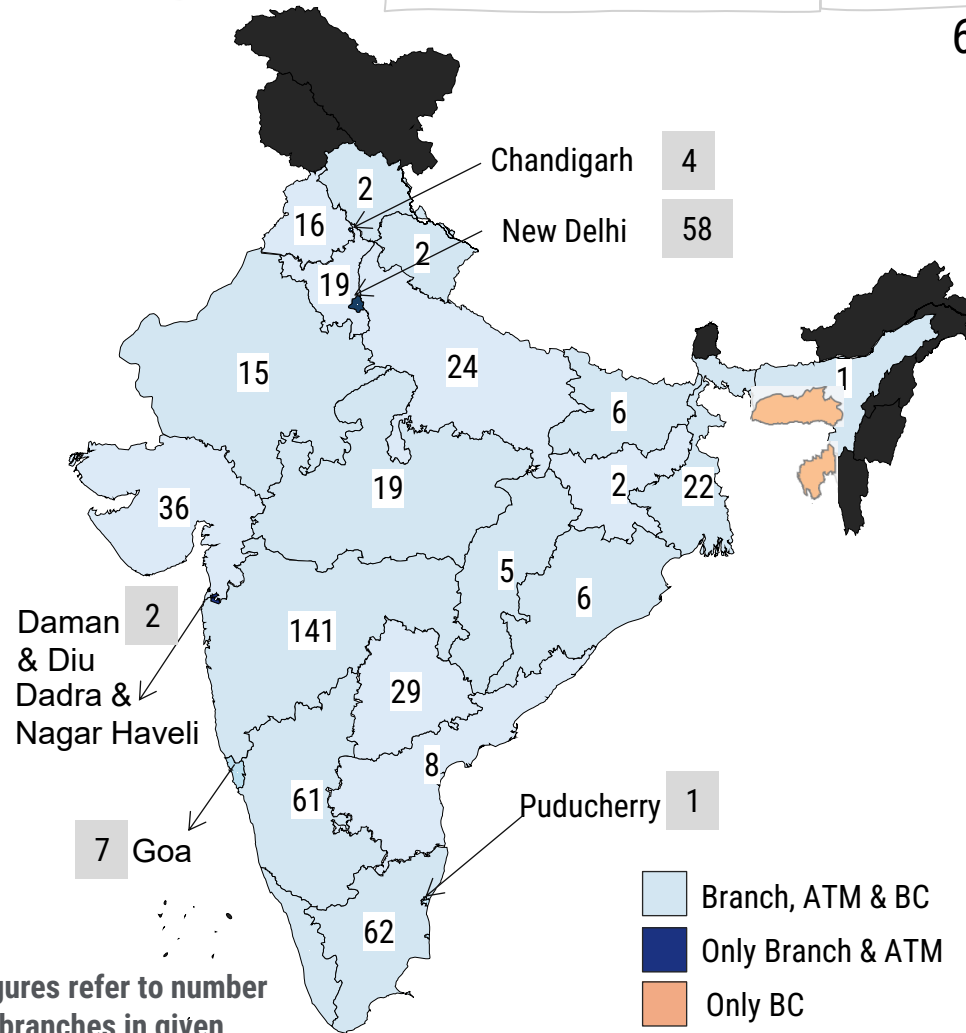
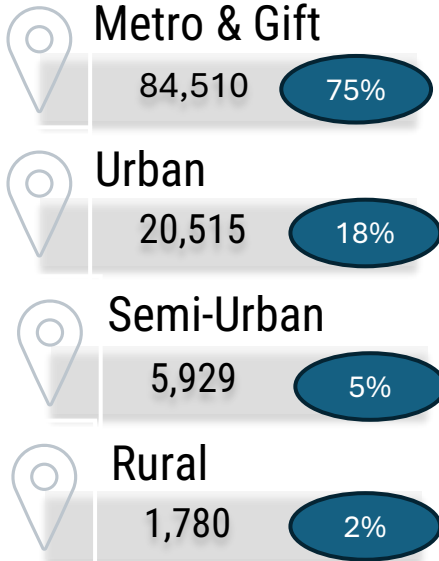
ATMs  
415



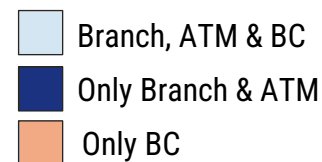
Customers  
15.17 Mn

600+ districts, servicing 18,000+ pincodes

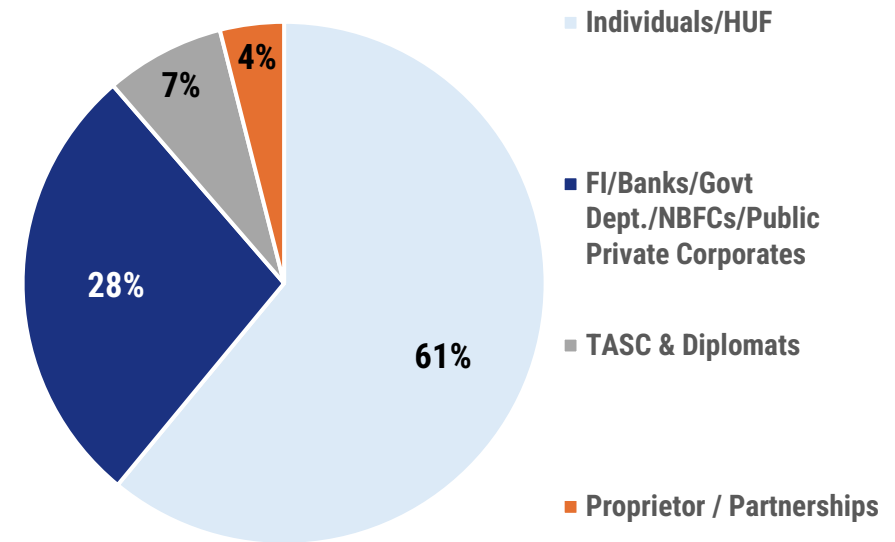
BANK LEVEL DEPOSIT COMPOSITION



Figures refer to number of branches in given state/union territory



## Retail Liabilities: Constitution wise



~80% of SA accounts & ~70% of new Term Deposits are opened digitally in Q1 FY26

# Credit Cards

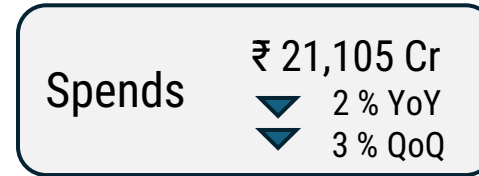
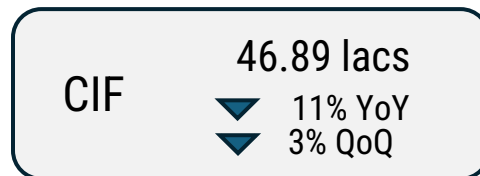
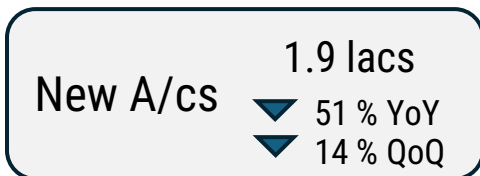
## Growth & Market Share



Source RBI Data

	May'24		May'25	
	RBL	Industry	RBL	Industry
<b>CIF</b>	5.23 M	103.30 M	4.74 M ▼ 10%	111.20 M ▲ 8%
<b>Spends*</b>	7,515 Cr	1,65,395 Cr	7,443 Cr ▼ 1%	1,90,183 Cr ▲ 15%
<b>Advances</b>	17,162 Cr	2,67,979 Cr	17,107 Cr <sup>#</sup> ▼ 0.5%	2,90,678 Cr ▲ 8%

### Business Volumes (June 25)



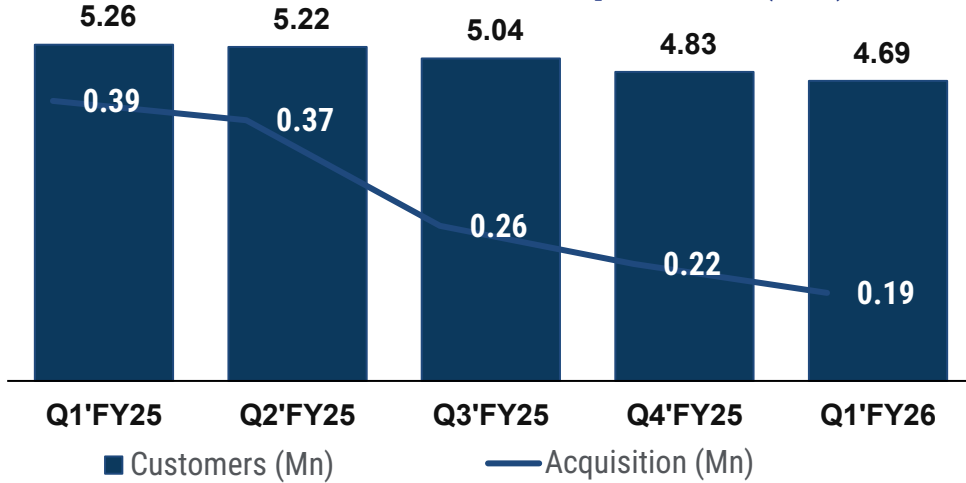
\*Spends includes gross only as per RBI definition  
 # RBL Advances excludes PL on cards

# Credit Cards

## Portfolio Trends



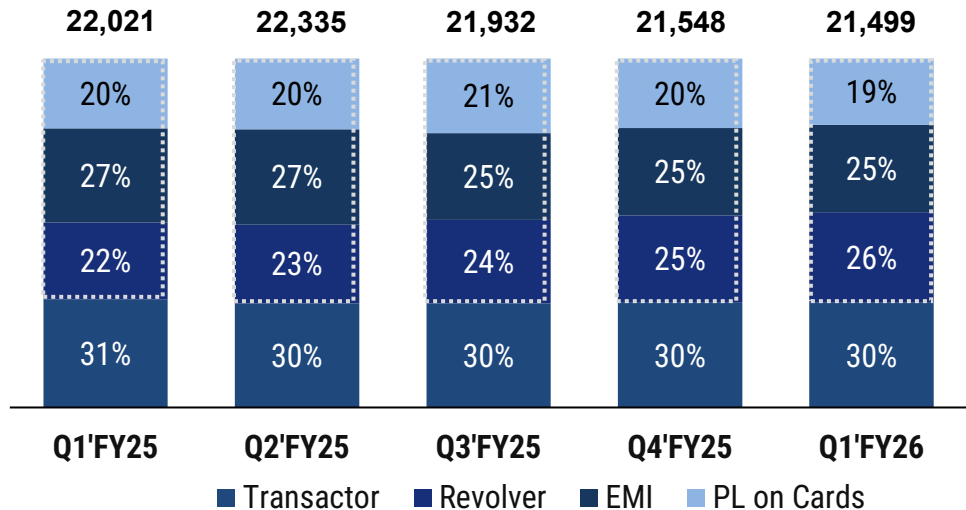
### Cards in Force and New Acquisition (Mn)



### Total Spends (Rs. In crore)



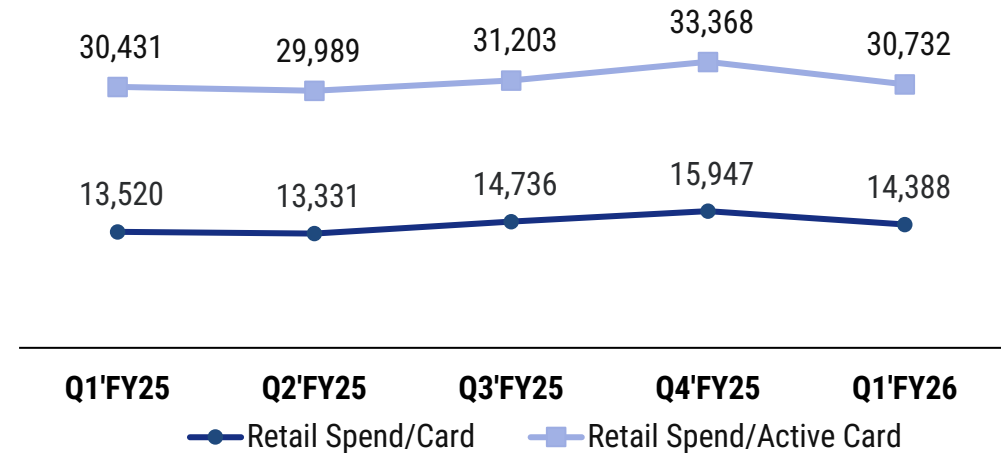
### AUM (Rs. In crore)



*Interest Earning Receivables*

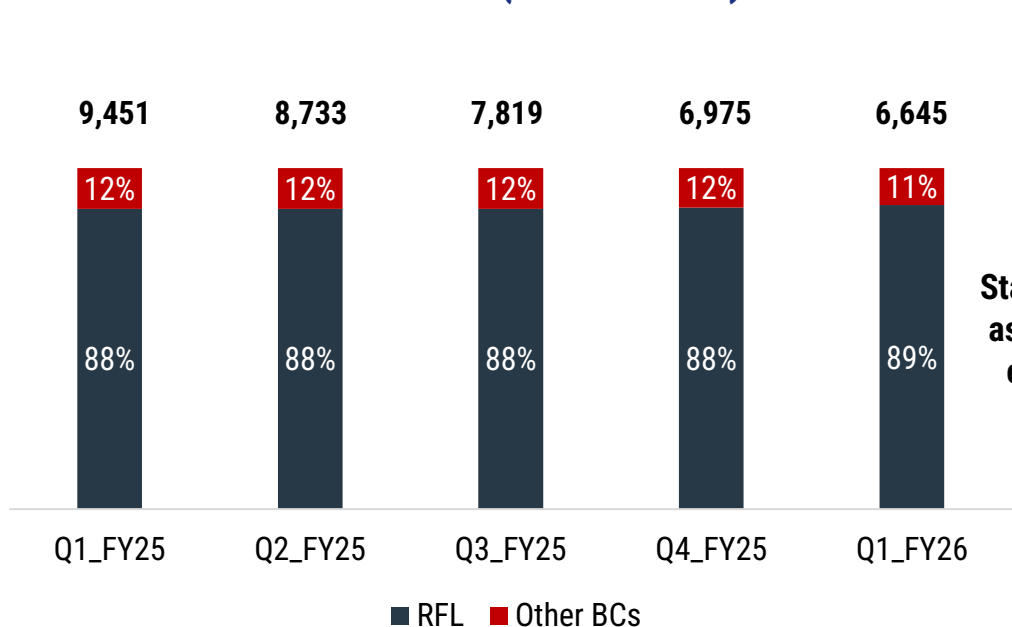
Term Advances further broken into PL on cards & EMI

### Retail Spends per card

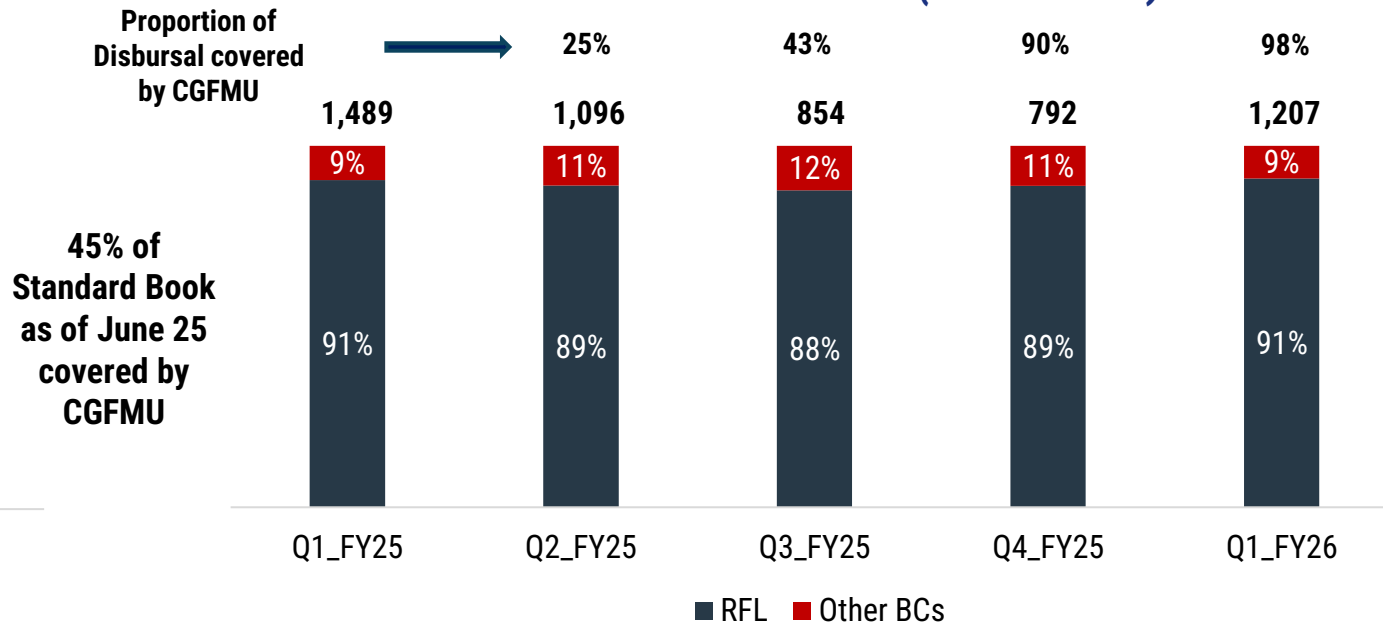




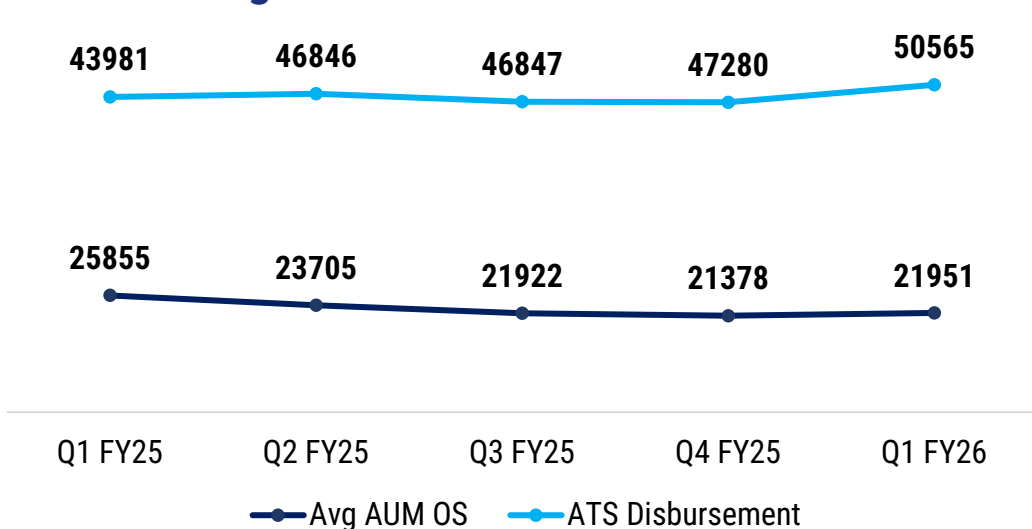
## Gross AUM (Rs. In crore)



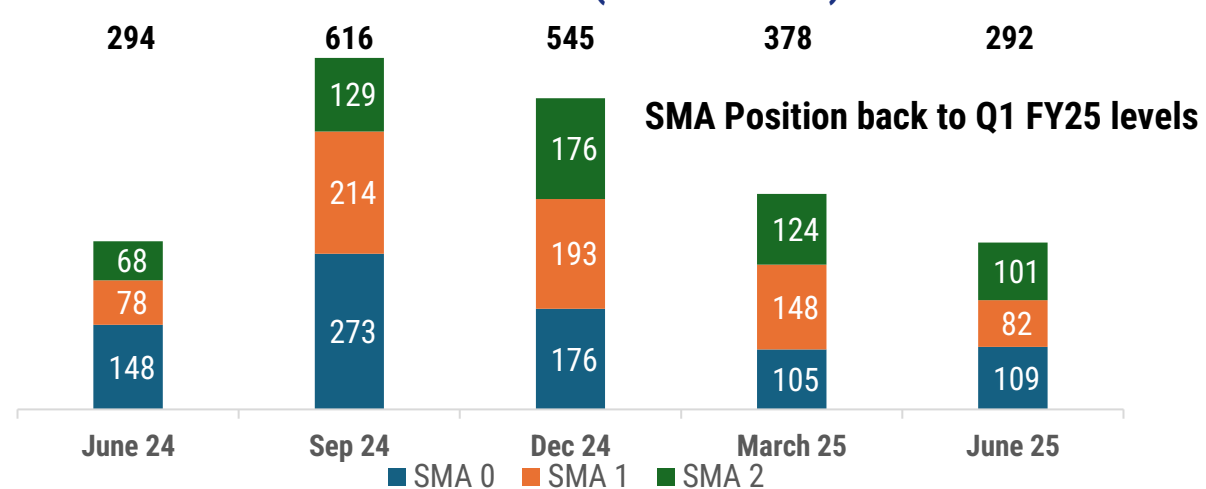
## Disbursements (Rs. In crore)



## Average Ticket Size – Disbursement & O/s



## SMA Position (Rs. In crore)



# Key Business Loans Segments

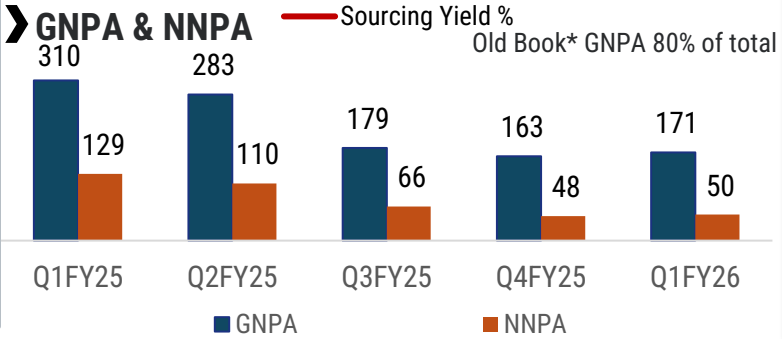
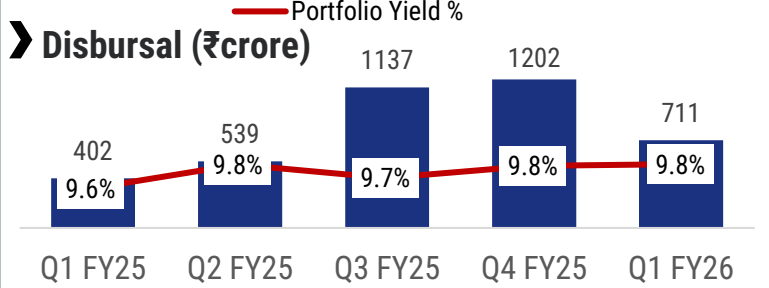
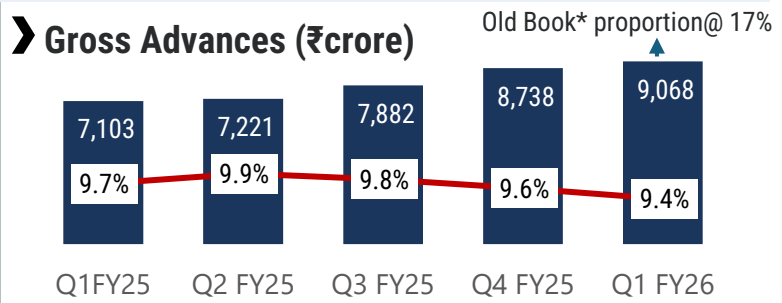


PRIME LAP (PLAP)

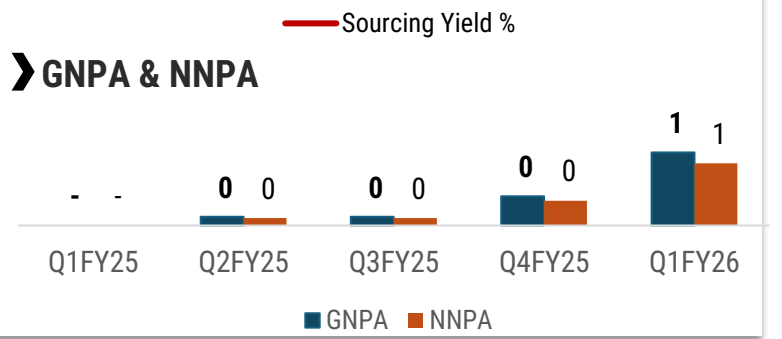
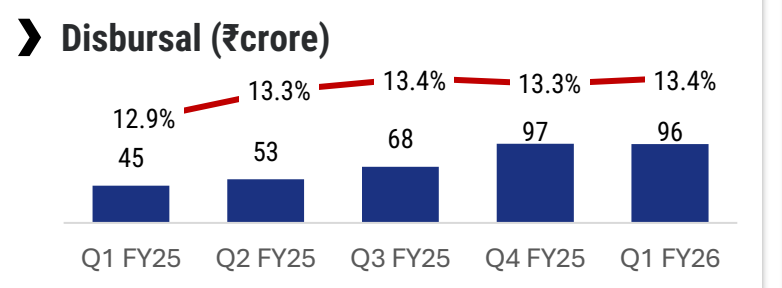
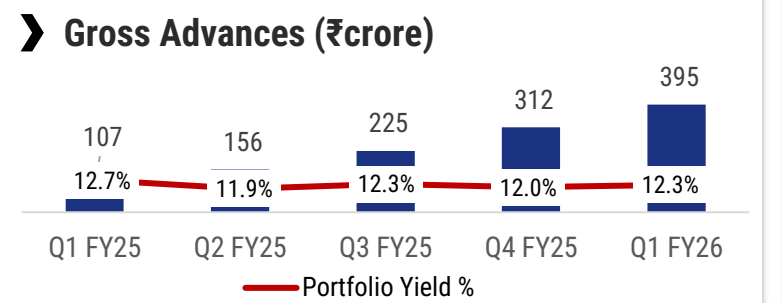
SMALL LAP (SLAP)

Business Banking Group (BBG)

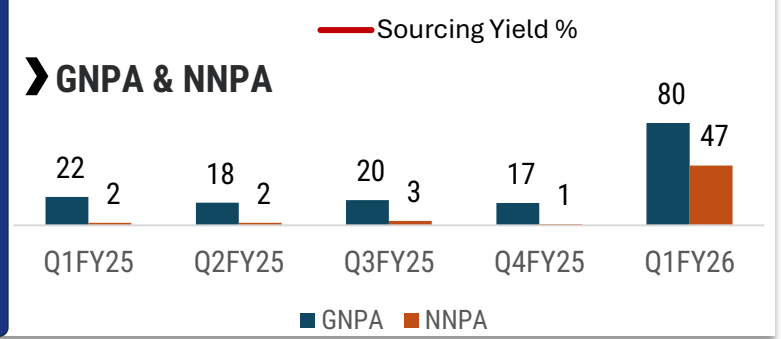
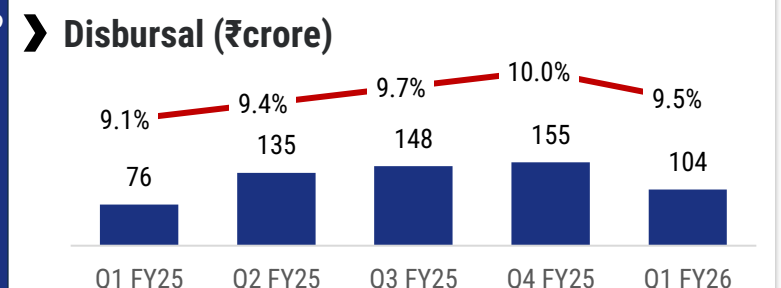
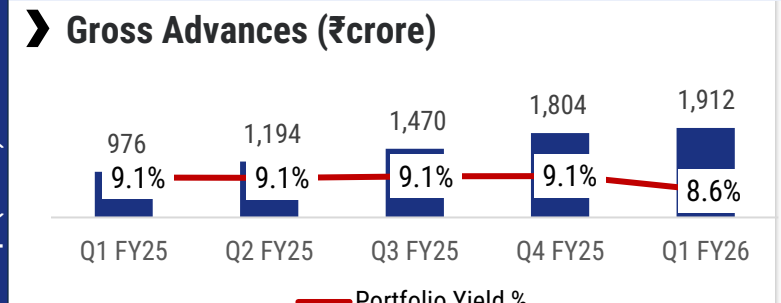
~ 10,000 Customers  
 735+ AVG. Refresh CIBIL  
 1.14 Crs ATS



~ 2,000 Customers  
 750 AVG. Refresh CIBIL  
 22 lacs ATS



~ 700 Customers  
 RANK 4 AVG. CMR  
 ~ 4 Crs ATS



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

# Housing



~7,000  
Customers



750+  
AVG. Refresh  
CIBIL

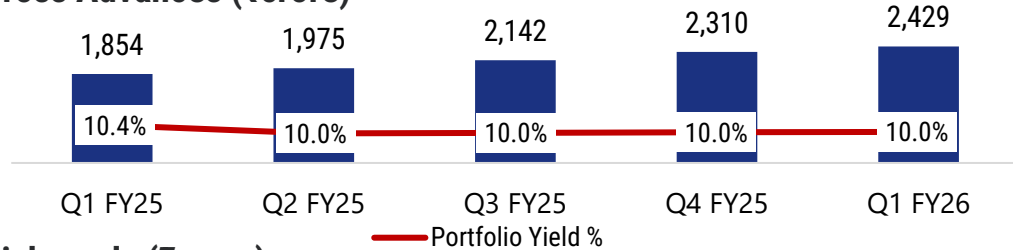


63.55%  
AVG. LTV

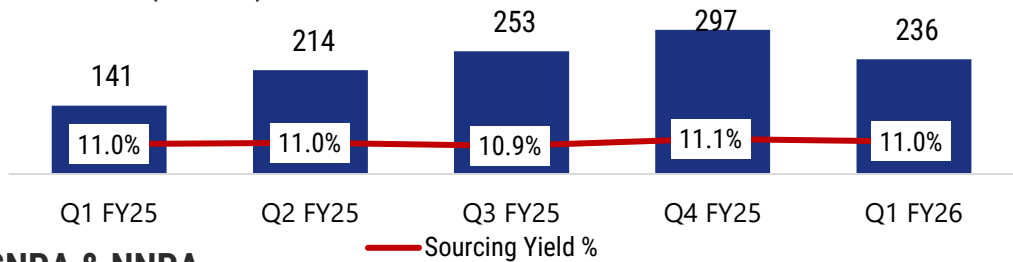


~ 21 lacs  
ATS

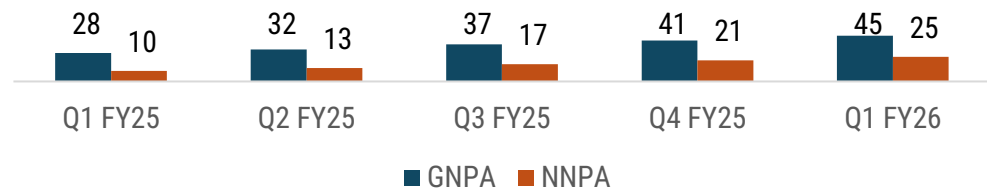
## Gross Advances (₹crore)



## Disbursals (₹crore)



## GNPA & NNPA



AFFORDABLE HOUSING LOAN



~ 13,000  
Customers



770+  
AVG. Refresh  
CIBIL

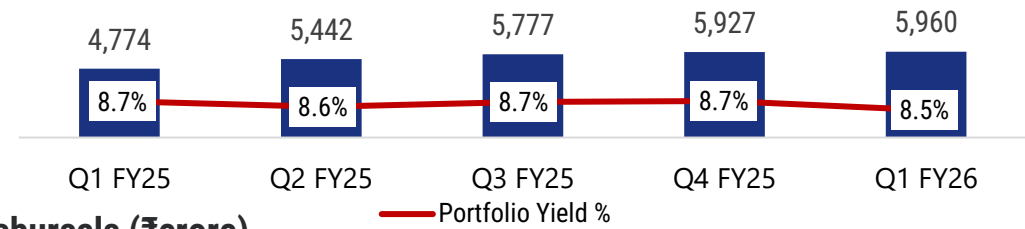


60.26%  
AVG. LTV

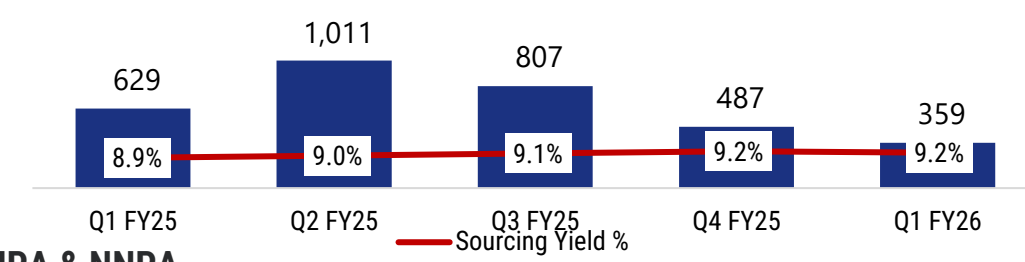


~ 73 lacs  
ATS

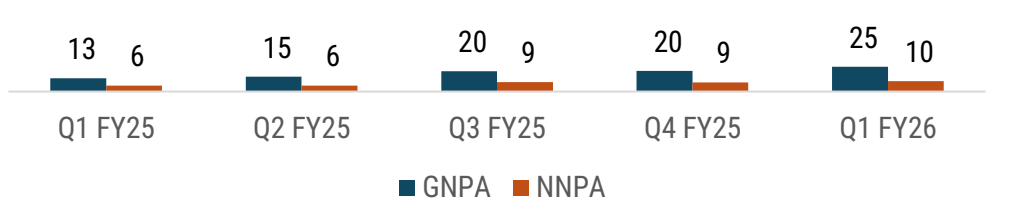
## Gross Advances (₹crore)



## Disbursals (₹crore)



## GNPA & NNPA



PRIME HOUSING LOAN



Product Ranges

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



Geographical Presence

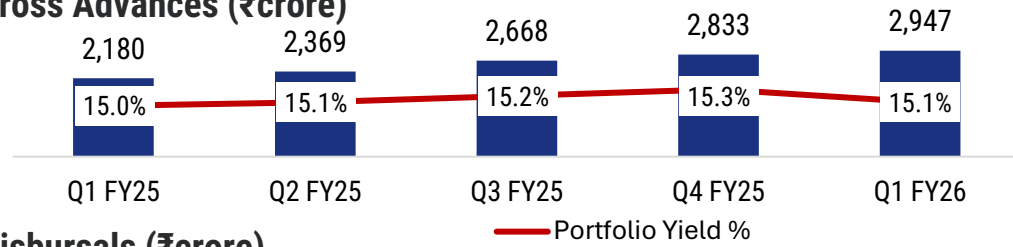
308 Districts



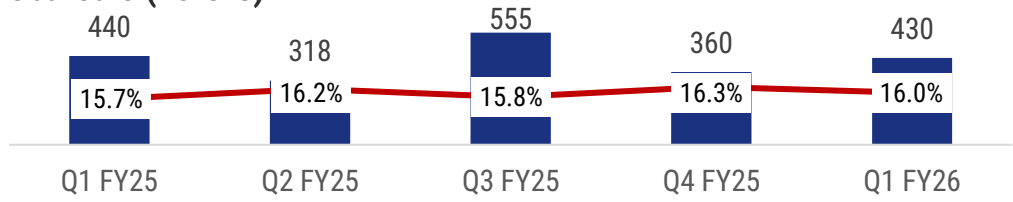
Sourcing Mix

RVF : 73% : 27% (New tractor : Used Tractor)

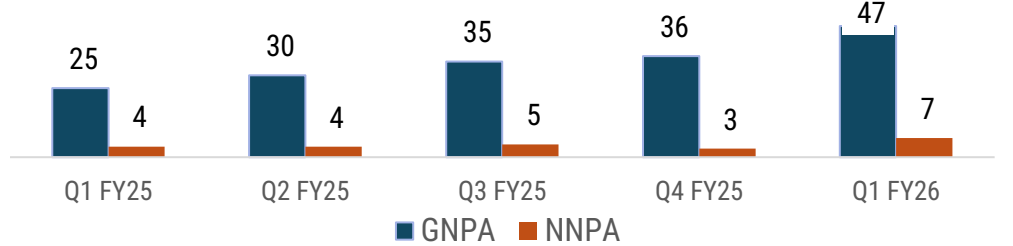
## Gross Advances (₹crore)



## Disbursals (₹crore)



## GNPA & NNPA



Product Ranges

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



Geographical Presence

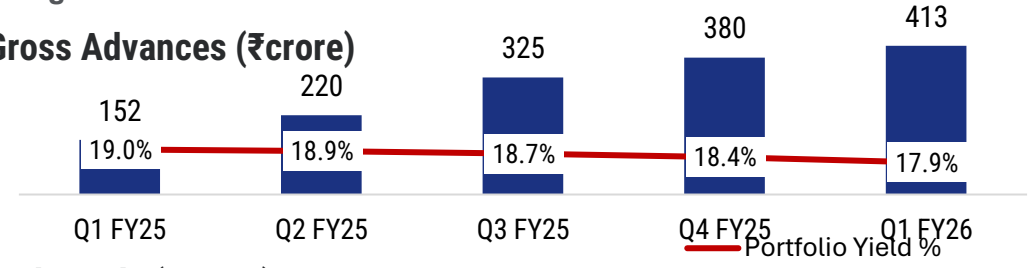
333 Districts (Used Car)  
55 Districts (Two-Wheeler)



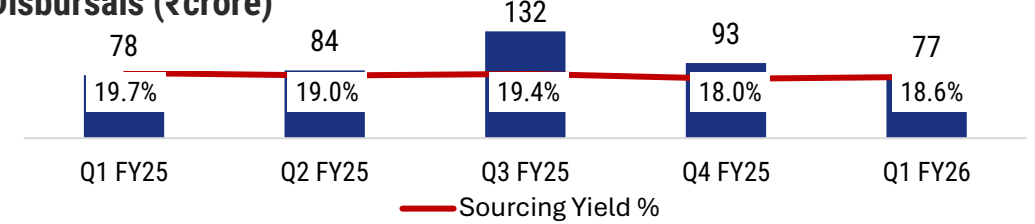
Sourcing Mix

Auto Loan : 75% : 25% (Used Car : New Car)  
100% New Two-Wheeler

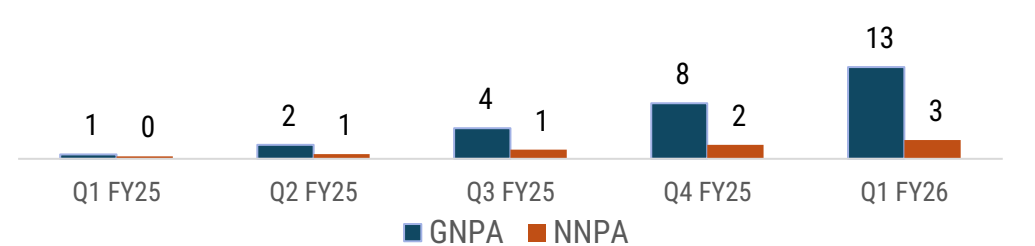
## Gross Advances (₹crore)



## Disbursals (₹crore)



## GNPA & NNPA



# Retail Agri & Gold



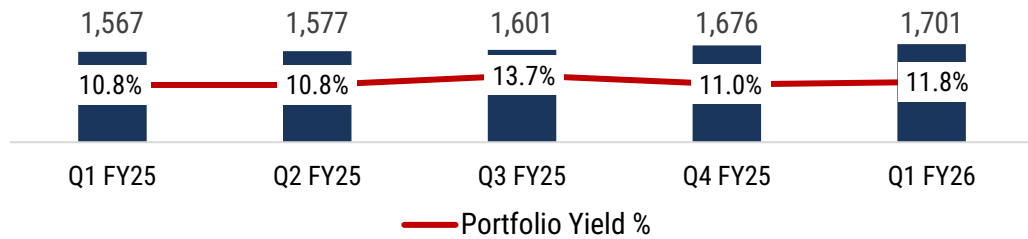
~ 24,000 Customers

Geographical Presence  
170 Branches across 14 States

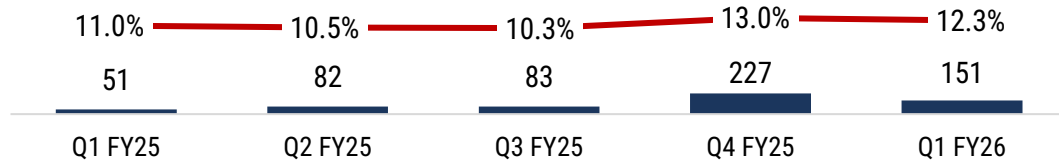


Sourcing Mix  
99% from open market or existing customer reference  
1% sourcing is from BC partner & Co-lending partner

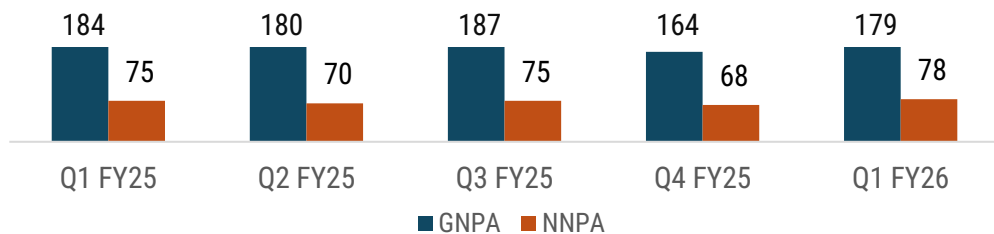
## Gross Advances (₹crore)



## Disbursals\* (₹crore)



## GNPA & NNPA



\*Includes CCOD limits

AGRI BOOK

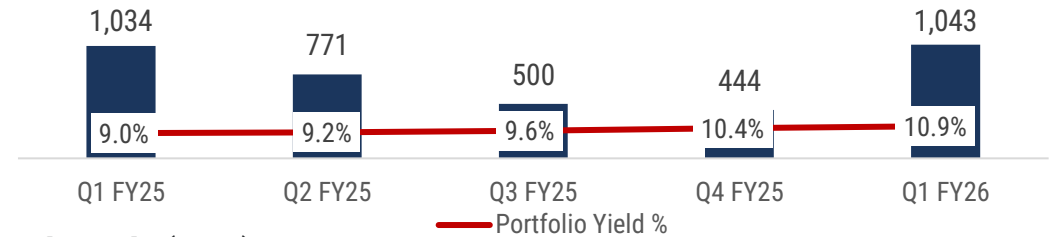
~ 7,100 Customers

Geographical Presence  
492 Branches across 26 States & UT's

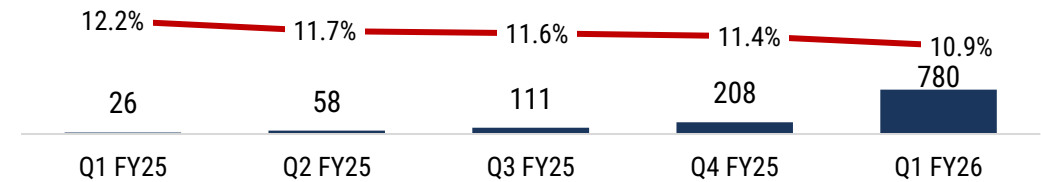


Sourcing Mix  
100% Branch driven product

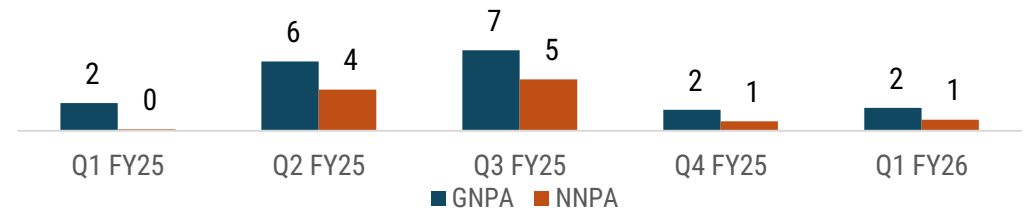
## Gross Advances (₹crore)



## Disbursals (₹crs)



## GNPA & NNPA



GOLD LOAN



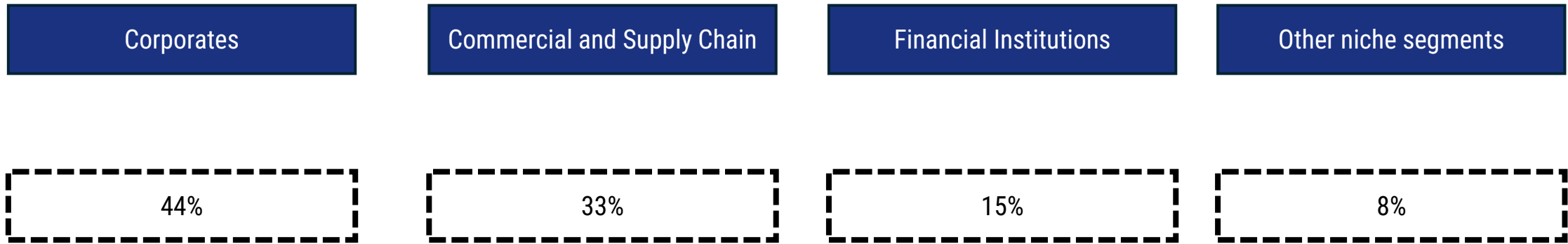
# **Wholesale Banking**

***Business Updates***

# Wholesale Banking



Advances  
Contribution  
(June 2025)



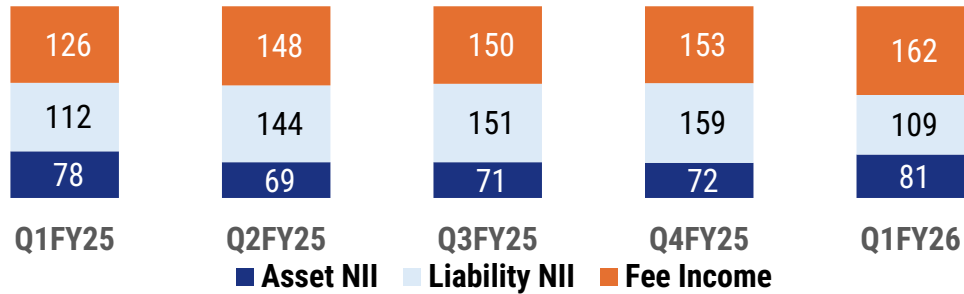
<p><b>Large value capturing end-to-end Value chain with gamut of tailor-made solutions</b></p>	<p><b>Unit focused on micro-market expertise with churning to maintain sectoral caps</b></p>	<p><b>Strong market presence with niche product offering; liability led low credit risk and high ROA business</b></p>	<p><b>Amongst very few players in the space; strong relationship driven business</b></p>	<p><b>600+ relationships with emerging startups; deep engagement with over 50 top PE, VCs</b></p>	<p><b>Digital powered solutions provided to various state governments and co-operative banks</b></p>	<p><b>Uniquely placed with cutting edge capabilities across remittances, merchant acq, UPI, LRS</b></p>	<p><b>Structured Working Capital Solutions across the Client Value Chain</b></p>
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# Wholesale Banking

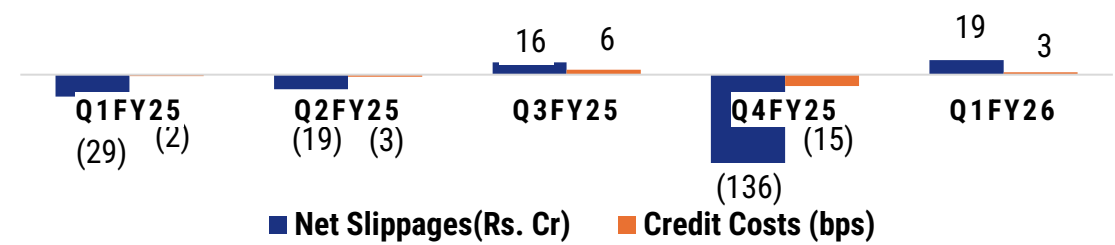


Note: NII is basis internal methodology & FTP

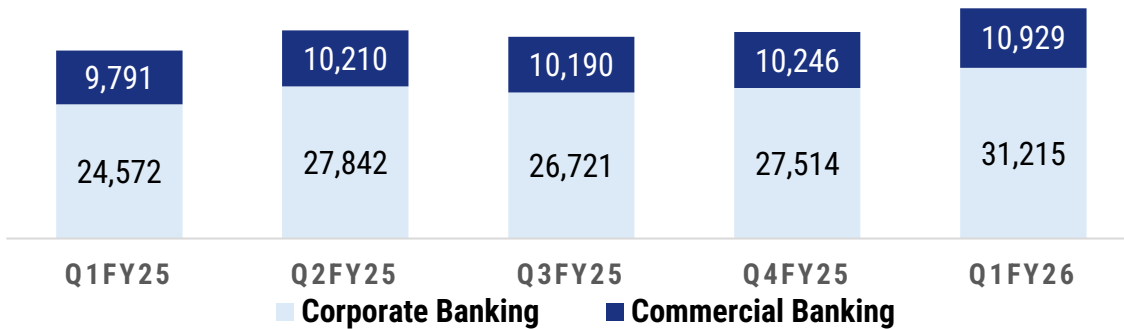
## Reducing Dependence on Asset Led Revenues



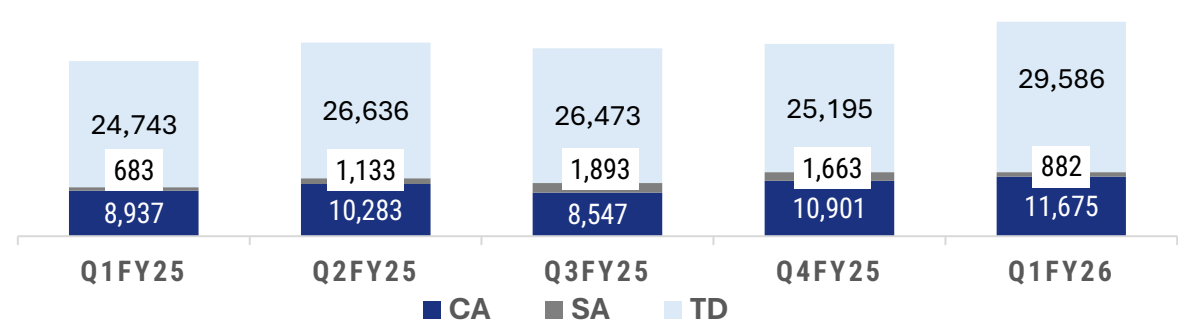
## Low Slippages and Recoveries result in low credit costs



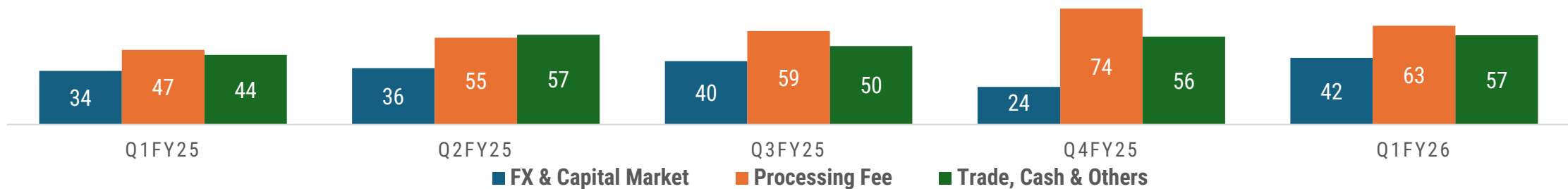
## Wholesale Liabilities



## Wholesale liabilities CA,SA,TD



## Fee Growth Driven by Transaction flows





**ESG**

Sustainability continues to be at the core of what we do and make it an integral part of our business practices, including Risk Management practices.

Policy stipulation for managing Bank's own E&S footprint, and impact of lending as per IFC Performance Standards



CDP Climate Change 2024, Bank has received a 'C', in line with the Global and regional average scores



Climate risk management: Thresholds are defined to contain exposure to "high carbon emitting" industries (wef July 2023)



Voluntary target and plan to achieve Carbon Neutrality (within own operations) by adopting Coal Policy to cap financing in coal based thermal power generation to reduce to zero by FY 2034



The overall women representation in the bank is at 25%+



1

### Financial literacy:

- Bank runs financial literacy program with NGO partners
- The program creates awareness on savings, budgeting, safety, responsible borrowings etc.
- 100% of the beneficiaries under this program are women residing in rural locations

2

### 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

3

### Corporate Social Responsibility




- Asia Money recognized RBL as India's best bank for CSR 2023
- Bank has funded overall 6 projects in FY25 across 3 thematic areas, namely **Health, Education and Livelihoods Opportunities (H.E.L.O. acronym)**
- The bank has also taken up "Project Vaneekaran" for tree plantation

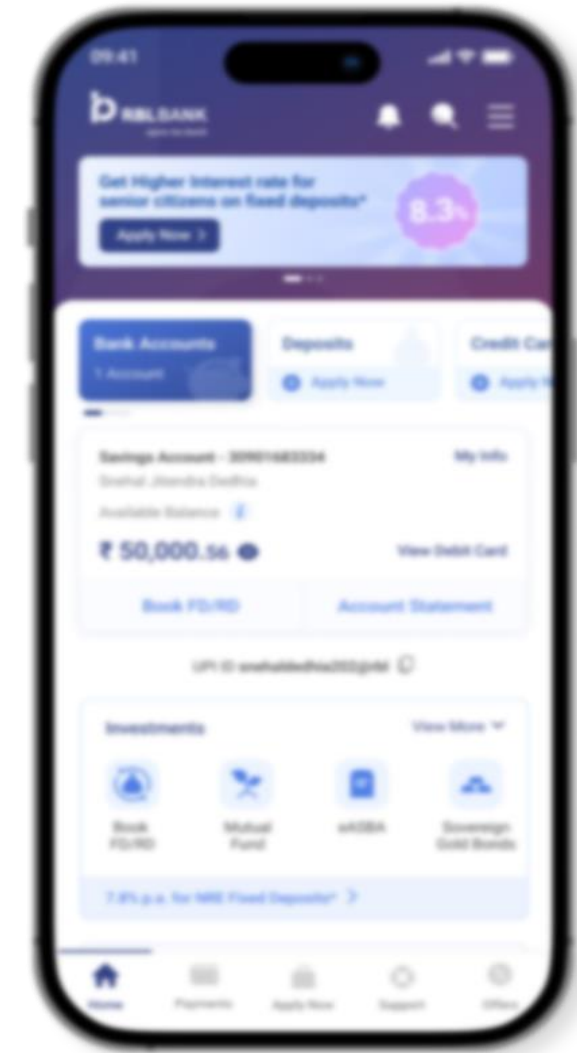


# **Digital Banking Updates**

# Digital Banking Snapshot...



 <p><b>D2C</b></p>	<p><b>4.4</b> Mobile App Ratings</p>	<p><b>17 Cr.</b> Monthly Avg Transaction Volume (Inward/Outward)</p> <p>25% IMPS      72% UPI      3% RTGS &amp; NEFT</p>		<p><b>~2.49 L</b> Files processed in Q1 through e sign/stamp platform</p>
 <p><b>Transformation</b></p>	<p><b>100%</b> Penetration of E-sign in MFI business</p>	<p><b>260+</b> APIs exposed to corporates &amp; partners</p>	<p><b>11 L</b> Average Daily API Calls</p>	<p><b>1.7 L</b> Monthly VKYC (on TA)</p>
 <p><b>Capabilities</b></p>	<p><b>1 L</b> No of active PPI Customers</p>	<p><b>475+</b> No of partnership / Corporates</p>	<p><b>12 L</b> UPI Handle Issued</p>	<p><b>~72%</b> of eligible customers are registered on MyBank App</p>


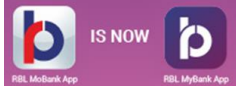





# Key Digital enablement initiatives over the last quarter...



## Distinctive Capabilities

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

<p><b>0.23%</b> RBL Technical Decline in UPI as a remitter bank.</p>	 <p><b>4<sup>th</sup> Rank</b> in the industry with <b>10%</b> market share in processing IMPS transactions as remitter.</p>	<p><b>~3.9K</b> Loan applications sourced using Account aggregator (AA) support in Q1</p>	 <p><b>RBL MoBank is now RBL MyBank</b> a Single Unified Mobile App that offers a best-in-class experience to every retail customer.</p>
<p><b>5<sup>th</sup> Largest</b> Bank in the industry in FIR (RDA) through IMPS.</p>	<p><b>~18K</b> Monthly Digital Account Opening</p>	<p><b>RBL Suvidha App-</b> for MFI customers has crossed 1 lac registrations in less than 5 months of launch.</p> 	<p><b>DIY Journey Live in Q1 for.</b></p> <ul style="list-style-type: none"> <li>Corporate Salary Segment Journey</li> </ul>
<p><b>~25%</b> Market Share in POS Terminals Through Aggregator partnership model</p>	 <p><b>New Product Launch:</b> Multi-wallet prepaid card with Expense Management Solutions. One card with Multiple Wallets</p>	<p><b>BYOD Assisted Journey Live :</b></p> <ul style="list-style-type: none"> <li>Segments Journey</li> <li>Standalone CIF creation</li> <li>Type of Account opening journey provision(Non Rkit, Choice of account)</li> </ul>	<p><b>WhatsApp Bank</b> </p> <p>- 37 Days Credit Card Activation Journey - Quick &amp; Simple activation Avoid card closure Secure &amp; convenient</p>

## Key Enablement...

### Multi-pronged delivery leveraging our partnership base

- PG - Net Banking Integration with Ease buzz – CIB
- Successful Migration for BMRCL on Paycraft system.
- Co-Branding Partnership with Xoxoday for Multiwallet cards on EMS (Expense Management System).
- Enabled DCC setup for a marquee Payment Aggregator (PayGlocal)
- Partnered with Phonepe for providing eCom acquiring services.
- Live for Payment Aggregator Cross-Border Imports with Cashfree.
- Partnership with Betafront, a leading Payment Service Provider (PSP) operating out of Gift City, Gujarat to offer our Fixed Deposit (FD) in Gift City to its NRI customer base.
- RDA Trade transaction module enabled in Rupee Drawing Arrangement.

# RBL MyBank – One App, One Experience, Endless possibilities



RBL MoBank is now **RBL MyBank**

SAME TRUST,  
SMARTER EXPERIENCE



RBL MoBank App

IS NOW



RBL MyBank App



## What's new...

### All-in-One Banking

*Single Unified app* for all retail banking needs – Accounts, Deposits, Credit cards, Loans and Investments.

### Personalized Dashboard

*A Dynamic Front Page* tailored to each customer's existing relationship with us.

### Smart Engagement

*Banners, Pop-ups, Nudges and Notifications* to guide customers toward relevant products and services.

### Segment-Specific Themes

*Custom themes* for our Insignia, Signature, and Aspire customers.

### Modern User Interface

*A fresh, contemporary design* with intuitive vertical scrolls and *dynamic bottom navigation*.

### Enhanced Security

Features like a *dynamic keypad* for safer transactions.

# Curated & Expansive Digital Interface



Retail Individuals

MSMEs & Corporates



# Digital Partnerships...

Strategic fintech partnerships will enable us to digitize client journeys, expand our reach, and create new acquisition channels



## Corporates

## Payment Aggregators

## Corporate BCs

## Transit, Co-Branded Cards & PPI Escrow

## TPAPs & Large Merchants

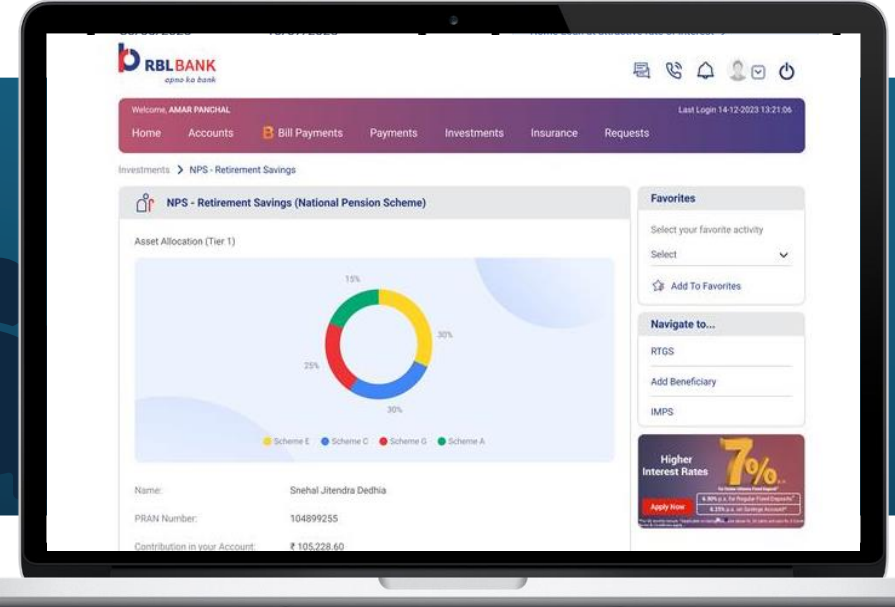
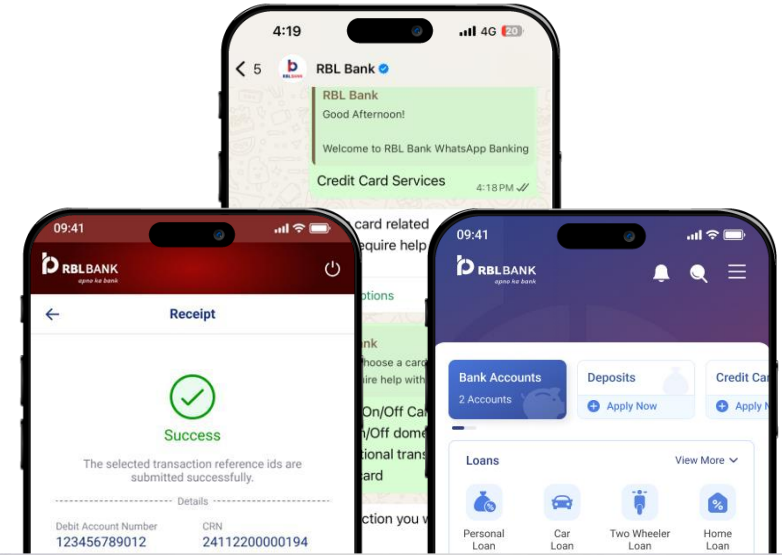
## Fx Entities



# Continuous enhancements across digital channels...



- ✓ Bill Pay enhancements & additional biller categories - MyBank , RIB, CIB
- ✓ PG - Net Banking Integration with Ease buzz - CIB
- ✓ 37 Days credit card activation - WhatsApp Banking
- ✓ Telangana & Karnataka State Tax payments - RIB
- ✓ PMJJBY & PMSBY Journeys - RIB



**89%**

of MF SIPs initiated through digital platform

**94%**

RDs & **67%** FDs booked via online channels

**95%**

Smart Deposits processed through digital modes





# **Awards & Recognition**

# Awards & Recognition



## Brand Finance India

- Featured among the Top 100 Brands of India for third year in a row in the Brand Finance India 100 Report 2025.



## Infosys Finacle Innovation Awards 2025

- Platinum Winner for the Future Ready Core Banking System under the 'Modern Technology Led Innovation' category.



## Two Gold awards for the Indian Oil RBL Bank Xtra Credit Card Campaign


- ACEF 2025 Award under the Innovative Campaign (Organic Sharing & Advocacy) category.
- OOH Phoenix Award under the BFSI category.

- Winner in the Cyber Security Incident Response and Cyber Security Compliance Management categories.
- Special mentions in the Cyber Security Team of the Year and CISO Elevator Pitch 2025.




# **Annexures**

# Board of Directors




**Mr. Chandan Sinha**  
*Non-Executive Independent Director (Part Time Chairman)*  
*Previously, Executive Director, RBI. Career – Central Banker for 35 years*



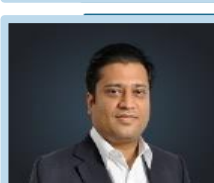
**Mr. Rajeev Ahuja**  
*Executive Director*  
*Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company*




**Ms. Veena Mankar**  
*Non-Executive Non-Independent Director*  
*Previously, Chairperson of RBL Finserve Ltd, Founder of Swadhaar Finserve Pvt. Ltd. And Swadhaar FinAccess*




**Dr. Somnath Ghosh**  
*Non-Executive Independent Director*  
*Retired Professor and Founding Dean (Academics) from Indian Institute of Management Kashipur*



**Mr. Gopal Jain**  
*Non-Executive Non-Independent Director*  
*Managing Partner and Founder of Gaja Capital, Founded Gaja Capital in 2004*




**Mr. Soma Sankara Prasad**  
*Non-Executive Independent Director*  
*Previously, Managing Director & CEO of UCO Bank, Ex DMD State Bank of India, Associated for more than 3 decades*



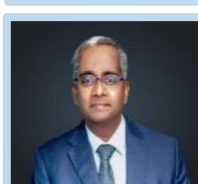
**Mr. R Subramaniakumar**  
*Managing Director and CEO*  
*A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank*




**Ms. Ranjana Agarwal**  
*Non-Executive Independent Director*  
*Founder and managing partner of Vaish & Associates, Chartered Accountants*



**Mr. Manjeev Singh Puri**  
*Non-Executive Independent Director*  
*Former Indian Diplomat, former Ambassador to the European Union, Belgium, Luxembourg, Nepal and United Nations*



**Mr. Murali Ramakrishnan**  
*Non-Executive Independent Director*  
*Previously, Managing Director & CEO of South Indian Bank, Associated with ICICI Bank Limited for more than two decades*



**Dr. Sivakumar Gopalan**  
*Non-Executive Independent Director*  
*Faculty of the Department of Computer Science and Engineering, IIT Bombay, since 1991*

# Management Team



**Mr. R Subramaniakumar**

*Managing Director and CEO*

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



**Mr. Rajeev Ahuja**

*Executive Director*

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



**Mr. Jaideep Iyer**

*Head - Strategy*

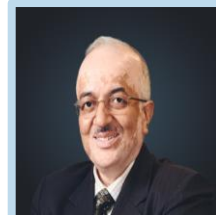
*Previously, Group President and Deputy CFO – Yes Bank*



**Mr. Deepak Gaddhyan**

*Head – Special Projects*

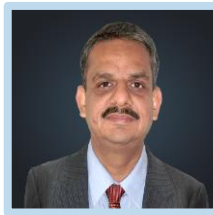
*Previously, associated with ICICI Bank, Yes Bank*



**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**

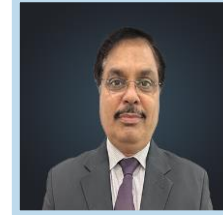
*Head - Wholesale Bank*

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

# Management Team



**Mr. Vishal Kukreja**  
*Head - Human Resources*  
*Previously, associated with Dhanalakshmi Bank, HDFC Bank*



**Mr. Prakash Gupta**  
*Chief Compliance Officer*  
*Previously, associated with Barclays, Credit-Suisse and Rabobank*



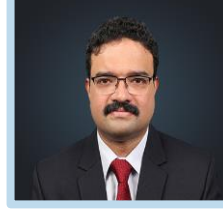
**Mr. Ravi Pichan**  
*Chief Information Officer & Head - Digital Banking Unit*  
*Previously, associated with Larsen & Toubro Infotech, Capgemini, Barclays & Bank of America*



**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*



**Mr. Pari T S**  
*Chief Operations Officer*  
*Previously, Associated with es Bank, Citibank, HDFC Bank*

# Consolidated Profit & Loss Statement



Particulars	Q1 FY26	Q1 FY25	Q4 FY25	FY 25	FY 24
<b>Income</b>					
Interest Earned	3,441	3,497	3,477	14,041	12,394
Interest Expended	1,960	1,796	1,913	7,576	6,350
Net Interest Income	<b>1,481</b>	<b>1,701</b>	<b>1,564</b>	<b>6,465</b>	<b>6,044</b>
Other Income	1,071	775	1,001	3,778	3,060
Total Income	<b>2,552</b>	<b>2,476</b>	<b>2,565</b>	<b>10,243</b>	<b>9,104</b>
<b>Expenditure</b>					
Operating Expenses	<b>1,832</b>	<b>1,634</b>	<b>1,687</b>	<b>6,589</b>	<b>5,977</b>
Employee Cost	600	469	577	2,181	1,856
Other Operating Expenses	1,232	1,165	1,110	4,407	4,121
Operating Profit	<b>720</b>	<b>842</b>	<b>878</b>	<b>3,654</b>	<b>3,127</b>
Provisions	<b>442</b>	<b>366</b>	<b>785</b>	<b>2,959</b>	<b>1,778</b>
On advances	441	461	815	3,116	1,644
On others	2	(95)	(29)	(158)	135
Profit Before Tax	<b>277</b>	<b>475</b>	<b>93</b>	<b>696</b>	<b>1,349</b>
Tax	<b>63</b>	<b>124</b>	<b>6</b>	<b>(21)</b>	<b>89</b>
Profit After Tax	<b>214</b>	<b>351</b>	<b>87</b>	<b>717</b>	<b>1,260</b>

# Consolidated Balance Sheet



<b>Particulars</b>	<b>June 2025</b>	<b>June 2024</b>	<b>March 2025</b>
<b><u>Liabilities</u></b>			
Capital	609	606	608
Reserves and Surplus	15,299	14,693	15,062
Deposits	1,12,700	1,01,341	1,10,933
Borrowings	14,863	13,578	13,735
Other Liabilities	5,383	5,580	6,435
<b>Total</b>	<b>1,48,855</b>	<b>1,35,798</b>	<b>1,46,772</b>
<b><u>Assets</u></b>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	15,319	7,240	10,965
Balances with other banks	5,698	1,933	1,602
Investments (Net)	23,749	29,623	32,103
Advances (Net)	94,431	86,704	92,618
Fixed and Other Assets	9,616	10,257	9,444
<b>Total</b>	<b>1,48,855</b>	<b>1,35,798</b>	<b>1,46,772</b>

# Historical Performance



Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	Q1 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	15,158
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944	112,734
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618	94,431
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165	23,829
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695	200
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	15.6
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	2.78
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.45
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	14.60
No. of employees	3,465	3,872	4,902	5,300	5,843	7,221	7,816	9,257	11,032	12,473	14,265	14,186
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	0.56
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	5.11
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61	248.89

**Thank you**