

# **Investor Presentation**

**Quarter Ended December 31,2025**

**January 17,2026**

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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 31<sup>st</sup> December 2025 was 14.94% & 13.45% vs 15.02% & 13.51% as of 30<sup>th</sup> September 2025



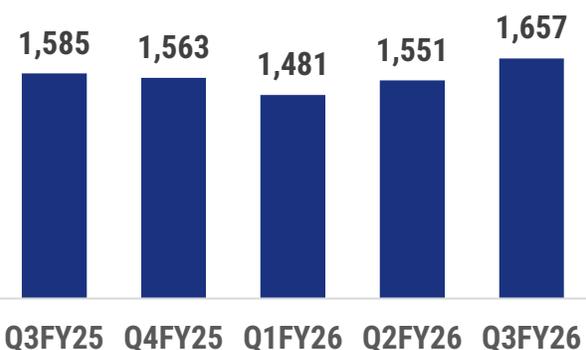
## Asset Quality

- 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

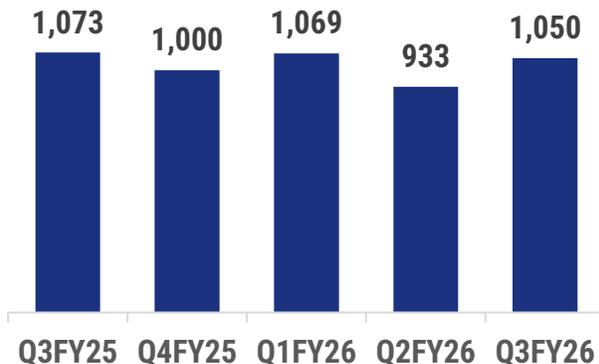
# Financial Performance Summary



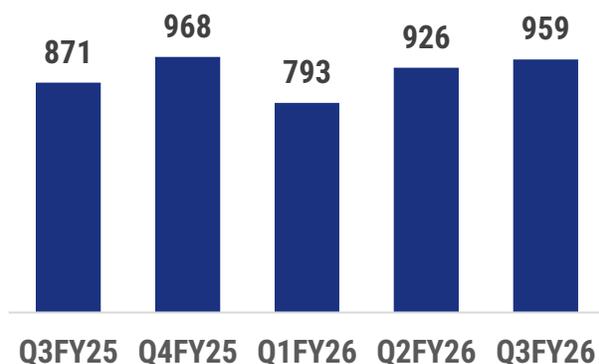
### Net Interest Income



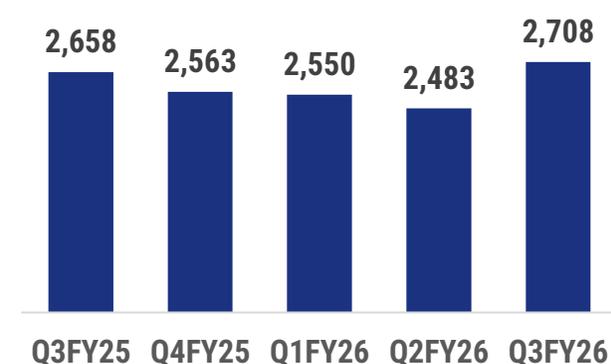
### Other Income



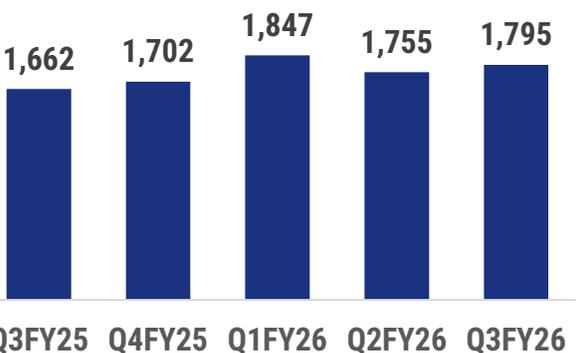
### Core Fee Income



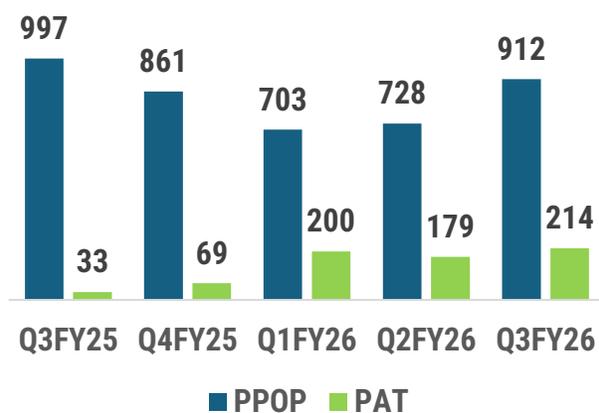
### Net Total Income



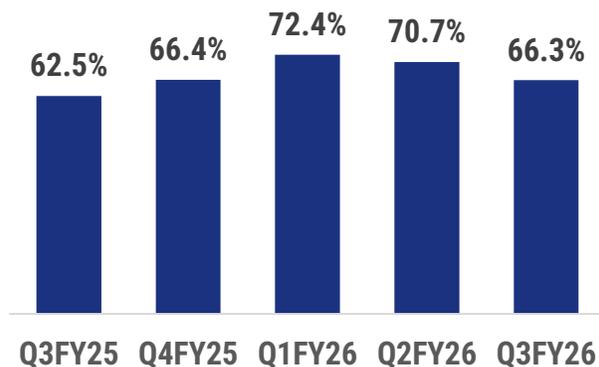
### Operating Expenses



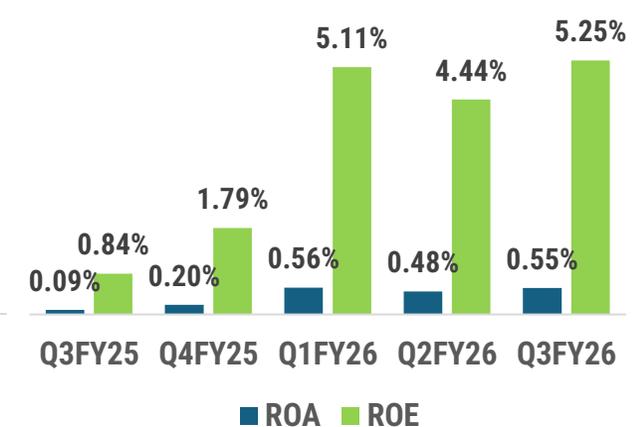
### PPOP/PAT



### Cost-Income Ratio



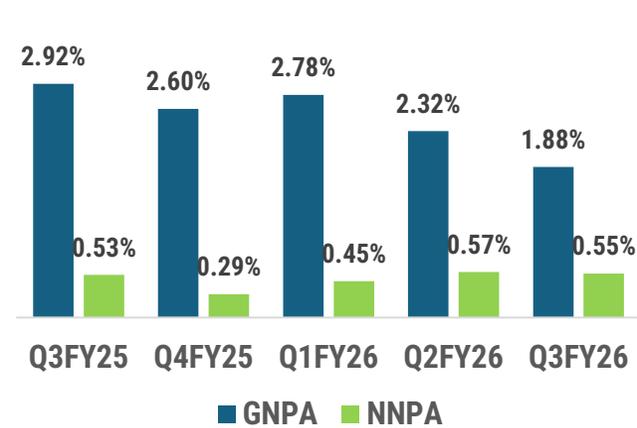
### RoA/RoE



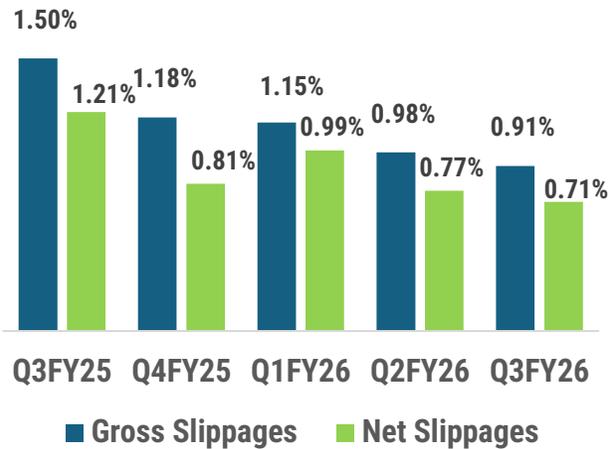
# Financial Performance Summary



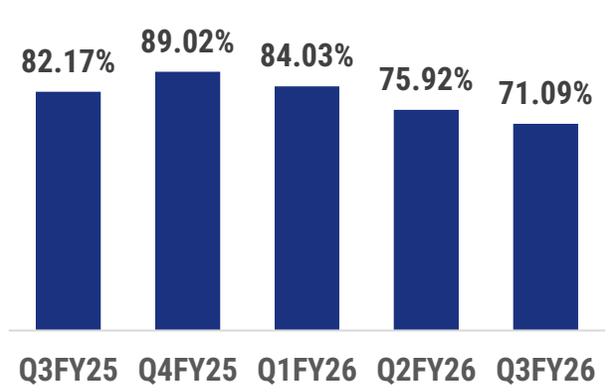
## GNPA/ NNPA



## Slippages



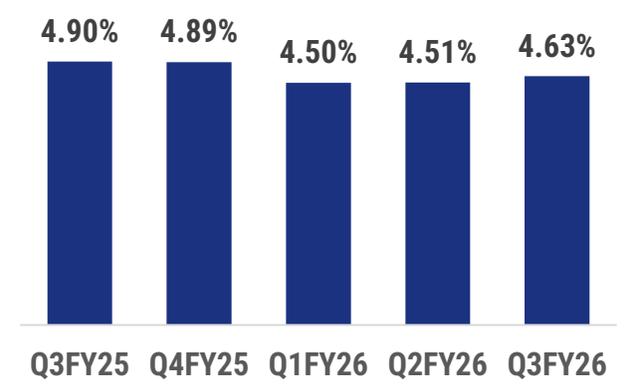
## PCR



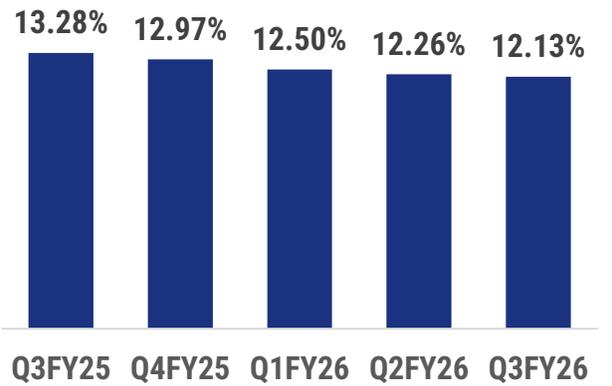
## Credit Cost (bps)



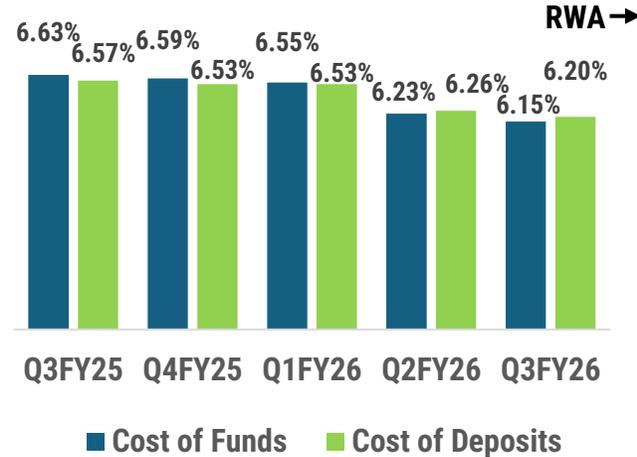
## Net Interest Margin %



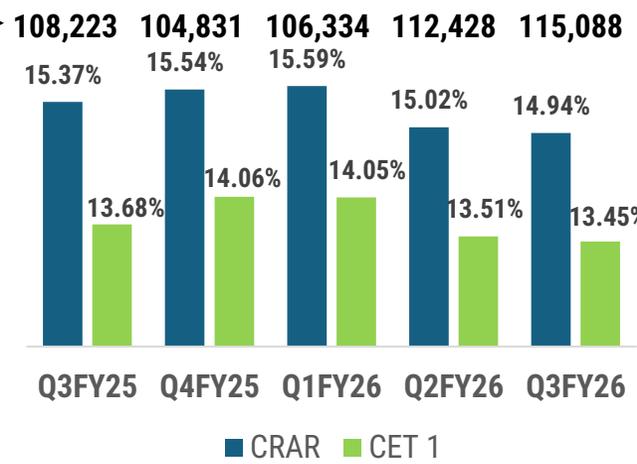
## Yield on Advances %



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

# Standalone Balance Sheet



Particulars	December 2025	December 2024	September 2025	YoY Growth	QoQ Growth
<b>Liabilities</b>					
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%
<b>Total</b>	<b>1,57,290</b>	<b>1,40,900</b>	<b>1,53,988</b>	<b>12%</b>	<b>2%</b>
<b>Assets</b>					
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%)
<b>Total</b>	<b>1,57,290</b>	<b>1,40,900</b>	<b>1,53,988</b>	<b>12%</b>	<b>2%</b>

# Consolidated Profit & Loss Statement



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

# Consolidated Balance Sheet

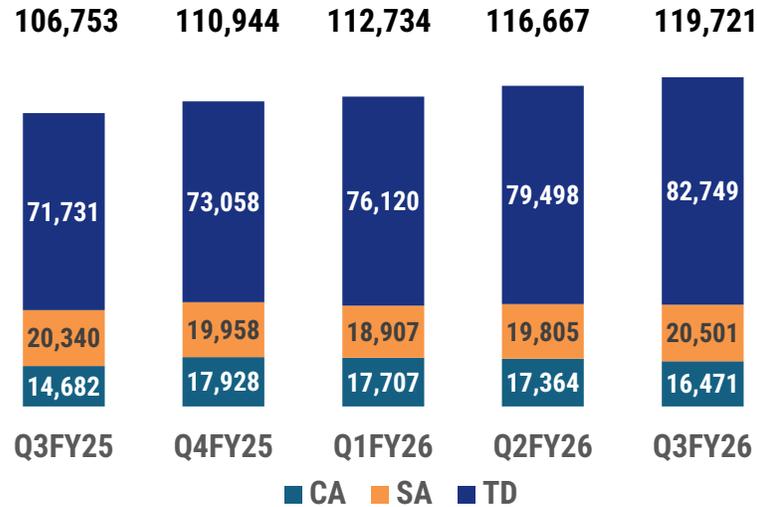


Particulars	December 2025	December 2024	September 2025	YoY Growth	QoQ Growth
<b>Liabilities</b>					
Capital	617	608	613	2%	1%
Reserves and Surplus	15,824	14,952	15,507	6%	2%
Deposits	1,19,687	1,06,746	1,16,636	12%	3%
Borrowings	14,877	12,793	15,225	16%	(2%)
Other Liabilities	6,355	5,832	6,058	9%	5%
<b>Total</b>	<b>1,57,360</b>	<b>1,40,931</b>	<b>1,54,040</b>	<b>12%</b>	<b>2%</b>
<b>Assets</b>					
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%)
<b>Total</b>	<b>1,57,360</b>	<b>1,40,931</b>	<b>1,54,040</b>	<b>12%</b>	<b>2%</b>

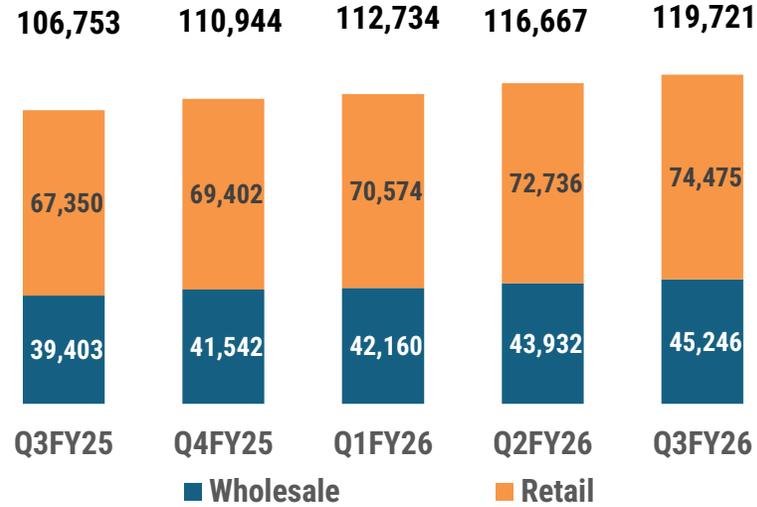
# Deposits Profile



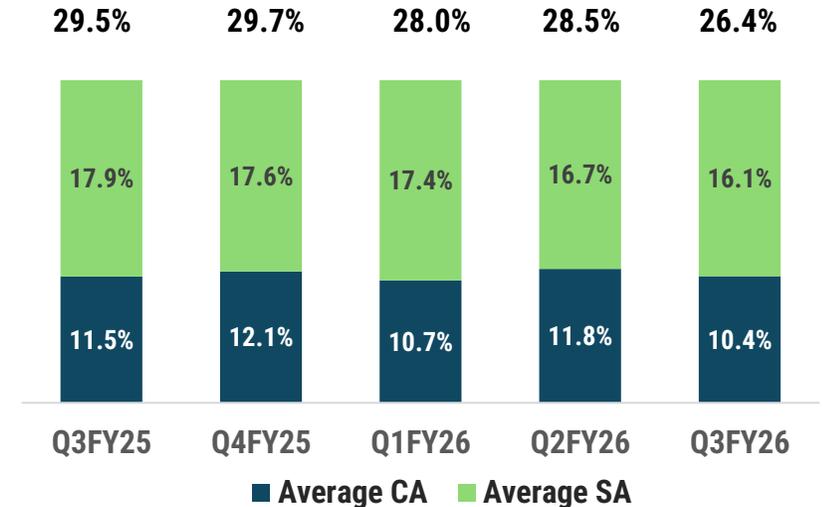
### Deposit Composition



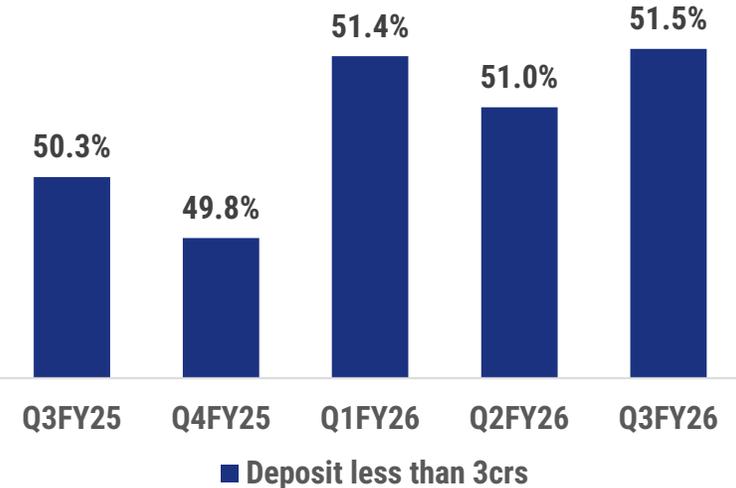
### Segment Composition



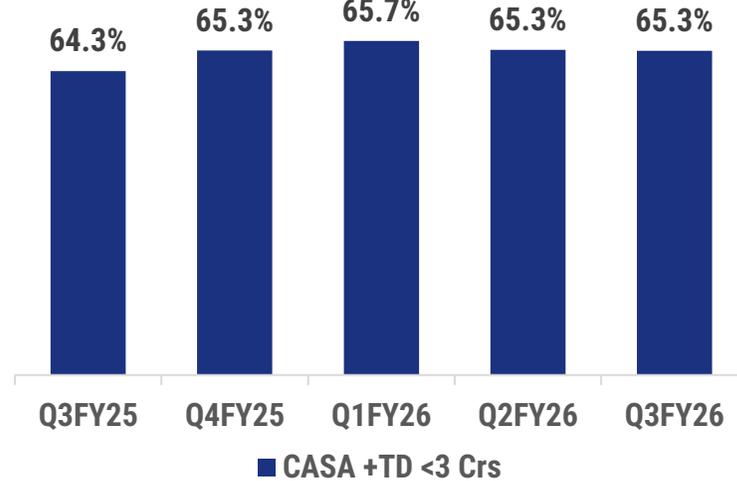
### Average CASA



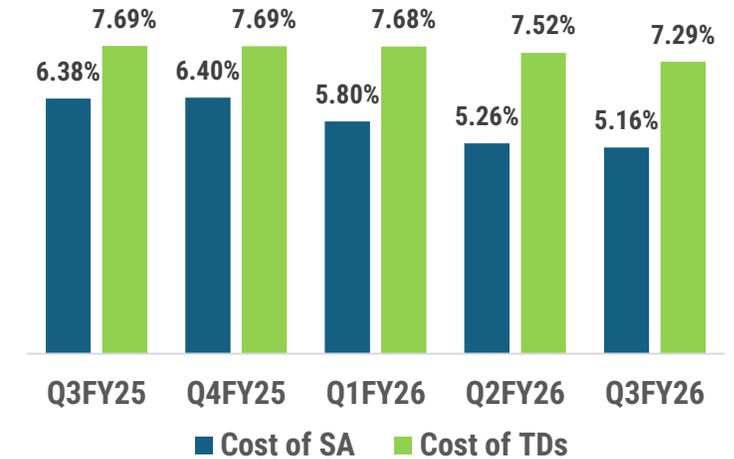
### Granular Deposits



### Retail TD+ CASA



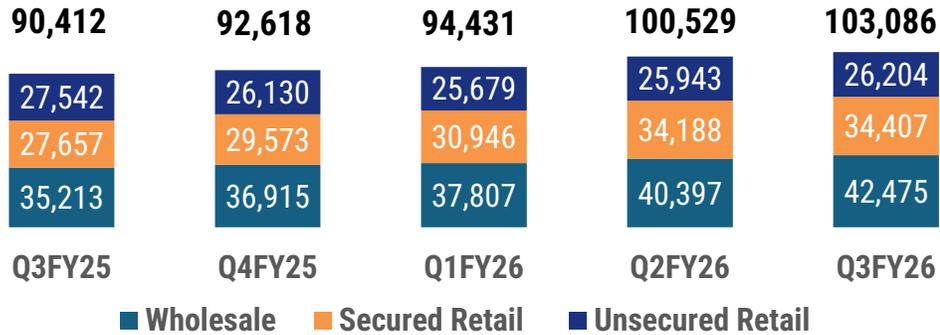
### Cost of SA/TD



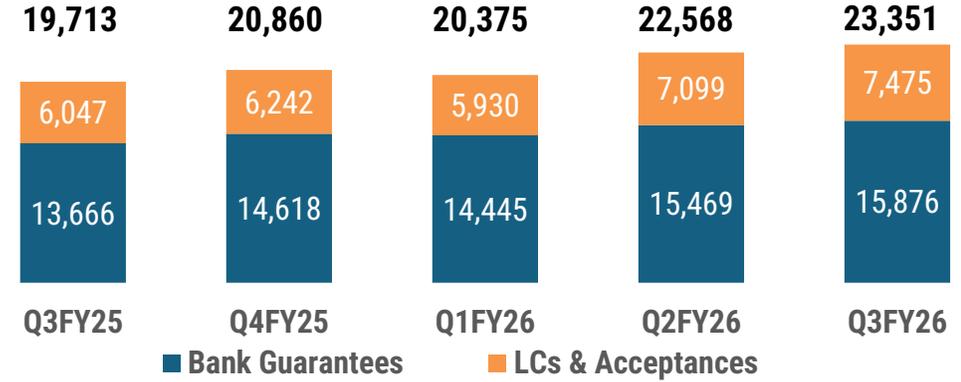
# Advances Profile



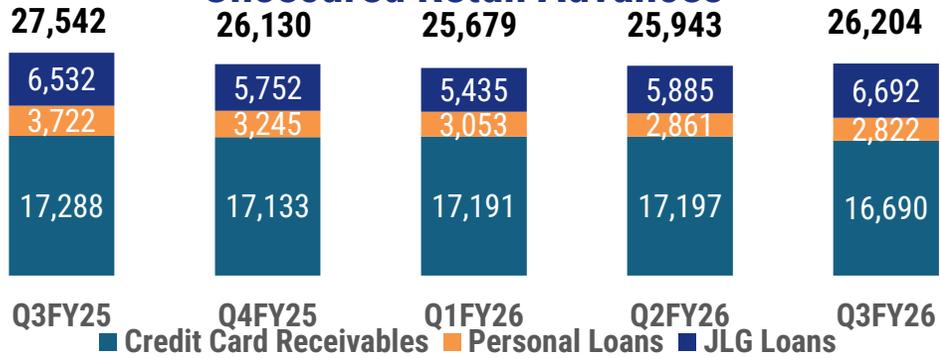
## Net Advances Composition



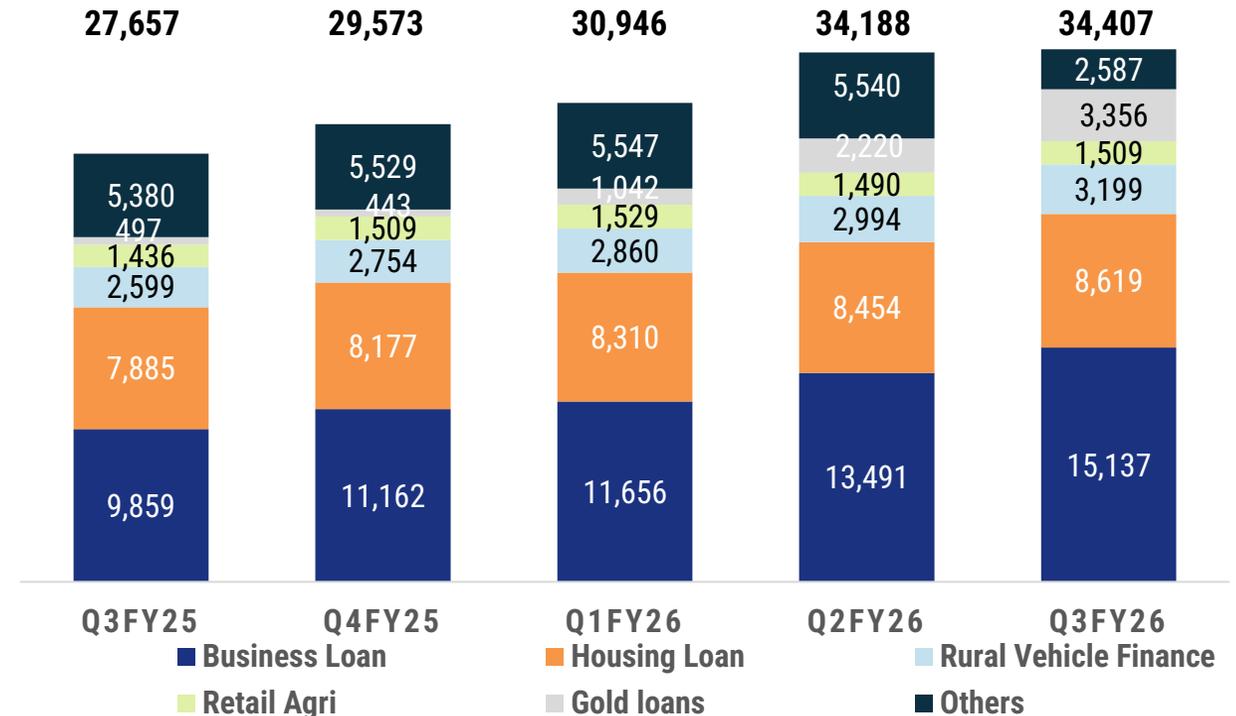
## Non-Funded Composition



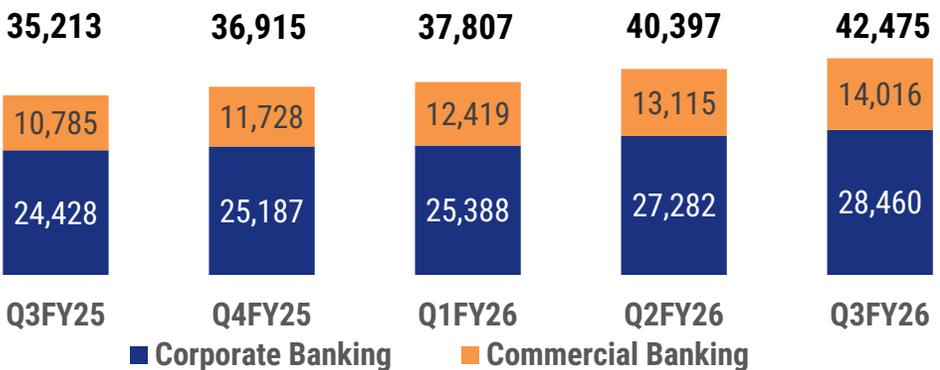
## Unsecured Retail Advances



## Secured Retail Composition



## Wholesale Advances Composition



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

# Asset Quality

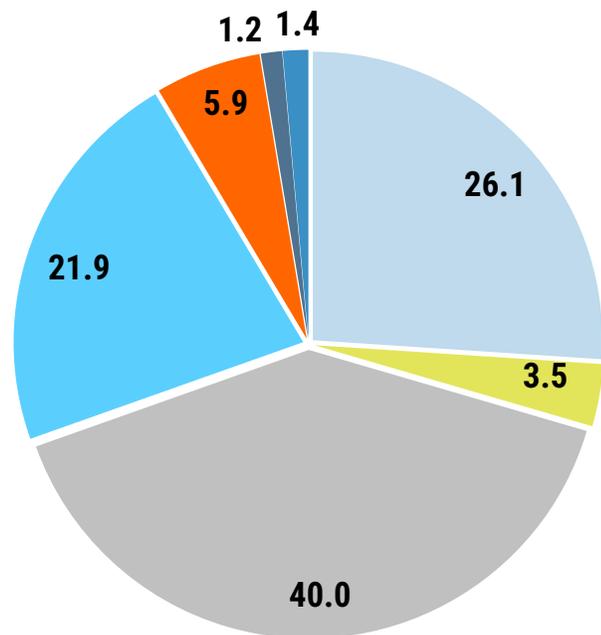


	Q2 FY26					Q3 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
<b>Opening Balance</b>	<b>482</b>	<b>314</b>	<b>1,288</b>	<b>602</b>	<b>2,686</b>	<b>335</b>	<b>412</b>	<b>1,027</b>	<b>604</b>	<b>2,378</b>
(+) Additions 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
<b>Closing Balance</b>	<b>335</b>	<b>412</b>	<b>1,027</b>	<b>604</b>	<b>2,378</b>	<b>326</b>	<b>310</b>	<b>719</b>	<b>607</b>	<b>1,962</b>
<b>Net Slippages</b>	<b>(10)</b>	<b>519</b>	<b>203</b>	<b>14</b>	<b>727</b>	<b>(9)</b>	<b>539</b>	<b>130</b>	<b>51</b>	<b>711</b>
NPA Provision as of date	311	317	788	388	1,805	320	241	426	407	1394
<b>Net NPA</b>	<b>23</b>	<b>94</b>	<b>239</b>	<b>216</b>	<b>572</b>	<b>5</b>	<b>69</b>	<b>293</b>	<b>199</b>	<b>567</b>
Writeoff Recovery	3	71	9	1	85	10	71	22	2	105

# Shareholding Pattern & Rating Profile



Shareholding by category (%)



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

Total Foreign holding – 26.6%.

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)



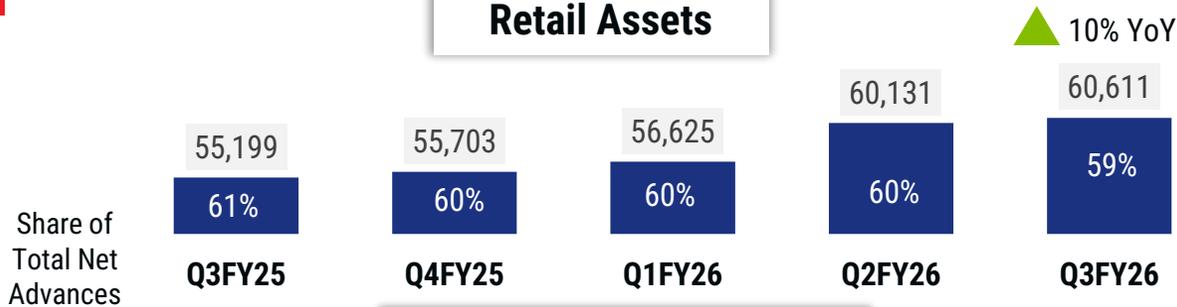
# **Retail Banking**

***Business Updates***

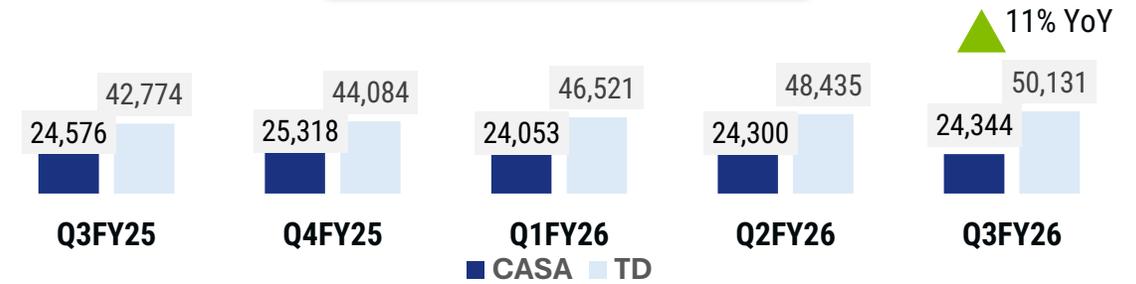
# Retail Banking



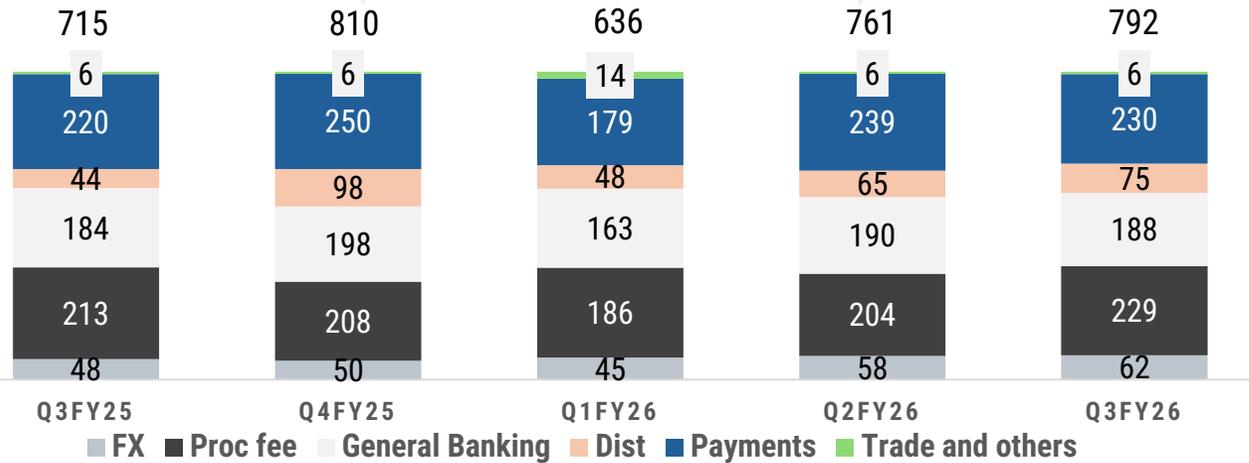
## Retail Assets



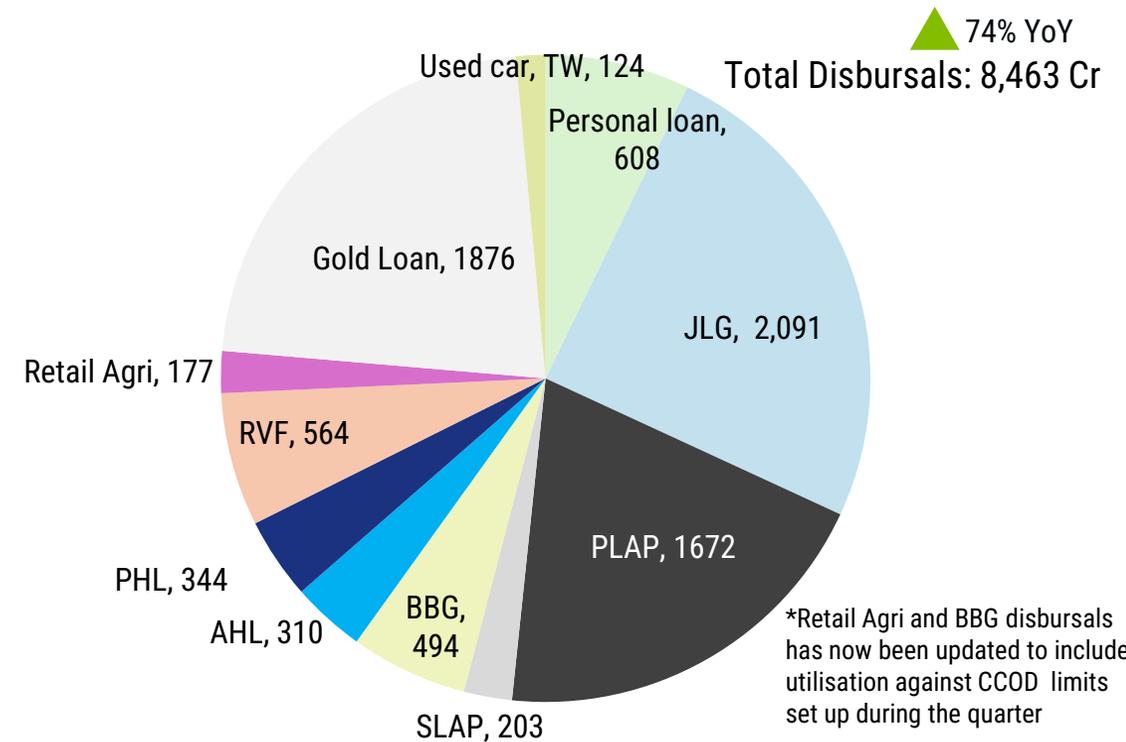
## Retail Liabilities



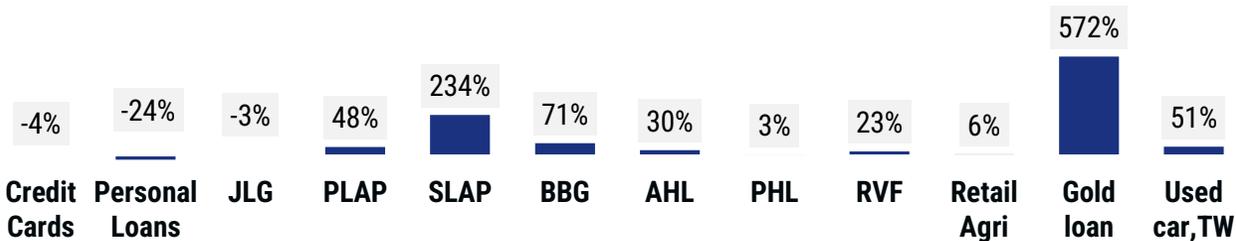
## Core Retail Fee Income



## Retail Disbursals



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



# Distribution Network



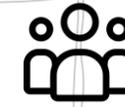
Branches  
580



BC Branches  
1341



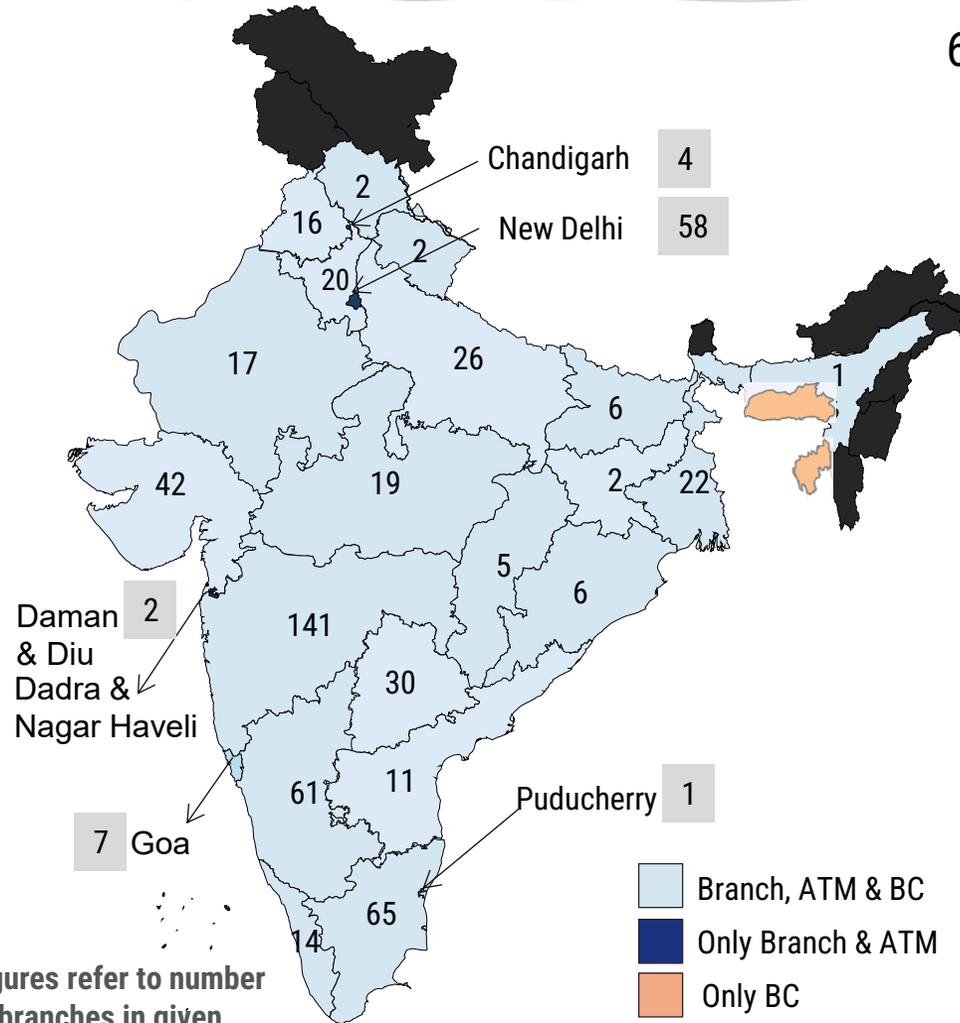
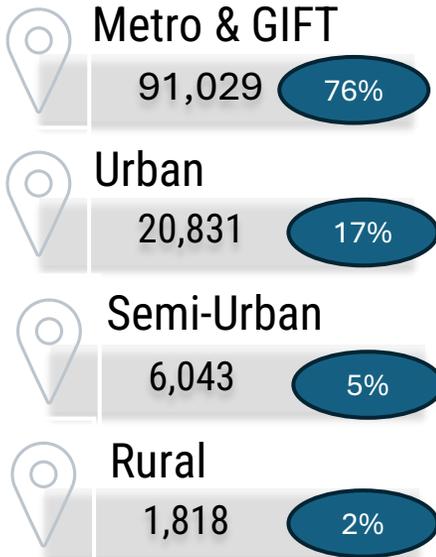
ATMs  
415



Customers  
15.11 Mn

600+ districts, servicing 18,000+ pincodes

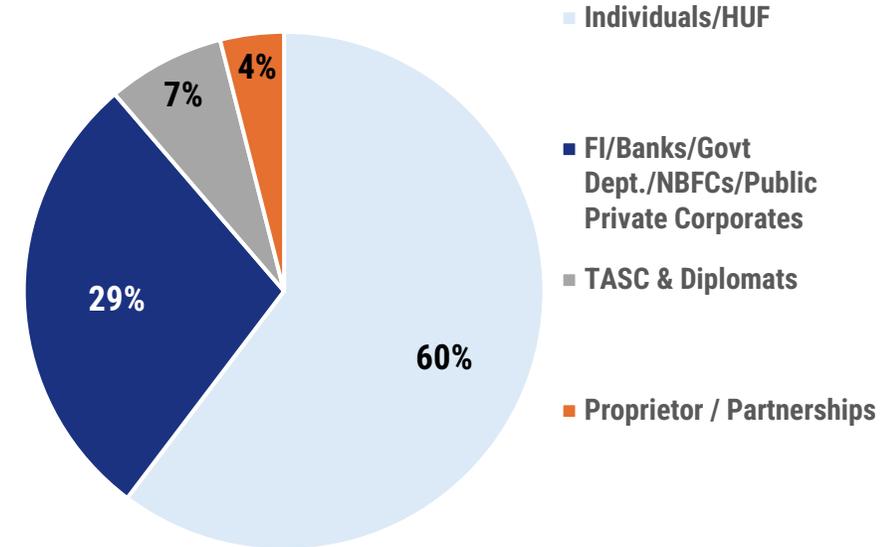
## BANK LEVEL DEPOSIT COMPOSITION



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

- Branch, ATM & BC
- Only Branch & ATM
- Only BC

## 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
<b>CIF</b>	5.11 M	107.24 M	4.45 M ▼ 13%	114.87 M ▲ 7%
<b>Spends*</b>	6,803 Cr	1,69,705 Cr	6,803 Cr — 0%	1,89,118 Cr ▲ 11%
<b>Advances</b>	17,493 Cr	2,88,997 Cr	17,227 Cr <sup>#</sup> ▼ 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

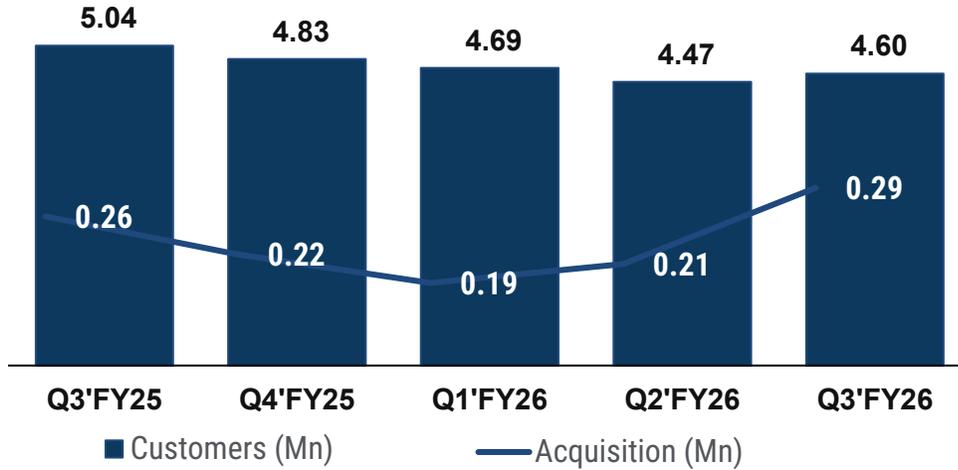
\*Spends includes gross only as per RBI definition  
# RBL Advances excludes PL on cards

# Credit Cards

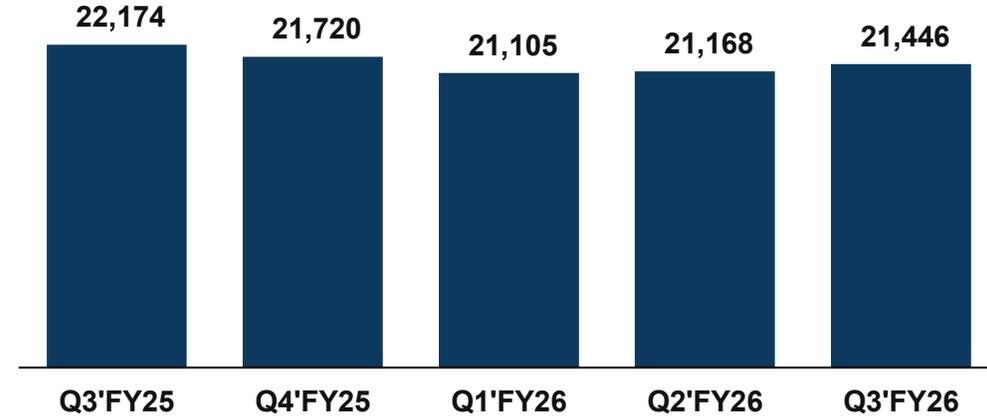
## Portfolio Trends



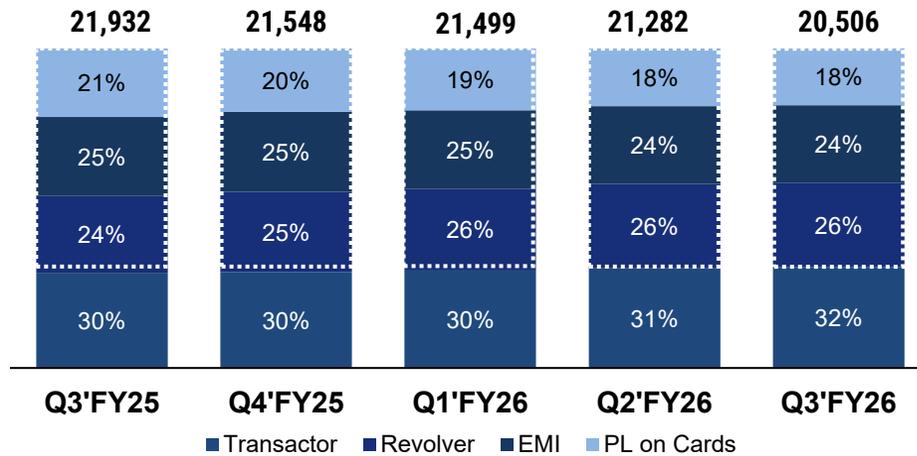
### Cards in Force and New Acquisition (Mn)



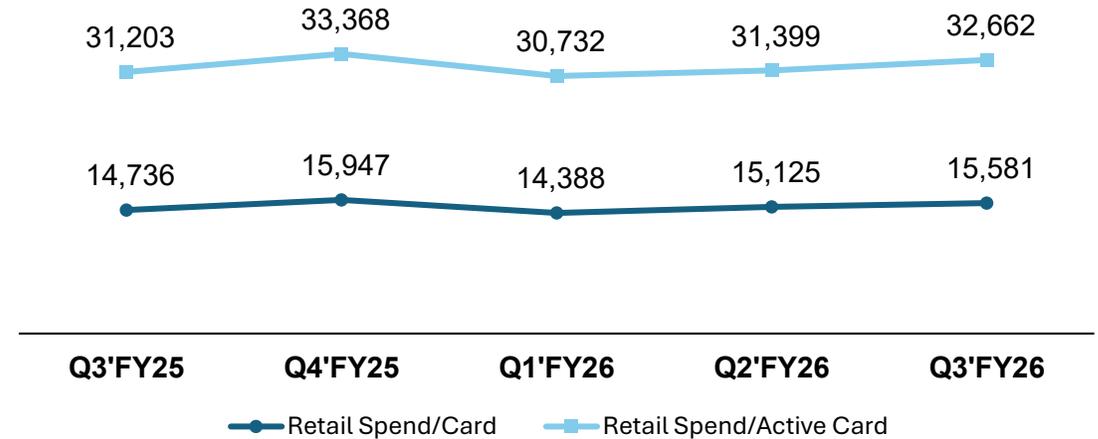
### Total Spends (Rs. In crore)



### AUM (Rs. In crore)



### Retail Spends per card

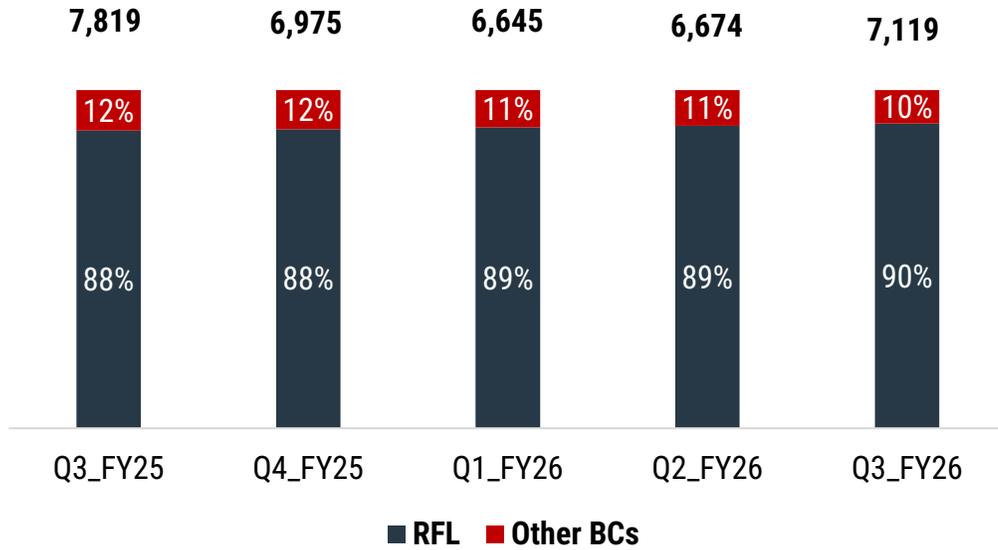


Interest Earning Receivables

Term Advances further broken into PL on cards & EMI



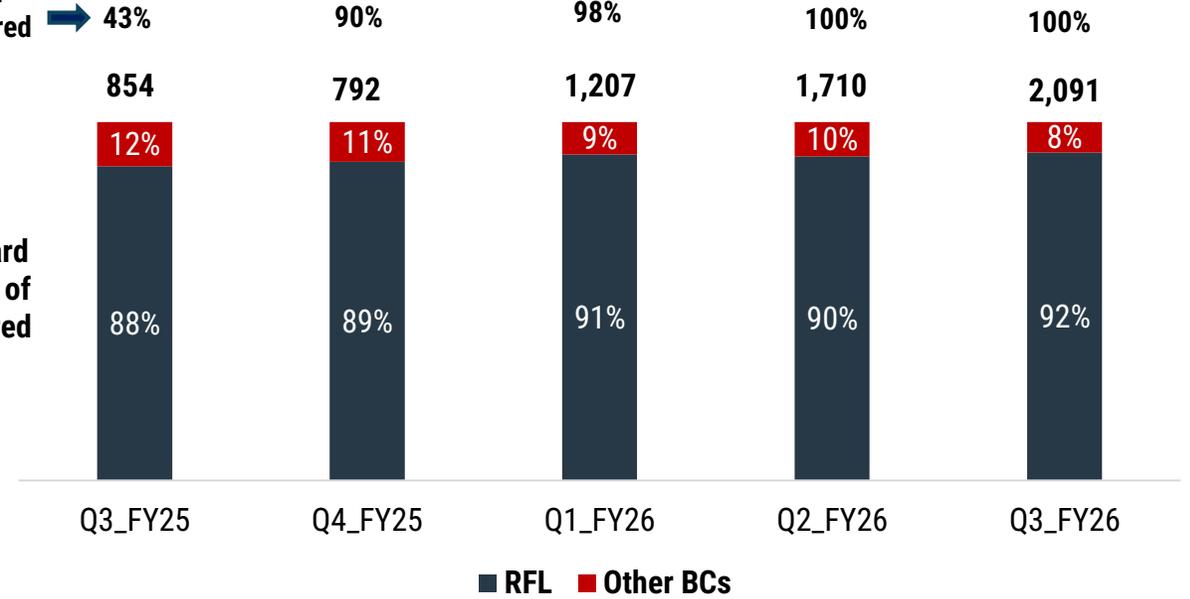
### Gross AUM (Rs. In crore)



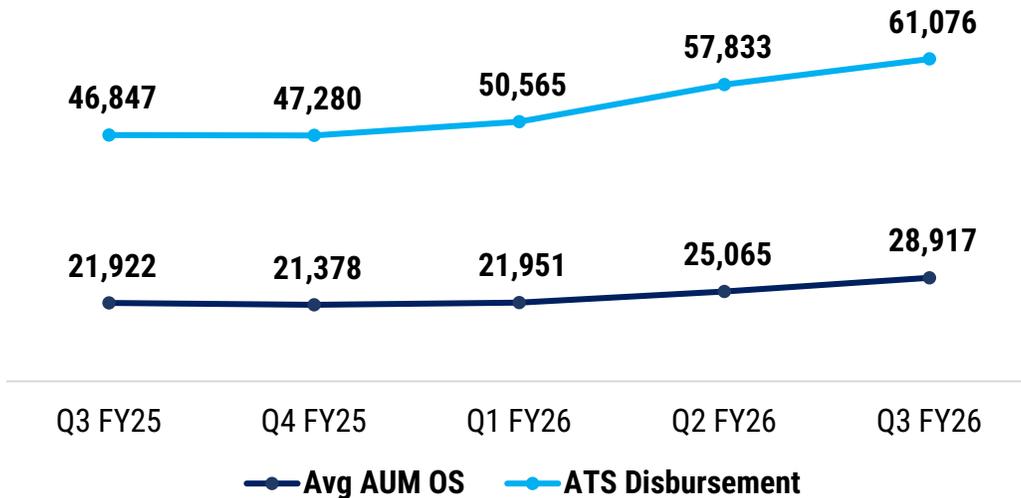
Proportion of Disbursal covered by CGFMU → 43%

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

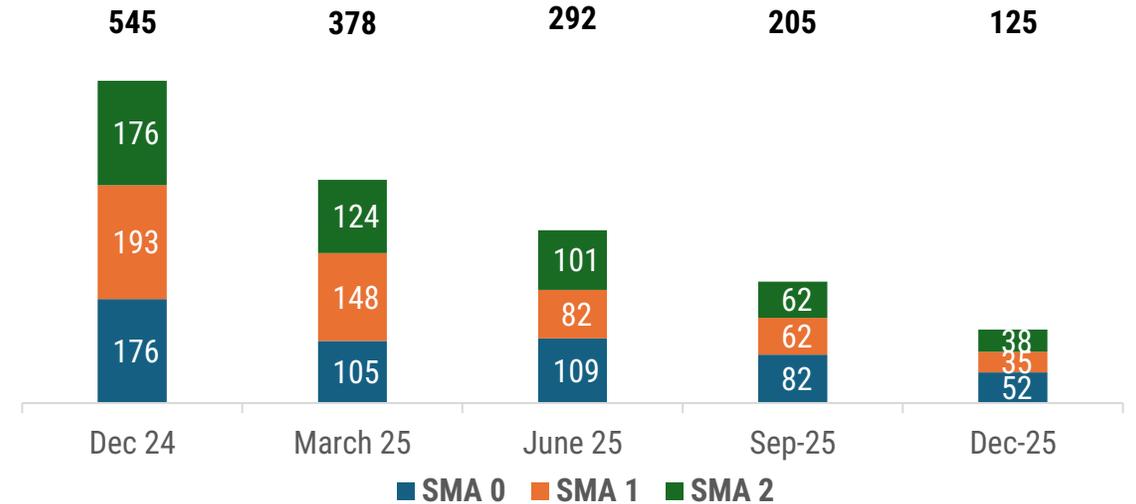
### Disbursements (Rs. In crore)



### Average Ticket Size – Disbursement & O/s



### SMA Position (Rs. In crore)



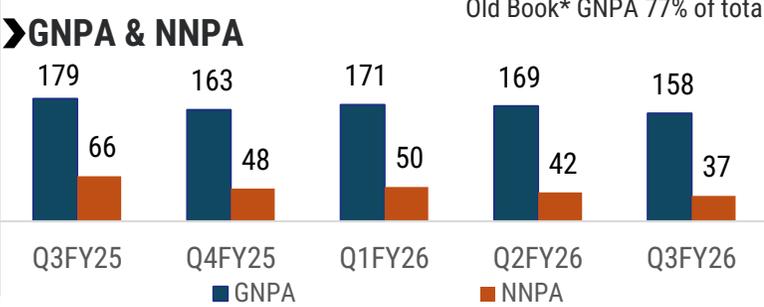
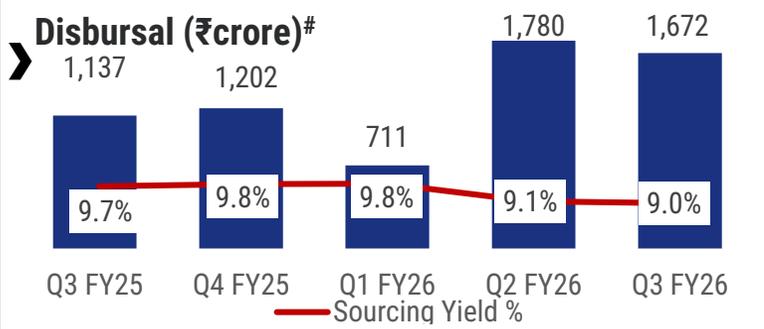
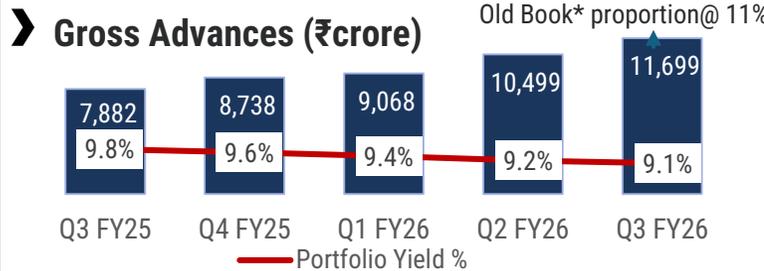
# Key Business Loans Segments



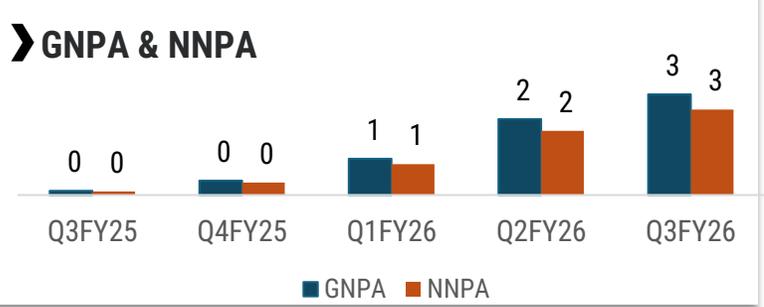
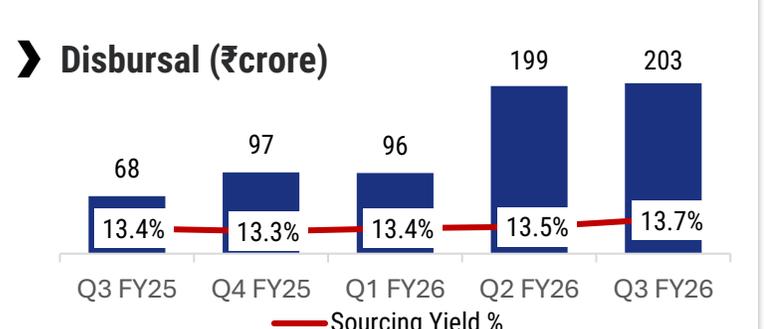
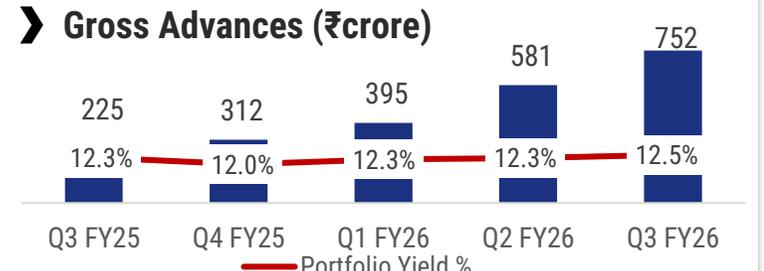
PRIME LAP (PLAP)

SMALL LAP (SLAP)

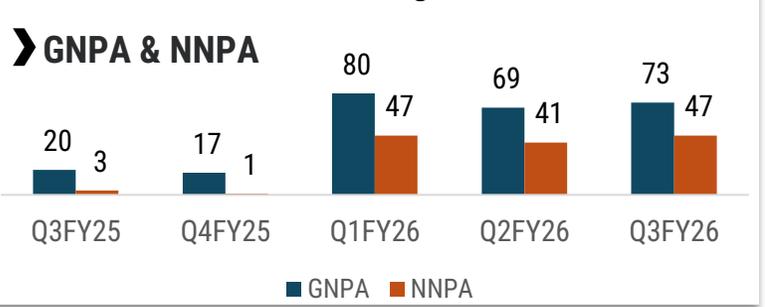
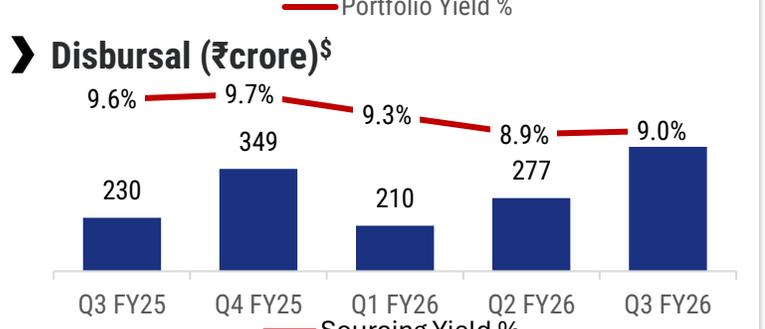
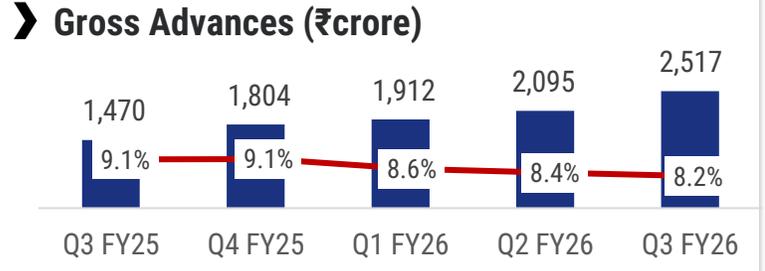
Business Banking Group (BBG)



\*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 utilization against CCOD limits set up during the quarter

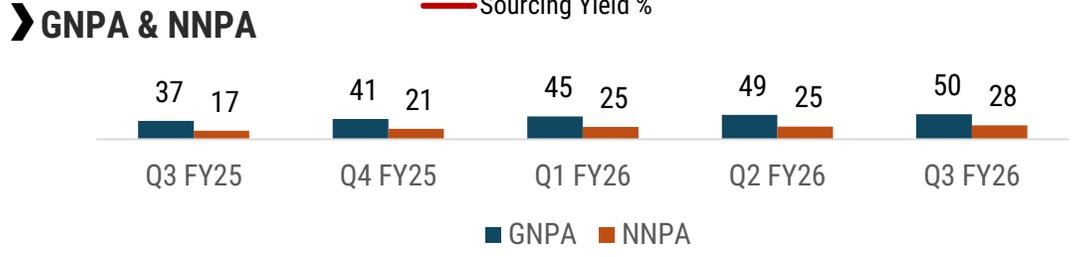
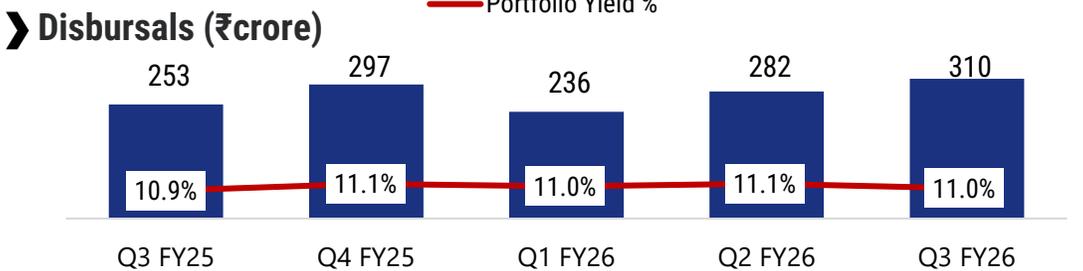
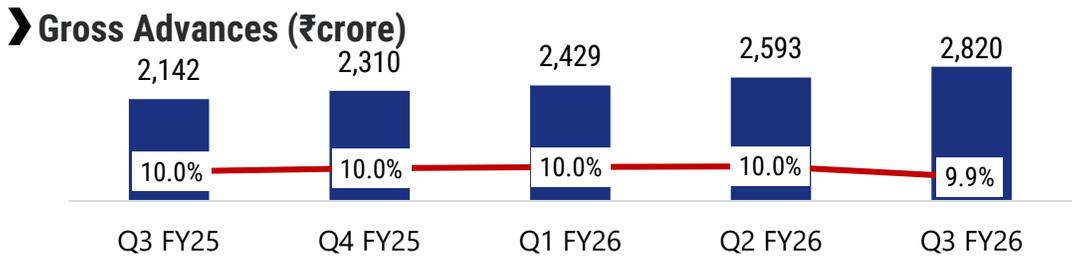
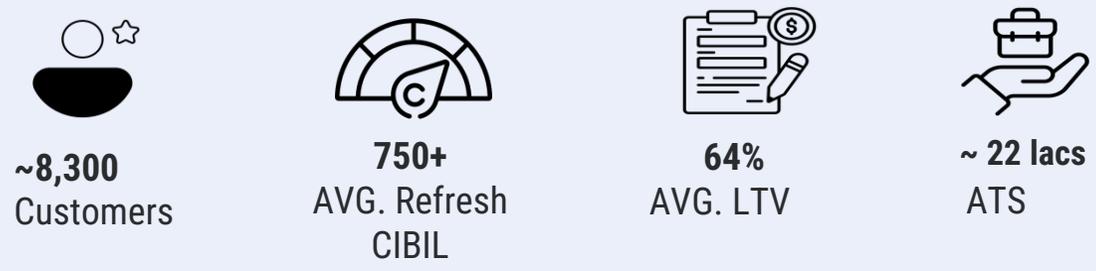


Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

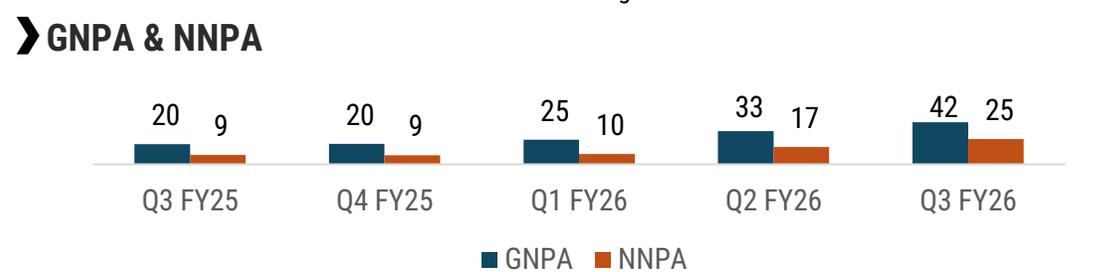
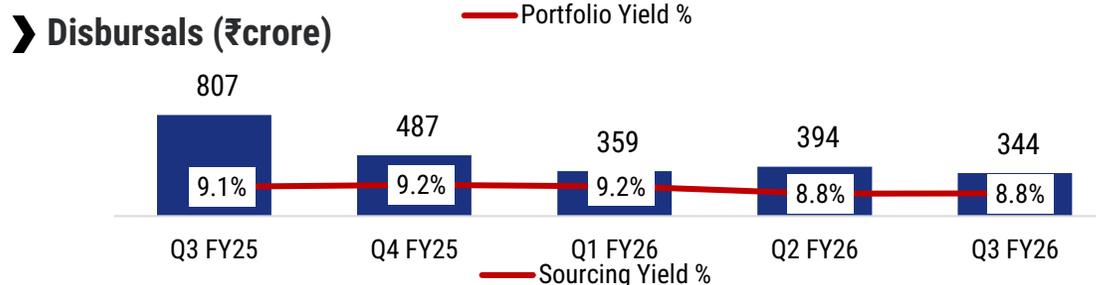
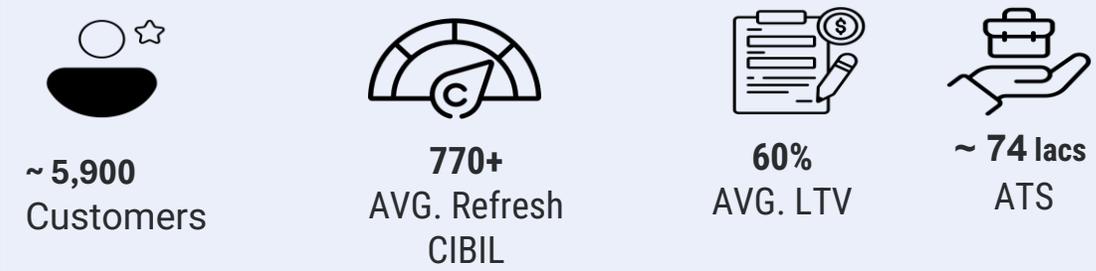
# Housing



AFFORDABLE HOUSING LOAN



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

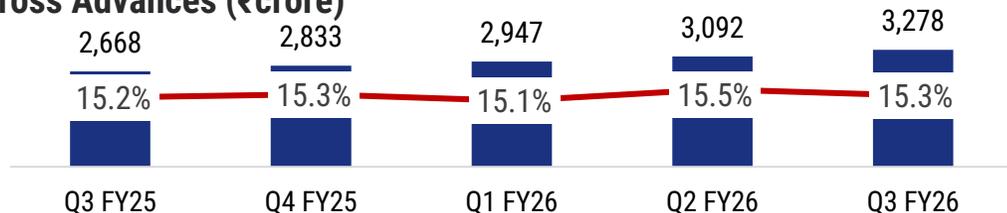
308 Districts



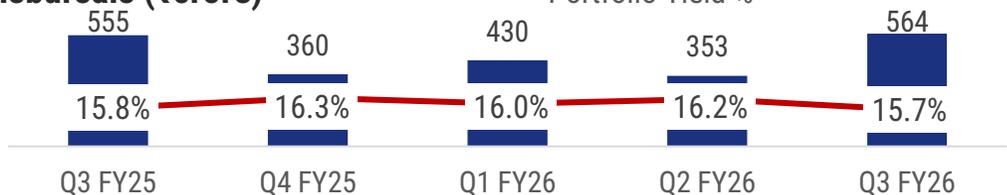
Sourcing Mix

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

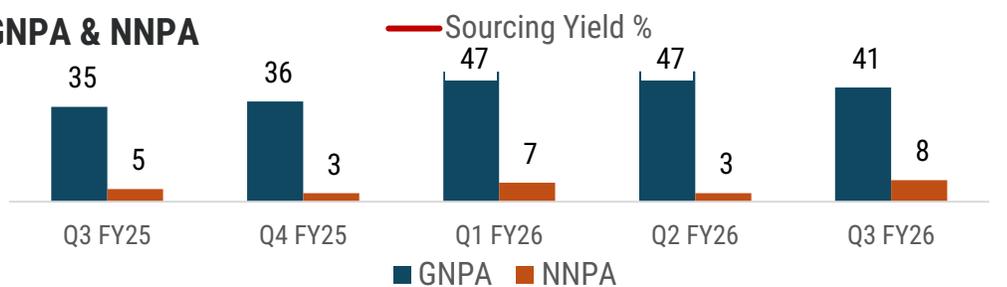
### Gross Advances (₹crore)



### Disbursals (₹crore)



### GNPA & NNPA



Product Ranges

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



Geographical Presence

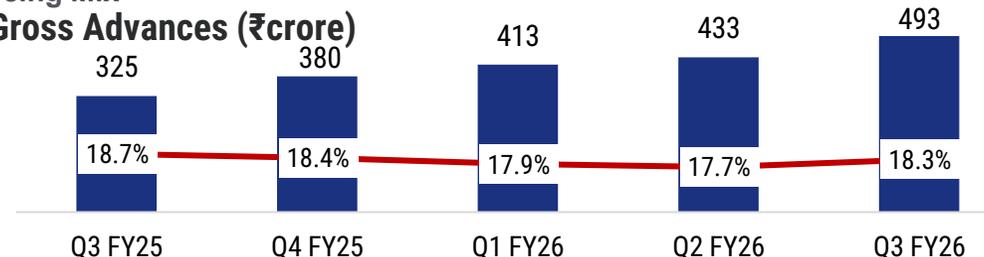
55 Districts (Used Car and Two-Wheeler)



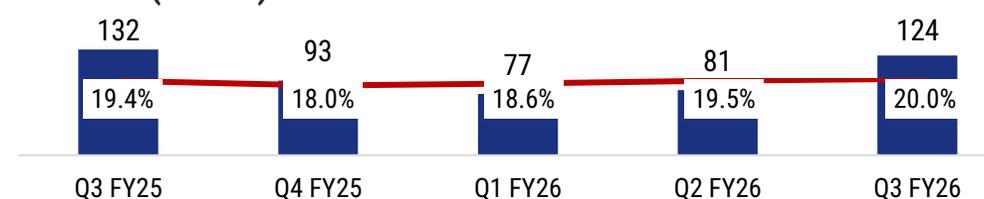
Sourcing Mix

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

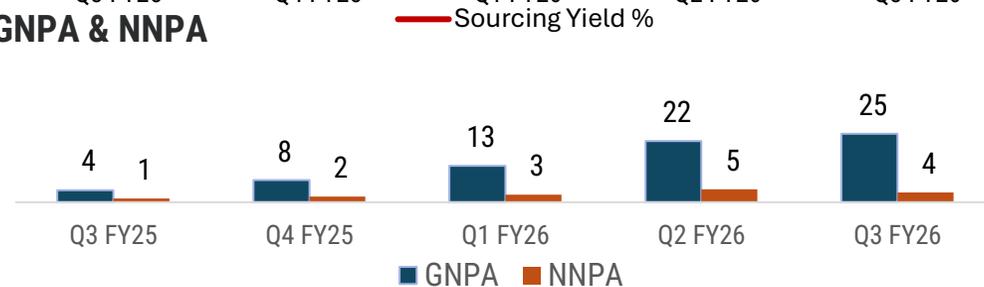
### Gross Advances (₹crore)



### Disbursals (₹crore)



### GNPA & NNPA



USED CAR & TWO WHEELER

# Retail Agri & Gold



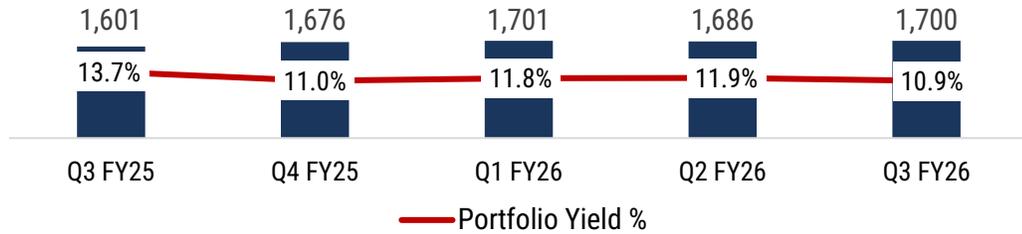
~ 27,350 Customers

Geographical Presence  
176 Branches across 16 States

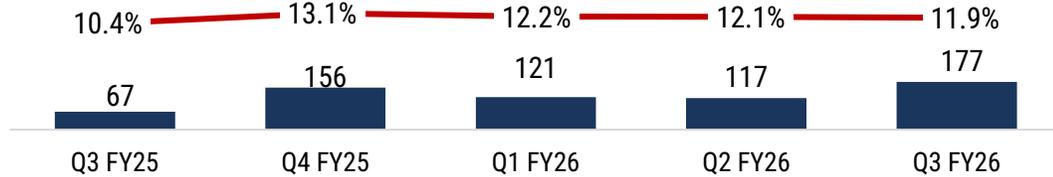


**Sourcing Mix**  
97% from open market or existing customer reference  
3% sourcing is from BC partner & Co-lending partner

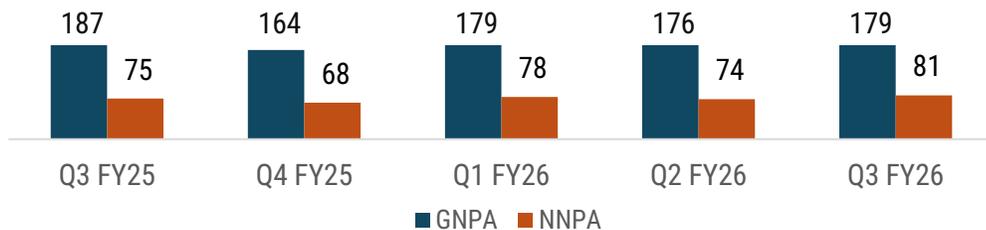
## Gross Advances (₹crore)



## Disbursals\* (₹crore)



## GNPA & NNPA



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

~ 10,100 Customers

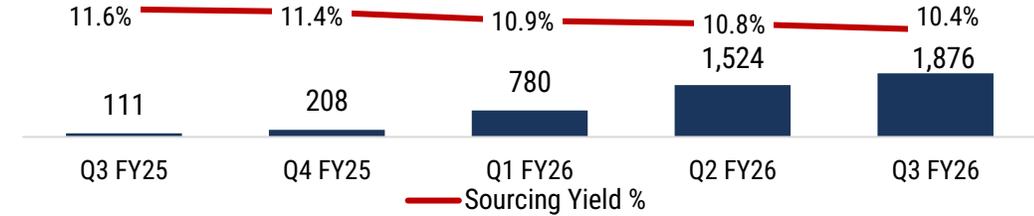
Geographical Presence  
Sourced through 451 Branches across 24 States & UT's

~ 5.3 lacs ATS

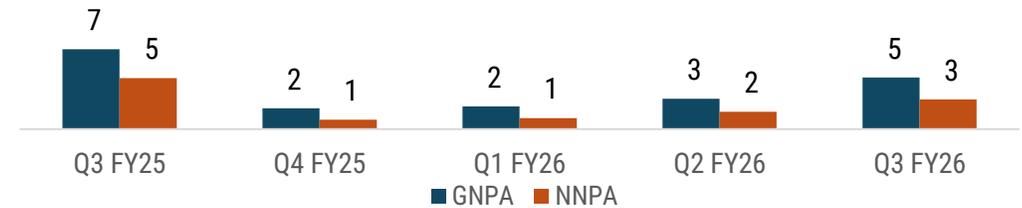
## Gross Advances (₹crore)



## Disbursals (₹crs)



## GNPA & NNPA





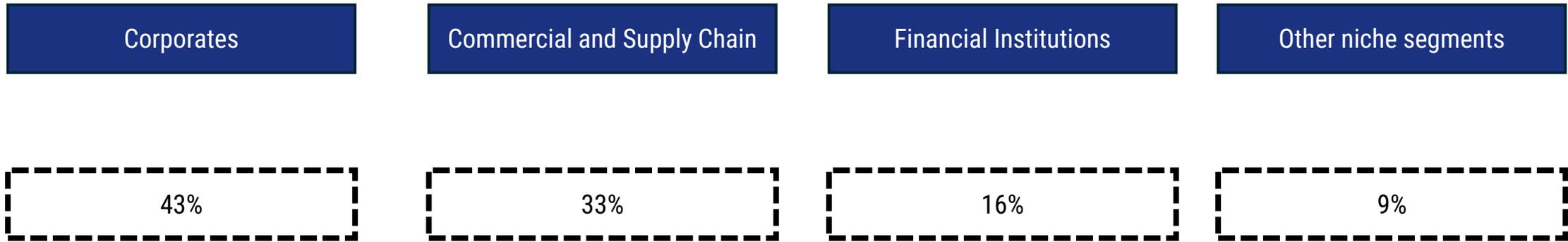
# **Wholesale Banking**

***Business Updates***

# Wholesale Banking



Gross Advances Contribution (Dec 2025)



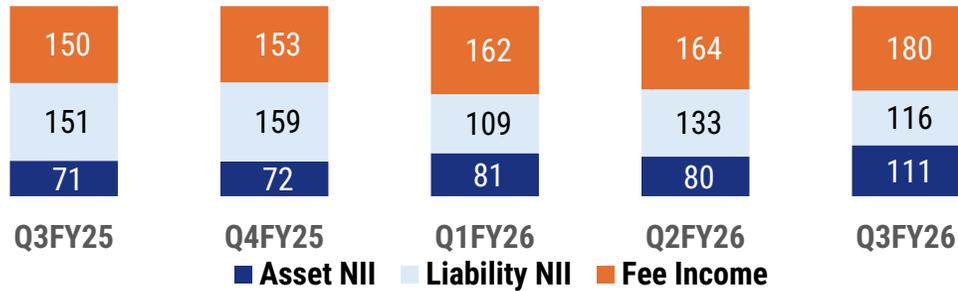
<p><b>Large value capturing end-to-end Value chain with gamut of tailor-made solutions</b></p>	<p><b>Unit focused on micro-market expertise with churning to maintain sectoral caps</b></p>	<p><b>Strong market presence with niche product offering; liability led low credit risk and high ROA business</b></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

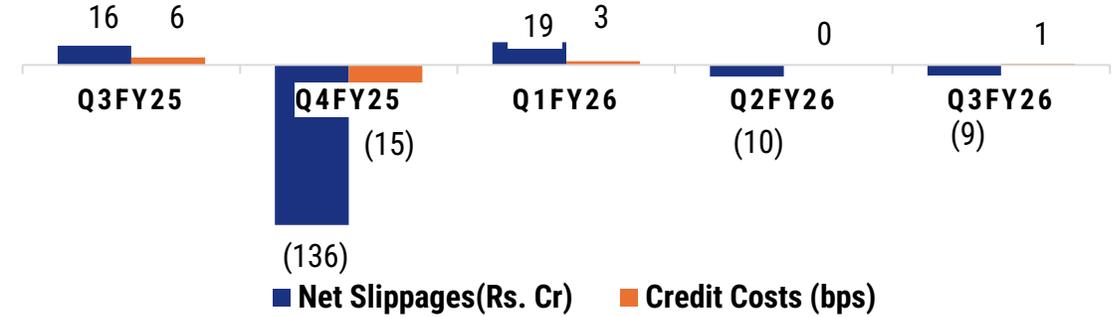


Note: NII is basis internal methodology & FTP

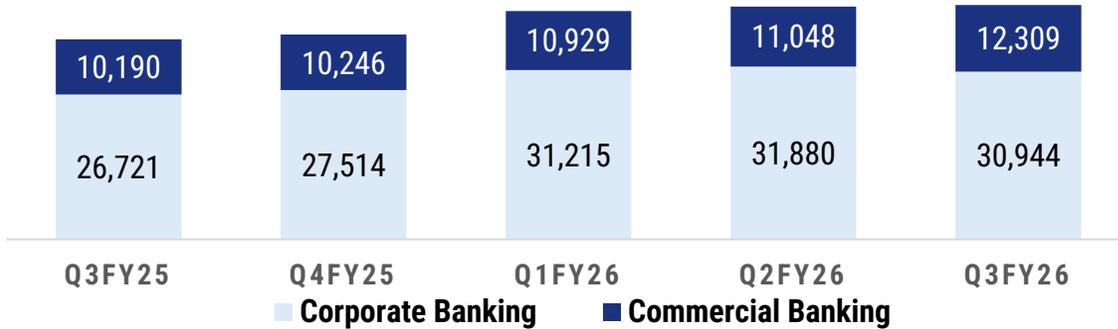
## Reducing Dependence on Asset Led Revenues



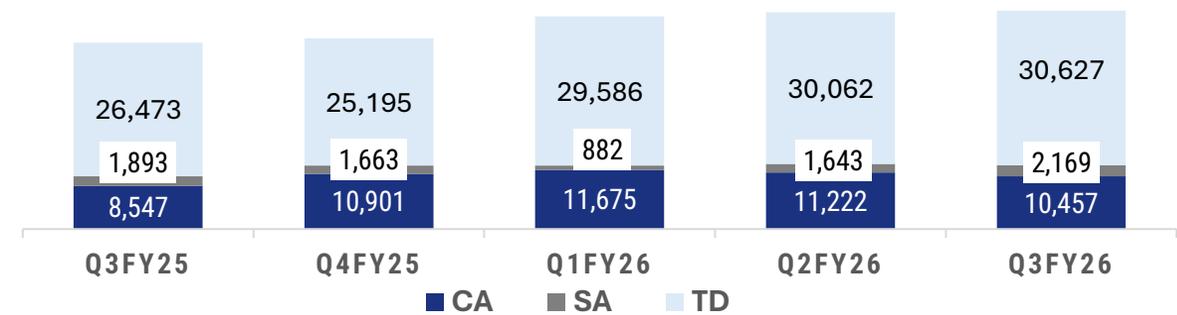
## Low Slippages and Recoveries result in low credit costs



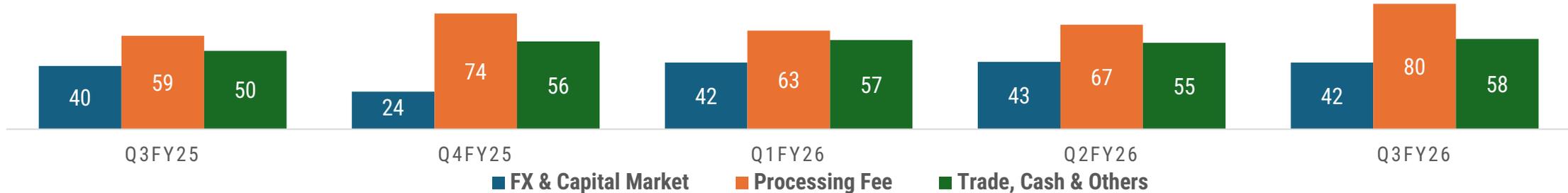
## Wholesale Liabilities



## Wholesale liabilities CA,SA,TD



## Fee Growth Driven by Transaction flows





**ESG**

# 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.

- 

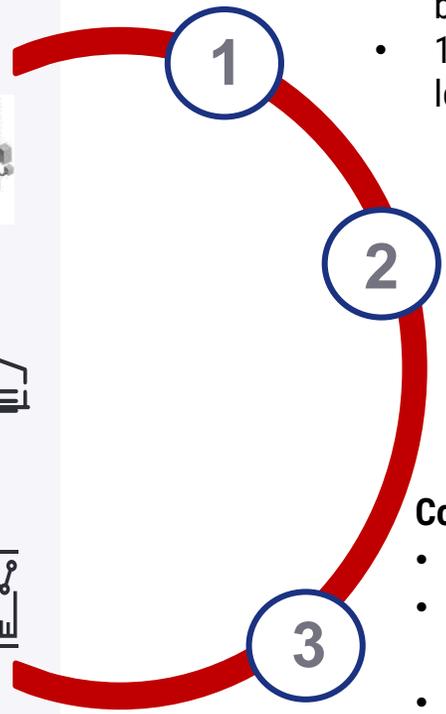
**Policy stipulation for managing Bank's own E&S footprint, and impact of lending as per IFC Performance Standards**
- 

**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.**



## 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

## 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 Vaneeakaran" 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.

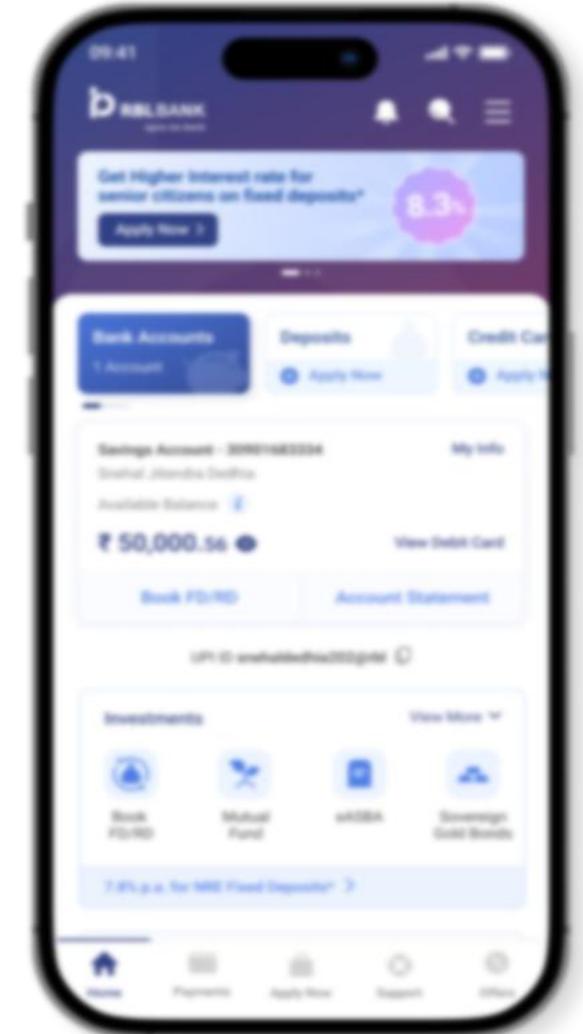


# **Digital Banking Updates**

# Digital Banking Snapshot...



 <p>D2C</p>	<p><b>4.4</b> Mobile App Ratings</p>	<p><b>~9.4 Cr.</b> Monthly Avg Transaction Volume (Inward/Outward)</p> <p>18% IMPS      77% UPI      5% RTGS &amp; NEFT</p>		<p><b>~3.66 L</b> Files processed in Q3 through e sign/stamp platform</p>
 <p>Transformation</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>7 L+</b> Average Daily API Calls</p>	<p><b>1.5 L</b> Monthly VKYC</p>
 <p>Capabilities</p>	<p><b>2.5 L</b> No of active PPI Customers</p>	<p><b>485+</b> No of partnership / Corporates</p>	<p><b>~10.3 L</b> UPI Handle Issued</p>	<p><b>~72.3%</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



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



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

**~6.4K**

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

**GIFT CITY Journeys Live on RIB:**

FD Booking  
Internal Funds Transfer  
Outward remittance



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



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



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



**~16K** Monthly Digital Account Opening



**Enabled Digital Journey for More Variants of SA**

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



**BBPS Collection is live for MFI**

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

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



**Implemented IMPS to NEFT auto-routing**

functionality for inward RDA transactions.

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

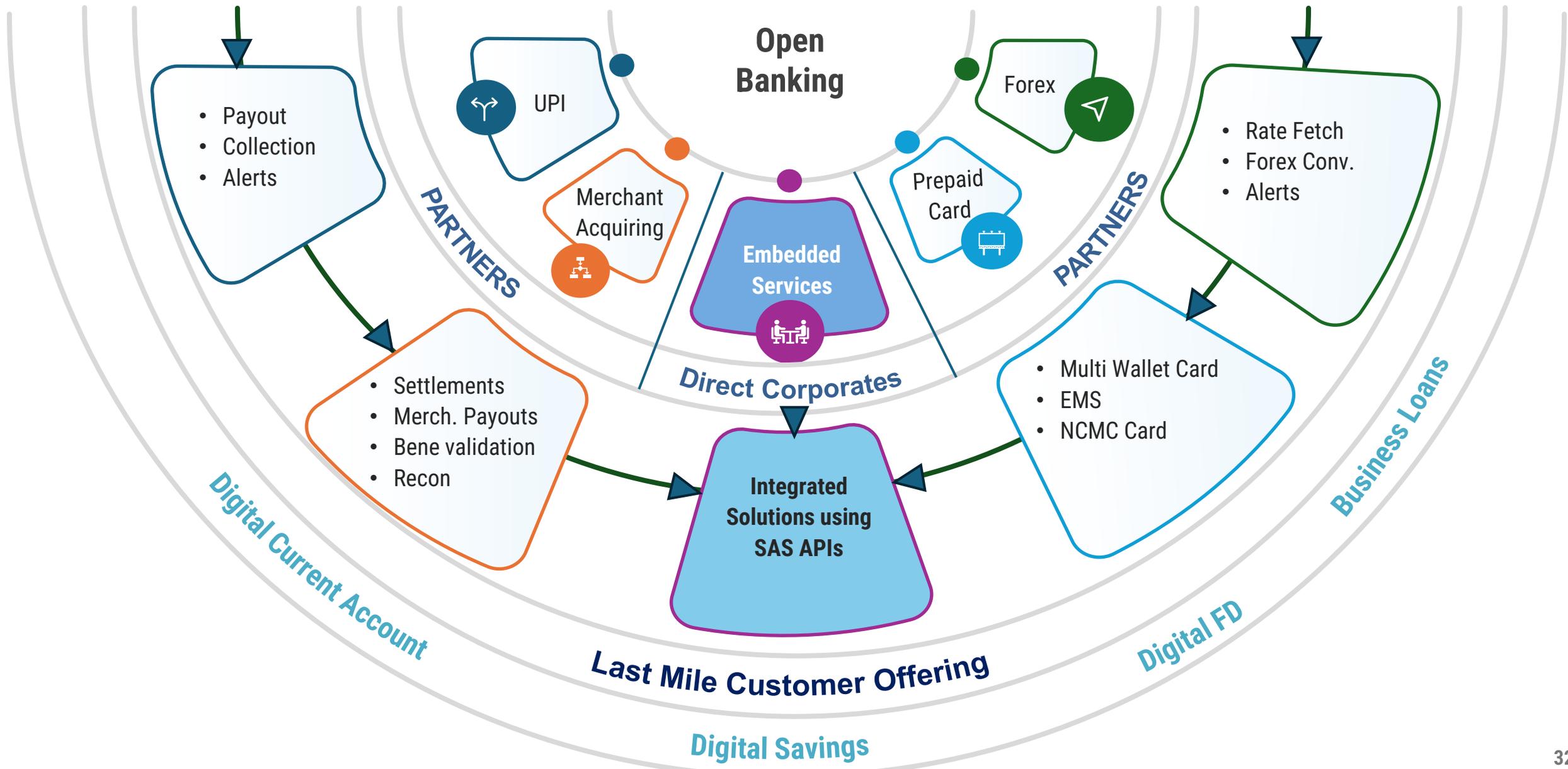
- Onboarded **2 mandates for eNACH** – Insight Childcare & Namabakam Finance.

### 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

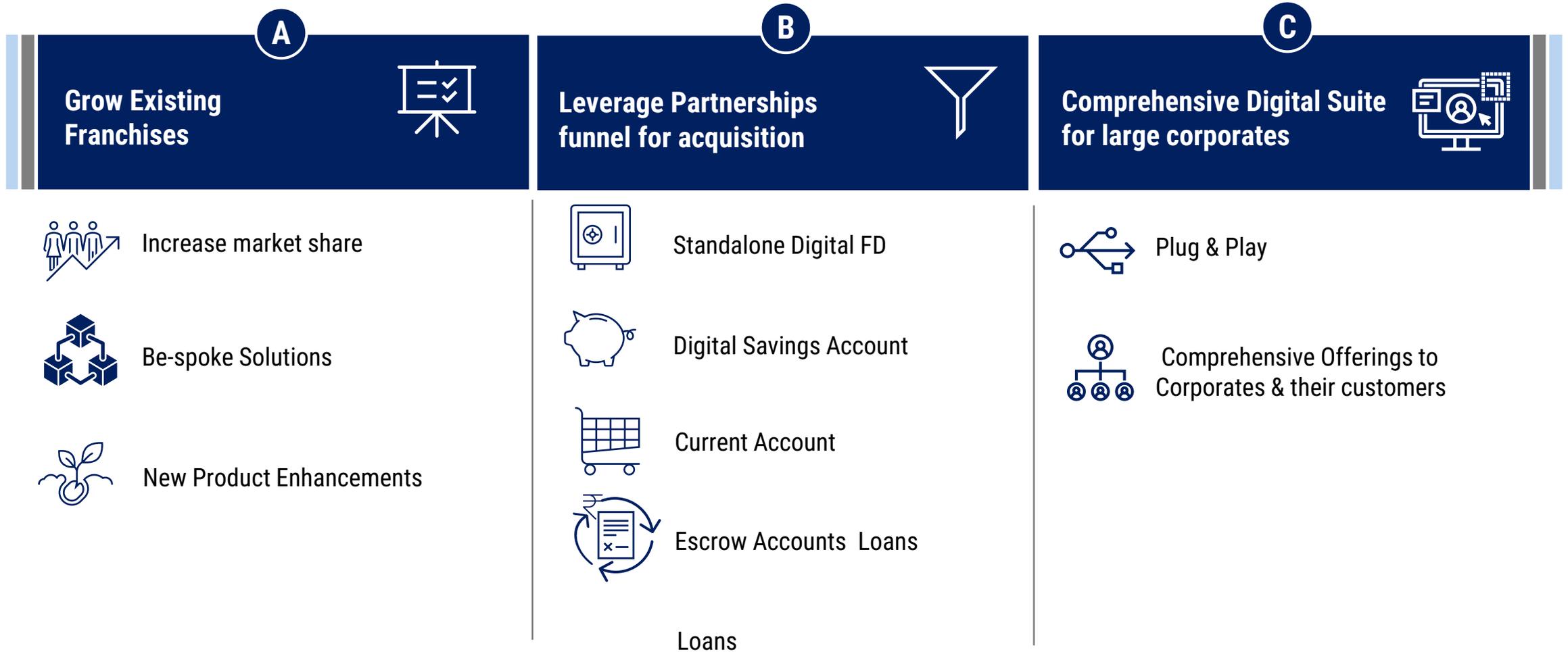
Open Banking is the fulcrum to deliver payment product and services across B2B and B2B2C)



# 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.



## Corporates



## Payment Aggregators



## Corporate BCs



## Transit, Co-Branded Cards & PPI Escrow



## TPAPs & Large Merchants



## Fx Entities



# Continuous enhancements across digital channels, lending, collection & onboarding...



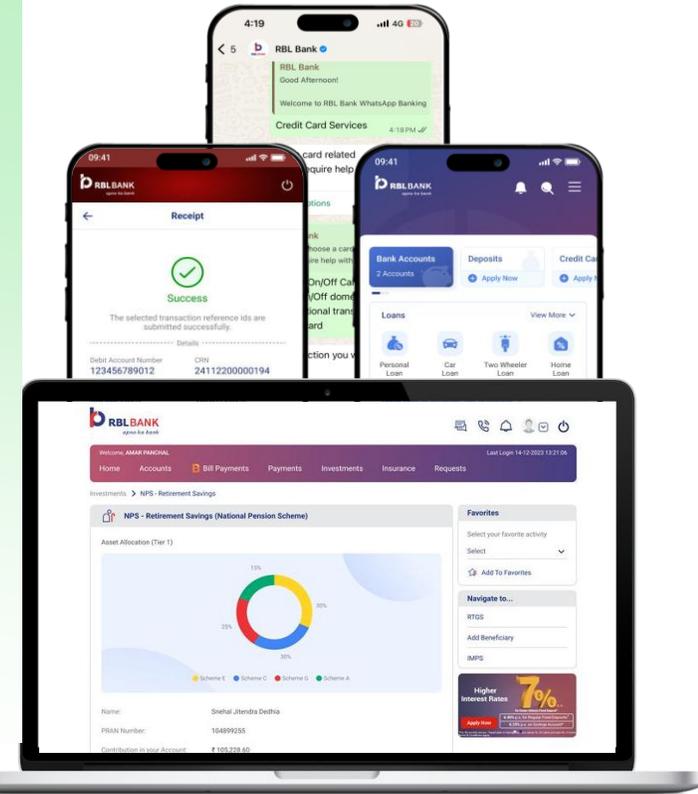
- ✓ International Money Transfer (LRS) through MyBank.
- ✓ Enablement of Simplified IMPS – RIB
- ✓ Download Statement of account & Interest certificate(Retail Assets) - WhatsApp Banking.
- ✓ Unified Presentment & Management System (UPMS) – CIB
- ✓ Commercial Credit Card DIY Module – CIB
- ✓ Digital Fixed 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.



- ✓ 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



**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

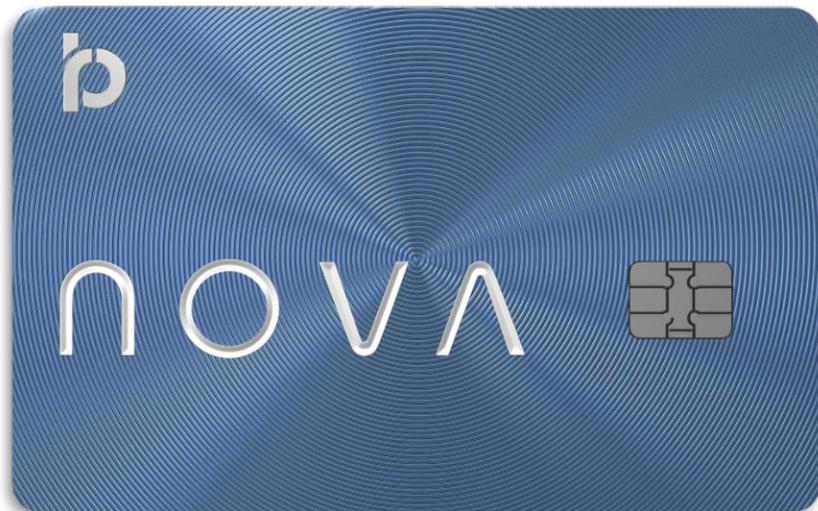
**~10,000**

Account sourced using BYOD and Abacus



# **Marketing and CSR Updates**

# Launch of NOVA & LUMIÈRE Credit Cards & 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



## IBA Technology Awards & Conference



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

## 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



**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. Jaideep Iyer**

*Head - Strategy*

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



**Mr. Alok Rastogi**

*Head - Corporate Centre*

*Previously, associated with Yes Bank, CRISIL and Citi Bank*



**Mr. Kumar Ashish**

*Head – Retail Assets and Collections*

*Previously, associated with Aditya Birla, Bandhan Bank and ICICI Bank*



**Mr. Bharat Rungta**

*Head - Wholesale Bank*

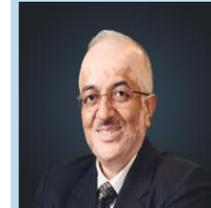
*Previously, associated with Yes Bank, Standard Chartered Bank & ICICI Bank Limited*



**Mr. Rajeev Ahuja**

*Executive Director*

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



**Mr. Deepak Kumar**

*Chief Risk Officer*

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



**Mr. Narendra Agarwal**

*Head - Branch Banking & Retail Liabilities*

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



**Mr. R. Rajagopalan**

*Head – Internal Audit*

*Previously, associated with HDFC Bank, Kotak Mahindra Bank*



**Mr. Vishal Kukreja**

*Head - Human Resources*

*Previously, associated with Dhanalakshmi Bank, HDFC Bank*

# 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**