

October 21, 2024

To,

BSE Limited,  
1st Floor, Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400001  
Scrip Code: 540065

National Stock Exchange of India Limited,  
'Exchange Plaza', C-1 Block G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai – 400051  
Scrip Symbol: RBLBANK

Dear Sir,

**Sub: Newspaper Publication – Extract of the Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024**

In accordance with Regulation 47(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, ("SEBI Listing Regulations"), please find enclosed, a copy of the newspaper clippings (Business Standard, an English daily and in Lokmat, a Marathi daily) of today i.e. Monday, October 21, 2024, wherein the extract of the Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024, as approved by the Board of Directors of the Bank at their meeting held on October 19, 2024 have been published.

Further, in compliance with the Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at [www.rblbank.com](http://www.rblbank.com).

Kindly take the same on record.

Thanking you.

Yours faithfully,

For **RBL Bank Limited**

**Niti Arya**  
**Company Secretary**

[www.rblbank.com](http://www.rblbank.com)

**RBL Bank Limited**

Controlling Office: One World Center, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India | Tel: +91 22 43020600 | Fax: 91 22 43020520

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214 | Fax: +91 231 2657386  
CIN: L65191PN1943PLC007308 . E-mail: [customercare@rblbank.com](mailto:customercare@rblbank.com)



**RBL BANK LIMITED**

Registered Office: 'Mahaveer', 179/E Ward, Shri Shahu Market Yard, Kolhapur - 416005  
 Corporate Office: One World Centre, Tower 2B, 6<sup>th</sup> Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013  
 Tel.: +91 22 4302 0600, Fax: +91 22 4302 0520, Website: www.rblbank.com | E-mail: investorgrievances@rblbank.com | CIN: L65191PN1943PLC007308

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024**

(₹ in lakh)

**Performance Q2 FY 2024-25 (Standalone)**

- Net Interest Margin: **5.04%**
- Advances Growth (YoY): **15%**
- Provision Coverage Ratio: **72.98%**
- CRAR: **15.39%**
- Net NPA: **0.79%**

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Half Year ended		Year ended	Quarter ended		Half Year ended		Year ended
		30.09.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024	30.09.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1	Total Income from Operations	445,829	371,239	875,999	725,368	1,543,719	445,905	372,057	873,111	726,994	1,545,375
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	29,156	9,063	78,435	47,193	125,228	30,449	12,502	77,991	54,325	134,871
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	29,156	9,063	78,435	47,193	125,228	30,449	12,502	77,991	54,325	134,871
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	22,252	29,408	59,404	58,219	116,792	23,170	33,108	58,275	65,057	125,989
5	Equity Share Capital	60,768	60,136	60,768	60,136	60,510	60,768	60,136	60,768	60,136	60,510
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					1,419,080					1,423,184
7	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) – not annualised										
	a) Basic: (₹)	3.67	4.90	9.80	9.70	19.41	3.82	5.51	9.61	10.84	20.94
	b) Diluted: (₹)	3.63	4.82	9.67	9.59	19.04	3.77	5.43	9.48	10.72	20.54
8	Net Worth	1,425,302	1,288,623	1,425,302	1,288,623	1,420,610					
9	Debt Equity Ratio*	0.95	1.08	0.95	1.08	0.96					

\* Debts represent the total Borrowings; Equity represents total Share capital and reserves.

**Note:**

- Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.
- The above is an extract of the detailed format of quarterly / annual financial results filed with the stock exchanges under Regulation 33 (Listing and Other Disclosure Requirements) Regulations, 2015. Full format of quarterly / annual financial results are available on Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website www.rblbank.com.
- Securities Premium as at September 30, 2024 ₹899,204 lakh (March 31, 2024 ₹894,992 lakh) and Outstanding Debt as at September 30, 2024 ₹1,467,851 lakh (March 31, 2024 ₹1,418,409 lakh)

Place: Mumbai  
 Date: October 19, 2024

For RBL Bank Limited  
 R. Subramaniakumar  
 Managing Director & CEO

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**RBL BANK LIMITED**

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(₹ in lakh)

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(Standalone)**

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**5.04%**

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CRAR  
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Place: Mumbai  
Date: October 19, 2024

For RBL Bank Limited  
R. Subramaniakumar  
Managing Director & CEO

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