

April 25, 2026

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 Name: RBLBANK

Reg: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”)

Further to our submission i.e. Outcome of Board Meeting dated April 25, 2026, please find enclosed the following:

1. Press Release on the audited standalone financial results of the Bank for the quarter and financial year ended March 31, 2026.
2. Investor Presentation for the quarter and financial year ended March 31, 2026.

In compliance with Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at <https://www.rbl.bank.in/>.

Further, pursuant to Regulation 30 and 46(2) of the SEBI Listing Regulations, the audio recording and transcript of the earnings call with analysts and investors to be held on April 25, 2026 on the audited financial results of the Bank for the quarter and year ended March 31, 2026, shall also be made available on the website of the Bank at <https://www.rbl.bank.in/>.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

Encl: As above

www.rbl.bank.in

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

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214

CIN: L65191PN1943PLC007308 . E-mail: customercare@rbl.bank.in



Investor Presentation

Quarter Ended March 31,2026

April 25,2026

Disclaimer



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All figures in the presentation are in Rs. Crore

Key Highlights



Operating Performance

- Net Profit at Rs. 230 crore for Q4 FY26
- Net Interest Income (NII) for Q4 FY26 grew 7% YoY to Rs. 1,671 crore; NIM was 4.41%
- Core Fee Income for Q4 FY26 grew 9% YoY to Rs. 1,057 crore
- Operating Profit for Q4 FY26 grew 11% YoY to Rs. 955 crore
- Total Business grew by 24% YoY to Rs. 253,250 crore



Healthy Loan Growth

- Advances grew by 23% YoY to Rs. 114,232 crore; Retail:Wholesale mix was 59:41
- Retail advances grew by 20% YoY to Rs.67,119 crore; Secured retail advances grew 36% YoY to Rs. 40,207 crore
- Wholesale advances grew by 28% YoY to Rs.47,112 crore; Commercial Banking grew at 30% YoY and Corporate Banking grew at 26% YoY



Healthy Deposits Growth

- Overall deposits grew by 25% YoY to Rs. 139,018 crore; CASA deposits grew by 23% YoY to Rs. 46,723 crore; CASA ratio at 33.6%
- Granular Deposits (less than Rs. 3 crore) grew by 16% YoY to Rs.63,943 crore; Granular TD (less than Rs. 3 crore) grew by 24% YoY to Rs.42,988 crore
- CASA + TD < Rs. 3 crore at 65% of Total Deposits



Healthy Capital Position

- Capital adequacy ratio & CET-1 as of 31st March 2026 was 14.25% & 12.77% vs 14.94% & 13.45% as of 31st December 2025



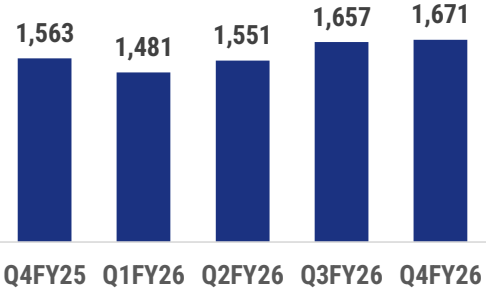
Stable Asset Quality

- GNPA down 115 bps YoY at 1.45%, NNPA at 0.39%
- PCR at 73.6%; PCR incl. Technical Write-off was 94.9%
- Credit cost for Q4 FY26 was 65 bps

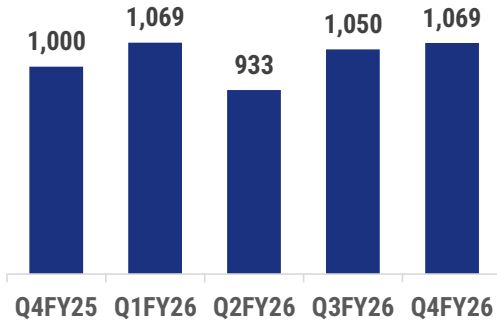
Financial Performance Summary



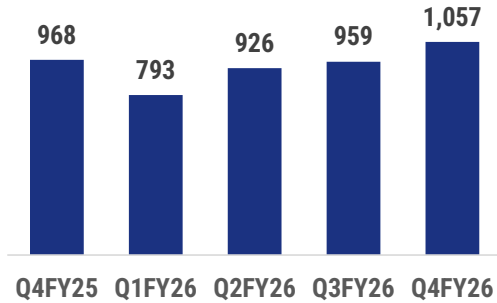
Net Interest Income



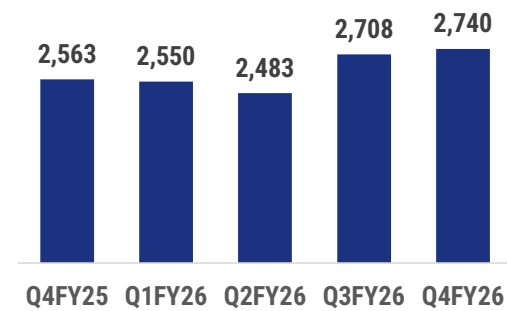
Other Income



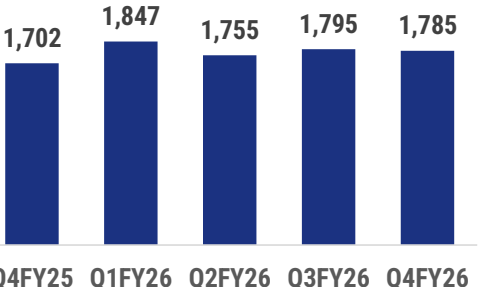
Core Fee Income



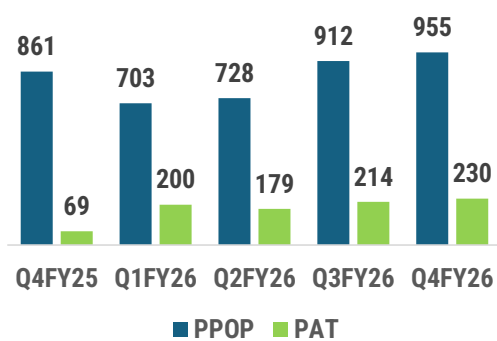
Net Total Income



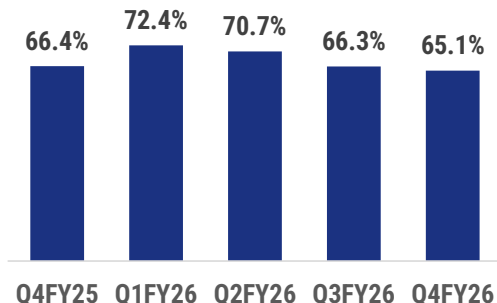
Operating Expenses



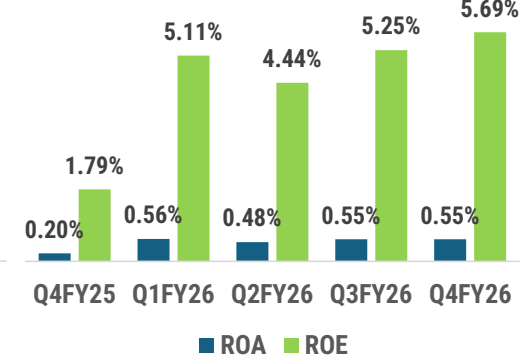
PPOP/PAT



Cost-Income Ratio



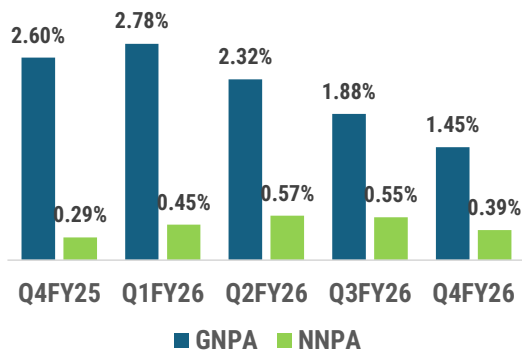
RoA/RoE



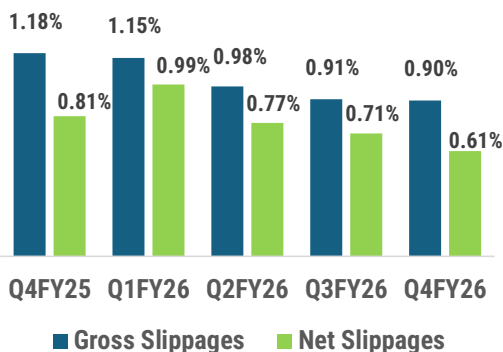
Financial Performance Summary



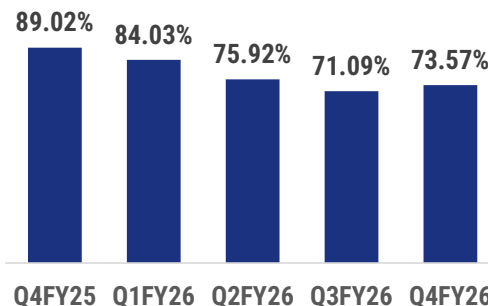
GNPA/ NNPA



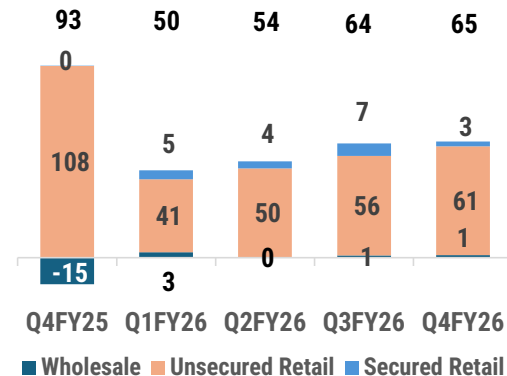
Slippages



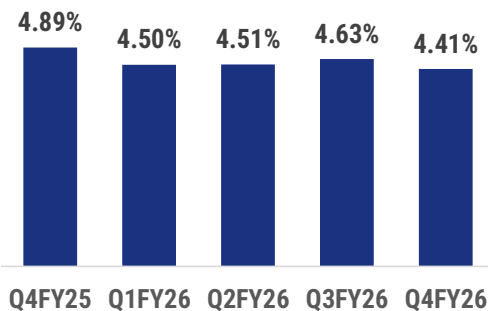
PCR



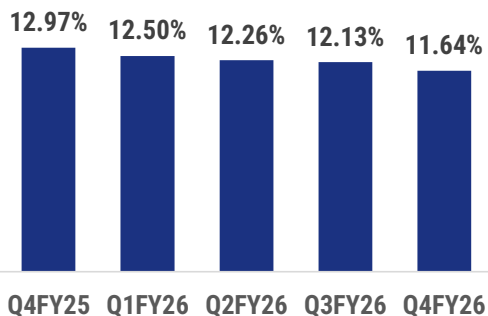
Credit Cost (bps)



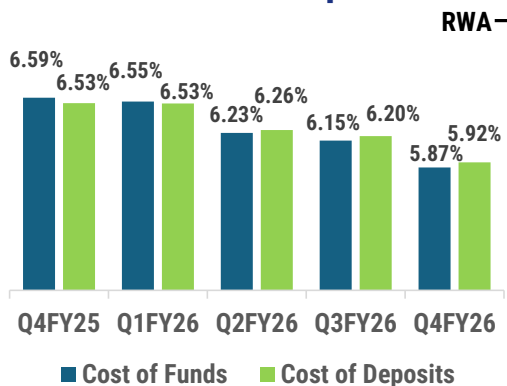
Net Interest Margin %



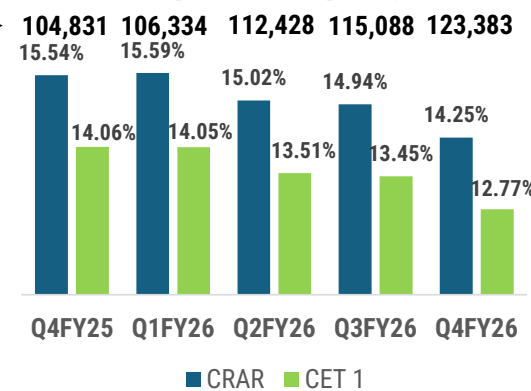
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy*



* Including interim period profits

Standalone Profit & Loss Statement



Particulars	Q4 FY 26	Q4 FY 25	Q3 FY 26	YoY Growth	QnQ Growth	FY26	FY25	YoY Growth
Interest Income	3,720	3,476	3,667	7%	1%	14,336	14,039	2%
Interest Expense	2,049	1,913	2,010	7%	2%	7,976	7,576	5%
Net Interest Income	1,671	1,563	1,657	7%	1%	6,360	6,463	(2%)
<i>Net Interest Margin</i>	4.41%	4.89%	4.63%			4.51%	5.12%	
Other Income	1,069	1,000	1,050	7%	2%	4,121	3,806	8%
<i>Core Fee</i>	1,057	968	959	9%	10%	3,735	3,429	9%
Total Income	2,740	2,563	2,707	7%	1%	10,481	10,269	2%
Operating Expenses	1,785	1,702	1,795	5%	(1%)	7,182	6,642	8%
<i>Employee Costs</i>	482	448	502	8%	(4%)	1,944	1,734	12%
<i>Others</i>	1,302	1,254	1,293	4%	1%	5,238	4,908	7%
Operating Profit	955	861	912	11%	5%	3,299	3,627	(9%)
Provisions	678	785	639	(14%)	6%	2,260	2,959	(24%)
<i>On Advances</i>	684	815	634	(16%)	8%	2,261	3,116	(27%)
<i>Others</i>	(5)	(29)	5	(82%)	(205%)	(2)	(158)	(99%)
Profit Before Tax	277	76	273	264%	1%	1,040	668	56%
Tax	47	7	59	545%	(20%)	217	(27)	NM
Net Profit	230	69	214	234%	7%	822	695	18%

Standalone Balance Sheet



Particulars	March 2026	March 2025	December 2025	YoY Growth	QoQ Growth
Liabilities					
Capital	618	608	617	2%	0%
Reserves and Surplus	15,987	14,999	15,719	7%	2%
Deposits	1,39,018	1,10,944	1,19,721	25%	16%
Borrowings	16,794	13,734	14,876	22%	13%
Other Liabilities	8,268	6,441	6,357	28%	30%
Total	1,80,685	1,46,725	1,57,290	23%	15%
Assets					
Cash & Balances with RBI	14,012	10,965	6,029	28%	132%
Balances with other banks	9,053	1,595	11,721	468%	(23%)
Investments (Net)	32,078	32,165	26,814	0%	20%
Advances (Net)	1,14,232	92,618	1,03,086	23%	11%
Fixed and Other Assets	11,310	9,383	9,640	21%	17%
Total	1,80,685	1,46,725	1,57,290	23%	15%

Consolidated Profit & Loss Statement



Particulars	Q4 FY 26	Q4 FY 25	Q3 FY 26	YoY Growth	QnQ Growth	FY26	FY25	YoY Growth
Income								
Interest Earned	3,721	3,477	3,667	7%	1%	14,337	14,041	2%
Interest Expended	2,049	1,913	2,009	7%	2%	7,975	7,576	5%
Net Interest Income	1,672	1,564	1,658	7%	1%	6,362	6,465	(2%)
Other Income	1,070	1,001	1,051	7%	2%	4,127	3,778	9%
Total Income	2,743	2,565	2,709	7%	1%	10,489	10,243	2%
Expenditure								
Operating Expenses	1,770	1,687	1,781	5%	(1%)	7,124	6,589	8%
Employee Cost	605	577	622	5%	(3%)	2,432	2,181	11%
Other Operating Expenses	1,165	1,110	1,159	5%	1%	4,692	4,407	6%
Operating Profit	972	878	928	11%	5%	3,366	3,654	(8%)
Provisions	678	785	639	(14%)	6%	2,260	2,959	(24%)
On advances	684	815	634	(16%)	8%	2,261	3,116	(27%)
On others	(5)	(29)	5	(82%)	(205%)	(1)	(158)	(99%)
Profit Before Tax	294	93	289	215%	2%	1,106	696	59%
Tax	50	6	61	684%	(19%)	227	(21)	NM
Profit After Tax	244	87	228	181%	7%	879	717	23%

Consolidated Balance Sheet

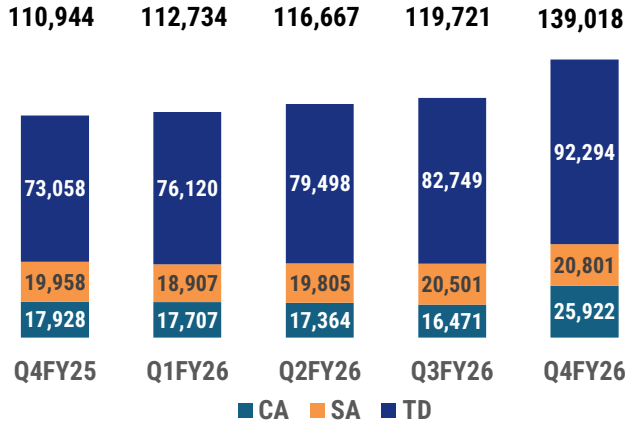


Particulars	March 2026	March 2025	December 2025	YoY Growth	QoQ Growth
Liabilities					
Capital	618	608	617	2%	0%
Reserves and Surplus	16,106	15,062	15,824	7%	2%
Deposits	1,38,959	1,10,933	1,19,687	25%	16%
Borrowings	16,796	13,735	14,877	22%	13%
Other Liabilities	8,267	6,435	6,355	28%	30%
Total	1,80,747	1,46,772	1,57,360	23%	15%
Assets					
Goodwill on Consolidation	41	41	41	0%	0%
Cash & Balances with RBI	14,012	10,965	6,029	28%	132%
Balances with other banks	9,054	1,602	11,723	465%	(23%)
Investments (Net)	32,059	32,103	26,786	0%	20%
Advances (Net)	1,14,232	92,618	1,03,086	23%	11%
Fixed and Other Assets	11,350	9,444	9,695	20%	17%
Total	1,80,747	1,46,772	1,57,360	23%	15%

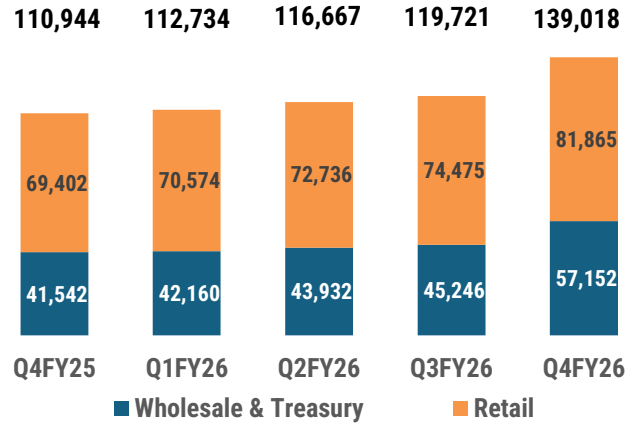
Deposits Profile



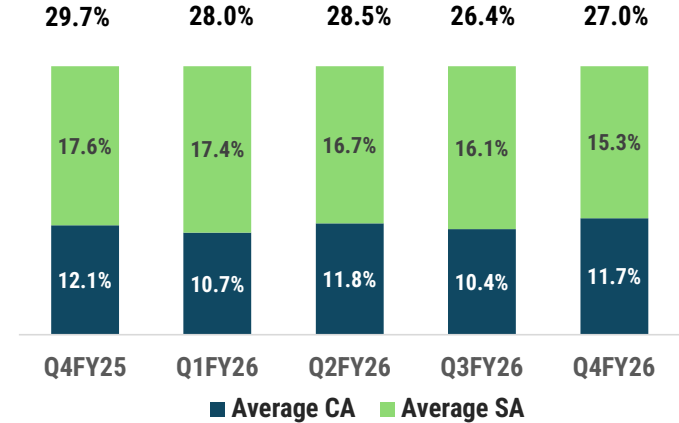
Deposit Composition



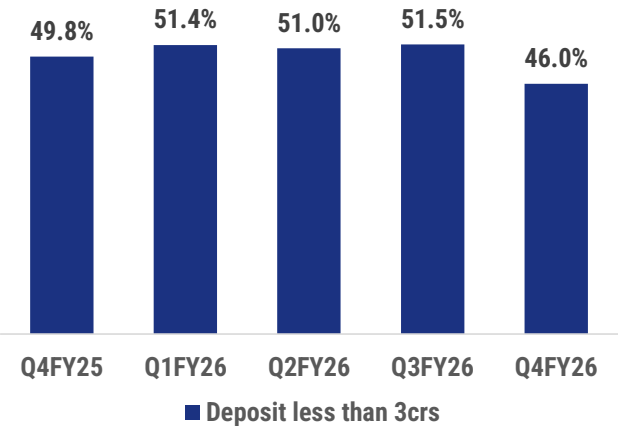
Segment Composition



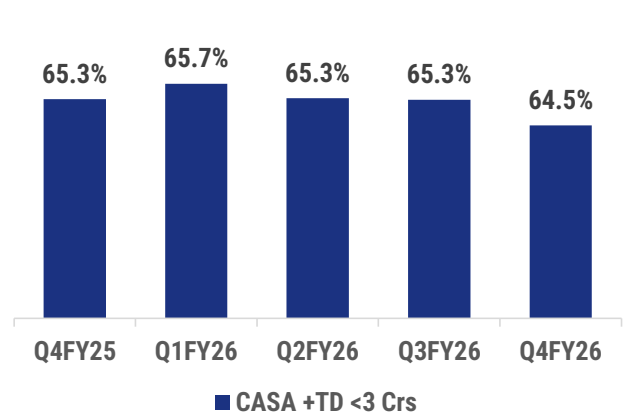
Average CASA



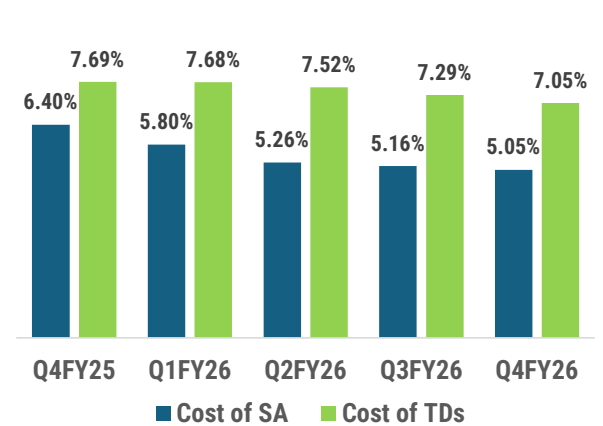
Granular Deposits



Retail TD+ CASA



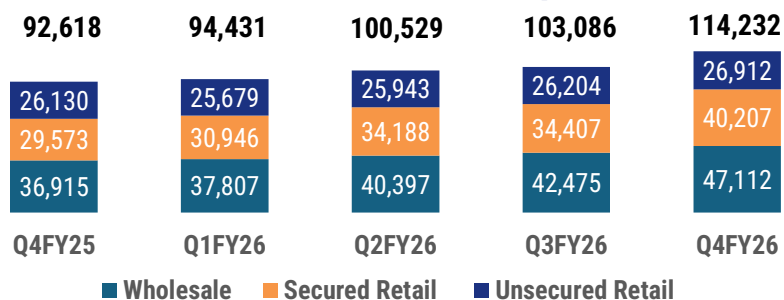
Cost of SA/TD



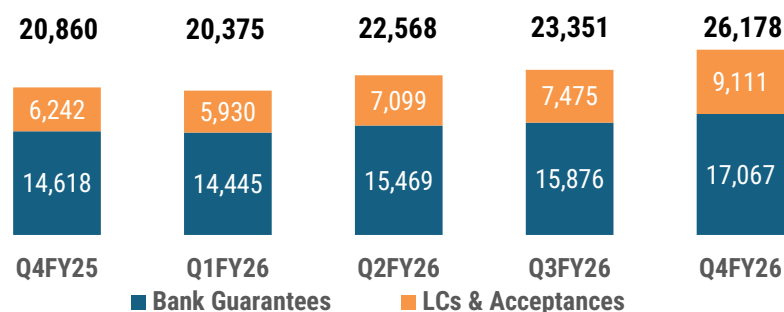


Advances Profile

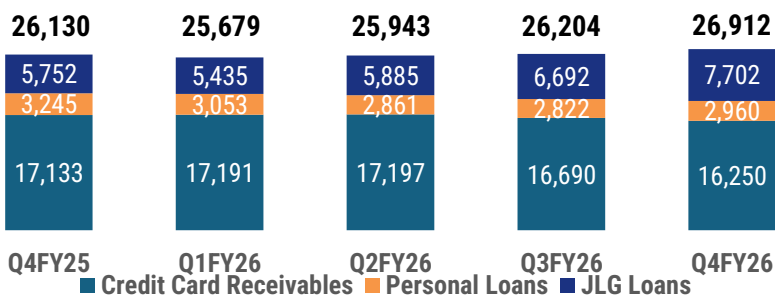
Funded Net Advances Composition



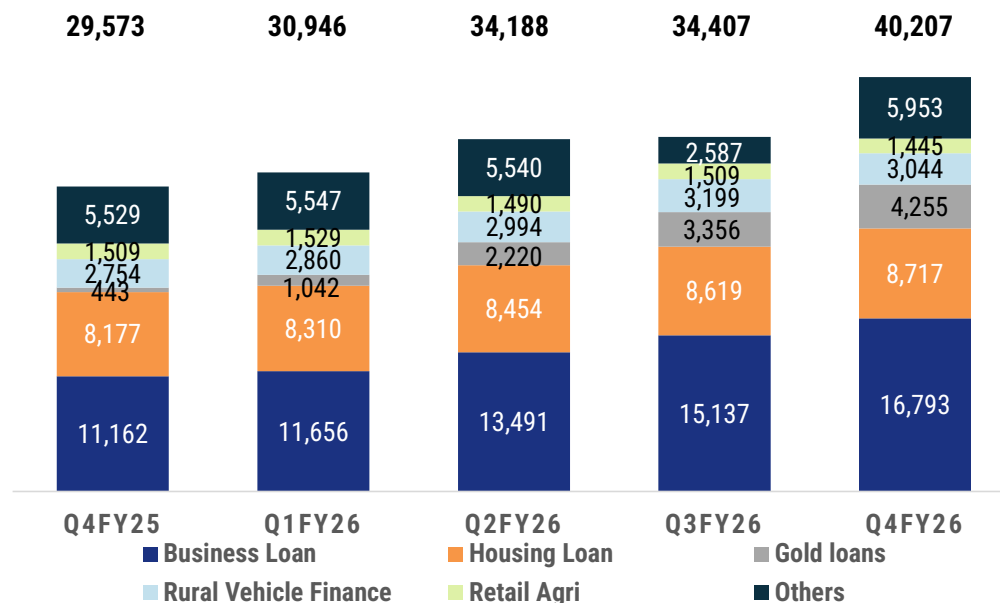
Non-Funded Advances Composition



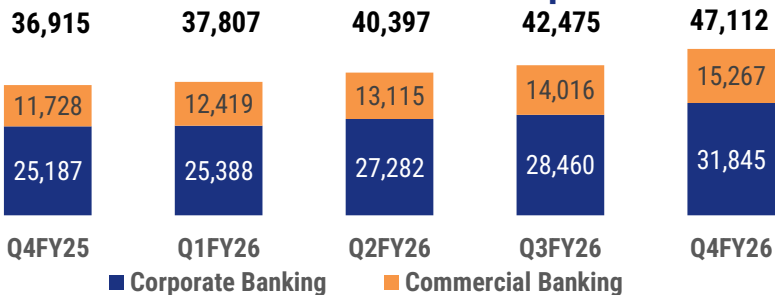
Unsecured Retail Advances



Secured Retail Composition



Wholesale Advances Composition



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

Asset Quality

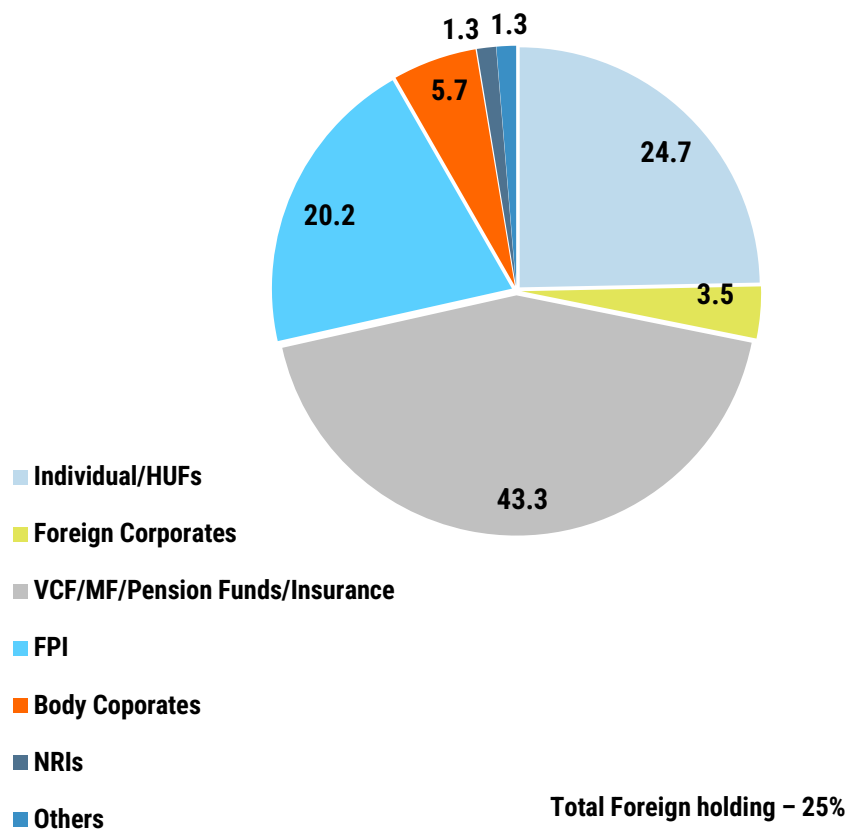


	Q3 FY26					Q4 FY26				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	335	412	1,027	604	2,378	326	310	719	607	1,962
(+) Additions during the period	11	574	157	167	909	79	619	87	141	925
(-) Upgrade	10	6	3	79	98	79	9	3	106	196
(-) Recoveries	10	29	24	37	100	1	30	30	43	105
(-) Write Offs	0	641	438	48	1,127	0	597	296	17	911
Closing Balance	326	310	719	607	1,962	325	292	477	581	1,675
Net Slippages	(9)	539	130	51	711	(1)	580	53	(8)	624
NPA Provision as of date	320	241	426	407	1394	320	220	291	401	1,232
Net NPA	5	69	293	199	567	5	72	185	180	443
Writeoff Recovery	10	71	22	2	105	4	88	20	1	113

Shareholding Pattern & Rating Profile



Shareholding by category (%)



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)



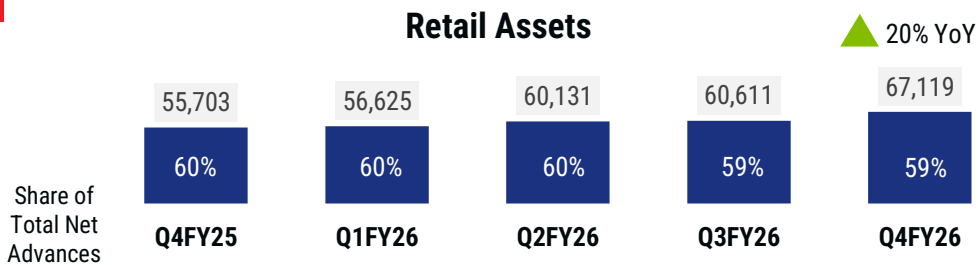
Retail Banking

Business Updates

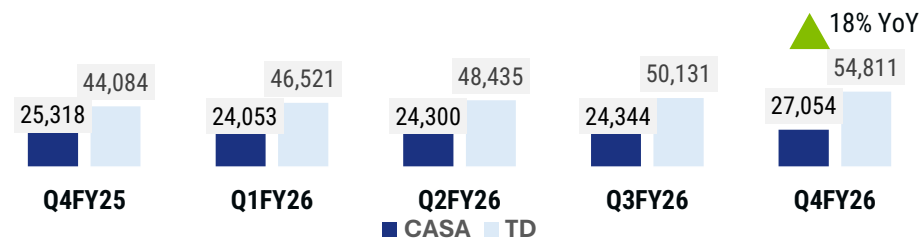
Retail Banking



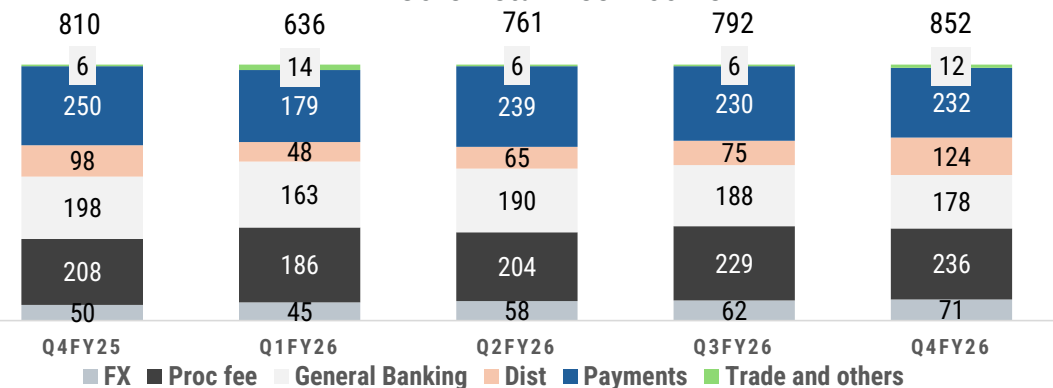
Retail Assets



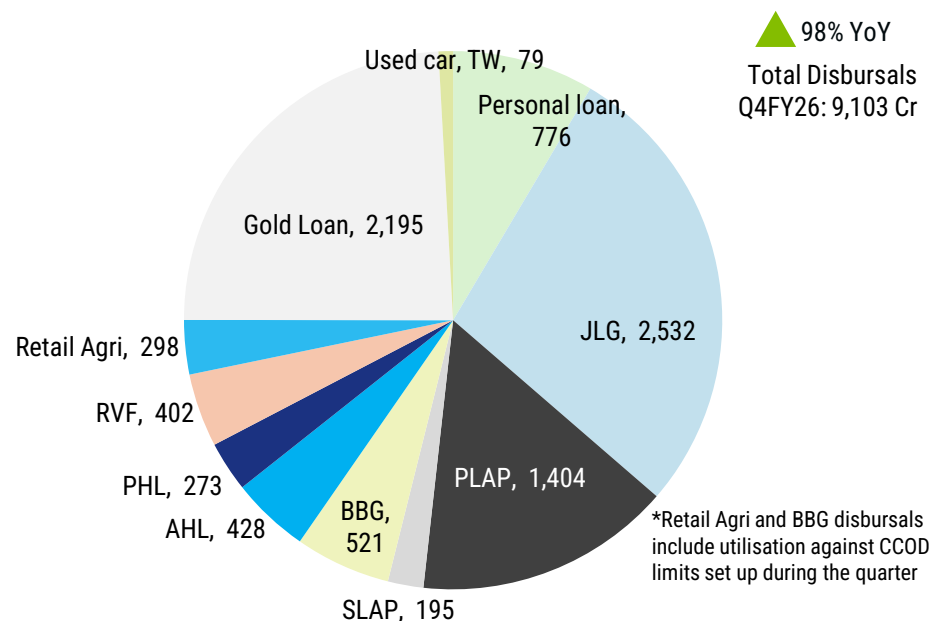
Retail Liabilities



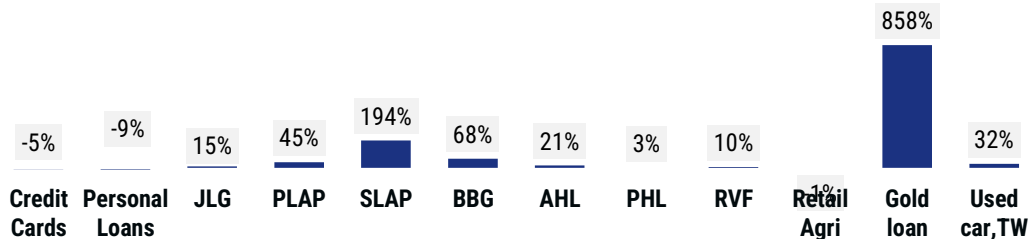
Core Retail Fee Income



Retail Disbursals Q4



Retail Gross Advances Growth Y-o-Y %



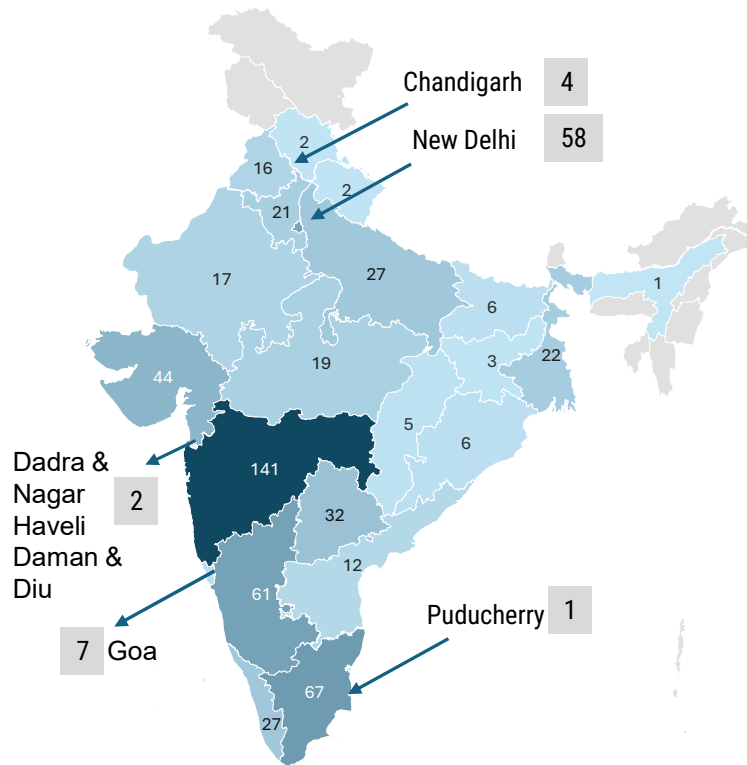
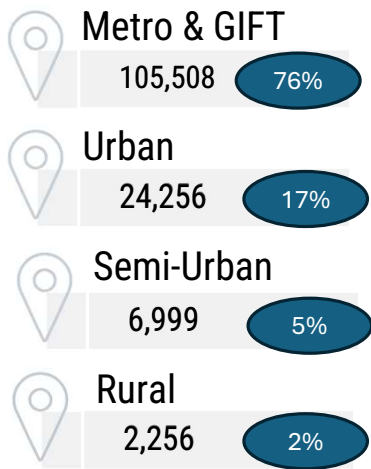
Business segments in this presentation are based on internal classification and may undergo reclassification, if needed 15

Distribution Network

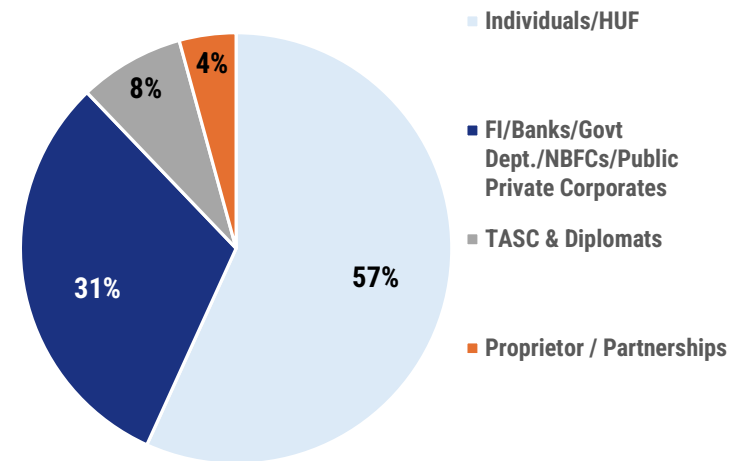


600+ districts, servicing 18,000+ pincodes

BANK LEVEL DEPOSIT COMPOSITION



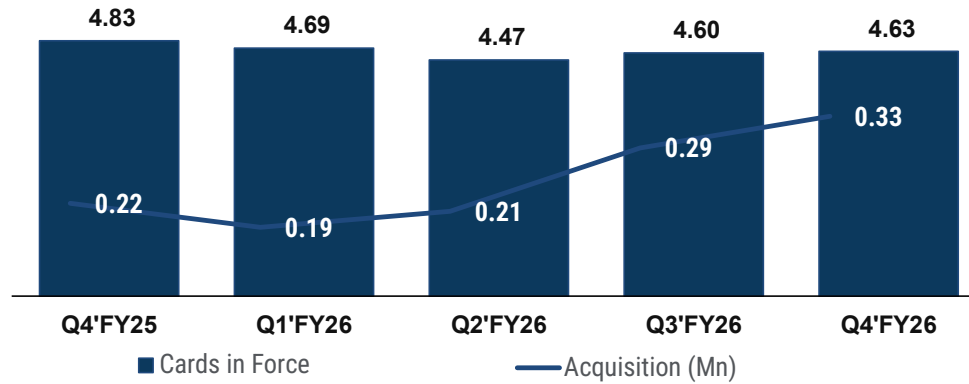
Retail Liabilities: Constitution wise



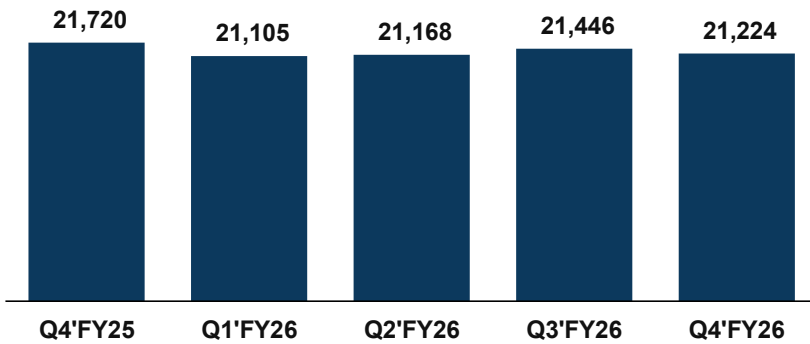
Credit Cards - Portfolio Trends



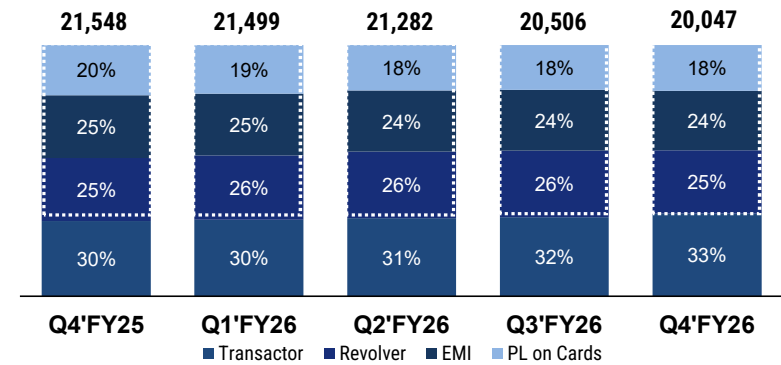
Cards in Force and New Acquisition (Mn)



Total Spends (Rs. In crore)



AUM (Rs. In crore)

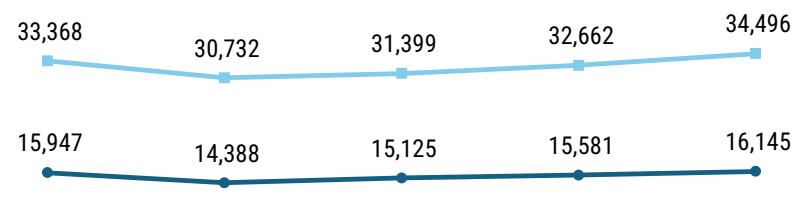


Interest Earning Receivables
Term Advances further broken into PL on cards & EMI



Credit Cards - Portfolio Trends

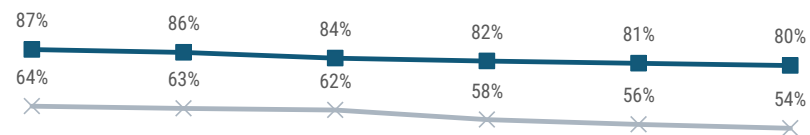
Retail Spend per card



Q4FY25 Q1FY26 Q2FY26 Q3FY26 Q4FY26

● Retail Spend/Card ■ Retail Spend/Active Card

Balance and Spend Active 90 day's

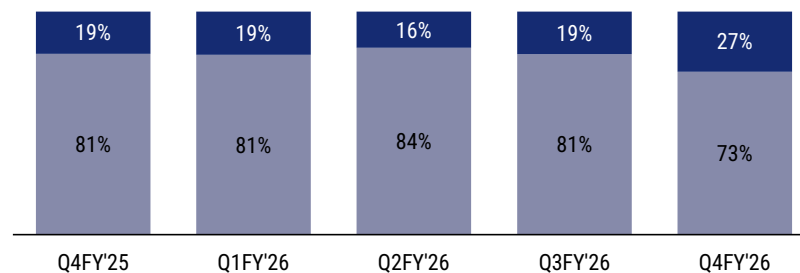


Oct-25 Nov-25 Dec-25 Jan-26 Feb-26 Mar-26

■ Balance Active 90 ✕ Spend Active 90

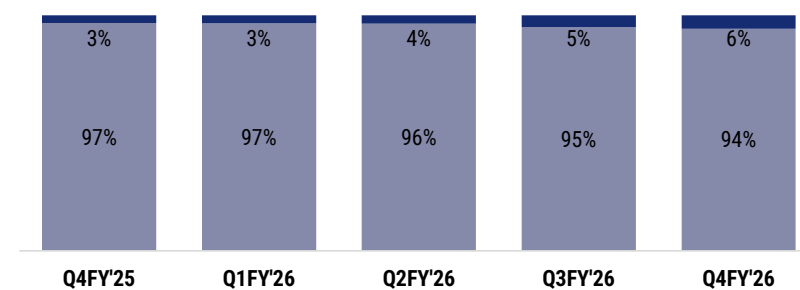
Consumer Loans

Amount(Cr.)



■ Purchase Finance ■ PL on Cards

Count('000)

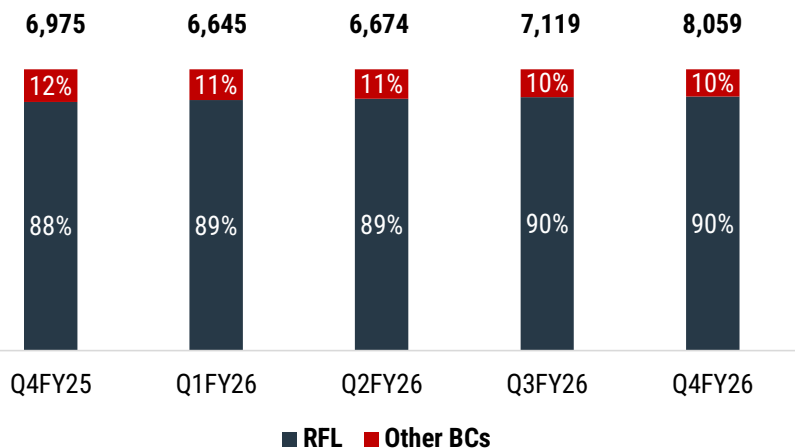


■ Purchase Finance ■ PL on Cards

JLG Update



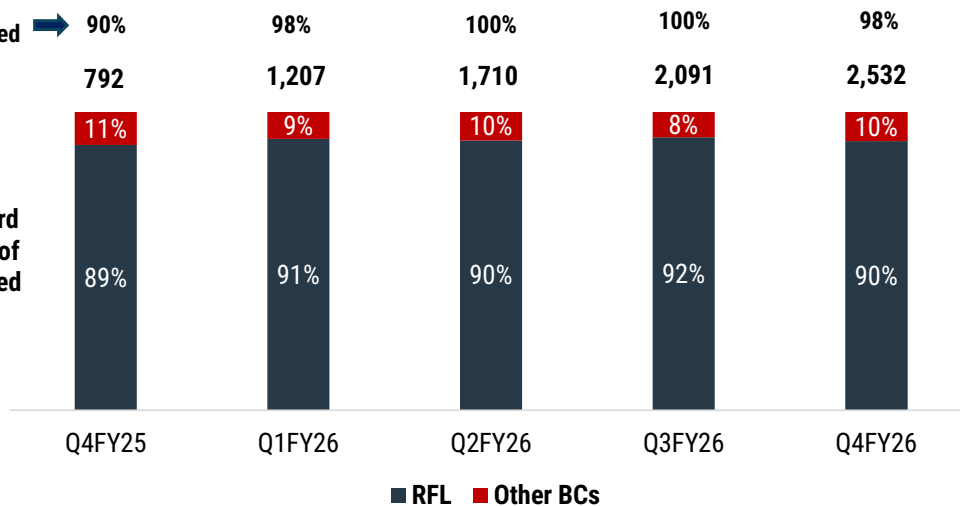
Gross AUM (Rs. In crore)



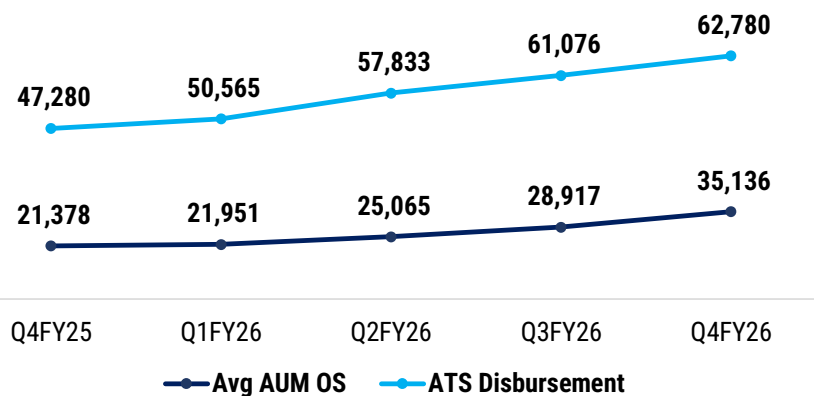
Proportion of Disbursal covered by CGFMU → 90%

~95% Standard Advances as of Mar 26 covered by CGFMU

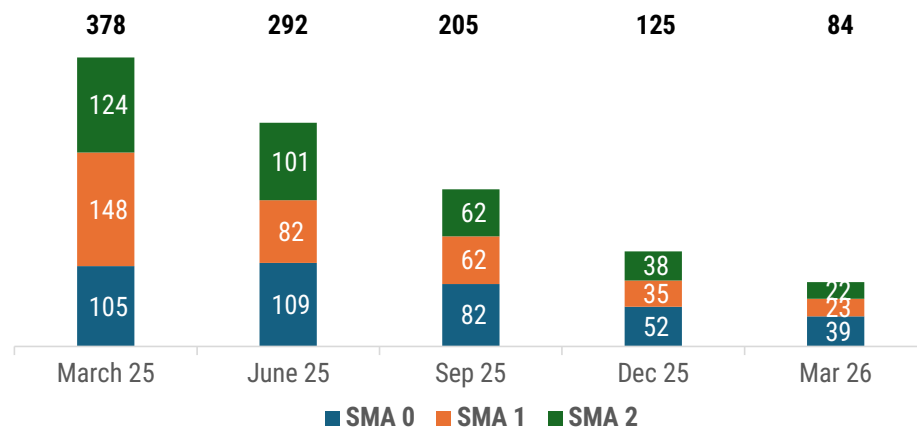
Disbursements (Rs. In crore)



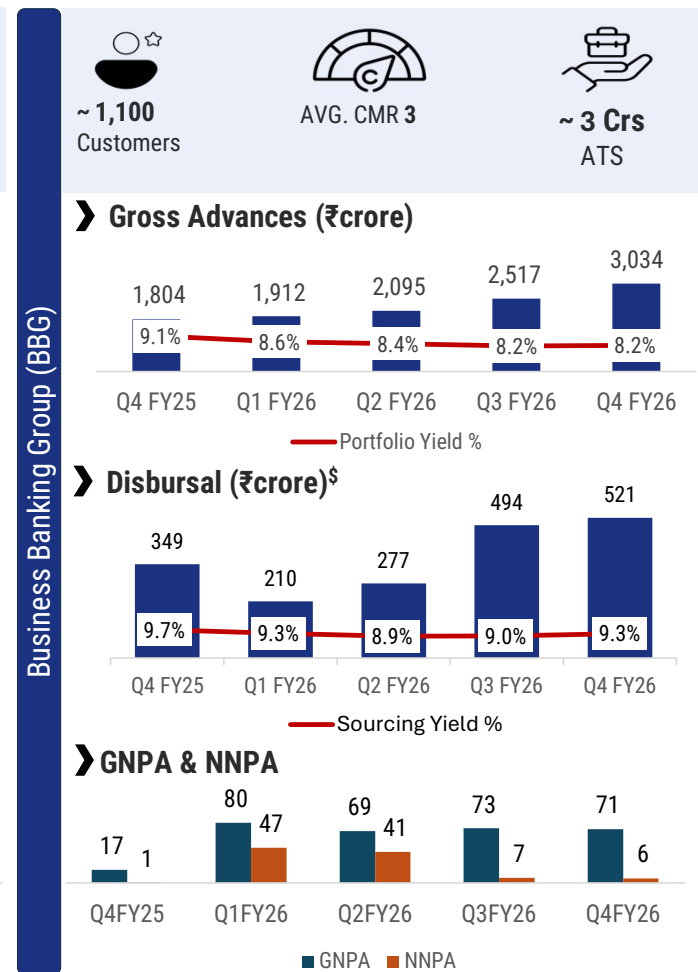
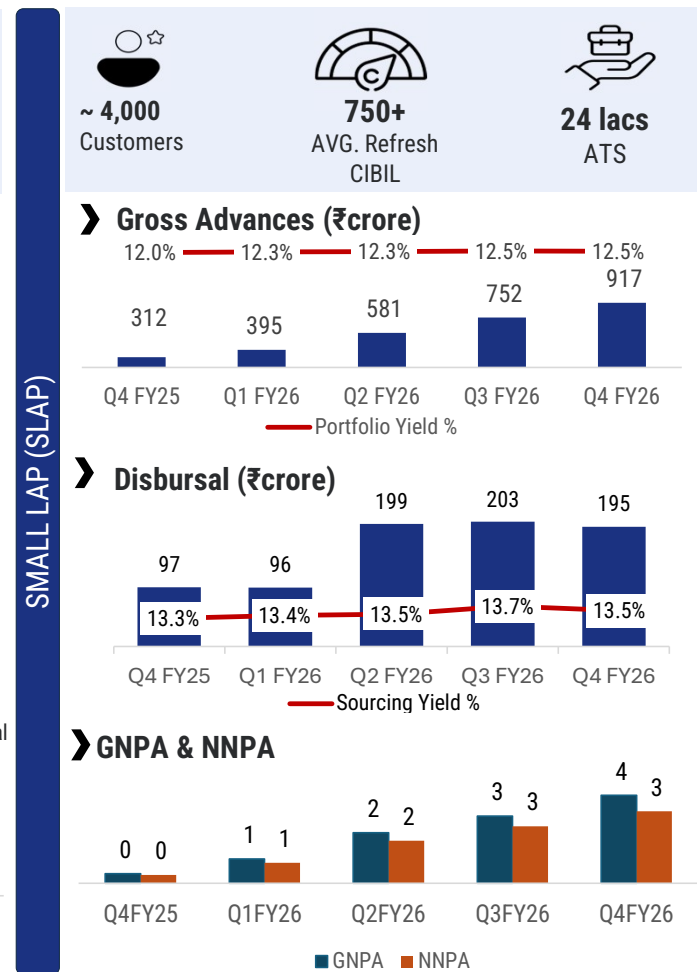
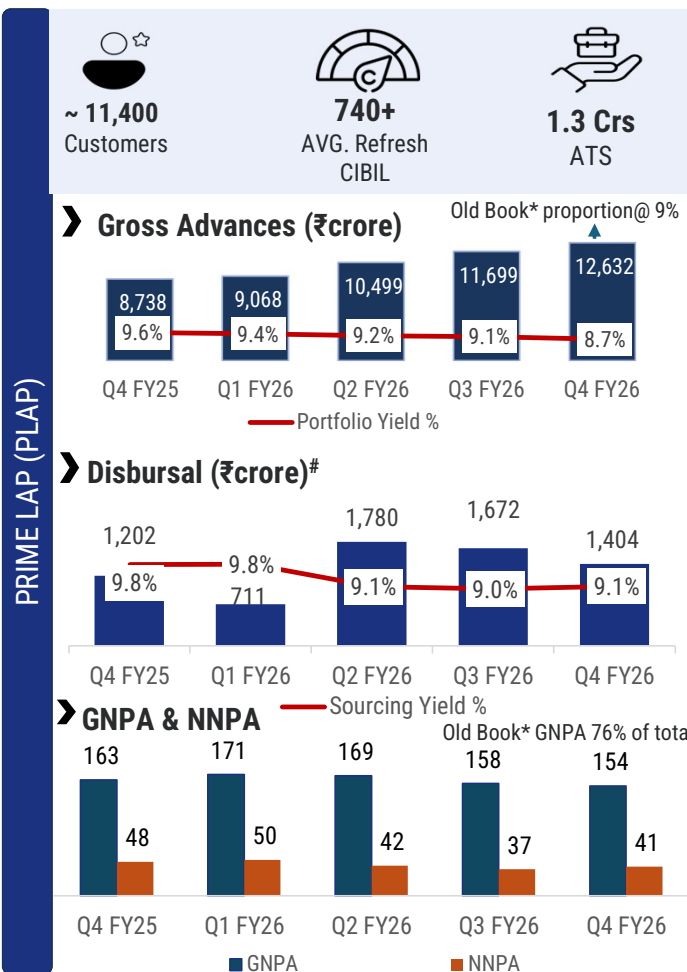
Average Ticket Size – Disbursement & O/s



SMA Position (Rs. In crore)



Key Business Loans Segments



*Old book refers to loan book sourced prior to September 2020
 #LAP disbursals does not include utilization of LAP OD limits

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

\$BBG disbursals include utilisation against CCOD limits set up during the quarter

Housing



~ 9,300
Customers



750+
AVG. Refresh
CIBIL

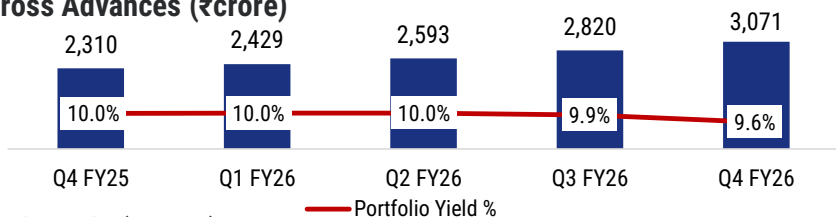


65%
AVG. LTV

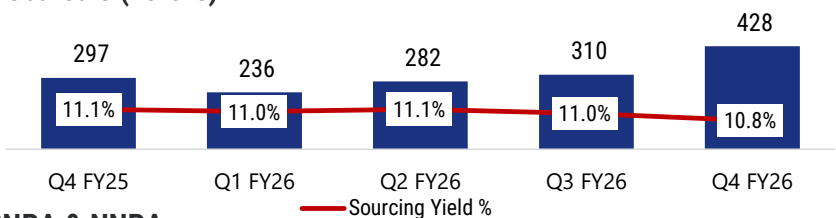


~ 23 lacs
ATS

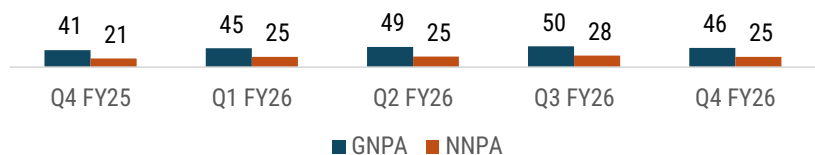
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



PRIME HOUSING LOAN



~ 5,800
Customers



770+
AVG. Refresh
CIBIL

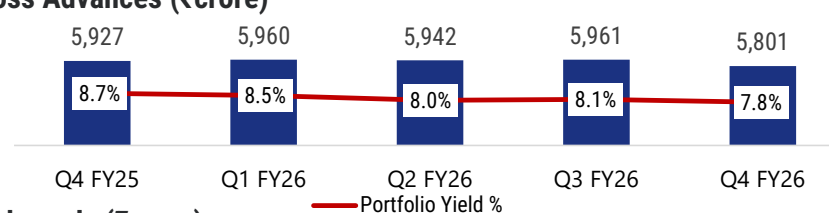


65%
AVG. LTV

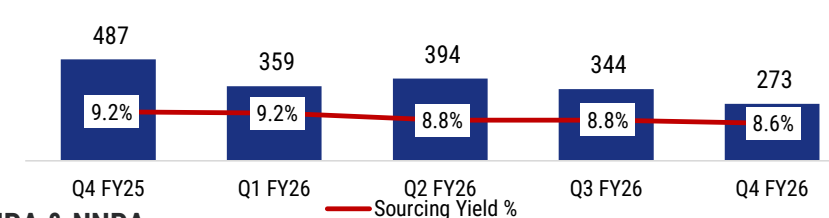


~ 72 lacs
ATS

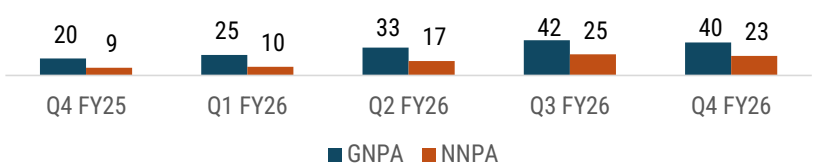
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



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

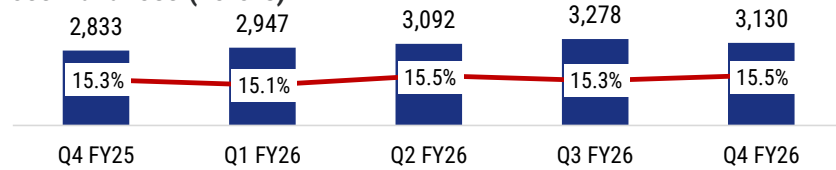
Wheels

~ 100,600 Customers

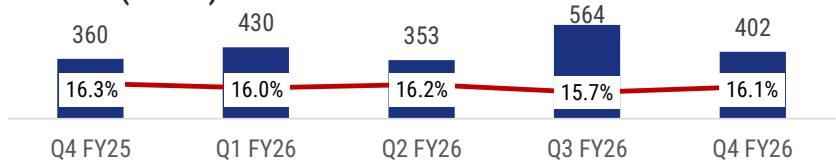
Geographical Presence
308 Districts

RVF : 70 % : 30 % (New tractor : Used Tractor)
Advance Mix

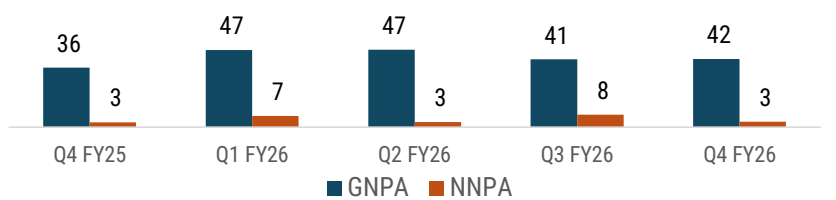
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA

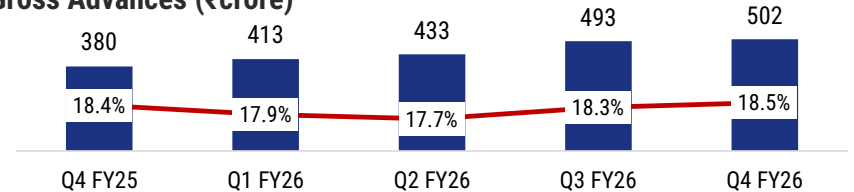


~70,000 Customers

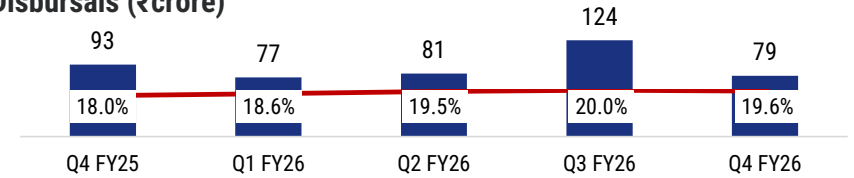
Geographical Presence
55 Districts (Used Car and Two-Wheeler)

Auto Loan : 27% : 73 % (Used Car : New Car)
100% New Two-Wheeler
Advance Mix

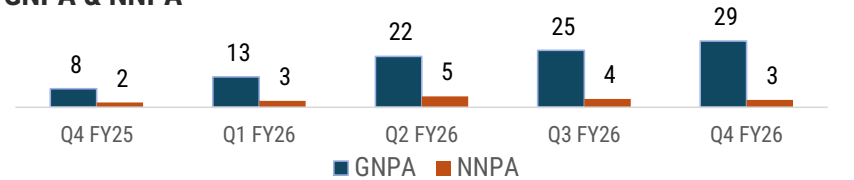
Gross Advances (₹crore)



Disbursals (₹crore)



GNPA & NNPA



Retail Agri & Gold



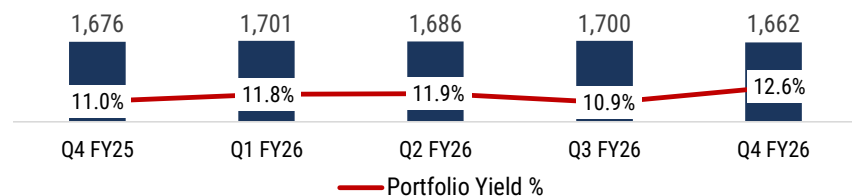
~ 27,600 Customers

Geographical Presence
180 Branches across 16 States

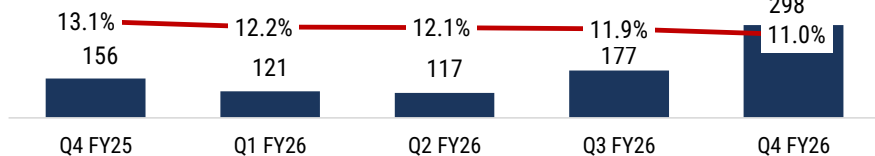


Sourcing Mix
97% from open market or existing customer reference
3% sourcing is from BC partner & Co-lending partner

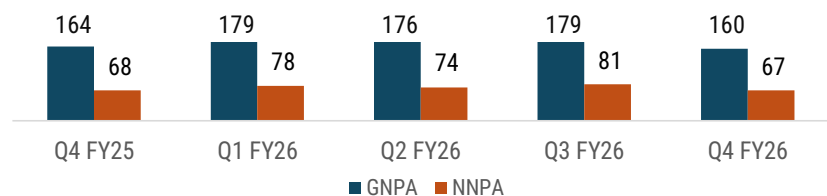
Gross Advances (₹crore)



Disbursals* (₹crore)



GNPA & NNPA



*Retail Agri disbursals include utilisation against CCOD limits set up during the quarter

~ 23,400 Customers

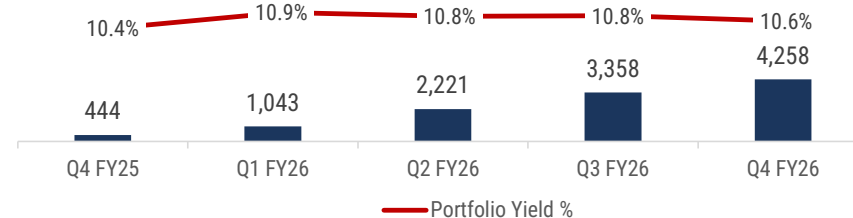


Geographical Presence
Sourced through 474 Branches across 24 States & UT's

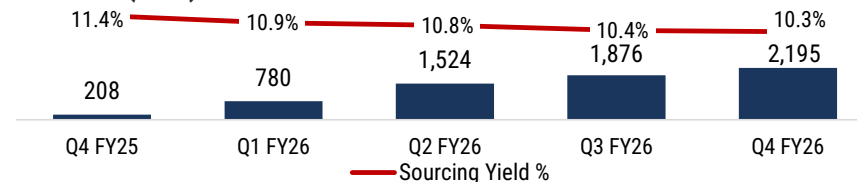


~ 6.7 lacs ATS

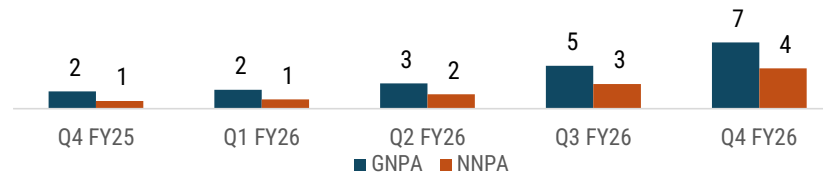
Gross Advances (₹crore)



Disbursals (₹crs)



GNPA & NNPA



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



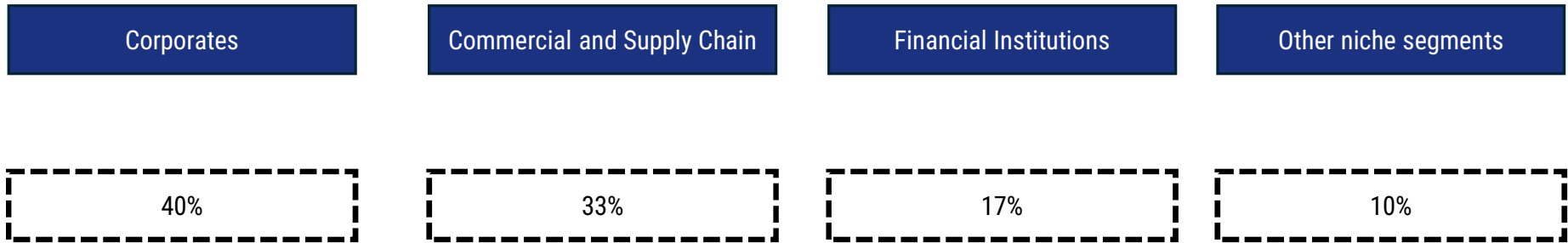
Wholesale Banking

Business Updates

Wholesale Banking



Gross Advances Contribution (Mar 2026)



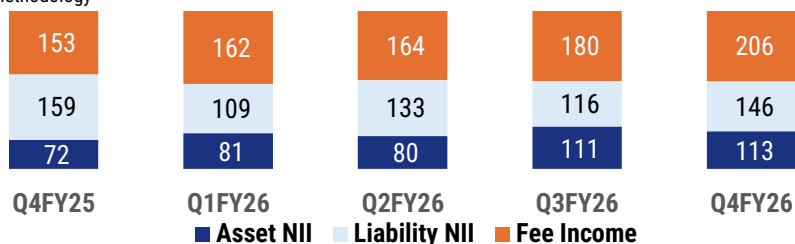
<p>Large value capturing end-to-end Value chain with gamut of tailor-made solutions</p>	<p>Unit focused on micro-market expertise with churning to maintain sectoral caps</p>	<p>Strong market presence with niche product offering; liability led low credit risk and high ROA business</p>	<p>Amongst very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

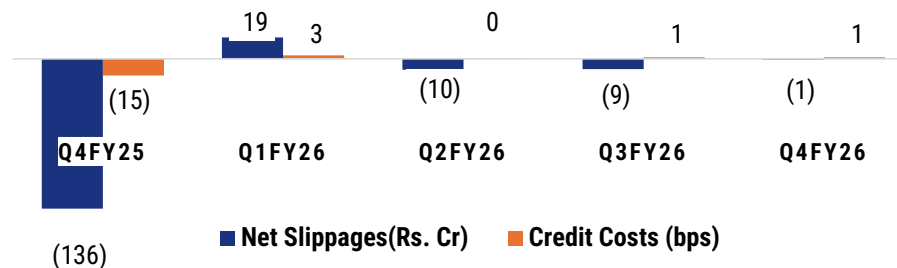


Note: Nil is basis internal methodology & FTP

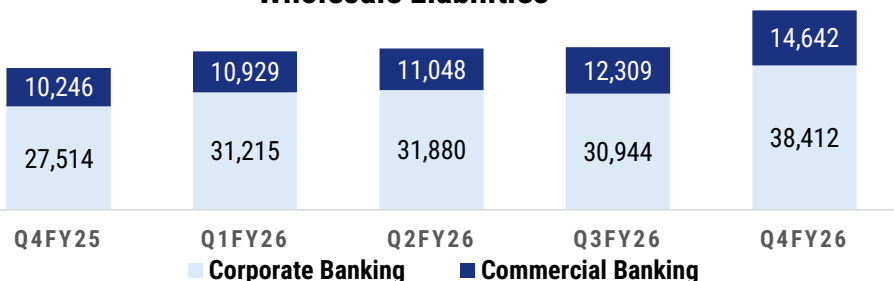
Diversified Revenues



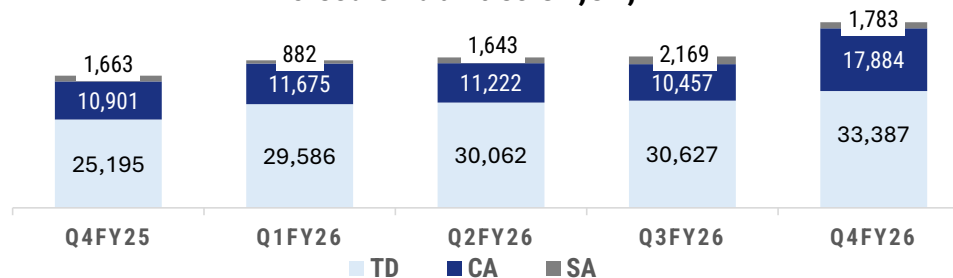
Low Slippages and Recoveries result in low credit costs



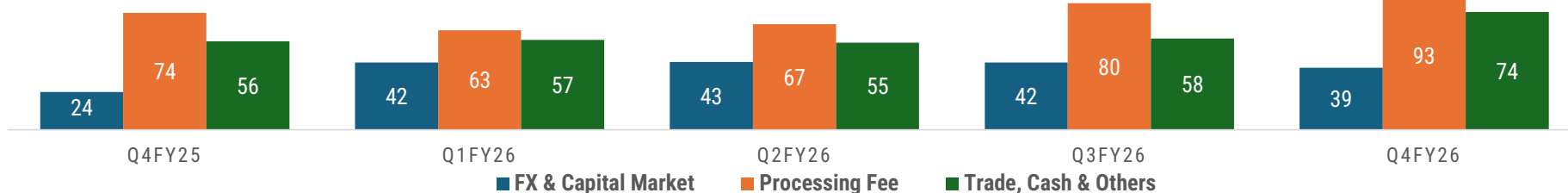
Wholesale Liabilities



Wholesale liabilities CA,SA,TD



Fee Growth Driven by Transaction flows



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



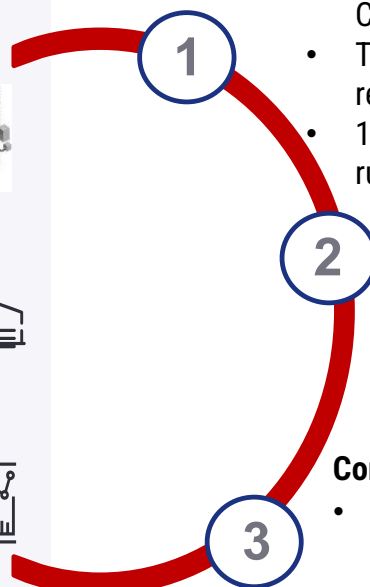
ESG

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 25.16% as on 31st March 2026 with a target to reach 30% by 2027.



Financial literacy:

- Bank runs financial literacy program with NGO partners
- Bank also conducts digital financial literacy programs through Biz. Correspondents
- 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

- Bank has funded overall 6 projects in FY25-26 across 3 thematic areas, namely **Health, Education and Livelihoods Opportunities (H.E.L.O. acronym)**
- The Project "**Dhanvanthari**", driving health by enabling access to health & eye care to underprivileged communities, has touched & facilitated changing lives for better for **1,00,000** beneficiaries




Read more on: <https://www.rbl.bank.in/sustainability-framework/>

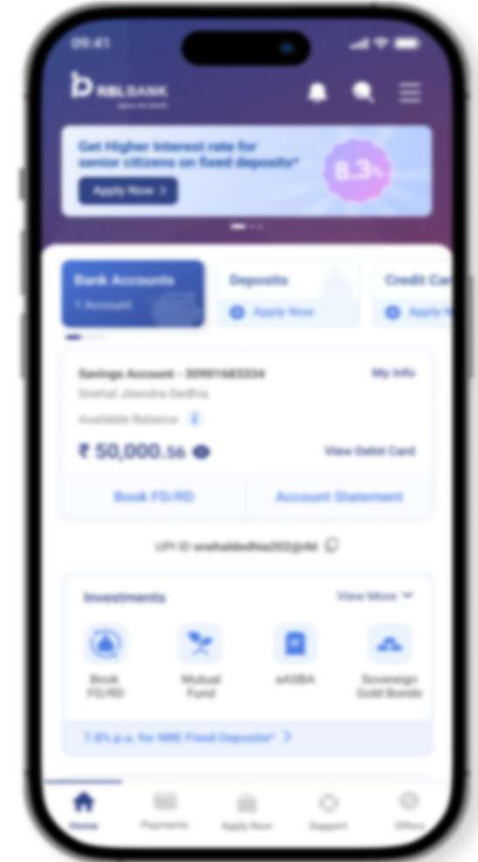


Digital Banking Updates

Digital Banking Snapshot...



 <p>D2C</p>	<p>4.5 Mobile App Ratings</p>	<p>~10.1 Cr. ↑ Q4 - Monthly Avg Transaction Volume (Inward/Outward)</p> <p>15% IMPS 77% UPI 8% RTGS & NEFT</p>		<p>~ 4.24 L Files processed in Q4 through e sign/stamp platform</p>
 <p>Transformation</p>	<p>100% Penetration of E-sign in MFI business</p>	<p>260+ APIs exposed to corporates & partners</p>	<p>7 L+ Average Daily API Calls</p>	<p>24.6 k Credit cards onboarded in Q4 via Account Aggregators Integration.</p>
 <p>Capabilities</p>	<p>3.4 L No of active PPI Customers</p>	<p>7.45 L Active unique POS merchants.</p>	<p>~9.1 L Total UPI Handle Issued since inception</p>	<p>~72.4% of eligible customers are registered on MyBank App</p>



Key Digital Payments Enablement – Q4 Highlights

Distinctive Capabilities & Market Presence

7th in the industry with **4% market share** in processing IMPS transactions as remitter.

+10% Market share in merchant acquiring value of transactions via **20 active** payment aggregators. **~30% YoY increase.**

4th Largest Bank in the industry in processing Foreign Inward Remittance (FIR) through IMPS. **4% share** in cross-border remittance.

<1% Technical Decline in RBL UPI as a remitter bank.

Top 3 Among Top 3 banks in the Industry for processing Indo-Nepal Remittances.

Key Enablement and Outcome

Multi-pronged Partner-Led delivery:

Acquiring services to Payment Aggregators

- Expanding acquiring footprint through strategic onboarding of new payment aggregators, strengthening e-com and digital merchant coverage. **(Khatabook & Infibeam)**
- **PSSL (Paytm Payment Service Ltd)** onboarded for online card acquiring, enhancing digital acquiring scale.

Cross-Border Remittance services & NRI Proposition.

- Partnered with **Real Transfer Ltd (Aspora)** to enable RDA-based cross-border remittances, strengthening offerings for the Indian diaspora.
- **Betafront FD** traction continues with **USD 6.1 Mn+ deposits** across **573 FDs**, indicating strong overseas customer adoption.

Enach Mandates

- **5 new eNACH mandates onboarded**, strengthening automated repayments and improving collection efficiency for lending partners.

Digital Payments & Product Enhancements

- Enabled **UPI for domestic leg of RDA**, improving straight-through processing and customer experience.
- **Soundbox solution launched** to enhance merchant acceptance and visibility.
- Implemented **Payer Bank Account Validation (TPV)** in UPI collections, supporting NBFC, MF and Insurance use cases.
- Streamlined claim settlement process for **Primario prepaid cards**, improving turnaround time and customer experience.

Partnerships Onboarded

Enhancements

Continuous Enhancements across Digital Channels, Lending, Collection & Onboarding...



Retail Customer

- ✓ Gift City Customers – Enabled Outward remittance, FCY FD Booking, Internal Funds Transfer – MyBank & RIB.
- ✓ Enablement of accessibility features for Persons with Disabilities – MyBank & RIB
- ✓ Enablement of NPCI UDIR System for Debit card/ATM/ POS/E-commerce transactions – MyBank
- ✓ Enablement of UPI Intent for MyBank
- ✓ Enabling Net Promoter Score journey through WhatsApp Banking to improve CSAT and customer experience across digital and branch banking services
- ✓ CA BYOD journeys for Individuals & Sole Prop,
- ✓ BYOD journey enablement for BCs
- ✓ Addition of Elevate variant in DIY journey of Corp Salary accounts.



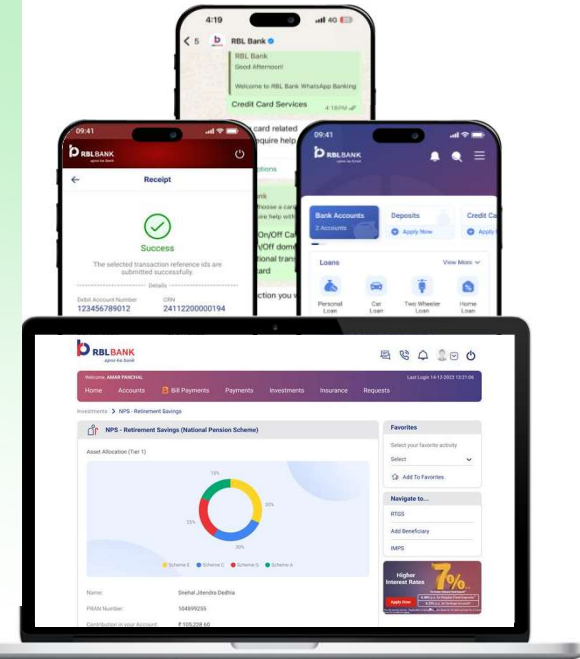
Other Businesses

- ✓ Real time EMI credit into MFI loan accounts, providing faster visibility and strengthening transparency and customer trust
- ✓ New Journey for Shortfall payment of Loan Against Securities product powered by R-Collect
- ✓ New Digital Collection Channel for Credit Cards by integration of R-Collect with 3rd party tele-calling partner
- ✓ New Digital Collection Channel for Credit Cards via R-Collect QR displayed on CC statements
- ✓ Credit Card Payment options on RBL Bank Website are now powered by R-Collect
- ✓ Real time Payment Posting for all Loan repayment transactions via R-Collect



Corporate Customers

- ✓ Enablement of accessibility features for Persons with Disabilities – BizBank & CIB
- ✓ Changes as per guidelines of new income tax bill for individual & bulk transactions - CIB



88%

of MF SIPs initiated through digital platform

92%

of RD booked via digital channel

97%

Smart deposits processed through digital channel

90%

of files processed through e-Sign and e-Stamp

~1071

Cases processed using ULI – Land Record Services

~129 Cr

Collection done via R-Collect

~58,478

Account sourced using BYOD and Abacus



CSR Updates

CSR Initiatives



1,500 Bicycles Distributed Across India Under UMEED



Smt. Rekha Gupta, Hon'ble Chief Minister, Government of National Capital Territory of Delhi, graced the Bank's flagship CSR initiative UMEED distributing 800 bicycles and school kits to girl students.

Shri N A Haris, Member of Karnataka Legislative Assembly, Shantinagar Constituency, graced UMEED, distributing 400 bicycles and school kits to girl students in Bengaluru.

Smt. Laxmi Verma, Rajya Sabha MP, Chhattisgarh, graced UMEED, distributing 300 bicycles and school kits to girl students.



1 Lakh Lives Touched with Dhanvantari
In March, CSR initiative *Dhanvantari* reached 1,00,000 beneficiaries, delivering essential healthcare and eye check-up services to underserved communities.



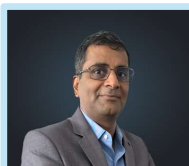
Annexures

Board of Directors



Mr. Chandan Sinha

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



Mr. Jaideep Iyer

*Executive Director
A seasoned banker with a career spanning over 25 years in the financial sector*



Ms. Veena Mankar

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



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*



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. Gopal Jain

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



Mr. Soma Sankara Prasad

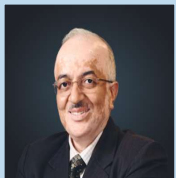
*Non-Executive Independent Director
Previously, Managing Director & CEO of UCO Bank, Ex DMD State Bank of India, Associated for more than 3 decades*



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. 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



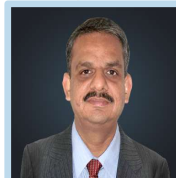
Mr. R. Rajagopalan
Head – Internal Audit
Previously, associated with HDFC Bank, Kotak Mahindra Bank



Mr. Vishal Kukreja
Chief Human Resources Officer
Previously, associated with Dhanalakshmi Bank, HDFC Bank



Mr. Jaideep Iyer
Executive Director
A seasoned banker with a career spanning over 25 years in the financial sector



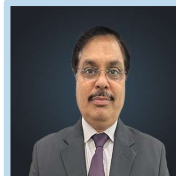
Mr. Alok Rastogi
Head - Corporate Centre
Previously, associated with Yes Bank, CRISIL and Citi Bank



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



Management Team



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. 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. Pari T S

Chief Operations Officer

Previously, Associated with Yes Bank, Citibank, HDFC Bank



Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

Previously, associated with ABN Amro, RBS, Tata Tele Services, Fullerton India

Historical Performance



Particulars	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	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	16,014
Deposits	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	110,944	139,018
Advances (Net)	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	92,618	114,232
Investments (Net)	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	32,165	32,078
Net Profit	207	292	446	635	867	506	508	(75)	883	1,168	695	822
CRAR (%)	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	14.2
Gross NPA (%)	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	1.45
Net NPA (%)	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.39
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	19.02
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	13,316
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	5.12
BVPS	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	245.61	259.08



Thank you