

January 18, 2025

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

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai -400051
Script 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 January 18, 2025, please find enclosed the following:

1. Press Release on the unaudited standalone financial results of the Bank for the quarter and nine months ended December 31, 2024.
2. Investor Presentation for the quarter and nine months ended December 31, 2024.

In compliance with Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at www.rblbank.com.

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 January 18, 2025 on the unaudited financial results of the Bank for the quarter and nine months ended December 31, 2024, shall also be made available on the website of the Bank at <https://ir.rblbank.com/>.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

Encl: As above

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



Investor Presentation Q3 FY 25

January 18, 2025



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ALL FIGURES IN THIS DOCUMENT ARE IN INR CRORE UNLESS MENTIONED OTHERWISE ; 1 CRORE = 10 MILLION

Glossary and Key Notes

AEPS	Aadhaar Enabled Payment System	INR	Indian Rupee
Agri	Agribusiness Banking	IPO	Initial Public Offering
API	Application Programming Interface	MF	Mutual Funds
ATM	Automated Teller Machine	Mn	Million
BC	Business Correspondent	NFB	Non Fund Based
Bps	Basis Points	NIM	Net Interest Margin
BVPS	Book Value Per Share	NNPA	Net Non Performing Assets
C&IB	Corporate & Institutional Banking	NPA	Non Performing Assets
CAGR	Compounded Annual Growth Rate	PCR	Provision Coverage Ratio
CASA	Current Account and Savings Account	Q1	3 month period ended June 30(April 1 - June 30)
CB	Commercial Banking	Q2	3 month period ended September 30(July 1 - September 30)
CBDT	Central Board for Direct Taxes	Q3	3 month period ended December 31(October 1 - December 31)
CC	Credit Card	Q4	3 month period ended March 31(January 1 - March 31)
CEO	Chief Executive Officer	QoQ	Quarter on Quarter
CET1	Core Equity Tier 1	H1	6 month period ended September 30(April 1 - September 30)
Cr	Crore	9M	9 month period ended December 31(April 1 - December 31)
CRAR	Capital to Risk Weighted Assets Ratio	RBI	Reserve Bank of India
CSR	Corporate Social Responsibility	RoA	Return on Assets
FICC	Fixed Income, Currency and Commodity	RoE	Return on Equity
FPI	Foreign Portfolio Investor	RWA	Risk Weighted Assets
FY	12 month period ended March 31	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	US	United States
GST	Goods and Services Tax	VCF	Venture Capital Funds
HUF	Hindu Undivided Family	YoY	Year on Year
RBL Finserve	RBL Finserve Ltd.	WCF	Working Capital Finance
RVF	Rural Vehicles Finance	JLG	Joint Liability Group
NM	Not Meaningful		



Financial Results

Highlights for the Q3 FY25

Operating performance

- Net Interest Income (NII) for Q3 FY25 grew 3% YoY to Rs. 1,585 crore, NIM was 4.90%
- Other Income for Q3 FY25 grew 38% YoY to Rs. 1,073 crore
- Operating Profit for Q3 FY25 grew 30% YoY to Rs. 997 crore
- Net Profit was Rs. 33 crore for Q3 FY25 after additional provision on JLG loans

Retail led loan growth

- Advances grew by 13% YoY to Rs. 90,412 crore
- Retail advances grew by 19% YoY to Rs.55,199 crore; Secured retail advances grew 38% YoY
- Wholesale advances grew by 5% to Rs.35,213 crore; Commercial Banking (Mid-corporates & SME) which remains our focus area in wholesale grew faster at 21% YoY

Deposits growth led by Retail

- Overall deposits grew by 15% YoY to Rs. 1,06,753 crore; CASA deposits grew by 12% YoY to Rs. 35,022 crore; CASA ratio at 32.8%
- Granular Deposits (less than Rs. 3 crore) grew by 20% YoY to Rs.53,719 crore; accounts for 50.3% of total deposits
- CASA + TD < Rs. 3 crore at 64% of Total Deposits

Healthy capital position

- Capital adequacy ratio & CET-1 as of 31st Dec 2024 (including 9M profits) was 15.4% & 13.7% vs 16.4% & 14.6% as of 31st Dec 2023

Asset quality

- GNPA down 20 bps YoY to 2.92%, NNPA down 26 bps YoY to 0.53%
- Bank on prudent basis made additional provision of Rs. 414 crore on its JLG loans to take provision coverage on this portfolio to 85%; PCR including this was 82.17%; PCR incl. Technical Write-off was 93.46%
- Credit cost including above additional provision for Q3 FY25 was 139 bps

Key Parameters

Scale



Deposits up 15% YoY to
Rs. 106,753 crore

Advances up 13% YoY to
Rs. 90,412 crore

15.89 mn customers
across segments

Growth Drivers



Retail Assets up 19% YoY;
Secured Retail up 38% YoY

Comm. Banking up 21%
YoY

Granular Deposits up 20%
YoY

Balance Sheet

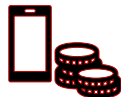


15.4% CRAR
13.7% CET 1

Avg. LCR for Q3 FY25 at
143%

PCR at 82.17%

Presence



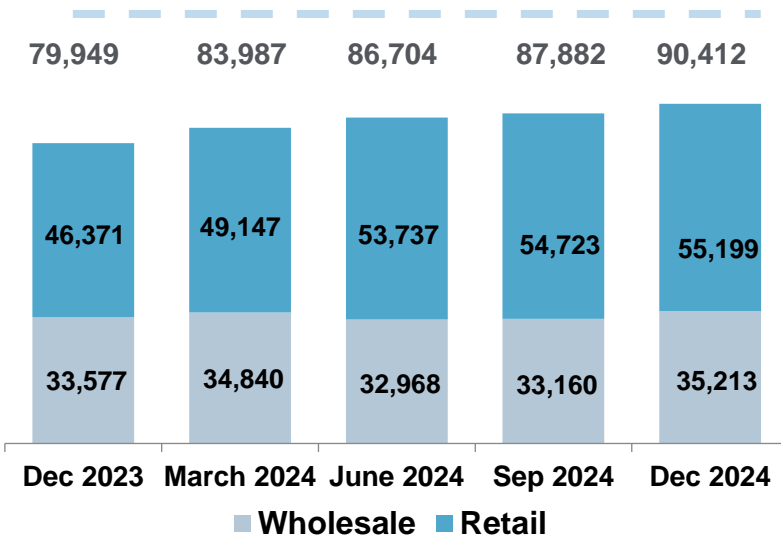
558 branches; 411 ATMs

~1450+ BC Branches

600+ districts, servicing
18,000+ pincodes

Important Metrics...

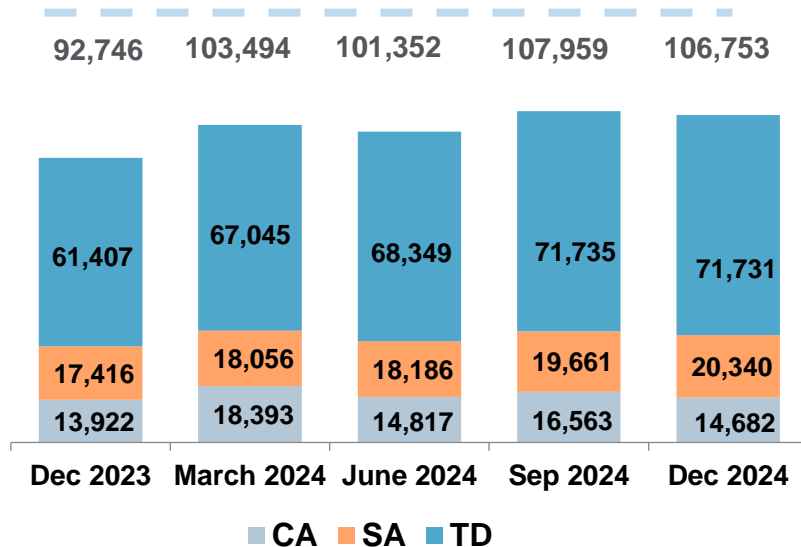
Advances



- HL + Business Loans up by 32% YoY
- Rural Vehicle Finance up by 30% YoY
- Commercial Banking up by 21% YoY

Sustaining secured retail advances growth momentum; growth in wholesale with focus on commercial banking

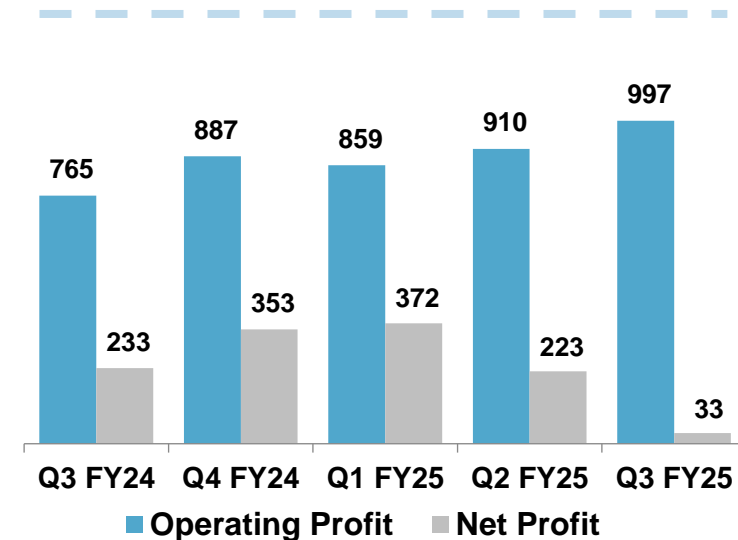
Deposits



- CASA + TD < Rs. 3 crore at 64% of Total Deposits
- ~65%+ FDs opened and SA sourced digitally

Deposits Less than 3 crore growth was 20% YoY

Profitability



- NII grew 3% YoY, NIM at 4.90%
- Core Fee Income up 19% YoY
- Operating Expenses up by 7% YoY

Operating Profit grew 30% YoY

Key Ratios

Parameter	Q3 23	Q4 23	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25
Yield on Advances	12.8%	13.5%	13.9%	14.0%	14.0%	14.1%	14.2%	13.5%	13.3%
Cost of Deposits	5.5%	5.7%	6.1%	6.2%	6.3%	6.4%	6.5%	6.5%	6.6%
Cost of Funds	5.6%	5.8%	6.1%	6.3%	6.5%	6.5%	6.6%	6.6%	6.6%
Net Interest Margin	5.27%	5.62%	5.53%	5.54%	5.52%	5.45%	5.67%	5.04%	4.90%
Cost/Income	70.1%	70.8%	69.3%	66.5%	67.1%	64.2%	65.7%	64.2%	62.5%
Credit Cost (bps)#	39	29	39	90*	48	53	59	80	139**
RoA	0.78%	1.00%	1.01%	1.00%	0.75%	1.08%	1.14%	0.64%	0.09%
RoE	6.25%	8.11%	8.39%	8.38%	6.48%	9.73%	9.88%	5.76%	0.84%

* Credit Cost for Q2 FY24 includes Contingency Buffer on Credit Cards + JLG + Personal Loans of 37bps

** 49 bps on account of additional provision on JLG loans

Credit Cost not annualized

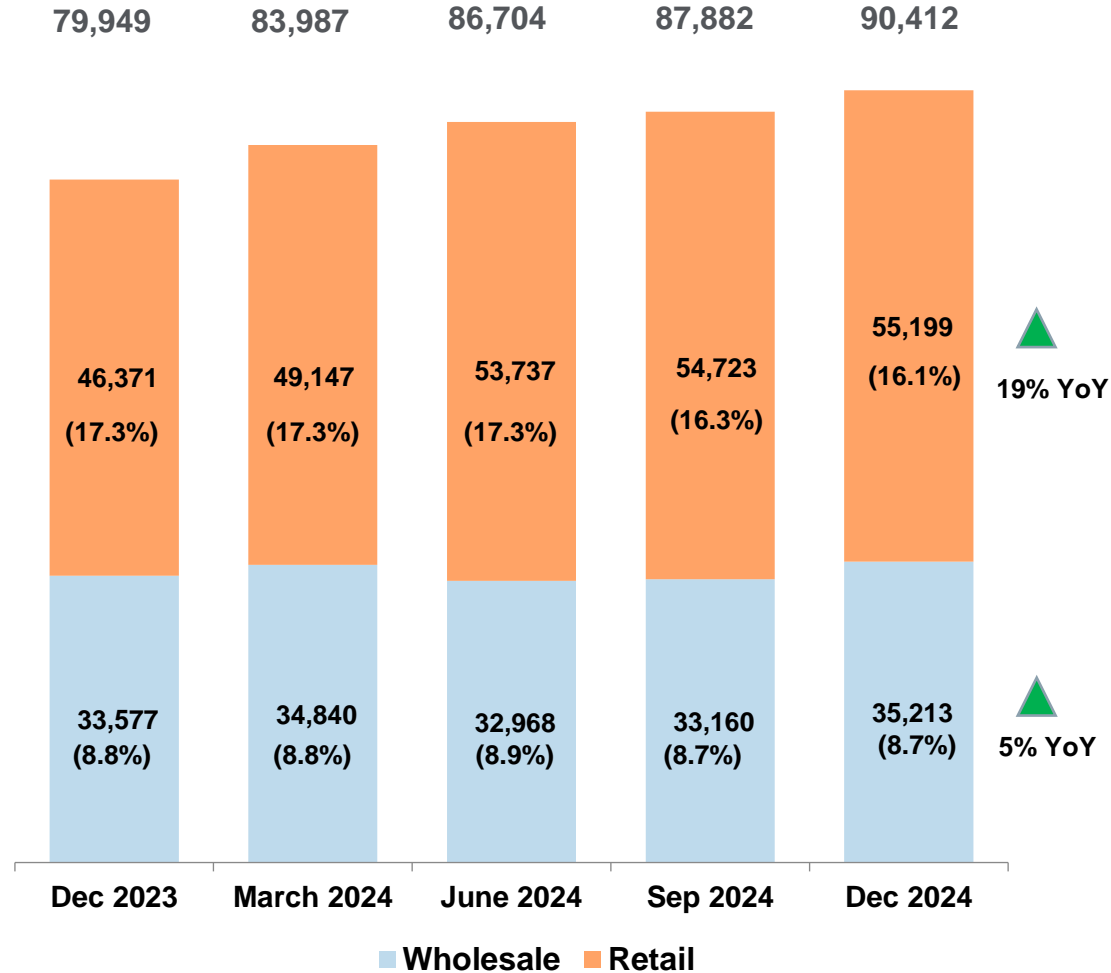


Advances and Deposits

Well Diversified Advances; Growth led by Retail & Commercial Banking

Strong growth in Retail Advances;
Retail : Wholesale mix of 61:39

Net Funded Advances

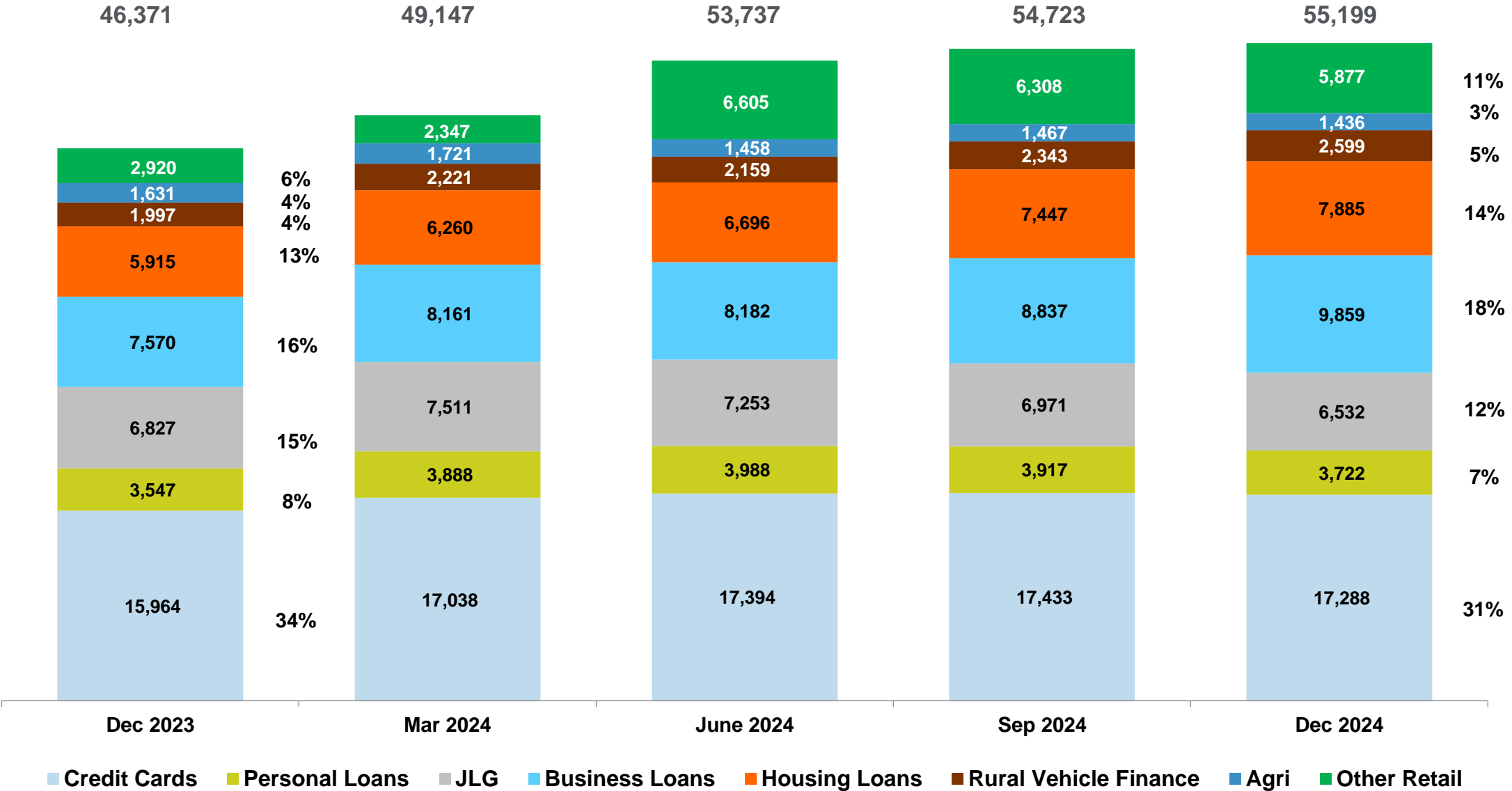


(Yields for the Quarter)

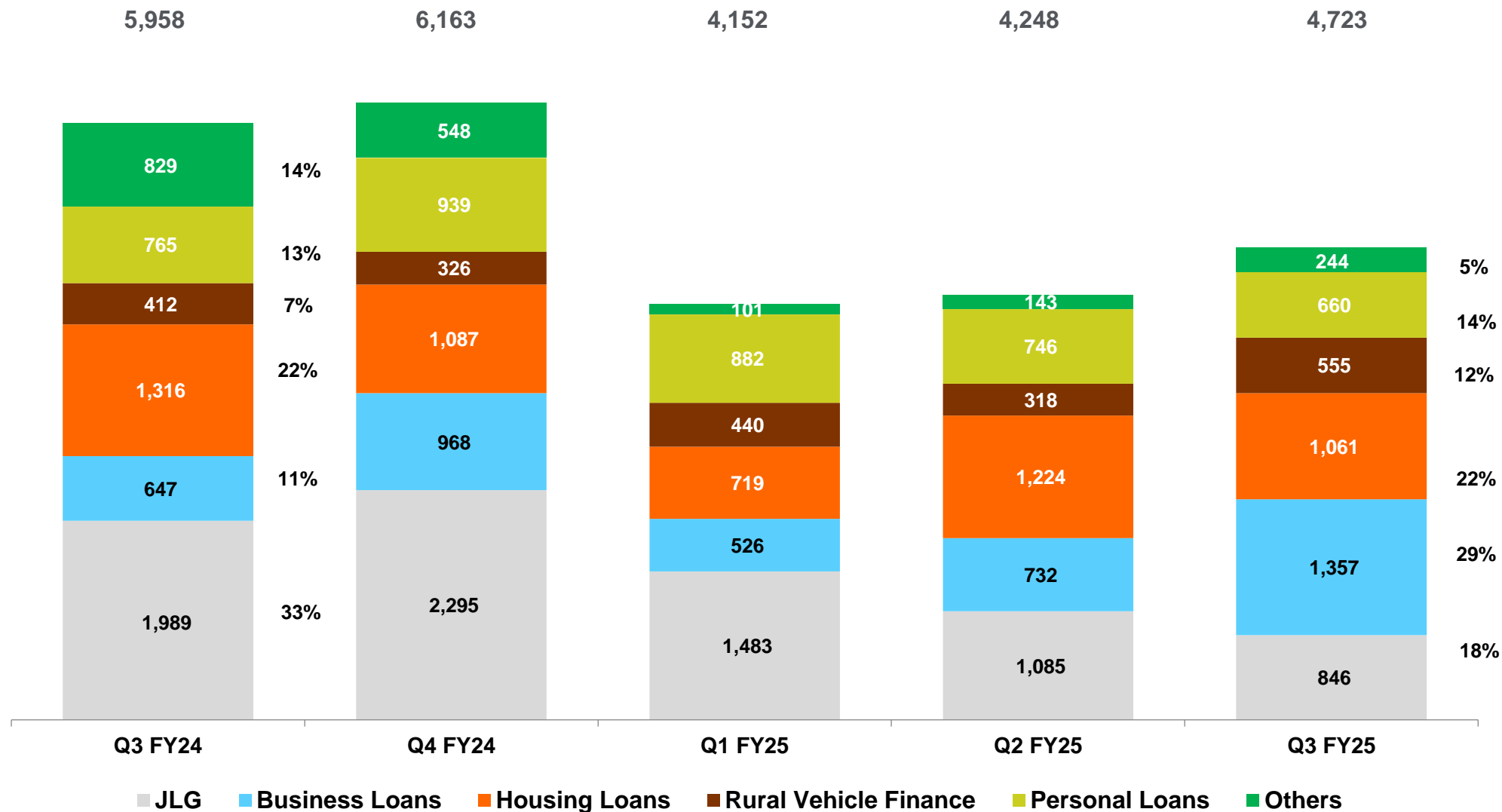
With focus on growing secured retail assets and commercial banking

	Dec 2024	Dec 2023	YoY	Sep 2024	QoQ
Corporate Banking	24,428	24,666	(1%)	23,395	4%
Commercial Banking (Mid-corporates & SME)	10,785	8,912	21%	9,765	10%
Wholesale	35,213	33,577	5%	33,160	6%
Credit Cards	17,288	15,964	8%	17,433	(1%)
Personal Loans	3,722	3,547	5%	3,917	(5%)
JLG	6,532	6,827	(4%)	6,971	(6%)
Business Loans	9,859	7,570	30%	8,837	12%
Housing Loans	7,885	5,915	33%	7,447	6%
Rural Vehicle Finance	2,599	1,997	30%	2,343	11%
Others incl. Gold Loans, OD etc	5,877	2,920	101%	6,308	(7%)
Retail Agri	1,436	1,631	(12%)	1,467	(2%)
Retail	55,199	46,371	19%	54,723	1%
Total	90,412	79,949	13%	87,882	3%

Retail Advances grew 19% YoY

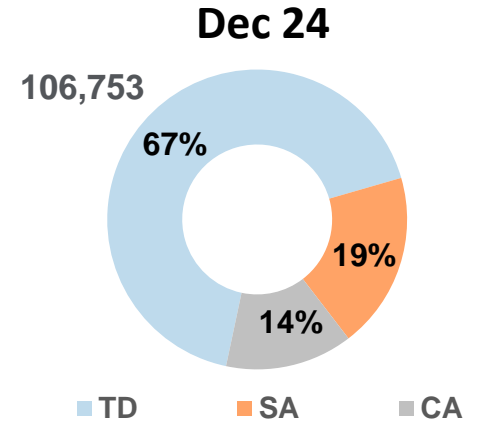
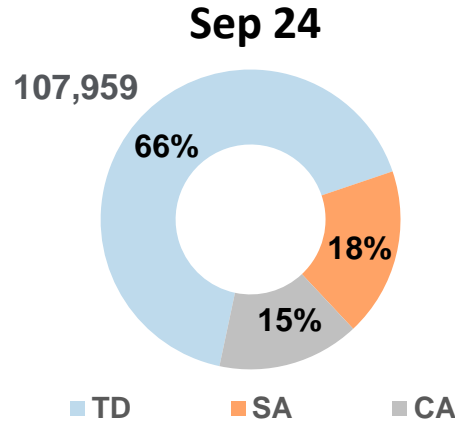
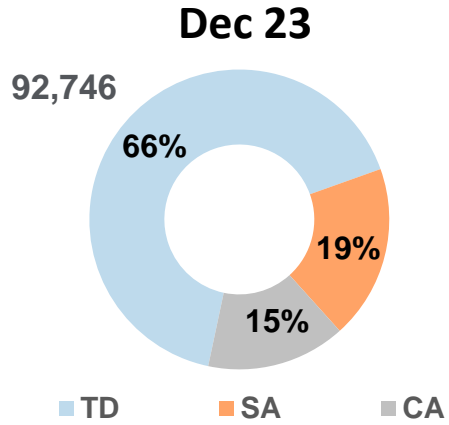


Retail Disbursement (Excl. Cards); Increased focus to grow secured retail assets

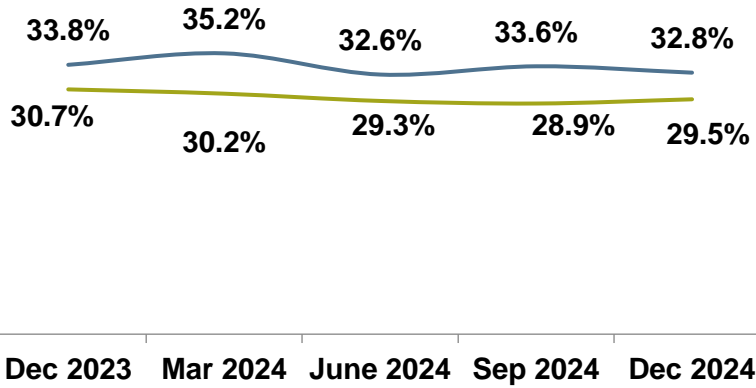


Deposits growth led by granular deposits; Accounting for > 50% of total deposits

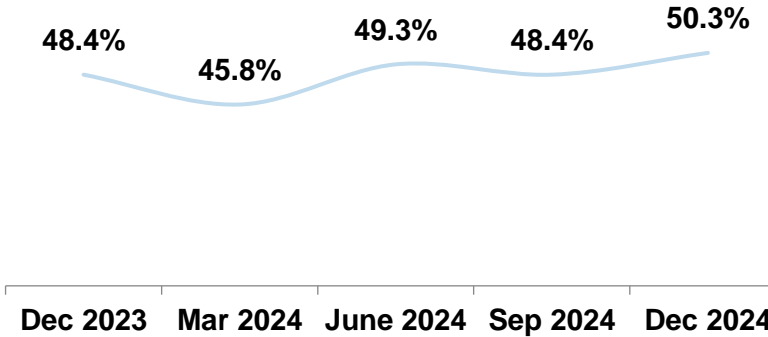
Total deposits grew by 15% YoY; CASA Ratio at 32.8%



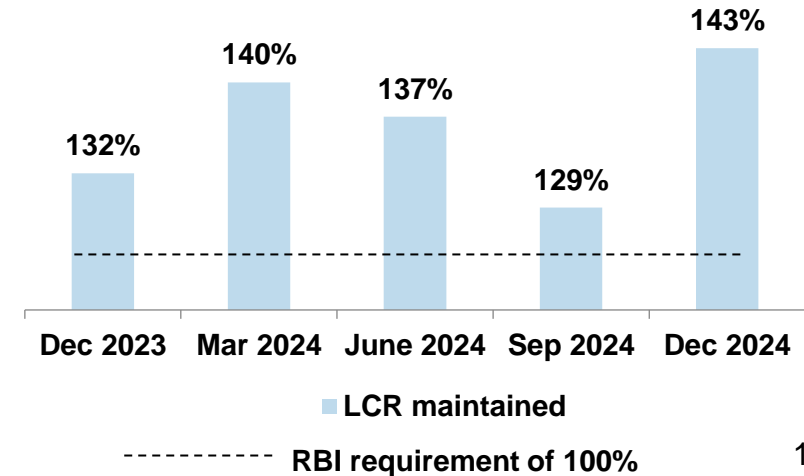
CASA Ratios



Deposits < Rs. 3 crore

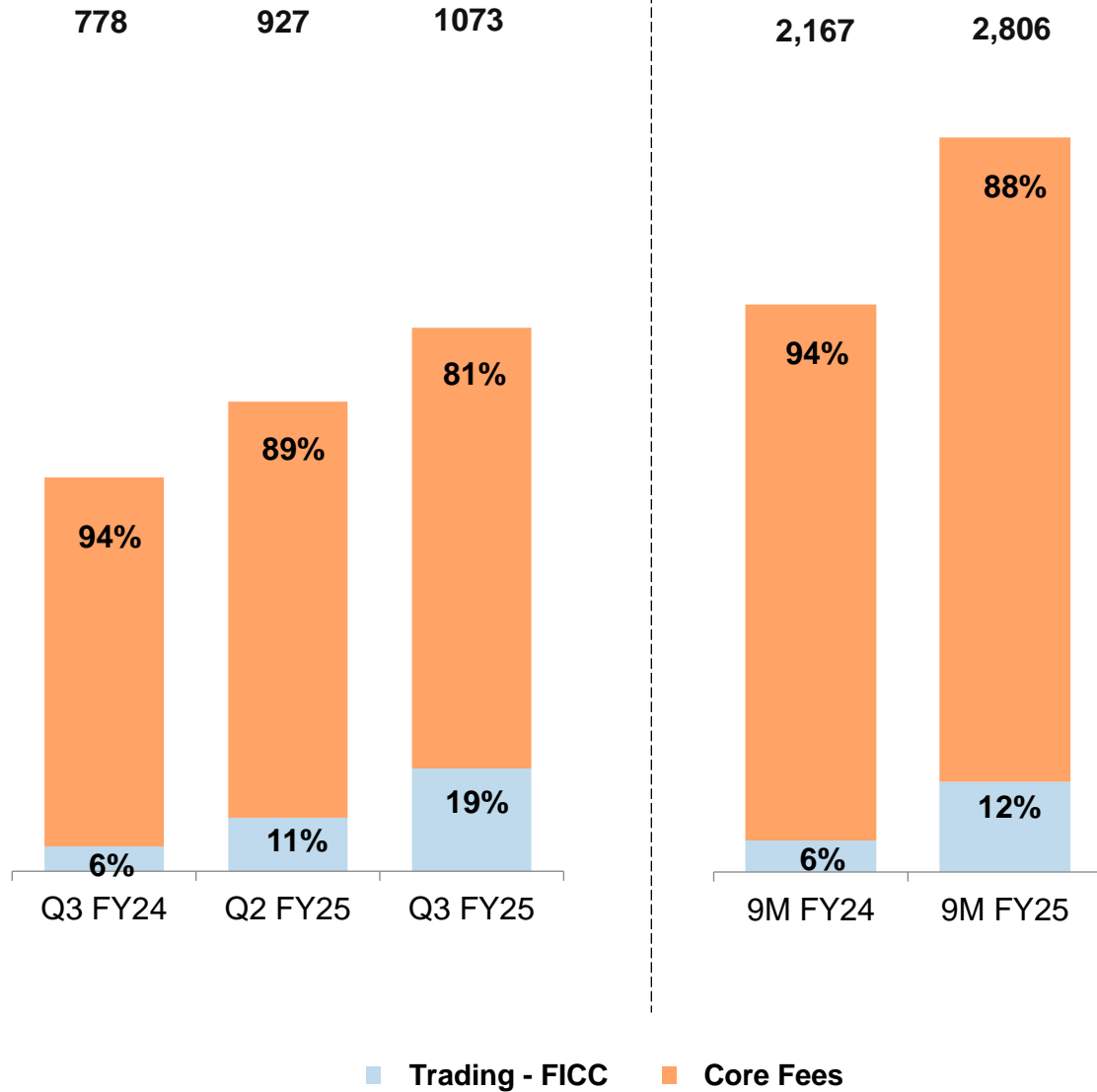


LCR Position

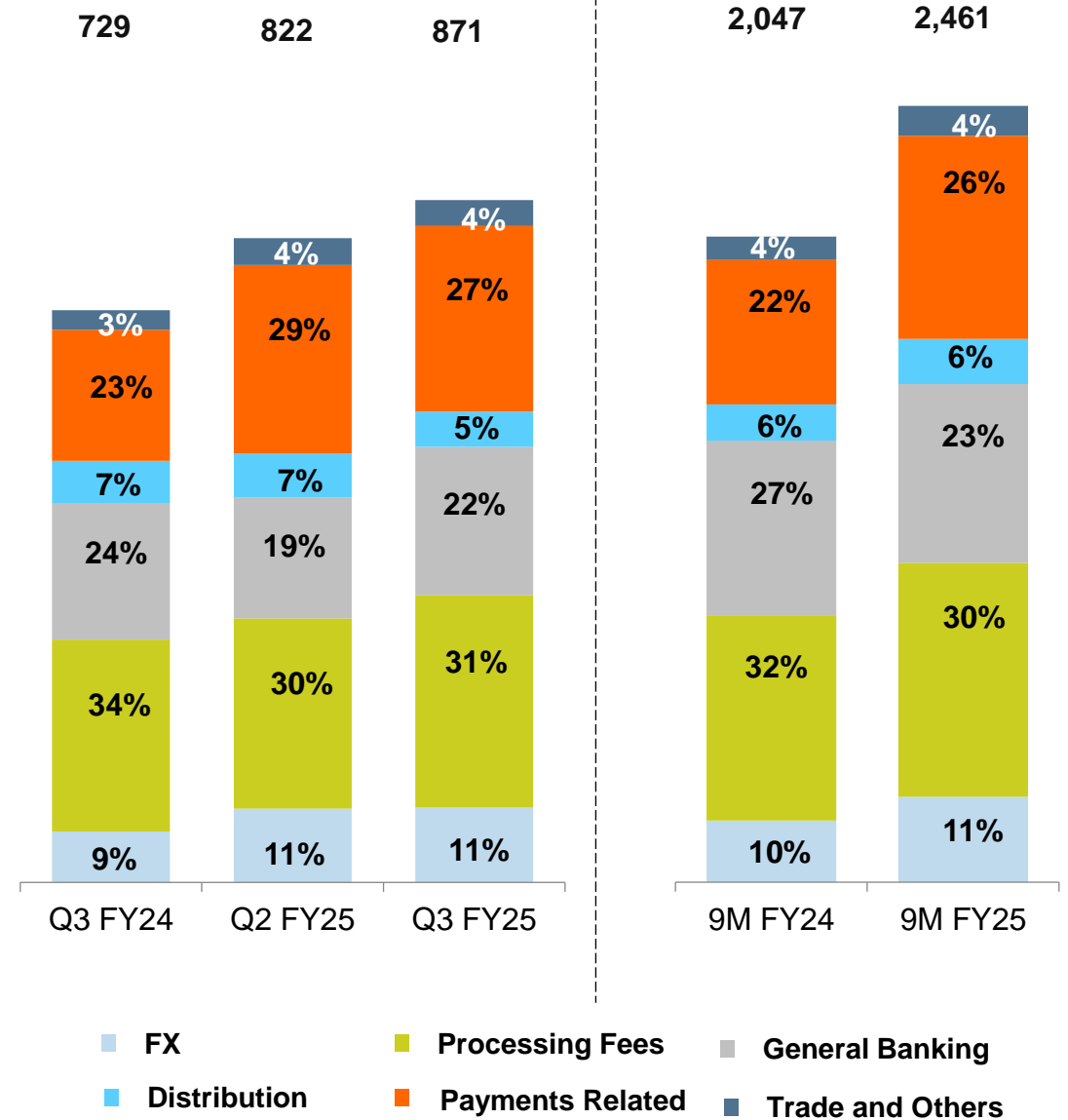


Strong Core Fee Growth

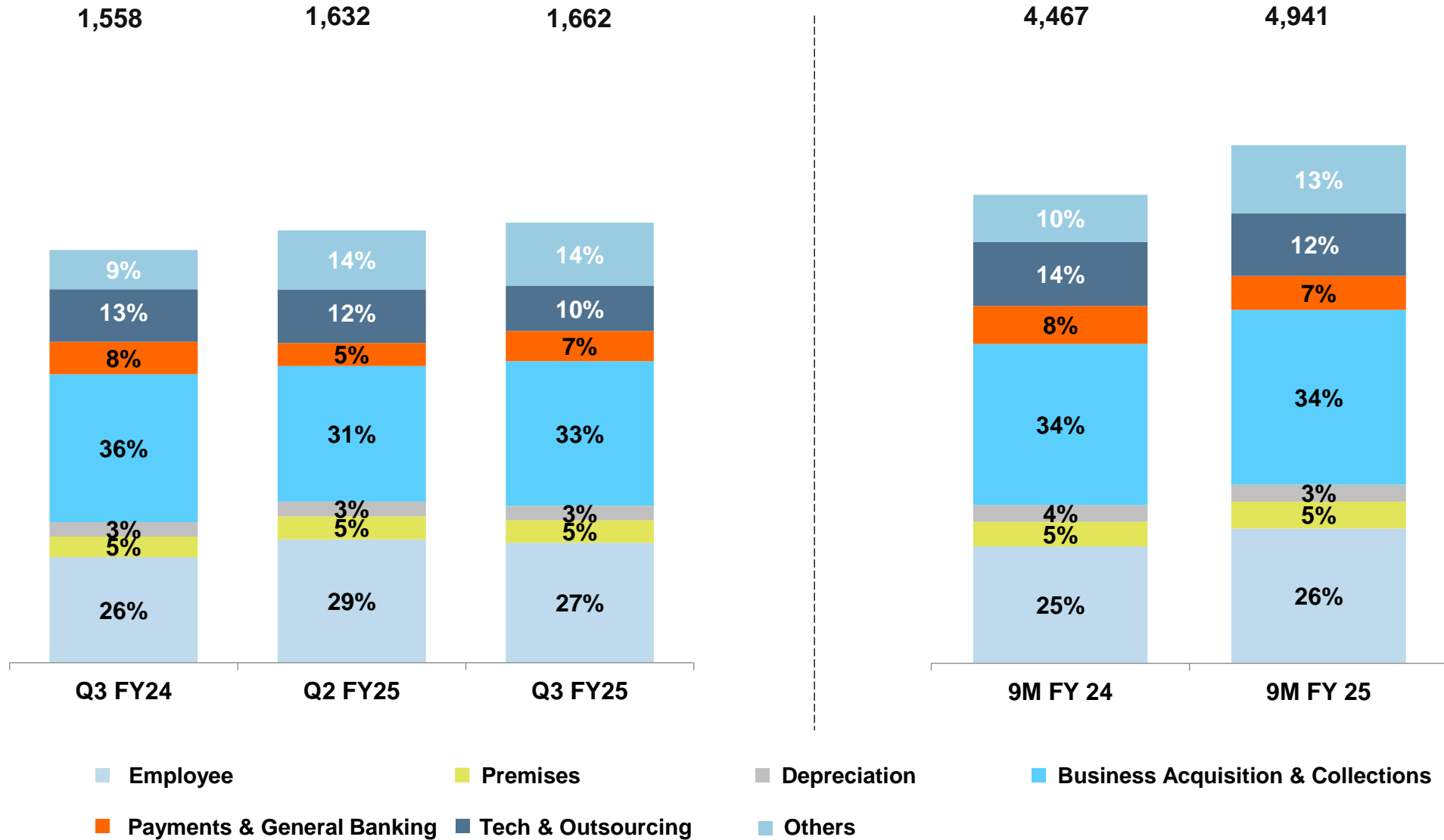
Other Income



Core Fee Income Breakup



Operating Expenses Up 7% YoY

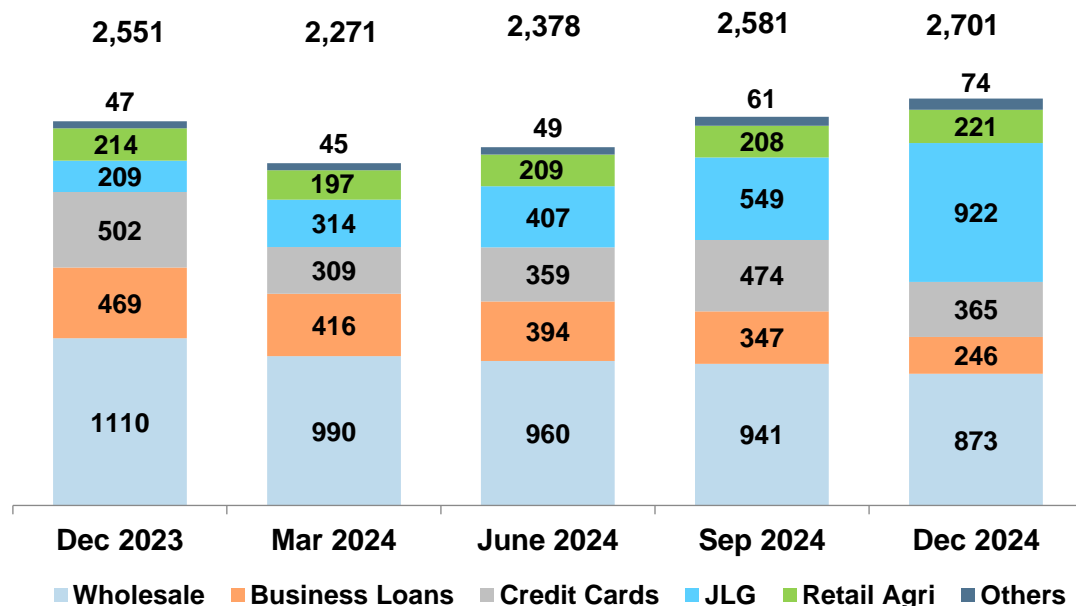


Asset Quality Snapshot

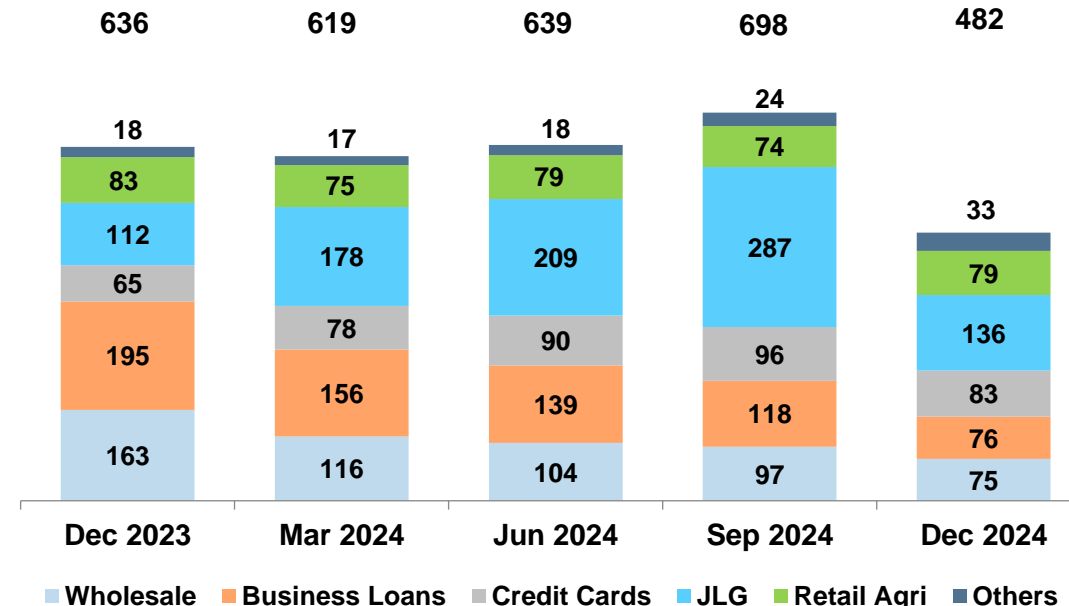
	Quarter Ended				
	Dec 2023	Mar 2024	June 2024	Sep 2024	Dec 2024

Opening Balance	2,441	2,551	2,271	2,378	2,581
(+) Additions during the period	666	680	720	1,026	1,309
(-) Upgrade	100	91	66	101	109
(-) Recoveries	100	148	126	108	148
(-) Write Offs	356	721	420	613	932
Closing Balance	2,551	2,271	2,378	2,581	2,701

GNPA Position

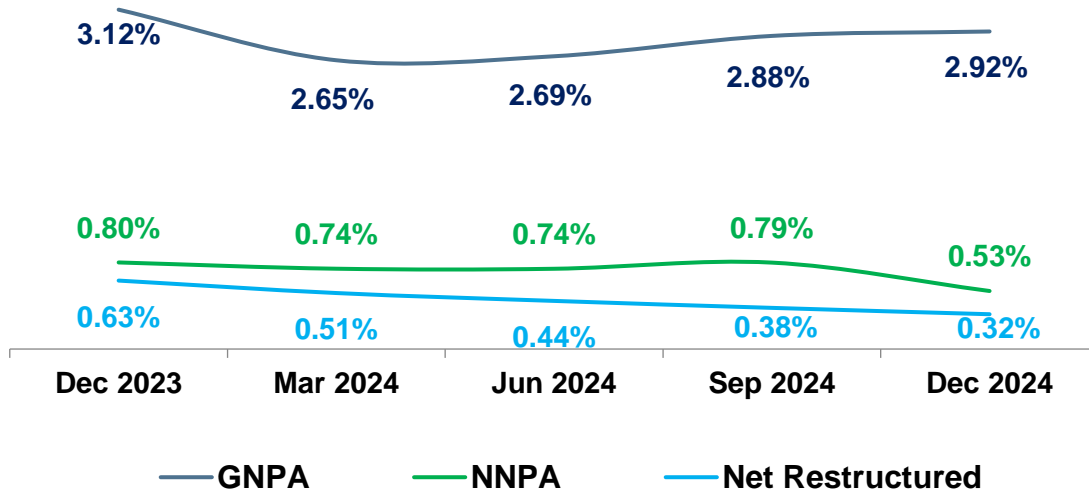


NNPA Position

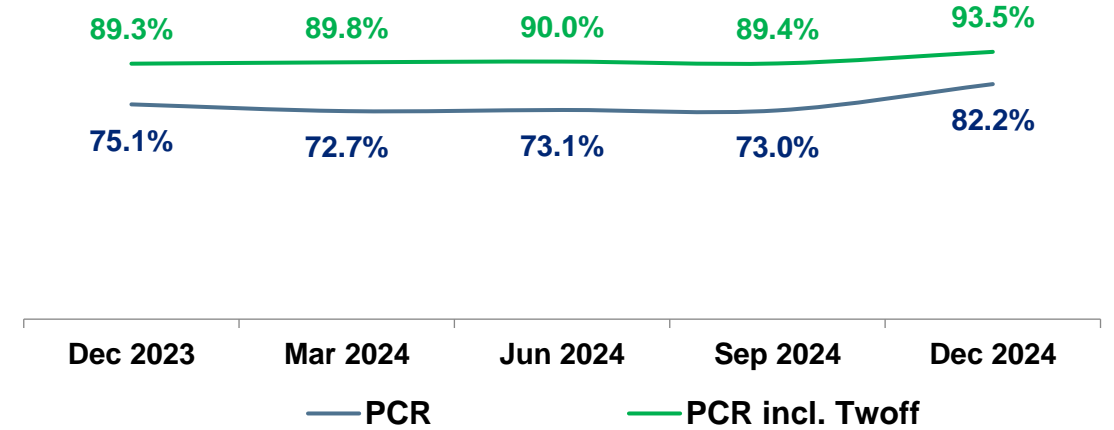


Asset Quality Trend

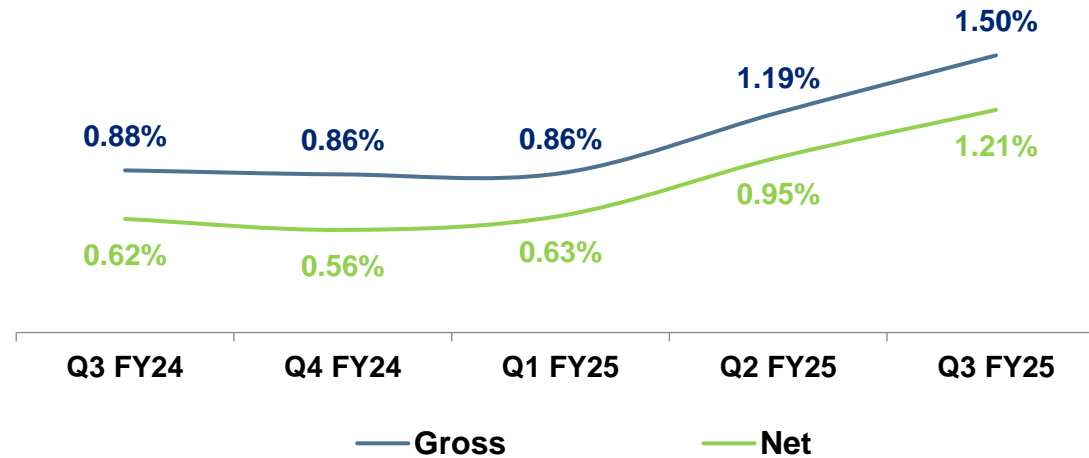
NPA Position



PCR

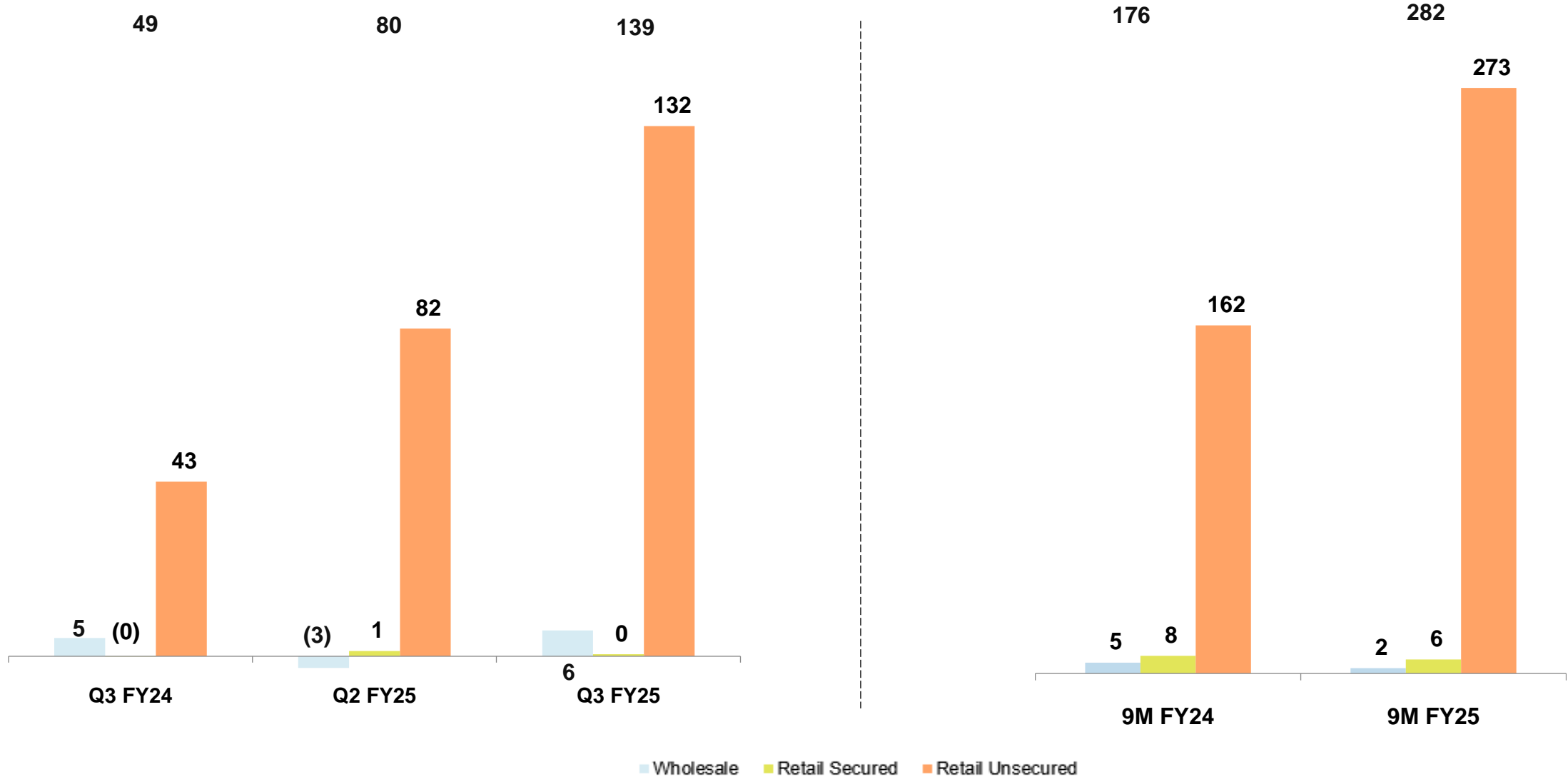


Slippages*

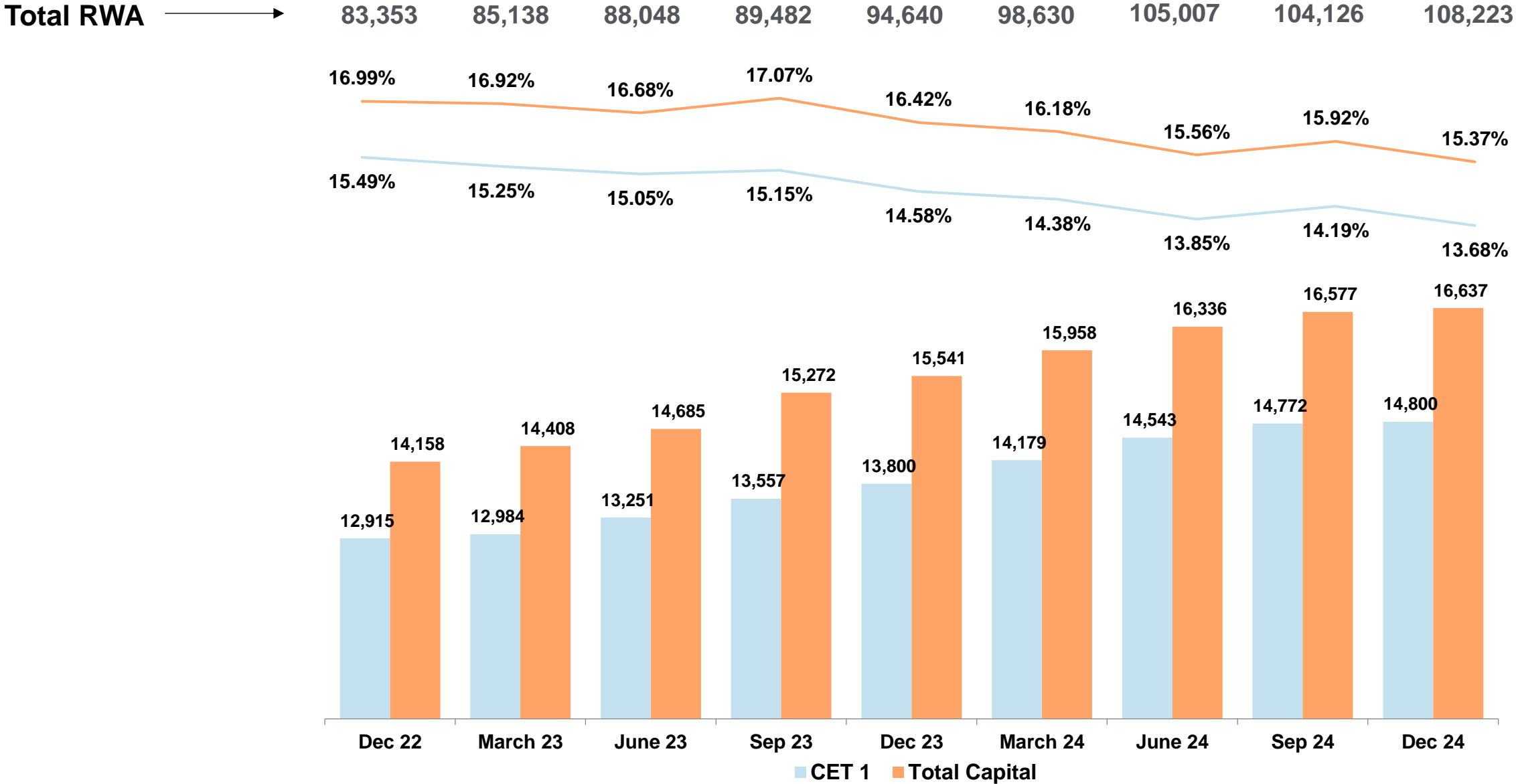


Credit Costs Trend

Net Credit Cost by Business (bps)*

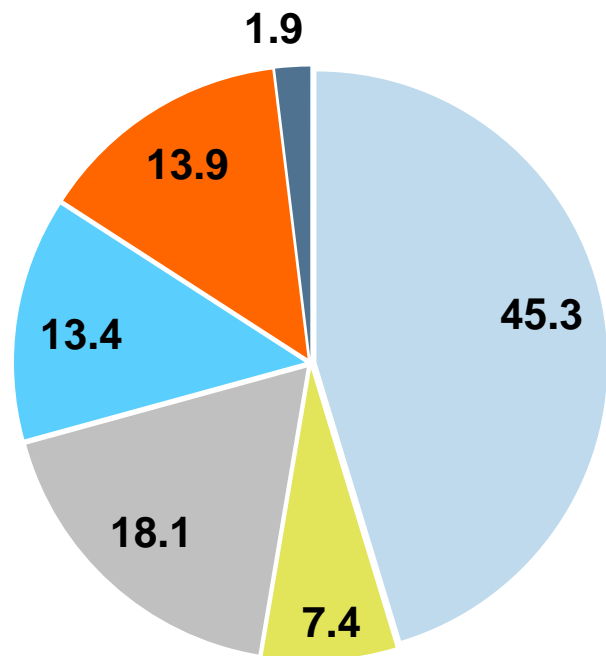


Adequately Capitalised



Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



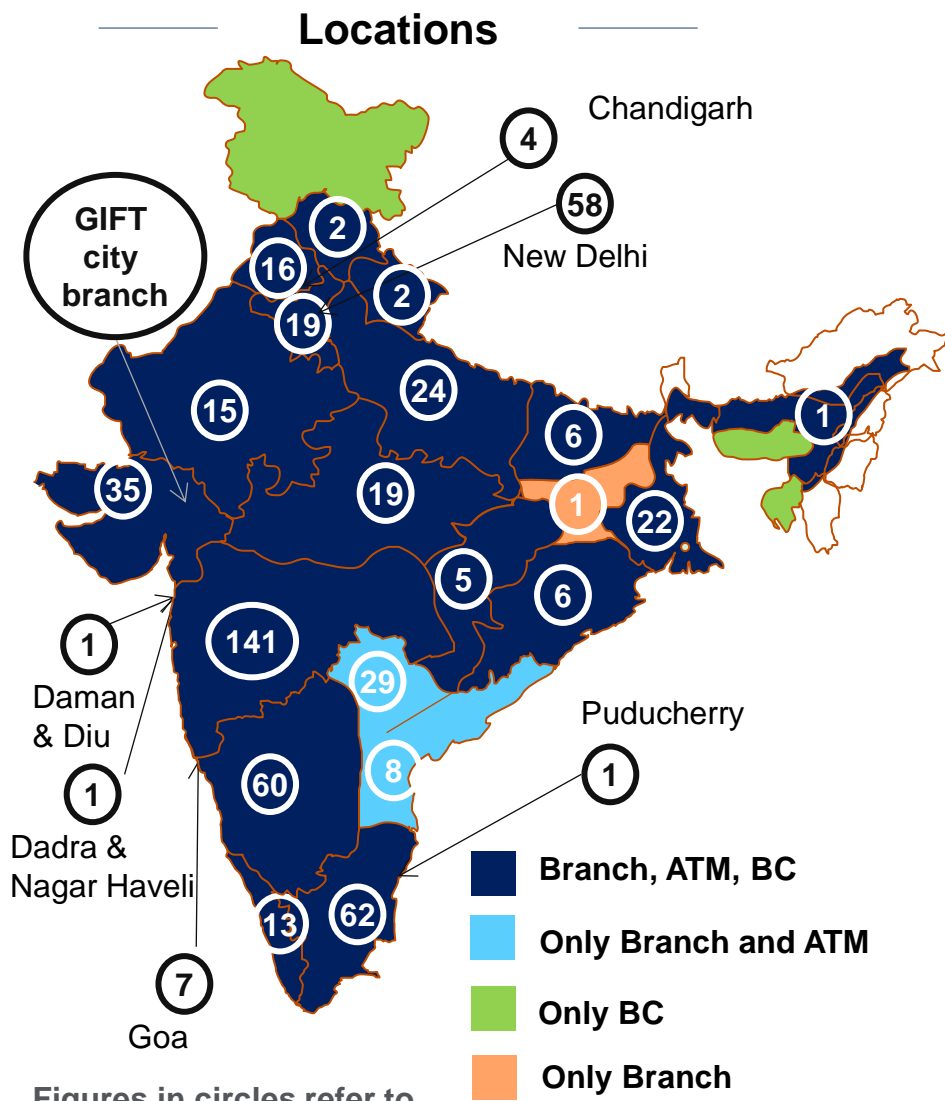
- Individual/HUFs
- Foreign Corporates
- VCF/MF/Pension Funds/Insurance
- FPI
- Body Corporates
- NRIs

Total Foreign holding – 22.7%.
Approved limit – 74%

— Ratings —

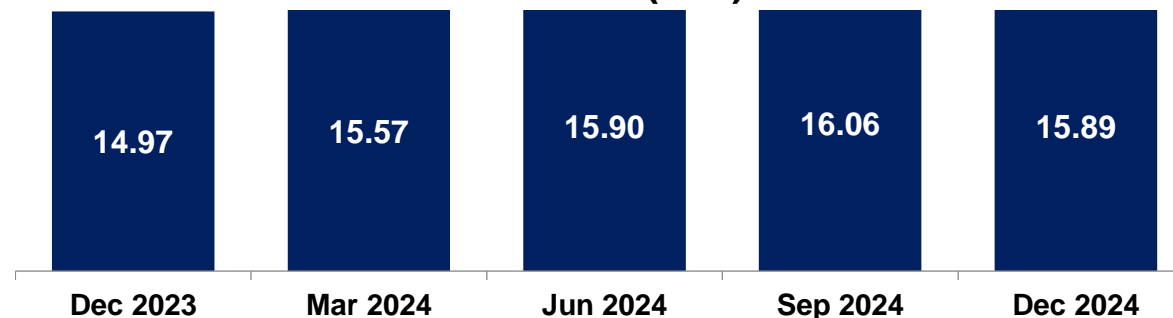
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Stable) (Re-affirmed dated Aug 13, 2024)
Certificate of Deposits	CARE AA- (Stable) (Re-affirmed dated Sept 30, 2024)
Fixed deposit programme	ICRA A1+ (Re-affirmed dated Aug 13, 2024)
Short term fixed deposit programme	CARE A1+ (Re-affirmed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

Our Growing, Multi-Layered Distribution Network



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

Customers (Mn.)

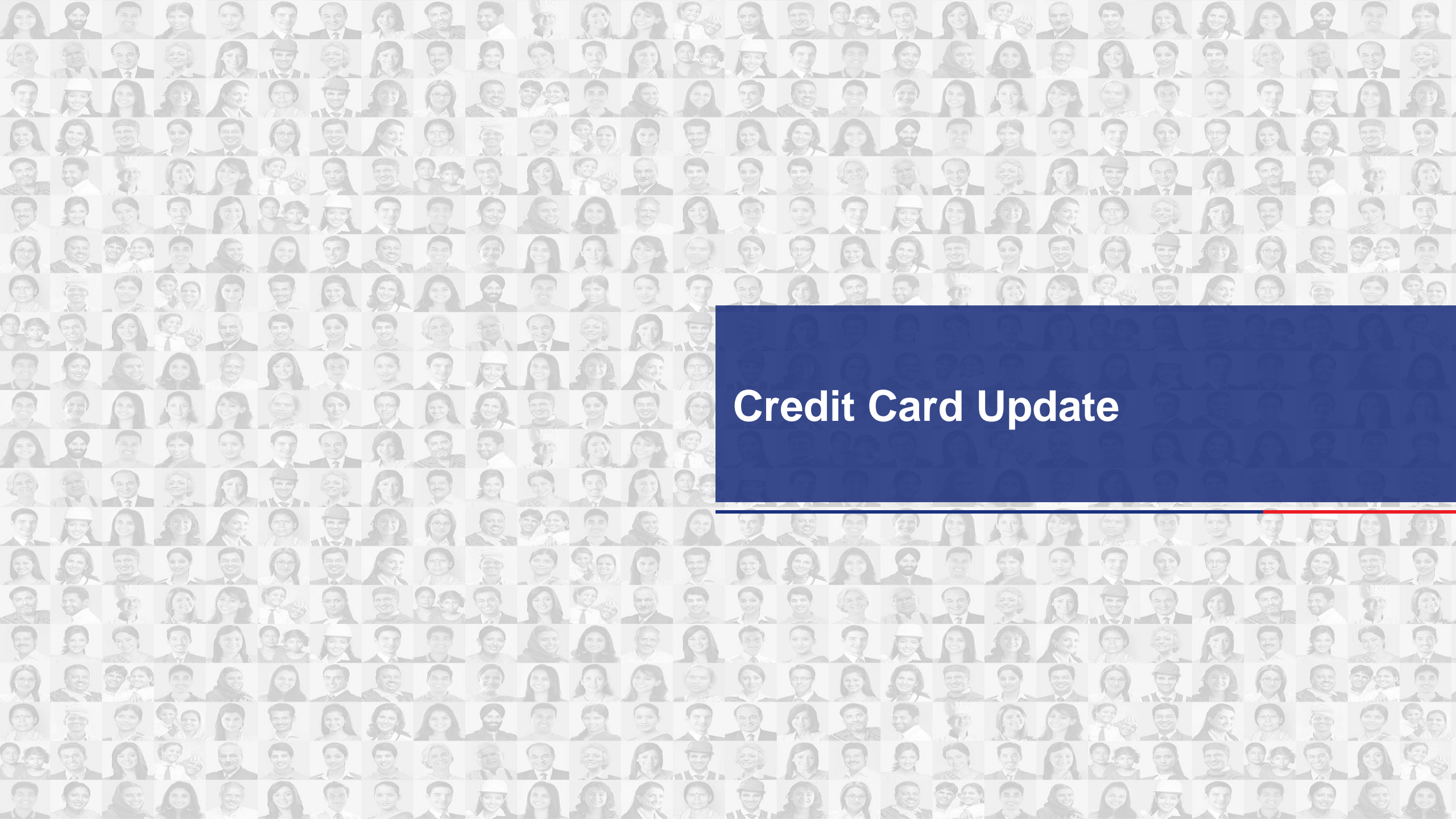


Channel Breakup

Channels	Number of transaction points		
	Dec 2023	Sep 2024	Dec 2024
Total Touchpoints	1,755	1,882	2,010
Branches	538	550	558
<i>Metro (incl. GIFT branch)</i>	310	315	321
<i>Urban</i>	90	98	100
<i>Semi-urban</i>	72	72	72
<i>Rural</i>	66	65	65
Banking Outlets (BOs)	290	297	297
BC Branches (incl. BOs)	1,217	1,332	1,453
<i>Of which RBL Finserve</i>	897	1,024	1,145
ATMs	388	406	411



Business Segment Update



Credit Card Update

Growth & Market Share

Source RBI Data

	Nov'23		Nov'24	
	RBL	Industry	RBL	Industry
CIF	4.94 M	96.00 M	5.11 M ▲ 3%	107.24 M ▲ 12%
Spends*	6,803 Cr	1,61,035 Cr	6,803 Cr ▲ 0%	1,69,705 Cr ▲ 5%
Advances	16,324Cr	2,44,668 Cr	17,493Cr [#] ▲ 7%	2,88,997 Cr ▲ 18%

Business
Volumes

New A/cs 2.6 lacs
Q3 FY25 ▼ 55 % YoY
▼ 29 % QoQ

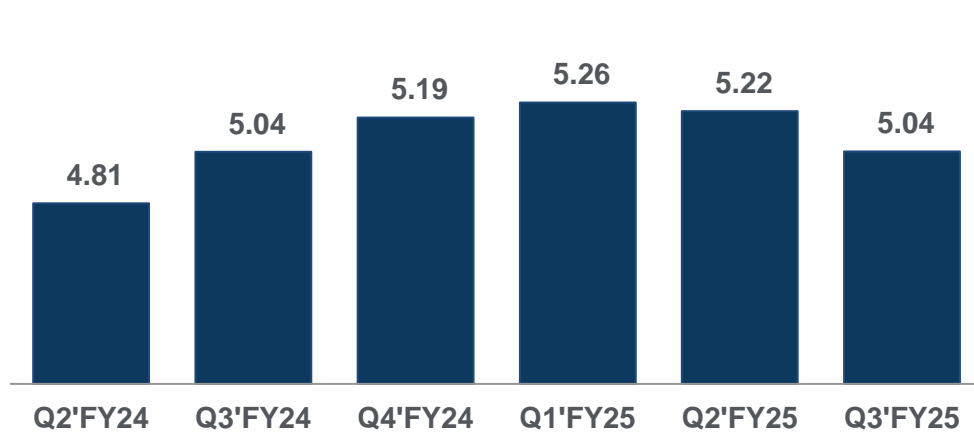
CIF - 50.38 lacs
Dec 24 ▲ 0% YoY
▼ 3% QoQ

Spends for ₹ 22,174 Cr
Q3 FY25 ▲ 5 % YoY
▲ 1 % QoQ

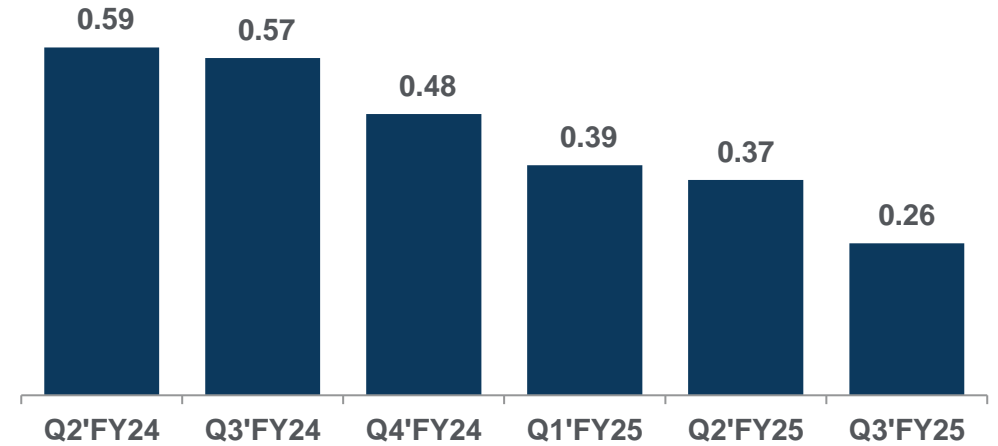
Receivables ₹ 17,236 Cr
- Dec 24 ▲ 6 % YoY
▼ 1% QoQ

Portfolio Trends

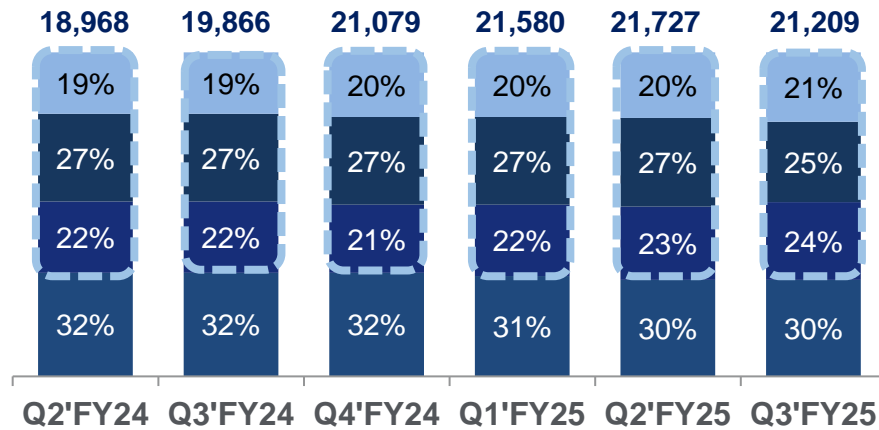
Cards in Force (Million)



Acquisition (Million)

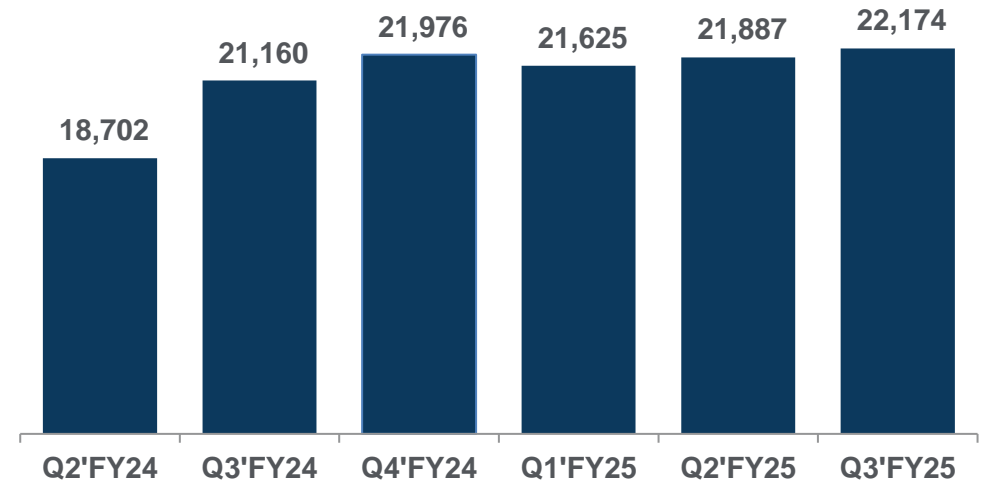


Gross Advances Breakup (Cr.)



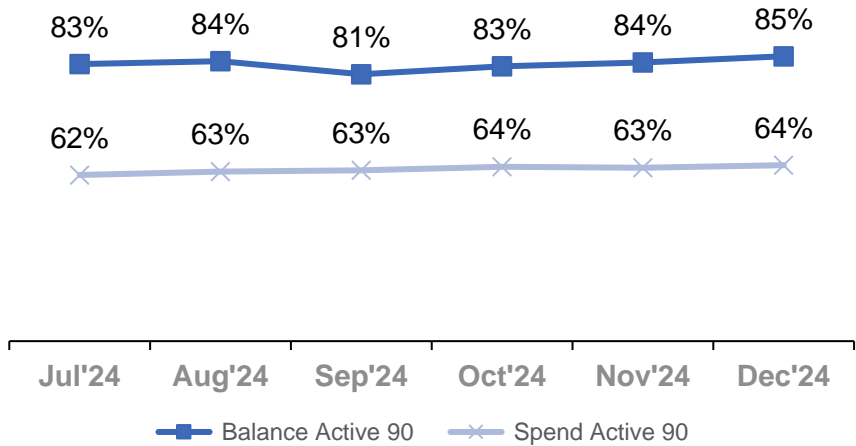
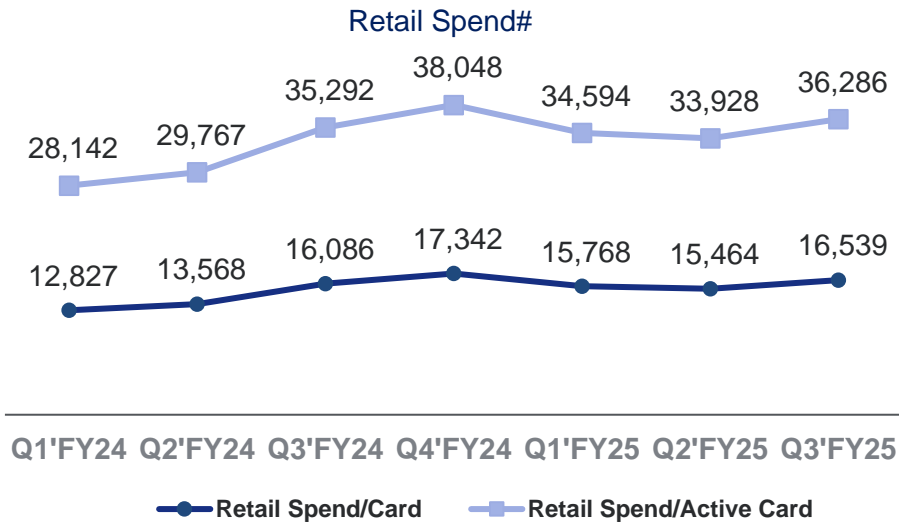
■ Transactor ■ Revolver ■ EMI ■ PL on Cards

Total Spends (Cr.)



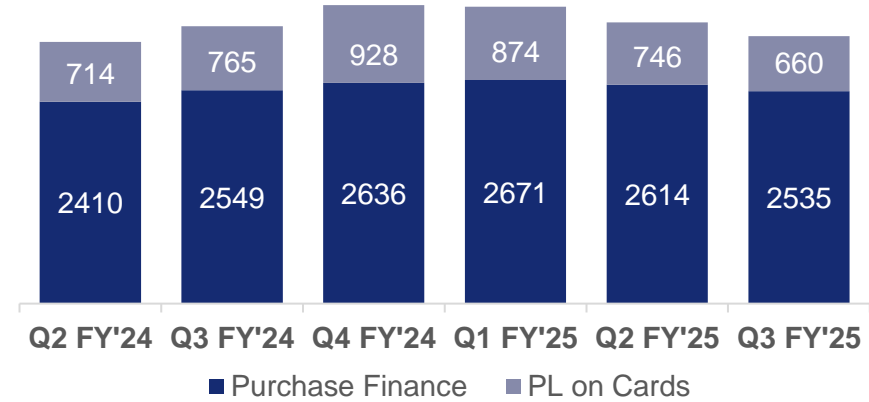
Interest Earning Receivables

Portfolio Trends contd.

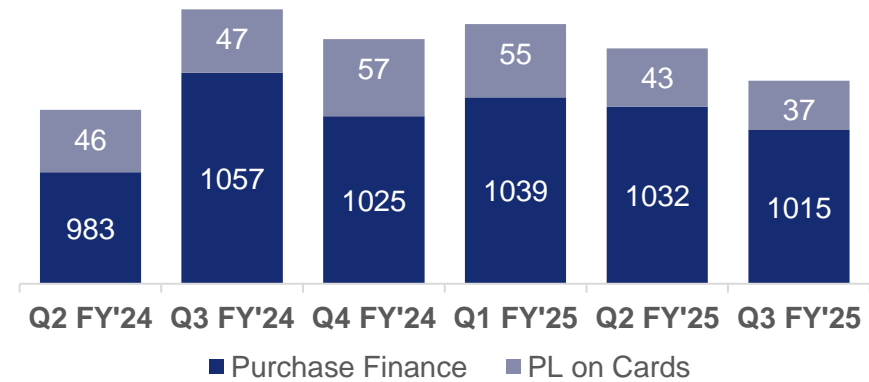


Consumer Loans

Amount (Cr)



Count ('000)

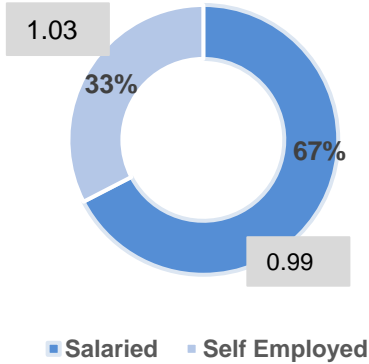


Retail spends Increased YoY and QoQ

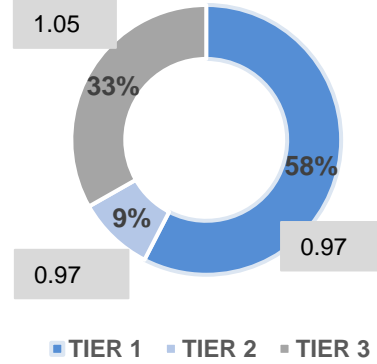
Customer Segment insights (\$)

Cards-in-Force As on 31st Dec 2024

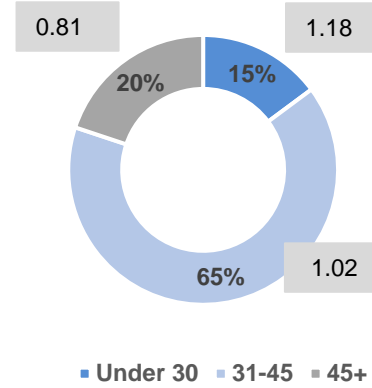
Salaried : Self Employed (SE) mix



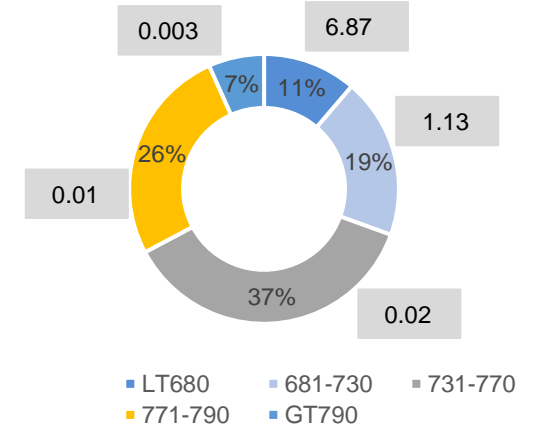
City Tier Mix



Age Group Mix

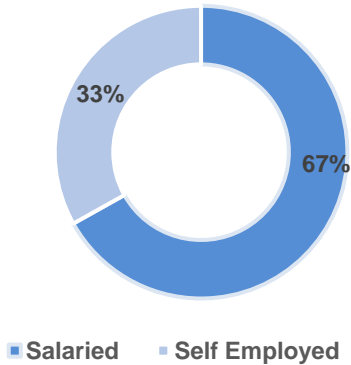


CIBIL

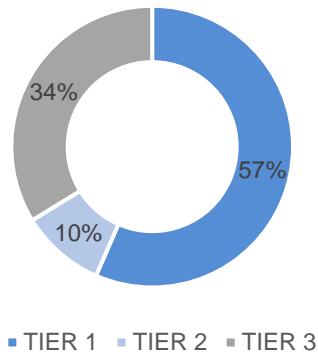


New Sourcing For Q3 FY25

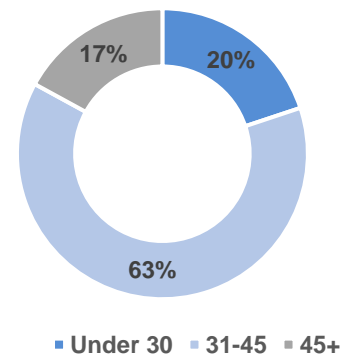
Salaried : Self Employed (SE) mix



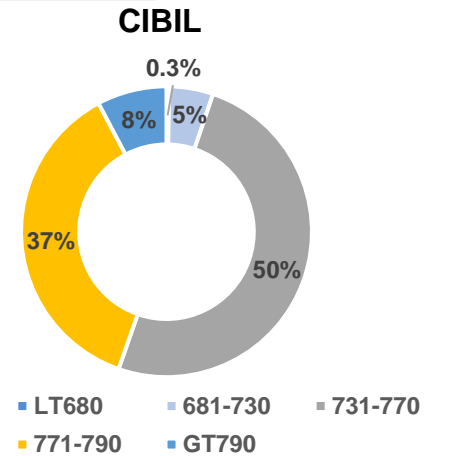
City Tier Mix



Age Group Mix



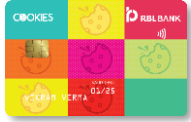
Indexed 90+



Diversified exposure, expansion outside Tier-1 cities.

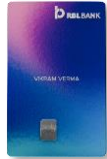
Segments and Credit Cards

Millennial Segment



Cookies
Monthly Fee: INR 100

Mass Affluent Segment



Platinum Maxima Plus
Annual Fee: INR 2,500

Mass Segment



Shoprite
Annual Fee: INR 500



Platinum Delight
Annual Fee: INR 1,000

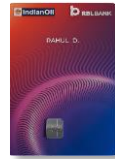


World Safari
Annual Fee: INR 3,000



Icon
Annual Fee: INR 5,000

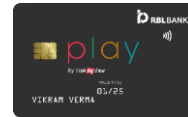
Co-Branded Segment



Indian Oil XTRA
Annual Fee: INR 1,500



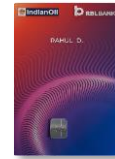
TVS Credit Gold
Annual Fee: INR 1,500



BookMyShow Play
Annual Fee: INR 500



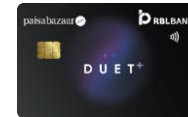
BankBazaar Save Max Pro
Annual Fee: INR 1,499



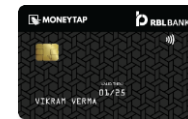
Indian Oil
Annual Fee: INR 500



TVS Credit
Annual Fee: INR 500



PaisaBazaar Duet+
Annual Fee: INR 1,499



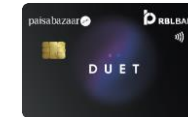
MoneyTap
Annual Fee: INR 500



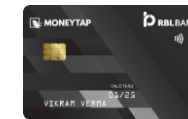
IRCTC
Annual Fee: INR 500



Patanjali Swarn
Annual Fee: INR 499



PaisaBazaar Duet
Annual Fee: LTF



MoneyTap Black
Annual Fee: INR 3,000



DMI Finance
Annual Fee: INR 499



Patanjali Vishist
Annual Fee: INR 1,499



BankBazaar Save Max
Annual Fee: LTF

Affluent Segment



Insignia
Annual Fee: INR 7,000

Co-Brand Partnership Update

Fintech



NEW



SalarySe

NEW



Consumer



NBFC



NEW



mahindra FINANCE

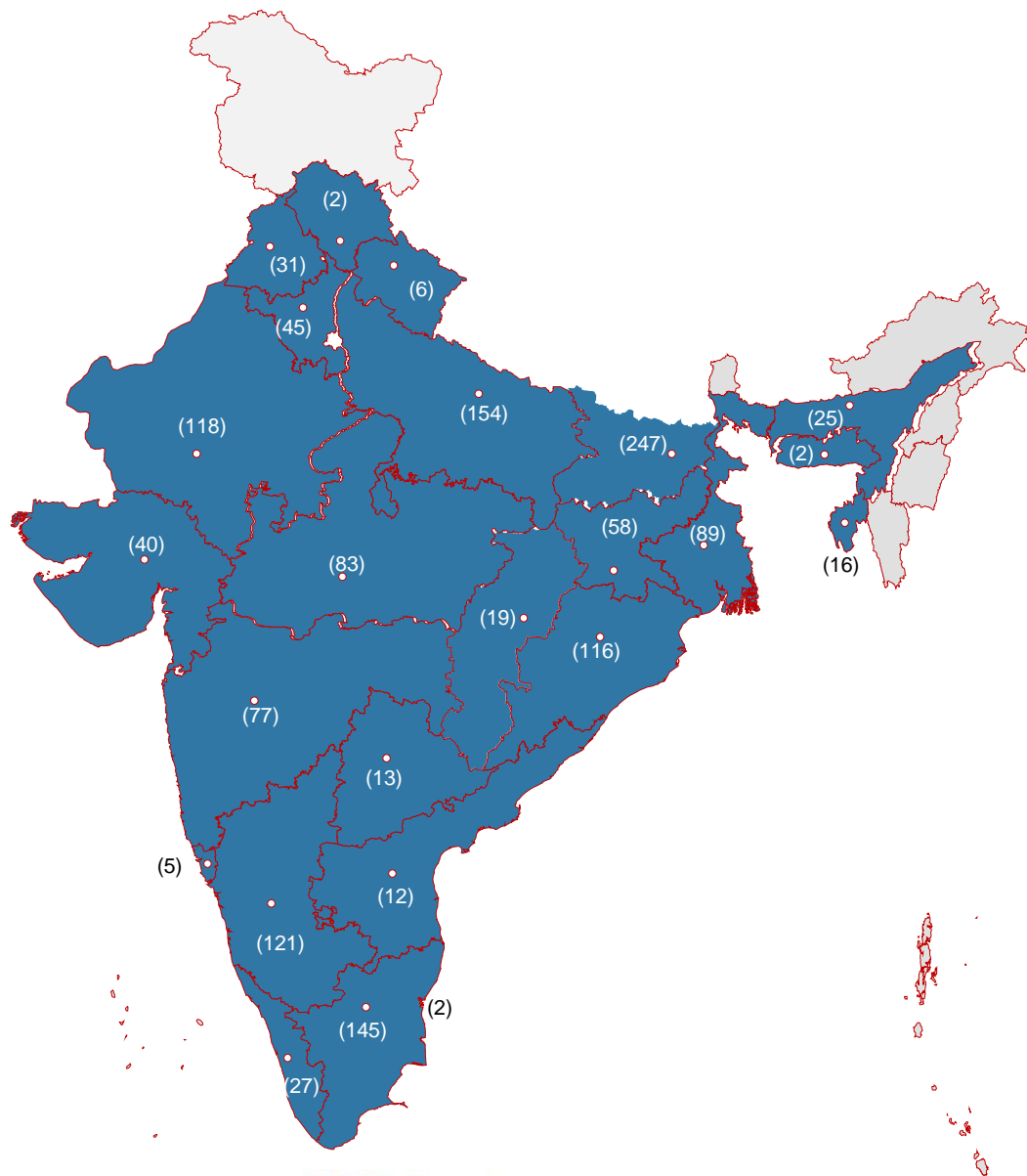
Live for sourcing

To be launched



JLG Update

Distribution Network



23
States and **1** UT



420
Districts

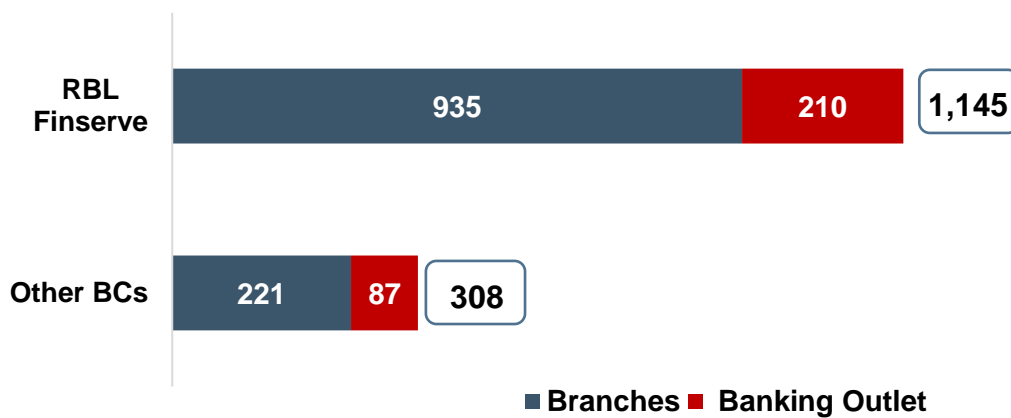


1,10,000 +
Villages



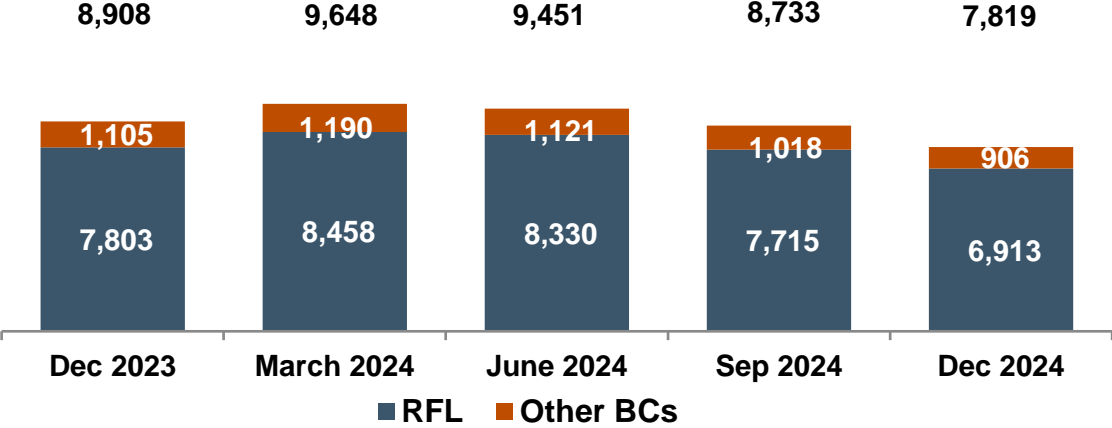
JLG Branches Network

1,453

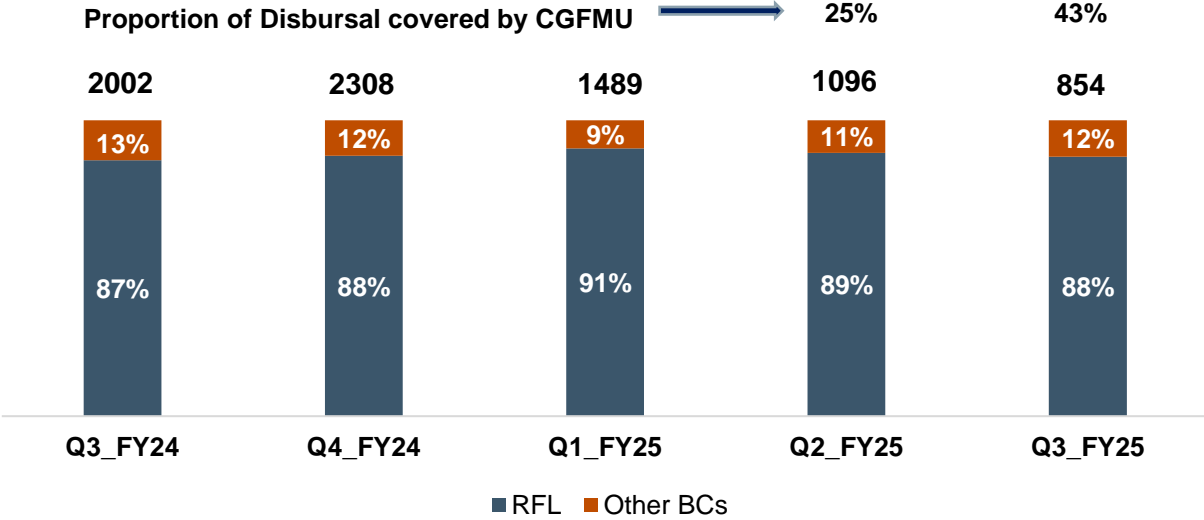


Portfolio Update

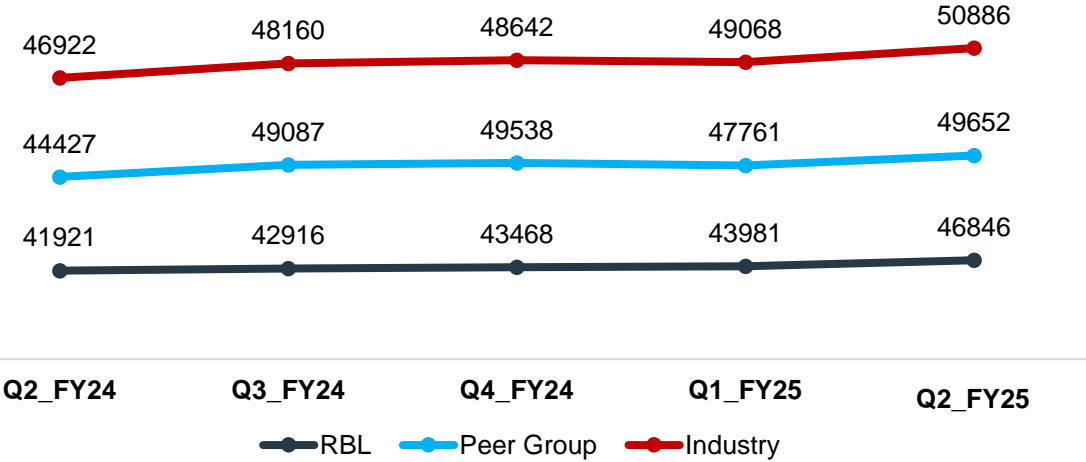
AUM



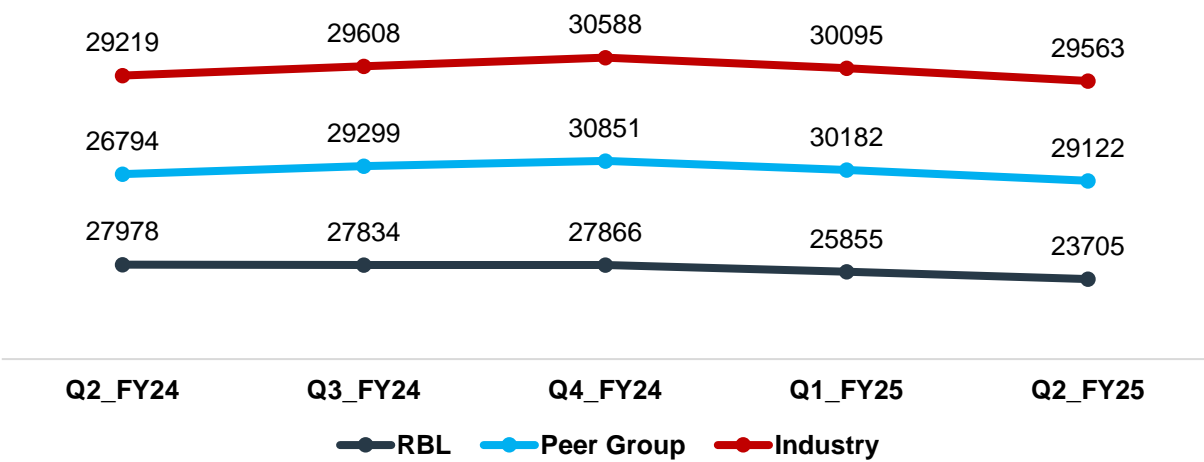
Disbursements



Average Ticket Size - Disbursement



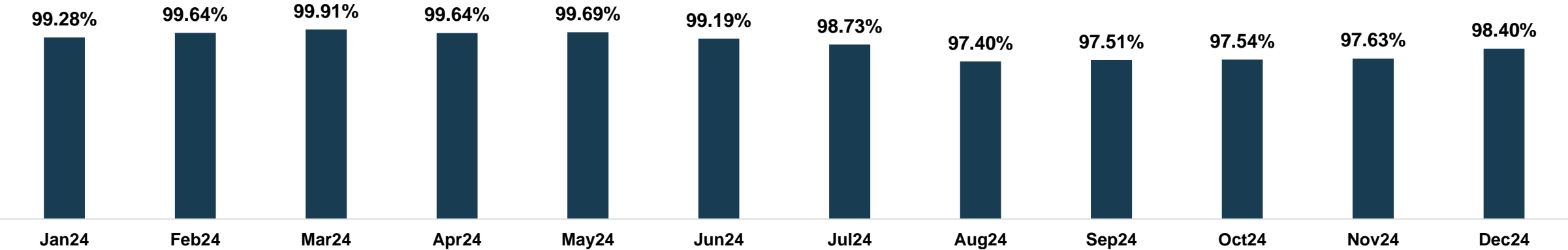
Average Ticket Size - Portfolio Outstanding



*Source for Peer Group & Industry : Equifax Data as of Sep'24
Peers Group: two large banks, two SFB's and two prominent MFI's

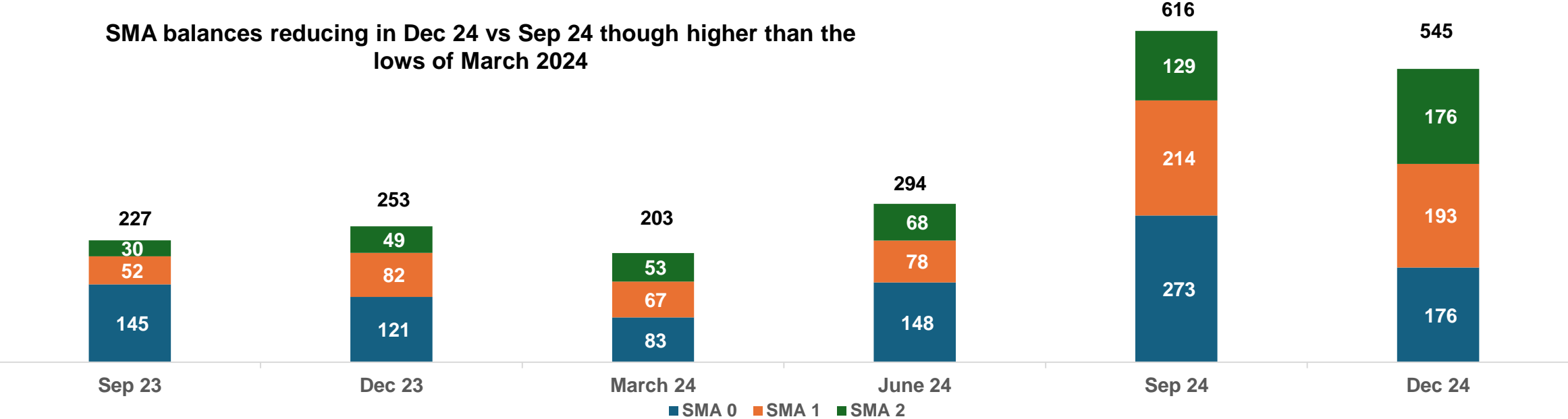
Improving Collection Efficiency & Reducing SMA Balances

MoM Collection Efficiency (%)



SMA Bucket (Rs. Cr.)

SMA balances reducing in Dec 24 vs Sep 24 though higher than the lows of March 2024

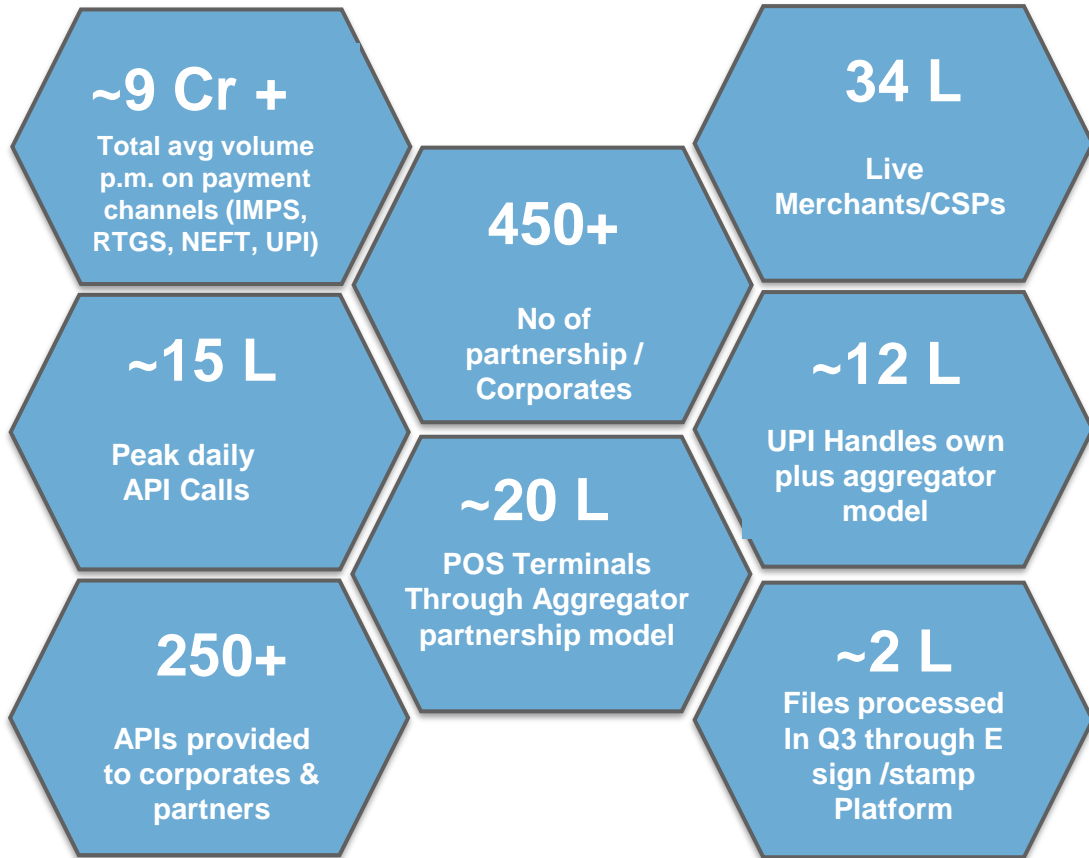




Digital Banking Update

Our digital capabilities.. built to scale...

A unified digital platform offering - B2C, B2B, B2BC platform catering to customers across segments..



B2B

Leverage our strong API capabilities

- Payments platform for INR, Fx, RDA
- Escrow services (PA, PPI, Managed)
- UPI Global
- PA-CB Cross Border Imports

Intermediary relationships across (Payment Aggregation, PPI, Forex inwards (RDA) and Outwards (LRS))

B2B
2C

Multi-pronged delivery leveraging our partnership base

- Corporate Program for NCMC.
- On-boarded as settlement bank for ONDC Network Participants
- Multiple partnerships on merchant acquiring (E.com, State Boards etc)

Open & Connected Banking solutions, Co-branding, Third party service providers

B2C

Augmenting Digital services across channels

- Digital onboarding, servicing & implementation
- Engagement platform across lifecycle
- Live on Rupay CC, account aggregator
- Live on NeSL DDE Platform for MFI

Digital/DIY Journeys across liability and asset portfolios, Whatsapp banking

Curated & Expansive Digital Interface

Retail Internet Banking

Revamped, Simplified and Futuristic Net Banking Service

RBL Buddy Your friend on the field - WhatsApp based knowledge BOT enhanced for ready reference of RMs

'Quick Services' on Website – Links for 24 Services now on a single page

Whatsapp Banking – Convenient, secure inquiry & transacting Banking Channel

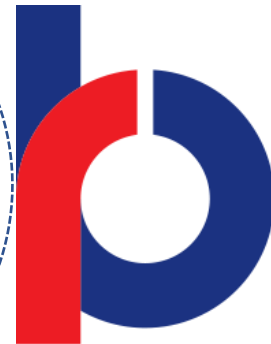
RBL MoBank, MyCard, Diplomat Mobile Banking Apps – Being enhanced continuously with additional features

SMS Banking
Convenient, mass banking

IVR Banking -
Customer Service, Voice bot



Retail Individuals



Corporate & MSME Banking

Revamped, Simplified and Futuristic Online & Mobility Service

Partnership Banking

Digital Onboarding, Account management and value-added services through partnerships to MSMEs and Corporates

Connected Banking (BaaS)

Dedicated programme for Connected Banking with leading fintechs through our API platform

API Banking (BaaS)

Expansive and growing API Banking Services for New Age Businesses

RBL BizBank App & Corporate Internet Banking
Digital Banking Applications

Merchant Collection

PG, POS, QR Code (UPI / CBDC), Cash & Cheque Solutions for Merchants and Retailers for Digital Collections



API



MSMEs & Corporate



Prepaid Instrument (PPI) -
Transit, Wallet tie-ups

Continuous enhancements across digital channels...



Re-KYC journey on Retail Internet Banking for Customers without any demographic change



'NPS' as a Biller on MoBank & Internet Banking



FD booking on Corporate Internet Banking for GIFT City customers



'Positive Pay' service available for corporate clients on BizBank (Corporate banking mobile app)



~69% of Total Mutual Fund SIPs on Online Channels



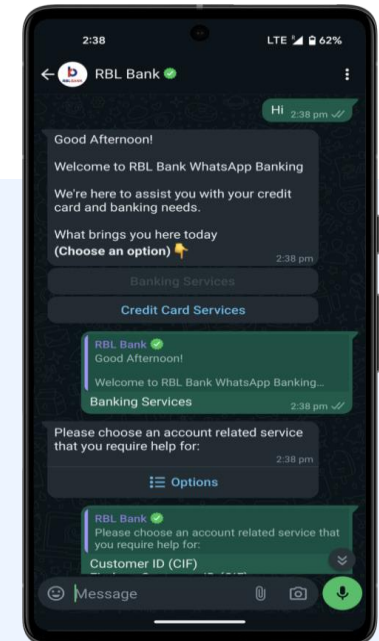
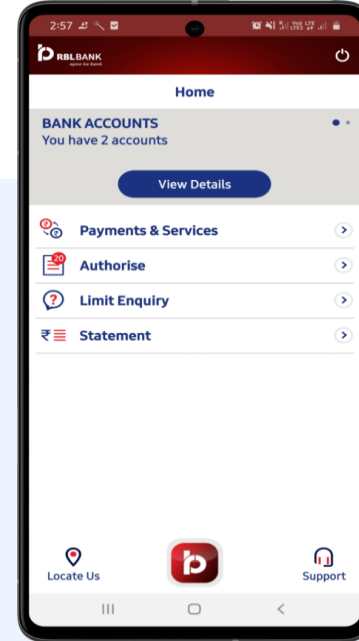
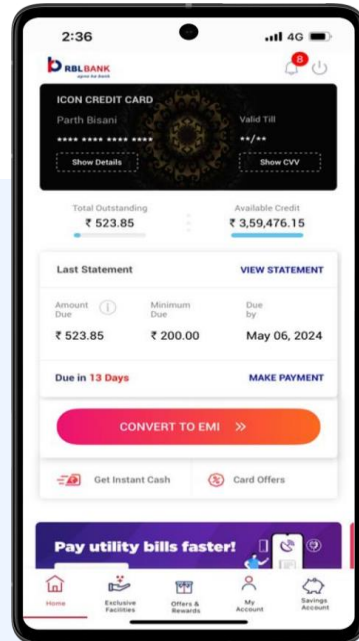
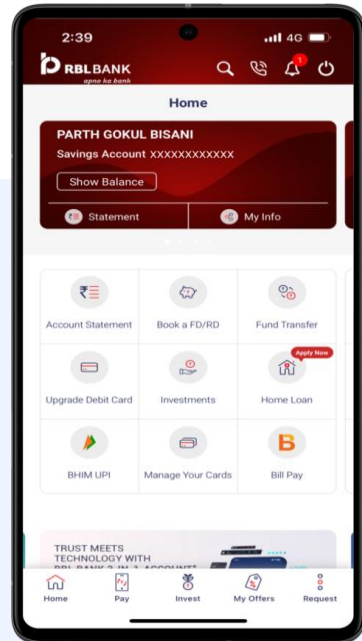
>65+% FDs being booked digitally

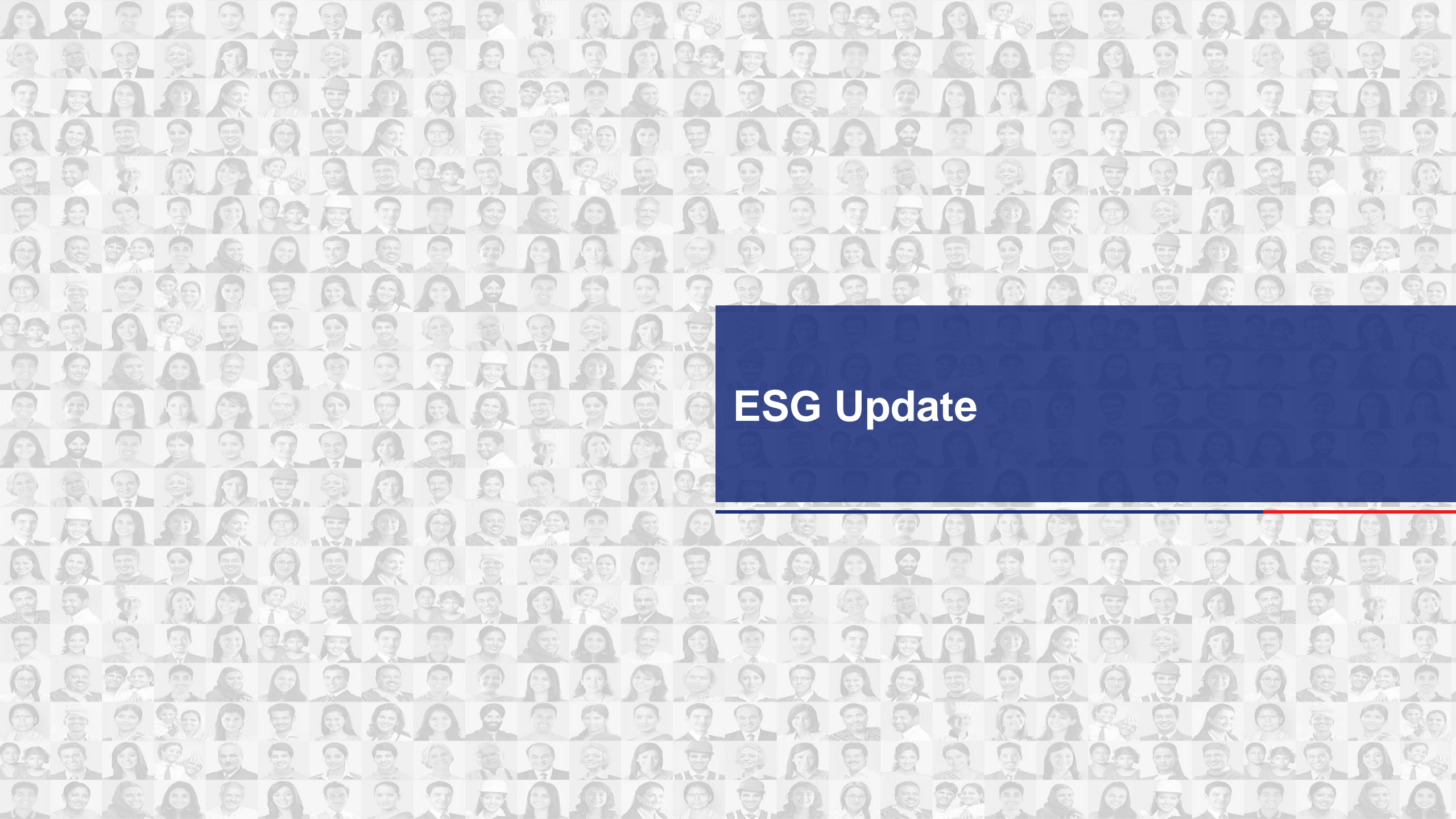


Alerting the BizBank Users before the Beneficiary addition about the Suspicious Beneficiary categories.



FD booking on WhatsApp Banking Channel





ESG Update

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
- Bank is rated 60+ score (out of 100) by CRISIL and REFINITIV in ESG performance, disclosures and quantitative progress
- CDP Climate Change 2023, Bank has received a 'B-', higher than the Global and regional average of C
- 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 FY 35
- Adopted Coal Policy to cap financing in coal based thermal power generation to reduce to zero by FY 2034
- The overall women representation in the bank is at 25%+



1

Financial literacy:

- Bank runs flagship 'Saksham' 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
- Adoption of digital literacy as cornerstone of our financial literacy programmes

2

Sustainable Finance & financial inclusion products

- Climate smart loans for renewables, waste energy projects
- Strong micro banking presence hitherto unbanked women
- Funding Sustainable Agricultural Practices and Business
- Enhancing rural financial inclusion through tractor and farm equipment financing

3

Corporate Social Responsibility

- Asia Money recognized RBL as India's best bank for CSR 2023
- Bank has funded projects across 3 thematic areas, namely 3 projects in **Health**, 4 projects in **Education** and 2 projects in **Livelihoods Opportunities (H.E.L.O. acronym)**
- More than 25000+ lives touched during 9M FY 25



Annexures

Experienced Board of Directors



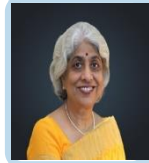
Mr. Chandan Sinha

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



Mr. Rajeev Ahuja

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



Ms. Veena Mankar

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



Dr. Somnath Ghosh

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



Mr. Gopal Jain

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



Mr. Soma Sankara Prasad

*Additional Non-Executive Independent Director
Previously, Managing Director & CEO of UCO Bank, Associated with State Bank of India for more than three 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*

Leadership – Core 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
(42)



Mr. Rajeev Ahuja
Executive Director
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company
(37)



Mr. Jaideep Iyer
Head - Strategy
Previously, Group President and Deputy CFO – Yes Bank
(27)



Mr. Deepak Gaddhyan
Head – Branch & Business Banking
Previously, associated with ICICI Bank, Yes Bank
(30)



Mr. Deepak Kumar
Chief Risk Officer
Previously, associated with State Bank of India and member of RBI committees
(39)



Mr. Alok Rastogi
Head - Corporate Centre
Previously, associated with Yes Bank, CRISIL and Citi Bank
(29)



Mr. R. Rajagopalan
Head – Internal Audit
Previously, associated with HDFC Bank, Kotak Mahindra Bank
(32)



Mr. Bharat Rungta
Head - Wholesale Bank
Previously, associated with Yes Bank, Standard Chartered Bank & ICICI Bank Limited
(26)



Mr. Vishal Kukreja
Head - Human Resources
Previously, associated with HDFC Bank and Kotak Mahindra Bank
(23)



Mr. Prakash Gupta
Chief Compliance Officer
Previously, associated with Barclays, Credit-Suisse and Rabobank
(28)

Figures in brackets are years of total work experience

Leadership – Core Management Team (Contd.)



Mr. Ravi Pichan

Chief Information Officer

Previously, associated with Larsen & Toubro Infotech, Capgemini, Barclays & Bank of America

(30)



Mr. Kamal Sabhlok

Head – Secured Retail & Microfinance Business, Credit Cards Collection

Previously, associated with Standard Chartered Bank, Barclays Finance, Diageo, United Breweries

(25)



Mr. Anshul Chandak

Head - Treasury

Previously associated with HDFC Bank, Kotak Mahindra Bank & Dhanlaxmi Bank.

(18)



Mr. Kingshuk Guha

Managing Director & CEO, RBL Finserve

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

(32)



Mr. Abhijit Somvanshi

Head - Marketing, Communications & Customer Service

Previously, associated with ICICI Bank, IL&FS, HSBC, and the Daiwa Group

(24)



Mr. Buvanesh Tharashankar

Chief Financial Officer

Previously, associated with Jana Small Finance Bank and Citi Bank

(29)



Mr. Bikram Yadav

Head – Credit Cards

Previously, associated with GE Capital, India

(22)

Figures in brackets are years of total work experience

Profit & Loss Statement

Particulars	Q3 FY25	Q3 FY24	Q2 FY25	9M FY 25	9M FY 24
<u>Income</u>					
Interest Earned	3,536	3,191	3,531	10,563	9,055
Interest Expended	1,951	1,646	1,916	5,663	4,612
Net Interest Income	1,585	1,546	1,615	4,900	4,443
Other Income	1,073	778	927	2,806	2,167
Total Income	2,658	2,323	2,542	7,706	6,610
<u>Expenditure</u>					
Operating Expenses	1,662	1,558	1,632	4,941	4,467
Employee Cost	453	399	465	1,286	1,115
Other Operating Expenses	1,209	1,159	1,167	3,654	3,352
Operating Profit	997	765	910	2,766	2,144
Provisions	1,189	458	618	2,174	1,365
On advances	1,178	470	662	2,302	1,351
On others	11	(11)	(44)	(128)	14
Profit Before Tax	(192)	307	292	592	779
Tax	(225)	74	69	(35)	(36)
Profit After Tax	33	233	223	627	815

Balance Sheet

Particulars	Dec 2024	Sep 2024	Dec 2023
<u>Liabilities</u>			
Capital	608	608	603
Reserves and Surplus	14,908	14,859	13,789
Deposits	1,06,753	1,07,959	92,746
Borrowings	12,791	14,679	14,800
Other Liabilities	5,840	5,782	5,209
Total	1,40,900	1,43,885	1,27,146
<u>Assets</u>			
Cash & Balances with RBI	9,282	12,634	7,537
Balances with other banks	2,333	2,768	1,681
Investments (Net)	29,542	30,373	27,852
Advances (Net)	90,412	87,882	79,949
Fixed and Other Assets	9,331	10,228	10,127
Total	1,40,900	1,43,885	1,27,146

Consolidated Profit & Loss Statement

Particulars	Q3 FY25	Q3 FY24	Q2 FY25	9M FY 25	9M FY 24
<u>Income</u>					
Interest Earned	3,537	3,191	3,531	10,565	9,055
Interest Expended	1,951	1,645	1,916	5,664	4,611
Net Interest Income	1,585	1,547	1,615	4,901	4,444
Other Income	1,074	777	928	2,777	2,184
Total Income	2,659	2,324	2,543	7,678	6,628
<u>Expenditure</u>					
Operating Expenses	1,648	1,546	1,620	4,902	4,400
Employee Cost	569	489	567	1,605	1,378
Other Operating Expenses	1,079	1,057	1,053	3,297	3,022
Operating Profit	1,011	778	923	2,776	2,227
Provisions	1,189	458	618	2,174	1,365
On advances	1,178	470	662	2,302	1,351
On others	11	(11)	(44)	(128)	14
Profit Before Tax	(177)	320	304	602	863
Tax	(225)	75	73	(28)	(33)
Profit After Tax	47	245	232	630	895

Consolidated Balance Sheet

Particulars	Dec 2024	Sep 2024	Dec 2023
<u>Liabilities</u>			
Capital	608	608	603
Reserves and Surplus	14,952	14,888	13,818
Deposits	1,06,746	1,07,952	92,683
Borrowings	12,793	14,680	14,801
Other Liabilities	5,832	5,776	5,211
Total	1,40,931	1,43,904	1,27,116
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	9,282	12,634	7,537
Balances with other banks	2,340	2,775	1,689
Investments (Net)	29,448	30,271	27,707
Advances (Net)	90,412	87,882	79,949
Fixed and Other Assets	9,409	10,301	10,194
Total	1,40,931	1,43,904	1,27,116

Historical Performance

Particulars	FY 14	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	9MFY25
Net Worth	2,012	2,224	2,960	4,242	6,544	7,336	10,290	12,254	12,006	12,996	14,206	14,795
Deposits	11,599	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887	103,494	1,06,753
Advances (Net)	9,835	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209	83,987	90,412
Investments (Net)	6,518	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875	29,576	29,542
Net Profit	93	207	292	446	635	867	506	508	(75)	883	1,168	627
CRAR (%)	14.6	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.4
Gross NPA (%)	0.79	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.92
Net NPA (%)	0.31	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.53
Business per employee	7.7	9.1	11.8	13.1	15.9	19.3	16.0	16.9	15.0	14.1	15.0	13.40
No. of employees	2,798	3,465	3,872	4,902	5,300	5,843	7,221	7,816	9,257	11,032	12,473	14,715
Return on Assets (%)	0.66	1.02	0.98	1.08	1.21	1.27	0.59	0.54	(0.07)	0.83	0.96	0.61
Return on Equity (%)	5.44	9.58	11.32	11.67	10.95	12.15	5.74	4.35	(0.60)	6.69	8.25	5.44
BVPS	71.3	75.77	91.17	113.07	193.82	200.56	214.28	159.72	200.27	216.76	234.77	243.44*

Thank you