



# Investor Presentation

## 3<sup>rd</sup> Quarter/ Nine Months FY 19

January 28, 2019



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# Glossary and Key Notes

AEPS	Aadhaar Enabled Payment System	IFI	Institutional Financial Inclusion
Agri	Agribusiness Banking	INR	Indian Rupee
API	Application Programming Interface	IPO	Initial Public Offering
ARC	Asset Reconstruction Company	LAP	Loan Against Property
ATM	Automated Teller Machine	MF	Mutual Funds
BC	Business Correspondent	Mn	Million
BIL	Business Installment	MSME	Micro, Small and Medium Enterprises
Bps	Basis Points	NABARD	National Bank for Agriculture and Rural Development
BVPS	Book Value Per Share	NFB	Non Fund Based
C&IB	Corporate & Institutional Banking	NIM	Net Interest Margin
CAGR	Compounded Annual Growth Rate	NNPA	Net Non Performing Assets
CASA	Current Account and Savings Account	NPA	Non Performing Assets
CB	Commercial Banking	PCR	Provision Coverage Ratio
CBDT	Central Board for Direct Taxes	PIL	Personal Installment Loan
CC	Credit Card	Q1	3 month period ended June 30( April 1 - June 30)
CEO	Chief Executive Officer	Q2	3 month period ended September 30( July 1 - September 30)
CET1	Core Equity Tier 1	Q3	3 month period ended December 31( October 1 - December 31)
Cr	Crore	Q4	3 month period ended March 31(January 1 - March 31)
CRAR	Capital to Risk Weighted Assets Ratio	QoQ	Quarter on Quarter
CSP	Customer Service Point	9M	9 month period ended December 31( April 1 - December 31)
CSR	Corporate Social Responsibility	RBI	Reserve Bank of India
DB & FI	Development Banking & Financial Inclusion	RoA	Return on Assets
DBT	Direct Benefit Transfer	RoE	Return on Equity
FICC	Fixed Income, Currency and Commodity	RWA	Risk Weighted Assets
FPI	Foreign Portfolio Investor	SDR	Strategic Debt Restructuring
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.		

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# Key Performance Highlights

# Q3 FY19 / 9M FY19 Financial Highlights

- ▶ **Q3 FY19 / 9M FY19 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in Q3 FY19 of 42% YoY( 9M FY19 growth of 40% YoY)**
- ▶ **Nil growth of 40% YoY in Q3 FY19 ( 9M FY19 growth of 42% YoY) ; Other Income growth of 45% YoY in Q3 FY19 ( 9M FY19 growth of 37% YoY)**
- ▶ **Net Profit growth in Q3 FY19 and 9M FY19 of 36% YoY**
- ▶ **NIM continues upward trajectory – 4.12% in Q3 FY19 vs. 4.08% in Q2 FY19**
- ▶ **Advances and deposit growth of 35% YoY and CASA growth of 38% YoY**
- ▶ **GNPA at 1.38% ( down from 1.40% in Q2 FY19), NNPA at 0.72% ( down from 0.74% in Q2 FY19)**
- ▶ **Overall net stressed advances flat QoQ at 0.81% for Q3 FY19**
- ▶ **PCR at 63.2% ( up from 61.5% in the previous quarter)**
- ▶ **RoA at 1.27% for Q3 FY19 ; RoE at 12.38% for Q3 FY19**
- ▶ **Total customer base of 5.82 million; addition of 0.5 million in the quarter**

# Q3 FY19 Highlights

		— YoY Growth —	— QoQ Growth —
<b>Net interest Income</b>	Rs. 655cr	40%	10%
<b>Core Fee Income</b>	Rs. 346cr	50%	6%
<b>Net Total Income</b>	Rs. 1,029cr	42%	11%
<b>Operating Profit</b>	Rs. 498cr	50%	11%
<b>Net Profit</b>	Rs. 225cr	36%	10%

# Nine Months FY19 Highlights

— YoY Growth —

<b>Net interest Income</b>	Rs. 1,801cr	42%
<b>Core Fee Income</b>	Rs. 960cr	56%
<b>Net Total Income</b>	Rs. 2,834cr	40%
<b>Operating Profit</b>	Rs. 1,380cr	46%
<b>Net Profit</b>	Rs. 620cr	36%



# Nine Months FY19 Highlights Contd....

— YoY Growth —

— QoQ Growth —

**Advances**

**Rs. 49,893cr**

**35%**

**9%**

**Wholesale  
Advances**

**Rs. 28,476cr**

**25%**

**5%**

**Non-Wholesale  
Advances**

**Rs. 21,417cr**

**51%**

**14%**

**Deposits**

**Rs. 52,187cr**

**35%**

**9%**

**CASA**

**Rs. 12,821cr**

**38%**

**9%**

# Key Indicators

## Pre-IPO

	Advances	Deposits	Net Profit	RoA	BVPS
FY 11	1,905	2,042	12	0.5%	Rs. 50
FY 16	21,229	24,349	292	1.0%	Rs. 91

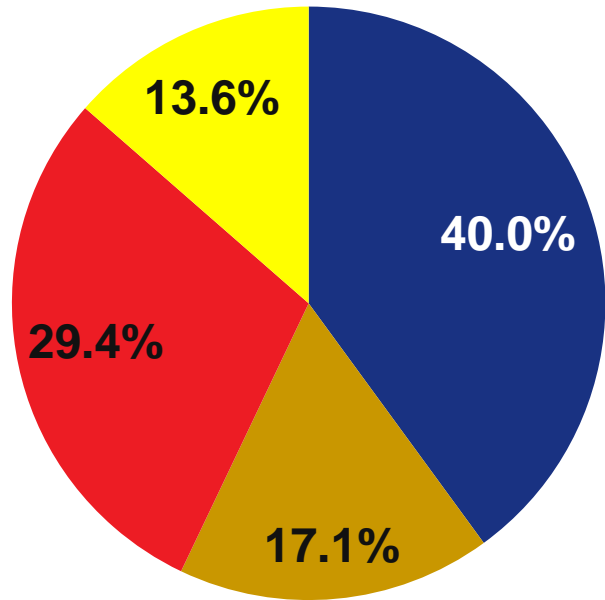
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

## Post Listing Performance)

	Advances	YoY	NIM	Net Profit	RoA
Q3 FY17	26,773	46%	3.4%	129	1.17%
Q4 FY17	29,449	39%	3.5%	130	1.20%
Q1 FY18	31,108	40%	3.5%	141	1.19%
Q2 FY18	33,576	35%	3.7%	151	1.19%
Q3 FY18	36,890	38%	3.9%	165	1.22%
Q4 FY18	40,268	37%	4.0%	178	1.25%
Q1 FY19	42,198	36%	4.0%	190	1.26%
Q2 FY19	45,873	37%	4.1%	205	1.26%
Q3 FY19	49,893	35%	4.1%	225	1.27%

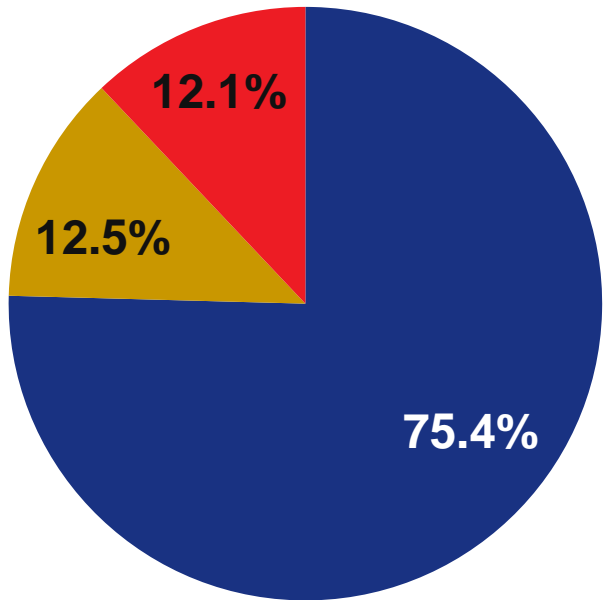
# Key Indicators – Business Breakup

— Advances by Segment (%) —



■ CIB   ■ CB   ■ Retail Assets   ■ DB&FI

— Deposit Breakup (%) —



■ Term Deposits   ■ Saving Deposits  
■ Current Deposits



# RBL Vision 2020

# Performance Tracking to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q3 FY19
Advances	30-35% CAGR	35%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0% FY 18: 24.3%; Q3 FY19: 24.6%
Other Income %	~ 1/3 <sup>rd</sup> of Net Total Income	36%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5% FY 18: 53.0%, Q3 FY19: 51.6%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%, Q3 FY19: 1.27%

# Key Initiatives of Vision 2020



## Technology

### Leveraging technology to acquire, engage and service clients

*API banking, Abacus (Digital savings account); Fintech Partnerships (Moneytap, Zeta) ; Credit card partnerships (Bajaj Finserv, BookMyShow, HyperCity)*



## Distribution

### Enhancing distribution through a combination of owned branches, and BCs

*288 own branches, 956 BC branches (including 221 Banking Outlets) serve over 5.8 Mn customers pan-India*



## Platforms

### Creation of Transaction and Payment platforms that leverage changes in ecosystem driven by Aadhaar, UPI, IndiaStack, GST etc.

*AEPS and UPI based mobile apps allow customers to transact through low cost channels  
Better availability of data for underwriting in case of retail and MSME businesses*



## Cross-sell

### Enhancing cross-sell across all businesses

*Strong analytics teams in place to analyze data to enhance cross sell and customer targeting*



## Mass Banking

### Increase presence in 'Mass Banking' - internal efforts, partnerships and acquisitions

*Extending network to individual loans in rural areas and offering deposits, insurance, DBT and remittance services*

*Pilot partnership underway in affordable housing*

# Our Fundamentals Have Resulted in Consistent Strong Performance

## Guiding Principles

*1. Focus on Effective Risk Management and Asset Quality*

*2. Prudent and profitable growth*

*3. Customer-centric and relationship approach*

*4. Focus on Operational Quality and Scalability*

*5. Leveraging Partnerships and Technology for Creating Customer Centric / Multi-channel Solutions*



## Key Pillars

**Robust corporate governance framework and processes**

**Broad Based Shareholder and Strong Capital Base**

**Professional and experienced management team**

**Eminent Board of Directors**



# Financial Performance



# Strong Profitability Momentum Continues

Parameter	Q3 FY19	Q3 FY18	YoY	Q2 FY19	QoQ	9M FY19	9M FY18
Net Interest Income	655	467	40%	593	10%	1,801	1,266
Other Income	374	258	45%	333	12%	1,033	756
Net Total Income	1,029	726	42%	926	11%	2,834	2,022
Operating Profit	498	333	50%	449	11%	1,380	948
Net Profit	225	165	36%	205	10%	620	457

Parameter	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
Other Income/Total Income	36.3%	35.6%	36.0%	36.5%	37.4%
Cost/Income	51.6%	54.0%	51.5%	51.3%	53.1%
Net Interest Margin	4.1%	3.9%	4.1%	4.1%	3.7%
Credit Cost/Advances (bps)*	30	20	26	81	72
RoA	1.27%	1.22%	1.26%	1.26%	1.20%
RoE	12.4%	10.2%	11.6%	11.7%	11.0%

\* Not Annualized

# Strong Growth in Business; Improvement in Asset Quality

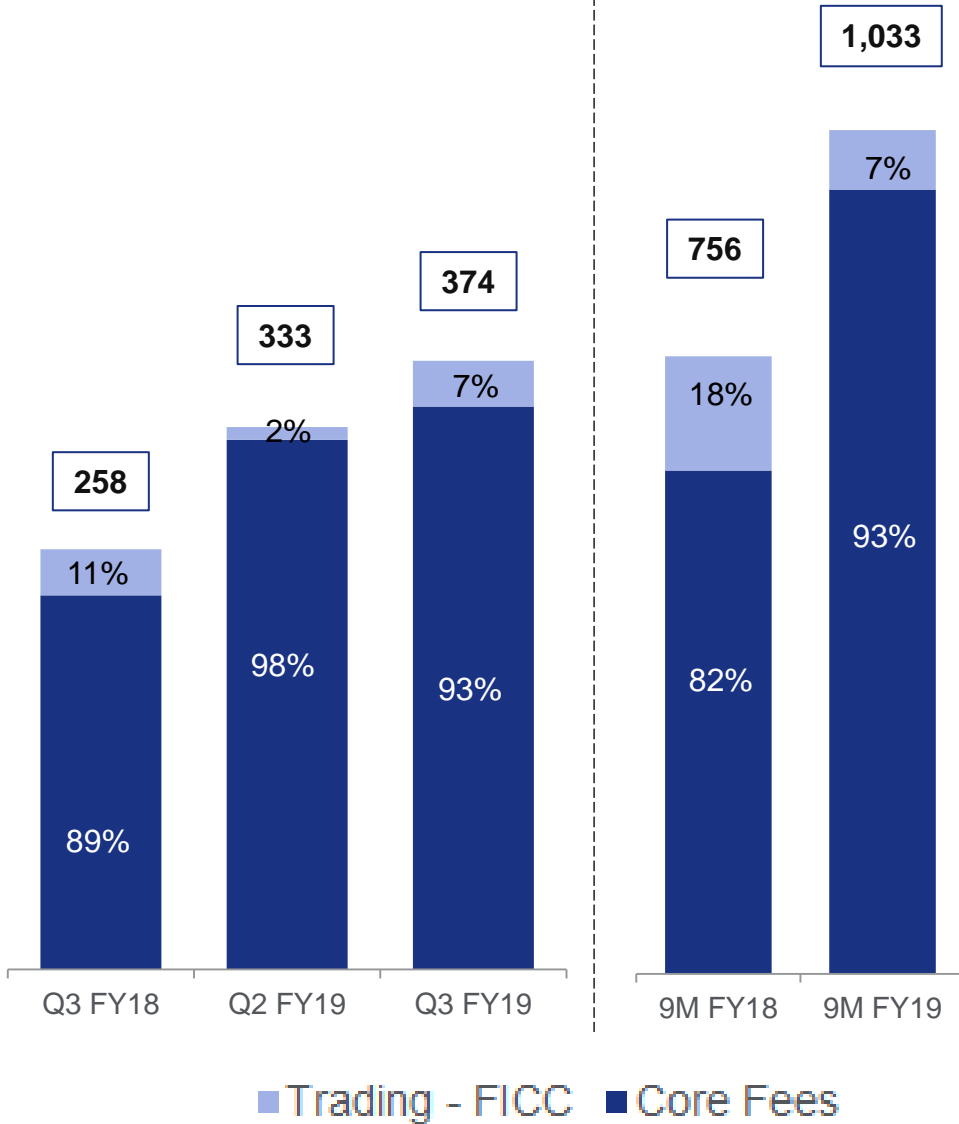
Parameter	December 31, 2018	December 31, 2017	YoY
Advances	49,893	36,890	35%
Deposits	52,187	38,623	35%
Investments	14,815	13,071	13%

Parameter	December 31, 2018	December 31, 2017	September 30, 2018
CASA	24.6%	24.0%	24.5%
GNPA	1.38%	1.56%	1.40%
NNPA	0.72%	0.97%	0.74%
Net Stressed Assets	0.81%	1.15%	0.81%
PCR	63.2%	52.5%	61.5%
CRAR*	13.8%	15.9%	13.7%

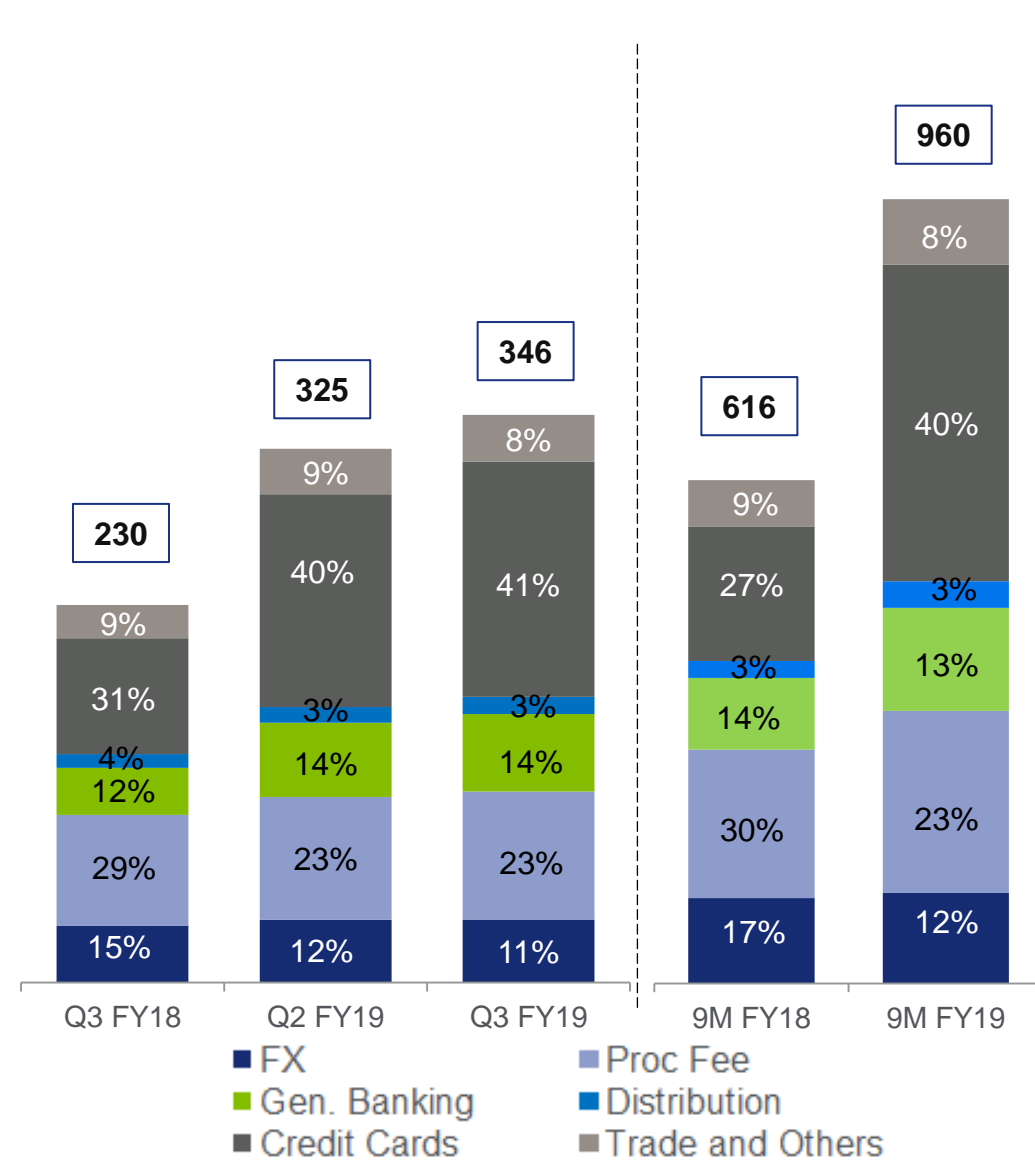
\* including interim profits

# Well Diversified Other Income Profile; Rising Core Fee Income

## Other Income

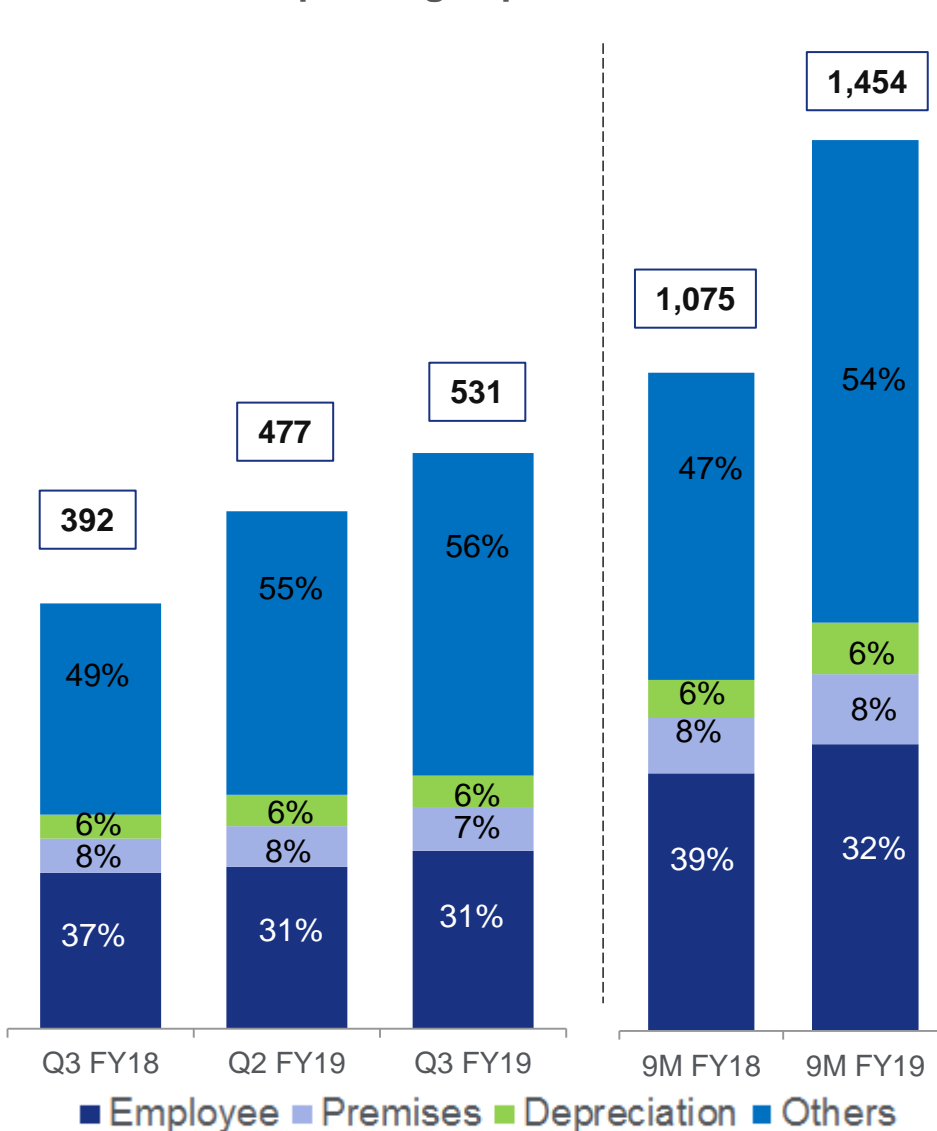


## Core Fee Income Breakup

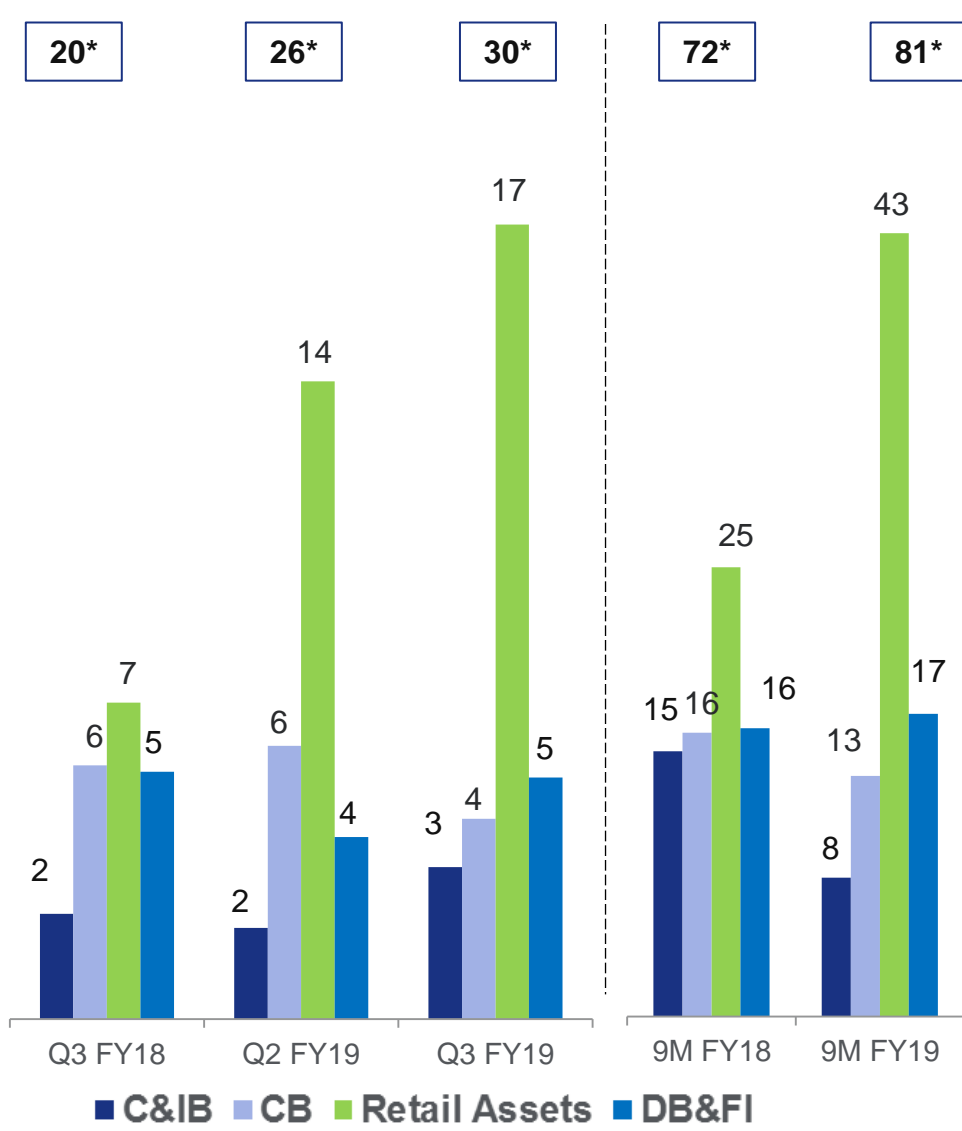


# Cost Increase Driven by Business Expansion; Range Bound Credit Costs

## Operating Expenses



## Net Credit Cost by Business (bps)



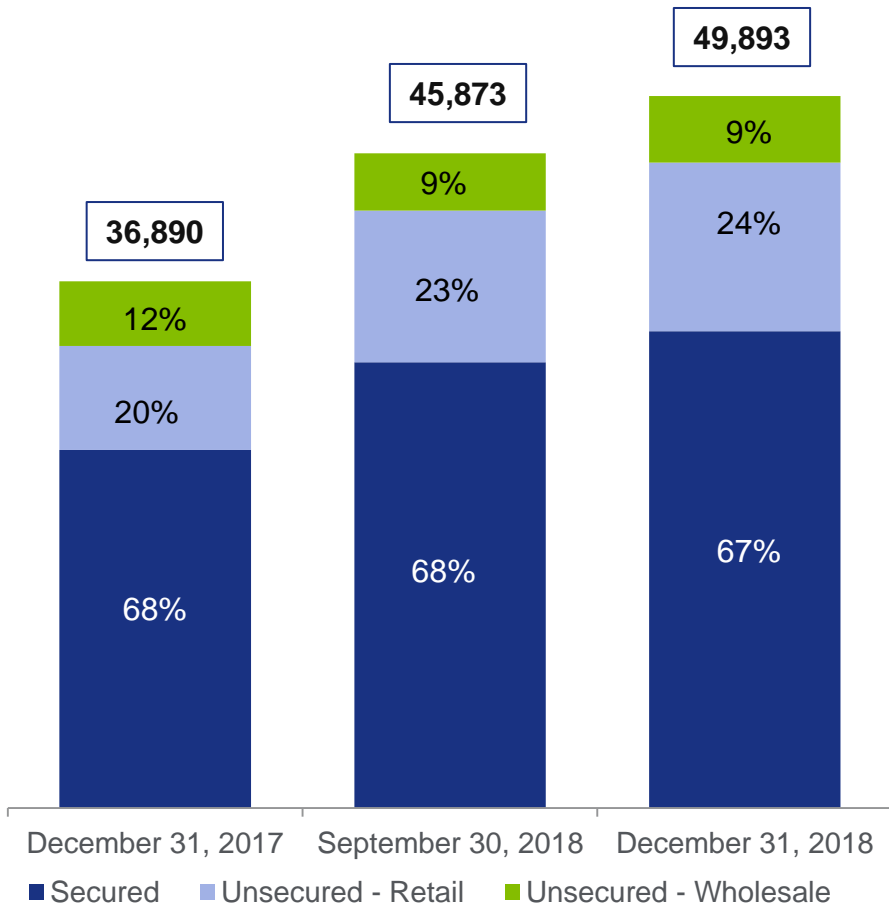
\* Not Annualized for the bank or at individual segment level for the quarter

# Changing Advances Mix and Improving Yields Helping NIMs

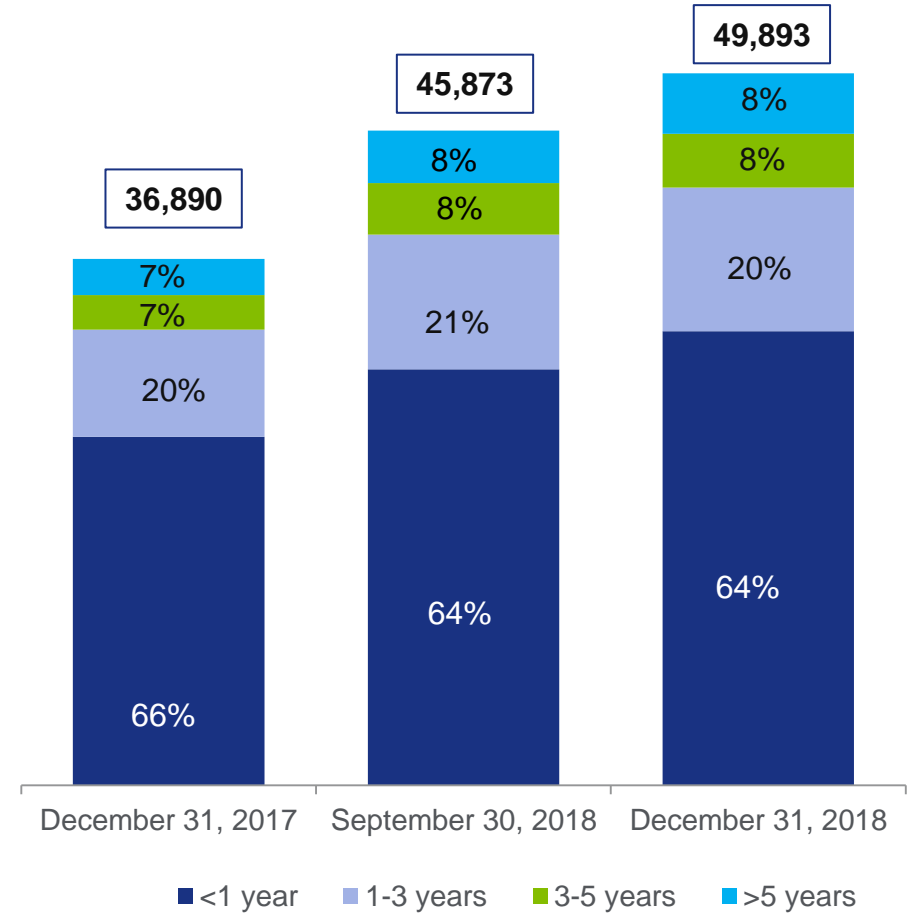
	December 31,2018	December 31,2017	YoY	Yield 9M FY19	Proportion
<b>C&amp;IB</b>	19,935	15,606	28%	8.8% (8.9%)	57%
<b>CB</b>	8,541	7,106	20%		
<b>Wholesale</b>	28,476	22,712	25%	14.3% (13.0%)	43%
<b>Retail Assets</b>	14,644	9,397	56%		
<i>LAP</i>	5,659	3,791	49%		
<i>Credit Cards</i>	4,496	1,759	156%		
<i>Retail Agri</i>	1,562	1,578	-1%		
<i>BIL</i>	1,358	984	38%		
<i>Others</i>	1,569	1,285	22%		
<b>DB &amp; FI</b>	6,773	4,781	42%		
<i>Micro-banking</i>	4,220	2,886	46%		
<i>IFI</i>	1,685	1,358	24%		
<i>MSME</i>	868	536	62%		
<b>Non-Wholesale</b>	21,417	14,177	51%		
<b>Total</b>	49,893	36,889	35%		

# Diversified Loan Portfolio

## Break up of advances - Secured/Unsecured

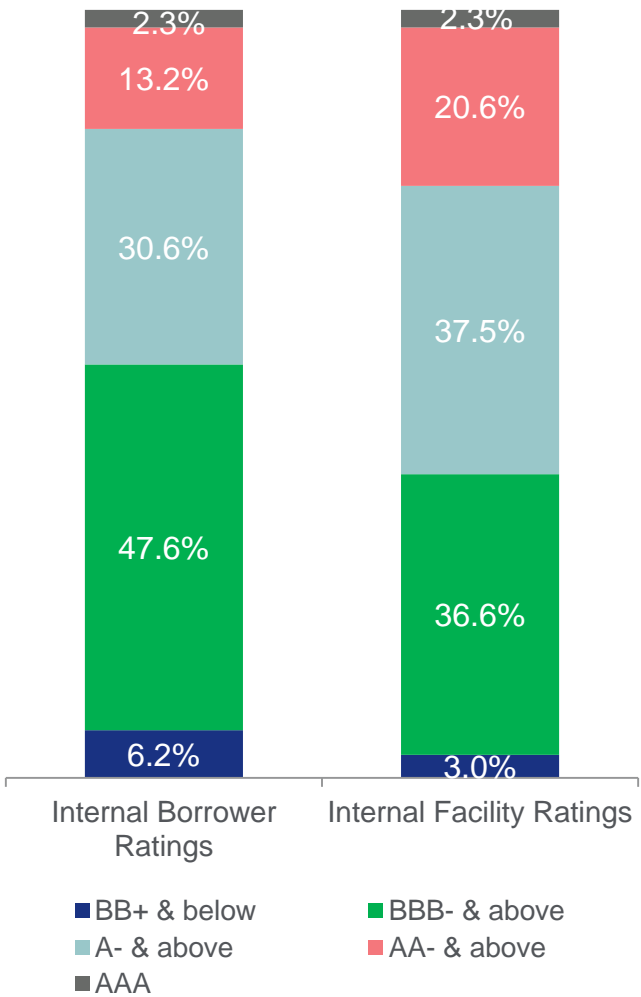


## Tenor of Advances

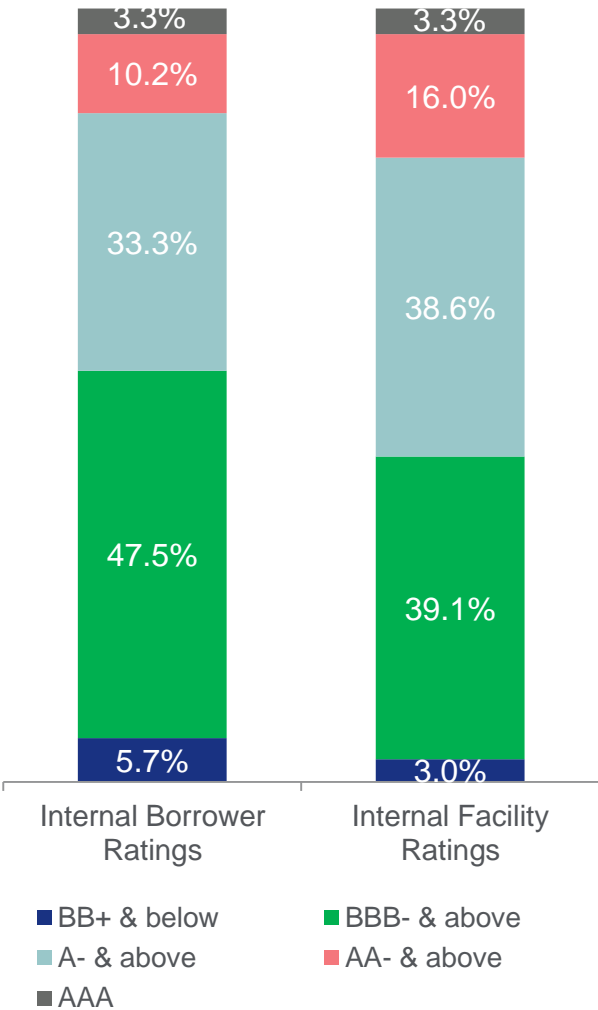


# Stable Borrowers' Rating Profile

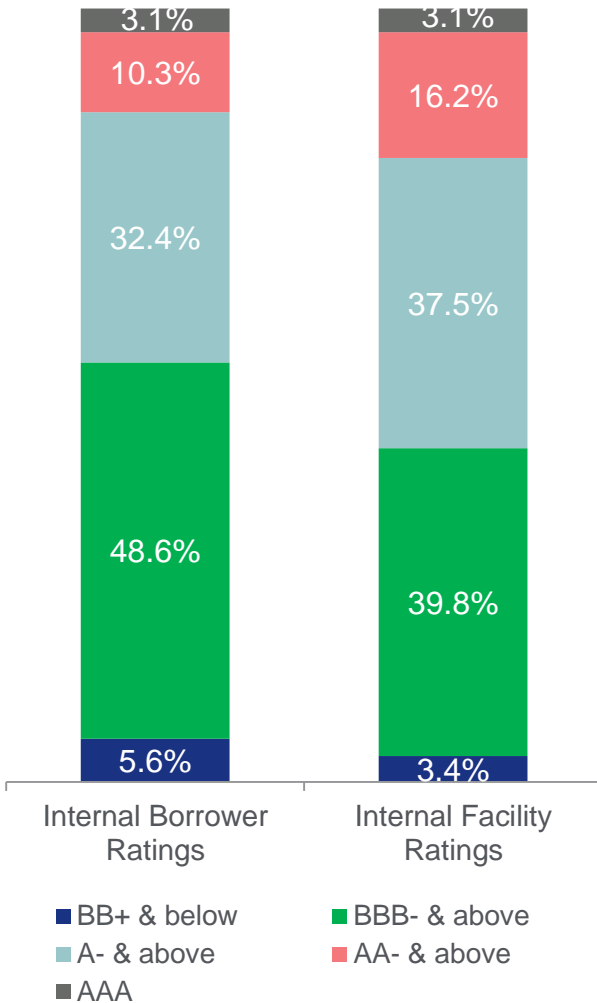
December 31, 2017



September 30, 2018



December 31, 2018



# Diversified Industry Mix

## Top 10 industry\*

Industry	Outstanding Loan Exposure	FB-NFB Split	% of Exposure
Retail / Distribution	3,683	82:18	5.6%
Engineering	3,404	42:58	5.1%
Construction	3,375	44:56	5.1%
NBFC (ex. HFC & DFI)	2,521	97:3	3.8%
Pharma	2,500	84:16	3.8%
Real Estate	2,396	93:7	3.6%
Power	2,236	56:44	3.4%
Metals	2,174	47:53	3.3%
Professional Services	2,118	90:10	3.2%
MFI	1,188	100:0	1.8%

\* As of December 31, 2018 based on actual outstanding

## Non Fund Based Book

Particulars	December 31, 2018	December 31, 2017	September 30, 2018
Guarantees	10,119	9,029	10,101
Letter of Credit, Acceptances, Endorsements and other Obligations	5,365	2,810	4,745



# Asset Quality Continues to Remain Strong

## — Gross NPA by business segment —

	Quarter Ended			Gross NPA by business segment			
	December 31,2018	September 30,2018	December 31,2017	Business segment	December 31,2018	September 30,2018	December 31,2017
Movement of Gross NPAs				C&IB	92.1	92.1	142.2
Opening Balance	645	596	487	% of total advances	0.18%	0.20%	0.38%
(+) Additions during the period	211	142	210	CB*	249.6	255.1	105.7
(-) Upgrade	3	2	2	% of total advances	0.50%	0.55%	0.28%
(-) Recoveries	54	27	38	Retail Assets	286.5	200.7	168.4
(-) Write Offs	103	65	77	% of total advances	0.57%	0.43%	0.45%
Closing Balance	696	645	580	Of which Agri	128.6	68.0	57.6
Gross NPA (%)	1.38%	1.40%	1.56%	DB&FI	67.3	97.0	163.5
Net NPA	358	339	358	% of total advances	0.13%	0.21%	0.44%
Net NPA (%)	0.72%	0.74%	0.97%	<b>Total</b>	695.5	645.0	579.9
Provisioning Coverage Ratio (PCR) (%)	63.22%	61.45%	52.54%	<b>Total (%)</b>	1.38%	1.40%	1.56%
Slippage Ratio	0.46%	0.34%	0.63%				
Restructured %	0.09%	0.07%	0.18%				
Net Stressed Assets%	0.81%	0.81%	1.15%				

- Security Receipts as a percentage of total advances at 0.05%
- One ARC sale for cash in the quarter

\* CB includes agri value chain

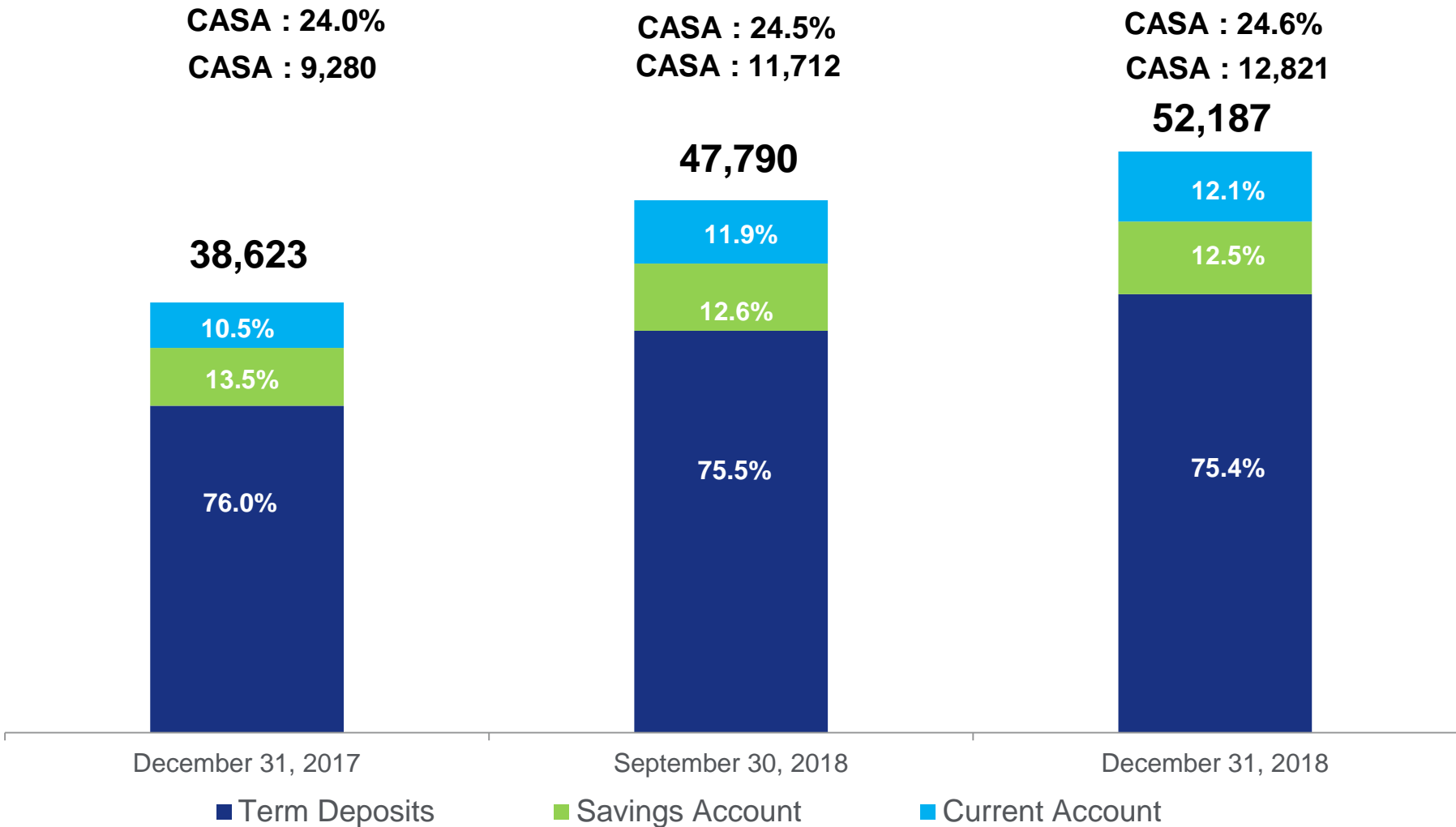
# Capital Adequacy - Well Capitalized to Support Growth

Particulars	December 31, 2018	December 31, 2017	September 30, 2018
Tier 1 Capital Funds*	7,060	6,407	6,969
Tier 2 Capital Funds	721	814	712
<b>Total Capital Funds</b>	<b>7,781</b>	<b>7,222</b>	<b>7,681</b>
<b>Total RWA</b>	<b>56,406</b>	<b>45,324</b>	<b>55,867</b>
Tier 1 CRAR*	12.5%	14.1%	12.5%
<b>Total CRAR*</b>	<b>13.8%</b>	<b>15.9%</b>	<b>13.7%</b>
RWA/Total Assets	78.1%	81.8%	83.2%

\* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

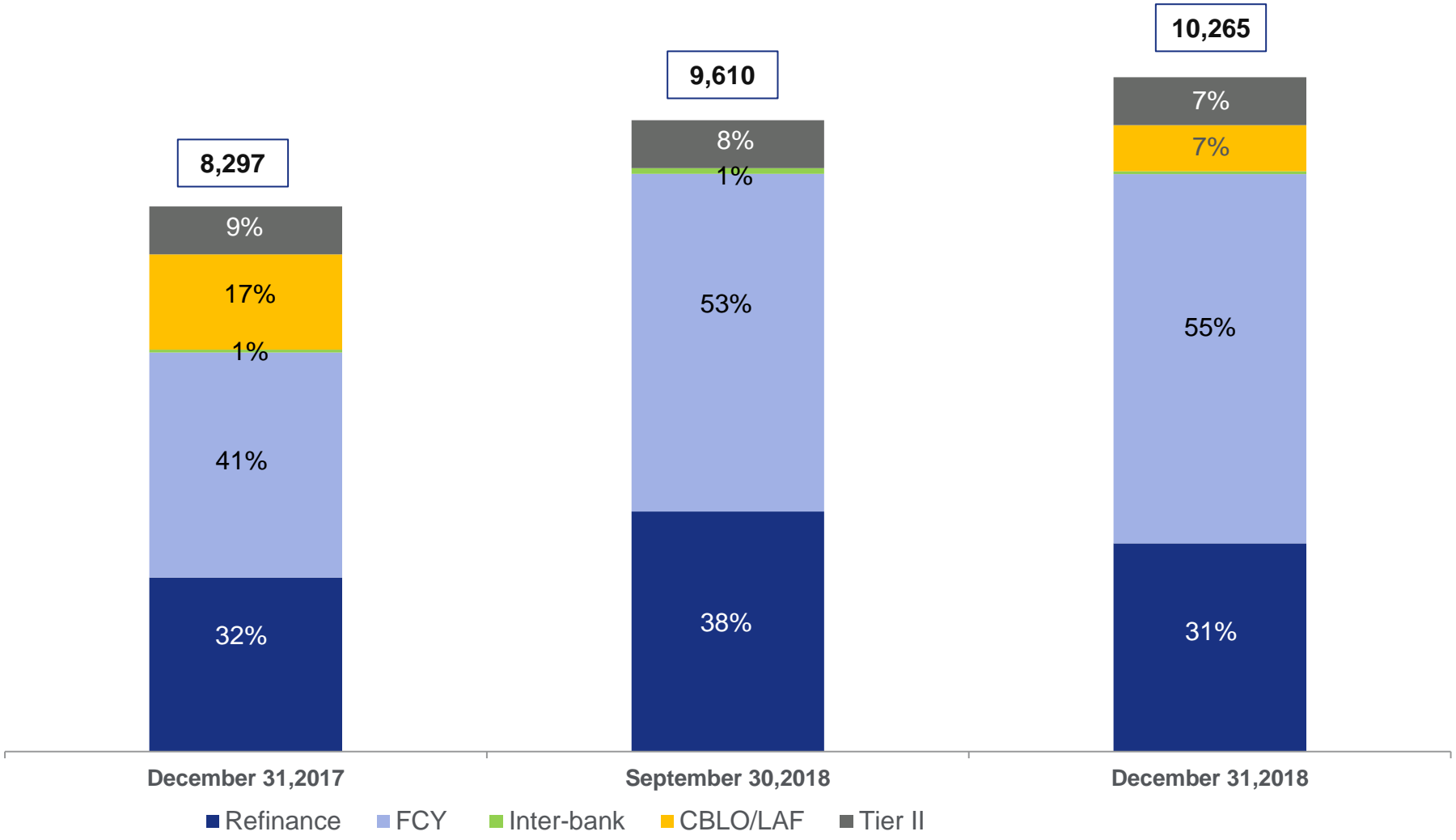
# Sustained Growth in Deposits, Led by CASA

**38% yoy growth in CASA, while total deposits grew by 35%**

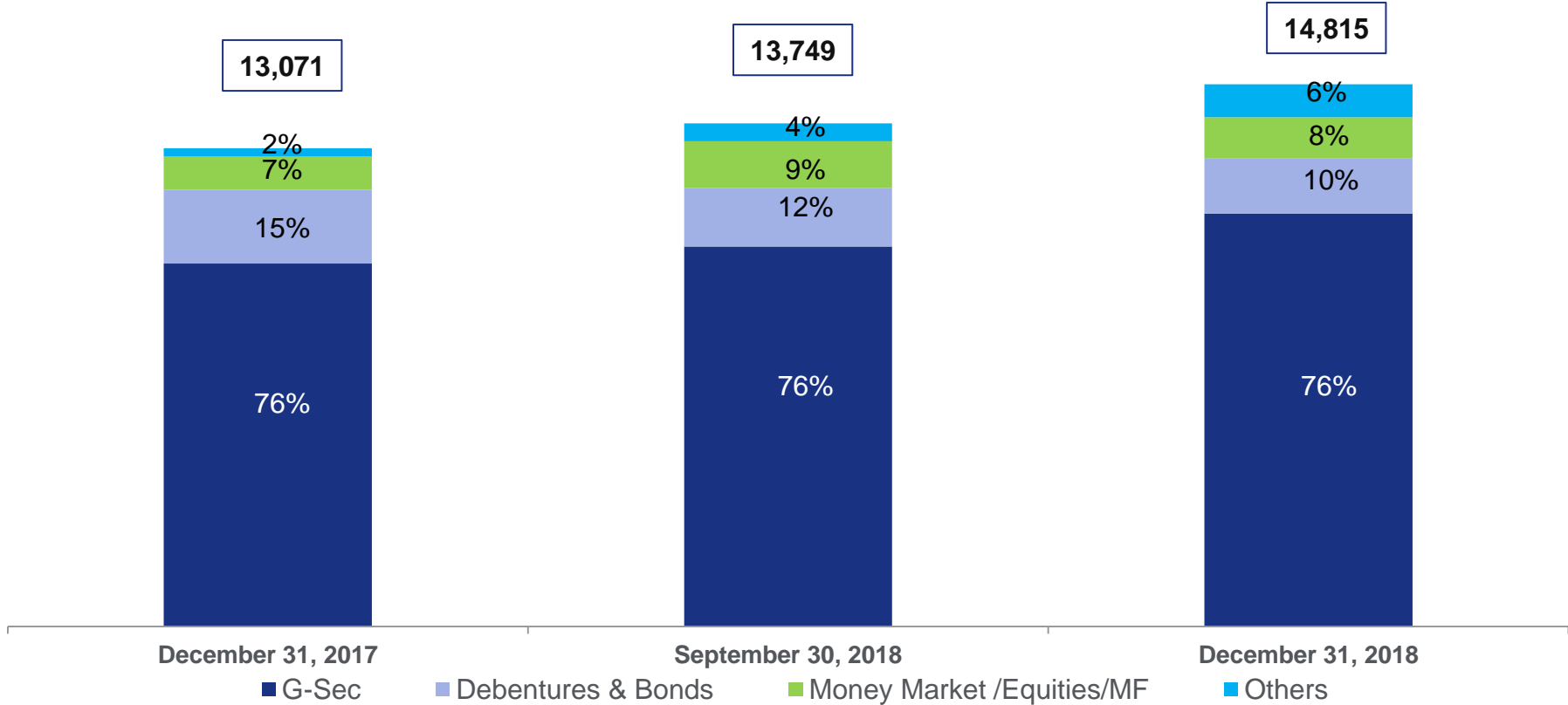


# Diversified Borrowing Streams

## Borrowing Breakup



## Investment Breakup



## Yield

Yield	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
Total Investments	7.5%	7.2%	7.4%	7.4%	7.4%
SLR	7.6%	7.3%	7.4%	7.5%	7.4%
Non SLR	9.4%	10.1%	9.6%	9.4%	10.1%

# NIM Improvement Helped by Lower Cost of Funds and Stable Yields

## Pre-IPO

	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16
Yield on Advances	10.9%	12.6%	13.1%	12.9%	12.3%	11.7%
Cost of Funds	5.8%	8.3%	9.6%	9.4%	8.4%	7.6%
Cost of Deposits	5.8%	8.1%	8.9%	8.8%	8.3%	7.7%

## Post Listing Performance

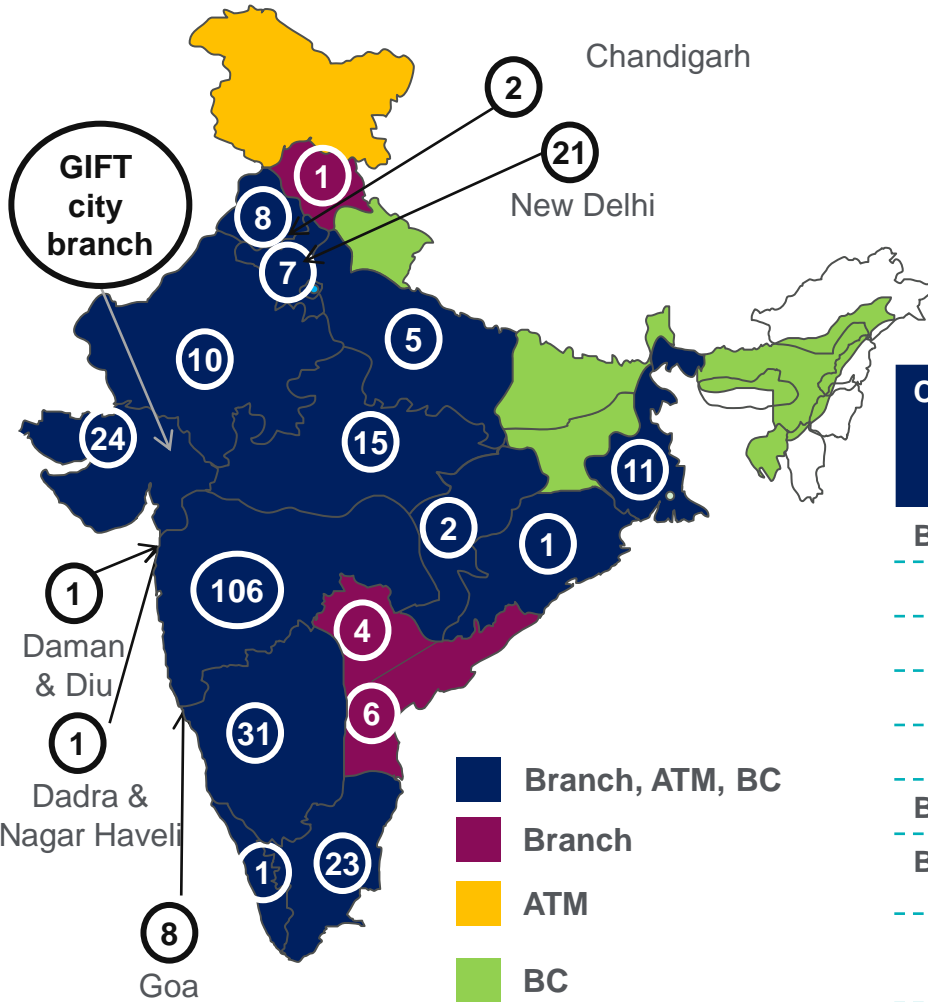
	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%	10.9%	11.2%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%	6.4%	6.6%
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%	6.7%	6.8%



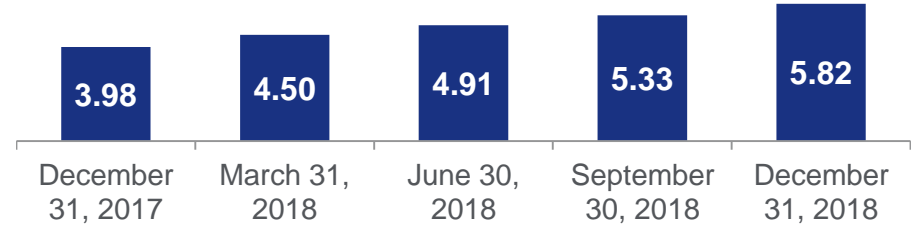
# Distribution Network

# Our Growing, Multi-Layered Distribution Network

## Locations



## Customers (Mn.)



## Channel Breakup

Channels	Number of transaction points		
	December 31, 2018	September 30, 2018	December 31, 2017
<b>Branches</b>	288	268	246
<i>Metro</i>	112	93	83
<i>Urban</i>	45	44	41
<i>Semi-urban</i>	76	76	68
<i>Rural</i>	55	55	54
<b>Banking Outlets (BOs)</b>	221	213	188
<b>BC Branches (incl. BOs)</b>	956	900	757
<i>Of which RBL Finserve</i>	427	375	296
<b>ATMs</b>	390	382	394

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

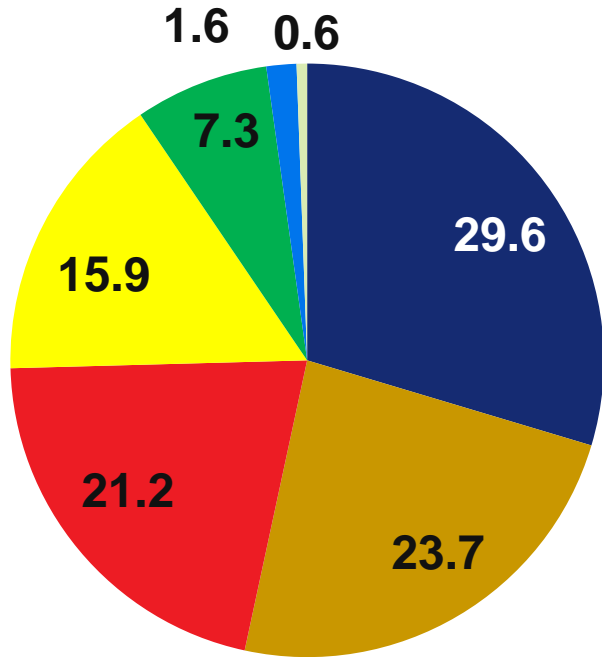




# Shareholding Pattern & Ratings

# Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 41.3%.  
Approved limit – 74%

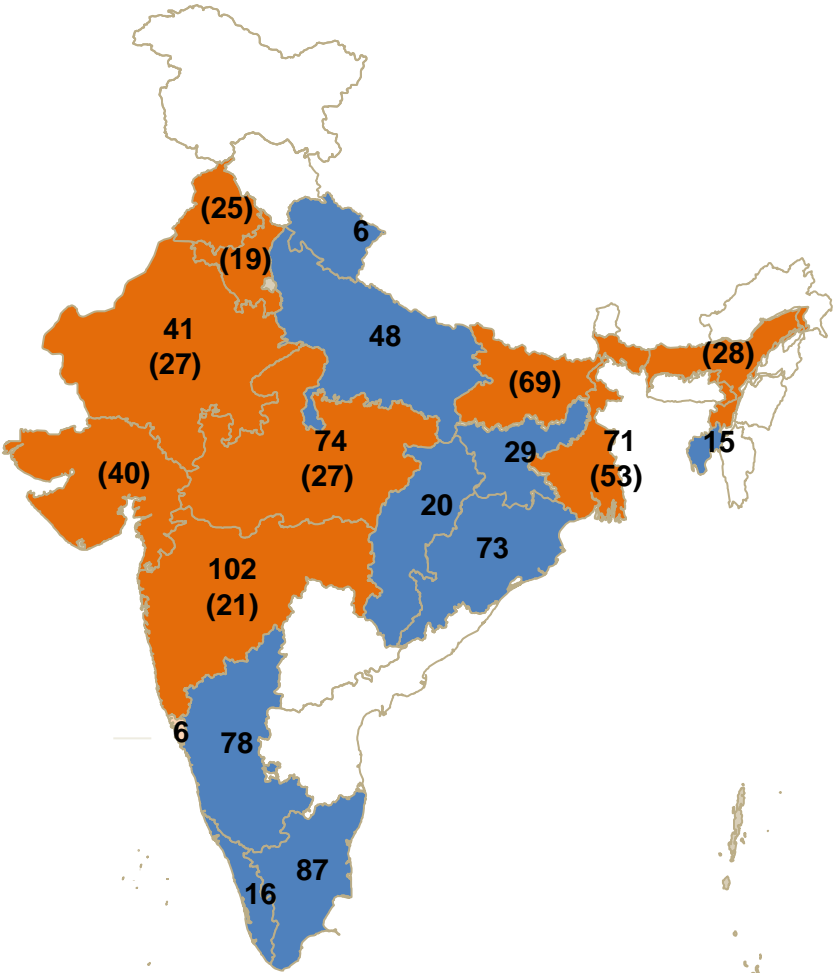
## Ratings

Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) CARE AA- (Stable)
Certificate of Deposits	ICRA A1+
Medium term fixed deposit programme	ICRA MAA (Stable)
Short term fixed deposit programme	ICRA A1+



# Microbanking Update

# Microbanking Distribution Network



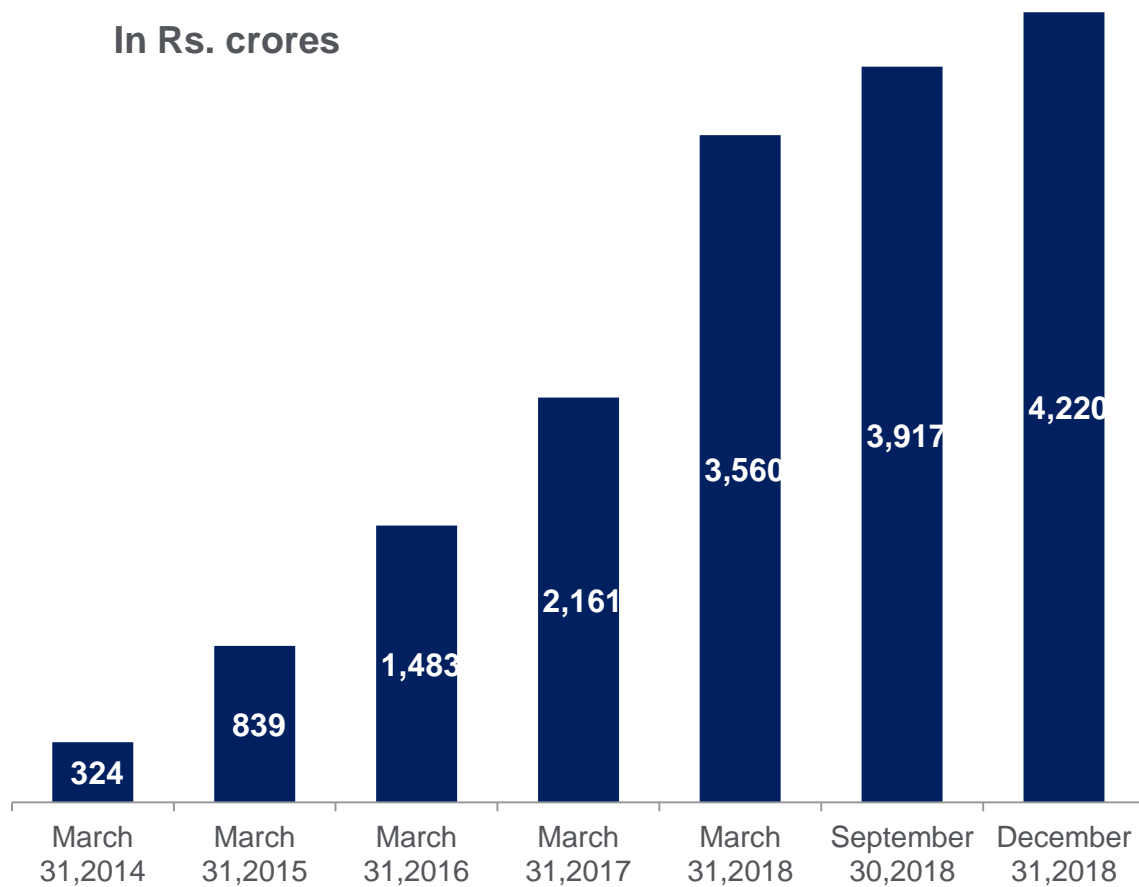
### Micro Banking Presence

- RBL Finserve
- Other BCs

State Name	% of Portfolio
Bihar	15%
Tamil Nadu	15%
Maharashtra	12%
Karnataka	10%
Odisha	8%
West Bengal	6%
Rajasthan	6%
Madhya Pradesh	5%
Gujarat	5%
Punjab	4%
Jharkhand	3%
Haryana	2%
Chhattisgarh	2%
Assam	2%
Uttarakhand	2%
Tripura	1%
Goa	1%
Kerala	1%
Uttar Pradesh	0.4%
Grand Total	100%

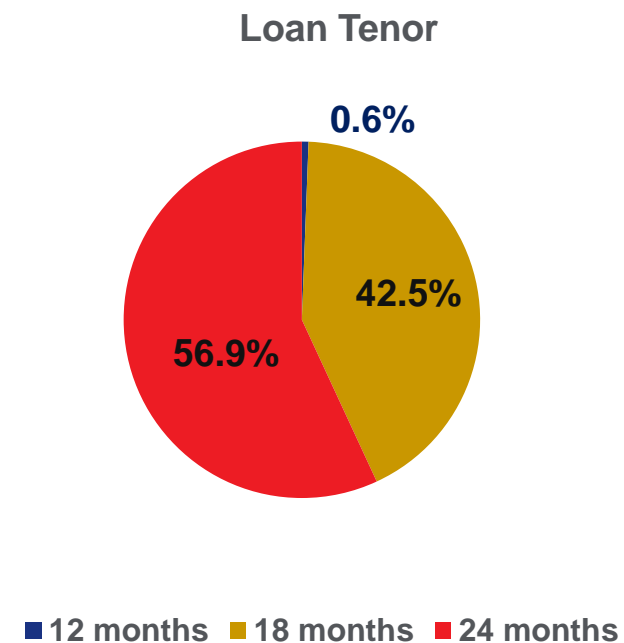
Figures in brackets refers to branches of RBL Finserve

# Microbanking - Portfolio Growth



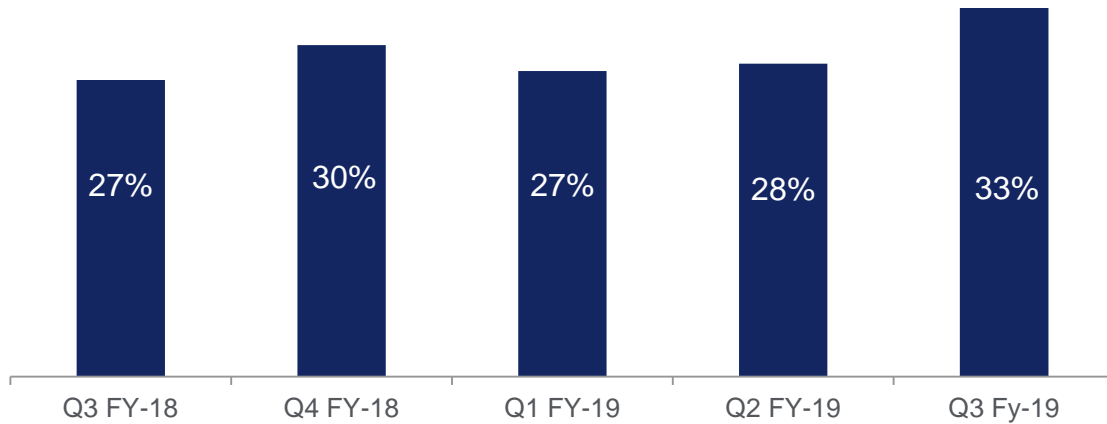
2.2 Mn Active Loan Accounts

Portfolio Mix	December 31 ,2018
Pre-Jan 2017	0.2%
Post Jan 2017	99.8%

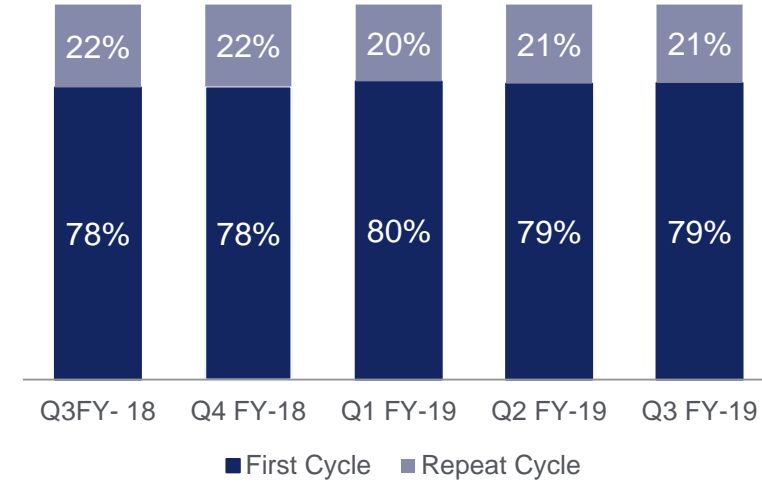


# Micro-banking - Through the door Mix

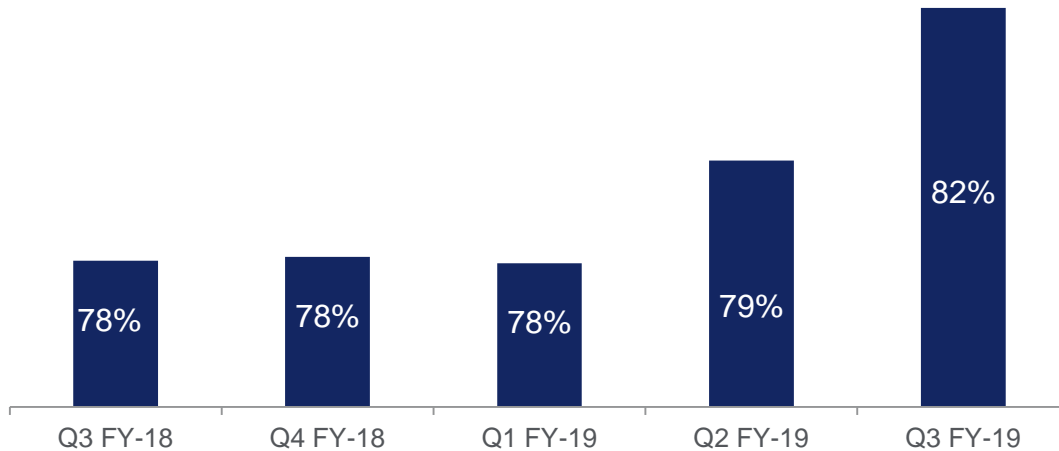
## Bureau Rejection Rate



## Borrowing Cycle with RBL Bank



## Hit Rate



**Growth in volumes through new customers from newer geographies (eastern and northern India)**

^ Hit Rate= % of loan application with matching records with Credit Bureau

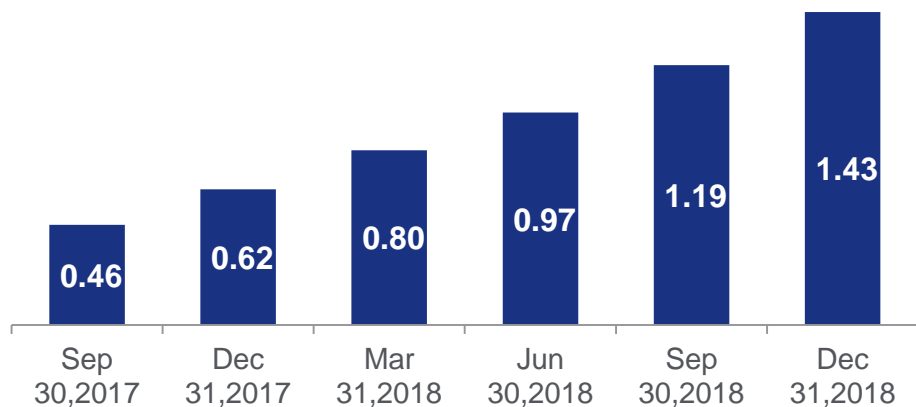


# Credit Card Update

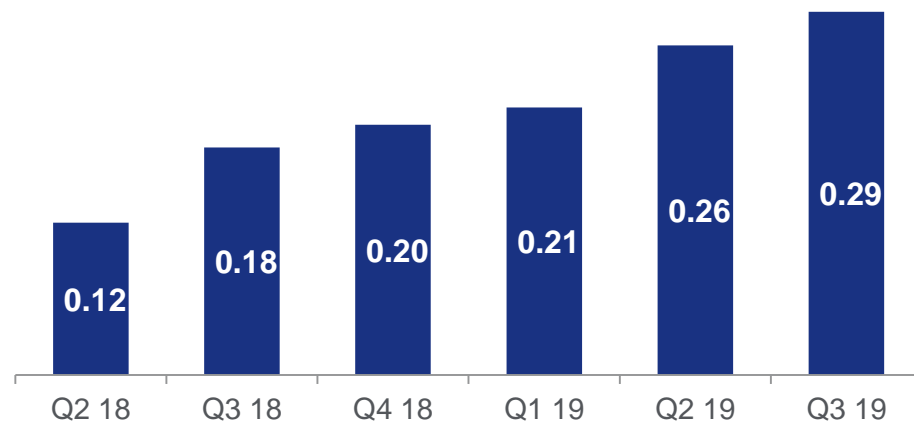


# Credit Card Base Increasing Steadily

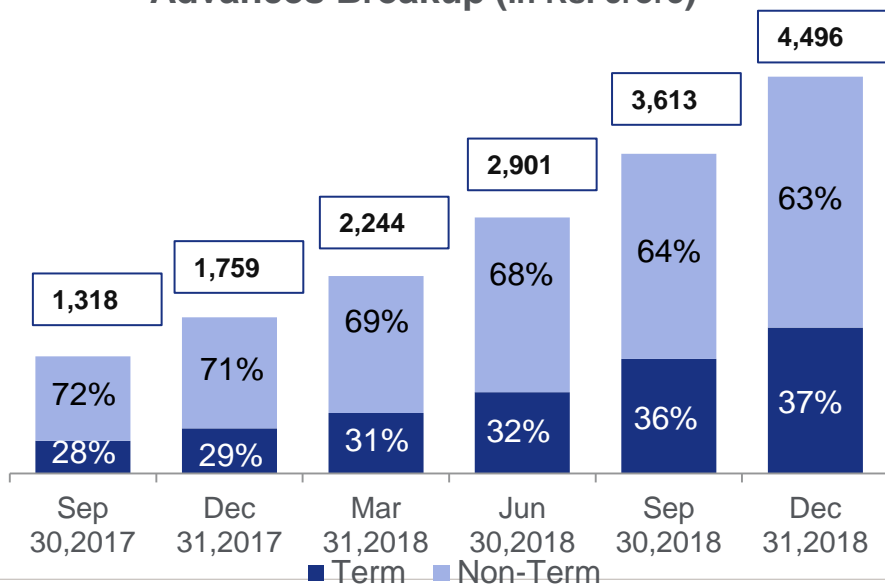
## Cards in Force ( In Mn)



## Card Additions ( In Mn)



## Advances Breakup (In Rs. crore)



## Customer Metrics

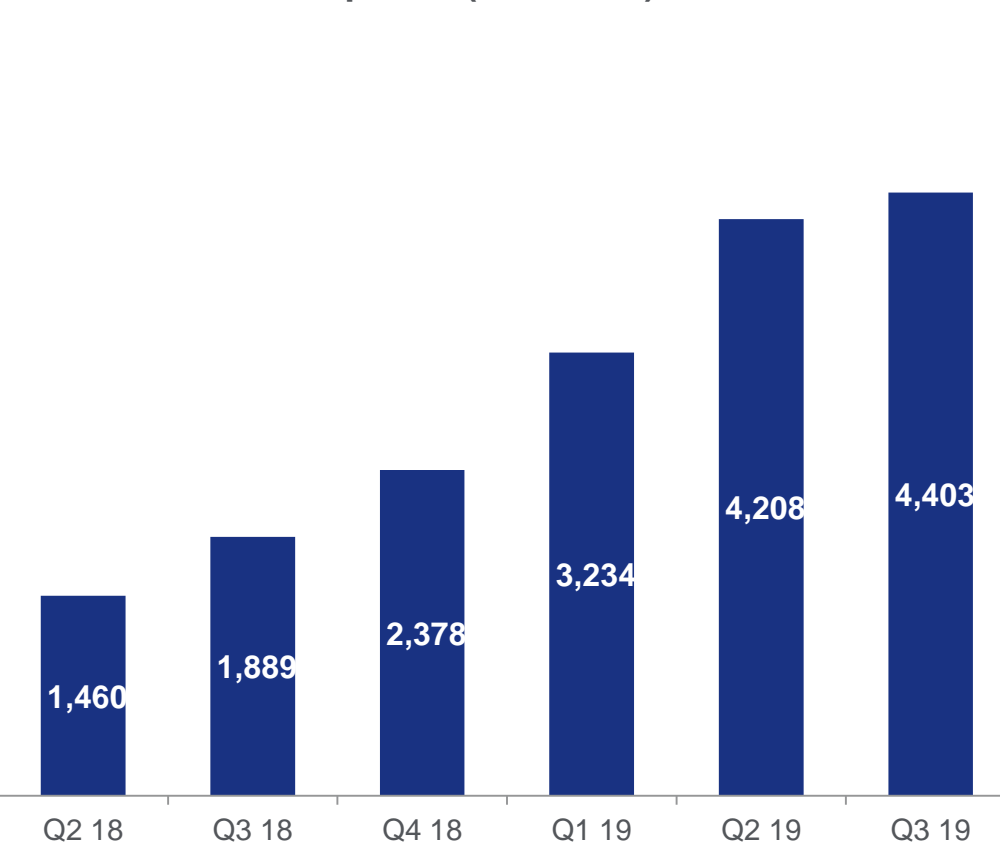
Key Metrics	December 2018
Retail Spend Per Card*	Rs. 10,455
Balance per Card*	Rs. 32,166
Fee Income (as % of revenue)	50%
Geographical Concentration ( Top 8 Cities vs. Others)	69% : 31%

\* Does not include corporate card spends

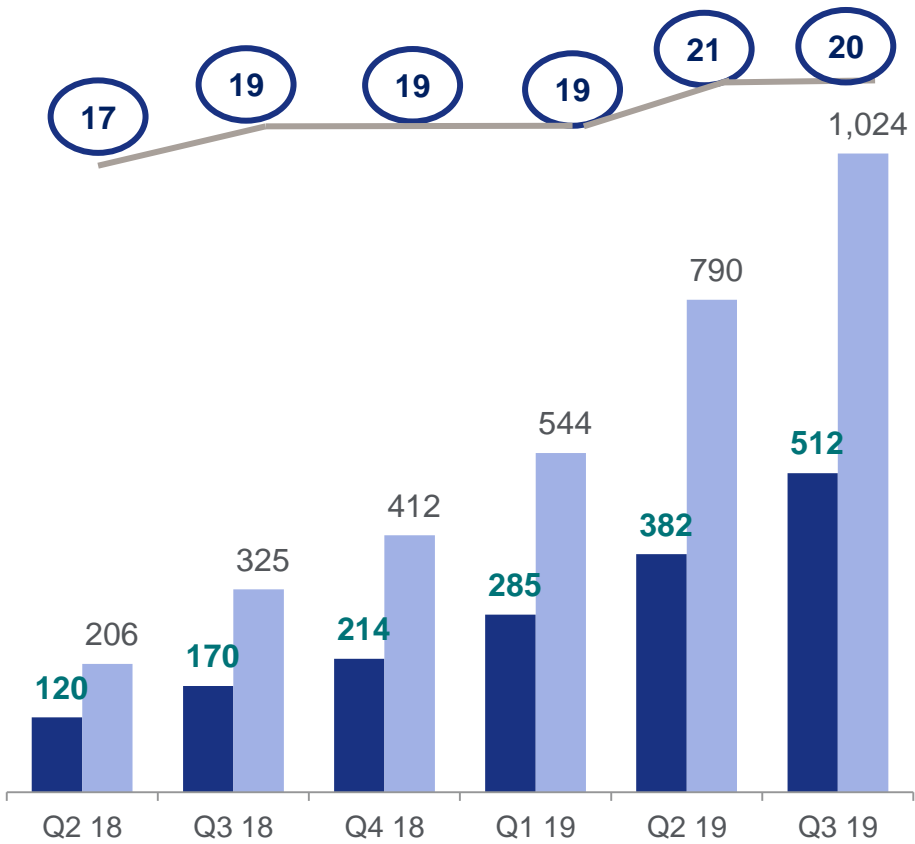


# Credit Cards - Sticky Customer Spends

Total Spends (In Rs crore)

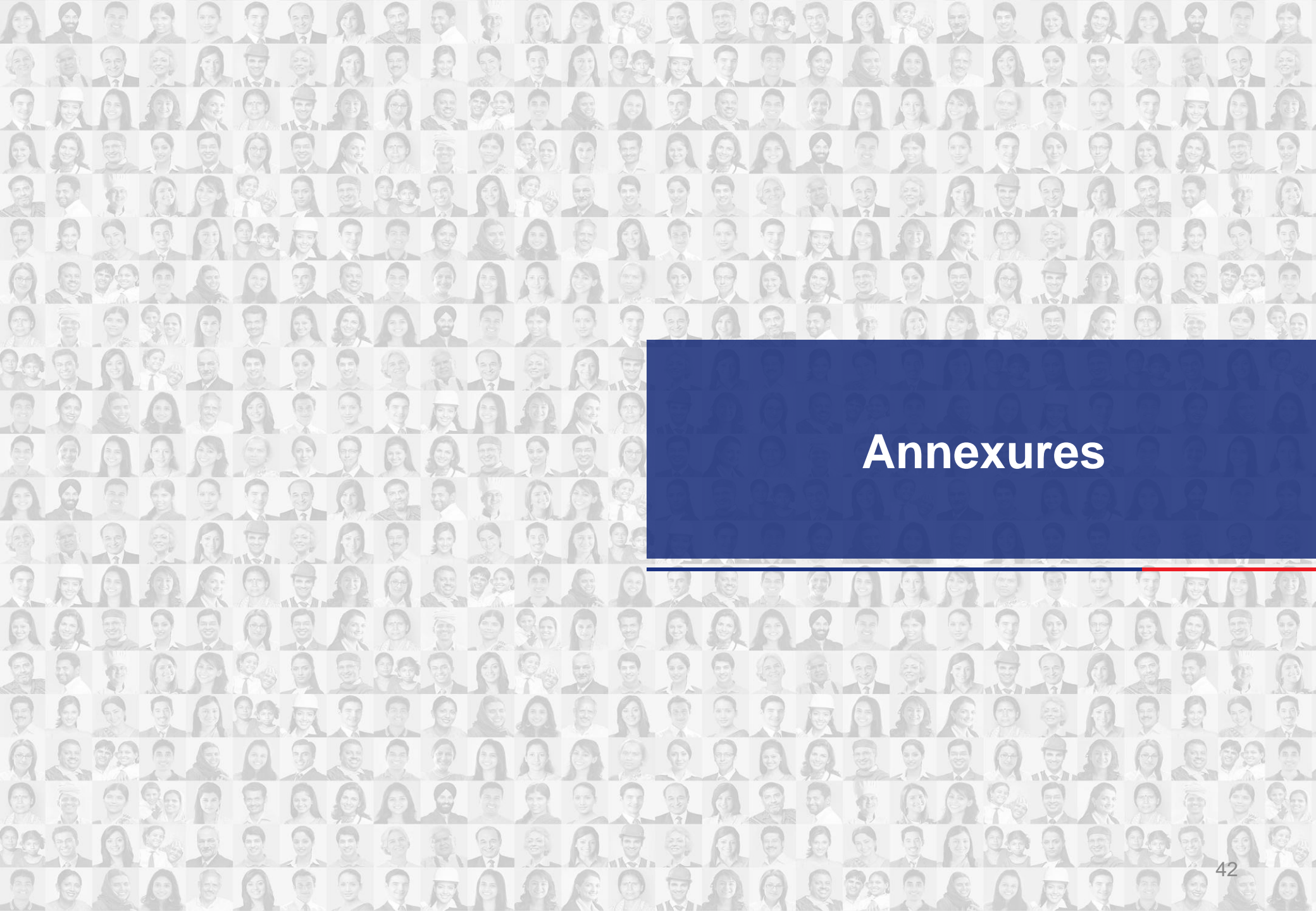


Consumer Loans



■ No. of Loans ('000)   
 ■ Loans Booked (Rs. Crore)  
 Average Ticket Size (Rs. 000)

**Conversion Of Spends Into Consumer Loans Provides Stability to Portfolio**



# Annexures

# Board of Directors



**Mr. Vishwavir Ahuja**

*Managing Director and CEO*

*Previously, Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent*



**Mr. Prakash Chandra**

*Non – Executive Part Time Chairman*

*Previously, Chairman of Central Board of Direct Taxes (CBDT)*



**Mr. Rajeev Ahuja**

*Executive Director*

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



**Mr. Sivanandhan Dhanushkodi**

*Independent Director*

*Currently, Part-Time Security Advisor to RBI*

*Previously, Director General of Police, Maharashtra*



**Mr. Jairaj Purandare**

*Independent Director*

*Previously, Regional Managing Partner of PWC*



**Mr. Ishan Raina**

*Independent Director*

*Previously, Founder of Out of Home (OOH) India, Associated with J. Walter Thompson (JWT) and Lintas Advertising*



**Mr. Palepu Sudhir Rao**

*Independent Director*

*Currently, Associated with a Number of Corporates including Aditya Birla Money Ltd and Radhakrishna Foodland Pvt Ltd*



**Mr. Vijay Mahajan**

*Non-Executive Director*

*Previously, Founder of Basix Social Enterprise Group*

# Professional and Experienced Leadership Team



**Mr. Vishwavir Ahuja**

*Managing Director and CEO*

*Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent from 2007-2009*

(35)



**Mr. Rajeev Ahuja**

*Executive Director*

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

(31)



**Mr. R. Gurumurthy**

*Head – Risk & Governance*

*Previously, associated with Standard Chartered Bank, Bank of America, Credit Lyonnais and State Bank of India with leadership roles in India and Asia-Pacific region*

(32)



**Mr. Andrew Gracias**

*Head - Financial Markets*

*Previously, associated with Bank of America and UBS*

(22)



**Mr. Brijesh Mehra**

*Head – Corporate, Institutional & Transaction Banking*

*Previously, Country Manager, Royal Bank of Scotland N.V. and prior to that associated with Grindlays Bank Public Limited Company*

(31)



**Mr. Jaideep Iyer**

*Head - Strategy*

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

(20)



**Mr. Harjeet Toor**

*Head - Retail, Inclusion and Rural Business, Credit Cards, Retail and MSME Lending*

*Previously, associated with Bank of America, ABN AMRO Bank and Fullerton India Credit Company*

(23)



**Mr. Vincent Valladares**

*Head - Commercial Banking*

*Previously, Middle East Head – Commercial Banking, Citibank*

(20)



**Mr. Surinder Chawla**

*Head – Geography, Branch and Business Banking*

*Previously, associated with Standard Chartered Bank, ABN Amro Bank and HDFC Bank*

(25)



**Ms. Shanta Vallury Gandhi**

*Head - HR, CSR & Internal Branding*

*Previously, Vice President of Acquisitions and Partnerships Division in American Express Bank Ltd (Gurgaon)*

(25)

Figures in brackets are years of work experience in financial services

# Professional and Experienced Leadership Team (Contd.)



**Mr. Ramnath Krishnan**  
*Chief Risk Officer*  
*Previously, Country Chief Risk Officer , HSBC Malaysia Berhad*

(31)



**Mr. Pankaj Sharma**  
*Chief Operations Officer*  
*Previously, Head Retail Operations, Axis Bank*

(20)



**Mr. Ujwal George**  
*Chief of Staff and Head of Transformation*  
*Previously, associated with Abu Dhabi Commercial Bank and Barclays Bank*

(23)



**Mr. Bhavtaran Singh (Sunny) Uberai**  
*Head – Client Services*  
*Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore*

(32)



**Mr. Mohit Kapoor**  
*Head - Legal*  
*Previously, associated with Hewitt Associates, Max New York Life, Citibank India*

(25)



**Ms. Neeta Mukerji**  
*Chief Credit Officer*  
*Previously, associated with ICICI Bank, Asset Reconstruction Company (India) and GE Capital*

(28)



**Mr. Sankarson Banerjee**  
*Chief Information Officer*  
*Previously, Chief Technology Officer , National Stock Exchange*

(23)

Figures in brackets are years of work experience in financial services

# Profit & Loss Statement

Particulars	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
<b><u>Income</u></b>					
Interest Earned	1,639	1,151	1,463	4,467	3,285
Interest Expended	984	683	870	2,666	2,019
<b>Net Interest Income</b>	<b>655</b>	<b>467</b>	<b>593</b>	<b>1,801</b>	<b>1,266</b>
Other Income	374	258	333	1,033	756
<b>Total Income</b>	<b>1,029</b>	<b>726</b>	<b>926</b>	<b>2,834</b>	<b>2,022</b>
<b><u>Expenditure</u></b>					
<b>Operating Expenses</b>	<b>531</b>	<b>392</b>	<b>477</b>	<b>1,454</b>	<b>1,074</b>
Employee Cost	164	144	151	468	420
Premises Cost	40	32	38	114	91
Depreciation	30	22	29	84	62
Other Operating Expenses	297	195	260	788	501
<b>Operating Profit</b>	<b>498</b>	<b>333</b>	<b>449</b>	<b>1,380</b>	<b>948</b>
<b>Provisions</b>	<b>161</b>	<b>82</b>	<b>140</b>	<b>441</b>	<b>252</b>
On advances	150	68	109	366	225
On others	11	14	31	74	26
<b>Profit Before Tax</b>	<b>338</b>	<b>251</b>	<b>309</b>	<b>939</b>	<b>696</b>
<b>Tax</b>	<b>113</b>	<b>86</b>	<b>105</b>	<b>319</b>	<b>239</b>
<b>Profit After Tax</b>	<b>225</b>	<b>165</b>	<b>205</b>	<b>620</b>	<b>457</b>

# Balance Sheet Statement

Particulars	December 31, 2018	September 30, 2018	December 31, 2017
<b><u>Liabilities</u></b>			
Capital	428	431	418
Reserves and Surplus	6,848	6,609	6,059
Deposits	52,187	47,790	38,623
Borrowings	10,266	9,610	8,297
Other Liabilities	2,474	2,716	1,972
<b>Total</b>	<b>72,202</b>	<b>67,156</b>	<b>55,369</b>
<b><u>Assets</u></b>			
Cash & Balances with RBI	3,405	3,576	2,318
Balances with other banks	1,582	1,318	1,113
Investments (Net)	14,815	13,749	13,071
Advances (Net)	49,893	45,873	36,890
Fixed and Other Assets	2,508	2,640	1,977
<b>Total</b>	<b>72,202</b>	<b>67,156</b>	<b>55,369</b>

# Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	9M FY19
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,072
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	52,187
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	49,893
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	14,815
Net Profit	12	66	92	93	207	292	446	635	620
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.8
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.38
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.72
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	18.5
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,528
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.26
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	11.72



# Thank you

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**+91-22-4302 0600**

**Please email us your contact details at the above id to get added to our investor relations mailing list**

**Please visit our Investor Relations website – <https://ir.rblbank.com/>**