



Investor Presentation

1st Quarter/ FY 20

July 19, 2019



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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	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 Loan	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	H1	6 month period ended September 30(April 1 - September 30)
CSR	Corporate Social Responsibility	9M	9 month period ended December 31(April 1 - December 31)
DB & FI	Development Banking & Financial Inclusion	RBI	Reserve Bank of India
DBT	Direct Benefit Transfer	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	SDR	Strategic Debt Restructuring
GNPA	Gross Non Performing Assets	SLR	Statutory Liquidity Ratio
G-Sec	Government Securities	UPI	Unified Payments Interface
GST	Goods and Services Tax	US	United States
HUF	Hindu Undivided Family	VCF	Venture Capital Funds
RBL Finserve	RBL Finserve Ltd.	YoY	Year on Year

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Key Performance Highlights

Q1 FY20 Financial Highlights

- ▶ **Q1 FY20 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in Q1 FY20 of 48% YoY**
- ▶ **NII growth of 48% YoY in Q1 FY20; Other Income growth of 48% YoY in Q1 FY20**
- ▶ **Net Profit growth of 41% YoY in Q1 FY20**
- ▶ **NIM continues upward trajectory, 4.31% in Q1 FY20 vs. 4.04% in Q1 FY19 (4.23% in Q4 FY19)**
- ▶ **Advances growth of 35% YoY, deposit growth of 35% YoY and CASA growth of 43% YoY**
- ▶ **GNPA at 1.38% vs. 1.40% in Q1 FY19 (flat QoQ), NNPA at 0.65% vs. 0.75% in Q1 FY19 (0.69% in Q4 FY19)**
- ▶ **Overall net stressed advances at 0.71% for Q1 FY20 vs. 0.85% in Q1 FY19 (0.73% in Q4 FY19)**
- ▶ **PCR at 69.1% at Q1 FY20 vs. 60.4% in Q1 FY19 (65.3% in Q4 FY19)**
- ▶ **RoA at 1.31% and RoE at 13.78% for Q1 FY20**
- ▶ **Total customer base of 6.92 million; addition of 0.4 million in the quarter**

Q1 FY20 Highlights

— YoY Growth —

— QoQ Growth —

Net interest Income

Rs. 817cr

48%

11%

Core Fee Income

Rs. 411cr

42%

6%

Net Total Income

Rs. 1,299cr

48%

13%

Operating Profit

Rs. 619cr

43%

11%

Net Profit

Rs. 267cr

41%

8%

Q1 FY20 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 56,837cr

35%

5%

**Wholesale
Advances**

Rs. 30,713cr

23%

2%

**Non-Wholesale
Advances**

Rs. 26,124cr

52%

8%

Deposits

Rs. 60,811cr

35%

4%

CASA

Rs. 15,706cr

43%

8%

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

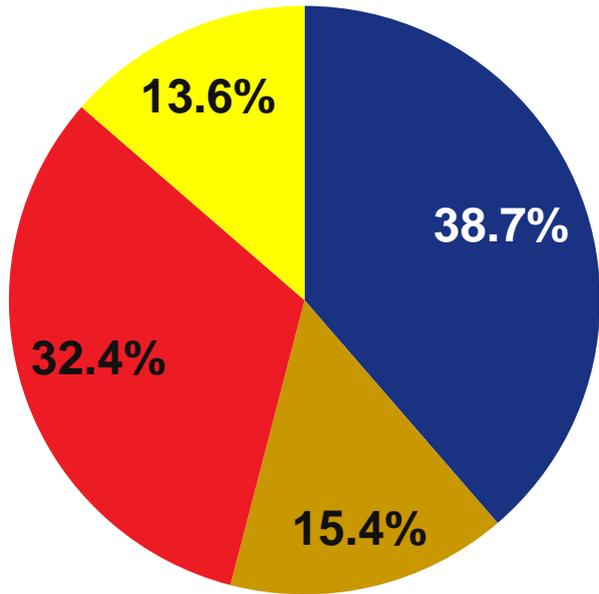
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

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%
Q4 FY19	54,308	35%	4.2%	247	1.30%
Q1 FY20	56,837	35%	4.3%	267	1.31%

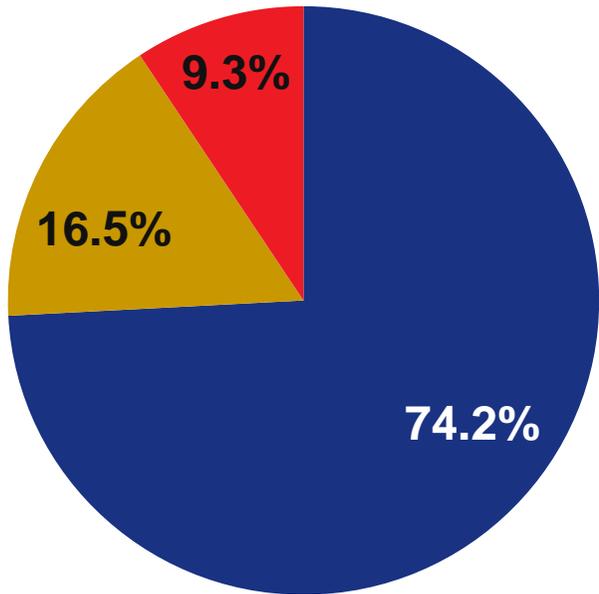
Key Indicators – Business Breakup

— 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 Q1 FY20
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%; FY 19: 25.0%; Q1 FY20: 25.8%
Other Income %	~ 1/3 rd of Net Total Income	37%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5%; FY 18: 53.0%; FY 19: 51.3%, Q1 FY20: 52.3%
Return Ratios	~ 1.50% RoA by 2020	FY 16: 0.98%; FY 17 : 1.08%; FY 18: 1.21%; FY 19: 1.27%, Q1 FY20: 1.31%

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, ET Money)



Distribution

Enhancing distribution through a combination of owned branches, and BCs

332 own branches, 1013 BC branches (including 228 Banking Outlets) serve over 6.9 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	Q1 FY20	Q1 FY19	YoY	Q4 FY19	QoQ	FY19
Net Interest Income	817	553	48%	739	11%	2,539
Other Income	481	326	48%	409	18%	1,442
Net Total Income	1,299	879	48%	1,148	13%	3,982
Operating Profit	619	432	43%	560	11%	1,940
Net Profit	267	190	41%	247	8%	867

Parameter	Q1 FY20	Q1 FY19	Q4 FY19	FY19
Other Income/Total Income	37.1%	37.1%	35.6%	36.2%
Cost/Income	52.3%	50.8%	51.2%	51.3%
Net Interest Margin	4.3%	4.0%	4.2%	4.1%
Credit Cost/Advances (bps)*	35	25	29	111
RoA	1.31%	1.26%	1.30%	1.27%
RoE	13.8%	11.2%	13.4%	12.2%

* Not Annualized

Strong Growth in Business; Improvement in Asset Quality

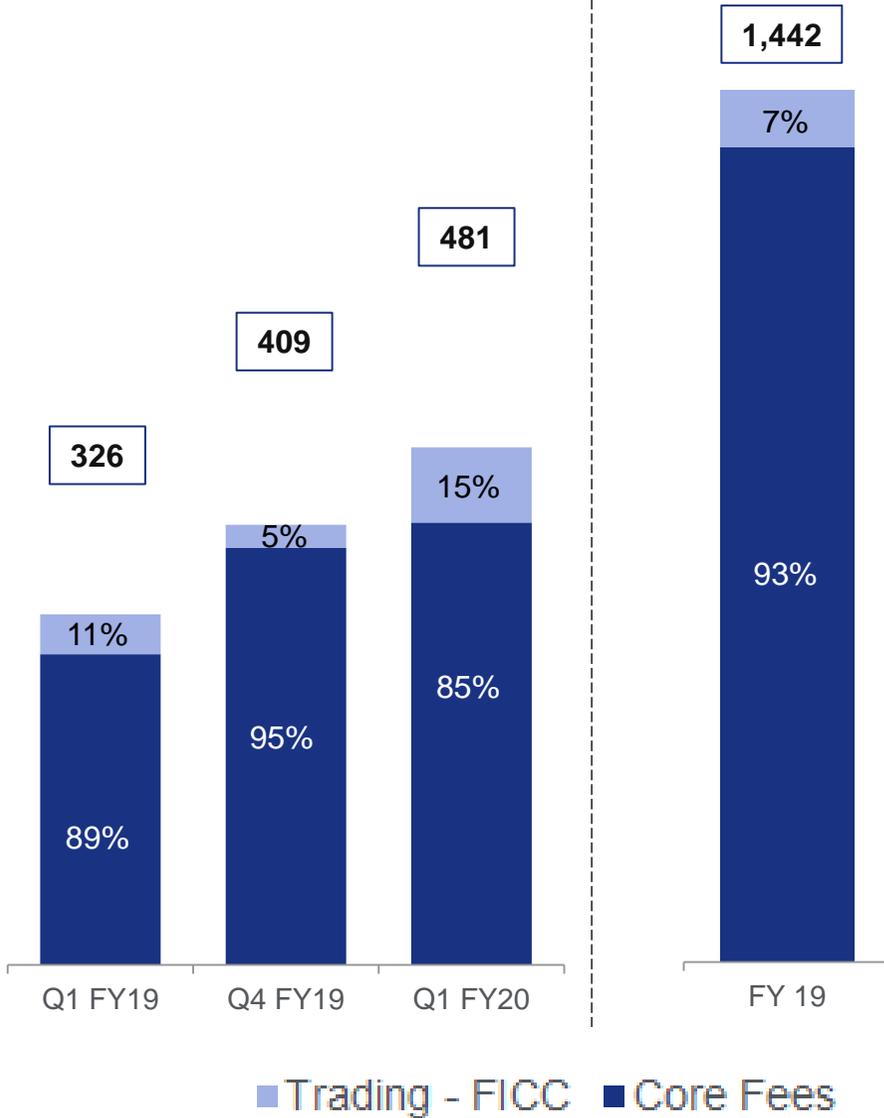
Parameter	June 30,2019	June 30,2018	YoY
Advances	56,837	42,198	35%
Deposits	60,811	44,950	35%
Investments	16,639	14,241	17%

Parameter	June 30,2019	June 30,2018	March 31,2019
CASA	25.8%	24.4%	25.0%
GNPA	1.38%	1.40%	1.38%
NNPA	0.65%	0.75%	0.69%
Net Stressed Assets	0.71%	0.85%	0.73%
PCR	69.1%	60.4%	65.3%
CRAR*	12.4%	14.6%	13.5%

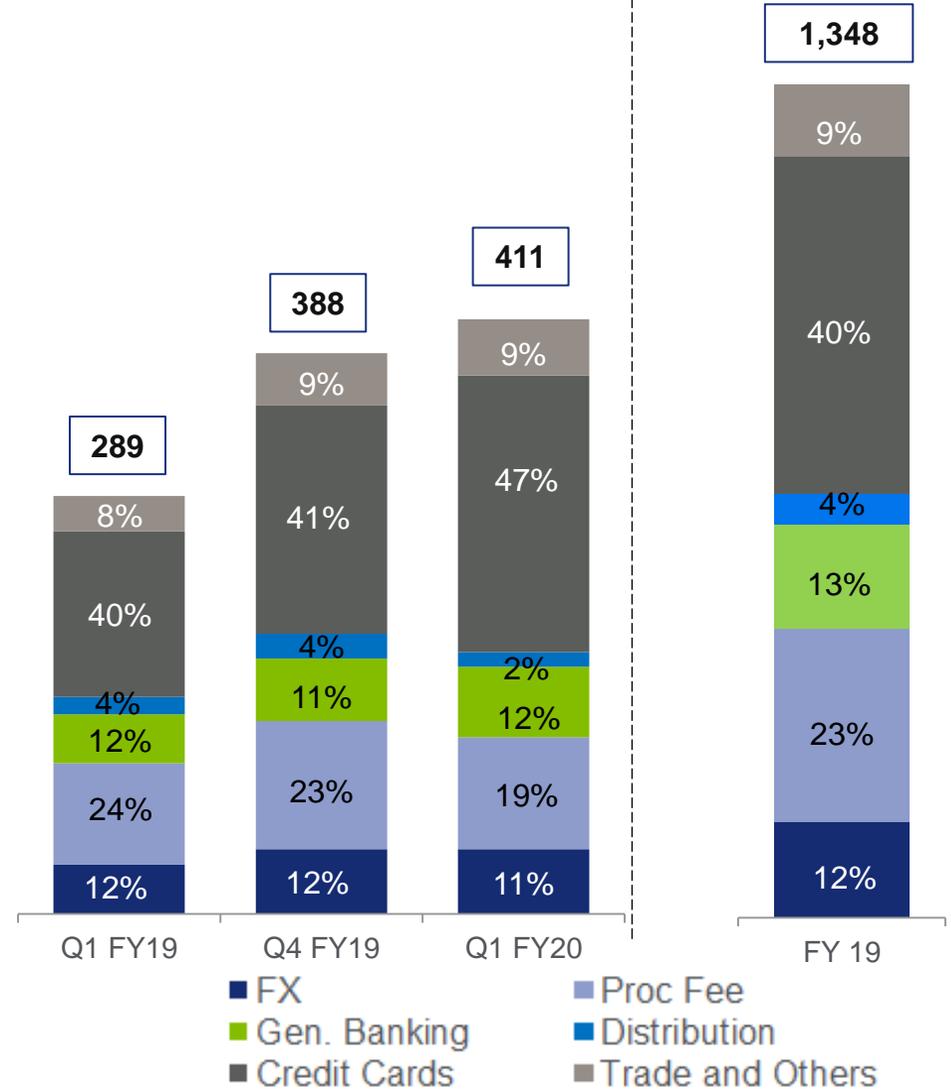
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

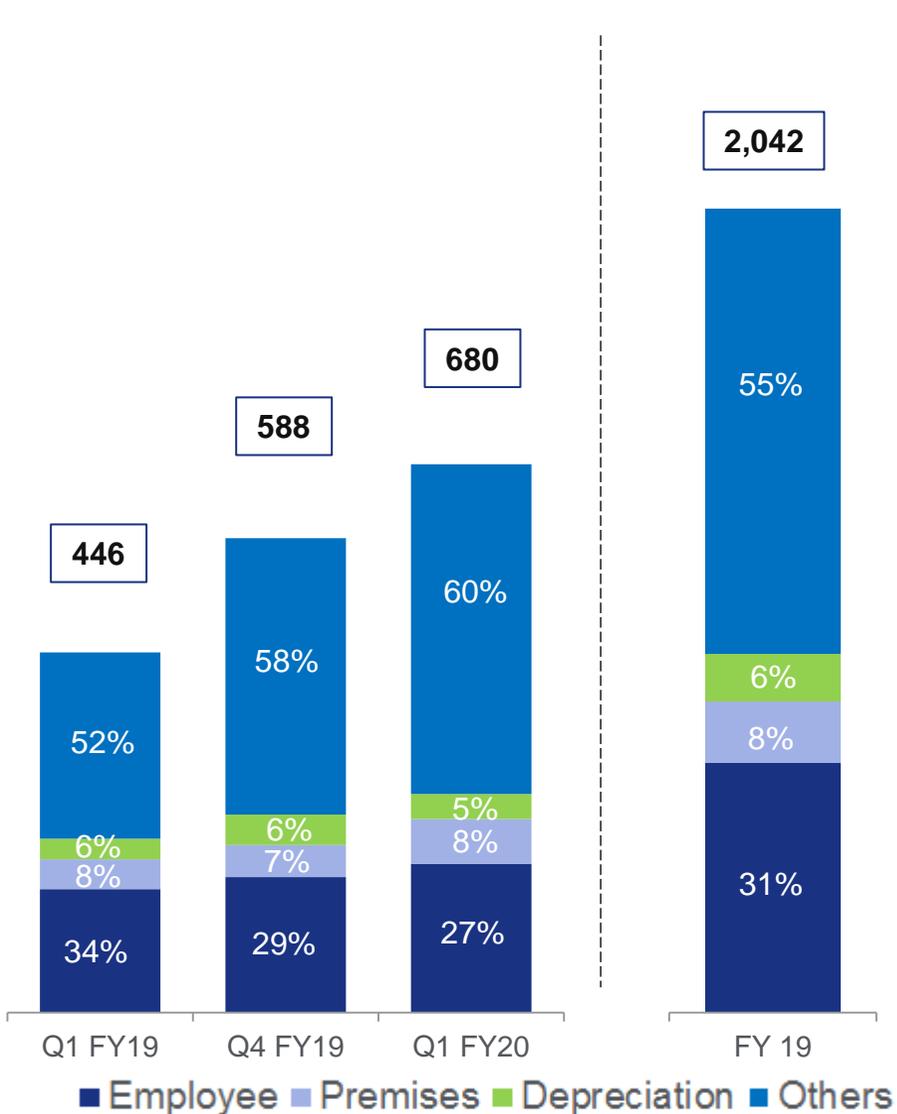


Core Fee Income Breakup

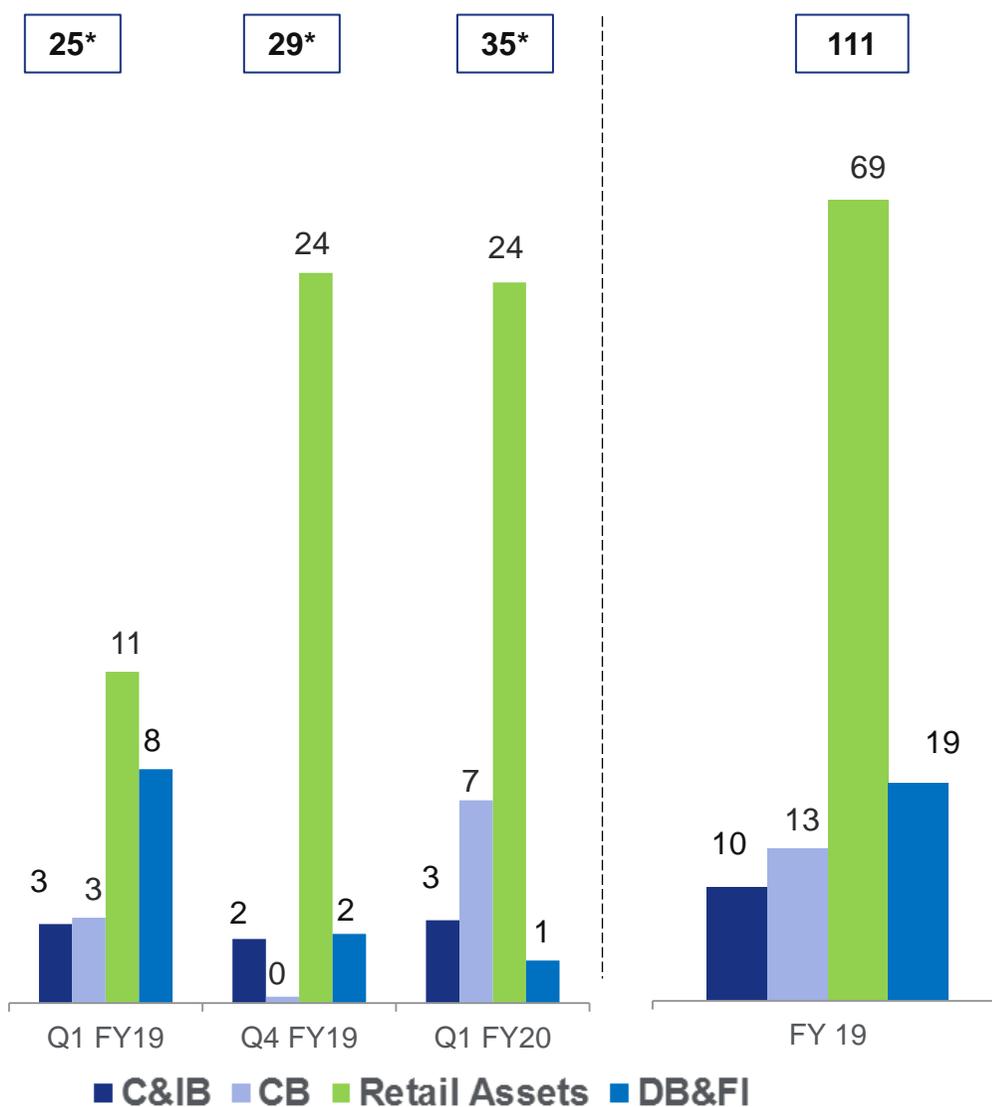


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



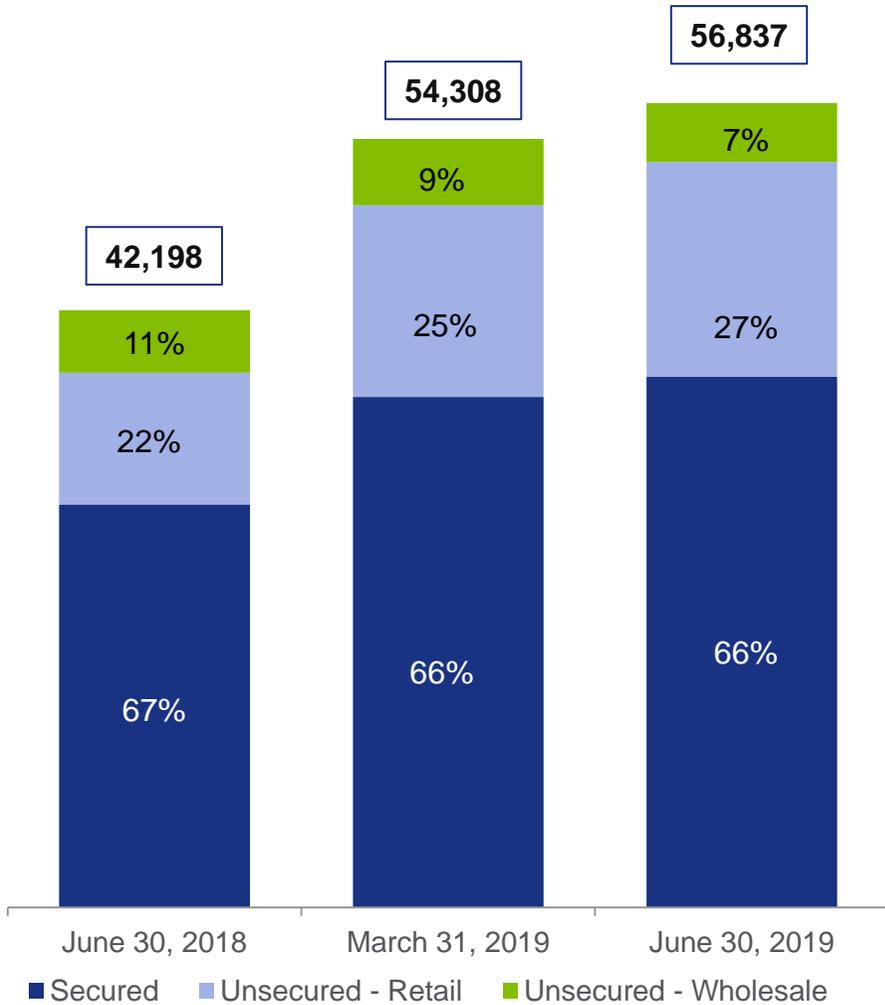
* Not Annualized for the bank or at individual segment level for the quarter

Changing Advances Mix and Improving Yields Helping NIMs

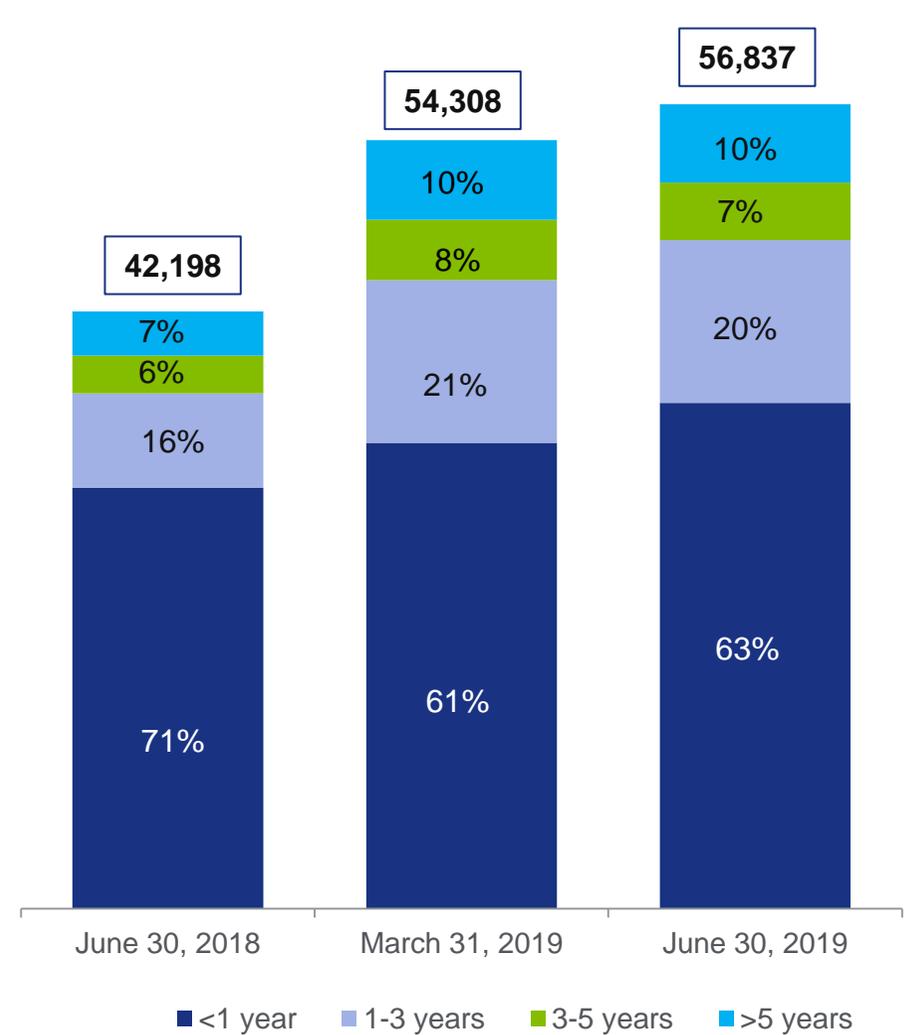
	June 30,2019	June 30,2018	YoY	Yield Q1 20	Proportion
C&IB	21,980	17,149	28%	9.4% (8.5%)	54%
CB	8,733	7,837	11%		
Wholesale	30,713	24,986	23%	15.2% (14.0%)	46%
Retail Assets	18,390	11,361	62%		
<i>LAP</i>	<i>6,945</i>	<i>4,339</i>	<i>60%</i>		
<i>Credit Cards</i>	<i>6,653</i>	<i>2,901</i>	<i>129%</i>		
<i>Retail Agri</i>	<i>1,523</i>	<i>1,525</i>	<i>0%</i>		
<i>BIL</i>	<i>1,504</i>	<i>1,160</i>	<i>30%</i>		
<i>Others</i>	<i>1,766</i>	<i>1,435</i>	<i>23%</i>		
DB & FI	7,733	5,851	32%		
<i>Micro-banking</i>	<i>4,969</i>	<i>3,698</i>	<i>34%</i>		
<i>IFI</i>	<i>1,696</i>	<i>1,504</i>	<i>13%</i>		
<i>MSME</i>	<i>1,068</i>	<i>649</i>	<i>65%</i>		
Non-Wholesale	26,124	17,212	52%		
Total	56,837	42,198	35%	Q1 19 yields in brackets	

Diversified Loan Portfolio

Break up of advances - Secured/Unsecured

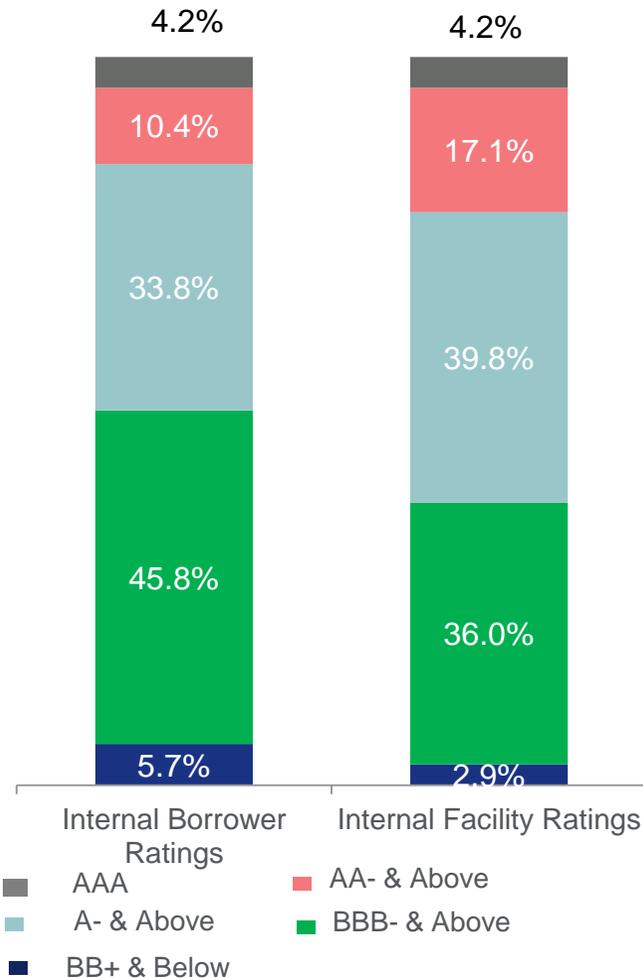


Tenor of Advances

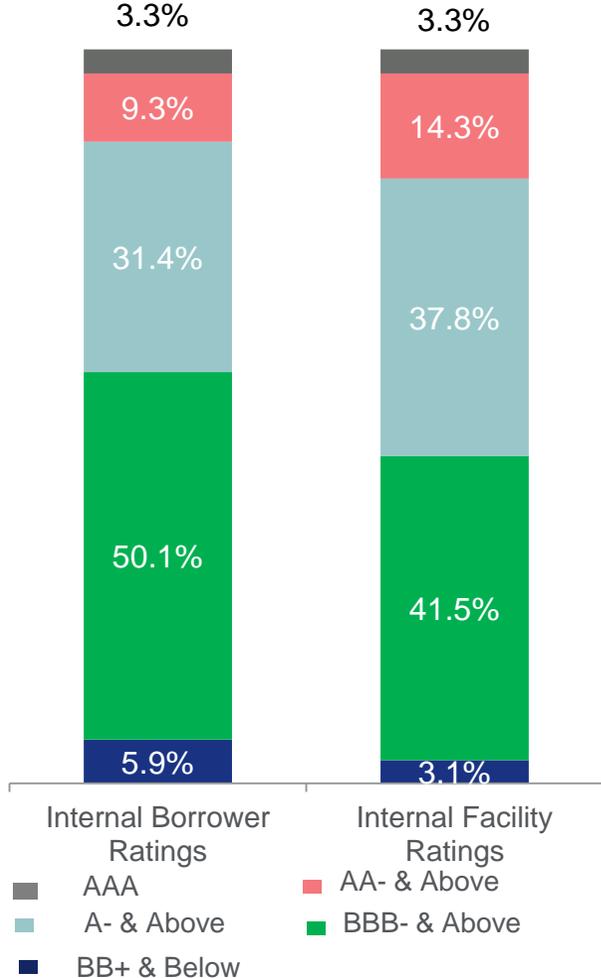


Stable Borrowers' Rating Profile

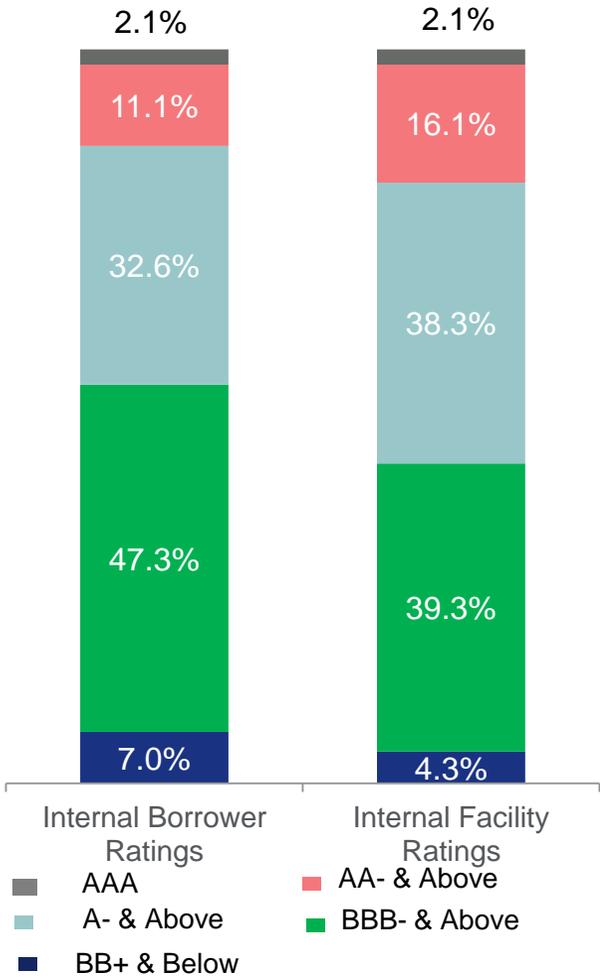
June 30, 2018



March 31, 2019



June 30, 2019



Approx. 87% of our exposure is externally rated, of which 70%+ has consistently been in A- or higher category

Diversified Industry Mix

Top 10 industry*

Industry	Outstanding Loan Exposure	FB-NFB Split	% of Exposure
Construction	4,201	36:64	5.5%
Engineering	3,713	33:67	4.9%
NBFC (ex. HFC & DFI)	3,628	99:1	4.8%
Retail/ Distribution	3,140	78:22	4.1%
Pharma	2,586	83:17	3.4%
Real Estate	2,434	91:9	3.2%
Power	2,306	66:34	3.0%
Professional Services	2,181	86:14	2.9%
Metals	2,000	40:60	2.6%
Logistic Services	1,371	66:34	1.8%

* As of June 30, 2019 based on actual outstanding

Non Fund Based Book

Particulars	June 30, 2019	June 30, 2018	March 31, 2019
Guarantees	12,246	9,811	11,765
Letter of Credit, Acceptances, Endorsements and other Obligations	5,727	3,156	5,410

Asset Quality Continues to Remain Stable

— Gross NPA by business segment —

	Quarter Ended			Gross NPA by business segment			
	June 30,2019	March 31,2019	June 30,2018	Business segment	June 30,2019	March 31,2019	June 30,2018
Movement of Gross NPAs				C&IB	139.5	121.5	92.3
Opening Balance	755	696	567	% of total advances	0.24%	0.22%	0.22%
(+) Additions during the period	225	206	148	CB	242.1	236.9	218.7
(-) Upgrade	8	8	0	% of total advances	0.42%	0.43%	0.51%
(-) Recoveries	36	48	57	Retail Assets	347.7	339.8	167.5
(-) Write Offs	147	91	61	% of total advances	0.61%	0.62%	0.39%
Closing Balance	789	755	596	DB&FI	59.9	56.4	117.4
Gross NPA (%)	1.38%	1.38%	1.40%	% of total advances	0.10%	0.10%	0.28%
Net NPA	372	373	316	Total	789.2	754.6	595.9
Net NPA (%)	0.65%	0.69%	0.75%	Total (%)	1.38%	1.38%	1.40%
Provisioning Coverage Ratio (PCR) (%)	69.13%	65.30%	60.41%				
Slippage Ratio	0.41%	0.41%	0.37%				
Restructured %	0.06%	0.04%	0.10%				
Net Stressed Assets%	0.71%	0.73%	0.85%				

• There are Nil Security Receipts

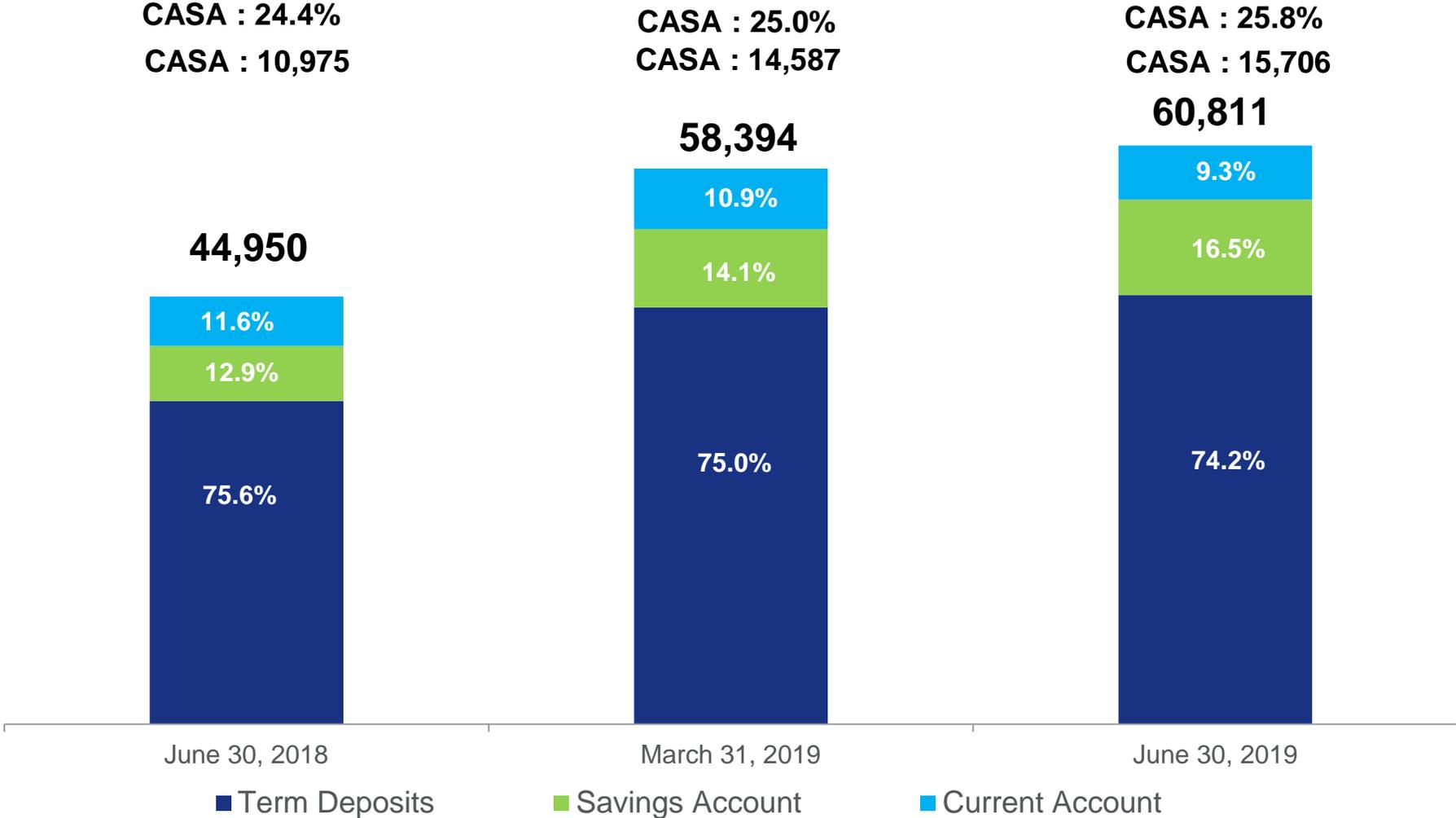
Capital Adequacy - Well Capitalized to Support Growth

Particulars	June 30, 2019	June 30, 2018	March 31, 2019
Tier 1 Capital Funds*	7,443	6,728	7,210
Tier 2 Capital Funds	719	731	814
Total Capital Funds	8,162	7,459	8,024
Total RWA	65,740	51,211	59,607
Tier 1 CRAR*	11.3%	13.1%	12.1%
Total CRAR*	12.4%	14.6%	13.5%
RWA/Total Assets	78.2%	81.9%	74.2%

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

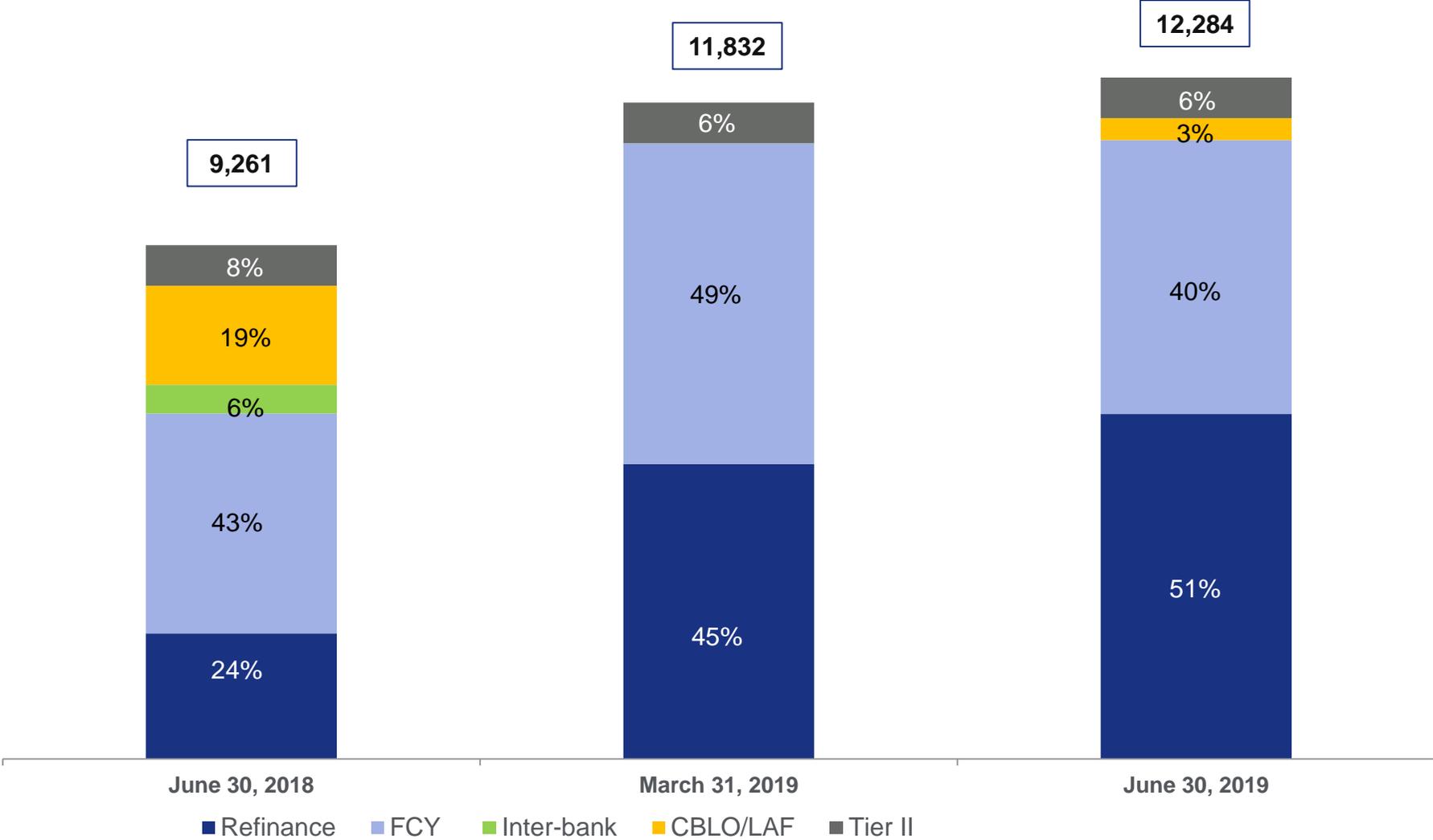
Sustained Growth in Deposits, Led by CASA

43% yoy growth in CASA, while total deposits grew by 35%

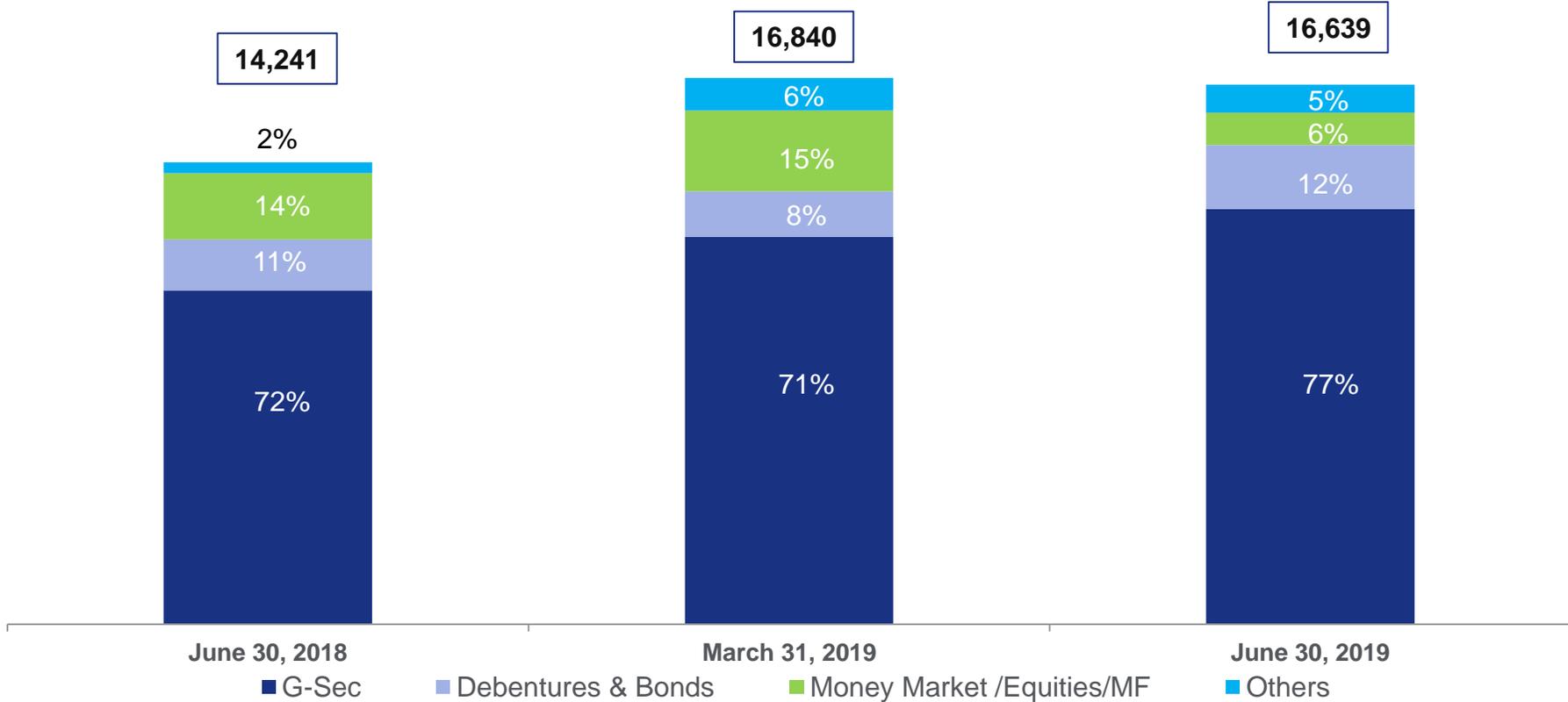


Diversified Borrowing Streams

Borrowing Breakup



Investment Breakup



Yield

Yield	Q1 FY20	Q1 FY19	Q4 FY19	FY19
Total Investments	7.6%	7.3%	7.5%	7.4%
SLR	7.8%	7.4%	7.7%	7.5%
Non SLR	8.6%	9.1%	9.4%	9.4%

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

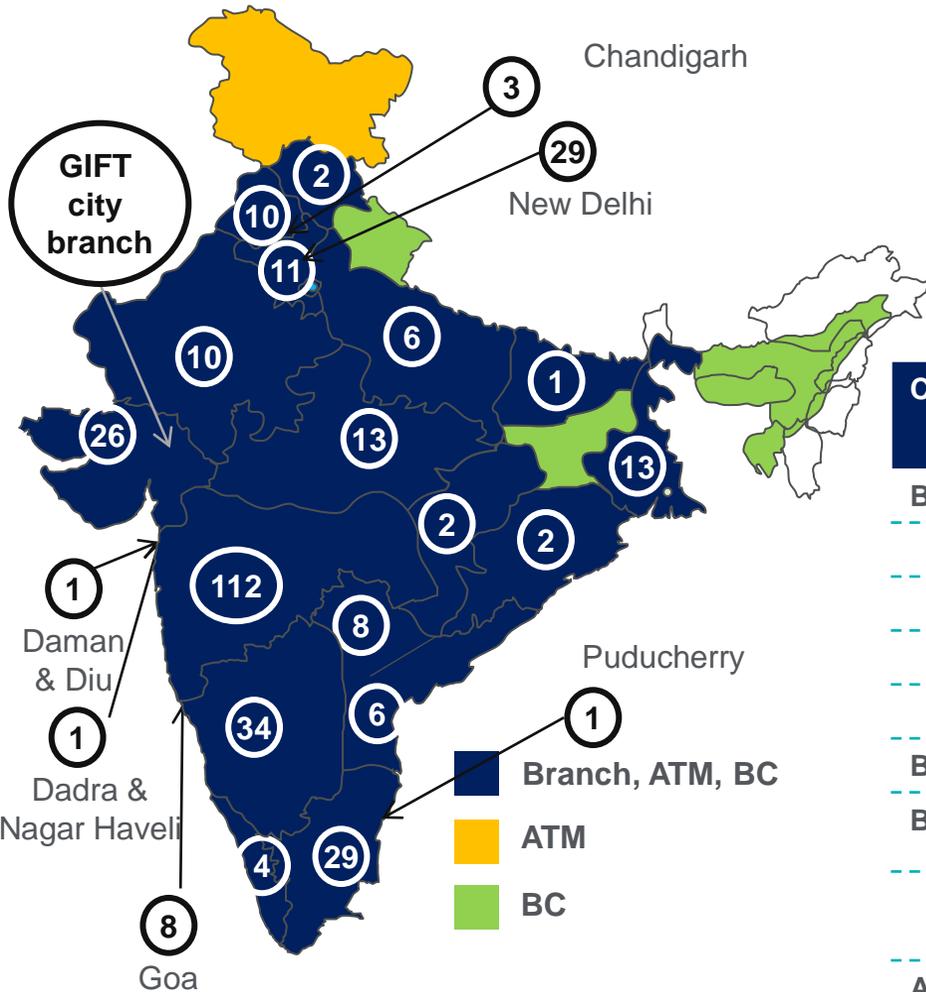
	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19	Q1 FY20
Yield on Advances	10.6%	10.6%	10.4%	10.5%	10.8%	10.9%	11.2%	11.8%	12.0%
Cost of Funds	6.5%	6.4%	6.2%	6.2%	6.4%	6.4%	6.6%	6.8%	6.8%
Cost of Deposits	6.7%	6.6%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%	7.0%



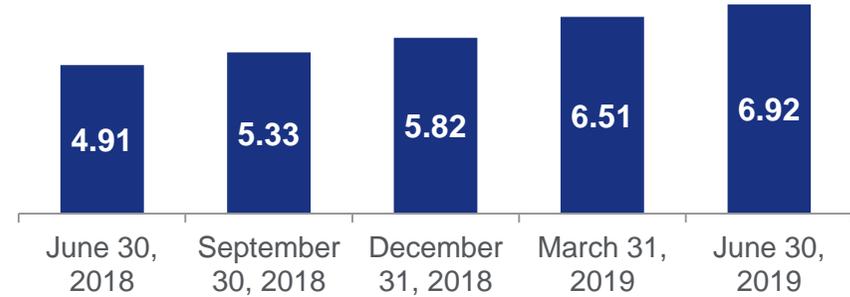
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	June 30, 2019	March 31, 2019	June 30, 2018
Branches	332	324	266
<i>Metro</i>	148	140	93
<i>Urban</i>	55	52	43
<i>Semi-urban</i>	75	77	76
<i>Rural</i>	54	55	54
Banking Outlets (BOs)	228	226	199
BC Branches (incl. BOs)	1,013	993	847
<i>Of which RBL Finserve</i>	458	452	348
ATMs	376	341	369

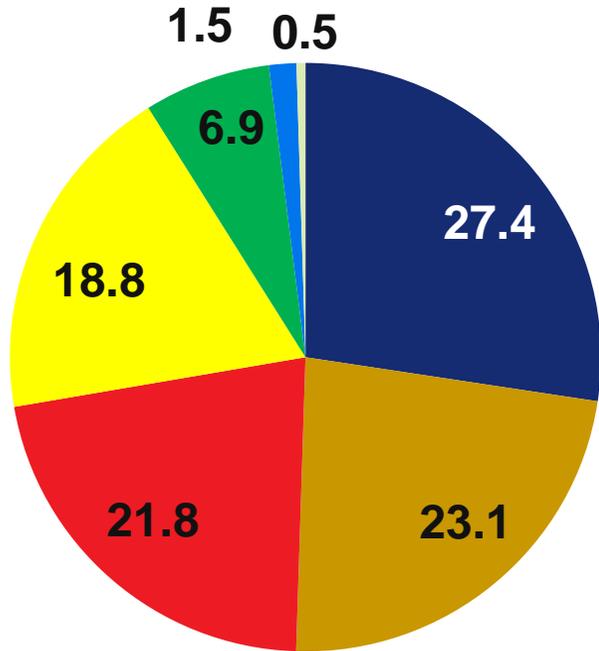
Figures in circles refer to number of branches in given state/union territory



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 – 41.9%.
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+



Awards

Recent Awards



TransUnion^{tu} CIBIL[®]

TransUnion CIBIL Awards

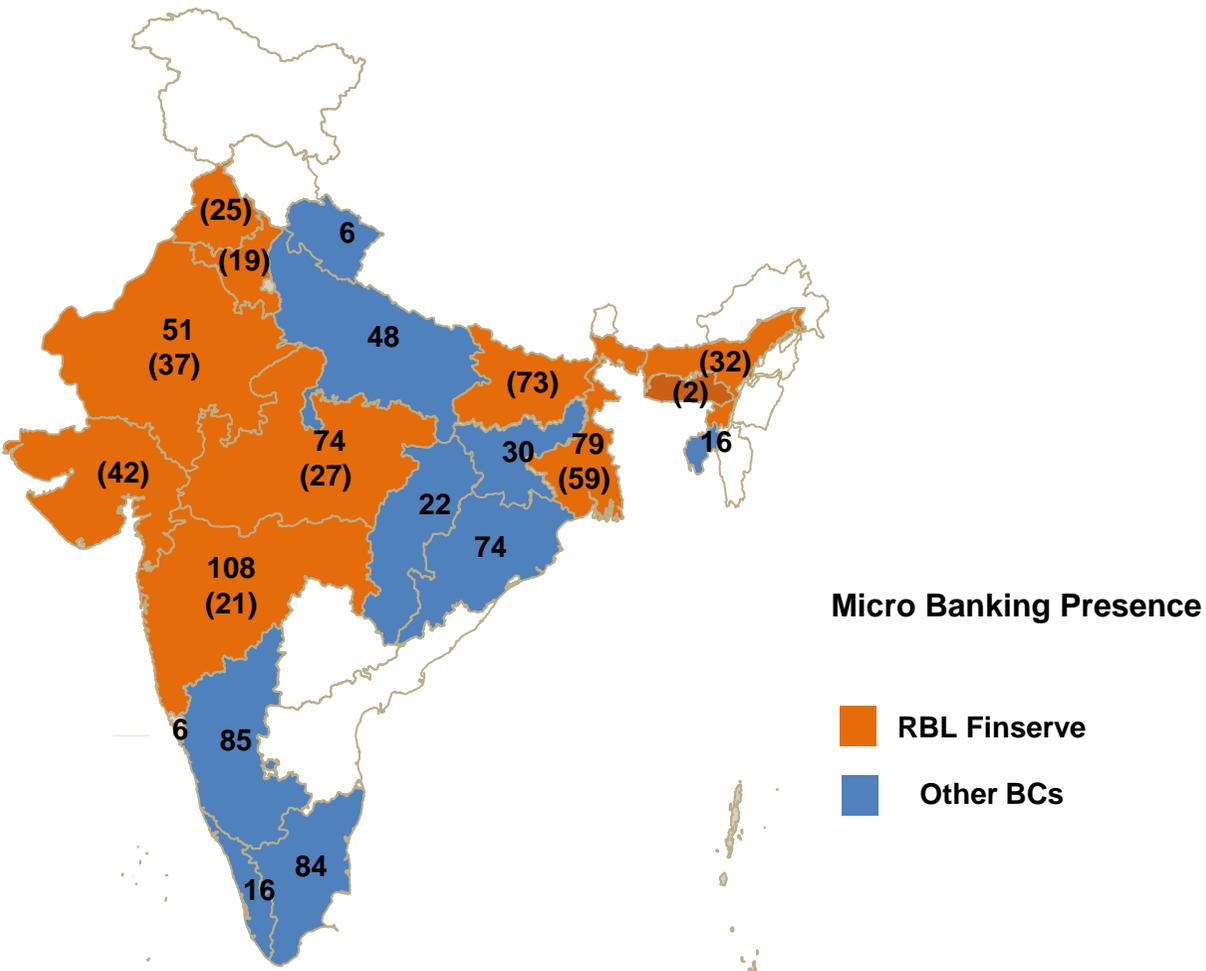
BEST DATA QUALITY AWARD

2019



Microbanking Update

Microbanking Distribution Network

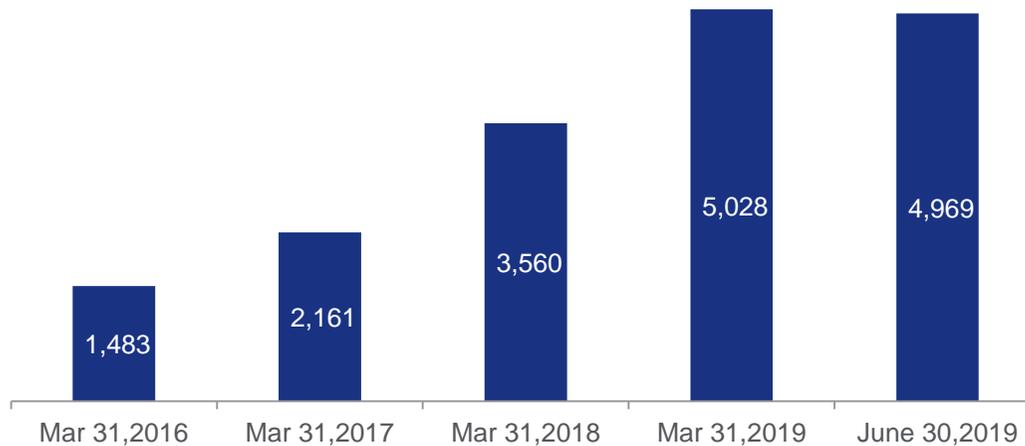


Figures in brackets refers to branches of RBL Finserve

State Name	% of Portfolio
Tamil Nadu	14%
Bihar	14%
Maharashtra	12%
Karnataka	9%
Odisha	7%
West Bengal	8%
Rajasthan	6%
Madhya Pradesh	5%
Gujarat	4%
Punjab	5%
Jharkhand	3%
Haryana	3%
Assam	3%
Chhattisgarh	2%
Uttarakhand	1%
Tripura	1%
Goa	1%
Kerala	1%
Uttar Pradesh	1%
Meghalaya	0.01%
Grand Total	100%

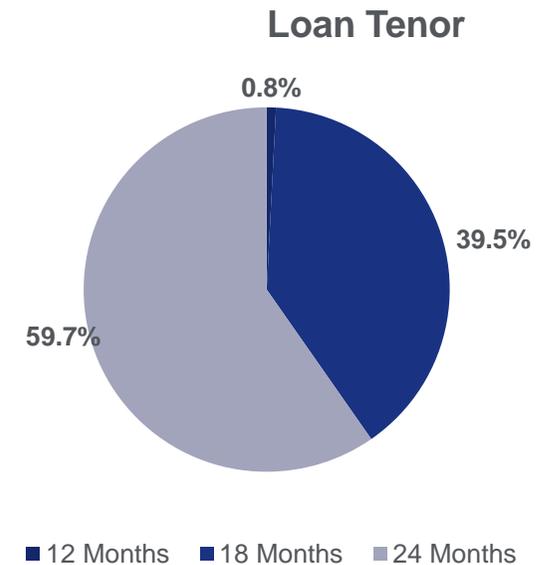
Microbanking - Portfolio Growth

In Rs. crores



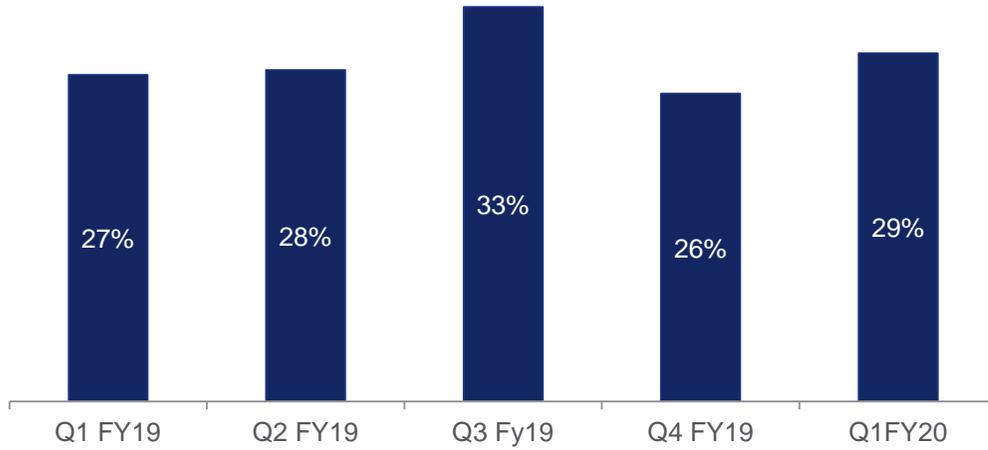
2.55 Mn active loan accounts

Portfolio Mix	As of June 30, 2019
RBL Finserve & Direct	54.3%
Other BCs	45.7%

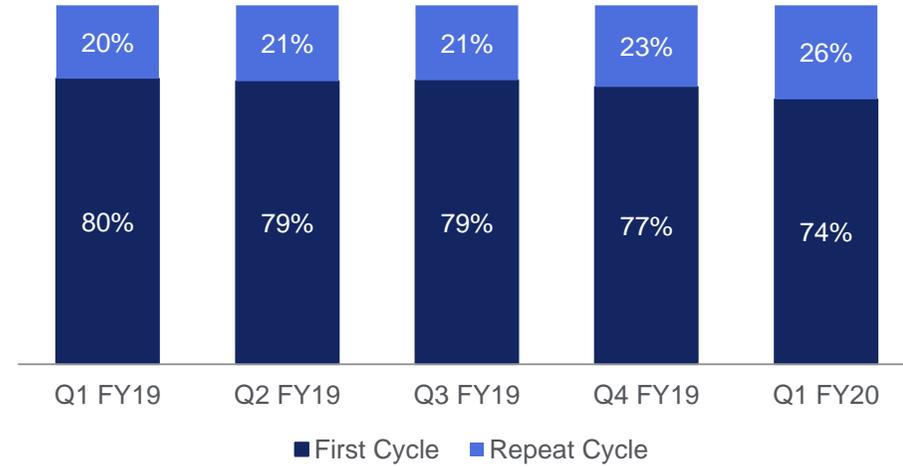


Microbanking - Through the door Mix

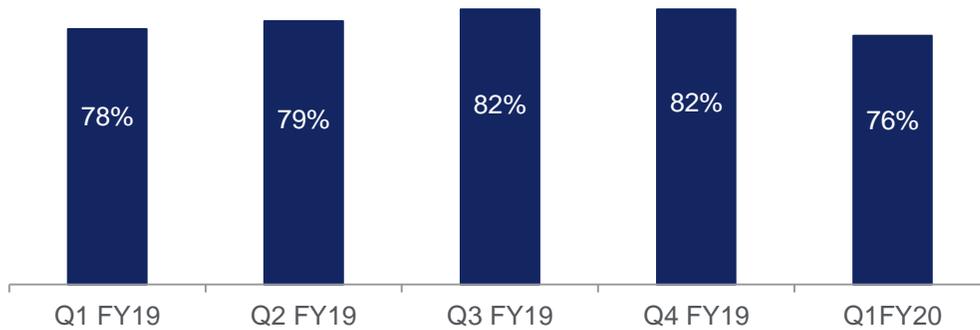
Bureau Rejection Rate



Borrowing Cycle with RBL Bank



Bureau Hit Rate



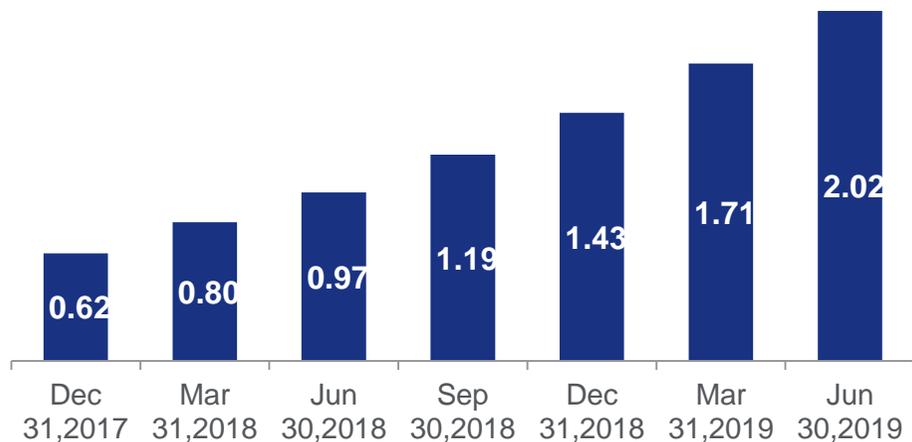
^ Hit Rate= % of loan application with matching records with Credit Bureau



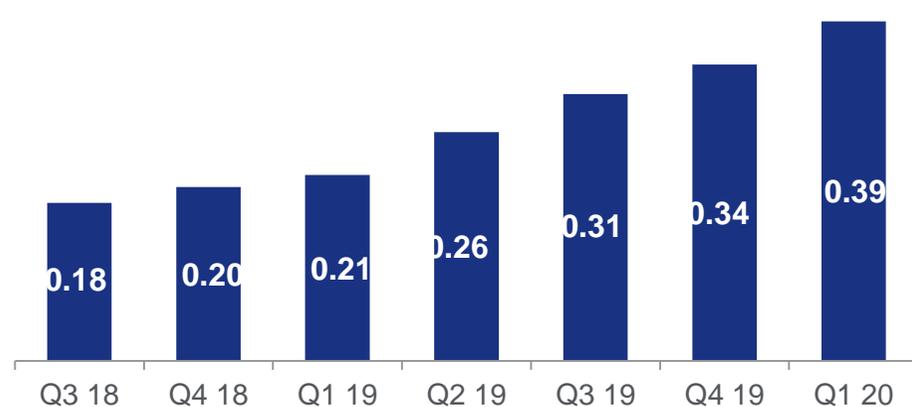
Credit Card Update

Credit Card Base Increasing Steadily

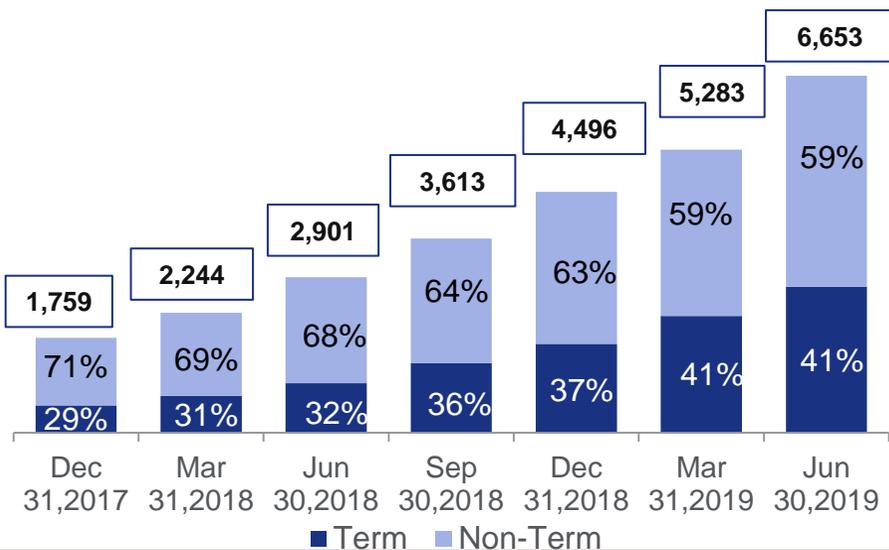
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup (In Rs. Crore)



Customer Metrics

Key Metrics	June 2019
Retail Spend Per Card*	Rs. 10,086
Balance per Card*	Rs. 34,082
Fee Income (as % of revenue)	49%
Geographical Concentration (Top 8 Cities vs. Others)	63% : 37%

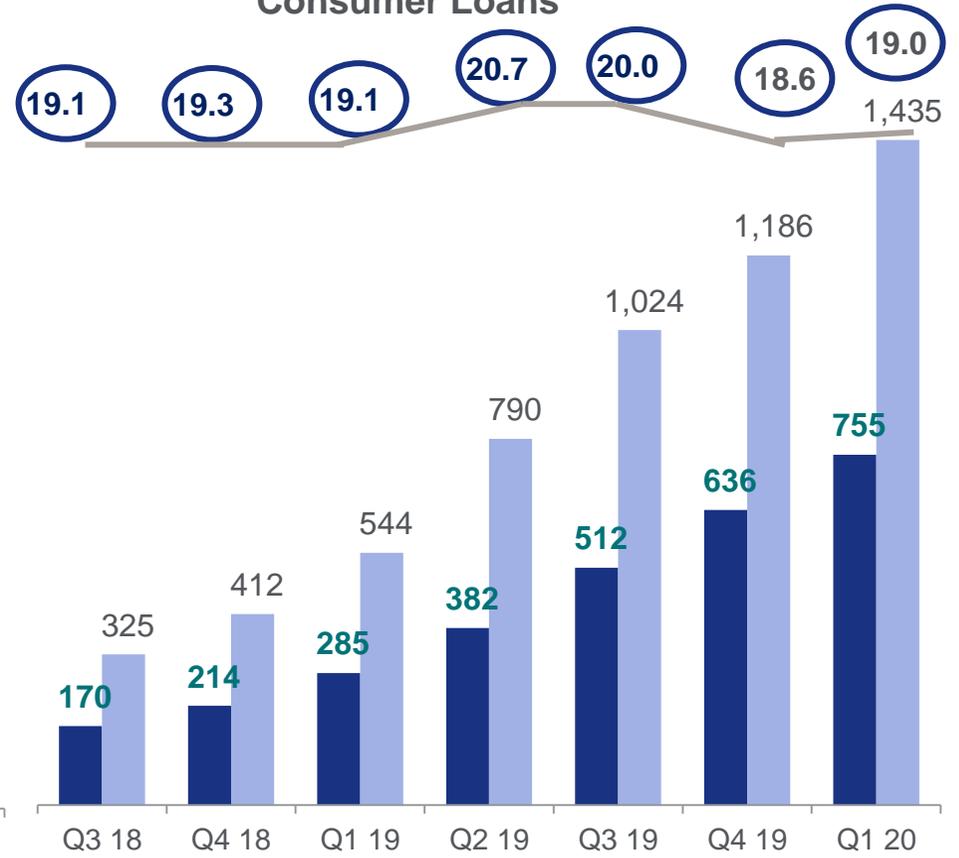
* Does not include corporate card spends

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

(37)



Mr. Rajeev Ahuja

Executive Director

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

(33)



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

(34)



Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

(23)



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

(33)



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(21)



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

(25)



Mr. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

(21)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(27)



Ms. Shanta Vallury Gandhi

Head - HR, CSR & Internal Branding

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

(27)

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

(25)



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

(34)



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

(23)



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

(30)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q1 FY20	Q1 FY19	Q4 FY19	FY19
Income				
Interest Earned	2,023	1,364	1,834	6,301
Interest Expended	1,205	812	1,095	3,761
Net Interest Income	817	553	739	2,539
Other Income	481	326	409	1,442
Total Income	1,299	879	1,148	3,982
Expenditure				
Operating Expenses	680	446	588	2,042
Employee Cost	185	153	168	636
Premises Cost	49	37	40	154
Depreciation	31	26	38	122
Other Operating Expenses	415	231	342	1,130
Operating Profit	619	432	560	1,940
Provisions	213	140	200	641
On advances	201	101	157	523
On others	12	39	43	117
Profit Before Tax	406	292	360	1,299
Tax	139	102	113	432
Profit After Tax	267	190	247	867

Balance Sheet Statement

Particulars	June 30, 2019	March 31, 2019	June 30, 2018
<u>Liabilities</u>			
Capital	428	427	421
Reserves and Surplus	7,409	7,121	6,469
Deposits	60,811	58,394	44,950
Borrowings	12,284	11,832	8,564
Other Liabilities	3,113	2,585	2,159
Total	84,045	80,359	62,563
<u>Assets</u>			
Cash & Balances with RBI	3,374	4,840	2,854
Balances with other banks	4,327	1,763	1,188
Investments (Net)	16,639	16,840	14,241
Advances (Net)	56,837	54,308	42,198
Fixed and Other Assets	2,869	2,608	2,082
Total	84,045	80,359	62,563

Consolidated Profit & Loss Statement

Particulars	Q1 FY20	Q1 FY19	Q4 FY19	FY19
Income				
Interest Earned	2,083	1,364	1,834	6,302
Interest Expended	1,205	811	1,095	3,761
Net Interest Income	878	553	739	2,541
Other Income	484	326	409	1,441
Total Income	1,362	879	1,148	3,982
Expenditure				
Operating Expenses	744	437	603	2,044
Employee Cost	227	173	208	752
Premises Cost	59	40	49	191
Depreciation	32	26	39	126
Other Operating Expenses	426	198	307	975
Operating Profit	617	442	545	1,939
Provisions	213	140	200	641
On advances	201	101	157	523
On others	12	39	43	117
Profit Before Tax	404	302	345	1,298
Tax	139	102	117	436
Profit After Tax	265	200	228	861

Consolidated Balance Sheet Statement

Particulars	June 30, 2019	March 31, 2019	June 30, 2018
<u>Liabilities</u>			
Capital	428	427	421
Reserves and Surplus	7,395	7,108	6,471
Deposits	60,807	58,358	44,931
Borrowings	12,284	11,832	8,564
Other Liabilities	3,139	2,673	2,194
Total	84,053	80,398	62,582
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	3,374	4,840	2,856
Balances with other banks	4,336	1,809	1,207
Investments (Net)	16,543	16,745	14,145
Advances (Net)	56,837	54,308	42,198
Fixed and Other Assets	2,923	2,655	2,134
Total	84,053	80,398	62,582

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	FY19	Q1 FY20
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,336	7,574
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	58,394	60,811
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	54,308	56,837
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	16,840	16,639
Net Profit	12	66	92	93	207	292	446	635	867	267
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.5	12.4
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.38	1.38
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.69	0.65
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	19.3	18.5
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,843	6,359
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.27	1.31
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	12.15	13.78

Thank you

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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/>