



Investor Presentation

4th Quarter/ FY 19

April 18, 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	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

Q4 FY19 / FY19 Financial Highlights

- ▶ **Q4 FY19 / FY19 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in Q4 FY19 of 41% YoY(FY19 growth of 40% YoY)**
- ▶ **NII growth of 48% YoY in Q4 FY19 (FY19 growth of 44% YoY) ; Other Income growth of 31% YoY in Q4 FY19 (FY19 growth of 35% YoY)**
- ▶ **Net Profit growth of 39% YoY in Q4 FY19 and 37% YoY in FY19**
- ▶ **NIM continues upward trajectory, 4.23% in Q4 FY19 vs. 3.98% in Q4 FY18 (4.12% in Q3 FY19)**
- ▶ **Advances growth of 35% YoY, deposit growth of 33% YoY and CASA growth of 37% YoY**
- ▶ **GNPA at 1.38% vs. 1.40% in Q4 FY18 (Flat QoQ), NNPA at 0.69% vs. 0.78% in Q4 FY18 (0.72% in Q3 FY19)**
- ▶ **Overall net stressed advances at 0.73% for Q4 FY19 vs. 0.86% in Q4 FY18 (0.81% in Q3FY19)**
- ▶ **PCR at 65.3% at Q4 FY19 vs. 57.6% in Q4 FY18 (63.2% in Q3 FY19)**
- ▶ **RoA at 1.30% and RoE at 13.41% for Q4 FY19**
- ▶ **Total customer base of 6.51 million; addition of 0.7 million in the quarter**

Q4 FY19 Highlights

— YoY Growth —

— QoQ Growth —

Net interest Income

Rs. 739cr

48%

13%

Core Fee Income

Rs. 388cr

43%

12%

Net Total Income

Rs. 1,148cr

41%

12%

Operating Profit

Rs. 560cr

46%

12%

Net Profit

Rs. 247cr

39%

10%

FY19 Highlights

— YoY Growth —

Net interest Income	Rs. 2,539cr	44%
Core Fee Income	Rs. 1,348cr	52%
Net Total Income	Rs. 3,982cr	40%
Operating Profit	Rs. 1,940cr	46%
Net Profit	Rs. 867cr	37%

FY19 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 54,308cr

35%

9%

**Wholesale
Advances**

Rs. 30,229cr

25%

6%

**Non-Wholesale
Advances**

Rs. 24,079cr

49%

12%

Deposits

Rs. 58,394cr

33%

12%

CASA

Rs. 14,587cr

37%

14%

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

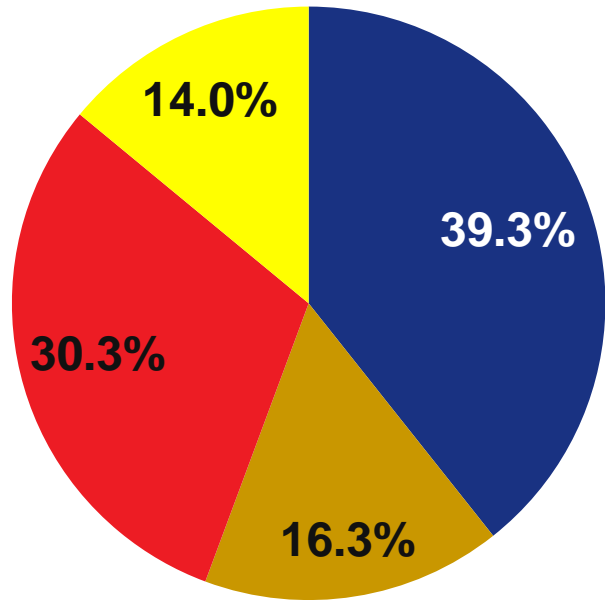
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

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%

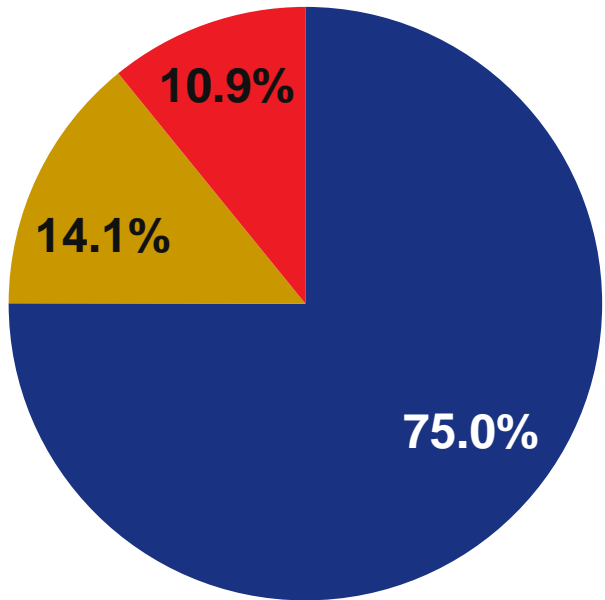
Key Indicators – Business Breakup

— 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 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%; FY19: 25.0%
Other Income %	~ 1/3 rd 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%, FY19: 51.3%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%, 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

324 own branches, 993 BC branches (including 226 Banking Outlets) serve over 6.5 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	Q4 FY19	Q4 FY18	YoY	Q3 FY19	QoQ	FY19	FY18
Net Interest Income	739	500	48%	655	13%	2,539	1,766
Other Income	409	312	31%	374	9%	1,442	1,068
Net Total Income	1,148	812	41%	1,029	12%	3,982	2,834
Operating Profit	560	383	46%	498	12%	1,940	1,331
Net Profit	247	178	39%	225	10%	867	635

Parameter	Q4 FY19	Q4 FY18	Q3 FY19	FY19	FY18
Other Income/Total Income	35.6%	38.4%	36.3%	36.2%	37.7%
Cost/Income	51.2%	52.8%	51.6%	51.3%	53.0%
Net Interest Margin	4.2%	4.0%	4.1%	4.1%	3.8%
Credit Cost/Advances (bps)*	29	24	30	111	96
RoA	1.30%	1.25%	1.27%	1.27%	1.21%
RoE	13.4%	10.9%	12.4%	12.2%	11.0%

* Not Annualized

Strong Growth in Business; Improvement in Asset Quality

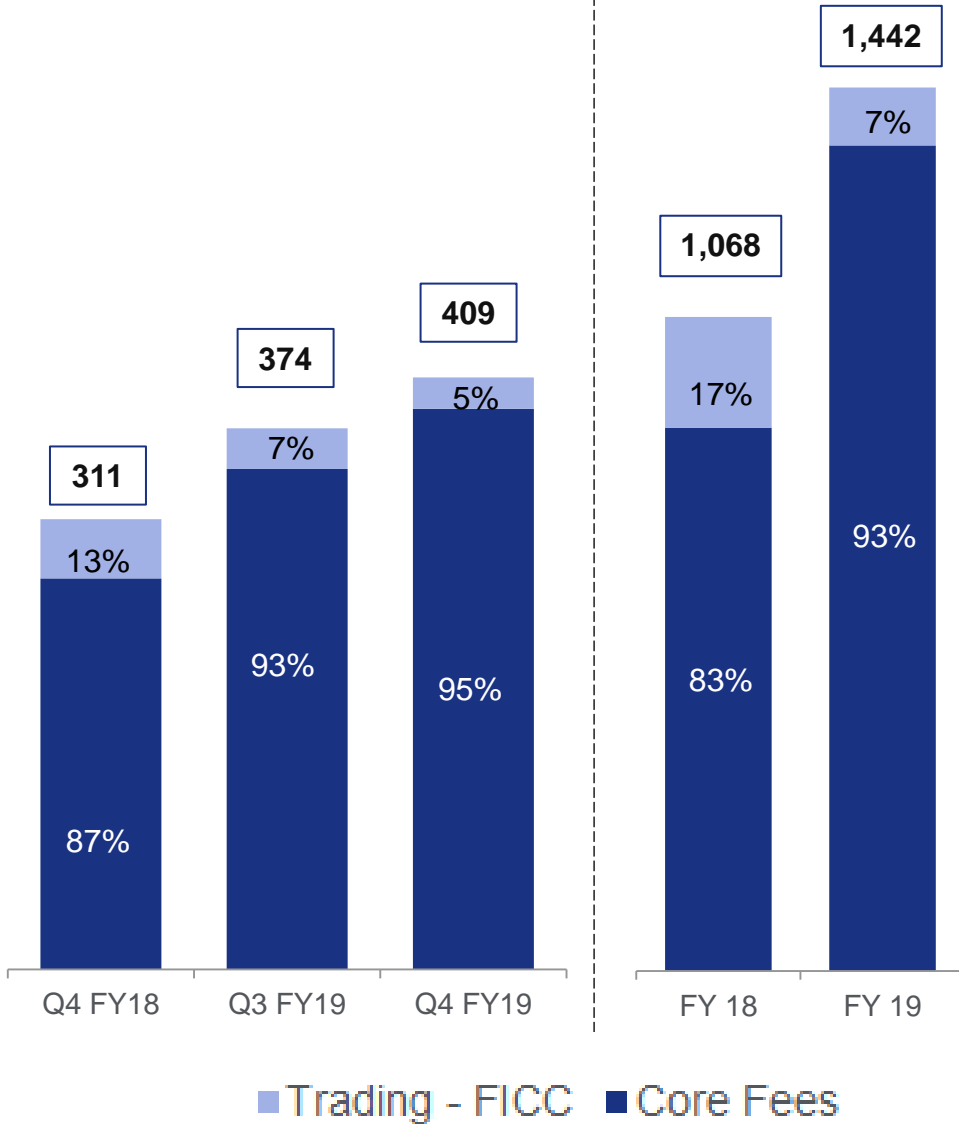
Parameter	March 31, 2019	March 31, 2018	YoY
Advances	54,308	40,268	35%
Deposits	58,394	43,902	33%
Investments	16,840	15,447	9%

Parameter	March 31, 2019	March 31, 2018	December 31, 2018
CASA	25.0%	24.3%	24.6%
GNPA	1.38%	1.40%	1.38%
NNPA	0.69%	0.78%	0.72%
Net Stressed Assets	0.73%	0.86%	0.81%
PCR	65.3%	57.6%	63.2%
CRAR*	13.5%	15.3%	13.8%

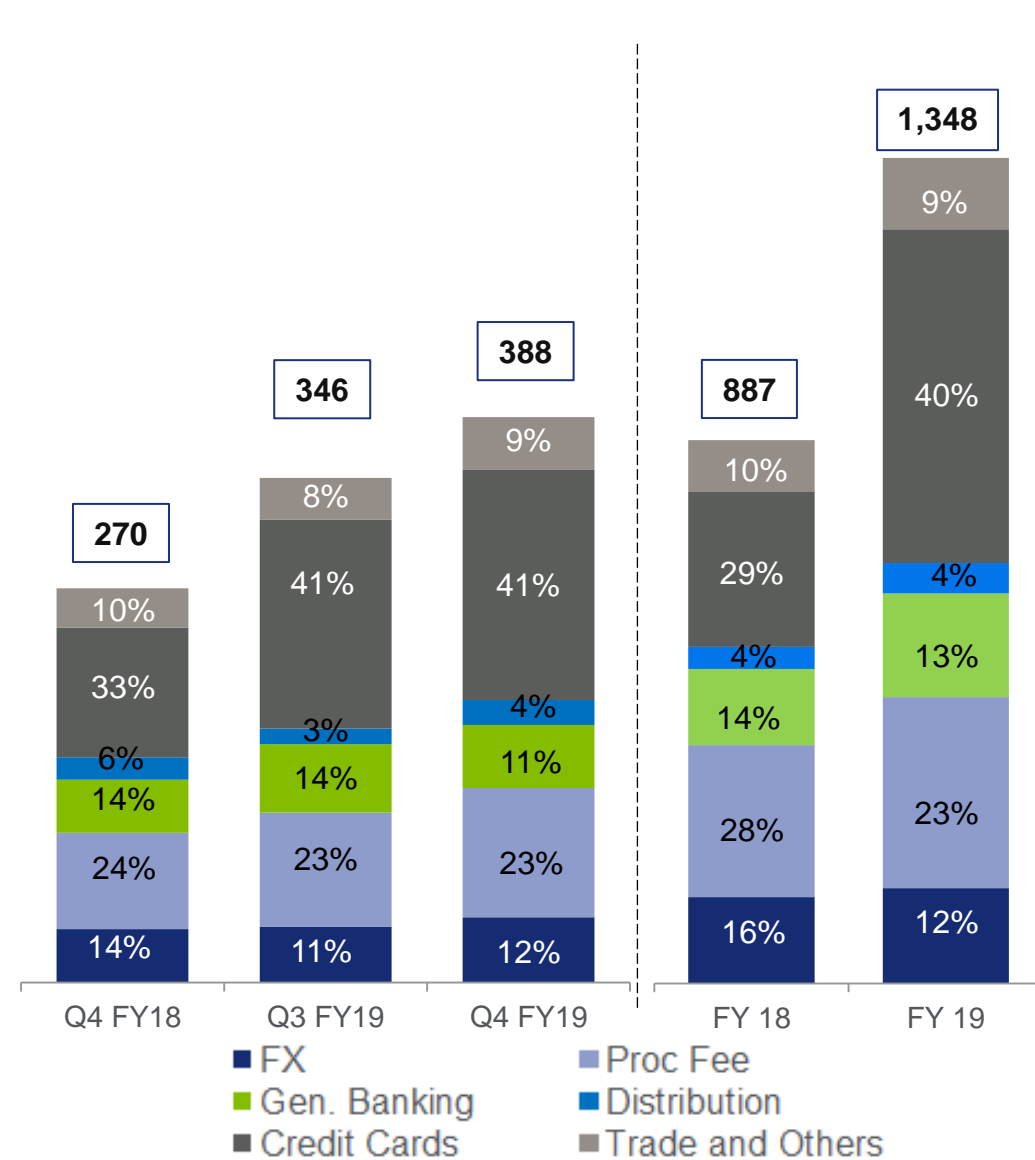
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

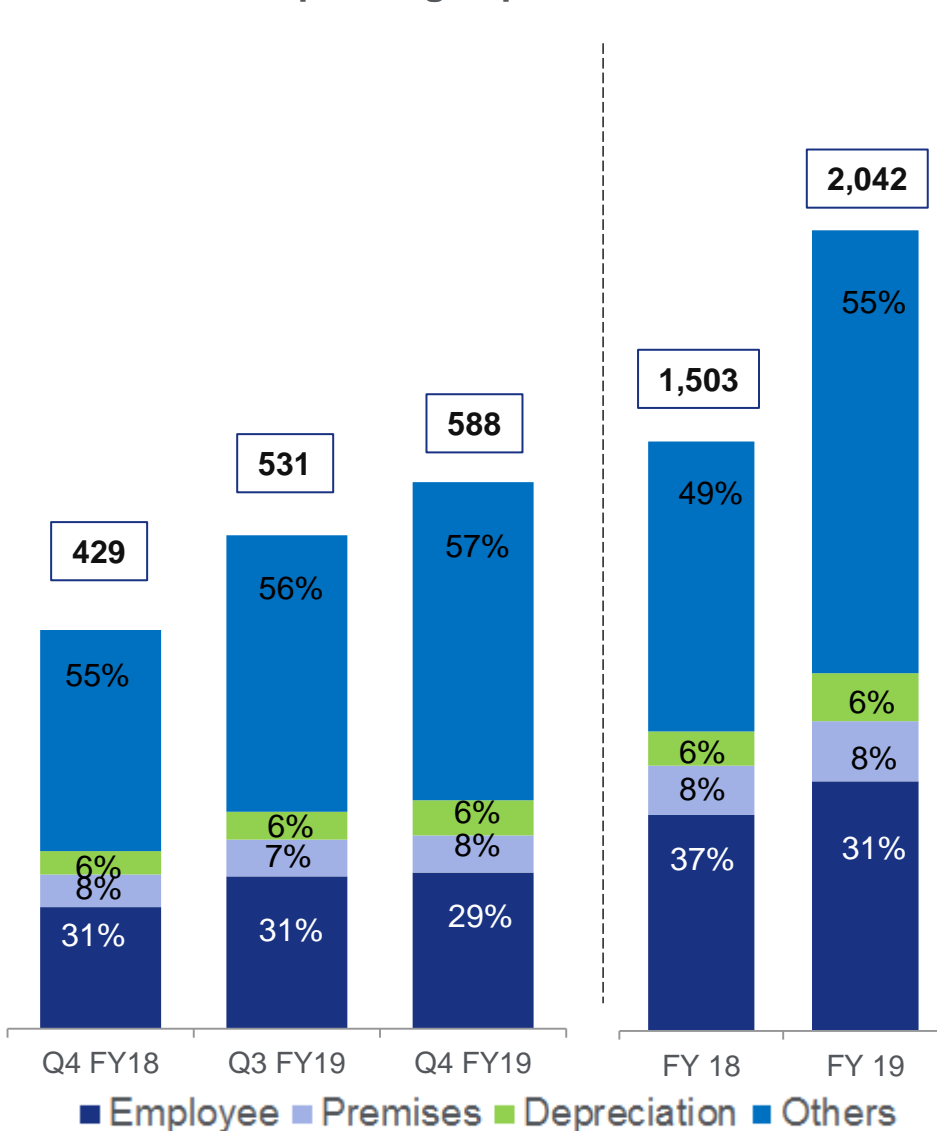


Core Fee Income Breakup

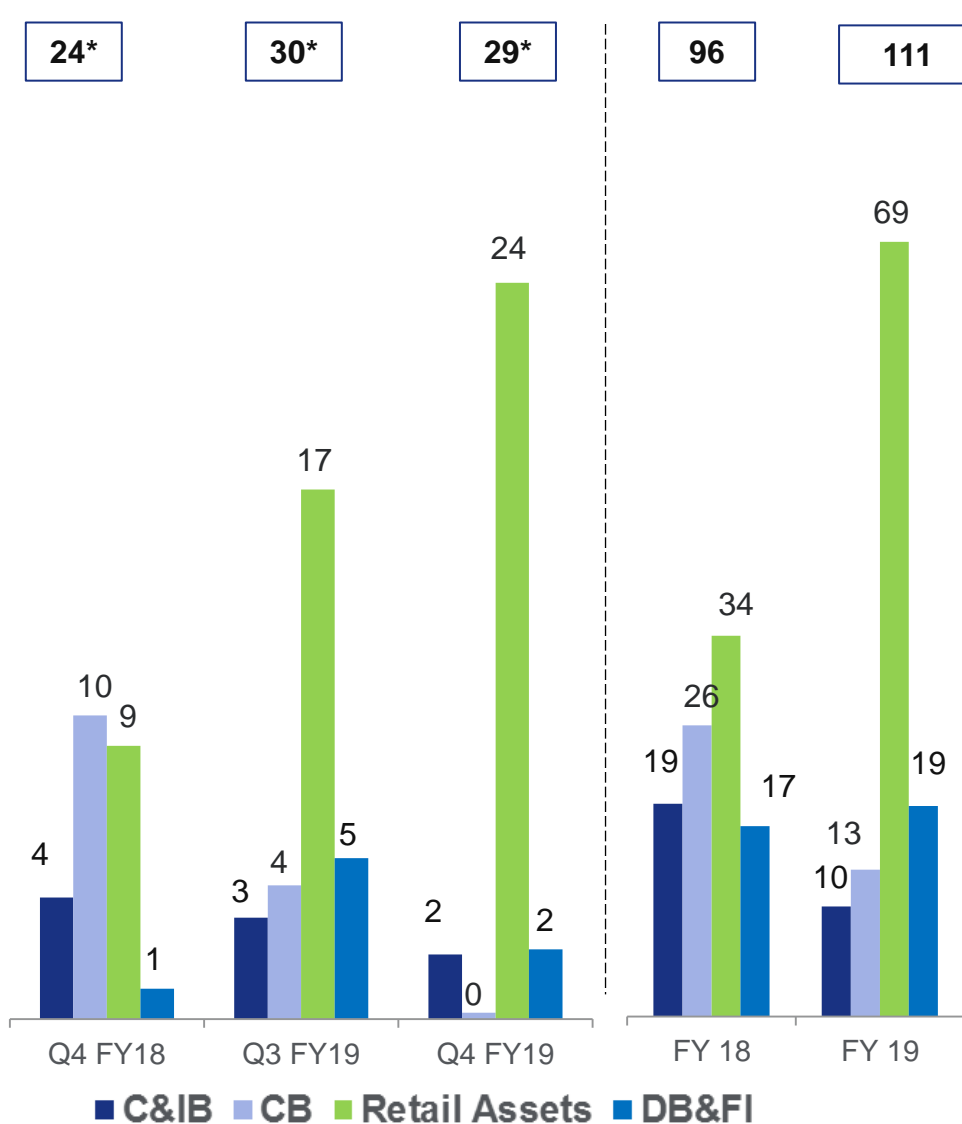


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



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

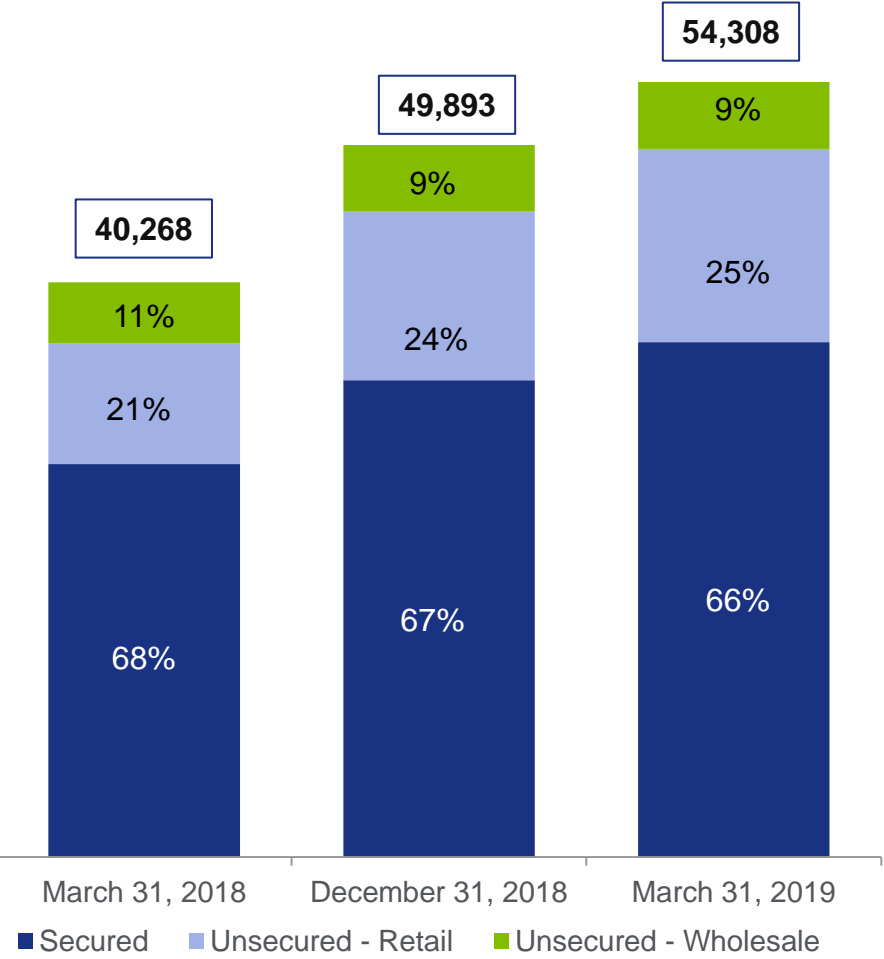
Changing Advances Mix and Improving Yields Helping NIMs

	March 31,2019	March 31,2018	YoY	Yield FY19	Proportion
C&IB	21,354	16,240	31%	8.9% (8.6%)	56%
CB	8,875	7,910	12%		
Wholesale	30,229	24,150	25%	14.3% (13.1%)	44%
Retail Assets	16,468	10,434	58%		
<i>LAP</i>	6,453	4,161	55%		
<i>Credit Cards</i>	5,283	2,244	135%		
<i>Retail Agri</i>	1,571	1,538	3%		
<i>BIL</i>	1,459	1,049	39%		
<i>Others</i>	1,701	1,442	18%		
DB & FI	7,611	5,684	34%		
<i>Micro-banking</i>	5,028	3,560	41%		
<i>IFI</i>	1,579	1,543	2%		
<i>MSME</i>	1,004	581	73%		
Non-Wholesale	24,079	16,118	49%		
Total	54,308	40,268	35%		

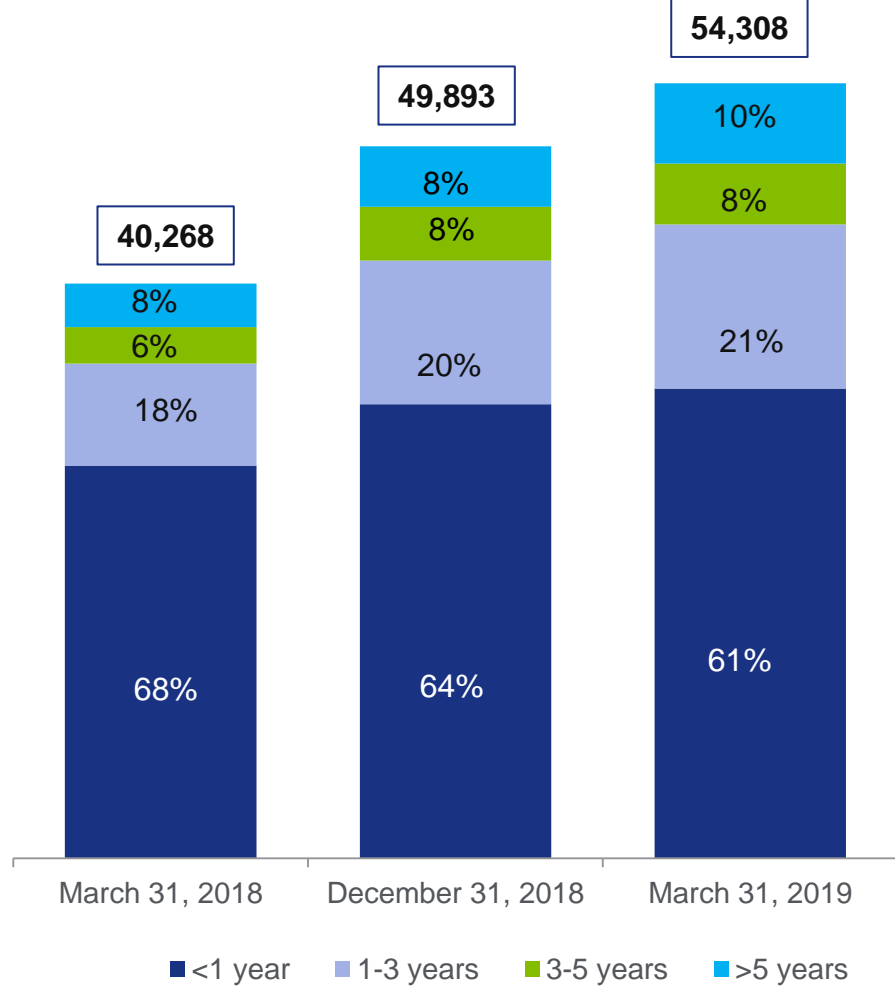
FY18 yields in brackets

Diversified Loan Portfolio

Break up of advances - Secured/Unsecured

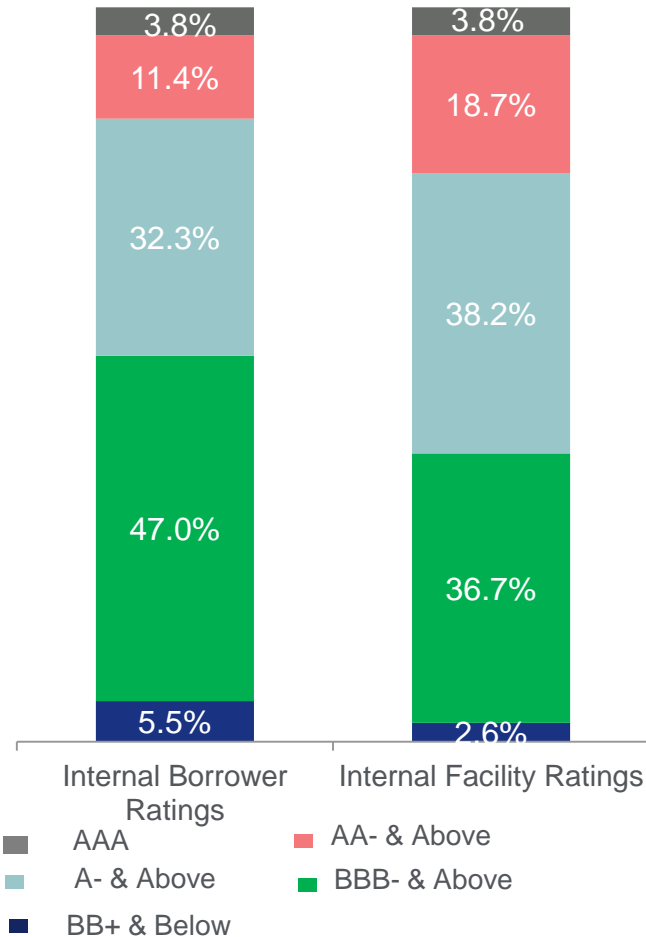


Tenor of Advances

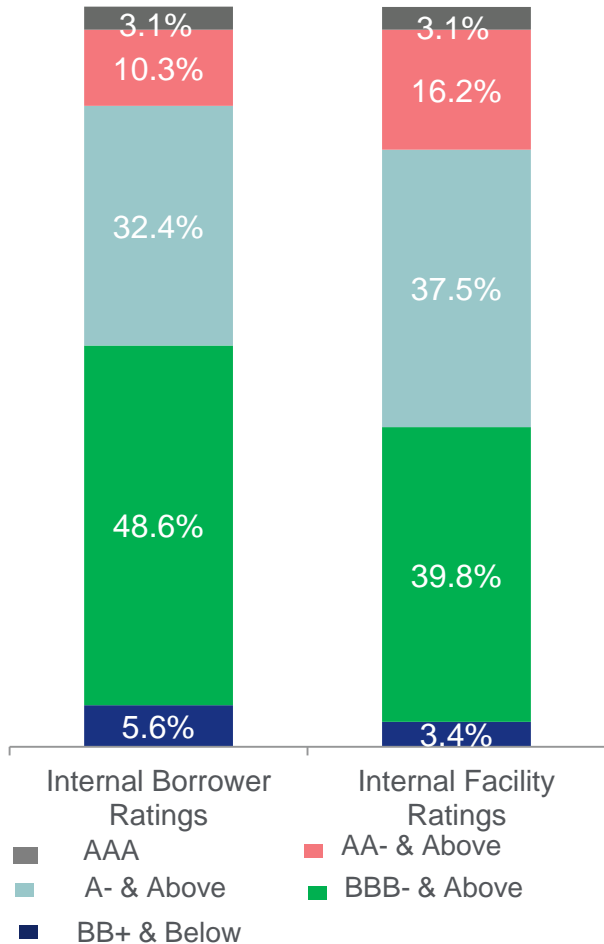


Stable Borrowers' Rating Profile

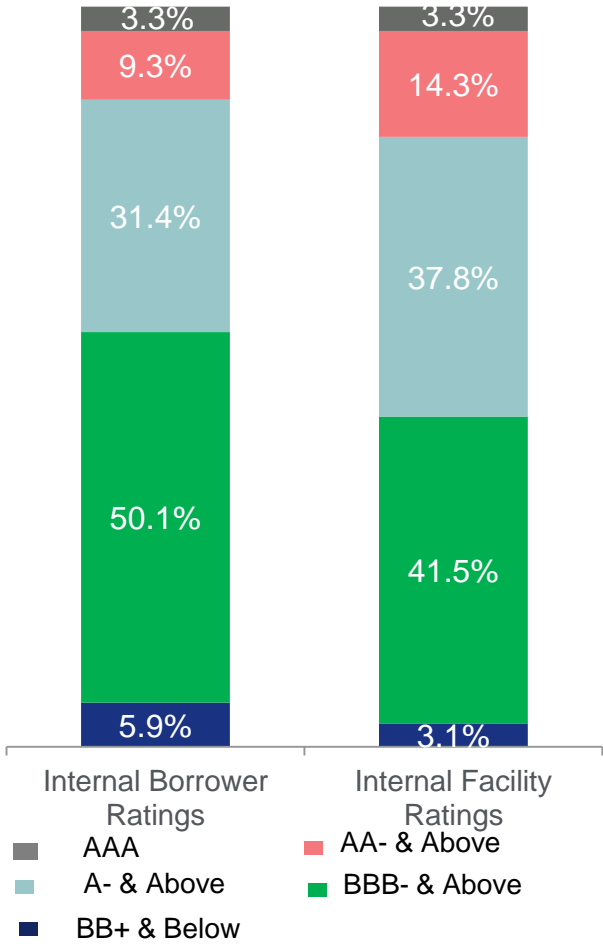
March 31, 2018



December 31, 2018



March 31, 2019



Approx. 85% 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
Engineering	3,895	42:58	5.3%
Construction	3,546	39:61	4.9%
Retail / Distribution	3,204	82:18	4.4%
NBFC (ex. HFC & DFI)	2,816	98:2	3.9%
Power	2,725	67:33	3.8%
Real Estate	2,617	91:9	3.6%
Pharma	2,589	85:15	3.6%
Professional Services	2,517	91:9	3.5%
Metals	2,084	48:52	2.9%
Logistic Services	1,410	64:36	1.9%

* As of March 31, 2019 based on actual outstanding

Non Fund Based Book

Particulars	March 31, 2019	March 31, 2018	December 31, 2018
Guarantees	11,765	9,655	10,119
Letter of Credit, Acceptances, Endorsements and other Obligations	5,410	2,839	5,365

Asset Quality Continues to Remain Strong

— Gross NPA by business segment —

	Quarter Ended			Gross NPA by business segment			
	March 31,2019	December 31,2018	March 31,2018	Business segment	March 31,2019	December 31,2018	March 31,2018
Movement of Gross NPAs				C&IB	121.5	92.1	83.1
Opening Balance	696	645	580	% of total advances	0.22%	0.18%	0.21%
(+) Additions during the period	206	211	115	CB*	236.9	249.6	178.6
(-) Upgrade	8	3	56	% of total advances	0.43%	0.50%	0.44%
(-) Recoveries	48	54	50	Retail Assets	339.8	286.5	142.3
(-) Write Offs	91	103	22	% of total advances	0.62%	0.57%	0.35%
Closing Balance	755	696	567	Of which Agri	150.6	128.6	29.3
Gross NPA (%)	1.38%	1.38%	1.40%	DB&FI	56.4	67.3	162.8
Net NPA	373	358	313	% of total advances	0.10%	0.13%	0.40%
Net NPA (%)	0.69%	0.72%	0.78%	Total	754.6	695.5	566.7
Provisioning Coverage Ratio (PCR) (%)	65.30%	63.22%	57.57%	Total (%)	1.38%	1.38%	1.40%
Slippage Ratio	0.41%	0.46%	0.31%				
Restructured %	0.04%	0.09%	0.08%				
Net Stressed Assets%	0.73%	0.81%	0.86%				

• Security Receipts as a percentage of total advances at 0.01%

* CB includes agri value chain

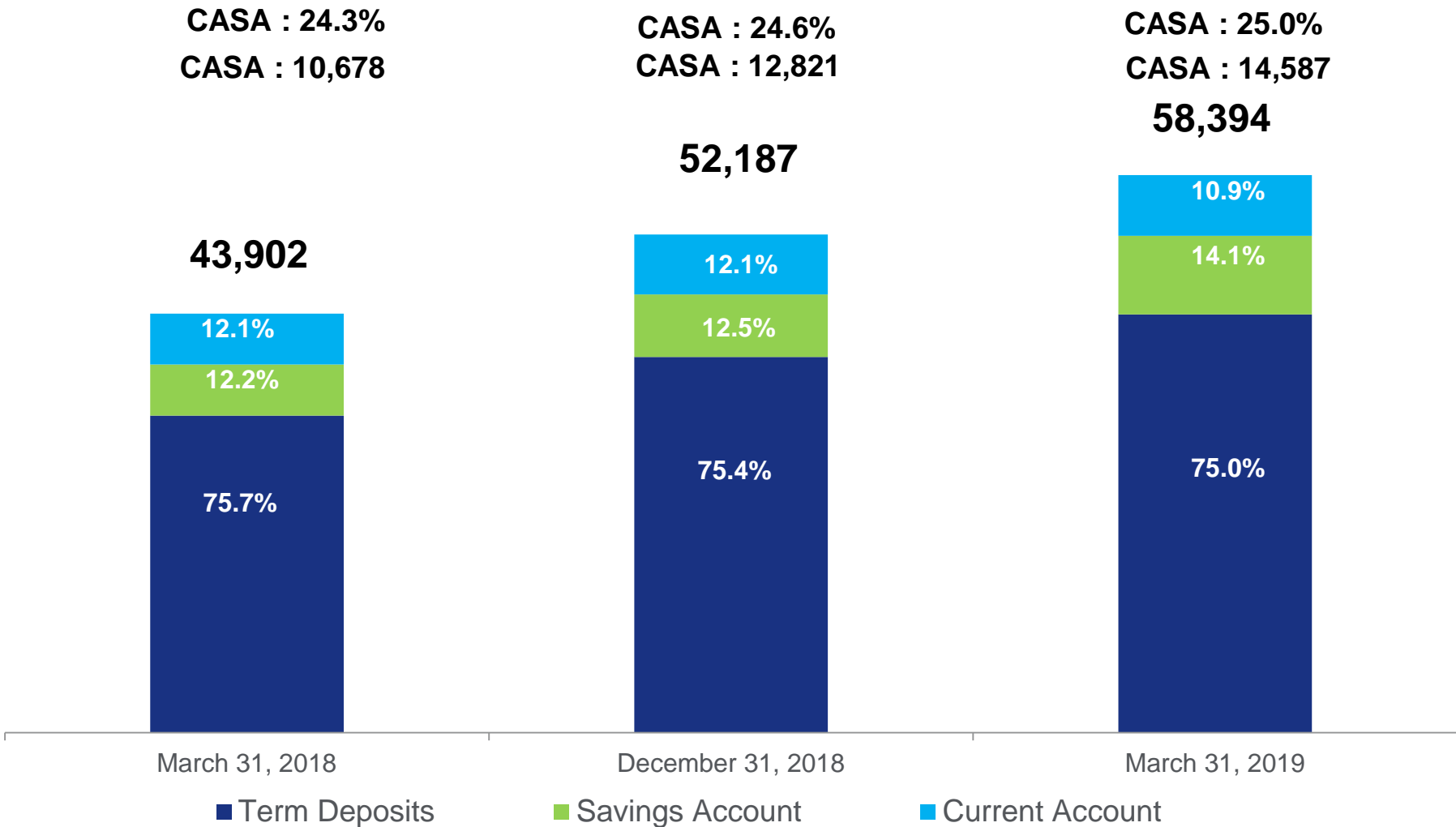
Capital Adequacy - Well Capitalized to Support Growth

Particulars	March 31, 2019	March 31, 2018	December 31, 2018
Tier 1 Capital Funds*	7,210	6,544	7,060
Tier 2 Capital Funds	814	826	721
Total Capital Funds	8,024	7,370	7,781
Total RWA	59,607	48,079	56,406
Tier 1 CRAR*	12.1%	13.6%	12.5%
Total CRAR*	13.5%	15.3%	13.8%
RWA/Total Assets	74.2%	77.7%	78.1%

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

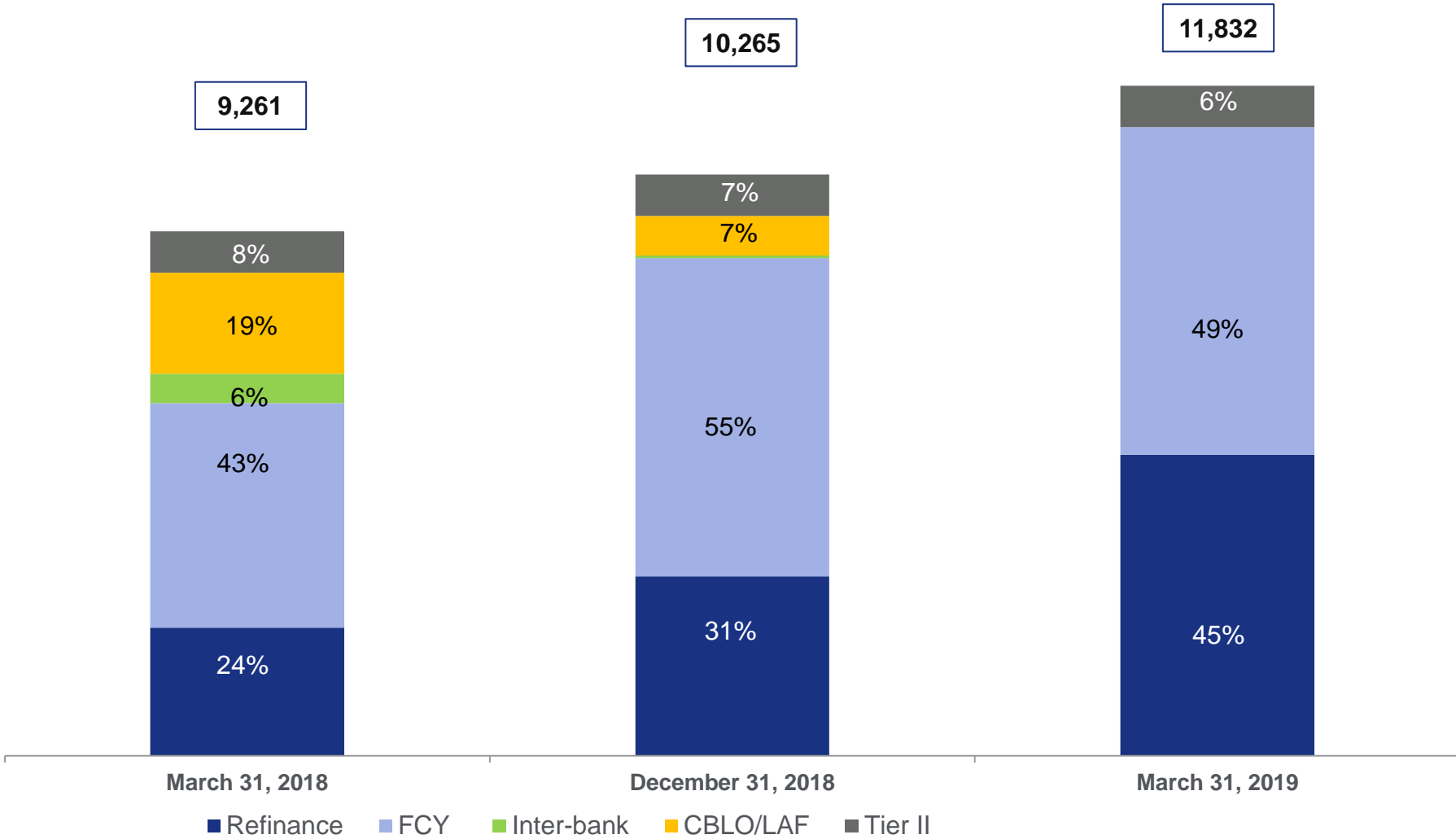
Sustained Growth in Deposits, Led by CASA

37% yoy growth in CASA, while total deposits grew by 33%

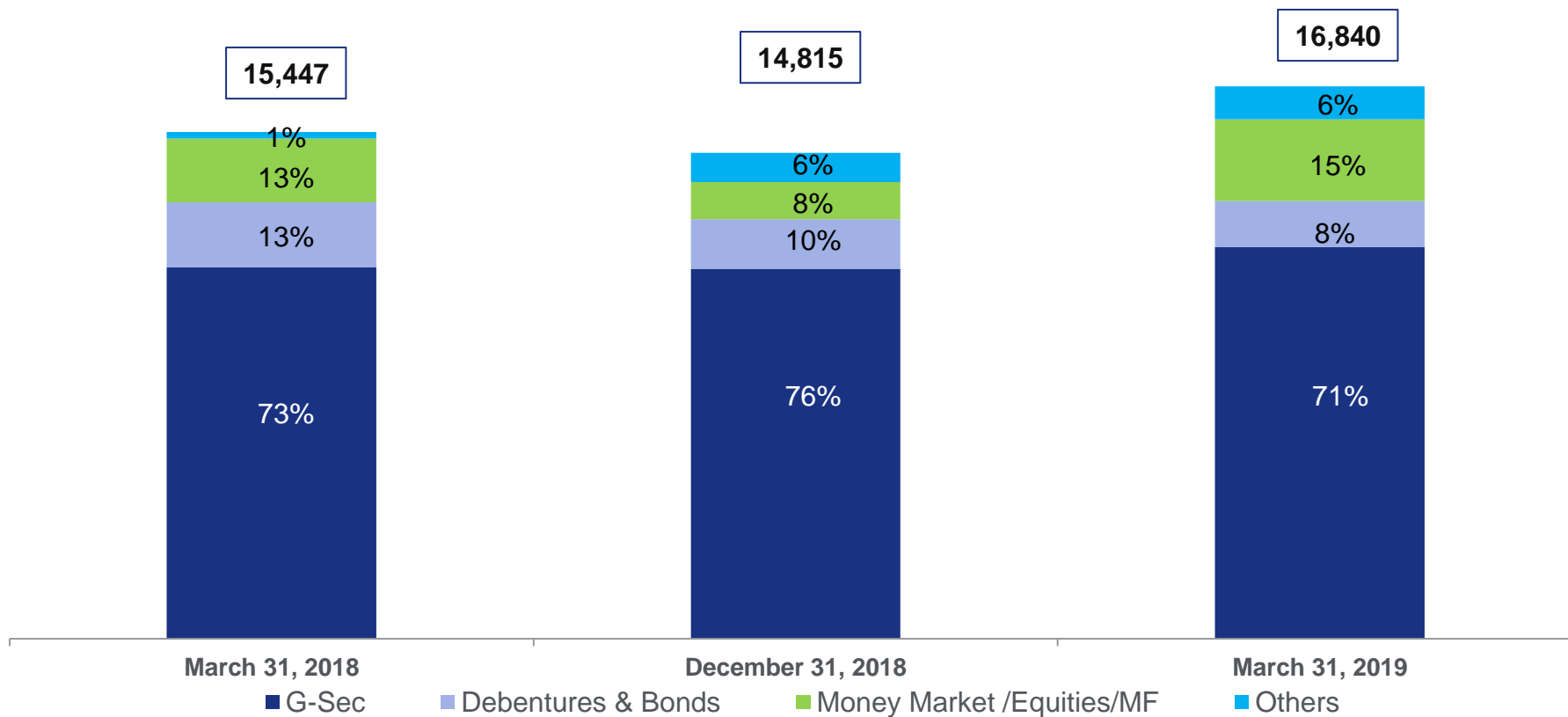


Diversified Borrowing Streams

Borrowing Breakup



Investment Breakup



Yield

Yield	Q4 FY19	Q4 FY18	Q3 FY19	FY19	FY18
Total Investments	7.5%	7.2%	7.5%	7.4%	7.4%
SLR	7.7%	7.3%	7.6%	7.5%	7.4%
Non SLR	9.4%	9.3%	9.4%	9.4%	9.9%

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

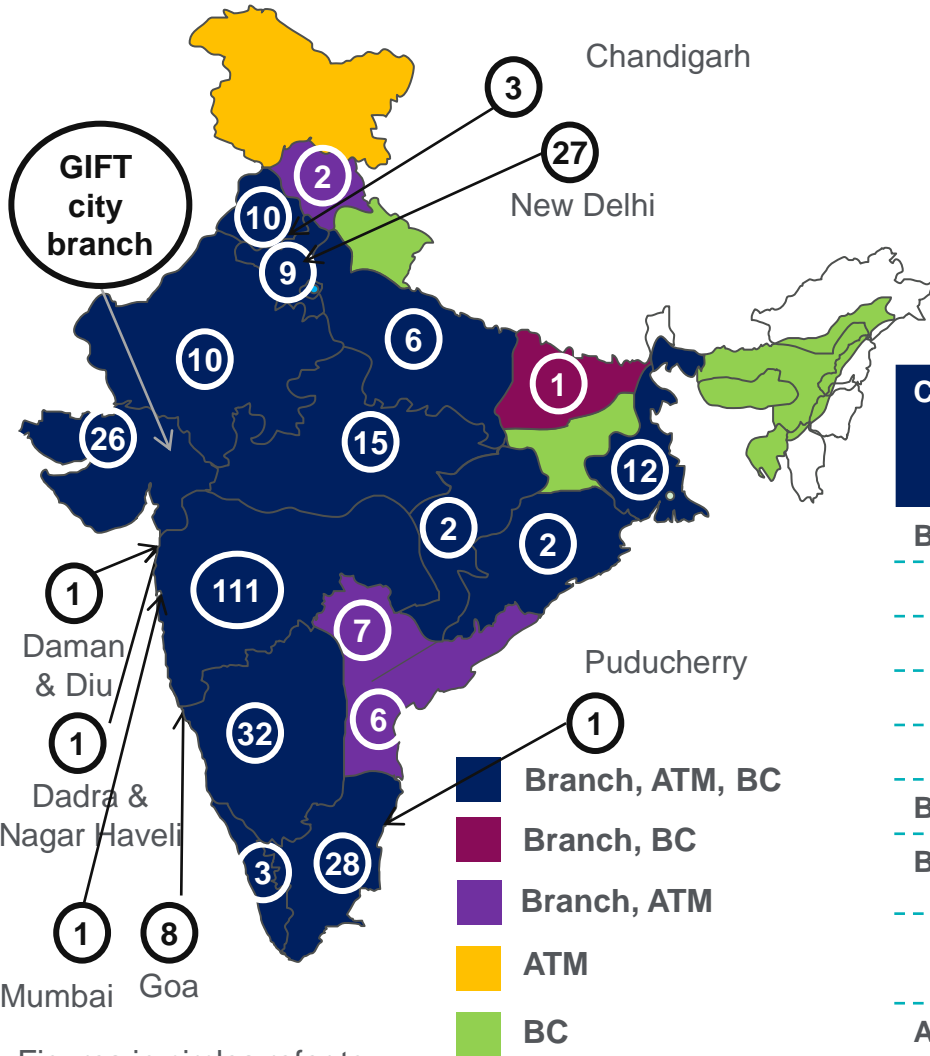
	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19
Yield on Advances	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%	10.9%	11.2%	11.8%
Cost of Funds	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%	6.4%	6.6%	6.8%
Cost of Deposits	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%



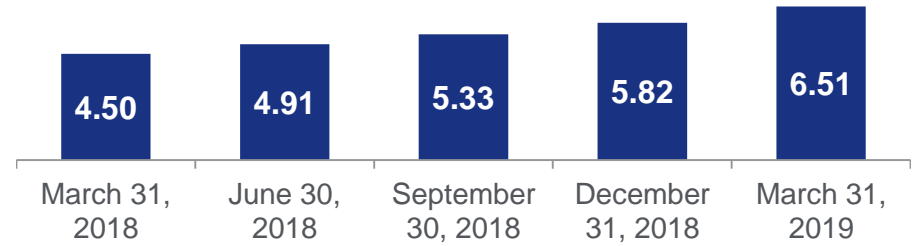
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	March 31, 2019	December 31, 2018	March 31, 2018
Branches	324	288	265
<i>Metro</i>	140	112	92
<i>Urban</i>	52	45	43
<i>Semi-urban</i>	77	76	76
<i>Rural</i>	55	55	54
Banking Outlets (BOs)	226	221	197
BC Branches (incl. BOs)	993	956	807
<i>Of which RBL Finserve</i>	452	427	312
ATMs	341	390	388

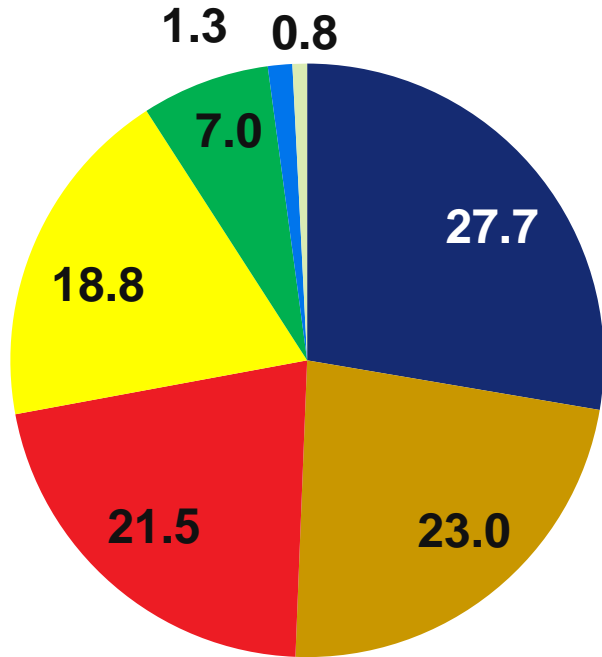
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —

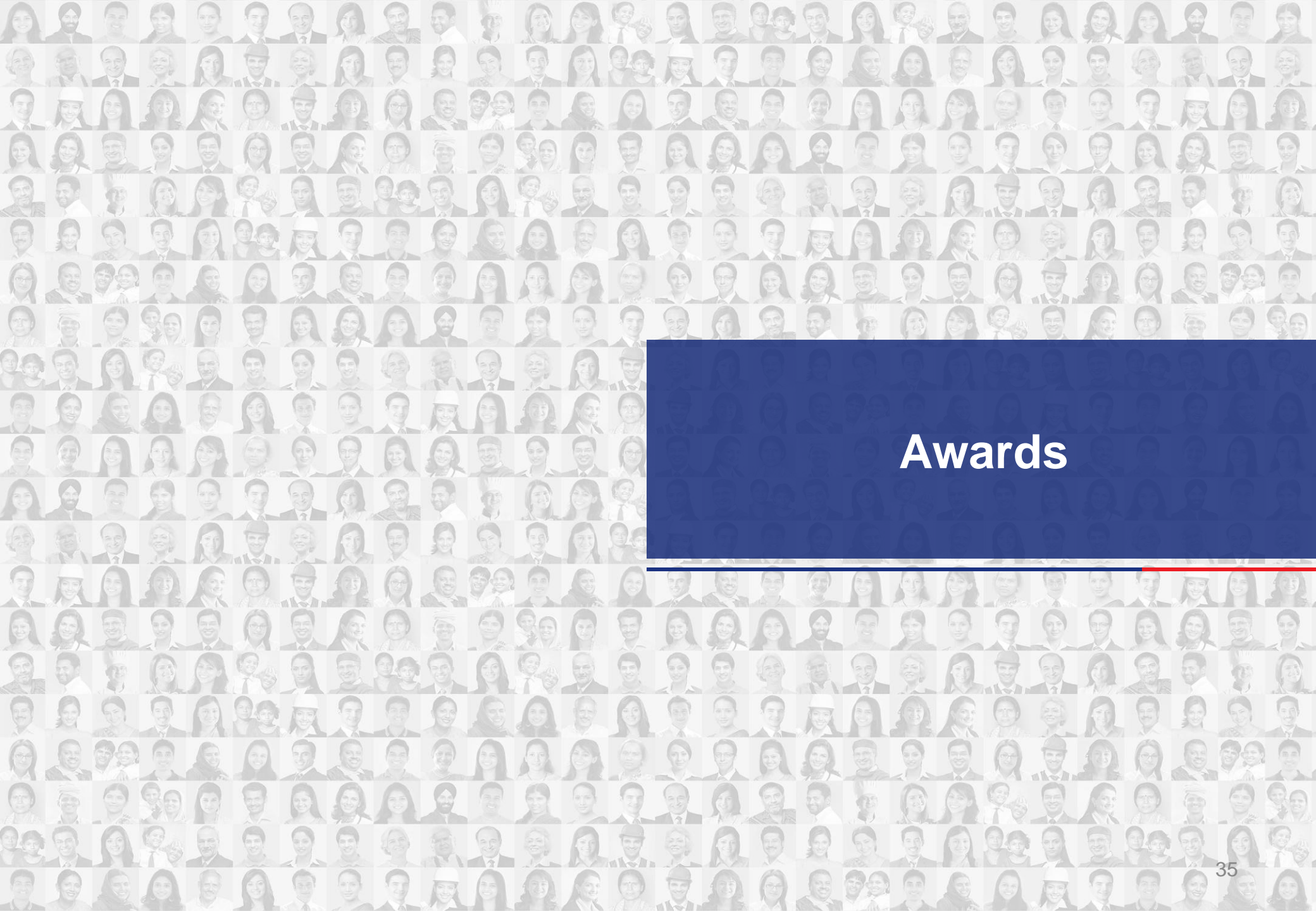


- Individual/HUFs
- Foreign Corporates
- VCF/MF/Pension Funds/Insurance
- FPI
- Body Corporates
- NRIs
- Others

Total Foreign holding – 41.8%.
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



BEST FOR MICROFINANCE

ASIAMONEY AWARDS : INDIA

2019



BEST PRIVATE SECTOR BANK

SILVER, OUTLOOK MONEY AWARDS

2018



BEST SMALL BANK

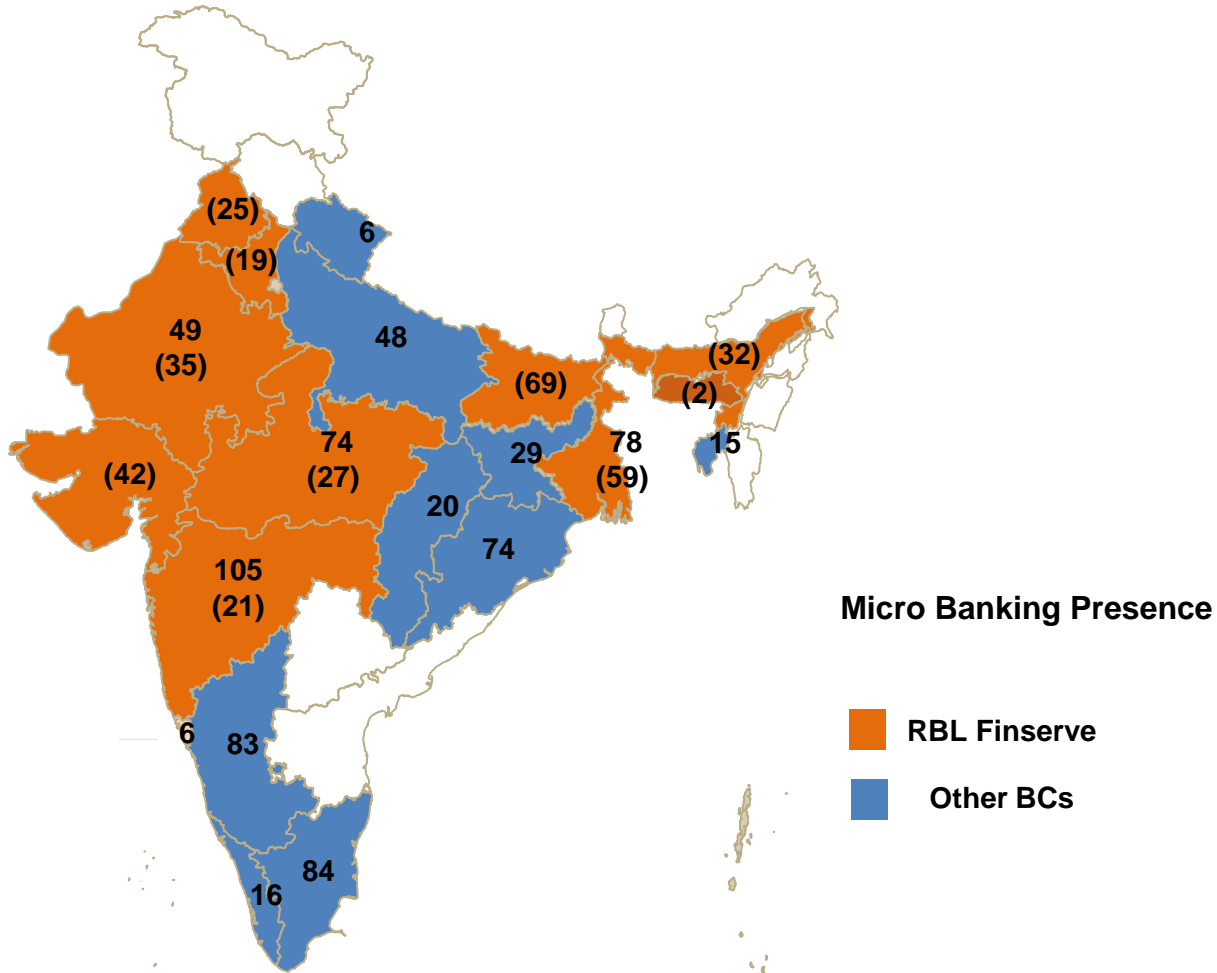
BUSINESS TODAY- MONEY TODAY FINANCIAL AWARDS

2018



Microbanking Update

Microbanking Distribution Network

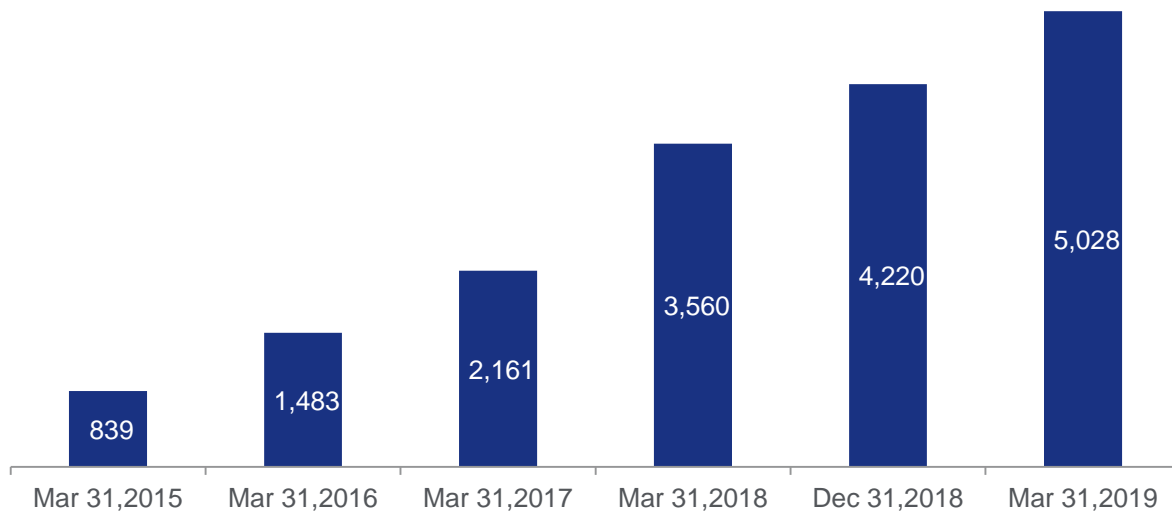


Figures in brackets refers to branches of RBL Finserve

State Name	% of Portfolio
Tamilnadu	15%
Bihar	14%
Maharashtra	12%
Karnataka	10%
Odisha	8%
West Bengal	8%
Rajasthan	6%
Madhya Pradesh	5%
Gujarat	4%
Punjab	4%
Jharkhand	3%
Haryana	3%
Assam	3%
Chhattisgarh	2%
Uttarakhand	2%
Tripura	1%
Goa	1%
Kerala	1%
Uttar Pradesh	0.1%
Grand Total	100%

Micro-banking - Portfolio Growth

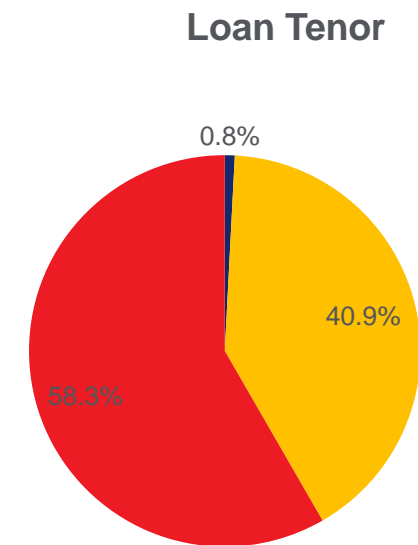
In Rs. crores



• Post Jan 2017 – 90+DPD : 0.54%

• 2.49 Mn active loan accounts

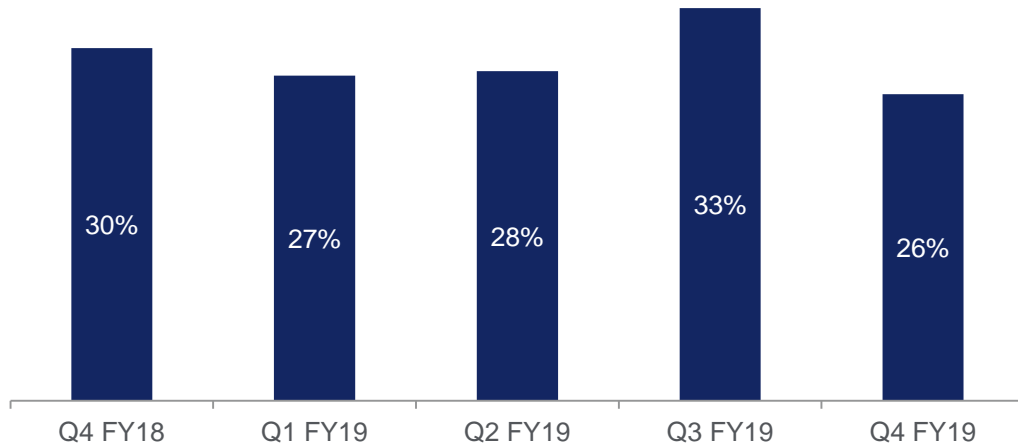
Portfolio Mix	March 31 st , 2019
Pre-Jan 2017	0.03%
Post Jan 2017	99.97%



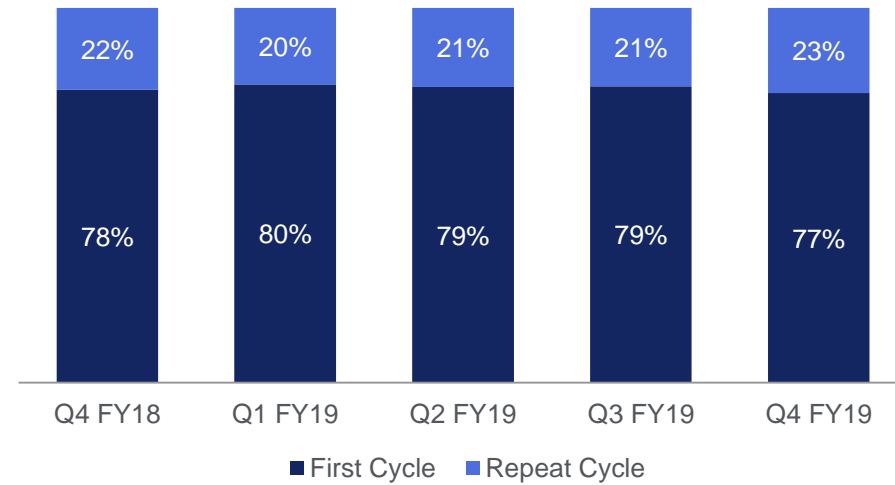
■ 12 Months ■ 18 Months ■ 24 Months

Micro-banking - Through the door Mix

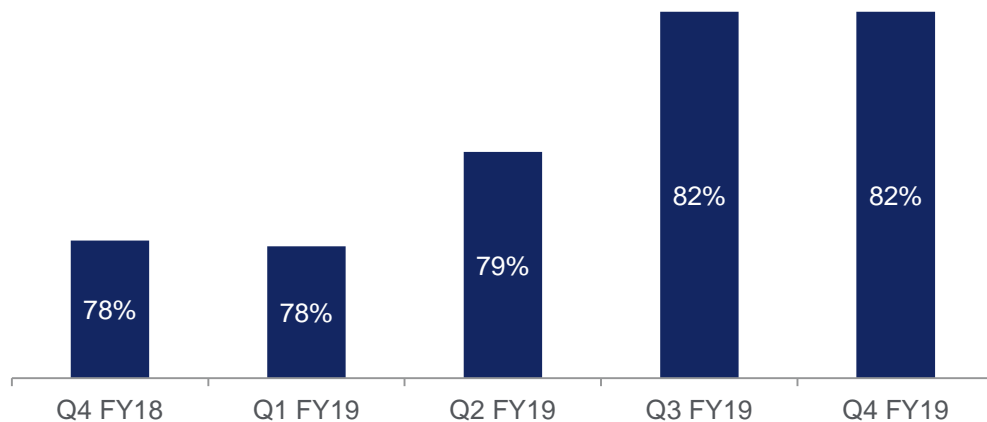
Bureau Rejection Rate



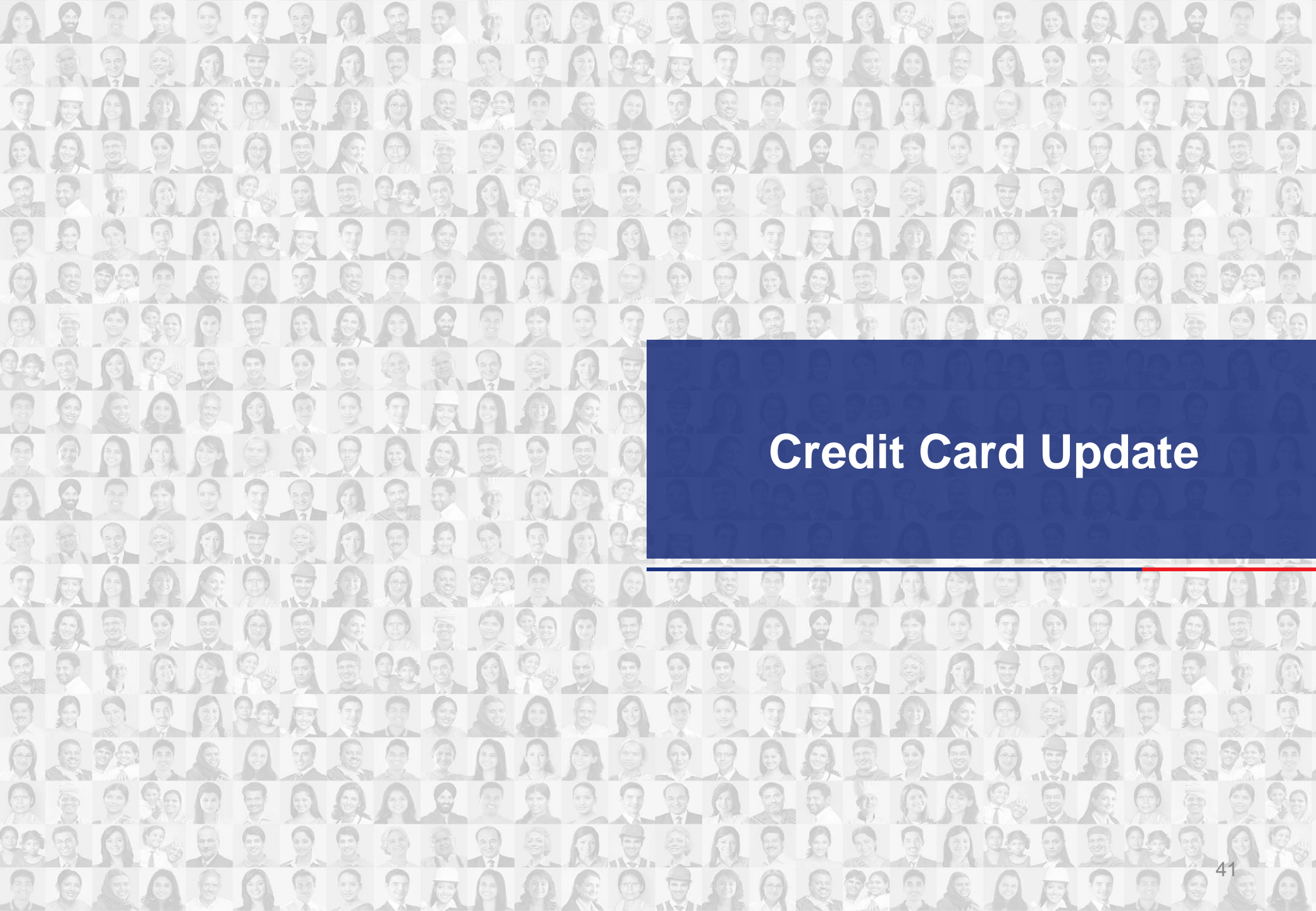
Borrowing Cycle with RBL Bank



Bureau Hit Rate



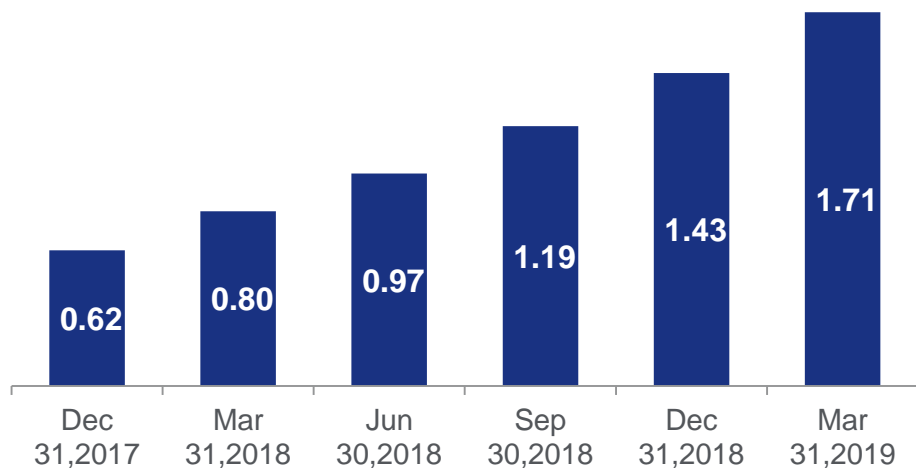
^ Hit Rate= % of loan application with matching records with Credit Bureau



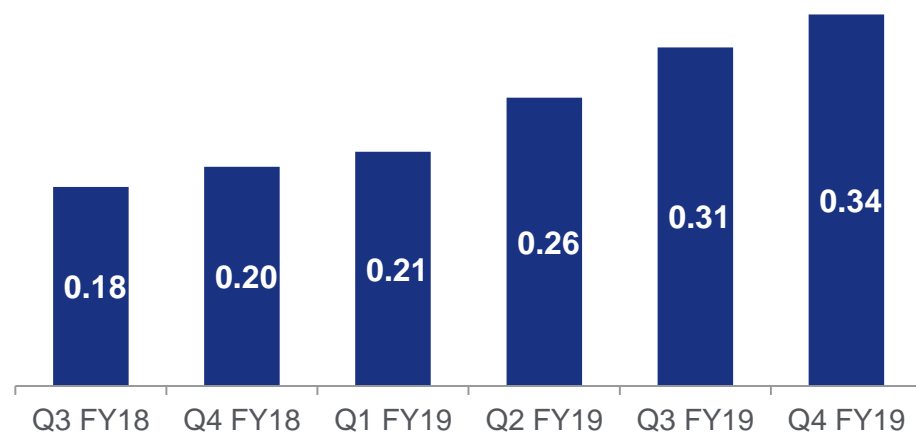
Credit Card Update

Credit Card Base Increasing Steadily

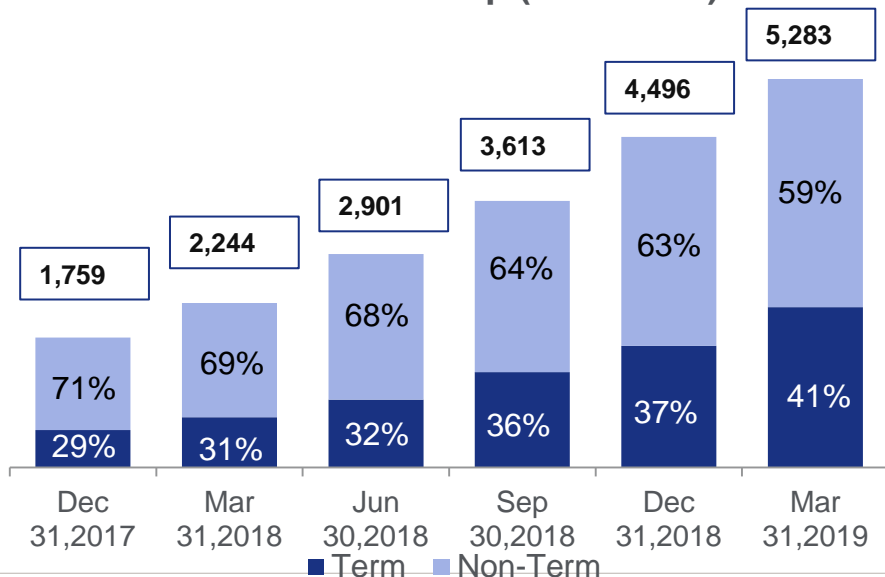
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup (In Rs. crore)



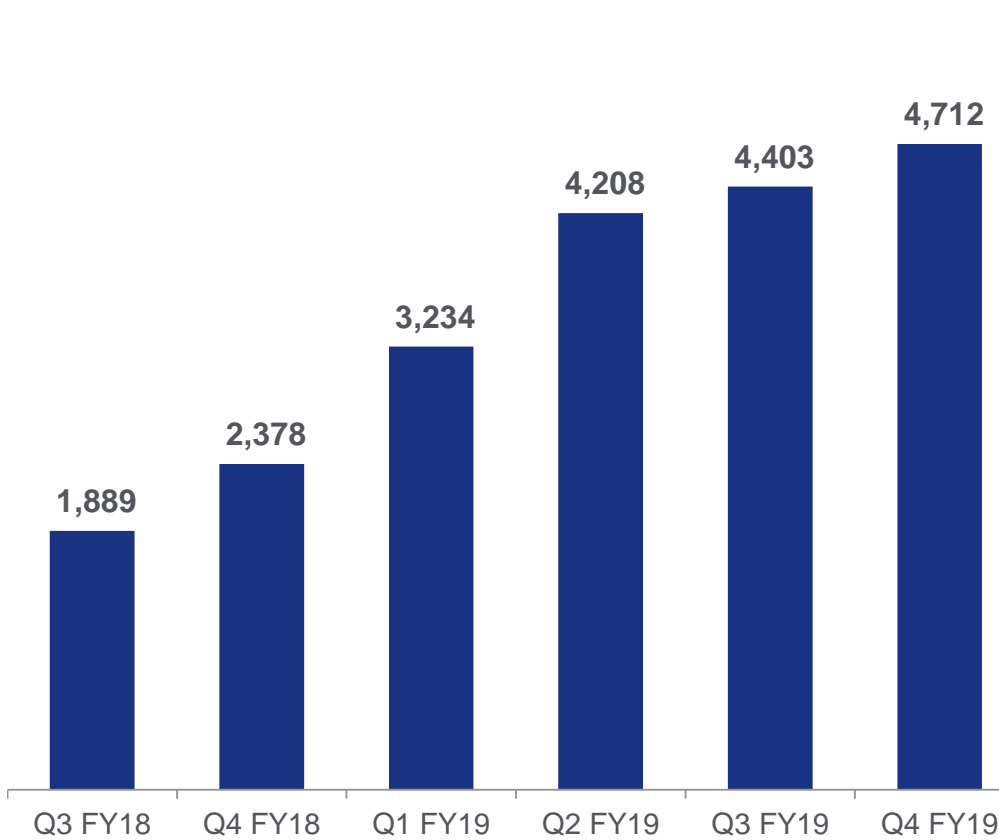
Customer Metrics

Key Metrics	March 2019
Retail Spend Per Card*	Rs. 9,971
Balance per Card*	Rs. 31,888
Fee Income (as % of revenue)	45%
Geographical Concentration (Top 8 Cities vs. Others)	69% : 31%

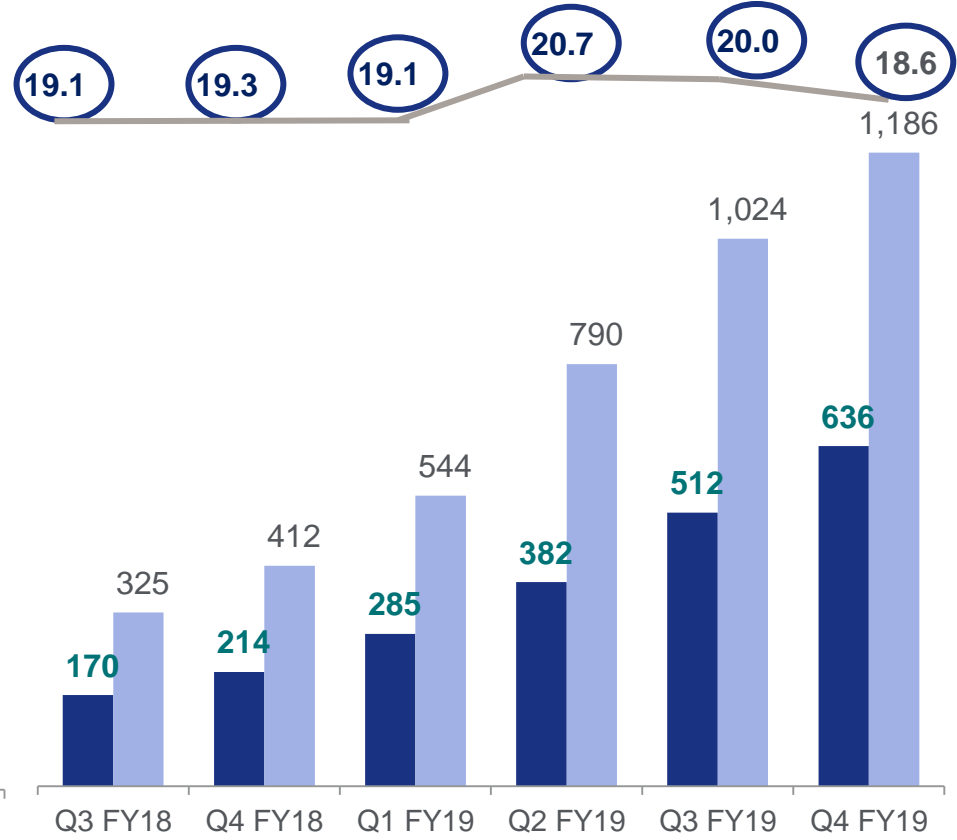
* Does not include corporate card spends

Credit Cards - Sticky Customer Spends

Total Spends (In Rs Crore)

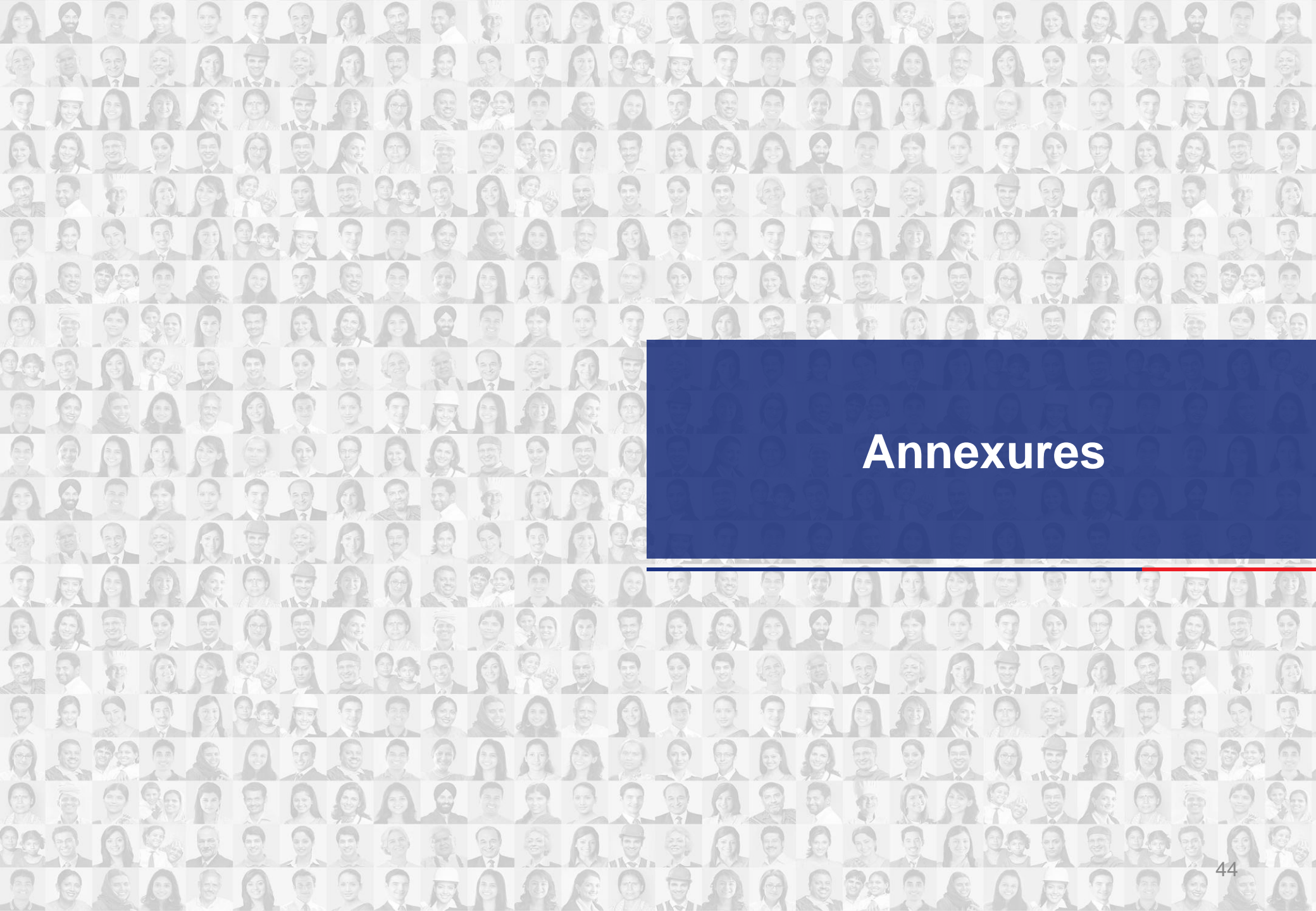


Consumer Loans



■ 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. 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

(32)



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

(28)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q4 FY19	Q4 FY18	Q3 FY19	FY19	FY18
<u>Income</u>					
Interest Earned	1,834	1,223	1,639	6,301	4,508
Interest Expended	1,095	722	984	3,761	2,741
Net Interest Income	739	500	655	2,539	1,766
Other Income	409	312	374	1,442	1,068
Total Income	1,148	812	1,029	3,982	2,834
<u>Expenditure</u>					
Operating Expenses	588	429	531	2,042	1,503
Employee Cost	168	131	164	636	551
Premises Cost	40	35	40	154	126
Depreciation	38	25	30	122	87
Other Operating Expenses	342	238	297	1,130	740
Operating Profit	560	383	498	1,940	1,331
Provisions	200	113	161	641	365
On advances	157	74	150	523	300
On others	43	39	11	117	65
Profit Before Tax	360	270	338	1,299	967
Tax	113	92	113	432	331
Profit After Tax	247	178	225	867	635

Balance Sheet Statement

Particulars	March 31, 2019	December 31, 2018	March 31, 2018
<u>Liabilities</u>			
Capital	427	428	420
Reserves and Surplus	7,121	6,848	6,264
Deposits	58,394	52,187	43,902
Borrowings	11,832	10,266	9,261
Other Liabilities	2,585	2,474	2,003
Total	80,359	72,202	61,851
<u>Assets</u>			
Cash & Balances with RBI	4,840	3,405	2,589
Balances with other banks	1,763	1,582	1,695
Investments (Net)	16,840	14,815	15,448
Advances (Net)	54,308	49,893	40,268
Fixed and Other Assets	2,608	2,508	1,851
Total	80,359	72,202	61,851

Our Recent History

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

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/>