



Investor Presentation

2nd Quarter/Half Year FY 19

October 23, 2018



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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
ARC	Asset Reconstruction Company	LAF	Liquidity Adjustment Facility
ATM	Automated Teller Machine	LAP	Loan Against Property
BC	Business Correspondent	MF	Mutual Funds
BIL	Business Instalment Loan	Mn	Million
Bps	Basis Points	MSME	Micro, Small and Medium Enterprises
BVPS	Book Value Per Share	NABARD	National Bank for Agriculture and Rural Development
C&IB	Corporate & Institutional Banking	NFB	Non Fund Based
CAGR	Compounded Annual Growth Rate	NIM	Net Interest Margin
CASA	Current Account and Savings Account	NNPA	Net Non Performing Assets
CB	Commercial Banking	NPA	Non Performing Assets
CBDT	Central Board for Direct Taxes	PCR	Provision Coverage Ratio
CBLO	Collateralized Borrowing and Lending Obligation	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
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
IFI	Institutional Financial Inclusion		

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Key Performance Highlights

Q2 19 / H1 19 Financial Highlights

- ▶ **Q2 19 / H1 19 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in H1 19 of 39% YoY (Q2 19 growth of 40% YoY); Net Profit growth in H1 19 of 35% YoY (Q2 19 growth of 36% YoY)**
- ▶ **NII growth of 43% YoY in H1 19 (Q2 19 growth of 41% YoY) ; Other Income growth of 32% YoY in H1 19 (Q2 19 growth of 38% YoY)**
- ▶ **NIM continues upward trajectory – 4.04% in Q1 19 and 4.08% in Q2 19**
- ▶ **Advances growth of 37% YoY, Deposit growth of 31% YoY and CASA growth of 35% YoY**
- ▶ **GNPA stable at 1.40% (flat QoQ), NNPA at 0.74% (down from 0.75% in Q1 19)**
- ▶ **Overall stressed advances at 1.47% down from 1.50% in Q1 19**
- ▶ **PCR at 61.45% (up from 60.41% in the previous quarter)**
- ▶ **RoA at 1.26% for Q2/H1 19 ; up from 1.19% in H1 18**
- ▶ **Total customer base of 5.3 million; addition of 0.4 million in Q2 19**

Q2 FY19 Highlights

— YoY Growth —

— QoQ Growth —

Net interest Income

Rs. 593cr

41%

7%

Core Fee Income

Rs. 325cr

60%

13%

Net Total Income

Rs. 926cr

40%

5%

Operating Profit

Rs. 449cr

48%

4%

Net Profit

Rs. 205cr

36%

8%

Half Year FY19 Highlights

— YoY Growth —

Net interest Income

Rs. 1,146cr

43%

Core Fee Income

Rs. 614cr

59%

Net Total Income

Rs. 1,805cr

39%

Operating Profit

Rs. 881cr

43%

Net Profit

Rs. 395cr

35%

Half Year FY19 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 45,873cr

37%

9%

**Wholesale
Advances**

Rs. 27,129cr

33%

9%

**Non-Wholesale
Advances**

Rs. 18,744cr

43%

9%

Deposits

Rs. 47,790cr

31%

6%

CASA

Rs. 11,712cr

35%

7%

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

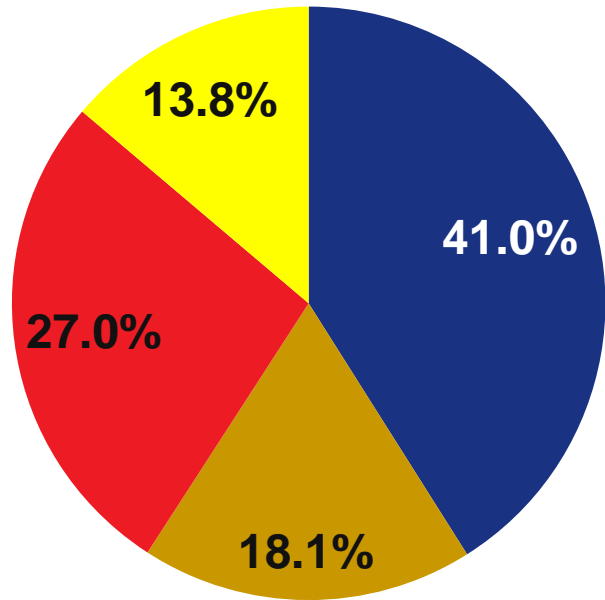
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

Post Listing Performance)

	Advances	YoY	NIM	Net Profit	RoA
Q3 17	26,773	46%	3.4%	129	1.17%
Q4 17	29,449	39%	3.5%	130	1.20%
Q1 18	31,108	40%	3.5%	141	1.19%
Q2 18	33,576	35%	3.7%	151	1.19%
Q3 18	36,890	38%	3.9%	165	1.22%
Q4 18	40,268	37%	4.0%	178	1.25%
Q1 19	42,198	36%	4.0%	190	1.26%
Q2 19	45,873	37%	4.1%	205	1.26%

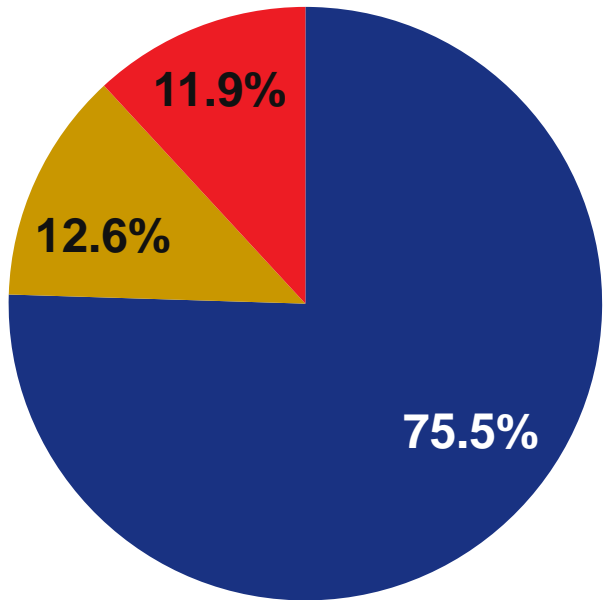
Key Indicators – Business Breakup

— 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 Q2 19
Advances	30-35% CAGR	37%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0% FY 18: 24.3%; Q2 19: 24.5%
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%; Q2 19: 51.5%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%; Q2 19: 1.26%

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, Book My Show, ET Money, Paisa Bazaar)



Distribution

Enhancing distribution through a combination of owned branches, and BCs

268 own branches, 900 BC branches (including 213 Banking Outlets) serve over 5.3 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	Q2 19	Q2 18	YoY	Q1 19	QoQ	H1 19	H1 18
Net Interest Income	593	420	41%	553	7%	1,146	799
Other Income	333	241	38%	326	2%	659	498
Net Total Income	926	661	40%	879	5%	1,805	1,297
Operating Profit	449	303	48%	432	4%	881	615
Net Profit	205	151	36%	190	8%	395	292

Parameter	Q2 19	Q2 18	Q1 19	H1 19	H1 18
Other Income/Total Income	36.0%	36.5%	37.1%	36.5%	38.4%
Cost/Income	51.5%	54.2%	50.8%	51.2%	52.6%
Net Interest Margin	4.1%	3.7%	4.0%	4.1%	3.6%
Credit Cost/Advances (bps)*	26	22	25	51	52
RoA	1.26%	1.19%	1.26%	1.26%	1.19%
RoE	11.6%	10.5%	11.2%	11.4%	11.5%

* Not Annualized

Strong Growth in Business; Asset Quality Remains Stable

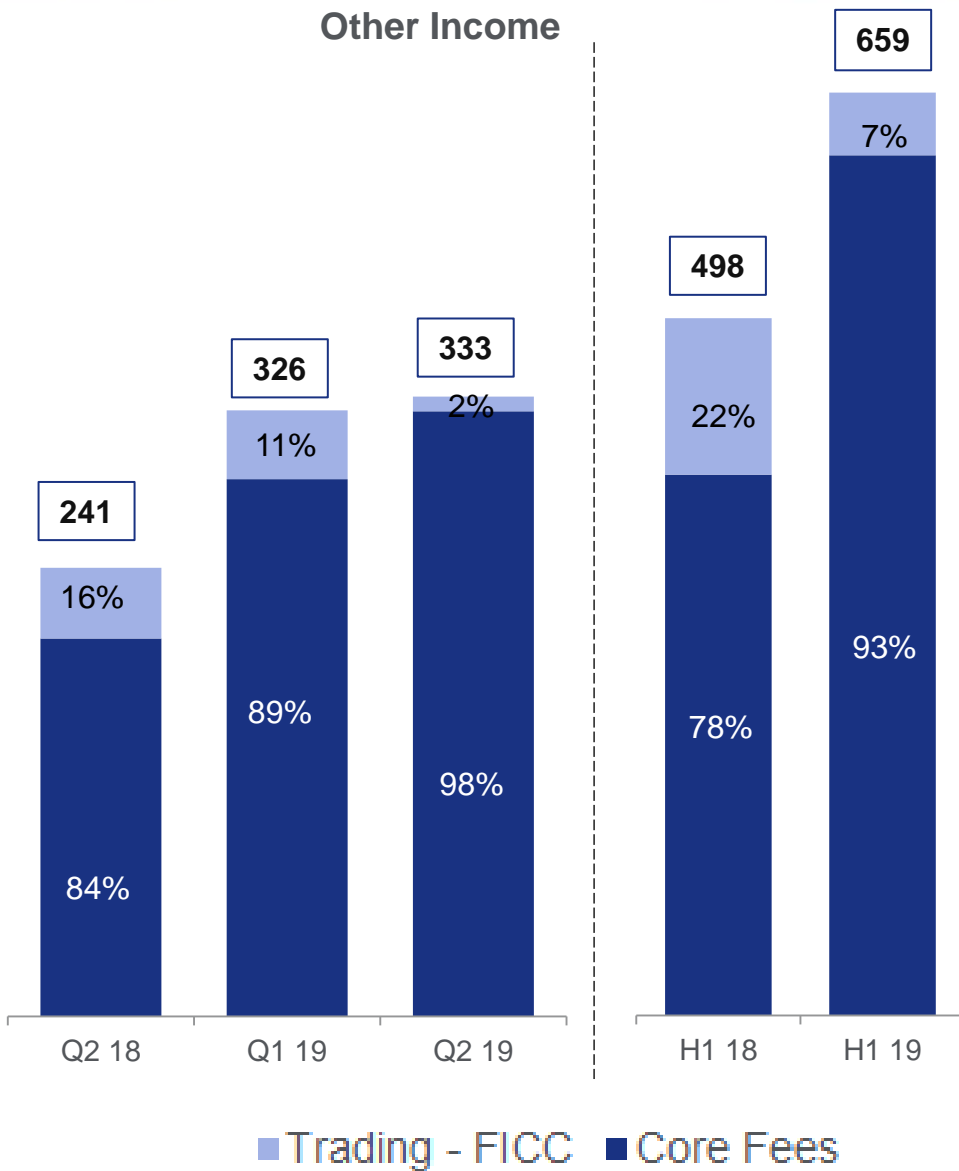
Parameter	September 30,2018	September 30,2017	YoY
Advances	45,873	33,576	37%
Deposits	47,790	36,569	31%
Investment	13,749	13,296	3%

Parameter	September 30,2018	September 30,2017	June 30,2018
CASA	24.5%	23.7%	24.4%
GNPA	1.40%	1.44%	1.40%
NNPA	0.74%	0.78%	0.75%
Total Stressed Assets	1.47%	1.85%	1.50%
PCR	61.5%	58.3%	60.4%
CRAR*	13.7%	16.6%	14.6%

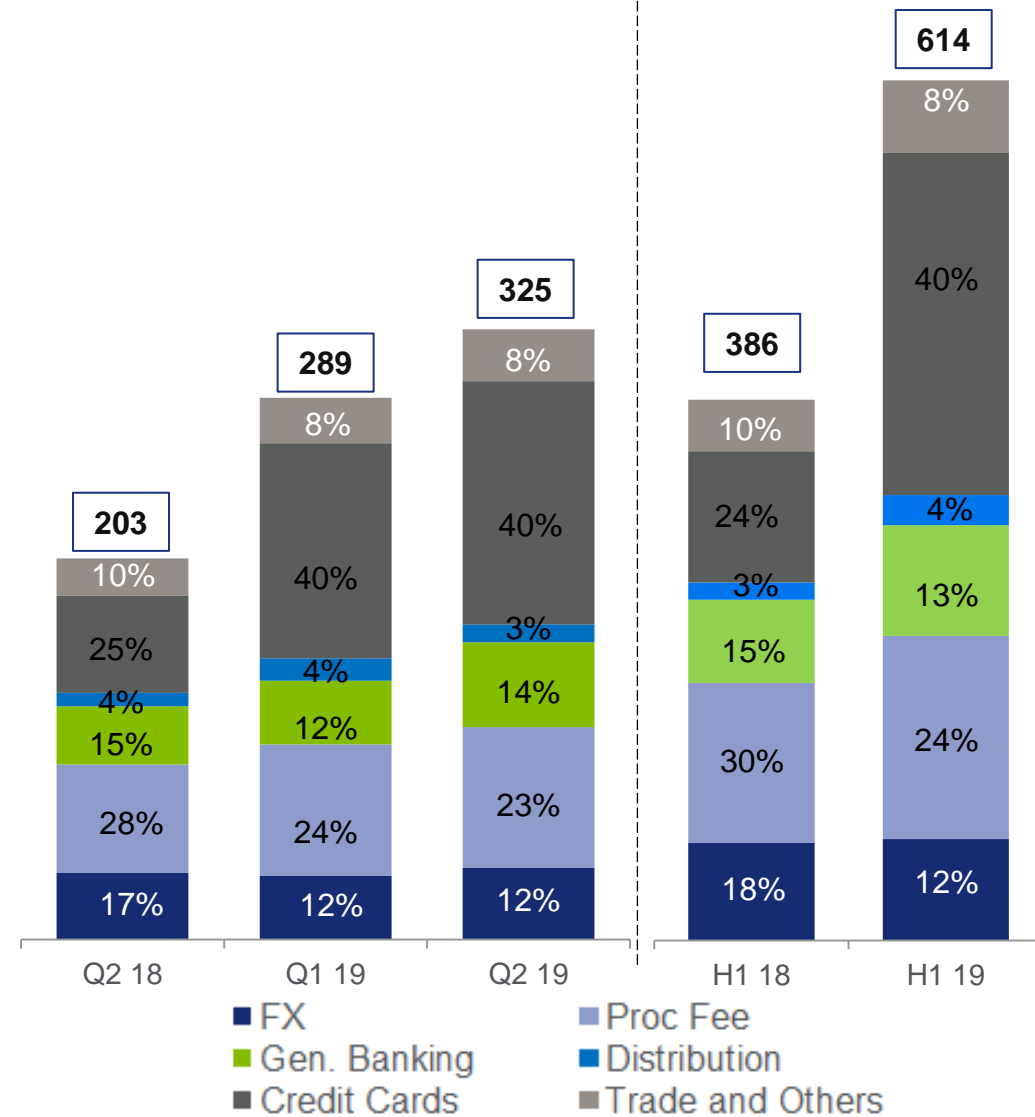
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

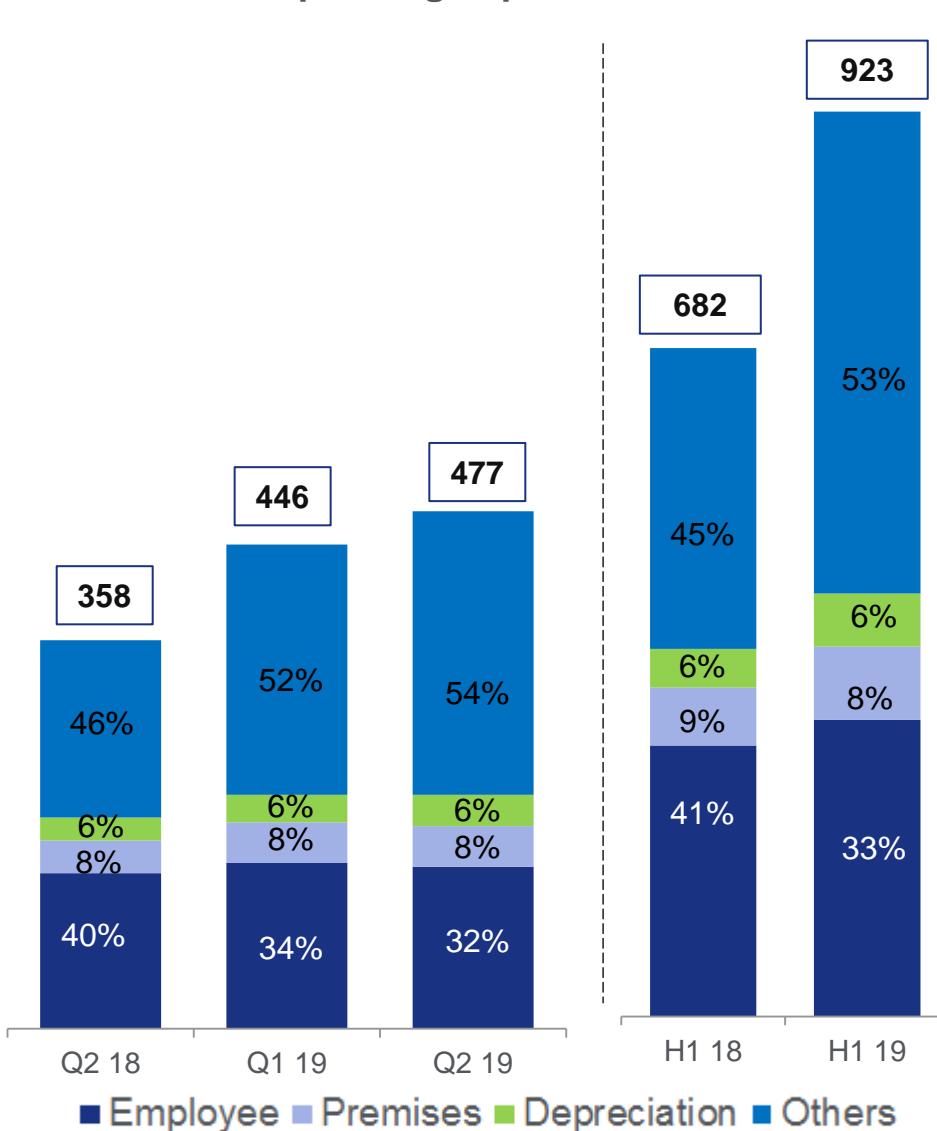


Core Fee Income Breakup

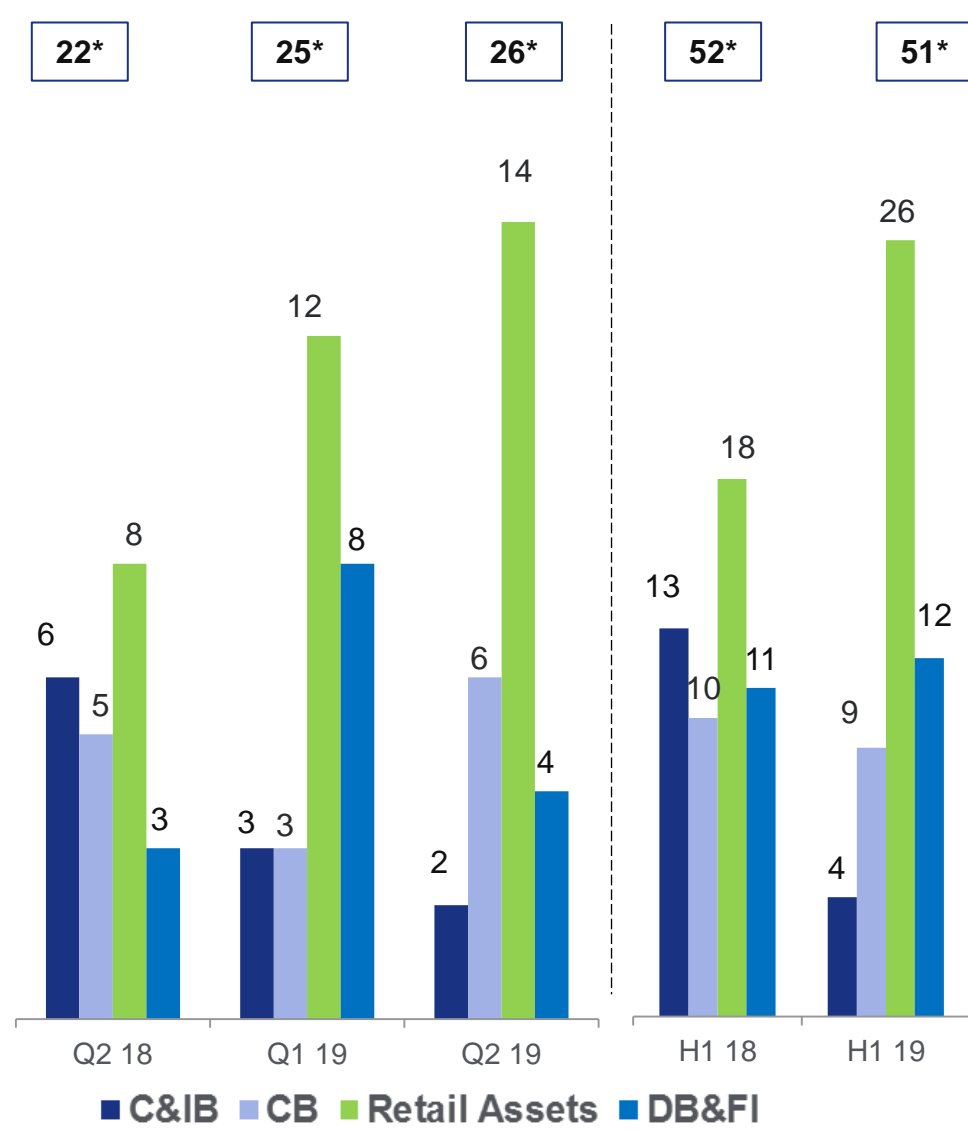


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



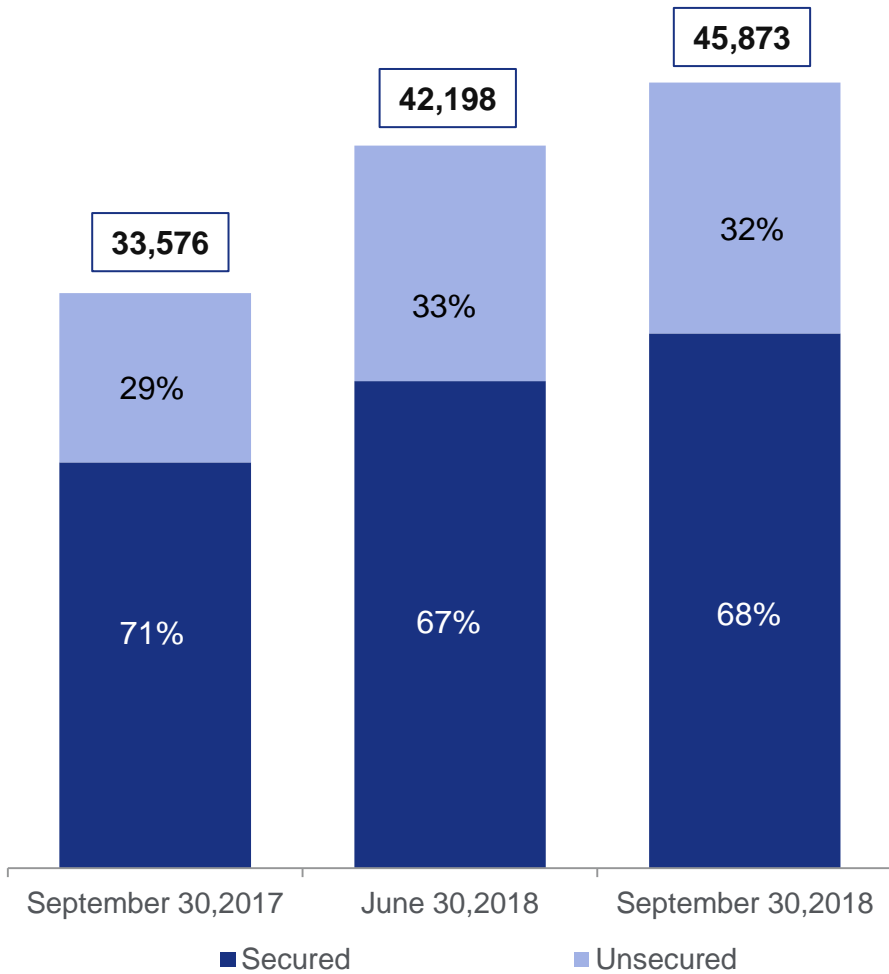
Changing Advances Mix Helping NIMs

	September 30,2018	September 30,2017	YoY	Yield H1 19	Proportion
C&IB	18,826	13,895	35%	8.63% (9.05%)	59%
CB	8,303	6,528	28%		
Wholesale	27,129	20,423	33%	14.10% (13.31%)	41%
Retail Assets	12,407	8,539	45%		
DB & FI	6,337	4,614	37%		
<i>Micro-banking</i>	3,917	2,533	55%		
<i>IFI</i>	1,669	1,616	3%		
<i>MSME</i>	751	465	62%		
Non-Wholesale	18,744	13,153	43%		
Total	45,873	33,576	37%		

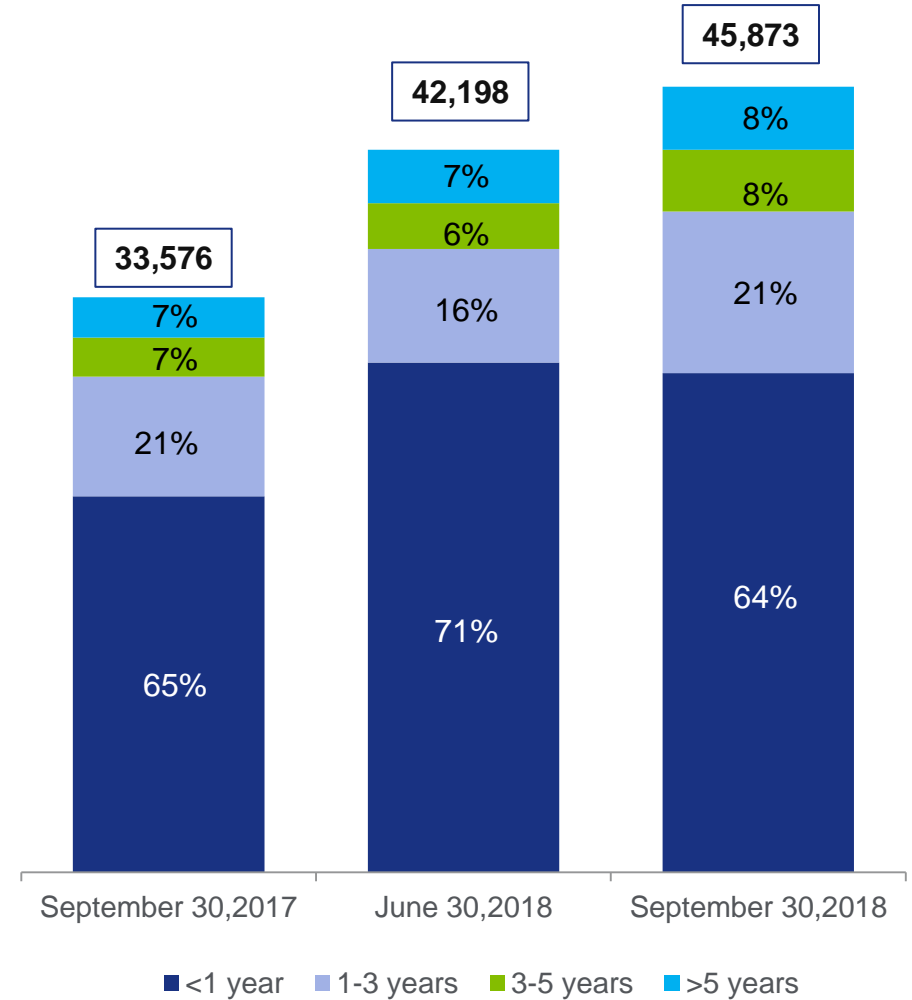
H1 18 yields in brackets

Diversified Loan Portfolio

Break up of advances - Secured/Unsecured



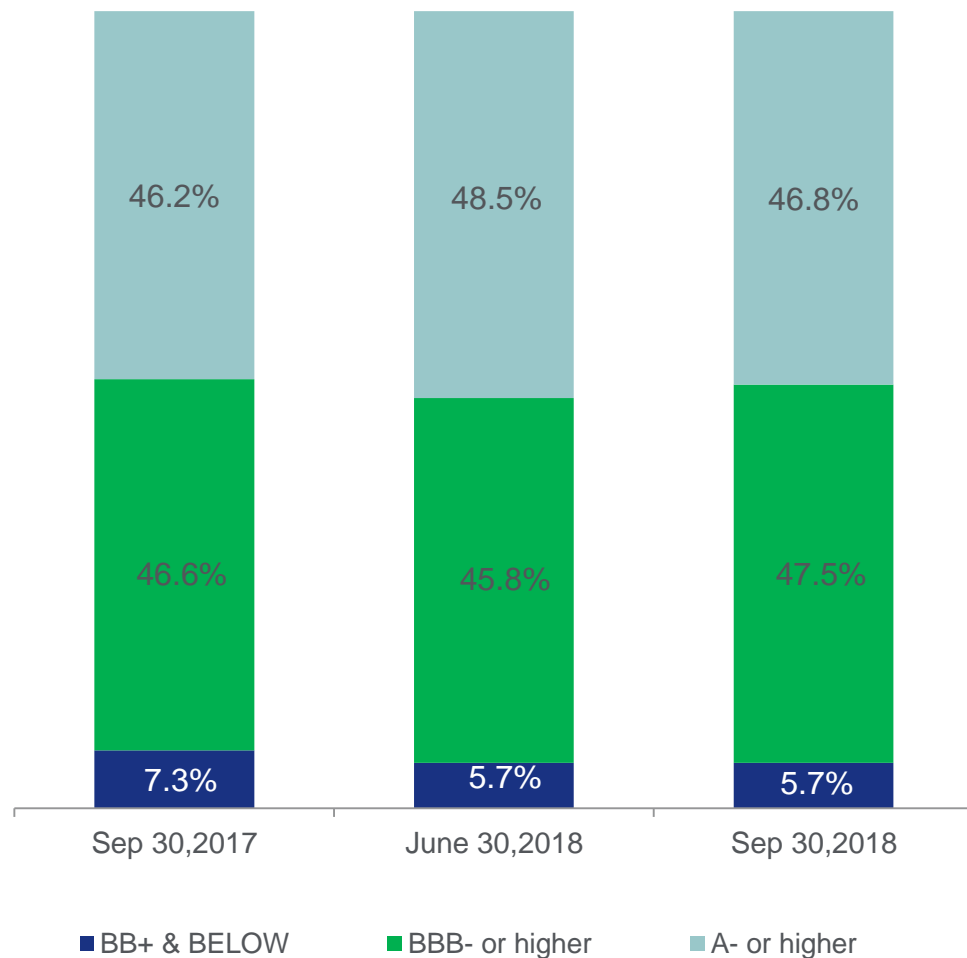
Tenor of Advances



Stable Internal Borrowers' Rating Profile

Breakup of internal rated exposures*

	Sep 30,2017	June 30,2018	Sep 30,2018
AAA, AA+,AA	8.0%	8.0%	6.0%
AA-	6.9%	6.7%	7.5%
A+/A	14.0%	14.2%	14.1%
A-	17.3%	19.7%	19.2%
BBB+, BBB	23.4%	21.2%	23.0%
BBB-	23.1%	24.6%	24.5%
BB+	6.3%	4.9%	4.9%
BB & BELOW	0.9%	0.8%	0.8%



* Borrower ratings, not facility ratings; Based on internal ratings

Diversified Industry Mix

Top 10 Industry *

Industry	Outstanding Loan Exposure	FB-NFB Split	% of Total
Retail / Distribution	3,686	78:22	6.0%
Construction	3,519	38:62	5.7%
Engineering	2,773	56:44	4.5%
NBFC (ex. HFC)	2,607	90:10	4.3%
Real Estate	2,287	93:7	3.7%
Professional Services	2,178	88:12	3.6%
Pharma	2,175	87:13	3.5%
Power	2,173	57:43	3.5%
Metals	1,964	53:47	3.2%
MFI	1,170	100:0	1.9%

* As of September 30, 2018; based on actual o/s

Non Fund Based Book

Particulars	September 30,2018	September 30,2017	June 30,2018
Guarantees	10,101	8,849	9,811
Letter of Credit, Acceptances, Endorsement and other Obligations	4,745	1,986	3,156

Asset Quality Continues to Remain Strong

	Quarter Ended		
	September 30, 2018	June 30, 2018	September 30, 2017
Movement of Gross NPAs			
Opening Balance	596	567	458
(+) Additions during the period	142	148	92
(-) Upgrade	2	0	0
(-) Recoveries	27	57	38
(-) Write Offs	65	61	25
Closing Balance	645	596	487
Gross NPA (%)	1.40%	1.40%	1.44%
Net NPA	339	316	261
Net NPA (%)	0.74%	0.75%	0.78%
Provisioning Coverage Ratio (PCR) (%)	61.45%	60.41%	58.27%
Slippage Ratio	0.34%	0.37%	0.30%
Restructured %	0.07%	0.10%	0.41%
Total Stressed Assets%	1.47%	1.50%	1.85%

- Security Receipts as a percentage of total advances at 0.06%
- No ARC sale for the quarter

— Gross NPA by business segment —

Business segment	September 30, 2018	June 30, 2018	September 30, 2017
C&IB	92.1	92.3	102.8
% of total advances	0.20%	0.22%	0.30%
CB*	255.1	218.7	127.9
% of total advances	0.55%	0.51%	0.38%
Retail Assets	200.7	167.5	125.8
% of total advances	0.43%	0.39%	0.37%
LAP	28.9	30.6	25.4
BIL	25.4	32.3	18.6
PIL	16.6	15.9	7.7
Cards	39.9	33.3	15.8
Agri	68.0	39.0	22.1
Others	22.0	16.4	36.2
DB&FI	97.0	117.4	130.7
% of total advances	0.21%	0.28%	0.39%
Total	645.0	595.9	487.2
Total (%)	1.40%	1.40%	1.44%

* CB includes agri value chain

Capital Adequacy - Well Capitalized to Support Growth

Particulars	September 30,2018	September 30,2017	June 30,2018
Tier 1 Capital Funds*	6,969	6,242	6,728
Tier 2 Capital Funds	712	900	731
Total Capital Funds	7,681	7,142	7,459
Total RWA	55,867	43,137	51,219
Tier 1 CRAR*	12.5%	14.5%	13.1%
Total CRAR*	13.7%	16.6%	14.6%
RWA/Total Assets	83.2%	82.8%	81.9%

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

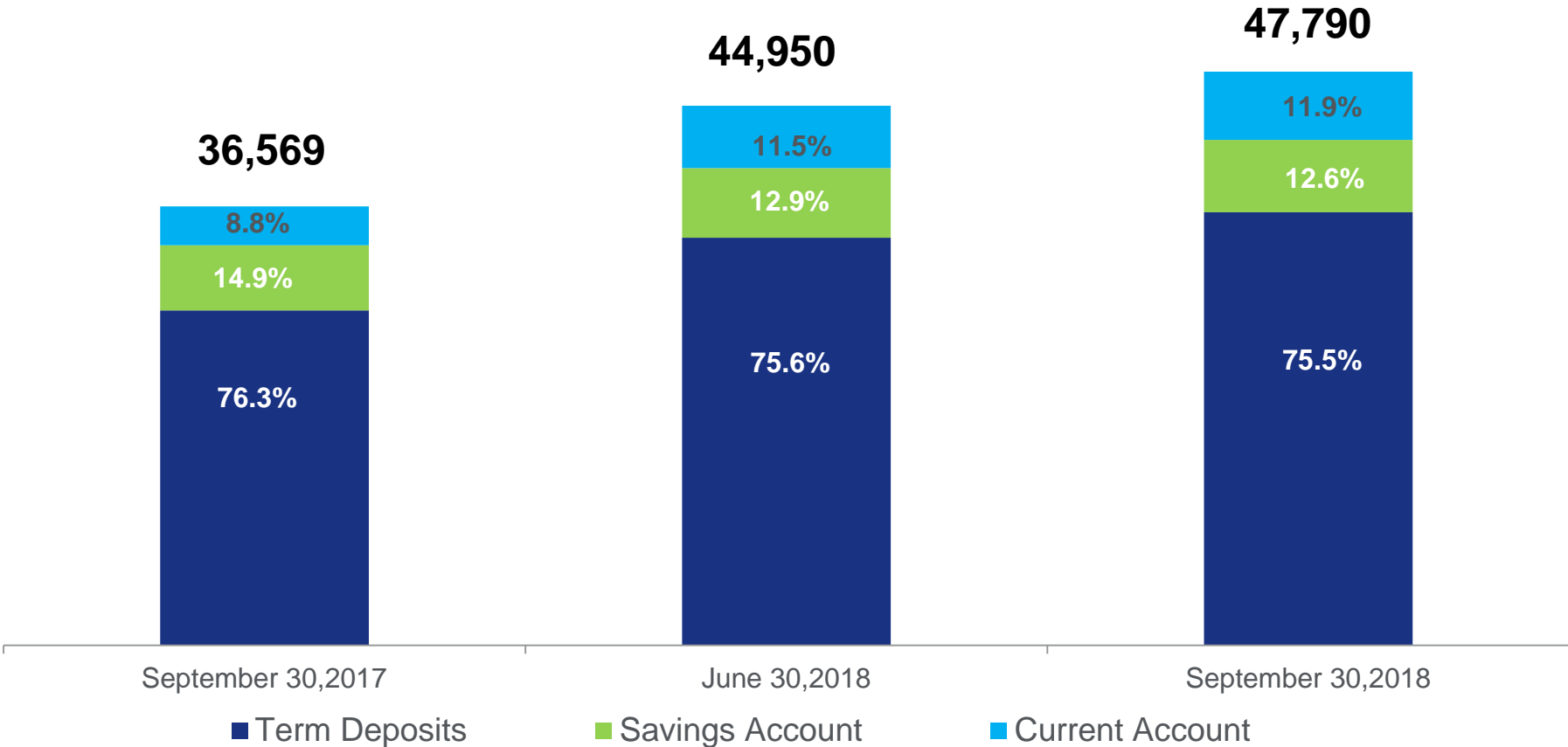
Sustained Growth in Deposits, Led by CASA

35% yoy growth in CASA, while total deposits grew by 31% yoy

CASA : 23.7%
CASA : 8,655

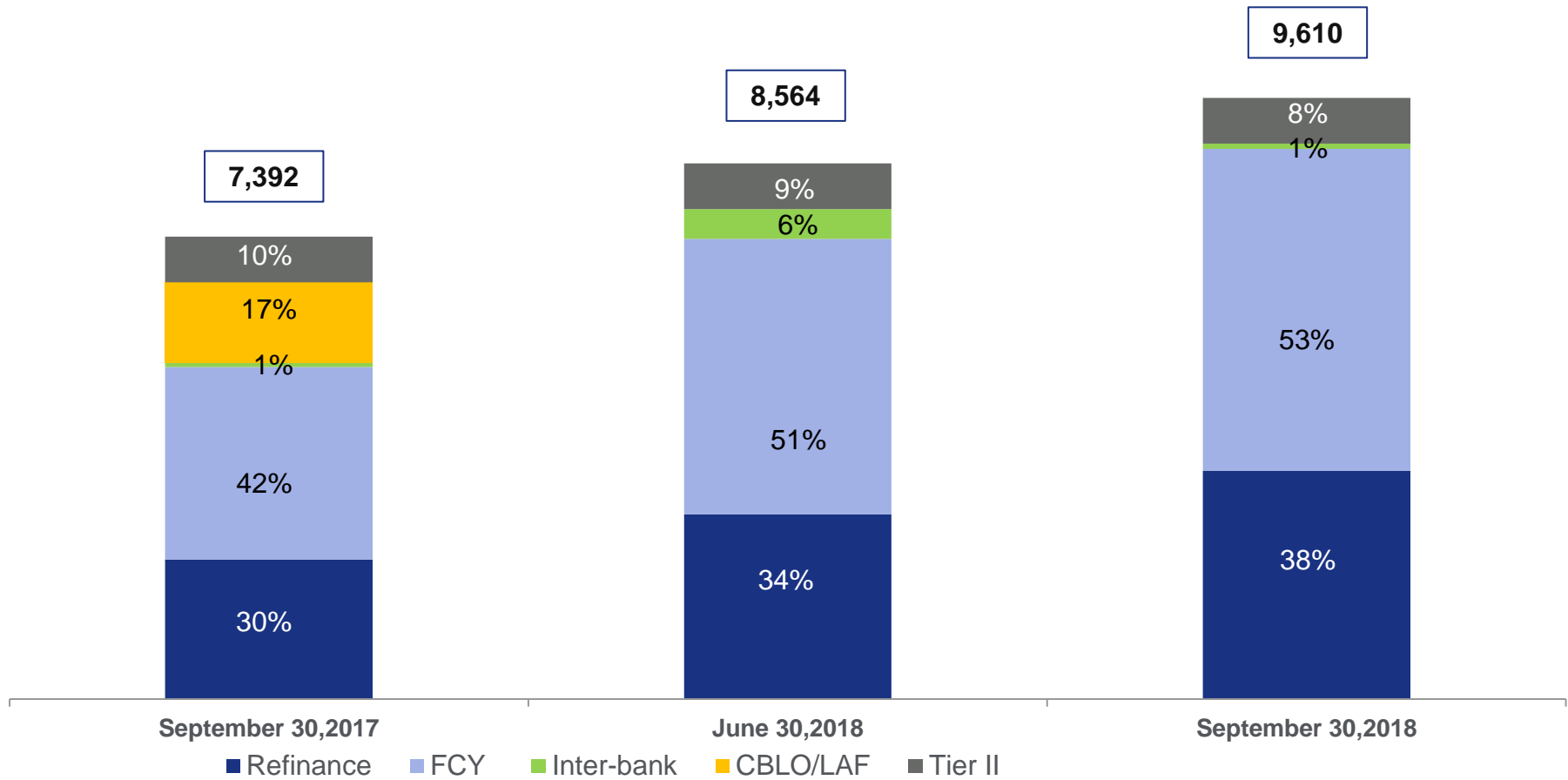
CASA : 24.4%
CASA : 10,975

CASA : 24.5%
CASA : 11,712



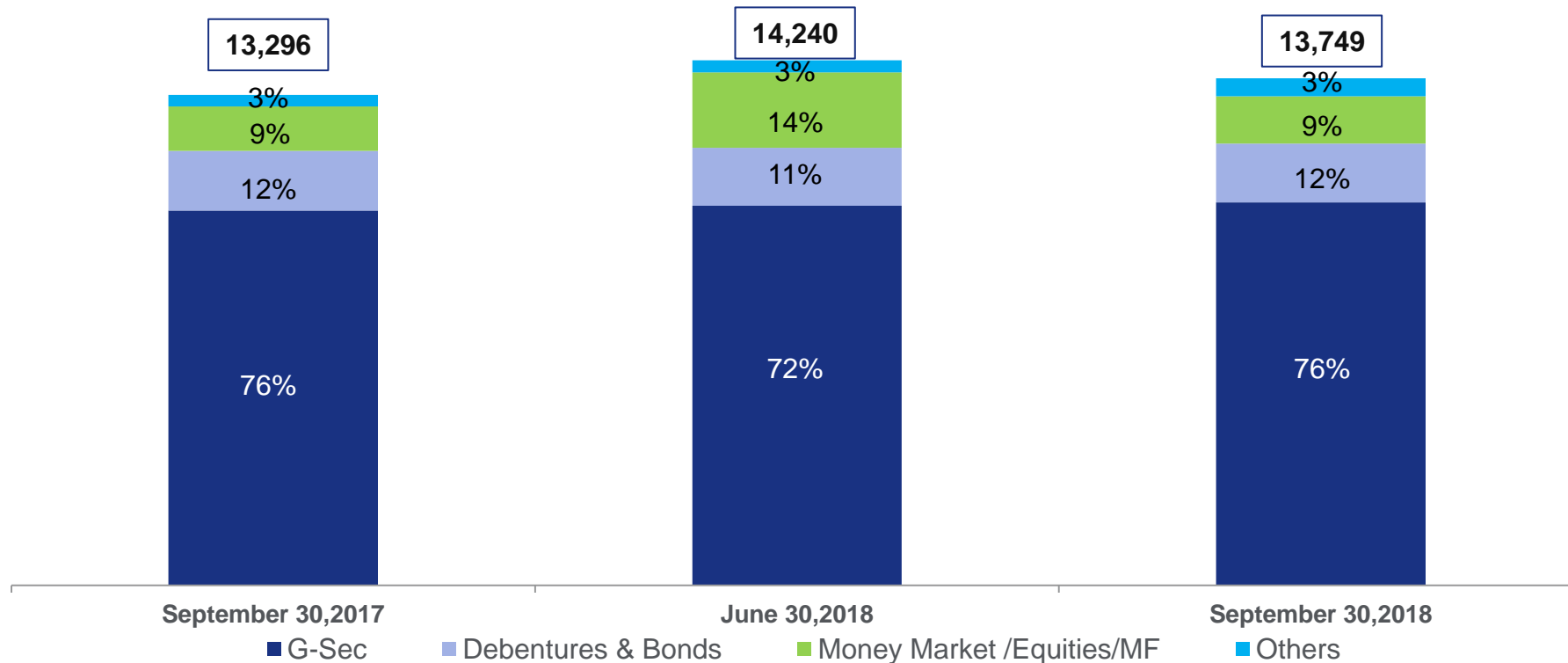
Diversified Borrowing Streams

Borrowing Breakup



Average contractual maturity of 3+ years

Investment Breakup



Yield

Yield	Q2 19	Q2 18	Q1 19	H1 19	H1 18
Total Investments	7.4%	7.4%	7.3%	7.3%	7.6%
SLR	7.4%	7.4%	7.4%	7.4%	7.5%
Non SLR	9.6%	10.2%	9.1%	9.3%	10.1%

NIM Improvement Helped by Increasing 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

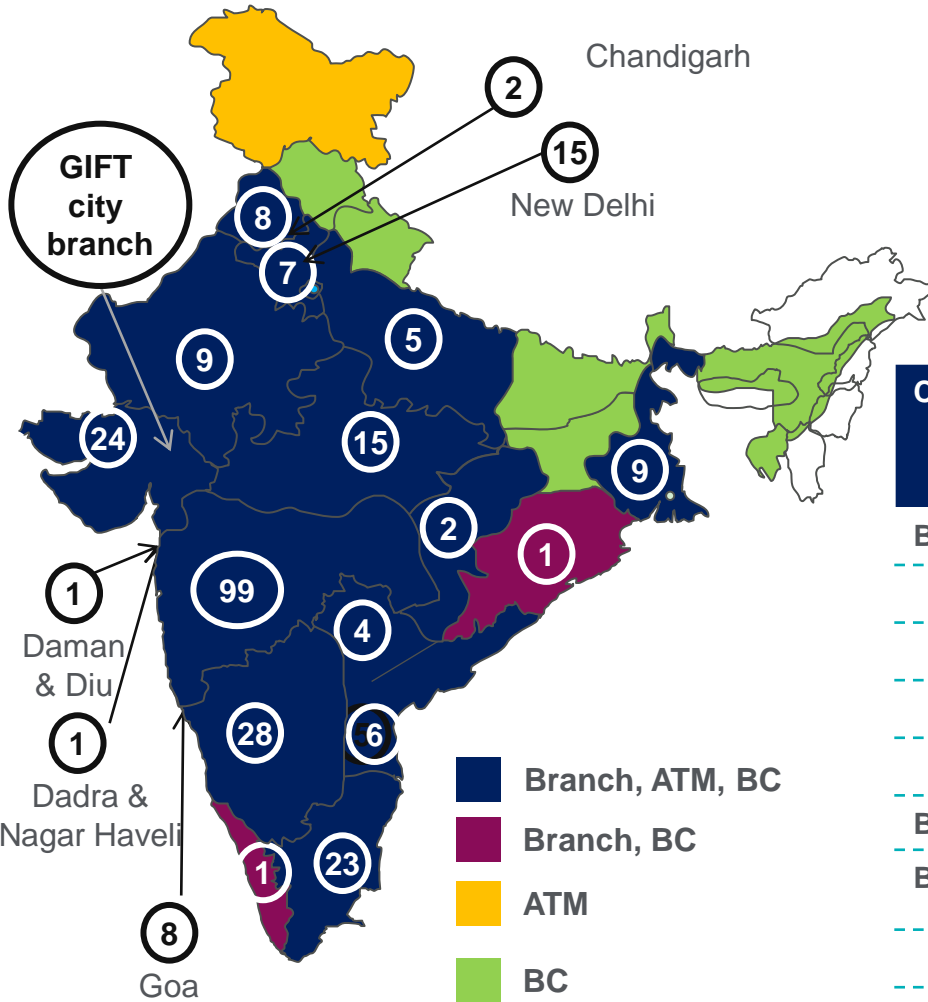
	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%	10.9%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%	6.4%
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%	6.7%



Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	September 30, 2018	June 30, 2018	September 30, 2017
Branches	268	266	246
<i>Metro</i>	93	93	83
<i>Urban</i>	44	43	41
<i>Semi-urban</i>	76	76	67
<i>Rural</i>	55	54	55
Banking Outlets (BOs)	213	199	171
BC Branches (incl. BOs)	900	847	677
<i>Of which Swadhaar</i>	375	348	242
ATMs	382	369	388

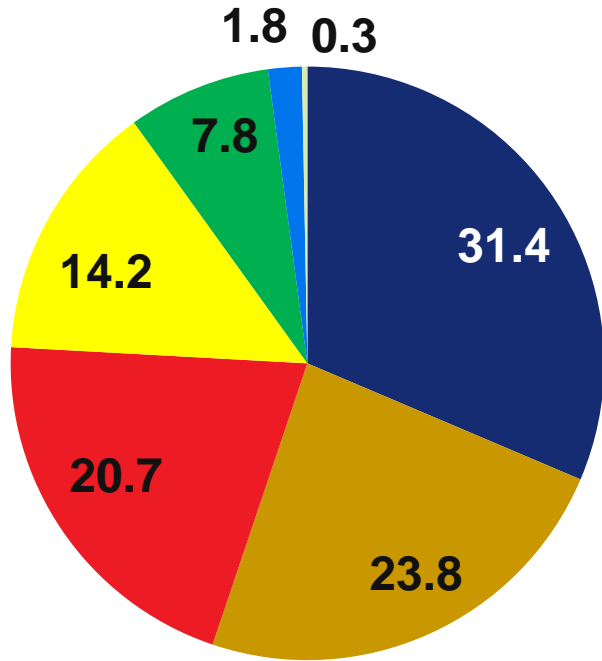
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 39.8%.
Approved limit – 74%

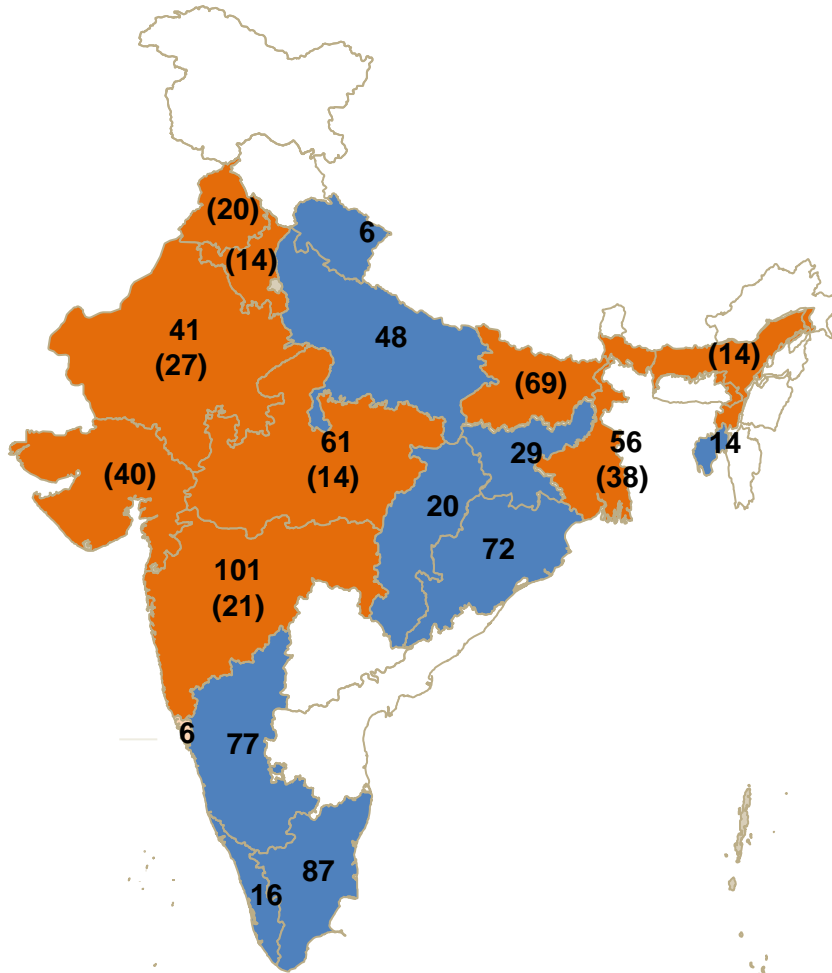
Ratings

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+



Microbanking Update

Microbanking Distribution Network



Micro Banking Presence

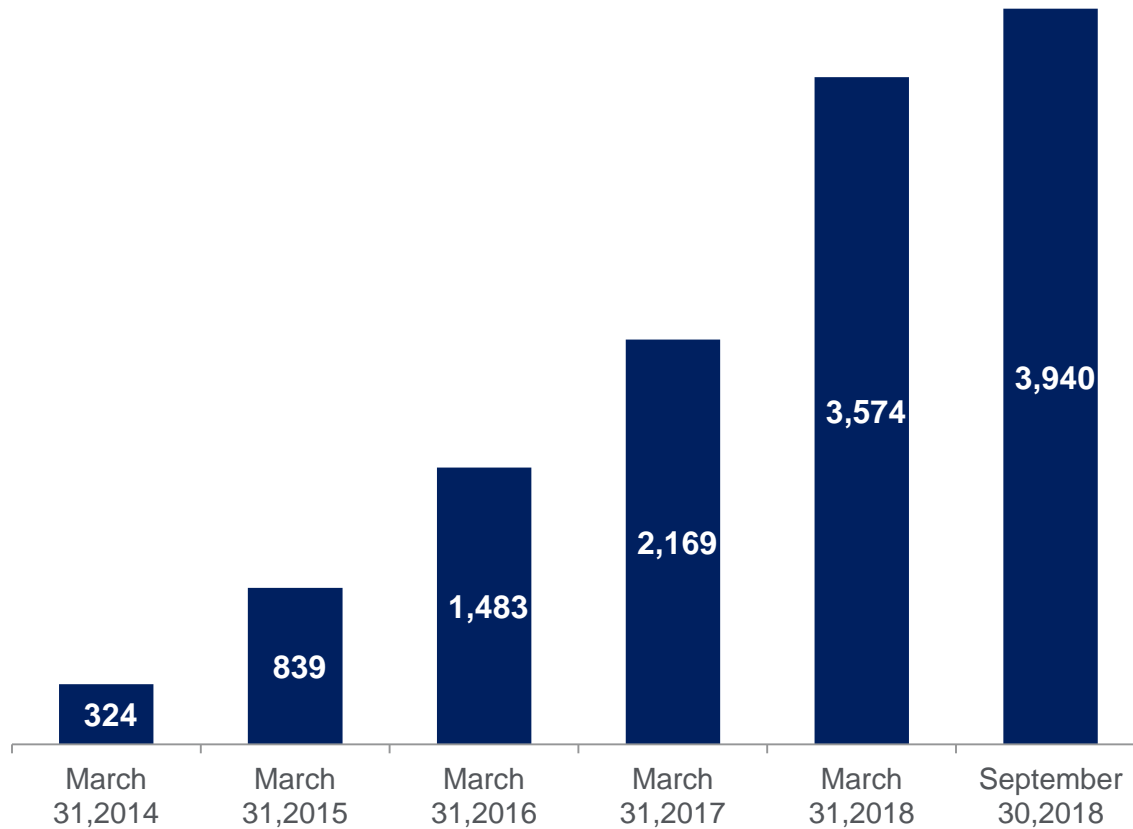
- Swadhaar
- Other BCs

State Name	% of Portfolio
Bihar	15%
Tamil Nadu	15%
Maharashtra	13%
Karnataka	10%
Odisha	8%
Rajasthan	6%
Madhya Pradesh	5%
Gujarat	5%
West Bengal	5%
Jharkhand	4%
Punjab	3%
Haryana	2%
Chhattisgarh	2%
Uttarakhand	2%
Assam	1%
Kerala	1%
Goa	1%
Uttar Pradesh	1%
Tripura	1%
Grand Total	100%

Figures in brackets refers to branches of Swadhaar

Microbanking - Portfolio Growth

In Rs. crores

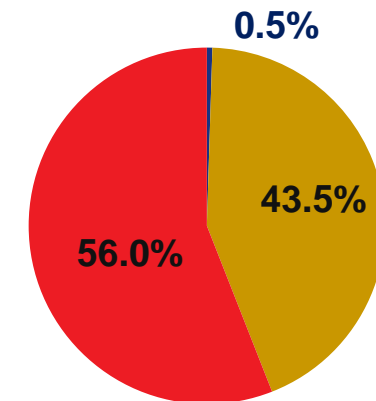


Portfolio Mix	September 30, 2018
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Pre-Jan 2017 2.3%

Post Jan 2017 97.7%

Loan Tenor

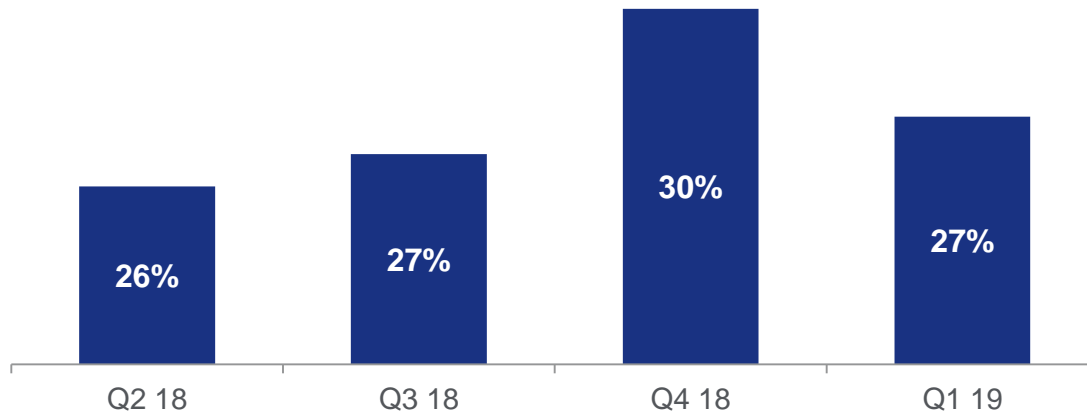


- Post Jan 2017 – 90+DPD : 0.33
- 2.19 Mn active loan accounts

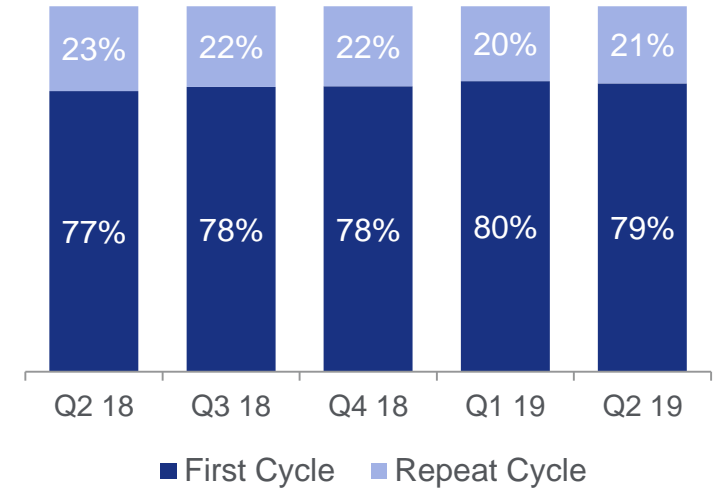
■ 12 months ■ 18 months ■ 24 months

Microbanking - Through The Door Mix

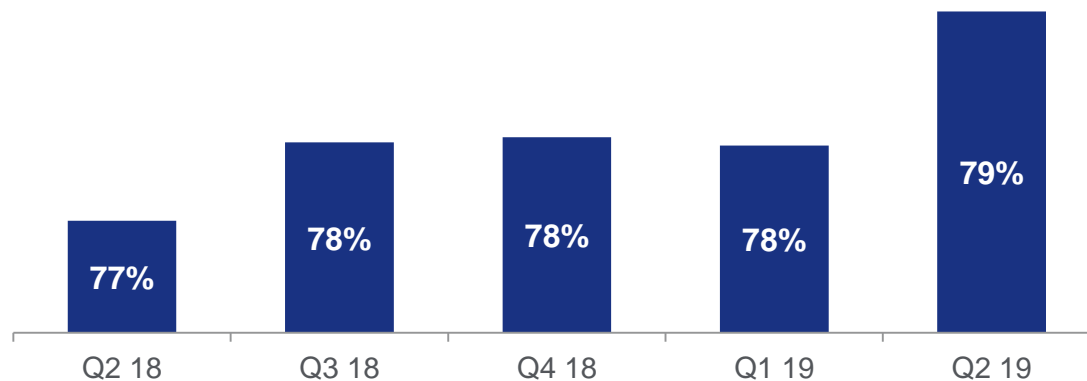
Bureau Rejection Rate



Borrowing Cycle with RBL Bank

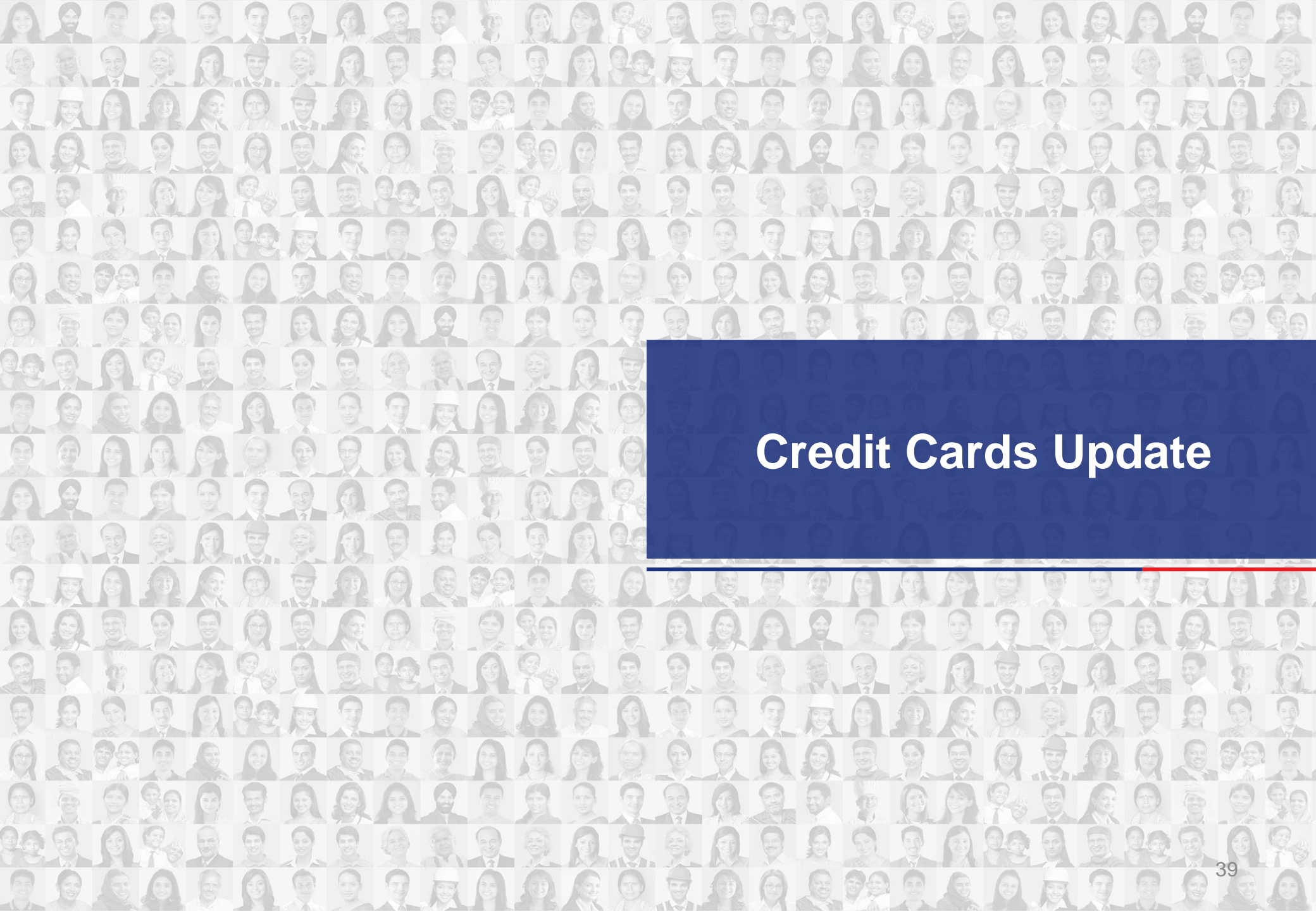


Hit Rate



- Growth in volumes through new customers from newer geographies (eastern and northern India)
- At application stage, Bureau penetration stable at 78%, new to credit still around 22%
- Rejection rates not seeing any significant increase on account of new geographies & state level caps

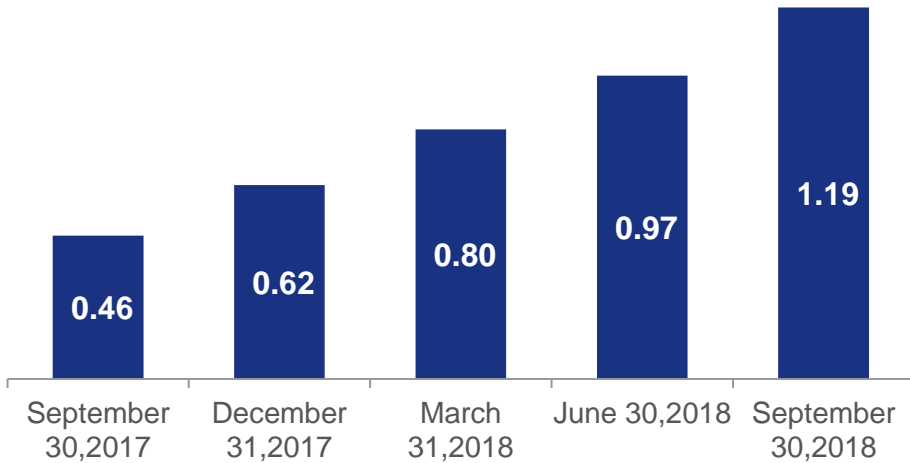
^ Hit Rate= % of loan application with matching records with Credit Bureau



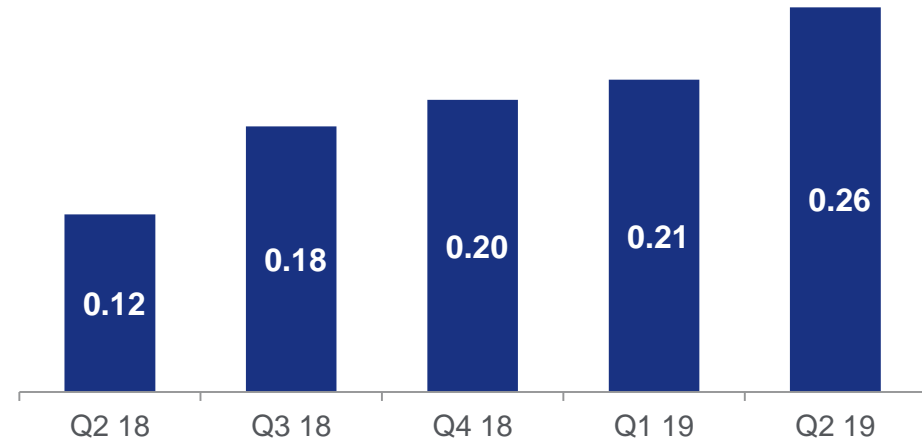
Credit Cards Update

Credit Card Base Increasing Steadily

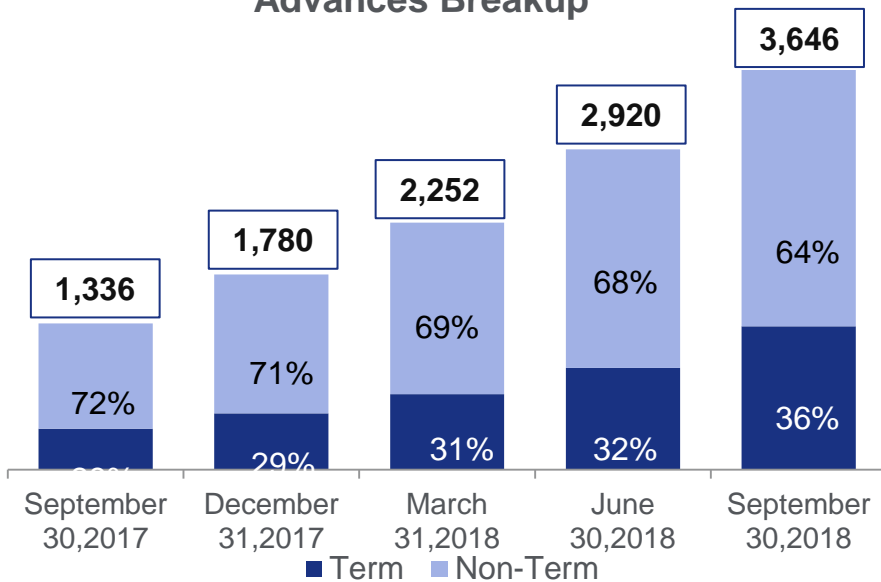
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup



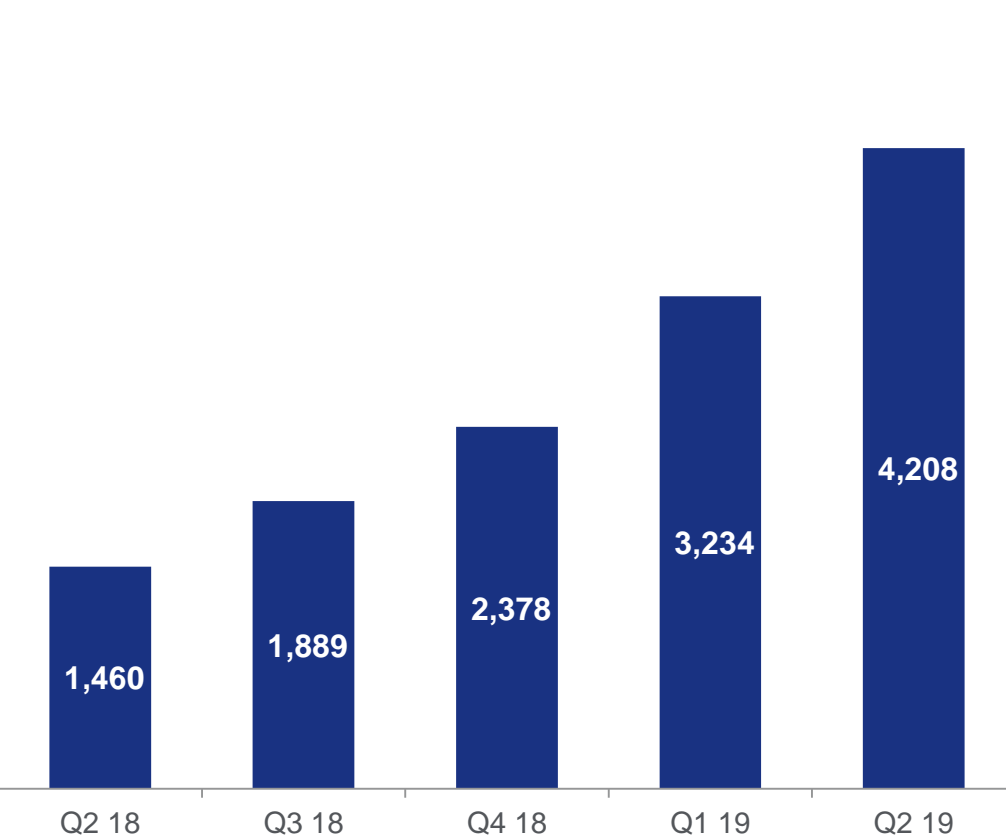
Customer Metrics

Key Metrics	September 2018
Retail Spend Per Card*	Rs. 9,452
Balance per Card	Rs. 31,197
Fee Income (as % of revenue)	42%
Geographical Concentration (Top 8 Cities vs. Others)	69% : 31%

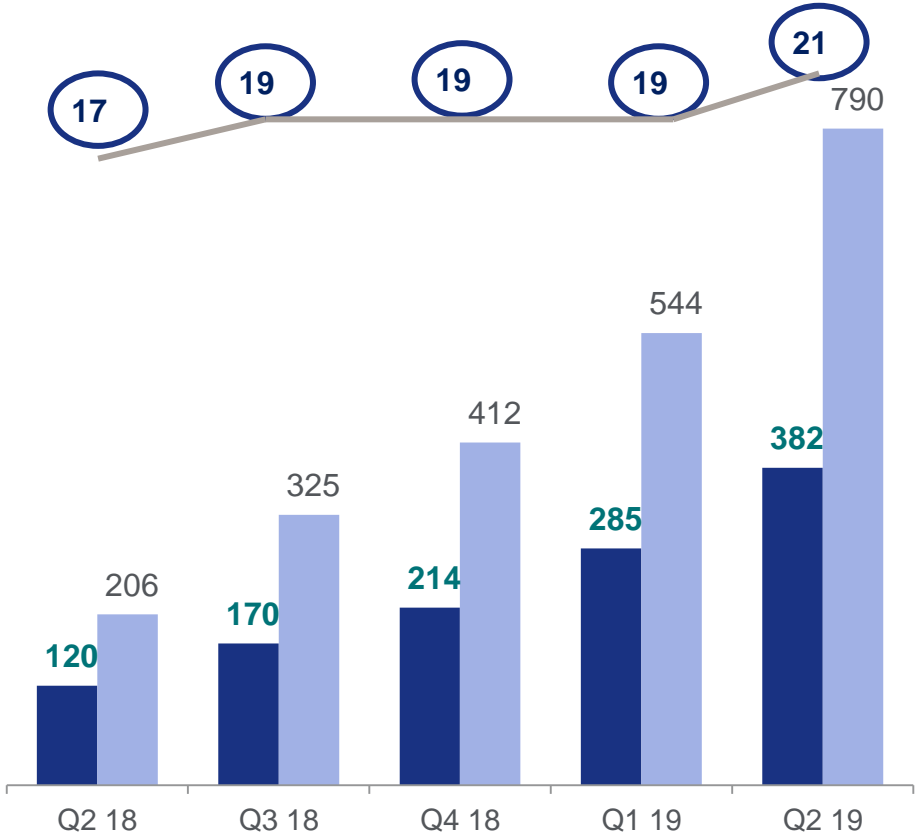
* Does not include corporate card spends

Credit Cards - Sticky Customer Spends

Total Spends (In Rs crore)

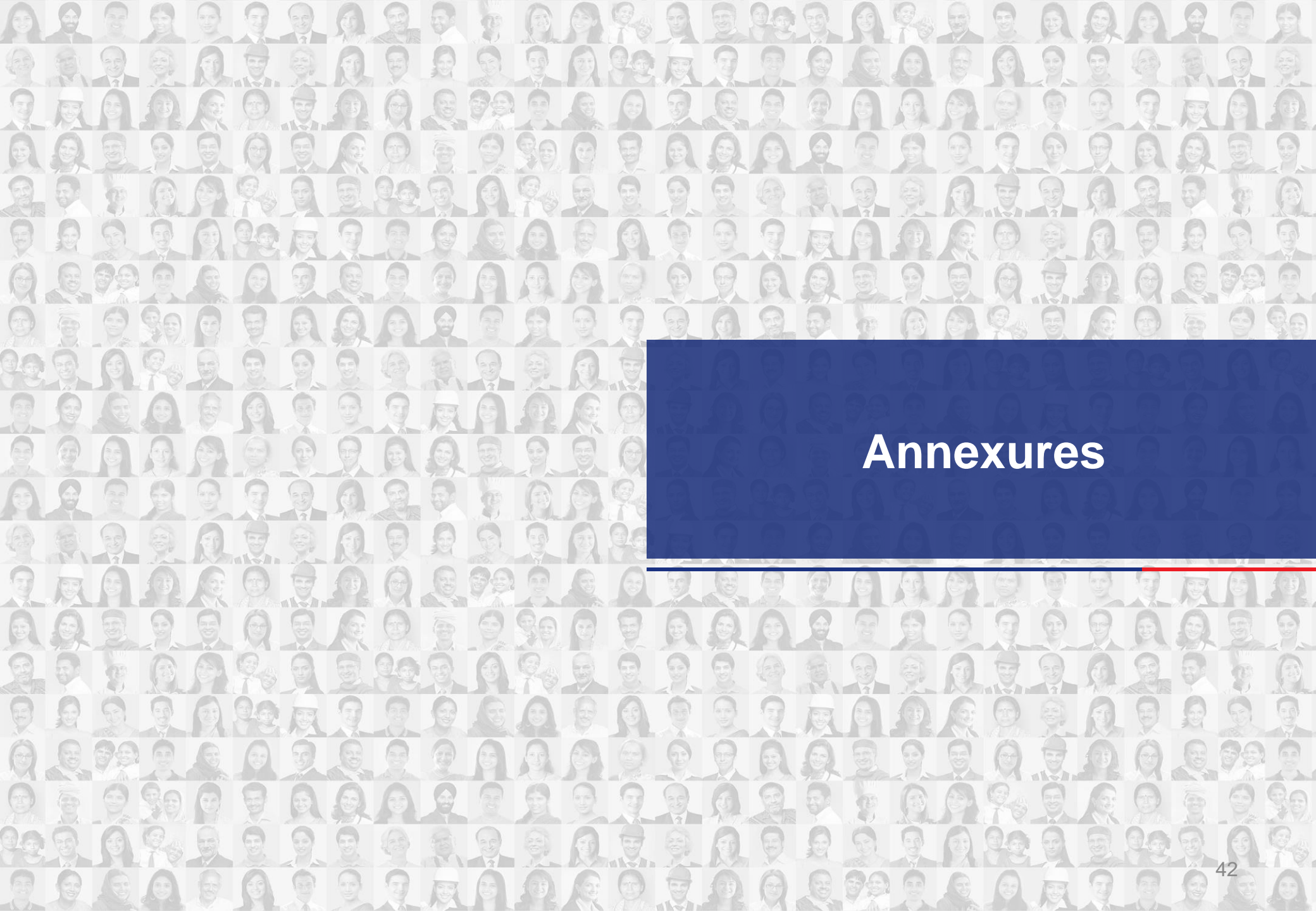


Consumer Loans



■ 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. Jairaj Purandare

Independent Director

Previously, Regional Managing Partner of PWC



Mr. Palepu Sudhir Rao

Independent Director

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



Ms. Rama Bijapurkar

Independent Director

Wide Experience in Market Research, Market Strategy and Management Consulting



Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra



Mr. Ishan Raina

Independent Director

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



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. Shrinath Bolloju
Chief Operations Officer
Previously, Global Head Securities Transformation – Deutsche Bank Singapore
(25)



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	Q2 19	Q2 18	Q1 19	H1 19	H1 18
<u>Income</u>					
Interest Earned	1,463	1,091	1,364	2,828	2,134
Interest Expended	870	671	812	1,682	1,336
Net Interest Income	593	420	553	1,146	799
Other Income	333	241	326	659	498
Total Income	926	661	879	1,805	1,297
<u>Expenditure</u>					
Operating Expenses	477	358	446	923	682
Employee Cost	151	144	153	304	277
Premises Cost	38	30	37	75	59
Depreciation	29	21	26	54	40
Other Operating Expenses	260	163	231	490	307
Operating Profit	449	303	432	881	615
Provisions	140	75	140	280	169
On advances	109	66	101	210	157
On others	31	9	39	70	12
Profit Before Tax	309	228	292	601	445
Tax	105	78	102	207	153
Profit After Tax	205	151	190	395	292

Balance Sheet Statement

Particulars	September 30,2018	June 30,2018	September 30,2017
<u>Liabilities</u>			
Capital	431	421	416
Reserves and Surplus	6,609	6,469	5,877
Deposits	47,790	44,950	36,569
Borrowings	9,610	8,564	7,392
Other Liabilities	2,716	2,159	1,872
Total	67,156	62,563	52,125
<u>Assets</u>			
Cash & Balances with RBI	3,576	2,854	1,696
Balances with other banks	1,318	1,188	1,870
Investments (Net)	13,749	14,241	13,296
Advances (Net)	45,873	42,198	33,576
Fixed and Other Assets	2,640	2,082	1,686
Total	67,156	62,563	52,125

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	H1 19
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,546	6,848
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	47,790
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	45,873
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	13,749
Net Profit	12	66	92	93	207	292	446	635	395
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.7
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.4
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.74
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	16.9
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,539
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	11.30

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/>