



Investor Presentation

2nd Quarter/ Half Year FY 21

Oct 28, 2020



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

Glossary and Key Notes

AEPS	Aadhaar Enabled Payment System	INR	Indian Rupee
Agri	Agribusiness Banking	IPO	Initial Public Offering
API	Application Programming Interface	LAP	Loan Against Property
ARC	Asset Reconstruction Company	MF	Mutual Funds
ATM	Automated Teller Machine	Mn	Million
BC	Business Correspondent	MSME	Micro, Small and Medium Enterprises
BIL	Business Installment Loan	NABARD	National Bank for Agriculture and Rural Development
Bps	Basis Points	NFB	Non Fund Based
BVPS	Book Value Per Share	NIM	Net Interest Margin
C&IB	Corporate & Institutional Banking	NNPA	Net Non Performing Assets
CAGR	Compounded Annual Growth Rate	NPA	Non Performing Assets
CASA	Current Account and Savings Account	PCR	Provision Coverage Ratio
CB	Commercial Banking	PIL	Personal Installment Loan
CBDT	Central Board for Direct Taxes	Q1	3 month period ended June 30(April 1 - June 30)
CC	Credit Card	Q2	3 month period ended September 30(July 1 - September 30)
CEO	Chief Executive Officer	Q3	3 month period ended December 31(October 1 - December 31)
CET1	Core Equity Tier 1	Q4	3 month period ended March 31(January 1 - March 31)
Cr	Crore	QoQ	Quarter on Quarter
CRAR	Capital to Risk Weighted Assets Ratio	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
IFI	Institutional Financial Inclusion	YoY	Year on Year
RBL Finserve	RBL Finserve Ltd.		

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Key Performance Highlights

Q2 FY21 Financial Highlights

- ▶ **YoY Total Revenue growth of 6% ; NII growth of 7% and Other Income growth of 3%**
- ▶ **PPOP growth of 12% YoY (4% growth sequentially) to Rs. 720 crore; Net Profit at Rs. 144 crore up 165% YoY**
- ▶ **NIM at 4.34% flat YoY ; However, sequentially down due to proactive reversal of interest income on Non – Wholesale Advances expected to slip by Q3 FY21**
- ▶ **Non-Wholesale advances grew 23% YoY and 7% QoQ; Wholesale : Non – Wholesale mix at 43:57**
- ▶ **Deposit growth 3% YOY (4% sequentially) to Rs. 64,506 crore; LCR at 171% for the quarter**
- ▶ **Strong CASA growth at 21% YOY (8% sequentially) to Rs 20,064 crore; CASA Ratio increased to 31.1% vs. 30.1% in Q1 FY21 (26.5% in Q2FY20)**
- ▶ **GNPA at 3.34% vs. 3.45% in Q1 FY21, NNPA at 1.38% vs. 1.65% in Q1 FY21**
- ▶ **PCR at 74.8% vs. 70.5% in Q1 FY21 (58.4% in Q2FY20); 11% increase in two quarters; Additionally, increased COVID Provision to 121bps of advances (Rs. 664 crore)**
- ▶ **Total customer base of 8.76 million; addition of 0.3 million in the quarter**

Q2 FY21 Highlights Contd....

Growth Revival Led by Retail Segments

- Retail Assets grew 22% YoY and 7% QoQ
- Credit Card Advances grew 41% YoY and 10% QoQ
- Micro-banking advances grew 30% YoY and 9% QoQ

Handsome Deposit Growth

- Highest ever CASA ratio at 31.1%
- CASA grew 21% YoY and 8% QoQ
- SA Deposits grew 26% YoY and 7% QoQ
- Retail Deposits (as per LCR definition) grew 11% QoQ and continues to improve in October

Strong Operating Profit Outlook starting Q4

- NII now firmly at 1000+ crore runrate should get back to pre COVID (Q1) levels by Q4
- Core Fee Income near pre-COVID levels, grew 52% QoQ

Asset Quality

- Improvement in GNPA and NNPA - GNPA at 3.34%; NNPA at 1.38%
- PCR further improved to 74.8%
- Additional COVID related provisions of Rs. 310 crore; total of Rs. 664 crore since March; Total provisions at 121bps of advances
- Rating Profile improving with 75.1% A- or better

Healthy Capitalisation Levels

- CRAR strong at 16.5% and CET 1 at 15.1%
- RWA/Total assets stable at 75%

Digital Business Update

- **Ranked #1** in POS coverage- ~27% market share, 12.57 lakhs POS terminals
- **Ranked #3** in AEPS transactions processed
- **40% market share** in the MFI segment for payment APIs
- **Top 5** Player in overall Digital Performance

Q2 FY21 Highlights Contd....

		— YoY Growth —	— QoQ Growth —
Net interest Income	Rs. 932cr	7%	(10%)
Core Fee Income	Rs. 362cr	(7%)	52%
Net Total Income	Rs. 1,388cr	6%	1%
Operating Profit	Rs. 720cr	12%	4%
Net Profit	Rs. 144cr	165%	2%

Q2 FY21 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 56,162cr

(4%)

(1%)

**Wholesale
Advances**

Rs. 24,020cr

(26%)

(10%)

**Non-Wholesale
Advances**

Rs. 32,142cr

23%

7%

Deposits

Rs. 64,506cr

3%

4%

CASA

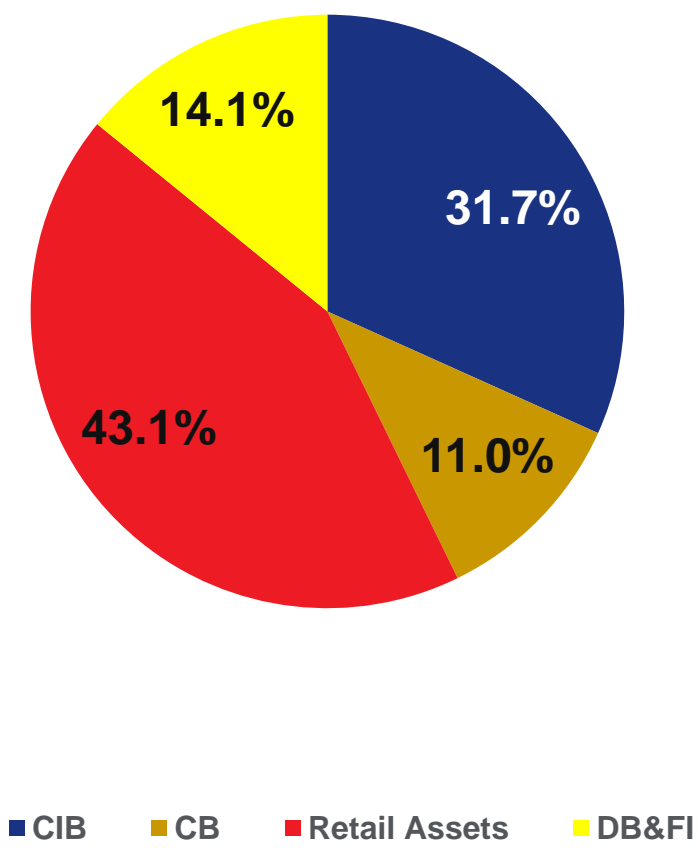
Rs. 20,064cr

21%

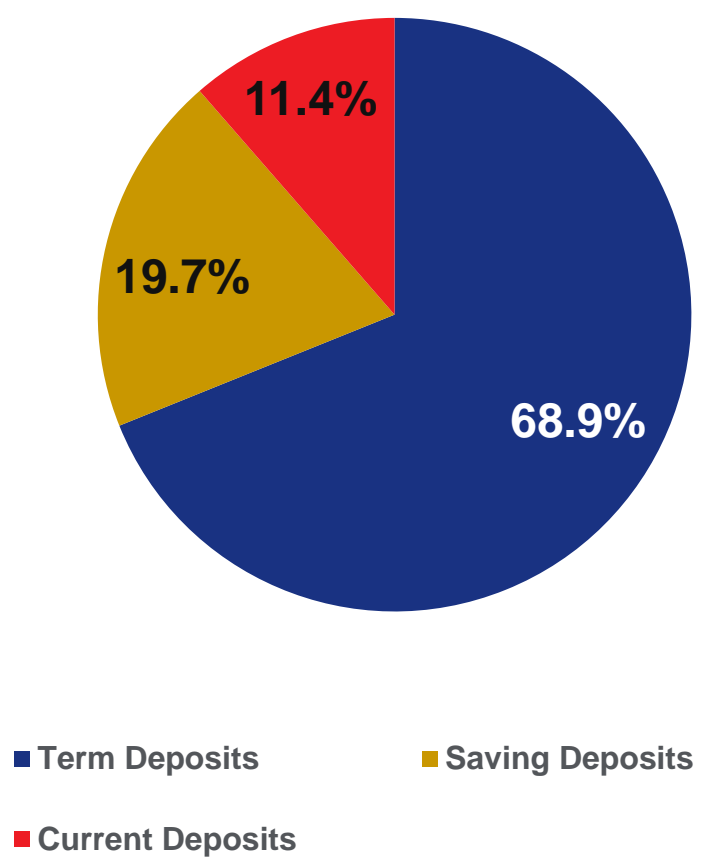
8%

Key Indicators – Business Breakup

— Advances by Segment (%) —



— Deposit Breakup (%) —





Financial Performance

Strong PPOP Momentum Despite COVID Impact

Parameter	Q2 FY21	Q1 FY21	QoQ	Q2 FY20	YoY	H1 FY21	H1 FY20
Net Interest Income	932	1,041	(10%)	869	7%	1,973	1,686
Other Income	456	333	37%	442	3%	790	923
Net Total Income	1,388	1,375	1%	1,310	6%	2,763	2,609
Operating Profit	720	690	4%	643	12%	1,409	1,246
Net Profit	144	141	2%	54	165%	285	321

Parameter	Q2 FY21	Q1 FY21	Q2 FY20	H1 FY21	H1 FY20
Other Income/Total Income	32.9%	24.2%	33.7%	28.6%	35.4%
Cost/Income	48.2%	49.8%	50.9%	49.0%	52.3%
Net Interest Margin	4.3%	4.9%	4.3%	4.6%	4.3%
Credit Cost/Advances (bps)*	94**	91**	93	185**	129
RoA	0.62%	0.60%	0.25%	0.61%	0.77%
RoE	5.23%	5.24%	2.73%	5.23%	8.19%

• Not Annualized

** Includes covid related provisions

Balance Sheet Parameters

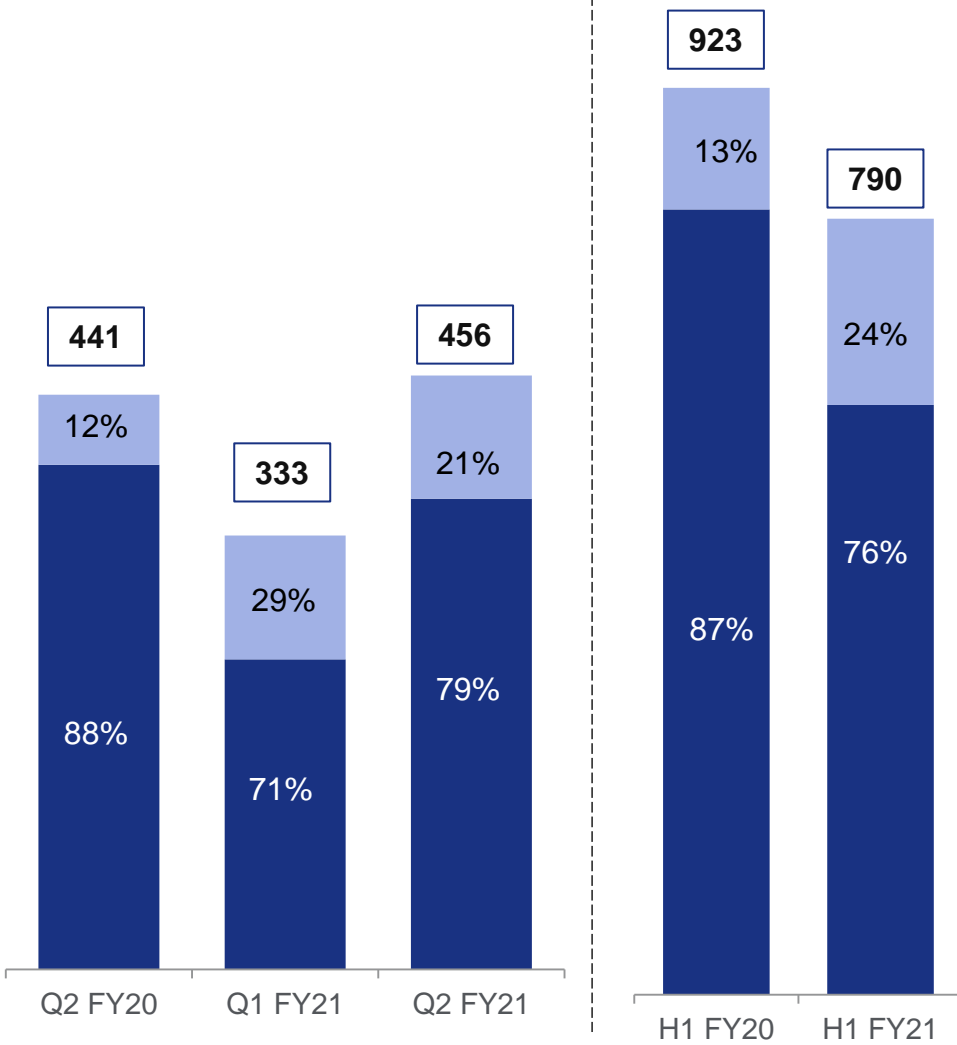
Parameter	Sep 30,2020	Sep 30,2019	YoY
Advances	56,162	58,476	(4%)
Deposits	64,506	62,829	3%
Investments	21,277	19,778	8%

Parameter	Sep 30,2020	June 30,2020	Sep 30,2019
CASA	31.1%	30.1%	26.5%
GNPA	3.34%	3.45%	2.60%
NNPA	1.38%	1.65%	1.56%
PCR (incl. Technical Write-offs)	74.8%	70.5%	58.4%
CRAR*	16.5%	16.4%	12.3%

* including interim profits

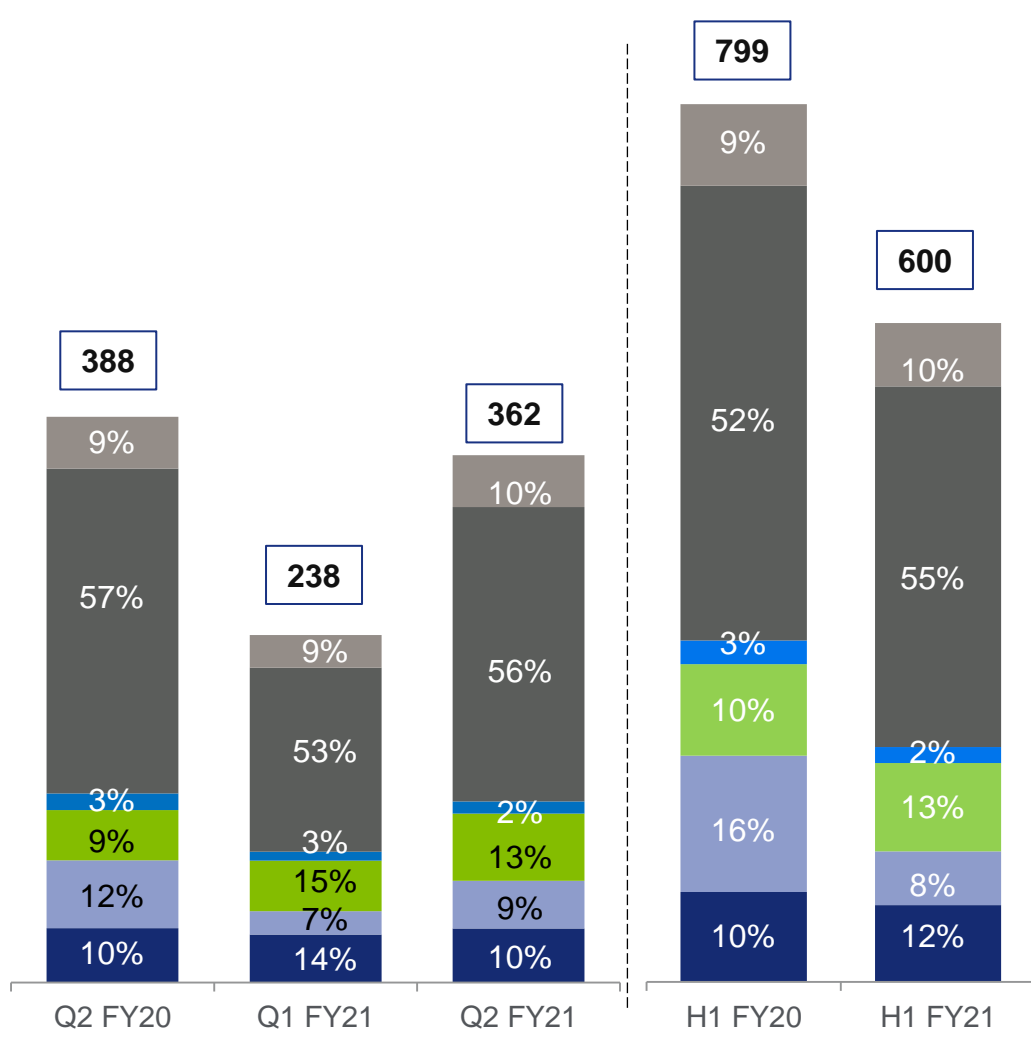
Other Income Trending To Pre-COVID Levels

Other Income



Trading - FICC Core Fees

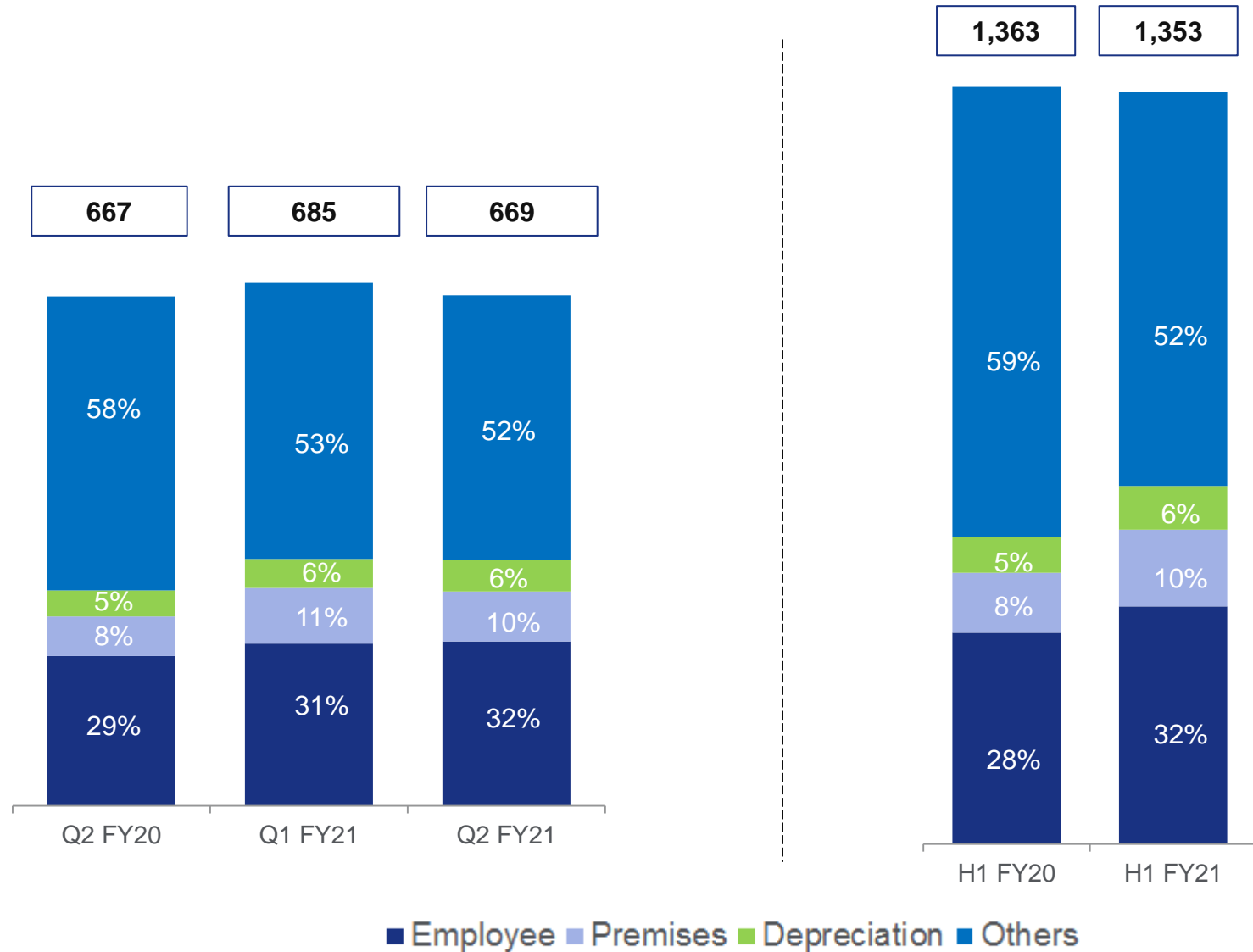
Core Fee Income Breakup



FX Proc Fee Distribution Gen. Banking Credit Cards Trade and Others

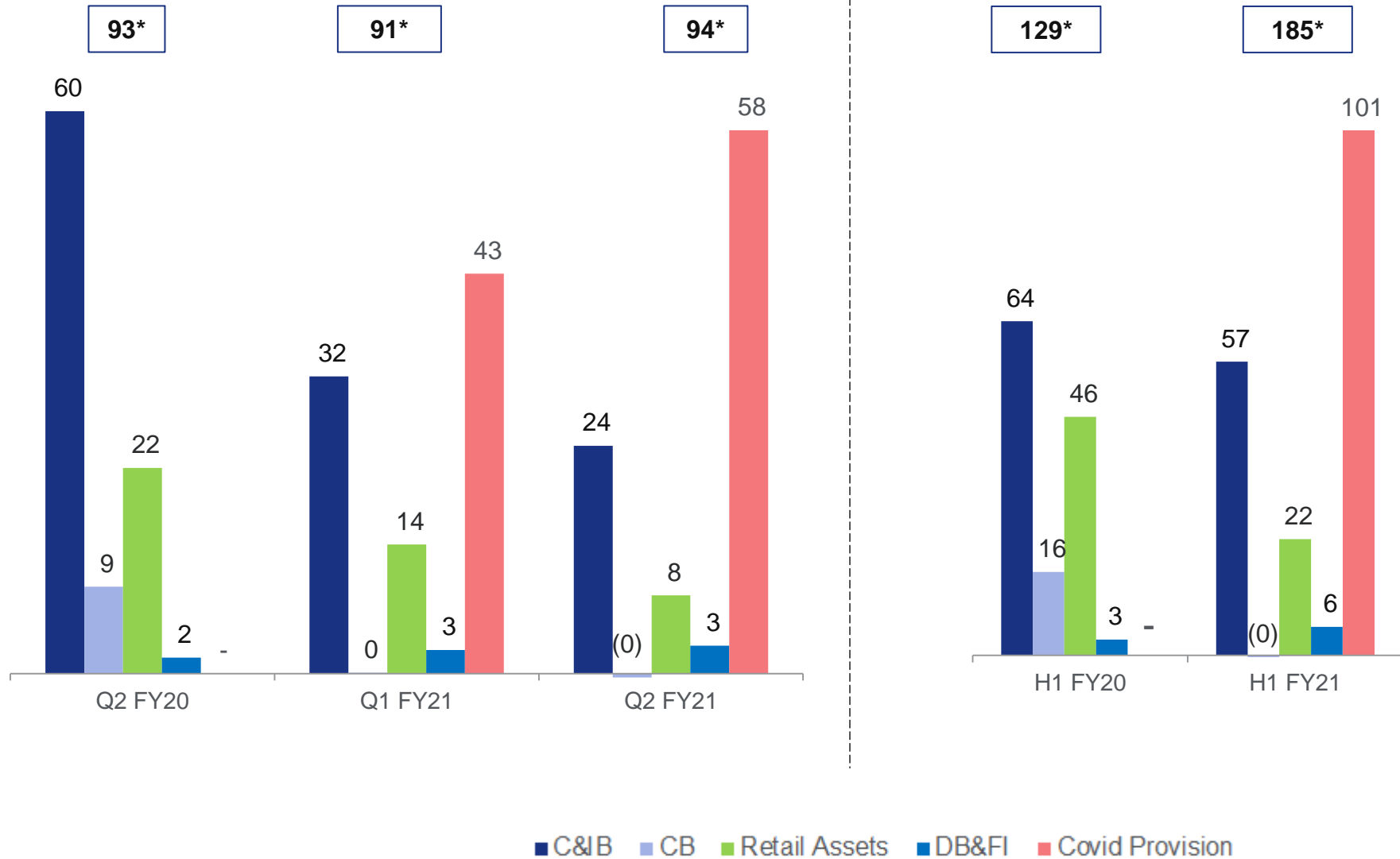
Operating Costs Lower; Driven by Lower Business Volumes and Cost Efficiency

Operating Expenses



Credit Costs includes COVID Provisioning and addition to PCR

Net Credit Cost by Business (bps)

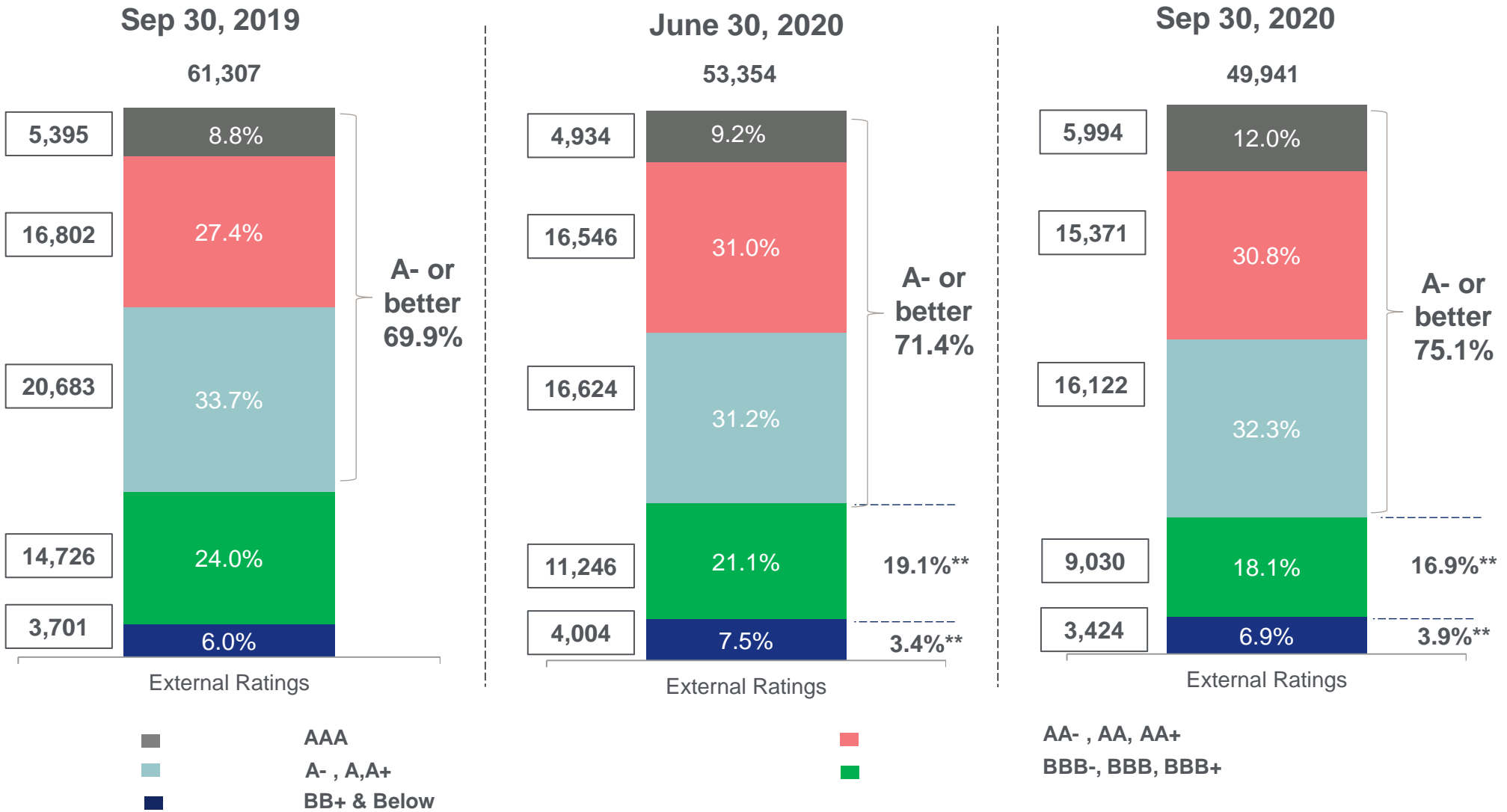


* Not Annualized for the bank or at individual segment level for the quarter

Advances Mix and Growth Towards Retail Improving Yields and NIMs

	Sep 30,2020	Sep 30,2019	YoY	Yield H1 FY 21	Proportion
C&IB	17,815	24,063	(26%)	8.1% (9.4%)	43%
<i>IFI</i>	<i>1,185</i>	<i>1,575</i>	<i>(25%)</i>		
CB	6,204	8,328	(26%)		
Wholesale	24,020	32,391	(26%)	16.3% (15.7%)	57%
Retail Assets	24,207	19,792	22%		
<i>LAP</i>	<i>7,979</i>	<i>7,295</i>	<i>9%</i>		
<i>Credit Cards</i>	<i>11,286</i>	<i>8,003</i>	<i>41%</i>		
<i>Retail Agri</i>	<i>1,114</i>	<i>1,124</i>	<i>(1%)</i>		
<i>BIL</i>	<i>1,673</i>	<i>1,541</i>	<i>9%</i>		
<i>Others</i>	<i>2,156</i>	<i>1,830</i>	<i>18%</i>		
DB & FI	7,935	6,293	26%		
<i>Micro-banking</i>	<i>6,686</i>	<i>5,151</i>	<i>30%</i>		
<i>MSME</i>	<i>1,249</i>	<i>1,142</i>	<i>9%</i>		
Non-Wholesale	32,142	26,085	23%		
Total	56,162	58,476	(4%)	H1 FY20 yields in brackets	

Borrowers' External Rating Profile* – Consistently Moving Up the Risk Curve



*Based on standard exposures; Unrated external ratings are mapped basis internal ratings

** Based on facility ratings

Exposure in Rs. crore

Additional Colour on BBB and BB Rated Exposure – Improving QoQ

BBB Rated Exposure

- Fully Secured, granular portfolio both in terms of size and sectoral exposure
 - Highest sectoral exposure of 1.5%
 - 320 customers with average exposure of Rs. 28 crore
 - Highest single exposure is Rs. 256 crore, fully secured

BBB exposure down by approx. Rs. 2,200 crore QoQ, on account of net rating upgrades to A- or better (approx.Rs. 1200 crore) , exposure reduction (approx.Rs. 1,000 crore)

BB and below Rated Exposure

- Portfolio almost fully secured and granular both in terms of size and sectoral exposure
 - 250 total customers with an average of Rs. 14 crore
 - Approx.43% of the exposure has a facility rating better than investment grade
 - Largest exposure of Rs. 265 crore, fully secured, consistently being pared down ; down Rs. 85 crore in the last six months
 - One additional large exposure approx. Rs. 140 crore , fully secured, reduced from Rs. 250+ crore in last quarter
 - 3 accounts between Rs. 100 crore - Rs. 150 crore, of which one account is non-fund exposure

BB exposure down by approx. Rs. 580 crore QoQ, primarily on exposure reduction (approx. Rs. 540 crore), NPA of approx. Rs. 120 crore and net rating downgrades of approx. Rs. 80 crore

Diversified Industry Mix – Low Industry Concentration

Top 10 Industry*

Industry	Outstanding FB+NFB Exposure	FB-NFB Split	% of Outstanding FB+NFB Exposure
NBFC (ex. HFC & DFI)	4,539	99:1	6.3%
Construction	3,080	27:73	4.2%
Engineering	2,295	36:64	3.2%
Power	1,799	50:50	2.5%
Real Estate	1,763	89:11	2.4%
Retail/ Distribution	1,745	68:32	2.4%
Professional Services	1,589	80:20	2.2%
Metals	1,570	74:26	2.2%
HFC	1,433	100:0	2.0%
Pharma	1,298	71:29	1.8%

* As of Sep 30, 2020 based on actual outstanding

Non Fund Based Book

Particulars	Sep 30, 2020	Sep 30, 2019	June 30, 2020
Guarantees	10,975	11,918	11,471
Letter of Credit, Acceptances, Endorsements and other Obligations	4,065	5,000	3,991

Asset Quality – Strengthened PCR In the Quarter

	Quarter Ended			— Gross NPA by business segment —			
	Sep 30, 2020	June 30, 2020	Sep 30, 2019	Business segment	Sep 30, 2020	June 30, 2020	Sep 30, 2019
Movement of Gross NPAs				C&IB	1,427.0	1,452.2	842.4
Opening Balance	1,992	2,137	789	% of total advances	2.49%	2.51%	1.43%
(+) Additions during the period	145	5	1,377	CB	73.6	87.4	198.6
(-) Upgrade	3	3	260	% of total advances	0.13%	0.15%	0.34%
(-) Recoveries	103	40	55	Retail Assets	313.5	350.1	421.4
(-) Write Offs	119	106	313	% of total advances	0.55%	0.61%	0.71%
Closing Balance	1,912	1,992	1,539	DB&FI	97.6	102.5	76.7
Gross NPA (%)	3.34%	3.45%	2.60%	% of total advances	0.17%	0.18%	0.13%
Net NPA	776	933	912	Total	1,911.7	1,992.1	1,539.1
Net NPA (%)	1.38%	1.65%	1.56%	Total (%)	3.34%	3.45%	2.60%
Provisioning Coverage Ratio (PCR) (%)	74.75%	70.46%	58.45%				
Slippage Ratio	0.26%	0.01%	2.42%				
Restructured %	0.09%	0.08%	0.04%				

• There are Nil Security Receipts

Capital Adequacy - Well Capitalized

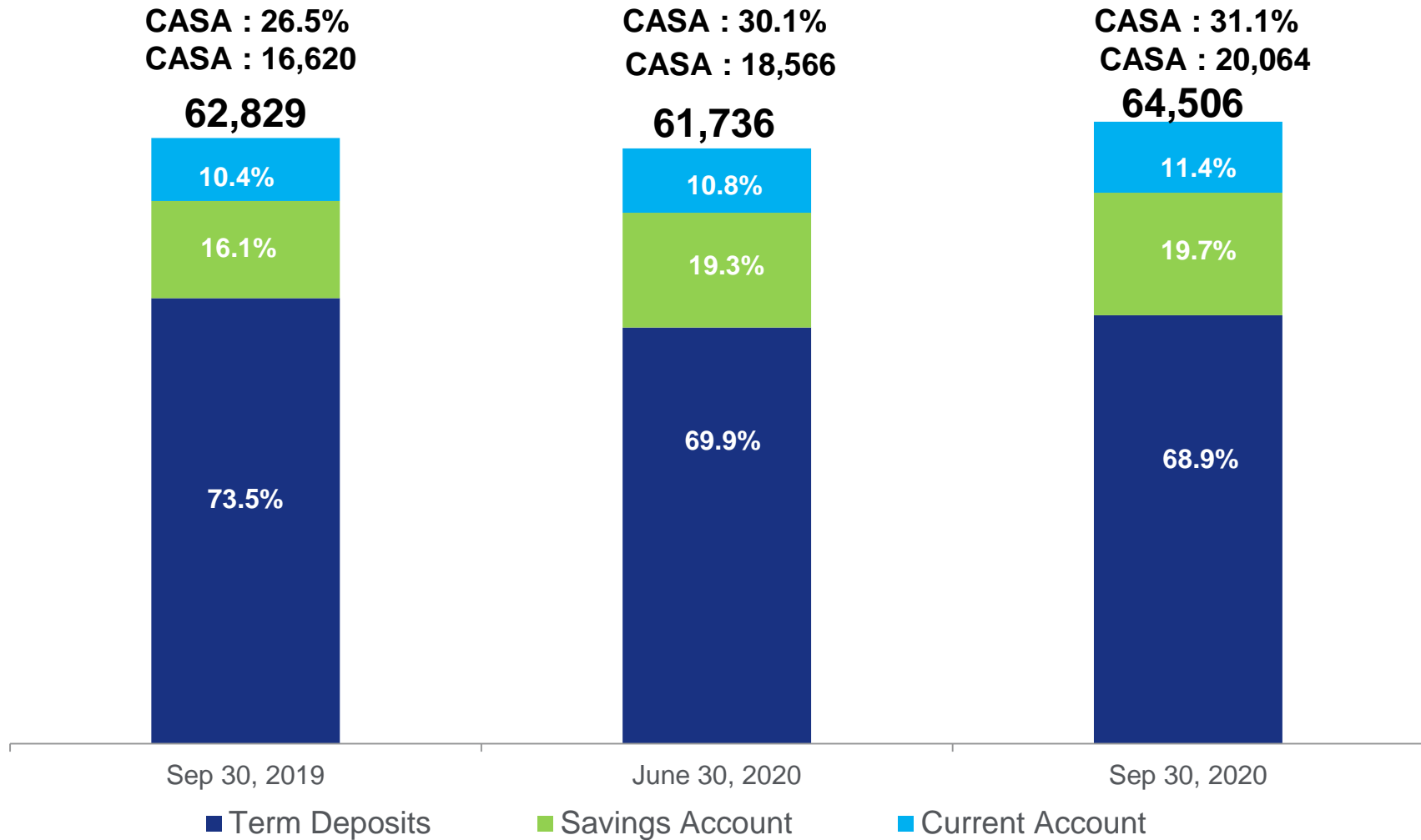
Particulars	Sep 30, 2020	Sep 30, 2019	June 30, 2020
Tier 1 Capital Funds*	10,554	7,542	10,407
Tier 2 Capital Funds	962	685	821
Total Capital Funds	11,516	8,227	11,228
Total RWA	69,799**	66,976	68,671
Tier 1 CRAR*	15.1%	11.3%	15.2%
Total CRAR*	16.5%	12.3%	16.4%
RWA/Total Assets	74.8%	76.4%	74.3%

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

** Increase QoQ primarily due to revised RWA guidelines on mutual fund investments, increase of approx. Rs. 750 crore in Q2FY21

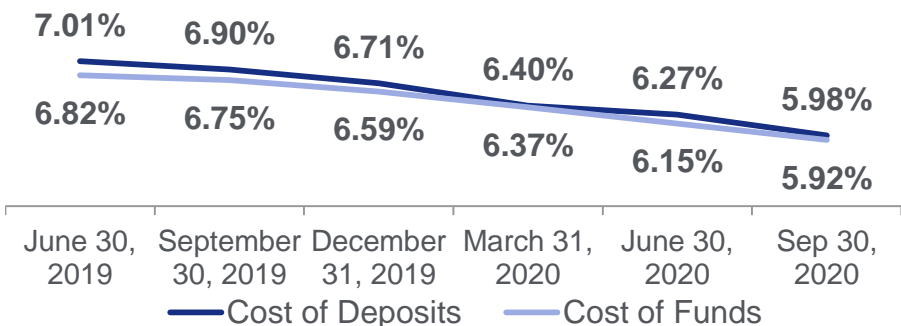
CASA Continues Strong Growth; Total Deposits Grew 4% Sequentially

21% YoY growth in CASA, 8% QoQ ; Total deposits grew by 3% YoY, 4% QoQ

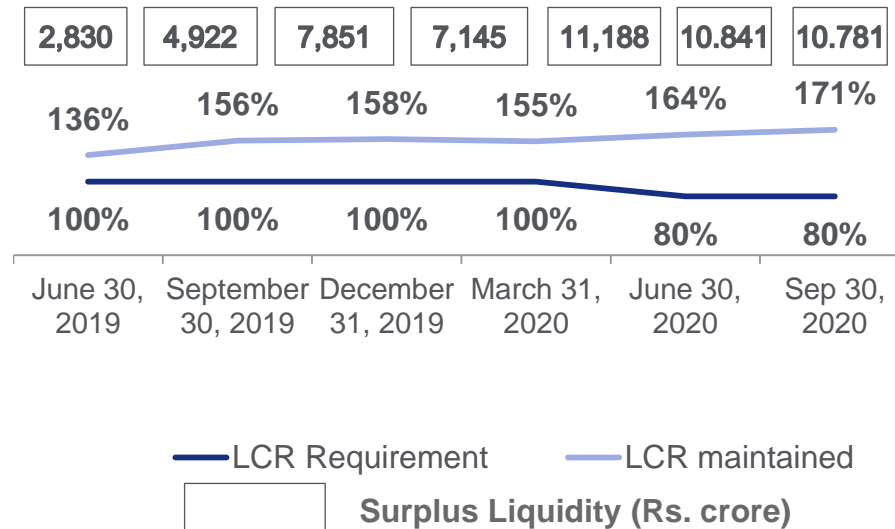


Deposits and Liquidity – Improving Granularity Driving Lower Costs

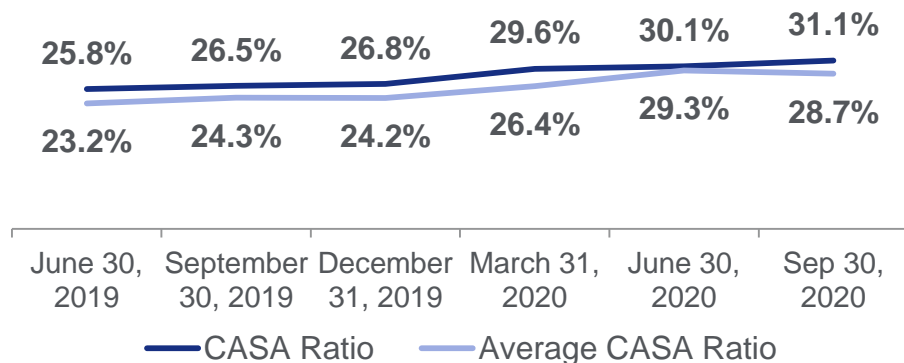
Declining Cost of Deposits and Cost of Funds



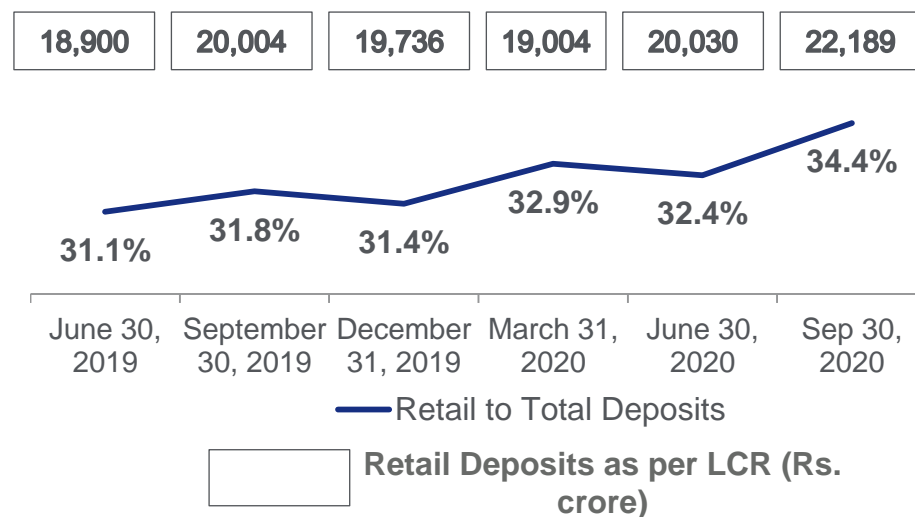
Surplus Liquidity Position



Improving CASA Ratios

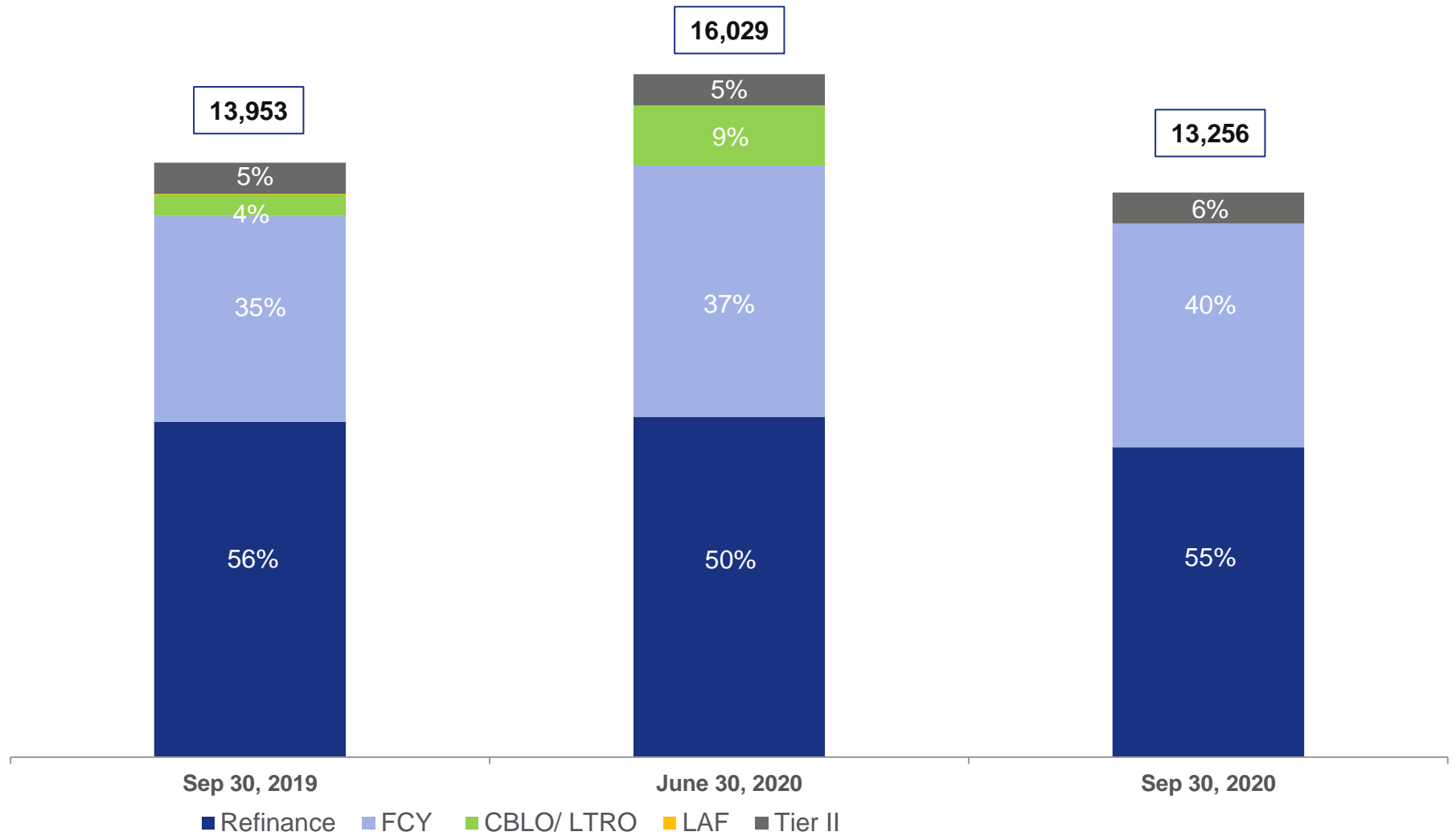


Increasing Share of Retail Deposits



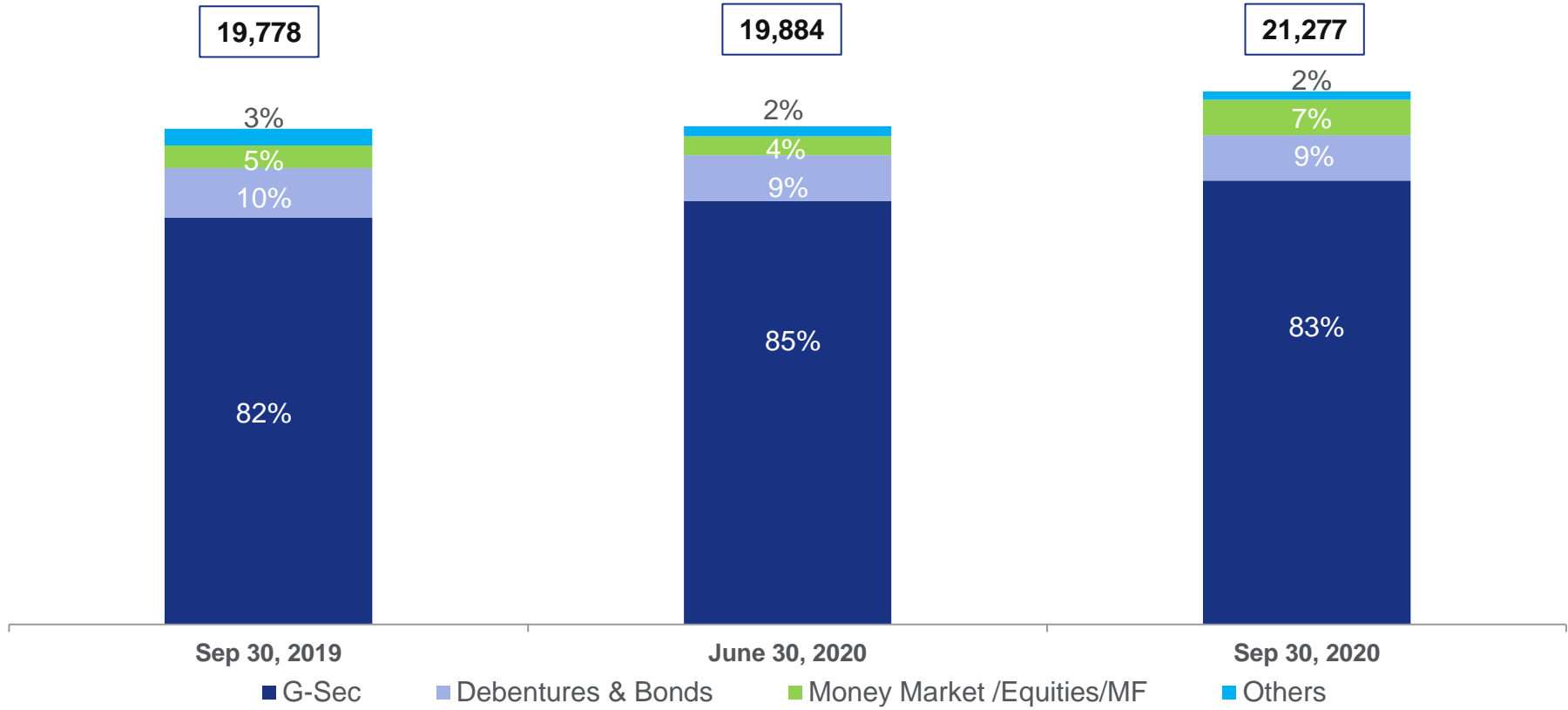
Lower Borrowing Levels QoQ

Borrowing Breakup



Investment Book Increase Driven By Surplus Liquidity

Investment Breakup



Yield

Yield	Q2 FY21	Q1 FY21	Q2 FY20	H1 FY21	H1 FY20
Total Investments	6.6%	6.9%	7.6%	6.8%	7.6%
SLR	6.9%	6.9%	7.4%	6.9%	7.6%
Non SLR	7.9%	8.4%	9.1%	8.1%	8.9%

Cost of Deposits/ Cost of Funds Trending Lower QoQ

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

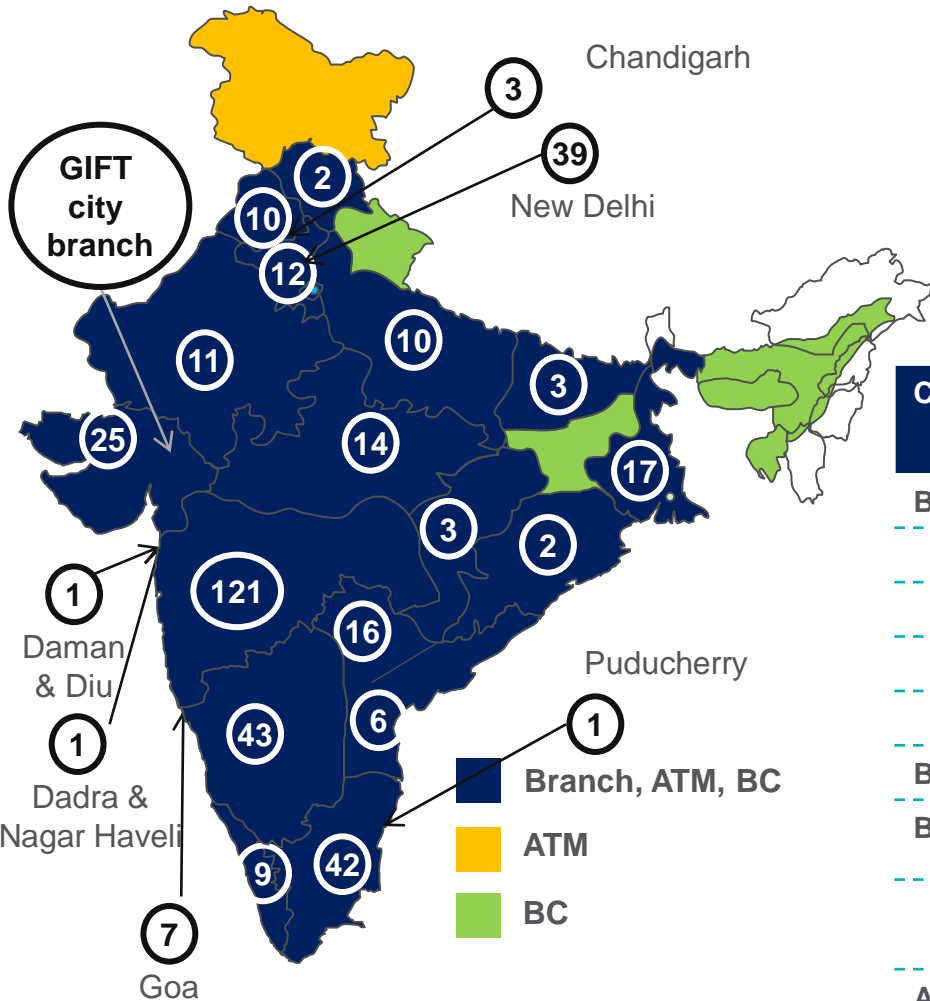
	FY17	FY18	FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	Q1FY21	Q2FY21
Yield on Advances	11.1%	10.5%	11.2%	12.0%	12.1%	12.3%	12.5%	13.0%	12.3%
Cost of Funds	7.0%	6.3%	6.6%	6.8%	6.8%	6.6%	6.4%	6.1%	5.9%
Cost of Deposits	7.1%	6.5%	6.8%	7.0%	6.9%	6.7%	6.4%	6.3%	6.0%



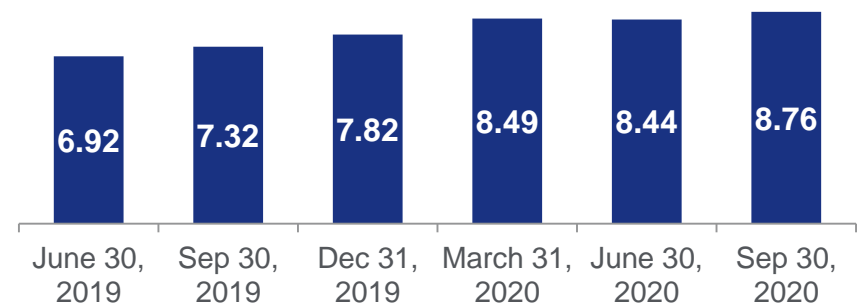
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	Sep 30, 2020	June 30, 2020	Sep 30, 2019
Branches	398	392	346
<i>Metro</i>	207	203	160
<i>Urban</i>	60	57	55
<i>Semi-urban</i>	73	76	76
<i>Rural</i>	58	56	55
Banking Outlets (BOs)	254	263	238
BC Branches (incl. BOs)	1,219	1,221	1,156
<i>Of which RBL Finserve</i>	674	661	533
ATMs	402	389	394

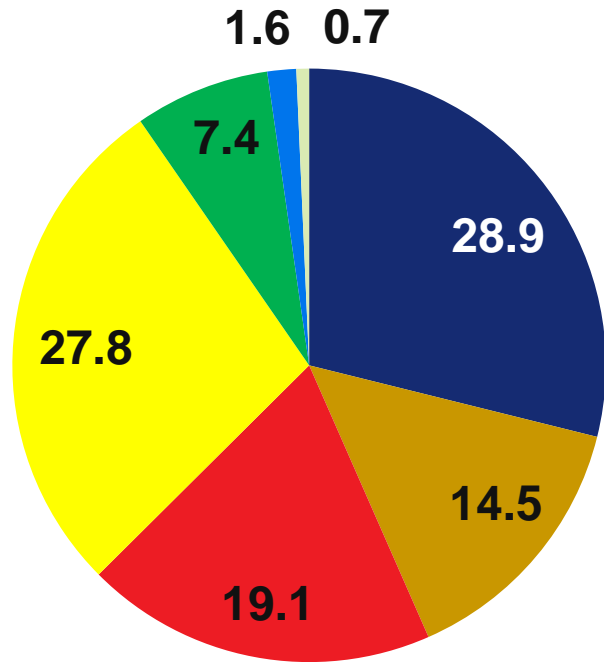
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 43.9%.
Approved limit – 74%

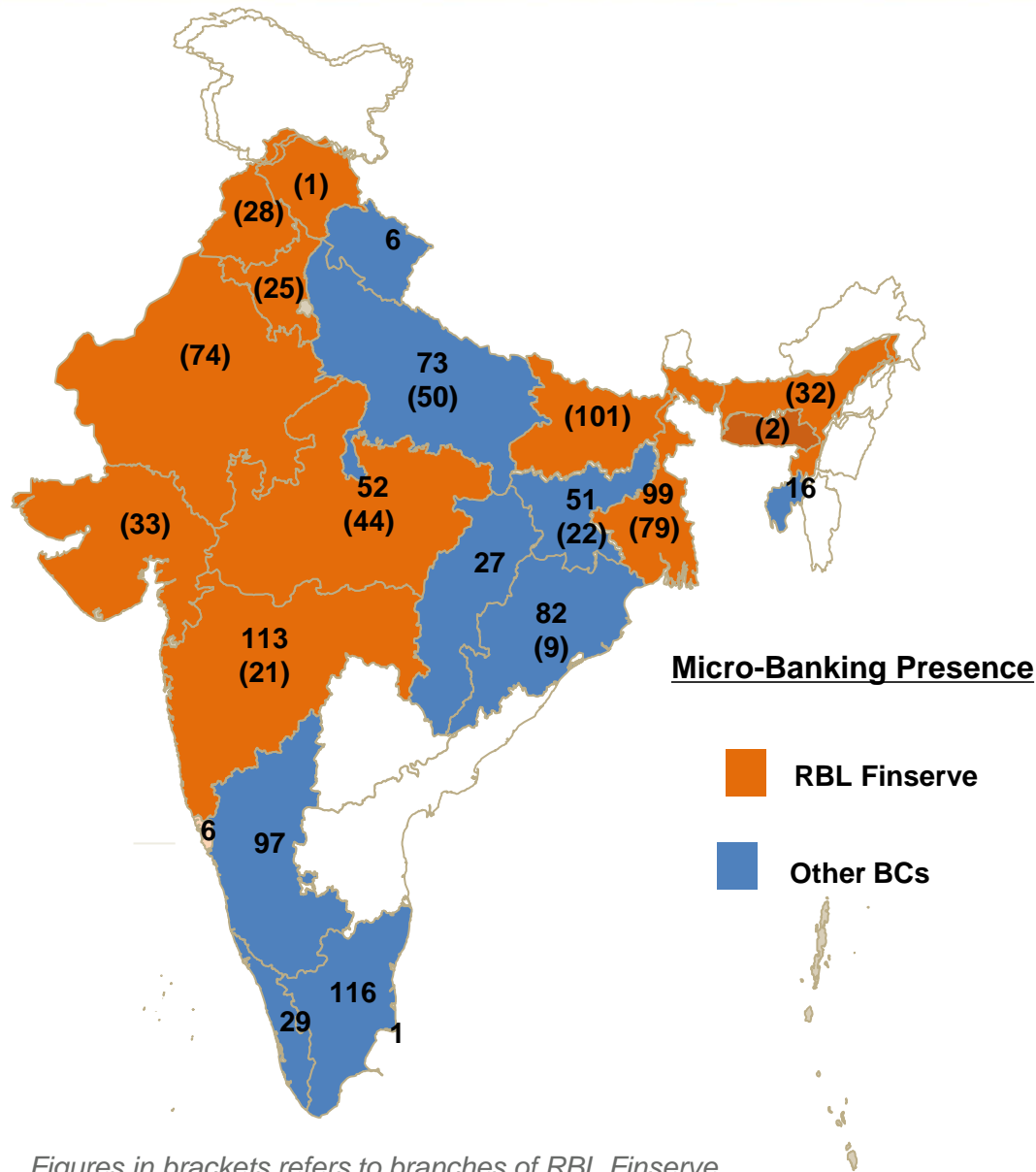
Ratings

Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) (Re-affirmed dated Jan 10, 2020)
Certificate of Deposits	CARE AA- (Stable) (Re-affirmed dated Oct 8, 2020)
Medium term fixed deposit programme	ICRA A1+ (Re-affirmed dated Jan 10, 2020)
Short term fixed deposit programme	ICRA MAA (Stable) (Re-affirmed dated Jan 10, 2020)
	ICRA A1+ (Re-affirmed dated Jan 10, 2020)



Micro-Banking Update

Micro-Banking Distribution Network



BC Branches Opened in Q2 FY-21 : 28
New State Added: Himachal Pradesh

Status of Branches :

- Micro-Banking Branches : 1,064
 - RBL Finserve Branches: 521
- Banking Outlets: 254

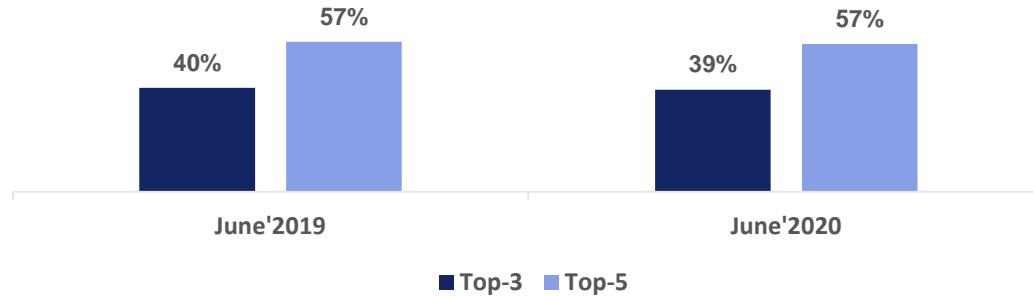
All clients were given a 6 month moratorium by deferring their EMI by six months from March'20.

Only 6.7% have not paid any instalment since April'20, rest 93.3% have resumed payment.

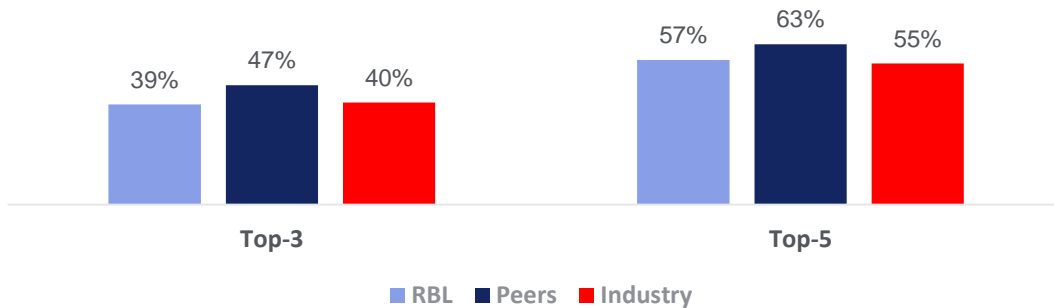
Figures in brackets refers to branches of RBL Finserve

Micro-Banking - Portfolio Concentration reducing in top 3 / 5 states

RBL Portfolio- Top 3 & Top-5 State Concentration is Stable



Industry Comparison Top3& Top5 State Concentration



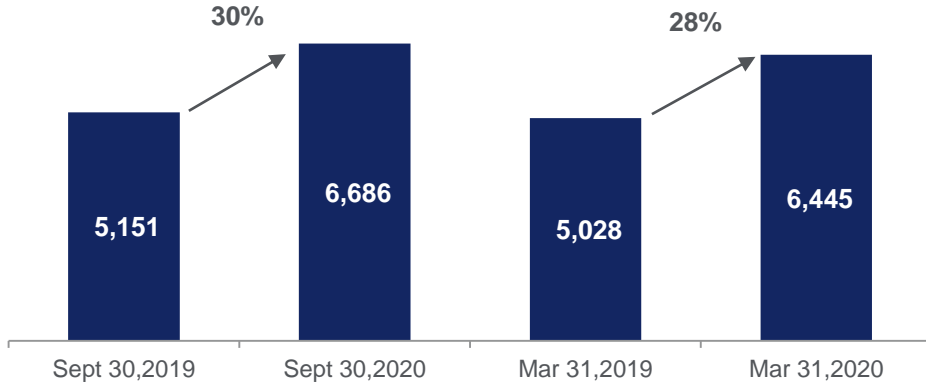
State Name	% of Portfolio Sept'20	% of Portfolio Mar'20
Bihar	13.7%	14.7%
Tamil Nadu	13.7%	13.4%
Maharashtra	10.3%	10.7%
Karnataka	8.7%	8.8%
West Bengal	8.6%	8.5%
Rajasthan	7.5%	7.3%
Odisha	6.0%	6.2%
Madhya Pradesh	4.8%	4.9%
Punjab	4.5%	4.6%
Haryana	3.7%	3.9%
Uttar Pradesh	4.8%	3.4%
Gujarat	3.1%	3.1%
Assam	2.6%	2.8%
Jharkhand	2.5%	2.1%
Chhattisgarh	1.5%	1.7%
Kerala	1.5%	1.5%
Uttarakhand	0.7%	0.8%
Goa	0.5%	0.6%
Tripura	0.5%	0.5%
Puducherry	0.5%	0.4%
Meghalaya	0.1%	0.1%
Himachal Pradesh	0.01%	0.0%
Grand Total	100%	100.0%

- Geographical diversification and state / district caps ensure lower geographical concentration than Peers
- State concentration cap of 15%
- District cap – 2%
 - 98% districts (393districts) have < 1% contribution
 - Nine districts have between 1 to 1.5% contribution with only one over 1.5%

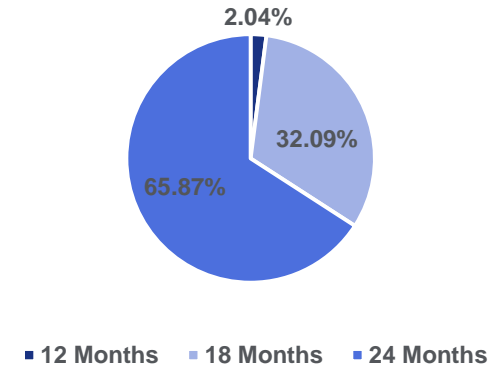
Portfolio growth driven by new customers, ticket size growth moderate

3.08 Mn active loan accounts

In Rs. crores

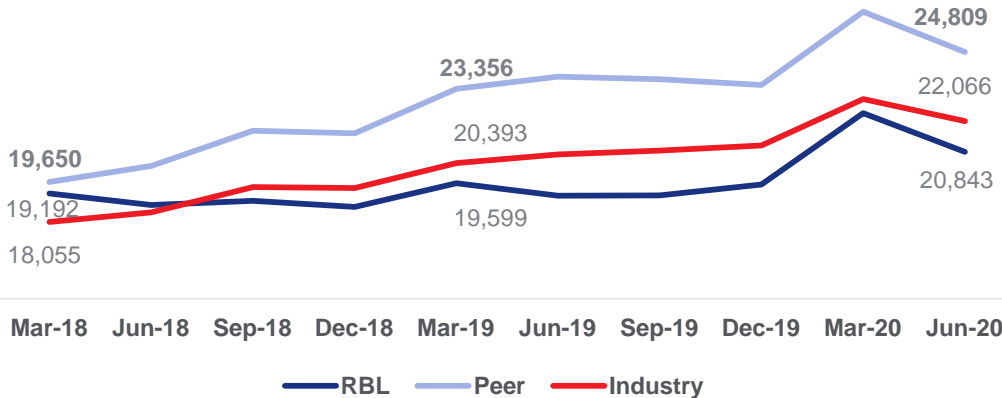


Loan Tenor

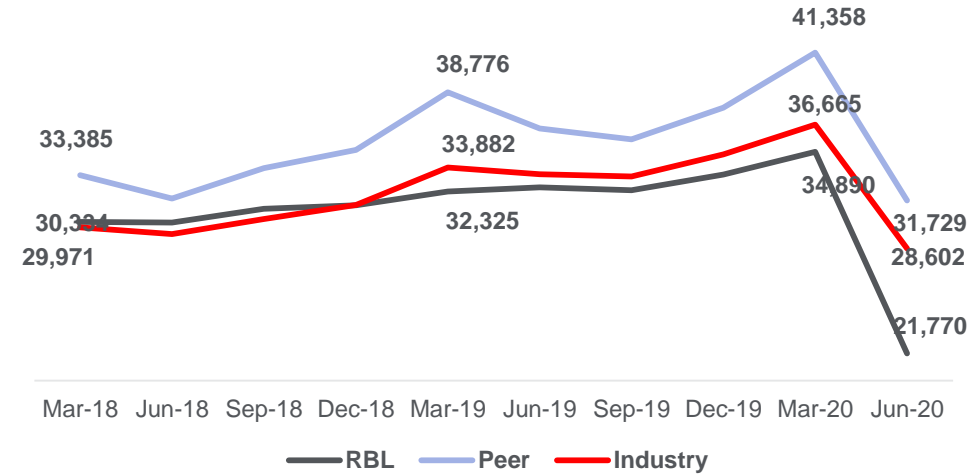


Average Ticket Size (ATS) of new loans

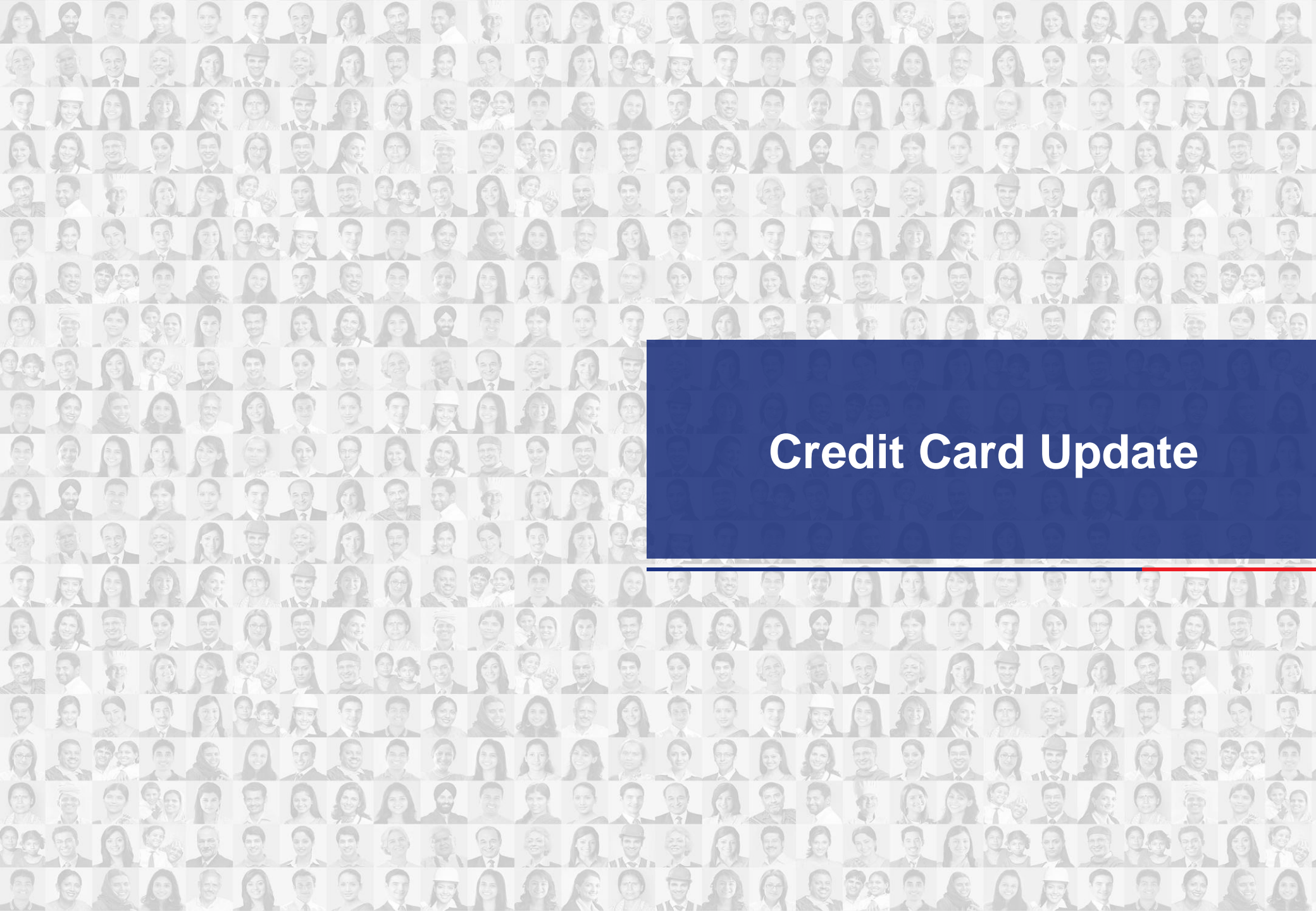
Average OS Balance



Average outstanding per customer lower than industry and peers



Ticket size has decreased on account of COVID-19 Pandemic and Nation wide Lockdown in Q-1-FY21

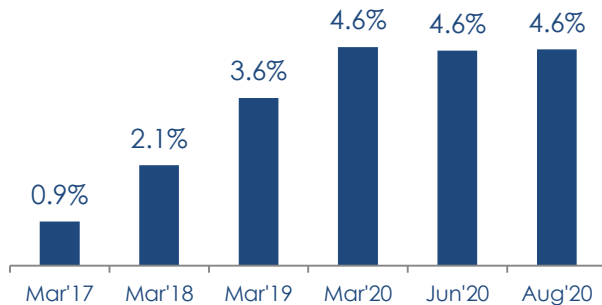


Credit Card Update

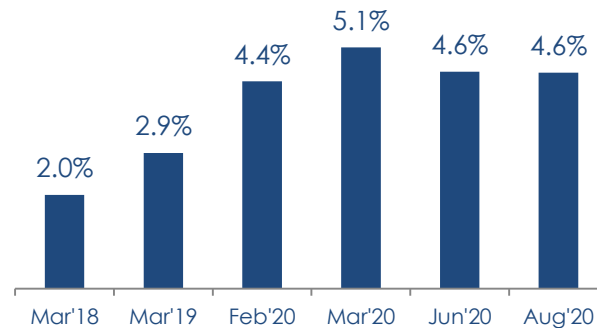
Growth & Market Share

	Aug'19		Aug'20	
	RBL	Industry	RBL	Industry
CIF	2.2 M	51.7 M	2.7 M ▲ 23%	57.8 M ▲ 12%
Spends	2,318 Cr	60,010 Cr	2,316 Cr ▼ 0.1%	50,503 Cr ▼ 16%
Advances	7,470 Cr	97,650 Cr	10,862 Cr ▲ 45%	1,04,833 Cr ▲ 7%

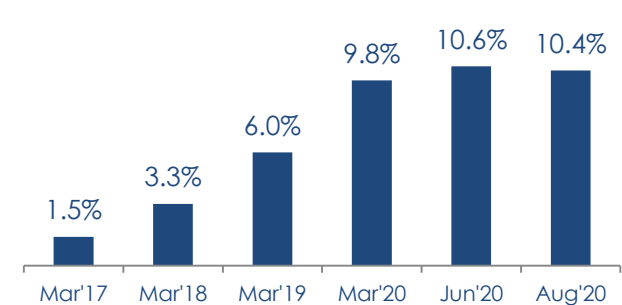
Market Share – Cards (#)



Market Share - Spends

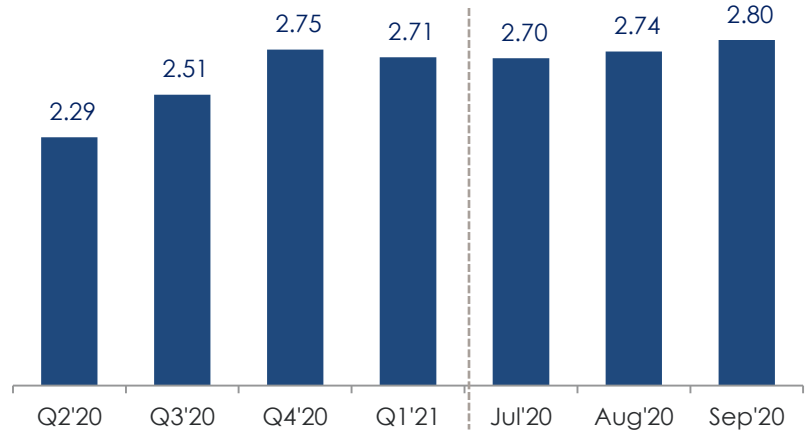


Market Share - Advances

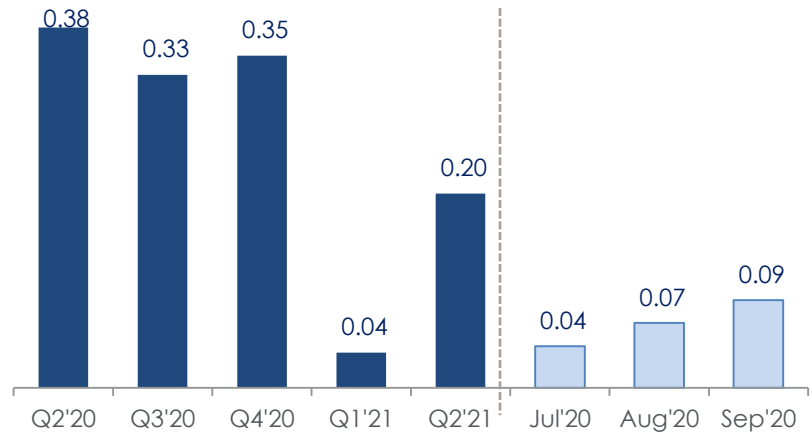


Credit Cards - Portfolio Trends

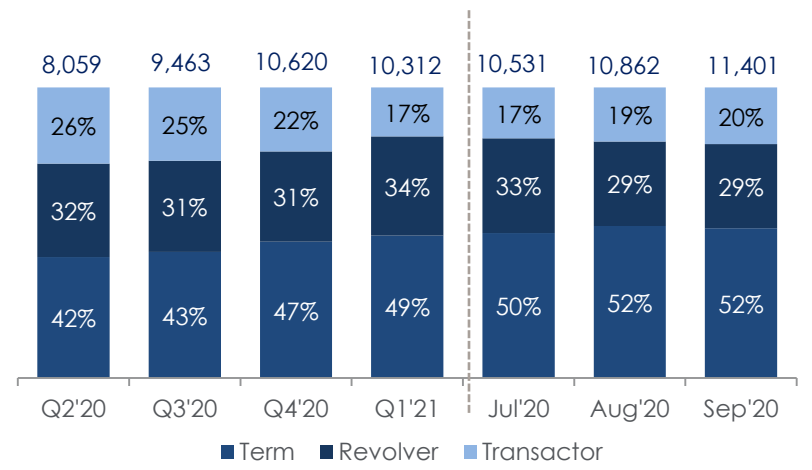
Cards in Force (Million)



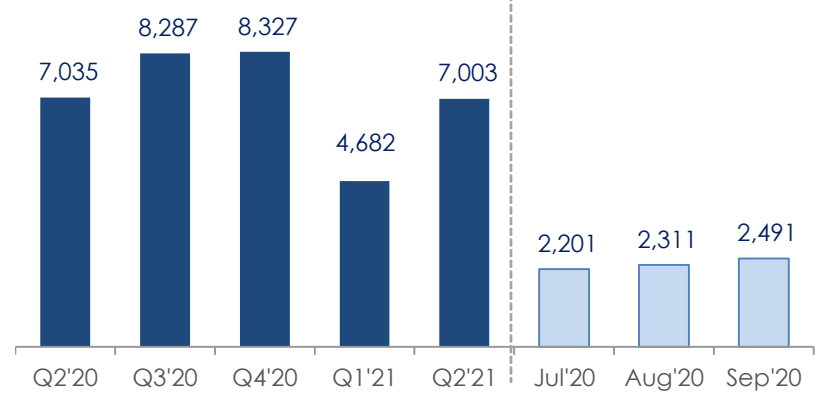
Acquisition (Million)



Advances Breakup (Cr.)

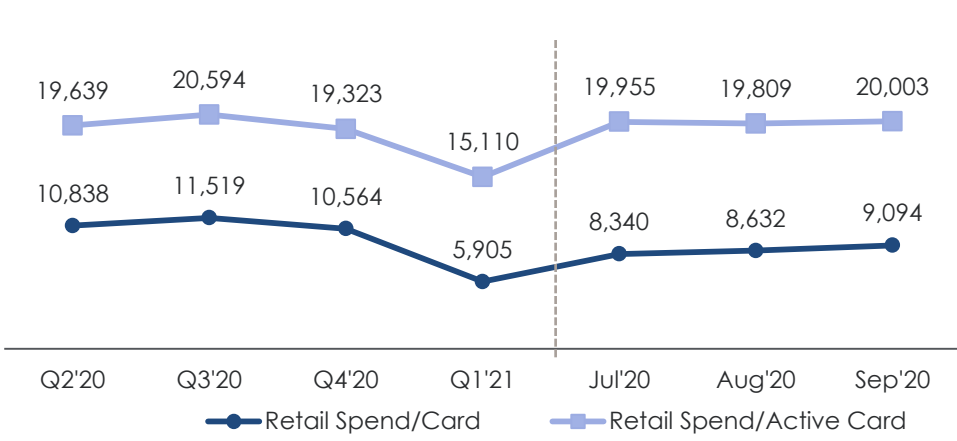


Total Spends (Cr.)

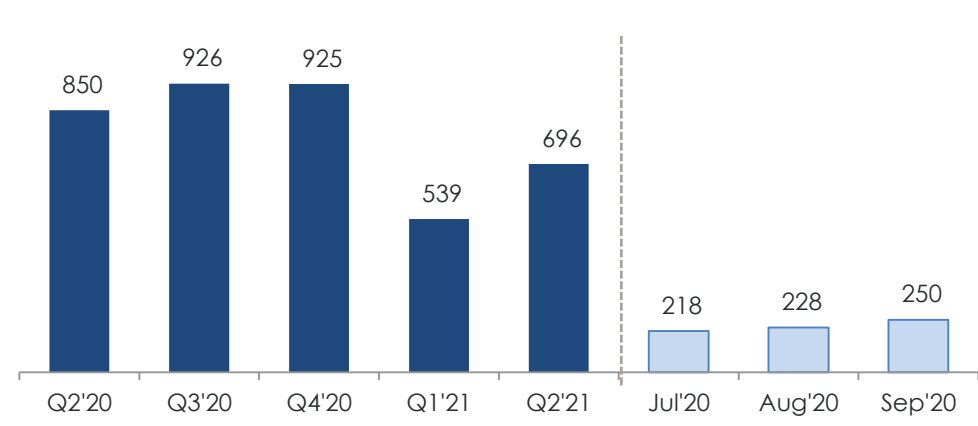


Credit Cards - Portfolio Trends

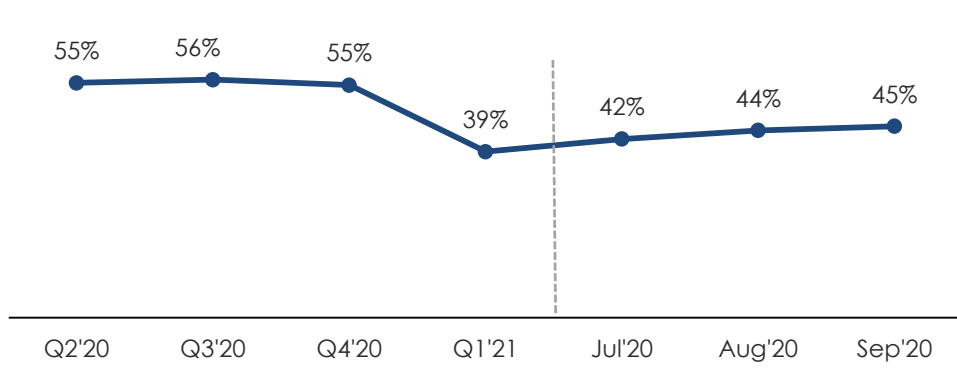
Retail Spend



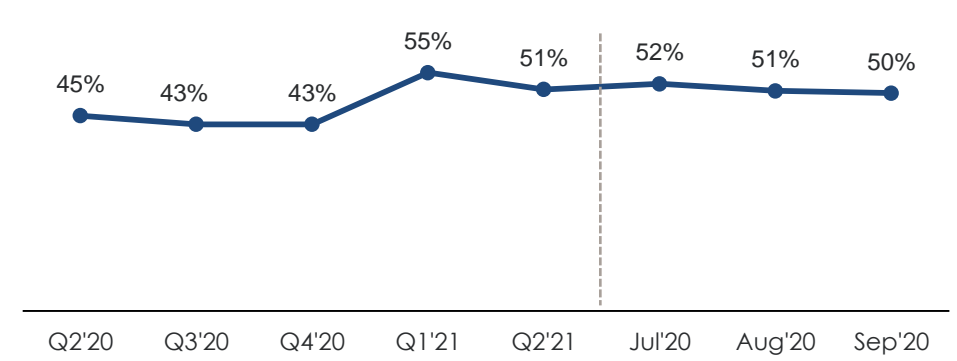
Consumer Loans ('000)



30 Day Retail Active



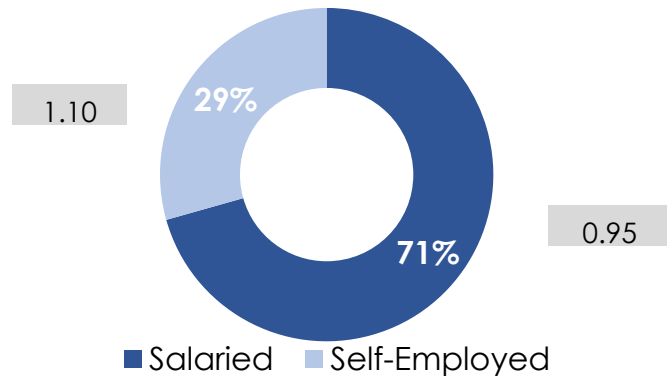
E-com Spend Share



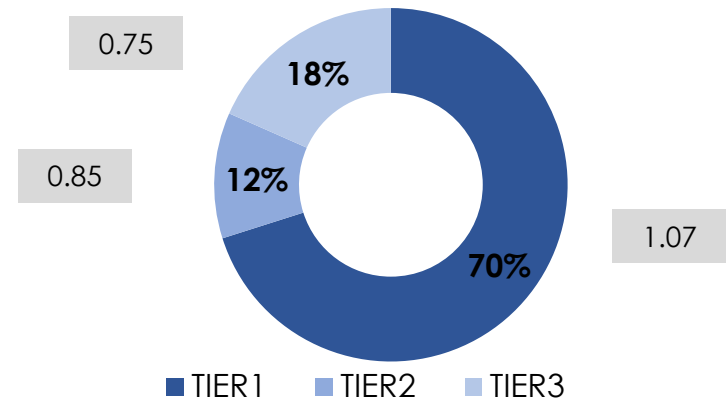
Spends equal to Mar'20. E-com share dropped as POS picks up but still higher

Credit Cards – Customer Segment insights

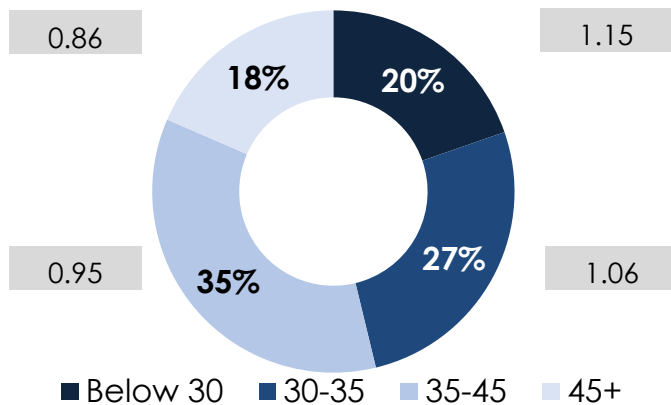
Salaried : Self Employed (SE) mix



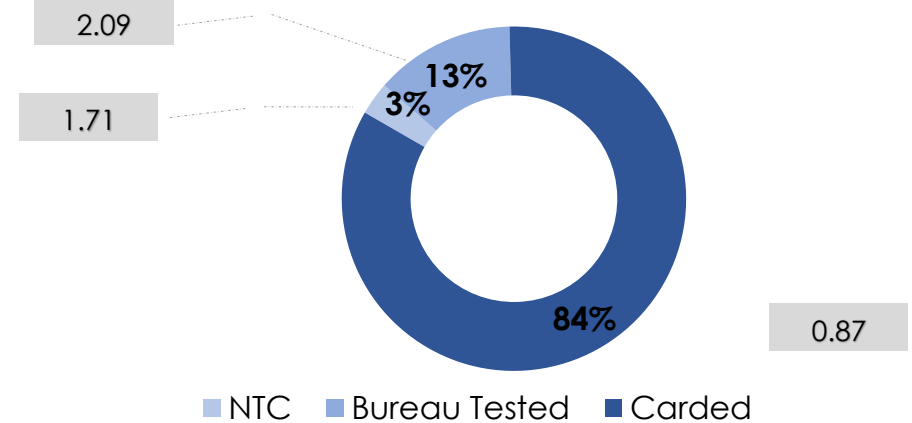
City Tier Mix



Age Group Mix



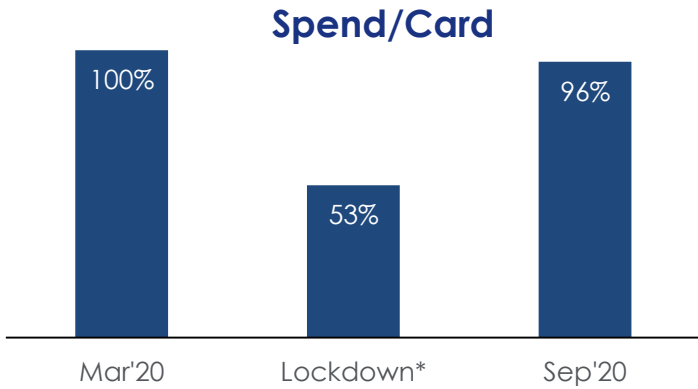
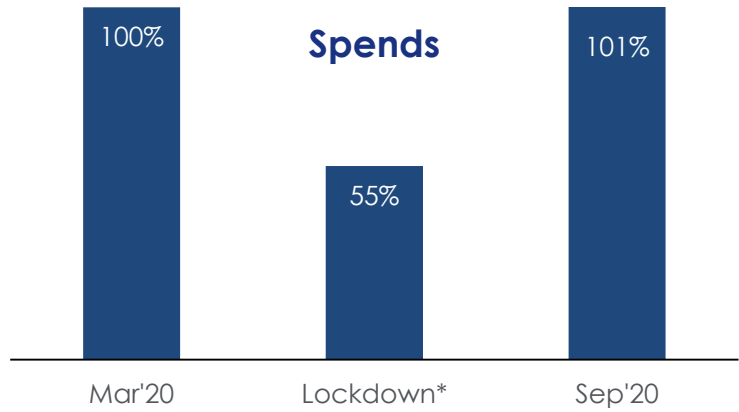
Carded Mix



Bias towards safer segments – lower delinquencies

COVID -19 | Impact

Spend Impact and Recovery



Overall Spends recover to Mar levels. Per Card Spends now at 96% of March levels

*Lockdown : Apr & May'20

RBL Bank Vs Industry Comparison#

	Q1 FY21 YOY			Aug'20 YOY		
	RBL	Industry	Top 5	RBL	Industry	Top 5
Cards (#)	40%	17%	17%	23%	12%	12%
Spend	-20%	-46%	-43%	0%	-16%	-11%
Spend/Card	-43%	-57%	-52%	-19%	-32%	-23%

- YOY Cards growth higher than peers & industry.
- Drop in Spends & Spend/ Card in August is lower than Industry

Source RBI Data

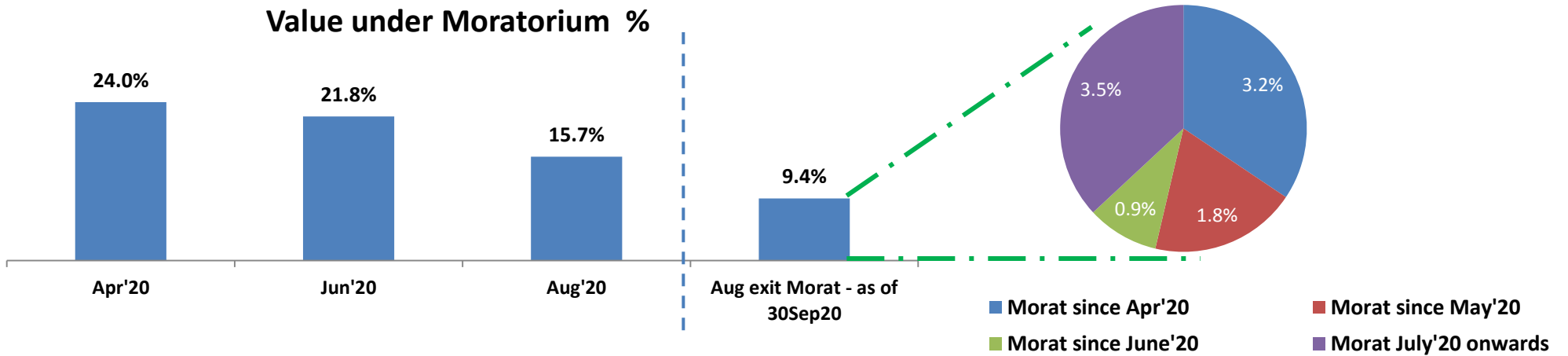
COVID -19 | Spend category Impact

Spend Type	Categories	Spend Mix		Sep'20 vs Mar'20 (per Card)
		Mar'20	Sep'20	
Daily	Grocery/Stores, Telecom, Utility, Education, Health & Insurance, Wallet Load, Fuel & Cab	78%	78%	96% ▼
Discretionary	Lifestyle & Apparel, Dining & Food Delivery, Entertainment, Durables	17%	19%	107% ▲
Travel & Hotels	Hotel, Travel Agency, Airlines, Railway	5%	3%	63% ▼
Total		100%	100%	96% ▼

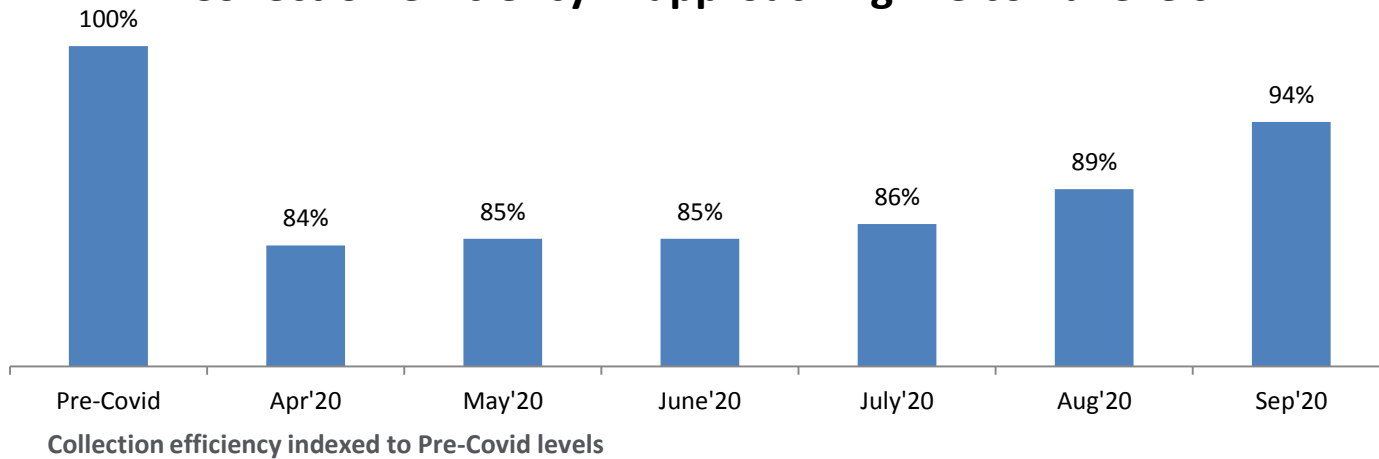
- Discretionary spends higher than March levels partly on account of pent up demand. Daily spends at 96% of March levels.
- Travel & Hotel, still at 63% of March. However, total contribution pre-covid was only around 5%
- Online Spend share still higher than March at 50% despite opening up of POS. Expected to remain higher as more spends go digital despite unlocks.

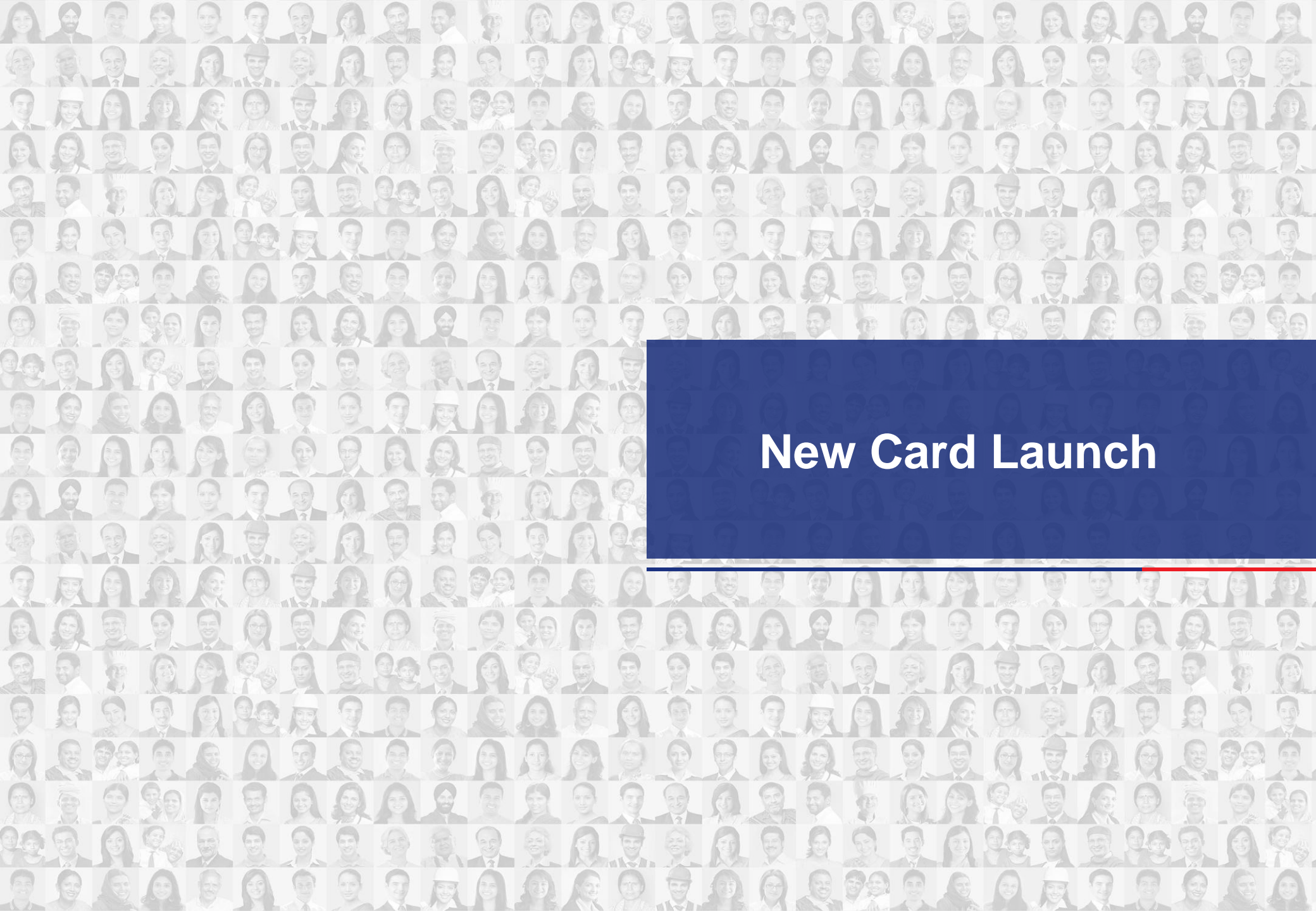
Credit Cards – Moratorium & collections

Value under Moratorium %



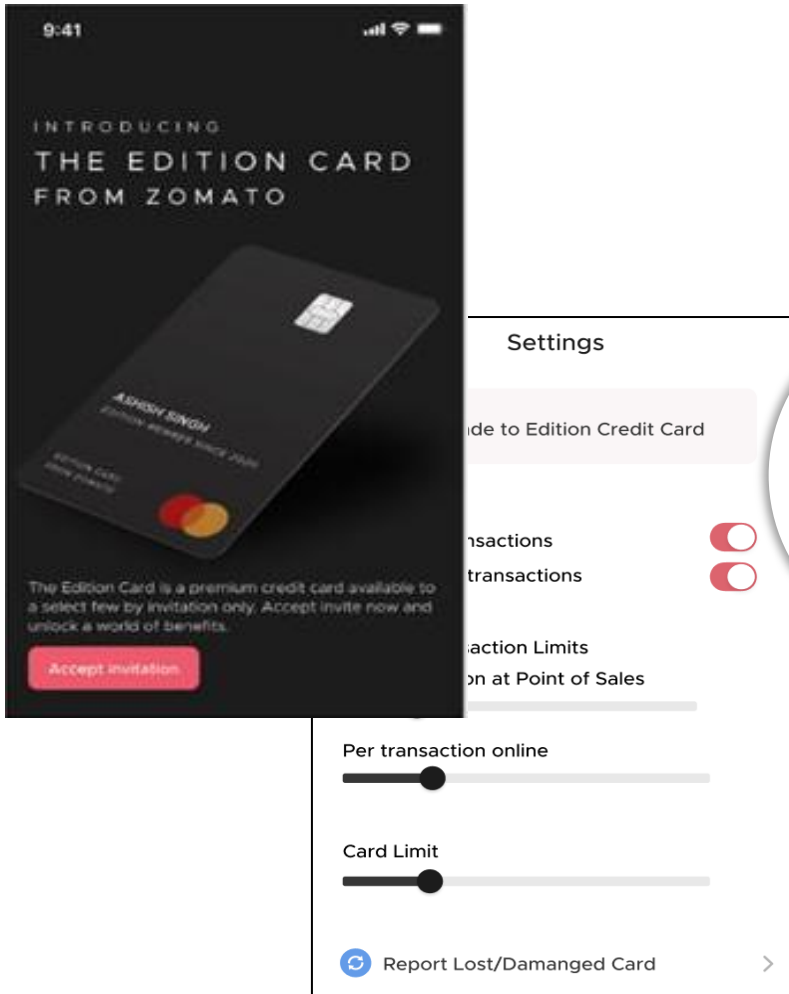
Collection efficiency – approaching Pre covid levels





New Card Launch

Introducing .. Edition Card | in partnership with Zomato




Edition Card
in partnership with Zomato

 **Best in class Onboarding experience**

 **Packed with best in class features**

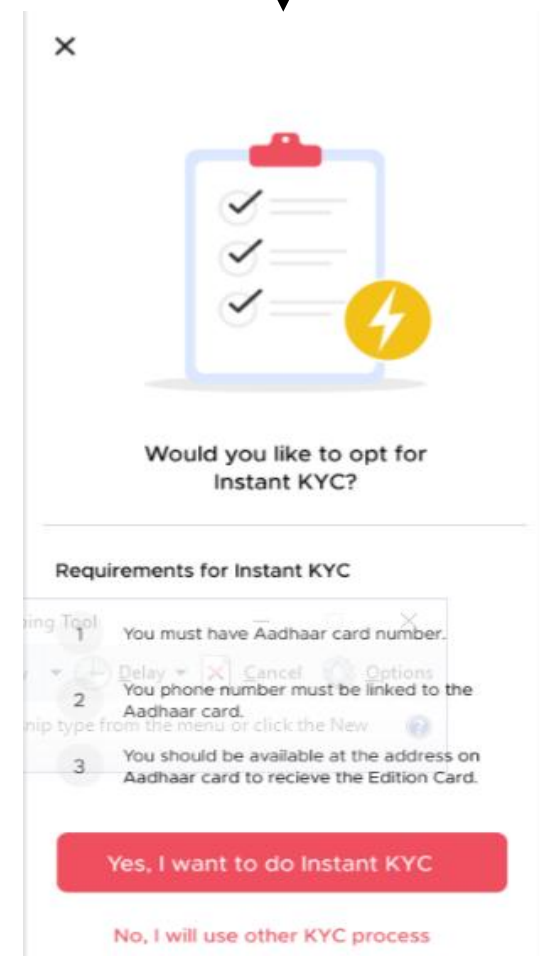
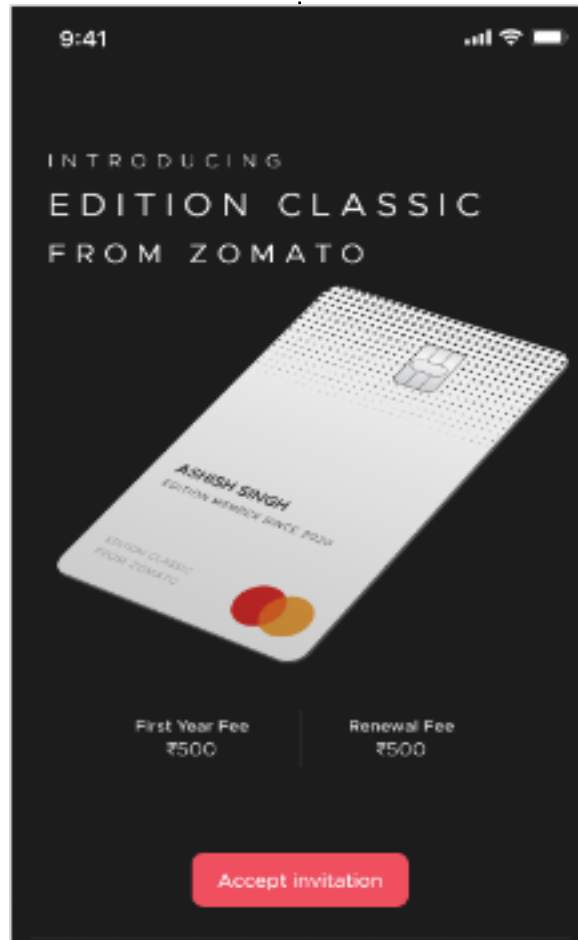
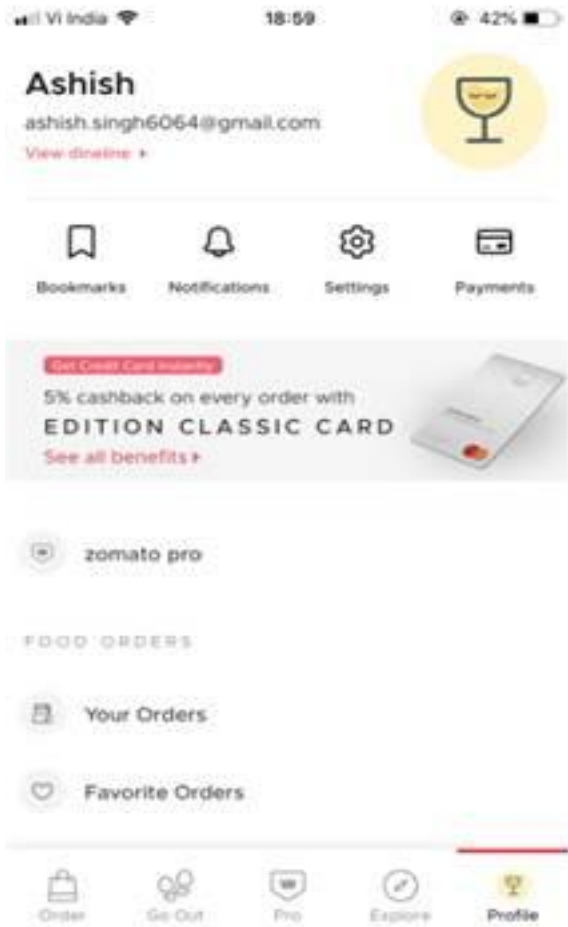
 **Edition Exclusive Privilege Lifetime Zomato Pro Program**

 **Completely digital; Card lives in Zomato app**

 **Card management at fingertips (in-app)**

Edition Card | in partnership with Zomato

– seamless digital onboarding



Edition Card | in partnership with Zomato

x



Your card will be dispatched soon.

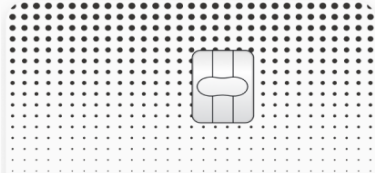
What will happen next?

- 1 Your card will be added to Zomato app - so you can start earning 10% cashback from next order.
- 2 Your Zomato Gold membership will be upgraded.
- 3 Your card will reach your home (D-1/9 Vasant Vihar) in the next 3-4 days.
- 4 RBL Bank will send you a text message with card details.

See your virtual card

9:41 📶

← Edition Classic Card



₹4,00,000
Credit Limit


₹1,28,472.88
Outstanding

₹76,315.68
Last Billed

₹7,782.99
Minimum Due

31/12/2020
Due date

ASHISH SINGH
EDITION MEMBER SINCE 2020

EDITION CLASSIC
FROM ZOMATO 

Tap card to see card number,
expiry date & cvv

[Pay Now](#)

Last billing cycle ▾

Spend Analysis



Food
₹1,830.34



Shopping
₹1,830.34

Latest Transactions



New York Toy Store
Today

₹1,830.32



Netflix
Yesterday

₹499.00



Uber
3 days ago

₹30.32



Trannisa
12 Jun 2020

₹30.32

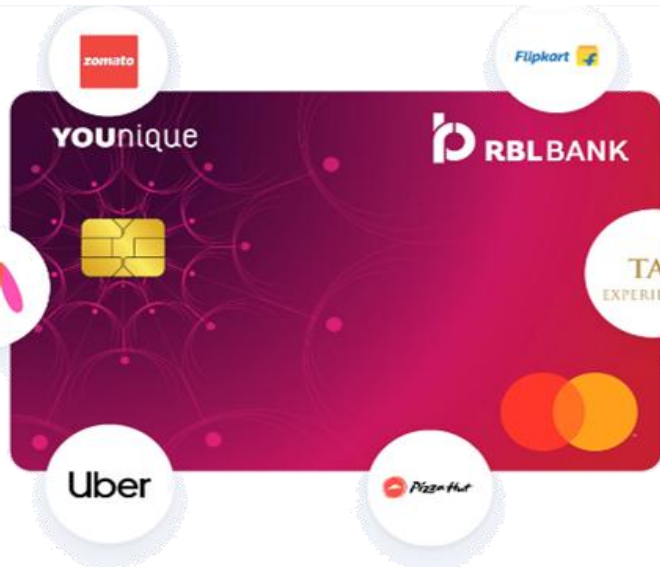


Indigo Airlines
10 Jun 2020

₹1,830.32

YOUunique | India's 1st Customizable Credit Card

Build your own Card !



YOUunique Card

India's 1st Customizable Card



100% Customizable



Exclusive Benefits
built for YOUunique



Best in class
Onboarding experience



Completely digital;
100% touch-free



Card management
at fingertips (in-app)

YOUUnique | India's 1st Customizable Credit Card

Contact us

RBLBANK
apno ka bank

Build a credit card that's YOUUniquely yours

Choose your benefits. Change them every year.




Get Started


How would you like to proceed?


I want to check my eligibility now.
I'm not sure if I can apply. Please help me check before I begin.

I'll check my eligibility later.
I am sure I'm eligible. I'll build my card first, and fill out the form later.

Let's build your YOUUnique credit card.

 Add as many benefits as you like.

 Pay only for the benefits you add to your card.






 Click the card icon to see your selected benefits. We'll also show you what you have to pay in a year, and how much you get for it.

Add Benefits

Choose your benefits

Click the card icon to see your selected benefits & annual fee.


Select benefits by Brand

Select Benefits by Category

Travel

★ Bestseller



Popul
Choic


YOUunique | India's 1st Customizable Credit Card

Select Benefits by Category

Travel Online Shopping Entertainment

Online Shopping

★ Bestseller



Amazon


Amazon voucher worth ₹5000

Spend ₹5 lakhs in a year to unlock

[View Details](#)

₹499 **ADD TO CARD**

Popular Choice



Mynt


Mynt ₹500

Spend ₹5000 to unlock

[View Details](#)

₹499 **ADD TO CARD**

Your Card Your Savings



Your YOUUnique benefits

5 items

1 reward point on every ₹100 spent (except on fuel)	₹0
Fuel Surcharge waiver of up to ₹100 every month	₹0
Free One Way	₹150
Annual Fee	₹1,000

Check your eligibility

Give us a few quick details to find out if you're eligible to apply.

Title

Select

First Name

First name

Last Name

Last name

Gender

Male Female

Date of Birth

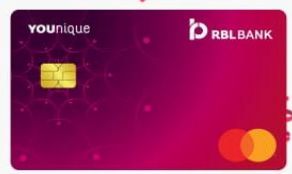
DD / MM / YYYY

Address Line 1

Address Line 1

Address Line 2

Address Line 2



Almost there!

We've started building your YOUunique credit card.

Use this code to track the status of your application:

[AppRefNo]



Affordable Housing Business

Why AHL Business



Market Attractiveness

- Gap in Housing demand vs supply
- Strong govt impetus “ Housing for all”
- Largely HFC dominated; PVT bank share low



Portfolio Balancing

- Long term stable secured asset
- Low credit cost through the cycle
- Efficient use of capital – lower risk weight



Sticky Customer Franchise

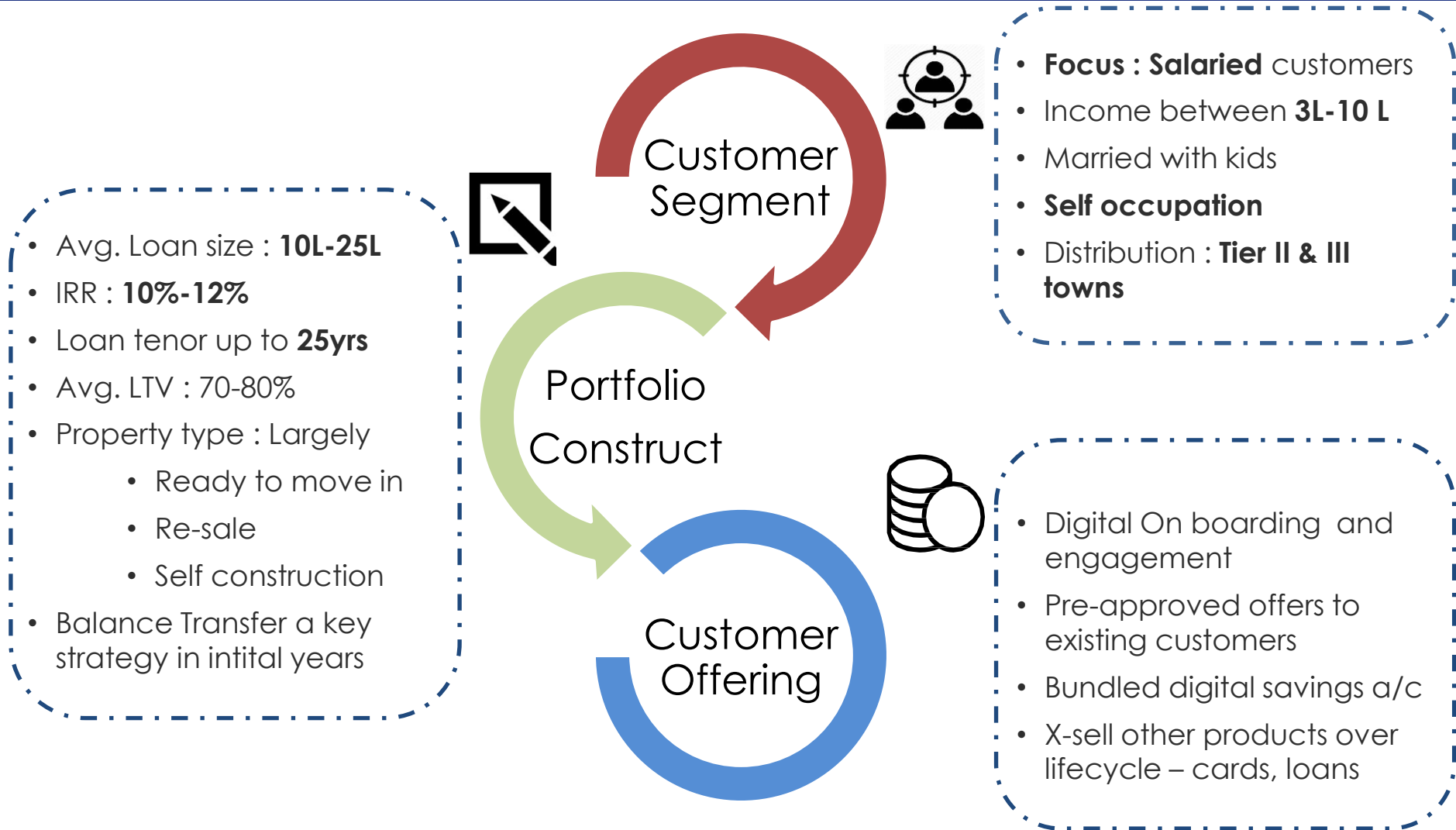
- X-sell opportunity to existing customers
- Sticky deposit balances in RBL accounts
- Cross-sell deposit accounts from New to bank Mortgage customers



Leverage Existing Franchise

- Leverage existing MSME distribution - 140 branches in Tier II & III towns
- Existing risk management capabilities for this segment including collateral

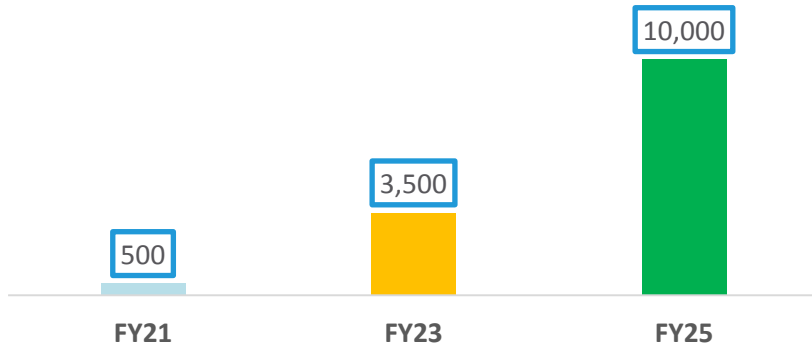
What is our focus : Offer Full Banking to this Segment



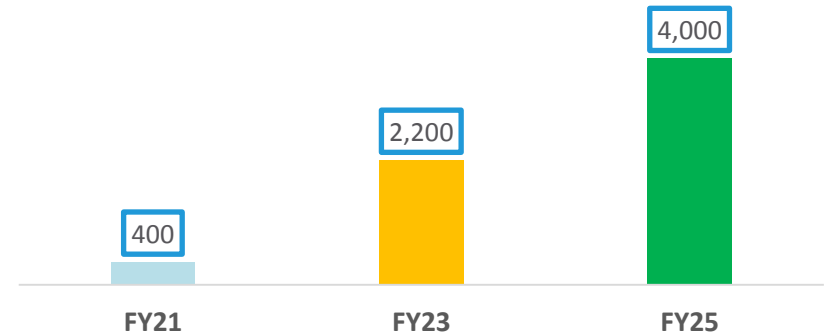
Where we want to reach?



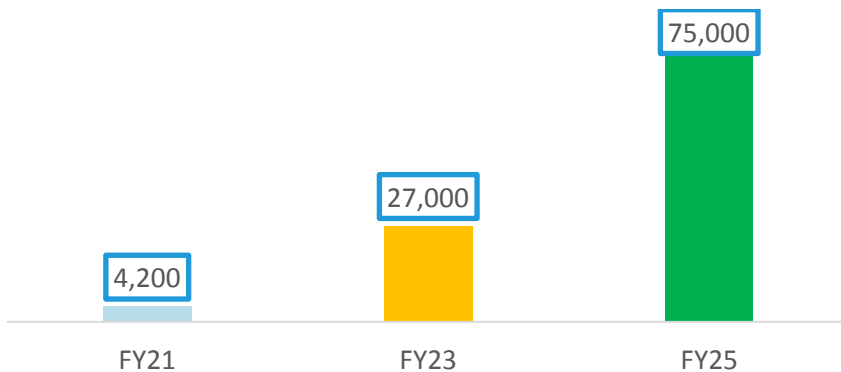
Book Size(In cr.)



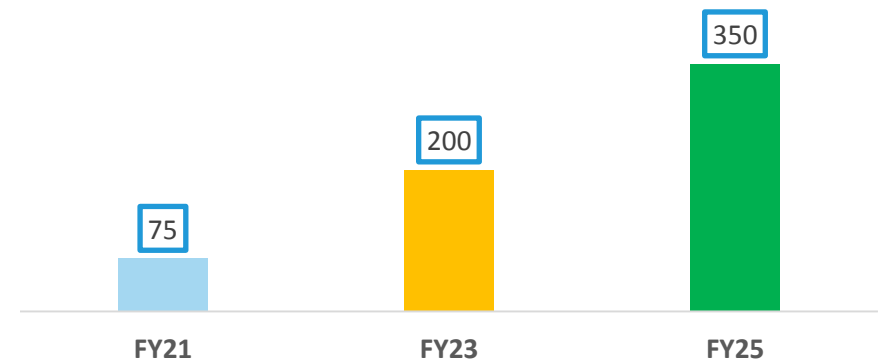
Disbursal (In cr.)



#Customer base



#Branches

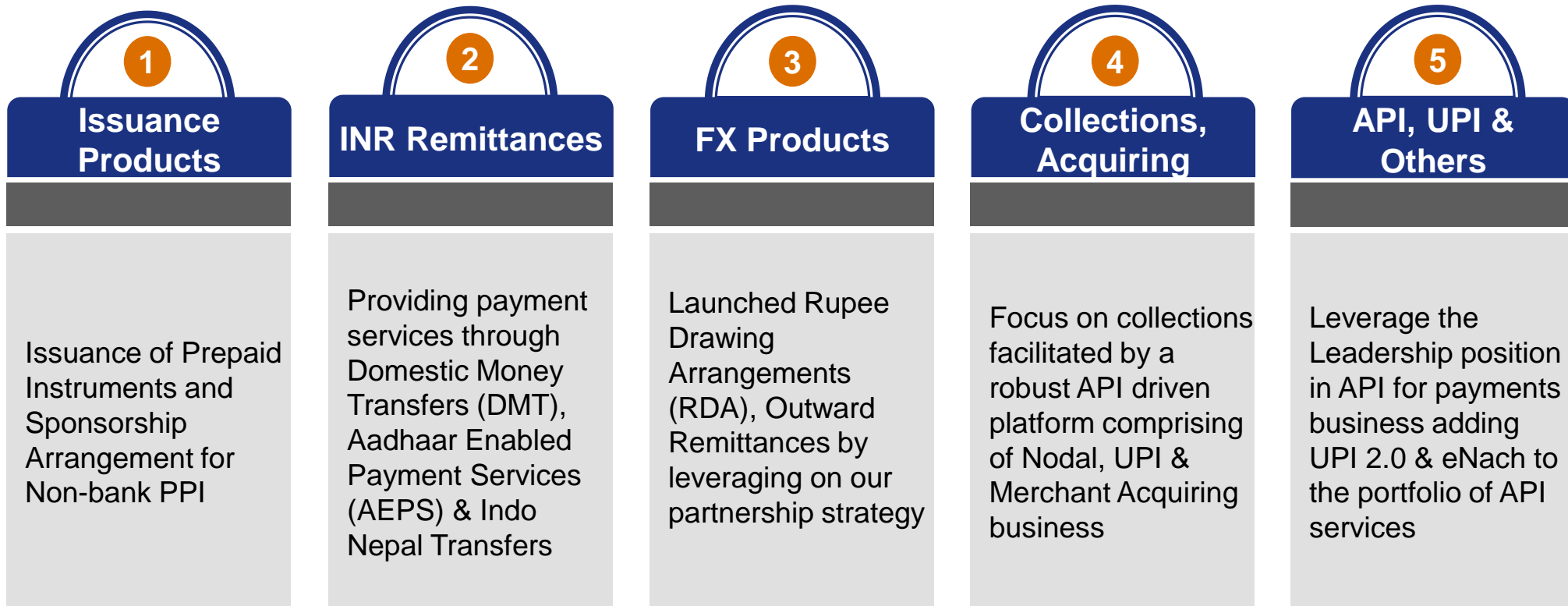




Digital Banking Update



Enhanced Digital Value Proposition through leveraging on payments business & partnership strategy



Our Continual market standing in the digital space...



MEITY Digital Performance:
Among top 6 players



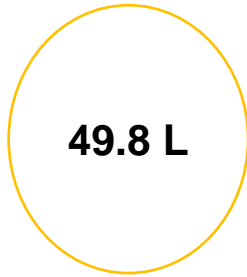
POS terminals:
RBL # 1 player
with ~25% market share



AEPS: RBL # 6 in terms of transaction processed



MFI: RBL 40% market share disbursements through API



Total Number of Customers



Total Transaction Volume



Total no of API calls

For period Apr' 20 to Sep' 20

13.13 L No of Merchants

22.06 L PPI Customers

12.15 L Customer Service Points

Deepening our digital footprint...

Issuance Products



Launched two new Platforms in the PPI business

30 clients in pipeline over the next quarter

State of Art Customer onboarding through Biometric and Video KYC Piloted

INR Remittances



2.66L (AEPS+DMT) new CSPs onboarded in the quarter

State of the art CSP onboarding through Biometric KYC platform launched

AEPS: **65% increase** in transactions value post lockdown easing.

DMT: **75% growth** in transactions value QOQ

FX Products



Launched RDA Services. & closed a marquee mandate with a large Exchange House

Launched Outward Remittance under Liberalised Remittance scheme

Launched Nostro settlement services for Small Finance Banks (SFBs)

83% growth in volume QOQ and **81% growth** in value QOQ

Acquiring & Aggregation



RBL # 1 player with ~27% market share, 12.57 L Pos Terminals

QOQ transaction **volume** growth of **54%** and **value** growth of **70%**

Strengthen Control processes by strategic tieup with an independent reconciliation provider

API, UPI & Others



RBL contributes to **40% market share** in the MFI segment for payment APIs

Bouquet of API solutions across payment services

150+ APIs live with over **2.08L API hits every day**

Launched Customized UPI Collect Solutions

Launched eMandate services

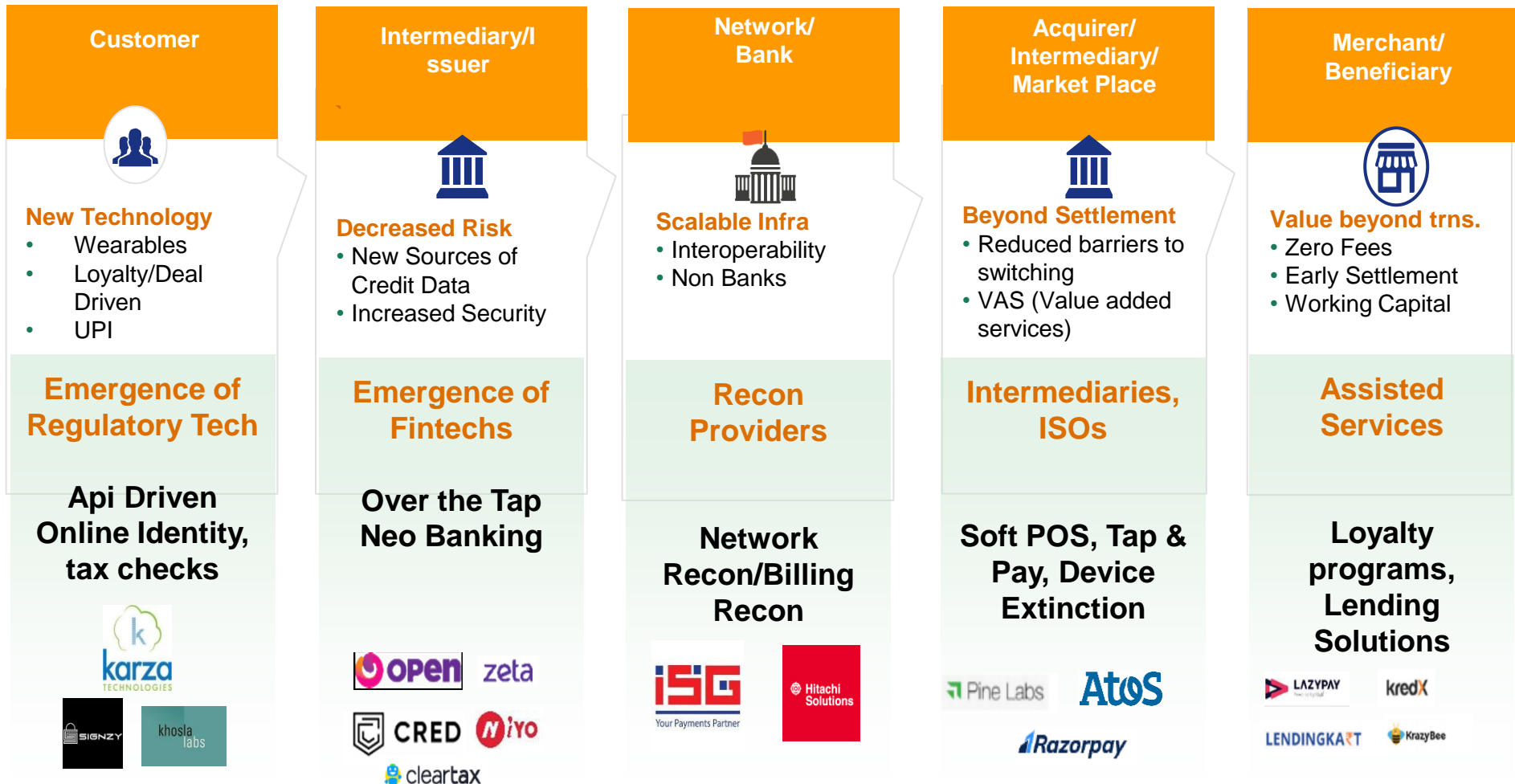


indiatransact



Engaging across the ecosystem for new solutions

The bank is actively partnering with Fintechs providing new value added services leveraging API leadership, interactive user interfaces, Data analytics, AI & ML.

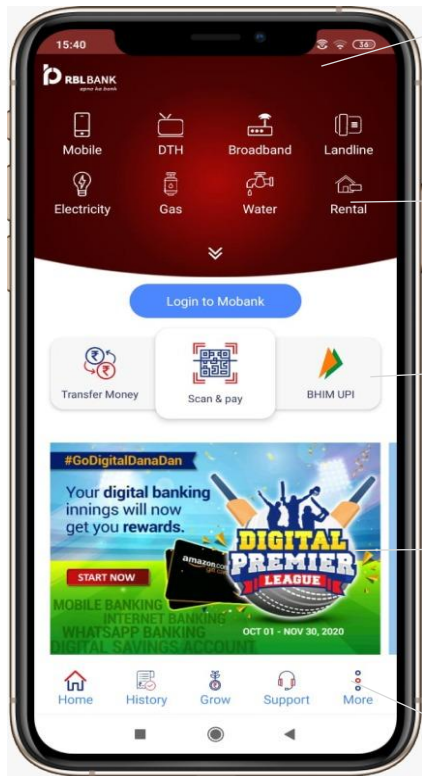




Branch and Business Banking Update

Continuing with Contactless Banking

Enhanced contactless experience through our new look
Digital channels – Mobile & Internet banking



Improved Bill pay section

Cardless cash withdrawal at ATMs

UPI 2.0 with improved experience

Avail Health Insurance through Mobank

EASBA available on Mobank

70%

Growth in user enrolment on Digital Channels QOQ

61%

Of Total Deposits (FD & RD) sourced Digitally

47%

of CASA acquisition is through Digital channels

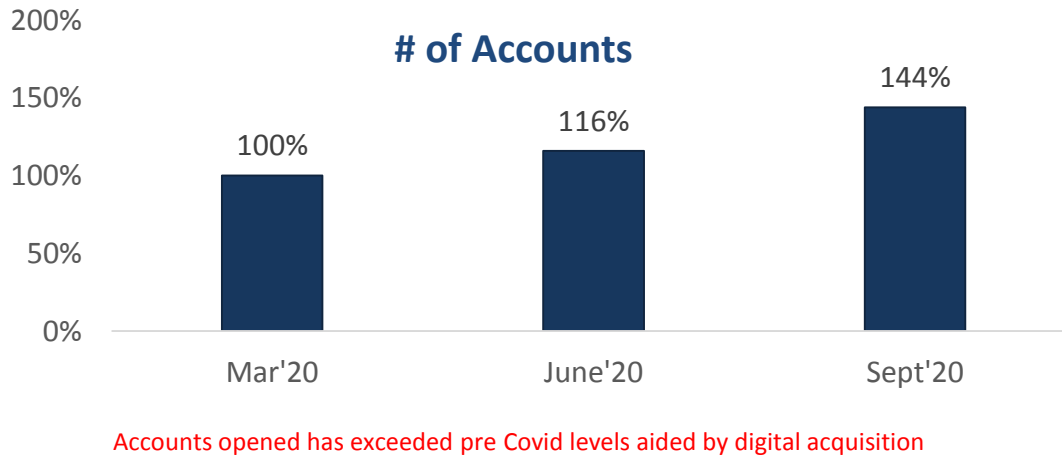
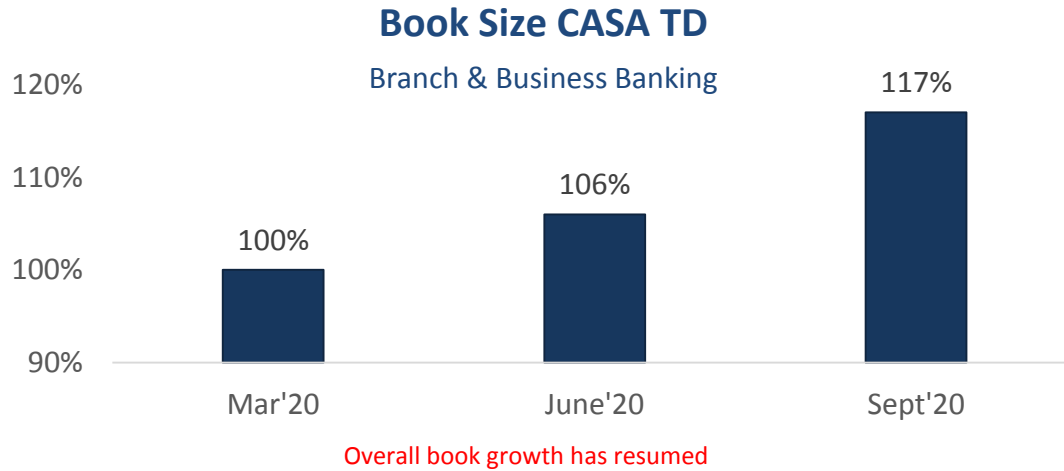
36%

Growth of interactions through Whatsapp Banking QOQ

52%

Growth in UPI transactions QOQ

Granularity in Branch Banking – Q2 FY'21



32%

QOQ growth in individual FDs

70%

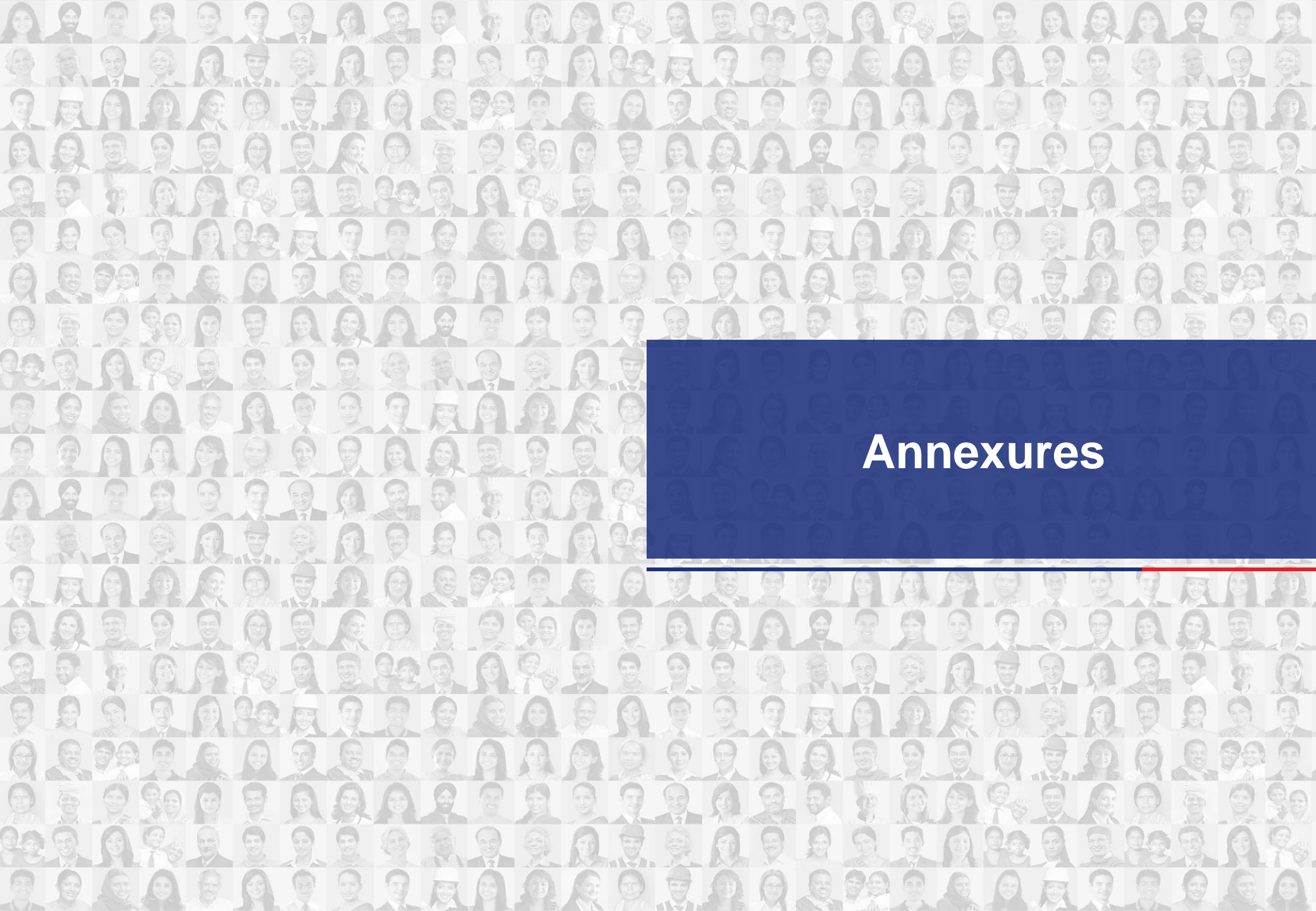
Growth in retail products bought by customers QOQ

71%

Retail TD as % of Total Deposits

87%

TD tenure greater than 1 year



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. Rajeev Ahuja

Executive Director

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



Mr. Vijay Mahajan

Non-Executive Director

Previously, Founder of Basix Social Enterprise Group



Ms. Ranjana Agarwal

Additional Independent Director

Founder and managing partner of Vaish & Associates, Chartered Accountants and has over 30 years of experience



Mr. Vimal Bhandari

Non-Executive Additional Director

Executive Vice Chairman and CEO with Arka Fincap Limited (AFL)



Mr. Prakash Chandra

Non – Executive Part Time Chairman

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



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



Ms. Veena Mankar

Non-Independent Director

Currently, Chairman of RBL Finserve Ltd. Previously, Founder of Swadhaar Finserve Pvt. Ltd. And Swadhaar FinAccess

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

(38)



Mr. Rajeev Ahuja

Executive Director

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

(34)



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

(35)



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

(34)



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(22)



Ms. Shanta Vallury Gandhi

Head - HR, CSR & Internal Branding

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

(28)



Mr. Harjeet Toor

Head - Retail, Inclusion and Rural Business

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

(26)



Mr. Sankarson Banerjee

Chief Information Officer

Previously, Chief Technology Officer, National Stock Exchange

(23)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(28)



Mr. Deepak Kumar

Chief Risk Officer

Previously, associated with State Bank of India and member of RBI committees

(37)

Figures in brackets are years of work experience in financial services

Professional and Experienced Leadership Team (Contd.)



Mr. Bhavtaran Singh (Sunny) Uberai

Head – Client Services

Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore

(35)



Mr. Pankaj Sharma

Chief Operations Officer

Previously, Head Retail Operations, Axis Bank

(20)



Mr. Sanker Parameswaran

Head - Legal

Previously, associated with ICICI Bank, Indian Hotels, Amway India

(35)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q2 FY21	Q2 FY20	Q1 FY21	H1 FY21	H1 FY20
Income					
Interest Earned	2,077	2,126	2,235	4,312	4,149
Interest Expended	1,145	1,257	1,194	2,339	2,463
Net Interest Income	932	869	1,041	1,973	1,686
Other Income	456	442	333	790	923
Total Income	1,388	1,310	1,375	2,763	2,609
Expenditure					
Operating Expenses	669	667	685	1,353	1,363
Employee Cost	215	196	212	428	381
Premises Cost	66	52	73	138	108
Depreciation	41	34	38	79	65
Other Operating Expenses	347	385	362	709	810
Operating Profit	720	643	690	1,409	1,246
Provisions	526	541	500	1,026	738
On advances	514	539	514	1,029	740
On others	11	2	(14)	(3)	(3)
Profit Before Tax	194	103	190	384	508
Tax	50	48	48	98	187
Profit After Tax	144	54	141	285	321

Balance Sheet Statement

Particulars	Sep 30, 2020	June 30, 2020	Sep 30, 2019
<u>Liabilities</u>			
Capital	509	509	431
Reserves and Surplus	10,363	10,216	7,368
Deposits	64,506	61,736	62,829
Borrowings	13,256	16,029	13,953
Other Liabilities	4,712	3,956	3,096
Total	93,347	92,445	87,678
<u>Assets</u>			
Cash & Balances with RBI	7,958	9,301	3,657
Balances with other banks	3,672	2,335	2,766
Investments (Net)	21,277	19,884	19,778
Advances (Net)	56,162	56,683	58,476
Fixed and Other Assets	4,278	4,242	3,001
Total	93,347	92,445	87,678

Consolidated Profit & Loss Statement

Particulars	Q2 FY21	Q2 FY20	Q1 FY21	H1 FY21	H1 FY20
<u>Income</u>					
Interest Earned	2,164	2,190	2,322	4,485	4,274
Interest Expended	1,145	1,257	1,194	2,338	2,463
Net Interest Income	1,019	933	1,128	2,147	1,811
Other Income	450	443	333	783	927
Total Income	1,469	1,376	1,461	2,931	2,738
<u>Expenditure</u>					
Operating Expenses	741	734	758	1,500	1,494
Employee Cost	279	244	269	548	471
Premises Cost	70	55	77	147	114
Depreciation	43	35	40	84	67
Other Operating Expenses	349	399	372	721	842
Operating Profit	728	642	703	1,431	1,243
Provisions	526	541	500	1,026	738
On advances	514	539	514	1,029	740
On others	11	2	(14)	(3)	(3)
Profit Before Tax	202	102	203	405	506
Tax	50	48	48	98	187
Profit After Tax	152	53	154	307	319

Consolidated Balance Sheet Statement

Particulars	Sep 30, 2020	June 30, 2020	Sep 30, 2019
<u>Liabilities</u>			
Capital	509	509	431
Reserves and Surplus	10,367	10,211	7,353
Deposits	64,450	61,711	62,824
Borrowings	13,256	16,029	13,953
Other Liabilities	4,721	3,962	3,110
Total	93,303	92,422	87,671
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	7,959	9,302	3,658
Balances with other banks	3,673	2,336	2,768
Investments (Net)	21,132	19,739	19,683
Advances (Net)	56,162	56,683	58,472
Fixed and Other Assets	4,337	4,321	3,050
Total	93,303	92,422	87,671

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	FY19	FY20	H1 FY21
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,336	10,290	10,365
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	58,394	57,812	64,506
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	54,308	58,019	56,162
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	16,840	18,150	21,277
Net Profit	12	66	92	93	207	292	446	635	867	506	285
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.5	16.4	16.5
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.38	3.62	3.34
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.69	2.05	1.38
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	19.3	16.0	16.4
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,843	7,221	7,345
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.27	0.59	0.61
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	12.15	5.74	5.23

Thank you

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