

April 18, 2019

The Secretary,
Listing Department,
BSE Limited,
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Script Code: 540065

The Manager,
Listing Department,
The National Stock Exchange Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai -400051
Script Name: RBLBANK

Reg: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”)

Sub: Outcome of Board Meeting

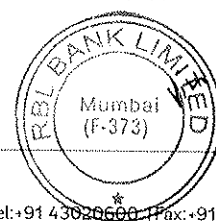
Dear Sir/Madam,

Pursuant to the applicable provisions of SEBI LODR, this is to inform you that the Board of Directors of the Bank at its meeting held today has, inter-alia, considered/approved the following:

1. Audited Standalone Financial Results for the quarter and year ended March 31, 2019 along with the Auditors Report (with unmodified opinion) duly considered by the Audit Committee of the Board and which were approved by the Board of Directors at its meeting held today (enclosed);
2. Audited Consolidated Financial Results for the year ended March 31, 2019 along with the Auditors Report (with unmodified opinion) duly considered by the Audit Committee of the Board and which were approved by the Board of Directors at its meeting held today (enclosed);
3. Recommended dividend of Rs. 2.70 per equity share of Rs 10/- each (27%) to be payable subject to the approval of the shareholders of the Bank at their ensuing Annual General Meeting (“AGM”);
4. Re-validated/Renewed their earlier approval for issue of debt securities on private placement basis subject to the approval of the shareholders of the Bank at their ensuing AGM;
5. Approved raising of funds aggregating up to Rs. 3,500 crore, including through issuance of equity shares/depository receipts and other securities including through QIP / GDRs/ ADRs/ FCCBs, or such methods, subject to such regulatory/statutory approvals as may be required, including approval of shareholders of the Bank, at the ensuing Annual General Meeting of the Bank.

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RBL Bank Limited



In supplement to the above, please find enclosed herewith the following:

6. Press Release on the above-mentioned Audited Financial Results of the Bank for the quarter and year ended March 31, 2019.
7. Investor Presentation on the Audited Financial Results of the Bank for the quarter and year ended March 31, 2019
8. Declaration in respect of Audit Report with unmodified opinion with respect to the aforesaid Audited Financial Results/Statements (Standalone and Consolidated) for the quarter/ year ended March 31, 2019.

Please note that the Board Meeting commenced at 11.15 a.m. and concluded at 12.25 p.m.

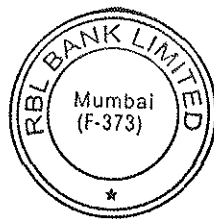
Kindly take the same on record.

Thanking you,

Yours faithfully,

For RBL Bank Limited


Vinay Tripathi
Company Secretary



Encl: As above

www.rblbank.com

RBL Bank Limited

Controlling Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India | Tel: +91 43020600 | Fax: +91 43020520

Registered Office: 1st Lane, Shahupuri, Kolhapur- 416 001, India. | Tel. : +91 231 6650214 | Fax : +91 231 2657386

CIN: L65191PN1943PLC007308 • E-mail: customercare@rblbank.com

Auditor's Report on the Standalone Financial Results of RBL Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of RBL Bank Limited

1. We have audited the accompanying annual Standalone Financial Results of RBL Bank Limited (the 'Bank') for the year ended 31 March 2019 (the 'Financial Results'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015 (the 'Listing Regulations'). The disclosures relating to 'Pillar 3 under Basel III Capital Regulations' and those relating to 'Leverage Ratio', 'Liquidity Coverage Ratio' under Capital Adequacy and Liquidity Standards issued by Reserve Bank of India ('RBI') have been disclosed on the Bank's website and in respect of which a link has been provided in the Financial Results and have not been audited by us. Attention is drawn to the fact that the figures for the quarter ended 31 March 2019 and the corresponding quarter ended in the previous year as reported in these Financial Results are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the relevant financial year. Also the figures up to the end of the third quarter had only been reviewed and not subjected to audit.
2. These Financial Results have been prepared on the basis of the standalone financial statements and reviewed quarterly standalone financial results up to the end of the third quarter which are responsibility of the Bank's Management. Our responsibility is to express an opinion on these Financial Results based on our audit of the annual standalone financial statements, which have been prepared in accordance with the recognition and measurement principles prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, provisions of Section 29 of the Banking Regulation Act, 1949, circulars, guidelines and directions issued by RBI from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.
3. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as Financial Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.



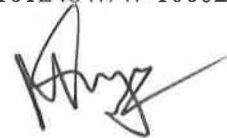
Auditor's Report on the Standalone Financial Results of RBL Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)

4. In our opinion and to the best of our information and according to the explanations given to us, these Financial Results;
- i. have been presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
 - ii. give a true and fair view of the net profit and other financial information for the year ended 31 March 2019.

For **B S R & Co. LLP**

Chartered Accountants

Firm's Registration No: 101248W/W-100022



Manoj Kumar Vijai

Partner

Membership No: 046882

Mumbai
18 April 2019

B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Auditor's Report on the Consolidated Financial Results of RBL Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of RBL Bank Limited

1. We have audited the accompanying annual Consolidated Financial Results of RBL Bank Limited (the 'Bank') and its subsidiary (the Bank and its subsidiary together referred to as 'the Group') for the year ended 31 March 2019 (the 'Consolidated Financial Results'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations').
2. These Consolidated Financial Results have been prepared on the basis of the consolidated financial statements which are the responsibility of the Bank's Management. Our responsibility is to express an opinion on these Consolidated Financial Results based on our audit of the annual consolidated financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with the relevant rules issued thereunder, provisions of Section 29 of the Banking Regulation Act, 1949, circulars, guidelines and directions issued by RBI from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.
3. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Consolidated Financial Results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as Consolidated Financial Results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
4. In our opinion and to the best of our information and according to the explanations given to us, these Consolidated Financial Results:
 - (i) include the annual financial results of RBL Finserve Limited (formerly Swadhaar FinServe Private Limited), a subsidiary company of the Bank;
 - (ii) have been presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and



Auditor's Report on the Consolidated Financial Results of RBL Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)

RBL Bank Limited

- (iii) give a true and fair view of the consolidated net profit and other financial information for the year ended 31 March 2019.

For **B S R & Co. LLP**

Chartered Accountants

Firm's Registration No: 101248W/W-100022



Manoj Kumar Vijai

Partner

Membership No: 046882

Mumbai

18 April 2019

RBL Bank Limited

Registered Office: 'Mahaveer', 179/E Ward, Shri Shahu Market Yard, Kolhapur - 416005

Corporate Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013

Tel.: +91 22 4302 0600, Fax: +91 22 4302 0520

Website: www.rblbank.com | E-mail: investorgrievances@rblbank.com | CIN: L65191PN1943PLC007308

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019

(₹ in Lacs)

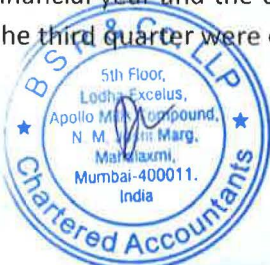
Sr. No.	Particulars	Standalone					Consolidated (Note 4)	
		Quarter ended 31.03.2019	Quarter ended 31.12.2018	Quarter ended 31.03.2018	Year ended 31.03.2019	Year ended 31.03.2018	Year ended 31.03.2019	Year ended 31.03.2018
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	183,412	163,893	122,271	630,071	450,757	630,208	456,148
(a)	Interest/ discount on advances/ bills	146,864	133,041	95,250	504,983	343,090	504,983	348,436
(b)	Income on investments	29,739	27,383	24,964	109,344	99,817	109,344	99,817
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	4,523	2,421	1,659	11,124	7,015	11,124	7,015
(d)	Others	2,286	1,048	398	4,620	835	4,757	880
2	Other Income	40,923	37,406	31,198	144,237	106,819	144,098	106,881
3	Total Income (1+2)	224,335	201,299	153,469	774,308	557,576	774,306	563,029
4	Interest Expended	109,540	98,385	72,225	376,123	274,128	376,065	274,090
5	Operating Expenses (i)+(ii)	58,796	53,067	42,934	204,202	150,341	204,390	154,808
(i)	Employees cost	16,820	16,406	13,050	63,618	55,068	75,231	58,182
(ii)	Other operating expenses	41,976	36,661	29,884	140,584	95,273	129,159	96,626
6	Total Expenditure (4+5) excluding provisions and contingencies	168,336	151,452	115,159	580,325	424,469	580,455	428,898
7	Operating Profit before provisions and contingencies (3-6)	55,999	49,847	38,310	193,983	133,107	193,851	134,131
8	Provisions (other than tax) and Contingencies	19,997	16,068	11,286	64,068	36,452	64,068	36,748
9	Exceptional Items	-	-	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	36,002	33,779	27,024	129,915	96,655	129,783	97,383
11	Tax expense	11,284	11,260	9,212	43,220	33,146	43,647	33,462
12	Net Profit/(Loss) from Ordinary Activities after tax before Minority Interest (10-11)	24,718	22,519	17,812	86,695	63,509	86,136	63,921
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-



Sr. No.	Particulars	Standalone					Consolidated (Note 4)	
		Quarter ended 31.03.2019	Quarter ended 31.12.2018	Quarter ended 31.03.2018	Year ended 31.03.2019	Year ended 31.03.2018	Year ended 31.03.2019	Year ended 31.03.2018
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
14	Net Profit (+)/ Loss (-) for the period before Minority Interest (12-13)	24,718	22,519	17,812	86,695	63,509	86,136	63,921
15	Less : Share of Minority Interest						353	162
16	Add : Share in profit / (loss) of associate						-	(590)
17	Profit after tax (14-15+16)	24,718	22,519	17,812	86,695	63,509	85,783	63,169
18	Paid-up equity share capital(Face Value of ₹ 10/- each)	42,671	42,543	41,967	42,671	41,967	42,671	41,967
19	Reserves excluding Revaluation Reserves				711,970	626,336	710,717	625,995
20	Minority Interest						-	1,882
21	Analytical Ratios							
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	13.46	12.86	15.33	13.46	15.33	13.46	15.33
(iii)	Earnings Per Share (EPS) - ₹							
(a)	- Basic EPS before / after Extraordinary items (not annualized)	5.79	5.30	4.26	20.47	15.79	20.25	15.70
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	5.68	5.21	4.14	20.04	15.18	19.83	15.09
(iv)	NPA Ratios							
(a)	Gross NPA	75,462	69,554	56,673	75,462	56,673	75,462	56,673
	Net NPA	37,274	35,824	31,256	37,274	31,256	37,274	31,256
(b)	Gross NPA %	1.38	1.38	1.40	1.38	1.40	1.38	1.40
	Net NPA %	0.69	0.72	0.78	0.69	0.78	0.69	0.78
(c)	Return on Assets % (annualised)	1.30	1.27	1.25	1.27	1.21	1.27	1.20

Notes:

- These results have been reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors of the Bank at its meeting held in Mumbai on April 18, 2019. There are no qualifications in the auditor's report for the quarter and year ended March 31, 2019.
- The figures of the last quarter for the current year and for the previous year are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures up to the third quarter. The figures up to the end of the third quarter were only reviewed and not subjected to audit.



3. The results for the quarter and year ended March 31, 2019 have been arrived at after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, Non-Performing Assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
4. During the current financial year, the RBL Bank Limited increased its equity stake to 100% in RBL FinServe Limited (RFL) (Formerly known as Swadhaar FinServe Private Limited) and the company has become fully owned subsidiary of RBL Bank Limited with effect from June 28, 2018. During the previous year ended March 31, 2018, the Bank increased its equity stake in RFL from 30.00% to 60.48%, following which the company became a "Subsidiary" of the Bank with effect from November 8, 2017.
5. During the quarter and year ended March 31, 2019, the Bank allotted 1,274,837 and 7,042,181 shares respectively, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
6. For the financial year ending March 31, 2019, the Board of Directors have proposed a dividend of ₹ 2.70/- per share (previous year ₹ 2.10/- per share), subject to the approval of the members at the ensuing Annual General Meeting.
7. The business operations of the Bank are largely concentrated in India and for the purpose of segment reporting, the Bank is considered to operate only in domestic segment.
8. RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015, on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards – Amendments' requires banks to make applicable Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio (LCR) under Basel III Framework. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: <http://www.rblbank.com/BaselDisclosures.aspx>. These disclosures have not been subjected to audit by the Statutory Auditors.
9. The disclosures for NPA referred to in point 21 (iv) above correspond to Non Performing Advances.
10. The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statement for the year ended March 31, 2019.
11. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.



SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019

(₹ in Lacs)

Sr. No	Particulars	Standalone					Consolidated	
		Quarter ended 31.03.2019 Audited	Quarter ended 31.12.2018 Unaudited	Quarter ended 31.03.2018 Audited	Year ended 31.03.2019 Audited	Year ended 31.03.2018 Audited	Year ended 31.03.2019 Audited	Year ended 31.03.2018 Audited
1	Segment Revenue							
(a)	Corporate / Wholesale Banking	128,163	125,732	76,896	434,884	291,054	434,884	291,054
(b)	Retail Banking	109,175	103,961	79,202	392,341	300,644	392,341	300,644
(c)	Treasury	133,482	120,950	95,475	465,713	364,869	465,713	364,869
(d)	Other Banking Operations	47,457	40,614	22,551	147,050	59,332	147,049	64,786
	Total [Items (a) to (d)]	418,277	391,257	274,125	1,439,988	1,015,899	1,439,987	1,021,353
	Less: Inter Segment Revenue	193,942	189,958	120,656	665,680	458,323	665,681	458,324
	Total Income	224,335	201,299	153,469	774,308	557,576	774,306	563,029
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest)							
(a)	Corporate / Wholesale Banking	16,674	11,942	9,419	49,352	37,421	49,352	37,421
(b)	Retail Banking	8,723	8,780	10,112	39,877	24,226	39,877	24,226
(c)	Treasury	1,166	7,004	3,504	13,944	25,820	13,944	25,820
(d)	Other Banking Operations	9,434	6,055	3,980	26,741	8,902	26,610	9,630
	Total [Items (a) to (d)]	35,997	33,781	27,015	129,914	96,369	129,783	97,097
	Less: i) Interest	-	-	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	-	(4)	-	47	-	47
	(iii) Un-allocable income	(5)	2	(5)	(1)	(333)	-	(333)
	Total Profit Before Tax	36,002	33,779	27,024	129,915	96,655	129,783	97,383
3	Segment Assets							
	Corporate/Wholesale Banking	3,348,889	3,167,282	2,660,544	3,348,889	2,660,544	3,348,889	2,660,544
	Retail Banking	1,604,970	1,423,124	1,187,634	1,604,970	1,187,634	1,604,970	1,187,634
	Treasury	2,378,718	2,068,657	1,993,604	2,378,718	1,993,604	2,378,718	1,993,604
	Other Banking Operations	537,003	460,093	227,381	537,003	227,381	540,900	230,033
	Unallocated	166,302	101,044	115,912	166,302	115,912	166,302	115,912
	Total	8,035,882	7,220,200	6,185,075	8,035,882	6,185,075	8,039,779	6,187,727
4.	Segment Liabilities							
	Corporate/Wholesale Banking	2,104,407	1,922,523	1,283,982	2,104,407	1,283,982	2,104,407	1,283,982
	Retail Banking	2,976,795	2,495,064	2,191,031	2,976,795	2,191,031	2,976,795	2,191,031
	Treasury	2,186,824	2,062,639	2,025,035	2,186,824	2,025,035	2,186,824	2,025,035
	Other Banking Operations	12,484	11,296	16,095	12,484	16,095	16,381	18,746
	Unallocated	640	1,109	535	640	535	1,893	877
	Capital and Reserves	754,732	727,569	668,397	754,732	668,397	753,479	668,056
	Total	8,035,882	7,220,200	6,185,075	8,035,882	6,185,075	8,039,779	6,187,727



Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting structure, guidelines prescribed by RBI and in compliance with the Accounting Standard 17 – “Segment Reporting”.

SUMMARISED BALANCE SHEET

(₹ in Lacs)

Particulars	Standalone		Consolidated	
	March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
	(Audited)	(Audited)	(Audited)	(Audited)
CAPITAL AND LIABILITIES				
Capital	42,671	41,967	42,671	41,967
Reserves and Surplus	712,061	626,430	710,808	626,089
Minority Interest			-	1,882
Deposits	5,839,442	4,390,226	5,835,763	4,388,310
Borrowings	1,183,207	926,144	1,183,207	926,144
Other Liabilities and Provisions	258,501	200,308	267,330	203,335
Total	8,035,882	6,185,075	8,039,779	6,187,727
ASSETS				
Goodwill on Consolidation			4,068	1,829
Cash and Balances with Reserve Bank of India	483,952	258,933	484,005	258,946
Balances with banks and money at call and short notice	176,259	169,511	180,867	172,069
Investments	1,684,036	1,544,750	1,674,517	1,539,704
Advances	5,430,824	4,026,784	5,430,824	4,026,784
Fixed Assets	40,248	33,400	41,551	33,964
Other Assets	220,563	151,697	223,947	154,431
Total	8,035,882	6,185,075	8,039,779	6,187,727

Place: Mumbai

Date: April 18, 2019



For RBL Bank Limited

Vishwavir Ahuja
Managing Director & CEO

April 18, 2019

The Secretary,
Listing Department,
BSE Limited,
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Script Code: 540065

The Manager,
Listing Department,
The National Stock Exchange Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai -400051
Script Name: RBLBANK

**Ref: Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
read with SEBI Circular bearing Ref No. CIR/CFD/CMD/56/2016 dated May 27, 2016**

Sub: Declaration in respect of Audit Reports with Unmodified Opinion

Dear Sir,

We hereby declare and confirm that the Auditors' Report on Audited Standalone Financial Results/Statements and Audited Consolidated Financial Results/Statements for the quarter / year ended on March 31, 2019 approved at the Board Meeting held today is with **Unmodified Opinion**.

For RBL Bank Limited



Deepak Ruiya
Chief Financial Officer (interim)



www.rblbank.com

RBL Bank Limited

Controlling Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India | Tel: +91 22 43020600 | Fax: +9122 43020520

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CIN: L65191PN1943PLC007308 • E-mail: customercare@rblbank.com

For immediate release

Financial Results for Q4 FY19

RBL Bank reports advances growth of 35% in Q4 FY19, Operating profit increase of 46% and Net Profit increase of 39% at ₹ 247.2 crore on a YoY basis

Key financial highlights:

- Q4 FY19 Net Profit up by 39% to ₹ 247.2 crore
- Advances (Net) at ₹ 54,308.2 crore and Deposits at ₹ 58,394.4 crore up by 35% and 33% respectively on Year on Year (YoY) basis
- Net Interest Income (NII) up by 48% to ₹ 738.7 crore
- Other Income up by 31% to ₹ 409.2 crore
- Core fee income up by 43% to ₹ 387.6 crore
- NIM improves to 4.23% up from 3.98% in Q4 FY18. Cost to income ratio is at 51.2%
- Gross NPA ratio at 1.38% (1.40% in Q4 FY18); Net NPA ratio at 0.69% (0.78% in Q4 FY18); Provision coverage ratio increases to 65.30% (57.57% in Q4 FY18); Net stressed assets at 0.73% (0.86% in Q4 FY18)
- Return on Assets at 1.30% up from 1.25% in Q4 FY18; Return on Equity at 13.41% up from 10.90% in Q4 FY18

Mumbai, April 18, 2019: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the audited financial results for the quarter and year ended March 31, 2019.

Key Financials:

Rs. in crore	Q4 FY19	Q4 FY18	YoY	Q3 FY19	QoQ	FY19	FY18	YoY
Net Interest Income	738.7	500.5	48%	655.1	13%	2,539.5	1766.3	44%
Other Income	409.2	312.0	31%	374.1	9%	1,442.4	1068.2	35%
Net Total Income	1,148.0	812.4	41%	1,029.2	12%	3,981.9	2834.5	40%
Operating Profit	560.0	383.1	46%	498.5	12%	1,939.8	1331.1	46%
Net profit (after tax)	247.2	178.1	39%	225.2	10%	867.0	635.1	37%

Rs. in crore	March 31, 2019	March 31, 2018	YoY	December 31, 2018	QoQ
Advances (Net)	54,308.2	40,267.8	35%	49,892.6	9%
Deposits	58,394.4	43,902.3	33%	52,187.1	12%
Investments (Net)	16,840.4	15,447.5	9%	14,814.5	14%

Key ratios:

Particulars (in %)	Q4 FY19	Q4 FY18	FY19	FY18
Net Interest Margin	4.23	3.98	4.14	3.80
Cost to Income	51.22	52.85	51.28	53.04
Return on Assets	1.30	1.25	1.27	1.21
Return on Equity	13.41	10.90	12.15	10.95
Gross NPA	1.38	1.40	1.38	1.40
Net NPA	0.69	0.78	0.69	0.78
Provision Coverage Ratio	65.30	57.57	65.30	57.57

Performance highlights – Quarter ended March 31, 2019 (Q4 FY19):

- Net Interest Income (NII) at ₹ 738.7 crore as against ₹ 500.5 crore in Q4 FY18, an increase of 48%
- Other Income at ₹ 409.2 crore as against ₹ 312.0 crore in Q4 FY18, an increase of 31%
- Core fee income at ₹ 387.6 crore as against ₹ 270.4 in Q4 FY18, an increase of 43%
- Operating profit at ₹ 560.0 crore as against ₹ 383.1 crore in Q4 FY18, an increase of 46%
- Net profit at ₹ 247.2 crore as against ₹ 178.1 crore in Q4 FY18, an increase of 39%
- Net Interest Margin (NIM) at 4.23% as against 3.98% in Q4 FY18, an improvement of 25 bps
- Cost to Income ratio at 51.22% as against 52.85% in Q4 FY18, a decline of 1.63%
- Return on Assets (RoA) at 1.30% as against 1.25% in Q4 FY18
- Return on Equity (RoE) at 13.41% as against 10.90% in Q4 FY18

Performance highlights – Full Year ended March 31, 2019 (FY19):

- Net Interest Income (NII) at ₹ 2,539.5 crore as compared to ₹ 1,766.3 crore in the year ended March 31, 2018 (FY18), registering an increase of 44%
- Other Income at ₹ 1,442.4 crore as against ₹ 1,068.2 crore in FY18, an increase of 35%
- Operating profit at ₹ 1,939.8 crore as against ₹ 1,331.1 crore in FY18, an increase of 46%
- Net profit at ₹ 867.0 crore as against ₹ 635.1 crore in FY18, showing an increase of 37%
- Net Interest Margin (NIM) at 4.14% as against 3.80% in FY18, showing an improvement of 34 bps
- Cost to Income ratio at 51.28% as against 53.04% in FY18, a decline of 1.76%
- Return on Assets (RoA) at 1.27% as against 1.21% in FY18
- Return on Equity (RoE) at 12.15% as against 10.95% in FY18
- Net Advances as at March 31, 2019 stood at ₹ 54,308.2 crore as compared to ₹ 40,267.8 crore as at March 31, 2018, a growth of 35%
- Gross NPA decreased to 1.38% as at March 31, 2019 against 1.40% as at March 31, 2018. Net NPA decreased to 0.69% as at March 31, 2019 against 0.78% as at March 31, 2018.
- Deposits as at March 31, 2019 stood at ₹ 58,394.4 crore as compared to ₹ 43,902.3 crore as at March 31, 2018, a growth of 33%
- Current Accounts & Savings Accounts (CASA) ratio improved to 24.98% as at March 31, 2019 from 24.32% as at March 31, 2018
- Capital Adequacy Ratio as per BASEL III Capital regulations as at March 31, 2019 was 13.46% against 15.33% as at March 31, 2018
- The bank has 324 branches as of March 31, 2019. In addition the Bank also has 993 business correspondent branches, of which 226 are banking outlets. RBL Finserve Limited ("RBL Finserve") (Formerly Swadhaar Finserve Private Limited), a 100% subsidiary of the Bank, accounts for 452 business correspondent branches

Operating review

Asset growth and quality

The Bank's growth in advances portfolio continued to be robust at 35% on a year-on-year basis. The net advances as at March 31, 2019 were ₹ 54,308.2 crore as against ₹ 40,267.8 on March 31, 2018, with all-round growth observed in all business segments. The growth in the Corporate & Institutional segment and Commercial Banking (together termed as "Wholesale portfolio") was pegged at 25%, while that of other segments (Retail Assets and Development Banking & Financial Inclusion – together termed as ("Non-wholesale portfolio") was 49%. The non-wholesale portfolio constituted about 44% of the loan portfolio of the Bank as at March 31, 2019.

The gross NPA ratio has decreased to 1.38% as at March 31, 2019 from 1.40% as at March 31, 2018. The restructured standard assets portfolio has decreased to 0.04% as at March 31, 2019 from 0.08% as at March 31, 2018. The net NPA ratio has decreased to 0.69% as at March 31, 2019 from 0.78% as at March 31, 2018. The net stressed assets of the Bank have decreased to 0.73% as at March 31, 2019 from 0.86% as at March 31, 2018. The Bank's provisioning coverage ratio (including technical write-offs), improved to 65.30% as at March 31, 2019 as compared to 57.57% as at March 31, 2018.

Deposit growth

The Bank's deposits grew on 33% year on year basis with CASA growing faster at 37%. Deposits grew to ₹ 58,394.4 crore as at March 31, 2019 as against ₹ 43,902.3 crore as at March 31, 2018. CASA ratio increased to 24.98% as at March 31, 2019 compared to 24.32% as at March 31, 2018.

Capital adequacy

The Bank's capital adequacy ratio as at March 31, 2019 was 13.46% and Tier-1 capital adequacy ratio was 12.10%, significantly higher than the regulatory requirements.

Consolidated Financial Results

The consolidated net profit for the year ended March 31, 2019 was Rs. 857.83 crore as compared to Rs.631.69 crores, up 36%, over the previous year ended March 31, 2018.

Commenting on the performance Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said "The year 2018-19 has been a challenging year for the banking sector. In this backdrop, I am happy to report that our Bank has continued to consistently maintain its strong growth momentum and improvement in operating metrics while maintaining robust asset quality. In our chosen segments the Bank continues to grow at a rapid pace towards reaching market leadership. We continue to see strong traction in customer acquisition and brand acceptance across all our businesses in our journey to be the "Bank of Choice" for our customers ".

About RBL Bank

RBL Bank is one of India's fastest growing private sector banks with an expanding presence across the country. The Bank offers specialized services under six business verticals namely: Corporate & Institutional Banking, Commercial Banking, Branch & Business Banking, Retail Assets, Development Banking and Financial Inclusion, Treasury and Financial Markets Operations. It currently services over 6.5 million customers through a network of 324 branches, 993 business correspondent branches (of which 226 banking outlets) and 341 ATMs spread across 21 Indian states and Union Territories.

RBL Bank is listed on both NSE and BSE (RBLBANK). For further details, please visit www.rblbank.com

Ratings:

- ICRA AA- (Hyb) with a stable outlook for Basel III compliant Tier II subordinate debt program
- CARE AA- with a stable outlook for Basel III compliant Tier II subordinate debt program
- ICRA MAA with a stable outlook for Fixed (Medium Term) Deposits program
- ICRA A1+ for Fixed (Short Term) Deposits program
- ICRA A1+ for certificate of deposit program

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Rs.1 crore = Rs.10 million



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

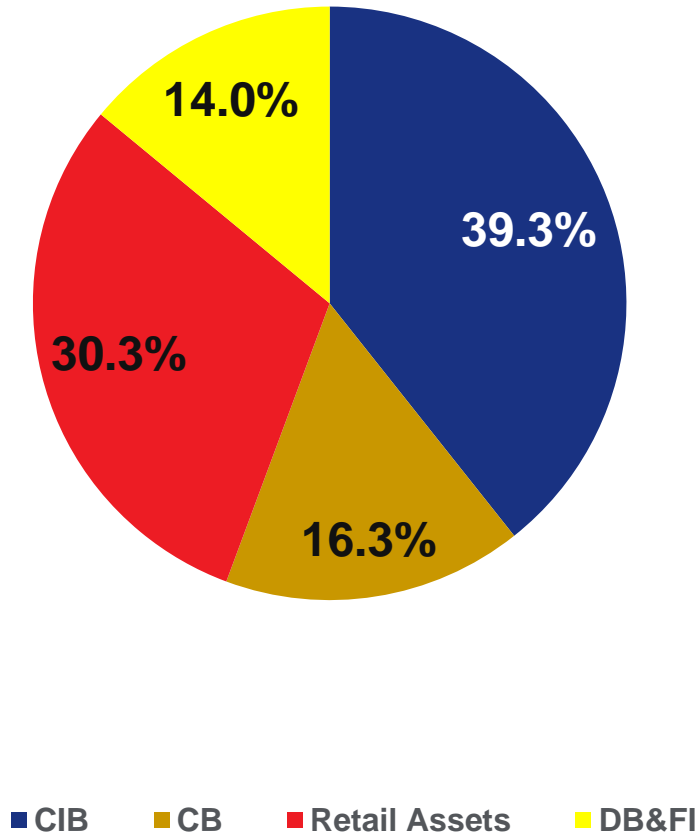
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

Post Listing Performance)

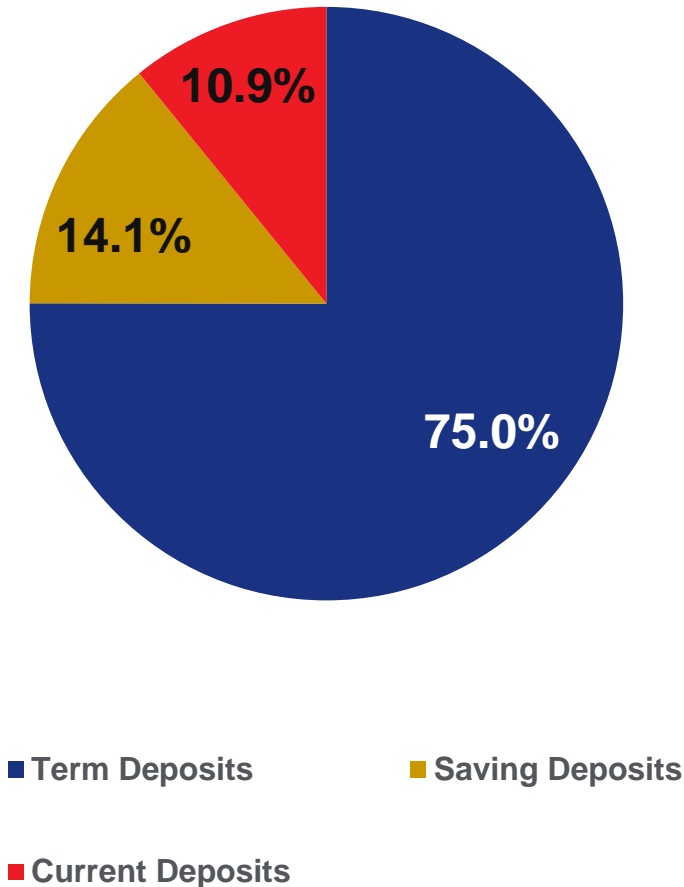
	Advances	YoY	NIM	Net Profit	RoA
Q3 FY17	26,773	46%	3.4%	129	1.17%
Q4 FY17	29,449	39%	3.5%	130	1.20%
Q1 FY18	31,108	40%	3.5%	141	1.19%
Q2 FY18	33,576	35%	3.7%	151	1.19%
Q3 FY18	36,890	38%	3.9%	165	1.22%
Q4 FY18	40,268	37%	4.0%	178	1.25%
Q1 FY19	42,198	36%	4.0%	190	1.26%
Q2 FY19	45,873	37%	4.1%	205	1.26%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



Deposit Breakup (%)





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

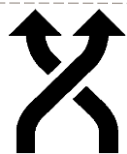
Enhancing distribution through a combination of owned branches, and BCs

324 own branches, 993 BC branches (including 226 Banking Outlets) serve over 6.5 Mn customers pan-India



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

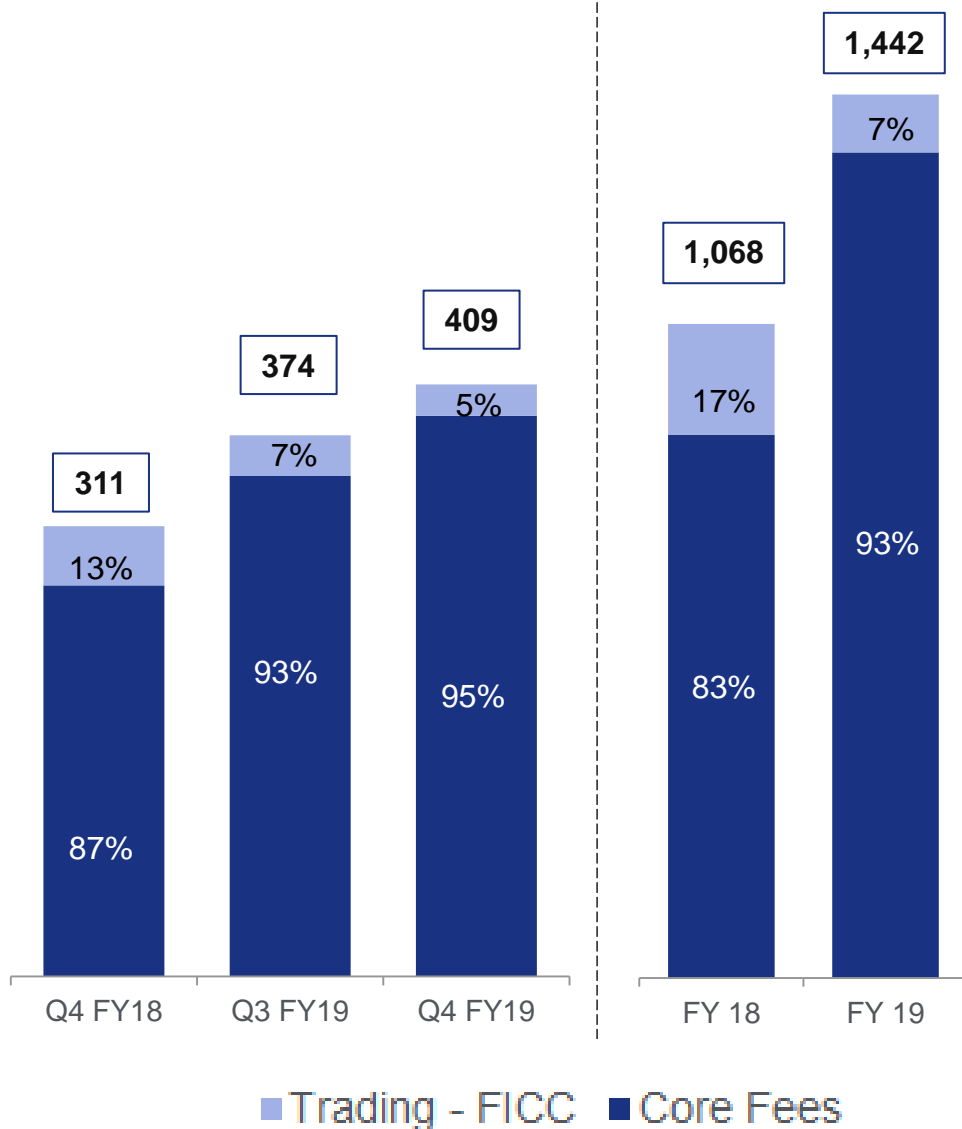
Parameter	March 31,2019	March 31, 2018	YoY
Advances	54,308	40,268	35%
Deposits	58,394	43,902	33%
Investments	16,840	15.447	9%

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%

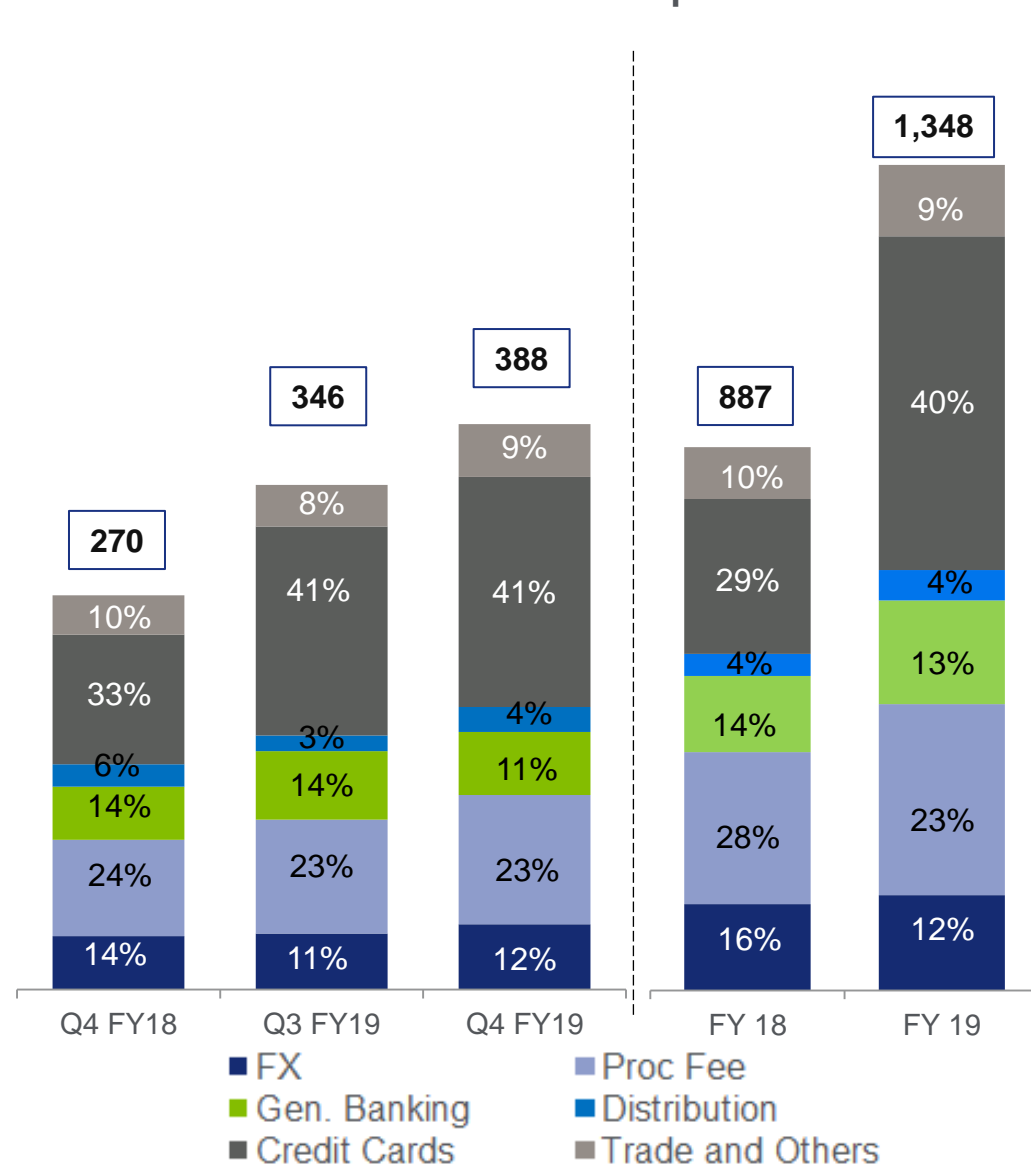
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

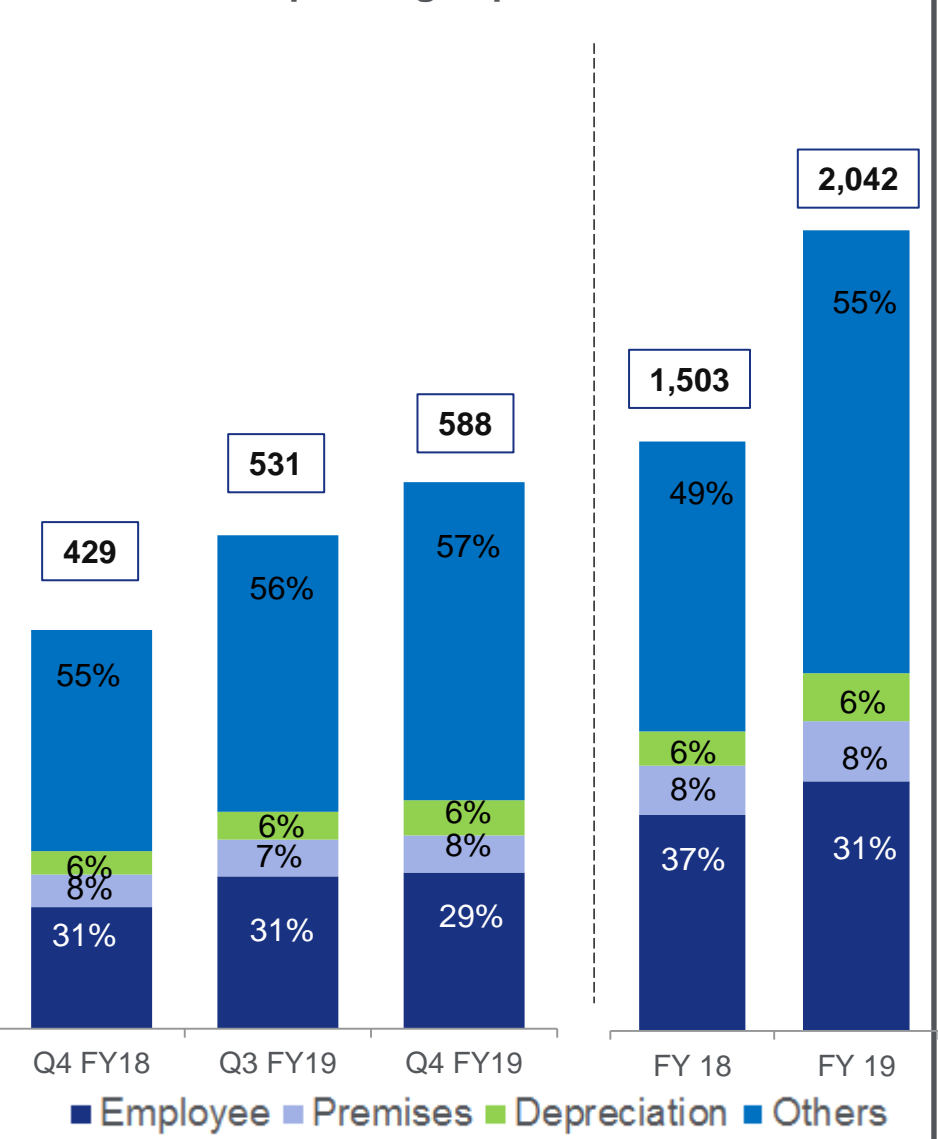


Core Fee Income Breakup

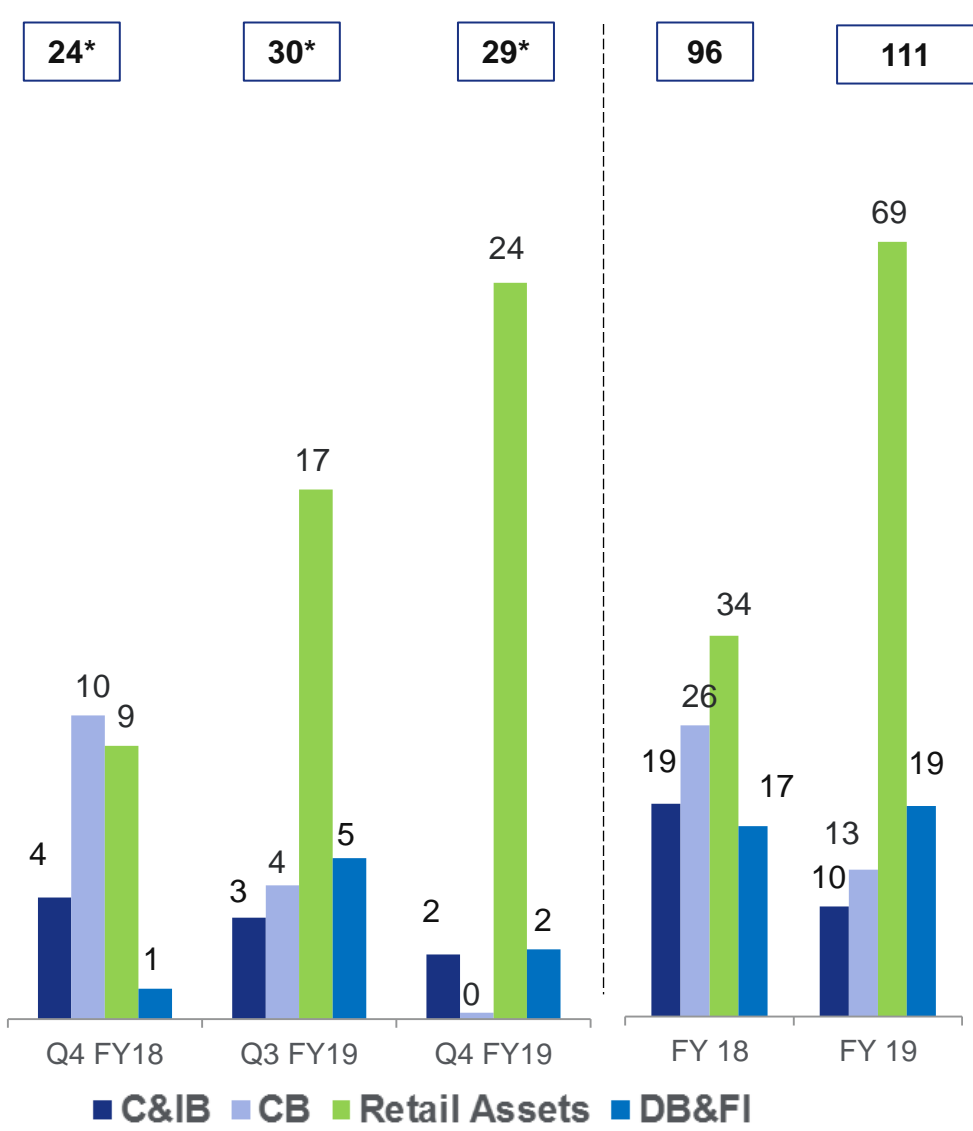


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



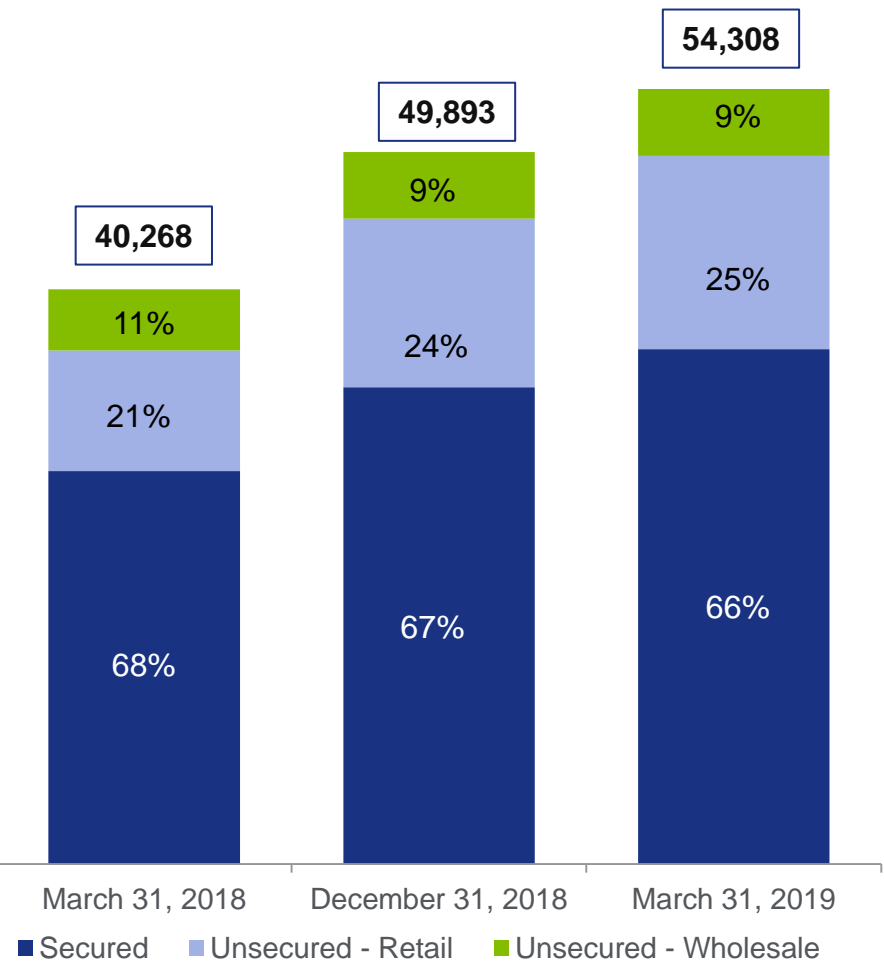
* Not Annualized for the bank or at individual segment level for the quarter

Changing Advances Mix and Improving Yields Helping NIMs

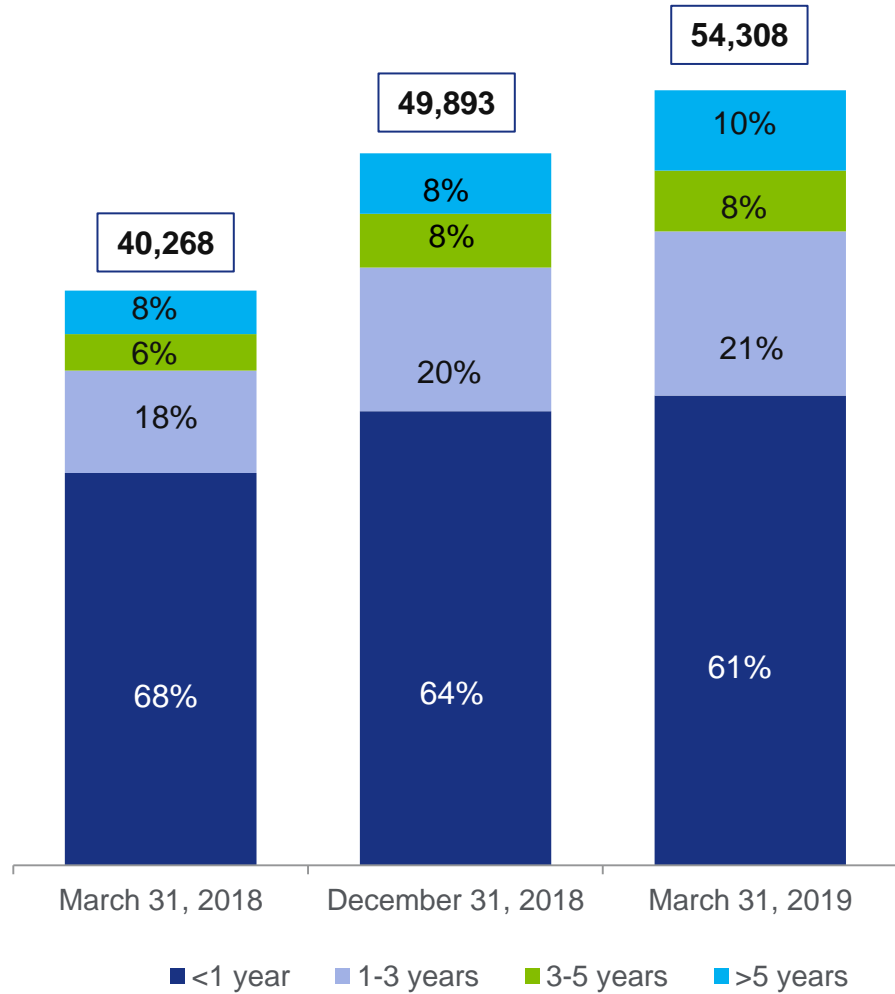
	March 31,2019	March 31,2018	YoY	Yield FY19	Proportion
C&IB	21,354	16,240	31%	8.9% (8.6%)	56%
CB	8,875	7,910	12%		
Wholesale	30,229	24,150	25%		
Retail Assets	16,468	10,434	58%	14.3% (13.1%)	44%
LAP	6,453	4,161	55%		
Credit Cards	5,283	2,244	135%		
Retail Agri	1,571	1,538	3%		
BIL	1,459	1,049	39%		
Others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

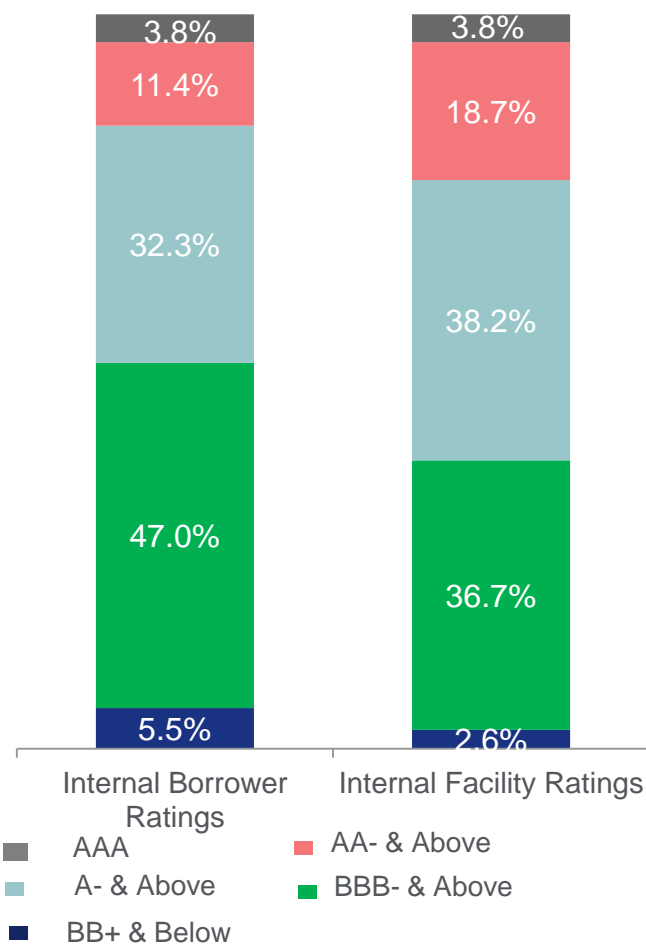


Tenor of Advances

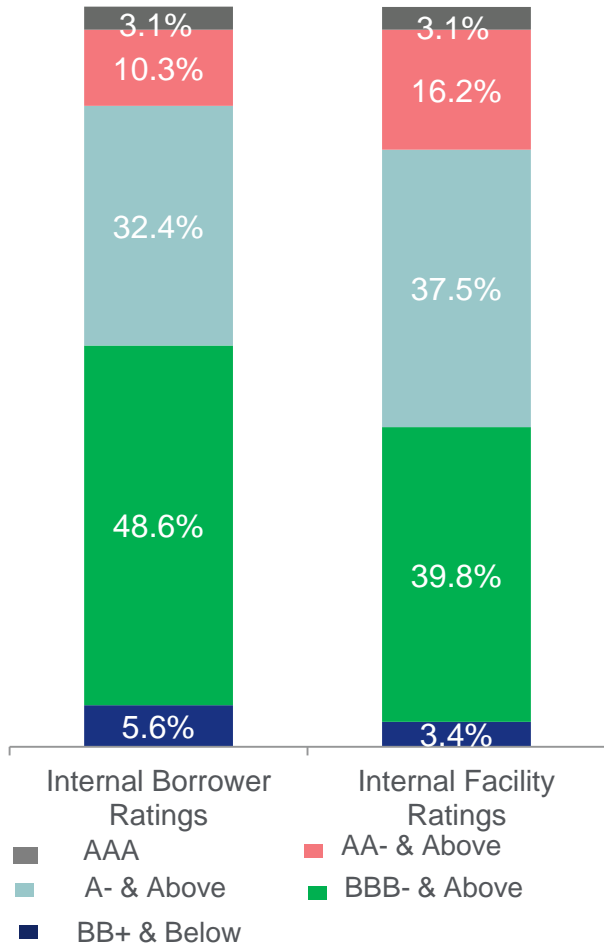


Stable Borrowers' Rating Profile

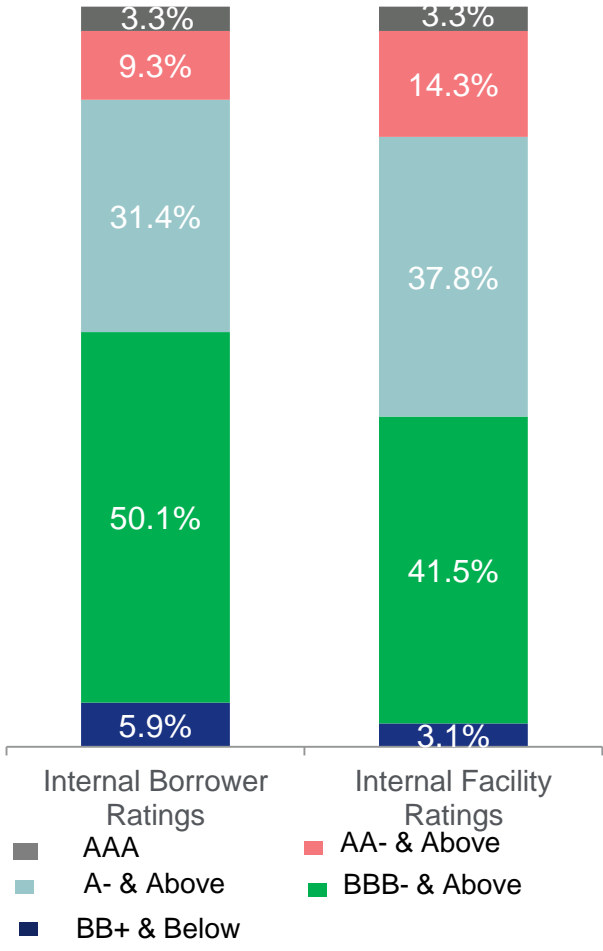
March 31, 2018



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

	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

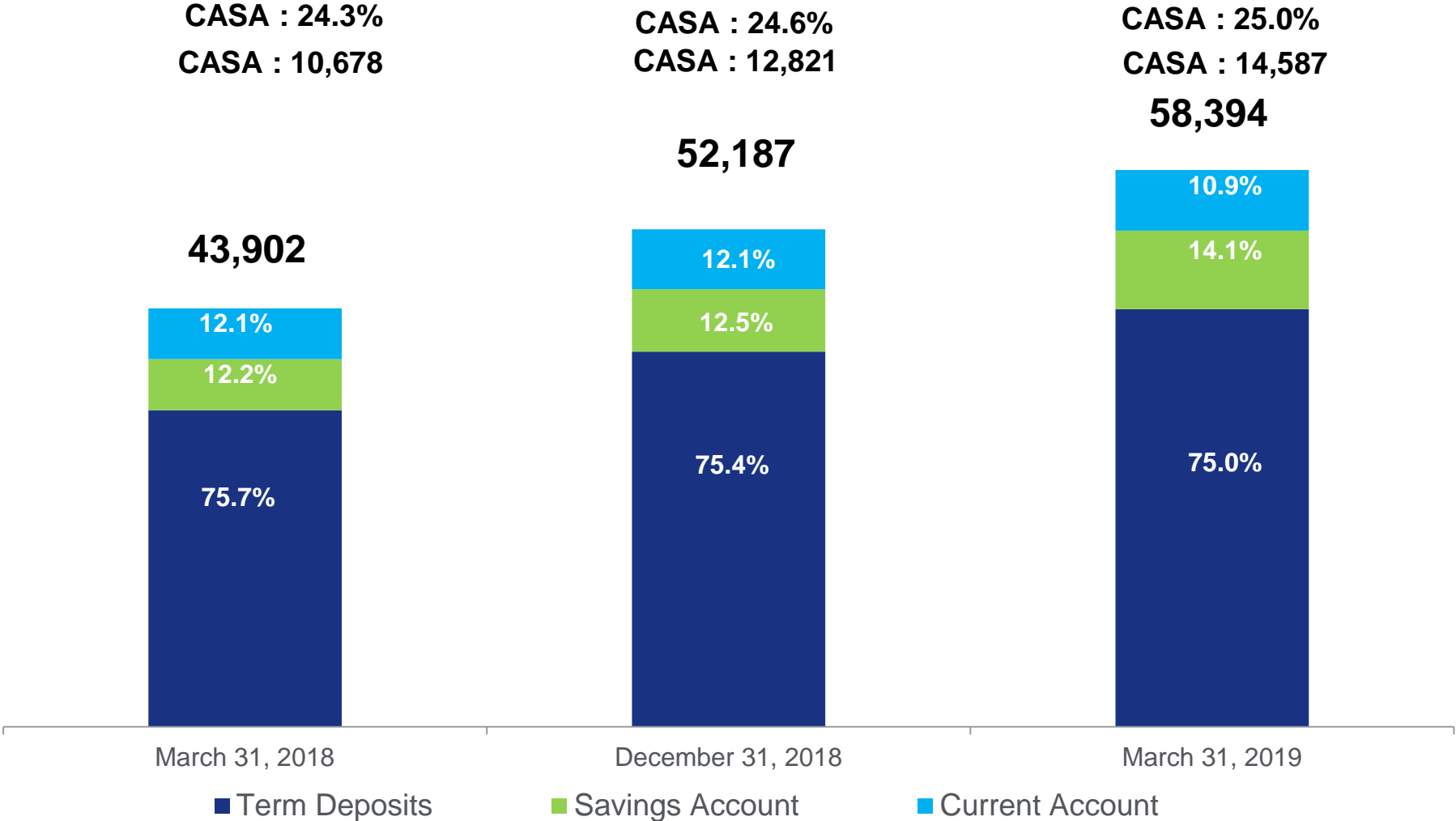
Capital Adequacy - Well Capitalized to Support Growth

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%

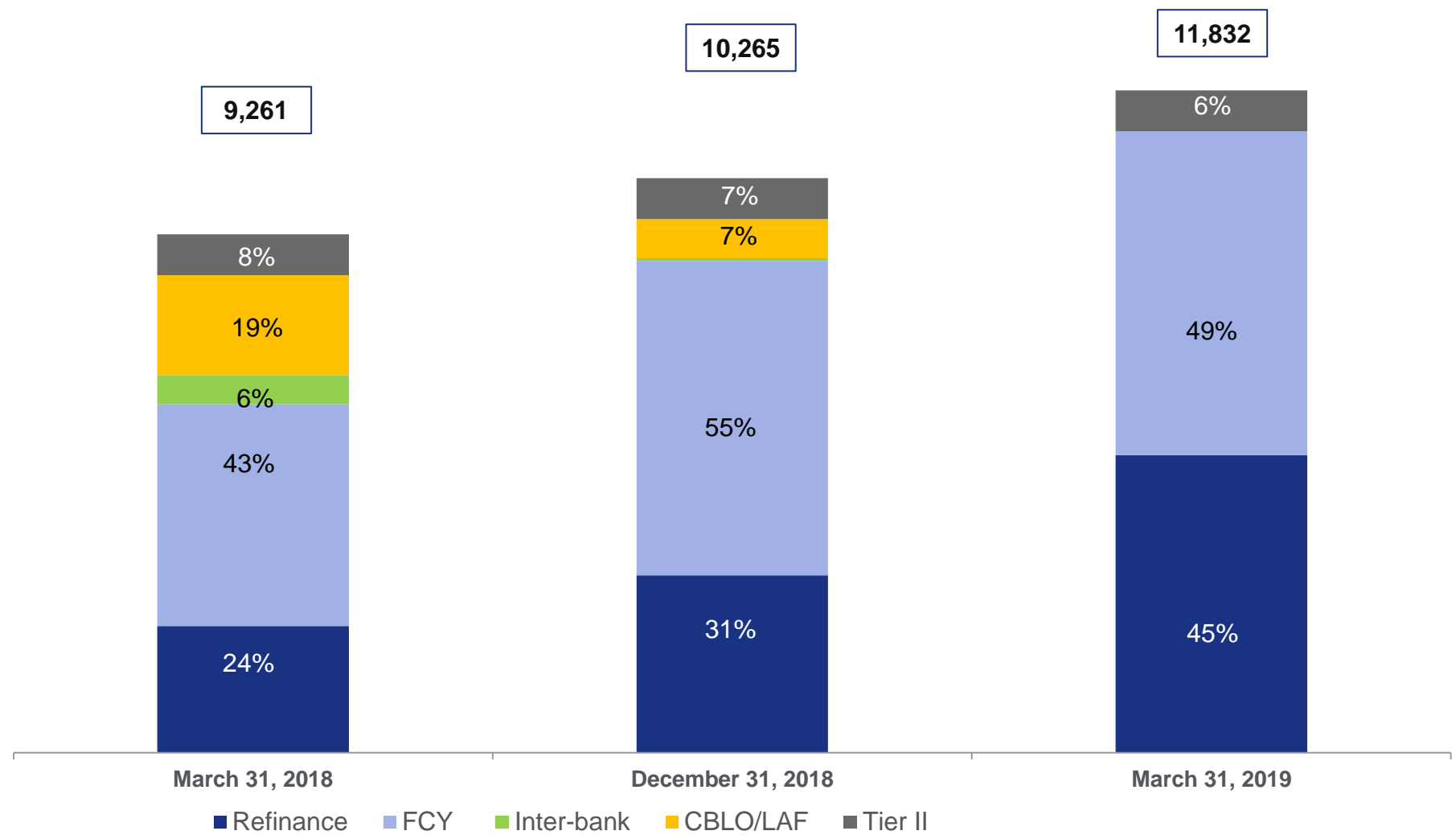
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

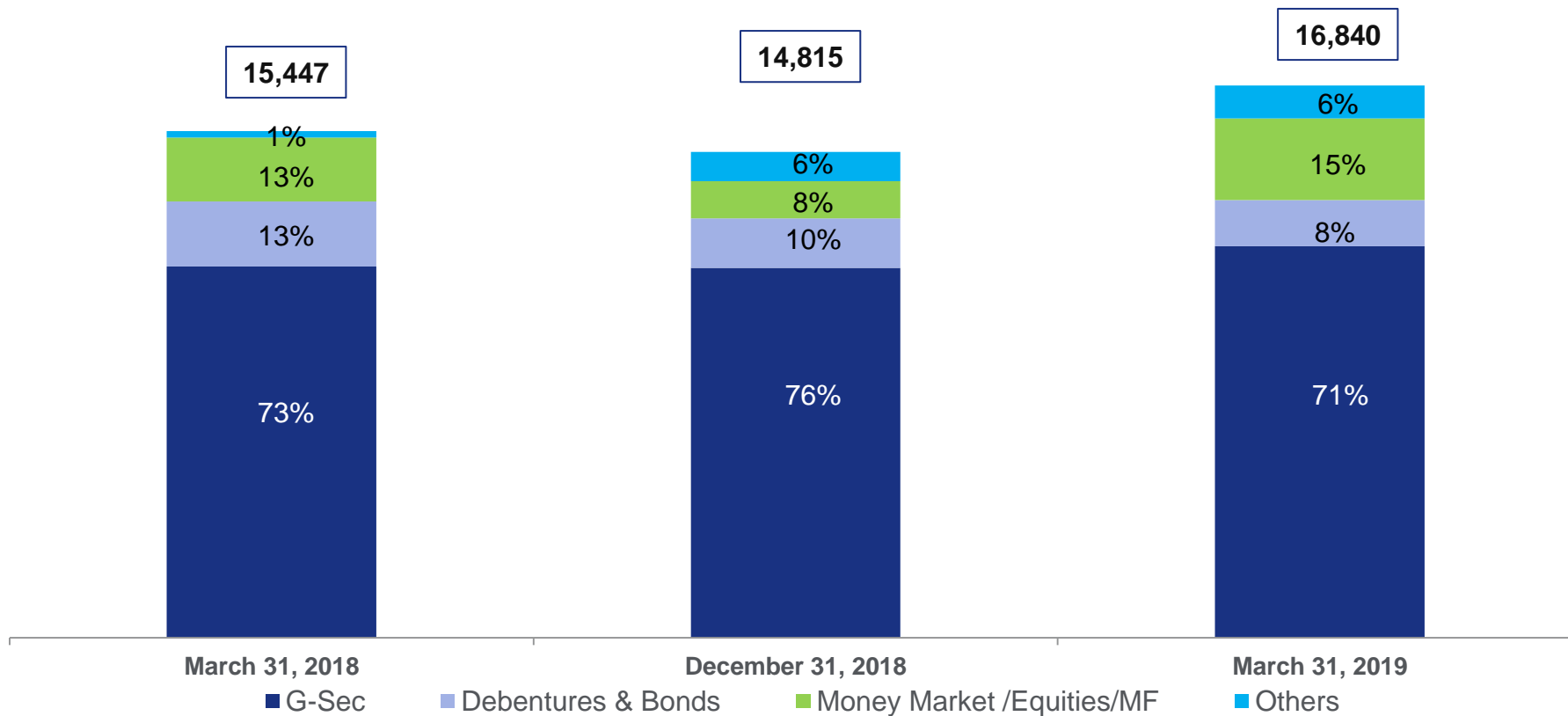
37% yoy growth in CASA, while total deposits grew by 33%



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%

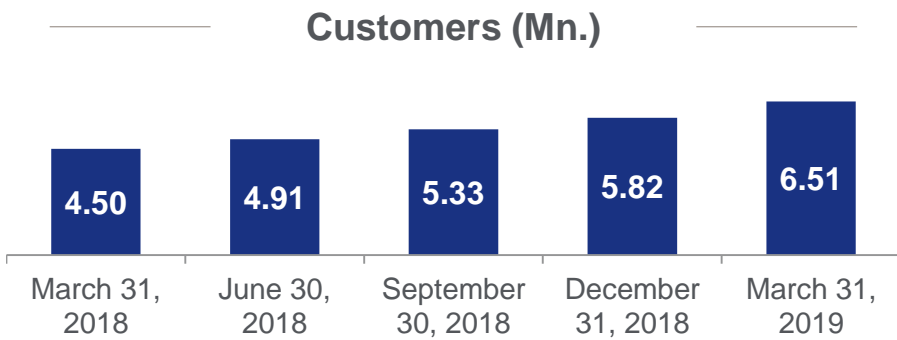
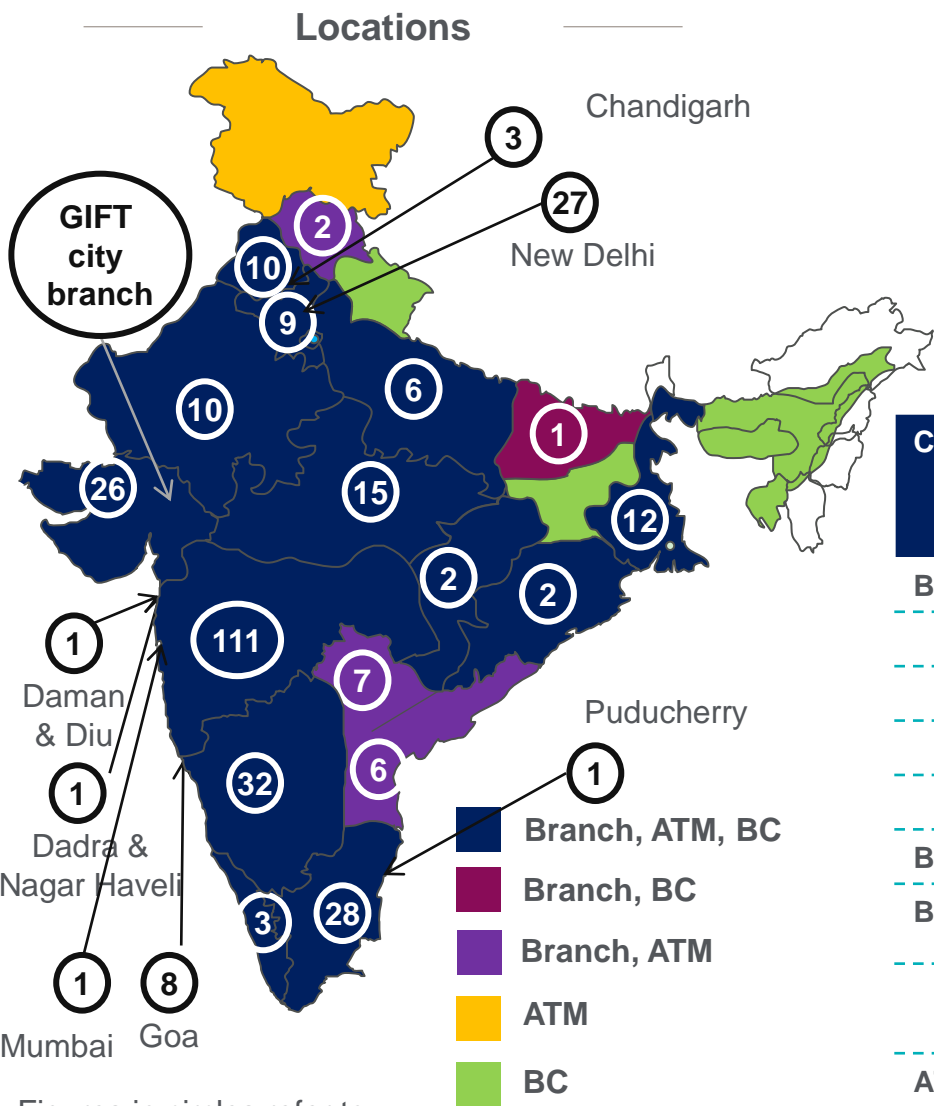
NIM Improvement Helped by Lower Cost of Funds and Stable Yields

			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



Channel Breakup

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

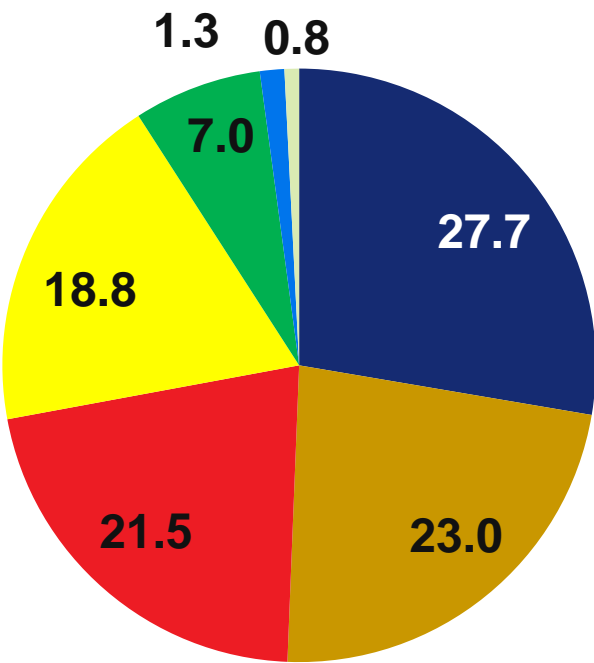
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —

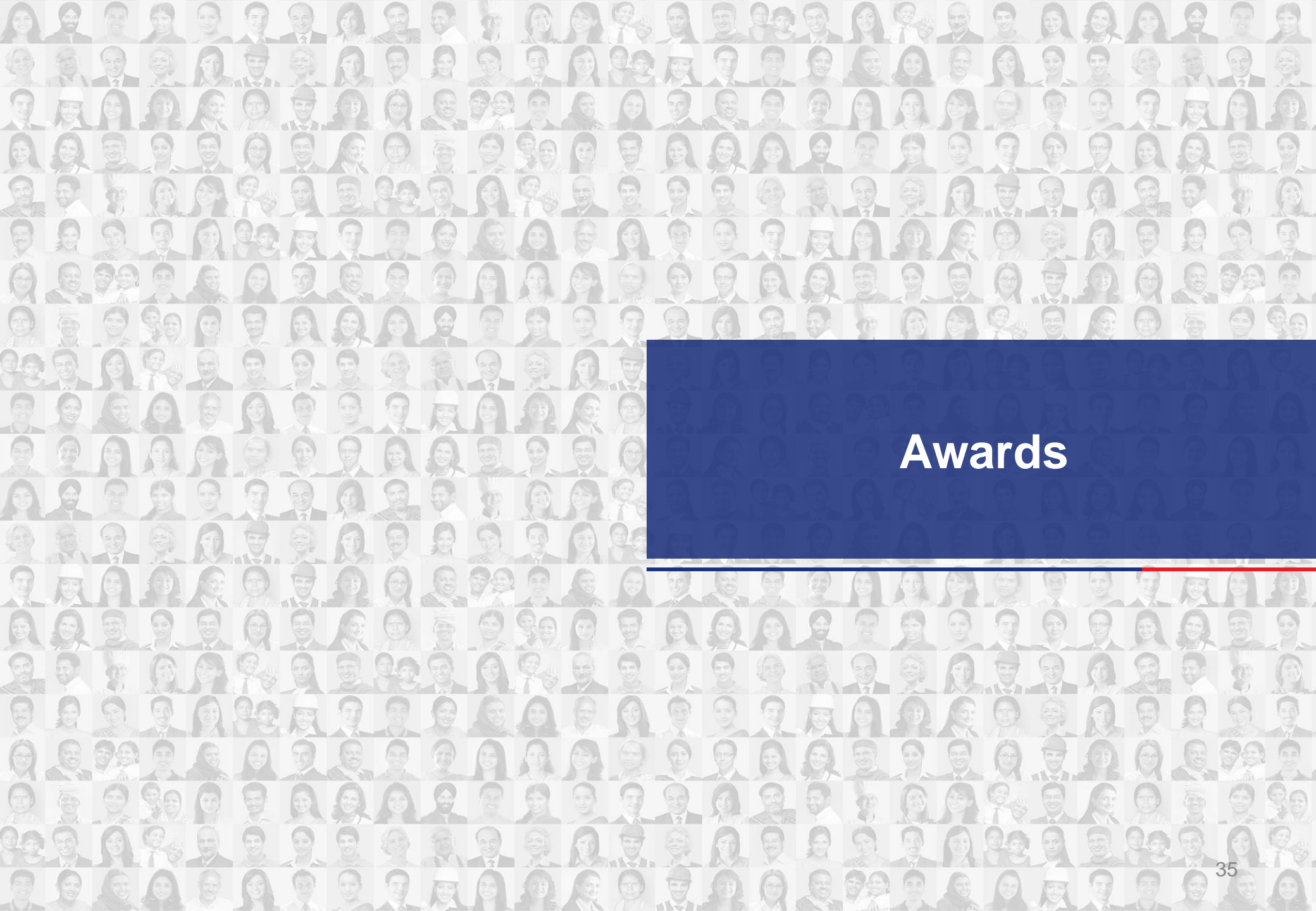


- Individual/HUFs
- Foreign Corporates
- VCF/MF/Pension Funds/Insurance
- FPI
- Body Corporates
- NRIs
- Others

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

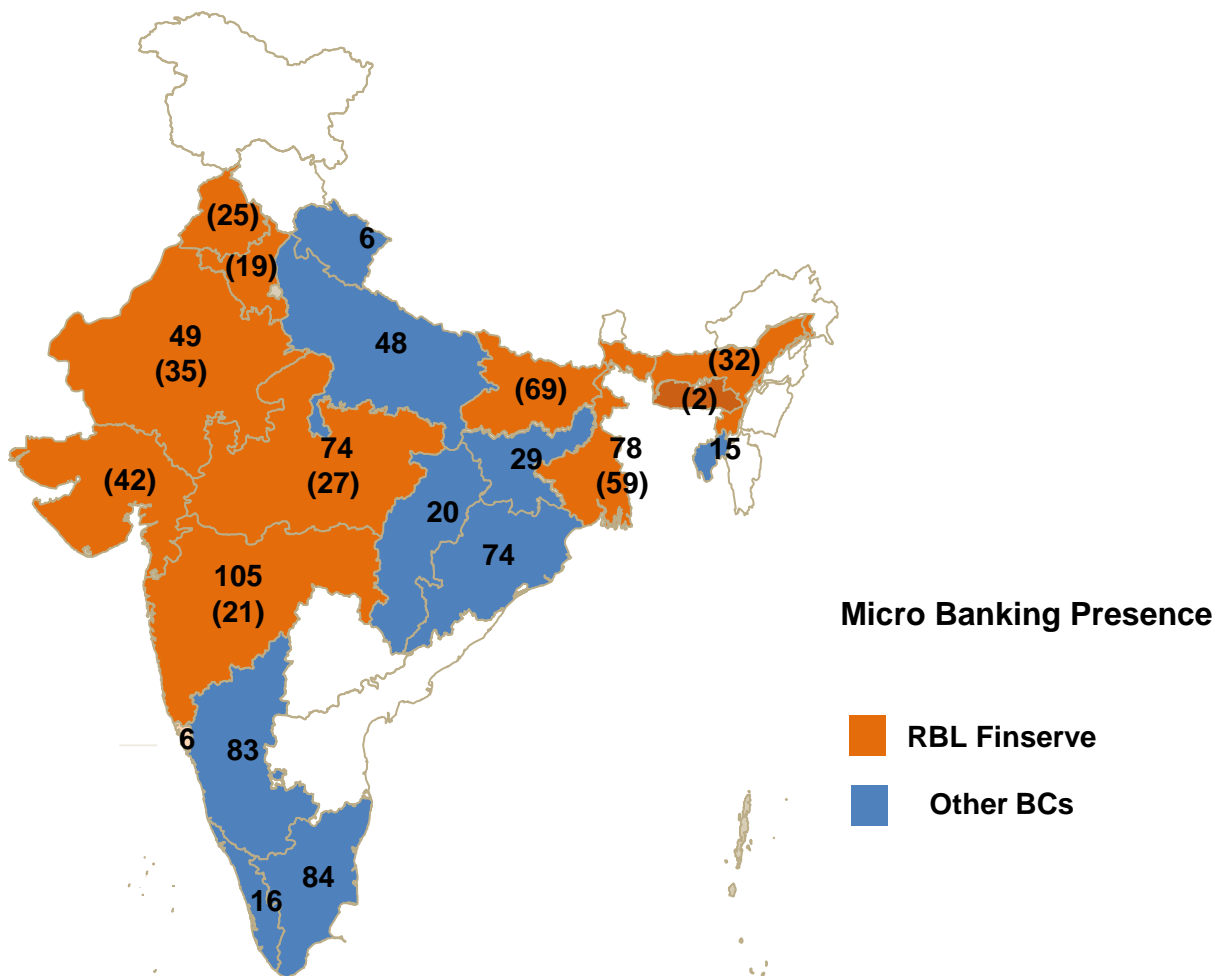
**BUSINESS TODAY- MONEY
TODAY FINANCIAL AWARDS**

2018



Microbanking Update

Microbanking Distribution Network

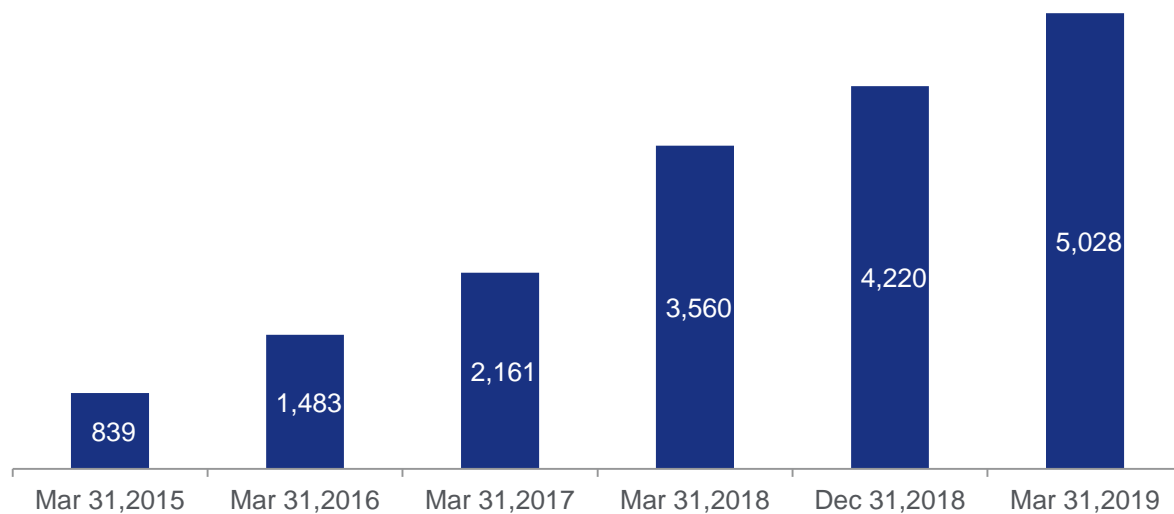


Figures in brackets refers to branches of RBL Finserve

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

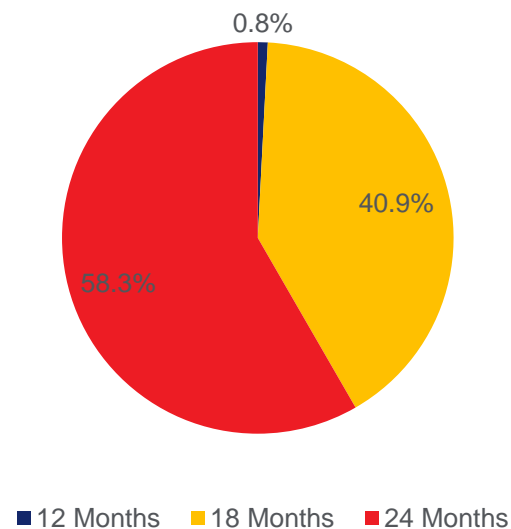


- Post Jan 2017 – 90+DPD : 0.54%

- 2.49 Mn active loan accounts

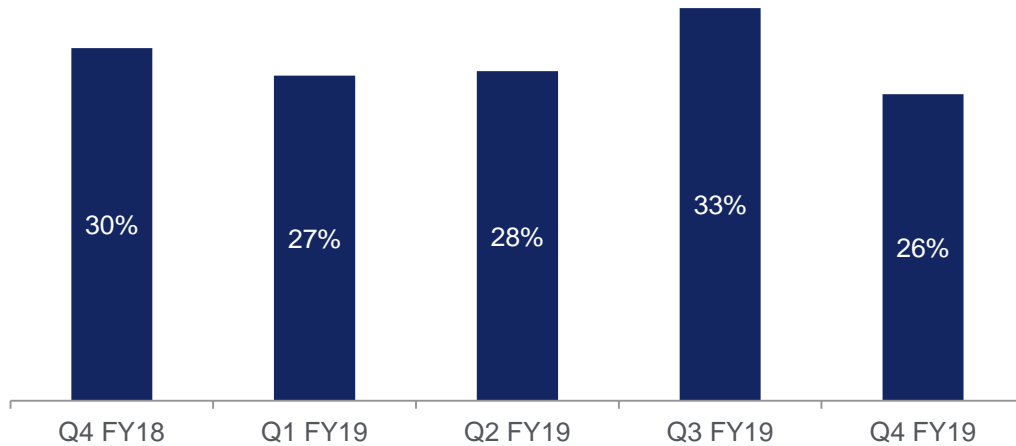
Portfolio Mix	March 31 st , 2019
Pre-Jan 2017	0.03%
Post Jan 2017	99.97%

Loan Tenor

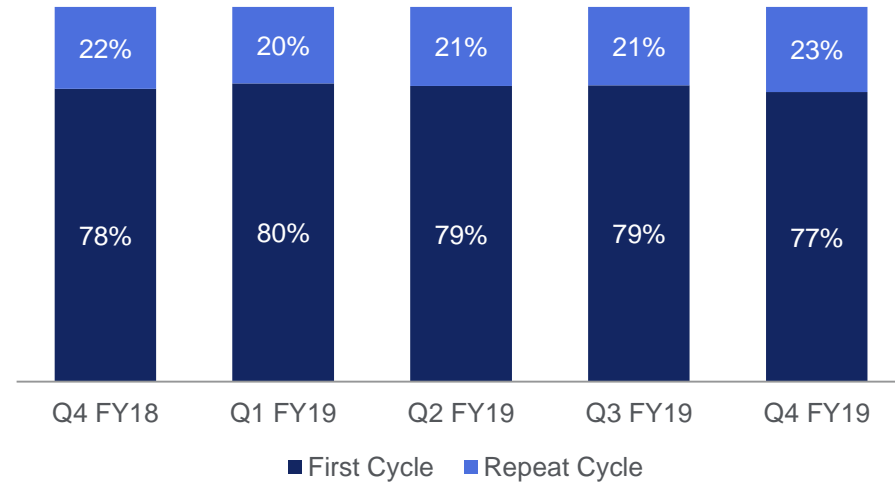


Micro-banking - Through the door Mix

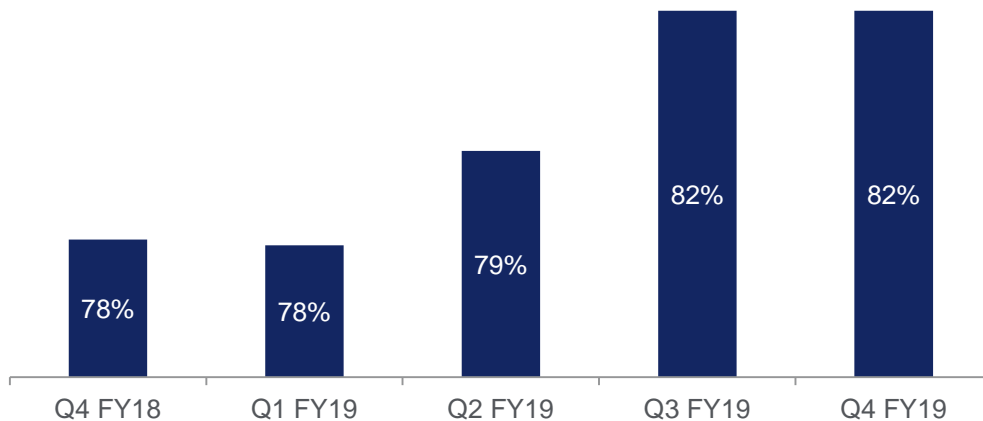
Bureau Rejection Rate



Borrowing Cycle with RBL Bank



Bureau Hit Rate



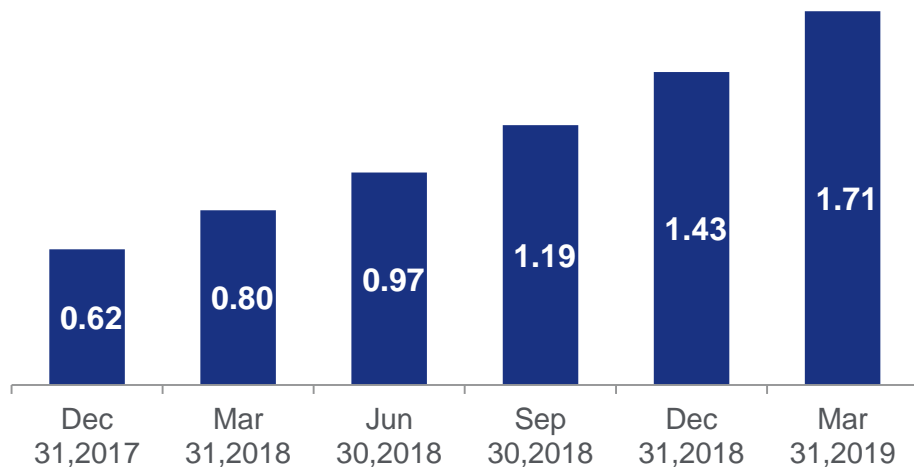
^ Hit Rate= % of loan application with matching records with Credit Bureau



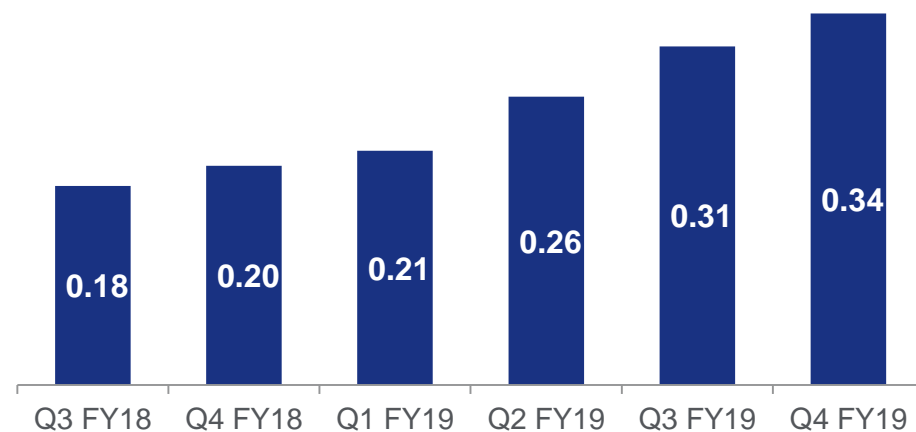
Credit Card Update

Credit Card Base Increasing Steadily

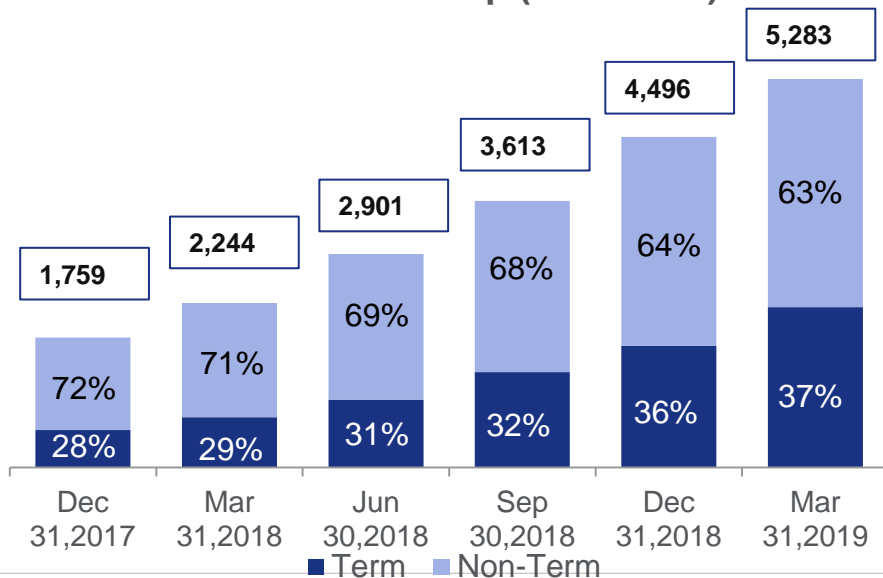
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup (In Rs. crore)



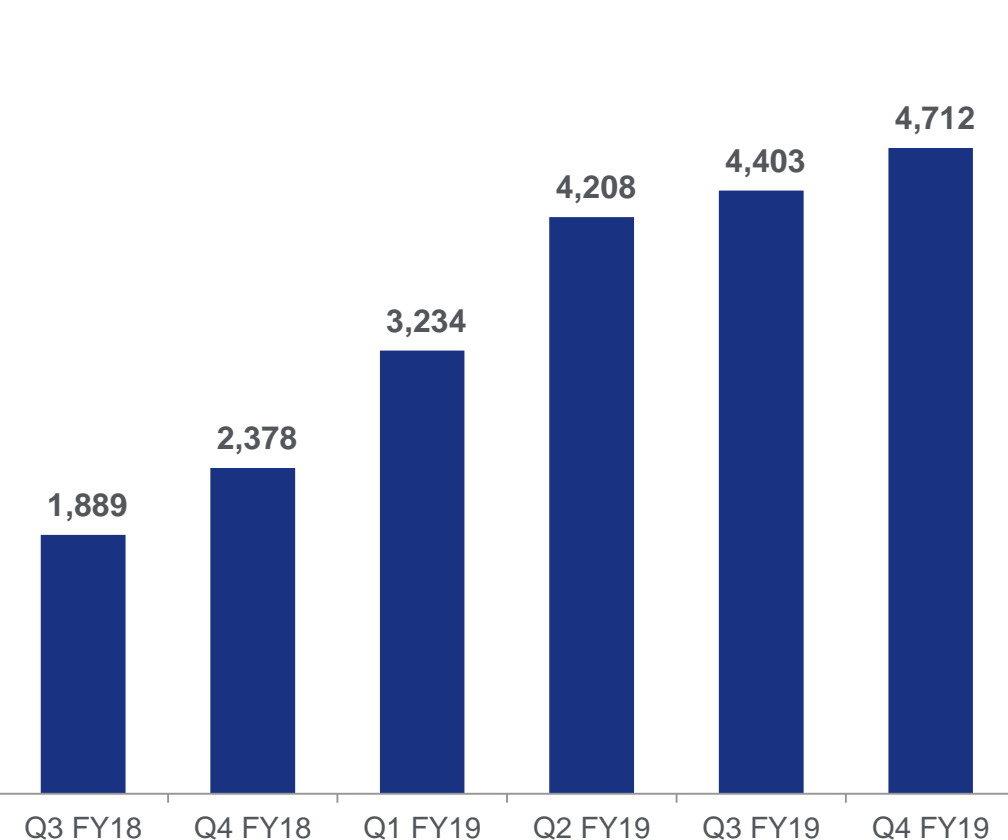
Customer Metrics

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%

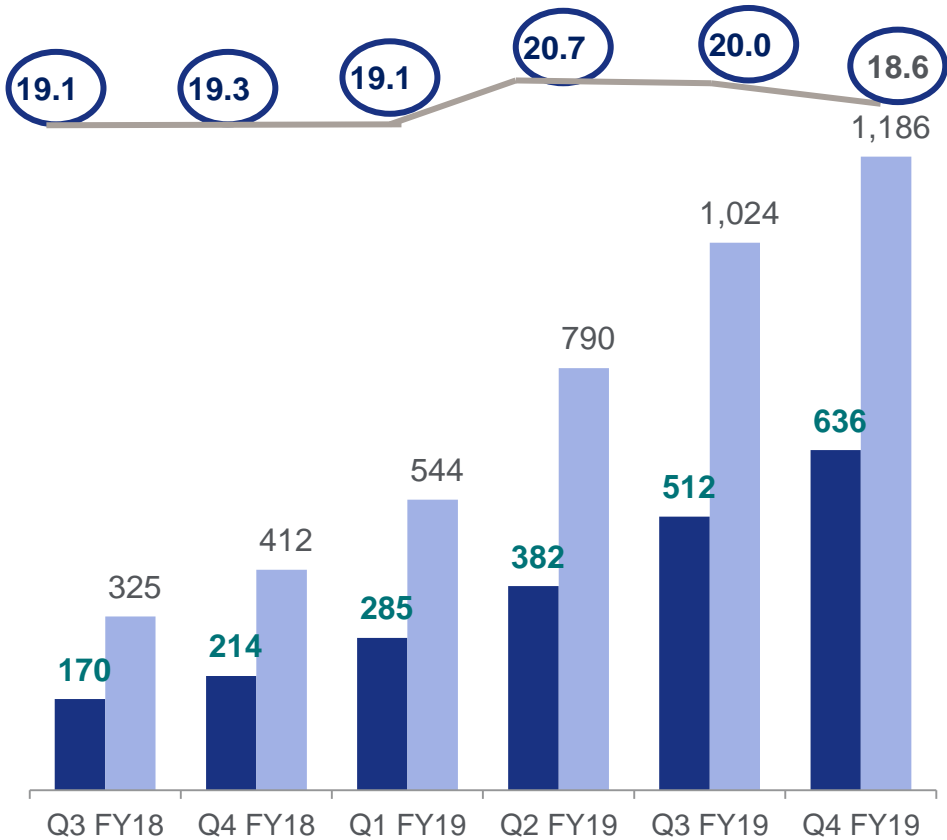
* Does not include corporate card spends

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. 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



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



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/>