

January 28, 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 (East)
Mumbai - 400051.

Script Name: RBLBANK

Sub: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI LODR, this is to inform you that the Board of Directors of the Bank at its meeting held today has inter-alia approved the Unaudited Standalone Financial Results (Limited Reviewed) for the quarter and nine months ended December 31, 2018.

In this regard, we enclose the following:

1. Unaudited Standalone Financial Results (Limited Reviewed) of the Bank, for the quarter and nine months ended December 31, 2018, duly considered by the Audit Committee of the Board and which were approved by the Board of Directors in today's meeting.
2. Limited Review Report by the Statutory Auditors M/s. BSR & Co. LLP, Chartered Accountants (Registration No. 101248W/ W- 100022) on the aforesaid financial results.
3. Press Release on the Unaudited Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2018.
4. Investor Presentation on the Unaudited Standalone Financial Results of the Bank for the quarter and nine months ended December 31, 2018

Please note that the Board Meeting for results commenced at 12:00 noon and concluded at 1:15 pm.

Kindly take the same on record and oblige.

Thank 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

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

Limited Review Report on the Unaudited Standalone Quarterly Financial Results and Standalone year to date 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 reviewed the accompanying Statement of Unaudited Standalone Financial Results of RBL Bank Limited (the 'Bank') for the quarter ended 31 December 2018 and year to date results for the period from 1 April 2018 to 31 December 2018 (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 'SEBI 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 reviewed by us.
2. These Financial Results are the responsibility of the Bank's management and approved by the Board of Directors of the Bank in their meeting held on 28 January 2019. Our responsibility is to issue a report on these Financial Results based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" specified under section 143(10) of the Companies Act, 2013. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review is limited primarily to inquiries of Bank personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Limited Review Report on the Unaudited Standalone Quarterly Financial Results and Standalone year to date 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. Based on our review conducted as mentioned above, nothing has come to our attention that causes us to believe that the accompanying Financial Results prepared in accordance with applicable accounting standards specified under Section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

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

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



Manoj Kumar Vijai
Partner

Membership No: 046882

Mumbai
28 January 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

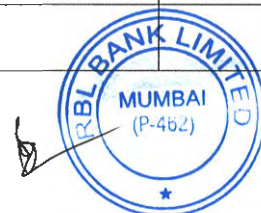
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Website: www.rblbank.com | E-mail: investorgrievances@rblbank.com | CIN: L65191PN1943PLC007308

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2018

(₹ in Lacs)

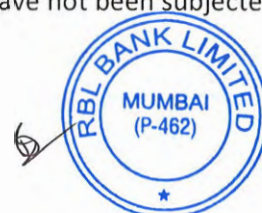
Sr. No.	Particulars	Quarter ended 31.12.2018	Quarter ended 30.09.2018	Quarter ended 31.12.2017	Nine months ended 31.12.2018	Nine months ended 31.12.2017	Year ended 31.03.2018
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	163,893	146,343	115,079	446,659	328,486	450,757
(a)	Interest/ discount on advances/ bills	133,041	117,338	88,841	358,119	247,840	343,090
(b)	Income on investments	27,383	26,139	24,542	79,605	74,853	99,817
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	2,421	2,298	1,557	6,601	5,356	7,015
(d)	Others	1,048	568	139	2,334	437	835
2	Other Income	37,406	33,311	25,822	103,314	75,621	106,819
3	Total Income (1+2)	201,299	179,654	140,901	549,973	404,107	557,576
4	Interest Expended	98,385	87,046	68,350	266,583	201,903	274,128
5	Operating Expenses (i)+(ii)	53,067	47,703	39,208	145,405	107,407	150,341
(i)	Employees cost	16,406	15,091	14,363	46,797	42,018	55,068
(ii)	Other operating expenses	36,661	32,612	24,845	98,608	65,389	95,273
6	Total Expenditure (4+5) excluding provisions and contingencies	151,452	134,749	107,558	411,988	309,310	424,469
7	Operating Profit before provisions and contingencies (3-6)	49,847	44,905	33,343	137,985	94,797	133,107
8	Provisions (other than tax) and Contingencies	16,068	13,968	8,231	44,071	25,166	36,452
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	33,779	30,937	25,112	93,914	69,631	96,655
11	Tax expense	11,260	10,483	8,579	31,936	23,934	33,146
12	Net Profit(+) / Loss(-) from Ordinary Activities after tax (10-11)	22,519	20,454	16,533	61,978	45,697	63,509
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	22,519	20,454	16,533	61,978	45,697	63,509
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	42,811	43,077	41,754	42,811	41,754	41,967
16	Reserves excluding Revaluation Reserves						626,336



Sr. No.	Particulars	Quarter ended 31.12.2018	Quarter ended 30.09.2018	Quarter ended 31.12.2017	Nine months ended 31.12.2018	Nine months ended 31.12.2017	Year ended 31.03.2018
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	12.86	13.12	15.03	12.86	15.03	15.33
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) - ₹						
(a)	- Basic EPS before / after Extraordinary items (not annualized)	5.30	4.84	3.97	14.66	11.51	15.79
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	5.21	4.73	3.83	14.34	11.00	15.18
(iv)	NPA Ratios						
(a)	Gross NPA	69,554	64,497	57,988	69,554	57,988	56,673
	Net NPA	35,824	33,855	35,784	35,824	35,784	31,256
(b)	Gross NPA %	1.38	1.40	1.56	1.38	1.56	1.40
	Net NPA %	0.72	0.74	0.97	0.72	0.97	0.78
(c)	Return on Assets % (annualised)	1.27	1.26	1.22	1.26	1.20	1.21

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 January 28, 2019. These results for the quarter and nine months ended December 31, 2018 have been subjected to limited review by the Statutory Auditors of the Bank. There are no qualifications in the auditor's limited review report for the quarter and nine months ended December 31, 2018.
- The results for the quarter and nine months ended December 31, 2018 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.
- During the quarter and nine months ended December 31, 2018, the Bank allotted 1,135,337 and 5,767,344 shares respectively, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- 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.
- 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 limited review by the Statutory Auditors.



6. The Disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
7. 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, 2018.
8. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.



SEGMENT REPORTING FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2018

(₹ in Lacs)

Sr. No	Particulars	Quarter ended 31.12.2018 (Unaudited)	Quarter ended 30.09.2018 (Unaudited)	Quarter ended 31.12.2017 (Unaudited)	Nine months ended 31.12.2018 (Unaudited)	Nine Months ended 31.12.2017 (Unaudited)	Year ended 31.03.2018 (Audited)
1	Segment Revenue						
(a)	Corporate/Wholesale Banking	125,732	93,687	74,630	306,721	214,158	291,054
(b)	Retail Banking	103,961	92,765	75,632	283,166	221,442	300,644
(c)	Treasury	120,950	108,342	90,567	332,231	269,394	364,869
(d)	Other Banking Operations	40,614	32,309	15,843	99,593	36,781	59,332
	Total [Items (a) to (d)]	391,257	327,103	256,672	1,021,711	741,775	1,015,899
	Less: Inter Segment Revenue	189,958	147,449	115,771	471,738	337,668	458,323
	Total Income	201,299	179,654	140,901	549,973	404,107	557,576
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest)						
(a)	Corporate/Wholesale Banking	11,942	9,322	10,943	32,678	28,002	37,421
(b)	Retail Banking	8,780	12,906	5,729	31,154	14,114	24,226
(c)	Treasury	7,004	2,582	5,733	12,778	22,315	25,820
(d)	Other Banking Operations	6,055	6,132	2,723	17,307	4,922	8,902
	Total [Items (a) to (d)]	33,781	30,942	25,128	93,917	69,353	96,369
	Less: i) Interest	-	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	-	18	-	49	47
	(iii) Un-allocable income	2	5	(2)	3	(327)	(333)
	Total Profit Before Tax	33,779	30,937	25,112	93,914	69,631	96,655
3	Segment Assets						
(a)	Corporate/Wholesale Banking	3,167,282	2,975,525	2,474,336	3,167,282	2,474,336	2,660,544
(b)	Retail Banking	1,423,124	1,300,255	1,083,055	1,423,124	1,083,055	1,187,634
(c)	Treasury	2,068,657	1,967,253	1,709,435	2,068,657	1,709,435	1,993,604
(d)	Other Banking Operations	460,093	365,575	178,493	460,093	178,493	227,381
(e)	Unallocated	101,044	107,039	91,540	101,044	91,540	115,912
	Total [Items (a) to (e)]	7,220,200	6,715,647	5,536,859	7,220,200	5,536,859	6,185,075
4.	Segment Liabilities						
(a)	Corporate/Wholesale Banking	1,922,523	1,593,981	1,097,822	1,922,523	1,097,822	1,283,982
(b)	Retail Banking	2,495,064	2,461,691	2,046,505	2,495,064	2,046,505	2,191,031
(c)	Treasury	2,062,639	1,938,853	1,735,888	2,062,639	1,735,888	2,025,035
(d)	Other Banking Operations	11,296	12,644	6,895	11,296	6,895	16,095
(e)	Unallocated	1,109	4,537	2,129	1,109	2,129	535
(f)	Capital and Reserves	727,569	703,941	647,620	727,569	647,620	668,397
	Total [Items (a) to (f)]	7,220,200	6,715,647	5,536,859	7,220,200	5,536,859	6,185,075



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”.

Place: Mumbai

Date: January 28, 2019

For RBL Bank Limited




Vishwavir Ahuja
Managing Director & CEO



For immediate release

Financial Results for Q3 FY19

RBL Bank reports advances growth of 35% in Q3 FY19, Operating profit increase of 50% and Net Profit increase of 36% at ₹ 225.2 crore on a YoY basis

Key financial highlights:

- Q3 FY19 Net Profit up by 36% to ₹ 225.2 crore
- Advances (Net) at ₹ 49,892.6 crore and Deposits at ₹ 52,187.1 crore up by 35% and 35% respectively on Year on Year (YoY) basis
- Net Interest Income (NII) up by 40% to ₹ 655.1 crore
- Other Income up by 45% to ₹ 374.1 crore
- Core fee income up by 50% to ₹ 346.0 crore
- NIM improves to 4.12% up from 3.89% in Q3 FY18. Cost to income ratio is at 51.6%
- Gross NPA ratio at 1.38% (1.56% in Q3 FY18); Net NPA ratio at 0.72% (0.97% in Q3 FY18); Provision coverage ratio increases to 63.22% (52.54% in Q3 FY18); Net stressed assets at 0.81% (1.15% in Q3 FY18)
- Return on Assets at 1.27% up from 1.22% in Q3 FY18; Return on Equity at 12.38% up from 10.21% in Q3 FY18

Mumbai, January 28, 2018: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the standalone unaudited financial results for the quarter and nine months ended December 31, 2018

Key Financials:

Rs. in crore	Q3 FY19	Q3 FY18	YoY	Q2 FY19	QoQ	9M FY19	9M FY18	YoY
Net Interest Income	655.1	467.3	40%	593.0	10%	1,800.8	1,265.8	42%
Other Income	374.1	258.2	45%	333.1	12%	1,033.1	756.2	37%
Net Total Income	1,029.2	725.5	42%	926.1	11%	2,833.9	2,022.1	40%
Operating Profit	498.5	333.4	50%	449.1	11%	1,379.9	948.0	46%
Net profit (after tax)	225.2	165.3	36%	204.5	10%	619.8	457.0	36%

Rs. in crore	December 31, 2018	December 31, 2017	YoY	September 30, 2018	QoQ
Advances (Net)	49,892.6	36,889.6	35%	45,872.7	9%
Deposits	52,187.1	38,622.5	35%	47,790.1	9%
Investments (Net)	14,814.5	13,070.8	13%	13,749.2	8%

Key ratios:

Particulars (in %)	Q3 FY19	Q3 FY18	9M FY19	9M FY18
Net Interest Margin	4.12	3.89	4.08	3.73
Cost to Income	51.6	54.0	51.3	53.1
Return on Assets	1.27	1.22	1.26	1.20
Return on Equity	12.38	10.21	11.72	10.97
Gross NPA	1.38	1.56	1.38	1.56
Net NPA	0.72	0.97	0.72	0.97
Provision Coverage Ratio	63.22	52.54	63.22	52.54

Performance highlights – Quarter ended December 31, 2018 (Q3 FY19):

- Net Interest Income (NII) at ₹ 655.1 crore as against ₹ 467.3 crore in Q3 FY18, an increase of 40%
- Other Income at ₹ 374.1 crore as against ₹ 258.2 crore in Q3 FY18, an increase of 45%
- Core fee income at ₹ 346.0 crore as against ₹ 230.0 in Q3 FY18, an increase of 50%
- Operating profit at ₹ 498.5 crore as against ₹ 333.4 crore in Q3 FY18, an increase of 50%
- Net profit at ₹ 225.2 crore as against ₹ 165.3 crore in Q3 FY18, an increase of 36%
- Net Interest Margin (NIM) at 4.12 % as against 3.89% in Q3 FY18, an improvement of 23 bps
- Cost to Income ratio at 51.6% as against 54.0% in Q3 FY18, showing a decline of 2.4%
- Return on Assets (RoA) at 1.27% as against 1.22% in Q3 FY18
- Return on Equity (RoE) at 12.38% as against 10.21% in Q3 FY18

Performance highlights – Nine months ended December 31, 2018 (9M FY19):

- Net Interest Income (NII) at ₹ 1,800.8 crore as compared to ₹ 1,265.8 crore in the nine months ended December 31, 2017 (9M FY18), registering an increase of 42%
- Other Income at ₹ 1,033.1 crore as against ₹ 756.2 crore in 9M FY18, an increase of 37%
- Operating profit at ₹ 1,379.9 crore as against ₹ 948.0 crore in 9M FY18, an increase of 46%
- Net profit at ₹ 619.8 crore as against ₹ 457.0 crore in 9M FY18, showing an increase of 36%
- Net Interest Margin (NIM) at 4.08% as against 3.73% in 9M FY18, showing an improvement of 35 bps
- Cost to Income ratio at 51.3% as against 53.1% in 9M FY18, a decline of 1.8%
- Return on Assets (RoA) at 1.26% as against 1.20% in 9M FY18
- Return on Equity (RoE) at 11.72% as against 10.97% in 9M FY18
- Net Advances as at December 31, 2018 stood at ₹ 49,892.6 crore as compared to ₹ 36,889.6 crore as at December 31, 2017, a growth of 35%
- Gross NPA decreased to 1.38% as at December 31, 2018 against 1.56% as at December 31, 2017. Net NPA decreased to 0.72% as at December 31, 2018 against 0.97% as at December 31, 2017.
- Deposits as at December 31, 2018 stood at ₹ 52,187.1 crore as compared to ₹ 38,622.5 crore as at December 31, 2017, a growth of 35%
- Current Accounts & Savings Accounts (CASA) ratio improved to 24.57% as at December 31, 2018 from 24.03% as at December 31, 2017
- Capital Adequacy Ratio as per BASEL III Capital regulations as at December 31, 2018 was 12.86% against 15.03% as at December 31, 2017
- The bank has 288 branches as of December 31, 2018. In addition the Bank also has 956 business correspondent branches, of which 221 are banking outlets. RBL Finserve Limited ("RBL Finserve") (*Formerly Swadhaar Finserve Private Limited*), a 100% subsidiary of the Bank, accounts for 427 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 December 31, 2018 were ₹ 49,892.6 crore as against ₹ 36,889.6 on December 31, 2017, 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 51%. The non-wholesale portfolio constituted about 43% of the loan portfolio of the Bank as at December 31, 2018, an increase of 2% sequentially.

The gross NPA ratio has decreased to 1.38% as at December 31, 2018 from 1.56% as at December 31, 2017. The restructured standard assets portfolio has decreased to 0.09% as at December 31, 2018 from 0.18% as at December 31, 2017. The net NPA ratio has decreased to 0.72% as at December 31, 2018 from 0.97% as at December 31, 2017. The net stressed assets of the Bank have decreased to 0.81% as at December 31, 2018 from 1.15% as at December 31, 2017. The Bank's provisioning coverage ratio (including technical write-offs), increased to 63.22% as at December 31, 2018 as compared to 52.54% as at December 31, 2017.

Deposit growth

The Bank's deposits growth on year on year basis was driven by strong growth in CASA deposits. Deposits grew to ₹ 52,187.1 crore as at December 31, 2018 as against ₹ 38,622.5 crore as at December 31, 2017. CASA ratio increased to 24.57% as at December 31, 2018 compared to 24.03% as at December 31, 2017.

Capital adequacy

The Bank's capital adequacy ratio as at December 31, 2018 was 12.86% and Tier-1 capital adequacy ratio was 11.58%, significantly higher than the regulatory requirements.

Commenting on the performance Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said "In the quarter gone by we have again demonstrated our ability to consistently maintain our growth momentum at better margins and higher profitability while maintaining robust asset quality. This is despite challenges in the broader macro environment. We continue to gain market share in our chosen segments and are confident of achieving our 2020 goals.

In the quarter gone by, we also renamed our wholly owned subsidiary Swadhaar Finserve Private Limited to RBL Finserve Limited to better reflect the shared ethos and values. RBL Finserve Limited is well positioned to take advantage of the plethora of opportunities in the semi-urban and rural markets as we work to reaching market leadership in this segment".

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 5.83 million customers through a network of 288 branches, 221 banking outlets and 390 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

3rd Quarter/ Nine Months FY 19

January 28, 2019

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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

Q3 FY19 / 9M FY19 Financial Highlights

- ▶ **Q3 FY19 / 9M FY19 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in Q3 FY19 of 42% YoY(9M FY19 growth of 40% YoY)**
- ▶ **NII growth of 40% YoY in Q3 FY19 (9M FY19 growth of 42% YoY) ; Other Income growth of 45% YoY in Q3 FY19 (9M FY19 growth of 37% YoY)**
- ▶ **Net Profit growth in Q3 FY19 and 9M FY19 of 36% YoY**
- ▶ **NIM continues upward trajectory – 4.12% in Q3 FY19 vs. 4.08% in Q2 FY19**
- ▶ **Advances and deposit growth of 35% YoY and CASA growth of 38% YoY**
- ▶ **GNPA at 1.38% (down from 1.40% in Q2 FY19), NNPA at 0.72% (down from 0.74% in Q2 FY19)**
- ▶ **Overall net stressed advances flat QoQ at 0.81% for Q3 FY19**
- ▶ **PCR at 63.2% (up from 61.5% in the previous quarter)**
- ▶ **RoA at 1.27% for Q3 FY19 ; RoE at 12.38% for Q3 FY19**
- ▶ **Total customer base of 5.82 million; addition of 0.5 million in the quarter**

Q3 FY19 Highlights

		— YoY Growth —	— QoQ Growth —
Net interest Income	Rs. 655cr	40%	10%
Core Fee Income	Rs. 346cr	50%	6%
Net Total Income	Rs. 1,029cr	42%	11%
Operating Profit	Rs. 498cr	50%	11%
Net Profit	Rs. 225cr	36%	10%

Nine Months FY19 Highlights

— YoY Growth —

Net interest Income	Rs. 1,801cr	42%
Core Fee Income	Rs. 960cr	56%
Net Total Income	Rs. 2,834cr	40%
Operating Profit	Rs. 1,380cr	46%
Net Profit	Rs. 620cr	36%

Nine Months FY19 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 49,893cr

35%

9%

**Wholesale
Advances**

Rs. 28,476cr

25%

5%

**Non-Wholesale
Advances**

Rs. 21,417cr

51%

14%

Deposits

Rs. 52,187cr

35%

9%

CASA

Rs. 12,821cr

38%

9%

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

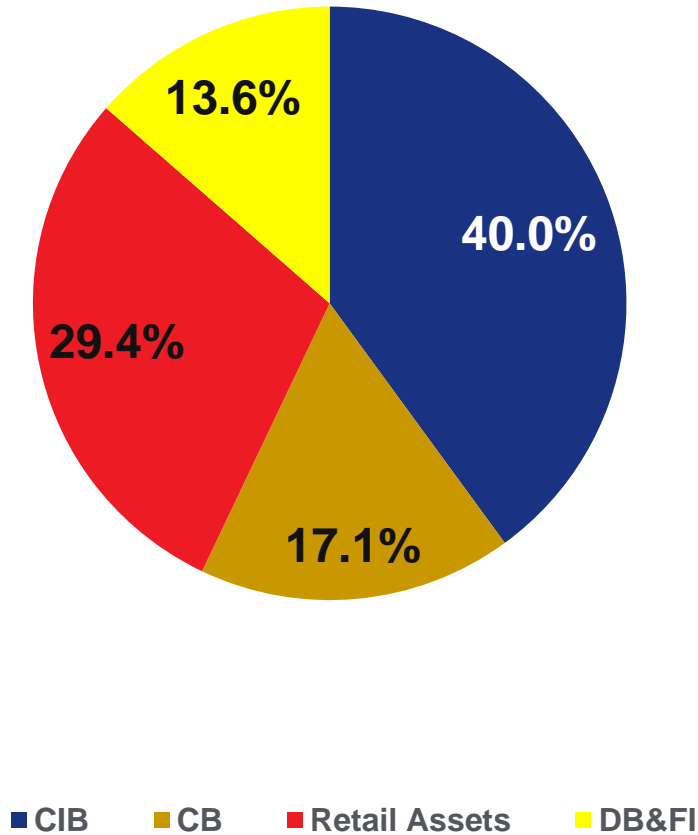
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

Post Listing Performance)

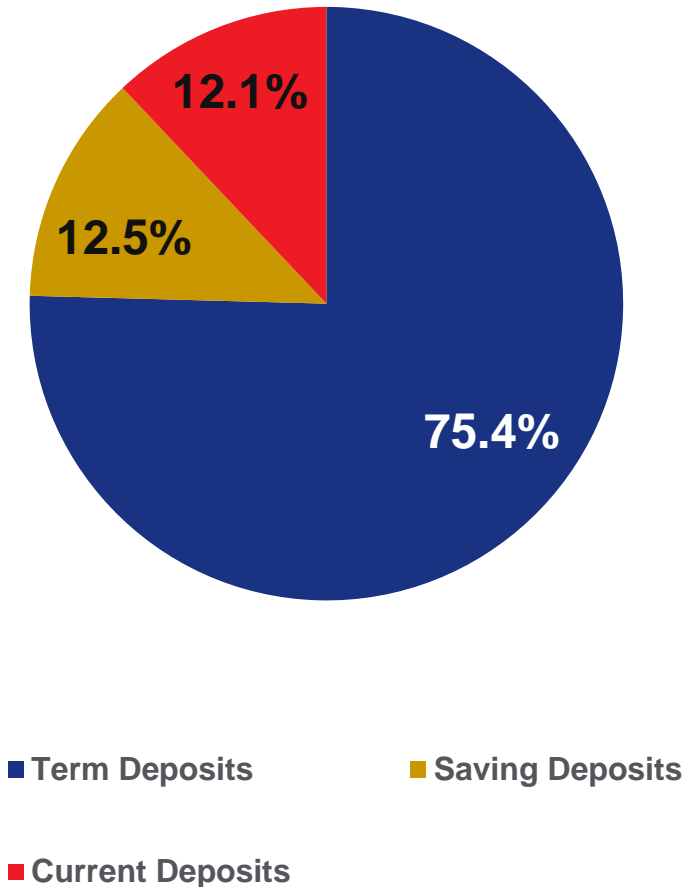
	Advances	YoY	NIM	Net Profit	RoA
Q3 FY17	26,773	46%	3.4%	129	1.17%
Q4 FY17	29,449	39%	3.5%	130	1.20%
Q1 FY18	31,108	40%	3.5%	141	1.19%
Q2 FY18	33,576	35%	3.7%	151	1.19%
Q3 FY18	36,890	38%	3.9%	165	1.22%
Q4 FY18	40,268	37%	4.0%	178	1.25%
Q1 FY19	42,198	36%	4.0%	190	1.26%
Q2 FY19	45,873	37%	4.1%	205	1.26%
Q3 FY19	49,893	35%	4.1%	225	1.27%

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 Q3 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%; Q3 FY19: 24.6%
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%, Q3 FY19: 51.6%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%, Q3 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

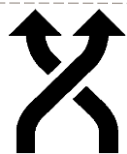
Enhancing distribution through a combination of owned branches, and BCs

288 own branches, 956 BC branches (including 221 Banking Outlets) serve over 5.8 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	Q3 FY19	Q3 FY18	YoY	Q2 FY19	QoQ	9M FY19	9M FY18
Net Interest Income	655	467	40%	593	10%	1,801	1,266
Other Income	374	258	45%	333	12%	1,033	756
Net Total Income	1,029	726	42%	926	11%	2,834	2,022
Operating Profit	498	333	50%	449	11%	1,380	948
Net Profit	225	165	36%	205	10%	620	457

Parameter	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
Other Income/Total Income	36.3%	35.6%	36.0%	36.5%	37.4%
Cost/Income	51.6%	54.0%	51.5%	51.3%	53.1%
Net Interest Margin	4.1%	3.9%	4.1%	4.1%	3.7%
Credit Cost/Advances (bps)*	30	20	26	81	72
RoA	1.27%	1.22%	1.26%	1.26%	1.20%
RoE	12.4%	10.2%	11.6%	11.7%	11.0%

* Not Annualized

Strong Growth in Business; Improvement in Asset Quality

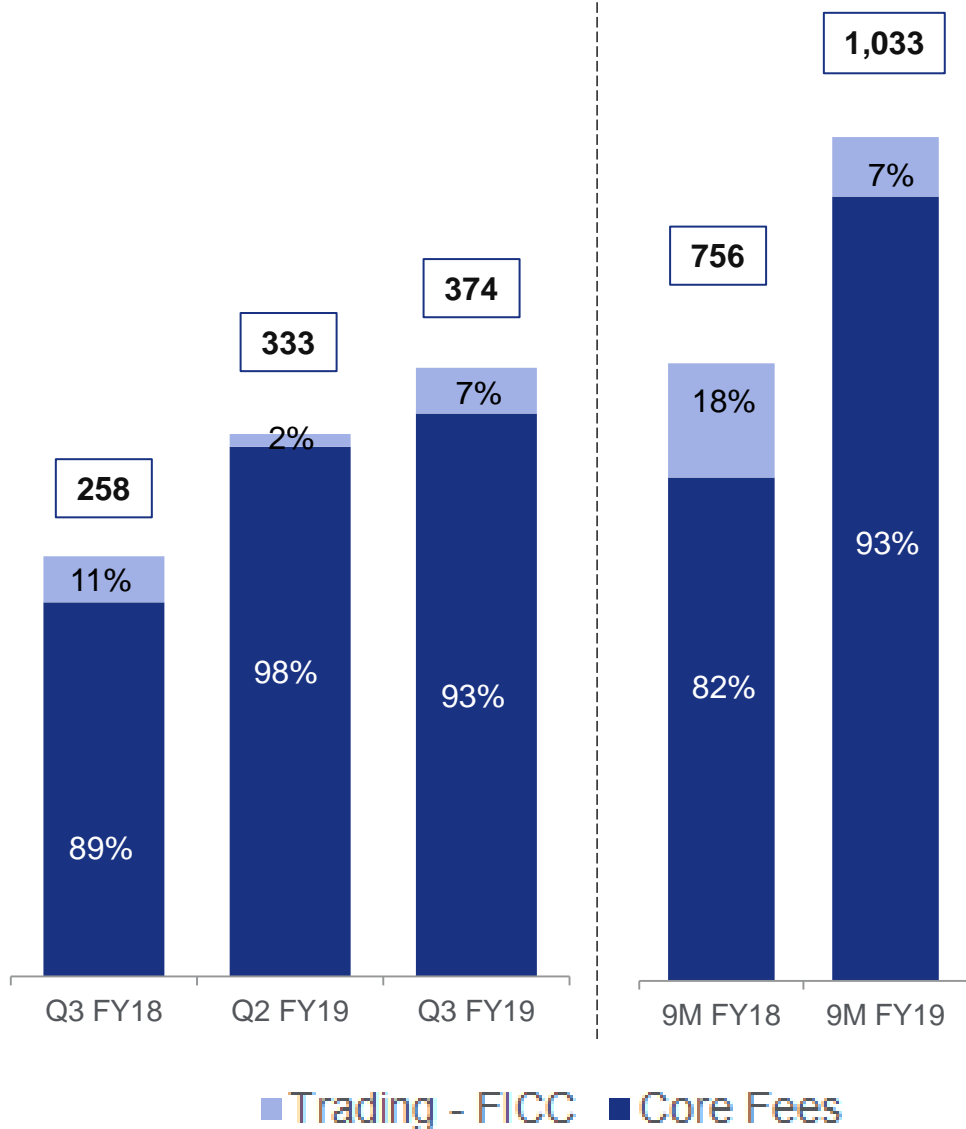
Parameter	December 31,2018	December 31, 2017	YoY
Advances	49,893	36,890	35%
Deposits	52,187	38,623	35%
Investments	14,815	13,071	13%

Parameter	December 31,2018	December 31,2017	September 30,2018
CASA	24.6%	24.0%	24.5%
GNPA	1.38%	1.56%	1.40%
NNPA	0.72%	0.97%	0.74%
Net Stressed Assets	0.81%	1.15%	0.81%
PCR	63.2%	52.5%	61.5%
CRAR*	13.8%	15.9%	13.7%

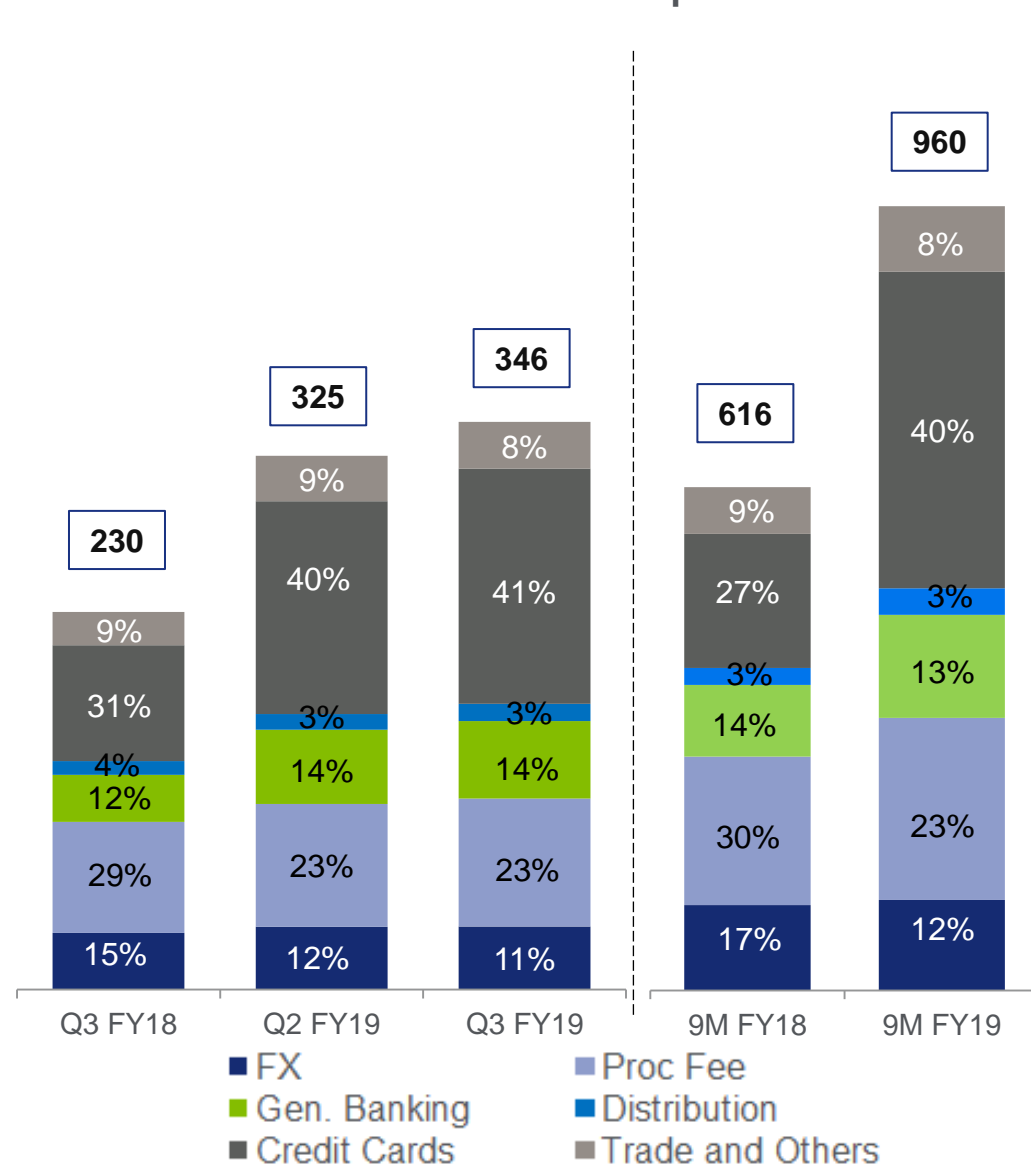
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

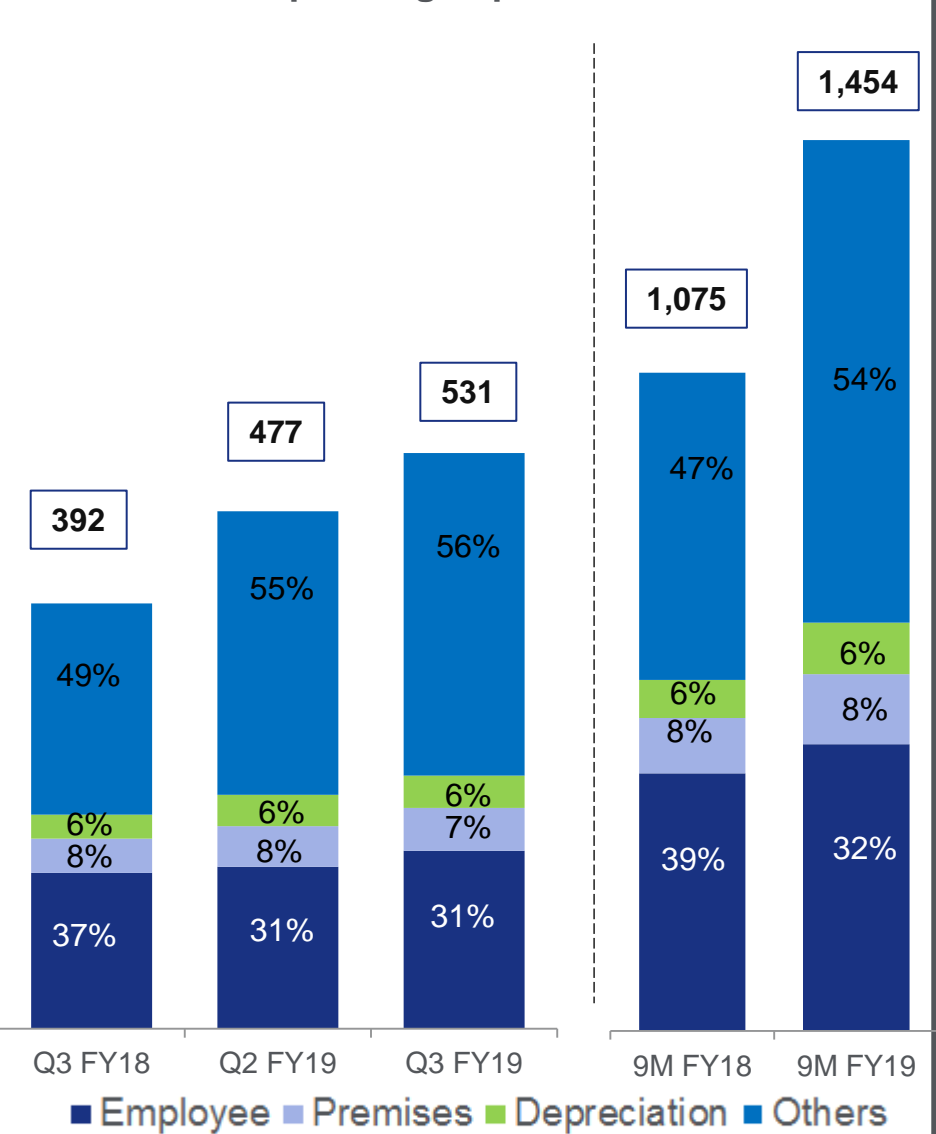


Core Fee Income Breakup

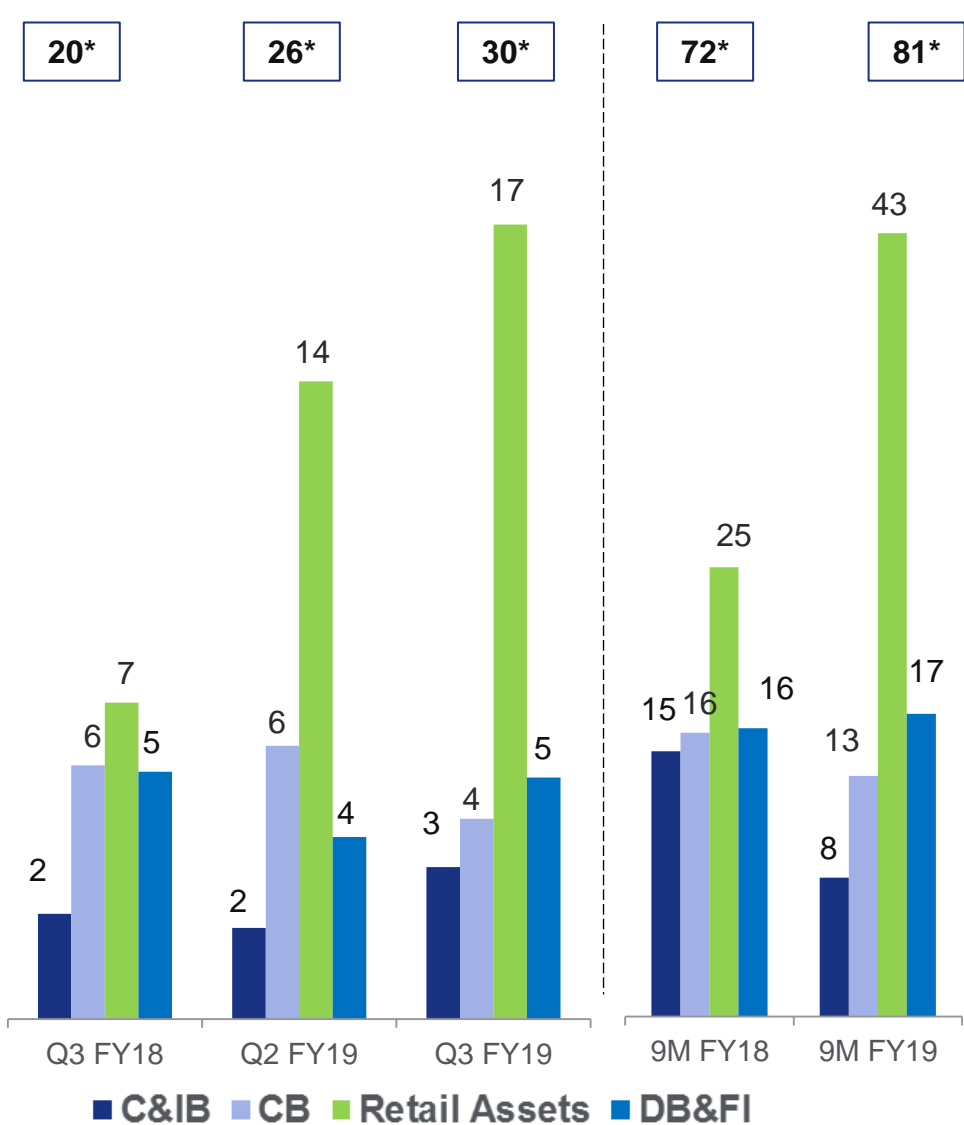


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



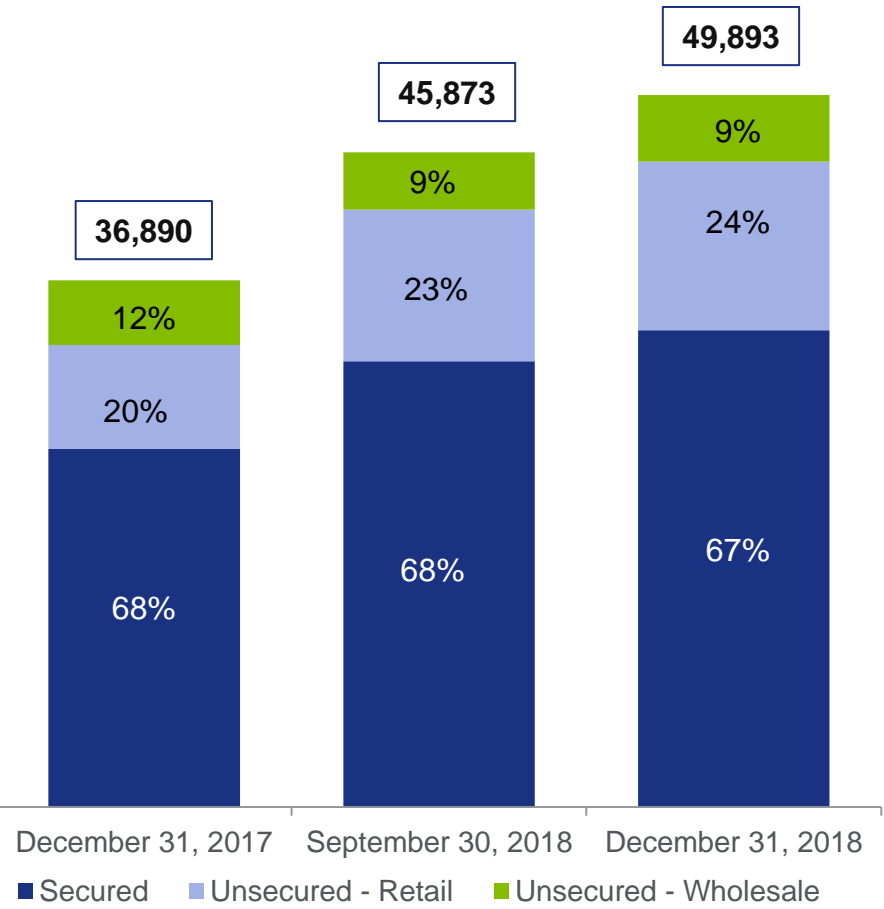
* Not Annualized for the bank or at individual segment level for the quarter

Changing Advances Mix and Improving Yields Helping NIMs

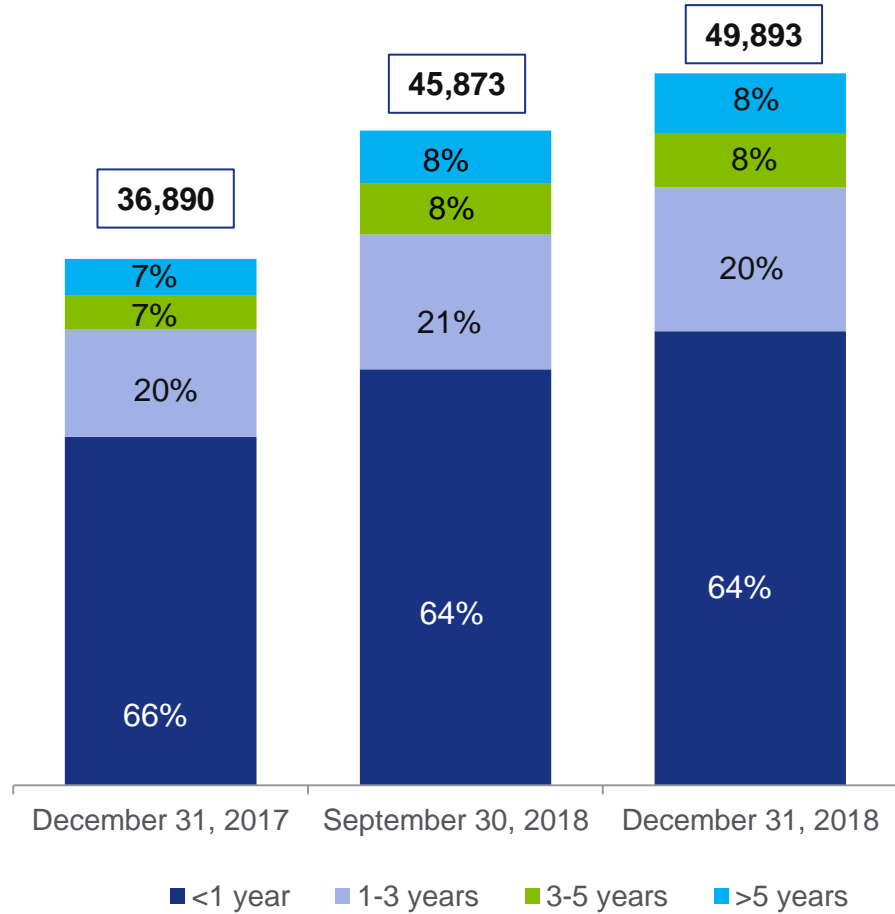
	December 31,2018	December 31,2017	YoY	Yield 9M FY19	Proportion
C&IB	19,935	15,606	28%	8.8% (8.9%)	57%
CB	8,541	7,106	20%		
Wholesale	28,476	22,712	25%		
Retail Assets	14,644	9,397	56%	14.3% (13.0%)	43%
LAP	5,659	3,791	49%		
Credit Cards	4,496	1,759	156%		
Retail Agri	1,562	1,578	-1%		
BIL	1,358	984	38%		
Others	1,569	1,285	22%		
DB & FI	6,773	4,781	42%		
Micro-banking	4,220	2,886	46%		
IFI	1,685	1,358	24%		
MSME	868	536	62%		
Non-Wholesale	21,417	14,177	51%		
Total	49,893	36,889	35%	9M FY18 yields in brackets	

Diversified Loan Portfolio

Break up of advances -
Secured/Unsecured

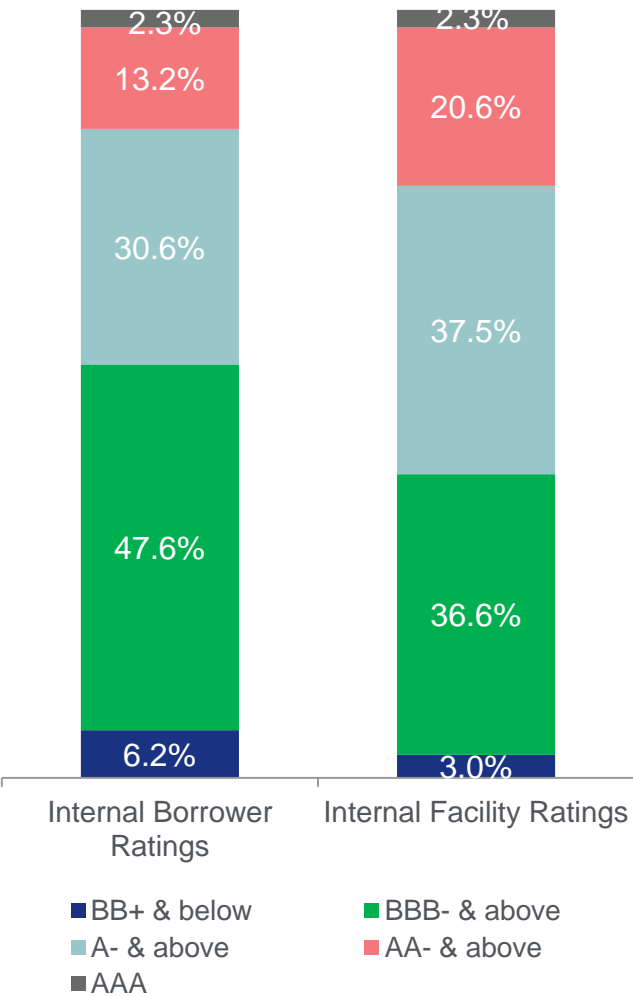


Tenor of Advances

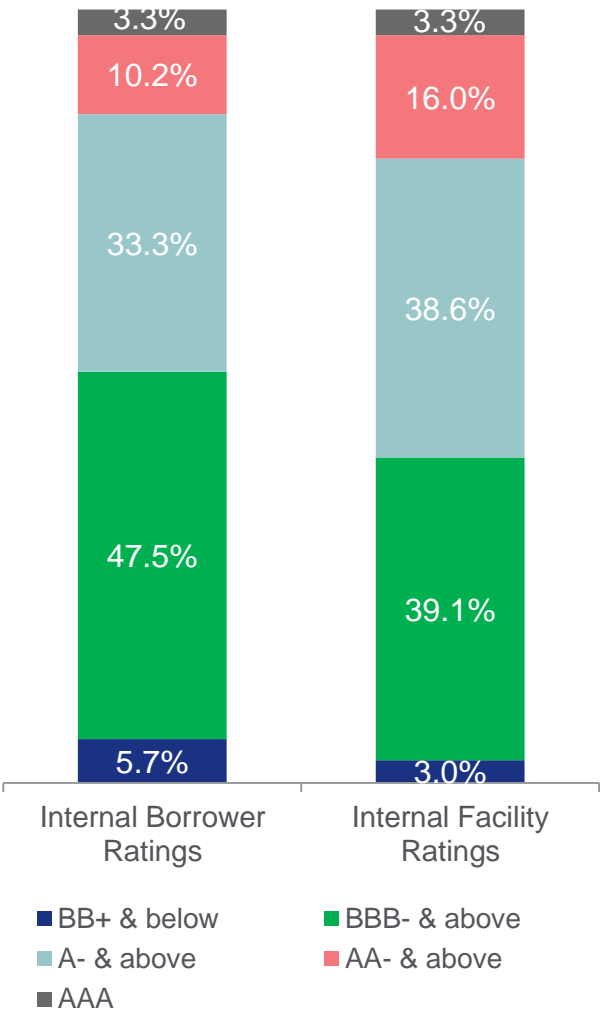


Stable Borrowers' Rating Profile

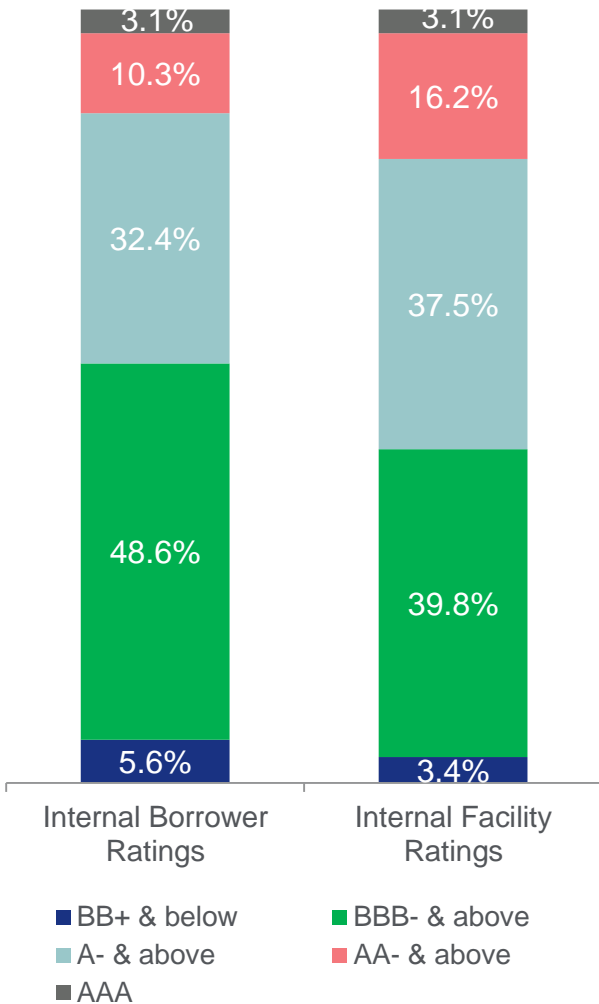
December 31, 2017



September 30, 2018



December 31, 2018



Diversified Industry Mix

Top 10 industry*

Industry	Outstanding Loan Exposure	FB-NFB Split	% of Exposure
Retail / Distribution	3,683	82:18	5.6%
Engineering	3,404	42:58	5.1%
Construction	3,375	44:56	5.1%
NBFC (ex. HFC & DFI)	2,521	97:3	3.8%
Pharma	2,500	84:16	3.8%
Real Estate	2,396	93:7	3.6%
Power	2,236	56:44	3.4%
Metals	2,174	47:53	3.3%
Professional Services	2,118	90:10	3.2%
MFI	1,188	100:0	1.8%

* As of December 31, 2018 based on actual outstanding

Non Fund Based Book

Particulars	December 31, 2018	December 31, 2017	September 30, 2018
Guarantees	10,119	9,029	10,101
Letter of Credit, Acceptances, Endorsements and other Obligations	5,365	2,810	4,745

Asset Quality Continues to Remain Strong

	Quarter Ended			— Gross NPA by business segment —			
	December 31,2018	September 30,2018	December 31,2017	Business segment	December 31,2018	September 30,2018	December 31,2017
Movement of Gross NPAs				C&IB	92.1	92.1	142.2
Opening Balance	645	596	487	% of total advances	0.18%	0.20%	0.38%
(+) Additions during the period	211	142	210	CB*	249.6	255.1	105.7
(-) Upgrade	3	2	2	% of total advances	0.50%	0.55%	0.28%
(-) Recoveries	54	27	38	Retail Assets	286.5	200.7	168.4
(-) Write Offs	103	65	77	% of total advances	0.57%	0.43%	0.45%
Closing Balance	696	645	580	Of which Agri	128.6	68.0	57.6
Gross NPA (%)	1.38%	1.40%	1.56%	DB&FI	67.3	97.0	163.5
Net NPA	358	339	358	% of total advances	0.13%	0.21%	0.44%
Net NPA (%)	0.72%	0.74%	0.97%	Total	695.5	645.0	579.9
Provisioning Coverage Ratio (PCR) (%)	63.22%	61.45%	52.54%	Total (%)	1.38%	1.40%	1.56%
Slippage Ratio	0.46%	0.34%	0.63%				
Restructured %	0.09%	0.07%	0.18%				
Net Stressed Assets%	0.81%	0.81%	1.15%				

- Security Receipts as a percentage of total advances at 0.05%
- One ARC sale for cash in the quarter

* CB includes agri value chain

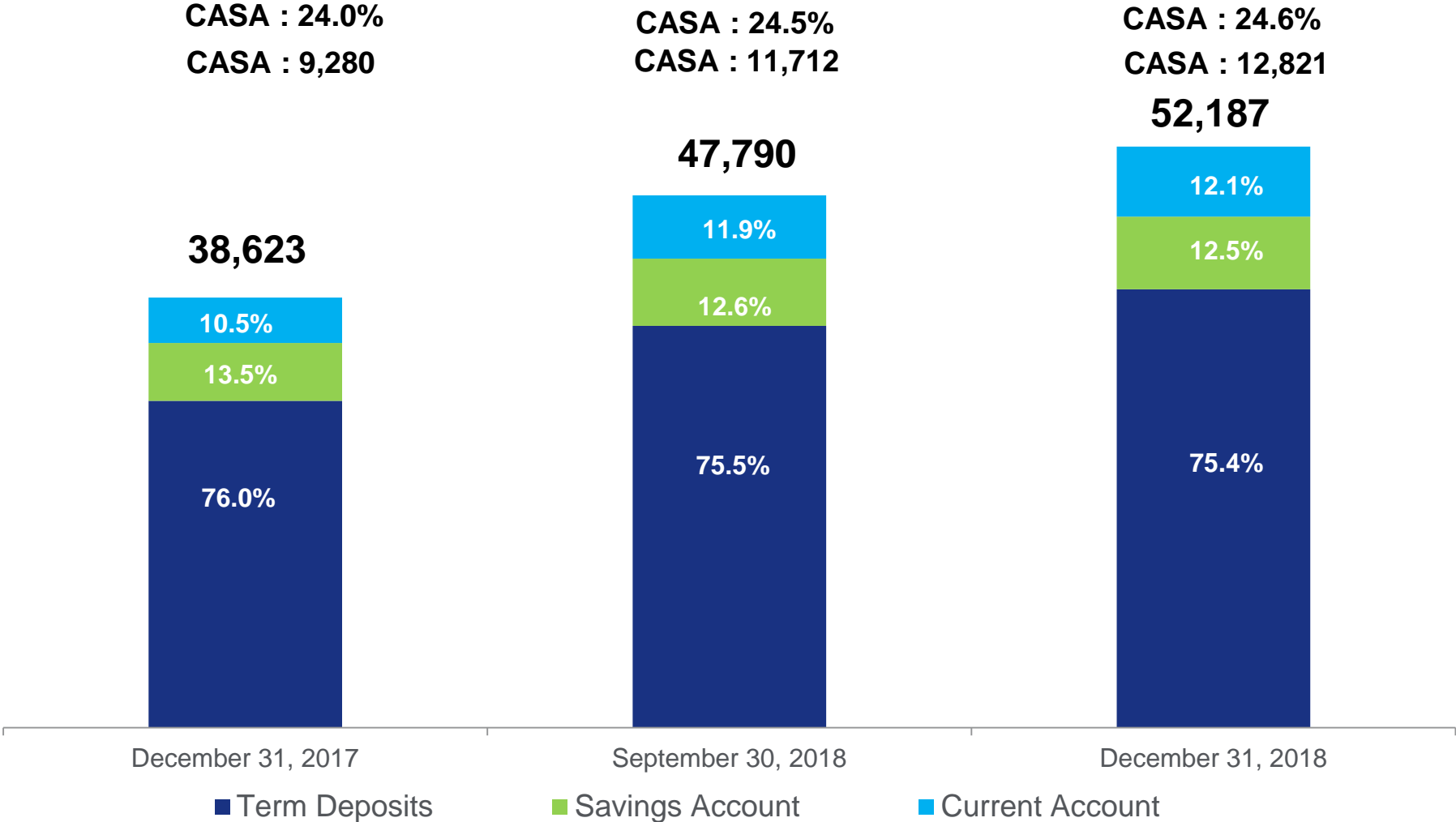
Capital Adequacy - Well Capitalized to Support Growth

Particulars	December 31, 2018	December 31, 2017	September 30, 2018
Tier 1 Capital Funds*	7,060	6,407	6,969
Tier 2 Capital Funds	721	814	712
Total Capital Funds	7,781	7,222	7,681
Total RWA	56,406	45,324	55,867
Tier 1 CRAR*	12.5%	14.1%	12.5%
Total CRAR*	13.8%	15.9%	13.7%
RWA/Total Assets	78.1%	81.8%	83.2%

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

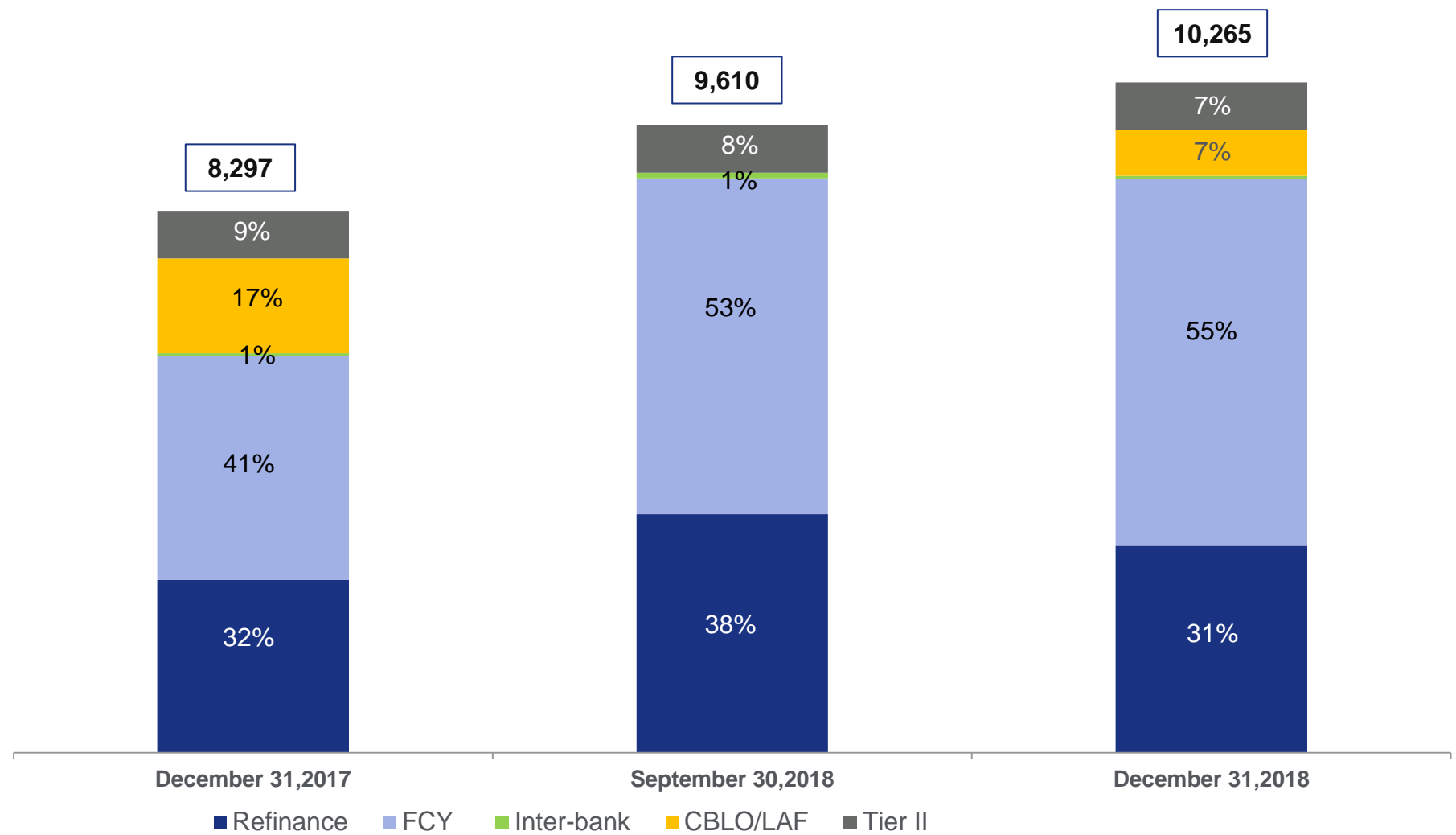
Sustained Growth in Deposits, Led by CASA

38% yoy growth in CASA, while total deposits grew by 35%

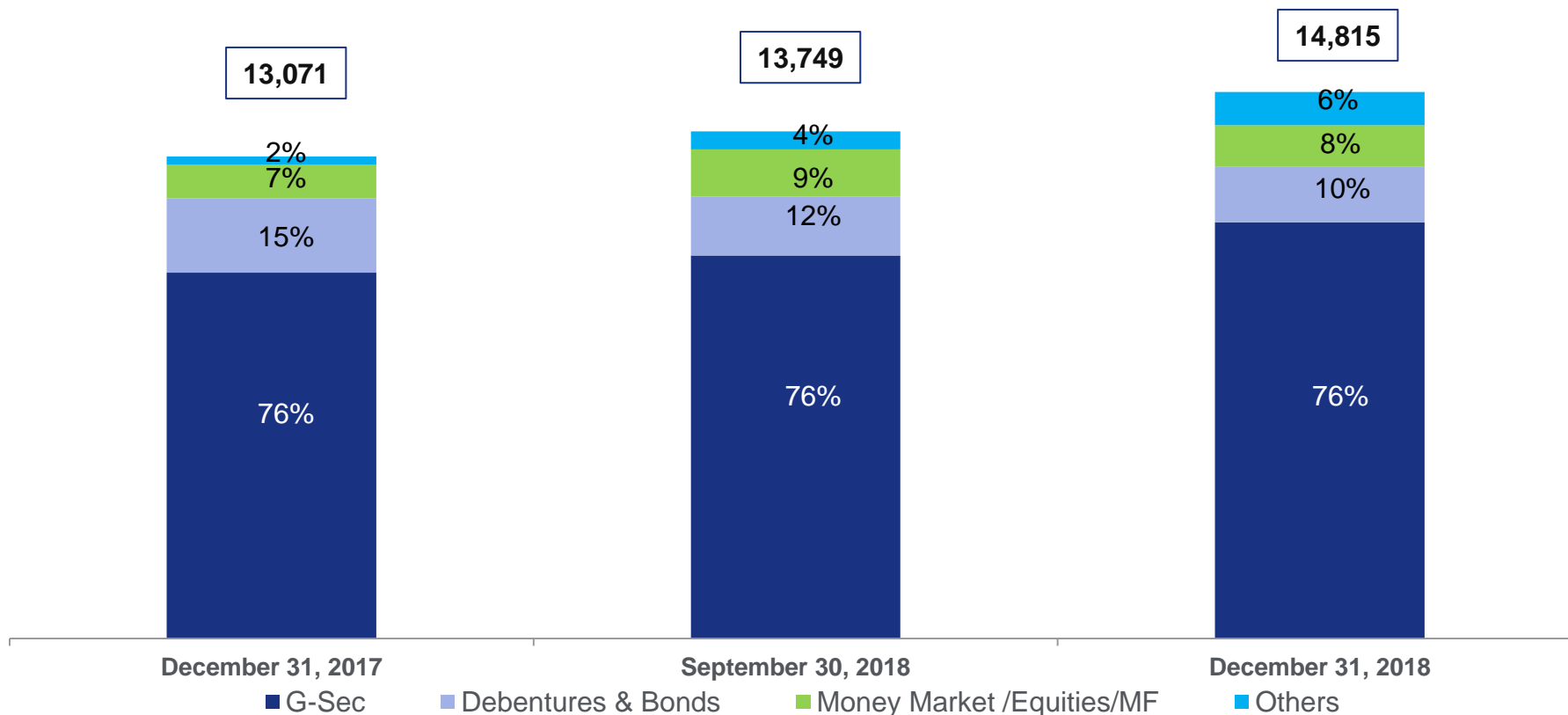


Diversified Borrowing Streams

Borrowing Breakup



Investment Breakup



Yield

Yield	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
Total Investments	7.5%	7.2%	7.4%	7.4%	7.4%
SLR	7.6%	7.3%	7.4%	7.5%	7.4%
Non SLR	9.4%	10.1%	9.6%	9.4%	10.1%

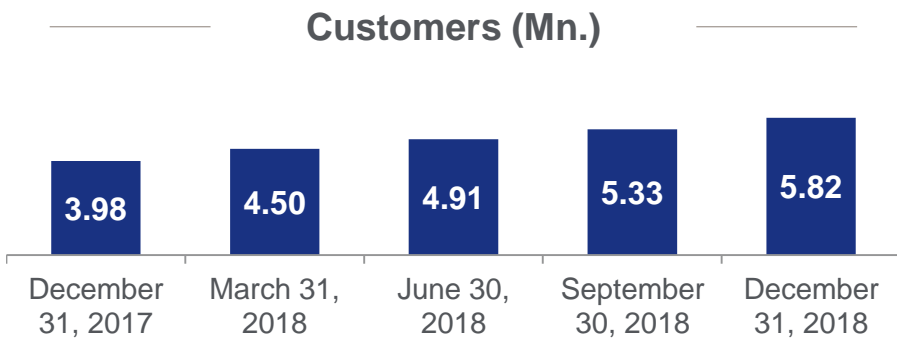
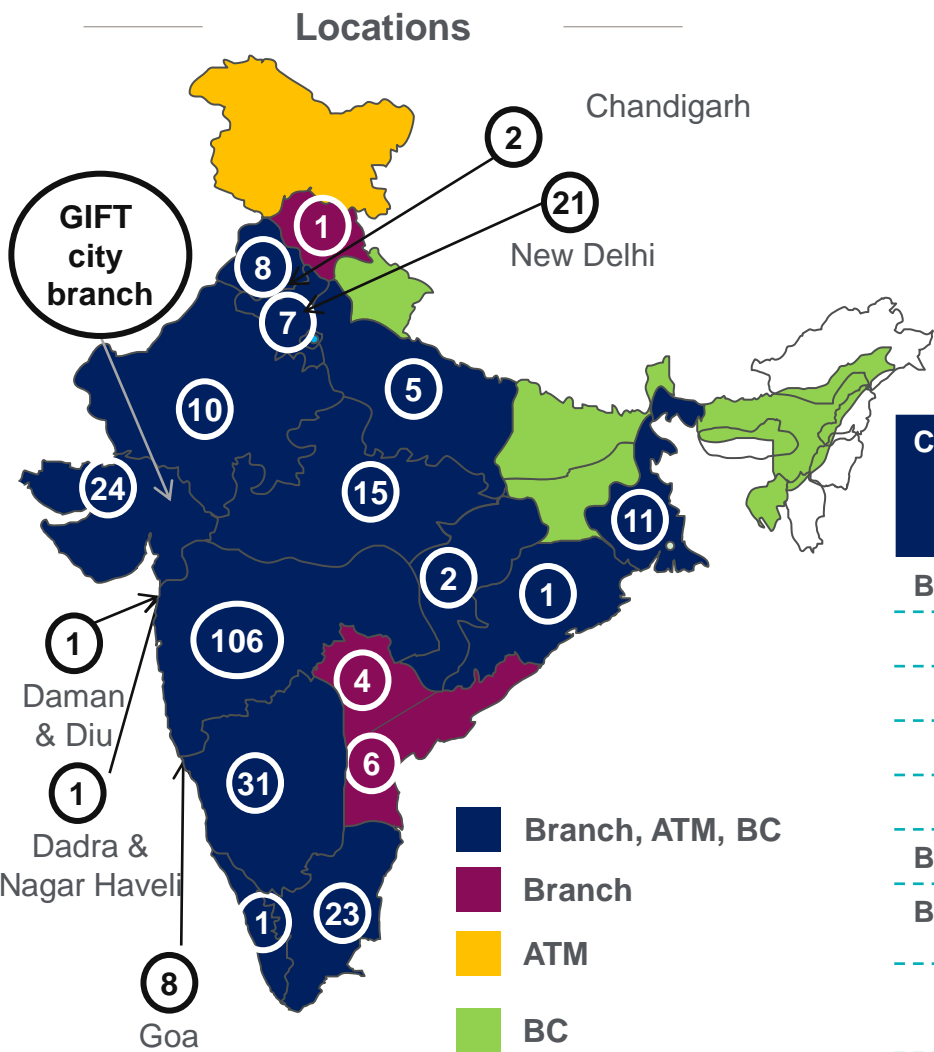
NIM Improvement Helped by Lower Cost of Funds and Stable Yields

	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									
	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%	10.9%	11.2%	
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%	6.4%	6.6%	
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%	6.7%	6.8%	



Distribution Network

Our Growing, Multi-Layered Distribution Network



Channel Breakup

Channels	Number of transaction points		
	December 31, 2018	September 30, 2018	December 31, 2017
Branches	288	268	246
Metro	112	93	83
Urban	45	44	41
Semi-urban	76	76	68
Rural	55	55	54
Banking Outlets (BOs)	221	213	188
BC Branches (incl. BOs)	956	900	757
Of which RBL Finserve	427	375	296
ATMs	390	382	394

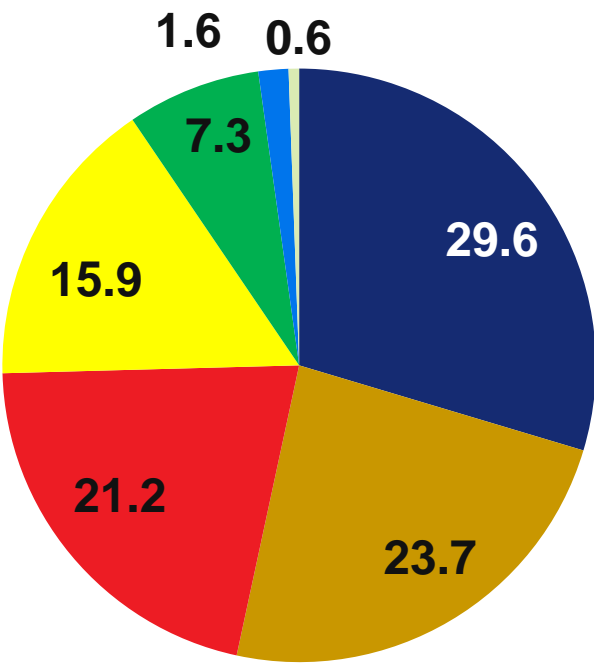
Figures in circles refer to number of branches in given state/union territory



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 – 41.3%.
Approved limit – 74%

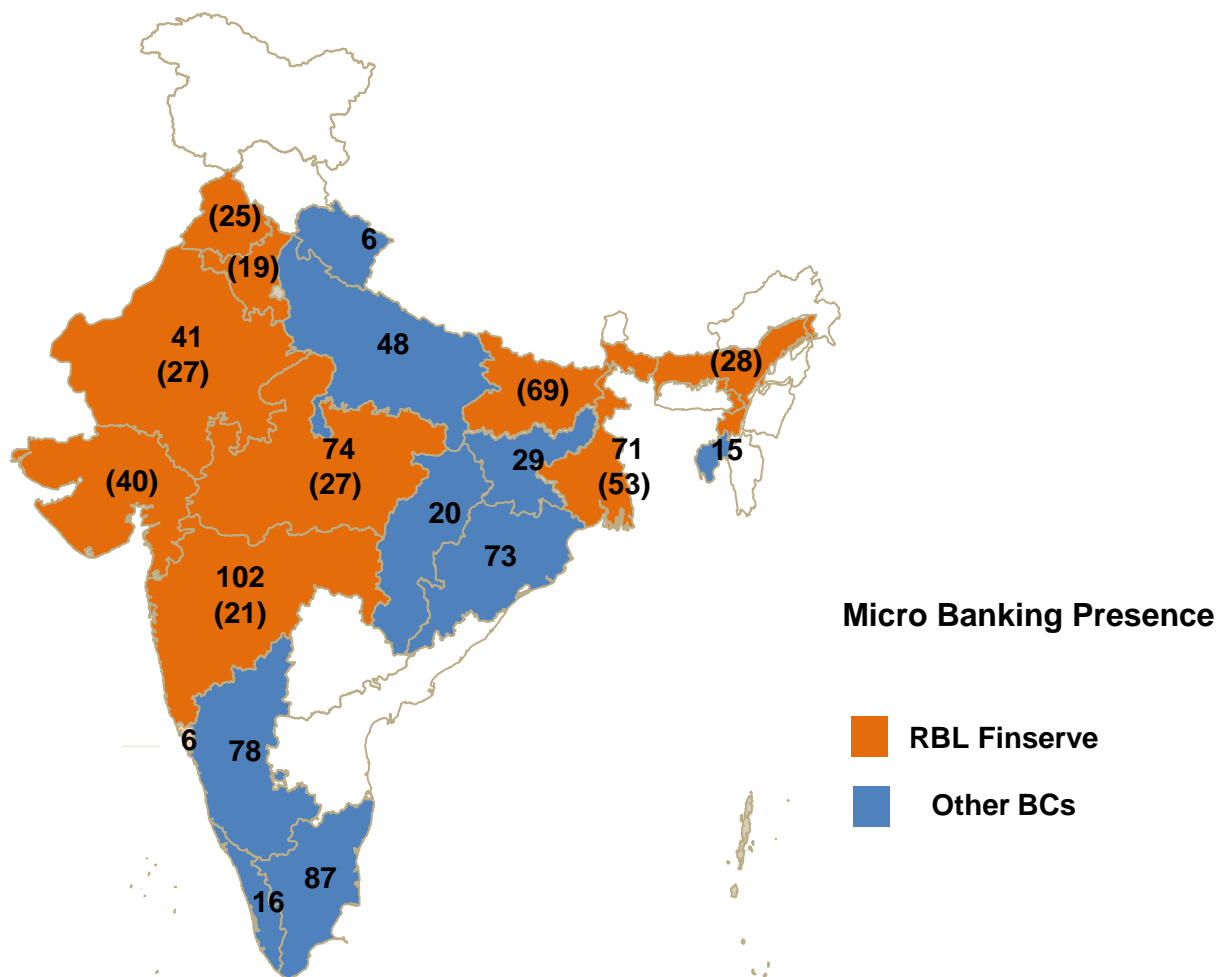
Ratings

Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) CARE AA- (Stable)
Certificate of Deposits	ICRA A1+
Medium term fixed deposit programme	ICRA MAA (Stable)
Short term fixed deposit programme	ICRA A1+



Microbanking Update

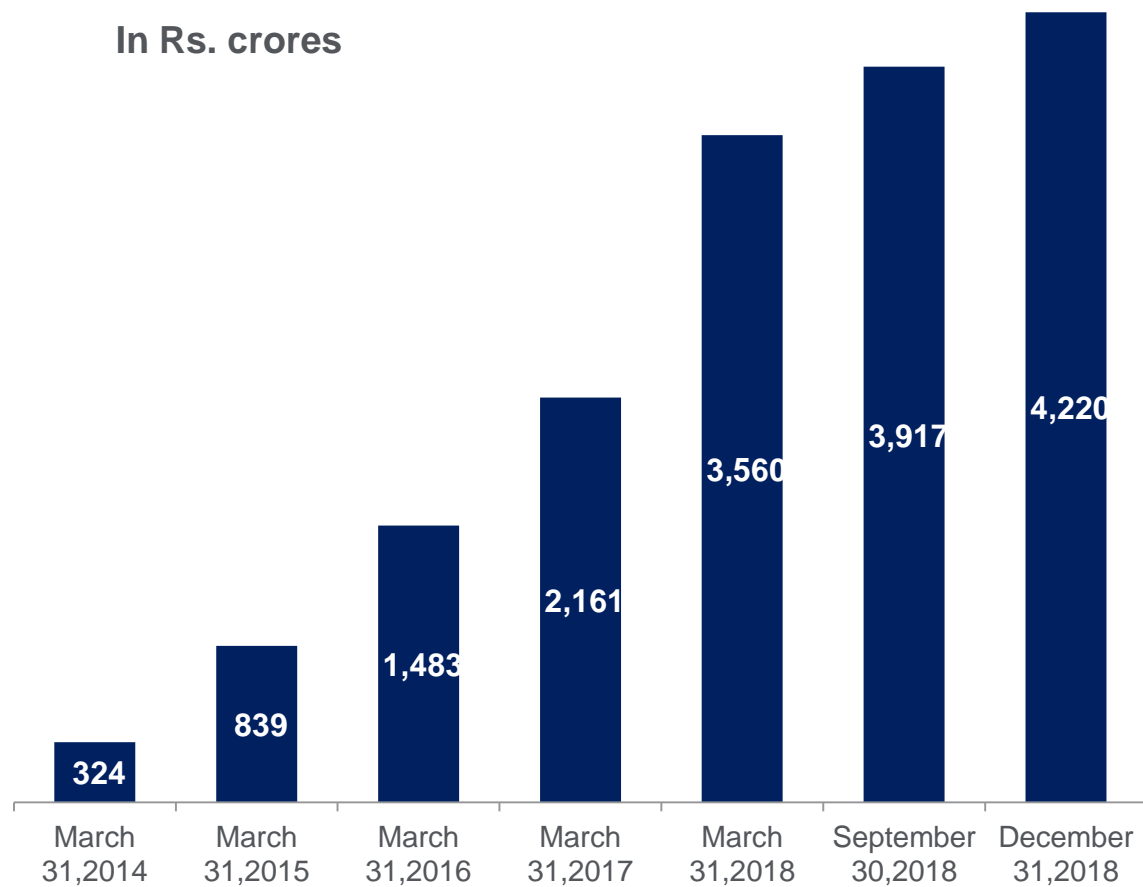
Microbanking Distribution Network



State Name	% of Portfolio
Bihar	15%
Tamil Nadu	15%
Maharashtra	12%
Karnataka	10%
Odisha	8%
West Bengal	6%
Rajasthan	6%
Madhya Pradesh	5%
Gujarat	5%
Punjab	4%
Jharkhand	3%
Haryana	2%
Chhattisgarh	2%
Assam	2%
Uttarakhand	2%
Tripura	1%
Goa	1%
Kerala	1%
Uttar Pradesh	0.4%
Grand Total	100%

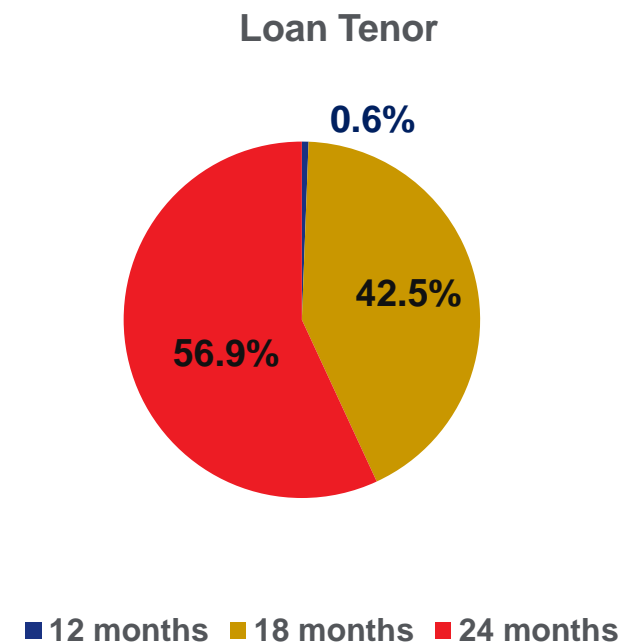
Figures in brackets refers to branches of RBL Finserve

Microbanking - Portfolio Growth



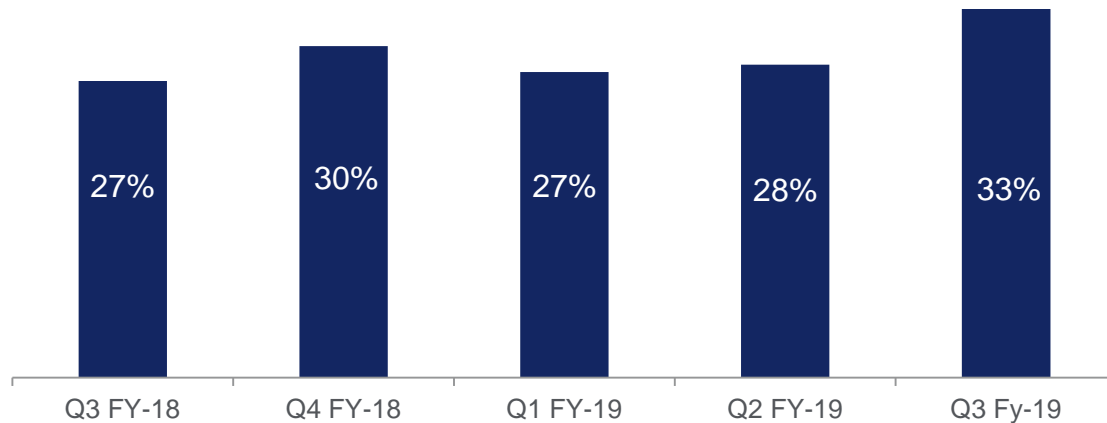
2.2 Mn Active Loan Accounts

Portfolio Mix	December 31 ,2018
Pre-Jan 2017	0.2%
Post Jan 2017	99.8%

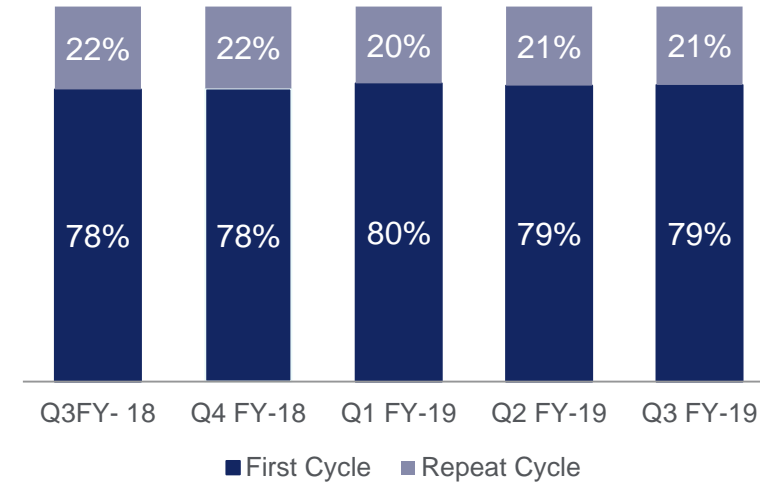


Micro-banking - Through the door Mix

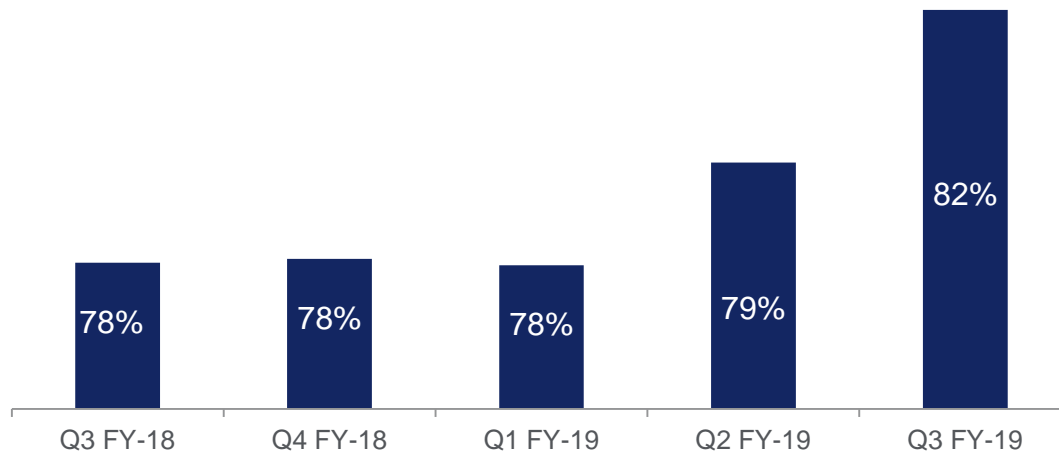
Bureau Rejection Rate



Borrowing Cycle with RBL Bank



Hit Rate



Growth in volumes through new customers from newer geographies (eastern and northern India)

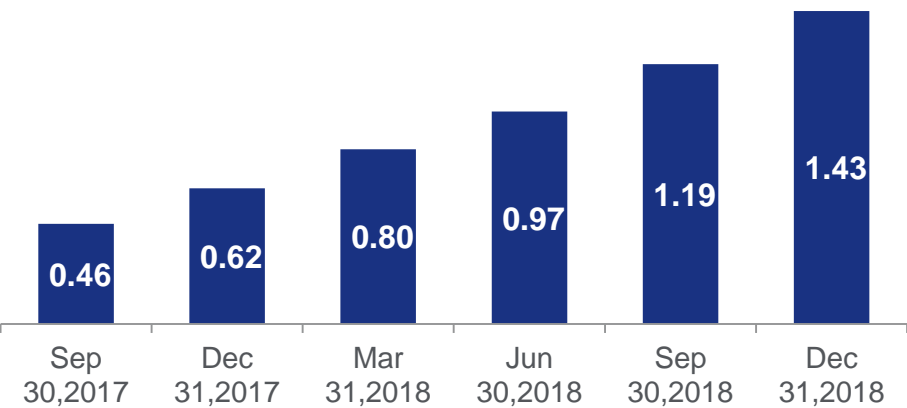
^ Hit Rate= % of loan application with matching records with Credit Bureau



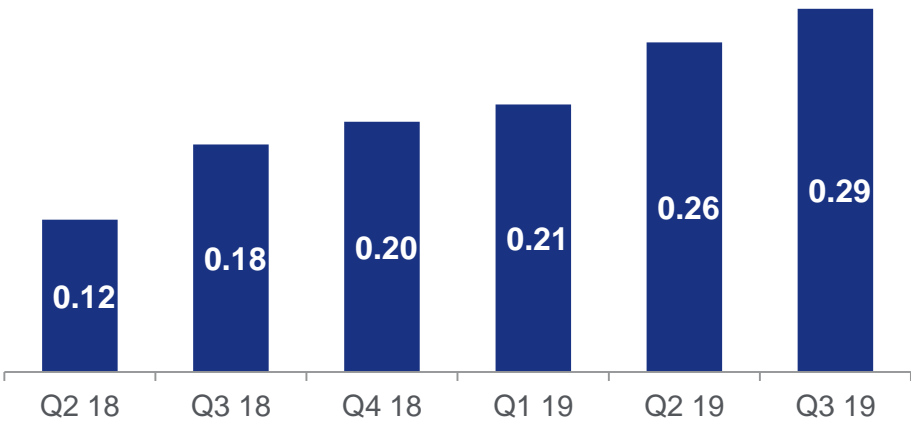
Credit Card Update

Credit Card Base Increasing Steadily

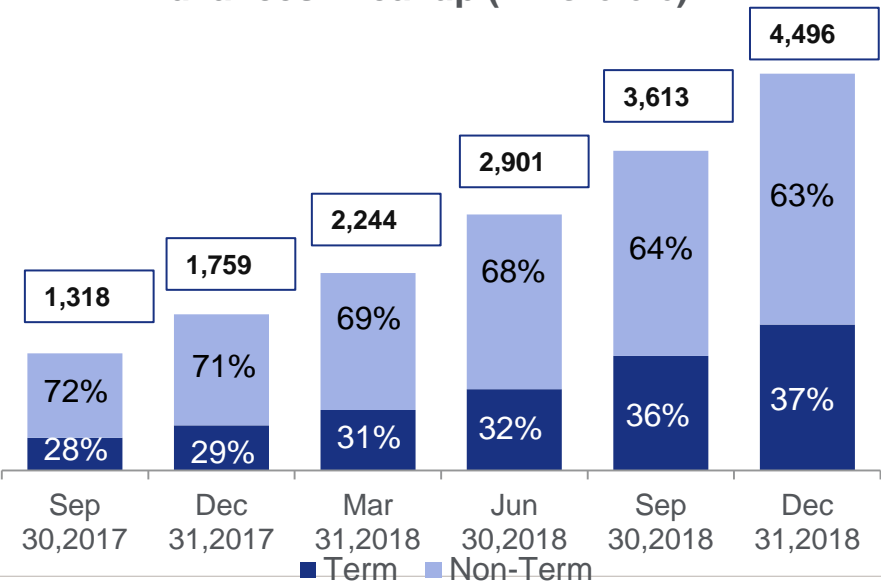
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup (In Rs. crore)



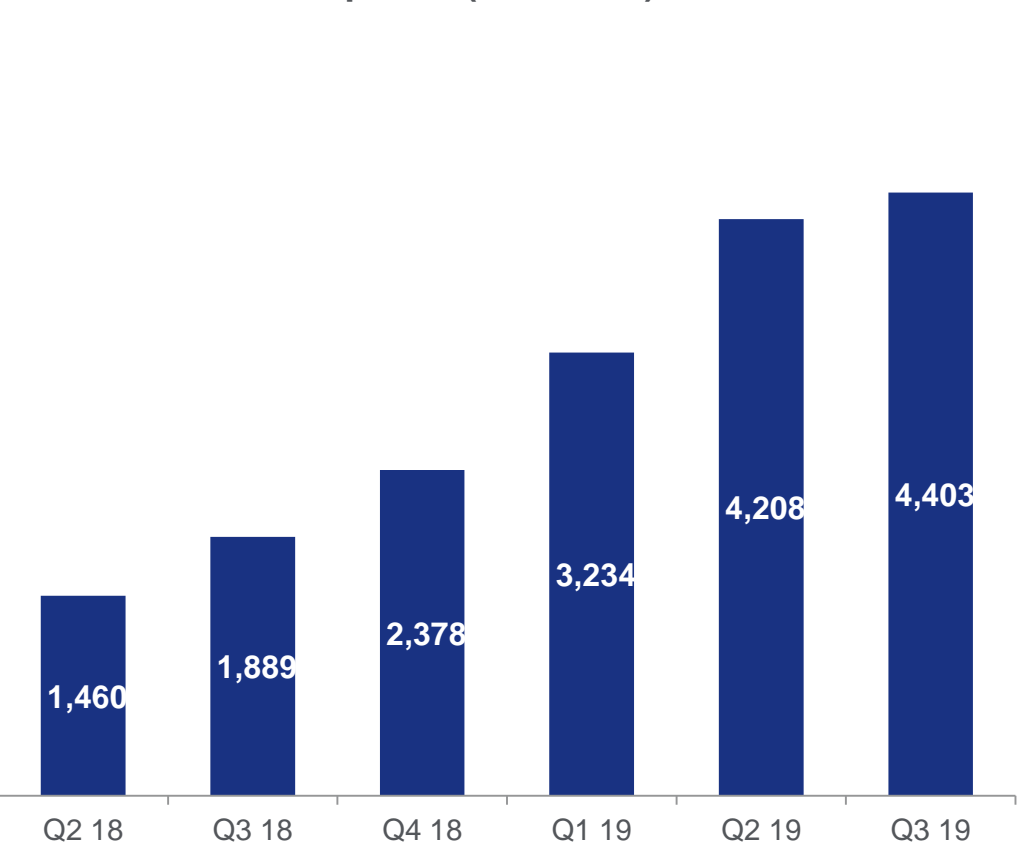
Customer Metrics

Key Metrics	December 2018
Retail Spend Per Card*	Rs. 10,455
Balance per Card*	Rs. 32,166
Fee Income (as % of revenue)	50%
Geographical Concentration (Top 8 Cities vs. Others)	69% : 31%

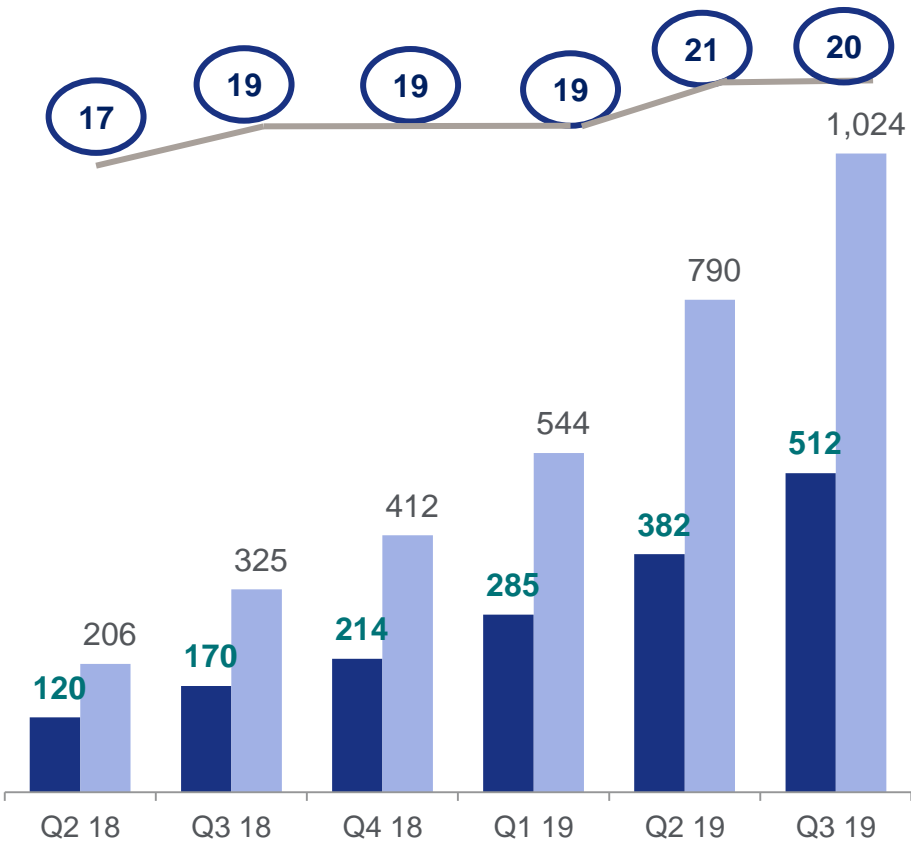
* Does not include corporate card spends

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. Ujwal George
Chief of Staff and Head of Transformation
Previously, associated with Abu Dhabi Commercial Bank and Barclays Bank

(23)



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

(32)



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

(25)



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

(28)



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

(23)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q3 FY19	Q3 FY18	Q2 FY19	9M FY19	9M FY18
<u>Income</u>					
Interest Earned	1,639	1,151	1,463	4,467	3,285
Interest Expended	984	683	870	2,666	2,019
Net Interest Income	655	467	593	1,801	1,266
Other Income	374	258	333	1,033	756
Total Income	1,029	726	926	2,834	2,022
<u>Expenditure</u>					
Operating Expenses	531	392	477	1,454	1,074
Employee Cost	164	144	151	468	420
Premises Cost	40	32	38	114	91
Depreciation	30	22	29	84	62
Other Operating Expenses	297	195	260	788	501
Operating Profit	498	333	449	1,380	948
Provisions	161	82	140	441	252
On advances	150	68	109	366	225
On others	11	14	31	74	26
Profit Before Tax	338	251	309	939	696
Tax	113	86	105	319	239
Profit After Tax	225	165	205	620	457

Balance Sheet Statement

Particulars	December 31, 2018	September 30, 2018	December 31, 2017
<u>Liabilities</u>			
Capital	428	431	418
Reserves and Surplus	6,848	6,609	6,059
Deposits	52,187	47,790	38,623
Borrowings	10,266	9,610	8,297
Other Liabilities	2,474	2,716	1,972
Total	72,202	67,156	55,369
<u>Assets</u>			
Cash & Balances with RBI	3,405	3,576	2,318
Balances with other banks	1,582	1,318	1,113
Investments (Net)	14,815	13,749	13,071
Advances (Net)	49,893	45,873	36,890
Fixed and Other Assets	2,508	2,640	1,977
Total	72,202	67,156	55,369

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	9M FY19
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,072
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	52,187
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	49,893
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	14,815
Net Profit	12	66	92	93	207	292	446	635	620
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.8
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	0.72
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	18.5
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,528
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.26
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	11.72

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/>