

July 28, 2020

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

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

Sub: Outcome of the Board Meeting held on July 28, 2020


Ref.: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”)

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI Listing Regulations, 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 and consolidated financial results (Limited Reviewed) for the quarter ended June 30, 2020.

In this regard, we enclose the following:

1. Limited Review Report on unaudited standalone and consolidated financial results by the Statutory Auditors M/s. Haribhakti & Co. LLP, Chartered Accountants (Registration No. 103523W/W100048) on the aforesaid financial results.
2. Unaudited standalone and consolidated financial results of the Bank, for the quarter ended June 30, 2020, duly considered by the Audit Committee of the Board and approved by the Board of Directors
3. Press Release on the unaudited standalone financial results of the Bank for the quarter ended June 30, 2020.
4. Investor Presentation for the quarter ended June 30, 2020.

The meeting of the Board of Directors of the Bank commenced at 2:40 p.m. and concluded at 3:45 p.m. 

We request you to take the above on record.

Thanking You,

Yours faithfully,
For **RBL Bank Limited**


Niti Arya
Company Secretary

Encl.: As above

www.rblbank.com

RBL Bank Ltd.

HARIBHAKTI & CO. LLP

Chartered Accountants

Independent Auditor's Review Report on quarterly Unaudited Standalone Financial Results of RBL Bank Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To the Board of Directors

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 June 30, 2020 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to Pillar 3 disclosure as at June 30, 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Bank personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the



Haribhakti & Co. LLP, Chartered Accountants Regn. No. AAC- 3768, a limited liability partnership registered in India (converted on 17th June, 2014 from a firm Haribhakti & Co. FRN: 103523W)

Registered offices: 705, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400 059, India. Tel: +91 22 6672 9999 Fax: +91 22 6672 9777

Other offices: Ahmedabad, Bengaluru, Chennai, Coimbatore, Hyderabad, Kolkata, New Delhi, Pune.

HARIBHAKTI & CO. LLP

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disclosures relating to Pillar 3 disclosure as at June 30, 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.

5. We draw attention to Note 7 to the Statement which explains that the extent to which COVID-19 pandemic will impact the Bank's financial performance is dependent on future developments, which are highly uncertain.

Our report is not modified in respect of this matter.

6. The comparative financial information of the Bank for periods upto year ended March 31, 2020 included in the Statement have been reviewed/audited by the predecessor auditor. The report of the predecessor auditor on comparative financial information for the quarter ended June 30, 2019 dated July 19, 2019 and for the quarter and year ended March 31, 2020 dated May 7, 2020 expressed an unmodified conclusion/opinion respectively, whose reports have been furnished to us and which have been relied upon by us for the purpose of our review of the Statement.

Our report is not modified in respect of this matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W100048



Purushottam Nyati

Partner

Membership No.: 118970

UDIN: 20118970AAAAER1782

Place: Mumbai

Date: July 28, 2020

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

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

(₹ in Lacs)

Sr. No.	Particulars	Standalone			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	223,499	220,823	202,267	851,438
(a)	Interest/ discount on advances/ bills	179,909	180,651	161,861	690,680
(b)	Income on investments	33,289	33,869	34,026	137,269
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	9,630	5,769	4,210	19,142
(d)	Others	671	534	2,170	4,347
2	Other Income	33,333	50,054	48,121	191,025
3	Total Income (1+2)	256,832	270,877	250,388	1,042,463
4	Interest Expended	119,369	118,725	120,535	488,474
5	Operating Expenses (i)+(ii)	68,491	76,959	69,596	282,557
(i)	Employees cost	21,238	19,986	18,454	76,843
(ii)	Other operating expenses (Refer Note 2)	47,253	56,973	51,142	205,714
6	Total Expenditure (4+5) excluding provisions and contingencies	187,860	195,684	190,131	771,031
7	Operating Profit before provisions and contingencies (3-6)	68,972	75,193	60,257	271,432
8	Provisions (other than tax) and Contingencies (Refer Note 2)	50,016	60,117	19,695	196,154
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	18,956	15,076	40,562	75,278
11	Tax expense	4,834	3,640	13,857	24,711
12	Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	14,122	11,436	26,705	50,567
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	14,122	11,436	26,705	50,567
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	50,874	50,870	42,771	50,870
16	Reserves excluding Revaluation Reserves				1,007,336
17	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	16.14	16.45	12.07	16.45
(iii)	Earnings Per Share (EPS) – (Basic and Diluted) ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	2.78	2.25	6.25	11.16
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	2.77	2.24	6.11	11.10



Sr. No.	Particulars	Standalone			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
(iv)	NPA Ratios (Refer Note 10)				
(a)	Gross NPA	199,207	213,652	78,921	213,652
	Net NPA	93,268	118,937	37,164	118,937
(b)	Gross NPA %	3.45	3.62	1.38	3.62
	Net NPA %	1.65	2.05	0.65	2.05
(v)	Return on Assets % (annualised)	0.60	0.52	1.31	0.59

Notes:

- These results are 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 July 28, 2020. The financial results for the quarter ended June 30, 2020 have been subjected to a "Limited Review" by the statutory auditors. The report thereon is unmodified. The financial results for the quarter ended June 30, 2019 and the year ended March 31, 2020 were subjected to limited review and audit respectively by previous statutory auditors.
- With effect from April 1, 2020, provisions for actuarial valuation on credit card reward points are re-classified from Provisions (other than tax) and Contingencies (referred to in point 8) to Other operating expenses (referred to in point 5 (ii)).
- The figures of the last quarter 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.
- The results for the quarter ended June 30, 2020 are arrived at after considering provision for standard assets (including additional provision towards COVID 19 and exposures to entities with Un-hedged Foreign Currency Exposures), Non-Performing Assets (NPAs), and depreciation on investments, income-tax and other usual and necessary provisions.
- During the quarter ended June 30, 2020, the Bank allotted 41,390 shares pursuant to the exercise of stock options under the approved Employees Stock Option Scheme.
- Other income relates to income (including commission) from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments, and recoveries from accounts previously written off.
- The SARS-CoV-2 virus known as COVID-19 is a global pandemic, which continues to spread across the globe and has contributed to increase in volatility in financial markets and an unprecedented level of disruption on socio-economic activities. The Government of India had announced a series of lock-down from March 24, 2020 which was extended to May 2020 to contain the spread of the virus. The Government thereafter announced phased reopening of certain activities outside specified containment zones. Some of the states further extended lockdown to end of July 2020. The extent to which the COVID-19 pandemic will impact the Bank's performance will depend on the future developments, which are highly uncertain, including new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by external authorities or by the Bank.

The impact of the pandemic has resulted in restriction on economic activities and changes in customer behaviour. The continued slowdown has resulted in lower loan originations, trade and forex transactions, sale of third party products, use of credit and debit card by customers and efficiency in collection efforts. The continued slowdown is also likely to increase customer defaults requiring the Bank to increase credit related provisions.

In accordance with the RBI guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020 and April 17, 2020 the Bank granted a moratorium of three months on the payment of all instalments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers classified as Standard, even if overdue, as on February 29, 2020. Further in line with RBI's additional COVID regulatory package guidelines announced on May 23, 2020 the Bank has granted a second three month moratorium on loan payments due between June 1, 2020 and August 31, 2020. For all such accounts where the moratorium is granted, the asset classification shall remain stand still during the moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Asset Classification and Provisioning norms). The Bank holds provisions as at June 30, 2020 against the potential



impact of COVID-19 based on the information available currently. The provisions held by the Bank are in excess of the RBI prescribed norms.

8. 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.
9. 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.
10. The disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
11. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.



SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2020

(₹ in Lacs)

Sr. No.	Particulars	Standalone			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Segment Revenue				
(a)	Corporate / Wholesale Banking	115,303	131,745	135,655	532,177
(b)	Retail Banking	197,153	210,648	180,138	798,056
(c)	Treasury	154,774	150,387	150,200	604,112
(d)	Other Banking Operations	629	1,742	1,012	5,148
	Total [Items (a) to (d)]	467,859	494,522	467,005	1,939,493
	Less: Inter Segment Revenue	211,027	223,645	216,617	897,030
	Total Income	256,832	270,877	250,388	1,042,463
2	Segment Results (Profit (+)/ Loss (-) before tax)				
(a)	Corporate / Wholesale Banking	(19,899)	(18,847)	11,323	(68,811)
(b)	Retail Banking	19,144	22,485	18,421	105,494
(c)	Treasury	19,134	9,851	9,797	33,615
(d)	Other Banking Operations	629	1,744	1,012	5,149
	Total [Items (a) to (d)]	19,008	15,233	40,553	75,447
	Less: i) Interest	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	110	1	173
	(iii) Un-allocable income	52	47	(10)	(4)
	Total Profit Before Tax	18,956	15,076	40,562	75,278
3	Segment Assets				
	Corporate/Wholesale Banking	2,894,144	2,959,722	3,417,199	2,959,722
	Retail Banking	2,907,024	2,932,550	2,329,672	2,932,550
	Treasury	3,238,997	2,830,801	2,516,535	2,830,801
	Other Banking Operations	(51)	133	116	133
	Unallocated	204,414	174,571	143,645	174,571
	Total	9,244,528	8,897,777	8,407,167	8,897,777
4.	Segment Liabilities				
	Corporate/Wholesale Banking	2,820,352	2,588,225	2,387,793	2,588,225
	Retail Banking	3,112,233	2,919,351	3,289,209	2,919,351
	Treasury	2,226,881	2,331,245	1,936,470	2,331,245
	Other Banking Operations	126	182	443	182
	Unallocated	12,480	479	9,562	479
	Capital and Reserves	1,072,456	1,058,295	783,690	1,058,295
	Total	9,244,528	8,897,777	8,407,167	8,897,777

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”. With effect from April 1, 2020, Credit card business is re-classified from “Other Banking Operations” to “Retail Banking” segment in segment reporting. Accordingly, previous periods have been restated to make them comparable with current period numbers.



HARIBHAKTI & CO. LLP

Chartered Accountants

Independent Auditor's Review Report on quarterly Unaudited Consolidated Financial Results of RBL Bank Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To The Board of Directors

RBL Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **RBL Bank Limited** ("the Parent" or "the Bank") and its subsidiary (the Parent and its subsidiary together referred to as "the Group") for the quarter ended June 30, 2020 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to Pillar 3 disclosure as at June 30, 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr. No.	Name of the Entity	Relationship
1	RBL Bank Limited	Holding Company
2	RBL FinServe Limited (Formerly known as Swadhaar FinServe Private Limited)	Subsidiary



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Other offices: Ahmedabad, Bengaluru, Chennai, Coimbatore, Hyderabad, Kolkata, New Delhi, Pune.

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5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to Pillar 3 disclosure as at June 30, 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.
6. We draw attention to Note 8 to the Statement which explains that the extent to which COVID-19 pandemic will impact the Group's financial performance is dependent on future developments, which are highly uncertain.
Our report is not modified in respect of this matter.
7. The comparative financial information of the Group for periods upto year ended March 31, 2020 included in the Statement have been reviewed/audited by the predecessor auditor. The report of the predecessor auditor on comparative financial information for the quarter ended June 30, 2019 dated July 19, 2019 and for the quarter and year ended March 31, 2020 dated May 7, 2020 expressed an unmodified conclusion/opinion respectively, whose reports have been furnished to us and which have been relied upon by us for the purpose of our review of the Statement.
Our report is not modified in respect of this matter.

For Haribhakti & Co. LLP

Chartered Accountants

ICAI Firm Registration No.103523W/W100048



Purushottam Nyati

Partner

Membership No.: 118970

UDIN: 20118970AAAAES1312

Place: Mumbai

Date: July 28, 2020

UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

(₹ in Lacs)

Sr. No.	Particulars	Consolidated			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	232,173	228,117	208,325	877,865
(a)	Interest/ discount on advances/ bills	188,582	187,944	167,901	717,085
(b)	Income on investments	33,289	33,869	34,026	137,269
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	9,630	5,769	4,210	19,142
(d)	Others	672	535	2,188	4,369
2	Other Income	33,315	50,160	48,361	191,804
3	Total Income (1+2)	265,488	278,277	256,686	1,069,669
4	Interest Expended	119,355	118,725	120,535	488,474
5	Operating Expenses (i)+(ii)	75,838	84,309	76,049	310,306
(i)	Employees cost	26,861	25,667	22,724	96,750
(ii)	Other operating expenses (Refer Note 2)	48,977	58,642	53,325	213,556
6	Total Expenditure (4+5) excluding provisions and contingencies	195,193	203,034	196,584	798,780
7	Operating Profit before provisions and contingencies (3-6)	70,295	75,243	60,102	270,889
8	Provisions (other than tax) and Contingencies (Refer Note 2)	50,016	60,117	19,695	196,154
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	20,279	15,126	40,407	74,735
11	Tax expense	4,837	3,641	13,865	24,717
12	Net Profit (+)/Loss (-) from Ordinary Activities after tax before Minority Interest (10-11)	15,442	11,485	26,542	50,018
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period before Minority Interest (12-13)	15,442	11,485	26,542	50,018
15	Less : Share of Minority Interest	-	-	-	-
16	Add : Share in Profit (+)/Loss (-) of associate	-	-	-	-
17	Profit after tax (14-15+16)	15,442	11,485	26,542	50,018
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	50,874	50,870	42,771	50,870
19	Reserves excluding Revaluation Reserves				1,005,534
20	Minority Interest	-	-	-	-
21	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	16.14	16.45	12.07	16.45
(iii)	Earnings Per Share (EPS) - ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.04	2.26	6.22	11.04
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.03	2.25	6.07	10.98



Sr. No.	Particulars	Consolidated			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
(iv)	NPA Ratios (Refer Note 11)				
(a)	Gross NPA	199,207	213,652	78,921	213,652
	Net NPA	93,268	118,937	37,164	118,937
(b)	Gross NPA %	3.45	3.62	1.38	3.62
	Net NPA %	1.65	2.05	0.65	2.05
(v)	Return on Assets % (annualised)	0.66	0.52	1.30	0.58

Notes:

- These results are 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 July 28, 2020. The financial results for the quarter ended June 30, 2020 have been subjected to a "Limited Review" by the statutory auditors. The report thereon is unmodified. The financial results for the quarter ended June 30, 2019 and the year ended March 31, 2020 were subjected to limited review and audit respectively by previous statutory auditors.
- With effect from April 1, 2020, provisions for actuarial valuation on credit card reward points re-classified from Provisions (other than tax) and Contingencies (referred to in point 8) to Other operating expenses {referred to in point 5 (ii)}.
- The figures of the last quarter 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 are only reviewed and not subjected to audit.
- The results for the quarter ended June 30, 2020 are arrived at after considering provision for standard assets (including additional provision towards COVID 19 and exposures to entities with Un-hedged Foreign Currency Exposures), Non-Performing Assets (NPAs), and depreciation on investments, income-tax and other usual and necessary provisions.
- The consolidated financial results of the group comprise the financial results of RBL Bank Limited and its wholly owned subsidiary RBL Finserve Limited (RFL) (formerly Swadhaar Finserve Private Limited (SFPL)).
- During the quarter ended June 30, 2020, the Bank allotted 41,390 shares pursuant to the exercise of stock options under the approved Employees Stock Option Scheme .
- Other income relates to income (including commission) from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments, and recoveries from accounts previously written off.
- The SARS-CoV-2 virus known as COVID-19 is a global pandemic, which continues to spread across the globe and has contributed to increase in volatility in financial markets and an unprecedented level of disruption on socio-economic activities. The Government of India had announced a series of lock-down from March 24, 2020 which was extended to May 2020 to contain the spread of the virus. The Government thereafter announced phased reopening of certain activities outside specified containment zones. Some of the states further extended lockdown to end of July 2020. The extent to which the COVID-19 pandemic will impact the Group's performance will depend on the future developments, which are highly uncertain, including new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by external authorities or by the Bank.

The impact of the pandemic has resulted in restriction on economic activities and changes in customer behaviour. The continued slowdown has resulted in lower loan originations, trade and forex transactions, sale of third party products, use of credit and debit card by customers and efficiency in collection efforts. The continued slowdown is also likely to increase customer defaults requiring the Bank to increase credit related provisions.

In accordance with the RBI guidelines relating to 'COVID-19 Regulatory Package' dated March 27, 2020 and April 17, 2020 the Bank granted a moratorium of three months on the payment of all instalments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers classified as Standard, even if overdue, as on February 29, 2020. Further in line with RBI's additional COVID regulatory package guidelines announced on May 23, 2020 the Bank has granted a second three month moratorium on loan payments due between June 1, 2020 and August 31, 2020.



For all such accounts where the moratorium is granted, the asset classification shall remain stand still during the moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Asset Classification and Provisioning norms). The Bank holds provisions as at June 30, 2020 against the potential impact of COVID-19 based on the information available currently. The provisions held by the Bank are in excess of the RBI prescribed norms.

9. The business operations of the Group are largely concentrated in India and for the purpose of segment reporting, the Group is considered to operate only in domestic segment.
10. 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.
11. The disclosures for NPA referred to in point 21 (iv) above correspond to Non Performing Advances.
12. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.



SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2020

(₹ in Lacs)


Sr. No.	Particulars	Consolidated			
		Quarter ended 30.06.2020	Quarter ended 31.03.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Segment Revenue				
(a)	Corporate / Wholesale Banking	115,303	131,745	135,655	532,177
(b)	Retail Banking	197,153	210,648	180,138	798,056
(c)	Treasury	154,774	150,387	150,200	604,112
(d)	Other Banking Operations	9,285	9,143	7,310	32,354
	Total [Items (a) to (d)]	476,515	501,923	473,303	1,966,699
	Less: Inter Segment Revenue	211,027	223,646	216,617	897,030
	Total Income	265,488	278,277	256,686	1,069,669
2	Segment Results (Profit (+)/ Loss (-) before tax)				
(a)	Corporate / Wholesale Banking	(19,899)	(18,847)	11,323	(68,811)
(b)	Retail Banking	19,144	22,485	18,421	105,494
(c)	Treasury	19,134	9,851	9,797	33,615
(d)	Other Banking Operations	1,952	1,794	857	4,606
	Total [Items (a) to (d)]	20,331	15,283	40,398	74,904
	Less: i) Interest	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	110	1	173
	(iii) Un-allocable income	52	47	(10)	(4)
	Total Profit Before Tax	20,279	15,126	40,407	74,735
3	Segment Assets				
	Corporate/Wholesale Banking	2,894,144	2,959,722	3,417,199	2,959,722
	Retail Banking	2,907,024	2,932,550	2,329,672	2,932,550
	Treasury	3,238,997	2,830,801	2,516,535	2,830,801
	Other Banking Operations	(2,417)	702	964	702
	Unallocated	204,414	174,571	143,645	174,571
	Total	9,242,162	8,898,346	8,408,015	8,898,346
4.	Segment Liabilities				
	Corporate/Wholesale Banking	2,820,352	2,588,225	2,387,793	2,588,225
	Retail Banking	3,112,233	2,919,351	3,289,209	2,919,351
	Treasury	2,226,881	2,331,245	1,936,470	2,331,245
	Other Banking Operations	(1,758)	751	1,290	751
	Unallocated	12,480	2,281	10,979	2,281
	Capital and Reserves	1,071,974	1,056,493	782,274	1,056,493
	Total	9,242,162	8,898,346	8,408,015	8,898,346

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”. With effect from April 1, 2020, Credit card business is re-classified from “Other Banking Operations” to “Retail Banking” segment in segment reporting. Accordingly, previous periods have been restated to make them comparable with current period numbers.

Place: Mumbai

Date: July 28, 2020

For RBL Bank Limited


 Vishwvir Ahuja
 Managing Director & CEO


PRESS RELEASE

RBL BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2020

The Board of Directors of RBL Bank Limited approved the financial results for the quarter ended 30th June 2020 at its meeting held on Tuesday, 28th July 2020.

Results Summary

- **Strong operating performance:**
 - Total Revenue for Q1FY21 grew by 6% YOY to ₹1,375 crores
 - Net Interest Income in Q1FY21 grew by 27% YOY to ₹1,041 crores; NIM at 4.85%
 - Other Income for Q1FY21 was ₹334 crores. Core Fee income for Q1FY21 was ₹239 crores. Non-Wholesale constituted 75% of the Bank's Core Fee income.
 - Cost to Income for Q1FY21 at 49.8% against 53.6% for Q1FY20
 - Operating profit for Q1FY21 grew by 14% YOY to ₹690 crores
 - Net profit for Q1FY21 was ₹141 crores
- **CASA Continues Strong Growth; Total Deposits Traction regains momentum:**
 - Total deposits grew 7% QOQ to ₹61,736 crores
 - CASA grew 18% YOY and 8% QOQ to Rs. 18,566 crores. CASA ratio was 30.1%. Average CASA ratio for Q1FY21 was 29.3%
 - The share of Retail Term Deposits and CASA in the Total Deposits was 60% at end of Q1FY21
- **Advances Growth:**
 - Advances book at ₹56,683 Crores. Non -Wholesale advances growth of 24% YOY while Wholesale advances reduced 18% YOY, in line with planned portfolio recalibration
 - Non-Wholesale advances accounted for 53% of net advances of the bank
- **Well capitalized with sound liquidity:**
 - Overall capital adequacy at 16.35% with Common Equity Tier 1 ratio of 15.16% at the end of Q1FY21
 - Average Liquidity Coverage Ratio at 164% for Q1FY21, surplus liquidity currently at Rs. 13,600 crore
- **Asset quality:**
 - Gross NPA ratio at 3.45% (3.62% in Q4FY20), Net NPA at 1.65% (2.05% in Q4FY20), Provision Coverage Ratio at 70.46% (64.04% in Q4FY20)
 - COVID related provisions of Rs. 240 crore in Q1FY21; total cumulative provisions of Rs. 350 crore in Q4FY20 and Q1FY21
- **Network**
 - The bank added 6 branches during Q1FY21 taking total number of branches to 392 as at 30th June, 2020. In addition the Bank also has 1,221 business correspondent branches, of which 263 are banking outlets.
 - RBL Finserve Limited ("RBL Finserve") (Formerly Swadhaar Finserve Private Limited), a 100% subsidiary of the Bank, accounts for 661 business correspondent branches.

Key Financials:

₹ in crore	Q1 FY21	Q4 FY20	QoQ	Q1 FY20	YoY	FY20
Net Interest Income	1,041	1,021	2%	817	27%	3,630
Other Income	334	501	(33%)	481	(31%)	1,910
Net Total Income	1,375	1,522	(10%)	1,299	6%	5,540
Operating Profit	690	752	(8%)	603	14%	2,714
Net profit (after tax)	141	114	23%	267	(47%)	506

₹ in crore	June 30, 2020	March 31, 2020	QoQ	June 30, 2019	YoY
Advances (Net)	56,683	58,019	(2%)	56,837	0%
Deposits	61,736	57,812	7%	60,811	2%
CASA	18,566	17,116	8%	15,706	18%
Investments (Net)	19,884	18,150	10%	16,639	20%

Key ratios:

Particulars (in %)	Q1 FY21	Q4 FY20	Q1 FY20	FY20
Net Interest Margin	4.85	4.93	4.31	4.56
Cost to Income	49.8	50.6	53.6	51.0
Return on Assets	0.60	0.52	1.31	0.59
Return on Equity	5.24	4.28	13.78	5.74
Gross NPA	3.45	3.62	1.38	3.62
Net NPA	1.65	2.05	0.65	2.05
Provision Coverage Ratio	70.46	64.04	69.13	64.04

Commenting on the performance Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said “The quarter was a mixed bag. While on one hand, rising infection rates added to uncertainty, on the other hand, as we transitioned to unlocking in large parts of the country we saw business activity pick up sharply in the second half of the quarter. As a Bank, we have achieved a robust set of numbers in this challenging business environment. We will continue to maintain surplus liquidity, high capital levels and tight risk filters in the near term. “

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 8.44 million customers through a network of 392 branches, 1,221 business correspondent branches (of which 263 banking outlets) and 389 ATMs spread across 28 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

Media Contact(s):

Abhijit Somvanshi	Saranya Shetty
Head – Marketing & Communications	DVP – Marketing & Communications
RBL BANK	RBL BANK
T: +91 22-43020565 M: +91 9920915158	M: +91 9819460747
E: abhijit.somvanshi@rblbank.com	E: saranya.shetty@rblbank.com

Jyothi Goswami	Kejal Tolia
Group Head – Financial Services	Senior Account Manager- Financial Services
AdFactors PR	AdFactors PR
T: +91 22-67574325 M: +91 9167047258	T: +91 22-67574276 M: +91 9819710338
E: jyothi@adfactorspr.com	E: kejal.tolia@adfactorspr.com

₹1 crore = ₹10 million



Investor Presentation

1st Quarter/ FY 21

July 28, 2020



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

Glossary and Key Notes

AEPS	Aadhaar Enabled Payment System	INR	Indian Rupee
Agri	Agribusiness Banking	IPO	Initial Public Offering
API	Application Programming Interface	LAP	Loan Against Property
ARC	Asset Reconstruction Company	MF	Mutual Funds
ATM	Automated Teller Machine	Mn	Million
BC	Business Correspondent	MSME	Micro, Small and Medium Enterprises
BIL	Business Installment Loan	NABARD	National Bank for Agriculture and Rural Development
Bps	Basis Points	NFB	Non Fund Based
BVPS	Book Value Per Share	NIM	Net Interest Margin
C&IB	Corporate & Institutional Banking	NNPA	Net Non Performing Assets
CAGR	Compounded Annual Growth Rate	NPA	Non Performing Assets
CASA	Current Account and Savings Account	PCR	Provision Coverage Ratio
CB	Commercial Banking	PIL	Personal Installment Loan
CBDT	Central Board for Direct Taxes	Q1	3 month period ended June 30(April 1 - June 30)
CC	Credit Card	Q2	3 month period ended September 30(July 1 - September 30)
CEO	Chief Executive Officer	Q3	3 month period ended December 31(October 1 - December 31)
CET1	Core Equity Tier 1	Q4	3 month period ended March 31(January 1 - March 31)
Cr	Crore	QoQ	Quarter on Quarter
CRAR	Capital to Risk Weighted Assets Ratio	H1	6 month period ended September 30(April 1 - September 30)
CSR	Corporate Social Responsibility	9M	9 month period ended December 31(April 1 - December 31)
DB & FI	Development Banking & Financial Inclusion	RBI	Reserve Bank of India
DBT	Direct Benefit Transfer	RoA	Return on Assets
FICC	Fixed Income, Currency and Commodity	RoE	Return on Equity
FPI	Foreign Portfolio Investor	RWA	Risk Weighted Assets
FY	12 month period ended March 31	SDR	Strategic Debt Restructuring
GNPA	Gross Non Performing Assets	SLR	Statutory Liquidity Ratio
G-Sec	Government Securities	UPI	Unified Payments Interface
GST	Goods and Services Tax	US	United States
HUF	Hindu Undivided Family	VCF	Venture Capital Funds
IFI	Institutional Financial Inclusion	YoY	Year on Year
RBL Finserve	RBL Finserve Ltd.		

Table of Contents

Topic	Page Number
Key Performance Highlights	5
Financial Performance	10
Distribution Network	29
Shareholding Pattern and Ratings	31
Micro-banking Update	33
Credit Cards Update	37
Annexures	48



Key Performance Highlights

Q1 FY21 Financial Highlights

- ▶ **Total Revenue growth of 6% YoY in Q1 FY21**
- ▶ **NII grew 27% YoY in Q1 FY21; Other Income decreased 31% YoY in Q1FY21 primarily due to lower credit card fees and credit offtake**
- ▶ **NIM at 4.85% in Q1 FY21 vs. 4.31% in Q1 FY20 (4.93% in Q4 FY20)**
- ▶ **PPOP growth of 14% YoY in Q1 FY21 to Rs. 690 crore despite COVID affected quarter, reflecting the strength of the franchise**
- ▶ **Net Profit, Rs. 141 crore in Q1 FY21 (Rs. 114 crore in Q4 FY20)**
- ▶ **Advances were flat YoY at Rs. 56,683 crore; Wholesale : Non – Wholesale mix at 47:53**
- ▶ **Deposit growth, 7% sequentially in Q1 FY21 (2% YoY growth) to Rs. 61,736 crore; LCR at 164% for the quarter; Surplus liquidity currently at Rs. 13,600 crore**
- ▶ **CASA grew sequentially and YoY to Rs 18,566 crore ; CASA Ratio crossed 30% in Q1FY21**
- ▶ **GNPA at 3.45% vs. 3.62% in Q4 FY20, NNPA at 1.65% vs. 2.05% in Q4 FY20**
- ▶ **PCR at 70.5% in Q1 FY21 vs. 64.0% in Q4 FY20 and 58.1% in Q3FY20**
- ▶ **Total customer base stable at 8.44 million**

Q1 FY21 Highlights

		— YoY Growth —	— QoQ Growth —
Net interest Income	Rs. 1,041cr	27%	2%
Core Fee Income	Rs. 239cr	(42%)	(49%)
Net Total Income	Rs. 1,375cr	6%	(10%)
Operating Profit	Rs. 690cr	14%	(8%)
Net Profit	Rs. 141cr	(47%)	23%

Q1 FY21 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 56,683cr

0%

(2%)

**Wholesale
Advances**

Rs. 26,742cr

(18%)

(3%)

**Non-Wholesale
Advances**

Rs. 29,941cr

24%

(2%)

Deposits

Rs. 61,736cr

2%

7%

CASA

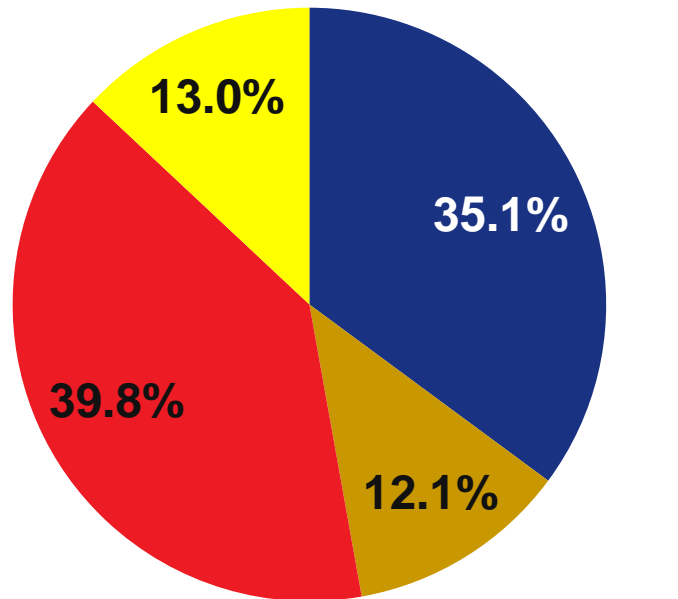
Rs. 18,566cr

18%

8%

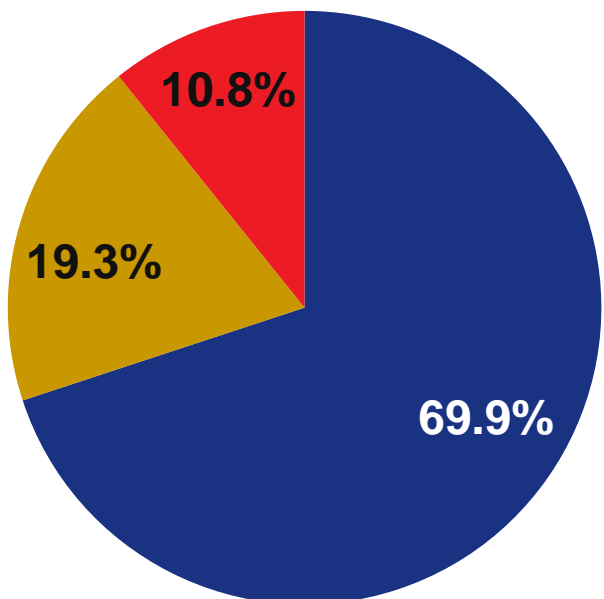
Key Indicators – Business Breakup

Advances by Segment (%)



■ CIB ■ CB ■ Retail Assets ■ DB&FI

Deposit Breakup (%)



■ Term Deposits ■ Saving Deposits
■ Current Deposits



Financial Performance

Strong PPOP Momentum Despite COVID Impact

Parameter	Q1 FY21	Q4 FY20	QoQ	Q1 FY20	YoY	FY20
Net Interest Income	1,041	1,021	2%	817	27%	3,630
Other Income	334	501	(33%)	481	(31%)	1,910
Net Total Income	1,375	1,522	(10%)	1,299	6%	5,540
Operating Profit	690	752	(8%)	603	14%	2,714
Net Profit	141	114	23%	267	(47%)	506

Parameter	Q1 FY21	Q4 FY20	Q1 FY20	FY20
Other Income/Total Income	24.2%	32.9%	37.1%	34.5%
Cost/Income	49.8%	50.6%	53.6%	51.0%
Net Interest Margin	4.9%	4.9%	4.3%	4.6%
Credit Cost/Advances (bps)*	91**	99**	35	339
RoA	0.60%	0.52%	1.31%	0.59%
RoE	5.24%	4.28%	13.78%	5.74%

• Not Annualized

** Includes covid related provisions of 43 bps in Q1FY21 and 20 bps in Q4FY20

Balance Sheet Parameters

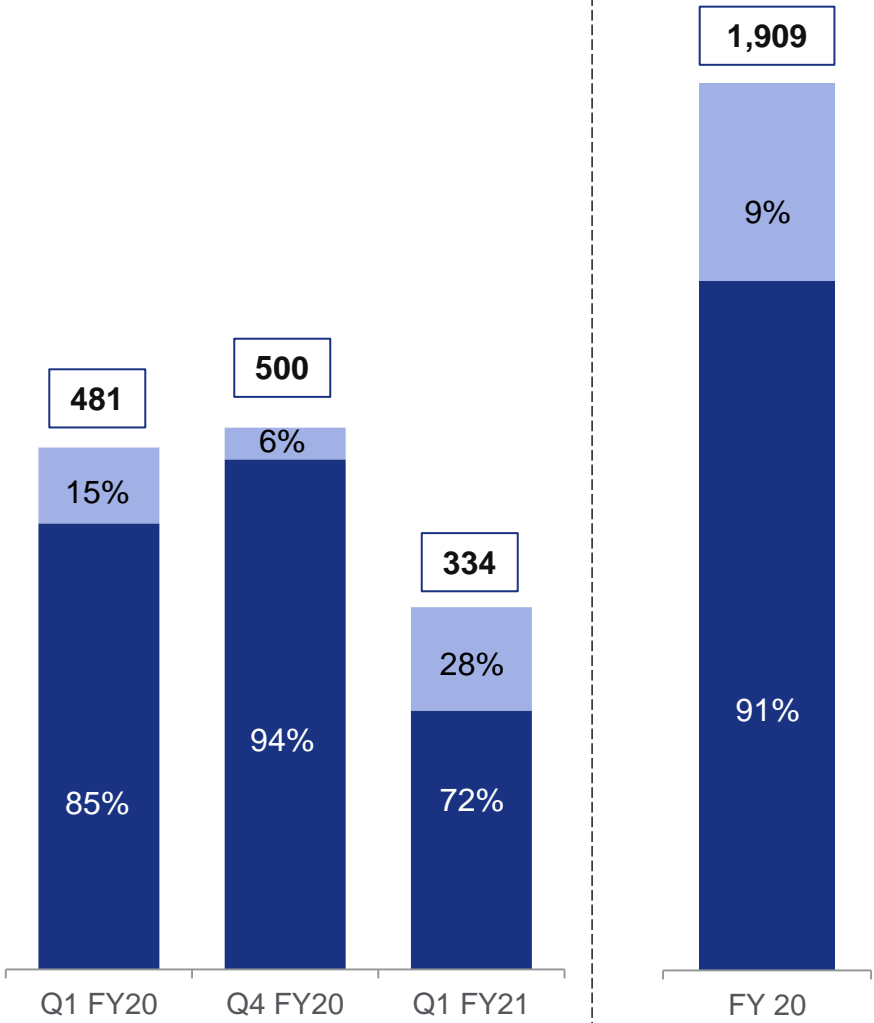
Parameter	June 30,2020	June 30,2019	YoY
Advances	56,683	56,837	0%
Deposits	61,736	60,811	2%
Investments	19,884	16,639	20%

Parameter	June 30,2020	March 31,2020	June 30,2019
CASA	30.1%	29.6%	25.8%
GNPA	3.45%	3.62%	1.38%
NNPA	1.65%	2.05%	0.65%
Net Stressed Assets	1.73%	2.13%	0.71%
PCR (incl. Technical Write-offs)	70.5%	64.0%	69.1%
CRAR	16.4%*	16.4%	12.4%*

* including interim profits

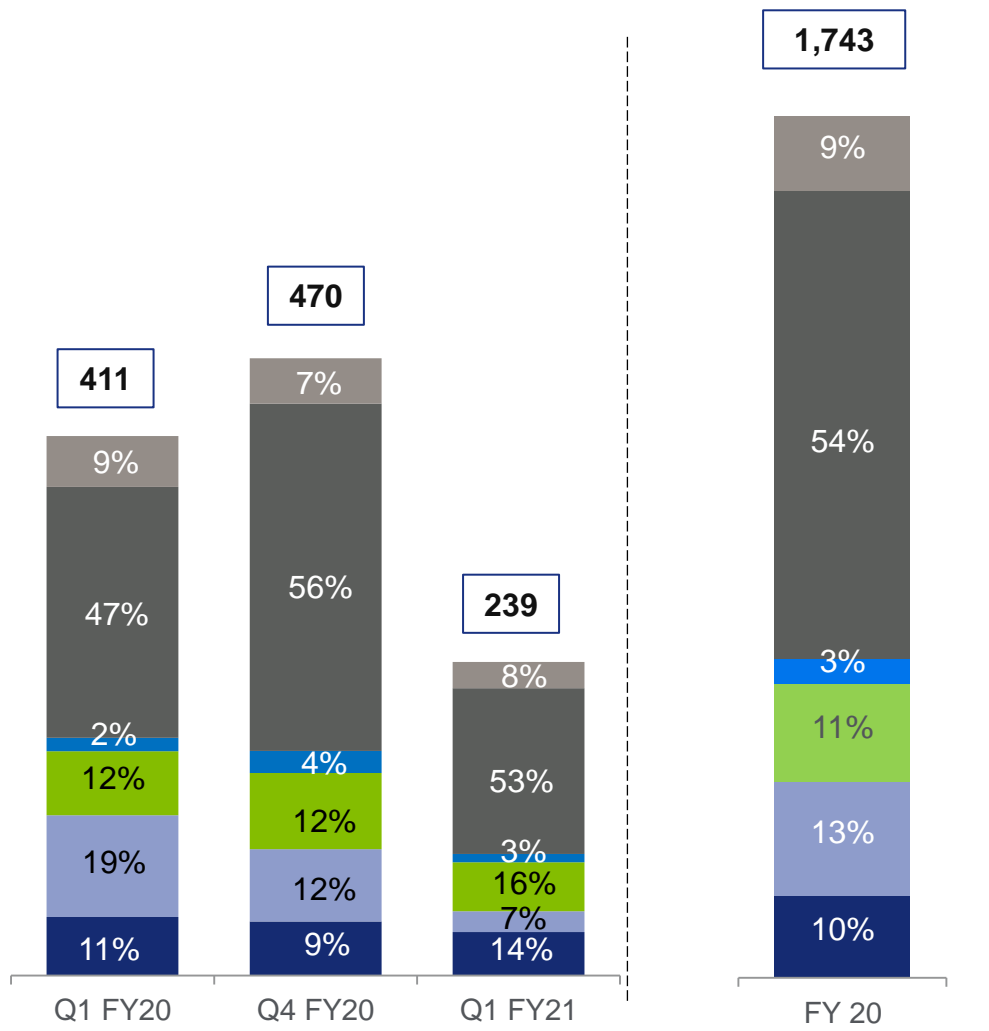
Other Income Impacted by Lower Card Income and Processing Fees

Other Income



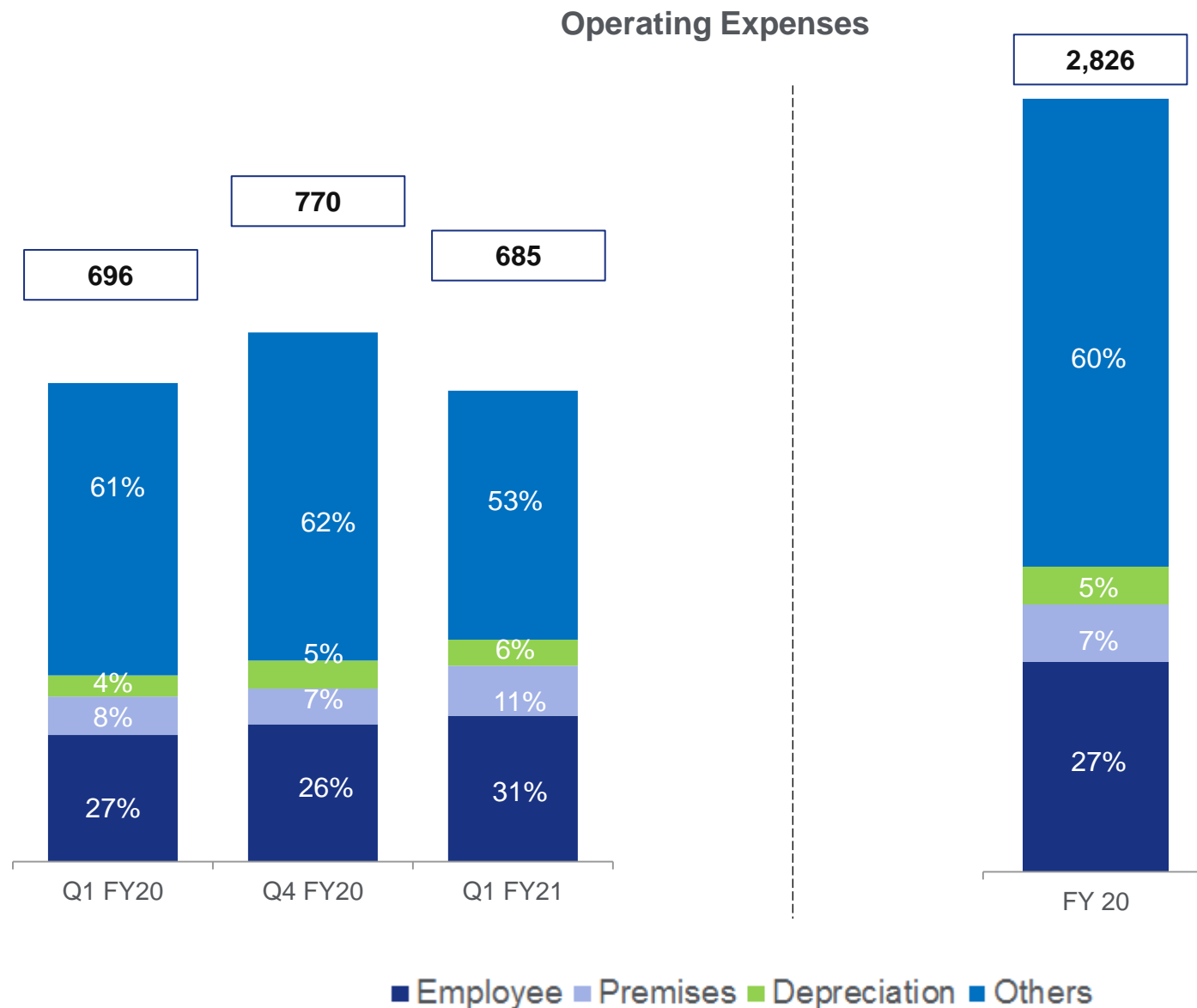
Trading - FICC Core Fees

Core Fee Income Breakup



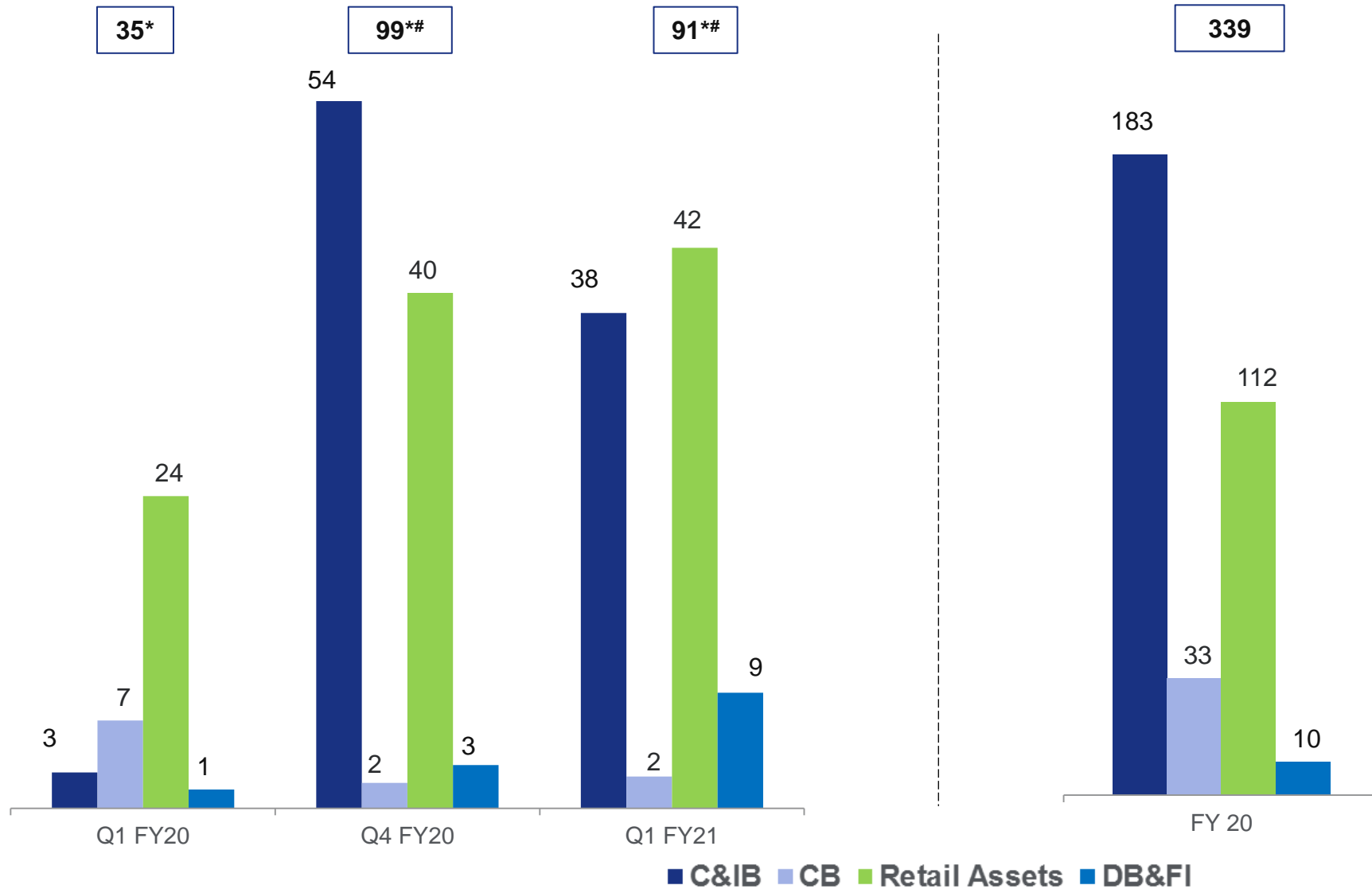
FX Processing Fee Gen. Banking
Distribution Credit Cards Trade and Others

Operating Costs Lower QoQ and Flat YoY



Credit Costs in Q1 to Increase PCR and Provisions Buffers

Net Credit Cost by Business (bps)

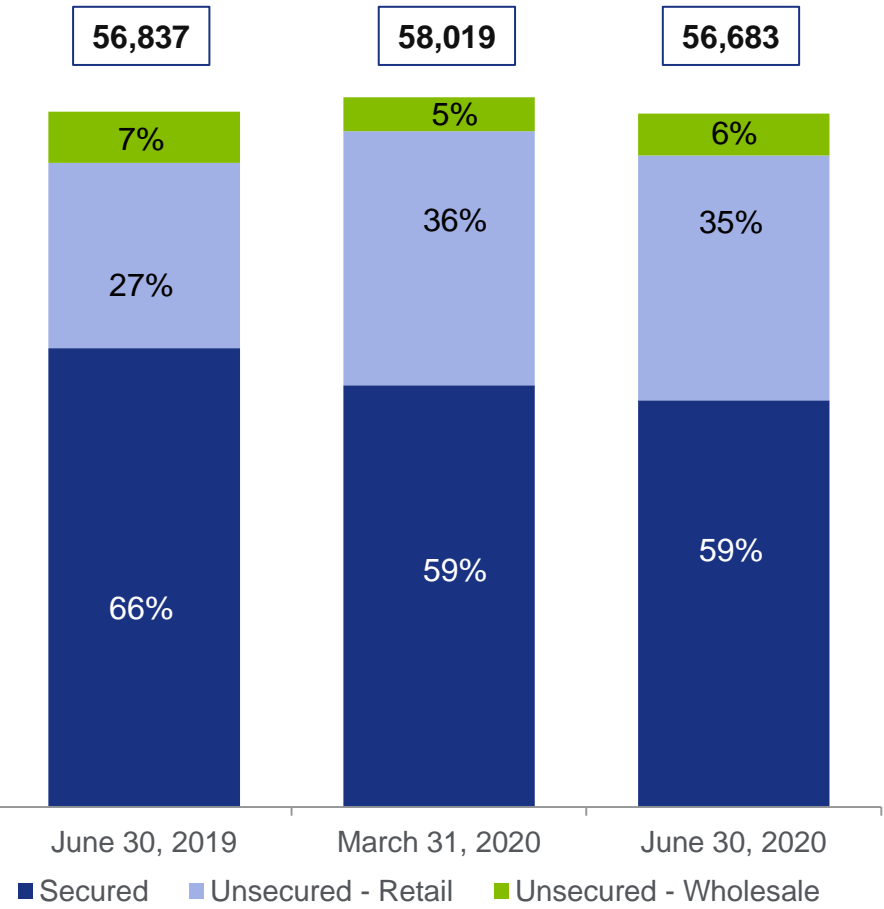


Changing Advances Mix and Improving Yields Helping NIMs

	June 30,2020	June 30,2019	YoY	Yield Q1 FY 21	Proportion
C&IB	19,906	24,042	(17%)	8.5% (9.5%)	47%
<i>IFI</i>	<i>1,443</i>	<i>1,696</i>	<i>(15%)</i>		
CB	6,837	8,733	(22%)		
Wholesale	26,742	32,774	(18%)	17.0% (15.5%)	53%
Retail Assets	22,562	18,025	25%		
<i>LAP</i>	<i>7,627</i>	<i>6,945</i>	<i>10%</i>		
<i>Credit Cards</i>	<i>10,289</i>	<i>6,653</i>	<i>55%</i>		
<i>Retail Agri</i>	<i>1,136</i>	<i>1,157</i>	<i>(2%)</i>		
<i>BIL</i>	<i>1,613</i>	<i>1,504</i>	<i>7%</i>		
<i>Others</i>	<i>1,897</i>	<i>1,766</i>	<i>7%</i>		
DB & FI	7,379	6,038	22%		
<i>Micro-banking</i>	<i>6,117</i>	<i>4,969</i>	<i>23%</i>		
<i>MSME</i>	<i>1,262</i>	<i>1,068</i>	<i>18%</i>		
Non-Wholesale	29,941	24,062	24%		
Total	56,683	56,837	0%	Q1 FY20 yields in brackets	

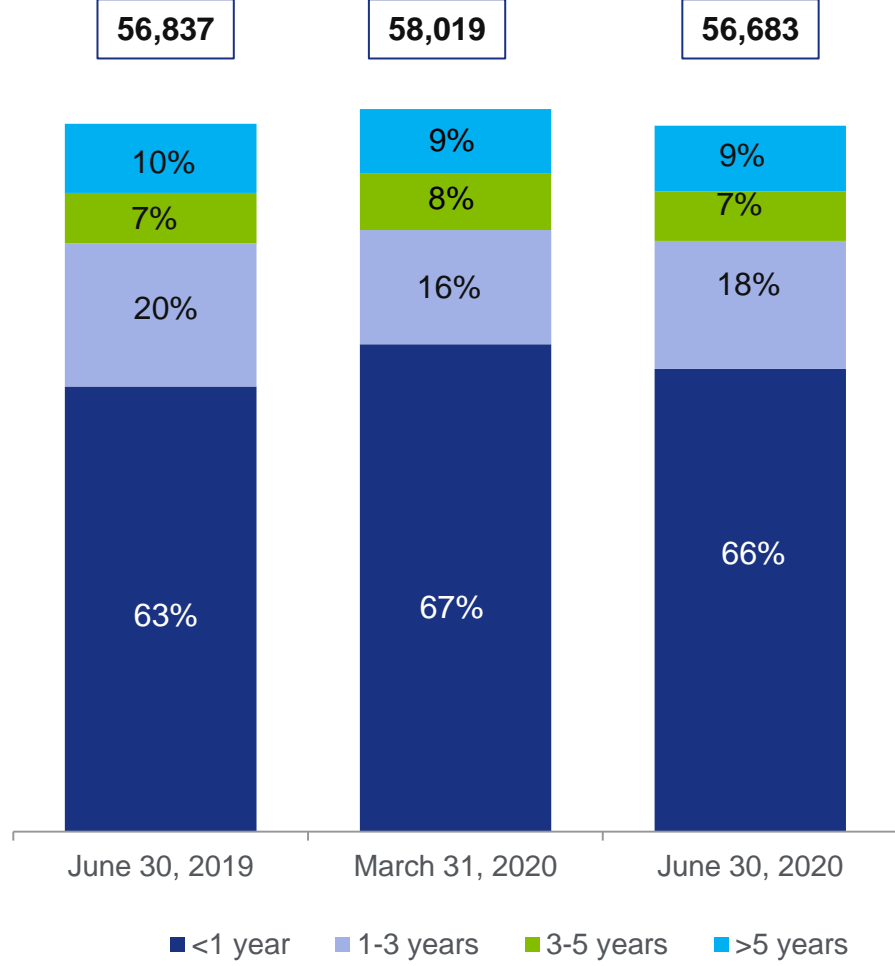
Diversified Loan Portfolio

Break up of advances - Secured/Unsecured



Secured includes security under perfection

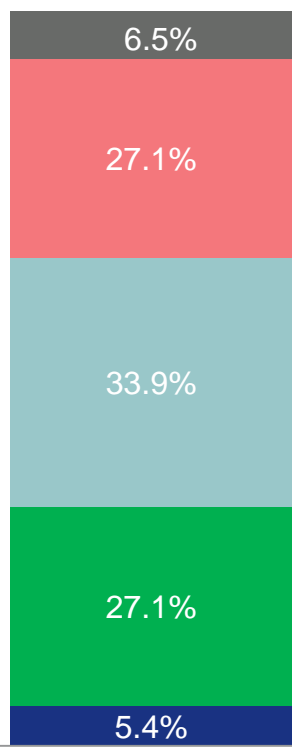
Tenor of Advances



Borrowers' External Rating Profile – Based on Total Exposure

June 30, 2019

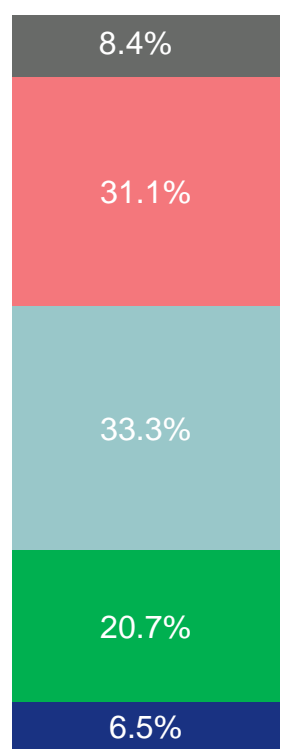
61,938



External Ratings

March 31, 2020

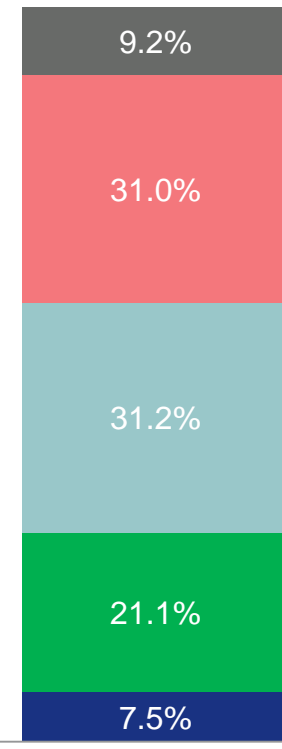
56,163



External Ratings

June 30, 2020

53,392



External Ratings

Based on Facility rating

Based on Facility rating

17.9%

19.1%

3.0%

3.4%

- AAA
- A- , A,A+
- BB+ & Below

- AA- , AA, AA+
- BBB- , BBB, BBB+

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

BBB Rated Exposure

- **Fully Secured, granular portfolio both in terms of size and sectoral exposure**
 - **Highest sectoral exposure of 2.0%**
 - **360 customers with average exposure of Rs. 31 crore**
 - **Highest single exposure is Rs. 264 crore, fully secured**
- **Ratings for more than 70% of the exposure has been unchanged for the last 1-2 years**

BB and below Rated Exposure

- **Portfolio almost fully secured and granular both in terms of size and sectoral exposure**
 - **315 total customers with an average of Rs. 13 crore**
 - **Approx.50% of the exposure has a facility rating better than investment grade**
 - **Largest exposure of Rs. 300 crore, fully secured, reduced from Rs. 350 crore in last quarter and consistently being pared down**
 - **In addition, one additional large exposure approx. Rs. 250 crore , fully secured ; 3 accounts between Rs. 100 crore - Rs. 150 crore, of which only one account is non-fund exposure**

Diversified Industry Mix

Top 10 Industry*

Industry	Outstanding FB+NFB Exposure	FB-NFB Split	% of Outstanding FB+NFB Exposure
NBFC (ex. HFC & DFI)	4,605	99:1	6.3%
Construction	3,235	32:68	4.4%
Engineering	2,277	37:63	3.1%
Retail/ Distribution	2,126	72:28	2.9%
Real Estate	2,072	91:9	2.8%
Power	1,959	59:41	2.7%
Professional Services	1,779	84:16	2.4%
Metals	1,669	71:29	2.3%
Pharma	1,513	74:26	2.1%
Logistic Services	1,255	69:31	1.7%

* As of June 30, 2020 based on actual outstanding

Non Fund Based Book

Particulars	June 30, 2020	June 30, 2019	March 31, 2020
Guarantees	11,471	12,246	11,133
Letter of Credit, Acceptances, Endorsements and other Obligations	3,991	5,727	4,926

Asset Quality – Strengthened PCR In the Quarter

	Quarter Ended			— Gross NPA by business segment —			
	June 30,2020	March 31,2020	June 30,2019	Business segment	June 30,2020	March 31,2020	June 30,2019
Movement of Gross NPAs				C&IB	1,452.2	1,469.7	139.5
Opening Balance	2,137	2,010	755	% of total advances	2.51%	2.49%	0.24%
(+) Additions during the period	5	709	225	CB	87.4	88.2	242.1
(-) Upgrade	3	53	8	% of total advances	0.15%	0.15%	0.42%
(-) Recoveries	40	179	36	Retail Assets	350.1	466.9	347.7
(-) Write Offs	106	350	147	% of total advances	0.61%	0.79%	0.61%
Closing Balance	1,992	2,137	789	DB&FI	102.5	111.6	59.9
Gross NPA (%)	3.45%	3.62%	1.38%	% of total advances	0.18%	0.19%	0.10%
Net NPA	933	1,189	372	Total	1,992.1	2,136.5	789.2
Net NPA (%)	1.65%	2.05%	0.65%	Total (%)	3.45%	3.62%	1.38%
Provisioning Coverage Ratio (PCR) (%)	70.46%	64.04%	69.13%				
Slippage Ratio	0.01%	1.19%	0.41%				
Restructured %	0.08%	0.08%	0.06%				
Net Stressed Assets%	1.73%	2.13%	0.71%				

• There are Nil Security Receipts

Capital Adequacy - Well Capitalized

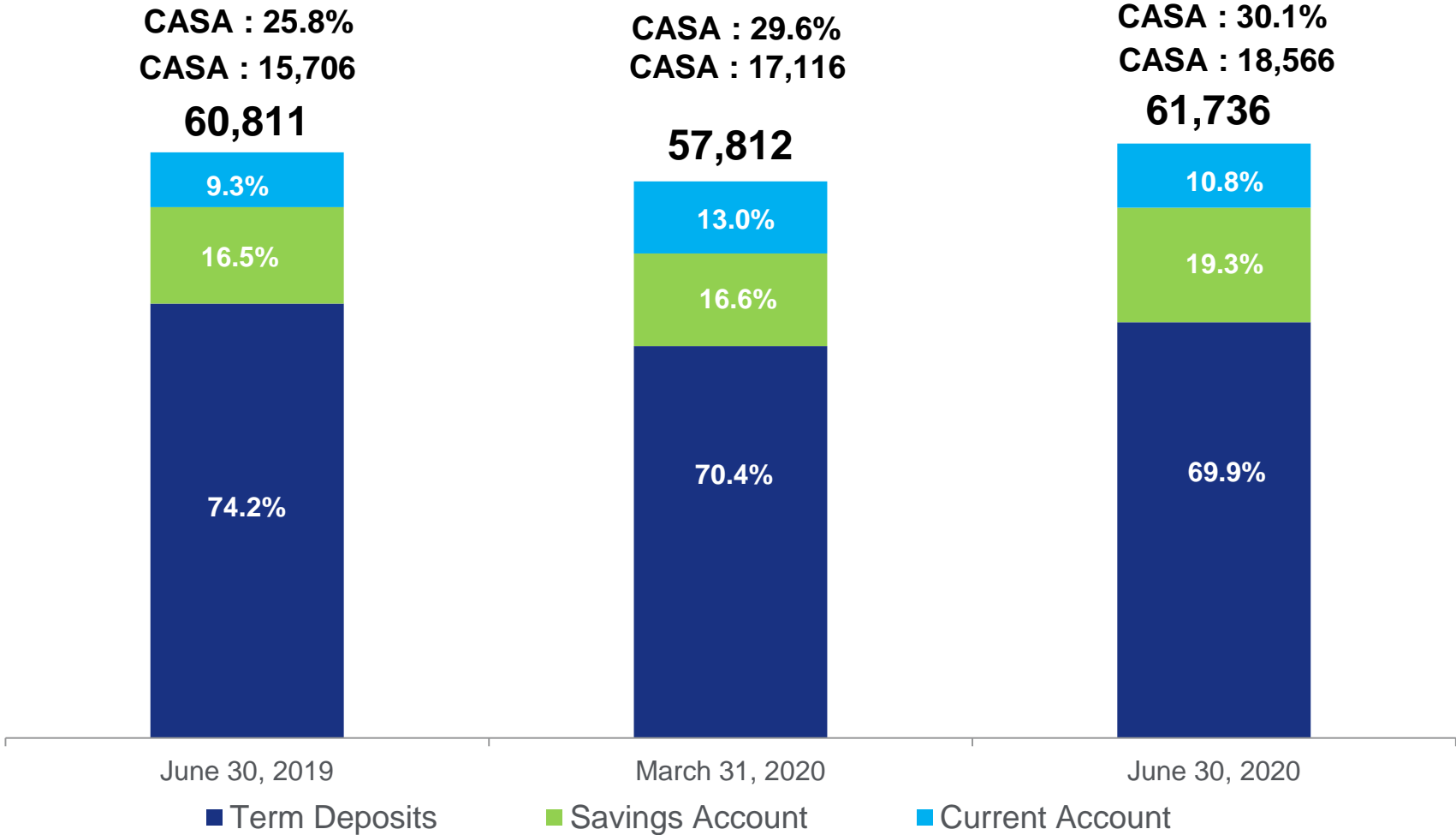
Particulars	June 30, 2020	June 30, 2019	March 31, 2020
Tier 1 Capital Funds*	10,407	7,443	10,324
Tier 2 Capital Funds	821	719	751
Total Capital Funds	11,228	8,162	11,075
Total RWA	68,671**	65,740	67,326
Tier 1 CRAR*	15.2%	11.3%	15.3%
Total CRAR*	16.4%	12.4%	16.4%
RWA/Total Assets	74.3%	78.2%	75.7%

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

** Increase QoQ primarily due to operational risk RWA increase of approx. Rs. 2,200 crore in Q1FY21

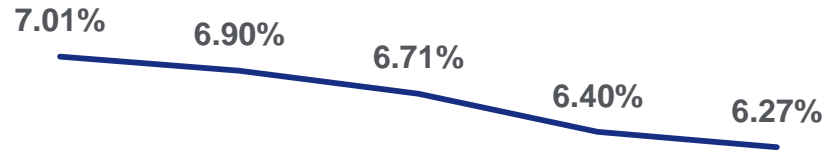
CASA Continues Strong Growth; Total Deposits Grew 7% Sequentially

18% YoY growth in CASA, 8% QoQ ; Total deposits grew by 2% YoY, 7% sequentially



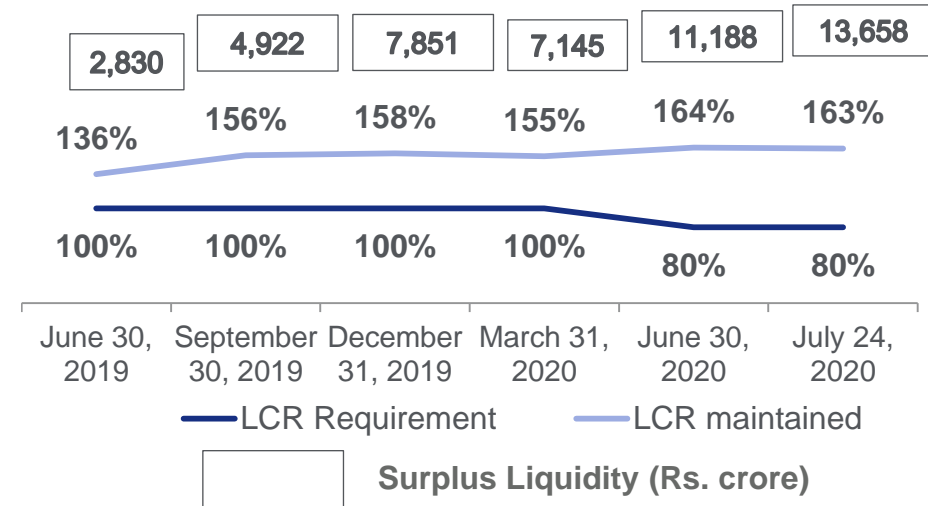
Deposits and Liquidity – Some Recent Trends

Cost of Deposits – Decreasing Trend



June 30, 2019 September 30, 2019 December 31, 2019 March 31, 2020 June 30, 2020

Maintaining Surplus Liquidity



June 30, 2019 September 30, 2019 December 31, 2019 March 31, 2020 June 30, 2020 July 24, 2020

— LCR Requirement — LCR maintained
 Surplus Liquidity (Rs. crore)

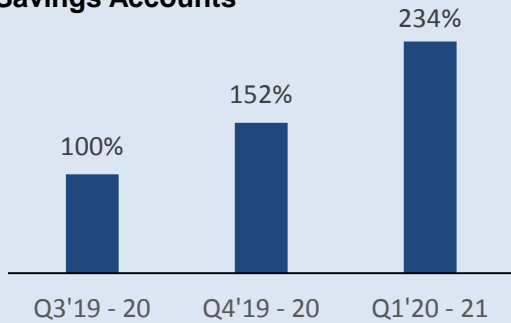
- **Deposits traction regains momentum in Q1**
 - Total deposits have increased 7% sequentially in Q1 FY21 to Rs. 61,736 crore as of 30th June 2020, CASA deposits grew by 8% sequentially
 - Average CASA was 29.3% for Q1 FY21 vs 26.4% for Q4 FY20 & 23.2% for Q1 FY20
- Absolute Retail Deposits (as per LCR definition) increased by Rs. 1,000 crore sequentially in Q1 FY21. Average Retail Deposits is 31% of total deposits for Q1 FY21.
- CASA plus Retail TDs has increased marginally to 60% of total deposits as of 30th June 2020 vs. 59% as of 31st March 2020 & 53% as of 30th June 2019
- Low dependence on Certificate of Deposits; Approx. 1.2% of total deposits as of 30th June 2020 vs. 4% as of 31st March 2020 vs. 5% as of 30st June 2019

* Retail TDs defined as term deposits which are less than Rs. 5 crore

Contactless Banking

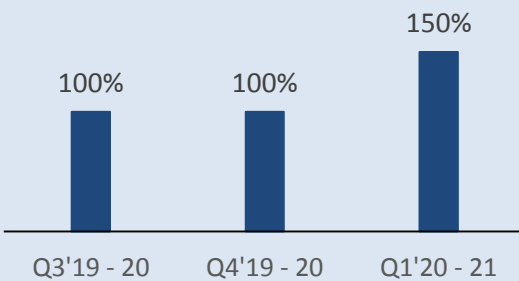
Digital Acquisition (Incremental Growth Rate)

Savings Accounts



58% Accounts are opened digitally in Q1 FY'21

Term Deposits



1 of every 3 products sold, are sold digitally

Digital Servicing



Mobile Banking



WhatsApp Banking



RBL Cares
ChatBot

77%

YOY increase in
Mobank
registration

40%

Of our customers
transact through
Whatsapp

5.5 mio queries
answered..

95%
accuracy

eASBA

Account Statement

FD/RD

Invest in Sovereign Gold Bonds

Upgrade Debit card

Transaction alerts

Submit 15GH

Service requests

Bill pay

Manage Debit cards

Overdraft on FD

Open Savings account

Insurance

Investments

Covers more than 50+ service requests

Contactless offering



Video KYC

State of new customer on boarding portal followed by Video KYC



Virtual Debit card

Gets issued with account opening. Can be used for ecommerce transactions



Cardless withdrawal at ATM

Enabled cash withdrawal through IMT across 40,000 ATMs across geographies



Scan & Pay

Our mobile app has the Bharat QR reader to enable scan & pay transactions at POS terminals.

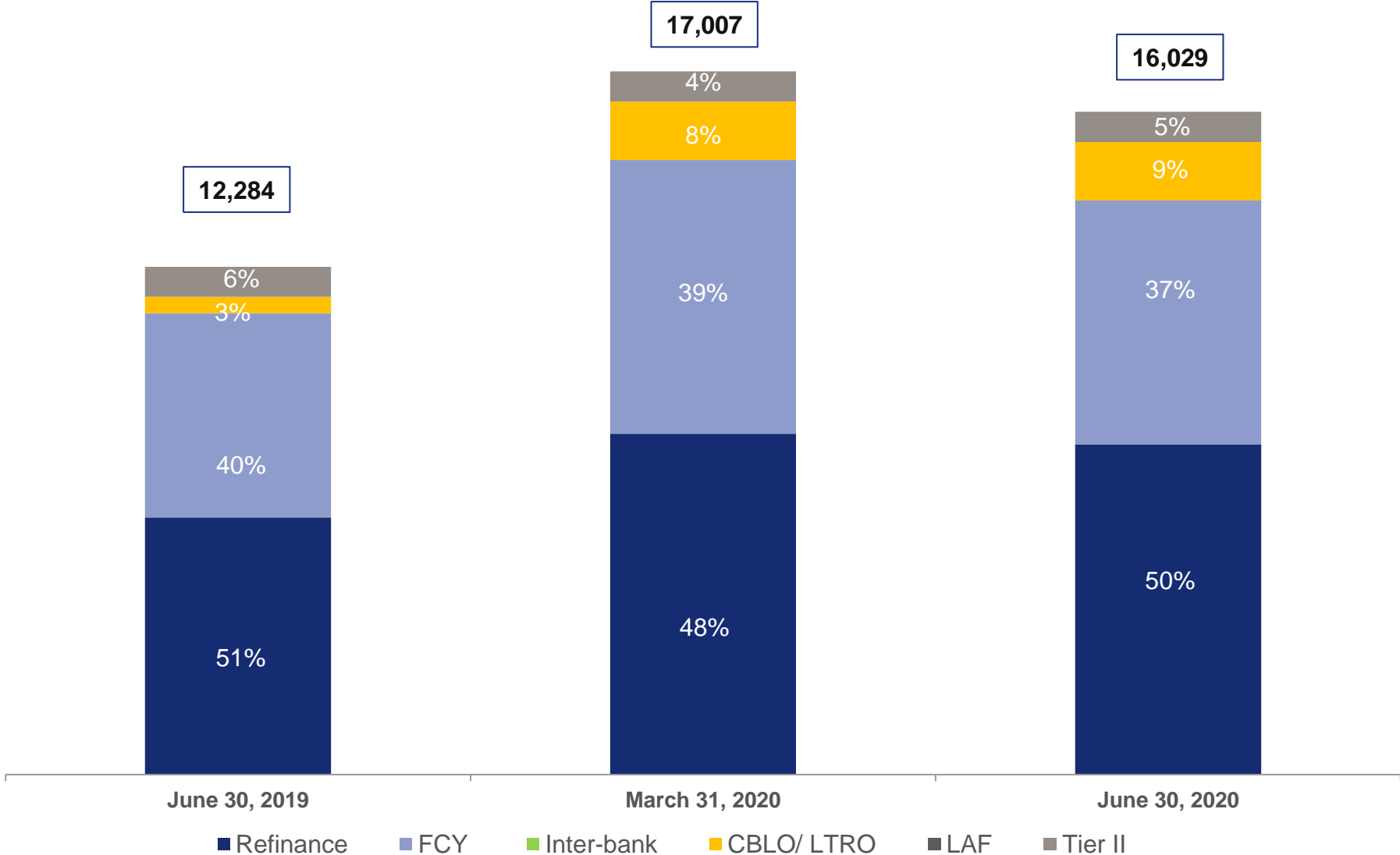


Virtual Relationship Managers

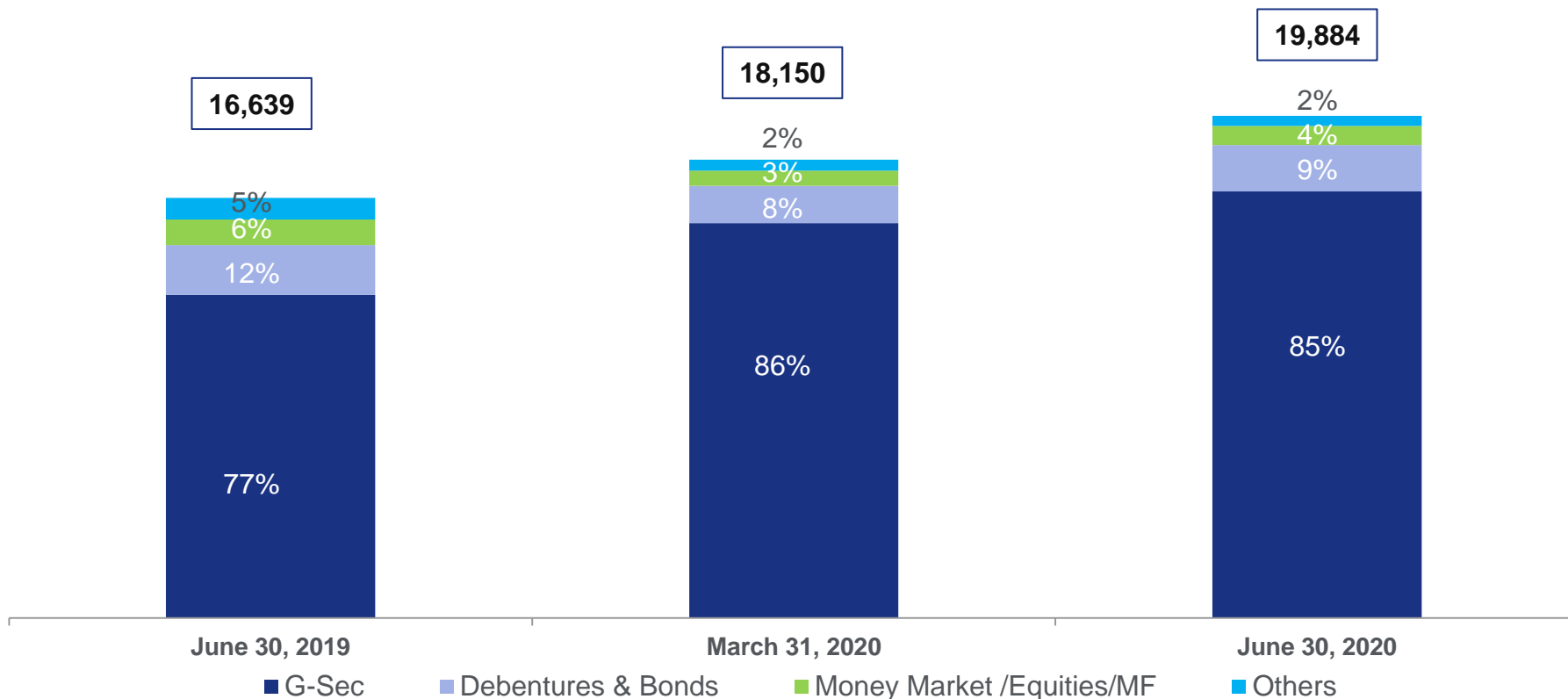
Relationship managers on phone manage customer requirements in banking and other financial products

Diversified Borrowing Streams

Borrowing Breakup



Investment Breakup



Yield

Yield	Q1 FY21	Q4 FY20	Q1 FY20	FY20
Total Investments	6.9%	6.8%	7.6%	7.3%
SLR	6.9%	7.1%	7.8%	7.3%
Non SLR	8.4%	8.3%	8.6%	8.7%

NIM Improvement Helped by Higher Yields due to Changing Mix

Pre-IPO

	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16
Yield on Advances	10.9%	12.6%	13.1%	12.9%	12.3%	11.7%
Cost of Funds	5.8%	8.3%	9.6%	9.4%	8.4%	7.6%
Cost of Deposits	5.8%	8.1%	8.9%	8.8%	8.3%	7.7%

Post Listing Performance

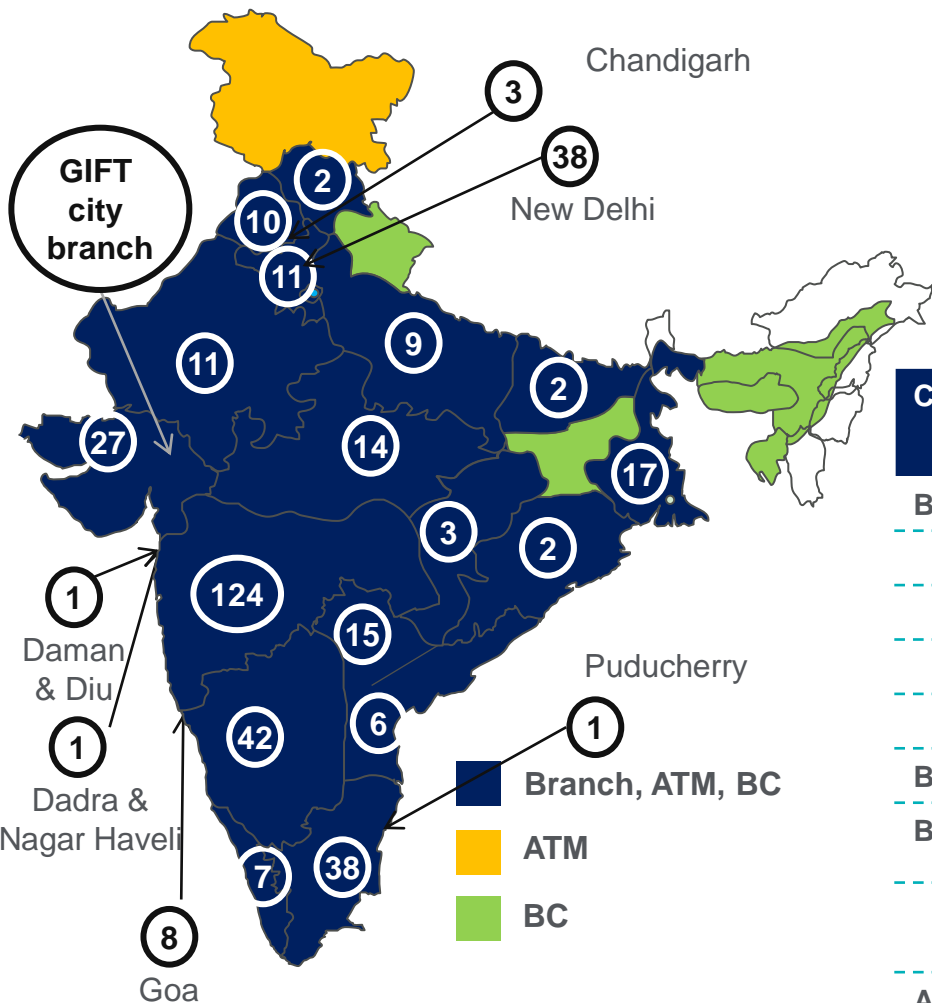
	FY17	FY18	FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	Q1FY21
Yield on Advances	11.1%	10.5%	11.2%	12.0%	12.1%	12.3%	12.5%	13.0%
Cost of Funds	7.0%	6.3%	6.6%	6.8%	6.8%	6.6%	6.4%	6.1%
Cost of Deposits	7.1%	6.5%	6.8%	7.0%	6.9%	6.7%	6.4%	6.3%



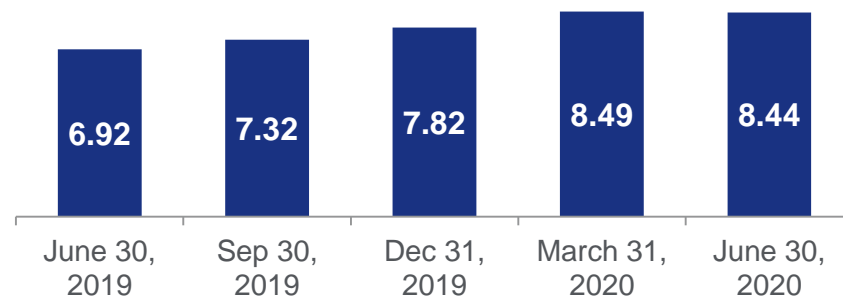
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	June 30, 2020	March 31, 2020	June 30, 2019
Branches	392	386	332
<i>Metro</i>	203	197	148
<i>Urban</i>	57	57	55
<i>Semi-urban</i>	76	76	75
<i>Rural</i>	56	56	54
Banking Outlets (BOs)	263	263	228
BC Branches (incl. BOs)	1,221	1,245	1,013
<i>Of which RBL Finserve</i>	661	651	458
ATMs	389	389	376

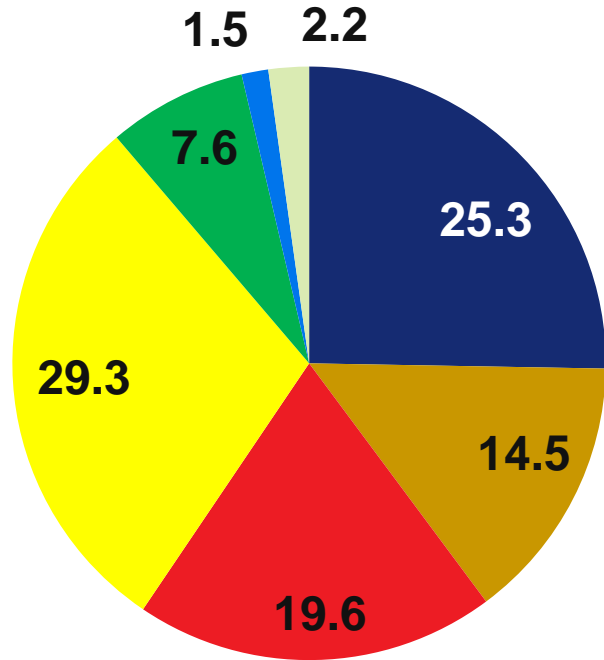
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 45.3%.
Approved limit – 74%

Ratings

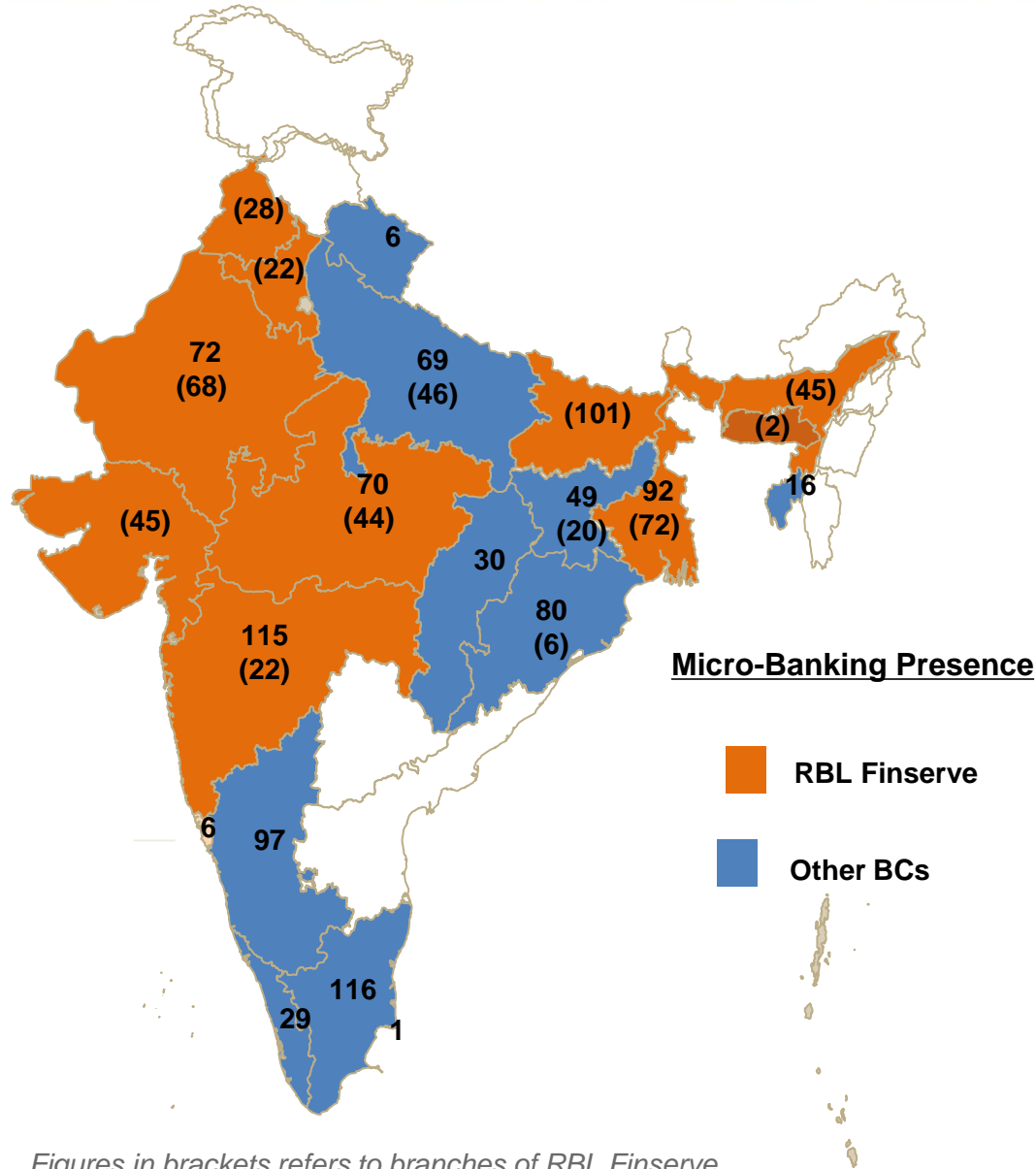
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) (Re-affirmed dated Jan 10, 2020)
	CARE AA- (Stable) (Re-affirmed dated Oct 3, 2019)
Certificate of Deposits	ICRA A1+ (Re-affirmed dated Jan 10, 2020)
Medium term fixed deposit programme	ICRA MAA (Stable) (Re-affirmed dated Jan 10, 2020)
Short term fixed deposit programme	ICRA A1+ (Re-affirmed dated Jan 10, 2020)



Micro-Banking Update

Micro-banking Distribution Network

BC branches opened in Q1 FY-21 : 10



Status of Branches :

- Micro Banking Branches : 1,091
 - RBL Finserve Branches: 521
- Banking Outlets: 263

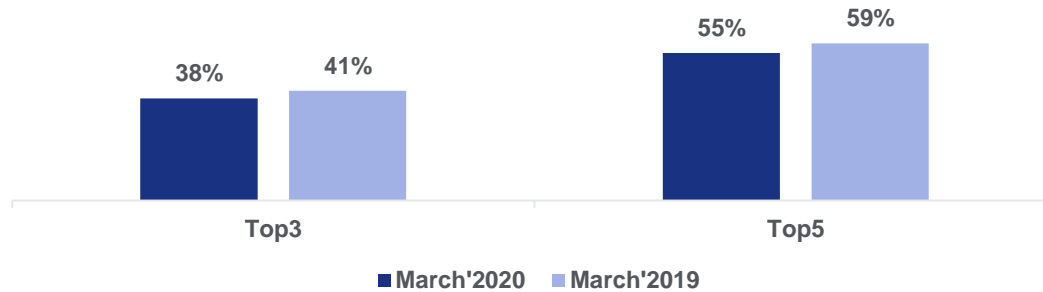
Operational Metrics :

- 95% of the BC Branches are Operational
- 91% of Field Staffs rejoined for Daily Operations
- Centers Visited/Contacted: 95%
- Collection Efficiency Increased to 62% in June

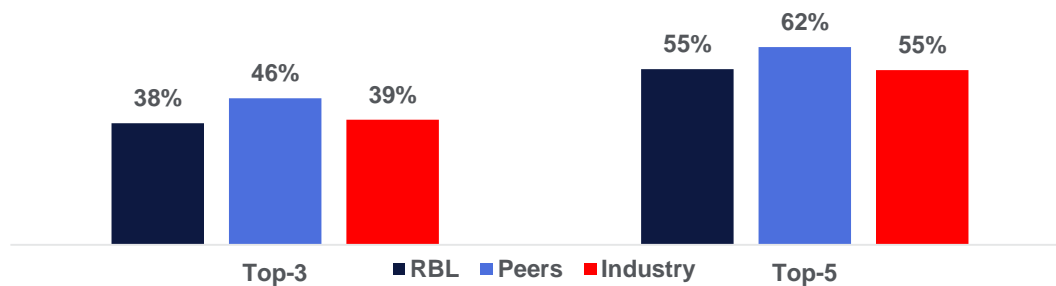
Figures in brackets refers to branches of RBL Finserve

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

RBL Portfolio- Top 3 & Top5 state concentration reducing



Industry Comparison- Top-3&Top-5 State Concentration

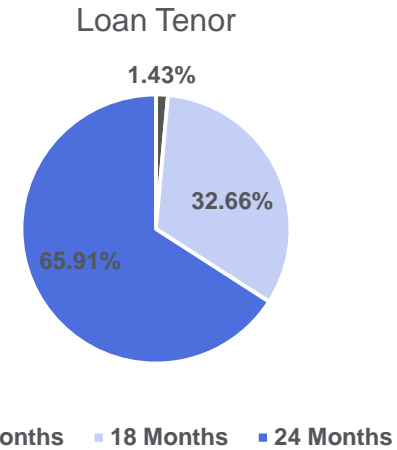
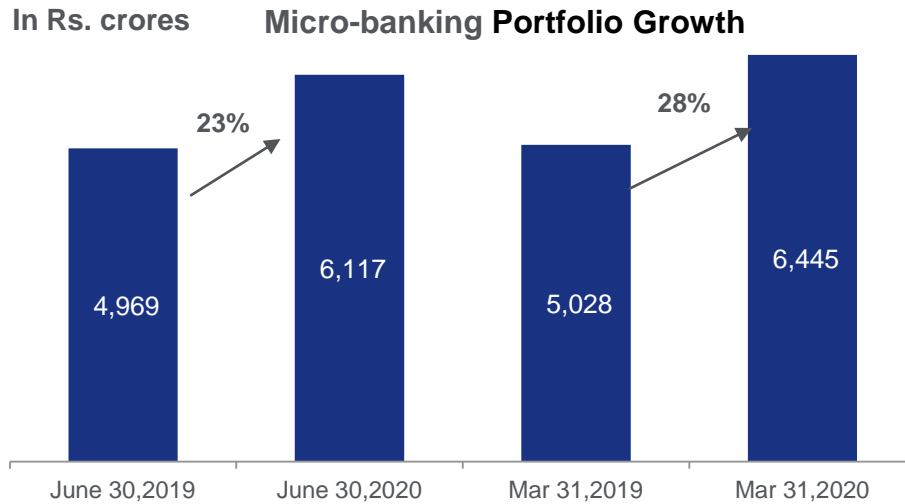


State Name	% of Portfolio Jun'20	% of Portfolio Mar'20
Bihar	14.6%	14.7%
Tamil Nadu	13.7%	13.4%
Maharashtra	10.8%	10.7%
Karnataka	8.8%	8.8%
West Bengal	8.7%	8.5%
Rajasthan	7.1%	7.3%
Odisha	6.2%	6.2%
Madhya Pradesh	4.9%	4.9%
Punjab	4.5%	4.6%
Haryana	3.7%	3.9%
Uttar Pradesh	3.4%	3.4%
Gujarat	3.1%	3.1%
Assam	2.8%	2.8%
Jharkhand	2.1%	2.1%
Chhattisgarh	1.7%	1.7%
Kerala	1.5%	1.5%
Uttarakhand	0.8%	0.8%
Goa	0.6%	0.6%
Tripura	0.5%	0.5%
Puducherry	0.5%	0.4%
Meghalaya	0.1%	0.1%
Grand Total	100.0%	100.0%

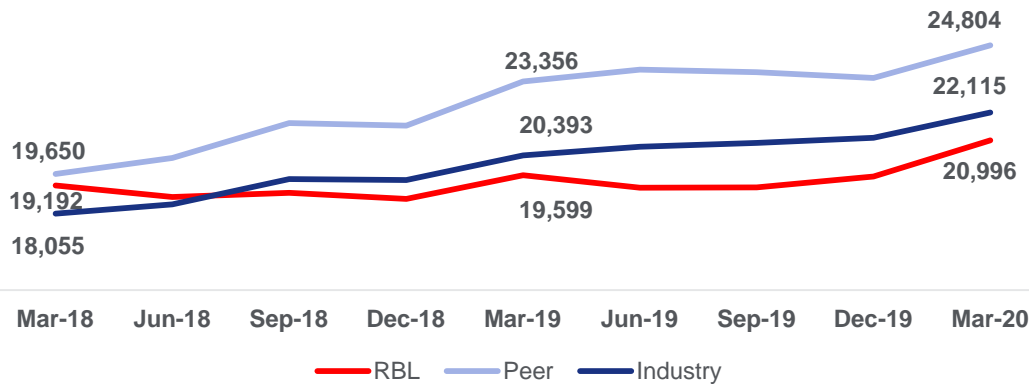
- Geographical diversification and state / district caps ensure lower geographical concentration than Peers
- State concentration cap of 15%
- District cap – 2%
 - 97% districts (363 districts) have < 1% contribution
 - 10 districts have between 1 to 1.5% contribution and only 2 districts have over 1.5%

Portfolio growth driven by new customers, ticket size growth moderate

2.9 Mn active loan accounts

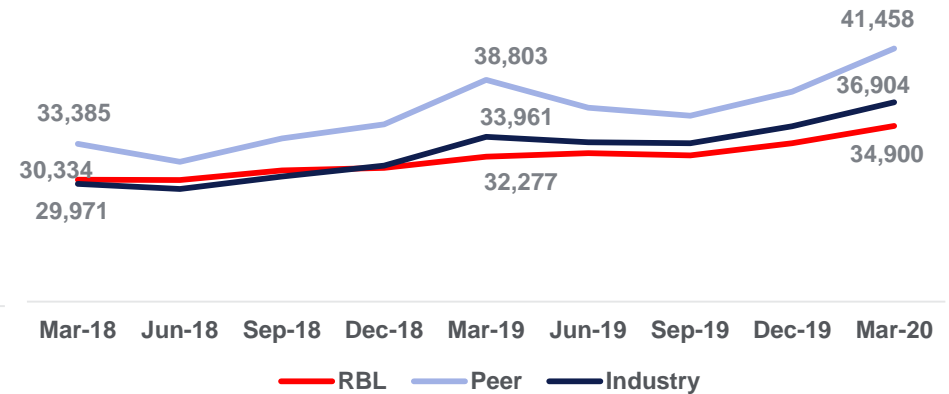


Average OS Balance

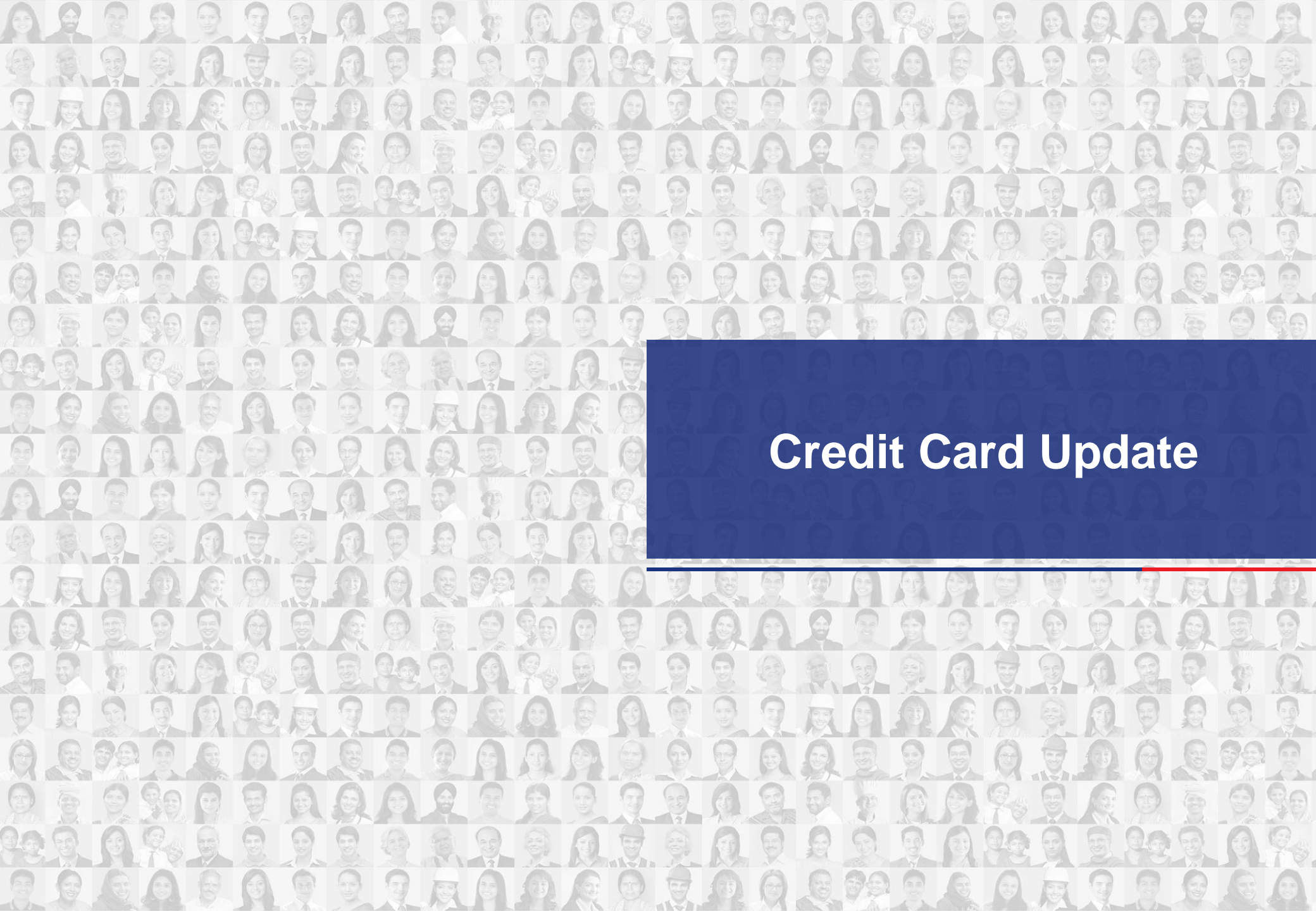


Average outstanding per customer lower than industry and peers

Average Ticket Size (ATS) of new loans



Moderate increase in ticket size @ 8% p.a

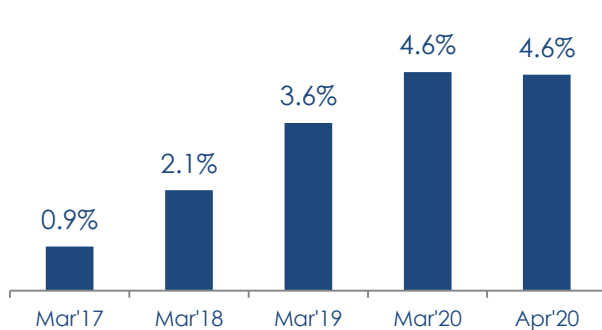


Credit Card Update

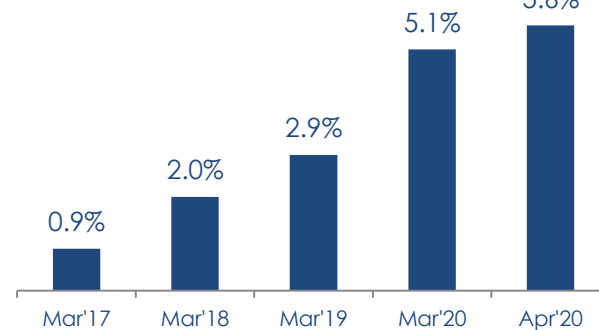
Credit Cards - Growth & Market Share

	April '19		April '20	
	RBL	Industry	RBL	Industry
CIF	1.8 M	47.9 M	2.6 M ▲ 48%	57.4 M ▲ 20%
Spends	1,870 Cr	58,051 Cr	1,183 Cr ▼ 37%	21,017 Cr ▼ 64%
Advances	5,918 Cr	92,500 Cr	10,052 Cr ▲ 70%	96,978 Cr ▲ 5%

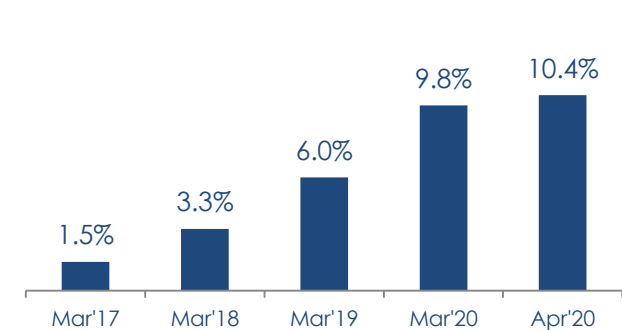
Market Share – Cards (#)



Market Share - Spends

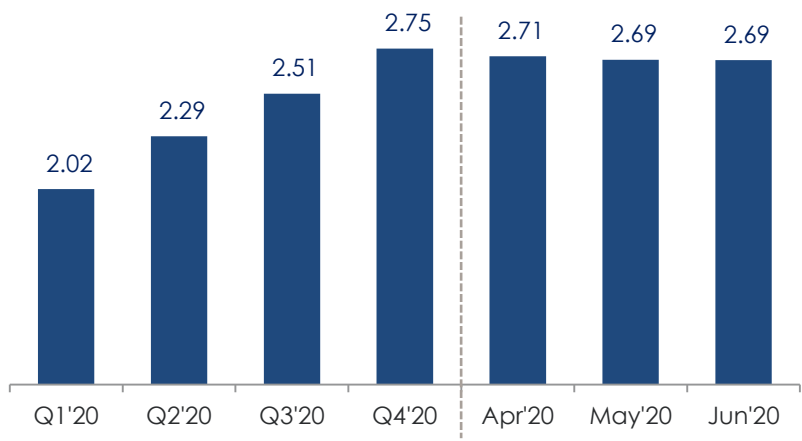


Market Share - Advances

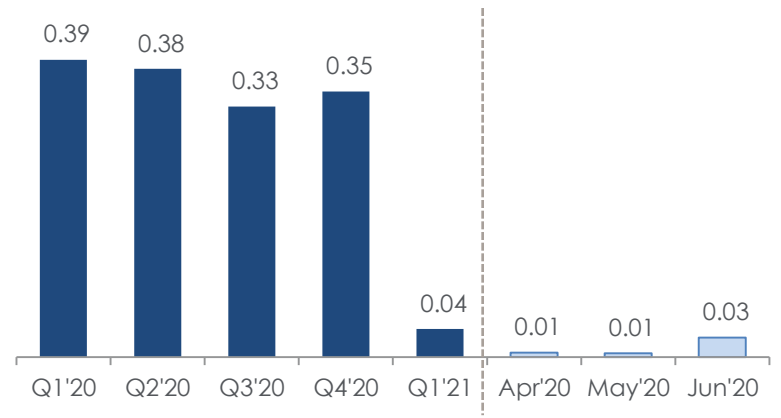


Credit Cards - Portfolio Trends

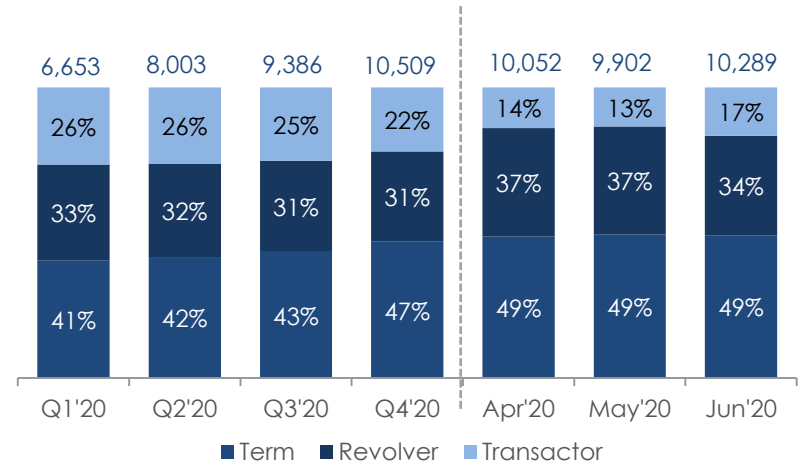
Cards in Force (Million)



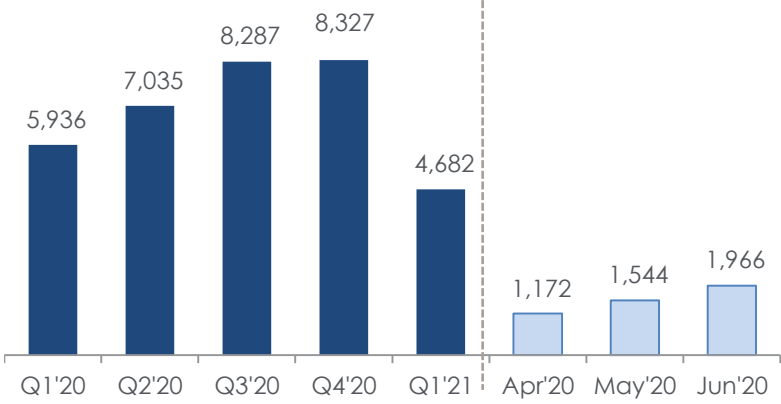
Card Additions (Million)



Advances Breakup (Cr.)

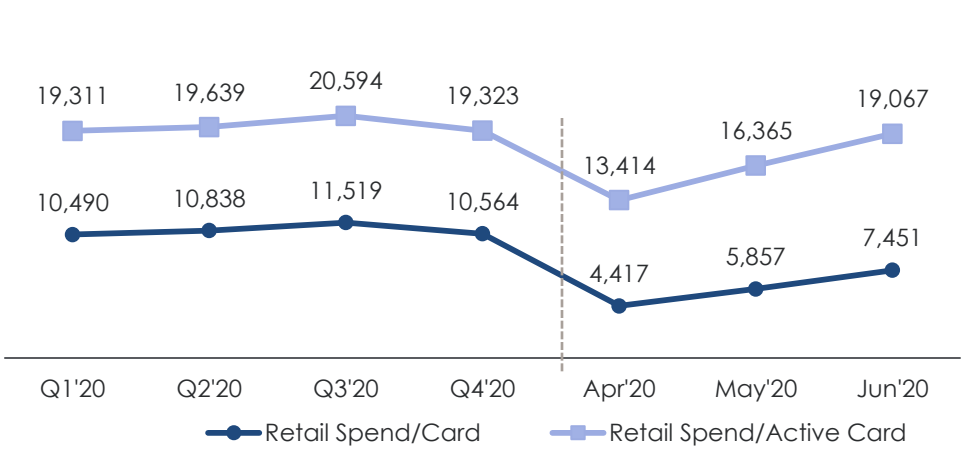


Total Spends (Cr.)

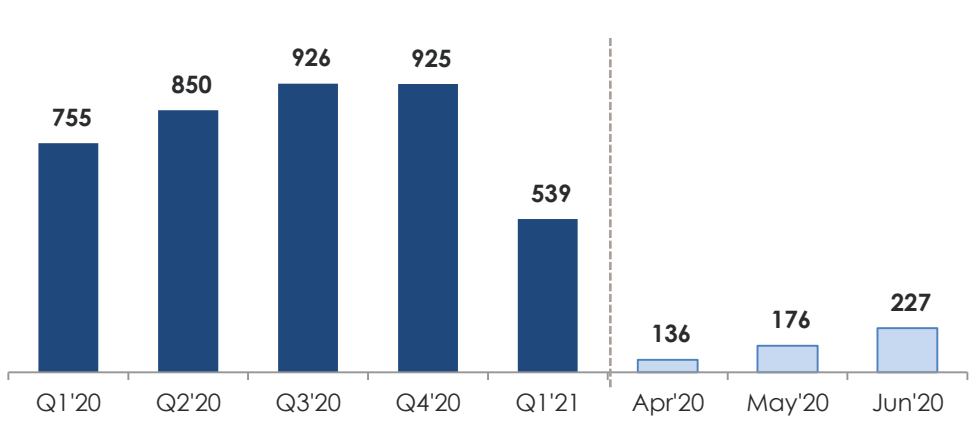


Credit Cards - Portfolio Trends

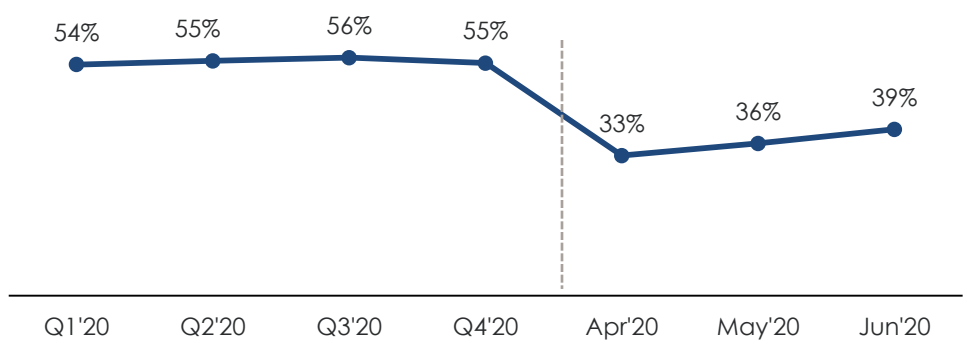
Retail Spend / Card



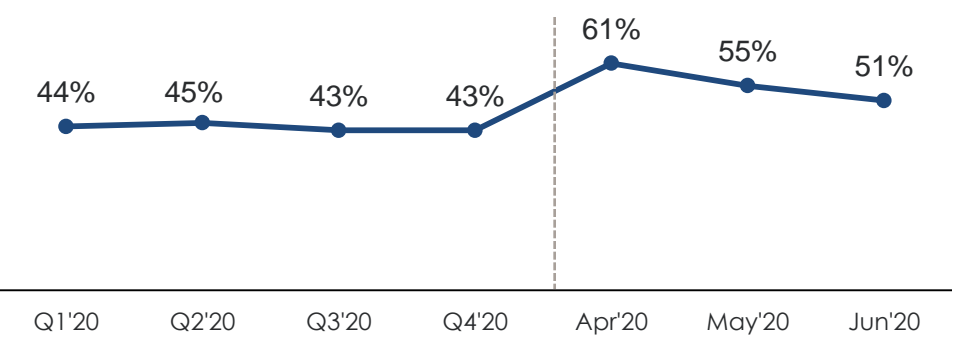
Consumer Loans ('000)



30 Day Retail Active



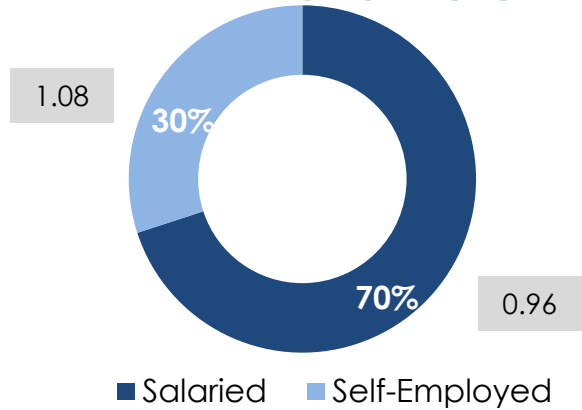
E-com Spend Share



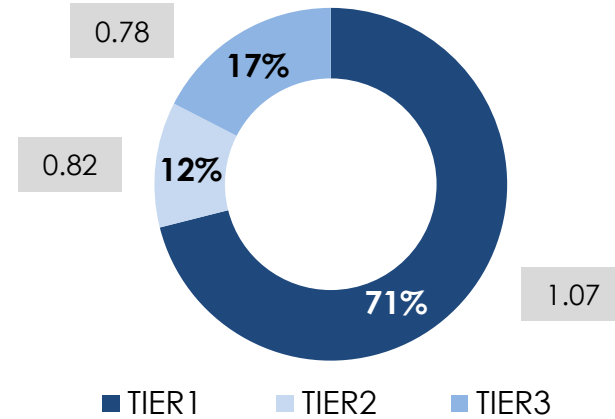
Ecom share up. Retail spend / active card at Q4, FY20 levels. Active rate adjusted for Morat is around 5% lower – increasing every month.

Credit Cards – Customer Segment insights

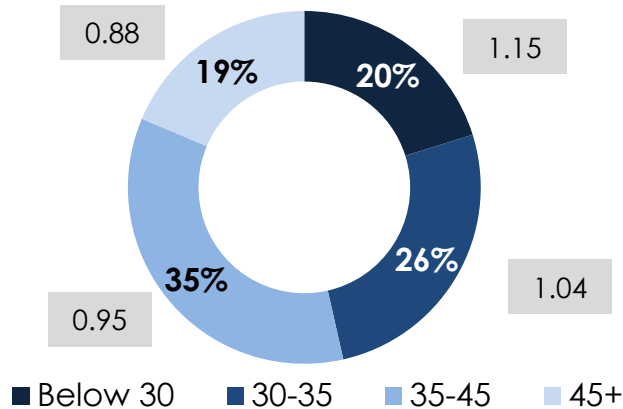
Salaried : Self Employed (SE) mix



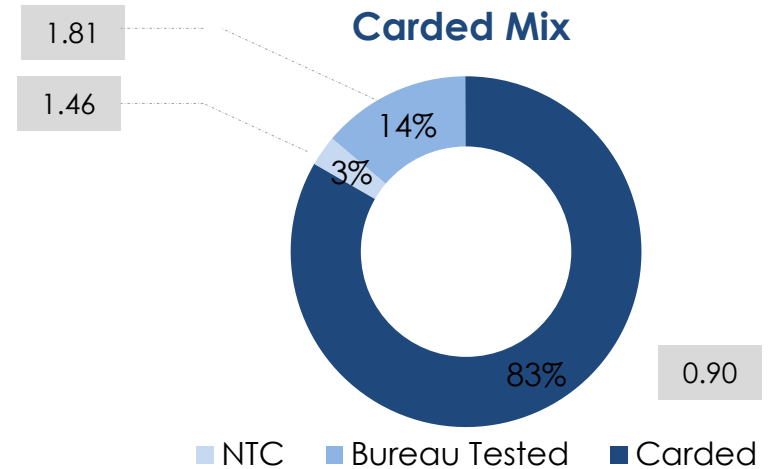
City Tier mix



Age Group mix

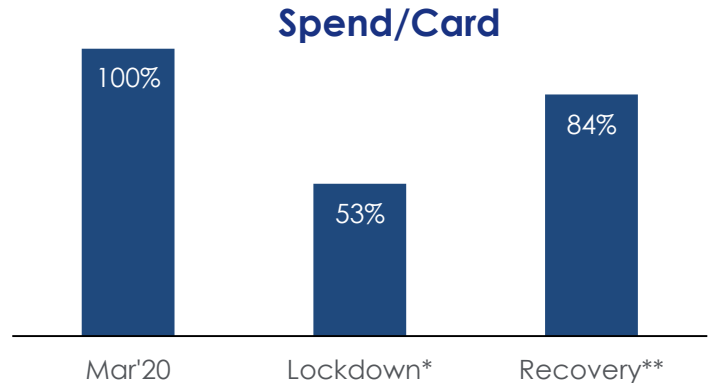
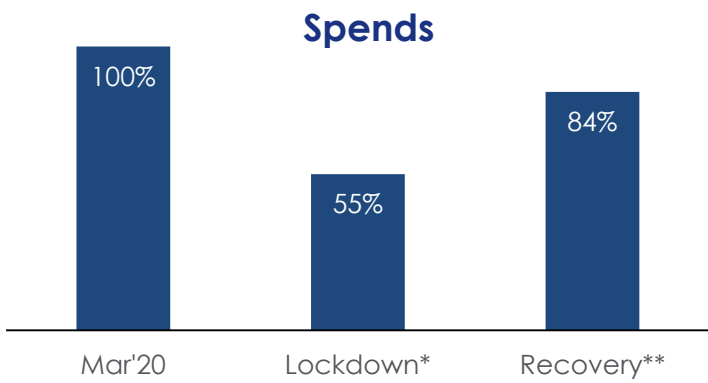


Carded Mix



Bias towards safer segments – lower delinquencies than industry

COVID -19 | Spend Impact & Recovery



Spends dropped to 55% levels in Apr & May. Have recovered to 84% of March levels in July (78% in Jun)

*Lockdown : Apr & May'20 ** Recovery : Jul'20 1st half

RBL Bank vs. Industry Comparison[#]

	Q4 FY20 YOY			Apr'20 YOY		
	RBL	Industry	Top 5	RBL	Industry	Top 5
Cards (#)	60%	23%	22%	48%	20%	19%
Spends	76%	12%	16%	-37%	-64%	-63%
Spends/Card	7%	-10%	-6%	-57%	-70%	-69%

- Q-o-Q Cards growth higher than competition
- YOY Drop in Spends , Spend/Card in April'20 lower than Industry

[#] Source RBI Data

COVID -19 | Spend category Impact

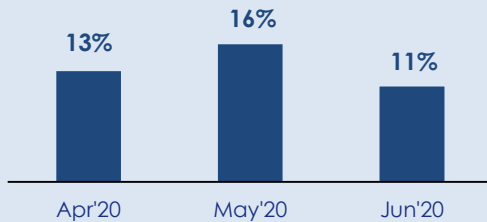
Spend Type	Categories	Mar'20 Spend Mix (Online Share in brackets)	Lockdown* Spend vs Mar'20 (Online Share)	Recovery Ph.** Spend vs Mar'20 (Online Share)
Daily	Grocery/Stores, Telecom, Utility, Education, Health & Insurance, Wallet Load, Fuel & Cab	78% (51%)	58% (61%) ▼	85% (57%) ▼
Discretionary	Lifestyle & Apparel, Dining & Food Delivery, Entertainment, Durables	17% (16%)	42% (33%) ▼	93% (35%) ▼
Travel & Cash	Hotel, Travel Agency, Airlines, Railway, Cash	5% (54%)	15% (93%) ▼	33% (77%) ▼
Total		100% (45%)	53% (58%) ▼	84% (53%) ▼

* Lockdown :Apr & May'20 ; ** Recover: July 1st Half;
Online spend share in ()

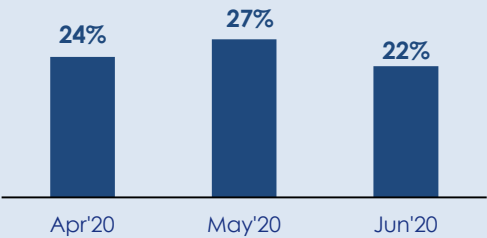
- Travel & Cash, the worst impacted by COVID-19, is only 6% of total pre-COVID spend mix. This will take longest to recover. However, not much impact in total spend recovery.
- Online Spend share which increased from 45% to 58% in lockdown phase is currently at 53%. Expected to remain higher as more spends go digital.
- Daily Spends at 84% of Mar'20 levels (Fuel and Cab recovery still lower) whereas Discretionary Spends are at 93% levels (Dining and food delivery is lower). Likely to improve in coming months.

COVID -19 Impact, Response & Transformation

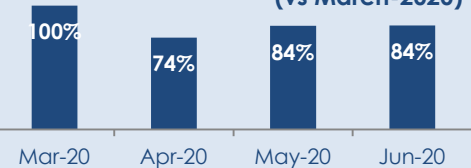
Customers under Moratorium (lacs)



Value under Moratorium (Cr)



Payment % on due date (vs March-2020)



Collection capacity

- Tele-Calling: 1.6x (1,250 vs 790)
- Field Force: 1.5x (3,500 vs 2,375)



Touch-Free Sourcing

Touch-free based on E-KYC / video KYC & geo-tag based residence verification



Digital Card

Real time card boarding with instant Digital Card – ready for transaction! All within 5 minutes of customer application.



No contact delivery of card

No contact delivery by courier. Customer needs to just give the delivery OTP.

Digital First Approach

Launched



MyCard 2.0



WhatsApp Banking



RBL Cares Chat bot



Moratorium

- Extended moratorium to all customers including suo moto moratorium
- Customers in moratorium reduced in Morat 2.0

Risk Mitigation



- Tightened application scorecards further
- Behavioral scorecards enhanced through alternative data and new variables – better prediction of risk in this environment



Services

- Implemented Work From Home solution for customer service executives
- Achieved pre-COVID level productivity

IT & InfoSec



- Introduced digital self-service channels such as chat-bots, WhatsApp & mobile app
- Enhanced CRM with STP capability for instant service & information



Collections

- Work from home for 100% workforce
- Multi channel approach: utilizing digital channels to reach customers
- Service led approach : Educating customers about moratorium

Launched 'My Card 2.0' Mobile App



Account Management

- Spend Analyzer
- View milestones
- Create profile
- View Savings and benefits
- View Digital Card
- Change PIN
- View Subscriptions
- Card Switch on/off



Offers and Rewards

- Real time offers
- Segmented offers
- Geo Location based offers
- Value proposition
- No Cost EMI offer
- Online offers
- POS offers
- Exclusive deals
- Contextual Marketing

1.8m Downloads

70% Of the total portfolio



Value Added Services

- Book instant Loan
- Book a Balance Transfer
- Buy Insurance
- Instant EMI conversion
- Utility Bill payments



Services

- Chat bot
- Raise requests
- View and track requests
- Update demographic details
- Upload documents
- Reminders
- Rate the app

80% EMI loans On App



Open Savings A/c

- Open digital Savings account
- View your savings a/c



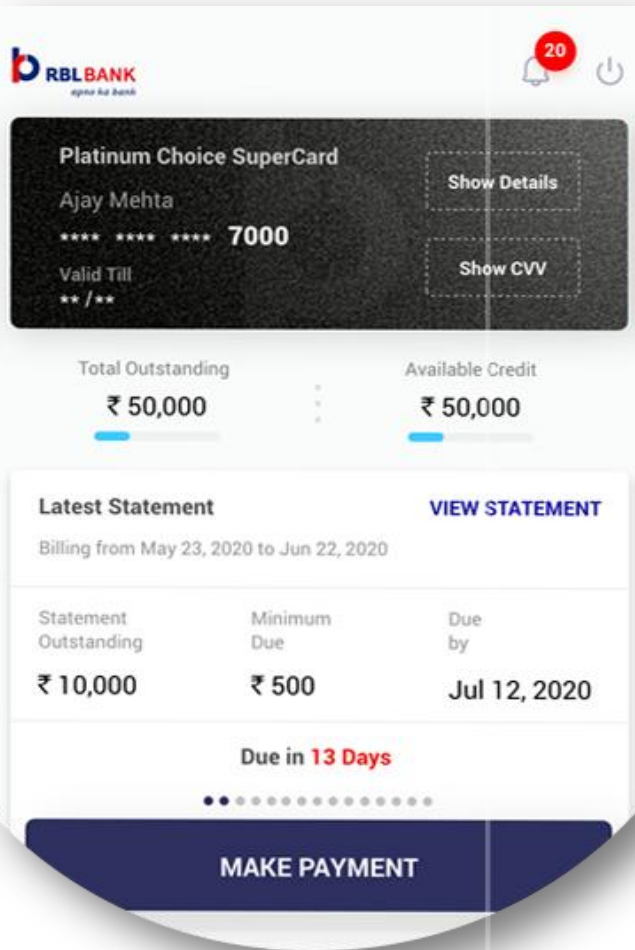
Notifications

- Card Payment reminders
- Near By offers
- Bill payment reminders
- Important updates

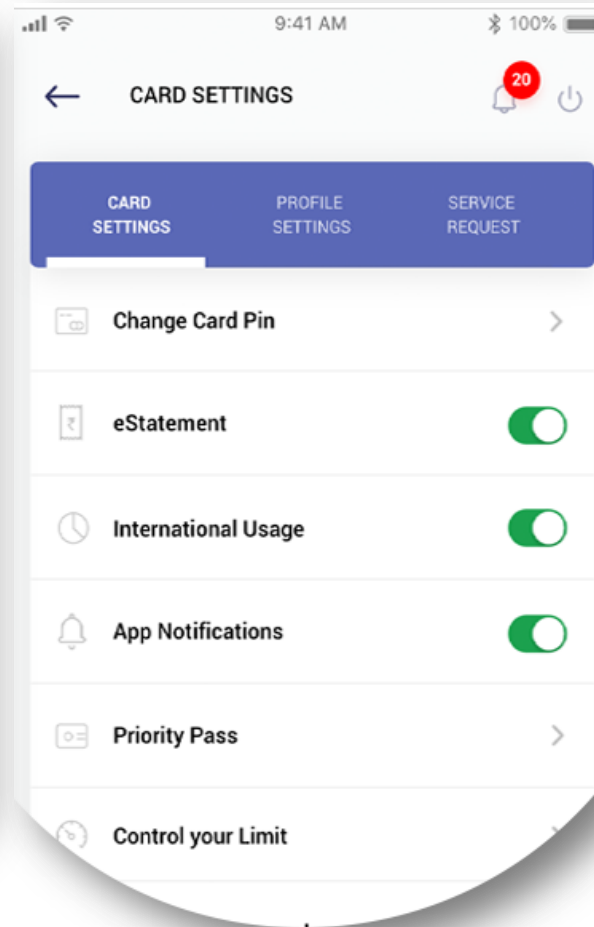
75% active In last 45 days

Capabilities

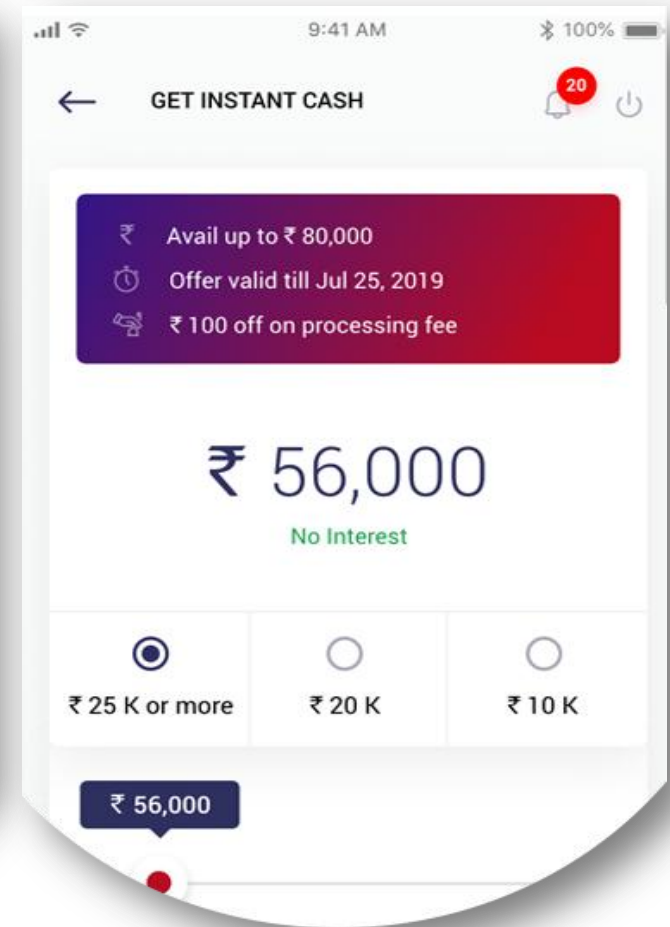
Instant Digital Card



Card & Credit Limit Control

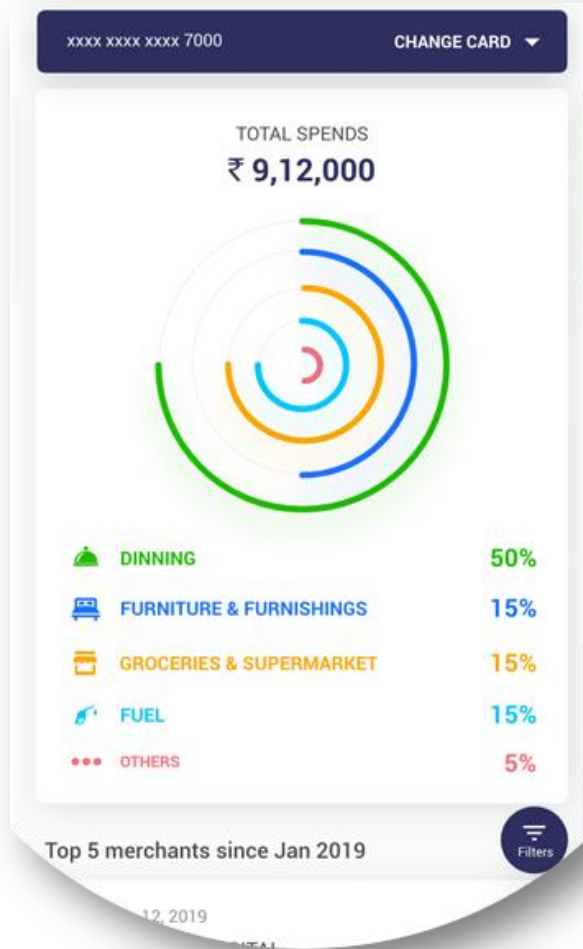


Instant Cash Loan



Capabilities

Real Time Spend Analyzer



Near-by Offers & Rewards

9:41 AM 100%

← OFFERS & REWARDS 20 🔔 🔌

xxxx xxxx xxxx 7000 CHANGE CARD ▾

OFFERS REWARDS SAVINGS

Up to **5% Cashback**

0% Interest EMI
on 6,9,12 months tenures

SONY

KNOW MORE

Savings & Benefits

9:41 AM 100%

← OFFERS & REWARDS 20 🔔 🔌

xxxx xxxx xxxx 7000 CHANGE CARD ▾

OFFERS REWARDS SAVINGS

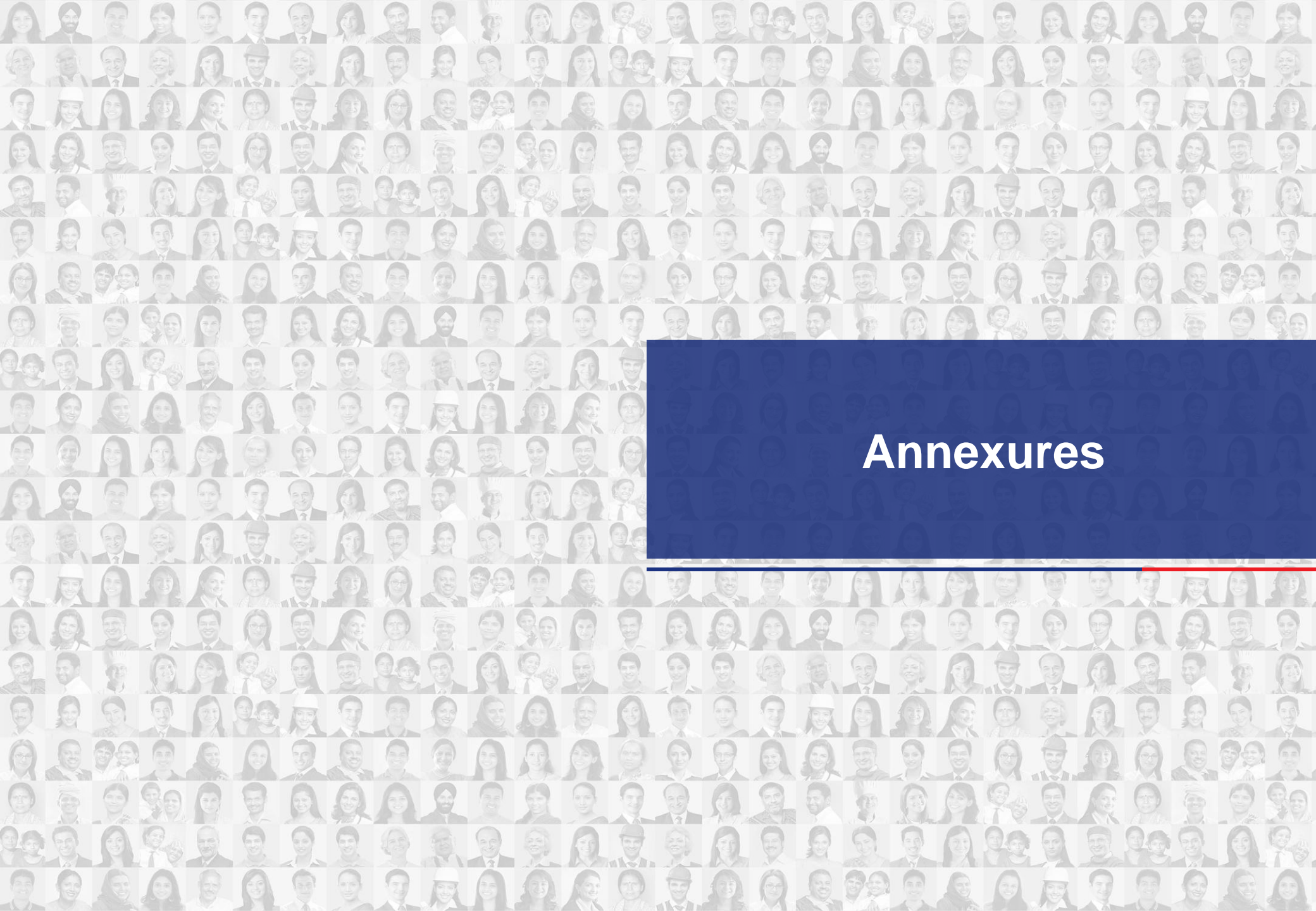
SAVINGS & BENEFITS ON YOUR CARD

MONTHLY ANNUALLY

TOTAL SAVINGS
₹ 27,000

Total Savings = Fuel Surcharge + Cashback + Vouchers

Fuel Surcharge	₹ 12,000
Cashback	₹ 10,000
Vouchers	



Annexures

Response to the COVID Pandemic

Community As the Cause

- **NES Pune & SHG West Bengal Govt:** 60k masks made for BCs & employees by women entrepreneurs from Natarajan Education Society (NES), trained virtually – supported by RBL Bank as well as 10k masks produced by SHG West Bengal Govt
- Launched **Virtual Volunteering** programmes for employees to support partner NGOs. Generated 1200 volunteering hours in the last 30 days.
- **Campaign Gratitude** - Collaborated with Campaign Gratitude for supporting Concern India Foundation, Aajeevika Bureau towards COVID-19 program
- Rolled out **Payroll Giving programme** to support the distressed Migrant Labor Community to help Aajeevika Bureau

Business Continuity

- The bank has ensured uninterrupted service & customer support
 - 95% of branches were operating, with all safety protocols, during the lockdown
 - 94% of ATMs were up and running during these challenging times
 - Whatsapp banking was launched for wide range of services and instant updates to the customer
 - Digital & Contactless Video KYC was launched for customers

Technology Enablement

- Agile Information Technology enabled work from home capability
 - VPN capability ramped up and added virtual boxes, scaling up from 500 to 3500
 - Virtual Desktop Infrastructure was extended to non-hardened laptops/BYOD machines
 - Access to critical applications was enabled on VPN without compromising security
 - Prioritizing employee safety, large offices operated at 25% capacity and 75% in WFH model ensured seamless delivery

Board of Directors



Mr. Vishwavir Ahuja

Managing Director and CEO

Previously, Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent



Mr. Rajeev Ahuja

Executive Director

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



Mr. Vijay Mahajan

Non-Executive Director

Previously, Founder of Basix Social Enterprise Group



Ms. Ranjana Agarwal

Additional Independent Director

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



Mr. Prakash Chandra

Non – Executive Part Time Chairman

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



Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra



Mr. Ishan Raina

Independent Director

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



Ms. Veena Mankar

Non-Independent Director

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

Professional and Experienced Leadership Team



Mr. Vishwavir Ahuja

Managing Director and CEO

Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent from 2007-2009

(38)



Mr. Rajeev Ahuja

Executive Director

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

(34)



Mr. R. Gurumurthy

Head – Risk & Governance

Previously, associated with Standard Chartered Bank, Bank of America, Credit Lyonnais and State Bank of India with leadership roles in India and Asia-Pacific region

(35)



Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

(25)



Mr. Brijesh Mehra

Head – Corporate, Institutional & Transaction Banking

Previously, Country Manager, Royal Bank of Scotland N.V. and prior to that associated with Grindlays Bank Public Limited Company

(34)



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(22)



Mr. Harjeet Toor

Head - Retail, Inclusion and Rural Business

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

(26)



Ms. Shanta Vallury Gandhi

Head - HR, CSR & Internal Branding

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

(28)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(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

Professional and Experienced Leadership Team (Contd.)



Mr. Deepak Kumar

Chief Risk Officer

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

(37)



Mr. Pankaj Sharma

Chief Operations Officer

Previously, Head Retail Operations, Axis Bank

(20)



Mr. Sanker Parameswaran

Head - Legal

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

(35)



Mr. Bhavtaran Singh (Sunny) Uberai

Head – Client Services

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

(35)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q1 FY21	Q1 FY20	Q4 FY20	FY20
Income				
Interest Earned	2,235	2,023	2,208	8,514
Interest Expended	1,194	1,205	1,187	4,885
Net Interest Income	1,041	817	1,021	3,630
Other Income	334	481	501	1,910
Total Income	1,375	1,299	1,522	5,540
Expenditure				
Operating Expenses	685	696	770	2,826
Employee Cost	212	185	200	768
Premises Cost	73	56	52	210
Depreciation	38	31	41	138
Other Operating Expenses	362	425	477	1,709
Operating Profit	690	603	752	2,714
Provisions	500	197	601	1,962
On advances	514	201	588	1,965
On others	(14)	(4)	14	(4)
Profit Before Tax	190	406	151	753
Tax	48	139	36	247
Profit After Tax	141	267	114	506

Balance Sheet Statement

Particulars	June 30, 2020	March 31, 2020	June 30, 2019
<u>Liabilities</u>			
Capital	509	509	428
Reserves and Surplus	10,216	10,074	7,409
Deposits	61,736	57,812	60,811
Borrowings	16,029	17,007	12,284
Other Liabilities	3,956	3,576	3,139
Total	92,445	88,978	84,072
<u>Assets</u>			
Cash & Balances with RBI	9,301	6,415	3,374
Balances with other banks	2,335	2,442	4,327
Investments (Net)	19,884	18,150	16,639
Advances (Net)	56,683	58,019	56,837
Fixed and Other Assets	4,242	3,952	2,896
Total	92,445	88,978	84,072

Consolidated Profit & Loss Statement

Particulars	Q1 FY21	Q1 FY20	Q4 FY20	FY20
<u>Income</u>				
Interest Earned	2,322	2,083	2,281	8,779
Interest Expended	1,194	1,205	1,187	4,885
Net Interest Income	1,128	878	1,094	3,894
Other Income	333	484	502	1,918
Total Income	1,461	1,362	1,596	5,812
<u>Expenditure</u>				
Operating Expenses	758	760	843	3,103
Employee Cost	269	227	257	968
Premises Cost	77	59	56	225
Depreciation	40	32	43	146
Other Operating Expenses	372	442	487	1,765
Operating Profit	703	601	752	2,709
Provisions	500	197	601	1,962
On advances	514	201	588	1,965
On others	(14)	(4)	13	(4)
Profit Before Tax	203	404	151	747
Tax	48	139	36	247
Profit After Tax	154	265	115	500

Consolidated Balance Sheet Statement

Particulars	June 30, 2020	March 31, 2020	June 30, 2019
<u>Liabilities</u>			
Capital	509	509	428
Reserves and Surplus	10,211	10,056	7,395
Deposits	61,711	57,812	60,807
Borrowings	16,029	17,007	12,285
Other Liabilities	3,962	3,600	3,166
Total	92,422	88,983	84,081
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	9,302	6,416	3,374
Balances with other banks	2,336	2,443	4,336
Investments (Net)	19,739	18,055	16,543
Advances (Net)	56,683	58,006	56,837
Fixed and Other Assets	4,321	4,024	2,950
Total	92,422	88,983	84,081

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	FY19	FY20	Q1 FY21
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,336	10,290	10,334
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	58,394	57,812	61,736
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	54,308	58,019	56,683
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	16,840	18,150	19,884
Net Profit	12	66	92	93	207	292	446	635	867	506	141
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.5	16.4	16.4
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.38	3.62	3.45
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.69	2.05	1.65
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	19.3	16.0	16.2
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,843	7,221	7,303
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.27	0.59	0.60
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	12.15	5.74	5.24

Thank you

Contact us at:

ir@rblbank.com

+91-22-4302 0600

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/>