

January 02, 2023

BSE Limited,
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001.
Script Code: 540065

Reg: Disclosure under Regulation 52(4) of SEBI (LODR) Regulations – 2015, as amended (“SEBI Listing Regulations”)

We refer to our letter dated October 22, 2022, wherein we had intimated outcome of Board Meeting dated October 22, 2022 *inter alia* covering disclosure under Regulation 52(4) of the SEBI Listing Regulations for the quarter and half year ended September 30, 2022.

In this regards and as per the email dated December 30, 2022 received from BSE Limited for furnishing the declaration under Regulation 52(4) as a separate Annexure, please find enclosed herewith the Disclosure under Regulation 52(4) of the SEBI Listing Regulations as Annexure-A for the quarter and half year ended September 30, 2022.

Further, the information is being hosted on the Bank's Website at www.rblbank.com.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

Encl: As above

C.C.:

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai -400051.
Script Name: RBLBANK

www.rblbank.com

RBL Bank Limited

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

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214 | Fax: +91 231 2657386
CIN: L65191PN1943PLC007308 . E-mail: customercare@rblbank.com

Annexure as prescribed under Regulation 52(4) of SEBI Listing Regulations is given hereunder

Details provided for the period ended September 30, 2022

Rs in Lakh

Sr.	Particulars	Response
a	debt-equity ratio;	0.82
b	debt service coverage ratio;	Provided that the requirement of disclosures of debt service coverage ratio [***] and interest service coverage ratio shall not be applicable for banks or [non-banking financial companies/housing finance companies] registered with the Reserve Bank of India.”- As per the provisions of the regulations prevailing as on the date of declaration of financial results i.e. October 22, 2022,
c	interest service coverage ratio;	Provided that the requirement of disclosures of debt service coverage ratio [***] and interest service coverage ratio shall not be applicable for banks or [non-banking financial companies/housing finance companies] registered with the Reserve Bank of India.”- As per the provisions of the regulations prevailing as on the date of declaration of financial results i.e. October 22, 2022,
d	outstanding redeemable preference shares (quantity and value);	NIL
e	capital redemption reserve/debenture redemption reserve;	NIL
f	net worth;	Rs, 1,202,371
g	net profit after tax;	Rs. 40,271
h	earnings per share:	Rs. 6.72 (Basic)/ Rs. 6.71 (Dilutive)
i	current ratio;	Entities covered under Schedule III to the Companies Act, 2013 are required to calculate/ disclose current asset and current liabilities. Bank's Financial Statements are required to be prepared in line with the Banking Regulation Act, 1963 where current asset and current liabilities are not calculated/ disclosed, hence it is considered to be not applicable for Banking industry.
j	long term debt to working capital;	Unlike manufacturing/ trading industry, Banks do not calculate/ disclose working capital, hence it is considered to be not applicable for Banking industry. Capital adequacy ratio is being disclosed by Banks.

k	bad debts to Account receivable ratio;	Disclosed - Gross NPA ratio is disclosed which is derived by dividing the Gross NPAs to Gross Advances
l	current liability ratio;	Entities covered under Schedule III to the Companies Act, 2013 are required to calculate/ disclose current asset and current liabilities. Bank's Financial Statements are required to be prepared in line with the Banking Regulation Act, 1963 where current asset and current liabilities are not calculated/ disclosed, hence it is considered to be not applicable for Banking industry.
m	total debts to total assets;	10.03%
n	debtors' turnover;	Unlike manufacturing/ trading industry, in banking industry there is no concept of debtors, instead for borrowers the loan repayment due dates are prefixed and in cases of non-repayments relevant disclosures in line with RBI guidelines are disclosed, hence disclosure for debtors' turnover is considered to be not applicable for Banking industry.
o	inventory turnover;	Unlike manufacturing/ trading industry, Banks do not maintain inventories, hence it is considered to be not applicable for Banking industry.
p	operating margin percent;	Unlike manufacturing/ trading industry, Banks do not calculate/ disclose operating margin percent, hence it is considered to be not applicable for Banking industry. Return on assets percent is being disclosed by Banks.
q	net profit margin percent:	Unlike manufacturing/ trading industry, Banks do not calculate/ disclose net profit margin percent, hence it is considered to be not applicable for Banking industry. Return on assets percent is being disclosed by Banks.
r.	sector specific equivalent ratios, as applicable	The ratios applicable to banking sector have been duly disclosed