

July 19, 2018

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

Script Code: 540065

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

Script Name: RBLBANK

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 Financial Results (Limited Reviewed) for the quarter ended June 30, 2018.

In this regard, we enclose the following:

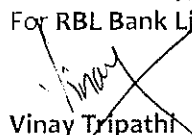
1. Unaudited Financial Results (Limited Reviewed) of the Bank, for the quarter ended June 30, 2018, duly considered by the Audit Committee of the Board and which were approved by the Board of Directors in today's meeting.
2. Limited Review Report by the Statutory Auditors M/s. BSR & Co. LLP, Chartered Accountants (Registration No. 101248W/ W- 100022) on the aforesaid financial results.
3. Press Release on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2018.
4. Investor Presentation on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2018

Please note that the Board Meeting commenced at 10:30 a.m. and concluded at 11:15 am.

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

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CIN: U65191PN1943PLC007308 • E-mail: customercore@rblbank.com

B S R & Co. LLP

Chartered Accountants

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Mumbai - 400 011
India

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

Limited Review Report on the Unaudited Standalone Quarterly 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 30 June 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. Attention is drawn to the fact that the figures for the quarter ended 31 March 2018 as reported in these Financial Results are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.
2. This 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 19 July 2018. Our responsibility is to issue a report on this 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 about 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 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
19 July 2018

RBL Bank Limited

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

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

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2018

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 30.06.2018	Quarter ended 31.03.2018	Quarter ended 30.06.2017	Year ended 31.03.2018
		Unaudited	Audited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	136,422	122,271	104,278	450,757
(a)	Interest/ discount on advances/ bills	107,740	95,250	77,094	343,090
(b)	Income on investments	26,083	24,964	25,020	99,817
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,882	1,659	1,992	7,015
(d)	Others	717	398	172	835
2	Other Income	32,597	31,198	25,692	106,819
3	Total Income (1+2)	169,019	153,469	129,970	557,576
4	Interest Expended	81,152	72,225	66,440	274,128
5	Operating Expenses (i)+(ii)	44,635	42,934	32,391	150,341
(i)	Employees cost	15,300	13,050	13,301	55,068
(ii)	Other operating expenses	29,335	29,884	19,090	95,273
6	Total Expenditure (4+5) excluding provisions and contingencies	125,787	115,159	98,831	424,469
7	Operating Profit before provisions and contingencies (3-6)	43,232	38,310	31,139	133,107
8	Provisions (other than tax) and Contingencies	14,035	11,286	9,446	36,452
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	29,197	27,024	21,693	96,655
11	Tax expense	10,193	9,212	7,591	33,146
12	Net Profit(+) / Loss(-) from Ordinary Activities after tax (10-11)	19,004	17,812	14,102	63,509
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	19,004	17,812	14,102	63,509
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	42,093	41,967	37,672	41,967
16	Reserves excluding Revaluation Reserves				626,336
17	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	14.23	15.33	13.06	15.33
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) - ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	4.52	4.26	3.75	15.79



Sr. No.	Particulars	Quarter ended 30.06.2018	Quarter ended 31.03.2018	Quarter ended 30.06.2017	Year ended 31.03.2018
		Unaudited	Audited	Unaudited	Audited
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	4.41	4.14	3.54	15.18
(iv)	NPA Ratios (note 8)				
(a)	Gross NPA	59,594	56,673	45,781	56,673
	Net NPA	31,577	31,256	25,042	31,256
(b)	Gross NPA %	1.40	1.40	1.46	1.40
	Net NPA %	0.75	0.78	0.81	0.78
(c)	Return on Assets % (annualised)	1.26	1.25	1.19	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 July 19, 2018. There are no qualifications in the auditor's limited review report for the quarter ended June 30, 2018.
- The figures of the last quarter for the previous year is 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 subjected to limited review.
- The results for the quarter ended June 30, 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 ended June 30, 2018, the Bank allotted 1,261,878 shares, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- During the quarter ended June 30, 2018, the Bank has increased its equity stake in its subsidiary Swadhaar Finserve Private Limited (SFPL) from 60.48% to 100%.
- 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.
- The Disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
- 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.
- 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, 2018

(₹ in Lacs)

Sr. No	Particulars	Quarter ended 30.06.2018	Quarter ended 31.03.2018	Quarter ended 30.06.2017	Year ended 31.03.2018
		Unaudited	Audited	Unaudited	Audited
1	Segment Revenue				
(a)	Corporate / Wholesale Banking	87,302	76,896	69,218	291,054
(b)	Retail Banking	86,441	79,202	70,854	300,644
(c)	Treasury	102,938	95,475	90,199	364,869
(d)	Other Banking Operations	26,670	22,551	9,009	59,332
	Total [Items (a) to (d)]	303,351	274,124	239,280	1,015,899
	Less: Inter Segment Revenue	134,332	120,655	109,310	458,323
	Total Income	169,019	153,469	129,970	557,576
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest)				
(a)	Corporate / Wholesale Banking	11,415	9,419	9,233	37,421
(b)	Retail Banking	9,468	10,112	1,875	24,226
(c)	Treasury	3,192	3,504	10,084	25,820
(d)	Other Banking Operations	5,120	3,980	508	8,902
	Total [Items (a) to (d)]	29,195	27,015	21,700	96,369
	Less: i) Interest				
	ii) Other Un-allocable Expenditure net off	-	(4)	8	47
	(iii) Un-allocable income	(2)	(5)	(1)	(333)
	Total Profit Before Tax	29,197	27,024	21,693	96,655
3	Segment Assets				
	Corporate/Wholesale Banking	2,736,533	2,660,544	2,107,517	2,660,544
	Retail Banking	1,235,981	1,187,634	925,856	1,187,634
	Treasury	1,882,375	1,993,604	1,701,019	1,993,604
	Other Banking Operations	293,370	227,381	107,468	227,381
	Unallocated	108,013	115,912	53,351	115,912
	Total	6,256,272	6,185,075	4,895,211	6,185,075
4.	Segment Liabilities				
	Corporate/Wholesale Banking	1,573,563	1,283,982	1,028,128	1,283,982
	Retail Banking	2,202,207	2,191,031	2,012,482	2,191,031
	Treasury	1,774,268	2,025,035	1,394,839	2,025,035
	Other Banking Operations	10,769	16,095	3,429	16,095
	Unallocated	6,516	535	7,338	535
	Capital and Reserves	688,949	668,397	448,995	668,397
	Total	6,256,272	6,185,075	4,895,211	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

For RBL Bank Limited

Date : July 19, 2018




Vishwavir Ahuja
Managing Director & CEO

For immediate release
Financial Results for Q1 FY19

RBL Bank reports advances growth of 36% in Q1 FY19, Operating profit increase of 39% and Net Profit increase of 35% at Rs. 190.04 crore on a YoY basis

Key financial highlights:

- Q1 FY19 Net Profit up by 35% to Rs. 190.04 crore
- Advances (Net) at Rs. 42,198.09 and Deposits at Rs. 44,949.59 up by 36% and 27% on Year on Year (YoY) basis
- Net Interest Income (NII) up by 46% to Rs. 552.70 crore
- Other Income up by 27% to Rs. 325.97 crore
- Core fee income up 58% to Rs. 288.96 crore
- NIM improves to 4.04 % up from 3.54% in Q1 FY18. Cost to income ratio is at 50.80%
- Gross NPA ratio at 1.40% (1.46% in Q1 FY18); Net NPA ratio at 0.75% (0.81% in Q1 FY18); Provision coverage ratio increases to 60.41%
- Return on Assets at 1.26% up from 1.19% in Q1 FY18

Mumbai, July 19, 2018: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the standalone unaudited financial results for the quarter ended June 30, 2018.

Key Financials:

Rs. in crore	Q1 FY19	Q1 FY18	YoY	Q4 FY18	QoQ	FY18
Net Interest Income	552.70	378.38	46%	500.46	10%	1,766.29
Other Income	325.97	256.92	27%	311.98	4%	1,068.19
Net Total Income	878.67	635.30	38%	812.44	8%	2,834.48
Operating Profit	432.32	311.39	39%	383.10	13%	1,331.07
Net profit (after tax)	190.04	141.02	35%	178.12	7%	635.09

Rs. in crore	Jun 30, 2018	June 30, 2017	YoY	March 31, 2018	QoQ
Advances (Net)	42,198.09	31,108.03	36%	40,267.84	5%
Deposits	44,949.59	35,427.82	27%	43,902.26	2%
Investments (Net)	14,240.53	13,360.50	7%	15,447.50	-8%

Key ratios:

Particulars (in %)	Q1 FY19	Q1 FY18	FY18
Net Interest Margin	4.04	3.54	3.80
Cost to Income	50.80	50.99	53.04
Return on Assets	1.26	1.19	1.21
Return on Equity	11.16	12.68	10.95
Gross NPA	1.40	1.46	1.40
Net NPA	0.75	0.81	0.78
Provision Coverage Ratio	60.41	57.99	57.57

Performance highlights – Quarter ended June 30, 2018 (Q1 FY19):

- Net Interest Income (NII) at Rs. 552.70 crore as against Rs. 378.38 crore in Q1 FY18, an increase of 46%.
- Other Income at Rs. 325.97 crore as against Rs. 256.92 crore in Q1 FY18, an increase of 27%.
- Core fee income at Rs. 288.96 crore as against Rs. 183.00 in Q1 FY18, an increase of 58%
- Operating profit at Rs. 432.32 crore as against Rs. 311.39 crore in Q1 FY18, an increase of 39%.
- Net profit at Rs. 190.04 crore as against Rs. 141.02 crore in Q1 FY18, an increase of 35%.
- Net Interest Margin (NIM) at 4.04% as against 3.54% in Q1 FY18, an improvement of 50 bps.
- Cost to Income ratio at 50.80% as against 50.99% in Q1 FY18.
- Return on Assets (RoA) at 1.26% as against 1.19% in Q1 FY18.
- Return on Equity (RoE) at 11.16% as against 12.68% in Q1 FY18.
- Net Advances as at June 30, 2018 stood at Rs. 42,198.09 crore as compared to Rs. 31,108.03 crore as at June 30, 2017, a growth of 36%.
- Gross NPA decreased to 1.40% as at June 30, 2018 against 1.46% as at June 30, 2017. Net NPA decreased to 0.75 % as at June 30, 2018 against 0.81% as at June 30, 2017.
- Deposits as at June 30, 2018 stood at Rs. 44,949.59 crore as compared to Rs. 35,427.82 crore as at June 30, 2017, a growth of 27%.
- Current Accounts & Savings Accounts (CASA) ratio improved to 24.42% as at June 30, 2018 from 22.09% as at June 30, 2017.
- Capital Adequacy Ratio as per BASEL III Capital regulations as at June 30, 2018 was 14.23% against 13.06% as at June 30, 2017.
- The Bank completed the acquisition of 100% shareholding in Swadhaar Finserve Private Limited (“Swadhaar”) making it a wholly owned subsidiary of the Bank in June, 2018. Swadhaar acts as a business correspondent of the Bank with 348 branches in 18 states and union territories.
- The bank has 266 branches as of June 30, 2018. In addition the Bank also has 847 business correspondent branches, of which 199 are banking outlets.

Operating reviewAsset growth and quality

The Bank’s growth in advances portfolio continued to be robust at 36% on a year-on-year basis. The net advances as at June 30, 2018 were Rs. 42,198.09 crore as against Rs. 31,108.03 on June 30, 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 31%, while that of other segments (Retail Assets and Development Banking & Financial Inclusion – together termed as (“Non-wholesale portfolio”) was 43%. The non-wholesale portfolio constituted about 41% of the loan portfolio of the Bank as at June 30, 2018.

The gross NPA ratio has decreased to 1.40% as at June 30, 2018 from 1.46% as at June 30, 2017. The restructured standard assets portfolio has decreased to 0.10% as at June 30, 2018 from 0.25% as at June 30, 2017. The net NPA ratio has decreased to 0.75% as at June 30, 2018 from 0.81% as at June 30, 2017. The Bank’s provisioning coverage ratio (including technical write-offs), increased to 60.41% as at June 30, 2018 as compared to 57.99% as at June 30, 2017.

Deposit growth

The Bank's deposits growth was at 27% on year on year basis driven by strong growth in CASA deposits of 40% on a year on year basis. Deposits grew to Rs. 44,949.59 crore as at June 30, 2018 as against Rs. 35,427.82 crore as at June 30, 2017. CASA ratio increased to 24.42% as at June 30, 2018 compared to 22.09% as at June 30, 2017.

Capital adequacy

The Bank's capital adequacy ratio as at June 30, 2018 was 14.23% and Tier-1 capital adequacy ratio was 12.80%, 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 crossed the important milestone of 4% in net interest margins. We have been able to maintain our growth momentum inspite of macro headwinds and continue to demonstrate profitable growth while maintaining robust asset quality.

We also completed the acquisition of 100% shareholding in Swadhaar Finserve in this quarter. This is an important strategic event as this now gives us greater control on a large part of our distribution network in the broader financial inclusion and rural business and gives us an opportunity to scale it up to become a significant player in this space. We see exciting opportunities to leverage our network using technology and analytics to introduce new products and services and deepen customer relationships."

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 4.9 million customers through a network of 266 branches and 199 including banking outlets and 369 ATMs spread across 20 Indian states and Union Territories.

Over the last few years, RBL Bank has earned recognition in various national and international forums such as : CNBC ASIA's India Talent Management Award (2017); India's Best Bank for four consecutive years (2013 – 2016) in the mid-sized segment (Growth) by a Business Today – KPMG Study; Business World's 'Fastest Growing Small Bank' consistently for three years (2013,2014,2015) and recognized by the World Economic Forum as a 'Global Growth Company' (GGC).

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

1st Quarter/FY 19

July 19, 2018



Disclaimer

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By reviewing this presentation, you are deemed to have represented and agreed that you and any person you represent are either (a) a qualified institutional buyer (within the meaning of Regulation 144A under the Securities Act) or (b) not a U.S. person (as defined in Regulation S under the Securities Act) and are outside of the United States and not acting for the account or benefit of a U.S. person.

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

Glossary and Key Notes

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

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Key Performance Highlights

Q1 FY19 Financial Highlights

- ▶ **Q1 FY19 continues to track well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in Q1 FY19 of 38% YoY ; Net Profit growth in Q1 FY19 of 35% YoY**
- ▶ **NII growth of 46% YoY in Q1 FY19; Core fee Income growth of 58% YoY in Q1 FY19**
- ▶ **NIM crosses 4%; at 4.04% for Q1 FY19 (3.54% in Q1 FY18)**
- ▶ **Advances growth of 36% YoY; Deposit growth of 27% YoY and CASA growth of 40% YoY**
- ▶ **GNPA at 1.40% (down from 1.46% in Q1 FY18), NNPA at 0.75% (down from 0.81% in Q1 FY18)**
- ▶ **Overall stressed advances at 1.50% (down from 1.70% in Q1 FY18)**
- ▶ **PCR at 60.41% (up approx. 250bps sequentially and YoY)**
- ▶ **RoA at 1.26% for Q1 FY19 ; RoE at 11.16% for Q1 FY19 (up 26 bps from previous quarter)**
- ▶ **Total customer base of 4.9 million; addition of 0.4 million in Q1 FY19**

Q1 FY 19 Highlights

		— YoY Growth —	— QoQ Growth —
Net interest Income	Rs. 553 cr	46%	10%
Core Fee Income	Rs. 289 cr	58%	7%
Net Total Income	Rs. 879 cr	38%	8%
Operating Profit	Rs. 432 cr	39%	13%
Net Profit	Rs. 190 cr	35%	6%

Q1 FY 19 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 42,198 cr

36%

5%

**Wholesale
Advances**

Rs. 24,986 cr

31%

3%

**Non-Wholesale
Advances**

Rs. 17,212 cr

43%

7%

Deposits

Rs. 44,950 cr

27%

2%

CASA

Rs. 10,975 cr

40%

3%

Key Indicators

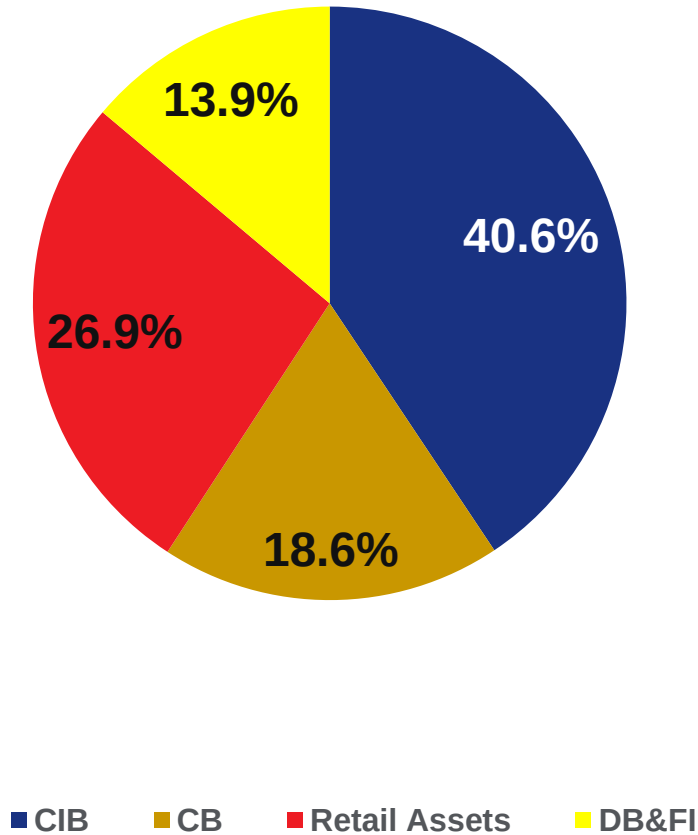
Pre-IPO					
	Advances	Deposits	Net Profit	RoA	BVPS
FY 11	1,905	2,042	12	0.5%	Rs. 50
FY 16	21,229	24,349	292	1.0%	Rs. 91

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

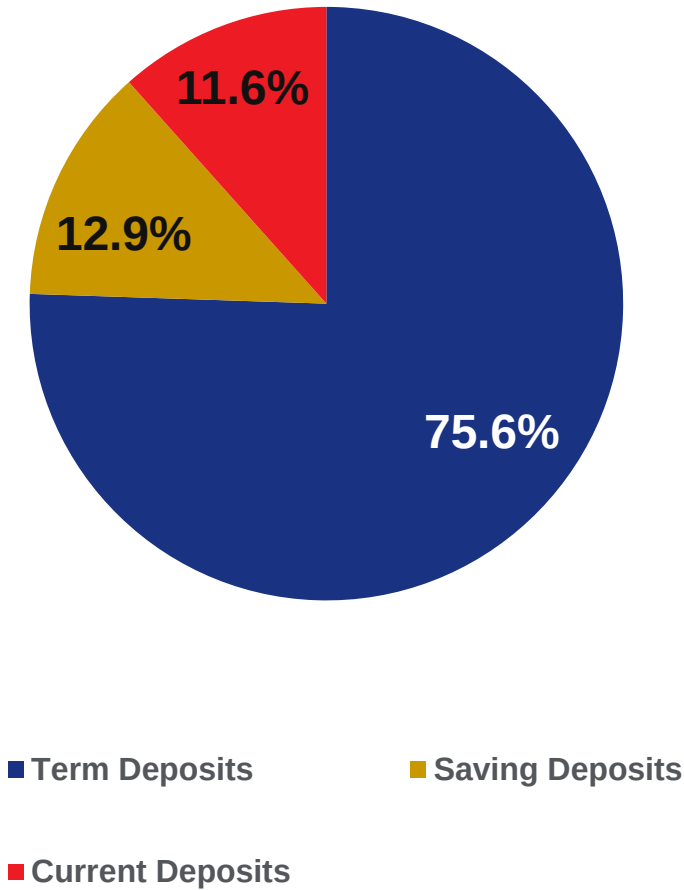
Post Listing Performance)					
	Advances	YoY	NIM	Net Profit	RoA
Q3 17	26,773	46%	3.4%	129	1.17%
Q4 17	29,449	39%	3.5%	130	1.19%
Q1 18	31,108	40%	3.5%	141	1.19%
Q2 18	33,576	35%	3.7%	151	1.19%
Q3 18	36,890	38%	3.9%	165	1.22%
Q4 18	40,268	37%	4.0%	178	1.25%
Q1 19	42,198	36%	4.0%	190	1.26%

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 Q1 19
Advances	30-35% CAGR	36%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0% FY 18: 24.3%; Q1 19: 24.4%
Other Income %	~ 1/3 rd of Net Total Income	37.1%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5% FY 18: 53.0%; Q1 19: 50.8%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%; Q1 19: 1.26%

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, ET Money)



Distribution

Enhancing distribution through a combination of owned branches, and BCs

266 own branches, 847 BC branches (including 199 Banking Outlets) serve over 4.9 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	Q1 19	Q1 18	YoY	Q4 18	QoQ	FY 18
Net Interest Income	553	378	46%	500	10%	1,766
Other Income	326	257	27%	312	5%	1,068
Net Total Income	879	635	38%	812	8%	2,834
Operating Profit	432	311	39%	383	13%	1,331
Net Profit	190	141	35%	178	6%	635

Parameter	Q1 19	Q1 18	Q4 18	FY 18
Other Income/Total Income	37.1%	40.4%	38.4%	37.7%
Cost/Income	50.8%	51.0%	52.9%	53.0%
Net Interest Margin	4.0%	3.5%	4.0%	3.8%
Credit Cost/Advances (bps)	25*	30*	24*	96
RoA	1.26%	1.19%	1.25%	1.21%
RoE	11.16%	12.68%	10.90%	10.95%

* Not Annualized

Strong Growth in Business; Asset Quality Remains Robust

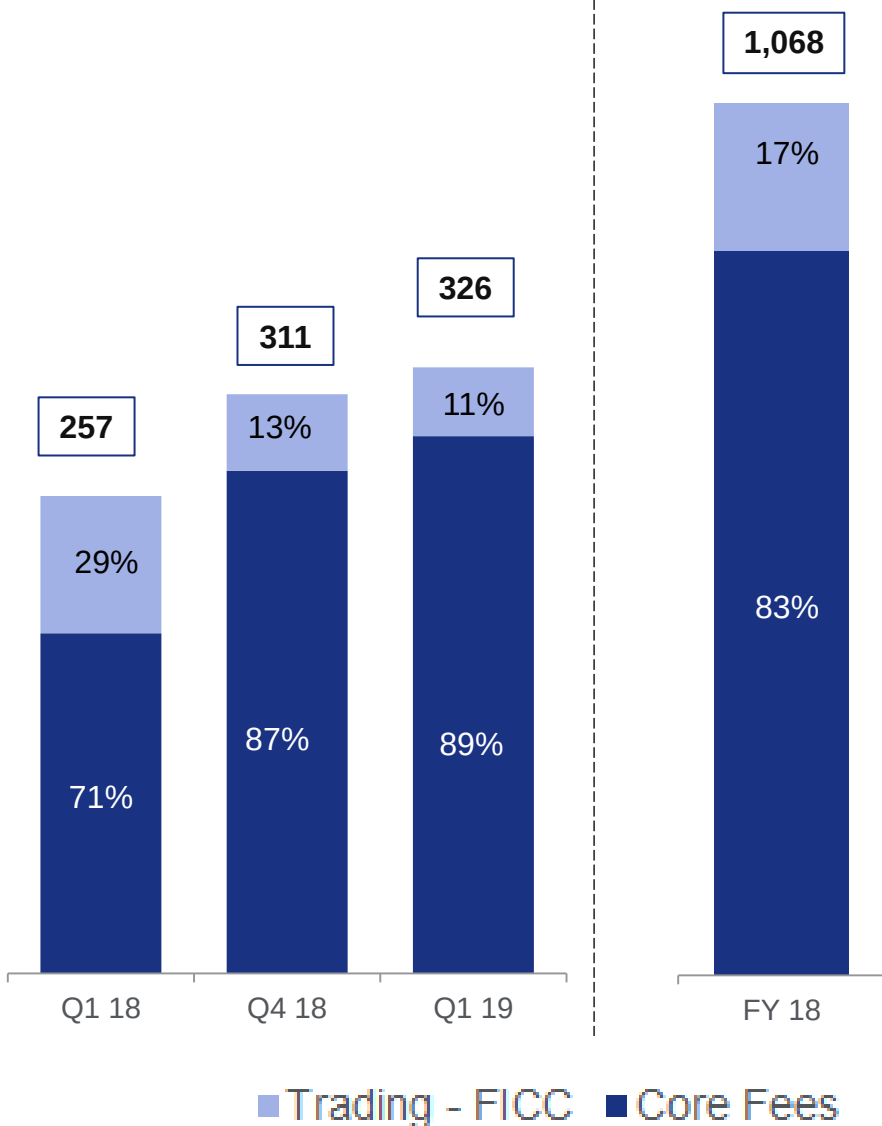
Parameter	June 30, 2018	June 30, 2017	YoY
Advances	42,198	31,108	36%
Deposits	44,950	35,428	27%
Investment	14,241	13,361	7%

Parameter	June 30, 2018	June 30, 2017	March 31,2018
CASA	24.4%	22.1%	24.3%
GNPA	1.40%	1.46%	1.40%
NNPA	0.75%	0.81%	0.78%
Total Stressed Assets	1.50%	1.70%	1.48%
PCR	60.4%	58.0%	57.6%
CRAR*	14.6%	13.4%	15.3%

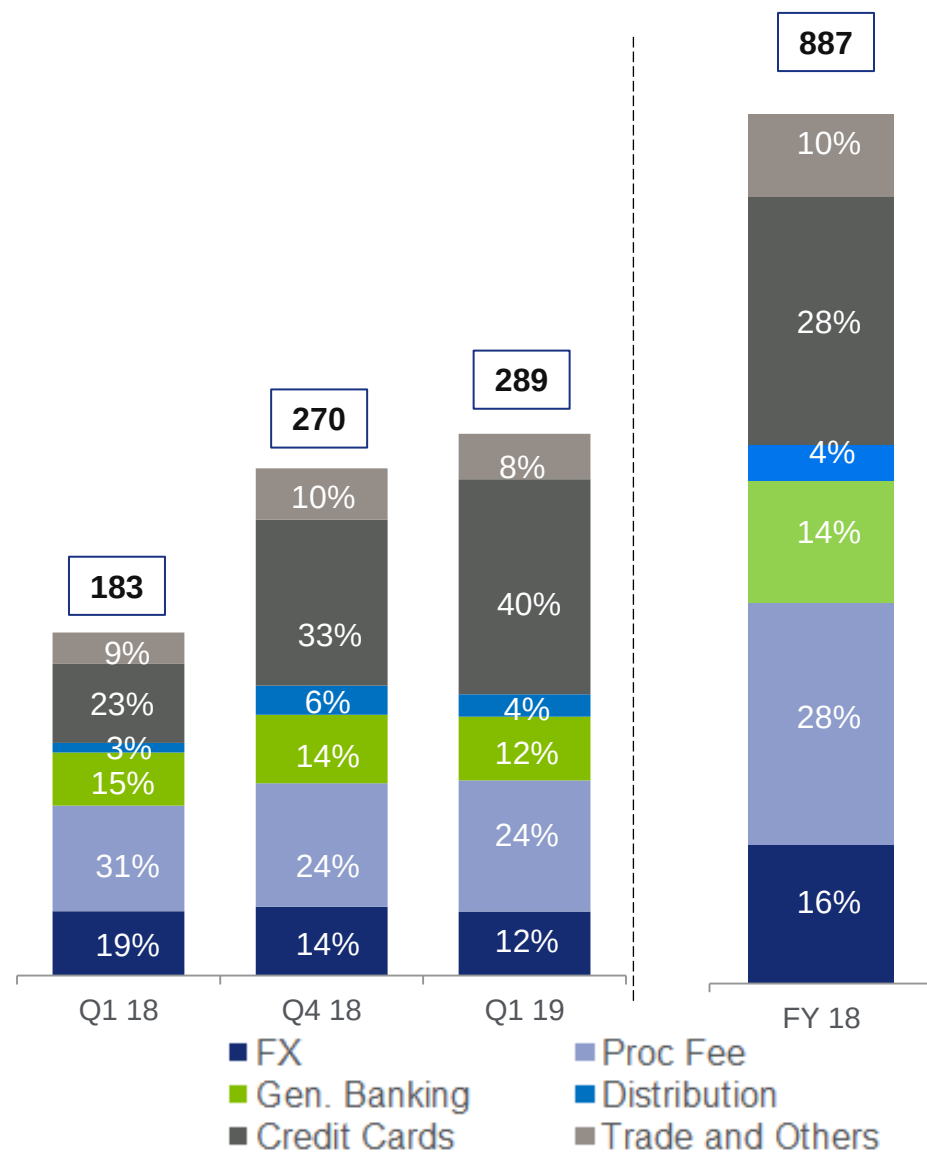
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

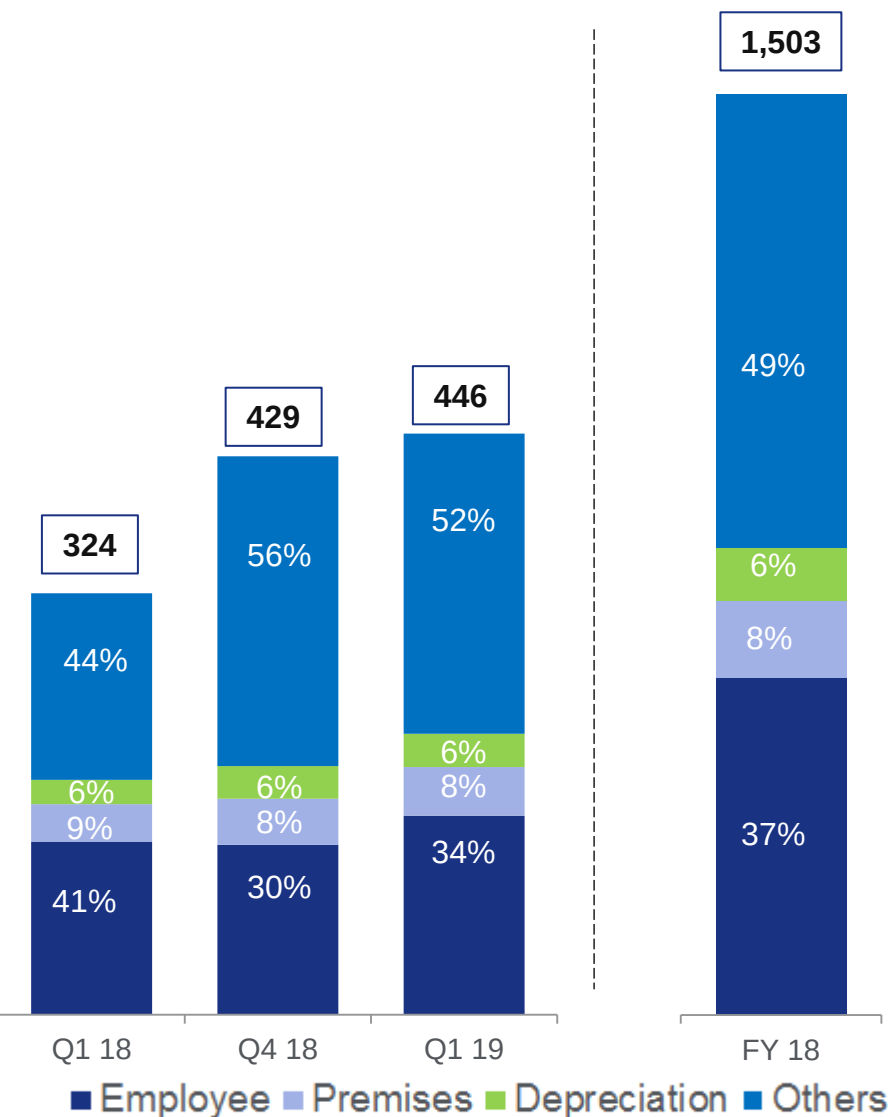


Core Fee Income Breakup

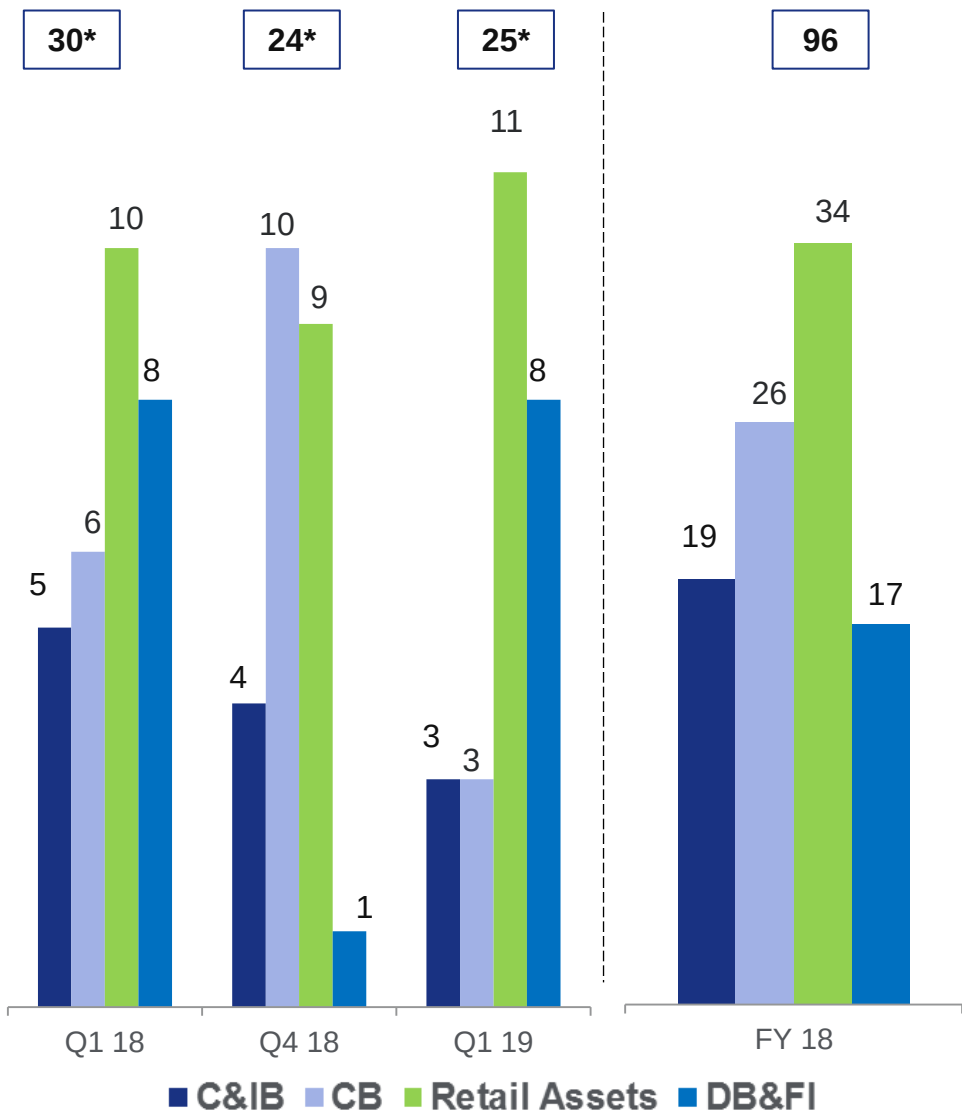


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



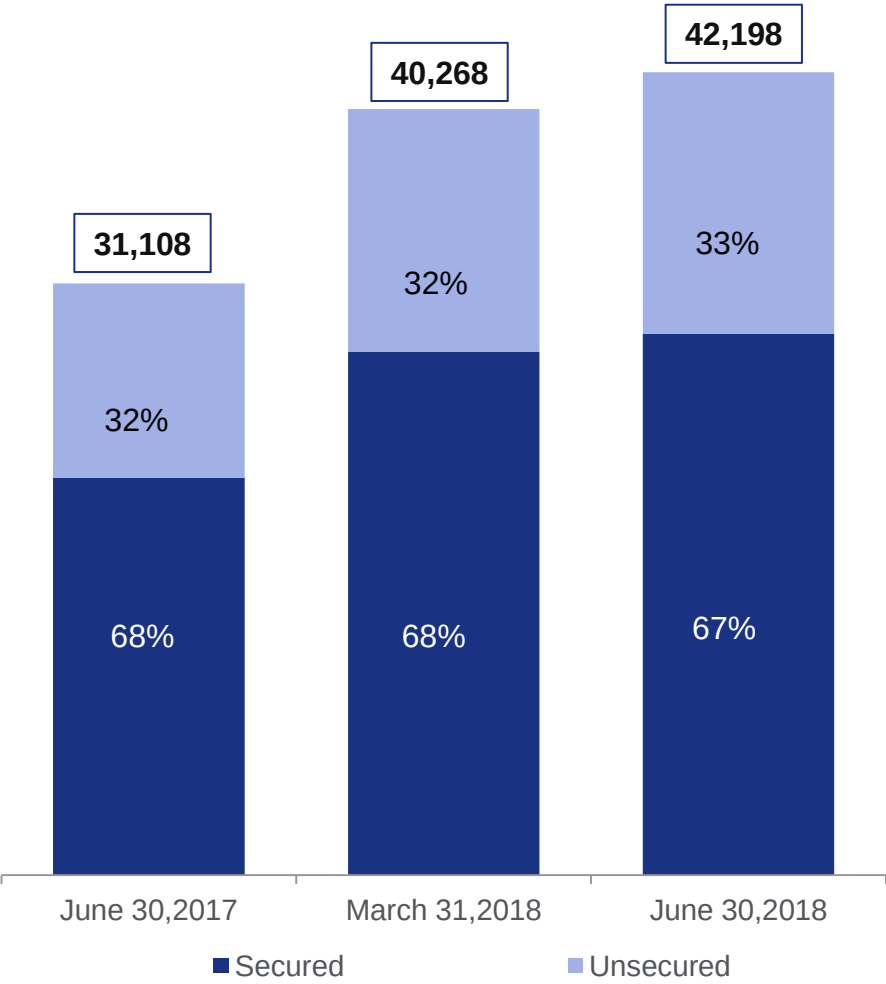
Changing Advances Mix Helping NIMs

	June 30,2018	June 30,2017	YoY	Yield Q1 19	Proportion
C&IB	17,149	13,079	31%	8.53% (9.23%)	59%
CB	7,837	6,014	30%		
Wholesale	24,986	19,092	31%		
Retail Assets	11,361	7,820	45%	14.04% (12.93%)	41%
Of which Retail Agri	1,525	1,751	-13%		
DB & FI	5,851	4,196	39%		
Micro-banking	3,698	2,234	66%		
IFI	1,503	1,577	-5%		
MSME	649	385	68%		
Non-Wholesale	17,212	12,016	43%		
Total	42,198	31,108	36%	Q1 18 yields in brackets	

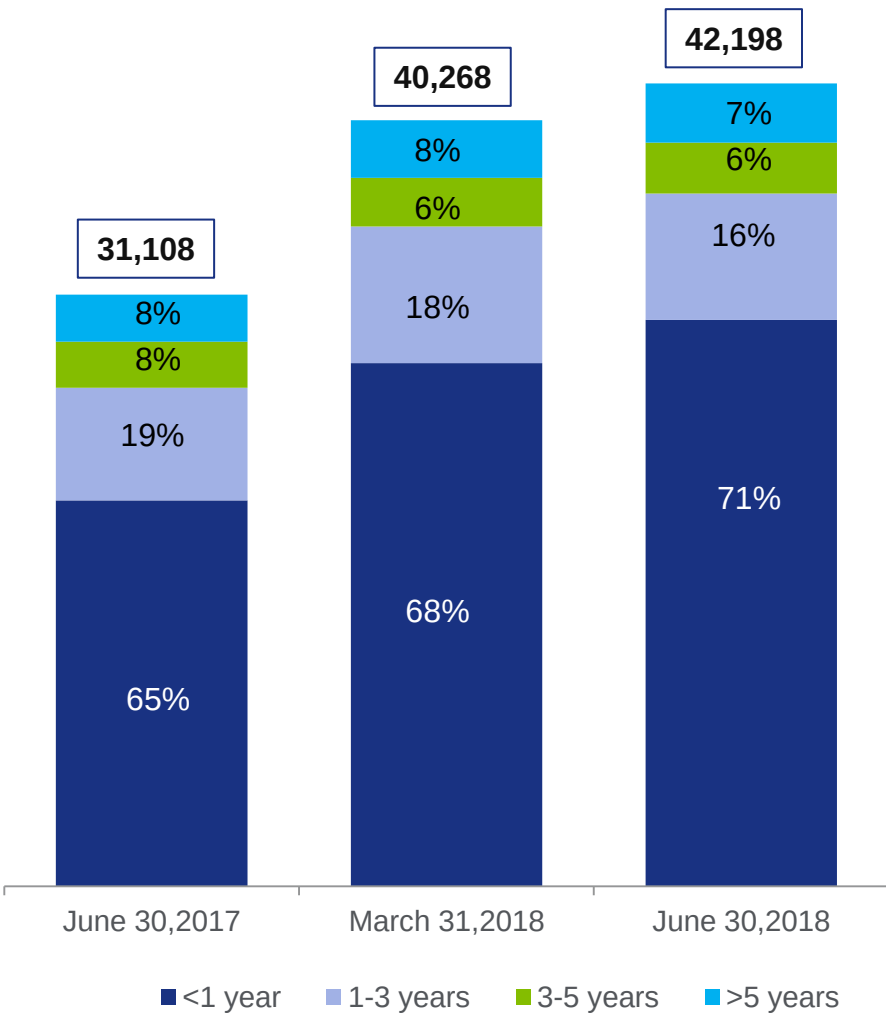
Agri Business has been restructured with agri value chain now part of CB and retail agri now part of retail assets

Diversified Loan Portfolio and Tenor

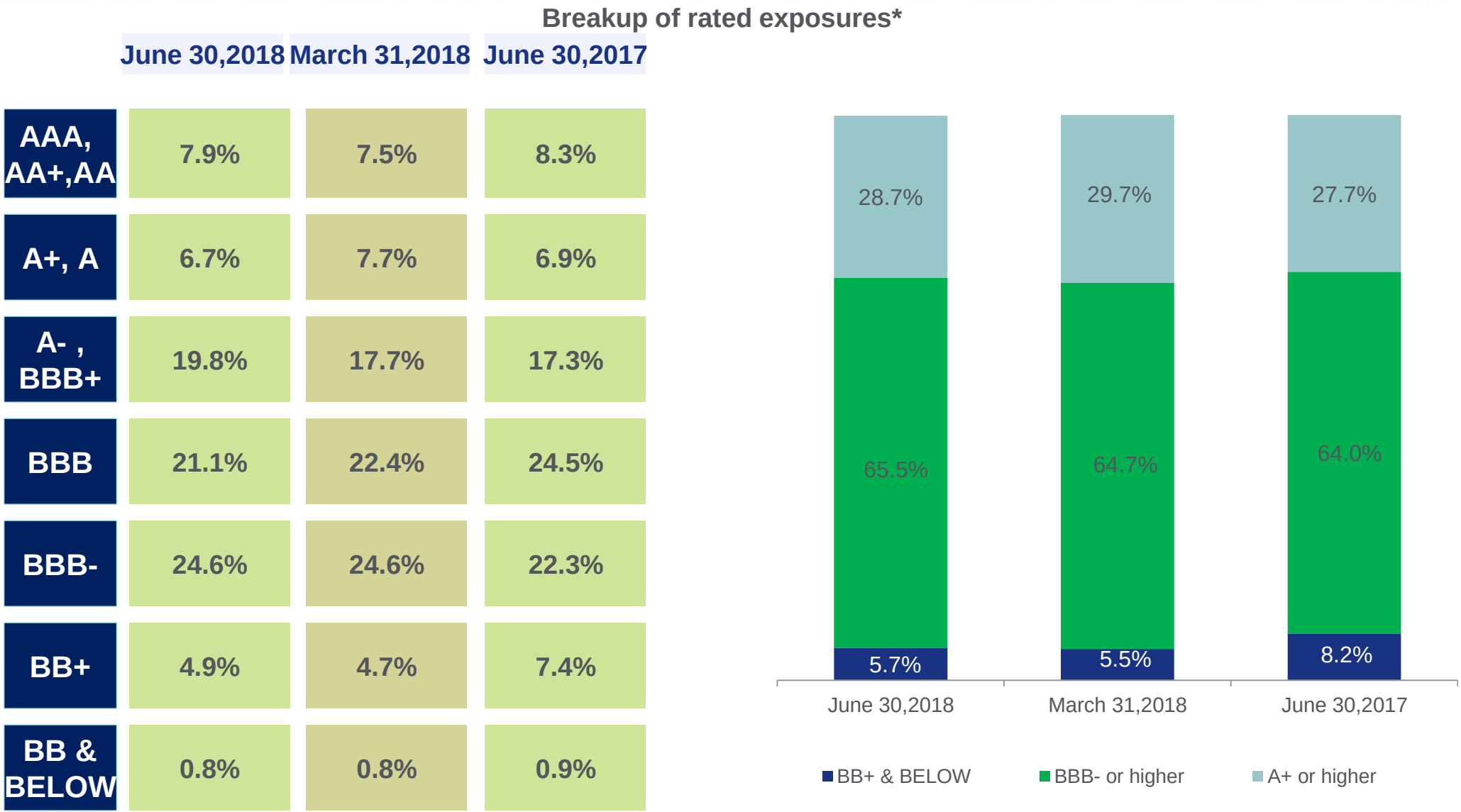
Break up of advances -
Secured/Unsecured



Tenor of Advances



Stable Borrowers' Rating Profile



* Borrower ratings, not facility ratings; Based on internal ratings

Well Diversified Industry Exposure & Growing NFB Exposure

Top 10 industry exposures*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction	4,321	44:56	6.0%
Engineering	3,608	51:49	5.0%
Trade/ Distribution	3,413	75:25	4.8%
Power	2,811	58:42	3.9%
Professional Services	2,650	84:16	3.7%
Pharma	2,588	85:15	3.6%
Real Estate	2,435	93:7	3.4%
Metals	2,371	49:51	3.3%
Financial Services	1,649	84:16	2.3%
Logistics	1,378	53:47	1.9%

* As of June 30, 2018 excluding cash-backed exposures

Non Fund Based Book

Particulars	June 30,2018	June 30,2017	March 31,2018
Guarantees	9,811	7,725	9,655
Letter of Credit, Acceptances, Endorsement and other Obligations	3,156	1,970	2,839

Asset Quality Continues to Remain Strong

	Quarter Ended		
	June 30,2018	March 31,2018	June 30,2017
Movement of Gross NPAs			
Opening Balance	567	580	357
(+) Additions during the period	148	115	152
(-) Upgrade	0	22	12
(-) Recoveries	57	50	5
(-) Write Offs	61	56	35
Closing Balance	596	567	458
Gross NPA (%)	1.40%	1.40%	1.46%
Net NPA	316	314	250
Net NPA (%)	0.75%	0.78%	0.81%
Provisioning Coverage Ratio (PCR) (%)	60.41%	57.57%	57.99%
Slippage Ratio	0.37%	0.31%	0.52%
Restructured %	0.10%	0.08%	0.24%
Total Stressed Assets%	1.50%	1.48%	1.70%

- Security Receipts as a percentage of total advances at 0.06%
- 1 ARC sale for the quarter on cash basis

— Gross NPA by business segment —

Business segment	June 30,2018	March 31,2018	June 30,2017
C&IB	92.3	83.1	103.0
% of total advances	0.22%	0.21%	0.33%
CB*	218.7	178.6	148.7
% of total advances	0.51%	0.44%	0.47%
Retail Assets	167.5	142.3	105.0
% of total advances	0.39%	0.35%	0.33%
LAP	30.6	25.9	15.3
BIL	32.3	31.6	19.7
PIL	15.9	11.8	5.7
Cards	33.3	19.9	14.4
Agri	39.0	29.3	18.5
Others	22.5	23.7	31.5
DB&FI	117.4	162.8	101.2
% of total advances	0.28%	0.40%	0.33%
Total	595.9	566.7	457.8
Total (%)	1.40%	1.40%	1.46%

* CB includes agri value chain

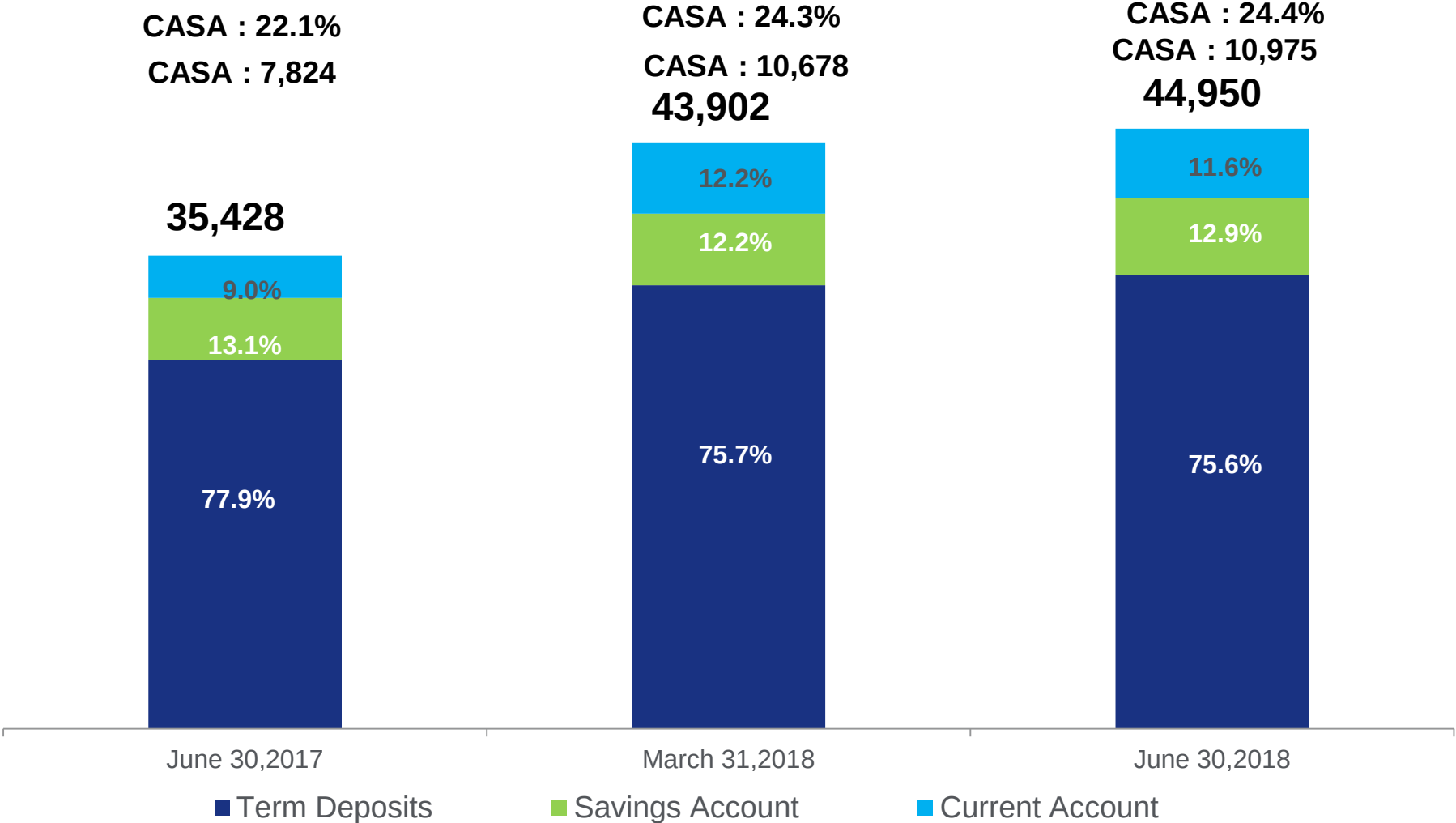
Capital Adequacy - Well Capitalized to Support Growth

Particulars	June 30,2018	June 30,2017	March 31,2018
Tier 1 Capital Funds*	6,728	4,375	6,544
Tier 2 Capital Funds	731	879	826
Total Capital Funds	7,459	5,253	7,370
Total RWA	51,211	39,261	48,079
Tier 1 CRAR*	13.1%	11.1%	13.6%
Total CRAR*	14.6%	13.4%	15.3%
RWA/Total Assets	81.9%	80.2%	77.7%

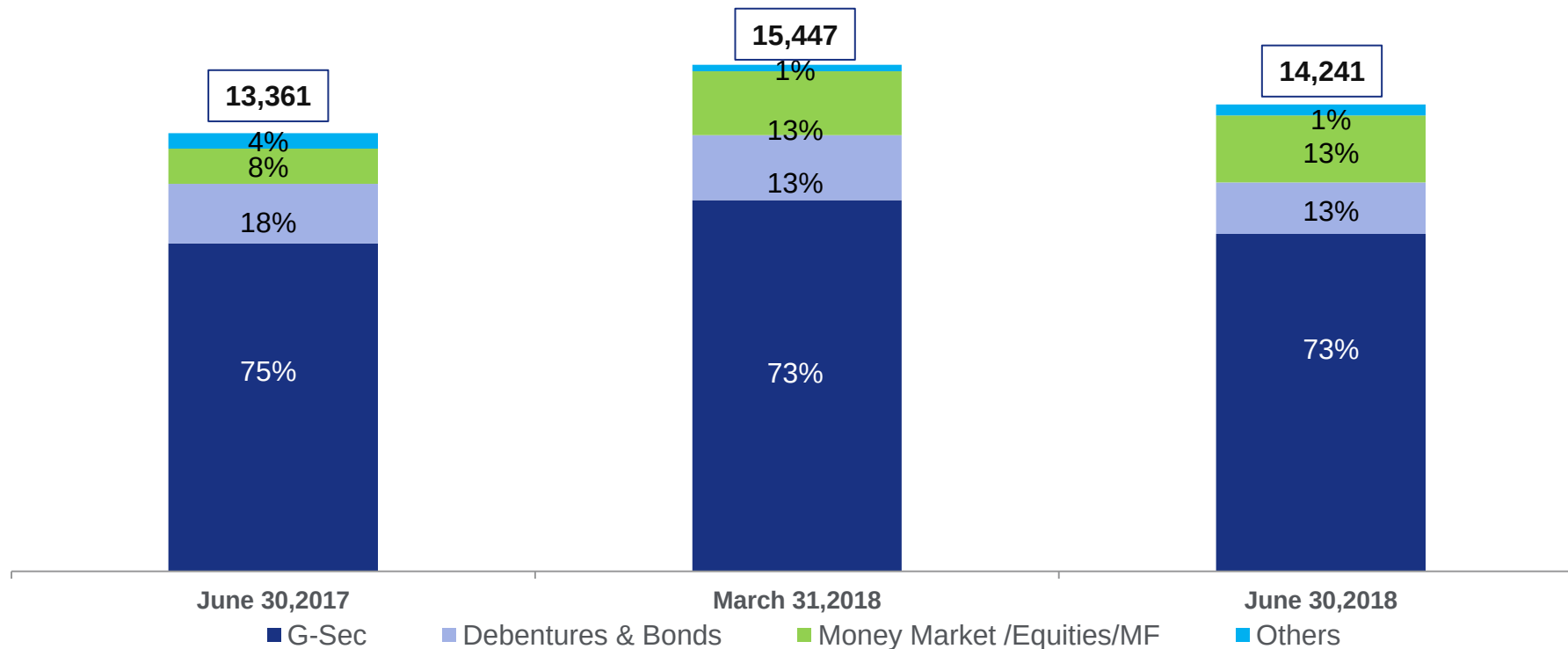
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

40% yoy growth in CASA, while total deposits grew by 27%



Investment Breakup



Yield

Yield	June 30, 2017	March 31, 2018	June 30, 2018
Total Investments	7.7%	7.4%	7.3%
SLR	7.6%	7.4%	7.4%
Non SLR (Interest Bearing)	10.1%	9.9%	9.1%

NIM Improvement Helped by Increasing 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%

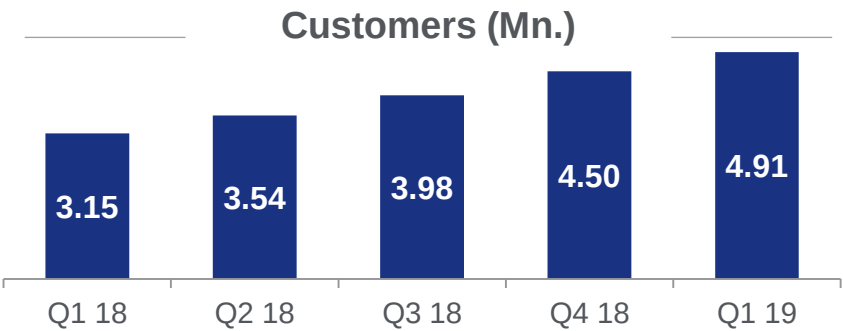
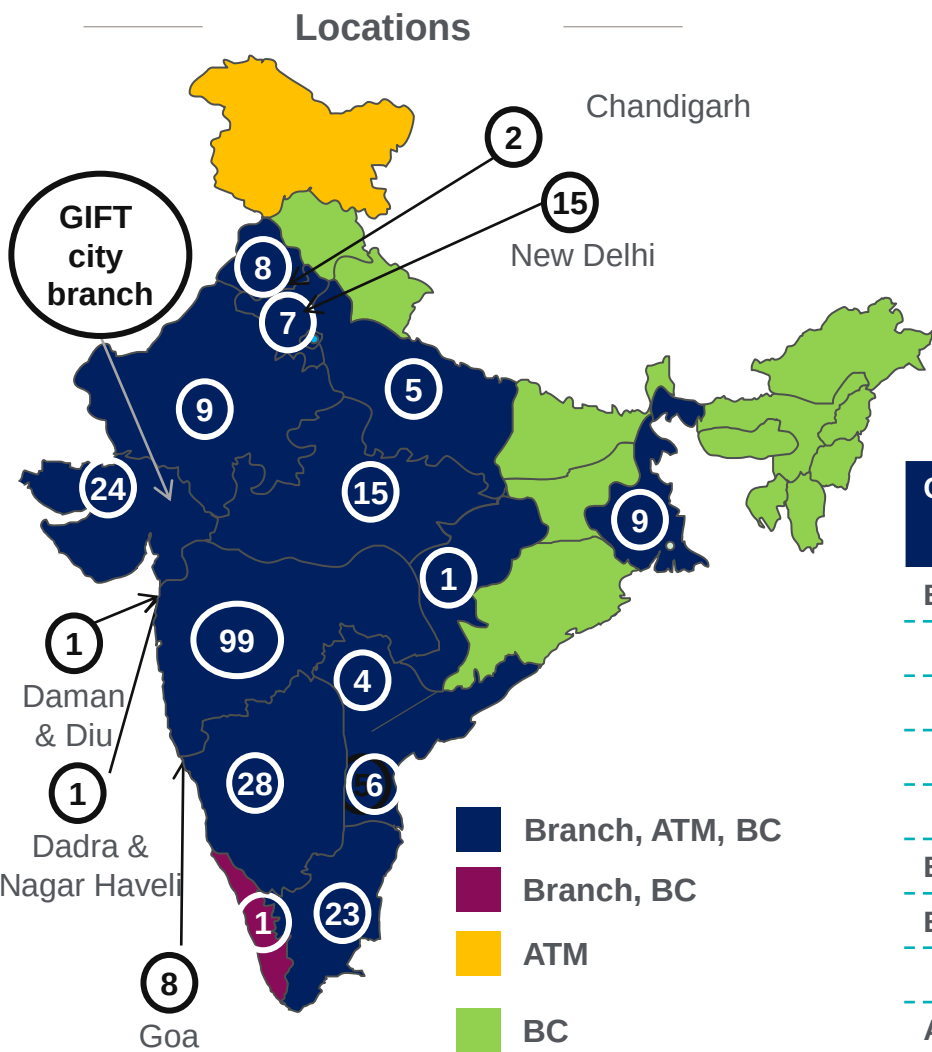
Post Listing Performance

	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%



Distribution Network

Our Growing, Multi-Layered Distribution Network



Channel Breakup

Channels	Number of transaction points		
	June 30,2018	March 31,2018	June 30,2017
Branches	266	265	244
<i>Metro</i>	93	92	82
<i>Urban</i>	43	43	41
<i>Semi-urban</i>	76	76	67
<i>Rural</i>	54	54	54
Banking Outlets (BOs)	199	197	151
BC Branches (incl. BOs)	847	807	626
<i>of which Swadhaar</i>	348	312	200
ATMs	369	388	387

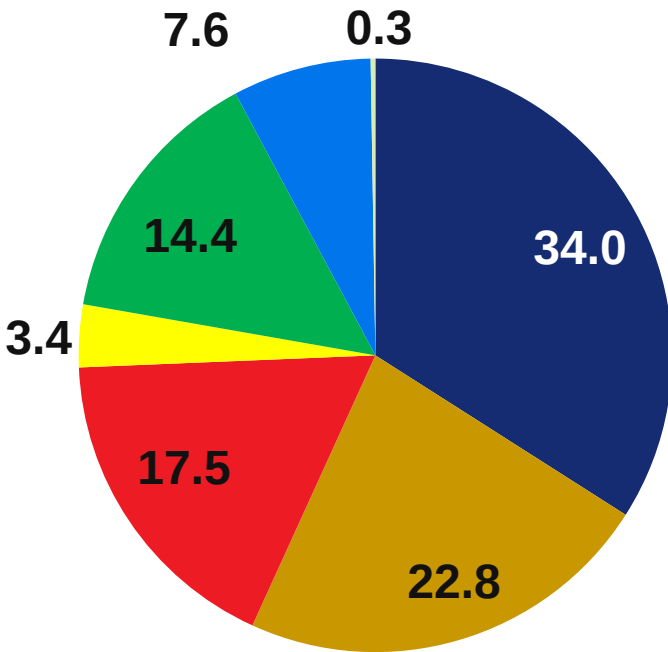
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



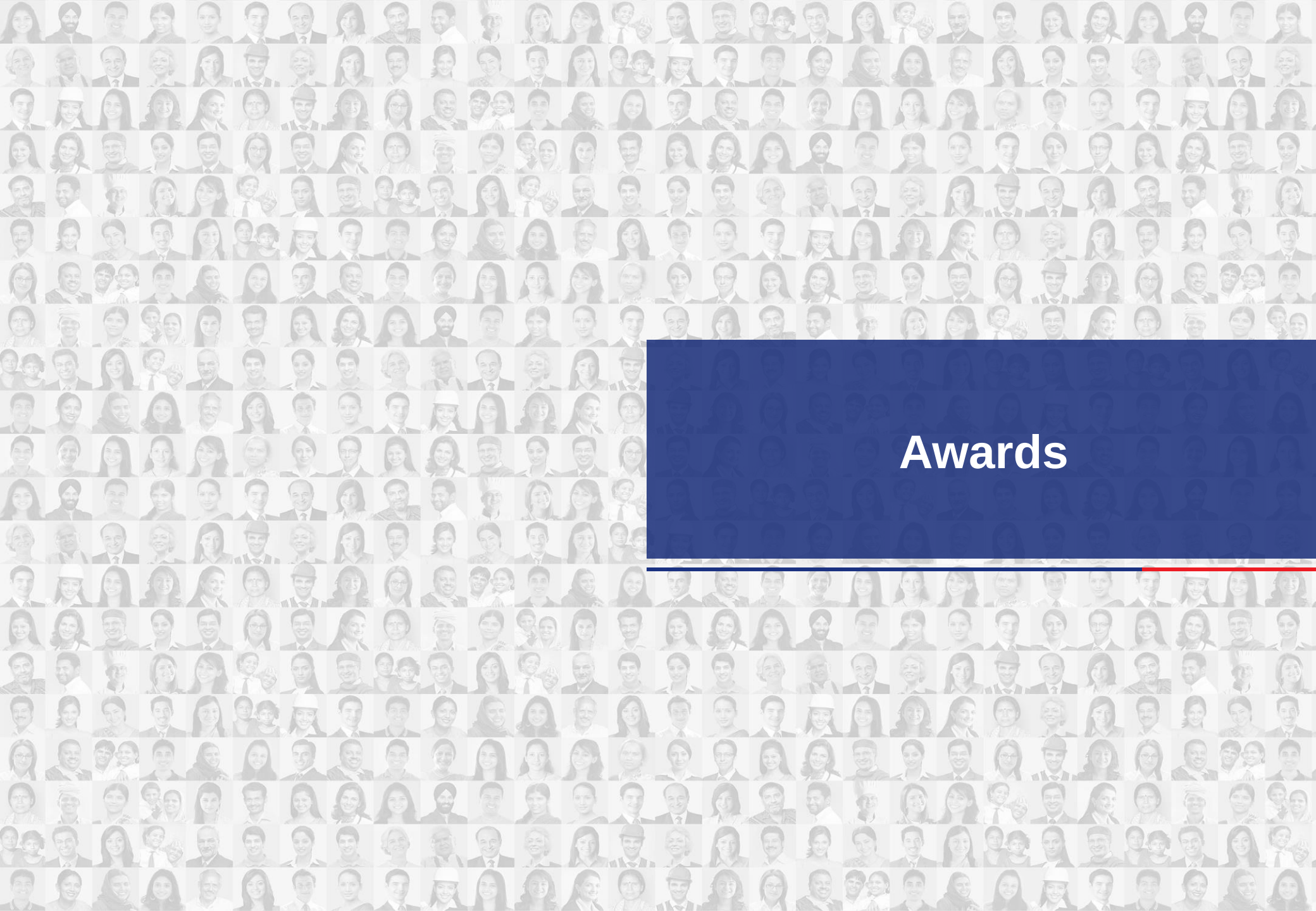
■ Individual/HUFs
 ■ VCF/MF/Insurance
 ■ FPI
 ■ Others

■ Foreign Corporates
 ■ Foreign Bank
 ■ Body Corporates

Total Foreign holding – 42.8%
 Approved limit – 74%

— Ratings —

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



Awards

Awards



Recognised as the
'Most Promising Company Of The Year'
at CNBC-AWAAZ CEO Awards presented by the
Chhattisgarh Government.
Received by Mr. Prakash Chandra, Non-Executive
Chairman of the Bank
June 2018

MOST PROMISING COMPANY OF THE YEAR!

RBL BANK

CNBC TV18 India Business Leader Awards - 2018



Some Of Our Important Accolades



India Talent
Management Award
from CNBC Asia
(2017)



Vishwvir Ahuja recognized as
'EY Entrepreneur of the Year' in the
'Financial Services Category'
(2016)



Recognized by
World Economic Forum as a
'Global Growth Company'
(2014)



Business Today-KPMG Study
Best Bank-Growth 2012-16
Best Small Bank 2017
(2012 to 2017)



Business World Study
India's Fastest Growing
Small Bank
(2013 to 2017)

RBL Bank is almost 75 year old, but only 7 years young in our current avatar. During this period, the bank has grown by almost 40 times in size and over 50 times in profits. We have put together a best in class institution to deliver best in class banking services, grounded on the principles of strong governance, best professional standards and an ethical value system. We are overwhelmed by the support and good wishes from all our stakeholders.



Swadhaar

Brief Overview

1 million +
Active
customers

2000+ Crs
AUM

348
Branches

53
Banking
Outlets

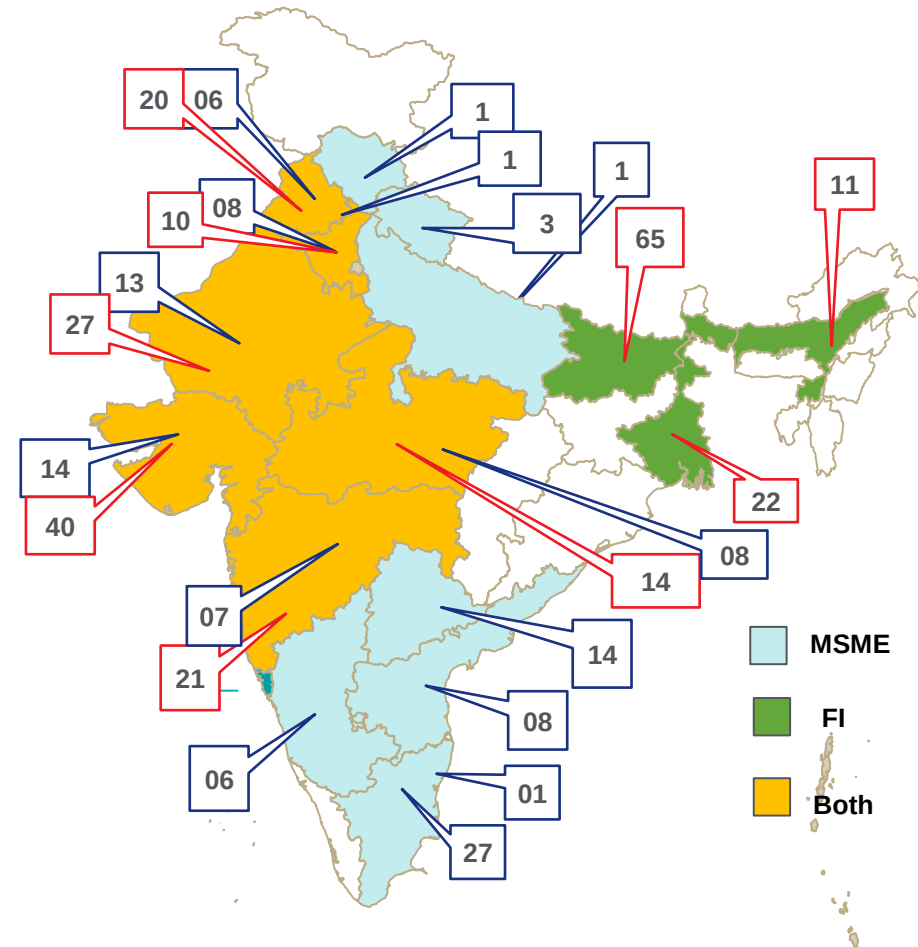
Completed the acquisition of 100% of Swadhaar Finserve Private Limited in June

Swadhaar - wholly owned Business Correspondent focused on microbanking, MSME and is the Bank's go-to vehicle for its expansion in this segment

Addition of 348 BC branches to the Bank's network

Introducing new products in the rural and urban markets driven by technology and analytics

Swadhaar's Branch Network



Banking The Rural Household

Swadhaar: Business Correspondent to RBL Bank

Financial Inclusion business

Centre based loan to Individual with a joint liability (JL) among centre members
Intended for low income economically active women belonging to same socioeconomic background

MSME Business

Convenient, affordable access to credit for micro and small enterprises which are by and large excluded from the formal financial sector

Transformation



Complete **FI business** will be consolidated in Swadhaar



Distribution Growth across Rural & Urban geographies



New Products to leverage distribution:-
Rural (Agri Loans, Rural Vehicle Financing)



New products:-
Urban (Micro LAP, Low cost housing, Personal Loan)



Independent Technology and **Analytics** capability within Swadhaar

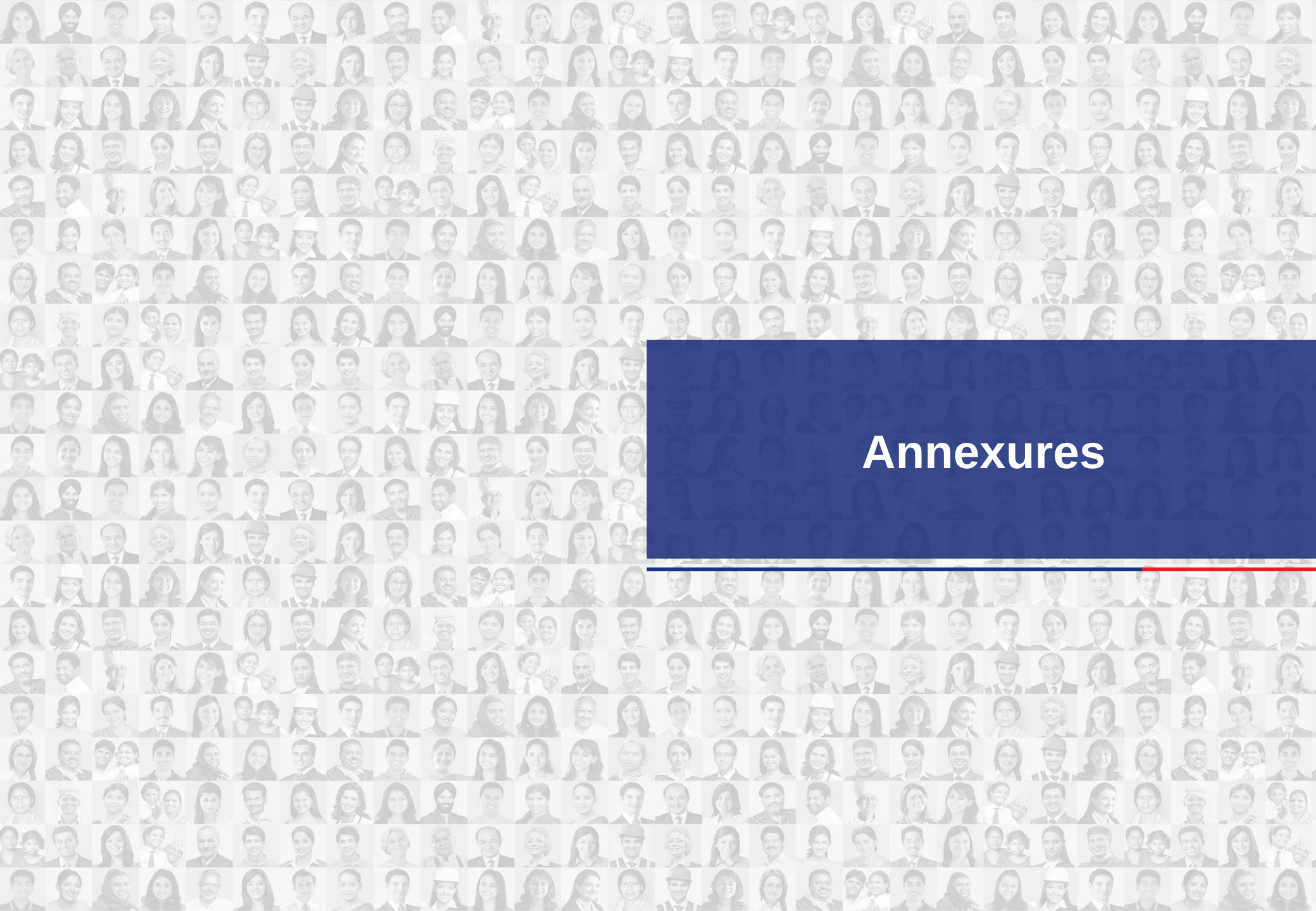
OTHER SERVICES

Banking the unbanked

Basic Savings Bank Deposit Account

Customer Literacy

Credit linked Life Insurance / Hospital Insurance



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. Narayan Ramachandran (till May 19,2018)

Chairman

Previously, CEO and Country Head of Morgan Stanley, India



Mr. Prakash Chandra (from May 20,2018)

Non – Executive Chairman

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



Mr. Jairaj Purandare

Independent Director

Previously, Regional Managing Partner of PWC



Mr. Ishan Raina

Independent Director

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



Mr. Palepu Sudhir Rao

Independent Director

Currently, Associated with a Number of Corporates including Aditya Birla Money Ltd and Radhakrishna Foodland Pvt Ltd



Ms. Rama Bijapurkar

Independent Director

Wide Experience in Market Research, Market Strategy and Management Consulting



Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra



Mr. Vimal Bhandari

Independent Director

Director ,Indostar Capital Finance Limited



Mr. Rajeev Ahuja

Executive Director

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

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. Bhaskar Niyogi

Chief Risk Officer

Previously, Chief General Manager at State Bank of India

(40)



Mr. Shrinath Bolloju

Chief Operations Officer

Previously, Global Head Securities Transformation – Deutsche Bank Singapore

(25)



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)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q1 19	Q1 18	Q4 18	FY 18
<u>Income</u>				
Interest Earned	1,364	1,043	1,223	4,508
Interest Expended	812	664	722	2,741
Net Interest Income	553	378	500	1,766
Other Income	326	257	312	1,068
Total Income	879	635	812	2,834
<u>Expenditure</u>				
Operating Expenses	446	324	429	1,503
Employee Cost	153	133	130	551
Premises Cost	37	28	33	120
Depreciation	26	19	25	87
Other Operating Expenses	231	144	241	745
Operating Profit	432	311	383	1,331
Provisions	140	94	113	365
On advances	101	90	74	300
On others	39	4	39	65
Profit Before Tax	292	217	270	967
Tax	102	76	92	332
Profit After Tax	190	141	178	635

Balance Sheet Statement

Particulars	June 30,2018	June 30,2017	March 31,2018
<u>Liabilities</u>			
Capital	421	377	420
Reserves and Surplus	6,469	4,113	6,264
Deposits	44,950	35,428	43,902
Borrowings	8,564	7,202	9,261
Other Liabilities	2,159	1,832	2,003
Total	62,563	48,952	61,851
<u>Assets</u>			
Cash & Balances with RBI	2,854	1,870	2,589
Balances with other banks	1,188	997	1,695
Investments (Net)	14,241	13,361	15,448
Advances (Net)	42,198	31,108	40,268
Fixed and Other Assets	2,082	1,617	1,851
Total	62,563	48,952	61,851

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	Q 19
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,546	6,723
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	44,950
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	42,198
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	14,241
Net Profit	12	66	92	93	207	292	446	635	190
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	14.6%
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.4
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.75
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	16.2
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,374
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	11.16

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/>