



Investor Presentation

Q4 FY 23

April 29, 2023



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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	MF	Mutual Funds
ATM	Automated Teller Machine	Mn	Million
BC	Business Correspondent	NFB	Non Fund Based
Bps	Basis Points	NIM	Net Interest Margin
BVPS	Book Value Per Share	NNPA	Net Non Performing Assets
C&IB	Corporate & Institutional Banking	NPA	Non Performing Assets
CAGR	Compounded Annual Growth Rate	PCR	Provision Coverage Ratio
CASA	Current Account and Savings Account	Q1	3 month period ended June 30(April 1 - June 30)
CB	Commercial Banking	Q2	3 month period ended September 30(July 1 - September 30)
CBDT	Central Board for Direct Taxes	Q3	3 month period ended December 31(October 1 - December 31)
CC	Credit Card	Q4	3 month period ended March 31(January 1 - March 31)
CEO	Chief Executive Officer	QoQ	Quarter on Quarter
CET1	Core Equity Tier 1	H1	6 month period ended September 30(April 1 - September 30)
Cr	Crore	9M	9 month period ended December 31(April 1 - December 31)
CRAR	Capital to Risk Weighted Assets Ratio	RBI	Reserve Bank of India
CSR	Corporate Social Responsibility	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	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	US	United States
GST	Goods and Services Tax	VCF	Venture Capital Funds
HUF	Hindu Undivided Family	YoY	Year on Year
RBL Finserve	RBL Finserve Ltd.	WCF	Working Capital Finance
RVF	Rural Vehicles Finance	PCR	Provision Coverage Ratio
NM	Not Meaningful		

Key Drivers of Business Performance in Q4 FY23

Strong Advances Growth - Growth of 17% YoY and 5% sequentially; driven by Retail Advances Growth of 21% YoY and 8% sequentially

Highest ever Quarterly & Annual Profit – PAT for Q4 FY23 grew 37% YoY and 30% QoQ to Rs. 271 crore; PAT for FY23 was Rs. 883 crore vs Loss of Rs. 75 crore for FY22

ROA at 1.00% vs 0.78% for Q3 FY23

NIM above 5% led by Optimal Balance Sheet utilization - at 5.01% vs 4.74% for Q3 FY23

Consistently Improving Asset Quality – Net NPA of 1.10% vs 1.18% for Q3 FY23, PCR of 68.1% vs 68.0% for Q3 FY23

Credit Cost was 29bps vs 39bps for Q3 FY23; 149bps for FY23 vs 515bps for FY22

Q4 FY23 Key Financial Highlights

Healthy Balance Sheet

Advances Rs. 70,209 crore

▲ 17% YoY ▲ 5% QoQ

Retail Advances Rs. 37,778 crore

▲ 21% YoY ▲ 8% QoQ

Deposits Rs. 84,887 crore

▲ 7% YoY ▲ 4% QoQ

CASA Rs. 31,717 crore

▲ 14% YoY ▲ 6% QoQ

Growing Profitability

NII Rs. 1,211 crore

▲ 7% YoY ▲ 5% QoQ

Core Fee Income Rs. 658 crore

▲ 28% YoY ▲ 11% QoQ

Operating Profits Rs. 594 crore

▼ 10% YoY ▲ 5% QoQ

PAT Rs. 271 crore

▲ 37% YoY ▲ 30% QoQ

Improving Financial Ratios

ROA 1.00%

▲ 23bps YoY ▲ 22bps QoQ

NIM 5.01%

▼ 3bps YoY ▲ 27bps QoQ

CASA 37.4%

▲ 208bps YoY ▲ 73bps QoQ

NNPA 1.10%

▼ 24bps YoY ▼ 8bps QoQ

Other Key Metrics

CRAR 16.9%

▲ 10bps YoY ▼ 6bps QoQ

LCR 126%

▼ 12% YoY ▼ 18% QoQ

BVPS Rs. 217

▲ Rs.16 YoY ▲ Rs.5 QoQ

Branches 517

▲ 15 YoY ▲ 1 QoQ

Improving Profitability QoQ

Parameter	Q4 FY23	Q4 FY22	YoY	Q3 FY23	QoQ	FY23	FY22
Net Interest Income	1,211	1,131	7%	1,148	5%	4,451	4,027
Other Income	674	511	32%	618	9%	2,489	2,341
Net Total Income	1,885	1,643	15%	1,767	7%	6,941	6,367
Operating Profit	594	657	(10%)	567	5%	2,202	2,745
Provisions (Other than Tax)	235	401	(41%)	293	(20%)	1,022	2,860
Net Profit / (Loss)	271	198	37%	209	30%	883	(75)

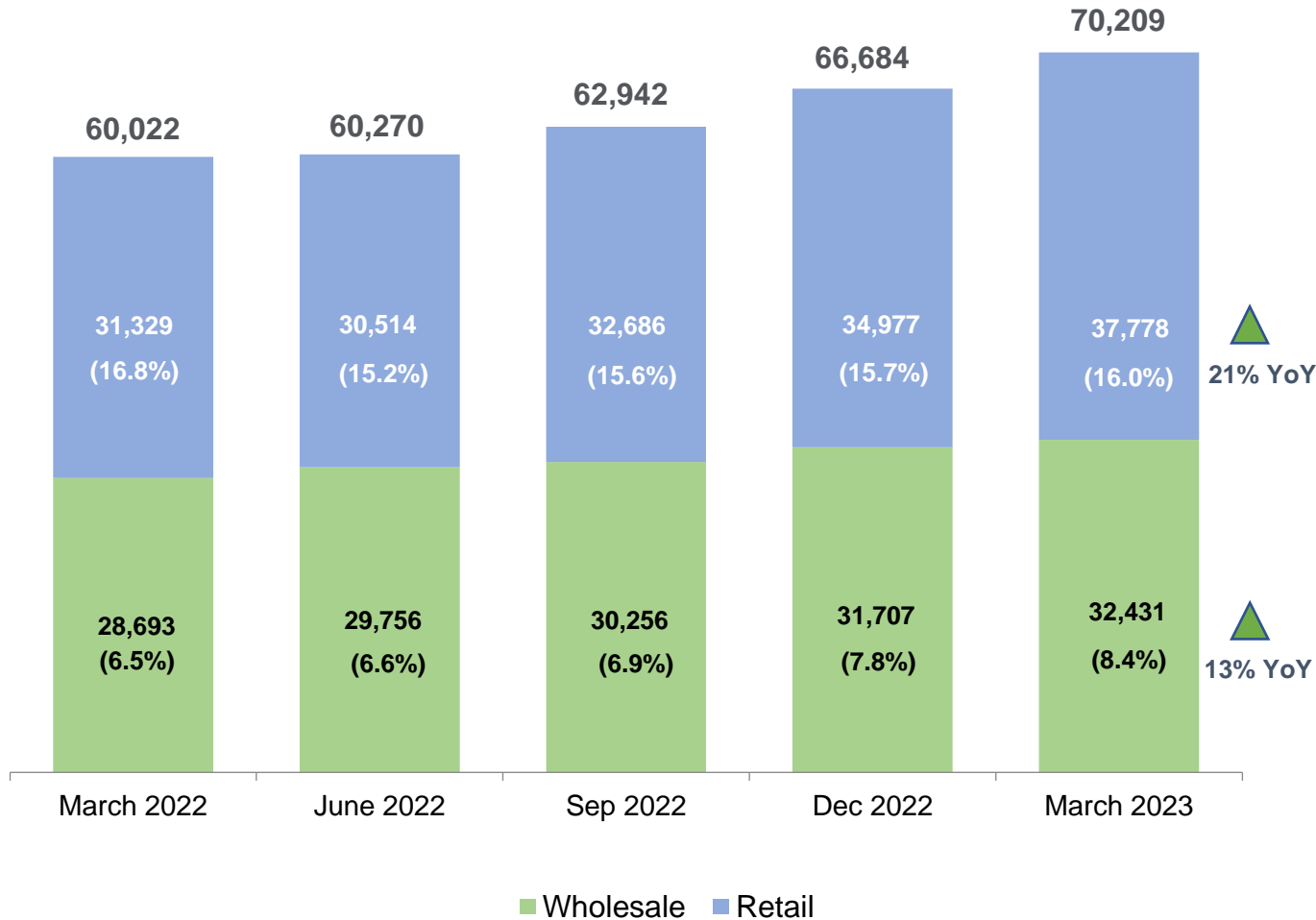
Parameter	Q4 FY23	Q4 FY22	Q3 FY23	FY23	FY22
Other Income/Total Income	35.8%	31.1%	35.0%	35.9%	36.8%
Cost/Income	68.5%	60.0%	67.9%	68.3%	56.9%
Net Interest Margin	5.0%	5.0%	4.7%	4.7%	4.4%
Credit Cost/Advances (bps)*	29	71	39	149	515
RoA	1.00%	0.77%	0.78%	0.83%	(0.07%)
RoE	8.11%	6.35%	6.25%	6.69%	(0.60%)



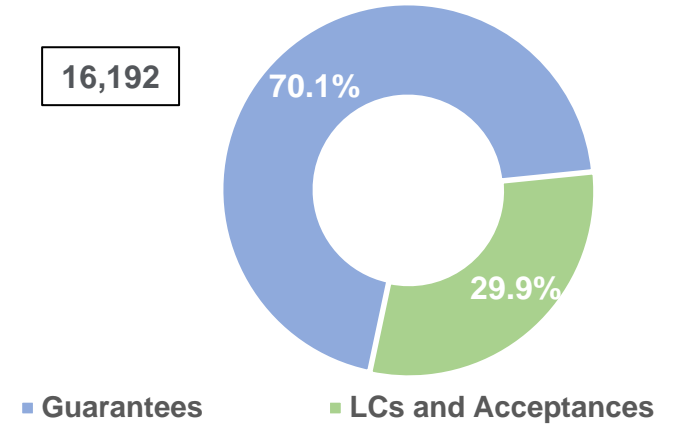
Advances and Deposits

Well Diversified Advances

Net Funded Advances



Non Funded Advances



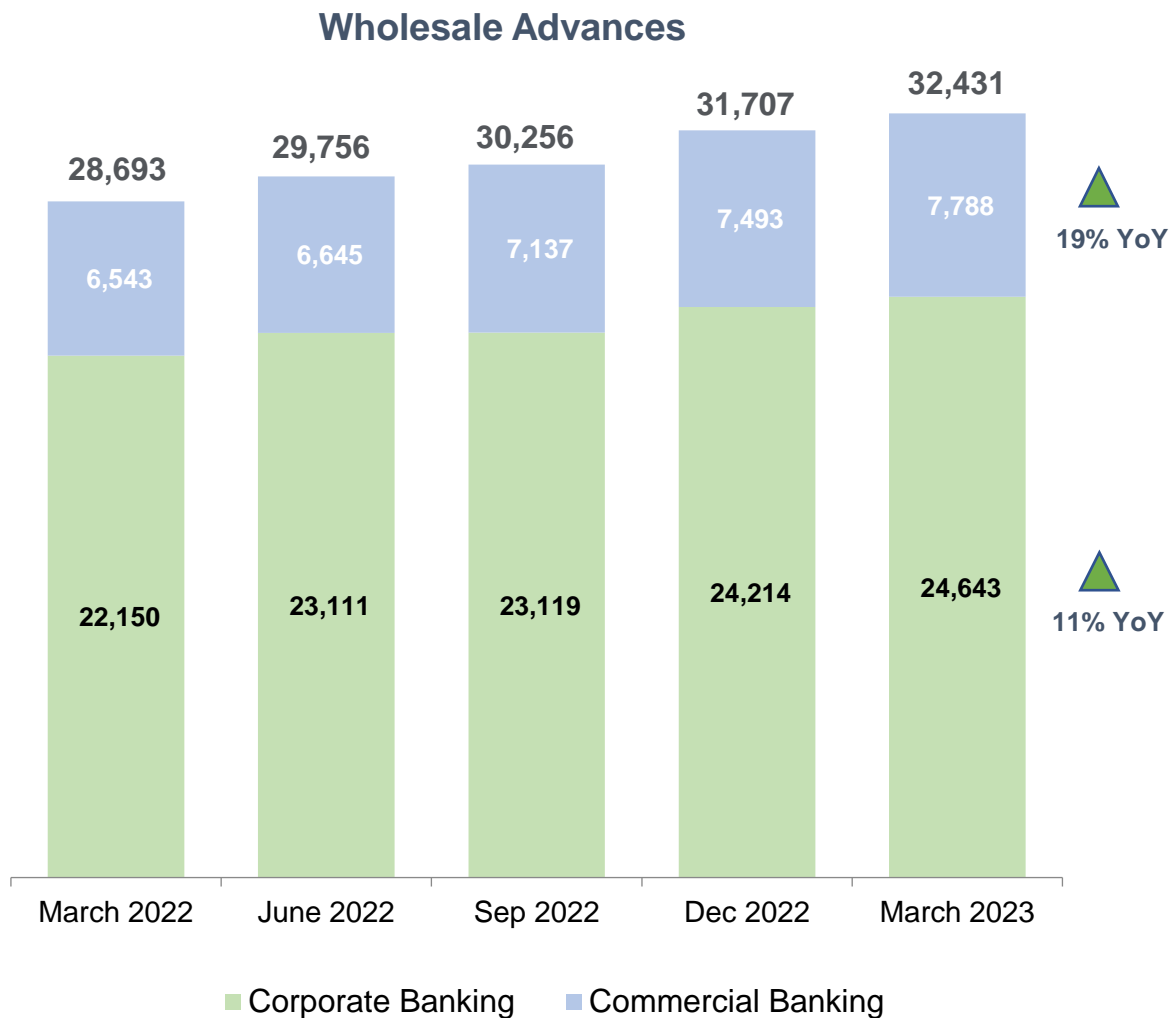
- 84.4% of Wholesale Exposure is to A- or better rated customers
- Bank amongst the largest Credit Card issuers in India with over 5% market share in Cards in Force
- Microfinance Lending is diversified across geographies with top 5 states accounting for 67% of total microfinance advances
- Scale-up of Housing Loans and Rural Vehicle Loans
- Introduction of new products like Gold Loans, Micro LAP, Two Wheeler Finance and Used Cars

Advances Mix; Strong Advances Growth

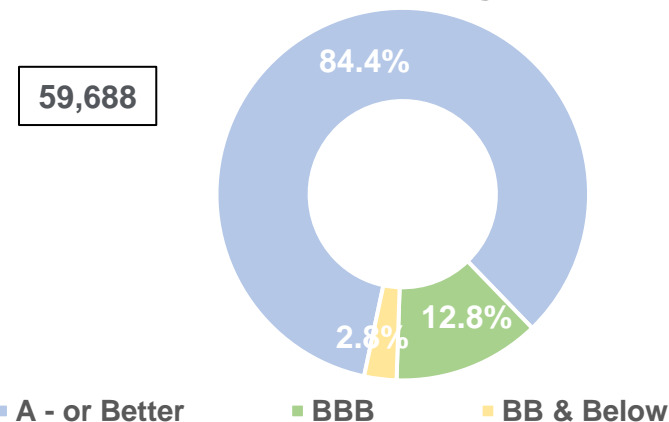
	March 2023	March 2022	YoY	Dec 2022	QoQ	Yield FY23	Proportion
C&IB	24,643	22,150	11%	24,214	2%	7.4% (6.5%)	46%
CB	7,788	6,543	19%	7,493	4%		
Wholesale	32,431	28,693	13%	31,707	2%	15.6% (15.3%)	54%
Business Loans	6,656	8,058	(17%)	6,882	(3%)		
Credit Cards	16,594	13,383	24%	15,471	7%		
Microfinance	5,963	4,852	23%	5,021	19%		
Housing Loans	4,583	2,463	86%	4,298	7%		
Retail Agri	1,357	1,189	14%	1,260	8%		
Rural Vehicle Finance	1,029	314	227%	777	32%		
Others	1,597	1,070	49%	1,269	26%		
Retail	37,778	31,329	21%	34,977	8%		
Total	70,209	60,022	17%	66,684	5%		

FY22 yields in brackets
 INR Yields for Wholesale
 Advances was 7.9%

Wholesale Advances

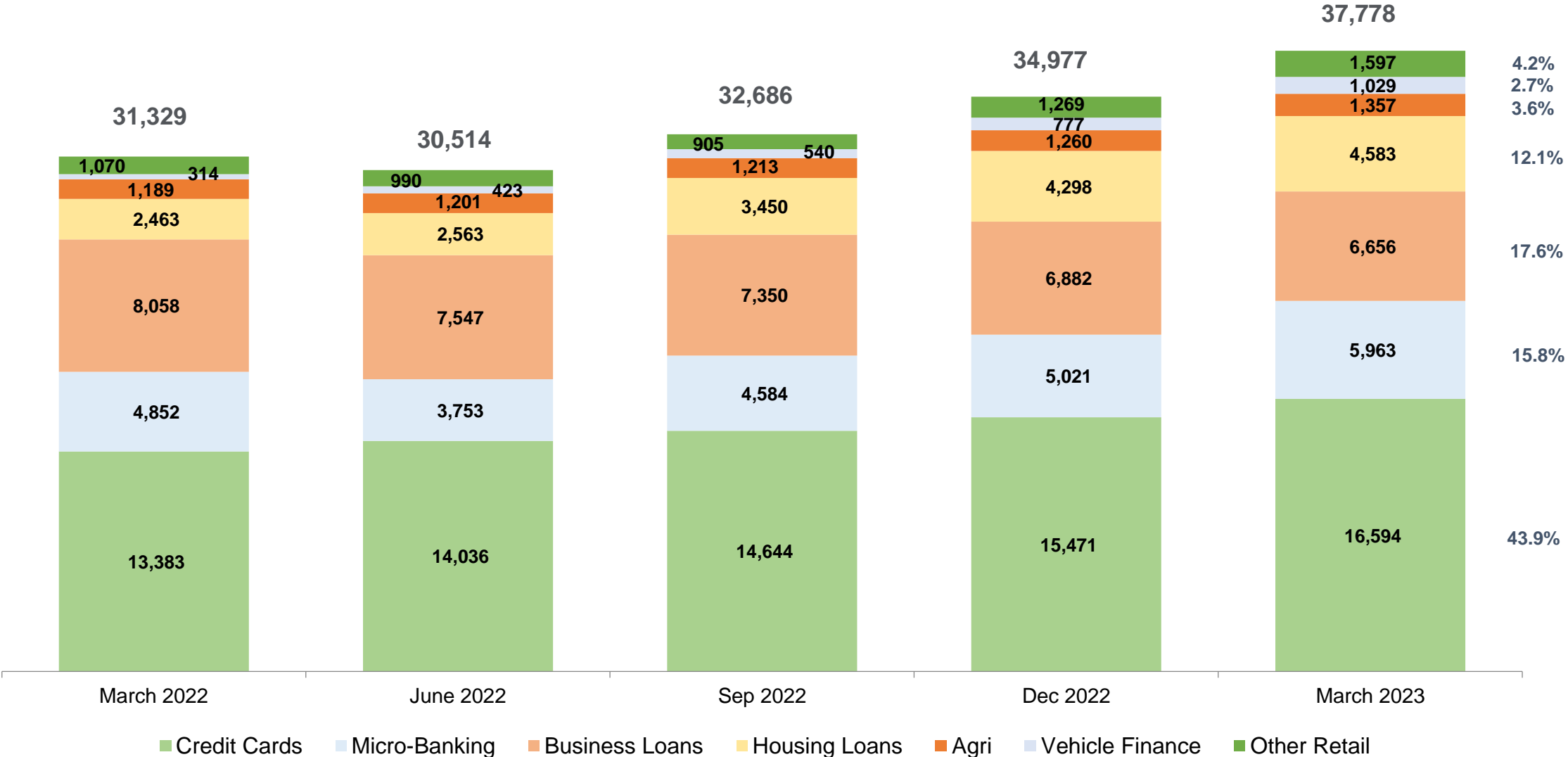


Wholesale Exposure - Rating Breakup (%)

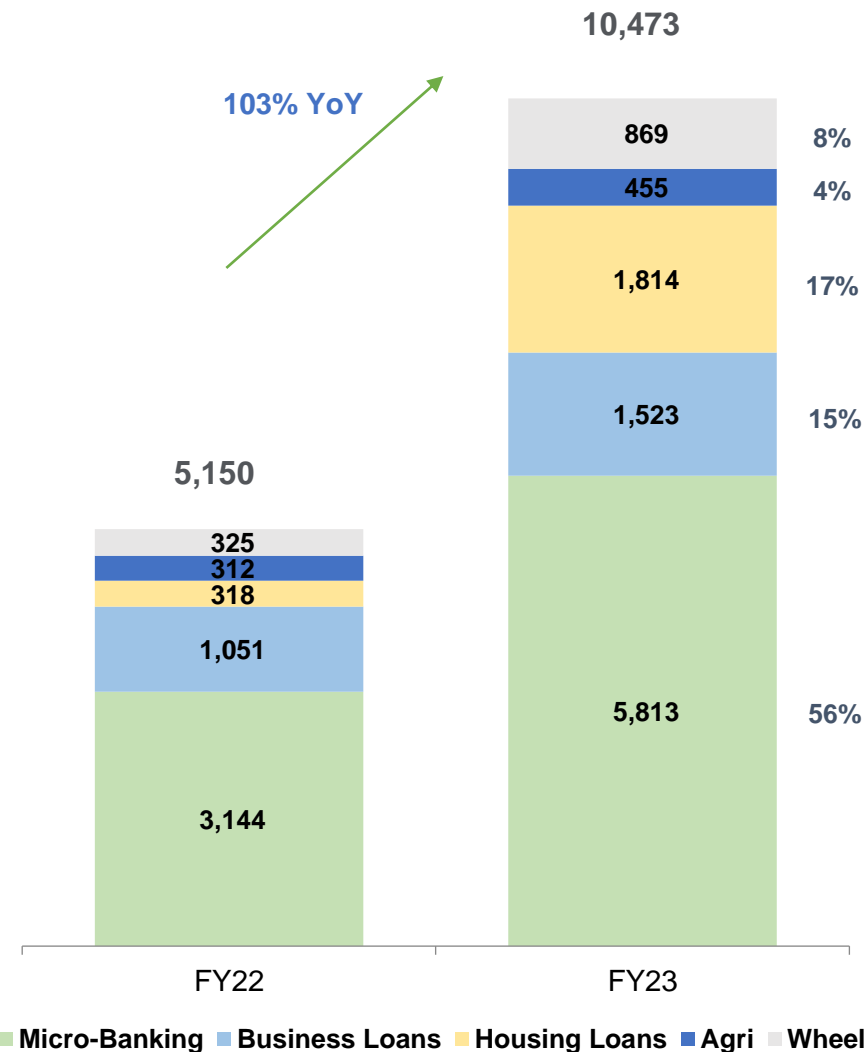
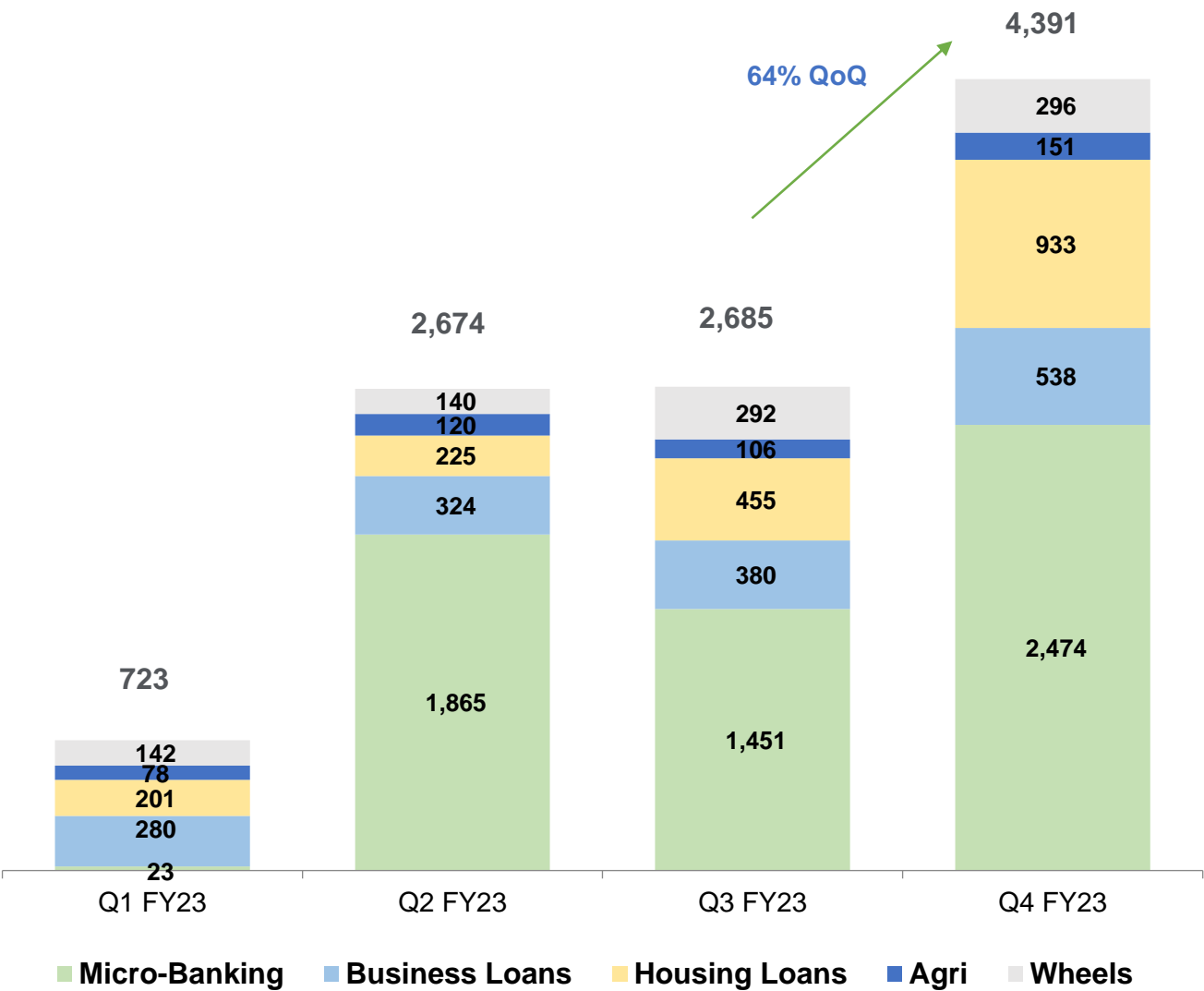


Top 10 Industries	FB+NFB Outstanding	FB-NFB Split	% of Outstanding
NBFC (ex. HFC & DFI)	4,266	99:1	4.8%
Power	3,084	63:37	3.5%
Construction	3,049	25:75	3.5%
Retail/ Distribution	2,679	73:27	3.0%
Engineering	2,516	57:43	2.9%
Metals	1,993	59:41	2.3%
HFC	1,943	100:0	2.2%
Pharma	1,752	77:23	2.0%
Oil and Gas	1,589	0:100	1.8%
Auto	1,559	78:22	1.8%

Retail Advances

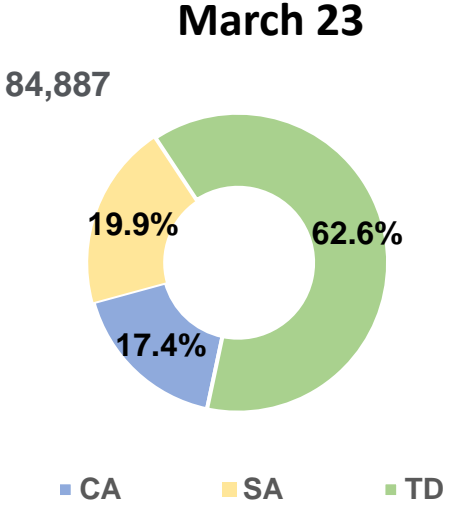
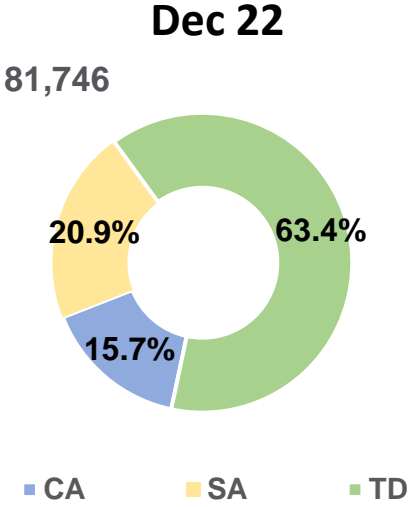
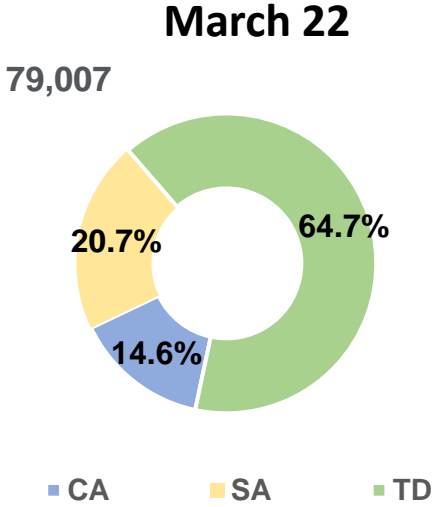


Increasing Retail Disbursement

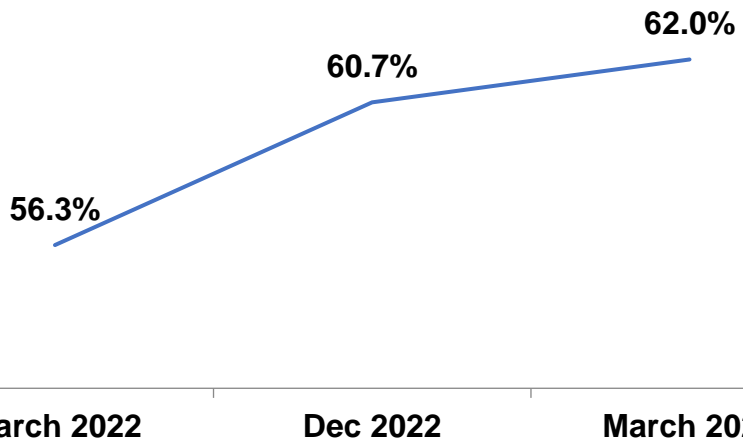


CASA & Total Deposits

14% YoY growth in CASA ; Total deposits grew by 7% YoY

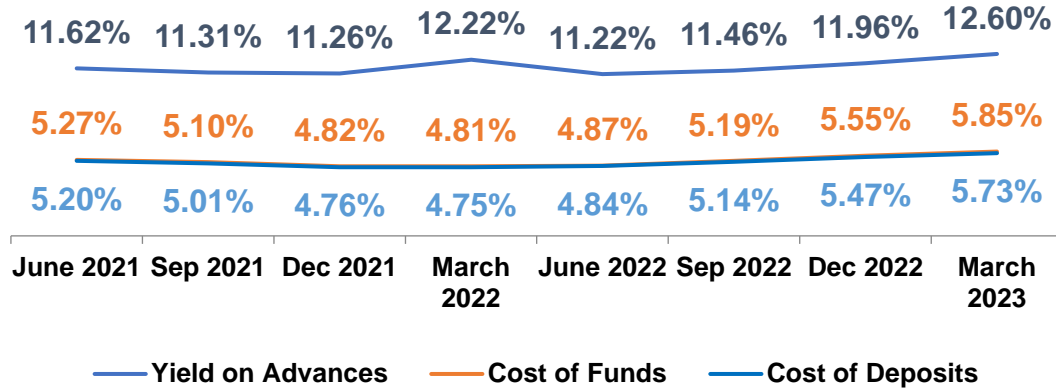


CASA + TD < 2 crore to Total Deposits

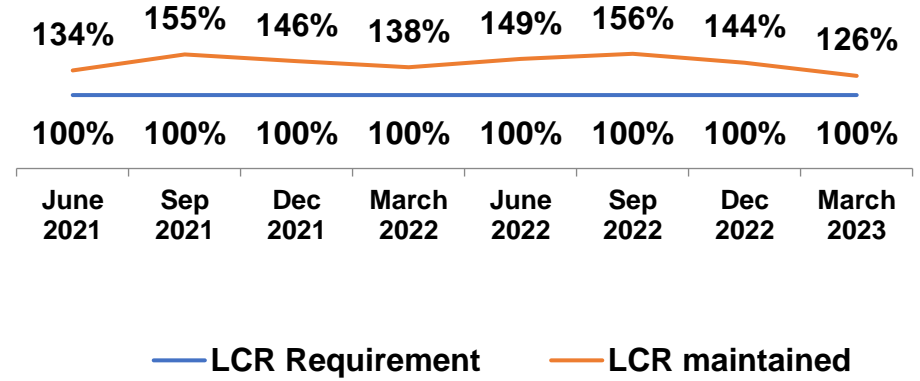


Deposits, Liquidity and Cost Trends

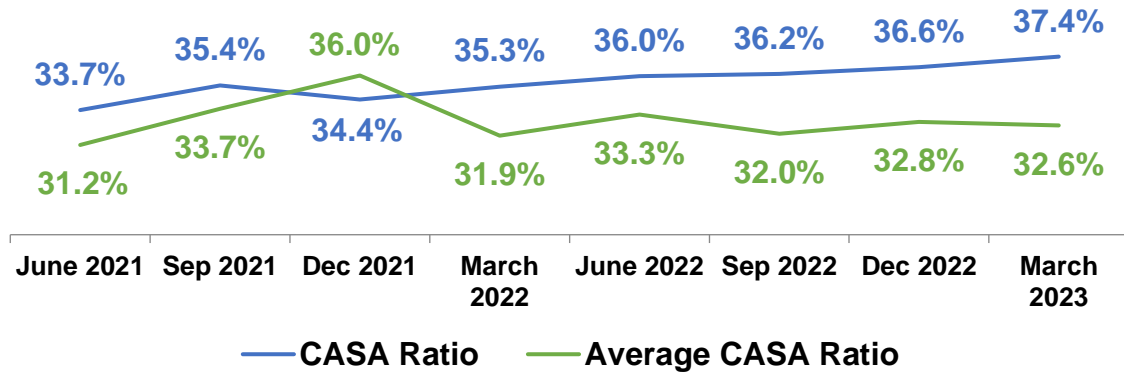
Yield and Cost



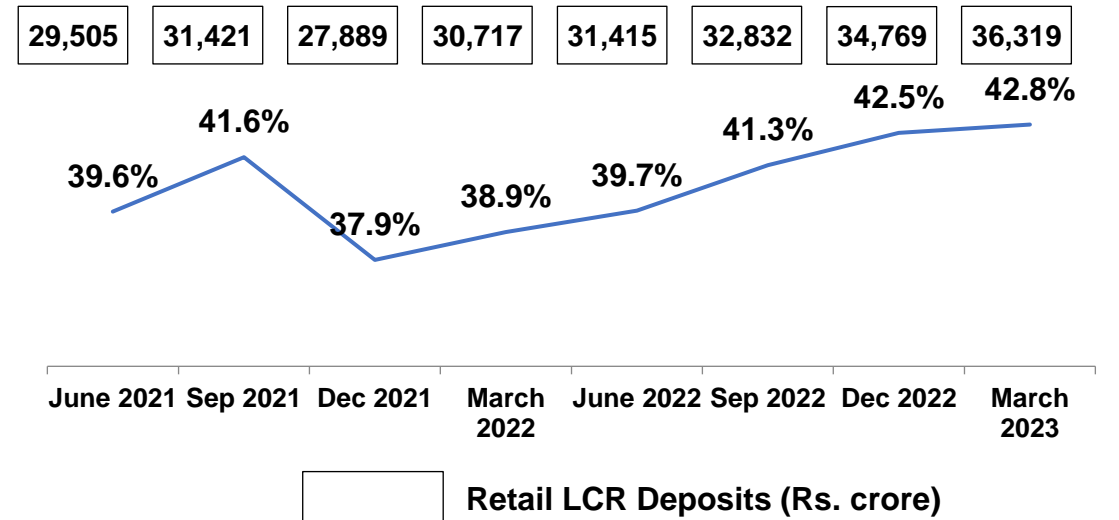
LCR Position



CASA Ratios

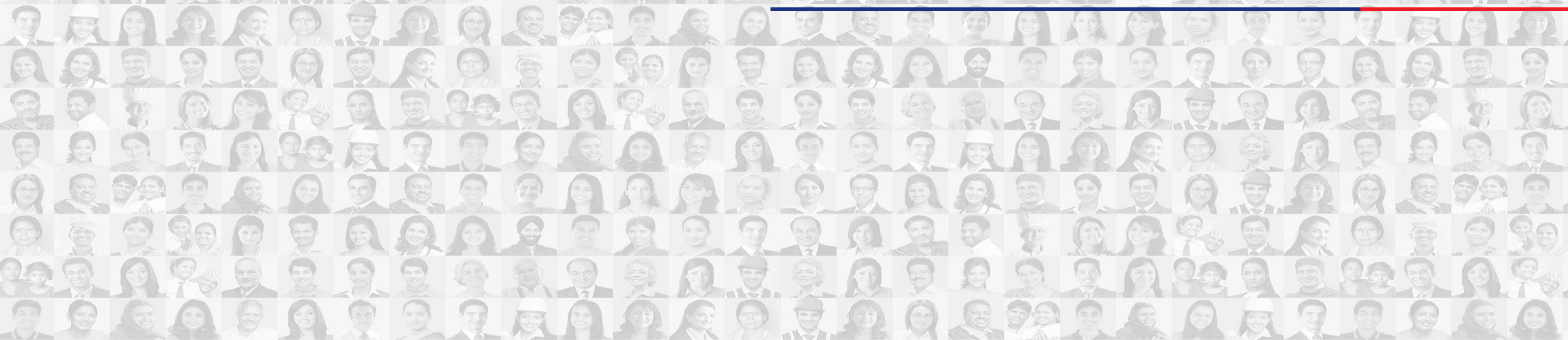


Share of Retail LCR Deposits



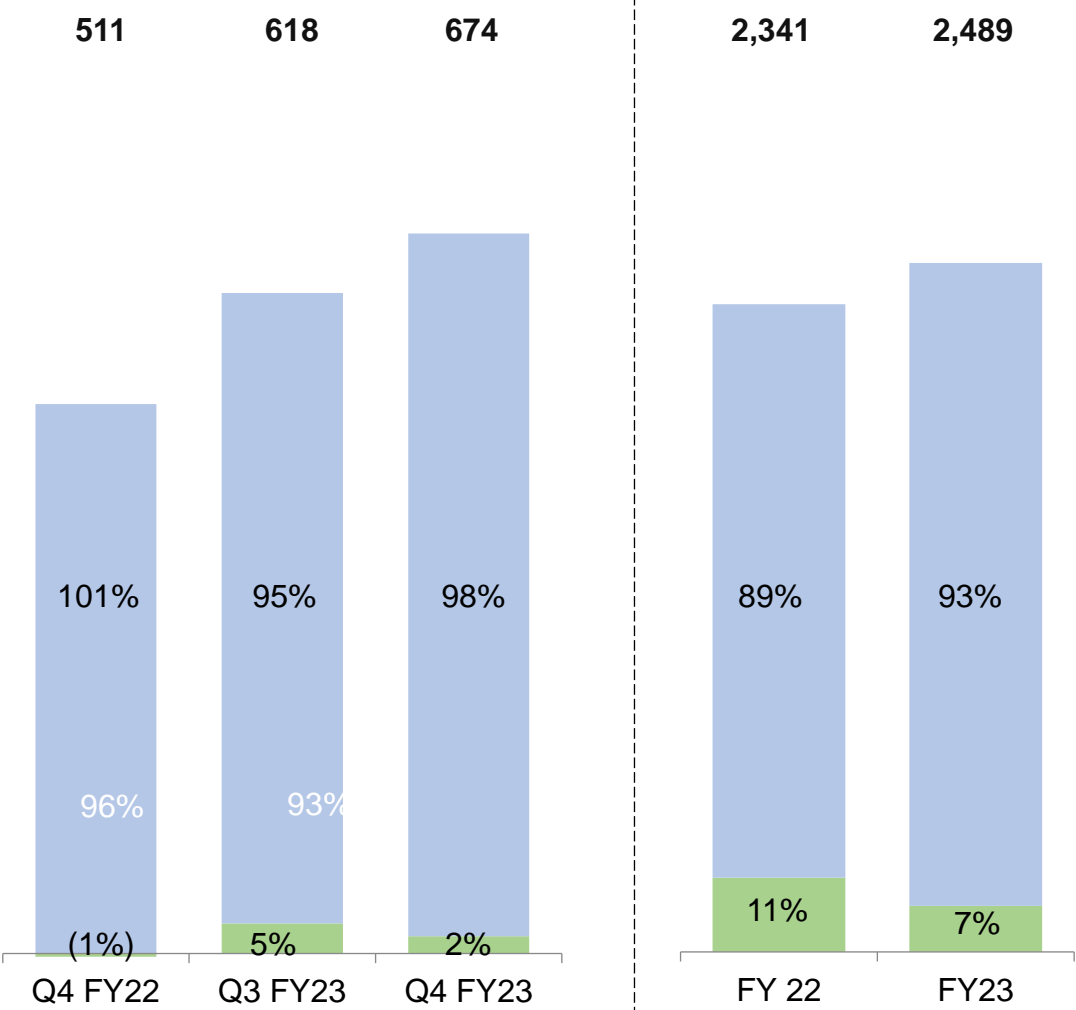


Improving Financial Metrics

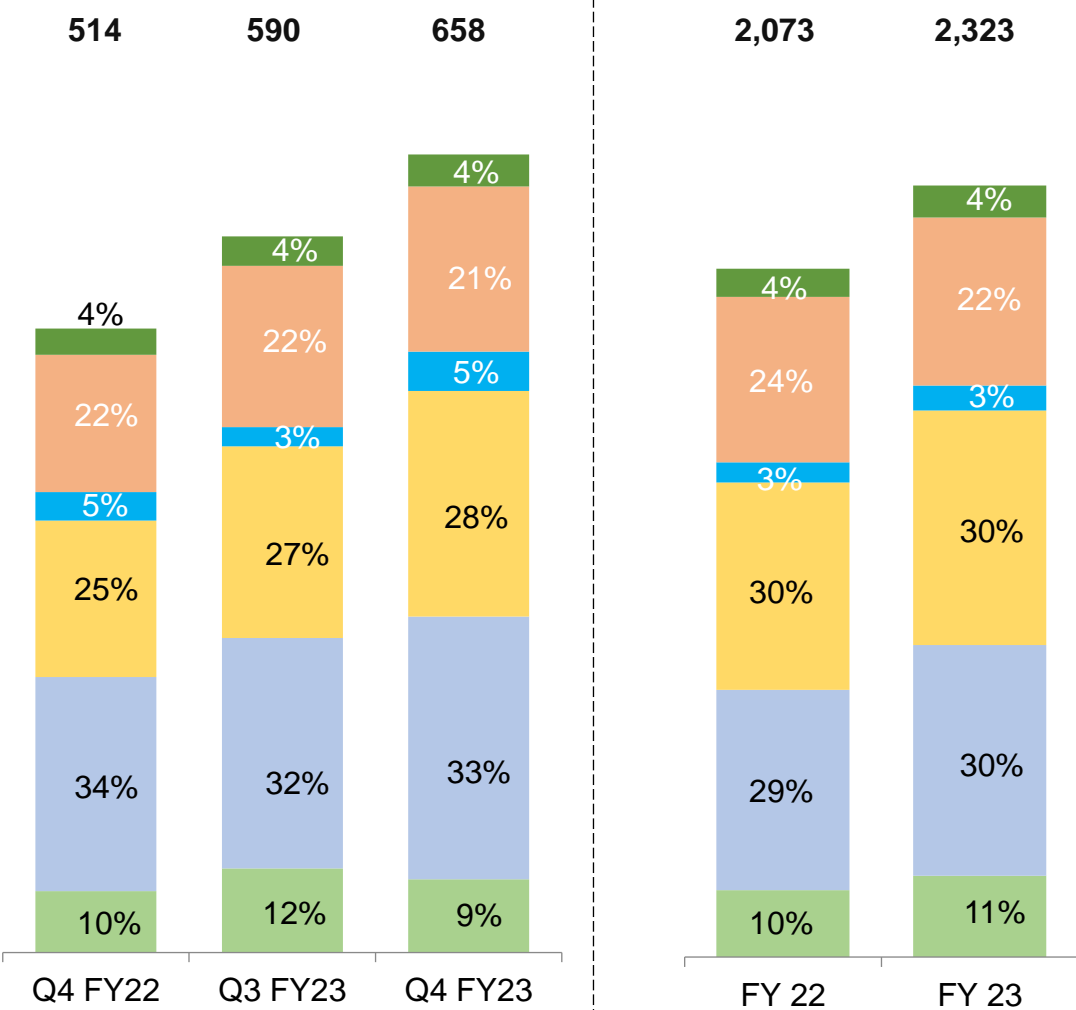


Core Fee Income increasing QoQ

Other Income



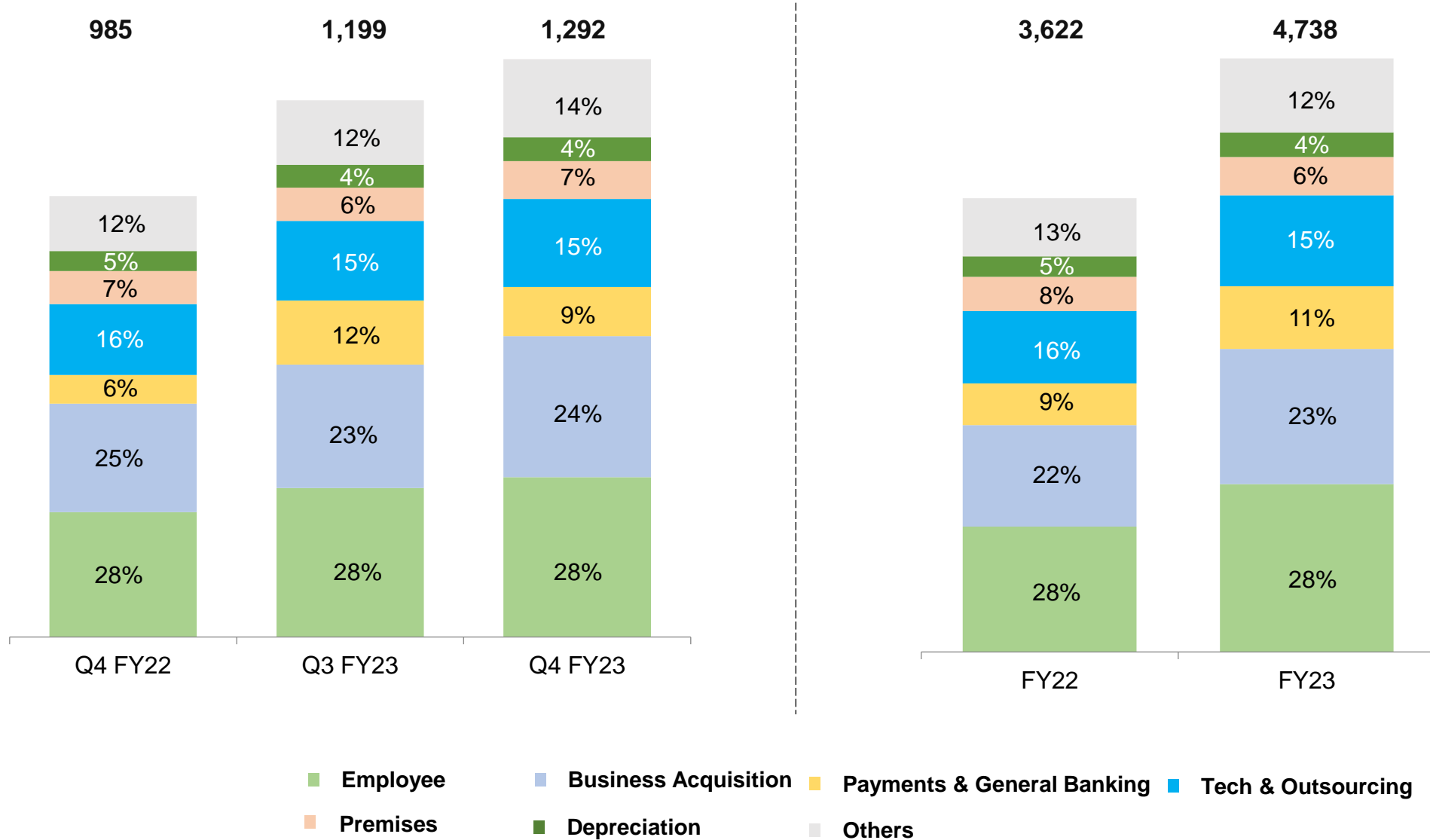
Core Fee Income Breakup



Trading - FICC Core Fees

FX Processing Fees General Banking
 Distribution Payments Related Trade and Others

Operating Costs Increase Driven By Business Volume Growth





Asset Quality

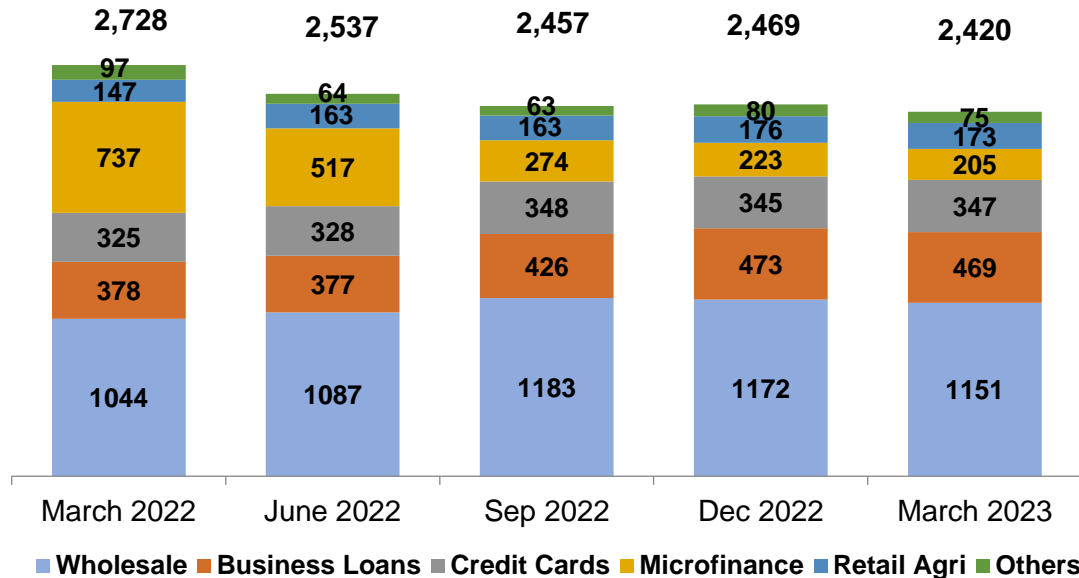
Asset Quality Snapshot

	Quarter Ended				
	March 2022	June 2022	Sep 2022	Dec 2022	March 2023

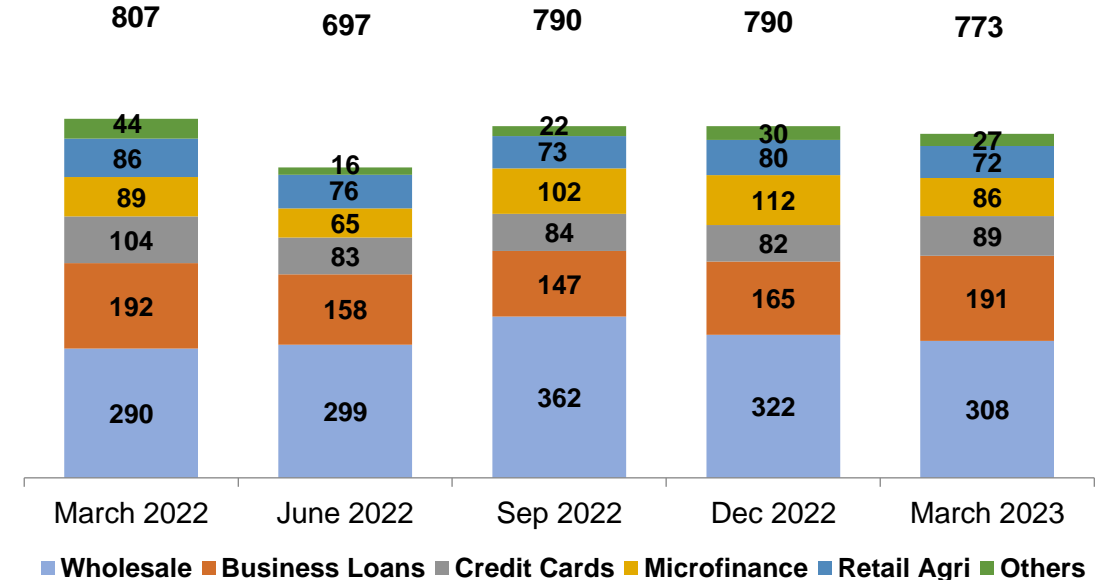
Movement of Gross NPAs

Opening Balance	2,902	2,728	2,537	2,457	2,469
(+) Additions during the period	619	653	812	608	681
(-) Upgrade	105	192	149	99	138
(-) Recoveries	222	188	164	126	248
(-) Write Offs	465	465	578	371	344
Closing Balance	2,728	2,537	2,457	2,469	2,420

GNPA Position

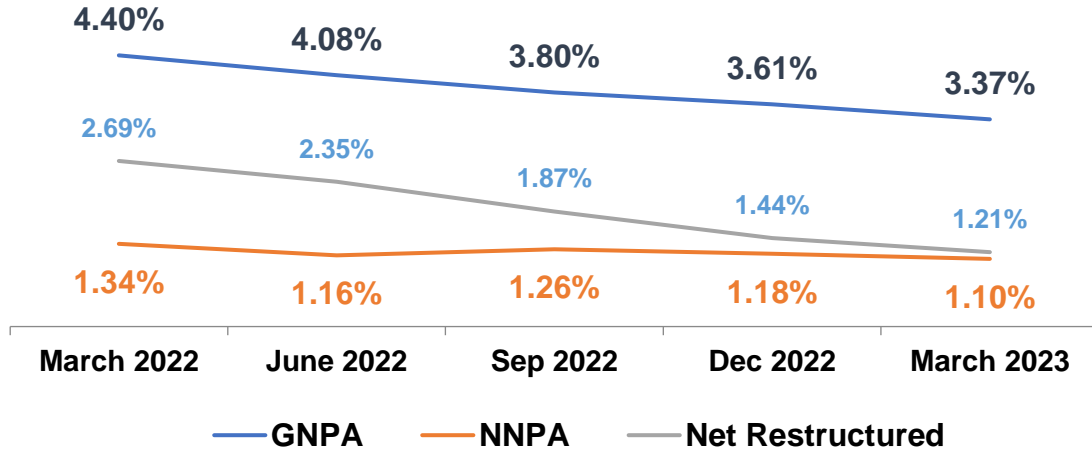


NNPA Position

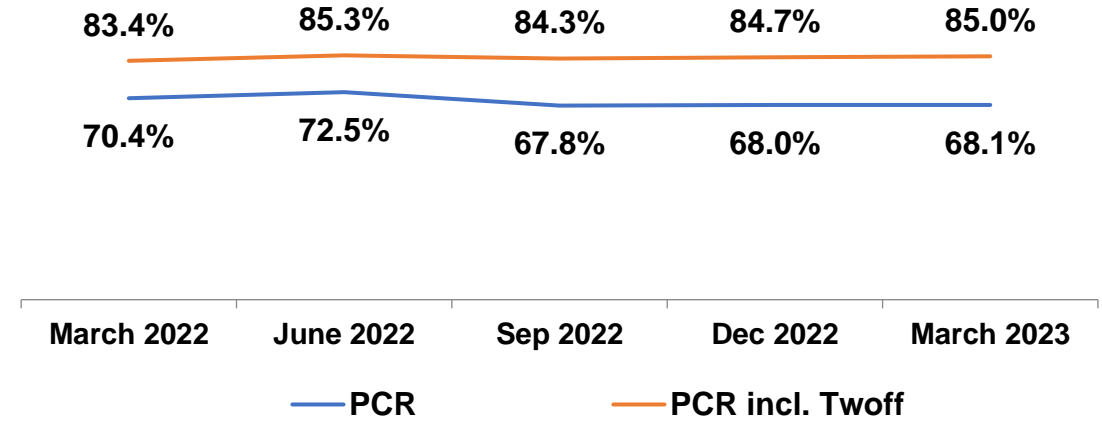


Asset Quality Trends

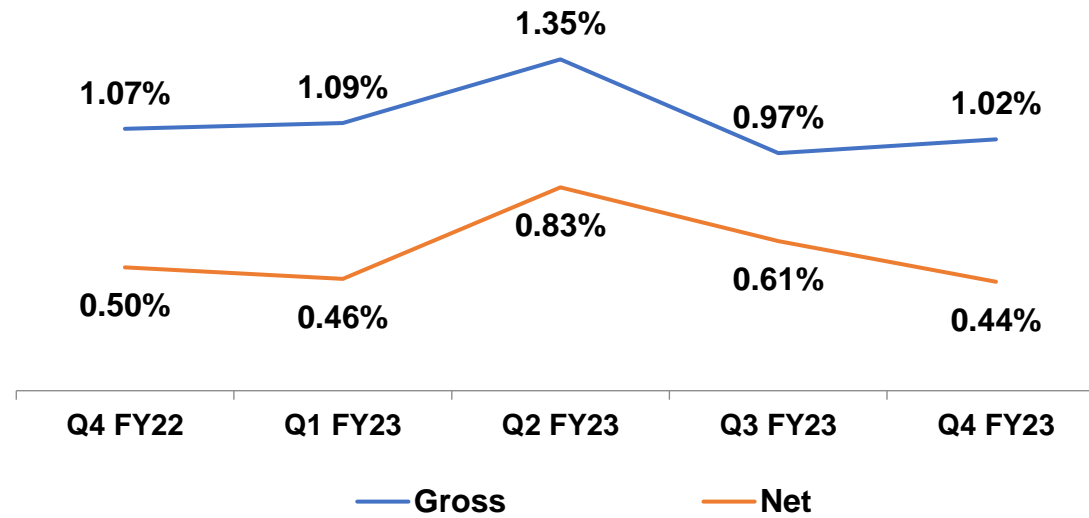
NPA Position



PCR

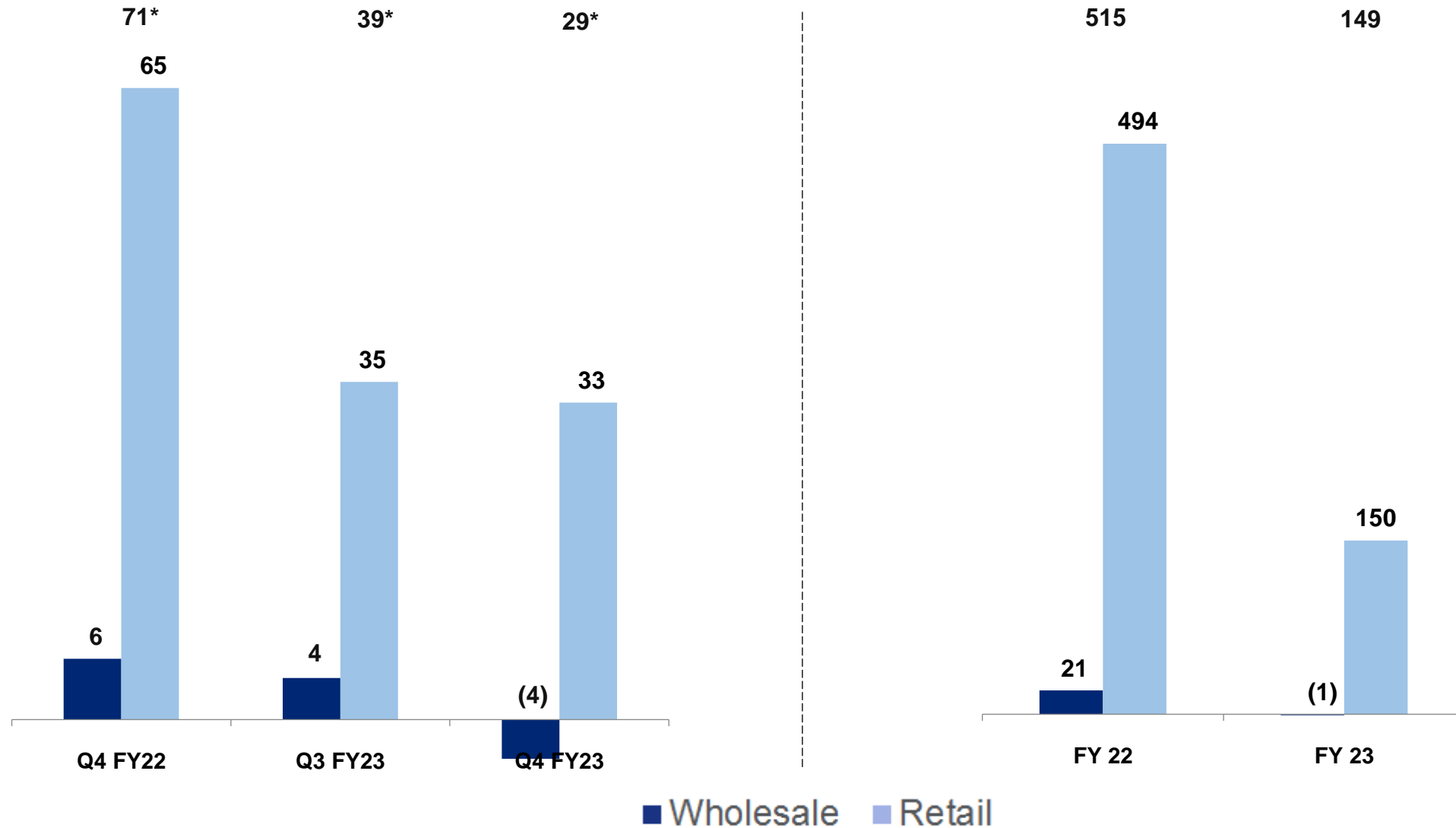


Slippages*



Credit Costs Lower QoQ

Net Credit Cost by Business (bps)





Healthy Capital Adequacy

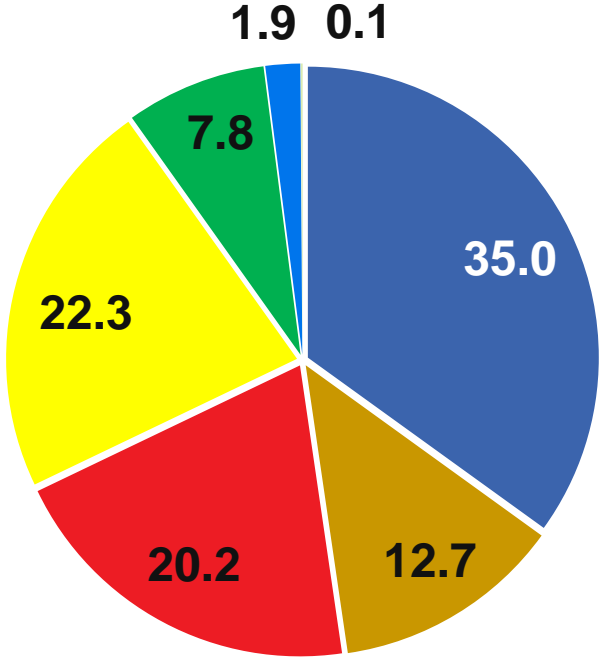
Capital Adequacy – Well Capitalized

Particulars	March 2022	Dec 2022	March 2023
Tier 1 Capital Funds*	12,301	12,915	12,984
Tier 2 Capital Funds	470	1,242	1,424
Total Capital Funds*	12,771	14,158	14,408
Total RWA	75,909	83,353	85,138
Tier 1 CRAR*	16.2%	15.5%	15.3%
Total CRAR*	16.8%	17.0%	16.9%
RWA/Total Assets	71.5%	76.1%	73.5%

- Tier 1 and Total Capital Funds for interim financial periods has been computed after including interim results for better comparison

Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 36.9%.
Approved limit – 74%

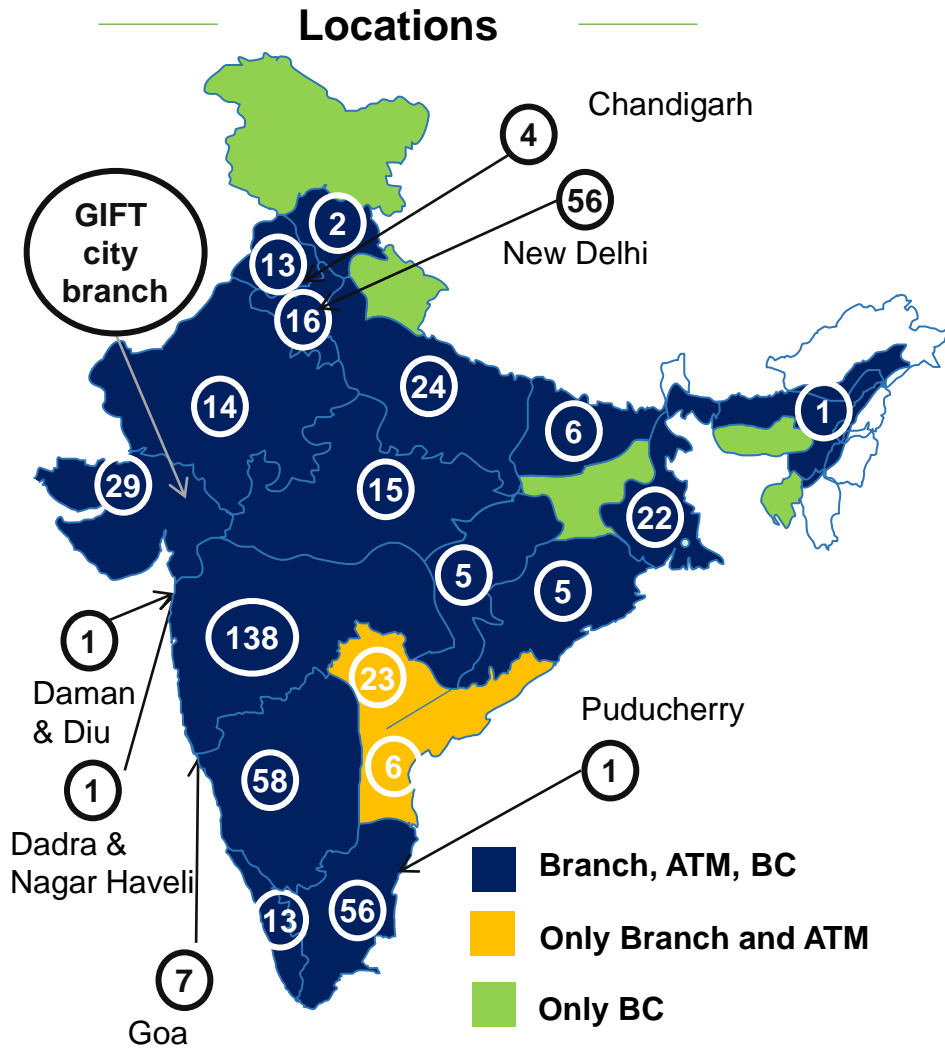
— Ratings —

Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- (Stable) (Re-affirmed dated Sep 9, 2022)
	CARE AA- (Stable) (Re-affirmed dated Oct 3, 2022)
Certificate of Deposits	ICRA A1+ (Re-affirmed dated Sep 9, 2022)
Fixed deposit programme	ICRA AA- (Stable) (Re-affirmed dated Sep 9, 2022)
Short term fixed deposit programme	ICRA A1+ (Re-affirmed dated Sep 9, 2022)

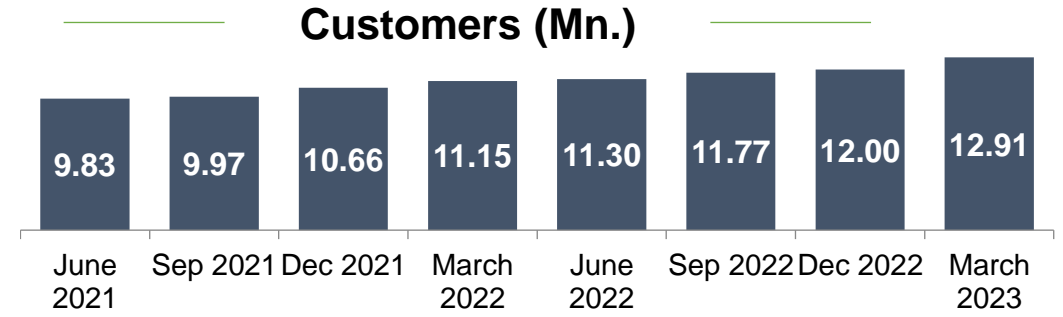


Growing Distribution Network

Our Growing, Multi-Layered Distribution Network



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



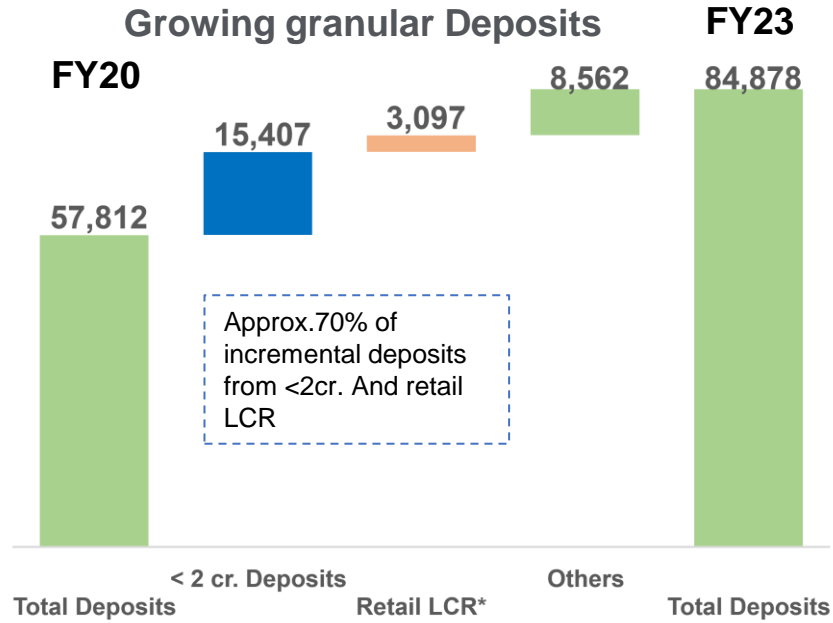
Channel Breakup

Channels	Number of transaction points		
	March 2022	Dec 2022	March 2023
Total Touchpoints	1,920	1,684	1,683
Branches	502	516	517
<i>Metro (incl. GIFT branch)</i>	290	299	301
<i>Urban</i>	72	75	75
<i>Semi-urban</i>	76	74	73
<i>Rural</i>	64	68	68
Banking Outlets (BOs)	289	298	298
BC Branches (incl. BOs)	1,418	1,168	1,166
<i>Of which RBL Finserve</i>	870	821	821
<i>Of which for Micro-Banking</i>	1,240	1,165	1,163
ATMs	414	413	414



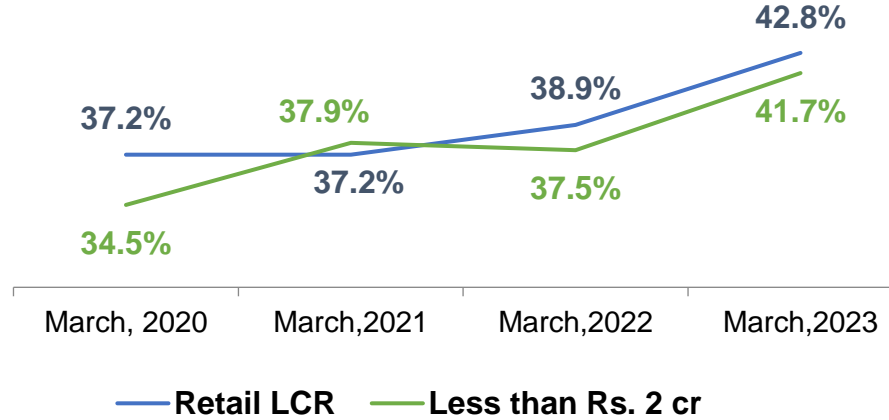
Our Progress In The Last Three Years

Focus on Retail Deposit Growth

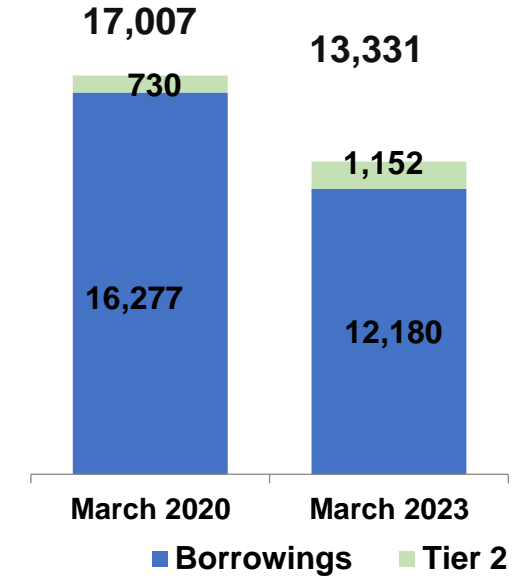


* Not included in < 2 cr Deposits

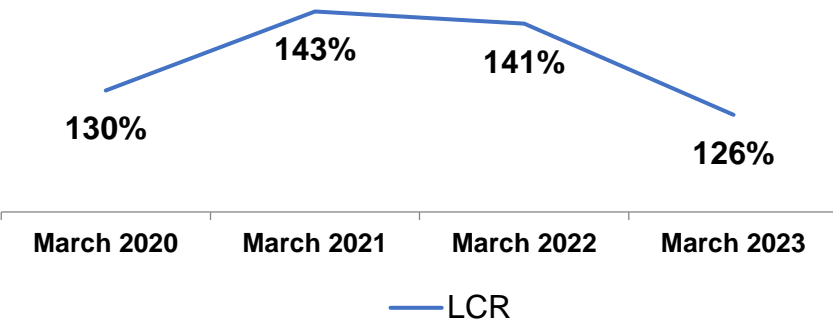
.....Resulting in Improved Ratios



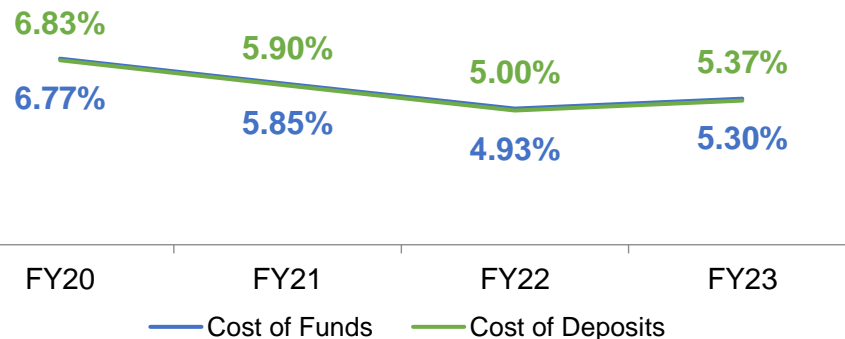
Reducing Borrowings



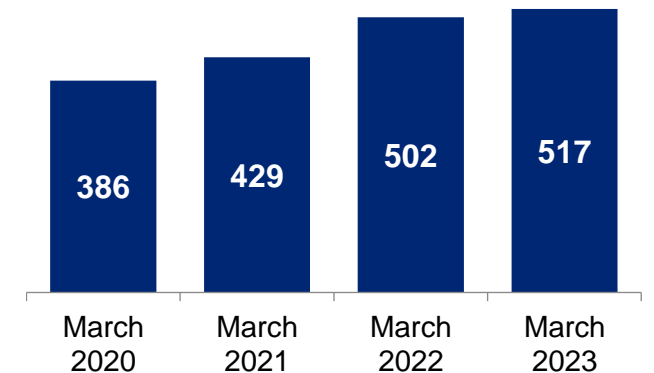
.....While Maintaining Healthy Liquidity



.... And Moderating Cost of Funds

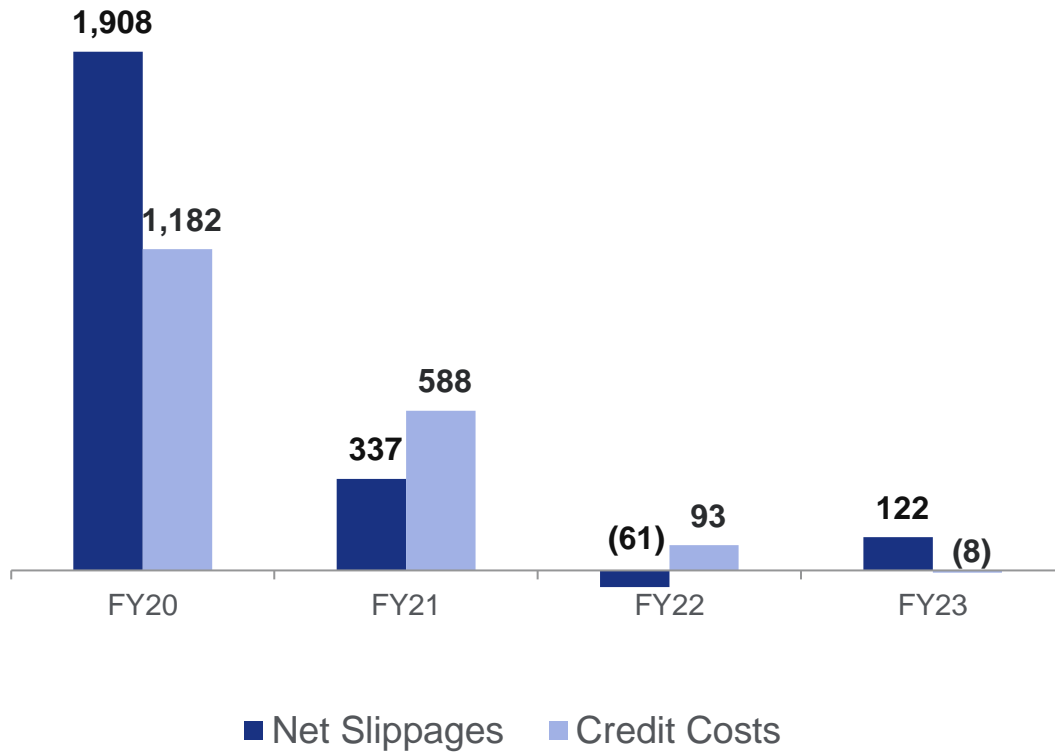


Investing in Branch Network



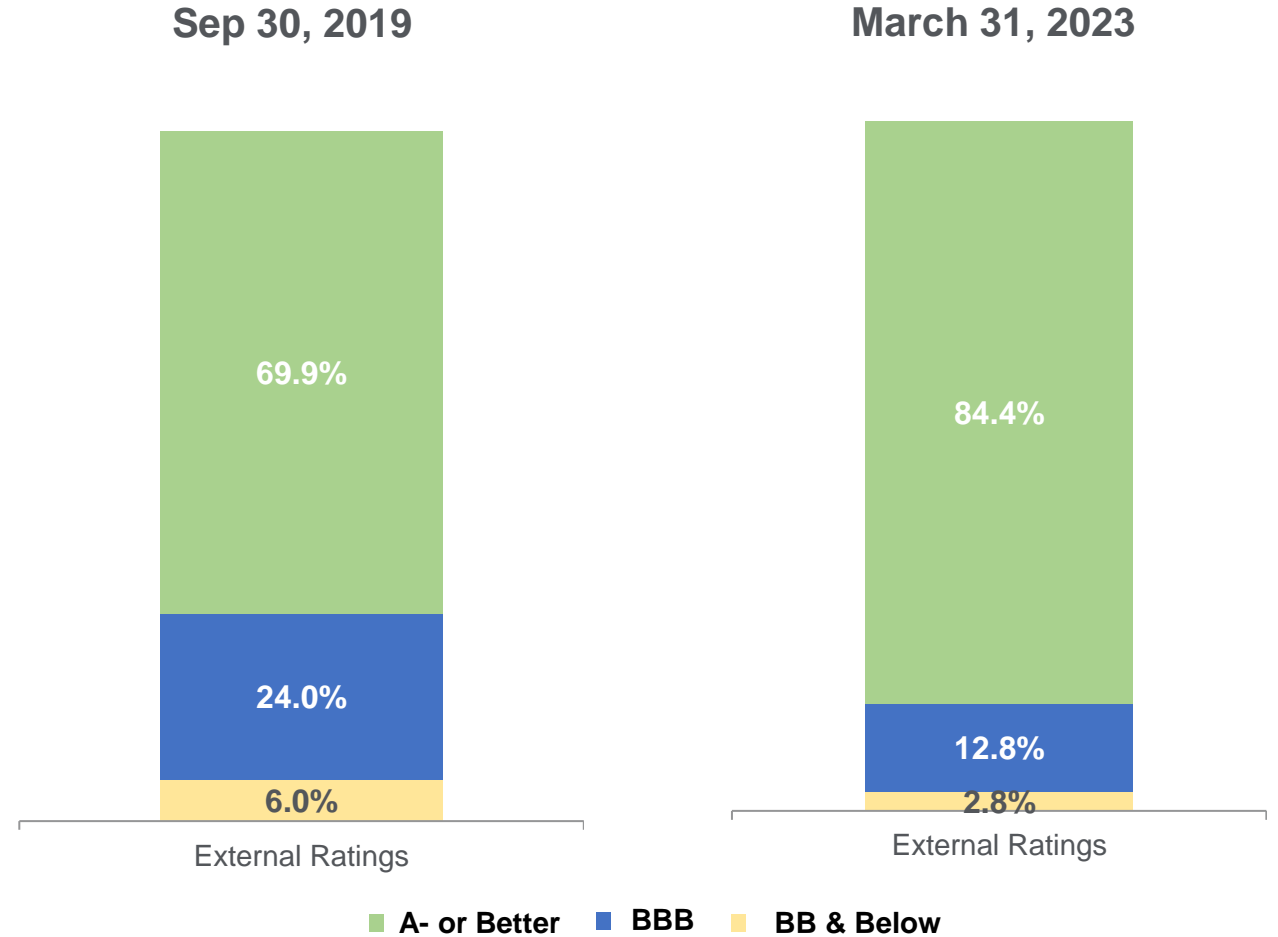
Reducing Riskiness in Wholesale Through Targeted Measures

Net Slippages and Credit Costs



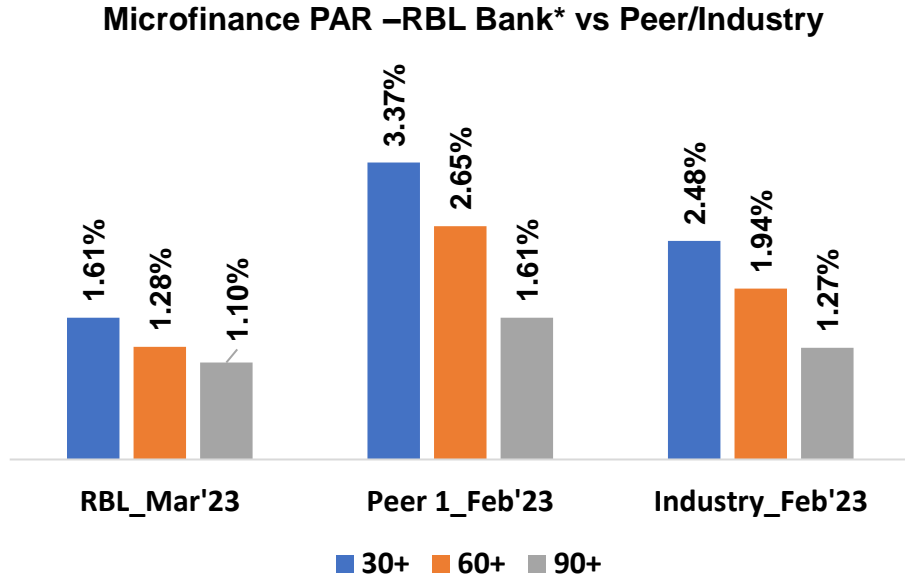
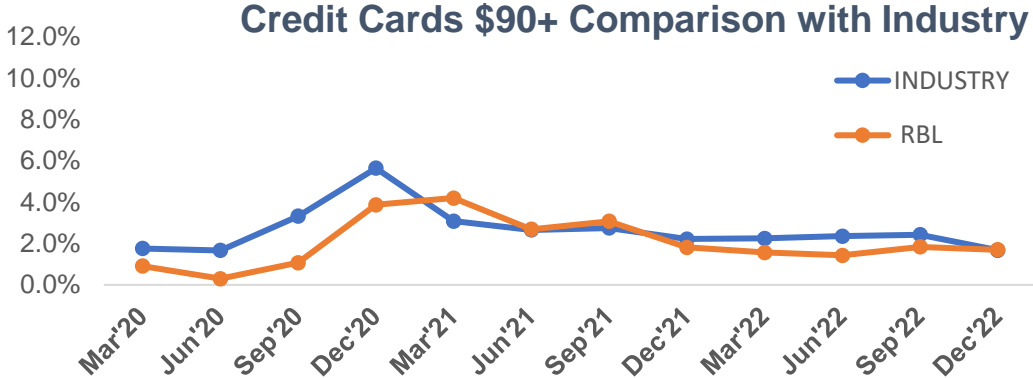
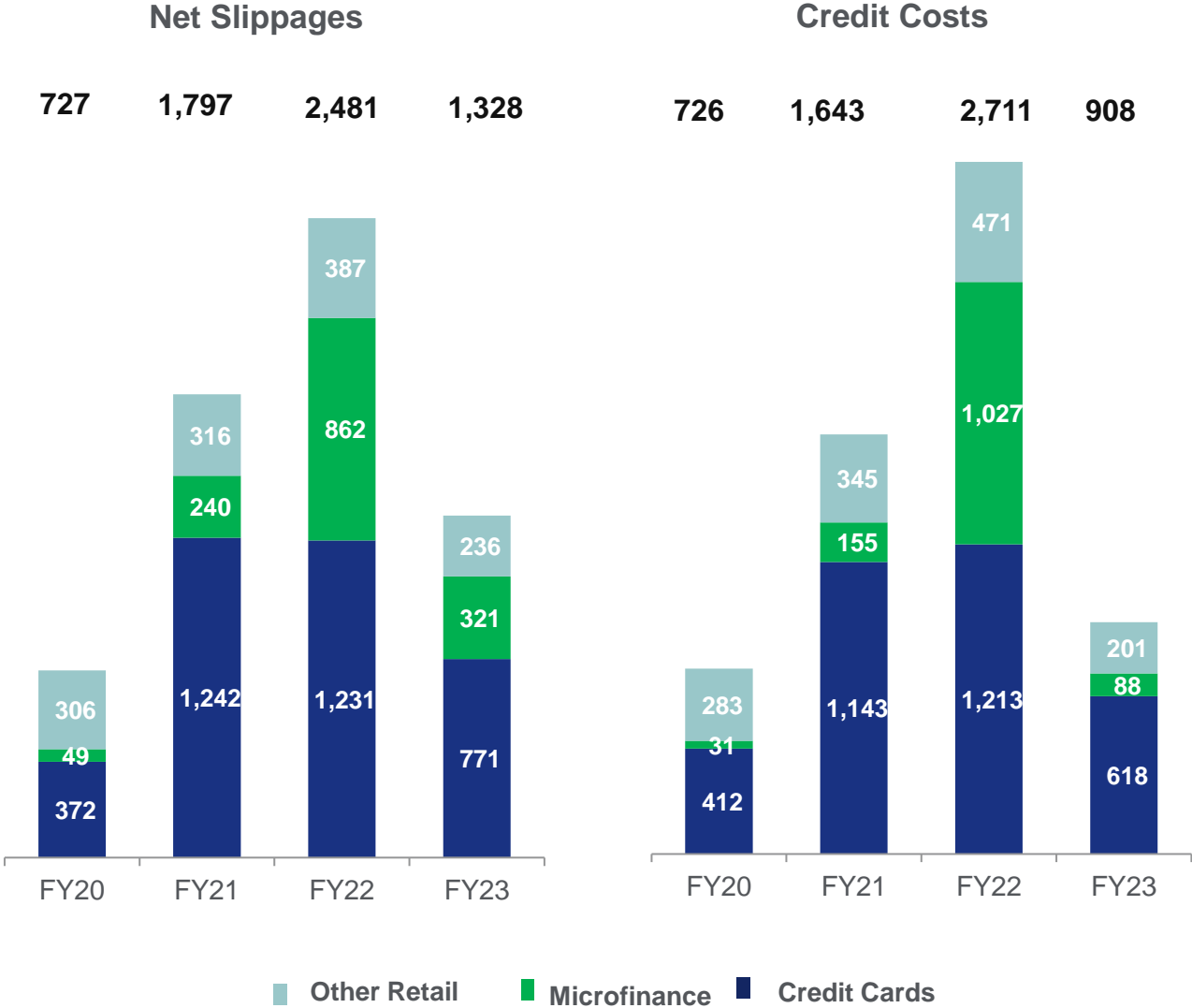
Implemented new Target Operating Model

Rating Profile



Granularity in Exposures

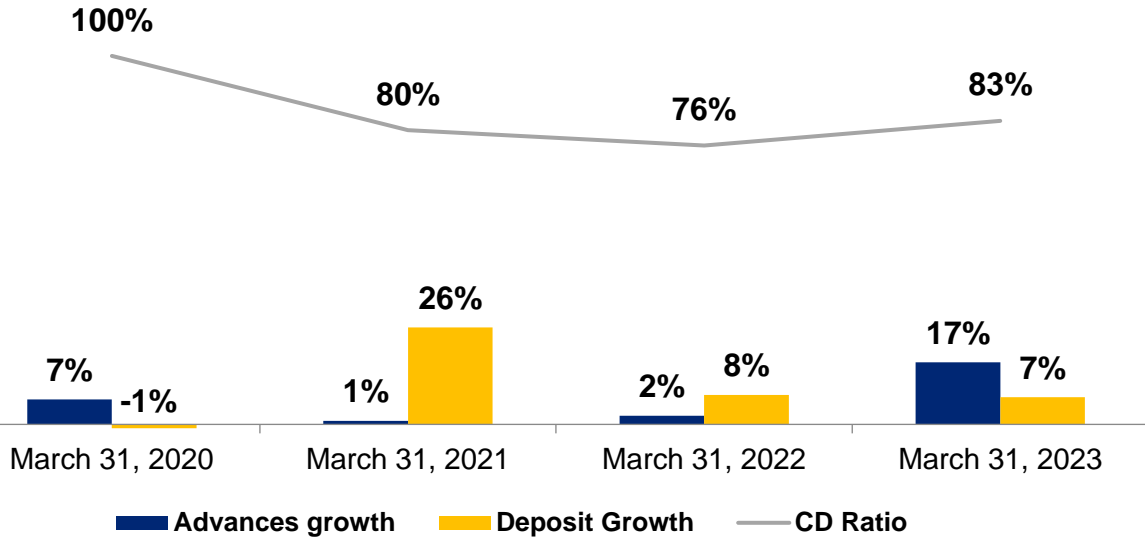
Stress in Retail Absorbed; FY23 more normalised in terms of Credit Cost



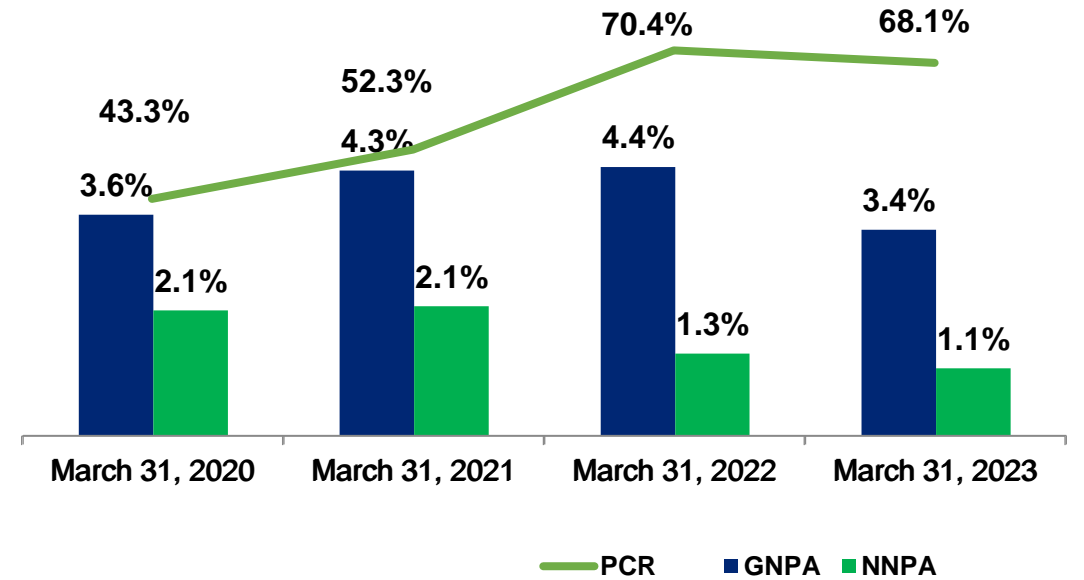
* Book originated from April 2021

Prudential Measures to Strengthen Balance Sheet

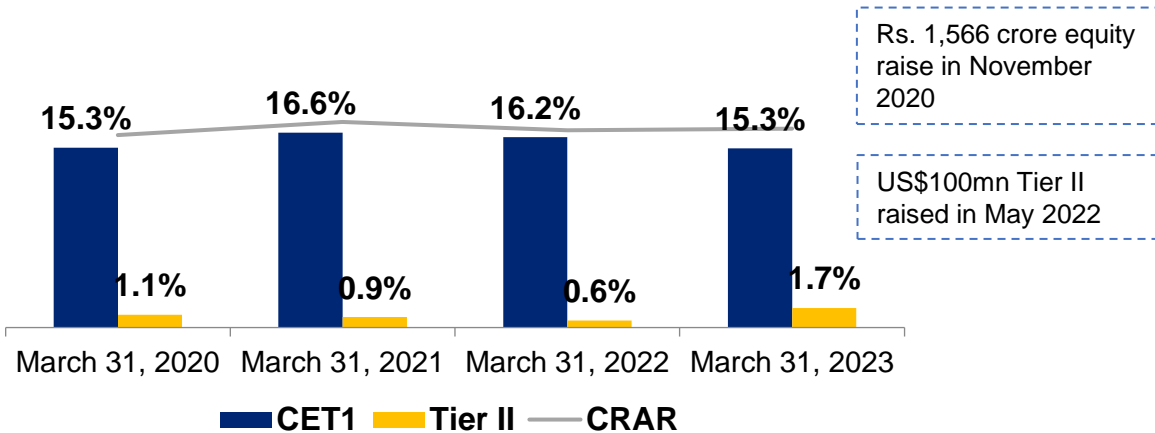
Balancing Growth to Improve CD Ratios



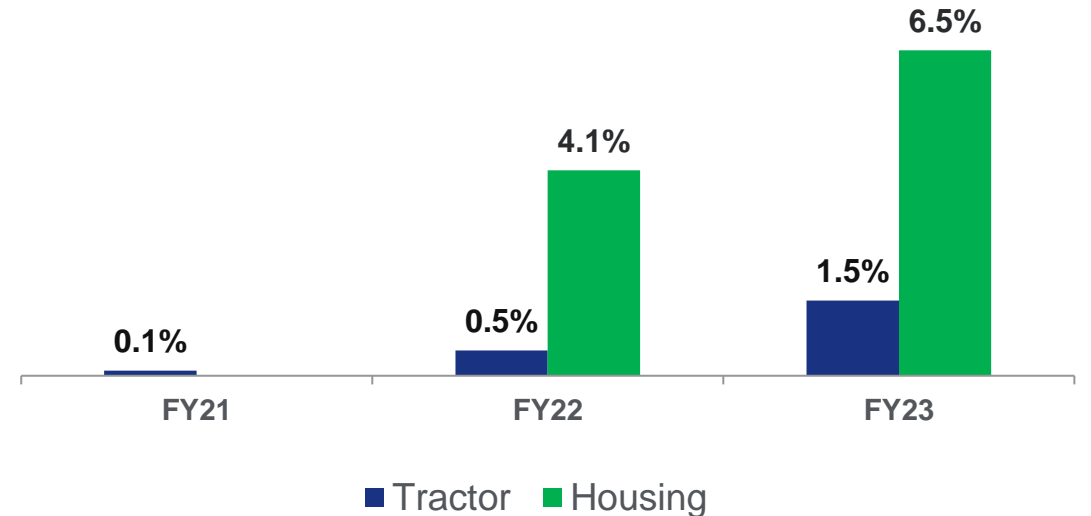
Improving Provision Coverage



Maintaining Capital Buffers Through Tough Times

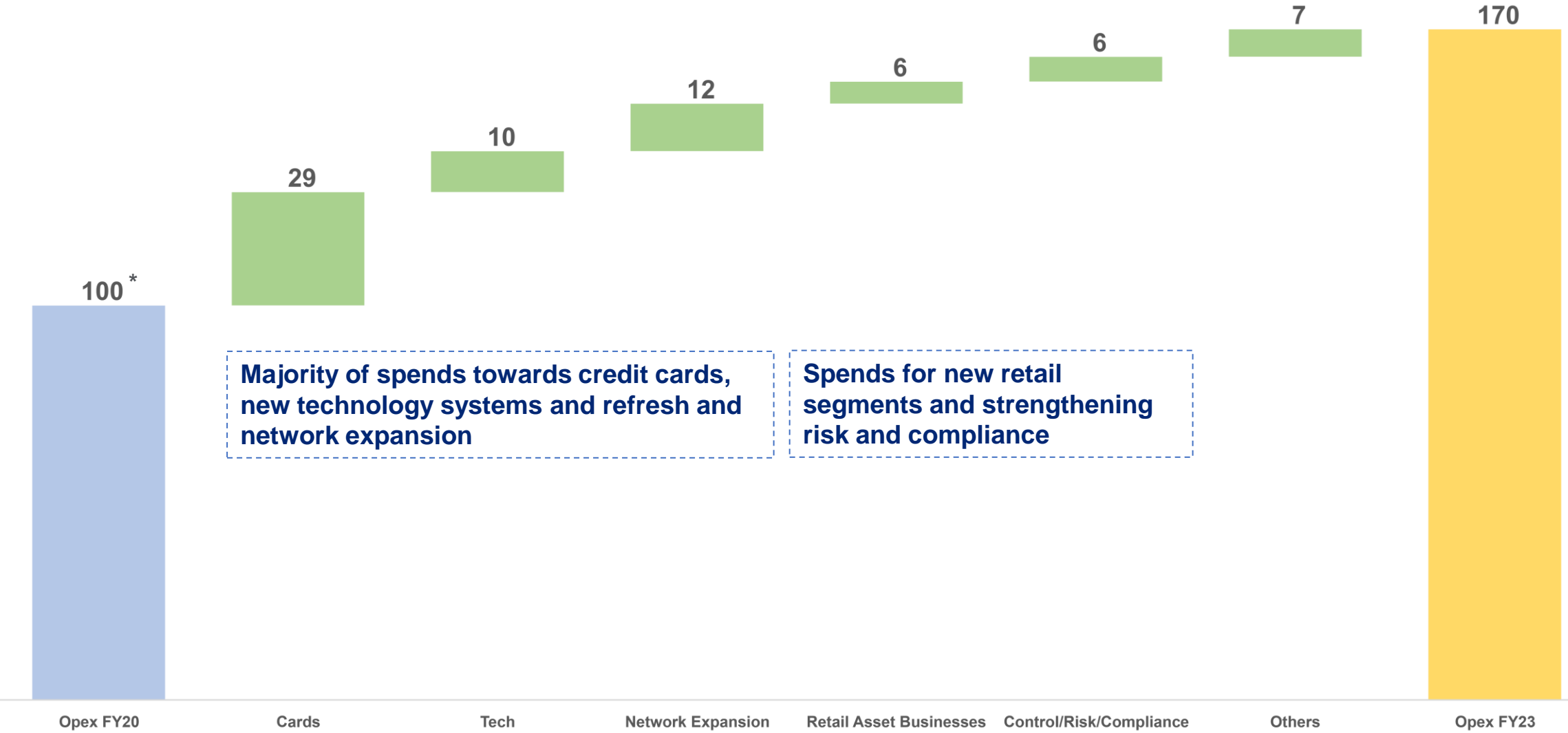


Building New Business Verticals (% of advances)



Investments to Strengthen Capacity

Investment between FY20 to FY23



Majority of spends towards credit cards, new technology systems and refresh and network expansion

Spends for new retail segments and strengthening risk and compliance



Our Goals For FY26

Our Goals For FY26

Building on existing “Core” Businesses and building scale in nascent verticals

Focus on distribution led growth- Focal point of cross sell

Building a data led omnichannel customer first approach

Responsible Banking

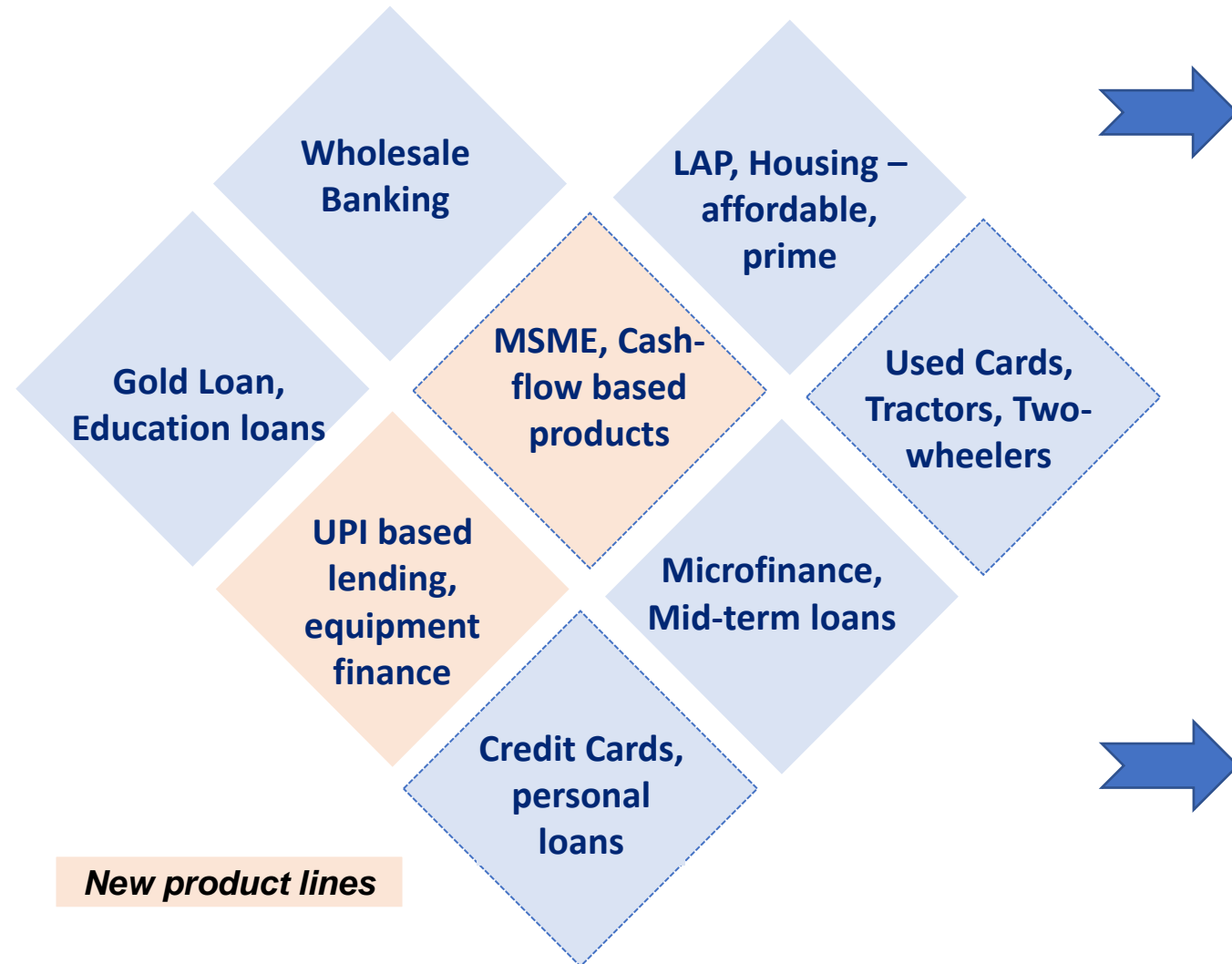
Improving Diversity in Workforce – Being a relevant Employer for tomorrow’s workforce

Key Financial Targets (FY24-FY26)

Advances	Deposits
20%+ CAGR	20%+ CAGR
Granular Deposits	Average CASA Growth
50%+	1-2% p.a.
Share of New Businesses	Retail Mix
30%	60-65%
PPOP Growth	RoA/RoE Growth
Higher than advances growth	10-20bps p.a./ 100-150bps p.a.
Customer Count	Touchpoints
Double to 26 mn	2,600

New Products and Channels Driving Diversification..

Product expansion at forefront..

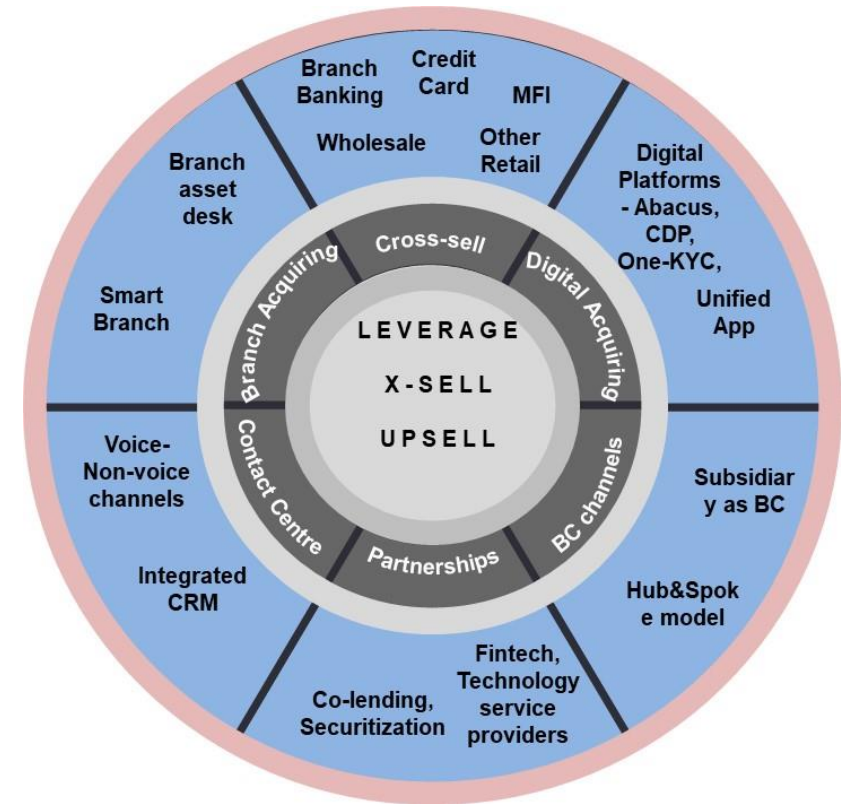
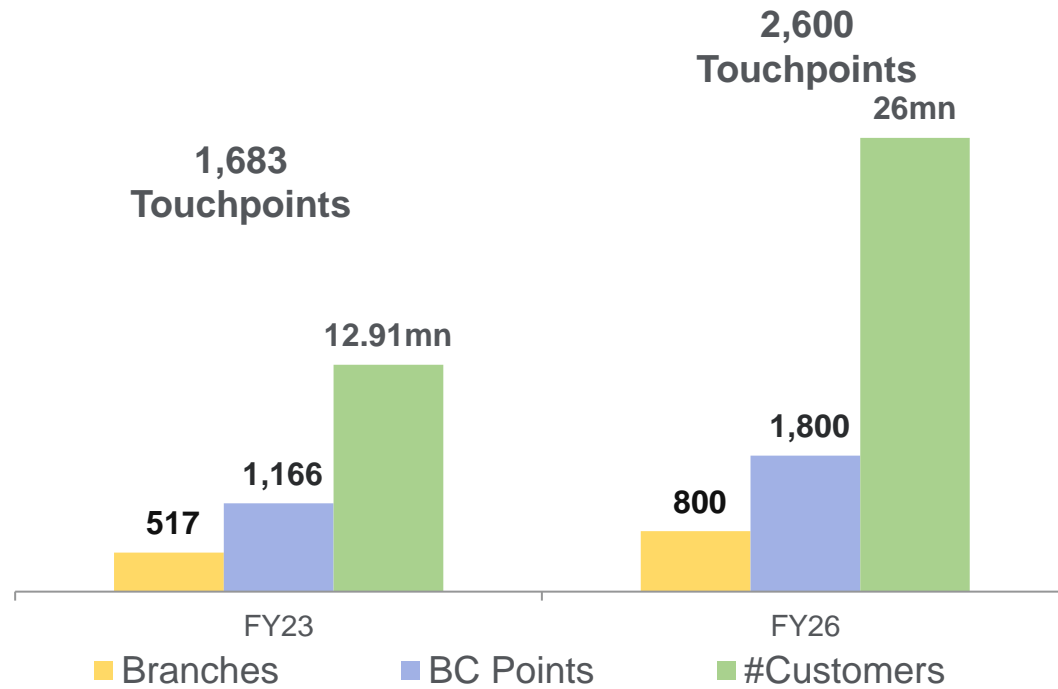


Capacity building across channels..

- 1 Continuous investment in distribution channels
- 2 Target Market Aligned Distribution & Products
- 1 Cross-sell through contact center, BC touch-points
- 2 100% digital onboarding channels activated
- 1 Integration with AA, use of alternate data
- 2 Partnerships - Fintechs, marketplace, tech platforms

Leveraging Existing Operating Investments..

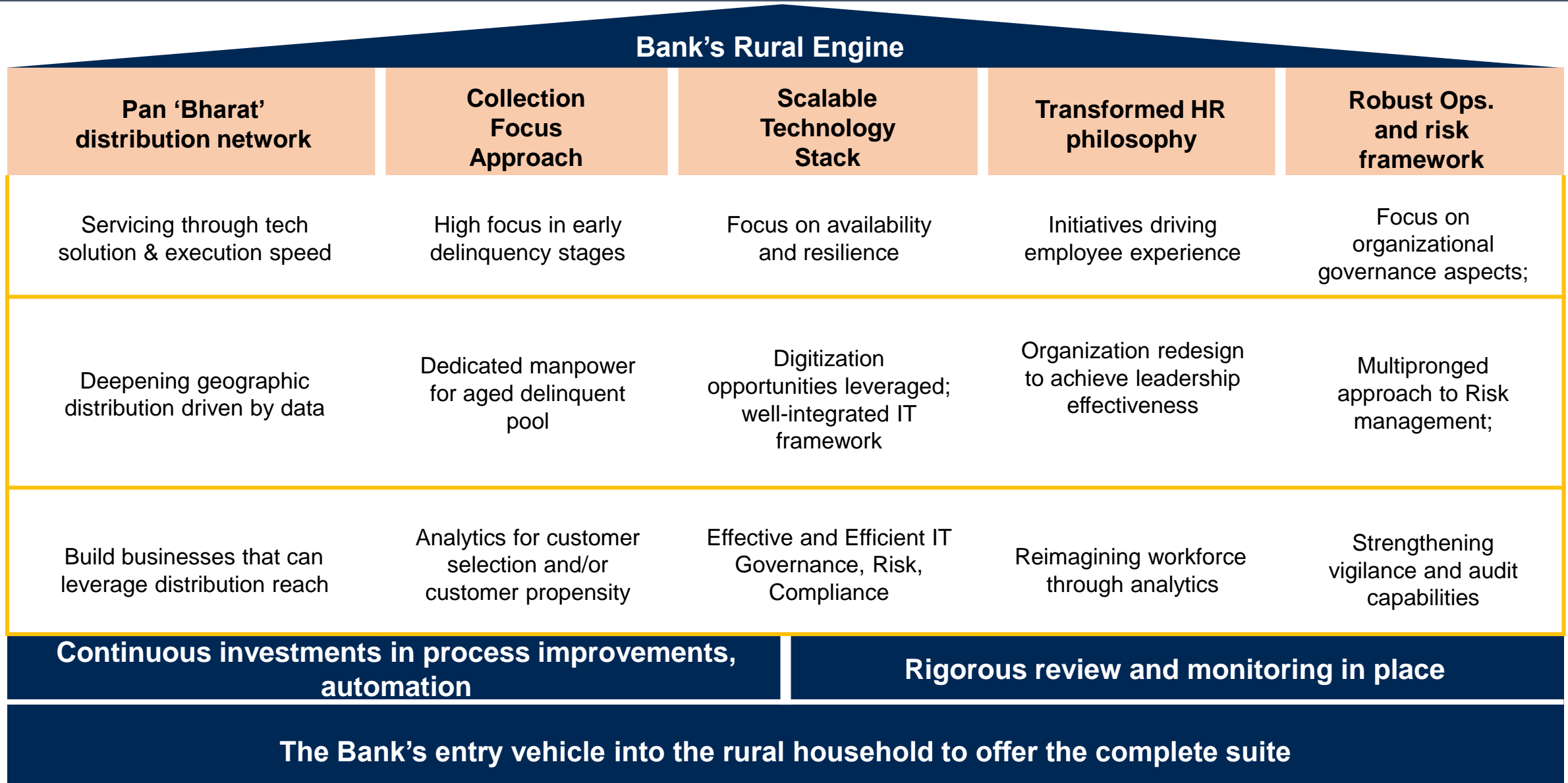
Asset/liability cross sell/upsell through branches and BC touchpoints; dedicated branch sales team for multiple products enabled through targeted lead generation



- Investments done in building asset platform, technology, manpower, systems etc. to result in operating leverage
- Unlocking operating efficiencies in the existing infrastructure to help leapfrog asset sale targets
- Return to calibrated growth will unlock operating leverage

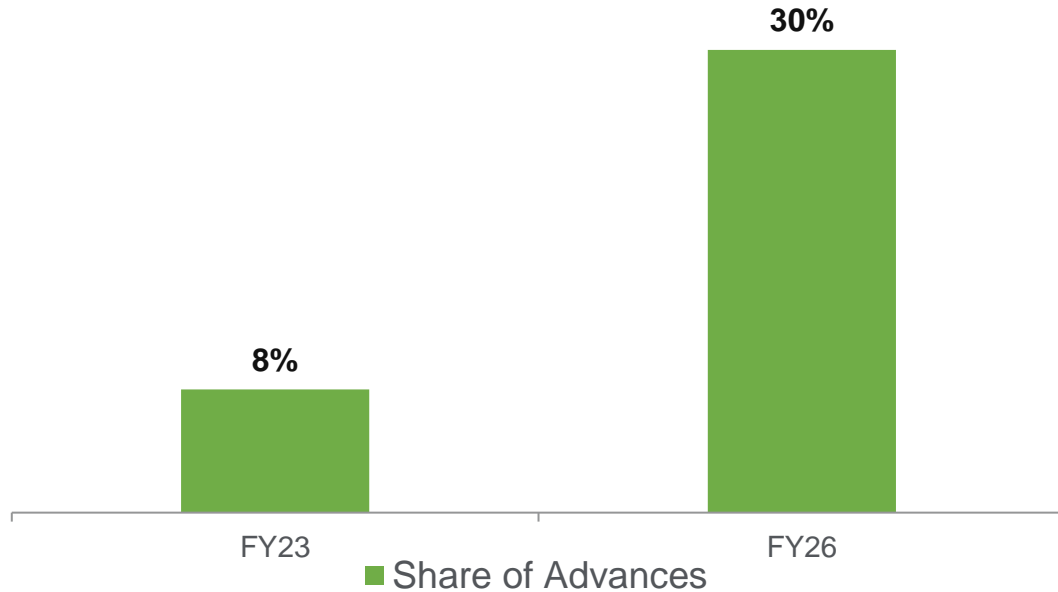
- Leverage deep rural presence through tailored product offering in underbanked areas, large volume centres
- Tie-ups with online aggregators, dealers, OEMS for tractors, used-cars, farm equipment offerings

Leveraging RBL Finserve More Effectively

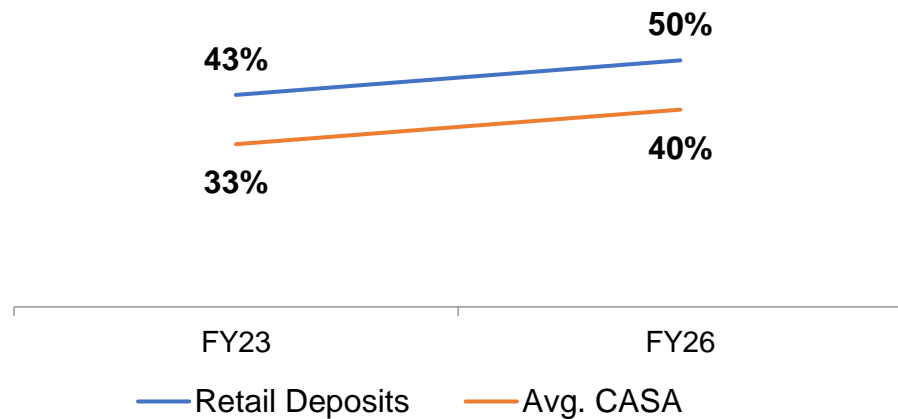


Focus on Achieving Scale Through Sustainability

Targeted Share of Housing, Wheels, Gold, Small Business Loans



Targeted Retail Deposits and CASA on a growing base

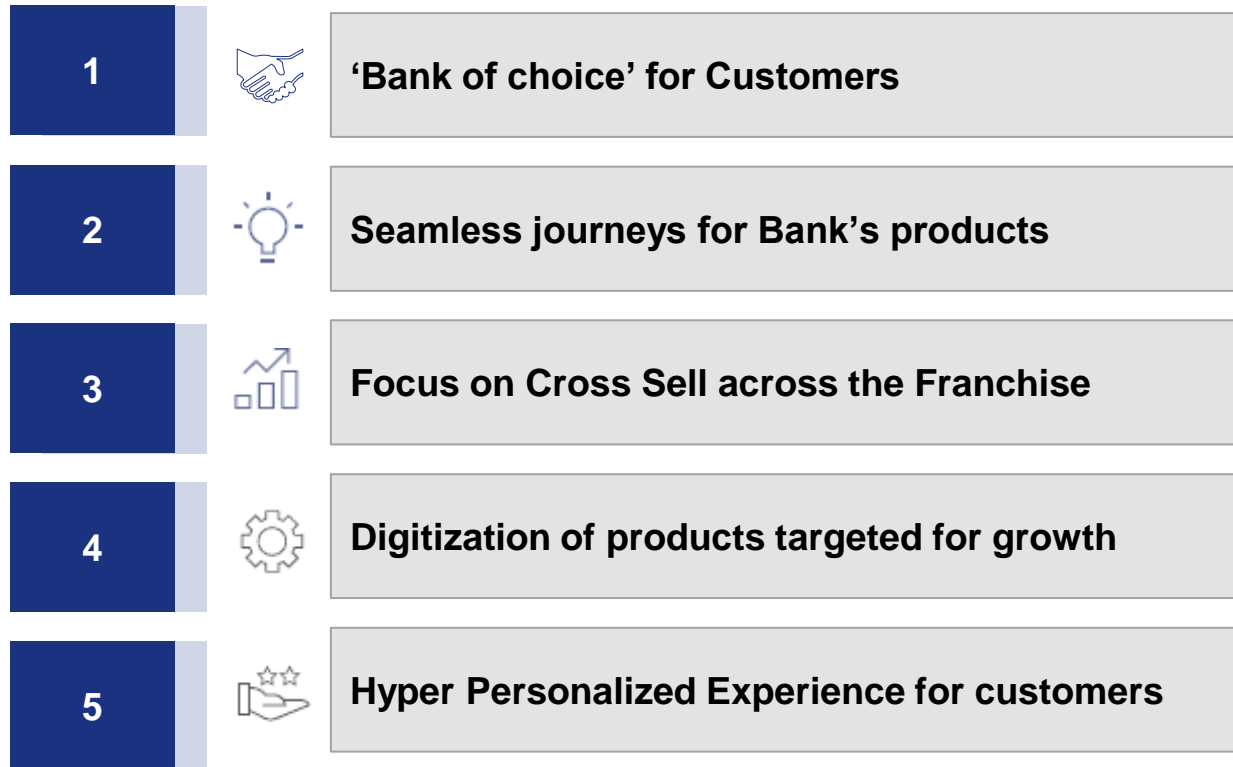


- Focus on building granularity in retail deposit franchise; deposit growth in FY24-FY26 led by retail
- New-to-bank customer led deposit growth

- Scale up of nascent businesses
- Innovate around ESG led products and responsible Banking

- Drive operating leverage through existing customer cross sell
- Automation to improve customer service delivery and improved productivity

Vision for RBL's Digital Play



Key Objectives

- Provide secure digital environment to customers enabling them to undertake convenient, attractive, easy, satisfying / rewarding online Banking
- Create omnichannel experience to the customers
- Seamless integration of underlying systems enabling bank to increase customer wallet share
- Business enhancement through partnership model
- Increase customer engagement & thereby customer retention
- Leverage data & Analytics to personalise customer experience.
- Maintain Regulatory Compliance

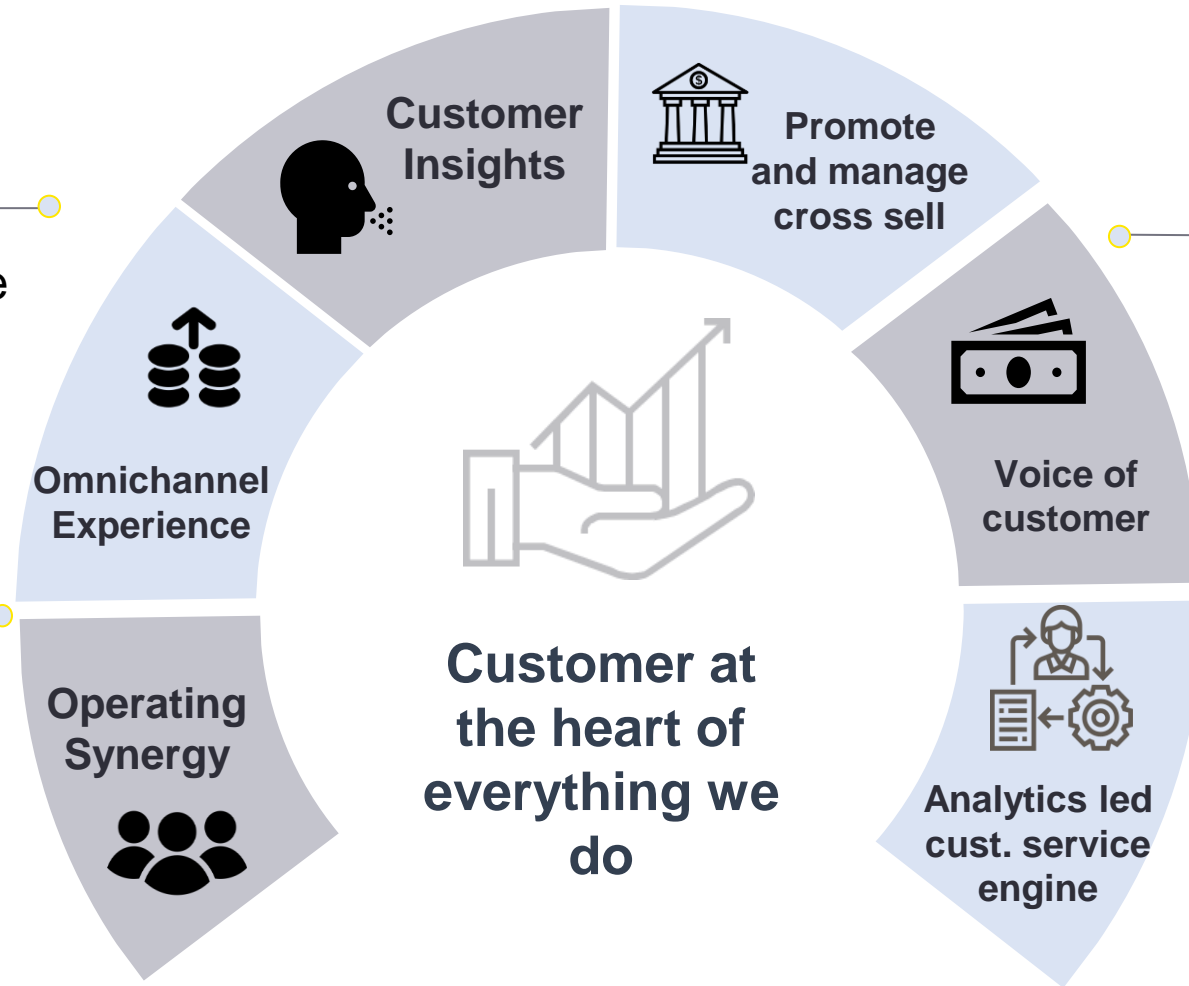
More Customers and More from Each Customer

Delivering Convenient and Personalized Customer Experience

- Behaviour driven triggers
- First Time Right

- Hyper-personalized service offering
- Self-servicing Kiosk

- Unified Contact-Centre & Service Structure
- Faster TATs for Customer satisfaction

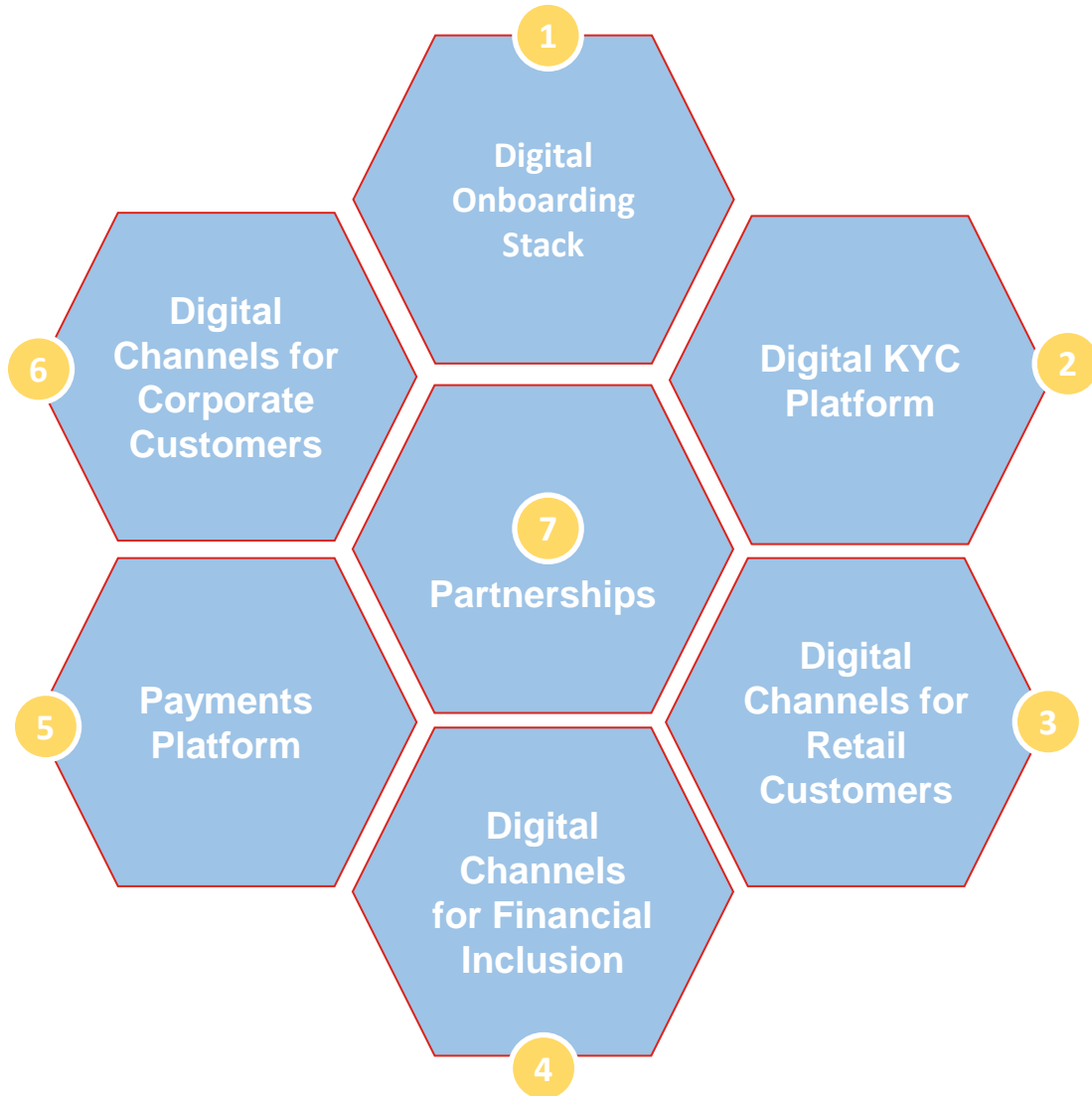


- Segmented campaign management through CRM
- STP/Pre-approved journeys across products

- Customer sentiment analysis fed into service delivery
- Intuitive Mobile App & ChatBot

- Cross-sell/Up-sell through intelligent data mining
- Common data platform

Deepening Technology, Digital and Analytics

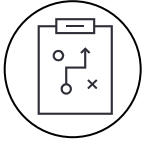


Enabling Digital Experience to Customers

- Central dedicated unit focusing on building Digital Journeys for existing and new products of the Bank
- Platform approach: Build common customer interfacing platforms to aid digital journeys for e.g., unified KYC platform, payments platform, rule-based engines for customer assessment for lending use cases
- Intuitive design to reflect changing customer needs and market benchmarks
- Synergize existing infrastructure and contextualise new product variations
- Facilitate Cross Sell and Up-Sell through omni-channel delivery network

Creating Future Ready Human Capital

Employee development



- Productivity enhancement initiatives across bank
- New L&D philosophy
- Core competency framework in the process of implementation

Leadership development for Hi-Po employees

Engagement initiatives



- Country-wide townhalls
- Strategic workshops for leadership
- Cultural and well-ness programmes

HR transformation across the bank initiated

Operational efficiencies



- Flexible workplace activities- WFH, flex-leaves
- R&R initiatives
- Revised staff governance framework

New HRMS in process of implementation

FY 24 initiatives



Digital Initiatives

Deepening our Digital Footprint

One Nation. One Card.

Empowering Bengaluru Metro through the launch of
RuPay National Common Mobility Card
Inaugurated by
Prime Minister Shri Narendra Modi

TRAVEL SHOP DINE

AGS RuPay PREPAID

apno ka bank | **RBL BANK**

Get your RBL Bank Metro Card at the station counters or RBL Bank branches | CIN L65191PN1943PLC007308



- Unique Prepaid Transit cum Multipurpose Card facilitating cashless and seamless commuting and retail transactions
- Usable for offline contactless transactions for low value payments

Deepening our Digital Footprint

Issuance Products

 Multiple Platforms for PPI issuance

BMRCL (Bangalore Metro Rail Corporation) RBL Bank NCMC Prepaid Card launched by Prime Minister Modi on 25th Mar'23

BMRCL NCMC Prepaid Card is the flagship Product for the bank which can be used across country for Transit and for open loop categories like Shopping, Dining, Fuel etc.

RBL Cobranded wallet is with a large food aggregator gaining strength to strength and has issued 2.6 million wallets in last 2 years from inception

INR Remittances



26k (Aadhaar Enabled Payment Services (AEPS) + Domestic Money Transfers (DMT)) **CSPs verified using eKYC service** of in the **quarter**

Indo Nepal Remittances: **~6.41% growth** in transactions value QOQ

AEPS : **~20% growth** in transactions value QOQ.

~ Commenced digital onboarding through Bio-Metric of Indo Nepal remitters from 1st Jan'23.

FX Products



Providing RDA services for two leading Exchange House and tie ups being done with multiple exchange houses

Providing Outward Remittance under liberalized Remittance scheme in tie up with a leading Non- Bank Entity, multiple Tie ups in pipeline.

Overall 22 % growth in value and **29% volume Q3 to Q4 in FY 22-23.**

Acquiring & Aggregation

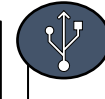


~11% market share, 8,87L POS Terminals through aggregator partnership model

QOQ transaction **value growth** of **~ 9%.**

Won aggregator partnership model with one of the largest Indian conglomerate and with one of the largest Global Payment Aggregators

API, UPI & Others



Achieved 750 TPS in UPI for a large gaming client

Bouquet of API solutions across payment & collection services

165 APIs live with **~ 5 L API hits** every day

Digital Servicing Channels



Mobile Banking

users
10.8L



★★★★★ (4.2)

92% Android users



★★★★☆ (4)

- Segmented approach
- 60+ products & services
- 72% penetration into base



MyCard

users
47 L

Active
85%

- Converting credit card transactions into EMIs
- Collaboration with multiple vendors
- 83% regular users



Net Banking

users
4.42L



60%



25%



15%

- Omni Channel with Mobile app
- Behaviour based Risk management
- Integrated portal for corporates



Whatsapp

users
24L

conversations
> 15 M

- 10 services (primarily queries)
- Express channel
- 40% penetration into base



SMS Banking

queries
> 1.1 M

- 21 services (primarily queries)
- Financial Inclusion
- Services accessible across country without Internet connectivity

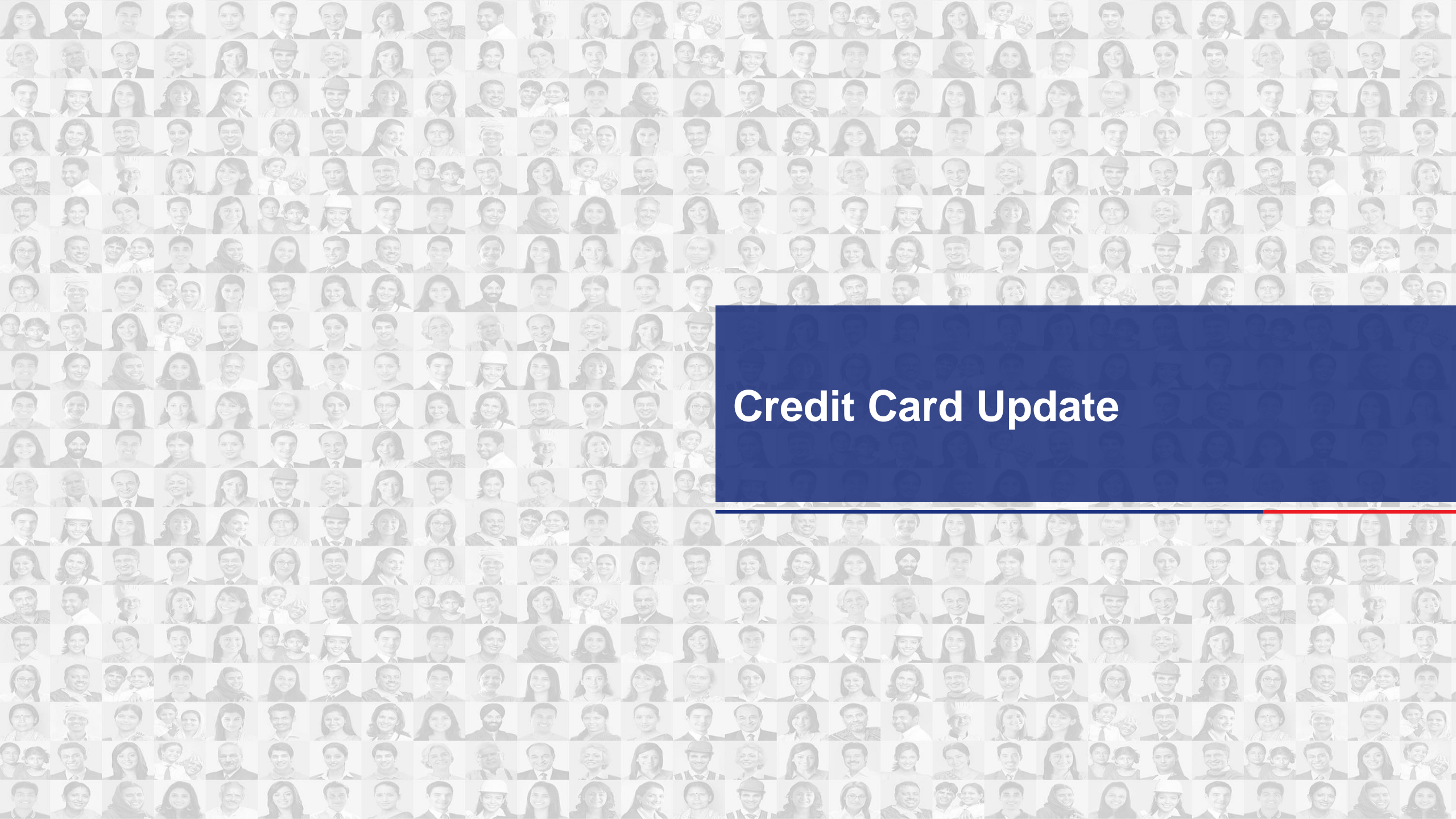


Chatbot

users
0.72L

queries
> 2.1 M

- 98% accuracy
- 1.95 mins chat duration
- Available on all channels



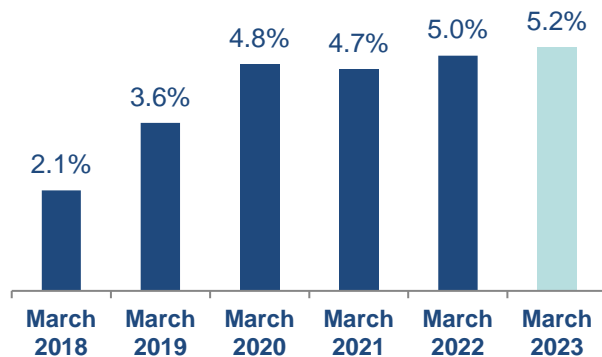
Credit Card Update

Growth & Market Share

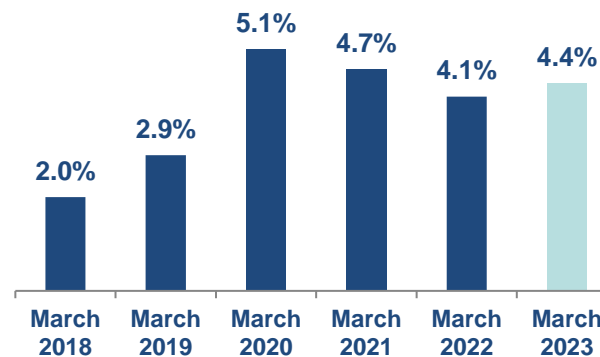
Source RBI Data

	Mar'22		Mar'23	
	RBL	Industry	RBL	Industry
CIF	3.7 M	73.7 M	4.4 M ▲ 20%	85.3 M ▲ 16%
Spends	4,418 Cr	1,07,136 Cr	6,057 Cr ▲ 37%	1,37,707 Cr ▲ 29%
Advances*	13,807 Cr	1,44,646 Cr	16,749 Cr ▲ 21%	1,86,856 Cr ▲ 29%

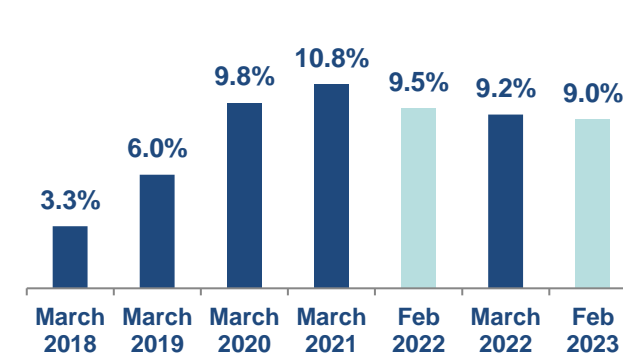
Market Share – Cards (#)



Market Share - Spends

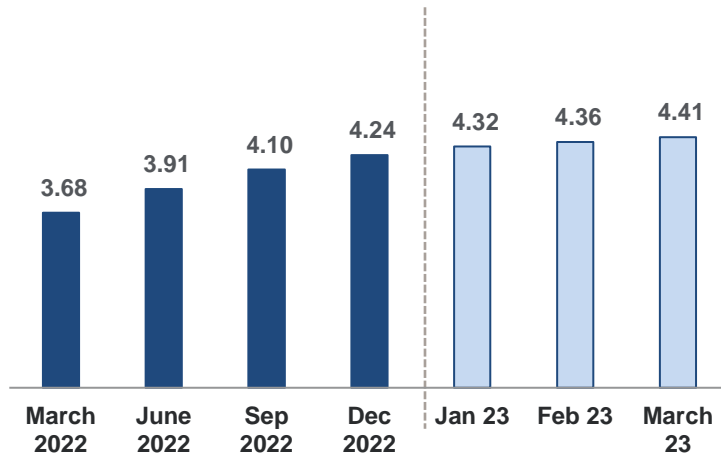


Market Share - Advances

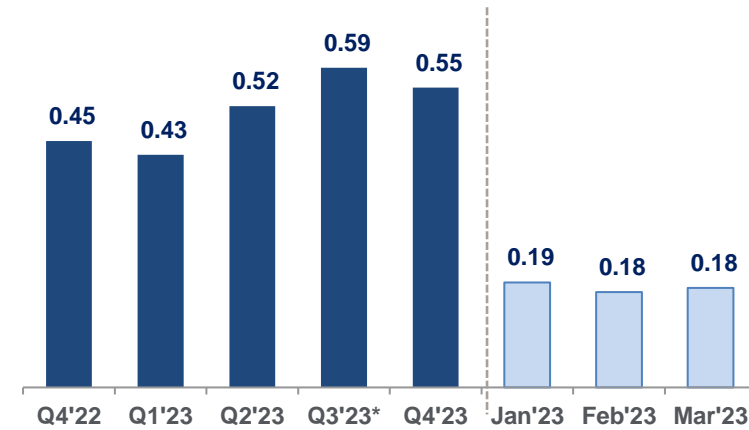


Credit Cards - Portfolio Trends

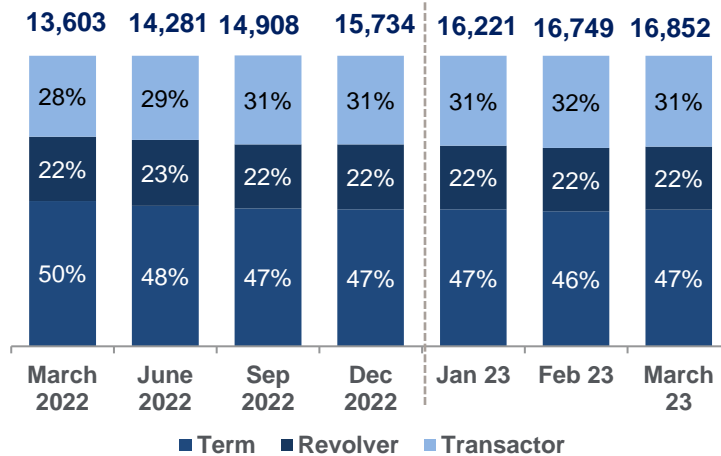
Cards in Force (Million)



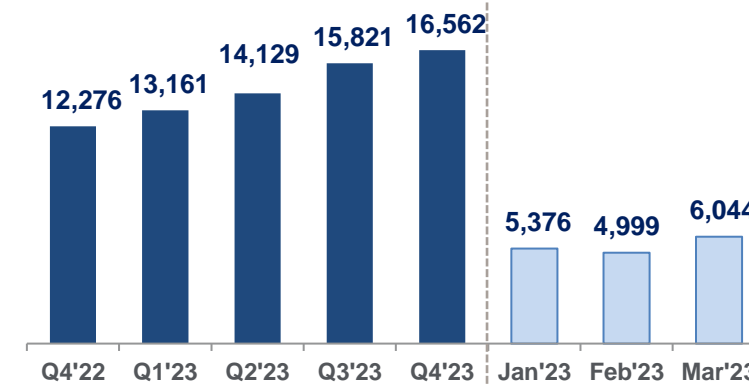
Acquisition (Million)



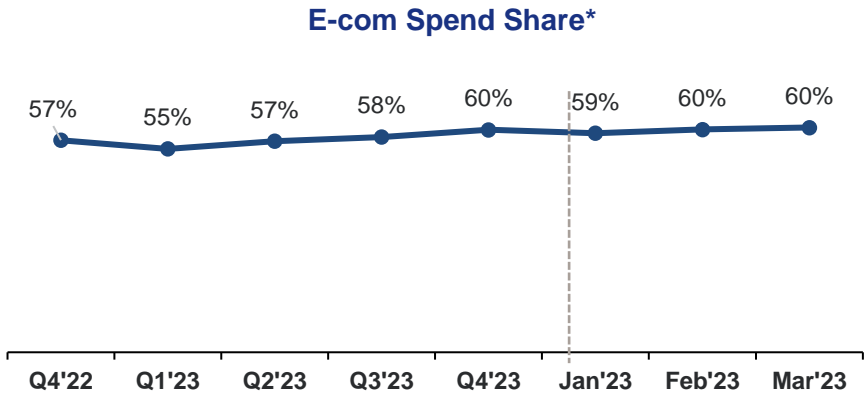
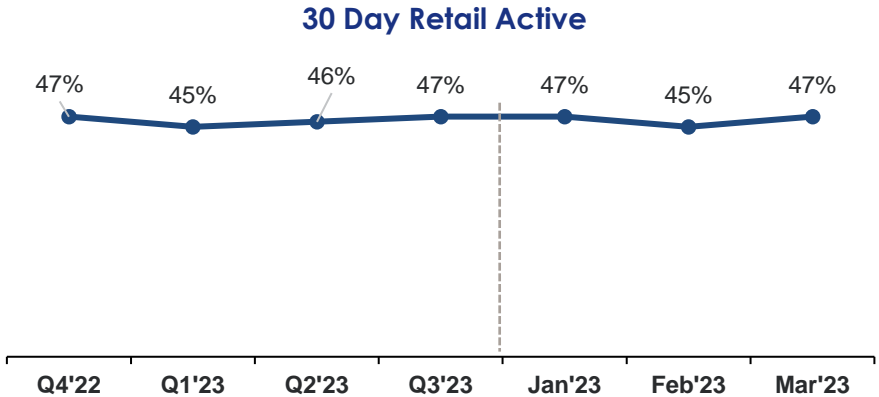
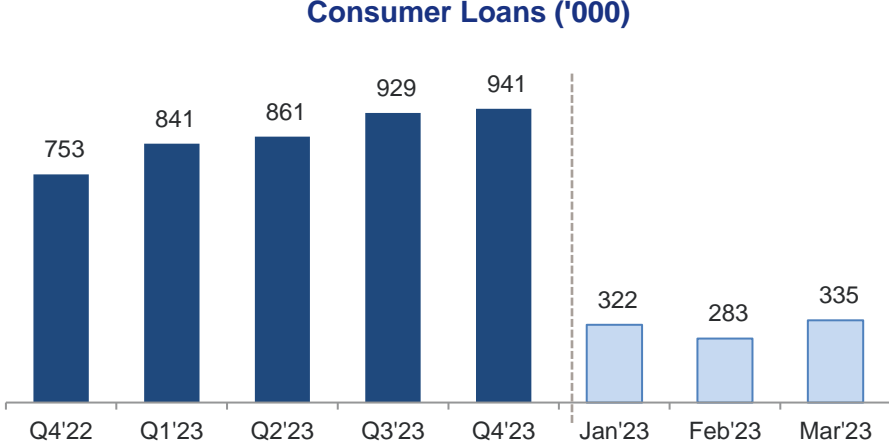
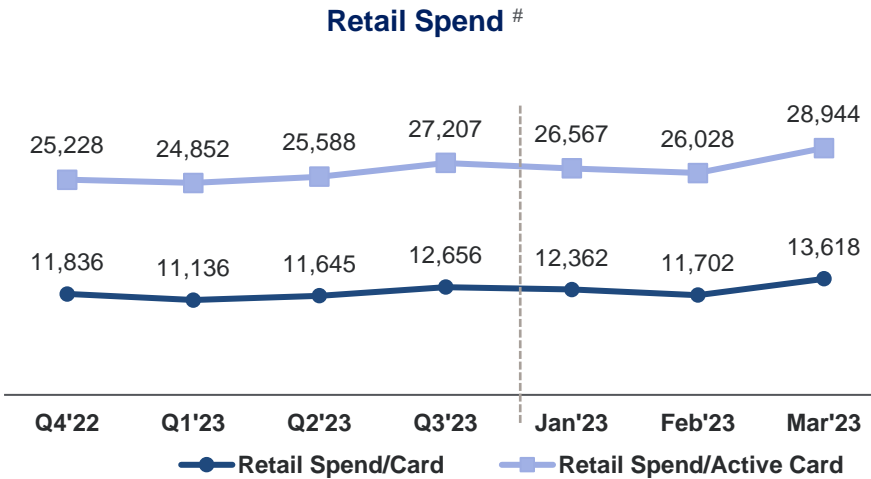
Gross Advances Breakup (Cr.)



Total Spends (Cr.)



Credit Cards - Portfolio Trends



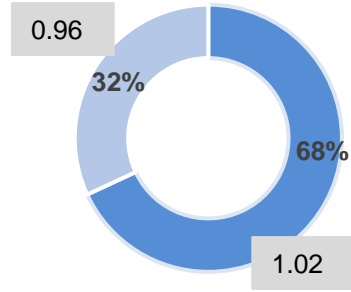
Retail spends Increased YoY and QoQ

Retail Spend parameter are measured as of qtr end

Credit Cards – Customer Segment insights

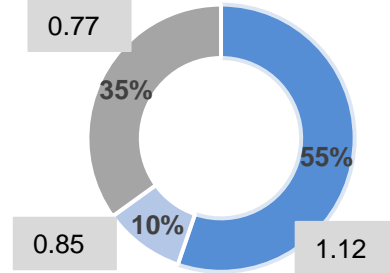
Cards-in-Force
As on 31st Mar
2023

Salaried : Self Employed (SE) mix



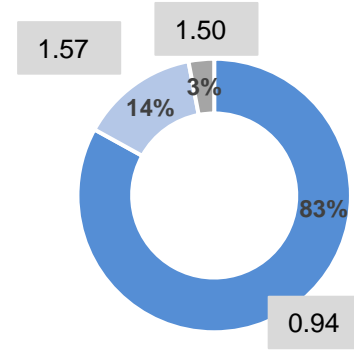
■ Salaried ■ Self Employed

City Tier Mix



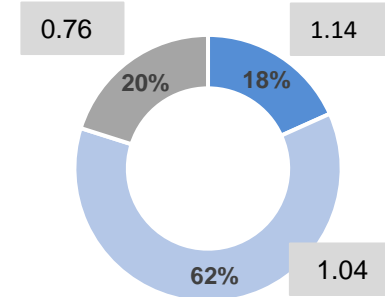
■ TIER 1 ■ TIER 2 ■ TIER 3

Carded Mix



■ Carded ■ Bureau Tested ■ NTC

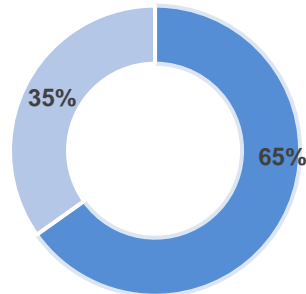
Age Group Mix



■ Under 30 ■ 31-45 ■ 45+

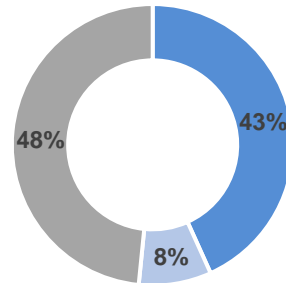
New Sourcing
For Q4 FY23

Salaried : Self Employed (SE) mix



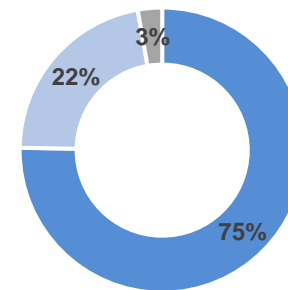
■ Salaried ■ Self Employed

City Tier Mix



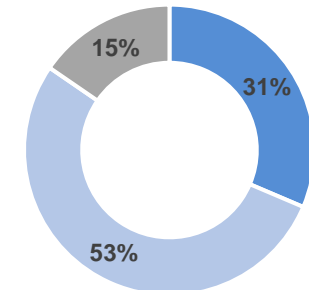
■ TIER 1 ■ TIER 2 ■ TIER 3

Carded Mix



■ Carded ■ Bureau Tested ■ NTC

Age Group Mix

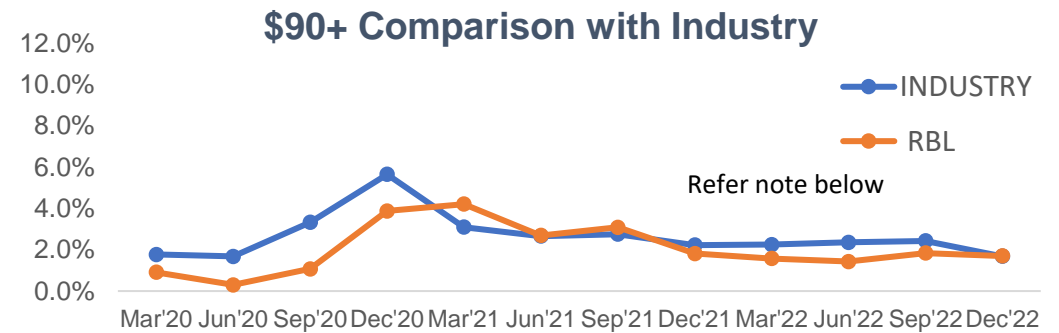
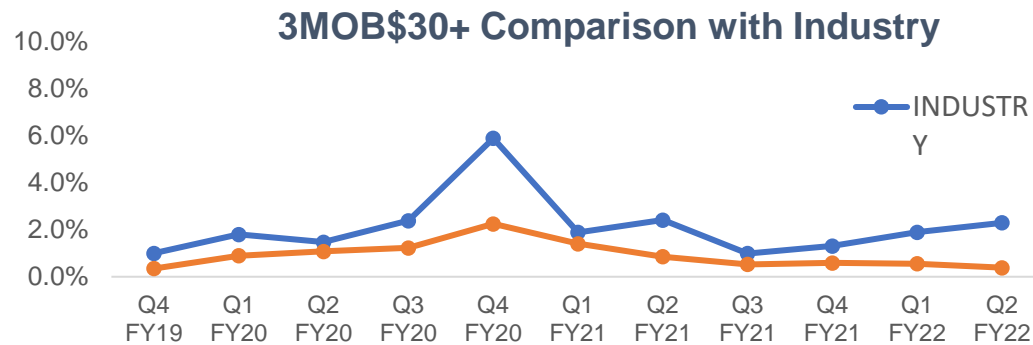
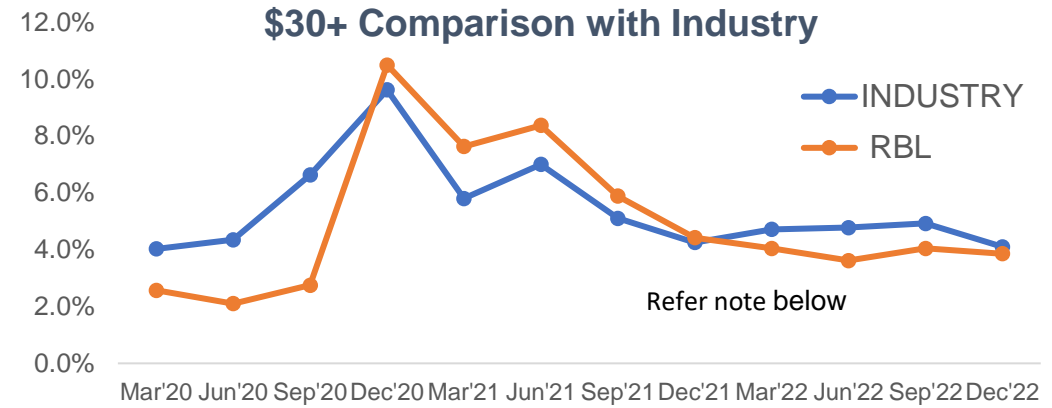
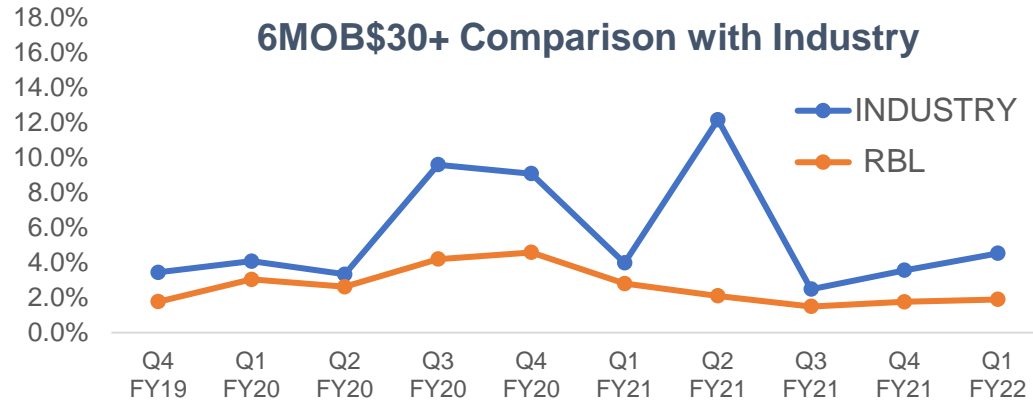


■ Under 30 ■ 31-45 ■ 45+

Indexed 90+

Diversified exposure, expansion outside Tier-1 cities.

Credit Cards – tighter control on new bookings resulting in delinquencies in line with industry.



Note :

- In the bureau, higher uptick seen in industry delinquency rates in Dec'20-Feb'21 period on account of a likely data submission issue by a large card issuer. If we remove that, the industry and RBL numbers are in line with each other.
- Second instance of uptick seen in industry delinquency rates in Jul'21-Aug'21 period on account of delayed booking of Moratorium-driven delinquencies by a large card issuer

Recent Developments

New Co-brand Credit launched in partnership with our current Fintech Partner, BankBazaar

In association with BankBazaar



RBL Bank BankBazaar Savemax Pro Credit Card is focused on offering a rewardful experience for a variety of expenses you make in your daily life. This card comes as a premium upgrade variant to the existing BankBazaar Savemax Credit Card with improved reward benefits on Grocery and Fuel spends along with cashback on Zomato & BookMyShow.

Launched new digital acquisition channels for Short-term Personal Loan and Xpress Cash facility

Now available on RBL Bank MyCard App & Chatbot



Facilities of Short-term personal loan and Xpress Cash on RBL Bank Credit cards are now available on the RBL Bank Credit Card Mobile App “MyCard” as well as chatbot, with about 70% of cases being sourced via these new digital channels.

This was a huge improvement in customer acquisition journey for short-term loan facilities, which not only helped the bank save massive costs but also offered the customers a quick seamless and hassle-free process of availing loan facilities on RBL Bank Credit Cards.



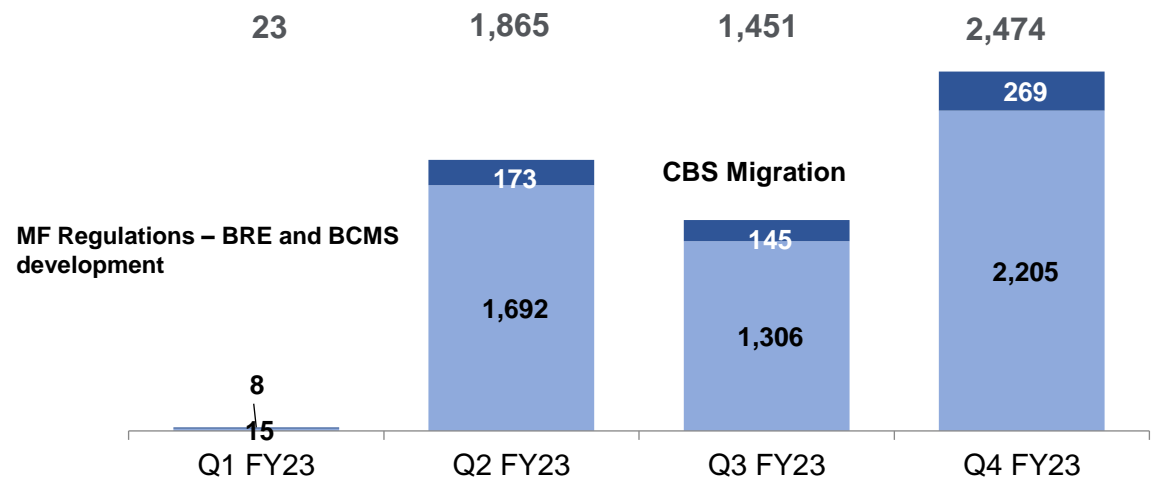
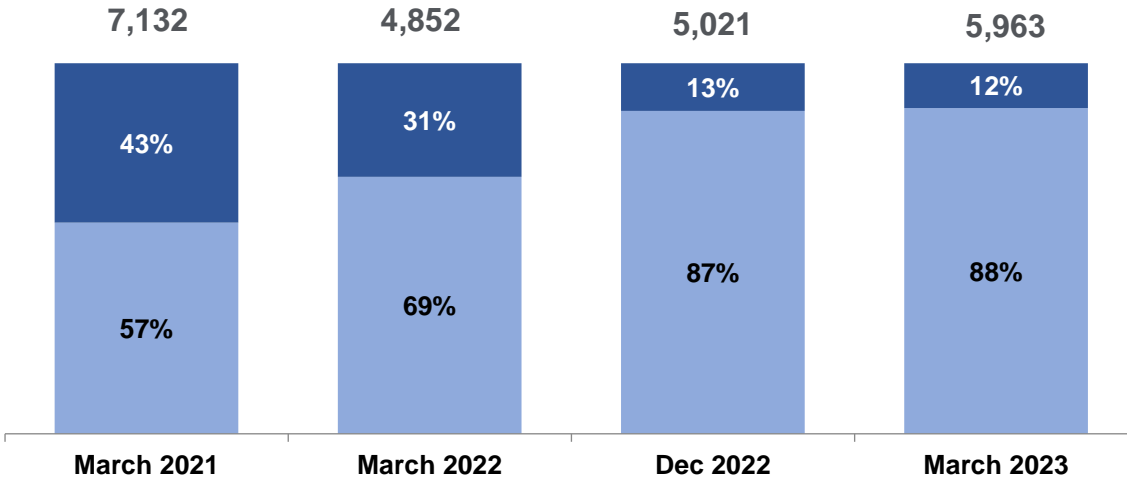
Microfinance Update

Portfolio growth driven by new customers

Net Advances

3.44 Million active loan accounts

Disbursements



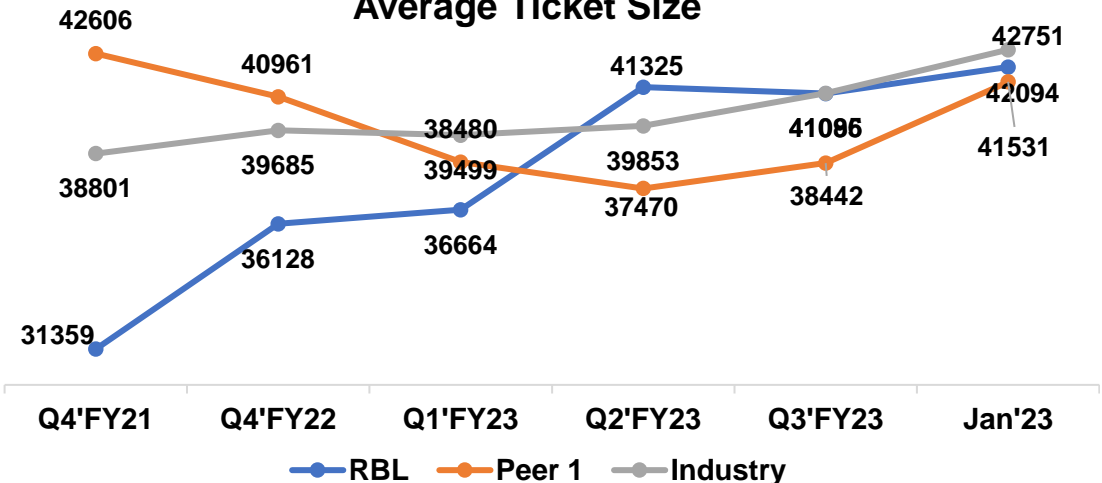
MF Regulations – BRE and BCMS development

CBS Migration

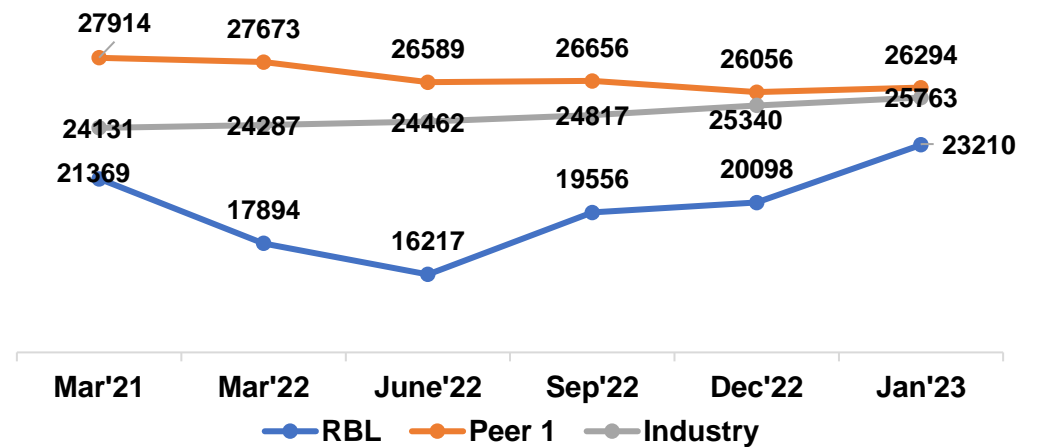
RBL Finserve Other BCs

RBL Finserve Other BCs

Average Ticket Size



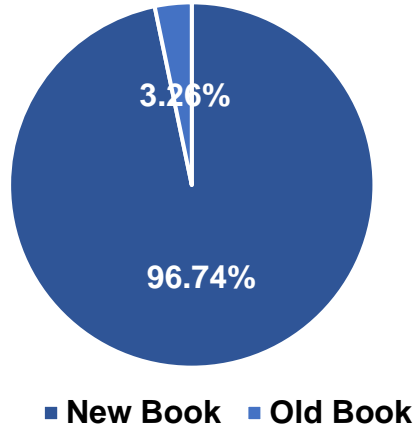
Average Portfolio Outstanding



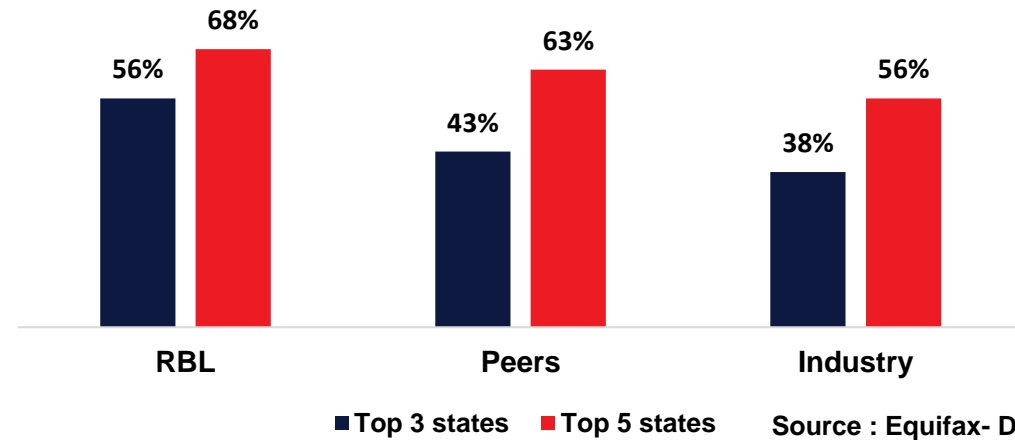
Source : Equifax Data as of January'23

Portfolio Concentration and Delinquency Trend

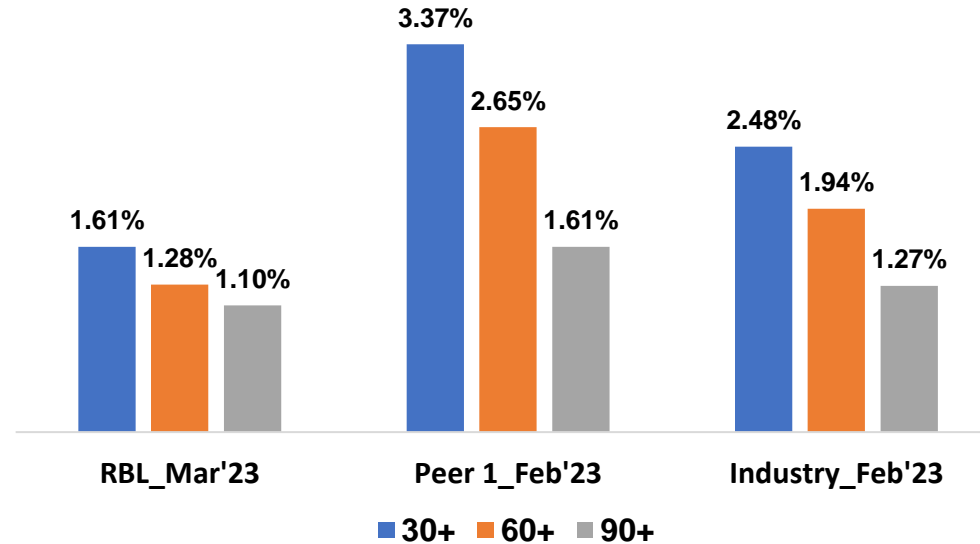
Old Book & New Book* Portfolio %



Portfolio Comparison



Microfinance PAR – RBL* vs Peer/Industry



*New Book Considered Portfolio originated on and after April-2021



ESG Initiatives

Sustainability Strategy and Initiatives – Sustainable as a Financial Intermediary

- Actively manage our exposure to climate risks better
- Offer Sustainable Finance products; Partnered with DFIs / MFIs to intermediate financing
- Support “Taskforce on Climate related Financial Disclosures (TCFD)” effective August 2022
- “RETAKE”- our second career program, the Bank works to bring women back to the workforce after a career break. During FY23, 24 women resumed working at RBL under this program.
- Leadership program exclusively for women currently in junior and middle management.
- Financial literacy programs - “Saksham” (launched in Dec 2013) and “Unnati” (launched in April 2018). 3,470 beneficiaries have been trained in 162 training programs conducted in Madhya Pradesh during FY 23
- Top quartile ESG ratings from (1) CRISIL, (2) Refinitiv, (3) ESG Book and (4) ESG RiskAI.

~ 35.6%
of Bank’s Gross Total
Exposure is covered by
E&S risk assessment as of
FY 23

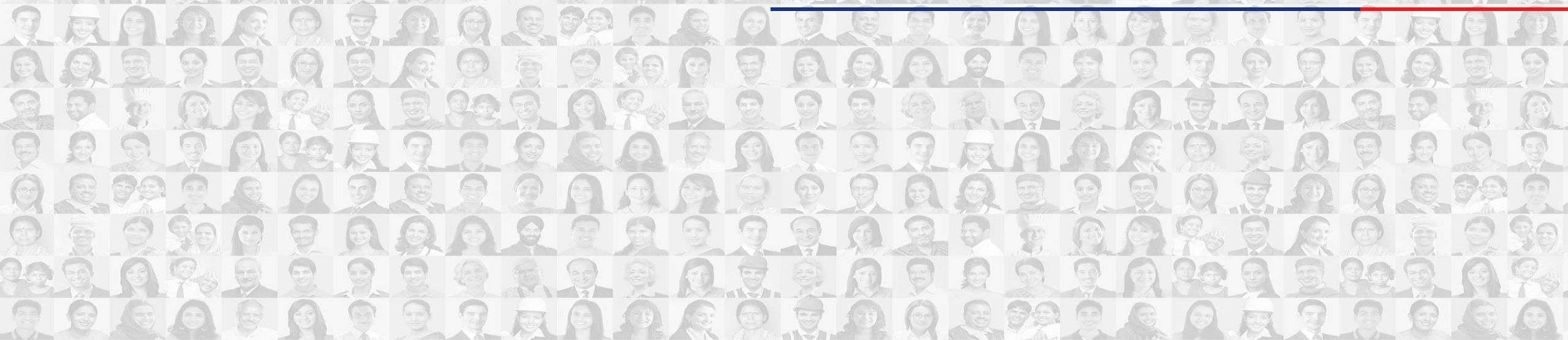
25.37%
overall diversity
for FTE

3,63,750
women trained till Mar-23 under
“Saksham”, “Unnati” &
Customer Education program

1,054 tCO₂
Annual emission reduction with
one of our Mumbai office’s
switch to 100% renewable
energy during 2022



Umeed 1000 @ RBL Bank



Direct implementation under Umeed 1000!

- Direct implementation of CSR implemented under its flagship program for empowering girl child education, Umeed 1000!
- Partnered with 8+ state government as well as local government bodies partnered to identify over 1000 underprivileged girls who needed assistance for reaching their schools
- High quality Bicycle distributed along with school kit
- Event attended by Goa CM, Cabinet ministers of various states, IAS officers
- Well recognised by governments / local bodies



Umeed 1000! – Direct Implementation!



RBL Bank donates 250 bicycles to girls

Bicycles were given under CSR initiative-UMEED1000

Staff Reporter
Panaji

RBL Bank, on Monday, under its CSR initiative-UMEED 1000, donated 250 bicycles to the underprivileged girls in the state.

The bank held the donation drive in the presence of the Chief Minister Pramod Sawant and senior officials.

The girls had assembled at Goa Cricket Association ground at Porvorim, to receive the bicycles. The beneficiaries were identified by the bank directly with the support of the Department of Social Welfare.

"One of the major reasons for children dropping out of school is distance. This initiative will provide the much-needed means of transport to increase access to education. The bicycles will help the girl-children go to school in a way that is both energy-efficient and



Officials of RBL Bank with the Chief Minister Pramod BJP state unit president Sadanand Tanavade and recipients of bicycles.

environmentally sustainable. The bank is distributing over 1000 bicycles and school-kits across India, including Goa, Hyderabad, Raipur, Chennai, Kolhapur, Guwahati, Kolkata and Siliguri," disclosed officials.

Commenting on the initiative, RBL Bank, managing director and CEO, R. Subramaniakumar, said, "True to our mission of

community as they we stand fully committed to help the underserved communities unique CSR programmes. The world education is the key to unlocking a brighter future for girls. By facilitating access to education, we can help young girls from their dreams."



अनग्रसरदर प्राप्ते राज

प्रतिवेदन : आर्थिकभावे पिछिये पडा मेग्येदेर प्राप्ते दांडाल राजा सरकार। मजलवार एक अनुष्ठाने एकशो किशोरीके साइकेल देग्या हल विधाननगररे एहि अनुष्ठाने उपस्थित छिलेन नारी ६ शिक्षकलाग्य विभागेर मंत्री डा: शशी पांजा. विधाननगररे मेयर कृषा चक्रवर्ती सह विभागीय अफिसाररा। साइकेल पेये दारुण खुशि किशोरीरा दैनन्दिन विभिन्न जायगय यातायातेर सुविधा हवे।

आरबीएल बैंक ने सिलीगुड़ी में ज़रूरतमन्द छात्राओं को 120 साइकिलें और स्कूल किट वितरित किए

सिलीगुड़ी, 24 मार्च। भारत में महिला सशक्तीकरण को बढ़ावा देने के लिए आरबीएल बैंक ने अपनी सीएसआर पहल-उम्मीद 1000 के तहत सिलीगुड़ी में ज़रूरतमन्द छात्राओं को 120 साइकिलें दान की हैं। इस अवसर पर अजीत रंजन बर्धन, आईएसएस - अतिरिक्त मुख्य सचिव, उत्तर बंगाल विकास विभाग, पश्चिम बंगाल सरकार, श्री अखिलेश कुमार चतुर्वेदी,

पहल शिक्षा तक पहुंच बढ़ाने के लिए परिवहन के बहुत आवश्यक साधन प्रदान करेगी। साइकिलें लड़कियों-बच्चों को स्कूल जाने में मदद करेगी जो ऊर्जा-कुशल और पर्यावरण की दृष्टि से टिकाऊ, दोनों हैं। बैंक सिलीगुड़ी, हैदराबाद, रायपुर, चेन्नई, कोलहापुर, गुवाहाटी, कोलकाता और गोवा सहित पूरे भारत में 1000 से अधिक साइकिल और स्कूल-किट वितरित कर रहा है।

आरबीएल बैंकद्वारे कोल्हापुरातील १०१ गरजू मुलींना सायकलींचे आणि स्कूल किट चे वाटप



कोल्हापुर : आरबीएल बैंकेन त्यांच्या सीएसआर उपक्रम - उमीद १००० अंतर्गत कोल्हापुरातील गरजू मुलींना १०१ सायकली वाटप महाराष्ट्र राज्याचे उच्च शिक्षण व तंत्रशिक्षण मंत्री मा श्री चंद्रकांतदादा पाटील यांच्या हस्ते करण्यात आले त्यावेळी मा. संजयसिंह चव्हाण, मुख्य कार्यकारी अधिकारी, जिल्हा परिषद, कोल्हापुर आणि आरबीएल बँकेचे वरिष्ठ प्रतिनिधी, जिल्हा परिषद कोल्हापुर, नागाळा पार्क येथे सायकली स्वीकारण्यासाठी जमलेल्या मुलींनी मोठा उत्साह दाखवला. मुले शाळा सोडण्याचे एक प्रमुख कारण म्हणजे अंतर. या उपक्रमामुळे शिक्षणात प्रवेश वाढवण्यासाठी वाहतुकीची अत्यंत आवश्यक साधने उपलब्ध होतील. सायकली मुलींना अशा प्रकारे शाळेत जाण्यास मदत करतील जी ऊर्जा-कार्यक्षम आणि पर्यावरण पूरक असेल. बँक कोल्हापुर, चेन्नई, हैदराबाद, रायपूर, सिलीगुडी, गुवाहाटी, कोलकाता आणि गोवा यासह संपूर्ण भारतात १००० हून अधिक सायकली आणि स्कूल-किट वितरण करत आहे. आरबीएल बँकेने त्यांच्या सीएसआर उपक्रम 'उमीद १०००' अंतर्गत कोल्हापुरातील गरजू मुलींना उच्च शिक्षण व तंत्रशिक्षण मंत्री चंद्रकांत पाटील यांच्या हस्ते १०१ सायकली वाटप करण्यात आले. यावेळी जिल्हा परिषदेचे मुख्य कार्यकारी अधिकारी संजयसिंह चव्हाण, बँकेचे व्यवस्थापकीय संचालक आणि सीईओ आर. सुब्रमण्यकुमार उपस्थित होते. जिल्हा परिषद कोल्हापुर, नागाळा पार्क येथे सायकली स्वीकारण्यासाठी जमलेल्या मुलींनी मोठा उत्साह दाखवला. मुले शाळा सोडण्याचे एक प्रमुख कारण म्हणजे अंतर. या उपक्रमामुळे शिक्षणात प्रवेश वाढवण्यासाठी वाहतुकीची अत्यंत आवश्यक साधने उपलब्ध होतील.

आरबीएल बँकेतर्फे मुलींना सायकल

कोल्हापुर, नवराष्ट्र न्यूज नेटवर्क. आरबीएल बँकेने त्यांच्या सीएसआर उपक्रम 'उमीद १०००' अंतर्गत कोल्हापुरातील गरजू मुलींना उच्च शिक्षण व तंत्रशिक्षण मंत्री चंद्रकांत पाटील यांच्या हस्ते १०१ सायकली वाटप करण्यात आले. यावेळी जिल्हा परिषदेचे मुख्य कार्यकारी अधिकारी संजयसिंह चव्हाण, बँकेचे व्यवस्थापकीय संचालक आणि सीईओ आर. सुब्रमण्यकुमार उपस्थित होते. जिल्हा परिषद कोल्हापुर, नागाळा पार्क येथे सायकली स्वीकारण्यासाठी जमलेल्या मुलींनी मोठा उत्साह दाखवला. मुले शाळा सोडण्याचे एक प्रमुख कारण म्हणजे अंतर. या उपक्रमामुळे शिक्षणात प्रवेश वाढवण्यासाठी वाहतुकीची अत्यंत आवश्यक साधने उपलब्ध होतील.



उज्ज्वल भविष्याची गुरुकिल्ली

सायकली मुलींना अशा प्रकारे शाळेत जाण्यास मदत करतील जी ऊर्जा-कार्यक्षम आणि पर्यावरण पूरक असेल. बँक कोल्हापुर, चेन्नई, हैदराबाद, रायपूर, सिलीगुडी, गुवाहाटी, कोलकाता आणि गोवा यासह संपूर्ण भारतात १००० हून अधिक सायकली आणि स्कूल-किट्सचे वितरण करत आहे. आरबीएल बँकेचे व्यवस्थापकीय संचालक आणि सीईओ आर. सुब्रमण्यकुमार म्हणाले, आमच्या 'कम्युनिटी अँड द कॉज' या ध्येयासाठी आम्ही विविध सीएसआर उपक्रमा अंतर्गत कार्यक्रमांद्वारे उपेक्षित समुदायांना मदत करण्यासाठी पूर्णपणे वचनबद्ध आहोत. जगभरात, शिक्षण ही मुलींच्या उज्ज्वल भविष्याची गुरुकिल्ली आहे.

आरबीएल बँक द्वारे कोल्हापुरातील १०१ गरजू मुलींना सायकलींचे आणि स्कूल किटचे वाटप



जमलेल्या मुलींनी मोठा उत्साह दाखवला. मुले शाळा सोडण्याचे एक प्रमुख कारण म्हणजे अंतर. या उपक्रमामुळे शिक्षणात प्रवेश वाढवण्यासाठी वाहतुकीची अत्यंत आवश्यक साधने उपलब्ध होतील. सायकली मुलींना अशा प्रकारे शाळेत जाण्यास मदत करतील जी ऊर्जा-कार्यक्षम आणि पर्यावरण पूरक असेल. बँक कोल्हापुर, चेन्नई, हैदराबाद, रायपूर, सिलीगुडी, गुवाहाटी, कोलकाता आणि गोवा यासह संपूर्ण भारतात १००० हून अधिक सायकली आणि स्कूल-किट्सचे वितरण करत आहे.

जमलेल्या मुलींनी मोठा उत्साह दाखवला. मुले शाळा सोडण्याचे एक प्रमुख कारण म्हणजे अंतर. या उपक्रमामुळे शिक्षणात प्रवेश वाढवण्यासाठी वाहतुकीची अत्यंत आवश्यक साधने उपलब्ध होतील. सायकली मुलींना अशा प्रकारे शाळेत जाण्यास मदत करतील जी ऊर्जा-कार्यक्षम आणि पर्यावरण पूरक असेल. बँक कोल्हापुर, चेन्नई, हैदराबाद, रायपूर, सिलीगुडी, गुवाहाटी, कोलकाता आणि गोवा यासह संपूर्ण भारतात १००० हून अधिक सायकली आणि स्कूल-किट्सचे वितरण करत आहे.



Annexures

Experienced Board of Directors



Mr. Prakash Chandra

*Non – Executive Independent Director (Part Time Chairman)
Previously, Chairman of Central Board of Direct Taxes (CBDT)*



Mr. R Subramaniakumar

*Managing Director and CEO
A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank*



Mr. Rajeev Ahuja

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



Ms. Ranjana Agarwal

*Non-Executive Independent Director
Founder and managing partner of Vaish & Associates, Chartered Accountants*



Ms. Veena Mankar

*Non-Executive Non Independent Director
Currently, Chairman of RBL Finserve Ltd. Previously, Founder of Swadhaar Finserve Pvt. Ltd. And Swadhaar FinAccess*



Mr. Vimal Bhandari

*Non-Executive Non Independent Director
Executive Vice Chairman and CEO with Arka Fincap Limited (AFL)*



Mr. Ishan Raina

*Non-Executive Independent Director
Previously, Founder of Out of Home (OOH) India, Associated with J. Walter Thompson (JWT) and Lintas Advertising*



Mr. Chandan Sinha

*Non-Executive Independent Director
Previously, Executive Director, RBI. Career – Central Banker for 35 years*



Dr. Somnath Ghosh

*Non-Executive Independent Director
Retired Professor and Founding Dean (Academics) from Indian Institute of Management Kashipur*



Mr. Manjeev Singh Puri

*Non-Executive Independent Director
Former Indian Diplomat, former Ambassador to the European Union, Belgium, Luxembourg, Nepal and United Nations*

Board of Directors (Contd.)



Mr. Yogesh Dayal

Additional Director (Appointed by RBI)

A career Central Banker with 25 years of experience with RBI. Currently Chief General Manager and in charge of Department of Communications, RBI.



Mr. Gopal Jain

Non-Executive Non-Independent Director

Managing Partner and Founder of Gaja Capital, Founded Gaja Capital in 2004



Dr. Sivakumar Gopalan

Non-Executive Independent Director

Faculty of the Department of Computer Science and Engineering, IIT Bombay, since 1991

Professional and Experienced Leadership Team



Mr. R Subramaniakumar
Managing Director and CEO
A veteran banker with 40 years of experience; Previously, associated with PNB, Indian Bank and Indian Overseas Bank (40)



Mr. Rajeev Ahuja
Executive Director
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company (35)



Mr. R. Gurumurthy
Head – 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 (36)



Mr. Brijesh Mehra
Head – Wholesale Bank
Previously, Country Manager, Royal Bank of Scotland N.V. and prior to that associated with Grindlays Bank Public Limited Company (35)



Mr. Jaideep Iyer
Head - Strategy
Previously, Group President and Deputy CFO – Yes Bank (25)



Mr. Bhavtaran Singh (Sunny) Uberai
Chief of Staff
Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore (35)



Mr. Deepak Kumar
Chief Risk Officer
Previously, associated with State Bank of India and member of RBI committees (37)



Mr. Deepak Gaddhyan
Head – Branch & Business Banking
Previously, associated with ICICI Bank, Yes Bank (27)



Mr. Alok Rastogi
Head - Corporate Centre
Previously, associated with Yes Bank, CRISIL and CITI Bank (27)



Mr. Ravi Pichan
Chief Information Officer
Previously, associated with HDFC Life, Larsen & Toubro Infotech, Capgemini, (28)

Figures in brackets are years of work experience in financial services

Professional and Experienced Leadership Team (Contd.)



Mr. Vijay Anandh
Head of Retail Assets and Collections
Previously, associated with Barclays Finance, ICICI Bank

(25)



Mr. Pankaj Sharma
Chief Operations Officer
Previously, Head Retail Operations, Axis Bank

(21)



Mr. Sanker Parameswaran
Head - Legal
Previously, associated with ICICI Bank, Indian Hotels, Amway India

(35)



Mr. R. Rajagopalan
Head – Internal Audit
Previously, associated with HDFC Bank, Kotak Mahindra Bank

(30)



Mr. Prakash Gupta
Chief Compliance Officer
Previously, associated with Barclays, Credit-Suisse and Rabobank

(28)



Mr. N Hari Prakash
Head – Enterprise Risk
Previously, associated with RBS Plc. India, ABN Amro Bank N.V., ICICI Bank and HDFC Bank

(30)

Figures in brackets are years of work experience in financial services

Balance Sheet

Particulars	March 2022	Dec 2022	March 2023
<u>Liabilities</u>			
Capital	600	600	600
Reserves and Surplus	12,019	12,695	12,977
Deposits	79,007	81,746	84,887
Borrowings	11,093	10,623	13,331
Other Liabilities	3,491	3,891	4,082
Total	106,209	109,555	115,876
<u>Assets</u>			
Cash & Balances with RBI	13,111	5,010	6,238
Balances with other banks	4,437	3,054	2,282
Investments (Net)	22,274	26,777	28,875
Advances (Net)	60,022	66,684	70,209
Fixed and Other Assets	6,365	8,029	8,271
Total	106,209	109,555	115,876

Profit & Loss Statement

Particulars	Q4 FY23	Q4 FY22	Q3 FY23	FY23	FY22
Income					
Interest Earned	2,496	2,131	2,369	9,130	8,176
Interest Expended	1,285	1,000	1,220	4,678	4,149
Net Interest Income	1,211	1,131	1,148	4,451	4,027
Other Income	674	511	618	2,489	2,341
Total Income	1,885	1,643	1,767	6,941	6,367
Expenditure					
Operating Expenses	1,292	985	1,199	4,738	3,622
Employee Cost	357	279	333	1,340	1,002
Other Operating Expenses	934	706	866	3,398	2,620
Operating Profit	594	657	567	2,202	2,745
Provisions	235	401	293	1,022	2,860
On advances	182	392	244	900	2,804
On others	53	9	49	122	57
Profit Before Tax	359	257	274	1,181	(115)
Tax	88	59	65	298	(40)
Profit After Tax	271	198	209	883	(75)

Consolidated Balance Sheet

Particulars	March 2022	Dec 2022	March 2023
<u>Liabilities</u>			
Capital	600	600	600
Reserves and Surplus	11,931	12,617	12,926
Deposits	79,006	81,745	84,875
Borrowings	11,098	10,628	13,332
Other Liabilities	3,528	3,913	4,074
Total	106,163	109,502	115,806
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	13,111	5,010	6,238
Balances with other banks	4,446	3,062	2,289
Investments (Net)	22,129	26,632	28,730
Advances (Net)	60,005	66,656	70,186
Fixed and Other Assets	6,431	8,102	8,321
Total	106,163	109,502	115,806

Consolidated Profit & Loss Statement

Particulars	Q4 FY23	Q4 FY22	Q3 FY23	FY23	FY22
<u>Income</u>					
Interest Earned	2,616	2,201	2,467	9,550	8,445
Interest Expended	1,285	1,000	1,221	4,679	4,148
Net Interest Income	1,331	1,201	1,247	4,871	4,297
Other Income	684	513	624	2,507	2,352
Total Income	2,015	1,714	1,871	7,378	6,648
<u>Expenditure</u>					
Operating Expenses	1,390	1,090	1,288	5,135	3,994
Employee Cost	437	378	407	1,653	1,332
Other Operating Expenses	953	712	881	3,481	2,662
Operating Profit	625	624	583	2,243	2,654
Provisions	235	401	293	1,022	2,860
On advances	182	392	244	900	2,804
On others	53	9	49	122	57
Profit Before Tax	390	224	290	1,221	(207)
Tax	92	59	65	302	(40)
Profit After Tax	299	165	225	920	(166)

Historical Performance

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544	7,336	10,290	12,254	12,006	12,996
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	58,394	57,812	73,121	79,007	84,887
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	54,308	58,019	58,623	60,022	70,209
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	16,840	18,150	23,230	22,274	28,875
Net Profit	12	66	92	93	207	292	446	635	867	506	508	(75)	883
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	13.5	16.4	17.5	16.8	16.9
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.38	3.62	4.34	4.40	3.37
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.69	2.05	2.12	1.34	1.10
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	19.3	16.0	16.9	15.0	14.1
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,843	7,221	7,816	9,257	11,032
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.27	0.59	0.54	(0.07)	0.83
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	12.15	5.74	4.35	(0.60)	6.69
BVPS	49.99	52.62	63.03	71.3	75.77	91.17	113.07	155.99	171.93	202.29	204.90	200.27	216.76

Thank you