

May 7, 2020

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

Reg: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Sub: Outcome of Board Meeting

Dear Sir/Madam,

Pursuant to the applicable provisions of SEBI Listing Regulations, this is to inform you that the Board of Directors of the Bank at its meeting held today has, inter-alia, considered/approved the following:

1. Audited Standalone Financial Results for the quarter and financial year ended March 31, 2020 along with the Auditors Report (with unmodified opinion) duly considered by the Audit Committee of the Board and which were approved by the Board of Directors at its meeting held today (enclosed);
2. Audited Consolidated Financial Results for the financial year ended March 31, 2020 along with the Auditors Report (with unmodified opinion) duly considered by the Audit Committee of the Board and which were approved by the Board of Directors at its meeting held today (enclosed);

The Reserve Bank of India, vide its circular dated April 17, 2020, has decided that banks shall not make any further dividend pay-outs from profits pertaining to the financial year ended March 31, 2020 until further instructions. Accordingly, the final dividend for the year ended March 31, 2020 has not been recommended by the Board of Directors.


3. Authorised the Bank to issue debt instruments/ securities, from time to time, as may be permitted under the RBI guidelines upto an amount not exceeding Rs. 3,000 crore (three thousand crore), on private placement basis pursuant to section 42 of the Companies Act, 2013 read with the rules made thereunder, the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and the SEBI Listing Regulations, subject to the approval of the shareholders at the 77th Annual General Meeting of the Bank;

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RBL Bank Ltd.

In supplement to the above, please find enclosed herewith the following:

4. Press Release on the above-mentioned Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2020.
5. Investor Presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2020
6. Declaration in respect of Audit Report with unmodified opinion with respect to the aforesaid Audited Financial Results/Statements (Standalone and Consolidated) for the quarter/ financial year ended March 31, 2020.

Please note that the Board Meeting commenced at 2:55 p.m. and concluded at 4:09 p.m. 

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**



Niti Arya
Company Secretary

Encl: As above

B S R & Co. LLP

Chartered Accountants

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Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
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Auditor's Report on the Standalone Annual Financial Results of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Independent Auditor's Report To the Board of Directors of RBL Bank Limited

Report on the Audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone annual financial results of RBL Bank Limited ("the Bank") for the year ended 31 March 2020, attached herewith, (the "standalone Financial Results"), being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), except for the disclosures relating to Pillar 3 disclosure as at 31 March 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the standalone Financial Results and have not been audited by us. Attention is drawn to the fact that the figures for the last quarter ended 31 March 2020 and the corresponding quarter ended in the previous year as reported in these standalone 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 relevant financial year. Also the figures up to the end of the third quarter had only been reviewed and not subjected to audit.

In our opinion and to the best of our information and according to the explanations given to us, these standalone Financial Results:

- (i) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 disclosure as at 31 March 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the standalone Financial Results and have not been audited by us; and
- (ii) give a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit and other financial information for the year ended 31 March 2020.

B S R & Co (a partnership firm with
Registration No. BA61223) converted into
B S R & Co. LLP (a Limited Liability, Partnership
with LLP Registration No. AAB-8181)
with effect from October 14, 2013

Registered Office:
5th Floor, Lodha Excelus
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011, India

Auditor's Report on the Standalone Annual Financial Results of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)

RBL Bank Limited

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ("Act"). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results* section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

As more fully described in Note 7 to the standalone Financial Results, the Bank has recognized provision on loans that were overdue but standard as at 29 February 2020, for which moratorium benefit has been granted, based on the days past due status as on that date in accordance with the Reserve Bank of India COVID-19 Regulatory Package.

As more fully described in Note 7 to the standalone Financial Results, the extent to which the COVID-19 pandemic will have impact on the Bank's financial performance is dependent on future developments, which are highly uncertain.

Our conclusion is not modified in respect of this matter.

Responsibilities of Management and those Charged with Governance for the Standalone Annual Financial Results

These standalone Financial Results have been prepared on the basis of the standalone annual financial statements and reviewed quarterly standalone Financial Results upto the end of the third quarter. The Bank's Management and Board of Directors are responsible for the preparation of these standalone Financial Results that give a true and fair view of the net profit/loss and other financial information in accordance with the recognition and measurement principles laid down in the Accounting Standards specified under Section 133 of the Act, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Report on the Standalone Annual Financial Results of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)

RBL Bank Limited

Responsibilities of Management and those Charged with Governance for the Standalone Annual Financial Results (Continued)

In preparing the standalone Financial Results, Management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management and Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to standalone financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

Auditor's Report on the Standalone Annual Financial Results of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Continued)

RBL Bank Limited

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results (Continued)

- Evaluate the overall presentation, structure and content of the standalone Financial Results, including the disclosures, and whether the standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For B S R & Co. LLP
Chartered Accountants

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

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Date: 2020.05.07
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Manoj Kumar Vijai
Partner

Membership No: 046882

ICAI UDIN: 20046882AAAABB8037

Mumbai
07 May 2020

B S R & Co. LLP

Chartered Accountants

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Auditor's Report on the annual Consolidated 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

Independent Auditor's Report

To the Board of Directors of
RBL Bank Limited

Report on the Audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of RBL Bank Limited ("the Bank"/the parent) and its subsidiary (the parent and its subsidiary together referred to as "the Group"), for the year ended 31 March 2020, being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations") except for the disclosures relating to consolidated Pillar 3 disclosure as at 31 March 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the consolidated financial results and have not been audited by us. Attention is drawn to the fact that the figures for the last quarter ended 31 March 2020 and the corresponding quarter ended in the previous year as reported in these consolidated financial results are the balancing figures between consolidated audited figures in respect of the full financial year and the published year to date consolidated figures up to the end of the third quarter of the relevant financial year. Also the figures up to the end of the third quarter had only been reviewed and not subjected to audit.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated annual financial results:

- (i) include the annual financial results of the following entity
 - RBL Bank Limited
 - RBL Finserve Limited (formerly Swadhaar Finserve Private Limited)
- (ii) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations except for the disclosures relating to consolidated Pillar 3 disclosure as at 31 March 2020, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the consolidated financial results and have not been audited by us; and
- (iii) give a true and fair view, in conformity with the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group for the year ended 31 March 2020.

Auditor's Report on the annual Consolidated 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)

RBL Bank Limited

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. ("Act"). Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Results* section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter Paragraph

As more fully described in Note 8 to the consolidated financial results, the Bank has recognized provision on loans that were overdue but standard as at 29 February 2020, for which moratorium benefit has been granted, based on the days past due status as on that date in accordance with the Reserve Bank of India COVID-19 Regulatory Package.

As more fully described in Note 8 to the consolidated financial results, the extent to which the COVID-19 pandemic will have impact on the Bank's financial performance is dependent on future developments, which are highly uncertain.

Our conclusion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Consolidated Annual Financial Results

These Consolidated Financial Results have been prepared on the basis of the consolidated annual financial statements and reviewed quarterly consolidated financial results up to the end of the third quarter. The Bank's Management and Board of Directors are responsible for the preparation and presentation of these consolidated Financial Results that give a true and fair view of the consolidated net profit/loss and other financial information of the Group in accordance with the Accounting Standards specified under section 133 of the Act, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the consolidated financial results by the Directors of the Bank, as aforesaid.

Auditor's Report on the annual Consolidated 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)

RBL Bank Limited

Responsibilities of Management and Those Charged with Governance for the Consolidated Annual Financial Results (Continued)

In preparing the consolidated Financial Results, the respective Management and Board of Directors of the entities included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management and Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the Group are responsible for overseeing the financial reporting process of the Group.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Companies Act 2013, we are also responsible for expressing our opinion on whether the bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

Auditor's Report on the annual Consolidated 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)

RBL Bank Limited

Auditor's Responsibilities for the Audit of the Consolidated Financial Results (Continued)

- Evaluate the overall presentation, structure and content of the consolidated Financial Results, including the disclosures, and whether the consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/statements of the entities within the Group to express an opinion on the consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Bank and such other entities included in the consolidated Financial Results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

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

Chartered Accountants

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

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Manoj Kumar Vijai

Partner

Membership No: 046882

ICAI UDIN: 20046882AAAABC5664

Mumbai
07 May 2020

RBL Bank Limited

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

Corporate Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013

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AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

(₹ in Lacs)

Sr. No.	Particulars	Standalone				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	220,823	215,733	183,412	851,438	630,071
(a)	Interest/ discount on advances/ bills	180,651	176,144	146,864	690,680	504,983
(b)	Income on investments	33,869	35,472	29,739	137,269	109,344
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	5,769	3,551	4,523	19,142	11,124
(d)	Others	534	566	2,286	4,347	4,620
2	Other Income	50,054	48,697	40,923	191,025	144,237
3	Total Income (1+2)	270,877	264,430	224,335	1,042,463	774,308
4	Interest Expended	118,725	123,468	109,540	488,474	376,123
5	Operating Expenses (i)+(ii)	75,668	67,745	58,796	278,826	204,202
(i)	Employees cost	19,986	18,797	16,820	76,843	63,618
(ii)	Other operating expenses	55,682	48,948	41,976	201,983	140,584
6	Total Expenditure (4+5) excluding provisions and contingencies	194,393	191,213	168,336	767,300	580,325
7	Operating Profit before provisions and contingencies (3-6)	76,484	73,217	55,999	275,163	193,983
8	Provisions (other than tax) and Contingencies	61,408	63,829	19,997	199,885	64,068
9	Exceptional Items	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	15,076	9,388	36,002	75,278	129,915
11	Tax expense	3,640	2,393	11,284	24,711	43,220
12	Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	11,436	6,995	24,718	50,567	86,695
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	11,436	6,995	24,718	50,567	86,695
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	50,870	50,828	42,671	50,870	42,671
16	Reserves excluding Revaluation Reserves				1,007,336	711,970
17	Analytical Ratios					
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	16.45	15.66	13.46	16.45	13.46
(iii)	Earnings Per Share (EPS) – (Basic and Diluted) ₹					

Sr. No.	Particulars	Standalone				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
(a)	- Basic EPS before / after Extraordinary items (not annualized)	2.25	1.56	5.79	11.16	20.47
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	2.24	1.56	5.68	11.10	20.04
(iv)	NPA Ratios (Refer Note 10)					
(a)	Gross NPA	213,652	201,048	75,462	213,652	75,462
	Net NPA	118,937	123,641	37,274	118,937	37,274
(b)	Gross NPA %	3.62	3.33	1.38	3.62	1.38
	Net NPA %	2.05	2.07	0.69	2.05	0.69
(v)	Return on Assets % (annualised)	0.52	0.32	1.30	0.59	1.27

Notes:

- These results are reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors of the Bank at its meeting held in Mumbai on May 7, 2020. There are no qualifications in the auditor's report for the quarter and year ended March, 31 2020.
- The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2020.
- The figures of the last quarter for the current year and for the previous year are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures up to the third quarter. The figures up to the end of the third quarter were only reviewed and not subjected to audit.
- The results for the quarter and year ended March 31, 2020 are arrived at after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, Non-Performing Assets (NPAs), and depreciation on investments, income-tax and other usual and necessary provisions.
- During the quarter and year ended March 31, 2020, the Bank allotted 422,844 and 4,453,226 shares respectively, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- The Board of Directors at their meeting on March 17, 2020 approved an Interim Dividend of ₹ 1.50/- per share (previous year: full and final dividend ₹ 2.70/- per share) for the current year. The Bank did not declare Final Dividend for the current financial year pursuant to RBI circular no. DOR.BP.BC.No.64/21.02.067/2019-20 dated April 17, 2020 directing all banks not to make any further dividend pay-outs from the profits pertaining to the financial year ended March 31, 2020 until further instructions.
- The SARS-CoV-2 virus known as Covid-19 is a global pandemic, which continues to spread across the globe and has contributed to increase in volatility in financial markets and an unprecedented level of disruption on socio-economic activities. The Government of India had announced a series of lock-down from March 24, 2020 which has extended into May 2020. The recent directions from the Government allows for calibrated and gradual withdrawal of lockdown and partial resumption of economic activity with major economic centres still continuing to be under strict lockdown. The extent to which the COVID-19 pandemic will impact the Bank's provision on assets will depend on the future developments, which are highly uncertain, including new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by external authorities or by the Bank.

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

March 31, 2020 against the potential impact of COVID-19 based on the information available currently. The Bank holds ₹107.95 crore provisions in addition to the RBI prescribed norms.

8. The business operations of the Bank are largely concentrated in India and for the purpose of segment reporting, the Bank is considered to operate only in domestic segment.
9. RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015, on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards – Amendments' requires banks to make applicable Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio (LCR) under Basel III Framework. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: <http://www.rblbank.com/BaselDisclosures.aspx>. These disclosures have not been subjected to audit by the Statutory Auditors.
10. The disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
11. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.

SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

(₹ in Lacs)

Sr. No.	Particulars	Standalone				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
1	Segment Revenue					
(a)	Corporate / Wholesale Banking	131,745	130,348	128,163	532,177	434,884
(b)	Retail Banking	126,027	133,905	109,175	517,083	392,341
(c)	Treasury	150,387	149,488	133,482	604,112	465,713
(d)	Other Banking Operations	86,363	78,575	47,457	286,121	147,050
	Total [Items (a) to (d)]	494,522	492,316	418,277	1,939,493	1,439,988
	Less: Inter Segment Revenue	223,645	227,886	193,942	897,030	665,680
	Total Income	270,877	264,430	224,335	1,042,463	774,308
2	Segment Results (Profit (+)/ Loss (-) before tax)					
(a)	Corporate / Wholesale Banking	(18,847)	(36,612)	16,674	(68,811)	49,352
(b)	Retail Banking	12,992	20,766	8,723	59,439	39,877
(c)	Treasury	9,851	7,372	1,166	33,615	13,944
(d)	Other Banking Operations	11,237	17,890	9,434	51,204	26,741
	Total [Items (a) to (d)]	15,233	9,416	35,997	75,447	129,914
	Less: i) Interest	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	110	61	-	173	-
	(iii) Un-allocable income	47	(33)	(5)	(4)	(1)
	Total Profit Before Tax	15,076	9,388	36,002	75,278	129,915
3	Segment Assets					
	Corporate/Wholesale Banking	2,959,722	3,324,951	3,348,889	2,959,722	3,348,889
	Retail Banking	1,854,528	1,753,653	1,604,970	1,854,528	1,604,970
	Treasury	2,830,801	2,943,650	2,378,718	2,830,801	2,378,718
	Other Banking Operations	1,078,155	964,091	537,003	1,078,155	537,003
	Unallocated	174,571	159,408	166,302	174,571	166,302
	Total	8,897,777	9,145,753	8,035,882	8,897,777	8,035,882
4.	Segment Liabilities					
	Corporate/Wholesale Banking	2,588,225	2,050,448	2,104,407	2,588,225	2,104,407
	Retail Banking	2,893,803	3,985,709	2,976,795	2,893,803	2,976,795
	Treasury	2,331,245	2,030,656	2,186,824	2,331,245	2,186,824
	Other Banking Operations	25,730	23,079	12,484	25,730	12,484
	Unallocated	479	1,117	640	479	640
	Capital and Reserves	1,058,295	1,054,744	754,732	1,058,295	754,732
	Total	8,897,777	9,145,753	8,035,882	8,897,777	8,035,882

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”.

SUMMARISED STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lacs)

Particulars	As at March 31, 2020	As at March 31, 2019
	Audited	Audited
CAPITAL AND LIABILITIES		
Capital	50,870	42,671
Reserves and Surplus	1,007,425	712,061
Deposits	5,781,222	5,839,442
Borrowings	1,700,673	1,183,207
Other Liabilities and Provisions	357,587	258,501
Total	8,897,777	8,035,882
ASSETS		
Cash and Balances with Reserve Bank of India	641,508	483,952
Balances with banks and money at call & short notice	244,210	176,259
Investments (Net)	1,814,974	1,684,036
Advances (Net)	5,801,905	5,430,824
Fixed Assets	46,976	40,248
Other Assets	348,204	220,563
Total	8,897,777	8,035,882

STANDALONE CASH FLOW STATEMENT

(₹ in Lacs)

	Particulars	Year ended 31.03.2020	Year ended 31.03.2019
		Audited	Audited
I	Cash Flow from Operating Activities		
	Net Profit for the Year / Period (before taxes)	75,278	129,915
	Adjustments for:-		
	Add : Loss / (Profit) on Sale of Fixed Assets (Net)	(4)	-
	Add : Non-Cash Expenditure		
	Depreciation	13,830	12,190
	Provision / write-off of non performing advances	186,229	46,699
	Provision for standard assets	10,291	5,639
	Provision for investments	(1,362)	5,319
	Foreign Currency Translation Reserve (FCTL)	668	29
	ESOP Reserve	30	11
	Other provisions	4,727	6,411
	Cash Flow before Changes in Working Capital	289,687	206,213
	Adjustments for working capital changes:-		
	Increase/(Decrease) in Deposits	(58,219)	1,449,215
	Increase/(Decrease) in Other Liabilities	84,067	46,144
	Increase/(Decrease) in Deposits placed having original maturity greater than 3 months	15,294	2,767
	(Increase)/Decrease in Investments	(129,575)	(144,605)
	(Increase)/Decrease in Advances	(557,310)	(1,450,739)
	(Increase)/Decrease in Other Assets	(120,902)	(53,685)
	Direct Taxes paid	(31,450)	(58,400)
	Cash generated from Operating Activities	(508,408)	(3,090)
II	Cash Flow from Investing Activities		
	Addition to Other Fixed Assets	(18,729)	(18,388)
	Addition to Capital Work in Progress	(2,215)	(865)
	Sale of Fixed Assets	387	212
	Cash generated from Investing Activities	(20,557)	(19,041)
III	Cash Flow from Financing Activities		
	Proceeds of share issue (including ESOPs)	275,421	10,302
	Net Proceeds / (repayments) from borrowings	517,467	257,063
	Dividend and Dividend distribution tax	(23,121)	(10,700)
	Cash generated from financing Activities	769,767	256,665
IV	Increase/Decrease during the Year / Period	240,802	234,534
V	Opening Cash and Cash Equivalents	581,658	347,124
VI	Closing Cash and Cash Equivalents	822,460	581,658

AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

(₹ in Lacs)

Sr. No.	Particulars	Consolidated				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	228,117	222,378	183,448	877,865	630,208
(a)	Interest/ discount on advances/ bills	187,944	182,788	146,864	717,085	504,983
(b)	Income on investments	33,869	35,472	29,739	137,269	109,344
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	5,769	3,551	4,523	19,142	11,124
(d)	Others	535	567	2,322	4,369	4,757
2	Other Income	50,160	48,963	40,919	191,804	144,098
3	Total Income (1+2)	278,277	271,341	224,367	1,069,669	774,306
4	Interest Expended	118,725	123,468	109,542	488,474	376,065
5	Operating Expenses (i)+(ii)	83,018	75,005	60,336	306,575	204,390
(i)	Employees cost	25,667	23,979	21,010	96,750	75,231
(ii)	Other operating expenses	57,351	51,026	39,326	209,825	129,159
6	Total Expenditure (4+5) excluding provisions and contingencies	201,743	198,473	169,878	795,049	580,455
7	Operating Profit before provisions and contingencies (3-6)	76,534	72,868	54,489	274,620	193,851
8	Provisions (other than tax) and Contingencies	61,408	63,829	19,997	199,885	64,068
9	Exceptional Items	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	15,126	9,039	34,492	74,735	129,783
11	Tax expense	3,641	2,390	11,711	24,717	43,647
12	Net Profit (+)/Loss (-) from Ordinary Activities after tax before Minority Interest (10-11)	11,485	6,649	22,781	50,018	86,136
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period before Minority Interest (12-13)	11,485	6,649	22,781	50,018	86,136
15	Less : Share of Minority Interest	-	-	-	-	353
16	Add : Share in Profit (+)/Loss (-) of associate	-	-	-	-	-
17	Profit after tax (14-15+16)	11,485	6,649	22,781	50,018	85,783
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	50,870	50,828	42,671	50,870	42,671
19	Reserves excluding Revaluation Reserves				1,005,534	710,717
20	Minority Interest	-	-	-	-	-
21	Analytical Ratios					
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	16.45	15.66	13.46	16.45	13.46
(iii)	Earnings Per Share (EPS) - ₹					
(a)	- Basic EPS before / after Extraordinary items (not annualized)	2.26	1.49	5.34	11.04	20.25

Sr. No.	Particulars	Consolidated				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	2.25	1.48	5.23	10.98	19.83
(iv)	NPA Ratios (Refer Note 11)					
(a)	Gross NPA	213,652	201,048	75,462	213,652	75,462
	Net NPA	118,937	123,641	37,274	118,937	37,274
(b)	Gross NPA %	3.62	3.33	1.38	3.62	1.38
	Net NPA %	2.05	2.07	0.69	2.05	0.69
(v)	Return on Assets % (annualised)	0.52	0.30	1.19	0.58	1.27

Notes:

- These results are reviewed by the Audit Committee and subsequently taken on record and approved by the Board of Directors of the Bank at its meeting held in Mumbai on May 7, 2020. There are no qualifications in the auditor's report for the quarter and year ended March 31, 2020.
- The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2020.
- The figures of the last quarter for the current year and for the previous year are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures up to the third quarter. The figures up to the end of the third quarter are only reviewed and not subjected to audit.
- The results for the quarter and year ended March 31, 2020 are arrived at after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, Non-Performing Assets (NPAs), and depreciation on investments, income-tax and other usual and necessary provisions.
- The consolidated financial results of the group comprise the financial results of RBL Bank Limited and its wholly owned subsidiary RBL Finserve Limited (RFL) (formerly Swadhaar Finserve Private Limited (SFPL)).
- During the quarter and year ended March 31, 2020 the Bank allotted 422,844 and 4,453,226 shares respectively, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- The Board of Directors at their meeting on March 17, 2020 approved an Interim Dividend of ₹ 1.50/- per share (previous year: full and final dividend ₹ 2.70/- per share) for the current year. The Bank did not declare Final Dividend for the current financial year pursuant to RBI circular no. DOR.BP.BC.No.64/21.02.067/2019-20 dated April 17, 2020 directing all banks not to make any further dividend pay-outs from the profits pertaining to the financial year ended March 31, 2020 until further instructions.
- The SARS-CoV-2 virus known as Covid-19 is a global pandemic, which continues to spread across the globe and has contributed to increase in volatility in financial markets and an unprecedented level of disruption on socio-economic activities. The Government of India had announced a series of lock-down from March 24, 2020 which has extended into May 2020. The recent directions from the Government allows for calibrated and gradual withdrawal of lockdown and partial resumption of economic activity with major economic centres still continuing to be under strict lockdown. The extent to which the COVID-19 pandemic will impact the Bank's provision on assets will depend on the future developments, which are highly uncertain, including new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether mandated by external authorities or by the Bank.

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

March 31, 2020 against the potential impact of COVID-19 based on the information available currently. The Bank holds ₹107.95 crore provisions in addition to the RBI prescribed norms.

9. The business operations of the Group are largely concentrated in India and for the purpose of segment reporting, the Group is considered to operate only in domestic segment.
10. RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015, on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards – Amendments' requires banks to make applicable Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio (LCR) under Basel III Framework. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: <http://www.rblbank.com/BaselDisclosures.aspx>. These disclosures have not been subjected to audit by the Statutory Auditors.
11. The disclosures for NPA referred to in point 21 (iv) above correspond to Non Performing Advances.
12. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.

SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED MARCH 31, 2020

(₹ in Lacs)

Sr. No.	Particulars	Consolidated				
		Quarter ended 31.03.2020	Quarter ended 31.12.2019	Quarter ended 31.03.2019	Year ended 31.03.2020	Year ended 31.03.2019
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
1	Segment Revenue					
(a)	Corporate / Wholesale Banking	131,745	130,348	128,163	532,177	434,884
(b)	Retail Banking	126,027	133,905	109,175	517,083	392,341
(c)	Treasury	150,387	149,488	133,482	604,112	465,713
(d)	Other Banking Operations	93,764	85,485	47,490	313,327	147,049
	Total [Items (a) to (d)]	501,923	499,226	418,310	1,966,699	1,439,987
	Less: Inter Segment Revenue	223,646	227,885	193,943	897,030	665,681
	Total Income	278,277	271,341	224,367	1,069,669	774,306
2	Segment Results (Profit (+)/ Loss (-) before tax)					
(a)	Corporate / Wholesale Banking	(18,847)	(36,612)	16,674	(68,811)	49,352
(b)	Retail Banking	12,992	20,766	8,723	59,439	39,877
(c)	Treasury	9,851	7,372	1,166	33,615	13,944
(d)	Other Banking Operations	11,287	17,541	7,926	50,661	26,610
	Total [Items (a) to (d)]	15,283	9,067	34,489	74,904	129,783
	Less: i) Interest	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	110	61	-	173	-
	(iii) Un-allocable income	47	(33)	(3)	(4)	-
	Total Profit Before Tax	15,126	9,039	34,492	74,735	129,783
3	Segment Assets					
	Corporate/Wholesale Banking	2,959,722	3,324,951	3,348,889	2,959,722	3,348,889
	Retail Banking	1,854,528	1,753,653	1,604,970	1,854,528	1,604,970
	Treasury	2,830,801	2,943,650	2,378,718	2,830,801	2,378,718
	Other Banking Operations	1,078,724	963,444	540,900	1,078,724	540,900
	Unallocated	174,571	159,408	166,302	174,571	166,302
	Total	8,898,346	9,145,106	8,039,779	8,898,346	8,039,779
4.	Segment Liabilities					
	Corporate/Wholesale Banking	2,588,225	2,050,448	2,104,407	2,588,225	2,104,407
	Retail Banking	2,893,803	3,985,709	2,976,795	2,893,803	2,976,795
	Treasury	2,331,245	2,030,656	2,186,824	2,331,245	2,186,824
	Other Banking Operations	26,299	22,432	16,381	26,299	16,381
	Unallocated	2,281	2,968	1,893	2,281	1,893
	Capital and Reserves	1,056,493	1,052,893	753,479	1,056,493	753,479
	Total	8,898,346	9,145,106	8,039,779	8,898,346	8,039,779

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”.

SUMMARISED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lacs)

Particulars	As at March 31, 2020	As at March 31, 2019
	(Audited)	(Audited)
CAPITAL AND LIABILITIES		
Capital	50,870	42,671
Reserves and Surplus	1,005,623	710,808
Deposits	5,781,201	5,835,763
Borrowings	1,700,691	1,183,207
Other Liabilities and Provisions	359,961	267,330
Total	8,898,346	8,039,779
ASSETS		
Goodwill on Consolidation	4,068	4,068
Cash and Balances with Reserve Bank of India	641,567	484,005
Balances with banks and money at call & short notice	244,290	180,867
Investments (Net)	1,805,455	1,674,517
Advances (Net)	5,800,557	5,430,824
Fixed Assets	49,242	41,551
Other Assets	353,167	223,947
Total	8,898,346	8,039,779

May 7, 2020

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

Ref: Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular bearing Ref No. CIR/CFD/CMD/56/2016 dated May 27, 2016

Sub: Declaration in respect of Audit Reports with Unmodified Opinion

Dear Sir,

We hereby declare and confirm that the Auditors' Report on Audited Standalone Financial Results/Statements and Audited Consolidated Financial Results/Statements for the quarter / financial year ended on March 31, 2020 approved at the Board Meeting held today is with **Unmodified Opinion**.

For RBL Bank Limited



Amrut Palan
Chief Financial Officer

www.rblbank.com

RBL Bank Ltd.

PRESS RELEASE

RBL BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st MARCH 2020

Results Summary

- **Strong operating performance:**
 - Total Revenue for Q4FY20 grew by 33% YOY to ₹1,522 Crores
 - Net Interest Income in Q4FY20 grew by 38% YOY to ₹1,021 crores; NIM was 4.93%
 - Cost to Income for Q4FY20 at 49.7% against 51.2% for Q4FY19
 - Operating profit for Q4FY20 grew by 37% YOY to ₹765 Crores
 - Net profit for Q4FY20 was ₹114 crores

 - Total Revenue for FY20 grew by 39% YOY to ₹5,540 Crores
 - Net Interest Income in FY20 grew by 43% YOY to ₹ 3,630 crores; NIM for FY20 was 4.56%
 - Cost to Income for FY20 at 50.3% against 51.3% for FY19
 - Operating profit for FY20 grew by 42% YOY to ₹2,752 crores
 - Net profit for FY20 was ₹506 crores

- **CASA Growth amid Decline in Overall Deposits:**
 - Total deposits reduced 1% YOY
 - CASA grew by 17% YOY and 2% QOQ. CASA ratio was 29.6%. Average CASA ratio for Q4FY20 was 26.4%

- **Advances Growth:**
 - Advances book grew by 7% YOY with Non-Wholesale advances up 35% YOY and Wholesale advances reduced 16% YOY in line with planned portfolio recalibration
 - Non-Wholesale advances accounted for 56% of net advances of the bank

- **Well capitalized with sound liquidity:**
 - Overall capital adequacy at 16.45% with Common Equity Tier 1 ratio of 15.33% at the end of FY20
 - Average Liquidity Coverage Ratio at 161% for Q4FY20

- **Asset quality:**
 - Gross NPA ratio at 3.62% (3.33% in Q3FY20), Net NPA at 2.05% (2.07% in Q3FY20), Provision Coverage Ratio at 64.04% (58.07% in Q3FY20)

- **Network**
 - The bank added 62 branches during FY20 taking total number of branches to 386 as at 31st March, 2020. In addition the Bank also has 1,245 business correspondent branches, of which 263 are banking outlet

The Board of Directors of RBL Bank Limited approved the financial results for the quarter and year ended 31st March 2020 at its meeting held on Thursday, 7th May 2020.

Profit & Loss Account: Quarter & Financial Year ended 31st March 2020**Revenues, Operating Profit and Net Profit**

The Bank's total revenue for the quarter was ₹1,522 crores, up 33% YOY from ₹1,148 crores, operating profit for the quarter was ₹765 crores, up 37% YOY from ₹560 crores in Q4FY19. The Bank's Cost to Income for Q4FY20 at 49.7% against 51.2% for Q4FY19. Net profit for Q4FY20 stood at ₹114 crores.

For FY20, total revenue for the quarter was ₹5,540 crores, up 39% YOY from ₹3,982 crores, the operating profit grew 42% YOY to ₹2,752 crores from ₹1,940 crores in FY19. The Bank's Cost to Income for FY20 at 50.3% against 51.3% for FY19. Net profit for FY20 stood at ₹506 crores.

Net Interest Income and Net Interest Margin

The Bank's Net Interest Income (NII) grew 38% YOY to ₹1,021 crores during Q4FY20 from ₹739 crores in Q4FY19. NII for FY20 grew 43% YOY to ₹3,630 crores from ₹2,539 crores in FY19. Net interest margin for Q4FY20 was 4.93%, NIM for FY20 stood at 4.56%.

Other Income

Non-Interest Income for Q4FY20 grew 22% to ₹501 crores. Core Fee income for Q4FY20 grew 21% QOQ to ₹470 crores. Non-Wholesale fees constituted 78% of the Bank's total fee income.

For FY20, Non-Interest Income grew 32% YOY and stood at ₹1,910 crores, of which core fee income grew 29% YOY to ₹1,743 crores. Non-Wholesale fees constituted 73% of the Bank's total fee income.

Balance Sheet

As on 31st March 2020 the Bank's balance sheet grew 11% YOY and stood at ₹88,978 crores as on 31st March 2020. The total deposits reduced by 1% YOY and stood at ₹57,812 crores. CASA deposits grew by 17% YOY & 2% QOQ to Rs. 17,116 crores. The share of Retail Term Deposits and CASA in the Total Deposits was 59% as of 31st March 2020.

The Bank's advances grew 7% YOY to ₹58,019 crores as on 31st March 2020. Non-Wholesale advances grew 35% YOY to ₹32,525 crores and accounted for 56% of the net advances of the Bank. Within non-wholesale advances, Retail Assets grew 41% to ₹23,181 crores and DB & FI grew by 23% to ₹9,343 crores.

Capital Adequacy

Capital Adequacy Ratio as per BASEL III Capital regulations as at 31st March, 2020 was 16.45% against 13.46% as at 31st March 2019.

Asset Quality

The gross NPA ratio was 3.62% as at 31st March, 2020 as against 3.33% as at 31st Dec, 2019. The net NPA ratio was 2.05% as at 31st March, 2020 as against 2.07% as at 31st Dec, 2019. The Bank's provisioning coverage ratio stood at 64.04% as at 31st March, 2020 as against 58.07% as at 31st Dec, 2019.

The restructured standard assets portfolio was 0.08% as at 31st March, 2020 from 0.06% as at 31st Dec, 2019.

Network

The bank added 62 branches during FY20 to 386 branches as of 31st March, 2020. In addition the Bank also has 1,245 business correspondent branches, of which 263 are banking outlets. RBL Finserve Limited (“RBL Finserve”) (Formerly Swadhaar Finserve Private Limited), a 100% subsidiary of the Bank, accounts for 651 business correspondent branches.

Commenting on the performance Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said “The Bank has demonstrated strong growth in operating profits amidst an unprecedented and challenging business environment. In this backdrop, we will continue to be cautious, conservative and focused on preservation of the franchise. As a Bank, we will look to maintain surplus liquidity high capital levels, tighten risk filters further to manage and improve credit quality, and balance sheet protection.

A lot of this was already happening with the macro situation pre-COVID but the current environment has made it all the more important. We continue to maintain healthy liquidity. Deposit traction is gaining momentum again and our deposits are now higher than March 31 levels and in excess of ₹60,000 crores as of April end”

Key Financials:

₹ in crore	Q4 FY20	Q4 FY19	YoY	Q3 FY20	QoQ	FY20	FY19	YoY
Net Interest Income	1,021	739	38%	923	11%	3,630	2,539	43%
Other Income	501	409	22%	487	3%	1,910	1,442	32%
Net Total Income	1,522	1,148	33%	1,410	8%	5,540	3,982	39%
Operating Profit	765	560	37%	732	4%	2,752	1,940	42%
Net profit (after tax)	114	247	(54%)	70	64%	506	867	(42%)

₹ in crore	March 31, 2020	March 31, 2019	YoY	December 31, 2019	QoQ
Advances (Net)	58,019	54,308	7%	59,635	(3%)
Deposits	57,812	58,394	(1%)	62,907	(8%)
Investments (Net)	18,150	16,840	8%	19,100	(5%)

Key ratios:

Particulars (in %)	Q4 FY20	Q4 FY19	FY20	FY19
Net Interest Margin	4.93	4.23	4.56	4.14
Cost to Income	49.7	51.2	50.3	51.3
Return on Assets	0.52	1.30	0.59	1.27
Return on Equity	4.28	13.41	5.74	12.15
Gross NPA	3.62	1.38	3.62	1.38
Net NPA	2.05	0.69	2.05	0.69
Provision Coverage Ratio	64.04	65.30	64.04	65.30

About RBL Bank

RBL Bank is one of India's fastest growing private sector banks with an expanding presence across the country. The Bank offers specialized services under six business verticals namely: Corporate & Institutional Banking, Commercial Banking, Branch & Business Banking, Retail Assets, Development Banking and Financial Inclusion, Treasury and Financial Markets Operations. It currently services over 8.49 million customers through a network of 386 branches, 1,245 business correspondent branches (of which 263 banking outlets) and 389 ATMs spread across 28 Indian states and Union Territories.

RBL Bank is listed on both NSE and BSE (RBLBANK). For further details, please visit www.rblbank.com

Ratings:

- ICRA AA- (Hyb) with a stable outlook for Basel III compliant Tier II subordinate debt program
- CARE AA- with a stable outlook for Basel III compliant Tier II subordinate debt program
- ICRA MAA with a stable outlook for Fixed (Medium Term) Deposits program
- ICRA A1+ for Fixed (Short Term) Deposits program
- ICRA A1+ for certificate of deposit program

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₹1 crore = ₹10 million



Investor Presentation

4th Quarter/ FY 20

May 7, 2020



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

Glossary and Key Notes

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

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Key Performance Highlights

Q4/ FY20 Financial Highlights

- ▶ **Strong Total Revenue growth , 8% sequentially in Q4 FY20 (FY20 growth of 39% YOY)**
- ▶ **NII growth, 11% sequentially in Q4 FY20 (FY20 growth of 43% YOY); Other Income sequential growth , 3% in Q4FY20 (FY20 growth of 32% YOY)**
- ▶ **NIM at a new all time high of 4.93% in Q4 FY20 (4.56% for FY20, up 42bps YoY)**
- ▶ **PPOP growth , 4% sequentially to Rs. 765 crore in Q4 FY20 and 42% in FY20 to Rs. 2,752 crore, reflecting the strength of the franchise**
- ▶ **Net Profit, Rs. 114 crore in Q4 FY20 (Rs. 70 crore in Q3FY20) and Rs. 506 crore for FY20**
- ▶ **Advances growth of 7% YoY; Deposit reduction of 1% YoY; CASA grew 17% YoY and 2% QoQ**
- ▶ **Slippages consistently reducing since Q2FY20**
- ▶ **GNPA at 3.62% vs. 3.33% in Q3 FY20, NNPA at 2.05% vs. 2.07% in Q4 FY19**
- ▶ **Additional provisions taken, PCR (incl. Technical Writeoffs) at 64.0% at Q4 FY20 vs. 58.1% in Q3 FY20**
- ▶ **Total customer base of 8.49 million; addition of 0.67 million in the quarter**

Q4 FY20 Highlights

		— YoY Growth —	— QoQ Growth —
Net interest Income	Rs. 1,021cr	38%	11%
Core Fee Income	Rs. 470cr	21%	(1%)
Net Total Income	Rs. 1,522cr	33%	8%
Operating Profit	Rs. 765cr	37%	4%
Net Profit	Rs. 114cr	(54%)	64%

FY20 Highlights

— YoY Growth —

Net interest Income	Rs. 3,630cr	43%
Core Fee Income	Rs. 1,743cr	29%
Net Total Income	Rs. 5,540cr	39%
Operating Profit	Rs. 2,752cr	42%
Net Profit	Rs. 506cr	(42%)

Q4 FY20 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 58,019cr

7%

(3%)

**Wholesale
Advances**

Rs. 25,494cr

(16%)

(13%)

**Non-Wholesale
Advances**

Rs. 32,525cr

35%

7%

Deposits

Rs. 57,812cr

(1%)

(8%)

CASA

Rs. 17,116cr

17%

2%

Key Indicators

Pre-IPO

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

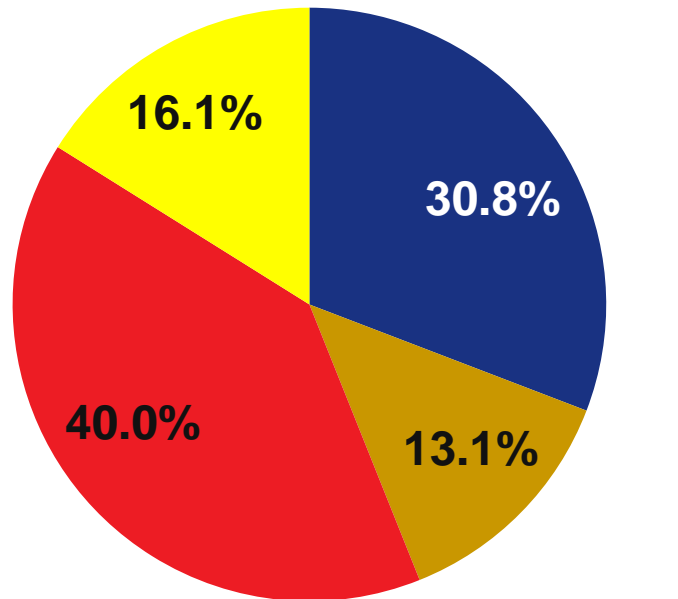
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

Post Listing Performance

	Advances	YoY	NIM	Net Profit	RoA
Q3 FY17	26,773	46%	3.4%	129	1.17%
Q4 FY17	29,449	39%	3.5%	130	1.20%
Q1 FY18	31,108	40%	3.5%	141	1.19%
Q2 FY18	33,576	35%	3.7%	151	1.19%
Q3 FY18	36,890	38%	3.9%	165	1.22%
Q4 FY18	40,268	37%	4.0%	178	1.25%
Q1 FY19	42,198	36%	4.0%	190	1.26%
Q2 FY19	45,873	37%	4.1%	205	1.26%
Q3 FY19	49,893	35%	4.1%	225	1.27%
Q4 FY19	54,308	35%	4.2%	247	1.30%
Q1 FY20	56,837	35%	4.3%	267	1.31%
Q2 FY20	58,476	27%	4.3%	54	0.25%
Q3 FY20	59,635	20%	4.6%	70	0.32%
Q4 FY20	58,019	7%	4.9%	114	0.52%

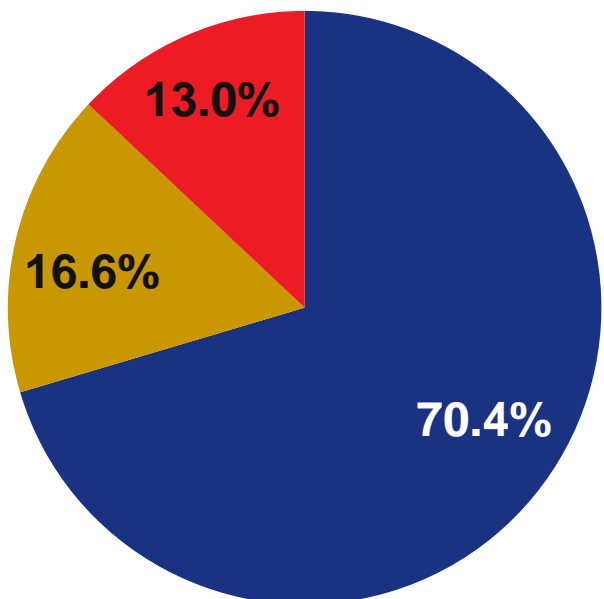
Key Indicators – Business Breakup

Advances by Segment (%)



■ CIB ■ CB ■ Retail Assets ■ DB&FI

Deposit Breakup (%)



■ Term Deposits ■ Saving Deposits
■ Current Deposits



RBL Vision 2020

Performance to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual FY20
Advances	30-35% CAGR	FY16 to FY19: 37% CAGR FY16 to FY20 :29% CAGR
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0%; FY 18: 24.3%; FY 19: 25.0%; FY20: 29.6%
Other Income %	~ 1/3 rd of Net Total Income	34.5%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5%; FY 18: 53.0%; FY 19: 51.3%, FY20: 50.3%
Return Ratios	~ 1.50% RoA by 2020	FY 16: 0.98%; FY 17 : 1.08%; FY 18: 1.21%; FY 19: 1.27%, FY20: 0.59%

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, Zomato, ET Money, Paisa Bazaar, MoneyTap)



Distribution

Enhancing distribution through a combination of owned branches, and BCs

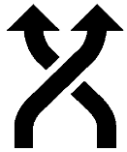
386 own branches, 1245 BC branches (including 263 Banking Outlets) serve over 8.49 Mn customers pan-India



Platforms

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



Financial Performance

Strong Pre-Provisioning Operating Profit Momentum Continues

Parameter	Q4 FY20	Q4 FY19	YoY	Q3 FY20	QoQ	FY20	FY19
Net Interest Income	1,021	739	38%	923	11%	3,630	2,539
Other Income	501	409	22%	487	3%	1,910	1,442
Net Total Income	1,522	1,148	33%	1,410	8%	5,540	3,982
Operating Profit	765	560	37%	732	4%	2,752	1,940
Net Profit	114	247	(54%)	70	64%	506	867

Parameter	Q4 FY20	Q4 FY19	Q3 FY20	FY20	FY19
Other Income/Total Income	32.9%	35.6%	34.5%	34.5%	36.2%
Cost/Income	49.7%	51.2%	48.1%	50.3%	51.3%
Net Interest Margin	4.9%	4.2%	4.6%	4.6%	4.1%
Credit Cost/Advances (bps)*	99	29	109	339	111
RoA	0.52%	1.30%	0.32%	0.59%	1.27%
RoE	4.28%	13.4%	3.1%	5.7%	12.2%

* Not Annualized

Balance Sheet Parameters

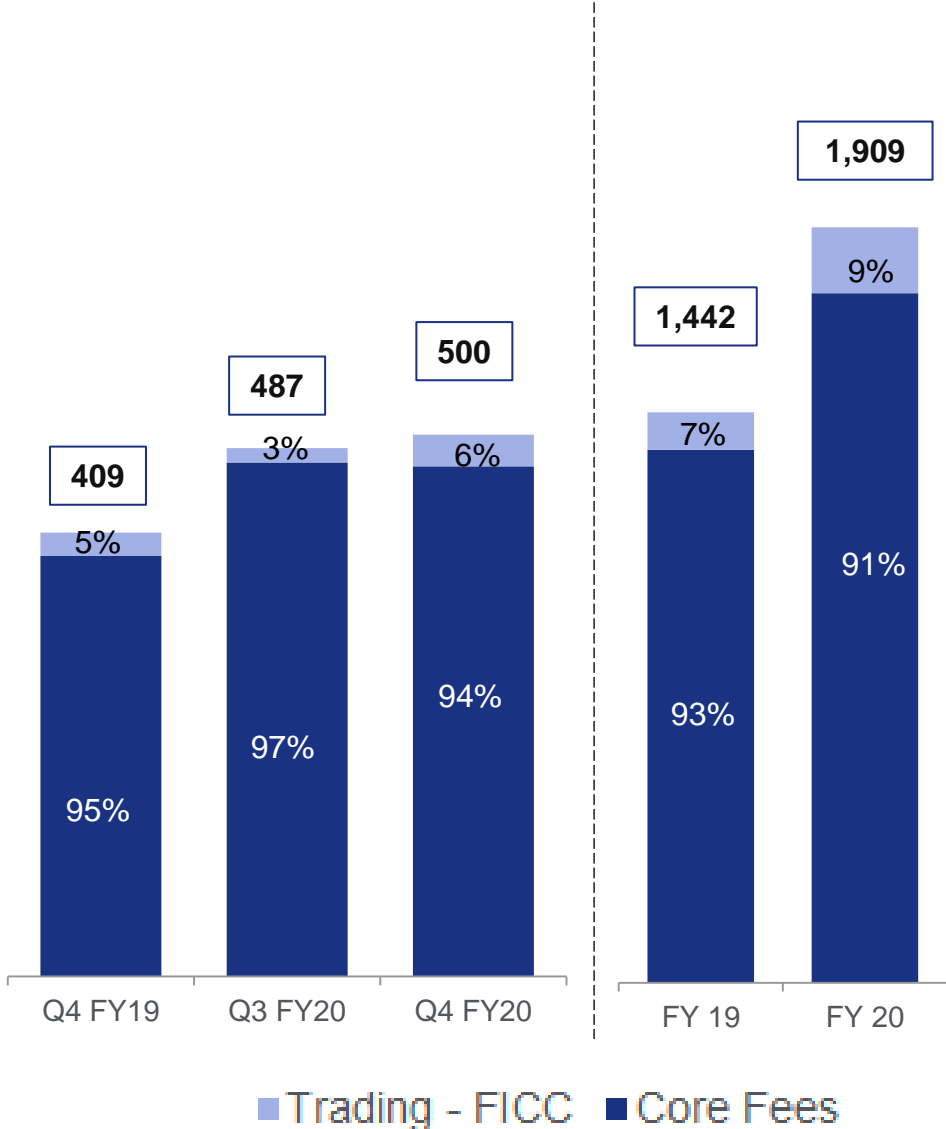
Parameter	March 31,2020	March 31,2019	YoY
Advances	58,019	54,308	7%
Deposits	57,812	58,394	(1%)
Investments	18,150	16,840	8%

Parameter	Dec 31,2019	March 31,2019	March 31,2020
CASA	26.8%	25.0%	29.6%
GNPA	3.33%	1.38%	3.62%
NNPA	2.07%	0.69%	2.05%
Net Stressed Assets	2.14%	0.73%	2.13%
PCR (incl. Technical Writeoffs)	58.1%	65.3%	64.0%
CRAR	16.1%*	13.5%	16.4%

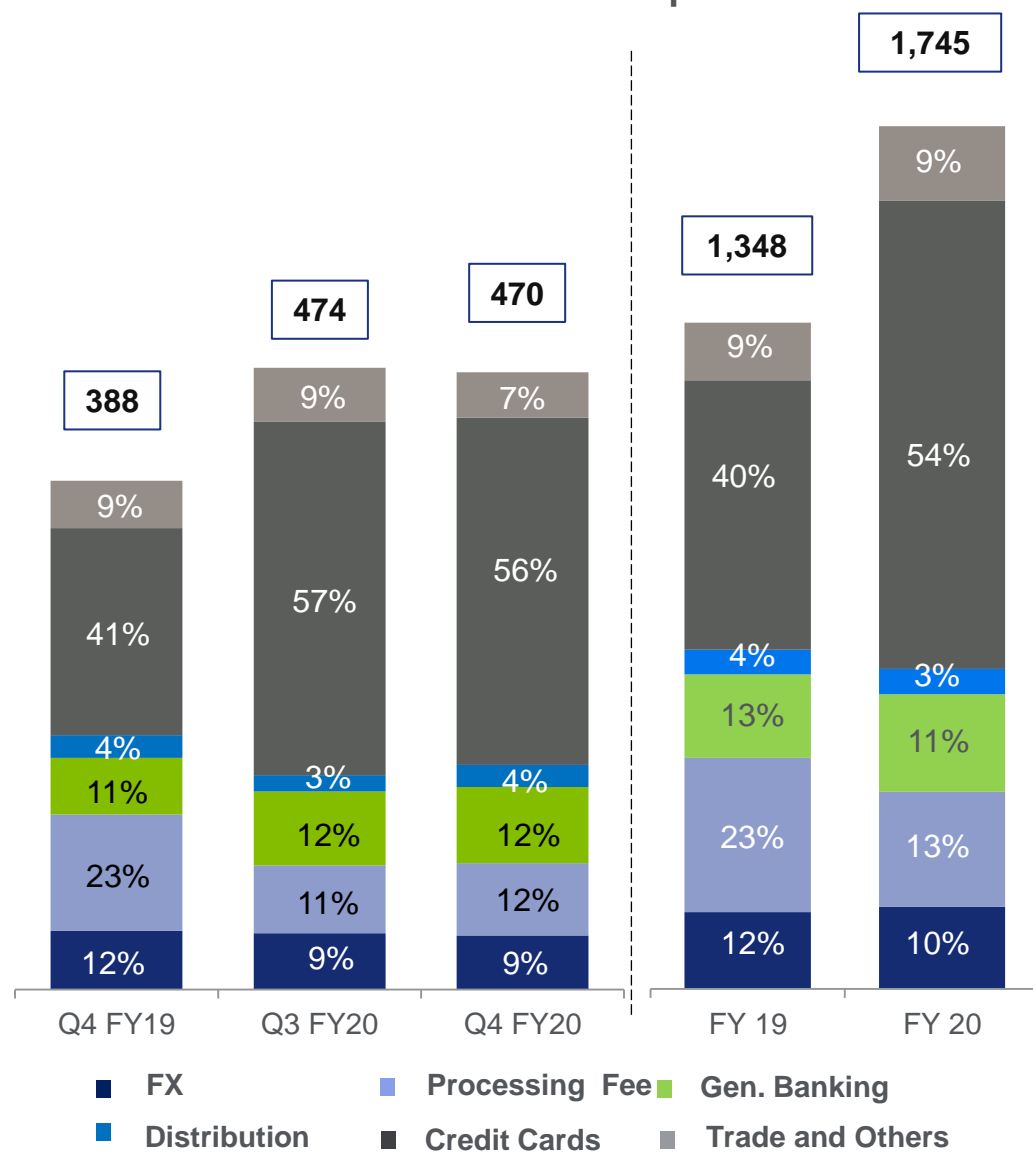
* including interim profits

Well Diversified Other Income Profile; Cards Driving Core Fee Income

Other Income

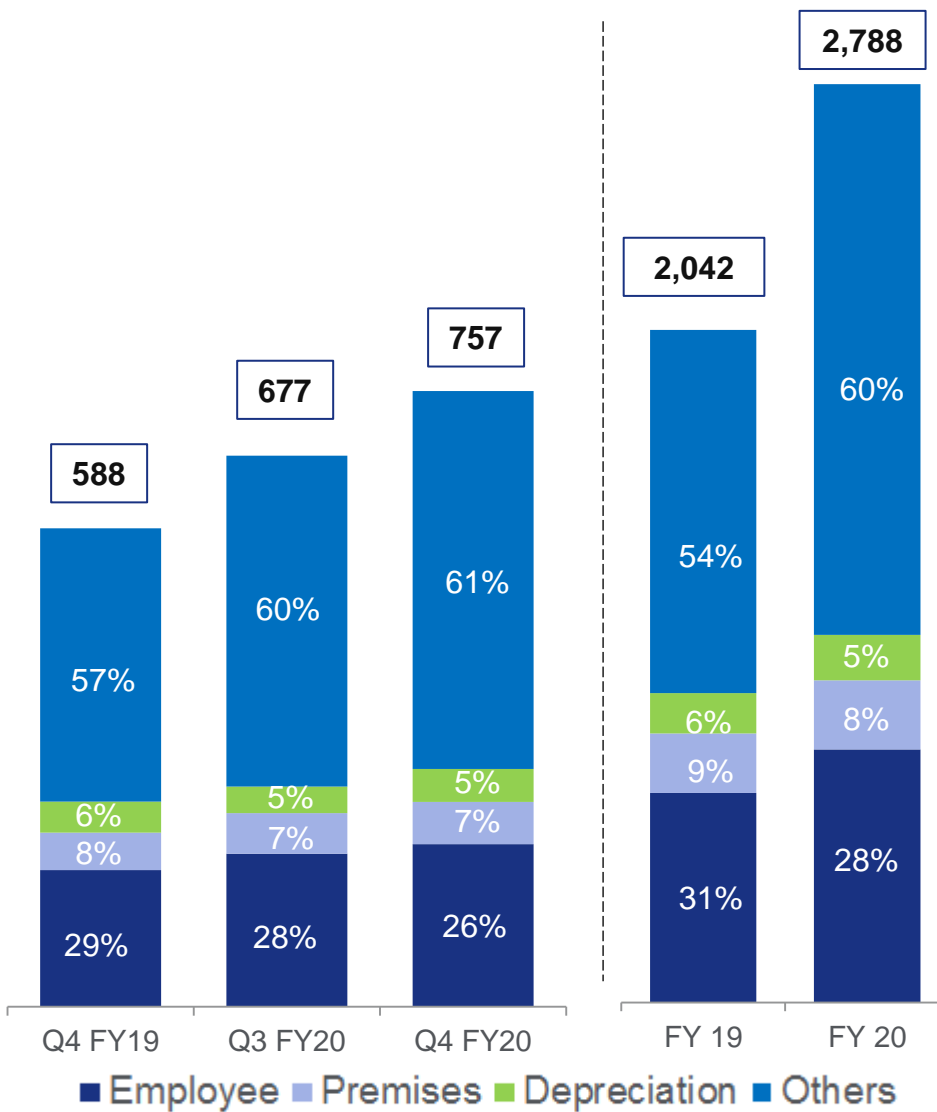


Core Fee Income Breakup

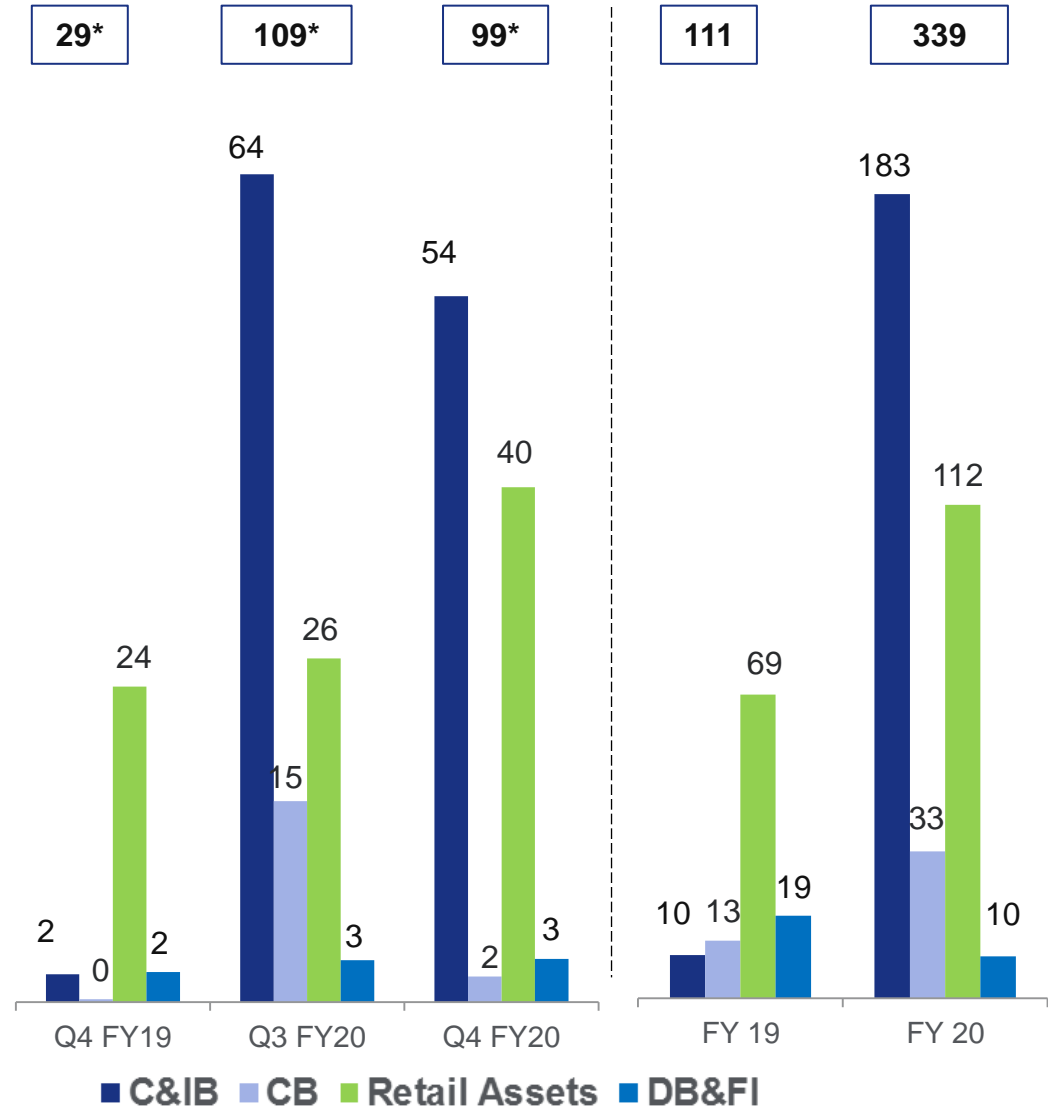


Cost Growth Driven by Business Expansion; Credit Costs due to Increased Provisions

Operating Expenses



Net Credit Cost by Business (bps)



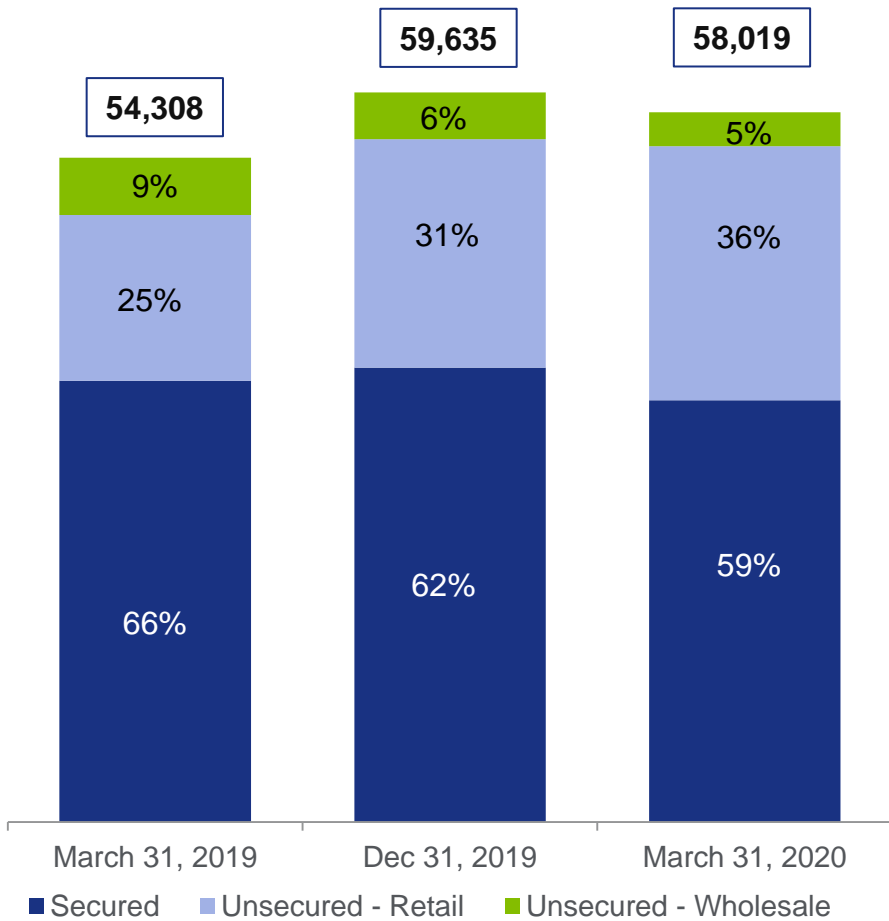
* Not Annualized for the bank or at individual segment level for the quarter

Changing Advances Mix and Improving Yields Helping NIMs

	March 31,2020	March 31,2019	YoY	Yield FY 20	Proportion
C&IB	17,884	21,354	(16%)	8.9% (8.9%)	44%
CB	7,611	8,875	(14%)		
Wholesale	25,494	30,229	(16%)	15.6% (14.6%)	56%
Retail Assets	23,181	16,468	41%		
<i>LAP</i>	<i>7,591</i>	<i>6,453</i>	<i>18%</i>		
<i>Credit Cards</i>	<i>10,509</i>	<i>5,283</i>	<i>99%</i>		
<i>Retail Agri</i>	<i>1,484</i>	<i>1,571</i>	<i>(6%)</i>		
<i>BIL</i>	<i>1,615</i>	<i>1,459</i>	<i>11%</i>		
<i>Others</i>	<i>1,982</i>	<i>1,701</i>	<i>17%</i>		
DB & FI	9,343	7,611	23%		
<i>Micro-banking</i>	<i>6,445</i>	<i>5,028</i>	<i>28%</i>		
<i>IFI</i>	<i>1,648</i>	<i>1,579</i>	<i>4%</i>		
<i>MSME</i>	<i>1,251</i>	<i>1,004</i>	<i>25%</i>		
Non-Wholesale	32,525	24,079	35%		
Total	58,019	54,308	7%	FY 19 yields in brackets	

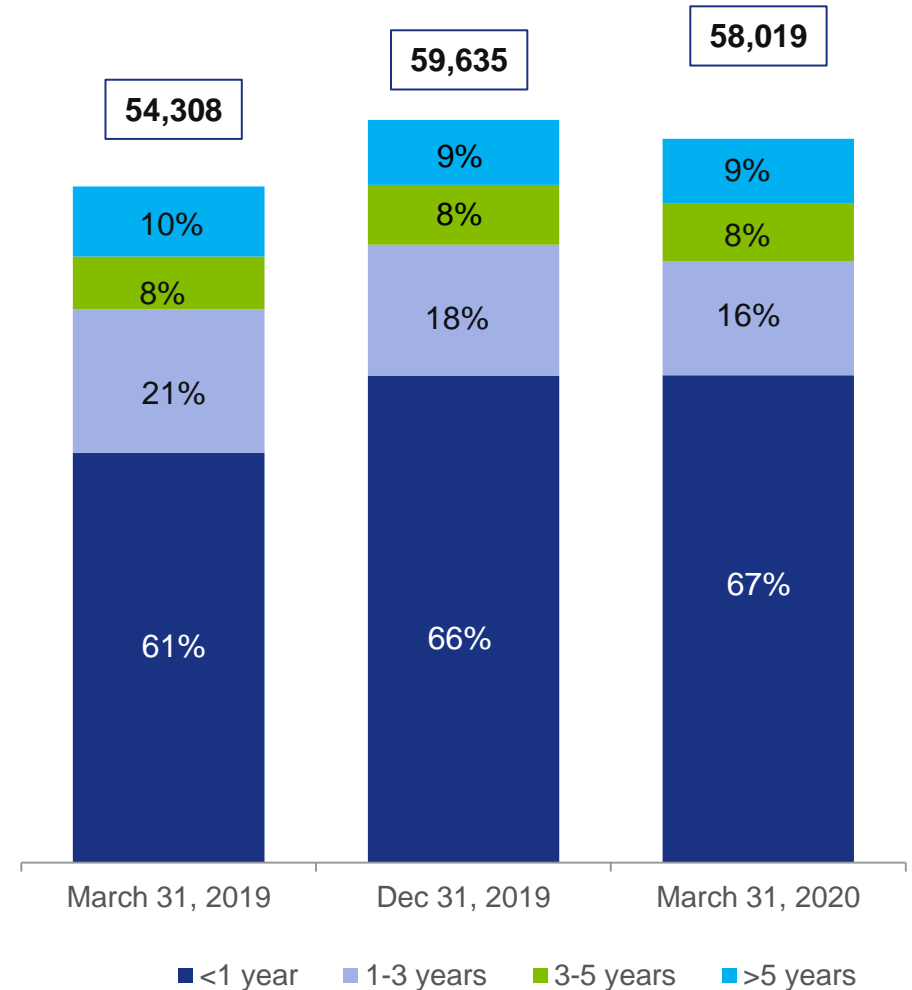
Diversified Loan Portfolio

Break up of advances - Secured/Unsecured



Secured includes security under perfection

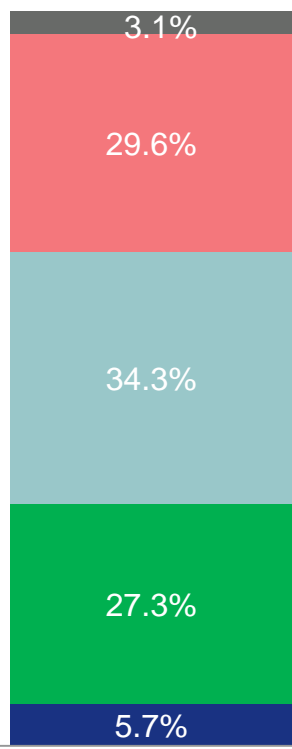
Tenor of Advances



Borrowers' External Rating Profile – Based on Total Exposure

March 31, 2019

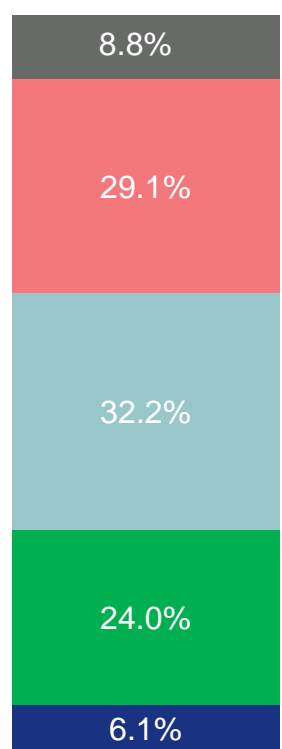
63,272



External Ratings

Dec 31, 2019

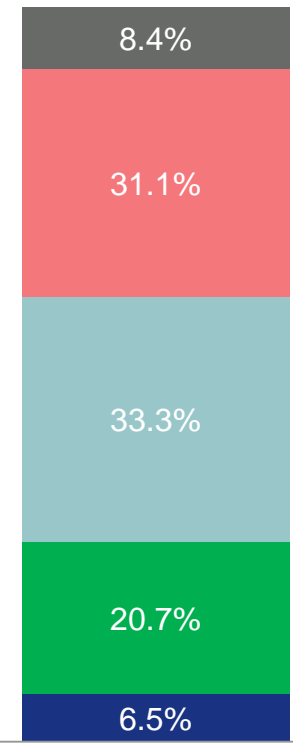
60,031



External Ratings

March 31, 2020

56,163



External Ratings

On Internal Facility rating

17.9%

3.0%

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

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

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

Additional Colour on BBB and BB Rated Exposure

- Identified COVID related sectors are airlines, real estate, gems and jewellery, auto, entertainment, construction, shipping and logistics, organised retail, textiles, hospitality and small NBFCs
 - Total BBB rated exposure to these sectors is 5.6%
 - Total BB rated exposure to these sectors is 1.8%

BBB Rated Exposure

- Fully secured, granular portfolio both in terms of size and sectoral exposure
 - Highest sectoral exposure of 1.7%
 - Approx. 400 customers with average exposure of Rs. 28 crores
 - Highest single exposure is Rs. 277 crores, fully secured
 - 22% of exposure has a facility rating of A- or better
- Ratings for more than 70% of the exposure has been unchanged for the last 1-2 years

BB and below Rated Exposure

- Portfolio almost fully secured and granular both in terms of size and sectoral exposure
 - 350 total customers with an average of Rs. 10 crore
 - Approx.50% of the exposure has a facility rating better than investment grade
 - Two large exposures between Rs. 250 crore -Rs. 350 crore , fully secured ; 3 accounts between Rs. 100 crore - Rs. 150 crore, where one account is unsecured, non-fund exposure

SMA1/ SMA2 has been Consistently Low for the Bank

Quarter Ended	SMA 1	SMA 2	SMA 1 as a % of Advances	SMA 2 as a % of Advances
Mar-18	86	39	0.21%	0.10%
Jun-18	47	64	0.11%	0.15%
Sep-18	478	139	1.04%	0.30%
Dec-18	221	79	0.44%	0.16%
Mar-19	478	20	0.88%	0.04%
Jun-19	229	395	0.40%	0.70%
Sep-19	264	230	0.45%	0.39%
Dec-19	329	532	0.55%	0.89%
Mar-20*	221	316	0.38%	0.55%

* SMA 1 is 0.09% and SMA 2 is 0.44% are after taking dispensation under the RBI circulars of March 27 and April 17

Diversified Industry Mix

Top 10 Industry*

Industry	Outstanding FB+NFB Exposure	FB-NFB Split	% of Outstanding FB+NFB Exposure
Construction	3,531	29:71	4.7%
NBFC (ex. HFC & DFI)	3,461	99:1	4.6%
Engineering	2,608	34:66	3.5%
Real Estate	2,396	93:7	3.2%
Professional Services	2,250	83:17	3.0%
Retail/ Distribution	2,229	68:32	3.0%
Power	1,896	66:34	2.5%
Metals	1,575	58:42	2.1%
Pharma	1,552	74:26	2.1%
Logistic Services	1,288	70:30	1.7%

* As of March 31, 2020 based on actual outstanding

Non Fund Based Book

Particulars	March 31, 2020	Mar ch31, 2019	Dec 31, 2019
Guarantees	11,133	11,765	11,725
Letter of Credit, Acceptances, Endorsements and other Obligations	4,926	5,410	4,801

Asset Quality Impacted by Stress in Select Accounts

— Gross NPA by business segment —

	Quarter Ended			Gross NPA by business segment			
	March 31,2020	Dec 31,2019	Sep 30, 2019	Business segment	March 31,2020	Dec 31,2019	Sep 30, 2019
Movement of Gross NPAs				C&IB	1,469.7	1,375.3	842.4
Opening Balance	2,010	1,539	789	% of total advances	2.49%	2.28%	1.43%
(+) Additions during the period	709	1,048	1,377	CB	88.2	62.5	198.6
(-) Upgrade	53	46	260	% of total advances	0.15%	0.10%	0.34%
(-) Recoveries	179	88	55	Retail Assets	466.9	475.1	421.4
(-) Write Offs	350	443	313	% of total advances	0.79%	0.79%	0.71%
Closing Balance	2,137	2,010	1,539	DB&FI	111.6	97.6	76.7
Gross NPA (%)	3.62%	3.33%	2.60%	% of total advances	0.19%	0.16%	0.13%
Net NPA	1,189	1,236	912	Total	2,136.5	2,010.5	1,539.1
Net NPA (%)	2.05%	2.07%	1.56%	Total (%)	3.62%	3.33%	2.60%
Provisioning Coverage Ratio (PCR) (%)	64.04%	58.07%	58.45%				
Slippage Ratio	1.19%	1.79%	2.42%				
Restructured %	0.08%	0.06%	0.04%				
Net Stressed Assets%	2.13%	2.14%	1.60%				

• There are Nil Security Receipts

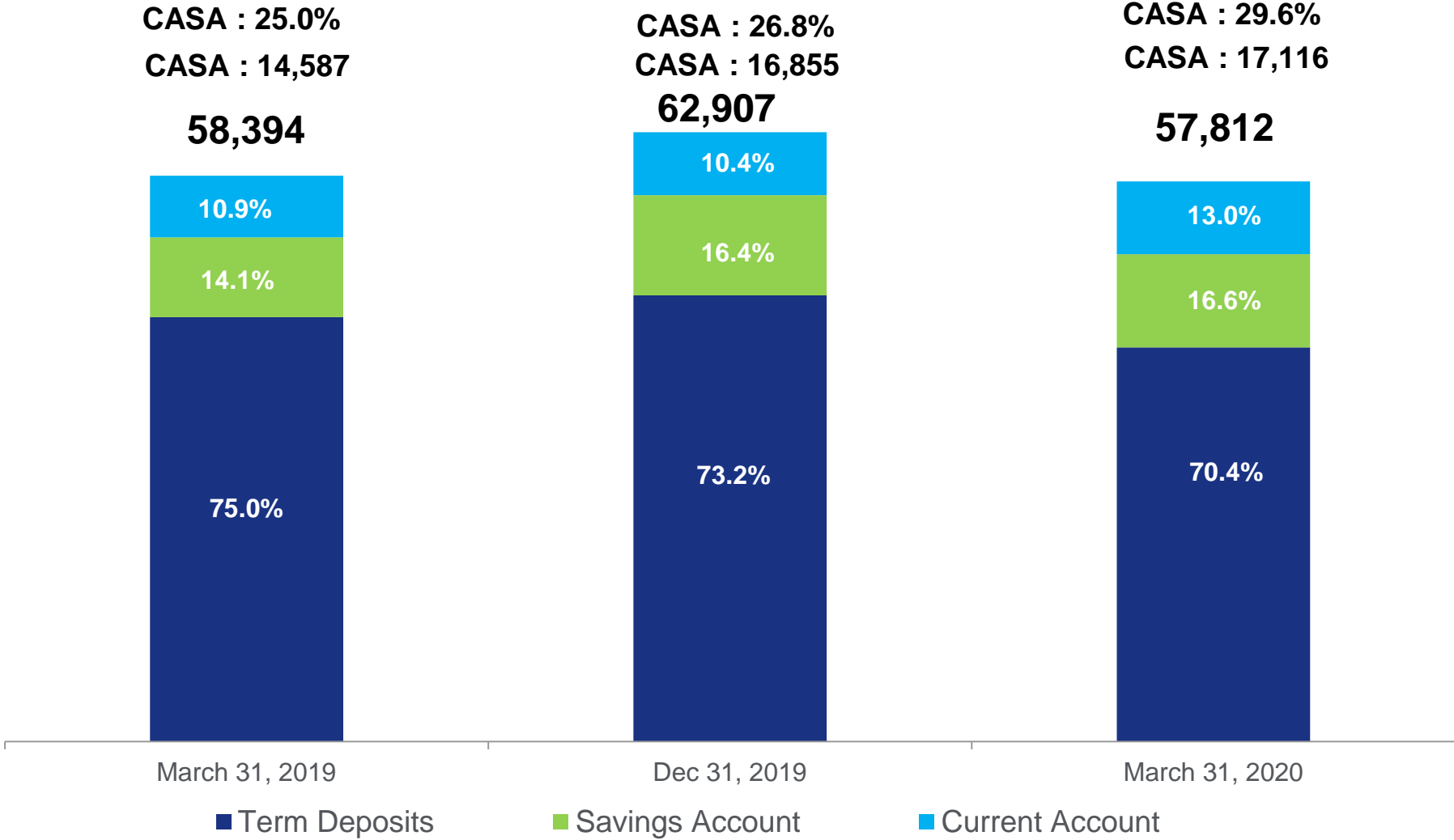
Capital Adequacy - Well Capitalized

Particulars	March 31, 2020	March 31, 2019	Dec 31, 2019
Tier 1 Capital Funds*	10,324	7,210	10,236
Tier 2 Capital Funds	751	814	721
Total Capital Funds	11,075	8,024	10,957
Total RWA	67,326	59,607	68,158
Tier 1 CRAR*	15.3%	12.1%	15.0%
Total CRAR*	16.4%	13.5%	16.1%
RWA/Total Assets	75.7%	74.2%	74.5%

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

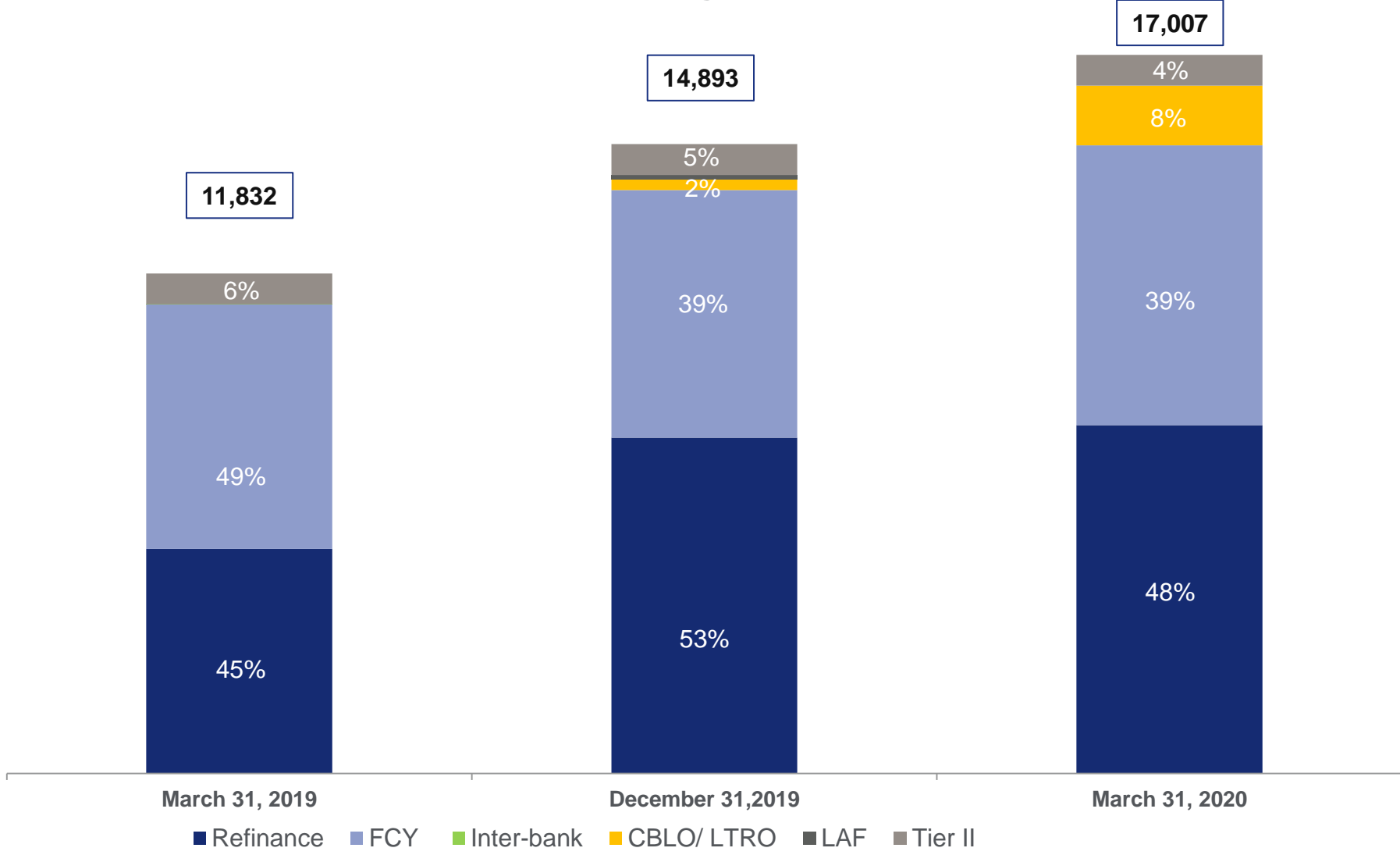
CASA Continues Strong Growth Traction

17% YoY growth in CASA, 2% QoQ ; Total deposits declined 1% YoY

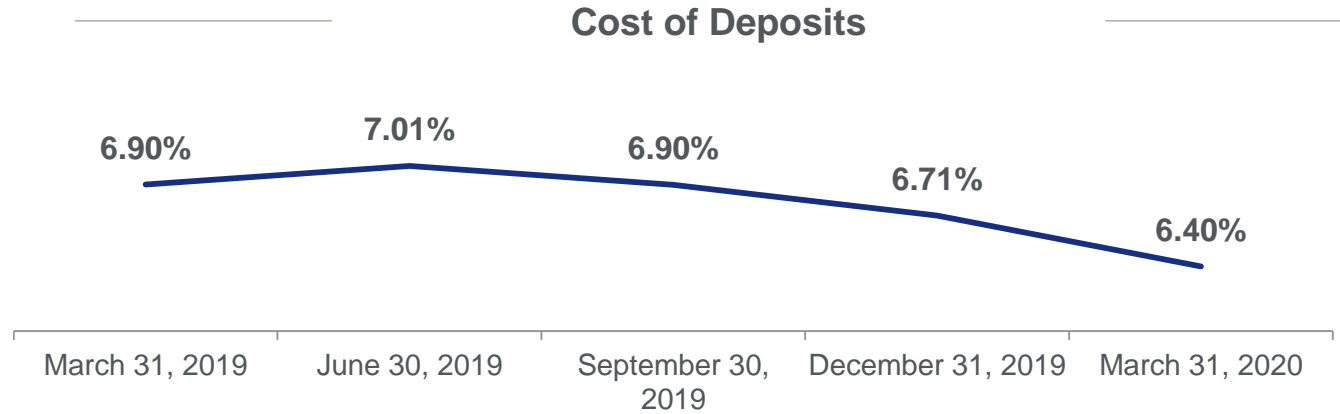


Diversified Borrowing Streams

Borrowing Breakup



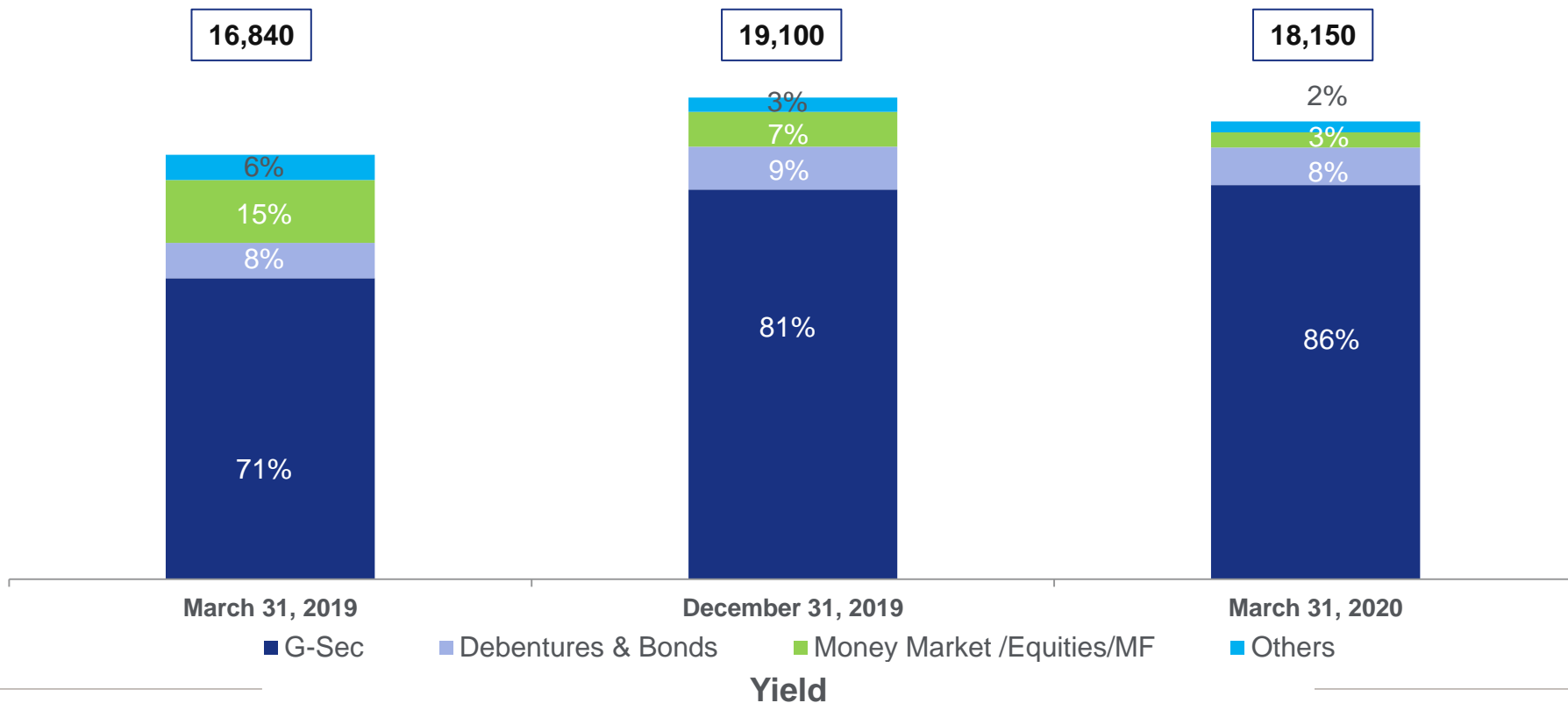
Deposits – Some Recent Trends



- **Deposits traction gaining momentum again**
 - Total deposits have increased 4% since March 31st, 2020 to approx. Rs. 60,000 crores as of 30th April 2020 with CASA ~ 31%
 - Government deposits are at pre-COVID levels
- **Improving CASA both on an overall as well as average basis**
 - Average CASA was 26.4% for Q4 FY20 vs 24.2% for Q3 FY20 and 19.7% for Q4 FY19
- **Average Retail Deposits (as per LCR definition) as a % of total deposits has increased to 34% for Q4 FY20 vs 31% for Q3 FY20 & 28% for Q4 FY19**
- **CASA plus Retail TDs has increased to 59% of total deposits as of 31st March 2020 vs. 54% as of 31st Dec 2019**
- **Less than 4% of total deposits is from certificate of deposits/ mutual funds as of 31st March 2020 vs. 9% as of 31st March 2019**

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

Investment Breakup



Yield	Q4 FY20	Q4 FY19	Q3 FY20	FY20	FY19
Total Investments	6.8%	7.5%	7.2%	7.3%	7.4%
SLR	7.1%	7.7%	7.2%	7.3%	7.5%
Non SLR	8.3%	9.4%	8.7%	8.7%	9.4%

NIM Improvement Helped by Higher Yields due to Changing Mix

Pre-IPO

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

Post Listing Performance

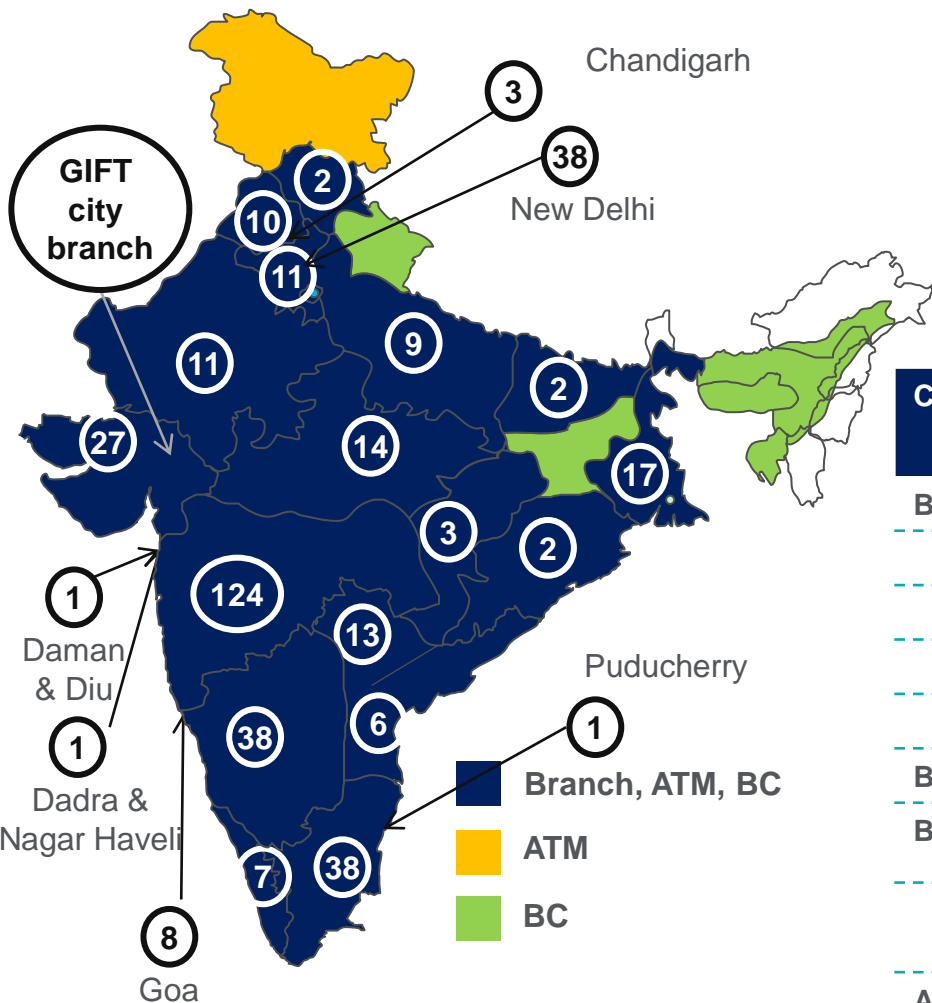
	Q2FY18	Q3FY18	Q4FY18	Q1FY19	Q2FY19	Q3FY19	Q4FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20
Yield on Advances	10.6%	10.4%	10.5%	10.8%	10.9%	11.2%	11.8%	12.0%	12.1%	12.3%	12.5%
Cost of Funds	6.4%	6.2%	6.2%	6.4%	6.4%	6.6%	6.8%	6.8%	6.8%	6.6%	6.4%
Cost of Deposits	6.6%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%	7.0%	6.9%	6.7%	6.4%



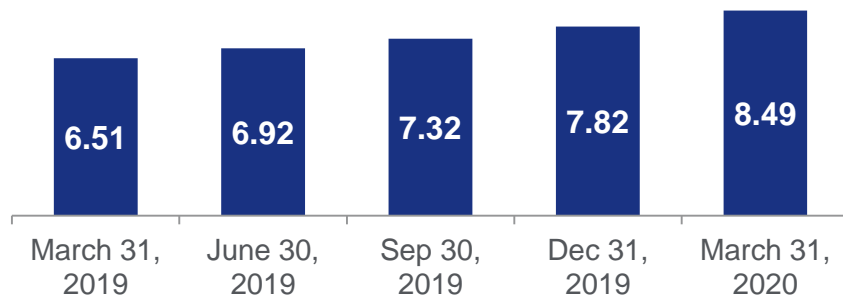
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	March 31, 2020	Dec 31, 2019	March 31, 2019
Branches	386	371	324
<i>Metro</i>	197	182	140
<i>Urban</i>	57	57	52
<i>Semi-urban</i>	76	76	77
<i>Rural</i>	56	56	55
Banking Outlets (BOs)	263	255	226
BC Branches (incl. BOs)	1,245	1,245	993
<i>Of which RBL Finserve</i>	651	610	452
ATMs	389	383	341

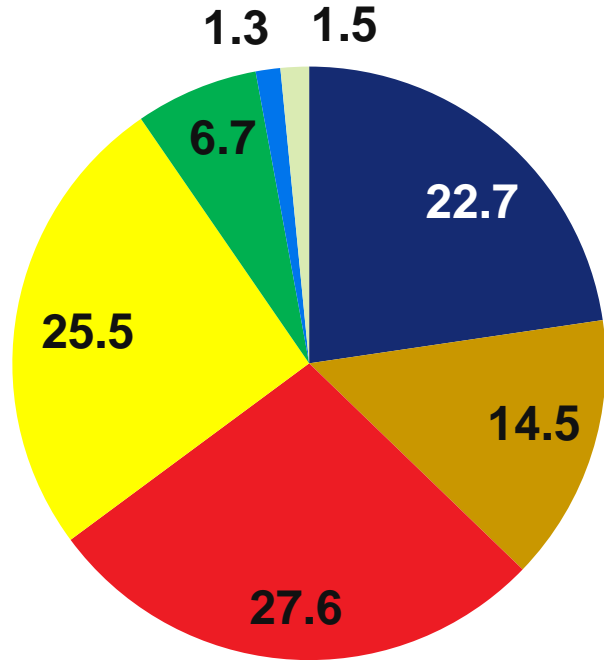
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 41.4%.
Approved limit – 74%

Ratings

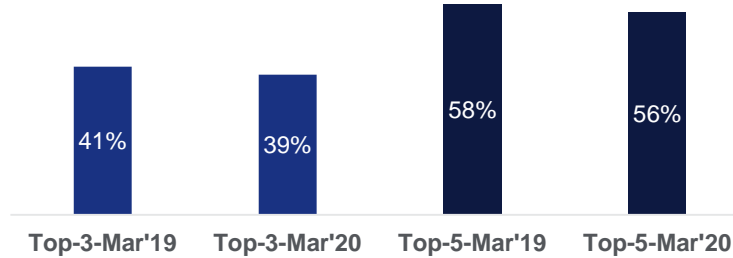
Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) (Re-affirmed dated Jan 10, 2020)
Certificate of Deposits	CARE AA- (Stable) (Re-affirmed dated Oct 3, 2019) ICRA A1+ (Re-affirmed dated Jan 10, 2020)
Medium term fixed deposit programme	ICRA MAA (Stable) (Re-affirmed dated Jan 10,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



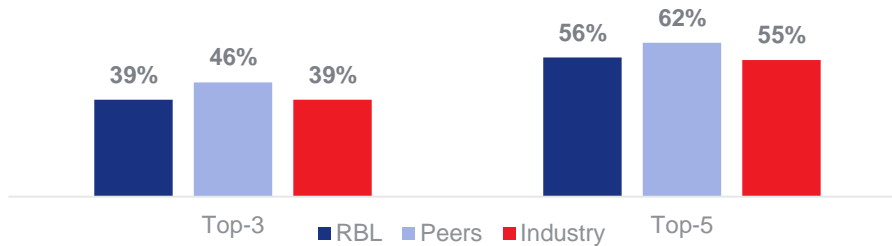
Micro-Banking Update

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

RBL Portfolio - Top three & top five state concentration reducing



Industry comparison - Top-3 & 5 State Concentration



- Geographical diversification and state / district caps ensure lower geographical concentration than Peers
- State concentration cap of 15%
- District cap – 2%
 - 97% districts (360 districts) have < 1% contribution
 - 10 districts have between 1 to 1.5% contribution and only 2 districts have over 1.5%

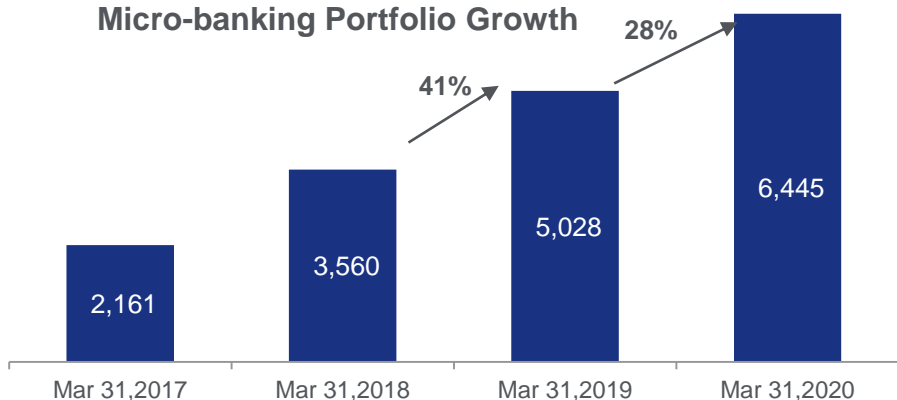
State Name	% of Portfolio Mar'20	% of Portfolio Mar'19
Bihar	14.7%	14.4%
Tamil Nadu	13.4%	14.6%
Maharashtra	10.7%	12.0%
Karnataka	8.8%	9.7%
West Bengal	8.5%	7.6%
Rajasthan	7.3%	5.7%
Odisha	6.2%	7.6%
Madhya Pradesh	4.9%	4.9%
Punjab	4.6%	4.3%
Haryana	3.9%	2.9%
Uttar Pradesh	3.4%	0.1%
Gujarat	3.1%	4.3%
Assam	2.8%	2.8%
Jharkhand	2.1%	3.0%
Chhattisgarh	1.7%	2.0%
Kerala	1.5%	0.7%
Uttarakhand	0.8%	1.8%
Goa	0.6%	0.8%
Tripura	0.5%	0.9%
Puducherry	0.4%	0.0%
Meghalaya	0.1%	0.0%
Grand Total	100.0%	100.0%

Portfolio Growth Driven by New Customers, Ticket Size Growth Moderates

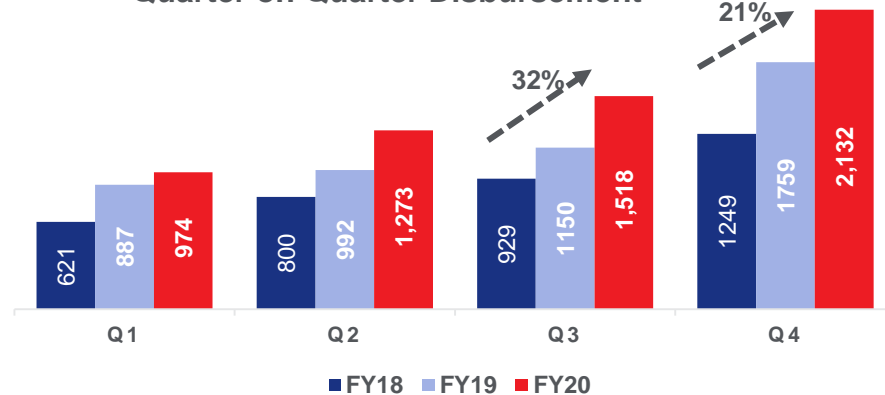
3 Mn active loan accounts

In Rs. crores

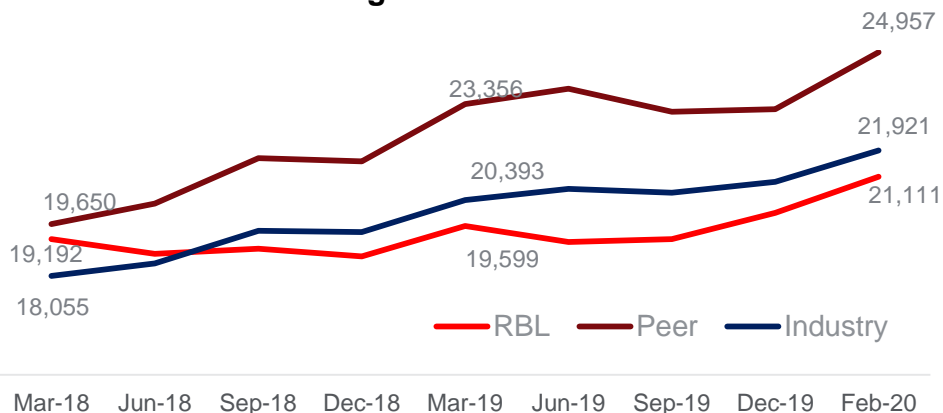
Micro-banking Portfolio Growth



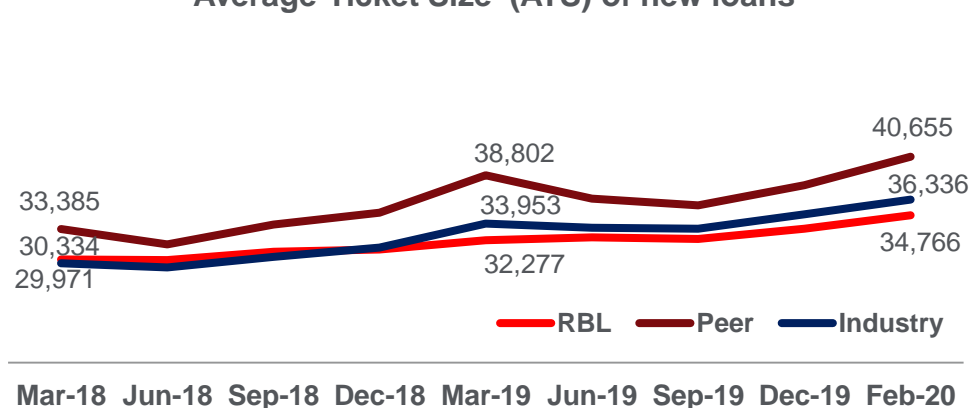
Quarter on Quarter Disbursement



Average OS Balance



Average Ticket Size (ATS) of new loans

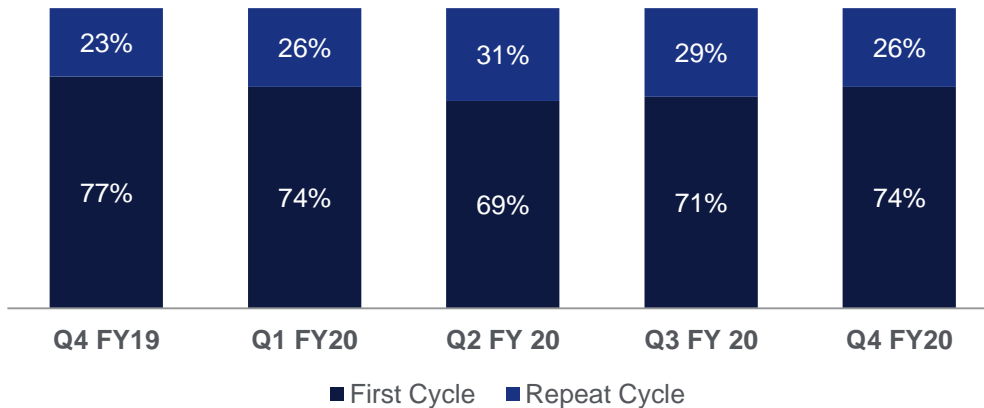


Average outstanding per customer lower than industry and peers

Moderate increase in ticket size @ 7% p.a

Micro-Banking - Through the Door Mix

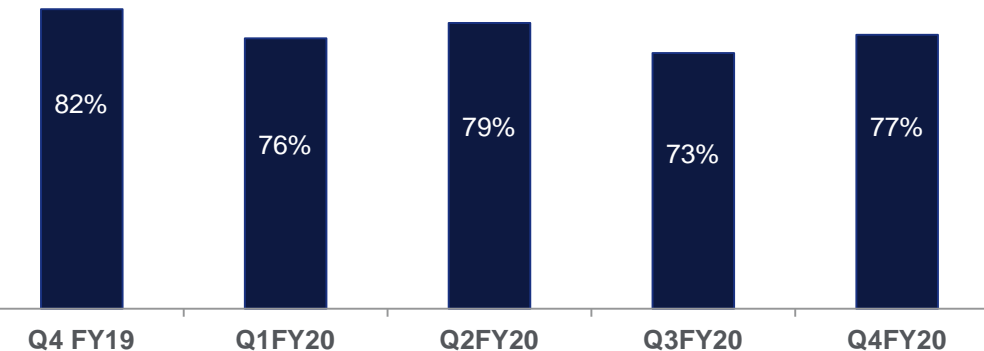
Borrowing Cycle with RBL Bank



74% of loans disbursed are to new customers in their first cycle

- Led by new branches in different geographies
- Keeps exposure per customer in check thereby providing more granularity in portfolio.

Bureau Hit Rate consistent



23% of customers are new to credit

- Lower indebtedness and these customers grow with the bank in exposures
- Serves the core purpose of including more and more women into organized finance and providing financial independence.

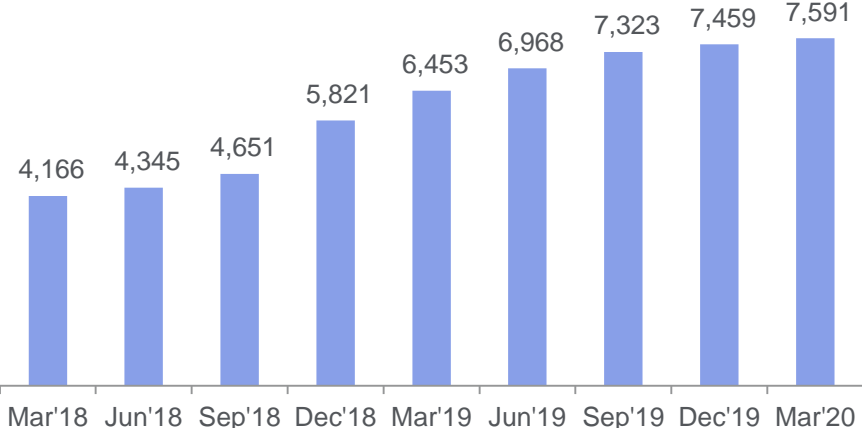
[^] Hit Rate= % of loan application with matching records with Credit Bureau



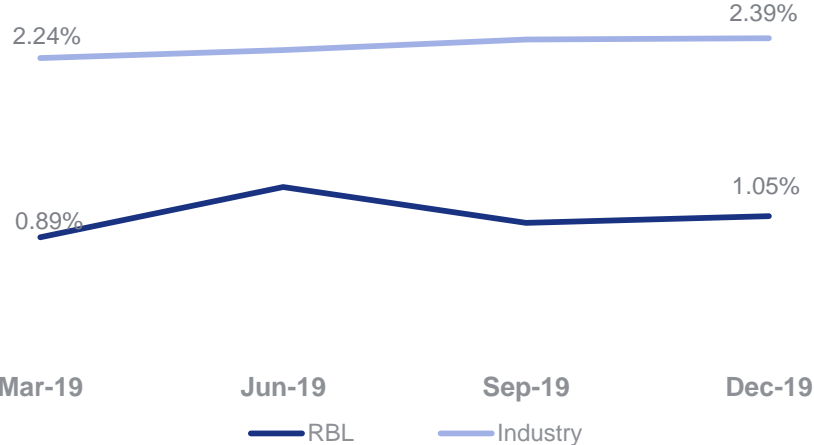
Loan Against Property Update

Loan Against Property (LAP) – Moderate Growth in FY20 Due to Macro Environment

Advances Growth



90+ Delinquency *



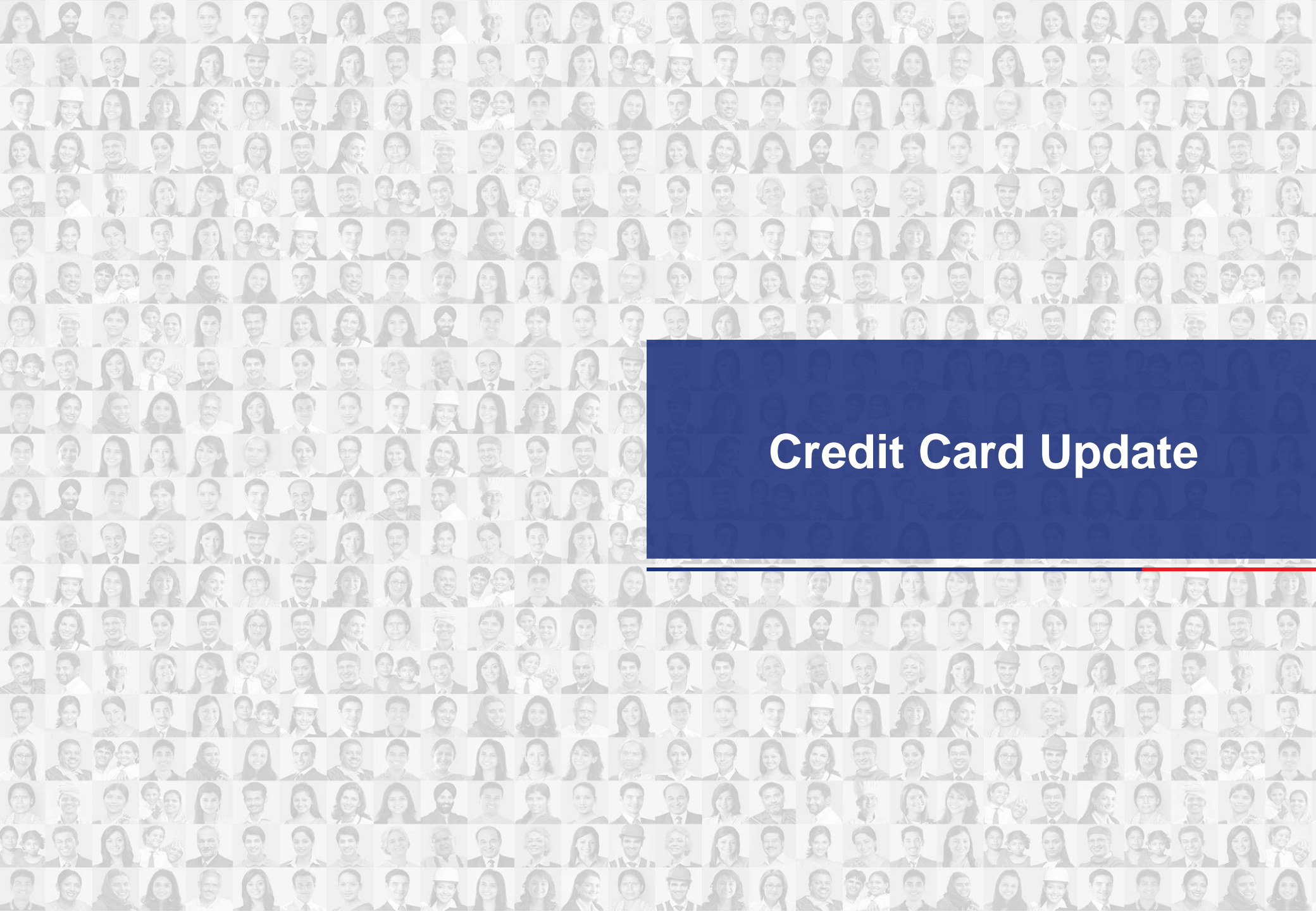
* 90-360 dpd data as per CRIF Highmark

Portfolio characteristics

Average Ticket Size	: INR 1.4 crores		
Average LTV	: 63%		
Entity mix	: <u>Mfg</u>	<u>Service</u>	<u>Trading</u>
	21%	39%	40%

Portfolio delinquency (90 – 365 dpd) is 44% of industry and has been stable

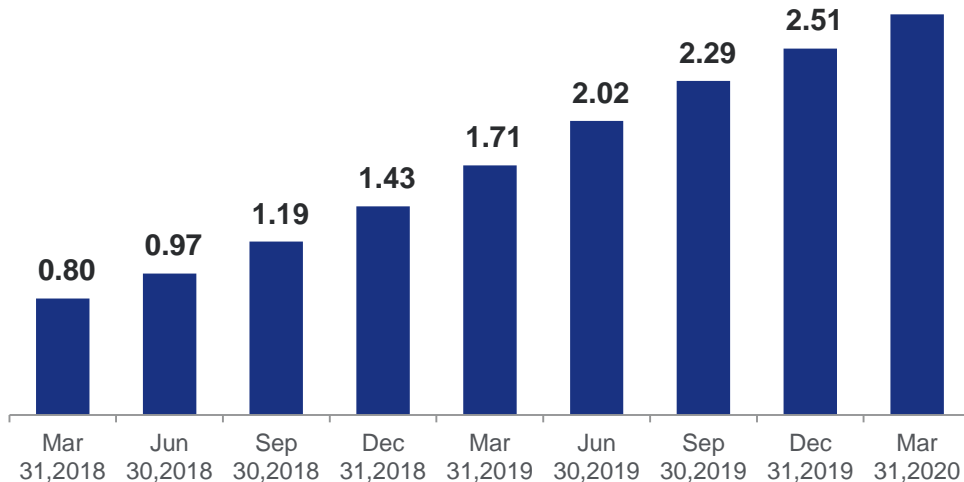
- Granular portfolio
- Cash flow based assessment
- 95% of collateral is residential / commercial office – predominantly self occupied
- Exposure to industries impacted by Covid19 is less than 5%



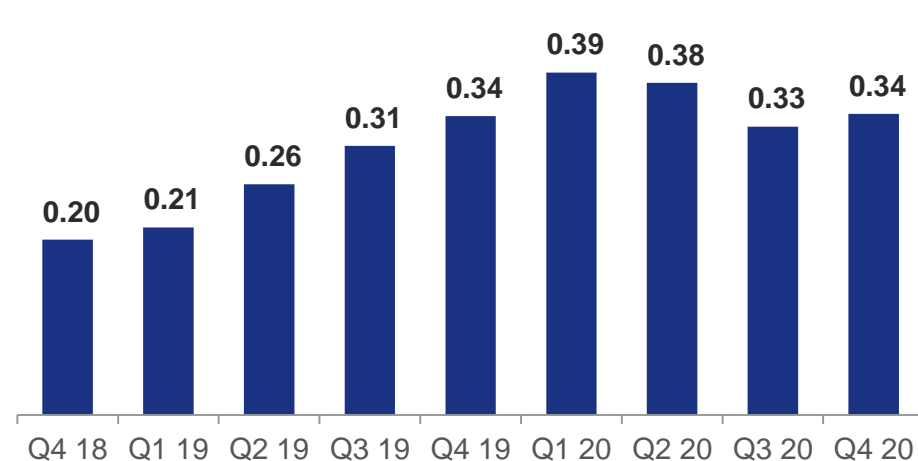
Credit Card Update

Credit card addition– slight moderation in last three Qtrs

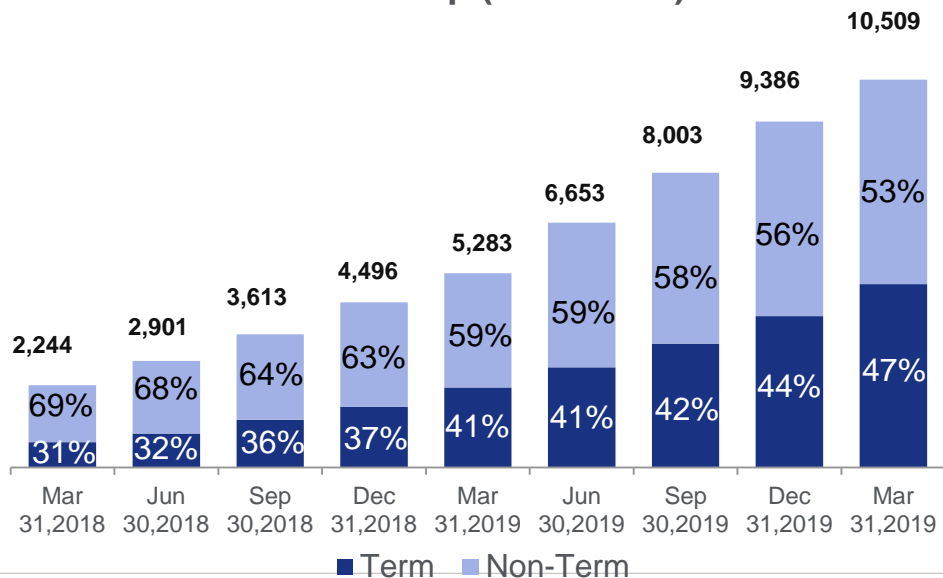
Cards in Force (In Mn)



Card Additions (In Mn)



Advances Breakup (In Rs. Crore)



Customer Metrics

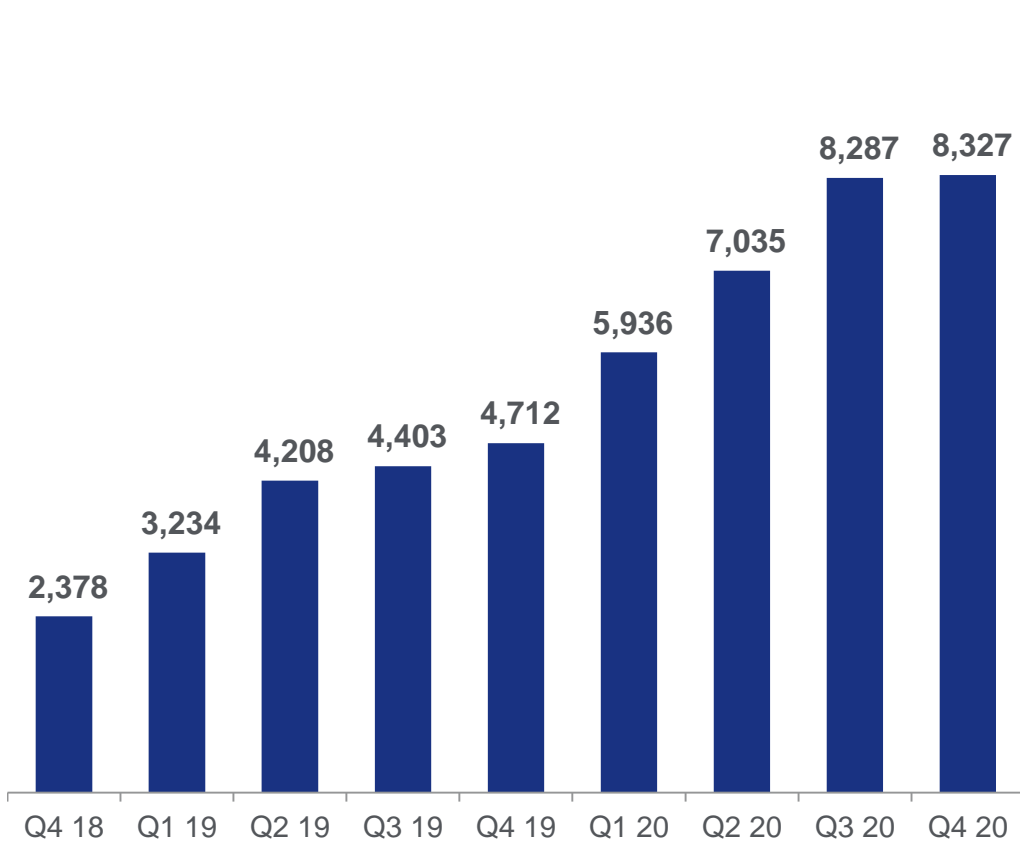
Key Metrics	Mar 2020
Retail Spend Per AIF*	Rs. 9,670 #
Balance per AIF*	Rs. 39,761
Fee Income (as % of revenue)	41% #
Geographical Concentration (Top 8 Cities vs. Others)	61% : 39%

impacted by Shutdown and Moratorium in March'20
 Non-term % low due to low spends during shut down

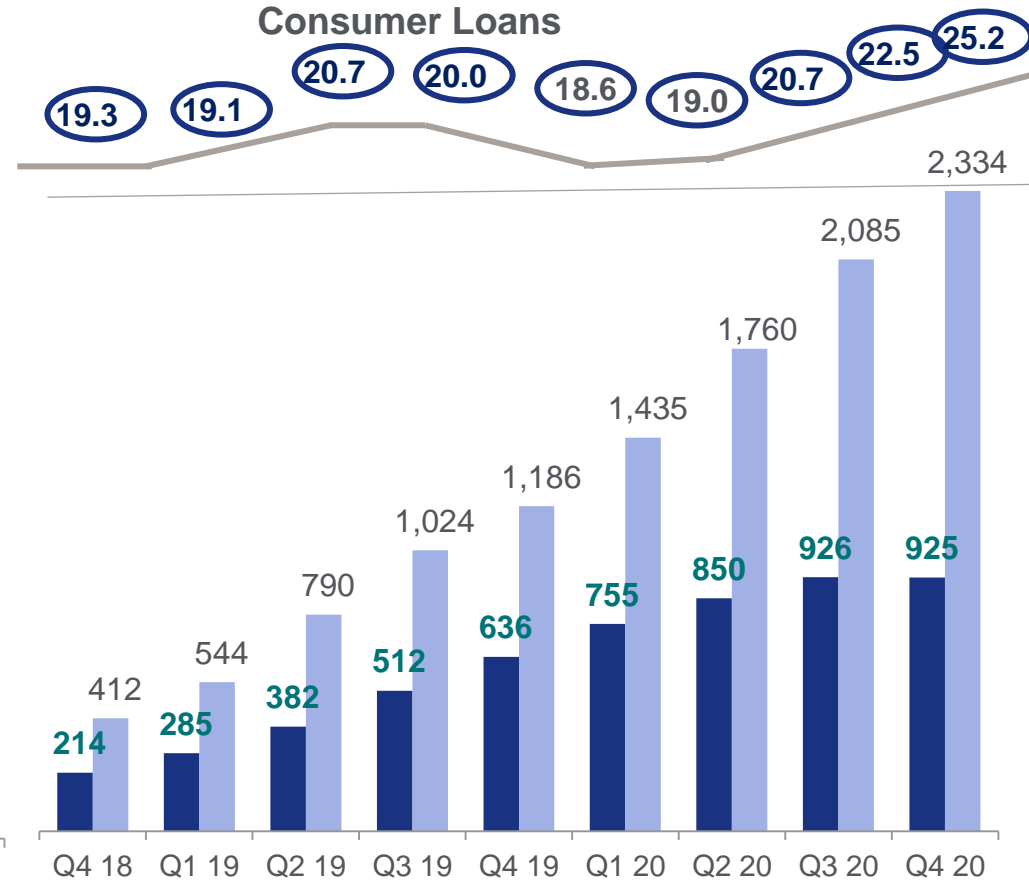
* Does not include corporate card spends

Credit Cards - Sticky Customer Spends

Total Spends (In Rs Crore)



Consumer Loans



■ No. of Loans ('000)
 ■ Loans Booked (Rs. Crore)
 Average Ticket Size (Rs. 000)

Conversion Of Spends Into Consumer Loans Provides Stability to Portfolio

Credit Cards – increasing Yields Through Low Risk Term Balances

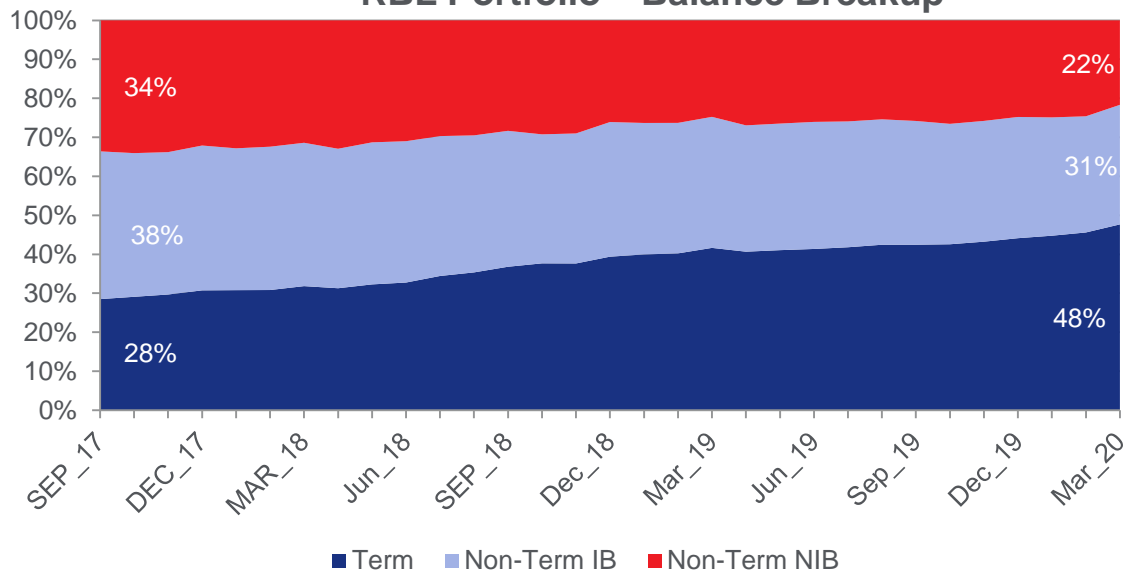
45.70% 45.80% 45.90% 47.18% 45.45% 47.85%

Revolve rate stable and maintained between 45%- 48% - balance between revenue and risk. At a customer level, 28% revolve while the balance pay in full.

Sep-17 Dec-17 Mar-18 Jun-18 Sep-18 Dec-19 Mar-19 Jun-19 Sep-19 Dec-19 Mar-20

Note : Revolve rate is measured as total balances of customers (including term) who pay anywhere between MAD (Min amount due) and TAD (Total amount due) as a proportion of total portfolio balances

RBL Portfolio – Balance Breakup



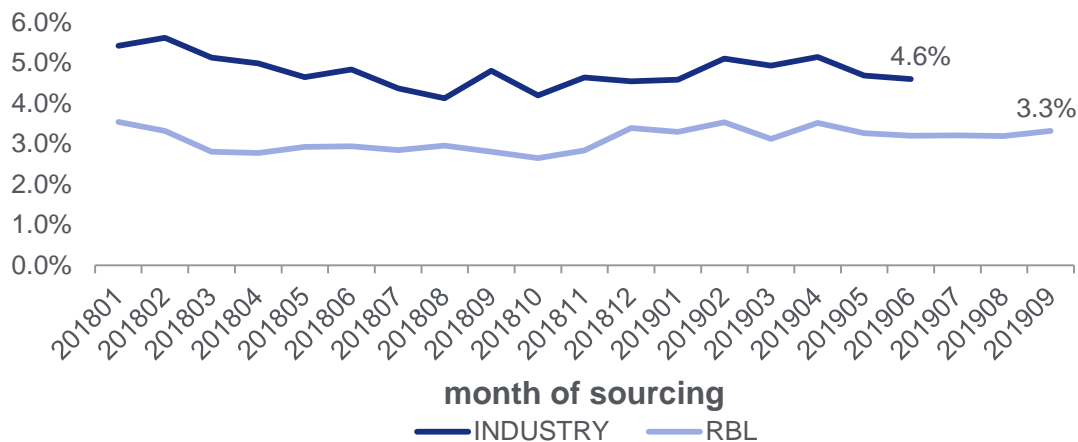
75% of customers taking term loans are transactors – therefore much lower risk

Portfolio yield has increased slightly on account of reduction in balances which earn no interest (Non-term NIB).

Term : Balances with are pertaining to EMI based repayment
 Non term IB : Non term balances which earn interest @ revolve rate
 Non term NIB : Non term balances which do not earn any interest

Credit Cards – Delinquency Trends Better Than Industry

6 MOB \$30+ rate – RBL vs Industry



New Cards issued – delinquencies :

30+ dpd rate vs industry @ 6 MOB

Consistently maintained below industry.

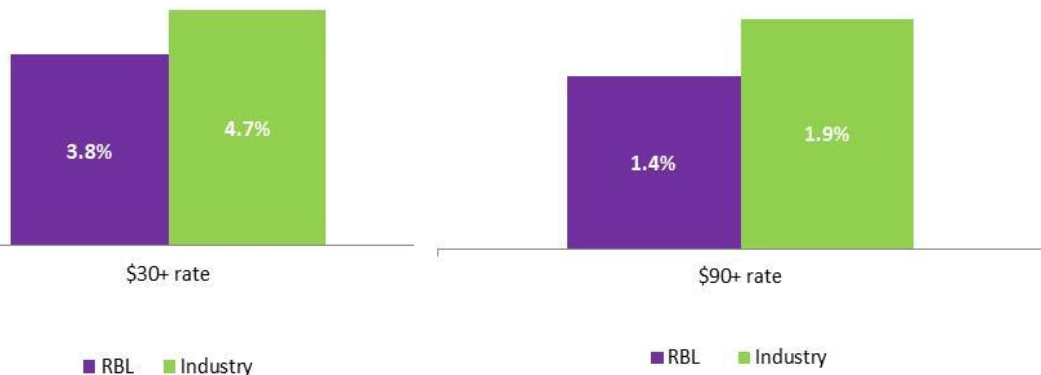
“Steering wheel” approach - quarterly adjustments to the risk scorecard to stay within defined risk appetite

Portfolio delinquencies :

90+ dpd : 27% lower than industry

30+ dpd : 20% lower than industry

Note : Top 6 card issuers account for approx. 88% of industry o/s

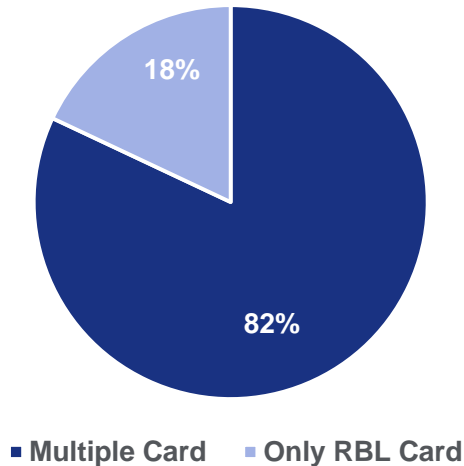


Source : TransUnion / CIBIL

As of end December 2019, balances between 0 and 179 dpd

Credit Cards Mix – Majority Customers Carded - Lower Risk

Only RBL Card Vs Multiple Card



82% of customers have a card with another bank

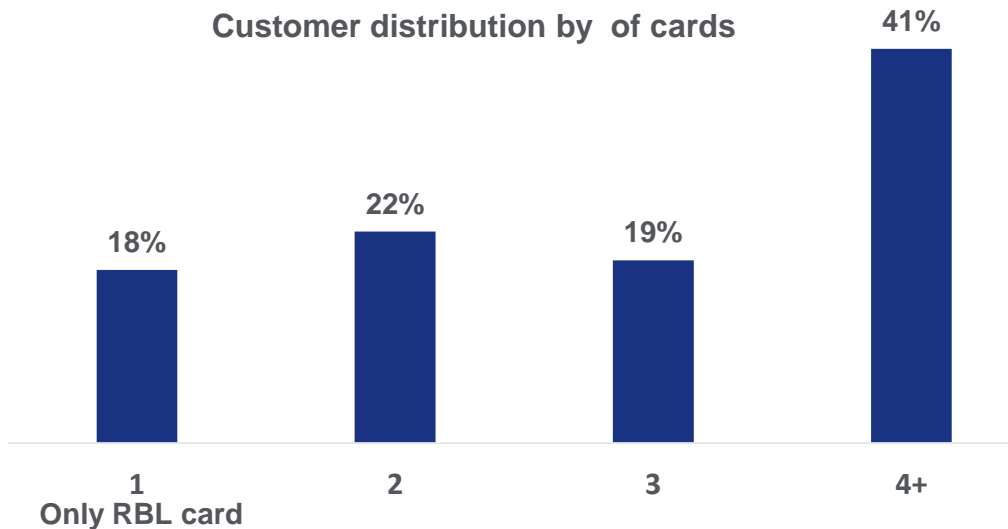
- Balance 18% are credit tested predominantly having a relationship with Bajaj Finance Ltd.

95% of these customers have a card with one of the top 4 issuers in the country

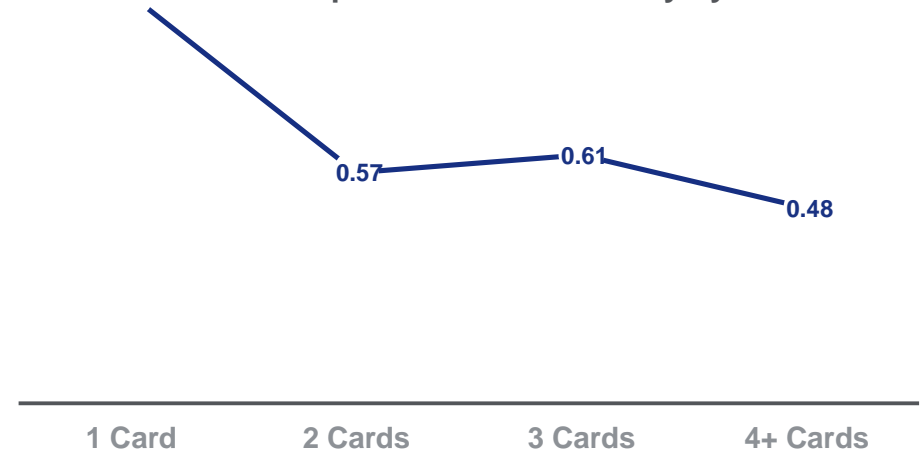
Higher the number of cards with the customer, lower is the risk for that customer.

Customers with more than one card (82% of our customers) have 90+dpd rates that are 50% of those with one card

Customer distribution by of cards



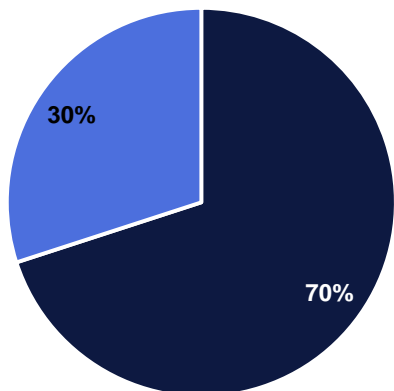
90+ dpd rate for the industry by # of cards



Source : TransUnion / CIBIL as of March 2020

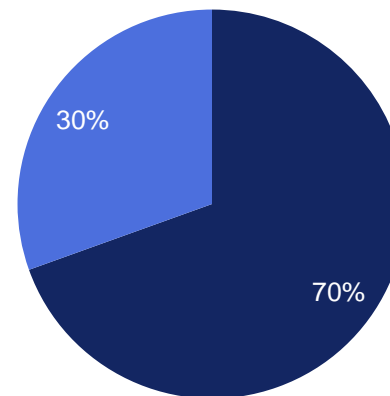
Credit Cards – Customer Segment Insights

Salaried : Self Employed (SE) mix



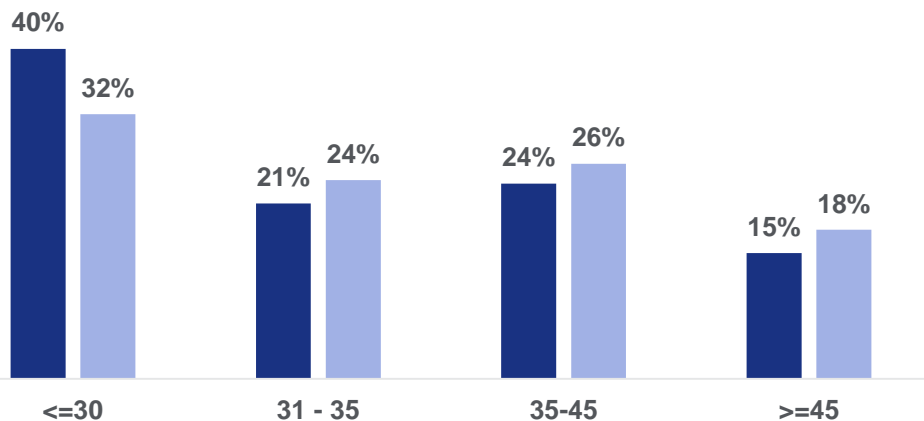
■ Salaried ■ Self employed

Customer mix – Existing vs New relationship



■ Existing customers (RBL + BFL) ■ New to Bank Customers

Card distribution by age



■ Industry ■ RBL

70% of customers are salaried.
(SE delinquencies are higher by only 30-40 bps)

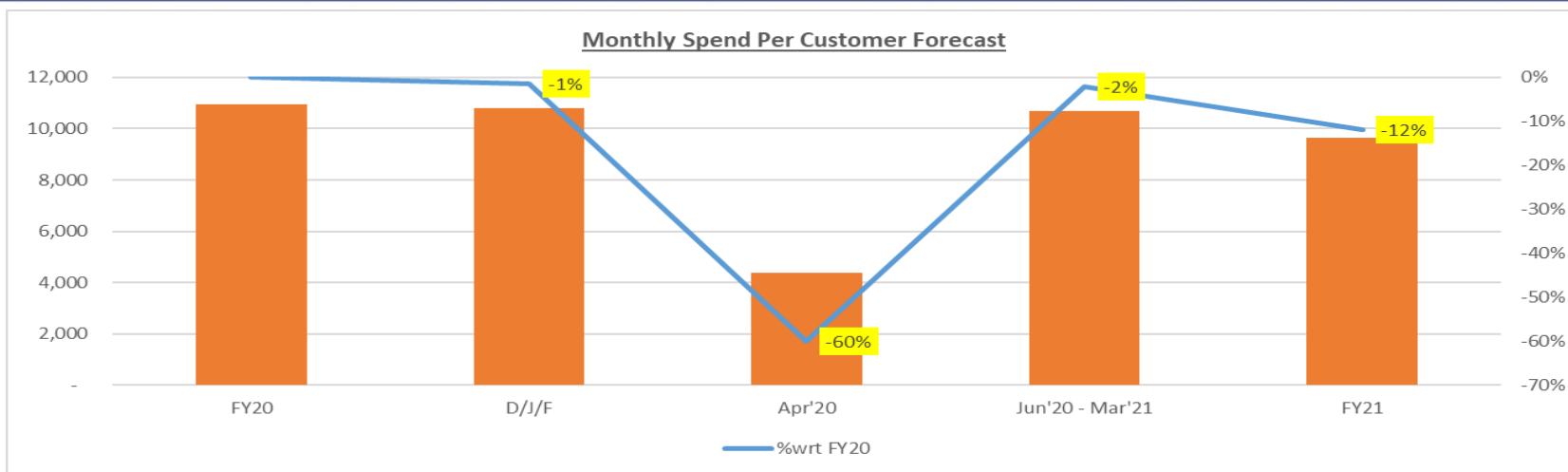
70% customers are existing customers (RBL or Bajaj Finance) – credit / other info. available.

- Balance 30% are all credit tested and have a card.

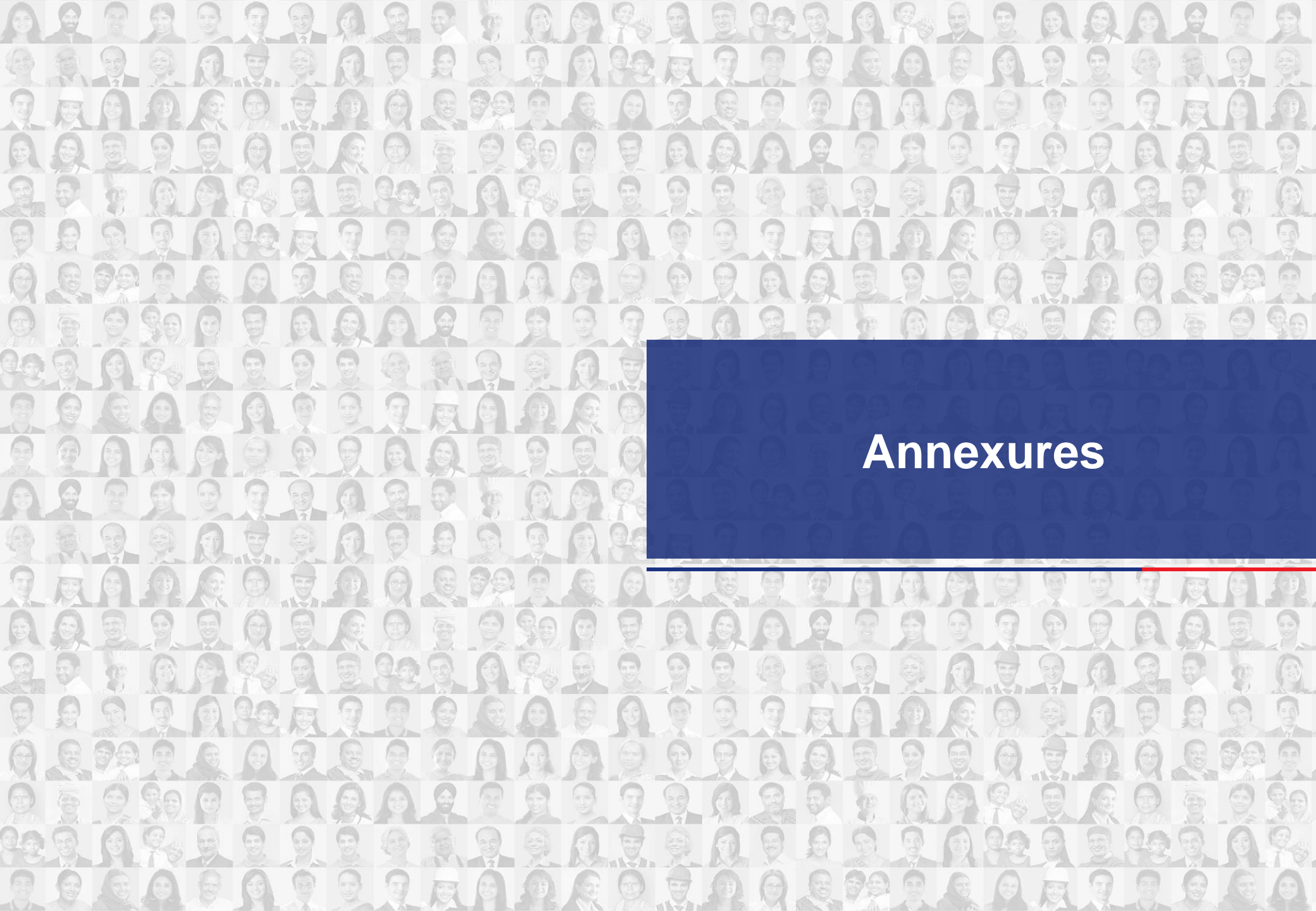
68% customers > 30 years vs 60% for the industry.

- Higher age group denotes more stability in terms of profession and lifestyle and is reflected in lower loss rates.

Customer Spend Analysis – FY21 likely to see a 12% dip



Spend Category	Spends before lockdown	Spends during lockdown	Spends post lockdown	Forecast
Grocery/ Stores	30.7%	47.5%	32.1%	Will remain enhanced
Fuel/ Cab	13.4%	7.4%	13.5%	Revert to normal levels
Lifestyle/ Apparels	11.7%	3.7%	10.5%	Likely to see reduction
Telecom/ Utilities/ Education	10.0%	14.2%	10.0%	Revert to normal levels
Wallet Load	9.8%	6.9%	10.2%	Increase due to experience during lockdown
Health/ Insurance	8.2%	12.4%	9.0%	Insurance – health consciousness
Travel	4.4%	0.3%	3.0%	Decline – specially air travel
Dining/ Food Delivery	3.5%	1.1%	3.5%	Will lead to normal led by delivery options
Durables	3.3%	2.9%	3.6%	Will revert to normal – pent up demand
Hotel	1.4%	0.3%	0.9%	Will decline slightly
Entertainment	1.5%	2.4%	2.0%	Will increase – digital entertainment
Cash/ Quasi Cash	1.4%	0.0%	1.0%	Will decrease – lower cash limits
Others	0.6%	0.9%	0.6%	
Total	100%	100%	100%	



Annexures

Board of Directors



Mr. Vishwavir Ahuja

Managing Director and CEO

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



Mr. Rajeev Ahuja

Executive Director

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



Mr. Vijay Mahajan

Non-Executive Director

Previously, Founder of Basix Social Enterprise Group



Ms. Ranjana Agarwal

Additional Independent Director

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



Mr. Prakash Chandra

Non – Executive Part Time Chairman

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



Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra



Mr. Ishan Raina

Independent Director

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



Ms. Veena Mankar

Non-Independent Director

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

Professional and Experienced Leadership Team



Mr. Vishwavir Ahuja

Managing Director and CEO

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

(37)



Mr. Rajeev Ahuja

Executive Director

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

(33)



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

(34)



Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

(23)



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

(33)



Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(21)



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

(25)



Mr. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

(21)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(27)



Ms. Shanta Vallury Gandhi

Head - HR, CSR & Internal Branding

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

(27)

Figures in brackets are years of work experience in financial services

Professional and Experienced Leadership Team (Contd.)



Mr. Deepak Kumar
Chief Risk Officer

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

(37)



Mr. Pankaj Sharma
Chief Operations Officer

Previously, Head Retail Operations, Axis Bank

(20)



Mr. Sanker Parameswaran
Head - Legal

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

(35)



Mr. Bhavtaran Singh (Sunny) Uberai
Head – Client Services

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

(34)



Mr. Sankarson Banerjee
Chief Information Officer

Previously, Chief Technology Officer , National Stock Exchange

(23)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q4 FY20	Q4 FY19	Q3 FY20	FY20	FY19
<u>Income</u>					
Interest Earned	2,208	1,834	2,157	8,514	6,301
Interest Expended	1,187	1,095	1,235	4,885	3,761
Net Interest Income	1,021	739	923	3,630	2,539
Other Income	501	409	487	1,910	1,442
Total Income	1,522	1,148	1,410	5,540	3,982
<u>Expenditure</u>					
Operating Expenses	757	588	677	2,788	2,042
Employee Cost	200	168	188	768	636
Premises Cost	52	46	50	210	181
Depreciation	41	38	33	138	122
Other Operating Expenses	464	336	407	1,672	1,103
Operating Profit	765	560	732	2,752	1,940
Provisions	614	200	638	1,999	641
On advances	588	157	637	1,965	523
On others	26	43	1	33	117
Profit Before Tax	151	360	94	753	1,299
Tax	36	113	24	247	432
Profit After Tax	114	247	70	506	867

Balance Sheet Statement

Particulars	March 31, 2020	Dec 31, 2019	March 31, 2019
<u>Liabilities</u>			
Capital	509	508	427
Reserves and Surplus	10,074	10,039	7,121
Deposits	57,812	62,907	58,394
Borrowings	17,007	14,893	11,832
Other Liabilities	3,576	3,110	2,585
Total	88,978	91,458	80,359
<u>Assets</u>			
Cash & Balances with RBI	6,415	7,147	4,840
Balances with other banks	2,442	2,441	1,763
Investments (Net)	18,150	19,100	16,840
Advances (Net)	58,019	59,635	54,308
Fixed and Other Assets	3,952	3,135	2,608
Total	88,978	91,458	80,359

Consolidated Profit & Loss Statement

Particulars	Q4 FY20	Q4 FY19	Q3 FY20	FY20	FY19
<u>Income</u>					
Interest Earned	2,281	1,834	2,224	8,779	6,302
Interest Expended	1,187	1,095	1,235	4,885	3,761
Net Interest Income	1,094	739	989	3,894	2,541
Other Income	502	409	490	1,918	1,441
Total Income	1,596	1,148	1,479	5,812	3,982
<u>Expenditure</u>					
Operating Expenses	830	602	749	3,066	2,044
Employee Cost	257	209	240	968	752
Premises Cost	56	49	54	225	191
Depreciation	43	39	34	146	126
Other Operating Expenses	474	305	421	1,728	975
Operating Profit	765	546	730	2,746	1,939
Provisions	614	201	637	1,999	641
On advances	588	157	637	1,965	523
On others	26	43	-	33	117
Profit Before Tax	151	345	92	747	1,298
Tax	36	117	24	247	436
Profit After Tax	115	228	69	500	861

Consolidated Balance Sheet Statement

Particulars	March 31, 2020	Dec 31, 2019	March 31, 2019
<u>Liabilities</u>			
Capital	509	508	427
Reserves and Surplus	10,056	10,021	7,108
Deposits	57,812	62,907	58,358
Borrowings	17,007	14,893	11,832
Other Liabilities	3,600	3,122	2,673
Total	88,983	91,451	80,398
<u>Assets</u>			
Goodwill on Consolidation	41	41	41
Cash & Balances with RBI	6,416	7,148	4,840
Balances with other banks	2,443	2,443	1,809
Investments (Net)	18,055	19,004	16,745
Advances (Net)	58,006	59,618	54,308
Fixed and Other Assets	4,024	3,198	2,655
Total	88,983	91,451	80,398

Our Recent History

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

Thank you

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Please visit our Investor Relations website – <https://ir.rblbank.com/>