

June 5, 2018

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

The Manager,
Listing Department,
The National Stock Exchange of India Limited,
'Exchange Plaza', C-1 Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051
Scrip Symbol: RBLBANK

Sub: Intimation of schedule of Analyst/Investor Meets/Calls pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

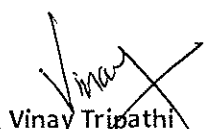
In terms of the Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Regulations") read with Part A of Schedule III to the Regulations, please find below the particulars of Analyst/Investor meets held on June 4, 2018:

Sr. No.	Name	Meeting type	Venue
1	Sands Capital Management	One-on-One	Mumbai
2	ICICI Securities Limited	One-on-One	Mumbai
3	Investec Capital Services (India) Private Limited	One-on-One	Mumbai
4	CDC Group Plc	One-on-One	Mumbai

Further, in compliance with the Regulation 46(2), the information is being hosted on the Bank's Website at www.rblbank.com.

Kindly take the same on record and oblige.
Thank you.

Yours faithfully,
For **RBL Bank Limited**


Vinay Tripathi
Company Secretary

www.rblbank.com

RBL Bank Limited



Digital @ RBL

Creating. Nurturing. Enhancing Customer Value

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Content

- **Changing Landscape**
- **Banking Story**
- **Digital @ RBL**



CHANGING LANDSCAPE



The world's largest taxi firm,
owns no cars.



The world's most popular
media company,
creates no content.



The world's most valuable
retailer,
carries no stock.



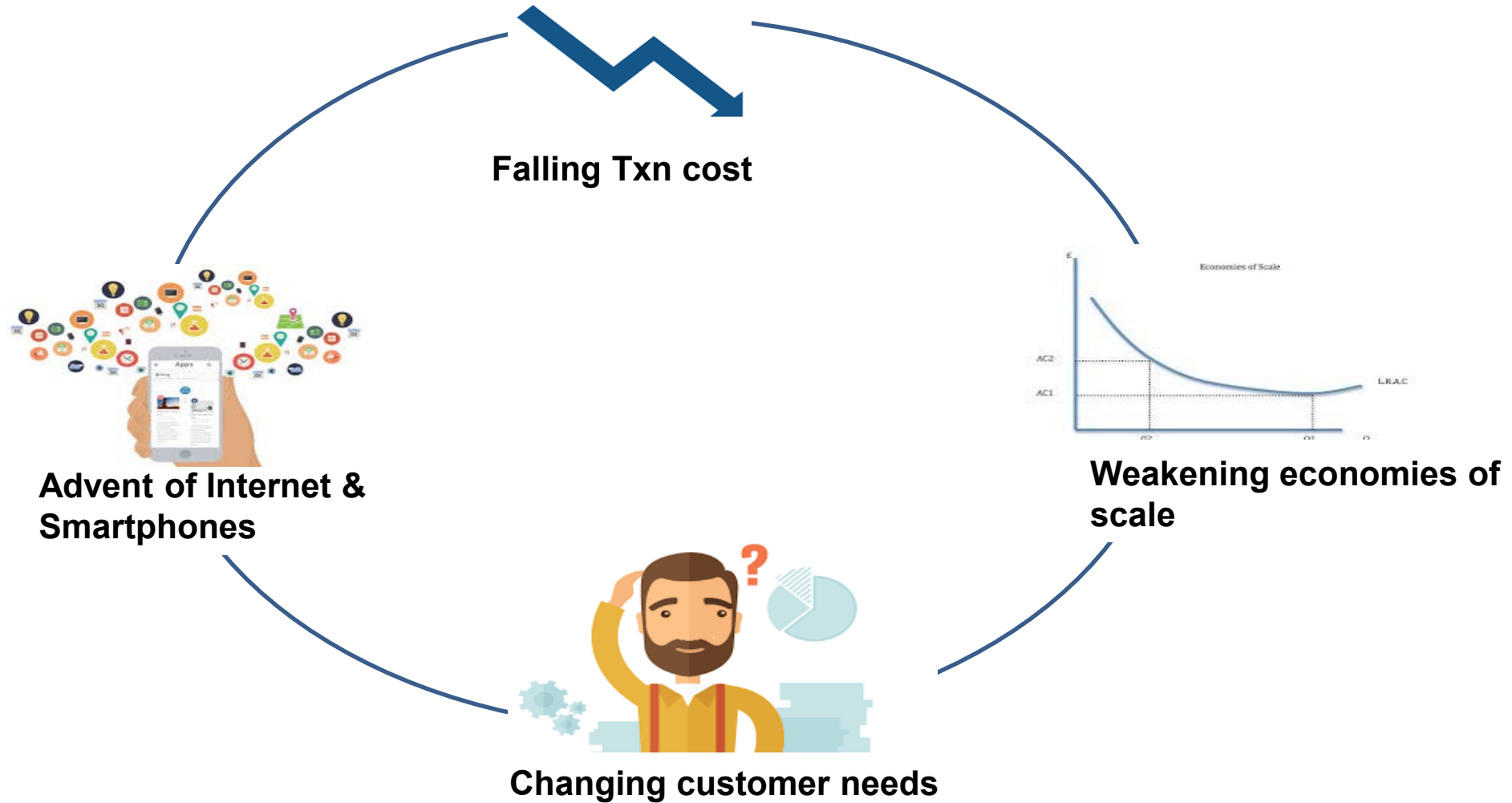
And the world's largest
accommodation provider,
owns no property.



Something big is going on!!

- Tom Goodwin, an executive at the French media group Havas.

Why is this happening?



Drawing inspiration from customer driven techno giants



Relevant content basis rich data.



Transportation as a service.



Great customer service through analytics.



User generated content.

What do they have in common?

Keeping it simple

Putting people first

An emotional journey

Innovation

**And, of course
Digital First**

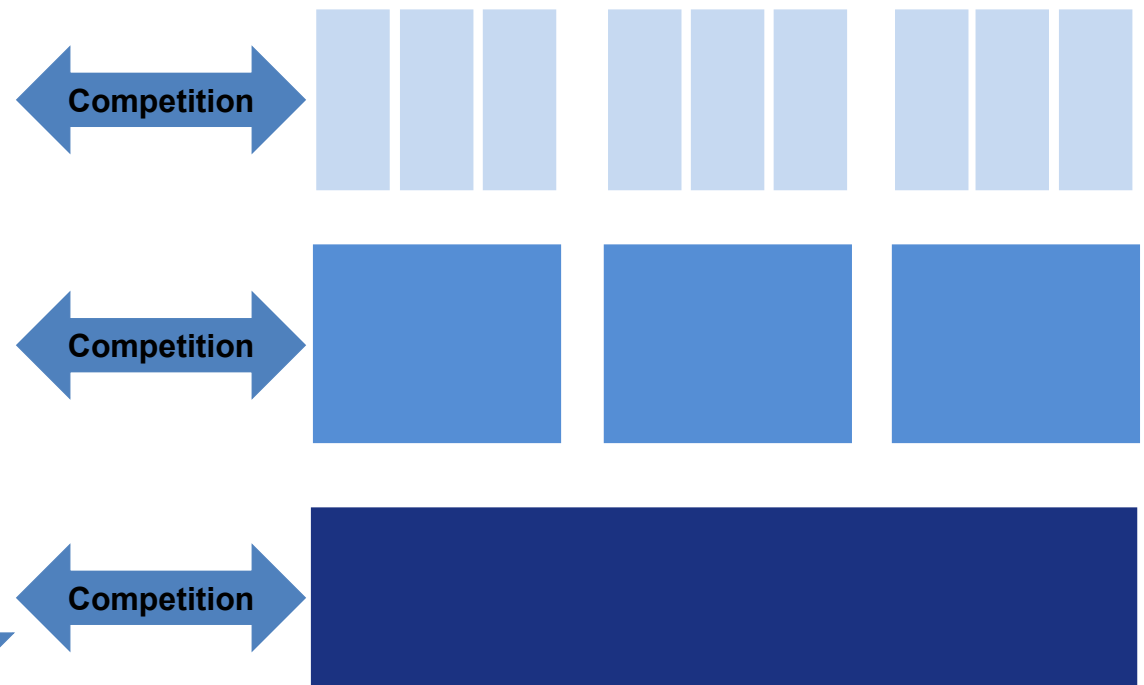
Need for the shift

Traditional business models



Technology is undermining the advantage of vertical integration - lower transaction cost, economies of scale

Futuristic business models



Adapting business models to compete at critical layers in the stack and collaborate

Key to Success : User understanding, creating experiences and moving from push-> pull



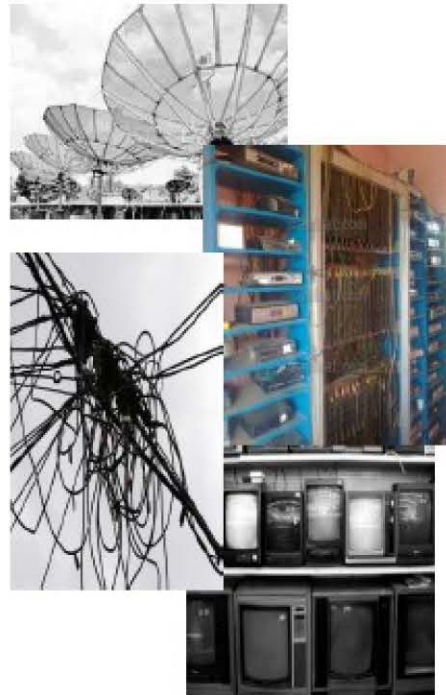
***SO, IS THIS HAPPENING IN
BANKING?***

What is Changing ?

Analog Terrestrial



Cable TV



Direct To Home Era



Anywhere Anytime Any(way)



YouTube



NETFLIX

PUSH content

PULL content

Branch Banking

Internet Banking

Mobile Banking

Open Banking

What has worked for the Banks ?

What has worked for Banks ?



Regulatory protection



Compliance



Limited Competition

&

Provision of bundling services which were hiding inefficiencies

This is changing too...



Changing nature of competition

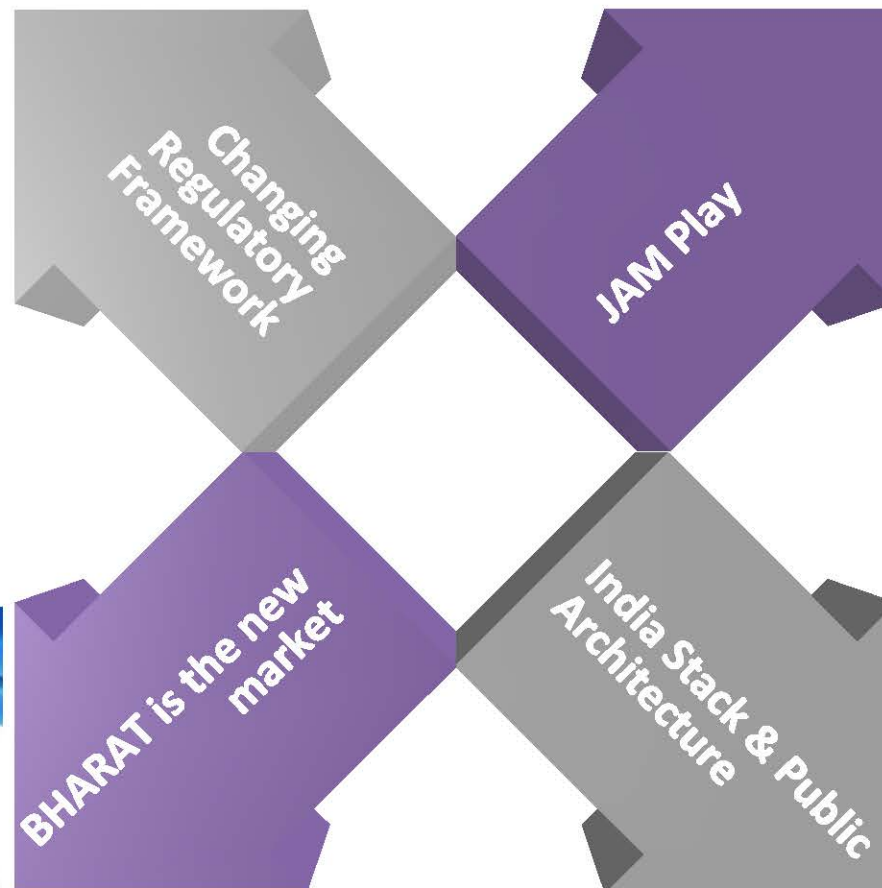


**Limited skills to address
all layers of stacks**



Services are being delayed

Drivers of Change



FinTech Disruption happening in India



Oxygen: Providing simple banking services at convenient locations.



Money Tap: One of India's first consumer finance apps.



mSwipe: India's largest non-bank merchant acquiring platform, providing an end to end card acceptance service.



Happay: One of India's leading B2B employee & vendor expense management solution provider.

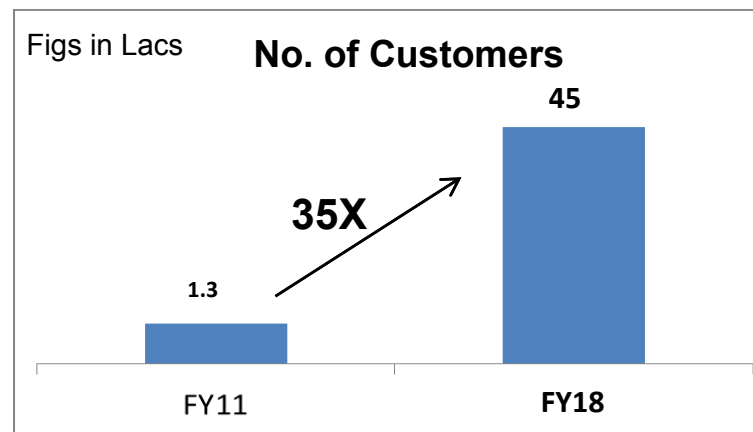
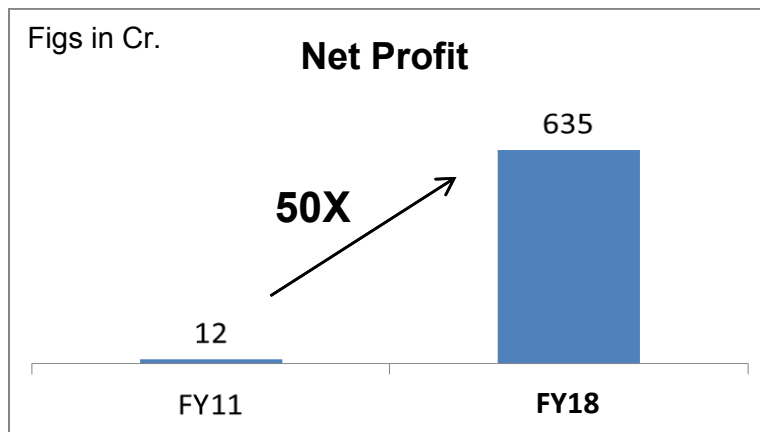
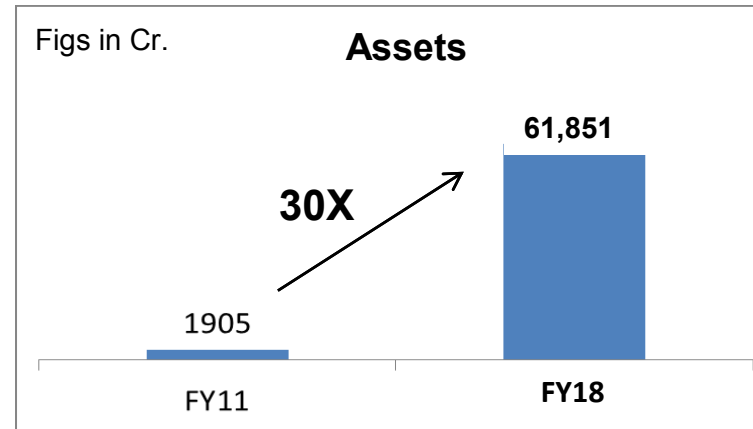
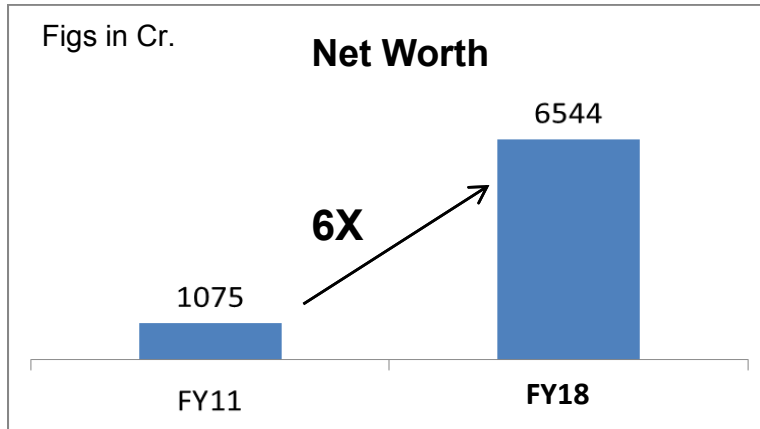


Zeta: One of India's largest B2B salary benefit prepaid solutions.



DIGITAL @ RBL BANK

Our Growth Story



Our Guiding Principles



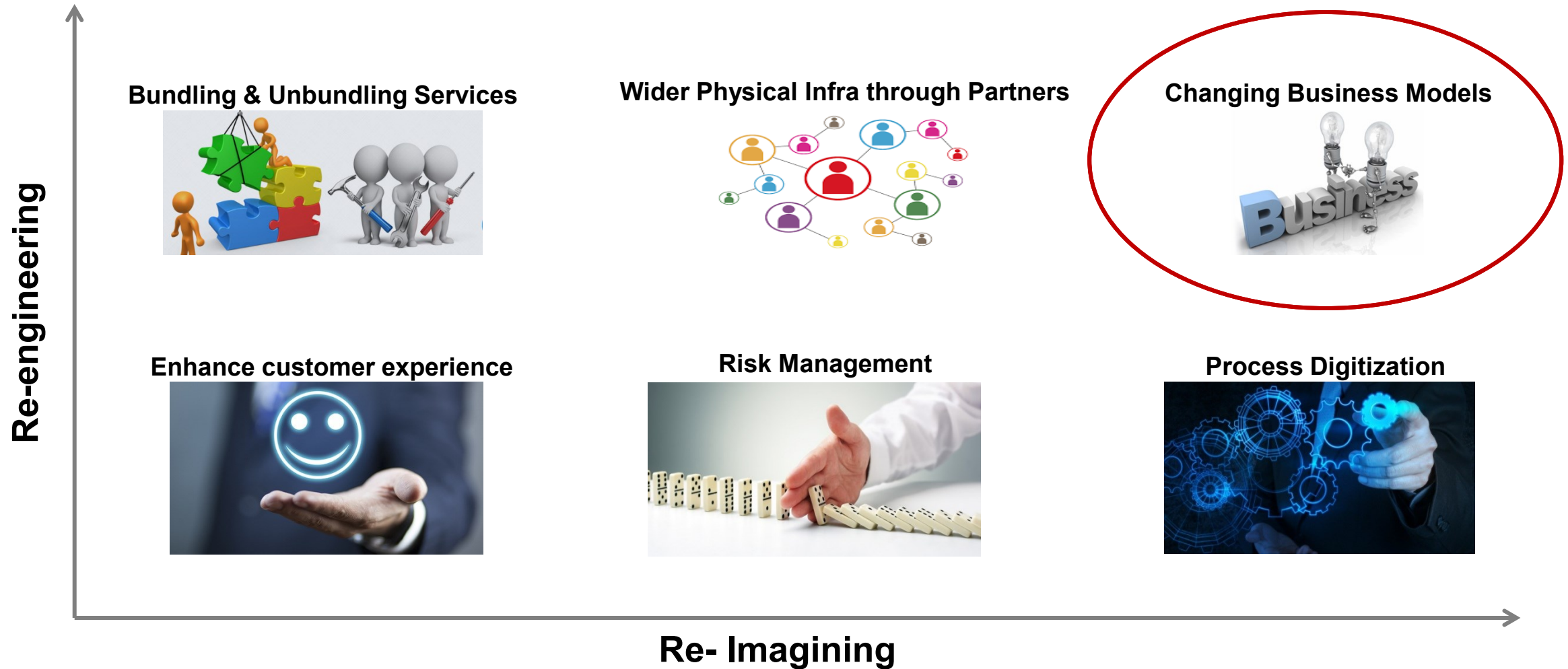
Governance

Human Capital Development

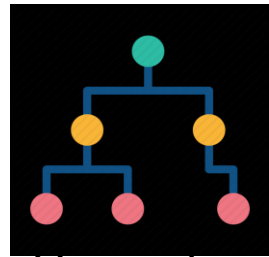
Technology Investments

Strategic Partnerships

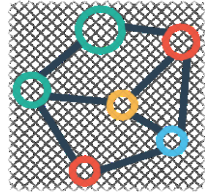
Re-engineering & Re-imagining



Rebooting to RBL | Banking As A Service



Hierarchy



Network

CLOSED



OPEN



Customers



Partners



Bank Control



Shared Control

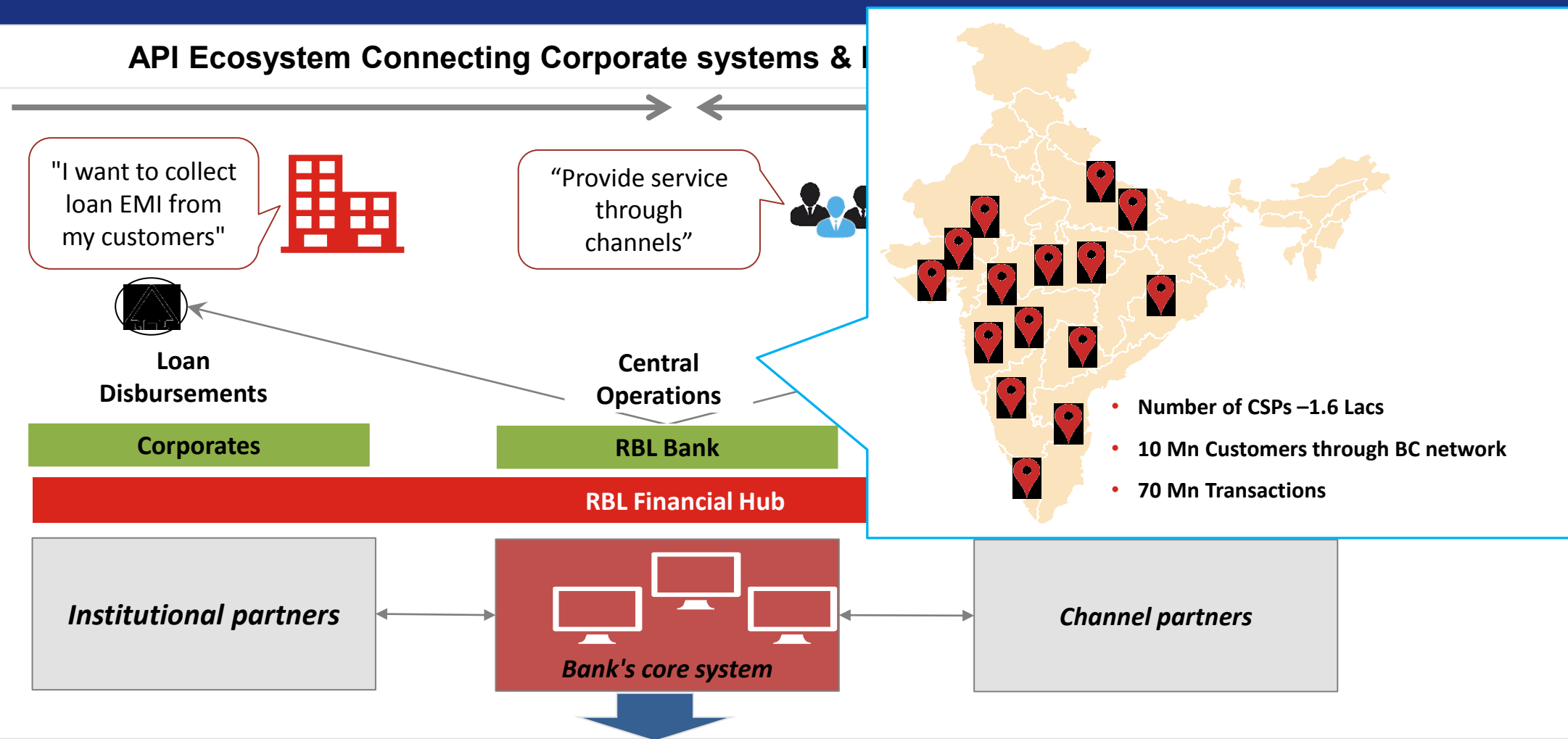


Standard



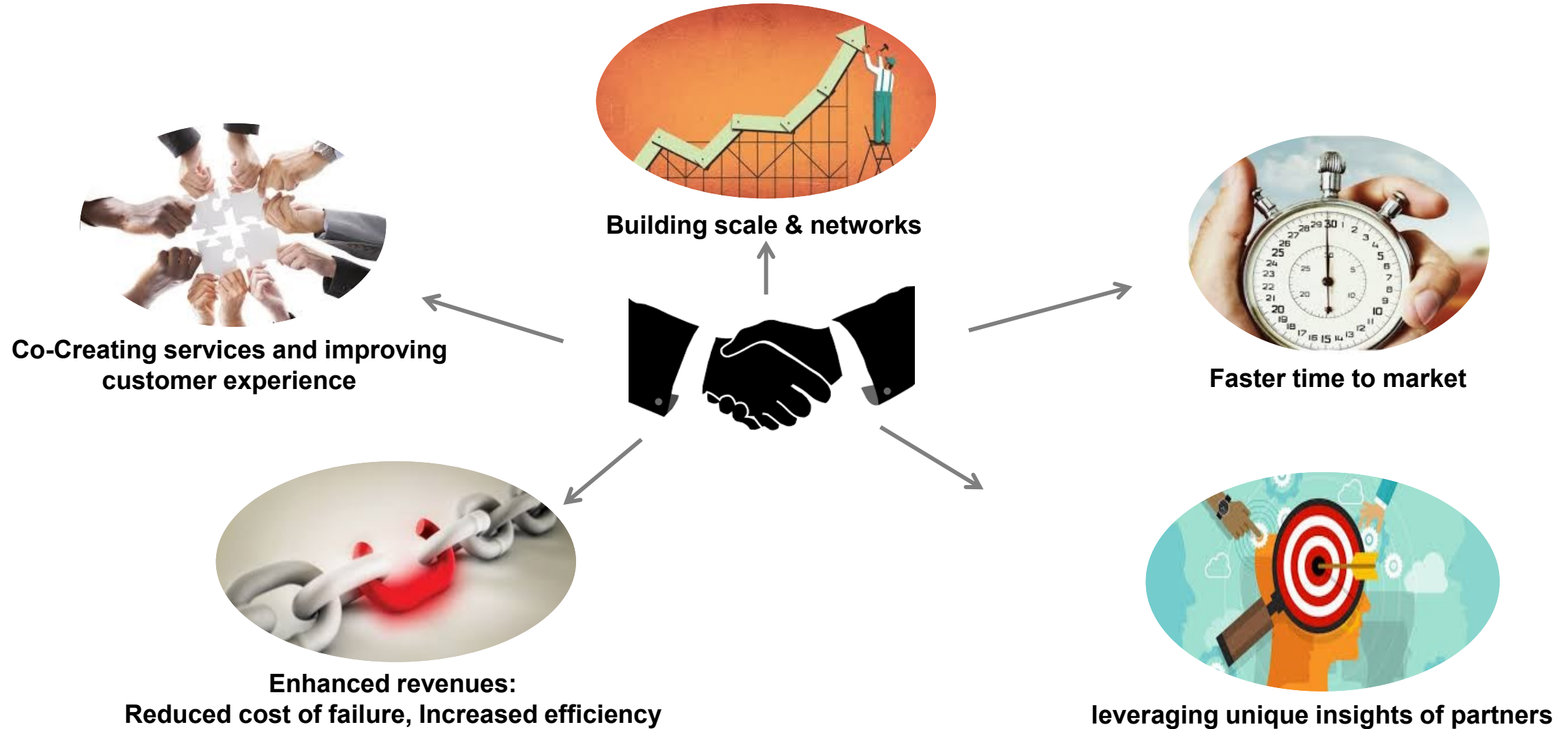
N=1

...Leveraging Partnerships for providing solutions



Channels form the base of solutions for bridging the gap and reaching the last mile through their CSP Points

Advantages of Partnership Model



Digitally connected enterprises offer several opportunities

Improved service, enhanced revenues and increased efficiency

Sample use cases

Example

Improved services and enhanced customer experience



- Real time activity tracking
- Productivity monitoring

Stellapps

Leverages IoT to improve agri-supply chain parameters



Enhanced revenues



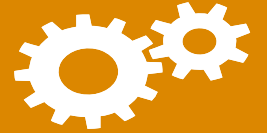
- Outcome-based contracts
- Real-time pricing, demand based
- Store layout optimization

Ola's

Ola utilizes real-time surcharges based on demand



Increased efficiency



- Predictive maintenance
- Inventory mgmt. optimization
- Asset utilization optimization

Flipkart

Smart inventory management & optimized delivery channels



Solution creation by Unbundling & Re-bundling



~50 Mn+ SMEs
Seeking
Convenience Banking

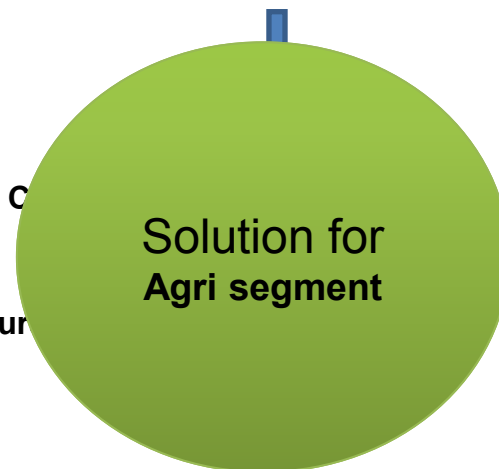
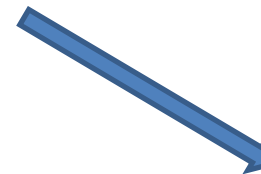
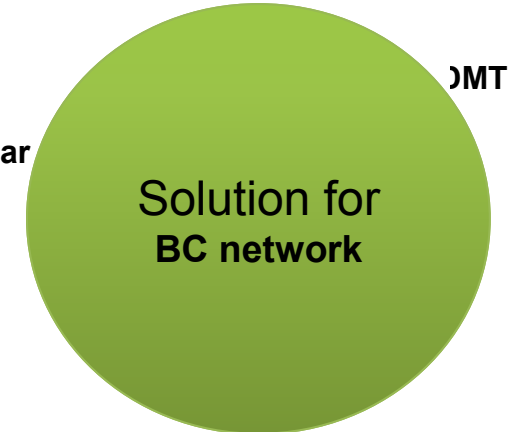
**Most Important
Customer Benefit:**

**Low Touch
High Value Banking**



**65 Micro Services
launched**

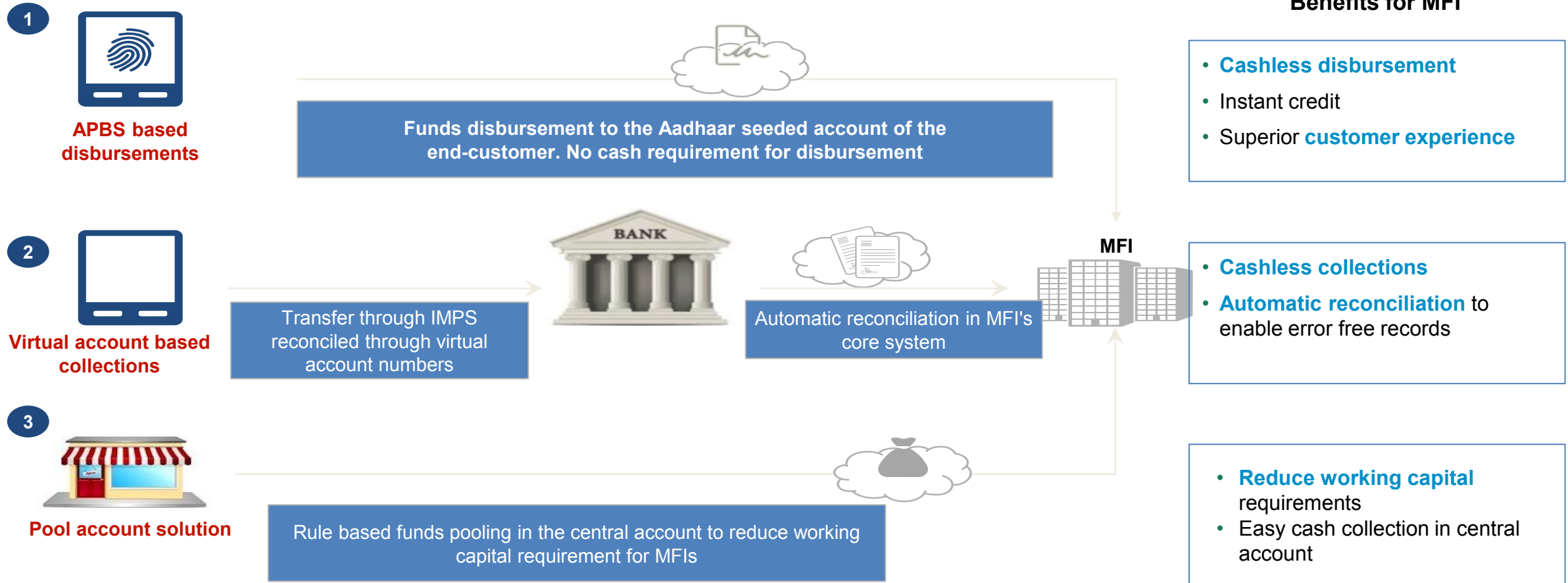
Aadhar



Collection
API



Industry Solutions: MFI Segment (use case)



Technology imperatives

1

Platform strategy

- Simplified, micro-services based architecture



2

Build for scale

- Key to a self-sustaining business unit



3

Stable, reliable and on time service

- Critical to deliver services with high availability & performance



4

Agility is a given

- Small, specialized in house teams, try-test-tailor approach



Way forward: Cloud As A Choice



Where it took us...



#3 in AEPS
among Private players



#5 in Acquiring
~100% growth for the FY18 for merchant acquiring



#4 Ranking
MeitY Digital Performance

RBL
Network

RBL Branch Banking
#265 Branches

→ **4.5 Mn Customers**

BC Network
~1.6 Lac CSPs
(Across 31 States & UTs)

→ **10 Mn Customers**
(70 Mn Txns)



15% of unsecured loans business is sourced digitally



Over **5000** digitally issued personal line of credits a month



1 in every 2
New accounts are digitally acquired



70%
Lower Cost of Acquisition



63%
Customer txns* are through Digital channels



40%
Credit Cards are acquired Digitally

Some of our Partners



IndianOil



MONEYTAP

m|swipe™



wirecard

Ezetap



CAPITAL
FLOAT



JetPrivilege+

Weizmann
Forex

oxigen™
RECHARGES | MONEY TRANSFER | PAYMENTS

zeta

DSP BLACKROCK

In the next 5 years if you are selling **your products**, through **your channels**, to **your customers**, then you are doomed!

- Speaker at a #FinTech Sessions



**THANK
YOU!**

RBL Bank Limited

Corporate Office: One Indiabulls Centre, Tower 2B, 6th Floor,
841, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

Tel: (022) 022 43020600, Fax: (022) 43020520

Website: www.rblbank.com



Unscaling Finance

Rajeev Ahuja

Executive Director, RBL Bank

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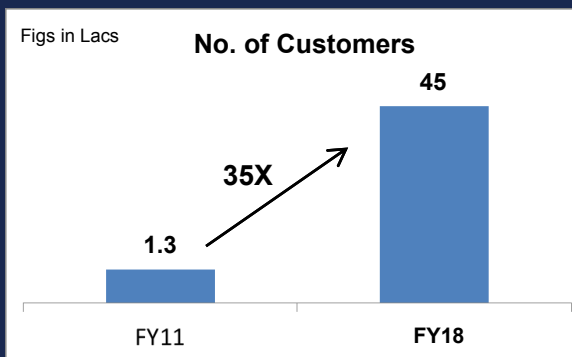
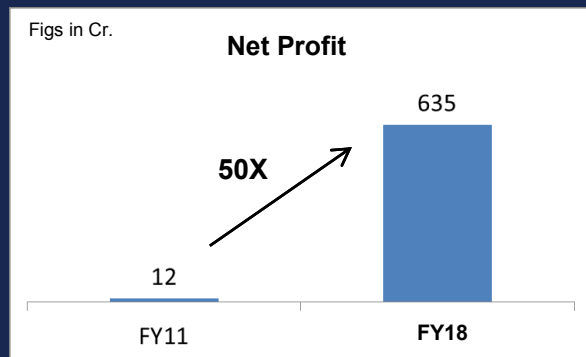
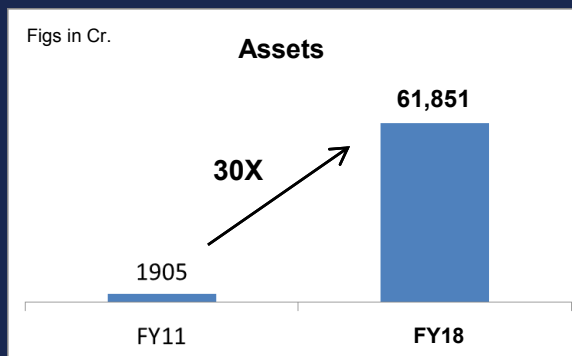
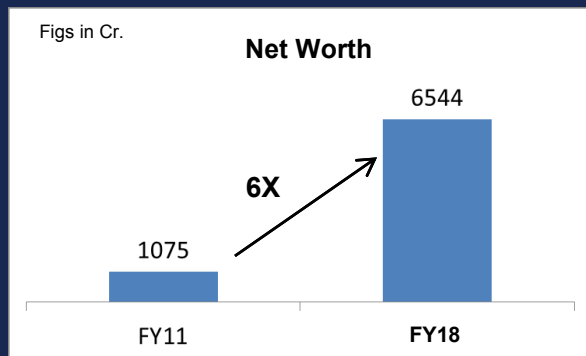
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Agenda

- RBL Bank | Our Growth Story
- Changing the way we bank...
- Rebooting RBL Bank
- What Next ?

RBL Bank | Our Growth Story

Our Growth Story



Our Guiding Principles



Governance

Human Capital Development

Technology Investments

Strategic Partnerships

Changing the way we bank...

What is changing ?



Amplifiers for Change



Rebooting RBL Bank

Rebooting to RBL | Banking As A Platform



Hierarchy



Network



Customers



Partners



Bank Control



Shared Control



Standard



N=1

RBL Bank | Crossing the Chasm

Changing Business Models



Bundling & Unbundling Services



Wider Physical Infra through Partners



Micro is Big



RBL Bank | Working Principles



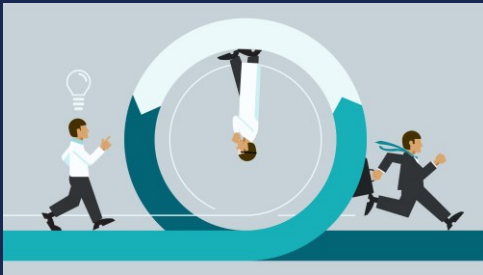
Collaboration is Religion



Unbundled Business Stack



Leading through **Innovation**



Agility is not an Option



Growing the
Customer Experience



Learning by Doing

Where it took us...



#3 in **AEPS**

among Private players with
30% market share

#4 Ranking

MeitY Digital Performance

#5 in **Acquiring**

~100% growth for the FY18 for
merchant acquiring

10% market share in PoS
terminal count

RBL Network

RBL Branch Banking
#265 Branches

➔ **4.5 Mn Customers**

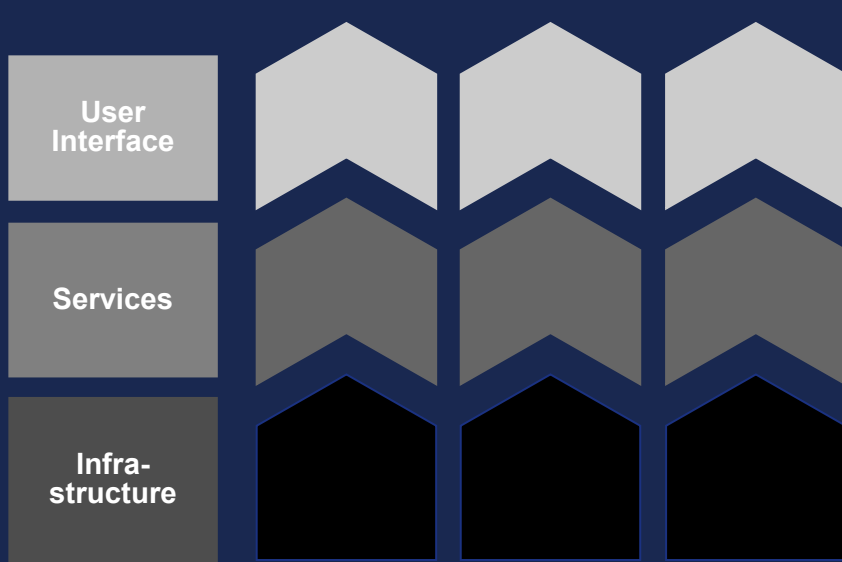
BC Network
~1.6 Lac CSPs
(Across 31 States & UTs)

➔ **10 Mn Customers**

What Next ?

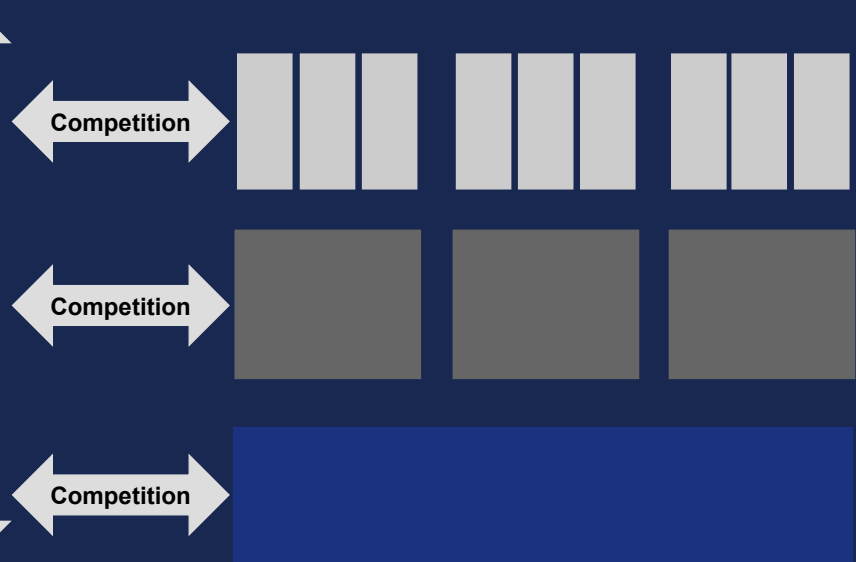
Traditional Vs Futuristic business models

Traditional banking models



Technology is undermining the advantage of vertical integration - lower transaction cost, economies of scale

Futuristic business models



Adapting business models to compete at critical layers in the stack and collaborate with players in other layers

We today unbundle and re-bundle our offerings

Unscaling Finance



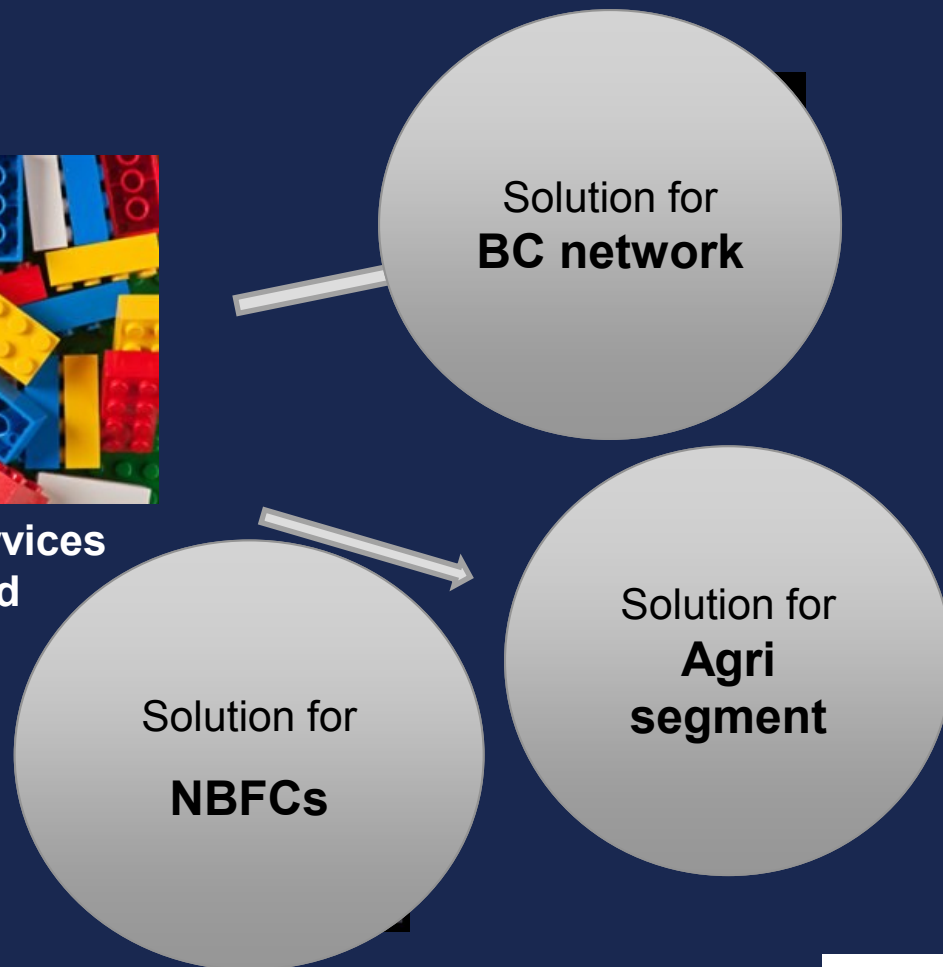
**~50 Mn* SMEs
Seeking
Convenience Banking**

Most Important
Customer Benefit:

**Low Touch
High Value Banking**



**65 Micro Services
launched**



Unscaling Finance



~50 Mn* SMEs
Seeking
Convenience Banking

Most Important
Customer Benefit:

Low Touch
High Value **Banking**



Moving to **CLOUD** for **SCALABILITY**

Convenient Onboarding | Auto-reconciliation | Low-cost pricing | Real-time payments

Unscaling Finance: Cloud As A Choice

OPPORTUNITY

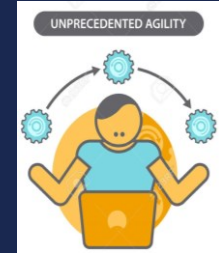
Speed to innovate



Speed to market



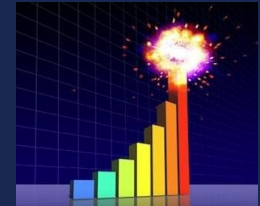
Agility in Infrastructure provisioning



Low cost of failure



Ability to handle data explosion



Reliable Security



Journey with AWS



Commercial & Business Launch

POC completed & Working model

Work in Progress & Overcoming Obstacles



Collaboration & Deliberation



Conceptualization & Opportunity exploring

Unscaling Finance: Next Steps

Creation of a complete Banking Stack on the cloud...

In the next 5 years if you are selling *your products*, through *your channels*, to *your customers*, then you are doomed!- Speaker at a #FinTech Sessions

THANK YOU