

# Confident of maintaining 30-35% growth guidance going forward, says RBL Bank CEO

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CNBC-TV18

**L**ending to larger corporates powered wholesale lending at RBL in the fourth quarter, something the bank hopes to continue doing, Vishwvir Ahuja, MD & CEO, RBL Bank, said in an interview. Edited excerpts:

**What is the guidance for the coming quarter?**

The guidance up to one year forward is already in place and I think at this stage, it is sufficient to say that we are going to stay with our guidance, which is 30-35% growth even going forward into the next year.

All other parameters to stack up according to that growth and to the kind of guidance we have given, which is improved financial metrics, improved ratios, improved current account savings account, improved return on assets,

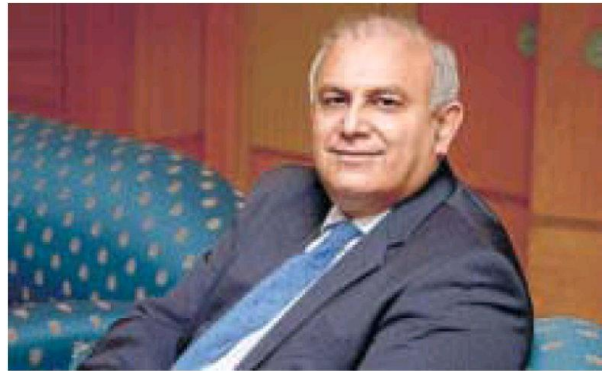
improved return on equity and so on. While we are still to put our next medium-term, long-term plans in place, I do think that we are not going to change our forward guidance. If anything, we expect to maintain 30% plus growth in the medium-term to longer-term.

**A 25% growth in your wholesale lending... where is this growth coming from?**

**'The bank has acquired better credibility with the large corporates. Our ability to deal with them on a wider range of services has increased'**

In terms of a breakdown on the wholesale side, the larger corporate side performed at a faster growth than the SME, mid-corporate. We were cautious in the SME, mid-corporate space,

because I think overall the credit environment was patchy in the country and we are much more comfortable; while we want to grow both the businesses we just felt that little more comfortable in a patchy environment to deal with the safer larger companies where



Vishwvir Ahuja, MD and CEO, RBL Bank.

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our ability to deepen and widen the relationships became much easier. The bank has acquired a greater level of credibility with the large corporates. Our ability to deal with them on scale and on a wider range of products

and services has increased tremendously and as in the competitive scenario some others were not up to the mark. I think our relative positions improved. So all that has helped us gain greater traction in that space. That is where the wholesale growth came from. On the retail side, the micro

banking and card is on a roll.

**For the coming year, are we to see similar growth for corporates as well as the retail segments?**

Yes, we will see, on the corporate side hopefully a slightly better growth as the mid-market, SME segments also start contributing more to the growth. A 25% growth on the large corporate side—happy with; don't want to take more risk there but we will certainly shoot for more than 25%. On the retail side, 40 plus.

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**INTERVIEW**