RBL BANK

January 20, 2017

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: Investor Presentation on Unaudited Financial Results for the quarter ended December 31, 2016

Dear Sir/Madam,

Pursuant to the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Investor Presentation on the Unaudited Financial Results of the Bank for the quarter ended December 31, 2016.

In compliance with Regulation 46, 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

Investor Presentation

3rd Quarter / 9 Month FY 17

January 20, 2017

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

Glossary and Key Notes

9M	9 months period ended December 31	H1	6 month period ended September 30
AEPS	Aadhaar Enabled Payment System	KYC	Know Your Customer
Agri	Agribusiness banking	LAP	Loan Against Property
APB	Aadhaar Payment Bridge	MF	Mutual Funds
API	Application Programming Interface	MFI	Microfinance institution
ARC	Asset Reconstruction Company	NABARD	National Bank for Agriculture and Rural Development
ATM	Automated Teller Machine	NBFC	Non Banking Financial Company
BBB	Branch & Business Banking	NFB	Non Fund Based
BC	Business Correspondent	NIM	Net Interest Margin
BD	Bills Discounting	NNPA	Net Non Preforming Assets
BFL	Bajaj Finance Limited	NPA	Non Performing Assets
BIL	Business Installment	NRI	Non Resident Indian
BIN	Bank Identification Number	OD	Overdraft
bps	Basis Points	PCR	Provision Coverage Ratio
C&IB	Corporate & Institutional Banking	PIL	Personal Installment Loan
CAGR	Compounded Annual Growth Rate	PoS	Point of Sale
CASA	Current Account and Savings Account	Q2	3 month period ended September 30 (July 1- September 30)
CB	Commercial Banking	Q3	3 month period ended December 31 (October 1- December 31)
CBDT	Central Board for Direct Taxes	QoQ	Quarter on Quarter
CC	Cash Credit	RBI	Reserve Bank of India
CEO	Chief Executive Officer	RIDF	Rural Infrastructure Development Fund
CRAR	Capital to Risk Weighted Assets Ratio	RoA	Return on Assets
CSP	Customer Service Point	RoE	Return on Equity
DCM	Debt Capital Markets	RWA	Risk Weighted Assets
EMI	Equated Monthly Installment	S4A	Scheme for Sustainable Structuring of Stressed Assets
FI	Financial Inclusion	SDR	Strategic Debt Restructuring
FICC	Fixed Income, Currency and Commodity	SLR	Statutory Liquidity Ratio
FPI	Foreign Portfolio Investor	SMS	Short Message Service
FX	Foreign Exchange	SR	Security Receipts
FY	12 month period ended March 31	TD	Term Deposits
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	VCF	Venture Capital Funds
GST	Goods & Services Tax	YoY	Year on Year

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Key Performance Highlights

Performance Overview

Q3 FY 17 Financial Highlights

Net Advances
INR 26,773 cr
(INR 18,300 cr)
46% yoy

Total Deposits
INR 30,005 cr
(INR 20,847 cr)
44% yoy

Net Total Income
INR 504 cr
(INR 332 cr)
52% yoy

Net Profit
INR 129 cr
(INR 81 cr)
59% yoy

Gross NPA Ratio
1.06 %
(1.08%)

RoA
1.17 %
(1.07%)

RoE
12.30%
(11.89%)

CRAR#
14.63%
(13.74%)

Notes:
Figures in brackets are Q3 FY 16 figures
including interim profits

Strong performance in a challenging environment

Good asset quality levels maintained

Significant increase in CASA; assisted by demonetization

Continue to invest in retail and mass banking

Performance tracking to Vision 2020

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RBL Vision 2020

Performance Benchmarks

	RBL Vision 2020	Actual 9M FY 17
Advances	30-35% CAGR	46%
CASA Ratio	0.75 - 1% increase every year	March 31, 2016: 18.6% December 31, 2016: 23.2%
Other Income %	~ 1/3rd of Net Total Income	37.4%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	March 31, 2016: 58.6% December 31, 2016: 54.0%
Return Ratios	~ 1.50% RoA by 2020	March 31, 2016: 0.98% December 31 2016: 1.08%*

Note: * RoA is before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA for 9M FY17 would be 1.04%.

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Key Initiatives of Vision 2020

Technology

Leveraging technology to acquire, engage and service clients

Distribution

Enhancing distribution through a combination of owned branches, BCs, Customer Service Points ('CSPs')

Platforms

Creation of Transaction and Payment platforms that leverage changes in ecosystem driven by Aadhaar, UPI, IndiaStack, GST etc.

Cross-sell

Enhancing cross-sell across all businesses

Mass Banking

Increase presence in 'Mass Banking' - internal efforts, partnerships and acquisitions

Key Fundamentals

1. One of India's Fastest Growing Private Sector Banks

2. Robust Corporate Governance Framework as well as Experienced Management Team

3. Focus on Effective Risk Management and Asset Quality

4. Focus on Operational Quality and Scalability

5. Leveraging Partnerships and Technology for Creating Customer Centric / Multi-channel Solutions

Financial Performance

Performance Highlights

Parameter	Q3 17	Q3 16	YoY	Q2 17	QoQ	9M 17	9M 16	FY 16
Net Interest Income	322	222	45%	303	6%	869	579	819
Other Income	182	110	66%	169	8%	519	348	491
Net Total Income	504	332	52%	472	7%	1,388	927	1,310
Operating Profit	235	149	58%	219	7%	639	382	542
Net Profit	129	81	59%	109#	19%	335#	208	292

Parameter	Q3 17	Q3 16	Q2 17	9M 17	9M 16	FY 16
Other Income/Total Income	36.2%	33.0%	35.8%	37.4%	37.5%	37.5%
Cost/Income	53.3%	55.1%	53.6%	54.0%	58.8%	58.6%
CRAR	14.6%*	13.7%*	15.1%*	14.6%*	13.7%*	12.9%
Net Interest Margin	3.4%	3.2%	3.4%	3.2%	3.1%	3.1%
Credit Cost/Advances (bps)**	56	69	89	73	58	62

Net Profit is before exceptional item in Q2 FY17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net profit for Q2 17 – Rs.90 crore and for 9M 17 Rs. 316 crore .* including interim profits; **Annualized

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Performance Highlights (Contd.)

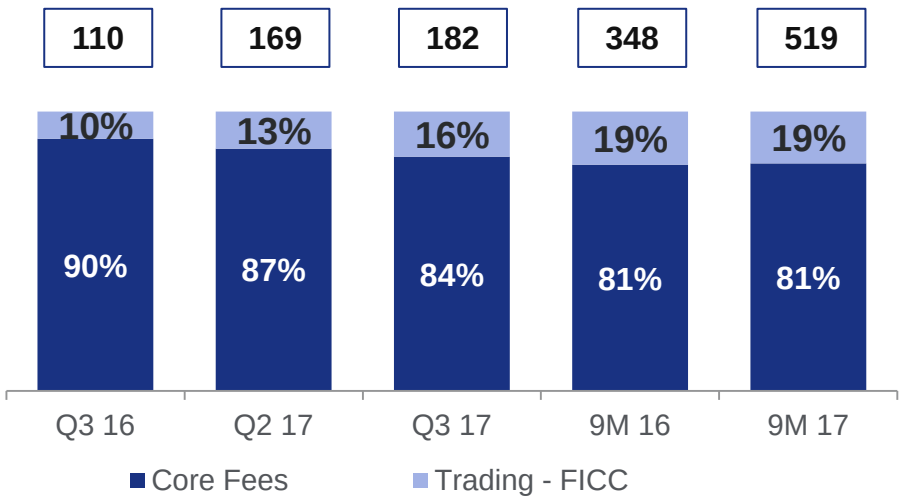
Parameter	9M 17	9M 16	YoY	H1 17	QoQ	FY 16
Advances	26,773	18,300	46%	24,875	8%	21,229
Deposits	30,005	20,847	44%	27,960	7%	24,349
Investment	12,838	10,068	28%	12,262	5%	14,436

Parameter	9M 17	9M 16	H1 17	FY 16
CASA	23.15%	18.22%	19.89%	18.64%
GNPA	1.06%	1.08%	1.10%	0.98%
NNPA	0.52%	0.69%	0.55%	0.59%
PCR	60.96%	51.06%	60.34%	55.86%
RoA	1.08%*	0.99%	1.01%*	0.98%
RoE	11.95%*	11.34%	11.46%*	11.32%

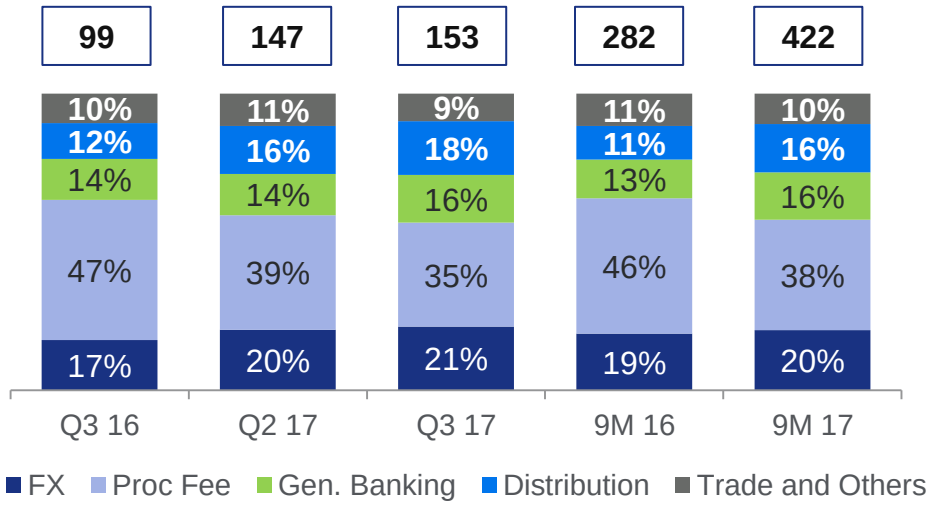
* RoA and RoE are annualized and before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for 9M FY17 would be 1.04% and 11.44% respectively; RoA and RoE for H1FY17 would be 0.96% and 10.92% respectively

Key Profit & Loss Parameters

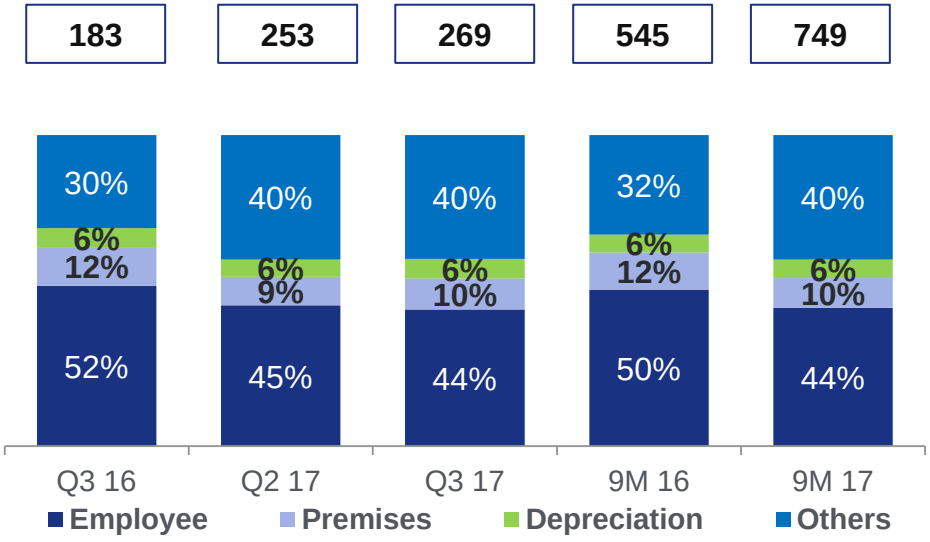
Other Income breakup



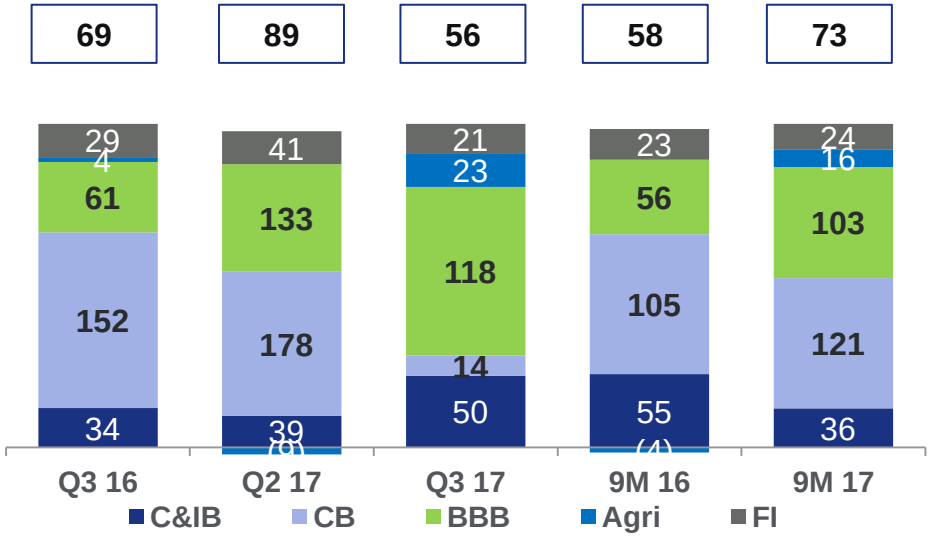
Core Fee Income breakup



Operating Expenses



Credit Cost by Business (bps)



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Advances Breakup

	9M 17	9M 16	YoY	H1 17	QoQ	FY 16	Yield 9M 17	Proportion
C&IB	11,544	6,940	66%	10,592	9%	8,186	Wholesale 10.01% (11.03%)	62%
CB	5,034	4,276	23%	4,624	9%	4,689		
Wholesale	**16,578**	**11,216**	**50%**	**15,216**	**9%**	**12,875**		
BBB	4,789	3,062	48%	4,343	10%	3,465	Retail 13.47% (13.42%)	38%
Agri	1,747	1,461	20%	1,676	4%	1,756		
DB & FI	3,659	2,561	43%	3,640	1%	3,133		
Non-Wholesale	**10,195**	**7,084**	**40%**	**9,659**	**6%**	**8,354**		
Total	**26,773**	**18,300**	**46%**	**24,875**	**8%**	**21,229**		

9M 16 yields in brackets

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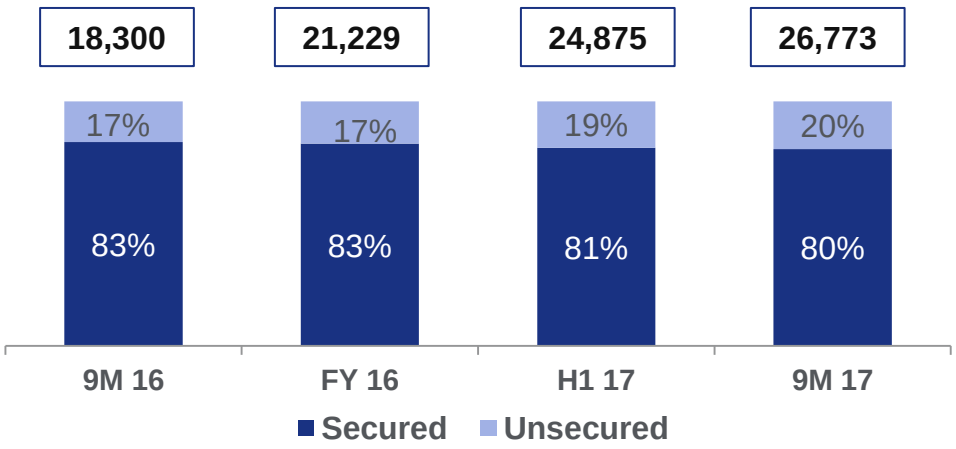
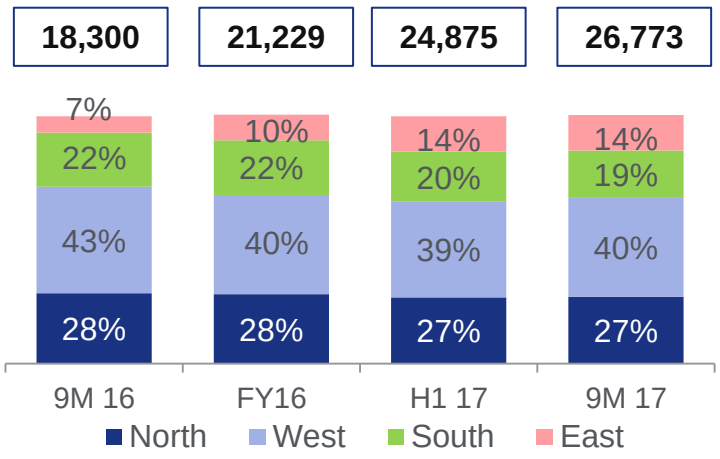
Advances Breakup (Contd.)

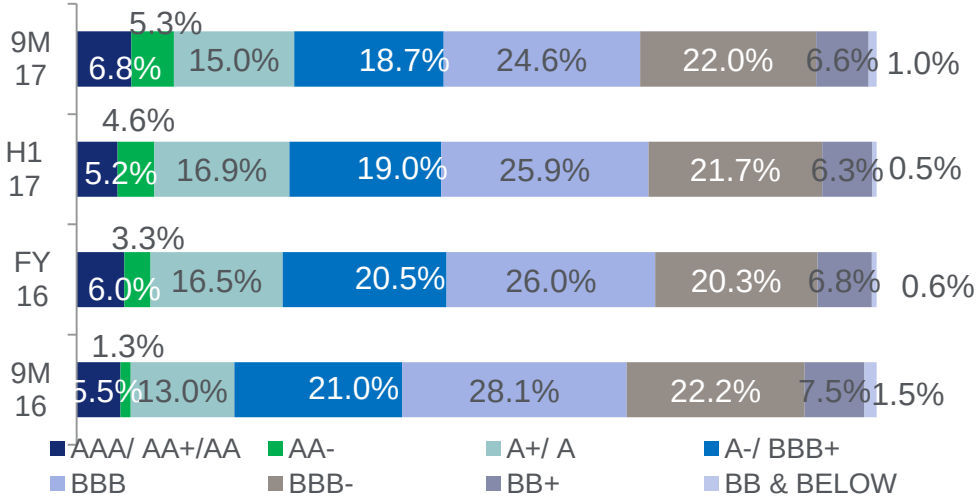
Break up of advances - Secured-Unsecured



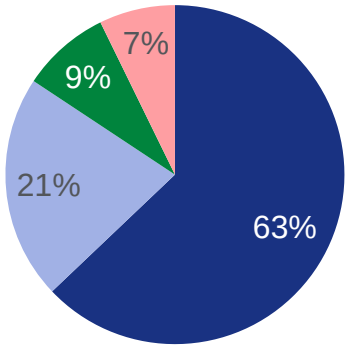
Geography



Breakup of rated exposures



Tenor of Advances (9M 17)



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Top 10 Industry Exposures and Break up of NFB Book

Top 10 industry exposures*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction	3,293	52 : 48	7.2%
Retail / Distribution	2,511	74 : 26	5.5%
Pharma	2,148	79 : 21	4.7%
NBFC-MFI	2,062	97 : 3	4.5%
Engineering	1,819	55 : 45	4.0%
Real estate	1,737	98 : 2	3.8%
Power	1,711	58 : 42	3.7%
Professional services	1,561	86 : 14	3.4%
Oil & gas storage/ pipeline	1,086	3 : 97	2.4%
Fertilizer	1,060	37 : 63	2.3%
Hospitality	858	95:5	1.9%

* As of December 31,2016

Non Fund Based Book

Particulars	9M 17	9M 16	H1 17	FY 16
Guarantees	6,960	4,150	6,436	4,966
Letter of Credit	1,279	671	656	616
Acceptances, Endorsements and other Obligations	647	647	826	679

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Asset Quality

	9M 17	9M 16	H1 17	FY 16
Movement of Gross NPAs				
Opening Balance	208	111	208	111
(+) Additions during the period	128	166	106	200
(-) Upgrade	13	11	13	11
(-) Recoveries	18	11	15	19
(-) Write Offs	20	55	12	73
Closing Balance	285	199	275	208
Gross NPA (%)	1.06%	1.08%	1.10%	0.98%
Net NPA	140	126	138	124
Net NPA (%)	0.52%	0.69%	0.55%	0.59%
Provisioning Coverage Ratio (PCR) (%)	60.96%	51.06%	60.34%	55.86%
Slippage Ratio	0.80%	1.52%	1.00%	1.38%
Restructured %	0.28%	0.21%	0.08%	0.09%
Total Stressed Assets%	1.34%	1.29%	1.18%	1.07%

- **Net Security Receipts as a percentage of total assets at 0.02% down from 0.17% in December 2015**
- **No ARC sale during the quarter**
- **One instance of SDR during the quarter, included in Restructured assets**
- **No 5:25 Refinancing or S4A case done by the bank**

Gross NPA by business segment

Business segment	9M 17	9M 16	H1 17	FY 16
C&IB	37.8	17.1	37.8	17.1
%	0.33%	0.21%	0.36%	0.21%
CB	160.4	134.4	159.2	138.4
%	3.29%	2.87%	3.44%	2.96%
BBB	61.7	31.2	55.0	37.8
%	1.29%	0.90%	1.26%	1.09%
LAP	12.8	0.6	8.5	4.2
BIL	10.8	3.9	7.8	3.4
PIL	2.7	0.6	1.9	0.8
Cards	8.4	2.9	8.2	4.6
Others	27.0	23.2	28.6	24.8
Agri	11.7	5.8	10.7	6.6
%	0.67%	0.33%	0.64%	0.38%
DB&FI	13.1	10.6	11.9	8.2
%	0.36%	0.34%	0.33%	0.26%
Total	284.7	199.2	274.6	208.1
Total (%)	1.06%	1.08%	1.10%	0.98%

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Capital Adequacy - Well Capitalized to Support Growth

Particulars	9M 17	9M 16	H1 17	FY 16
Tier 1 Capital Funds	4,120	2,898	3,991	2,972
Tier 2 Capital Funds	846	83	837	491
Total Capital Funds	**4,967**	**2,981**	**4,828**	**3,463**
Total RWA	**34,073**	**21,693**	**32,040**	**26.761**
Tier 1 CRAR	12.1%	13.4%	12.5%	11.1%
Total CRAR*	**14.6%**	**13.7%**	**15.1%**	**12.9%**
RWA/Total Assets	77.4%	69.5%	78.0%	68.3%

* CRAR for interim financial periods has been computed after adding interim profit for better comparison

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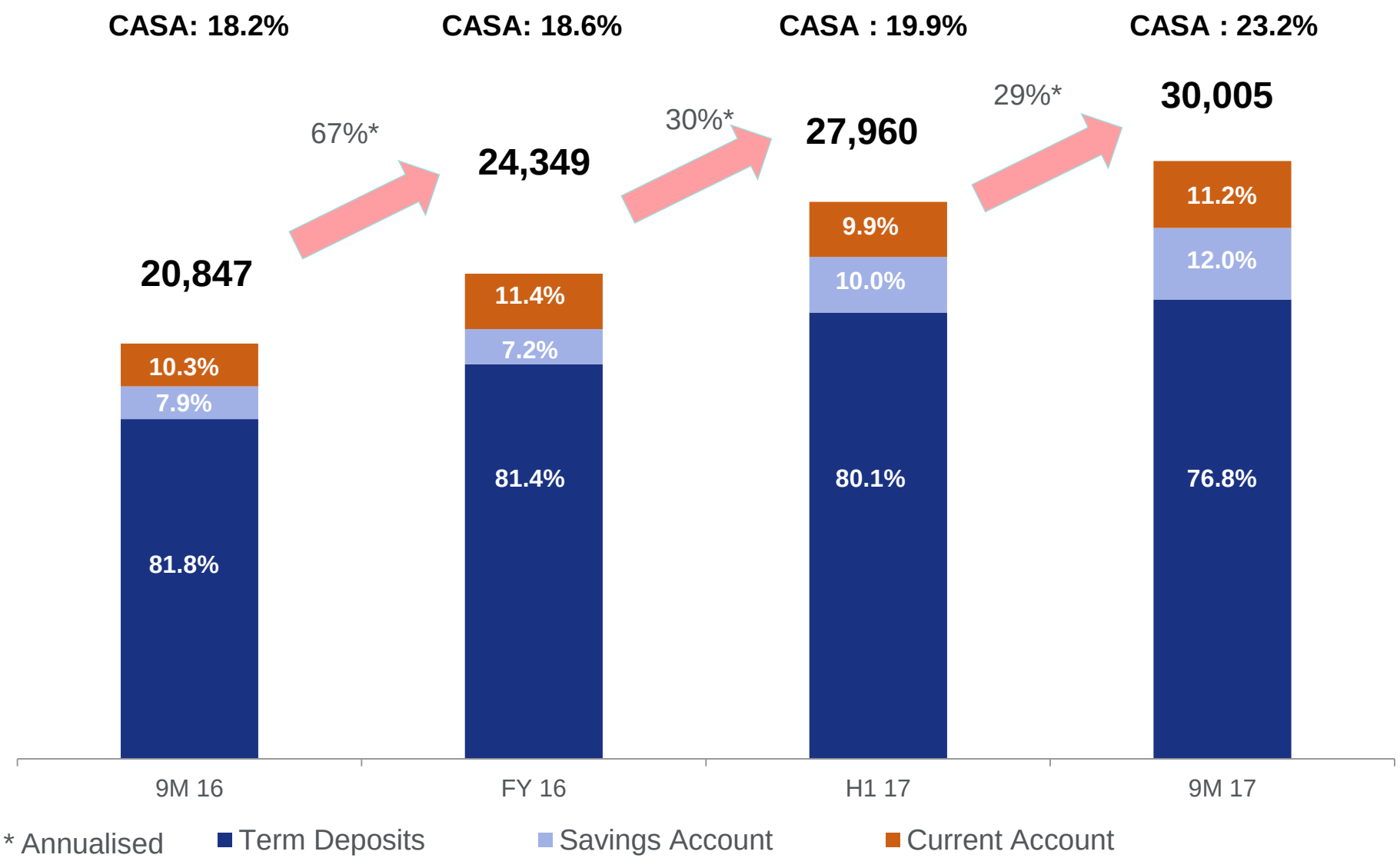
Deposits Breakup



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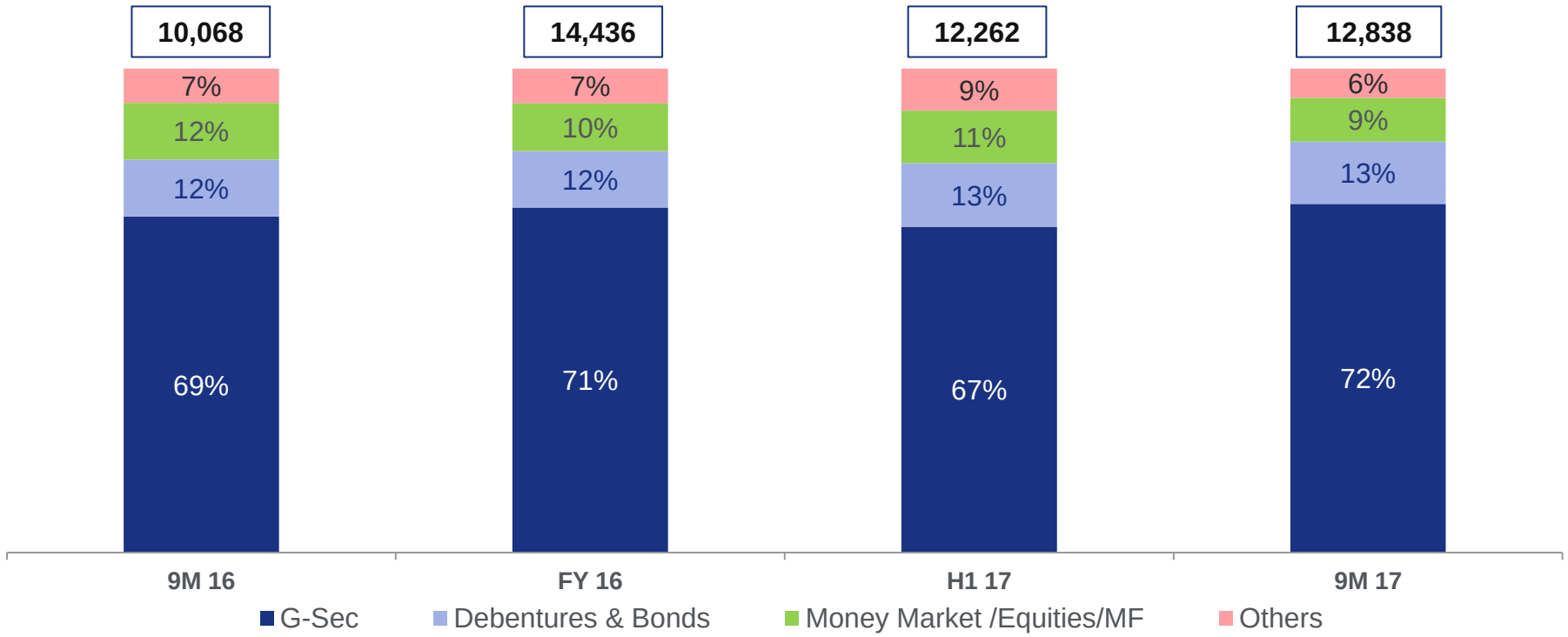
Investment Breakup and Yields

Investment Breakup

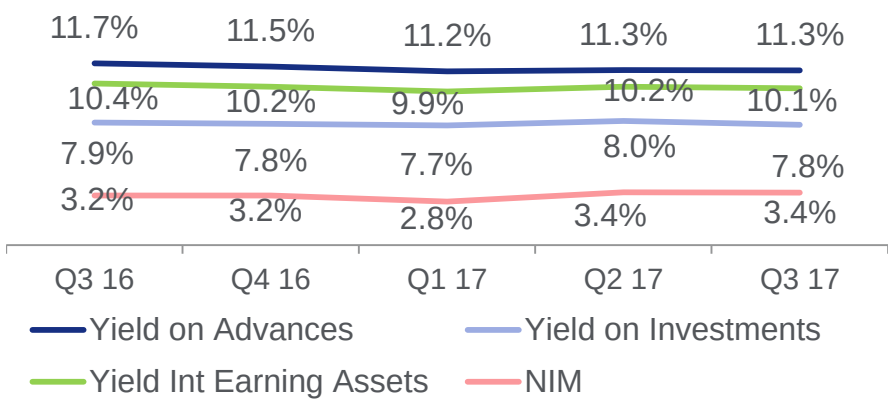


Yield

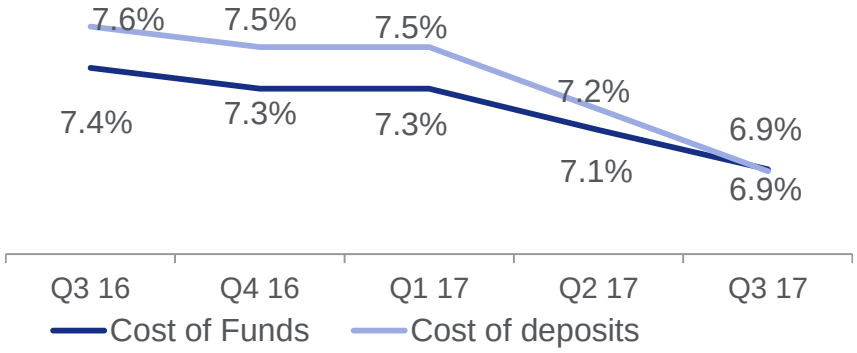
Yield	Q3 17	Q2 17	Q3 16	9M 17	9M 16
Total Investments	7.75%	7.95%	7.89%	7.80%	7.96%
SLR	7.51%	7.53%	7.81%	7.49%	7.84%
Non SLR	8.29%	8.86%	8.11%	8.55%	8.31%

Trends in Key Business Parameters

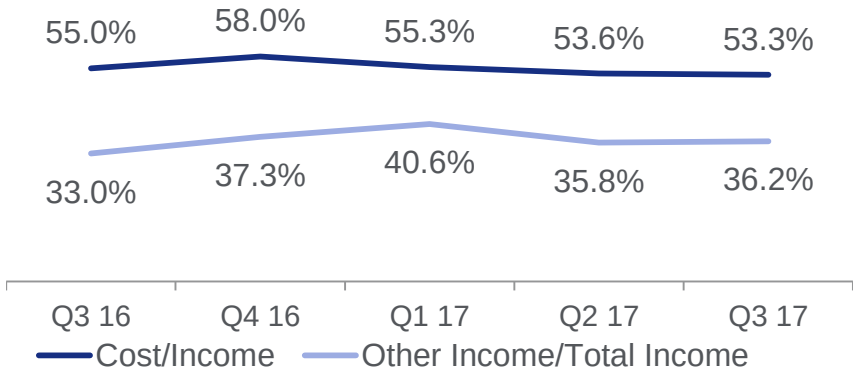
Quarterly Yields



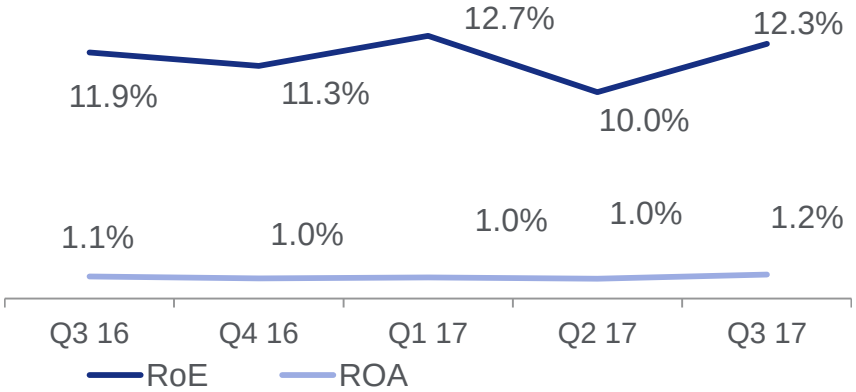
Cost of Funds, Deposits



Cost/Income & Other Income/Total Income



Return Ratios*



*RoA and RoE are before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for Q2FY17 would be 0.91% and 9.47% respectively

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New Initiatives and Recent Developments

Digital/ technology led initiatives

Partnership with Bajaj Finance

- Leverage BFL customer base of over 12M and strong branch network of 800 branches &34,000+ distribution network.
- Deep customer insight and seamless integration through technology, big data analytics, customer profiling and micro-segmentation allowing for customized product offerings
- Digital origination - website, mobile app, SMS/email with pre-approved offers including EMI card limit (a category first).
- Co-branded card offers features of credit card, loan card (with separate loan limit), EMI card (no cost EMI at PoS) and cash card (no interest on cash withdrawal up to 50 days)

Wallets & Merchant acquisition

- Powering prepaid wallets/cards, remittance service providers, merchant acquirers/aggregators by providing escrow accounts, BIN sponsorships, access to payment systems etc.
- Above also includes wallets that leverage RBL Bank's rural reach by providing wallets that serve needs of farmers

API banking

- RBL has developed API based solutions which allow customers to seamlessly interact with RBL systems.
- Applications include instant redemption for MFs, faster disbursement of loans for NBFCs, instant fund transfers for co-operative societies, account opening and payments for newly formed payments banks, APIs for nodal accounts of aggregators, eKYC, bill payments etc.

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Digital/ technology led initiatives (contd.)

Aadhaar based solutions

- First bank to launch APB system to enable MFIs to disburse loan amounts into Aadhaar enabled bank accounts through RBL Bank
- RBL uses AEPS to support MFIs in their collections by authenticating borrower using Aadhaar and biometric credentials & transferring funds from borrower to MFI's account
- E-KYC using Aadhaar allows RBL to open accounts for its own MFI customers in its core banking system in real-time

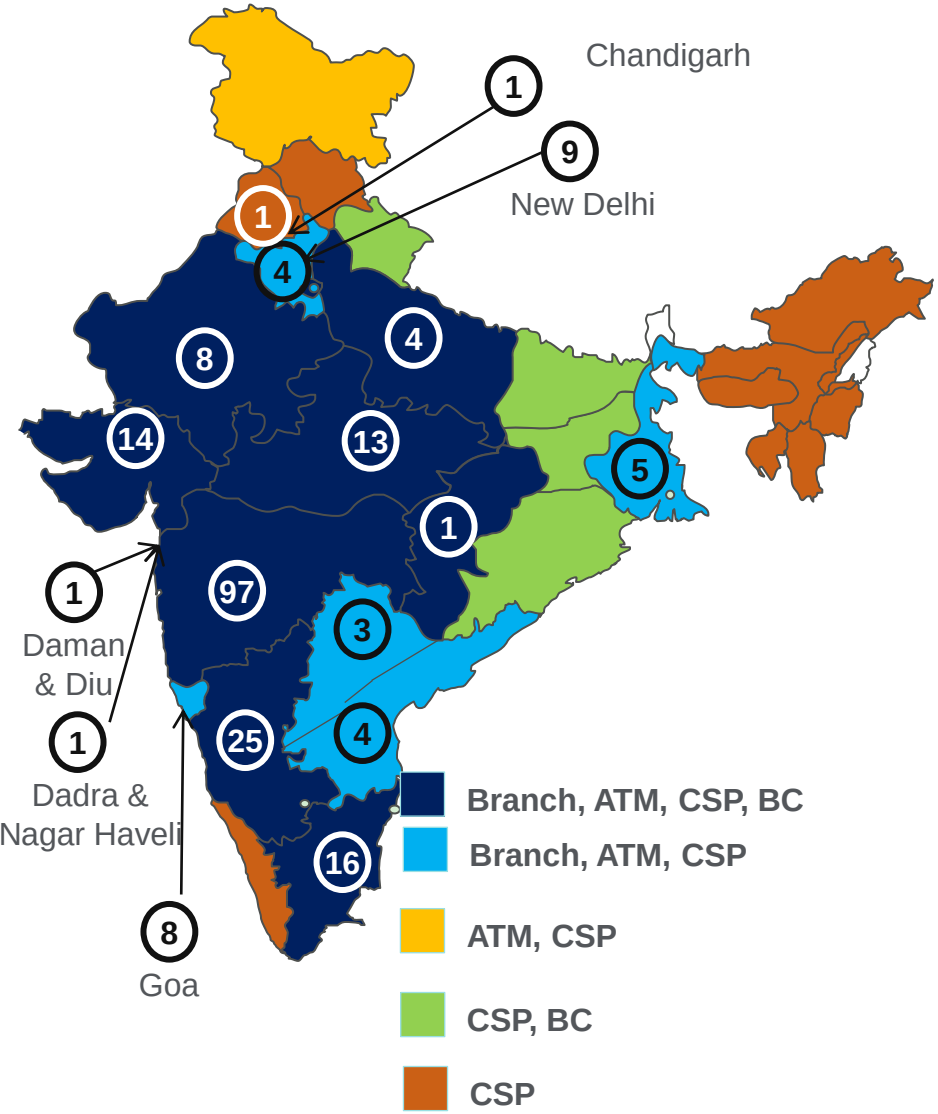
Improved Mobile Banking Offering

- Launched RBL Chatpay to allows customers to do banking transactions seamlessly on WhatsApp, Facebook Messenger or any messaging platforms
- Launched RBL Pay, a mobile app for UPI transactions and SMS2Bank, an app that allows customers to use SMS banking without an internet connection
- Other features include Pay2Contact, view credit score, update Aadhaar details, contextual marketing (location based deals), missed called recharge & fingerprint based logins

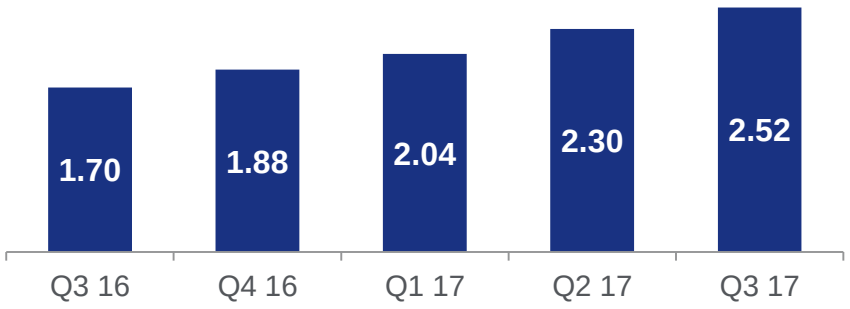
Distribution Network

Our Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points (9M 17)	Number of transaction points (H1 17)
Branch	215	201
Metro	73	67
Urban	39	32
Semi-urban	59	58
Rural	44	44
BC Branches	471	429
CSPs	48,507	40,899
ATMs	374	373

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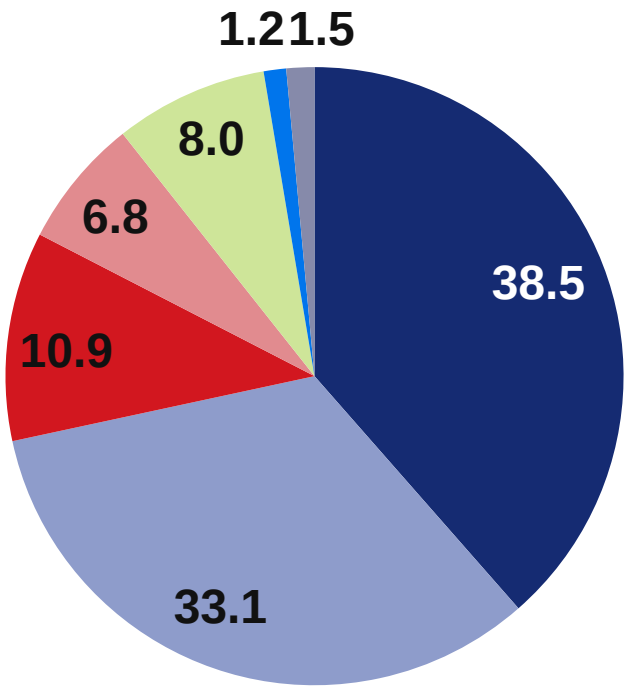
Shareholding Pattern & Ratings

Shareholding Pattern & Ratings

Shareholding by category (%)



- Individual/HUFs
- Foreign Corporates
- VCF/MFs
- FPI
- Body Coporates
- NRIs
- Others

Total Foreign holding – 41.0%.
Approved limit – 74%

Ratings

Instrument	Rating by ICRA	Limits (Rs. Cr.)	Implication
Basel III compliant Tier II bonds	A+ hyb	800	Instruments rated in this category are considered to have high degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	A1+	3,000 (Enhancement from 2,250 cr)	The lowest short term credit Risk
Fixed (Term) Deposits	MAA- with a stable outlook		Low Credit Risk

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Annexures

Professional and Experienced Leadership Team

Board of Directors

Mr. Vishwavir Ahuja

Managing Director and CEO

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

Mr. Narayan Ramchandran

Chairman

Previously, CEO and Country Head of Morgan Stanley, India

Mr. Girish Godbole

Independent Director

Involved in Micro Finance and rural sectors

Mr. Jairaj Purandare

Independent Director

Previously, Regional Managing Partner of PWC

Mr. Prakash Chandra

Independent Director

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

Mr. Ishan Raina

Independent Director

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

Mr. Palepu Sudhir Rao

Independent Director

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

Ms. Rama Bijapurkar

Independent Director

Wide Experience in Market Research, Market Strategy and Management Consulting

Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra

Mr. Vimal Bhandari

Independent Director

Currently, Managing Director and CEO of Indostar Capital Finance

Mr. Rajesh Kumar

RBI - Additional Director

Currently, General Manager of the Human Resources Department with Reserve Bank of India

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Professional and Experienced Leadership Team (Contd.)

Experienced and Professional Management Team

Mr. Vishwavir Ahuja

Managing Director and CEO

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

Mr. R. Gurumurthy

Head - Governance, Risk & Control

Previously, associated with Standard Chartered Bank, Bank of America, Credit Lyonnais and State Bank of India

Mr. Brijesh Mehra

Head – Corporate, Institutional & Transaction Banking

Previously, associated with Royal Bank of Scotland N.V. and Grindlays Bank Public Limited Company

Mr. Harjeet Toor

Business Head – Microbanking, Credit Cards, Retail & MSME Lending

Previously, associated with Bank of America, ABN AMRO Bank and Fullerton India Credit Company

Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

Mr. Rajeev Ahuja

Head - Strategy, Retail, Transaction Banking & Financial Inclusion

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

Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

Mr. Naresh Karia

Chief Financial Officer

Previously, associated with Citibank N.A., India and International Bestfoods

Mr. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

Mr. Manoj Rawat

Head - Agri Business

Previously, associated with NABARD and Fullerton India

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Professional and Experienced Leadership Team (Contd.)

Experienced and Professional Management Team (Cont'd)

Ms. Shanta Vallury

Head - HR, CSR & Internal Branding

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

Mr. Rajeev Dewal

Head - Legal

Holds Bachelor's Degree in Science and Law from University of Bombay and Certified Associate of the Indian Institute of Bankers

Mr. Joginder Singh Rana

Chief Operations Officer

Previously, Asia Head of Citibank - Enterprise Risk Management for Consumer Bank Divisions; Director Of Citigroup Wealth Advisors India Pvt Ltd

Mr. Bhaskar Niyogi

Head – Enterprise Risk & Policy

Previously, Chief General Manager at State Bank of India

Mr. Satish Dhawan

Chief Infrastructure and Administration Officer

Previously, Chief Executive Officer of DCM Estates

Mr. Rana Vikram Anand

Head –Segments and Products, Branch & Business Banking

Previously, associated with Royal Bank of Scotland

Mr. Bhavtaran Singh (Sunny) Uberai

Chief of Staff and Head - Change Management and Service Delivery

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

Mr. Sanjay Sharma

Head – Technology, Innovation and Customer Fulfilment

Previously, associated with IDBI Intech

Ms. Neeta Mukherji

Chief Credit Officer

Previously, associated with ICICI Bank, Asset Reconstruction Company (India) and GE Capital

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Profit & Loss Statement

Particulars	Q3 17	Q3 16	Q2 17	9M 17	9M 16
Income					
Interest Earned	961	713	902	2727	1,982
Interest Expended	640	491	599	1858	1,403
Net Interest Income	**322**	**222**	**303**	**869**	**579**
Other Income	**182**	**110**	**169**	**519**	**348**
Total Income	**504**	**332**	**472**	**1388**	**927**
Expenditure					
Operating Expenses	**269**	**183**	**253**	**749**	**545**
Employee Cost	118	94	115	333	274
Premises Cost	25	24	23	72	71
Depreciation	17	11	14	44	32
Other Operating Expenses	109	53	101	300	168
Operating Profit	**235**	**149**	**219**	**639**	**382**
Provisions	**36**	**32**	**50**	**128**	**77**
On advances	34	33	41	114	73
On others	2	-1	9*	14	4
Profit Before Tax (before exceptional item*)	**199**	**118**	**169**	**510**	**305**
Profit Before Tax	**199**	**118**	**141**	**482**	**305**
Tax	70	37	51	166	97
Profit After Tax (before Exceptional Item*)	**129**	**81**	**109**	**335**	**208**
Profit After Tax	**129**	**81**	**90**	**316**	**208**

*** Includes a pre-tax charge of Rs.28.46 crore towards marking a strategic investment to book value, being the acquisition of 9.9% equity stake in Utkarsh Micro Finance Limited in September 2016, which is held in 'Available for Sale' category (treated as an exceptional item).**

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Balance Sheet Statement

Particulars	9M 17	9M 16	H1 17	FY 16
Liabilities				
Capital	373	323	370	325
Reserves and Surplus	3,815	2,630	3,660	2.665
Deposits	30,005	20,847	27,960	24,349
Borrowings	8,426	6,333	7,775	10,536
Other Liabilities	1,400	1,083	1,290	1.287
Total	**44,019**	**31,216**	**41,055**	**39,161**
Assets				
Cash & Balances with RBI	1,847	961	1,116	1,340
Balances with other banks	1,327	969	1,680	1,110
Investments (Net)	12,838	10,068	12,262	14,436
Advances (Net)	26,773	18,300	24,875	21,229
Fixed and Other Assets	1,234	919	1,122	1,046
Total	**44,019**	**31,216**	**41,055**	**39,161**

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Our 10 year History

Particulars	FY 07	FY 08	FY 09	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	9M 17
Net Worth	196	320	338	349	1,075	1,131	1,594	2,012	2,224	2,960	4,188
Deposits	876	1,101	1,307	1,585	2,042	4,739	8,341	11,599	17,099	24,349	30,005
Advances (Net)	531	586	801	1,170	1,905	4,132	6,376	9,835	14,450	21,229	26,773
Investments (Net)	316	361	405	507	893	2,334	5,571	6,518	9,792	14,436	12,838
Net Profit	3	17	31	19	12	66	93	93	207	293	335
CRAR (%)	34.3	49.2	42.3	34.1	56.4	23.2	17.1	14.6	13.1	12.9	14.6
Gross NPA (%)	6.81	6.01	2.13	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.06
Net NPA (%)	1.92	0.99	0.68	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.52
Business per employee	2.5	3.1	3.7	3.9	4.4	6.7	7.9	7.7	9.1	11.8	12.0
No. of employees	553	544	565	704	907	1,328	1,859	2,798	3,465	3,872	4,736
Return on Assets (%)	0.31	1.31	1.96	1.05	0.53	1.38	1.09	0.68	1.05	1.01	1.08*
Return on Equity (%)	1.5	5.3	8.9	5.4	1.7	5.9	6.7	5.1	8.4	10.8	12.0*

*Net Profit, RoA and RoE are before exceptional item in Q2 FY17 i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net Profit, RoA and RoE for 9M FY17 would be Rs.316 crore, 1.04% and 11.44% respectively
including interim profits

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Thank you

Contact us at:

ir@rblbank.com

+91-22-4302 0600

Please email us your contact details at the above id to get added to our investor relations mailing list