RBL BANK

October 19, 2016

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 - Q2FY17

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 / half-year ended September 30, 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

RBL Bank Limited
(Formerly: The Ratnakar Bank Limited)
Controlling Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, India | Tel: +91 22 43020600 | Fax: +91 22 43020520
Registered Office: 1st Lane, Shahupuri, Kolhapur- 416 001, India. | Tel. : +91 231 6650214 | Fax : +91 231 2657386
CIN: U65191PN1943PLC007308 - E-mail: customercare@rblbank.com

Investor Presentation

2nd Quarter / Half Year FY 17

October 19, 2016

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

Glossary and Key Notes

Agri	Agribusiness banking	G-Sec	Government Securities
ARC	Asset Reconstruction Company	LAP	Loan Against Property
ATM	Automated Teller Machine	MF	Mutual Funds
BBB	Branch & Business Banking	NFB	Non Fund Based
BC	Business Correspondent	NIM	Net Interest Margin
BD	Bills Discounting	NNPA	Net Non Preforming Assets
BIL	Business Installment	NPA	Non Performing Assets
C&IB	Corporate & Institutional Banking	OD	Overdraft
CAGR	Compounded Annual Growth Rate	PCR	Provision Coverage Ratio
CASA	Current Account and Savings Account	PIL	Personal Installment Loan
CB	Commercial Banking	RIDF	Rural Infrastructure Development Fund
CC	Cash Credit	RoA	Return on Assets
CRAR	Capital to Risk Weighted Assets Ration	RoE	Return on Equity
CSP	Customer Service Point	RWA	Risk Weighted Assets
DCM	Debit Capital Markets	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
FX	Foreign Exchange	SR	Security Receipts
GNPA	Gross Non Performing Assets	VCF	Venture Capital Funds

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Key Performance Highlights

Performance Overview

H1 FY 17 Financial Highlights

Net Advances
INR 24,875 cr
(INR 17,279 cr)
44% yoy

Total Deposits
INR 27,960 cr
(INR 20,284 cr)
38% yoy

Net Total Income
INR 884 cr
(INR 595 cr)
49% yoy

Net Profit
INR 206 cr *
(INR 127 cr)
62% yoy

Gross NPA Ratio
1.10 %
(0.93%)

RoA
1.01%*
(0.94%)

RoE
11.46% *
(11.00%)

CRAR#
15.07 %
(10.98%)

Improving NIM & diversification of Other Income led by Core Fees

Better utilization of investments done to date

Savings account strategy working well (Growth of 102% yoy)

Investing in retail and mass banking

Credit markets still challenged. NPAs slightly higher but as per plan

Notes:
Figures in brackets are H1 FY 16 figures ;
*Net Profit, RoA and RoE are before exceptional item i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net Profit, RoA and RoE for H1FY17 would be Rs.187 crore, 0.96% and 10.92% respectively
including interim profits

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RBL Vision 2020

Performance Benchmarks

	RBL Vision 2020	Actual H1 FY 17
Advances	30-35% CAGR	44%
CASA Ratio	0.75 - 1% increase every year	March 31, 2016: 18.6% September 30, 2016: 19.9%
Other Income %	~ 1/3rd of Net Total Income	38.1%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	March 31, 2016: 58.6% September 30, 2016: 54.4%
Return Ratios	~ 1.50% RoA by 2020	March 31, 2016: 0.98% September 30, 2016: 1.01%*

Note: * RoA is before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA for H1FY17 would be 0.96%.

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 Investment Highlights

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 Technology for Creating Customer Centric / Multi-channel Solutions

Financial Performance

Performance Highlights

Parameter	Q2 17	Q2 16	YoY	Q1 17	QoQ	H1 17	H1 16	FY 16
Net Interest Income	303	190	59.5%	245	23.8%	548	357	819
Other Income	169	112	50.6%	168	0.9%	337	238	491
Net Total Income	472	302	56.2%	412	14.5%	884	595	1,310
Operating Profit	219	121	81.3%	184	18.8%	404	232	542
Net Profit	109#	67	62.1%	97	11%	206#	127	292

Parameter	Q2 17	Q2 16	Q1 17	H1 17	H1 16	FY 16
Other Income/Total Income	35.8%	37.2%	40.6%	38.1%	40.0%	37.5%
Cost/Income	53.6%	60.0%	55.3%	54.4%	60.9%	58.6%
CRAR	15.1%	11.0%	12.3%	15.1%	11.0%	12.9%
Net Interest Margin	3.4%	3.0%	2.8%	3.1%	3.0%	3.1%
Credit Cost/Advances (bps)*	89	57	74	82	52	62

Net Profit is before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net profit for Q2 17 – Rs.90 crore and H1 17 – Rs.187 crore.*Annualized

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Performance Highlights (Contd.)

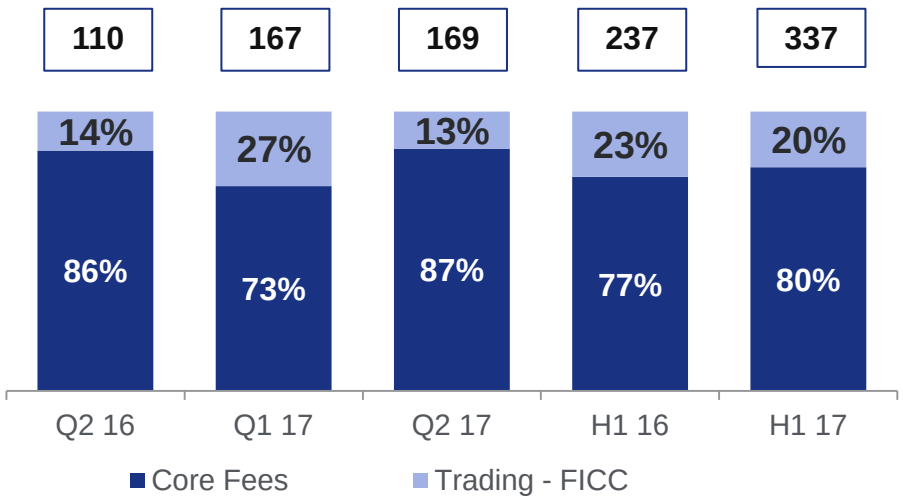
Parameter	H1 17	H1 16	YoY	Q1 17	QoQ	FY 16
Advances	24,875	17,279	44.0%	22,265	11.7%	21,229
Deposits	27,960	20,284	37.8%	25,803	8.4%	24,349
Investment	12,262	9,425	30.1%	12,547	-2.3%	14,436

Parameter	H1 17	H1 16	Q1 17	FY 16
CASA	19.9%	18.0%	18.5%	18.6%
GNPA	1.10%	0.93%	1.13%	0.98%
NNPA	0.55%	0.48%	0.66%	0.59%
PCR	60.3%	56.2%	54.7%	55.9%
RoA	1.01%*	0.94%	1.02%	0.98%
RoE	11.46%*	11.00%	12.69%	11.32%

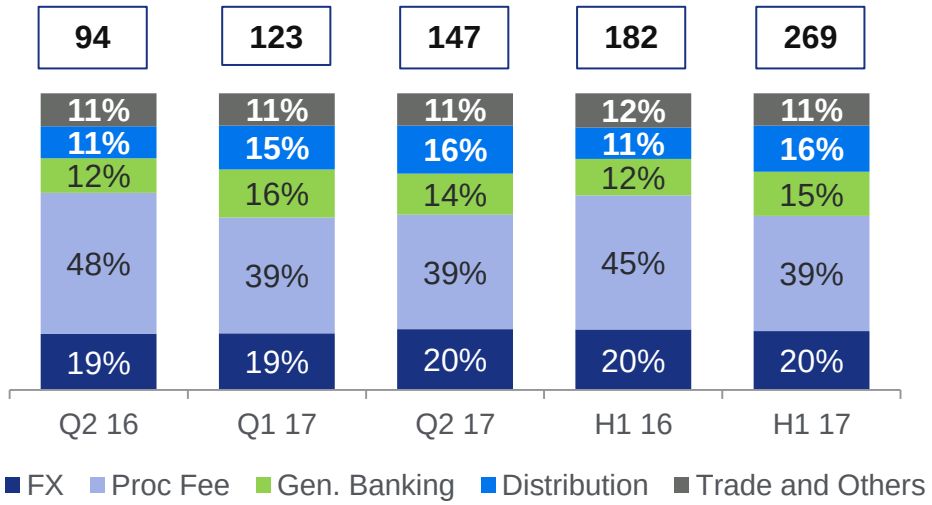
* RoA and RoE are annualized and before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for H1FY17 would be 0.96% and 10.92% respectively

Key Profit & Loss Parameters

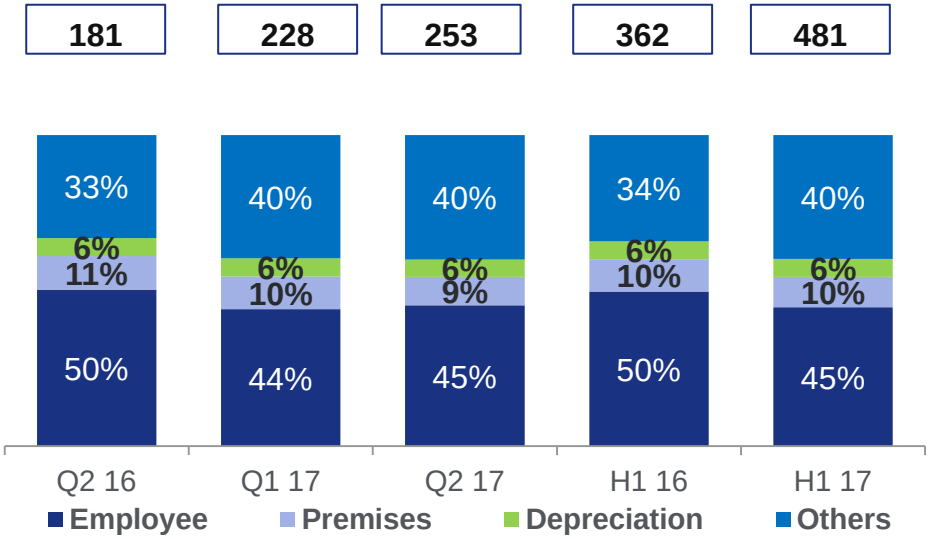
Other Income breakup



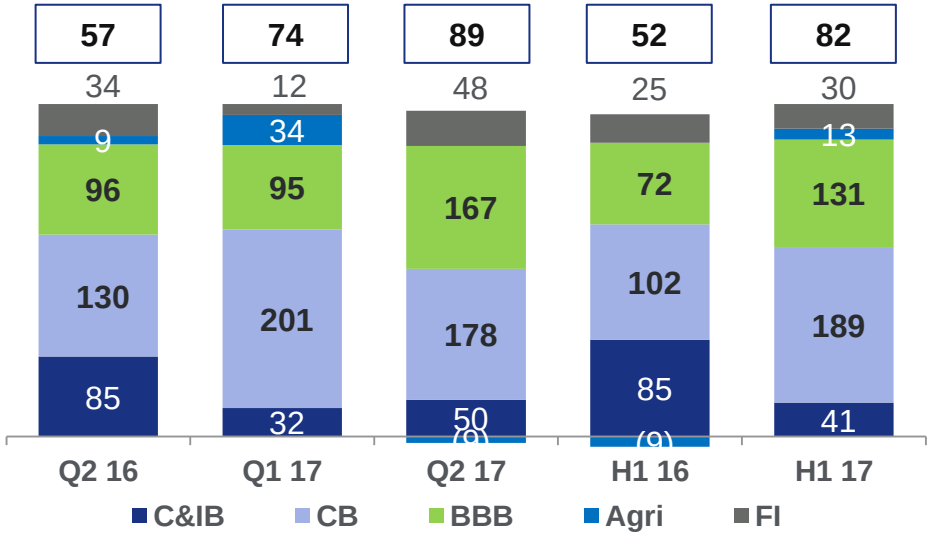
Core Fee Income breakup



Operating Expenses



Credit Cost by Business (bps)



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Advances Breakup

	H1 17	H1 16	YoY	Q1 17	QoQ	FY 16	Yield H1 17	Proportion
C&IB	10,592	6,533	62.1%	8,874	19.4%	8,186	Wholesale 10.1% (11.2%)	61%
CB	4,624	4,202	10.0%	4,651	-0.6%	4,689		
Wholesale	15,216	10,735	41.7%	13,525	12.6%	12,875		
BBB	4,342	2,669	62.7%	3,733	16.3%	3,465	Non-Wholesale 13.3% (13.4%)	39%
Agri	1,676	1,497	12.0%	1,834	-8.6%	1,756		
DB & FI	3,640	2,377	53.1%	3,172	14.7%	3,133		
Non-Wholesale	9,658	6,543	47.6%	8,739	10.4%	8,354		
Total	24,875	17,279	44.0%	22,265	11.7%	21,229		

H1 16 yields in brackets

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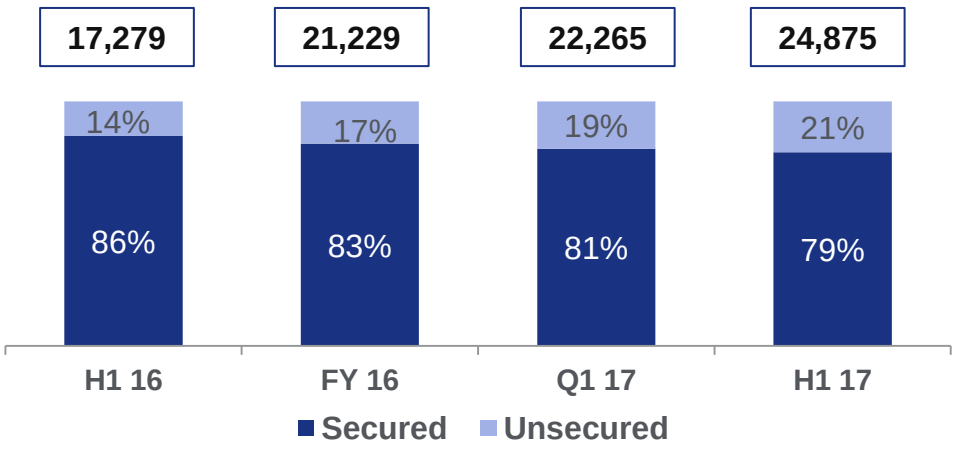
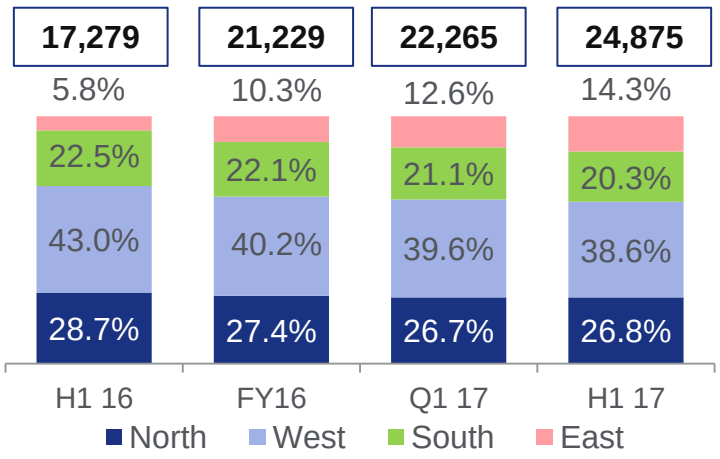
Advances Breakup (Contd.)

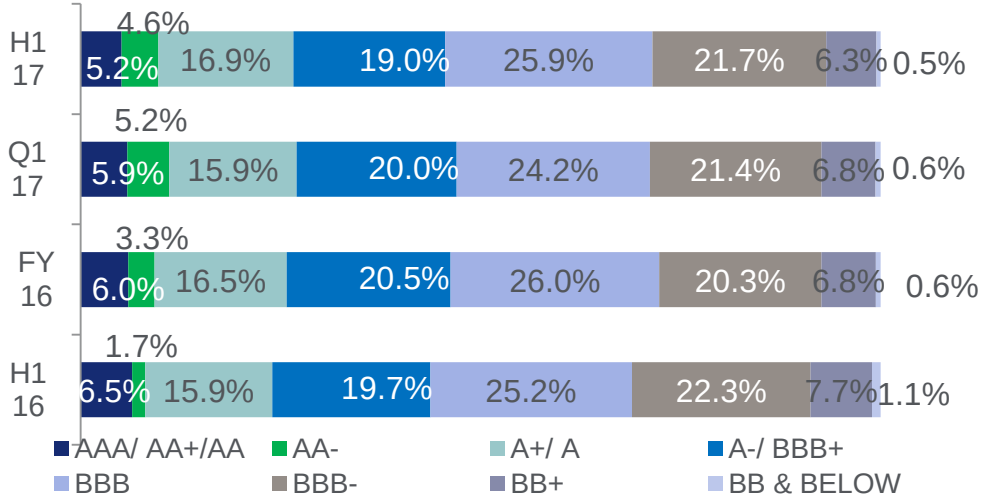
Break up of advances - Secured-Unsecured



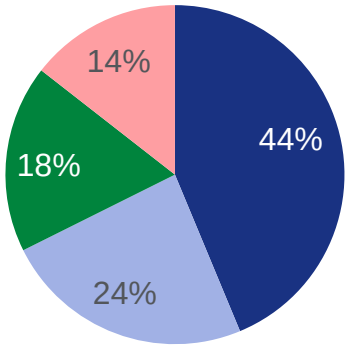
Geography



Breakup of rated exposures



Tenor of Advances (H1 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
Retail / distribution	2,474	76 : 24	5.78%
Construction	2,455	47 : 53	5.74%
Pharmaceuticals	2,053	85 : 15	4.80%
Power	1,901	61 : 39	4.44%
NBFC-MFI	1,825	97 : 3	4.27%
Food Processing	1,708	66 : 34	4.00%
Engineering	1,627	51 : 49	3.80%
Real Estate	1,621	97 : 3	3.79%
Chemicals and Fertilizers	1,420	51 : 49	3.32%
Gas/LNG/Oil Storage	1,011	0 : 100	2.36%

Non Fund Based Book

Particulars	H1 17	H1 16	Q1 17	FY 16
Guarantees	6,436	4,608	5,800	4,966
Letter of Credit	656	544	754	616
Acceptances, Endorsements and other Obligations	826	722	658	679

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Asset Quality

	H1 17	H1 16	Q1 17	FY 16
Movement of Gross NPAs				
Opening Balance	208	111	208	111
(+) Additions during the period	106	79	68	200
(-) Upgrade	13	-	13	11
(-) Recoveries	15	8	5	19
(-) Write Offs	12	20	5	73
Closing Balance	275	162	253	208
Gross NPA (%)	1.10%	0.93%	1.13%	0.98%
Net NPA	138	82	148	124
Net NPA (%)	0.55%	0.48%	0.66%	0.59%
Provisioning Coverage Ratio (PCR) (%)	60.3%	56.2%	54.7%	55.9%
Slippage Ratio	1.00%	1.09%	1.28%	1.38%
Restructured %	0.08%	0.49%	0.09%	0.09%
Total Stressed Assets%	1.18%	1.42%	1.22%	1.07%

- **Net Security Receipts as a percentage of total assets at 0.03% down from 0.18% in September 2015**
- **No ARC sale during the quarter**
- **No instance of SDR Advances during the quarter**
- **No 5:25 Refinancing or S4A case done by the bank**

Gross NPA by business segment

Business segment	H1 17	H1 16	Q1 17	FY 16
C&IB	37.8	50.1	26.6	17.1
%	0.36%	0.77%	0.30%	0.21%
CB	159.2	78.5	158.9	138.4
%	3.44%	1.87%	3.42%	2.96%
BBB	55.0	19.8	47.2	37.8
%	1.26%	0.74%	1.26%	1.09%
LAP	8.5	0.6	6.1	4.2
BIL	7.8	2.6	5.6	3.4
PIL	1.9	0.4	1.3	0.8
Cards	8.1	3.2	6.9	4.6
Others	28.5	13.0	27.3	24.8
Agri	10.7	4.7	10.18	6.6
%	0.64%	0.31%	0.56%	0.38%
DB&FI	11.9	8.5	9.8	8.2
%	0.33%	0.36%	0.31%	0.26%
Total	274.6	161.6	252.6	208.1
Total (%)	1.10%	0.93%	1.13%	0.98%

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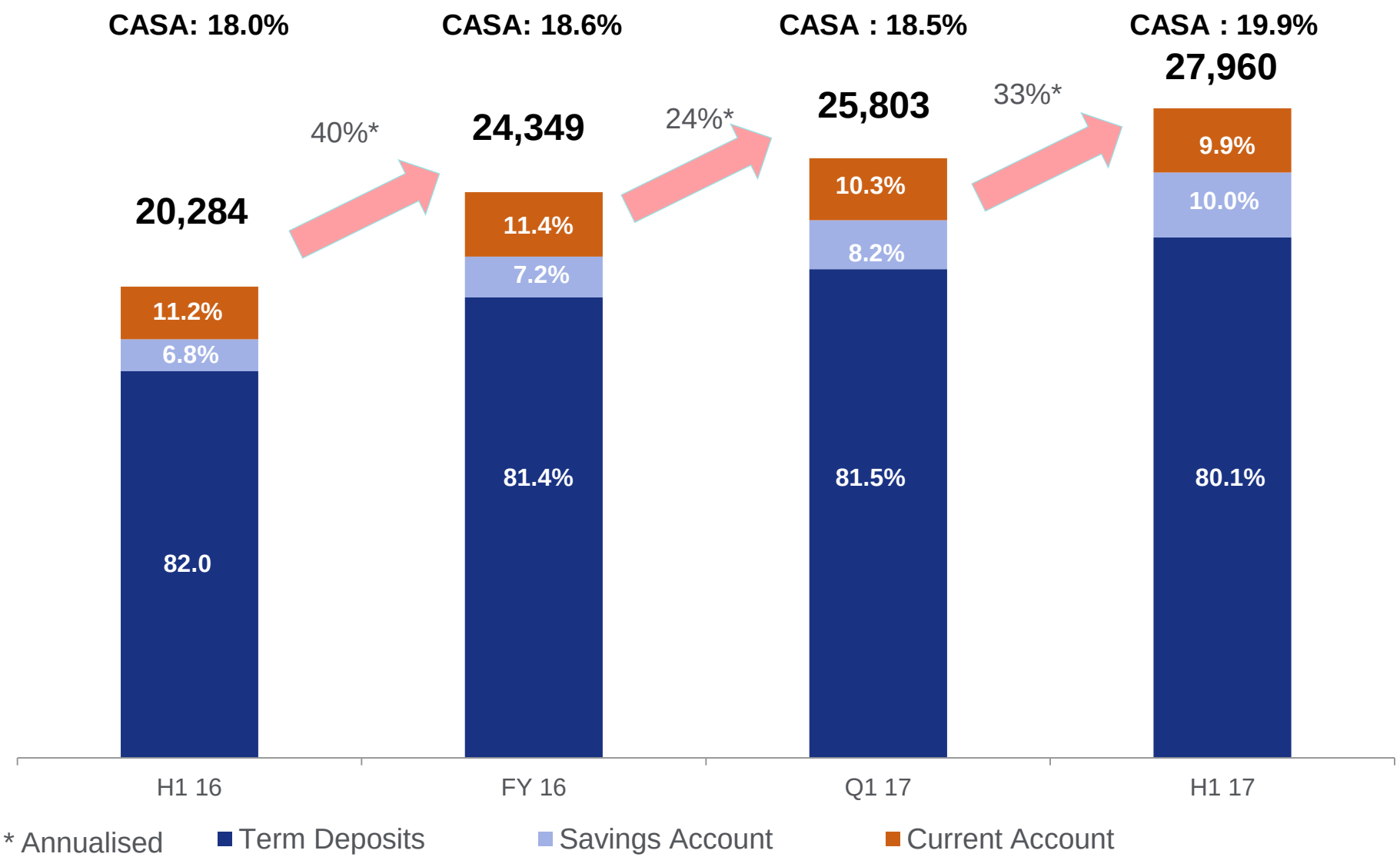
Capital Adequacy - Well Capitalized to Support Growth

Particulars	H1 17	H1 16	Q1 17	FY 16
Tier 1 Capital Funds	3,991	2,343	3,083	2,972
Tier 2 Capital Funds	837	81	496	491
Total Capital Funds	4,828	2,424	3,579	3,463
Total RWA	32,040	22,073	29,072	26.761
Tier 1 CRAR	12.5%	10.6%	10.6%	11.1%
Total CRAR*	15.1%	11.0%	12.3%	12.9%
RWA/Total Assets	78.0%	75.3%	75.5%	68.3%

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

Deposits Breakup



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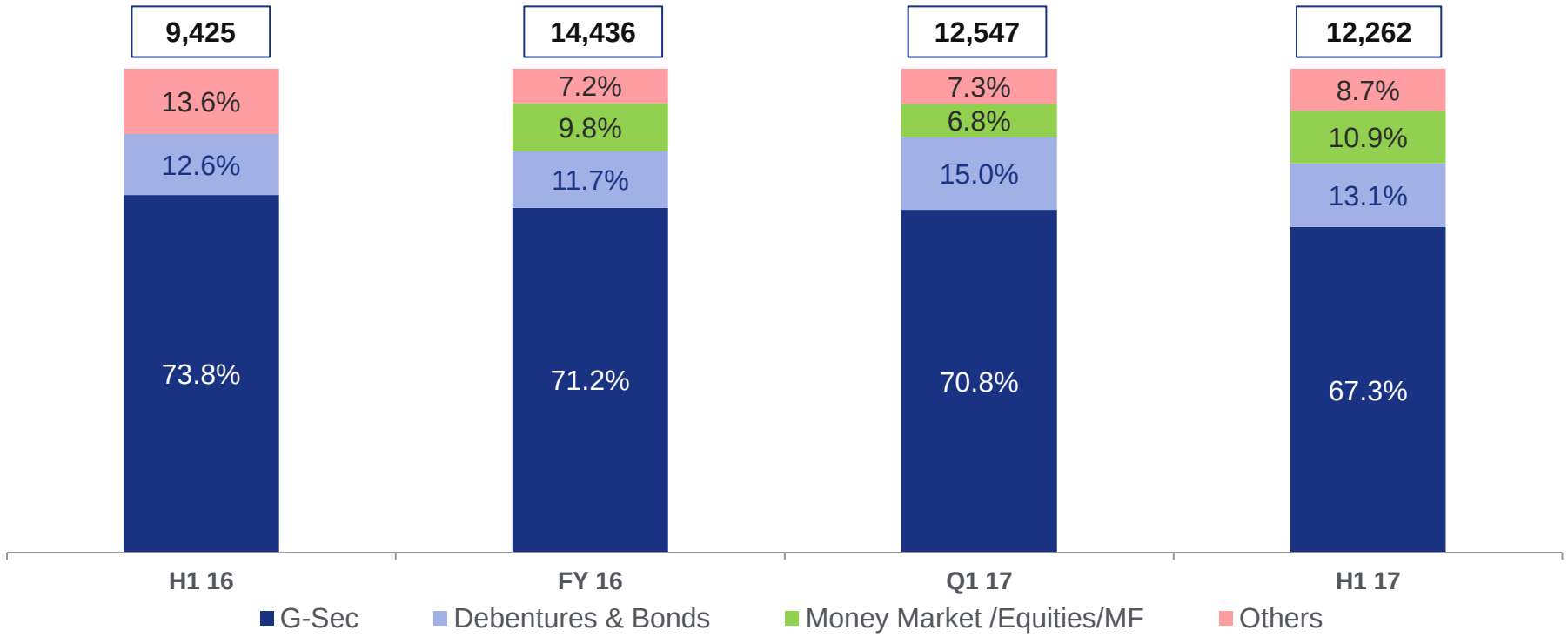
Investment Breakup and Yields

Investment Breakup



Yield

Yield	Q2 17	Q1 17	Q2 16	H1 17	H1 16
Total Investments	8.0%	7.7%	8.0%	7.8%	8.0%
SLR	7.5%	7.4%	7.8%	7.5%	7.9%
Non SLR	8.9%	8.5%	8.5%	8.7%	8.4%

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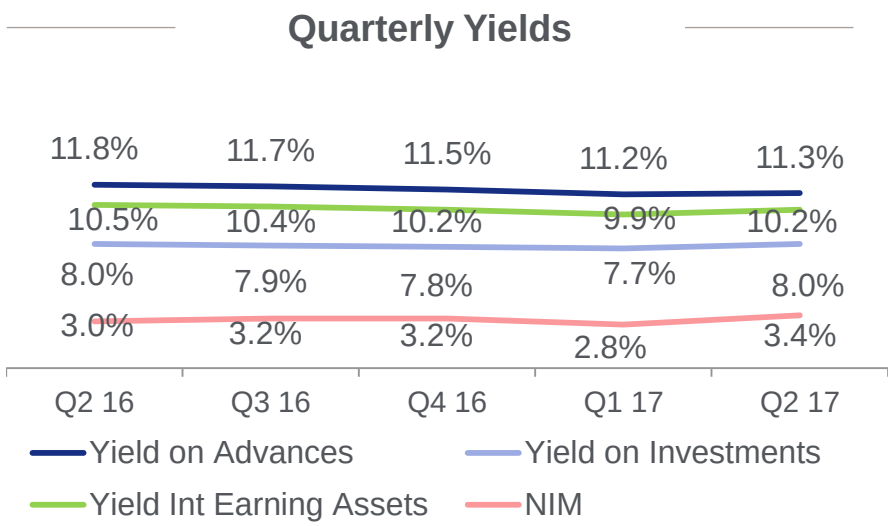
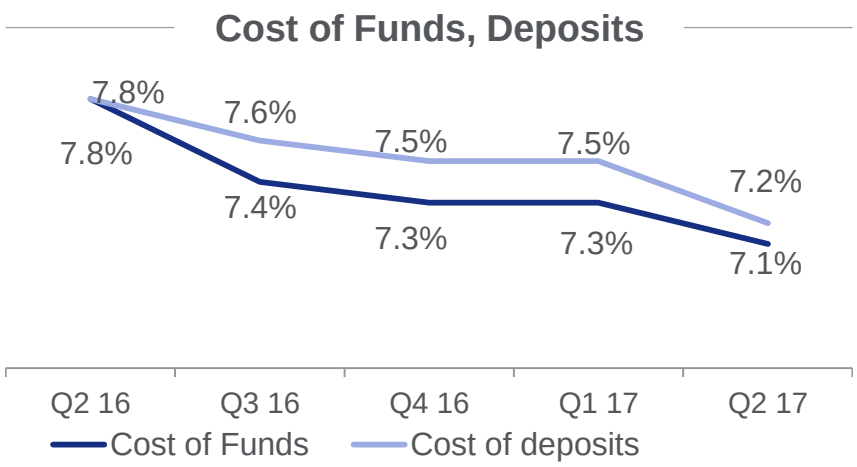
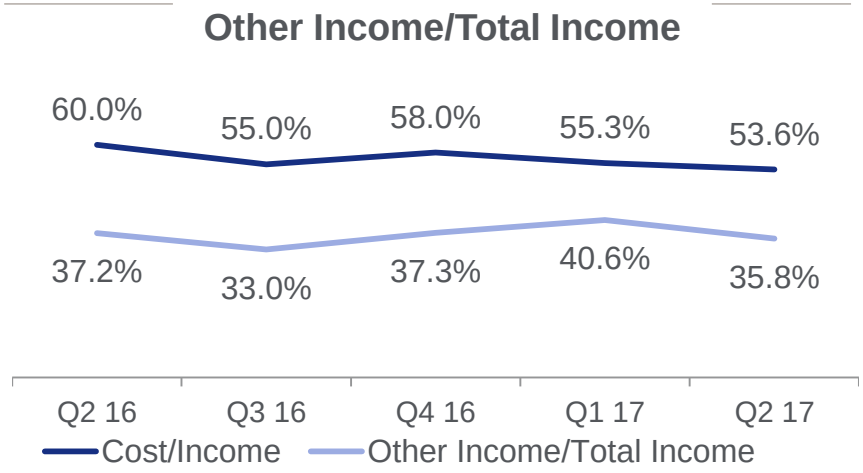
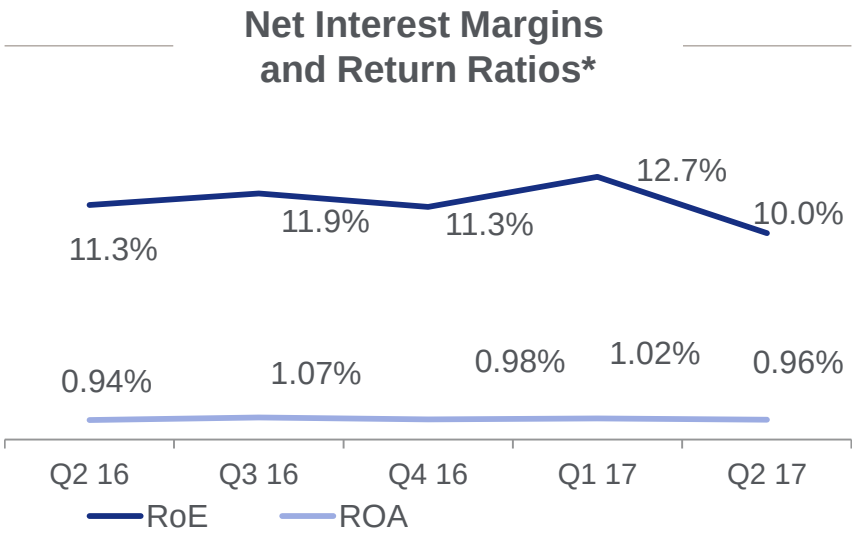
Trends in Key Business Parameters









*RoA and RoE are before exceptional item, 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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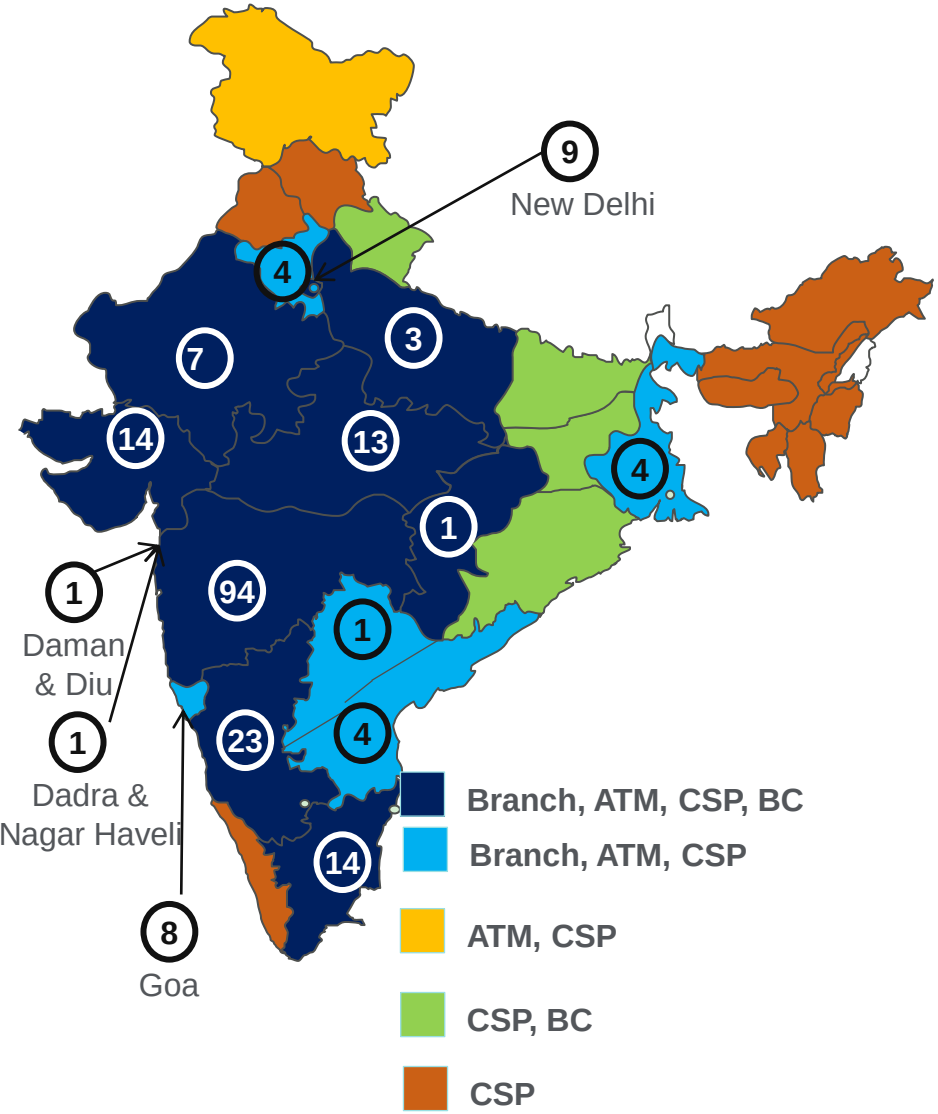
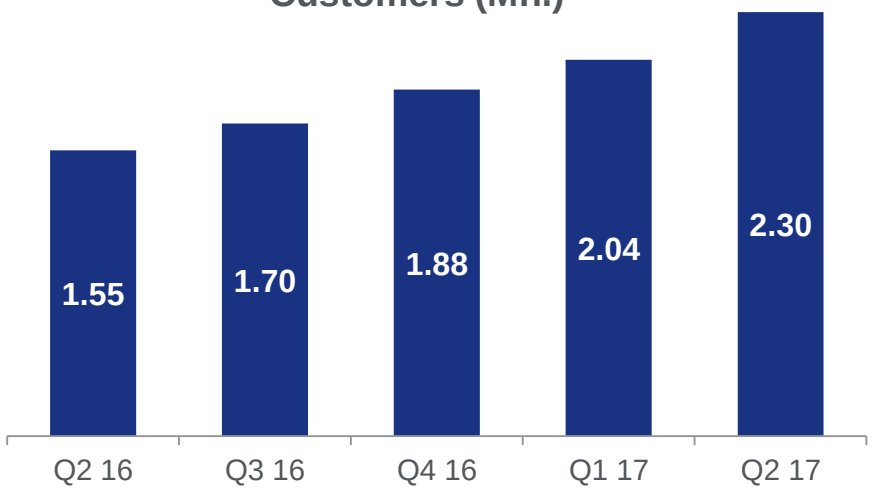
Distribution Network

Our Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points
Branch	201
BC Branches	429
CSP	40,899

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New Initiatives and Recent Developments

New Initiatives and Recent Developments

Branding

- Launched our brand with tag line, 'Apno ka bank' using television, Social media and outdoor advertising

Capital

- Raised Rs 330 Crores from the UK-based development finance institution, CDC Group Plc (CDC), through Basel III compliant Tier II sub-debt

- Raised Rs. 832 crores through an Initial Public offering

Investments

- Acquired a stake of 30% in Swadhaar Finserve Pvt. Ltd in May 2016
- Acquired a stake of 9.9% in Utkarsh Micro Finance Limited (Applying to become a small finance bank)

Product Launches & Partnerships

MONEYTAP

Instant App based credit line with MoneyTap

Lending to NeoGrowth for SME loans backed by a $5 million loan guarantee from OPIC

Launched Masterpass QR on our OnGo Wallet

Our Recent Awards

FE Best Bank Award - Growth category for 2013-2014 and 2014-2015

Awarded Best Debit Card innovations for the India Startup Club Debit Card at MasterCard Innovations Award 2016

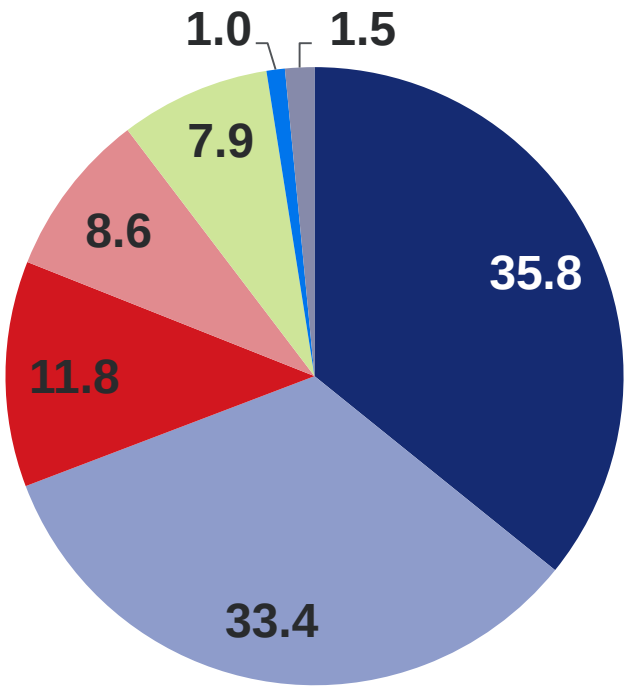
Best Bank for Cyber Defence by IDRBT

Best Corporate Payment Project at The Asian Banker Technology Innovation Awards 2016

Shareholding Pattern & Ratings

Shareholding Pattern & Ratings

Shareholding by category (%)



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

Total Foreign holding – 43.0%.
Approved limit – 74%

Ratings

Instrument	Rating by ICRA	Implication
Basel III compliant Tier II bonds	A+ hyb	Instruments rated in this category are considered to have high degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	A1+	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

Non-Independent Director and Part-Time 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

Additional Director [1]

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

Mr. Ishan Raina

Additional Director [1]

Previously, Founder of Out of Home (OOH) India, Associated with 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. Rajeev Ahuja

Head—Strategy, Retail, Transaction Banking and Financial Inclusion

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

Mr. Naresh Karia

Chief Financial Officer

Previously, Country Controller of Citibank N.A., India

Mr. Amareesh Gulati

Head - Transaction Banking and Payment Services

Previously, associated with DCM Toyota Limited and ANZ Grindlays Bank

Mr. Harjeet Toor

Business Head - Retail Assets, MSME, Credit Cards and Micro Banking

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

Mr. R. Gurumurthy

Head – Risk and Governance

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

Mr. Brijesh Mehra

Head – Corporate and Institutional Banking and Transaction Banking

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

Mr. Sandeep Thapliyal

Head - Commercial Banking

Previously, Managing Director of Investment Banking at Religare Capital Markets

Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

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)

Mr. Surinder Chawla

Head – Geography, Business and Branch Banking

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

Ms. Shanta Vallury

Head- Human resources, Learning and Development, Internal Branding and CSR

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. Satish Dhawan

Chief Infrastructure and Administration Officer

Previously, Chief Executive Officer of DCM Estates

Mr. Bhaskar Niyogi

Head – Enterprise Risk & Policy

Previously, Chief General Manager at State Bank of India

Mr. Rana Vikram Anand

Head – Segments and Products, Business and Branch 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. Joginder Singh Rana

Head - Chief Operations Officer

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

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	Q2 17	Q2 16	Q1 17	H1 17	H1 16
Income					
Interest Earned	902	666	865	1,766	1,269
Interest Expended	599	474	620	1,218	913
Net Interest Income	**303**	**192**	**245**	**548**	**356**
Other Income	**169**	**115**	**167**	**337**	**238**
Total Income	**472**	**307**	**412**	**884**	**596**
Expenditure					
Operating Expenses	**253**	**185**	**228**	**481**	**362**
Employee Cost	115	94	100	215	180
Premises Cost	23	24	28	47	38
Depreciation	14	10	13	28	21
Other Operating Expenses	101	55	85	191	124
Operating Profit	**219**	**122**	**184**	**404**	**232**
Provisions	**50**	**22**	**43**	**93**	**45**
On advances	41	16	39	80	33
On others	9*	6	4	13*	12
Profit Before Tax (before exceptional item*)	**169**	**99**	**142**	**311**	**188**
Profit Before Tax	**141**	**99**	**142**	**283**	**188**
Tax	51	32	45	96	60
Profit After Tax (before Exceptional Item*)	**109**	**68**	**97**	**206**	**127**
Profit After Tax	**90**	**68**	**97**	**187**	**127**

*** 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	H1 17	H1 16	Q1 17	FY 16
Liabilities				
Capital	370	297	329	325
Reserves and Surplus	3,660	2,082	2,784	2.665
Deposits	27,960	20,287	25,803	24,349
Borrowings	7,775	5,547	8,288	10,536
Other Liabilities	1,290	1,567	1,287	1.287
Total	**41,055**	**29,780**	**38,490**	**39,161**
Assets				
Cash & Balances with RBI	1,116	894	1,205	1,340
Balances with RBI	1,680	849	1,355	1,110
Investments (Net)	12,262	9,468	12,547	14,436
Advances (Net)	24,875	17,274	22,265	21,229
Fixed and Other Assets	1,122	1,295	1,118	1,046
Total	**41,055**	**29,780**	**38,490**	**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	H1 17
Net Worth	196	320	338	349	1,075	1,131	1,594	2,012	2,224	2,960	4,030
Deposits	876	1,101	1,307	1,585	2,042	4,739	8,341	11,599	17,099	24,349	27,960
Advances (Net)	531	586	801	1,170	1,905	4,132	6,376	9,835	14,450	21,229	24,875
Investments (Net)	316	361	405	507	893	2,334	5,571	6,518	9,792	14,436	12,262
Net Profit	3	17	31	19	12	66	93	93	207	293	206*
CRAR (%)	34.3	49.2	42.3	34.1	56.4	23.2	17.1	14.6	13.1	12.9	15.1
Gross NPA (%)	6.81	6.01	2.13	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.13
Net NPA (%)	1.92	0.99	0.68	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.55
Business per employee	2.5	3.1	3.7	3.9	4.4	6.7	7.9	7.7	9.1	11.8	11.6
No. of employees	553	544	565	704	907	1,328	1,859	2,798	3,465	3,872	4,573
Return on Assets (%)	0.31	1.31	1.96	1.05	0.53	1.38	1.09	0.68	1.05	1.01	1.01*
Return on Equity (%)	1.5	5.3	8.9	5.4	1.7	5.9	6.7	5.1	8.4	10.8	11.46*

Notes:
* Net Profit, RoA and RoE are annualized and are before exceptional item, i.e the Bank's investment in Utkarsh Microfinance Limited. After providing for the same Net Profit, RoA and RoE for H1FY17 would be Rs.187 crore, 0.96% and 10.92% respectively.

Thank you

Contact us at:

ir@rblbank.com

+91-22-4302 0600