

July 20, 2017

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

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

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI LODR, this is to inform you that the Board of Directors of the Bank at its meeting held today has inter-alia approved the Unaudited Financial Results (Limited Reviewed) for the quarter ended June 30, 2017.

Please note that the Board Meeting commenced at 11:30 am and concluded at 3:30 pm.

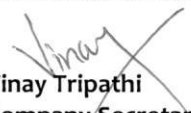
In this regard, we enclose the following:

1. Unaudited Financial Results (Limited Reviewed) of the Bank, for the quarter ended June 30, 2017, duly considered by the Audit Committee of the Board and which were approved by the Board of Directors in today's meeting.
2. Limited Review Report by the Statutory Auditors M/s. BSR & Co. LLP, Chartered Accountants (Registration No. 101248W/ W- 100022) on the aforesaid financial results.
3. Press Release on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2017.
4. Investor Presentation on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2017

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

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

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

CIN: U65191PN1943PLC007308

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2017

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 30.06.2017	Quarter ended 31.03.2017	Quarter ended 30.06.2016	Year ended 31.03.2017
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	104,278	98,632	86,369	371,316
(a)	Interest/ discount on advances/ bills	77,094	71,791	58,280	263,940
(b)	Income on investments	25,020	24,495	25,984	98,147
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,992	2,251	1,929	8,549
(d)	Others	172	95	176	680
2	Other Income	25,692	23,655	16,754	75,546
3	Total Income (1+2)	129,970	122,287	103,123	446,862
4	Interest Expended	66,440	63,416	61,903	249,182
5	Operating Expenses (i)+(ii)	32,391	30,696	22,774	105,639
(i)	Employees cost	13,301	11,286	10,029	44,614
(ii)	Other operating expenses	19,090	19,410	12,745	61,025
6	Total Expenditure (4+5) excluding provisions and contingencies	98,831	94,112	84,677	354,821
7	Operating Profit before provisions and contingencies (3-6)	31,139	28,175	18,446	92,041
8	Provisions (other than tax) and Contingencies	9,446	8,210	4,260	23,892
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	21,693	19,965	14,186	68,149
11	Tax expense	7,591	6,952	4,452	23,544
12	Net Profit(+) / Loss(-) from Ordinary Activities after tax (10-11)	14,102	13,013	9,734	44,605
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	14,102	13,013	9,734	44,605
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	37,672	37,520	32,855	37,520
16	Reserves excluding Revaluation Reserves				395,941

Sr. No.	Particulars	Quarter ended 30.06.2017	Quarter ended 31.03.2017	Quarter ended 30.06.2016	Year ended 31.03.2017
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
17	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	13.06	13.72	12.01	13.72
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) - ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.75	3.48	2.99	12.59
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.54	3.29	2.97	11.80
(iv)	NPA Ratios				
(a)	Gross NPA	45,781	35,684	25,261	35,684
	Net NPA	25,042	18,994	14,780	18,994
(b)	Gross NPA %	1.46	1.20	1.13	1.20
	Net NPA %	0.81	0.64	0.66	0.64
(c)	Return on Assets % (annualised)	1.19	1.20	1.02	1.08

Notes:

- These results have been taken on record by the Board of Directors of the Bank at its meeting held in Mumbai on July 20, 2017. As the Bank's equity shares have been listed on August 31, 2016 on stock exchanges, the requirement of limited review and disclosures of quarterly financial results has become applicable from the quarter ended September 30, 2016. Accordingly, the unaudited figures for the quarter ended June 30, 2016 were not subjected to limited review. The results for the quarter ended June 30, 2017, presented above, have been subjected to "Limited Review" by the Statutory Auditor of the Bank and there are no qualifications in the Auditor's Review report.
- The figures of last quarter for the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter. The figures up to the end of the third quarter were only reviewed and not subjected to audit.
- The working results for the quarter ended June 30, 2017 have been arrived at after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015, on Basel III - Capital Regulations contain guidelines on Pillar 3 and Leverage Ratio related disclosures requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures along with disclosures on Liquidity Coverage ratio (LCR) 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 the Limited Review by the statutory auditors.

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For B S R & Co. LLP



5. During the quarter ended June 30, 2017, the Bank allotted 1,520,662 shares, pursuant to the exercise of stock options by certain employees.
6. Pursuant to the relevant provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), the Board of Directors of the Bank at its meeting held on July 7, 2017, approved, the proposal to issue 32,621,354 equity shares of face value ₹ 10/- each on preferential basis, at a price of ₹ 515/- per equity share totalling ₹ 167,999.97 Lacs (including share premium) subject to applicable regulatory approvals and approval of shareholders at the forthcoming Annual General Meeting to be held on August 4, 2017.
7. 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.
8. During the quarter ended June 30, 2017, the Bank has commenced its operation in International Financial Service Centre (IFSC) at Gujarat International Finance Tec City (GIFT).
9. In accordance with the RBI guidelines on Basel III – Capital Regulations, Capital Adequacy Ratio (CAR) for the interim financial period w.r.t. quarter ended June 30, 2017, is computed without factoring in the profits made in the three months period ended June 30, 2017.
10. 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, 2017.
11. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.

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For B S R & Co. LLP



Segment Reporting for the quarter ended June 30, 2017

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 30.06.2017 (Unaudited)	Quarter ended 31.03.2017 (Audited)	Quarter ended 30.06.2016 (Unaudited)	Year ended 31.03.2017 (Audited)
1	Segment Revenue				
(a)	Corporate/Wholesale Banking	69,218	69,482	58,416	257,020
(b)	Retail Banking	70,854	66,388	48,555	232,007
(c)	Treasury	90,199	81,669	77,923	318,118
(d)	Other Banking Operations	9,009	7,439	3,955	22,101
	Total [Items (a) to (d)]	239,280	224,978	188,849	829,246
	Less: Inter Segment Revenue	109,310	102,691	85,726	382,384
	Total Income	129,970	122,287	103,123	446,862
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest from each segment)				
(a)	Corporate/Wholesale Banking	9,233	7,509	4,870	26,917
(b)	Retail Banking	1,875	4,767	2,830	18,239
(c)	Treasury	10,084	5,612	5,723	17,931
(d)	Other Banking Operations	508	2,016	763	5,003
	Total [Items (a) to (d)]	21,700	19,904	14,186	68,090
	Less: i) Interest				
	ii) Other Un-allocable Expenditure net off	8	18	0	18
	(iii) Un-allocable income	(1)	(79)	0	(77)
	Total Profit Before Tax	21,693	19,965	14,186	68,149
3	Capital Employed (Segment Assets – Segment Liabilities)				
	Corporate/Wholesale Banking	1,079,389	933,652	740,604	933,652
	Retail Banking	(1,086,626)	(1,036,854)	(654,580)	(1,036,854)
	Treasury	306,180	388,207	129,480	388,207
	Other Banking Operations	104,039	79,242	47,076	79,242
	Unallocated	45,917	69,214	48,581	69,214
	Total	448,899	433,461	311,161	433,461

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”.

Place : Mumbai
For RBL Bank Limited
Date : July 20, 2017


Vishwavir Ahuja
Managing Director & CEO

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For B S R & Co. LLP

B S R & Co. LLP

Chartered Accountants

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Review Report

To the Board of Directors of RBL Bank Limited

We have reviewed the accompanying Unaudited Financial Results ('the Statement') of RBL Bank Limited ('the Bank') for the quarter ended 30 June 2017, attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 ('the SEBI Regulations') except for the disclosures relating to Pillar 3 under Basel III Capital Regulations and those relating to Leverage Ratio, Liquidity Coverage Ratio under Capital Adequacy and Liquidity Standards issued by Reserve Bank of India ('RBI') as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement have not been reviewed by us. Attention is drawn to the fact that the figures for the quarter ended 31 March 2017 reported in these financial results are the balancing figures between audited figures in respect of the financial year ended 31 March 2017 and the published year to date figures up to 31 December 2016, being the date of the end of the third quarter of the relevant financial year, which are subjected to limited review. The quarterly financial results for the quarter ended 30 June 2016 are not subjected to limited review.

This Statement is the responsibility of the Bank's management and has been approved by the Board of Directors of the Bank in their meeting held on 20 July 2017. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement ('SRE') 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as mentioned above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with applicable accounting standards specified under Section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms prescribed by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

For B S R & Co. LLP
Chartered Accountants

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



Manoj Kumar Vijai
Partner

Membership No: 046882

Mumbai
20 July 2017

For immediate release

RBL Bank Q1 FY18 Net Profit up by 44.87% at Rs. 141.02 crore on a YoY basis

Operating Profit up by 68.81% to Rs. 311.39 crore on a YoY basis

Capital Adequacy Ratio (CAR) at 13.06%

Key financial highlights:

- Continuing strong growth momentum
- Improvement in performance parameters
- Advances (Net) up by 39.72% on Year on Year (YoY) basis
- Q1 FY18 Net Profit is up by 44.87% to Rs. 141.02 crore
- Cost to income ratio is at 50.99% for Q1 FY18
- Return on Assets up from 1.02% to 1.19% on a YoY basis in Q1 FY18

Mumbai, July 20, 2017: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the unaudited financial results for the quarter ended June 30, 2017¹.

Key Financials:

Rs. in Crore	Q1 FY18	Q1 FY17	YoY	Q4 FY17	QoQ	FY17
Net Interest Income	378.38	244.66	55%	352.16	7%	1,221.34
Other Income	256.92	167.54	53%	236.55	9%	755.46
Net Total Income	635.30	412.20	54%	588.71	8%	1,976.80
Operating Profit	311.39	184.46	69%	281.75	11%	920.41
Net profit	141.02	97.34	45%	130.13	8%	446.05

Rs. in Crore	June 30, 2017	June 30, 2016	YoY	March 31, 2017	QoQ
Advances	31,108.03	22,264.96	40%	29,449.04	6%
Deposits	35,427.82	25,802.90	37%	34,588.09	2%
Investments	13,360.50	12,547.25	6%	13,481.71	-1%

Key ratios:

Particulars (in %)	Q1 FY18	Q1 FY17	FY17
Net Interest Margin	3.54	2.80	3.29
Cost to Income	50.99	55.25	53.46
Return on Assets	1.19	1.02	1.08
Return on Equity	12.68	12.69	11.67
Gross NPA	1.46	1.13	1.20
Net NPA	0.81	0.66	0.64
Provision Coverage Ratio	57.99	54.70	59.58

¹ As the Bank's equity shares have been listed on August 31, 2016 on stock exchanges, the requirement of limited review and disclosures of quarterly financial results has become applicable from the quarter ended September 30, 2016. Accordingly, the unaudited figures for the quarter ended June 30, 2016 (Q1 FY17) are not subjected to limited review. The results for the quarter ended June 30, 2017 (Q1 FY18), presented above, have been subjected to "Limited Review" by the Statutory Auditor of the Bank and there are no qualifications in the Auditor's Review report.

Performance highlights – Quarter ended June 30, 2017 (Q1 FY18):

- Net Interest Income (NII) is Rs. 378.38 crore in the quarter ended June 30, 2017 (Q1 FY18) as compared to Rs. 244.66 crore in the quarter ended June 30, 2016 (Q1 FY17), registering an increase of 54.66%.
- Other Income for Q1 FY18 is Rs. 256.92 crore as against Rs.167.54 crore in Q1 FY17, an increase of 53.35%.
- Operating profit for Q1 FY18 is Rs. 311.39 crore as against Rs. 184.46 crore in Q1 FY17, an increase of 68.81%.
- Net profit for Q1 FY18 is Rs. 141.02 crore as against Rs. 97.34 crore in Q1 FY17, showing an increase of 44.87%.
- Net Interest Margin (NIM) for Q1 FY18 is 3.54% as against 2.80% in Q1 FY17, showing an increase of 74 basis points (bps).
- Cost to Income ratio for Q1 FY18 was 50.99% as against 55.25% in Q1 FY17.
- Return on Assets (RoA) in Q1 FY18 was 1.19% as against 1.02% in Q1 FY17.
- Return on Equity (RoE) in Q1 FY18 was 12.68% as against 12.69% in Q1 FY17.
- Current Accounts & Savings Accounts (CASA) ratio improved to 22.09% as at June 30, 2017 from 18.47% as at June 30, 2016.
- Net Advances as on June 30, 2017 were Rs. 31,108.03 crore as compared to Rs.22,264.96 crore as on June 30, 2016, showing a growth of 39.72%.
- Gross NPA increased to 1.46% as at June 30, 2017 against 1.13% as at June 30, 2016. Net NPA increased to 0.81% as at June 30, 2017 against 0.66% as at June 30, 2016.
- Deposits as on June 30, 2017 were at Rs. 35,427.82 crore as compared to Rs. 25,802.90 crore as on June 30, 2016, showing a growth of 37.30%.
- Capital Adequacy Ratio as per BASEL III Capital regulations as on June 30, 2017 was 13.06% against 12.01% as on June 30, 2016.
- Increase in branch network from 199 to 244 and ATM network from 370 to 387 as at June 30, 2017 as compared to June 30, 2016.

Operating reviewAsset growth and quality

The Bank's growth in advances portfolio continued to be robust at 39.72% on a year-on-year basis. The net advances as on June 30, 2017 were Rs. 31,108.03 crore as against Rs. 22,264.96 on June 30, 2016, with all-round growth observed in all business segments. The growth in the Corporate & Institutional segment and Commercial Banking (together termed as "Wholesale portfolio") was pegged at 37%, while that of other segments (Retail Assets, Development Banking & Financial Inclusion and Agriculture – together termed as ("Non-wholesale portfolio") was 44%. The non-wholesale portfolio constituted about 40% of the loan portfolio of the Bank as at June 30, 2017. During the quarter ended June 30, 2017, the Bank commenced its operations in the International Financial Service Centre (IFSC) at Gujarat International Finance Tec City (GIFT). The presence in IFSC should significantly widen the Bank's foreign currency offerings and should give the Bank an opportunity to serve clients on a global scale.

The gross NPA ratio has increased to 1.46% as at June 30, 2017 from 1.13% as at June 30, 2016. The gross NPA ratio as on March 31, 2017 was 1.20%. The restructured standard assets portfolio has increased to 0.25% as at June 30, 2017 from 0.09% as at June 30, 2016. The restructured standard assets portfolio as on March 31, 2017 was 0.25%. The net NPA ratio has increased to 0.81% as at June 30, 2017 from 0.66% as at June 30, 2016. The net

NPA ratio as on March 31, 2017 was 0.64%. The Bank's provisioning coverage ratio (including technical write-offs), was 57.99% as at June 30, 2017 as compared to 54.70% as at June 30, 2016. The provisioning coverage ratio was 59.58% as on March 31, 2017.

Deposit growth

The Bank's deposits growth was also robust at 37.30% on year on year basis. Deposits grew to Rs. 35,427.82 crore as at June 30, 2017 as against Rs. 25,802.90 crore as at June 30, 2016. The CASA deposits also showed strong growth of 64.14% during the same period. Savings account deposits increased by 121.27% during the same period. CASA ratio increased to 22.09% as at June 30, 2017 compared to 18.47% as at June 30, 2016. CASA ratio was 21.98% as at March 31, 2017.

Capital adequacy

The Bank's capital adequacy ratio as at June 30, 2017 was 13.06% and Tier-1 capital adequacy ratio was 10.82%, significantly higher than the regulatory requirements. For the purpose of computation of CRAR ratio, the Bank has not included the profits earned during the three months period ended June 30, 2017 in the capital funds.

The Board of Directors of the Bank at its meeting held on July 7, 2017, approved a proposal to issue 32,621,354 equity shares of face value ₹ 10/- each on preferential basis, at a price of ₹ 515/- per equity share totalling ₹ 1,680.00 crore (including share premium) subject to applicable regulatory approvals and approval of shareholders at the forthcoming Annual General Meeting on August 4, 2017. This additional capital will, among other things, help to augment the capital base of the Bank.

Commenting on the performance, Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said "In the quarter gone by, the Bank has continued its strong growth momentum across assets, deposits, profitability despite a challenging credit environment. We continue to see great opportunities in growing our scale and footprint through digital/technology led offerings and partnerships. The Bank remains focused on high customer engagement and increasing wallet share while keeping our vision 2020 goals of improving CASA deposits, operating efficiencies and return ratios in mind."

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, Agribusiness Banking, Development Banking and Financial Inclusion, Treasury and Financial Markets Operations. It currently services over 3.15 million customers through a network of 244 branches and 387 ATMs spread across 20 Indian states and Union Territories.

Over the last few years, RBL Bank has earned recognition in various national and international forums such as : CNBC ASIA's India Talent Management Award (2017); 'India's Best Bank (Growth)' in the 'Small-Sized Bank Segment' by Business Today-KPMG Best Bank Study for six consecutive years (2012-17); Business World's 'Best Growing Small Bank' consistently for four years(2013,2014,2015,2017) and recognized by the World Economic Forum as a 'Global Growth Company' (GGC).

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

Ratings:

- ICRA A+ (Hyb) with a positive outlook for Basel III compliant Tier II subordinate debt program by ICRA
- ICRA MAA- with a positive outlook Fixed (Term) Deposits program by ICRA
- ICRA A1+ for certificate of deposit program by ICRA

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Rs.1 crore = Rs.10 million



Investor Presentation

1st Quarter FY 18

July 20, 2017



Disclaimer

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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	LAP	Loan Against Property
ARC	Asset Reconstruction Company	MF	Mutual Funds
ATM	Automated Teller Machine	MFI	Microfinance Institution
BBB	Branch & Business Banking	Mn	Million
BC	Business Correspondent	MP	Madhya Pradesh
BCSBI	The Banking Codes and Standards Board of India	MSME	Micro, Small and Medium Enterprises
BFL	Bajaj Finance Limited	NABARD	National Bank for Agriculture and Rural Development
BIL	Business Installment	NFB	Non Fund Based
Bps	Basis Points	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	NPCI	National Payments Corporation of India
CB	Commercial Banking	NRI	Non Resident Indian
CBDT	Central Board for Direct Taxes	p.a.	Per Annum
CC	Credit Card	PAR	Portfolio At Risk
CEO	Chief Executive Officer	PCR	Provision Coverage Ratio
CRAR	Capital to Risk Weighted Assets Ratio	PIL	Personal Installment Loan
CSP	Customer Service Point	Q1	3 month period ended June 30 (April 1- June 30)
CSR	Corporate Social Responsibility	Q4	3 month period ended (January 1 - March 31)
DB & FI	Development Banking & Financial Inclusion	QoQ	Quarter on Quarter
DPD	Days Past Due	RBI	Reserve Bank of India
FI	Financial Inclusion	RoA	Return on Assets
FICC	Fixed Income, Currency and Commodity	RoE	Return on Equity
FII	Foreign Institutional Investors	RWA	Risk Weighted Assets
FPI	Foreign Portfolio Investor	S4A	Scheme for Sustainable Structuring of Stressed Assets
FY	12 month period ended March 31	SDR	Strategic Debt Restructuring
GDP	Gross Domestic Product	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	STP	Straight Through Processing
G-Sec	Government Securities	TD	Term Deposits
GST	Goods and Services Tax	UP	Uttar Pradesh
HUF	Hindu Undivided Family	UPI	Unified Payments Interface
IBA	Indian Banks Association	US	United States
INR	Indian Rupee	VCF	Venture Capital Funds
JLG	Joint Liability Group	YoY	Year on Year

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Key Performance Highlights

Consistent Performance on All Parameters

Q1 FY 18 Financial Highlights

- ▶ Another quarter of strong results supported by YoY Net Interest Income growth of 55%, QoQ growth of 7%
- ▶ Core fee growth of 48% YoY, Other Income to Net Total Income at 40%
- ▶ Operating Profit growth of 69% YoY , Net profit growth of 45% YoY
- ▶ NIM at 3.5% compared to 2.8% in Q1 FY 17 and marginally better than Q4 FY 17
- ▶ Advances growth of 40% YoY
- ▶ Deposit growth of 37% and CASA growth of 64% YoY
- ▶ Net NPA at 0.81%, up from 0.66% in Q1 FY 17; Credit Costs at 31 bps (same as in previous quarter), up from 19bps in Q1 FY 17



RBL Vision 2020

We Are on Track to Meet / Exceed Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q1 18
Advances	30-35% CAGR	40%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6% Q1 18: 22.1%
Other Income %	~ 1/3 rd of Net Total Income	40.4%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6% Q1 18: 51.0%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98% Q1 18: 1.19%

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

Our Fundamentals Have Resulted in Strong Performance Each Quarter



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

Strong Profitability Momentum Continues

Parameter	Q1 18	Q1 17	YoY	Q4 17	QoQ	FY 17
Net Interest Income	378	245	55%	352	7%	1,221
Other Income	257	168	53%	237	9%	755
Net Total Income	635	412	54%	589	8%	1,977
Operating Profit	311	184	69%	282	11%	920
Net Profit	141	97	45%	130	8%	446

Parameter	Q1 18	Q1 17	Q4 17	FY 17
Other Income/Total Income	40.4%	40.6%	40.2%	38.2%
Cost/Income	51.0%	55.2%	52.1%	53.4%
CRAR	13.4%*	12.3%*	13.7%	13.7%
Net Interest Margin	3.54%	2.80%	3.52%	3.29%
Credit Cost/Advances (bps)	31**	19**	31**	87

* including interim profits; ** Not Annualized

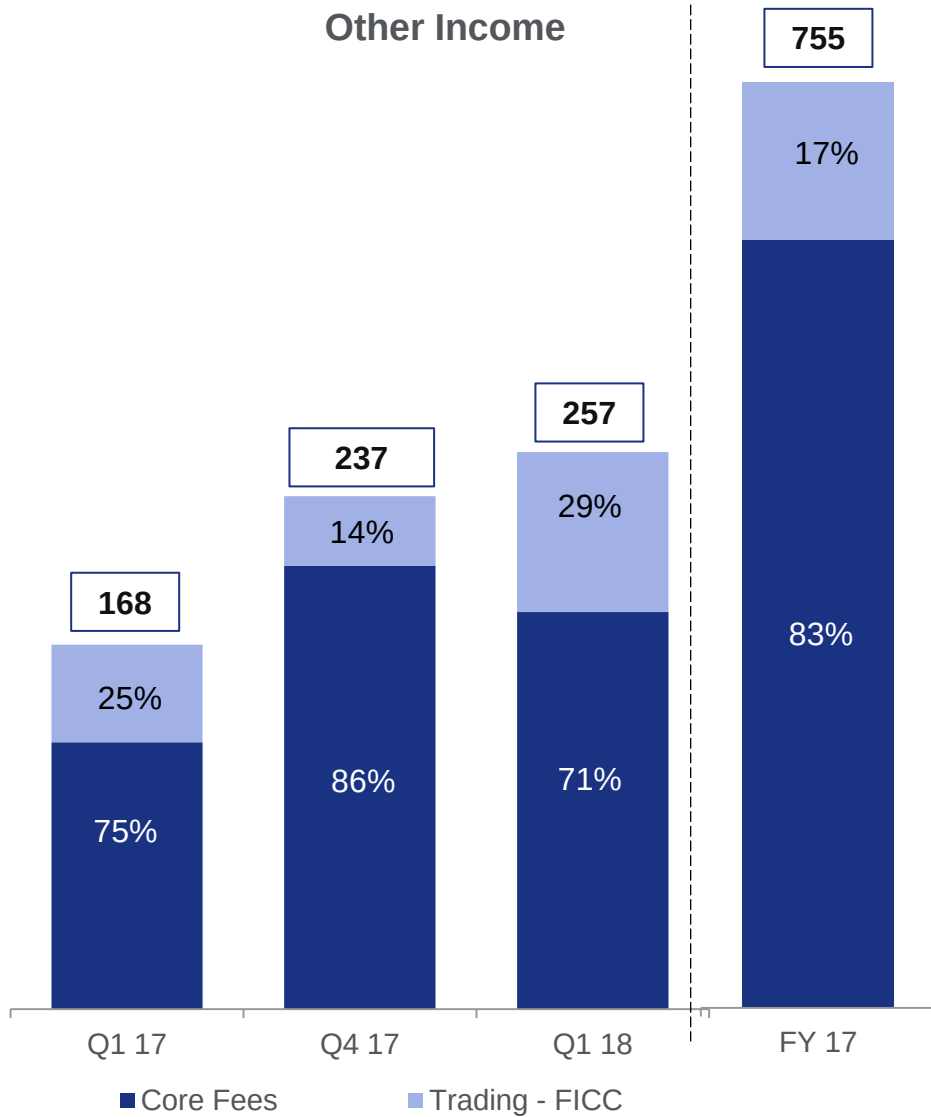
Strong Growth in Advances; NPA increase due to One-off Event

Parameter	Q1 18	Q1 17	YoY	Q4 17	QoQ
Advances	31,108	22,265	39.7%	29,449	5.6%
Deposits	35,428	25,803	37.3%	34,588	2.4%
Investment	13,360	12,547	6.5%	13,482	-0.9%

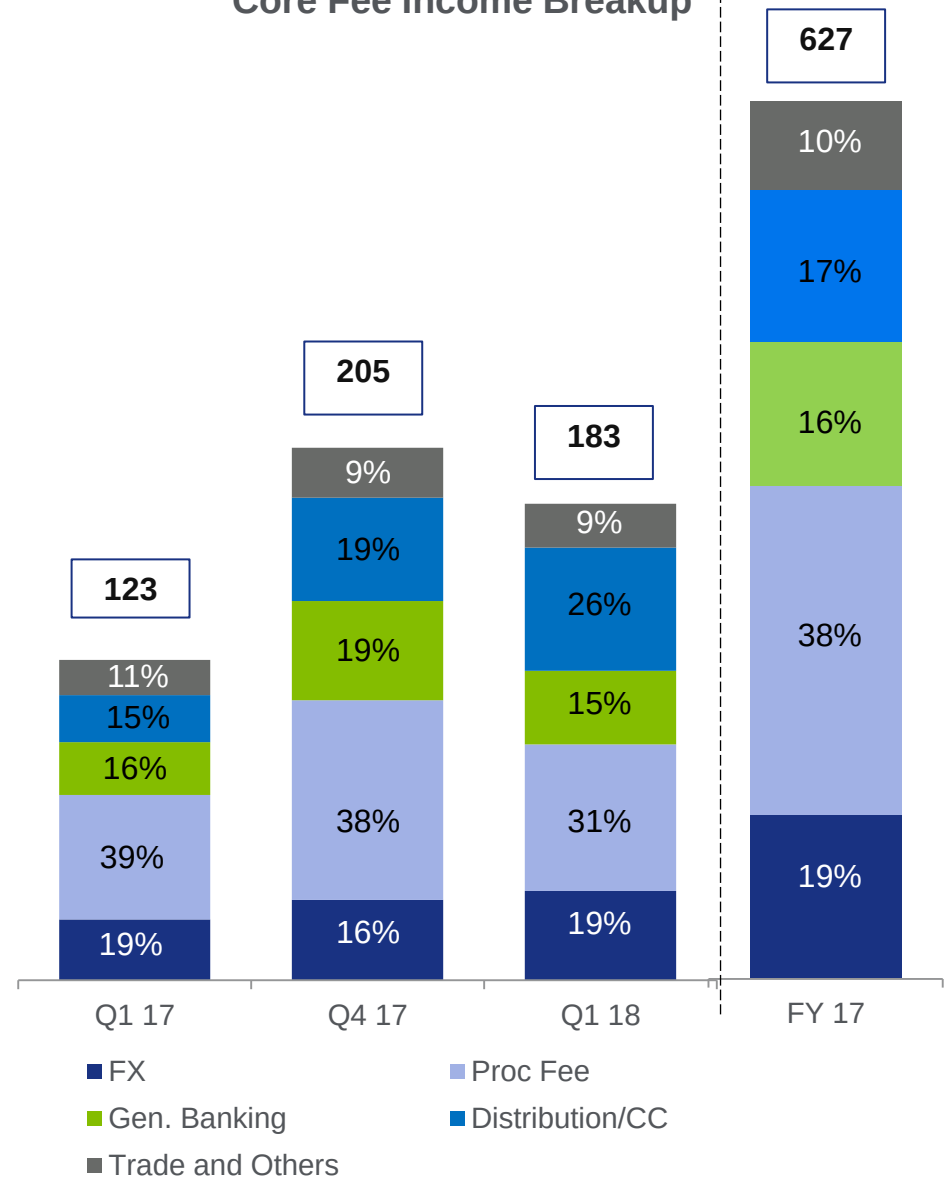
Parameter	Q1 18	Q1 17	Q4 17
CASA	22.09%	18.47%	21.98%
GNPA	1.46%	1.13%	1.20%
NNPA	0.81%	0.66%	0.64%
PCR	57.99%	54.70%	59.58%
RoA	1.19%	1.02%	1.20%
RoE	12.68%	12.69%	12.29%

Well Diversified Other Income Profile

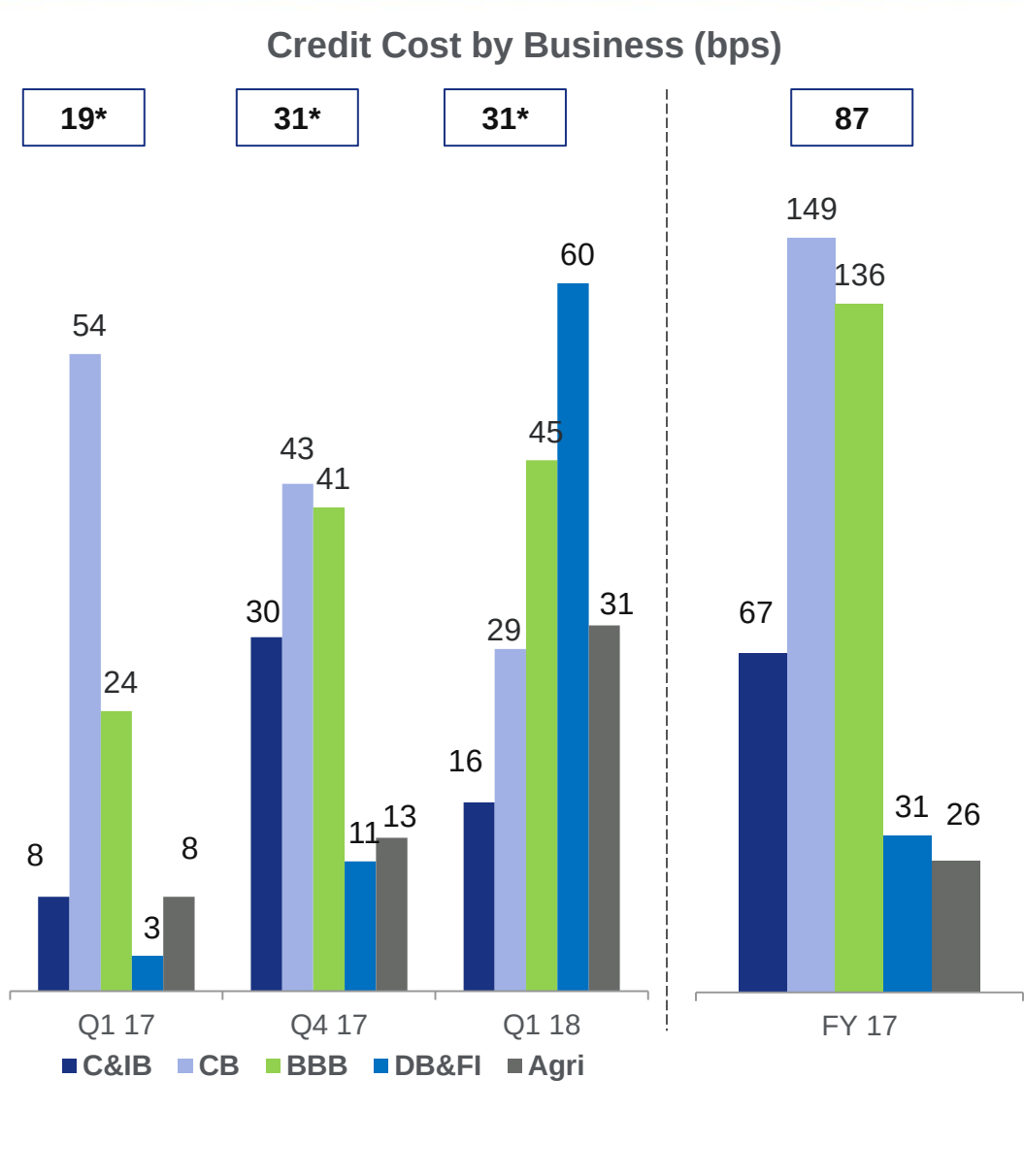
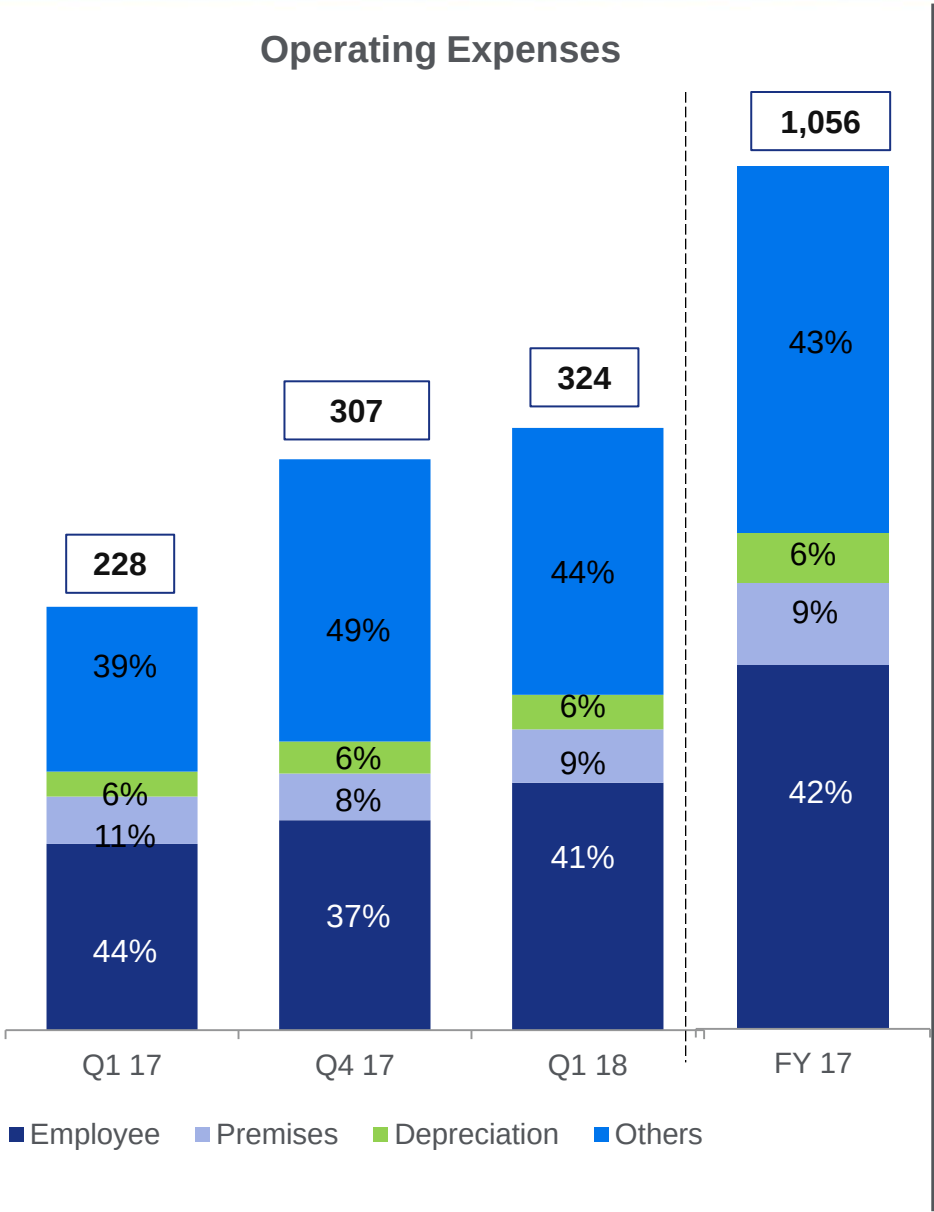
Other Income



Core Fee Income Breakup



Stable Cost Metrics

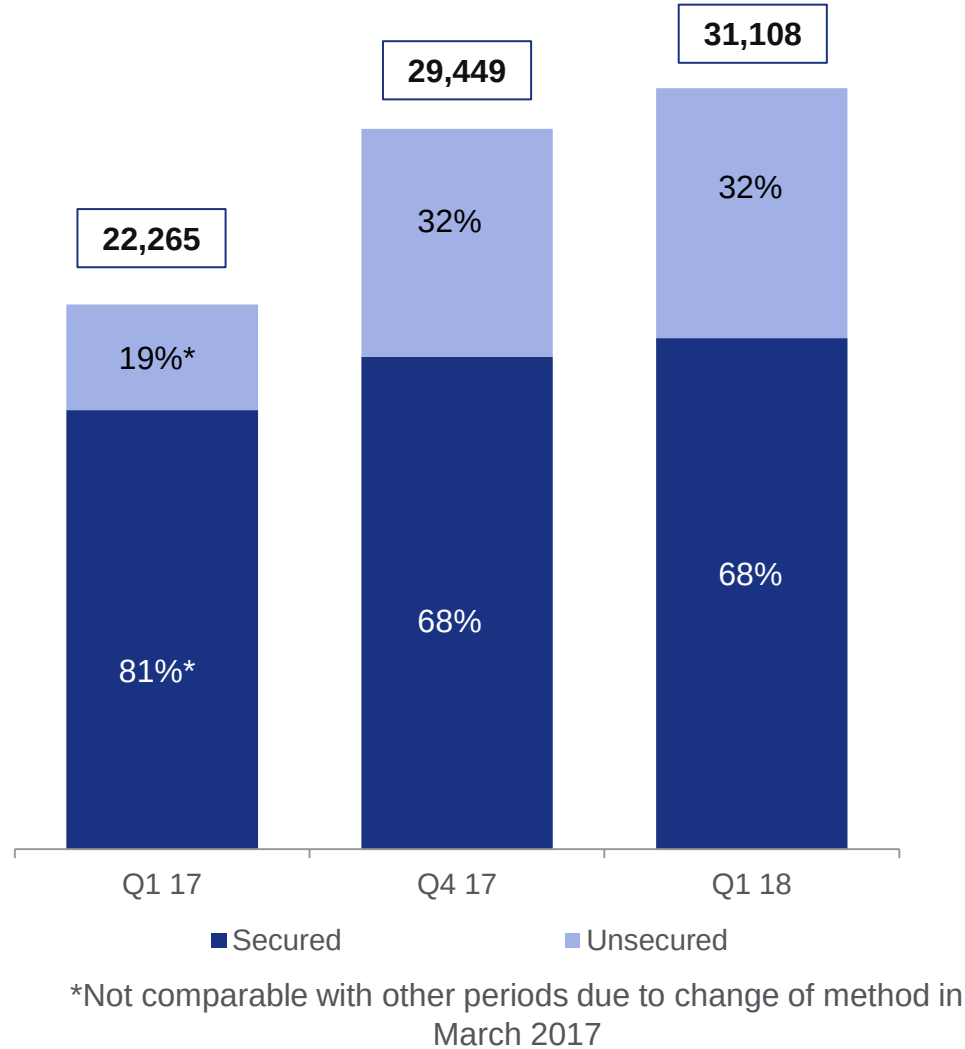


Increasing Non-Wholesale Advances Helping NIMs

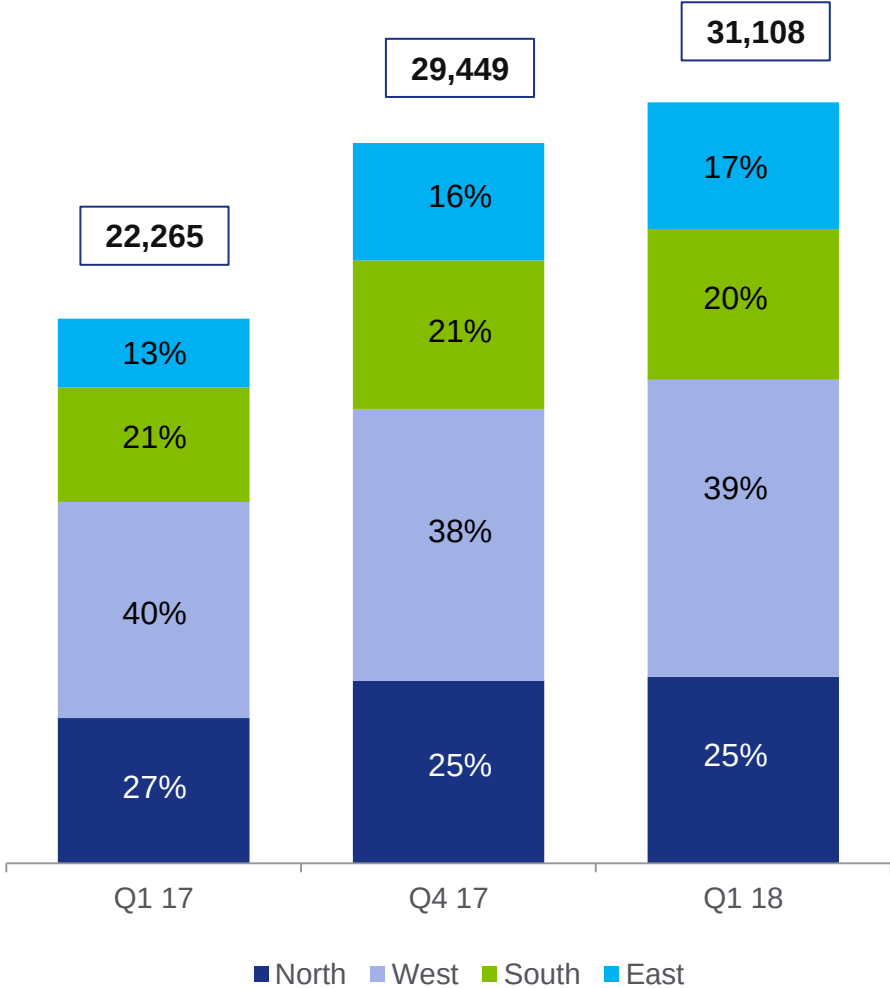
	Q1 18	Q1 17	YoY	Q4 17	QoQ	Yield Q1 18	Proportion
C&IB	13,079	8,874	47%	12,339	6%	Wholesale 9.20% (10.19%)	60%
CB	5,466	4,652	18%	5,510	-1%		
Wholesale	18,545	13,526	37%	17,849	4%		
BBB	6,101	3,733	63%	5,370	14%	Retail 12.82% (13.39%)	40%
DB & FI	4,196	3,172	32%	4,121	2%		
Agri	2,266	1,834	24%	2,109	7%		
Non-Wholesale	12,563	8,739	44%	11,600	8%		
Total	31,108	22,265	40%	29,449	6%	Q1 17 yields in brackets	

Greater Asset Diversification

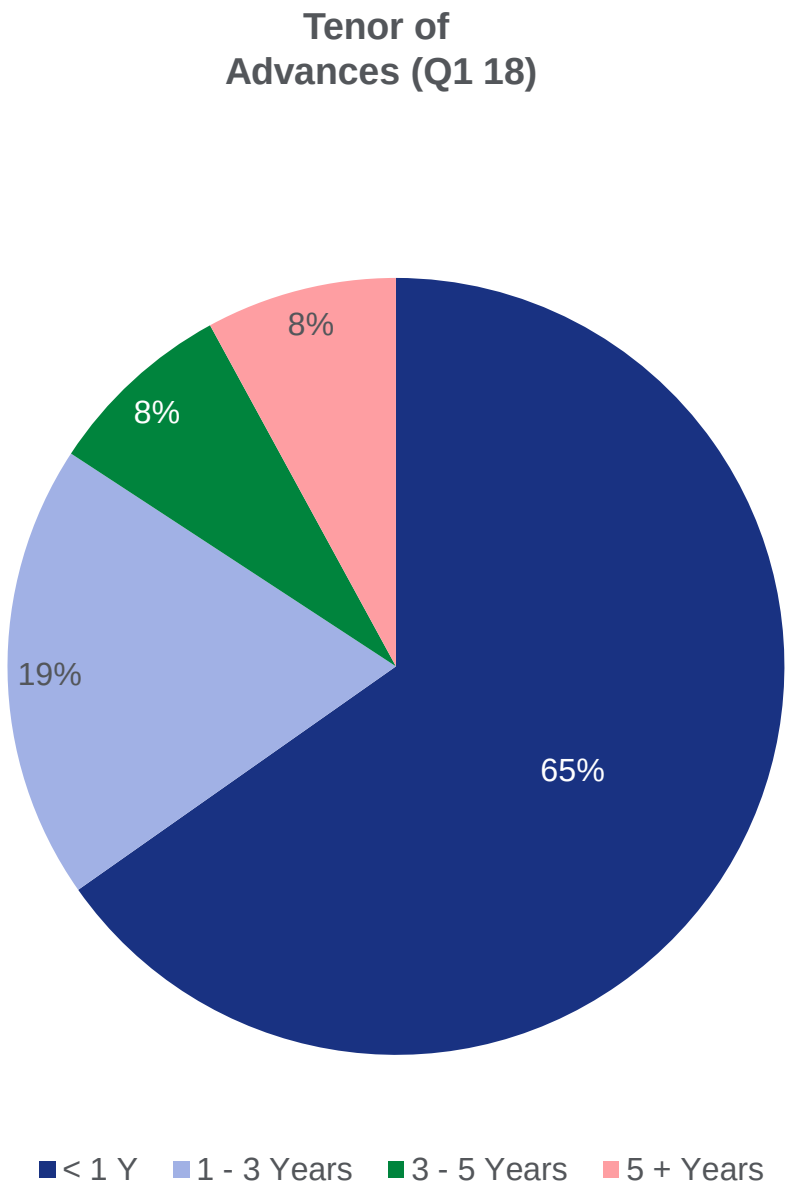
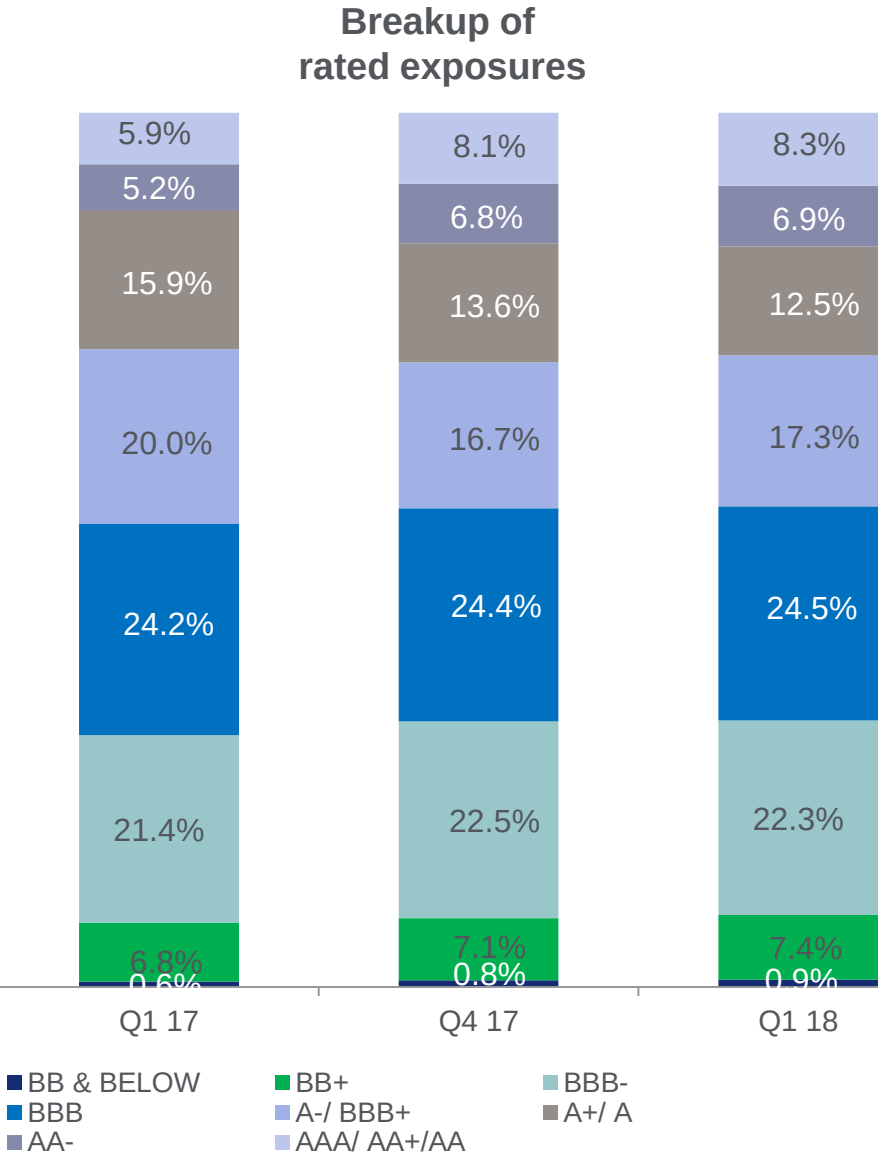
Break up of advances - Secured/Unsecured



By Geography



Stable Borrowers' Rating Profile and Tenor of Advances



Well Diversified Industry Exposure & Growing NFB Exposure

Top 10 industry exposures*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction	2,925	46:54	5.4%
Retail/Distribution	2,889	77:23	5.4%
Pharma	2,437	79:21	4.5%
Power	2,330	67:33	4.3%
Real Estate	2,295	98:2	4.3%
Professional Services	2,046	77:23	3.8%
Engineering	1,933	58:42	3.6%
Metals	1,246	48:52	2.3%
Oil & Gas	1,156	8:92	2.1%
Fertilizer	1,057	38:62	2.0%

* As of June 30, 2017 excluding cash-backed exposures

Non Fund Based Book

Particulars	Q1 18	Q4 17	Q1 17
Guarantees	7,725	7,548	5,800
Letter of Credit	1,093	910	754
Acceptances, Endorsements and other Obligations	877	840	658

Strong Asset Quality in Turbulent Times

	Q1 18	Q1 17	FY 17
Movement of Gross NPAs			
Opening Balance	357	208	208
(+) Additions during the period	152	68	533
(-) Upgrade	12	13	13
(-) Recoveries	5	5	303
(-) Write Offs	35	5	69
Closing Balance	458	253	357
Gross NPA (%)	1.46%	1.13%	1.20%
Net NPA	250	148	190
Net NPA (%)	0.81%	0.66%	0.64%
Provisioning Coverage Ratio (PCR) (%)	57.99%	54.70%	59.58%
Slippage Ratio	2.07%	1.28%	2.51%
Restructured %	0.24%	0.09%	0.25%
Total Stressed Assets%	1.70%	1.22%	1.45%

- **Net Security Receipts as a percentage of total assets at 0.02% down from 0.03% in June 2016**
- **No ARC sale or instance of SDR during the quarter**
- **No 5:25 Refinancing or S4A case done by the bank**

— Gross NPA by business segment —

Business segment	Q1 18	Q1 17	FY 17
C&IB	103.0	26.6	103.8
%	0.78%	0.30%	0.84%
CB	143.8	158.9	138.9
%	2.60%	3.42%	2.53%
BBB	86.5	47.2	76.3
%	1.41%	1.26%	1.42%
LAP	15.3	6.1	19.9
BIL	19.7	5.6	15.9
PIL	5.7	1.3	4.3
Cards	14.4	6.9	9.8
Others	31.5	27.3	26.4
Agri	23.4	10.18	18.1
%	1.03%	0.56%	0.86%
DB&FI	101.2	9.8	19.7
%	2.39%	0.31%	0.48%
Total	457.8	252.6	356.8
Total (%)	1.46%	1.13%	1.20%

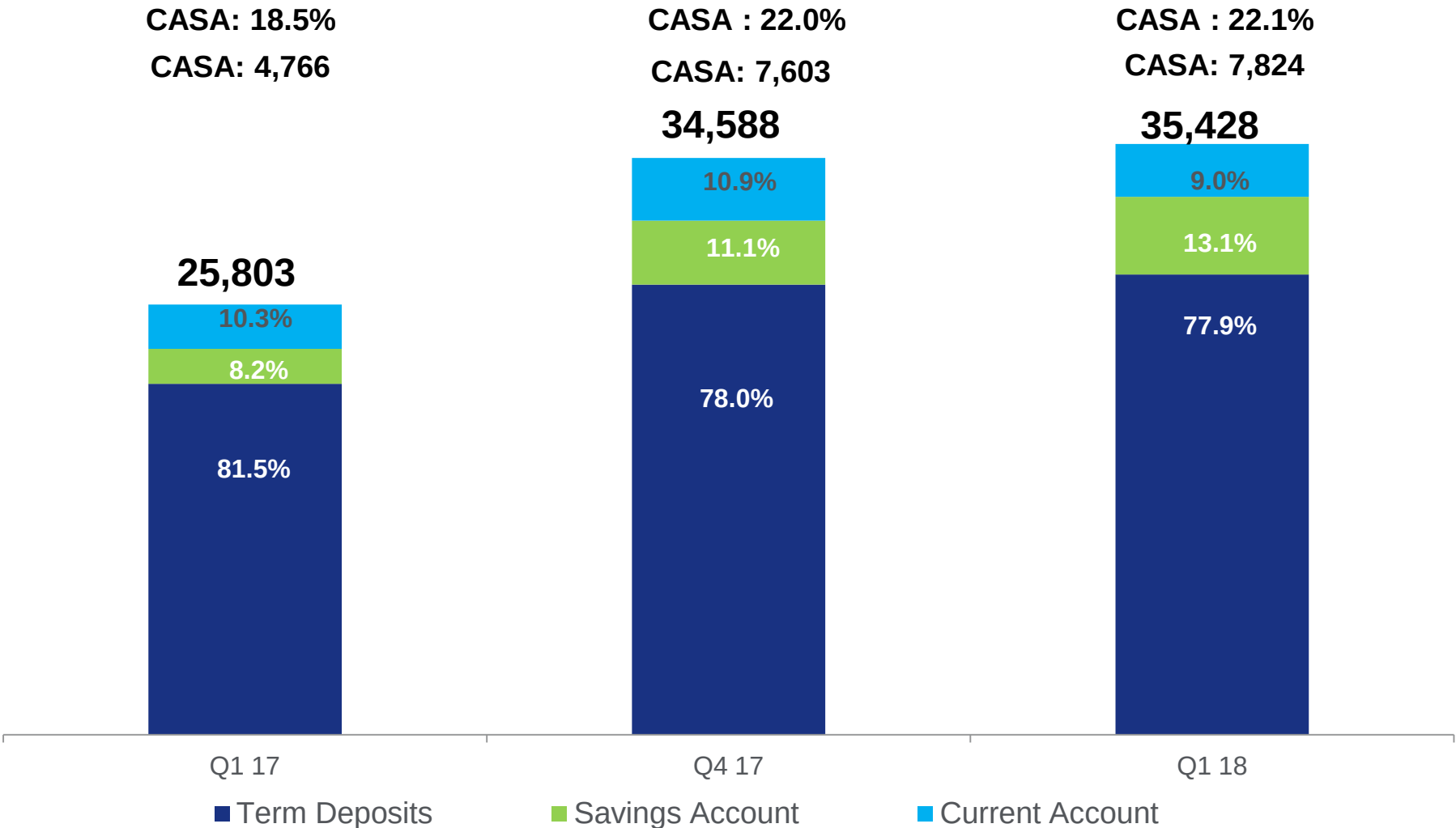
Capital Adequacy - Well Capitalized to Support Growth

Particulars	Q1 18	Q1 17	Q4 17
Tier 1 Capital Funds*	4,375	3,083	4,231
Tier 2 Capital Funds	879	496	867
Total Capital Funds	5,253	3,579	5,097
Total RWA	39,261	29,072	37,155
Tier 1 CRAR*	11.1%	10.6%	11.4%
Total CRAR*	13.4%	12.3%	13.7%
RWA/Total Assets	80.2%	75.5%	76.3%

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

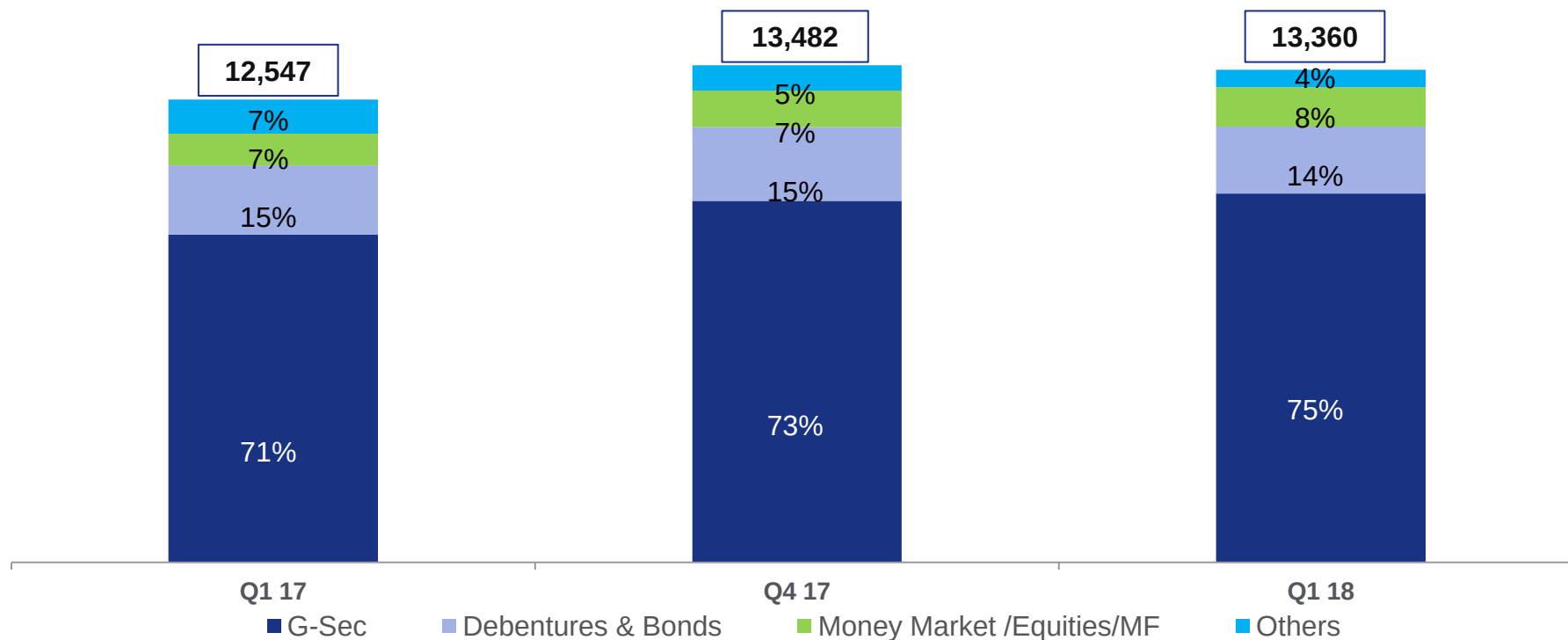
Sustained Growth in Deposits, Led by CASA

64% yoy growth in CASA, while total deposits grew by 37%



Maintained Investment yield with Improving Liquidity Profile

Investment Breakup

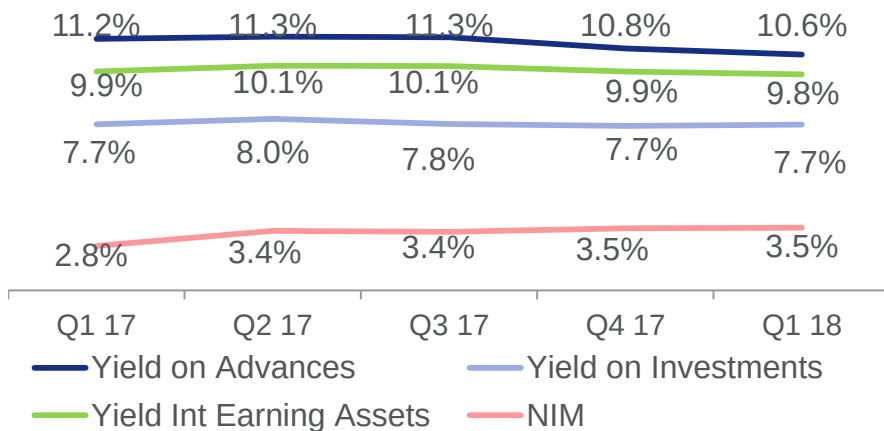


Yield

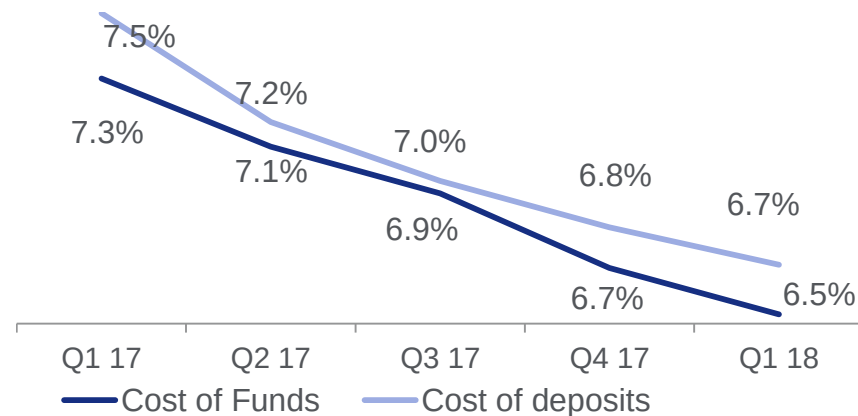
Yield	Q1 18	Q4 17	Q1 17	FY 17
Total Investments	7.7%	7.7%	7.7%	7.8%
SLR	7.6%	7.4%	7.4%	7.5%
Non SLR	8.0%	8.2%	8.5%	8.5%

Improving NIM, Cost and Return Ratios

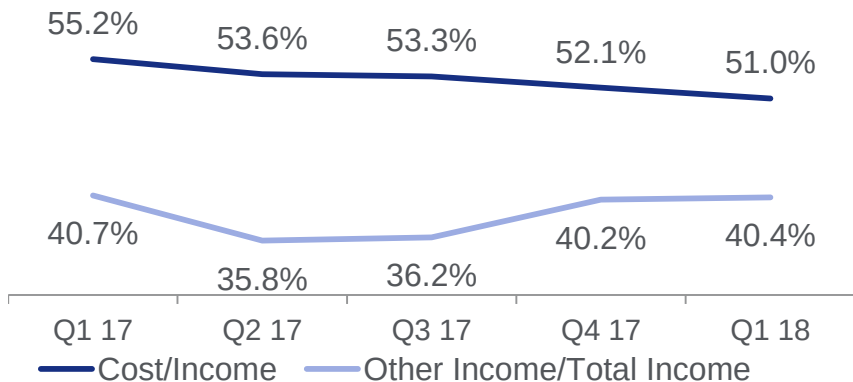
Quarterly Yields



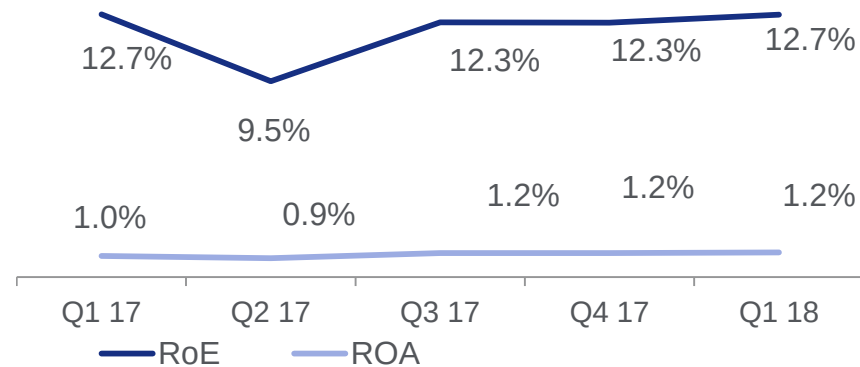
Cost of Funds, Deposits



Cost/Income & Other Income/Total Income



Return Ratios





Awards & Recognition

Awards and Recognitions during the quarter



Awarded the 'Best Growing Small Bank' by Business World!

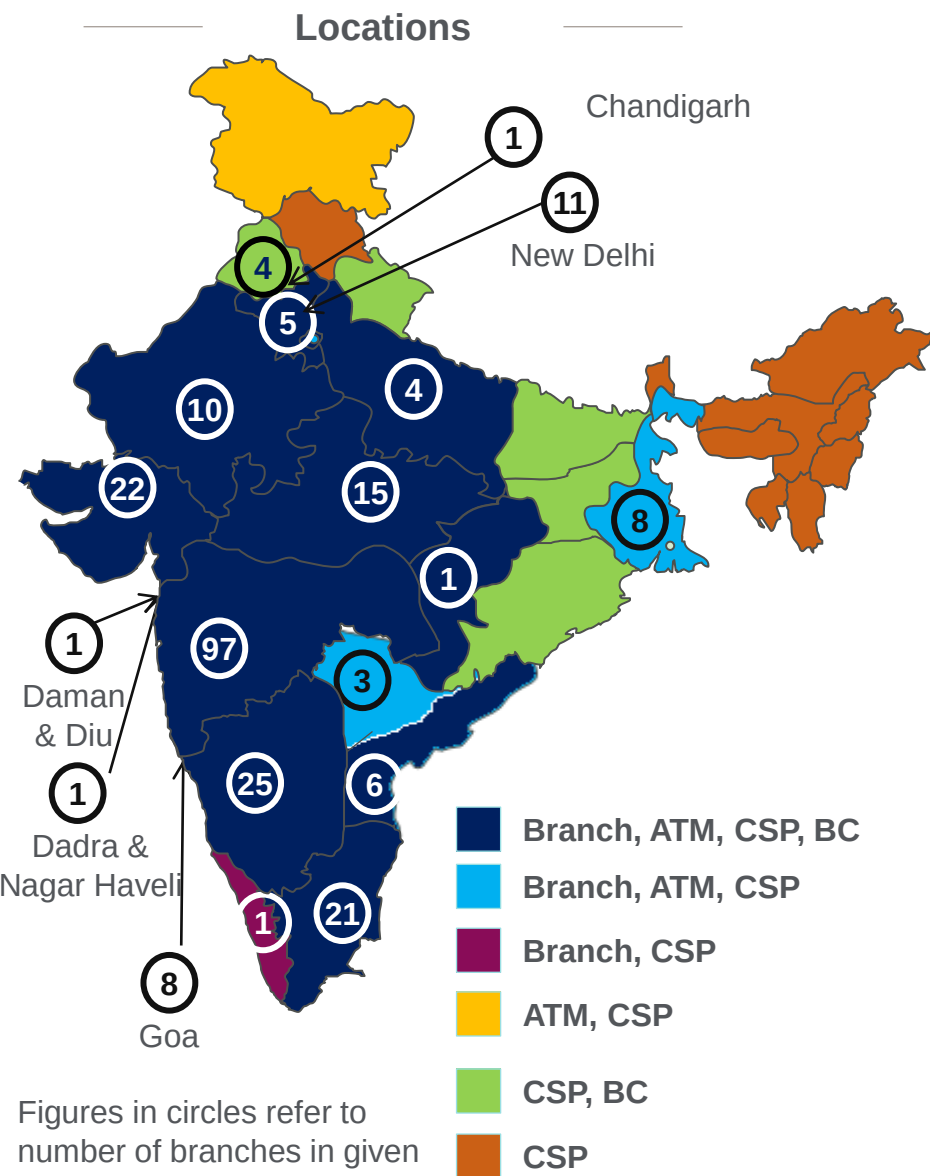


Received the joint highest rating in BCSBI Code Compliance Rating-2017

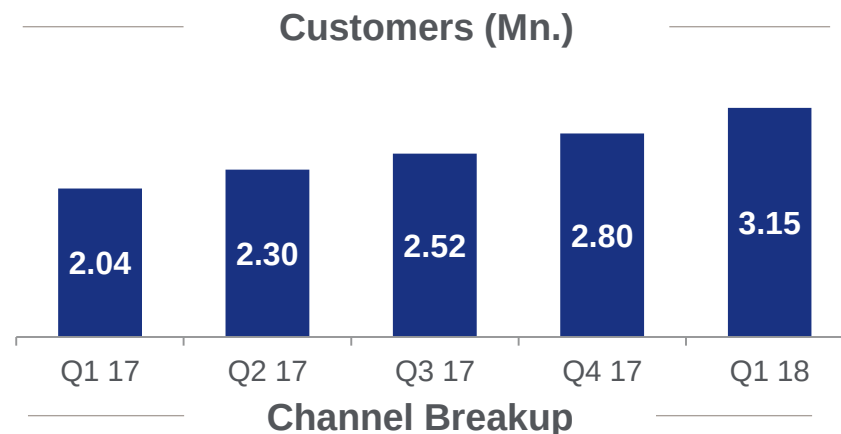


Distribution Network

Our Growing & Multi-Layered Distribution Network



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



Channels	Number of transaction points		
	Q1 18	Q4 17	Q1 17
Branch	244	239	199
Metro	82	78	57
Urban	41	40	32
Semi-urban	67	68	63
Rural	54	53	47
BC Branches	626 [#]	568	377
Microbanking	510	497	361
MSME	106	71	16
CSPs	67,696	57,614	40,899
ATMs	387	375	370

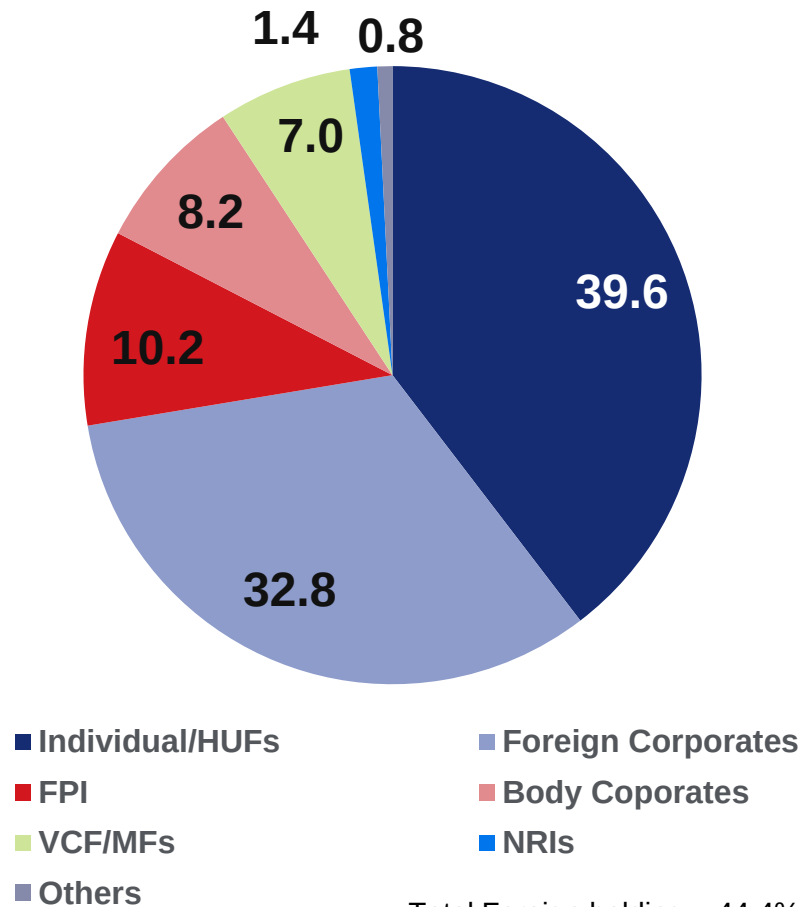
Of these, 151 branches have been classified as 'Banking outlets'



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

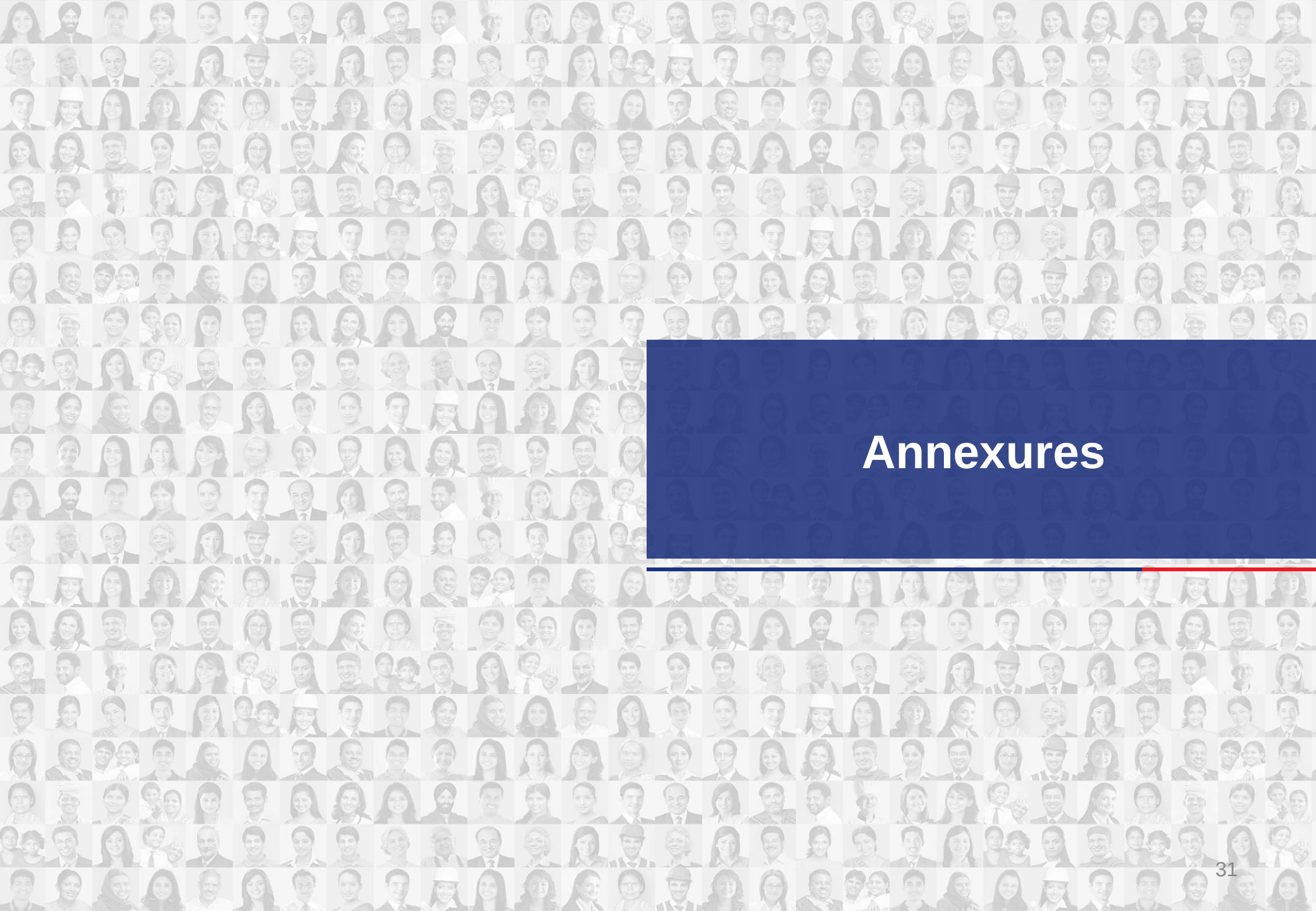
Shareholding by category (%)



Total Foreign holding – 44.4%.
Approved limit – 74%

Ratings

Instrument	Rating by ICRA	Limits (Rs. Cr.)	Implication
Basel III compliant Tier II bonds	A+ hyb with a positive outlook	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	The lowest short term credit Risk
Fixed (Term) Deposits	MAA- with a positive outlook		Low Credit Risk



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. Rajeev Ahuja

Executive Director

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



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

Director, Indostar Capital Finance Limited



Mr. Ishan Raina

Independent Director

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

Professional and Experienced Leadership Team (Contd.)

Experienced and Professional Management Team



Mr. Vishwavir Ahuja

Managing Director and CEO

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

(35)



Mr. Rajeev Ahuja

Executive Director

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

(31)



Mr. R. Gurumurthy

Head - Governance, Risk & Control

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

(32)



Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

(22)



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

(31)



Mr. Naresh Karia

Chief Financial Officer

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

(20)



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

(23)



Mr. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

(20)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(25)



Mr. Manoj Rawat

Head - Agri Business

Previously, associated with NABARD and Fullerton India

(21)

Figures in brackets are years of work experience in financial services

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)

(25)



Mr. Rana Vikram Anand

Head –Segments and Products, Branch & Business Banking

Previously, associated with Royal Bank of Scotland

(25)



Mr. Sanjay Sharma

Head – Technology, Innovation and Customer Fulfilment

Previously, associated with IDBI Intech

(26)



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

(32)



Mr. Bhaskar Niyogi

Head – Enterprise Risk & Policy

Previously, Chief General Manager at State Bank of India

(40)



Ms. Neeta Mukherji

Chief Credit Officer

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

(28)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q1 18	Q1 17	Q4 17	FY 17
<u>Income</u>				
Interest Earned	1043	864	986	3,713
Interest Expended	664	619	634	2,492
Net Interest Income	378	245	352	1,221
Other Income	257	168	237	755
Total Income	635	412	589	1,977
<u>Expenditure</u>				
Operating Expenses	324	228	307	1,056
Employee Cost	133	100	113	446
Premises Cost	29	25	25	99
Depreciation	19	13	17	62
Other Operating Expenses	143	89	152	449
Operating Profit	311	184	282	920
Provisions	94	43	82	239
On advances	90	39	83	197
On others	4	4	-1	41
Profit Before Tax	217	142	200	681
Tax	76	45	70	235
Profit After Tax	141	97	130	446

Balance Sheet Statement

Particulars	Q1 18	Q1 17	Q4 17
<u>Liabilities</u>			
Capital	377	329	375
Reserves and Surplus	4,113	2,784	3,960
Deposits	35,428	25,803	34,588
Borrowings	7,202	8,288	7,980
Other Liabilities	1,832	1,287	1,771
Total	48,952	38,490	48,674
<u>Assets</u>			
Cash & Balances with RBI	1,870	1,205	2,948
Balances with other banks	997	1,355	1,246
Investments (Net)	13,361	12,547	13,482
Advances (Net)	31,108	22,265	29,449
Fixed and Other Assets	1,617	1,118	1,550
Total	48,952	38,490	48,674

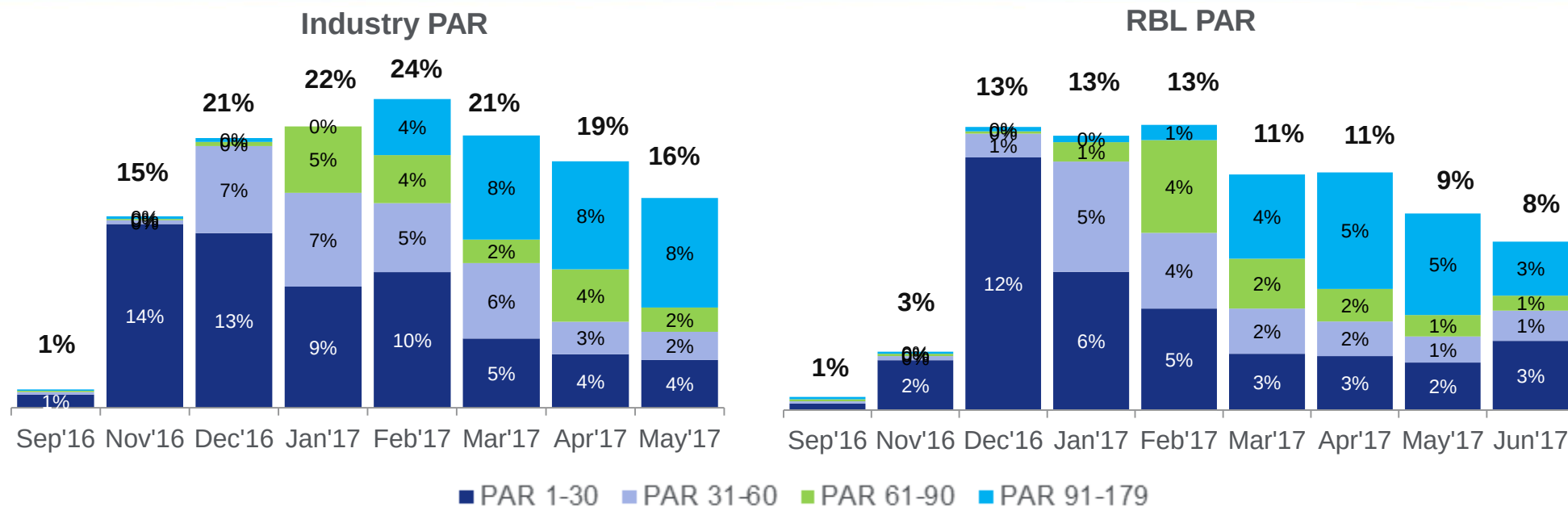
Our Recent History

Particulars	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	Q1 18
Net Worth	349	1,075	1,131	1,594	2,012	2,224	2,960	4,242	4,490
Deposits	1,585	2,042	4,739	8,341	11,599	17,099	24,349	34,588	35,428
Advances (Net)	1,170	1,905	4,132	6,376	9,835	14,450	21,229	29,449	31,108
Investments (Net)	507	893	2,334	5,571	6,518	9,792	14,436	13,482	13,361
Net Profit	19	12	66	93	93	207	293	446	141
CRAR (%)	34.1	56.4	23.2	17.1	14.6	13.1	12.9	13.7	13.4*
Gross NPA (%)	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.46
Net NPA (%)	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.81
Business per employee	3.9	4.4	6.7	7.9	7.7	9.1	11.8	13.1	12.8
No. of employees	704	907	1,328	1,859	2,798	3,465	3,872	4,902	5,194
Return on Assets (%)	1.05	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.19
Return on Equity (%)	5.4	1.7	5.9	6.73	5.44	9.58	11.32	11.67	12.68



Microfinance Update

Microfinance Industry Outlook



Note : The industry figures reported by Equifax are only for PAR between 1-179 dpd. Customers with PAR greater than 180 days are not shown. We expect the Total May'17 PAR (1 – 455) for industry to be around 19% (vs. 16.1%) and corresponding number for RBL in Jun'17 would be 9.8% (vs. 8%).

Industry update:

- Maharashtra and specific districts in North Karnataka & Central MP continue to show low recoveries as customers refusing to pay on promise of waiver. Other markets have returned back to normal.
- Farm loan waivers have so far not shown any negative impact
 - Not applicable for JLG loans. Moreover, only a third of the loans are towards agriculture
 - Customers are realizing that they have been misled
- Early recovery signs seen in some of the impacted districts. Customers will require rehabilitation as they don't have monies to clear 5-6 pending installments
- RBL Bank PAR continues to be lower than the industry average

Learning's & way ahead

- Microfinance market would continue to show growth and provide attractive profit pools. However, industry will now be dominated by Banks (incl. SFB's) – 65% of the markets is now with banks.
- Few players with national footprint and scale will dominate the market. Geographical / product diversification will be critical, which would be a challenge to the regional small MFI model.
- We are modifying our operating model in line with learning post demonetization
 - *Vintage customers will graduate to individual loans*
 - *We would work towards deepening customer relationships and engagement across other banking products to mitigate against group mentality in adverse times.*
 - *Data and analytics will influence decisions on product offering, quantum of lending, collection strategies, and sophisticated risk models*
- We expect this business to continue to be the most profitable way of addressing this customer segment
- Episodic political risk will always exist – only way to manage it would be to build enough provisioning cushion, diversify the portfolio and increase engagement and stickiness with the customer.
- Our business model will account for absorption of loss provisions of around 1.5%-2.0% p.a., over the business life cycle as against a historical average of around 0.4% p.a.

Thank you

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