

January 23, 2018

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 and nine months ended December 31, 2017.

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

In this regard, we enclose the following:

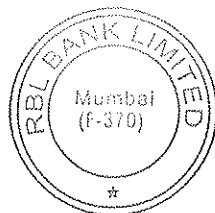
1. Unaudited Financial Results (Limited Reviewed) of the Bank, for the quarter and nine months ended December 31, 2017, duly considered by the Audit Committee of the Board and which were approved by the Board of Directors in today's meeting.
2. Limited Review Report by the Statutory Auditors M/s. BSR & 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 and nine months ended December 31, 2017.
4. Investor Presentation on the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 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 43020600 | Fax: +91 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

Tel.: +91 22 4302 0600, Fax: +91 22 4302 0520

Website: www.rblbank.com | E-mail: investorgrievances@rblbank.com | CIN: L65191PN1943PLC007308

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2017

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 31.12.2017	Quarter ended 30.09.2017	Quarter ended 31.12.2016	Nine months ended 31.12.2017	Nine months ended 31.12.2016	Year ended 31.03.2017
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	115,079	109,129	96,122	328,486	272,684	371,316
(a)	Interest/ discount on advances/ bills	88,841	81,905	69,169	247,840	192,149	263,940
(b)	Income on investments	24,542	25,291	24,633	74,853	73,652	98,147
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,557	1,807	2,074	5,356	6,298	8,549
(d)	Others	139	126	246	437	585	680
2	Other Income	25,822	24,107	18,226	75,621	51,891	75,546
3	Total Income (1+2)	140,901	133,236	114,348	404,107	324,575	446,862
4	Interest Expended	68,350	67,113	63,964	201,903	185,766	249,182
5	Operating Expenses (i)+(ii)	39,208	35,808	26,873	107,407	74,943	105,639
(i)	Employees cost	14,363	14,354	11,846	42,018	33,328	44,614
(ii)	Other operating expenses	24,845	21,454	15,027	65,389	41,615	61,025
6	Total Expenditure (4+5) excluding provisions and contingencies	107,558	102,921	90,837	309,310	260,709	354,821
7	Operating Profit before provisions and contingencies (3-6)	33,343	30,315	23,511	94,797	63,866	92,041
8	Provisions (other than tax) and Contingencies	8,231	7,489	3,617	25,166	12,835	23,892
9	Exceptional Items	-	-	-	-	2,847	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	25,112	22,826	19,894	69,631	48,184	68,149
11	Tax expense	8,579	7,764	7,025	23,934	16,592	23,544
12	Net Profit(+) / Loss(-) from Ordinary Activities after tax (10-11)	16,533	15,062	12,869	45,697	31,592	44,605
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	16,533	15,062	12,869	45,697	31,592	44,605
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	41,754	41,559	37,314	41,754	37,314	37,520
16	Reserves excluding Revaluation Reserves						395,941

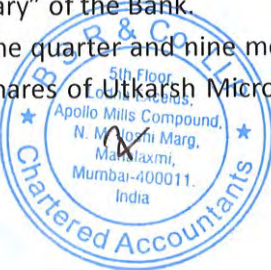


(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 31.12.2017	Quarter ended 30.09.2017	Quarter ended 31.12.2016	Nine months ended 31.12.2017	Nine months ended 31.12.2016	Year ended 31.03.2017
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) - Basel III	15.03	15.95	13.80	15.03	13.80	13.72
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) - ₹						
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.97	3.78	3.46	11.51	9.09	12.59
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.83	3.62	3.27	11.00	8.51	11.80
(iv)	NPA Ratios						
(a)	Gross NPA	57,988	48,724	28,470	57,988	28,470	35,684
	Net NPA	35,784	26,081	13,960	35,784	13,960	18,994
(b)	Gross NPA %	1.56	1.44	1.06	1.56	1.06	1.20
	Net NPA %	0.97	0.78	0.52	0.97	0.52	0.64
(c)	Return on Assets % (annualised)	1.22	1.19	1.17	1.20	1.04	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 January 23, 2018. The results for the quarter and nine months ended December 31, 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 working results for the quarter and nine months ended December 31, 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 Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015, on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards – Amendments' requires banks to make applicable Pillar 3 disclosures including Leverage Ratio and Liquidity Coverage Ratio (LCR) under Basel III Framework. Accordingly, such applicable disclosures 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 Limited Review by the Statutory Auditors.
- During the nine months ended December 31, 2017, the Bank has increased its equity stake in Swadhaar Finserve Private Limited (SFPL) from 30.00% to 60.48%, following which the company has become a "Subsidiary" of the Bank.
- During the quarter and nine months ended December 31, 2017, the Bank has made further investment in the equity shares of Utkarsh Micro Finance Limited (holding company of Utkarsh Small Finance Bank Limited) in



order to maintain its equity stake at 9.99% and it has taken a pre-tax charge of ₹ 589 lacs (post tax ₹ 385 lacs) on this investment as per the applicable valuation guidelines issued by RBI.

6. During the quarter and nine months ended December 31, 2017, the Bank allotted 1,952,033 and 9,716,677 shares, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
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. In accordance with the RBI guidelines on Basel III Capital Regulations, the Capital Adequacy Ratio (CAR) for the interim financial periods are computed without factoring in the profits made in those respective financial periods.
9. 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.
10. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.



SEGMENT REPORTING FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2017

(₹ in Lacs)

Sr. No	Particulars	Quarter ended 31.12.2017 (Unaudited)	Quarter ended 30.09.2017 (Unaudited)	Quarter ended 31.12.2016 (Unaudited)	Nine months ended 31.12.2017 (Unaudited)	Nine months ended 31.12.2016 (Unaudited)	Year ended 31.03.2017 (Audited)
1	Segment Revenue						
(a)	Corporate / Wholesale Banking	74,630	70,310	65,323	214,158	187,538	257,020
(b)	Retail Banking	75,632	74,956	62,988	221,442	165,619	232,007
(c)	Treasury	90,567	88,628	81,539	269,394	236,448	318,118
(d)	Other Banking Operations	15,843	11,929	5,763	36,781	14,661	22,101
	Total [Items (a) to (d)]	256,672	245,823	215,613	741,775	604,266	829,246
	Less: Inter Segment Revenue	115,771	112,587	101,265	337,668	279,691	382,384
	Total Income	140,901	133,236	114,348	404,107	324,575	446,862
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest from Each segment)						
(a)	Corporate / Wholesale Banking	10,943	7,826	7,901	28,002	19,408	26,917
(b)	Retail Banking	5,729	6,509	6,406	14,114	13,472	18,239
(c)	Treasury	5,733	6,498	4,164	22,315	12,319	17,931
(d)	Other Banking Operations	2,723	1,691	1,423	4,922	2,987	5,003
	Total [Items (a) to (d)]	25,128	22,524	19,894	69,353	48,186	68,090
	Less: i) Interest	-	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	18	23	-	49	-	18
	(iii) Un-allocable income	(2)	(325)	-	(327)	2	(77)
	Total Profit Before Tax	25,112	22,826	19,894	69,631	48,184	68,149
3	Segment Assets						
	Corporate/Wholesale Banking	2,474,336	2,263,963	1,888,711	2,474,336	1,888,711	2,034,199
	Retail Banking	1,083,055	995,754	748,338	1,083,055	748,338	859,718
	Treasury	1,709,435	1,728,797	1,636,781	1,709,435	1,636,781	1,818,316
	Other Banking Operations	178,493	133,700	61,921	178,493	61,921	81,344
	Unallocated	91,540	90,252	66,147	91,540	66,147	73,900
	Total	5,536,859	5,212,466	4,401,898	5,536,859	4,401,898	4,867,477
4.	Segment Liabilities						
	Corporate/Wholesale Banking	1,097,822	1,030,941	914,283	1,097,822	914,283	1,100,547
	Retail Banking	2,046,505	2,028,337	1,739,407	2,046,505	1,739,407	1,896,572
	Treasury	1,735,888	1,513,939	1,323,692	1,735,888	1,323,692	1,430,108
	Other Banking Operations	6,895	4,009	2,673	6,895	2,673	2,102
	Unallocated	2,129	6,006	3,069	2,129	3,069	4,591
	Capital and Reserves	647,620	629,234	418,774	647,620	418,774	433,557
	Total	5,536,859	5,212,466	4,401,898	5,536,859	4,401,898	4,867,477



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

Date : January 23, 2018



For RBL Bank Limited

A handwritten signature in black ink, appearing to be "Vishwavir Ahuja", written over a horizontal line.

Vishwavir Ahuja
Managing Director & CEO



B S R & Co. LLP

Chartered Accountants

5th Floor, Lodha Excelus,
Apollo Mills Compound
N. M. Joshi Marg, Mahalaxmi
Mumbai - 400 011
India

Telephone +91 (22) 4345 5300
Fax +91 (22) 4345 5399

Review report

To the Board of Directors of RBL Bank Limited

1. We have reviewed the accompanying statement of Standalone Unaudited Financial Results of RBL Bank Limited ('the Bank') for the quarter and nine months ended 31 December 2017 (the 'Statement') being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended till date ('the SEBI Regulations'). 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.

Management's Responsibility

2. 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 23 January 2018. Our responsibility is to issue a report on the Statement based on our review.

Auditor's Responsibility

3. 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.

Opinion

4. 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 generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI Regulations, 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 issued by 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
23 January 2018

For immediate release

RBL Bank reports advances growth of 38% in Q3 FY18, Operating profit increase of 42% and Net Profit increase of 28% at Rs. 165.33 crore on a YoY basis

Key financial highlights:

- Continuing strong growth momentum
- Improvement in performance parameters
- Advances (Net) up by 38% on Year on Year (YoY) basis
- NIM improves from 3.74% in Q2 FY18 to 3.89% in Q3 FY18
- Q3 FY18 Net Profit is up by 28% to Rs. 165.33 crore (excluding charge on investment in Utkarsh Micro Finance Limited, Net Profit would have been Rs. 169.18 crore and net profit growth would have been 31% YoY)
- Cost to income ratio is at 54.04% for Q3 FY18, marginally lower than Q2 FY18
- Return on Assets up from 1.17% to 1.22% on a YoY basis in Q3 FY18

Mumbai, January 23, 2018: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the standalone unaudited financial results for the quarter and nine months ended December 31, 2017, which have been subjected to "Limited Review" by the Statutory Auditor of the Bank.

Key Financials:

Rs. in Crore	Q3 FY18	Q3 FY17	YoY	Q2 FY18	QoQ	9M FY18	9M FY17	YoY
Net Interest Income	467.29	321.58	45%	420.16	11%	1,265.83	869.18	46%
Other Income	258.22	182.26	42%	241.07	7%	756.21	518.91	46%
Net Total Income	725.51	503.84	44%	661.23	10%	2,022.04	1,388.09	46%
Operating Profit	333.43	235.11	42%	303.15	10%	947.97	638.66	48%
Net profit	165.33 ¹	128.69	28%	150.62	10%	456.97	315.92	45%

Rs. in Crore	Dec 31, 2017	Dec 31, 2016	YOY	Sep 30, 2017	QoQ
Advances (Net)	36,889.58	26,773.12	38%	33,576.01	10%
Deposits	38,622.54	30,005.14	29%	36,569.05	6%
Investments	13,070.80	12,838.46	2%	13,296.49	-2%

Key ratios:

Particulars (in %)	Q3 FY18	Q3 FY17	9M FY18	9M FY17
Net Interest Margin	3.89	3.38	3.73	3.20
Cost to Income	54.04	53.34	53.12	53.99
Return on Assets	1.22	1.17	1.20	1.04
Return on Equity	10.21	12.30	10.97	11.44
Gross NPA	1.56	1.06	1.56	1.06
Net NPA	0.97	0.52	0.97	0.52
Provision Coverage Ratio	52.54	60.96	52.54	60.96

¹ This is after taking a pre-tax charge of Rs.5.89 crore on additional investment done in Utkarsh Micro Finance Limited by the Bank for maintaining its stake at 9.99%. Excluding this charge, the net profit for Q3 FY18 would have been Rs. 169.18 crore, which is an increase of 31% over Q3 FY17.

Performance highlights – Quarter ended December 31, 2017 (Q3 FY18):

- Net Interest Income (NII) is Rs. 467.29 crore in the quarter ended December 31, 2017 (Q3 FY18) as compared to Rs. 321.58 crore in the quarter ended December 31, 2016 (Q3 FY17), registering an increase of 45%.
- Other Income for Q3 FY18 is Rs. 258.22 crore as against Rs. 182.26 crore in Q3 FY17, an increase of 42%.
- Operating profit for Q3 FY18 is Rs. 333.43 crore as against Rs. 235.11 crore in Q3 FY17, an increase of 42%.
- Net profit for Q3 FY18 is Rs. 165.33 crore as against Rs. 128.69 crore in Q3 FY17, showing an increase of 28%. This is after taking a pre-tax charge of Rs.5.89 crore on additional investment done in Utkarsh Micro Finance Limited by the Bank for maintaining its stake at 9.99%. Excluding this charge, the net profit for Q3 FY18 would have been Rs.169.18 crore, which is an increase of 31% over Q3 FY17.
- Net Interest Margin (NIM) for Q3 FY18 is 3.89% as against 3.38% in Q3 FY17, showing an improvement of 51 basis points (bps).
- Return on Assets (RoA) in Q3 FY18 was 1.22% as against 1.17% in Q3 FY17.
- Return on Equity (RoE) in Q3 FY18 was 10.21% as against 12.30% in Q3 FY17.

Performance highlights – Nine months ended December 31, 2017 (9M FY18):

- Net Interest Income (NII) is Rs. 1,265.83 crore during nine months ended December 31, 2017 (9M FY18) as compared to Rs. 869.18 crore during nine months ended December 31, 2017 (9M FY17), registering an increase of 46%.
- Other Income for 9M FY18 is Rs. 756.21 crore as against Rs. 518.91 crore in 9M FY17, an increase of 46%.
- Operating profit for 9M FY18 is Rs. 947.97 crore as against Rs. 638.66 crore in 9M FY17, an increase of 48%.
- Net profit for 9M FY18 is Rs. 456.97 crore as against Rs. 315.92 crore in 9M FY17, showing an increase of 45%.
- Net Interest Margin (NIM) for 9M FY18 is 3.73% as against 3.20% in 9M FY17, showing an improvement of 53 bps.
- Cost to Income ratio for 9M FY18 was 53.12% as against 53.99% in 9M FY17.
- Return on Assets (RoA) in 9M FY18 was 1.20% as against 1.04% in 9M FY17.
- Return on Equity (RoE) in 9M FY18 was 10.97% as against 11.44% in 9M FY17.
- Net Advances as at December 31, 2017 were Rs. 36,889.58 crore as compared to Rs. 26,773.12 crore as at December 31, 2016, showing a growth of 38%.
- Gross NPA increased to 1.56% as at December 31, 2017 against 1.06% as at December 31, 2016. Net NPA increased to 0.97% as at December 31, 2017 against 0.52% as at December 31, 2016.
- Deposits as at December 31, 2017 were at Rs. 38,622.54 crore as compared to Rs. 30,005.14 crore as at December 31, 2016, showing a growth of 29%.
- Current Accounts & Savings Accounts (CASA) ratio improved to 24.03% as at December 31, 2017 from 23.15% as at December 31, 2016.
- Capital Adequacy Ratio as per BASEL III Capital regulations as at December 31, 2017 was 15.03% against 13.80% as at December 31, 2016.
- Increase in branch network from 215 to 246 and ATM network from 374 to 394 as at December 31, 2017 as compared to December 31, 2016.

Operating review

Asset growth and quality

The Bank's growth in advances portfolio continued to be robust at 38% on a year-on-year basis. The net advances as at December 31, 2017 were Rs. 36,889.58 crore as against Rs. 26,773.12 on December 31, 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 35%, while that of other segments (Retail Assets, Development Banking & Financial Inclusion and Agriculture – together termed as ("Non-wholesale portfolio") was 43%. The non-wholesale portfolio constituted about 40% of the loan portfolio of the Bank as at December 31, 2017.

The gross NPA ratio has increased to 1.56% as at December 31, 2017 from 1.06% as at December 31, 2016. The gross NPA ratio as at September 30, 2017 was 1.44%. The restructured standard assets portfolio has decreased to 0.18% as at December 31, 2017 from 0.29% as at December 31, 2016. The restructured standard assets portfolio as at September 30, 2017 was 0.41%. The net NPA ratio has increased to 0.97% as at December 31, 2017 from 0.52% as at December 31, 2016. The net NPA ratio as at September 30, 2017 was 0.78%. The Bank's provisioning coverage ratio (including technical write-offs), was 52.54% as at December 31, 2017 as compared to 60.96% as at December 31, 2016. The provisioning coverage ratio was 58.27% as at September 30, 2017.

Deposit growth

The Bank's deposits growth was also robust at 29% on year on year basis. Deposits grew to Rs. 38,622.54 crore as at December 31, 2017 as against Rs. 30,005.14 crore as at December 31, 2016. The CASA deposits also showed strong growth of 34% during the same period. Savings account deposits increased by 45% during the same period. CASA ratio increased to 24.03% as at December 31, 2017 compared to 23.15% as at December 31, 2016. CASA ratio was 21.98% as at March 31, 2017.

Capital adequacy

The Bank's capital adequacy ratio as at December 31, 2017 was 15.03% and Tier-1 capital adequacy ratio was 13.23%, significantly higher than the regulatory requirements. For the purpose of computation of CRAR ratio, the Bank has not included the profits earned during the nine months ended December 31, 2017 in the capital funds.

During nine months ended December 31, 2017, the Bank has increased its stake in Swadhaar Finserve Private Limited (SFPL) from 30.00% to 60.48%, following which the company has become a "Subsidiary" of the Bank.

Commenting on the performance, Mr. Vishwavir Ahuja, MD & CEO, RBL Bank said "We continue to see strong growth momentum across all our diversified business segments while maintaining strong asset quality. We are tracking well to our Vision 2020 goals. We continue to expand our scale and footprint while at the same time focusing on meeting customer needs with quality products and services."

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 3.98 million customers through a network of 246 branches and 394 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 for four consecutive years (2013 – 2016) in the mid-sized segment (Growth) by a Business Today – KPMG Study; Business World's 'Fastest Growing Small Bank' consistently for three years (2013,2014,2015) 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 AA- (Hyb) with a stable outlook for Basel III compliant Tier II subordinate debt program
- CARE AA- with a stable outlook for Basel III compliant Tier II subordinate debt program
- ICRA MAA with a stable outlook for Fixed (Medium Term) Deposits program
- ICRA A1+ for Fixed (Short Term) Deposits program
- ICRA A1+ for certificate of deposit program

Media Contact(s):

Abhijit Somvanshi	Shwetha Thomas
Head – Marketing & Communications	DVP – Marketing & Communications
RBL BANK	RBL BANK
T: +91 22-43020565 M: +91 9920915158	T: +91 22-43020546 M: +91 9821287390
E: abhijit.somvanshi@rblbank.com	E: shwetha.thomas@rblbank.com

Jyothi Goswami	Ankur Dahiya
Group Head – Financial Services	Assistant Account Manager – Financial Services
AdFactors PR	AdFactors PR
T: +91 22-67574325 M: +91 9167047258	T: +91 22-67574286 M: +91 9860998788
E: jyothi@adfactorspr.com	E: ankur.dahiya@adfactorspr.com

Rs.1 crore = Rs.10 million



Investor Presentation

3rd Quarter/9 Month FY 18

January 23, 2018

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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	Nine month period ended December 31 (April 1 to December 31)	INR	Indian Rupee
AEPS	Aadhaar Enabled Payment System	IPO	Initial Public Offering
Agri	Agribusiness Banking	LAP	Loan Against Property
API	Application Programming Interface	LIC	Life Insurance Corporation
ARC	Asset Reconstruction Company	MF	Mutual Funds
ATM	Automated Teller Machine	MFI	Microfinance Institution
BC	Business Correspondent	Mn	Million
BIL	Business Installment	MSME	Micro, Small and Medium Enterprises
Bps	Basis Points	NABARD	National Bank for Agriculture and Rural Development
C&IB	Corporate & Institutional Banking	NFB	Non Fund Based
CAGR	Compounded Annual Growth Rate	NIM	Net Interest Margin
CASA	Current Account and Savings Account	NNPA	Net Non Performing Assets
CB	Commercial Banking	NPA	Non Performing Assets
CBDT	Central Board for Direct Taxes	NPCI	National Payments Corporation of India
CC	Credit Card	NRI	Non Resident Indian
CEO	Chief Executive Officer	p.a.	Per annum
CET1	Core Equity Tier 1	PCR	Provision Coverage Ratio
Cr	Crore	PIL	Personal Installment Loan
CRAR	Capital to Risk Weighted Assets Ratio	Q2	3 month period ended September 30(July 1 - September 30)
CSP	Customer Service Point	Q3	3 month period ended December 31(October 1 - December 31)
CSR	Corporate Social Responsibility	QoQ	Quarter on Quarter
DB & FI	Development Banking & Financial Inclusion	RBI	Reserve Bank of India
DBT	Direct Benefit Transfer	RoA	Return on Assets
FICC	Fixed Income, Currency and Commodity	RoE	Return on Equity
FPI	Foreign Portfolio Investor	RWA	Risk Weighted Assets
FY	12 month period ended March 31	S4A	Scheme for Sustainable Structuring of Stressed Assets
GNPA	Gross Non Performing Assets	SDR	Strategic Debt Restructuring
G-Sec	Government Securities	SLR	Statutory Liquidity Ratio
GST	Goods and Services Tax	UPI	Unified Payments Interface
H1	6 month period ended on September 30 (April 1 to September 30)	US	United States
HUF	Hindu Undivided Family	VCF	Venture Capital Funds
IFI	Institutional Financial Inclusion	YoY	Year on Year

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Key Performance Highlights

Strong Performance on All Parameters

Q3 FY 18 Financial Highlights

- ▶ **Completion of seven years into our transformation journey with CAGR of 62% p.a. in Advances and 47% p.a. in PAT**
- ▶ **Extremely solid results supported by YoY Net Interest Income growth of 45%, QoQ growth of 11%**
- ▶ **NIM improving consistently – 3.29% in FY17, 3.54% in Q1 FY18, 3.74% in Q2 FY18 and 3.89% Q3 FY 18**
- ▶ **Increasing granularity in Other Income streams with Core fee growth of 50% YoY. Other Income to Net Total Income at 36%**
- ▶ **Operating Profit growth of 42% YoY, Net profit growth of 28% YoY (31% excluding charge for investment in Utkarsh Micro Finance Limited)**
- ▶ **Advances growth of 38% YoY, Deposit growth of 29% and CASA growth of 34% YoY**
- ▶ **Net Credit Cost reducing consistently from 30 bps in Q1 FY18, 22 bps in Q2 FY18 and 20 bps in Q3 FY18 and trending downwards.**



RBL Vision 2020

Performance Tracking to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q3 18
Advances	30-35% CAGR	38%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6% Q3 18: 24.0 %
Other Income %	~ 1/3 rd of Net Total Income	35.6%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6% Q3 18: 54.0%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98% Q3 18: 1.22%

Key Initiatives of Vision 2020



Technology

Leveraging technology to acquire, engage and service clients

API banking, Abacus (Digital savings account); Fintech Partnerships (Moneytap, Zeta) ; Credit card partnerships (Bajaj Finserv, BookMyShow, HyperCity)



Distribution

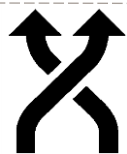
Enhancing distribution through a combination of owned branches, BCs, Customer Service Points ('CSPs')

246 own branches, over 750 BC branches (including 188 Banking Outlets) and 1,00,000 CSPs serve over 4.0 Mn customers pan-India



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

*AEPS and UPI based mobile apps allow customers to transact through low cost channels
Better availability of data for underwriting in case of retail and MSME businesses*



Cross-sell

Enhancing cross-sell across all businesses

Strong analytics teams in place to analyze data to enhance cross sell and customer targeting



Mass Banking

Increase presence in 'Mass Banking' - internal efforts, partnerships and acquisitions
Extending network to individual loans in rural areas and offering deposits, insurance, DBT and remittance services

Pilot partnership underway in affordable housing

Our Fundamentals Have Resulted in Consistent Strong Performance

Guiding Principles

1. Focus on Effective Risk Management and Asset Quality

2. Prudent and profitable growth

3. Customer-centric and relationship approach

4. Focus on Operational Quality and Scalability

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

Key Pillars

Robust corporate governance framework and processes

Broad Based Shareholder and Strong Capital Base

Professional and experienced management team





Financial Performance

Strong Profitability Momentum Continues

Parameter	Q3 18	Q3 17	YoY	Q2 18	QoQ	9M 18	9M 17	FY 17
Net Interest Income	467	322	45%	420	11%	1,266	869	1,221
Other Income	258	182	42%	241	7%	756	519	755
Net Total Income	726	504	44%	661	10%	2,022	1,388	1,977
Operating Profit	333	235	42%	303	10%	948	639	920
Net Profit	165*	129	28%*	151	10%	457	316	446

Parameter	Q3 18	Q3 17	Q2 18	9M 18	9M 17	FY 17
Other Income/Total Income	35.6%	36.2%	36.5%	37.4%	37.4%	38.2%
Cost/Income	54.0%	53.3%	54.2%	53.1%	54.0%	53.4%
CRAR**	15.9%	14.6%	16.6%	15.9%	14.6%	13.7%
Net Interest Margin	3.9%	3.4%	3.7%	3.7%	3.2%	3.3%
Credit Cost/Advances (bps)***	20	13	22	72	53	85

* Excluding charge on investment in Utkarsh Mcro Finance Limited, Net Profit would have been Rs.169 cr and net profit growth would have been 31% YoY.

** including interim profits *** Not Annualized

Strong Growth in Advances; Stable Asset Quality

Parameter	9M 18	9M 17	YoY	H1 18	QoQ	FY 17
Advances	36,890	26,773	38%	33,576	10%	29,449
Deposits	38,623	30,005	29%	36,569	6%	34,588
Investment	13,071	12,838	2%	13,296	-2%	13,482

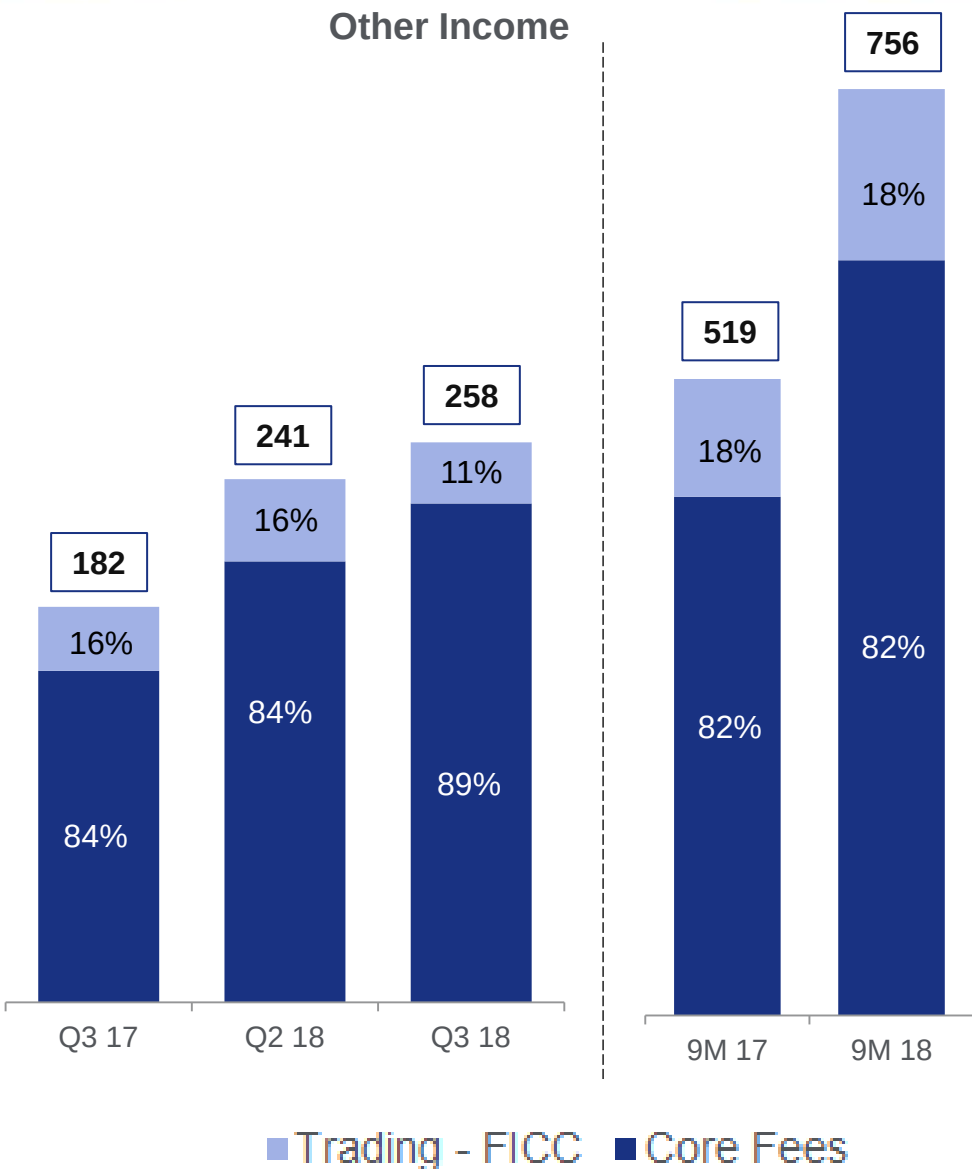
Parameter	9M 18	9M 17	H1 18	FY 17
CASA	24.03%	23.15%	23.67%	21.98%
GNPA	1.56%*	1.06%	1.44%	1.20%
NNPA	0.97%	0.52%	0.78%	0.64%
PCR	52.54%	60.96%	58.27%	59.58%
RoA	1.20%	1.04%	1.19%	1.08%
RoE	10.97%**	11.44%	11.45%**	11.67%

* Includes one corporate account representing 14 bps of GNPA; expected to be resolved in Q4 FY18

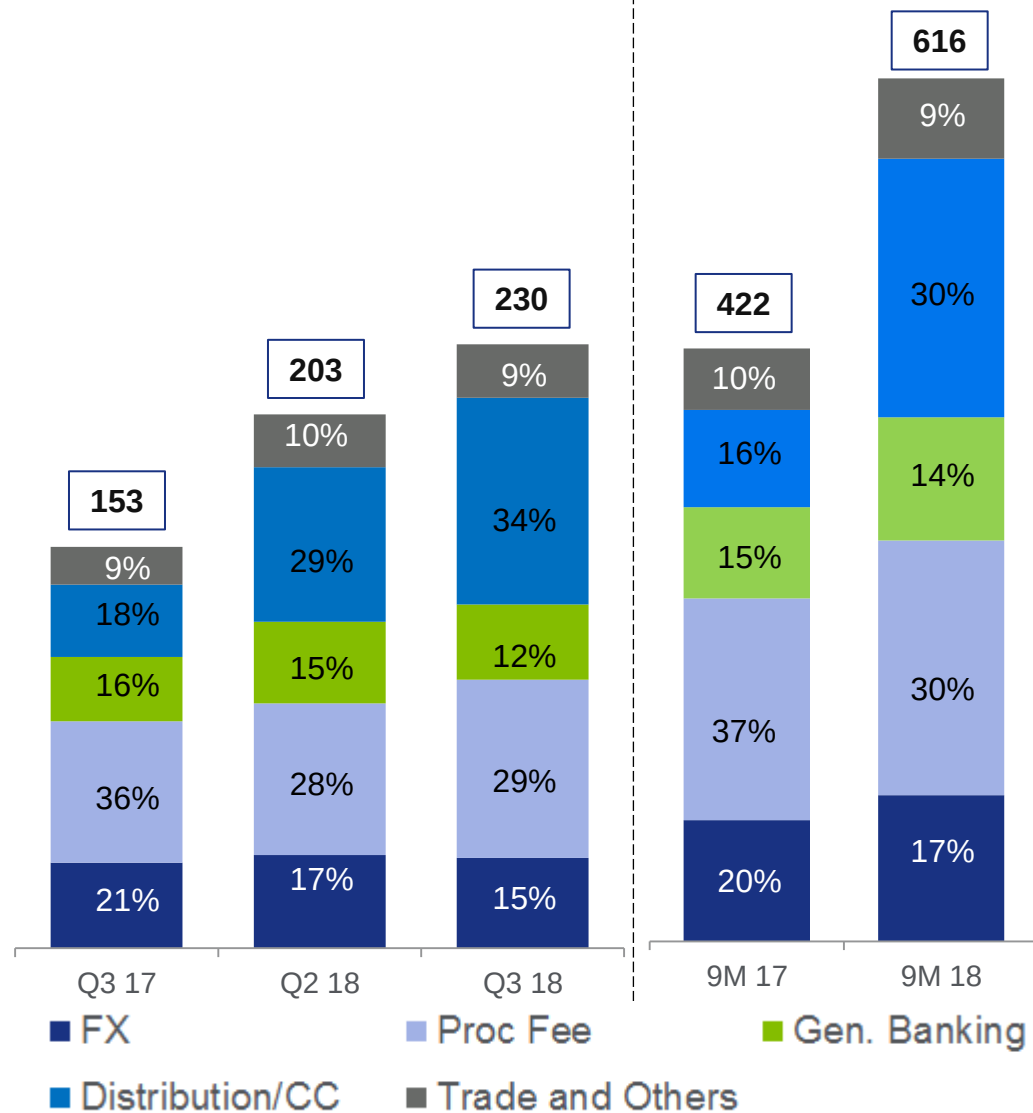
** Impact of equity raise of Rs.1,680 crore in mid August 2017

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

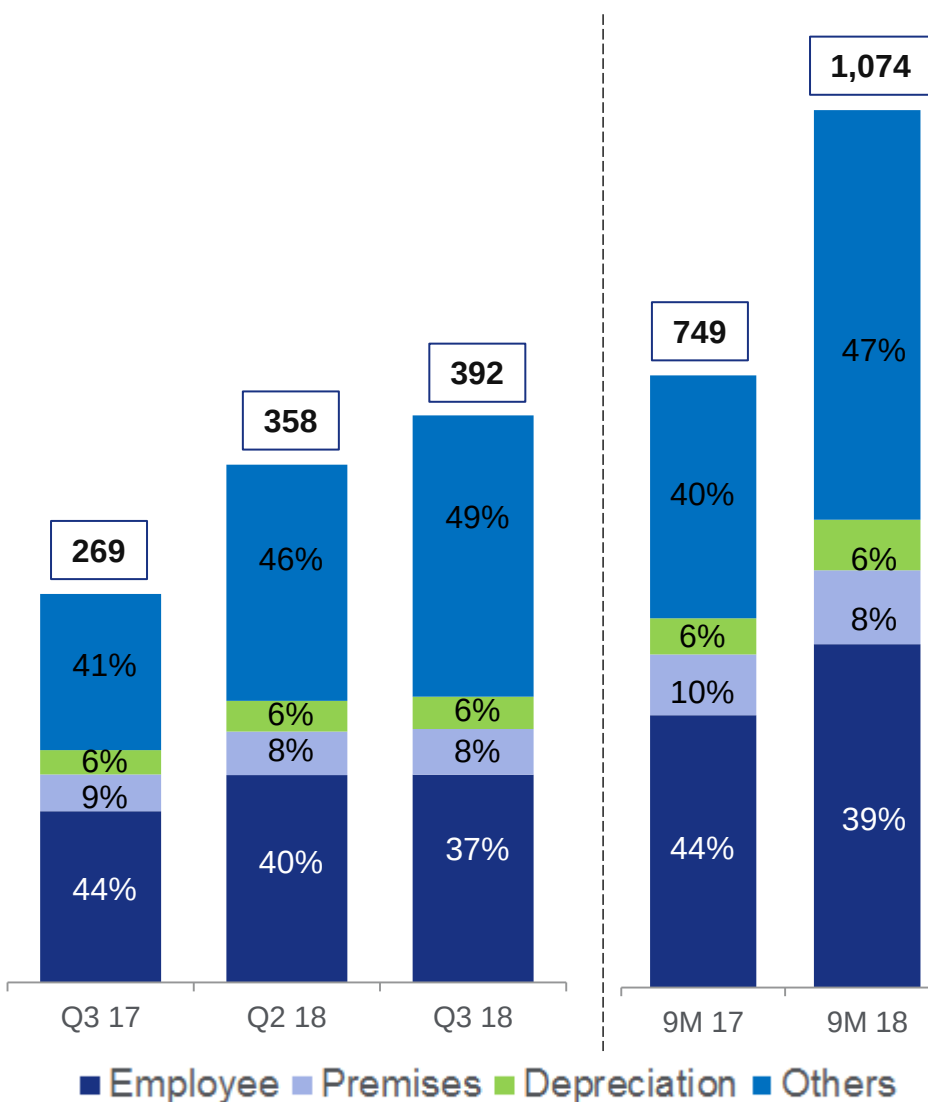


Core Fee Income Breakup

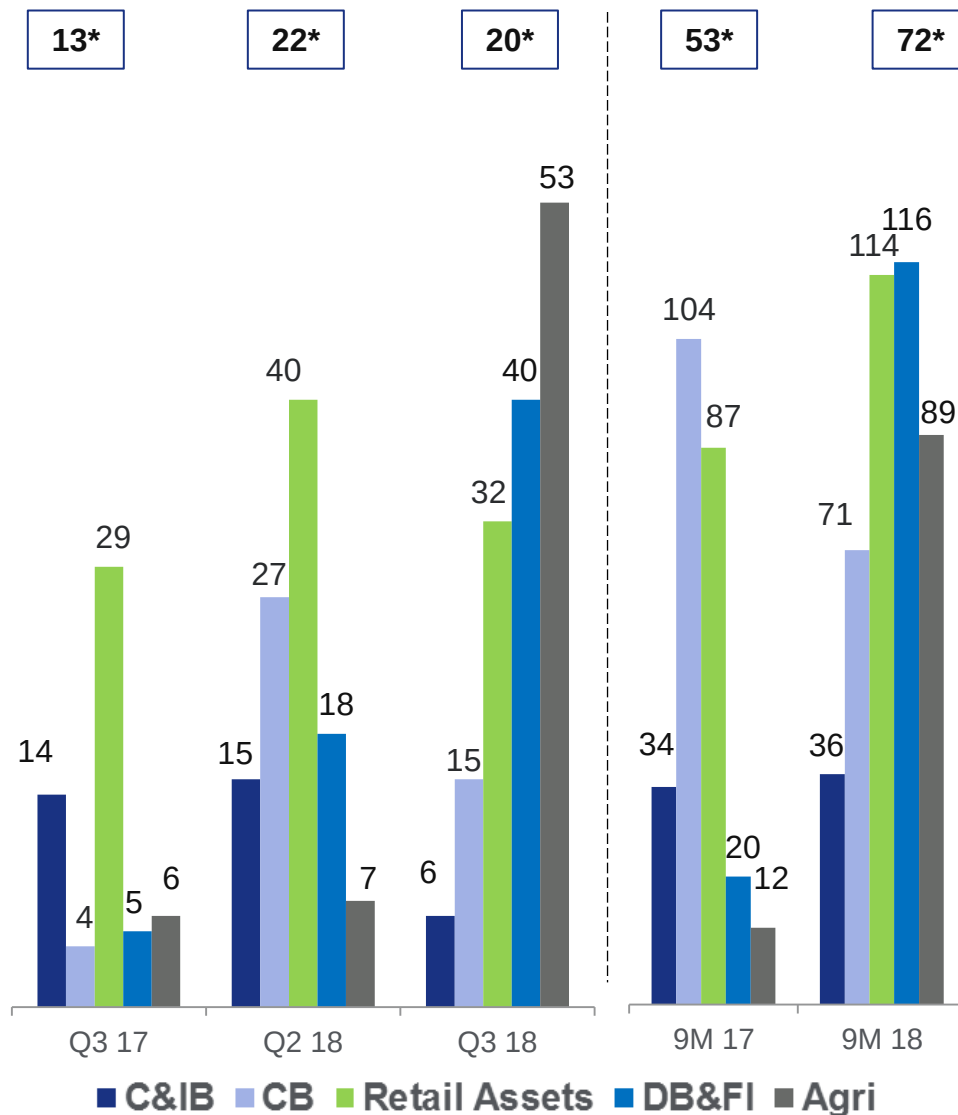


Cost Increase as Planned; Range-bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)

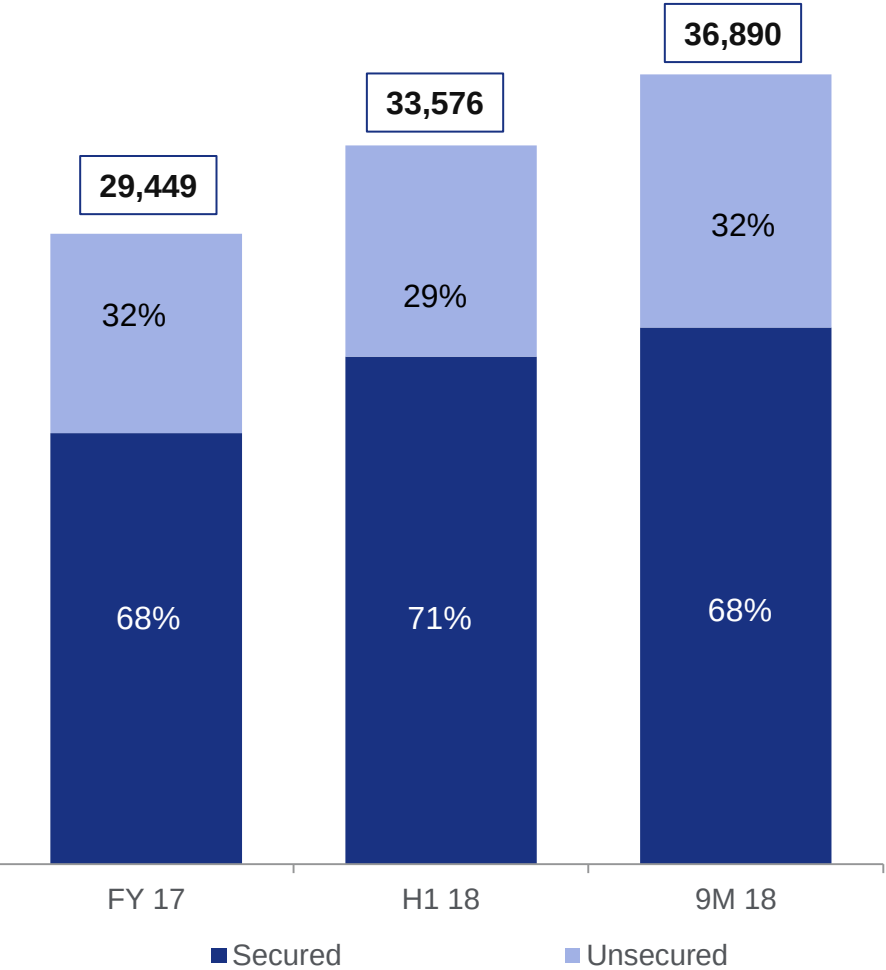


Non-Wholesale Advances Growth and Lower Cost of Funds Helping NIMs

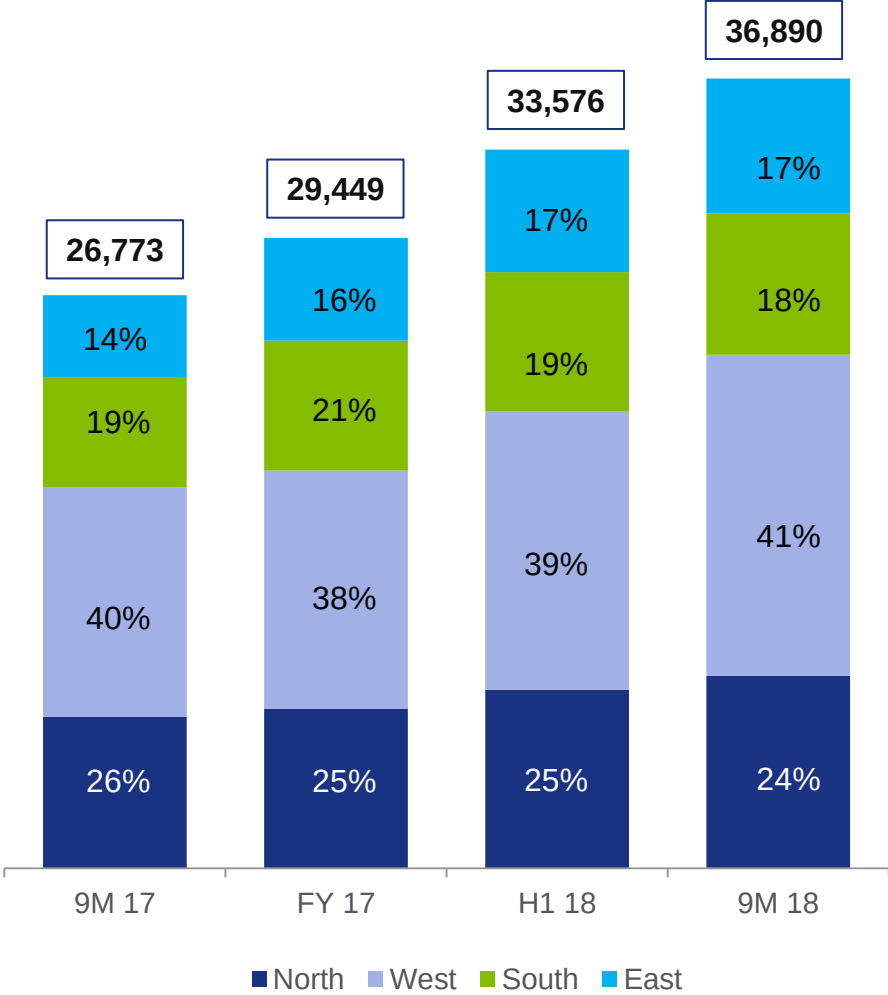
	9M 18	9M 17	YoY	H1 18	QoQ	FY 17	Yield 9M 18	Proportion
C&IB	15,606	11,544	35%	13,895	12%	12,339	8.9% (10.0%)	60%
CB	6707	5,034	33%	6,103	10%	5,510		
Wholesale	22,313	16,578	35%	19,998	12%	17,849		
Retail Assets	7,819	4,789	63%	6,907	13%	5,370	13.3% (13.5%)	40%
DB & FI	4,781	3,659	31%	4,614	4%	4,122		
Micro-banking	2,886	1,548	86%	2,533	14%	2,161		
IFI	1,358	1,849	-27%	1,616	-16%	1,631		
MSME	536	262	105%	465	15%	330		
Agri	1,977	1,747	13%	2,057	-4%	2,109		
Non-Wholesale	14,577	10,195	43%	13,578	7%	11,600		
Total	36,890	26,773	38%	33,576	10%	29,449	9M17 yields in brackets	

Greater Asset Diversification

Break up of advances -
Secured/Unsecured

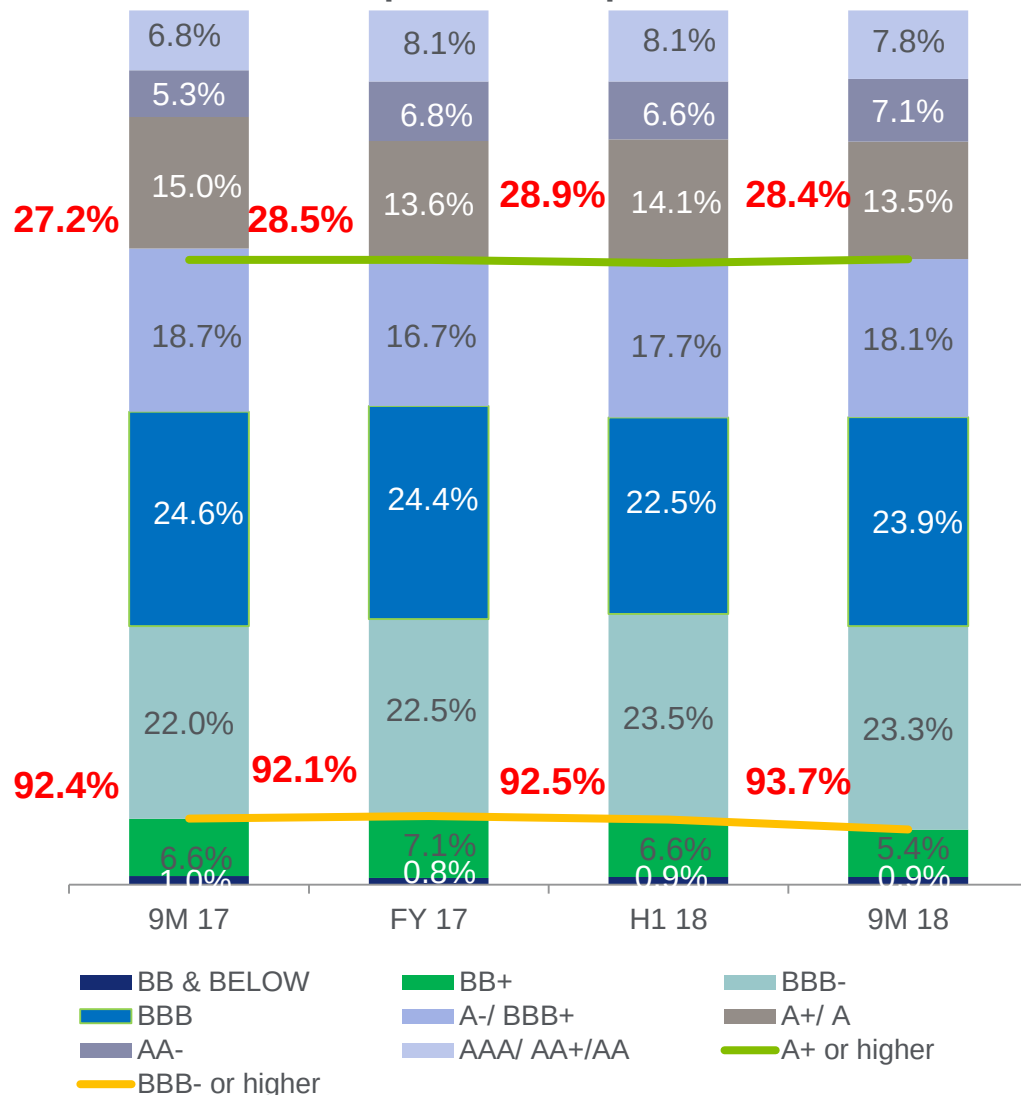


By Geography



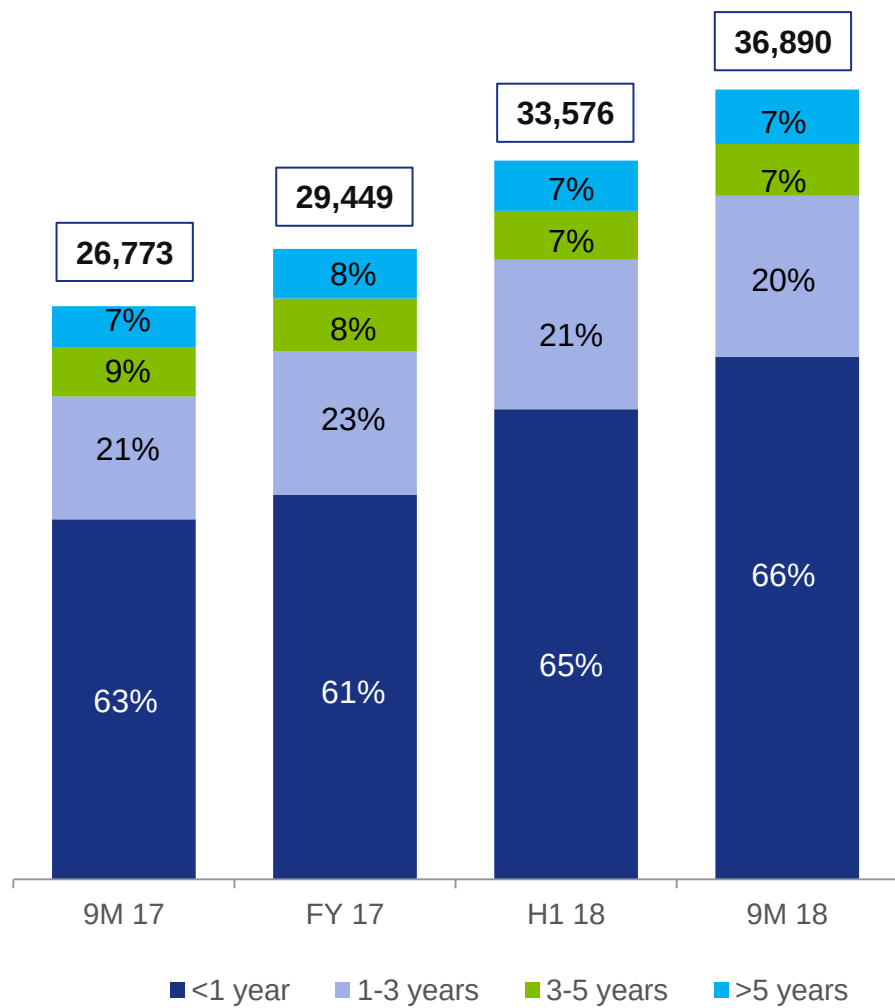
Stable Borrowers' Rating Profile and Tenor of Advances

Breakup of rated exposures*



* Borrower ratings, not facility ratings; Based on internal ratings

Tenor of Advances



Well Diversified Industry Exposure & Growing NFB Exposure

Top 10 industry exposures*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction/EPC	4,337	46:54	7.0%
Retail/Distribution	3,351	80:20	5.4%
Power	2,951	59:41	4.8%
Pharma	2,744	79:21	4.4%
Engineering	2,434	60:40	3.9%
Professional Services	2,357	76:24	3.8%
Real Estate	2,333	89:11	3.8%
Financial Services	1,647	87:13	2.7%
Oil & Gas	1,325	20:80	2.1%
Logistic Services	1,234	55:45	2.0%

* As of December 31, 2017 excluding cash-backed exposures

Non Fund Based Book

Particulars	9M 18	9M 17	H1 18	FY 17
Guarantees	9,029	6,960	8,849	7,548
Letter of Credit	1,781	1,279	1,215	910
Acceptances, Endorsements and other Obligations	1,029	647	771	840

Asset Quality Continues to Remain Strong

	9M 18	9M 17	H1 18	FY 17
Movement of Gross NPAs				
Opening Balance	357	208	357	208
(+) Additions during the period	454	128	244	533
(-) Upgrade	14	13	12	13
(-) Recoveries	80	18	42	303
(-) Write Offs	137	20	60	69
Closing Balance	580	285	487	357
Gross NPA (%)	1.56%*	1.06%	1.44%	1.20%
Net NPA	358	140	261	190
Net NPA (%)	0.97%	0.52%	0.78%	0.64%
Provisioning Coverage Ratio (PCR) (%)	52.54%	60.96%	58.27%	59.58%
Slippage Ratio	1.54%	0.60%	0.83%	2.51%
Restructured %	0.18%	0.29%	0.41%	0.25%
Total Stressed Assets%	1.74%	1.35%	1.85%	1.45%

- Security Receipts as a percentage of total assets at 0.01%
 - 1 SDR during the quarter and 1 old SDR case classified as NPA in Q3 FY18
 - No ARC sale. No 5:25 Refinancing or S4A case done by the bank
- * Includes one C&IB account viz.14 bps of GNPA; expected to be resolved in Q4 FY18

— Gross NPA by business segment —				
Business segment	9M 18	9M 17	H1 18	FY 17
C&IB	142.2	37.8	102.8	103.8
%	0.91%	0.33%	0.74%	0.84%
CB	105.7	160.4	123.6	138.9
%	1.56%	3.29%	2.00%	2.53%
Retail Assets	110.8	61.7	103.7	76.3
%	1.41%	1.29%	1.49%	1.42%
LAP	25.3	12.8	20.0	19.9
BIL	25.7	10.8	24.6	15.9
PIL	8.5	2.7	7.7	4.3
Cards	19.3	8.4	15.8	9.8
Others	32.0	27.0	35.6	26.4
Agri	57.6	11.7	26.4	18.1
%	2.89%	0.67%	1.28%	0.86%
DB&FI	163.5	13.1	130.7	19.7
%	3.38%	0.36%	2.81%	0.48%
Total	579.9	284.7	487.2	356.8
Total (%)	1.56%	1.06%	1.44%	1.20%

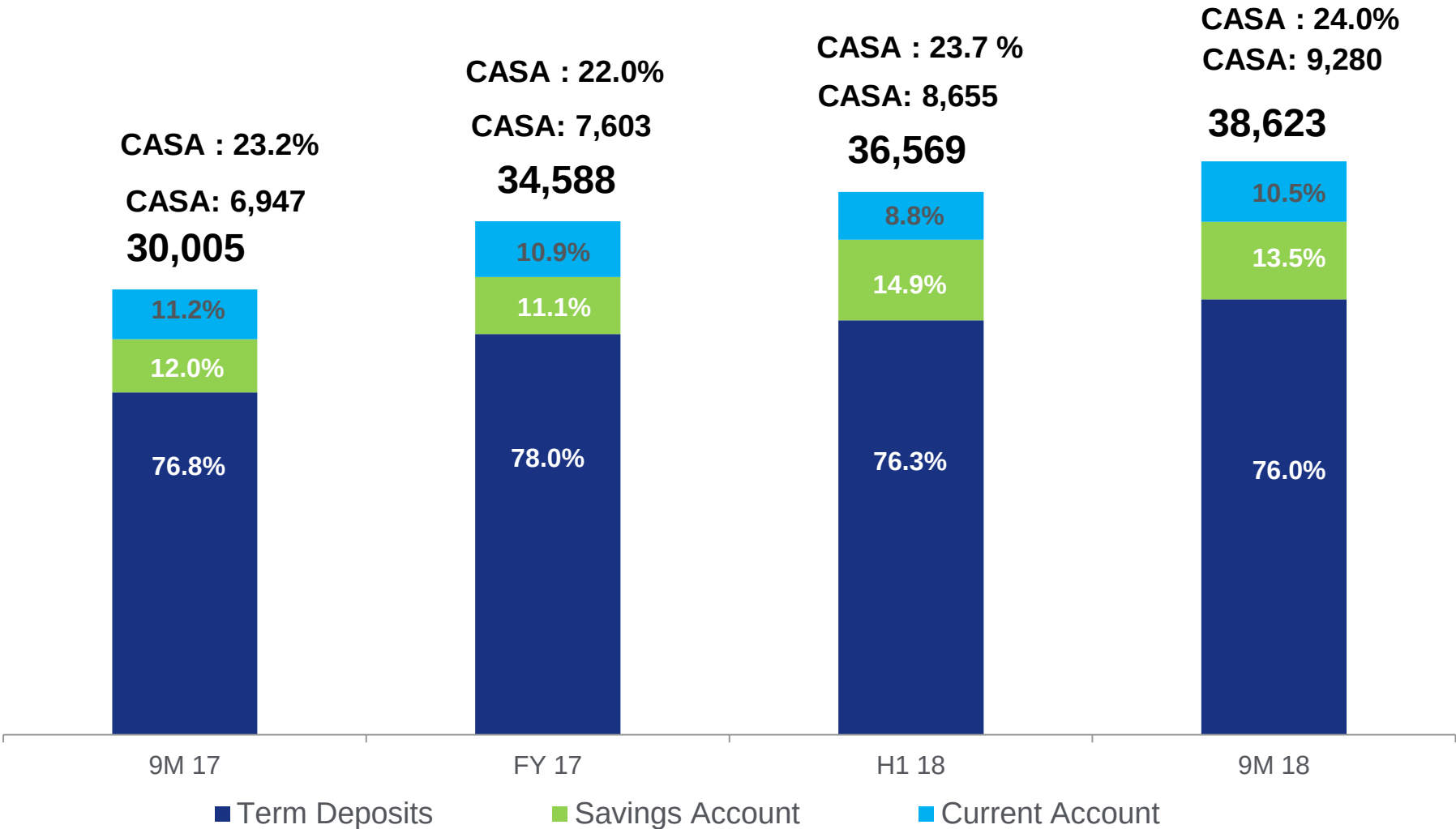
Capital Adequacy - Well Capitalized to Support Growth

Particulars	9M 18	9M 17	H1 18	FY 17
Tier 1 Capital Funds*	6,407	4,120	6,242	4,231
Tier 2 Capital Funds	814	846	900	867
Total Capital Funds	7,222	4,967	7,142	5,097
Total RWA	45,324	34,073	43,137	37,155
Tier 1 CRAR*	14.1%	12.1%	14.5%	11.4%
Total CRAR*	15.9%	14.6%	16.6%	13.7%
RWA/Total Assets	81.8%	77.4%	82.8%	76.3%

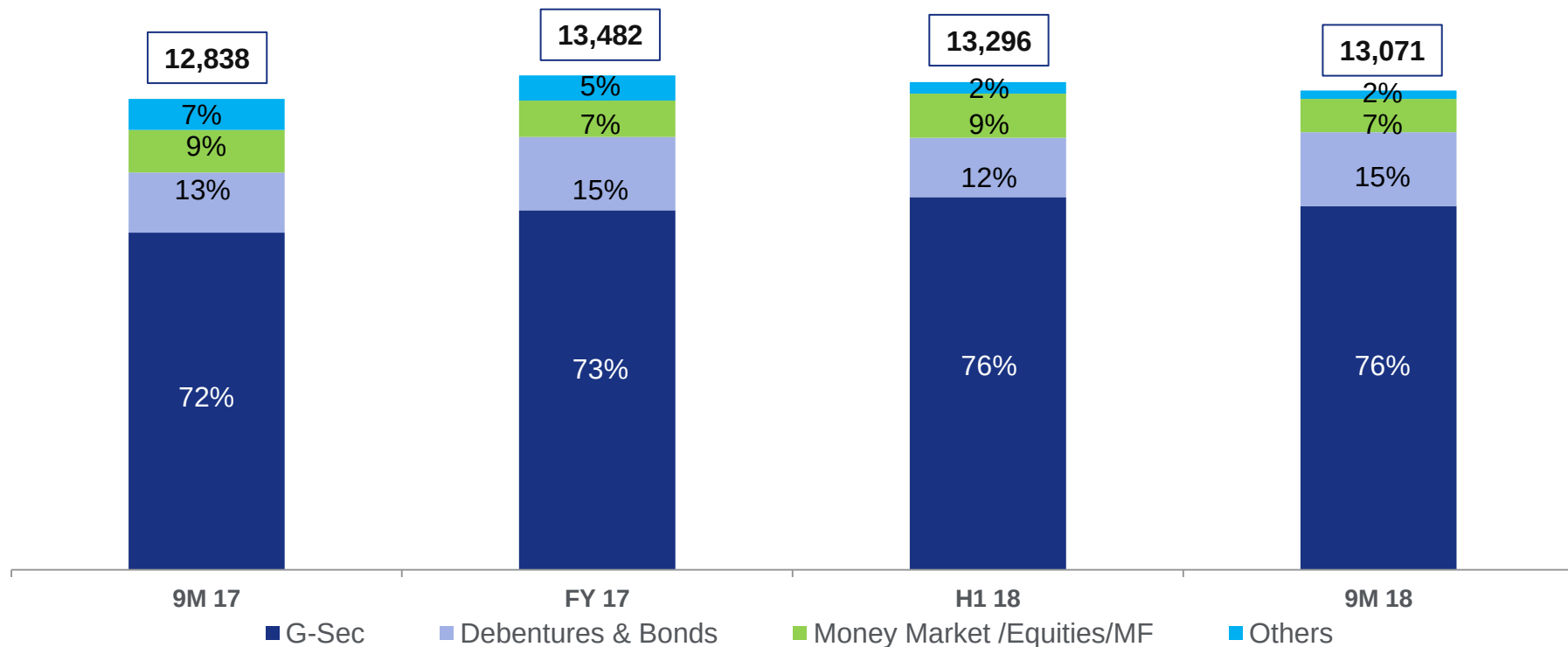
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

34% yoy growth in CASA, while total deposits grew by 29%



Investment Breakup

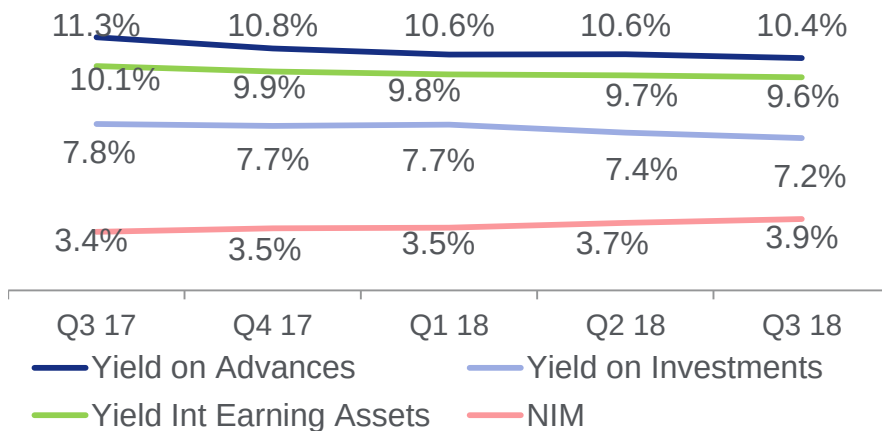


Yield

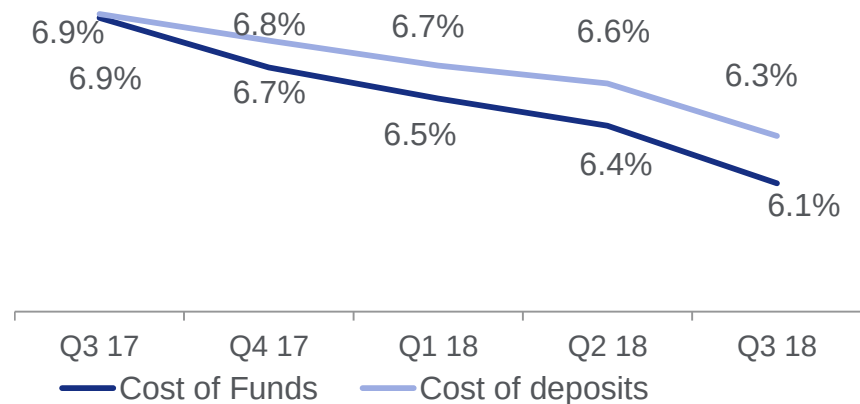
Yield	Q3 18	Q3 17	Q2 18	9M 18	9M 17	FY 17
Total Investments	7.2%	7.8%	7.4%	7.4%	7.8%	7.8%
SLR	7.3%	7.5%	7.4%	7.4%	7.5%	7.5%
Non SLR	6.8%	8.3%	7.4%	7.4%	8.6%	8.5%

Improving NIM, Increased Investments for Enhancing Operations

Quarterly Yields

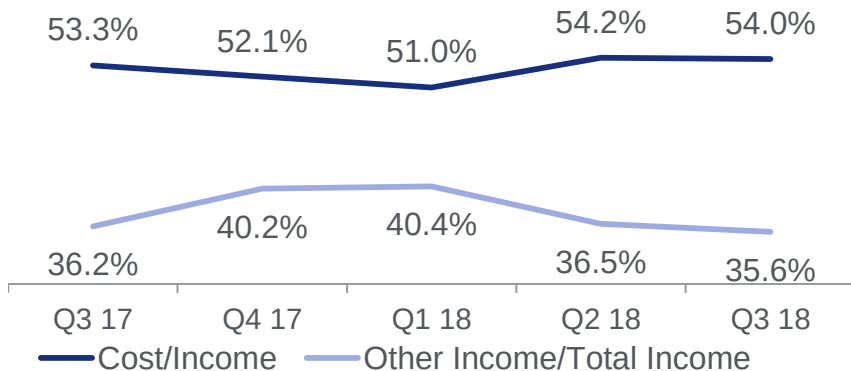


Cost of Funds, Deposits

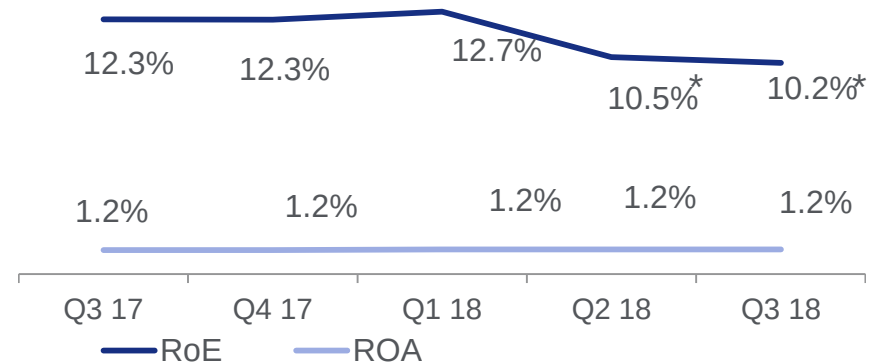


Note: Cost of Funds is based on deposits and borrowings (not factoring capital & reserves)

Cost/Income & Other Income/Total Income



Return Ratios



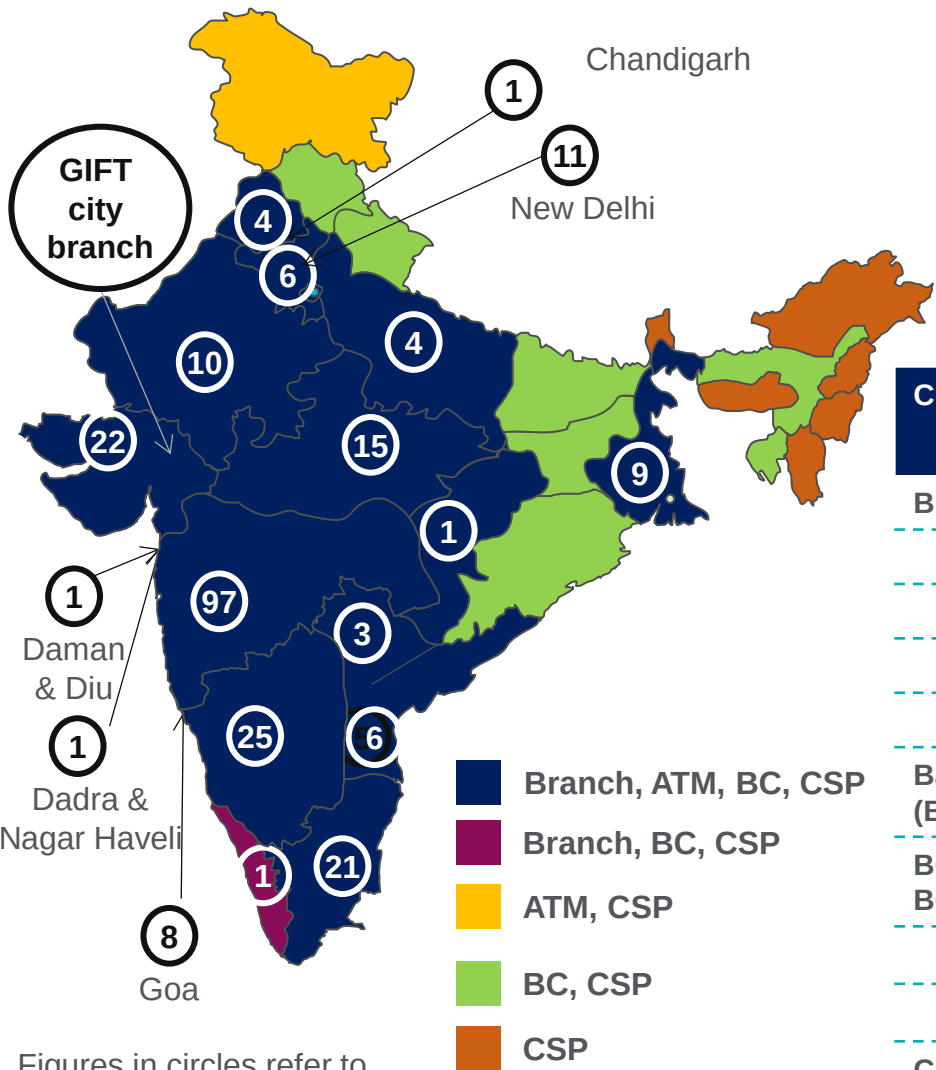
* Impact of capital raise (ref. pg.13)



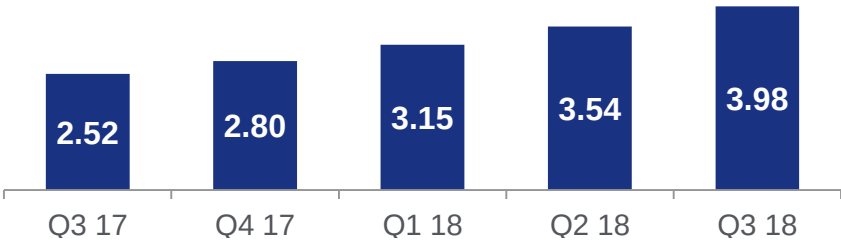
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points			
	9M 18	9M 17	H1 18	FY 17
Branches	246	215	246	239
<i>Metro</i>	83	73	83	78
<i>Urban</i>	41	39	41	40
<i>Semi-urban</i>	68	59	67	68
<i>Rural</i>	54	44	55	53
Banking Outlets (BOs)	188	-	171	-
BC Branches (incl. BOs)	757	505	677	568
<i>Microbanking</i>	590	446	553	497
<i>MSME</i>	167	59	124	71
CSPs	100,017	48,507	80,071	57,614
ATMs	394	374	388	375

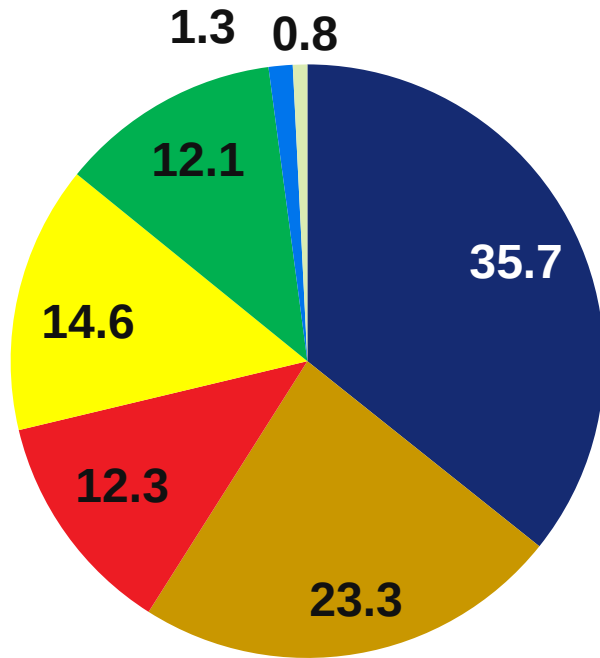
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —

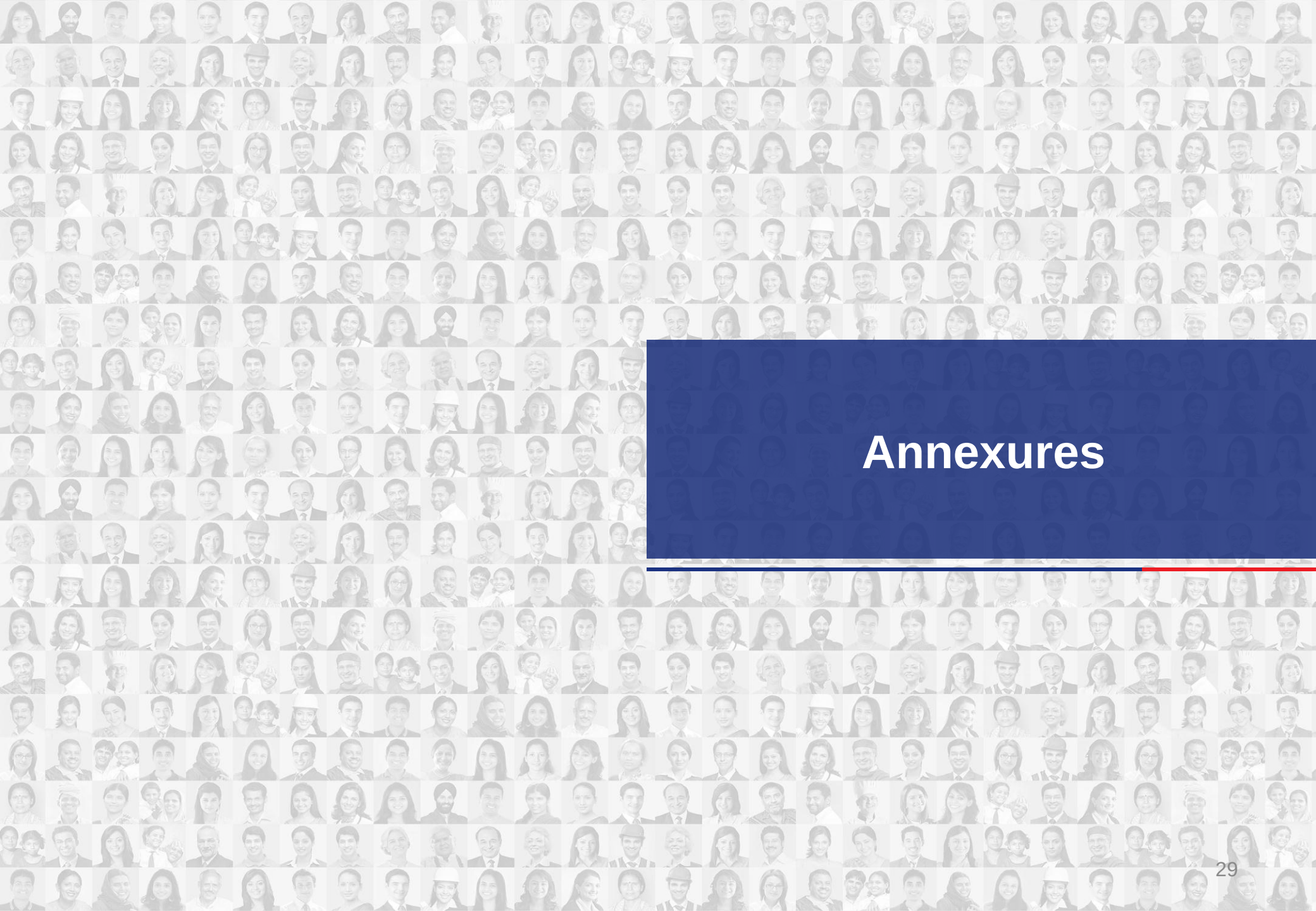


- Individual/HUFs
- VCF/MF/Insurance
- Body Corporates
- Others
- Foreign Corporates
- FPI
- NRIs

Total Foreign holding – 39.2%.
Approved limit – 74%

Ratings

Instrument	Rating	Limits (Rs. Cr.)	Implication
Basel III compliant Tier II bonds	ICRA AA-hyb (Stable) CARE AA-(Stable)	800	Instruments rated in this category are considered to have the highest degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	ICRA A1+	5,000 (increased from 4,000)	The lowest short term credit Risk
Medium term fixed deposit programme	ICRA MAA (Stable)		Low Credit Risk
Short term fixed deposit programme	ICRA A1+		Lowest 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 Ramachandran

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

Head - Retail, Inclusion and Rural Business

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)



Ms. Shanta Vallury

Head - HR, CSR & Internal Branding

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

(25)

Figures in brackets are years of work experience in financial services

Professional and Experienced Leadership Team (Contd.)

Experienced and Professional Management Team (Cont'd)



Mr. Sanjay Sharma

*Head – Technology, Innovation and Customer Fulfilment
Previously, associated with IDBI Intech*

(26)



Mr. Shrinath Bolloju

Chief Operations Officer

*Previously, Global Head Securities Transformation – Deutsche Bank
Singapore*

(25)



Mr. Bhaskar Niyogi

Chief Risk Officer

Previously, Chief General Manager at State Bank of India

(40)



Mr. Bhavtaran Singh (Sunny) Uberai

Head - Service Delivery

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

(32)



Mr. Ujwal George

Chief of Staff and Head - Transformation

*Previously, associated with Abu Dhabi Commercial Bank and
Barclays Bank*

(23)



Ms. Neeta Mukherji

Chief Credit Officer

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

(28)



Mr. Mohit Kapoor

Head - Legal

*Previously, associated with Hewitt Associates, Max New York Life,
Citibank India*

(25)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q3 18	Q3 17	Q2 18	9M 18	9M 17	FY 17
<u>Income</u>						
Interest Earned	1,151	961	1,091	3,285	2,727	3,713
Interest Expended	683	640	671	2,019	1,858	2,492
Net Interest Income	467	322	420	1,266	869	1,221
Other Income	258	182	241	756	519	755
Total Income	726	504	661	2,022	1,388	1,977
<u>Expenditure</u>						
Operating Expenses	392	269	358	1,074	749	1,056
Employee Cost	144	118	144	420	333	446
Premises Cost	32	25	30	91	74	99
Depreciation	22	17	21	62	44	62
Other Operating Expenses	195	109	163	501	298	449
Operating Profit	333	235	303	948	639	920
Provisions	82*	36	75	252	157	239
On advances	68	34	66	225	114	197
On others	14	2	9	26	43	41
Profit Before Tax	251	199	228	696	482	681
Tax	86	70	78	239	166	235
Profit After Tax	165*	129	151	457	316	446

* Excluding charge on investment in Utkarsh Micro Finance Limited, Profit After Tax would be Rs. 169 crore

Balance Sheet Statement

Particulars	9M 18	9M 17	H1 18	FY 17
<u>Liabilities</u>				
Capital	418	373	416	375
Reserves and Surplus	6,059	3,815	5,877	3,960
Deposits	38,623	30,005	36,569	34,588
Borrowings	8,297	8,426	7,392	7,980
Other Liabilities	1,972	1,400	1,872	1,771
Total	55,369	44,019	52,125	48,675
<u>Assets</u>				
Cash & Balances with RBI	2,318	1,847	1,696	2,948
Balances with other banks	1,113	1,327	1,870	1,246
Investments (Net)	13,071	12,838	13,296	13,482
Advances (Net)	36,890	26,773	33,576	29,449
Fixed and Other Assets	1,977	1,234	1,686	1,550
Total	55,369	44,019	52,125	48,675

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	9M 18
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,336
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	38,623
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	36,890
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	13,071
Net Profit	12	66	92	93	207	292	446	457
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.9*
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.56
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.97
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	14.2
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,336
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.2
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.97 [#]

*including interim profits, # Impact of equity raise (refer slide 13)

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

Please visit our **new** Investor Relations website – <https://ir.rblbank.com/>