RBL BANK
apno ka bank

July 19, 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: Investor Presentation – Revised & Dial-in Details

Dear Sir/Madam,

This has a reference to the Unaudited Financial Results (Limited Reviewed), for the quarter ended June 30, 2018 which was earlier submitted to the Stock Exchanges by the Bank.

In this regard, please find Revised Investor Presentation on the Unaudited Financial Results of the Bank for the quarter ended June 30, 2018. Also enclosed dial-in details for the Investors / Analyst Conference Call which will be held today as per details contained therein.

Kindly take the same on record and oblige.

Thank you.

Yours faithfully,
For **RBL Bank Limited**

Vinay Tripathi
Company Secretary

Encl.: 1. Investor Presentation – Revised
2. Dial-in Details for Investor / Analysts Conference Call

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Investor Presentation

1st Quarter/FY 19

July 19, 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

AEPS	Aadhaar Enabled Payment System	IFI	Institutional Financial Inclusion
Agri	Agribusiness Banking	INR	Indian Rupee
API	Application Programming Interface	IPO	Initial Public Offering
ARC	Asset Reconstruction Company	LAP	Loan Against Property
ATM	Automated Teller Machine	MF	Mutual Funds
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
BVPS	Book Value Per Share	NFB	Non Fund Based
C&IB	Corporate & Institutional Banking	NIM	Net Interest Margin
CAGR	Compounded Annual Growth Rate	NNPA	Net Non Preforming Assets
CASA	Current Account and Savings Account	NPA	Non Performing Assets
CB	Commercial Banking	PCR	Provision Coverage Ratio
CBDT	Central Board for Direct Taxes	PIL	Personal Installment Loan
CC	Credit Card	Q1	3 month period ended June 30(April 1 - June 30)
CEO	Chief Executive Officer	Q2	3 month period ended September 30(July 1 - September 30)
CET1	Core Equity Tier 1	Q3	3 month period ended December 31(October 1 - December 31)
Cr	Crore	Q4	3 month period ended March 31(January 1 - March 31)
CRAR	Capital to Risk Weighted Assets Ratio	QoQ	Quarter on Quarter
CSR	Corporate Social Responsibility	RBI	Reserve Bank of India
DB & FI	Development Banking & Financial Inclusion	RoA	Return on Assets
DBT	Direct Benefit Transfer	RoE	Return on Equity
FICC	Fixed Income, Currency and Commodity	RWA	Risk Weighted Assets
FPI	Foreign Portfolio Investor	SDR	Strategic Debt Restructuring
FX	Foreign Currency	SLR	Statutory Liquidity Ratio
FY	12 month period ended March 31	UPI	Unified Payments Interface
GNPA	Gross Non Performing Assets	US	United States
G-Sec	Government Securities	VCF	Venture Capital Funds
GST	Goods and Services Tax	YoY	Year on Year
HUF	Hindu Undivided Family		

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Key Performance Highlights

Q1 FY19 Financial Highlights

- **Q1 FY19 continues to track well to RBL Vision 2020 goals**
- **Total Revenue growth in Q1 FY19 of 38% YoY ; Net Profit growth in Q1 FY19 of 35% YoY**
- **NII growth of 46% YoY in Q1 FY19; Core fee Income growth of 58% YoY in Q1 FY19**
- **NIM crosses 4%; at 4.04% for Q1 FY19 (3.54% in Q1 FY18)**
- **Advances growth of 36% YoY;Deposit growth of 27% YoY and CASA growth of 40% YoY**
- **GNPA at 1.40% (down from 1.46% in Q1 FY18), NNPA at 0.75% (down from 0.81% in Q1 FY18)**
- **Overall stressed advances at 1.50% (down from 1.70% in Q1 FY18)**
- **PCR at 60.41% (up approx. 250bps sequentially and YoY)**
- **RoA at 1.26% for Q1 FY19 ; RoE at 11.16% for Q1 FY19 (up 26 bps from previous quarter)**
- **Total customer base of 4.9 million; addition of 0.4 million in Q1 FY19**

Q1 FY 19 Highlights

		YoY Growth	QoQ Growth
Net interest Income	Rs. 553 cr	46%	10%
Core Fee Income	Rs. 289 cr	58%	7%
Net Total Income	Rs. 879 cr	38%	8%
Operating Profit	Rs. 432 cr	39%	13%
Net Profit	Rs. 190 cr	35%	6%

Q1 FY 19 Highlights Contd….

		YoY Growth	QoQ Growth
Advances	Rs. 42,198 cr	36%	5%
Wholesale Advances	Rs. 24,986 cr	31%	3%
Non-Wholesale Advances	Rs. 17,212 cr	43%	7%
Deposits	Rs. 44,950 cr	27%	2%
CASA	Rs. 10,975 cr	40%	3%

Key Indicators

Pre-IPO

	Advances	Deposits	Net Profit	RoA	BVPS
FY 11	1,905	2,042	12	0.5%	Rs. 50
FY 16	21,229	24,349	292	1.0%	Rs. 91
	(84% CAGR FY 11-16)	(64% CAGR FY 11-16)	(88% CAGR FY 11-16)		

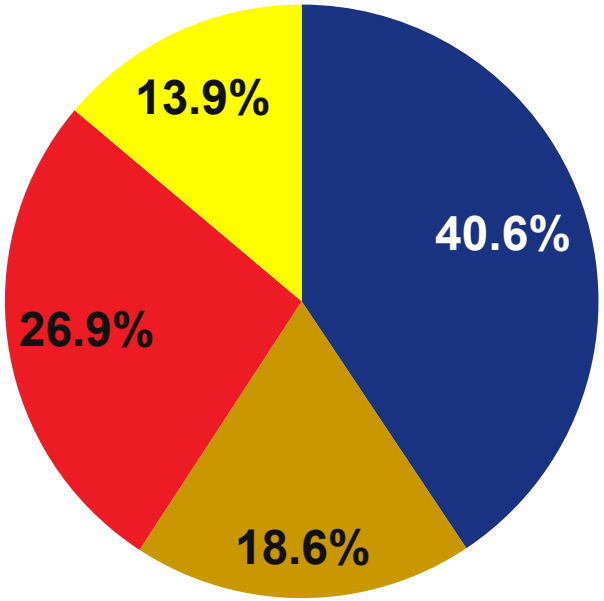
Post Listing Performance)

	Advances	YoY	NIM	Net Profit	RoA
Q3 17	26,773	46%	3.4%	129	1.17%
Q4 17	29,449	39%	3.5%	130	1.19%
Q1 18	31,108	40%	3.5%	141	1.19%
Q2 18	33,576	35%	3.7%	151	1.19%
Q3 18	36,890	38%	3.9%	165	1.22%
Q4 18	40,268	37%	4.0%	178	1.25%
Q1 19	42,198	36%	4.0%	190	1.26%

BVPS for Q1 FY 19 is Rs. 159.72

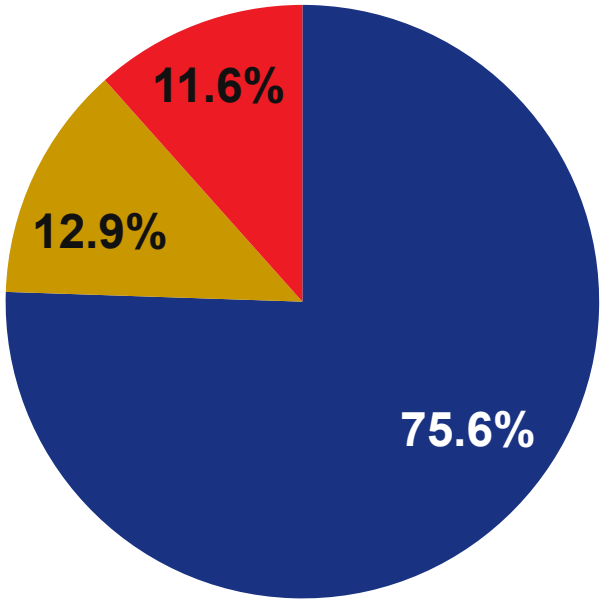
Key Indicators – Business Breakup

Advances by Segment (%)



CIB CB Retail Assets DB&FI

Deposit Breakup (%)



Term Deposits Saving Deposits

Current Deposits

RBL Vision 2020

Performance Tracking to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q1 19
Advances	30-35% CAGR	36%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0% FY 18: 24.3%; Q1 19: 24.4%
Other Income %	~ 1/3rd of Net Total Income	37.1%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5% FY 18: 53.0%; Q1 19: 50.8%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%; Q1 19: 1.26%

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, ET Money)

CASHPOINT RBL BANK TRANSFER | WITHDRAWALS | DEPOSITS

Distribution

Enhancing distribution through a combination of owned branches, and BCs
266 own branches, 847 BC branches (including 199 Banking Outlets) serve over 4.9 Mn customers pan-India

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NPCI AADHAAR

Platforms

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

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Cross-sell

Enhancing cross-sell across all businesses

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

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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**
- **Eminent Board of Directors**

Financial Performance

Strong Profitability Momentum Continues

Parameter	Q1 19	Q1 18	YoY	Q4 18	QoQ	FY 18
Net Interest Income	553	378	46%	500	10%	1,766
Other Income	326	257	27%	312	5%	1,068
Net Total Income	879	635	38%	812	8%	2,834
Operating Profit	432	311	39%	383	13%	1,331
Net Profit	190	141	35%	178	6%	635

Parameter	Q1 19	Q1 18	Q4 18	FY 18
Other Income/Total Income	37.1%	40.4%	38.4%	37.7%
Cost/Income	50.8%	51.0%	52.9%	53.0%
Net Interest Margin	4.0%	3.5%	4.0%	3.8%
Credit Cost/Advances (bps)	25*	30*	24*	96
RoA	1.26%	1.19%	1.25%	1.21%
RoE	11.16%	12.68%	10.90%	10.95%

* Not Annualized

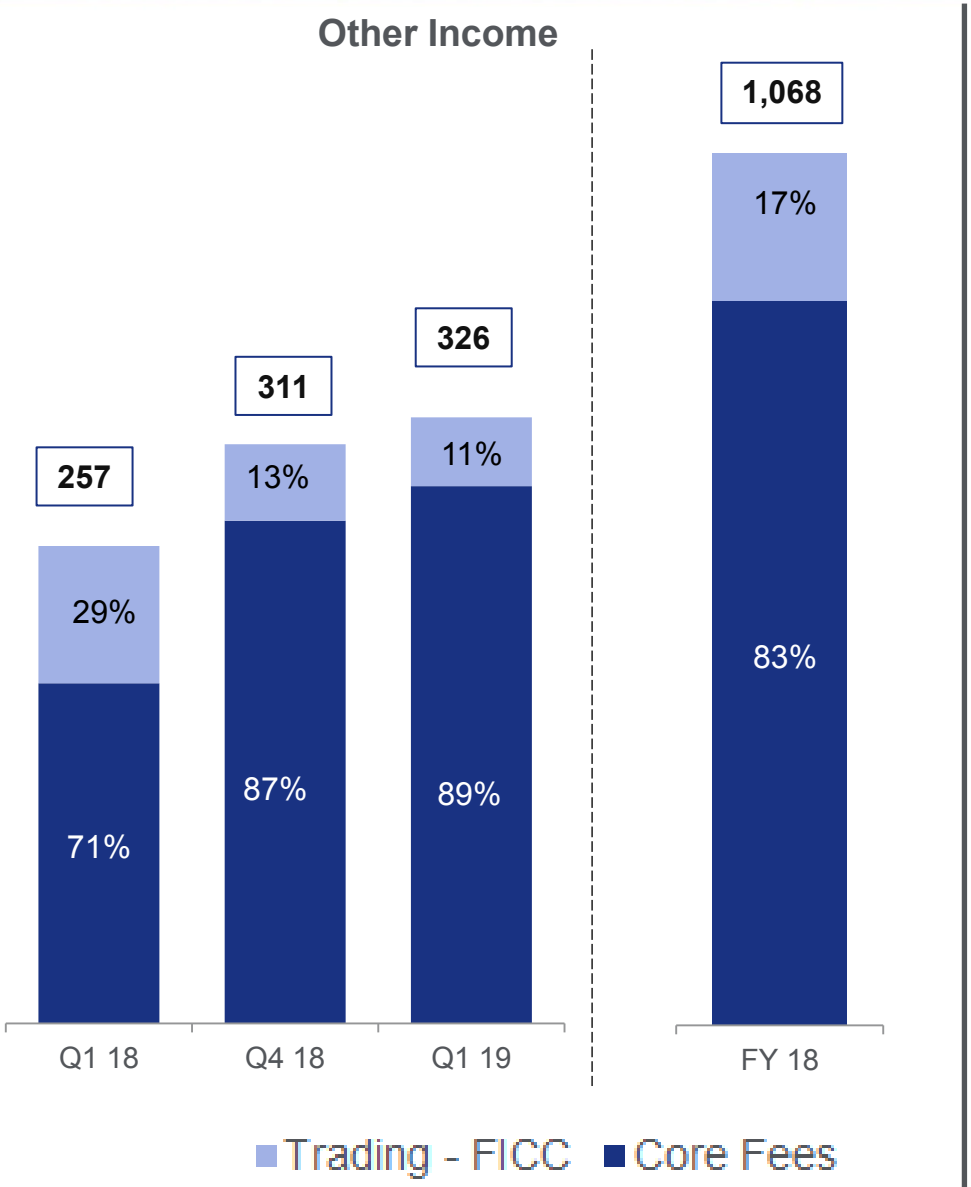
Strong Growth in Business; Asset Quality Remains Robust

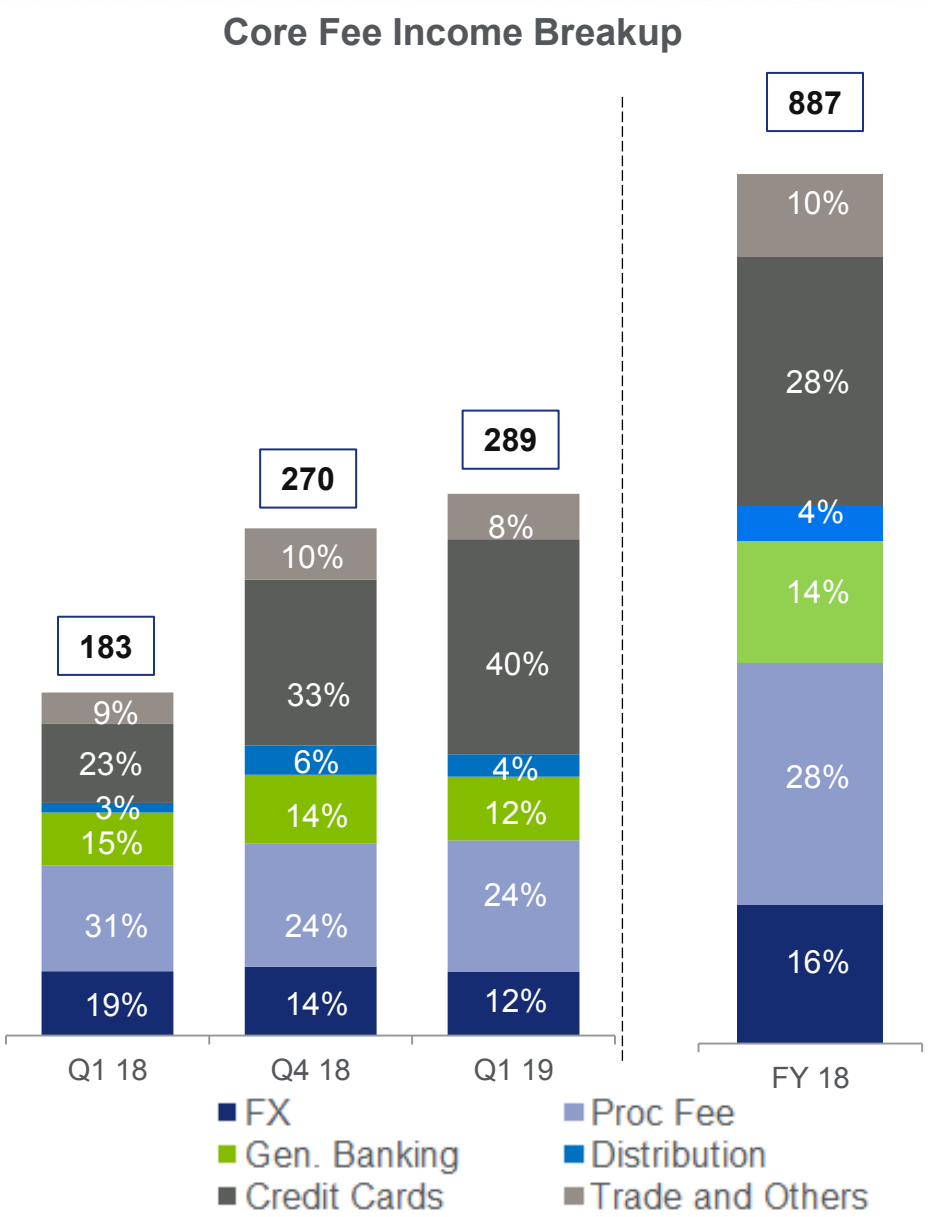
Parameter	June 30, 2018	June 30, 2017	YoY
Advances	42,198	31,108	36%
Deposits	44,950	35,428	27%
Investment	14,241	13,361	7%

Parameter	June 30, 2018	June 30, 2017	March 31,2018
CASA	24.4%	22.1%	24.3%
GNPA	1.40%	1.46%	1.40%
NNPA	0.75%	0.81%	0.78%
Total Stressed Assets	1.50%	1.70%	1.48%
PCR	60.4%	58.0%	57.6%
CRAR*	14.6%	13.4%	15.3%

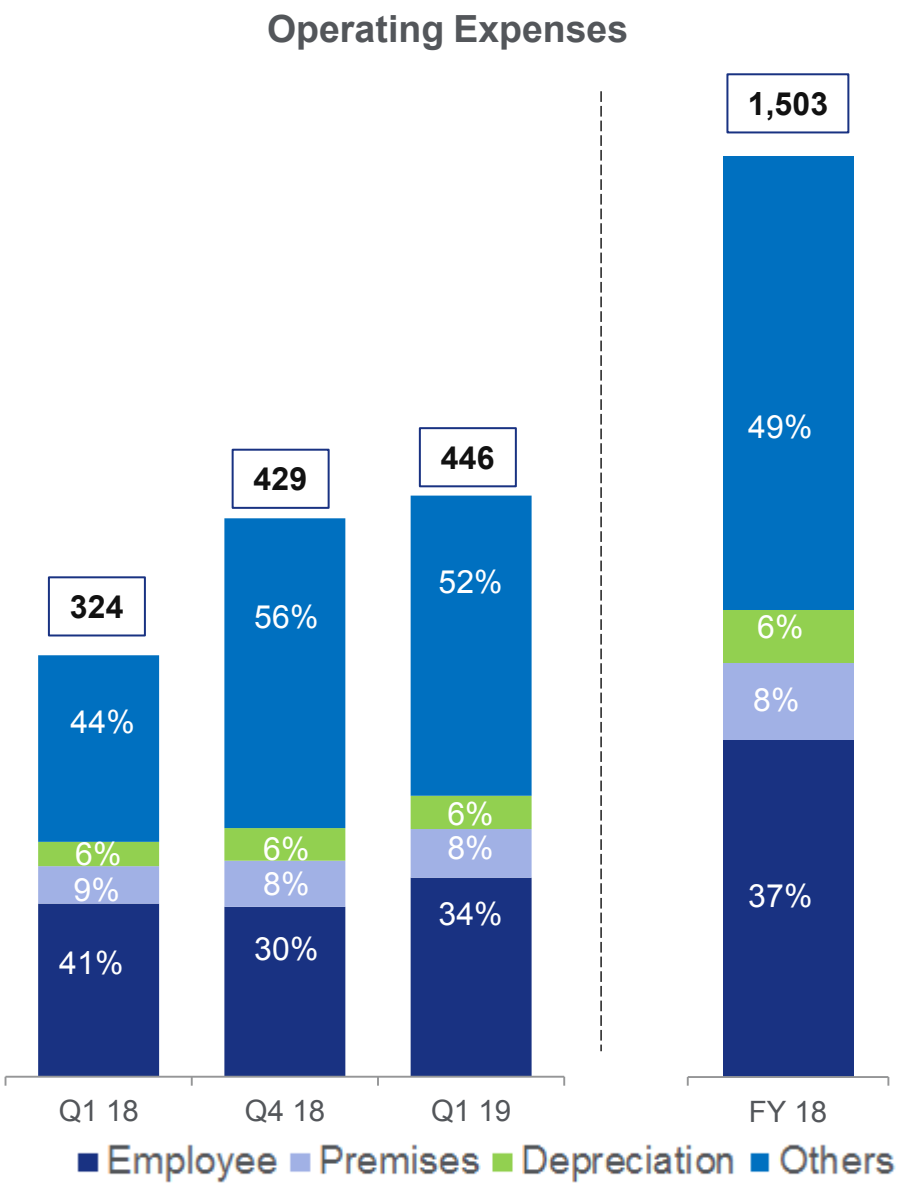
* including interim profits

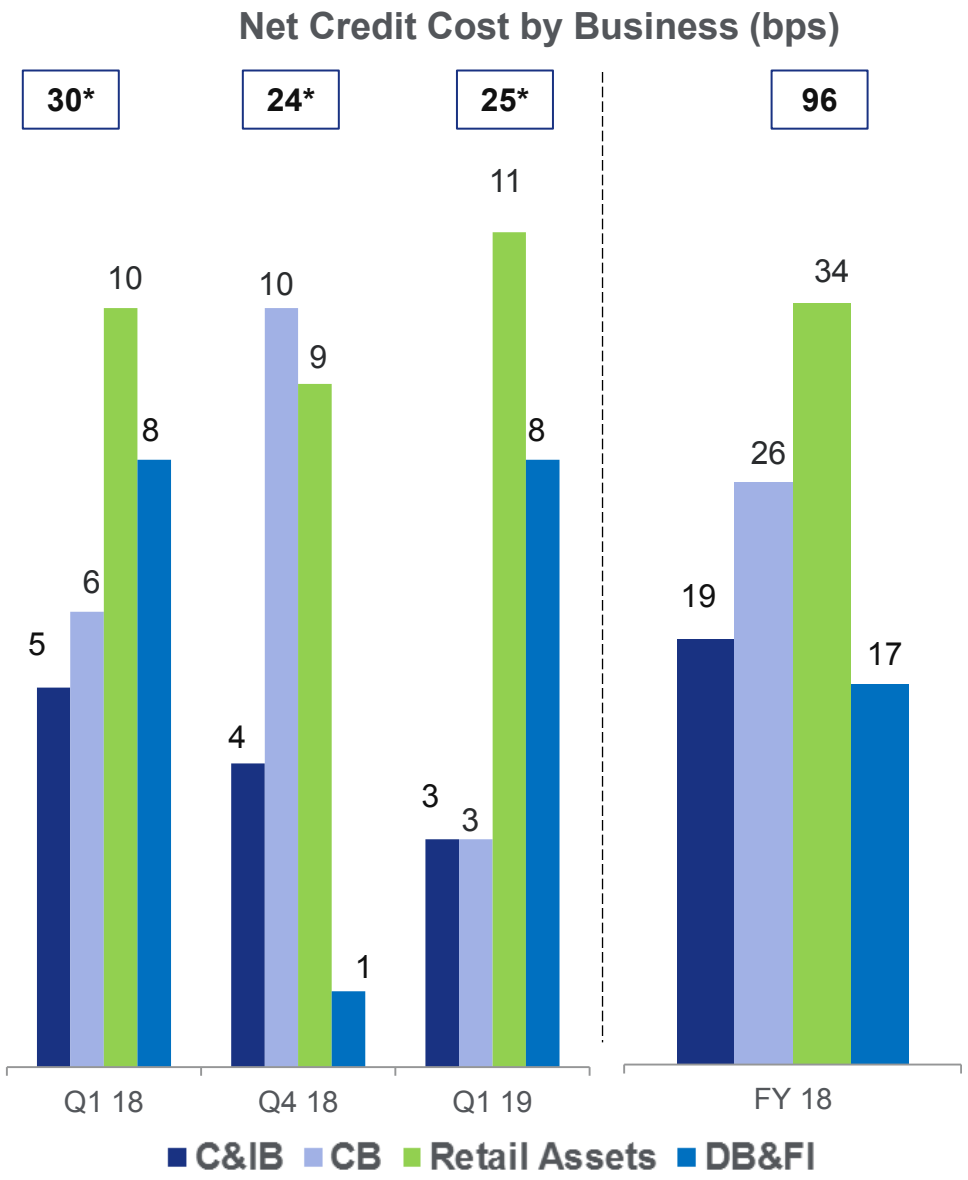
Well Diversified Other Income Profile; Rising Core Fee Income





Cost Increase Driven by Business Expansion; Range Bound Credit Costs





* Not Annualized for the bank or at individual segment level for the quarter; as bps of total advances

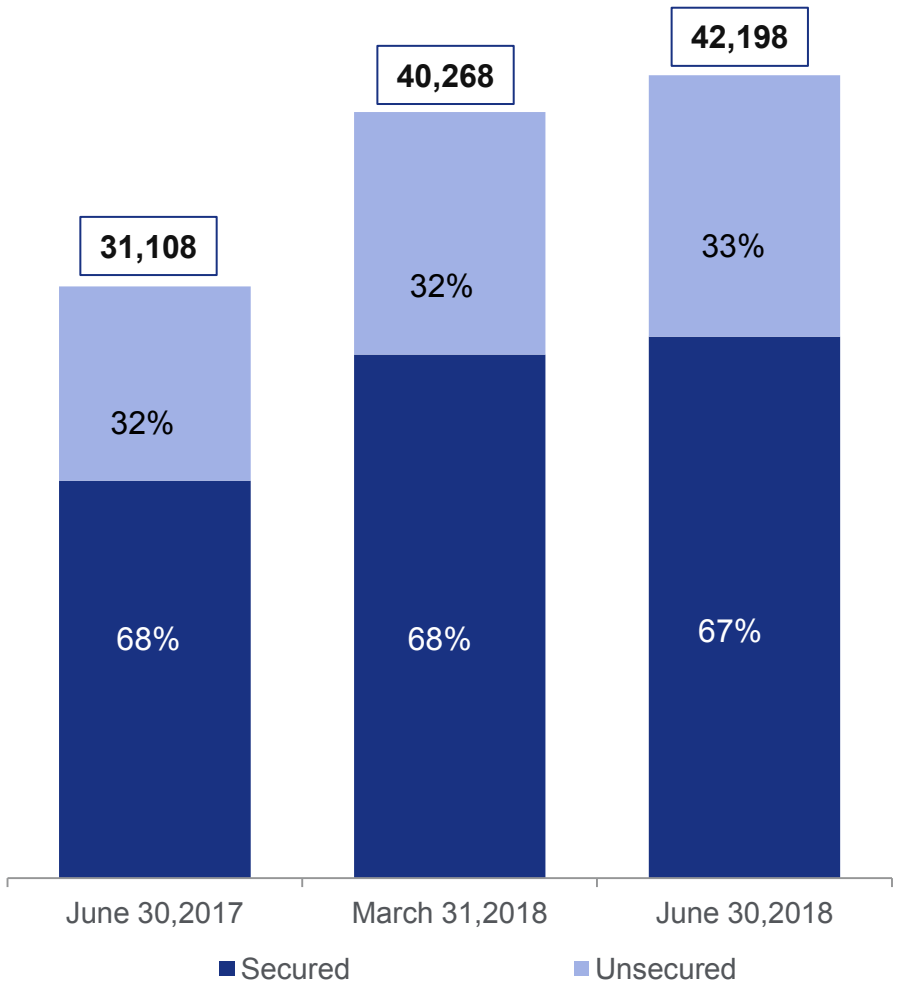
Changing Advances Mix Helping NIMs

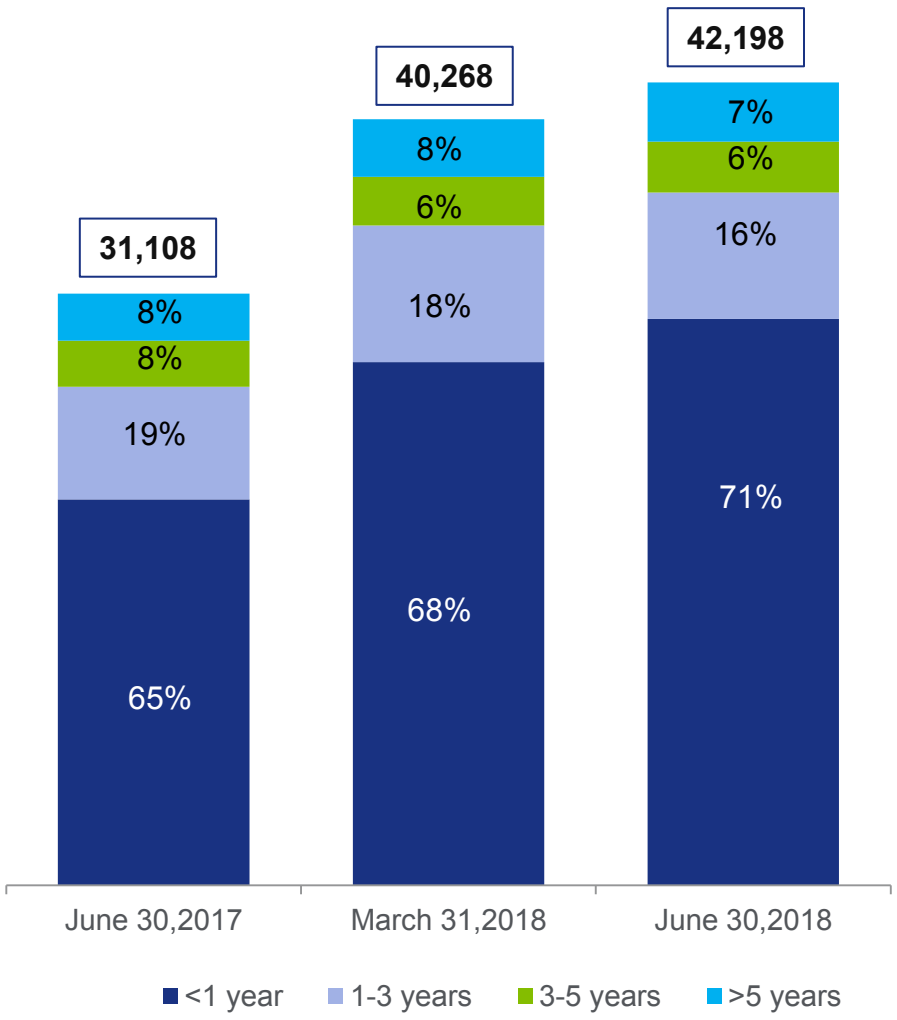
	June 30,2018	June 30,2017	YoY	Yield Q1 19	Proportion
C&IB	17,149	13,079	31%	8.53% (9.23%)	59%
CB	7,837	6,014	30%		
Wholesale	24,986	19,092	31%		
Retail Assets	11,361	7,820	45%	14.04% (12.93%)	41%
Of which Retail Agri	*1,525*	*1,751*	*-13%*		
DB & FI	5,851	4,196	39%		
Micro-banking	*3,698*	*2,234*	*66%*		
IFI	*1,503*	*1,577*	*-5%*		
MSME	*649*	*385*	*68%*		
Non-Wholesale	17,212	12,016	43%		
Total	42,198	31,108	36%		

Q1 18 yields in brackets

Agri Business has been restructured with agri value chain now part of CB and retail agri now part of retail assets

Diversified Loan Portfolio and Tenor

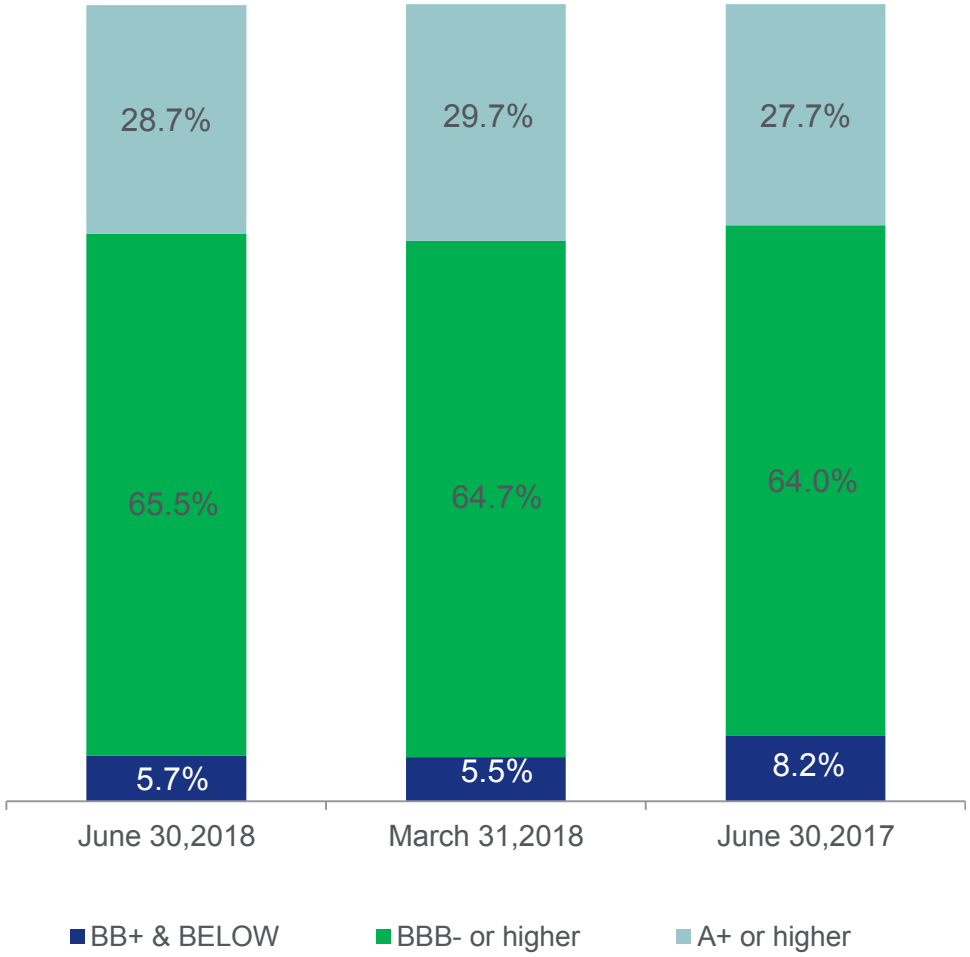




Stable Borrowers' Rating Profile

Breakup of rated exposures*

	June 30,2018	March 31,2018	June 30,2017
AAA, AA+,AA	7.9%	7.5%	8.3%
AA-	6.7%	7.7%	6.9%
A+/A	14.1%	14.6%	12.5%
A- , BBB+	19.9%	17.7%	17.3%
BBB	21.1%	22.4%	24.5%
BBB-	24.6%	24.6%	22.3%
BB+	4.9%	4.7%	7.4%
BB & BELOW	0.8%	0.8%	0.9%



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

Well Diversified Industry Exposure & Growing NFB Exposure

Top 10 industry exposures*

Industry	Exposure	FB-NFB Split	% of Exposure
Construction	4,321	44:56	6.0%
Engineering	3,608	51:49	5.0%
Trade/ Distribution	3,413	75:25	4.8%
Power	2,811	58:42	3.9%
Professional Services	2,650	84:16	3.7%
Pharma	2,588	85:15	3.6%
Real Estate	2,435	93:7	3.4%
Metals	2,371	49:51	3.3%
Financial Services	1,649	84:16	2.3%
Logistics	1,378	53:47	1.9%

* As of June 30, 2018 excluding cash-backed exposures

Non Fund Based Book

Particulars	June 30,2018	June 30,2017	March 31,2018
Guarantees	9,811	7,725	9,655
Letter of Credit, Acceptances, Endorsement and other Obligations	3,156	1,970	2,839

Asset Quality Continues to Remain Strong

	Quarter Ended		
	June 30,2018	March 31,2018	June 30,2017
Movement of Gross NPAs			
Opening Balance	567	580	357
(+) Additions during the period	148	115	152
(-) Upgrade	0	22	12
(-) Recoveries	57	50	5
(-) Write Offs	61	56	35
Closing Balance	596	567	458
Gross NPA (%)	1.40%	1.40%	1.46%
Net NPA	316	314	250
Net NPA (%)	0.75%	0.78%	0.81%
Provisioning Coverage Ratio (PCR) (%)	60.41%	57.57%	57.99%
Slippage Ratio	0.37%	0.31%	0.52%
Restructured %	0.10%	0.08%	0.24%
Total Stressed Assets%	1.50%	1.48%	1.70%

- **Security Receipts as a percentage of total advances at 0.06%**
- **1 ARC sale for the quarter on cash basis**

Gross NPA by business segment

Business segment	June 30,2018	March 31,2018	June 30,2017
C&IB	92.3	83.1	103.0
% of total advances	0.22%	0.21%	0.33%
CB*	218.7	178.6	148.7
% of total advances	0.51%	0.44%	0.47%
Retail Assets	167.5	142.3	105.0
% of total advances	0.39%	0.35%	0.33%
LAP	30.6	25.9	15.3
BIL	32.3	31.6	19.7
PIL	15.9	11.8	5.7
Cards	33.3	19.9	14.4
Agri	39.0	29.3	18.5
Others	22.5	23.7	31.5
DB&FI	117.4	162.8	101.2
% of total advances	0.28%	0.40%	0.33%
Total	595.9	566.7	457.8
Total (%)	1.40%	1.40%	1.46%

*** CB includes agri value chain**

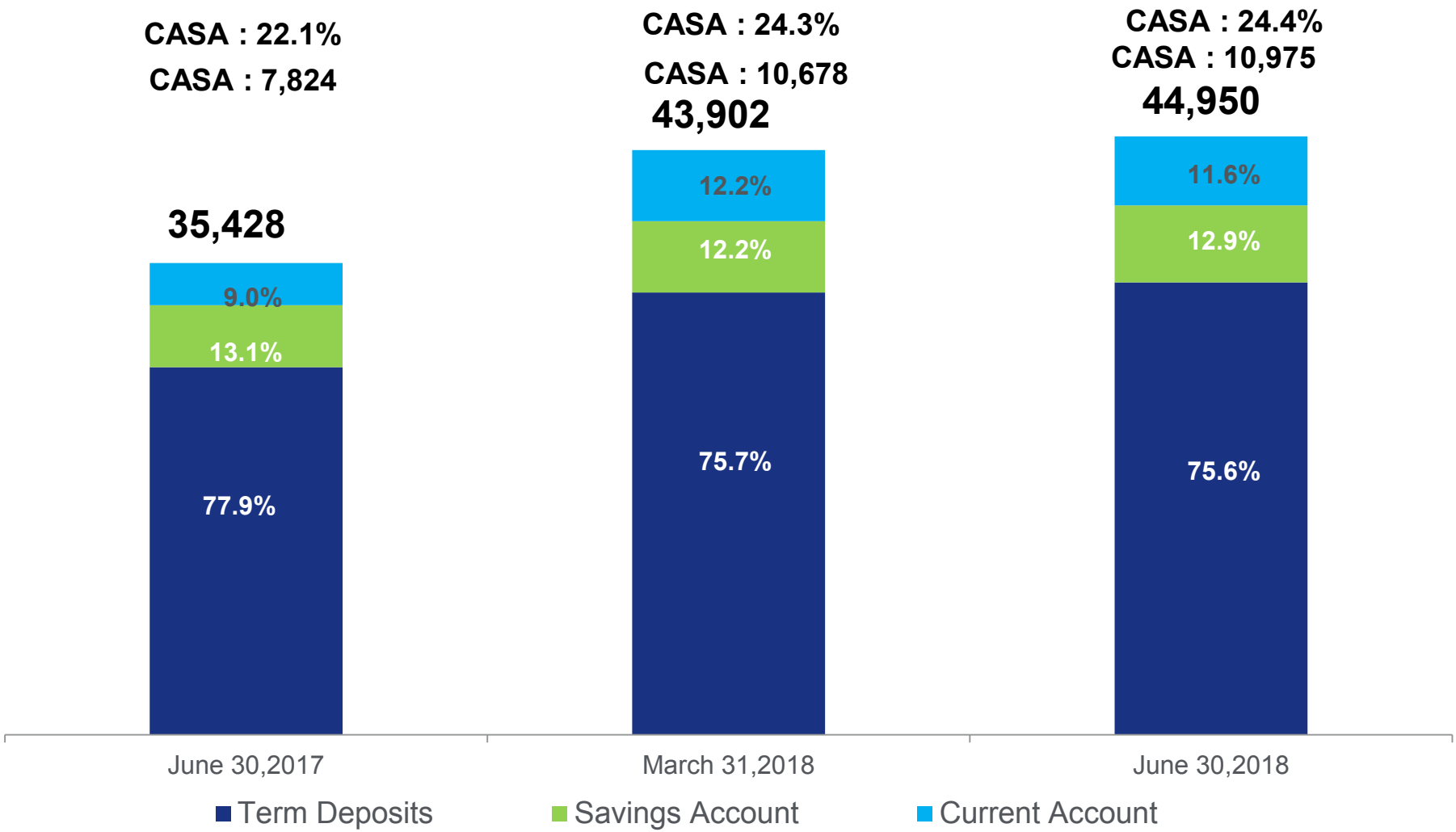
Capital Adequacy - Well Capitalized to Support Growth

Particulars	June 30,2018	June 30,2017	March 31,2018
Tier 1 Capital Funds*	**6,728**	4,375	**6,544**
Tier 2 Capital Funds	731	879	826
Total Capital Funds	**7,459**	**5,253**	**7,370**
Total RWA	**51,211**	**39,261**	**48,079**
Tier 1 CRAR*	13.1%	11.1%	13.6%
Total CRAR*	**14.6%**	**13.4%**	**15.3%**
RWA/Total Assets	81.9%	80.2%	77.7%

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

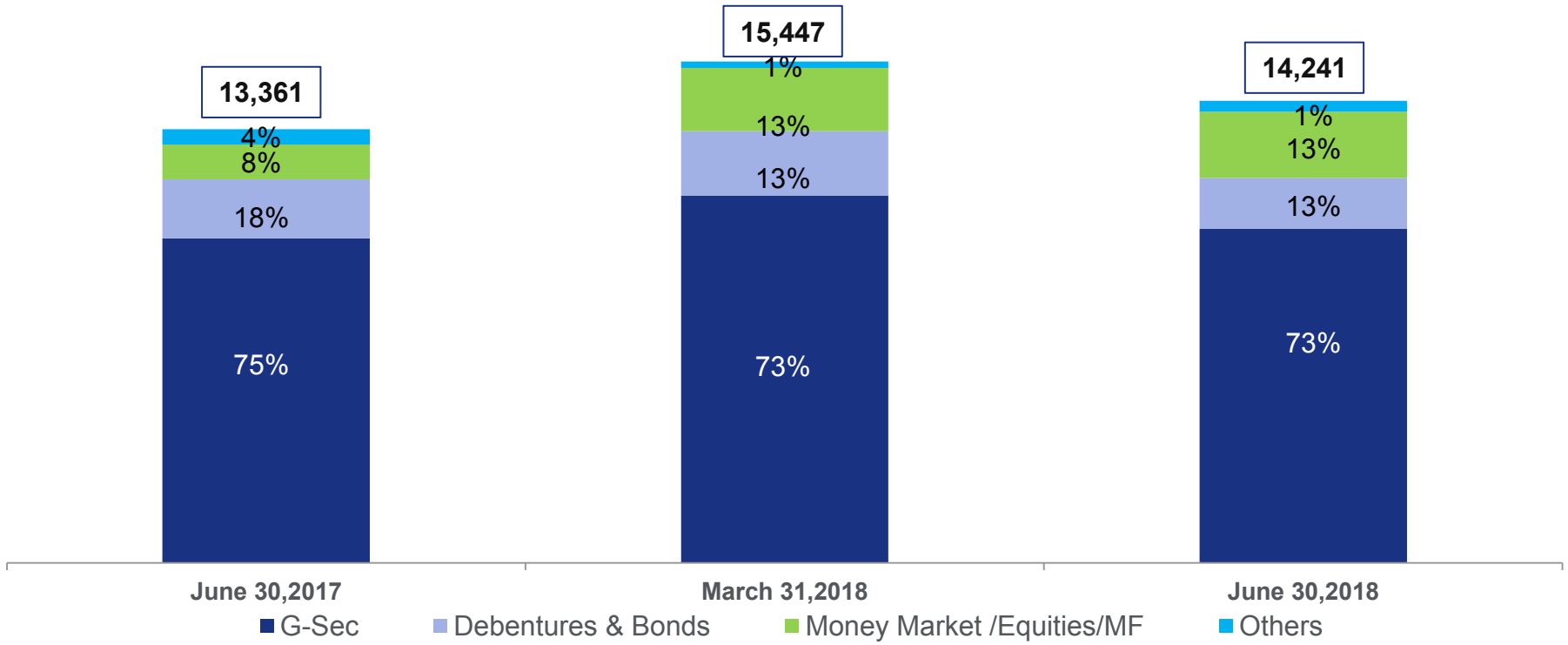
Sustained Growth in Deposits, Led by CASA

40% yoy growth in CASA, while total deposits grew by 27%



Steady Investment Book

Investment Breakup



Yield

Yield	June 30,2017	March 31,2018	June 30,2018
Total Investments	7.7%	7.4%	7.3%
SLR	7.6%	7.4%	7.4%
Non SLR (Interest Bearing)	10.1%	9.9%	9.1%

NIM Improvement Helped by Increasing Yields

Pre-IPO

	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16
Yield on Advances	10.9%	12.6%	13.1%	12.9%	12.3%	11.7%
Cost of Funds	5.8%	8.3%	9.6%	9.4%	8.4%	7.6%
Cost of Deposits	5.8%	8.1%	8.9%	8.8%	8.3%	7.7%

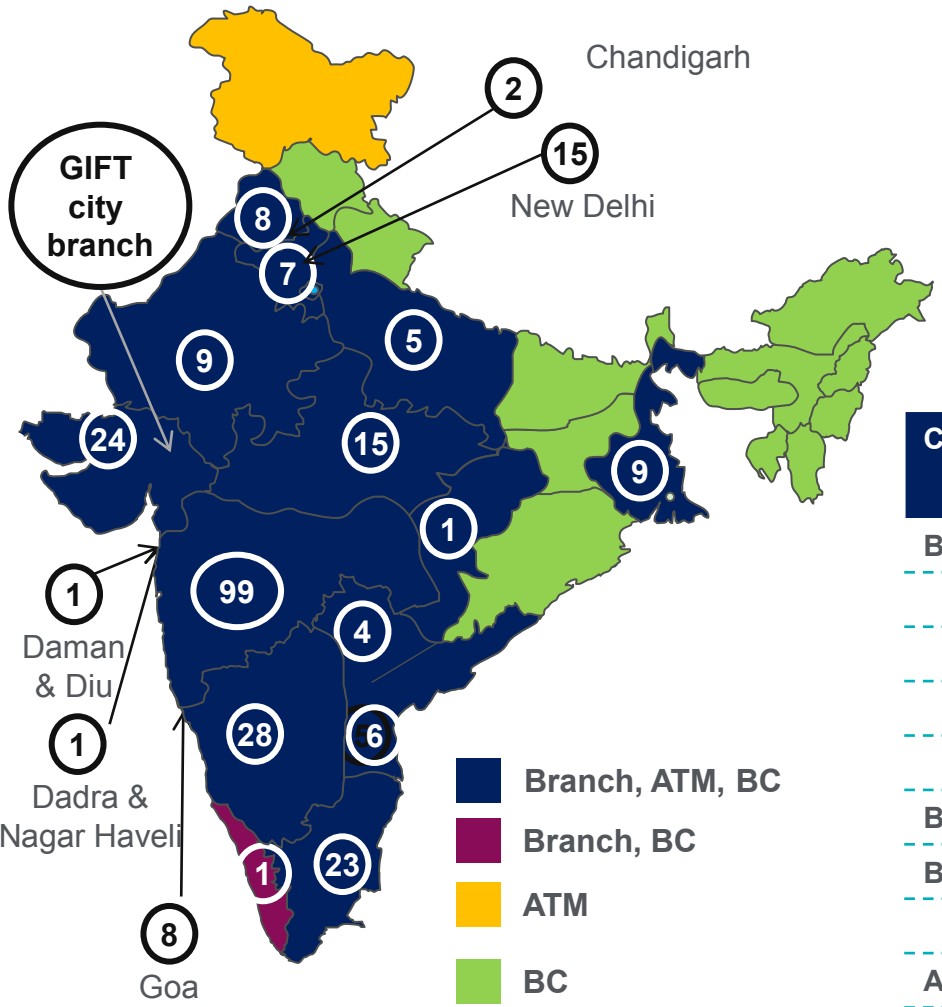
Post Listing Performance

	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%

Distribution Network

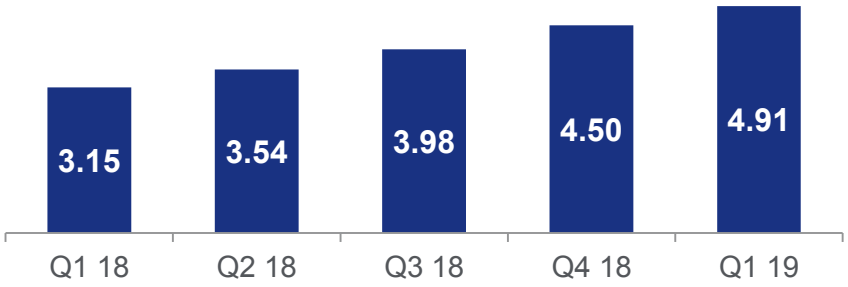
Our Growing, Multi-Layered Distribution Network

Locations



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

Customers (Mn.)



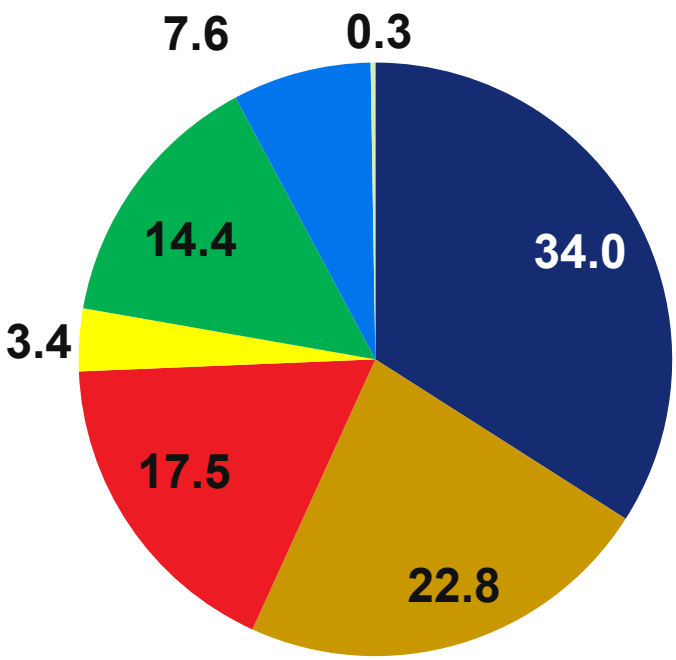
Channel Breakup

Channels	Number of transaction points		
	June 30,2018	March 31,2018	June 30,2017
Branches	266	265	244
Metro	93	*92*	82
Urban	43	*43*	41
Semi-urban	76	*76*	67
Rural	54	*54*	54
Banking Outlets (BOs)	199	197	151
BC Branches (incl. BOs)	847	807	626
of which Swadhaar	348	*312*	200
ATMs	369	388	387

Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

Shareholding by category (%)



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

Total Foreign holding – 42.8%
Approved limit – 74%

Ratings

Instrument	Rating
Basel III compliant Tier II bonds	ICRA AA- hyb (Stable) CARE AA- (Stable)
Certificate of Deposits	ICRA A1+
Medium term fixed deposit programme	ICRA MAA (Stable)
Short term fixed deposit programme	ICRA A1+

Awards

Awards

Awards

'Most Promising Company Of The Year'
at CNBC-AWAAZ CEO Awards presented by the Chhattisgarh Government.
Received by Mr. Prakash Chandra, Non-Executive Chairman of the Bank
June 2018

Swadhaar

Brief Overview

1 million + Active customers

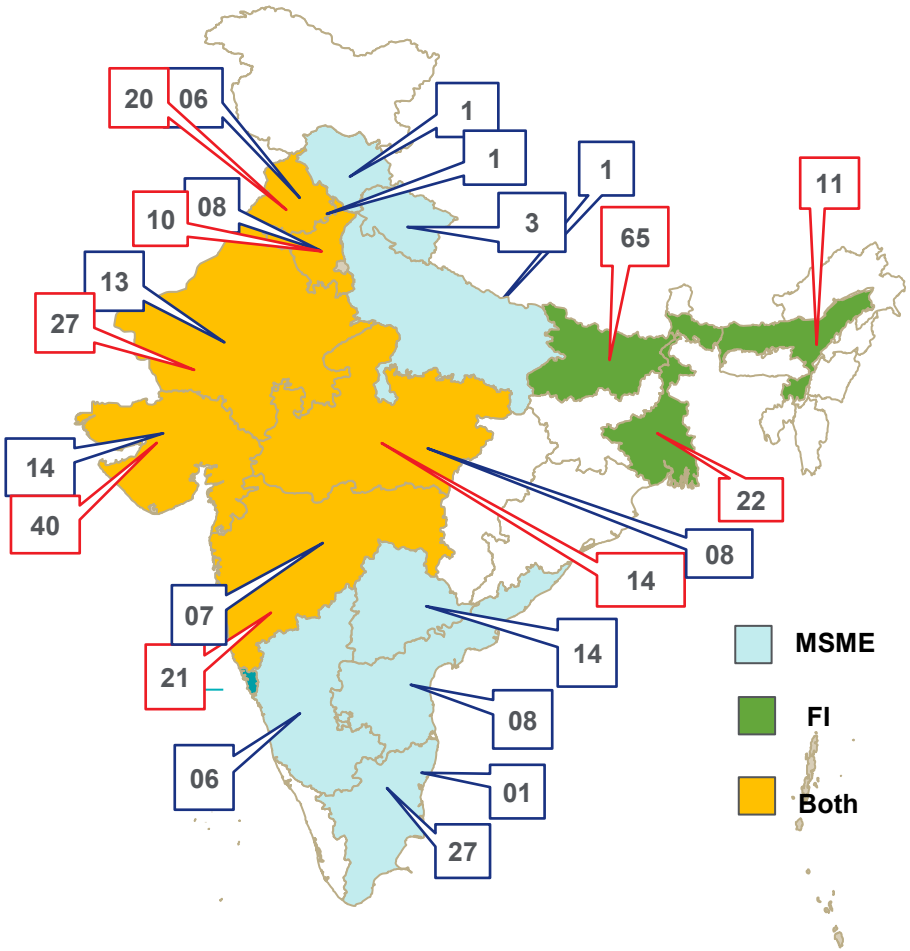
2000+ Crs AUM

348 Branches

53 Banking Outlets

- **Completed the acquisition of 100% of Swadhaar Finserve Private Limited in June**
- **Swadhaar - wholly owned Business Correspondent focused on microbanking, MSME and is the Bank's go-to vehicle for its expansion in this segment**
- **Addition of 348 BC branches to the Bank's network**
- **Introducing new products in the rural and urban markets driven by technology and analytics**

Swadhaar's Branch Network



Banking The Rural Household

Swadhaar: Business Correspondent to RBL Bank

Financial Inclusion business	Centre based loan to Individual with a joint liability (JL) among centre members Intended for low income economically active women belonging to same socioeconomic background
MSME Business	Convenient, affordable access to credit for micro and small enterprises which are by and large excluded from the formal financial sector

Transformation

- Complete **FI business** will be consolidated in Swadhaar
- **Distribution** Growth across Rural & Urban geographies
- New Products to leverage distribution:- **Rural** (Agri Loans, Rural Vehicle Financing)
- New products:- **Urban** (Micro LAP, Low cost housing, Personal Loan)
- **Independent Technology** and **Analytics** capability within Swadhaar

OTHER SERVICES

- Banking the unbanked
- Basic Savings Bank Deposit Account
- Customer Literacy
- Credit linked Life Insurance / Hospital Insurance

Annexures

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 (till May 19,2018)

Chairman

Previously, CEO and Country Head of Morgan Stanley, India

Mr. Prakash Chandra (from May 20,2018)

Non – Executive Chairman

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

Mr. Jairaj Purandare

Independent Director

Previously, Regional Managing Partner of PWC

Mr. Ishan Raina

Independent Director

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

Mr. Palepu Sudhir Rao

Independent Director

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

Ms. Rama Bijapurkar

Independent Director

Wide Experience in Market Research, Market Strategy and Management Consulting

Mr. Sivanandhan Dhanushkodi

Independent Director

Currently, Part-Time Security Advisor to RBI

Previously, Director General of Police, Maharashtra

Mr. Vimal Bhandari

Independent Director

Director ,Indostar Capital Finance Limited

Mr. Rajeev Ahuja

Executive Director

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

Professional and Experienced Leadership 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. R. Gurumurthy

Head – Risk & Governance

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. 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. Harjeet Toor

Head - Retail, Inclusion and Rural Business, Credit Cards, Retail and MSME Lending

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

(23)

Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(25)

Mr. Rajeev Ahuja

Executive Director

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

(31)

Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS

(22)

Mr. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(20)

Mr. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

(20)

Ms. Shanta Vallury Gandhi

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.)

Mr. Bhaskar Niyogi

Chief Risk Officer

Previously, Chief General Manager at State Bank of India

(40)

Mr. Ujual George

Chief of Staff and Head of Transformation

Previously, associated with Abu Dhabi Commercial Bank and Barclays Bank

(23)

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

Mr. Shrinath Bolloju

Chief Operations Officer

Previously, Global Head Securities Transformation – Deutsche Bank Singapore

(25)

Mr. Bhavtaran Singh (Sunny) Uberai

Head – Client Services

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

(32)

Ms. Neeta Mukerji

Chief Credit Officer

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

(28)

Profit & Loss Statement

Particulars	Q1 19	Q1 18	Q4 18	FY 18
Income				
Interest Earned	1,364	1,043	1,223	4,508
Interest Expended	812	664	722	2,741
Net Interest Income	**553**	**378**	**500**	**1,766**
Other Income	**326**	**257**	**312**	**1,068**
Total Income	**879**	**635**	**812**	**2,834**
Expenditure				
Operating Expenses	**446**	**324**	**429**	**1,503**
Employee Cost	153	133	130	551
Premises Cost	37	28	33	120
Depreciation	26	19	25	87
Other Operating Expenses	231	144	241	745
Operating Profit	**432**	**311**	**383**	**1,331**
Provisions	**140**	**94**	**113**	**365**
On advances	101	90	74	300
On others	39	4	39	65
Profit Before Tax	**292**	**217**	**270**	**967**
Tax	**102**	**76**	**92**	**332**
Profit After Tax	**190**	**141**	**178**	**635**

Balance Sheet Statement

Particulars	June 30,2018	June 30,2017	March 31,2018
Liabilities			
Capital	421	377	420
Reserves and Surplus	6,469	4,113	6,264
Deposits	44,950	35,428	43,902
Borrowings	8,564	7,202	9,261
Other Liabilities	2,159	1,832	2,003
Total	**62,563**	**48,952**	**61,851**
Assets			
Cash & Balances with RBI	2,854	1,870	2,589
Balances with other banks	1,188	997	1,695
Investments (Net)	14,241	13,361	15,448
Advances (Net)	42,198	31,108	40,268
Fixed and Other Assets	2,082	1,617	1,851
Total	**62,563**	**48,952**	**61,851**

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18	Q 19
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,546	6,723
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902	44,950
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268	42,198
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448	14,241
Net Profit	12	66	92	93	207	292	446	635	190
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3	14.6%
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4	1.4
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78	0.75
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9	16.2
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300	5,374
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21	1.26
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95	11.16

Thank you

Contact us at:

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+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 Investor Relations website – https://ir.rblbank.com/

RBL Bank Limited's conference call for investors and analysts

We are hosting **a conference call for investors and analysts on Thursday, July 19, 2018** at **16:00 hrs IST; 18:30 hrs HK/SG, 11:30 hrs London and 6:30 hrs New York time** to discuss the financial results for the quarter ended 30th June, 2018.

The call will be initiated with a brief management discussion on Q1 FY 2019 performance followed by an interactive question and answer session. RBL Bank Limited will be represented by Mr. Vishwavir Ahuja, Managing Director & Chief Executive Officer and other members of senior management.

Details of the conference call are:

Date : Thursday, July 19, 2018

Time : 16:00 hrs IST | 18:30 hrs HK/SG | 11:30 hrs London | 6:30 hrs New York

The dial-in numbers are as follows:

Primary number : +91 22 6280 1338 / +91 22 7115 8239

India Local : +91-70456 71221 (Available all over India)

International Toll Free Number:

Hong Kong : 800 964 448
Singapore : 800 101 2045
UK : 0 808 101 1573
USA : 1 866 746 2133

Please dial the above number at least 5-10 minutes prior to the conference schedule to ensure that you are connected to the call in time.

To pre-register for the conference call, please **Click Here** or copy and paste the below URL link in your internet browser

http://services.choruscall.in/diamondpass/registration?confirmationNumber=7184098

Conference ID: 7184098