

October 25, 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/ half-year ended September 30, 2017.

Please note that the Board Meeting commenced at 12:00 noon and concluded at 3:30 pm.

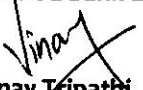
In this regard, we enclose the following:

1. Unaudited Financial Results (Limited Reviewed) of the Bank, for the quarter/ half-year ended September 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/ half-year ended September 30, 2017.
4. Investor Presentation on the Unaudited Financial Results of the Bank for the quarter/ half-year ended September 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

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

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STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.06.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Half Year ended 30.09.2016	Year ended 31.03.2017
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	109,129	104,278	90,193	213,407	176,562	371,316
(a)	Interest/ discount on advances/ bills	81,905	77,094	64,700	158,999	122,980	263,940
(b)	Income on investments	25,291	25,020	23,035	50,311	49,019	98,147
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	1,807	1,992	2,295	3,799	4,224	8,549
(d)	Others	126	172	163	298	339	680
2	Other Income	24,107	25,692	16,911	49,799	33,665	75,546
3	Total Income (1+2)	133,236	129,970	107,104	263,206	210,227	446,862
4	Interest Expended	67,113	66,440	59,899	133,553	121,802	249,182
5	Operating Expenses (i)+(ii)	35,808	32,391	25,296	68,199	48,070	105,639
(i)	Employees cost	14,354	13,301	11,453	27,655	21,482	44,614
(ii)	Other operating expenses	21,454	19,090	13,843	40,544	26,588	61,025
6	Total Expenditure (4+5) excluding provisions and contingencies	102,921	98,831	85,195	201,752	169,872	354,821
7	Operating Profit before provisions and contingencies (3-6)	30,315	31,139	21,909	61,454	40,355	92,041
8	Provisions (other than tax) and Contingencies	7,489	9,446	4,958	16,935	9,218	23,892
9	Exceptional Items	-	-	2,847	-	2,847	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	22,826	21,693	14,104	44,519	28,290	68,149
11	Tax expense	7,764	7,591	5,115	15,355	9,567	23,544
12	Net Profit(+) / Loss(-) from Ordinary Activities after tax (10-11)	15,062	14,102	8,989	29,164	18,723	44,605
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	15,062	14,102	8,989	29,164	18,723	44,605
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	41,559	37,672	36,981	41,559	36,981	37,520
16	Reserves excluding Revaluation Reserves						395,941

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For B S R & CO. LLP



Sr. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.06.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Half Year ended 30.09.2016	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	15.95	13.06	14.55	15.95	14.55	13.72
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) - ₹						
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.78	3.75	2.60	7.53	5.58	12.59
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.62	3.54	2.44	7.16	5.23	11.80
(iv)	NPA Ratios						
(a)	Gross NPA	48,724	45,781	27,465	48,724	27,465	35,684
	Net NPA	26,081	25,042	13,797	26,081	13,797	18,994
(b)	Gross NPA %	1.44	1.46	1.10	1.44	1.10	1.20
	Net NPA %	0.78	0.81	0.55	0.78	0.55	0.64
(c)	Return on Assets % (annualised)	1.19	1.19	0.91	1.19	0.96	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 October 25, 2017. The results for the quarter and half year ended September 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 working results for the quarter and half year ended September 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.
- After due regulatory and shareholders approvals, the Bank has, during the quarter and half year ended September 30, 2017, raised ₹ 1,67,999.97 lacs through issuance of 32,621,354 equity shares of face value of ₹ 10/- each, at a price of ₹ 515/- per equity share, on a preferential basis.
- During the quarter and half year ended September 30, 2017, the Bank allotted 6,243,982 and 7,764,644 shares, pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- 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.

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7. In accordance with the RBI guidelines on Basel III – Capital Regulations, Capital Adequacy Ratio (CAR) for the interim financial periods is computed without factoring in the profits made in those respective financial periods.
8. 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.
9. 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 AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in Lacs)

S. No	Particulars	Quarter ended 30.09.2017 (Unaudited)	Quarter ended 30.06.2017 (Unaudited)	Quarter ended 30.09.2016 (Unaudited)	Half Year ended 30.09.2017 (Unaudited)	Half Year ended 30.09.2016 (Unaudited)	Year ended 31.03.2017 (Audited)
1	Segment Revenue						
(a)	Corporate/Wholesale Banking	70,310	69,218	63,799	139,528	122,215	257,020
(b)	Retail Banking	74,956	70,854	54,077	145,810	102,632	232,007
(c)	Treasury	88,628	90,199	76,986	178,827	154,909	318,118
(d)	Other Banking Operations	11,929	9,009	4,943	20,938	8,899	22,101
	Total [Items (a) to (d)]	245,823	239,280	199,805	485,103	388,655	829,246
	Less: Inter Segment Revenue	112,587	109,310	92,701	221,897	178,428	382,384
	Total Income	133,236	129,970	107,104	263,206	210,227	446,862
2	Segment Results (Profit)(+)/ Loss (-) before tax and interest from Each segment)						
(a)	Corporate/Wholesale Banking	7,826	9,233	6,637	17,059	11,507	26,917
(b)	Retail Banking	6,509	1,875	4,236	8,384	7,066	18,239
(c)	Treasury	6,498	10,084	2,431	16,582	8,154	17,931
(d)	Other Banking Operations	1,691	508	801	2,199	1,564	5,003
	Total [Items (a) to (d)]	22,524	21,700	14,105	44,224	28,291	68,090
	Less: i) Interest	-	-	-	-	-	-
	ii) Other Un-allocable Expenditure net off	23	8	0	31	0	18
	(iii) Un-allocable income	(325)	(1)	1	(326)	1	(77)
	Total Profit Before Tax	22,826	21,693	14,104	44,519	28,290	68,149
3	Capital Employed (Segment Assets – Segment Liabilities)						
	Corporate/Wholesale Banking	1,233,022	1,079,389	872,202	1,233,022	872,202	933,652
	Retail Banking	(1,032,583)	(1,086,626)	(782,549)	(1,032,583)	(782,549)	(1,036,854)
	Treasury	214,859	306,180	178,771	214,859	178,771	388,207
	Other Banking Operations	129,690	104,039	58,741	129,690	58,741	79,242
	Unallocated	84,151	45,917	75,730	84,151	75,730	69,214
	Total	629,139	448,899	402,895	629,139	402,895	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”.

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For B S R & CO. LLP



SUMMARISED STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lacs)

Particulars	As at September 30, 2017	As at September 30, 2016	As at March 31, 2017
	(Unaudited)	(Unaudited)	(Audited)
CAPITAL AND LIABILITIES			
Capital	41,559	36,981	37,520
Reserves and Surplus	587,675	366,012	396,037
Deposits	3,656,905	2,795,998	3,458,809
Borrowings	739,173	777,526	797,976
Other Liabilities and Provisions	187,154	129,038	177,135
Total	5,212,466	4,105,555	4,867,477
ASSETS			
Cash and Balances with Reserve Bank of India	169,624	111,610	294,793
Balances with banks and money at call and short notice	186,980	167,959	124,572
Investments	1,329,649	1,226,242	1,348,171
Advances	3,357,601	2,487,506	2,944,904
Fixed Assets	30,520	20,638	25,871
Other Assets	138,092	91,600	129,166
Total	5,212,466	4,105,555	4,867,477

Place : Mumbai

Date : October 25, 2017

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For B S R & CO. LLP


For RBL Bank Limited


Vishwavir Ahuja
Managing Director & CEO

B S R & Co. LLP

Chartered Accountants

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Mumbai - 400 011
India

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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 and six months ended 30 September 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.

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 25 October 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
25 October 2017

For immediate release

RBL Bank Q2 FY18 Net Profit up by 68% at Rs. 150.62 crore on a YoY basis
Capital Adequacy Ratio (CAR) at 15.95%

Key financial highlights:

- Continuing strong growth momentum
- Improvement in performance parameters
- Advances (Net) up by 35% on Year on Year (YoY) basis
- Q2 FY18 Net Profit is up by 68% to Rs. 150.62 crore
- Cost to income ratio is at 54.15% for Q2 FY18
- Return on Assets up from 0.91% to 1.19% on a YoY basis in Q2 FY18

Mumbai, October 25, 2017: The Board of Directors of **RBL Bank Limited** at its meeting held today, approved the unaudited financial results for the quarter and half year ended September 30, 2017, which have been subjected to "Limited Review" by the Statutory Auditor of the Bank.

Key Financials:

Rs. in Crore	Q2 FY18	Q2 FY17	YoY	Q1 FY18	QoQ	H1 FY18	H1 FY17	YoY
Net Interest Income	420.16	302.94	39%	378.38	11%	798.54	547.60	46%
Other Income	241.07	169.11	43%	256.92	-6%	497.99	336.65	48%
Net Total Income	661.23	472.05	40%	635.30	4%	1,296.53	884.25	47%
Operating Profit	303.15	219.09	38%	311.39	-3%	614.54	403.55	52%
Net profit	150.62	89.89	68%	141.02	7%	291.64	187.23	56%

Rs. in Crore	Sep 30, 2017	Sep 30, 2016	YoY	June 30, 2017	QoQ
Advances (Net)	33,576.01	24,875.06	35%	31,108.03	8%
Deposits	36,569.05	27,959.98	31%	35,427.82	3%
Investments	13,296.49	12,262.42	8%	13,360.50	0%

Key ratios:

Particulars (in %)	Q2 FY18	Q2 FY17	H1 FY18	H1 FY17
Net Interest Margin	3.74	3.41	3.64	3.10
Cost to Income	54.15	53.59	52.60	54.36
Return on Assets	1.19	0.91	1.19	0.96
Return on Equity	10.49	9.47	11.45	10.92
Gross NPA	1.44	1.10	1.44	1.10
Net NPA	0.78	0.55	0.78	0.55
Provision Coverage Ratio	58.27	60.34	58.27	60.34

Performance highlights – Quarter ended September 30, 2017 (Q2 FY18):

- Net Interest Income (NII) is Rs. 420.16 crore in the quarter ended September 30, 2017 (Q2 FY18) as compared to Rs. 302.94 crore in the quarter ended September 30, 2016 (Q2 FY17), registering an increase of 39%.
- Other Income for Q2 FY18 is Rs. 241.07 crore as against Rs. 169.11 crore in Q2 FY17, an increase of 43%.
- Operating profit for Q2 FY18 is Rs. 303.15 crore as against Rs. 219.09 crore in Q2 FY17, an increase of 38%.
- Net profit for Q2 FY18 is Rs. 150.62 crore as against Rs. 89.89 crore in Q2 FY17, showing an increase of 68%.
- Net Interest Margin (NIM) for Q2 FY18 is 3.74% as against 3.41% in Q2 FY17, showing an improvement of 33 basis points (bps).
- Cost to Income ratio for Q2 FY18 was 54.15% as against 53.59% in Q2 FY17.
- Return on Assets (RoA) in Q2 FY18 was 1.19% as against 0.91% in Q2 FY17.
- Return on Equity (RoE) in Q2 FY18 was 10.49% as against 9.47% in Q2 FY17.

Performance highlights – Half year ended September 30, 2017 (H1 FY18):

- Net Interest Income (NII) is Rs. 798.54 crore in the half year ended September 30, 2017 (H1 FY18) as compared to Rs. 547.60 crore in the half year ended September 30, 2016 (H1 FY17), registering an increase of 46%.
- Other Income for H1 FY18 is Rs. 497.99 crore as against Rs. 336.65 crore in H1 FY17, an increase of 48%.
- Operating profit for H1 FY18 is Rs. 614.54 crore as against Rs. 403.55 crore in H1 FY17, an increase of 52%.
- Net profit for H1 FY18 is Rs. 291.64 crore as against Rs. 187.23 crore in H1 FY17, showing an increase of 56%.
- Net Interest Margin (NIM) for H1 FY18 is 3.64% as against 3.10% in H1 FY17, showing an improvement of 54 basis points (bps).
- Cost to Income ratio for H1 FY18 was 52.60% as against 54.36% in H1 FY17, showing a significant decline.
- Return on Assets (RoA) in H1 FY18 was 1.19% as against 0.96% in H1 FY17.
- Return on Equity (RoE) in H1 FY18 was 11.45% as against 10.92% in H1 FY17.
- Net Advances as on September 30, 2017 were Rs. 33,576.01 crore as compared to Rs. 24,875.06 crore as on September 30, 2016, showing a growth of 35%.
- Gross NPA increased to 1.44% as at September 30, 2017 against 1.10% as at September 30, 2016. Net NPA increased to 0.78% as at September 30, 2017 against 0.55% as at September 30, 2016.
- Deposits as on September 30, 2017 were at Rs. 36,569.05 crore as compared to Rs. 27,959.98 crore as on September 30, 2016, showing a growth of 31%.
- Current Accounts & Savings Accounts (CASA) ratio improved to 23.67% as at September 30, 2017 from 19.89% as at September 30, 2016.
- Capital Adequacy Ratio as per BASEL III Capital regulations as on September 30, 2017 was 15.95% against 14.55% as on September 30, 2016.
- Increase in branch network from 201 to 246 and ATM network from 373 to 388 as at September 30, 2017 as compared to September 30, 2016.

Operating review

Asset growth and quality

The Bank's growth in advances portfolio continued to be robust at 35% on a year-on-year basis. The net advances as on September 30, 2017 were Rs. 33,576.01 crore as against Rs. 24,875.06 on September 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 31%, while that of other segments (Retail Assets, Development Banking & Financial Inclusion and Agriculture – together termed as ("Non-wholesale portfolio") was 41%. The non-wholesale portfolio constituted about 40% of the loan portfolio of the Bank as at September 30, 2017.

The gross NPA ratio has increased to 1.44% as at September 30, 2017 from 1.10% as at September 30, 2016. The gross NPA ratio as on June 30, 2017 was 1.46%. The restructured standard assets portfolio has increased to 0.41% as at September 30, 2017 from 0.08% as at September 30, 2016. The restructured standard assets portfolio as on June 30, 2017 was 0.25%. The net NPA ratio has increased to 0.78% as at September 30, 2017 from 0.55% as at September 30, 2016. The net NPA ratio as on June 30, 2017 was 0.81%. The Bank's provisioning coverage ratio (including technical write-offs), was 58.27% as at September 30, 2017 as compared to 60.34% as at September 30, 2016. The provisioning coverage ratio was 57.99% as on June 30, 2017.

Deposit growth

The Bank's deposits growth was also robust at 31% on year on year basis. Deposits grew to Rs. 36,569.05 crore as at September 30, 2017 as against Rs. 27,959.98 crore as at September 30, 2016. The CASA deposits also showed strong growth of 56% during the same period. Savings account deposits increased by 94% during the same period. CASA ratio increased to 23.67% as at September 30, 2017 compared to 19.89% as at September 30, 2016. CASA ratio was 21.98% as at March 31, 2017.

Capital adequacy

The Bank's capital adequacy ratio as at September 30, 2017 was 15.95% and Tier-1 capital adequacy ratio was 13.87%, significantly higher than the regulatory requirements. For the purpose of computation of CRAR ratio, the Bank has not included the profits earned during the half year ended September 30, 2017 in the capital funds.

After due regulatory and shareholders approvals, the Bank has, during the quarter and half year ended September 30, 2017, raised Rs. 1,680.00 crore through issuance of 32,621,354 equity shares of face value of Rs. 10/- each, at a price of Rs. 515/- per equity share, on a preferential basis.

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. Our recent capital raise also keeps us in good stead to capitalize on opportunities in expanding our scale and footprint through digital offerings and partnerships. The Bank remains focused on meeting changing customer needs with quality products and services while keeping our vision 2020 goals."

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 3.54 million customers through a network of 246 branches and 388 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 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

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Rs.1 crore = Rs.10 million



Investor Presentation

2nd Quarter/Half Year FY 18

October 25, 2017



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

Glossary and Key Notes

Agri	Agribusiness Banking	Mn	Million
ARC	Asset Reconstruction Company	MSME	Micro, Small and Medium Enterprises
ATM	Automated Teller Machine	NABARD	National Bank for Agriculture and Rural Development
BBB	Branch & Business Banking	NFB	Non Fund Based
BC	Business Correspondent	NIM	Net Interest Margin
BIL	Business Installment	NNPA	Net Non Performing Assets
Bps	Basis Points	NPA	Non Performing Assets
C&IB	Corporate & Institutional Banking	NPCI	National Payments Corporation of India
CAGR	Compounded Annual Growth Rate	NRI	Non Resident Indian
CASA	Current Account and Savings Account	PCR	Provision Coverage Ratio
CB	Commercial Banking	PIL	Personal Installment Loan
CBDT	Central Board for Direct Taxes	Q1	3 month period ended June 30 (April 1- June 30)
CC	Credit Card	Q2	3 month period ended September 30(July 1 - September 30)
CEO	Chief Executive Officer	QoQ	Quarter on Quarter
CRAR	Capital to Risk Weighted Assets Ratio	RBI	Reserve Bank of India
CSP	Customer Service Point	RoA	Return on Assets
CSR	Corporate Social Responsibility	RoE	Return on Equity
DB & FI	Development Banking & Financial Inclusion	RWA	Risk Weighted Assets
FICC	Fixed Income, Currency and Commodity	S4A	Scheme for Sustainable Structuring of Stressed Assets
FPI	Foreign Portfolio Investor	SDR	Strategic Debt Restructuring
FY	12 month period ended March 31	SLR	Statutory Liquidity Ratio
GNPA	Gross Non Performing Assets	UPI	Unified Payments Interface
G-Sec	Government Securities	US	United States
GST	Goods and Services Tax	VCF	Venture Capital Funds
HUF	Hindu Undivided Family	YoY	Year on Year
IFI	Institutional Financial Inclusion	H1	6 month period ended on September 30 (April 1 to September 30)
INR	Indian Rupee	IPO	Initial Public Offering
LAP	Loan Against Property	LIC	Life Insurance Corporation
MF	Mutual Funds	CET1	Core Equity Tier 1
MFI	Microfinance Institution	Cr	Crore

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Key Performance Highlights

Consistent Performance on All Parameters

Q2 FY 18 Financial Highlights

- ▶ **Another quarter of strong results supported by YoY Net Interest Income growth of 39%, QoQ growth of 11%**
- ▶ **Core fee growth of 38% YoY, Other Income to Net Total Income at 36%**
- ▶ **Operating Profit growth of 38% YoY, Net profit growth of 68% YoY**
- ▶ **NIM at 3.7% compared to 3.4% in Q2 FY 17 and 3.5% in Q1 FY 18**
- ▶ **Advances growth of 35% YoY**
- ▶ **Deposit growth of 31% and CASA growth of 56% YoY**
- ▶ **Both Gross and Net NPA lower than Q1FY18; Credit Costs at 23 bps (decreased from 31 bps in previous quarter), 1 bp increase from Q2 FY 17**



RBL Vision 2020

Performance Tracking to Vision 2020 Goals

	RBL Vision 2020 (Post IPO/Sept 2016)	Actual Q2 18
Advances	30-35% CAGR	35%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6% ; FY17: 22.0% Q2 18: 23.7%
Other Income %	~ 1/3 rd of Net Total Income	36.5%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6% ; FY17: 53.5% Q2 18: 54.2%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98% ; FY17: 1.08% Q2 18: 1.19%

Key Initiatives of Vision 2020



Technology

Leveraging technology to acquire, engage and service clients



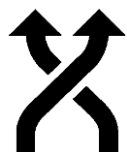
Distribution

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 Consistent Strong Performance



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	Q2 18	Q2 17	YoY	Q1 18	QoQ	H1 18	H1 17	FY 17
Net Interest Income	420	303	39%	378	11%	799	548	1,221
Other Income	241	169	43%	257	-6%	498	337	755
Net Total Income	661	472	40%	635	4%	1,297	884	1,977
Operating Profit	303	219	38%	311	-3%	615	404	920
Net Profit	151	90	68%	141	7%	292	187	446

Parameter	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
Other Income/Total Income	36.5%	35.8%	40.4%	38.4%	38.1%	38.2%
Cost/Income	54.2%	53.6%	51.0%	52.6%	54.4%	53.5%
CRAR*	16.6%	15.1%	13.4%	16.5%	15.1%	13.7%
Net Interest Margin	3.74%	3.41%	3.54%	3.64%	3.10%	3.29%
Credit Cost/Advances (bps)	23**	22**	31**	53**	41**	87

* including interim profits; ** Not Annualized

Strong Growth in Advances; Stable Asset Quality

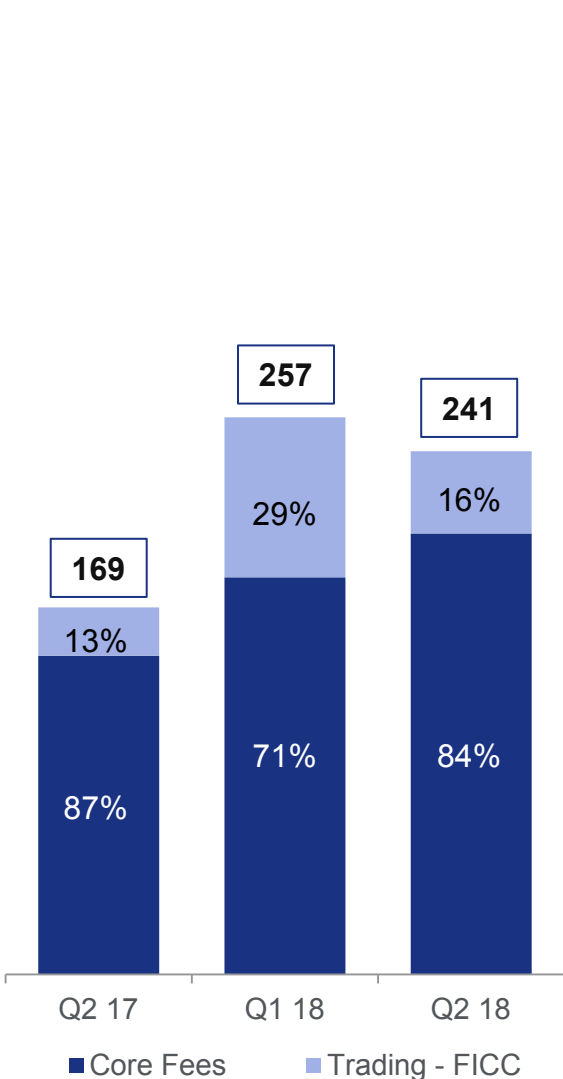
Parameter	H1 18	H1 17	YoY	Q1 18	QoQ	FY 17
Advances	33,576	24,875	35%	31,108	8%	29,449
Deposits	36,569	27,960	31%	35,428	3%	34,588
Investment	13,296	12,262	8%	13,360	0%	13,482

Parameter	H1 18	H1 17	Q1 18	FY 17
CASA	23.67%	19.89%	22.09%	21.98%
GNPA	1.44%	1.10%	1.46%	1.20%
NNPA	0.78%	0.55%	0.81%	0.64%
PCR	58.27%	60.34%	57.99%	59.58%
RoA	1.19%	0.96%	1.19%	1.08%
RoE	11.45%*	10.92%	12.68%	11.67%

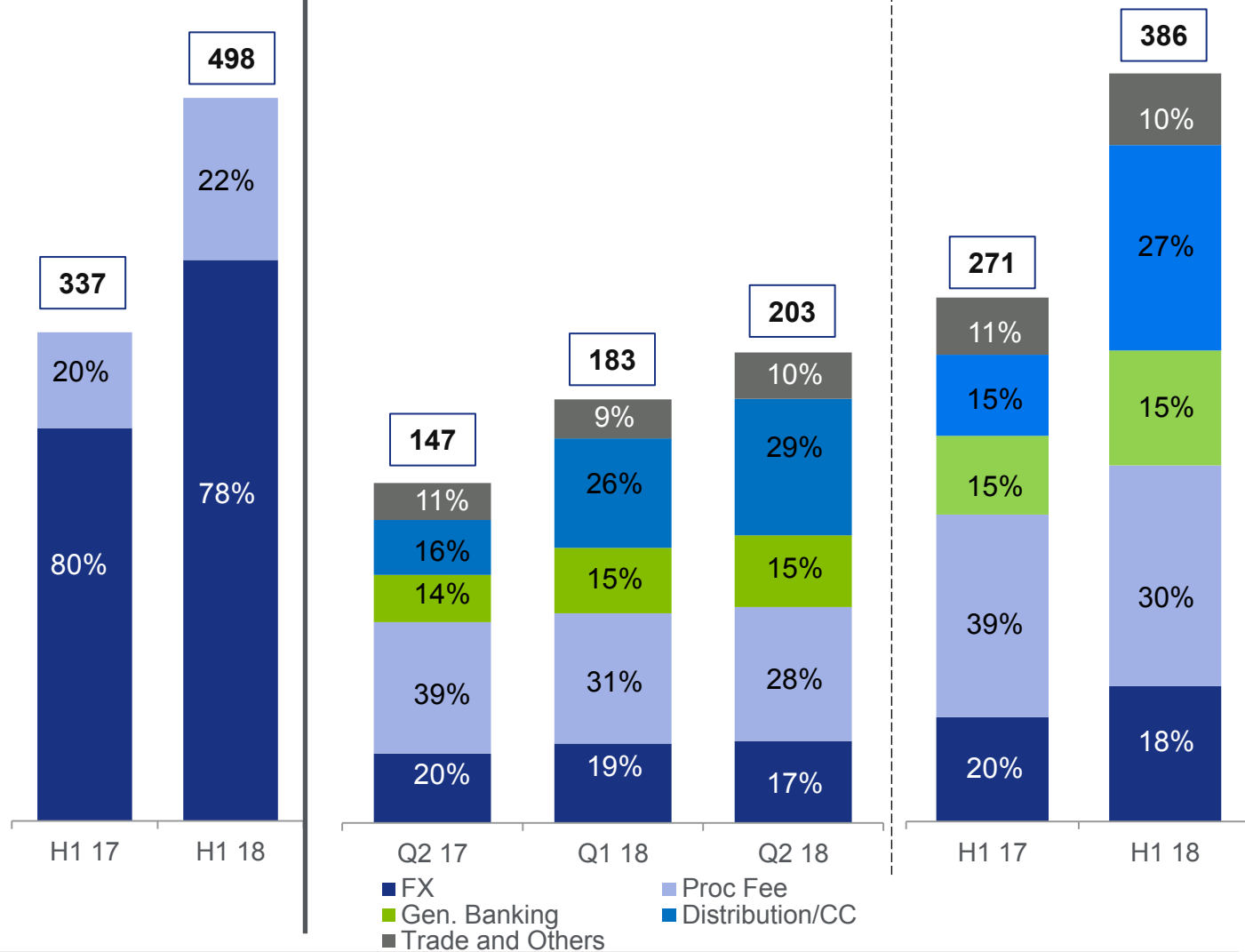
* Impact of equity raise of Rs.1,680 crore in mid August 2017.

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

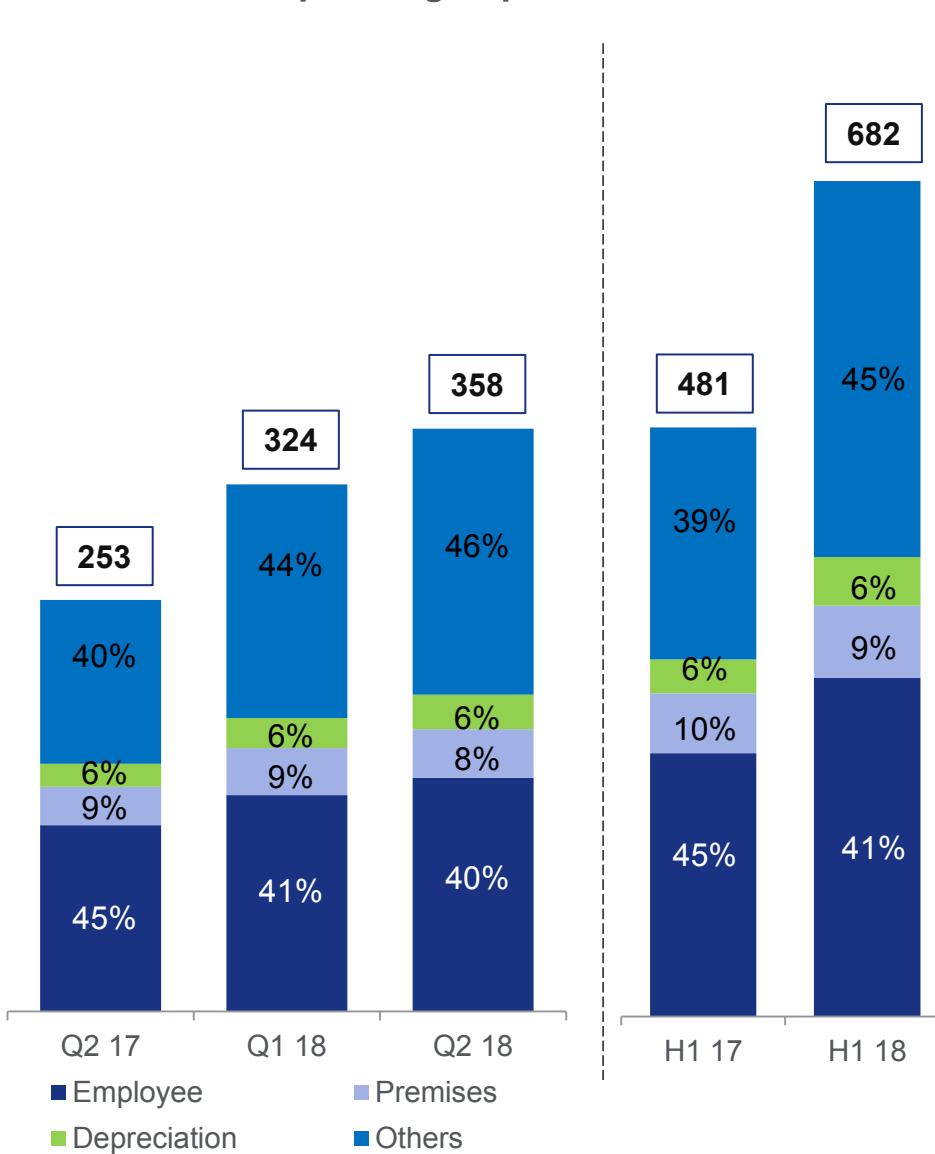


Core Fee Income Breakup

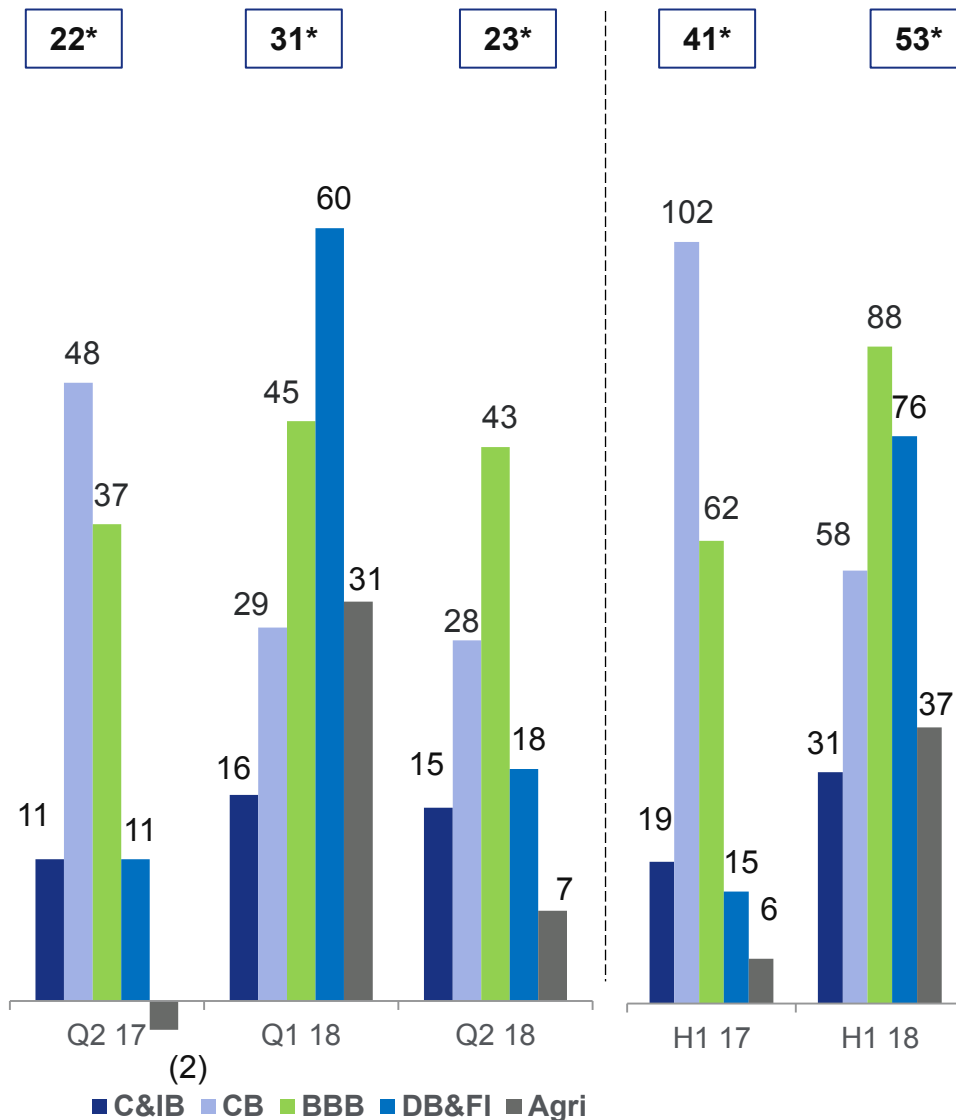


Cost Increase as Planned; Range-bound Credit Costs

Operating Expenses



Credit Cost by Business (bps)

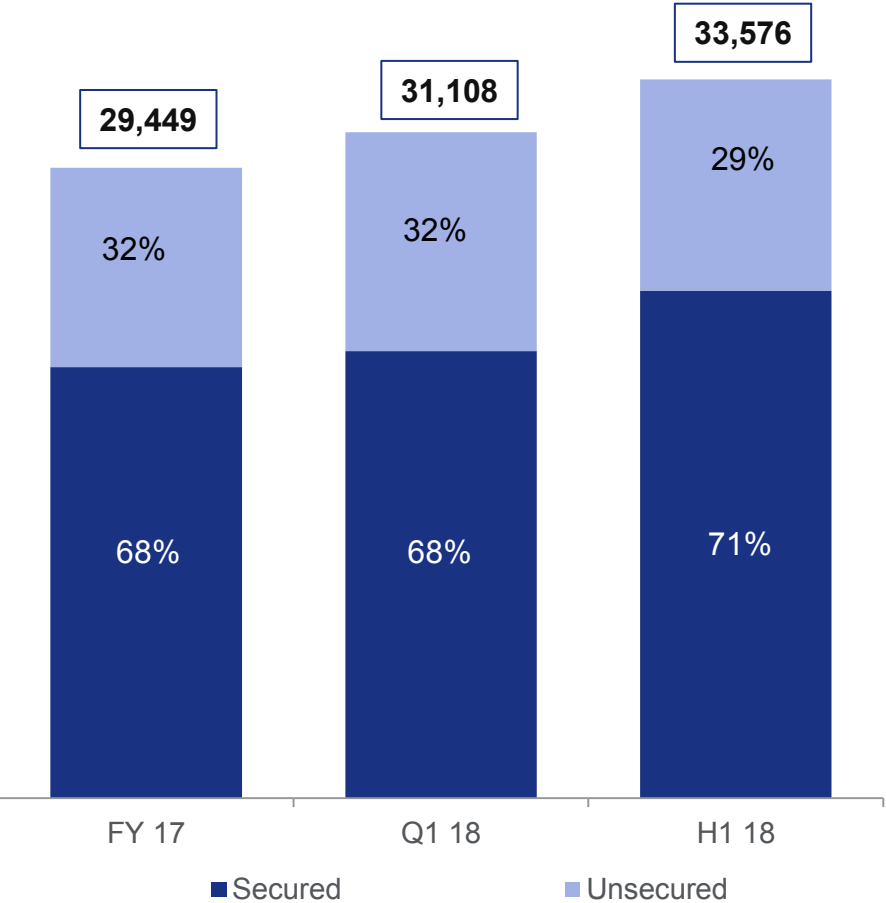


Increasing Non-Wholesale Advances Helping NIMs

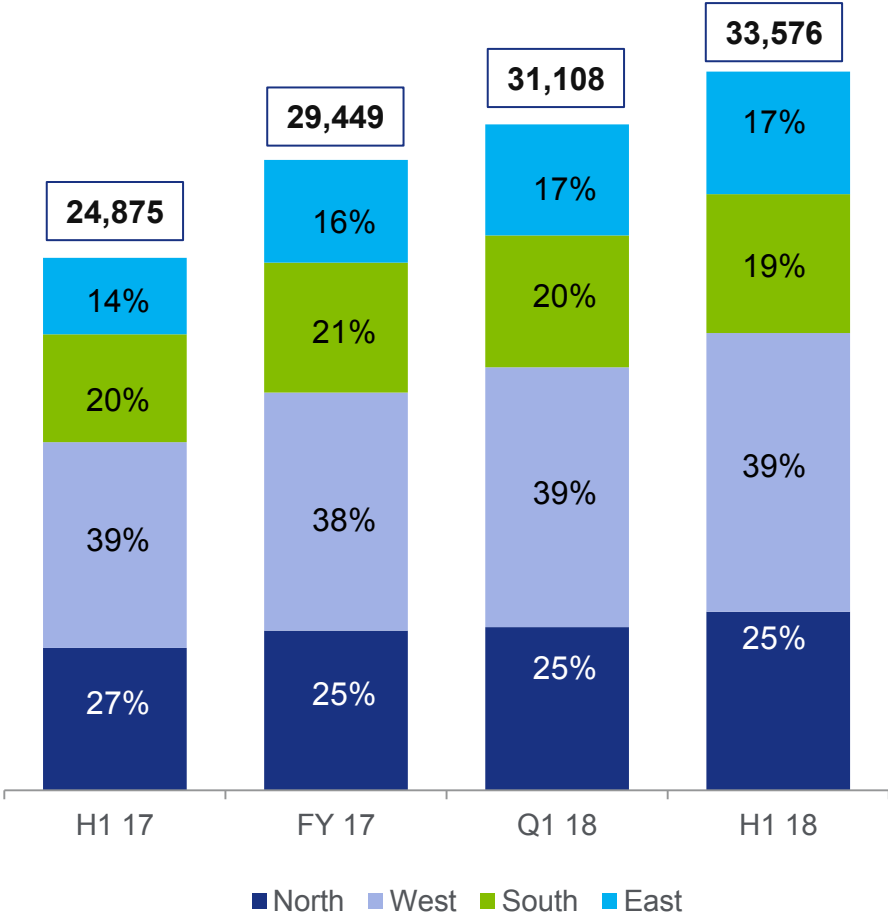
	H1 18	H1 17	YoY	Q1 18	QoQ	FY 17	Yield H1 18	Proportion
C&IB	13,895	10,592	31%	13,079	6%	12,339	9.1% (10.1%)	60%
CB	6,103	4,624	32%	5,499	11%	5,510		
Wholesale	19,998	15,216	31%	18,578	8%	17,849		
BBB	6,907	4,342	59%	6,068	14%	5,370	12.9% (13.3%)	40%
DB & FI	4,614	3,640	27%	4,196	10%	4,122		
Micro-banking	2,533	1,816	40%	2,234	13%	2,161		
IFI	1,616	1,606	1%	1,577	2%	1,631		
MSME	465	218	113%	385	21%	330		
Agri	2,057	1,676	23%	2,266	-9%	2,109		
Non-Wholesale	13,578	9,659	41%	12,530	8%	11,600		
Total	33,576	24,875	35%	31,108	8%	29,449	H1 17 yields in brackets	

Greater Asset Diversification

Break up of advances -
Secured/Unsecured

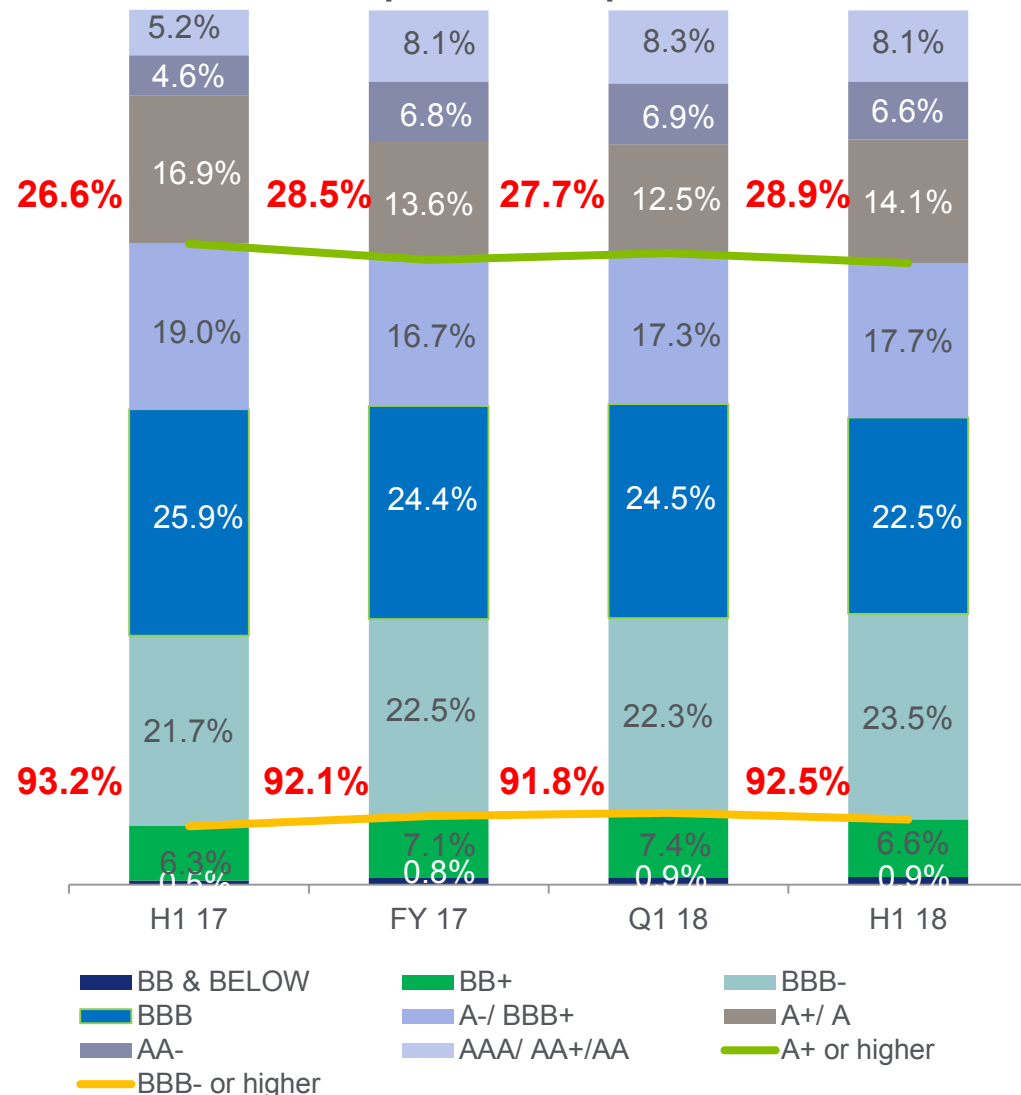


By Geography



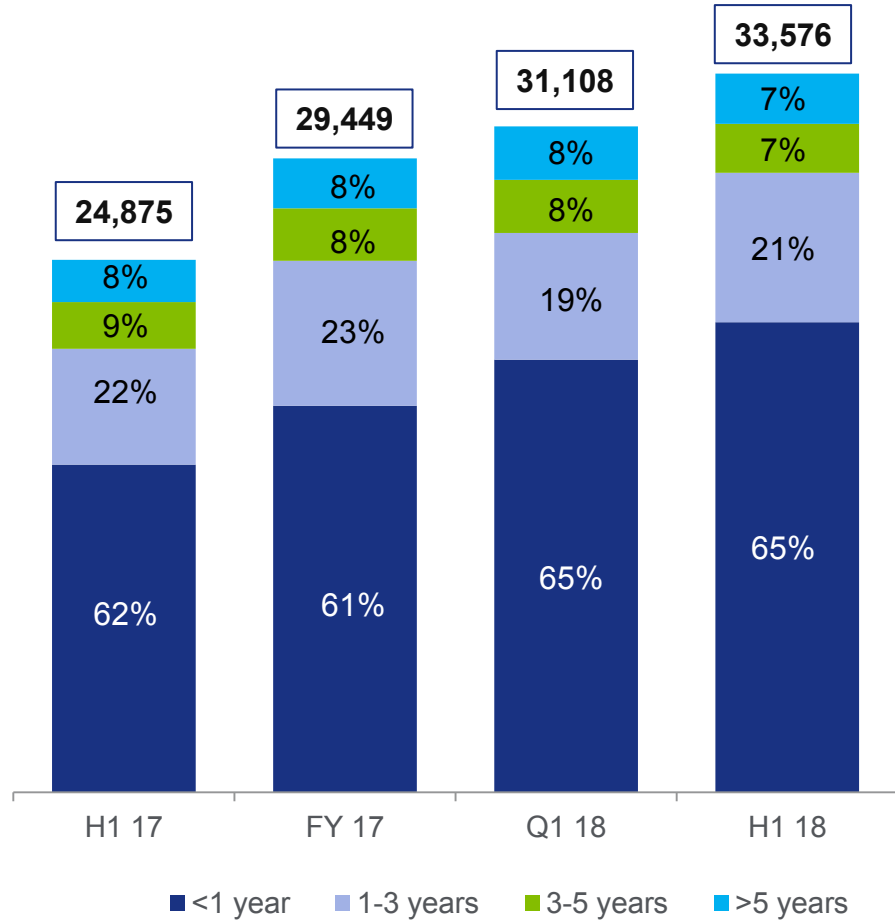
Stable Borrowers' Rating Profile and Tenor of Advances

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	3,369	45:55	5.8%
Trade/Distributors	3,150	79:21	5.4%
Power	3,136	49:51	5.4%
Pharma	2,601	79:21	4.5%
Engineering	2,192	60:40	3.8%
Professional Services	2,174	78:22	3.8%
Real Estate	2,118	90:10	3.7%
Oil & Gas	1,260	16:84	2.2%
Logistics	1,150	47:53	2.0%
Financial Services	1,092	85:15	1.9%

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

Non Fund Based Book

Particulars	H1 18	H1 17	Q1 18	FY 17
Guarantees	8,849	6,436	7,725	7,548
Letter of Credit	1,161	656	1,093	910
Acceptances, Endorsements and other Obligations	825	826	877	840

Strong Asset Quality in Turbulent Times

	H1 18	H1 17	Q1 18	FY 17
Movement of Gross NPAs				
Opening Balance	357	208	357	208
(+) Additions during the period	244	106	152	533
(-) Upgrade	12	13	12	13
(-) Recoveries	42	15	5	303
(-) Write Offs	60	12	35	69
Closing Balance	487	275	458	357
Gross NPA (%)	1.44%	1.10%	1.46%	1.20%
Net NPA	261	138	250	190
Net NPA (%)	0.78%	0.55%	0.81%	0.64%
Provisioning Coverage Ratio (PCR) (%)	58.27%	60.3%	57.99%	59.58%
Slippage Ratio	0.83%	0.50%	0.52%	2.51%
Restructured %	0.41%	0.08%	0.25%	0.25%
Total Stressed Assets%	1.85%	1.18%	1.71%	1.45%

- **Net Security Receipts as a percentage of total assets at 0.02% No ARC sale ; 1 instance of SDR during the quarter**
- **No 5:25 Refinancing or S4A case done by the bank**

— Gross NPA by business segment —

Business segment	H1 18	H1 17	Q1 18	FY 17
C&IB	102.8	37.8	103.0	103.8
%	0.74%	0.36%	0.78%	0.84%
CB	123.6	159.2	143.8	138.9
%	2.00%	3.44%	2.60%	2.53%
BBB	103.7	55.0	86.5	76.3
%	1.49%	1.26%	1.41%	1.42%
LAP	20.0	8.5	15.3	19.9
BIL	24.6	7.8	19.7	15.9
PIL	7.7	1.9	5.7	4.3
Cards	15.8	8.1	14.4	9.8
Others	35.6	28.5	31.5	26.4
Agri	26.4	10.7	23.4	18.1
%	1.28%	0.64%	1.03%	0.86%
DB&FI	130.7	11.9	101.2	19.7
%	2.81%	0.33%	2.39%	0.48%
Total	487.2	274.6	457.8	356.8
Total (%)	1.44%	1.10%	1.46%	1.20%

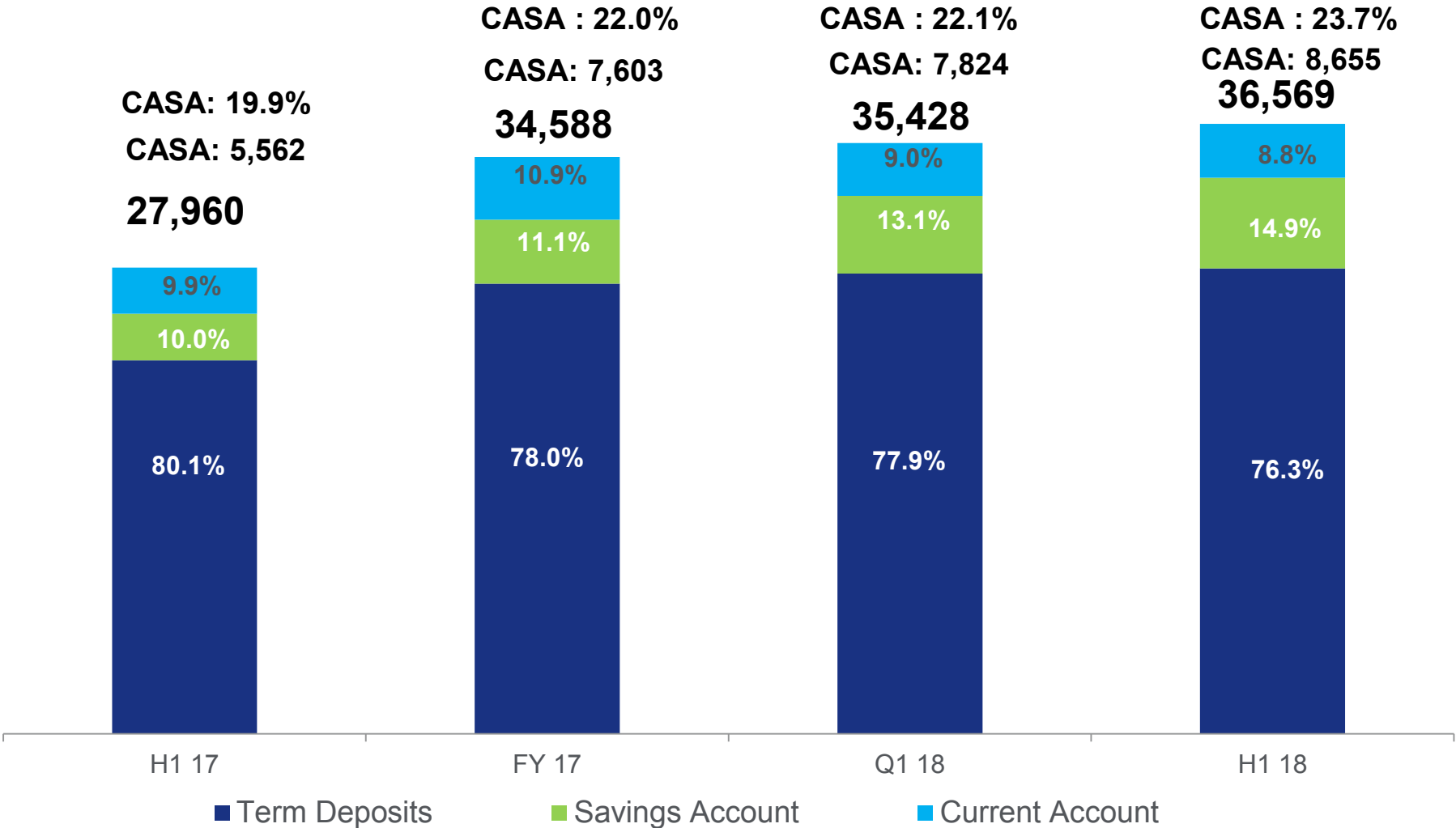
Capital Adequacy - Well Capitalized to Support Growth

Particulars	H1 18	H1 17	Q1 18	FY 17
Tier 1 Capital Funds*	6,242	3,991	4,375	4,231
Tier 2 Capital Funds	900	837	879	867
Total Capital Funds	7,142	4,828	5,253	5,097
Total RWA	43,137	32,040	39,261	37,155
Tier 1 CRAR*	14.5%	12.5%	11.1%	11.4%
Total CRAR*	16.6%	15.1%	13.4%	13.7%
RWA/Total Assets	82.8%	78.0%	80.2%	76.3%

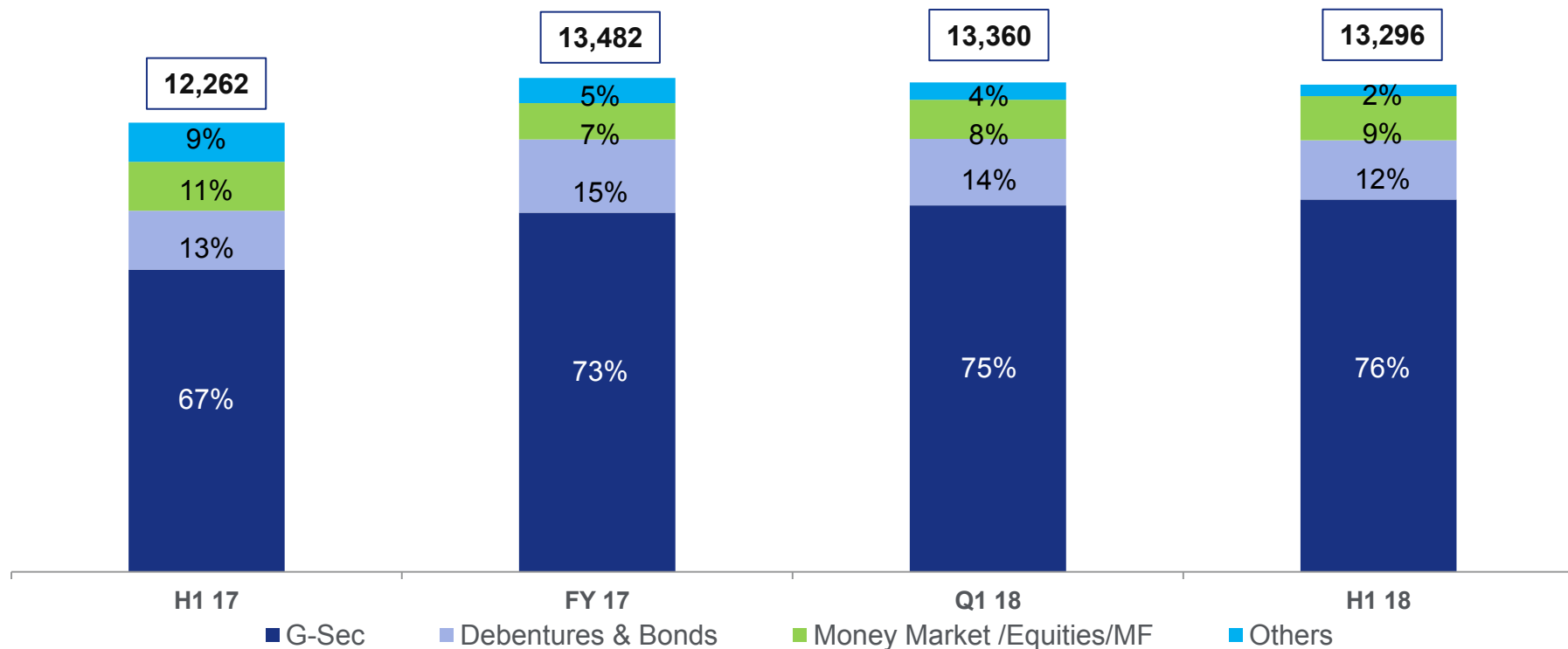
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

56% yoy growth in CASA, while total deposits grew by 31%



Investment Breakup

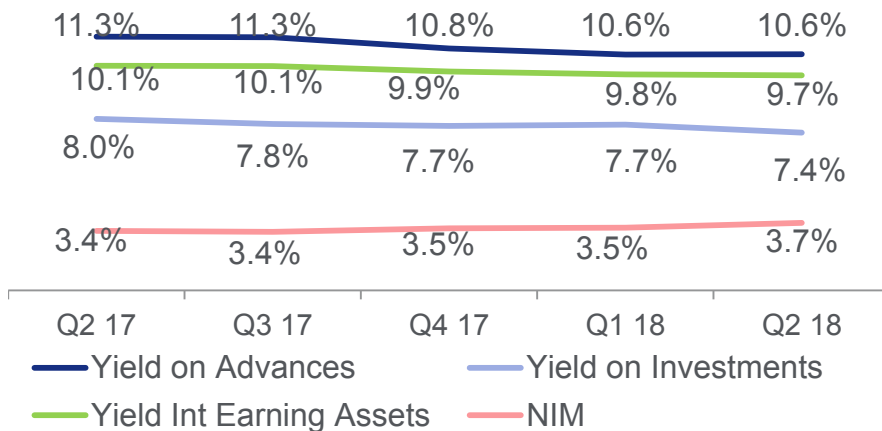


Yield

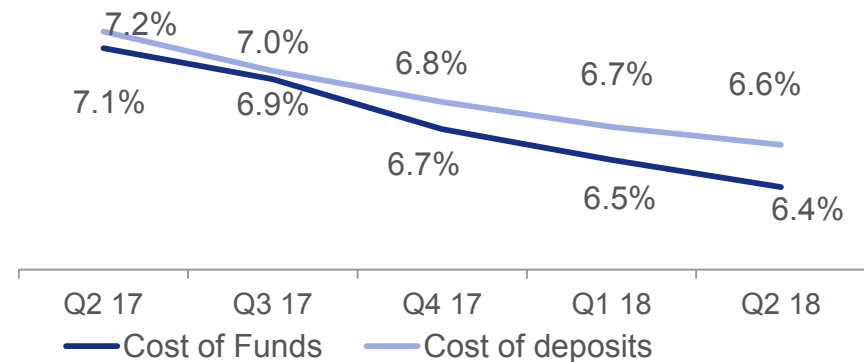
Yield	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
Total Investments	7.4%	8.0%	7.7%	7.6%	7.8%	7.8%
SLR	7.4%	7.5%	7.6%	7.5%	7.5%	7.5%
Non SLR	7.4%	8.9%	8.0%	7.7%	8.7%	8.5%

Improving NIM, Increased Investments for Enhancing Operations

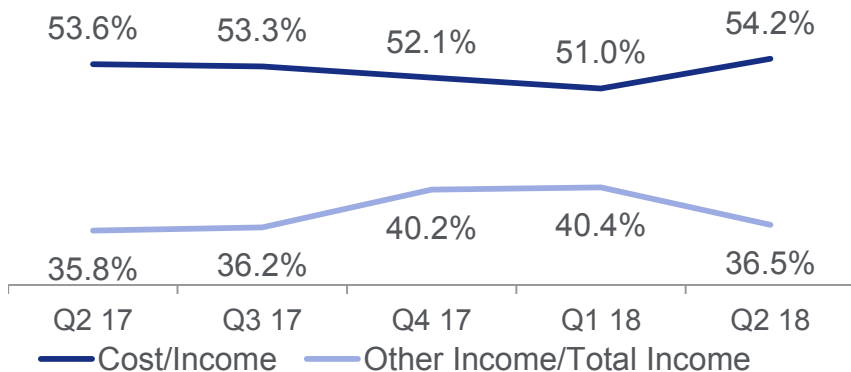
Quarterly Yields



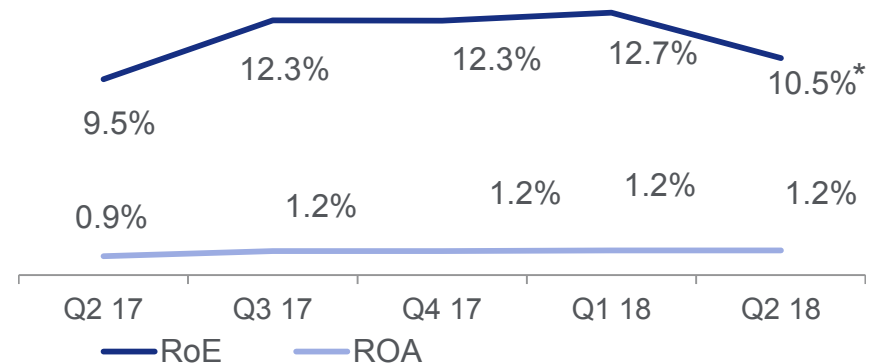
Cost of Funds, Deposits



Cost/Income & Other Income/Total Income



Return Ratios



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



Awards & Recognition

Key Events



- Raised Rs 1,680 crores of CET1 capital through a preferential issue of equity shares at Rs. 515 per share

Capital Raise

Insta-redemption solution for LIC mutual fund



- RBL Bank developed an insta redemption solution for LIC Mutual Fund. RBL Bank will assist 10,000+ customers of LIC MF Liquid Scheme receive money instantly

'High Growth - Private Sector Bank' award

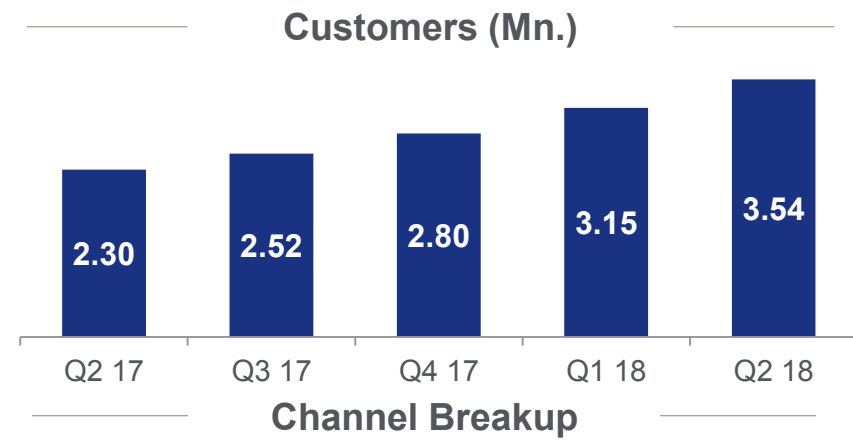
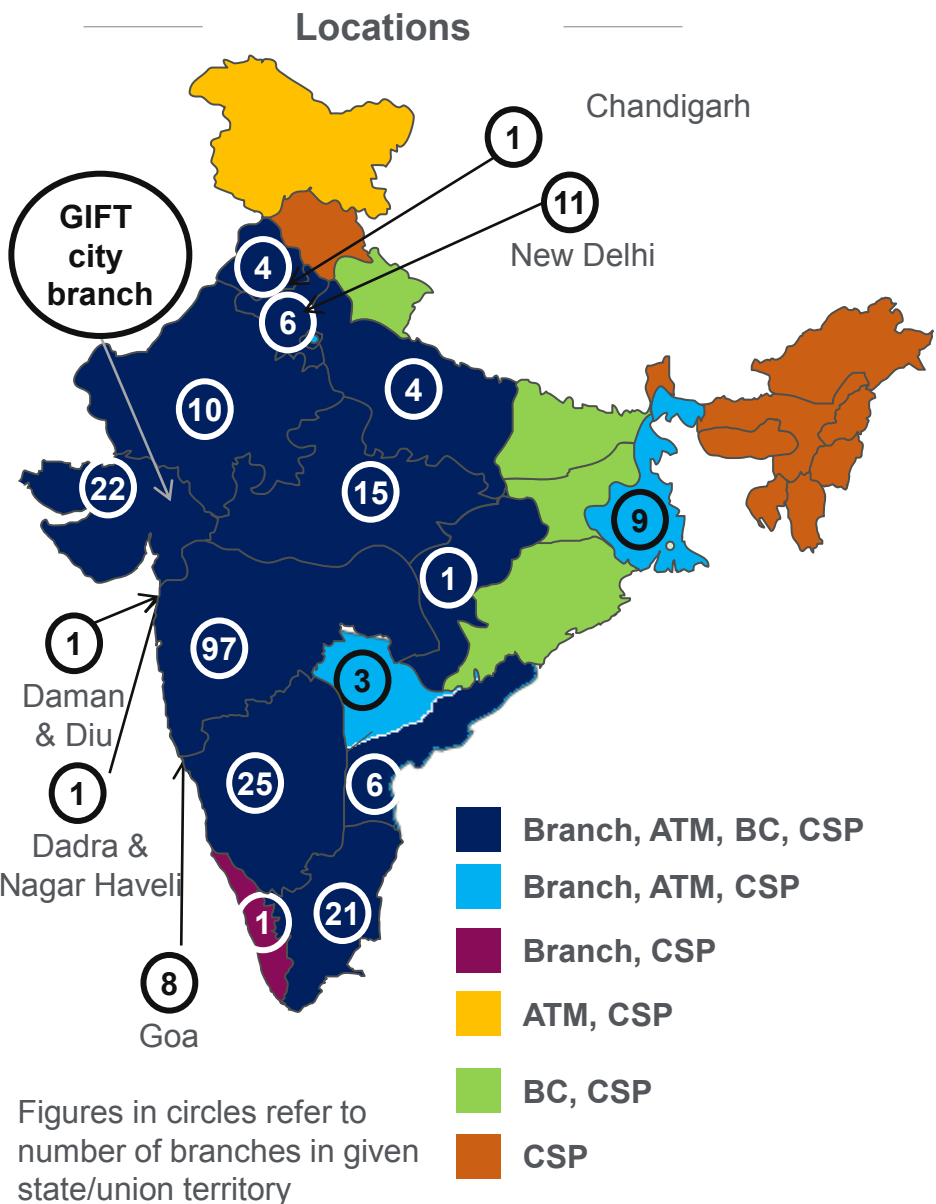


- RBL Bank received the 'High Growth - Private Sector Bank' award at the Dun & Bradstreet Banking Awards 2017!



Distribution Network

Our Growing & Multi-Layered Distribution Network



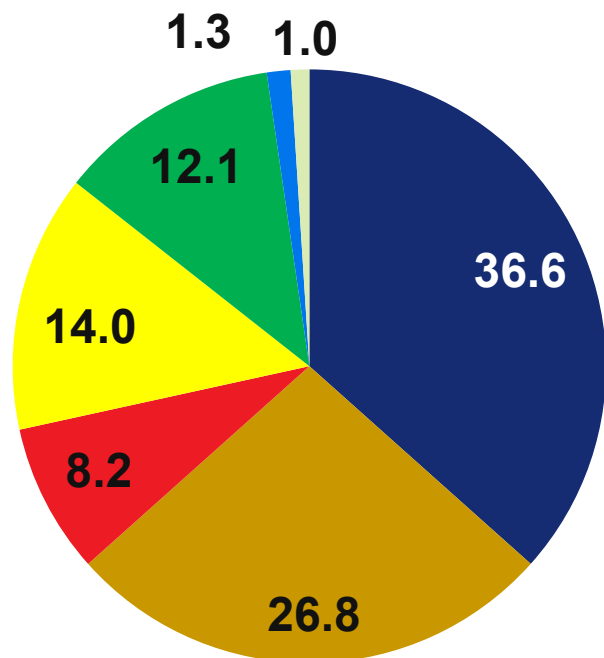
Channels	Number of transaction points			
	H1 18	H1 17	Q1 18	FY 17
Branch	246	201	244	239
Metro	83	67	82	78
Urban	41	32	41	40
Semi-urban	67	58	67	68
Rural	55	44	54	53
BC Branches	677 [#]	447	626	568
Microbanking	553	413	510	497
MSME	124	34	106	71
CSPs	80,071	40,899	67,696	57,614
ATMs	388	373	387	375



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —

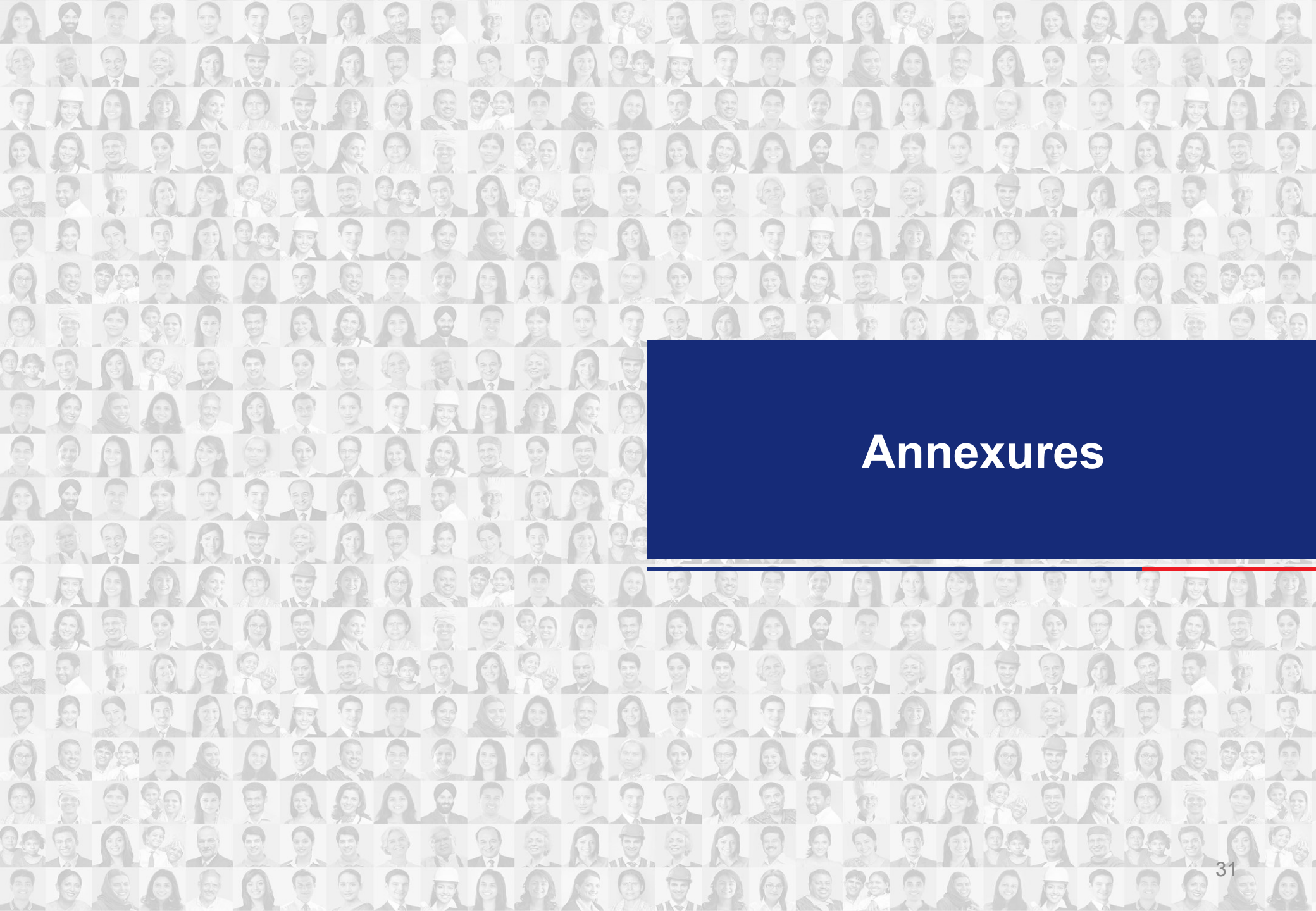


■ Individual/HUFs
 ■ VCF/MF/Insurance
 ■ Body Corporates
 ■ Others
 ■ Foreign Corporates
 ■ FPI
 ■ NRIs

Total Foreign holding – 42.1%.
Approved limit – 74%

Ratings

Instrument	Rating	Limits (Rs. Cr.)	Implication
Basel III compliant Tier II bonds	ICRA AA-hyb (Stable) (upgraded by one notch)	800	Instruments rated in this category are considered to have the highest degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	CARE AA- (Stable) ICRA A1+	4,000 (increased from Rs. 3,000 cr)	The lowest short term credit Risk
Medium term fixed deposit programme	ICRA MAA (Stable) (upgraded by one notch)		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

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. Shrinath Bolloju

Chief Operations Officer

Previously, Global Head Securities Transformation – Deutsche Bank Singapore

(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

Chief Risk Officer

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	Q2 18	Q2 17	Q1 18	H1 18	H1 17	FY 17
<u>Income</u>						
Interest Earned	1,091	902	1,043	2,134	1,766	3,713
Interest Expended	671	599	664	1,336	1,218	2,492
Net Interest Income	420	303	378	799	548	1,221
Other Income	241	169	257	498	337	755
Total Income	661	472	635	1,297	884	1,977
<u>Expenditure</u>						
Operating Expenses	358	253	324	682	481	1,056
Employee Cost	144	115	133	277	215	446
Premises Cost	30	23	29	59	47	99
Depreciation	21	14	19	40	28	62
Other Operating Expenses	163	101	143	307	191	449
Operating Profit	303	219	311	615	404	920
Provisions	75	78	94	169	121	239
On advances	66	41	90	157	80	197
On others	9	37	4	12	41	41
Profit Before Tax	228	141	217	445	283	681
Tax	78	51	76	153	96	235
Profit After Tax	151	90	141	292	187	446

Balance Sheet Statement

Particulars	H1 18	H1 17	Q1 18	FY 17
<u>Liabilities</u>				
Capital	416	370	377	375
Reserves and Surplus	5,877	3,660	4,113	3,960
Deposits	36,569	27,960	35,428	34,588
Borrowings	7,392	7,775	7,202	7,980
Other Liabilities	1,872	1,290	1,832	1,771
Total	52,125	41,056	48,952	48,675
<u>Assets</u>				
Cash & Balances with RBI	1,696	1,116	1,870	2,948
Balances with other banks	1,870	1,680	997	1,246
Investments (Net)	13,296	12,262	13,361	13,482
Advances (Net)	33,576	24,875	31,108	29,449
Fixed and Other Assets	1,686	1,122	1,617	1,550
Total	52,125	41,056	48,952	48,675

Our Recent History

Particulars	FY 10	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	H1 18
Net Worth	349	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,292
Deposits	1,585	2,042	4,739	8,341	11,599	17,099	24,349	34,588	36,569
Advances (Net)	1,170	1,905	4,132	6,376	9,835	14,450	21,229	29,449	33,576
Investments (Net)	507	892	2,334	5,571	6,518	9,792	14,436	13,482	13,296
Net Profit	19	12	66	92	93	207	292	446	292
CRAR (%)	34.1	56.4	23.2	17.1	14.6	13.1	12.9	13.7	16.6
Gross NPA (%)	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.44
Net NPA (%)	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78
Business per employee	3.9	4.4	6.7	7.9	7.7	9.1	11.8	13.1	13.0
No. of employees	704	907	1,328	1,859	2,798	3,465	3,872	4,902	5,397
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	11.45@

Thank you

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