



# Investor Presentation

## 3<sup>rd</sup> Quarter / 9 Month FY 17

January 20, 2017



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# Glossary and Key Notes

|       |                                       |        |  |
|-------|---------------------------------------|--------|--|
| 9M    | 9 months period ended December 31     | H1     | 6 month period ended September 30                          |
| AEPS  | Aadhaar Enabled Payment System        | KYC    | Know Your Customer   |
| Agri  | Agribusiness banking                  | LAP    | Loan Against Property                                      |
| APB   | Aadhaar Payment Bridge                | MF     | Mutual Funds   |
| API   | Application Programming Interface     | MFI    | Microfinance institution                                   |
| ARC   | Asset Reconstruction Company          | NABARD | National Bank for Agriculture and Rural Development        |
| ATM   | Automated Teller Machine              | NBFC   | Non Banking Financial Company                              |
| BBB   | Branch & Business Banking             | NFB    | Non Fund Based   |
| BC    | Business Correspondent                | NIM    | Net Interest Margin  |
| BD    | Bills Discounting                     | NNPA   | Net Non Performing Assets                                  |
| BFL   | Bajaj Finance Limited                 | NPA    | Non Performing Assets                                      |
| BIL   | Business Installment                  | NRI    | Non Resident Indian  |
| BIN   | Bank Identification Number            | OD     | Overdraft  |
| bps   | Basis Points                          | PCR    | Provision Coverage Ratio                                   |
| C&IB  | Corporate & Institutional Banking     | PIL    | Personal Installment Loan                                  |
| CAGR  | Compounded Annual Growth Rate         | PoS    | Point of Sale  |
| CASA  | Current Account and Savings Account   | Q2     | 3 month period ended September 30 ( July 1- September 30)  |
| CB    | Commercial Banking                    | Q3     | 3 month period ended December 31 ( October 1- December 31) |
| CBDT  | Central Board for Direct Taxes        | QoQ    | Quarter on Quarter   |
| CC    | Cash Credit                           | RBI    | Reserve Bank of India                                      |
| CEO   | Chief Executive Officer               | RIDF   | Rural Infrastructure Development Fund                      |
| CRAR  | Capital to Risk Weighted Assets Ratio | RoA    | Return on Assets   |
| CSP   | Customer Service Point                | RoE    | Return on Equity   |
| DCM   | Debt Capital Markets                  | RWA    | Risk Weighted Assets                                       |
| EMI   | Equated Monthly Installment           | S4A    | Scheme for Sustainable Structuring of Stressed Assets      |
| FI    | Financial Inclusion                   | SDR    | Strategic Debt Restructuring                               |
| FICC  | Fixed Income, Currency and Commodity  | SLR    | Statutory Liquidity Ratio                                  |
| FPI   | Foreign Portfolio Investor            | SMS    | Short Message Service                                      |
| FX    | Foreign Exchange                      | SR     | Security Receipts  |
| FY    | 12 month period ended March 31        | TD     | Term Deposits  |
| GNPA  | Gross Non Performing Assets           | UPI    | Unified Payments Interface                                 |
| G-Sec | Government Securities                 | VCF    | Venture Capital Funds                                      |
| GST   | Goods & Services Tax                  | YoY    | Year on Year   |

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# Key Performance Highlights

# Performance Overview

## Q3 FY 17 Financial Highlights



*Strong performance in a challenging environment*

*Good asset quality levels maintained*

*Significant increase in CASA; assisted by demonetization*

*Continue to invest in retail and mass banking*

*Performance tracking to Vision 2020*

Notes:  
Figures in brackets are Q3 FY 16 figures  
# including interim profits



# RBL Vision 2020



# Performance Benchmarks

|                               | RBL Vision 2020                         | Actual 9M FY 17                                   |
|-------------------------------|---|---|
| <b>Advances</b>               | 30-35% CAGR                             | 46%   |
| <b>CASA Ratio</b>             | 0.75 - 1% increase every year           | March 31, 2016: 18.6%<br>December 31, 2016: 23.2% |
| <b>Other Income %</b>         | ~ 1/3 <sup>rd</sup> of Net Total Income | 37.4%   |
| <b>Operational Efficiency</b> | Cost/Income ratio of 51% - 52% by 2020  | March 31, 2016: 58.6%<br>December 31, 2016: 54.0% |
| <b>Return Ratios</b>          | ~ 1.50% RoA by 2020                     | March 31, 2016: 0.98%<br>December 31 2016: 1.08%* |

Note: \* RoA is before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA for 9M FY17 would be 1.04%.



# Key Initiatives of Vision 2020



## Technology

Leveraging technology to acquire, engage and service clients



## Distribution

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



## Platforms

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



## Cross-sell

Enhancing cross-sell across all businesses



## Mass Banking

Increase presence in 'Mass Banking' - internal efforts, partnerships and acquisitions

# Key Fundamentals



*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

# Performance Highlights

| Parameter           | Q3 17 | Q3 16 | YoY | Q2 17            | QoQ | 9M 17            | 9M 16 | FY 16 |
|---------------------|-------|-------|-----|------------------|-----|------------------|-------|-------|
| Net Interest Income | 322   | 222   | 45% | 303              | 6%  | 869              | 579   | 819   |
| Other Income        | 182   | 110   | 66% | 169              | 8%  | 519              | 348   | 491   |
| Net Total Income    | 504   | 332   | 52% | 472              | 7%  | 1,388            | 927   | 1,310 |
| Operating Profit    | 235   | 149   | 58% | 219              | 7%  | 639              | 382   | 542   |
| Net Profit          | 129   | 81    | 59% | 109 <sup>#</sup> | 19% | 335 <sup>#</sup> | 208   | 292   |

| Parameter                    | Q3 17  | Q3 16  | Q2 17  | 9M 17  | 9M 16  | FY 16 |
|------------------------------|--------|--------|--------|--------|--------|-------|
| Other Income/Total Income    | 36.2%  | 33.0%  | 35.8%  | 37.4%  | 37.5%  | 37.5% |
| Cost/Income                  | 53.3%  | 55.1%  | 53.6%  | 54.0%  | 58.8%  | 58.6% |
| CRAR                         | 14.6%* | 13.7%* | 15.1%* | 14.6%* | 13.7%* | 12.9% |
| Net Interest Margin          | 3.4%   | 3.2%   | 3.4%   | 3.2%   | 3.1%   | 3.1%  |
| Credit Cost/Advances (bps)** | 56     | 69     | 89     | 73     | 58     | 62    |

# Net Profit is before exceptional item in Q2 FY17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net profit for Q2 17 – Rs.90 crore and for 9M 17 Rs. 316 crore . \* including interim profits; \*\*Annualized



# Performance Highlights (Contd.)

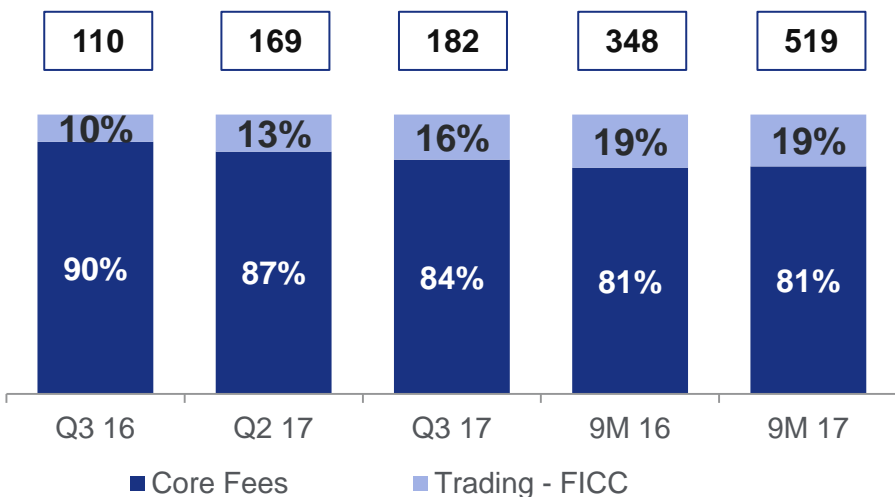
| Parameter  | 9M 17  | 9M 16  | YoY | H1 17  | QoQ | FY 16  |
|------------|--------|--------|-----|--------|-----|--------|
| Advances   | 26,773 | 18,300 | 46% | 24,875 | 8%  | 21,229 |
| Deposits   | 30,005 | 20,847 | 44% | 27,960 | 7%  | 24,349 |
| Investment | 12,838 | 10,068 | 28% | 12,262 | 5%  | 14,436 |

| Parameter | 9M 17   | 9M 16  | H1 17   | FY 16  |
|-----------|---------|--------|---------|--------|
| CASA      | 23.15%  | 18.22% | 19.89%  | 18.64% |
| GNPA      | 1.06%   | 1.08%  | 1.10%   | 0.98%  |
| NNPA      | 0.52%   | 0.69%  | 0.55%   | 0.59%  |
| PCR       | 60.96%  | 51.06% | 60.34%  | 55.86% |
| RoA       | 1.08%*  | 0.99%  | 1.01%*  | 0.98%  |
| RoE       | 11.95%* | 11.34% | 11.46%* | 11.32% |

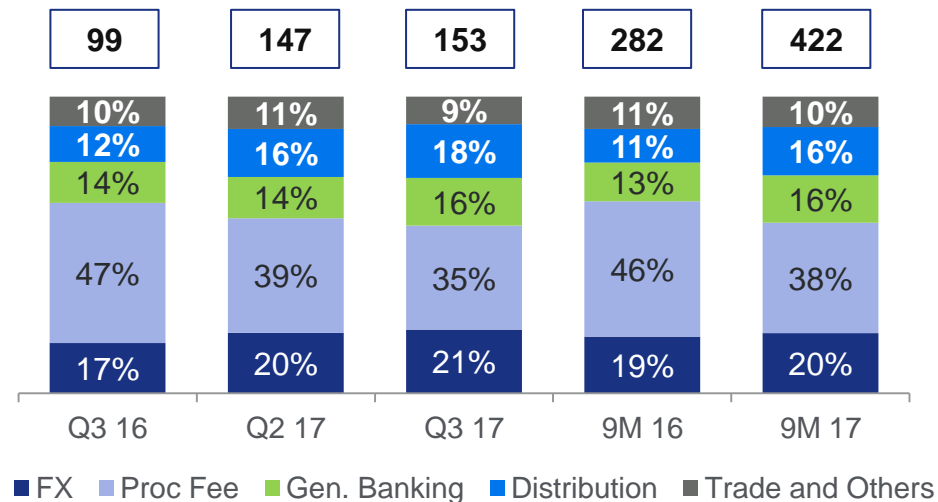
\* RoA and RoE are annualized and before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for 9M FY17 would be 1.04% and 11.44% respectively; RoA and RoE for H1FY17 would be 0.96% and 10.92% respectively

# Key Profit & Loss Parameters

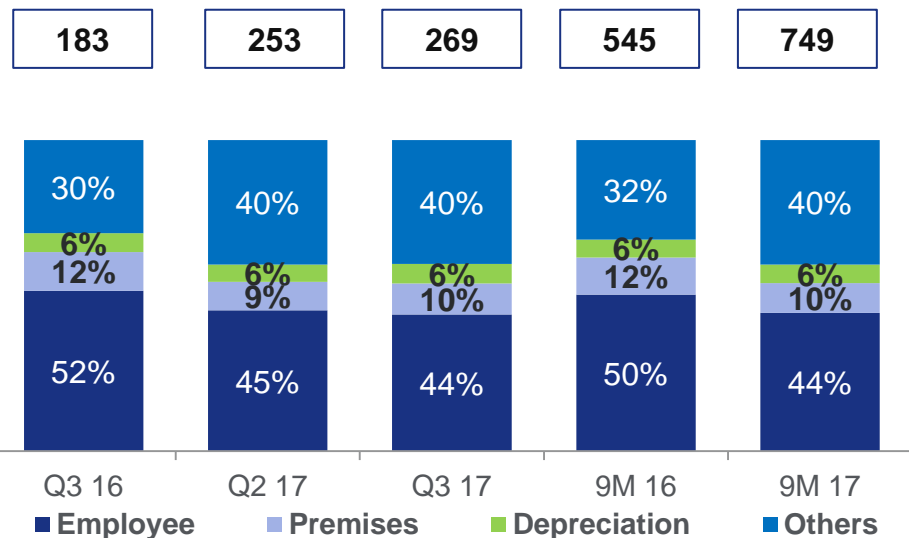
## Other Income breakup



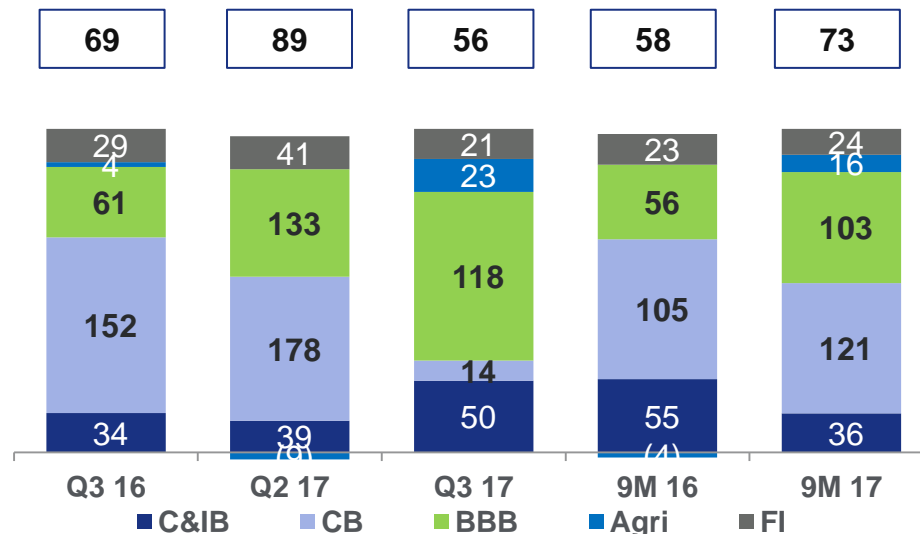
## Core Fee Income breakup



## Operating Expenses



## Credit Cost by Business (bps)



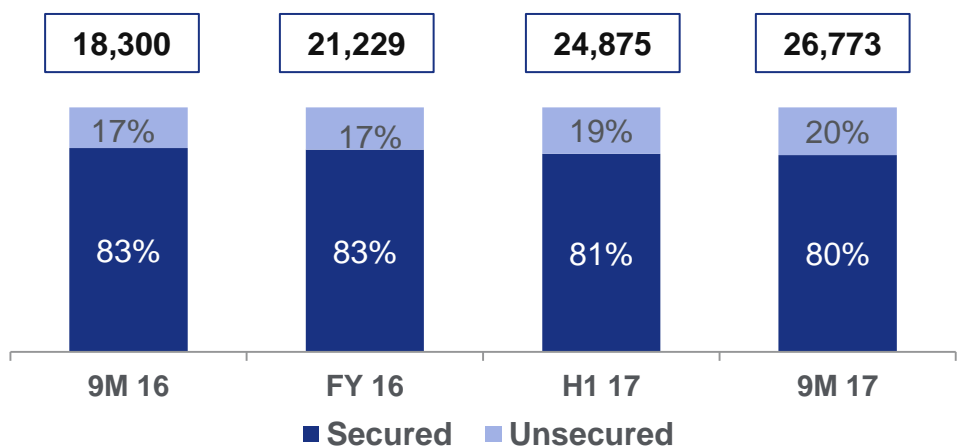
# Advances Breakup

|                      | 9M 17         | 9M 16         | YoY        | H1 17         | QoQ       | FY 16         | Yield<br>9M 17                         | Proportion |
|----------------------|---------------|---------------|------------|---------------|-----------|---------------|--|------------|
| <b>C&amp;IB</b>      | 11,544        | 6,940         | 66%        | 10,592        | 9%        | 8,186         | <b>Wholesale</b><br>10.01%<br>(11.03%) | <b>62%</b> |
| <b>CB</b>            | 5,034         | 4,276         | 23%        | 4,624         | 9%        | 4,689         |  |            |
| <b>Wholesale</b>     | <b>16,578</b> | <b>11,216</b> | <b>50%</b> | <b>15,216</b> | <b>9%</b> | <b>12,875</b> |  |            |
| <b>BBB</b>           | 4,789         | 3,062         | 48%        | 4,343         | 10%       | 3,465         | <b>Retail</b><br>13.47%<br>(13.42%)    | <b>38%</b> |
| <b>Agri</b>          | 1,747         | 1,461         | 20%        | 1,676         | 4%        | 1,756         |  |            |
| <b>DB &amp; FI</b>   | 3,659         | 2,561         | 43%        | 3,640         | 1%        | 3,133         |  |            |
| <b>Non-Wholesale</b> | <b>10,195</b> | <b>7,084</b>  | <b>40%</b> | <b>9,659</b>  | <b>6%</b> | <b>8,354</b>  |  |            |
| <b>Total</b>         | <b>26,773</b> | <b>18,300</b> | <b>46%</b> | <b>24,875</b> | <b>8%</b> | <b>21,229</b> |  |            |

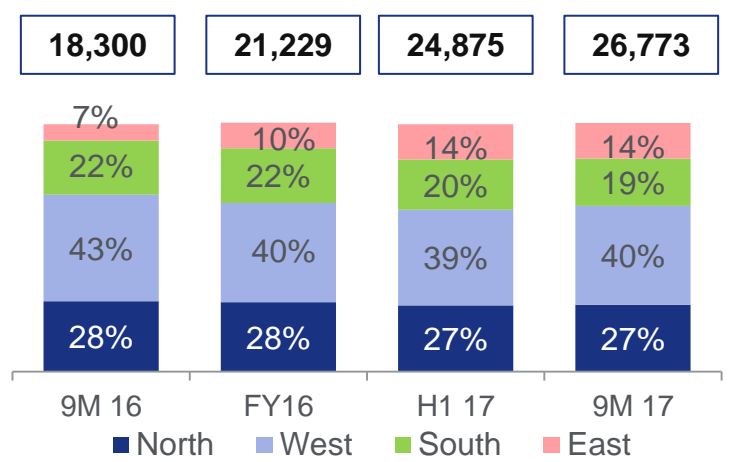
9M 16 yields in brackets

# Advances Breakup (Contd.)

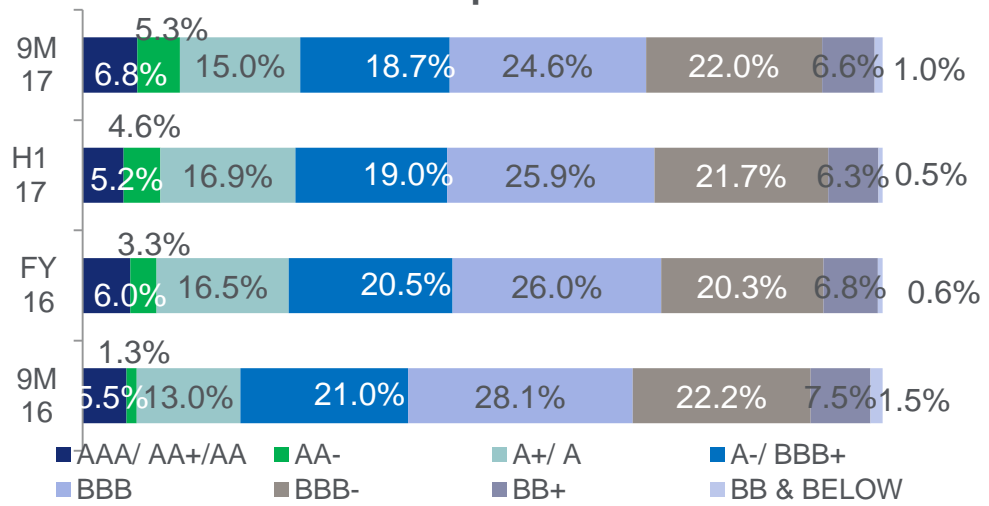
Break up of advances - Secured-Unsecured



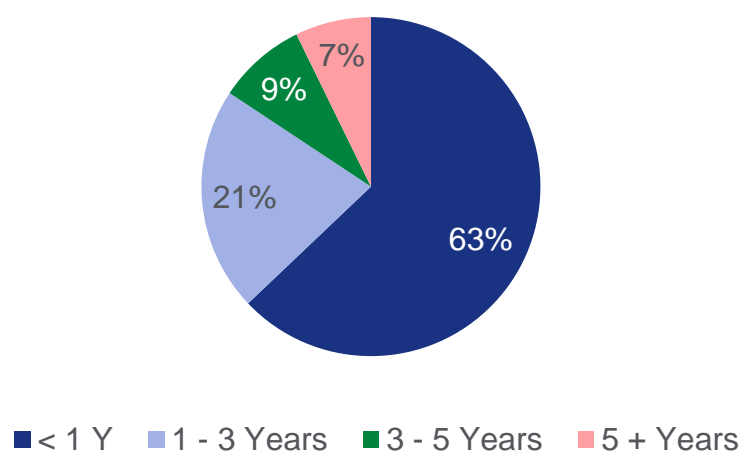
Geography



Breakup of rated exposures



Tenor of Advances (9M 17)





# Top 10 Industry Exposures and Break up of NFB Book

## Top 10 industry exposures\*

| Industry                    | Exposure | FB-NFB Split | % of Exposure |
|-----------------------------|----------|--------------|---------------|
| Construction                | 3,293    | 52 : 48      | 7.2%          |
| Retail / Distribution       | 2,511    | 74 : 26      | 5.5%          |
| Pharma                      | 2,148    | 79 : 21      | 4.7%          |
| NBFC-MFI                    | 2,062    | 97 : 3       | 4.5%          |
| Engineering                 | 1,819    | 55 : 45      | 4.0%          |
| Real estate                 | 1,737    | 98 : 2       | 3.8%          |
| Power                       | 1,711    | 58 : 42      | 3.7%          |
| Professional services       | 1,561    | 86 : 14      | 3.4%          |
| Oil & gas storage/ pipeline | 1,086    | 3 : 97       | 2.4%          |
| Fertilizer                  | 1,060    | 37 : 63      | 2.3%          |
| Hospitality                 | 858      | 95:5         | 1.9%          |

\* As of December 31,2016

## Non Fund Based Book

| Particulars                                     | 9M 17 | 9M 16 | H1 17 | FY 16 |
|---|-------|-------|-------|-------|
| Guarantees                                      | 6,960 | 4,150 | 6,436 | 4,966 |
| Letter of Credit                                | 1,279 | 671   | 656   | 616   |
| Acceptances, Endorsements and other Obligations | 647   | 647   | 826   | 679   |

# Asset Quality

|                                       | 9M 17  | 9M 16  | H1 17  | FY 16  |
|---------------------------------------|--------|--------|--------|--------|
| Movement of Gross NPAs                |        |        |        |        |
| Opening Balance                       | 208    | 111    | 208    | 111    |
| (+) Additions during the period       | 128    | 166    | 106    | 200    |
| (-) Upgrade                           | 13     | 11     | 13     | 11     |
| (-) Recoveries                        | 18     | 11     | 15     | 19     |
| (-) Write Offs                        | 20     | 55     | 12     | 73     |
| Closing Balance                       | 285    | 199    | 275    | 208    |
| Gross NPA (%)                         | 1.06%  | 1.08%  | 1.10%  | 0.98%  |
| Net NPA                               | 140    | 126    | 138    | 124    |
| Net NPA (%)                           | 0.52%  | 0.69%  | 0.55%  | 0.59%  |
| Provisioning Coverage Ratio (PCR) (%) | 60.96% | 51.06% | 60.34% | 55.86% |
| Slippage Ratio                        | 0.80%  | 1.52%  | 1.00%  | 1.38%  |
| Restructured %                        | 0.28%  | 0.21%  | 0.08%  | 0.09%  |
| Total Stressed Assets%                | 1.34%  | 1.29%  | 1.18%  | 1.07%  |

- **Net Security Receipts as a percentage of total assets at 0.02% down from 0.17% in December 2015**
- **No ARC sale during the quarter**
- **One instance of SDR during the quarter, included in Restructured assets**
- **No 5:25 Refinancing or S4A case done by the bank**

## — Gross NPA by business segment —

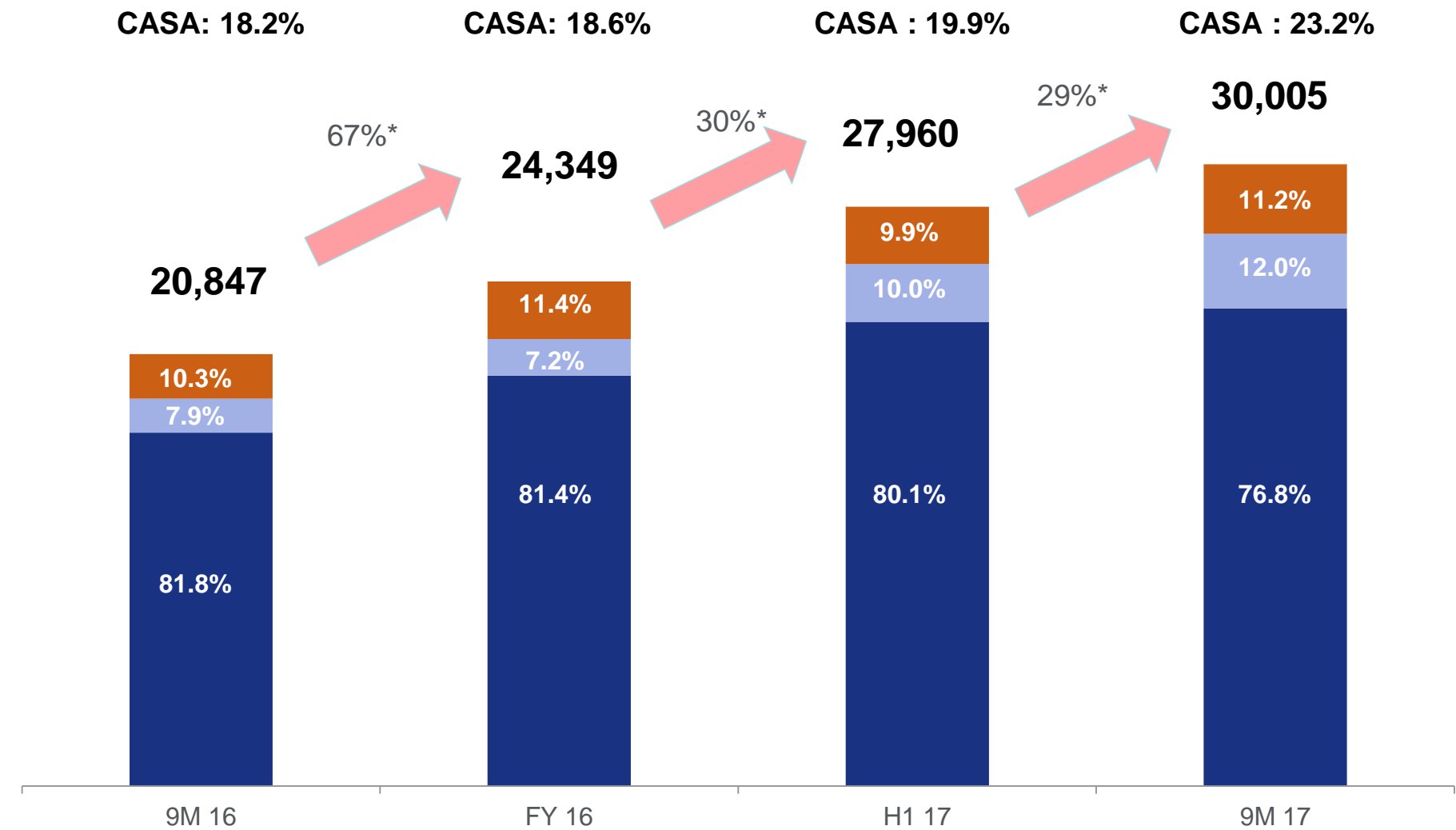
| Business segment | 9M 17        | 9M 16        | H1 17        | FY 16        |
|------------------|--------------|--------------|--------------|--------------|
| C&IB             | 37.8         | 17.1         | 37.8         | 17.1         |
| %                | 0.33%        | 0.21%        | 0.36%        | 0.21%        |
| CB               | 160.4        | 134.4        | 159.2        | 138.4        |
| %                | 3.29%        | 2.87%        | 3.44%        | 2.96%        |
| BBB              | 61.7         | 31.2         | 55.0         | 37.8         |
| %                | 1.29%        | 0.90%        | 1.26%        | 1.09%        |
| LAP              | 12.8         | 0.6          | 8.5          | 4.2          |
| BIL              | 10.8         | 3.9          | 7.8          | 3.4          |
| PIL              | 2.7          | 0.6          | 1.9          | 0.8          |
| Cards            | 8.4          | 2.9          | 8.2          | 4.6          |
| Others           | 27.0         | 23.2         | 28.6         | 24.8         |
| Agri             | 11.7         | 5.8          | 10.7         | 6.6          |
| %                | 0.67%        | 0.33%        | 0.64%        | 0.38%        |
| DB&FI            | 13.1         | 10.6         | 11.9         | 8.2          |
| %                | 0.36%        | 0.34%        | 0.33%        | 0.26%        |
| <b>Total</b>     | <b>284.7</b> | <b>199.2</b> | <b>274.6</b> | <b>208.1</b> |
| <b>Total (%)</b> | <b>1.06%</b> | <b>1.08%</b> | <b>1.10%</b> | <b>0.98%</b> |

# Capital Adequacy - Well Capitalized to Support Growth

| Particulars                | 9M 17         | 9M 16         | H1 17         | FY 16         |
|----------------------------|---------------|---------------|---------------|---------------|
| Tier 1 Capital Funds       | 4,120         | 2,898         | 3,991         | 2,972         |
| Tier 2 Capital Funds       | 846           | 83            | 837           | 491           |
| <b>Total Capital Funds</b> | <b>4,967</b>  | <b>2,981</b>  | <b>4,828</b>  | <b>3,463</b>  |
| <b>Total RWA</b>           | <b>34,073</b> | <b>21,693</b> | <b>32,040</b> | <b>26,761</b> |
| Tier 1 CRAR                | 12.1%         | 13.4%         | 12.5%         | 11.1%         |
| <b>Total CRAR*</b>         | <b>14.6%</b>  | <b>13.7%</b>  | <b>15.1%</b>  | <b>12.9%</b>  |
| RWA/Total Assets           | 77.4%         | 69.5%         | 78.0%         | 68.3%         |

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

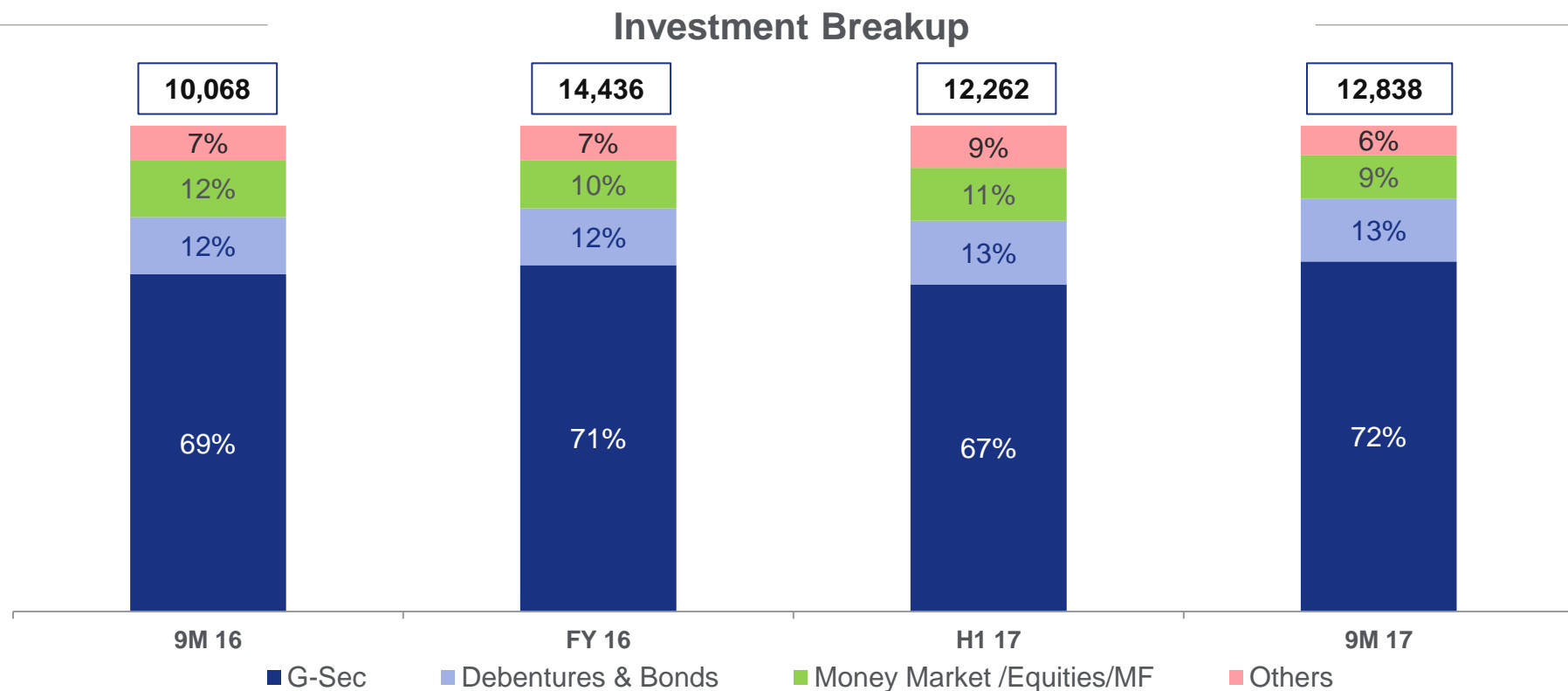
# Deposits Breakup



\* Annualised   ■ Term Deposits   ■ Savings Account   ■ Current Account



# Investment Breakup and Yields

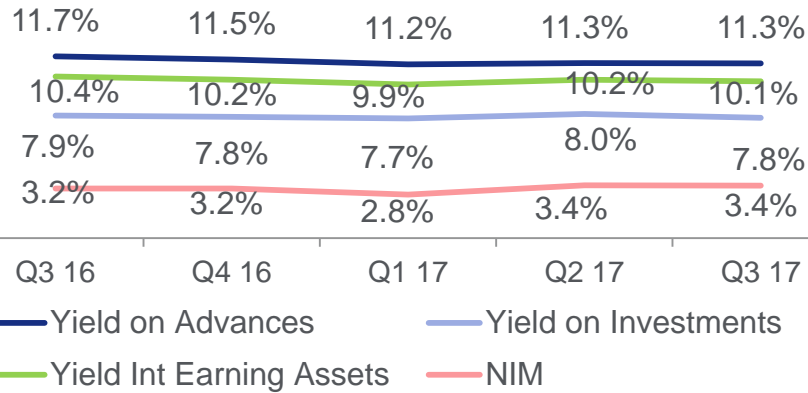


## Yield

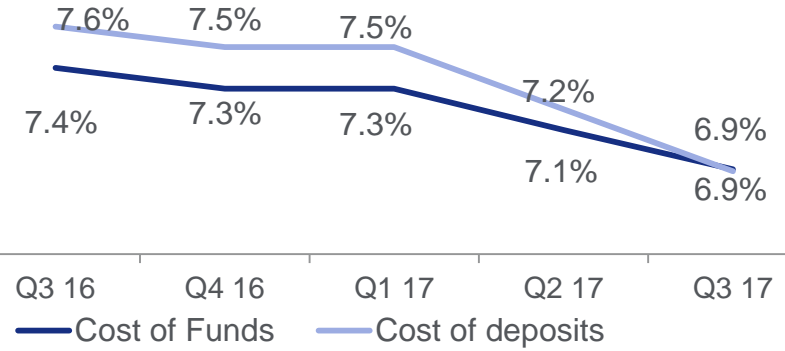
| Yield                    | Q3 17 | Q2 17 | Q3 16 | 9M 17 | 9M 16 |
|--------------------------|-------|-------|-------|-------|-------|
| <b>Total Investments</b> | 7.75% | 7.95% | 7.89% | 7.80% | 7.96% |
| <b>SLR</b>               | 7.51% | 7.53% | 7.81% | 7.49% | 7.84% |
| <b>Non SLR</b>           | 8.29% | 8.86% | 8.11% | 8.55% | 8.31% |

# Trends in Key Business Parameters

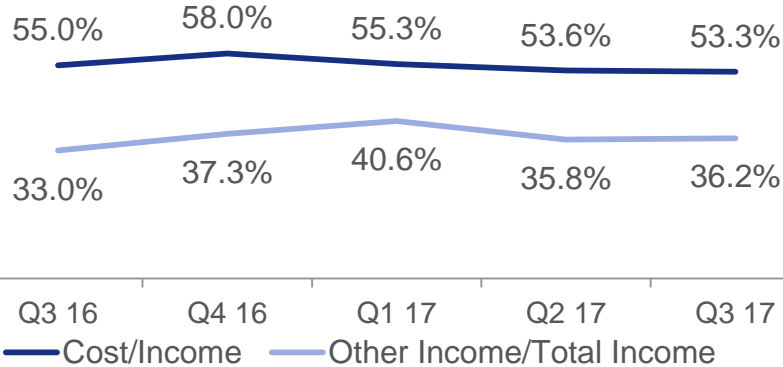
## Quarterly Yields



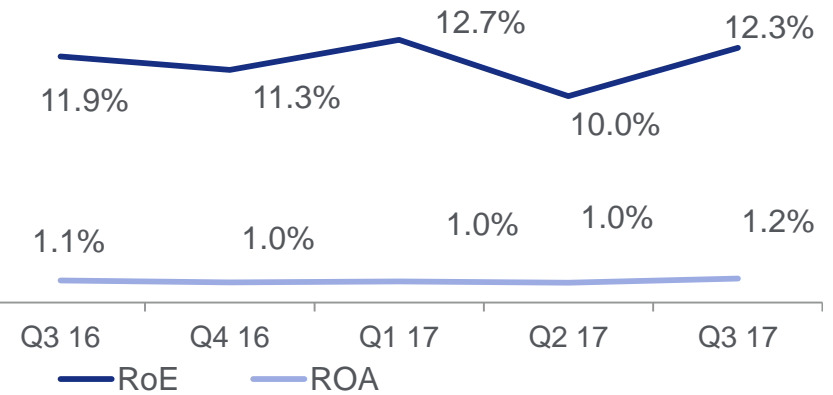
## Cost of Funds, Deposits



## Cost/Income & Other Income/Total Income



## Return Ratios\*



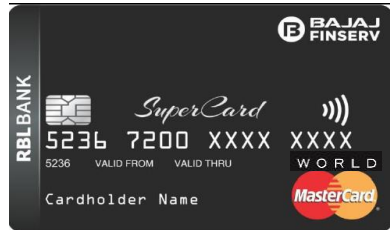
\*RoA and RoE are before exceptional item in Q2 FY 17, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for Q2FY17 would be 0.91% and 9.47% respectively



# New Initiatives and Recent Developments

# Digital/ technology led initiatives

## Partnership with Bajaj Finance



- Leverage BFL customer base of over 12M and strong branch network of 800 branches & 34,000+ distribution network.
- Deep customer insight and seamless integration through technology, big data analytics, customer profiling and micro-segmentation allowing for customized product offerings
- Digital origination - website, mobile app, SMS/email with pre-approved offers including EMI card limit (a category first).
- Co-branded card offers features of credit card, loan card (with separate loan limit), EMI card (no cost EMI at PoS) and cash card (no interest on cash withdrawal up to 50 days)

## Wallets & Merchant acquisition

- Powering prepaid wallets/cards, remittance service providers, merchant acquirers/aggregators by providing escrow accounts, BIN sponsorships, access to payment systems etc.
- Above also includes wallets that leverage RBL Bank's rural reach by providing wallets that serve needs of farmers

## API banking

- RBL has developed API based solutions which allow customers to seamlessly interact with RBL systems.
- Applications include instant redemption for MFs, faster disbursement of loans for NBFCs, instant fund transfers for co-operative societies, account opening and payments for newly formed payments banks, APIs for nodal accounts of aggregators, eKYC, bill payments etc.

# Digital/ technology led initiatives (contd.)

## Aadhaar based solutions



- First bank to launch APB system to enable MFIs to disburse loan amounts into Aadhaar enabled bank accounts through RBL Bank
- RBL uses AEPS to support MFIs in their collections by authenticating borrower using Aadhaar and biometric credentials & transferring funds from borrower to MFI's account
- E-KYC using Aadhaar allows RBL to open accounts for its own MFI customers in its core banking system in real-time

## Improved Mobile Banking Offering



- Launched RBL Chatpay to allows customers to do banking transactions seamlessly on WhatsApp, Facebook Messenger or any messaging platforms
- Launched RBL Pay, a mobile app for UPI transactions and SMS2Bank, an app that allows customers to use SMS banking without an internet connection
- Other features include Pay2Contact, view credit score, update Aadhaar details, contextual marketing (location based deals), missed called recharge & fingerprint based logins



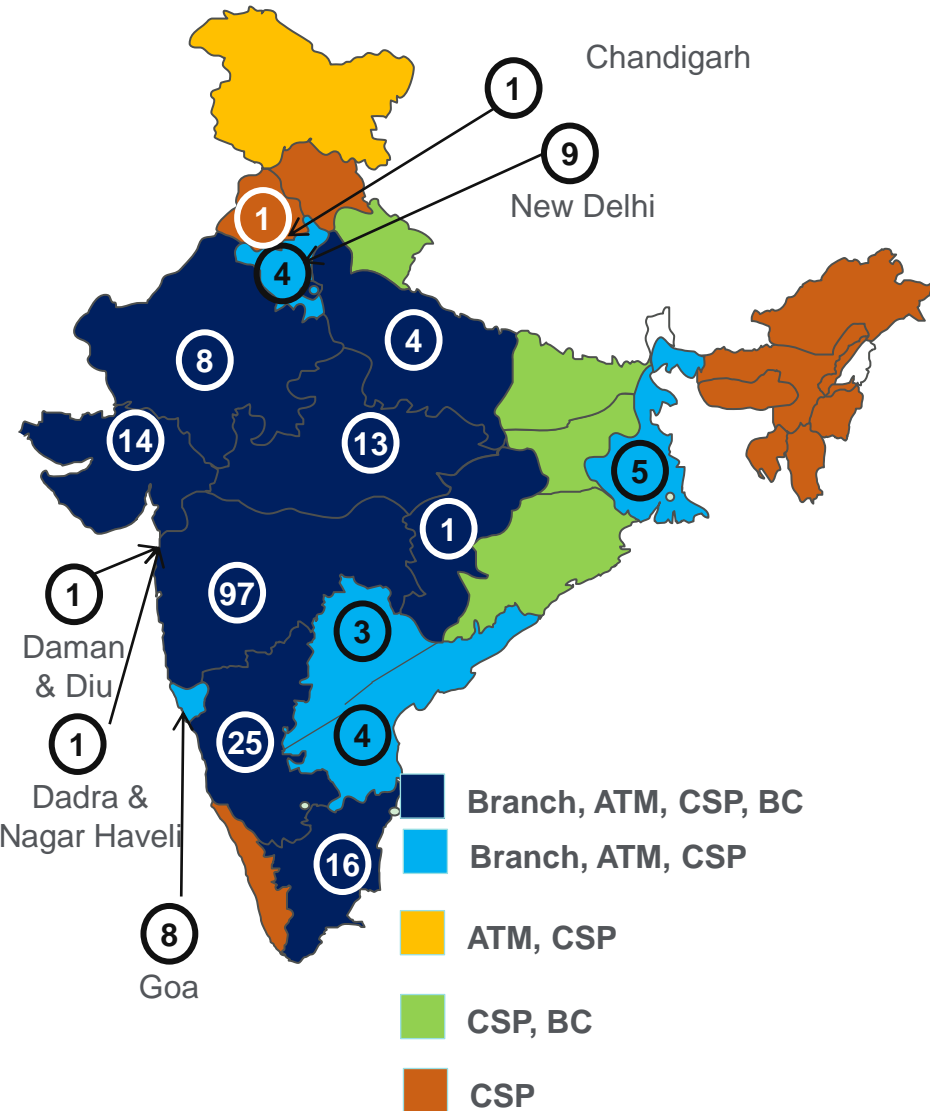


# Distribution Network

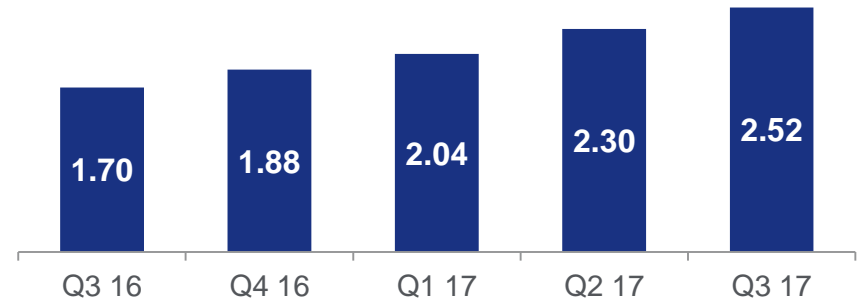


# Our Distribution Network

## Locations



## Customers (Mn.)



## Channel Breakup

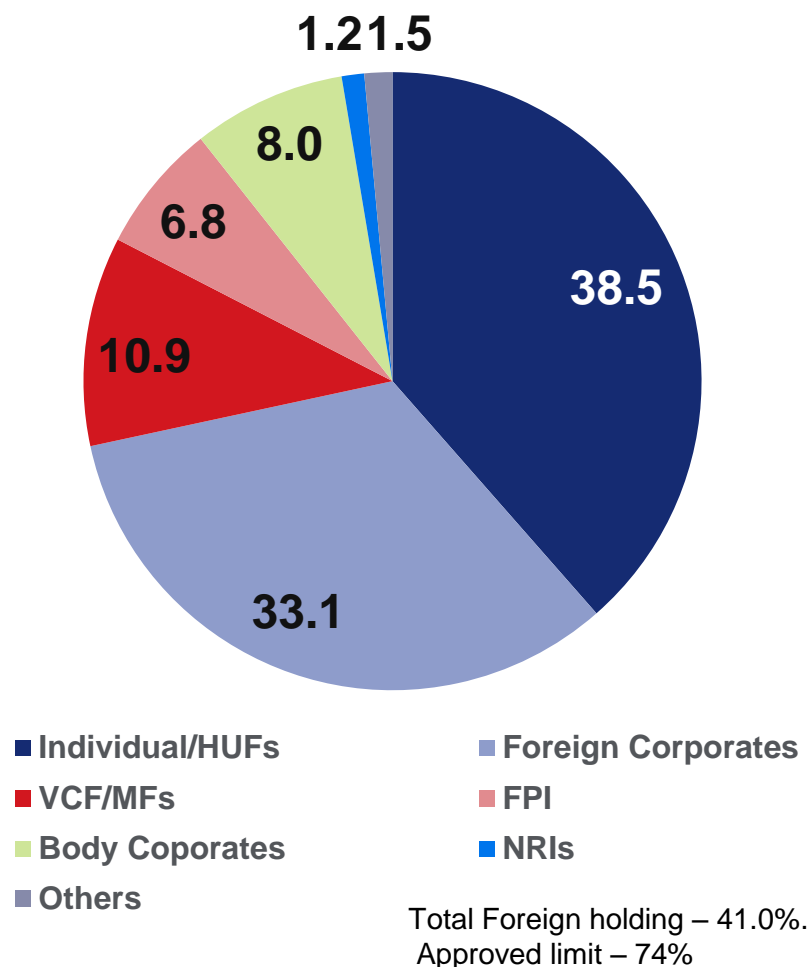
| Channels    | Number of transaction points (9M 17) | Number of transaction points (H1 17) |
|-------------|--------------------------------------|--------------------------------------|
| Branch      | 215                                  | 201                                  |
| Metro       | 73                                   | 67                                   |
| Urban       | 39                                   | 32                                   |
| Semi-urban  | 59                                   | 58                                   |
| Rural       | 44                                   | 44                                   |
| BC Branches | 471                                  | 429                                  |
| CSPs        | 48,507                               | 40,899                               |
| ATMs        | 374                                  | 373                                  |



# Shareholding Pattern & Ratings

# Shareholding Pattern & Ratings

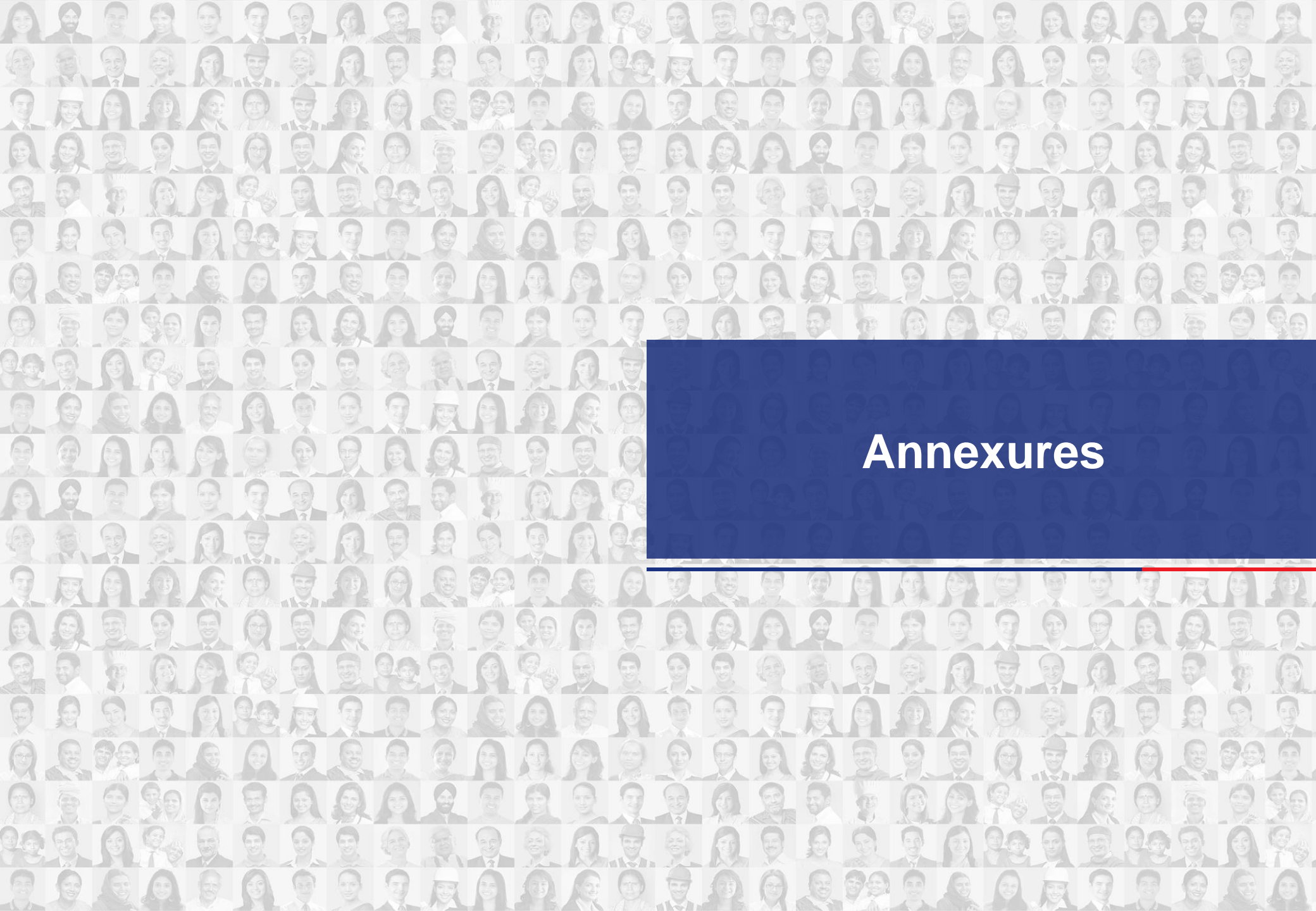
Shareholding by category (%)



Ratings

| Instrument                        | Rating by ICRA             | Limits (Rs. Cr.)                  | Implication   |
|-----------------------------------|----------------------------|-----------------------------------|---|
| Basel III compliant Tier II bonds | A+ hyb                     | 800                               | Instruments rated in this category are considered to have high degree of safety regarding timely servicing of financial obligations |
| Certificate of Deposits           | A1+                        | 3,000 (Enhancement from 2,250 cr) | The lowest short term credit Risk   |
| Fixed (Term) Deposits             | MAA- with a stable outlook |                                   | Low Credit Risk   |





# Annexures

# Professional and Experienced Leadership Team

## Board of Directors



**Mr. Vishwavir Ahuja**

*Managing Director and CEO*

*Previously, Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent*



**Mr. Palepu Sudhir Rao**

*Independent Director*

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



**Mr. Narayan Ramchandran**

*Chairman*

*Previously, CEO and Country Head of Morgan Stanley, India*



**Ms. Rama Bijapurkar**

*Independent Director*

*Wide Experience in Market Research, Market Strategy and Management Consulting*



**Mr. Girish Godbole**

*Independent Director*

*Involved in Micro Finance and rural sectors*



**Mr. Sivanandhan Dhanushkodi**

*Independent Director*

*Currently, Part-Time Security Advisor to RBI*

*Previously, Director General of Police, Maharashtra*



**Mr. Jairaj Purandare**

*Independent Director*

*Previously, Regional Managing Partner of PWC*



**Mr. Vimal Bhandari**

*Independent Director*

*Currently, Managing Director and CEO of Indostar Capital Finance*



**Mr. Prakash Chandra**

*Independent Director*

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



**Mr. Rajesh Kumar**

*RBI - Additional Director*

*Currently, General Manager of the Human Resources Department with Reserve Bank of India*



**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*

*Previously, Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent*



**Mr. Rajeev Ahuja**

*Head - Strategy, Retail, Transaction Banking & Financial Inclusion*  
*Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company*



**Mr. R. Gurumurthy**

*Head - Governance, Risk & Control*

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



**Mr. Andrew Gracias**

*Head - Financial Markets*

*Previously, associated with Bank of America and UBS*



**Mr. Brijesh Mehra**

*Head – Corporate, Institutional & Transaction Banking*

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



**Mr. Naresh Karia**

*Chief Financial Officer*

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



**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*



**Mr. Vincent Valladares**

*Head - Commercial Banking*

*Previously, Middle East Head – Commercial Banking, Citibank*



**Mr. Surinder Chawla**

*Head – Geography, Branch and Business Banking*

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



**Mr. Manoj Rawat**

*Head - Agri Business*

*Previously, associated with NABARD and Fullerton India*



# 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)*



**Mr. Rana Vikram Anand**  
*Head – Segments and Products, Branch & Business Banking*  
*Previously, associated with Royal Bank of Scotland*



**Mr. Rajeev Dewal**  
*Head - Legal*  
*Holds Bachelor's Degree in Science and Law from University of Bombay and Certified Associate of the Indian Institute of Bankers*



**Mr. Bhavtaran Singh (Sunny) Uberai**  
*Chief of Staff and Head - Change Management and Service Delivery*  
*Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore*



**Mr. Joginder Singh Rana**  
*Chief Operations Officer*  
*Previously, Asia Head of Citibank - Enterprise Risk Management for Consumer Bank Divisions; Director Of Citigroup Wealth Advisors India Pvt Ltd*



**Mr. Sanjay Sharma**  
*Head – Technology, Innovation and Customer Fulfilment*  
*Previously, associated with IDBI Intech*



**Mr. Bhaskar Niyogi**  
*Head – Enterprise Risk & Policy*  
*Previously, Chief General Manager at State Bank of India*



**Ms. Neeta Mukherji**  
*Chief Credit Officer*  
*Previously, associated with ICICI Bank, Asset Reconstruction Company (India) and GE Capital*



**Mr. Satish Dhawan**  
*Chief Infrastructure and Administration Officer*  
*Previously, Chief Executive Officer of DCM Estates*

# Profit & Loss Statement

| Particulars                                  | Q3 17      | Q3 16      | Q2 17      | 9M 17       | 9M 16      |
|--|------------|------------|------------|-------------|------------|
| <b>Income</b>                                |            |            |            |             |            |
| Interest Earned                              | 961        | 713        | 902        | 2727        | 1,982      |
| Interest Expended                            | 640        | 491        | 599        | 1858        | 1,403      |
| Net Interest Income                          | <b>322</b> | <b>222</b> | <b>303</b> | <b>869</b>  | <b>579</b> |
| Other Income                                 | <b>182</b> | <b>110</b> | <b>169</b> | <b>519</b>  | <b>348</b> |
| Total Income                                 | <b>504</b> | <b>332</b> | <b>472</b> | <b>1388</b> | <b>927</b> |
| <b>Expenditure</b>                           |            |            |            |             |            |
| Operating Expenses                           | <b>269</b> | <b>183</b> | <b>253</b> | <b>749</b>  | <b>545</b> |
| Employee Cost                                | 118        | 94         | 115        | 333         | 274        |
| Premises Cost                                | 25         | 24         | 23         | 72          | 71         |
| Depreciation                                 | 17         | 11         | 14         | 44          | 32         |
| Other Operating Expenses                     | 109        | 53         | 101        | 300         | 168        |
| Operating Profit                             | <b>235</b> | <b>149</b> | <b>219</b> | <b>639</b>  | <b>382</b> |
| Provisions                                   | <b>36</b>  | <b>32</b>  | <b>50</b>  | <b>128</b>  | <b>77</b>  |
| On advances                                  | 34         | 33         | 41         | 114         | 73         |
| On others                                    | 2          | -1         | 9*         | 14          | 4          |
| Profit Before Tax (before exceptional item*) | <b>199</b> | <b>118</b> | <b>169</b> | <b>510</b>  | <b>305</b> |
| Profit Before Tax                            | <b>199</b> | <b>118</b> | <b>141</b> | <b>482</b>  | <b>305</b> |
| Tax  | 70         | 37         | 51         | 166         | 97         |
| Profit After Tax (before Exceptional Item*)  | <b>129</b> | <b>81</b>  | <b>109</b> | <b>335</b>  | <b>208</b> |
| Profit After Tax                             | <b>129</b> | <b>81</b>  | <b>90</b>  | <b>316</b>  | <b>208</b> |

\* Includes a pre-tax charge of Rs.28.46 crore towards marking a strategic investment to book value, being the acquisition of 9.9% equity stake in Utkarsh Micro Finance Limited in September 2016, which is held in 'Available for Sale' category (treated as an exceptional item).

# Balance Sheet Statement

| Particulars               | 9M 17         | 9M 16         | H1 17         | FY 16         |
|---------------------------|---------------|---------------|---------------|---------------|
| <b><u>Liabilities</u></b> |               |               |               |               |
| Capital                   | 373           | 323           | 370           | 325           |
| Reserves and Surplus      | 3,815         | 2,630         | 3,660         | 2,665         |
| Deposits                  | 30,005        | 20,847        | 27,960        | 24,349        |
| Borrowings                | 8,426         | 6,333         | 7,775         | 10,536        |
| Other Liabilities         | 1,400         | 1,083         | 1,290         | 1,287         |
| <b>Total</b>              | <b>44,019</b> | <b>31,216</b> | <b>41,055</b> | <b>39,161</b> |
| <b><u>Assets</u></b>      |               |               |               |               |
| Cash & Balances with RBI  | 1,847         | 961           | 1,116         | 1,340         |
| Balances with other banks | 1,327         | 969           | 1,680         | 1,110         |
| Investments (Net)         | 12,838        | 10,068        | 12,262        | 14,436        |
| Advances (Net)            | 26,773        | 18,300        | 24,875        | 21,229        |
| Fixed and Other Assets    | 1,234         | 919           | 1,122         | 1,046         |
| <b>Total</b>              | <b>44,019</b> | <b>31,216</b> | <b>41,055</b> | <b>39,161</b> |

# Our 10 year History

| Particulars           | FY 07 | FY 08 | FY 09 | FY 10 | FY 11 | FY 12 | FY 13 | FY 14  | FY 15  | FY 16  | 9M 17  |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| Net Worth             | 196   | 320   | 338   | 349   | 1,075 | 1,131 | 1,594 | 2,012  | 2,224  | 2,960  | 4,188  |
| Deposits              | 876   | 1,101 | 1,307 | 1,585 | 2,042 | 4,739 | 8,341 | 11,599 | 17,099 | 24,349 | 30,005 |
| Advances (Net)        | 531   | 586   | 801   | 1,170 | 1,905 | 4,132 | 6,376 | 9,835  | 14,450 | 21,229 | 26,773 |
| Investments (Net)     | 316   | 361   | 405   | 507   | 893   | 2,334 | 5,571 | 6,518  | 9,792  | 14,436 | 12,838 |
| Net Profit            | 3     | 17    | 31    | 19    | 12    | 66    | 93    | 93     | 207    | 293    | 335    |
| CRAR (%)              | 34.3  | 49.2  | 42.3  | 34.1  | 56.4  | 23.2  | 17.1  | 14.6   | 13.1   | 12.9   | 14.6   |
| Gross NPA (%)         | 6.81  | 6.01  | 2.13  | 2.33  | 1.12  | 0.80  | 0.40  | 0.79   | 0.77   | 0.98   | 1.06   |
| Net NPA (%)           | 1.92  | 0.99  | 0.68  | 0.97  | 0.36  | 0.20  | 0.11  | 0.31   | 0.27   | 0.59   | 0.52   |
| Business per employee | 2.5   | 3.1   | 3.7   | 3.9   | 4.4   | 6.7   | 7.9   | 7.7    | 9.1    | 11.8   | 12.0   |
| No. of employees      | 553   | 544   | 565   | 704   | 907   | 1,328 | 1,859 | 2,798  | 3,465  | 3,872  | 4,736  |
| Return on Assets (%)  | 0.31  | 1.31  | 1.96  | 1.05  | 0.53  | 1.38  | 1.09  | 0.68   | 1.05   | 1.01   | 1.08*  |
| Return on Equity (%)  | 1.5   | 5.3   | 8.9   | 5.4   | 1.7   | 5.9   | 6.7   | 5.1    | 8.4    | 10.8   | 12.0*  |

\*Net Profit, RoA and RoE are before exceptional item in Q2 FY17 i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net Profit, RoA and RoE for 9M FY17 would be Rs.316 crore, 1.04% and 11.44% respectively

# including interim profits

# Thank you

Contact us at:

[ir@rblbank.com](mailto: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