



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 Performing 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

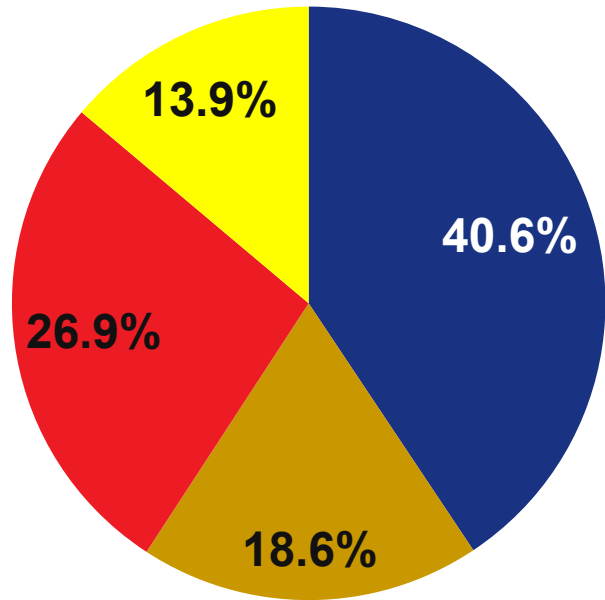
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

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%

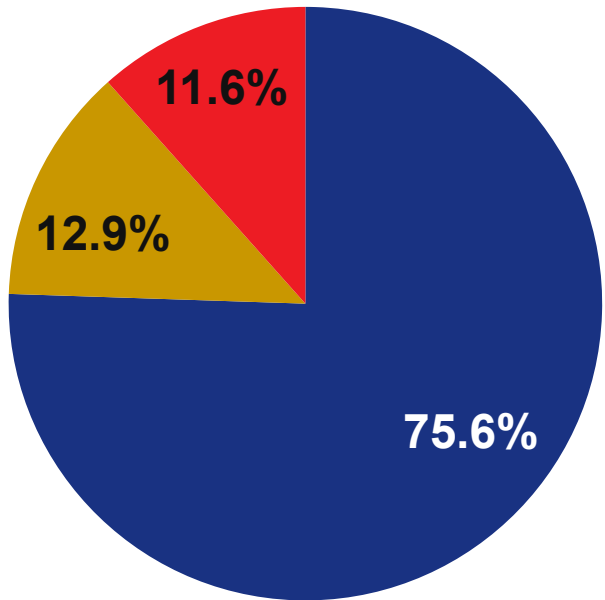
Key Indicators – Business Breakup

— 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 %	~ 1/3 rd 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)



Distribution

Enhancing distribution through a combination of owned branches, and BCs

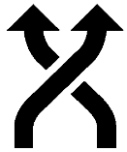
266 own branches, 847 BC branches (including 199 Banking Outlets) serve over 4.9 Mn customers pan-India



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*



Cross-sell

Enhancing cross-sell across all businesses

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



Mass Banking

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

Extending network to individual loans in rural areas and offering deposits, insurance, DBT and remittance services

Pilot partnership underway in affordable housing

Our Fundamentals Have Resulted in Consistent Strong Performance

Guiding Principles

1. Focus on Effective Risk Management and Asset Quality

2. Prudent and profitable growth

3. Customer-centric and relationship approach

4. Focus on Operational Quality and Scalability

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



Key Pillars

Robust corporate governance framework and processes

Broad Based Shareholder and Strong Capital Base

Professional and experienced management team

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

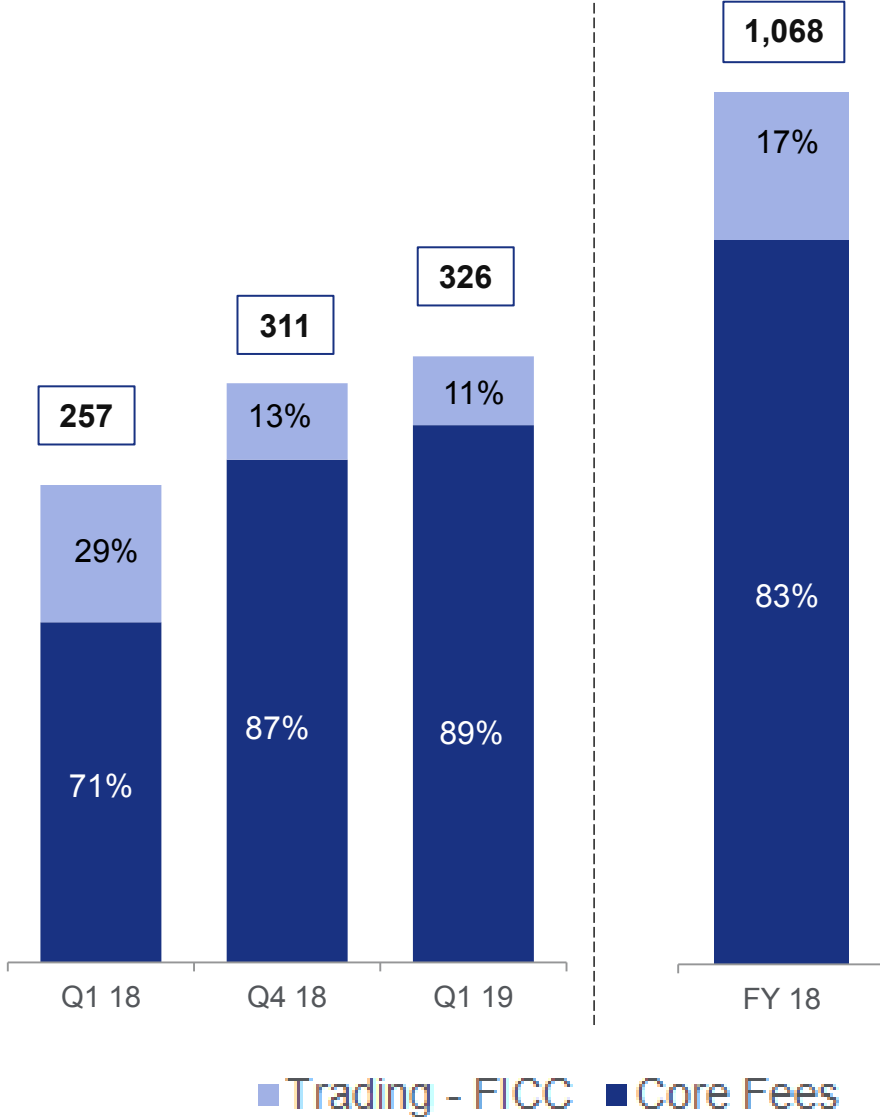
Parameter	June 30, 2018	June 30, 2017	YoY
Advances	42,198	31,108	36%
Deposits	44,950	35,428	27%
Investment	14,241	13,361	7%

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%

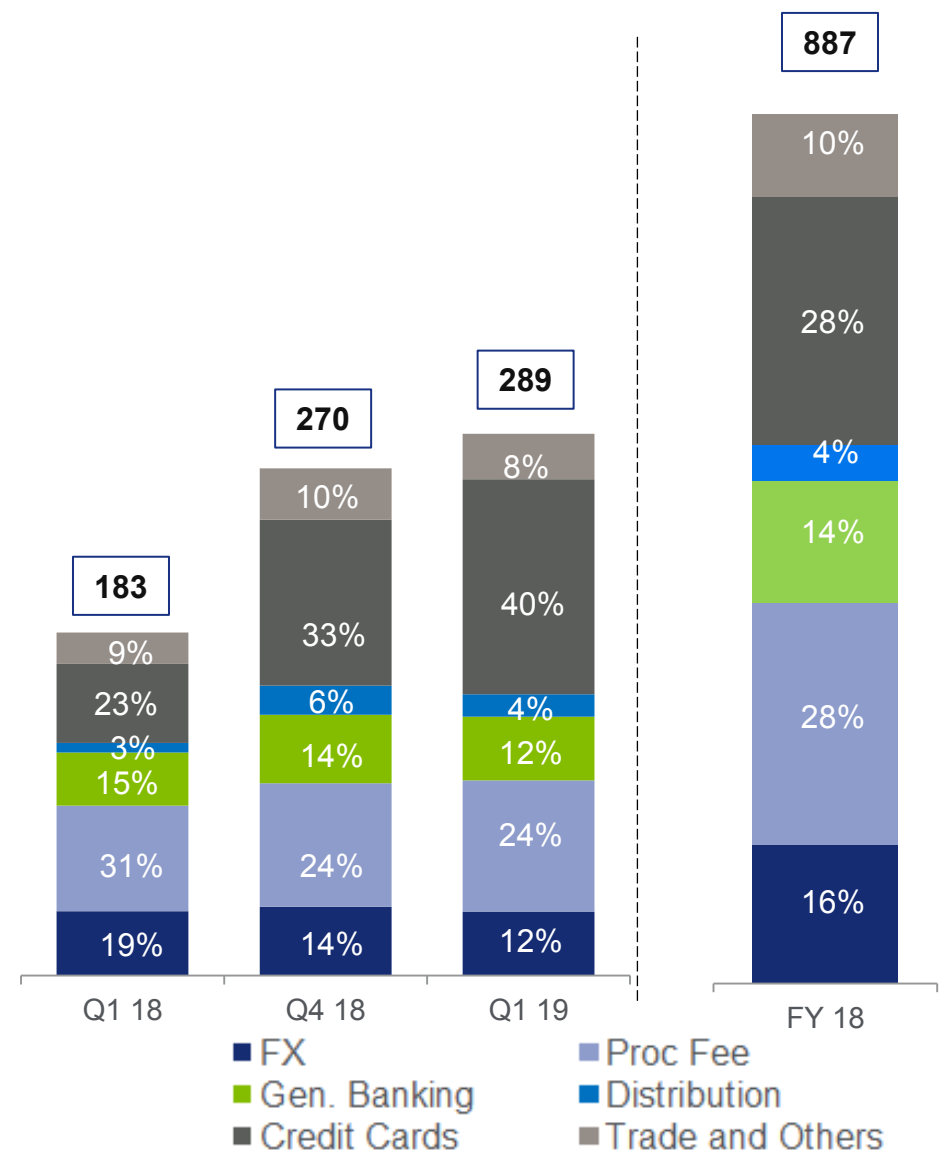
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

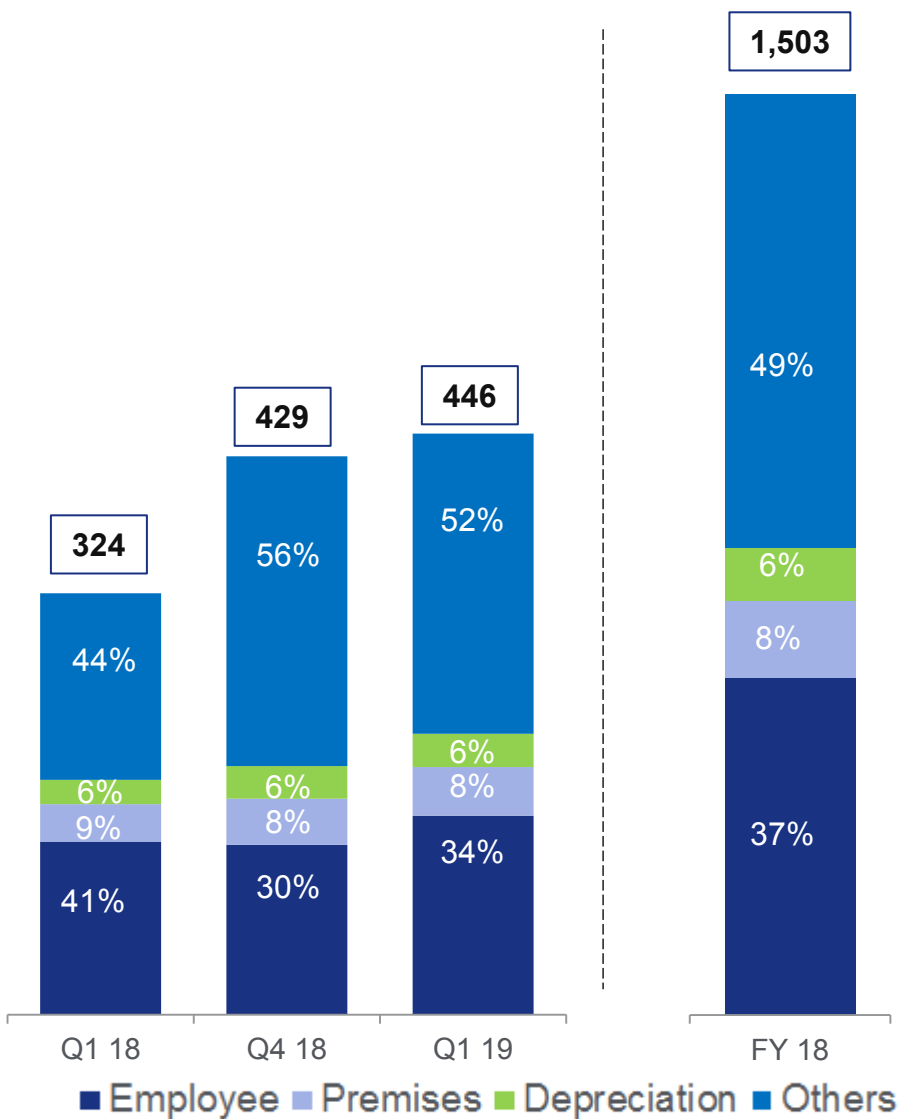


Core Fee Income Breakup

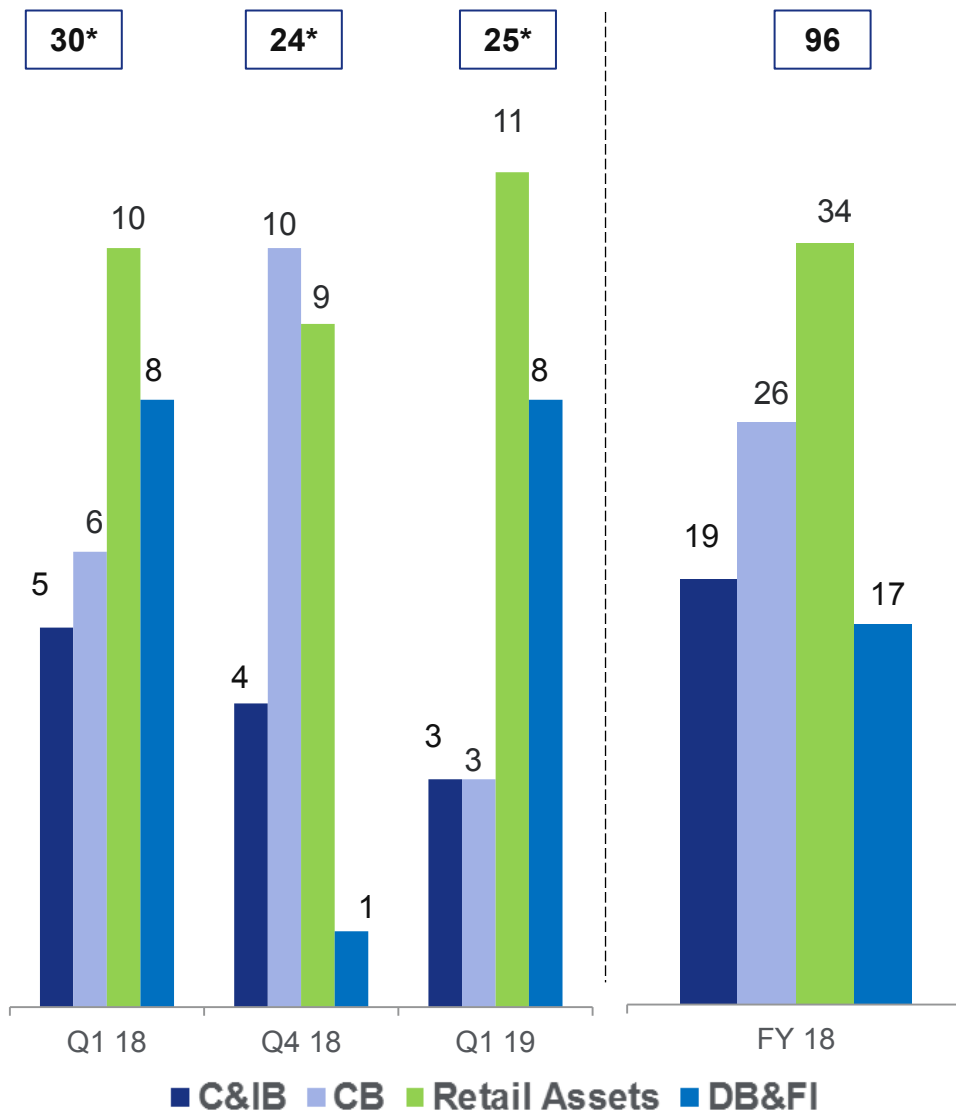


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



Changing Advances Mix Helping NIMs

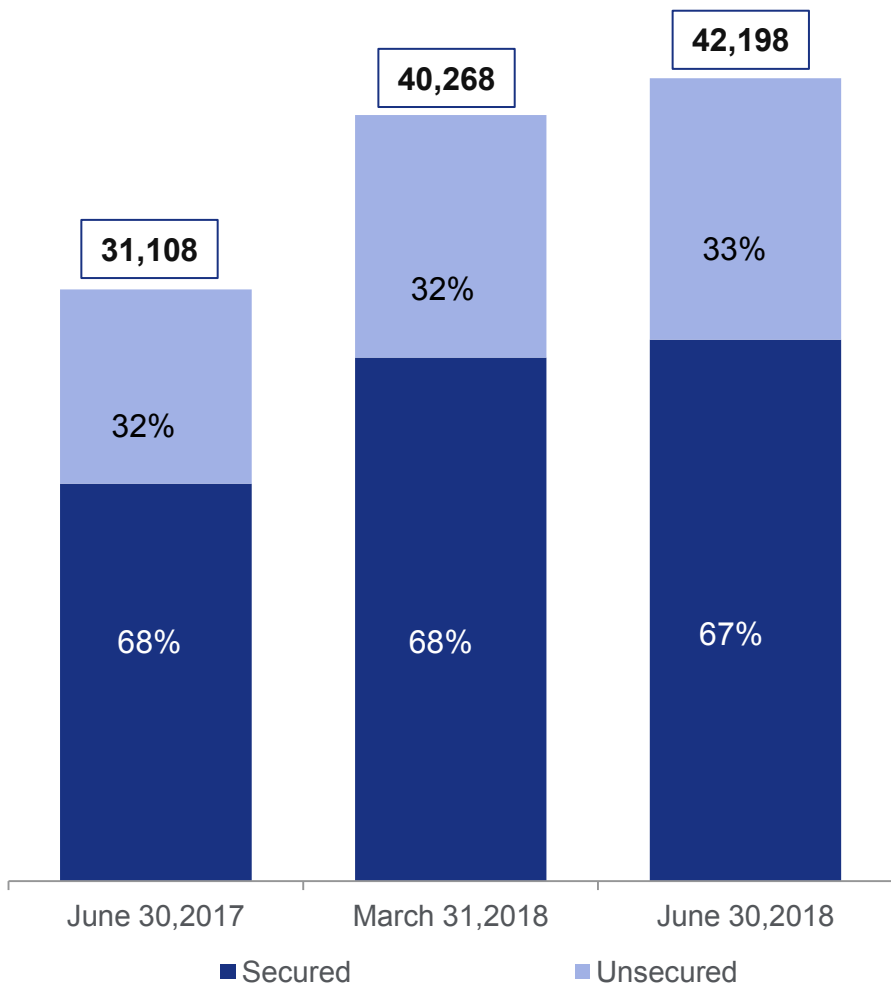
	June 30,2018	June 30,2017	YoY	Yield Q1 19	Proportion
C&IB	17,149	13,079	31%	8.53% (9.23%)	59%
CB	7,837	6,014	30%		
Wholesale	24,986	19,092	31%	14.04% (12.93%)	41%
Retail Assets	11,361	7,820	45%		
<i>Of which Retail Agri</i>	<i>1,525</i>	<i>1,751</i>	<i>-13%</i>		
DB & FI	5,851	4,196	39%		
<i>Micro-banking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

Q1 18 yields in brackets

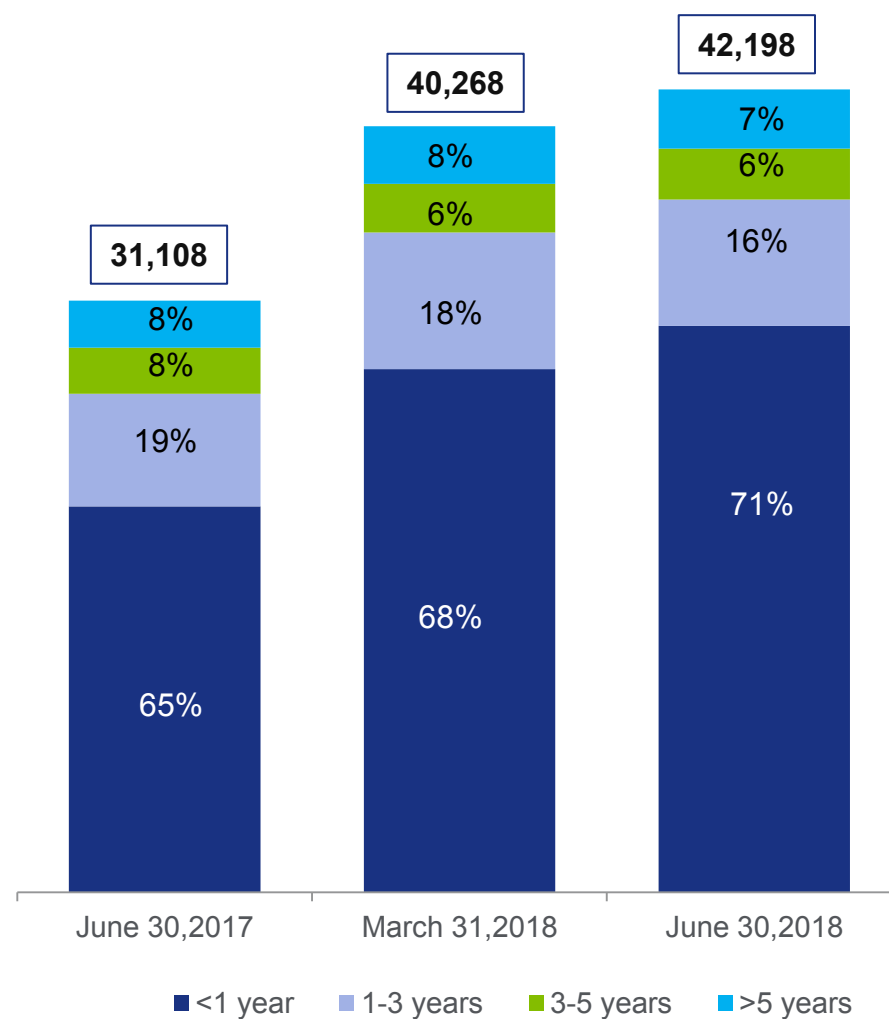
Agri Business has been restructured with agri value chain now part of CB and retail agri now part of retail assets

Diversified Loan Portfolio and Tenor

Break up of advances - Secured/Unsecured



Tenor of Advances

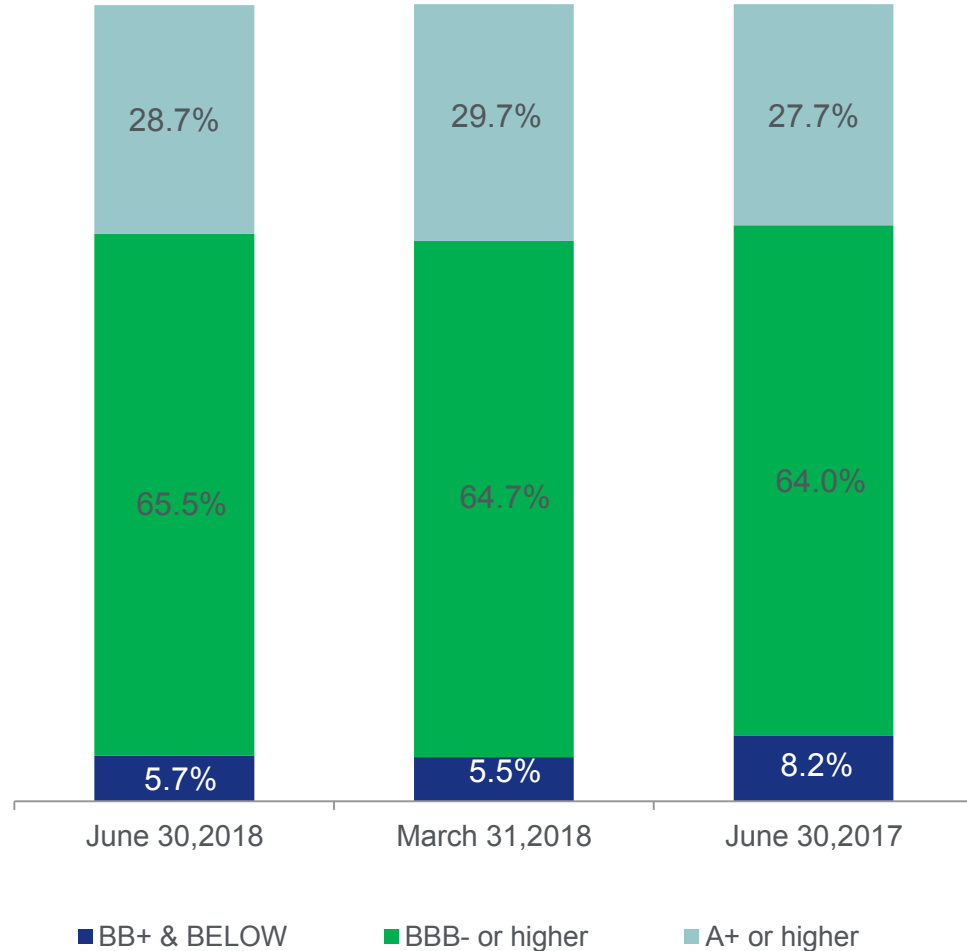


Stable Borrowers' Rating Profile

Breakup of rated exposures*

June 30,2018 March 31,2018 June 30,2017

Rating	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	16.5	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

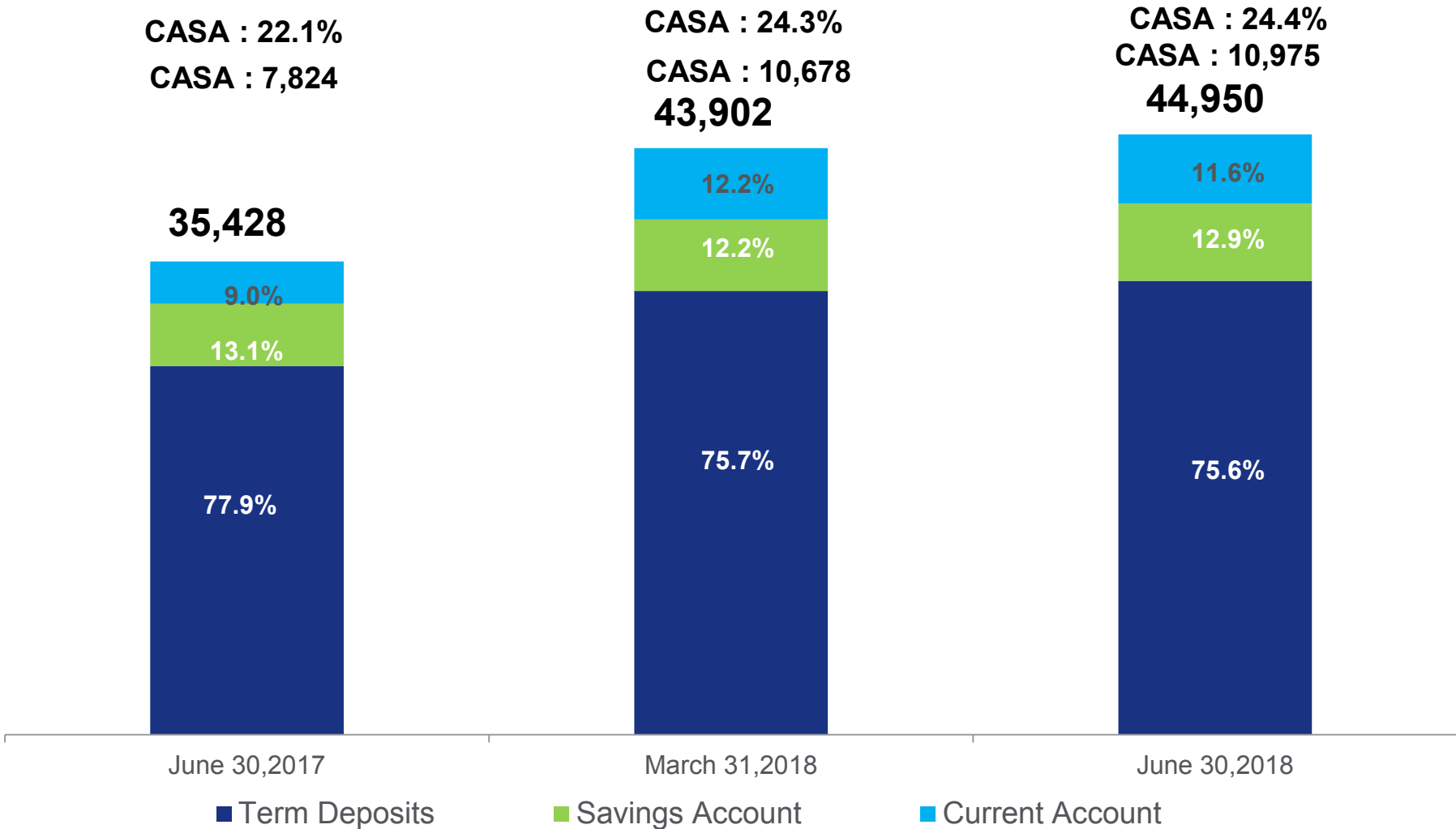
Capital Adequacy - Well Capitalized to Support Growth

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%

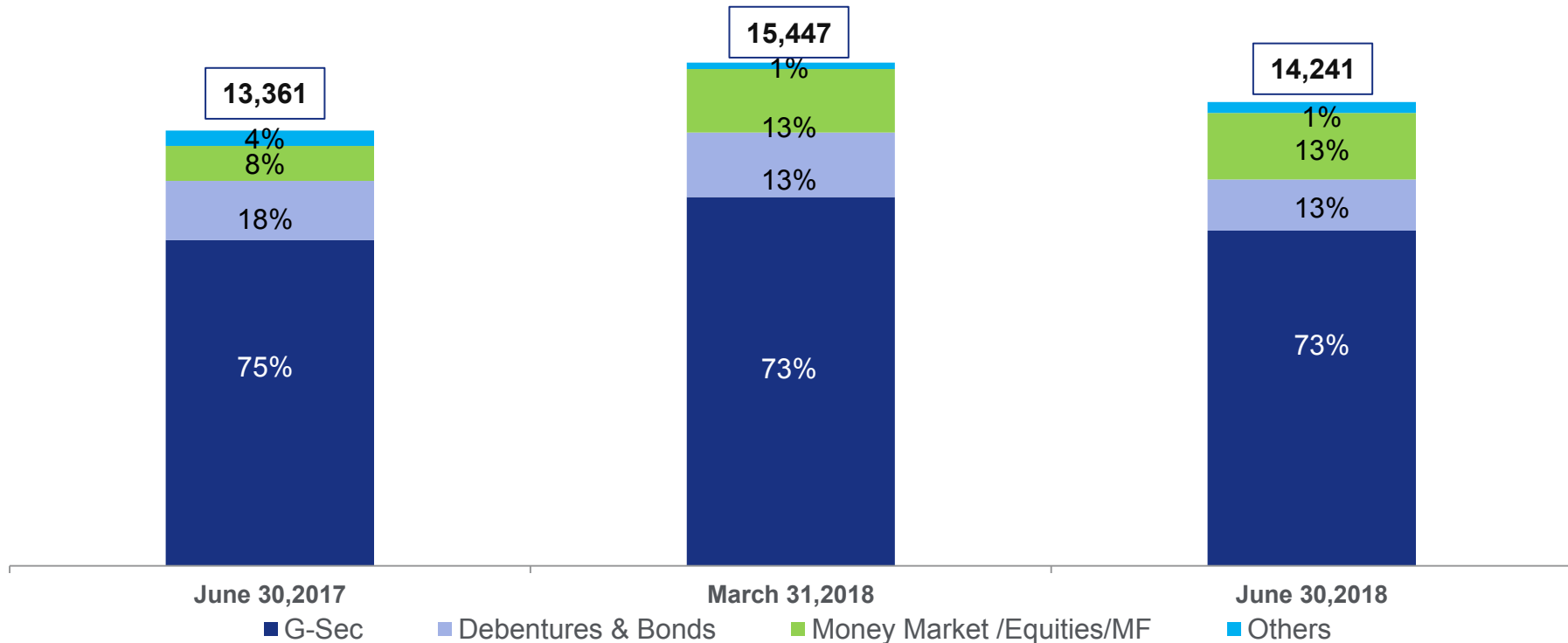
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

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



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

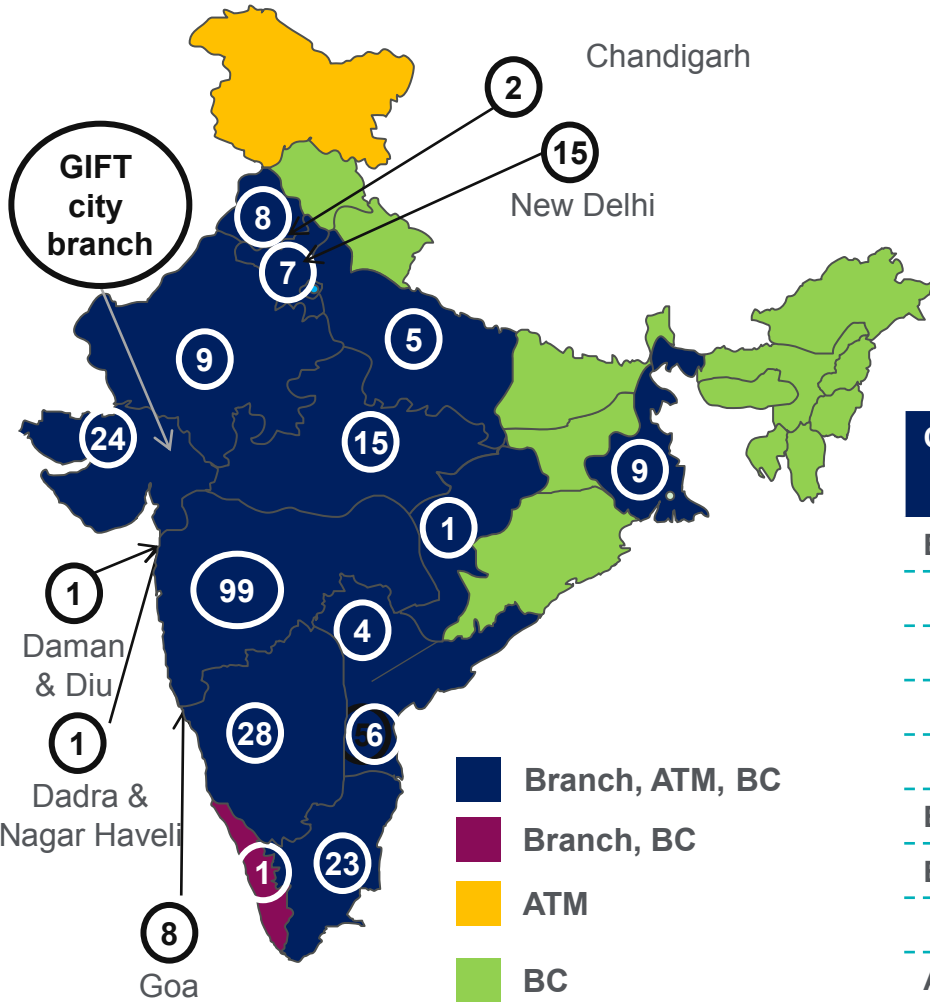
	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%	10.8%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.2%	6.2%	6.4%
Cost of Deposits	7.0%	6.8%	6.7%	6.6%	6.4%	6.5%	6.6%



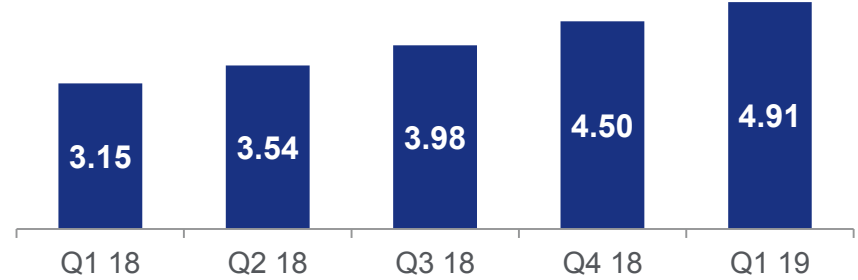
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

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

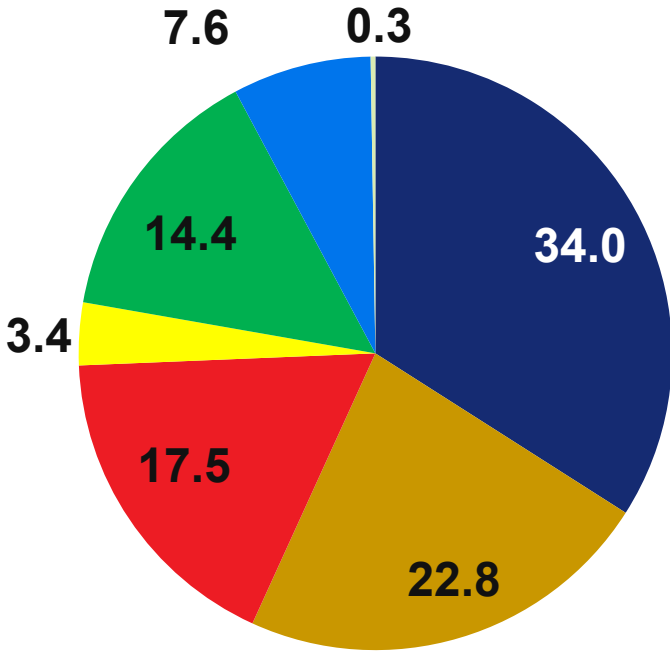
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



- Individual/HUFs
 - VCF/MF/Insurance
 - 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



‘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

MOST PROMISING COMPANY OF THE YEAR!

RBL BANK

CNBC TV18 India Business Leader Awards - 2018



Some Of Our Important Accolades

 India Talent Management Award from CNBC Asia (2017)	 Vishwvir Ahuja recognized as 'EY Entrepreneur of the Year' in the Financial Services Category (2016)	 Recognized by World Economic Forum as a 'Global Growth Company' (2014)	 Business Today KPMG Study Best Bank-Growth 2012-16 Best Small Bank 2017 (2012 to 2017)	 Business World Study India's Fastest Growing Small Bank (2013 to 2017)
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RBL Bank is almost 75 year old, but only 7 years young in our current avatar. During this period, the bank has grown by almost 40 times in size and over 50 times in profits. We have put together a best in class institution to deliver best in class banking services, grounded on the principles of strong governance, best professional standards and an ethical value system. We are overwhelmed by the support and good wishes from all our stakeholders.



Swadhaar

Brief Overview

1 million +
Active
customers

2000+ Crs
AUM

348
Branches

53
Banking
Outlets

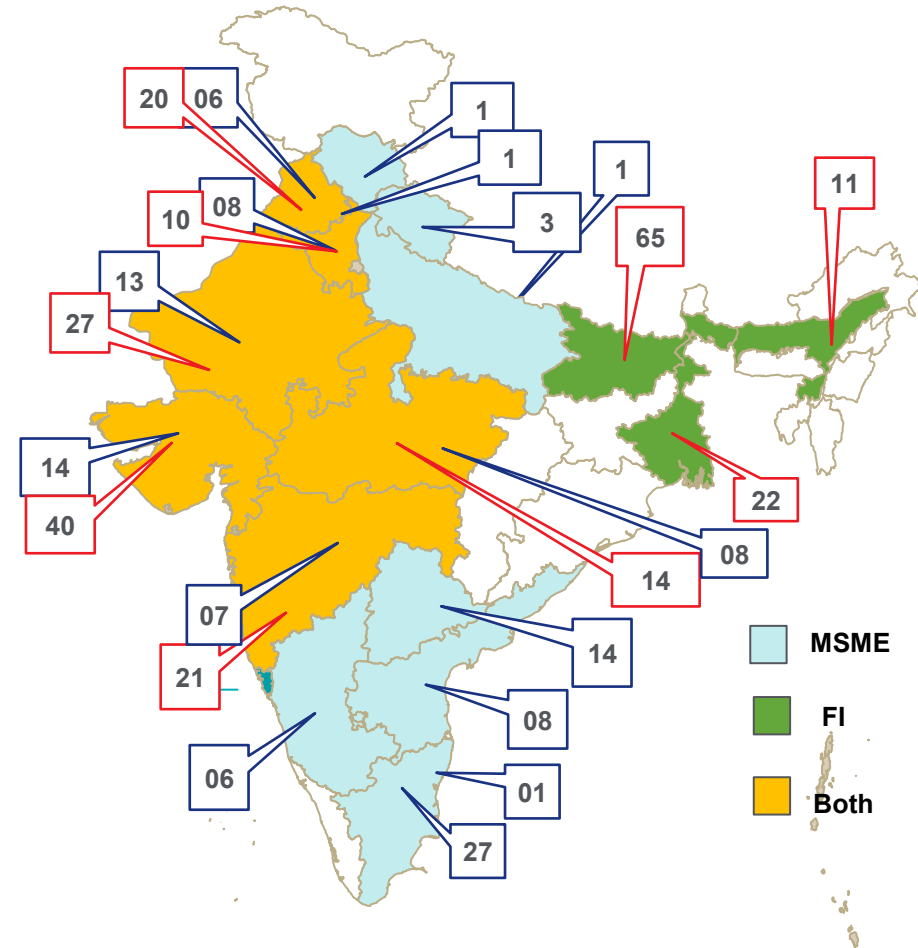
Completed the acquisition of 100% of Swadhaar Finserve Private Limited in June

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

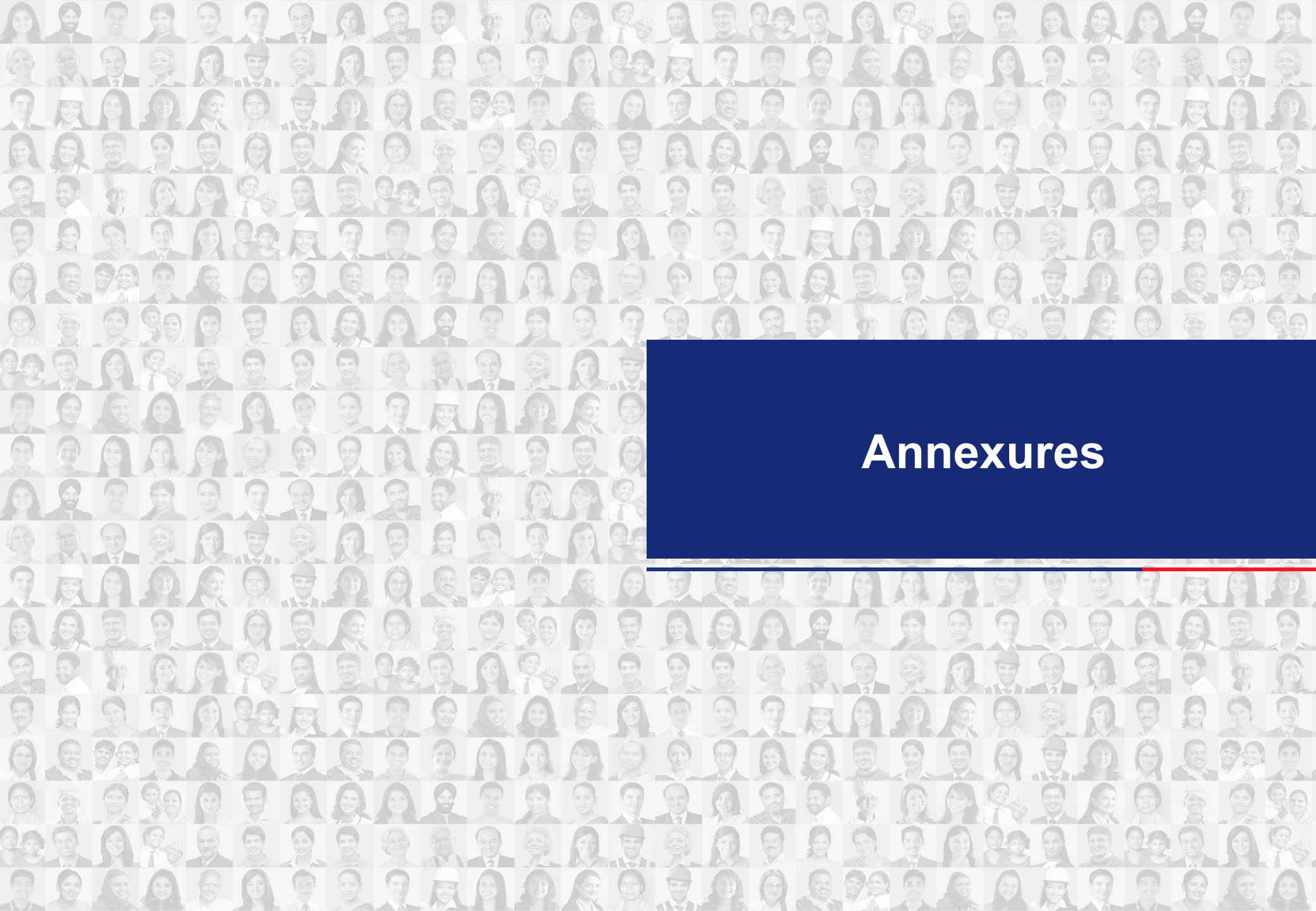
OTHER SERVICES

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. Rajeev Ahuja

Executive Director

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

(31)



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. 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. Jaideep Iyer

Head - Strategy

Previously, Group President and Deputy CFO – Yes Bank

(20)



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. Vincent Valladares

Head - Commercial Banking

Previously, Middle East Head – Commercial Banking, Citibank

(20)



Mr. Surinder Chawla

Head – Geography, Branch and Business Banking

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

(25)



Ms. Shanta Vallury 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. Shrinath Bolloju
Chief Operations Officer
Previously, Global Head Securities Transformation – Deutsche Bank Singapore

(25)



Mr. Ujwal George
Chief of Staff and Head of Transformation
Previously, associated with Abu Dhabi Commercial Bank and Barclays Bank

(23)



Mr. Bhavtaran Singh (Sunny) Uberai
Head – Client Services
Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore

(32)



Mr. Mohit Kapoor
Head - Legal
Previously, associated with Hewitt Associates, Max New York Life, Citibank India

(25)



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

(28)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

Particulars	Q1 19	Q1 18	Q4 18	FY 18
<u>Income</u>				
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
<u>Expenditure</u>				
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
<u>Liabilities</u>			
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
<u>Assets</u>			
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

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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/>