



Investor Presentation

4th Quarter/FY 18

April 27, 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
CSP	Customer Service Point	RBI	Reserve Bank of India
CSR	Corporate Social Responsibility	RoA	Return on Assets
DB & FI	Development Banking & Financial Inclusion	RoE	Return on Equity
DBT	Direct Benefit Transfer	RWA	Risk Weighted Assets
FICC	Fixed Income, Currency and Commodity	SDR	Strategic Debt Restructuring
FPI	Foreign Portfolio Investor	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



Q4 FY18 / FY18 Financial Highlights

- ▶ **FY 18 has tracked well to RBL Vision 2020 goals**
- ▶ **Total Revenue growth in FY 18 of 38% YoY ; Net Profit growth in FY18 of 42% YoY**
- ▶ **NII growth of 45% YoY in FY18; Other Income growth of 41% YoY in FY18**
- ▶ **NIM improving consistently – 3.98% in Q4 FY18 and 3.80% for FY18**
- ▶ **Advances growth of 37% YoY, Deposit growth of 27% YoY and CASA growth of 40% YoY**
- ▶ **GNPA at 1.40% (down from 1.56% in Q3 FY18), NNPA at 0.78% (down from 0.97% in Q3 FY18).**
- ▶ **Overall stressed advances at 1.48% down from 1.74% in Q3 FY18**
- ▶ **PCR at 57.57% (up over 5% from previous quarter)**
- ▶ **RoA at 1.25% for Q4 FY18 ; RoA for full year FY18 up 13 bps at 1.21%**
- ▶ **Total customer base of 4.5 million; addition of 0.5 million in Q4 FY18**

Q4 FY 18 Highlights

— YoY Growth —

— QoQ Growth —

Net interest Income

Rs. 500 cr

42%

7%

Core Fee Income

Rs. 270 cr

32%

18%

Net Total Income

Rs. 812 cr

38%

12%

Operating Profit

Rs. 383 cr

36%

15%

Net Profit

Rs. 178 cr

37%

8%

Full Year FY 18 Highlights

— YoY Growth —

Net interest Income	Rs. 1,766 cr	45%
Core Fee Income	Rs. 887 cr	41%
Net Total Income	Rs. 2,834 cr	43%
Operating Profit	Rs. 1,331 cr	45%
Net Profit	Rs. 635 cr	42%

Full Year FY 18 Highlights Contd....

— YoY Growth —

— QoQ Growth —

Advances

Rs. 40,268 cr

37%

9%

**Wholesale
Advances**

Rs. 23,752 cr

33%

6%

**Non-Wholesale
Advances**

Rs. 16,516 cr

42%

13%

Deposits

Rs. 43,902 cr

27%

14%

CASA

Rs. 10,678 cr

40%

15%

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

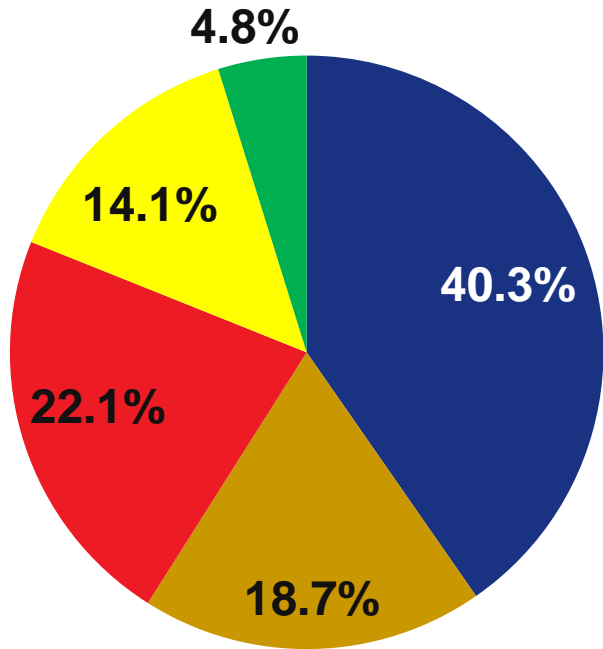
(84% CAGR FY 11-16) (64% CAGR FY 11-16) (88% CAGR FY 11-16)

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%

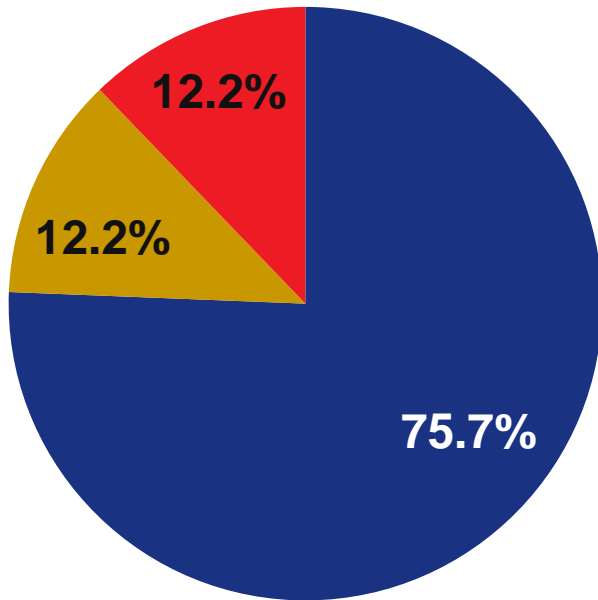
Key Indicators – Business Breakup

— Advances by Segment (%) —



■ CIB ■ CB ■ Retail Assets ■ DB&FI ■ Agri

— 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 FY 18
Advances	30-35% CAGR	37%
CASA Ratio	0.75 - 1% increase every year	FY 16: 18.6%; FY 17: 22.0% FY 18: 24.3%
Other Income %	~ 1/3 rd of Net Total Income	37.7%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	FY 16: 58.6%; FY 17: 53.5% FY 18: 53.0%
Return Ratios	~ 1.50% RoA by 2020	FY 16 : 0.98%; FY 17: 1.08% FY 18: 1.21%

Key Initiatives of Vision 2020



Technology

Leveraging technology to acquire, engage and service clients

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



Distribution

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

265 own branches, over 800 BC branches (including 197 Banking Outlets) and 1,94,000 CSPs serve over 4.5 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	Q4 18	Q4 17	YoY	Q3 18	QoQ	FY 18	FY 17
Net Interest Income	500	352	42%	467	7%	1,766	1,221
Other Income	312	237	32%	258	21%	1,068	755
Net Total Income	812	589	38%	726	12%	2,834	1,977
Operating Profit	383	282	36%	333	15%	1,331	920
Net Profit	178	130	37%	165	8%	635	446

Parameter	Q4 18	Q4 17	Q3 18	FY 18	FY 17
Other Income/Total Income	38.4%	40.2%	35.6%	37.7%	38.2%
Cost/Income	52.9%	52.1%	54.0%	53.0%	53.5%
Net Interest Margin	4.0%	3.5%	3.9%	3.8%	3.3%
Credit Cost/Advances (bps)	24*	31*	20*	96	85
RoA	1.25%	1.20%	1.22%	1.21%	1.08%
RoE	10.90%	12.29%	10.21%	10.95%	11.67%

* Not Annualized

Strong Growth in Business; Improvement in Asset Quality

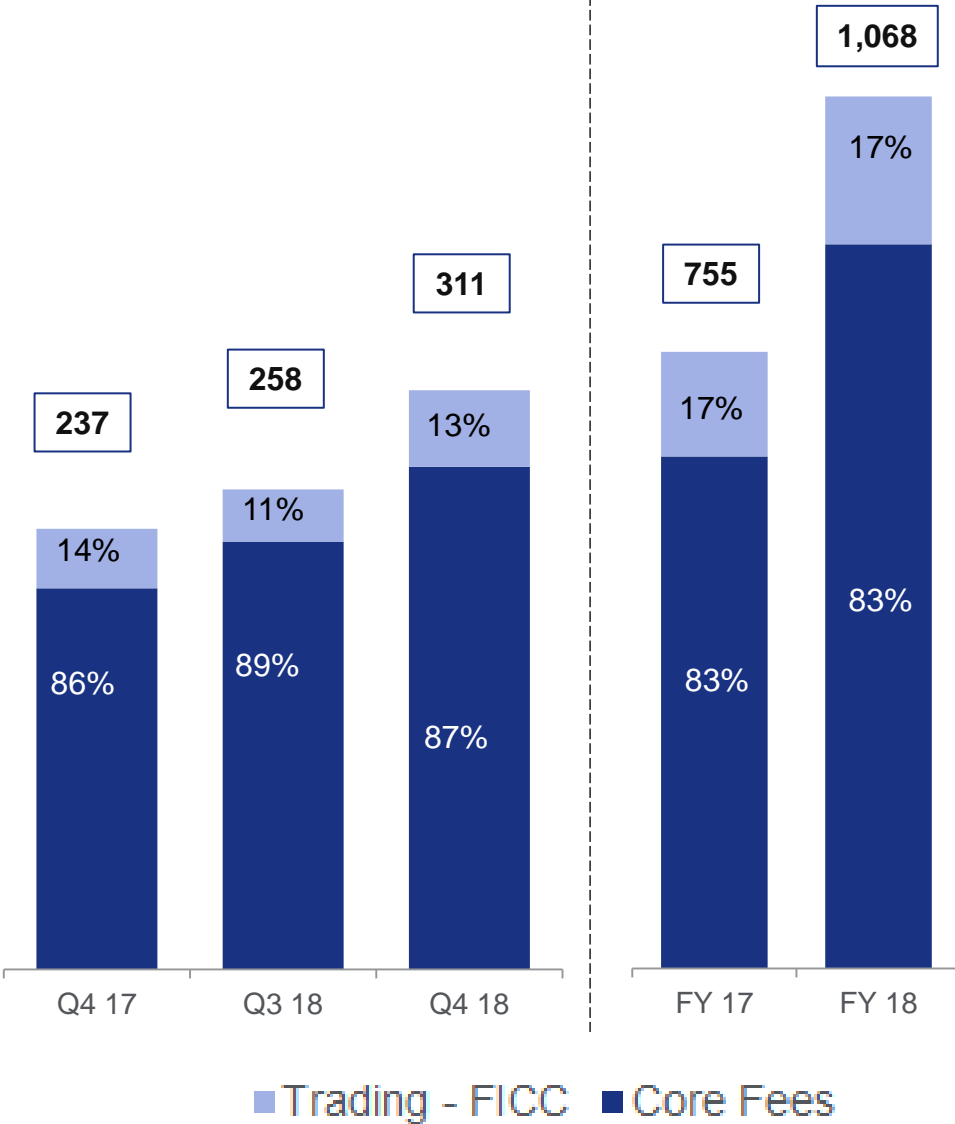
Parameter	FY 18	FY 17	YoY
Advances	40,268	29,449	37%
Deposits	43,902	34,588	27%
Investment	15,447	13,482	15%

Parameter	FY 17	Q3 18	FY 18
CASA	22.0%	24.0%	24.3%
GNPA	1.20%	1.56%	1.40%
NNPA	0.64%	0.97%	0.78%
Total Stressed Assets	1.45%	1.74%	1.48%
PCR	59.6%	52.5%	57.6%
CRAR	13.7%	15.9%*	15.3%

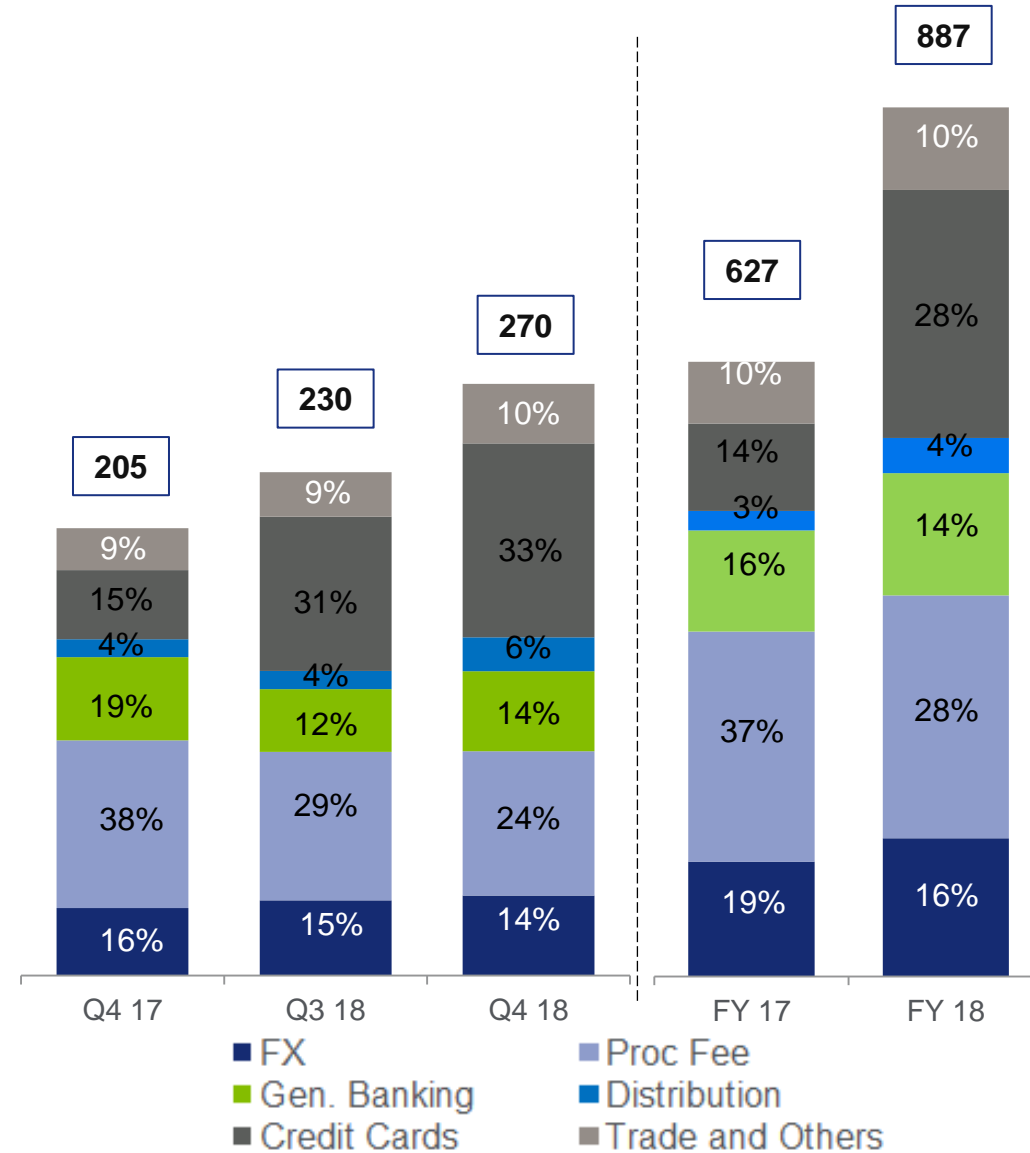
* including interim profits

Well Diversified Other Income Profile; Rising Core Fee Income

Other Income

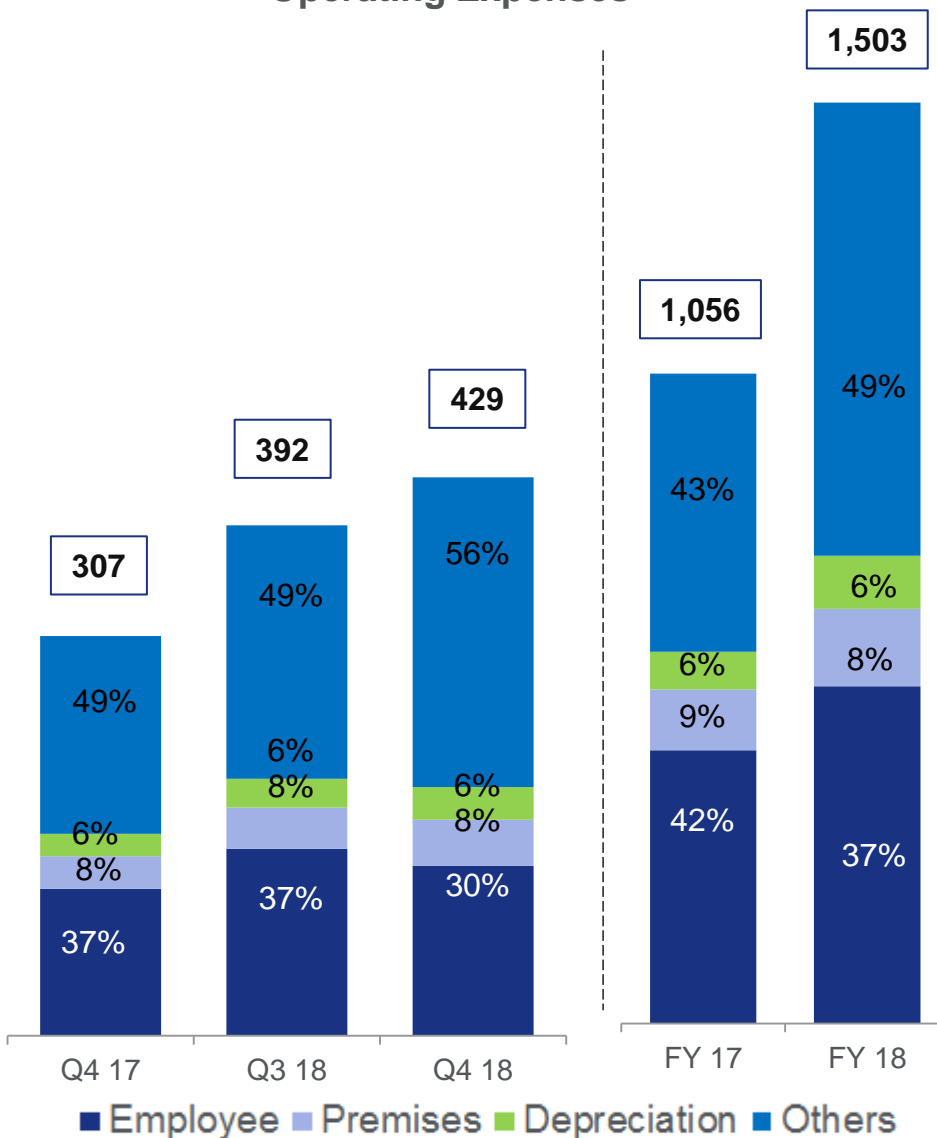


Core Fee Income Breakup

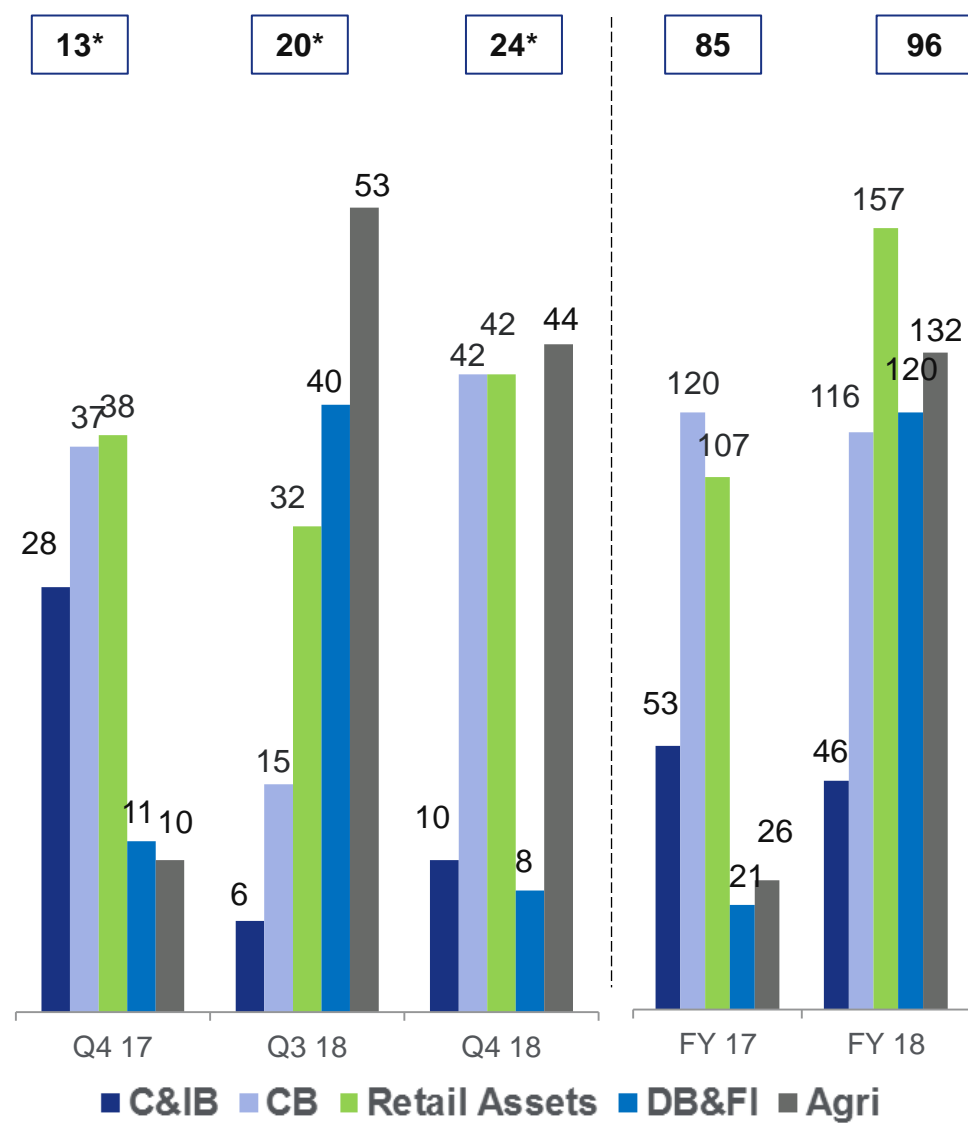


Cost Increase Driven by Business Expansion; Range Bound Credit Costs

Operating Expenses



Net Credit Cost by Business (bps)



* Not Annualized for the bank or at individual segment level for the quarter

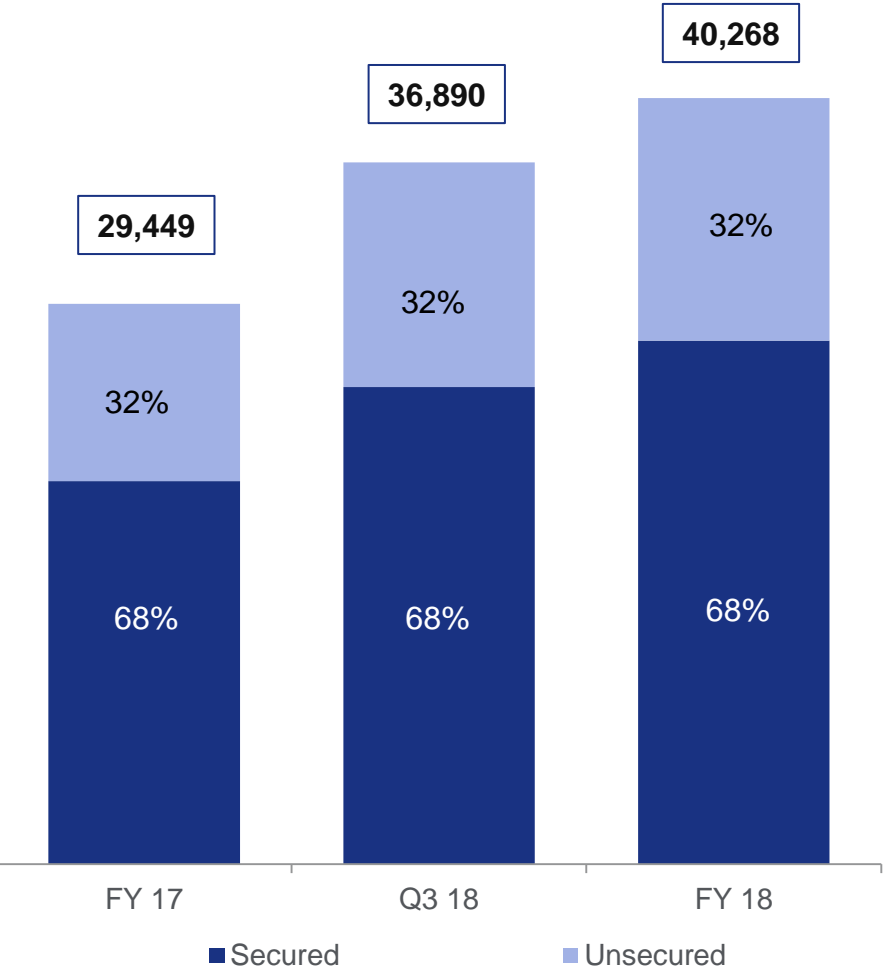
Changing Advances Mix and Lower Cost of Funds Helping NIMs

	FY 18	FY 17	YoY	Yield FY 18	Proportion
C&IB	16,240	12,339	32%	8.76% (9.89%)	59%
CB	7,512	5,510	36%		
Wholesale	23,752	17,849	33%	13.40% (13.38%)	41%
Retail Assets	8,891	5,370	66%		
DB & FI	5,684	4,122	38%		
Micro-banking	3,560	2,161	65%		
IFI	1,543	1,631	-5%		
MSME	581	330	76%		
Agri	1,940	2,109	-8%		
Non-Wholesale	16,516	11,600	42%		
Total	40,268	29,449	37%		

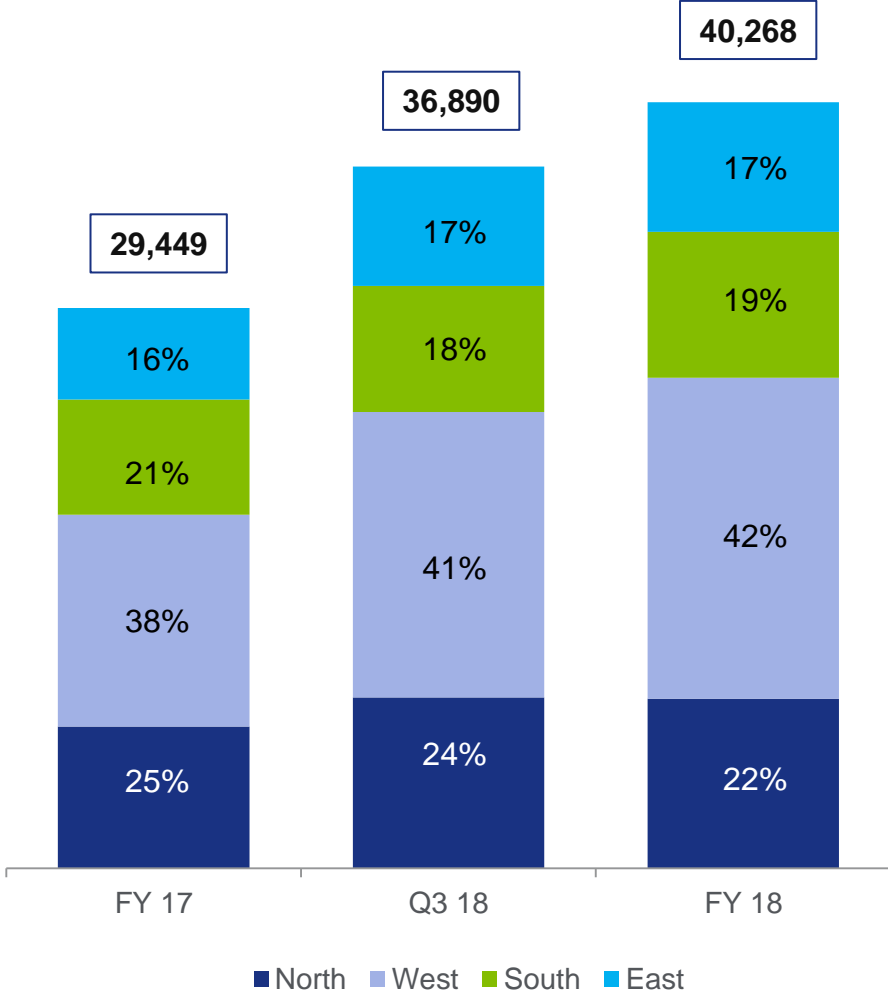
FY 17 yields in brackets

Diversified Loan Portfolio

Break up of advances - Secured/Unsecured

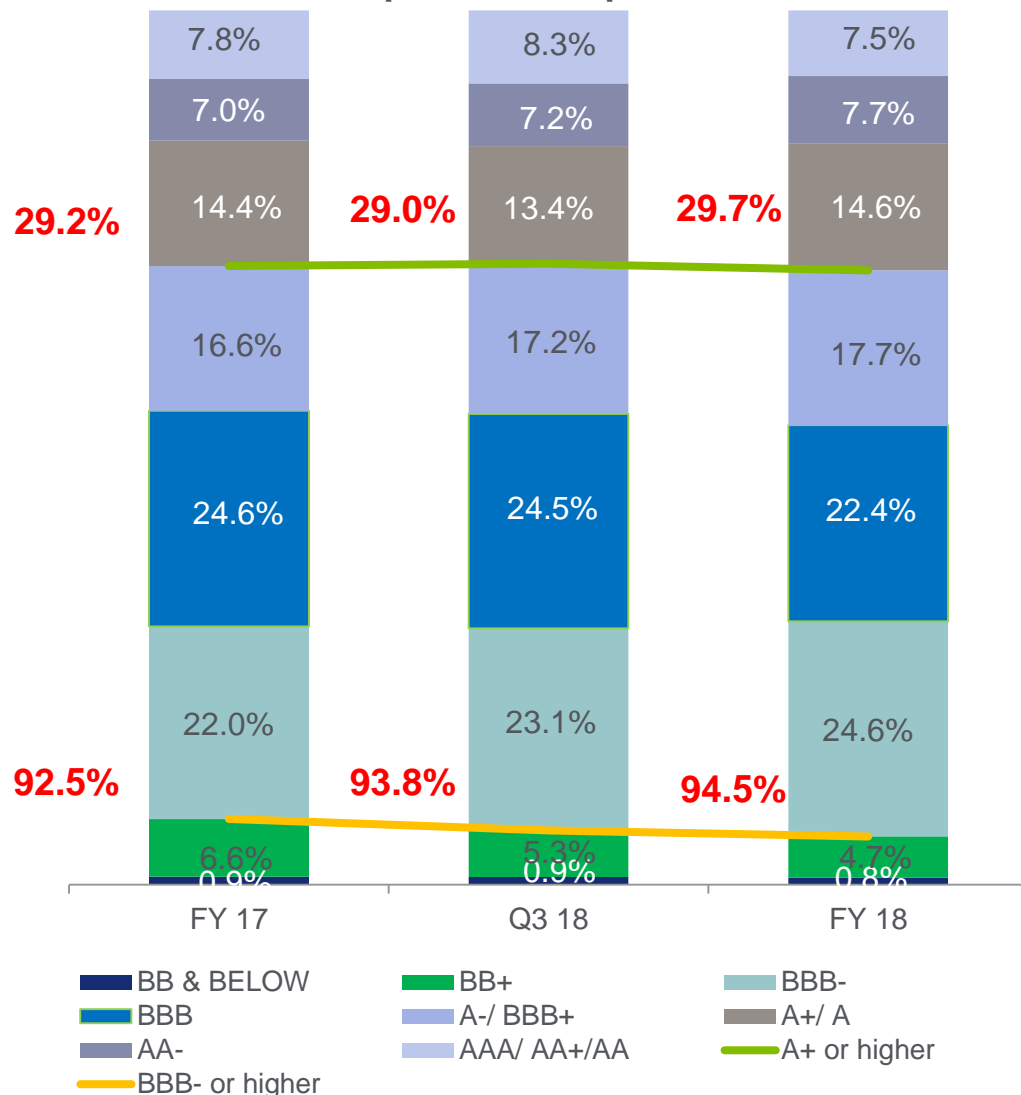


By Geography

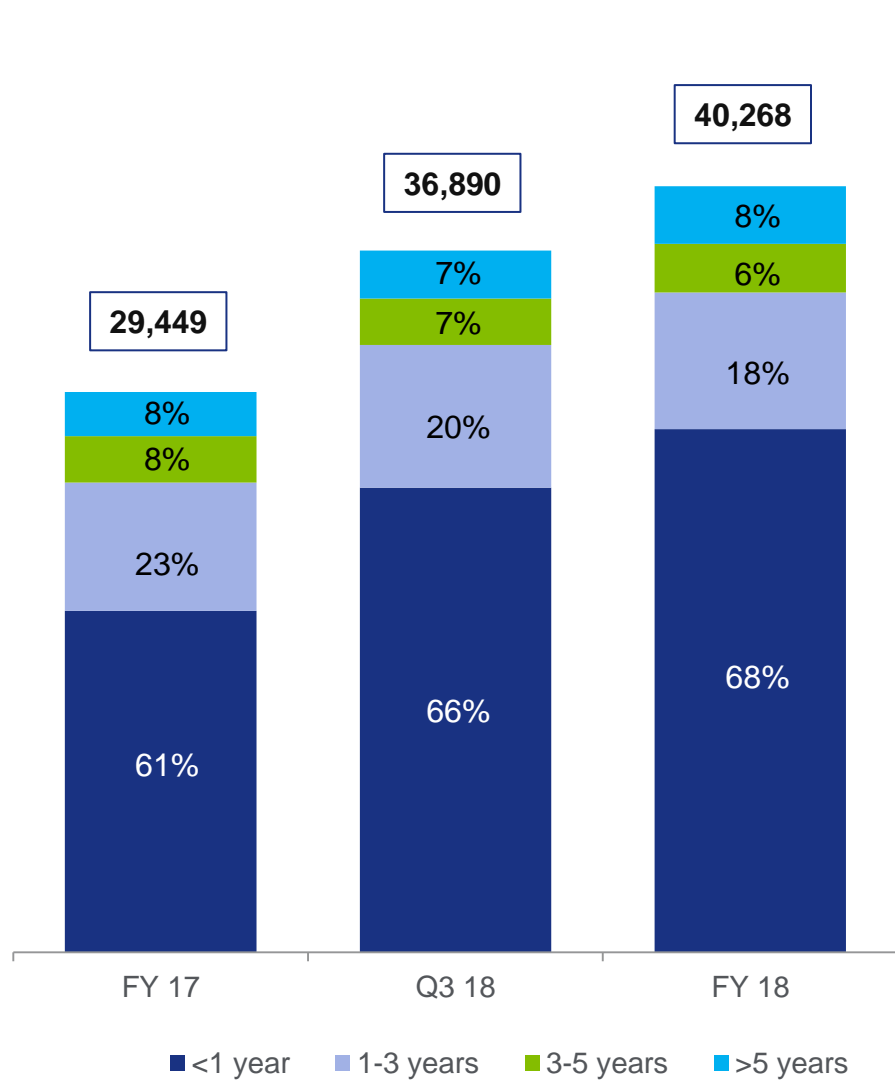


Stable Borrowers' Rating Profile and Tenor of Advances

Breakup of rated exposures*



Tenor of Advances



* 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	4,561	44:56	6.7%
Retail / Distribution	3,599	76:24	5.3%
Power	2,928	54:46	4.3%
Engineering	2,758	53:47	4.1%
Real estate	2,658	95:5	3.9%
Pharma	2,589	82:18	3.8%
Professional services	2,544	80:20	3.7%
Metals	1,627	29:71	2.4%
Financial services	1,563	84:16	2.3%
Oil & gas storage / pipeline	1,504	30:70	2.2%

* As of March 31, 2018 excluding cash-backed exposures

Non Fund Based Book

Particulars	FY 18	FY 17	Q3 18
Guarantees	9,655	7,548	9,029
Letter of Credit	1,257	910	1,781
Acceptances, Endorsements and other Obligations	1,582	840	1,029

Asset Quality Continues to Remain Strong

	Q4 18	FY 18	FY 17
Movement of Gross NPAs			
Opening Balance	580	357	208
(+) Additions during the period	115	569	533
(-) Upgrade	56	70	13
(-) Recoveries	50	130	303
(-) Write Offs	22	159	69
Closing Balance	567	567	357
Gross NPA (%)	1.40%	1.40%	1.20%
Net NPA	314	314	190
Net NPA (%)	0.78%	0.78%	0.64%
Provisioning Coverage Ratio (PCR) (%)	57.57%	57.57%	59.58%
Slippage Ratio	0.31%	1.93%	2.51%
Restructured %	0.08%	0.08%	0.25%
Total Stressed Assets%	1.48%	1.48%	1.45%

- Security Receipts as a percentage of total advances at 0.07%
- 1 ARC sale for the quarter

Gross NPA by business segment

Business segment	FY 17	Q3 18	FY 18
C&IB	103.8	142.2	83.1
%	0.84%	0.91%	0.51%
CB	138.9	105.7	126.4
%	2.53%	1.56%	1.67%*
Retail Assets	76.3	110.8	113.0
%	1.42%	1.41%	1.26%*
LAP	19.9	25.3	25.9
BIL	15.9	25.7	31.6
PIL	4.3	8.5	11.8
Cards	9.8	19.3	19.9
Others	26.4	32.0	23.7
Agri	18.1	57.6	81.5
%	0.86%	2.89%	4.15%
DB&FI	19.7	163.5	162.8
%	0.48%	3.38%	2.84%
Total	356.8	579.9	566.7
Total (%)	1.20%	1.56%	1.40%

*For CB the GNPA % would be 2.23% for FY 18 with the addition of wholesale agri; For Retail Assets GNPA % would 1.36% for FY18 with the addition of retail agri

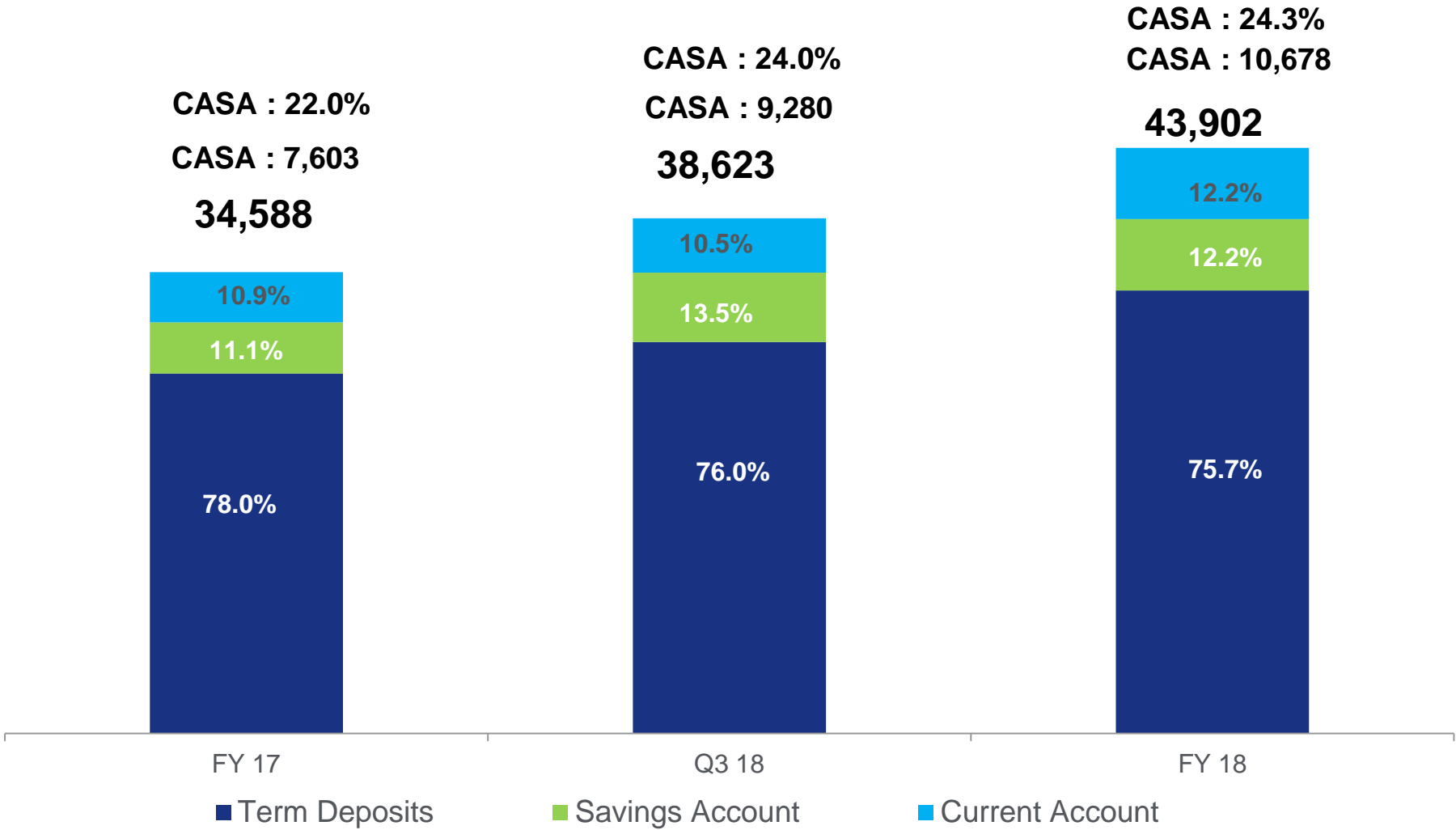
Capital Adequacy - Well Capitalized to Support Growth

Particulars	FY 18	FY 17	Q3 18
Tier 1 Capital Funds*	6,544	4,231	6,407
Tier 2 Capital Funds	826	867	814
Total Capital Funds	7,370	5,097	7,222
Total RWA	48,079	37,155	45,324
Tier 1 CRAR*	13.6%	11.4%	14.1%
Total CRAR*	15.3%	13.7%	15.9%
RWA/Total Assets	77.7%	76.3%	81.8%

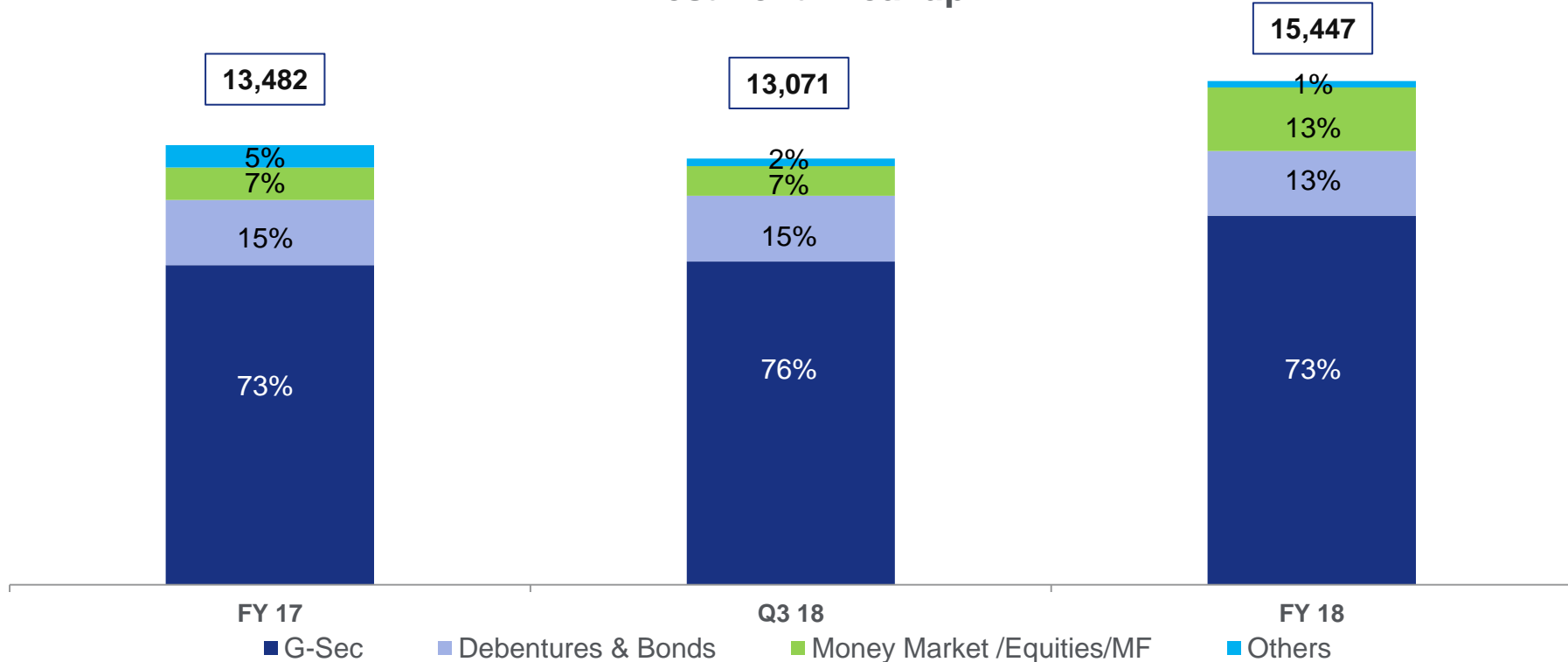
* CRAR and Tier 1 Capital Funds for interim financial periods has been computed after adding interim profit for better comparison

Sustained Growth in Deposits, Led by CASA

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



Investment Breakup



Yield

Yield	Q4 18	Q4 17	Q3 18	FY 18	FY 17
Total Investments	7.2%	7.7%	7.2%	7.4%	7.8%
SLR	7.3%	7.4%	7.3%	7.4%	7.5%
Non SLR	7.0%	8.2%	6.8%	7.3%	8.5%

NIM Improvement Helped by Lower Cost of Funds and Stable 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

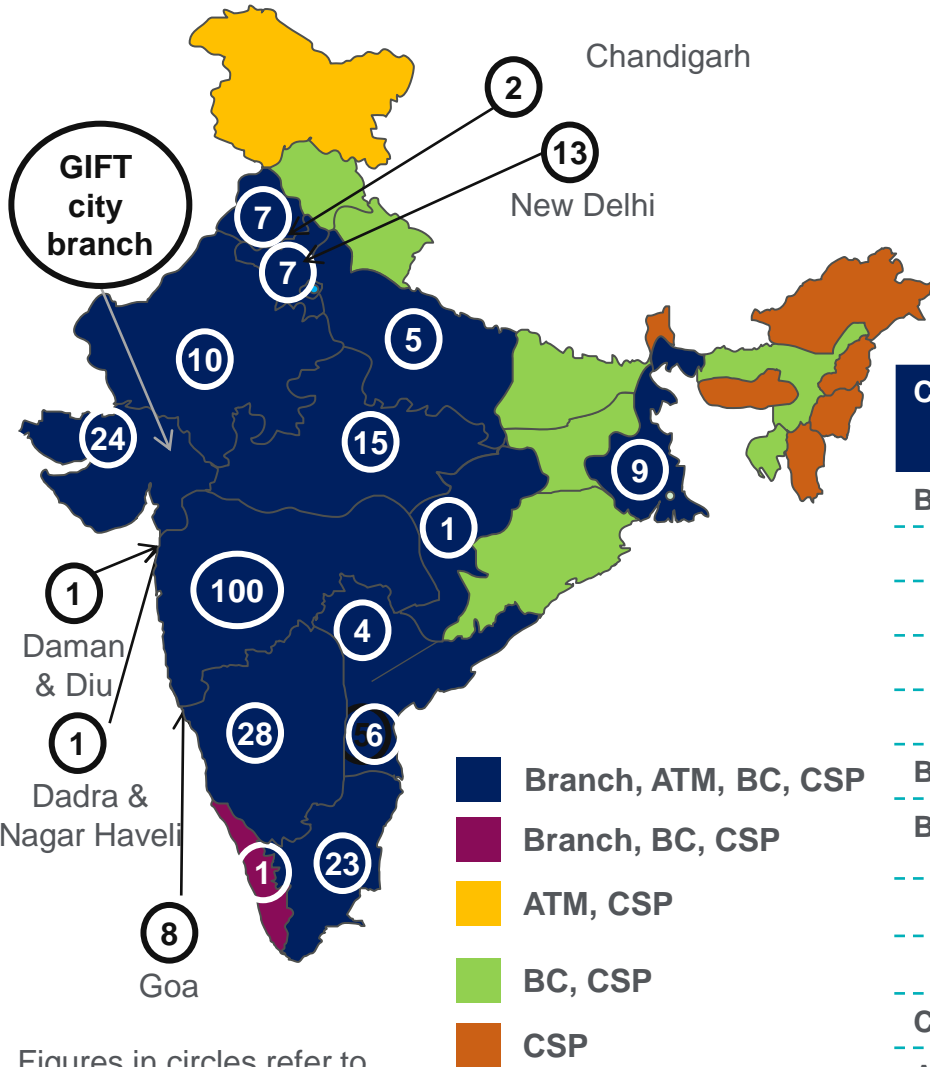
	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18
Yield on Advances	11.3%	10.8%	10.6%	10.6%	10.4%	10.5%
Cost of Funds	6.9%	6.7%	6.5%	6.4%	6.1%	6.2%
Cost of Deposits	6.9%	6.8%	6.7%	6.6%	6.4%	6.5%



Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points		
	FY 18	Q3 18	FY 17
Branches	265	246	239
<i>Metro</i>	92	83	78
<i>Urban</i>	43	41	40
<i>Semi-urban</i>	76	68	68
<i>Rural</i>	54	54	53
Banking Outlets (BOs)	197	188	-
BC Branches (incl. BOs)	807	757	568
<i>Microbanking</i>	646	590	497
<i>MSME</i>	161	167	71
CSPs	194,296	100,017	57,614
ATMs	388	394	375

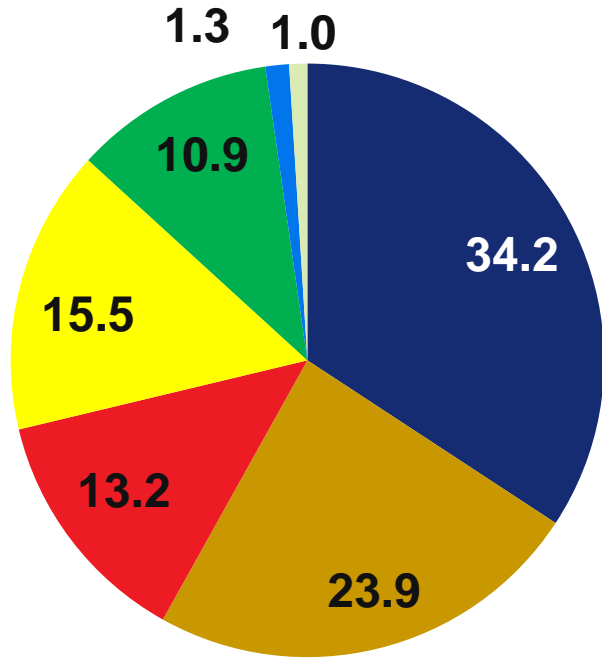
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong/Improving Rating Profile

— Shareholding by category (%) —



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

Total Foreign holding – 40.7%.
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 & New Initiatives



Awards and Initiatives

Awards



'Most Promising Company Of The Year' (2017) at CNBC TV18 – India Business Leader Awards



'Best Bank' (2017) at the Outlook Money Awards



'Best Small Bank' (2017) Business Today Banking Awards



'Best Small Bank' & 'Fastest Growing Bank' (2017) at Business World Magna Awards

Launches

- Launched Rupay Powered Prepaid Cards with **Indian Oil Corporation**
- Partnered with **CreditVidya** for better underwriting of salaried and instant employee verification.
- Launched a co-branded prepaid FX card with **Thomas Cook**



RBL Bank & Startup India launch InFinIT20

InFinIT20 is a joint effort by RBL Bank and Startup India (a flagship initiative of Government of India) towards identifying 20 budding FinTech Startups for a mentorship and funding program.



Hurry, apply before February 28, 2018!

InFinIT20 is a three-month intensive program, where RBL Bank along with its partners, will mentor 20 promising entrepreneurs and innovators and also provide them with funding opportunities. For more details, visit www.startupindiahub.org.in

Organised by



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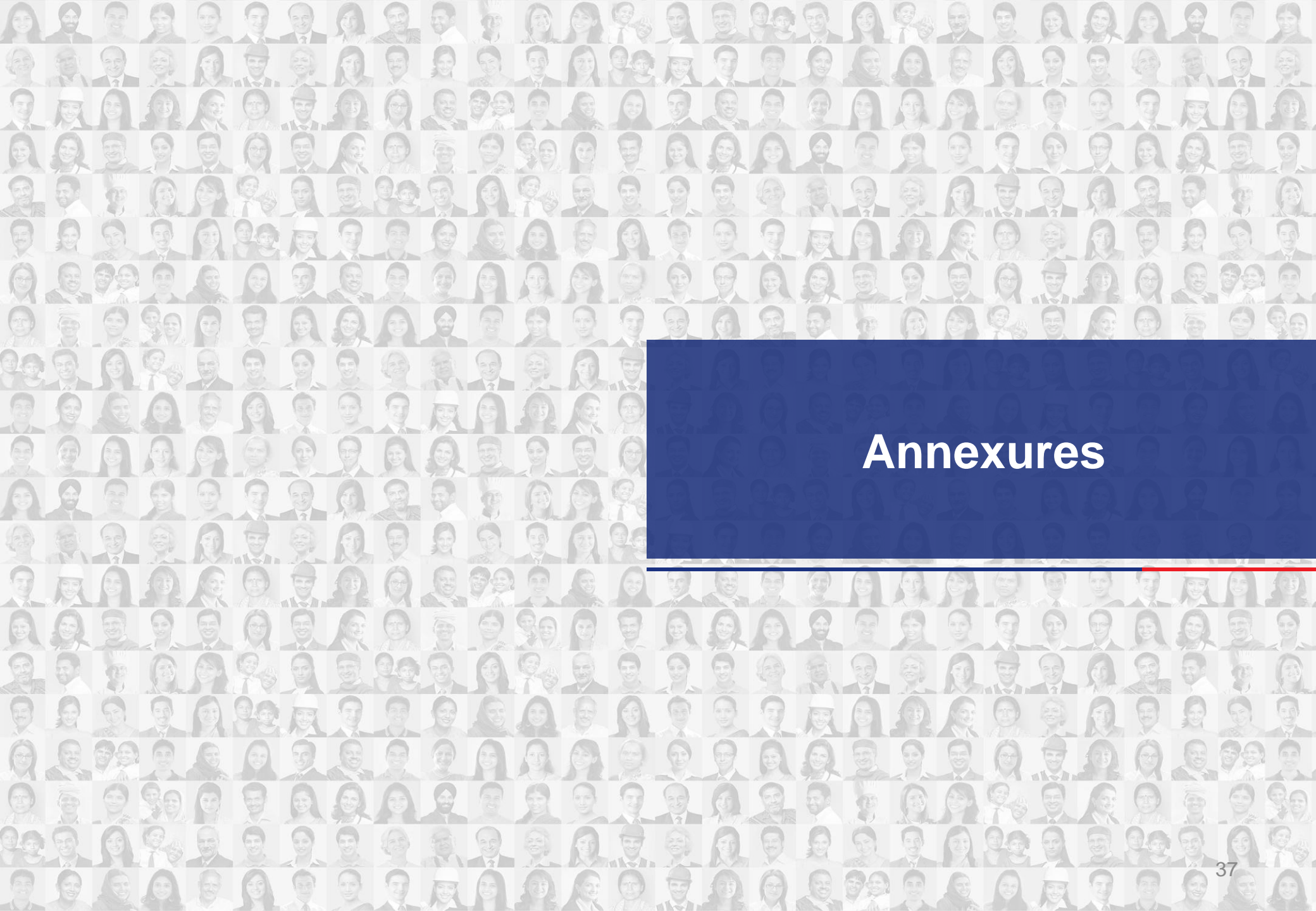
To create a Digital Payments Ecosystem for over 17 lakh customers of Shriram Transport Finance!



A Partnership-led Approach to Digital India!



RBL Bank and Shriram Transport Finance Company (STFC) have partnered to serve more than 17 lakh STFC customers for their last mile banking needs through integration of digital and cashless banking services. We are confident that this partnership, along with multiple others that RBL Bank has, will go a long way in helping build a Digital India!



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

Chairman

Previously, CEO and Country Head of Morgan Stanley, India



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. 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	Q4 18	Q4 17	Q3 18	FY 18	FY 17
<u>Income</u>					
Interest Earned	1,223	986	1,151	4,508	3,713
Interest Expended	722	634	683	2,741	2,492
Net Interest Income	500	352	467	1,766	1,221
Other Income	312	237	258	1,068	755
Total Income	812	589	726	2,834	1,977
<u>Expenditure</u>					
Operating Expenses	429	307	392	1,503	1,056
Employee Cost	131	113	144	551	446
Premises Cost	35	25	32	126	99
Depreciation	25	17	22	87	62
Other Operating Expenses	238	152	195	739	449
Operating Profit	383	282	333	1,331	920
Provisions	113	82	82*	365	239
On advances	74	83	68	300	197
On others	39	-1	14	65	41
Profit Before Tax	270	200	251	967	681
Tax	92	70	86	332	235
Profit After Tax	178	130	165	635	446

Balance Sheet Statement

Particulars	FY18	FY 17	Q3 18
<u>Liabilities</u>			
Capital	420	375	418
Reserves and Surplus	6,264	3,960	6,059
Deposits	43,902	34,588	38,623
Borrowings	9,261	7,980	8,297
Other Liabilities	2,003	1,771	1,972
Total	61,851	48,675	55,369
<u>Assets</u>			
Cash & Balances with RBI	2,589	2,948	2,318
Balances with other banks	1,695	1,246	1,113
Investments (Net)	15,448	13,482	13,071
Advances (Net)	40,268	29,449	36,890
Fixed and Other Assets	1,851	1,550	1,977
Total	61,851	48,675	55,369

Our Recent History

Particulars	FY 11	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17	FY 18
Net Worth	1,075	1,131	1,594	2,012	2,224	2,960	4,242	6,544
Deposits	2,042	4,739	8,341	11,599	17,099	24,349	34,588	43,902
Advances (Net)	1,905	4,132	6,376	9,835	14,450	21,229	29,449	40,268
Investments (Net)	892	2,334	5,571	6,518	9,792	14,436	13,482	15,448
Net Profit	12	66	92	93	207	292	446	635
CRAR (%)	56.4	23.2	17.1	14.6	13.1	12.9	13.7	15.3
Gross NPA (%)	1.12	0.80	0.40	0.79	0.77	0.98	1.20	1.4
Net NPA (%)	0.36	0.20	0.11	0.31	0.27	0.59	0.64	0.78
Business per employee	4.4	6.7	7.9	7.7	9.1	11.8	13.1	15.9
No. of employees	907	1,328	1,859	2,798	3,465	3,872	4,902	5,300
Return on Assets (%)	0.53	1.33	1.05	0.66	1.02	0.98	1.08	1.21
Return on Equity (%)	1.7	5.9	6.73	5.44	9.58	11.32	11.67	10.95

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/>