

October 19, 2016

The Secretary,
Listing Department,
BSE Limited,
1st Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540065

The Manager,
Listing Department,
The National Stock Exchange of India Limited,
'Exchange Plaza', C-1 Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051
Scrip Symbol: RBLBANK

Sub: Investor Presentation on unaudited financial results - Q2FY17

Dear Sir/Madam,

Pursuant to the Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Investor Presentation on the Unaudited Financial Results of the Bank for the quarter / half-year ended September 30, 2016.

In compliance with Regulation 46, the information is being hosted on the Bank's website at www.rblbank.com

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

(Formerly: The Ratnakar Bank Limited)

Controlling Office: One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, India | Tel: +91 22 43020600 | Fax: +91 22 43020520

Registered Office: 1st Lane, Shahupuri, Kolhapur- 416 001, India. | Tel. : +91 231 6650214 | Fax : +91 231 2657386

CIN: U65191PN1943PLC007308 - E-mail: customercare@rblbank.com



Investor Presentation

2nd Quarter / Half Year FY 17

October 19, 2016



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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	G-Sec	Government Securities
ARC	Asset Reconstruction Company	LAP	Loan Against Property
ATM	Automated Teller Machine	MF	Mutual Funds
BBB	Branch & Business Banking	NFB	Non Fund Based
BC	Business Correspondent	NIM	Net Interest Margin
BD	Bills Discounting	NNPA	Net Non Performing Assets
BIL	Business Installment	NPA	Non Performing Assets
C&IB	Corporate & Institutional Banking	OD	Overdraft
CAGR	Compounded Annual Growth Rate	PCR	Provision Coverage Ratio
CASA	Current Account and Savings Account	PIL	Personal Installment Loan
CB	Commercial Banking	RIDF	Rural Infrastructure Development Fund
CC	Cash Credit	RoA	Return on Assets
CRAR	Capital to Risk Weighted Assets Ration	RoE	Return on Equity
CSP	Customer Service Point	RWA	Risk Weighted Assets
DCM	Debit Capital Markets	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
FX	Foreign Exchange	SR	Security Receipts
GNPA	Gross Non Performing Assets	VCF	Venture Capital Funds

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Key Performance Highlights

Performance Overview

H1 FY 17 Financial Highlights

Net Advances

INR 24,875 cr
(INR 17,279 cr)

↑ 44% yoy

Total Deposits

INR 27,960 cr
(INR 20,284 cr)

↑ 38% yoy

Net Total Income

INR 884 cr
(INR 595 cr)

↑ 49% yoy

Net Profit

INR 206 cr *
(INR 127 cr)

↑ 62% yoy

Gross NPA Ratio

1.10 %
(0.93%)

RoA

1.01%*
(0.94%)

RoE

11.46% *
(11.00%)

CRAR#

15.07 %
(10.98%)

Improving NIM & diversification of Other Income led by Core Fees

Better utilization of investments done to date

*Savings account strategy working well
(Growth of 102% yoy)*

Investing in retail and mass banking

Credit markets still challenged. NPAs slightly higher but as per plan

Notes:

Figures in brackets are H1 FY 16 figures ;

*Net Profit, RoA and RoE are before exceptional item i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net Profit, RoA and RoE for H1FY17 would be Rs.187 crore, 0.96% and 10.92% respectively

including interim profits



RBL Vision 2020

Performance Benchmarks

	RBL Vision 2020	Actual H1 FY 17
Advances	30-35% CAGR	44%
CASA Ratio	0.75 - 1% increase every year	March 31, 2016: 18.6% September 30, 2016: 19.9%
Other Income %	~ 1/3 rd of Net Total Income	38.1%
Operational Efficiency	Cost/Income ratio of 51% - 52% by 2020	March 31, 2016: 58.6% September 30, 2016: 54.4%
Return Ratios	~ 1.50% RoA by 2020	March 31, 2016: 0.98% September 30, 2016: 1.01%*

Note: * RoA is before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA for H1FY17 would be 0.96%.

Key Initiatives of Vision 2020



Technology

Leveraging technology to acquire, engage and service clients



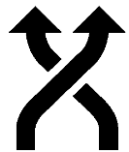
Distribution

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 Investment Highlights



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 Technology for Creating Customer Centric / Multi-channel Solutions



Financial Performance

Performance Highlights

Parameter	Q2 17	Q2 16	YoY	Q1 17	QoQ	H1 17	H1 16	FY 16
Net Interest Income	303	190	59.5%	245	23.8%	548	357	819
Other Income	169	112	50.6%	168	0.9%	337	238	491
Net Total Income	472	302	56.2%	412	14.5%	884	595	1,310
Operating Profit	219	121	81.3%	184	18.8%	404	232	542
Net Profit	109 [#]	67	62.1%	97	11%	206 [#]	127	292

Parameter	Q2 17	Q2 16	Q1 17	H1 17	H1 16	FY 16
Other Income/Total Income	35.8%	37.2%	40.6%	38.1%	40.0%	37.5%
Cost/Income	53.6%	60.0%	55.3%	54.4%	60.9%	58.6%
CRAR	15.1%	11.0%	12.3%	15.1%	11.0%	12.9%
Net Interest Margin	3.4%	3.0%	2.8%	3.1%	3.0%	3.1%
Credit Cost/Advances (bps)*	89	57	74	82	52	62

[#] Net Profit is before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, Net profit for Q2 17 – Rs.90 crore and H1 17 – Rs.187 crore.*Annualized

Performance Highlights (Contd.)

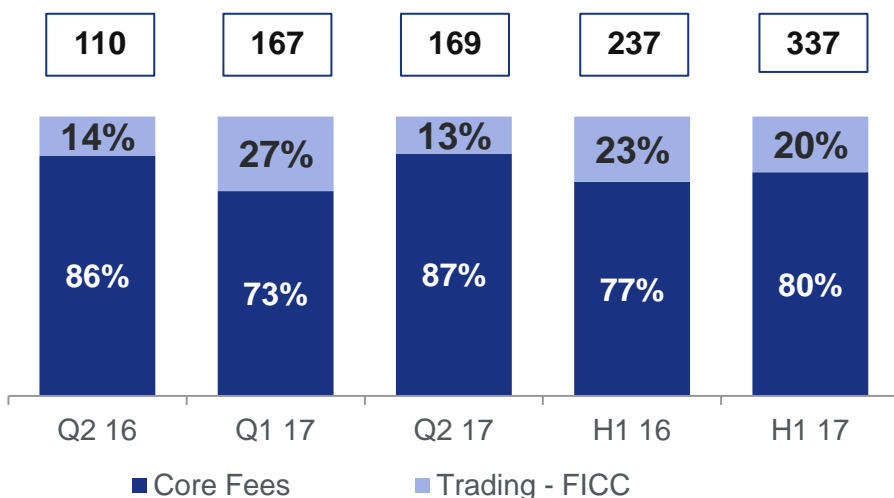
Parameter	H1 17	H1 16	YoY	Q1 17	QoQ	FY 16
Advances	24,875	17,279	44.0%	22,265	11.7%	21,229
Deposits	27,960	20,284	37.8%	25,803	8.4%	24,349
Investment	12,262	9,425	30.1%	12,547	-2.3%	14,436

Parameter	H1 17	H1 16	Q1 17	FY 16
CASA	19.9%	18.0%	18.5%	18.6%
GNPA	1.10%	0.93%	1.13%	0.98%
NNPA	0.55%	0.48%	0.66%	0.59%
PCR	60.3%	56.2%	54.7%	55.9%
RoA	1.01%*	0.94%	1.02%	0.98%
RoE	11.46%*	11.00%	12.69%	11.32%

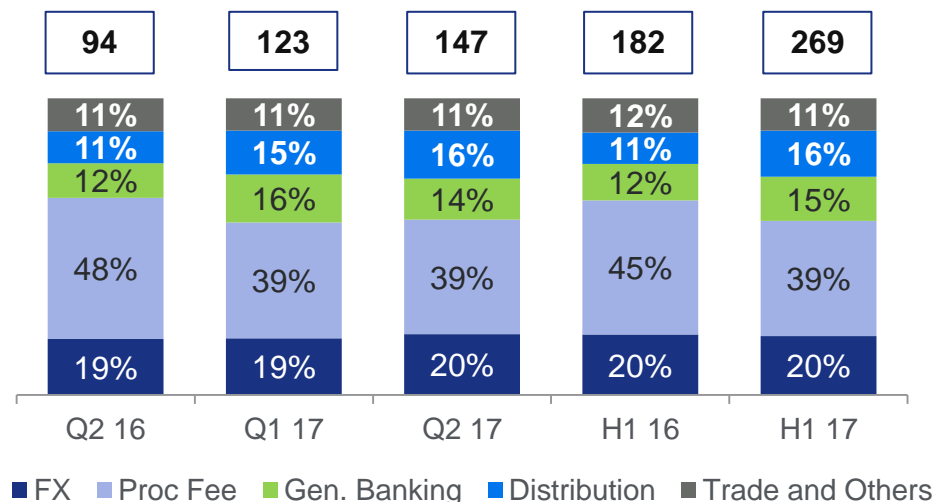
* RoA and RoE are annualized and before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for H1FY17 would be 0.96% and 10.92% respectively

Key Profit & Loss Parameters

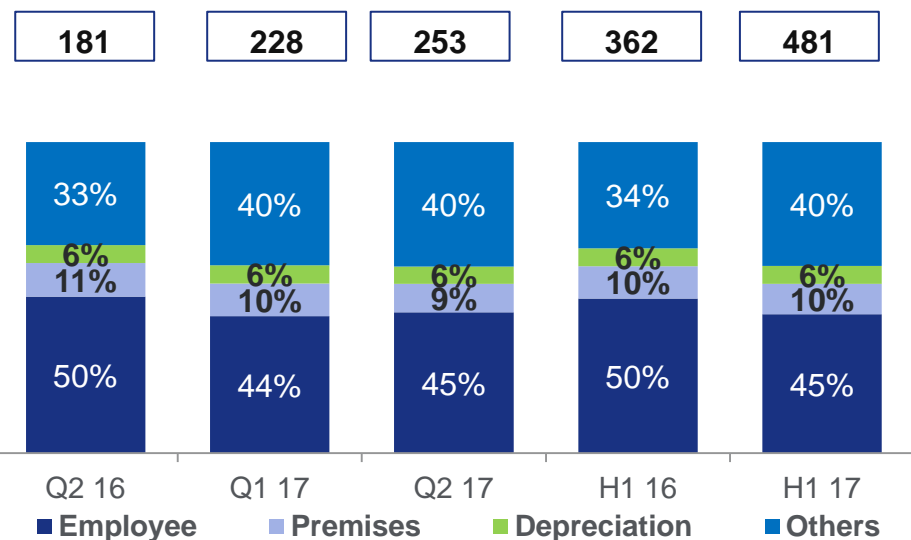
Other Income breakup



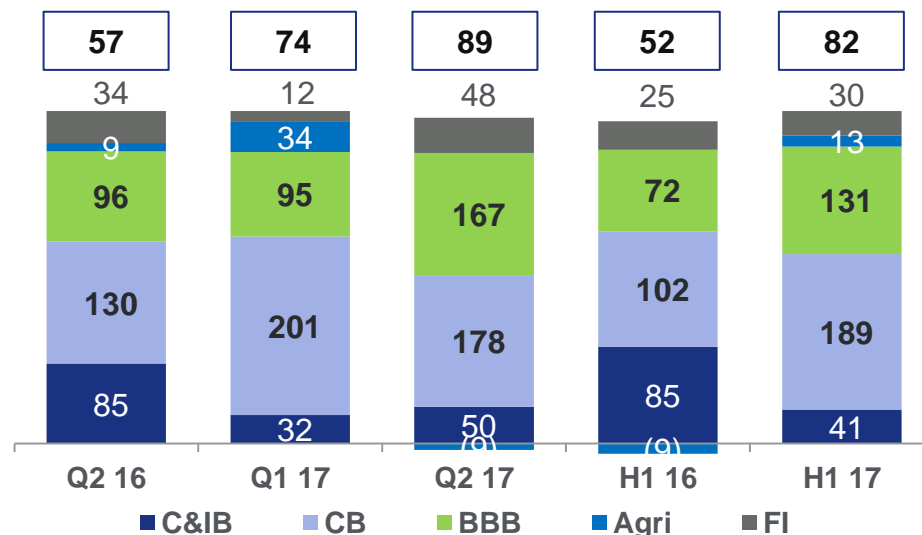
Core Fee Income breakup



Operating Expenses



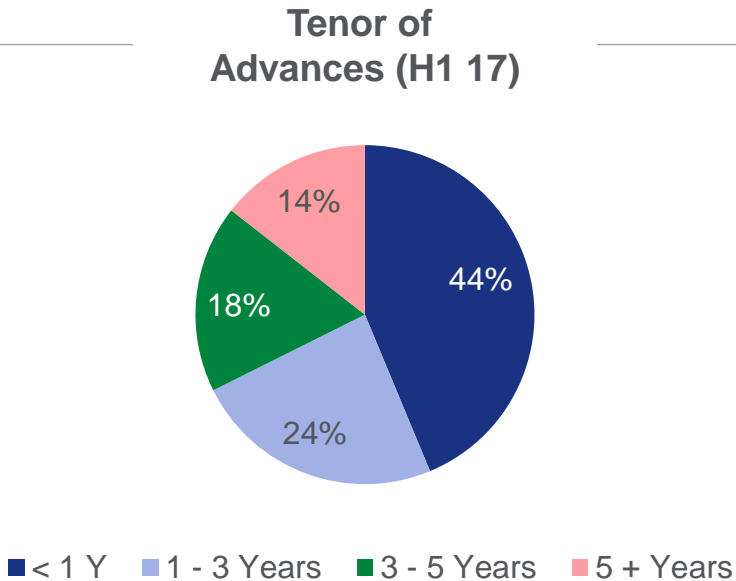
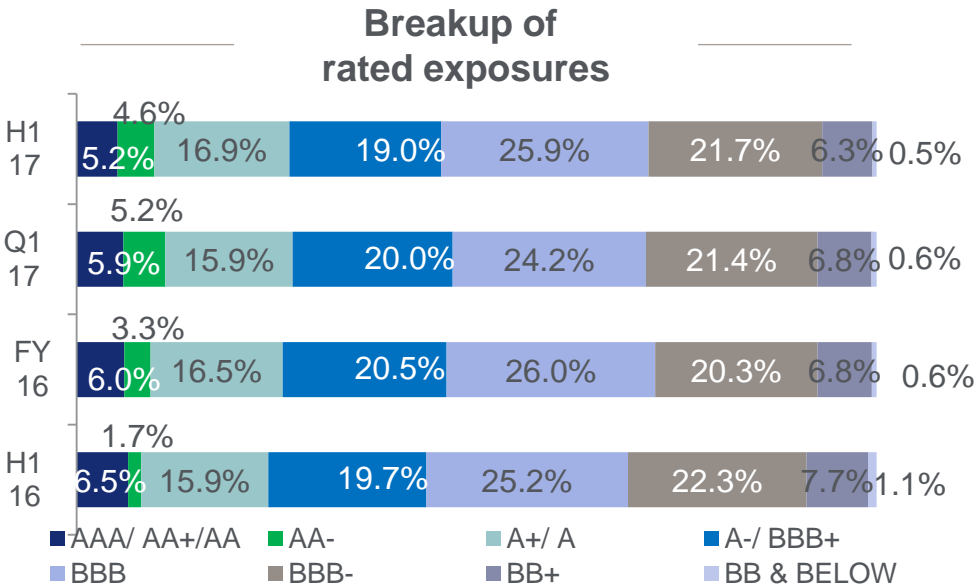
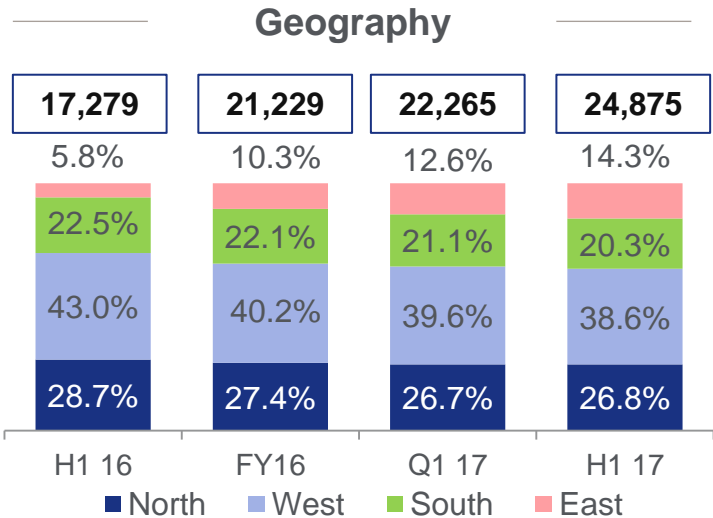
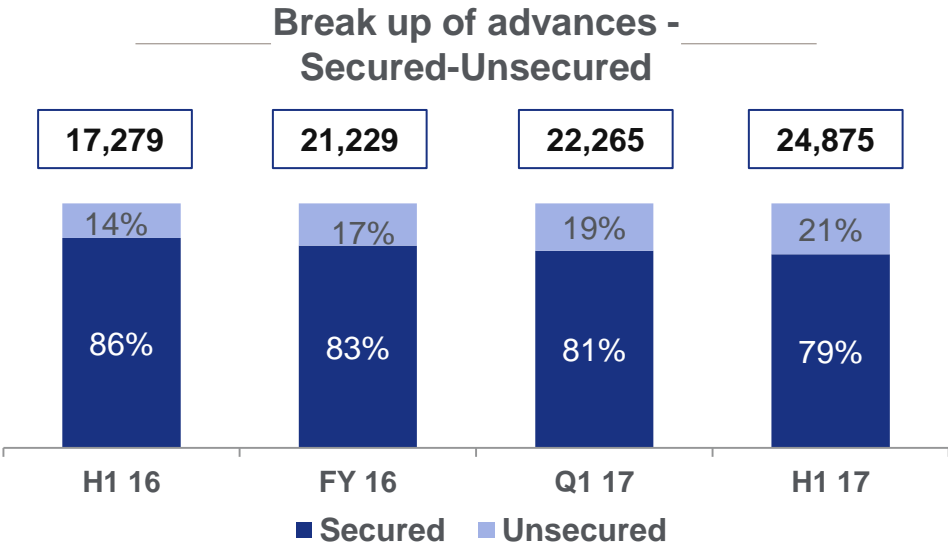
Credit Cost by Business (bps)



Advances Breakup

	— H1 17 —	— H1 16 —	— YoY —	— Q1 17 —	— QoQ —	— FY 16 —	Yield H1 17	Proportion
C&IB	10,592	6,533	62.1%	8,874	19.4%	8,186	Wholesale 10.1% (11.2%)	61%
CB	4,624	4,202	10.0%	4,651	-0.6%	4,689		
Wholesale	15,216	10,735	41.7%	13,525	12.6%	12,875		
BBB	4,342	2,669	62.7%	3,733	16.3%	3,465	Non-Wholesale 13.3% (13.4%)	39%
Agri	1,676	1,497	12.0%	1,834	-8.6%	1,756		
DB & FI	3,640	2,377	53.1%	3,172	14.7%	3,133		
Non-Wholesale	9,658	6,543	47.6%	8,739	10.4%	8,354		
H1 16 yields in brackets								
Total	24,875	17,279	44.0%	22,265	11.7%	21,229		

Advances Breakup (Contd.)



Top 10 Industry Exposures and Break up of NFB Book

Top 10 industry exposures

Industry	Exposure	FB-NFB Split	% of Exposure
Retail / distribution	2,474	76 : 24	5.78%
Construction	2,455	47 : 53	5.74%
Pharmaceuticals	2,053	85 : 15	4.80%
Power	1,901	61 : 39	4.44%
NBFC-MFI	1,825	97 : 3	4.27%
Food Processing	1,708	66 : 34	4.00%
Engineering	1,627	51 : 49	3.80%
Real Estate	1,621	97 : 3	3.79%
Chemicals and Fertilizers	1,420	51 : 49	3.32%
Gas/LNG/Oil Storage	1,011	0 : 100	2.36%

Non Fund Based Book

Particulars	H1 17	H1 16	Q1 17	FY 16
Guarantees	6,436	4,608	5,800	4,966
Letter of Credit	656	544	754	616
Acceptances, Endorsements and other Obligations	826	722	658	679

Asset Quality

	H1 17	H1 16	Q1 17	FY 16
Movement of Gross NPAs				
Opening Balance	208	111	208	111
(+) Additions during the period	106	79	68	200
(-) Upgrade	13	-	13	11
(-) Recoveries	15	8	5	19
(-) Write Offs	12	20	5	73
Closing Balance	275	162	253	208
Gross NPA (%)	1.10%	0.93%	1.13%	0.98%
Net NPA	138	82	148	124
Net NPA (%)	0.55%	0.48%	0.66%	0.59%
Provisioning Coverage Ratio (PCR) (%)	60.3%	56.2%	54.7%	55.9%
Slippage Ratio	1.00%	1.09%	1.28%	1.38%
Restructured %	0.08%	0.49%	0.09%	0.09%
Total Stressed Assets%	1.18%	1.42%	1.22%	1.07%

- **Net Security Receipts as a percentage of total assets at 0.03% down from 0.18% in September 2015**
- **No ARC sale during the quarter**
- **No instance of SDR Advances during the quarter**
- **No 5:25 Refinancing or S4A case done by the bank**

— Gross NPA by business segment —

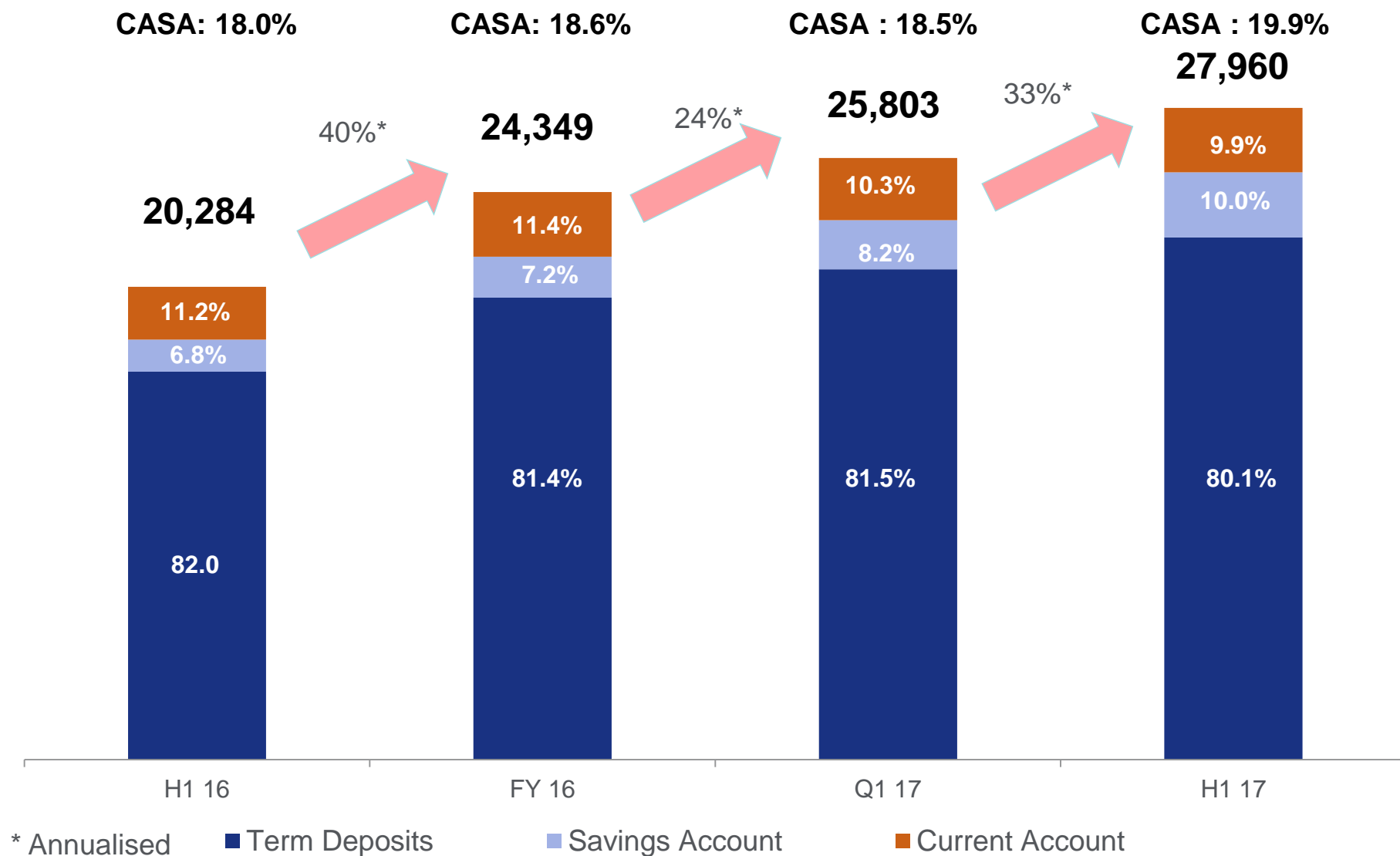
Business segment	H1 17	H1 16	Q1 17	FY 16
C&IB	37.8	50.1	26.6	17.1
%	0.36%	0.77%	0.30%	0.21%
CB	159.2	78.5	158.9	138.4
%	3.44%	1.87%	3.42%	2.96%
BBB	55.0	19.8	47.2	37.8
%	1.26%	0.74%	1.26%	1.09%
LAP	8.5	0.6	6.1	4.2
BIL	7.8	2.6	5.6	3.4
PIL	1.9	0.4	1.3	0.8
Cards	8.1	3.2	6.9	4.6
Others	28.5	13.0	27.3	24.8
Agri	10.7	4.7	10.18	6.6
%	0.64%	0.31%	0.56%	0.38%
DB&FI	11.9	8.5	9.8	8.2
%	0.33%	0.36%	0.31%	0.26%
Total	274.6	161.6	252.6	208.1
Total (%)	1.10%	0.93%	1.13%	0.98%

Capital Adequacy - Well Capitalized to Support Growth

Particulars	H1 17	H1 16	Q1 17	FY 16
Tier 1 Capital Funds	3,991	2,343	3,083	2,972
Tier 2 Capital Funds	837	81	496	491
Total Capital Funds	4,828	2,424	3,579	3,463
Total RWA	32,040	22,073	29,072	26,761
Tier 1 CRAR	12.5%	10.6%	10.6%	11.1%
Total CRAR*	15.1%	11.0%	12.3%	12.9%
RWA/Total Assets	78.0%	75.3%	75.5%	68.3%

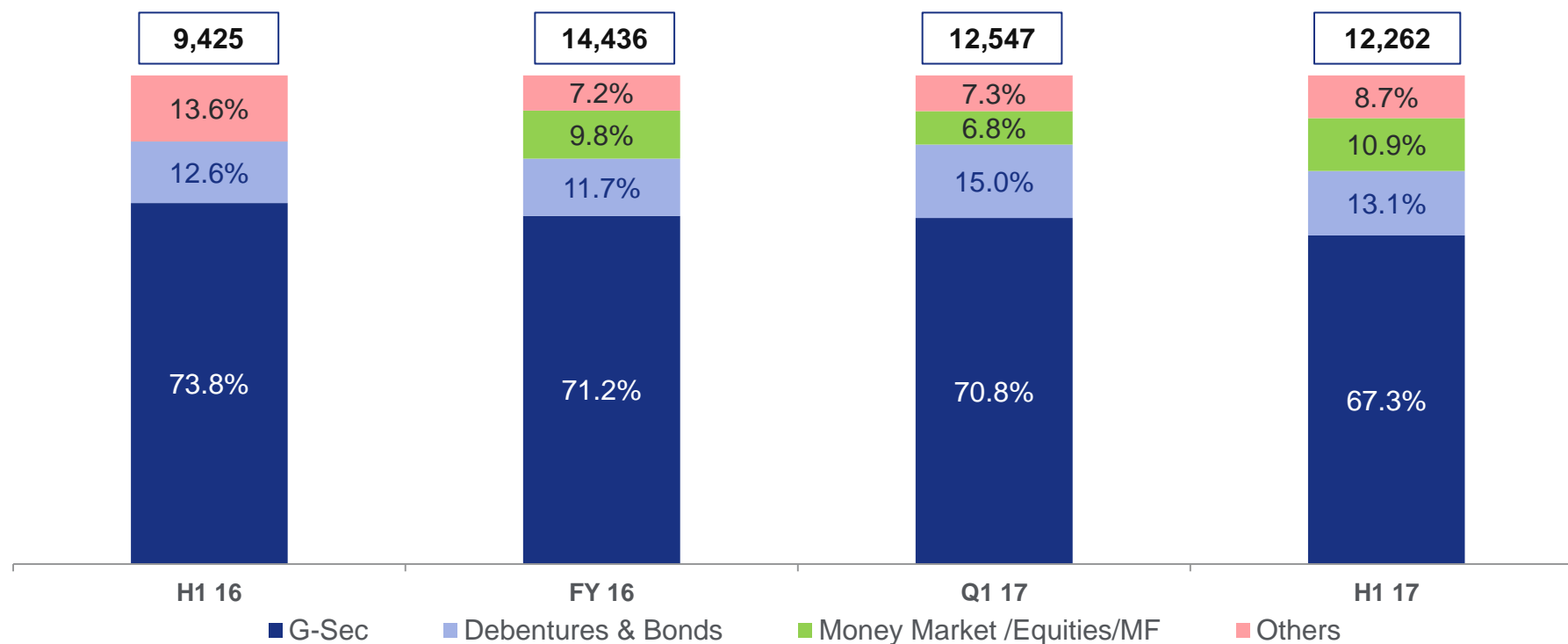
* CRAR for interim financial periods has been computed after adding interim profit for better comparison

Deposits Breakup



Investment Breakup and Yields

Investment Breakup

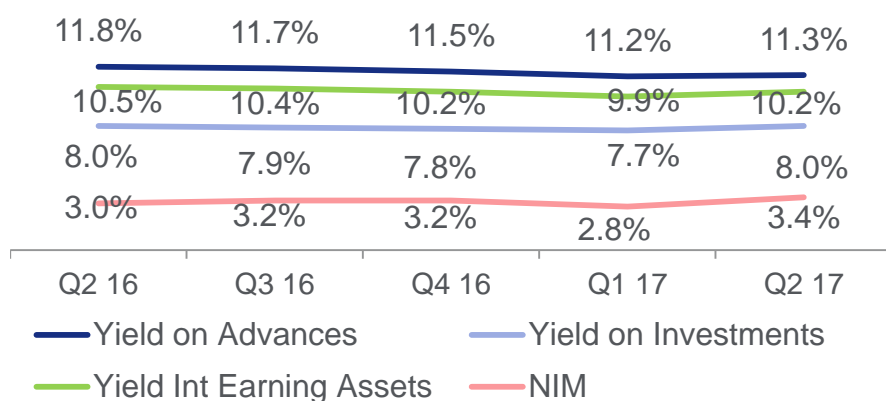


Yield

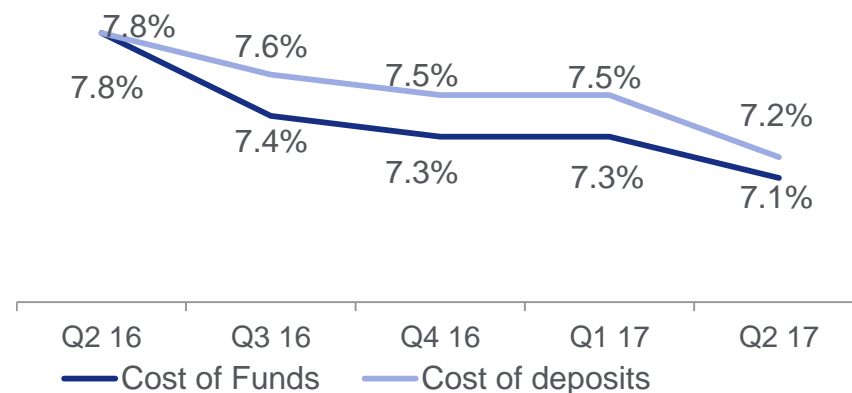
Yield	Q2 17	Q1 17	Q2 16	H1 17	H1 16
Total Investments	8.0%	7.7%	8.0%	7.8%	8.0%
SLR	7.5%	7.4%	7.8%	7.5%	7.9%
Non SLR	8.9%	8.5%	8.5%	8.7%	8.4%

Trends in Key Business Parameters

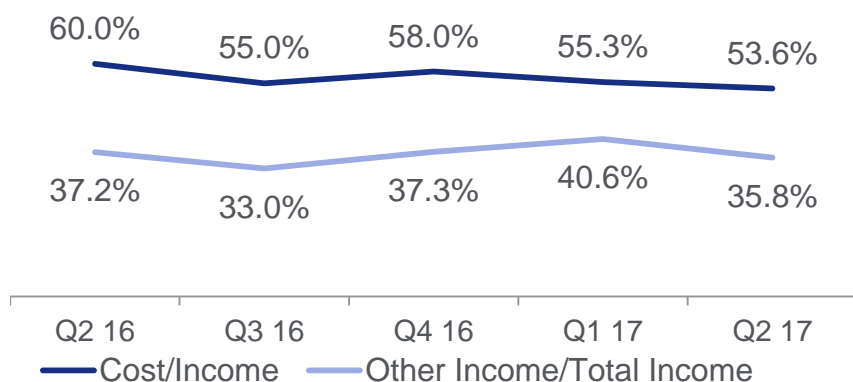
Quarterly Yields



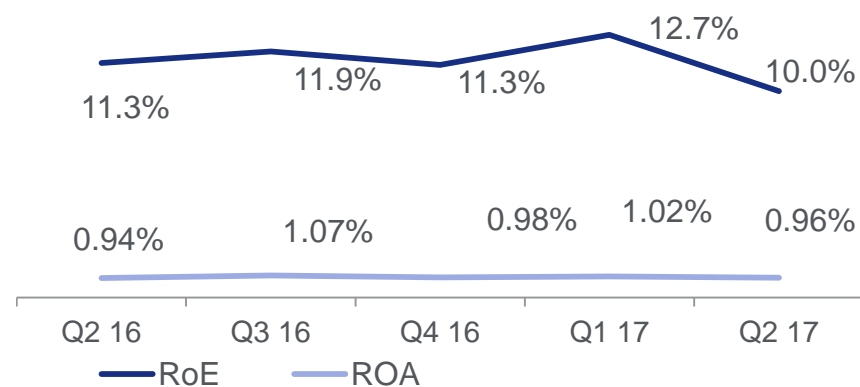
Cost of Funds, Deposits



Cost/Income & Other Income/Total Income



Net Interest Margins and Return Ratios*



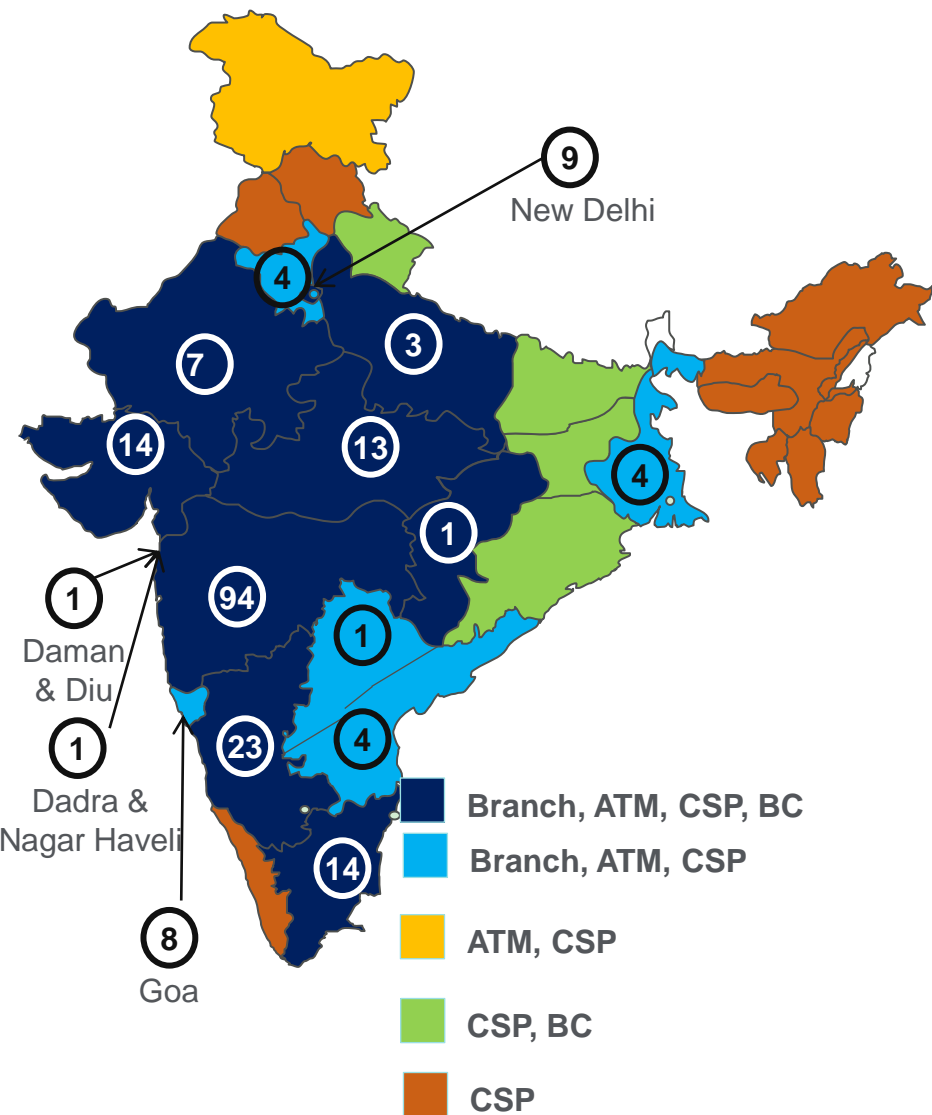
*RoA and RoE are before exceptional item, i.e. the Bank's investment in Utkarsh Microfinance Limited. After providing for the same, RoA and RoE for Q2FY17 would be 0.91% and 9.47% respectively



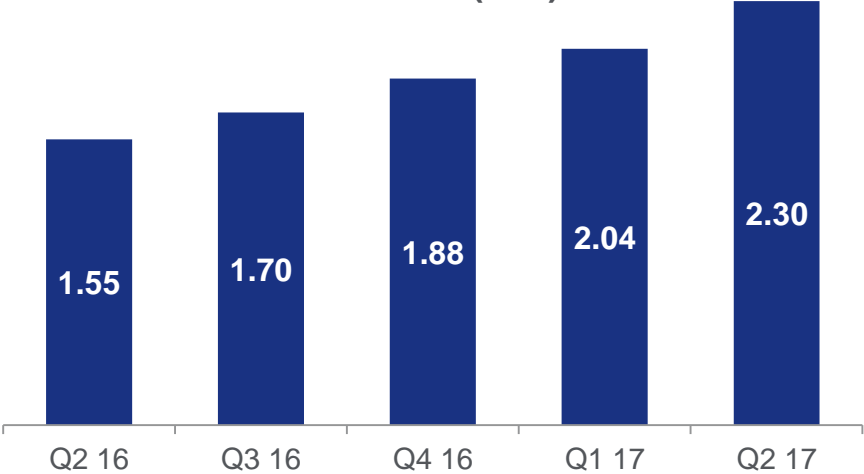
Distribution Network

Our Distribution Network

Locations



Customers (Mn.)



Channel Breakup

Channels	Number of transaction points
Branch	201
BC Branches	429
CSP	40,899



New Initiatives and Recent Developments

New Initiatives and Recent Developments

Branding



- Launched our brand with tag line, 'Apno ka bank' using television, Social media and outdoor advertising

Capital



- Raised Rs 330 Crores from the UK-based development finance institution, CDC Group Plc (CDC), through Basel III compliant Tier II sub-debt



- Raised Rs. 832 crores through an Initial Public offering

Investments



- Acquired a stake of 30% in Swadhaar Finserve Pvt. Ltd in May 2016
- Acquired a stake of 9.9% in Utkarsh Micro Finance Limited (Applying to become a small finance bank)

Product Launches & Partnerships



MONEYTAP

Instant App based credit line with MoneyTap



Lending to NeoGrowth for SME loans backed by a \$5 million loan guarantee from OPIC



mastercard

Launched Masterpass QR on our OnGo Wallet

Our Recent Awards



FE Best Bank Award - Growth category for 2013-2014 and 2014-2015



Awarded Best Debit Card innovations for the India Startup Club Debit Card at MasterCard Innovations Award 2016



Best Bank for Cyber Defence by IDRBT



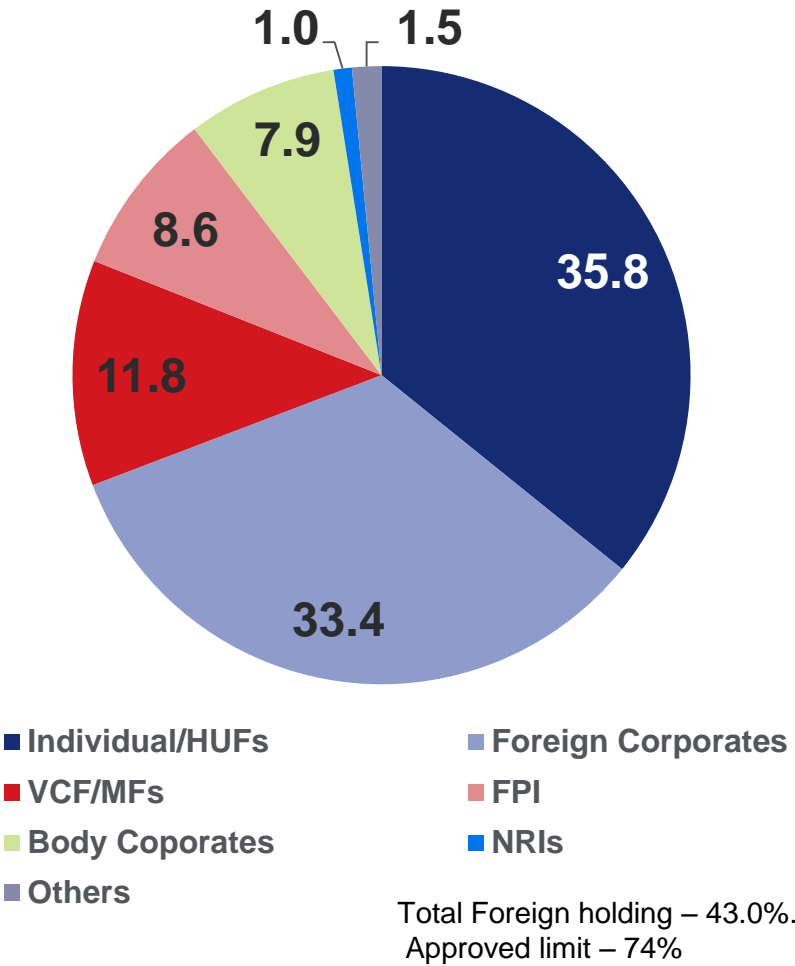
Best Corporate Payment Project at The Asian Banker Technology Innovation Awards 2016



Shareholding Pattern & Ratings

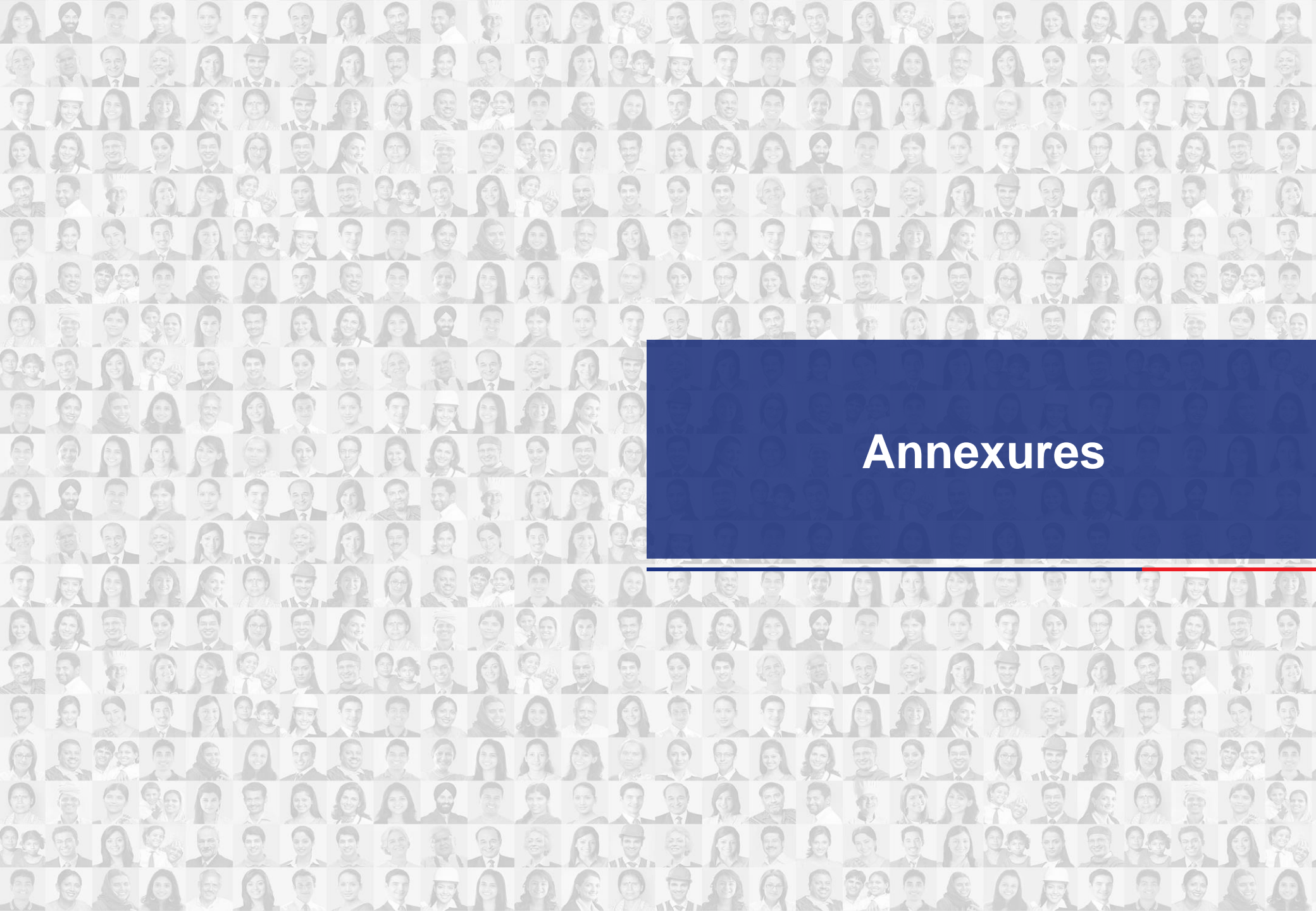
Shareholding Pattern & Ratings

Shareholding by category (%)



Ratings

Instrument	Rating by ICRA	Implication
Basel III compliant Tier II bonds	A+ hyb	Instruments rated in this category are considered to have high degree of safety regarding timely servicing of financial obligations
Certificate of Deposits	A1+	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. Narayan Ramchandran

Non-Independent Director and Part-Time 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

Additional Director ⁽¹⁾

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



Mr. Ishan Raina

Additional Director ⁽¹⁾

Previously, Founder of Out of Home (OOH) India, Associated with 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

Currently, Managing Director and CEO of Indostar Capital Finance



Mr. Rajesh Kumar

RBI - Additional Director

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

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. R. Gurumurthy

Head – Risk and Governance

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



Mr. Rajeev Ahuja

Head—Strategy, Retail, Transaction Banking and Financial Inclusion

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



Mr. Brijesh Mehra

Head – Corporate and Institutional Banking and Transaction Banking

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



Mr. Naresh Karia

Chief Financial Officer

Previously, Country Controller of Citibank N.A., India



Mr. Sandeep Thapliyal

Head - Commercial Banking

Previously, Managing Director of Investment Banking at Religare Capital Markets



Mr. Amareesh Gulati

Head - Transaction Banking and Payment Services

Previously, associated with DCM Toyota Limited and ANZ Grindlays Bank



Mr. Andrew Gracias

Head - Financial Markets

Previously, associated with Bank of America and UBS



Mr. Harjeet Toor

Business Head - Retail Assets, MSME, Credit Cards and Micro Banking

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



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)



Mr. Surinder Chawla

*Head – Geography, Business and Branch Banking
Previously, associated with Standard Chartered Bank, ABN Amro Bank and HDFC Bank*



Ms. Shanta Vallury

*Head- Human resources, Learning and Development, Internal Branding and CSR
Previously, Vice President of Acquisitions and Partnerships Division in American Express Bank Ltd (Gurgaon)*



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. Satish Dhawan

*Chief Infrastructure and Administration Officer
Previously, Chief Executive Officer of DCM Estates*



Mr. Bhaskar Niyogi

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



Mr. Rana Vikram Anand

*Head – Segments and Products, Business and Branch Banking
Previously, associated with Royal Bank of Scotland*



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

*Head - 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*



Ms. Neeta Mukherji

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

Profit & Loss Statement

Particulars	Q2 17	Q2 16	Q1 17	H1 17	H1 16
Income					
Interest Earned	902	666	865	1,766	1,269
Interest Expended	599	474	620	1,218	913
Net Interest Income	303	192	245	548	356
Other Income	169	115	167	337	238
Total Income	472	307	412	884	596
Expenditure					
Operating Expenses	253	185	228	481	362
Employee Cost	115	94	100	215	180
Premises Cost	23	24	28	47	38
Depreciation	14	10	13	28	21
Other Operating Expenses	101	55	85	191	124
Operating Profit	219	122	184	404	232
Provisions	50	22	43	93	45
On advances	41	16	39	80	33
On others	9*	6	4	13*	12
Profit Before Tax (before exceptional item*)	169	99	142	311	188
Profit Before Tax	141	99	142	283	188
Tax	51	32	45	96	60
Profit After Tax (before Exceptional Item*)	109	68	97	206	127
Profit After Tax	90	68	97	187	127

* 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	H1 17	H1 16	Q1 17	FY 16
<u>Liabilities</u>				
Capital	370	297	329	325
Reserves and Surplus	3,660	2,082	2,784	2,665
Deposits	27,960	20,287	25,803	24,349
Borrowings	7,775	5,547	8,288	10,536
Other Liabilities	1,290	1,567	1,287	1,287
Total	41,055	29,780	38,490	39,161
<u>Assets</u>				
Cash & Balances with RBI	1,116	894	1,205	1,340
Balances with RBI	1,680	849	1,355	1,110
Investments (Net)	12,262	9,468	12,547	14,436
Advances (Net)	24,875	17,274	22,265	21,229
Fixed and Other Assets	1,122	1,295	1,118	1,046
Total	41,055	29,780	38,490	39,161

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	H1 17
Net Worth	196	320	338	349	1,075	1,131	1,594	2,012	2,224	2,960	4,030
Deposits	876	1,101	1,307	1,585	2,042	4,739	8,341	11,599	17,099	24,349	27,960
Advances (Net)	531	586	801	1,170	1,905	4,132	6,376	9,835	14,450	21,229	24,875
Investments (Net)	316	361	405	507	893	2,334	5,571	6,518	9,792	14,436	12,262
Net Profit	3	17	31	19	12	66	93	93	207	293	206*
CRAR (%)	34.3	49.2	42.3	34.1	56.4	23.2	17.1	14.6	13.1	12.9	15.1
Gross NPA (%)	6.81	6.01	2.13	2.33	1.12	0.80	0.40	0.79	0.77	0.98	1.13
Net NPA (%)	1.92	0.99	0.68	0.97	0.36	0.20	0.11	0.31	0.27	0.59	0.55
Business per employee	2.5	3.1	3.7	3.9	4.4	6.7	7.9	7.7	9.1	11.8	11.6
No. of employees	553	544	565	704	907	1,328	1,859	2,798	3,465	3,872	4,573
Return on Assets (%)	0.31	1.31	1.96	1.05	0.53	1.38	1.09	0.68	1.05	1.01	1.01*
Return on Equity (%)	1.5	5.3	8.9	5.4	1.7	5.9	6.7	5.1	8.4	10.8	11.46*

Notes:

* Net Profit, RoA and RoE are annualized and are before exceptional item, i.e the Bank's investment in Utkarsh Microfinance Limited. After providing for the same Net Profit, RoA and RoE for H1FY17 would be Rs.187 crore, 0.96% and 10.92% respectively.

Thank you

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