

Investor Presentation – Q3 FY 2014

January 2014

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DCB BANK

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Financial numbers are rounded off to nearest whole number

<p>DCB Bank – at a glance</p>	<ul style="list-style-type: none"> • DCB Bank Limited (Formerly Development Credit Bank Ltd.) http://www.dcbbank.com is a modern emerging new generation private sector bank. Present since 1930s, DCB is the only co-operative bank in India to have been converted into a private sector commercial bank in 1995 • Distribution network of 115 branches across 65 locations and 237 ATMs
<p>Comprehensive product range & scalable infrastructure</p>	<ul style="list-style-type: none"> • Business model focused on achieving a balance between Micro SME, SME, Retail Mortgages, Commercial Vehicle, Gold Loans, mid-Corporate and Agri / Inclusive Banking • Comprehensive range of banking products across all businesses • Modern systems and infrastructure to support growth- Finacle, FinnOne, CMS, Internet and Mobile banking
<p>Traditional loyal customer base</p>	<ul style="list-style-type: none"> • Traditional sticky customer base helped by presence of branch network in key areas of Maharashtra, Gujarat and AP • Provides DCB Bank access to low cost deposits
<p>Focus on building low cost franchise</p>	<ul style="list-style-type: none"> • Continued focus on building a low cost Deposits and strong capital position • CASA of 24.80% and CRAR of 12.86% under Basel III
<p>Steady improvement in credit ratings</p>	<ul style="list-style-type: none"> • Crisil rating is A-/Stable for Long term and A1+ for Short term and Fixed Deposit Programme • Brickwork Ratings: BWR A- (Stable)
<p>Robust promoter background</p>	<ul style="list-style-type: none"> • DCB's promoter, Aga Khan Fund for Economic Development (AKFED) http://www.akdn.org/akfed is present in 16 countries employing over 30,000 people • Promoter group holds 18.46% stake in DCB
<p>Pedigreed board and experienced management team</p>	<ul style="list-style-type: none"> • Nasser Munjee, Chairman: Ex- Executive Director – HDFC, instrumental in setting up IDFC & sits on the boards of many large Indian companies • Murali M. Natrajan, MD & CEO: worked in Standard Chartered Bank (Global Head – SME Banking), Citibank, American Express; strong Retail Banking & SME experience in India & abroad

For detailed 'Overview', please refer to pages 28 - 34

Financial Performance

Highlights

DCB BANK

INR mn	Q3 FY 2014	Q3 FY 2013	Inc / (Dec)	Q2 FY 2014	Inc / (Dec)
Net Profit	364	269	35%	331	10%
Total Income	1,268	1,009	26%	1,185	7%
Operating Profit	464	318	46%	401	16%
Provisions	(100)	(49)	(106%)	(70)	(43%)
Cost to Income Ratio	63.4%	68.5%	-	66.2%	-

INR mn	December 31, 2013	December 31, 2012
Deposits	95,918	75,882
CASA	23,791	21,823
NRI Deposits	7,391	4,544
Advances	73,615	59,644

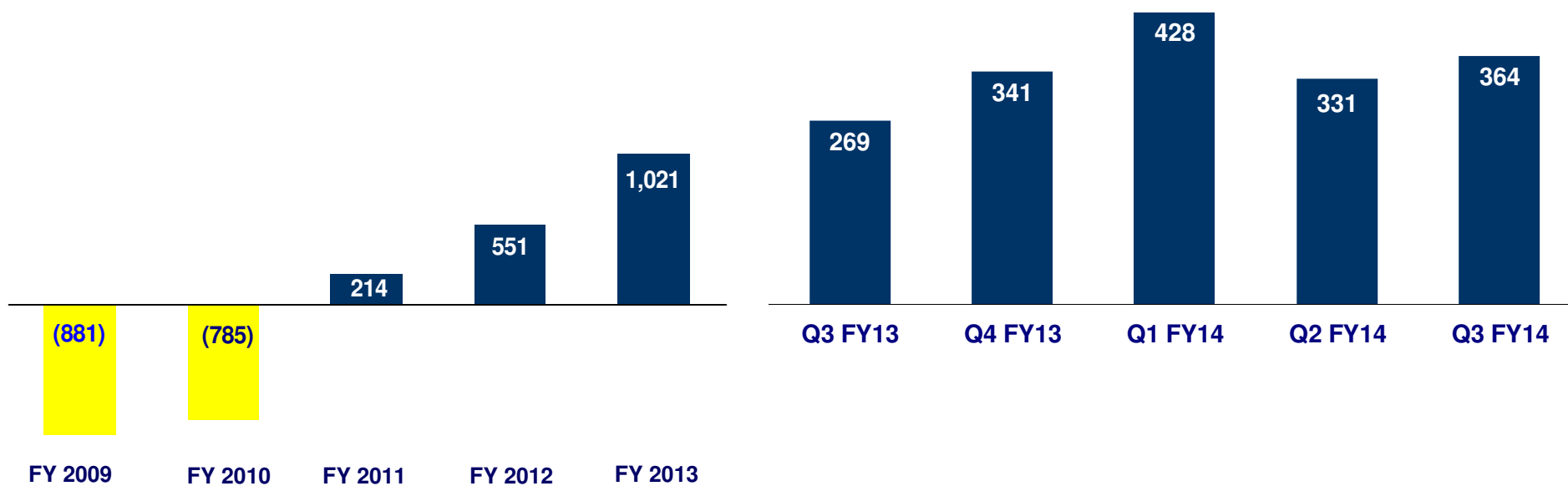
Quarter ended	December 31, 2013	December 31, 2012
CASA Ratio	24.80%	28.87%
Gross NPA Ratio	2.77%	3.80%
Net NPA Ratio	0.77%	0.73%
Provision Coverage Ratio	84.25%	88.04%
Credit/Deposit Ratio	76.75%	78.91%
ROA	1.26%	1.14%
ROE	13.28%	11.66%

Steady Improvement in Profits

DCB BANK

Net Profit / Loss *

INR mn



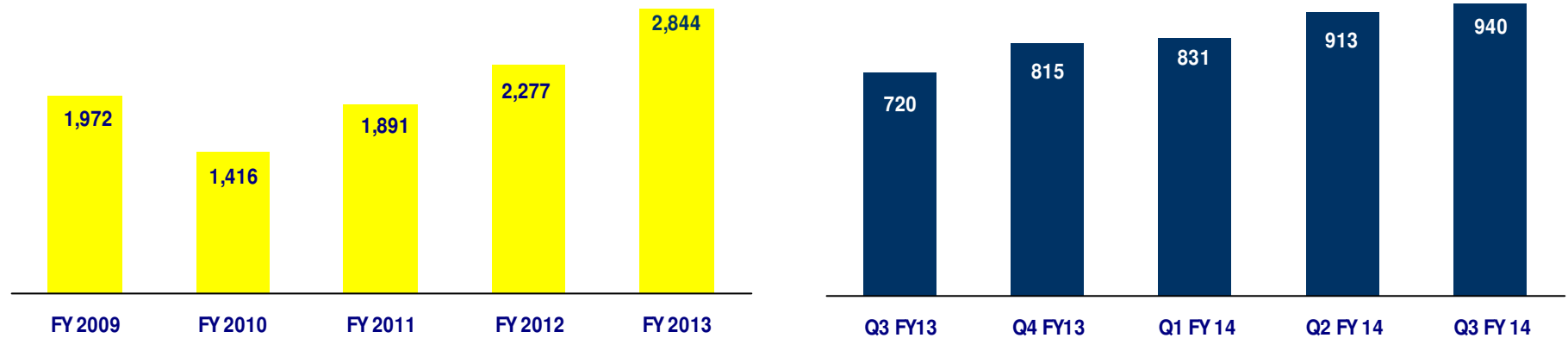
* Net Profit / (Loss) represents post tax numbers

Improvement in Income, quality

DCB BANK

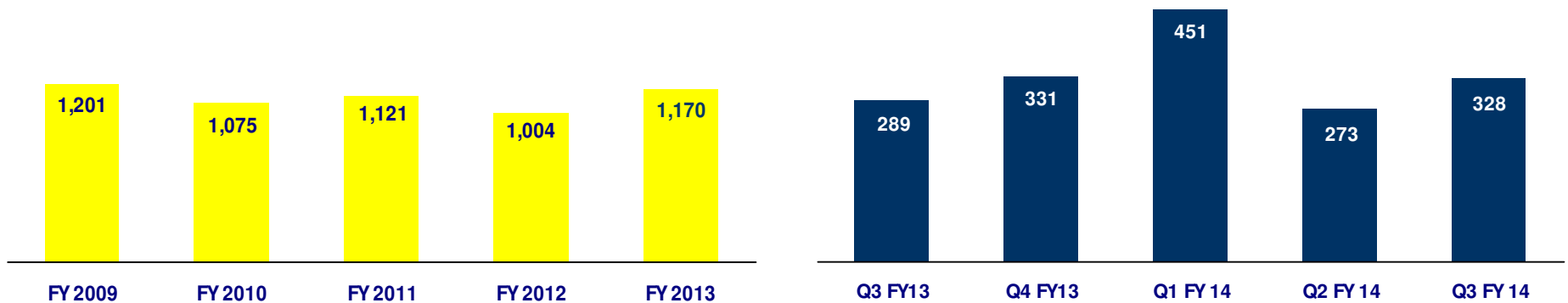
Net Interest Income

INR mn



Other Income

INR mn

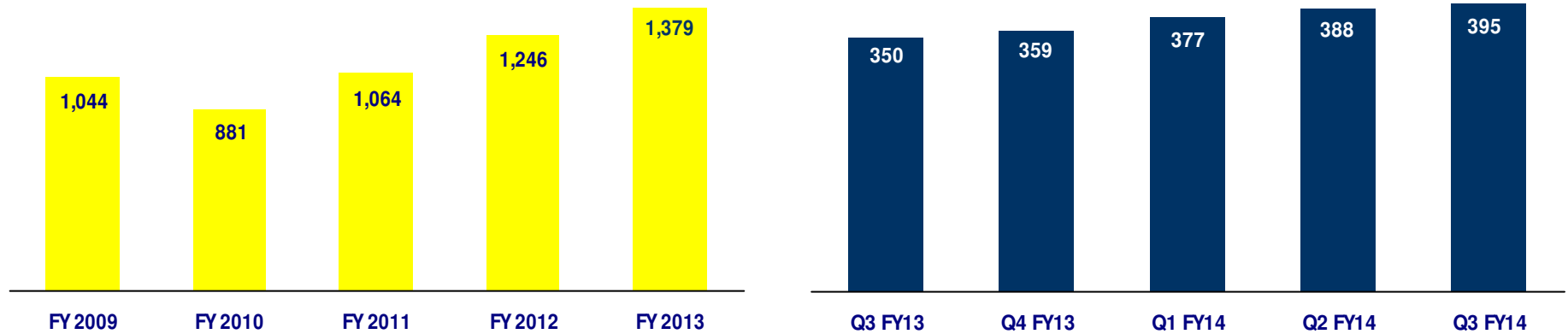


Staff Cost and Other Cost

DCB BANK

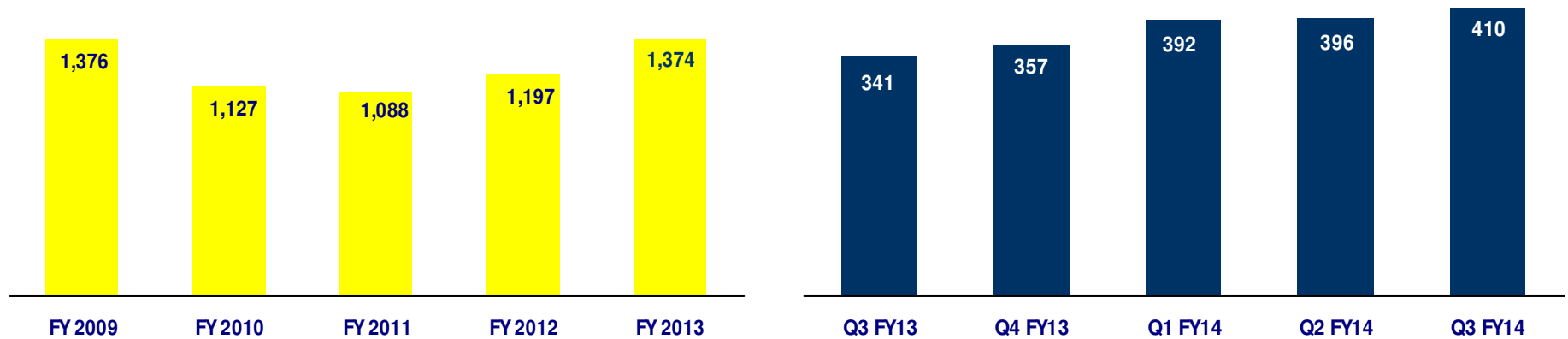
Staff Cost

INR mn



Other Cost

INR mn

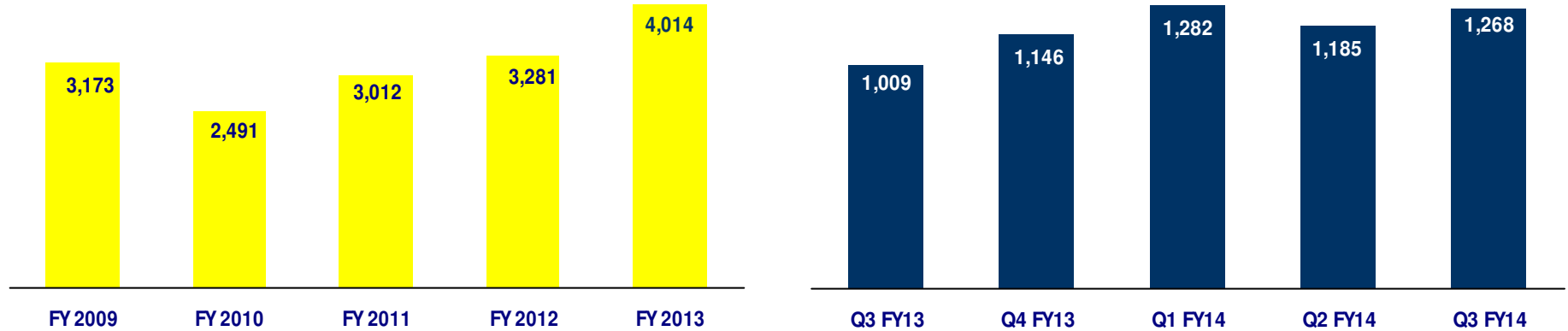


Operating Income and Cost to Income

DCB BANK

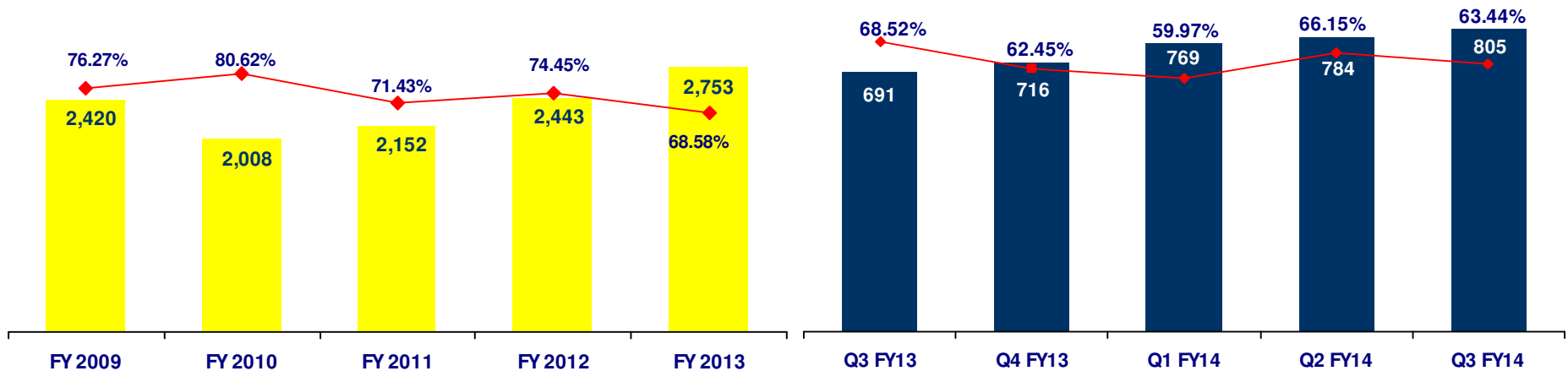
Operating Income

INR mn



Operating Cost

INR mn

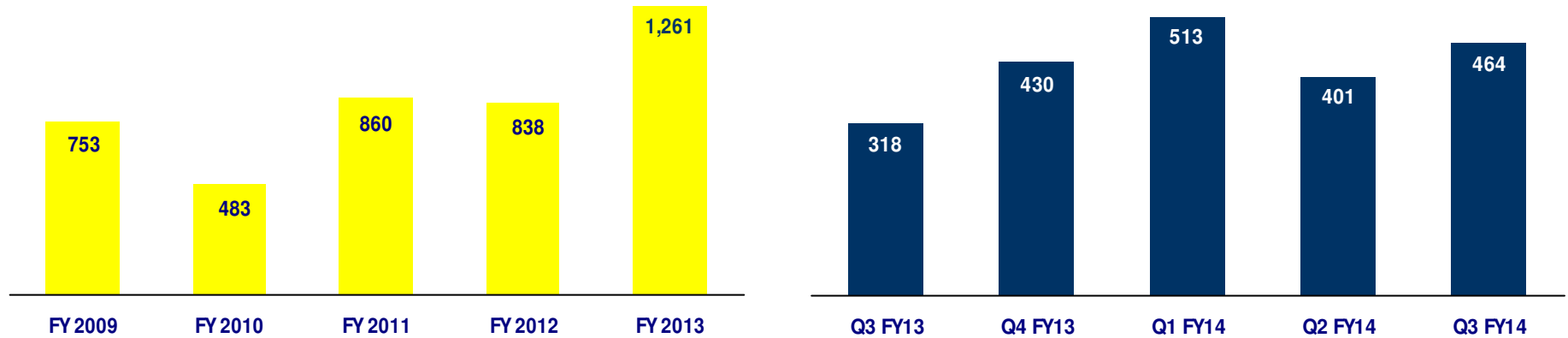


Operating Profit

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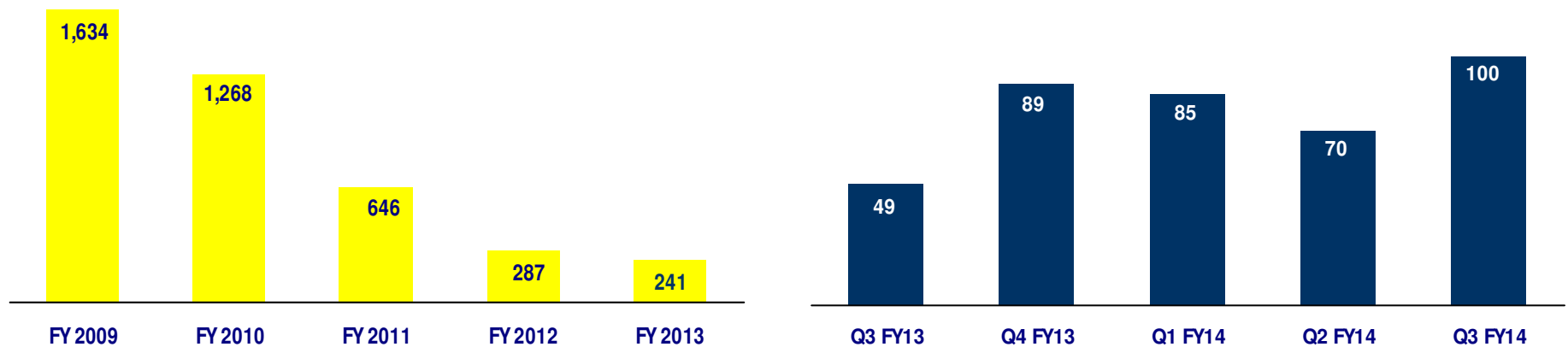
Operating Profit

INR mn



Provisions

INR mn



* Provisions include provisions for NPAs, standard assets, floating provision, income tax, other assets, restructured advances etc
Provisions also includes depreciation on investments and sacrifice on one time settlement

Growth in chosen Businesses

DCB BANK

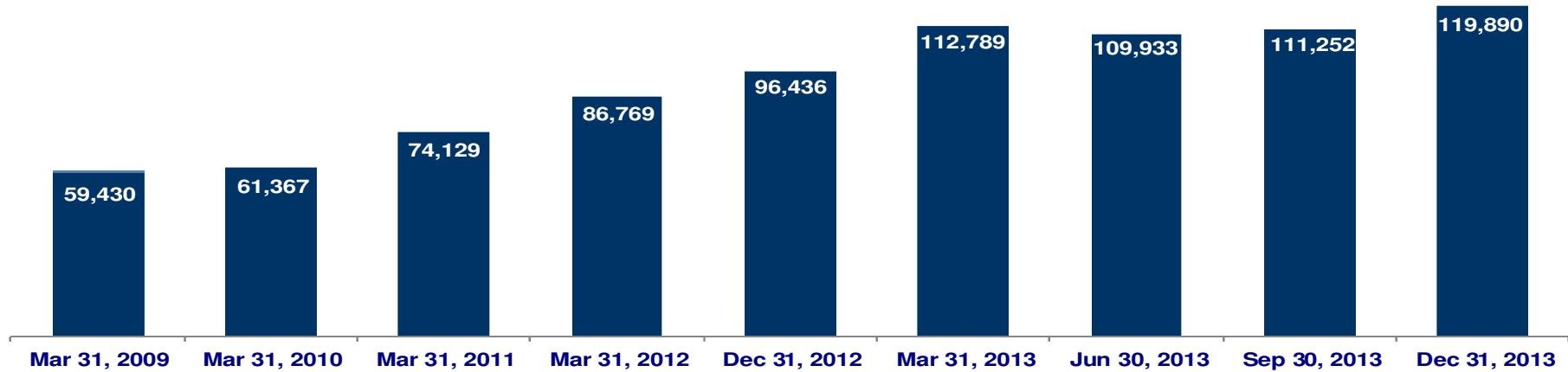
INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013
CASA	16,927	19,755	20,347	21,823	22,716	22,880	23,653	23,791
Retail Term Deposits	23,056	27,085	34,320	42,084	43,845	44,455	47,076	51,143
NRI Total Deposits	1,632	1,815	3,084	4,544	5,222	5,606	6,513	7,391
Mortgages	4,118	10,811	15,510	21,296	23,980	25,745	27,081	28,707
Commercial Vehicle	1,951	727	1,048	1,050	1,132	1,230	1,364	1,491
SME + Micro SME	6,004	10,073	14,038	15,035	14,877	13,923	13,401	13,988
Agri & Inclusive Banking	8,583	8,502	8,014	5,856	7,651	7,709	6,212	8,658
Corporate Banking	11,095	11,153	11,941	14,120	15,658	13,644	15,645	17,656

Balance Sheet

DCB BANK

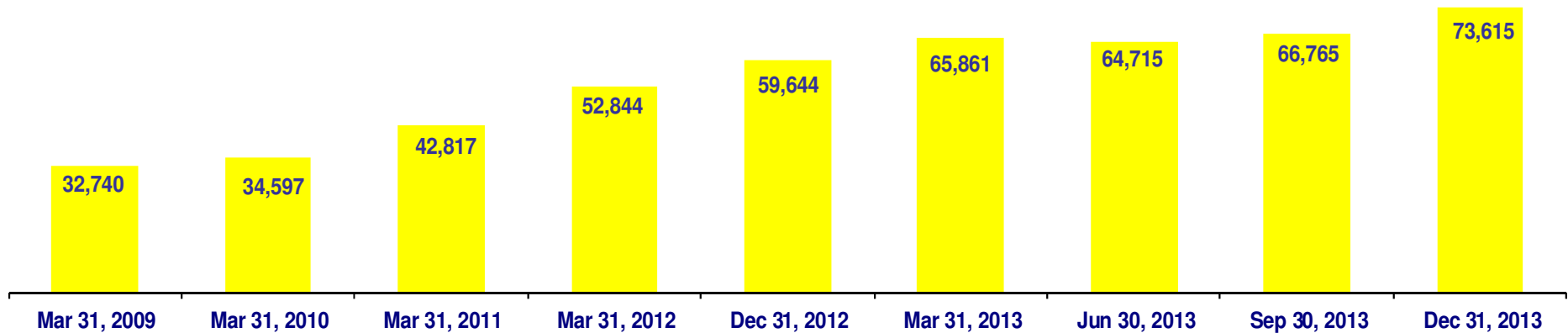
Total Assets

INR mn



Net Advances*

INR mn

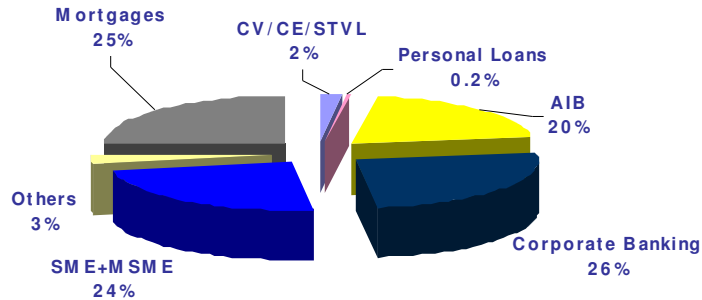


* Net Advances – Gross advances less (net of) provisions

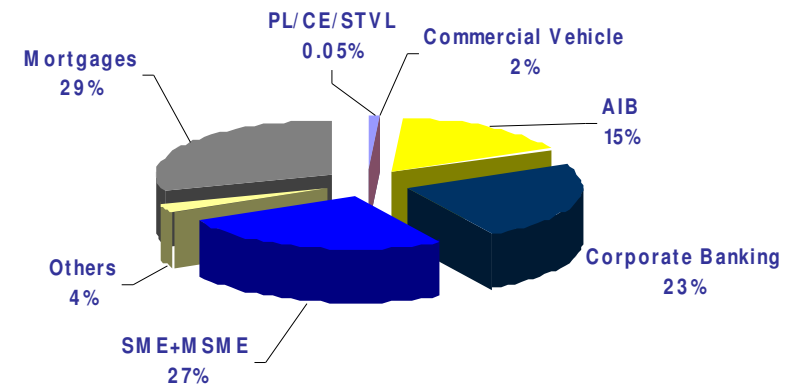
Diversified Portfolio

DCB BANK

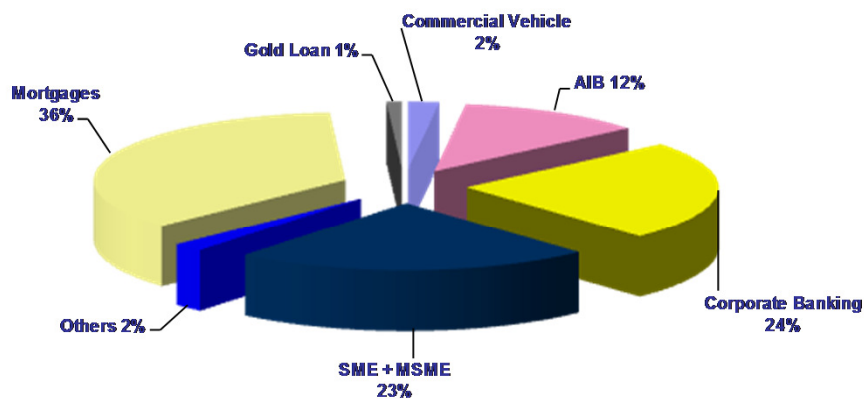
Portfolio* as on Mar 31, 2011



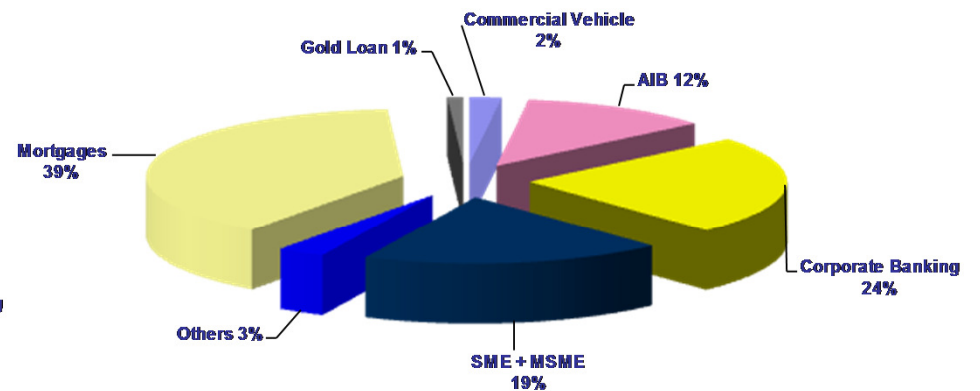
Portfolio* as on Mar 31, 2012



Portfolio* as on Mar 31, 2013



Portfolio* as on Dec 31, 2013



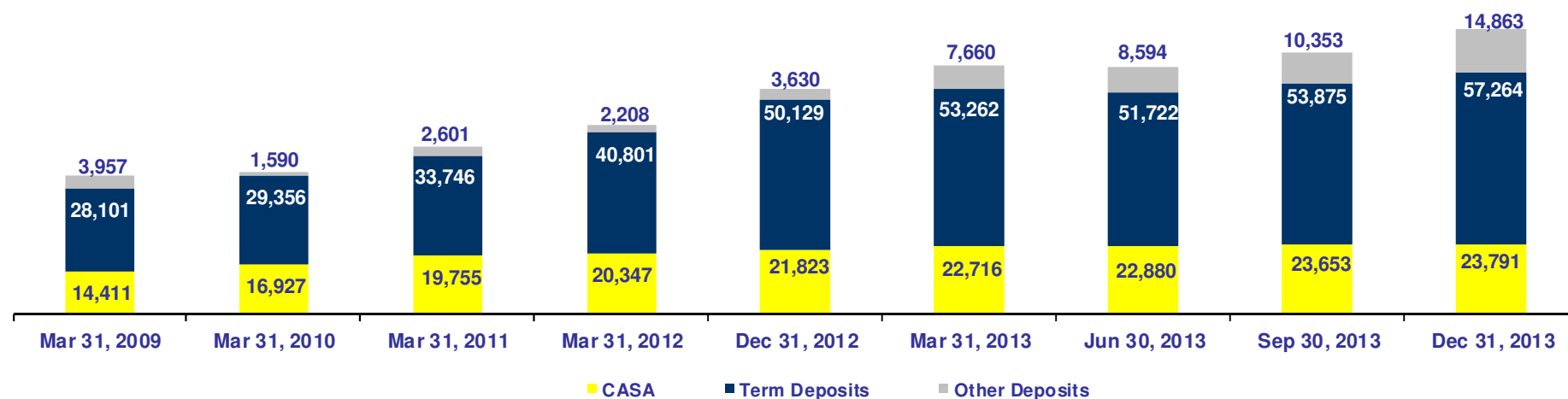
*AIB – Agri & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME

Build Stable Deposit Base

DCB BANK

Deposits

INR mn



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013
Total Deposits	46,469	47,873	56,102	63,356	75,582	83,638	83,196	87,881	95,918

	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013
Retail Deposits Vs Total Deposits	67.53%	81.54%	81.17%	84.42%	82.96%	77.39%	79.51%	79.01%	76.75%
CASA %	31.01%	35.36%	35.21%	32.12%	28.87%	27.16%	27.50%	26.92%	24.80%

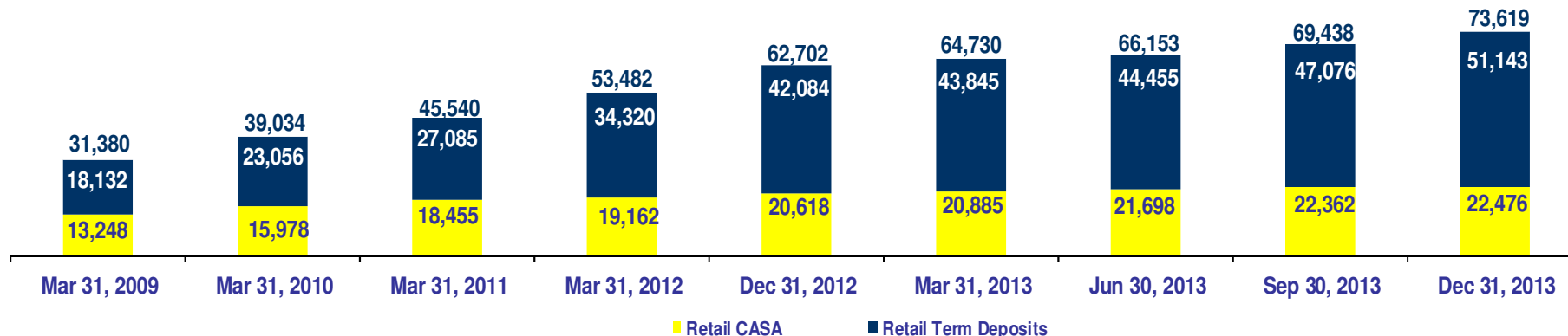
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

Deposits Per Branch

DCB BANK

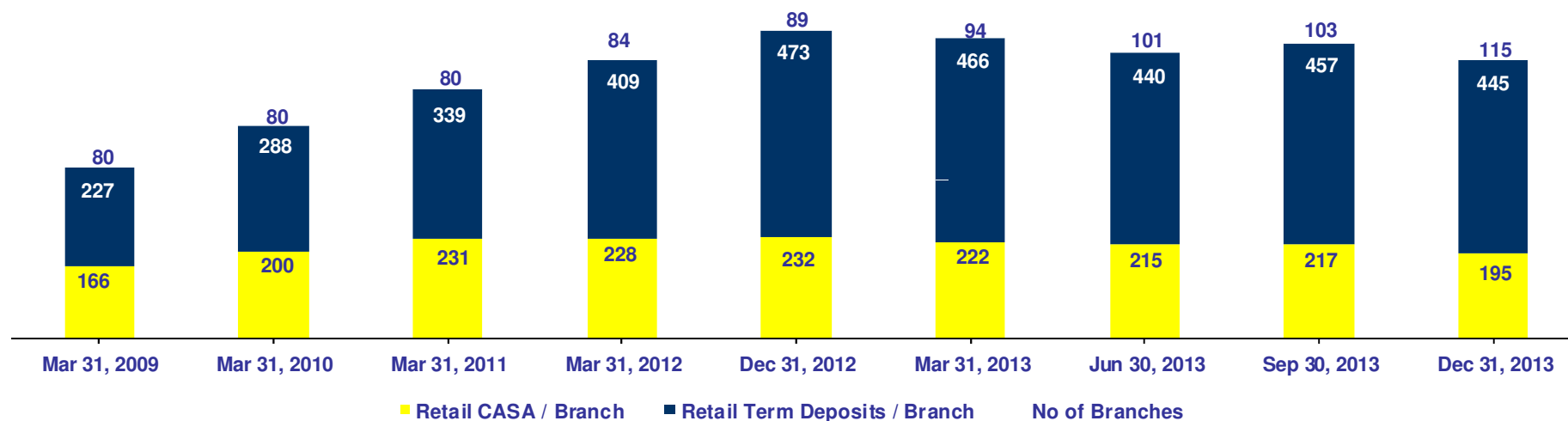
Retail CASA & Retail Term Deposits

INR mn



Retail Deposits / Branch

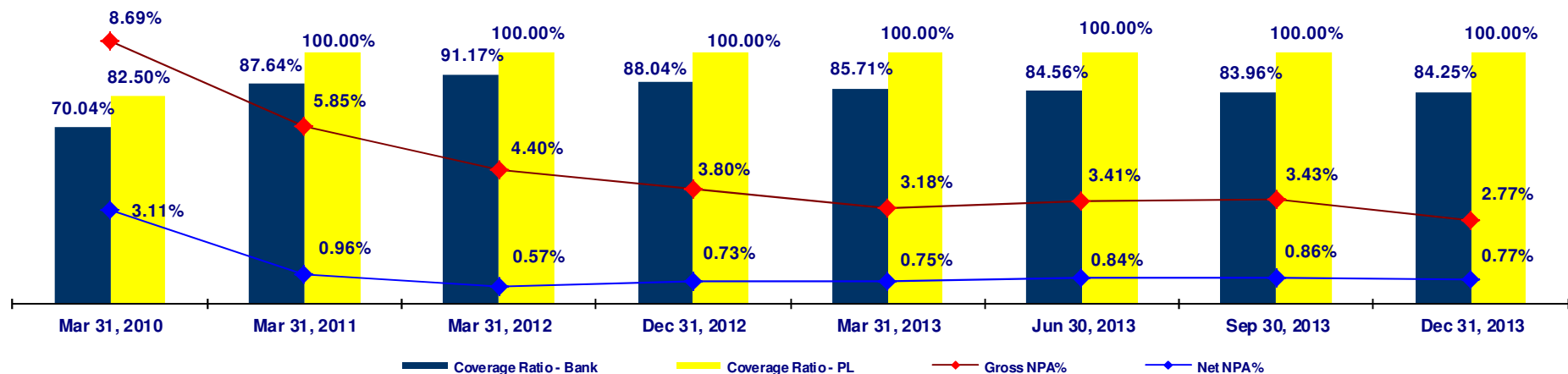
INR mn



Strong Provision Coverage

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Key Ratios

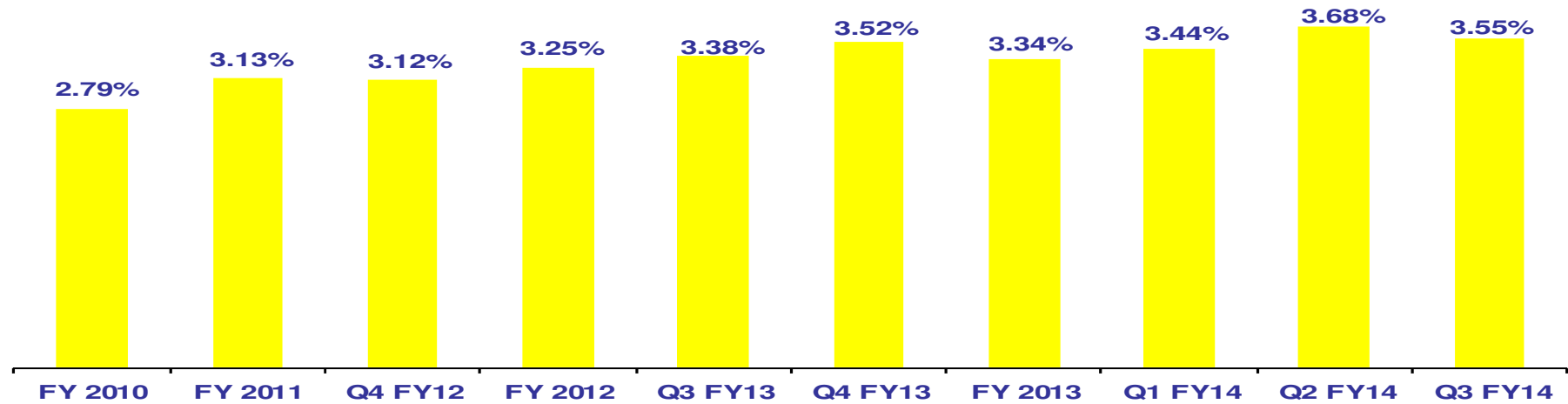


INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013
Personal Loans	1,694	1,293	1,196	926	620	604	589	235
CV/CE/STVL*	599	452	322	260	253	246	242	239
Corporate	594	588	627	506	473	569	553	542
SME + MSME	123	110	141	425	576	592	683	702
Mortgages	168	138	103	188	197	219	243	298
Others	14	55	29	34	31	34	41	63
Gross NPA	3,192	2,636	2,418	2,339	2,150	2,264	2,351	2,079
Net NPA**	1,076	412	302	435	491	543	572	570

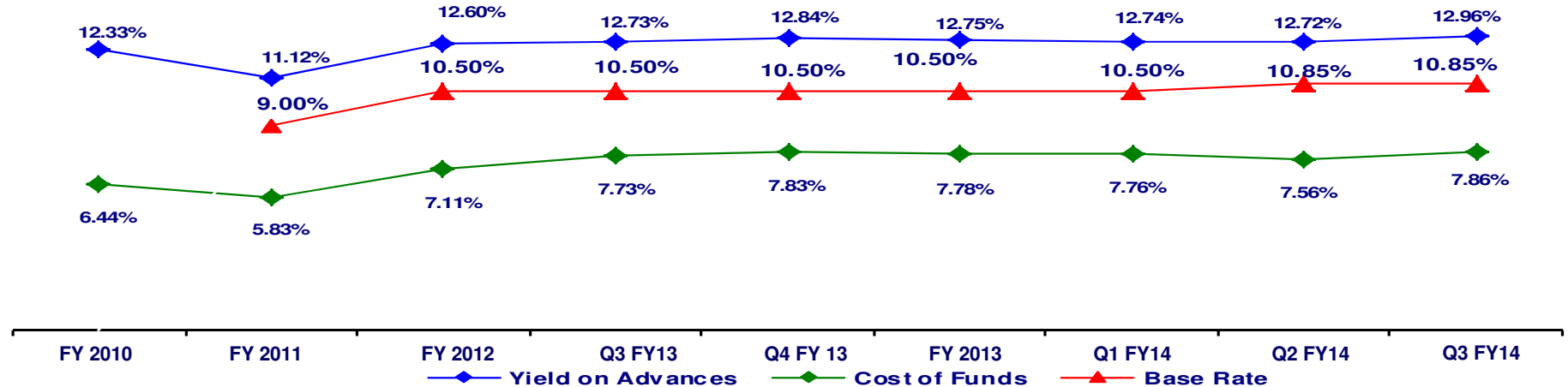
* CV / CE / STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

** Net NPA = Gross NPA – (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + total provisions held)

Net Interest Margin



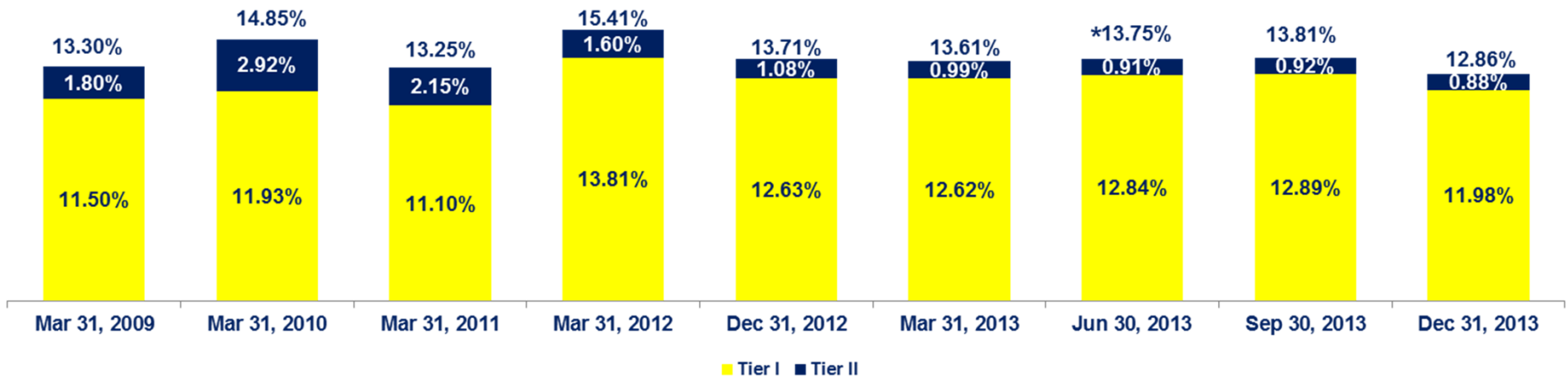
Yield on Advances, Base Rate & Cost of Funds



Capital Adequacy Ratios

DCB BANK

Capital Adequacy Ratios – Basel III



*Capital Adequacy Ratio are under Basel III from June 30, 2013 (Prior period ratios are under Basel II))

Other Income

DCB BANK

INR mn	FY 2010	FY 2011	FY 2012	Q3FY13	FY 2013	Q1FY14	Q2FY14	Q3 FY 14
Commission, exchange and brokerage	682	683	786	222	893	224	240	267
Sale of investments	178	253	118	27	139	160	9	21
Sale of land, buildings and other assets	(3)	11	(28)	-	(17)	(2)	-	-
Exchange transactions	68	90	69	20	72	22	(5)	18
Bad Debt Recovered	14	6	10	14	53	37	17	10
Miscellaneous income	136	78	49	6	30	10	12	12
Total	1,075	1,121	1,004	289	1,170	451	273	328

INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Dec 31, 2013
SLR	15,789	17,512	20,219	21,501	24,332	30,293
Non-SLR	4,390	5,439	4,959	5,562	9,255	5,253
Total Investments *	20,179	22,951	25,178	27,063	33,587	35,546
HTM	16,890	18,847	20,845	21,454	23,606	25,844
AFS	3,263	3,029	3,541	5,009	5,155	8,558
HFT	26	1,075	792	600	4,826	1,144
Total Investments *	20,179	22,951	25,178	27,063	33,587	35,546

* Represents Net investments (HTM – Held To Maturity, AFS – Available For Sale, HFT – Held For Trading)

Balance Sheet

DCB BANK

INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013
Shareholder's Equity	6,011	6,215	8,614	9,690	10,031	10,457	10,787	11,150
Deposits	47,873	56,102	63,356	75,582	83,638	83,196	87,881	95,918
Borrowings ¹	5,035	8,607	11,235	7,175	15,256	12,036	8,438	8,015
Other Liabilities & Provisions ¹	2,447	3,205	3,565	3,990	3,863	4,245	4,147	4,807
Cash, Inter-bank, etc	3,324	4,871	4,566	5,171	8,833	9,012	6,711	6,216
Investments	20,179	22,951	25,178	27,063	33,587	31,538	33,135	35,546
Advances	34,597	42,817	52,844	59,644	65,861	64,715	66,765	73,615
Fixed Assets	1,358	1,275	1,846	2,370	2,395	2,364	2,373	2,366
Other Assets	1,909	2,215	2,335	2,188	2,114	2,304	2,269	2,148
Credit Deposit Ratio	72.27%	76.32%	83.41%	78.91%	78.74%	77.79%	75.97%	76.75%

INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep30, 2013	Dec 31, 2013
CASA	16,927	19,755	20,347	21,823	22,716	22,880	23,653	23,791
Other Deposits	30,946	36,347	43,009	53,759	60,922	60,316	64,228	72,127
Total Deposits	47,873	56,102	63,356	75,582	83,638	83,196	87,881	95,918
CASA Ratio	35.36%	35.21%	32.12%	28.87%	27.16%	27.50%	26.92%	24.80%

1 : Subordinated Debt included in Borrowings as per RBI guidelines

Profit & Loss

DCB BANK

INR mn	FY 2010	FY 2011	FY 2012	FY 2013
Net Interest Income	1,416	1,891	2,277	2,844
Other Income	1,075	1,121	1,004	1,170
Operating Income	2,491	3,012	3,281	4,014
Operating Expenses	(2,008)	(2,152)	(2,443)	(2,753)
Operating Profit	483	860	838	1,261
Total Provisions	(1,268)	(646)	(287)	(240)
PAT	(785)	214	551	1,021
Cost Income Ratio	80.62%	71.43%	74.45%	68.58%

Profit & Loss

DCB BANK

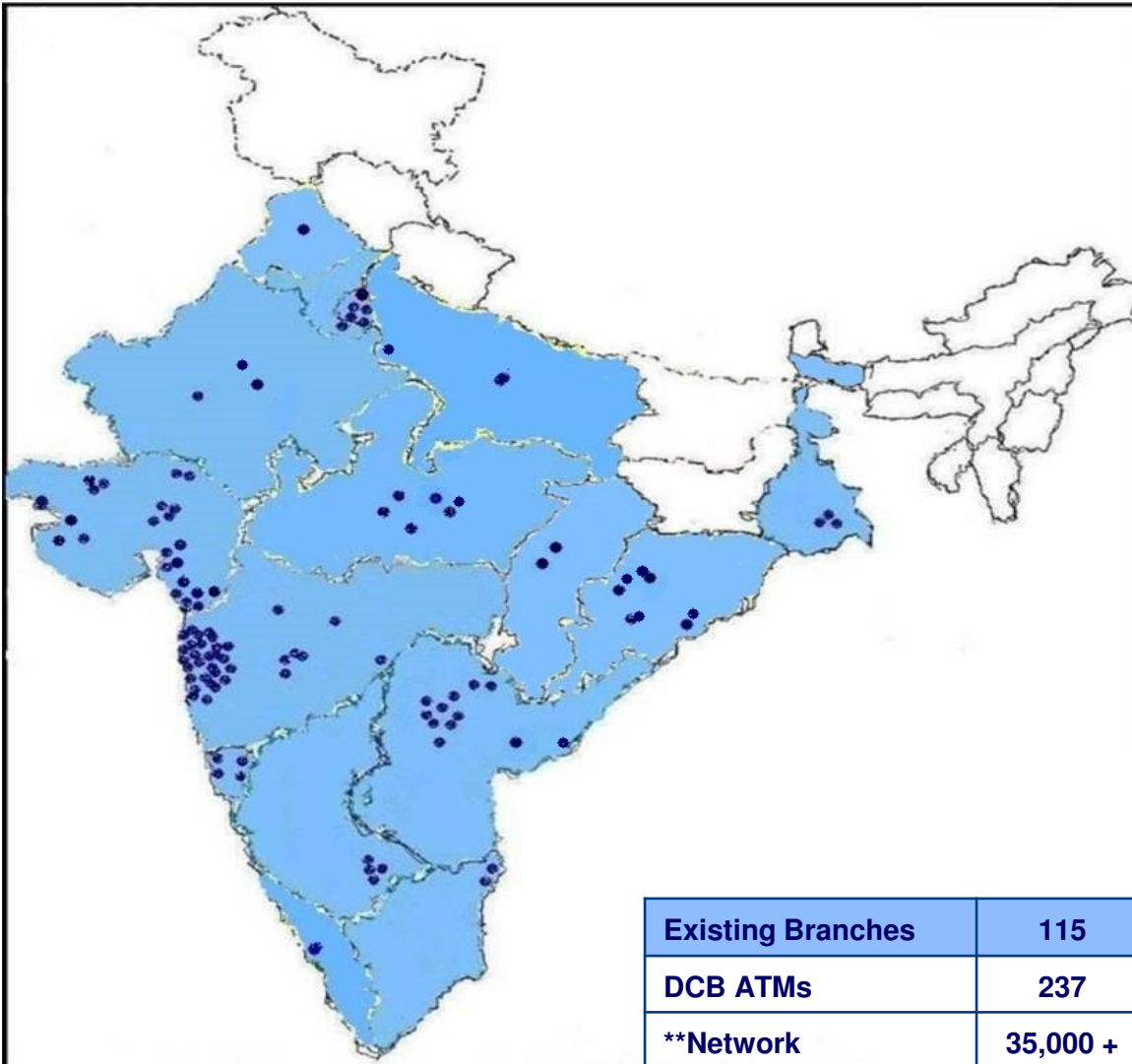
INR mn	Q3 FY13	Q4 FY13	Q1 FY14	Q2 FY14	Q3 FY14
Net Interest Income	720	815	831	913	940
Other Income	289	331	451	273	328
Operating Income	1,009	1,146	1,282	1,185	1,268
Operating Expenses	(691)	(716)	(769)	(784)	(804)
Operating Profit	318	430	513	401	464
Total Provisions	(49)	(89)	(85)	(70)	(100)
PAT	269	341	428	331	364
Cost Income Ratio	68.52%	62.45%	59.97%	66.15%	63.44%

Business Strategy

Strong Presence in the Western Region

DCB BANK

Branch Network



ANDHRA PRADESH: (13)

CHATTISGARH : (2)

GOA: (4)

GUJARAT: (20)

HARYANA: (1)

KARNATAKA: (4)

KERALA: (1)

MADHYA PRADESH: (6)

MAHARASHTRA: (35)

- Mumbai & Its Suburbs (27)

NEW DELHI: (6)

ORISSA: (8)

PUNJAB: (2)

RAJASTHAN: (5)

TAMIL NADU: (3)

UTTAR PRADESH: (2)

WEST BENGAL: (3)

* Branch locations as shown on the map are approximate may not represent the exact location

** Tie up with Euronet enables DCB Bank customers to access VISA ATMs across the world

Products & Services

DCB BANK

Retail Banking

Deposit Products:

- Current and Savings
- Term Deposits
- NRI Deposits
- Corporate Salary
- POS Terminals
- Lockers

Cards:

- ATM Card
- Debit Card
- Gift Card
- Secured Card
- Credit Card*
- Co-branded Prepaid Card**

Payments:

- Remittances
- Bill / Utility Payments
- RTGS / NEFT
- On-line Share Trading/Demat
- Tax Payments
- Visa Money Transfer

Loans:

- Auto Loans*
- Commercial Vehicle*
- Construction Equipment*
- Gold Loans
- Home Loans
- Loan Against Property
- Loan Against Shares
- Tractor Loans

Wealth Management:

- Investment Advice
- Mutual Funds
- Life Insurance and General Insurance

Services:

- 24/7 Phone Banking
- Any Branch Banking

Privilege Banking

Internet Banking

Mobile Banking

SME, Corporate Banking, NBFCs, Co-operative Banks

- Current Account
- Trade Current Account
- Working Capital
- Term Loans
- Supply Chain
- Portfolio Buyout
- Import /Export

- Bills Collection
- Foreign Exchange
- Letters of Credit
- Guarantees

- Cash Management***
- RTGS /NEFT
- Internet Banking

Treasury, NBFCs, Co-operative Banks

- Statutory Reserves Management
- Liquidity Management
- Trading in Government Securities
- Foreign Exchange
- Corporate Bonds
- CDs
- Equity Investment

DCB Bank offers a comprehensive range of products and services

*Offered to existing customers only. **DCB Bank launched its prepaid card with ITZ Cash, which is sourced from select ITZ outlet. *** DCB Bank has tie up with HDFC Bank and Axis Bank to provide customers with cash management facilities at over 500 locations across india.

- Rely mainly on Retail Deposits (Term, CASA) for funding. Focus on branch expansion in Tier 2 to Tier 6.
- Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractors, Gold Loans, mid-Corporate and Agri Loans. Create a diversified portfolio. Limit unsecured lending and lumpy exposures.
- Increase fee income by cross selling insurance, mutual funds, trade and cash management
- Continuously strengthen credit processes, portfolio management and recoveries
- Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously

Overview

Key Milestones

DCB BANK

In Existence Since 1930s

1981

- Amalgamation of Masalawala Co-operative Bank and Ismailia Co-operative Bank into Development Co-operative Bank Ltd.

1984

- Multi-State Co-operative Bank

1988

- Acquired "Scheduled" status from Reserve Bank of India

1995

- Conversion to Development Credit Bank Ltd.
- Secured Foreign Exchange License & became an Authorized Dealer

2004

- Classified as a "New Generation Private Sector Bank" by the RBI

2006

- IPO

Tier I Capital Raising

2005

- Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn in March 2005

2006

- Private Equity investment of INR 519.9 mn in February 2006

2006

- Raised INR 1.86 bn through IPO, issue oversubscribed 35 times

2007

- Preferential Allotment of INR 2.8 bn in Aug 2007

2009

- Raised INR 810 mn through QIP in November 2009 subscribed

2012

- Raised INR 940 mn through QIP and INR 988 mn through Preferential Allotment in March 2012. The Bank raised INR 402 mn via Preferential Allotment in December 2012

Issue Price
INR 55.00

Issue Price
INR 45.00

Issue Price
INR 26.00

Issue Price
INR 105.00

Issue Price
INR 34.14

Issue Price
Mar'12: INR 47.84
Dec'12: INR 46.68

Market Price as at December 31, 2013 : INR 54.40

DCB Bank Limited

*PA – Preferential Allotment

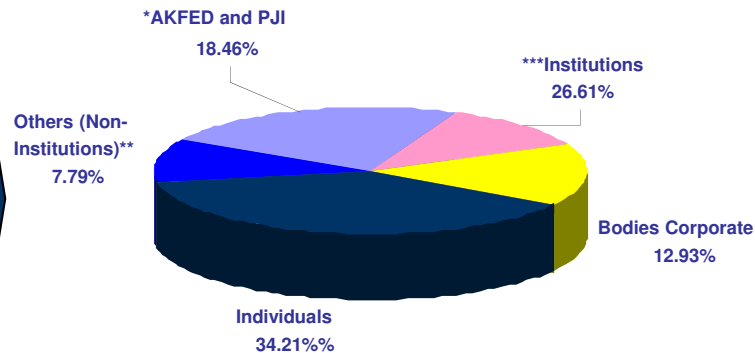
Strong Investor Profile

DCB BANK

Shareholding Pattern (December 31, 2013)

DCB BANK

Shareholding Pattern



*AKFED – Aga Khan Fund for Economic Development and PJI – Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.71%), Non Resident Indians (2.35%), Foreign Corporate Bodies (4.69%), Directors and their relatives (0.04%)

***Institutions includes 11.91% held by FII

Key non-promoter shareholders

- Tano Mauritius India FVCI II : **4.76%**
- WCP Holdings III : **4.69%**
- Ambit Corporate Finance Pvt. LTd.: **4.21%**
- The South India Bank Ltd : **3.42%**
- Tata Capital Financial Services Ltd: **2.63%**
- TVS Shriram Growth Fund India : **2.51%**
- Sundaram Mutual Fund A/c Sundaram Select Midcap : **2.20%**
- HDFC Ltd: **1.62%**
- College Retirement Equities Fund – Stock Account: **1.61%**
- Satpal Khattar & Shareen Khattar: **1.30%**
- ICICI Prudential Life Insurance Company Ltd.: **1.24%**
- Dimensional Emerging Markets Value Fund: **1.15%**
- Bajaj Allianz Life Insurance Company Lts.: **1.12%**
- Girdharilal V Lakhi and Vandana G lakhi: **1.01%**



Aga Khan Fund for Economic Development

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed>
- AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 30,000 people. The Fund is active in 16 countries in the developing world

Experienced Board

DCB BANK

Nasser Munjee
Non- Executive
Chairman

Ex-Executive Director –
HDFC, instrumental in
setting up IDFC. Sits on 15
corporate Boards in India
including HDFC, Tata
Motors, etc.

Amin Manekia	Pioneered in concept of automatic beverage vending machines in India. More than 20 years in various capacities in different institutions of AKDN for the social-economic upliftment of the poor.
Altaf Jiwani	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently in-charge of two business segments namely power and carbo-chemicals.
C Narasimhan	A professional Banker. With SBI, held very senior level responsibilities across all important functions. He was a permanent invitee of SBI's Central Board and Audit Committees and on the Boards of SBI Group Cos.
Darius Udwadia	Solicitor & Advocate of the Bombay High Court and Solicitor of the Supreme Court of England and Wales. Founder Partner of Udwadia and Udeshi. Independent Director on the Boards of several corporate entities.
Imran Contractor	Qualified Chartered Accountant and Cost Accountant. Advisor to several Corporate Managements and High Net worth Individuals on investment strategy and acted as consultant to reputed Mutual Fund.
Jamal Pradhan	A Commerce Graduate with specialization in the areas of exports and small scale industry. He is a promoter director of Pradhan Mercantile Private Limited and has experience of over two decades in export and small & medium manufacturing industry.
Keki Elavia	Rich experience in accounting, audit and finance. Partner of over 37 years with M/s. Kalyaniwala & Mistry, a C. A. firm. Independent Director on the Boards of several corporate entities and boards of Public Trusts.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express – *29 years experience.
Nalin Shah	Retired partner of Deloitte Haskins & Sells and S. B. Billimoria Co. Member of Expert Advisory Committee and Past member of Accounting Standards Board of ICAI and Company Law Committee of the Bombay Chamber of Commerce & Industry.
Suhail Nathani	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills, India Advisory Board of Duke University, etc.
S Sridhar	Retired as Chairman and Managing Director of Central Bank of India. Has also served as the Chairman and Managing Director of National Housing Bank (NHB) and Executive Director of EXIM Bank. Started career with SBI.
Sukh Dev Nayyar	Associated with ANZ Grindlays Bank plc for over 30 years. Last assignment with Grindlays as Head – Corporate Banking & Investment Banking. Independent Director on the Boards of Diamond Trust Bank Kenya & Greaves Cotton.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Strong Management Team

DCB BANK

Aditya Prasad*Head - Credit*

Saudi Investment Bank, Axis Bank, State Bank of India – *28 yrs exp.

Damodar Agarwal*Head – Alternate Channels & Retail
Securitization*

ICICI Bank Ltd., BGF Ltd.– 18 yrs exp.

J. K Vishwanath*Chief Credit Officer*

Fullerton India, Citigroup and Eicher Group – 19 yrs exp.

Rajesh Verma*Head - Treasury & Corporate Banking*

State Bank of India – *33 yrs exp.

Krishna Ramasankaran*Head Credit – Retail Assets*

Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.-18 yrs exp.

Narendranath Mishra*Head - AIB*

ICICI Bank and Rallis India – 13 yrs exp.

Sachin Patange*Chief Compliance Officer*

Reserve Bank of India – 22 yrs exp.

Sukesh Bhowal*Head - Mortgages*

Times Bank Ltd., HSBC Ltd, Citibank and HDB Financial Service Ltd. – 16 yrs exp.

Ajay Mathur*Head – Collections & Commercial Vehicles
CGSL and Citibank – 21 yrs exp.***Gaurav Mehta***Head – Marketing, Corporate Communication
& Public Relations
HSBC, Convergys, GE Capital & Taj Group of
Hotels – 17 yrs exp.***Bharat Sampat***Chief Financial Officer*

ABN Amro Bank, Standard Chartered Bank,
ANZ Banking Group, Hoechst - *28 yrs exp.

Murali M. Natrajan*Managing Director & CEO*

Standard Chartered Bank, Citibank, American
Express – *29 yrs exp.

R. Venkatesh*Head - HR, IT & Operations*

Standard Chartered Bank, ANZ Grindlays
Bank, Hindustan Petroleum – 22 yrs exp.

Pankaj Sood*Head – Liability Products, TPD & TCB**
IDBI Bank – 17 yrs exp.***Sameer Singh Jaini***Chief Technology Officer*

Wipro Technologies, Infosys Ltd., Kotak Bank
Ltd., Citibank, UTI and Tata Steel – 17 yrs. exp.

Hemant Barve*Company Secretary*

Ritchie Steuart Investments and Union Bank
of India – 38 yrs exp.

Abhijit Bose*Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco
Housing Industries & GIC Housing- *20 yrs exp.***Hamsaz Vasunia***Head - Human Resource*

EMMAY HR Services Ltd., WNS Global
Service - 15 yrs exp.

Kamala Kant Pandey*Head – Channel Sales & Emerging Markets*

Birla Sun Life Distribution Ltd., ITC Welcomgroup
Hotels, TATA BP Solar India Ltd. - 19 yrs exp.

Praveen Kutty*Head – Retail & SME Banking*

Citibank – *21 yrs exp.

Manoj Joshi*Head – SME & MSME Banking*

ICICI Bank, Epcos Ferrites and Uniworth Group
– 17 yrs exp.

Ravi Kumar*Chief Internal Auditor*

Samba Financial Group, Ernst & Young – *15
yrs exp.

Sridhar Seshadri*Financial Controller*

ICICI Bank, Syndicate Bank and State
Bank of India – 30 yrs exp.

Vikas Bagga*Head – Branch Operations*

Tata AIA Life Insurance, MasterCard Worldwide,
Standard Chartered Bank and Esanda Finanz &
Leasing Ltd. – 21 yrs. Exp.

*Worked in India & Abroad
Only key profiles represented

**TPD – Third Party Distribution & TCB – Traditional Community Banking

	Sep 30, 2011	Dec 31, 2012	Mar 31, 2013	June 30, 2013	Sep 30, 2013	Dec 31, 2013
CRISIL						
- Long Term	BBB +/Stable	BBB +/Positive	A- /Stable	A- /Stable	A- /Stable	A- /Stable
- Short Term	A1	A1	A1+	A1+*	A1+	A1+
- Fixed Deposits	-	-	-	-	A1+	A1+
Brickworks	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable

* CRISIL Rating has enhanced the Certificate of Deposit (CD) programme for INR 10,000 mn from INR 5,000 mn

Thank you