

Investor Presentation – Q3 FY 2017

January 2017

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DCB BANK

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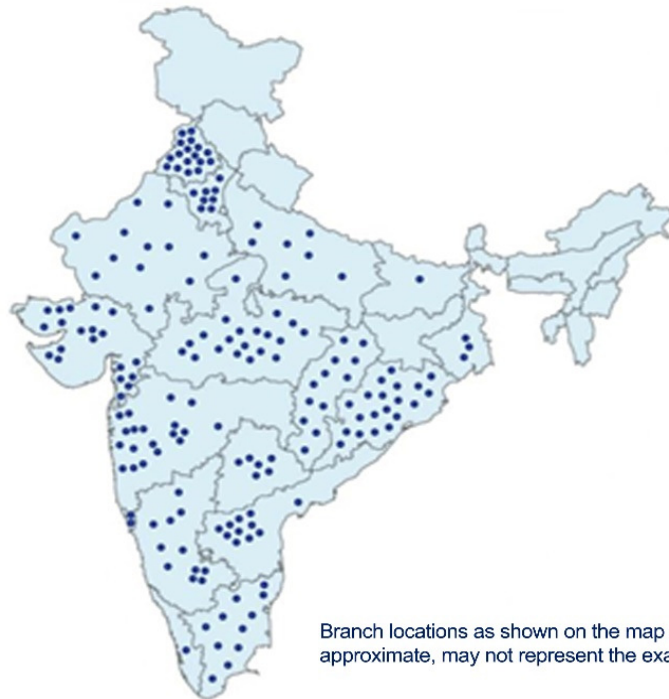
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



At a Glance	
Branches	248
ATMs	496
Network*	35,000+

Category	No. of Branches	%
Metro	84	34
Urban	54	22
Semi Urban	62	25
Rural	48	19
Total	248	100

*DCB Bank customers are able to access VISA ATMs across the world

- DCB Bank is a modern emerging new generation private sector bank with 248 branches across 18 States and 2 Union Territories. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile banking.
- It is a Scheduled **Commercial Bank** regulated by Reserve Bank of India.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q3 FY 2017	248	232,851	60.07%	0.90%	10.72%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
FY 2014	130	129,231	62.93%	1.31%	14.04%
FY 2013	94	112,788	68.58%	1.06%	11.13%
FY 2012	84	86,769	74.45%	0.68%	8.38%
FY 2011	80	74,129	71.43%	0.32%	3.52%
FY 2010	80	61,367	80.62%	(1.30%)	(13.13%)
FY 2009	80	59,430	76.27%	(1.48%)	(14.32%)

Key Indicators - II

DCB BANK

INR mn	Q3 FY 17	Q2 FY 17	Q3 FY 16	Y-o-Y
Deposits	188,395	176,846	140,835	34%
Of which CASA	48,709	38,754	32,175	51%
Of which Retail Term - Of which NRI Term	102,368 13,540	99,066 12,958	83,480 11,499	23% 18%
Net Advances	145,844	144,362	117,362	24%
<i>Advances (Excluding Corporate Banking)</i>	122,178	121,779	97,273	26%

INR mn	Q3 FY 17	Q2 FY 17	Q3 FY 16	Y-o-Y
Net Interest Income	2,095	1,903	1,605	31%
Non Interest Income	641	616	472	36%
Total Cost	(1,643)	(1,510)	(1,234)	(33%)
Operating Profit	1,093	1,009	843	30%
Profit Before Tax	787	744	633	24%
Profit After Tax	513	485	412	25%

Balance Sheet

DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016	Dec 31, 2016
Shareholder's Equity	6,215	8,614	10,031	11,540	15,886	17,922	18,402	18,892	21,508
Deposits	56,102	63,356	83,638	103,251	126,091	149,260	156,796	176,846	188,395
Borrowings ¹	8,607	11,235	15,256	8,601	11,638	11,479	10,649	12,305	12,155
Other Liabilities & Provisions ¹	3,205	3,564	3,863	5,839	7,708	12,524	10,155	11,440	10,793
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483	232,851
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	7,192	8,916	9,433	10,655	14,317
Investments ²	18,519	20,993	29,884	32,308	39,622	43,333	43,815	54,634	60,650
Net Advances	42,817	52,844	65,861	81,402	104,651	129,214	133,369	144,362	145,844
Fixed Assets	1,275	1,846	2,394	2,386	2,367	2,480	2,498	2,558	4,795
Other Assets ²	6,647	6,520	5,816	6,239	7,492	7,242	6,887	7,274	7,245
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483	232,851
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	83.00%	86.57%	85.06%	81.63%	77.41%

1 : Subordinated Debt included in Borrowings as per RBI guidelines

2 : Investment in NABARD RIDF, SIDBI, NHB towards priority sector shortfall, earlier classified as Investments, are now being classified as "Other Assets" as per RBI circular dated July 16, 2015

Profit & Loss

DCB BANK

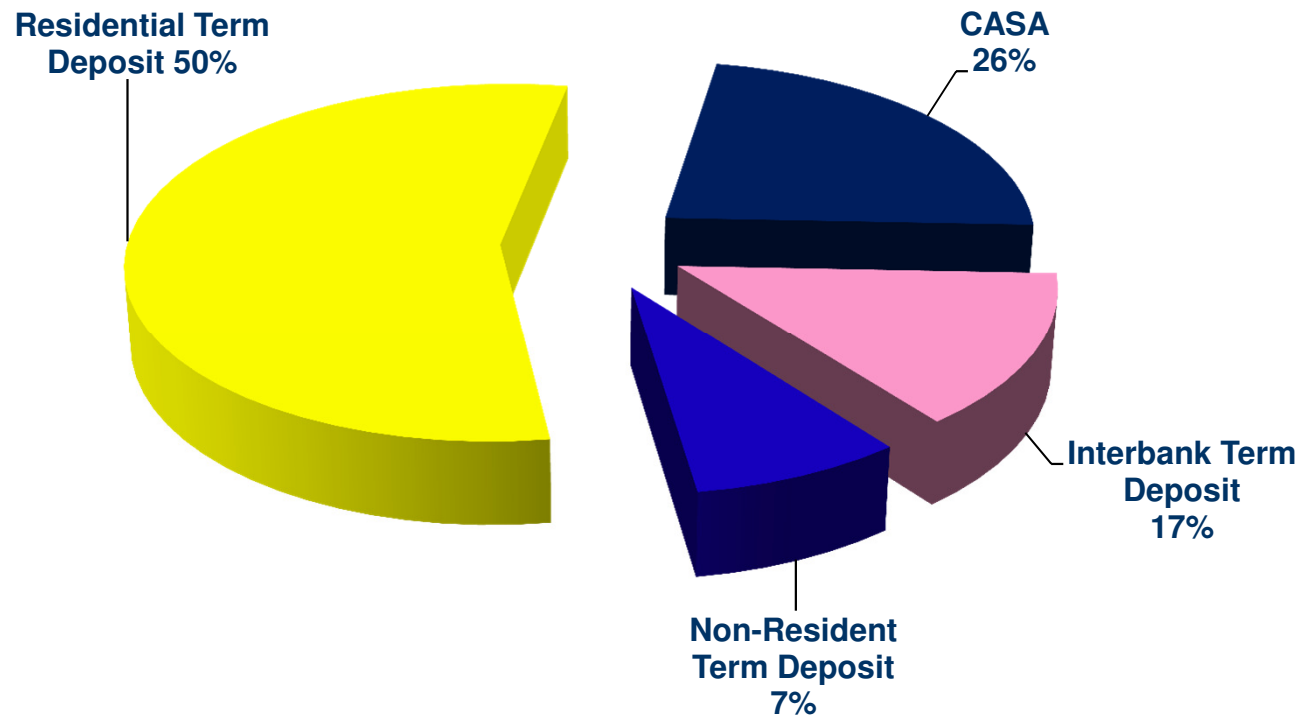
INR mn	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17
Net Interest Income	1,605	1,687	1,770	1,903	2,095
Other Income	472	614	601	616	641
- <i>Commission, exchange & brokerage</i>	361	395	379	422	403
- <i>Profit on Sale of Investment</i>	46	40	172	116	125
- <i>Profit on Exchange Transactions</i>	39	28	31	42	22
Operating Income	2,077	2,301	2,371	2,519	2,736
Operating Expenses	(1,234)	(1,331)	(1,444)	(1,510)	(1,643)
Operating Profit	843	970	927	1,009	1,093
Provisions other than Tax	(210)	(272)	(205)	(265)	(306)
Profit Before Tax	633	698	722	744	787
Tax	(221)	(3)	(252)	(259)	(274)
Profit After Tax	412	695	470	485	513
Cost Income Ratio	59.42%	57.85%	60.90%	59.96%	60.07%

Profit & Loss

DCB BANK

INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Net Interest Income	1,891	2,277	2,844	3,684	5,082	6,195
Other Income	1,121	1,004	1,170	1,387	1,657	2,205
- <i>Commission, exchange and brokerage</i>	683	786	893	999	1,193	1,405
- <i>Profit on Sale of Investment</i>	253	118	139	225	277	423
- <i>Profit on Exchange Transaction</i>	90	69	72	57	76	145
Operating Income	3,012	3,281	4,014	5,071	6,739	8,400
Operating Expenses	(2,152)	(2,443)	(2,753)	(3,191)	(3,965)	(4,910)
Operating Profit	860	838	1,261	1,880	2,774	3,490
Provisions other than Tax	(646)	(287)	(240)	(366)	(694)	(879)
Profit Before Tax	214	551	1,021	1,514	2,080	2,611
Tax	0	0	0	0	168	(666)
Profit After Tax	214	551	1,021	1,514	1,912	1,945
Cost Income Ratio	71.43%	74.45%	68.58%	62.93%	58.83%	58.45%

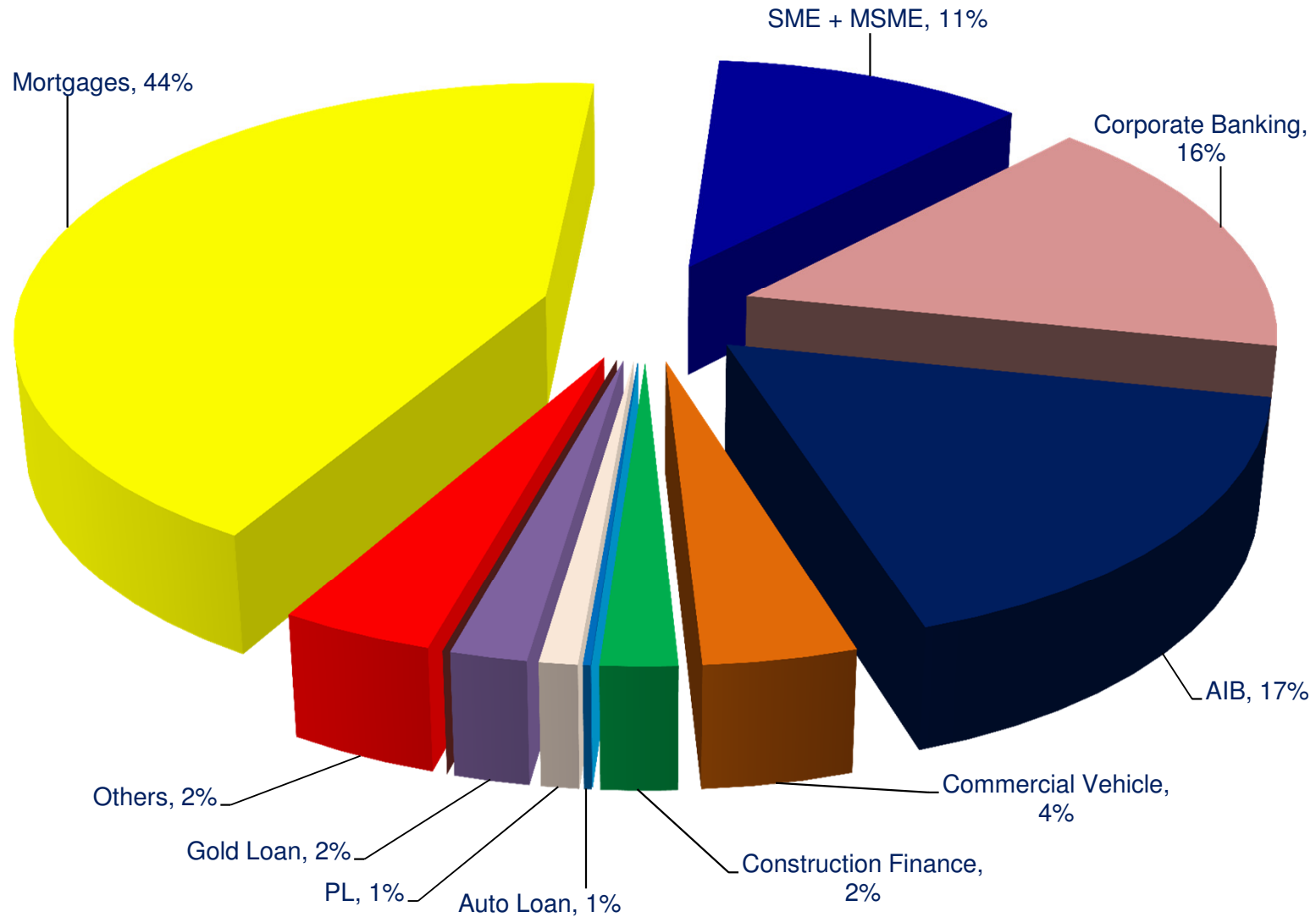
Deposits as on Dec 31, 2016



Retail Deposits to Total Deposits - 79%

* CASA includes NRI CASA.

Net Advances as on Dec 31, 2016



Note: PL – Personal Loan

Year Ended	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016
Net Interest Margin	3.13%	3.25%	3.34%	3.56%	3.72%	3.94%	3.95%
Yield on Advances	11.12%	12.60%	12.75%	12.84%	12.63%	12.52%	12.01%
Cost of Funds	5.83%	7.11%	7.78%	7.78%	7.78%	7.54%	6.90%

Non Performing Assets

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016	Dec 31, 2016
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.76%	1.98%	1.51%	1.72%	1.75%	1.55%
Net NPA	0.96%	0.57%	0.75%	0.91%	1.01%	1.12%	0.75%	0.87%	0.84%	0.74%
Provision Coverage	87.64%	91.17%	85.71%	80.54%	74.66%	72.76%	77.55%	75.25%	75.40%	75.64%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016	Dec 31, 2016
Mortgages	138	103	197	240	362	511	464	626	743	669
SME+MSME	110	141	576	873	273	522	245	279	367	368
Corporate	588	627	473	154	919	861	861	861	861	652
AIB	53	25	27	66	187	315	288	404	377	324
Gold Loans	-	3	3	12	28	49	22	28	55	55
CV/STVL*	452	322	253	36	88	89	92	111	134	176
Others	1,295	1,197	621	4	4	2	2	4	17	35
Gross NPA	2,636	2,418	2,150	1,385	1,861	2,349	1,974	2,313	2,554	2,279
Net NPA	412	302	491	740	1,057	1,310	975	1,157	1,209	1,080

*CV/STVL represents Commercial Vehicle and Small Ticket Vehicle Loan

Gross NPA Movement

DCB BANK

INR mn	Q3 2015-16	FY 2015-16	Q3 2016-17
Opening Balance	2,243	1,861	2,554
<i>(+) Add</i>			
Fresh Slippages	549	2,244	793
Addition to Existing NPAs	2	11	0
<i>(-) Less</i>			
Recoveries	249	1,005	641
Upgrades	162	539	78
Write Offs / Sacrifice	34	598	349
Closing Balance	2,349	1,974	2,279

Sale of NPA to Asset Reconstruction Company Included above against -			
INR mn	Q3 2015-16	FY 2015-16	Q3 2016-17
Recoveries	-	200	520
Write Offs / Sacrifice	-	309	348

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016
SLR	17,512	20,219	24,332	28,072	34,750	39,855	50,657
Non-SLR	1,007	774	5,552	4,236	4,872	3,478	9,993
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	60,650
HTM	14,415	16,660	19,903	22,603	27,567	30,580	39,418
AFS	3,029	3,541	5,155	7,684	9,484	10,782	19,385
HFT	1,075	792	4,826	2,021	2,571	1,971	1,847
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	60,650

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016
AFS+HFT	0.45	0.61	0.77	0.34	1.32	1.22	0.77

* Investment in NABARD RIDF, SIDBI, NHB towards priority sector shortfall, earlier classified as Investments, are now being classified as "Other Assets" as per RBI circular dated July 16, 2015

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

Capital Adequacy Ratios – Basel III

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015	Mar 31, 2016	Dec 31, 2016
CRAR	13.25%	15.41%	13.61%	13.71%	14.95%	13.04%	14.11%	13.33%
-- Tier I	11.10%	13.81%	12.62%	12.86%	14.21%	12.33%	12.79%	11.39%
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.74%	0.71%	1.32%	1.94%
RWA* (INR mn)	50,217	57,907	74,029	85,110	105,973	121,792	134,299	162,247

Capital Adequacy Ratio are under Basel III from FY 2013-14 (Prior period ratios are under Basel II)

Note: December 2015 and 2016 CRAR does not include year to date Profit After Tax.

	Dec 31, 2012	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Sep 30, 2016	Dec 31, 2016
ICRA							
Long Term – Subordinated Debt	-	-	-	-	A+(hyb) / (stable)	A+(hyb) / (stable)	A+(hyb) / (stable)
Short – Term Fixed Deposits	-	-	-	A1+	A1+	A1+	A1+
CRISIL							
Certificate of Deposits	A1	A1+	A1+	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	-	-	A1+	A1+	A1+	A1+	A1+

Overview

Who is our Customer?

Self Employed / Small Business (For example: Trader, Commodity, Gold Trader, Vegetable Trader, Commission Agent, Retailer, Restaurant Owner, Caterer, Baker, Vending Machine Supplier, Consultant, Doctor, Contractor, Interior Decorator, Software Designer, Salon, Beauty Parlor, Printer, Electrical Engineer, Saw Mill, Flour Mill, Rice Mill, Grocery Store, Brick Maker, Builder, Fabricator, Artist, Writer, Auto Repair, Ship Repair, Pharmacy, Computer Specialist, Furniture Maker, Uniform Maker, Garment Shop, Fashion Tailor, Hardware Shop, Agri Processor, Pesticide Dealer, Auto Dealer, Scrap Dealer, Stationery Supplier, FMCG Dealer, Tool Maker, Agri Input Dealer, Tractor Dealer, Plastic Manufacturer, Mattress Manufacturer, Water Supplier, Computer Classes, Internet Café, Coaching Classes, Tour Operator, Hotel Owner, Transporter, Ticketing Agent, C&F Agent etc.) **The list of Self Employed occupation is endless. The target market is essentially Micro, Small and Medium Enterprises both in Manufacturing and Services.** (Please refer MSME Act 2006). **Majority of lending to MSME sector qualifies for Priority Sector Lending.**

MSME Opportunity

MSME play a pivotal role in the economic and social development of the country.

- ✓ Number of Working Enterprises – **49 million**, Employment – **111 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 13,637 billion**

(Source: Annual Report 2014-15 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **51%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

DCB Portfolio

- ✓ Self Employed Portfolio (estimates)
 - **89%** of CASA accounts
 - **86%** of Mortgage accounts

Our Customers

Apparel Retailer



Wall Paper Dealer



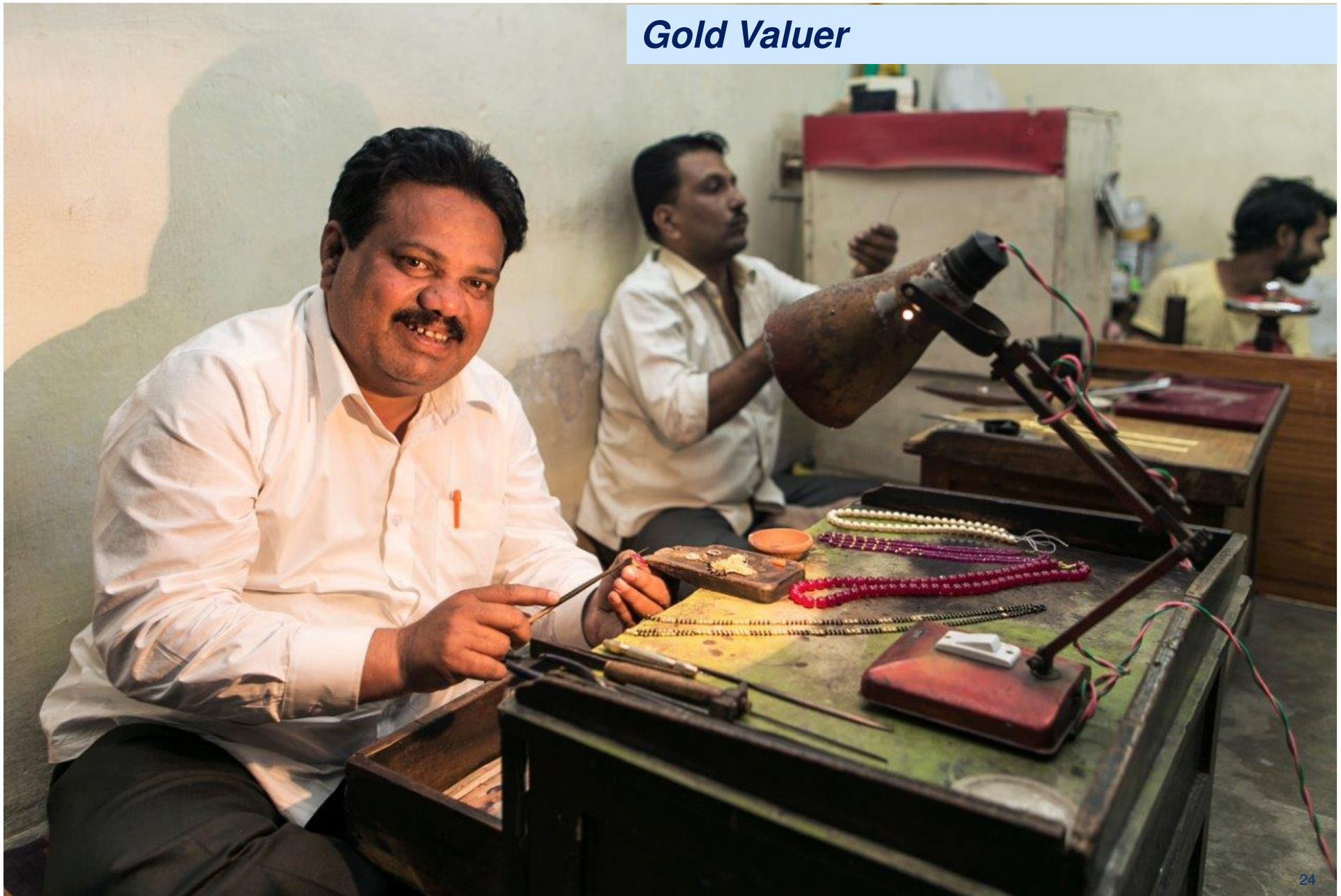
Bakery Owner



Tea Powder Distributor



Gold Valuer



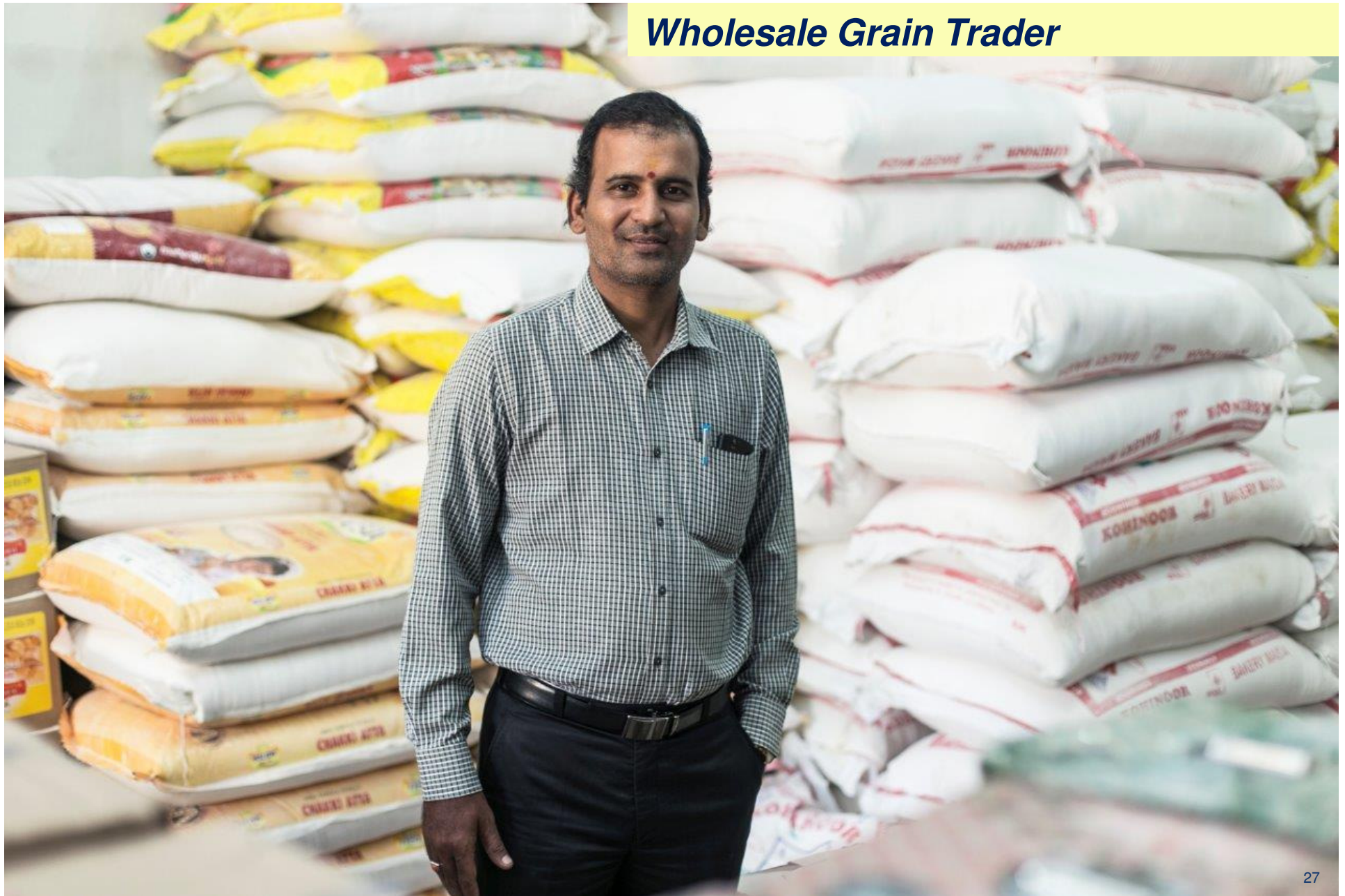
Pharmacy Owner



Water Filter Distributor



Wholesale Grain Trader



Kitchen Appliances Supplier – Stove Burners



1 Rely mainly on Retail Deposits (Term, CASA). Grow NRI deposits. Limit dependency on bulk.

2 Concentrate on Tier 2 to Tier 6 locations.

3 Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously.

4 Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractor Finance, Gold Loan, Mid- Corporate and Agri Loans.

5 Form strategic alliances with entities to enhance product / distribution.

6 Continuously strengthen Credit Processes, Portfolio Management and Recoveries.

7 Create a diversified and largely secured Advances portfolio. Limit unsecured and lumpy exposures.

8 Invest heavily on customer facing and frontline enabling technologies.

9 Generate steady granular Fee income. Cross sell Bancassurance, Mutual Funds, Trade, FX, CMS.

10 Partner with select “start-up” companies on disruptive technologies.

Implement 150+ additional branches in a cautious, prudent and calibrated manner over a period of 24 months from October, 2015.

Retail Banking

Deposit Products:

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

Cards:

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

Payments:

- Bill / Utility Payments
- e Wallet - Slonkit
- IMPS / RTGS / NEFT / UPI
- On-line ShareTrading/ Demat
- Remittances
- Tax Payments
- Visa Money Transfer

Loans:

- Auto Loan
- Commercial Vehicle
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Home Loan
- Kisan Credit Card
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Loan Against Warehouse Receipts
- Tractor Loan
- Warehouse Construction Loan

Third Party Products:

- Life Insurance and General Insurance
- Mutual Funds

SME, Corporate Banking, NBFCs, Co-operative Banks

- Bills Collection
- Current Account
- Foreign Exchange
- Guarantees
- Import /Export
- Letters of Credit
- Portfolio Buyout
- Supply Chain

- Term Loans
- Trade Current Account
- Working Capital
- Cash Management**
- Internet Banking
- RTGS /NEFT

Treasury, NBFCs, Co-operative Banks

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

Services

- 24/7 Phone Banking
- Any Branch Banking
- Foreign Exchange

Privilege Banking
Internet Banking
Mobile Banking
Aadhaar based ATM

*Offered to existing customers. ** DCB Bank has a tie up with Axis Bank to provide customers with cash management facilities at over 1,000 locations across India.

Capital Raising and Milestones

DCB BANK

Tier I Capital Raising

2014

QIP of INR 2.5 bn

2012

QIP of INR 940 mn and Preferential Allotment of INR 1,390 mn

2009

QIP of INR 810 mn

2007

Preferential Allotment of INR 2.8 bn

2006

IPO of INR 1.86 bn and Private Equity Investment of INR 519.9 mn

2005

Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn

Milestones

2016

Opened 200th Branch

2015

Opened 150th Branch

2013

Name changed to DCB Bank Ltd.

2013

Opened 100th Branch

2004

Classified as a “New Generation Private Sector Bank” by the RBI

1995

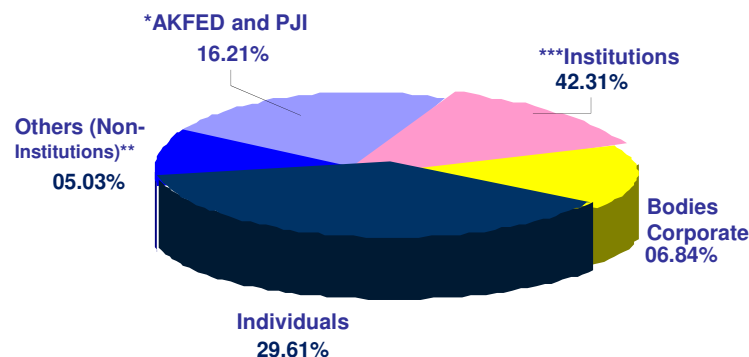
Conversion to Development Credit Bank Ltd.

Investor Profile as on December 31, 2016

DCB BANK

DCB BANK

Shareholding Pattern



*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.28%), Non Resident Indians (1.80%), Foreign Corporate Bodies (2.10%), Trusts (0.01%) & Directors & their relatives (0.84%)

***Institutions includes 19.96% held by FII & FPI

Key Non Promoter Shareholders

Key Non Promoter Shareholders	%
Mathews India Fund *	4.75%
Tano Mauritius India FVCI II	4.61%
Sundaram Mutual Fund *	3.70%
DSP Blackrock Micro Cap Fund	3.21%
ICICI Prudential AMC *	3.10%
PI Opportunities Fund – 1	2.78%
Tata Mutual Fund *	2.36%
WCP Holdings III	2.10%
Morgan Stanley Group *	1.96%
Steinberg India Emerging Opportunities Fund Limited *	1.56%
Ambit Group *	1.36%
ICICI Bank Limited	1.20%
Birla Sunlife Mutual Fund *	1.17%
Caisse de depot et placement du Quebec	1.09%
TATA AIA Life Insurance *	1.07%

* Held under various schemes/ funds/ entities.



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 80,000 people. The Fund is active in the developing countries

Board of Directors

DCB BANK

Nasser Munjee
Non- Executive
Chairman

Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 9 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 uplift of the poor.
Altaf Jiwani	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
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.
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 – *30 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.
Rupa Devi Singh	A graduate in Science, a post-graduate in law from the University of Delhi and holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. She was the founder Managing Director and CEO of Power Exchange India (PXIL).
Shaffiq Dharamshi	A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
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.
Suhail Nathani	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills etc.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Management Team

DCB BANK

Aditya Prasad – 30 yrs work exp.
Head – Corporate Banking

Gaurav Mehta – 20 yrs work exp.
Head – Marketing, Investor Relations & PR

Hamsaz V – 16 yrs work exp.
Head - Human Resource

Krishna Ramasankaran – 20 yrs work exp.
Head Credit – Retail Assets

Rajesh Verma - *30 yrs work exp.
Head – Treasury, FIG & Investment Banking

Sachin Patange – 24 yrs work exp.
Chief Compliance Officer

Sukesh Bhowal – 19 yrs work exp.
Head - Mortgages

Hemant Barve – 41 yrs work exp.
Company Secretary

Ajay Mathur – 22 yrs work exp.
Head – Collections & Commercial Vehicles

T Anuradha – 16 yrs work exp.
Chief Internal Auditor

Damodar Agarwal – 19 yrs work exp.
Head – Alternate Channels & Retail Securitization

Bharat Sampat - *30 yrs work exp.
Chief Financial Officer

Murali M. Natrajan - *30 yrs work exp.
Managing Director & CEO

R. Venkatesh – 26 yrs work exp.
Head - HR, IT & Operations

N C Kaushal – 15 yrs work exp.
Head - SME & MSME Banking

Pankaj Sood – 17 yrs work exp.
Head – Retail Branch Banking

Sameer Singh Jaini – 20 yrs work exp.
Chief Technology Officer

Abhijit Bose - *24 yrs work exp.
Head – Retail Assets & Strategic Alliances

Kamala Kant Pandey – 21 yrs work exp.
Head: Channel Sales & Emerging Markets

J. K Vishwanath – 23 yrs work exp.
Chief Credit Officer

Narendranath Mishra – 16 yrs work exp.
Head - AIB

Praveen Kutty - *25 yrs work exp.
Head – Retail & SME Banking

Manoj Joshi – 20 yrs work exp.
Head – Trade Finance

Ravi Kumar - *19 yrs work exp.
Chief Operating Officer

Sridhar Seshadri – 33 yrs work exp.
Financial Controller & Chief Risk Officer

*Worked in India & Abroad.

Only key profiles represented

Digital Update

1

Core Applications – continuously upgrade business applications to support digital transformation

2

Mobile / Tab – create customer convenience by optimum use of mobile devices

3

Payments – innovative solutions which is dynamic, secure and fast

4

Infrastructure – modernize to support business growth in a cost effective and secure manner



BFSI TECH Maestros Award for Aadhaar Based ATM



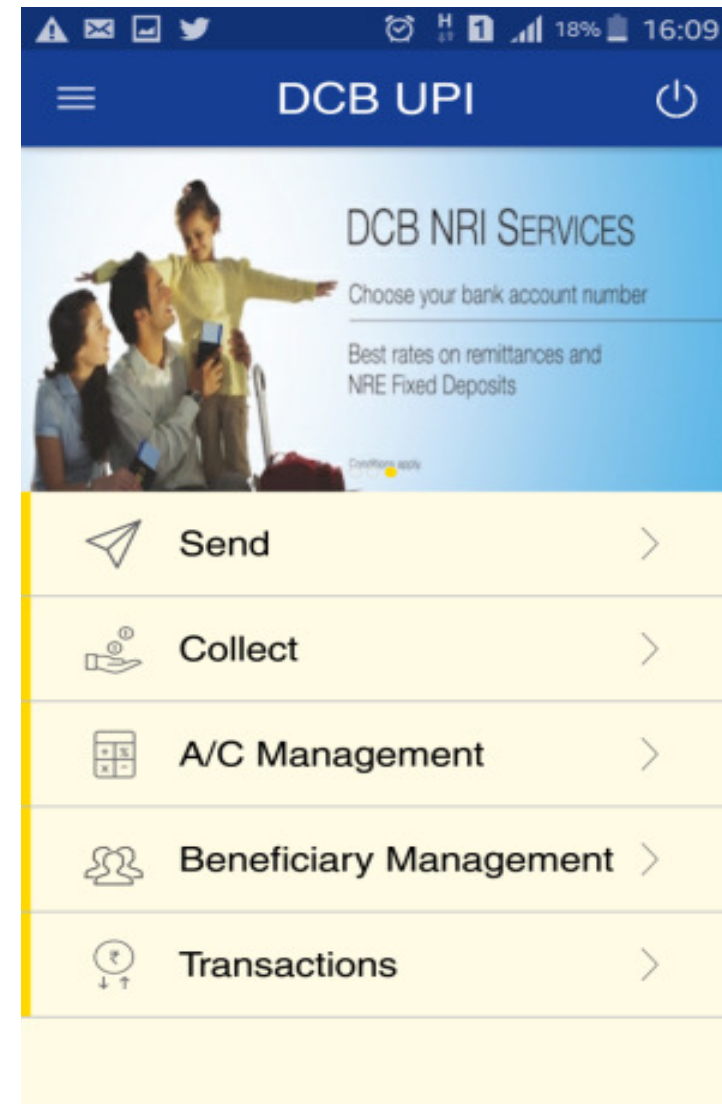
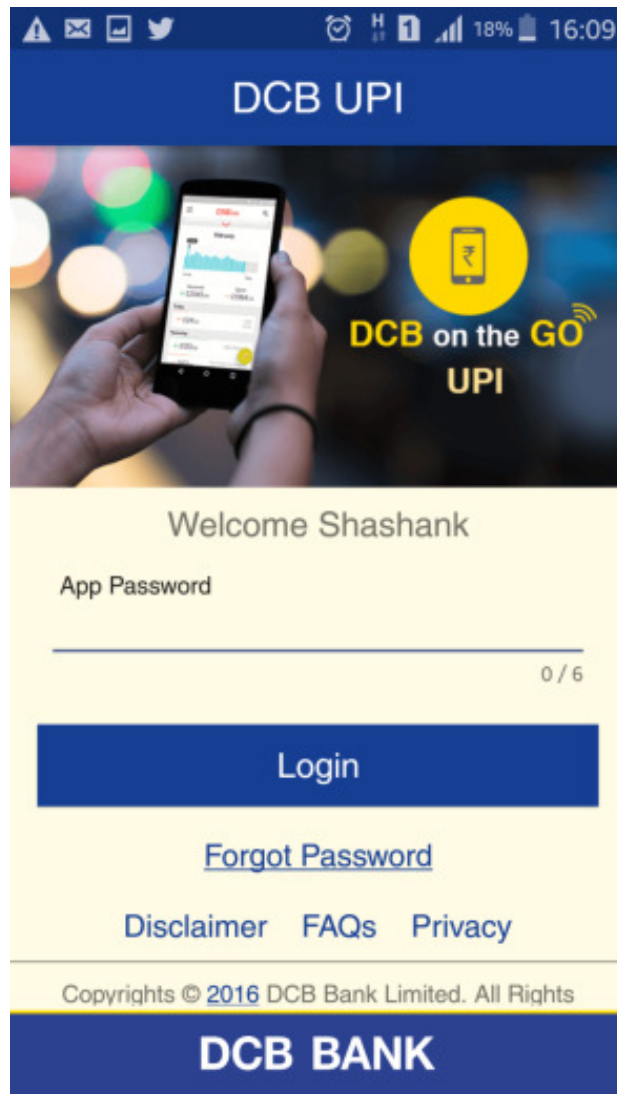
DCB Bank launched India's first Aadhaar number and fingerprint biometric ATM in Mumbai, Dhenkanal, Malerkotla and Jayanagar.

Mr. Nandan Nilekani, Chairperson and Co-founder of EkStep Foundation inaugurated the ATM at Jayanagar, Bengaluru.

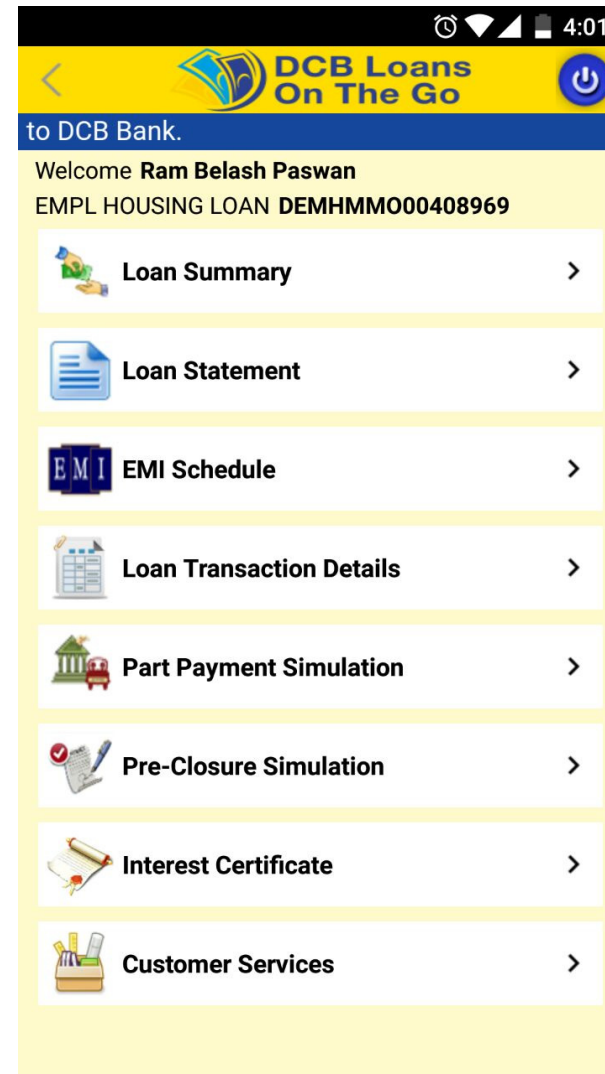
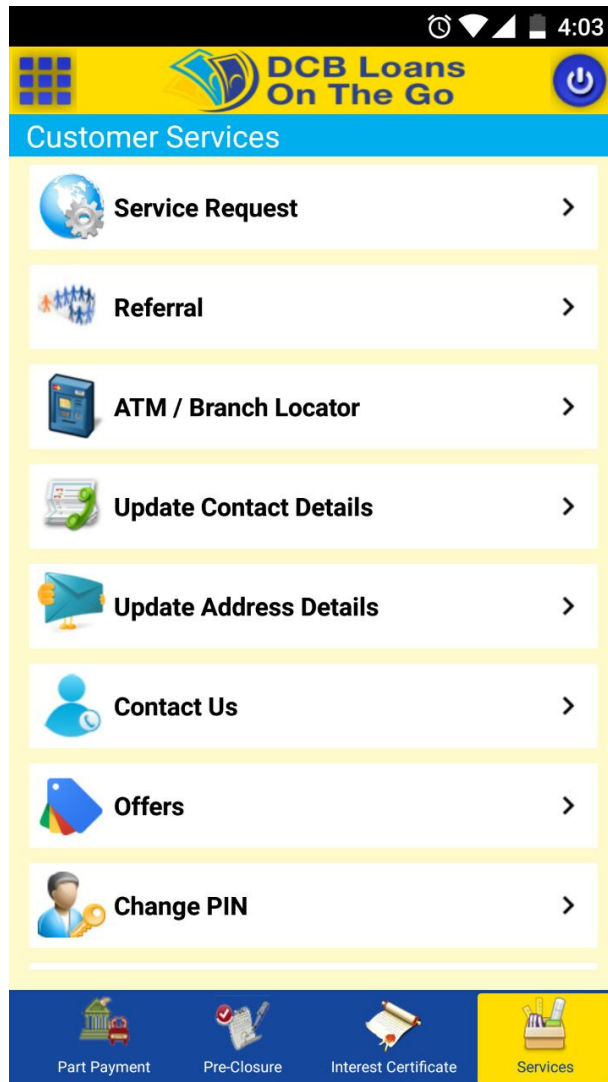
70 Aadhaar Based ATM's Operational as on December 31, 2016



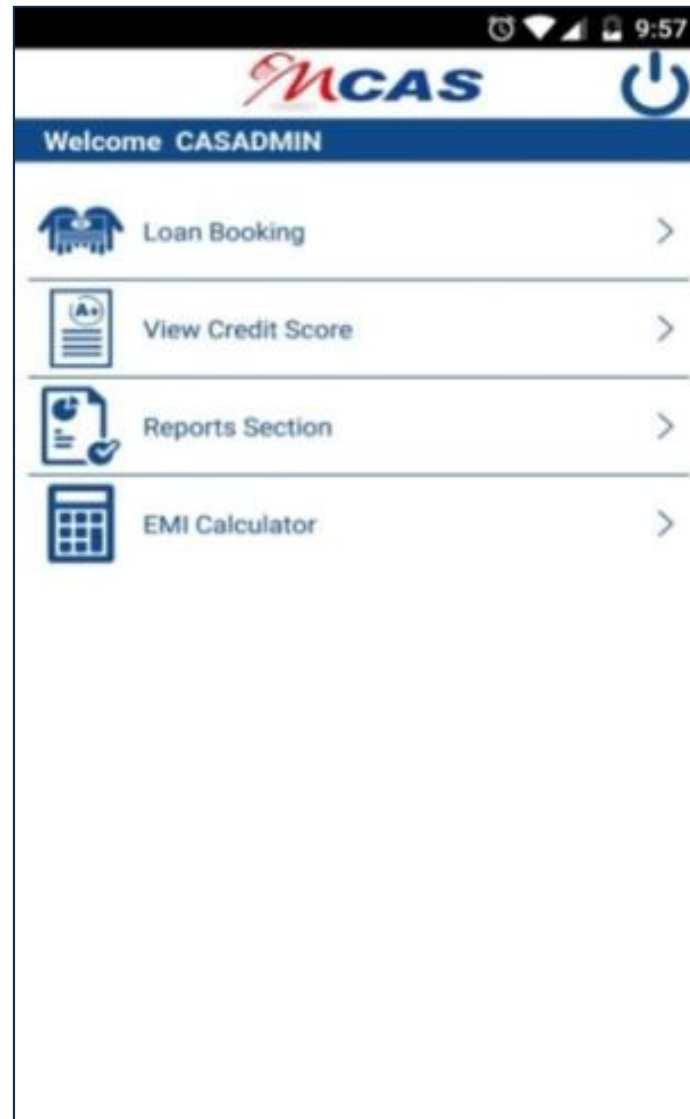
Data Centre Award for DCB Bank Data Centre



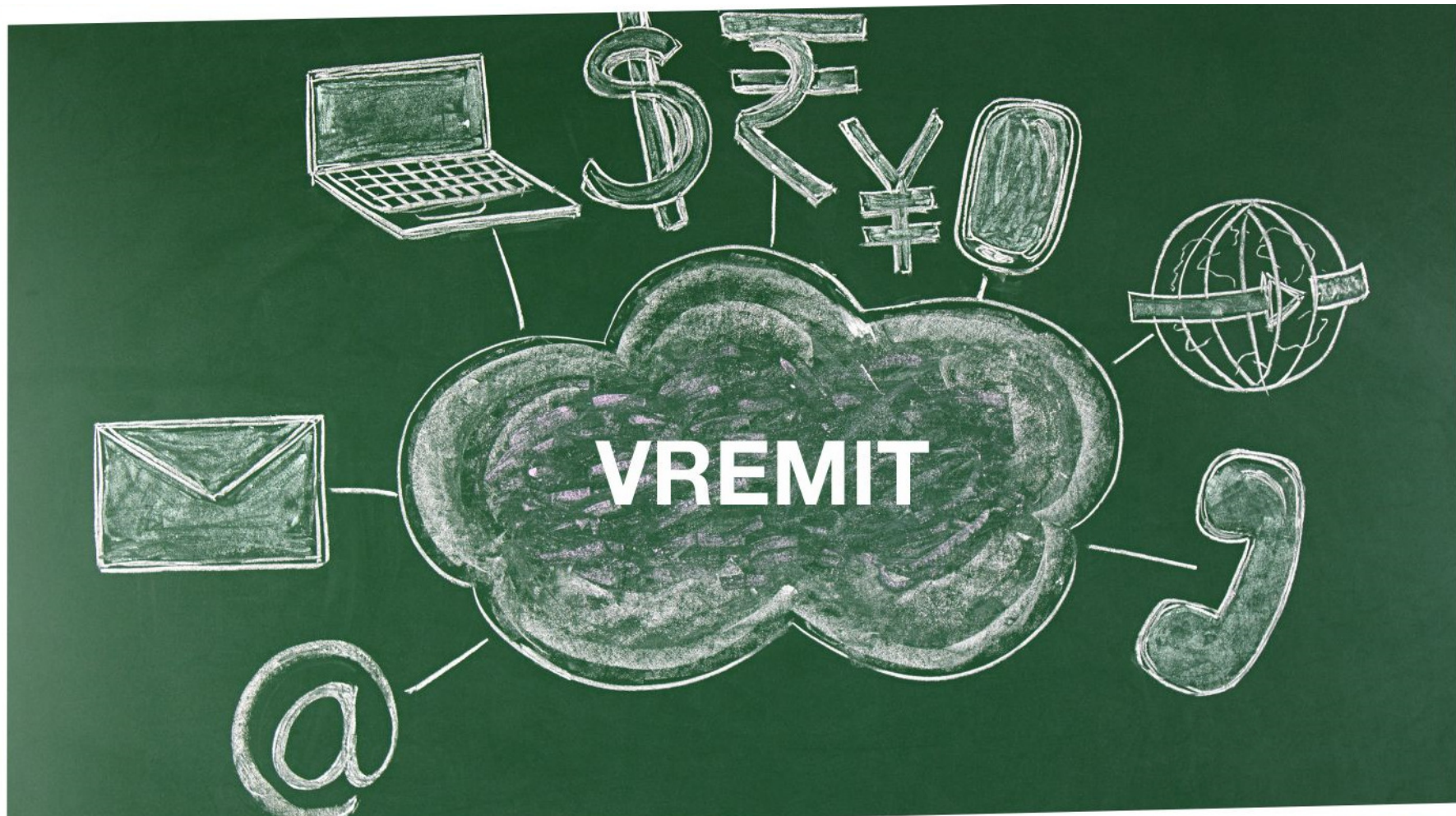
Launched DCB UPI App on Android Platform



DCB Loans On The Go Mobile App



Launched Tractor Loan Customer Acquisition on Tab



Launched VREMIT – Automated Trade Finance Inward Remittances Process



Deployed eMagic enterprise monitoring solution

Thank you

To receive investor updates from DCB Bank Ltd., write in at investorrelations@dcbbank.com . Do let us know of any change in your contact details on the same email ID.