

# **Investor Presentation – Q3 FY 2018**

*January 17, 2018*

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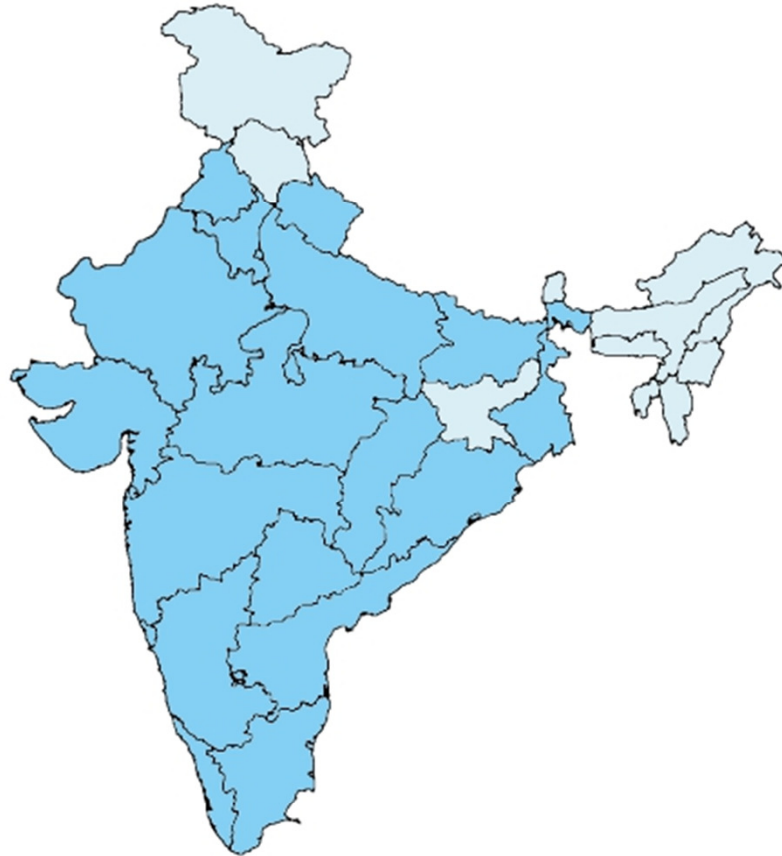
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



## At a Glance

|          |         |
|----------|---------|
| Branches | 311     |
| ATMs     | 530     |
| Network* | 35,000+ |

| Category     | No. of Branches | %          |
|--------------|-----------------|------------|
| Metro        | 95              | 30         |
| Urban        | 74              | 24         |
| Semi Urban   | 78              | 25         |
| Rural        | 64              | 21         |
| <b>Total</b> | <b>311</b>      | <b>100</b> |

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

- **DCB Bank** is a modern emerging new generation private sector bank with 311 branches across 19 States and 3 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 the Reserve Bank of India.

| INR mn            | No. of Branches | Balance Sheet  | Cost to Income Ratio | Return on Asset | Return on Equity |
|-------------------|-----------------|----------------|----------------------|-----------------|------------------|
| <b>Q3 FY 2018</b> | <b>311</b>      | <b>271,513</b> | <b>62.34%</b>        | <b>0.86%</b>    | <b>*9.29%</b>    |
| Q2 FY2018         | 306             | 259,081        | 60.27%               | 0.94%           | 8.84%            |
| Q1 FY 2018        | 290             | 243,451        | 57.17%               | 1.06%           | 10.73%           |
| FY 2017           | 262             | 240,464        | 60.02%               | 0.93%           | 10.30%           |
| 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%            |

\* Excluding Revaluation Reserves in computation of Equity

| INR mn                      | Q3 FY 18       | Q2 FY 18 | Q3 FY 17       | Y-o-Y |
|-----------------------------|----------------|----------|----------------|-------|
| <b>Deposits</b>             | <b>212,959</b> | 205,671  | <b>188,395</b> | 13%   |
| <b>Of which CASA</b>        | <b>54,667</b>  | 53,234   | <b>48,709</b>  | 12%   |
| <b>Of which Retail Term</b> | <b>110,031</b> | 106,800  | <b>102,368</b> | 7%    |
| <b>- Of which NRI Term</b>  | <b>14,037</b>  | 14,071   | <b>13,540</b>  | 4%    |
| <b>Net Advances</b>         | <b>185,952</b> | 173,950  | <b>145,844</b> | 28%   |

| INR mn                                  | Q3 FY 18       | Q2 FY 18 | Q3 FY 17       | Y-o-Y |
|---|----------------|----------|----------------|-------|
| <b>Net Interest Income <sup>1</sup></b> | <b>2,505</b>   | 2,481    | <b>2,095</b>   | 20%   |
| <b>Non Interest Income</b>              | <b>749</b>     | 651      | <b>638</b>     | 17%   |
| <b>Total Cost</b>                       | <b>(2,029)</b> | (1,888)  | <b>(1,640)</b> | 24%   |
| <b>Operating Profit</b>                 | <b>1,225</b>   | 1,244    | <b>1,093</b>   | 12%   |
| <b>Profit Before Tax</b>                | <b>883</b>     | 942      | <b>787</b>     | 12%   |
| <b>Profit After Tax</b>                 | <b>570</b>     | 589      | <b>513</b>     | 11%   |

1: Includes interest on refund of Income Tax of INR 72 mn for Q2 FY 18 and INR 45 mn for Q3 FY 17

# Balance Sheet

# DCB BANK

| INR mn                                      | Mar 31,<br>2012 | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Mar 31,<br>2017 | Jun 30,<br>2017 | Sep 30,<br>2017 | Dec 31,<br>2017 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Shareholder's Equity                        | 8,614           | 10,031          | 11,540          | 15,886          | 17,922          | 22,049          | 26,249          | 26,849          | <b>27,426</b>   |
| Deposits                                    | 63,356          | 83,638          | 103,251         | 126,091         | 149,260         | 192,892         | 191,548         | 205,671         | <b>212,959</b>  |
| Borrowings <sup>1</sup>                     | 11,235          | 15,256          | 8,601           | 11,638          | 11,479          | 12,758          | 13,658          | 14,209          | <b>18,909</b>   |
| Other Liabilities & Provisions <sup>1</sup> | 3,564           | 3,863           | 5,839           | 7,708           | 12,524          | 12,765          | 11,996          | 12,352          | <b>12,219</b>   |
| <b>Total</b>                                | <b>86,769</b>   | <b>112,788</b>  | <b>129,231</b>  | <b>161,323</b>  | <b>191,185</b>  | <b>240,464</b>  | <b>243,451</b>  | <b>259,081</b>  | <b>271,513</b>  |
| Cash, Inter-bank, etc.                      | 4,566           | 8,833           | 6,896           | 7,192           | 8,916           | 11,925          | 12,125          | 15,155          | <b>15,726</b>   |
| Investments <sup>2</sup>                    | 20,993          | 29,884          | 32,308          | 39,622          | 43,333          | 58,179          | 55,839          | 57,112          | <b>57,136</b>   |
| Net Advances                                | 52,844          | 65,861          | 81,402          | 104,651         | 129,214         | 158,176         | 162,657         | 173,950         | <b>185,952</b>  |
| Fixed Assets                                | 1,846           | 2,394           | 2,386           | 2,367           | 2,480           | 4,886           | 4,859           | 4,896           | <b>4,890</b>    |
| Other Assets <sup>2</sup>                   | 6,520           | 5,816           | 6,239           | 7,492           | 7,242           | 7,298           | 7,971           | 7,968           | <b>7,809</b>    |
| <b>Total</b>                                | <b>86,769</b>   | <b>112,788</b>  | <b>129,231</b>  | <b>161,323</b>  | <b>191,185</b>  | <b>240,464</b>  | <b>243,451</b>  | <b>259,081</b>  | <b>271,513</b>  |
| Credit Deposit Ratio                        | 83.41%          | 78.74%          | 78.84%          | 83.00%          | 86.57%          | 82.00%          | 84.92%          | 84.58%          | <b>87.32%</b>   |

1: Subordinated Debt included in Borrowings as per RBI guidelines

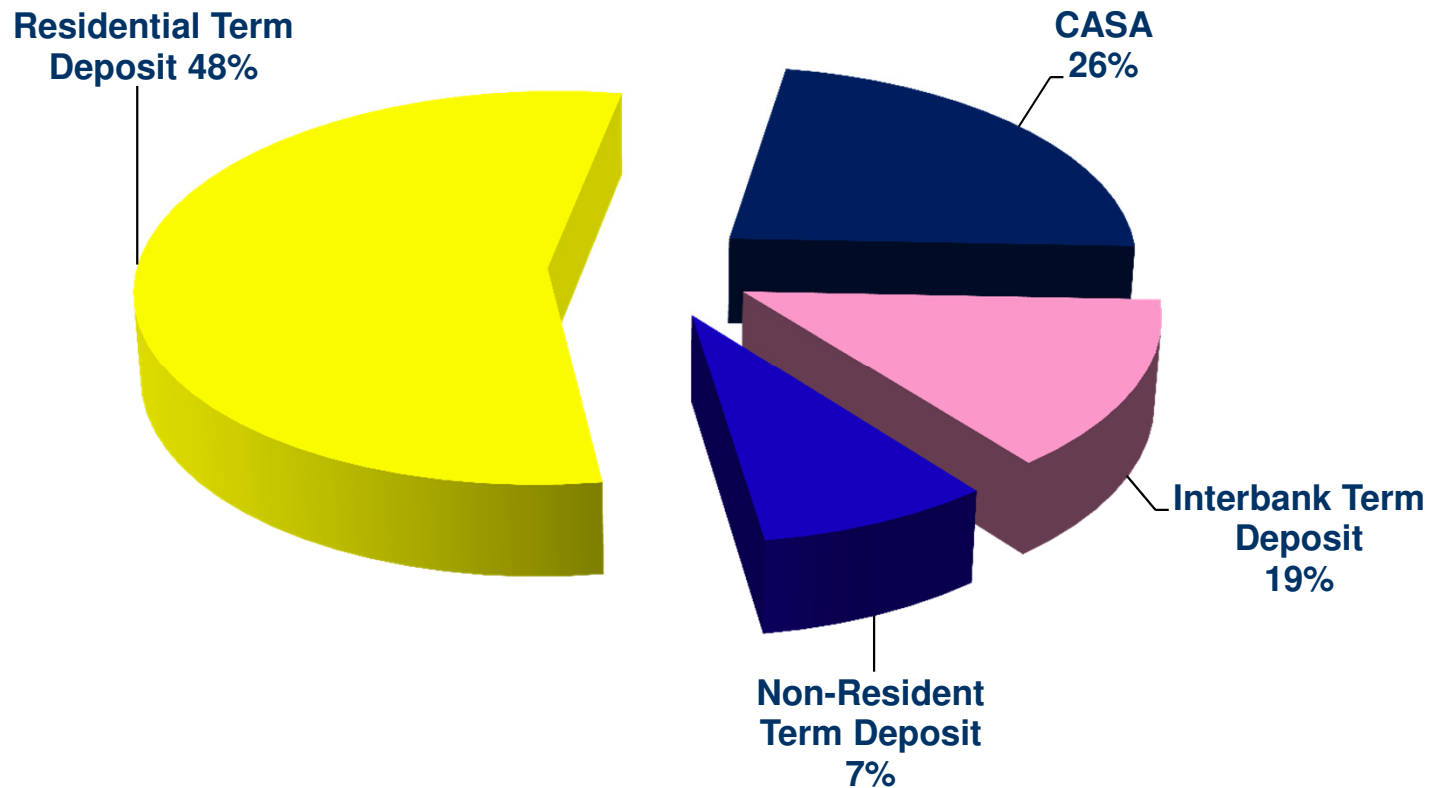
2: Investment in NABARD RIDF, SIDBI, NHB towards priority sector shortfall, earlier classified as Investments, are now being classified as "Other Assets" as per RBI circular dated July 16, 2015

| INR mn                               | Q3 FY17 | Q4 FY17 | Q1 FY18 | Q2 FY18 | Q3 FY18 |
|--------------------------------------|---------|---------|---------|---------|---------|
| Net Interest Income                  | 2,095   | 2,203   | 2,332   | 2,481   | 2,505   |
| Other Income                         | 638     | 633     | 853     | 651     | 749     |
| - Commission, exchange and brokerage | 401     | 449     | 515     | 481     | 567     |
| - Profit on Sale of Investment       | 125     | 41      | 287     | 71      | 55      |
| - Profit on Exchange Transaction     | 22      | 9       | 32      | 35      | 36      |
| Operating Income                     | 2,733   | 2,836   | 3,185   | 3,132   | 3,254   |
| Operating Expenses                   | (1,640) | (1,683) | (1,821) | (1,888) | (2,029) |
| Operating Profit                     | 1,093   | 1,153   | 1,364   | 1,244   | 1,225   |
| Provisions other than Tax            | (306)   | (339)   | (355)   | (302)   | (342)   |
| Profit Before Tax                    | 787     | 814     | 1,009   | 942     | 883     |
| Tax                                  | (274)   | (285)   | (357)   | (353)   | (313)   |
| Profit After Tax                     | 513     | 529     | 652     | 589     | 570     |
| Cost Income Ratio                    | 60.03%  | 59.33%  | 57.17%  | 60.27%  | 62.34%  |

| INR mn                                      | FY 2012 | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017        |
|---|---------|---------|---------|---------|---------|----------------|
| Net Interest Income                         | 2,277   | 2,844   | 3,684   | 5,082   | 6,195   | <b>7,971</b>   |
| Other Income                                | 1,004   | 1,170   | 1,387   | 1,657   | 2,205   | <b>2,488</b>   |
| - <i>Commission, exchange and brokerage</i> | 786     | 893     | 999     | 1,193   | 1,405   | <b>1,651</b>   |
| - <i>Profit on Sale of Investment</i>       | 118     | 139     | 225     | 277     | 423     | <b>454</b>     |
| - <i>Profit on Exchange Transaction</i>     | 69      | 72      | 57      | 76      | 145     | <b>104</b>     |
| Operating Income                            | 3,281   | 4,014   | 5,071   | 6,739   | 8,400   | <b>10,459</b>  |
| Operating Expenses                          | (2,443) | (2,753) | (3,191) | (3,965) | (4,910) | <b>(6,277)</b> |
| Operating Profit                            | 838     | 1,261   | 1,880   | 2,774   | 3,490   | <b>4,182</b>   |
| Provisions other than Tax                   | (287)   | (240)   | (366)   | (694)   | (879)   | <b>(1,115)</b> |
| Profit Before Tax                           | 551     | 1,021   | 1,514   | 2,080   | 2,611   | <b>3,067</b>   |
| Tax   | 0       | 0       | 0       | 168     | (666)   | <b>(1,070)</b> |
| Profit After Tax                            | 551     | 1,021   | 1,514   | 1,912   | 1,945   | <b>1,997</b>   |
| Cost Income Ratio                           | 74.45%  | 68.58%  | 62.93%  | 58.83%  | 58.45%  | <b>60.02%</b>  |



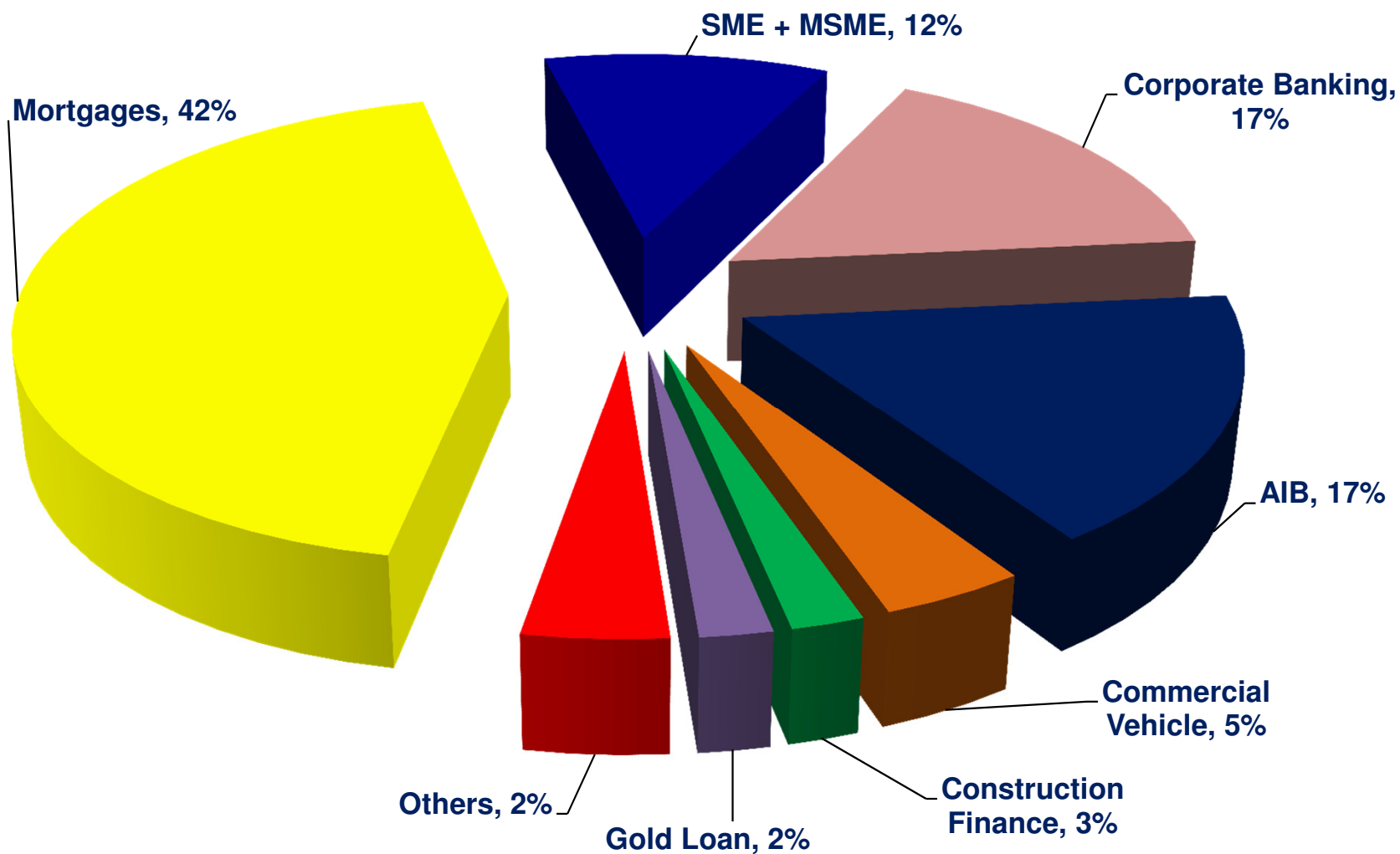
Deposits as on December 31, 2017



**Retail Deposits to Total Deposits - 77%**

\* CASA includes NRI CASA.

Net Advances as on December 31, 2017



| Year Ended                 | Mar 31,<br>2012 | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Mar 31,<br>2017 | Dec 31,<br>2017 |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Net Interest Margin</b> | 3.25%           | 3.34%           | 3.56%           | 3.72%           | 3.94%           | 4.04%           | <b>4.12%</b>    |
| <b>Yield on Advances</b>   | 12.60%          | 12.75%          | 12.84%          | 12.63%          | 12.52%          | 12.03%          | <b>11.25%</b>   |
| <b>Cost of Funds</b>       | 7.11%           | 7.78%           | 7.78%           | 7.78%           | 7.54%           | 7.00%           | <b>6.42%</b>    |

# Non Performing Assets

# DCB BANK

|                           | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Dec 31,<br>2016 | Mar 31,<br>2017 | Jun 30,<br>2017 | Sep 30,<br>2017 | Dec 31,<br>2017 |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Gross NPA</b>          | 3.18%           | 1.69%           | 1.76%           | 1.51%           | <b>1.55%</b>    | 1.59%           | 1.74%           | 1.80%           | <b>1.89%</b>    |
| <b>Net NPA</b>            | 0.75%           | 0.91%           | 1.01%           | 0.75%           | <b>0.74%</b>    | 0.79%           | 0.92%           | 0.90%           | <b>0.87%</b>    |
| <b>Provision Coverage</b> | 85.71%          | 80.54%          | 74.66%          | 77.55%          | <b>75.64%</b>   | 73.80%          | 71.83%          | 71.96%          | <b>73.36%</b>   |

| INR mn            | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Dec 31,<br>2016 | Mar 31,<br>2017 | Jun 30,<br>2017 | Sep 30,<br>2017 | Dec 31,<br>2017 |
|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Mortgages</b>  | 197             | 240             | 362             | 464             | <b>669</b>      | 717             | 1,002           | 1,164           | <b>1,269</b>    |
| <b>SME+MSME</b>   | 576             | 873             | 273             | 245             | <b>368</b>      | 324             | 316             | 328             | <b>373</b>      |
| <b>Corporate</b>  | 473             | 154             | 919             | 861             | <b>652</b>      | 859             | 675             | 675             | <b>840</b>      |
| <b>AIB</b>        | 27              | 66              | 187             | 288             | <b>324</b>      | 366             | 510             | 561             | <b>632</b>      |
| <b>Gold Loans</b> | 3               | 12              | 28              | 22              | <b>55</b>       | 22              | 65              | 56              | <b>69</b>       |
| <b>CV/STVL*</b>   | 253             | 36              | 88              | 92              | <b>176</b>      | 200             | 215             | 294             | <b>283</b>      |
| <b>Others</b>     | 621             | 4               | 4               | 2               | <b>35</b>       | 54              | 70              | 80              | <b>79</b>       |
| <b>Gross NPA</b>  | <b>2,150</b>    | <b>1,385</b>    | <b>1,861</b>    | <b>1,974</b>    | <b>2,279</b>    | <b>2,542</b>    | <b>2,853</b>    | <b>3,158</b>    | <b>3,545</b>    |
| <b>Net NPA</b>    | <b>491</b>      | <b>740</b>      | <b>1,057</b>    | <b>975</b>      | <b>1,080</b>    | <b>1,244</b>    | <b>1,491</b>    | <b>1,570</b>    | <b>1,615</b>    |

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

| INR mn                           | Q3 2016-17 | Q2 2017-18 | Q3 2017-18 | FY 2016-17 |
|----------------------------------|------------|------------|------------|------------|
| <b>Opening Balance</b>           | 2,554      | 2,853      | 3,158      | 1,974      |
| <i>(+) Add</i>                   |            |            |            |            |
| <b>Fresh Slippages</b>           | 793        | 775        | 1,031      | 2,613      |
| <b>Addition to Existing NPAs</b> | 0          | 4          | 7          | 7          |
| <i>(-) Less</i>                  |            |            |            |            |
| <b>Recoveries</b>                | 641        | 212        | 307        | 1,199      |
| <b>Upgrades</b>                  | 78         | 261        | 269        | 409        |
| <b>Write Offs / Sacrifice</b>    | 349        | 1          | 75         | 444        |
| <b>Closing Balance</b>           | 2,279      | 3,158      | 3,545      | 2,542      |

| Sale of NPA to Asset Reconstruction Company Included above against - |            |            |            |            |
|--|------------|------------|------------|------------|
| INR mn   | Q3 2016-17 | Q2 2017-18 | Q3 2017-18 | FY 2016-17 |
| <b>Recoveries</b>  | 520        | -          | -          | 520        |
| <b>Write Offs / Sacrifice</b>  | 348        | -          | -          | 348        |

| INR mn                    | Mar 31,<br>2012 | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Mar 31,<br>2017 | Dec 31,<br>2017 |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>SLR</b>                | 20,219          | 24,332          | 28,072          | 34,750          | 39,855          | 47,711          | <b>47,465</b>   |
| <b>Non-SLR</b>            | 774             | 5,552           | 4,236           | 4,872           | 3,478           | 10,468          | <b>9,671</b>    |
| <b>Total Investments*</b> | <b>20,993</b>   | <b>29,884</b>   | <b>32,308</b>   | <b>39,622</b>   | <b>43,333</b>   | <b>58,179</b>   | <b>57,136</b>   |
| <b>HTM</b>                | 16,660          | 19,903          | 22,603          | 27,567          | 30,580          | 40,286          | <b>41,148</b>   |
| <b>AFS</b>                | 3,541           | 5,155           | 7,684           | 9,484           | 10,782          | 17,840          | <b>15,988</b>   |
| <b>HFT</b>                | 792             | 4,826           | 2,021           | 2,571           | 1,971           | 53              | <b>0</b>        |
| <b>Total Investments*</b> | <b>20,993</b>   | <b>29,884</b>   | <b>32,308</b>   | <b>39,622</b>   | <b>43,333</b>   | <b>58,179</b>   | <b>57,136</b>   |

| Modified<br>Duration | Mar 31,<br>2012 | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Mar 31,<br>2017 | Dec 31,<br>2017 |
|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>AFS+HFT</b>       | 0.61            | 0.77            | 0.34            | 1.32            | 1.22            | 0.93            | <b>0.69</b>     |

\* 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)

|                      | Mar 31,<br>2012 | Mar 31,<br>2013 | Mar 31,<br>2014 | Mar 31,<br>2015 | Mar 31,<br>2016 | Dec 31,<br>2016 | Mar 31,<br>2017 | Dec 31,<br>2017 |
|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>CRAR</b>          | 15.41%          | 13.61%          | 13.71%          | 14.95%          | 14.11%          | <b>13.33%</b>   | 13.76%          | <b>15.77%</b>   |
| <b>-- Tier I</b>     | 13.81%          | 12.62%          | 12.86%          | 14.21%          | 12.79%          | <b>11.39%</b>   | 11.87%          | <b>12.54%</b>   |
| <b>-- Tier II</b>    | 1.60%           | 0.99%           | 0.85%           | 0.74%           | 1.32%           | <b>1.94%</b>    | 1.89%           | <b>3.23%</b>    |
| <b>RWA* (INR mn)</b> |                 |                 |                 |                 |                 |                 |                 |                 |
|                      | 57,907          | 74,029          | 85,110          | 105,973         | 134,299         | <b>162,247</b>  | 172,832         | <b>192,553</b>  |

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

|                               | Sep 30,<br>2013 | Dec 31,<br>2014 | Mar 31,<br>2016     | Sep 30,<br>2016     | Dec 31,<br>2016     | Sep 30,<br>2017     | Dec 31,<br>2017             |
|-------------------------------|-----------------|-----------------|---------------------|---------------------|---------------------|---------------------|-----------------------------|
| <b>ICRA</b>                   |                 |                 |                     |                     |                     |                     |                             |
| Long Term – Subordinated Debt | -               | -               | A+(hyb)<br>(stable) | A+(hyb)<br>(stable) | A+(hyb)<br>(stable) | A+(hyb)<br>(stable) | <b>A+(hyb)<br/>(stable)</b> |
| Short – Term Fixed Deposits   | -               | A1+             | A1+                 | A1+                 | A1+                 | A1+                 | <b>A1+</b>                  |
| <b>CRISIL</b>                 |                 |                 |                     |                     |                     |                     |                             |
| Long Term – Subordinated Debt | -               | -               | -                   | -                   | -                   | -                   | <b>A+<br/>/Stable</b>       |
| Certificate of Deposits       | A1+             | A1+             | A1+                 | A1+                 | A1+                 | A1+                 | <b>A1+</b>                  |
| Short – Term Fixed Deposits   | A1+             | A1+             | A1+                 | A1+                 | A1+                 | A1+                 | <b>A1+</b>                  |



# 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 MSMED 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 – **51 million**, Employment – **117 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 14,719 billion**

(Source: Annual Report 2015-16 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**

## *Restaurant Owner*



## *Textile Spinning Unit*



## *Oil Mill*



## Sewing Machine Retailer



## Book Store Owner





*Saw Mill Owner*



## Hardware Retailer



## *Solar Heater Manufacturer*



**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.

Implemented 150+ additional branches in a cautious, prudent and calibrated manner since 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

## Tier I Capital Raising

2017 QIP of INR 3.8 bn

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 1.4 bn

## Milestones

2017 Opened 300<sup>th</sup> Branch

2016 Opened 200<sup>th</sup> Branch

2015 Opened 150<sup>th</sup> Branch

2013 Name changed to DCB Bank Ltd.

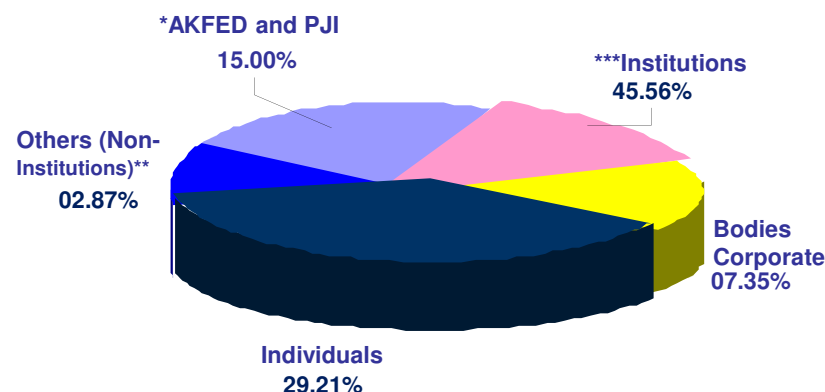
2013 Opened 100<sup>th</sup> Branch

2004 Classified as a “New Generation Private Sector Bank” by the RBI

1995 Conversion to Development Credit Bank Ltd.

## DCB BANK

Shareholding Pattern



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

\*\*Includes Clearing Members (0.26%), Non Resident Indians (1.75%), Trusts (0.08%) & Directors & their relatives (0.78%)

\*\*\*Institutions includes 21.27% held by FII & FPI

## Key Non Promoter Shareholders

%

|  |       |
|--|-------|
| Premji Invest*                                       | 3.95% |
| Sundaram Mutual Fund*                                | 3.92% |
| Mathews India Fund                                   | 3.76% |
| Tano Mauritius India FVCI II                         | 3.46% |
| Aditya Birla Sunlife Mutual Fund*                    | 3.01% |
| DSP Blackrock Micro Cap Fund                         | 2.64% |
| Motilal Oswal AMC*                                   | 2.33% |
| Ambit Group*   | 1.80% |
| Apax Global Alpha                                    | 1.52% |
| Reliance Mutual Fund*                                | 1.46% |
| Steinberg India Emerging Opportunities Fund Limited* | 1.36% |
| Tata Mutual Fund*                                    | 1.10% |
| ICICI Prudential Asset Management Company Limited*   | 1.08% |
| Caisse de depot et placement du Quebec               | 1.06% |

\* 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

**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.

|  |   |
|--|---|
| <b>Amin Manekia</b>  | 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.  |
| <b>Altaf Jiwani</b>  | With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.   |
| <b>C. Narasimhan</b>   | 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.   |
| <b>Imran Contractor</b>  | 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.  |
| <b>Iqbal Khan</b>  | Partner at Shardul Amarchand Mangaldas & Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.   |
| <b>Murali M Natrajan</b><br><i>Managing Director &amp;<br/>CEO</i> | Standard Chartered Bank, Citibank, American Express – *31 years experience.   |
| <b>Jamal Pradhan</b>   | 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.                                   |
| <b>Nalin Shah</b>  | 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.  |
| <b>Rupa Devi Singh</b>   | 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). |
| <b>Shaffiq Dharamshi</b>   | A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.  |
| <b>S. Sridhar</b>  | 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.  |

\* Worked in India & Abroad



**Aditya Prasad – 31 yrs work exp.**  
*Head – Processes & Projects*

**Abhijit Shah – 23 yrs work exp.**  
*Chief Technology Officer*

**Bharat Sampat - \*31 yrs work exp.**  
*Chief Financial Officer*

**Hamsaz Vasunia – 17 yrs work exp.**  
*Head - Human Resource*

**Krishna Ramasankaran – 21 yrs work exp.**  
*Head Credit – Retail & SME*

**Meghana Rao – 15 yrs work exp.**  
*Head – Branch Operations*

**Praveen Kutty - \*26 yrs work exp.**  
*Head – Retail & SME Banking*

**Sachin Patange – 25 yrs work exp.**  
*Chief Compliance Officer*

**\*\*Rubi Chaturvedi – 10 yrs work exp.**  
*Company Secretary*

**Ajay Mathur – 23 yrs work exp.**  
*Head – Collections & Commercial Vehicles*

**T P Anuradha – 17 yrs work exp.**  
*Chief Internal Auditor & Internal Vigilance*

**Damodar Agarwal – 20 yrs work exp.**  
*Head – Alternate Channels*

**J. K Vishwanath – 24 yrs work exp.**  
*Head – Corporate Banking*

**Murali M. Natrajan - \*34 yrs work exp.**  
*Managing Director & CEO*

**Narendranath Mishra – 17 yrs work exp.**  
*Head – Agri & Inclusive Banking*

**R. Venkatesh – 27 yrs work exp.**  
*Head – Operations, Technology and Human Resource*

**Sukesh Bhowal – 20 yrs work exp.**  
*Head – Mortgages & Gold Loan*

**Sridhar Seshadri – 34 yrs work exp.**  
*Chief Risk Officer*

**Abhijit Bose - \*25 yrs work exp.**  
*Head – Chief Credit Officer*

**Amit Mehta – 18 yrs work exp.**  
*Head – Personal Loans & Smart Credit*

**Gaurav Mehta – 21 yrs work exp.**  
*Head – Marketing, PR , Corporate Communication & Investor Relations*

**Kamala Kant Pandey – 22 yrs work exp.**  
*Head: Channel Sales & Emerging Markets*

**Manoj Joshi – 21 yrs work exp.**  
*Business Head – Trade Finance*

**N C Kaushal – 16 yrs work exp.**  
*Business Head - SME & MSME*

**Pankaj Sood – 18 yrs work exp.**  
*Head – Retail Liabilities , TCB & TPD*

**Rajesh Verma - \*31 yrs work exp.**  
*Head – Treasury , Correspondent Banking & Trade Finance*

\*Worked in India & Abroad.

\*\*Ms Rubi Chaturvedi was appointed as Company Secretary with effect from January 01, 2018

# **Reward & Recognition**



DCB Bank wins the Best Project award in the “Environment Category” of The CSR Journal Excellence Awards 2017

## DCB BANK

Combined efforts.  
Exemplary results.



DCB Bank wins award for Excellence in Omni Channel Experience at the prestigious IDC Awards

## DCB BANK

Team DCB SME dazzles at  
ASSOCHAM SME Excellence  
Award - 2017



DCB Bank was adjudged the Best SME Offering (Private Bank) at the ASSOCHAM Annual Conference

# **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 that are dynamic, secure and fast**

4

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



DCB Bank wins 'Innovative Company' award by VMware





Login

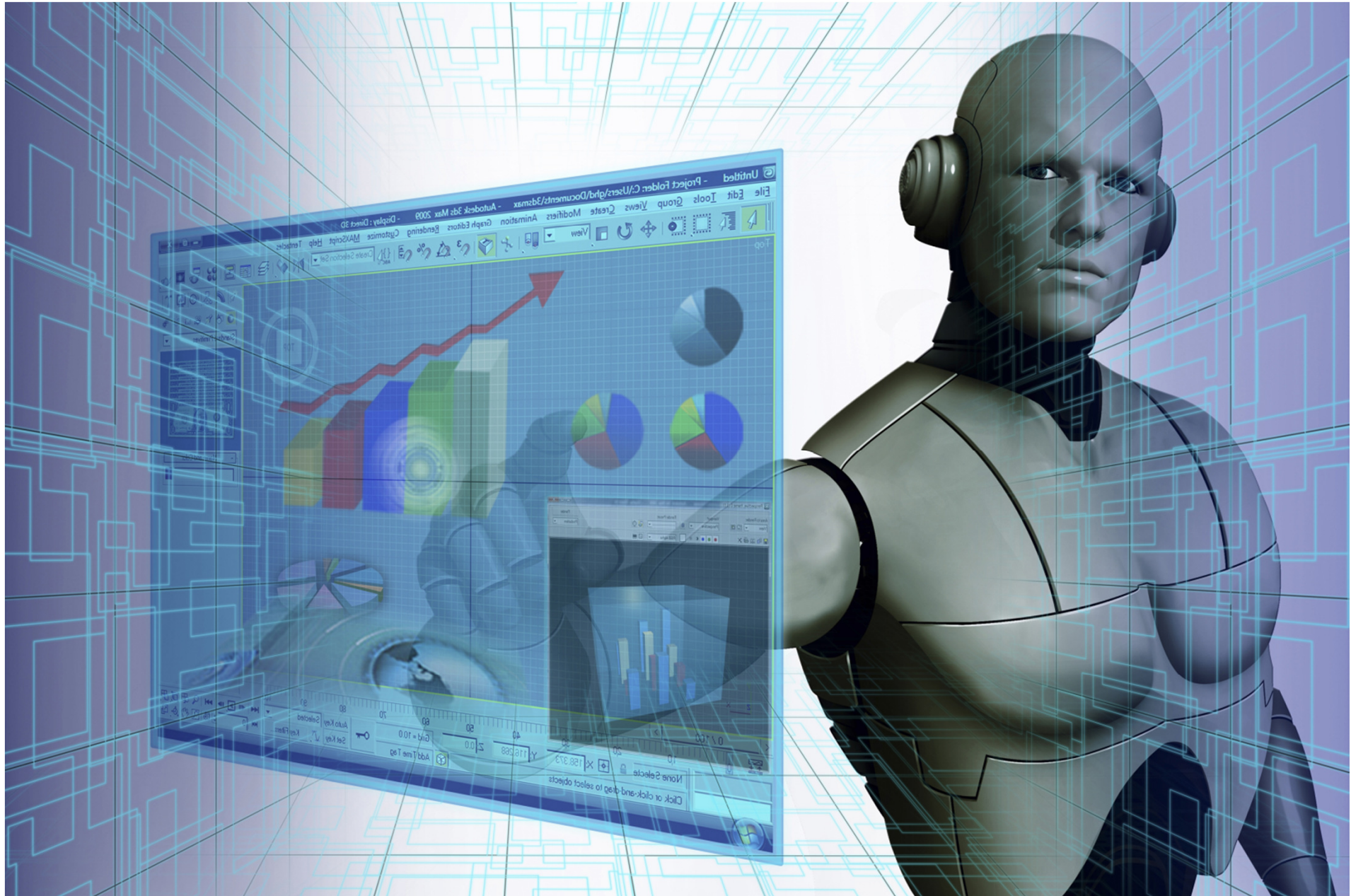
User ID

Password

Please Enter your Windows User ID & Password

LOGIN

Launched Bank Statement Analyzer Tool to simplify & reduce time



Launched Robotic Process Automation for Application Automation

The screenshot displays the DCB Bank ASBA interface. At the top left, the DCB BANK logo is visible. The main header area includes the text 'Mantle - ASBA 6' and 'Pending approval/Authorised transaction : 2 Refresh'. Below this, the 'Branch : .....' field is shown. The 'Business Date: 16-01-2018' is displayed with home and refresh icons. On the left, a navigation menu lists: Reports, User profile maintenance, User Management, Branch Management, ASBA Maintenance, Holiday Management, Start Of Day-Head Office, and Syndicate ASBA. The 'Last login : 16-01-2018 12:03:45' is noted. The main content area features a 'Manage Branch' section with a 'Branch Code' search bar and a 'Search' button. A small note at the bottom left reads: 'n, double click operations while performing trans.'

ASBA launched for Online Booking of IPO



Launched DCB Bank Innovation Hackathon successfully conducted in Gurugram and Ahmedabad

# Thank you

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