

Ref. No.CO:CS:RC:2020-21:167

January 23, 2021

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 023.

National Stock Exchange of India Limited,  
Exchange Plaza, Bandra Kurla Complex,  
Bandra (E),  
Mumbai - 400 051.

Dear Sirs,

**Re: Investor Presentation Q3 FY 2020-21**  
**(23<sup>rd</sup> January 2021)**

**BSE Scrip Code No.: 532772**      **NSE SYMBOL: DCBBANK**

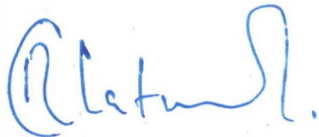
While Unaudited Financial Results of the Bank for the 3<sup>rd</sup> Quarter and Nine Months ended December 31, 2020 have already been submitted to you in compliance with the applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (The Listing Regulations), we have prepared a presentation in respect of those results. This presentation generally takes care of the queries from investors/offers additional information to the investors. This presentation will also be available on Bank's website [www.dcbbank.com](http://www.dcbbank.com).

In the attachment please find the presentation under reference in compliance with the disclosure requirements of Regulation 30 and other applicable regulations, if any, of the Listing Regulations.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

Encl: As above



**DCB Bank Limited**

# **Investor Presentation – Q3FY 2021**

*January 23, 2021*

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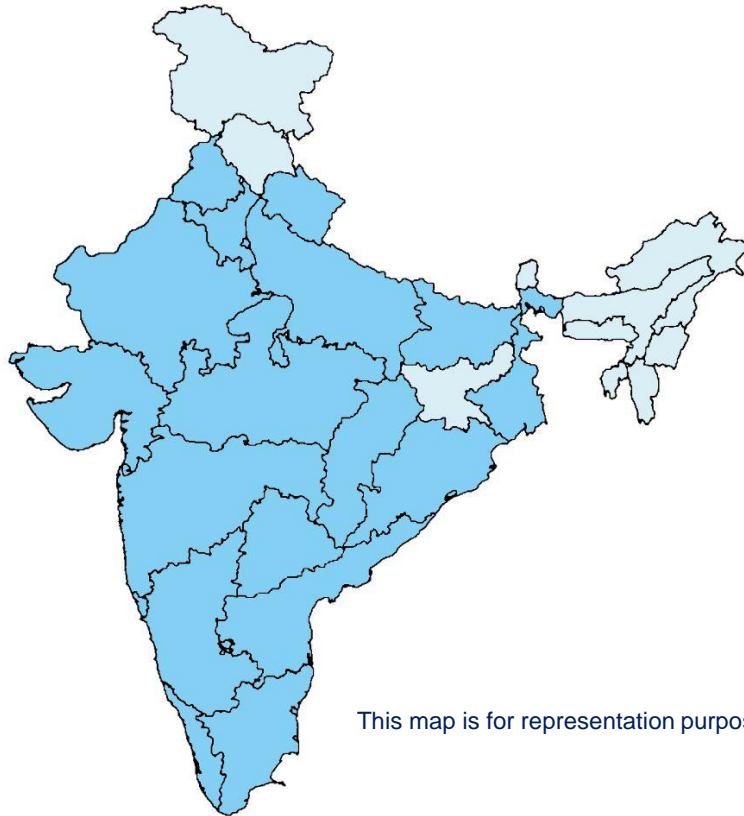
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



This map is for representation purpose only

## At a Glance

Branches	347
ATMs	471
Network*	35,000+

Category	No. of Branches	%
Metro	103	30
Urban	88	25
Semi Urban	90	26
Rural	66	19
<b>Total</b>	<b>347</b>	<b>100</b>

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

- **DCB Bank Limited** is a modern new generation private sector bank with 347 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 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 2021</b>	<b>347</b>	<b>378,588</b>	<b>43.32%</b>	<b>1.01%</b>	<b>*11.22%</b>
Q2 FY 2021	344	375,569	47.28%	0.86%	*9.88%
Q1 FY 2021	341	381,556	50.26%	0.82%	*9.86%
FY 2020	336	385,051	54.53%	0.90%	*11.19%
FY 2019	333	357,918	56.88%	0.99%	*12.08%
FY 2018	318	302,221	59.79%	0.94%	*10.31%
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%

\*Excluding Revaluation Reserves in computation of Equity

INR mn	Q3 FY 21	Q2 FY 21	Q3 FY 20	Y-o-Y
<b>Deposits</b>	<b>288,581</b>	287,747	<b>297,349</b>	(3%)
<b>Of which CASA</b>	<b>66,576</b>	64,542	<b>69,413</b>	(4%)
<b>Of which Certificate of Deposits</b>	<b>0</b>	0	<b>4,468</b>	(100%)
<b>Of which Term Deposit</b>	<b>222,005</b>	223,205	<b>223,468</b>	(1%)
- <i>Of which NRI Term</i>	<b>24,213</b>	24,698	<b>23,137</b>	5%
- <i>Of which Inter Bank Term</i>	<b>26,884</b>	28,569	<b>32,316</b>	(17%)
<b>Net Advances</b>	<b>253,001</b>	248,786	<b>254,382</b>	(1%)

INR mn	Q3 FY 21	Q2 FY 21	Q3 FY 20	Y-o-Y
<b>Net Interest Income</b>	<b>3,348</b>	3,339	<b>3,231</b>	4%
<b>Non Interest Income</b>	<b>1,545</b>	925	<b>931</b>	66%
<b>Total Cost</b>	<b>(2,120)</b>	(2,016)	<b>(2,263)</b>	6%
<b>Operating Profit</b>	<b>2,773</b>	2,248	<b>1,899</b>	46%
<b>Profit Before Tax</b>	<b>1,296</b>	1,117	<b>1,309</b>	(1%)
<b>Profit After Tax</b>	<b>962</b>	823	<b>967</b>	(1%)

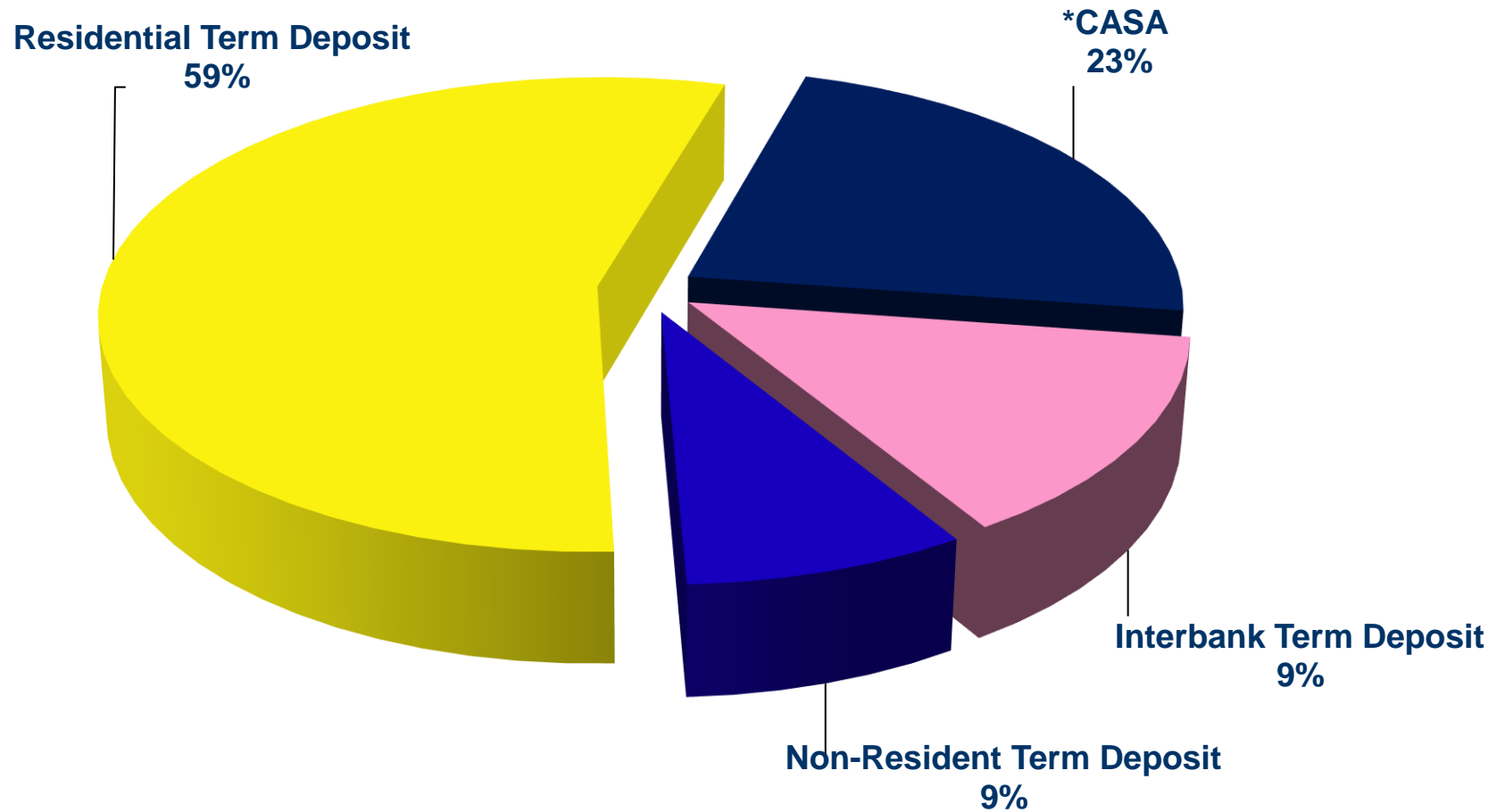
INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020
Shareholder's Equity	15,886	17,922	22,049	28,078	31,156	34,222	<b>36,804</b>
Deposits	126,091	149,260	192,892	240,069	284,351	303,699	<b>288,581</b>
Borrowings	11,638	11,479	12,758	19,267	27,232	34,079	<b>35,683</b>
Other Liabilities & Provisions	7,708	12,524	12,765	14,807	15,179	13,051	<b>17,520</b>
<b>Total</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>385,051</b>	<b>378,588</b>
Cash, Inter-bank, etc.	7,192	8,916	11,925	23,720	27,934	35,459	<b>24,032</b>
Investments	39,622	43,333	58,179	62,190	78,441	77,415	<b>80,977</b>
Net Advances	104,651	129,214	158,176	203,367	235,680	253,453	<b>253,001</b>
Fixed Assets	2,367	2,480	4,886	4,940	5,260	5,458	<b>5,327</b>
Other Assets	7,492	7,242	7,298	8,004	10,603	13,266	<b>15,251</b>
<b>Total</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>385,051</b>	<b>378,588</b>
Credit Deposit Ratio	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	<b>87.67%</b>

INR mn	Q3 FY20	Q4 FY20	Q1 FY21	Q2 FY21	Q3 FY21
Net Interest Income	<b>3,231</b>	3,237	3,067	3,339	<b>3,348</b>
Other Income	<b>931</b>	1,099	776	925	<b>1,545</b>
- <i>Commission, exchange and brokerage</i>	<b>625</b>	664	269	435	<b>550</b>
- <i>Profit on Sale of Investment</i>	<b>70</b>	174	380	293	<b>741</b>
- <i>Profit on Exchange Transaction</i>	<b>51</b>	52	35	66	<b>51</b>
Operating Income	<b>4,162</b>	4,336	3,843	4,264	<b>4,893</b>
Operating Expenses	<b>(2,263)</b>	(2,215)	(1,932)	(2,016)	<b>(2,120)</b>
Operating Profit	<b>1,899</b>	2,121	1,911	2,248	<b>2,773</b>
Provisions other than Tax	<b>(590)</b>	(1,183)	(836)	(1,131)	<b>(1,477)</b>
Profit Before Tax	<b>1,309</b>	938	1,075	1,117	<b>1,296</b>
Tax	<b>(342)</b>	(250)	(281)	(294)	<b>(334)</b>
Profit After Tax	<b>967</b>	688	794	823	<b>962</b>
Cost Income Ratio	<b>54.36%</b>	51.09%	50.26%	47.28%	<b>43.32%</b>



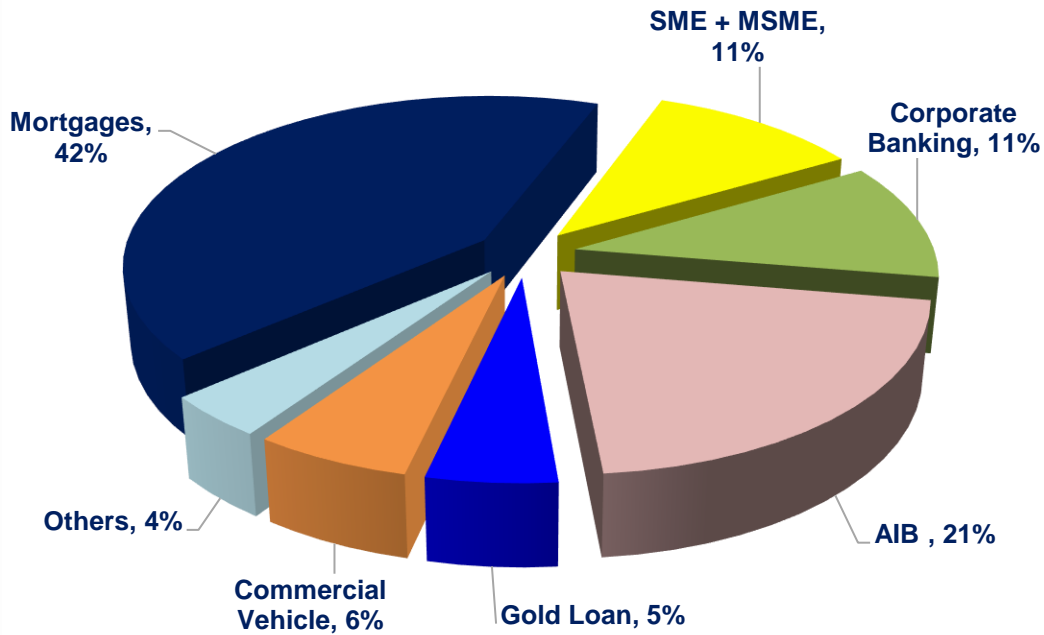
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Net Interest Income	5,082	6,195	7,971	9,954	11,493	<b>12,649</b>
Other Income	1,657	2,205	2,488	3,103	3,502	<b>3,911</b>
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	<b>2,412</b>
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	<b>653</b>
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	<b>192</b>
Operating Income	6,739	8,400	10,459	13,057	14,995	<b>16,560</b>
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	<b>(9,029)</b>
Operating Profit	2,774	3,490	4,182	5,250	6,466	<b>7,531</b>
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	(1,401)	<b>(2,612)</b>
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	<b>4,919</b>
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	<b>(1,540)</b>
Profit After Tax	1,912	1,945	1,997	2,453	3,254	<b>3,379</b>
Cost Income Ratio	58.83%	58.45%	60.02%	59.79%	56.88%	<b>54.53%</b>

Deposits as on Dec 31, 2020

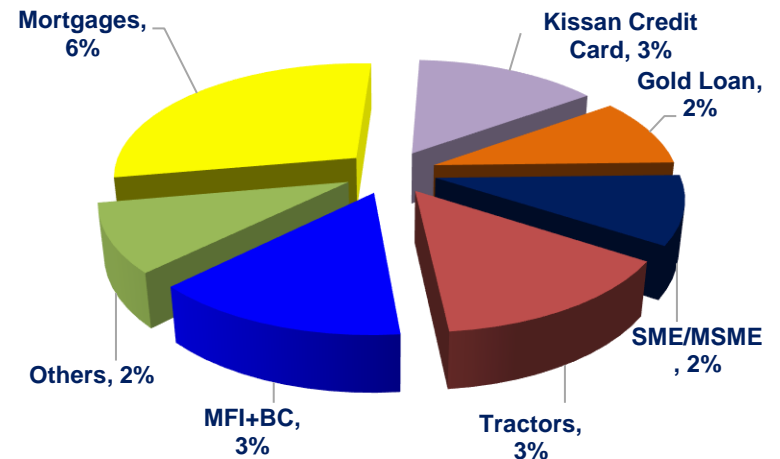


\* CASA includes NRI CASA

## Net Advances as on Dec 31, 2020



## AIB Net Advances as on Dec 31, 2020



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	Q3 FY 2020-21
<b>Net Interest Margin (NIM)</b>	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	<b>3.75%</b>
<b>Yield on Advances</b>	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	<b>11.19%</b>
<b>Cost of Deposits</b>	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	<b>6.43%</b>
<b>Cost of Funds</b>	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	<b>6.57%</b>

# Non Performing Assets

# DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Dec 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>Gross NPA</b>	1.76%	1.51%	1.59%	1.79%	1.84%	<b>2.15%</b>	2.46%	<b>1.96%</b>
<b>Net NPA</b>	1.01%	0.75%	0.79%	0.72%	0.65%	<b>1.03%</b>	1.16%	<b>0.59%</b>
<b>Provision Coverage</b>	74.66%	77.55%	73.80%	75.72%	78.77%	<b>71.98%</b>	70.81%	<b>84.25%</b>

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Dec 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>Mortgages</b>	362	464	717	1,392	1,627	<b>1,814</b>	2,283	<b>1,971</b>
<b>SME+MSME</b>	273	245	324	307	425	<b>662</b>	733	<b>474</b>
<b>Corporate</b>	919	861	859	840	619	<b>481</b>	515	<b>418</b>
<b>AIB</b>	187	288	366	632	984	<b>1,112</b>	1,212	<b>1,037</b>
<b>Gold Loans</b>	28	22	22	107	84	<b>124</b>	69	<b>44</b>
<b>CV/STVL</b>	88	92	200	299	480	<b>1,002</b>	1,163	<b>831</b>
<b>Others</b>	4	2	54	113	176	<b>325</b>	340	<b>248</b>
<b>Gross NPA</b>	<b>1,861</b>	<b>1,974</b>	<b>2,542</b>	<b>3,690</b>	<b>4,395</b>	<b>5,520</b>	<b>6,315</b>	<b>5,023</b>
<b>Net NPA</b>	<b>1,057</b>	<b>975</b>	<b>1,244</b>	<b>1,467</b>	<b>1,538</b>	<b>2,608</b>	<b>2,935</b>	<b>1,497</b>

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Dec 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>FV of SRs from ARC</b>	<b>160</b>	<b>307</b>	<b>701</b>	<b>629</b>	<b>380</b>	<b>550*</b>	<b>485*</b>	<b>434*</b>

\* Netted off INR 89 mn as unrecognised gain from sale of NPAs to ARC

INR mn	FY 2019-20	Q3 2019-20	Q1 2020-21	Q2 2020-21	Q3 2020-21
<b>Opening Balance</b>	4,395	<b>5,232</b>	6,315	6,218	<b>5,737</b>
<i>(+) Add</i>					
<b>Fresh Slippages</b>	6,577	<b>2,017</b>	52	90	-
<b>Addition to Existing NPAs</b>	63	<b>15</b>	32	8	<b>5</b>
<i>(-) Less</i>					
<b>Recoveries</b>	1,725 <sup>1</sup>	<b>815<sup>1</sup></b>	98	215	<b>207</b>
<b>Upgrades</b>	1,792	<b>513</b>	18	80	<b>118</b>
<b>Write Offs / Sacrifice</b>	1,203 <sup>2</sup>	<b>416<sup>2</sup></b>	65	284	<b>394</b>
<b>Closing Balance</b>	6,315	<b>5,520</b>	6,218	5,737	<b>5,023</b>

1: Includes INR 385 mn on sale of NPAs to an Asset Reconstruction Company

2: Includes INR 233 mn on sale of NPAs to an Asset Reconstruction Company

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>SLR</b>	34,750	39,855	47,711	49,091	60,007	61,363	<b>66,164</b>
<b>Non-SLR</b>	4,872	3,478	10,468	13,099	18,434	16,052	<b>14,813</b>
<b>Total Investments</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>77,415</b>	<b>80,977</b>
<b>HTM</b>	27,567	30,580	40,286	42,963	57,071	61,363	<b>66,610</b>
<b>AFS</b>	9,484	10,782	17,840	19,217	21,370	16,052	<b>13,813</b>
<b>HFT</b>	2,571	1,971	53	10	0	0	<b>554</b>
<b>Total Investments*</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>77,415</b>	<b>80,977</b>

Modified Duration	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>AFS+HFT</b>	1.32	1.22	0.93	0.82	0.60	1.04	<b>1.25</b>

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

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020
<b>CRAR</b>	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	<b>18.32%</b>
-- Tier I	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	<b>14.26%</b>
-- Tier II	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	<b>4.06%</b>
<b>RWA* (INR mn)</b>	105,973	134,299	172,832	207,554	221,747	233,936	<b>227,961</b>

\*RWA- Risk Weighted Assets



	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Dec 31, 2020
<b>CRISIL</b>							
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable	<b>AA-/ Stable</b>
Certificates of Deposit	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
<b>ICRA</b>							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	<b>A+(hyb) (stable)</b>
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>

# Overview

## Retail Banking

### Deposit Products:

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

### Cards:

- ATM Card
- Debit Card
- Gift Card
- Secured Card

### Payments:

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- 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
- Tractor Loan
- Retail Microfinance
- Term Loan to MFI

### Third Party Products:

- Life Insurance, General Insurance, Health 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
- Invoice Discounting
- RTGS, NEFT, IMPS

## Treasury, NBFCs, Co-operative Banks

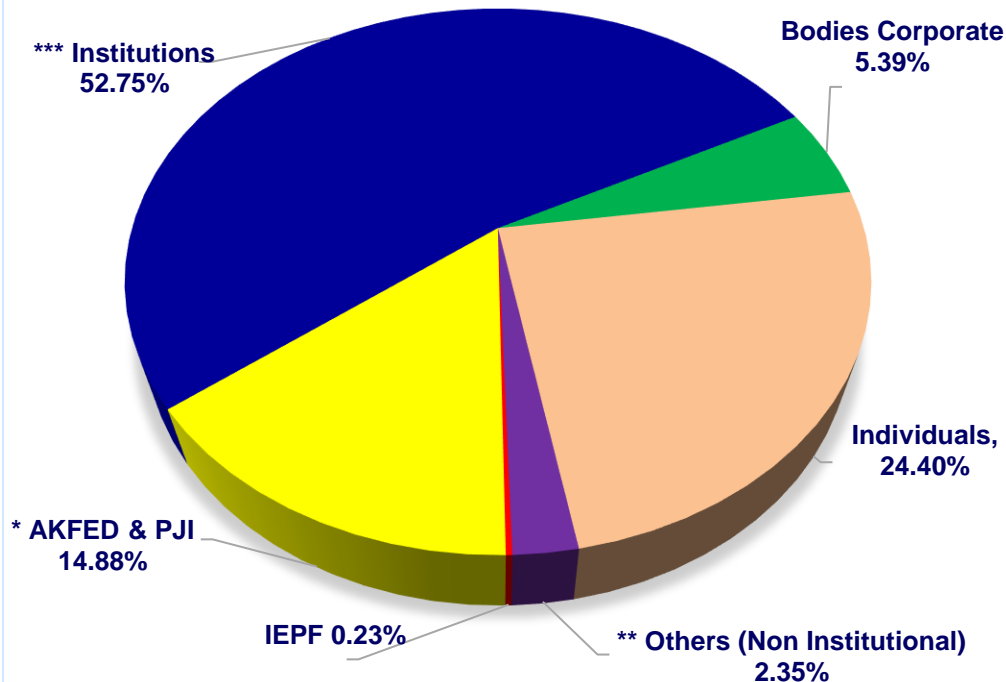
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

## Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking

## Shareholding Pattern



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

\*\*Includes Clearing Members (0.33%), Non Resident Indians (1.33%), Trusts (0.01%) & Directors & their relatives (0.68%)

\*\*\*Institutions includes 13.76% held by FII & FPI

## Key Non Promoter Shareholders

Key Non Promoter Shareholders	%
ICICI Prudential Mutual Fund*	4.50%
HDFC Small Cap Fund	4.43%
India Advantage Fund S4 I	4.02%
Aditya Birla Sunlife Mutual Fund*	3.80%
DSP Small Cap Fund	3.43%
Franklin India Smaller Companies Fund	3.20%
Oman India Joint Investment Fund II	2.96%
Steinberg India Emerging Opportunities Fund Ltd.	2.58%
TVS Shriram Growth Fund 3	2.19%
Invesco India Mutual Fund*	2.10%
Matthews India Fund	1.75%
Apax Global Alpha Limited	1.22%
Tata Mutual Fund*	1.16%
L&T Mutual Fund Trustee Limited	1.12%

\* 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 47,000 people. The Fund is active in the developing countries

<b>Ashok Barat</b>	Has held leadership positions in various organizations, such as Unilever group, RPG group, etc. He superannuated in 2016 as Managing Director & CEO, Forbes & Company Ltd. He has been a Member (and Chairman in some) of the Boards of various companies-listed and private.
<b>Amyr Jassani</b>	A Chartered Accountant with more than 25 years of experience, mainly with the big four accounting firms. He is also a member of the Institute of Company Secretaries of India.
<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>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>*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>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express.
<b>Rafiq Somani</b>	A Master in Marketing Management with 30 years of experience in the field of Information Technology. He is currently working as the Area Vice President at ANSYS Inc.
<b>Rupa Devi Singh</b>	A graduate in Science, Post-Graduate in Law from the University of Delhi & holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. Was the founder Managing Director & CEO of Power Exchange India (PXIL).
<b>Shabbir Merhant</b>	A Masters in Personal Management with more than 29 years of experience. Founder of Valulead Consulting, a boutique consulting firm.
<b>Shaffiq Dharamshi</b>	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
<b>Somasundaram PR</b>	A Chartered Accountant with more than 30 years of experience across various Unilever Group companies in India & abroad and Tata Consultancy Services. He is currently working as Managing Director of World Gold Council in India.
<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.

**Nasser Munjee**  
*Non-Executive Chairman*

He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.

\*upto: 14<sup>th</sup> December 2020

**Abhijit Bose - \*29 yrs work exp.**  
*Chief Credit Officer*

**Ajit Kumar Singh - 28 yrs work exp.**  
*Head – Treasury & FIG Business*

**Bharat Sampat - \*35 yrs work exp.**  
*Chief Financial Officer*

**J. K Vishwanath – 27 yrs work exp.**  
*Head – Corporate & SME Banking*

**Manoj Joshi – 26 yrs work exp.**  
*Deputy Chief Compliance Officer and  
Chief Internal Vigilance*

**Murali Rao – 18 yrs work exp.**  
*Chief Technology Officer*

**Pankaj Sood – 23 yrs work exp.**  
*Head – Retail Branch Banking*

**Ravi Kumar – 23 yrs work exp.**  
*Head – Operations and Key Projects*

**Aditya Prasad – 35 yrs work exp.**  
*Chief Compliance Officer*

**T P Anuradha – 18 yrs work exp.**  
*Chief Internal Auditor*

**Damodar Agarwal – 24 yrs work exp.**  
*Head – Strategic Initiatives & Alternate  
Channels*

**Kamala Kant Pandey – 25 yrs work exp.**  
*Head – Channel Sales & Emerging Markets*

**Murali M. Natrajan - \*36 yrs work exp.**  
*Managing Director & CEO*

**Narendranath Mishra – 21 yrs work  
exp.**  
*Head – Agri & Inclusive Banking*

**Praveen Kutty - \*29 yrs work exp.**  
*Head – Retail Banking*

**Sridhar Seshadri – 36 yrs work exp.**  
*Chief Risk Officer*

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

**Ajay Mathur – 27 yrs work exp.**  
*Head – Collections & Commercial  
Vehicles*

**Bappa Roy – 30 yrs work exp.**  
*Product Head – Banking, Insurance &  
Investments*

**Gaurav Mehta – 25 yrs work exp.**  
*Head – Marketing, PR , Corporate  
Communication, Investor Relations, CSR*

**Krishna Ramasankaran – 24 yrs work  
exp.**  
*Head Credit – Retail & SME*

**Meghana Rao – 17 yrs work exp.**  
*Head – Branch Operations*

**N C Kaushal – 28 yrs work exp.**  
*Head – Digital Banking*

**R. Venkatesh – 29 yrs work exp.**  
*Head – Operations, Technology and  
Human Resource*

**Sukesh Bhowal – 24 yrs work exp.**  
*Head – Mortgages, Gold Loan &  
Personal Loan*

# **Digital Update**

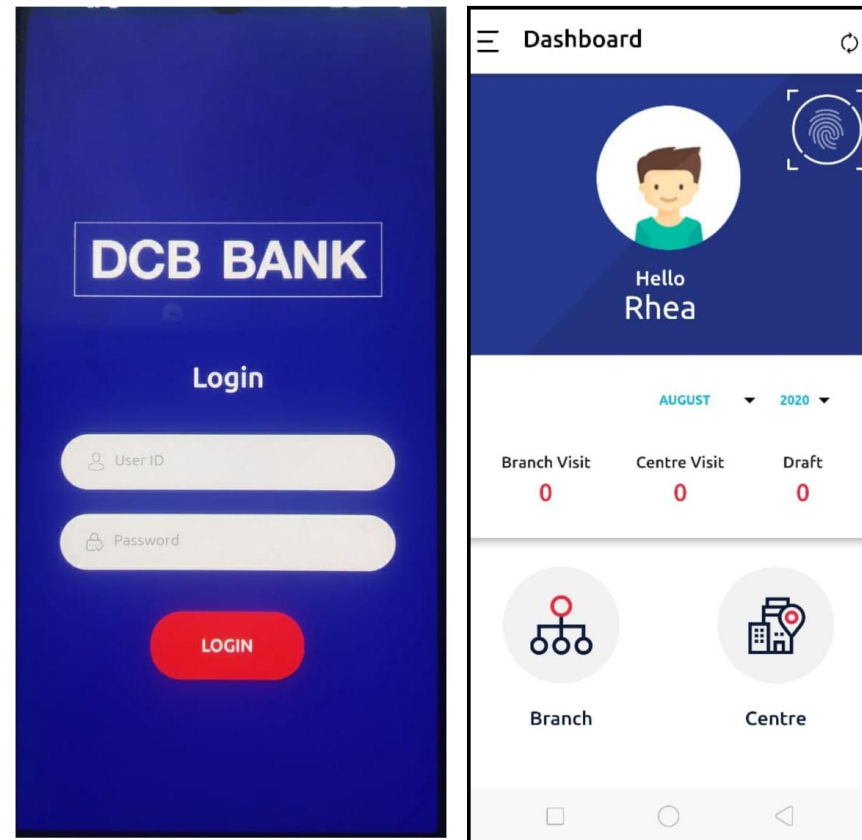


**DCB Bank deploys Blockchain solution – automated process for ATM cash replenishment**





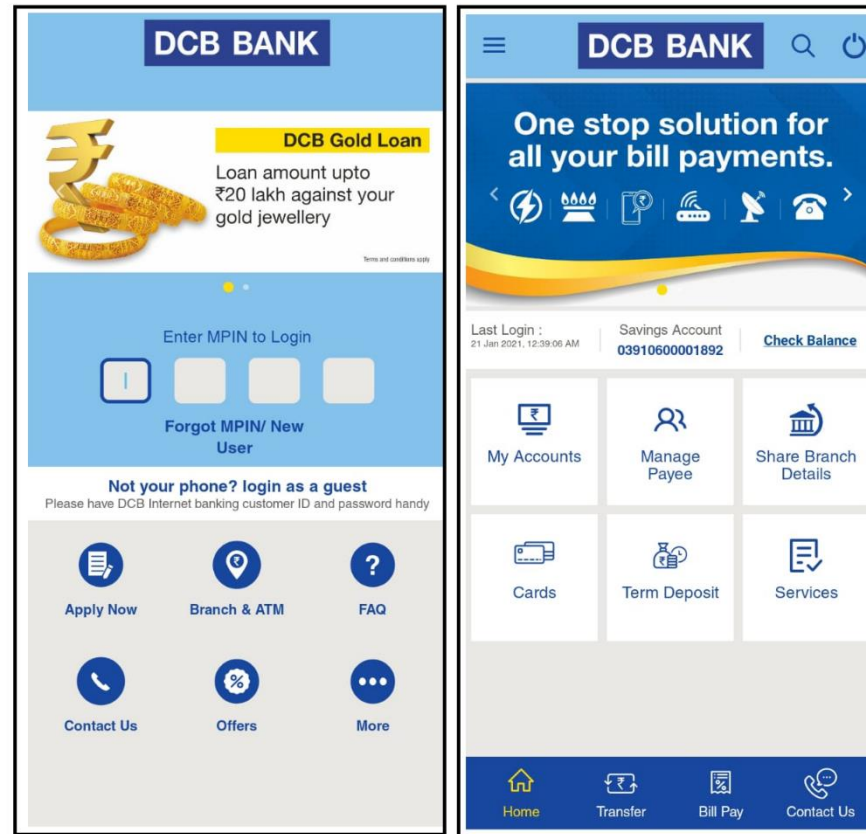
**DCB Bank** is live with **Positive Pay System** safety of cheque-based transactions



**DCB Bank** has introduced digitizing and securing branch visit and inspection reports of **Business Correspondent (BC)** branches / offices.



Payments via **DCB Bank – Internet Banking** integrated with **Razorpay**



Frictionless on-boarding for new customer registration on **DCB Mobile Banking App.**

# 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.