



DCB BANK

Investor Presentation – Q1 FY 2015

July 2014

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Financial numbers are rounded off to nearest whole number

DCB Bank – at a glance

- DCB Bank Limited (Formerly Development Credit Bank Ltd.) <http://www.dccb.bank.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
- Strong presence in Andhra Pradesh, Gujarat and Maharashtra resulting in sticky customer deposits from traditional customers. New branch expansions in Madhya Pradesh, Odisha, Punjab, Rajasthan
- Distribution network of 134 branches across 84 locations and 236 ATMs

Comprehensive product range & scalable infrastructure

- 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

Focus on building Retail Deposit franchise

- Continued focus on building Retail Deposits
- CASA of 25.38% and CRAR of 13.63% under Basel III

Steady improvement in credit ratings

- Crisil rating has re-affirmed its rating. **A-Stable** for Long term and **A1+** for Certificate of Deposits and Short term Fixed Deposit Programme
- Brickwork Ratings: **BWR A- (Stable)**

Strong promoter

- 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 18.45% stake in DCB

Pedigreed board and experienced management team

- Nasser Murjee, Chairman: Ex- Executive Director – HDFC, instrumental in setting up IDFC & sits on the boards of many large Indian companies
- Murali M. Natrejan, 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 33 - 38

Financial Performance

INR mn	Q1 FY 2015	Adjusted ¹ Q1 FY 2015	Q1 FY 2014 ²	Q4 FY 2014
Net Profit	446	338	428	391
Total Income	1,735	1,431	1,282	1,335
Operating Profit	812	515	513	502
Provisions Other than Tax	(229)	(126)	(85)	(110)
Cost to Income Ratio	53.2%	64.0%	60.0%	62.5%

INR mn	June 30, 2014	June 30, 2013
Deposits	1,05,519	83,196
CASA	26,782	22,880
NRI Deposits	9,005	5,606
Advances	82,914	64,715

Quarter ended	June 30, 2014	June 30, 2013
CASA Ratio	25.38%	27.50%
Gross NPA Ratio	1.78%	3.41%
Net NPA Ratio	0.97%	0.84%
Provision Coverage Ratio	79.07%	84.56%
Credit/Deposit Ratio	78.58%	77.79%
ROA (Annualised)	1.39%	1.55%
ROE (Annualised)	15.21%	16.68%

¹Adjusted for impact of Interest on Tax Refund and Specific Provision against Standard Assets.

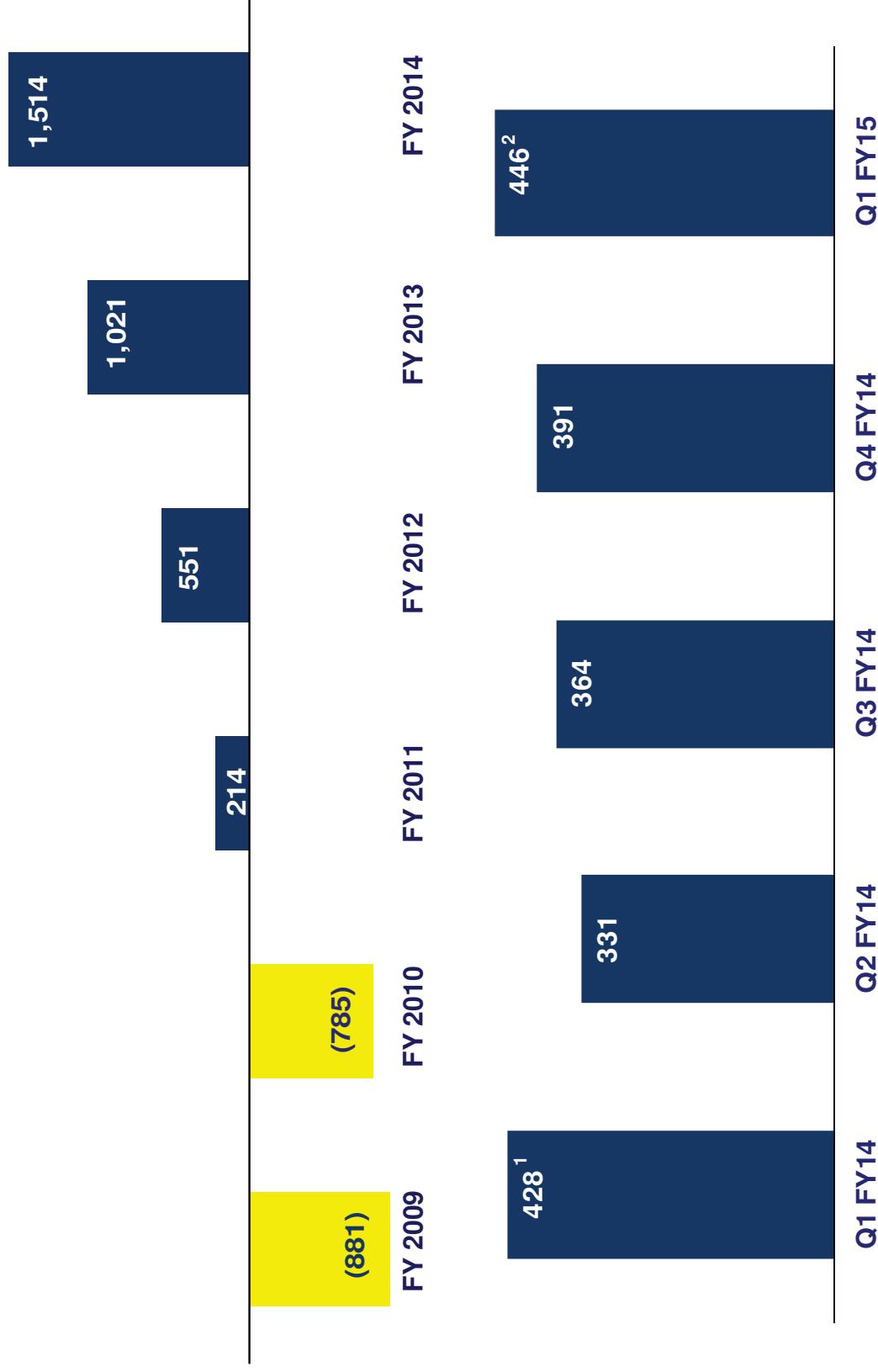
²: Includes one-off Treasury Gains of INR 117 mn.

Growth in Profits

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Net Profit / Loss *

INR mn



*Net Profit / (Loss) represents post tax numbers

1: Includes one-off Treasury Gains of INR 117 mn

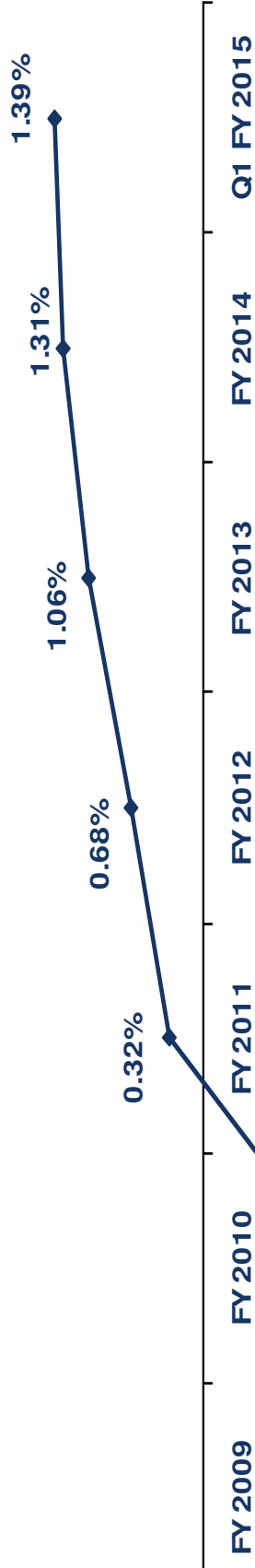
2: Includes INR 108 mn impact of Interest on Tax Refund and Specific Provision against Standard Assets

DCB Bank Limited

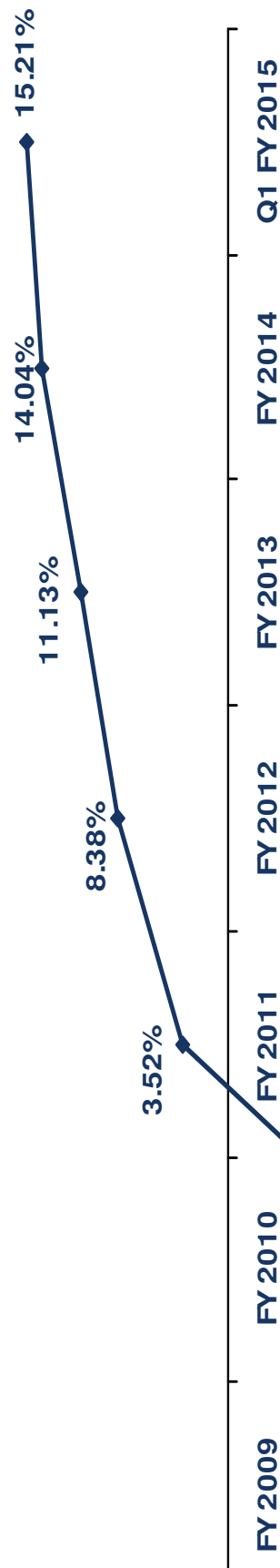
ROA and ROE

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ROA



ROE

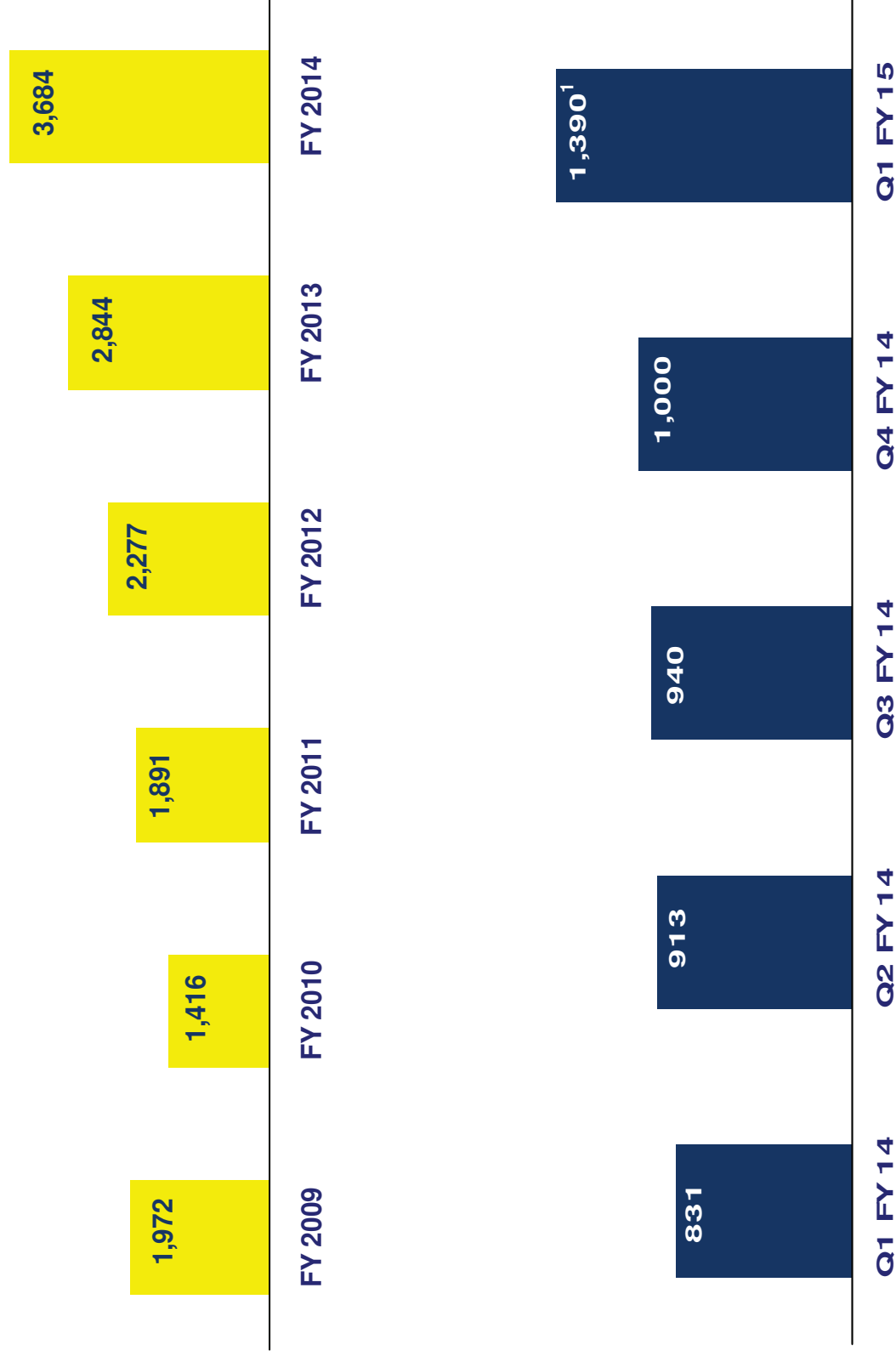


Net Interest Income

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Net Interest Income

INR mn



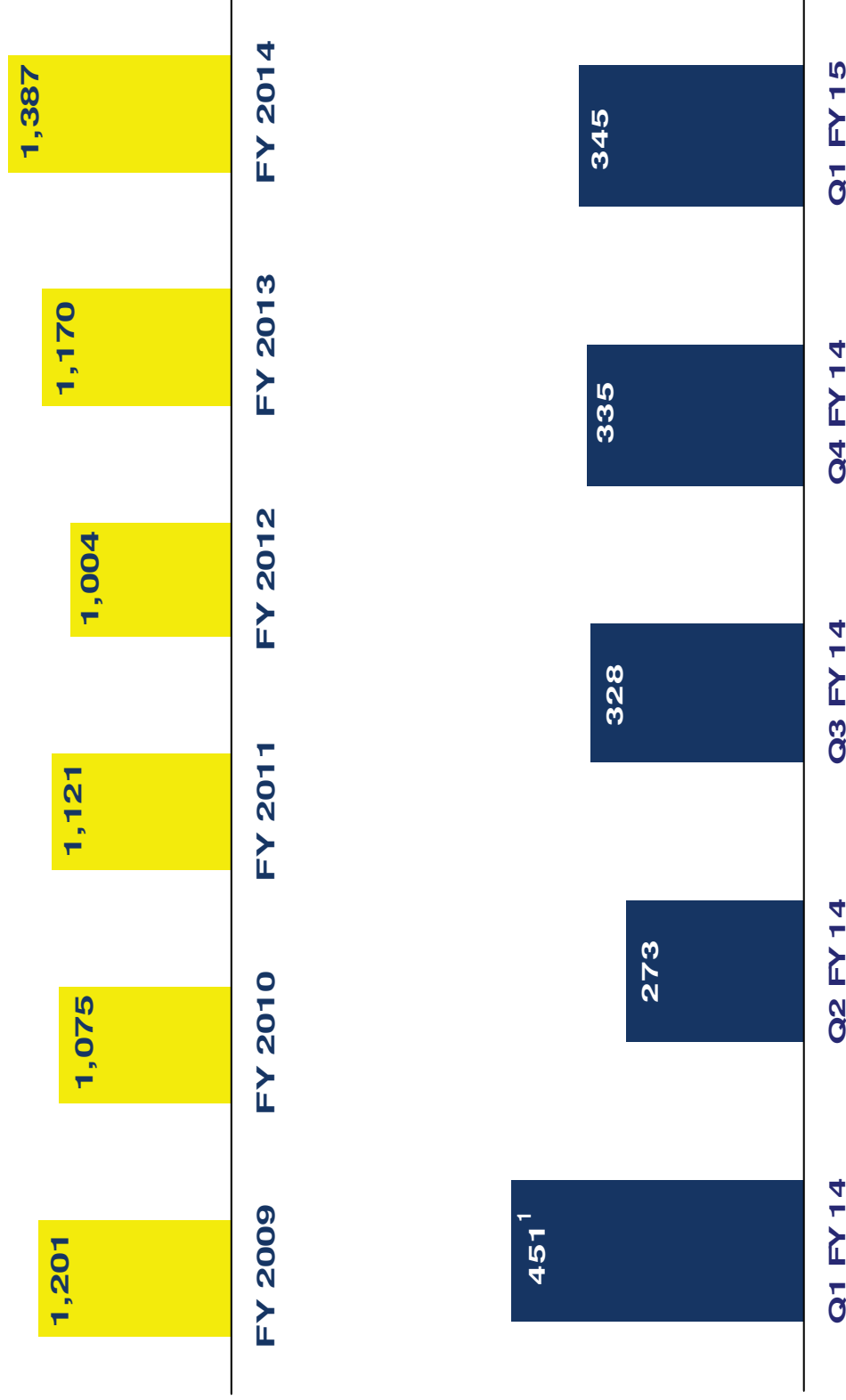
1: Includes INR 304 mn impact of Interest on Tax Refund

Other Income

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Other Income

INR mn



1: Includes one-off Treasury Gains of INR 117 mn

Staff Cost

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Staff Cost

INR mn



Other Cost

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Other Cost

INR mn



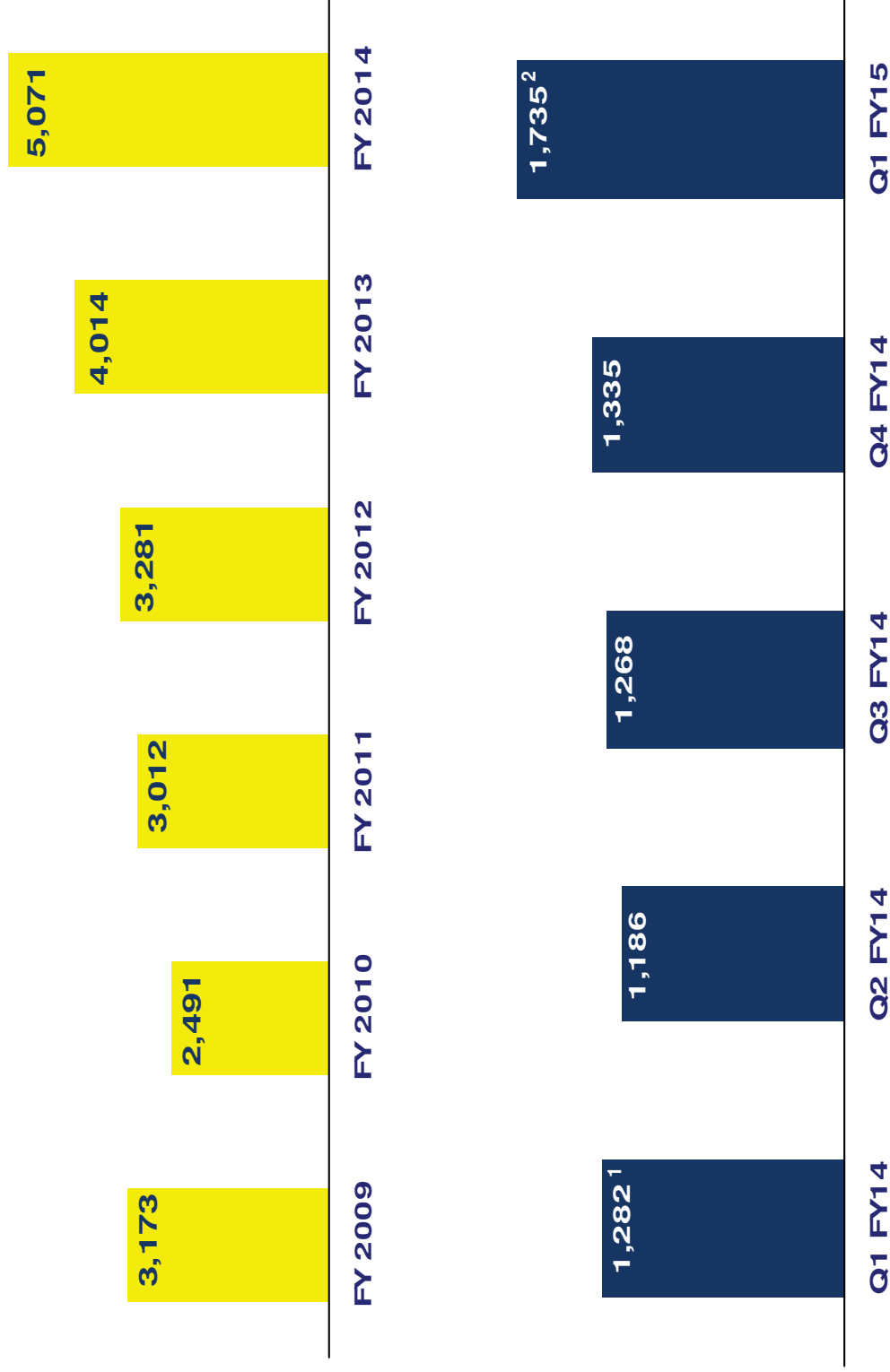
1: Includes impact of INR 7 mn related to Income Tax Refund

Operating Income

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Operating Income

INR mn



1: Includes one-off Treasury Gains of INR 117 mn

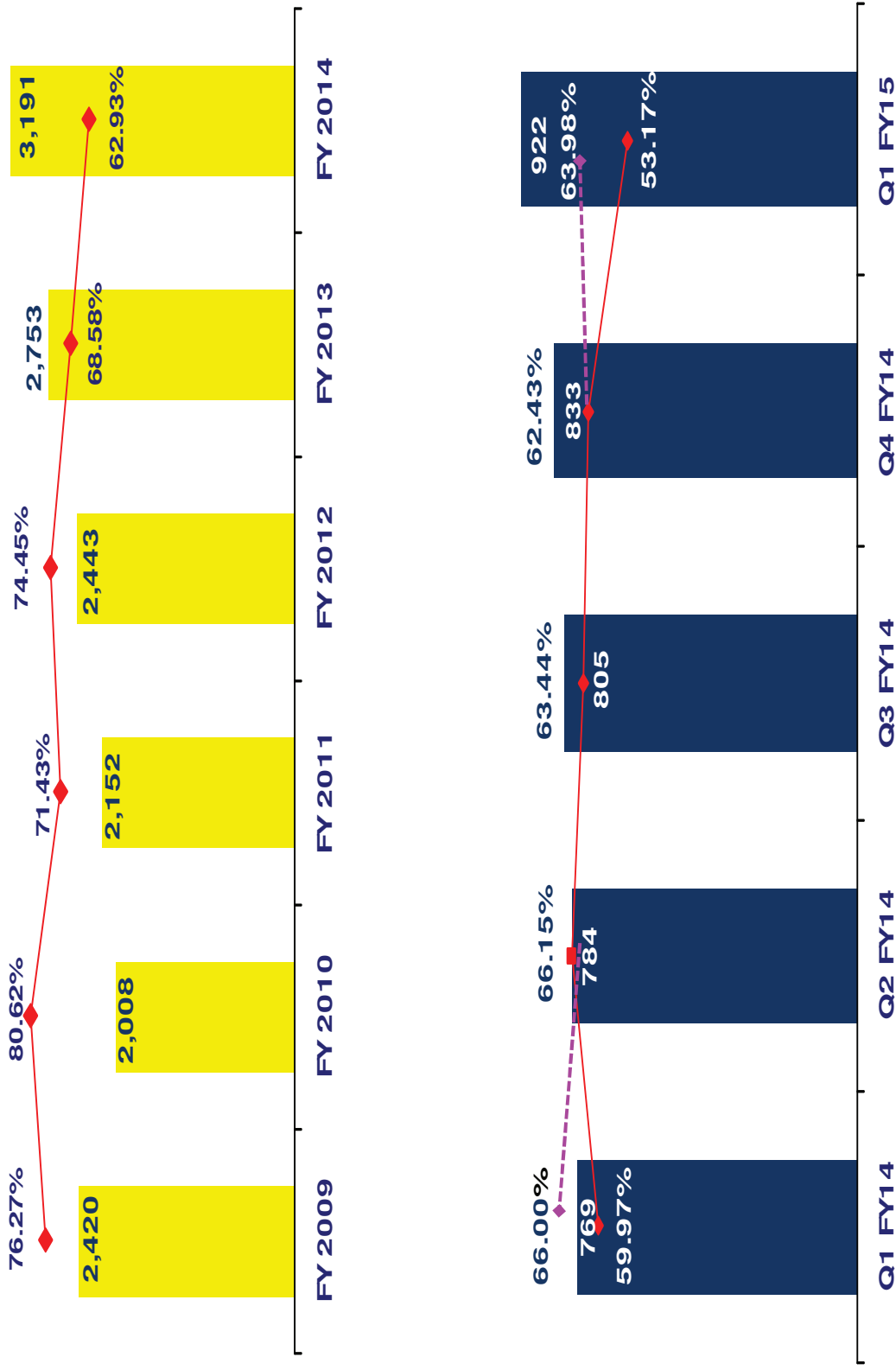
2: Includes INR 304 mn impact of Interest on Tax Refund

Cost to Income

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Operating Cost

INR mn



◆ Without impact of one-off Treasury Gains of INR 117 mn in Q1 FY14 and Interest on Tax Refund of INR 297 mn in Q1 FY15

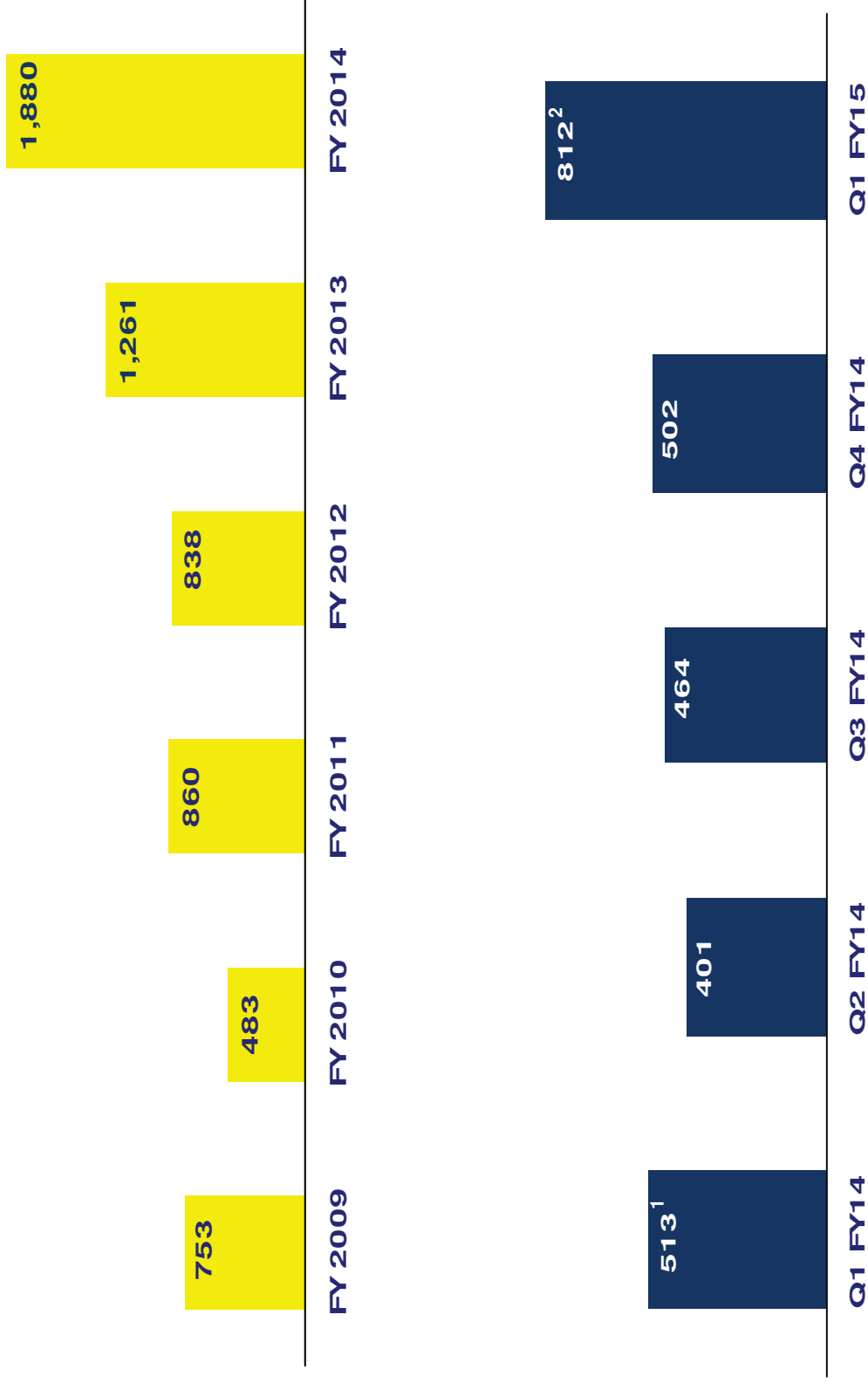
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Operating Profit

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Operating Profit

INR mn



1: Includes one-off Treasury Gains of INR 117 mn

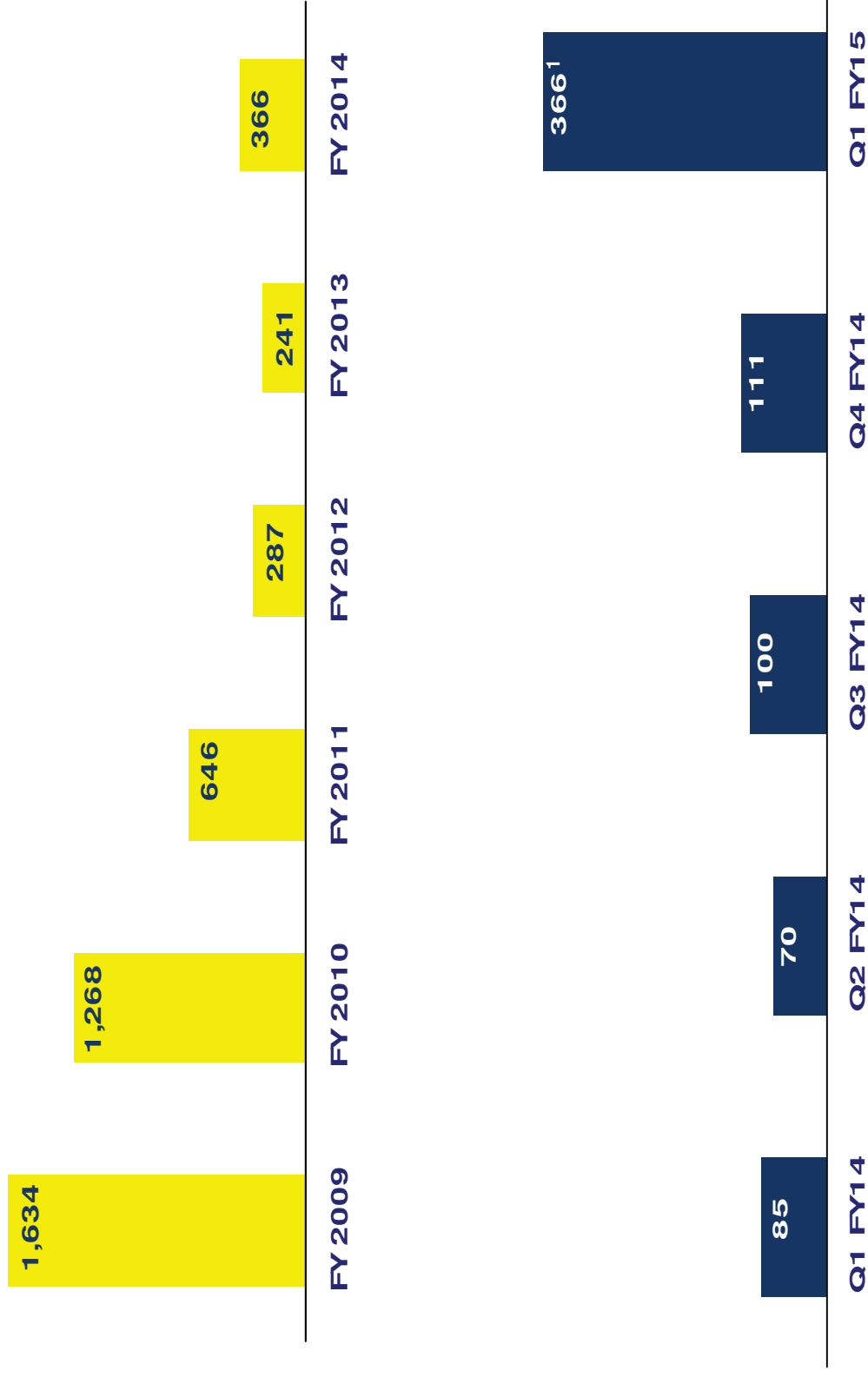
2: Includes INR 297 mn impact of Interest on Tax Refund

Provisions

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*Provisions

INR mn



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

1: Includes Specific Provision for Standard Assets of INR 103 mn and Tax Provision of INR 137 mn
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INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Mar 31, 2014	Jun 30, 2014
CASA	14,380	16,927	19,755	20,347	22,716	22,880	25,813	26,782
Retail TD ¹	18,132	23,056	27,085	34,320	43,845	44,455	55,945	58,395
NRI Total Deposits	1,569	1,632	1,815	3,084	5,222	5,606	8,303	9,005
Mortgages	2,626	4,118	10,811	15,510	23,980	25,745	31,293	33,202
CV ²	3,572	1,951	727	1,048	1,132	1,230	1,715	1,932
SME / MSME ³	4,483	6,004	10,073	14,038	14,877	13,923	13,497	13,402
AIB ⁴	5,710	8,583	8,502	8,014	7,651	7,709	11,529	12,029
Corporate Banking	9,327	11,095	11,153	11,941	15,658	13,644	20,945	19,785

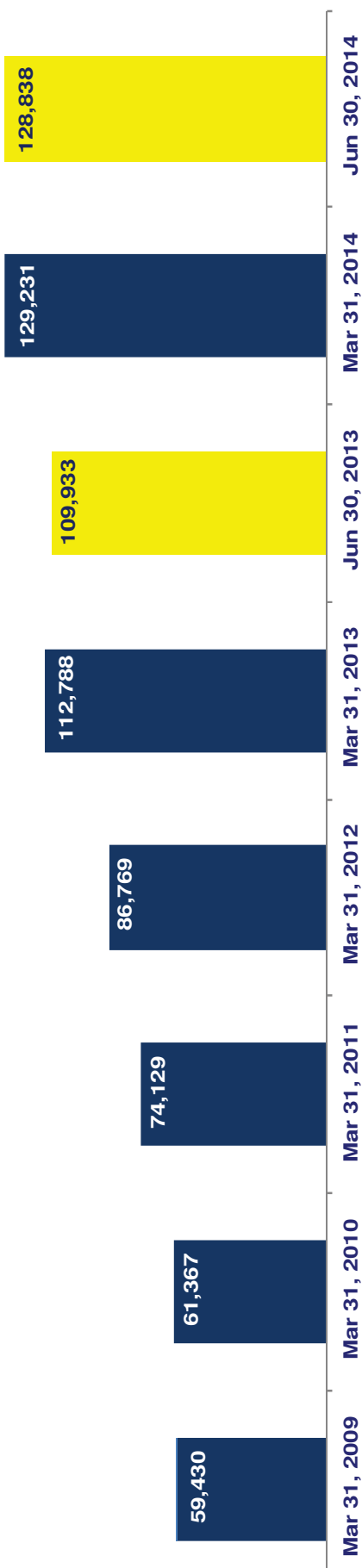
1: Retail Term Deposits, 2: Commercial Vehicles, 3: Micro Small & Medium Enterprises, 4: Agri & Inclusive Banking

Balance Sheet

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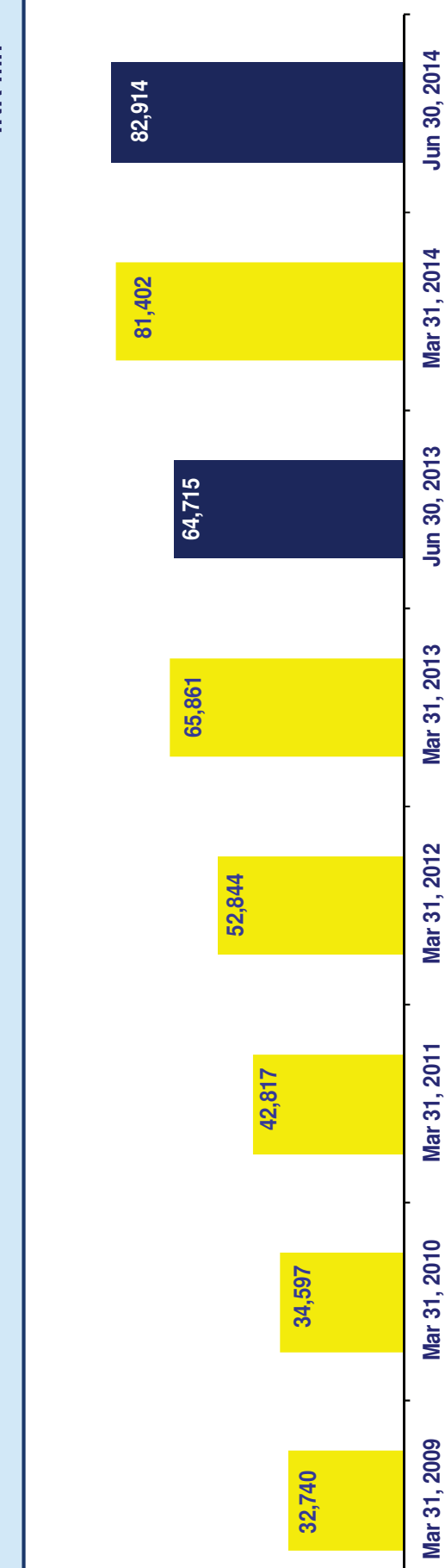
Total Assets

INR mn



Net Advances*

INR mn

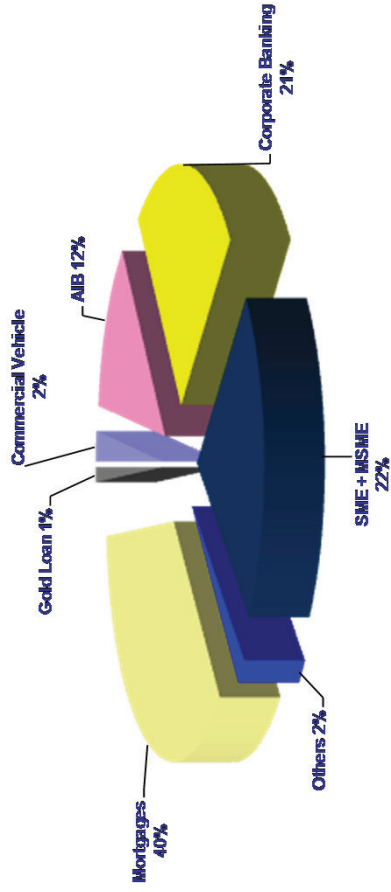


* Net Advances – Gross advances less (net of) provisions

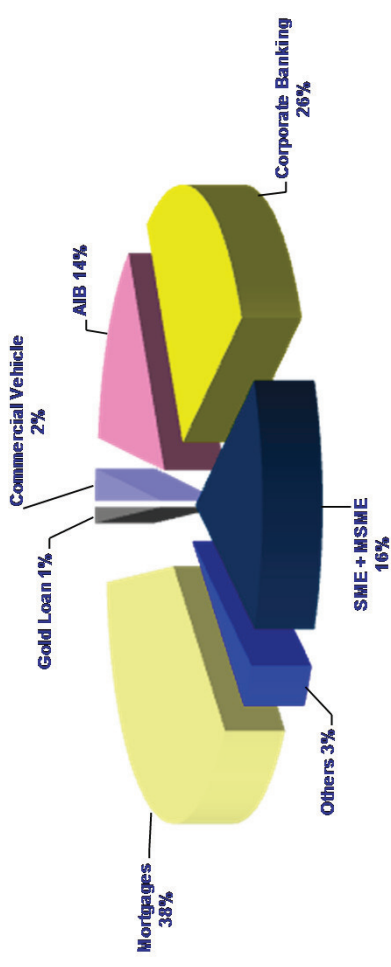
Diversified Portfolio

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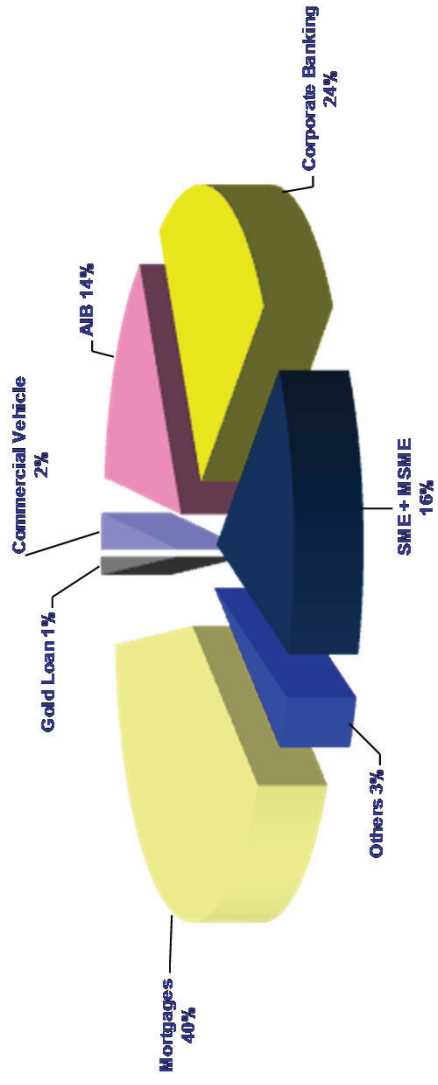
Portfolio* as on Jun 30, 2013



Portfolio* as on Mar 31, 2014



Portfolio* as on Jun 30, 2014



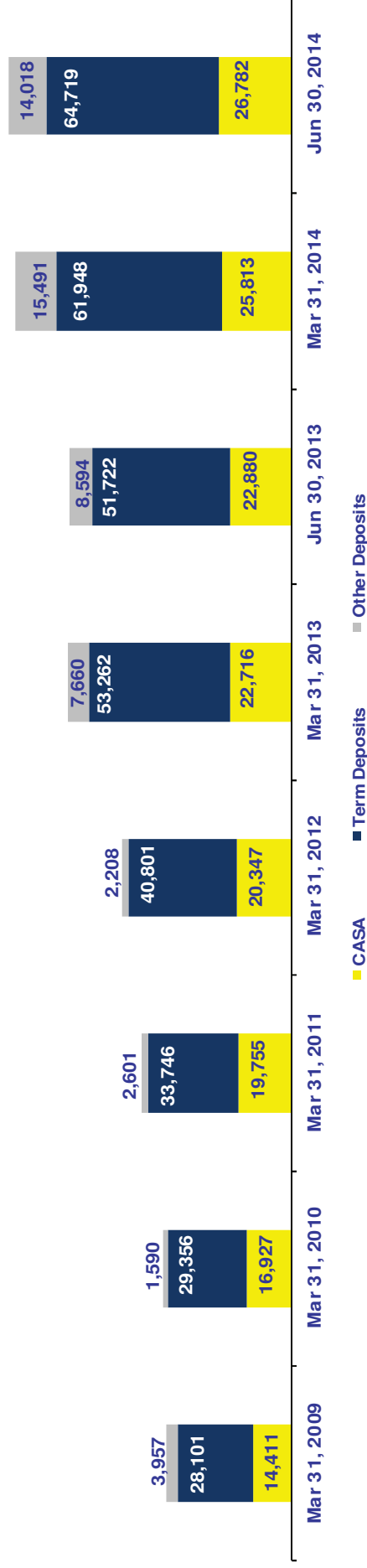
*AIB – Agri & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME
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Build Stable Deposit Base

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Deposits

INR mn



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014
Total Deposits	46,469	47,873	56,102	63,356	83,638	103,252	105,519

	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014
Retail Deposits Vs Total Deposits	67.53%	81.54%	81.17%	84.42%	77.39%	76.94%	78.81%
CASA %	31.01%	35.36%	35.21%	32.12%	27.16%	25.00%	25.38%

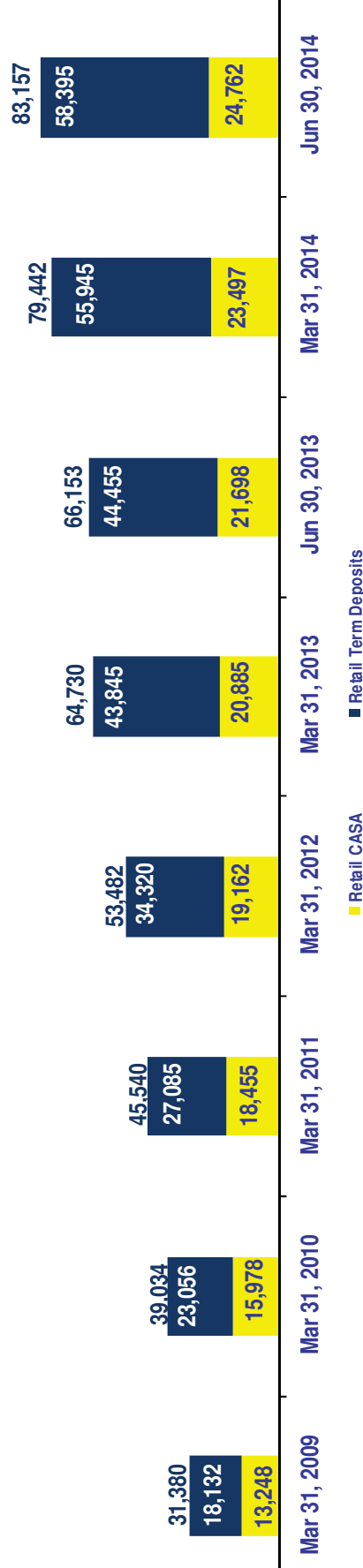
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

Deposits Per Branch

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Retail CASA & Retail Term Deposits

INR mn



Retail Deposits / Branch

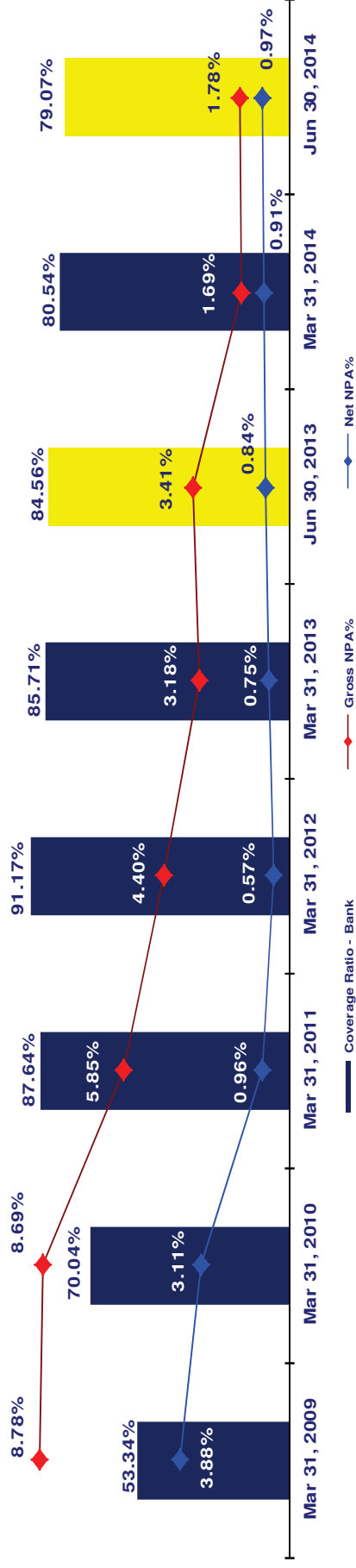
INR mn



Strong Provision Coverage

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Key Ratios



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Mar 31, 2014	Jun 30, 2014
PL**	1,326	1,694	1,293	1,196	620	604	3	3
CV/CE/STVL*	533	599	452	322	253	246	36	44
Corporate	988	594	588	627	473	569	154	154
SME + MSME	96	123	110	141	576	592	873	900
Mortgages	104	168	138	103	197	219	240	268
Others	9	14	55	29	31	34	79	123
Gross NPA	3,056	3,192	2,636	2,418	2,150	2,264	1,385	1,492
Net NPA***	1,270	1,076	412	302	491	543	740	805

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

**PL – Personal Loan

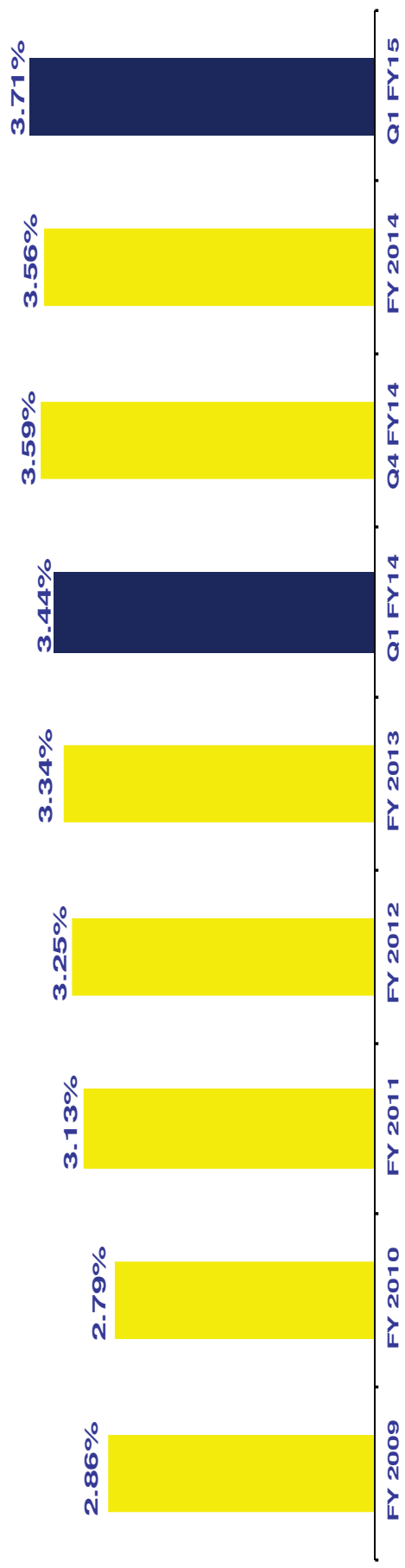
***Net NPA = Gross NPA – (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + total provisions held)

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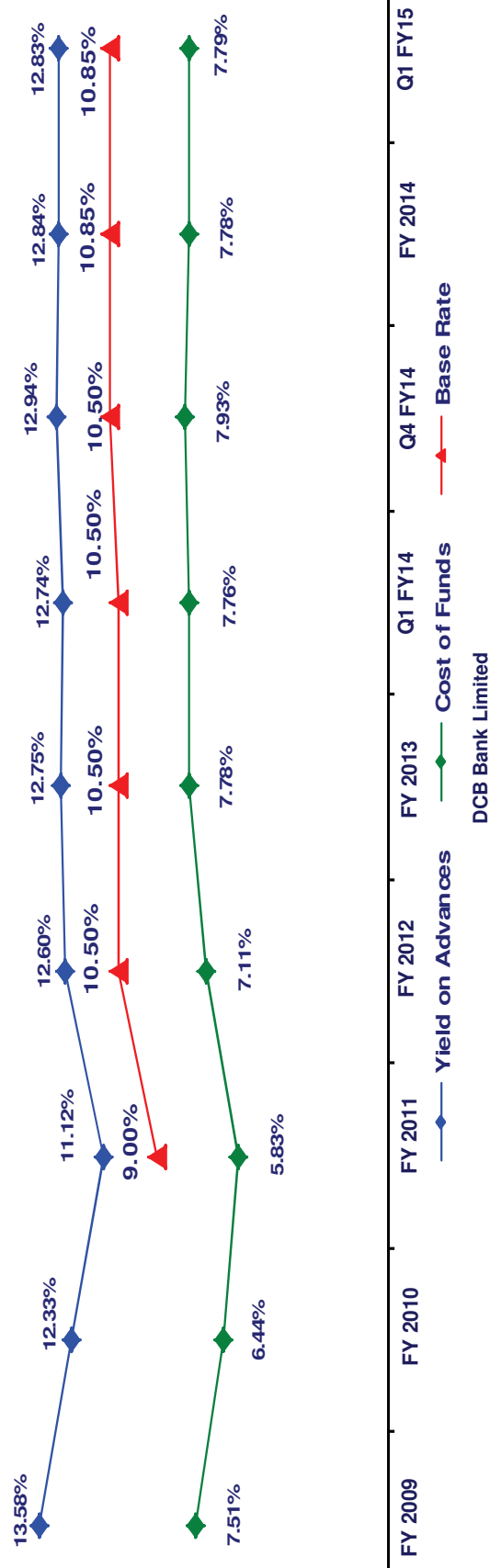
Yield, Cost of Funds and NIM

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Net Interest Margin

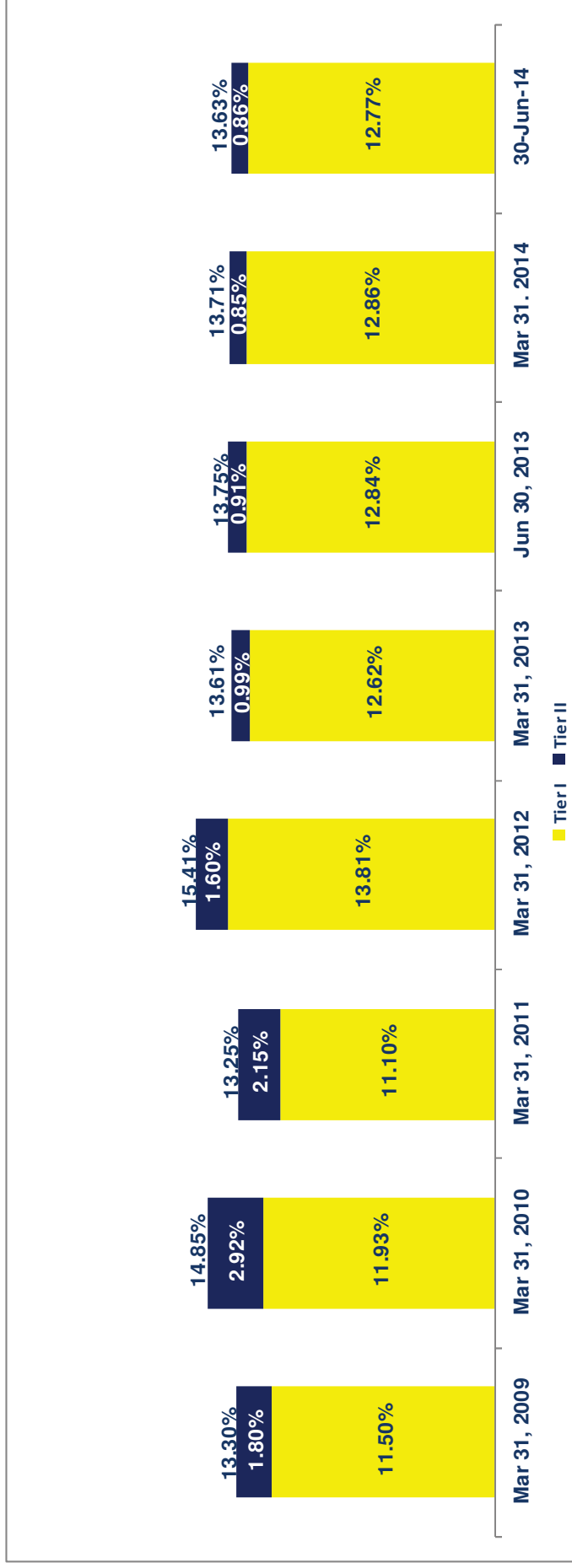


Yield on Advances, Base Rate & Cost of Funds



DCB Bank Limited

Capital Adequacy Ratios – Basel III



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Mar 31, 2014	Jun 30, 2014
Risk Weighted Assets (RWA)	44,928	44,274	50,217	57,907	74,029	73,369	85,110	85,770

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

INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	Q1 FY14	Q4 FY 14	FY 2014	Q1FY15
Commission, exchange and brokerage	780	682	683	786	893	224	280	1,011	260
Sale of investments	20	178	253	118	139	*160	26	*216	43
Sale of land, buildings and other assets	47	(3)	11	(28)	(17)	(2)	(2)	(4)	(0)
Exchange transactions	224	68	90	69	72	22	22	57	12
Bad Debt Recovered	31	14	6	10	53	37	11	75	33
Miscellaneous income	99	136	78	49	30	10	(2)	32	(3)
Total	1,201	1,075	1,121	1,004	1,170	451	335	1,387	345

*Includes INR 117 mn one-off Treasury Gains in Q1 FY14

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014
SLR	12,675	15,789	17,512	20,219	24,332	28,072	28,555
Non-SLR	3,542	4,390	5,439	4,959	9,255	8,270	6,847
Total Invmtnts*	16,217	20,179	22,951	25,178	33,587	36,342	35,402
HTM	10,808	16,890	18,847	20,845	23,606	26,637	26,982
AFS	4,630	3,263	3,029	3,541	5,155	7,684	7,119
HFT	779	26	1,075	792	4,826	2,021	1,301
Total Invmtnts*	16,217	20,179	22,951	25,178	33,587	36,342	35,402

Modified Duration	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014
AFS+HFT	0.20	0.32	0.45	0.61	0.77	0.34	0.64

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

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Mar 31, 2014	Jun 30, 2014
Shareholder's Equity	5,983	6,011	6,215	8,614	10,031	10,457	11,540	11,990
Deposits	46,469	47,873	56,102	63,356	83,638	83,196	103,252	105,519
Borrowings ¹	4,455	5,035	8,607	11,235	15,256	12,036	8,602	5,955
Other Liabilities & Provisions ¹	2,523	2,447	3,205	3,565	3,863	4,245	5,839	5,374
Cash, Inter-bank, etc	6,534	3,324	4,871	4,566	8,833	9,012	6,896	6,599
Investments	16,217	20,179	22,951	25,178	33,587	31,538	36,342	35,402
Advances	32,740	34,597	42,817	52,844	65,861	64,715	81,402	82,914
Fixed Assets	1,489	1,358	1,275	1,846	2,395	2,364	2,386	2,355
Other Assets	2,450	1,909	2,215	2,335	2,114	2,304	2,205	1,567
Credit Deposit Ratio	70.46%	72.27%	76.32%	83.41%	78.74%	77.79%	78.84%	78.58%

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Mar 31, 2014	Jun 30, 2014
CASA	14,411	16,927	19,755	20,347	22,716	22,880	25,813	26,782
Other Deposits	32,058	30,946	36,347	43,009	60,922	60,316	77,439	78,737
Total Deposits	46,469	47,873	56,102	63,356	83,638	83,196	103,252	105,519
CASA Ratio	31.01%	35.36%	35.21%	32.12%	27.16%	27.50%	25.00%	25.38%

¹ : Subordinated Debt included in Borrowings as per RBI guidelines

INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Net Interest Income	1,972	1,416	1,891	2,277	2,844	3,684
Other Income	1,201	1,075	1,121	1,004	1,170	1,387
Operating Income	3,173	2,491	3,012	3,281	4,014	5,071
Operating Expenses	(2,420)	(2,008)	(2,152)	(2,443)	(2,753)	(3,191)
Operating Profit	753	483	860	838	1,261	1,880
Total Provisions	(1,634)	(1,268)	(646)	(287)	(240)	(366)
PAT	(881)	(785)	214	551	1,021	1,514
Cost Income Ratio	76.27%	80.62%	71.43%	74.45%	68.58%	62.93%

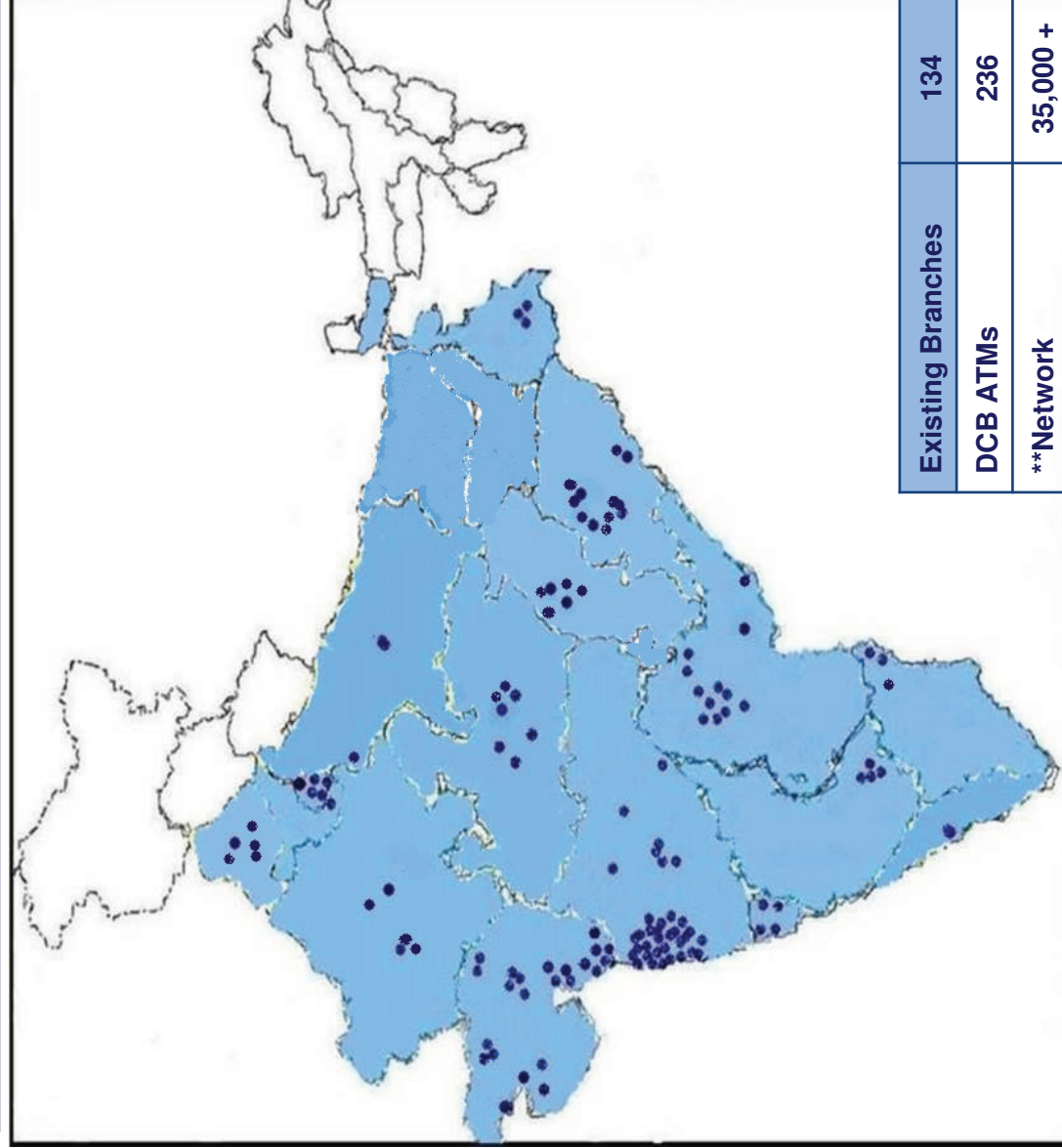
INR mn	*Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	¹ Adjusted Q1 FY15
Net Interest Income	831	913	940	1,000	1,390	1,086
Other Income	451	273	328	335	345	345
Operating Income	1,282	1,185	1,268	1,335	1,735	1,431
Operating Expenses	(769)	(784)	(804)	(833)	(922)	(915)
Operating Profit	513	401	464	502	812	516
Provisions Other than Tax	(85)	(70)	(100)	(111)	(229)	(126)
Profit Before Tax	428	331	364	391	583	390
Tax	-	-	-	-	(137)	(52)
PAT	428	331	364	391	446	338
Cost Income Ratio	59.97%	66.15%	63.44%	62.43%	53.17%	63.98%

*Includes one-off Treasury Gains in Q1FY14 of INR 117 mn

¹:Adjusted for impact of Interest on Tax Refund and Specific Provision against Standard Assets.

Business Strategy

Branch Network



ANDHRA PRADESH: (14)

CHATTISGARH : (6)

GOA: (4)

GUJARAT: (21)

HARYANA: (2)

KARNATAKA: (4)

KERALA: (1)

MADHYA PRADESH: (9)

MAHARASHTRA: (35)
 ▪ Mumbai & Its Suburbs (27)

NEW DELHI: (6)

ODISHA: (13)

PUNJAB: (5)

RAJASTHAN: (5)

TAMIL NADU: (4)

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

Retail Banking

SME, Corporate Banking, NBFCs, Co-operative Banks

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**

Loans:

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

Wealth Management:

- Mutual Funds
- Life Insurance and General Insurance

Services:

- 24/7 Phone Banking
- Any Branch Banking

Privilege Banking

Internet Banking

Mobile Banking

- 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

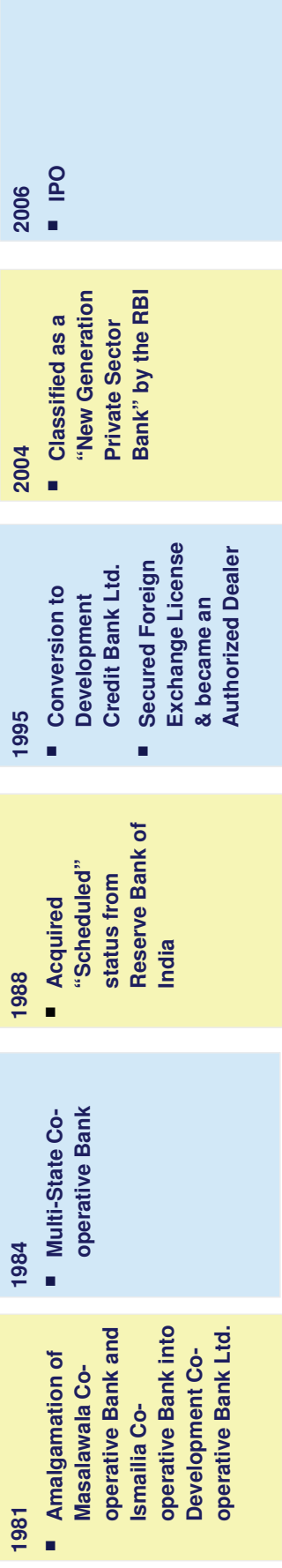
DCB Bank offers a comprehensive range of products and services

* 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

In Existence Since 1930s



Tier I Capital Raising

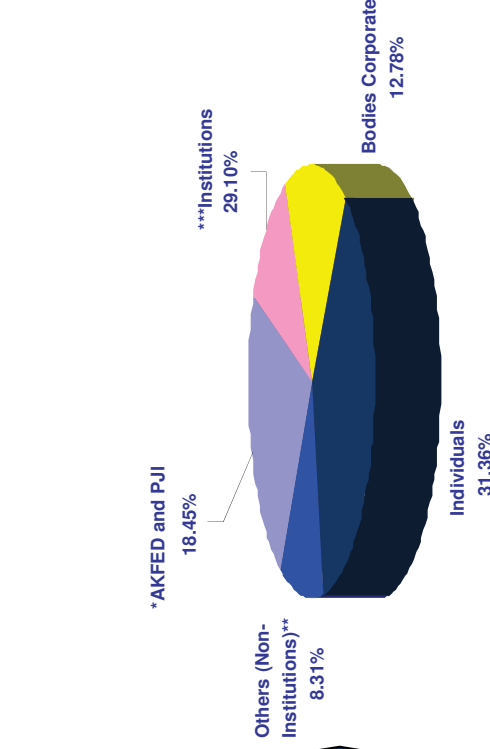


Market Price as at June 30, 2014 : INR 82.85

Strong Investor Profile

DCB BANK

Shareholding Pattern (June 30, 2014)



DCB BANK

Shareholding Pattern

Key non-promoter shareholders

- Tano Mauritius India FVCI II : **4.76%**
- WCP Holdings III : **4.69%**
- Ambit Corporate Finance Pvt. Ltd.: **4.18%**
- TVS Shriram Growth Fund India : **2.50%**
- Tata Capital Financial Services Ltd: **2.40%**
- Sundaram Mutual Fund A/c Sundaram Select Midcap : **2.25%**
- Bajaj Allianz Life Insurance Company Ltds.: **2.06%**
- HDFC Ltd: **1.62%**
- College Retirement Equities Fund – Stock Account: **1.48%**
- Satpal Khattar & Shareen Khattar: **1.29%**
- Dimensional Emerging Markets Value Fund: **1.15%**
- MV SCIF Mauritius: **1.06%**
- ICI Prudential Life Insurance Company Ltd.: **1.05%**

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

**Includes Clearing Members (0.91%), Non Resident Indians (2.53%), Foreign Corporate Bodies (4.69%) & Directors and their relatives (0.18%)

***Institutions includes 14.47% held by FII

- 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



Aga Khan Fund for Economic Development

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.

With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Phillips Carbon Black Limited.

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.

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.

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.

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.

Standard Chartered Bank, Citibank, American Express – *29 years experience.

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.

Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills, etc.

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.

Associated with ANZ Grindlays Bank plc for over 30 years. Last assignment with Grindlays as Head – Corporate Banking & Investment Banking.

Amin Manekia

Altaf Jiwani

C Narasimhan

Imran Contractor

Jamal Pradhan

Keki Elavia

Murali M Natrajan
Managing Director & CEO

Nalin Shah

Suhail Nathani

S Sridhar

Sukh Dev Nayyar

Nasser Munjee
*Non- Executive
Chairman*

Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 12 corporate Boards in India including HDFC, Tata Motors, etc.

* 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 - A/B

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.

Abhijit Bose

Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eideco 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, Epos 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.

Hemant Barve

Company Secretary

Ritchie Steuart Investments and Union Bank of India – 38 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	Jun 30, 2013	Sep 30, 2013	Jun 30, 2014
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

Thank you