

# **Investor Presentation – Q1 FY 2018**

*July 15, 2017*

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# DCB BANK

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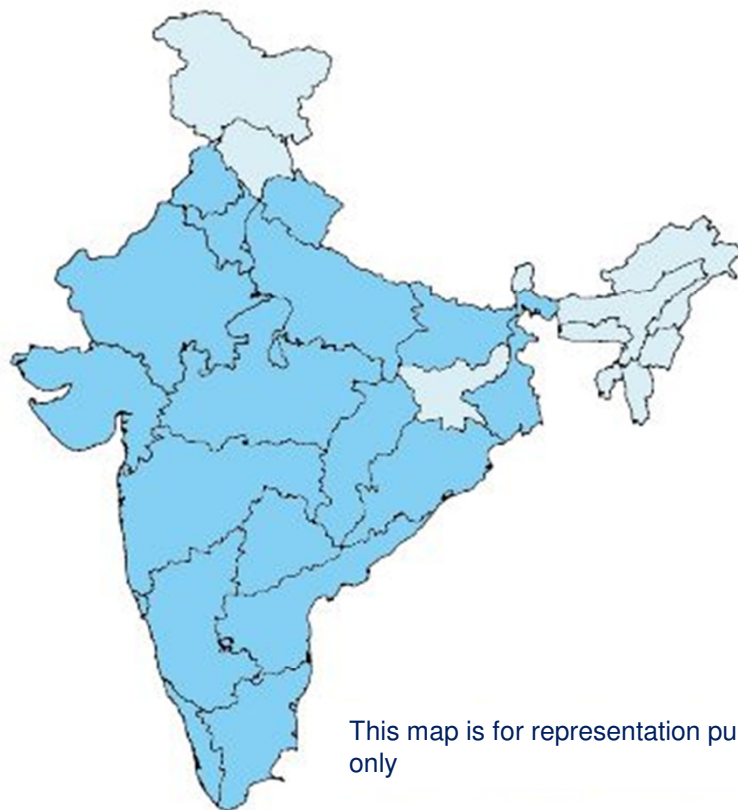
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At a Glance	
Branches	290
<b>ATMs</b>	<b>504</b>
Network*	35,000+

Category	No. of Branches	%
Metro	93	32
Urban	67	23
Semi Urban	69	24
Rural	61	21
<b>Total</b>	<b>290</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 290 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.

# Key Indicators - I

# DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
<b>Q1 FY 2018</b>	<b>290</b>	<b>243,451</b>	<b>57.23%</b>	<b>1.06%</b>	<b>10.73%</b>
FY 2017	262	240,464	60.04%	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%
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	Q1 FY 18	Q4 FY 17	Q1 FY 17	Y-o-Y
<b>Deposits</b>	<b>191,548</b>	192,892	<b>156,796</b>	22%
<b>Of which CASA</b>	<b>51,431</b>	46,892	<b>36,189</b>	42%
<b>Of which Retail Term</b>	<b>103,111</b>	102,587	<b>92,460</b>	12%
<b>- Of which NRI Term</b>	<b>13,971</b>	13,686	<b>12,590</b>	11%
<b>Net Advances</b>	<b>162,657</b>	158,176	<b>133,369</b>	22%
<i>Advances (Excluding Corporate Banking)</i>	<b>137,482</b>	132,868	<b>112,809</b>	22%

INR mn	Q1 FY 18	Q4 FY 17	Q1 FY 17	Y-o-Y
<b>Net Interest Income</b>	<b>2,332</b>	2,203	<b>1,770</b>	32%
<b>Non Interest Income <sup>1</sup></b>	<b>857</b>	636	<b>601</b>	43%
<b>Total Cost</b>	<b>(1,825)</b>	(1,685)	<b>(1,444)</b>	(26%)
<b>Operating Profit</b>	<b>1,364</b>	1,153	<b>927</b>	47%
<b>Profit Before Tax</b>	<b>1,009</b>	814	<b>722</b>	40%
<b>Profit After Tax</b>	<b>652</b>	529	<b>470</b>	39%

1: Includes one-off Treasury gains of INR 214 mn for Q1 FY 18 and INR 104 mn for Q1 FY 2017 on sale of HTM securities transferred to AFS/HFT

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017
Shareholder's Equity	8,614	10,031	11,540	15,886	17,922	22,049	<b>26,249</b>
Deposits	63,356	83,638	103,251	126,091	149,260	192,892	<b>191,548</b>
Borrowings <sup>1</sup>	11,235	15,256	8,601	11,638	11,479	12,758	<b>13,658</b>
Other Liabilities & Provisions <sup>1</sup>	3,564	3,863	5,839	7,708	12,524	12,765	<b>11,996</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>
Cash, Inter-bank, etc.	4,566	8,833	6,896	7,192	8,916	11,925	<b>12,125</b>
Investments <sup>2</sup>	20,993	29,884	32,308	39,622	43,333	58,179	<b>55,839</b>
Net Advances	52,844	65,861	81,402	104,651	129,214	158,176	<b>162,657</b>
Fixed Assets	1,846	2,394	2,386	2,367	2,480	4,886	<b>4,859</b>
Other Assets <sup>2</sup>	6,520	5,816	6,239	7,492	7,242	7,298	<b>7,971</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>
Credit Deposit Ratio	83.41%	78.74%	78.84%	83.00%	86.57%	82.00%	<b>84.92%</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

# Profit & Loss

# DCB BANK

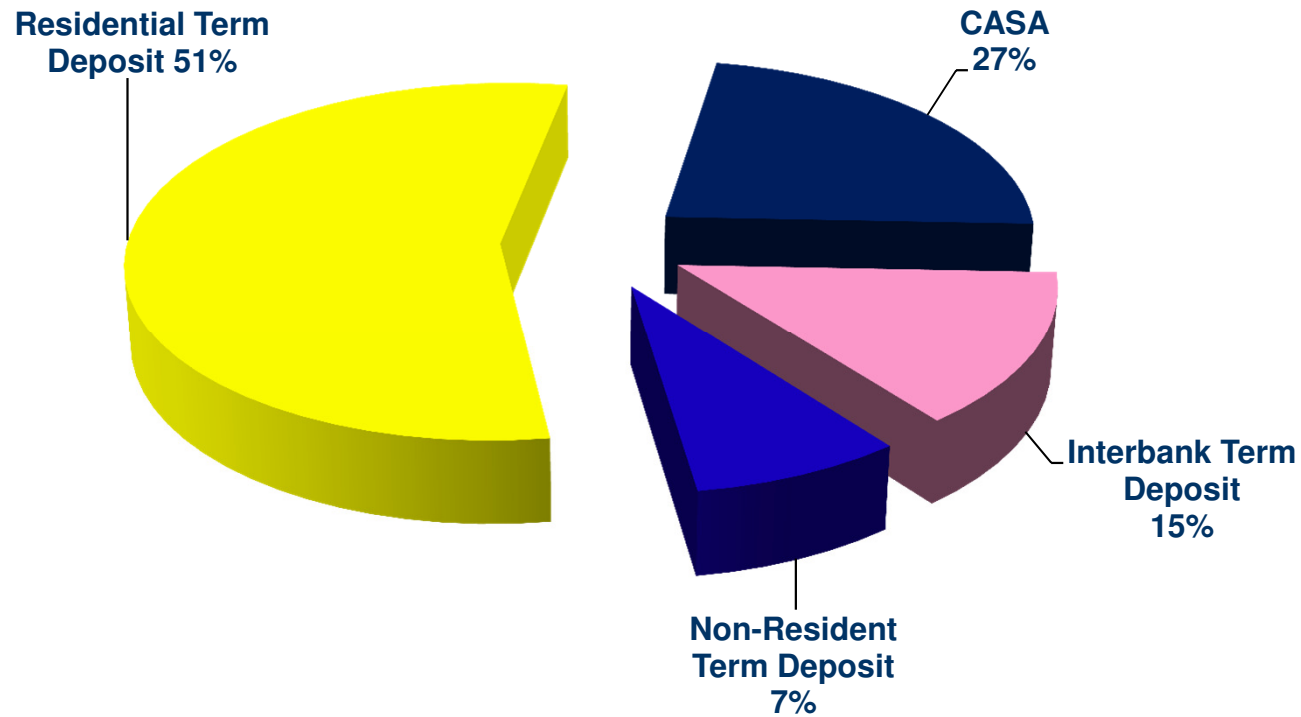
INR mn	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18
Net Interest Income	<b>1,770</b>	1,903	2,095	2,203	<b>2,332</b>
Other Income	<b>601</b>	616	641	636	<b>857</b>
- <i>Commission, exchange and brokerage</i>	<b>379</b>	422	403	452	<b>519</b>
- <i>Profit on Sale of Investment</i>	<b>172</b>	116	125	41	<b>287</b>
- <i>Profit on Exchange Transaction</i>	<b>31</b>	42	22	9	<b>32</b>
Operating Income	<b>2,371</b>	2,519	2,736	2,839	<b>3,189</b>
Operating Expenses	<b>(1,444)</b>	(1,510)	(1,643)	(1,685)	<b>(1,825)</b>
Operating Profit	<b>927</b>	1,009	1,093	1,153	<b>1,364</b>
Provisions other than Tax	<b>(205)</b>	(265)	(306)	(339)	<b>(355)</b>
Profit Before Tax	<b>722</b>	744	787	814	<b>1,009</b>
Tax	<b>(252)</b>	(259)	(274)	(285)	<b>(357)</b>
Profit After Tax	<b>470</b>	485	513	529	<b>652</b>
Cost Income Ratio	<b>60.90%</b>	59.96%	60.07%	59.37%	<b>57.23%</b>

# Profit & Loss

# DCB BANK

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>2,494</b>
- <i>Commission, exchange and brokerage</i>	786	893	999	1,193	1,405	<b>1,657</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>10,465</b>
Operating Expenses	(2,443)	(2,753)	(3,191)	(3,965)	(4,910)	<b>(6,283)</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>60.04%</b>

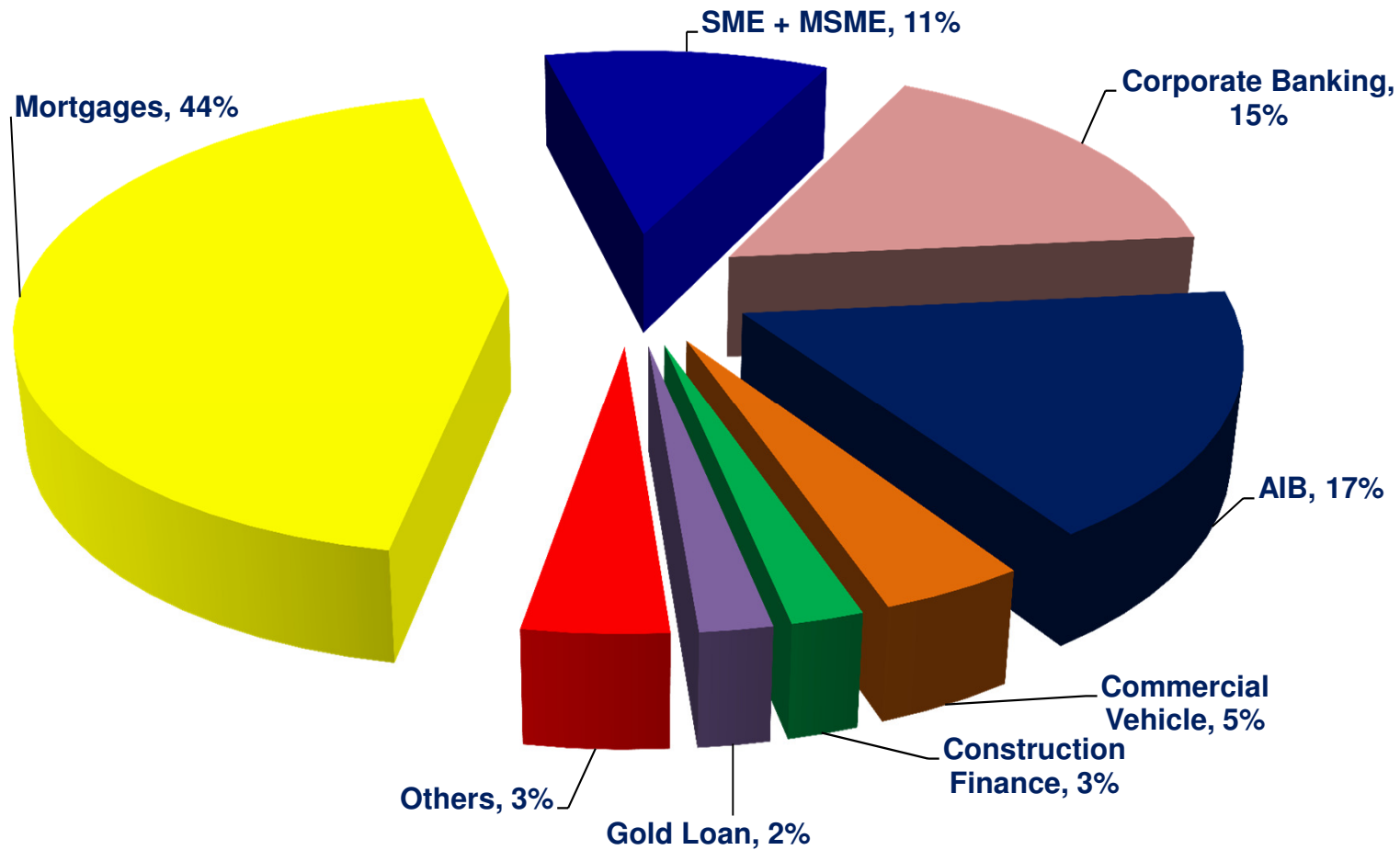
Deposits as on Jun 30, 2017



**Retail Deposits to Total Deposits - 79.57%**

\* CASA includes NRI CASA.

Net Advances as on Jun 30, 2017



Year Ended	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017
<b>Net Interest Margin</b>	3.25%	3.34%	3.56%	3.72%	3.94%	4.04%	<b>4.23%</b>
<b>Yield on Advances</b>	12.60%	12.75%	12.84%	12.63%	12.52%	12.03%	<b>11.66%</b>
<b>Cost of Funds</b>	7.11%	7.78%	7.78%	7.78%	7.54%	7.00%	<b>6.61%</b>



# Non Performing Assets

# DCB BANK

	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016	Mar 31, 2017	Jun 30, 2017
<b>Gross NPA</b>	4.40%	3.18%	1.69%	1.76%	1.51%	<b>1.72%</b>	1.59%	<b>1.74%</b>
<b>Net NPA</b>	0.57%	0.75%	0.91%	1.01%	0.75%	<b>0.87%</b>	0.79%	<b>0.92%</b>
<b>Provision Coverage</b>	91.17%	85.71%	80.54%	74.66%	77.55%	<b>75.25%</b>	73.80%	<b>71.83%</b>

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016	Mar 31, 2017	Jun 30, 2017
<b>Mortgages</b>	103	197	240	362	464	<b>626</b>	717	<b>1,002</b>
<b>SME+MSME</b>	141	576	873	273	245	<b>279</b>	324	<b>316</b>
<b>Corporate</b>	627	473	154	919	861	<b>861</b>	859	<b>675</b>
<b>AIB</b>	25	27	66	187	288	<b>404</b>	366	<b>510</b>
<b>Gold Loans</b>	3	3	12	28	22	<b>28</b>	22	<b>65</b>
<b>CV/STVL*</b>	322	253	36	88	92	<b>111</b>	200	<b>215</b>
<b>Others</b>	1,197	621	4	4	2	<b>4</b>	54	<b>70</b>
<b>Gross NPA</b>	<b>2,418</b>	<b>2,150</b>	<b>1,385</b>	<b>1,861</b>	<b>1,974</b>	<b>2,313</b>	<b>2,542</b>	<b>2,853</b>
<b>Net NPA</b>	<b>302</b>	<b>491</b>	<b>740</b>	<b>1,057</b>	<b>975</b>	<b>1,157</b>	<b>1,244</b>	<b>1,491</b>

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

# Gross NPA Movement

# DCB BANK

INR mn	Q1 2016-17	Q4 2016-17	Q1 2017-18	FY 2016-17
<b>Opening Balance</b>	<b>1,974</b>	<b>2,279</b>	<b>2,542</b>	1,974
<i>(+) Add</i>				
<b>Fresh Slippages</b>	<b>578</b>	742	<b>856</b>	2,613
<b>Addition to Existing NPAs</b>	<b>1</b>	4	<b>31</b>	7
<i>(-) Less</i>				
<b>Recoveries</b>	<b>193</b>	225	<b>210</b>	1,199
<b>Upgrades</b>	<b>43</b>	168	<b>121</b>	409
<b>Write Offs / Sacrifice</b>	<b>4</b>	90	<b>245</b>	444
<b>Closing Balance</b>	<b>2,313</b>	<b>2,542</b>	<b>2,853</b>	<b>2,542</b>

<b>Sale of NPA to Asset Reconstruction Company Included above against -</b>				
INR mn	Q1 2016-17	Q4 2016-17	Q1 2017-18	FY 2016-17
<b>Recoveries</b>	-		23	520
<b>Write Offs / Sacrifice</b>	-		7	348

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017
<b>SLR</b>	20,219	24,332	28,072	34,750	39,855	47,711	<b>46,181</b>
<b>Non-SLR</b>	774	5,552	4,236	4,872	3,478	10,468	<b>9,658</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>55,839</b>
<b>HTM</b>	16,660	19,903	22,603	27,567	30,580	40,286	<b>38,267</b>
<b>AFS</b>	3,541	5,155	7,684	9,484	10,782	17,840	<b>17,513</b>
<b>HFT</b>	792	4,826	2,021	2,571	1,971	53	<b>59</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>55,839</b>

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017
<b>AFS+HFT</b>	0.61	0.77	0.34	1.32	1.22	0.93	<b>0.80</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)

# Capital Adequacy Ratios – Basel III

# DCB BANK

	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016	Mar 31, 2017	Jun 30, 2017
<b>CRAR</b>	15.41%	13.61%	13.71%	14.95%	14.11%	<b>13.15%</b>	13.76%	<b>15.25%</b>
<b>-- Tier I</b>	13.81%	12.62%	12.86%	14.21%	12.79%	<b>11.92%</b>	11.87%	<b>13.44%</b>
<b>-- Tier II</b>	1.60%	0.99%	0.85%	0.74%	1.32%	<b>1.23%</b>	1.89%	<b>1.81%</b>
<b>RWA*</b> <b>(INR mn)</b>	57,907	74,029	85,110	105,973	134,299	<b>144,475</b>	172,832	<b>179,262</b>

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

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



*Bearing & Engine Workshop*



**DCB BANK**



***Handicraft Business***



## *Mandi Trader*





*Manufacturer of Agri Equipment*







*Saree Store Owner*



*Dentist*





***Hand Bag Manufacturer***







*Mechanic*

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

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 250<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.

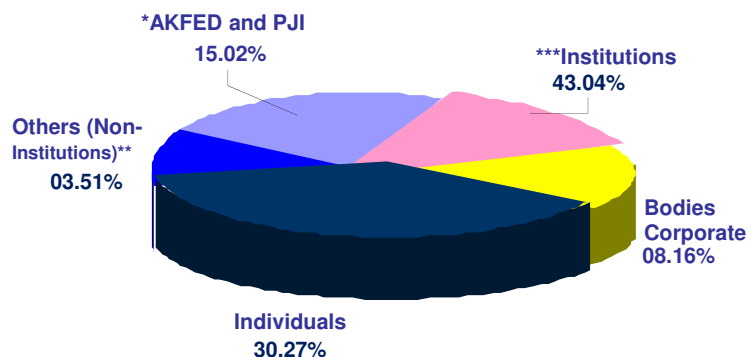


# Investor Profile as on June 30, 2017

# DCB BANK

**DCB BANK**

Shareholding Pattern



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

\*\*Includes Clearing Members (0.93%), Non Resident Indians (1.61%), Foreign Corporate Bodies (0.17%), Trusts (0.01%) & Directors & their relatives (0.78%)

\*\*\*Institutions includes 22.54% held by FII & FPI

## Key Non Promoter Shareholders

%

Tano Mauritius India FVCI II	4.27%
Premji Invest *	3.95%
Mathews India Fund	3.94%
Sundaram Mutual Fund *	3.53%
DSP Blackrock Micro Cap Fund	2.63%
Birla Sunlife Mutual Fund *	2.38%
Tata Mutual Fund *	1.78%
Ambit Group *	1.68%
Apax Global Alpha Limited	1.51%
Motilal Oswal *	1.51%
HDFC Standard Life Insurance Company Limited *	1.31%
Schroders International Selection Fund *	1.22%
Steinberg India Emerging Opportunities Fund Limited *	1.13%
Caisse de depot et placement du Quebec	1.05%

\* 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

<p><b>Nasser Munjee</b> Non- Executive Chairman</p> <p>Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 9 Corporate Boards in India including HDFC, Tata Motors, etc.</p>	<p><b>Amin Manekia</b></p> <p>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.</p>
	<p><b>Altaf Jiwani</b></p> <p>With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.</p>
	<p><b>C. Narasimhan</b></p> <p>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.</p>
	<p><b>Imran Contractor</b></p> <p>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.</p>
	<p><b>Iqbal Khan</b></p> <p>Partner at Shardul Amarchand Mangaldas &amp; Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, &amp; LL.B. from London School of Economics and Political Science.</p>
	<p><b>Murali M Natrajan</b> Managing Director &amp; CEO</p> <p>Standard Chartered Bank, Citibank, American Express – *31 years experience.</p>
	<p><b>Jamal Pradhan</b></p> <p>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 &amp; medium manufacturing industry.</p>
	<p><b>Nalin Shah</b></p> <p>Retired partner of Deloitte Haskins &amp; 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 &amp; Industry.</p>
	<p><b>Rupa Devi Singh</b></p> <p>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).</p>
	<p><b>Shaffiq Dharamshi</b></p> <p>A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.</p>
<p><b>S. Sridhar</b></p> <p>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.</p>	

\* Worked in India & Abroad



# Management Team

# DCB BANK

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

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

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

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

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

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

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

**Hemant Barve – 42 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*

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

**Murali M. Natrajan - \*31 yrs work exp.**  
*Managing Director & CEO*

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

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

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

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

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

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

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

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

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

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

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

# **Reward & Recognition**



DCB Bank awarded the Best Small Bank at the Businessworld Magna Awards 2017

# **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**

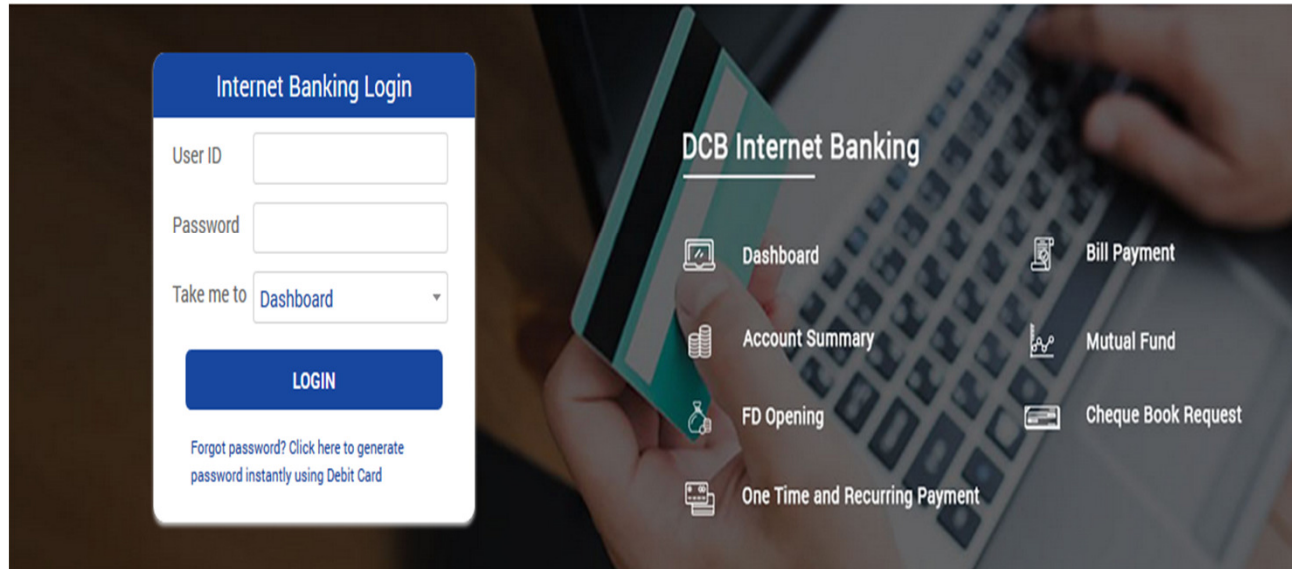
3

**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

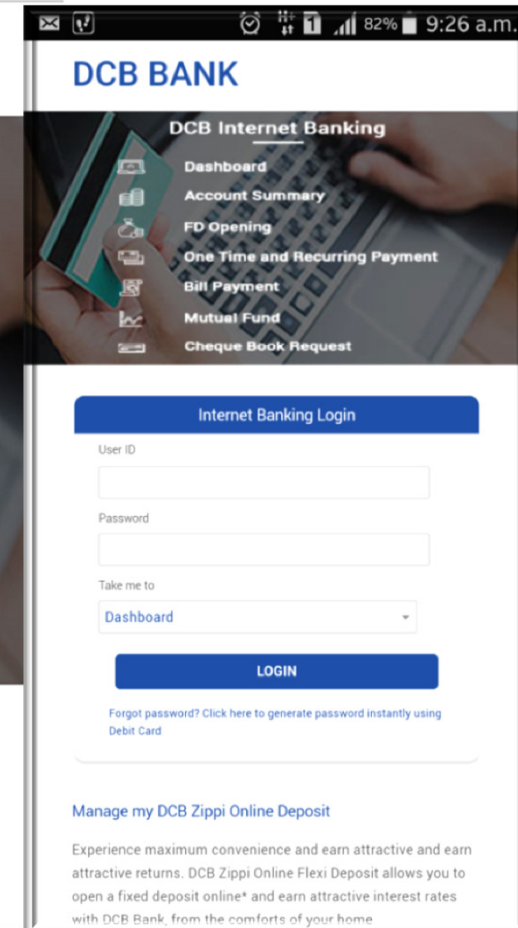


The desktop interface features a dark background with a central menu titled "DCB Internet Banking". The menu includes icons and text for: Dashboard, Account Summary, FD Opening, One Time and Recurring Payment, Bill Payment, Mutual Fund, and Cheque Book Request. On the left, there is a white "Internet Banking Login" box with input fields for "User ID" and "Password", a "Take me to" dropdown menu set to "Dashboard", and a blue "LOGIN" button. Below the button is a link: "Forgot password? Click here to generate password instantly using Debit Card".

### Manage my DCB Zippi Online Deposit

Experience maximum convenience and earn attractive and earn attractive returns. DCB Zippi Online Flexi Deposit allows you to open a fixed deposit online\* and earn attractive interest rates with DCB Bank, from the comforts of your home

[know more](#)



The mobile interface is shown on a smartphone screen with a status bar at the top displaying "9:26 a.m." and "82%" battery. The header "DCB BANK" is at the top. Below it is a "DCB Internet Banking" menu with icons for: Dashboard, Account Summary, FD Opening, One Time and Recurring Payment, Bill Payment, Mutual Fund, and Cheque Book Request. A white "Internet Banking Login" box is positioned below the menu, containing input fields for "User ID" and "Password", a "Take me to" dropdown menu set to "Dashboard", and a blue "LOGIN" button. Below the button is a link: "Forgot password? Click here to generate password instantly using Debit Card".

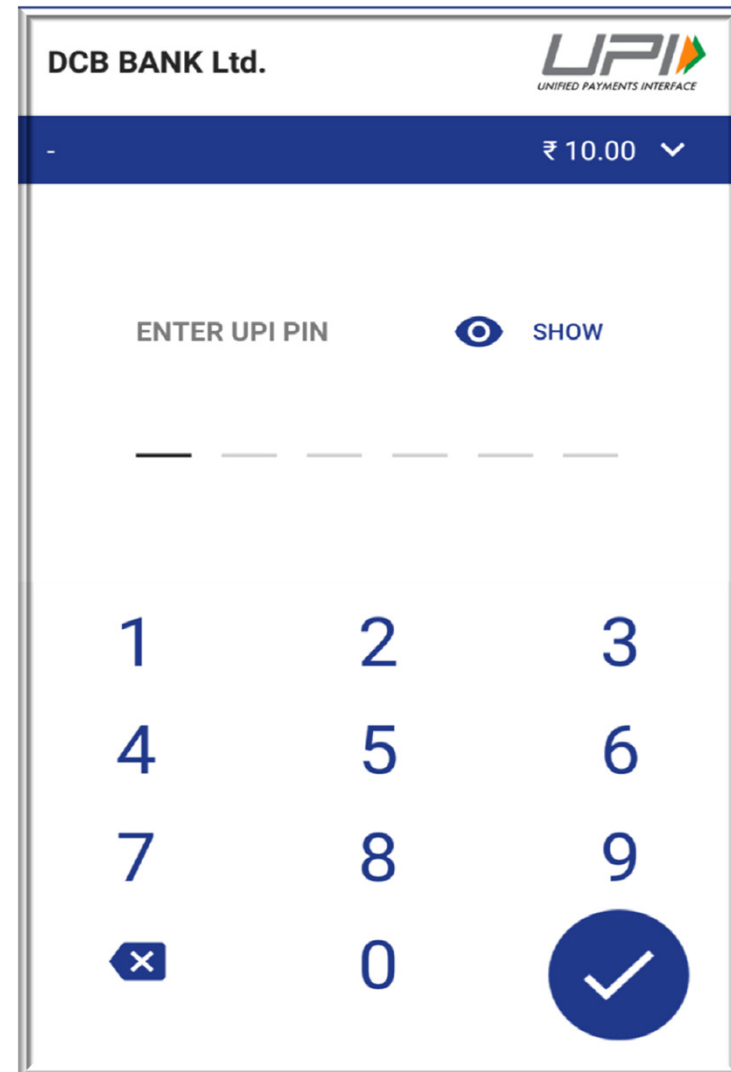
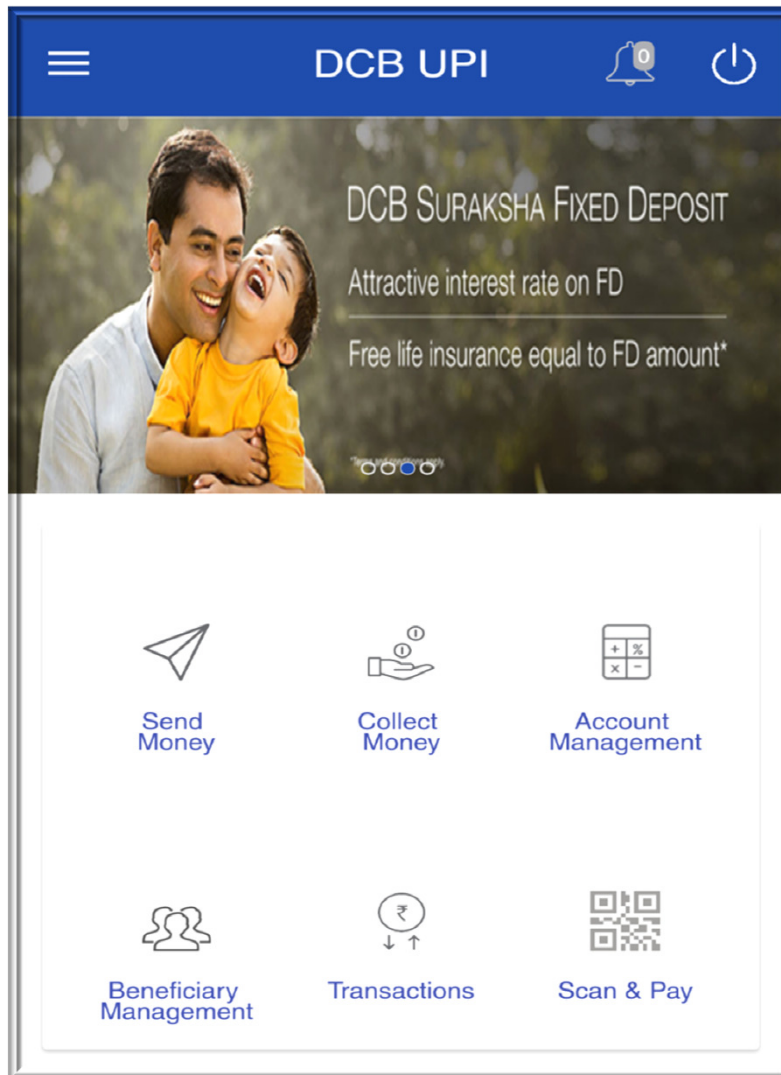
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Experience maximum convenience and earn attractive and earn attractive returns. DCB Zippi Online Flexi Deposit allows you to open a fixed deposit online\* and earn attractive interest rates with DCB Bank, from the comforts of your home

\*For best viewing of this website in IE 10/11, the 'Compatibility View' setting should be turned off. To turn off the Compatibility View setting, go to Tools -> Compatibility View Settings and remove the mention of this website from the selected URLs.\*

## New Personal Internet Banking Launched





New Version of Unified Payment Interface (UPI 1.5)

**DCB Loans On The Go**

Welcome

**DCB Loans On The Go**

Choose Login Pin










.....

.....

**Confirm**

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	< X

**DCB Loans On The Go**

-  Home
-  Branch Locator
-  Contact Us
-  Offers
-  Referral
-  EMI Calculator
-  FAQ
-  Change PIN
-  Exit

iOS version of Mobile Based Retail Loan System



# 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.