

# **Investor Presentation – Q4 FY 2012**

*April 2012*

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# DCB BANK

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Financial numbers are rounded off to nearest whole number

<p><b>DCB Bank – at a glance</b></p>	<ul style="list-style-type: none"> <li>• Development Credit Bank Ltd (DCB Bank) <a href="http://www.dcbbank.com">http://www.dcbbank.com</a> 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</li> <li>• Distribution network of 84 branches across 28 cities and 320 ATMs (as on March 31, 2012)</li> </ul>
<p><b>Comprehensive product range &amp; scalable infrastructure</b></p>	<ul style="list-style-type: none"> <li>• Business model focused on achieving a balance between Micro SME, SME, Retail Mortgages, mid-Corporate and Agri / Inclusive Banking</li> <li>• Comprehensive range of banking products across all businesses</li> <li>• Modern systems and infrastructure to support growth- Finacle, FinnOne, CMS, Internet and Mobile banking</li> </ul>
<p><b>Traditional loyal customer base</b></p>	<ul style="list-style-type: none"> <li>• Traditional sticky customer base helped by presence of branch network in key areas of Maharashtra, Gujarat and AP</li> <li>• Provides DCB Bank access to low cost deposits</li> </ul>
<p><b>Focus on building low cost franchise</b></p>	<ul style="list-style-type: none"> <li>• Continued focus on building a low cost Deposits and strong capital position</li> <li>• CASA of 32.12% and CRAR of 15.41% under Basel II (as on March 31, 2012)</li> </ul>
<p><b>Steady improvement in credit ratings</b></p>	<ul style="list-style-type: none"> <li>• Rating agencies have re-affirmed the rating guidelines for DCB Bank (as on September 30, 2011)</li> <li>• Crisil rating (Long term): BBB + / Stable, Crisil rating (Short term): A1 and Fitch rating: BBB / Stable</li> </ul>
<p><b>Robust promoter background</b></p>	<ul style="list-style-type: none"> <li>• DCB's promoter, Aga Khan Fund for Economic Development (AKFED) <a href="http://www.akdn.org/akfed">http://www.akdn.org/akfed</a> is present in 16 countries employing over 30,000 people</li> <li>• Promoter group holds 19.20% stake in DCB ( as on March 31, 2012)</li> </ul>
<p><b>Pedigreed board and experienced management team</b></p>	<ul style="list-style-type: none"> <li>• Nasser Munjee, Chairman: Ex- Executive Director – HDFC, instrumental in setting up IDFC &amp; sits on the boards of many large Indian companies</li> <li>• Murali M. Natrajan, MD &amp; CEO: worked in Standard Chartered Bank (Global Head – SME Banking), Citibank, American Express; strong Retail Banking &amp; SME experience in India &amp; abroad</li> </ul>

**For detailed 'Overview', please refer to pages 29 - 33**

**Financial Performance**

# Highlights

# DCB BANK

INR mn	Q4 FY 2012	Q4 FY 2011	Inc / (Dec)	FY 2012	FY 2011	Inc / (Dec)
Net Profit	173	114	52.2%	551	214	157.0%
Total Income	870	794	9.5%	3,304	3,012	9.7%
Operating Profit	239	220	8.7%	838	861	(2.6%)
Provisions	(66)	(107)	38.3%	(287)	(646)	55.57%
Cost to Income Ratio	(72.49%)	(72.31%)	-	(74.63%)	(71.43%)	-

INR mn	Mar 31, 2012	Mar 31, 2011
Deposits	63,356	56,102
CASA	20,347	19,755
Advances	52,844	42,817

INR mn	Mar 31, 2012	Mar 31, 2011
CASA Ratio	32.12%	35.21%
Gross NPA Ratio	4.40%	5.85%
Net NPA Ratio	0.57%	0.96%
Provision Coverage Ratio	91.17%	87.64%
Credit/Deposit Ratio	83.41%	76.32%
ROA	0.68%	0.32%
ROE	8.38%	3.52%

### What went well?

- Profits more than doubled
- Steady Income growth
- Diversified Fee Income
- Continued growth in Retail Deposits
- Strong growth in MSME, SME and Retail Mortgages
- Further improvement in Gross and Net NPAs
- Coverage Ratio above 90%
- Capital raising completed in a difficult market situation
- Permission to open branches in Tier 2 to Tier 6
- New ATMs roll out
- Stable management team

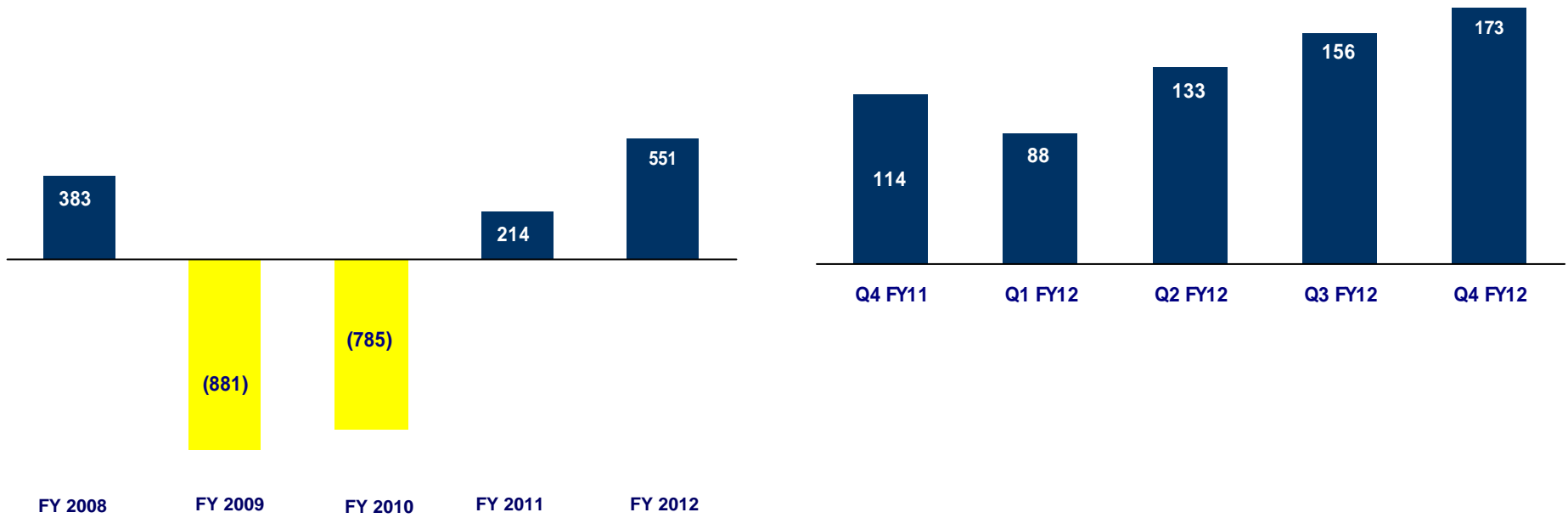
### What could have been better?

- CASA growth was weak although new acquisitions was strong
- NIM compression in the last quarter due to steep rise in cost of funds
- Credit / Deposit ratio is high due to tight liquidity conditions
- Slippage in Corporate NPAs
- Cost to Income Ratio

# Huge Improvement in Profits

Net Profit / Loss \*

INR mn

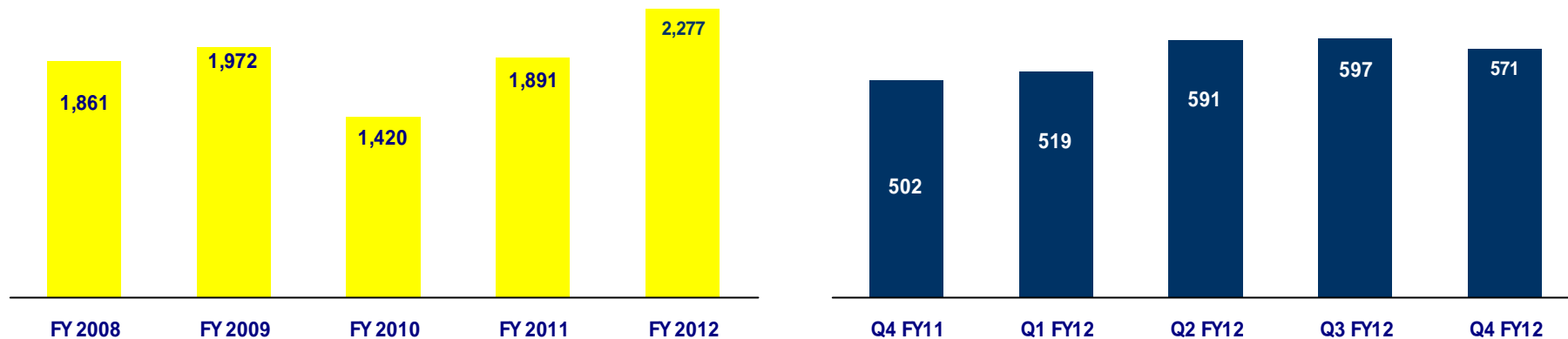


\* Net Profit / (loss) represents post tax numbers

# Steady improvement in Income, quality

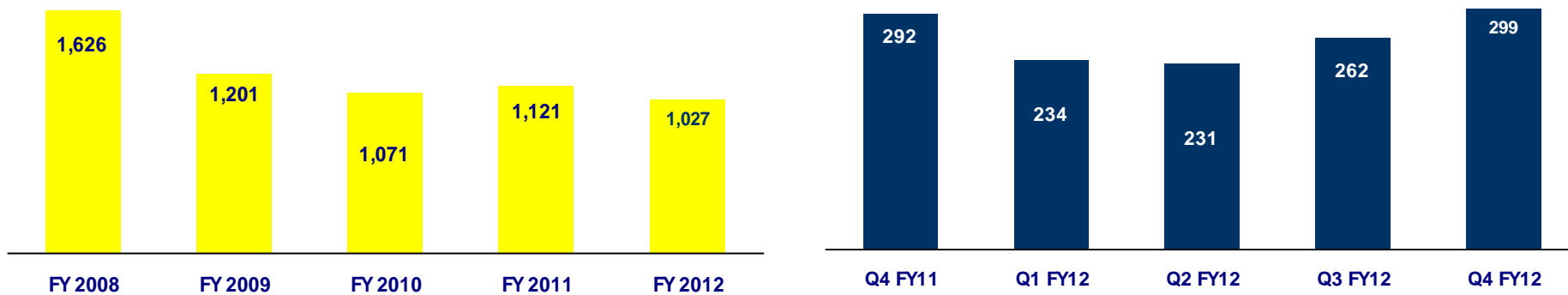
## Net Interest Income

INR mn



## Other Income

INR mn



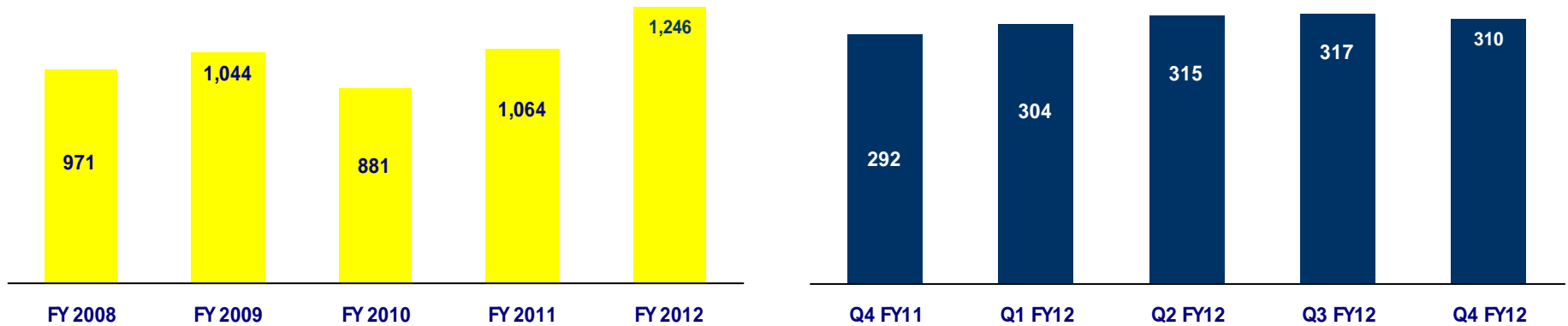


# Costs recycled to create new businesses

# DCB BANK

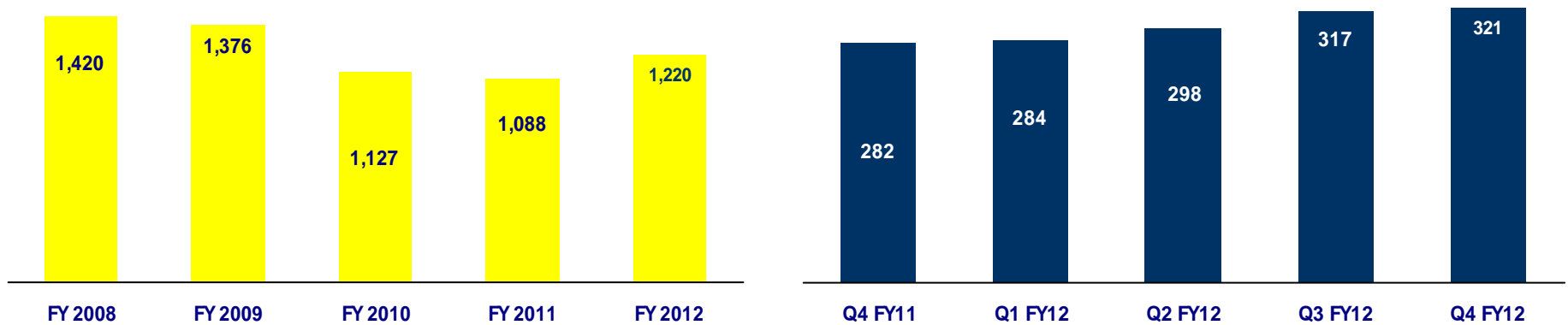
## Staff Cost

INR mn



## Other Cost

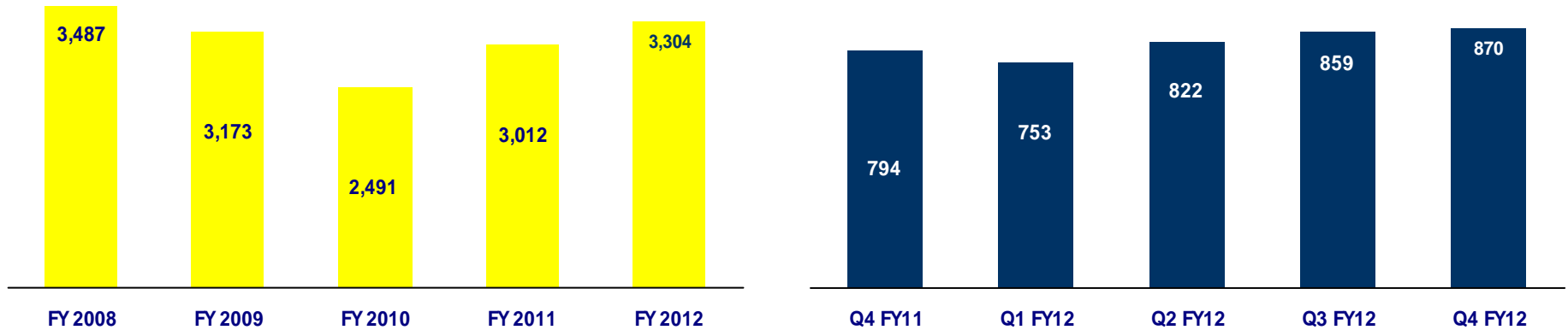
INR mn



# Cost to Income still a challenge

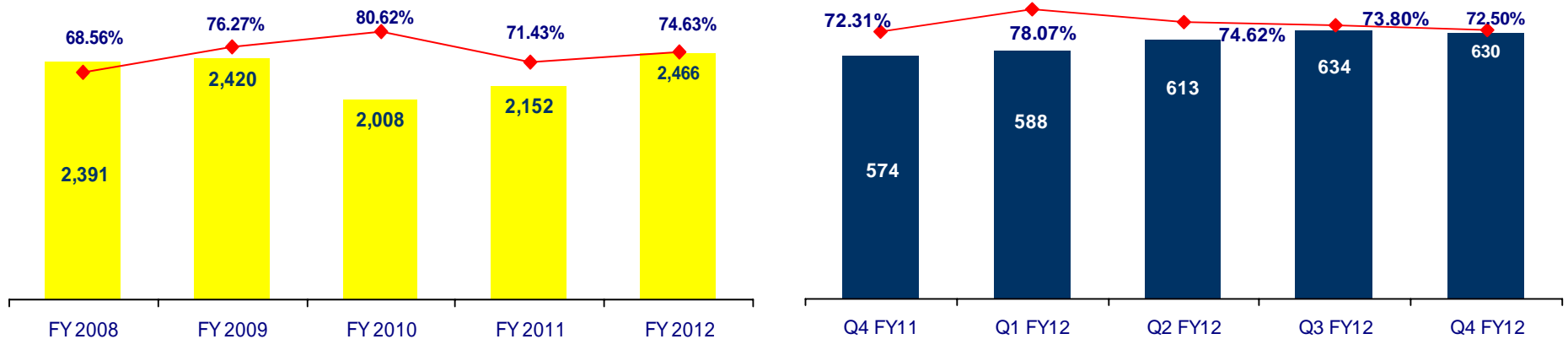
## Operating Income

INR mn



## Operating Cost

INR mn

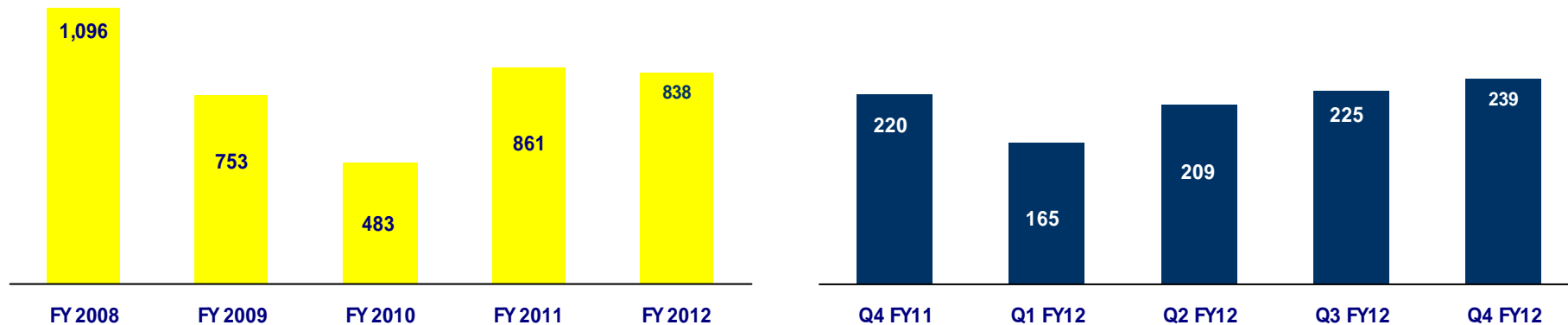


# Operating Profit needs improvement, steep reduction in Provisions

# DCB BANK

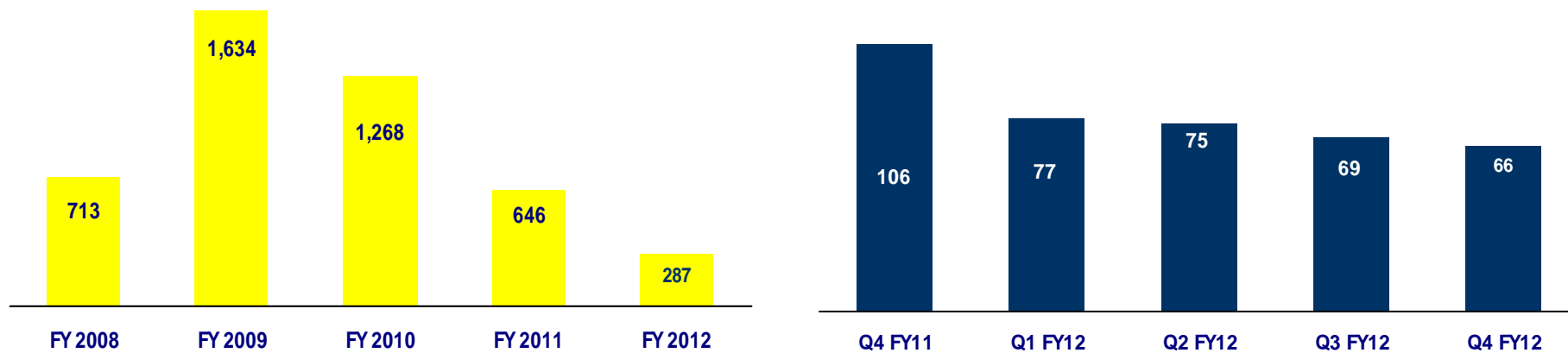
## Operating Profit

INR mn



## Provisions

INR mn



\* Provisions include provisions for NPAs, standard assets, income tax, fringe benefit tax, other assets, restructured advances etc  
 Provisions also includes depreciation on investments and sacrifice of one time settlement

## Growth in chosen Businesses continue

# DCB BANK

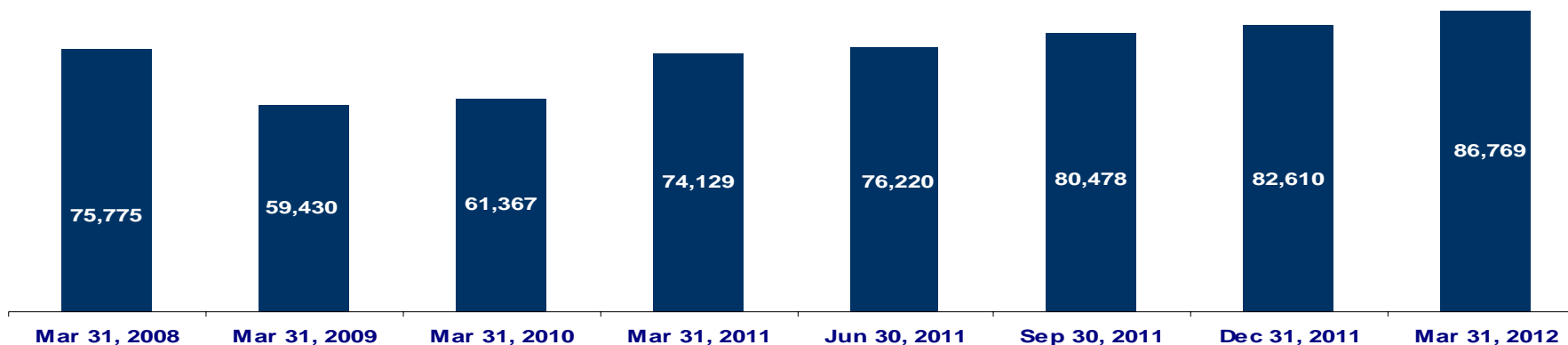
INR mn	Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012
<b>CASA</b>	14,743	14,411	16,927	19,755	<b>20,347</b>
<b>Retail Term Deposits</b>	17,502	18,132	23,056	27,085	<b>34,320</b>
<b>Mortgages (sourced &amp; acquired)</b>	2,464	2,626	4,118	10,811	<b>15,510</b>
<b>SME + Micro SME</b>	1,673	4,483	6,004	10,219	<b>14,362</b>
<b>Agri &amp; Inclusive Banking</b>	3,390	5,710	8,583	8,502	<b>8,014</b>
<b>Corporate Banking</b>	18,458	9,327	11,095	11,153	<b>11,941</b>

# Calibrated Growth in Balance Sheet

# DCB BANK

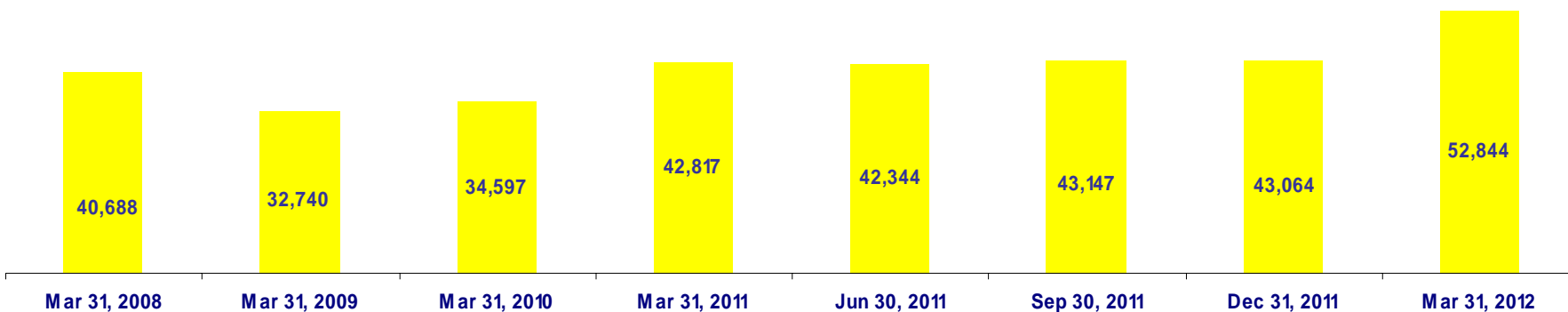
## Total Assets

INR mn



## Net Advances\*

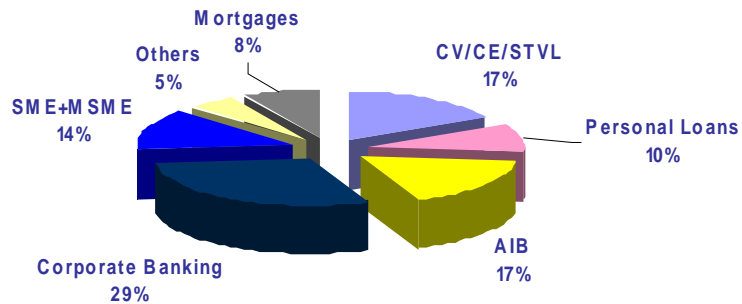
INR mn



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

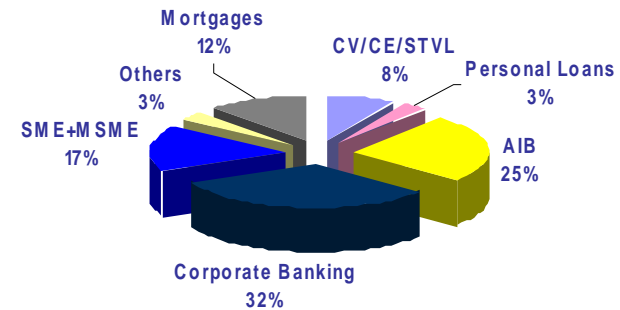
Portfolio\* as on Mar 31, 2009

Retail Banking - 40%



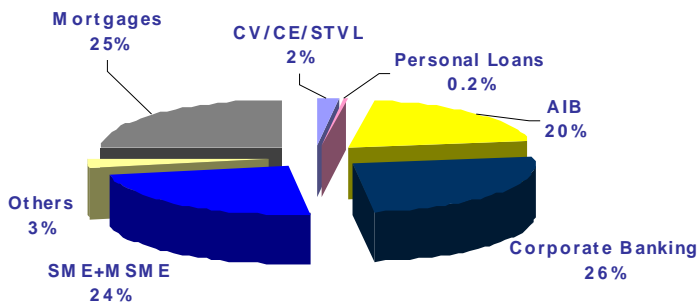
Portfolio\* as on Mar 31, 2010

Retail Banking - 26%



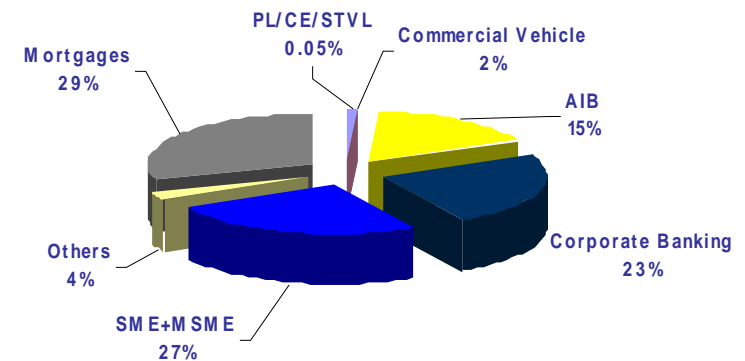
Portfolio\* as on Mar 31, 2011

Retail Banking - 30%



Portfolio\* as on Mar 31, 2012

Retail Banking - 35%



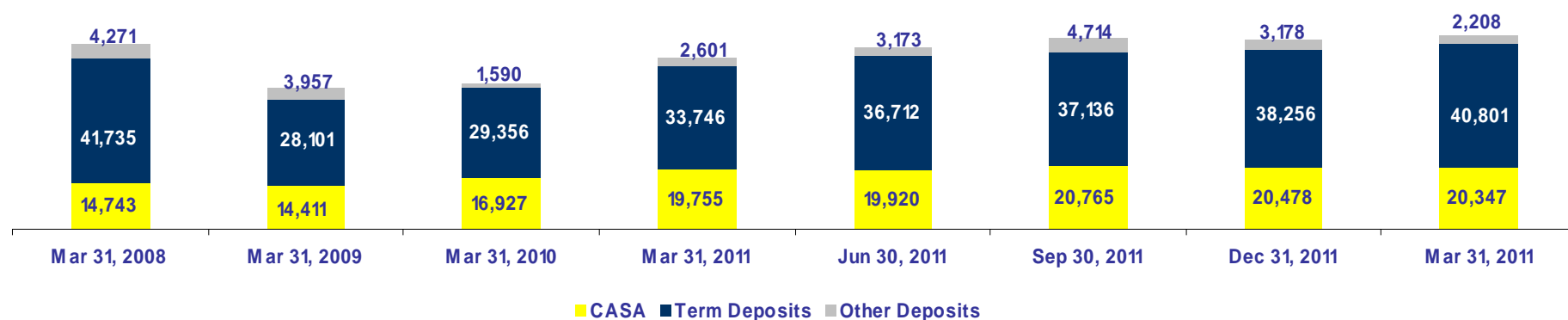
\* AIB – Agri & Inclusive Banking, MSME – Micro SME, PL / CE / STVL – Personal Loan, Corporate Equipment and Small Ticket Vehicle Loan

# Build Stable Deposit Base – Focus on CASA

# DCB BANK

## Deposits

INR mn



## Retails Deposits Vs Total Deposits

Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012
51.95%	67.53%	81.54%	81.17%	81.95%	80.76%	82.91%	84.42%

## CASA

Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012
24.27%	31.01%	35.36%	35.21%	33.31%	33.16%	33.08%	32.12%

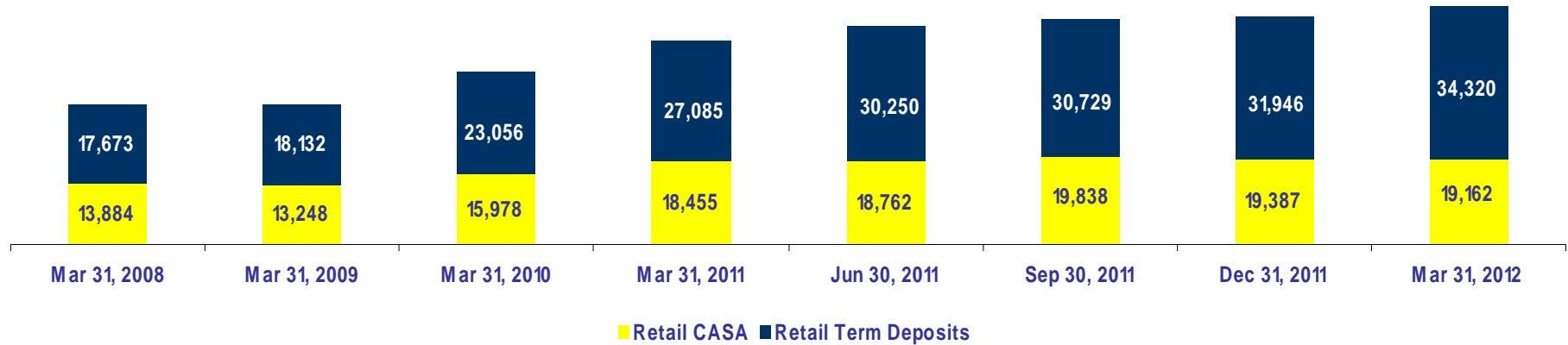
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

# Deposit Per Branch

# DCB BANK

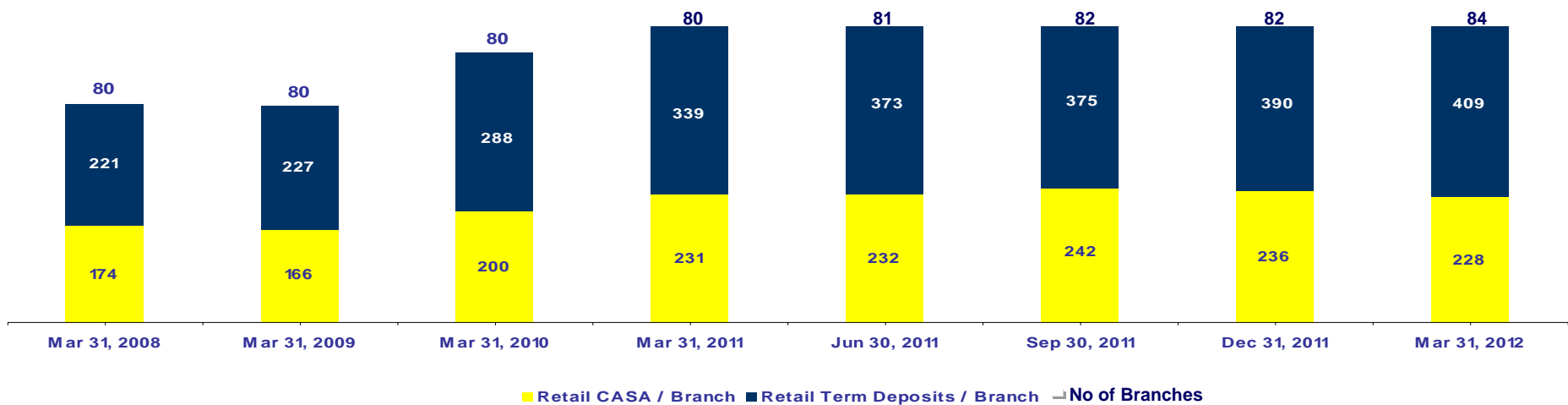
## Retail CASA & Retail Term Deposits

INR mn



## Retail Deposits / Branch

INR mn

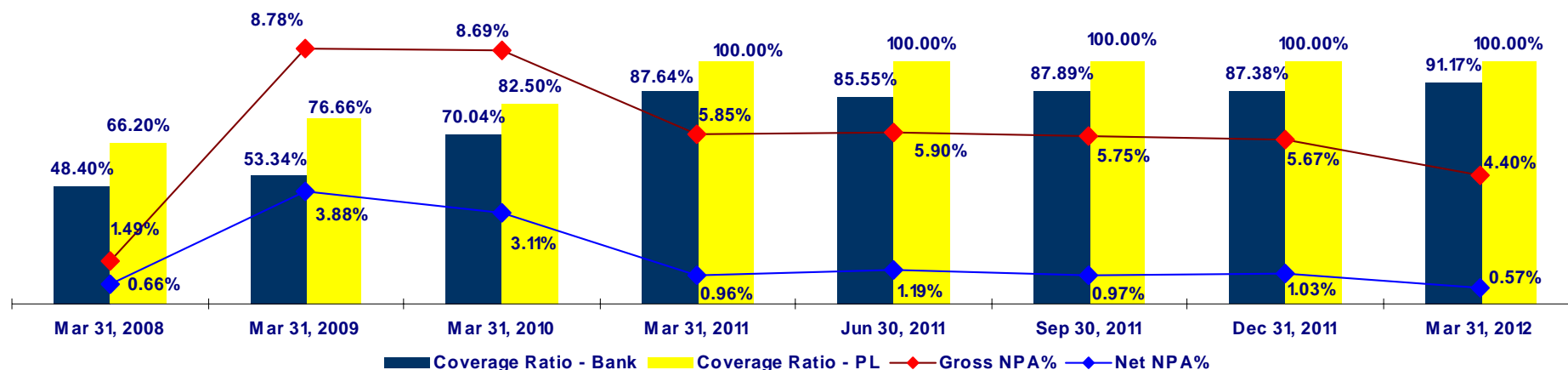




# Strong Provision Coverage

# DCB BANK

## Key Ratios

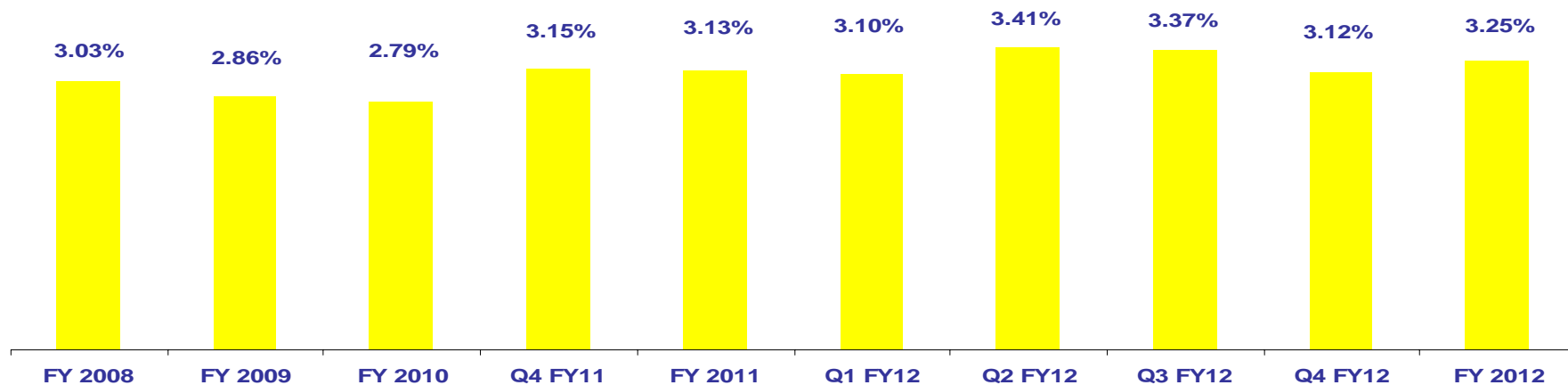


INR mn	Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012
Personal Loans	338	1,326	1,694	1,293	1,267	1,245	1,222	1,196
CV/CE/STVL*	71	533	599	452	426	394	350	322
Corporate	162	988	594	588	660	681	686	627
Others	63	209	305	303	270	285	306	273
Gross NPA	634	3,056	3,192	2,636	2,623	2,605	2,564	2,418
Net NPA**	270	1,270	1,076	412	504	421	443	302

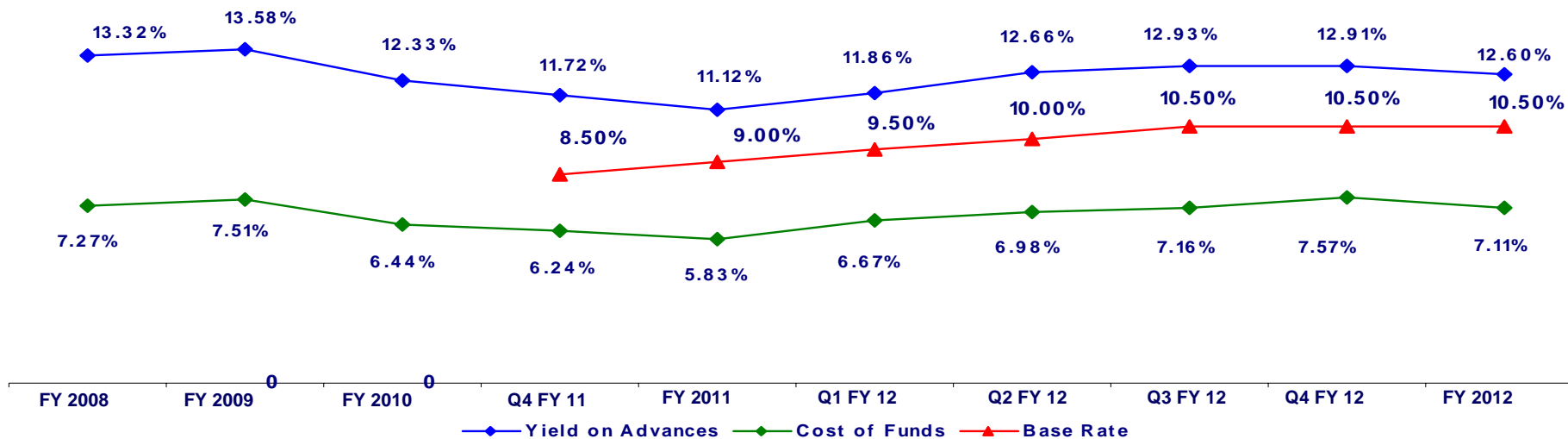
\* CV / CE / STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

\*\* 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)

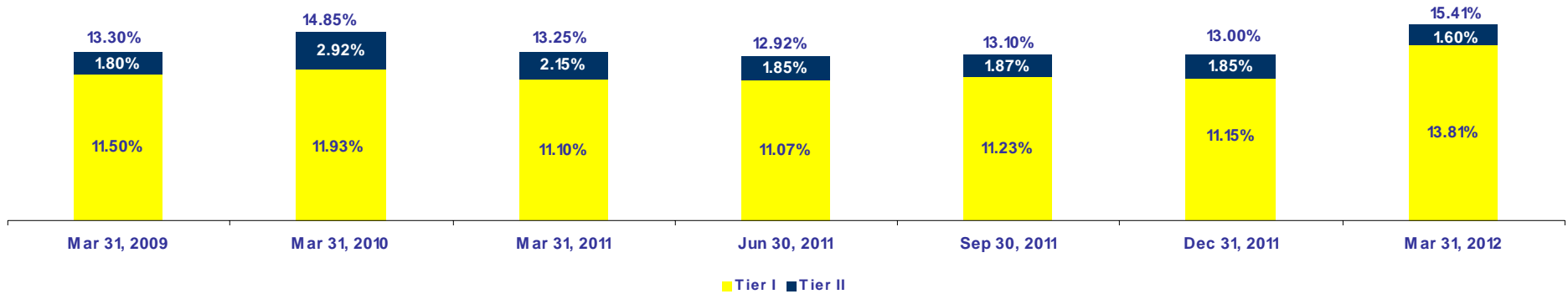
## Net Interest Margin



## Yield on Advances, Base Rate & Cost of Funds



## Capital Adequacy Ratios – Basel II



**DCB Bank raised approximately INR 940 million through QIP and INR 988 million via Preferential Allotment to increase its Tier I Capital**

## Other Income

# DCB BANK

INR mn	FY 2008	FY 2009	FY 2010	FY 2011	Q1FY12	Q2FY12	Q3FY12	Q4FY12	FY 2012
Commission, exchange and brokerage	845	768	664	661	170	173	202	243	787
Sale of investments	15	20	178	253	48	25	18	26	118
Sale of land, buildings and other assets	102	47	(3)	11	(14)	(1)	(0)	(13)	(28)
Exchange transactions	229	224	64	90	21	9	19	21	69
Lease income	7	-	9	-	-	-	-	-	-
Miscellaneous income	428	142	159	106	10	25	23	23	82
<b>Total</b>	<b>1,626</b>	<b>1,201</b>	<b>1,071</b>	<b>1,121</b>	<b>235</b>	<b>231</b>	<b>262</b>	<b>299</b>	<b>1,027</b>

INR mn	Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012
<b>SLR</b>	17,145	12,675	15,789	17,512	20,219
<b>Non-SLR</b>	4,201	3,542	4,390	5,439	4,959
<b>Total Investments *</b>	<b>21,346</b>	<b>16,217</b>	<b>20,179</b>	<b>22,951</b>	<b>25,178</b>
<b>HTM</b>	7,688	10,808	16,890	18,847	20,845
<b>AFS</b>	12,585	4,630	3,263	3,029	3,541
<b>HFT</b>	1,072	779	26	1,075	792
<b>Total Investments *</b>	<b>21,346</b>	<b>16,217</b>	<b>20,179</b>	<b>22,951</b>	<b>25,178</b>

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

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012
Shareholder's Equity	6,343	5,957	5,990	6,187	6,273	6,405	6,561	8,585
Deposits	60,749	46,469	47,873	56,102	59,805	62,615	61,912	63,356
Borrowings <sup>1</sup>	4,268	3,455	5,035	8,607	7,238	8,464	10,455	11,235
Other Liabilities & Provisions <sup>1</sup>	4,361	3,523	2,447	3,205	2,876	2,965	3,652	3,565
Cash, Inter-bank, etc	10,615	6,534	3,324	4,871	6,407	5,995	7,643	4,566
Investments	21,346	16,217	20,179	22,951	24,274	27,656	27,246	25,178
Advances	40,688	32,740	34,597	42,817	42,344	43,147	43,064	52,844
Fixed Assets	998	1,489	1,358	1,275	1,238	1,227	1,223	1,846
Other Assets	2,128	2,450	1,909	2,215	1,957	2,454	3,433	2,335
Credit Deposit Ratio	66.98%	70.46%	72.27%	76.32%	70.80%	68.91%	69.56%	83.41%
INR mn	Mar 31, 2008	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012
CASA	14,743	14,411	16,927	19,755	19,920	20,765	20,478	20,347
Other Deposits	46,006	32,058	30,946	36,347	39,885	41,850	41,434	43,009
Total Deposits	60,749	46,469	47,873	56,102	59,805	62,615	61,912	63,356
CASA Ratio	24.27%	31.01%	35.36%	35.21%	33.31%	33.16%	33.08%	32.12%

1 : Subordinated debt included in borrowings since March 31, 2010 as per RBI guidelines, same included in other liabilities and provisions in earlier periods

## Profit & Loss

# DCB BANK

INR mn	FY 2008	FY 2009	FY 2010	Q4 FY11	FY 2011	Q1 FY12	Q2 FY12	Q3 FY12	Q4 FY12	FY 2012
Net Interest Income	1,861	1,972	1,420	502	1,891	519	591	597	571	2,277
Other Income	1,626	1,201	1,071	292	1,121	234	231	262	299	1,027
Operating Income	3,487	3,173	2,491	794	3,012	753	822	859	870	3,304
Operating Expenses	(2,391)	(2,420)	(2,008)	(574)	(2,152)	(588)	(614)	(634)	(630)	(2,466)
Operating Profit	1,096	753	483	220	860	165	208	225	239	838
Total Provisions	(713)	(1,634)	(1,268)	(107)	(646)	(77)	(75)	(69)	(66)	(287)
PAT	383	(881)	(785)	113	214	88	133	156	173	551
Cost Income Ratio	68.56%	76.27%	80.62%	72.31%	71.43%	78.07%	74.62%	73.80%	72.49%	74.63%

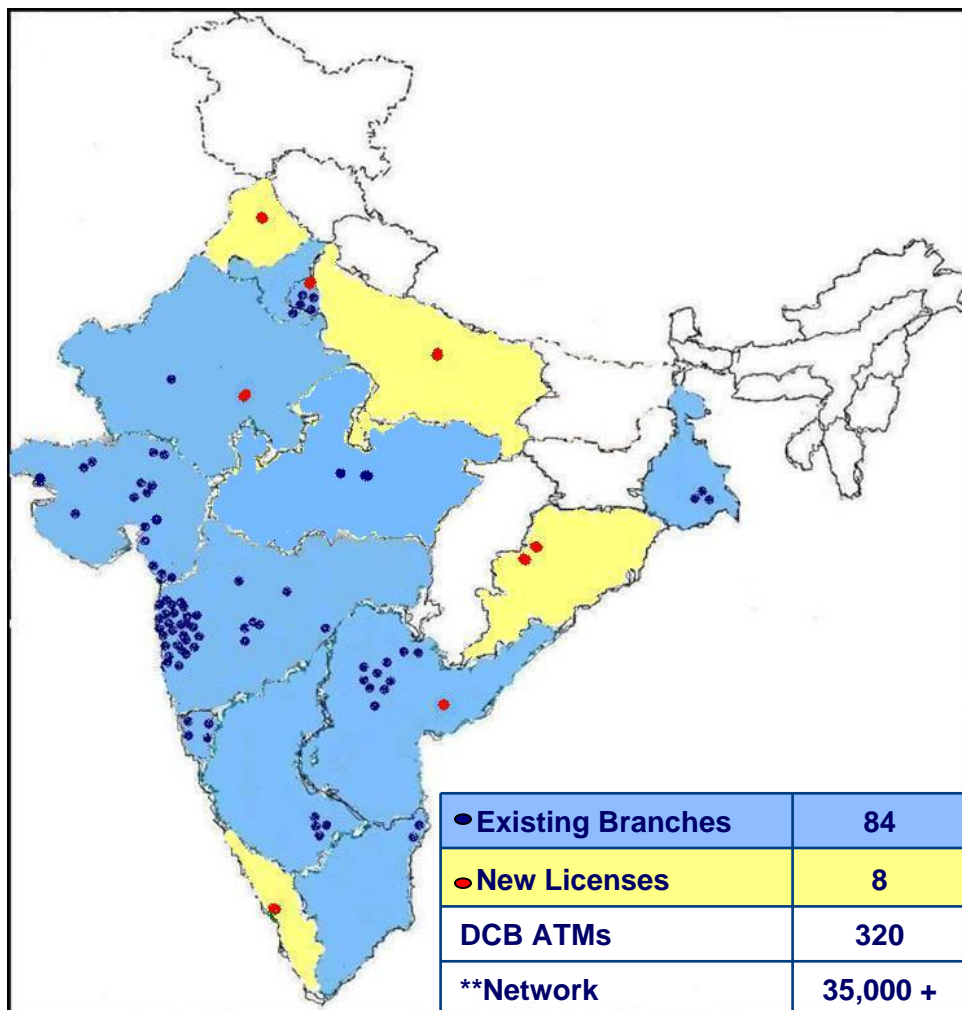
**Business Strategy**



# 84 Branches, Strong Presence in the Western Region

# DCB BANK

## Branch Network



\* 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

### GOA: (4)

- Mapusa (1)
- Margao (1)
- Panaji (1)
- Vasco -Da-Gama (1)

### GUJARAT: (16)

- Ahmedabad (3)
- Ankleshwar (1)
- Bhuj (1)
- Daman (1)
- Dediapada (1)
- Gandhinagar (1)
- Mandvi (1)
- Netrang (1)
- Rajkot (1)
- Sidhpur (1)
- Silvassa (1)
- Surat (1)
- Vadodra (1)
- Vapi (1)

### MAHARASHTRA: (35)

- Aurangabad (1)
- Mumbai & Its Suburbs (28)
- Nanded (1)
- Nashik (1)
- Pune (4)

### ANDHRA PRADESH: (10)

- Hyderabad (8)
- Warangal (2)

### HARYANA: (1)

- Gurgaon (1)

### KARNATAKA: (4)

- Bengaluru (4)

### Madhya Pradesh: (2)

- Bargarh (1)
- Itarsi (1)

### NEW DELHI: (6)

- Chandni Chowk (1)
- Connaught Place (1)
- Greater Kailash II (1)
- Kapashera Road (1)
- Kondli (1)
- Preet Vihar (1)

### RAJASTHAN: (1)

- Jodhpur (1)

### TAMIL NADU: (2)

- Chennai (2)

### WEST BENGAL: (3)

- Kolkata (3)

May-11:DCB Bank received permission from Reserve Bank of India to open 10 new branches (6 - metros and 4 - Semi urban / Rural)

## Retail Banking

### Deposit Products:

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

### Cards:

- ATM Card
- Debit Card
- Travel Card\*\*\*
- Secured Card\*\*\*
- Gift Card\*\*\*
- Credit Card\*

### Payments:

- Remittances
- Bill / Utility Payments
- RTGS / NEFT
- On-line Share Trading/Demat
- Tax Payments

### Loans:

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

### Wealth Management:

- Investment Advice
- Mutual Funds
- Life Insurance and General Insurance

### Services:

- 24/7 Phone Banking
- Any Branch Banking

### Privilege Banking

### Internet Banking

### Mobile Banking

## SME, Corporate Banking, NBFCs, Co-operative Banks

- 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 offers a comprehensive range of products and services**

\*Offered to existing customers only \*\* DCB Bank has tie up with HDFC Bank and Axis Bank to provide customers with cash management facilities at over 500 locations across india

\*\*\* Launched on trial basis

Private & Confidential

- Grow Micro SME, SME, Retail Mortgages, mid - Corporate and Agri & Inclusive Banking with a “customer centric approach”. Concentrate on secured lending & diversified portfolio

- Retail – branch centric
  - Low cost deposits (CASA / Term)
  - Secured lending (Home loans, Loan against property, Loan Against Term Deposit)
  - Micro SME
  - Traditional customer base
  - Third party fee income

- Treasury – Liquidity management, opportunity for gains within acceptable risks

- Relentless focus on Costs / Income Ratio and Service

- Stringent mechanism for managing Credit and Operational risks

- Continuously improve people quality and delivery

**Overview**

# Key Milestones

# DCB BANK

## In Existence Since 1930s

1981

- Amalgamation of Masalawala Co-operative Bank and Ismailia Co-operative Bank into Development Co-operative Bank Ltd.

1984

- Multi-State Co-operative Bank

1988

- Acquired "Scheduled" status from Reserve Bank of India

1995

- Conversion to Development Credit Bank Ltd.
- Secured Foreign Exchange License & became an Authorized Dealer

2004

- Classified as a "New Generation Private Sector Bank" by the RBI

2006

- IPO

## Tier I Capital Raising

2005

- Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn in March 2005

2006

- Private Equity investment of INR 519.9 mn by HDFC and Khattar Holdings and others in February 2006

2006

- Raised INR 1.86 bn through IPO, issue oversubscribed 35 times

2007

- Preferential Allotment of INR 2.8 bn in Aug 2007 to Al Bateen, TATA Capital, DCB Investments (SVG Capital) and others

2009

- Raised INR 810 mn through QIP in November 2009 subscribed by life insurance companies, mutual funds and FIs

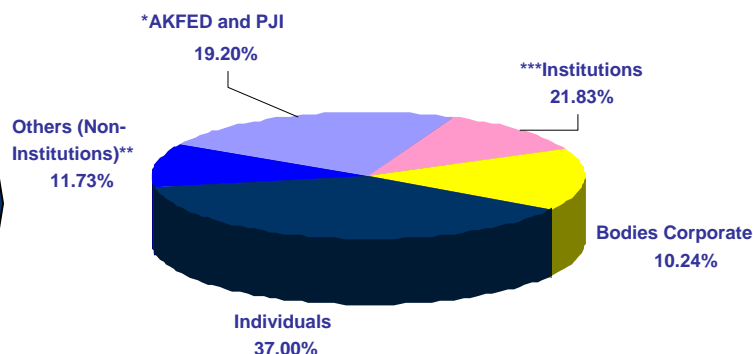
2012

- Raised INR 940 mn through QIP and INR 988 mn through Preferential Allotment in March 2012 subscribed by life insurance companies, mutual funds and PEs.

## Shareholding Pattern (March 31, 2012)

### DCB BANK

Shareholding Pattern



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

\*\*Includes Clearing Members (1.39%), Non Resident Indians (2.47%), Foreign Corporate Bodies (7.83%), Directors and their relatives (0.04%)

\*\*\*Institutions includes 9.63% held by FII

### Key non-promoter shareholders

- Tano Mauritius India FVCI II : **3.42%**
- The South India Bank Ltd : **3.32%**
- Al Bateen Investment Co LLC: **3.07%**
- Tata Capital Financial Services Ltd: **2.74%**
- TVS Shriram Growth Fund India : **2.61%**
- WCP Holdings III : **2.55%**
- DCB Investments Ltd. (SVG Capital): **2.20%**
- Bajaj Allianz Life Insurance Company Ltd.: **1.74%**
- HDFC Ltd: **1.68%**
- Satpal Khattar & Shareen Khattar: **1.35%**
- Birla Sun Life Insurance Company Ltd.: **1.30%**
- ICICI Prudential Life Insurance Company Ltd.: **1.29%**
- Sundaram Mutual Fund A/c Sundaram Equity Multiplier : **1.19%**
- Girdharilal Lakhi: **1.05%**



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 30,000 people. The Fund is active in 16 countries in the developing world

### Nasser Munjee

*Non- Executive Chairman*

Ex- Executive Director – HDFC, instrumental in setting up IDFC. Sits on 15 corporate Boards in India including HDFC, Tata Motors etc

### Sukh Dev Nayyar

Associated with ANZ Grindlays Bank plc for over 30 yrs. Last assignment with Grindlays as Head - Corporate Banking & Investment Banking. Independent Director on the boards of Diamond Trust Bank Kenya and Greaves Cotton

### Murali M. Natrajan

*Managing Director & CEO*

Standard Chartered Bank, Citibank, American Express – \*29 yrs exp.

### Amir Sabuwala

Specializes in Small Scale Industries. Set up several small-scale industries over the past 32 years which include - Premier Chemicals, Asian Industries, Life Technologies, etc

### Suhail Nathani

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

## DCB BANK

### Darius Udwadia

Solicitor & Advocate of the Bombay High Court and Solicitor of the Supreme Court of England and Wales. Founder Partner of Udwadia & Udeshi. Independent Director on the Boards of several corporate entities

### Amin Manekia

Pioneered in concept of automatic beverage vending machines in India. More than 20 years in various capacities in different institutions of the AKDN for the social-economic upliftment of the poor.

### Altaf Jiwani

With expertise in Foreign Exchange, Risk Management and Trade Finance. He is Currently in-charge of two business segments namely power and carbo-chemical.

### Narayan Seshadri

Specialization in the field of agriculture, SSI & Rural economy. Corporate consultant and is on the Board of a number of companies

### Rajab Momin

Bachelor of Commerce and Fellow of Institute of Chartered Accountants of India. Experience in the field of accounting and audit

### Nasim Devji

Fellow of the Institute of Chartered Accountants of England & Wales (FCA). Currently working as Managing Director of Diamond Trust Bank Kenya & Group CEO of Diamond Trust Banks in East Africa

## Strong Management Team

# DCB BANK

### Murali M. Natrajan

*Managing Director & CEO*  
Standard Chartered Bank, Citibank,  
American Express – \*29 yrs exp.

### R. Venkattesh

*Head - HR, IT & Operations*  
Standard Chartered Bank, ANZ  
Grindlays Bank, Hindustan Petroleum –  
22 yrs exp.

### Bharat Sampat

*Chief Financial Officer*  
ABN Amro Bank, Standard Chartered  
Bank, ANZ Banking Group, Hoechst  
India – \*28 yrs exp.

### Praveen Kutty

*Head – Retail & SME Banking*  
Citibank – \*21 yrs exp.

### Rajesh Verma

*Head - Treasury & Corporate Banking*  
State Bank of India – \*33 yrs exp.

### J. K Vishwanath

*Chief Credit Officer*  
Fullerton India, Citigroup and Eicher  
Group – 19 yrs exp.

### Abhijit Bose

*Head – Retail Assets & Strategic Alliances*  
Standard Chartered Bank, Citibank,  
Eldeco Housing Industries and GIC  
Housing – \*20 yrs exp.

## DCB BANK

### Sridhar Seshadri

*Financial Controller*  
ICICI Bank, Syndicate Bank and State  
Bank of India – 30 yrs exp.

### Ravi Kumar

*Chief Internal Auditor*  
Samba Financial Group, Ernst & Young  
– \*15 yrs exp.

### Gaurav Mehta

*Head – Marketing, Corporate  
Communication & Public Relations*  
HSBC India, Convergys, GE Capital and  
Taj Group of Hotels – 17 yrs exp.

### Sachin Patange

*Chief Compliance Officer*  
Reserve Bank of India – 22 yrs exp.

### Manoj Joshi

*Business Head – SME & MSME Banking*  
ICICI Bank, Epcos Ferrites and Uniworth  
Group – 17 yrs exp.

### Hemant Barve

*Company Secretary*  
Ritchie Steuart Investments and Union  
Bank of India – 38 yrs exp.

### Narendranath Mishra

*Head - AIB*  
ICICI Bank and Rallis India – 13 yrs  
exp.



	Feb 28, 2009	Jul 31, 2009	Sep 30, 2011
<b>CRISIL</b>			
<b>- Long Term</b>	-	BBB/ <b>Stable</b>	BBB +/ <b>Stable</b>
<b>- Short Term</b>	P1	P1	A1
<b>FITCH</b>	BBB/ <b>Negative</b>	BBB/ <b>Negative</b>	BBB/ <b>Stable</b>
<b>Brickworks</b>	-	BWR A-/ <b>Stable</b>	BWR A-/ <b>Stable</b>

**Thank you**