

Investor Presentation – Q4 FY 2017

April 2017

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DCB BANK

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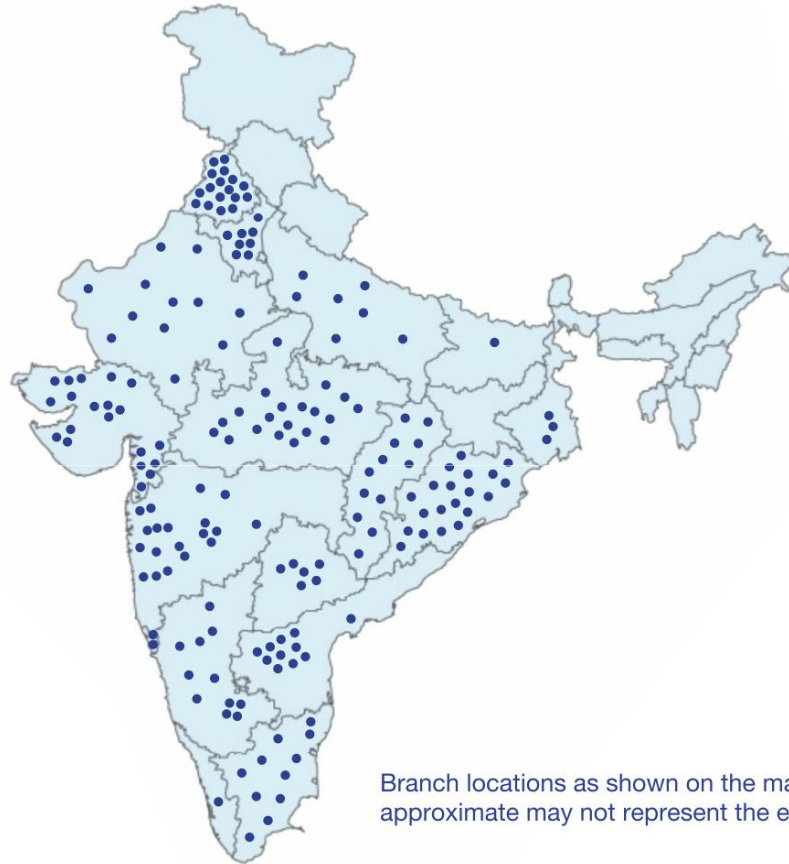
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



| At a Glance | |
|-------------|---------|
| Branches | 262 |
| ATMs | 515 |
| Network* | 35,000+ |

| Category | No. of Branches | % |
|--------------|-----------------|------------|
| Metro | 85 | 32 |
| Urban | 54 | 21 |
| Semi Urban | 65 | 25 |
| Rural | 58 | 22 |
| Total | 262 | 100 |

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

- **DCB Bank** is a modern emerging new generation private sector bank with 262 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.

Key Indicators - I

DCB BANK

| INR mn | No. of Branches | Balance Sheet | Cost to Income Ratio | Return on Asset | Return on Equity |
|------------|-----------------|---------------|----------------------|-----------------|------------------|
| Q4 FY 2017 | 262 | 240,464 | 59.37% | 0.90% | 9.95% |
| 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 | Q4 FY 17 | Q3 FY 17 | Q4 FY 16 | Y-o-Y |
|---|----------|----------|----------|-------|
| Deposits | 192,892 | 188,395 | 149,260 | 29% |
| Of which CASA | 46,892 | 48,709 | 34,899 | 34% |
| Of which Retail Term | 102,587 | 102,368 | 86,834 | 18% |
| - Of which NRI Term | 13,686 | 13,540 | 11,832 | 16% |
| Net Advances | 158,176 | 145,844 | 129,214 | 22% |
| <i>Advances (Excluding Corporate Banking)</i> | 132,868 | 122,178 | 109,497 | 21% |

| INR mn | Q4 FY 17 | Q3 FY 17 | Q4 FY 16 | Y-o-Y |
|---------------------|----------|----------|----------|-------|
| Net Interest Income | 2,203 | 2,095 | 1,687 | 31% |
| Non Interest Income | 636 | 641 | 615 | 3% |
| Total Cost | (1,685) | (1,643) | (1,331) | 27% |
| Operating Profit | 1,153 | 1,093 | 970 | 19% |
| Profit Before Tax | 814 | 787 | 698 | 17% |
| Profit After Tax | 529 | 513 | 695 | (24%) |

Balance Sheet

DCB BANK

| INR mn | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Mar 31, 2017 |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Shareholder's Equity | 6,215 | 8,614 | 10,031 | 11,540 | 15,886 | 17,922 | 22,049 |
| Deposits | 56,102 | 63,356 | 83,638 | 103,251 | 126,091 | 149,260 | 192,892 |
| Borrowings ¹ | 8,607 | 11,235 | 15,256 | 8,601 | 11,638 | 11,479 | 12,758 |
| Other Liabilities & Provisions ¹ | 3,205 | 3,564 | 3,863 | 5,839 | 7,708 | 12,524 | 12,765 |
| Total | 74,129 | 86,769 | 112,788 | 129,231 | 161,323 | 191,185 | 240,464 |
| Cash, Inter-bank, etc | 4,871 | 4,566 | 8,833 | 6,896 | 7,192 | 8,916 | 11,925 |
| Investments ² | 18,519 | 20,993 | 29,884 | 32,308 | 39,622 | 43,333 | 58,179 |
| Net Advances | 42,817 | 52,844 | 65,861 | 81,402 | 104,651 | 129,214 | 158,176 |
| Fixed Assets | 1,275 | 1,846 | 2,394 | 2,386 | 2,367 | 2,480 | 4,886 |
| Other Assets ² | 6,647 | 6,520 | 5,816 | 6,239 | 7,492 | 7,242 | 7,298 |
| Total | 74,129 | 86,769 | 112,788 | 129,231 | 161,323 | 191,185 | 240,464 |
| Credit Deposit Ratio | 76.32% | 83.41% | 78.74% | 78.84% | 83.00% | 86.57% | 82.00% |

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

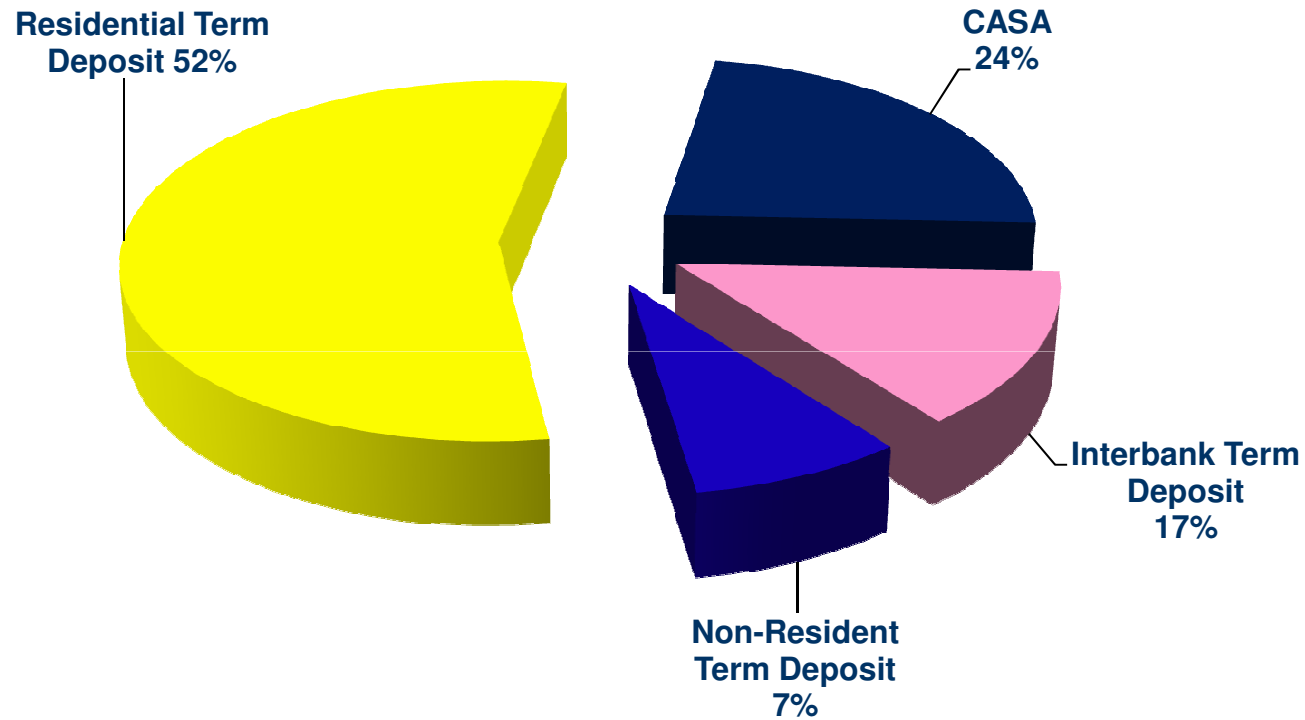
| INR mn | Q4 FY16 | Q1 FY17 | Q2 FY17 | Q3 FY17 | Q4 FY17 |
|------------------------------------|---------|---------|---------|---------|---------|
| Net Interest Income | 1,687 | 1,770 | 1,903 | 2,095 | 2,203 |
| Other Income | 614 | 601 | 616 | 641 | 636 |
| - Commission, exchange & brokerage | 395 | 379 | 422 | 403 | 452 |
| - Profit on Sale of Investment | 40 | 172 | 116 | 125 | 41 |
| - Profit on Exchange Transactions | 28 | 31 | 42 | 22 | 9 |
| Operating Income | 2,301 | 2,371 | 2,519 | 2,736 | 2,839 |
| Operating Expenses | (1,331) | (1,444) | (1,510) | (1,643) | (1,685) |
| Operating Profit | 970 | 927 | 1,009 | 1,093 | 1,153 |
| Provisions other than Tax | (272) | (205) | (265) | (306) | (339) |
| Profit Before Tax | 698 | 722 | 744 | 787 | 814 |
| Tax | (3) | (252) | (259) | (274) | (285) |
| Profit After Tax | 695 | 470 | 485 | 513 | 529 |
| Cost Income Ratio | 57.85% | 60.90% | 59.96% | 60.07% | 59.37% |

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 | 7,971 |
| Other Income | 1,004 | 1,170 | 1,387 | 1,657 | 2,205 | 2,494 |
| - <i>Commission, exchange and brokerage</i> | 786 | 893 | 999 | 1,193 | 1,405 | 1,657 |
| - <i>Profit on Sale of Investment</i> | 118 | 139 | 225 | 277 | 423 | 454 |
| - <i>Profit on Exchange Transaction</i> | 69 | 72 | 57 | 76 | 145 | 104 |
| Operating Income | 3,281 | 4,014 | 5,071 | 6,739 | 8,400 | 10,465 |
| Operating Expenses | (2,443) | (2,753) | (3,191) | (3,965) | (4,910) | (6,283) |
| Operating Profit | 838 | 1,261 | 1,880 | 2,774 | 3,490 | 4,182 |
| Provisions other than Tax | (287) | (240) | (366) | (694) | (879) | (1,115) |
| Profit Before Tax | 551 | 1,021 | 1,514 | 2,080 | 2,611 | 3,067 |
| Tax | 0 | 0 | 0 | 168 | (666) | (1,070) |
| Profit After Tax | 551 | 1,021 | 1,514 | 1,912 | 1,945 | 1,997 |
| Cost Income Ratio | 74.45% | 68.58% | 62.93% | 58.83% | 58.45% | 60.04% |

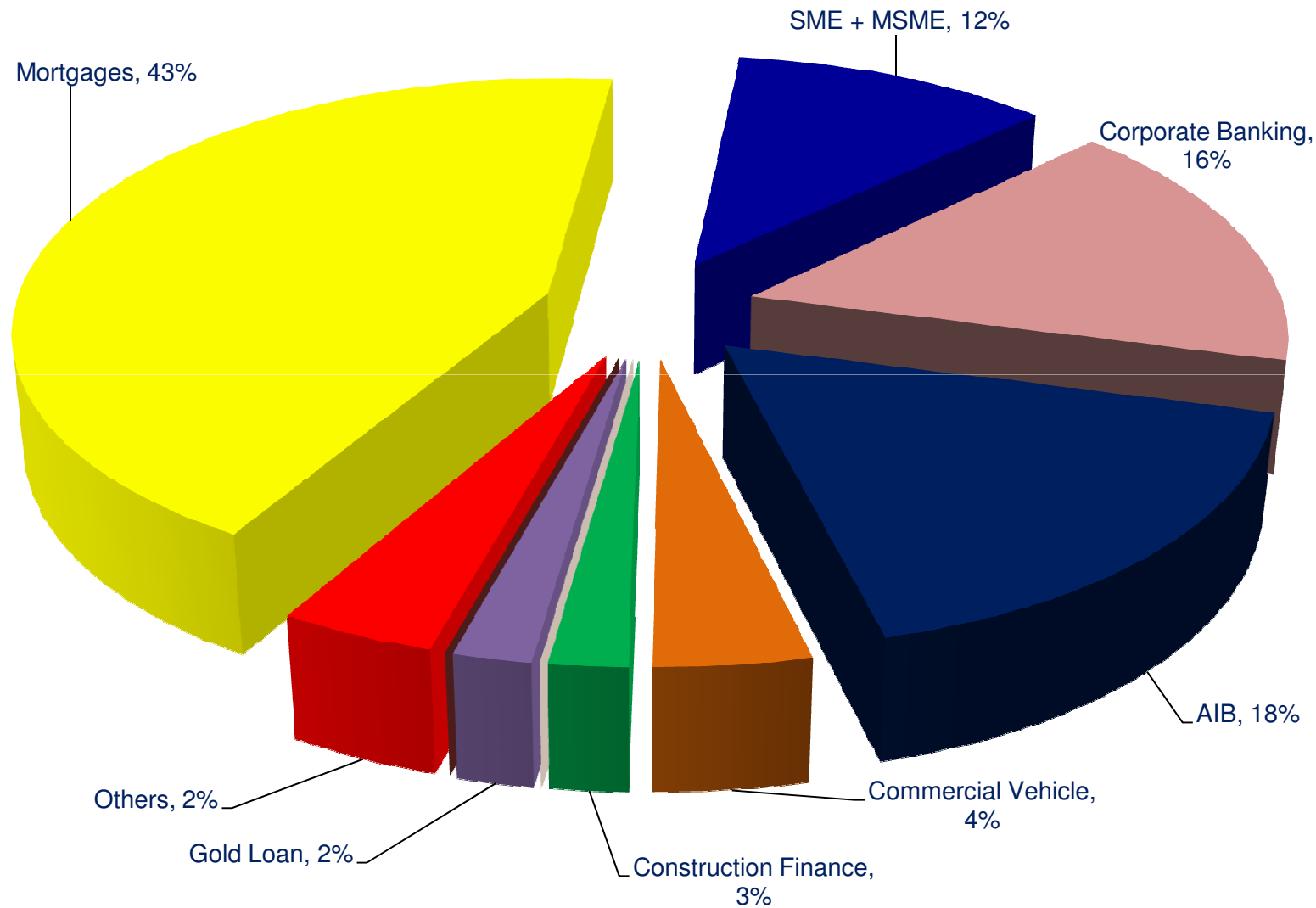
Deposits as on Mar 31, 2017



Retail Deposits to Total Deposits - 77%

* CASA includes NRI CASA.

Net Advances as on Mar 31, 2017



Note: PL – Personal Loan

| Year Ended | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Mar 31, 2017 |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Net Interest Margin | 3.13% | 3.25% | 3.34% | 3.56% | 3.72% | 3.94% | 4.04% |
| Yield on Advances | 11.12% | 12.60% | 12.75% | 12.84% | 12.63% | 12.52% | 12.03% |
| Cost of Funds | 5.83% | 7.11% | 7.78% | 7.78% | 7.78% | 7.54% | 7.00% |

Non Performing Assets

DCB BANK

| | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Jun 30, 2016 | Sep 30, 2016 | Dec 31, 2016 | Mar 31, 2017 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|
| Gross NPA | 5.85% | 4.40% | 3.18% | 1.69% | 1.76% | 1.51% | 1.72% | 1.75% | 1.55% | 1.59% |
| Net NPA | 0.96% | 0.57% | 0.75% | 0.91% | 1.01% | 0.75% | 0.87% | 0.84% | 0.74% | 0.79% |
| Provision Coverage | 87.64% | 91.17% | 85.71% | 80.54% | 74.66% | 77.55% | 75.25% | 75.40% | 75.64% | 73.80% |

| INR mn | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Jun 30, 2016 | Sep 30, 2016 | Dec 31, 2016 | Mar 31, 2017 |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Mortgages | 138 | 103 | 197 | 240 | 362 | 464 | 626 | 743 | 669 | 717 |
| SME+MSME | 110 | 141 | 576 | 873 | 273 | 245 | 279 | 367 | 368 | 324 |
| Corporate | 588 | 627 | 473 | 154 | 919 | 861 | 861 | 861 | 652 | 859 |
| AIB | 53 | 25 | 27 | 66 | 187 | 288 | 404 | 377 | 324 | 366 |
| Gold Loans | - | 3 | 3 | 12 | 28 | 22 | 28 | 55 | 55 | 22 |
| CV/STVL* | 452 | 322 | 253 | 36 | 88 | 92 | 111 | 134 | 176 | 200 |
| Others | 1,295 | 1,197 | 621 | 4 | 4 | 2 | 4 | 17 | 35 | 54 |
| Gross NPA | 2,636 | 2,418 | 2,150 | 1,385 | 1,861 | 1,974 | 2,313 | 2,554 | 2,279 | 2,542 |
| Net NPA | 412 | 302 | 491 | 740 | 1,057 | 975 | 1,157 | 1,209 | 1,080 | 1,244 |

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

Gross NPA Movement

DCB BANK

| INR mn | Q4 2015-16 | FY 2015-16 | Q4 2016-17 | FY 2016-17 |
|----------------------------------|--------------|--------------|--------------|--------------|
| Opening Balance | 2,349 | 1,861 | 2,279 | 1,974 |
| <i>(+) Add</i> | | | | |
| Fresh Slippages | 502 | 2,244 | 742 | 2,613 |
| Addition to Existing NPAs | 7 | 11 | 4 | 7 |
| <i>(-) Less</i> | | | | |
| Recoveries | 426 | 1,005 | 225 | 1,199 |
| Upgrades | 110 | 539 | 168 | 409 |
| Write Offs / Sacrifice | 348 | 598 | 90 | 444 |
| Closing Balance | 1,974 | 1,974 | 2,542 | 2,542 |

| Sale of NPA to Asset Reconstruction Company Included above against - | | | | |
|---|------------|------------|------------|------------|
| INR mn | Q4 2015-16 | FY 2015-16 | Q4 2016-17 | FY 2016-17 |
| Recoveries | 200 | 200 | | 520 |
| Write Offs / Sacrifice | 309 | 309 | | 348 |

| INR mn | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Mar 31, 2017 |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| SLR | 17,512 | 20,219 | 24,332 | 28,072 | 34,750 | 39,855 | 47,711 |
| Non-SLR | 1,007 | 774 | 5,552 | 4,236 | 4,872 | 3,478 | 10,468 |
| Total Investments* | 18,519 | 20,993 | 29,884 | 32,308 | 39,622 | 43,333 | 58,179 |
| HTM | 14,415 | 16,660 | 19,903 | 22,603 | 27,567 | 30,580 | 40,286 |
| AFS | 3,029 | 3,541 | 5,155 | 7,684 | 9,484 | 10,782 | 17,840 |
| HFT | 1,075 | 792 | 4,826 | 2,021 | 2,571 | 1,971 | 53 |
| Total Investments* | 18,519 | 20,993 | 29,884 | 32,308 | 39,622 | 43,333 | 58,179 |

| Modified Duration | Mar 31, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Mar 31, 2017 |
|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| AFS+HFT | 0.45 | 0.61 | 0.77 | 0.34 | 1.32 | 1.22 | 0.93 |

* 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, 2011 | Mar 31, 2012 | Mar 31, 2013 | Mar 31, 2014 | Mar 31, 2015 | Mar 31, 2016 | Mar 31, 2017 |
|--------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| CRAR | 13.25% | 15.41% | 13.61% | 13.71% | 14.95% | 14.11% | 13.76% |
| -- Tier I | 11.10% | 13.81% | 12.62% | 12.86% | 14.21% | 12.79% | 11.87% |
| -- Tier II | 2.15% | 1.60% | 0.99% | 0.85% | 0.74% | 1.32% | 1.89% |
| RWA* (INR mn) | 50,217 | 57,907 | 74,029 | 85,110 | 105,973 | 134,299 | 172,832 |

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 | Mar 31, 2017 |
|-------------------------------|-----------------|-----------------|-----------------|--------------------|--------------------|--------------------|---------------------------|
| ICRA | | | | | | | |
| Long Term – Subordinated Debt | - | - | - | A+(hyb) / (stable) | A+(hyb) / (stable) | A+(hyb) / (stable) | A+(hyb) / (stable) |
| Short – Term Fixed Deposits | - | - | A1+ | A1+ | A1+ | A1+ | A1+ |
| CRISIL | | | | | | | |
| Certificate of Deposits | A1+ | A1+ | A1+ | A1+ | A1+ | A1+ | A1+ |
| Short – Term Fixed Deposits | - | A1+ | A1+ | A1+ | A1+ | A1+ | A1+ |

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 MSME 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

DCB BANK

Carpenter



DCB BANK

Dairy Business



Farmer



Kirana Merchant



DCB BANK

Nails and Nuts Manufacturer



DCB BANK

Antique Iron Handicraft



DCB BANK

Traditional Lathi Manufacturer



DCB BANK

Traditional Swords Manufacturer



Soap Manufacturer



1 Rely mainly on Retail Deposits (Term, CASA). Grow NRI deposits. Limit dependency on bulk.

2 Concentrate on Tier 2 to Tier 6 locations.

3 Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously.

4 Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractor Finance, Gold Loan, Mid- Corporate and Agri Loans.

5 Form strategic alliances with entities to enhance product / distribution.

6 Continuously strengthen Credit Processes, Portfolio Management and Recoveries.

7 Create a diversified and largely secured Advances portfolio. Limit unsecured and lumpy exposures.

8 Invest heavily on customer facing and frontline enabling technologies.

9 Generate steady granular Fee income. Cross sell Bancassurance, Mutual Funds, Trade, FX, CMS.

10 Partner with select “start-up” companies on disruptive technologies.

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

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 1.38 bn

Milestones

2017

Opened 250th Branch

2016

Opened 200th Branch

2015

Opened 150th Branch

2013

Name changed to DCB Bank Ltd.

2013

Opened 100th Branch

2004

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

1995

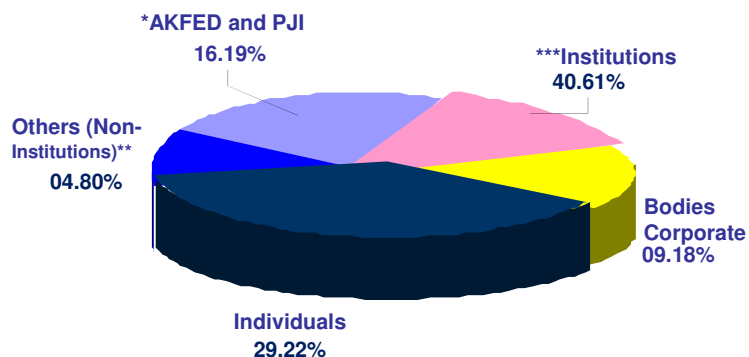
Conversion to Development Credit Bank Ltd.

Investor Profile as on March 31, 2017

DCB BANK

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.85%), Non Resident Indians (1.69%), Foreign Corporate Bodies (1.41%), Trusts (0.01%) & Directors & their relatives (0.84%)

***Institutions includes 23.55% held by FII & FPI

Key Non Promoter Shareholders

%

| | |
|---|-------|
| Tano Mauritius India FVCI II | 4.60% |
| Mathews India Fund | 4.25% |
| Sundaram Mutual Fund* | 3.56% |
| PI Opportunities Fund – 1 | 3.35% |
| DSP Blackrock Micro Cap Fund | 3.26% |
| Birla Sunlife Mutual Fund* | 2.27% |
| Morgan Stanley Investment Management* | 2.22% |
| Tata Mutual Fund* | 2.11% |
| ICICI Prudential AMC* | 2.09% |
| Ambit Group* | 1.83% |
| Steinberg India Emerging Opportunities Fund Limited | 1.45% |
| WCP Holdings III | 1.40% |
| Caisse de depot et placement du Quebec | 1.13% |
| TATA AIA Life Insurance* | 1.00% |

* 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>Nasser Munjee 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>Amin Manekia</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>Altaf Jiwani</p> <p>With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.</p> |
| | <p>C. Narasimhan</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>Imran Contractor</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>Jamal Pradhan</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 & medium manufacturing industry.</p> |
| | <p>Murali M Natrajan Managing Director & CEO</p> <p>Standard Chartered Bank, Citibank, American Express – *31 years experience.</p> |
| | <p>Keki Elavia</p> <p>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.</p> |
| | <p>Nalin Shah</p> <p>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.</p> |
| | <p>Rupa Devi Singh</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>Shaffiq Dharamshi</p> <p>A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.</p> |
| <p>S. Sridhar</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

Private & Confidential

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.
Financial Controller & Chief Risk Officer

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

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



Elets Technomedia – Leadership Award – Industry contribution in BFSI – Data Center & Cloud Summit 2017



Fintec India Innovation Award 2017 – Financial
Technology Awards for Innovation



Best Innovation Award at Finnoviti “Aadhaar Enabled ATM”



Innovative CIO Award for “Aadhaar Enabled ATM”



**BFSI Tech Maestros Award for “Aadhaar Enabled
ATM”**



BFSI Digital Innovators Award “Innovative usage of Emerging Technology”



2016 Data Center Summit and Awards for Design Management “Data Center”

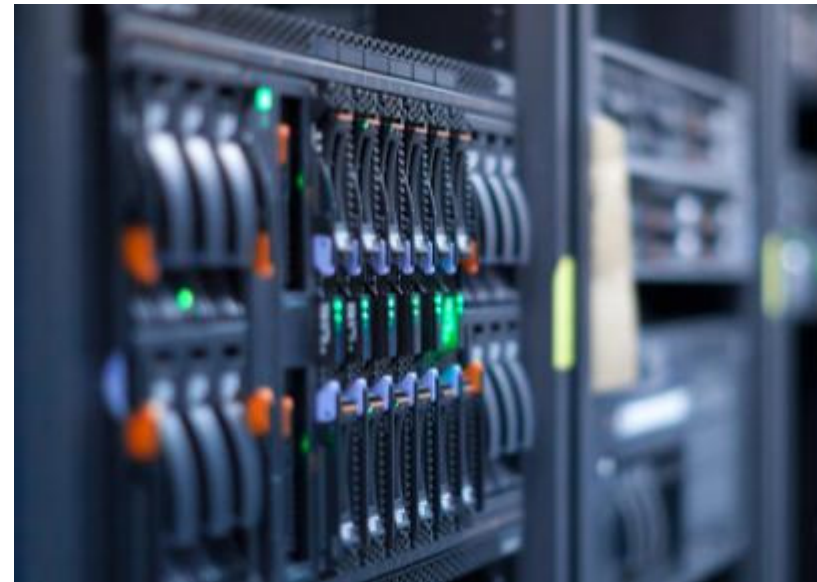
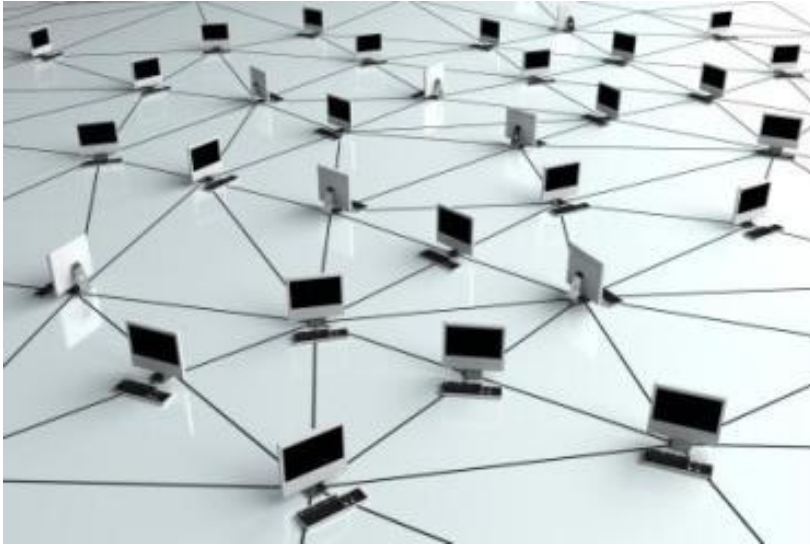


Core Applications – continuously upgrade business applications to support digital transformation

Mobile / Tab – create customer convenience by optimum use of mobile devices

Payments – innovative solutions which is dynamic, secure and fast

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



Infrastructure – Next Gen Servers, Network

DCB BANK

IRIS Authentication

single eye

EKYC Type KYC Refresh

Aadhaar No _____

Authentication Get E-KYC Reset

1 2 3
4 5 6
7 8 9
x 0 Done

DCB BANK

IRIS Authentication

single eye

EKYC Type KYC Refresh

Aadhaar No _____

Authentication Get E-KYC

Select
New to Bank
KYC Refresh
Amendment

Instant Aadhaar based Iris e-KYC

ExpressClear - CTS Outward Ver - 2.0.2 Prod Release 1.0.1-Bf1 - Main Log Out

SANJAY10309 Current Clearing Date : 10-APR-2017 Last logged in on : 10-APR-2017 18:05:03 Group : STAND ALONE NORTH GRID **DCB BANK**

Menu

Fast Access :

- Outward
 - Batch Processing
 - Common Module
 - Branch Tally Sheet
 - Acknowledgement Sheet
 - Master Upload for CMS
 - MICR Reject Repair
 - CMS Data Entry
 - Account Number Entry
 - Amount Keying
 - Drawee Name Entry
 - Batch Verification
 - Outward Referral
 - Reject Reprocessing
 - View Failed Transaction
 - Blocked Bank Processing
 - Discrepant / Return Tally Sheet
 - P2F Tracking
 - Outward Exports
- Reports
 - Outward Report
 - UAM Report

Common Module - Account Number Entry x

शुभक पूर्ण, मुंबई 400 097 Valid for these months only from the date of instrument: मासा | CA
 MALAD EAST, MUMBAI - 400087 3 1 0 3 2 0 1 7
 2013 MCMCN D M M Y Y Y Y

Pay या धारक को or Bearer

रुपये Rupees Seven Thousand Four Hundred Forty Only अता करें! ₹

आ. सं. / A/C. No. DCB BANK LIMITED For. Partner
 GOREGAON BRANCH (Account Payee's) Please sign above

Payable at par at all our branches in India 29

Account Details:

| Payee Name | Branch Code | Scheme Code | Account Number |
|------------|-------------|-------------|----------------|
| | | | |

Accept

UDK :

Batch Number
00083_72

Batch Count / Amount
44 / 6,88,943.44

Processed / Pending
18 / 26

Branch Code
400072008

In-house Cheque Truncation System



Username:

Password :

LOGIN



Invoice Discounting Module

DCB BANK

DCB FOREX ONLINE

Buy Foreign Exchange

CLICK TO CALL

Existing Customer Yes No

Purpose of Travel Personal No. of Travellers 1 Date of Travel Travel Date

Currency Select Currency Forex Rate Forex Amount Forex Amount INR Amount INR Amount X

+ More Currencies

Your Total Expenses

Total INR Amount: 0.00

Service Tax: 0.00

Grand Total INR: 0.00

Personal Details

Nationality Indian Other

*Mobile Number 91 Mobile Number

*Email Email Address

*PAN PAN Number

I authorize DCB Bank and its representatives to call or email me with reference to my application.

* Indicates that details are mandatory

CONTINUE

DAILY FOREX RATES

Rates updated as on 17-March-2017

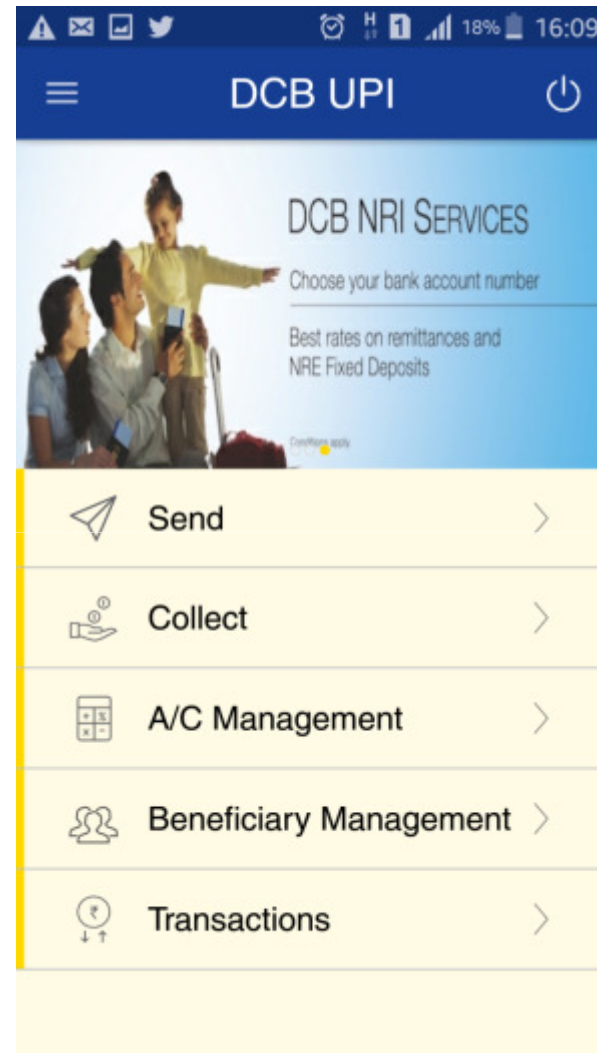
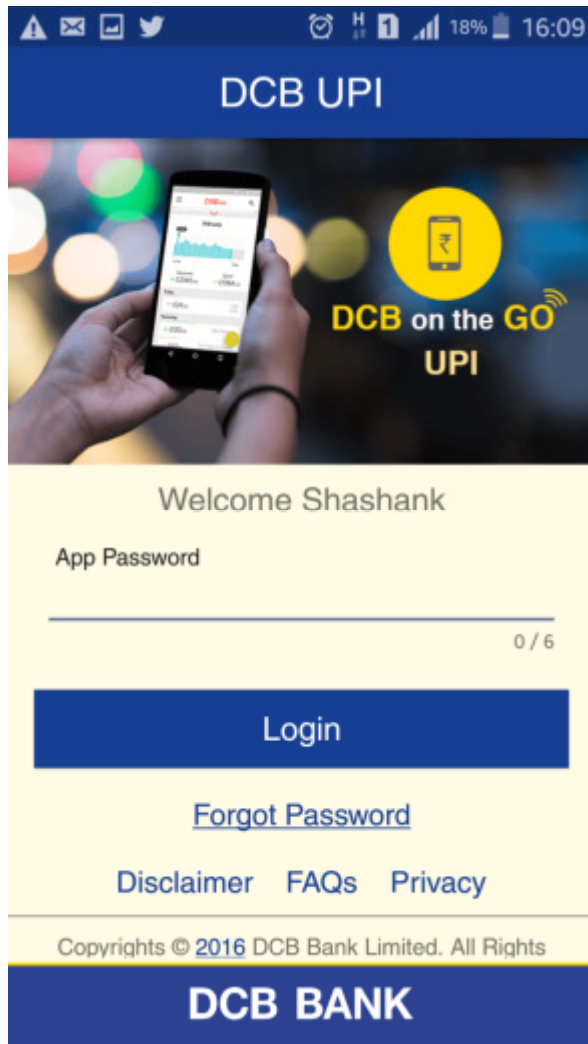
| Currency | Customer Buy Rate (INR) |
|-----------------------------------|-------------------------|
| US DOLLAR (USD) | 68.40 |
| EURO (EUR) | 73.65 |
| AUSTRALIAN DOLLAR (AUD) | 52.65 |
| SAUDI RIYAL (SAR) | 18.55 |
| NORWEGIAN KRONE (NOK) | 8.20 |
| JAPANESE YEN (JPY) | 60.40 |
| BRITISH POUND (GBP) | 84.30 |
| DANISH KRONE (DKK) | 10.10 |
| SWISS FRANC (CHF) | 68.65 |
| CANADIAN DOLLAR (CAD) | 51.45 |
| UNITED ARAB EMIRATES DIRHAM (AED) | 18.95 |

*Foreign exchange rate daily timing cut-off 4pm IST: Foreign currency rates are applicable for today till 4pm IST. The applicable rate for foreign currency purchased after closure of the foreign exchange market for the day will differ as per the next business day's prevailing market rate.

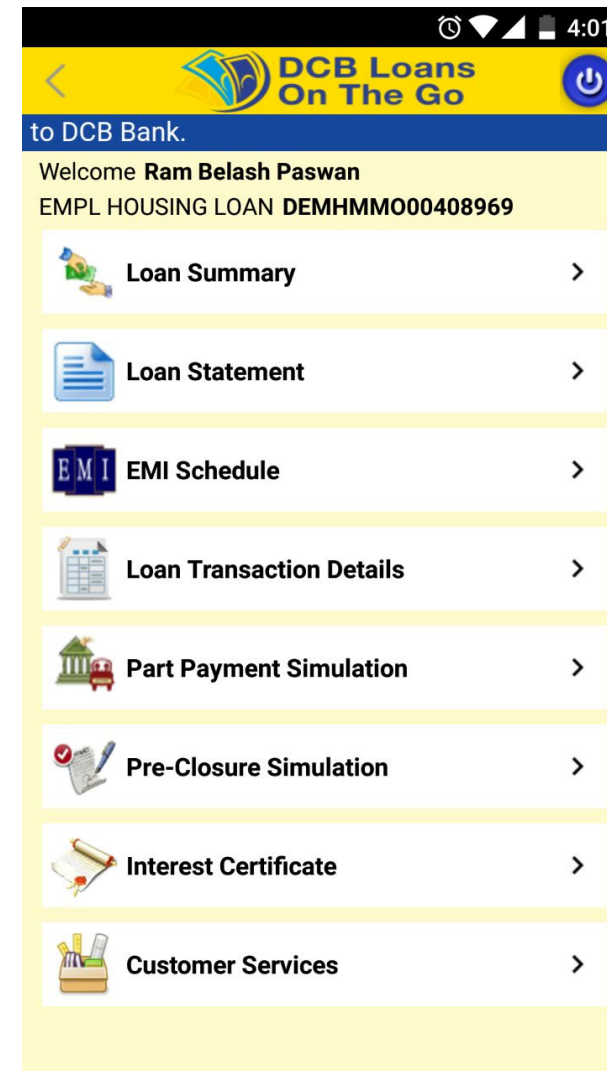
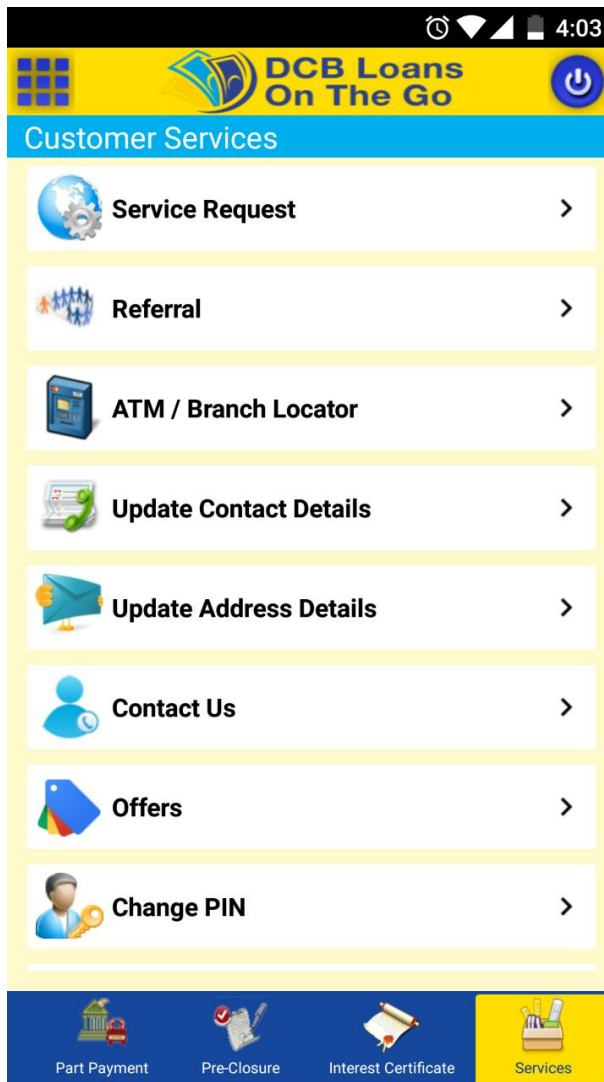
DOB FOREIGN CURRENCY SERVICES

We make your overseas travel convenient.

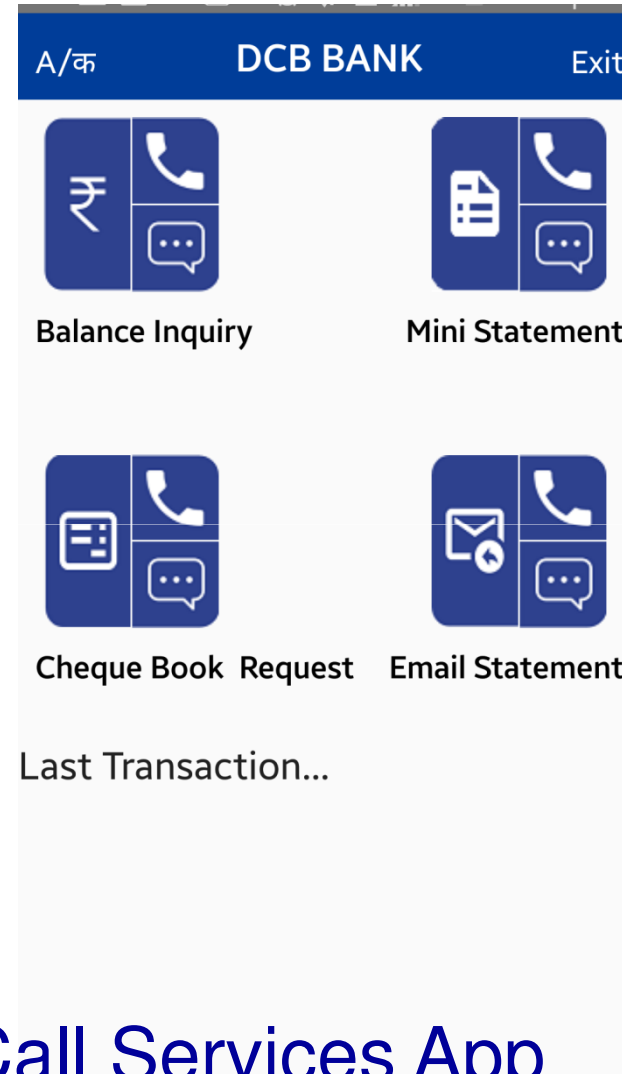
Forex Online Services



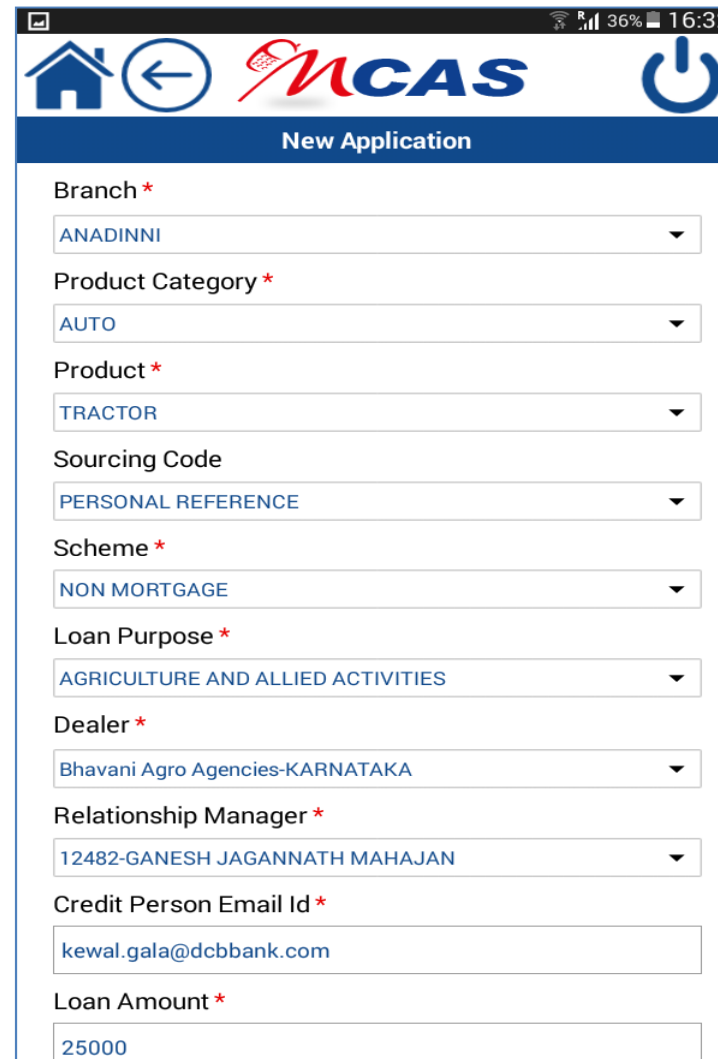
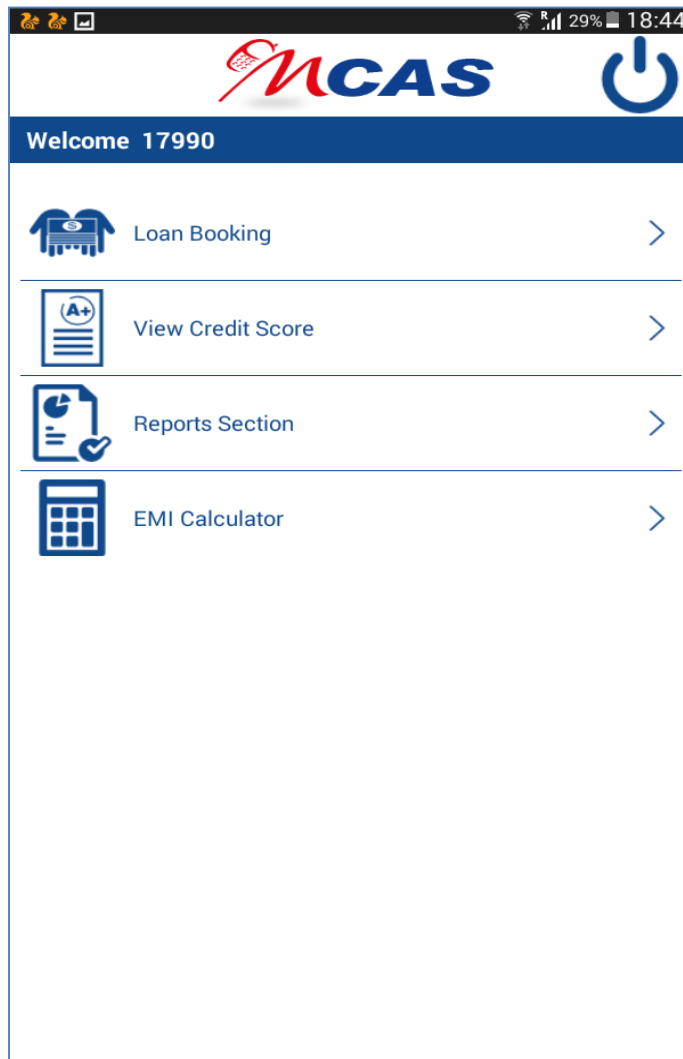
Unified Payment Interface (UPI)



DCB Loans On The Go – Self Service



Bilingual Missed Call Services App



Tab based customer onboarding - Tractors

Thank you

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