

# **Investor Presentation – Q4 FY 2018**

*April 14, 2018*

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# DCB BANK

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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	318
<b>ATMs</b>	<b>533</b>
Network*	35,000+

Category	No. of Branches	%
Metro	96	30
Urban	77	24
Semi Urban	80	25
Rural	65	21
<b>Total</b>	<b>318</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 318 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>Q4 FY 2018</b>	<b>318</b>	<b>302,221</b>	<b>59.38%</b>	<b>0.91%</b>	<b>*10.20%</b>
Q3 FY 2018	311	271,513	62.34%	0.86%	*9.29%
Q2 FY2018	306	259,081	60.27%	0.94%	8.84%
Q1 FY 2018	290	243,451	57.17%	1.06%	10.73%
<b>FY 2018</b>	<b>318</b>	<b>302,221</b>	<b>59.79%</b>	<b>0.94%</b>	<b>*10.31%</b>
FY 2017	262	240,464	60.02%	0.93%	10.30%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
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%

\* Excluding Revaluation Reserves in computation of Equity

## Key Indicators - II

# DCB BANK

INR mn	Q4 FY 18	Q3 FY 18	Q4 FY 17	Y-o-Y
Deposits	240,069	212,959	192,892	24%
Of which CASA	58,403	54,667	46,892	25%
Of which Retail Term	120,466	110,031	102,587	17%
- Of which NRI Term	14,908	14,037	13,686	9%
Net Advances	203,367	185,952	158,176	29%

INR mn	Q4 FY 18	Q3 FY 18	Q4 FY 17	Y-o-Y
Net Interest Income <sup>1</sup>	2,637	2,505	2,203	20%
Non Interest Income	849	749	633	34%
Total Cost	(2,070)	(2,029)	(1,683)	(23%)
Operating Profit	1,416	1,225	1,153	23%
Profit Before Tax	1,028	883	814	26%
Profit After Tax	642	570	529	21%

1: Includes interest on refund of Income Tax of INR 26 mn for Q4 FY 18

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018
Shareholder's Equity	8,614	10,031	11,540	15,886	17,922	22,049	<b>28,078</b>
Deposits	63,356	83,638	103,251	126,091	149,260	192,892	<b>240,069</b>
Borrowings <sup>1</sup>	11,235	15,256	8,601	11,638	11,479	12,758	<b>19,267</b>
Other Liabilities & Provisions <sup>1</sup>	3,564	3,863	5,839	7,708	12,524	12,765	<b>14,807</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>302,221</b>
Cash, Inter-bank, etc.	4,566	8,833	6,896	7,192	8,916	11,925	<b>23,720</b>
Investments <sup>2</sup>	20,993	29,884	32,308	39,622	43,333	58,179	<b>62,190</b>
Net Advances	52,844	65,861	81,402	104,651	129,214	158,176	<b>203,367</b>
Fixed Assets	1,846	2,394	2,386	2,367	2,480	4,886	<b>4,940</b>
Other Assets <sup>2</sup>	6,520	5,816	6,239	7,492	7,242	7,298	<b>8,004</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>302,221</b>
Credit Deposit Ratio	83.41%	78.74%	78.84%	83.00%	86.57%	82.00%	<b>84.71%</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	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18
Net Interest Income	<b>2,203</b>	2,332	2,481	2,505	<b>2,637</b>
Other Income	<b>633</b>	853	651	749	<b>849</b>
- Commission, exchange and brokerage	<b>449</b>	515	481	567	<b>629</b>
- Profit on Sale of Investment	<b>41</b>	287	71	55	<b>42</b>
- Profit on Exchange Transaction	<b>9</b>	32	35	36	<b>37</b>
Operating Income	<b>2,836</b>	3,185	3,132	3,254	<b>3,486</b>
Operating Expenses	<b>(1,683)</b>	(1,821)	(1,888)	(2,029)	<b>(2,070)</b>
Operating Profit	<b>1,153</b>	1,364	1,244	1,225	<b>1,416</b>
Provisions other than Tax	<b>(339)</b>	(355)	(302)	(342)	<b>(388)</b>
Profit Before Tax	<b>814</b>	1,009	942	883	<b>1,028</b>
Tax	<b>(285)</b>	(357)	(353)	(313)	<b>(386)</b>
Profit After Tax	<b>529</b>	652	589	570	<b>642</b>
Cost Income Ratio	<b>59.33%</b>	57.17%	60.27%	62.34%	<b>59.38%</b>

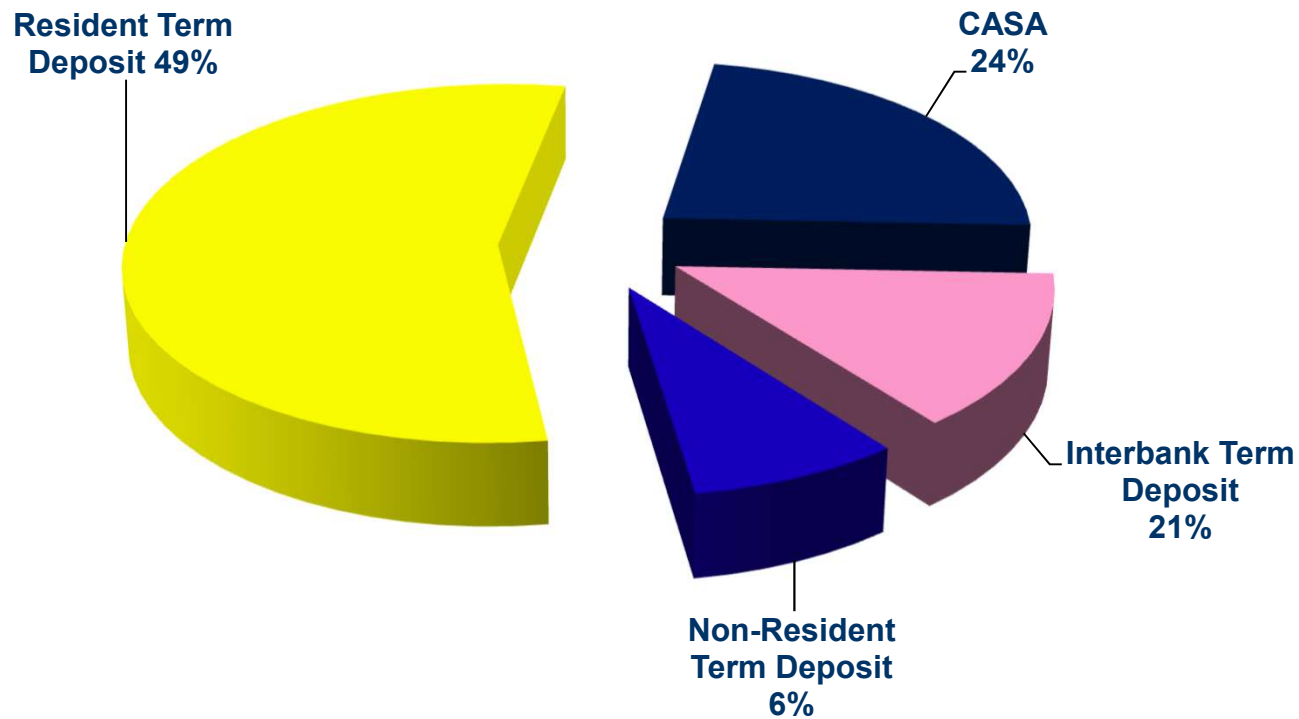
# Profit & Loss

# DCB BANK

INR mn	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
Net Interest Income	2,844	3,684	5,082	6,195	7,971	<b>9,954</b>
Other Income	1,170	1,387	1,657	2,205	2,488	<b>3,103</b>
- <i>Commission, exchange and brokerage</i>	893	999	1,193	1,405	1,651	<b>2,192</b>
- <i>Profit on Sale of Investment</i>	139	225	277	423	454	<b>454</b>
- <i>Profit on Exchange Transaction</i>	72	57	76	145	104	<b>139</b>
Operating Income	4,014	5,071	6,739	8,400	10,459	<b>13,057</b>
Operating Expenses	(2,753)	(3,191)	(3,965)	(4,910)	(6,277)	<b>(7,807)</b>
Operating Profit	1,261	1,880	2,774	3,490	4,182	<b>5,250</b>
Provisions other than Tax	(240)	(366)	(694)	(879)	(1,115)	<b>(1,388)</b>
Profit Before Tax	1,021	1,514	2,080	2,611	3,067	<b>3,862</b>
Tax	0	0	168	(666)	(1,070)	<b>(1,409)</b>
Profit After Tax	1,021	1,514	1,912	1,945	1,997	<b>2,453</b>
Cost Income Ratio	68.58%	62.93%	58.83%	58.45%	60.02%	<b>59.79%</b>



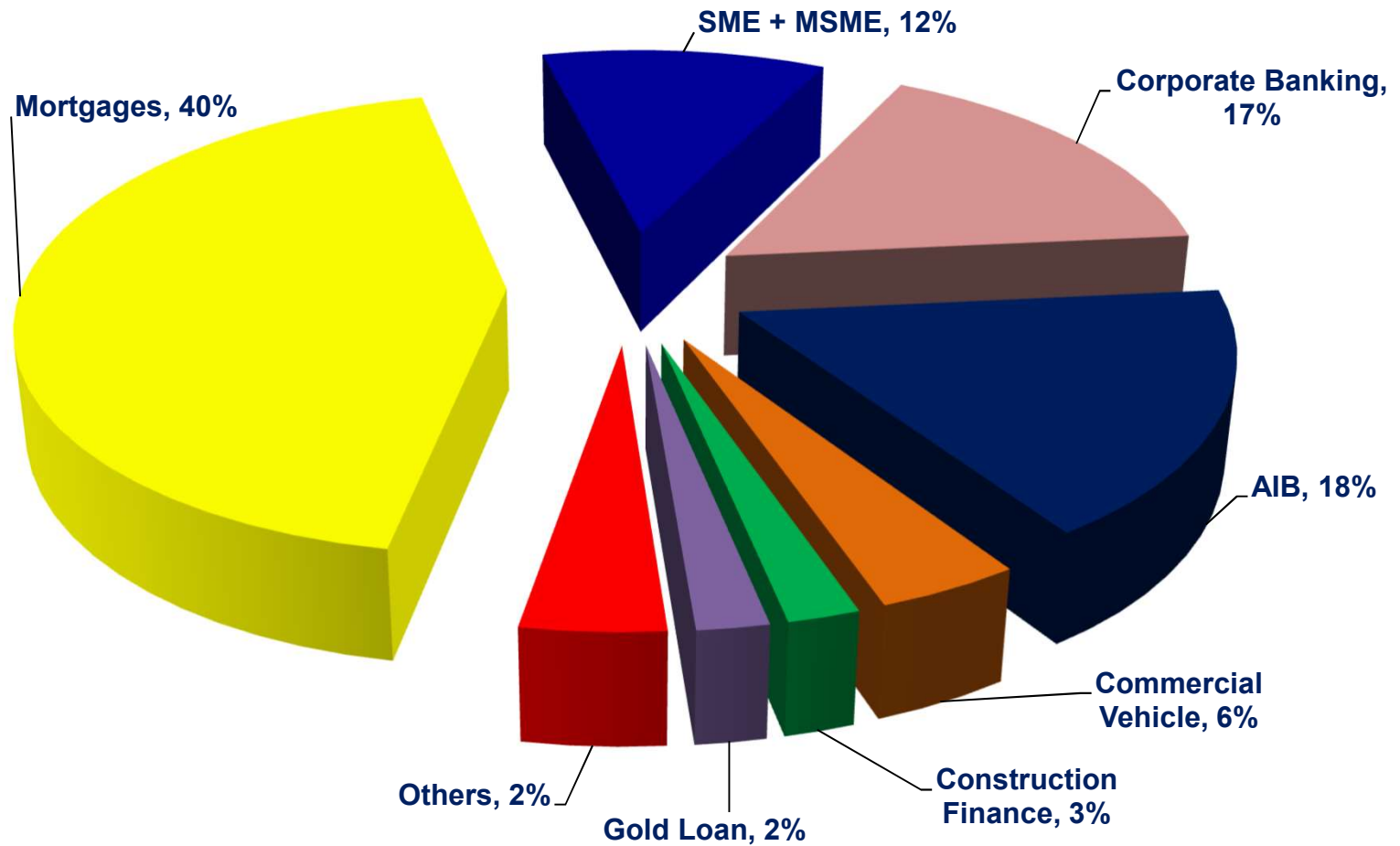
Deposits as on March 31, 2018



**Retail Deposits to Total Deposits - 74%**

\* CASA includes NRI CASA.

Net Advances as on March 31, 2018



# NIM, Yield and Cost of Funds

# DCB BANK

Year Ended	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018
<b>Net Interest Margin</b>	3.25%	3.34%	3.56%	3.72%	3.94%	4.04%	<b>4.16%</b>
<b>Yield on Advances</b>	12.60%	12.75%	12.84%	12.63%	12.52%	12.03%	<b>11.41%</b>
<b>Cost of Funds</b>	7.11%	7.78%	7.78%	7.78%	7.54%	7.00%	<b>6.51%</b>

# Non Performing Assets

# DCB BANK

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017	Mar 31, 2018
<b>Gross NPA</b>	3.18%	1.69%	1.76%	1.51%	<b>1.59%</b>	1.74%	1.80%	1.89%	<b>1.79%</b>
<b>Net NPA</b>	0.75%	0.91%	1.01%	0.75%	<b>0.79%</b>	0.92%	0.90%	0.87%	<b>0.72%</b>
<b>Provision Coverage</b>	85.71%	80.54%	74.66%	77.55%	<b>73.80%</b>	71.83%	71.96%	73.36%	<b>75.72%</b>

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017	Mar 31, 2018
<b>Mortgages</b>	197	240	362	464	<b>717</b>	1,002	1,164	1,269	<b>1,392</b>
<b>SME+MSME</b>	576	873	273	245	<b>324</b>	316	328	373	<b>307</b>
<b>Corporate</b>	473	154	919	861	<b>859</b>	675	675	840	<b>840</b>
<b>AIB</b>	27	66	187	288	<b>366</b>	510	561	632	<b>632</b>
<b>Gold Loans</b>	3	12	28	22	<b>22</b>	65	56	69	<b>107</b>
<b>CV/STVL*</b>	253	36	88	92	<b>200</b>	215	294	283	<b>299</b>
<b>Others</b>	621	4	4	2	<b>54</b>	70	80	79	<b>113</b>
<b>Gross NPA</b>	<b>2,150</b>	<b>1,385</b>	<b>1,861</b>	<b>1,974</b>	<b>2,542</b>	<b>2,853</b>	<b>3,158</b>	<b>3,545</b>	<b>3,690</b>
<b>Net NPA</b>	<b>491</b>	<b>740</b>	<b>1,057</b>	<b>975</b>	<b>1,244</b>	<b>1,491</b>	<b>1,570</b>	<b>1,615</b>	<b>1,467</b>

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

# Gross NPA Movement

# DCB BANK

INR mn	Q4 2016-17	Q3 2017-18	Q4 2017-18	FY 2017-18
<b>Opening Balance</b>	<b>2,279</b>	3,158	<b>3,545</b>	<b>2,542</b>
<i>(+) Add</i>				
<b>Fresh Slippages</b>	<b>742</b>	1,031	<b>805</b>	<b>3,463</b>
<b>Addition to Existing NPAs</b>	<b>4</b>	7	<b>9</b>	<b>26</b>
<i>(-) Less</i>				
<b>Recoveries</b>	<b>225</b>	307	<b>284</b>	<b>985</b>
<b>Upgrades</b>	<b>168</b>	269	<b>383</b>	<b>1,034</b>
<b>Write Offs / Sacrifice</b>	<b>90</b>	75	<b>2</b>	<b>322</b>
<b>Closing Balance</b>	<b>2,542</b>	3,545	<b>3,690</b>	<b>3,690</b>

## Sale of NPA to Asset Reconstruction Company Included above against -

INR mn	Q4 2016-17	Q3 2017-18	Q4 2017-18	FY 2017-18
<b>Recoveries</b>	-	-	-	23
<b>Write Offs / Sacrifice</b>	-	-	-	7

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018
<b>SLR</b>	20,219	24,332	28,072	34,750	39,855	47,711	<b>49,091</b>
<b>Non-SLR</b>	774	5,552	4,236	4,872	3,478	10,468	<b>13,099</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>62,190</b>
<b>HTM</b>	16,660	19,903	22,603	27,567	30,580	40,286	<b>42,963</b>
<b>AFS</b>	3,541	5,155	7,684	9,484	10,782	17,840	<b>19,217</b>
<b>HFT</b>	792	4,826	2,021	2,571	1,971	53	<b>10</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>62,190</b>

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018
<b>AFS+HFT</b>	0.61	0.77	0.34	1.32	1.22	0.93	<b>0.82</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	Mar 31, 2017	Mar 31, 2018
<b>CRAR</b>	15.41%	13.61%	13.71%	14.95%	14.11%	13.76%	<b>16.47%</b>
<b>-- Tier I</b>	13.81%	12.62%	12.86%	14.21%	12.79%	11.87%	<b>12.72%</b>
<b>-- Tier II</b>	1.60%	0.99%	0.85%	0.74%	1.32%	1.89%	<b>3.75%</b>
<b>RWA* (INR mn)</b>	57,907	74,029	85,110	105,973	134,299	172,832	<b>207,554</b>

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

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Sep 30, 2016	Dec 31, 2016	Sep 30, 2017	Mar 31, 2018
<b>ICRA</b>							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	<b>A+(hyb) (stable)</b>
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
<b>CRISIL</b>							
Long Term – Subordinated Debt	-	-	-	-	-	-	<b>A+ /Stable</b>
Certificate of Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	A1+	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 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 – **51 million**, Employment – **117 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 14,719 billion**

(Source: Annual Report 2015-16 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**

## *Cold Storage and Ice Factory*



## Computer Hardware Shop



## *Glass Merchant*



## *Jute Bag Manufacturer*



## *Imitation Jewellery Retailer*





## *Medical Equipment Dealer*



*Saree Boutique*



*Toy Shop Owner*



**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.

Implemented 150+ additional branches in a cautious, prudent and calibrated manner since 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, IMPS

## 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 biometric ATM

\*Offered to existing customers. \*\* DCB Bank has a tie up with Axis Bank to provide customers with Cash Management facility 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 300<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

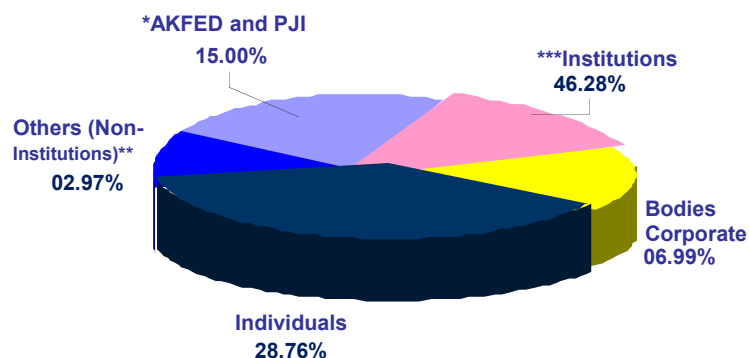
1995 Conversion to Development Credit Bank Ltd.

# Investor Profile as on March 31, 2018

# DCB BANK

**DCB BANK**

Shareholding Pattern



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

\*\*Includes Clearing Members (0.38%), Non Resident Indians (1.75%), Trusts (0.02%) & Directors & their relatives (0.82%)

\*\*\*Institutions includes 21.34% held by FII & FPI

Key Non Promoter Shareholders	%
Matthews India Fund	4.09%
Sundaram Mutual Fund *	4.01%
Premji Invest *	3.95%
Tano Mauritius India FVCI II	3.45%
Aditya Birla Sunlife Mutual Fund *	3.02%
DSP Blackrock Micro Cap Fund	2.63%
Mirae Asset Management *	2.55%
Motilal Oswal AMC*	1.81%
Steinberg India Emerging Opportunities Fund Limited	1.63%
Apax Global Alpha	1.51%
India Advantage Fund	1.12%
ICICI Prudential Asset Management Company Limited *	1.11%
L&T Mutual Fund *	1.11%
Caisse de depot et placement du Quebec	1.05%
Reliance Mutual Fund *	1.02%

\* 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

# Board of Directors

# DCB BANK

	<b>Amin Manekia</b>	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.
	<b>Altaf Jiwani</b>	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
	<b>C. Narasimhan</b>	A professional Banker. With SBI, held very senior level responsibilities across all important functions. He was a permanent invitee of SBI's Central Board and Audit Committees and on the Boards of SBI Group Cos.
	<b>Imran Contractor</b>	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.
	<b>Iqbal Khan</b>	Partner at Shardul Amarchand Mangaldas & Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.
<b>Nasser Munjee</b> <i>Non-Executive Chairman</i>	<b>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express.
He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.	<b>Jamal Pradhan</b>	A Commerce Graduate with specialization in the areas of exports and small scale industry. He is a promoter director of Pradhan Mercantile Private Limited and has experience of over two decades in export and small & medium manufacturing industry.
	<b>Ashok Barat *</b>	Has held leadership positions in various organizations, such as Uniliver group, RPG group, etc. He superannuated in 2016 as Managing Director & CEO, Forbes & Company Ltd. He has been a Member (and Chairman in some) of the Boards of various companies-listed and private.
	<b>Nalin Shah *</b>	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.
	<b>Rupa Devi Singh</b>	A graduate in Science, Post-Graduate in Law from the University of Delhi & holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. Was the founder Managing Director & CEO of Power Exchange India (PXIL).
	<b>Shaffiq Dharamshi</b>	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
	<b>S. Sridhar</b>	Retired as Chairman and Managing Director of Central Bank of India. Has also served as the Chairman and Managing Director of National Housing Bank (NHB) and Executive Director of EXIM Bank. Started career with SBI.

\* Mr. Ashok Barat was appointed Director with effect from 22<sup>nd</sup> March 2018. Mr. Nalin Shah ceased to be Director with effect from 31<sup>st</sup> March 2018

Private & Confidential

DCB Bank Limited



# Management Team

# DCB BANK

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

**Abhijit Shah – 23 yrs work exp.**  
*Chief Technology Officer*

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

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

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

**Meghana Rao – 15 yrs work exp.**  
*Head – Branch Operations*

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

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

**Rubi Chaturvedi – 10 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*

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

**Murali M. Natrajan - \*34 yrs work exp.**  
*Managing Director & CEO*

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

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

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

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

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

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

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

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

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

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

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

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

\*Worked in India & Abroad.

# **Awards & Recognition**

**DCB BANK**

**DCB Bank awarded Runner-up  
as the fastest growing Small Bank  
at Businessworld Magna Awards  
2018**



**DCB Bank awarded Runner-up as the fastest growing Small Bank at Businessworld Magna Awards 2018**



DCB Bank wins award for Excellence in Omni Channel Experience at the prestigious IDC Awards



DCB Bank was adjudged the Best SME Offering (Private Bank) at the ASSOCHAM Annual Conference



DCB Bank wins 'Leadership Award' at CTO Summit 2017



DCB Bank wins ‘Top 100 Innovative CIO 2017 Award’ by Express Computer



SHAPING THE FUTURE OF PAYMENTS  
— EVOLVE, ADAPT OR DIE —

14<sup>TH</sup> FEBRUARY, 2019  
TAJ LANDS END, MUMBAI

Countdown:

313	09	40	39
Days	Hours	Minutes	Seconds

Visitor Counter:

**01834918**



Tweet us on: #Dr\_RLBhatia / #WMCoi

it | [Award Categories](#) | [Award Winners](#) | [Role Players](#) | [Partners](#) | [Media](#) | [Partner Countries](#) | [Register](#) | [Theme](#) | [Agenda](#) | [Venue](#) | [Contact](#) | [Emplo](#)  
Trust



DCB Bank wins ‘Top 50 Payment Influential Award’ at World Payment Congress



# **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**



Bank partnered with InstaRem to provide online overseas remittance services from India

Give a missed Call at: +91 7097299010


DCB ₹EMIT


Login Signup

## We are a remittance solution for every generation!

Book a transaction online with us and we ensure the money reaches its destination account without any hassles.

Transfer Money Track Transfer

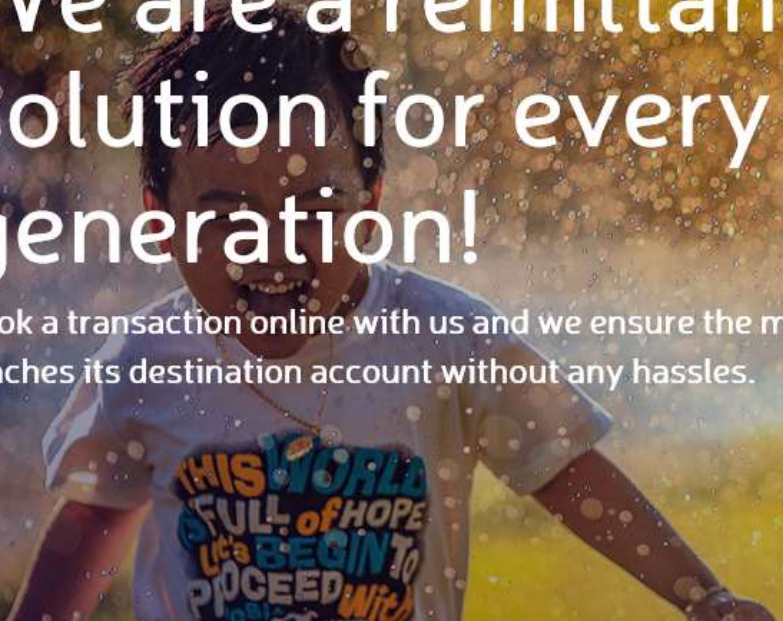
You send  
131560  INR

Beneficiary receivable  
2000 ×  USD

Exchange Rate: 65.78 INR

\*Exclusive Offer : No Transfer Fees  
\*GST charges additional

✓ Send Money Now



Bank has launched Instant Remittance solution

Bill Pay

Transaction Enquiry

Customer Service

### Search Biller

Biller Category

Coverage

Biller Name \*

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Bank launched Bharat Bill Payment System on DCB website

[Customer Registration](#)[Personal Detail](#)[Address Detail](#)[CIDD Details](#)[KYC Details](#)[Account Details](#)[GPA Details](#)[Payment](#)[Services & Products](#)[Document](#)

### CUSTOMER REGISTRATION FORM

#### Customer Registration Form

Individual Non Individual 

Aadhaar Number

DOB\*

-- DATE OF BIRTH --



PAN Number

Is Existing Customer

 Yes No

First Name\*

Middle Name

Last Name\*

Mobile Number

**Note** :- In Case of Minor, Please fill Guardian Details and PAN Number Under First Joint Holder Details

[Dedupe](#)First Joint Holder /  
Authorized Signatory 

Bank Launched Multi Channel CASA Banking – Current Account Module

# 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.