

# **Investor Presentation – Q4 FY 2019**

*April 18, 2019*

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# DCB BANK

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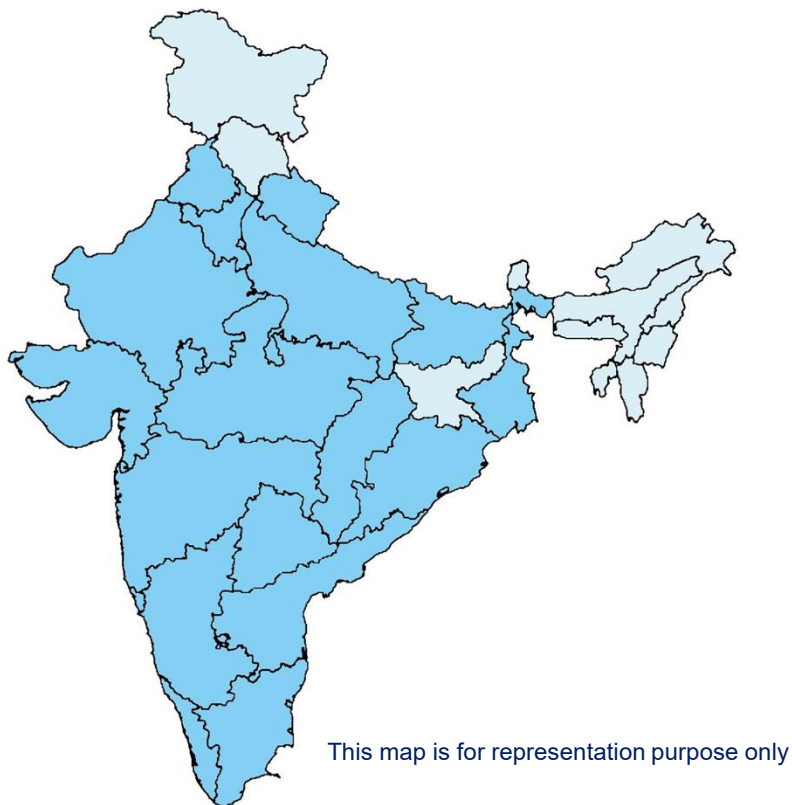
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	<b>Q4 FY 2019 exit guidance</b>	<b>Q4 FY 2019 Actual</b>
<b>Cost / Income Ratio</b>	Below 55%	<b>53.71%</b>
<b>Return on Equity</b>	Approximately 14%	<b>13.69%</b>
<b>Return on Asset</b>	Above 1%	<b>1.10%</b>

During this period we dealt with the impact of NIM compression, demonetization and GST



At a Glance	
Branches	333
ATMs	504
Network*	35,000+

Category	No. of Branches	%
Metro	102	31
Urban	81	24
Semi Urban	84	25
Rural	66	20
<b>Total</b>	<b>333</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 333 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 2019</b>	<b>333</b>	<b>357,918</b>	<b>53.71%</b>	<b>1.10%</b>	<b>*13.69%</b>
Q3 FY 2019	331	343,818	55.22%	1.03%	*12.64%
Q2 FY 2019	328	325,102	58.88%	0.92%	*11.13%
Q1 FY 2019	323	311,779	60.26%	0.90%	*10.75%
<b>FY 2019</b>	<b>333</b>	<b>357,918</b>	<b>56.88%</b>	<b>0.99%</b>	<b>*12.08%</b>
FY 2018	318	302,221	59.79%	0.94%	*10.31%
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%

\*Excluding Revaluation Reserves in computation of Equity

## Key Indicators - II

# DCB BANK

INR mn	Q4 FY 19	Q3 FY 19	Q4 FY 18	Y-o-Y
Deposits	284,351	275,090	240,069	18%
Of which CASA	68,099	66,701	58,403	17%
Of which Retail Term	158,319	148,636	120,466	31%
- Of which NRI Term	17,636	16,705	14,909	18%
Net Advances	235,680	228,884	203,367	16%

INR mn	Q4 FY 19	Q3 FY 19	Q4 FY 18	Y-o-Y
Net Interest Income <sup>1</sup>	3,009	2,936	2,637	14%
Non Interest Income	993	945	849	17%
Total Cost <sup>2</sup>	(2,149)	(2,143)	(2,070)	(4%)
Operating Profit	1,853	1,738	1,416	31%
Profit Before Tax	1,505	1,336	1,028	46%
Profit After Tax	963	861	642	50%

1. Includes Interest on refund of Income Tax of INR 26 mn for Q4 FY 18

2. Includes RBI penalty of INR 20 mn for Q4 FY 19

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019
Shareholder's Equity	10,031	11,540	15,886	17,922	22,049	28,078	<b>31,156</b>
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	<b>284,351</b>
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	<b>27,232</b>
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	<b>15,179</b>
<b>Total</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>	<b>357,918</b>
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	<b>27,934</b>
Investments	29,884	32,308	39,622	43,333	58,179	62,190	<b>78,441</b>
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	<b>235,680</b>
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	<b>5,260</b>
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	<b>10,603</b>
<b>Total</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>	<b>357,918</b>
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	<b>82.88%</b>

# Profit & Loss

# DCB BANK

INR mn	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19
Net Interest Income	2,637	2,730	2,818	2,936	3,009
Other Income	849	828	735	945	993
- Commission, exchange and brokerage	618	599	559	594	648
- Profit on Sale of Investment	42	153	31	112	90
- Profit on Exchange Transaction	37	49	52	57	58
Operating Income	3,486	3,558	3,553	3,881	4,002
Operating Expenses	(2,070)	(2,144)	(2,092)	(2,143)	(2,149)
Operating Profit	1,416	1,414	1,461	1,738	1,853
Provisions other than Tax	(388)	(332)	(319)	(402)	(348)
Profit Before Tax	1,028	1,082	1,142	1,336	1,505
Tax	(386)	(387)	(408)	(475)	(542)
Profit After Tax	642	695	734	861	963
Cost Income Ratio	59.38%	60.26%	58.88%	55.22%	53.71%

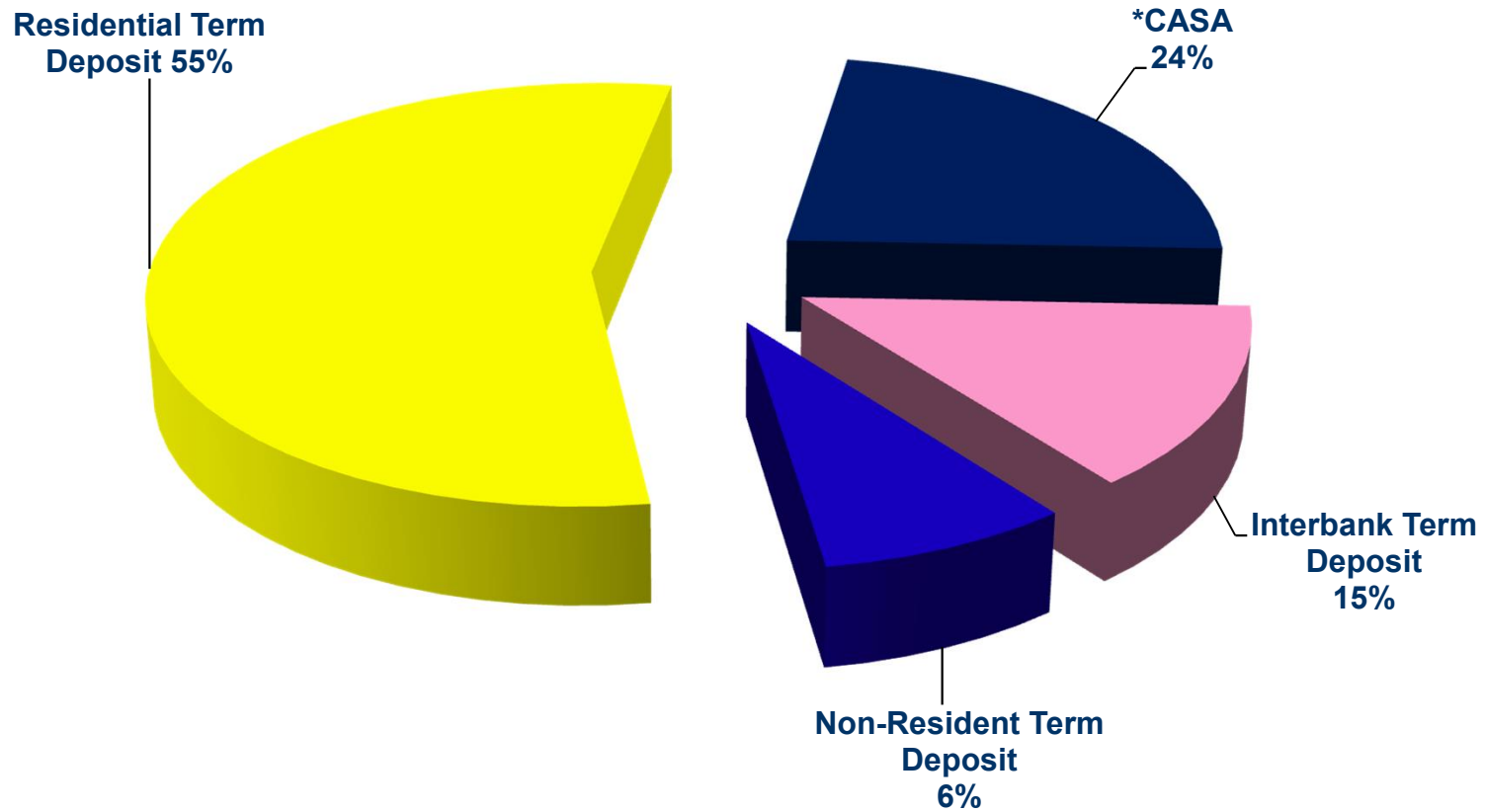


# Profit & Loss

# DCB BANK

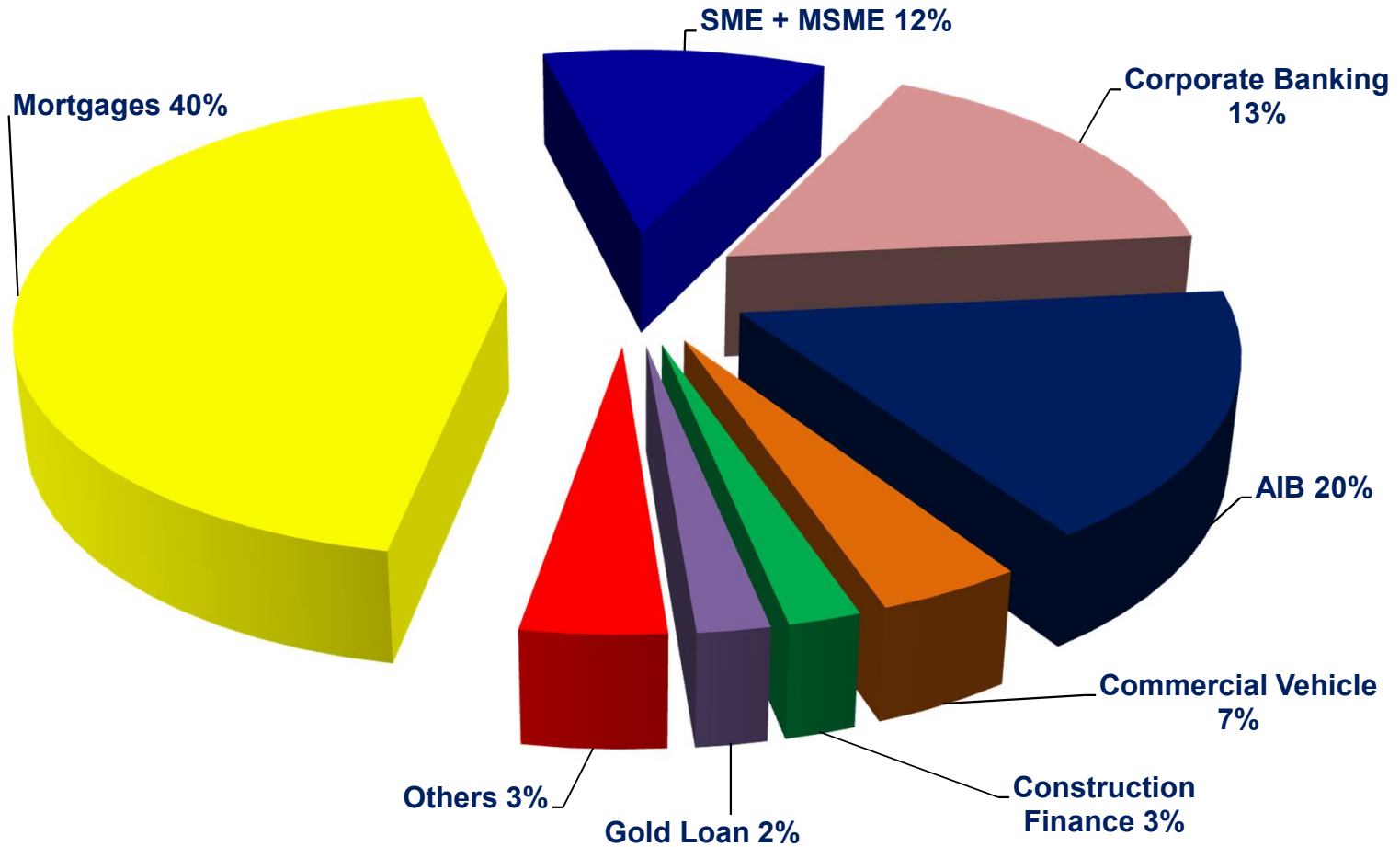
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Net Interest Income	5,082	6,195	7,971	9,954	<b>11,493</b>
Other Income	1,657	2,205	2,488	3,103	<b>3,502</b>
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	<b>2,399</b>
- <i>Profit on Sale of Investment</i>	277	423	454	454	<b>386</b>
- <i>Profit on Exchange Transaction</i>	76	145	104	139	<b>216</b>
Operating Income	6,739	8,400	10,459	13,057	<b>14,995</b>
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	<b>(8,529)</b>
Operating Profit	2,774	3,490	4,182	5,250	<b>6,466</b>
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	<b>(1,401)</b>
Profit Before Tax	2,080	2,611	3,067	3,862	<b>5,065</b>
Tax	168	(666)	(1,070)	(1,409)	<b>(1,811)</b>
Profit After Tax	1,912	1,945	1,997	2,453	<b>3,254</b>
Cost Income Ratio	58.83%	58.45%	60.02%	59.79%	<b>56.88%</b>

Deposits as on March 31, 2019



\* CASA includes NRI CASA

Net Advances as on March 31, 2019



# NIM, Yield and Cost of Funds

# DCB BANK

Year Ended	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Q4 FY 2018-19
<b>Net Interest Margin</b>	3.56%	3.72%	3.94%	4.04%	4.16%	<b>3.83%</b>	3.78%
<b>Yield on Advances</b>	12.84%	12.63%	12.52%	12.03%	11.41%	<b>11.29%</b>	<b>11.59%</b>
<b>Cost of Funds</b>	7.78%	7.78%	7.54%	7.00%	6.51%	<b>6.75%</b>	7.06%

# Non Performing Assets

# DCB BANK

	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018	Mar 31, 2019
Gross NPA	1.69%	1.76%	1.51%	1.59%	1.79%	1.86%	1.84%	1.92%	1.84%
Net NPA	0.91%	1.01%	0.75%	0.79%	0.72%	0.72%	0.70%	0.71%	0.65%
Provision Coverage	80.54%	74.66%	77.55%	73.80%	75.72%	76.09%	76.82%	76.99%	78.77%

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018	Mar 31, 2019
Mortgages	240	362	464	717	1,392	1,480	1,486	1,606	1,627
SME+MSME	873	273	245	324	307	339	380	403	425
Corporate	154	919	861	859	840	902	930	779	619
AIB	66	187	288	366	632	734	763	1,018	984
Gold Loans	12	28	22	22	107	106	102	101	84
CV/STVL	36	88	92	200	299	319	294	385	480
Others	4	4	2	54	113	126	145	159	176
Gross NPA	1,385	1,861	1,974	2,542	3,690	4,006	4,100	4,451	4,395
Net NPA	740	1,057	975	1,244	1,467	1,539	1,553	1,634	1,538

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018	Mar 31, 2019
FV of SRs from ARC	-	160	307	701	629	520	509	483	380

# Gross NPA Movement

# DCB BANK

INR mn	Q4 2017-18	Q3 2018-19	Q4 2018-19	FY 2018-19
<b>Opening Balance</b>	<b>3,545</b>	<b>4,100</b>	<b>4,451</b>	<b>3,690</b>
<i>(+) Add</i>				
<b>Fresh Slippages</b>	<b>805</b>	<b>1,143</b>	<b>985</b>	<b>4,171</b>
<b>Addition to Existing NPAs</b>	<b>9</b>	<b>4</b>	<b>22</b>	<b>34</b>
<i>(-) Less</i>				
<b>Recoveries</b>	<b>284</b>	<b>279</b>	<b>368</b>	<b>1,221</b>
<b>Upgrades</b>	<b>383</b>	<b>351</b>	<b>454</b>	<b>1,611</b>
<b>Write Offs / Sacrifice</b>	<b>2</b>	<b>166</b>	<b>241</b>	<b>668</b>
<b>Closing Balance</b>	<b>3,690</b>	<b>4,451</b>	<b>4,395</b>	<b>4,395</b>

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019
<b>SLR</b>	20,219	24,332	28,072	34,750	39,855	47,711	49,091	<b>60,007</b>
<b>Non-SLR</b>	774	5,552	4,236	4,872	3,478	10,468	13,099	<b>18,434</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>78,441</b>
<b>HTM</b>	16,660	19,903	22,603	27,567	30,580	40,286	42,963	<b>57,071</b>
<b>AFS</b>	3,541	5,155	7,684	9,484	10,782	17,840	19,217	<b>21,370</b>
<b>HFT</b>	792	4,826	2,021	2,571	1,971	53	10	<b>0</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>78,441</b>

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019
<b>AFS+HFT</b>	0.61	0.77	0.34	1.32	1.22	0.93	0.82	<b>0.60</b>

\*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, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018	Mar 31, 2019
<b>CRAR</b>	13.71%	14.95%	14.11%	13.76%	16.47%	15.55%	15.57%	15.45%	<b>16.81%</b>
<b>-- Tier I</b>	12.86%	14.21%	12.79%	11.87%	12.72%	12.02%	12.02%	11.93%	<b>13.10%</b>
<b>-- Tier II</b>	0.85%	0.74%	1.32%	1.89%	3.75%	3.53%	3.55%	3.52%	<b>3.71%</b>
<b>RWA*</b> (INR mn)	85,110	105,973	134,299	172,832	207,554	219,952	220,322	221,891	<b>221,747</b>

\*RWA – Risk Weighted Assets



	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019
<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>						
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	<b>AA-/ Stable</b>
Certificates of Deposit	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 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 – **63 million**, Employment – **111 million**
- ✓ Urban – **49%**, Rural – **51%**
- ✓ Manufacturing – **32%**, Trade – **35%**, Other Service – **33%**
- ✓ Sole Proprietor – **96%**

(Source: Annual Report 2017-18 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **79%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

## DCB Bank Portfolio

- ✓ Self Employed Portfolio (estimates)
  - **80%** of CASA and Term Deposit accounts
  - **82%** of Mortgage accounts

# **Our Customers**

## *Fire Safety Equipment Dealer*



## *Tour & Travel Agent*



## *Wrist Watches Retailer*



## *Glass Products Dealer*





*Clinic Owner*



*Bicycle Shop Owner*



## Rice & Pulses Wholesaler



**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
- Gift Card
- Secured Card

### Payments:

- Bill / Utility Payments
- IMPS / RTGS / NEFT / UPI
- On-line Share Trading/ 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
- Tractor 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
- Invoice Discounting
- 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

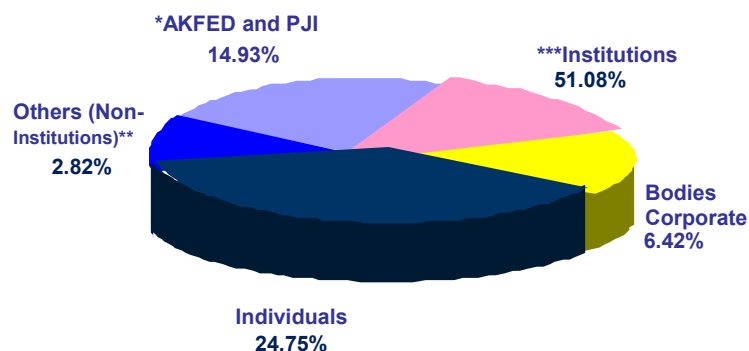
1995 Conversion to Development Credit Bank Ltd.

# Investor Profile as on March 31 , 2019

# DCB BANK

**DCB BANK**

Shareholding Pattern



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

\*\*Includes Clearing Members (0.42%), Non Resident Indians (1.56%), Trusts (0.01%) & Directors & their relatives (0.83%)

\*\*\*Institutions includes 25.97% held by FII & FPI

Key Non Promoter Shareholders	%
Matthews India Fund	4.08%
India Advantage Fund S4 I	4.03%
Aditya Birla Sunlife Mutual Fund*	3.98%
Premji Invest*	3.24%
Tano Mauritius India FVCI II	2.96%
DSP Mutual Fund*	2.94%
Sundaram Mutual Fund*	2.77%
Franklin India Smaller Companies Fund	2.02%
Steinberg India Emerging Opportunities Fund Limited	1.87%
Tata Mutual Fund*	1.75%
Apax Global Alpha Limited	1.51%
L&T Mutual Fund*	1.26%
Abu Dhabi Investment Authority – Behave	1.24%
ICICI Prudential AMC*	1.15%

\* 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>Ashok Barat</b>	Has held leadership positions in various organizations, such as Unilever 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>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>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express.
<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>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>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.

**Nasser Munjee**  
*Non-Executive Chairman*

He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.



# Management Team

# DCB BANK

**Aditya Prasad – 31 yrs work exp.**  
*Chief Compliance Officer*

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

**Damodar Agarwal – 20 yrs work exp.**  
*Head – Alternate Channels*

**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*

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

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

**Ajay Mathur – 23 yrs work exp.**  
*Head – Collections & Commercial Vehicles*

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

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

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

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

**Pankaj Sood – 18 yrs work exp.**  
*Head Branch Banking – Retail*

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

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

**T P Anuradha – 17 yrs work exp.**  
*Chief Internal Auditor & Internal Vigilance*

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

**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*

**Rubi Chaturvedi – 10 yrs work exp.**  
*Company Secretary*

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

\*Worked in India & Abroad.

# 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.