

Ref. No.CO:CS:RC:2019-20:020

April 18, 2019

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 023.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla
Complex, Bandra (E), Mumbai – 400 051.

Dear Sirs,

Re: Investor Presentation March 31, 2019

BSE Scrip Code No.: 532772 **NSE SYMBOL: DCBBANK**

While our Q4 & the Year end audited results [FY18-19] have already been submitted to you in compliance with the applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (The Listing Regulations), we have prepared a presentation in respect of those results. This presentation generally takes care of the queries from investors/offers additional information to the investors. This presentation will also be available on Bank's website www.dcbbank.com.

In the attachment please find the presentation under reference in compliance with the disclosure requirements of Regulation 30 and other applicable regulations, if any, of the Listing Regulations.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.



DCB Bank Limited

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

Investor Presentation – Q4 FY 2019

April 18, 2019

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DCB BANK

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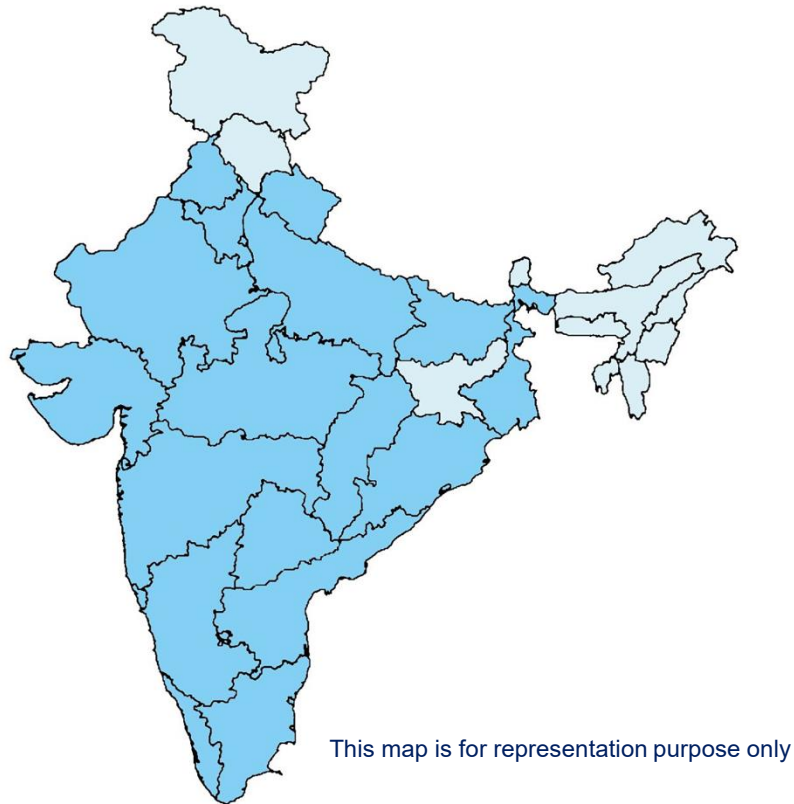
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

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

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
Total	333	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 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
Q4 FY 2019	333	357,918	53.71%	1.10%	*13.69%
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%
FY 2019	333	357,918	56.88%	0.99%	*12.08%
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 ¹	3,009	2,936	2,637	14%
Non Interest Income	993	945	849	17%
Total Cost ²	(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	31,156
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	284,351
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	27,232
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	15,179
Total	112,788	129,231	161,323	191,185	240,464	302,221	357,918
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	27,934
Investments	29,884	32,308	39,622	43,333	58,179	62,190	78,441
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	235,680
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	5,260
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	10,603
Total	112,788	129,231	161,323	191,185	240,464	302,221	357,918
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	82.88%

Profit & Loss

DCB BANK

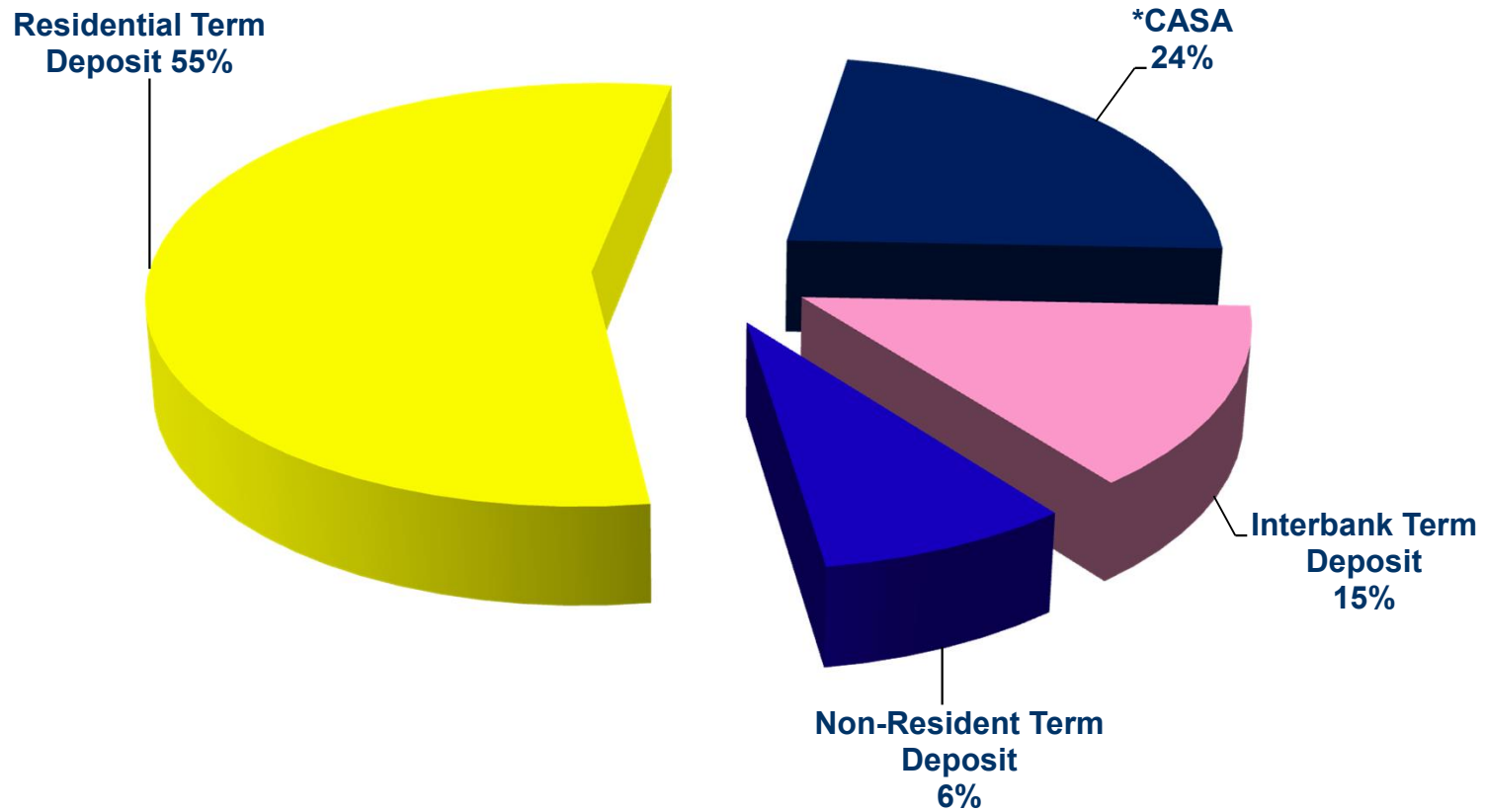
INR mn	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Q4 FY19
Net Interest Income	2,637	2,730	2,818	2,936	3,009
Other Income	849	828	735	945	993
- Commission, exchange and brokerage	618	599	559	594	648
- Profit on Sale of Investment	42	153	31	112	90
- Profit on Exchange Transaction	37	49	52	57	58
Operating Income	3,486	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

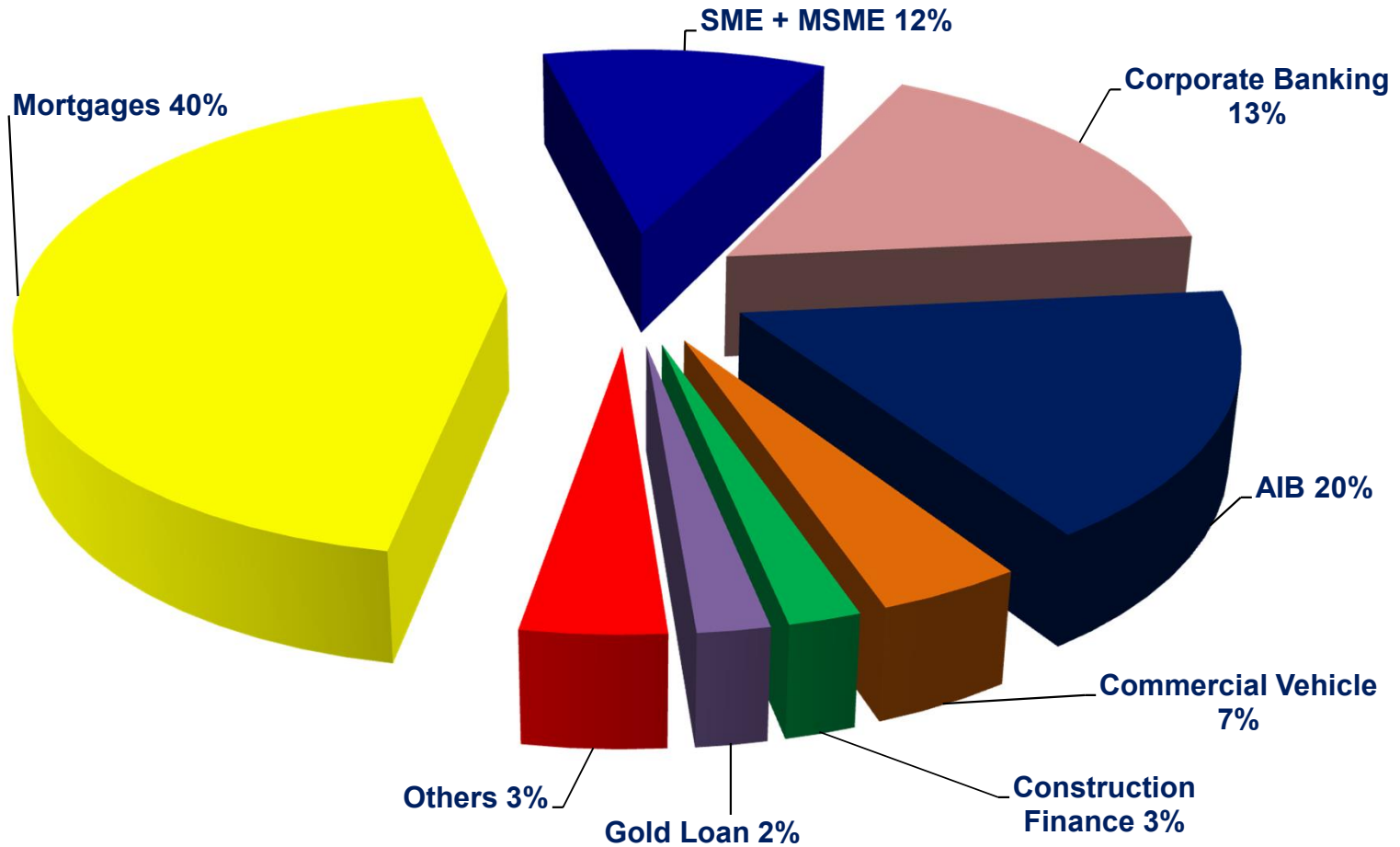
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Net Interest Income	5,082	6,195	7,971	9,954	11,493
Other Income	1,657	2,205	2,488	3,103	3,502
- Commission, exchange and brokerage	1,193	1,405	1,651	2,176	2,399
- Profit on Sale of Investment	277	423	454	454	386
- Profit on Exchange Transaction	76	145	104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

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
Net Interest Margin	3.56%	3.72%	3.94%	4.04%	4.16%	3.83%	3.78%
Yield on Advances	12.84%	12.63%	12.52%	12.03%	11.41%	11.29%	11.59%
Cost of Funds	7.78%	7.78%	7.54%	7.00%	6.51%	6.75%	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
Opening Balance	3,545	4,100	4,451	3,690
<i>(+) Add</i>				
Fresh Slippages	805	1,143	985	4,171
Addition to Existing NPAs	9	4	22	34
<i>(-) Less</i>				
Recoveries	284	279	368	1,221
Upgrades	383	351	454	1,611
Write Offs / Sacrifice	2	166	241	668
Closing Balance	3,690	4,451	4,395	4,395

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
SLR	20,219	24,332	28,072	34,750	39,855	47,711	49,091	60,007
Non-SLR	774	5,552	4,236	4,872	3,478	10,468	13,099	18,434
Total Investments	20,993	29,884	32,308	39,622	43,333	58,179	62,190	78,441
HTM	16,660	19,903	22,603	27,567	30,580	40,286	42,963	57,071
AFS	3,541	5,155	7,684	9,484	10,782	17,840	19,217	21,370
HFT	792	4,826	2,021	2,571	1,971	53	10	0
Total Investments*	20,993	29,884	32,308	39,622	43,333	58,179	62,190	78,441

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
AFS+HFT	0.61	0.77	0.34	1.32	1.22	0.93	0.82	0.60

*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
CRAR	13.71%	14.95%	14.11%	13.76%	16.47%	15.55%	15.57%	15.45%	16.81%
-- Tier I	12.86%	14.21%	12.79%	11.87%	12.72%	12.02%	12.02%	11.93%	13.10%
-- Tier II	0.85%	0.74%	1.32%	1.89%	3.75%	3.53%	3.55%	3.52%	3.71%
RWA* (INR mn)	85,110	105,973	134,299	172,832	207,554	219,952	220,322	221,891	221,747

*RWA – Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019
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						
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable
Certificates of Deposit	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 – **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 300th 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

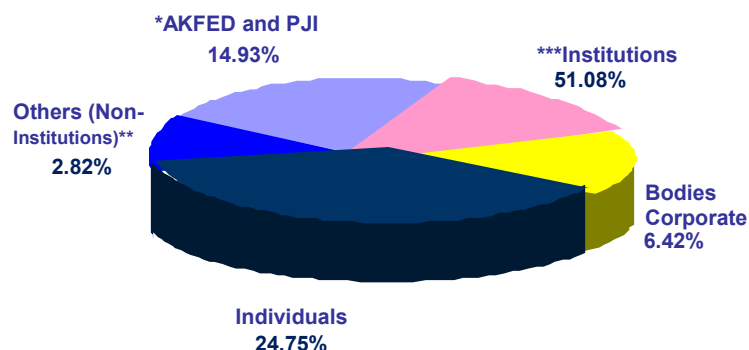
1995 Conversion to Development Credit Bank Ltd.

Investor Profile as on March 31 , 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

Amin Manekia	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.
Ataf Jiwani	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
Ashok Barat	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.
C. Narasimhan	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.
Imran Contractor	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.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
Iqbal Khan	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.
Jamal Pradhan	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.
Rupa Devi Singh	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).
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
S. Sridhar	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
Do let us know of any change in your contact details on the same email ID.