

Ref. No.CO:CS:RC:2018-19:158

October 17, 2018

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,

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

In the attachment please find the "Investor Presentation-Q2 FY 2019 - October 17, 2018"

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above



Investor Presentation – Q2 FY 2019

October 17, 2018

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DCB BANK

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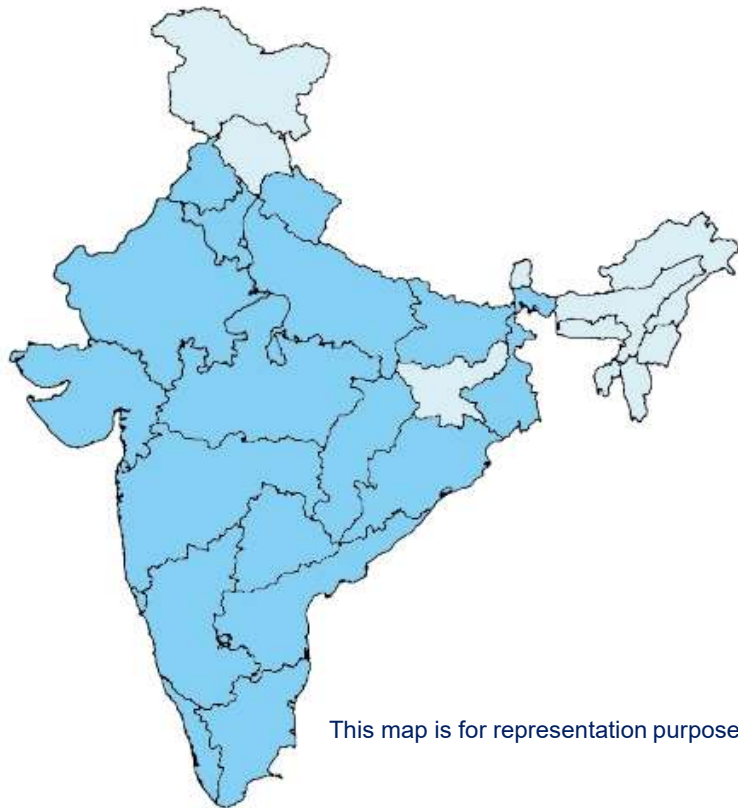
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



This map is for representation purpose only

At a Glance	
Branches	328
ATMs	541
Network*	35,000+

Category	No. of Branches	%
Metro	101	31
Urban	81	25
Semi Urban	80	24
Rural	66	20
Total	328	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 328 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
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 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%
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	Q2 FY 19	Q1 FY 19	Q2 FY 18	Y-o-Y
Deposits	261,687	250,324	205,671	27%
Of which CASA	63,587	61,659	53,234	19%
Of which Retail Term	135,624	127,414	106,800	27%
- Of which NRI Term	16,340	15,538	14,071	16%
Net Advances	220,688	212,434	173,950	27%
INR mn	Q2 FY 19	Q1 FY 19	Q2 FY 18	Y-o-Y
Net Interest Income ¹	2,818	2,730	2,481	14%
Non Interest Income ²	735	828	651	13%
Total Cost	(2,092)	(2,144)	(1,888)	(11%)
Operating Profit	1,461	1,414	1,244	17%
Profit Before Tax	1,142	1,082	942	21%
Profit After Tax	734	695	589	25%

1. Includes interest on refund of Income Tax of INR 72 mn for Q2 FY 18

2. Includes one-off Treasury gains of INR 102 mn for Q1 FY 19 on sale of HTM securities transferred to AFS/HFT

Balance Sheet

DCB BANK

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
Shareholder's Equity	10,031	11,540	15,886	17,922	22,049	28,078	28,536	29,307
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	250,324	261,687
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	20,251	20,110
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	12,668	13,998
Total	112,788	129,231	161,323	191,185	240,464	302,221	311,779	325,102
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	15,838	20,096
Investments	29,884	32,308	39,622	43,333	58,179	62,190	70,528	70,026
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	212,434	220,688
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	4,897	4,959
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	8,082	9,333
Total	112,788	129,231	161,323	191,185	240,464	302,221	311,779	325,102
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	84.86%	84.33%

Profit & Loss

DCB BANK

INR mn	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19
Net Interest Income	2,481	2,505	2,637	2,730	2,818
Other Income	651	749	849	828	735
- Commission, exchange and brokerage	476	569	618	599	559
- Profit on Sale of Investment	71	55	42	153	31
- Profit on Exchange Transaction	35	36	37	49	52
Operating Income	3,132	3,254	3,486	3,558	3,553
Operating Expenses	(1,888)	(2,029)	(2,070)	(2,144)	(2,092)
Operating Profit	1,244	1,225	1,416	1,414	1,461
Provisions other than Tax	(302)	(342)	(388)	(332)	(319)
Profit Before Tax	942	883	1,028	1,082	1,142
Tax	(353)	(313)	(386)	(387)	(408)
Profit After Tax	589	570	642	695	734
Cost Income Ratio	60.27%	62.34%	59.38%	60.26%	58.88%

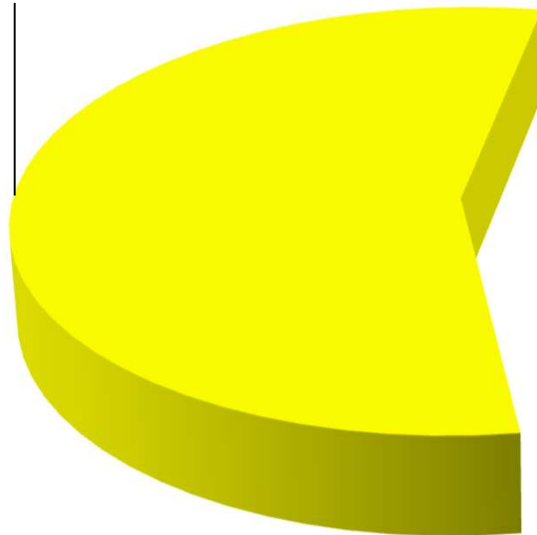
Profit & Loss

DCB BANK

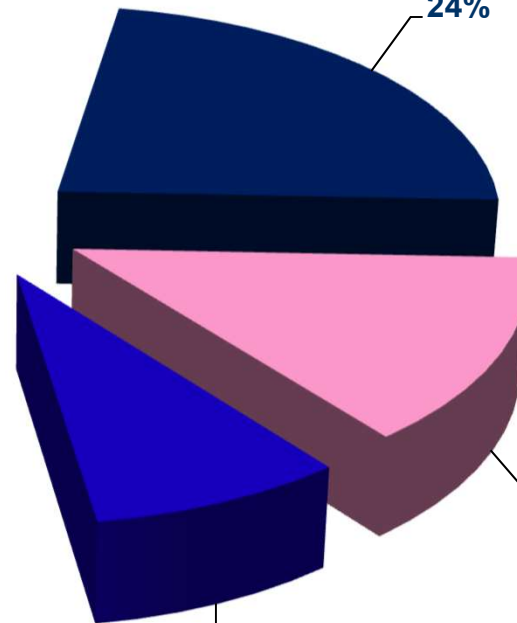
INR mn	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
Net Interest Income	2,844	3,684	5,082	6,195	7,971	9,954
Other Income	1,170	1,387	1,657	2,205	2,488	3,103
- <i>Commission, exchange and brokerage</i>	893	999	1,193	1,405	1,651	2,176
- <i>Profit on Sale of Investment</i>	139	225	277	423	454	454
- <i>Profit on Exchange Transaction</i>	72	57	76	145	104	139
Operating Income	4,014	5,071	6,739	8,400	10,459	13,057
Operating Expenses	(2,753)	(3,191)	(3,965)	(4,910)	(6,277)	(7,807)
Operating Profit	1,261	1,880	2,774	3,490	4,182	5,250
Provisions other than Tax	(240)	(366)	(694)	(879)	(1,115)	(1,388)
Profit Before Tax	1,021	1,514	2,080	2,611	3,067	3,862
Tax	0	0	168	(666)	(1,070)	(1,409)
Profit After Tax	1,021	1,514	1,912	1,945	1,997	2,453
Cost Income Ratio	68.58%	62.93%	58.83%	58.45%	60.02%	59.79%

Deposits as on Sep 30, 2018

Residential Term
Deposit 50%



*CASA
24%



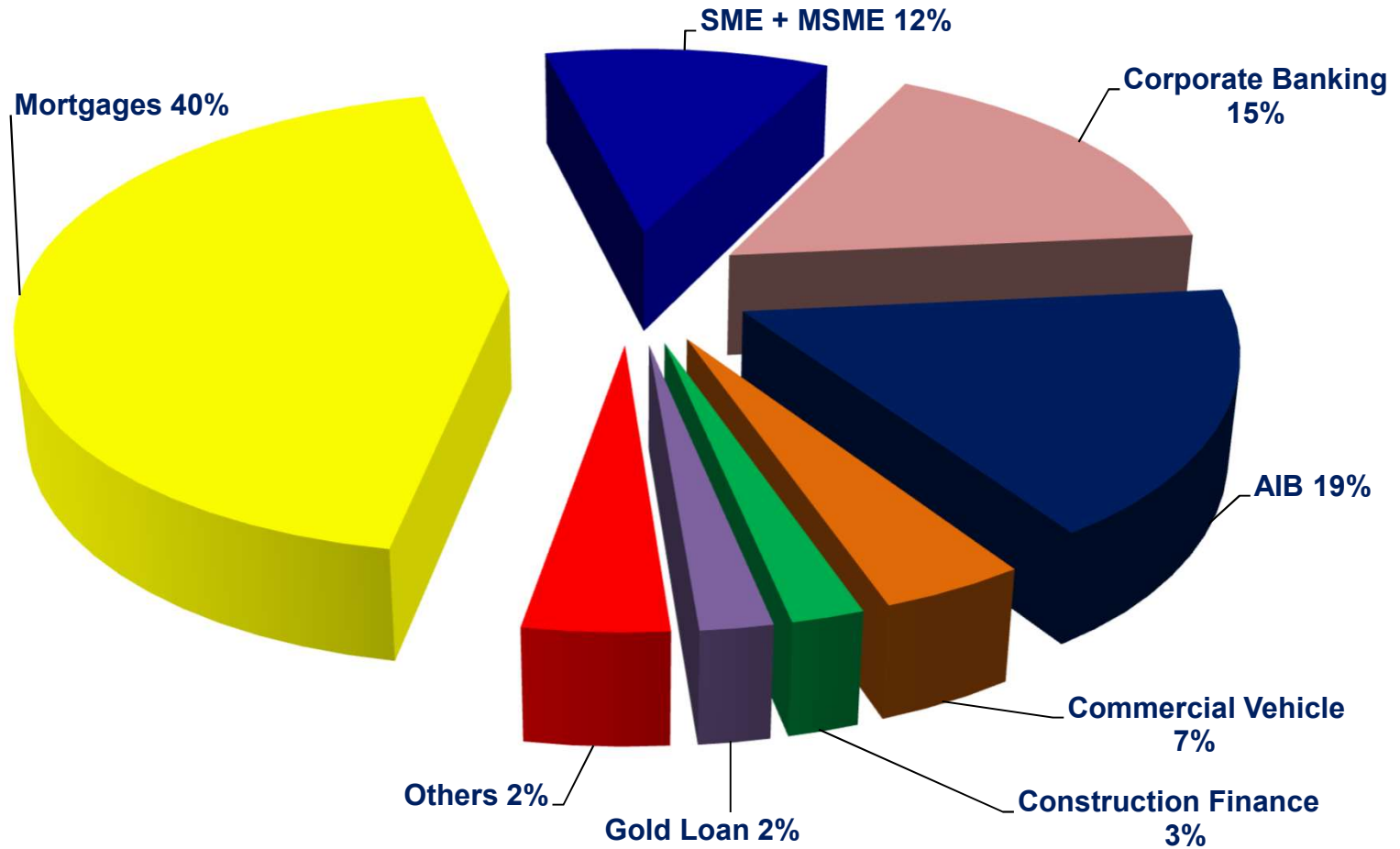
Interbank Term
Deposit
20%

Non-Resident Term
Deposit
6%

Retail Deposits to Total Deposits - 75.30%

* CASA includes NRI CASA

Net Advances as on Sep 30, 2018



NIM, Yield and Cost of Funds

DCB BANK

Year Ended	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
Net Interest Margin	3.34%	3.56%	3.72%	3.94%	4.04%	4.16%	3.90%	3.83%
Yield on Advances	12.75%	12.84%	12.63%	12.52%	12.03%	11.41%	11.21%	11.07%
Cost of Funds	7.78%	7.78%	7.78%	7.54%	7.00%	6.51%	6.58%	6.59%

Non Performing Assets

DCB BANK

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
Gross NPA	3.18%	1.69%	1.76%	1.51%	1.59%	1.80%	1.79%	1.86%	1.84%
Net NPA	0.75%	0.91%	1.01%	0.75%	0.79%	0.90%	0.72%	0.72%	0.70%
Provision Coverage	85.71%	80.54%	74.66%	77.55%	73.80%	71.96%	75.72%	76.09%	76.82%

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
Mortgages	197	240	362	464	717	1,164	1,392	1,480	1,486
SME+MSME	576	873	273	245	324	328	307	339	380
Corporate	473	154	919	861	859	675	840	902	930
AIB	27	66	187	288	366	561	632	734	763
Gold Loans	3	12	28	22	22	56	107	106	102
CV/STVL	253	36	88	92	200	294	299	319	294
Others	621	4	4	2	54	80	113	126	145
Gross NPA	2,150	1,385	1,861	1,974	2,542	3,158	3,690	4,006	4,100
Net NPA	491	740	1,057	975	1,244	1,570	1,467	1,539	1,553

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
FV of SRs from ARC	-	-	160	307	701	690	629	520	509

Gross NPA Movement

DCB BANK

INR mn	Q2 2017-18	Q1 2018-19	Q2 2018-19	FY 2017-18
Opening Balance	2,853	3,690	4,006	2,542
<i>(+) Add</i>				
Fresh Slippages	775	1,071	972	3,463
Addition to Existing NPAs	4	3	6	26
<i>(-) Less</i>				
Recoveries	212	248	327	985
Upgrades	261	432	373	1,034
Write Offs / Sacrifice	1	78	184	322
Closing Balance	3,158	4,006	4,100	3,690

Sale of NPA to Asset Reconstruction Company Included above against -

INR mn	Q2 2017-18	Q1 2018-19	Q2 2018-19	FY 2017-18
Recoveries	-	-	-	23
Write Offs / Sacrifice	-	-	-	7

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018
SLR	20,219	24,332	28,072	34,750	39,855	47,711	49,091	56,653
Non-SLR	774	5,552	4,236	4,872	3,478	10,468	13,099	13,373
Total Investments	20,993	29,884	32,308	39,622	43,333	58,179	62,190	70,026
HTM	16,660	19,903	22,603	27,567	30,580	40,286	42,963	52,451
AFS	3,541	5,155	7,684	9,484	10,782	17,840	19,217	17,575
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	70,026

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep30, 2018
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, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018
CRAR	15.41%	13.61%	13.71%	14.95%	14.11%	13.76%	16.47%	15.55%	15.57%
-- Tier I	13.81%	12.62%	12.86%	14.21%	12.79%	11.87%	12.72%	12.02%	12.02%
-- Tier II	1.60%	0.99%	0.85%	0.74%	1.32%	1.89%	3.75%	3.53%	3.55%
RWA* (INR mn)	57,907	74,029	85,110	105,973	134,299	172,832	207,554	219,952	220,322

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	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018
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	A+ /Stable
Certificate of Deposits	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

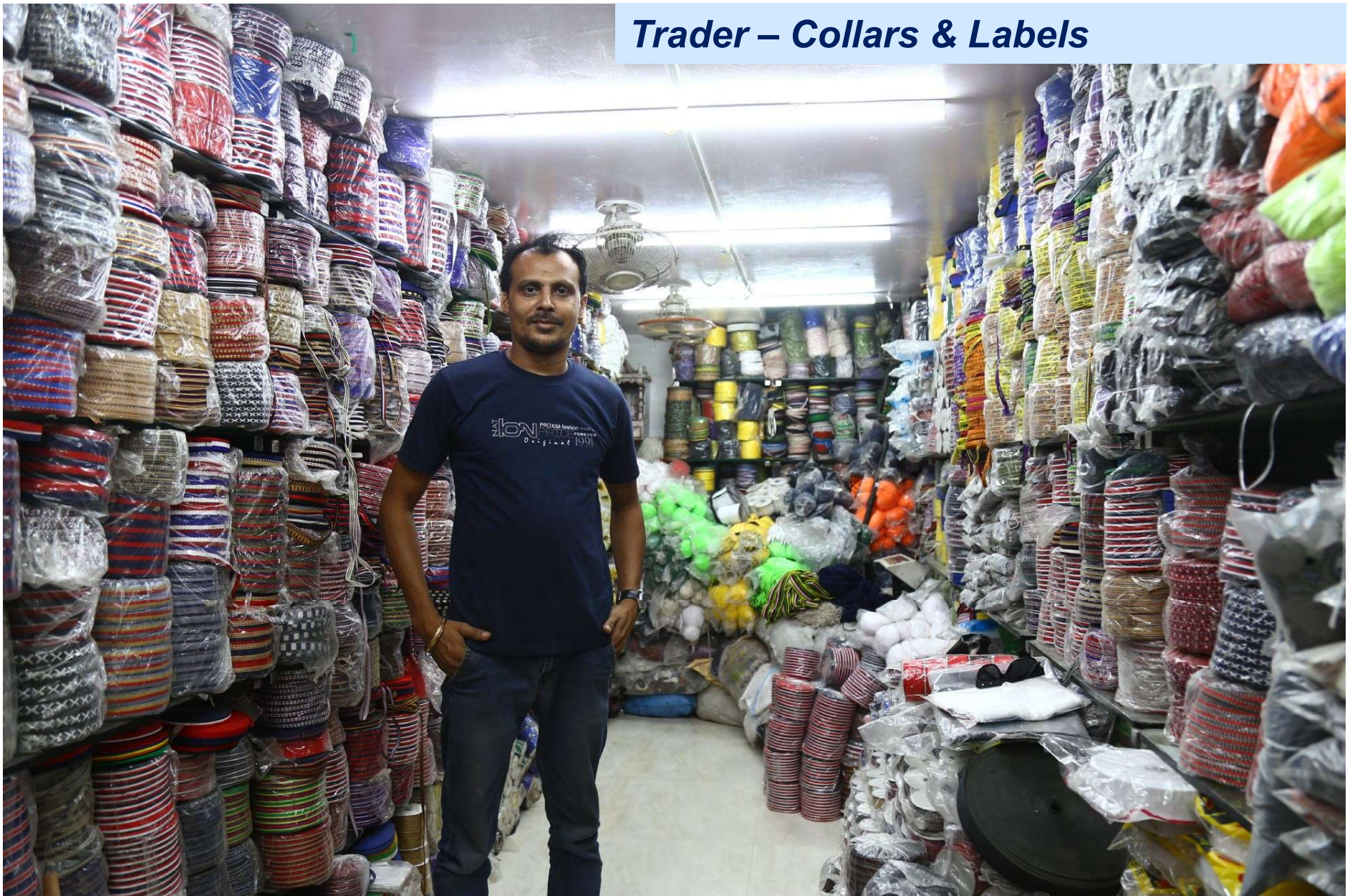
Hotel Owner



Local Cable Network Operator



Trader – Collars & Labels



Trader – Threads & Elastics



Importer - Hearing Aid Devices



Owner - Provision Store



Wholesaler - PVC Pipes & Fittings



Manufacturer – Chandelier Lights



Wholesaler – Grains



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 Wallets
- 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 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

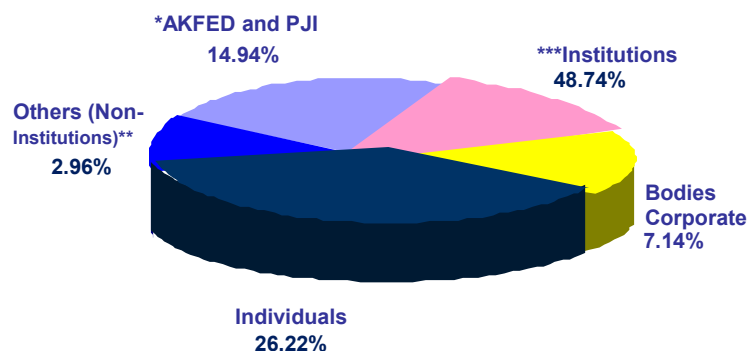
1995 Conversion to Development Credit Bank Ltd.

Investor Profile as on September 30 , 2018

DCB BANK

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.48%), Non Resident Indians (1.64%), Trusts (0.01%) & Directors & their relatives (0.83%)

***Institutions includes 24.24% held by FII & FPI

Key Non Promoter Shareholders

%

Matthews India Fund	4.09%
India Advantage Fund S4 I	4.03%
Premji Invest *	3.86%
Aditya Birla Sunlife Mutual Fund *	3.28%
Tano Mauritius India FVCI II	3.18%
DSP Blackrock Small Cap Fund	3.03%
Sundaram Mutual Fund *	3.02%
Steinberg India Emerging Opportunities Fund Limited	1.73%
Apax Global Alpha Limited	1.51%
Tata Mutual Fund *	1.49%
Abu Dhabi Investment Authority – Behave	1.24%
HDFC Standard Life Insurance Company Ltd.	1.07%
Caisse de depot et placement du Quebec	1.05%
Reliance Mutual Fund *	1.05%
Motilal Oswal AMC *	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

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.
Altaf 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.
Head – Processes & Projects

Abhijit Shah – 23 yrs work exp.
Chief Technology Officer

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

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

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

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

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

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

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

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

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

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

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

Sachin Patange – 25 yrs work exp.
Chief Compliance Officer

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

*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.