

Investor Presentation – Q4 FY 2016

April 2016

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DCB BANK

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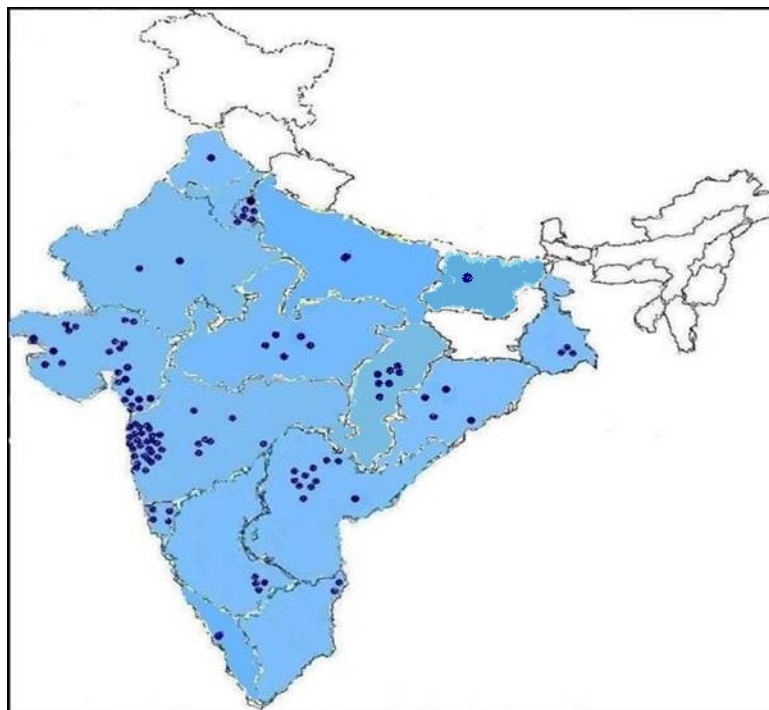
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

Branch Network March 31, 2016

DCB BANK

State	Branches
ANDHRA PRADESH	6
BIHAR	1
CHATTISGARH	9
GOA	4
** GUJARAT	25
HARYANA	6
KARNATAKA	9
KERALA	1
MADHYA PRADESH	16
MAHARASHTRA • Mumbai & suburbs	43 28
NEW DELHI	14
ODISHA	20
PUNJAB	10
RAJASTHAN	7
TAMIL NADU	8
TELANGANA	13
UTTAR PRADESH	3
WEST BENGAL	3



- **DCB Bank Limited** is a modern emerging new generation private sector bank with 198 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.

* Branch locations as shown on the map are approximate may not represent the exact location

** Gujarat includes contiguous Union Territories

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

At a Glance

Branches	198
ATMs	410
***Network	35,000+

Category	No. of Branches	%
Metro	63	32
Urban	33	17
Semi Urban	54	27
Rural	48	24
Total	198	100

Region	Branches as on Mar 31, 2016	%
North	66	33
East	23	12
West	72	36
South	37	19
Total	198	100

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q4 FY 2016	198	191,185	57.85%	1.53%	15.91%
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 16	Q3 FY 16	Q4 FY 15	Y-o-Y
Deposits	149,260	140,835	126,091	18%
Of which CASA	34,899	32,175	29,501	18%
- Of which Retail Term	86,834	83,480	75,898	14%
- Of which NRI Term	11,832	11,499	9,636	23%
Net Advances	129,214	117,362	104,651	23%
<i>Advances (Excluding Corporate Banking)</i>	109,497	97,273	80,369	36%

INR mn	Q4 FY 16	Q3 FY 16	Q4 FY 15	Y-o-Y
Net Interest Income	1,687	1,605	1,297	30%
Non Interest Income	614	472	463	33%
Total Cost	(1,331)	(1,234)	(1,080)	(23%)
Operating Profit	970	843	680	43%
Profit Before Tax	698	633	537	30%
Profit After Tax	695	412	630	11%

Balance Sheet

DCB BANK

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

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

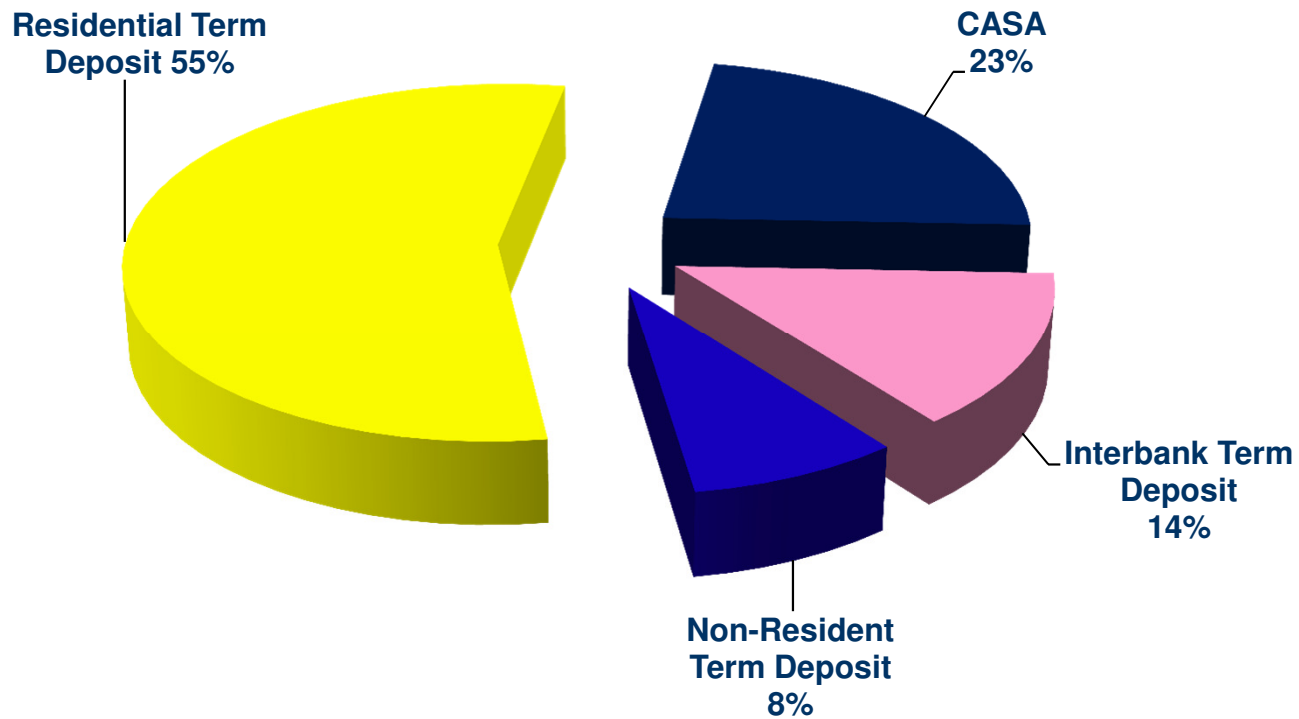
INR mn	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16
Net Interest Income	1,297	1,404	1,500	1,605	1,687
Other Income	463	631	487	472	614
- <i>Commission, exchange and brokerage</i>	336	299	351	361	395
Operating Income	1,760	2,035	1,987	2,077	2,301
Operating Expenses	(1,080)	(1,138)	(1,206)	(1,234)	(1,331)
Operating Profit	680	897	781	843	970
Provisions other than Tax	(143)	(180)	(217)	(210)	(272)
Profit Before Tax	537	716	564	633	698
Tax	93	(248)	(195)	(221)	(3)
Profit After Tax	630	469	369	412	695
Cost Income Ratio	61.35%	55.94%	60.69%	59.42%	57.85%

Profit & Loss

DCB BANK

INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Net Interest Income	1,891	2,277	2,844	3,684	5,082	6,195
Other Income	1,121	1,004	1,170	1,387	1,657	2,205
- <i>Commission, exchange and brokerage</i>	683	786	893	999	1,193	1,405
Operating Income	3,012	3,281	4,014	5,071	6,739	8,400
Operating Expenses	(2,152)	(2,443)	(2,753)	(3,191)	(3,965)	(4,910)
Operating Profit	860	838	1,261	1,880	2,774	3,490
Provisions other than Tax	(646)	(287)	(240)	(366)	(694)	(879)
Profit Before Tax	214	551	1,021	1,514	2,080	2,611
Tax	0	0	0	0	168	(666)
Profit After Tax	214	551	1,021	1,514	1,912	1,945
Cost Income Ratio	71.43%	74.45%	68.58%	62.93%	58.83%	58.45%

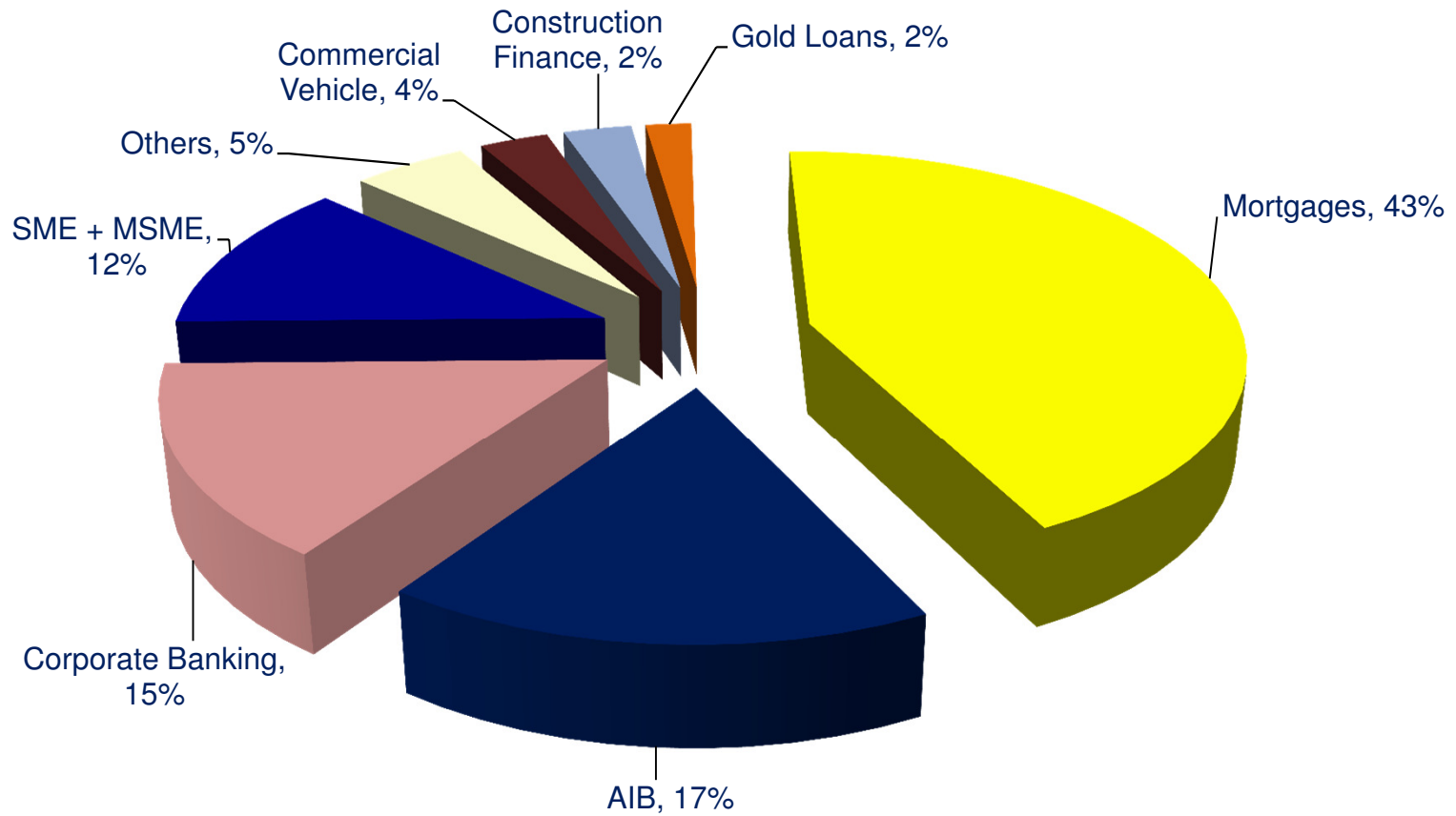
Deposits as on Mar 31, 2016



Retail Deposits to Total Deposits - 80.73%

* CASA includes NRI CASA.

Net Advances as on Mar 31, 2016



NIM, Yield and Cost of Funds

DCB BANK

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

Base Rate as on 31st March 2016 is at 10.70% per annum

Non Performing Assets

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.76%	1.96%	1.99%	1.98%	1.51%
Net NPA	0.96%	0.57%	0.75%	0.91%	1.01%	1.22%	1.16%	1.12%	0.75%
Provision Coverage	87.64%	91.17%	85.71%	80.54%	74.66%	71.87%	72.15%	72.76%	77.55%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
Mortgages	138	103	197	240	362	349	466	511	464
SME+MSME	110	141	576	873	273	284	486	522	245
Corporate	588	627	473	154	919	1,016	919	861	861
AIB	53	25	27	66	187	188	220	315	288
Gold Loans	-	3	3	12	28	156	76	49	22
CV/CE/STVL*	452	322	253	36	88	70	74	89	92
Others	1,295	1,197	621	4	4	1	2	2	2
Gross NPA	2,636	2,418	2,150	1,385	1,861	2,064	2,243	2,349	1,974
Net NPA	412	302	491	740	1,057	1,270	1,302	1,310	975

*CV/CE/STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

Gross NPA Movement

DCB BANK

INR mn	Q4 2014-15	FY 2014-15	Q4 2015-16	FY 2015-16
Opening Balance	1,792	1,385	2,349	1,861
<i>(+) Add</i>				
Fresh Slippages	846	1,706	502	2,244
Addition to Existing NPAs	12	33	7	11
<i>(-) Less</i>				
Recoveries	272	534	426	1,005
Upgrades	74	258	110	539
Write Offs / Sacrifice	443	471	348	598
Closing Balance	1,861	1,861	1,974	1,974

Sale of NPA to Asset Reconstruction Company Included above against -

INR mn	Q4 2014-15	FY 2014-15	Q4 2015-16	FY 2015-16
Recoveries	200	200	200	200
Write Offs / Sacrifice	443	443	338	338

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

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

* 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	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
CRAR	13.25%	15.41%	13.61%	13.71%	14.95%	14.27%	13.63%	13.04%	14.11%
-- Tier I	11.10%	13.81%	12.62%	12.86%	14.21%	13.56%	12.93%	12.33%	12.79%
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.74%	0.71%	0.70%	0.71%	1.32%
RWA* (INR mn)	50,217	57,907	74,029	85,110	105,973	111,128	116,268	121,792	134,299

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

* RWA – Risk Weighted Assets

	Dec 31, 2012	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016
ICRA					
Long Term – Subordinated Debt	-	-	-	-	A+(hyb) / (stable)
Short – Term Fixed Deposits	-	-	-	A1+	A1+
CRISIL					
Certificate of Deposits	A1	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	-	-	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 MSMED 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

**DCB Bank –
Neighborhood Banking
for Small Businesses**



EDUCATIONAL CONTENT CREATOR



TYRE DEALER

POULTRY FARMER





SCRAP DEALER & RECYCLING

FARMING





CAMERA SALES OUTLET & SERVICE CENTRE

EDUCATIONAL INSTITUTION



DCB BANK



ENGINEERING WORKSHOP

DCB Bank Limited

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
- On-line ShareTrading/ Demat
- Remittances
- Tax Payments
- Visa Money Transfer

Loans:

- Auto Loans
- Commercial Vehicle
- Construction Equipment*
- Construction Finance
- Home Loans
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Tractor Loans

Third Party Products:

- Life Insurance and General Insurance
- Mutual Funds

Services:

- 24/7 Phone Banking
- Any Branch Banking
- Foreign Exchange

Privilege Banking

Internet Banking

Mobile Banking

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

DCB Bank offers a comprehensive range of products and services

*Offered to existing customers. ** DCB Bank has a tie up with HDFC Bank and Axis Bank to provide customers with cash management facilities at over 500 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

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

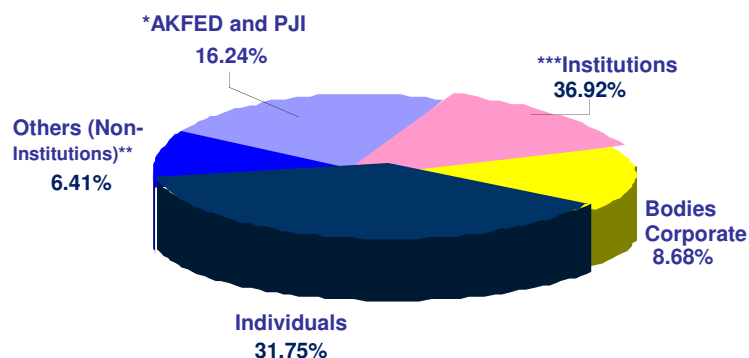
1995

Conversion to Development Credit Bank Ltd.

Shareholding Pattern March 31, 2016

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.54%), Non Resident Indians (2.99%), Foreign Corporate Bodies (2.10%), Trusts (0.02%) & Directors & their relatives (0.76%)

***Institutions includes 16.53% held by FII & FPI

Key Non Promoter Shareholders

%

Tano Mauritius India FVCI II	4.62
Sundaram Mutual Fund *	4.02
Axis Mutual Fund *	3.62
PI Opportunities Fund – 1	2.78
Tata Mutual Fund *	2.66
Ambit Corporate Finance Pvt. Ltd.*	2.24
DSP Blackrock Micro Cap Fund	2.17
Merrill Lynch Capital Markets Espana S.A. S.V.	2.12
WCP Holdings III	2.10
ICICI Prudential Mutual Fund *	1.99
Steinberg India Emerging Opportunities Fund Ltd.	1.69
Satpal Khattar & Shareen Khattar	1.12

* Held under various schemes



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 47,000 people. The Fund is active in 17 countries in the developing world

Board of Directors

DCB BANK

Nasser Munjee
*Non- Executive
 Chairman*

Ex-Executive Director –
 HDFC, instrumental in
 setting up IDFC. Sits on 9
 Corporate Boards in India
 including HDFC, Tata
 Motors, etc.

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	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
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.
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.
Keki Elavia	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.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express – *30 years experience.
Nalin Shah	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.
Rupa Devi Singh	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).
Shaffiq Dharamshi	A MSc 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.
Suhail Nathani	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills etc.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Management Team

DCB BANK

Aditya Prasad – 30 yrs work exp.
Head – Corporate Banking
Axis Bank,, State Bank of India

Gaurav Mehta – 20 yrs work exp.
Head – Marketing, Investor Relations & PR
HSBC, Convergys, GE Capital & Taj Group.

Hamsaz V – 16 yrs work exp.
Head - Human Resource
EMMAY HR Services Ltd., WNS Global

Rajesh Verma - *30 years work experience
Head – Treasury, FIG & Investment Banking
State Bank of India

Krishna Ramasankaran – 20 yrs work exp.
Head Credit – Retail Assets
Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.

Sachin Patange – 24 yrs work exp.
Chief Compliance Officer
Reserve Bank of India, Australia & New Zealand Bank

Sukesh Bhowal – 19 yrs work exp.
Head - Mortgages
Times Bank Ltd., HSBC Ltd, Citibank & HDB Financial Service Ltd..

Hemant Barve – 41 yrs work exp.
Company Secretary
Wallace Flour Group, Union Bank of India & Ritchie Steuart Investments

Ajay Mathur – 22 yrs work exp.
Head – Collections & Commercial Vehicles
CGSL & Citibank

T Anuradha – 16 yrs work exp.
Chief Internal Auditor
ING Vysya Bank & Price Waterhouse Coopers

Bharat Sampat - *30 yrs work exp
Chief Financial Officer
ABN Amro Bank, Standard Chartered Bank, ANZ Grindlays Bank, Hoechst

Murali M. Natrajan - *30 yrs work exp.
Managing Director & CEO
Standard Chartered Bank, Citibank, American Express

R. Venkatesh – 25 yrs work exp
Head - HR, IT & Operations
Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum.

N C Kaushal – 15 yrs work exp.
Head - SME & MSME Banking
EMMAY HR Services Ltd., WNS Global

Damodar Agarwal – 19 yrs work exp.
Head – Alternate Channels & Retail Securitization
ICICI Bank Ltd., BGF Ltd.

Pankaj Sood – 17 yrs work exp.
*Head – Liability Products, TPD & TCB***
IDBI Bank

Sameer Singh Jaini – 20 yrs work exp.
Chief Technology Officer
Wipro Technologies, Infosys Ltd., Kotak Bank Ltd., Citibank, UTI & Tata Steel

Abhijit Bose - *24 yrs work exp.
Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing.

Kamala Kant Pandey – 21 yrs work exp.
Head: Channel Sales & Emerging Markets
Birla SunLife Distribution Ltd., ITC Welcomegroup Hotels, TATA BP Solar India Ltd

J. K Vishwanath – 20 yrs work exp.
Chief Credit Officer
Fullerton India, Citigroup & Eicher Group

Praveen Kutty - *25 yrs work exp.
Head – Retail & SME Banking
Citibank

Narendranath Mishra – 16 yrs work exp.
Head - AIB
ICICI Bank & Rallis India

Manoj Joshi – 20 yrs work exp.
Head – Trade Finance
ICICI Bank, Epcos Ferrites & Uniworth Group

Ravi Kumar - *19 yrs work exp.
Chief Operating Officer
Samba Financial Group, Ernst & Young

Sridhar Seshadri – 33 yrs work exp.
Financial Controller
ICICI Bank, Syndicate Bank & SBI

Awards & Recognitions

“Excellence In Transformation” Award for Project Neo (state-of-the-art instalment loans system)



Digital Business Leader Award to R Venkatesh (Head – Operations, Technology & HR)



Innovative product award for “DCB Zippi” by Banking Frontiers



DCB BANK

Award for Virtualization of Servers



THE DIGITAL
CIO

DATAQUEST
BUSINESS
TECHNOLOGY
AWARDS



DCB BANK

Award for Data Center Optimization



THE DIGITAL
CIO

DATAQUEST
BUSINESS
TECHNOLOGY
AWARDS



Award for simplifying customer amendment request process



Cover story on Banking Frontiers



**DCB BANK -
Steering on
right course!**

DCB Bank had recently passed through a market upheaval. However it survived and bounced back and is now on a right path to double its business and compete with rivals, even as it stays firm on branch expansion. Murali M. Natrajan, MD and CEO of the bank, explains.



1

Core Applications – continuously upgrade business applications to support digital transformation

2

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

3

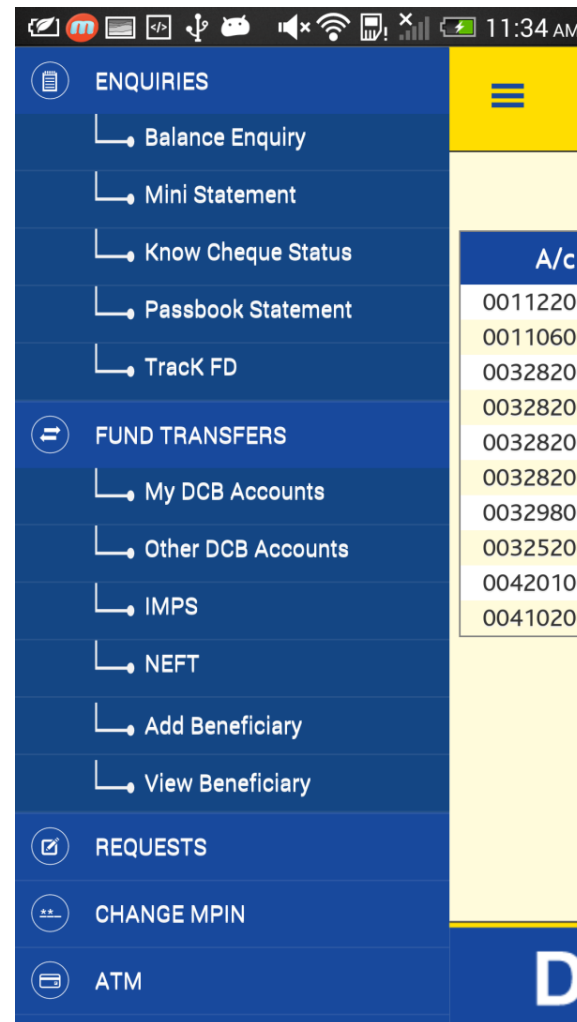
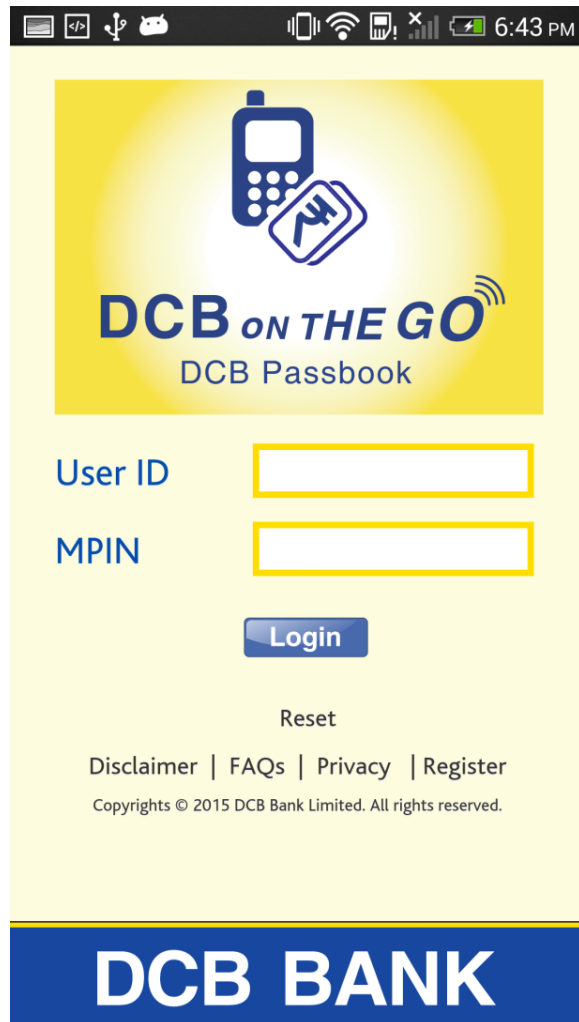
Payments – innovative solutions which is dynamic, secure and fast

4


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



Pilot launch of India's first Aadhaar number and fingerprint biometric ATM



User friendly mobile banking – Android & iOS



DCB ON THE GO
DCB Passbook

User ID

MPIN


[Login](#)


[Reset](#)







[Disclaimer](#) | [FAQs](#) | [Privacy](#) | [Register](#)

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DCB BANK



Main Menu 

- [Balance Enquiry](#) 
- [Mini Statement](#) 
- [Passbook Statement](#) 
- [Change MPIN](#) 
- [FAQs](#) 
- [Contact](#) 

DCB BANK

Passbook on mobile – Android & iOS



DCB BANK

Making a request is as easy as giving a missed call.

DCB Missed Call Facility

It can't get easier than this. Just give a missed call to request for frequently used services.

Service	Number	Service	Number
Balance enquiry	7506660011	Request for cheque book	7506660033
Mini statement - last 5 transactions	7506660022	Request email statement for the last month	7506660044

Missed Call Services for basic banking needs



**IMPS 24/7/365 enabled for branch, internet and mobile
DCB is the 2nd private bank to enable IMPS thru branches**



Elegant solution to manage customer payment mandates



Rupay Cards enabled on POS

Welcome!

Thank you for choosing to open Smart Credit!

We would like to know you better. Please fill in the information below to enable us to process your application.

Introduction

Existing Customer Yes No

Name

Mobile Number

Email ID

City

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

[Continue](#)

Personal Details

Address

Credit Details

Terms & Conditions

Smart Credit – a simple way to reduce credit card interest cost, online

INVESTMENTS

- [Accounts Overview](#)
- [Transact](#)
- [View/Cancel Request](#)
- [Reports](#)
- [Alerts](#)
- [Nominees](#)
- [Customer Risk Profile](#)
- [Folca Request](#)

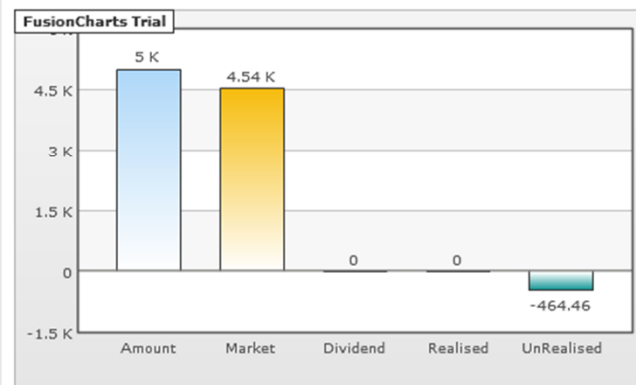
My Investment Accounts

Accounts: **1** Mandate (?): **Yes** Total Amount Invested: **5,000.00 (INR)** Total Market Value: **4,535.54 (INR)**

Select an account to view detailed Transaction or Capital Gain / Loss or Asset Class report:


Investment Account	Amount Invested	Current Value	Dividend	Gain/Loss		IRR%
				Realized	Un Realized	
<input type="radio"/> 22822	5,000.00	4,535.54	0.00	0.00	-464.46	NA
Total	5,000.00	4,535.54	0.00	0.00	-464.46	

Performance Analysis Account:



Mutual Funds Online Facility

Vodafone IN 4:48 PM



Mobile No. :

Password :

[Forgot Password?](#)







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DCB BANK

Vodafone IN 4:48 PM

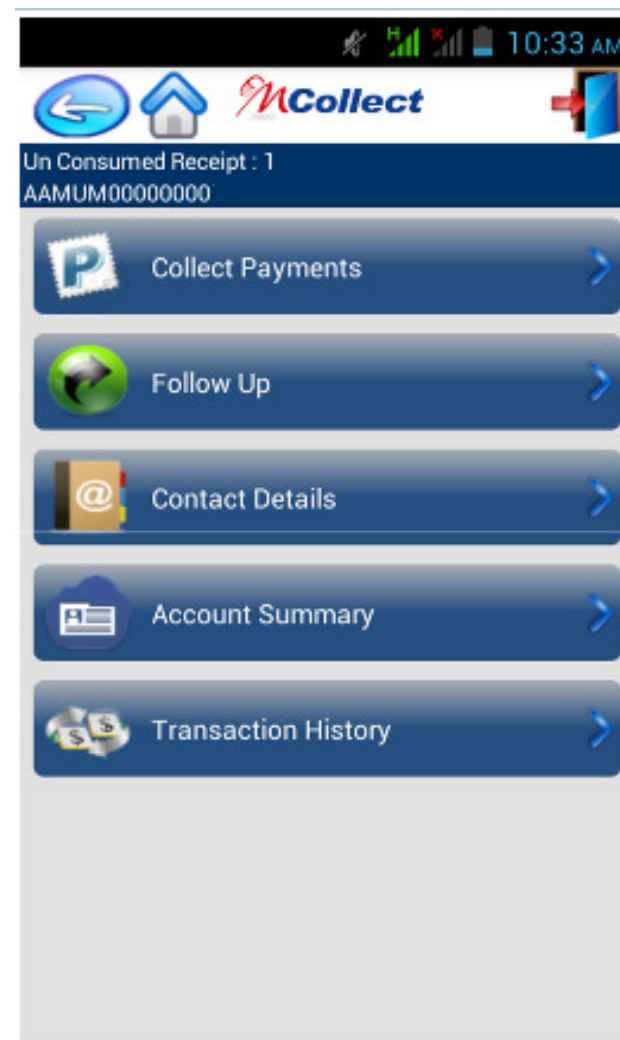
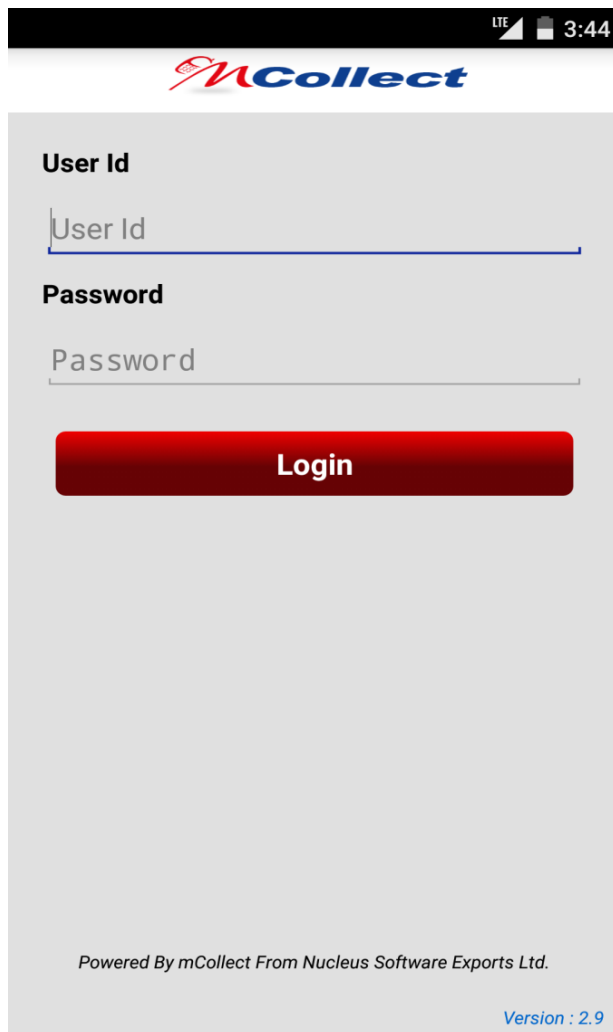
DCB BANK

WELCOME : Sumukh (800000006)

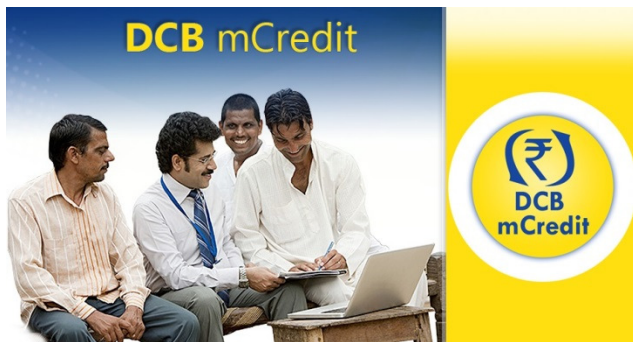
 New Lead	 My Leads
 Todays Leads	 Escalated Leads
 Employee	 My Branch

- Vodafone IN 4:48 PM
- DCB BANK**
- Home
 - New Lead
 - My Leads
 - Todays Leads
 - Escalated Leads
 - Employee
 - Branch
 - Search
 - Call Reporting Head
 - Change Password
 - Logout

Mobile based Lead Generation tracking system to improve frontline effectiveness



Mobile solution for field collection control and customer convenience



DCB BANK WELCOME :CHARAN (666666660) 73% 17:35

SME (Leg -- 01)

Lead generator
RM

Name of the RM
HEMANT

Name of the applicant
TJU GORE

Sections - 1 () Sections - 2 (0/6)

Attach Photographs of the business premises. Add

Constitution
--Select Status--

Office address in full

If partnership firm, whether registered
 YES NO

DCB BANK WELCOME :CHARAN (666666660) 74% 17:46

SME (Leg -- 02)

Sections - 1 (2/16) Sections - 2 () Sections - 3 () Sections - 4 ()

Who are the top 3 customers?
TEJU
HEMANT
YOGESH

Who are the top 3 suppliers?
CHARAN
SUMUKHA

What are the business challenges faced?

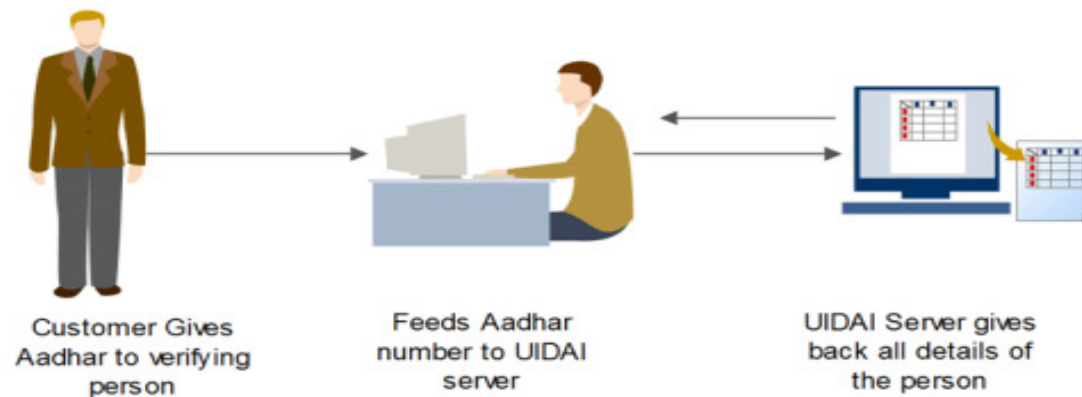
Who are the competitors?

Are there any dealerships, contracts etc? If yes, give details

Tab based application for frontline for obtaining customer information to speed up loan processing



AADHAAR
e-KYC
Fast, Secure & Cost Effective!



e-KYC introduced in select branches for customer convenience

The screenshot shows the desktop version of the DCB Bank website. At the top left is the DCB BANK logo. To the right are links for 'QUICK LINKS', a phone number '1800 209 5363', and a font size selector 'A+ A-'. Below the header is a large banner for 'DCB NRI SERVICES' featuring a family and a smartphone. The banner text includes 'Choose your bank account number' and 'Best rates on remittances and NRE Fixed Deposits'. Below the banner is a message: 'Dear customer, the online direct tax payment facility is not available due to technical reasons. Kindly visit the nearest DCB I'. The main navigation area contains buttons for 'INTERNET BANKING LOGIN', 'OPEN BANK ACCOUNT', 'OPEN FIXED DEPOSIT', 'ABOUT US', 'LOCATE', 'NEED A LOAN', 'FOR NRIS', and 'MORE OPTIONS'. A search bar is also present with the text 'What are you looking for? We will help you out..'. The footer includes social media icons and a list of links: 'Expand', 'Basel II & III', 'Careers', 'Complaint Redressal & Form', 'Customer Corner', 'Contact us', 'Disclaimer', 'Forms', 'Holidays', 'RBI Advisory', 'Service Charges', and 'Site Map'.

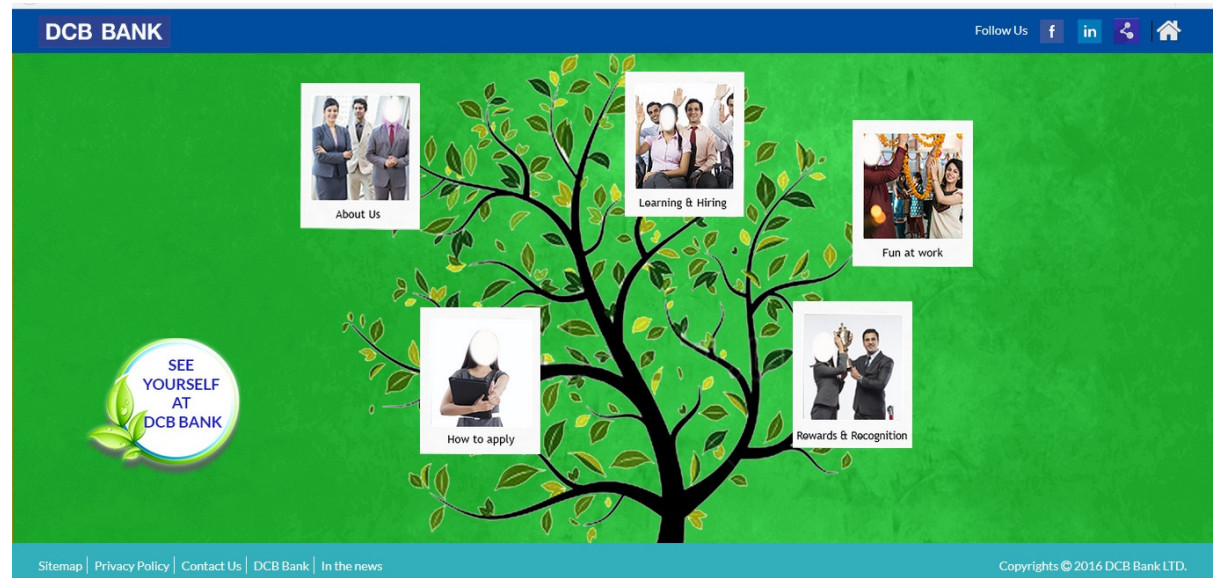
The screenshot shows the mobile version of the DCB Bank website. At the top is the address bar with 'www.dcbbank.com'. Below it is the DCB BANK logo and a search icon. A banner for 'DCB ON THE GO APP INSTANT MOBILE BANKING' features a hand holding a smartphone. Below the banner is a message: 'Now enjoy convenient banking on your iPhone and Android mobiles.' Below this is a notification: 'facility is not available due to technical reasons. Kindly'. The main navigation area contains buttons for 'Locate', 'Need A Loan', 'Open Fixed Deposit', 'Open Bank Account', 'For NRIS', and 'Trade Finance'. Each button has an icon and a plus sign to indicate more options.

DCB Bank website – simple, user friendly and responsive

The screenshot displays the 'Employee View' portal for Ritesh Kumar. The interface is divided into several sections:

- Header:** 'Employee View' logo with a home icon on the right.
- Navigation Bar:** Five main menu items: 'HR Know How', 'Policy Documents', 'Employee Benefits', 'Training Notifications', and 'Calendar & Holidays'.
- Left Sidebar:** User profile for Ritesh Kumar (Deputy Manager Quality Assurance & Testing, Mumbai) with 'EDIT PROFILE' and 'LOGOUT' buttons. A 'GO-GETTER GREENS' logo is at the bottom. A menu includes 'MY SECTION', 'RECRUITMENT', 'PERFORMANCE APPRAISAL', and 'ONLINE SURVEY'.
- Main Content Area:**
 - Actionables:** A light blue box showing 'Self-Appraisal Pending for the 2015-16 (1)' with a 'SEE ALL' button.
 - Kudos:** An orange box with a 'Kudos' title and a 'Kudos' button.
 - Sign-In:** A light green box with a 'SEE ALL' button and links to 'My Learning', 'My Salary', 'My Mediclaim', 'Careers Website', 'My Tax Filing', and 'My ESOP'.
- Bottom Section:** 'BIRTHDAYS TODAY' and 'WORK ANNIVE' sections, each displaying three placeholder icons for employees with 'PHOTO NOT AVAILABLE'.

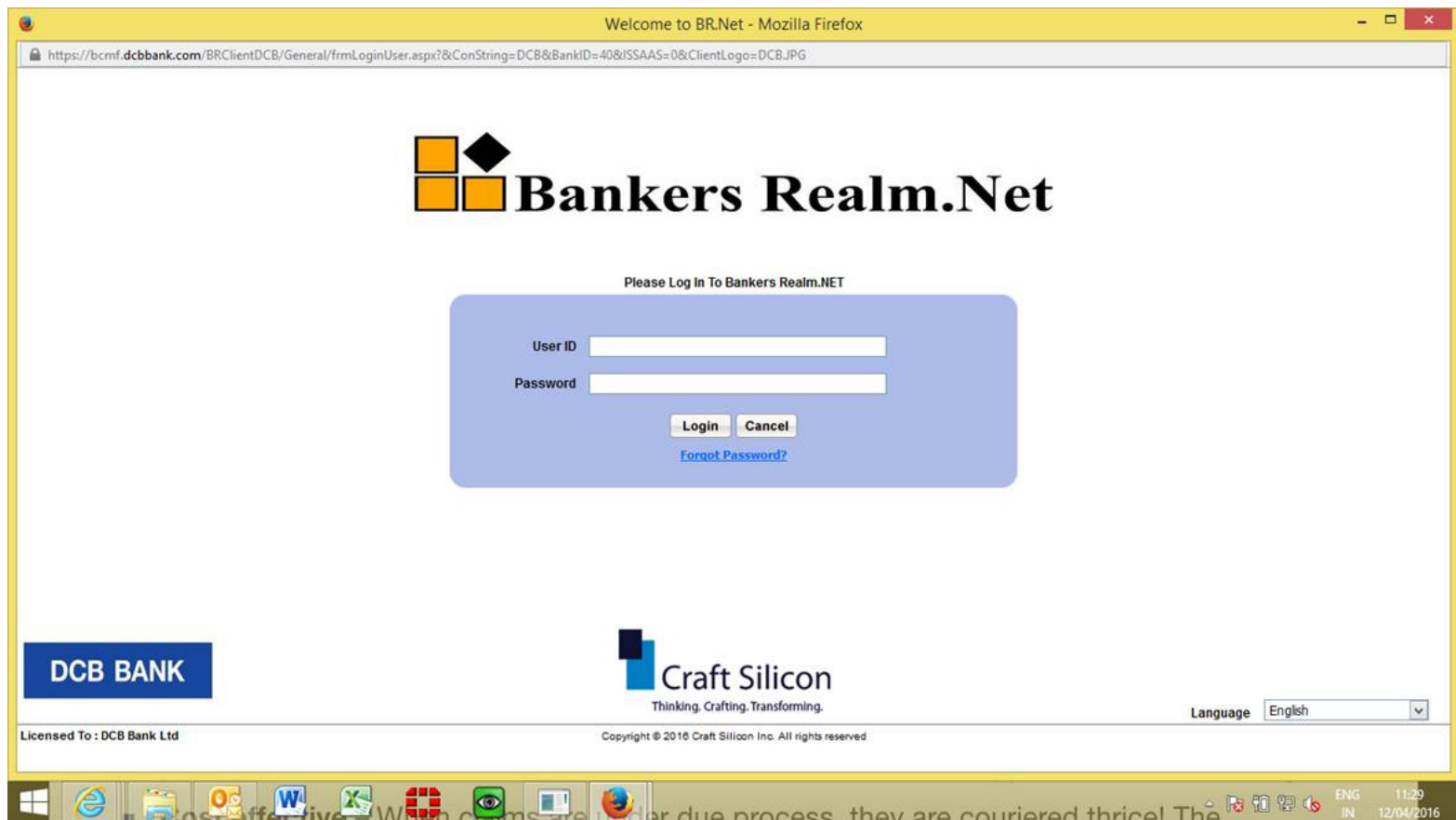
Modern HR system



New Career Website designed to attract Gen Y



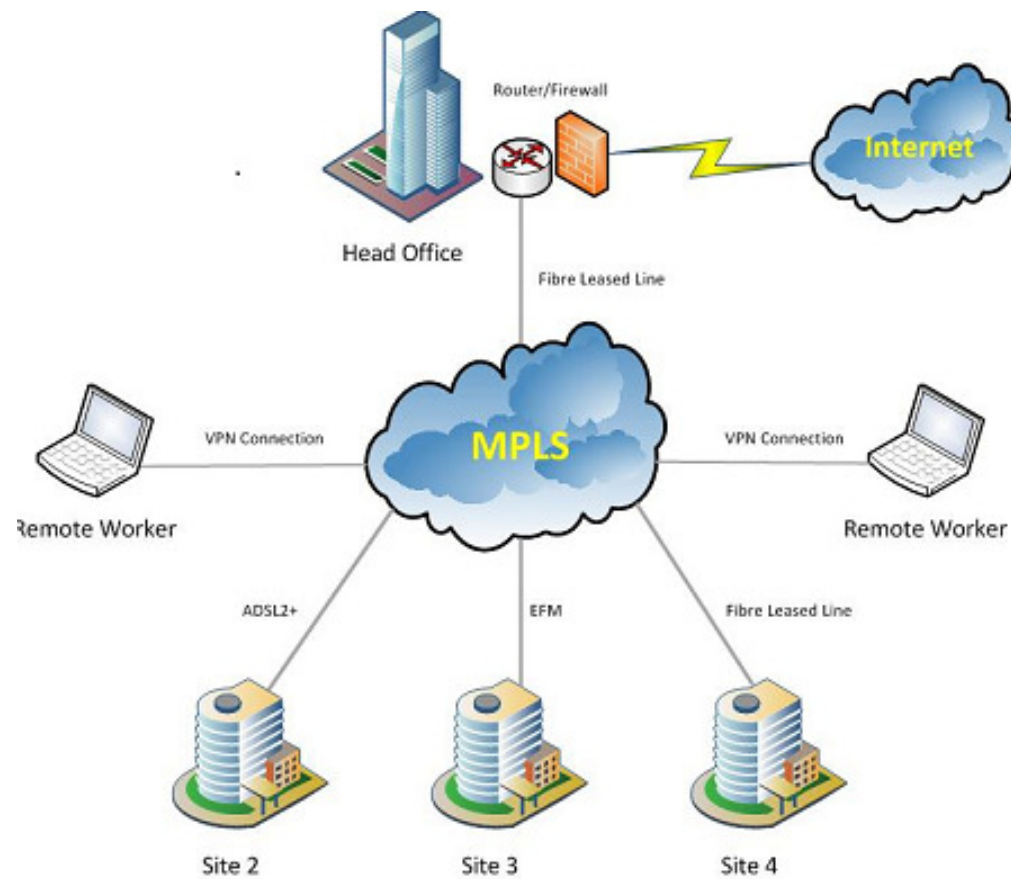
Talisma email solution to provide efficient customer service



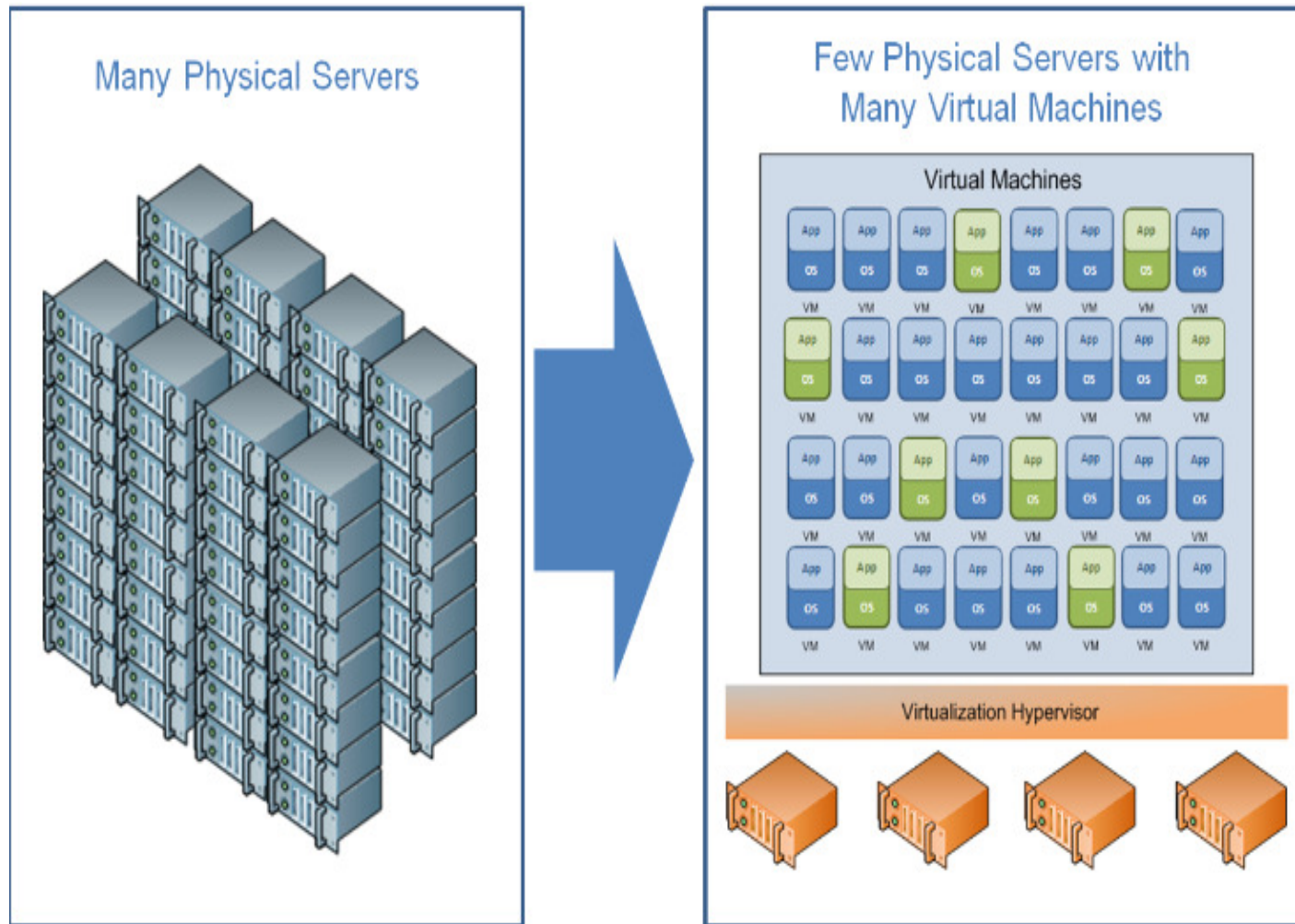
New system to support Business Correspondent expansion



Anti-money laundering system upgraded



Upgrade of network for better speed at branches



100% virtualized data center – scalable, high availability at lower costs



Recently migrated to state-of-the-art perhaps one of the most modern Data Center in India located at Powai.

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.