

Ref. No.CO:CS:HVB:2015-16:192

January 12, 2016

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 Q3 FY 2016
January 2016

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


While Unaudited Financial Results of the Bank for the 3rd Quarter and nine months ended December 31, 2015 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.

Thanking you,

Yours faithfully,

For DCB Bank Limited


H.V. Barve
Company Secretary &
Compliance Officer

Encl: As above



DCB Bank Limited

Investor Presentation – Q3 FY 2016

January 2016

Disclaimer

DCB BANK

This presentation is strictly confidential and may not be copied, published, distributed, redistributed, disseminated or transmitted, directly or indirectly, in any manner. The information in this presentation is being provided by DCB Bank Limited (the “Bank”).

This presentation has been prepared for information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person, and is not an offer or invitation, directly or indirectly, to buy or sell any securities of the Bank by any person in any jurisdiction, including India and the United States, nor shall a part, or all, of this presentation form the basis of or be relied on in connection with any contract or investment decision or commitment to purchase or subscribe in relation to any securities. No information contained herein has been independently verified by anyone else. This presentation is not an offer document or a prospectus under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended and any other applicable law.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties, assumptions and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, intense competition in our business including those factors which may affect our cost advantage, our ability to attract and retain highly skilled professionals, changes in technology, availability of financing, our ability to successfully complete and integrate our business plans, liabilities, political instability and general economic conditions affecting our industry. Given these risks, uncertainties, assumptions and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

This presentation is not an offer of securities for sale in the United States or in any other jurisdiction. Securities may not be offered or sold in the United States absent registration or an exemption from registration. No shares or other securities may be offered or sold other than in compliance with the laws of relevant jurisdictions, including the United States Securities Act of 1933, as amended.

By viewing this presentation you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Bank and the potential future performance of the business of the Bank.

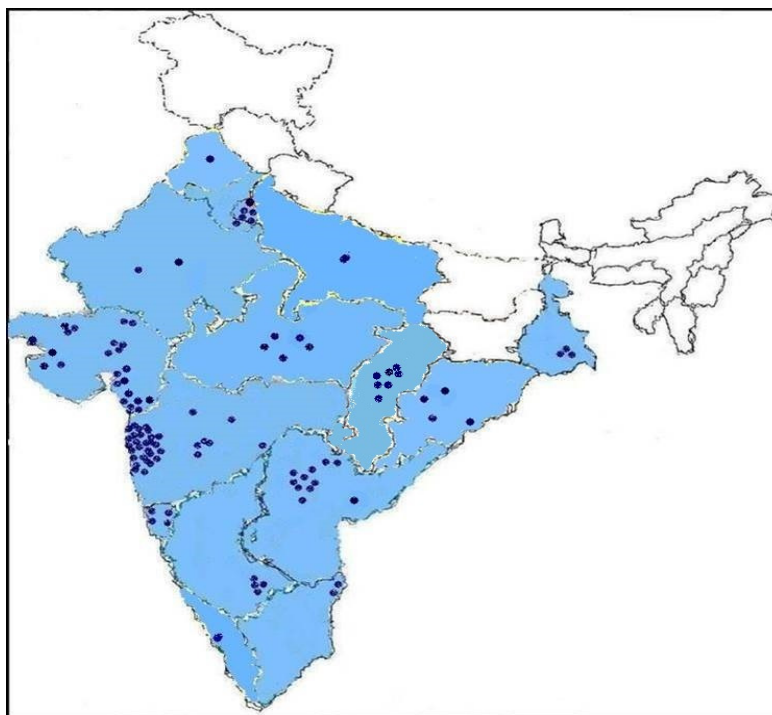
Except as otherwise stated, all of the information contained herein is preliminary and indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Industry and market-related information is obtained or derived from industry publications and has not been verified by us. The information contained in this presentation, except as otherwise stated, is only current as of the date of the presentation, is subject to change without notice and there can be no assurance that future results or events will be consistent with any such information. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without any obligation to notify any person of such revision or changes. The accuracy of this presentation is not guaranteed. It may be incomplete or condensed and it may not contain all material information concerning the Bank. Persons relying on the information in this presentation or any other communication by the Bank should do so at their own risk and the Bank or any of its officers and directors shall not be responsible for any kind of consequences or liability to any person arising out of, any act or omission based on or relying and acting upon any such information.

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 Dec 31, 2015

DCB BANK

State	Branches
ANDHRA PRADESH	6
CHATTISGARH	6
GOA	4
** GUJARAT	25
HARYANA	5
KARNATAKA	5
KERALA	1
MADHYA PRADESH	14
MAHARASHTRA	39
• Mumbai & suburbs	28
NEW DELHI	14
ODISHA	14
PUNJAB	9
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 176 branches across 17 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.

At a Glance

Branches	176
ATMs	397
***Network	35,000+

Category	No. of Branches	%
Metro	62	35
Urban	27	15
Semi Urban	51	29
Rural	36	21
Total	176	100

Region	Branches as on Dec 31, 2015	%
North	58	33
East	17	10
West	68	39
South	33	18
Total	176	100

* 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

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q3 FY 2015	176	176,216	59.42%	0.96%	9.72%
YTD FY 2016	176	176,216	58.67%	1.00%	10.07%
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	Q3 FY 15	Q2 FY 16	Q3 FY 16	Y-o-Y
Deposits	118,498	135,573	140,835	19%
*CASA	28,182	32,669	32,175	14%
Retail (including AIB) Term	72,043	80,373	83,480	16%
NRI Term	9,075	11,007	11,499	27%
Advances	94,912	111,809	117,362	24%
Advances (Excluding Corporate Banking)	72,409	89,843	97,273	34%

* CASA includes NRI CASA.

INR mn	Q3 FY 15	Q2 FY 16	Q3 FY 16	Y-o-Y
Net Interest Income	1,219	1,500	1,605	32%
Non Interest Income	480	487	472	(2%)
Total Cost	(1,015)	(1,206)	(1,234)	22%
Operating Profit	684	781	843	23%
Profit Before Tax	499	564	633	27%
Profit After Tax	425	369	412	(3%)

Balance Sheet

DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Dec 31, 2014	Mar 31, 2015	Dec 31, 2015
Shareholder's Equity	6,215	8,614	10,031	11,540	15,233	15,886	17,210
Deposits	56,102	63,356	83,638	103,251	118,498	126,091	140,835
Borrowings ¹	8,607	11,235	15,256	8,601	7,416	11,638	8,557
Other Liabilities & Provisions ¹	3,205	3,564	3,863	5,839	6,921	7,708	9,615
Total	74,129	86,769	112,788	129,231	148,068	161,323	176,216
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	8,621	7,192	9,276
Investments ²	18,519	20,993	29,884	32,308	35,764	39,622	40,300
Advances	42,817	52,844	65,861	81,402	94,912	104,651	117,362
Fixed Assets	1,275	1,846	2,394	2,386	2,307	2,367	2,490
Other Assets ²	6,647	6,520	5,816	6,239	6,464	7,492	6,788
Total	74,129	86,769	112,788	129,231	148,068	161,323	176,216
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	80.10%	83.00%	83.33%

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	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16
Net Interest Income	1,219	1,297	1,404	1,500	1,605
Other Income	480	463	631	487	472
- <i>Commission, exchange and brokerage</i>	307	336	299	351	361
Operating Income	1,699	1,760	2,035	1,987	2,077
Operating Expenses	(1,015)	(1,080)	(1,138)	(1,206)	(1,234)
Operating Profit	684	680	897	781	843
Provisions other than Tax	(184)	(143)	(180)	(217)	(210)
Profit Before Tax	499	537	716	564	633
Tax	(74)	93	(248)	(195)	(221)
Profit After Tax	425	630	469	369	412
Cost Income Ratio	59.76%	61.35%	55.94%	60.69%	59.42%

Profit & Loss

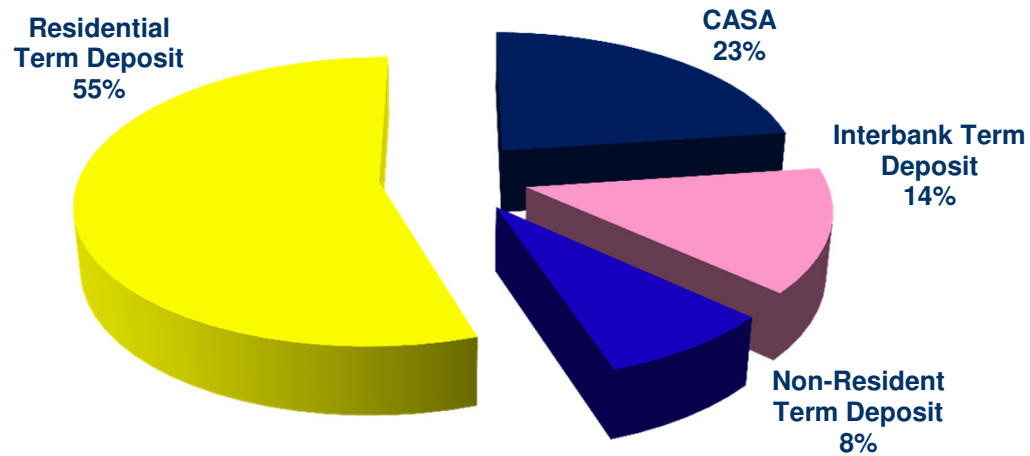
DCB BANK

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

Deposits and Advances Mix

DCB BANK

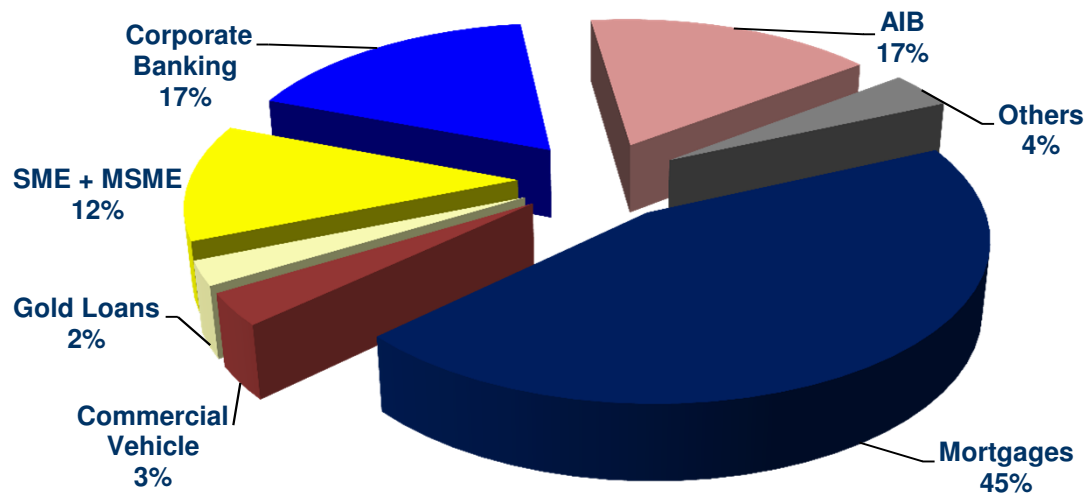
Deposits as on Dec 31, 2015



Retail Deposits (including AIB Banking) to Total Deposits - 81.25%

* CASA includes NRI CASA.

Advances as on Dec 31, 2015



NIM, Yield and Cost of Funds

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Dec 31, 2014	Mar 31, 2015	Dec 31, 2015
Net Interest Margin	3.13%	3.25%	3.34%	3.56%	3.70%	3.72%	3.96%
Yield on Advances	11.12%	12.60%	12.75%	12.84%	12.50%	12.63%	12.34%
Cost of Funds	5.83%	7.11%	7.78%	7.78%	7.75%	7.78%	7.44%

Base Rate as on 31st December 2015 is at 10.70%

Gross NPA Movement

DCB BANK

INR mn	Q3 2014-15	FY 2014-15	Q3 2015-16
Opening Balance	1,688	1,385	2,243
<i>(+) Add</i>			
Fresh Slippages	207	1,706	549
Addition to Existing NPAs	16	33	2
<i>(-) Less</i>			
Recoveries	63	534	249
Upgrades	56	258	162
Write Offs / Sacrifice	-	471	34
Closing Balance	1,792	1,861	2,349

Non Performing Assets

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Dec 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.87%	1.76%	1.96%	1.99%	1.98%
Net NPA	0.96%	0.57%	0.75%	0.91%	1.00%	1.01%	1.22%	1.16%	1.12%
Provision Coverage	87.64%	91.17%	85.71%	80.54%	77.07%	74.66%	71.87%	72.15%	72.76%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Dec 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015
Mortgages	138	103	197	240	346	362	349	466	511
SME+MSME	110	141	576	873	927	273	284	486	522
Corporate	588	627	473	154	261	919	1,016	919	861
AIB	53	25	27	66	153	187	188	220	315
Gold Loans	-	3	3	12	25	28	156	76	49
CV/CE/STVL*	452	322	253	36	76	88	70	74	89
Others	1,295	1,197	621	4	4	4	1	2	2
Gross NPA	2,636	2,418	2,150	1,385	1,792	1,861	2,064	2,243	2,349
Net NPA	412	302	491	740	952	1,057	1,270	1,302	1,310

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

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015
SLR	17,512	20,219	24,332	28,072	34,750	37,110
Non-SLR	1,007	774	5,552	4,236	4,872	3,190
Total Investments*	18,519	20,993	29,884	32,308	39,622	40,300
HTM	14,415	16,660	19,903	22,603	27,567	29,098
AFS	3,029	3,541	5,155	7,684	9,484	9,416
HFT	1,075	792	4,826	2,021	2,571	1,786
Total Investments*	18,519	20,993	29,884	32,308	39,622	40,300

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015
AFS+HFT	0.45	0.61	0.77	0.34	1.32	1.45

* 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	Dec 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015
CRAR	13.25%	15.41%	13.61%	13.71%	14.44%	14.95%	14.27%	13.63%	13.04%
-- Tier I	11.10%	13.81%	12.62%	12.86%	13.58%	14.21%	13.56%	12.93%	12.33%
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.86%	0.74%	0.71%	0.70%	0.71%
RWA* (INR mn)	50,217	57,907	74,029	85,110	98,370	105,973	111,128	116,268	121,792

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	Dec 31, 2015
Crisil					
Certificate of Deposits	A1	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	-	-	A1+	A1+	A1+
ICRA					
Short – Term Fixed Deposits	-	-	-	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
 - **87%** of Mortgage accounts

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.

Retail Banking

Deposit Products:

- Current and Savings
- Term Deposits
- NRI Deposits
- Corporate Salary
- POS Terminals
- Lockers

Cards:

- ATM Card
- Debit Card
- Gift Card
- Secured Card
- Credit Card*
- Co-branded Prepaid Card

Payments:

- Remittances
- Bill / Utility Payments
- IMPS / RTGS / NEFT
- On-line ShareTrading/
Demat
- Tax Payments
- Visa Money Transfer

Loans:

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

Third Party Products:

- Mutual Funds
- Life Insurance and
General Insurance

Services:

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

Privilege Banking

Internet Banking

Mobile Banking

SME, Corporate Banking, NBFCs, Co-operative Banks

- Current Account
- Trade Current Account
- Working Capital
- Term Loans
- Supply Chain
- Portfolio Buyout
- Import /Export
- Bills Collection
- Foreign Exchange
- Letters of Credit
- Guarantees

- Cash Management**
- RTGS /NEFT
- Internet Banking

Treasury, NBFCs, Co-operative Banks

- Statutory Reserves Management
- Liquidity Management
- Trading in Government Securities
- Foreign Exchange
- Corporate Bonds
- CDs
- Equity Investment

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

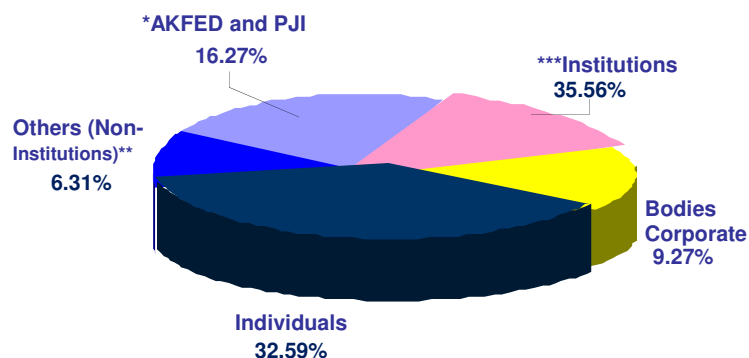
1995

Conversion to Development Credit Bank Ltd.

Shareholding Pattern December 31, 2015

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.79%), Non Resident Indians (2.83%), Foreign Corporate Bodies (2.10%) & Directors & their relatives (0.58%)

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

Key Non Promoter Shareholders

Key Non Promoter Shareholders	%
Tano Mauritius India FVCI II	4.63
Sundaram Mutual Fund	3.98
Axis Mutual Fund	3.44
PI Opportunities Fund - 1	2.79
DSP Blackrock Micro Cap Fund	2.18
Merrill Lynch Capital Markets Espana S.A. S.V.	2.11
WCP Holdings III	2.10
ICICI Prudential Mutual Fund	1.98
Ambit Corporate Finance Pvt. Ltd.	1.91
Tata Mutual Fund	1.87
Steinberg India Emerging Opportunities Fund Ltd.	1.48
Satpal Khattar & Shareen Khattar	1.12



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

<p>Nasser Munjee <i>Non- Executive Chairman</i></p> <p>Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 9 Corporate Boards in India including HDFC, Tata Motors, etc.</p>	<p>Amin Manekia</p> <p>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.</p>
	<p>Ataf Jiwani</p> <p>With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.</p>
	<p>C. Narasimhan</p> <p>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.</p>
	<p>Imran Contractor</p> <p>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.</p>
	<p>Jamal Pradhan</p> <p>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.</p>
	<p>Keki Elavia</p> <p>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.</p>
	<p>Murali M Natrajan <i>Managing Director & CEO</i></p> <p>Standard Chartered Bank, Citibank, American Express – *29 years experience.</p>
	<p>Nalin Shah</p> <p>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.</p>
	<p>Rupa Devi Singh</p> <p>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).</p>
	<p>Shaffiq Dharamshi</p> <p>A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.</p>
<p>S. Sridhar</p> <p>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.</p>	
<p>Suhail Nathani</p> <p>Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills etc.</p>	

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Management Team

DCB BANK

Aditya Prasad

Head – Corporate Banking
Saudi Investment Bank, Axis Bank, State Bank of India – *29 yrs exp.

Gaurav Mehta

Head – Marketing, Investor Relations & PR
HSBC, Convergys, GE Capital & Taj Group of Hotels – 19 yrs exp.

Hamsaz Vasunia

Head - Human Resource
EMMAY HR Services Ltd., WNS Global Service - 15 yrs exp.

Rajesh Verma

Head – Treasury, FIG & Investment Banking
State Bank of India – *29 yrs exp.

Krishna Ramasankaran

Head Credit – Retail Assets
Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.-19 yrs exp.

Sachin Patange

Chief Compliance Officer
Reserve Bank of India, Australia & New Zealand Bank – 23 yrs. exp.

Sukesh Bhowal

Head - Mortgages
Times Bank Ltd., HSBC Ltd, Citibank & HDB Financial Service Ltd. – 18 yrs exp.

Hemant Barve

Company Secretary
Wallace Flour Group, Union Bank of India & Ritchie Stuart Investments – 40 yrs exp.

Ajay Mathur

Head – Collections & Commercial Vehicles
CGSL & Citibank – 21 yrs exp.

T Anuradha

Chief Internal Auditor
ING Vysya Bank & Price Waterhouse Coopers - 15 yrs exp.

Bharat Sampat

Chief Financial Officer
ABN Amro Bank, Standard Chartered Bank, ANZ Grindlays Bank, Hoechst - *29 yrs exp.

Murali M. Natrajan

Managing Director & CEO
Standard Chartered Bank, Citibank, American Express – *29 yrs exp.

R. Venkatesh

Head - HR, IT & Operations
Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum – 24 yrs exp.

Damodar Agarwal

Head – Alternate Channels & Retail Securitization
ICICI Bank Ltd., BGF Ltd. – 18 yrs exp.

Pankaj Sood

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

Sameer Singh Jaini

Chief Technology Officer
Wipro Technologies, Infosys Ltd., Kotak Bank Ltd., Citibank, UTI & Tata Steel – 19 yrs. exp.

Abhijit Bose

Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing-*23 yrs exp.

Kamala Kant Pandey

Head: Channel Sales & Emerging Markets
Birla SunLife Distribution Ltd., ITC Welcomegroup Hotels, TATA BP Solar India Ltd. - 20 yrs exp.

J. K Vishwanath

Chief Credit Officer
Fullerton India, Citigroup & Eicher Group – 19 yrs exp.

Praveen Kutty

Head – Retail & SME Banking
Citibank – *24 yrs exp.

Narendranath Mishra

Head - AIB
ICICI Bank & Rallis India – 15 yrs exp.

Manoj Joshi

Head – Trade Finance
ICICI Bank, Epcos Ferrites & Uniworth Group – 19 yrs exp.

Ravi Kumar

Chief Operating Officer
Samba Financial Group, Ernst & Young – *18 yrs exp.

Sridhar Seshadri

Financial Controller
ICICI Bank, Syndicate Bank & SBI – 32 yrs exp.

Awards & Recognitions



***IDC Awards - “Excellence In Transformation” Award for Project Neo
(state-of-the-art Loans System)***



***IDC Awards – “Digital Business Leader Award” to Mr. R. Venkatesh,
Head - Operations, Technology & HR***

Recent Alliances

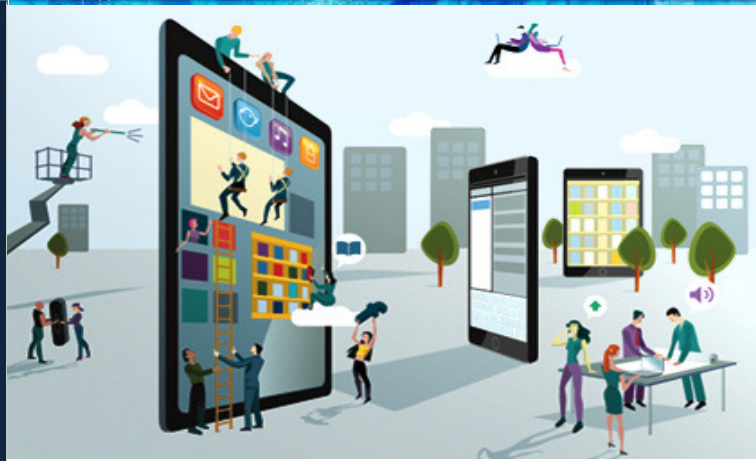
DCB Bank and TVS Credit Services announced Business Alliance for retail loans

Alliance to acquire new customers, create a quality loan book

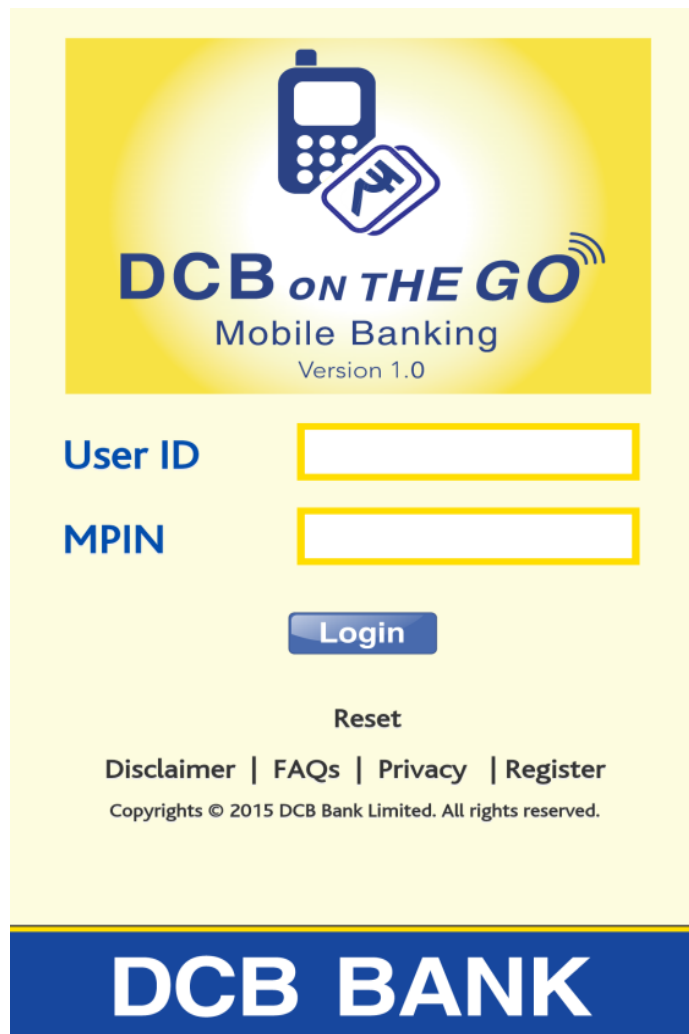


DCB BANK

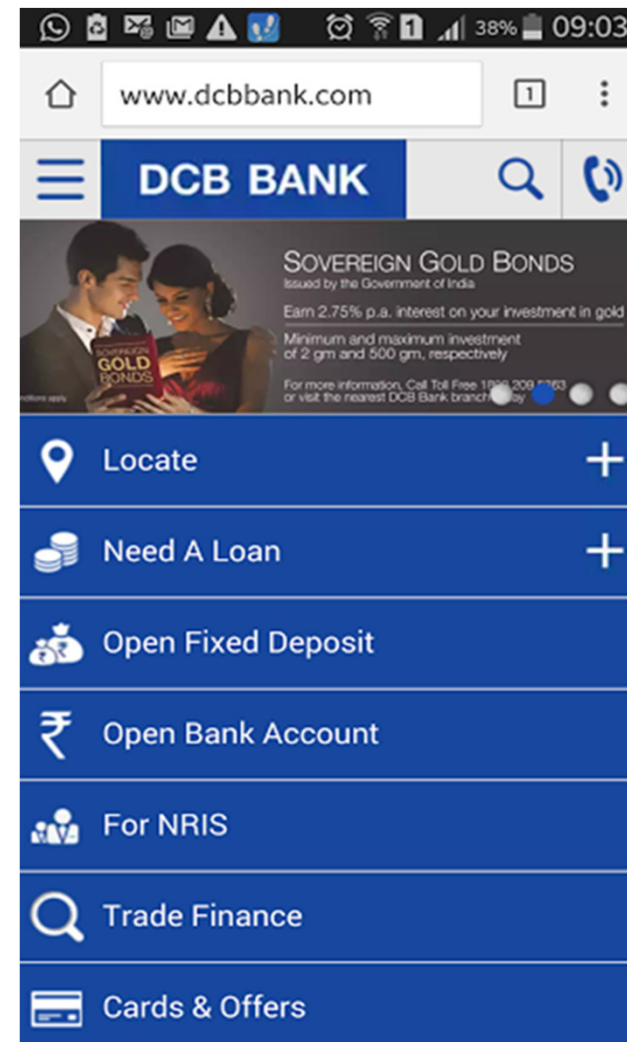
TVS | CREDIT SERVICES
LIMITED



Digital Agenda



Mobile Banking & Passbook launched in
Android & iOS Platform



Responsive Website launched for
Mobile & Tabs

DCB BANK

Click here



Monitor your investments.
Anytime. Anywhere.

Mutual Fund Online Facility

For details and to access this facility, call 3281 1322 or email customercare@dcbbank.com

Terms and conditions apply. DCB Bank Limited (Formerly Development Credit Bank Limited)

[Continue to Login](#)

Online facility for Mutual Funds distribution

DCB BANK

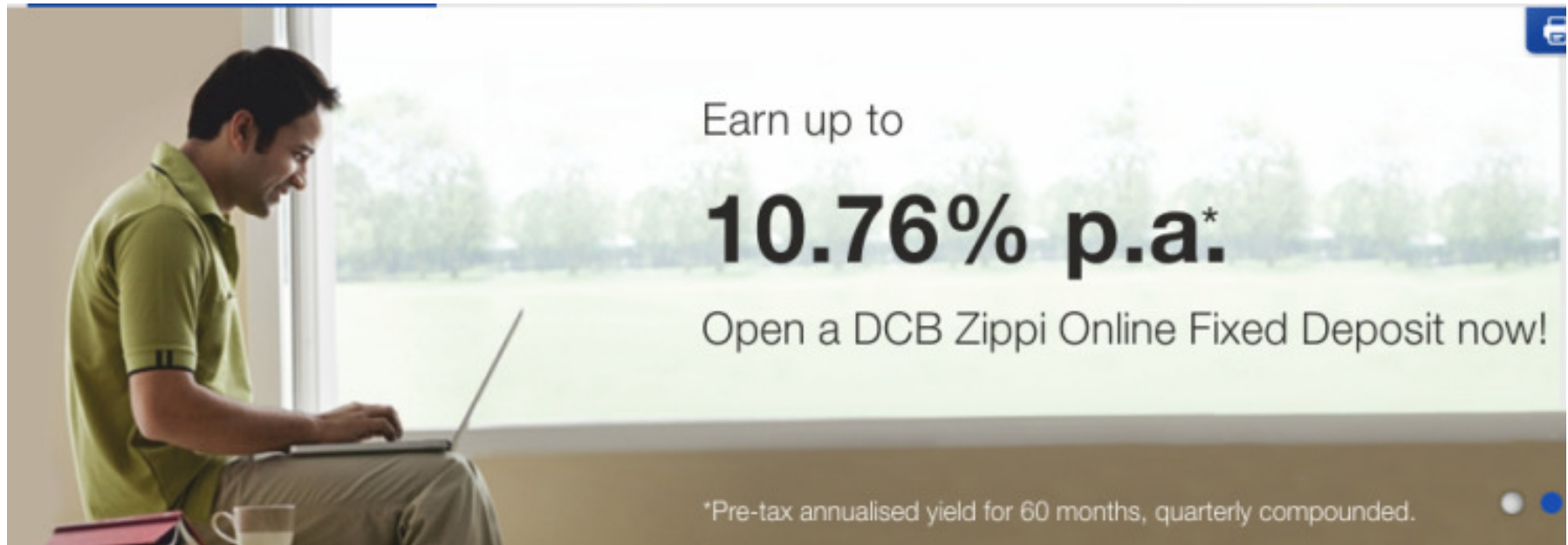
Making a request is as easy as giving a missed call.

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 services



Earn up to

10.76% p.a.*

Open a DCB Zippi Online Fixed Deposit now!

*Pre-tax annualised yield for 60 months, quarterly compounded.

Online Term Deposit facility for convenience of customers across India



IMPS platform rolled out for Internet as well as Branch Banking

DCB Bank is the 2nd private sector bank to enable IMPS through branches

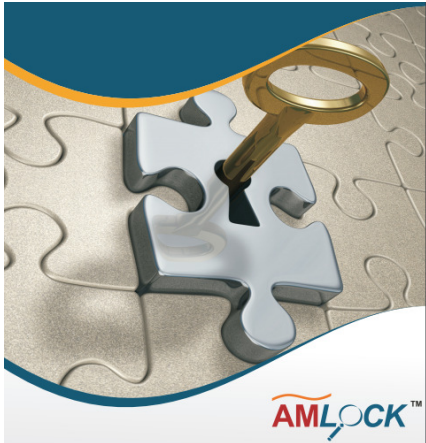


National Automated Clearing House (NACH) platform for mandate payments



RTGS/NEFT

Straight Thru Processing (both incoming and outgoing) for RTGS / NEFT transactions



AMLOCK (Anti Money Laundering) system upgraded

RuPay on POS launched



Talisma Email Solution rolled out

E-KYC for better Customer convenience

e-KYC
now available



Give Adhar for verifying



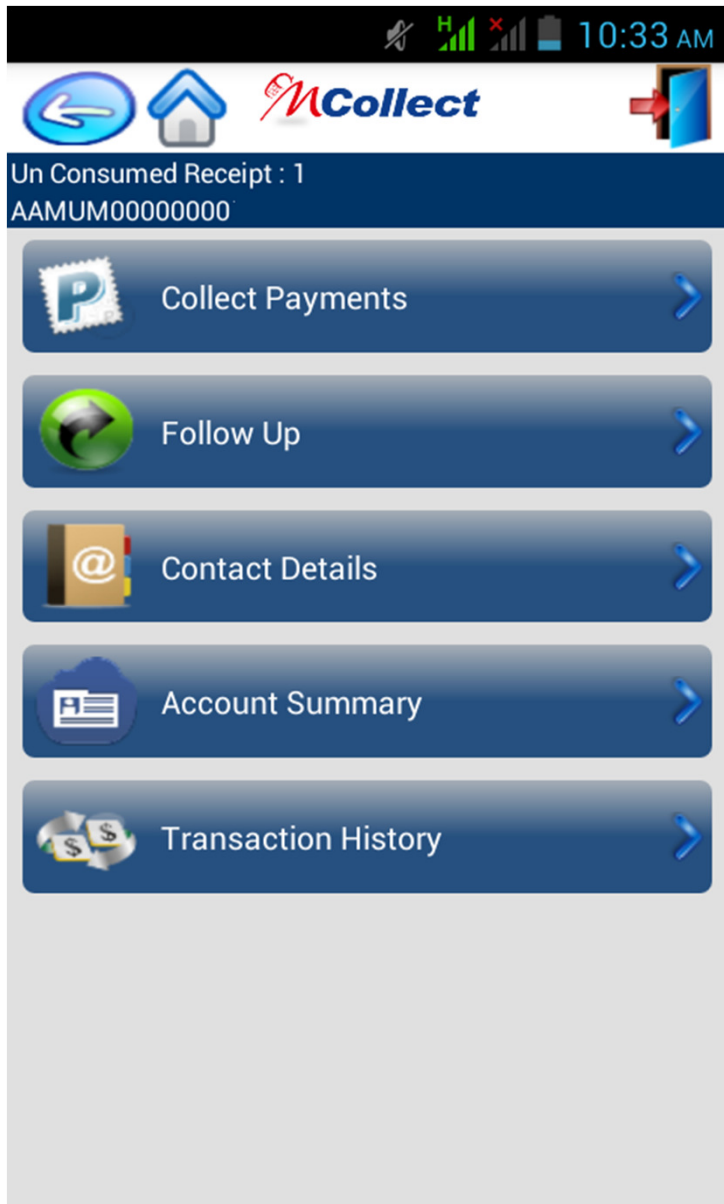
Feed Adhar number to UIDAI server



UIDAI Server gives back details of person



Lead Generation System (e-DSR) application on Android platform to improve sales efficiency and customer service



mCollect handheld mobile solution for field collection efficiency and controls



New Human Resources Management System (E.Vu) launched



- **Data Center migration to new state-of-the-art Netmagic (an NTT communications company) Data Center completed**
 - New Data Center built with next generation devices
 - One of the most modern data centres in the country



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.