

Ref. No.CO:CS:HVB:2016-17:105

October 14, 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,

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

In the attachment please find an "**Investor Presentation-Q2 FY 2017 - October 2016**"

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



H.V. Barve
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited

Investor Presentation – Q2 FY 2017

October 2016

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DCB BANK

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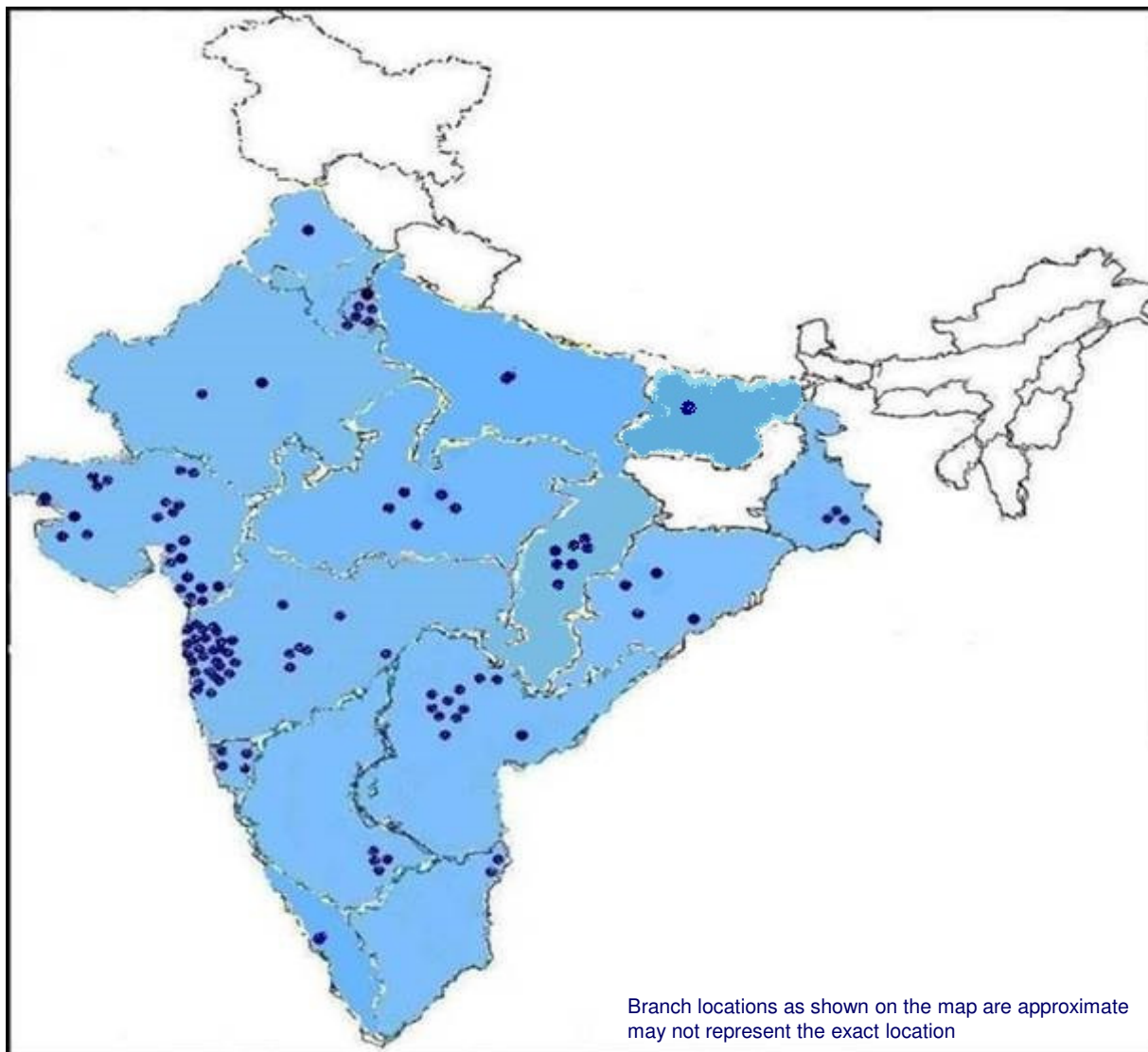
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

Branch Network September 30, 2016

DCB BANK



At a Glance

Branches	228
ATMs	490
Network*	35,000+

Category	No. of Branches	%
Metro	83	36
Urban	47	21
Semi Urban	57	25
Rural	41	18
Total	228	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 228 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.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q2 FY 2017	228	219,483	59.96%	0.94%	10.41%
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	Q2 FY 17	Q1 FY 17	Q2 FY 16	Y-o-Y
Deposits	176,846	156,796	135,573	30%
Of which CASA	38,754	36,189	32,669	19%
Of which Retail Term	99,066	92,460	80,373	23%
- Of which NRI Term	12,958	12,590	11,007	18%
Net Advances	144,362	133,369	111,809	29%
<i>Advances (Excluding Corporate Banking)</i>	121,779	112,809	89,843	36%

INR mn	Q2 FY 17	Q1 FY 17	Q2 FY 16	Y-o-Y
Net Interest Income	1,903	1,770	1,500	27%
Non Interest Income	616	601	487	27%
Total Cost	(1,510)	(1,444)	(1,206)	(25%)
Operating Profit	1,009	927	781	29%
Profit Before Tax	744	722	564	32%
Profit After Tax	485	470	369	31%

Includes one-off Treasury gains of INR 104 mn for Q1 FY 17 on sale of HTM securities transferred to AFS/HFT

Balance Sheet

DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016
Shareholder's Equity	6,215	8,614	10,031	11,540	15,886	17,922	18,402	18,892
Deposits	56,102	63,356	83,638	103,251	126,091	149,260	156,796	176,846
Borrowings ¹	8,607	11,235	15,256	8,601	11,638	11,479	10,649	12,305
Other Liabilities & Provisions ¹	3,205	3,564	3,863	5,839	7,708	12,524	10,155	11,440
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	7,192	8,916	9,433	10,655
Investments ²	18,519	20,993	29,884	32,308	39,622	43,333	43,815	54,634
Net Advances	42,817	52,844	65,861	81,402	104,651	129,214	133,369	144,362
Fixed Assets	1,275	1,846	2,394	2,386	2,367	2,480	2,498	2,558
Other Assets ²	6,647	6,520	5,816	6,239	7,492	7,242	6,887	7,274
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	83.00%	86.57%	85.06%	81.63%

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

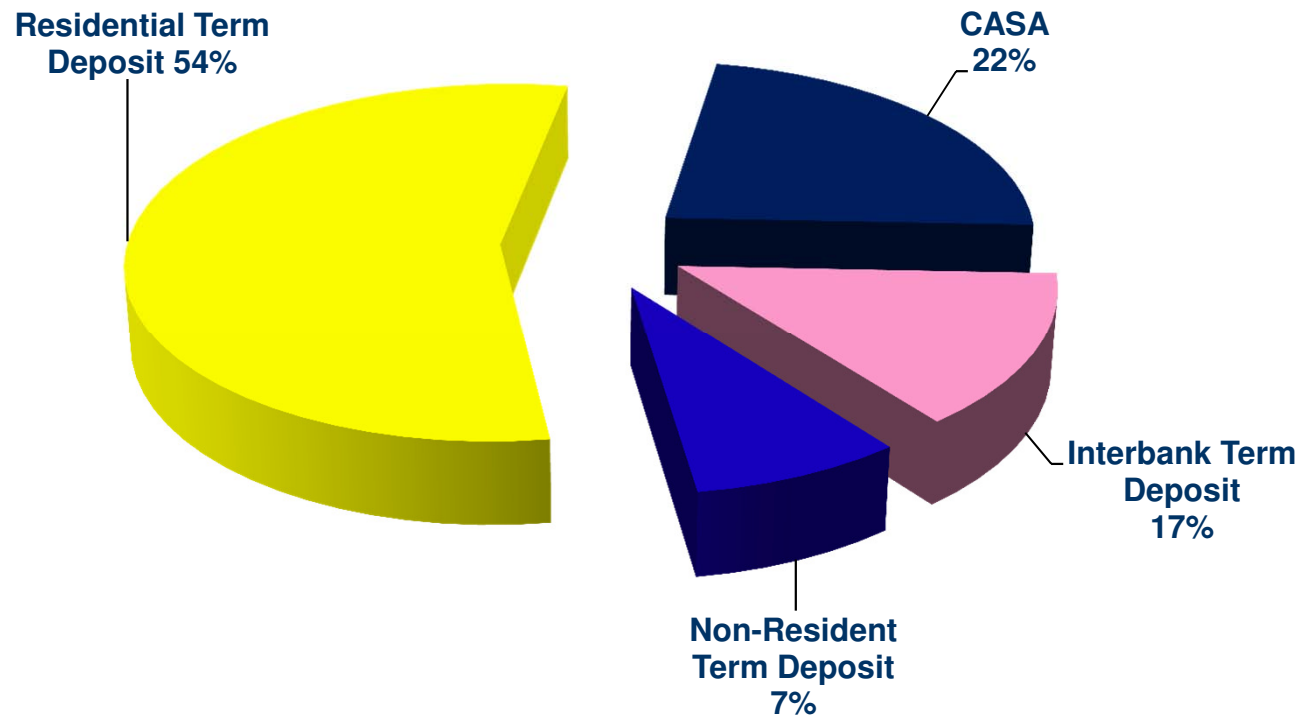
INR mn	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17
Net Interest Income	1,500	1,605	1,687	1,770	1,903
Other Income	487	472	614	601	616
- Commission, exchange & brokerage	351	361	395	379	422
- Profit on Sale of Investment	52	46	40	172	116
- Profit on Exchange Transactions	47	39	28	31	42
Operating Income	1,987	2,077	2,301	2,371	2,519
Operating Expenses	(1,206)	(1,234)	(1,331)	(1,444)	(1,510)
Operating Profit	781	843	970	927	1,009
Provisions other than Tax	(217)	(210)	(272)	(205)	(265)
Profit Before Tax	564	633	698	722	744
Tax	(195)	(221)	(3)	(252)	(259)
Profit After Tax	369	412	695	470	485
Cost Income Ratio	60.69%	59.42%	57.85%	60.90%	59.96%

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
- <i>Profit on Sale of Investment</i>	253	118	139	225	277	423
- <i>Profit on Exchange Transaction</i>	90	69	72	57	76	145
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%

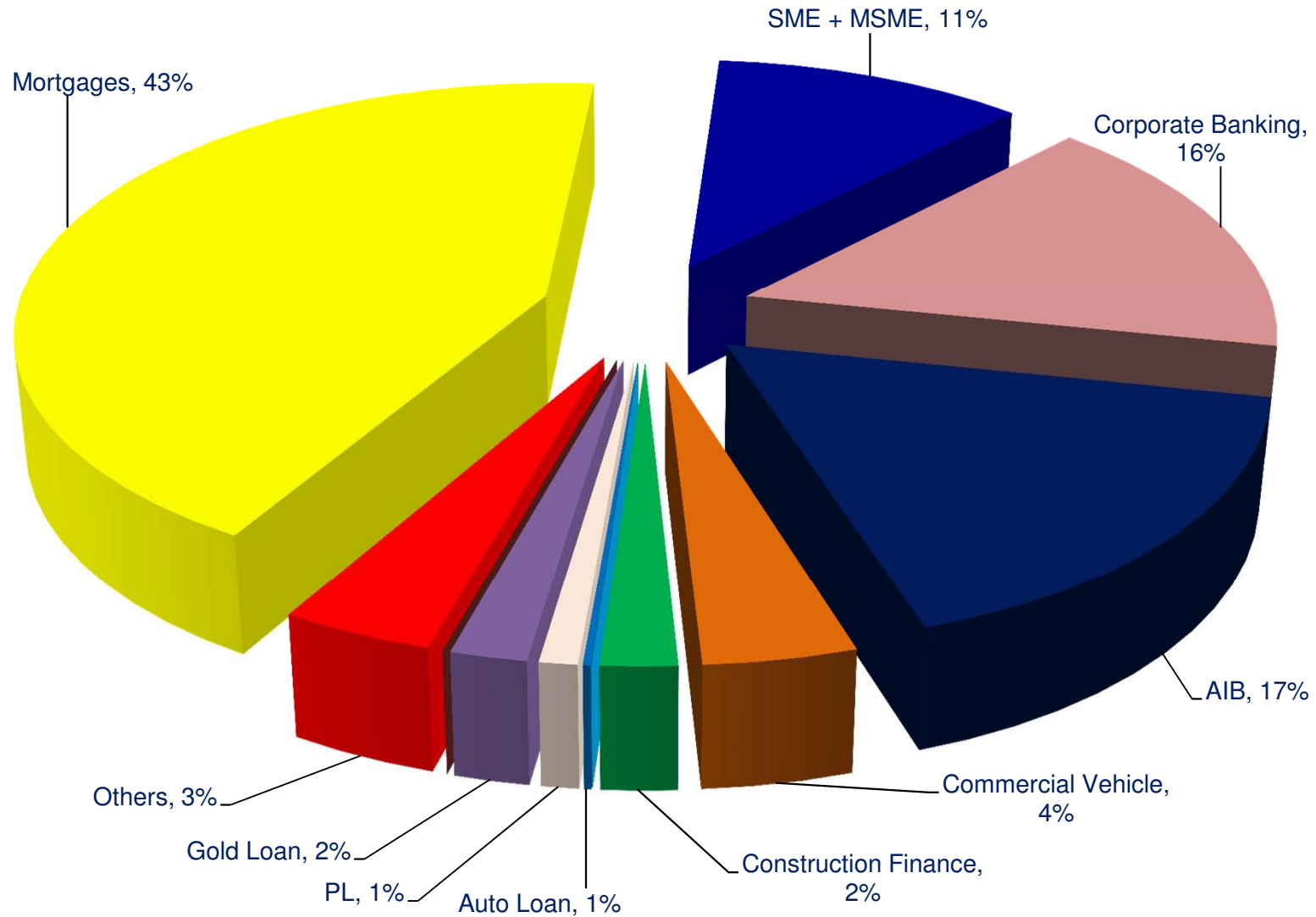
Deposits as on Sep 30, 2016



Retail Deposits to Total Deposits - 77%

* CASA includes NRI CASA.

Net Advances as on Sep 30, 2016



Note: PL – Personal Loan

Year Ended	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016
Net Interest Margin	3.13%	3.25%	3.34%	3.56%	3.72%	3.94%	3.96%
Yield on Advances	11.12%	12.60%	12.75%	12.84%	12.63%	12.52%	12.01%
Cost of Funds	5.83%	7.11%	7.78%	7.78%	7.78%	7.54%	7.16%

Base Rate as on 30th September, 2016 is at 10.64% per annum

Non Performing Assets

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Sep 30, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.76%	1.99%	1.51%	1.72%	1.75%
Net NPA	0.96%	0.57%	0.75%	0.91%	1.01%	1.16%	0.75%	0.87%	0.84%
Provision Coverage	87.64%	91.17%	85.71%	80.54%	74.66%	72.15%	77.55%	75.25%	75.40%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Sep 30, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016
Mortgages	138	103	197	240	362	466	464	626	743
SME+MSME	110	141	576	873	273	486	245	279	367
Corporate	588	627	473	154	919	919	861	861	861
AIB	53	25	27	66	187	220	288	404	377
Gold Loans	-	3	3	12	28	76	22	28	55
CV/STVL*	452	322	253	36	88	74	92	111	134
Others	1,295	1,197	621	4	4	2	2	4	17
Gross NPA	2,636	2,418	2,150	1,385	1,861	2,243	1,974	2,313	2,554
Net NPA	412	302	491	740	1,057	1,302	975	1,157	1,209

*CV/STVL represents Commercial Vehicle and Small Ticket Vehicle Loan

Gross NPA Movement

DCB BANK

INR mn	Q2 2015-16	Q1 2016-17	Q2 2016-17	FY 2015-16
Opening Balance	2,064	1,974	2,313	1,861
<i>(+) Add</i>				
Fresh Slippages	621	578	500	2,244
Addition to Existing NPAs	1	1	1	11
<i>(-) Less</i>				
Recoveries	213	193	139	1,005
Upgrades	160	43	121	539
Write Offs / Sacrifice	70	4	0	598
Closing Balance	2,243	2,313	2,554	1,974

Sale of NPA to Asset Reconstruction Company Included above against -				
INR mn	Q2 2015-16	Q1 2016-17	Q2 2016-17	FY 2015-16
Recoveries	-	-	-	200
Write Offs / Sacrifice	-	-	-	338

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016
SLR	17,512	20,219	24,332	28,072	34,750	39,855	45,660
Non-SLR	1,007	774	5,552	4,236	4,872	3,478	8,974
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	54,634
HTM	14,415	16,660	19,903	22,603	27,567	30,580	35,314
AFS	3,029	3,541	5,155	7,684	9,484	10,782	17,602
HFT	1,075	792	4,826	2,021	2,571	1,971	1,718
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	54,634

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016
AFS+HFT	0.45	0.61	0.77	0.34	1.32	1.22	1.60

* 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	Sep 30, 2015	Mar 31, 2016	Sep 30, 2016
CRAR	13.25%	15.41%	13.61%	13.71%	14.95%	13.63%	14.11%	11.90%
-- Tier I	11.10%	13.81%	12.62%	12.86%	14.21%	12.93%	12.79%	10.76%
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.74%	0.70%	1.32%	1.14%
RWA* (INR mn)	50,217	57,907	74,029	85,110	105,973	116,268	134,299	160,427

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

Note: September 2015 and 2016 CRAR does not include year to date Profit After Tax.

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

Our Customers

Wholesaler for Imitation Jewellery



Stationery Retailer



Toy Store Owner



Indian Sweets Retailer



Retailer for Home Furnishing



Tiles Manufacturer



Chemical Salt Trader



Gymnasium Owner



Motorbike Service Centre



Fuel & Service Station Owner



Saree Boutique Owner



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 / 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

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 ATM

*Offered to existing customers. ** DCB Bank has a tie up with Axis Bank to provide customers with cash management facilities at over 1,000 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

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

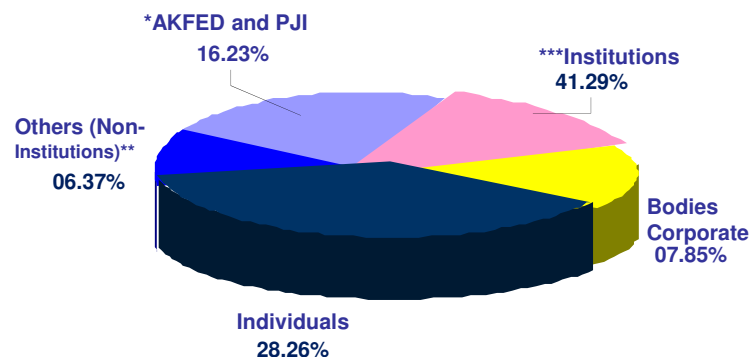
Conversion to Development Credit Bank Ltd.

Investor Profile as on September 30, 2016

DCB BANK

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.70%), Non Resident Indians (2.77%), Foreign Corporate Bodies (2.10%), Trusts (0.01%) & Directors & their relatives (0.79%)

***Institutions includes 19.96% held by FII & FPI

Key Non Promoter Shareholders

%

Tano Mauritius India FVCI II	4.62
Sundaram Mutual Fund*	3.60
DSP Blackrock Mutual Fund*	3.27
PI Opportunities Fund – 1	2.78
Tata Mutual Fund*	2.57
ICICI Prudential AMC*	2.47
WCP Holdings III	2.10
Axis Mutual Fund*	1.97
Mathews India Fund	1.81
Morgan Stanley Group	1.66
Steinberg India Emerging Opportunities Fund Ltd.	1.56
Ambit Group*	1.37
ICICI Bank Limited	1.21
Satpal Khattar & Shareen Khattar	1.11
Caisse de depot et placement du Quebec	1.08
TATA AIA Life Insurance*	1.07
Canara Rebeco Mutual Fund*	1.06

* 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

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.
Altaf 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

Gaurav Mehta – 20 yrs work exp.
Head – Marketing, Investor Relations & PR

Hamsaz V – 16 yrs work exp.
Head - Human Resource

Krishna Ramasankaran – 20 yrs work exp.
Head Credit – Retail Assets

Rajesh Verma - *30 yrs work exp.
Head – Treasury, FIG & Investment Banking

Sachin Patange – 24 yrs work exp.
Chief Compliance Officer

Sukesh Bhowal – 19 yrs work exp.
Head - Mortgages

Hemant Barve – 41 yrs work exp.
Company Secretary

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

T Anuradha – 16 yrs work exp.
Chief Internal Auditor

Damodar Agarwal – 19 yrs work exp.
Head – Alternate Channels & Retail Securitization

Bharat Sampat - *30 yrs work exp.
Chief Financial Officer

Murali M. Natrajan - *30 yrs work exp.
Managing Director & CEO

R. Venkatesh – 25 yrs work exp.
Head - HR, IT & Operations

N C Kaushal – 15 yrs work exp.
Head - SME & MSME Banking

Pankaj Sood – 17 yrs work exp.
Head – Retail Branch Banking

Sameer Singh Jaini – 20 yrs work exp.
Chief Technology Officer

Abhijit Bose - *24 yrs work exp.
Head – Retail Assets & Strategic Alliances

Kamala Kant Pandey – 21 yrs work exp.
Head: Channel Sales & Emerging Markets

J. K Vishwanath – 23 yrs work exp.
Chief Credit Officer

Narendranath Mishra – 16 yrs work exp.
Head - AIB

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

Manoj Joshi – 20 yrs work exp.
Head – Trade Finance

Ravi Kumar - *19 yrs work exp.
Chief Operating Officer

Sridhar Seshadri – 33 yrs work exp.
Financial Controller & Chief Risk Officer

*Worked in India & Abroad.

Only key profiles represented

Update – Information Technology

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



Innovative CIO Award for “Aadhaar based ATM”



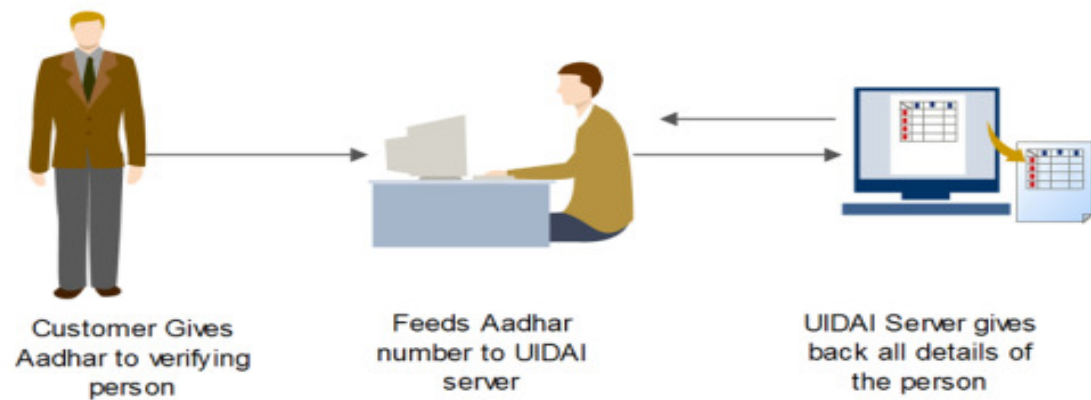
DCB Bank launched India's first Aadhaar number and fingerprint biometric ATM in Mumbai, Dhenkanal, Malerkotla and Jayanagar.

Mr. Nandan Nilekani, Chairperson and Co-founder of EkStep Foundation inaugurated the ATM at Jayanagar, Bengaluru.

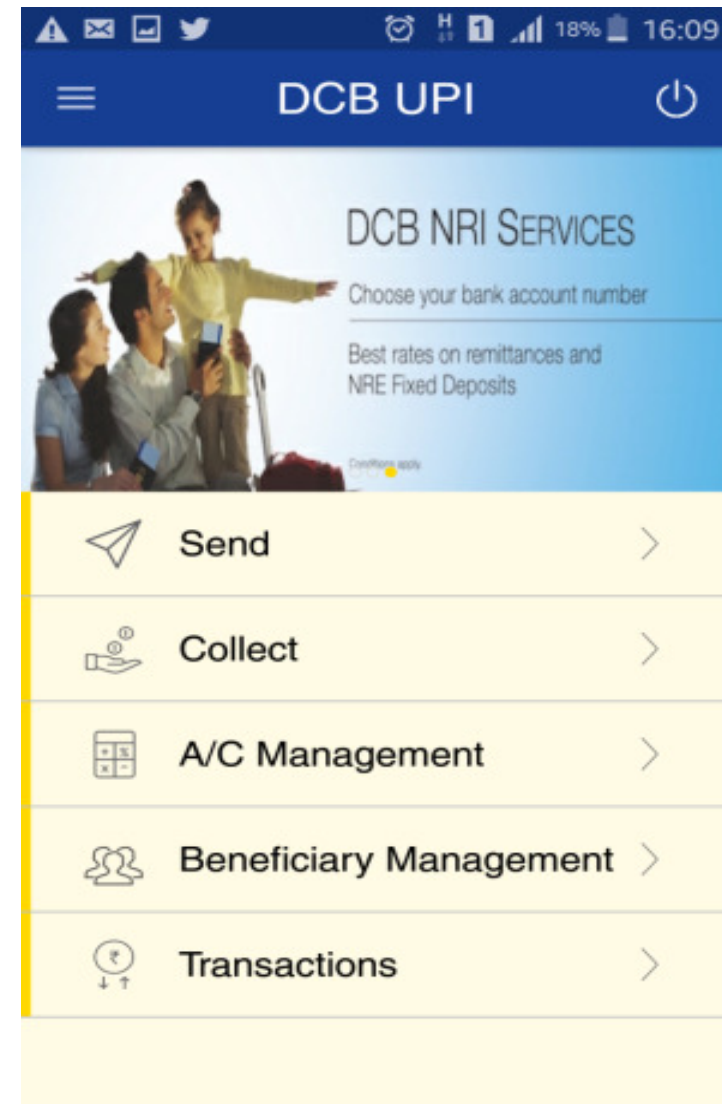
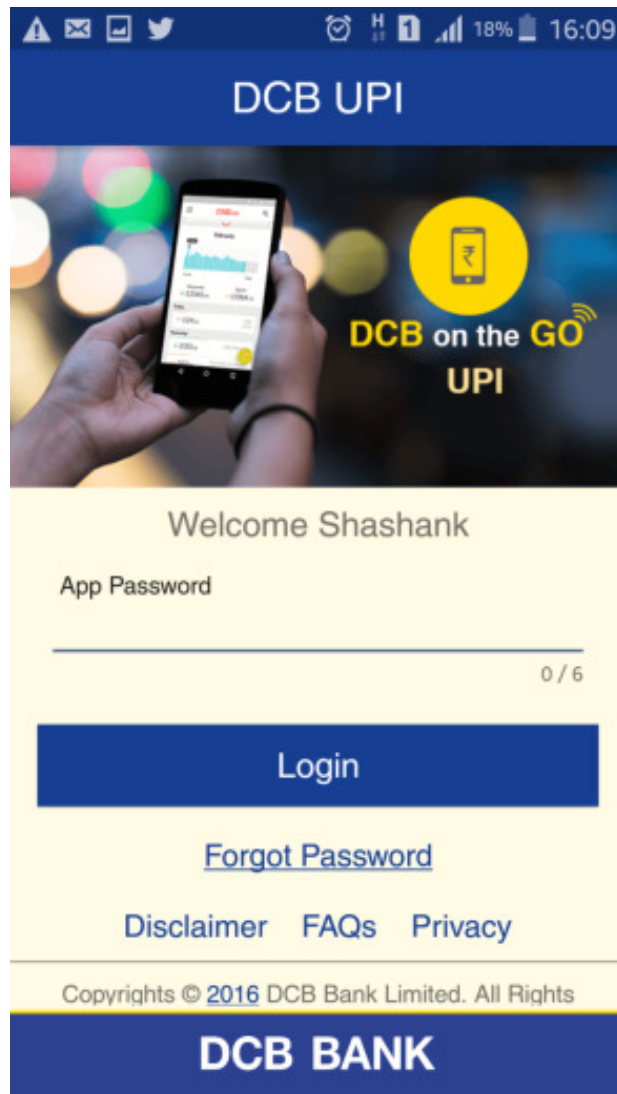
52 Aadhaar based ATM's operational as on September 30, 2016



AADHAAR
e-KYC
Fast, Secure & Cost Effective!



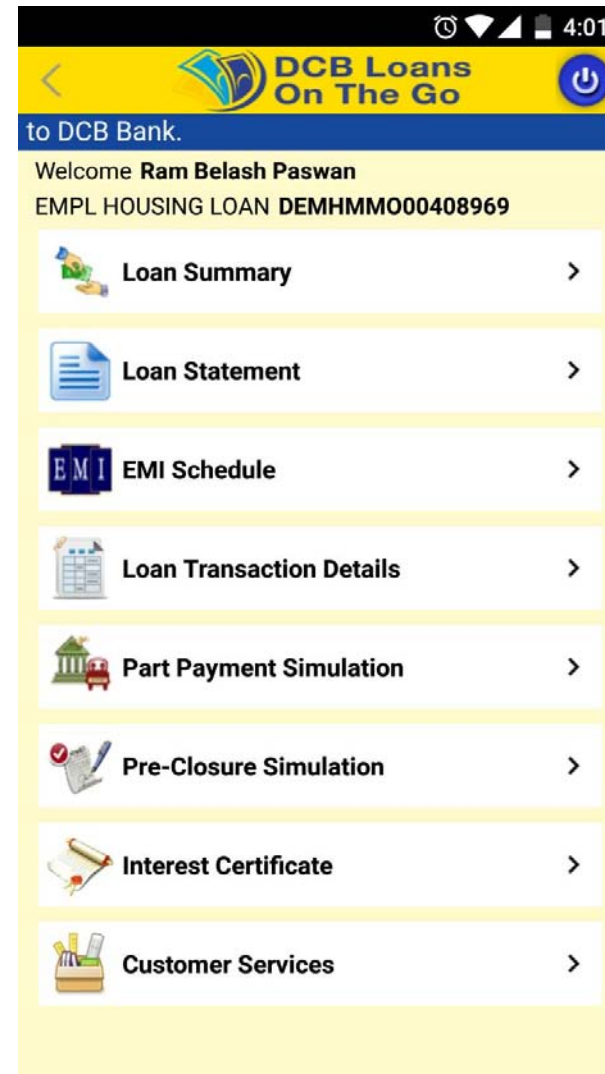
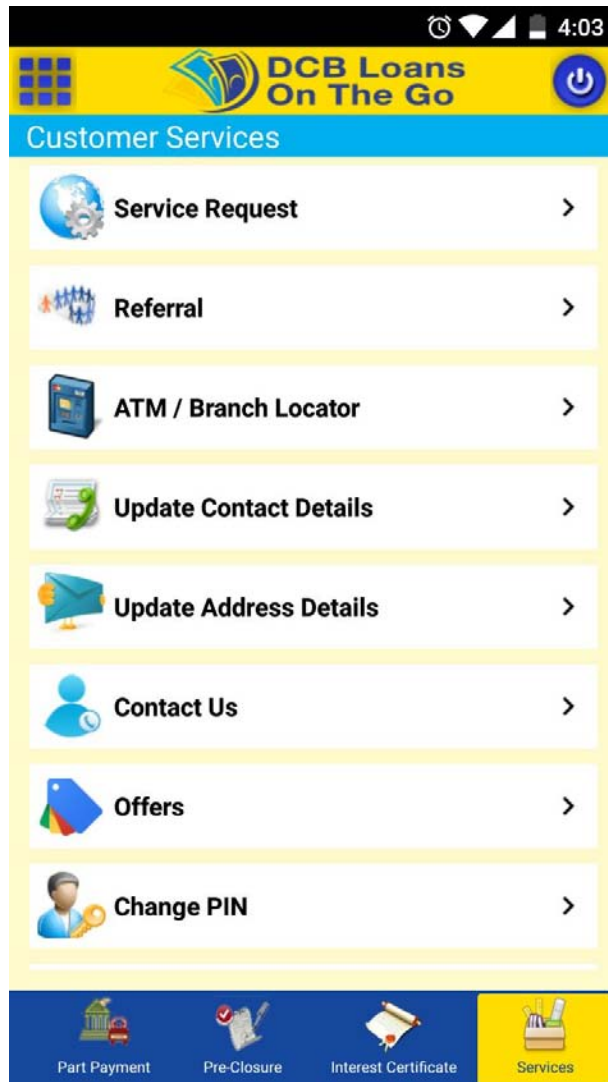
e-KYC in branches for customer convenience



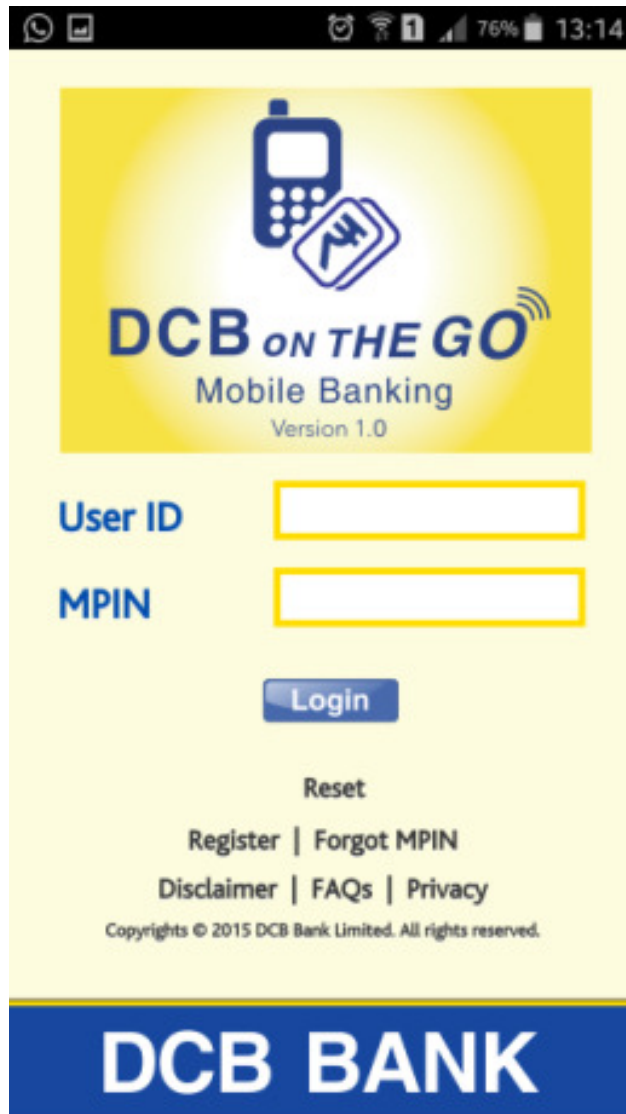
DCB Bank was amongst the first banks to launch United Payment Interface (UPI) Mobile App



‘DCB Delight’ – Instant Account Opening Process



DCB Loans On The Go Mobile App



DCB on THE GO[®]
Mobile Banking
Version 1.0

User ID

MPIN

Login

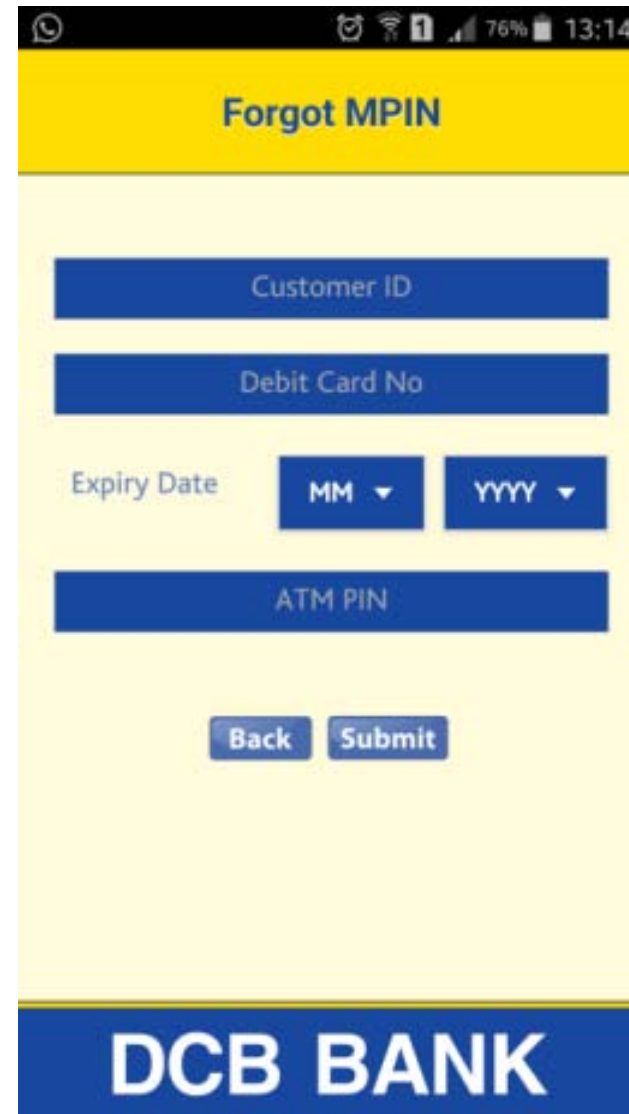
Reset

[Register](#) | [Forgot MPIN](#)

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

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DCB BANK



Forgot MPIN

Customer ID

Debit Card No

Expiry Date

ATM PIN





DCB BANK

Self registration feature for customers added on Mobile Banking

A/क DCB BANK बाहर जाएं

	
शेष राशि	मिनी स्टेटमेंट
	
चेक निवेदन	ईमेल स्टेटमेंट
अंतिम लेनदेन...	

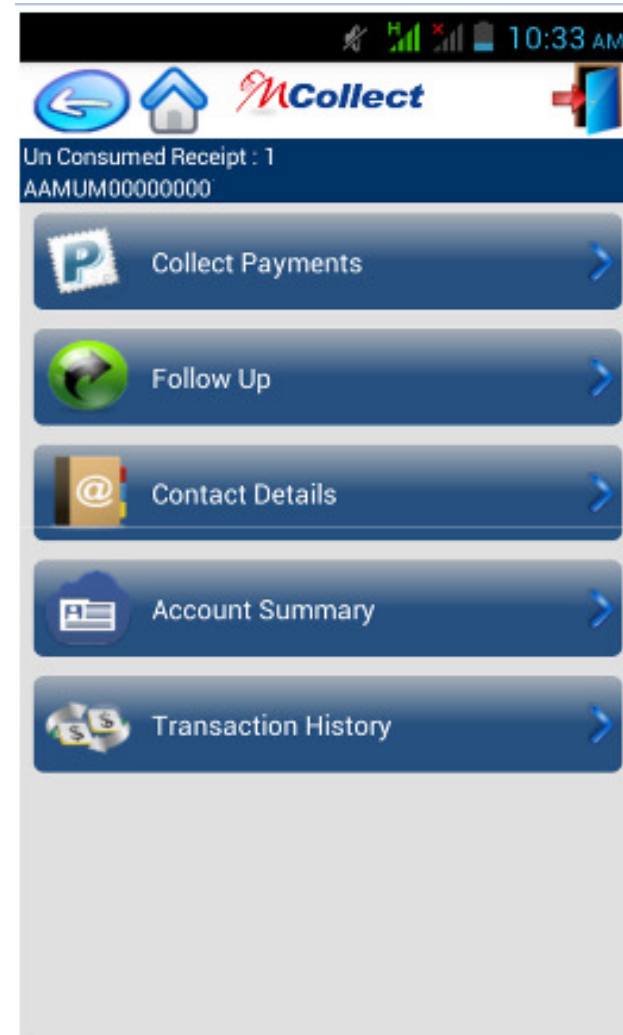
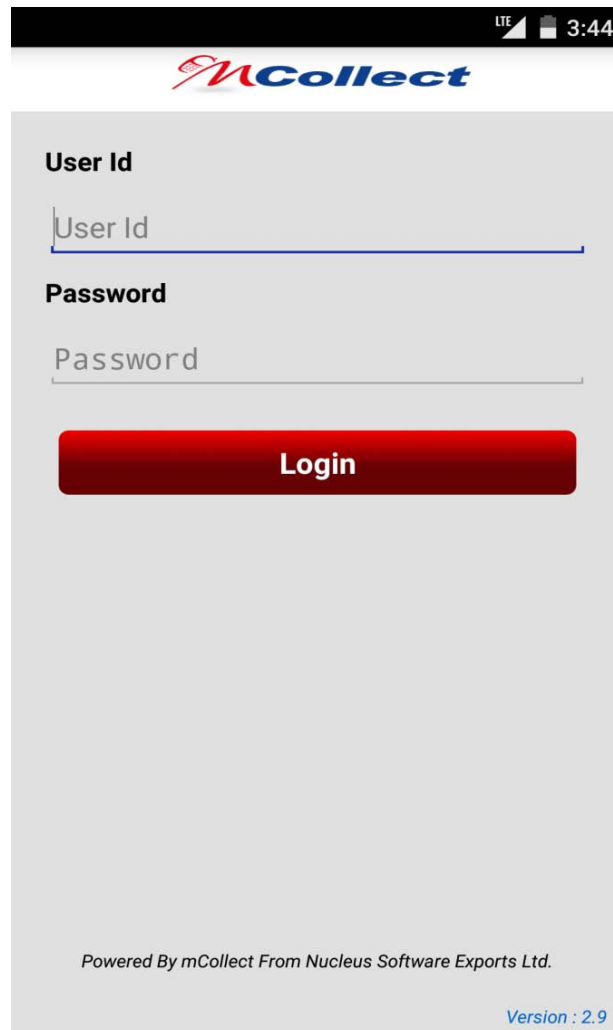
A/क DCB BANK Exit

	
Balance Inquiry	Mini Statement
	
Cheque Book Request	Email Statement
Last Transaction...	

Bilingual 'Missed Call' App



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



Mobile solution for field collection control and customer convenience

C - VU	Please Enter Customer Id or Account Number or Mobile Number	<input type="text"/>	Submit	Clear	<input type="text"/>	LOGOUT
NAME :					REGISTERED MOBILE NO:	
CUSTOMER	ACCOUNT	CHEQUE INFO	BALANCE / TRANSACTION ENQUIRY		STATEMENTS	
TDS INFO	GPS	GPA	PAYMENTS		OTHERS <input type="button" value="v"/>	
BASIC	ADDRESS	CONTACTS	SIGNATURE	FATCA	OTHERS	
Branch:	<input type="text"/>			Customer Id:	<input type="text"/>	
Name:	<input type="text"/>			Marital Status:	<input type="text"/>	
Short Name:	<input type="text"/>			Gender:	<input type="text"/>	
Date of Birth:	<input type="text"/>			Sweeps Allowed:	<input type="text"/>	
Mothers Maiden Name:	<input type="text"/>			PAN:	<input type="text"/>	
Customer Status:	<input type="text"/>			NRE Flag:	<input type="text"/>	
Constitution Code:	<input type="text"/>			Minor Flag:	<input type="text"/>	
Customer Open Date:	<input type="text"/>			Aadhaar Number:	<input type="text"/>	
ISA:	<input type="text"/>			Currency Code:	<input type="text"/>	

Customer Relationship Management (CRM) for frontline to improve customer service

File Edit View Favorites Tools Help

DCB BANK

You are 1 step away from applying for a Home Loan

Please introduce yourself

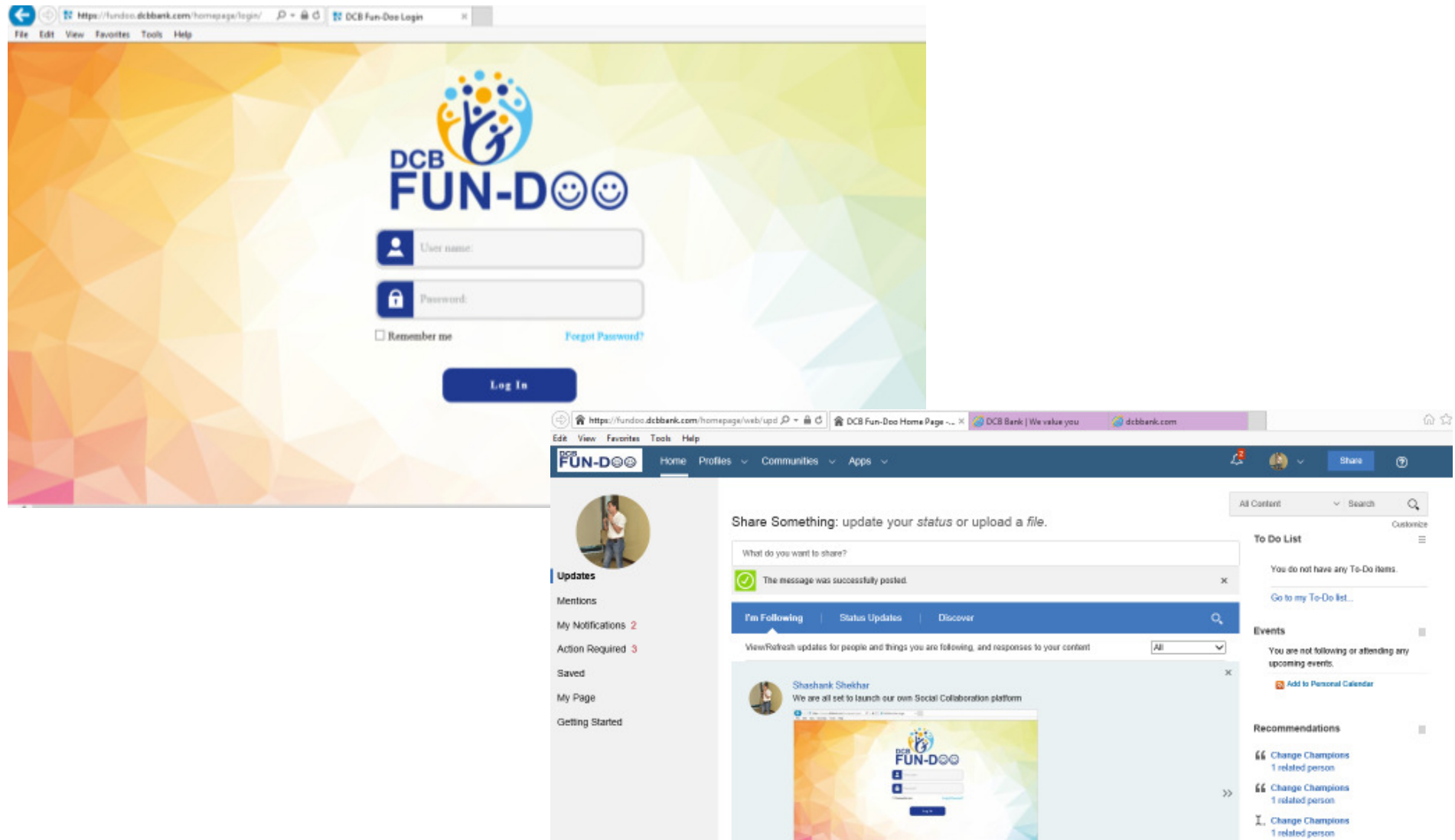
* Will You Be Applying as an Individual Or A Company ?

Individual
Select Individual, If You Are Salaried, Self Employed Professional or Self Employed Non Professional

Company
If you are applying as a Company or Entity Select Company

DCB BANK

Online platform for Loans



‘FUN-DOO’ in-house communication platform

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.