

Ref. No.CO:CS:HVB:2017-18:169

October 16, 2017

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 2018 - October 16, 2017"**

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited

H.V. Barve  
Company Secretary &  
Compliance Officer

Encl: As above



# **Investor Presentation – Q2 FY 2018**

*October 16, 2017*

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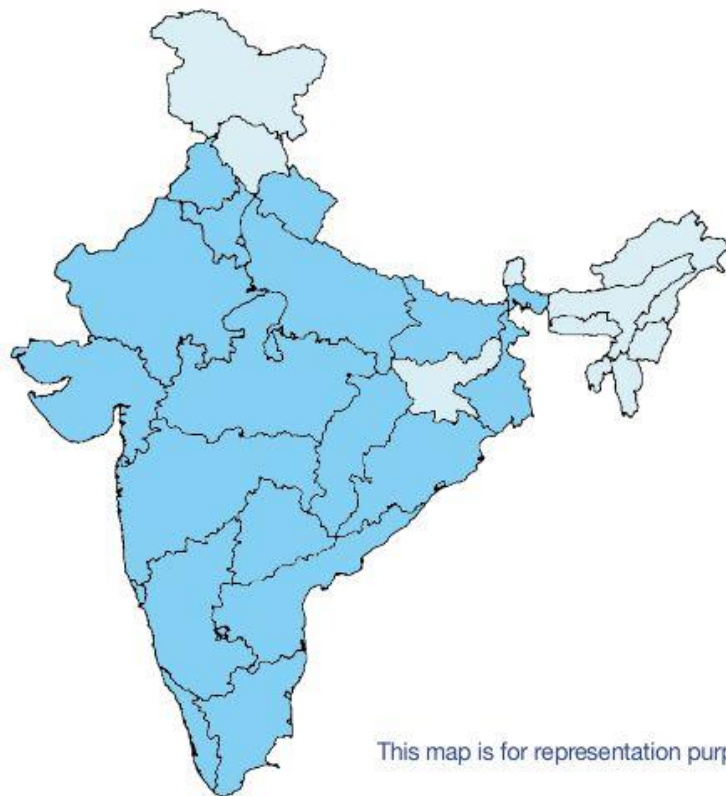
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



This map is for representation purpose only

## At a Glance

Branches	306
ATMs	507
Network*	35,000+

Category	No. of Branches	%
Metro	95	31
Urban	73	23
Semi Urban	75	25
Rural	63	21
<b>Total</b>	<b>306</b>	<b>100</b>

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

- **DCB Bank** is a modern emerging new generation private sector bank with 306 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.

**On October 11, 2017 DCB Bank launched its 310<sup>th</sup> branch at Paralakhemundi, Odisha**

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
<b>Q2 FY 2018</b>	<b>306</b>	<b>259,081</b>	<b>60.29%</b>	<b>0.94%</b>	<b>8.84%</b>
FY 2017	262	240,464	60.04%	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%
FY 2010	80	61,367	80.62%	(1.30%)	(13.13%)
FY 2009	80	59,430	76.27%	(1.48%)	(14.32%)

INR mn	Q2 FY 18	Q1 FY 18	Q2 FY 17	Y-o-Y
Deposits	205,671	191,548	176,846	16%
Of which CASA	53,234	51,431	38,754	37%
Of which Retail Term	106,800	103,111	99,066	8%
- Of which NRI Term	14,071	13,971	12,958	9%
Net Advances	173,950	162,657	144,362	20%

INR mn	Q2 FY 18	Q1 FY 18	Q2 FY 17	Y-o-Y
Net Interest Income <sup>1</sup>	2,481	2,332	1,903	30%
Non Interest Income <sup>2</sup>	653	857	616	6%
Total Cost	(1,890)	(1,825)	(1,510)	(25%)
Operating Profit	1,244	1,364	1,009	23%
Profit Before Tax	942	1,009	744	27%
Profit After Tax	589	652	485	21%

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

2: Includes one-off Treasury gains of INR 214 mn for Q1 FY 18 on sale of HTM securities transferred to AFS/HFT

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017
Shareholder's Equity	8,614	10,031	11,540	15,886	17,922	22,049	26,249	<b>26,849</b>
Deposits	63,356	83,638	103,251	126,091	149,260	192,892	191,548	<b>205,671</b>
Borrowings <sup>1</sup>	11,235	15,256	8,601	11,638	11,479	12,758	13,658	<b>14,209</b>
Other Liabilities & Provisions <sup>1</sup>	3,564	3,863	5,839	7,708	12,524	12,765	11,996	<b>12,352</b>
<b>Total</b>	<b>86,769</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>243,451</b>	<b>259,081</b>
Cash, Inter-bank, etc.	4,566	8,833	6,896	7,192	8,916	11,925	12,125	<b>15,155</b>
Investments <sup>2</sup>	20,993	29,884	32,308	39,622	43,333	58,179	55,839	<b>57,112</b>
Net Advances	52,844	65,861	81,402	104,651	129,214	158,176	162,657	<b>173,950</b>
Fixed Assets	1,846	2,394	2,386	2,367	2,480	4,886	4,859	<b>4,896</b>
Other Assets <sup>2</sup>	6,520	5,816	6,239	7,492	7,242	7,298	7,971	<b>7,968</b>
<b>Total</b>	<b>86,769</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>243,451</b>	<b>259,081</b>
Credit Deposit Ratio	83.41%	78.74%	78.84%	83.00%	86.57%	82.00%	84.92%	<b>84.58%</b>

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

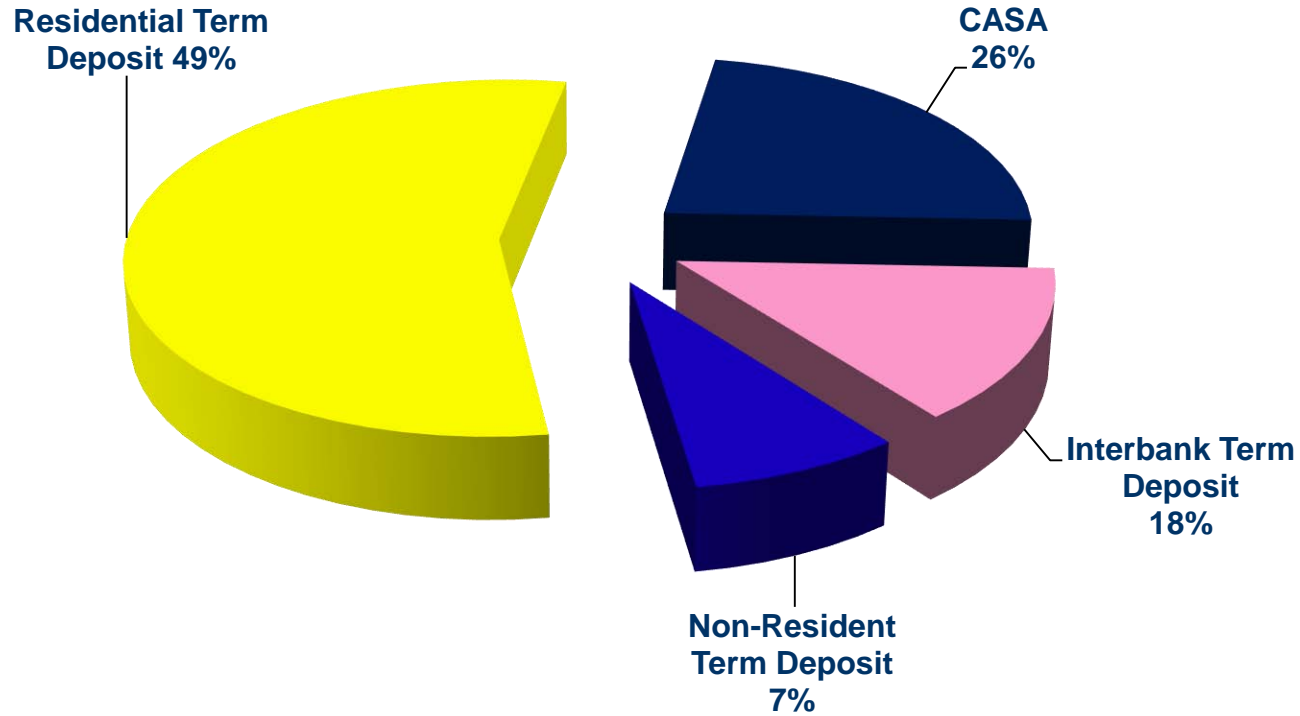


INR mn	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18
Net Interest Income	1,903	2,095	2,203	2,332	<b>2,481</b>
Other Income	616	641	636	857	<b>653</b>
- Commission, exchange and brokerage	422	403	452	519	<b>483</b>
- Profit on Sale of Investment	116	125	41	287	<b>71</b>
- Profit on Exchange Transaction	42	22	9	32	<b>35</b>
Operating Income	2,519	2,736	2,839	3,189	<b>3,134</b>
Operating Expenses	(1,510)	(1,643)	(1,685)	(1,825)	<b>(1,890)</b>
Operating Profit	1,009	1,093	1,153	1,364	<b>1,244</b>
Provisions other than Tax	(265)	(306)	(339)	(355)	<b>(302)</b>
Profit Before Tax	744	787	814	1,009	<b>942</b>
Tax	(259)	(274)	(285)	(357)	<b>(353)</b>
Profit After Tax	485	513	529	652	<b>589</b>
Cost Income Ratio	59.96%	60.07%	59.37%	57.23%	<b>60.29%</b>



INR mn	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017
Net Interest Income	2,277	2,844	3,684	5,082	6,195	<b>7,971</b>
Other Income	1,004	1,170	1,387	1,657	2,205	<b>2,494</b>
- Commission, exchange and brokerage	786	893	999	1,193	1,405	<b>1,657</b>
- Profit on Sale of Investment	118	139	225	277	423	<b>454</b>
- Profit on Exchange Transaction	69	72	57	76	145	<b>104</b>
Operating Income	3,281	4,014	5,071	6,739	8,400	<b>10,465</b>
Operating Expenses	(2,443)	(2,753)	(3,191)	(3,965)	(4,910)	<b>(6,283)</b>
Operating Profit	838	1,261	1,880	2,774	3,490	<b>4,182</b>
Provisions other than Tax	(287)	(240)	(366)	(694)	(879)	<b>(1,115)</b>
Profit Before Tax	551	1,021	1,514	2,080	2,611	<b>3,067</b>
Tax	0	0	0	168	(666)	<b>(1,070)</b>
Profit After Tax	551	1,021	1,514	1,912	1,945	<b>1,997</b>
Cost Income Ratio	74.45%	68.58%	62.93%	58.83%	58.45%	<b>60.04%</b>

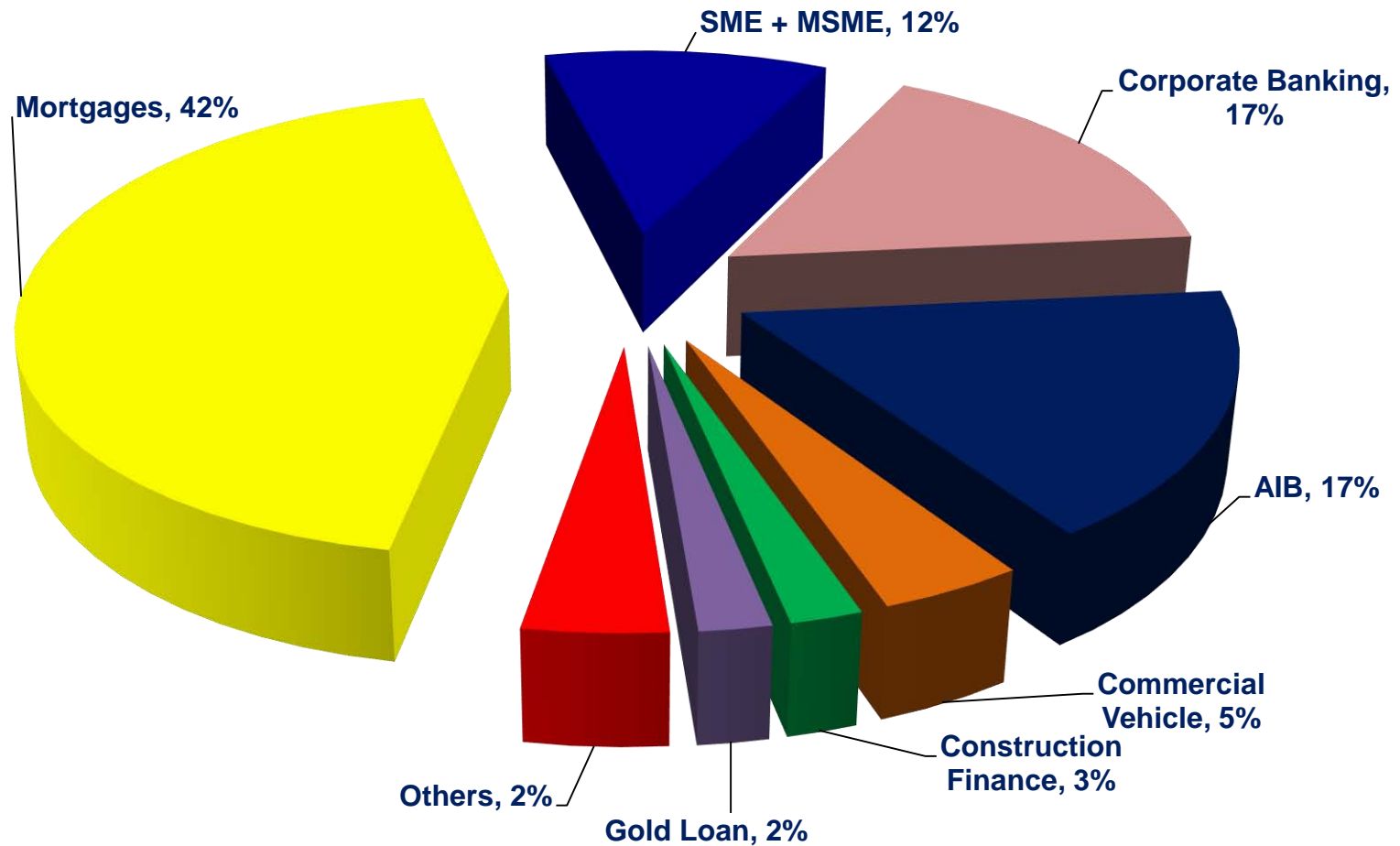
Deposits as on September 30, 2017



**Retail Deposits to Total Deposits - 77%**

\* CASA includes NRI CASA.

Net Advances as on September 30, 2017



Year Ended	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017
<b>Net Interest Margin</b>	3.25%	3.34%	3.56%	3.72%	3.94%	4.04%	<b>4.22%</b>
<b>Yield on Advances</b>	12.60%	12.75%	12.84%	12.63%	12.52%	12.03%	<b>11.44%</b>
<b>Cost of Funds</b>	7.11%	7.78%	7.78%	7.78%	7.54%	7.00%	<b>6.49%</b>

# Non Performing Assets

# DCB BANK

	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017
<b>Gross NPA</b>	4.40%	3.18%	1.69%	1.76%	1.51%	<b>1.75%</b>	1.59%	1.74%	<b>1.80%</b>
<b>Net NPA</b>	0.57%	0.75%	0.91%	1.01%	0.75%	<b>0.84%</b>	0.79%	0.92%	<b>0.90%</b>
<b>Provision Coverage</b>	91.17%	85.71%	80.54%	74.66%	77.55%	<b>75.40%</b>	73.80%	71.83%	<b>71.96%</b>

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017
<b>Mortgages</b>	103	197	240	362	464	<b>743</b>	717	1,002	<b>1,164</b>
<b>SME+MSME</b>	141	576	873	273	245	<b>367</b>	324	316	<b>328</b>
<b>Corporate</b>	627	473	154	919	861	<b>861</b>	859	675	<b>675</b>
<b>AIB</b>	25	27	66	187	288	<b>377</b>	366	510	<b>561</b>
<b>Gold Loans</b>	3	3	12	28	22	<b>55</b>	22	65	<b>56</b>
<b>CV/STVL*</b>	322	253	36	88	92	<b>134</b>	200	215	<b>294</b>
<b>Others</b>	1,197	621	4	4	2	<b>17</b>	54	70	<b>80</b>
<b>Gross NPA</b>	<b>2,418</b>	<b>2,150</b>	<b>1,385</b>	<b>1,861</b>	<b>1,974</b>	<b>2,554</b>	<b>2,542</b>	<b>2,853</b>	<b>3,158</b>
<b>Net NPA</b>	<b>302</b>	<b>491</b>	<b>740</b>	<b>1,057</b>	<b>975</b>	<b>1,209</b>	<b>1,244</b>	<b>1,491</b>	<b>1,570</b>

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

INR mn	Q2 2016-17	Q1 2017-18	Q2 2017-18	FY 2016-17
<b>Opening Balance</b>	<b>2,313</b>	<b>2,542</b>	<b>2,853</b>	1,974
<i>(+) Add</i>				
<b>Fresh Slippages</b>	<b>500</b>	856	<b>775</b>	2,613
<b>Addition to Existing NPAs</b>	<b>1</b>	31	<b>4</b>	7
<i>(-) Less</i>				
<b>Recoveries</b>	<b>139</b>	210	<b>212</b>	1,199
<b>Upgrades</b>	<b>121</b>	121	<b>261</b>	409
<b>Write Offs / Sacrifice</b>	<b>0</b>	245	<b>1</b>	444
<b>Closing Balance</b>	<b>2,554</b>	<b>2,853</b>	<b>3,158</b>	<b>2,542</b>

**Sale of NPA to Asset Reconstruction Company Included above against -**

INR mn	Q2 2016-17	Q1 2017-18	Q2 2017-18	FY 2016-17
<b>Recoveries</b>	-	23	-	520
<b>Write Offs / Sacrifice</b>	-	7	-	348

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017
<b>SLR</b>	20,219	24,332	28,072	34,750	39,855	47,711	<b>47,997</b>
<b>Non-SLR</b>	774	5,552	4,236	4,872	3,478	10,468	<b>9,115</b>
<b>Total Investments*</b>	<b>20,993</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>57,112</b>
<b>HTM</b>	16,660	19,903	22,603	27,567	30,580	40,286	<b>40,250</b>
<b>AFS</b>	3,541	5,155	7,684	9,484	10,782	17,840	<b>16,862</b>
<b>HFT</b>	792	4,826	2,021	2,571	1,971	53	<b>0</b>
<b>Total Investments*</b>	<b>20,993</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>57,112</b>

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Sep 30, 2017
<b>AFS+HFT</b>	0.61	0.77	0.34	1.32	1.22	0.93	<b>0.68</b>

\* 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)



	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Sep 30, 2016	Mar 31, 2017	Sep 30, 2017
<b>CRAR</b>	15.41%	13.61%	13.71%	14.95%	14.11%	<b>11.90%</b>	13.76%	<b>14.65%</b>
<b>– Tier I</b>	13.81%	12.62%	12.86%	14.21%	12.79%	<b>10.76%</b>	11.87%	<b>12.90%</b>
<b>– Tier II</b>	1.60%	0.99%	0.85%	0.74%	1.32%	<b>1.14%</b>	1.89%	<b>1.75%</b>
<b>RWA*</b> <b>(INR mn)</b>	57,907	74,029	85,110	105,973	134,299	<b>160,427</b>	172,832	<b>187,017</b>

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

	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Sep 30, 2016	Dec 31, 2016	Sep 30, 2017
<b>ICRA</b>							
Long Term – Subordinated Debt	-	-	-	A+(hyb) / (stable)	A+(hyb) / (stable)	A+(hyb) / (stable)	<b>A+(hyb) / (stable)</b>
Short – Term Fixed Deposits	-	-	A1+	A1+	A1+	A1+	<b>A1+</b>
<b>CRISIL</b>							
Certificate of Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>

# **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 – **51 million**, Employment – **117 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 14,719 billion**  
(Source: Annual Report 2015-16 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**



## Footwear Retailer





## *Snacks Stall Owner*





## Event Decorator



## Computer Hardware Distributor





## Food Processing





*Flour Mill Owner*





## Beauty Products & Cosmetics Retailer





## *Veterinary Pharmacy*





## *Mat Manufacturer*





1 Rely mainly on Retail Deposits (Term, CASA). Grow NRI deposits. Limit dependency on bulk.

1

2 Concentrate on Tier 2 to Tier 6 locations.

2

3 Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously.

3

4 Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractor Finance, Gold Loan, Mid- Corporate and Agri Loans.

4

5 Form strategic alliances with entities to enhance product / distribution.

5

6 Continuously strengthen Credit Processes, Portfolio Management and Recoveries.

6

7 Create a diversified and largely secured Advances portfolio. Limit unsecured and lumpy exposures.

7

8 Invest heavily on customer facing and frontline enabling technologies.

8

9 Generate steady granular Fee income. Cross sell Bancassurance, Mutual Funds, Trade, FX, CMS.

9

10 Partner with select “start-up” companies on disruptive technologies.

10

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 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.

## 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 300<sup>th</sup> Branch

2016 Opened 200<sup>th</sup> Branch

2015 Opened 150<sup>th</sup> Branch

2013 Name changed to DCB Bank Ltd.

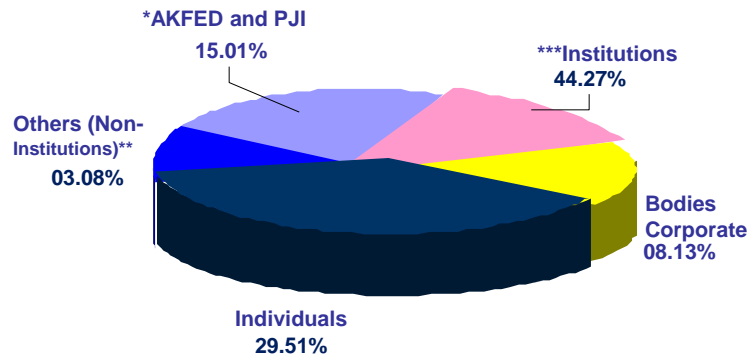
2013 Opened 100<sup>th</sup> Branch

2004 Classified as a “New Generation Private Sector Bank” by the RBI

1995 Conversion to Development Credit Bank Ltd.

## DCB BANK

### Shareholding Pattern



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

\*\*Includes Clearing Members (0.3%), Non Resident Indians (1.61%), Trusts (0.06%) & Directors & their relatives (0.78%)

\*\*\*Institutions includes 21.43% held by FII & FPI

### Key Non Promoter Shareholders

%

Tano Mauritius India FVCI II	4.27%
Premji Invest *	3.95%
Matthews India Fund	3.94%
Sundaram Mutual Fund *	3.78%
DSP Blackrock Micro Cap Fund	2.63%
Birla Sunlife Mutual Fund *	2.59%
Motilal Oswal *	2.33%
Ambit Group *	1.68%
Tata Mutual Fund *	1.62%
Apax Global Alpha Limited	1.51%
Steinberg India Emerging Opportunities Fund Limited	1.13%
Caisse de depot et placement du Quebec	1.05%

\* 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

**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.

<b>Amin Manekia</b>	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.
<b>Altaf Jiwani</b>	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
<b>C. Narasimhan</b>	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.
<b>Imran Contractor</b>	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.
<b>Iqbal Khan</b>	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.
<b>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express – *31 years experience.
<b>Jamal Pradhan</b>	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.
<b>Nalin Shah</b>	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.
<b>Rupa Devi Singh</b>	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).
<b>Shaffiq Dharamshi</b>	A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
<b>S. Sridhar</b>	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.

\* Worked in India & Abroad

**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*

**Hamsaz V – 17 yrs work exp.**  
*Head - Human Resource*

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

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

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

**Sachin Patange – 25 yrs work exp.**  
*Chief Compliance Officer*

**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*

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

**Hemant Barve – 42 yrs work exp.**  
*Company Secretary*

**Abhijit Bose - \*25 yrs work exp.**  
*Head – 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*

**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 – Retail Liabilities, TCB & TPD*

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

**Sridhar Seshadri – 34 yrs work exp.**  
*Chief Risk Officer*

# **Reward & Recognition**





DCB Bank awarded Bronze for Best CSR event – Project Hirve at ACEF HR & CSR Forum & Awards 2017, Mumbai





DCB Bank awarded Gold for Best In House Publication – High Decibel, at ACEF HR & CSR Forum & Awards 2017, Mumbai

## DCB BANK

The best bank.  
For the best customers.



DCB Bank awarded the Best Small Bank at the Businessworld Magna Awards 2017

# **Digital Update**

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 that are dynamic, secure and fast**

4

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



Launched DCB Bank Innovation Carnival



## DCB BANK



### Information:

Please do not disclose your Internet Banking User ID and Password to anyone to ensure security of your account(s). Beware of Phishing, Spoofing and Vishing. Ignore any email / phone call asking for your User ID, Password and other sensitive bank account information. Report the same to DCB Bank 24-Hour Customer Care at 1000 22 5766 (Toll Free) or email at [customercare@dcbbank.com](mailto:customercare@dcbbank.com).



### Information:

Please do not disclose your Internet Banking User ID and Password to anyone to ensure security of your account(s). Beware of Phishing, Spoofing and Vishing. Ignore any email / phone call asking for your User ID, Password and other sensitive bank account information. Report the same to DCB Bank 24-Hour Customer Care at 1000 22 5766 (Toll Free) or email at [customercare@dcbbank.com](mailto:customercare@dcbbank.com).

## New DCB Business Internet Banking Portal Launched



Welcome to DCB SME



DCB SME Platform for Customer Acquisition

CUSTOMER ID

[Search](#)

CREATION DATE

[Search](#)

### Bulk Response Details

\*From Date

\*To Date

Batch Number	FI Code	Uploaded Date	Response 1	Remarks
<input type="text"/>	<input type="text"/>	<input type="text"/>	<a href="#">Response 1</a>	Uploaded Successfully

## C-KYC Platform Launched



30 Aadhaar Enrolment Centres Launched

DCB BANK  Innovation carnival  
2017 DEV  
ACCELERATORS

## DCB Bank Innovation Hackathon

**GURGAON**  
9<sup>th</sup> Sept.  
& 10<sup>th</sup> Sept.

**AHMEDABAD**  
15<sup>th</sup> Sept.  
& 16<sup>th</sup> Sept.

**BENGALURU**  
30<sup>th</sup> Sept.  
& 1<sup>st</sup> Oct.

**MUMBAI**  
7<sup>th</sup> Oct.  
& 8<sup>th</sup> Oct.

**APPLY NOW**

  
Open APIs

  
Prize money worth ₹ 10 lakhs

  
Opportunity to closely work with  
DCB bank

  
Mentorship & Investment  
opportunities



DCB Bank Innovation Hackathon successfully conducted in Gurugram and Ahmedabad



TOTAL EVENTS LAUNCHED

10

ACTIVE EVENTS

10

ACTIVE IDEA CHAMPIONS

29

TOTAL INNOVATION IDEAS

36

Business Events

07

Technology Events

03

## Operational Efficiency

From 25-Sep-2017 To 31-Oct-2017 - Ongoing Event

Operational efficiency is the tactical planning of an organization to keep a healthy balance between cost and productivity. It identifies the wasteful processes that contribute to drainage of resources and organizational profits. It deals with minimizing waste and maximizing the benefits of resource to provide better services to the customers. Operational efficiency depends on the degree of impediments arising from...

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[View Innovation Ideas](#)

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## Business Model

From 25-Sep-2017 To 31-Oct-2017 - Ongoing Event

Business Models describe the rationale of how an organization creates, delivers, and captures value,[1] in economic, social, cultural or other contexts. The process of business model construction is part of business strategy. In theory and practice, the term business model is used for a broad range of informal and formal descriptions to represent core aspects of a business, including purpose, business process, target...

[View Event Details](#)

[View Innovation Ideas](#)

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## DCB Bank IDEA Express – Bringing Innovation through IDEAs from Employees

# Thank you

To receive investor updates from DCB Bank Ltd., write in at [investorrelations@dcbbank.com](mailto:investorrelations@dcbbank.com) . Do let us know of any change in your contact details on the same email ID.