

Investor Presentation – Q3 FY 2019

January 16, 2019

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DCB BANK

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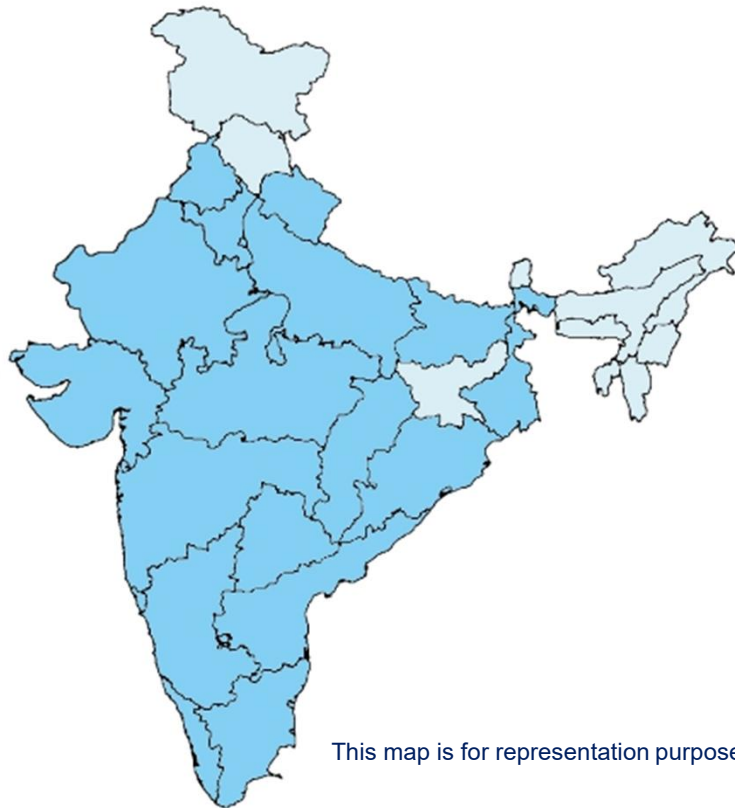
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

- ❖ **Balance Sheet has almost doubled in three years**
- ❖ **Steadily improving profitability. Improvement in Cost / Income, ROA and ROE**
- ❖ **Granular and diversified loans portfolio, stable NIM and NPA. Continuing focus on Retail, MSME/SME and Agri**
- ❖ **Branch expansion initiative delivering the desired results**



This map is for representation purpose only

At a Glance

Branches	331
ATMs	505
Network*	35,000+

Category	No. of Branches	%
Metro	102	31
Urban	81	24
Semi Urban	82	25
Rural	66	20
Total	331	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 331 branches across 19 States and 3 Union Territories. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile banking.
- It is a Scheduled **Commercial Bank** regulated by the Reserve Bank of India.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q3 FY 2019	331	343,818	55.22%	1.03%	*12.64%
Q2 FY 2019	328	325,102	58.88%	0.92%	*11.13%
Q1 FY 2019	323	311,779	60.26%	0.90%	*10.75%
FY 2018	318	302,221	59.79%	0.94%	*10.31%
FY 2017	262	240,464	60.02%	0.93%	10.30%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
FY 2014	130	129,231	62.93%	1.31%	14.04%
FY 2013	94	112,788	68.58%	1.06%	11.13%
FY 2012	84	86,769	74.45%	0.68%	8.38%
FY 2011	80	74,129	71.43%	0.32%	3.52%

*Excluding Revaluation Reserves in computation of Equity

Key Indicators - II

DCB BANK

INR mn	Q3 FY 19	Q2 FY 19	Q3 FY 18	Y-o-Y
Deposits	275,090	261,687	212,959	29%
Of which CASA	66,701	63,587	54,667	22%
Of which Retail Term	148,636	135,624	110,031	35%
- Of which NRI Term	16,705	16,340	14,037	19%
Net Advances	228,884	220,688	185,952	23%

INR mn	Q3 FY 19	Q2 FY 19	Q3 FY 18	Y-o-Y
Net Interest Income	2,936	2,818	2,505	17%
Non Interest Income	945	735	749	26%
Total Cost	(2,143)	(2,092)	(2,029)	(6%)
Operating Profit	1,738	1,461	1,225	42%
Profit Before Tax	1,336	1,142	883	51%
Profit After Tax	861	734	570	51%

Balance Sheet

DCB BANK

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018
Shareholder's Equity	10,031	11,540	15,886	17,922	22,049	28,078	28,536	29,307	30,171
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	250,324	261,687	275,090
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	20,251	20,110	24,944
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	12,668	13,998	13,613
Total	112,788	129,231	161,323	191,185	240,464	302,221	311,779	325,102	343,818
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	15,838	20,096	24,626
Investments	29,884	32,308	39,622	43,333	58,179	62,190	70,528	70,026	75,157
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	212,434	220,688	228,884
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	4,897	4,959	5,021
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	8,082	9,333	10,130
Total	112,788	129,231	161,323	191,185	240,464	302,221	311,779	325,102	343,818
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	84.86%	84.33%	83.20%

Profit & Loss

DCB BANK

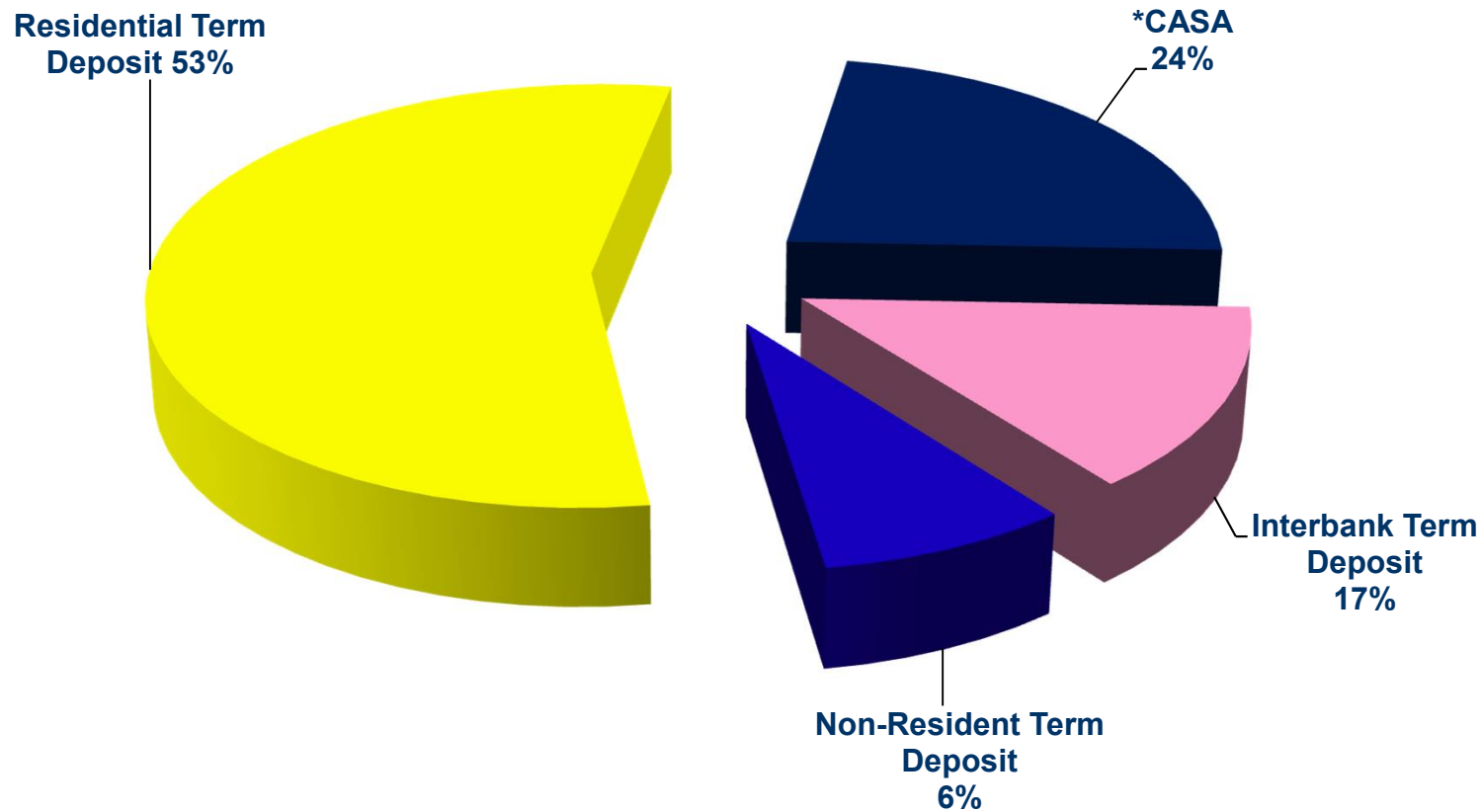
INR mn	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19
Net Interest Income	2,505	2,637	2,730	2,818	2,936
Other Income	749	849	828	735	945
- <i>Commission, exchange and brokerage</i>	569	618	599	559	594
- <i>Profit on Sale of Investment</i>	55	42	153	31	112
- <i>Profit on Exchange Transaction</i>	36	37	49	52	57
Operating Income	3,254	3,486	3,558	3,553	3,881
Operating Expenses	(2,029)	(2,070)	(2,144)	(2,092)	(2,143)
Operating Profit	1,225	1,416	1,414	1,461	1,738
Provisions other than Tax	(342)	(388)	(332)	(319)	(402)
Profit Before Tax	883	1,028	1,082	1,142	1,336
Tax	(313)	(386)	(387)	(408)	(475)
Profit After Tax	570	642	695	734	861
Cost Income Ratio	62.34%	59.38%	60.26%	58.88%	55.22%

Profit & Loss

DCB BANK

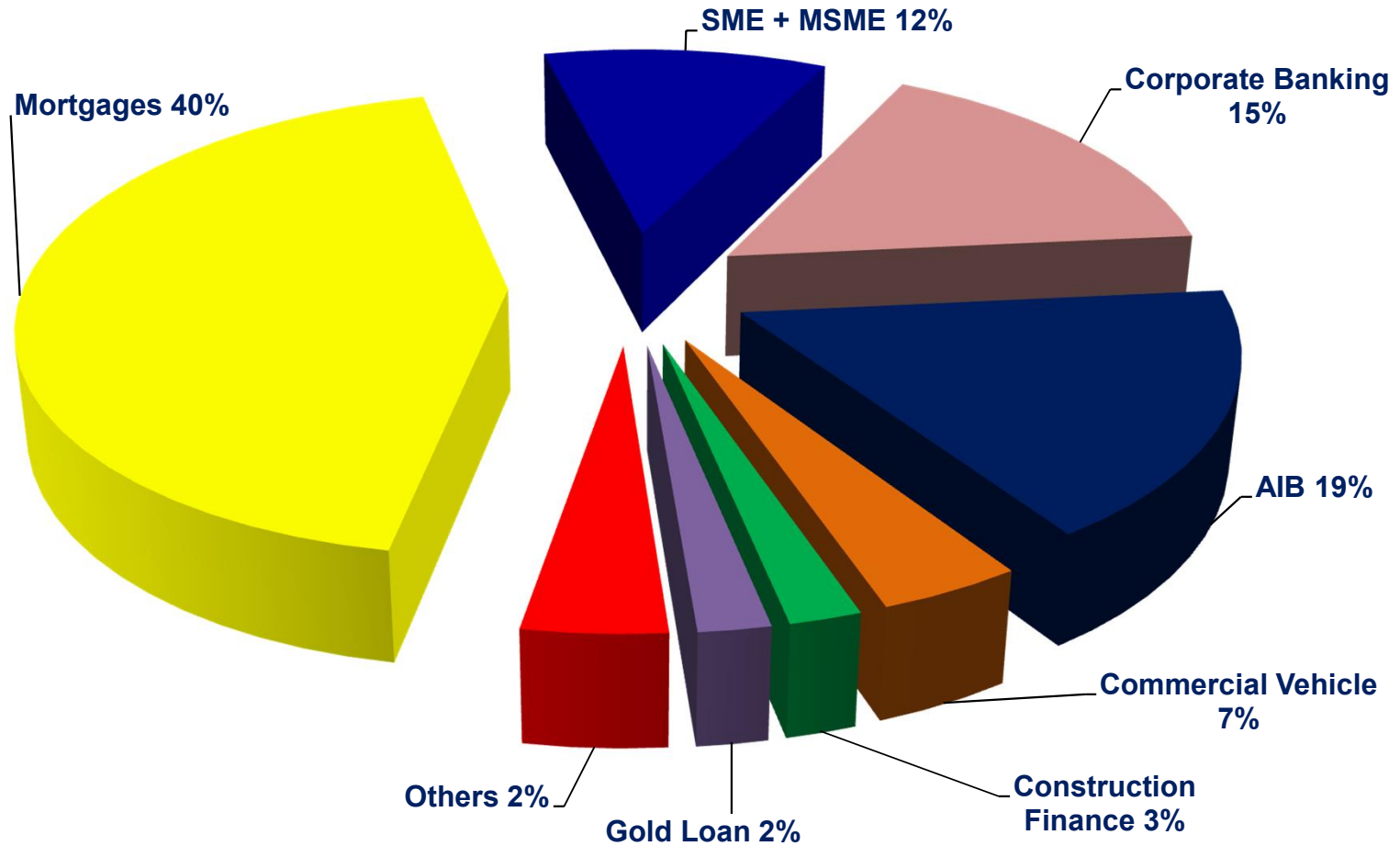
INR mn	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
Net Interest Income	3,684	5,082	6,195	7,971	9,954
Other Income	1,387	1,657	2,205	2,488	3,103
- <i>Commission, exchange and brokerage</i>	999	1,193	1,405	1,651	2,176
- <i>Profit on Sale of Investment</i>	225	277	423	454	454
- <i>Profit on Exchange Transaction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

Deposits as on Dec 31, 2018



* CASA includes NRI CASA

Net Advances as on Dec 31, 2018



NIM, Yield and Cost of Funds

DCB BANK

Year Ended	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	Q1 FY 2019	Q2 FY 2019	Q3 FY 2019
Net Interest Margin	3.56%	3.72%	3.94%	4.04%	4.16%	3.90%	3.83%	3.83%
Yield on Advances	12.84%	12.63%	12.52%	12.03%	11.41%	11.21%	11.07%	11.26%
Cost of Funds	7.78%	7.78%	7.54%	7.00%	6.51%	6.58%	6.59%	6.74%

Non Performing Assets

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	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018
Gross NPA	1.69%	1.76%	1.51%	1.59%	1.89%	1.79%	1.86%	1.84%	1.92%
Net NPA	0.91%	1.01%	0.75%	0.79%	0.87%	0.72%	0.72%	0.70%	0.71%
Provision Coverage	80.54%	74.66%	77.55%	73.80%	73.36%	75.72%	76.09%	76.82%	76.99%

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018
Mortgages	240	362	464	717	1,269	1,392	1,480	1,486	1,606
SME+MSME	873	273	245	324	373	307	339	380	403
Corporate	154	919	861	859	840	840	902	930	779
AIB	66	187	288	366	632	632	734	763	1,018
Gold Loans	12	28	22	22	69	107	106	102	101
CV/STVL	36	88	92	200	283	299	319	294	385
Others	4	4	2	54	79	113	126	145	159
Gross NPA	1,385	1,861	1,974	2,542	3,545	3,690	4,006	4,100	4,451
Net NPA	740	1,057	975	1,244	1,615	1,467	1,539	1,553	1,634

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018
FV of SRs from ARC	-	160	307	701	646	629	520	509	483

Gross NPA Movement

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INR mn	Q3 2017-18	Q2 2018-19	Q3 2018-19	FY 2017-18
Opening Balance	3,158	4,006	4,100	2,542
<i>(+) Add</i>				
Fresh Slippages	1,031	972	1,143	3,463
Addition to Existing NPAs	7	6	4	26
<i>(-) Less</i>				
Recoveries	307	327	279	985
Upgrades	269	373	351	1,034
Write Offs / Sacrifice	75	184	166	322
Closing Balance	3,545	4,100	4,451	3,690

Sale of NPA to Asset Reconstruction Company Included above against -

INR mn	Q3 2017-18	Q2 2018-19	Q3 2018-19	FY 2017-18
Recoveries	-	-	-	23
Write Offs / Sacrifice	-	-	-	7

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Dec 31, 2018
SLR	20,219	24,332	28,072	34,750	39,855	47,711	49,091	58,468
Non-SLR	774	5,552	4,236	4,872	3,478	10,468	13,099	16,689
Total Investments	20,993	29,884	32,308	39,622	43,333	58,179	62,190	75,157
HTM	16,660	19,903	22,603	27,567	30,580	40,286	42,963	54,158
AFS	3,541	5,155	7,684	9,484	10,782	17,840	19,217	20,851
HFT	792	4,826	2,021	2,571	1,971	53	10	148
Total Investments*	20,993	29,884	32,308	39,622	43,333	58,179	62,190	75,157

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Dec 31, 2018
AFS+HFT	0.61	0.77	0.34	1.32	1.22	0.93	0.82	0.65

*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, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018	Sep 30, 2018	Dec 31, 2018
CRAR	13.71%	14.95%	14.11%	13.76%	16.47%	15.55%	15.57%	15.45%
-- Tier I	12.86%	14.21%	12.79%	11.87%	12.72%	12.02%	12.02%	11.93%
-- Tier II	0.85%	0.74%	1.32%	1.89%	3.75%	3.53%	3.55%	3.52%
RWA* (INR mn)	85,110	105,973	134,299	172,832	207,554	219,952	220,322	221,891

*RWA – Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Dec 31, 2018
ICRA						
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+
CRISIL						
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable
Certificates of Deposit	A1+	A1+	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+

Overview

Who is our Customer?

Self Employed / Small Business (For example: Trader, Commodity, Gold Trader, Vegetable Trader, Commission Agent, Retailer, Restaurant Owner, Caterer, Baker, Vending Machine Supplier, Consultant, Doctor, Contractor, Interior Decorator, Software Designer, Salon, Beauty Parlor, Printer, Electrical Engineer, Saw Mill, Flour Mill, Rice Mill, Grocery Store, Brick Maker, Builder, Fabricator, Artist, Writer, Auto Repair, Ship Repair, Pharmacy, Computer Specialist, Furniture Maker, Uniform Maker, Garment Shop, Fashion Tailor, Hardware Shop, Agri Processor, Pesticide Dealer, Auto Dealer, Scrap Dealer, Stationery Supplier, FMCG Dealer, Tool Maker, Agri Input Dealer, Tractor Dealer, Plastic Manufacturer, Mattress Manufacturer, Water Supplier, Computer Classes, Internet Café, Coaching Classes, Tour Operator, Hotel Owner, Transporter, Ticketing Agent, C&F Agent etc.) **The list of Self Employed occupation is endless. The target market is essentially Micro, Small and Medium Enterprises both in Manufacturing and Services.** (Please refer MSME Act 2006). **Majority of lending to MSME sector qualifies for Priority Sector Lending.**

MSME Opportunity

MSME play a pivotal role in the economic and social development of the country.

- ✓ Number of Working Enterprises – **63 million**, Employment – **111 million**
- ✓ Urban – **49%**, Rural – **51%**
- ✓ Manufacturing – **32%**, Trade – **35%**, Other Service – **33%**
- ✓ Sole Proprietor – **96%**

(Source: Annual Report 2017-18 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **79%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

DCB Bank Portfolio

- ✓ Self Employed Portfolio (estimates)
 - **80%** of CASA and Term Deposit accounts
 - **82%** of Mortgage accounts

Our Customers

Dairy Farm Owner



Hearing Aid Clinic Owner



Electrical Hardware Distributor



Health Club Owner



Trophy Manufacturer



Kitchenware Distributor



Foodgrain Wholesaler



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

2
Concentrate on Tier 2 to Tier 6 locations.

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

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

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

6
Continuously strengthen Credit Processes, Portfolio Management and Recoveries.

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

8
Invest heavily on customer facing and frontline enabling technologies.

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

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

Implemented 150+ additional branches in a cautious, prudent and calibrated manner since October, 2015.

Retail Banking

Deposit Products:

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

Cards:

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

Payments:

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

Loans:

- Auto Loan
- Commercial Vehicle
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Home Loan
- Kisan Credit Card
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Loan Against Warehouse Receipts
- Tractor Loan
- Warehouse Construction Loan

Third Party Products:

- Life Insurance and General Insurance
- Mutual Funds

SME, Corporate Banking, NBFCs, Co-operative Banks

- Bills Collection
- Current Account
- Foreign Exchange
- Guarantees
- Import/ Export
- Letters of Credit
- Portfolio Buyout
- Supply Chain

- Term Loans
- Trade Current Account
- Working Capital
- Cash Management**
- Internet Banking
- Invoice Discounting
- RTGS, NEFT, IMPS

Treasury, NBFCs, Co-operative Banks

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

Services

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

- Privilege Banking
- Internet Banking
- Mobile Banking
- Aadhaar based biometric ATM

*Offered to existing customers. ** DCB Bank has a tie up with Axis Bank to provide customers with Cash Management facility at over 1,000 locations across India.

Capital Raising and Milestones

DCB BANK

Tier I Capital Raising

2017 QIP of INR 3.8 bn

2014 QIP of INR 2.5 bn

2012 QIP of INR 940 mn and Preferential Allotment of INR 1,390 mn

2009 QIP of INR 810 mn

2007 Preferential Allotment of INR 2.8 bn

2006 IPO of INR 1.86 bn and Private Equity Investment of INR 519.9 mn

2005 Private Equity Investment by AKFED (Principal Promoter) of INR 1.4 bn

Milestones

2017 Opened 300th Branch

2016 Opened 200th Branch

2015 Opened 150th Branch

2013 Name changed to DCB Bank Ltd.

2013 Opened 100th Branch

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

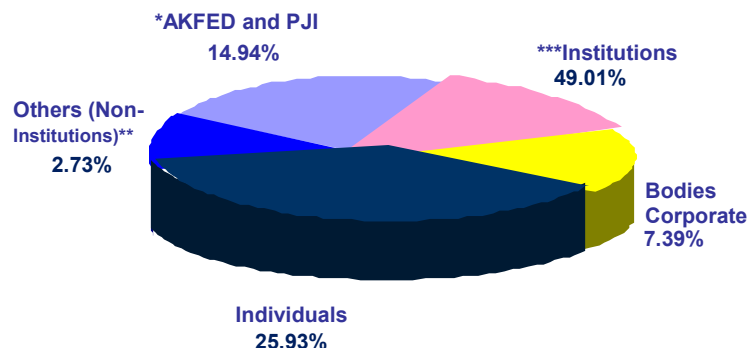
1995 Conversion to Development Credit Bank Ltd.

Investor Profile as on December 31 , 2018

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Shareholding Pattern



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

**Includes Clearing Members (0.26%), Non Resident Indians (1.63%), Trusts (0.01%) & Directors & their relatives (0.83%)

***Institutions includes 23.64% held by FII & FPI

Key Non Promoter Shareholders	%
Matthews India Fund	4.09%
India Advantage Fund S4 I	4.03%
Aditya Birla Sunlife Mutual Fund *	3.72%
Premji Invest *	3.25%
Tano Mauritius India FVCI II	3.18%
DSP Blackrock Small Cap Fund*	2.92%
Sundaram Mutual Fund *	2.86%
Steinberg India Emerging Opportunities Fund Limited	1.88%
Franklin India Smaller Companies Fund	1.86%
Tata Mutual Fund *	1.72%
Apax Global Alpha Limited	1.51%
ICICI Prudential AMC *	1.33%
Abu Dhabi Investment Authority – Behave	1.24%
HDFC Standard Life Insurance Company Ltd.	1.10%
Motilal Oswal AMC *	1.02%

* Held under various schemes/ funds/ entities.



Aga Khan Fund for Economic Development

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed>
- AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 80,000 people. The Fund is active in the developing countries

Board of Directors

DCB BANK

Amin Manekia	Pioneered in concept of automatic beverage vending machines in India. More than 20 years in various capacities in different institutions of AKDN for the social-economic uplift of the poor.
Altaf Jiwani	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
Ashok Barat	Has held leadership positions in various organizations, such as Uniliver group, RPG group, etc. He superannuated in 2016 as Managing Director & CEO, Forbes & Company Ltd. He has been a Member (and Chairman in some) of the Boards of various companies-listed and private.
C. Narasimhan	A professional Banker. With SBI, held very senior level responsibilities across all important functions. He was a permanent invitee of SBI's Central Board and Audit Committees and on the Boards of SBI Group Cos.
Imran Contractor	Qualified Chartered Accountant and Cost Accountant. Advisor to several Corporate Managements and High Net worth Individuals on investment strategy and acted as consultant to reputed Mutual Fund.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
Iqbal Khan	Partner at Shardul Amarchand Mangaldas & Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.
Jamal Pradhan	A Commerce Graduate with specialization in the areas of exports and small scale industry. He is a promoter director of Pradhan Mercantile Private Limited and has experience of over two decades in export and small & medium manufacturing industry.
Rupa Devi Singh	A graduate in Science, Post-Graduate in Law from the University of Delhi & holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. Was the founder Managing Director & CEO of Power Exchange India (PXIL).
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
S. Sridhar	Retired as Chairman and Managing Director of Central Bank of India. Has also served as the Chairman and Managing Director of National Housing Bank (NHB) and Executive Director of EXIM Bank. Started career with SBI.

Nasser Munjee
Non-Executive Chairman

He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.

Management Team

DCB BANK

Aditya Prasad – 31 yrs work exp.
Chief Compliance Officer

Abhijit Shah – 23 yrs work exp.
Chief Technology Officer

Damodar Agarwal – 20 yrs work exp.
Head – Alternate Channels

Kamala Kant Pandey – 22 yrs work exp.
Head Channel Sales & Emerging Markets

Manoj Joshi – 21 yrs work exp.
Business Head – Trade Finance

N C Kaushal – 16 yrs work exp.
Business Head - SME & MSME

R. Venkatesh – 27 yrs work exp.
Head – Operations, Technology and Human Resource

Sridhar Seshadri – 34 yrs work exp.
Chief Risk Officer

Ajay Mathur – 23 yrs work exp.
Head – Collections & Commercial Vehicles

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

Gaurav Mehta – 21 yrs work exp.
Head – Marketing, PR , Corporate Communication, Investor Relations, CSR

Murali M. Natrajan - *34 yrs work exp.
Managing Director & CEO

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

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

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

Abhijit Bose - *25 yrs work exp.
Chief Credit Officer

T P Anuradha – 17 yrs work exp.
Chief Internal Auditor & Internal Vigilance

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

J. K Vishwanath – 24 yrs work exp.
Head – Corporate Banking

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

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

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

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

*Worked in India & Abroad.

Thank you

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