

Ref. No.CO:CS:RC:2020-21:034

May 23, 2020

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 Q4 – FY 2020
May 23, 2020

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

While the Bank's Q4 & the Year end audited results [FY19-20] 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.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.



DCB Bank Limited

Investor Presentation – Q4 FY 2020

May 23, 2020

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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.



At a Glance

Branches	336
ATMs	504
Network*	35,000+

Category	No. of Branches	%
Metro	102	30
Urban	82	24
Semi Urban	86	26
Rural	66	20
Total	336	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 336 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.

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q4 FY 2020	336	385,051	51.09%	0.71%	*8.73%
Q3 FY 2020	334	380,571	54.36%	1.03%	*12.67%
Q2 FY 2020	334	370,183	55.51%	0.99%	*12.34%
Q1 FY 2020	334	362,824	57.46%	0.89%	*11.17%
FY 2020	336	385,051	54.53%	0.90%	*11.19%
FY 2019	333	357,918	56.88%	0.99%	*12.08%
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%

*Excluding Revaluation Reserves in computation of Equity

INR mn	Q4 FY 20	Q3 FY 20	Q4 FY 19	Y-o-Y
Deposits	303,699	297,349	284,351	7%
Of which CASA	65,192	69,413	68,099	(4%)
Of which Retail Term	180,415	178,308	158,319	14%
- Of which NRI Term	26,133	23,137	17,636	48%
Net Advances	253,453	254,382	235,680	8%

INR mn	Q4 FY 20	Q3 FY 20	Q4 FY 19	Y-o-Y
Net Interest Income	3,237	3,231	3,009	8%
Non Interest Income	1,099	931	993	11%
Total Cost	(2,215)	(2,263)	(2,149)	(3%)
Operating Profit	2,121	1,899	1,853	14%
Profit Before Tax	938	1,309	1,505	(38%)
Profit After Tax	688	967	963	(29%)

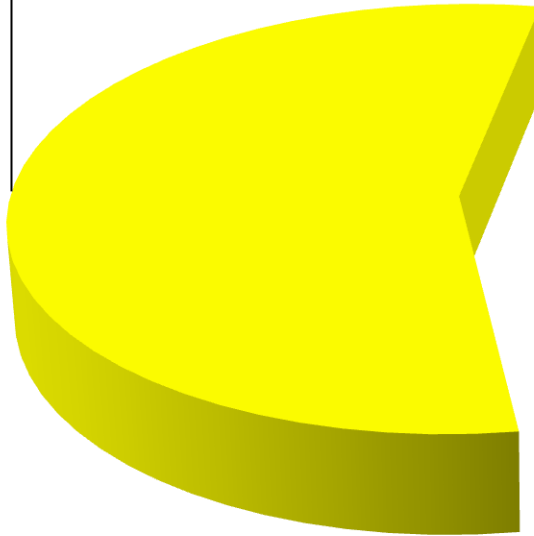
INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020
Shareholder's Equity	11,540	15,886	17,922	22,049	28,078	31,156	34,222
Deposits	103,251	126,091	149,260	192,892	240,069	284,351	303,699
Borrowings	8,601	11,638	11,479	12,758	19,267	27,232	340,79
Other Liabilities & Provisions	5,839	7,708	12,524	12,765	14,807	15,179	13,051
Total	129,231	161,323	191,185	240,464	302,221	357,918	385,051
Cash, Inter-bank, etc.	6,896	7,192	8,916	11,925	23,720	27,934	35,459
Investments	32,308	39,622	43,333	58,179	62,190	78,441	77,415
Net Advances	81,402	104,651	129,214	158,176	203,367	235,680	253,453
Fixed Assets	2,386	2,367	2,480	4,886	4,940	5,260	5,458
Other Assets	6,239	7,492	7,242	7,298	8,004	10,603	13,266
Total	129,231	161,323	191,185	240,464	302,221	357,918	385,051
Credit Deposit Ratio	78.84%	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%

INR mn	Q4 FY19	Q1 FY20	Q2 FY20	Q3 FY20	Q4 FY20
Net Interest Income	3,009	3,047	3,133	3,231	3,237
Other Income	993	868	1,014	931	1,099
- Commission, exchange and brokerage	648	546	578	625	664
- Profit on Sale of Investment	90	159	249	70	174
- Profit on Exchange Transaction	58	55	34	51	52
Operating Income	4,002	3,915	4,147	4,162	4,336
Operating Expenses	(2,149)	(2,250)	(2,302)	(2,263)	(2,215)
Operating Profit	1,853	1,665	1,845	1,899	2,121
Provisions other than Tax	(348)	(406)	(432)	(590)	(1,183)
Profit Before Tax	1,505	1,259	1,413	1,309	938
Tax	(542)	(448)	(499)	(342)	(250)
Profit After Tax	963	811	914	967	688
Cost Income Ratio	53.71%	57.46%	55.51%	54.36%	51.09%

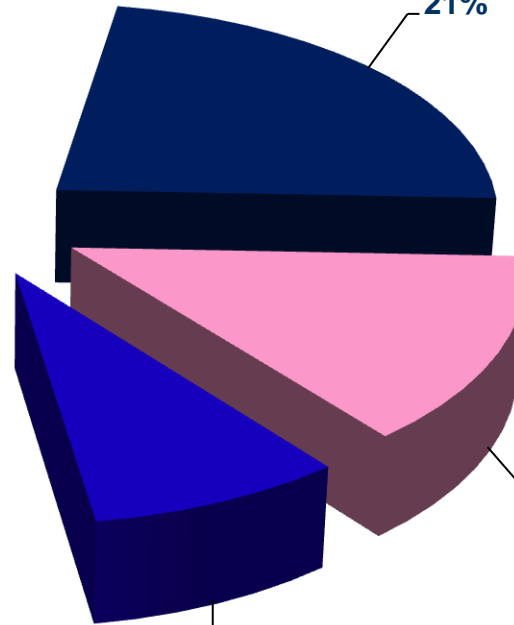
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649
Other Income	1,657	2,205	2,488	3,103	3,502	3,911
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192
Operating Income	6,739	8,400	10,459	13,057	14,995	16,560
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)
Operating Profit	2,774	3,490	4,182	5,250	6,466	7,531
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	(1,401)	(2,612)
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	4,919
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	(1,540)
Profit After Tax	1,912	1,945	1,997	2,453	3,254	3,379
Cost Income Ratio	58.83%	58.45%	60.02%	59.79%	56.88%	54.53%

Deposits as on March 31, 2020

Residential Term
Deposit 57%



*CASA
21%

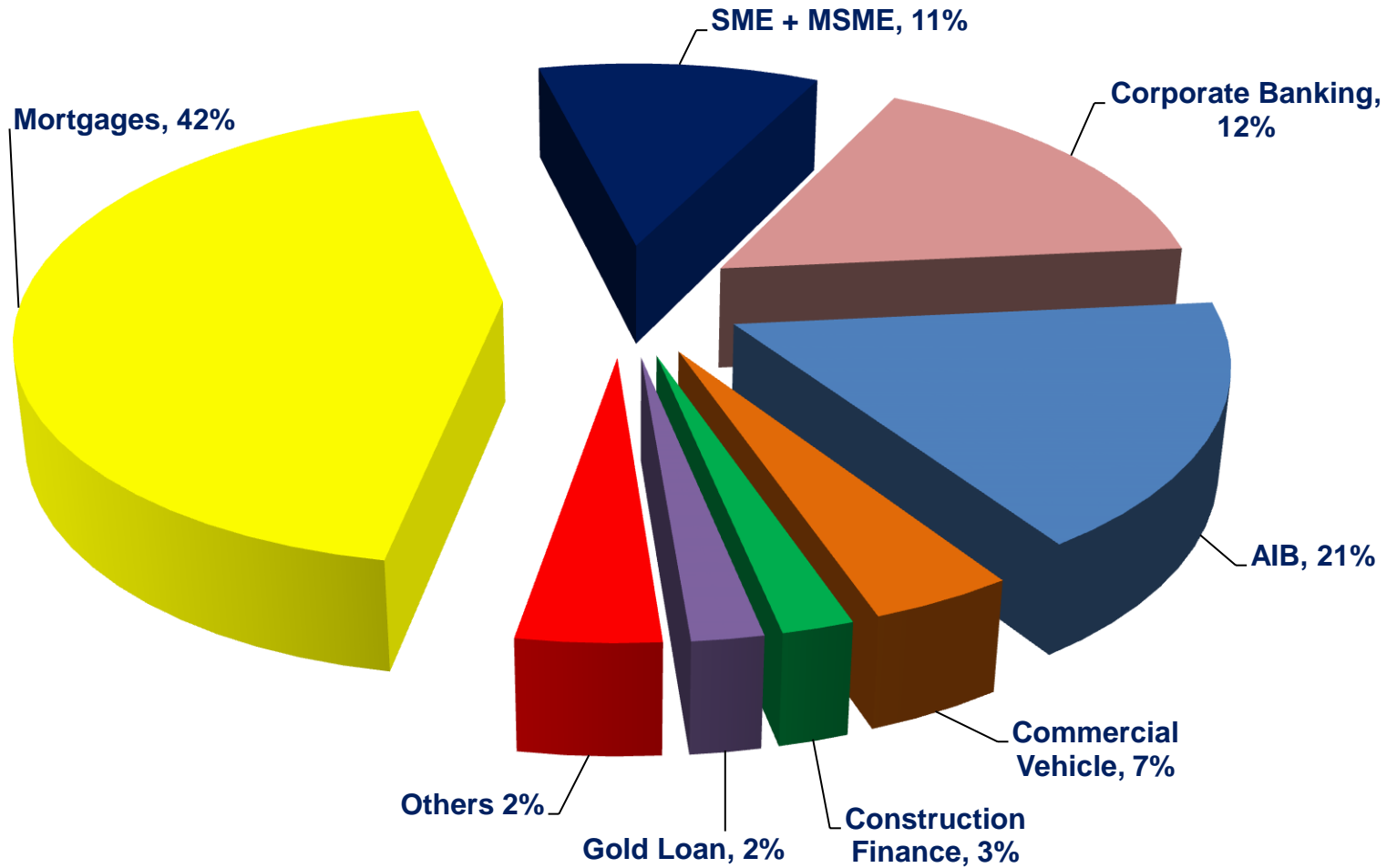


Interbank Term
Deposit
13%

Non-Resident Term
Deposit
9%

* CASA includes NRI CASA

Net Advances as on March 31, 2020



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	Q4 FY 2019-20
Net Interest Margin	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.64%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.37%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.88%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	7.02%

Non Performing Assets

DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019	Dec 31, 2019	Mar 31, 2020
Gross NPA	1.76%	1.51%	1.59%	1.79%	1.84%	1.96%	2.09%	2.15%	2.46%
Net NPA	1.01%	0.75%	0.79%	0.72%	0.65%	0.81%	0.96%	1.03%	1.16%
Provision Coverage	74.66%	77.55%	73.80%	75.72%	78.77%	75.59%	73.09%	71.98%	70.81%

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019	Dec 31, 2019	Mar 31, 2020
Mortgages	362	464	717	1,392	1,627	1,779	2,016	1,814	2,283
SME+MSME	273	245	324	307	425	501	742	662	733
Corporate	919	861	859	840	619	187	187	481	515
AIB	187	288	366	632	984	1,261	1,061	1,112	1,212
Gold Loans	28	22	22	107	84	89	121	124	69
CV/STVL	88	92	200	299	480	635	757	1,002	1,163
Others	4	2	54	113	176	312	348	325	340
Gross NPA	1,861	1,974	2,542	3,690	4,395	4,764	5,232	5,520	6,315
Net NPA	1,057	975	1,244	1,467	1,538	1,958	2,379	2,608	2,935

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019	Dec 31, 2019	Mar 31, 2020
FV of SRs from ARC	160	307	701	629	380	359	345	550*	485*

* Netted off INR 89 mn as unrecognised gain from sale of NPAs to ARC

INR mn	Q4 2018-19	Q3 2019-20	Q4 2019-20	FY 2019-20
Opening Balance	4,451	5,232	5,520	4,395
<i>(+) Add</i>				
Fresh Slippages	985	2,017	1,498¹	6,577
Addition to Existing NPAs	22	15	11	63
<i>(-) Less</i>				
Recoveries	368	815 ²	326	1,725²
Upgrades	454	513	387	1,792
Write Offs / Sacrifice	241	416 ³	1	1,203³
Closing Balance	4,395	5,520	6,315	6,315

1: The NPA for the month of March 2020 was approximately INR 427 mn (Mortgages INR 261 mn, CV INR 65 mn, SME INR 40 mn, Corporate INR 34 mn). The Bank adopted a conservative approach and did not take the benefit of Covid 19 on the entire March 2020 slippage. Also, due to disruptions from March 15, 2020 an estimated INR 150 mn could not be Upgraded / Recovered across various loan portfolio)

2: Includes INR 385 mn on sale of NPAs to an Asset Reconstruction Company

3: Includes INR 233 mn on sale of NPAs to an Asset Reconstruction Company

INR mn	Number	Amount
Mortgages	181	462
Commercial Vehicle	73	45
MSME / SME	65	217
Agri Inclusive Banking	34	17
Gold Loans	495	101
Others	51	24
MFI / BC Loans	1,824	27
Total	2,723	893

In any portfolio there are customers who are “regularly” late in making payments. Unfortunately, due to various disruptions from March 15, 2020 onwards, the Collections team could not reach the customers to collect the payment. Also, in many instances customers could not collect their business dues therefore were unable to service their EMI / Interest

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020
SLR	24,332	28,072	34,750	39,855	47,711	49,091	60,007	61,363
Non-SLR	5,552	4,236	4,872	3,478	10,468	13,099	18,434	16,052
Total Investments	29,884	32,308	39,622	43,333	58,179	62,190	78,441	77,415
HTM	19,903	22,603	27,567	30,580	40,286	42,963	57,071	61,363
AFS	5,155	7,684	9,484	10,782	17,840	19,217	21,370	16,052
HFT	4,826	2,021	2,571	1,971	53	10	0	0
Total Investments*	29,884	32,308	39,622	43,333	58,179	62,190	78,441	77,415

Modified Duration	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020
AFS+HFT	0.77	0.34	1.32	1.22	0.93	0.82	0.60	1.04

*Total Investment: Represents Net investments (HTM – Held To Maturity, AFS – Available For Sale, HFT – Held For Trading)

	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020
CRAR	13.71%	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%
-- Tier I	12.86%	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%
-- Tier II	0.85%	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%
RWA* (INR mn)	85,110	105,973	134,299	172,832	207,554	221,747	233,936

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Mar 31, 2020
CRISIL							
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable	AA-/ Stable
Certificates of Deposit	A1+	A1+	A1+	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+	A1+
ICRA							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	A1+

COVID - 19 IMPACT

- As of now, economic activity has been significantly affected by the unavoidable steps taken by the government to limit the spread of Covid-19. Lock-down restrictions has dampened demand, disrupted labour and supply chain.
- Economic activity likely to resume in response to easing of lock-down. We are all learning to deal with the effects of the pandemic. It is difficult, if not impossible, to estimate the shape of things to come in near term.
- Once lock-down restrictions are eased, loan demand may pick-up slowly in 3 to 6 months (depending upon type of business/industry). Smaller locations may recover sooner than metropolitan / large cities. The recovery may not be smooth and there may be further disruptions in the coming months.
- The Bank intends to re-look at all its credit policies in the light of COVID-19.
- In the near term, the aim is to preserve capital, manage portfolio stress, reduce costs and maintain adequate liquidity. We have to continuously watch out for safety of staff and customers while running banking operations.

Item	Impact
<u>Deposits / Liabilities</u>	
CASA	Stable - MSMEs and Individuals using CASA to meet expenses during lock-down
Retail Term Deposits	Steady growth
Long Term Refinance	Available and being utilized
Liquidity Coverage Ratio	Well above 100%
<u>Loans</u>	
Business Loans (LAP)	Negligible growth. May pick up in 3 to 6 month post lock-down
Home Loans	Negligible growth. May pick up in 2 months post lock-down
MSME/ SME	Negligible growth. May pick up in 3 to 6 month post lock-down
Gold Loans	Business as usual
Corporate Banking	Select opportunities for growth continues
Construction Finance	Negligible growth. May pick up in 3 to 6 month post lock-down
Commercial Vehicle	Negligible growth. May pick up in 3 to 6 month post lock-down
Agri Retail (Kisan Credit Card)	Possible to restart immediately after lock-down
Tractor Finance	Slightly impacted by lock-down
Business Correspondent / MFI Loans	Restart gradually post lock-down with existing customers

Item	Impact
Net Interest Income (NII)	Expected to be stable until moratorium. Ease of lock-down will determine pace of growth of loan portfolio and NII
Fee Income	<p>Opportunities to grow using digital capabilities - Health Insurance, Life Insurance (non medical), General Insurance, Remittance Fee</p> <p>ATM Fee, CASA related Fee, Penal Charges, Processing Fee, Loan attachment Insurance negatively impacted due to lock-down restrictions and regulations</p>
Net Interest Margin	Expected to remain stable. In case of higher slippages in the later part of the year, NIMs may have a some decline
Staff Costs	Delay in new hiring and replacement. Reallocation of resources Savings in variable pay
Operating Costs	Cost saves possible on account of volume related expenses
NPAs / Provisions	May increase post moratorium
Recoveries / Upgrades	Impacted due to lock-down. Likely to improve gradually post easing of restrictions

The Bank intends to use the Government guaranteed MSME scheme to assist eligible customers.

Financials	Deposits / Liquidity	Loan Portfolio	Management
<ul style="list-style-type: none"> - Capital Adequacy – 17.75% - Tier I – 13.90% - Margin of Safety – i) Operating Profit / Provisions – 2.9 X ii) Operating Profit / Provision (excluding COVID-19) – 3.8 X - Stable NIMs - Cost flexibility - Underline provision coverage, including floating provision 53.5% (not including COVID-19 provision) 	<ul style="list-style-type: none"> - Low and declining top 20 deposits ratio (9.07% as on May 20, 2020) - Retail TD momentum - LCR well above 100% - Negligible reliance on Certificate of Deposits - Long term Refinance eligibility 	<ul style="list-style-type: none"> - Diversified, Secured - Granular (Average ticket size approximately INR 35 lacs) - Low LTV - Self occupied residential / commercial property - Top 20 Loan % - 5.3% - Low Loss Given Default - Strong customer connect - Experienced and capable in-house collections team 	<ul style="list-style-type: none"> - Top Team continuity / stability - Product and Segment expertise - Demonstrated control of NPA - Frontline staff strength / flexibility - Excellent Analytics - Digital and Technology capability

- Intensely manage portfolio stress / potential risks. Continuously engage with customers and provide relief within regulatory guidelines
- Actively reduce Costs, accelerate digital agenda
- Continue Retail Term Deposits momentum
- Generate Fee Income through digital channels and phone banking
- Disburse new loans, wherever possible

Portfolio Value		HOME LOANS : 38%				BUSINESS LOANS (LAP) : 62%			
Customer Segment		Salaried		Self employed		Salaried		Self employed	
		21%		79%		10%		90%	
Moratorium By Value		52%				56%			
EMI Collected		JAN 20	FEB 20	MAR 20	APR 20	JAN 20	FEB 20	MAR 20	APR 20
		98.5%	98.0%	93.2%	56.9%	97.5%	97.7%	90.4%	51.6%
Average LTV		49%				37%			
Type of Property Value		Self Occupied Residential / Commercial - 87%							
Average Ticket Size		INR 17 Lakh				INR 20 Lakh			
Customers with Outside Liabilities (of DCB Sanctioned Loan Amount)		NIL		35%		30%			
		< 10%		23%		20%			
		10-20%		9%		9%			

48% of the customers are in non-Metropolitan locations

Overview

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
- DCB Niyo Travel Card
- Secured Card

Payments:

- Bill / Utility Payments
- 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
- Tractor Loan
- Warehouse Construction Loan

Third Party Products:

- Life Insurance
- Health Insurance
- 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, IMPS

Treasury, NBFCs, Co-operative Banks

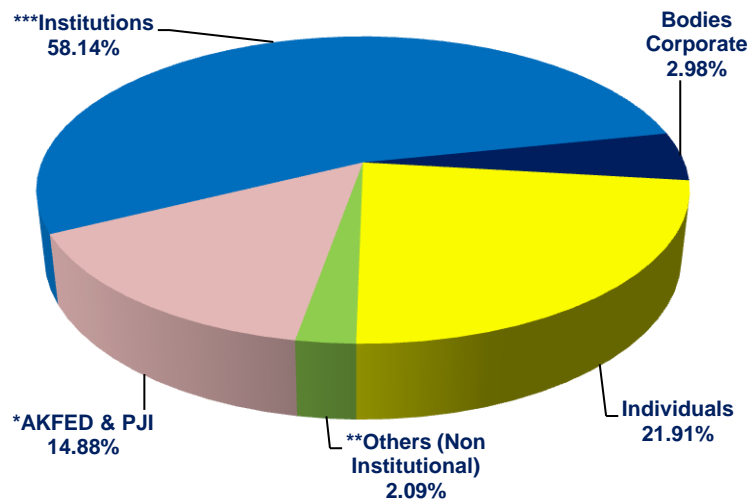
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

Services

- 24/7 Phone Banking
- Any Branch Banking
- Foreign Exchange
- www.DCBREMIT.com
online remittance abroad

- Privilege Banking
- Internet Banking
- Mobile Banking
- Missed Call Banking
- Mobile Banking App

DCB BANK Shareholding Pattern



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

**Includes Clearing Members (0.17%), Non Resident Indians (1.23%), Trusts (0.01%) & Directors & their relatives (0.68%)

***Institutions includes 22.82% held by FII & FPI

Key Non Promoter Shareholders	%
Aditya Birla Sunlife Mutual Fund *	4.54%
HDFC Small Cap Fund	4.43%
India Advantage Fund S4 I	4.02%
ICICI Prudential Mutual Fund *	3.99%
DSP Small Cap Fund	3.43%
Matthews India Fund	3.07%
Sundaram Mutual Fund *	2.66%
Franklin India Smaller Companies Fund	2.40%
Steinberg India Emerging Opportunities Fund Ltd	2.10%
Tata Mutual Fund *	1.94%
Tano Mauritius India FVCI II	1.77%
L&T Mutual Fund Trustee Limited	1.76%
Auburn Limited	1.23%
Apax Global Alpha Limited	1.22%

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

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.

Ashok Barat	Has held leadership positions in various organizations, such as Unilever 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.
Amyn Jassani	A Chartered Accountant with more than 25 years of experience, mainly with the big four accounting firms. He is also a member of the Institute of Company Secretaries of India.
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.
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.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
Rafiq Somani	A Master in Marketing Management with 30 years of experience in the field of Information Technology. He is currently working as the Area Vice President at ANSYS Inc.
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).
Shabbir Merhant	A Masters in Personal Management with more than 29 years of experience. Founder of Valulead Consulting, a boutique consulting firm.
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
Somasundaram PR	A Chartered Accountant with more than 30 years of experience across various Unilever Group companies in India & abroad and Tata Consultancy Services. He is currently working as Managing Director of World Gold Council in India.
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.

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

Ajit Kumar Singh - 28 yrs work exp.
Head – Treasury & FIG Business

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

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

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

Murali Rao – 17 yrs work exp.
Chief Technology Officer

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

Ravi Kumar – 23 yrs work exp.
Head Operations and Key Projects

Aditya Prasad – 31 yrs work exp.
Chief Compliance Officer

T P Anuradha – 18 yrs work exp.
Chief Internal Auditor & Internal Vigilance

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

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

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

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

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

Sridhar Seshadri – 34 yrs work exp.
Chief Risk Officer

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

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

Bappa Roy – 27 yrs work exp.
Product Head - Banking, Insurance & Investments

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

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

Meghana Rao – 16 yrs work exp.
Head – Branch Operations

N C Kaushal – 18 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 & Personal Loan

Digital Update

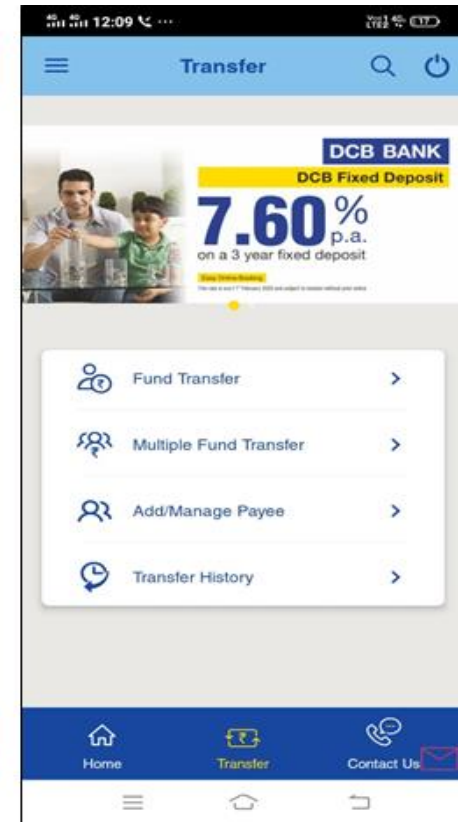
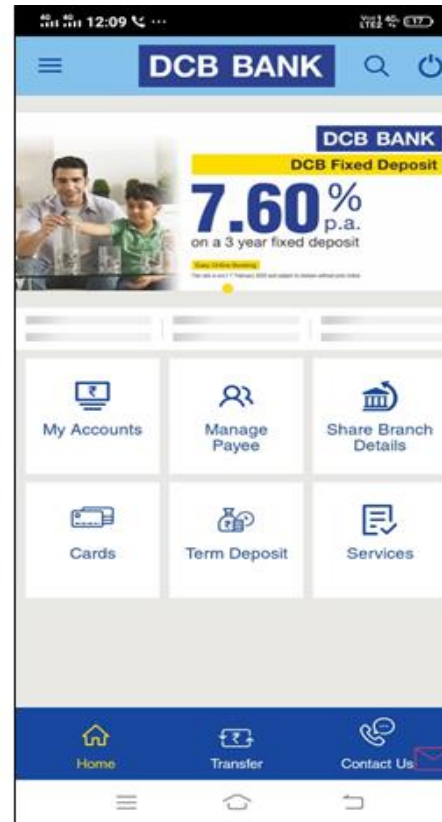
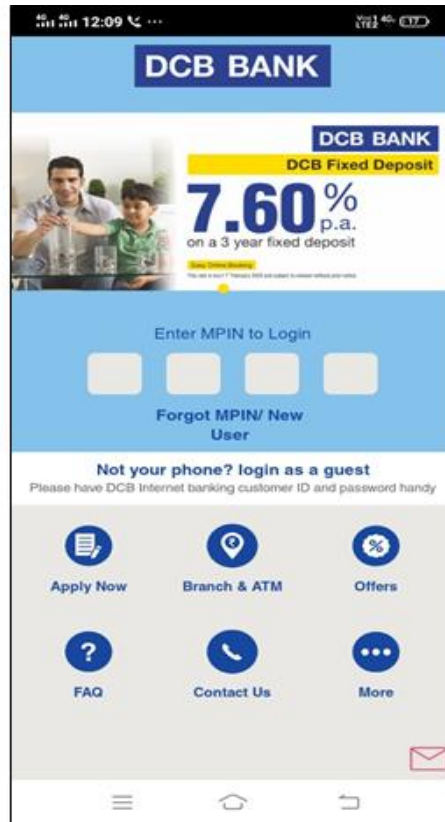
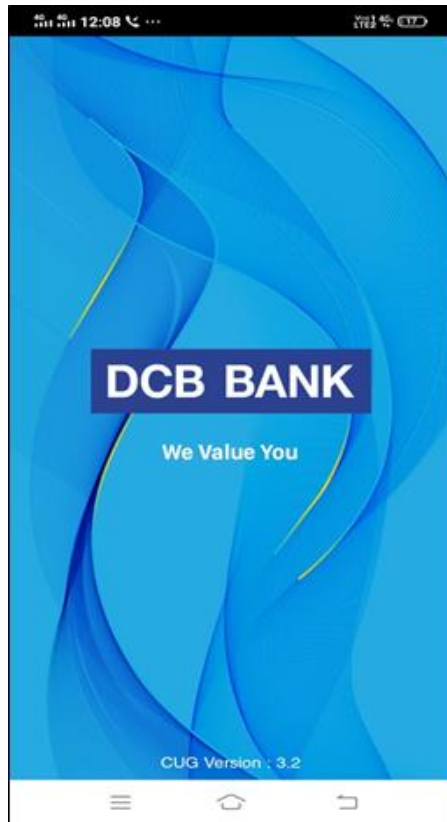
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New Online Account Opening Platform for NRI Customers. Enables NRI Customers to open DCB NRI Account from their country of residence.

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Do let us know of any change in your contact details on the same email ID.