

Ref. No.CO:CS:RC:2019-20:166

October 19, 2019

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 the "Investor Presentation-Q2 FY 2020 - October 19, 2019".

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

Encl: As above



# **Investor Presentation – Q2 FY 2020**

*October 19, 2019*

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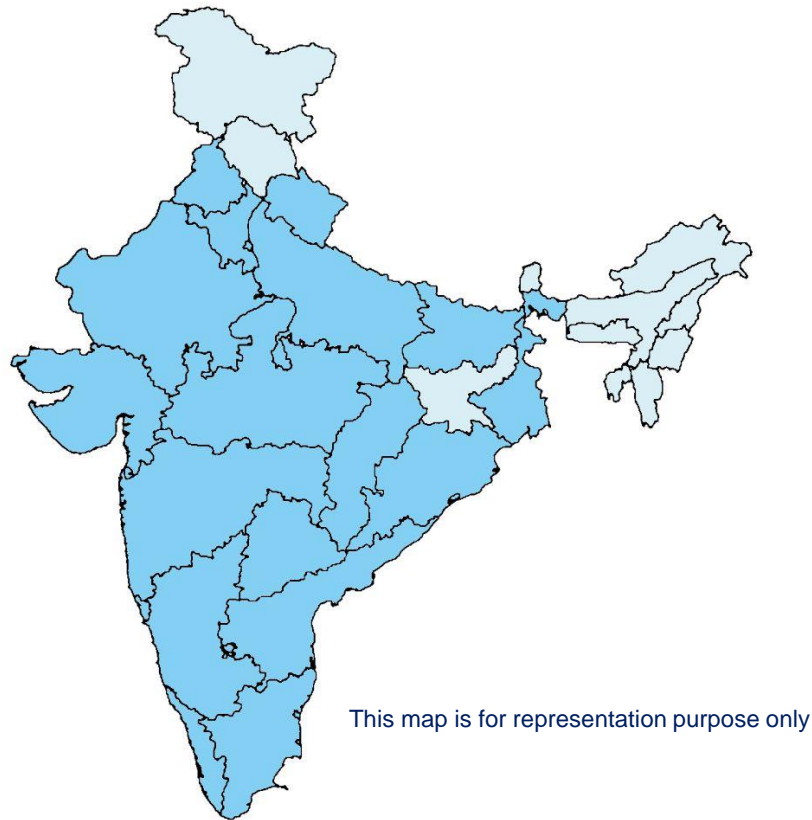
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



## At a Glance

Branches	334
ATMs	499
Network*	35,000+

Category	No. of Branches	%
Metro	102	31
Urban	81	24
Semi Urban	84	25
Rural	67	20
<b>Total</b>	<b>334</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 334 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
<b>Q2 FY 2020</b>	<b>334</b>	<b>370,183</b>	<b>55.51%</b>	<b>0.99%</b>	<b>*12.34%</b>
Q1 FY 2020	334	362,824	57.46%	0.89%	*11.17%
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	Q2 FY 20	Q1 FY 20	Q2 FY 19	Y-o-Y
Deposits	293,633	287,892	261,687	12%
Of which CASA	68,249	70,618	63,587	7%
Of which Retail Term	171,164	162,623	135,624	26%
- Of which NRI Term	19,321	18,330	16,340	18%
Net Advances	247,976	240,443	220,688	12%

INR mn	Q2 FY 20	Q1 FY 20	Q2 FY 19	Y-o-Y
Net Interest Income	3,133	3,047	2,818	11%
Non Interest Income	1,014	868	735	38%
Total Cost	(2,302)	(2,250)	(2,092)	(10%)
Operating Profit	1,845	1,665	1,461	26%
Profit Before Tax	1,413	1,259	1,142	24%
Profit After Tax	914	811	734	24%

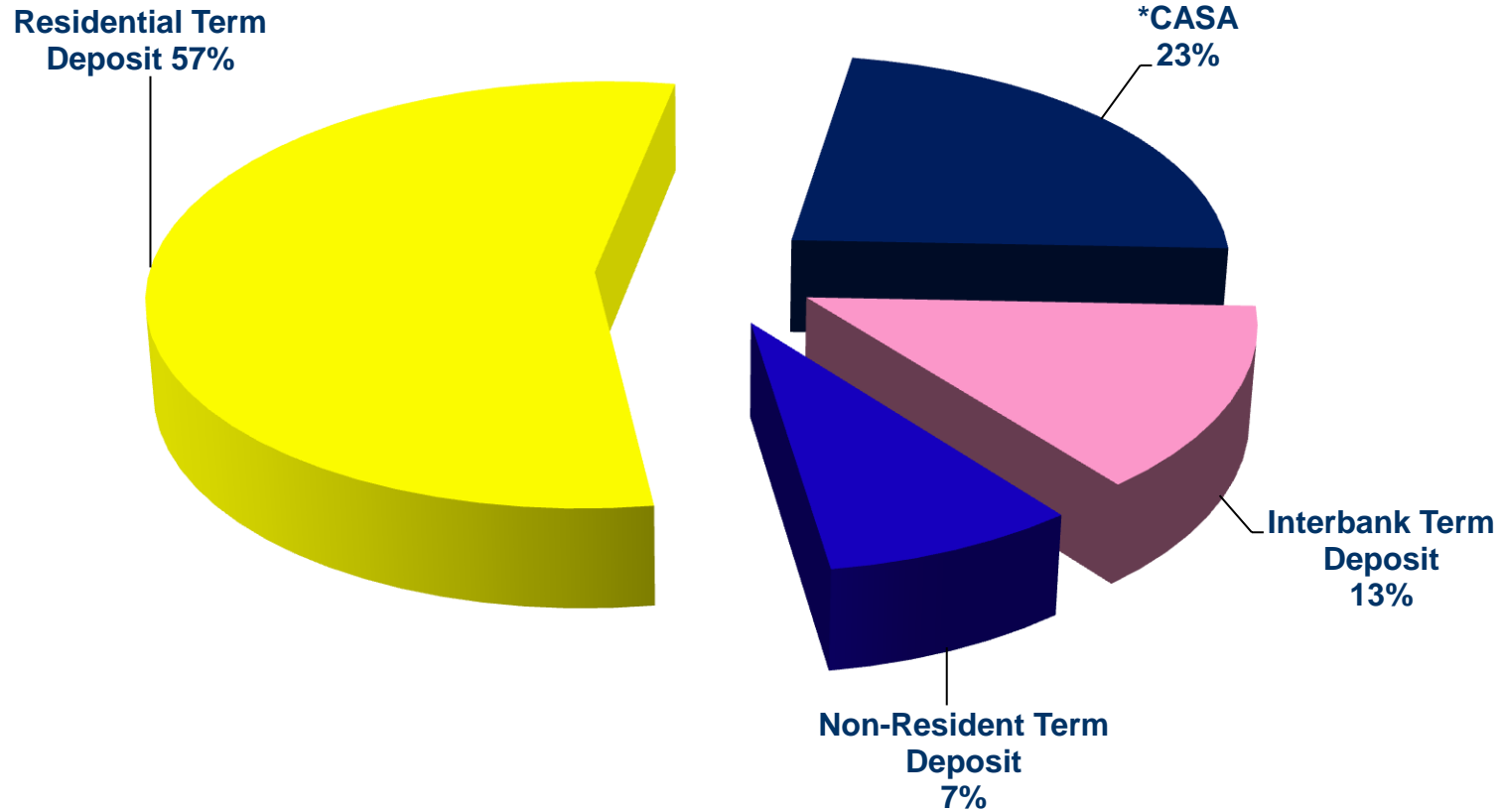
INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
Shareholder's Equity	10,031	11,540	15,886	17,922	22,049	28,078	31,156	31,611	32,543
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	284,351	287,892	293,633
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	27,232	26,582	27,836
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	15,179	16,739	16,171
<b>Total</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>362,824</b>	<b>370,183</b>
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	27,934	26,556	27,173
Investments	29,884	32,308	39,622	43,333	58,179	62,190	78,441	79,951	78,435
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	235,680	240,443	247,976
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	5,260	5,321	5,276
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	10,603	10,553	11,323
<b>Total</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>362,824</b>	<b>370,183</b>
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	82.88%	83.52%	84.45%

INR mn	Q2 FY19	Q3 FY19	Q4 FY19	Q1 FY20	Q2 FY20
Net Interest Income	2,818	2,936	3,009	3,047	3,133
Other Income	735	945	993	868	1,014
- Commission, exchange and brokerage	559	594	648	546	578
- Profit on Sale of Investment	31	112	90	159	249
- Profit on Exchange Transaction	52	57	58	55	34
Operating Income	3,553	3,881	4,002	3,915	4,147
Operating Expenses	(2,092)	(2,143)	(2,149)	(2,250)	(2,302)
Operating Profit	1,461	1,738	1,853	1,665	1,845
Provisions other than Tax	(319)	(402)	(348)	(406)	(432)
Profit Before Tax	1,142	1,336	1,505	1,259	1,413
Tax	(408)	(475)	(542)	(448)	(499)
Profit After Tax	734	861	963	811	914
Cost Income Ratio	58.88%	55.22%	53.71%	57.46%	55.51%



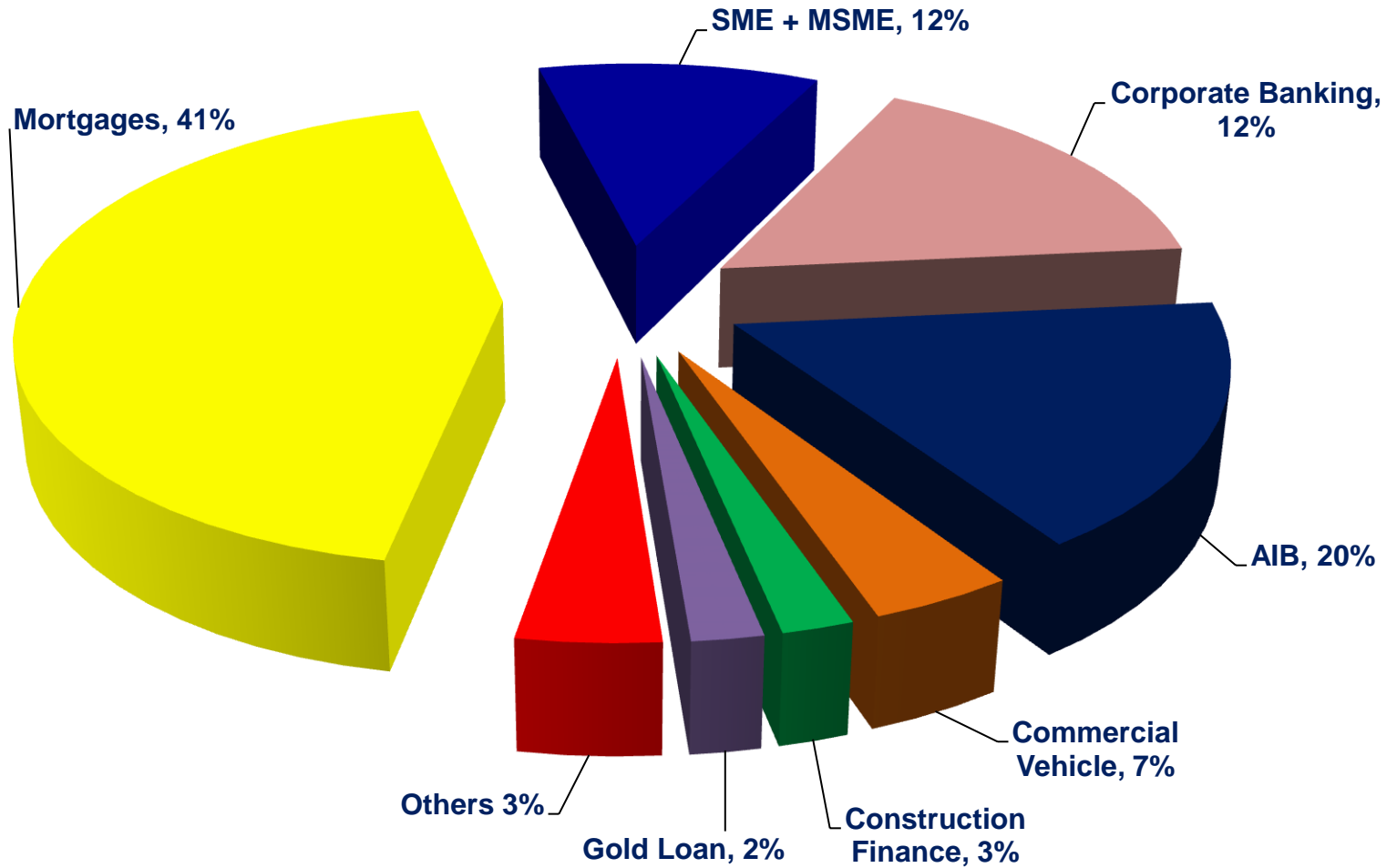
INR mn	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Net Interest Income	2,844	3,684	5,082	6,195	7,971	9,954	<b>11,493</b>
Other Income	1,170	1,387	1,657	2,205	2,488	3,103	<b>3,502</b>
- <i>Commission, exchange and brokerage</i>	893	999	1,193	1,405	1,651	2,176	<b>2,399</b>
- <i>Profit on Sale of Investment</i>	139	225	277	423	454	454	<b>386</b>
- <i>Profit on Exchange Transaction</i>	72	57	76	145	104	139	<b>216</b>
Operating Income	4,014	5,071	6,739	8,400	10,459	13,057	<b>14,995</b>
Operating Expenses	(2,753)	(3,191)	(3,965)	(4,910)	(6,277)	(7,807)	<b>(8,529)</b>
Operating Profit	1,261	1,880	2,774	3,490	4,182	5,250	<b>6,466</b>
Provisions other than Tax	(240)	(366)	(694)	(879)	(1,115)	(1,388)	<b>(1,401)</b>
Profit Before Tax	1,021	1,514	2,080	2,611	3,067	3,862	<b>5,065</b>
Tax	0	0	(168)	(666)	(1,070)	(1,409)	<b>(1,811)</b>
Profit After Tax	1,021	1,514	1,912	1,945	1,997	2,453	<b>3,254</b>
Cost Income Ratio	68.58%	62.93%	58.83%	58.45%	60.02%	59.79%	<b>56.88%</b>

Deposits as on September 30, 2019



\* CASA includes NRI CASA

Net Advances as on September 30, 2019



Year Ended	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Q1 FY 2019-20	Q2 FY 2019-20
<b>Net Interest Margin</b>	3.56%	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	<b>3.67%</b>
<b>Yield on Advances</b>	12.84%	12.63%	12.52%	12.03%	11.41%	11.29%	11.58%	<b>11.53%</b>
<b>Cost of Deposits</b>	7.56%	7.67%	7.48%	6.91%	6.37%	6.61%	6.99%	<b>6.99%</b>
<b>Cost of Funds</b>	7.78%	7.78%	7.54%	7.00%	6.51%	6.75%	7.14%	<b>7.13%</b>

# Non Performing Assets

# DCB BANK

	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
<b>Gross NPA</b>	1.69%	1.76%	1.51%	1.59%	1.79%	<b>1.84%</b>	1.84%	1.96%	<b>2.09%</b>
<b>Net NPA</b>	0.91%	1.01%	0.75%	0.79%	0.72%	<b>0.70%</b>	0.65%	0.81%	<b>0.96%</b>
<b>Provision Coverage</b>	80.54%	74.66%	77.55%	73.80%	75.72%	<b>76.82%</b>	78.77%	75.59%	<b>73.09%</b>

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
<b>Mortgages</b>	240	362	464	717	1,392	<b>1,486</b>	1,627	1,779	<b>2,016</b>
<b>SME+MSME</b>	873	273	245	324	307	<b>380</b>	425	501	<b>742</b>
<b>Corporate</b>	154	919	861	859	840	<b>929</b>	619	187	<b>187</b>
<b>AIB</b>	66	187	288	366	632	<b>763</b>	984	1,261	<b>1,061</b>
<b>Gold Loans</b>	12	28	22	22	107	<b>102</b>	84	89	<b>121</b>
<b>CV/STVL</b>	36	88	92	200	299	<b>294</b>	480	635	<b>757</b>
<b>Others</b>	4	4	2	54	113	<b>146</b>	176	312	<b>348</b>
<b>Gross NPA</b>	<b>1,385</b>	<b>1,861</b>	<b>1,974</b>	<b>2,542</b>	<b>3,690</b>	<b>4,100</b>	<b>4,395</b>	<b>4,764</b>	<b>5,232</b>
<b>Net NPA</b>	<b>740</b>	<b>1,057</b>	<b>975</b>	<b>1,244</b>	<b>1,467</b>	<b>1,553</b>	<b>1,538</b>	<b>1,958</b>	<b>2,379</b>

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
<b>FV of SRs from ARC</b>	-	<b>160</b>	<b>307</b>	<b>701</b>	<b>629</b>	<b>509</b>	<b>380</b>	<b>359</b>	<b>345</b>

INR mn	Q2 2018-19	Q1 2019-20	Q2 2019-20	FY 2018-19
<b>Opening Balance</b>	<b>4,006</b>	4,395	<b>4,764</b>	3,690
<i>(+) Add</i>				
<b>Fresh Slippages</b>	<b>972</b>	1,454	<b>1,609</b>	4,171
<b>Addition to Existing NPAs</b>	<b>6</b>	28	<b>8</b>	34
<i>(-) Less</i>				
<b>Recoveries</b>	<b>327</b>	311	<b>273</b>	1,221
<b>Upgrades</b>	<b>373</b>	369	<b>523</b>	1,611
<b>Write Offs / Sacrifice</b>	<b>184</b>	433	<b>353</b>	668
<b>Closing Balance</b>	<b>4,100</b>	4,764	<b>5,232</b>	4,395

**Granular loan portfolio helps achieve steady recovery/ upgrade of loan accounts. As per past trends Recoveries / Upgrades is averaging above 65% of slippages two quarters earlier and is averaging above 70% on slippages four quarters earlier.**

**Recoveries / Upgrades are handled by 600 odd dedicated in-house team**

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
<b>SLR</b>	24,332	28,072	34,750	39,855	47,711	49,091	60,007	<b>60,808</b>
<b>Non-SLR</b>	5,552	4,236	4,872	3,478	10,468	13,099	18,434	<b>17,627</b>
<b>Total Investments</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>78,435</b>
<b>HTM</b>	19,903	22,603	27,567	30,580	40,286	42,963	57,071	<b>59,367</b>
<b>AFS</b>	5,155	7,684	9,484	10,782	17,840	19,217	21,370	<b>18,965</b>
<b>HFT</b>	4,826	2,021	2,571	1,971	53	10	0	<b>103</b>
<b>Total Investments*</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>78,435</b>

Modified Duration	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
<b>AFS+HFT</b>	0.77	0.34	1.32	1.22	0.93	0.82	0.60	<b>0.70</b>

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

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
<b>CRAR</b>	13.61%	13.71%	14.95%	14.11%	13.76%	16.47%	16.81%	<b>16.16%</b>
-- Tier I	12.62%	12.86%	14.21%	12.79%	11.87%	12.72%	13.10%	<b>12.58%</b>
-- Tier II	0.99%	0.85%	0.74%	1.32%	1.89%	3.75%	3.71%	<b>3.58%</b>
<b>RWA*</b> <b>(INR mn)</b>	74,029	85,110	105,973	134,299	172,832	207,554	221,747	<b>231,227</b>

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

As compared with September 30, 2018, RWA\* grew approximately 5%, whereas loan growth was 12% (16% loan growth excluding Corporate Banking)



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

- ✓ Majority of Deposit and Loan portfolio is granular, contributed by the self employed segment

# **Our Customers**

## *Jewellery Manufacturer*





## Security Devices Wholesaler





## *Tiles & Sanitary ware Trader*

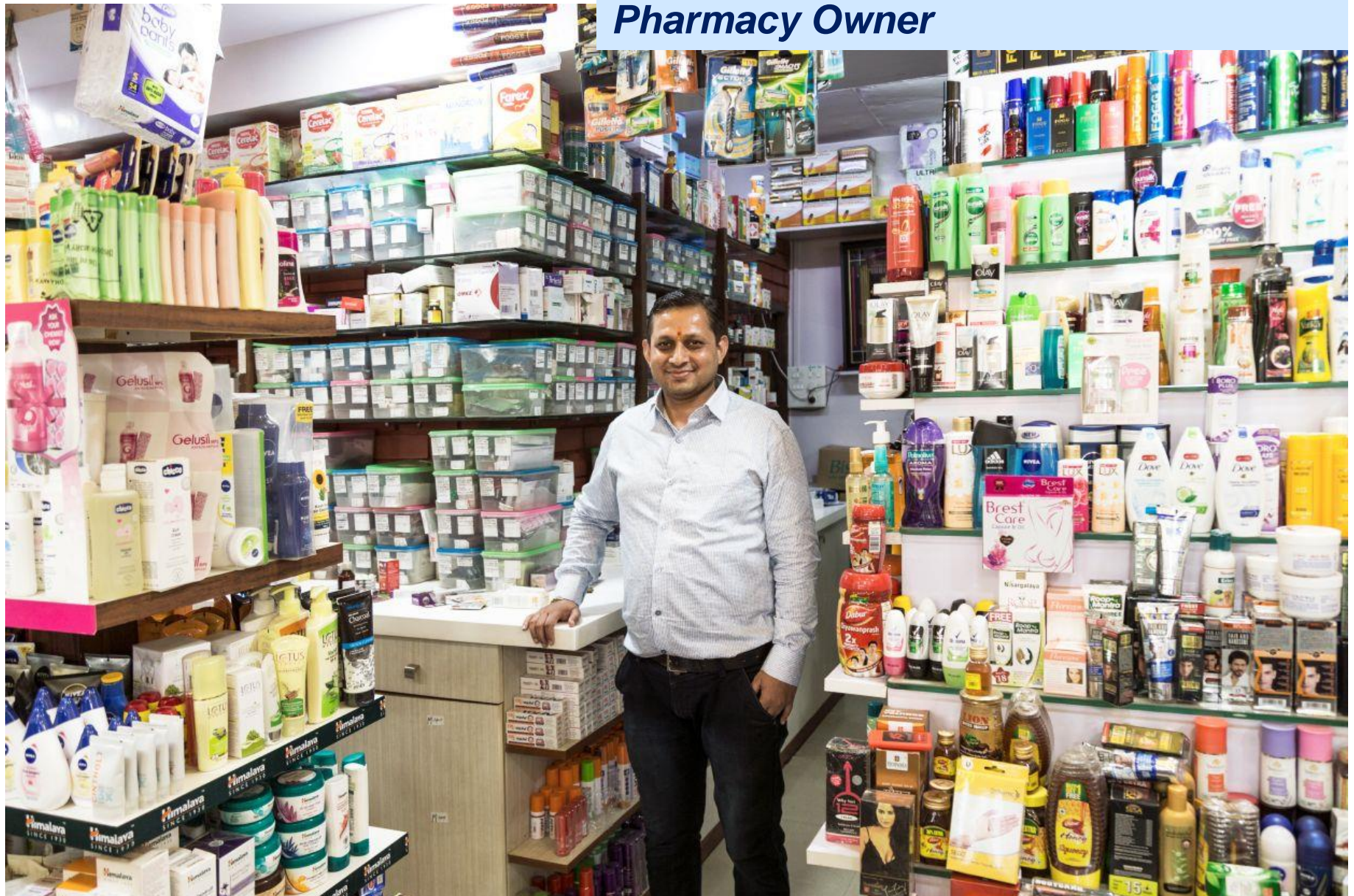


## *Software Developer*





## Pharmacy Owner





## Car Air-conditioning Business



**1**  
Rely mainly on Retail Deposits. 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 secured Advances portfolio. Limit unsecured and lumpy exposures.

**8**  
Continue to invest 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.

## 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
- Gift 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
- 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, 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

## 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

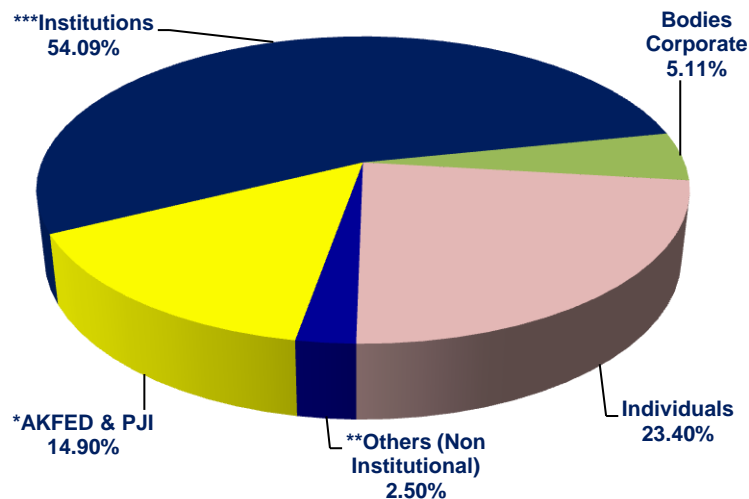
2004 Classified as a “New Generation Private Sector Bank” by the RBI

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 (0.17%), Non Resident Indians (1.47%), Trusts (0.02%) & Directors & their relatives (0.83%)

\*\*\*Institutions includes 24.06% held by FII & FPI

### Key Non Promoter Shareholders

%

HDFC Small Cap Fund	4.49%
India Advantage Fund S4 I	4.02%
Matthews India Fund	3.86%
Aditya Birla Sunlife Mutual Fund*	3.35%
DSP Small Cap Fund	2.91%
Sundaram Mutual Fund*	2.76%
Franklin India Smaller Companies Fund	2.05%
Premji Invest*	1.96%
L&T Mutual Fund AMC	1.90%
Tano Mauritius India FVCI II	1.77%
ICICI Prudential Mutual Fund*	1.66%
Tata Mutual Fund*	1.60%
Steinberg India Emerging Opportunities Fund Limited	1.51%
Apax Global Alpha Limited	1.49%
Abu Dhabi Investment Authority – Behave	1.23%

\* 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

<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>Ataf Jiwani</b>	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
<b>Ashok Barat</b>	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.
<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>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express.
<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>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>Rupa Devi Singh</b>	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).
<b>Shaffiq Dharamshi</b>	An M.Sc. 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.

**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.

**Aditya Prasad – 31 yrs work exp.**  
*Chief Compliance Officer*

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

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

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

**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*

**Rubi Chaturvedi – 10 yrs work exp.**  
*Company Secretary*

**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*

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

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

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

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

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

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

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

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

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

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

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

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

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



# **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**



# 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.