

# **Investor Presentation – Q4 FY 2016**

*April 2016*

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# DCB BANK

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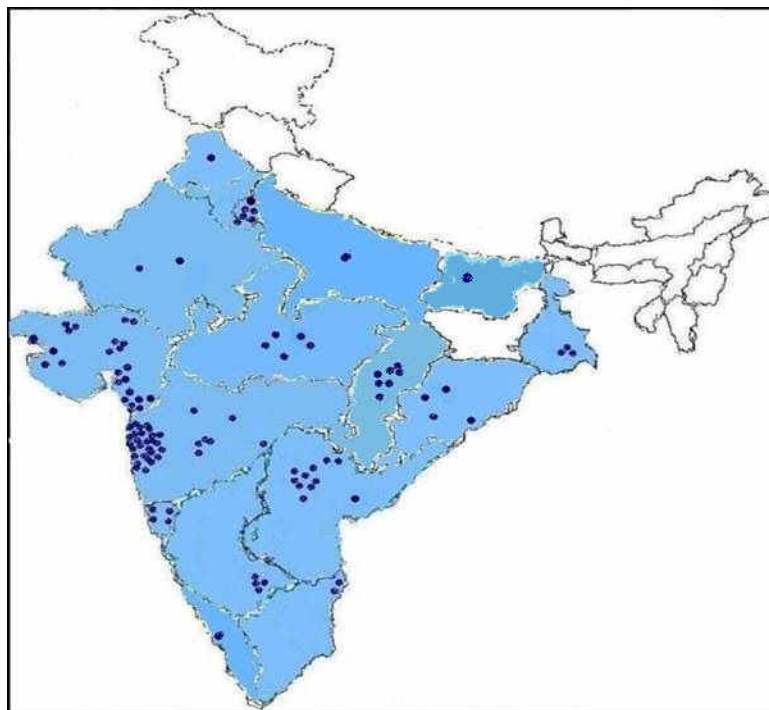
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

# Branch Network March 31, 2016

# DCB BANK

State	Branches
ANDHRA PRADESH	6
BIHAR	1
CHATTISGARH	9
GOA	4
** GUJARAT	25
HARYANA	6
KARNATAKA	9
KERALA	1
MADHYA PRADESH	16
MAHARASHTRA • Mumbai & suburbs	43 28
NEW DELHI	14
ODISHA	20
PUNJAB	10
RAJASTHAN	7
TAMIL NADU	8
TELANGANA	13
UTTAR PRADESH	3
WEST BENGAL	3



- **DCB Bank Limited** is a modern emerging new generation private sector bank with 198 branches across 18 states and 2 union territories. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile banking.
- It is a **Scheduled Commercial Bank** regulated by the Reserve Bank of India.

\* Branch locations as shown on the map are approximate may not represent the exact location

\*\* Gujarat includes contiguous Union Territories

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

## At a Glance

Branches	198
ATMs	410
***Network	35,000+

Category	No. of Branches	%
Metro	63	32
Urban	33	17
Semi Urban	54	27
Rural	48	24
<b>Total</b>	<b>198</b>	<b>100</b>

Region	Branches as on Mar 31, 2016	%
North	66	33
East	23	12
West	72	36
South	37	19
<b>Total</b>	<b>198</b>	<b>100</b>

# Key Indicators - I

# DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q4 FY 2016	198	191,185	57.85%	1.53%	15.91%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
FY 2014	130	129,231	62.93%	1.31%	14.04%
FY 2013	94	112,788	68.58%	1.06%	11.13%
FY 2012	84	86,769	74.45%	0.68%	8.38%
FY 2011	80	74,129	71.43%	0.32%	3.52%
FY 2010	80	61,367	80.62%	(1.30%)	(13.13%)
FY 2009	80	59,430	76.27%	(1.48%)	(14.32%)

## Key Indicators - II

# DCB BANK

INR mn	Q4 FY 16	Q3 FY 16	Q4 FY 15	Y-o-Y
Deposits	149,260	140,835	126,091	18%
Of which CASA	34,899	32,175	29,501	18%
- Of which Retail Term	86,834	83,480	75,898	14%
- Of which NRI Term	11,832	11,499	9,636	23%
Net Advances	129,214	117,362	104,651	23%
<i>Advances (Excluding Corporate Banking)</i>	109,497	97,273	80,369	36%

INR mn	Q4 FY 16	Q3 FY 16	Q4 FY 15	Y-o-Y
Net Interest Income	1,687	1,605	1,297	30%
Non Interest Income	614	472	463	33%
Total Cost	(1,331)	(1,234)	(1,080)	(23%)
Operating Profit	970	843	680	43%
Profit Before Tax	698	633	537	30%
Profit After Tax	695	412	630	11%

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016
Shareholder's Equity	6,215	8,614	10,031	11,540	15,886	<b>17,922</b>
Deposits	56,102	63,356	83,638	103,251	126,091	<b>149,260</b>
Borrowings <sup>1</sup>	8,607	11,235	15,256	8,601	11,638	<b>11,479</b>
Other Liabilities & Provisions <sup>1</sup>	3,205	3,564	3,863	5,839	7,708	<b>12,524</b>
<b>Total</b>	<b>74,129</b>	<b>86,769</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	7,192	<b>8,916</b>
Investments <sup>2</sup>	18,519	20,993	29,884	32,308	39,622	<b>43,333</b>
Net Advances	42,817	52,844	65,861	81,402	104,651	<b>129,214</b>
Fixed Assets	1,275	1,846	2,394	2,386	2,367	<b>2,480</b>
Other Assets <sup>2</sup>	6,647	6,520	5,816	6,239	7,492	<b>7,242</b>
<b>Total</b>	<b>74,129</b>	<b>86,769</b>	<b>112,788</b>	<b>129,231</b>	<b>161,323</b>	<b>191,185</b>
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	83.00%	<b>86.57%</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

# Profit & Loss

# DCB BANK

INR mn	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16
Net Interest Income	1,297	1,404	1,500	1,605	1,687
Other Income	463	631	487	472	614
- <i>Commission, exchange and brokerage</i>	336	299	351	361	395
Operating Income	1,760	2,035	1,987	2,077	2,301
Operating Expenses	(1,080)	(1,138)	(1,206)	(1,234)	(1,331)
Operating Profit	680	897	781	843	970
Provisions other than Tax	(143)	(180)	(217)	(210)	(272)
Profit Before Tax	537	716	564	633	698
Tax	93	(248)	(195)	(221)	(3)
Profit After Tax	630	469	369	412	695
Cost Income Ratio	61.35%	55.94%	60.69%	59.42%	57.85%

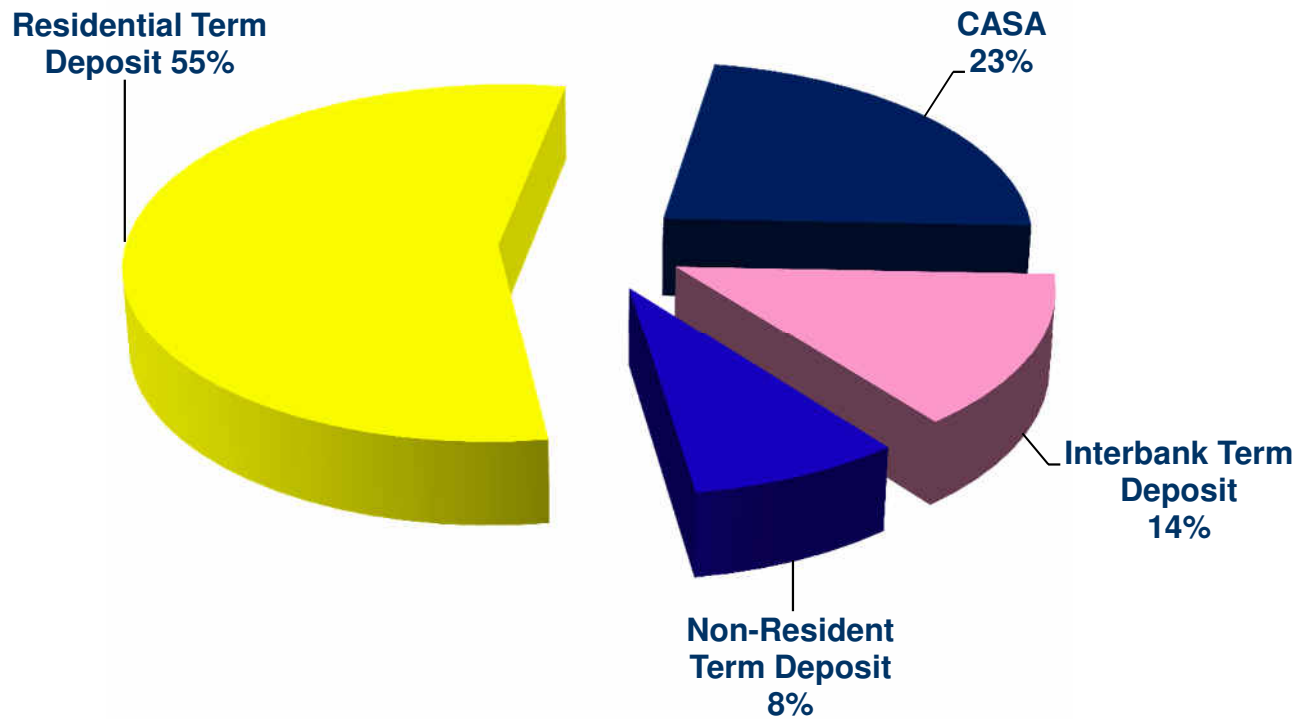
# Profit & Loss

# DCB BANK

INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Net Interest Income	1,891	2,277	2,844	3,684	5,082	<b>6,195</b>
Other Income	1,121	1,004	1,170	1,387	1,657	<b>2,205</b>
- <i>Commission, exchange and brokerage</i>	683	786	893	999	1,193	<b>1,405</b>
Operating Income	3,012	3,281	4,014	5,071	6,739	<b>8,400</b>
Operating Expenses	(2,152)	(2,443)	(2,753)	(3,191)	(3,965)	<b>(4,910)</b>
Operating Profit	860	838	1,261	1,880	2,774	<b>3,490</b>
Provisions other than Tax	(646)	(287)	(240)	(366)	(694)	<b>(879)</b>
Profit Before Tax	214	551	1,021	1,514	2,080	<b>2,611</b>
Tax	0	0	0	0	168	<b>(666)</b>
Profit After Tax	214	551	1,021	1,514	1,912	<b>1,945</b>
Cost Income Ratio	71.43%	74.45%	68.58%	62.93%	58.83%	<b>58.45%</b>



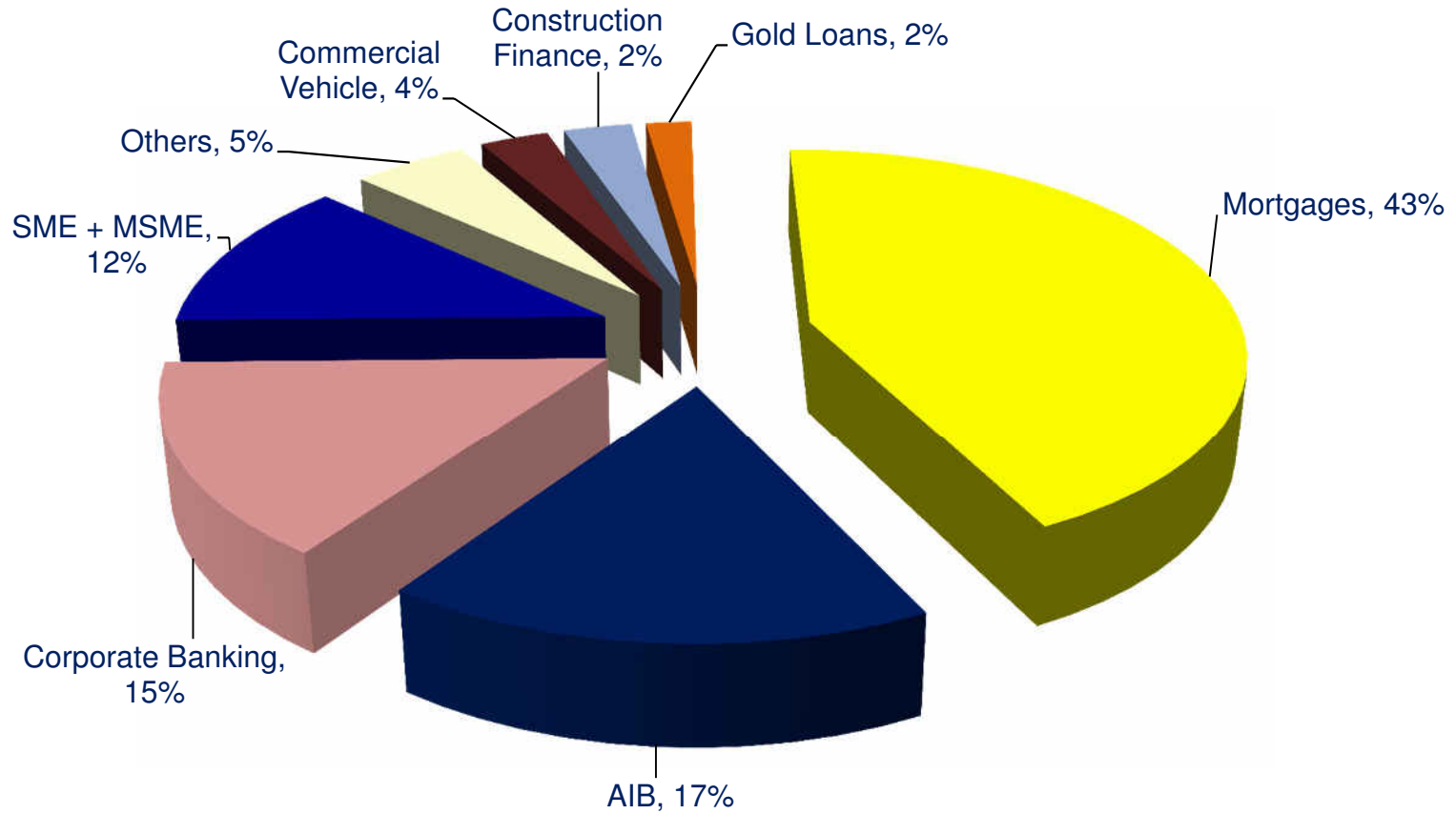
Deposits as on Mar 31, 2016



**Retail Deposits to Total Deposits - 80.73%**

\* CASA includes NRI CASA.

Net Advances as on Mar 31, 2016



# NIM, Yield and Cost of Funds

# DCB BANK

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

Base Rate as on 31<sup>st</sup> March 2016 is at 10.70% per annum

# Non Performing Assets

# DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
<b>Gross NPA</b>	5.85%	4.40%	3.18%	1.69%	<b>1.76%</b>	1.96%	1.99%	1.98%	<b>1.51%</b>
<b>Net NPA</b>	0.96%	0.57%	0.75%	0.91%	<b>1.01%</b>	1.22%	1.16%	1.12%	<b>0.75%</b>
<b>Provision Coverage</b>	87.64%	91.17%	85.71%	80.54%	<b>74.66%</b>	71.87%	72.15%	72.76%	<b>77.55%</b>

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
<b>Mortgages</b>	138	103	197	240	<b>362</b>	349	466	511	<b>464</b>
<b>SME+MSME</b>	110	141	576	873	<b>273</b>	284	486	522	<b>245</b>
<b>Corporate</b>	588	627	473	154	<b>919</b>	1,016	919	861	<b>861</b>
<b>AIB</b>	53	25	27	66	<b>187</b>	188	220	315	<b>288</b>
<b>Gold Loans</b>	-	3	3	12	<b>28</b>	156	76	49	<b>22</b>
<b>CV/CE/STVL*</b>	452	322	253	36	<b>88</b>	70	74	89	<b>92</b>
<b>Others</b>	1,295	1,197	621	4	<b>4</b>	1	2	2	<b>2</b>
<b>Gross NPA</b>	<b>2,636</b>	<b>2,418</b>	<b>2,150</b>	<b>1,385</b>	<b>1,861</b>	<b>2,064</b>	<b>2,243</b>	<b>2,349</b>	<b>1,974</b>
<b>Net NPA</b>	<b>412</b>	<b>302</b>	<b>491</b>	<b>740</b>	<b>1,057</b>	<b>1,270</b>	<b>1,302</b>	<b>1,310</b>	<b>975</b>

\*CV/CE/STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

# Gross NPA Movement

# DCB BANK

INR mn	Q4 2014-15	FY 2014-15	Q4 2015-16	FY 2015-16
<b>Opening Balance</b>	1,792	1,385	2,349	1,861
<i>(+) Add</i>				
<b>Fresh Slippages</b>	846	1,706	502	2,244
<b>Addition to Existing NPAs</b>	12	33	7	11
<i>(-) Less</i>				
<b>Recoveries</b>	272	534	426	1,005
<b>Upgrades</b>	74	258	110	539
<b>Write Offs / Sacrifice</b>	443	471	348	598
<b>Closing Balance</b>	1,861	1,861	1,974	1,974

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

INR mn	Q4 2014-15	FY 2014-15	Q4 2015-16	FY 2015-16
<b>Recoveries</b>	200	200	200	200
<b>Write Offs / Sacrifice</b>	443	443	338	338

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

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016
<b>AFS+HFT</b>	0.45	0.61	0.77	0.34	1.32	<b>1.22</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)

# Capital Adequacy Ratios – Basel III

# DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015	Dec 31, 2015	Mar 31, 2016
<b>CRAR</b>	13.25%	15.41%	13.61%	13.71%	<b>14.95%</b>	14.27%	13.63%	13.04%	<b>14.11%</b>
<b>-- Tier I</b>	11.10%	13.81%	12.62%	12.86%	<b>14.21%</b>	13.56%	12.93%	12.33%	<b>12.79%</b>
<b>-- Tier II</b>	2.15%	1.60%	0.99%	0.85%	<b>0.74%</b>	0.71%	0.70%	0.71%	<b>1.32%</b>
<b>RWA*</b> <b>(INR mn)</b>	50,217	57,907	74,029	85,110	<b>105,973</b>	111,128	116,268	121,792	<b>134,299</b>

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

\* RWA – Risk Weighted Assets

	Dec 31, 2012	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016
<b>ICRA</b>					
Long Term – Subordinated Debt	-	-	-	-	<b>A+(hyb) / (stable)</b>
Short – Term Fixed Deposits	-	-	-	A1+	<b>A1+</b>
<b>CRISIL</b>					
Certificate of Deposits	A1	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	-	-	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 – **49 million**, Employment – **111 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 13,637 billion**

(Source: Annual Report 2014-15 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **51%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

## DCB Portfolio

- ✓ Self Employed Portfolio (estimates)
  - **89%** of CASA accounts
  - **86%** of Mortgage accounts

**DCB Bank –  
Neighborhood Banking  
for Small Businesses**

## *EDUCATIONAL CONTENT CREATOR*





**TYRE DEALER**



## POULTRY FARMER







**SCRAP DEALER & RECYCLING**



## *FARMING*







**CAMERA SALES OUTLET & SERVICE CENTRE**

## EDUCATIONAL INSTITUTION





**DCB BANK**



**ENGINEERING WORKSHOP**

DCB Bank Limited

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

2 Concentrate on Tier 2 to Tier 6 locations.

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

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

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

6 Continuously strengthen credit processes, portfolio management and recoveries.

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

8 Invest heavily on customer facing and frontline enabling technologies.

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

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

Implement 150+ additional branches in a cautious, prudent and calibrated manner over a period of 24 months from October, 2015.

## Retail Banking

### Deposit Products:

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

### Cards:

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

### Payments:

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

### Loans:

- Auto Loans
- Commercial Vehicle
- Construction Equipment\*
- Construction Finance
- Home Loans
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Tractor Loans

### Third Party Products:

- Life Insurance and General Insurance
- Mutual Funds

### Services:

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

### Privilege Banking

### Internet Banking

### Mobile Banking

## 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

**DCB Bank offers a comprehensive range of products and services**

\*Offered to existing customers. \*\* DCB Bank has a tie up with HDFC Bank and Axis Bank to provide customers with cash management facilities at over 500 locations across India.

# Capital Raising and Milestones

# DCB BANK

## Tier I Capital Raising

2014

QIP of INR 2.5 bn

2012

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

2009

QIP of INR 810 mn

2007

Preferential Allotment of INR 2.8 bn

2006

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

2005

Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn

## Milestones

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

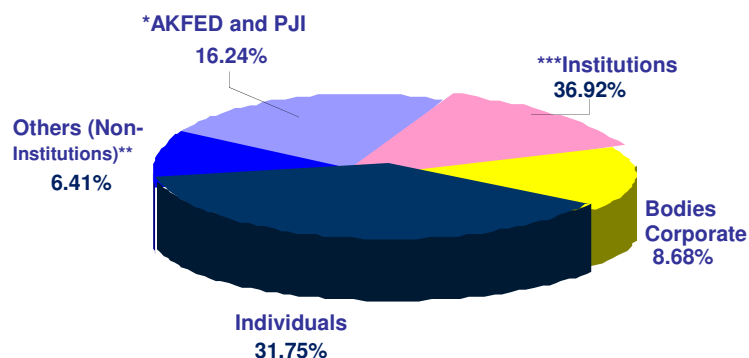
1995

Conversion to Development Credit Bank Ltd.

## Shareholding Pattern March 31, 2016

### DCB BANK

Shareholding Pattern



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

\*\*Includes Clearing Members (0.54%), Non Resident Indians (2.99%), Foreign Corporate Bodies (2.10%), Trusts (0.02%) & Directors & their relatives (0.76%)

\*\*\*Institutions includes 16.53% held by FII & FPI

Key Non Promoter Shareholders	%
Tano Mauritius India FVCI II	4.62
Sundaram Mutual Fund *	4.02
Axis Mutual Fund *	3.62
PI Opportunities Fund – 1	2.78
Tata Mutual Fund *	2.66
Ambit Corporate Finance Pvt. Ltd.*	2.24
DSP Blackrock Micro Cap Fund	2.17
Merrill Lynch Capital Markets Espana S.A. S.V.	2.12
WCP Holdings III	2.10
ICICI Prudential Mutual Fund *	1.99
Steinberg India Emerging Opportunities Fund Ltd.	1.69
Satpal Khattar & Shareen Khattar	1.12

\* Held under various schemes



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 17 countries in the developing world

# Board of Directors

# DCB BANK

<p><b>Nasser Munjee</b> Non- Executive Chairman</p> <p>Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 9 Corporate Boards in India including HDFC, Tata Motors, etc.</p>	<p><b>Amin Manekia</b></p> <p>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.</p>
	<p><b>Ataf Jiwani</b></p> <p>With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.</p>
	<p><b>C. Narasimhan</b></p> <p>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.</p>
	<p><b>Imran Contractor</b></p> <p>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.</p>
	<p><b>Jamal Pradhan</b></p> <p>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 &amp; medium manufacturing industry.</p>
	<p><b>Keki Elavia</b></p> <p>Rich experience in accounting, audit and finance. Partner of over 37 years with M/s. Kalyaniwala &amp; Mistry, a C. A. firm. Independent Director on the Boards of several corporate entities and boards of Public Trusts.</p>
	<p><b>Murali M Natrajan</b> Managing Director &amp; CEO</p> <p>Standard Chartered Bank, Citibank, American Express – *30 years experience.</p>
	<p><b>Nalin Shah</b></p> <p>Retired partner of Deloitte Haskins &amp; 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 &amp; Industry.</p>
	<p><b>Rupa Devi Singh</b></p> <p>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).</p>
	<p><b>Shaffiq Dharamshi</b></p> <p>A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.</p>
<p><b>S. Sridhar</b></p> <p>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.</p>	
<p><b>Suhail Nathani</b></p> <p>Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills etc.</p>	

\* Worked in India & Abroad

Private & Confidential

DCB Bank Limited



# Management Team

# DCB BANK

**Aditya Prasad – 30 yrs work exp.**  
*Head – Corporate Banking*  
Axis Bank,, State Bank of India

**Gaurav Mehta – 20 yrs work exp.**  
*Head – Marketing, Investor Relations & PR*  
HSBC, Convergys, GE Capital & Taj Group.

**Hamsaz V – 16 yrs work exp.**  
*Head - Human Resource*  
EMMAY HR Services Ltd., WNS Global

**Rajesh Verma - \*30 years work experience**  
*Head – Treasury, FIG & Investment Banking*  
State Bank of India

**Krishna Ramasankaran – 20 yrs work exp.**  
*Head Credit – Retail Assets*  
Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.

**Sachin Patange – 24 yrs work exp.**  
*Chief Compliance Officer*  
Reserve Bank of India, Australia & New Zealand Bank

**Sukesh Bhowal – 19 yrs work exp.**  
*Head - Mortgages*  
Times Bank Ltd., HSBC Ltd, Citibank & HDB Financial Service Ltd..

**Hemant Barve – 41 yrs work exp.**  
*Company Secretary*  
Wallace Flour Group, Union Bank of India & Ritchie Steuart Investments

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

**T Anuradha – 16 yrs work exp.**  
*Chief Internal Auditor*  
ING Vysya Bank & Price Waterhouse Coopers

**Bharat Sampat - \*30 yrs work exp**  
*Chief Financial Officer*  
ABN Amro Bank, Standard Chartered Bank, ANZ Grindlays Bank, Hoechst

**Murali M. Natrajan - \*30 yrs work exp.**  
*Managing Director & CEO*  
Standard Chartered Bank, Citibank, American Express

**R. Venkatesh – 25 yrs work exp**  
*Head - HR, IT & Operations*  
Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum.

**N C Kaushal – 15 yrs work exp.**  
*Head - SME & MSME Banking*  
EMMAY HR Services Ltd., WNS Global

**Damodar Agarwal – 19 yrs work exp.**  
*Head – Alternate Channels & Retail Securitization*  
ICICI Bank Ltd., BGF Ltd.

**Pankaj Sood – 17 yrs work exp.**  
*Head – Liability Products, TPD & TCB\*\**  
IDBI Bank

**Sameer Singh Jaini – 20 yrs work exp.**  
*Chief Technology Officer*  
Wipro Technologies, Infosys Ltd., Kotak Bank Ltd., Citibank, UTI & Tata Steel

**Abhijit Bose - \*24 yrs work exp.**  
*Head – Retail Assets & Strategic Alliances*  
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing.

**Kamala Kant Pandey – 21 yrs work exp.**  
*Head: Channel Sales & Emerging Markets*  
Birla SunLife Distribution Ltd., ITC Welcomegroup Hotels, TATA BP Solar India Ltd

**J. K Vishwanath – 20 yrs work exp.**  
*Chief Credit Officer*  
Fullerton India, Citigroup & Eicher Group

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

**Narendranath Mishra – 16 yrs work exp.**  
*Head - AIB*  
ICICI Bank & Rallis India

**Manoj Joshi – 20 yrs work exp.**  
*Head – Trade Finance*  
ICICI Bank, Epcos Ferrites & Uniworth Group

**Ravi Kumar - \*19 yrs work exp.**  
*Chief Operating Officer*  
Samba Financial Group, Ernst & Young

**Sridhar Seshadri – 33 yrs work exp.**  
*Financial Controller*  
ICICI Bank, Syndicate Bank & SBI

# **Awards & Recognitions**

## “Excellence In Transformation” Award for Project Neo (state-of-the-art instalment loans system)



## Digital Business Leader Award to R Venkatesh (Head – Operations, Technology & HR)





## Innovative product award for “DCB Zippi” by Banking Frontiers



# DCB BANK

## Award for Virtualization of Servers



THE DIGITAL  
CIO

DATAQUEST  
BUSINESS  
TECHNOLOGY  
AWARDS



# DCB BANK

## Award for Data Center Optimization



THE DIGITAL  
CIO

DATAQUEST  
BUSINESS  
TECHNOLOGY  
AWARDS



## Award for simplifying customer amendment request process





## Cover story on Banking Frontiers



**DCB BANK -  
Steering on  
right course!**

DCB Bank had recently passed through a market upheaval. However it survived and bounced back and is now on a right path to double its business and compete with rivals, even as it stays firm on branch expansion. Murali M. Natrajan, MD and CEO of the bank, explains.



1

**Core Applications – continuously upgrade business applications to support digital transformation**

2

**Mobile / Tab – create customer convenience by optimum use of mobile devices**

3

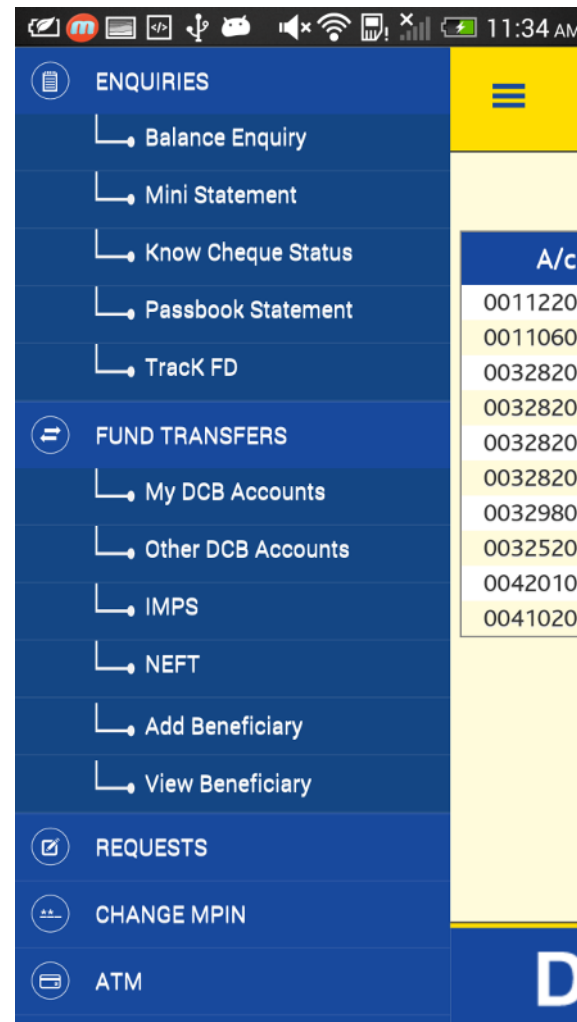
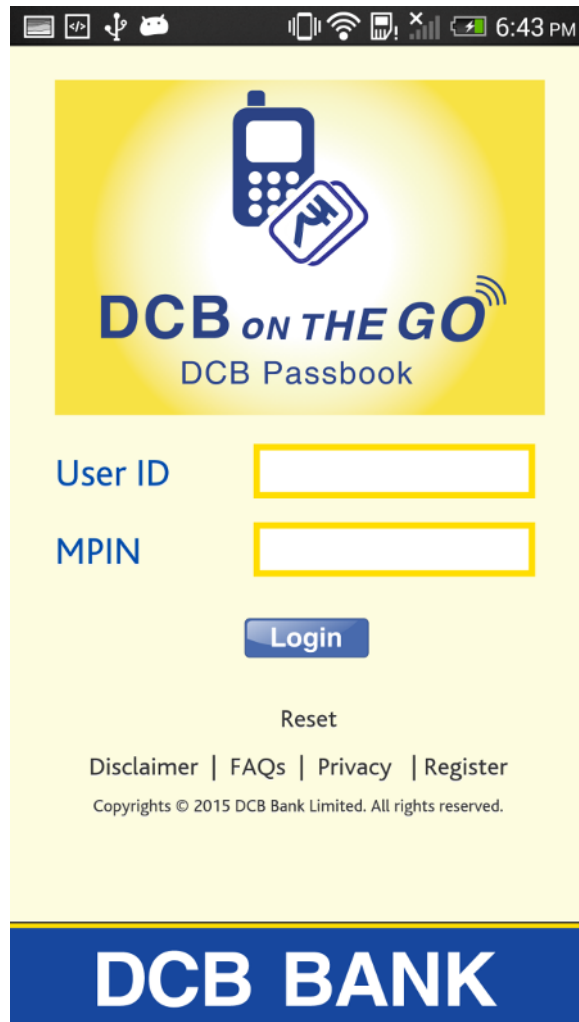
**Payments – innovative solutions which is dynamic, secure and fast**

4

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




**Pilot launch of India's first Aadhaar number and fingerprint biometric ATM**



User friendly mobile banking – Android & iOS





**DCB ON THE GO**  
DCB Passbook

User ID

MPIN


[Login](#)


[Reset](#)


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


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**DCB BANK**





Main Menu 


[Balance Enquiry](#) 

[Mini Statement](#) 

[Passbook Statement](#) 

[Change MPIN](#) 

[FAQs](#) 

[Contact](#) 

**DCB BANK**

**Passbook on mobile – Android & iOS**



**DCB BANK**

Making a request is as easy as giving a missed call.

**DCB Missed Call Facility**

It can't get easier than this. Just give a missed call to request for frequently used services.

Service	Number	Service	Number
Balance enquiry	7506660011	Request for cheque book	7506660033
Mini statement - last 5 transactions	7506660022	Request email statement for the last month	7506660044

**Missed Call Services for basic banking needs**



**IMPS 24/7/365 enabled for branch, internet and mobile  
DCB is the 2<sup>nd</sup> private bank to enable IMPS thru branches**



**Elegant solution to manage customer payment mandates**



**Rupay Cards enabled on POS**



## DCB BANK

Welcome!

Thank you for choosing to open Smart Credit!

We would like to know you better. Please fill in the information below to enable us to process your application.

### Introduction

Existing Customer  Yes  No

Name

Mobile Number

Email ID

City

I authorize DCB Bank and its representatives to call or email me with reference to my application.

[Continue](#)

### Personal Details

### Address

### Credit Details

### Terms & Conditions

**Smart Credit – a simple way to reduce credit card interest cost, online**

**DCB BANK**
**DCB Personal Internet Banking**

[Logout](#)

**INVESTMENTS**

- Accounts Overview
- Transact
- View/Cancel Request
- Reports
- Alerts
- Nominees
- Customer Risk Profile
- Folxa Request

**My Investment Accounts**

Accounts: **1**    Mandate (?): **Yes**    Total Amount Invested: **5,000.00 (INR)**    Total Market Value: **4,535.54 (INR)**

⚠ Select an account to view detailed Transaction or Capital Gain / Loss or Asset Class report:

Investment Account	Amount Invested	Current Value	Dividend	Gain/Loss		IRR%
				Realized	Un Realized	
<input type="radio"/> <a href="#">22822</a>	<a href="#">5,000.00</a>	4,535.54	0.00	0.00	-464.46	NA
<b>Total</b>	<b>5,000.00</b>	<b>4,535.54</b>	<b>0.00</b>	<b>0.00</b>	<b>-464.46</b>	

Performance Analysis    Account:

**FusionCharts Trial**

Metric	Value
Amount	5 K
Market	4.54 K
Dividend	0
Realised	0
UnRealised	-464.46

## Mutual Funds Online Facility

- > [FAQs](#)
- > [Terms and Conditions](#)
- > [Privacy & Security](#)
- > [Download Form](#)
- > [View Demo](#) 

**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 [1800 22 5769](tel:1800225769) / [1800 209 5363\(Toll Free\)](tel:18002095363) or email at [customercare@dcbbank.com](mailto:customercare@dcbbank.com)

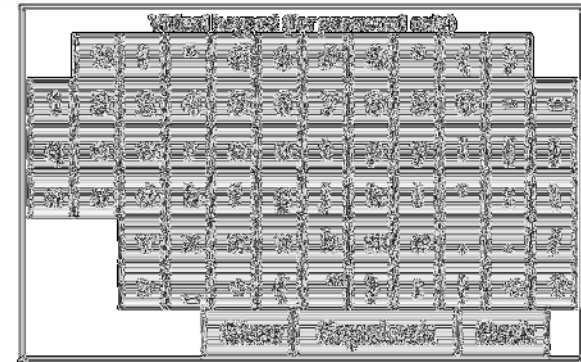
Corporate ID:

User ID:

Sign-On Password:


Please click to use Virtual keypad

I acknowledge and accept the terms and conditions applicable for the use of DCB Business Internet Banking facility.



## Business Internet Banking

Vodafone IN 4:48 PM



**DCB e-DSR**

Mobile No. :

Password :

[Forgot Password?](#)







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**DCB BANK**

Vodafone IN 4:48 PM

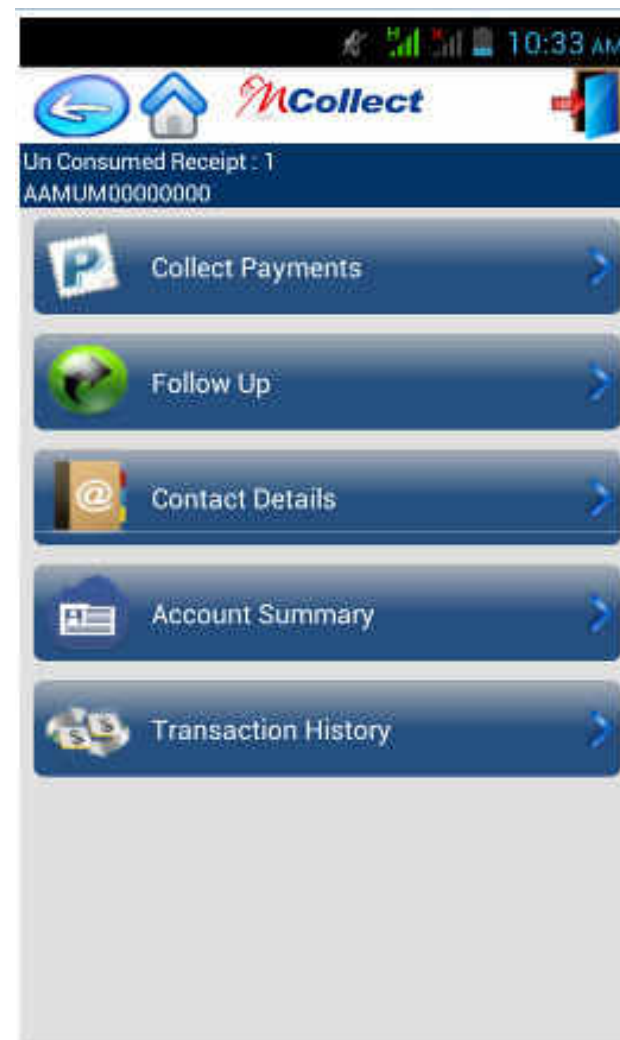
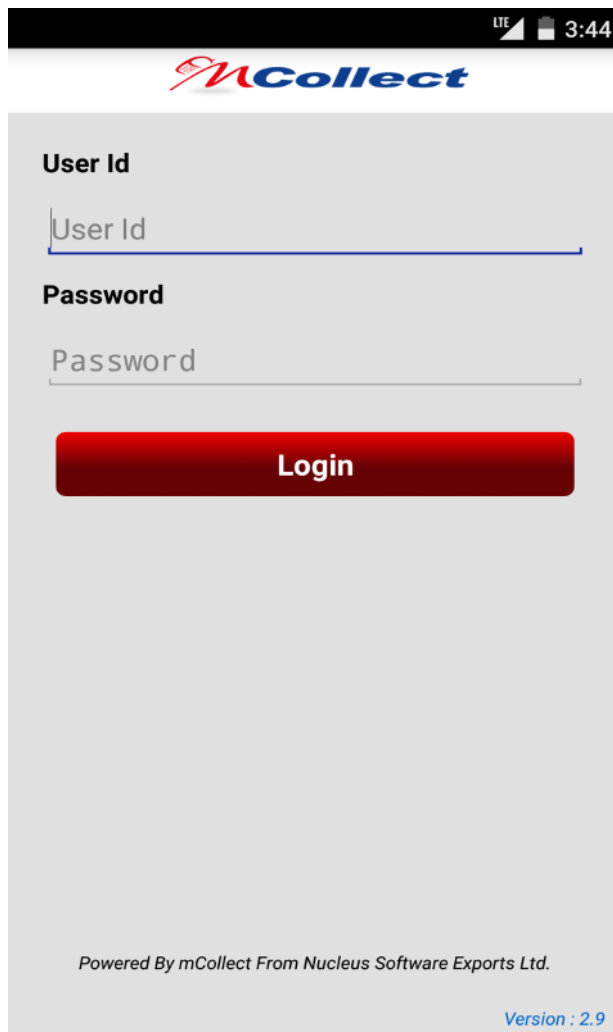
**DCB BANK**

WELCOME : Sumukh (800000006)

 New Lead	 My Leads
 Todays Leads	 Escalated Leads
 Employee	 My Branch

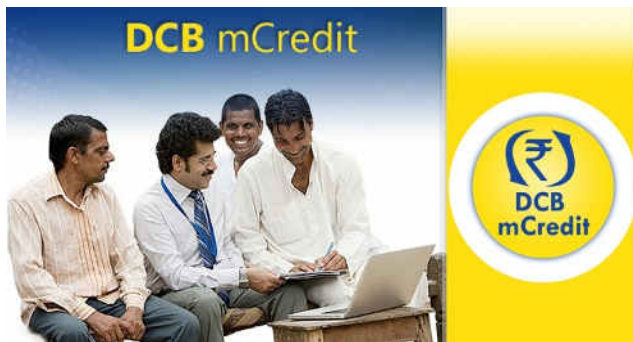
- Vodafone IN 4:48 PM
- DCB BANK**
- Home
  - New Lead
  - My Leads
  - Todays Leads
  - Escalated Leads
  - Employee
  - Branch
  - Search
  - Call Reporting Head
  - Change Password
  - Logout

**Mobile based Lead Generation tracking system to improve frontline effectiveness**



**Mobile solution for field collection control and customer convenience**





DCB BANK WELCOME :CHARAN (66666660) 73% 17:35

SME (Leg -- 01)

Lead generator  
RM

Name of the RM  
HEMANT

Name of the applicant  
TJU GORE

Sections - 1( ) Sections - 2( 0/6)

Attach Photographs of the business premises. Add

Constitution  
--Select Status--

Office address in full

If partnership firm, whether registered  
 YES  NO

DCB BANK WELCOME :CHARAN (66666660) 74% 17:46

SME (Leg -- 02)

Sections - 1( 2/16) Sections - 2( ) Sections - 3( ) Sections - 4( )

Who are the top 3 customers?  
TEJU  
HEMANT  
YOGESH

Who are the top 3 suppliers?  
CHARAN  
SUMUKHA

What are the business challenges faced?

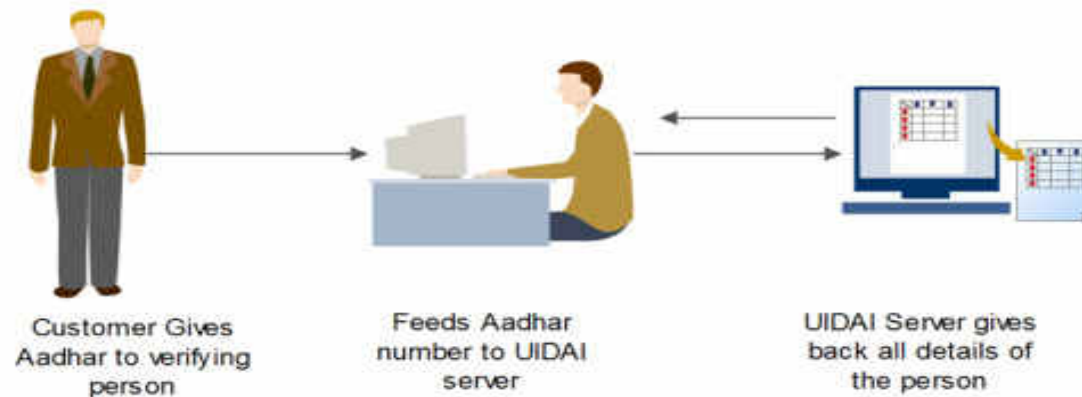
Who are the competitors?

Are there any dealerships, contracts etc? If yes, give details

**Tab based application for frontline for obtaining customer information to speed up loan processing**



**AADHAAR**  
**e-KYC**  
Fast, Secure & Cost Effective!



**e-KYC introduced in select branches for customer convenience**

DCB BANK

QUICK LINKS | 1800 209 5363 | A+ A-

## DCB NRI SERVICES

Choose your bank account number

Best rates on remittances and NRE Fixed Deposits

Conditions apply.

Dear customer, the online direct tax payment facility is not available due to technical reasons. Kindly visit the nearest DCB I

INTERNET BANKING LOGIN  
Personal Business

OPEN BANK ACCOUNT

OPEN FIXED DEPOSIT

ABOUT US

LOCATE  
Branch ATM

NEED A LOAN  
Personal Business Agriculture

FOR NRIS

MORE OPTIONS

What are you looking for?  
We will help you out..

Search

DCB Bank Limited

Expand | f | ln | Basel II & III | Careers | Complaint Redressal & Form | Customer Corner | Contact us | Disclaimer | Forms | Holidays | RBI Advisory | Service Charges | Site Map

www.dcbbank.com

DCB BANK

DCB ON THE GO APP  
INSTANT MOBILE BANKING

Now enjoy convenient banking on your iPhone and Android mobiles.

facility is not available due to technical reasons. Kindly

Locate

Need A Loan

Open Fixed Deposit

Open Bank Account

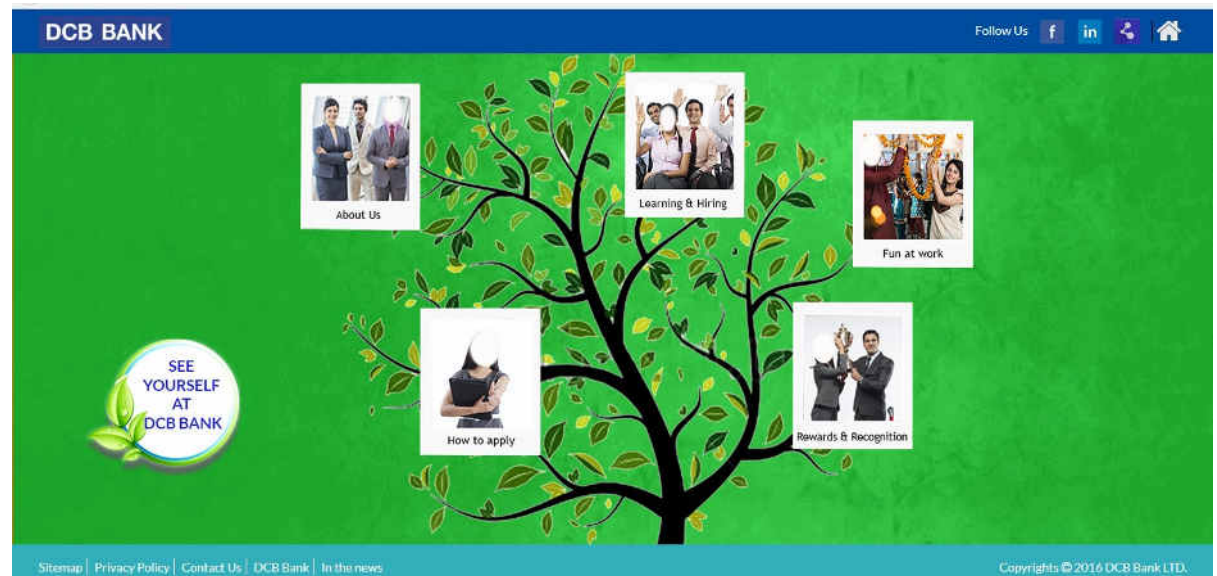
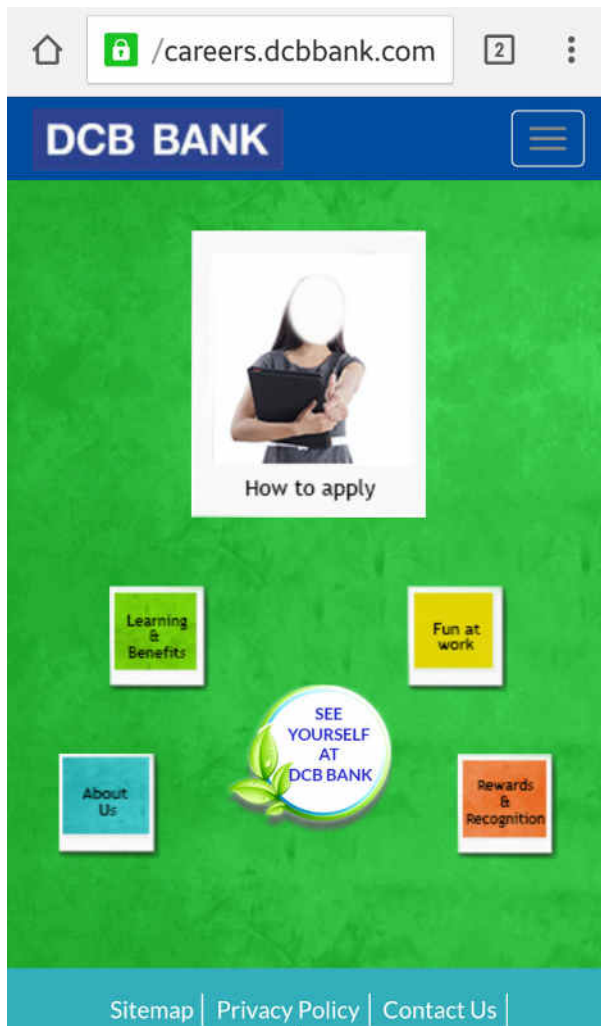
For NRIS

Trade Finance

**DCB Bank website – simple, user friendly and responsive**

The screenshot displays the 'Employee View' (EVu) interface. At the top right, the DCB BANK logo is visible. The main header features the 'EVu Employee View' logo and a navigation bar with icons for HR Know How, Policy Documents, Employee Benefits, Training Notifications, and Calendar & Holidays. On the left, a user profile for Ritesh Kumar, Deputy Manager Quality Assurance & Testing Mumbai, is shown with options to edit profile or logout. Below this is a menu for 'MY SECTION' including Recruitment, Performance Appraisal, and Online Survey. The main content area is divided into three columns: 'Actionables' (Self-Appraisal Pending for the 2015-16), 'Kudos', and 'Sign-In' (My Learning, My Salary, My Mediclaim, Careers Website, My Tax Filing, My ESOP). At the bottom, there are sections for 'BIRTHDAYS TODAY' and 'WORK ANNIVE' with placeholder icons for employees whose photos are not available.

**Modern HR system**

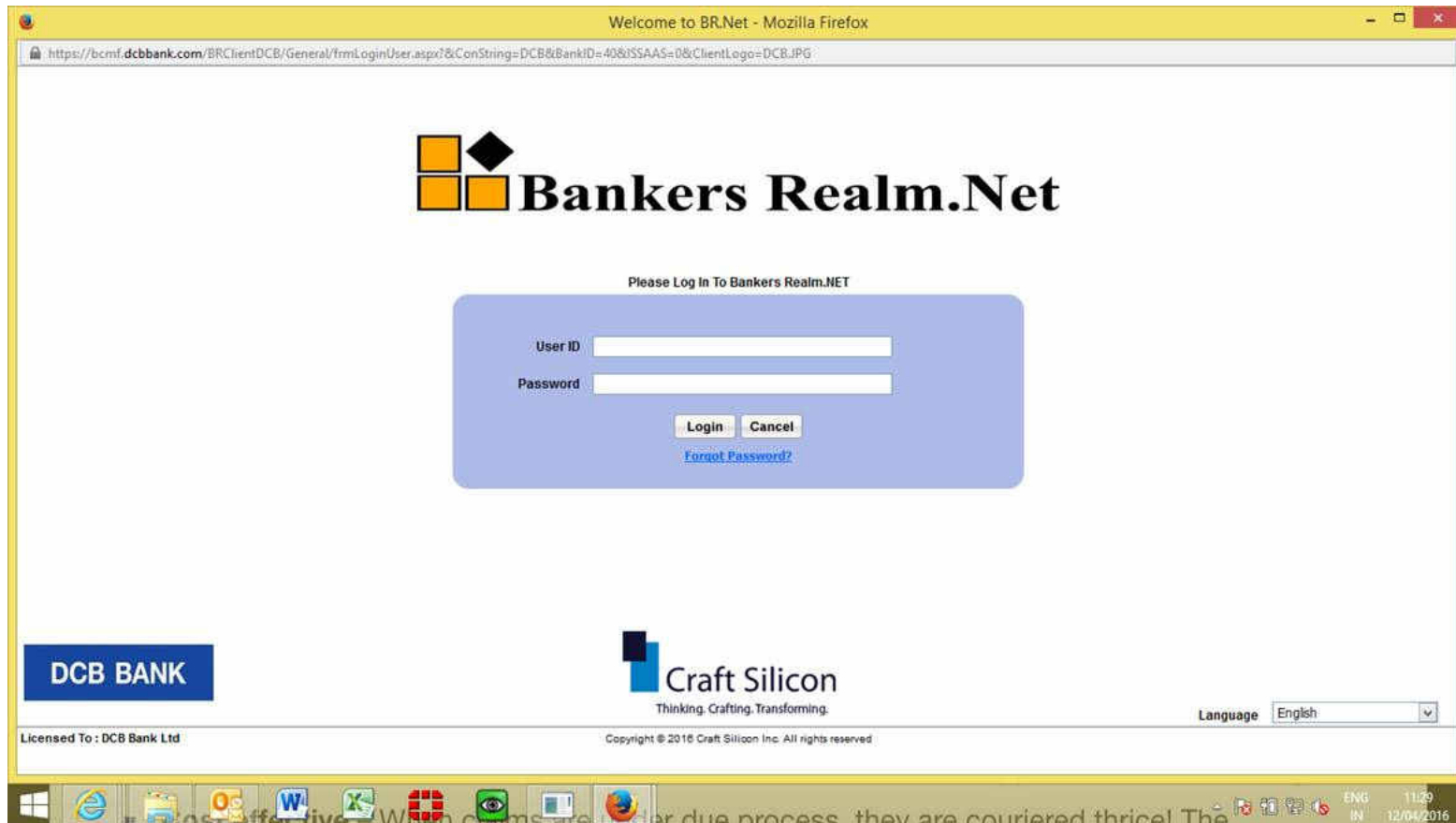


**New Career Website designed to attract Gen Y**





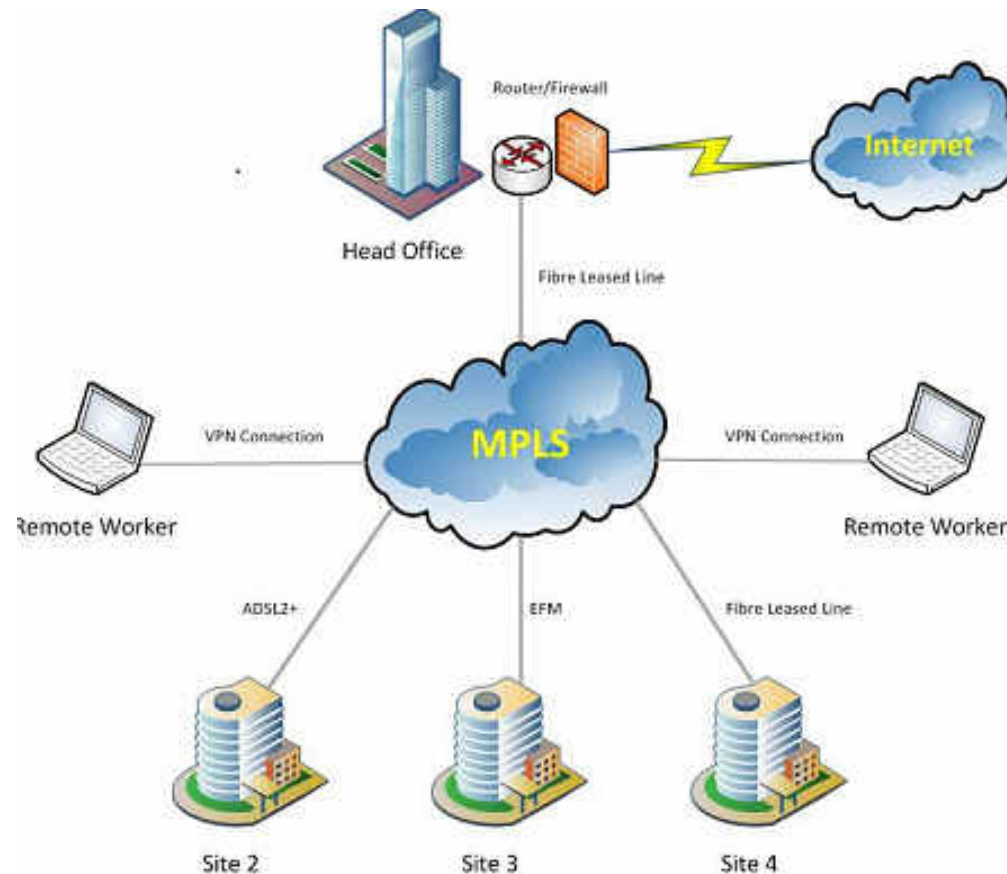
**Talisma email solution to provide efficient customer service**



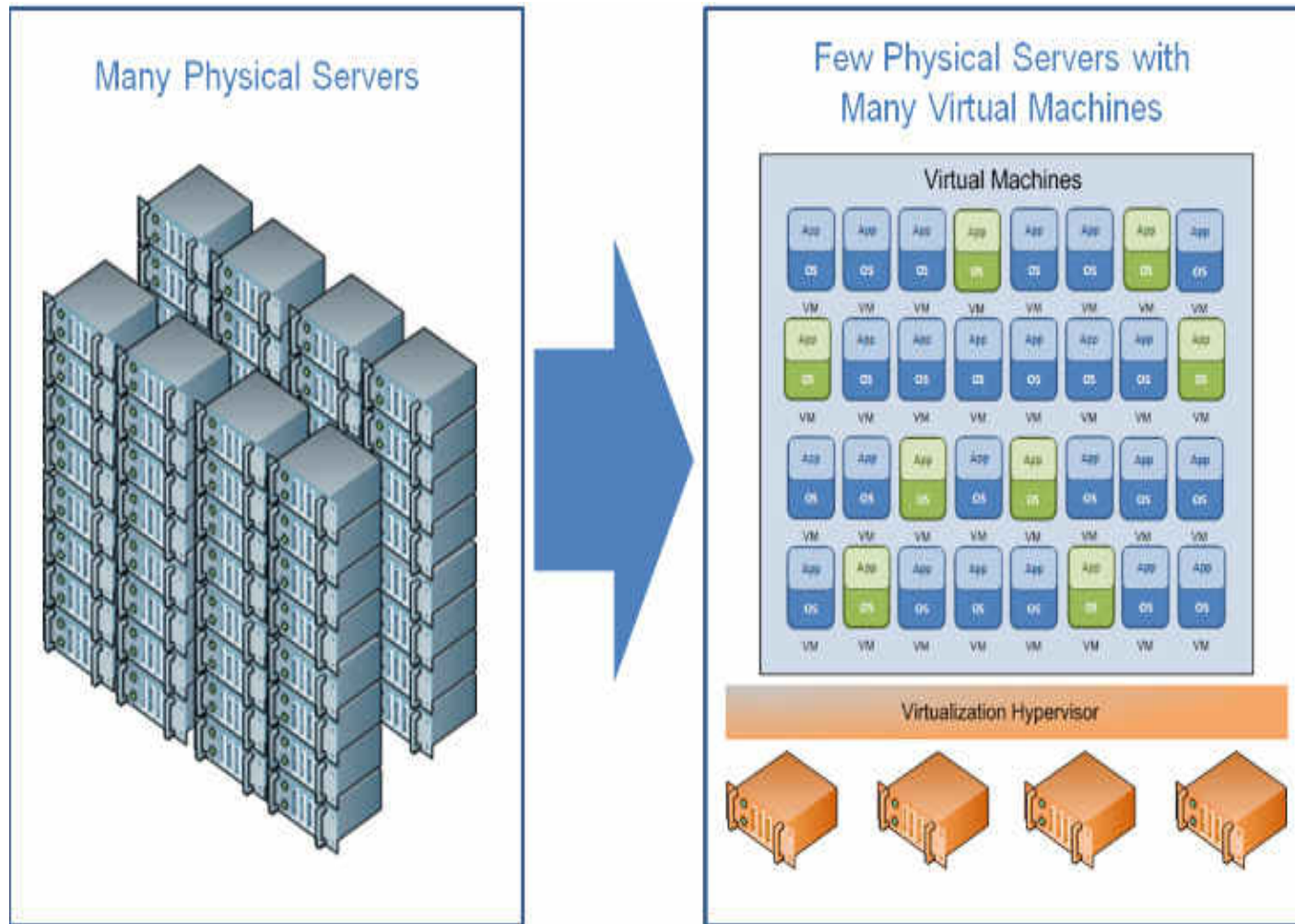
**New system to support Business Correspondent expansion**



**Anti-money laundering system upgraded**



**Upgrade of network for better speed at branches**



**100% virtualized data center – scalable, high availability at lower costs**





**Recently migrated to state-of-the-art perhaps one of the most modern Data Center in India located at Powai.**

# 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.