

Ref. No.CO:CS:HVB:2016-17:067

July 14, 2016

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 023.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051.

Dear Sirs,

BSE Scrip Code No.: 532772

NSE SYMBOL: DCBBANK

In the attachment please find an “Investor Presentation - Q-1 FY 2017 - July 2016”

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



H.V. Barve

Company Secretary &
Compliance Officer

Encl: As above

Investor Presentation – Q1 FY 2017

July 2016

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DCB BANK

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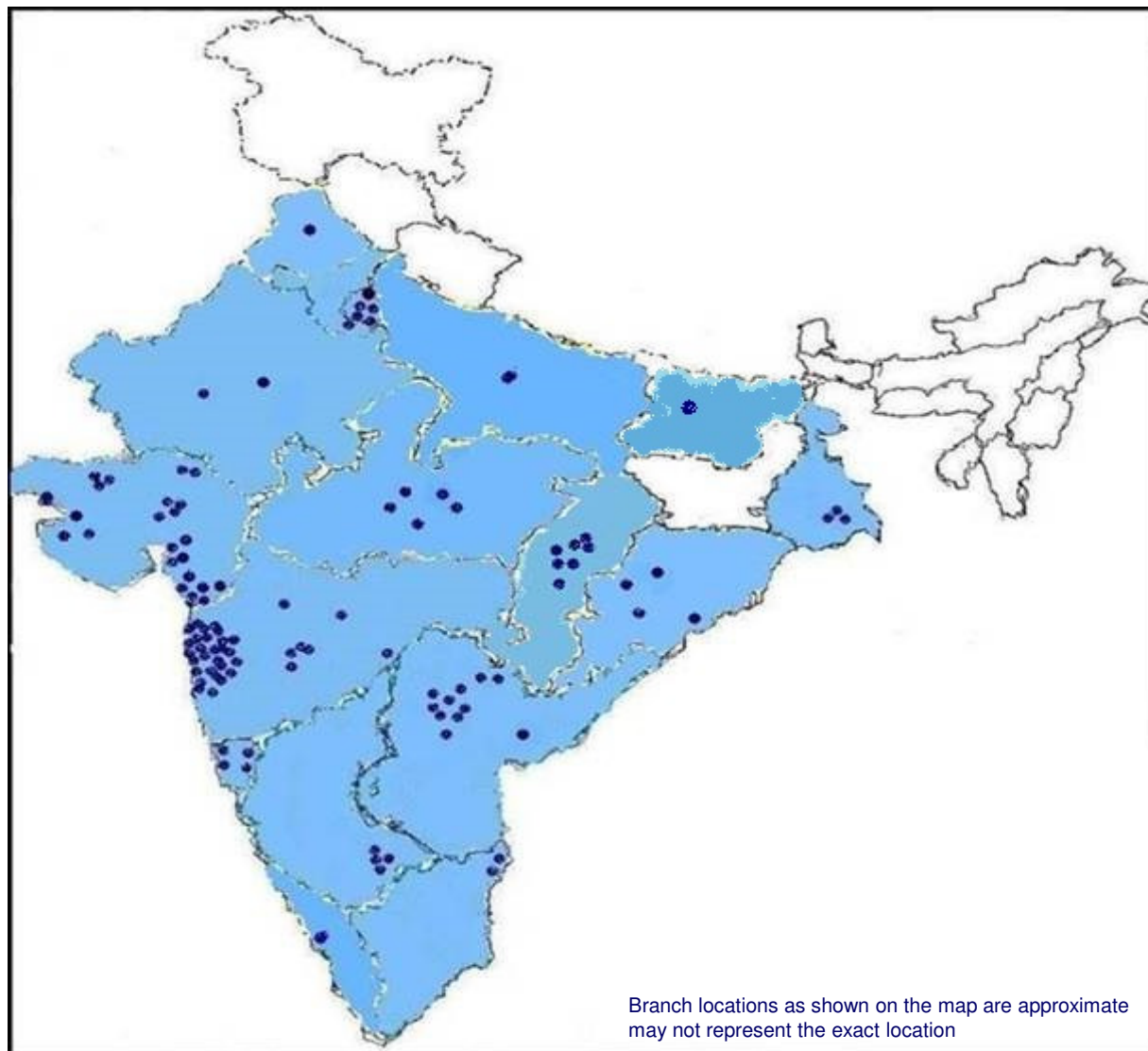
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

Branch Network June 30, 2016

DCB BANK



At a Glance

Branches	205
ATMs	442
Network*	35,000+

Category	No. of Branches	%
Metro	65	32
Urban	37	18
Semi Urban	56	27
Rural	47	23
Total	205	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 205 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.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q1 FY 2017	205	196,002	60.90%	0.99%	10.35%
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	Q1 FY 17	Q4 FY 16	Q1 FY 16	Y-o-Y
Deposits	156,796	149,260	132,693	18%
Of which CASA	36,189	34,899	30,569	18%
Of which Retail Term	92,460	86,834	80,448	15%
- Of which NRI Term	12,590	11,832	10,355	22%
Net Advances	133,369	129,214	104,258	28%
Advances (Excluding Corporate Banking)	112,809	109,497	82,672	36%

INR mn	Q1 FY 17	Q4 FY 16	Q1 FY 16	Y-o-Y
Net Interest Income	1,770	1,687	1,404	26%
Non Interest Income ¹	601	614	631	(5%)
Total Cost	(1,444)	(1,331)	(1,138)	(27%)
Operating Profit	927	970	897	3%
Profit Before Tax	722	698	716	1%
Profit After Tax	470	695	469	0.3%

1: Includes one-off Treasury gains of INR 104 mn for Q1 FY 17 and INR 216 mn for Q1 FY 2016 on sale of HTM securities transferred to AFS/HFT

Balance Sheet

DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016
Shareholder's Equity	6,215	8,614	10,031	11,540	15,886	17,922	18,402
Deposits	56,102	63,356	83,638	103,251	126,091	149,260	156,796
Borrowings ¹	8,607	11,235	15,256	8,601	11,638	11,479	10,649
Other Liabilities & Provisions ¹	3,205	3,564	3,863	5,839	7,708	12,524	10,155
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	7,192	8,916	9,433
Investments ²	18,519	20,993	29,884	32,308	39,622	43,333	43,815
Net Advances	42,817	52,844	65,861	81,402	104,651	129,214	133,369
Fixed Assets	1,275	1,846	2,394	2,386	2,367	2,480	2,498
Other Assets ²	6,647	6,520	5,816	6,239	7,492	7,242	6,887
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	83.00%	86.57%	85.06%

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

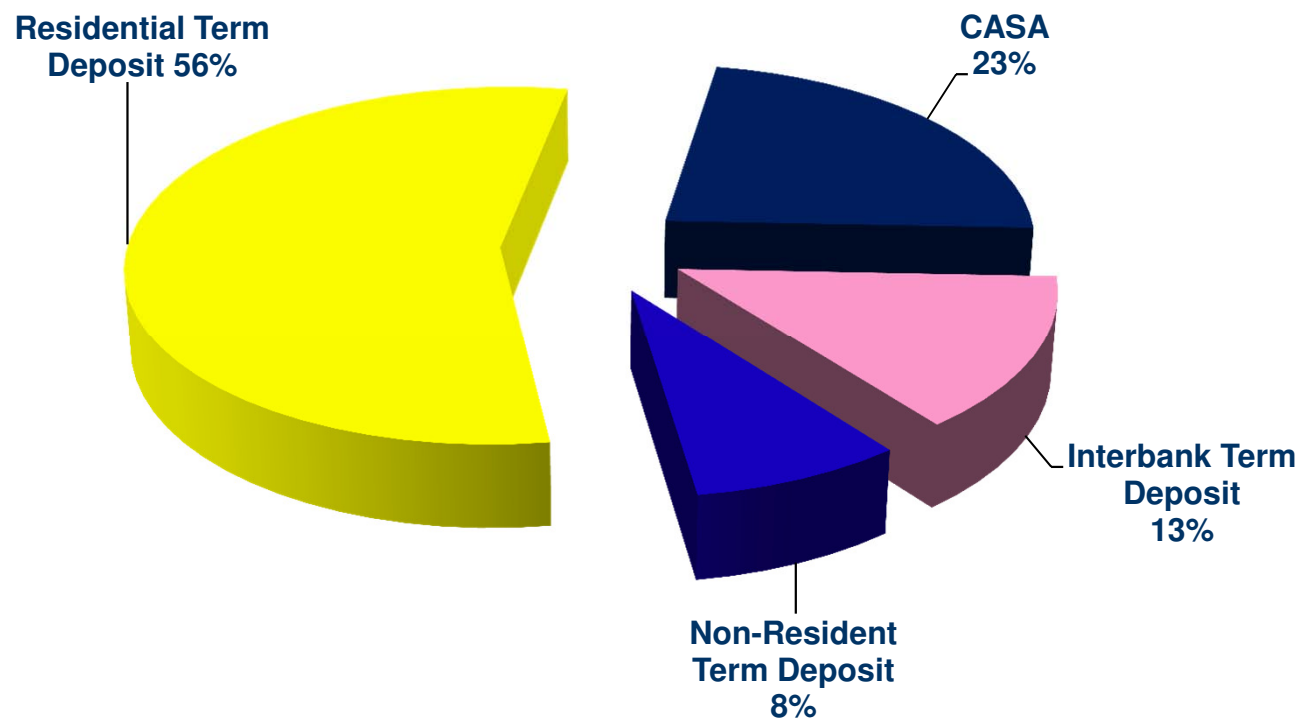
INR mn	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17
Net Interest Income	1,404	1,500	1,605	1,687	1,770
Other Income	631	487	472	614	601
- <i>Commission, exchange and brokerage</i>	299	351	361	395	379
Operating Income	2,035	1,987	2,077	2,301	2,371
Operating Expenses	(1,138)	(1,206)	(1,234)	(1,331)	(1,444)
Operating Profit	897	781	843	970	927
Provisions other than Tax	(180)	(217)	(210)	(272)	(205)
Profit Before Tax	716	564	633	698	722
Tax	(248)	(195)	(221)	(3)	(252)
Profit After Tax	469	369	412	695	470
Cost Income Ratio	55.94%	60.69%	59.42%	57.85%	60.90%

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

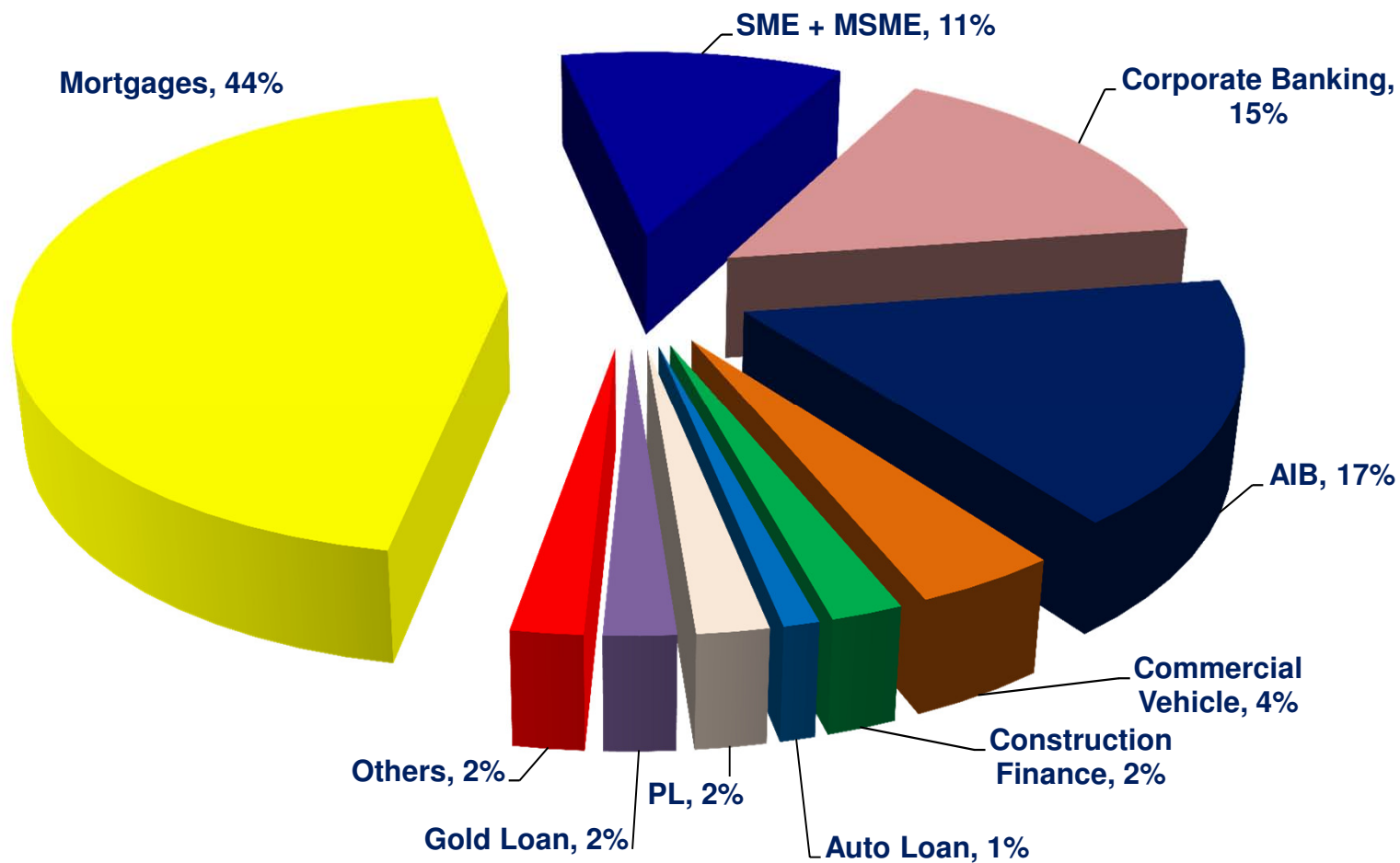
Deposits as on Jun 30, 2016



Retail Deposits to Total Deposits - 81.11%

* CASA includes NRI CASA.

Net Advances as on Jun 30, 2016



Note: PL – Personal Loan

Year Ended	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016
Net Interest Margin	3.13%	3.25%	3.34%	3.56%	3.72%	3.94%	4.05%
Yield on Advances	11.12%	12.60%	12.75%	12.84%	12.63%	12.52%	12.19%
Cost of Funds	5.83%	7.11%	7.78%	7.78%	7.78%	7.54%	7.29%

Base Rate as on 30th June, 2016 is at 10.64% 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	Mar 31, 2016	Jun 30, 2016
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.76%	1.96%	1.51%	1.72%
Net NPA	0.96%	0.57%	0.75%	0.91%	1.01%	1.22%	0.75%	0.87%
Provision Coverage	87.64%	91.17%	85.71%	80.54%	74.66%	71.87%	77.55%	75.25%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Jun 30, 2015	Mar 31, 2016	Jun 30, 2016
Mortgages	138	103	197	240	362	349	464	626
SME+MSME	110	141	576	873	273	284	245	279
Corporate	588	627	473	154	919	1,016	861	861
AIB	53	25	27	66	187	188	288	404
Gold Loans	-	3	3	12	28	156	22	28
CV/CE/STVL*	452	322	253	36	88	70	92	111
Others	1,295	1,197	621	4	4	1	2	4
Gross NPA	2,636	2,418	2,150	1,385	1,861	2,064	1,974	2,313
Net NPA	412	302	491	740	1,057	1,270	975	1,157

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

Gross NPA Movement

DCB BANK

INR mn	Q1 2015-16	Q4 2015-16	Q1 2016-17	FY 2015-16
Opening Balance	1,861	2,349	1,974	1,861
<i>(+) Add</i>				
Fresh Slippages	572	502	578	2,244
Addition to Existing NPAs	1	7	1	11
<i>(-) Less</i>				
Recoveries	116	426	193	1,005
Upgrades	106	110	43	539
Write Offs / Sacrifice	148	348	4	598
Closing Balance	2,064	1,974	2,313	1,974

Sale of NPA to Asset Reconstruction Company Included above against -				
INR mn	Q1 2015-16	Q4 2015-16	Q1 2016-17	FY 2015-16
Recoveries	-	200	-	200
Write Offs / Sacrifice	-	338	-	338

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016
SLR	17,512	20,219	24,332	28,072	34,750	39,855	39,987
Non-SLR	1,007	774	5,552	4,236	4,872	3,478	3,828
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	43,815
HTM	14,415	16,660	19,903	22,603	27,567	30,580	31,382
AFS	3,029	3,541	5,155	7,684	9,484	10,782	10,010
HFT	1,075	792	4,826	2,021	2,571	1,971	2,423
Total Investments*	18,519	20,993	29,884	32,308	39,622	43,333	43,815

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Jun 30, 2016
AFS+HFT	0.45	0.61	0.77	0.34	1.32	1.22	1.72

* 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	Mar 31, 2016	Jun 30, 2016
CRAR	13.25%	15.41%	13.61%	13.71%	14.95%	14.27%	14.11%	13.15%
-- Tier I	11.10%	13.81%	12.62%	12.86%	14.21%	13.56%	12.79%	11.92%
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.74%	0.71%	1.32%	1.23%
RWA* (INR mn)	50,217	57,907	74,029	85,110	105,973	111,128	134,299	144,475

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

	Dec 31, 2012	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Jun 30, 2016
ICRA						
Long Term – Subordinated Debt	-	-	-	-	A+(hyb) / (stable)	A+(hyb) / (stable)
Short – Term Fixed Deposits	-	-	-	A1+		A1+
CRISIL						
Certificate of Deposits	A1	A1+	A1+	A1+		A1+
Short – Term Fixed Deposits	-	-	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 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

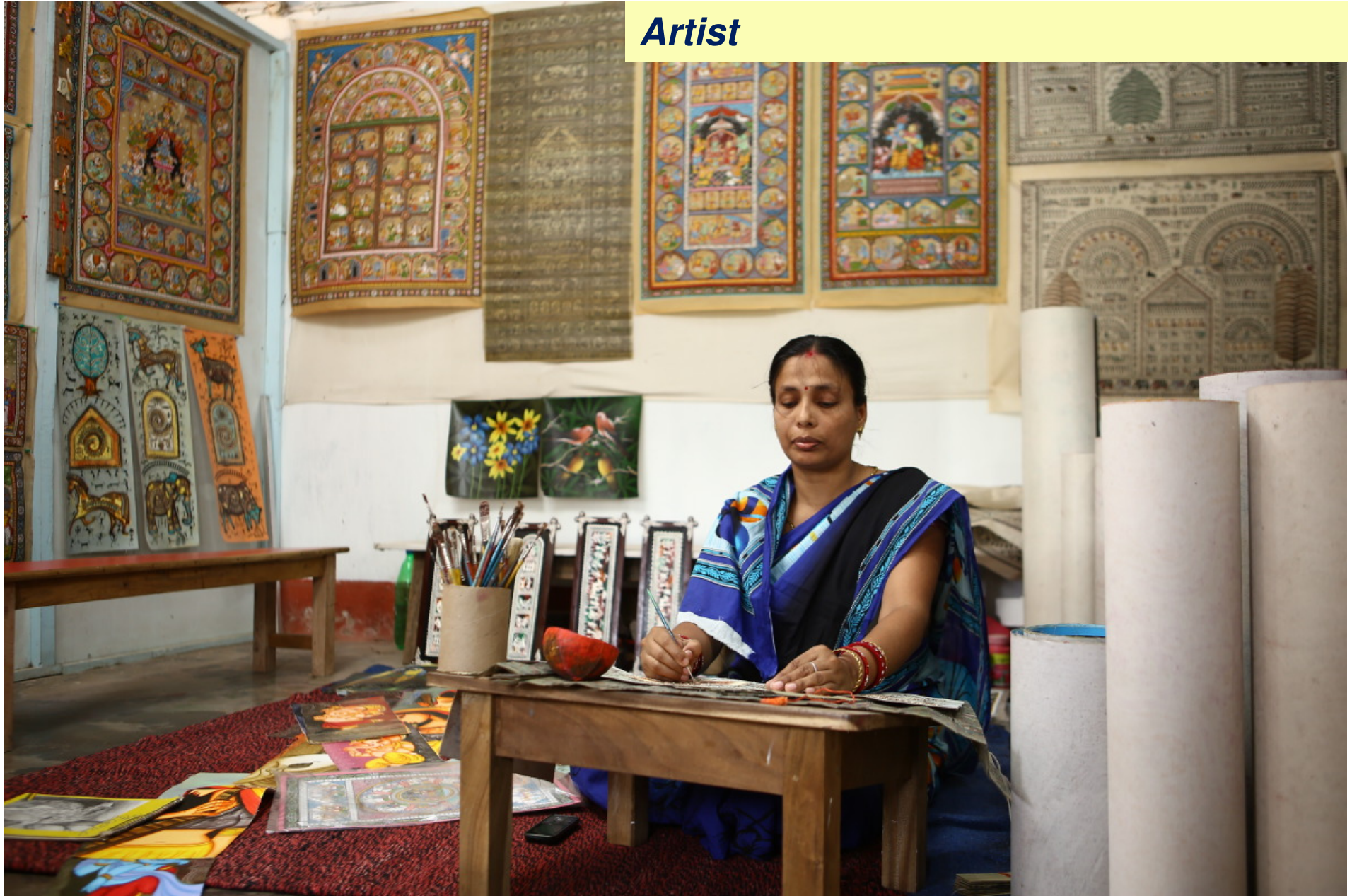
Our Customers

DCB BANK

Edible Oil Distributor



Artist



DCB BANK

Restaurant Owner



DCB BANK

Key Maker



Bookstore



Vegetable Vendor



DCB BANK

Travel Bags Retail



Footwear Retail



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

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

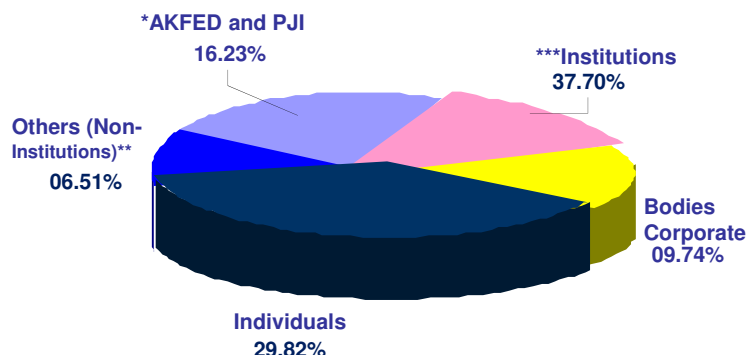
1995

Conversion to Development Credit Bank Ltd.

Shareholding Pattern June 30, 2016

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.49%), Non Resident Indians (2.98%), Foreign Corporate Bodies (2.10%), Trusts (0.15%) & Directors & their relatives (0.79%)

***Institutions includes 15.01% held by FII & FPI

Key Non Promoter Shareholders

%

Tano Mauritius India FVCI II	4.62
Axis Mutual Fund*	4.10
Sundaram Mutual Fund*	3.98
DSP Blackrock Mutual Fund*	3.41
PI Opportunities Fund – 1	2.78
Tata Mutual Fund*	2.69
ICICI Mutual Fund*	2.34
WCP Holdings III	2.10
Ambit Corporate Finance Pvt. Ltd.	1.83
Steinberg India Emerging Opportunities Fund Ltd.	1.69
Tata Capital Financial Services Ltd.	1.51
Satpal Khattar & Shareen Khattar	1.11
Tata AIA Life Insurance Co. Ltd.*	1.08

* 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

Nasser Munjee
Non- Executive
Chairman

Ex-Executive Director –
HDFC, instrumental in
setting up IDFC. Sits on 9
Corporate Boards in India
including HDFC, Tata
Motors, etc.

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

With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.

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.

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.

Keki Elavia

Rich experience in accounting, audit and finance. Partner of over 37 years with M/s. Kalyaniwala & Mistry, a C. A. firm. Independent Director on the Boards of several corporate entities and boards of Public Trusts.

Murali M Natrajan
*Managing Director &
CEO*

Standard Chartered Bank, Citibank, American Express – *30 years experience.

Nalin Shah

Retired partner of Deloitte Haskins & Sells and S. B. Billimoria Co. Member of Expert Advisory Committee and Past member of Accounting Standards Board of ICAI and Company Law Committee of the Bombay Chamber of Commerce & Industry.

Rupa Devi Singh

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).

Shaffiq Dharamshi

A MSc 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.

Suhail Nathani

Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills etc.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

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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 & Chief Risk Officer
ICICI Bank, Syndicate Bank & SBI

Update – Information Technology

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

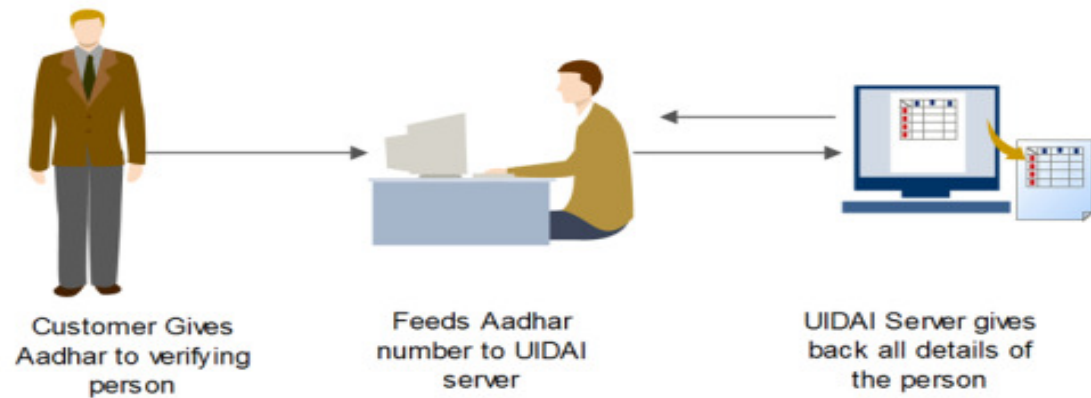
4

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



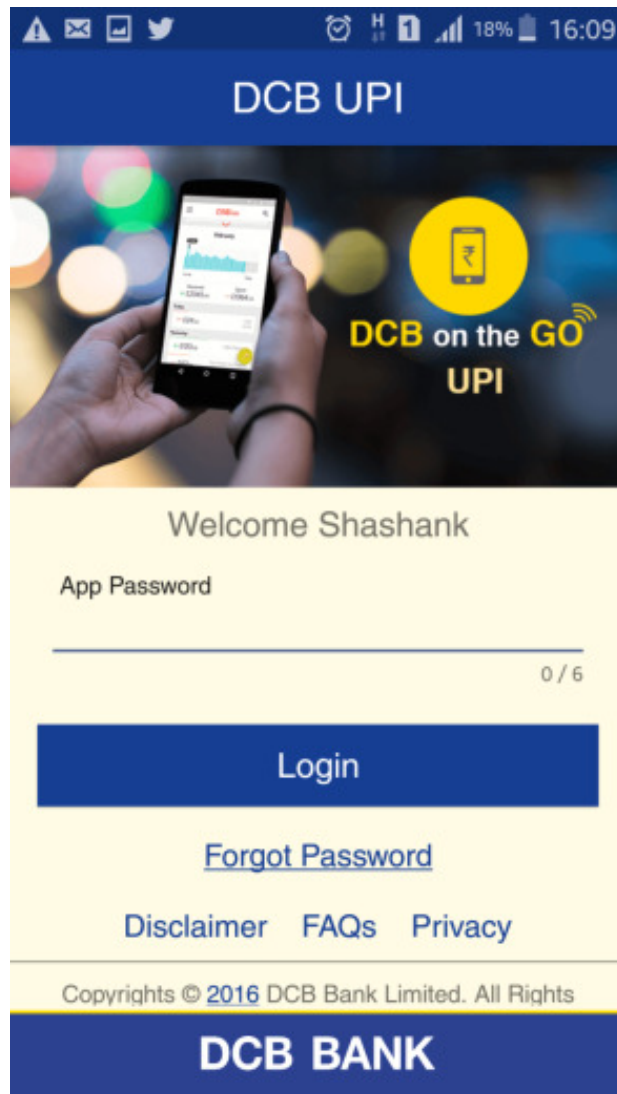
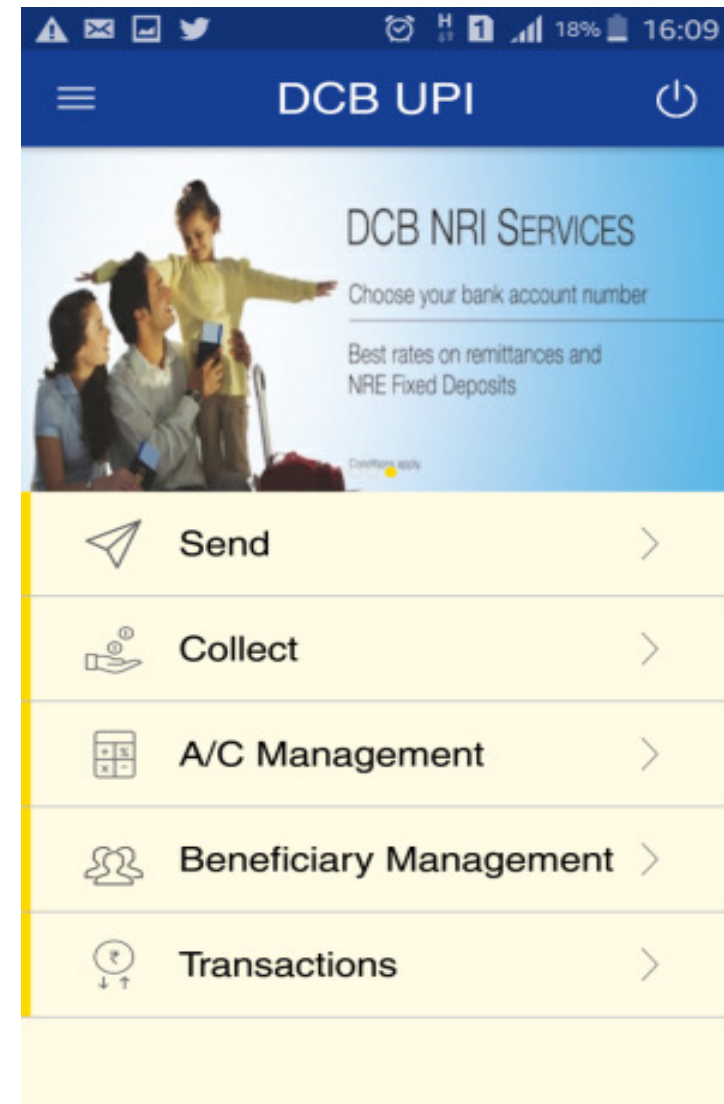
DCB Bank launched India's first Aadhaar number and fingerprint biometric ATM in Mumbai, Dhenkanal, Malerkotla and Jayanagar.

Mr. Nandan Nilekani, Chairperson and Co-founder of EkStep Foundation inaugurated the ATM at Jayanagar, Bengaluru.

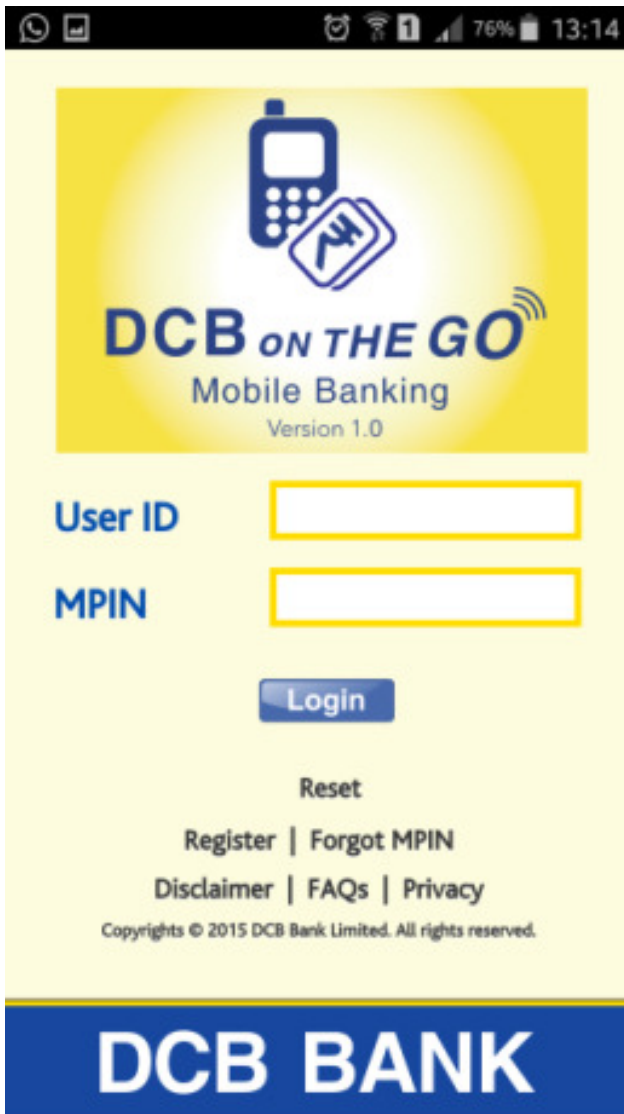


e-KYC introduced in branches for customer convenience

DCB BANK



DCB Bank was one of the first Bank's to pilot launch United Payment Interface (UPI) Mobile Application



DCB on THE GO[®]
Mobile Banking
Version 1.0

User ID

MPIN

Login

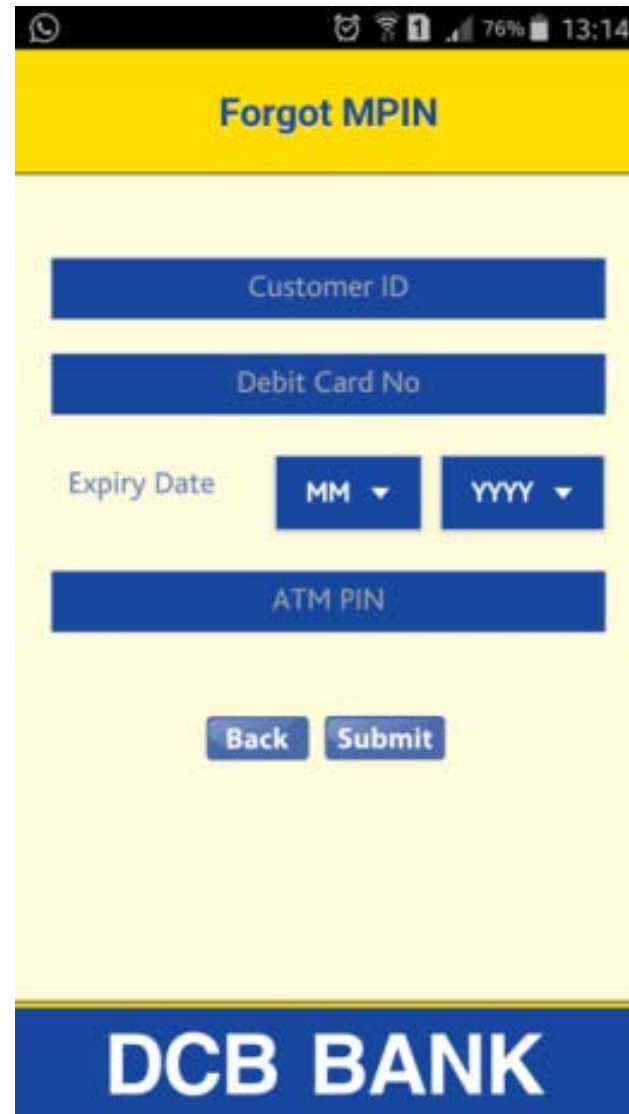
Reset

[Register](#) | [Forgot MPIN](#)

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DCB BANK



[Forgot MPIN](#)

Expiry Date

[Back](#) [Submit](#)

DCB BANK

Self registration feature for customers added on Mobile Banking



Launched microsite for Smart Credit, a simple online way to reduce credit card interest cost

mCollect

3:44

User Id

User Id

Password

Password

Login

Powered By mCollect From Nucleus Software Exports Ltd.

Version : 2.9

10:33 AM

mCollect

Un Consumed Receipt : 1
AAMUM00000000

Collect Payments

Follow Up

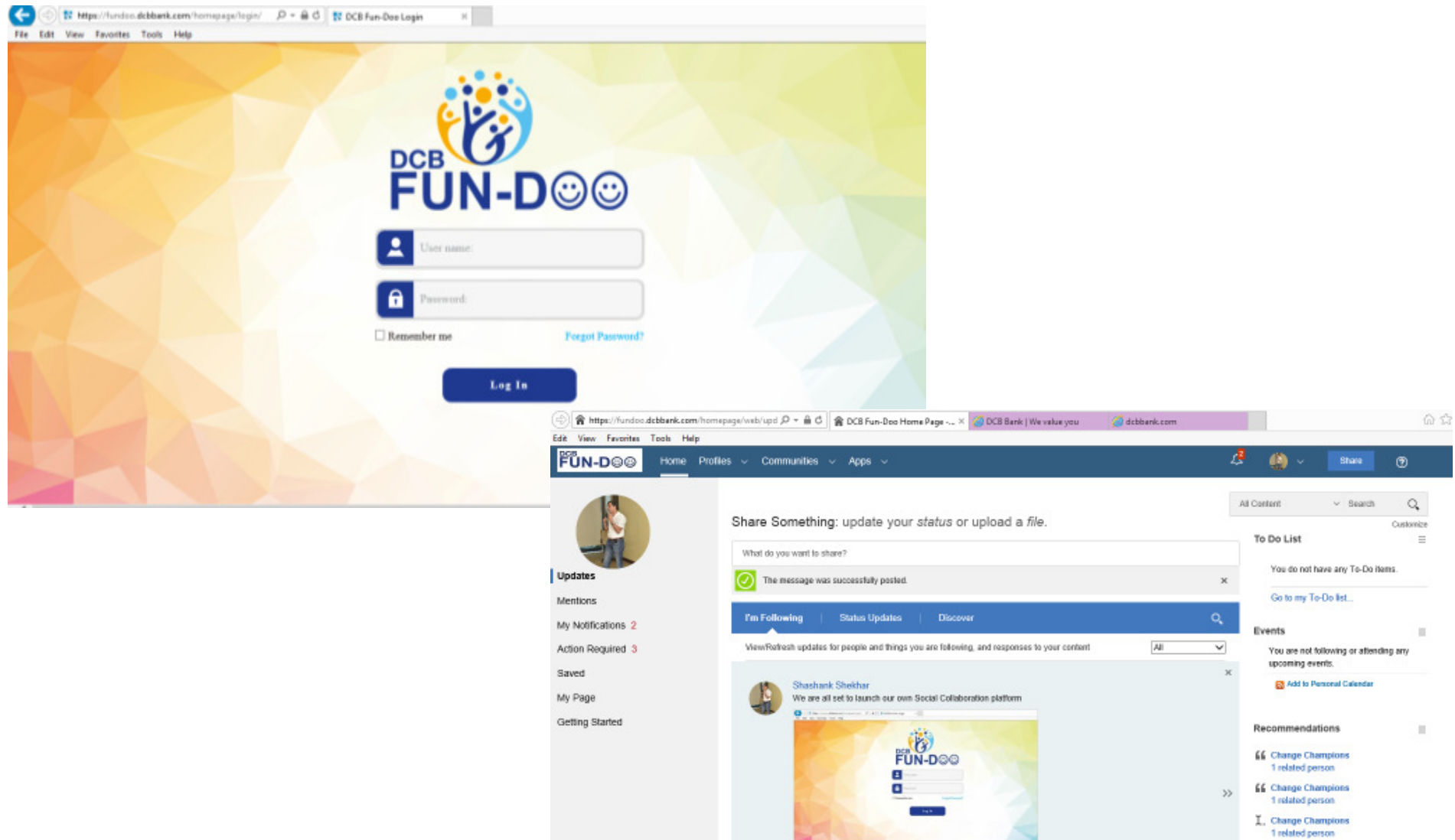
Contact Details

Account Summary

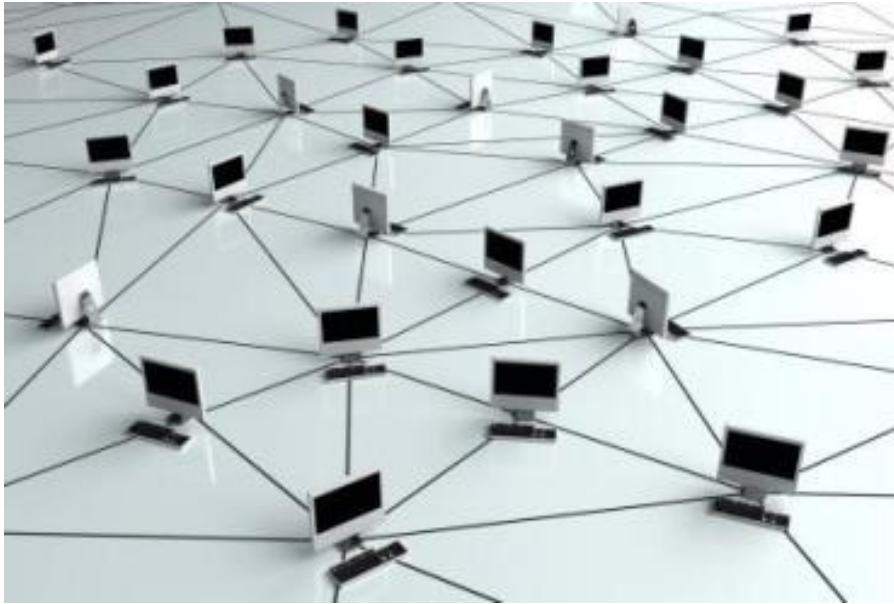
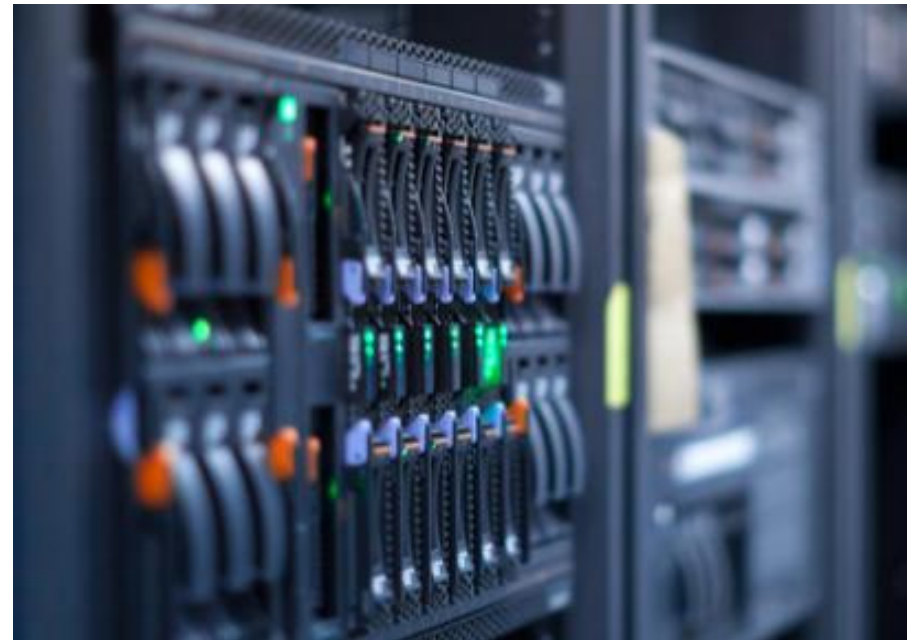
Transaction History

Mobile solution for field collection control and customer convenience

DCB BANK



Launched FUN-DOO, in-house communication platform



Servers, Storages have been upgraded to Enterprise Class

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.