

Investor Presentation – Q2 FY 2015

November 2014

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DCB BANK

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Financial numbers are rounded off to nearest whole number

DCB Bank – Overview

DCB BANK

DCB Bank – at a glance

- DCB Bank Limited (Formerly Development Credit Bank Ltd.) <http://www.dcbbank.com> is a modern emerging new generation private sector bank. Present since 1930s, DCB is the only co-operative bank in India to have been converted into a private sector commercial bank in 1995
- Strong presence in Gujarat, Maharashtra and Telangana resulting in sticky customer deposits from traditional customers. New branch expansions in Madhya Pradesh, Odisha, Punjab, Rajasthan
- Distribution network of 142 branches across 92 locations and 252 ATMs

Comprehensive product range & scalable infrastructure

- Business model focused on achieving a balance between Micro SME, SME, Retail Mortgages, Commercial Vehicle, Gold Loans, mid-Corporate and Agri / Inclusive Banking
- Comprehensive range of banking products across all businesses
- Modern systems and infrastructure to support growth- Finacle, FinnOne, CMS, Internet and Mobile banking

Focus on building Retail Deposit franchise

- Continued focus on building Retail Deposits
- CASA of 25.46% and CRAR of 13.04% under Basel III

Steady improvement in credit ratings

- Crisil rating has re-affirmed its rating. **A-/Stable** for Long term and **A1+** for Certificate of Deposits and Short term Fixed Deposit Programme
- ICRA Ratings: **A1+** for Short term Fixed Deposit Programme
- Brickwork Ratings: **BWR A- (Stable)**

Strong promoter

- DCB's promoter, Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed> is present in 16 countries employing over 30,000 people
- Promoter group holds 18.42% stake in DCB Bank

Pedigreed board and experienced management team

- Nasser Munjee, Chairman: Ex- Executive Director – HDFC, instrumental in setting up IDFC & sits on the boards of many large Indian companies
- Murali M. Natrajan, MD & CEO: worked in Standard Chartered Bank (Global Head – SME Banking), Citibank, American Express; strong Retail Banking & SME experience in India & abroad

For detailed 'Overview', please refer to pages 33 - 38

Financial Performance

Highlights

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INR mn	Q2 FY 2015	Adjusted ¹ Q2 FY 2015	Q1 FY 2015	Adjusted ¹ Q1 FY 2015
Net Profit	411	384	446	338
Total Income	1,547	1,492	1,735	1,431
Operating Profit	599	546	812	515
Provisions Other than Tax	(138)	(120)	(229)	(126)
Cost to Income Ratio	61.3%	63.4%	53.2%	64.0%

INR mn	September 30, 2014	September 30, 2013
Deposits	108,999	87,881
CASA	27,751	23,653
NRI Deposits	9,922	6,513
Advances	87,931	66,765

Key Ratios	September 30, 2014	September 30, 2013
CASA Ratio	25.46%	26.92%
Gross NPA Ratio	1.90%	3.43%
Net NPA Ratio	1.07%	0.86%
Provision Coverage Ratio	76.79%	83.96%
Credit/Deposit Ratio	80.67%	75.97%
ROA (for the quarter annualised)	1.25%	1.19%
ROE (for the quarter annualised)	13.53%	12.50%

¹ Adjusted for impact of Interest on Tax Refund and Specific Provision against Standard Assets.

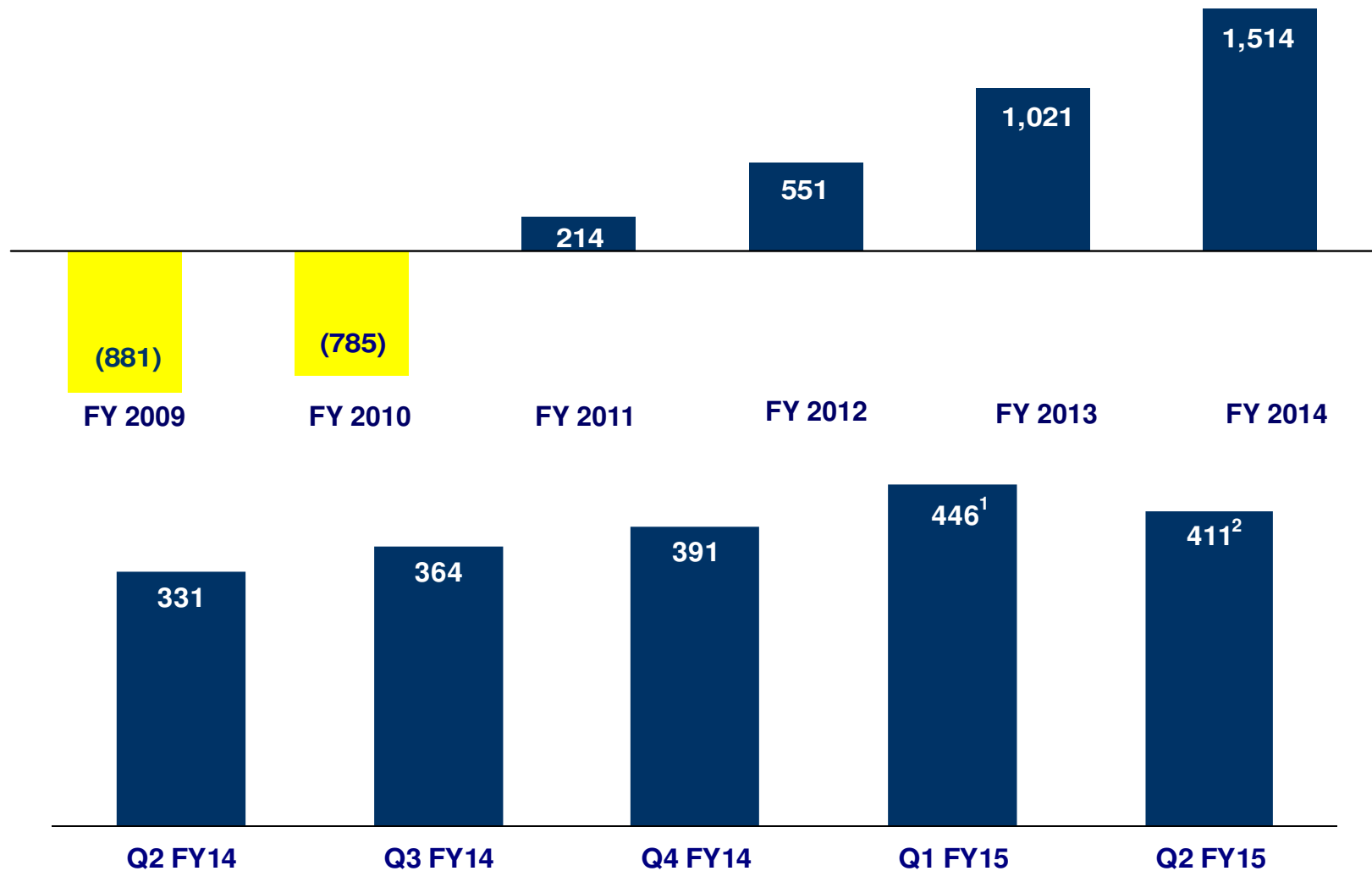
DCB Bank Limited

Growth in Profits

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Net Profit / Loss*

INR mn



*Net Profit / (Loss) represents post tax numbers

1: Includes INR 108 mn impact of Interest on Tax Refund and Specific Provision against Standard Assets

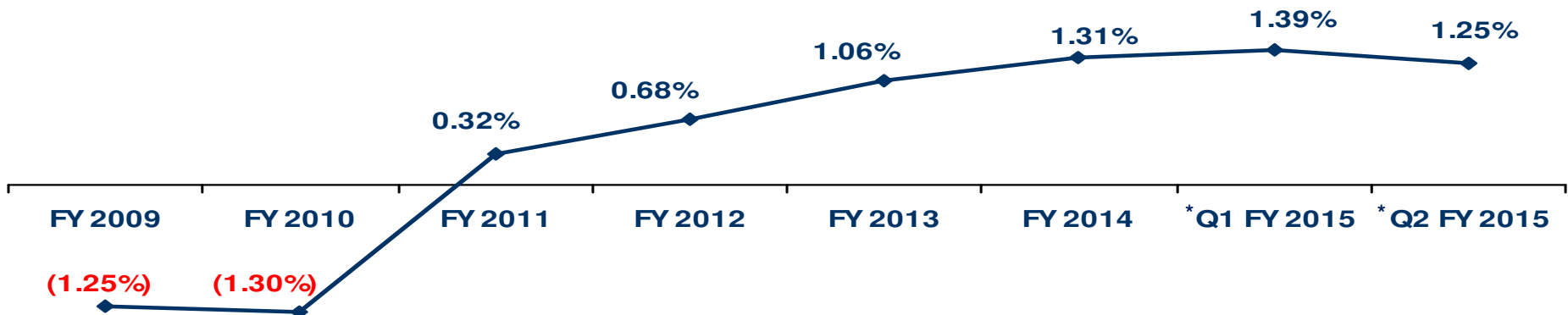
2: Includes INR 27 mn impact of Interest on Tax Refund and Specific Provision against Standard Assets

DCB Bank Limited

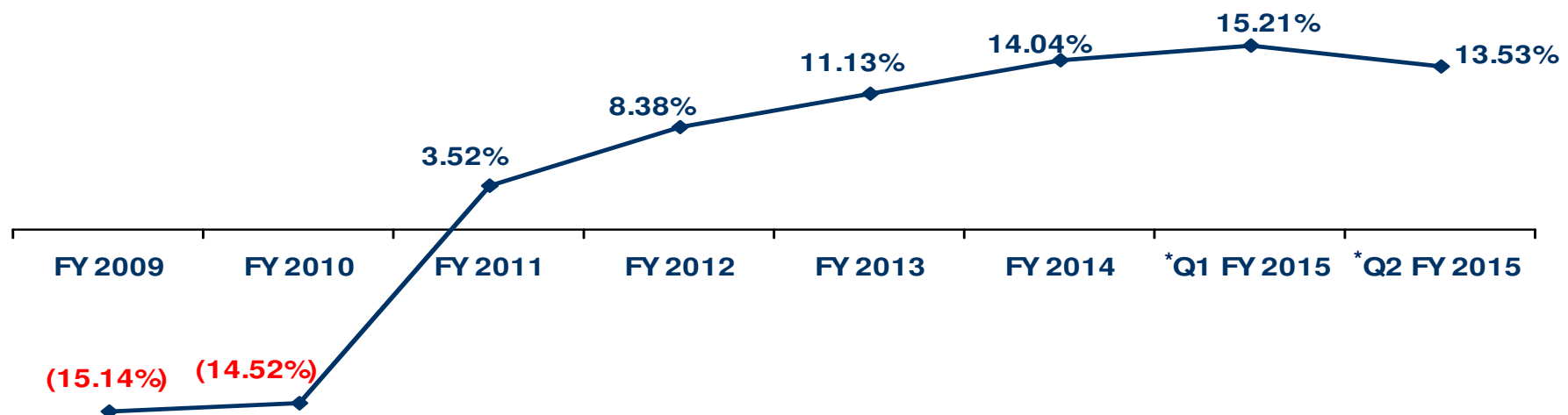
ROA and ROE

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ROA



ROE



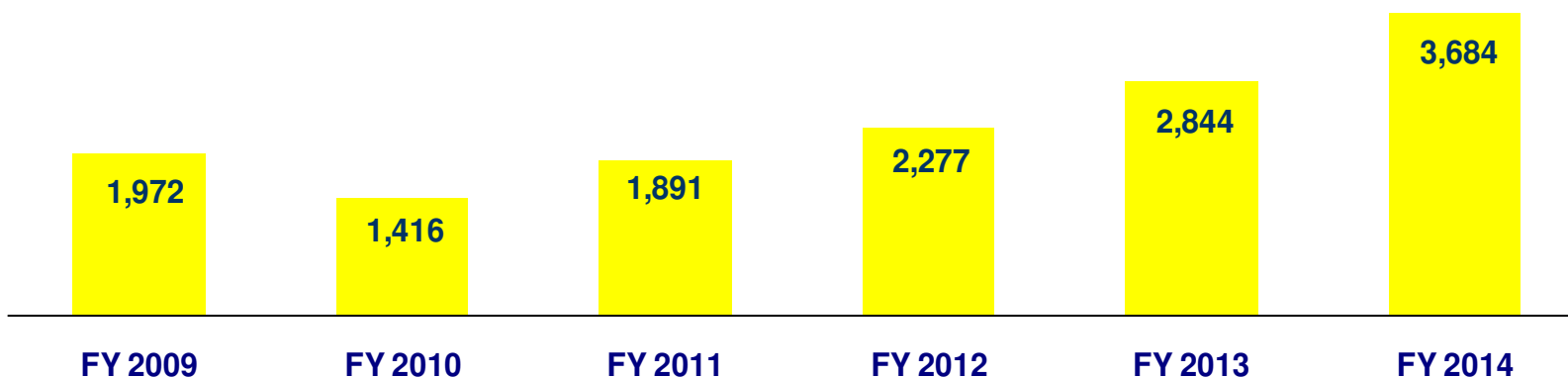
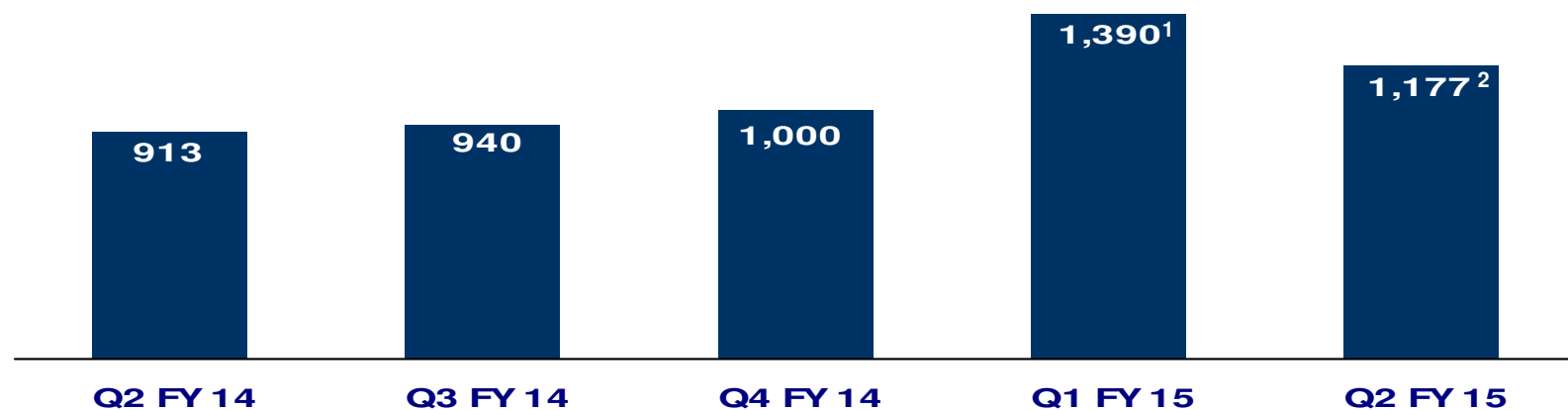
*: Ratios for Q1 FY 2015 and Q2 FY 2015 are annualised

Net Interest Income

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Net Interest Income

INR mn



1: Includes INR 304 mn impact of Interest on Tax Refund

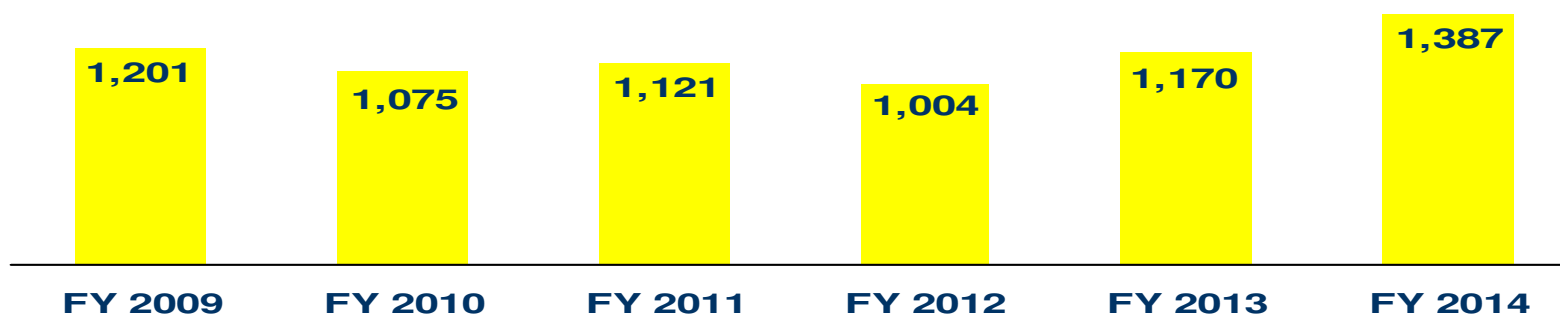
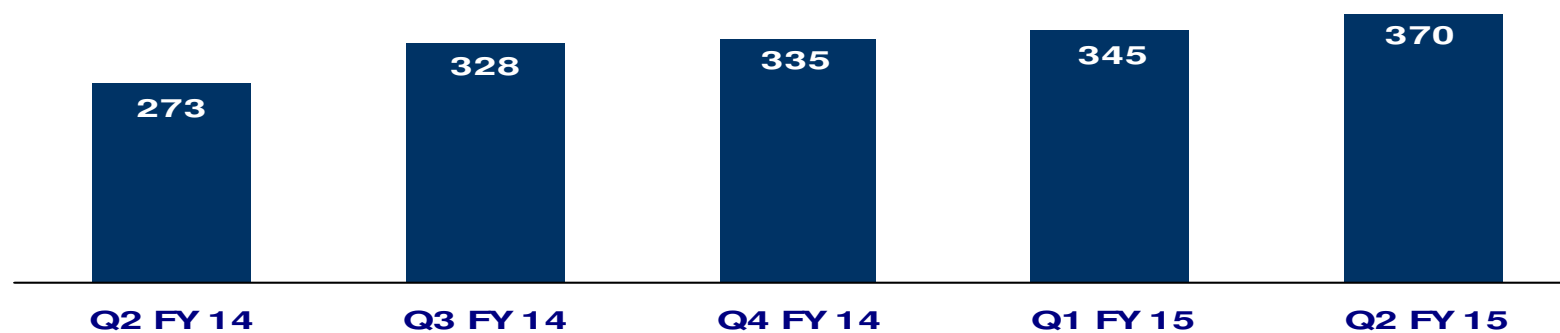
2: Includes INR 55 mn impact of Interest on Tax Refund

Other Income

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Other Income

INR mn

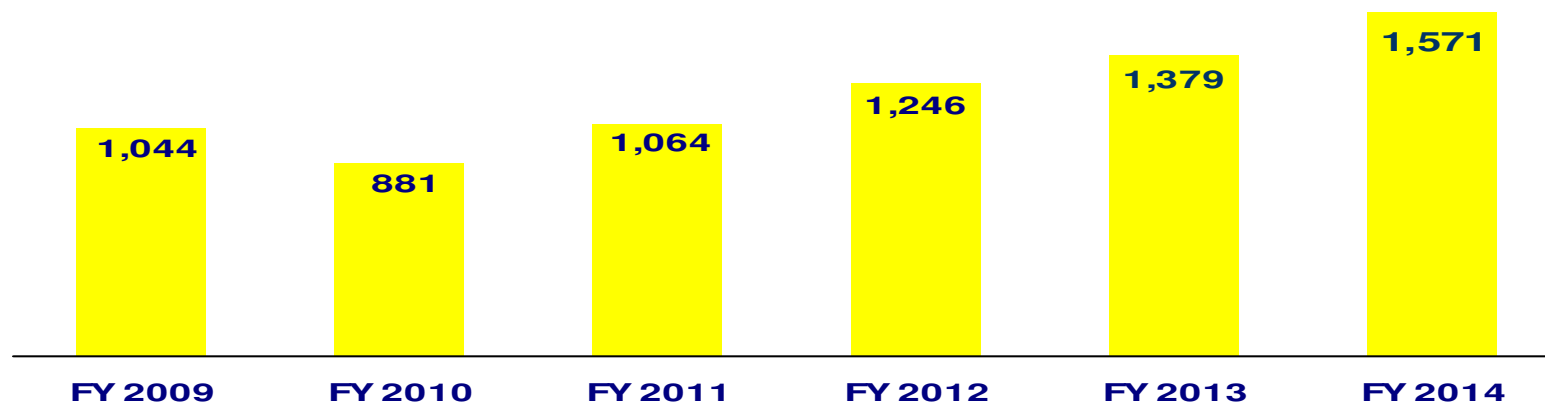
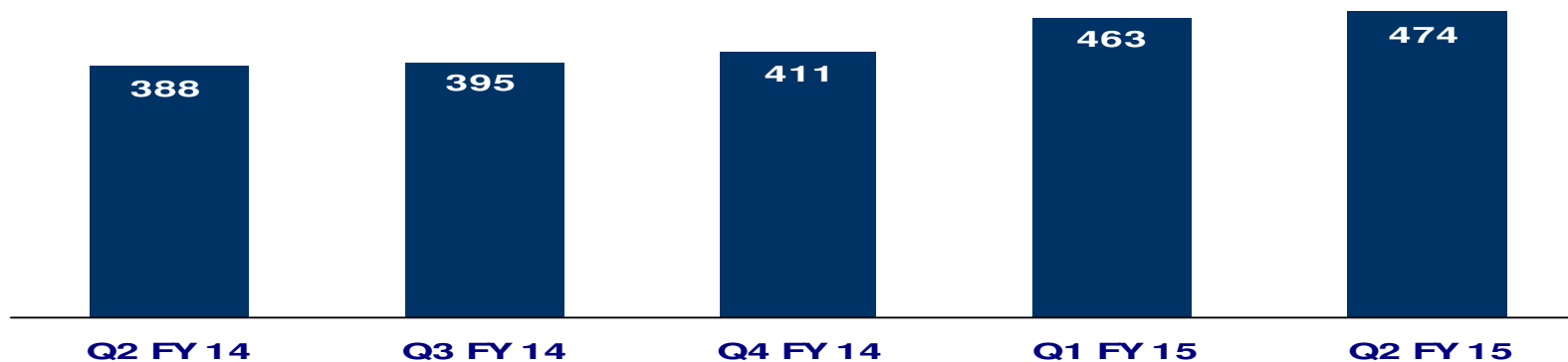


Staff Cost

DCB BANK

Staff Cost

INR mn

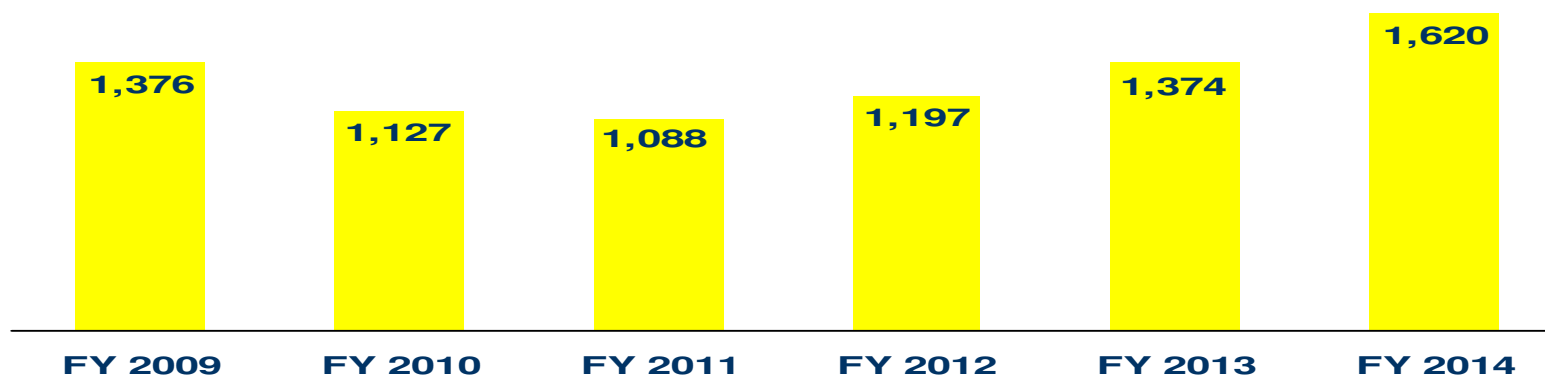
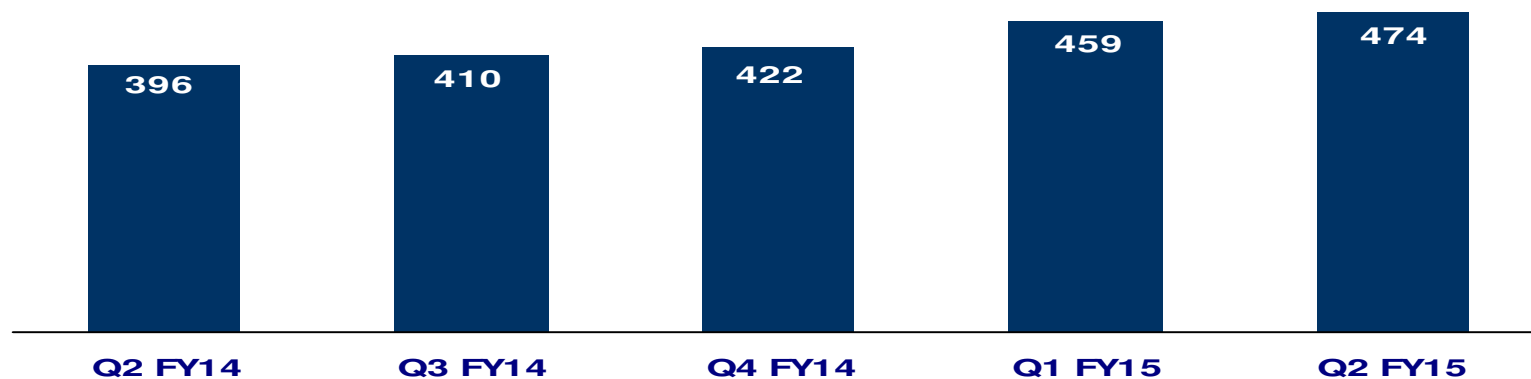


Other Cost

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Other Cost

INR mn

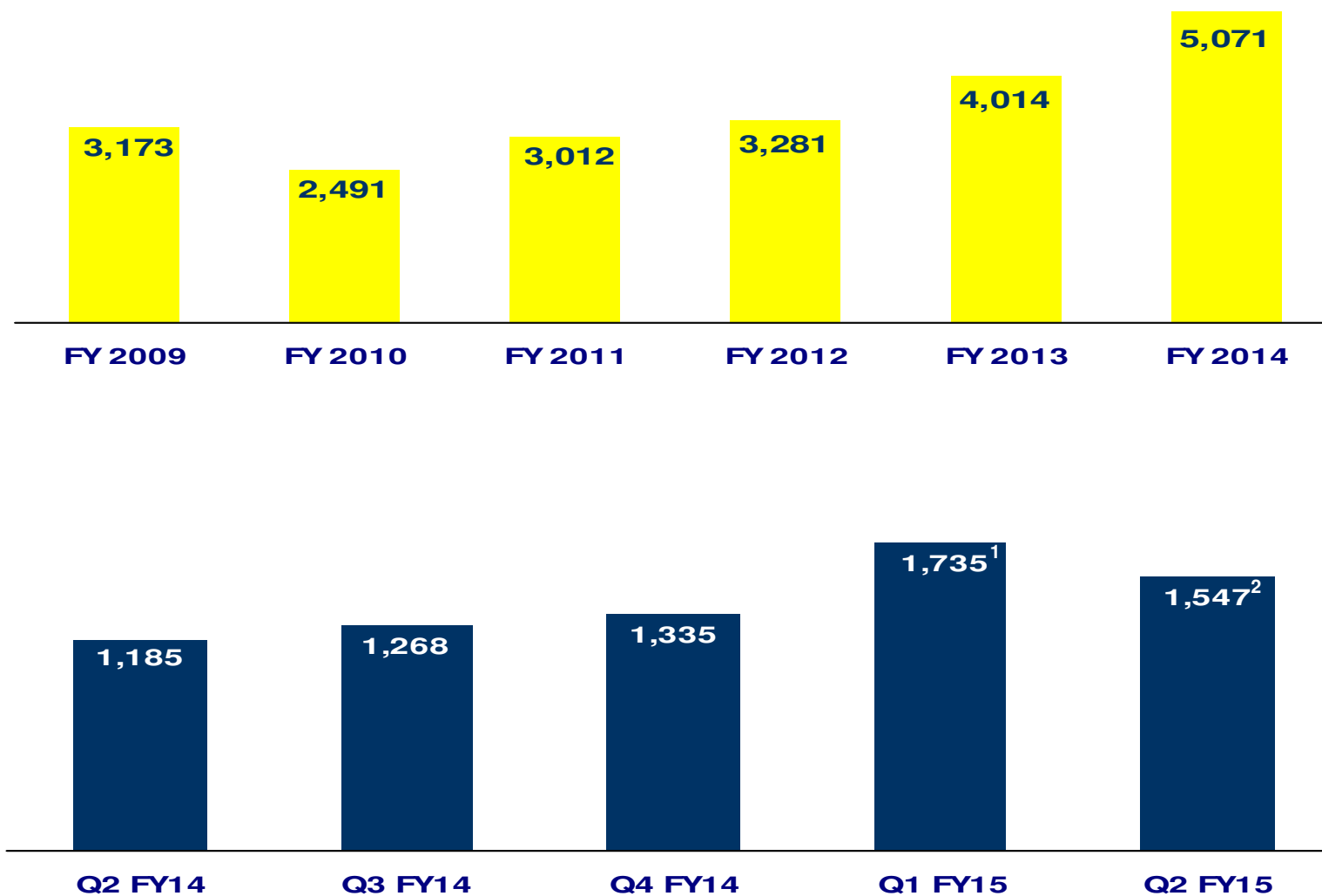


Operating Income

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Operating Income

INR mn



1: Includes INR 304 mn impact of Interest on Tax Refund

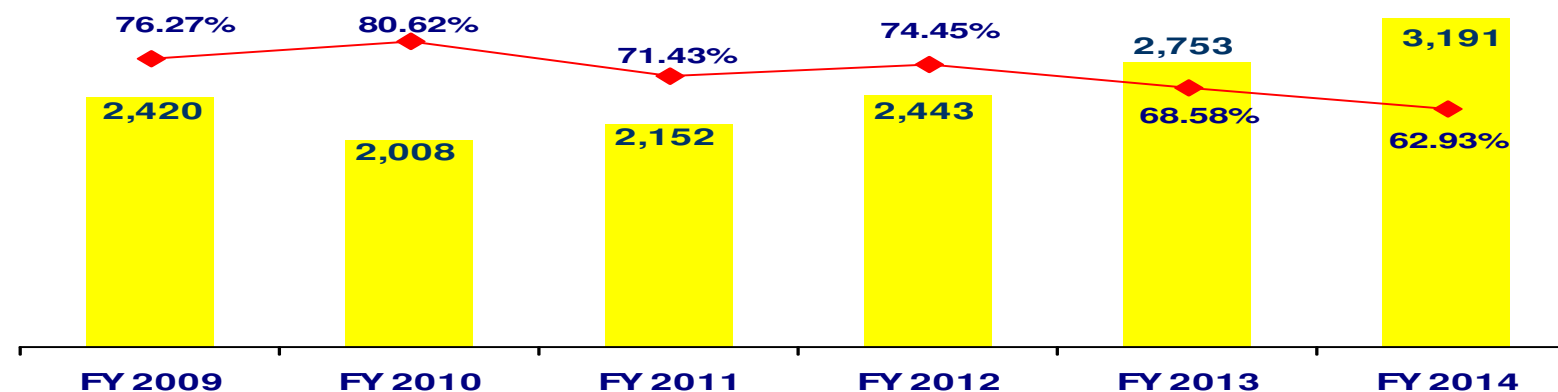
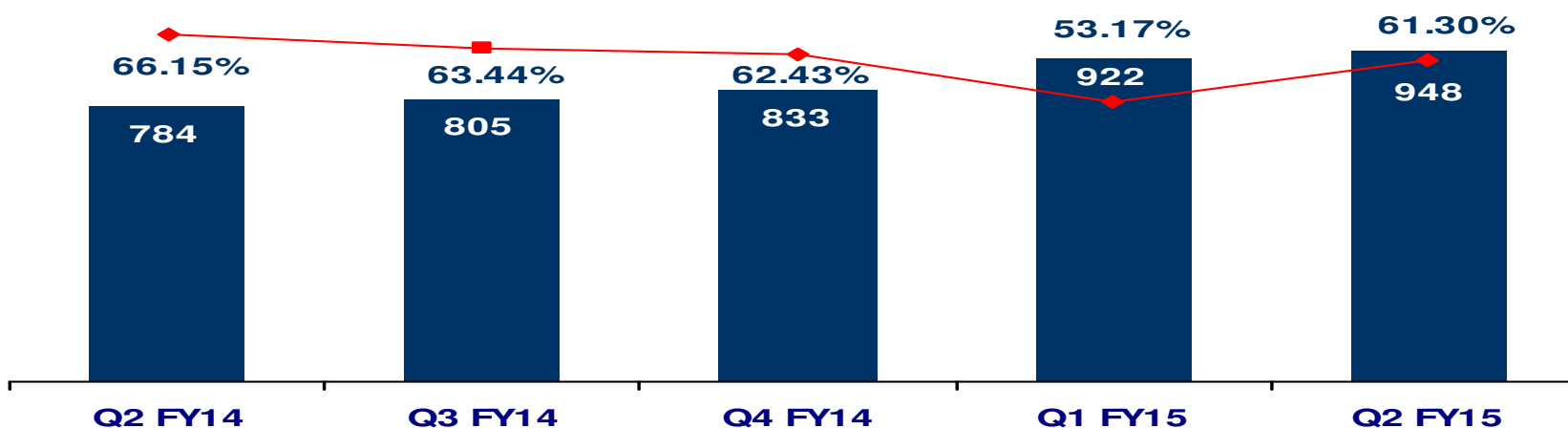
2: Includes INR 55 mn impact of Interest on Tax Refund

Cost to Income

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Operating Cost

INR mn



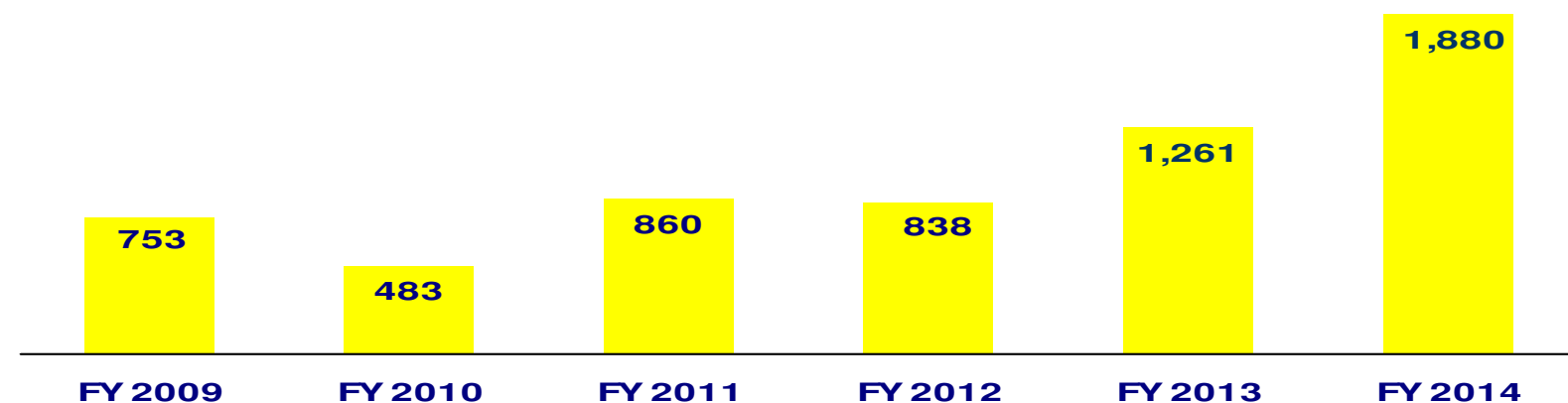
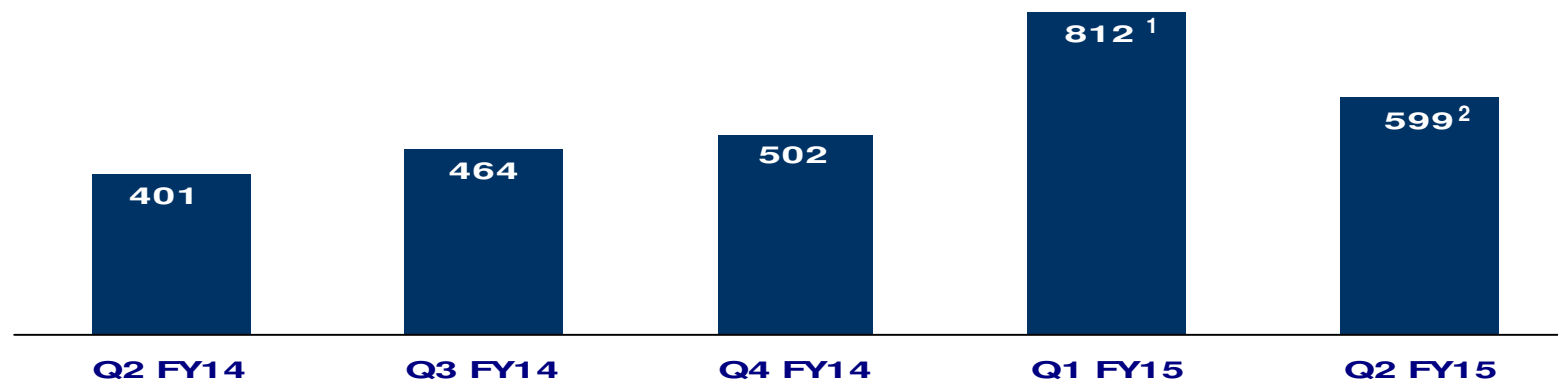
Excluding impact of interest on Tax Refund, the ratio is 63.98% in Q1 FY15 and 63.39% in Q2 FY15.

Operating Profit

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Operating Profit

INR mn



1: Includes INR 297 mn impact of Interest on Tax Refund

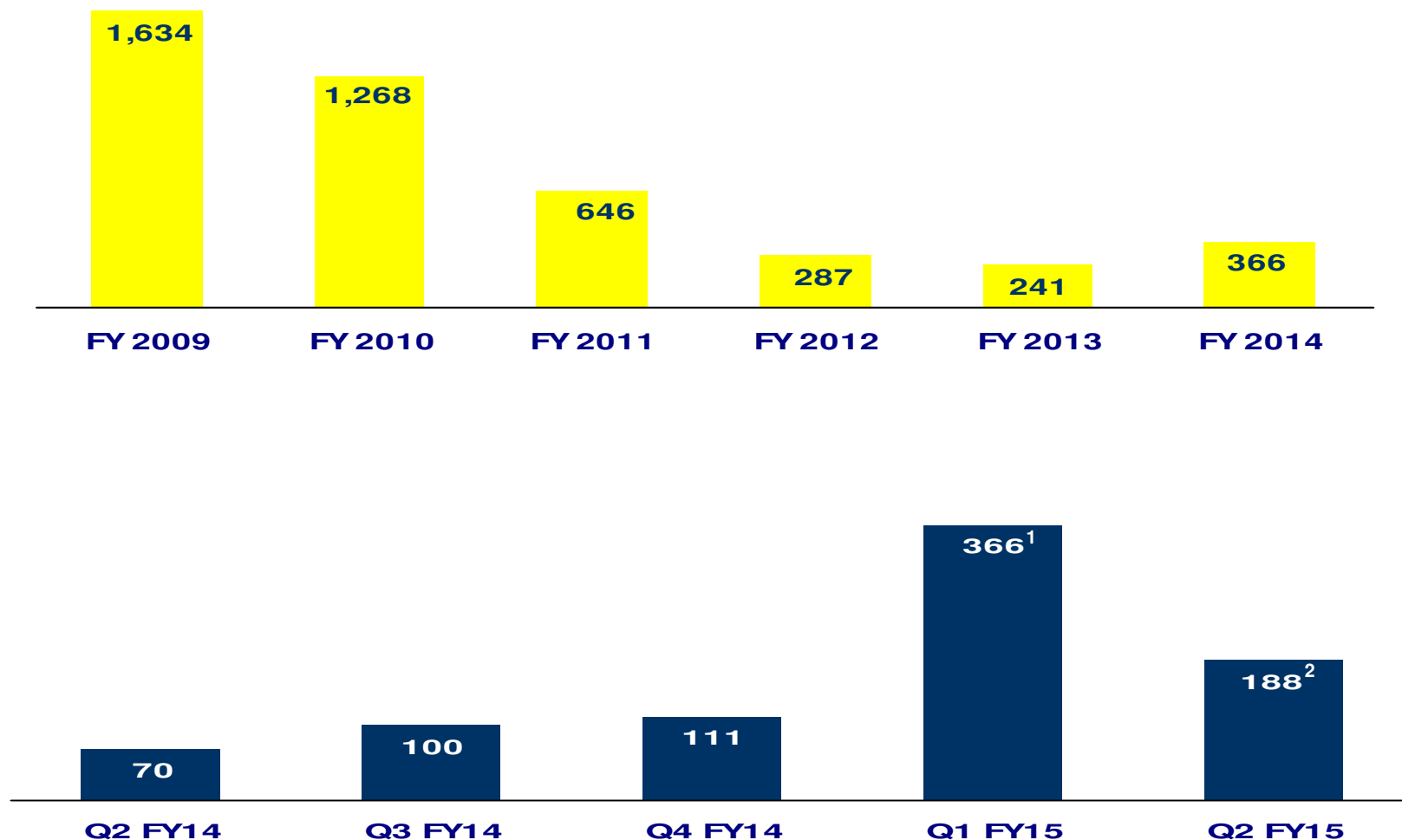
2: Includes INR 53 mn impact of Interest on Tax Refund

Provisions

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*Provisions

INR mn



*Provisions include provisions for NPAs, standard assets, floating provision, income and wealth tax, other assets, restructured advances etc Provisions also includes depreciation on investments and sacrifice on one time settlement

1: Includes Specific Provision for Standard Assets of INR 103 mn and Tax Provision of INR 137 mn

2: Includes Specific Provision for Standard Assets of INR 18 mn and Tax Provision of INR 50 mn

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Business Trends

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INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
CASA	14,380	16,927	19,755	20,347	22,716	23,653	25,813	26,782	27,751
Retail TD¹	18,132	23,056	27,085	34,320	43,845	47,076	55,945	58,395	64,690
NRI Total Deposits	1,569	1,632	1,815	3,084	5,222	6,513	8,303	9,005	9,922
Mortgages	2,626	4,118	10,811	15,510	23,980	27,081	31,293	33,202	36,659
CV²	3,572	1,951	727	1,048	1,132	1,364	1,715	1,932	2,137
SME / MSME³	4,483	6,004	10,073	14,038	14,877	13,401	13,497	13,402	13,357
AIB⁴	5,710	8,583	8,502	8,014	7,651	6,212	11,529	12,029	11,057
Corporate Banking	9,327	11,095	11,153	11,941	15,658	15,645	20,945	19,785	20,819

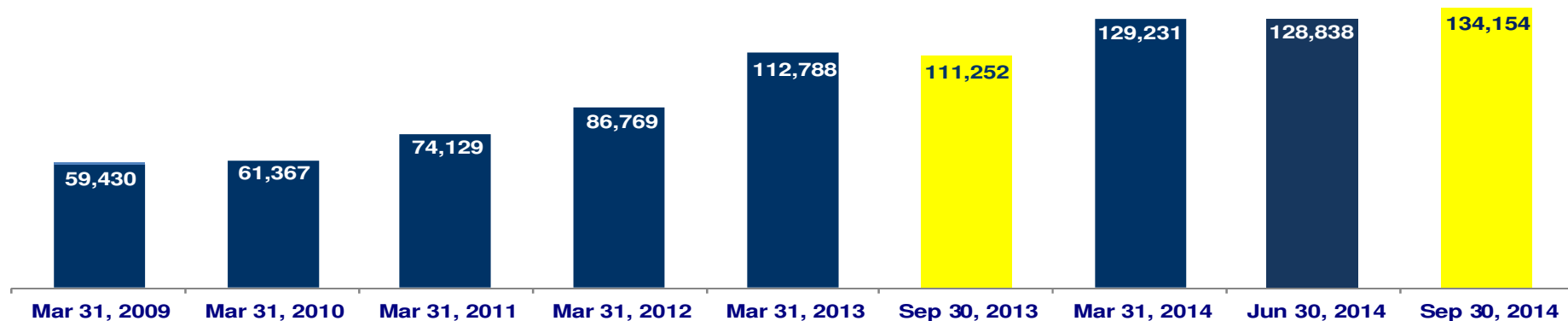
1: Retail Term Deposits, 2: Commercial Vehicles, 3: Micro Small & Medium Enterprises, 4: Agri & Inclusive Banking

Balance Sheet

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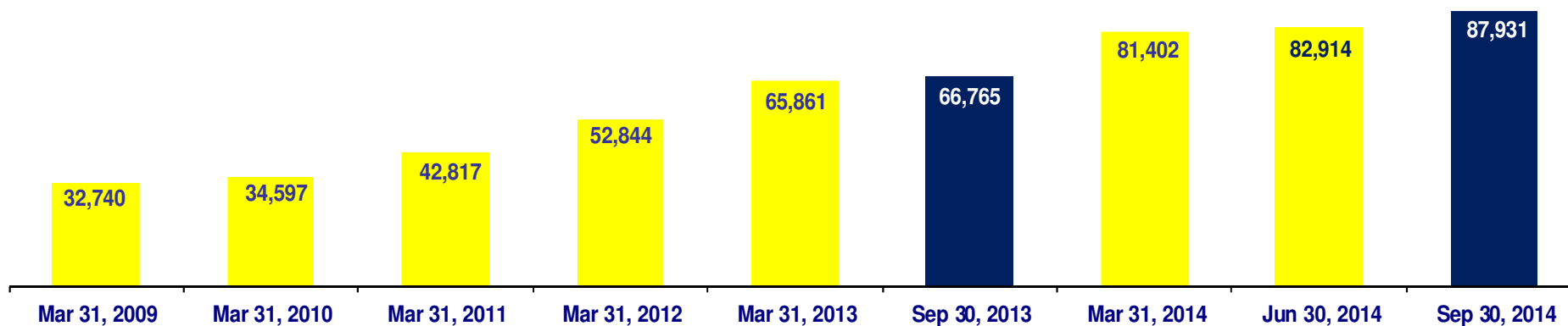
Total Assets

INR mn



Net Advances*

INR mn



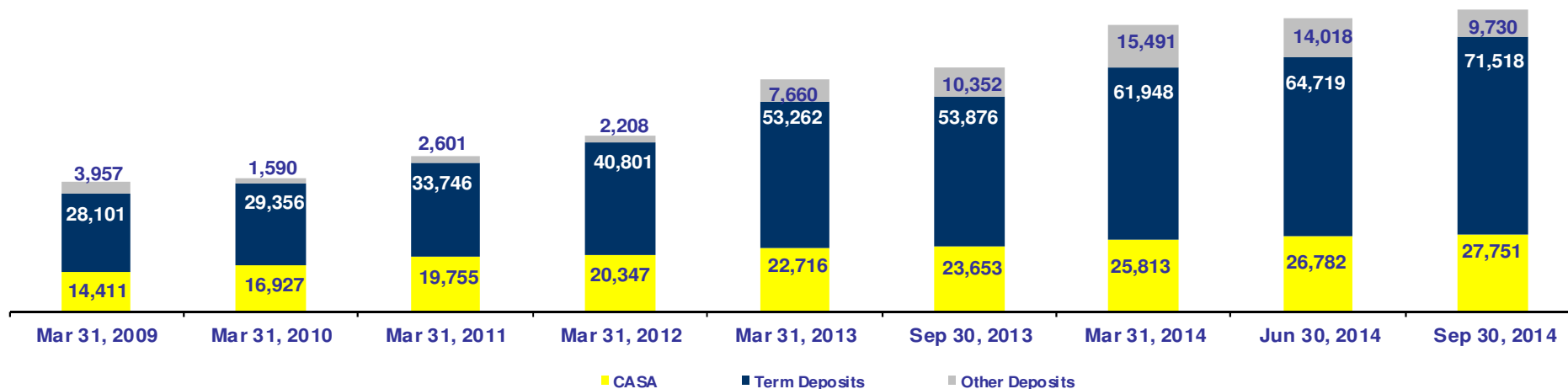
* Net Advances – Gross advances less (net of) provisions

Build Stable Deposit Base

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Deposits

INR mn



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
Total Deposits	46,469	47,873	56,102	63,356	83,638	87,881	103,252	105,519	108,999

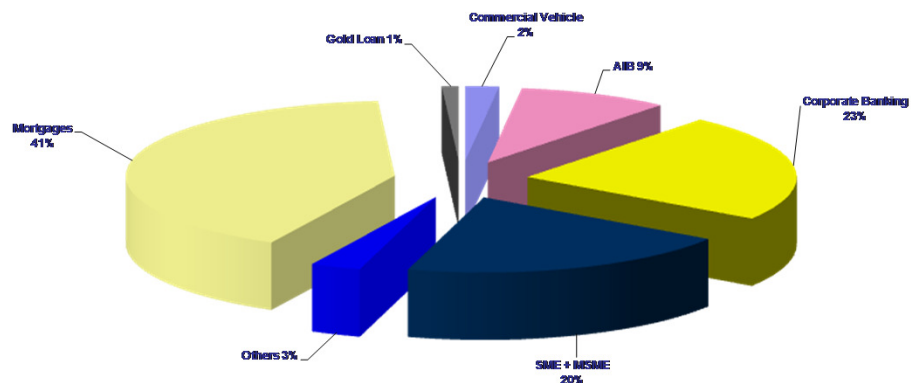
	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
Retail Deposits Vs Total Deposits	67.53%	81.54%	81.17%	84.42%	77.39%	79.01%	76.94%	78.81%	82.82%
CASA %	31.01%	35.36%	35.21%	32.12%	27.16%	26.92%	25.00%	25.38%	25.46%

Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

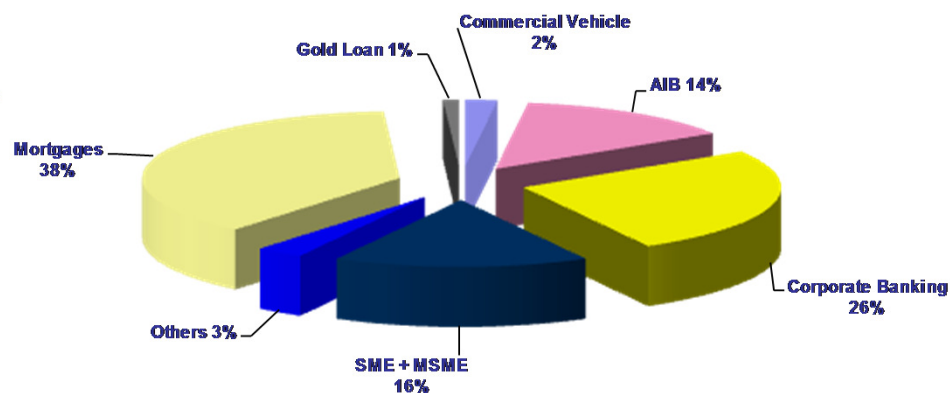
Diversified Portfolio

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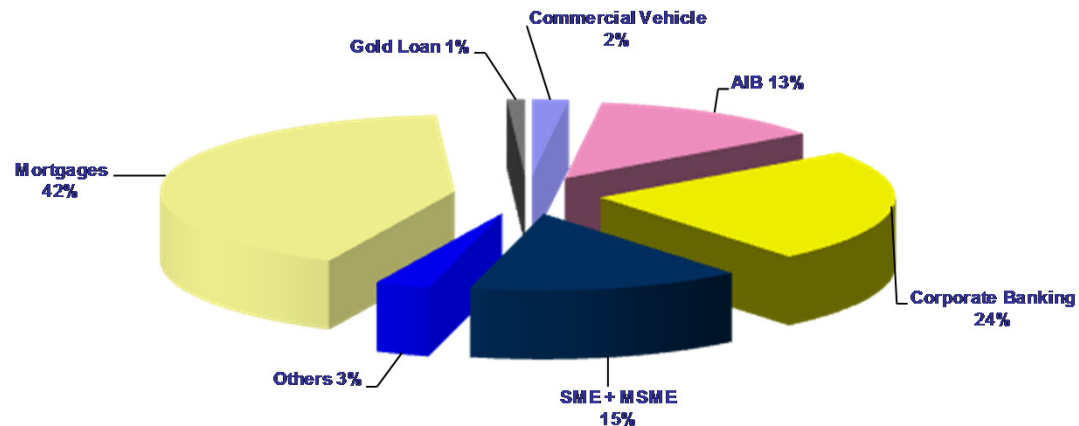
Portfolio* as on Sep 30, 2013



Portfolio* as on Mar 31, 2014



Portfolio* as on Sep 30, 2014



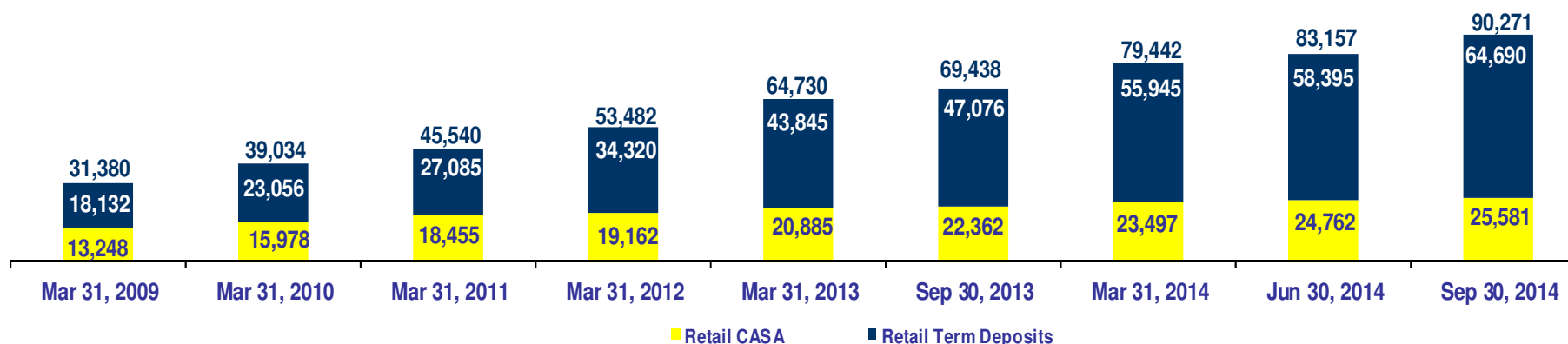
*AIB – Agri & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME

Deposits Per Branch

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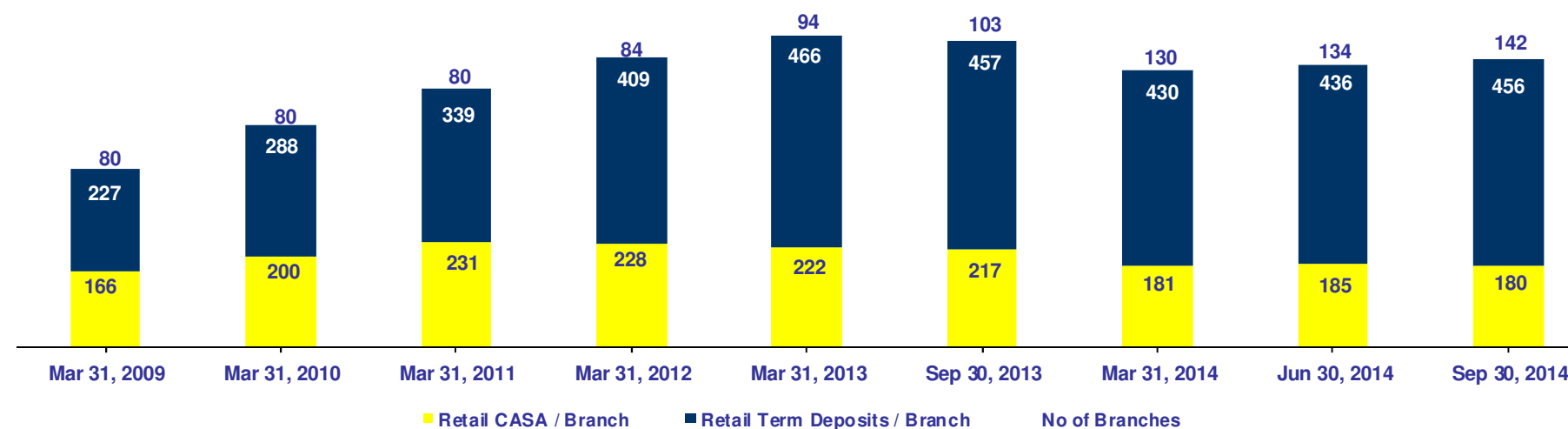
Retail CASA & Retail Term Deposits

INR mn



Retail Deposits / Branch

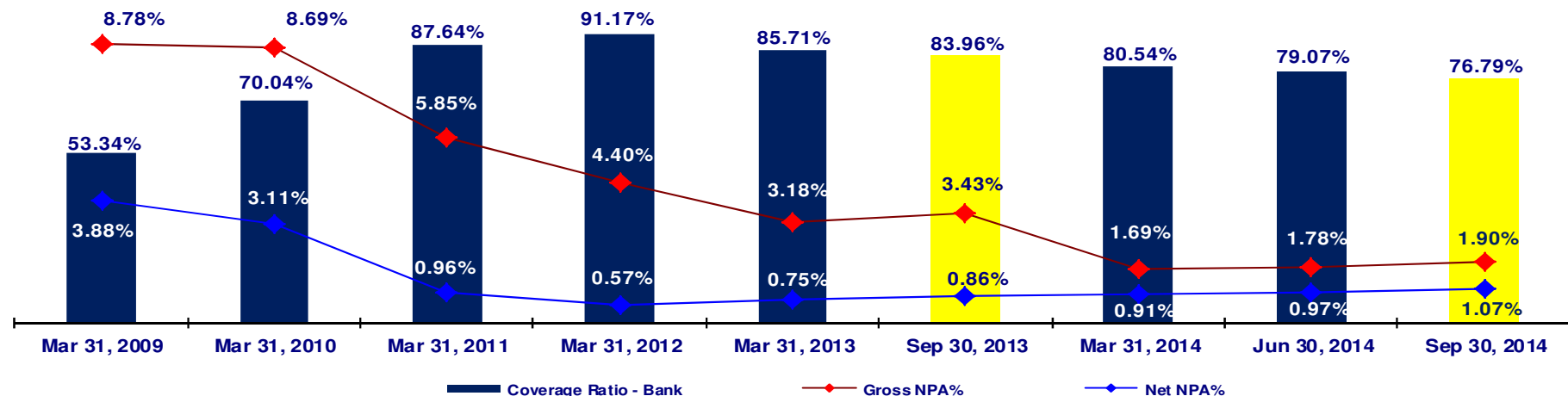
INR mn



Strong Provision Coverage

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Key Ratios



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
PL**	1,326	1,694	1,293	1,196	620	589	3	3	2
CV/CE/STVL*	533	599	452	322	253	242	36	44	60
Corporate	988	594	588	627	473	553	154	154	267
SME + MSME	96	123	110	141	576	683	873	900	900
Mortgages	104	168	138	103	197	243	240	268	294
Others	9	14	55	29	31	41	79	123	165
Gross NPA	3,056	3,192	2,636	2,418	2,150	2,351	1,385	1,492	1,688
Net NPA***	1,270	1,076	412	302	491	572	740	805	943

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

**PL – Personal Loan

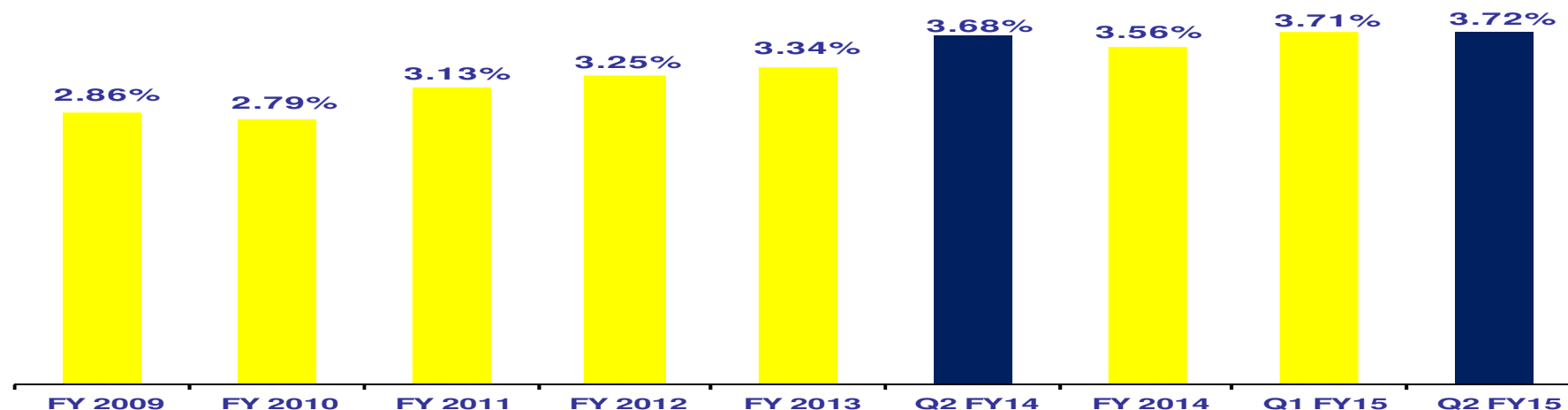
***Net NPA = Gross NPA – (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + total provisions held)

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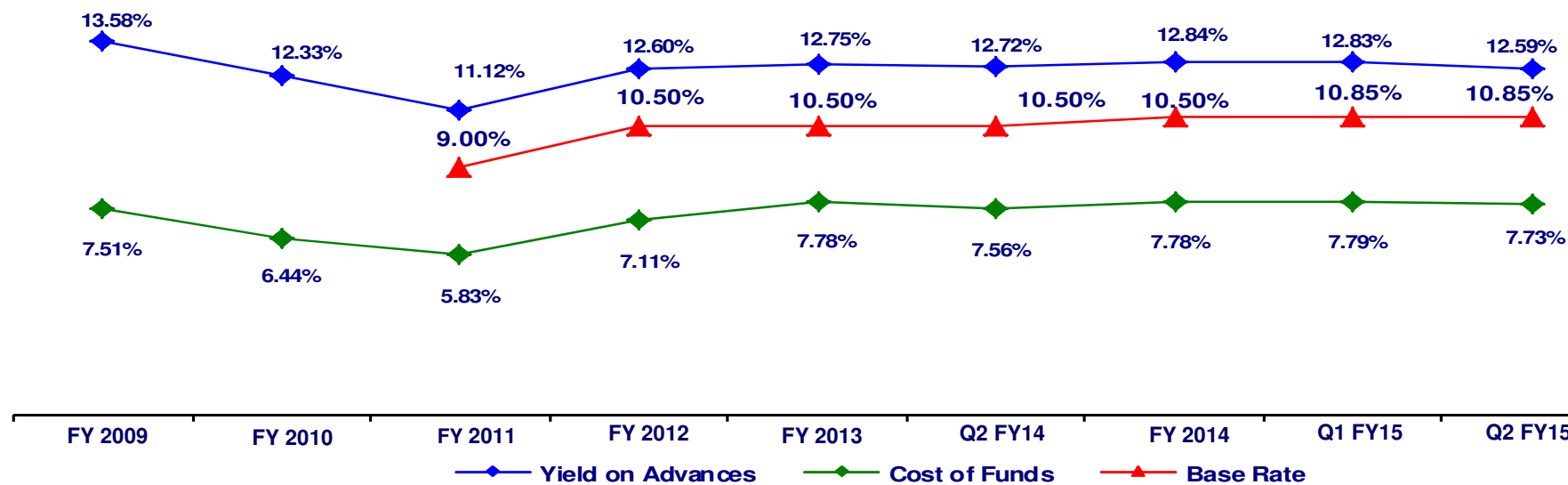
Yield, Cost of Funds and NIM

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Net Interest Margin



Yield on Advances, Base Rate & Cost of Funds

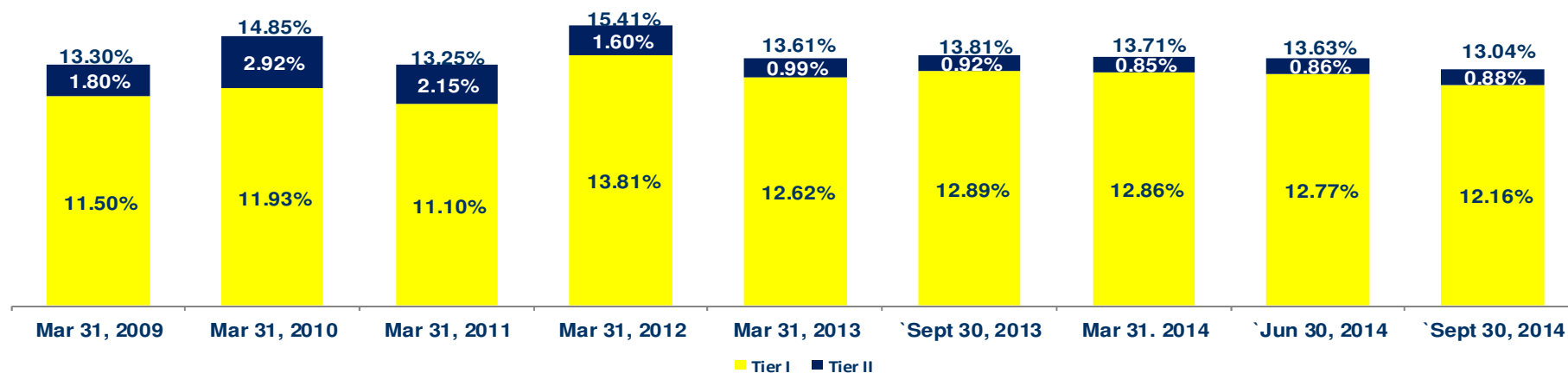


DCB Bank Limited

Capital Adequacy

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Capital Adequacy Ratios – Basel III



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
Risk Weighted Assets (RWA)	44,928	44,274	50,217	57,907	74,029	73,126	85,110	85,770	89,679

Capital Adequacy Ratio are under Basel III from September 30, 2013 (Prior period ratios are under Basel II)

Other Income

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INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	Q2 FY14	FY 2014	Q1FY15	Q2 FY15
Commission, exchange and brokerage	780	682	683	786	893	240	1,011	260	309
Sale of investments	20	178	253	118	139	9	216	43	40
Sale of land, buildings and other assets	47	(3)	11	(28)	(17)	0	(4)	(0)	(1)
Exchange transactions	224	68	90	69	72	(6)	57	12	15
Bad Debt Recovered	31	14	6	10	53	17	75	33	16
Miscellaneous income	99	136	78	49	30	12	32	(3)	(9)
Total	1,201	1,075	1,121	1,004	1,170	272	1,387	345	370

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014
SLR	12,675	15,789	17,512	20,219	24,332	28,072	27,849
Non-SLR	3,542	4,390	5,439	4,959	9,255	8,270	5,550
Total Invtmnts*	16,217	20,179	22,951	25,178	33,587	36,342	33,399
HTM	10,808	16,890	18,847	20,845	23,606	26,637	26,949
AFS	4,630	3,263	3,029	3,541	5,155	7,684	6,301
HFT	779	26	1,075	792	4,826	2,021	149
Total Invtmnts*	16,217	20,179	22,951	25,178	33,587	36,342	33,399

Modified Duration	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014
AFS+HFT	0.20	0.32	0.45	0.61	0.77	0.34	1.12

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

Balance Sheet

DCB BANK

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
Shareholder's Equity	5,983	6,011	6,215	8,614	10,031	10,787	11,540	11,990	12,351
Deposits	46,469	47,873	56,102	63,356	83,638	87,881	103,252	105,519	108,999
Borrowings ¹	4,455	5,035	8,607	11,235	15,256	8,438	8,602	5,955	6,839
Other Liabilities & Provisions ¹	2,523	2,447	3,205	3,565	3,863	4,147	5,839	5,374	5,965
Cash, Inter-bank, etc	6,534	3,324	4,871	4,566	8,833	6,711	6,896	6,599	8,888
Investments	16,217	20,179	22,951	25,178	33,587	33,135	36,342	35,402	33,399
Advances	32,740	34,597	42,817	52,844	65,861	66,765	81,402	82,914	87,931
Fixed Assets	1,489	1,358	1,275	1,846	2,395	2,372	2,386	2,355	2,284
Other Assets	2,450	1,909	2,215	2,335	2,114	2,269	2,205	1,567	1,652
Credit Deposit Ratio	70.46%	72.27%	76.32%	83.41%	78.74%	75.97%	78.84%	78.58%	80.67%

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014
CASA	14,411	16,927	19,755	20,347	22,716	23,653	25,813	26,782	27,751
Other Deposits	32,058	30,946	36,347	43,009	60,922	64,228	77,439	78,737	81,248
Total Deposits	46,469	47,873	56,102	63,356	83,638	87,881	103,252	105,519	108,999
CASA Ratio	31.01%	35.36%	35.21%	32.12%	27.16%	26.92%	25.00%	25.38%	25.46%

¹ : Subordinated Debt included in Borrowings as per RBI guidelines

Profit & Loss

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INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Net Interest Income	1,972	1,416	1,891	2,277	2,844	3,684
Other Income	1,201	1,075	1,121	1,004	1,170	1,387
Operating Income	3,173	2,491	3,012	3,281	4,014	5,071
Operating Expenses	(2,420)	(2,008)	(2,152)	(2,443)	(2,753)	(3,191)
Operating Profit	753	483	860	838	1,261	1,880
Total Provisions	(1,634)	(1,268)	(646)	(287)	(240)	(366)
PAT	(881)	(785)	214	551	1,021	1,514
Cost Income Ratio	76.27%	80.62%	71.43%	74.45%	68.58%	62.93%

Profit & Loss

DCB BANK

INR mn	Q2 FY14	Q3 FY14	Q4 FY14	Q1 FY15	Adjusted ¹ Q1 FY15	Q2 FY15	Adjusted ¹ Q2 FY15
Net Interest Income	913	940	1,000	1,390	1,086	1,177	1,122
Other Income	273	328	335	345	345	370	370
Operating Income	1,185	1,268	1,335	1,735	1,431	1,547	1,492
Operating Expenses	(784)	(804)	(833)	(922)	(915)	(948)	(946)
Operating Profit	401	464	502	812	516	599	546
Provisions Other than Tax	(70)	(100)	(111)	(229)	(126)	(138)	(120)
Profit Before Tax	331	364	391	583	390	461	426
Tax	-	-	-	(137)	(52)	(50)	(42)
PAT	331	364	391	446	338	411	384
Cost Income Ratio	66.15%	63.44%	62.43%	53.17%	63.98%	61.29%	63.39%

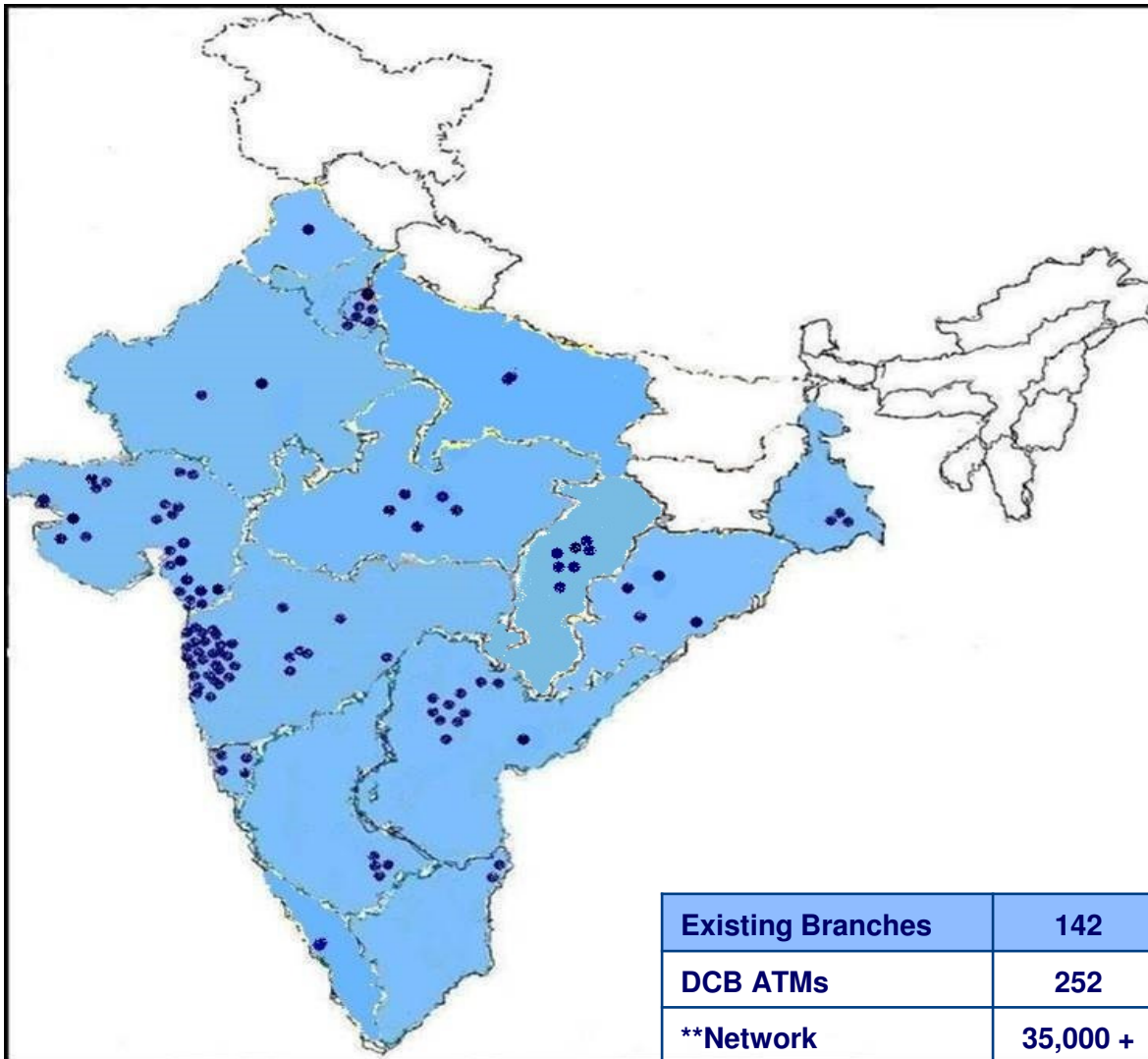
1: Adjusted for impact of Interest on Tax Refund and Specific Provision against Standard Assets.

Business Strategy

Steadily growing Branch Network across India

DCB BANK

Branch Network



ANDHRA PRADESH: (1)

CHATTISGARH : (6)

GOA: (4)

GUJARAT: (22)

HARYANA: (2)

KARNATAKA: (4)

KERALA: (1)

MADHYA PRADESH: (12)

MAHARASHTRA: (35)
▪ Mumbai & Its Suburbs (27)

NEW DELHI: (7)

ODISHA: (13)

PUNJAB: (6)

RAJASTHAN: (5)

TAMIL NADU: (5)

TELANGANA: (14)

UTTAR PRADESH: (2)

WEST BENGAL: (3)

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

** Tie up with Euronet enables DCB Bank customers to access VISA ATMs across the world

Comprehensive Products and Services

DCB BANK

Retail Banking

Deposit Products:

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

Cards:

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

Payments:

- Remittances
- Bill / Utility Payments
- RTGS / NEFT
- On-line Share Trading/Demat
- Tax Payments
- Visa Money Transfer

Loans:

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

Wealth Management:

- Mutual Funds
- Life Insurance and General Insurance

Services:

- 24/7 Phone Banking
- Any Branch Banking

Privilege Banking

Internet Banking

Mobile Banking

SME, Corporate Banking, NBFCs, Co-operative Banks

- Current Account
- Trade Current Account
- Working Capital
- Term Loans
- Supply Chain
- Portfolio Buyout
- Import /Export

- Bills Collection
- Foreign Exchange
- Letters of Credit
- Guarantees

- Cash Management**
- RTGS /NEFT
- Internet Banking

Treasury, NBFCs, Co-operative Banks

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

DCB Bank offers a comprehensive range of products and services

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

- Rely mainly on Retail Deposits (Term, CASA) for funding. Focus on branch expansion in Tier 2 to Tier 6.
- Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractors, Gold Loans, mid-Corporate and Agri Loans. Create a diversified portfolio. Limit unsecured lending and lumpy exposures.
- Increase fee income by cross selling insurance, mutual funds, trade and cash management
- Continuously strengthen credit processes, portfolio management and recoveries
- Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously

Overview

Key Milestones

DCB BANK

In Existence Since 1930s

1981

- Amalgamation of Masalawala Co-operative Bank and Ismailia Co-operative Bank into Development Co-operative Bank Ltd.

1984

- Multi-State Co-operative Bank

1988

- Acquired "Scheduled" status from Reserve Bank of India

1995

- Conversion to Development Credit Bank Ltd.
- Secured Foreign Exchange License & became an Authorized Dealer

2004

- Classified as a "New Generation Private Sector Bank" by the RBI

2006

- IPO

Tier I Capital Raising

2005

- Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn in March 2005

2006

- Private Equity investment of INR 519.9 mn in February 2006

2006

- Raised INR 1.86 bn through IPO, issue oversubscribed 35 times

2007

- Preferential Allotment of INR 2.8 bn in Aug 2007

2009

- Raised INR 810 mn through QIP in November 2009 subscribed

2012

- Raised INR 940 mn through QIP and INR 988 mn through Preferential Allotment in March 2012. The Bank raised INR 402 mn via Preferential Allotment in December 2012

Issue Price
INR 55.00

Issue Price
INR 45.00

Issue Price
INR 26.00

Issue Price
INR 105.00

Issue Price
INR 34.14

Issue Price
Mar'12: INR 47.84
Dec'12: INR 46.68

Market Price as at September 30, 2014 : 84.05 INR

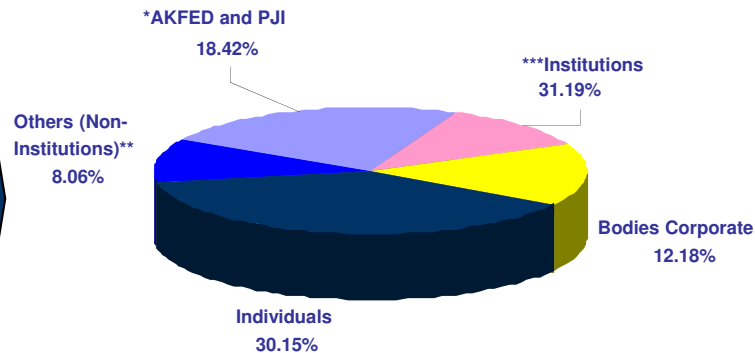
Strong Investor Profile

DCB BANK

Shareholding Pattern (September 30, 2014)

DCB BANK

Shareholding
Pattern



*AKFED – Aga Khan Fund for Economic Development and PJI – Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.61%), Non Resident Indians (2.59%), Foreign Corporate Bodies (4.68%) & Directors and their relatives (0.18%)

***Institutions includes 14.84% held by FII

Key non-promoter shareholders

- Tano Mauritius India FVCI II : **4.76%**
- WCP Holdings III : **4.68%**
- Ambit Corporate Finance Pvt. Ltd.: **4.18%**
- TVS Shriram Growth Fund India : **2.50%**
- Tata Capital Financial Services Ltd: **2.39%**
- Sundaram Mutual Fund A/c Sundaram Select Midcap : **2.25%**
- Bajaj Allianz Life Insurance Company Ltd.: **2.11%**
- DSP Black Rock Micro Fund Cap: **1.90%**
- HDFC Ltd: **1.61%**
- College Retirement Equities Fund – Stock Account: **1.33%**
- Satpal Khattar & Shareen Khattar: **1.28%**
- Dimensional Emerging Markets Value Fund: **1.15%**
- ICICI Prudential Life Insurance Company Ltd.: **1.03%**



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 30,000 people. The Fund is active in 16 countries in the developing world

Experienced Board

DCB BANK

Nasser Munjee Non- Executive Chairman

Ex-Executive Director – HDFC, instrumental in setting up IDFC. Sits on 12 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 upliftment of the poor.

Altaf Jiwani

With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Phillips Carbon Black Limited.

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 – *29 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.

Suhail Nathani

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

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.

Sukh Dev Nayyar

Associated with ANZ Grindlays Bank plc for over 30 years. Last assignment with Grindlays as Head – Corporate Banking & Investment Banking.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Strong Management Team

DCB BANK

Aditya Prasad

Chief Compliance Officer

Saudi Investment Bank, Axis Bank, State Bank of India – *28 yrs exp.

Damodar Agarwal

*Head – Alternate Channels & Retail
Securitization*

ICICI Bank Ltd., BGF Ltd. – 18 yrs exp.

J. K Vishwanath

Chief Credit Officer

Fullerton India, Citigroup and Eicher Group – 19 yrs exp.

Rajesh Verma

Head - Treasury & Corporate Banking
State Bank of India – *33 yrs exp.

Krishna Ramasankaran

Head Credit – Retail Assets

Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd. – 18 yrs exp.

Narendranath Mishra

Head - AIB

ICICI Bank and Rallis India – 13 yrs exp.

Sukesh Bhowal

Head - Mortgages

Times Bank Ltd., HSBC Ltd, Citibank and HDB Financial Service Ltd. – 16 yrs exp.

Ajay Mathur

Head – Collections & Commercial Vehicles
CGSL and Citibank – 21 yrs exp.

Gaurav Mehta

*Head – Marketing, Corporate Communication
& Public Relations*
HSBC, Convergys, GE Capital & Taj Group of Hotels – 17 yrs exp.

Bharat Sampat

Chief Financial Officer

ABN Amro Bank, Standard Chartered Bank, ANZ Banking Group, Hoechst - *28 yrs exp.

Murali M. Natrajan

Managing Director & CEO

Standard Chartered Bank, Citibank, American Express – *29 yrs exp.

R. Venkatesh

Head - HR, IT & Operations

Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum – 22 yrs exp.

Pankaj Sood

*Head – Liability Products, TPD & TCB***
IDBI Bank – 17 yrs exp.

Sameer Singh Jaini

Chief Technology Officer

Wipro Technologies, Infosys Ltd., Kotak Bank Ltd., Citibank, UTI and Tata Steel – 17 yrs. exp.

Hemant Barve

Company Secretary

Ritchie Steuart Investments and Union Bank of India – 38 yrs exp.

Abhijit Bose

Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing - *20 yrs exp.

Hamsaz Vasunia

Head - Human Resource

EMMAY HR Services Ltd., WNS Global Service - 15 yrs exp.

Kamala Kant Pandey

Head – Channel Sales & Emerging Markets
Birla Sun Life Distribution Ltd., ITC Welcomgroup Hotels, TATA BP Solar India Ltd. - 19 yrs exp.

Praveen Kutty

Head – Retail & SME Banking

Citibank – *21 yrs exp.

Manoj Joshi

Head – SME & MSME Banking

ICICI Bank, Epcos Ferrites and Uniworth Group – 17 yrs exp.

Ravi Kumar

Chief Internal Auditor

Samba Financial Group, Ernst & Young – *18 yrs exp.

Sridhar Seshadri

Financial Controller

ICICI Bank, Syndicate Bank and State Bank of India – 30 yrs exp.

Ratings

DCB BANK

	Sep 30, 2011	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Sep 30, 2014
CRISIL						
- Long Term	BBB +/Stable	BBB +/Positive	A- /Stable	A- /Stable	A- /Stable	A- /Stable
- Short Term	A1	A1	A1+	A1+	A1+	A1+
- Fixed Deposits	-	-	-	-	A1+	A1+
Brickwork						
- Long Term	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable
ICRA						
- Fixed Deposits	-	-	-	-	-	A1+

Thank you

To receive investor updates from us , write to us at investorrelations@dcbbank.com . Do also let us know changes in your contact details on same id.