DCB BANK

Investor Presentation – FY 2015

April 2015

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Financial numbers are rounded off to nearest whole number

DCB Bank – Overview

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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 Bank 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 expansion in Chhattisgarh, Madhya Pradesh, Odisha, Punjab & Rajasthan • Distribution network of 154 branches across 94 locations and 328 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 23.40% and CRAR of 14.95% under Basel III
Steady improvement in credit ratings	• CRISIL rating recent upgrade to **A-/Positive** 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 Bank'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 16.38% 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 35 - 40

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Financial Performance

Highlights

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INR mn	Q4 FY 2015	Q4 FY 2014	Increase/ Decrease	Q3 FY 2015	Increase/ Decrease
Net Profit	630	391	61%	425	48%
Total Income	1,760	1,335	32%	1,699	4%
Operating Profit	680	502	36%	684	(0.5%)
Provisions Other than Tax	(143)	(111)	(30%)	(184)	22%
Cost to Income Ratio	61.4%	62.4%	-	59.8%	-

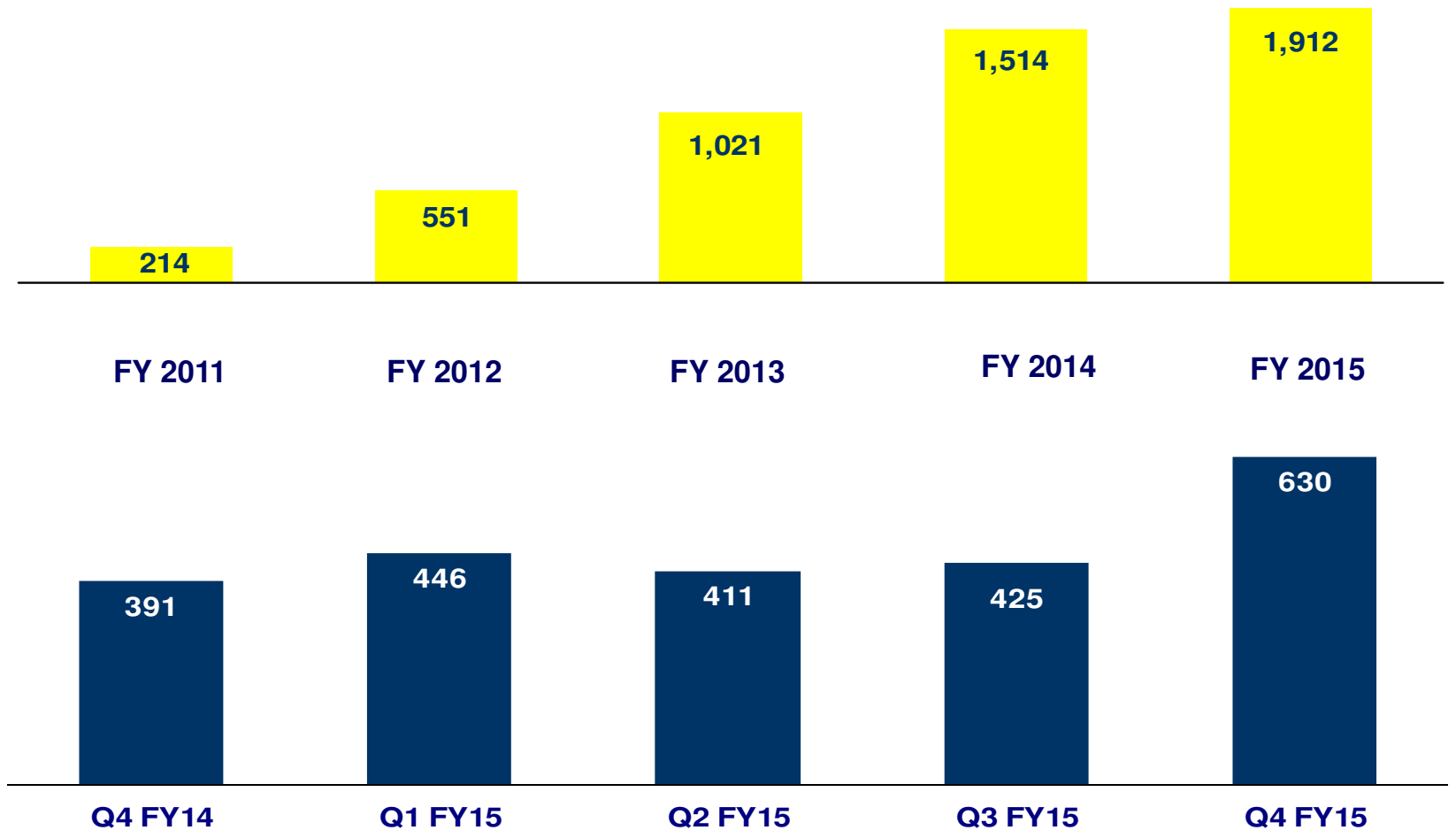
INR mn	March 31, 2015	March 31, 2014
Deposits	126,091	103,252
CASA	29,501	25,813
NRI Deposits	11,297	8,303
Advances	104,651	81,402

Key Ratios	March 31, 2015	March 31, 2014
CASA Ratio	23.40%	25.00%
Gross NPA Ratio	1.76%	1.69%
Net NPA Ratio	1.01%	0.91%
Provision Coverage Ratio	74.66%	80.54%
Credit/Deposit Ratio	83.00%	78.84%
ROA (Q4 FY 2015 - Annualised)	1.63%	1.25%
ROE (Q4 FY 2015 - Annualised)	16.25%	13.82%

Growth in Profits

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Net Profit * INR mn



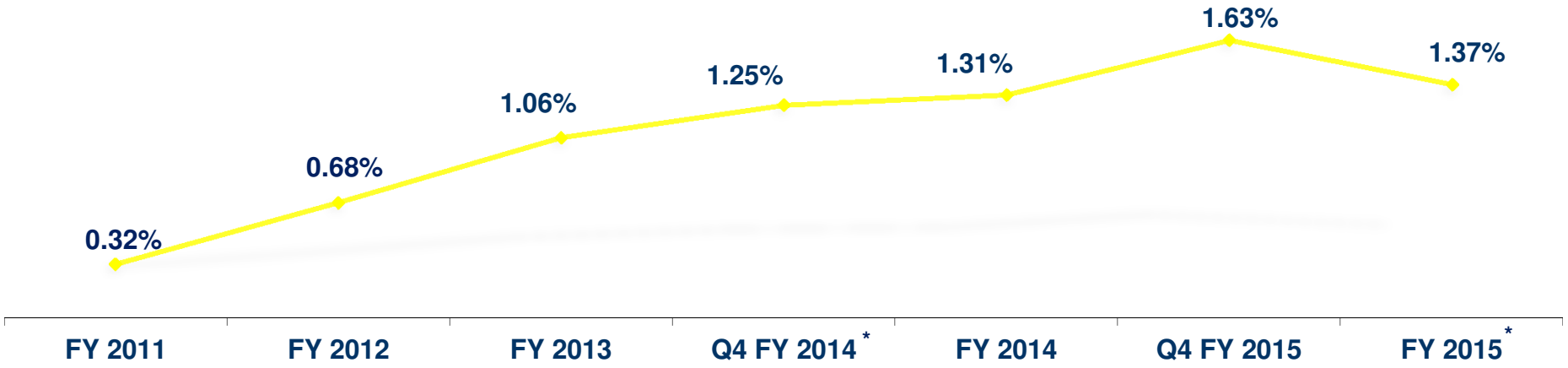
*Net Profit represents post tax numbers

Includes INR 255 mn impact of Interest on Tax Refund in FY 2015.

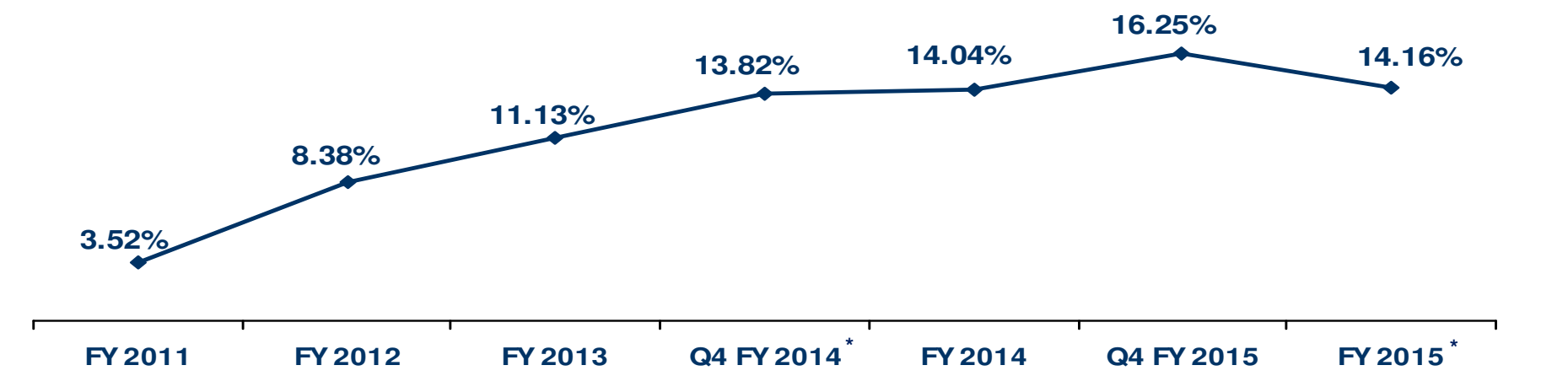
ROA and ROE

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ROA



ROE



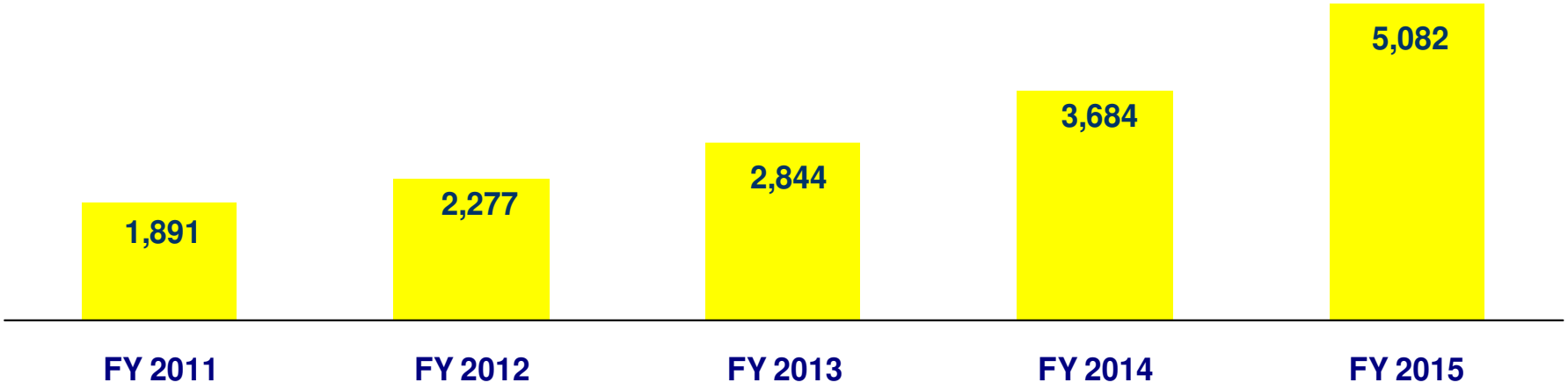
*: Ratios for Q4 FY 2014 & Q4 FY 2015 are annualised

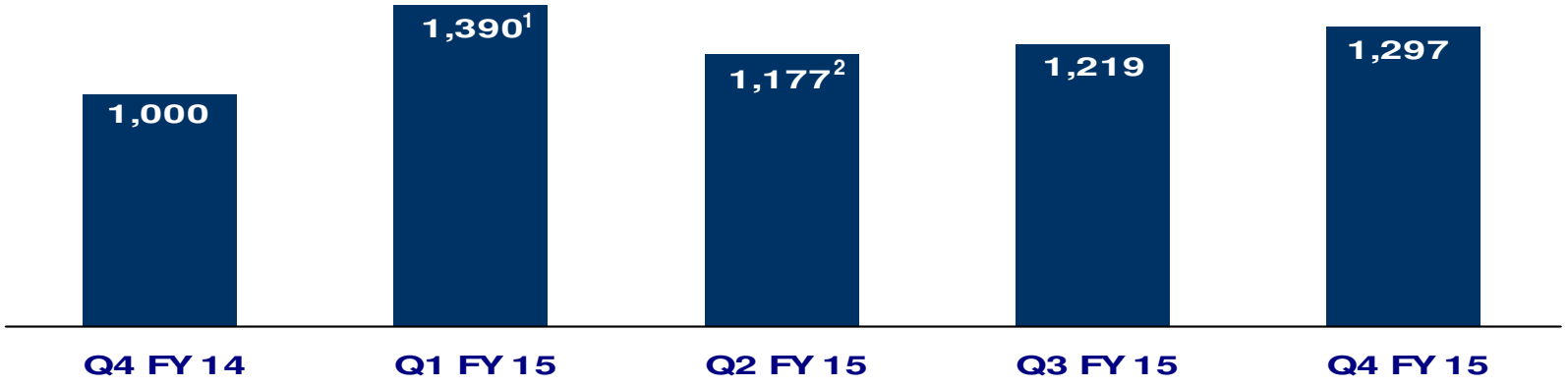
Net Interest Income

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Net Interest Income

INR mn





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

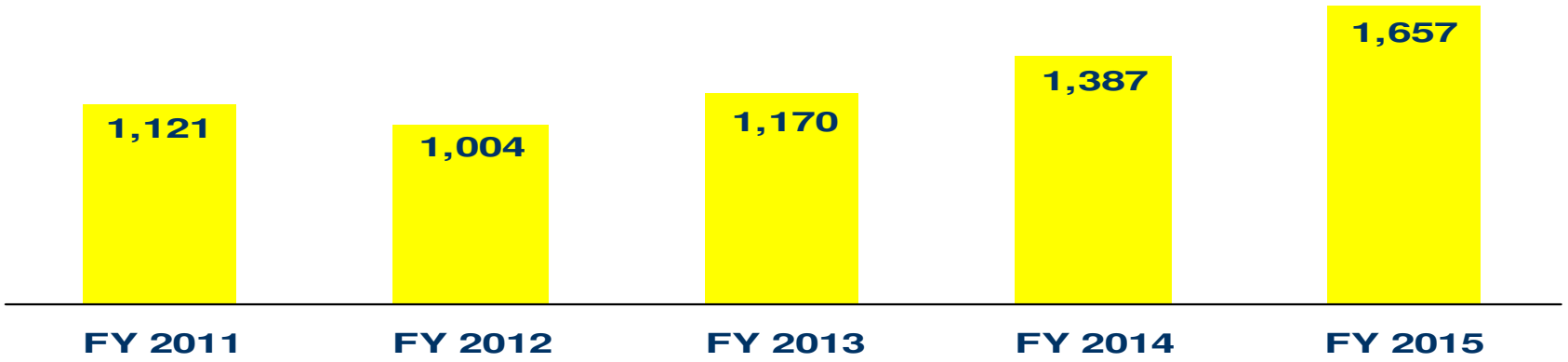
2: Includes INR 55 mn impact of Interest on Tax Refund

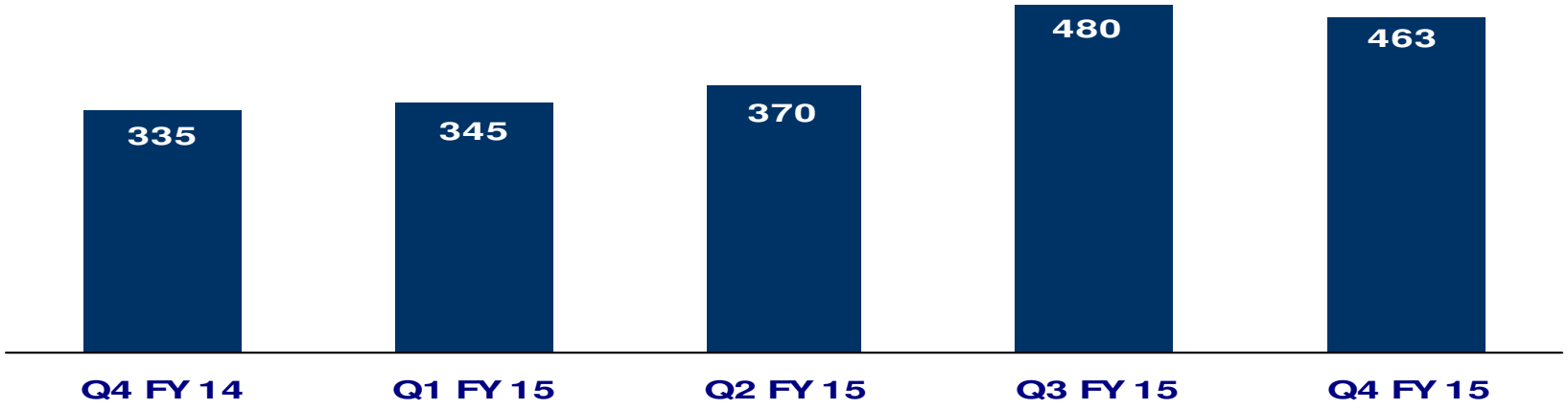
Other Income

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Other Income

INR mn



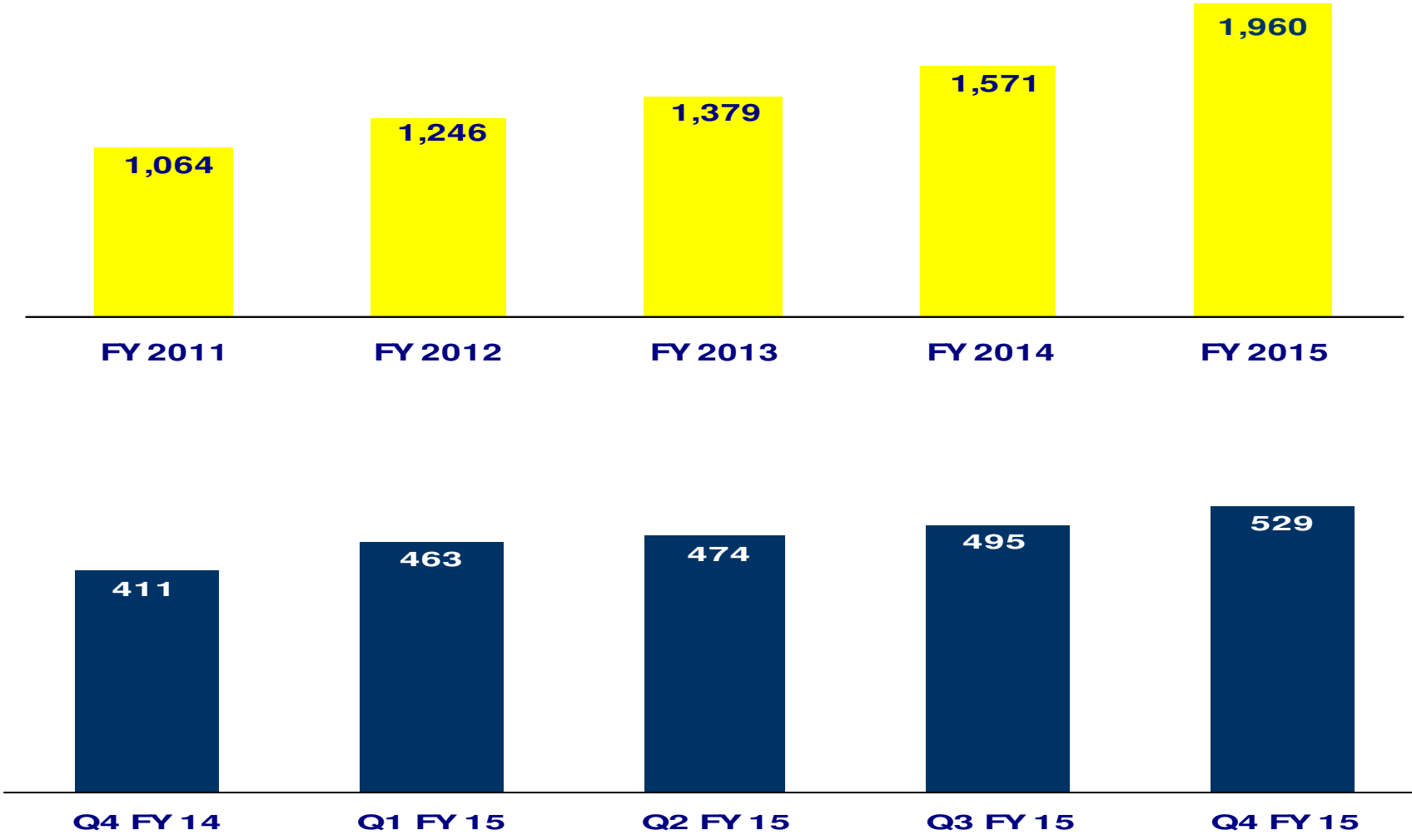


Staff Cost

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Staff Cost

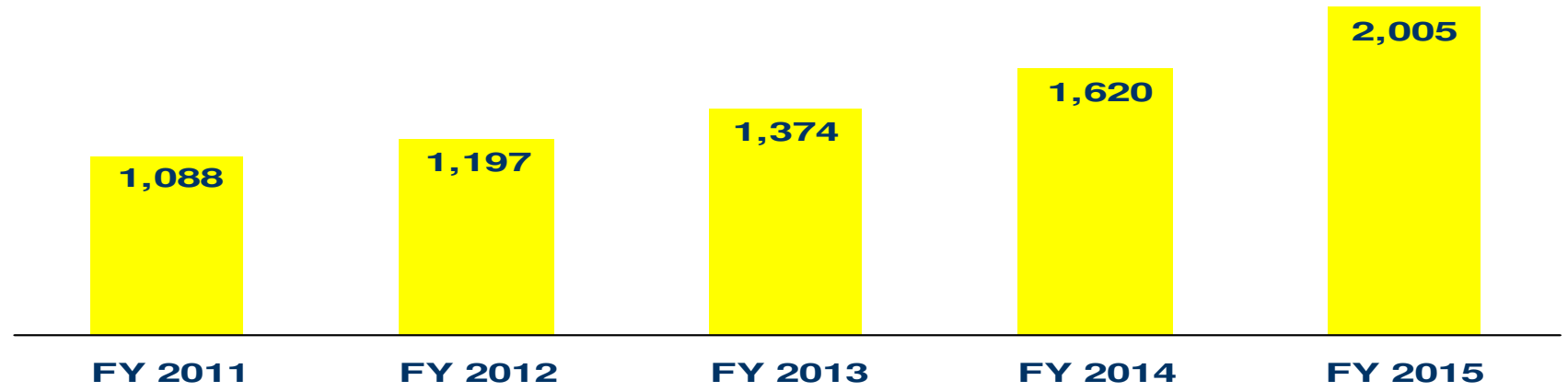
INR mn

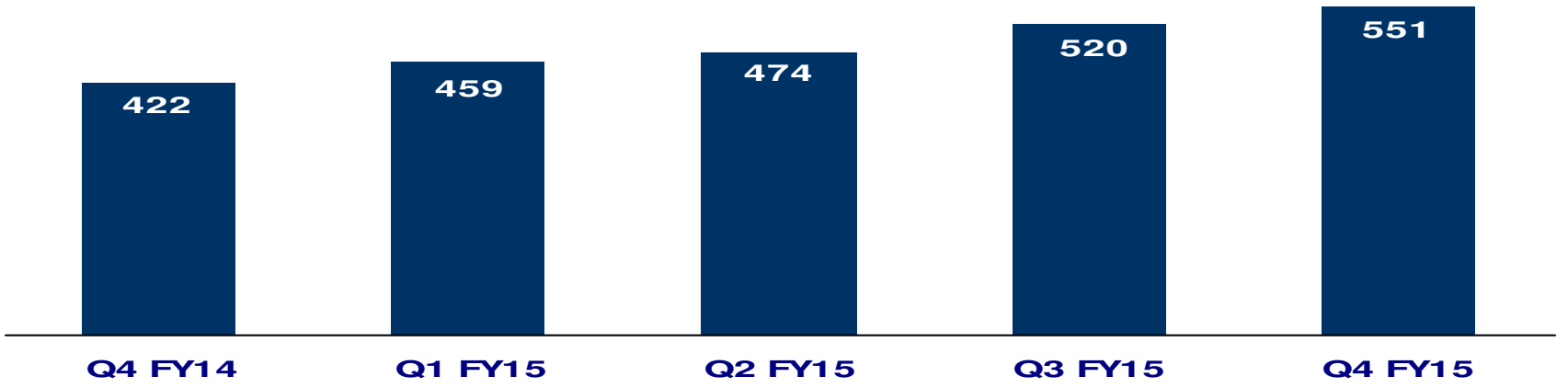


Other Cost

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Other Cost INR mn



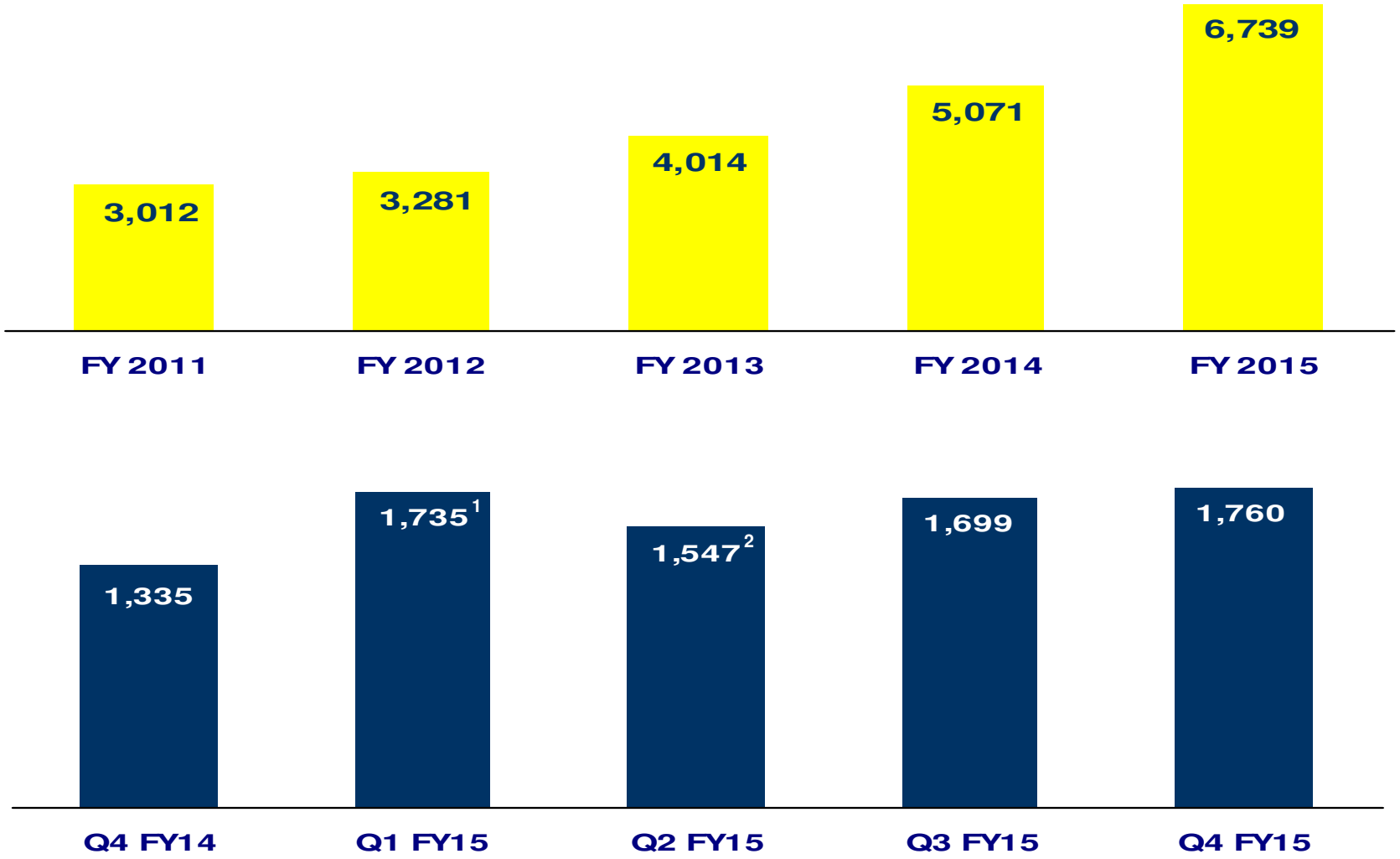


Operating Income

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Operating Income

INR mn



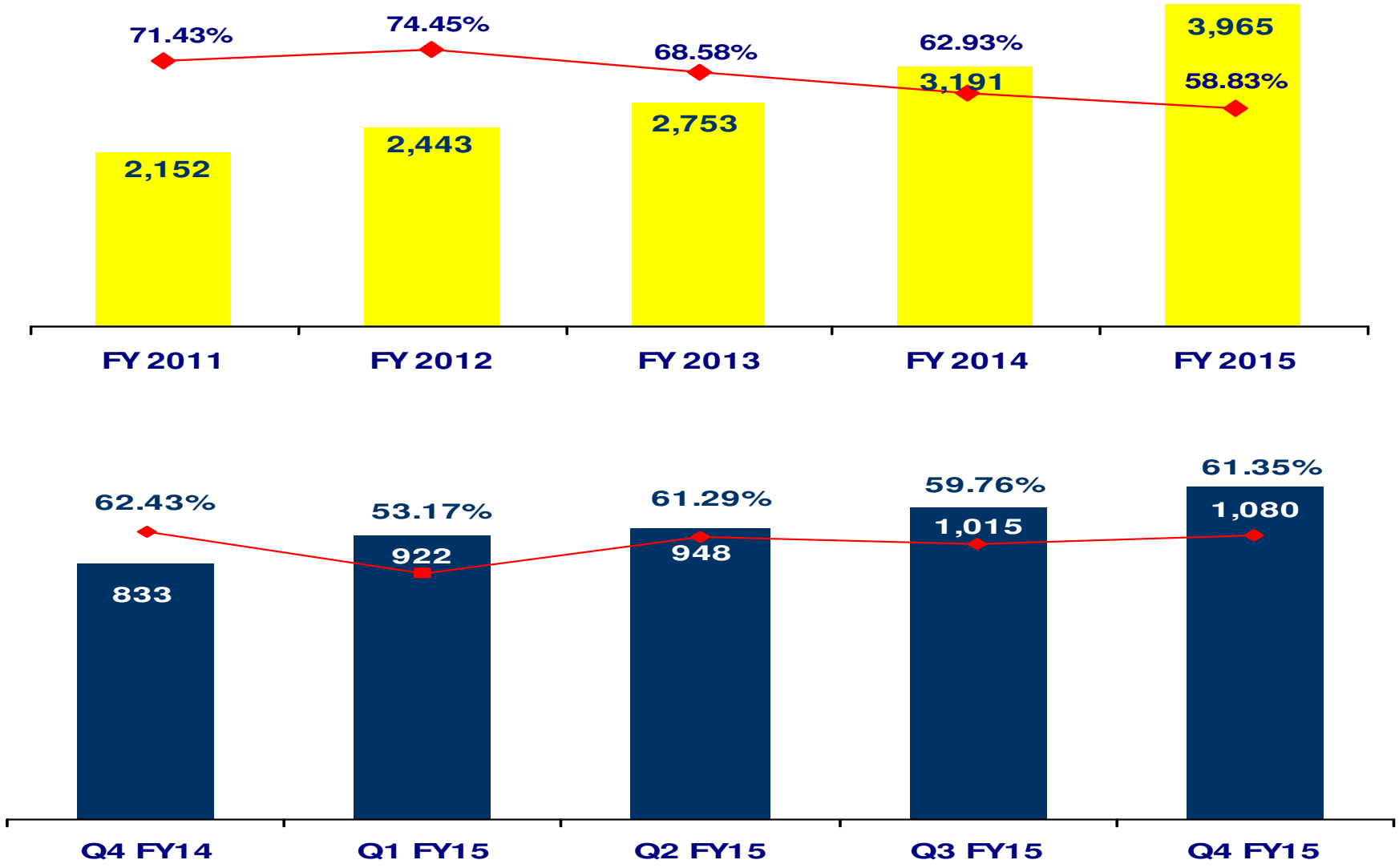
1: Includes INR 304 mn impact of Interest on Tax Refund

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

Cost to Income

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Operating Cost INR mn



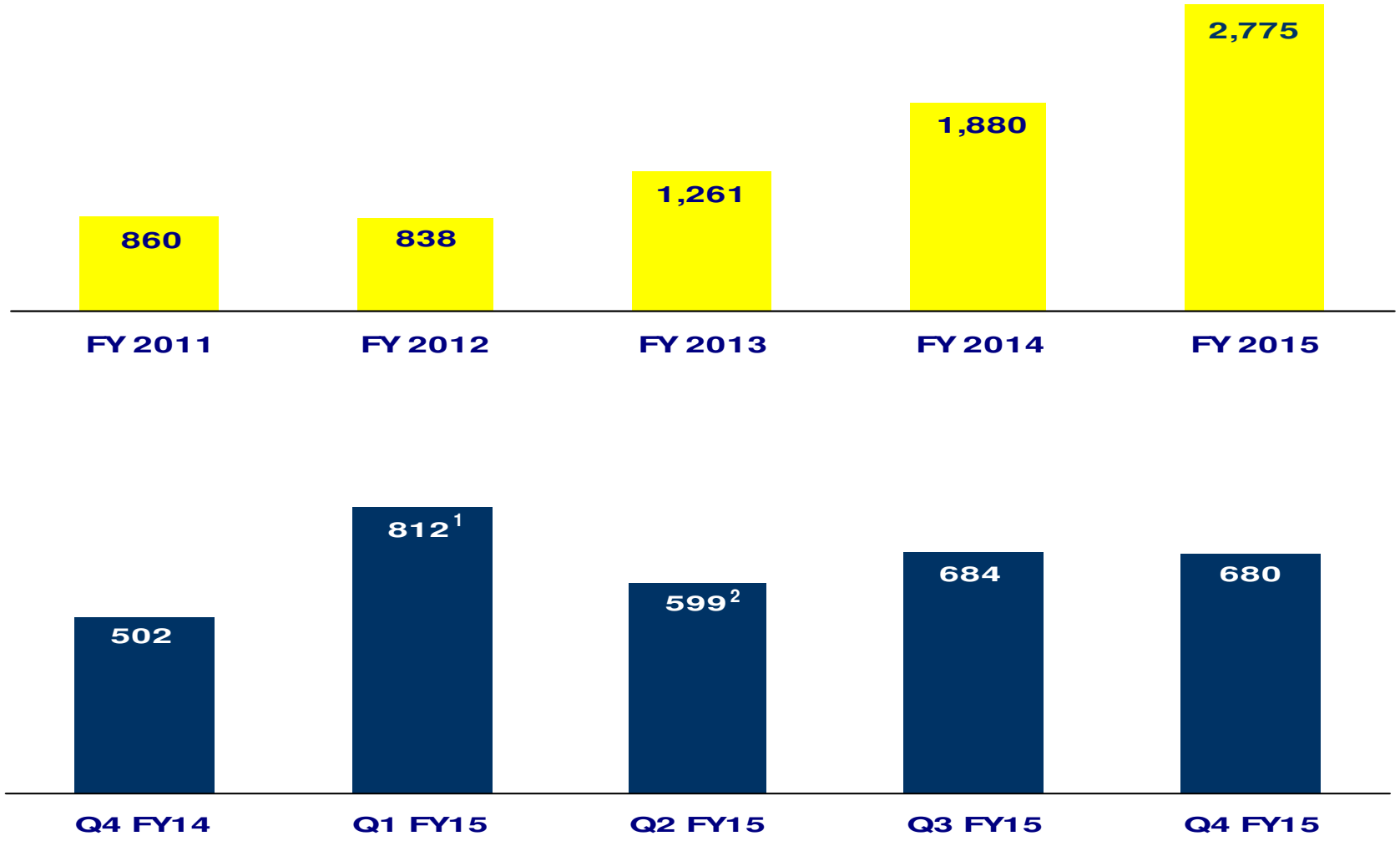
Excluding impact of interest on Tax Refund, the ratio is 63.98% in Q1 FY15 and 63.39% Q2 FY15.

Operating Profit

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Operating Profit

INR mn



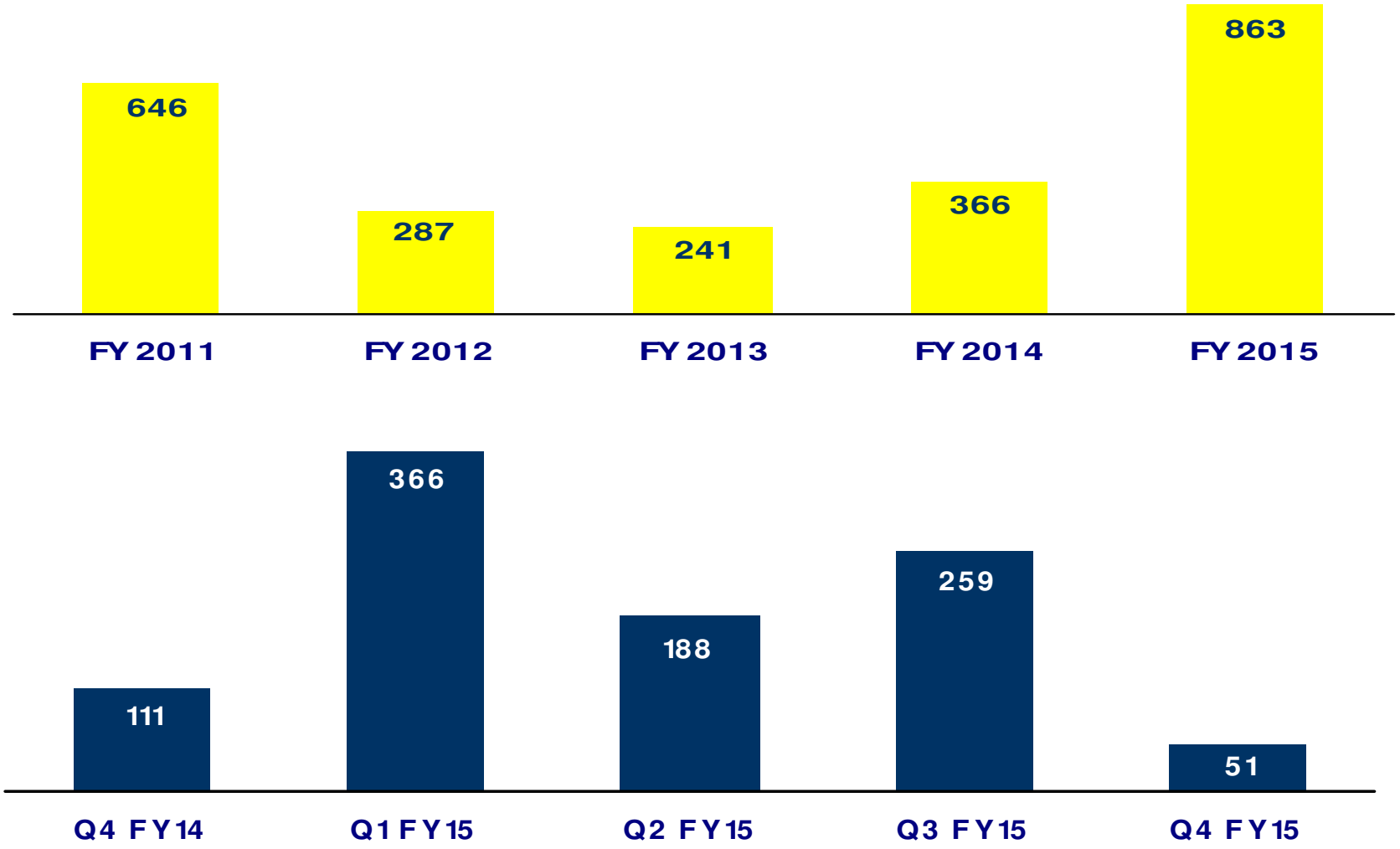
1: Includes INR 297 mn impact of Interest on Tax Refund

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

Business Trends

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INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015
CASA	19,755	20,347	22,716	25,813	**29,501**
Retail TD[1]	27,085	34,320	43,845	55,945	**73,938**
NRI Total Deposits	1,815	3,084	5,222	8,303	**11,297**
Mortgages	10,811	15,510	23,980	31,293	**44,585**
CV[2]	727	1,048	1,132	1,715	**2,639**
SME / MSME[3]	10,073	14,038	14,877	13,497	**13,189**
AIB[4]	8,502	8,014	7,651	11,529	**16,073**
Corporate Banking	11,153	11,941	15,658	20,945	**24,282**

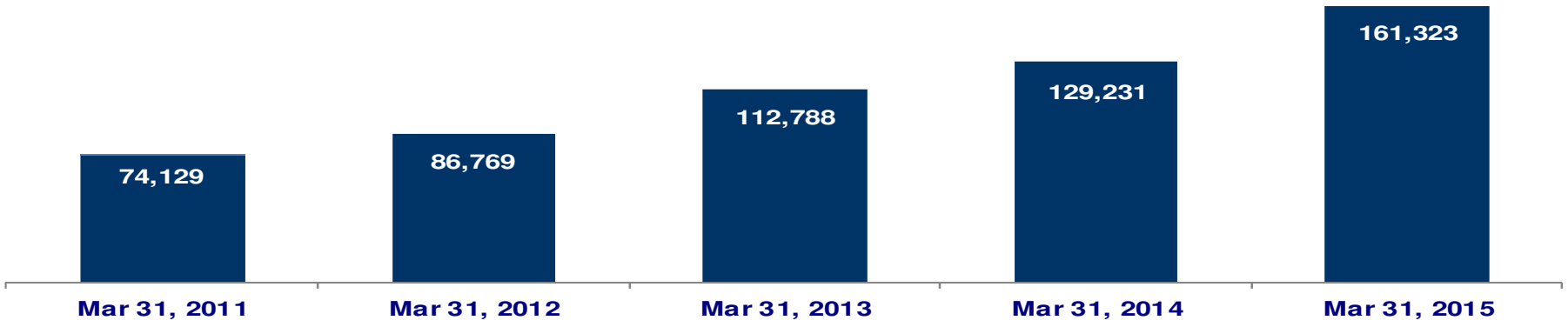
1: **Retail Term Deposits**, 2: **Commercial Vehicles**, 3: **Micro Small & Medium Enterprises**, 4:**Agri & Inclusive Banking**

Balance Sheet

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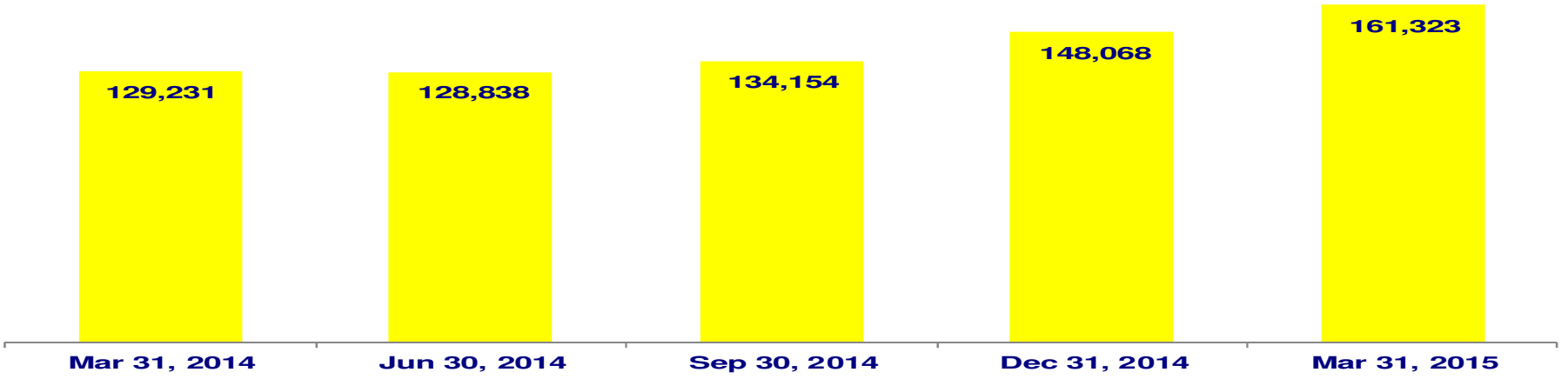
Total Assets

INR mn



Total Assets

INR mn

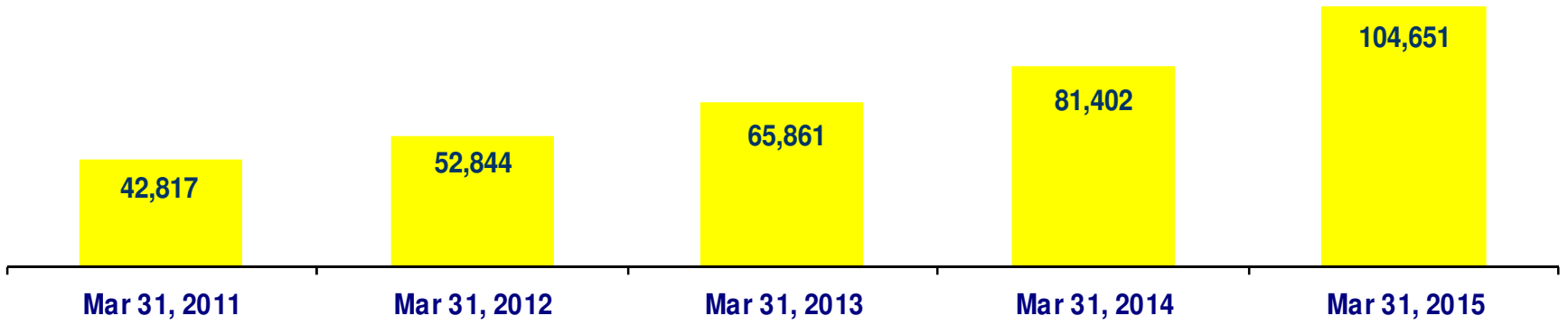


Balance Sheet

DCB BANK

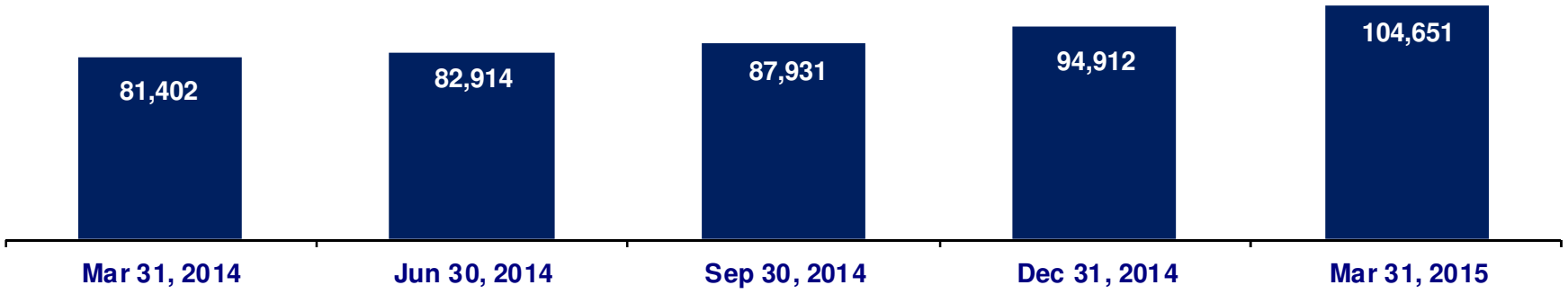
Net Advances*

INR mn



Net Advances*

INR mn



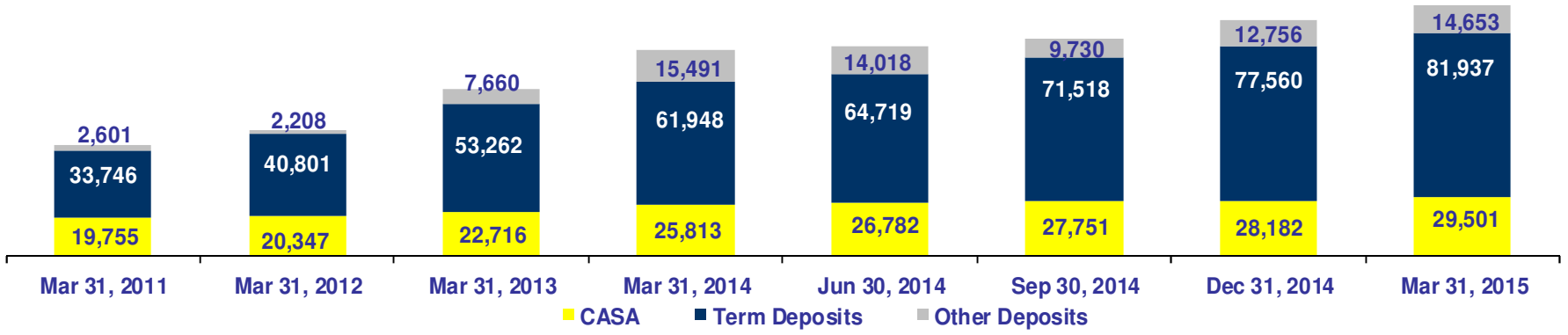
* Net Advances – Gross advances less (net of) provisions

Build Stable Deposit Base

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Deposits

INR mn



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Mar 31, 2015
Total Deposits	56,102	63,356	83,638	103,252	105,519	108,999	118,498	126,091

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Dec 31, 2014
Retail Deposits Vs Total Deposits	81.17%	84.42%	77.39%	76.94%	78.81%	82.82%	81.52%	80.00%
CASA %	35.21%	32.12%	27.16%	25.00%	25.38%	25.46%	23.78%	23.40%

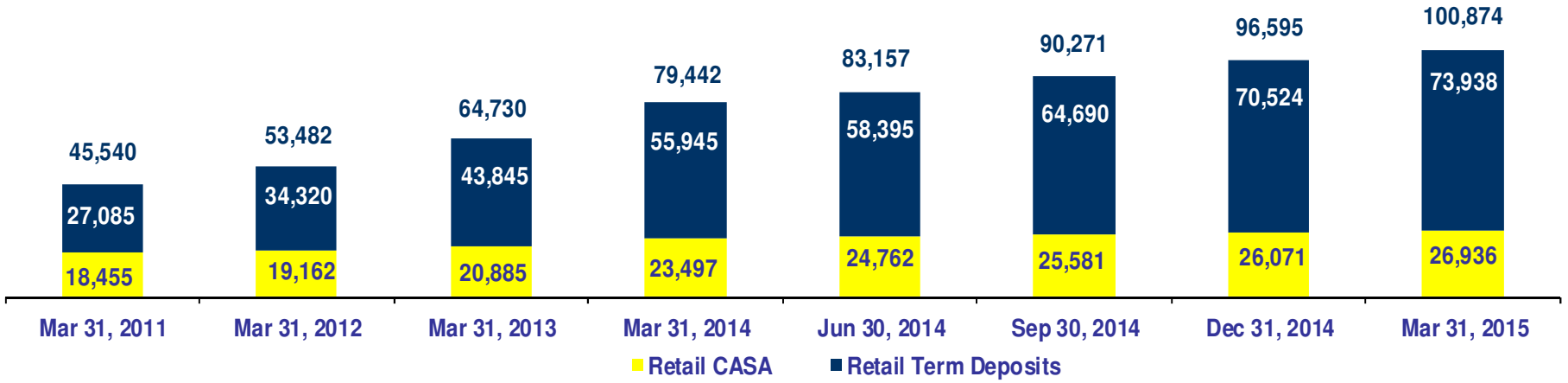
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

Deposits Per Branch

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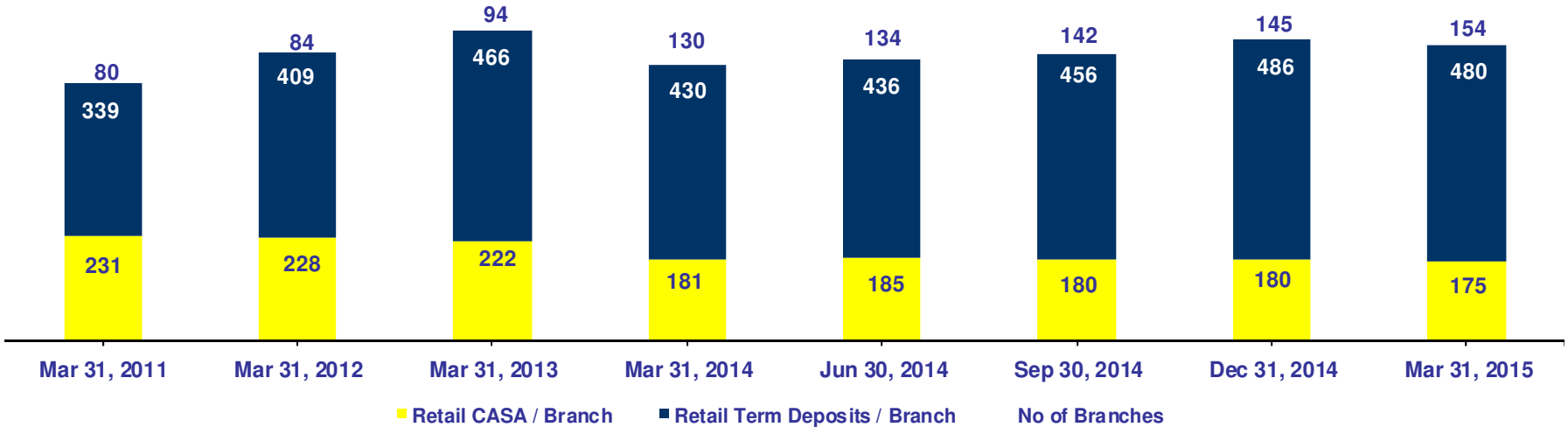
Retail CASA & Retail Term Deposits

INR mn



Retail Deposits / Branch

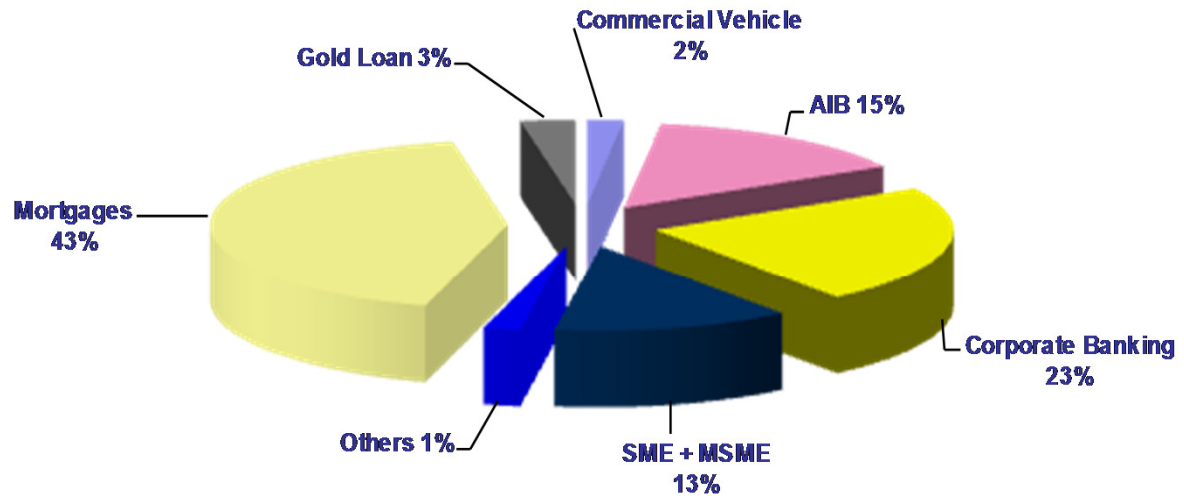
INR mn



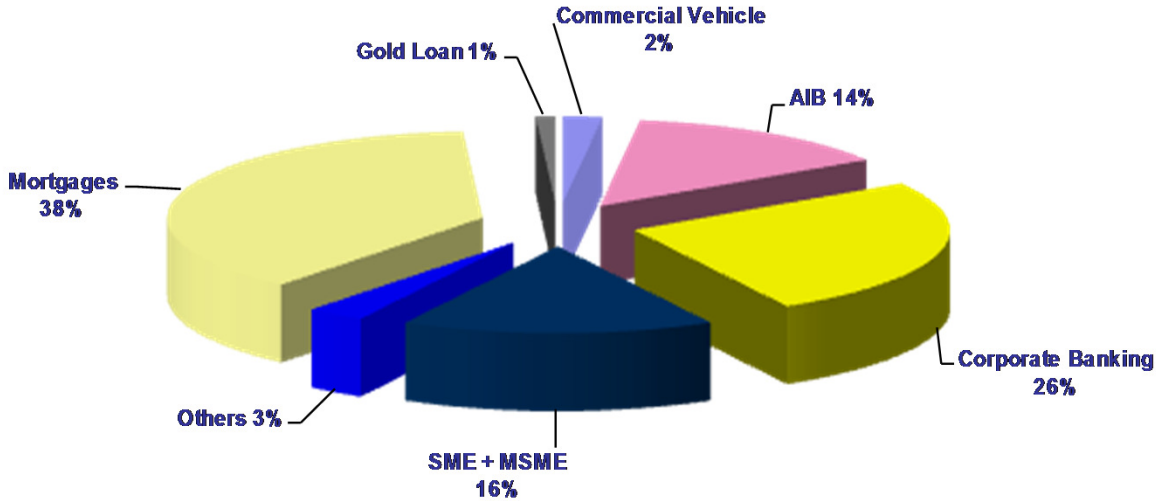
Diversified Portfolio

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Portfolio* as on Mar 31, 2015



Portfolio* as on Mar 31, 2014

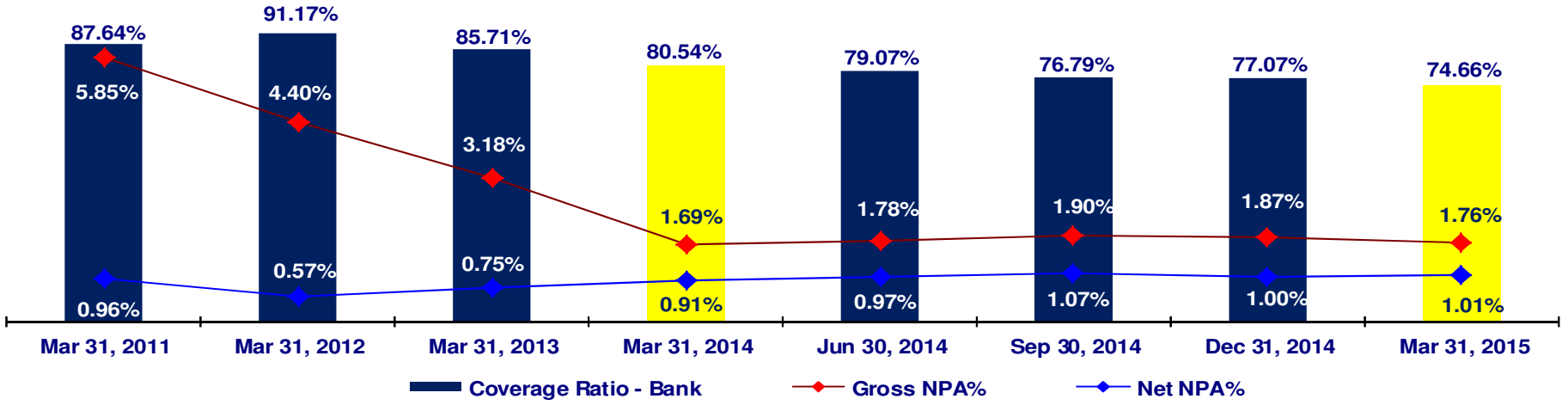


*AIB – Agri & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME

Strong Provision Coverage

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Key Ratios



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Mar 31, 2015
PL**	1,293	1,196	620	3	3	2	3	2
CV/CE/STVL*	452	322	253	36	44	60	76	88
Corporate	588	627	473	154	154	267	261	919
SME + MSME	110	141	576	873	900	900	927	273
Mortgages	138	103	197	240	268	294	346	362
Others	55	29	31	79	123	165	179	217
Gross NPA	**2,636**	**2,418**	**2,150**	**1,385**	**1,492**	**1,688**	**1,792**	**1,861**
Net NPA* **	**412**	**302**	**491**	**740**	**805**	**943**	**952**	**1,057**

*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)

Gross NPA Movement

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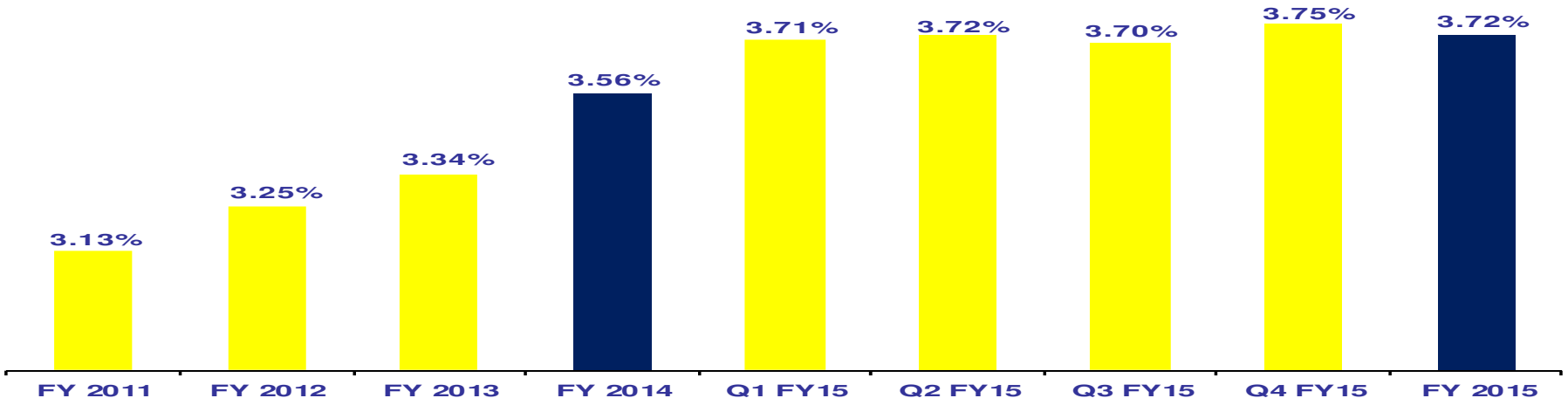
INR mn	FY 2013-14	FY 2014-15
Opening Balance of NPAs	2,150	1,385
Add:		
Fresh Slippages	966	1,706
Addition to Existing NPAs	5	33
Less:		
Recoveries	363	534
Upgradation	120	258
Write Offs / Sacrifice on OTS	1,253	471
Closing Balance of NPAs	**1,385**	**1,861**
Gross Slippage Ratio (annualised)	**1.48%**	**2.11%**

Recoveries included INR 200 mn and Write-off INR 443 mn on sale of SME NPAs to asset reconstruction company in Q4 FY 2015

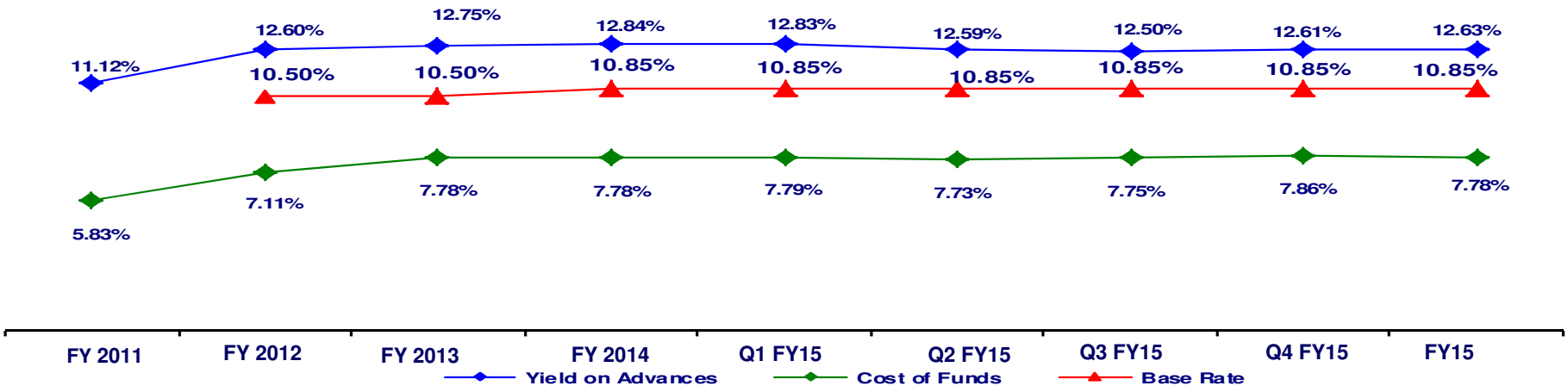
Yield, Cost of Funds and NIM

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Net Interest Margin



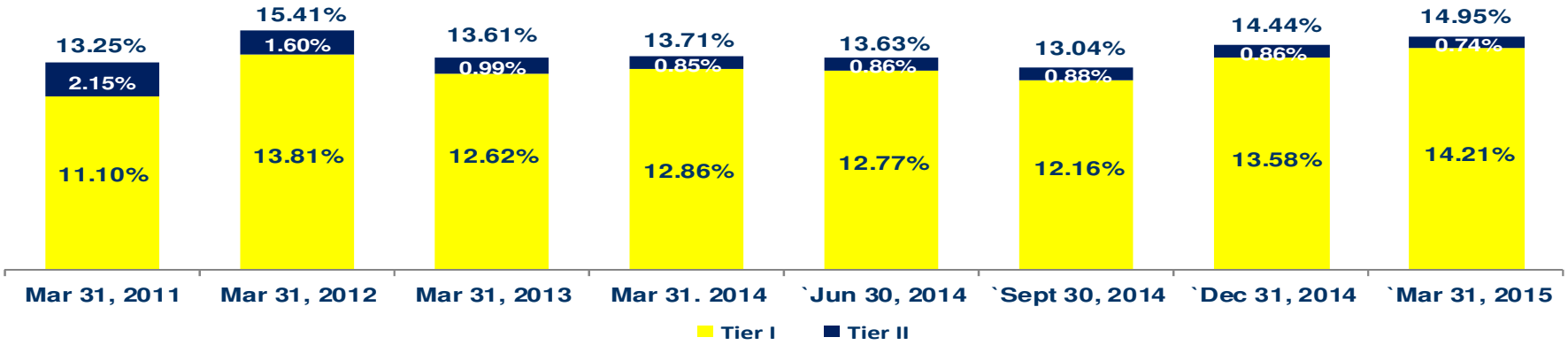
Yield on Advances, Base Rate & Cost of Funds



Capital Adequacy

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Capital Adequacy Ratios – Basel III



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Mar 31, 2015
Risk Weighted Assets (RWA)	50,217	57,907	74,029	85,110	85,770	89,679	98,370	105,973

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 2011	FY 2012	FY 2013	FY 2014	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15	FY 2015
Commission, exchange and brokerage	683	786	893	999	253	297	307	336	1,193
Sale of investments	253	118	139	225	43	40	126	68	277
Sale of land, buildings and other assets	11	(28)	(17)	(4)	(0)	(1)	0	(0)	(1)
Exchange transactions	90	69	72	57	12	15	27	22	76
Bad Debt Recovered	6	10	53	75	33	16	14	27	90
Miscellaneous income	78	49	30	35	3	3	6	10	22
Total	**1,121**	**1,004**	**1,170**	**1,387**	**344**	**370**	**480**	**463**	**1,657**

Treasury

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INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015
SLR	17,512	20,219	24,332	28,072	34,750
Non-SLR	5,439	4,959	9,255	8,270	9,956
Total Invtmnts*	**22,951**	**25,178**	**33,587**	**36,342**	**44,706**
HTM	18,847	20,845	23,606	26,637	32,651
AFS	3,029	3,541	5,155	7,684	9,484
HFT	1,075	792	4,826	2,021	2,571
Total Invtmnts*	**22,951**	**25,178**	**33,587**	**36,342**	**44,706**

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015
AFS+HFT	0.45	0.61	0.77	0.34	1.32

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

Balance Sheet

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INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Mar 31, 2015
Shareholder's Equity	6,215	8,614	10,031	**11,540**	11,990	12,351	15,233	**15,886**
Deposits	56,102	63,356	83,638	**103,252**	105,519	108,999	118,498	**126,091**
Borrowings [1]	8,607	11,235	15,256	**8,602**	5,955	6,839	7,416	**11,638**
Other Liabilities & Provisions[1]	3,205	3,565	3,863	**5,839**	5,374	5,965	6,921	**7,708**
Cash, Inter-bank, etc	4,871	4,566	8,833	**6,896**	6,599	8,888	8,621	**7,192**
Investments	22,951	25,178	33,587	**36,342**	35,402	33,399	40,336	**44,706**
Advances	42,817	52,844	65,861	**81,402**	82,914	87,931	94,912	**104,651**
Fixed Assets	1,275	1,846	2,395	**2,386**	2,355	2,284	2,307	**2,367**
Other Assets	2,215	2,335	2,114	**2,205**	1,567	1,652	1,891	**2,408**
Credit Deposit Ratio	76.32%	83.41%	78.74%	**78.84%**	78.58%	80.67%	80.10%	**83.00%**

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Jun 30, 2014	Sep 30, 2014	Dec 31, 2014	Mar 31, 2015
CASA	19,755	20,347	22,716	**25,813**	26,782	27,751	28,182	**29,501**
Other Deposits	36,347	43,009	60,922	**77,439**	78,737	81,248	90,316	**96,590**
Total Deposits	56,102	63,356	83,638	**103,252**	105,519	108,999	118,498	**126,091**
CASA Ratio	35.21%	32.12%	27.16%	**25.00%**	25.00%	25.46%	23.78%	**23.40%**

1 : Subordinated Debt included in Borrowings as per RBI guidelines

Profit & Loss

DCB BANK

INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Net Interest Income	1,891	2,277	2,844	3,684	5,082
Other Income	1,121	1,004	1,170	1,387	1,657
Operating Income	3,012	3,281	4,014	5,071	6,739
Operating Expenses	(2,152)	(2,443)	(2,753)	(3,191)	(3,965)
Operating Profit	860	838	1,261	1,880	2,774
Provisions other than Tax	(646)	(287)	(240)	(366)	(694)
Profit Before Tax	214	551	1,021	1,514	2,080
Tax	0	0	0	0	168
Profit After Tax	214	551	1,021	1,514	1,912
Cost Income Ratio	71.43%	74.45%	68.58%	62.93%	58.83%

Profit & Loss

DCB BANK

INR mn	Q4 FY14	Q1 FY15	Q2 FY15	Q3 FY15	Q4 FY15
Net Interest Income	1,000	1,390	1,177	1,219	1,297
Other Income	335	345	370	480	463
Operating Income	1,335	1,735	1,547	1,699	1,760
Operating Expenses	(833)	(922)	(948)	(1,015)	(1,080)
Operating Profit	502	812	599	684	680
Provisions Other than Tax	(111)	(229)	(138)	(184)	(143)
Profit Before Tax	391	583	461	500	537
Tax	-	(137)	(50)	(75)	93
Profit After Tax	391	446	411	425	630
Cost Income Ratio	62.43%	53.17%	61.29%	59.76%	61.35%

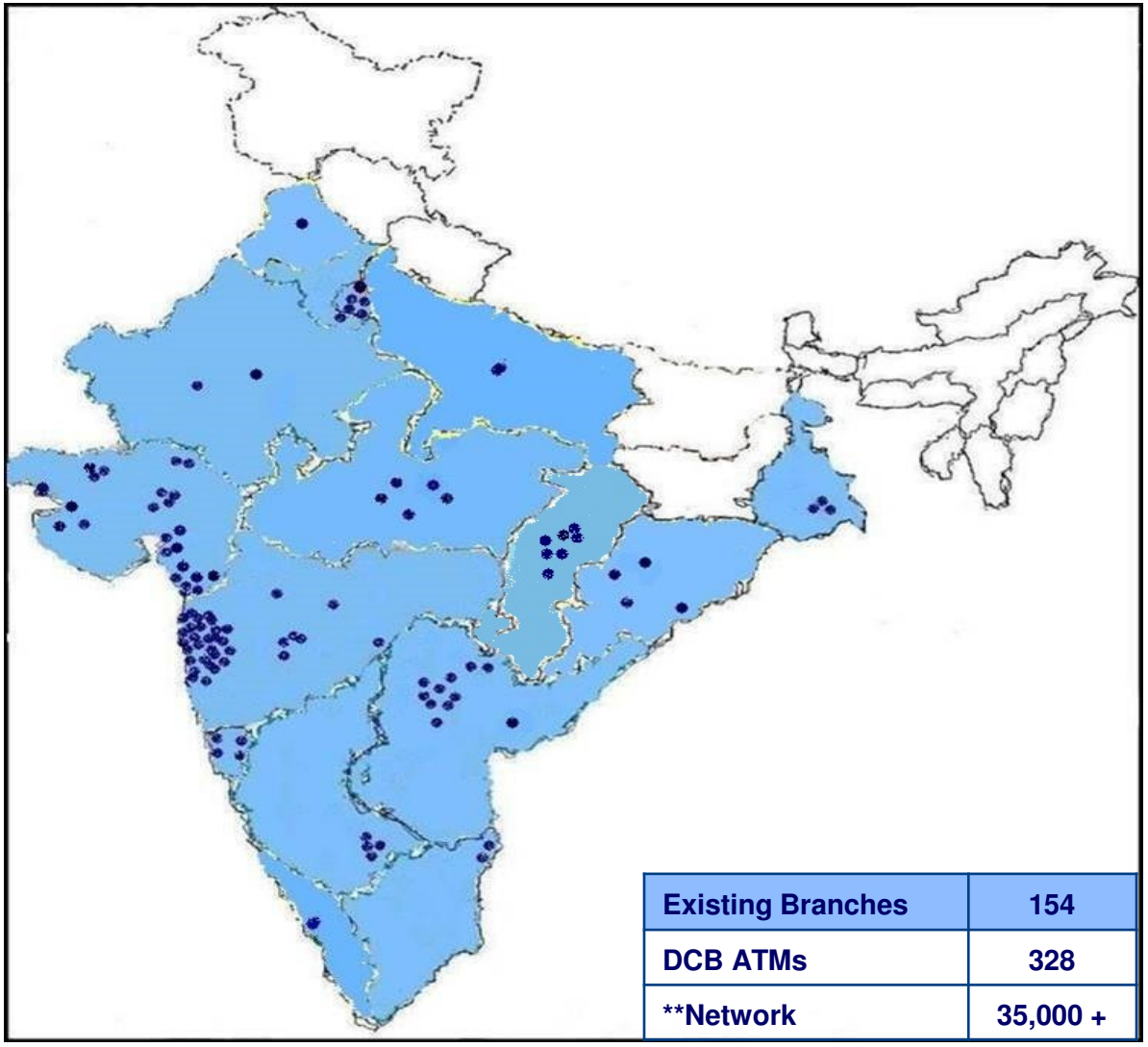
DCB BANK

Business Strategy

Steadily growing Branch Network across India

DCB BANK

Branch Network



Existing Branches	**154**
DCB ATMs	**328**
****Network**	**35,000 +**

State	Branches
ANDHRA PRADESH	5
CHATTISGARH	6
GOA	4
GUJARAT	24
HARYANA	4
KARNATAKA	4
KERALA	1
MADHYA PRADESH	13
MAHARASHTRA	38
• *Mumbai & suburbs*	*27*
NEW DELHI	7
ODISHA	14
PUNJAB	6
RAJASTHAN	5
TAMIL NADU	6
TELANGANA	12
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 ShareTrading/ Demat
- Tax Payments
- Visa Money Transfer

Loans:
- Auto Loans*
- Commercial Vehicle
- Construction Equipment*
- Loan Against Gold
- 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. ** 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.

Business Strategy

DCB BANK

- 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

DCB BANK

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
- Raised INR 1.86 bn via IPO, issue oversubscribed 35x

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 Preferential Allotment in Dec 2012

2014
- Raised INR 2.5 bn via QIP in October 2014

Issue Price	Issue Price	Issue Price	Issue Price	Issue Price	Issue Price
INR 55.00	Feb'06: INR 45.00 IPO: INR 26.00	INR 105.00	INR 34.14	Mar'12: INR 47.84 Dec'12: INR 46.68	INR 82.15

Market Price March 31, 2015 : 110.95 INR

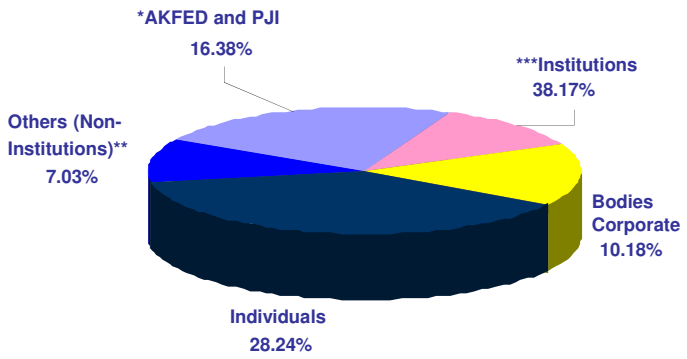
Strong Investor Profile

DCB BANK

Shareholding Pattern March 31, 2015

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.58%), Non Resident Indians (2.71%), Foreign Corporate Bodies (3.54%) & Directors & their relatives (0.20%)

***Institutions includes 14.65% held by FII & FPI

Key non-promoter shareholders

- Tano Mauritius India FVCI II: **4.66%**
- WCP Holdings III: 3.54%
- PI Opportunities Fund -1: **2.81%**
- Ambit Corporate Finance Pvt. Ltd.: **2.77%**
- Bajaj Allianz Life Insurance Co. Ltd.: **2.30%**
- DSP Blackrock Micro Cap Fund: **2.25%**
- TVS Shriram Growth Fund India: **2.22%**
- Sundaram Mutual Fund A/c Sundaram Select Midcap: **2.12%**
- Tata Capital Financial Services Ltd.: 1.96%
- HDFC Ltd.: **1.44%**
- Axis Mutual Fund Midcap Fund: **1.17%**
- Satpal Khattar & Shareen Khattar: **1.13%**
- Sundaram Mutual Fund A/c Sundaram SMILE Fund: **1.06%**
- Dimensional Emerging Markets Value Fund: **1.02%**

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 uplift 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.
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

Strong Management Team

DCB BANK

Aditya Prasad
Chief Compliance Officer
Saudi Investment Bank, Axis Bank, State Bank of India – *29 yrs exp.

Atal Agarwal
Head- Corporate Banking, FIG & Investment Bkg
RBS, Citibank, DSP Merrill Lynch, Barclays Capital – 25 yrs exp.

Hamsaz Vasunia
Head - Human Resource
EMMAY HR Services Ltd., WNS Global Service - 15 yrs exp.

Rajesh Verma
Head - Treasury
State Bank of India – *29 yrs exp.

Krishna Ramasankaran
Head Credit – Retail Assets
Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.-19 yrs exp.

Narendranath Mishra
Head - AIB
ICICI Bank & Rallis India – 15 yrs exp.

Sukesh Bhowal
Head - Mortgages
Times Bank Ltd., HSBC Ltd, Citibank & HDB Financial Service Ltd. – 18 yrs exp.

Hemant Barve
Company Secretary
Wallace Flour Group, Union Bank of India & Ritchie Steuart Investments – 40 yrs exp.

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

T Anuradha
Chief Internal Auditor
ING Vysya Bank & Price Waterhouse Coopers - 15 yrs exp.

Bharat Sampat
Chief Financial Officer
ABN Amro Bank, Standard Chartered Bank, ANZ Grindlays Bank, Hoechst - *29 yrs exp.

Murali M. Natrajan
Managing Director & CEO
Standard Chartered Bank, Citibank, American Express – *29 yrs exp.

R. Venkattesh
Head - HR, IT & Operations
Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum – 24 yrs exp.

Damodar Agarwal
Head – Alternate Channels & Retail Securitization
ICICI Bank Ltd., BGF Ltd. – 18 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 & Tata Steel – 19 yrs. exp.

Abhijit Bose
Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing-*23 yrs exp.

Gaurav Mehta
Head – Marketing, Investor Relations & PR
HSBC, Convergys, GE Capital & Taj Group of Hotels – 19 yrs exp.

J. K Vishwanath
Chief Credit Officer
Fullerton India, Citigroup & Eicher Group – 19 yrs exp.

Kamala Kant Pandey
Head – Channel Sales & Emerging Markets
Birla SunLife Distribution Ltd., ITC Welcomgroup Hotels, TATA BP Solar India Ltd. - 20 yrs exp.

Praveen Kutty
Head – Retail & SME Banking
Citibank – *24 yrs exp.

Manoj Joshi
Head – Trade Finance
ICICI Bank, Epcos Ferrites & Uniworth Group – 19 yrs exp.

Ravi Kumar
Chief Operating Officer
Samba Financial Group, Ernst & Young – *18 yrs exp.

Sridhar Seshadri
Financial Controller
ICICI Bank, Syndicate Bank & SBI – 32 yrs exp.`

***TPD – Third Party Distribution & TCB – Traditional Community Banking*

*Worked in India & Abroad.

Only key profiles represented

Ratings

DCB BANK

	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2014	Mar 31, 2015
Crisil						
Long Term	BBB +/Stable	A-/Stable	A-/Stable	A-/Stable	A- /Positive	A- /Positive
Short Term	A1	A1+		A1+	A1+	A1+
Fixed Deposits	-	-	-	A1+	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+	A1+

DCB BANK

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.