DCB BANK

Investor Presentation – Q3 FY 2018

January 17, 2018

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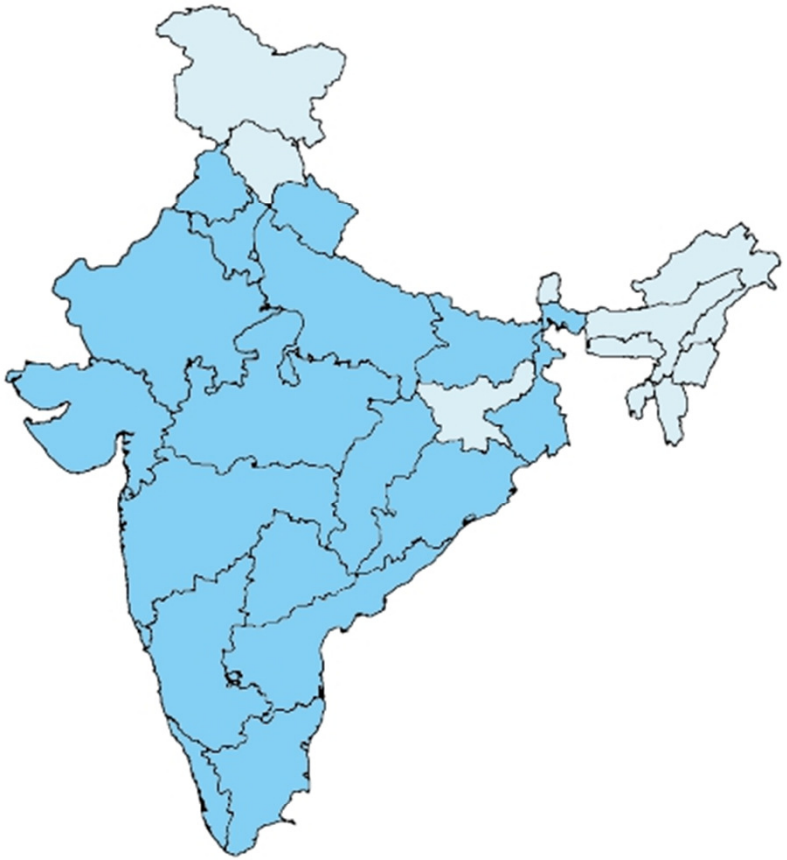
Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

Branch Network December 31, 2017

DCB BANK



At a Glance	
Branches	311
ATMs	530
Network*	35,000+

Category	No. of Branches	%
Metro	95	30
Urban	74	24
Semi Urban	78	25
Rural	64	21
Total	**311**	**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 311 branches across 19 States and 3 Union Territories. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile banking.
- It is a Scheduled **Commercial Bank** regulated by the Reserve Bank of India.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q3 FY 2018	**311**	**271,513**	**62.34%**	**0.86%**	***9.29%**
Q2 FY2018	306	259,081	60.27%	0.94%	8.84%
Q1 FY 2018	290	243,451	57.17%	1.06%	10.73%
FY 2017	262	240,464	60.02%	0.93%	10.30%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
FY 2014	130	129,231	62.93%	1.31%	14.04%
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%

* Excluding Revaluation Reserves in computation of Equity

Key Indicators - II

DCB BANK

INR mn	Q3 FY 18	Q2 FY 18	Q3 FY 17	Y-o-Y
Deposits	212,959	205,671	188,395	13%
Of which CASA	54,667	53,234	48,709	12%
Of which Retail Term	110,031	106,800	102,368	7%
- Of which NRI Term	14,037	14,071	13,540	4%
Net Advances	185,952	173,950	145,844	28%

INR mn	Q3 FY 18	Q2 FY 18	Q3 FY 17	Y-o-Y
Net Interest Income[1]	2,505	2,481	2,095	20%
Non Interest Income	749	651	638	17%
Total Cost	(2,029)	(1,888)	(1,640)	24%
Operating Profit	1,225	1,244	1,093	12%
Profit Before Tax	883	942	787	12%
Profit After Tax	570	589	513	11%

1: Includes interest on refund of Income Tax of INR 72 mn for Q2 FY 18 and INR 45 mn for Q3 FY 17

Balance Sheet

DCB BANK

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017
Shareholder's Equity	8,614	10,031	11,540	15,886	17,922	22,049	26,249	26,849	**27,426**
Deposits	63,356	83,638	103,251	126,091	149,260	192,892	191,548	205,671	**212,959**
Borrowings[1]	11,235	15,256	8,601	11,638	11,479	12,758	13,658	14,209	**18,909**
Other Liabilities & Provisions[1]	3,564	3,863	5,839	7,708	12,524	12,765	11,996	12,352	**12,219**
Total	86,769	112,788	129,231	161,323	191,185	240,464	243,451	259,081	**271,513**
Cash, Inter-bank, etc.	4,566	8,833	6,896	7,192	8,916	11,925	12,125	15,155	**15,726**
Investments[2]	20,993	29,884	32,308	39,622	43,333	58,179	55,839	57,112	**57,136**
Net Advances	52,844	65,861	81,402	104,651	129,214	158,176	162,657	173,950	**185,952**
Fixed Assets	1,846	2,394	2,386	2,367	2,480	4,886	4,859	4,896	**4,890**
Other Assets[2]	6,520	5,816	6,239	7,492	7,242	7,298	7,971	7,968	**7,809**
Total	86,769	112,788	129,231	161,323	191,185	240,464	243,451	259,081	**271,513**
Credit Deposit Ratio	83.41%	78.74%	78.84%	83.00%	86.57%	82.00%	84.92%	84.58%	**87.32%**

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	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18
Net Interest Income	2,095	2,203	2,332	2,481	**2,505**
Other Income	638	633	853	651	**749**
- *Commission, exchange and brokerage*	*401*	*449*	*515*	*481*	***567***
- *Profit on Sale of Investment*	*125*	*41*	*287*	*71*	***55***
- *Profit on Exchange Transaction*	*22*	*9*	*32*	*35*	***36***
Operating Income	2,733	2,836	3,185	3,132	**3,254**
Operating Expenses	(1,640)	(1,683)	(1,821)	(1,888)	**(2,029)**
Operating Profit	1,093	1,153	1,364	1,244	**1,225**
Provisions other than Tax	(306)	(339)	(355)	(302)	**(342)**
Profit Before Tax	787	814	1,009	942	**883**
Tax	(274)	(285)	(357)	(353)	**(313)**
Profit After Tax	513	529	652	589	**570**
Cost Income Ratio	60.03%	59.33%	57.17%	60.27%	**62.34%**

Profit & Loss

DCB BANK

INR mn	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017
Net Interest Income	2,277	2,844	3,684	5,082	6,195	**7,971**
Other Income	1,004	1,170	1,387	1,657	2,205	**2,488**
- *Commission, exchange and brokerage*	*786*	*893*	*999*	*1,193*	*1,405*	***1,651***
- *Profit on Sale of Investment*	*118*	*139*	*225*	*277*	*423*	***454***
- *Profit on Exchange Transaction*	*69*	*72*	*57*	*76*	*145*	***104***
Operating Income	3,281	4,014	5,071	6,739	8,400	**10,459**
Operating Expenses	(2,443)	(2,753)	(3,191)	(3,965)	(4,910)	**(6,277)**
Operating Profit	838	1,261	1,880	2,774	3,490	**4,182**
Provisions other than Tax	(287)	(240)	(366)	(694)	(879)	**(1,115)**
Profit Before Tax	551	1,021	1,514	2,080	2,611	**3,067**
Tax	0	0	0	168	(666)	**(1,070)**
Profit After Tax	551	1,021	1,514	1,912	1,945	**1,997**
Cost Income Ratio	74.45%	68.58%	62.93%	58.83%	58.45%	**60.02%**

Deposits Mix

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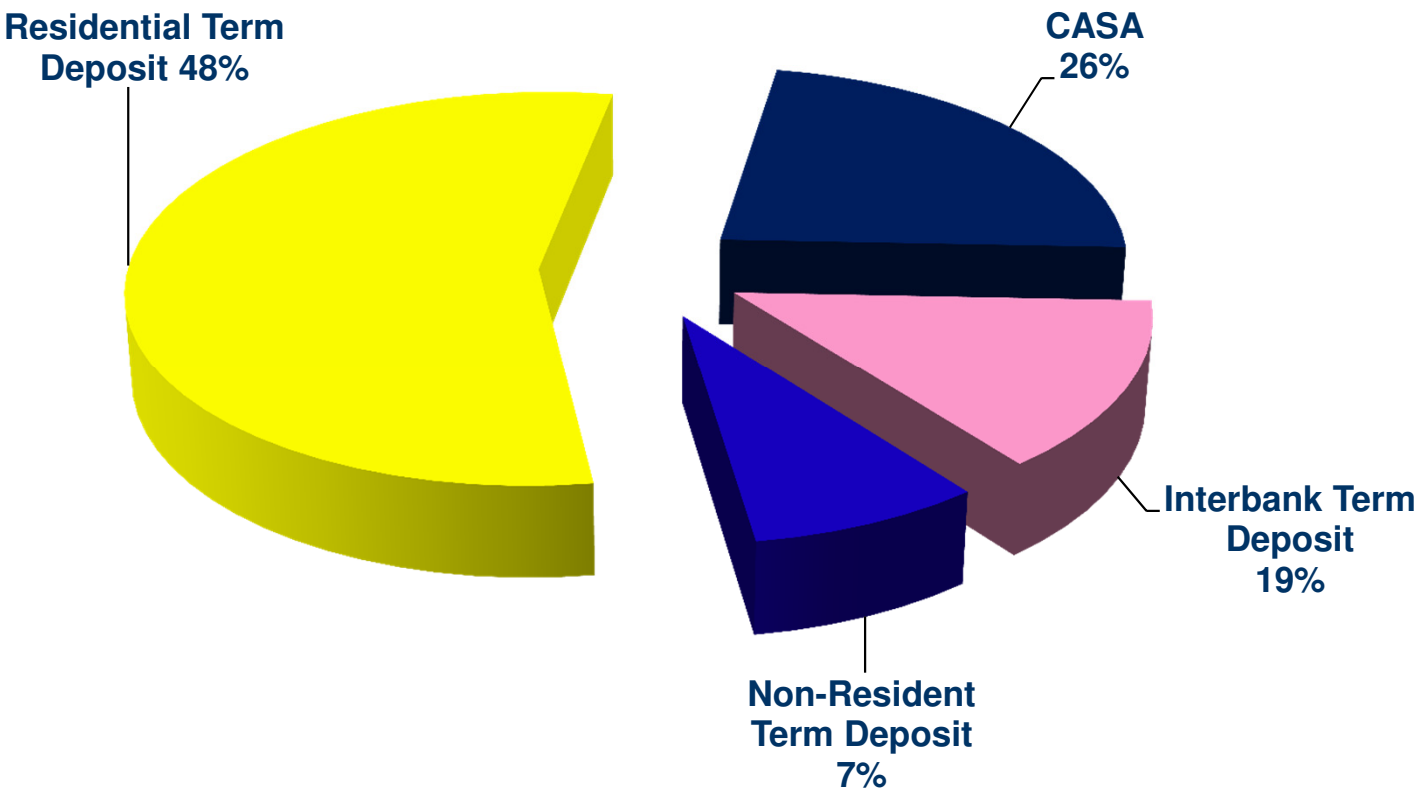
Deposits as on December 31, 2017



Retail Deposits to Total Deposits - 77%

* CASA includes NRI CASA.

Advances Mix

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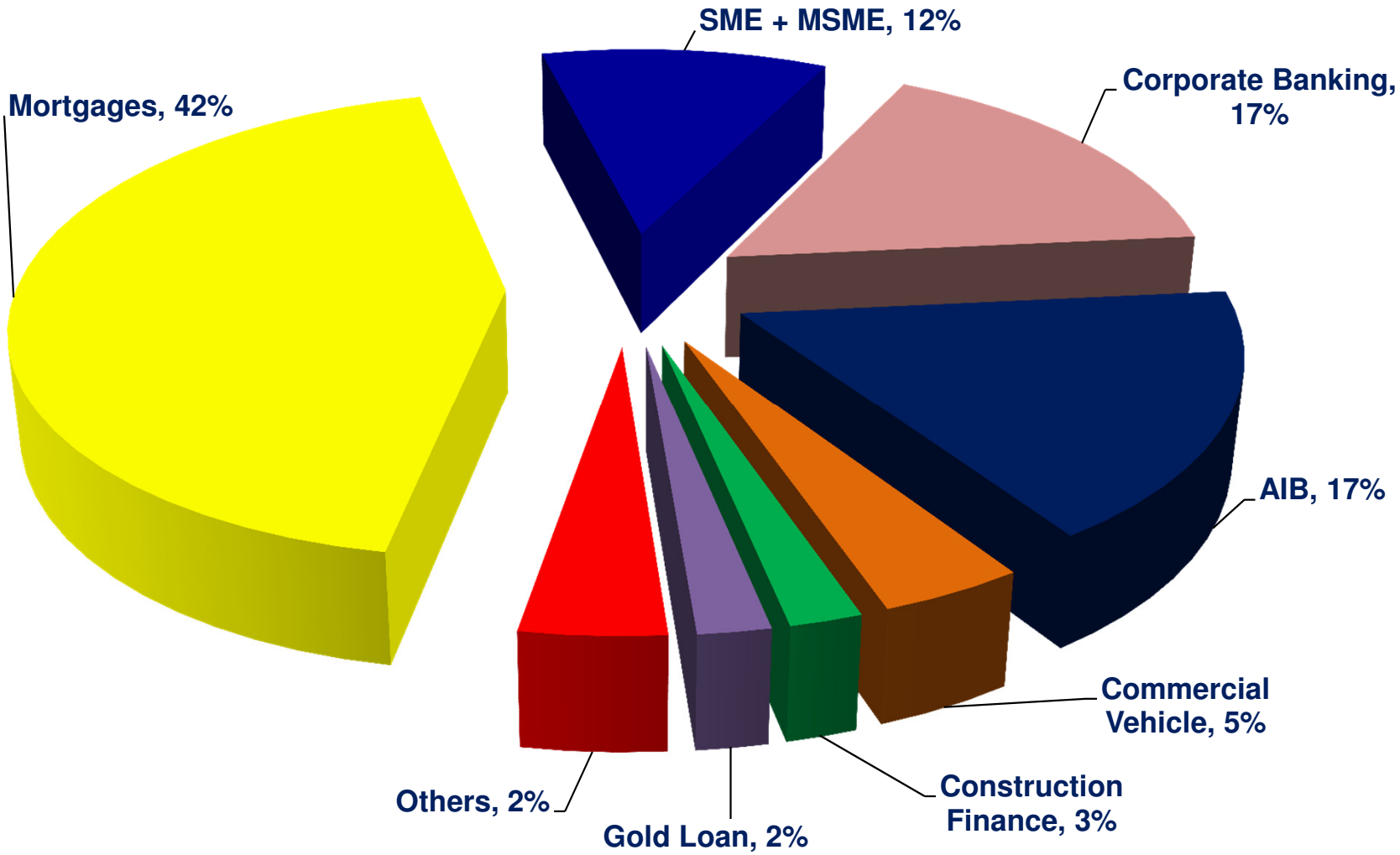
Net Advances as on December 31, 2017



NIM, Yield and Cost of Funds

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Year Ended	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017
Net Interest Margin	3.25%	3.34%	3.56%	3.72%	3.94%	4.04%	**4.12%**
Yield on Advances	12.60%	12.75%	12.84%	12.63%	12.52%	12.03%	**11.25%**
Cost of Funds	7.11%	7.78%	7.78%	7.78%	7.54%	7.00%	**6.42%**

Non Performing Assets

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	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017
Gross NPA	3.18%	1.69%	1.76%	1.51%	**1.55%**	1.59%	1.74%	1.80%	**1.89%**
Net NPA	0.75%	0.91%	1.01%	0.75%	**0.74%**	0.79%	0.92%	0.90%	**0.87%**
Provision Coverage	85.71%	80.54%	74.66%	77.55%	**75.64%**	73.80%	71.83%	71.96%	**73.36%**

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017
Mortgages	197	240	362	464	**669**	717	1,002	1,164	**1,269**
SME+MSME	576	873	273	245	**368**	324	316	328	**373**
Corporate	473	154	919	861	**652**	859	675	675	**840**
AIB	27	66	187	288	**324**	366	510	561	**632**
Gold Loans	3	12	28	22	**55**	22	65	56	**69**
CV/STVL*	253	36	88	92	**176**	200	215	294	**283**
Others	621	4	4	2	**35**	54	70	80	**79**
Gross NPA	**2,150**	**1,385**	**1,861**	**1,974**	**2,279**	**2,542**	**2,853**	**3,158**	**3,545**
Net NPA	**491**	**740**	**1,057**	**975**	**1,080**	**1,244**	**1,491**	**1,570**	**1,615**

*CV/STVL represents Commercial Vehicle and Small Ticket Vehicle Loan

Gross NPA Movement

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INR mn	Q3 2016-17	Q2 2017-18	Q3 2017-18	FY 2016-17
Opening Balance	**2,554**	2,853	**3,158**	1,974
(+) Add				
Fresh Slippages	**793**	775	**1,031**	2,613
Addition to Existing NPAs	**0**	4	**7**	7
(-) Less				
Recoveries	**641**	212	**307**	1,199
Upgrades	**78**	261	**269**	409
Write Offs / Sacrifice	**349**	1	**75**	444
Closing Balance	**2,279**	**3,158**	**3,545**	**2,542**

Sale of NPA to Asset Reconstruction Company Included above against -				
INR mn	**Q3 2016-17**	**Q2 2017-18**	**Q3 2017-18**	**FY 2016-17**
Recoveries	**520**	-	-	520
Write Offs / Sacrifice	**348**	-	-	348

Treasury

DCB BANK

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017
SLR	20,219	24,332	28,072	34,750	39,855	47,711	**47,465**
Non-SLR	774	5,552	4,236	4,872	3,478	10,468	**9,671**
Total Investments*	**20,993**	**29,884**	**32,308**	**39,622**	**43,333**	**58,179**	**57,136**
HTM	16,660	19,903	22,603	27,567	30,580	40,286	**41,148**
AFS	3,541	5,155	7,684	9,484	10,782	17,840	**15,988**
HFT	792	4,826	2,021	2,571	1,971	53	**0**
Total Investments*	**20,993**	**29,884**	**32,308**	**39,622**	**43,333**	**58,179**	**57,136**

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Dec 31, 2017
AFS+HFT	0.61	0.77	0.34	1.32	1.22	0.93	**0.69**

* 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, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016	Mar 31, 2017	Dec 31, 2017
CRAR	15.41%	13.61%	13.71%	14.95%	14.11%	**13.33%**	13.76%	**15.77%**
-- Tier I	13.81%	12.62%	12.86%	14.21%	12.79%	**11.39%**	11.87%	**12.54%**
-- Tier II	1.60%	0.99%	0.85%	0.74%	1.32%	**1.94%**	1.89%	**3.23%**
RWA* (INR mn)	57,907	74,029	85,110	105,973	134,299	**162,247**	172,832	**192,553**

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

* RWA – Risk Weighted Assets

Ratings

DCB BANK

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Sep 30, 2016	Dec 31, 2016	Sep 30, 2017	Dec 31, 2017
ICRA							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	**A+(hyb) (stable)**
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	**A1+**
CRISIL							
Long Term – Subordinated Debt	-	-	-	-	-	-	**A+ /Stable**
Certificate of Deposits	A1+	A1+	A1+	A1+	A1+	A1+	**A1+**
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	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 – **51 million,** Employment – **117 million**
- ✓ Urban – **45%**, Rural – **55%**
- ✓ Manufacturing – **32%**, Service – **68%**
- ✓ Sole Proprietor – **94%**
- ✓ Market value of Fixed Assets – **INR 14,719 billion**

  (Source: Annual Report 2015-16 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

Restaurant Owner

Textile Spinning Unit

Oil Mill

Sewing Machine Retailer

Book Store Owner

Saw Mill Owner

Hardware Retailer

Solar Heater Manufacturer

Business Strategy

DCB BANK

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.

Implemented 150+ additional branches in a cautious, prudent and calibrated manner since October, 2015.

Products and Services

DCB BANK

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 / UPI
- On-line ShareTrading/ Demat
- Remittances
- Tax Payments
- Visa Money Transfer

Loans:
- Auto Loan
- Commercial Vehicle
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Home Loan
- Kisan Credit Card
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Loan Against Warehouse Receipts
- Tractor Loan
- Warehouse Construction Loan

Third Party Products:
- Life Insurance and General Insurance
- Mutual Funds

SME, Corporate Banking, NBFCs, Co-operative Banks

- Bills Collection
- Current Account
- Foreign Exchange
- Guarantees
- Import /Export
- Letters of Credit
- Portfolio Buyout
- Supply Chain
- Term Loans
- Trade Current Account
- Working Capital
- Cash Management**
- Internet Banking
- RTGS /NEFT

Treasury, NBFCs, Co-operative Banks

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

Services

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

Privilege Banking

Internet Banking

Mobile Banking

Aadhaar based ATM

*Offered to existing customers. ** DCB Bank has a tie up with Axis Bank to provide customers with cash management facilities at over 1,000 locations across India.

Capital Raising and Milestones

DCB BANK

Tier I Capital Raising

2017	QIP of INR 3.8 bn
2014	QIP of INR 2.5 bn
2012	QIP of INR 940 mn and Preferential Allotment of INR 1,390 mn
2009	QIP of INR 810 mn
2007	Preferential Allotment of INR 2.8 bn
2006	IPO of INR 1.86 bn and Private Equity Investment of INR 519.9 mn
2005	Private Equity Investment by AKFED (Principal Promoter) of INR 1.4 bn

Milestones

2017	Opened 300th Branch
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.

Investor Profile as on December 31, 2017

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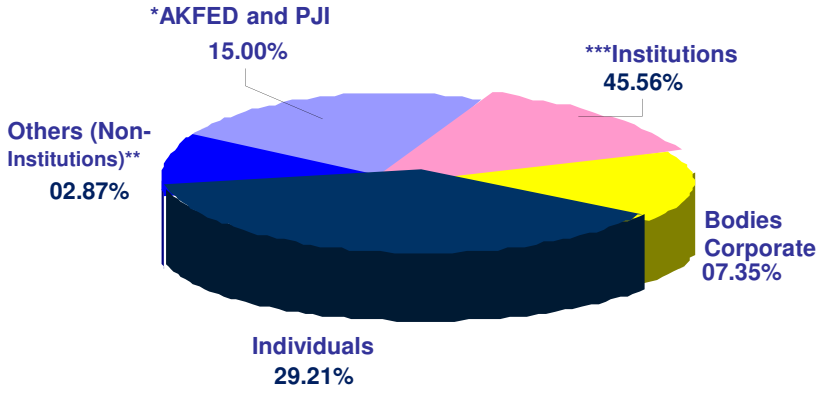
Shareholding Pattern



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

**Includes Clearing Members (0.26%), Non Resident Indians (1.75%),Trusts (0.08%) & Directors & their relatives (0.78%)

***Institutions includes 21.27% held by FII & FPI

Key Non Promoter Shareholders	%
Premji Invest*	3.95%
Sundaram Mutual Fund*	3.92%
Matthews India Fund	3.76%
Tano Mauritius India FVCI II	3.46%
Aditya Birla Sunlife Mutual Fund*	3.01%
DSP Blackrock Micro Cap Fund	2.64%
Motilal Oswal AMC*	2.33%
Ambit Group*	1.80%
Apax Global Alpha	1.52%
Reliance Mutual Fund*	1.46%
Steinberg India Emerging Opportunities Fund Limited*	1.36%
Tata Mutual Fund *	1.10%
ICICI Prudential Asset Management Company Limited*	1.08%
Caisse de depot et placement du Quebec	1.06%

* Held under various schemes/ funds/ entities.

Aga Khan Fund for Economic Development

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED) http://www.akdn.org/akfed
- AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 80,000 people. The Fund is active in the developing countries

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.
Iqbal Khan	Partner at Shardul Amarchand Mangaldas & Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.
Murali M Natrajan *Managing Director & CEO*	Standard Chartered Bank, Citibank, American Express – *31 years experience.
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.
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.

* Worked in India & Abroad

Management Team

DCB BANK

Aditya Prasad – 31 yrs work exp.
Head – Processes & Projects

Abhijit Shah – 23 yrs work exp.
Chief Technology Officer

Bharat Sampat - *31 yrs work exp.
Chief Financial Officer

Hamsaz Vasunia – 17 yrs work exp.
Head - Human Resource

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

Meghana Rao – 15 yrs work exp.
Head – Branch Operations

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

Sachin Patange – 25 yrs work exp.
Chief Compliance Officer

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

Ajay Mathur – 23 yrs work exp.
Head – Collections & Commercial Vehicles

T P Anuradha – 17 yrs work exp.
Chief Internal Auditor & Internal Vigilance

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

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

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

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

R. Venkattesh – 27 yrs work exp.
Head – Operations, Technology and Human Resource

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

Sridhar Seshadri – 34 yrs work exp.
Chief Risk Officer

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

Amit Mehta – 18 yrs work exp.
Head – Personal Loans & Smart Credit

Gaurav Mehta – 21 yrs work exp.
Head – Marketing, PR , Corporate Communication & *Investor Relations*

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

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

N C Kaushal – 16 yrs work exp.
Business Head - SME & MSME

Pankaj Sood – 18 yrs work exp.
Head – Retail Liabilities , TCB & TPD

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

*Worked in India & Abroad.
**Ms Rubi Chaturvedi was appointed as Company Secretary with effect from January 01, 2018

Only key profiles represented

Reward & Recognition

DCB Bank wins the Best Project award in the "Environment Category" of The CSR Journal Excellence Awards 2017

DCB Bank wins award for Excellence in Omni Channel Experience at the prestigious IDC Awards

DCB Bank was adjudged the Best SME Offering (Private Bank) at the ASSOCHAM Annual Conference

Digital Update

Four pillars of digital agenda

DCB BANK

1

Core Applications – continuously upgrade business applications to support digital transformation

2

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

3

Payments – innovative solutions that are dynamic, secure and fast

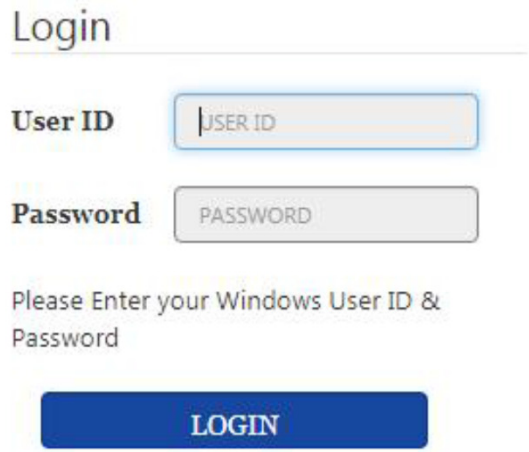
4

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

DCB Bank wins ‘Innovative Company’ award by VMware

DCB BANK

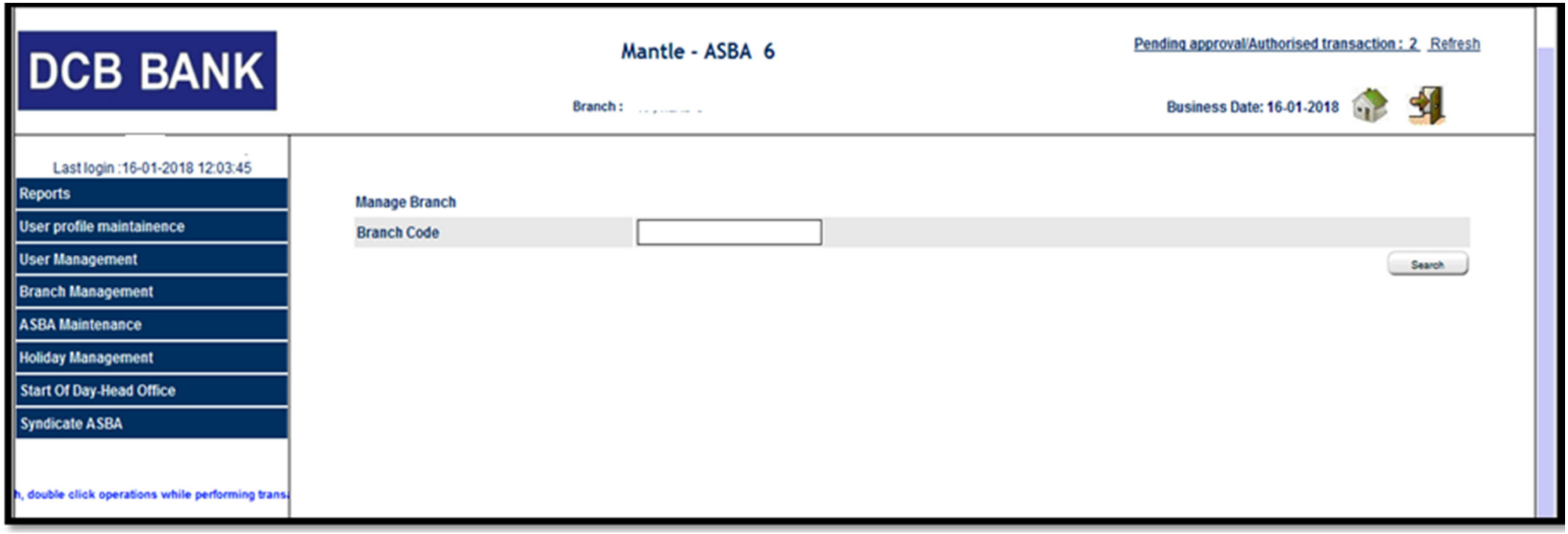
Bank Statement Analyzer



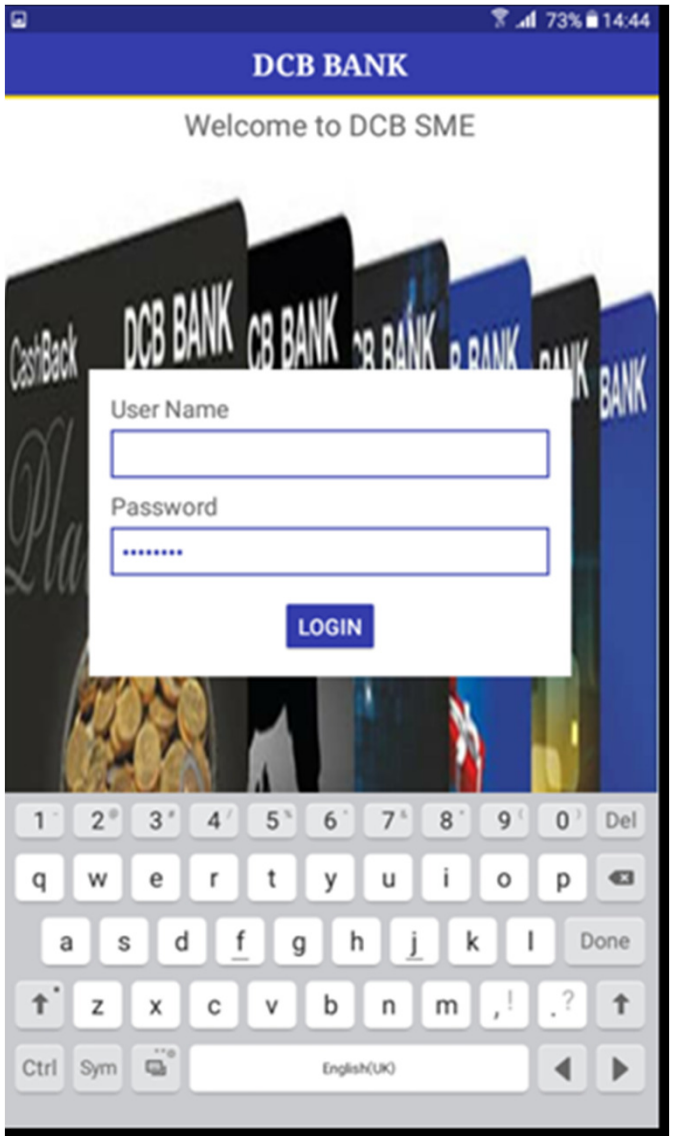
Launched Bank Statement Analyzer Tool to simplify & reduce time

DCB BANK

Launched Robotic Process Automation for Application Automation



ASBA launched for Online Booking of IPO



Launched DCB Bank Innovation Hackathon successfully conducted in Gurugram and Ahmedabad

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.