DCB BANK

Investor Presentation – Q3 FY 2017

January 2017

Disclaimer

DCB BANK

This presentation is strictly confidential and may not be copied, published, distributed, redistributed, disseminated or transmitted, directly or indirectly, in any manner. The information in this presentation is being provided by DCB Bank Limited (the "Bank").

This presentation has been prepared for information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person, and is not an offer or invitation, directly or indirectly, to buy or sell any securities of the Bank by any person in any jurisdiction, including India and the United States, nor shall a part, or all, of this presentation form the basis of or be relied on in connection with any contract or investment decision or commitment to purchase or subscribe in relation to any securities. No information contained herein has been independently verified by anyone else. This presentation is not an offer document or a prospectus under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended and any other applicable law.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties, assumptions and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, intense competition in our business including those factors which may affect our cost advantage, our ability to attract and retain highly skilled professionals, changes in technology, availability of financing, our ability to successfully complete and integrate our business plans, liabilities, political instability and general economic conditions affecting our industry. Given these risks, uncertainties, assumptions and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

This presentation is not an offer of securities for sale in the United States or in any other jurisdiction. Securities may not be offered or sold in the United States absent registration or an exemption from registration. No shares or other securities may be offered or sold other than in compliance with the laws of relevant jurisdictions, including the United States Securities Act of 1933, as amended.

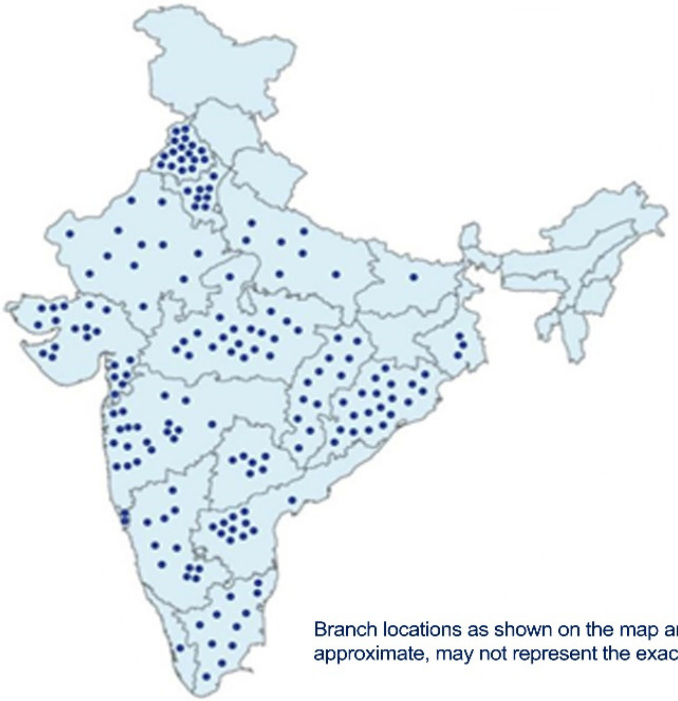
By viewing this presentation you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Bank and the potential future performance of the business of the Bank.

Except as otherwise stated, all of the information contained herein is preliminary and indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Industry and market-related information is obtained or derived from industry publications and has not been verified by us. The information contained in this presentation, except as otherwise stated, is only current as of the date of the presentation, is subject to change without notice and there can be no assurance that future results or events will be consistent with any such information. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without any obligation to notify any person of such revision or changes. The accuracy of this presentation is not guaranteed. It may be incomplete or condensed and it may not contain all material information concerning the Bank. Persons relying on the information in this presentation or any other communication by the Bank should do so at their own risk and the Bank or any of its officers and directors shall not be responsible for any kind of consequences or liability to any person arising out of, any act or omission based on or relying and acting upon any such information.

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, 2016

DCB BANK



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

At a Glance	
Branches	248
ATMs	496
Network*	35,000+

Category	No. of Branches	%
Metro	84	34
Urban	54	22
Semi Urban	62	25
Rural	48	19
Total	**248**	**100**

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

- DCB Bank is a modern emerging new generation private secor bank with 248 branches across 18 States and 2 Union Terrotories. 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 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 2017	**248**	**232,851**	**60.07%**	**0.90%**	**10.72%**
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	Q3 FY 17	Q2 FY 17	Q3 FY 16	Y-o-Y
Deposits	188,395	176,846	140,835	34%
Of which CASA	48,709	38,754	32,175	51%
Of which Retail Term	102,368	99,066	83,480	23%
- Of which NRI Term	13,540	12,958	11,499	18%
Net Advances	145,844	144,362	117,362	24%
Advances (Excluding Corporate Banking)	122,178	121,779	97,273	26%

INR mn	Q3 FY 17	Q2 FY 17	Q3 FY 16	Y-o-Y
Net Interest Income	2,095	1,903	1,605	31%
Non Interest Income	641	616	472	36%
Total Cost	(1,643)	(1,510)	(1,234)	(33%)
Operating Profit	1,093	1,009	843	30%
Profit Before Tax	787	744	633	24%
Profit After Tax	513	485	412	25%

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	Sep 30, 2016	Dec 31, 2016
Shareholder's Equity	6,215	8,614	10,031	11,540	15,886	17,922	18,402	18,892	**21,508**
Deposits	56,102	63,356	83,638	103,251	126,091	149,260	156,796	176,846	**188,395**
Borrowings[1]	8,607	11,235	15,256	8,601	11,638	11,479	10,649	12,305	**12,155**
Other Liabilities & Provisions[1]	3,205	3,564	3,863	5,839	7,708	12,524	10,155	11,440	**10,793**
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483	**232,851**
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	7,192	8,916	9,433	10,655	**14,317**
Investments [2]	18,519	20,993	29,884	32,308	39,622	43,333	43,815	54,634	**60,650**
Net Advances	42,817	52,844	65,861	81,402	104,651	129,214	133,369	144,362	**145,844**
Fixed Assets	1,275	1,846	2,394	2,386	2,367	2,480	2,498	2,558	**4,795**
Other Assets [2]	6,647	6,520	5,816	6,239	7,492	7,242	6,887	7,274	**7,245**
Total	74,129	86,769	112,788	129,231	161,323	191,185	196,002	219,483	**232,851**
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	83.00%	86.57%	85.06%	81.63%	**77.41%**

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 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17
Net Interest Income	**1,605**	1,687	1,770	1,903	**2,095**
Other Income	**472**	614	601	616	**641**
- *Commission, exchange & brokerage*	***361***	*395*	*379*	*422*	***403***
- *Profit on Sale of Investment*	***46***	*40*	*172*	*116*	***125***
- *Profit on Exchange Transactions*	***39***	*28*	*31*	*42*	***22***
Operating Income	**2,077**	2,301	2,371	2,519	**2,736**
Operating Expenses	**(1,234)**	(1,331)	(1,444)	(1,510)	**(1,643)**
Operating Profit	**843**	970	927	1,009	**1,093**
Provisions other than Tax	**(210)**	(272)	(205)	(265)	**(306)**
Profit Before Tax	**633**	698	722	744	**787**
Tax	**(221)**	(3)	(252)	(259)	**(274)**
Profit After Tax	**412**	695	470	485	**513**
Cost Income Ratio	**59.42%**	57.85%	60.90%	59.96%	**60.07%**

Profit & Loss

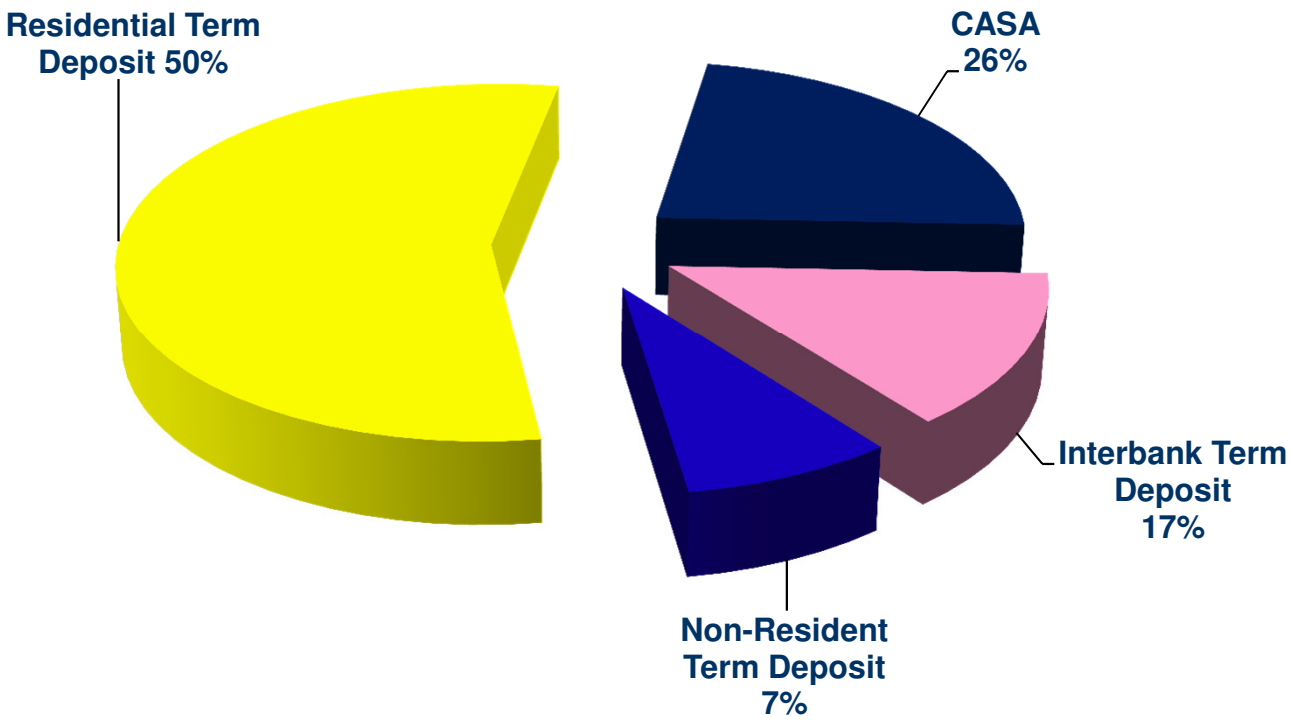
DCB BANK

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**
- *Commission, exchange and brokerage*	*683*	*786*	*893*	*999*	*1,193*	***1,405***
- *Profit on Sale of Investment*	*253*	*118*	*139*	*225*	*277*	***423***
- *Profit on Exchange Transaction*	*90*	*69*	*72*	*57*	*76*	***145***
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 Mix

DCB BANK

Deposits as on Dec 31, 2016



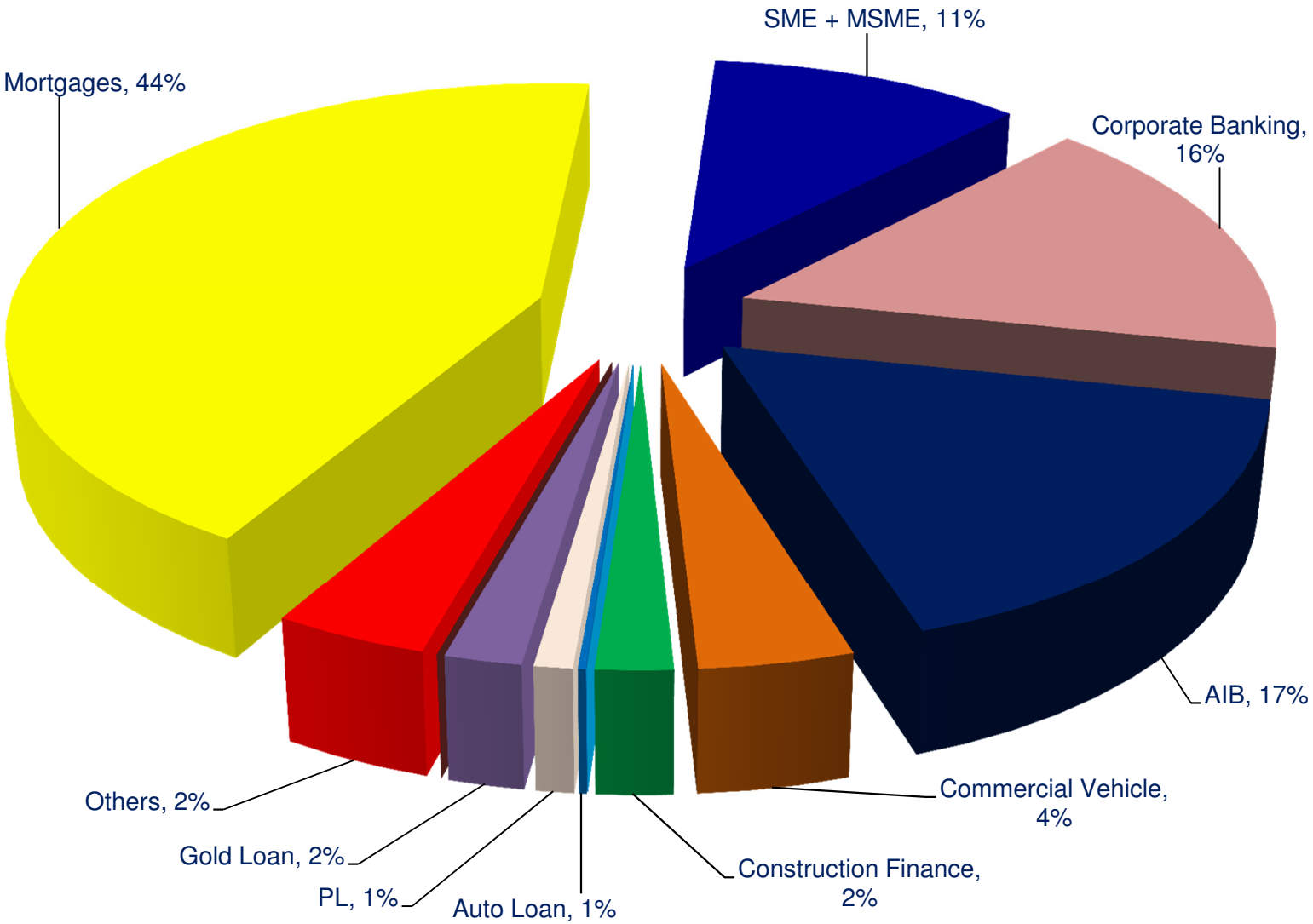
Retail Deposits to Total Deposits - 79%

* CASA includes NRI CASA.

Advances Mix

DCB BANK

Net Advances as on Dec 31, 2016



Note: PL – Personal Loan

NIM, Yield and Cost of Funds

DCB BANK

Year Ended	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016
Net Interest Margin	3.13%	3.25%	3.34%	3.56%	3.72%	3.94%	**3.95%**
Yield on Advances	11.12%	12.60%	12.75%	12.84%	12.63%	12.52%	**12.01%**
Cost of Funds	5.83%	7.11%	7.78%	7.78%	7.78%	7.54%	**6.90%**

Non Performing Assets

DCB BANK

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016	Dec 31, 2016
Gross NPA	5.85%	4.40%	3.18%	1.69%	1.76%	**1.98%**	1.51%	1.72%	1.75%	**1.55%**
Net NPA	0.96%	0.57%	0.75%	0.91%	1.01%	**1.12%**	0.75%	0.87%	0.84%	**0.74%**
Provision Coverage	87.64%	91.17%	85.71%	80.54%	74.66%	**72.76%**	77.55%	75.25%	75.40%	**75.64%**

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Dec 31, 2015	Mar 31, 2016	Jun 30, 2016	Sep 30, 2016	Dec 31, 2016
Mortgages	138	103	197	240	362	**511**	464	626	743	**669**
SME+MSME	110	141	576	873	273	**522**	245	279	367	**368**
Corporate	588	627	473	154	919	**861**	861	861	861	**652**
AIB	53	25	27	66	187	**315**	288	404	377	**324**
Gold Loans	-	3	3	12	28	**49**	22	28	55	**55**
CV/STVL*	452	322	253	36	88	**89**	92	111	134	**176**
Others	1,295	1,197	621	4	4	**2**	2	4	17	**35**
Gross NPA	**2,636**	**2,418**	**2,150**	**1,385**	**1,861**	**2,349**	**1,974**	**2,313**	**2,554**	**2,279**
Net NPA	**412**	**302**	**491**	**740**	**1,057**	**1,310**	**975**	**1,157**	**1,209**	**1,080**

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

Gross NPA Movement

DCB BANK

INR mn	Q3 2015-16	FY 2015-16	Q3 2016-17
Opening Balance	**2,243**	1,861	**2,554**
(+) Add			
Fresh Slippages	549	2,244	**793**
Addition to Existing NPAs	2	11	**0**
(-) Less			
Recoveries	249	1,005	**641**
Upgrades	162	539	**78**
Write Offs / Sacrifice	34	598	**349**
Closing Balance	**2,349**	**1,974**	**2,279**

Sale of NPA to Asset Reconstruction Company Included above against -			
INR mn	**Q3 2015-16**	**FY 2015-16**	**Q3 2016-17**
Recoveries	-	200	**520**
Write Offs / Sacrifice	-	309	**348**

Treasury

DCB BANK

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Dec 31, 2016
SLR	17,512	20,219	24,332	28,072	34,750	39,855	**50,657**
Non-SLR	1,007	774	5,552	4,236	4,872	3,478	**9,993**
Total Investments*	**18,519**	**20,993**	**29,884**	**32,308**	**39,622**	**43,333**	**60,650**
HTM	14,415	16,660	19,903	22,603	27,567	30,580	**39,418**
AFS	3,029	3,541	5,155	7,684	9,484	10,782	**19,385**
HFT	1,075	792	4,826	2,021	2,571	1,971	**1,847**
Total Investments*	**18,519**	**20,993**	**29,884**	**32,308**	**39,622**	**43,333**	**60,650**

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

* 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	Dec 31, 2015	Mar 31, 2016	Dec 31, 2016
CRAR	13.25%	15.41%	13.61%	13.71%	14.95%	**13.04%**	14.11%	**13.33%**
-- Tier I	11.10%	13.81%	12.62%	12.86%	14.21%	**12.33%**	12.79%	**11.39%**
-- Tier II	2.15%	1.60%	0.99%	0.85%	0.74%	**0.71%**	1.32%	**1.94%**
RWA* (INR mn)	50,217	57,907	74,029	85,110	105,973	**121,792**	134,299	**162,247**

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

Note: December 2015 and 2016 CRAR does not include year to date Profit After Tax.

* RWA – Risk Weighted Assets

Ratings

DCB BANK

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

Short-Term Fixed Deposits Programme (with a contracted maturity of upto one year)

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

Apparel Retailer

DCB BANK

Wall Paper Dealer

DCB BANK

Bakery Owner

DCB BANK

Tea Powder Distributor

DCB BANK

Gold Valuer

DCB BANK

Pharmacy Owner

DCB BANK

Water Filter Distributor

DCB BANK

Wholesale Grain Trader

DCB BANK

Kitchen Appliances Supplier – Stove Burners

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.

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

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

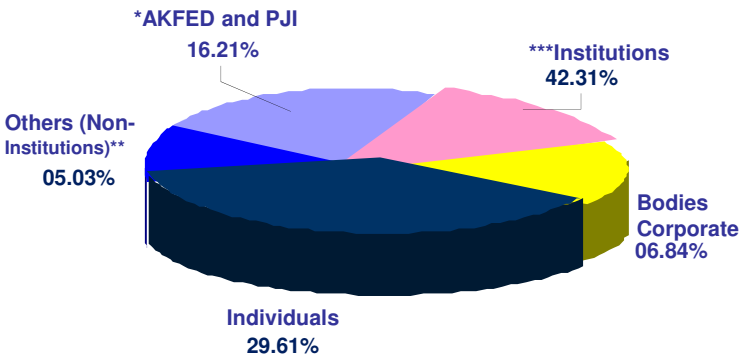
2016	Opened 200th Branch
2015	Opened 150th Branch
2013	Name changed to DCB Bank Ltd.
2013	Opened 100th Branch
2004	Classified as a "New Generation Private Sector Bank" by the RBI
1995	Conversion to Development Credit Bank Ltd.

Investor Profile as on December 31, 2016

DCB BANK

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.28%), Non Resident Indians (1.80%), Foreign Corporate Bodies (2.10%), Trusts (0.01%) & Directors & their relatives (0.84%)

***Institutions includes 19.96% held by FII & FPI

Key Non Promoter Shareholders	%
Mathews India Fund *	4.75%
Tano Mauritius India FVCI II	4.61%
Sundaram Mutual Fund *	3.70%
DSP Blackrock Micro Cap Fund	3.21%
ICICI Prudential AMC *	3.10%
PI Opportunities Fund – 1	2.78%
Tata Mutual Fund *	2.36%
WCP Holdings III	2.10%
Morgan Stanley Group *	1.96%
Steinberg India Emerging Opportunities Fund Limited *	1.56%
Ambit Group *	1.36%
ICICI Bank Limited	1.20%
Birla Sunlife Mutual Fund *	1.17%
Caisse de depot et placement du Quebec	1.09%
TATA AIA Life Insurance *	1.07%

* 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.
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

Management Team

DCB BANK

Aditya Prasad – 30 yrs work exp.
Head – Corporate Banking

Gaurav Mehta – 20 yrs work exp.
Head – Marketing, Investor Relations & PR

Hamsaz V – 16 yrs work exp.
Head - Human Resource

Krishna Ramasankaran – 20 yrs work exp.
Head Credit – Retail Assets

Rajesh Verma - *30 yrs work exp.
Head – Treasury, FIG & Investment Banking

Sachin Patange – 24 yrs work exp.
Chief Compliance Officer

Sukesh Bhowal – 19 yrs work exp.
Head - Mortgages

Hemant Barve – 41 yrs work exp.
Company Secretary

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

T Anuradha – 16 yrs work exp.
Chief Internal Auditor

Damodar Agarwal – 19 yrs work exp.
Head – Alternate Channels & Retail Securitization

Bharat Sampat - *30 yrs work exp.
Chief Financial Officer

Murali M. Natrajan - *30 yrs work exp.
Managing Director & CEO

R. Venkattesh – 26 yrs work exp.
Head - HR, IT & Operations

N C Kaushal – 15 yrs work exp.
Head - SME & MSME Banking

Pankaj Sood – 17 yrs work exp.
Head – Retail Branch Banking

Sameer Singh Jaini – 20 yrs work exp.
Chief Technology Officer

Abhijit Bose - *24 yrs work exp.
Head – Retail Assets & Strategic Alliances

Kamala Kant Pandey – 21 yrs work exp.
Head: Channel Sales & Emerging Markets

J. K Vishwanath – 23 yrs work exp.
Chief Credit Officer

Narendranath Mishra – 16 yrs work exp.
Head - AIB

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

Manoj Joshi – 20 yrs work exp.
Head – Trade Finance

Ravi Kumar - *19 yrs work exp.
Chief Operating Officer

Sridhar Seshadri – 33 yrs work exp.
Financial Controller & Chief Risk Officer

*Worked in India & Abroad.

Only key profiles represented

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 which is dynamic, secure and fast

4

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

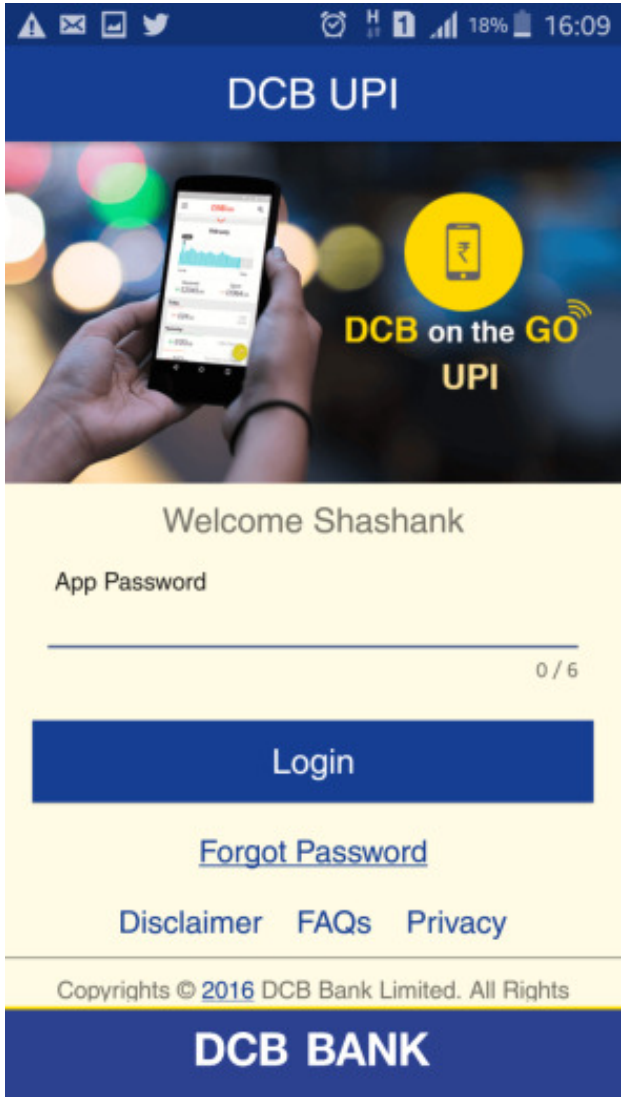
BFSI TECH Maestros Award for Aadhaar Based ATM

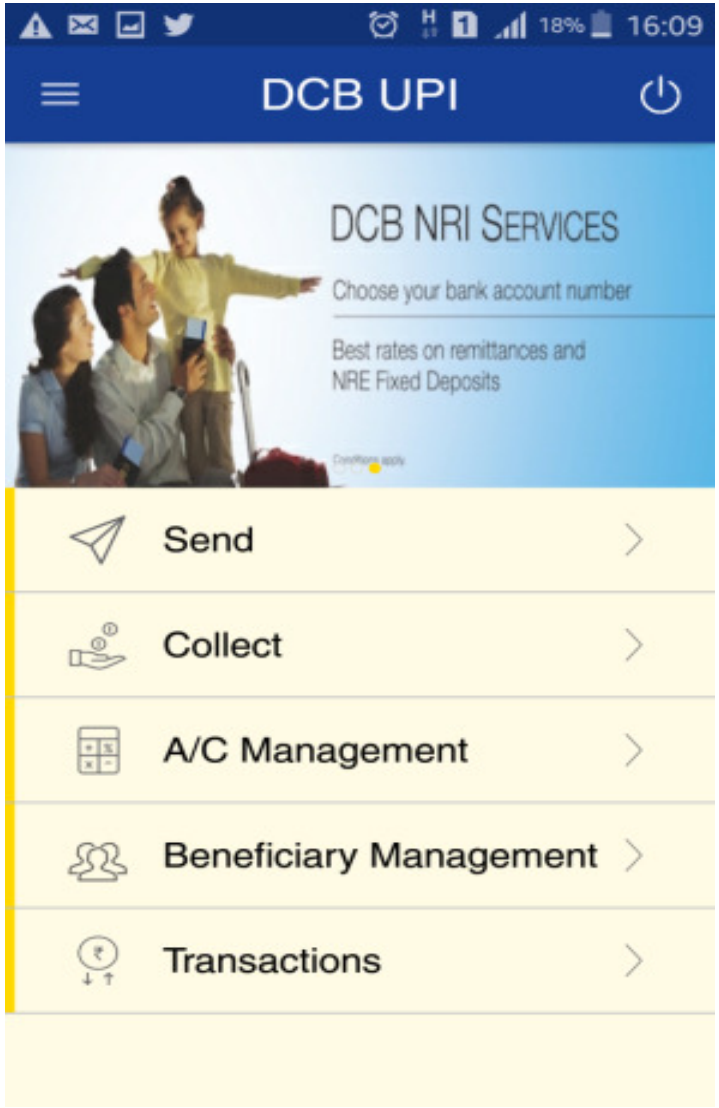
DCB Bank launched India's first Aadhaar number and fingerprint biometric ATM in Mumbai, Dhenkanal, Malerkotla and Jayanagar.

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

70 Aadhaar Based ATM's Operational as on December 31, 2016

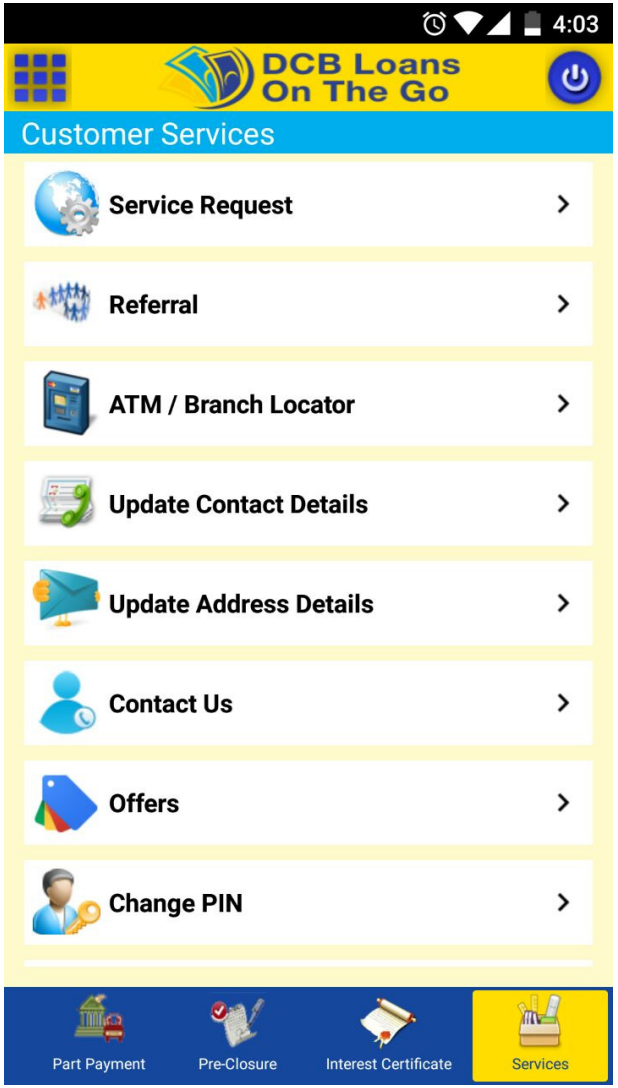
Data Centre Award for DCB Bank Data Centre

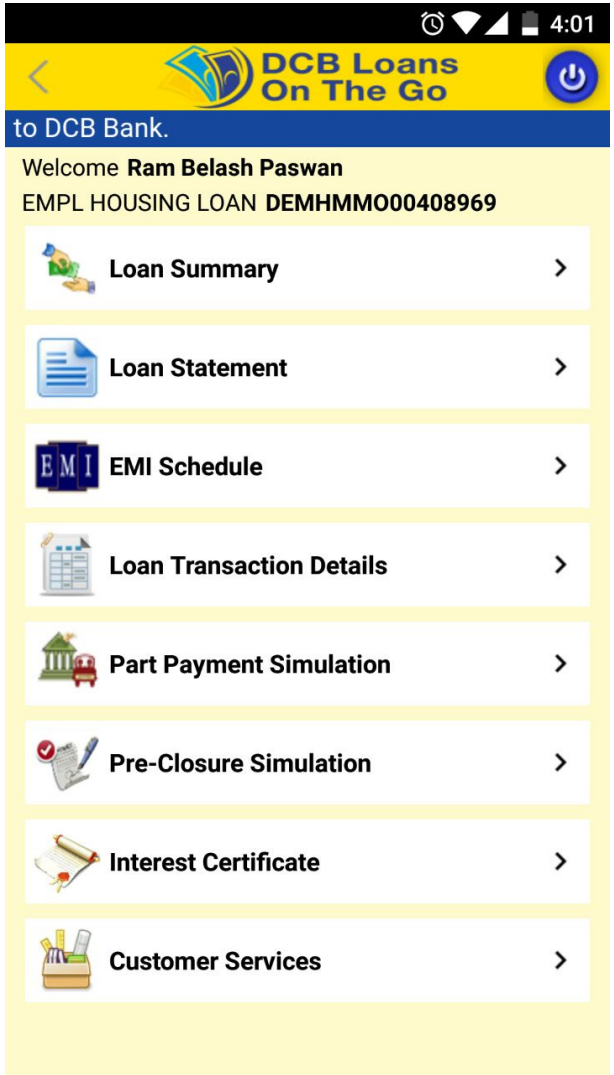




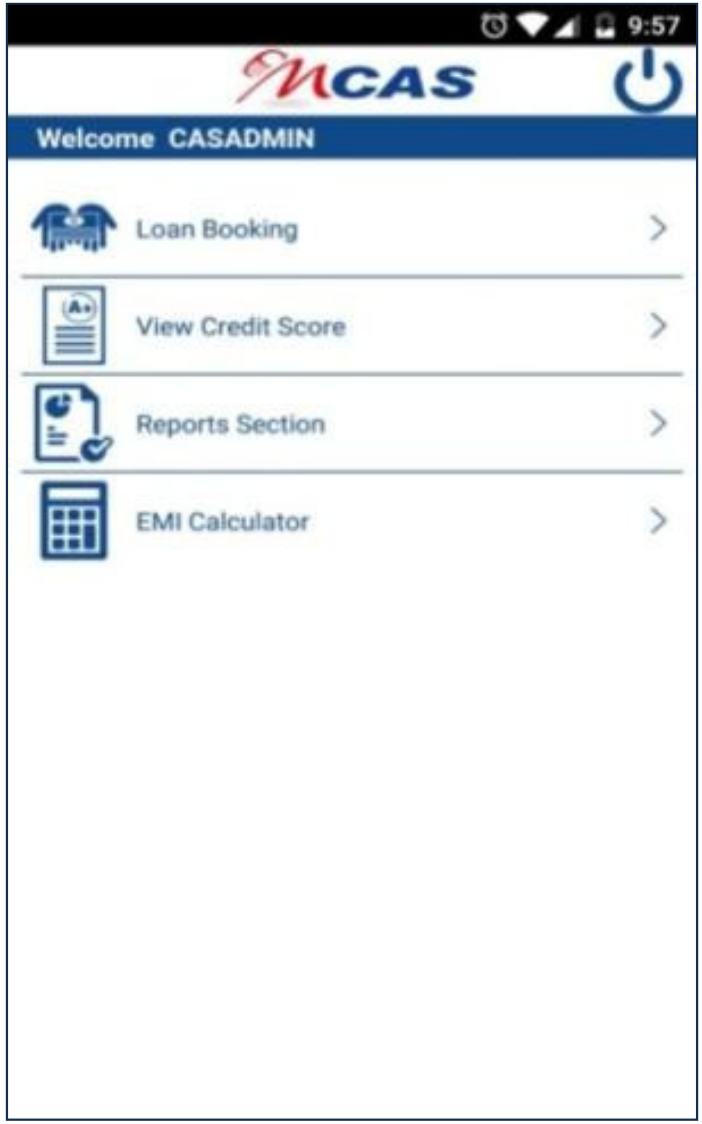
Launched DCB UPI App on Android Platform

DCB BANK

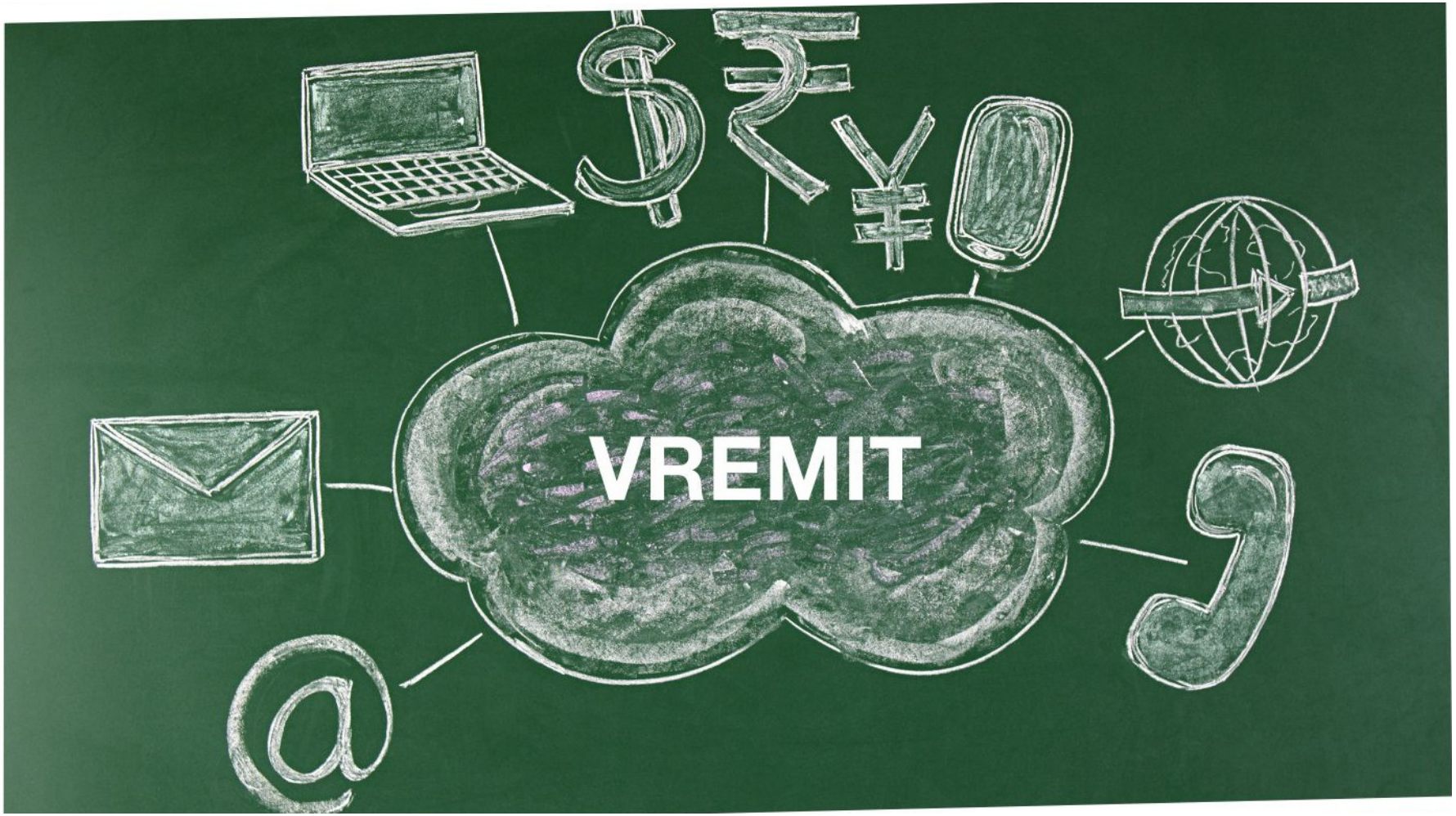




DCB Loans On The Go Mobile App



Launched Tractor Loan Customer Acquisition on Tab



Launched VREMIT – Automated Trade Finance Inward Remittances Process

DCB BANK

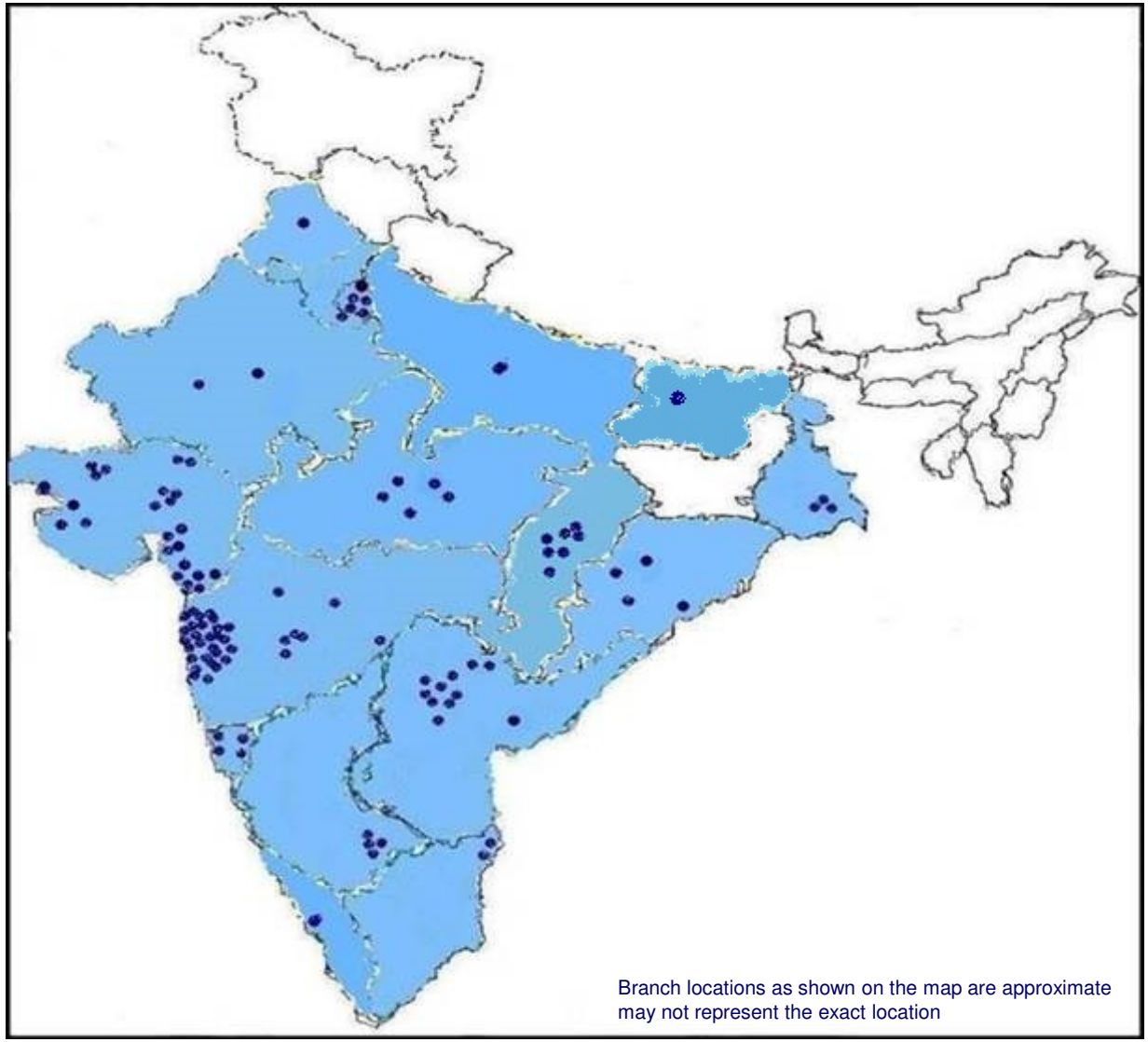
Deployed eMagic enterprise monitoring solution

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.

Branch Network December 31, 2016

DCB BANK



At a Glance

Branches	**248**
ATMs	**496**
Network*	**35,000+**

Category	No. of Branches	%
Metro	84	34
Urban	54	22
Semi Urban	62	25
Rural	48	19
Total	**228**	**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 248 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.