

Ref. No.CO:CS:RC:2018-19:100

July 14, 2018

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

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

Dear Sirs,

**BSE Scrip Code No : 532772      NSE SYMBOL : DCBBANK**

In the attachment please find an "Investor Presentation - Q-1 FY 2019 - July 14 2018"

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited

  
Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

Encl: As above



**DCB Bank Limited**

Corporate & Registered Office: 6<sup>th</sup> Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra  
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dccbanc.com

# **Investor Presentation – Q1 FY 2019**

*July 14, 2018*

# 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.

This map is for representation purpose only



# Key Indicators - I

# DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
<b>Q1 FY 2019</b>	<b>323</b>	<b>311,779</b>	<b>60.26%</b>	<b>0.90%</b>	<b>*10.75%</b>
FY 2018	318	302,221	59.79%	0.94%	*10.31%
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	Q1 FY 19	Q4 FY 18	Q1 FY 18	Y-o-Y
Deposits	250,324	240,069	191,547	31%
Of which CASA	61,659	58,403	51,431	20%
Of which Retail Term	127,414	120,466	103,111	24%
- Of which NRI Term	15,538	14,908	13,971	11%
Net Advances	212,434	203,367	162,657	31%

INR mn	Q1 FY 19	Q4 FY 18	Q1 FY 18	Y-o-Y
Net Interest Income	2,730	2,637	2,332	17%
Non Interest Income <sup>1</sup>	828	849	853	(3%)
Total Cost	(2,144)	(2,070)	(1,821)	(18%)
Operating Profit	1,414	1,416	1,364	4%
Profit Before Tax	1,082	1,028	1,009	7%
Profit After Tax	695	642	652	7%

1: Includes one-off Treasury gains of INR 102 mn for Q1 FY 19 and INR 214 mn for Q1 FY 2018 on sale of HTM securities transferred to AFS/HFT

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018
Shareholder's Equity	8,614	10,031	11,540	15,886	17,922	22,049	28,078	<b>28,536</b>
Deposits	63,356	83,638	103,251	126,091	149,260	192,892	240,069	<b>250,324</b>
Borrowings	11,235	15,256	8,601	11,638	11,479	12,758	19,267	<b>20,251</b>
Other Liabilities & Provisions	3,564	3,863	5,839	7,708	12,524	12,765	14,807	<b>12,668</b>
Total	86,769	112,788	129,231	161,323	191,185	240,464	302,221	<b>311,779</b>
Cash, Inter-bank, etc.	4,566	8,833	6,896	7,192	8,916	11,925	23,720	<b>15,838</b>
Investments	20,993	29,884	32,308	39,622	43,333	58,179	62,190	<b>70,528</b>
Net Advances	52,844	65,861	81,402	104,651	129,214	158,176	203,367	<b>212,434</b>
Fixed Assets	1,846	2,394	2,386	2,367	2,480	4,886	4,940	<b>4,897</b>
Other Assets	6,520	5,816	6,239	7,492	7,242	7,298	8,004	<b>8,082</b>
Total	86,769	112,788	129,231	161,323	191,185	240,464	302,221	<b>311,779</b>
Credit Deposit Ratio	83.41%	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	<b>84.86%</b>

# Profit & Loss

# DCB BANK

INR mn	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19
Net Interest Income	2,332	2,481	2,505	2,637	2,730
Other Income	853	651	749	849	828
- Commission exchange and brokerage	513		523		599
- Profit on Sale of Investment	287		55	2	153
- Profit on Exchange Transaction	32	35	3	3	49
Operating Income	3,185	3,132	3,254	3,486	3,558
Operating Expenses	(1,821)	(1,888)	(2,029)	(2,070)	(2,144)
Operating Profit	1,364	1,244	1,225	1,416	1,414
Provisions other than Tax	(355)	(302)	(342)	(388)	(332)
Profit Before Tax	1,009	942	883	1,028	1,082
Tax	(357)	(353)	(313)	(386)	(387)
Profit After Tax	652	589	570	642	695
Cost Income Ratio	57.17%	60.27%	62.34%	59.38%	60.26%

# Profit & Loss

# DCB BANK

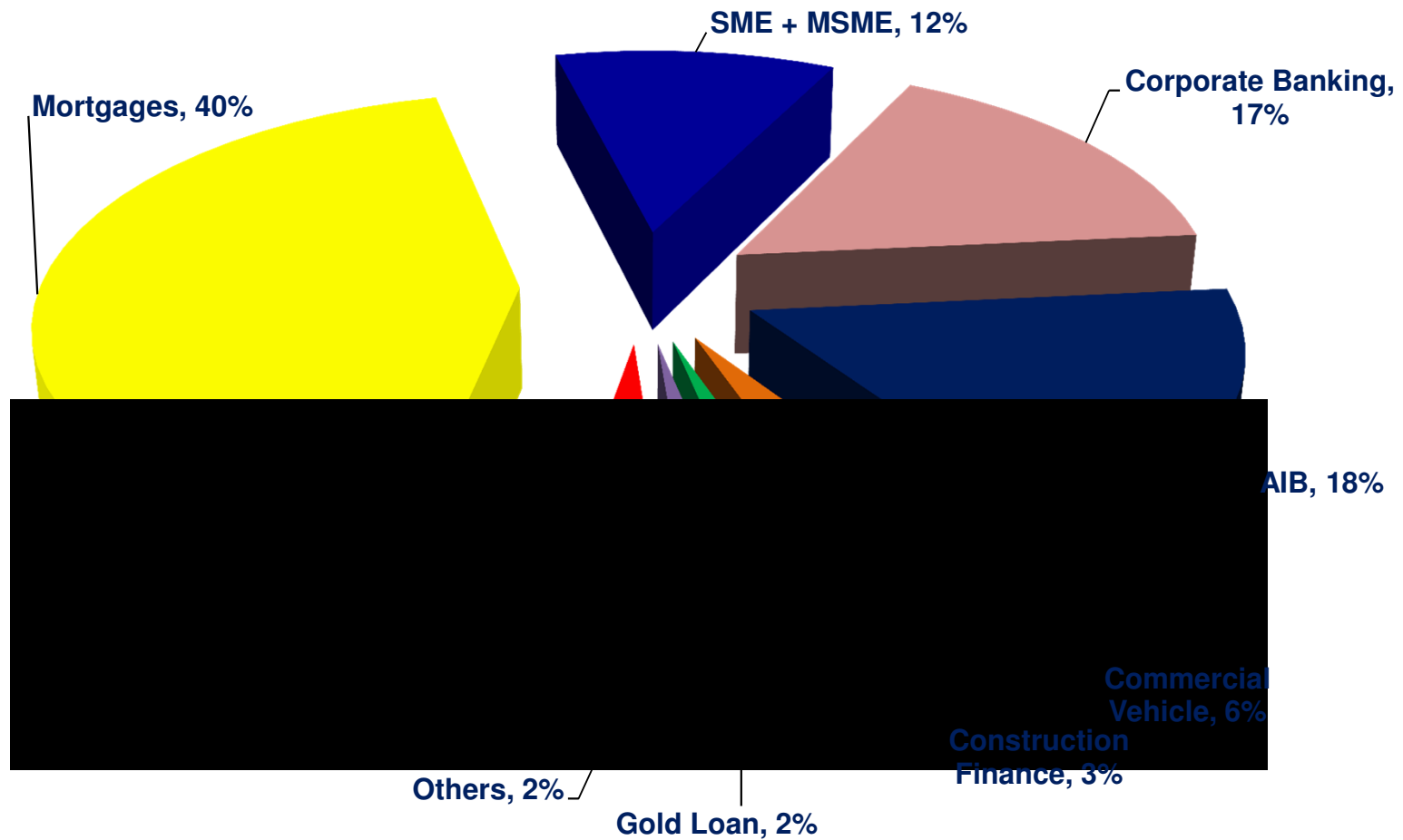
INR mn	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
Net Interest Income	2,844	3,684	5,082	6,195	7,971	9,954
Other Income	1,170	1,387	1,657	2,205	2,488	3,103
- Commission exchange and brokerage	493	599	39	0 5	25	2,176
- Profit on Sale of Investment	39	22 5	2	2 3	5	454
- Profit on Exchange Transaction	2	5	5	5	0	139
Operating Income	4,014	5,071	6,739	8,400	10,459	13,057
Operating Expenses	(2,753)	(3,191)	(3,965)	(4,910)	(6,277)	(7,807)
Operating Profit	1,261	1,880	2,774	3,490	4,182	5,250
Provisions other than Tax	(240)	(366)	(694)	(879)	(1,115)	(1,388)
Profit Before Tax	1,021	1,514	2,080	2,611	3,067	3,862
Tax	0	0	168	(666)	(1,070)	(1,409)
Profit After Tax	1,021	1,514	1,912	1,945	1,997	2,453
Cost Income Ratio	68.58%	62.93%	58.83%	58.45%	60.02%	59.79%

Deposits as on Jun 30, 2018



\* CASA includes NRI CASA

Net Advances as on Jun 30, 2018



Year Ended	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>Net Interest Margin</b>	3.25%	3.34%	3.56%	3.72%	3.94%	4.04%	4.16%	<b>3.90%</b>
<b>Yield on Advances</b>	12.60%	12.75%	12.84%	12.63%	12.52%	12.03%	11.41%	<b>11.21%</b>
<b>Cost of Funds</b>	7.11%	7.78%	7.78%	7.78%	7.54%	7.00%	6.51%	<b>6.58%</b>



# Non Performing Assets

# DCB BANK

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>Gross NPA</b>	3.18%	1.69%	1.76%	1.51%	1.59%	<b>1.74%</b>	1.80%	1.89%	1.79%	<b>1.86%</b>
<b>Net NPA</b>	0.75%	0.91%	1.01%	0.75%	0.79%	<b>0.92%</b>	0.90%	0.87%	0.72%	<b>0.72%</b>
<b>Provision Coverage</b>	85.71%	80.54%	74.66%	77.55%	73.80%	<b>71.83%</b>	71.96%	73.36%	75.72%	<b>76.09%</b>

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>Mortgages</b>	197	240	362	464	717	<b>1,002</b>	1,164	1,269	1,392	<b>1,480</b>
<b>SME+MSME</b>	576	873	273	245	324	<b>316</b>	328	373	307	<b>339</b>
<b>Corporate</b>	473	154	919	861	859	<b>675</b>	675	840	840	<b>902</b>
<b>AIB</b>	27	66	187	288	366	<b>510</b>	561	632	632	<b>734</b>
<b>Gold Loans</b>	3	12	28	22	22	<b>65</b>	56	69	107	<b>106</b>
<b>CV/STVL</b>	253	36	88	92	200	<b>215</b>	294	283	299	<b>319</b>
<b>Others</b>	621	4	4	2	54	<b>70</b>	80	79	113	<b>126</b>
<b>Gross NPA</b>	<b>2,150</b>	<b>1,385</b>	<b>1,861</b>	<b>1,974</b>	<b>2,542</b>	<b>2,853</b>	<b>3,158</b>	<b>3,545</b>	<b>3,690</b>	<b>4,006</b>
<b>Net NPA</b>	<b>491</b>	<b>740</b>	<b>1,057</b>	<b>975</b>	<b>1,244</b>	<b>1,491</b>	<b>1,570</b>	<b>1,615</b>	<b>1,467</b>	<b>1,539</b>

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Jun 30, 2017	Sep 30, 2017	Dec 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>FV of SRs from ARC</b>	-	-	160	307	701	<b>701</b>	690	646	629	<b>520</b>

# Gross NPA Movement

# DCB BANK

INR mn	Q1 2017-18	Q4 2017-18	Q1 2018-19	FY 2017-18
<b>Opening Balance</b>	<b>2,542</b>	3,545	<b>3,690</b>	2,542
^ Add				
<b>Fresh Slippages</b>	<b>853</b>	805	<b>1,071</b>	3,463
<b>Addition to Existing NPAs</b>	<b>6</b>	9	<b>3</b>	26
^ Less				
<b>Recoveries</b>	<b>183</b>	284	<b>248</b>	985
<b>Upgrades</b>	<b>120</b>	383	<b>432</b>	1,034
<b>Write Offs / Sacrifice</b>	<b>245</b>	2	<b>78</b>	322
<b>Closing Balance</b>	<b>2,853</b>	3,690	<b>4,006</b>	3,690

Sale of NPA to Asset Reconstruction Company Included above against -				
INR mn	Q1 2017-18	Q4 2017-18	Q1 2018-19	FY 2017-18
<b>Recoveries</b>	23	-	-	23
<b>Write Offs / Sacrifice</b>	7	-	-	7

INR mn	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>SLR</b>	20,219	24,332	28,072	34,750	39,855	47,711	49,091	<b>56,360</b>
<b>Non-SLR</b>	774	5,552	4,236	4,872	3,478	10,468	13,099	<b>14,168</b>
<b>Total Investments</b>	<b>20,993</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>70,528</b>
<b>HTM</b>	16,660	19,903	22,603	27,567	30,580	40,286	42,963	<b>47,099</b>
<b>AFS</b>	3,541	5,155	7,684	9,484	10,782	17,840	19,217	<b>21,752</b>
<b>HFT</b>	792	4,826	2,021	2,571	1,971	53	10	<b>1,677</b>
<b>Total Investments*</b>	<b>20,993</b>	<b>29,884</b>	<b>32,308</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>70,528</b>

Modified Duration	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>AFS+HFT</b>	0.61	0.77	0.34	1.32	1.22	0.93	0.82	<b>0.63</b>

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

Note: Option to spread provisioning for mark to market losses on investments held in AFS and HFT for quarter ended June 30, 2018, has not been availed by the Bank

# Capital Adequacy Ratios – Basel III

# DCB BANK


	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Jun 30, 2018
<b>CRAR</b>	15.41%	13.61%	13.71%	14.95%	14.11%	13.76%	16.47%	<b>15.55%</b>
<b>-- Tier I</b>	13.81%	12.62%	12.86%	14.21%	12.79%	11.87%	12.72%	<b>12.02%</b>
<b>-- Tier II</b>	1.60%	0.99%	0.85%	0.74%	1.32%	1.89%	3.75%	<b>3.53%</b>
<b>RWA* (INR mn)</b>	57,907	74,029	85,110	105,973	134,299	172,832	207,554	<b>219,952</b>

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

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Sep 30, 2016	Dec 31, 2016	Sep 30, 2017	Jun 30, 2018
<b>ICRA</b>							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	<b>A+(hyb) (stable)</b>
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
<b>CRISIL</b>							
Long Term – Subordinated Debt	-	-	-	-	-	-	<b>A+ /Stable</b>
Certificate of Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>

# 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, riter, 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, ater 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 Ac200  **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 – **63 million**, Employment – **111 million**
- ✓ Urban – **49%**, Rural – **51%**
- ✓ Manufacturing – **32%**, Trade – **35%**, Other Service – **33%**
- ✓ Sole Proprietor – **96%**

(Source: Annual Report 2017-18 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **79%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

## DCB Bank Portfolio

- ✓ Self Employed Portfolio (estimates)
  - **80%** of CASA and Term Deposit accounts
  - **82%** of Mortgage accounts

# **Our Customers**



*Garment Retailer*

*Distributor of Dairy Products*

*Silverware Retailer*

## *Edible Oil & Flour Wholesaler*

## *Cable Manufacturer*

## *Transport Fleet Operator*

## *Zip Fastener Trader*

*LPG Gas Agency*



*FMCG Distributor*

# 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 Wallets
- 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, IMPS

## 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 biometric ATM

\*Offered to existing customers. \*\* DCB Bank has a tie up with Axis Bank to provide customers with Cash Management facility at over 1,000 locations across India.

DCB Bank Limited

# 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 300<sup>th</sup> Branch

2016

Opened 200<sup>th</sup> Branch

2015

Opened 150<sup>th</sup> Branch

2013

Name changed to DCB Bank Ltd.

2013

Opened 100<sup>th</sup> Branch

2004

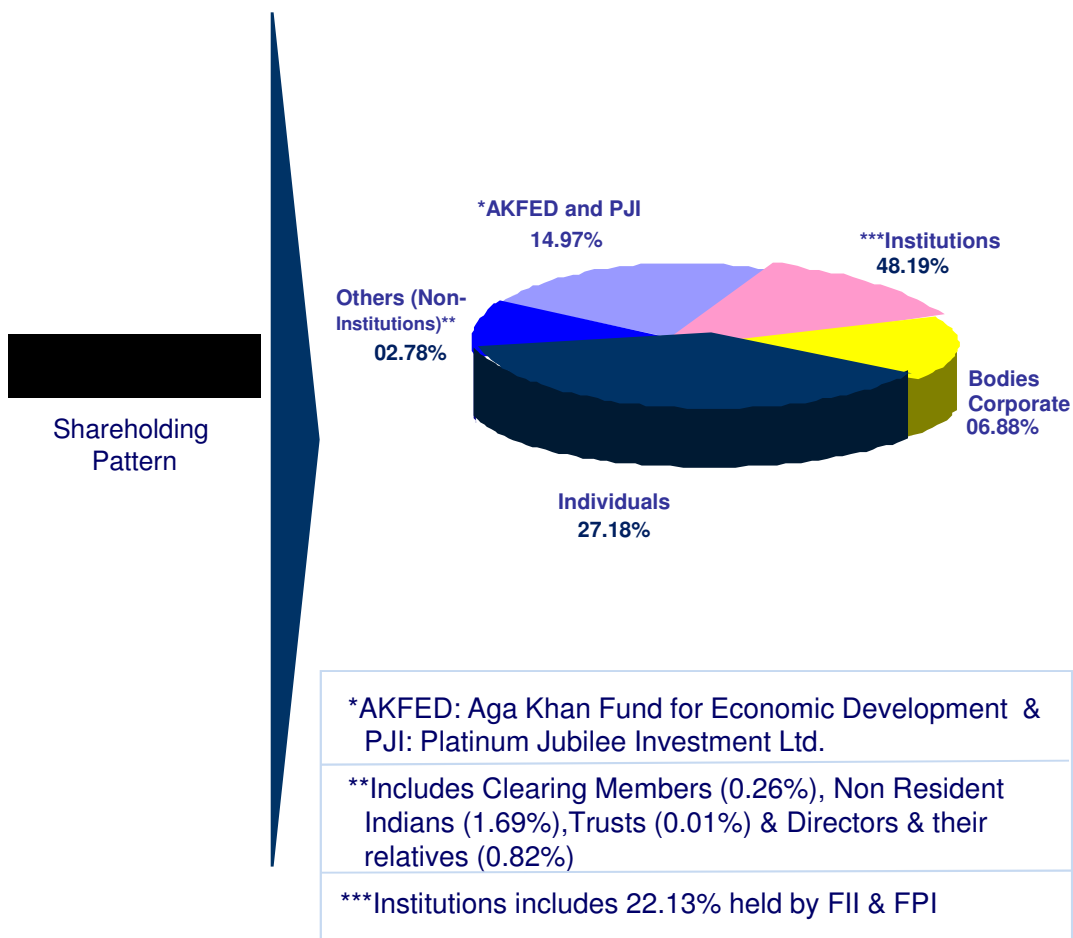
Classified as a “New Generation Private Sector Bank” by the RBI

1995

Conversion to Development Credit Bank Ltd.

# Investor Profile as on June 30 , 2018

# DCB BANK



Key Non Promoter Shareholders	%
Matthews India Fund	4.08%
India Advantage Fund S4 I	4.04%
Premji Invest *	3.94%
Tano Mauritius India FVCI II	3.19%
Aditya Birla Sunlife Mutual Fund *	3.08%
Sundaram Mutual Fund *	3.06%
DSP Blackrock Small Cap Fund	3.03%
Steinberg India Emerging Opportunities Fund Limited	1.63%
Apax Global Alpha Limited	1.51%
Motilal Oswal AMC *	1.51%
Mirae Asset Management *	1.49%
L&T Mutual Fund	1.31%
Abu Dhabi Investment Authority	1.24%
ICICI Prudential Asset Management Company Limited *	1.07%
Caisse de depot et placement du Quebec	1.05%

\* Held under various schemes/ funds/ entities.



- 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

<p><b>Nasser Munjee</b> <i>Non-Executive Chairman</i></p> <p>He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.</p>	<b>Amin Manekia</b>	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.
	<b>Altaf Jiwani</b>	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
	<b>Ashok Barat</b>	Has held leadership positions in various organizations, such as Uniliver group, RPG group, etc. He superannuated in 2016 as Managing Director & CEO, Forbes & Company Ltd. He has been a Member (and Chairman in some) of the Boards of various companies-listed and private.
	<b>C. Narasimhan</b>	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.
	<b>Imran Contractor</b>	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.
	<b>Murali M Natrajan</b> <i>Managing Director CEO</i>	Standard Chartered Bank, Citibank, American Express.
	<b>Iqbal Khan</b>	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.
	<b>Jamal Pradhan</b>	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.
	<b>Rupa Devi Singh</b>	A graduate in Science, Post-Graduate in Law from the University of Delhi & holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. Was the founder Managing Director & CEO of Power Exchange India (PXIL).
	<b>Shaffiq Dharamshi</b>	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
	<b>S. Sridhar</b>	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.

# 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. Venkatesh – 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.**  
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 CSR

**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 Branch Banking – Retail

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

\*Worked in India & Abroad.

# **Reward & Recognition**





DCB Bank awarded the Private Bank Of The Year at the  
Indian Banking Summit Awards 2018

# **Digital Update**

1

**Core Applications – continuously upgrade business applications to support digital transformation**

2

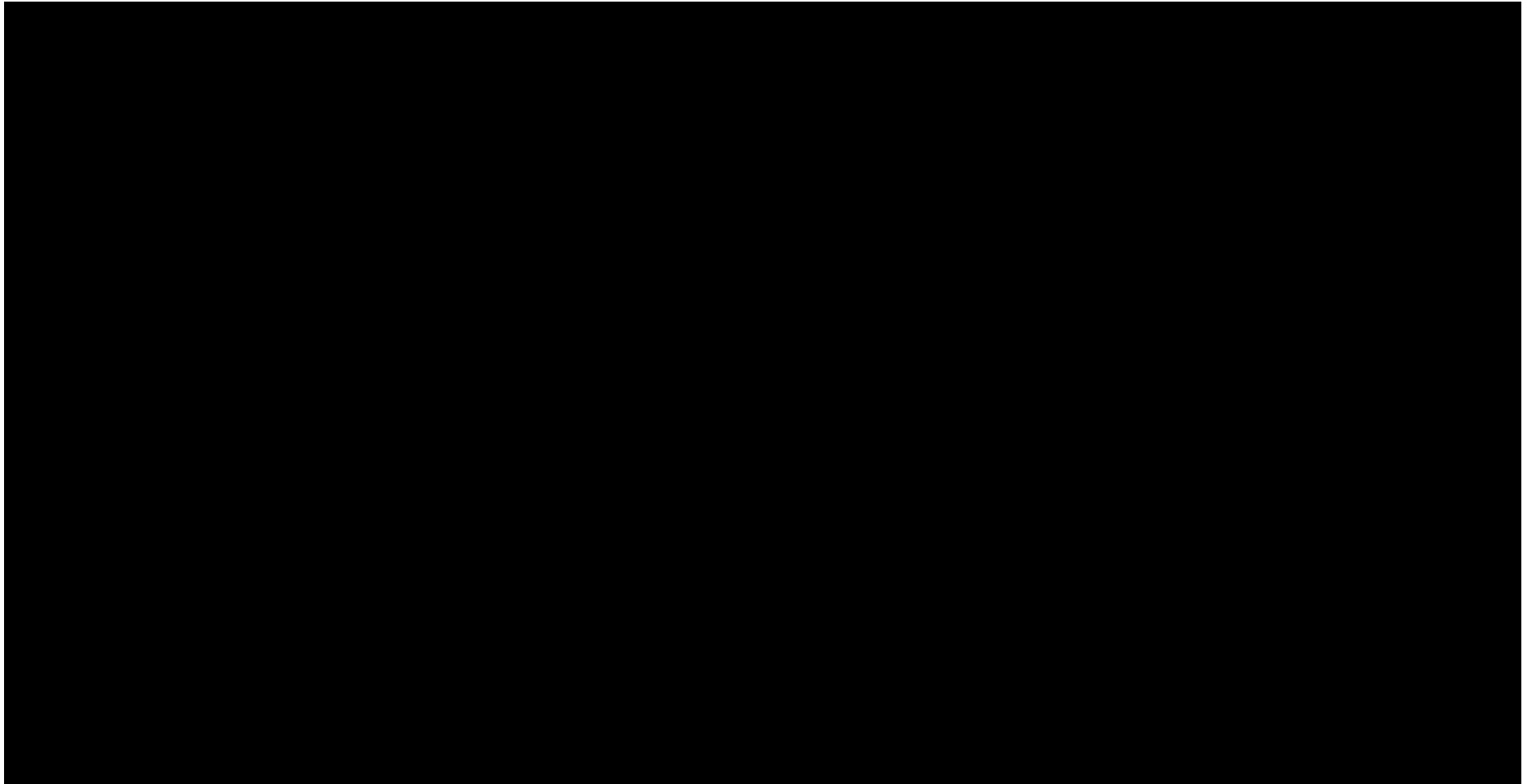
**Mobile / Tab – create customer convenience by optimum use of mobile devices**

3

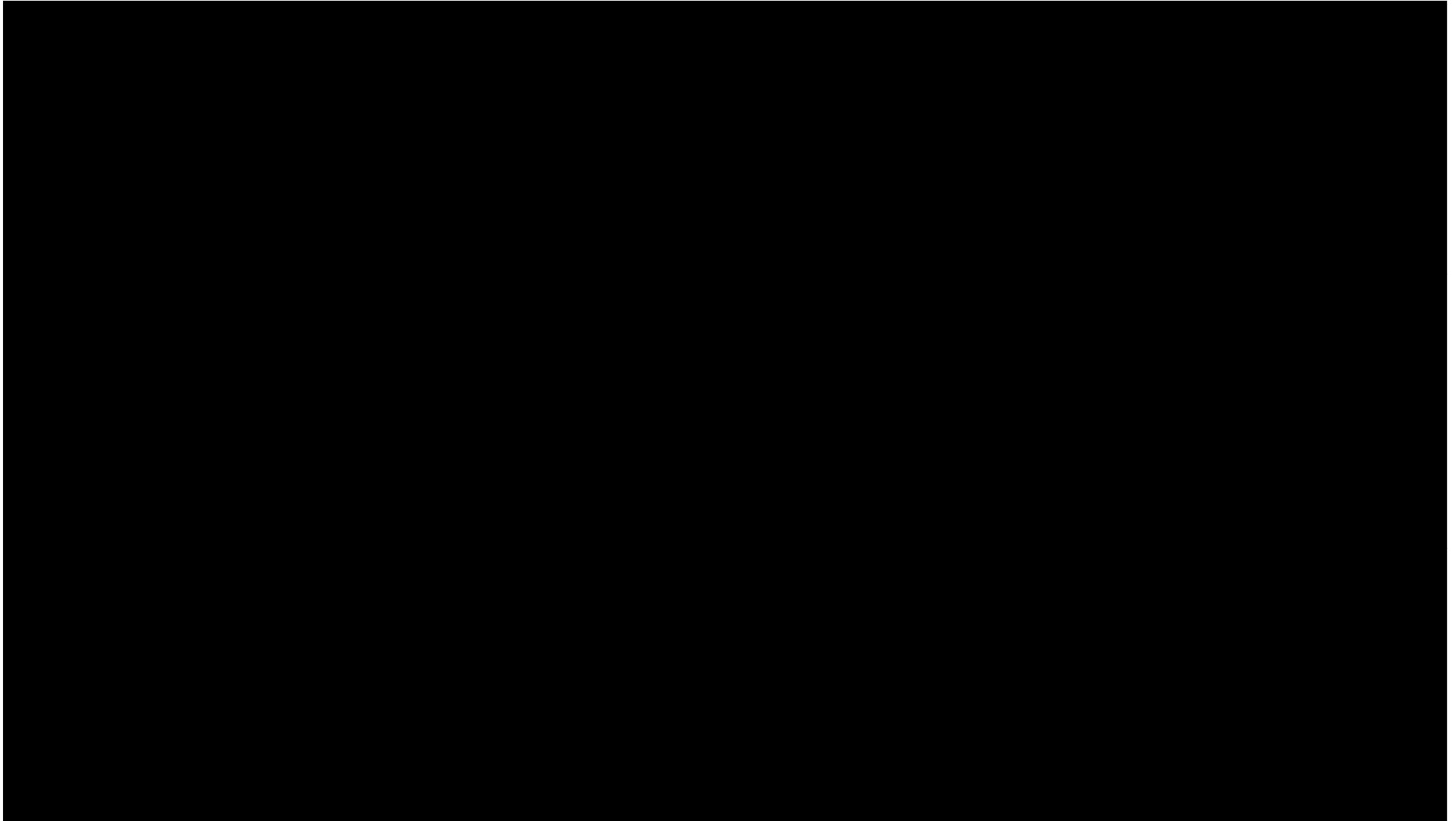
**Payments – innovative solutions that are dynamic, secure and fast**

4

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



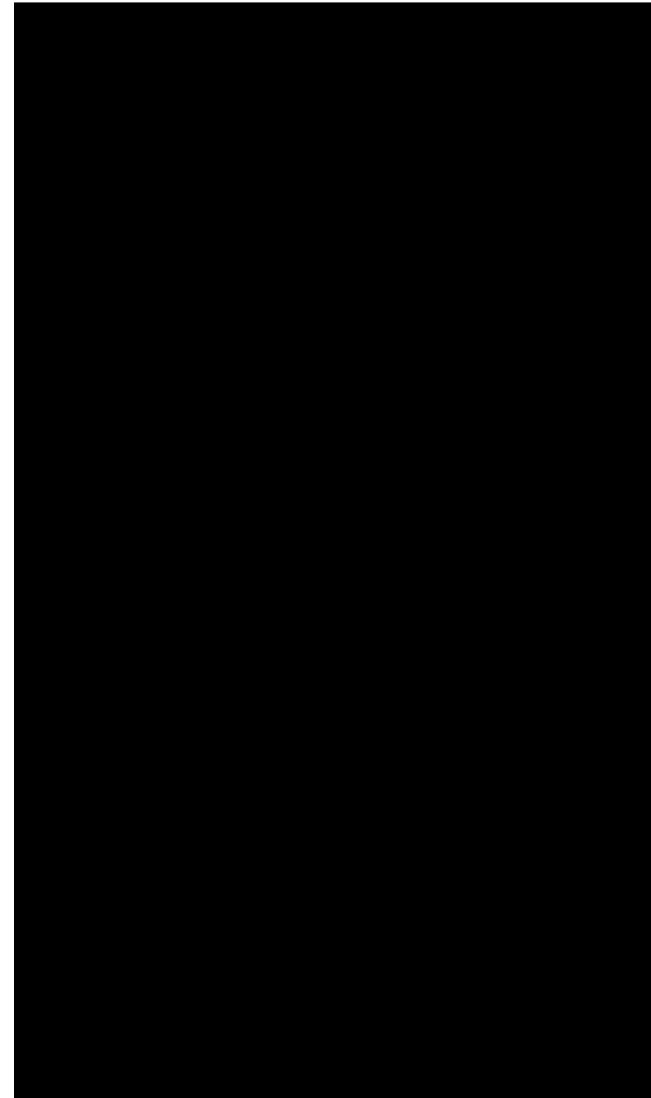
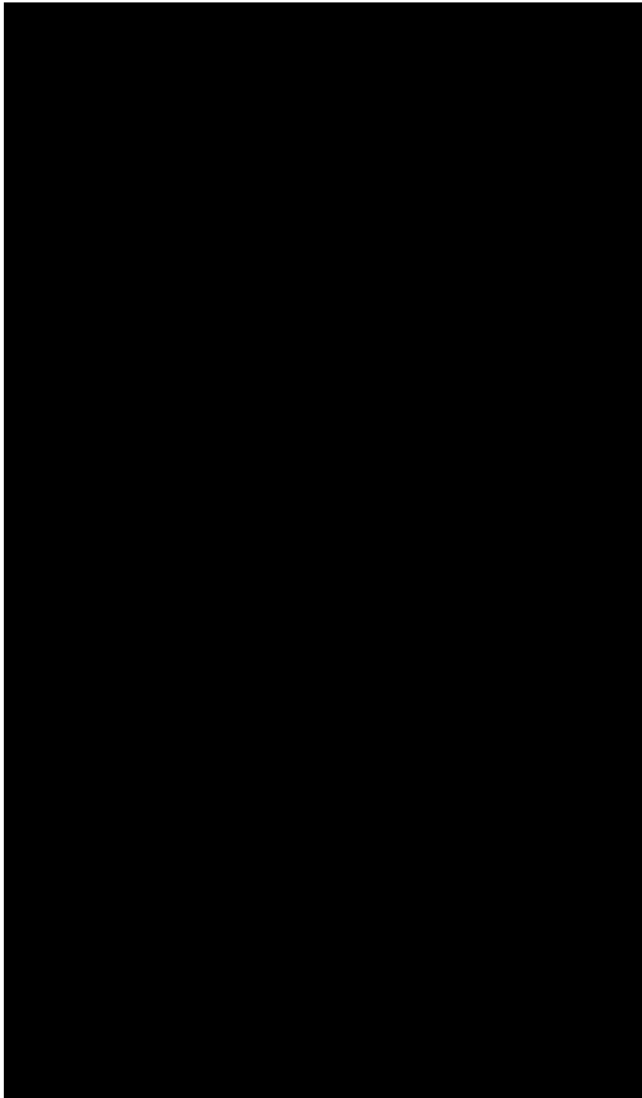
**New Version of Zippi (Online Fixed Deposit) Launched With  
Online KYC Features**



## New Version of NRI Online Account Opening Portal



Android Version of DCB Bank Invoice Discounting Application



Launched Multi Channel CASA Banking on TABs

# Thank you

To receive investor updates from DCB Bank Ltd., write in at [investorrelations@dcbbank.com](mailto:investorrelations@dcbbank.com) . Do let us know of any change in your contact details on the same email ID.