

DCB BANK

Press Release for Immediate Circulation

DCB Bank Announcement on Capital Raising.

DCB Bank (Development Credit Bank Ltd.) is pleased to announce that it has raised approximately Rs. 94 crore of Tier I Capital through a recently concluded Qualified Institutions Placement (QIP).

In addition, on February 23, 2012 the Board of Directors of DCB Bank approved a Preferential Allotment of up to Rs. 100 crore. Subject to regulatory and shareholder approvals, the Bank's Tier I capital would increase approximately by Rs 98.75 crore upon successful completion of the Preferential Allotment.

As of December 31, 2011, DCB Bank's capital adequacy ratio was 13.00% (of which Tier I capital was 11.15%). This does not consider the impact of the QIP, the Preferential Allotment or the year-to-date profit after tax for the nine months ended on that date.

As a result of the QIP and the Preferential Allotment, the shareholding of DCB Bank's promoter may be reduced to approximately 19.20% from 23.06% as of December 31, 2011.

Speaking on the occasion Mr. Murali M. Natrajan, Managing Director & CEO of DCB Bank said, "We sincerely thank our investors for their support. The Capital raised will certainly help us in executing our plans for growth in the near future."

Key Parameters as on December 31, 2011

	Rs. Cr.
Total Assets	8,261
Deposits	6,191
Advances	4,306
Investments	2,725
Shareholders Equity	656
Gross NPA Ratio	5.67%
Net NPA Ratio	1.03%
Coverage Ratio	87.38%
CASA Ratio	33.08%

About DCB Bank

DCB Bank is a modern emerging new generation private sector bank with 84 branches across 12 states and 2 union territories. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure including state of the art internet banking and mobile banking.

DCB Bank's customer segments are Retail, micro-SME & SME, mid-Corporate, Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks

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and Non Banking Finance Companies (NBFC). DCB Bank has approximately 447,000 customers.

DCB Bank has deep roots in India since its inception in 1930. Its promoter and promoter group the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Ltd. held a 23.06% interest in DCB Bank as of December 31, 2011.

AKFED is an international development enterprise dedicated to promoting entrepreneurship and building economically sound companies. AKFED operates as a network of affiliates with more than 90 separate project companies and employs over 30,000 people. The fund is active in 16 countries in the developing world. AKFED had co-promoted HDFC in India in the late 70s.

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For more details please visit www.dccb.com & <http://www.akdn.org/akfed>

Kindly direct your enquiries to:

Gaurav Mehta, Marketing & PR
DCB Bank
Cell phone: +91 9870432101
Landline: +91 22 66187000 extn: 7042
Email: gauravm@dccb.com

Ranjit Menon
Adfactors PR
Cell phone: +91 9820883765
Landline: +91 22 2281 3565
Email: ranjit.menon@adfactorspr.com