

For Immediate Release

DCB Bank launches India's first 'Aadhaar Number' & 'Aadhaar Biometric' (fingerprint) enabled ATM

- **First ever Aadhaar enabled ATM in India**
- **Aadhaar enabled ATM transactions including cash withdrawal made possible**
- **No PIN or Debit/ATM Card needed**
- **DCB Bank ATM allows usual Debit/ATM Card option too**

Mumbai April 2, 2016

DCB Bank Ltd. today launched, first time in India, an ATM that accepts Aadhaar number and Aadhaar fingerprint (biometric) instead of ATM/Debit Card and PIN to dispense cash from the bank account. It is a "Cardless and PIN less" ATM. This ATM is currently placed in pilot site at DCB Bank at Peninsula Business Park, Lower Parel, Mumbai.

The first transactions were done by DCB Bank customers, Mr. Ebrahim Iqbal Dewaswala and Mr. Prashant Lakshman Devlekar for ATM cash withdrawal from their respective bank accounts. They were delighted to be a part of this historic moment. For now, select DCB Bank staff and customers have been enabled on this unique facility. The Bank plans to continue the pilot for 30 to 45 days and then begin the upgrade of all its 400+ ATMs to accept Aadhaar number and Aadhaar fingerprint. Most of the existing ATMs do not have inbuilt fingerprint biometric reader which needs to be installed and tested. However, all new ATM installations already have pre-installed fingerprint biometric reader. All DCB Bank ATMs will of course continue to function in the conventional manner also.

Speaking on the occasion, Mr. Murali M. Natrajan, Managing Director & CEO said, "We are delighted to launch India's first Aadhaar Number and Aadhaar fingerprint (biometric) ATM. Aadhaar has become ubiquitous. This is a unique first of its kind wonderful facility. There is no need for ATM/Debit Card or the hassle of remembering PIN. All a customer needs to do is to input their 12 digit Aadhaar number and place their finger tip on the biometric reader. The ATM verifies the details and completes the transaction in no time. The ATM has multiple functionalities. Customers can choose if they so desire to dip their ATM/Debit Card in the slot (instead of inputting the 12 digit number) and simply place their finger tip on the biometric reader (no need for PIN). It works!! In order to use this unique facility, customers need to link their Aadhaar number with their DCB Bank account number. At present only DCB Bank customers will be able to use this facility. Mr. Natrajan further added, "Someday not too far all Point of Sale (the traditional Card swipe) transactions will go biometric using Aadhaar".

About DCB Bank Ltd.

DCB Bank Ltd. is a modern new generation private sector bank with 176 plus branches across 17 states and 2 union territories (*as on 31st December 2015*). It is a scheduled commercial bank

DCB 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 for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs and SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non-Banking Finance Companies (NBFCs). DCB Bank has approximately 500,000 customers.

The Bank has deep roots in India since its inception in 1930s. Its promoter and promoter group the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Ltd. holds around 16.3% stake. 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 over 47,000 people. The fund is active in 17 countries in the developing world.

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

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