

For Immediate Release**DCB Bank and TVS Credit Services announce Business Alliance for retail loans**

Alliance to acquire new customers, create a quality loan book.

Mumbai, November 13, 2015: DCB Bank Ltd. an emerging new-generation private sector bank has announced today a business alliance with TVS Credit Services Ltd., part of the well known TVS Group.

Initially the alliance would focus on car loans and over time will expand step by step to other retail loans and banking products.

This unique business alliance is expected to help DCB Bank Ltd. build a quality loan book using the vast experience and expertise of TVS Credit Services Ltd.

TVS Credit Services is present in 16 states across 100+ offices. It has 3,000+ points of presence and 9,000+ employees. TVS Credit Services has serviced more than a million customers. This tie up is expected to generate steady fee income for the company and will augment the normal interest income from existing lines of business.

On this occasion **DCB Bank Managing Director & CEO Mr. Murali M. Natrajan** said, "It is a prestigious business alliance. We are delighted to work with TVS Credit Services. We are impressed with their market knowledge, expertise and business success. It is a unique arrangement and we believe it will deliver immense benefit to both entities in the years to come. This alliance is part of the strategy announced by us on October 13, 2015.

TVS Credit Services Ltd. CEO Mr. G Venkatraman said, "We have created an excellent approach and architecture that enables us to white-label retail products with strategic partners like DCB Bank. We are leveraging our strengths from being a semi-urban and rural player, having a tested technology platform and understanding of 3,000+ micro markets, to bring additional quality products for the customer."

The alliance is aimed to leverage resources of DCB Bank, operational capabilities and reach of TVS Credit which will make the products more affordable to the end customers, he added.

About DCB Bank Ltd.

DCB Bank Ltd. is a modern emerging new generation private sector bank with 160-plus branches in 109 locations across 17 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 for personal as well as business banking customers.

DCB Bank Limited

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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. AKFED had co-promoted HDFC in India in the late 70s.

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

About TVS Credit Services Ltd.

TVS Credit Services Limited is a part USD 6 billion TVS Group and is a systemically important non-deposit taking Non-Banking Finance Company registered with the RBI.

TVS Credit caters largely to rural customers who have little or no access to bank financing. The Company Operates from 3,000+ distribution centers through 100+ offices in 16 States and has serviced more than a million customers. The Company offers two wheeler, used car and tractor loans in retail and rural finance space to borrowers mostly outside the organized banking system.

For more details, please visit www.tvscredit.co.in

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