



At DCB Bank, we believe banking is not about numbers,
it's about people.

It's about listening, caring and going that extra mile.

Because we value you.

We Value You

DCB BANK

DCB Bank Limited (Formerly Development Credit Bank Limited)
A new generation private sector bank. In India since the 1930s...



- DCB Bank (www.dccb.com) is a modern, emerging, new generation private sector bank. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed and is a member of the Banking Codes and Standards Board of India (BCSBI).
- In India since the 1930s, DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED) (www.akdn.org/akfed). AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies. It has around 90 separate projects in 16 countries and employs over 30,000 people with annual revenues in excess of US\$ 1.5 billion. AKFED had co-promoted HDFC in India in the late 70s.

DCB Bank on a Growth Path



- DCB Bank reported full year Net Profit of ₹ 151 Cr. in FY 2014 as against full year Net Profit of ₹ 102 Cr. in FY 2013. The Bank's Net Profit for Q4 FY 2014 was ₹ 39 Cr. as against Net Profit of ₹ 34 Cr. in Q4 FY 2013 and ₹ 36 Cr. in Q3 FY 2014.
- As on March 31, 2014, the Balance Sheet was at ₹ 12,923 Cr. as against ₹ 11,279 Cr. as on March 31, 2013, a growth rate of 15%.
- Retail Deposits (Retail CASA and Retail Term Deposits) continued to provide a stable resource base to the Bank. Retail Deposits were at 77% of Total Deposits as on March 31, 2014.
- CASA ratio as on March 31, 2014 was at 25% as against 27% as on March 31, 2013.
- Net Advances grew to ₹ 8,140 Cr. as on March 31, 2014 from ₹ 6,586 Cr. as on March 31, 2013 a growth rate of 24%.
- Capital Adequacy Ratio (CAR) was at 13.71% as on March 31, 2014 with Tier I at 12.86% and Tier II at 0.85% as per Basel III norms.
- Crisil Ratings assigned "CRISIL A1+" (pronounced as "CRISIL A one plus") rating for Short Term Fixed Deposit Programme (with a contracted maturity of upto 1 year).



- DCB Bank has contemporary technology and infrastructure including state-of-the-art internet banking for personal as well as business banking customers.
- DCB Bank's business segments are Retail, Micro SME, large SME, mid-Corporate, Microfinance Institutions (MFIs), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFCs). DCB Bank has approximately 6,00,000 customers.

Our Vision

To be the most innovative and responsive neighbourhood community Bank in India serving entrepreneurs, individuals and businesses.

Our Values

Treat Everyone with Dignity	▶ Respect
Do What is Right	▶ Ethical
Be Open & Transparent	▶ Fair
Sense of Urgency, Passion & Energy	▶ Dynamic
Go the Extra Mile, Find Solutions	▶ Stretch
Improve Continuously	▶ Excellence
Play as a Team, To Win	▶ Teamwork
Support the Society	▶ Contribute

133 Branches in 83 Locations and Strong Presence in Western Region

ANDHRA PRADESH

- Akividu (1)
- Anaparthi (1)
- Vijaywada (1)

CHHATTISGARH

- Baloda Bazar (1)
- Bemetara (1)
- Berla (1)
- Dongargaon (1)
- Kumhari (1)
- Kurra (1)

GOA

- Mapusa (1)
- Margao (1)
- Panaji (1)
- Vasco-Da-Gama (1)

GUJARAT

- Ahmedabad (3)
- Ankleshwar (1)
- Bhuj (1)
- Daman (1)
- Dediapada (1)
- Gandhinagar (1)
- Kadodara (1)
- Mandvi (1)
- Nana Rasana (1)
- Netrang (1)
- Rajkot (1)
- Rangaipura (1)
- Sidhpur (1)
- Silvassa (1)
- Songadh (1)
- Surat (1)
- Vadodara (1)
- Vapi (1)
- Vasad (1)

HARYANA

- Cheeka (1)
- Gurgaon (1)

KARNATAKA

- Bengaluru (4)

KERALA

- Kochi (1)

MAHARASHTRA

- Aurangabad (1)
- Bahirwadi (1)
- Mumbai & its suburbs (27)
- Nanded (1)
- Nashik (1)
- Pune (4)

MADHYA PRADESH

- Gadarwara (1)
- Ganj Basoda (1)
- Gotegaon (1)
- Itarsi (1)
- Karmeta
- Mandideep (1)
- Nayakheda (1)
- Panjh (1)
- Pipariya (1)

NEW DELHI

- Chandni Chowk (1)
- Connaught Place (1)
- Greater Kailash II (1)
- Kapashera Road (1)
- Kondli (1)
- Preet Vihar (1)

ODISHA

- Attabira (1)
- Balangir (1)
- Bargarh (1)

- Dharamgarh (1)
- Dunguripali (1)
- Durgaprasad (1)
- Hinjilicut (1)
- Jagannathpur (1)
- Jarasingha (1)
- Patnagarh (1)
- Raghunathpur (1)
- Redhakhol (1)
- Surala Junction (1)

PUNJAB

- Faridkot (1)
- Ferozepur (1)
- Jagraon (1)
- Ludhiana (1)
- Nabha (1)

RAJASTHAN

- 4ML (1)
- Jaipur (1)
- Jodhpur (1)
- Nokha (1)
- Sateepura (1)

TAMIL NADU

- Chennai (2)
- Minjur (1)

TELANGANA

- Hyderabad (8)
- Rekurthy (1)
- Warangal (2)

UTTAR PRADESH

- Lucknow (1)
- Noida (1)

WEST BENGAL

- Kolkata (3)

DCB Bank has a tie up with Euronet in India. DCB Bank customers may access Visa ATMs worldwide.

DCB Bank's Alliances

- Axis Bank
- Bank of India
- Bank of New York Mellon
- Birla Sun Life - Life Insurance
- Credit Rating Information Services of India Limited (CRISIL)
- CMS Securitas
- Euronet
- Fidelity Information Services (FIS)
- Forbes Technosys
- Fullerton Securities & Wealth Advisors
- HDFC Bank
- ICICI Lombard - General Insurance
- India Infoline
- Indian Commodity Exchange
- ITZ Cash
- Jana Urban Foundation
- Jones Lang LaSalle
- Multi Commodity Exchange
- National Commodity & Derivatives Exchange
- National Financial Switch (NFS)
- National Small Industries Corporation (NSIC)
- Royal Sundaram - General Insurance
- Syndicate Bank
- Timesofmoney
- United India - General Insurance
- Venture Infotek
- Visa International
- Wells Fargo (formerly Wachovia)

DCB Bank Offers a Wide Range of Products

Retail Banking

Deposit Products:

- Current and Savings
- Term Deposits
- NRI Deposits
- Corporate Salary
- Point of Sale Terminals
- Lockers



Payment Services:

- Remittances
- Bill / Utility Payments
- RTGS / NEFT
- Online Share Trading / Demat
- Tax Payments

Services:

- 24 / 7 Phone Banking
- Any Branch Banking
- Internet Banking
- Mobile Banking

Wealth Management:

- Financial Planning
- Mutual Funds
- Life Insurance and General Insurance

Loans:

- Auto Loan*
- Commercial Vehicle
- Construction Equipment*
- Crop / Dairy Loan
- Home Loan
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Tractor Loan
- Warehouse Construction Loan

Cards:

- ATM Card
- Debit Card
- Gift Card
- Prepaid Card
- Secured Card
- Travel Card

* Offered to existing customers

SME, Corporate Banking, MFIs, NBFCs and Co-operative Banks

- Current Account
- Trade Current Account
- Working Capital
- Term Loan
- Supply Chain
- Portfolio Buyout
- Import / Export
- Bills Collection
- Foreign Exchange
- Letters of Credit
- Guarantees
- Cash Management**
- RTGS / NEFT
- Internet Banking

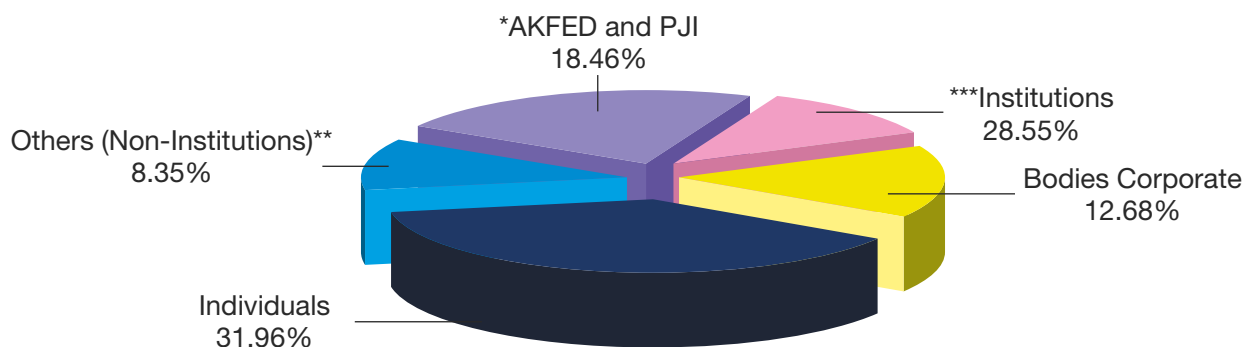


Treasury

- Statutory Reserves Management
- Liquidity Management
- Trading in Government Securities
- Foreign Exchange Bonds
- Corporate Bonds
- CDs
- Equity Investment

**DCB Bank has tie-ups with Axis Bank and HDFC Bank to provide customers with Cash Management facility at over 500 locations across India

Share Holding Pattern (as on March 31, 2014)



*AKFED – Aga Khan Fund for Economic Development and PJI – Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.75%), Non Resident Indians (2.39%), Foreign Corporate Bodies (4.69%), Trusts (0.34%) & Directors and their relatives (0.18%)

***Institutions includes 12.31% held by FII

Key non-promoter shareholders	%
Tano Mauritius India FVCI II	4.76%
WCP Holdings III	4.69%
Ambit Corporate Finance Pvt. Ltd.	4.18%
The South India Bank Ltd	3.31%
Tata Capital Financial Services Ltd	2.63%
TVS Shriram Growth Fund India	2.51%
Sundaram Mutual Fund A/c Sundaram Select Midcap	2.19%

Strong Management Experience

Mr. Nasser Munjee - Chairman

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Email: nasser@dcbbank.com

Mr. Nasser Munjee has been the Chairman of DCB Bank since 2005. He holds a Masters Degree in monetary Economics from the London School of Economics. He has also studied at the University of Chicago.

Prior to joining DCB Bank, Mr. Munjee was the Managing Director & CEO of IDFC. He began his career with HDFC in February 1978. In March 1993, he joined the board of HDFC as Executive Director.

In addition to DCB Bank, he has the following engagements:

- He continues to be a board member of HDFC Ltd.
- Was technical advisor on the public-private partnership advisory fund of the World Bank
- Member of the board of Emerging Markets South Asia Fund (EMSAF)
- Trustee of HSBC Asset Management Trust
- Member of 15 corporate boards that include Tata Motors Ltd., Tata Chemicals Ltd., Cummins India Ltd., ABB India Ltd., Ambuja Cements Ltd. (now part of Holcim Group)
- Chairman of two other Aga Khan institutions in India
- Trustee, Welham Boys School, Dehra Dun, India.

Mr. Murali M. Natrajan - Managing Director
and Chief Executive Officer

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Email: muralim.natrajan@dcbbank.com

Mr. Murali M. Natrajan was appointed as the Managing Director & CEO on April 29, 2009. He is a B. Com (Honors) graduate from the University of Delhi and is a Fellow Member of the Institute of the Chartered Accountants of India. In his 26-year work experience, he has worked in India, Hong Kong, South Korea, Singapore and Indonesia.

His work experience in brief is given hereunder:

- Global Head for SME Banking, Standard Chartered Bank based in Singapore – June 2008 to April 2009
- Head of Consumer Banking, Standard Chartered Bank, India & Nepal - November 2004 to June 2008
- Head of Mortgage & Auto Business and Business Strategy, Standard Chartered Bank – October 2002 to October 2004
- Held many senior positions in Citibank (in India and abroad) in various disciplines such as Operations, Credit, Finance, Product Management, Business Management – October 1989 to September 2002
- Financial Analyst and South Asia Coordinator in American Express TRS – August 1984 to September 1989

Management Team

Abhijit Bose, Head – Retail Assets & Strategic Alliances

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Aditya Prasad, Head – Credit

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Ajay Mathur, Head – Commercial Vehicles & Collections

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Bharat Sampat, Chief Financial Officer

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Damodar Agarwal, Head – Alternate Channels & Retail Securitisation

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Some products are available at select centers only.



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