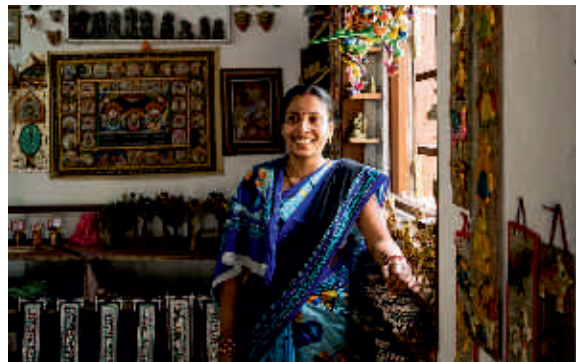


DCB BANK

We Value You

Delighting customers with Empathy, Speed and Quality



A new generation private sector bank.

- DCB Bank (www.dccb.com) is a modern, new generation private sector bank. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed.
- DCB Bank is promoted by AKFED (www.akdn.org/akfed). AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies.

DCB Bank on a Growth Path



- The Bank's branch network increased to 333 branches as on March 31, 2019.
- DCB Bank's Profit After Tax was at ₹325 Cr. in FY 2019 as against ₹245 Cr. in FY 2018, an increase of 33% over last year.
- Net Advances grew to ₹23,568 Cr. as on March 31, 2019 from ₹20,337 Cr. as on March 31, 2018 a growth rate of 16%.
- As on March 31, 2019, the Bank grew Deposits by 18% to ₹28,435 Cr. Retail CASA & Retail Term Deposits continued to provide a stable resource base to the Bank.
- Gross NPA ratio stood at 1.84% as on March 31, 2019 as compared to 1.79% as on March 31, 2018.
- Net NPA ratio stood at 0.65% as on March 31, 2019 as compared to 0.72% as on March 31, 2018.

| Rating Agency | As on March 31, 2019 |
|-----------------------------|----------------------|
| CRISIL | |
| Long-Term Subordinated Debt | AA- / Stable |
| Certificates of Deposit | A1+ |
| Short-Term Fixed Deposits | A1+ |
| ICRA | |
| Long-Term Subordinated Debt | A+(hyb) (stable) |
| Short-Term Fixed Deposits | A1+ |

DCB Bank at a Glance



- 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, SME, Mid-Corporate, Microfinance Institutions (MFIs), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Financial Companies (NBFCs). DCB Bank has approximately 6,00,000 customers.

Our Vision

To be the most innovative and responsive neighbourhood 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 |

DCB Bank Offers a Wide Range of Products

Retail Banking

Cards:

- ATM Card
- Co-branded Prepaid Card
- Credit Card*
- Debit Card
- Forex Card
- Gift Card
- Secured Card



Deposit Products:

- Corporate Salary
- Current and Savings
- Lockers
- NRI Deposits
- POS Terminals
- Fixed Deposits

Loans:

- Auto Loan*
- Commercial Vehicle
- Construction Equipment*
- Construction Finance
- Home Loan
- Loan Against Gold
- Loan Against Property
- Loan Against Shares
- Tractor Loan

Payment Services:

- Bill / Utility Payments
- e Wallet - Slonkit
- IMPS / RTGS / NEFT
- On-line ShareTrading / Demat
- Remittances
- Tax Payments
- Visa Money Transfer

Services:

- 24/7 Phone Banking
- Any Branch Banking
- Foreign Exchange

Third Party Products:

- Life Insurance and General Insurance
- Mutual Funds

*Offered to existing customers of DCB Bank.

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

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

**DCB Bank has a tie-up with Axis Bank to provide DCB Bank customers with the cash management facility at over 1,000 locations across India.

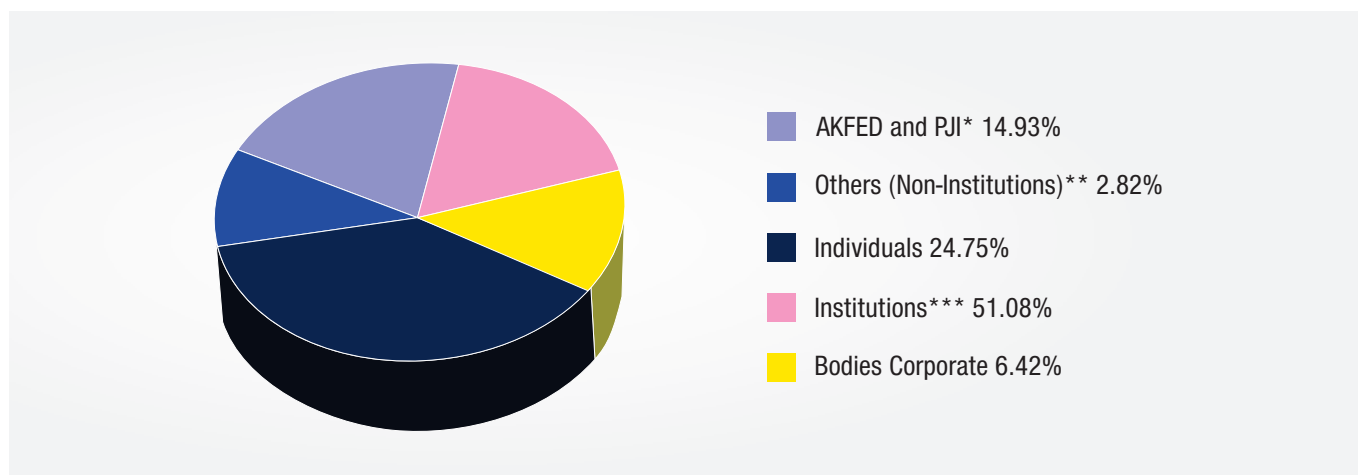
Treasury

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

DCB Bank's Alliances

- Aditya Birla Health Insurance
- Aditya Birla Finance Ltd.
- Aditya Birla Sun Life Insurance
- Atos Worldline
- Avenues Payments
- CMS Info Systems
- Euronet Services
- EQX Analytics Private Limited (Stashfin)
- Finnew Solutions
- HDFC Standard Life Insurance
- Hero Fincorp Limited
- ICICI Lombard - General Insurance
- INSTAREM India
- M2P Solutions
- Royal Sundaram - General Insurance
- Sienna Systems
- Skilworth Technologies

Share Holding Pattern (as on March 31, 2019)



*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.42%), Non Resident Indians (1.56%), Trusts (0.01%) & Directors & their relatives (0.83%)

***Institutions includes 25.97% held by FII & FPI

| Key Non Promoter Shareholders | % |
|---|-------|
| Matthews India Fund | 4.08% |
| India Advantage Fund S4 I | 4.03% |
| Aditya Birla Sunlife Mutual Fund* | 3.98% |
| Premji Invest* | 3.24% |
| Tano Mauritius India FVCI II | 2.96% |
| DSP Mutual Fund* | 2.94% |
| Sundaram Mutual Fund* | 2.77% |
| Franklin India Smaller Companies Fund | 2.02% |
| Steinberg India Emerging Opportunities Fund Limited | 1.87% |
| Tata Mutual Fund* | 1.75% |
| Apax Global Alpha Limited | 1.51% |
| L&T Mutual Fund* | 1.26% |
| Abu Dhabi Investment Authority – Behave | 1.24% |
| ICICI Prudential AMC* | 1.15% |

*Held under various schemes / funds / entities.

Strong Management Experience

Mr. Nasser Munjee - Chairman

Landline: +91 22 6618 7000 Extn: 7002

Email: nasser@dcbbank.com

Mr. Nasser Munjee has been the Chairman of DCB Bank since 2005. He holds a Master's 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 Ltd. in February 1978. In March 1993, he joined the board of HDFC Ltd. 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 corporate boards of companies in India and abroad.
- Chairman of Aga Khan institutions in India.

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

Landline: +91 22 6618 7000 Extn: 7004

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. Having over 34 years of 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 until April, 2009.
- Head of Consumer Banking, Standard Chartered Bank, India & Nepal - November, 2004 until June, 2008.
- Head of Mortgage & Auto Business and Business Strategy, Standard Chartered Bank – October, 2002 until 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 until September, 2002.
- Financial Analyst and South Asia Coordinator in American Express TRS – August, 1984 until September, 1989.

Management Team

Abhijit Bose, Chief Credit Officer
Landline: +91 11 6614 3720
Email: abhijitbose@dcbbank.com

Abhijit Shah, Chief Technology Officer
Landline: +91 22 6618 7000 | Extn: 8206
Email: abhijit.shah@dcbbank.com

Aditya Prasad, Chief Compliance Officer
Landline: +91 22 6618 7000 | Extn: 7008
Email: aditya.prasad@dcbbank.com

Ajay Mathur, Head – Collections & Commercial Vehicles
Landline: +91 11 6613 3432
Email: ajaymathur@dcbbank.com

Anuradha T P, Chief Internal Auditor & Internal Vigilance
Landline: +91 80 6735 0362
Email: anuradha.tp@dcbbank.com

Bharat Sampat, Chief Financial Officer
Landline: +91 22 6618 7000 | Extn: 7007
Email: bharatsampat@dcbbank.com

Damodar Agarwal, Head – Strategic Initiatives & Alternate Channels
Landline: +91 22 6618 7000 | Extn: 7054
Email: damodara@dcbbank.com

J. K. Vishwanath, Head – Corporate Banking
Landline: +91 22 6644 8000 | Extn: 8203
Email: vishwanath.jk@dcbbank.com

K. K. Pandey, Head – Channel Sales & Emerging Markets
Landline: +91 22 6618 7000 | Extn: 7041
Email: kkpandey@dcbbank.com

Krishna Ramasankaran, Head Credit – Retail & SME
Landline: +91 44 4050 0303
Email: krishna.ramasankaran@dcbbank.com

Manoj Joshi, Business Head – Trade Finance
Landline: +91 22 6618 7000 | Extn: 7040
Email: mjoshi@dcbbank.com

Meghana Rao, Head – Branch Operations
Landline: +91 22 6618 7000 | Ext: 7184
Email: meghana.rao@dcbbank.com

Narendranath Mishra, Head – AIB (Agri & Inclusive Banking)
Landline: +91 22 6618 7000 | Extn: 7034
Email: narendranathm@dcbbank.com

N C Kaushal, Business Head – SME & MSME Banking
Landline: +91 22 6618 7000 | Extn: 7037
Email: kaushal.nc@dcbbank.com

Pankaj Sood, Head – Branch Banking Retail
Landline: +91 22 6618 7000 | Extn: 7044
Email: pankajs@dcbbank.com

Praveen Kutty, Head – Retail & SME Banking
Landline: +91 22 6618 7000 | Extn: 7010
Email: praveenkutty@dcbbank.com

R. Venkatesh, Head – HR, Technology & Operations
Landline: +91 22 6644 8000 | Extn: 8001
Email: rvenkatesh@dcbbank.com

Rajesh Verma, Head – Treasury, Correspondent Banking & Trade Finance
Landline: +91 22 6618 7000 | Extn: 7024
Email: rajesh.verma@dcbbank.com

Sridhar Seshadri, Chief Risk Officer
Landline: +91 22 6618 7000 | Extn: 7006
Email: sridhar.seshadri@dcbbank.com

Sukesh Bhowal, Head – Mortgages & Gold Loan
Landline: +91 22 6618 7000 | Extn: 7055
Email: sukesh.bhowal@dcbbank.com

Kindly direct your enquiries to

Gaurav Mehta, Head – Marketing, PR, Corporate Communication, Investor Relations & CSR
Landline: +91 22 6618 7000 | Extn: 7042
Email: gauravm@dcbbank.com

Rubi Chaturvedi, Company Secretary
Landline: +91 22 6618 7000 | Extn: 7013
Email: rubi.chaturvedi@dcbbank.com

Disclaimer

This document has been prepared by DCB Bank Limited (the “Bank”) for your information.

The information contained in this document does not constitute or form any part of any offer, invitation or recommendation to purchase or subscribe for any securities in any jurisdiction, and neither the issue of the information nor anything contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person to proceed with any transaction.

This document may not be all-inclusive and may not contain all of the information that you may consider material. The information presented or contained in this material is subject to change without notice and its accuracy is not guaranteed.

Some products are available at select centers only.

DCB 24-Hour Customer Care

Call Toll Free: 1800 209 5363 ■ 1800 123 5363

Email: customercare@dcbbank.com

Web: www.dcbbank.com

DCB Bank Limited

6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
Tel: +91 22 6618 7000; Fax: + 91 22 6658 9970 | CIN: L99999MH1995PLC089008