

Press Release

DCB Bank inaugurates new Agri & Inclusive Banking branches in Mandideep and Gadarwara, Madhya Pradesh.

May 30, 2013, Bhopal: DCB Bank, a modern emerging private sector bank, today announced the launch of its newest branches at Mandideep (Goharganj sub-district of Raisen) and Gadarwara (Narsinghpur district) in the state of Madhya Pradesh.

Mr. Murali M. Natrajan, Managing Director & CEO, DCB Bank inaugurated the Bank's new branches. Over the last two years DCB Bank has renewed the focus on Savings and Current Accounts (CASA), fixed deposits, AIB (Agri and Inclusive Banking), SME and mid-Corporate. Through the new branches in Madhya Pradesh, DCB Bank aims to provide its range of banking services primarily focused on farming and agribusiness.

Speaking at the branch launch, **Mr. Murali M. Natrajan, Managing Director & CEO, DCB Bank**, said, "We have performed well in FY 2012-13. DCB Bank is expanding presence in Tier 2 to Tier 6 villages and towns with new branches. The branches at Mandideep and Gadarwara will bring new banking products such as tractor loan, loan against gold jewellery, warehouse construction loan, financing against warehouse receipts, crop and land development loan to farmers and working capital loan for agribusiness and micro and small & medium enterprises."

Mr. Narendranath Mishra, Head Agri & Inclusive Banking, DCB Bank said, "DCB Bank follows a cluster model to reach out to customers. Mandideep and Gadarwara branches along with the two existing branches at Itarsi and Pipariya are an important cluster that serves agriculture, industrial, small businesses and individual customers. DCB Bank aims to grow the customer base with a range of banking products and services to farmers and also reach out to micro-SME and SME segments.

DCB Bank's range of products includes:

- **Agri & Inclusive Banking:** DCB Bank's product portfolio includes farm equipment loan, dairy loan, loan against gold jewellery, warehouse construction loan, finance against warehouse receipts, crop loan and land development loan, working capital loan for agribusiness. The Bank's rural & semi urban focused branches also educate new to bank customers on inculcating the saving habit.
- DCB Bank has pioneered the small ticket recurring deposit, no frill account and micro-insurance for farmers and private individuals.
- **Micro SME & large SME Lending:** DCB Bank offers financial products for small businesses and SMEs. The Bank has well-established business relationships in major industrial clusters such as Ahmedabad, Ankleshwar, Aurangabad, Bengaluru, Bhuj, Delhi, Jodhpur, Kochi, Kolkata, Mumbai, Rajkot, and Surat.

About DCB Bank

DCB Bank (Development Credit Bank Ltd.) is a modern new generation private sector bank with 100 branches across 15 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's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC). DCB Bank has approximately 450,000 customers.

DCB 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 over 18% 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 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.

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

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