

Development Credit Bank Limited

Analyst Meet

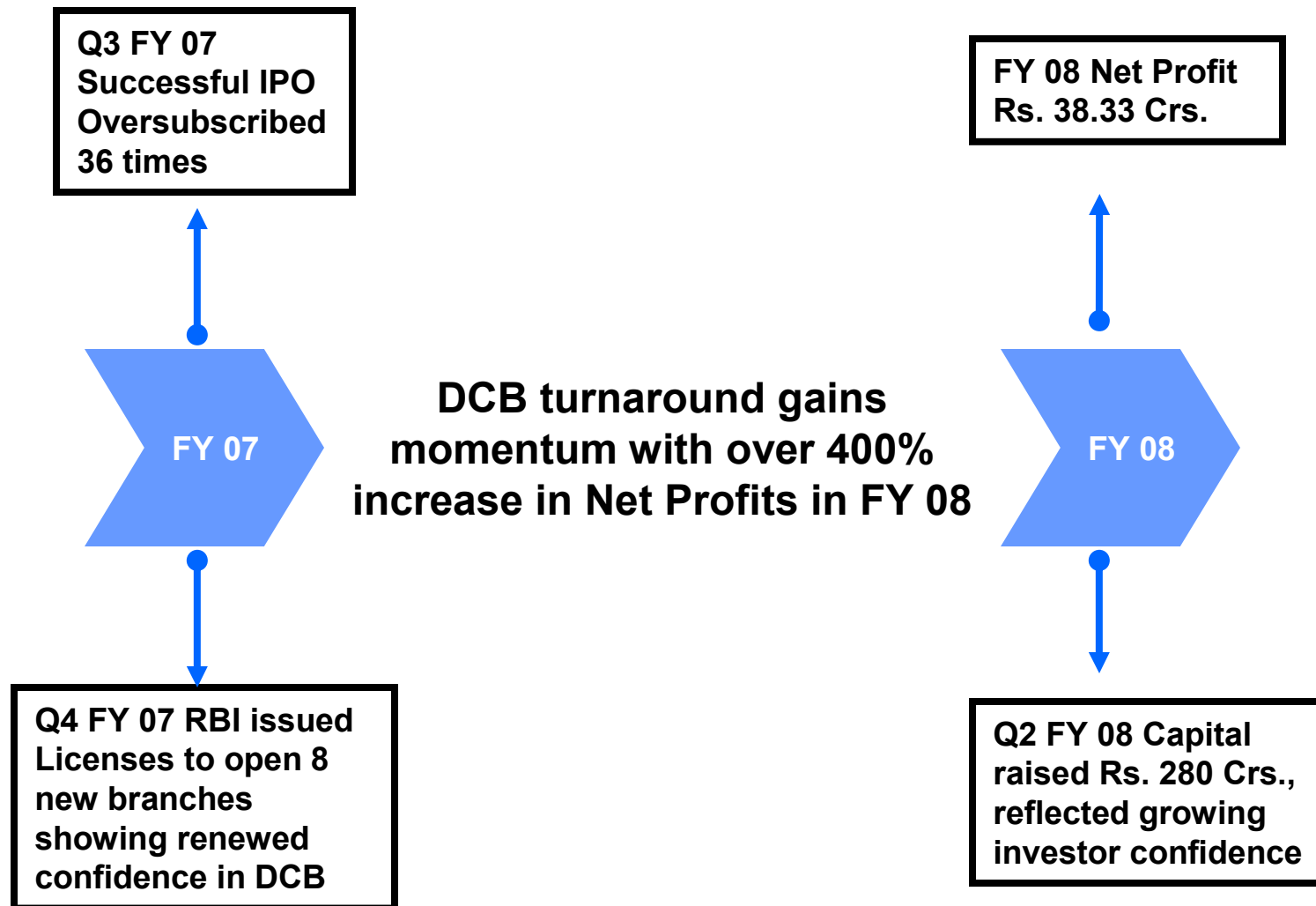
12 May, 2008



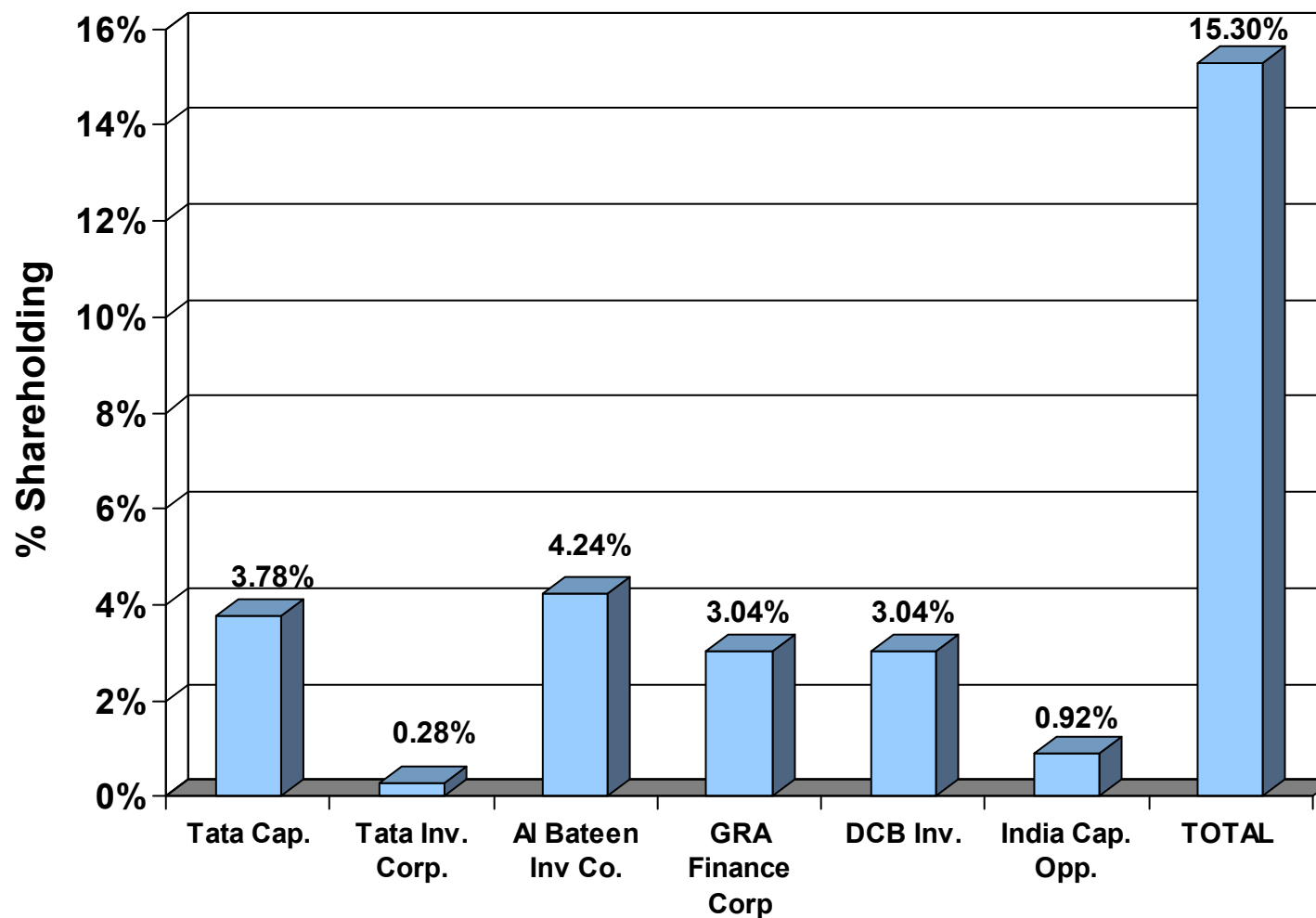
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Milestones



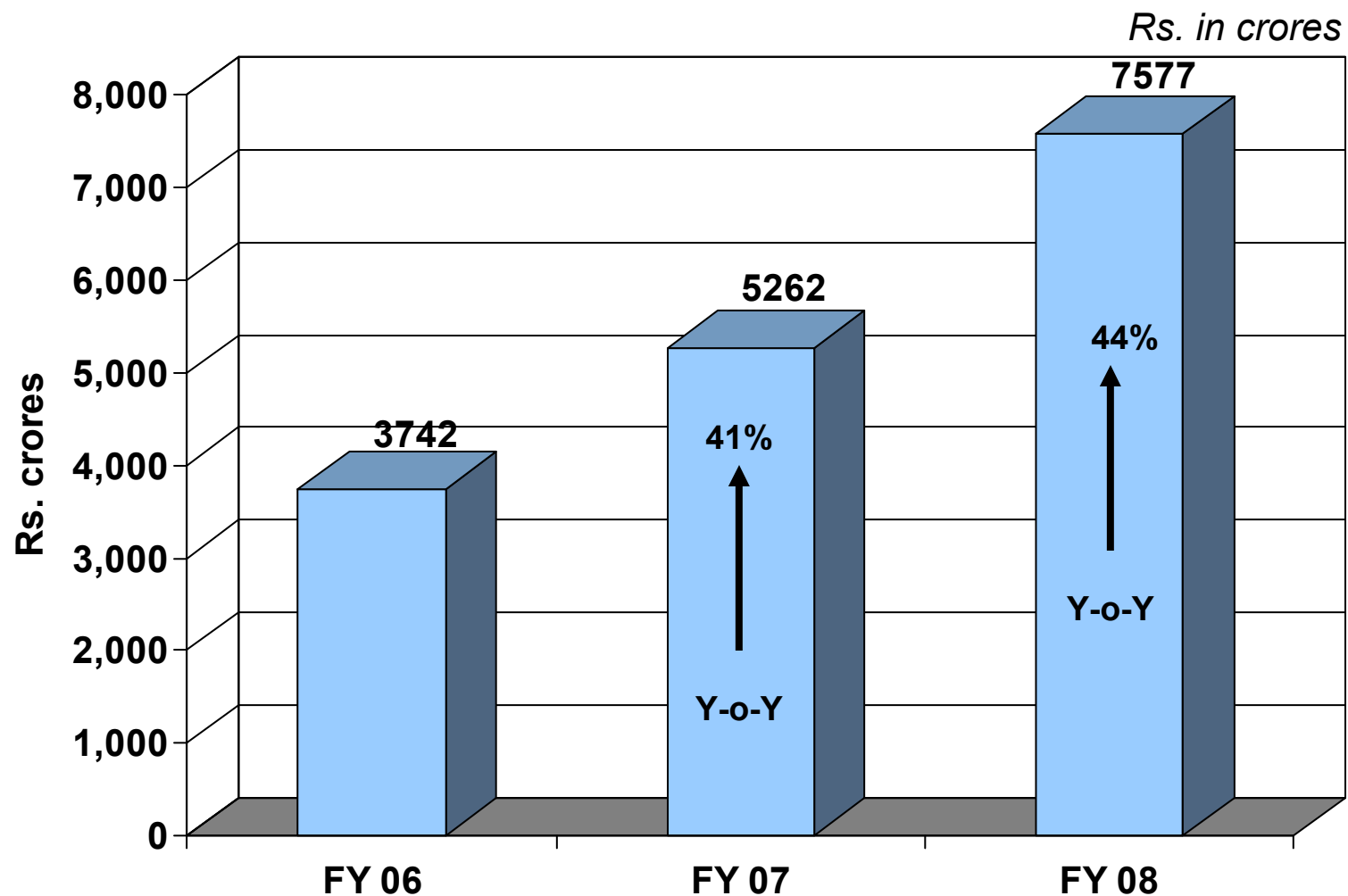
Preferential Allotment (Rs. 280 crores @ Rs. 105)



Shareholding Pattern

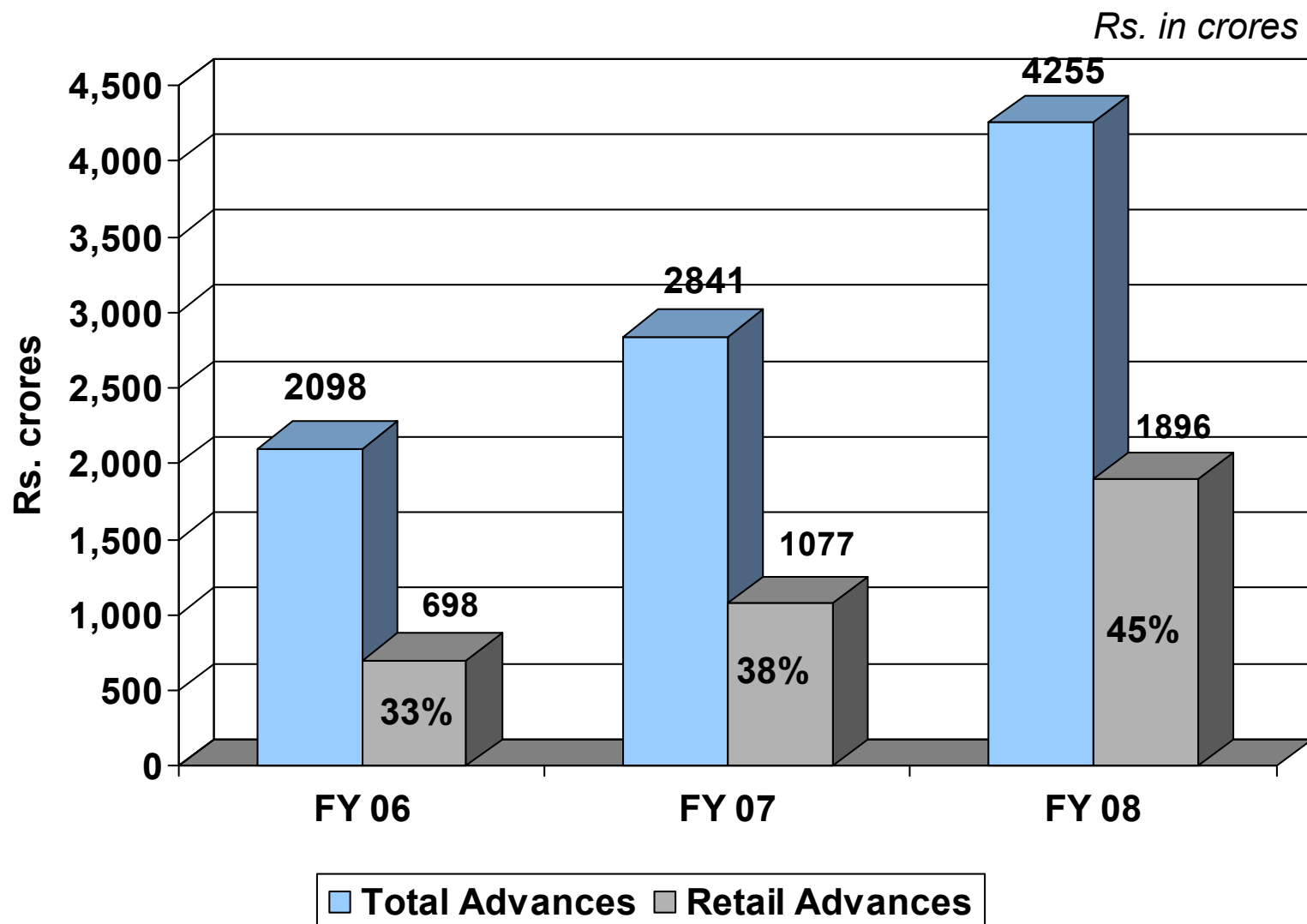
Sr.	Category	As on 31-Mar 2008		
		No. of Shareholders	No. of Shares	% of Paid-up Capital
I	FOREIGN HOLDING			
a	AKFED	2	43750052	25.10
b	FOREIGN INST. INVESTORS	35	52348014	30.03
c	FOREIGN COMPANIES	3	16086723	9.23
d	NON RESIDENT INDIANS	586	1870196	1.07
	<i>SUB TOTAL I</i>	626	114054985	65.44
II	DOMESTIC HOLDING			
a	DOMESTIC COMPANIES	1489	23833614	13.67
b	OTHER RESIDENT SHAREHOLDERS	106114	36410225	20.89
	<i>SUB TOTAL II</i>	107603	60243869	34.56
	GRAND TOTAL (I+II)	108229	174298854	100.00

Balance Sheet Size



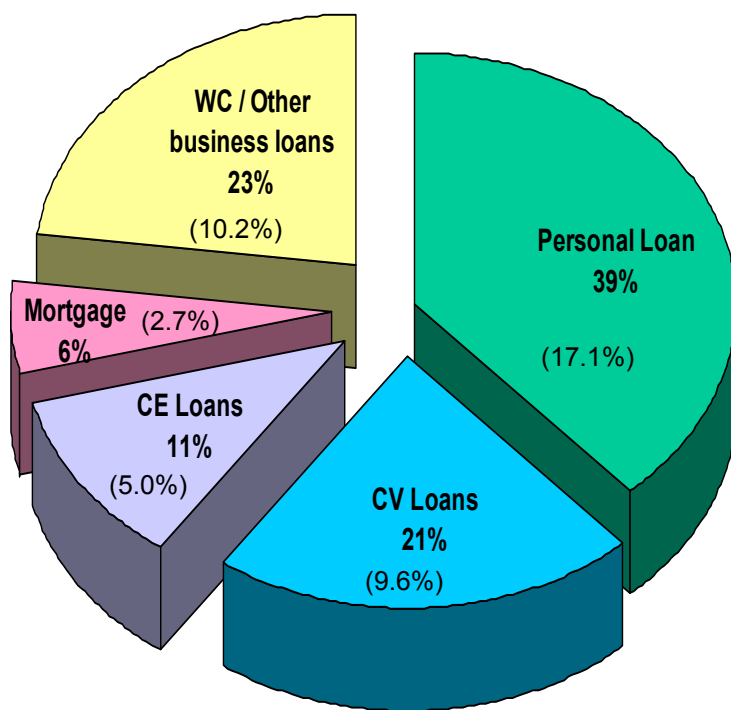
Assets Growth at 44% Y-o-Y

Retail Loans To Total Loans (Gross)

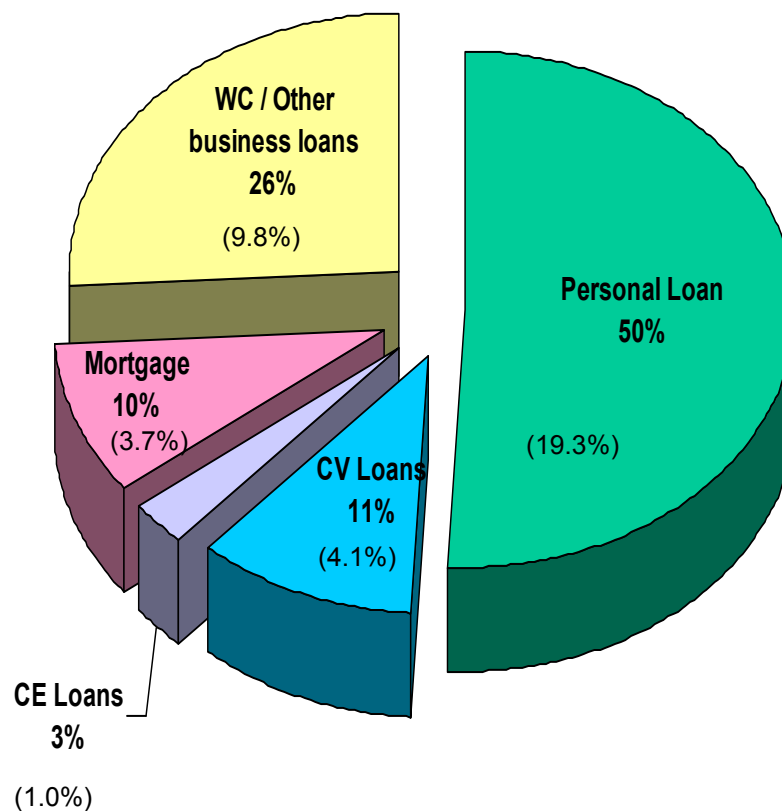


Retail Advances (Gross)

as on Mar. 31, 2008

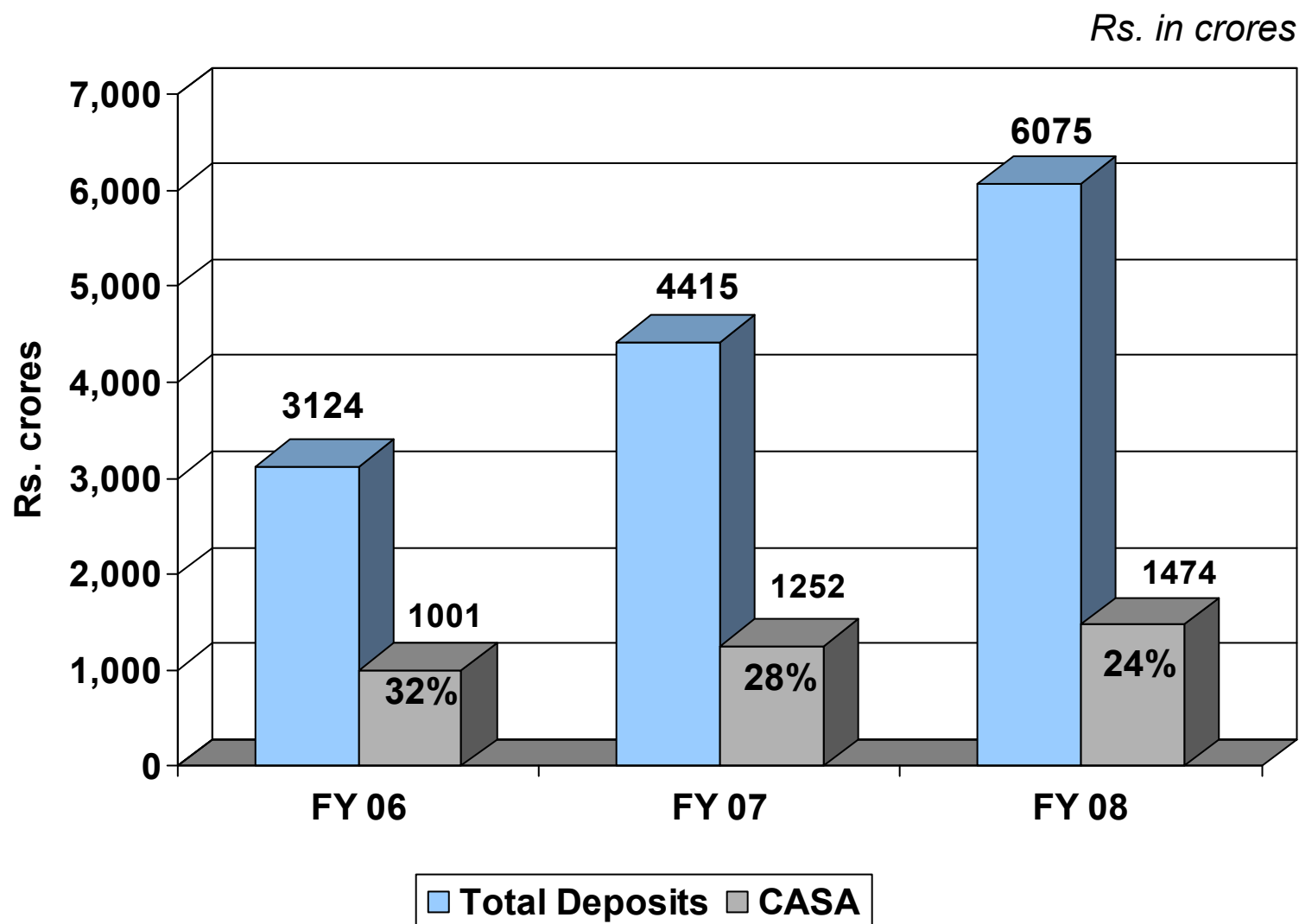


as on Mar. 31, 2007



Figures in parentheses represent % to total advances

CASA Share in Total Deposits



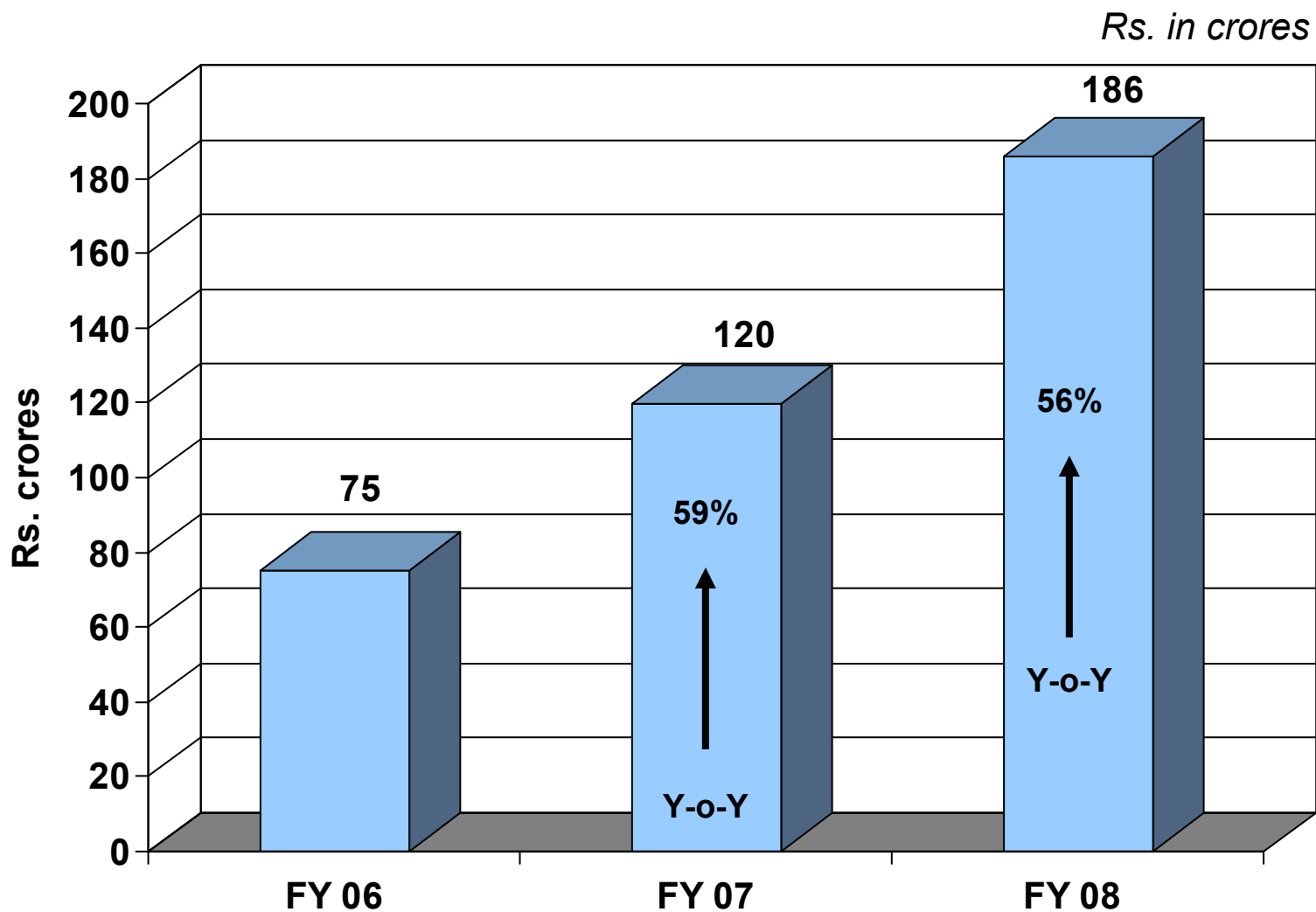
Investments

As at 31 st March , 2008	Total Amount (Rs. in crores)
SLR Investments	1715
Non-SLR Investments	420
Total	2135
AFS	1265
HFT	102
HTM	768
Total	2135

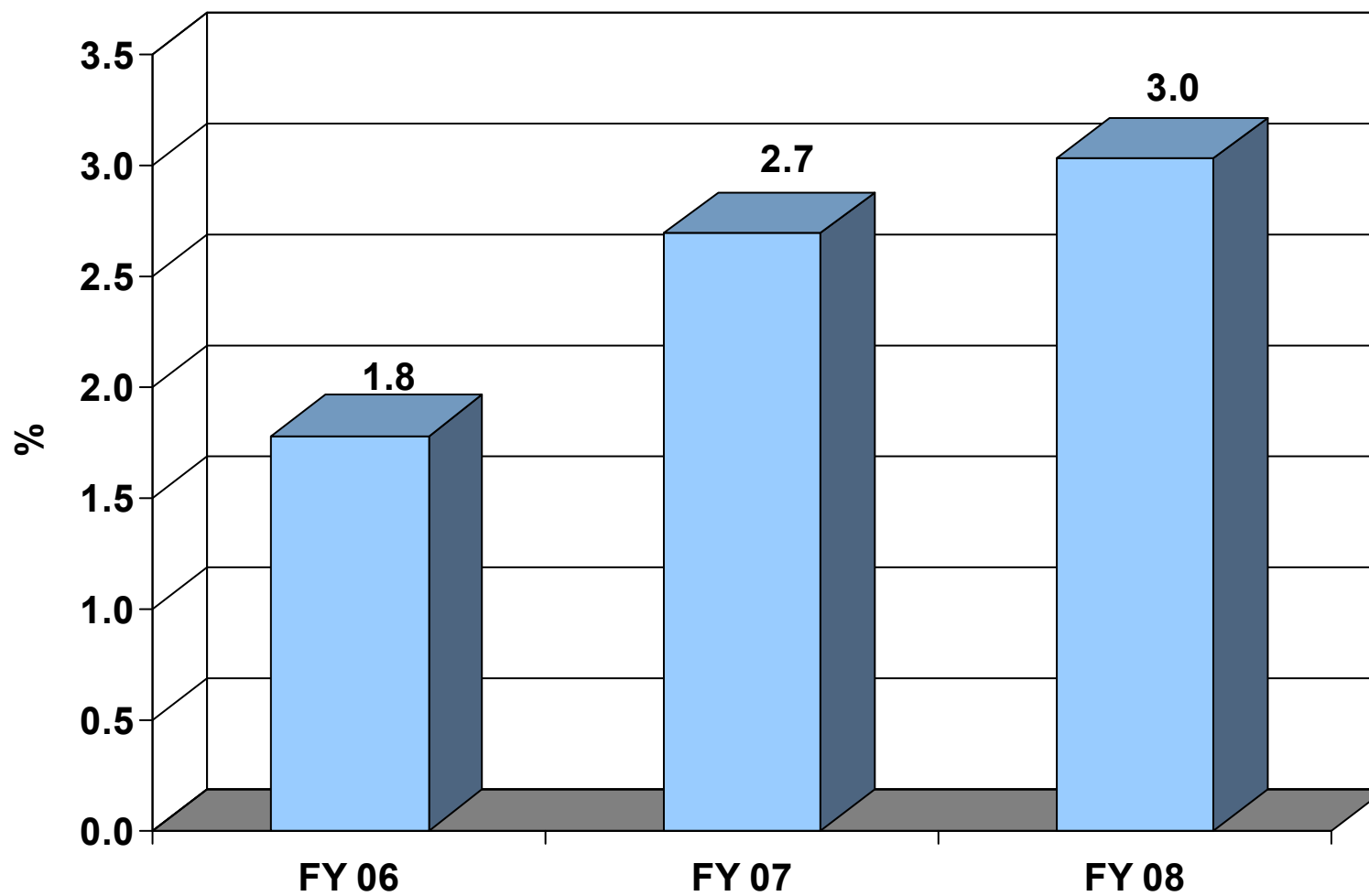
Modified duration of HTM is 2.68

Modified duration of AFS+HFT is 1.00

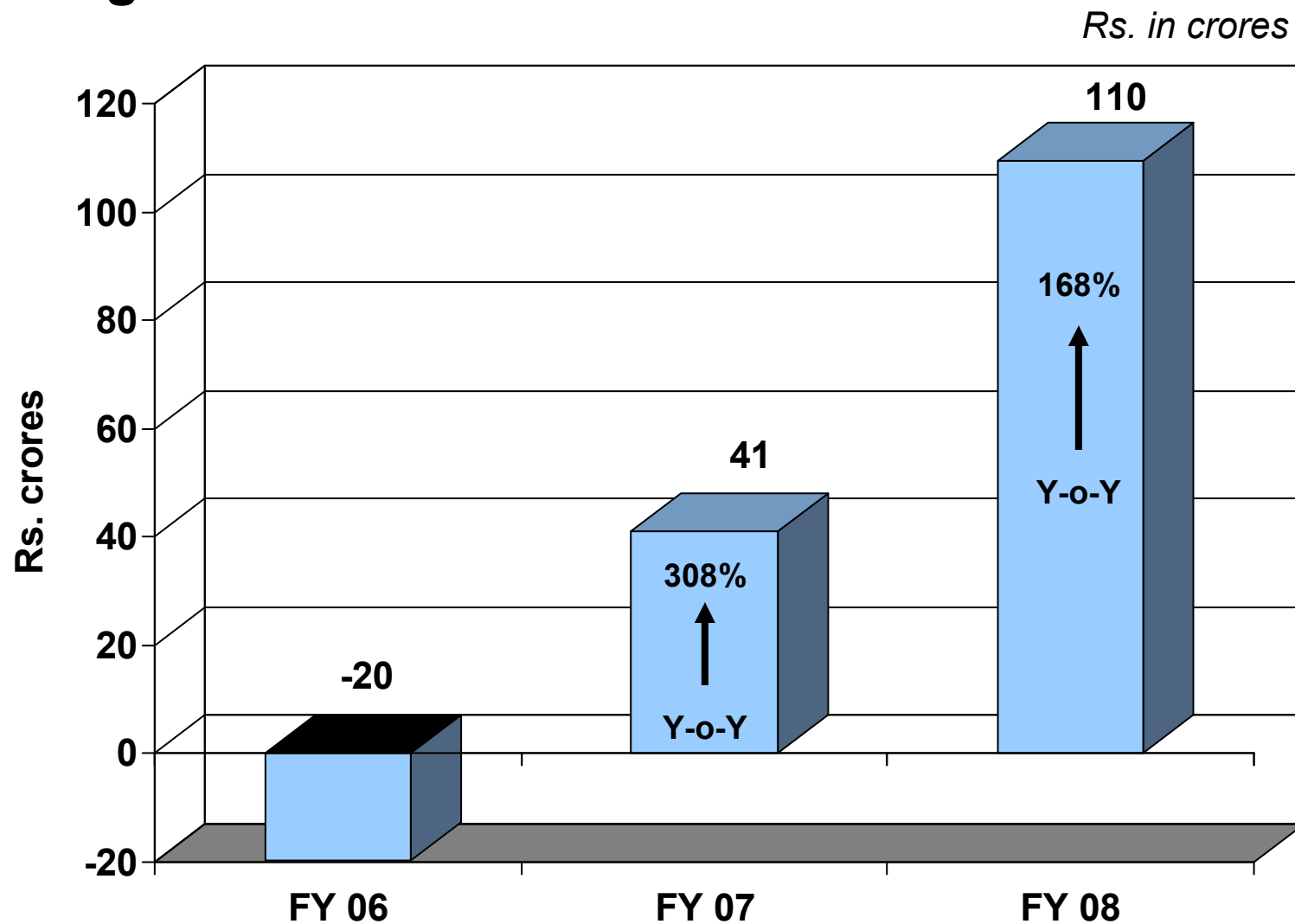
Net Interest Income (NII)



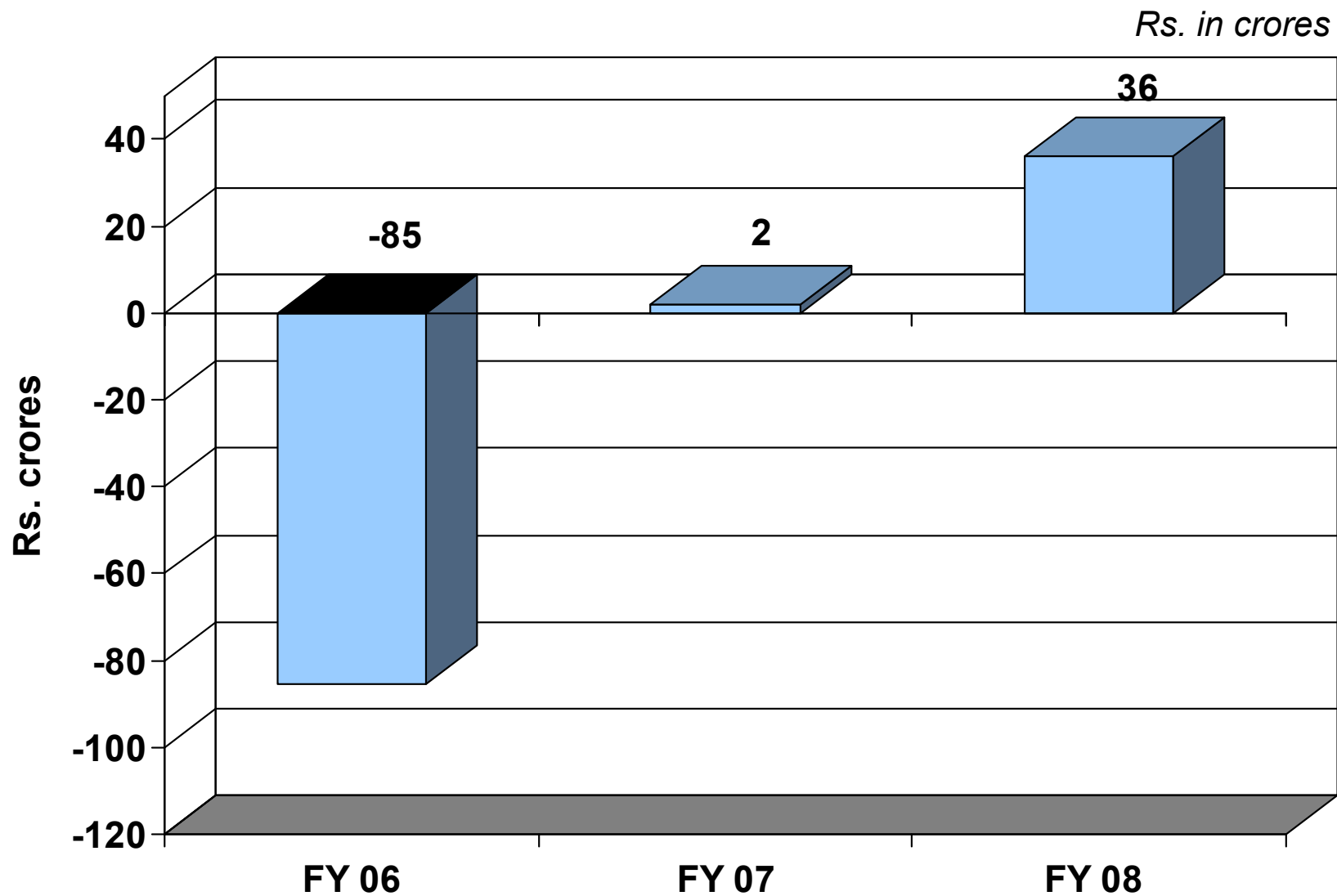
Net Interest Margin (%)



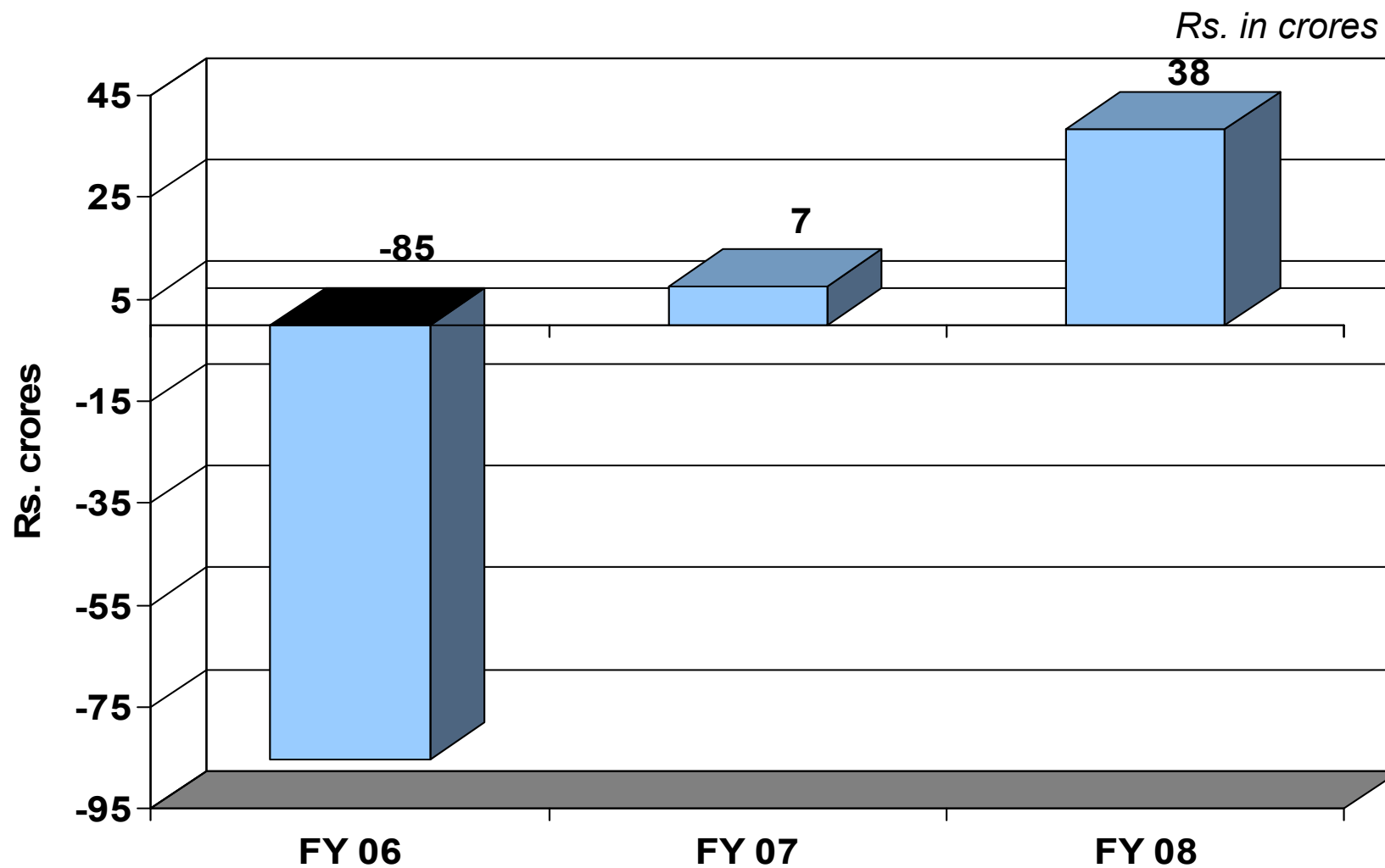
Operating Profit



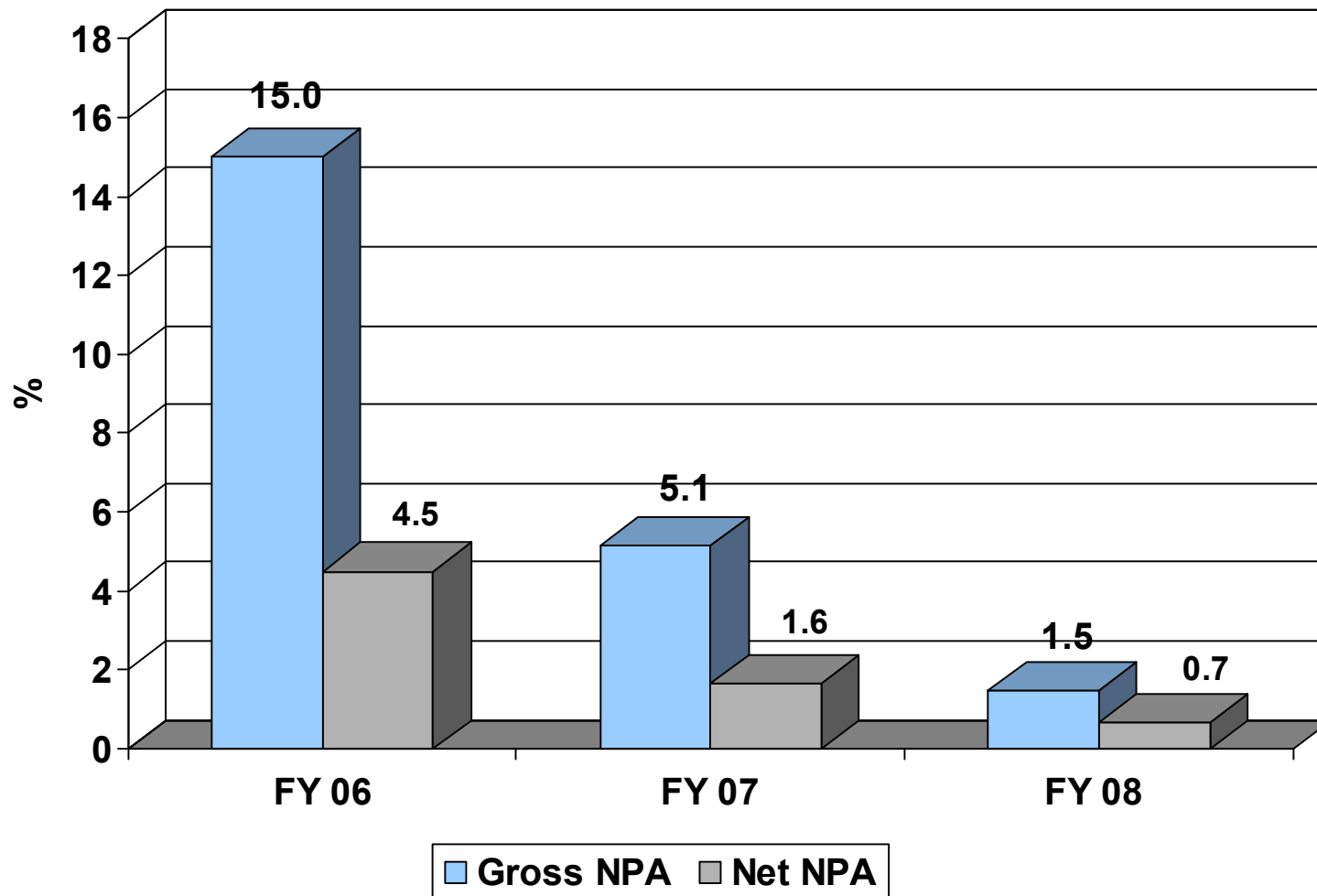
Net Profit Before Tax



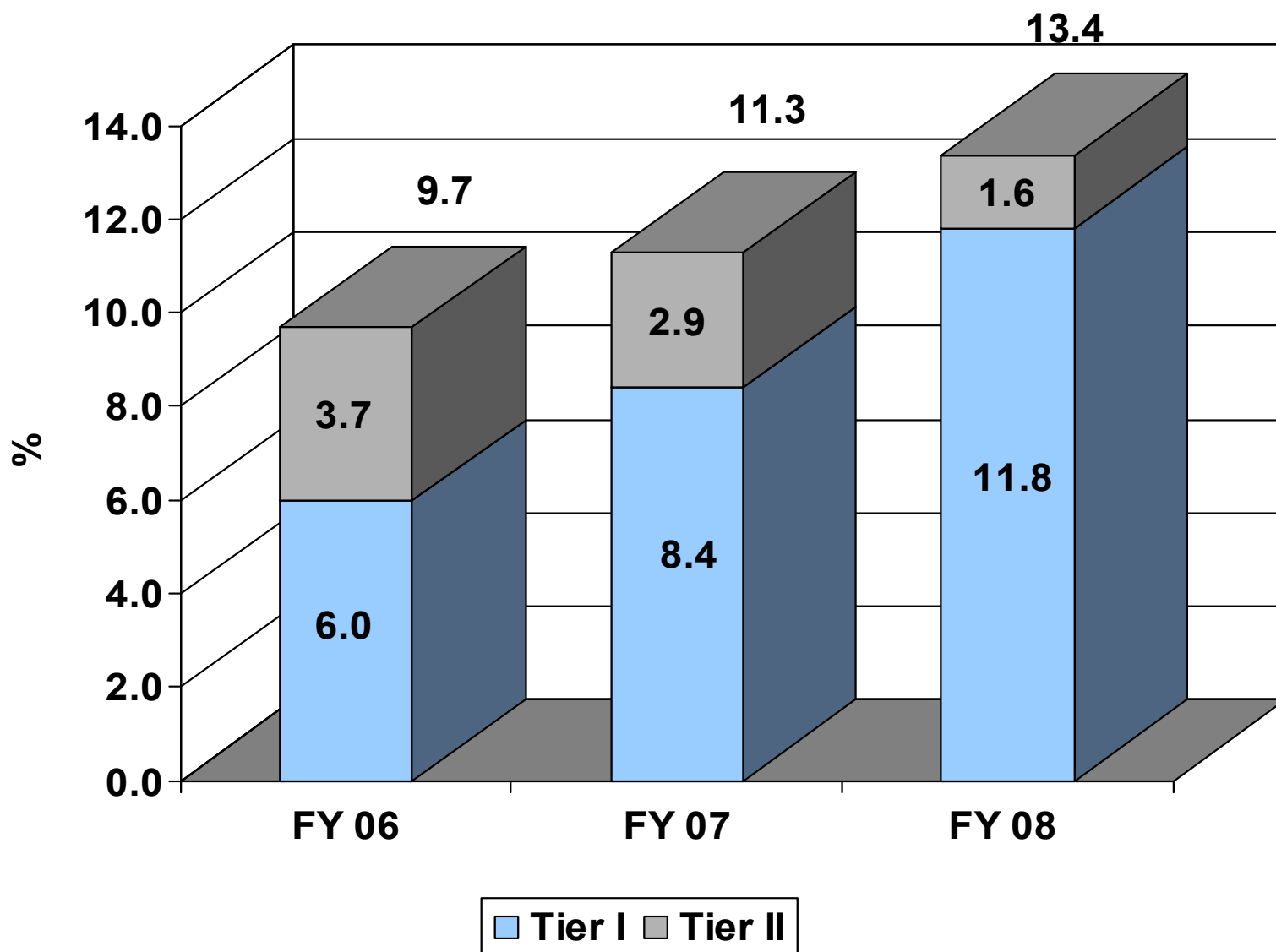
Net Profit After Tax



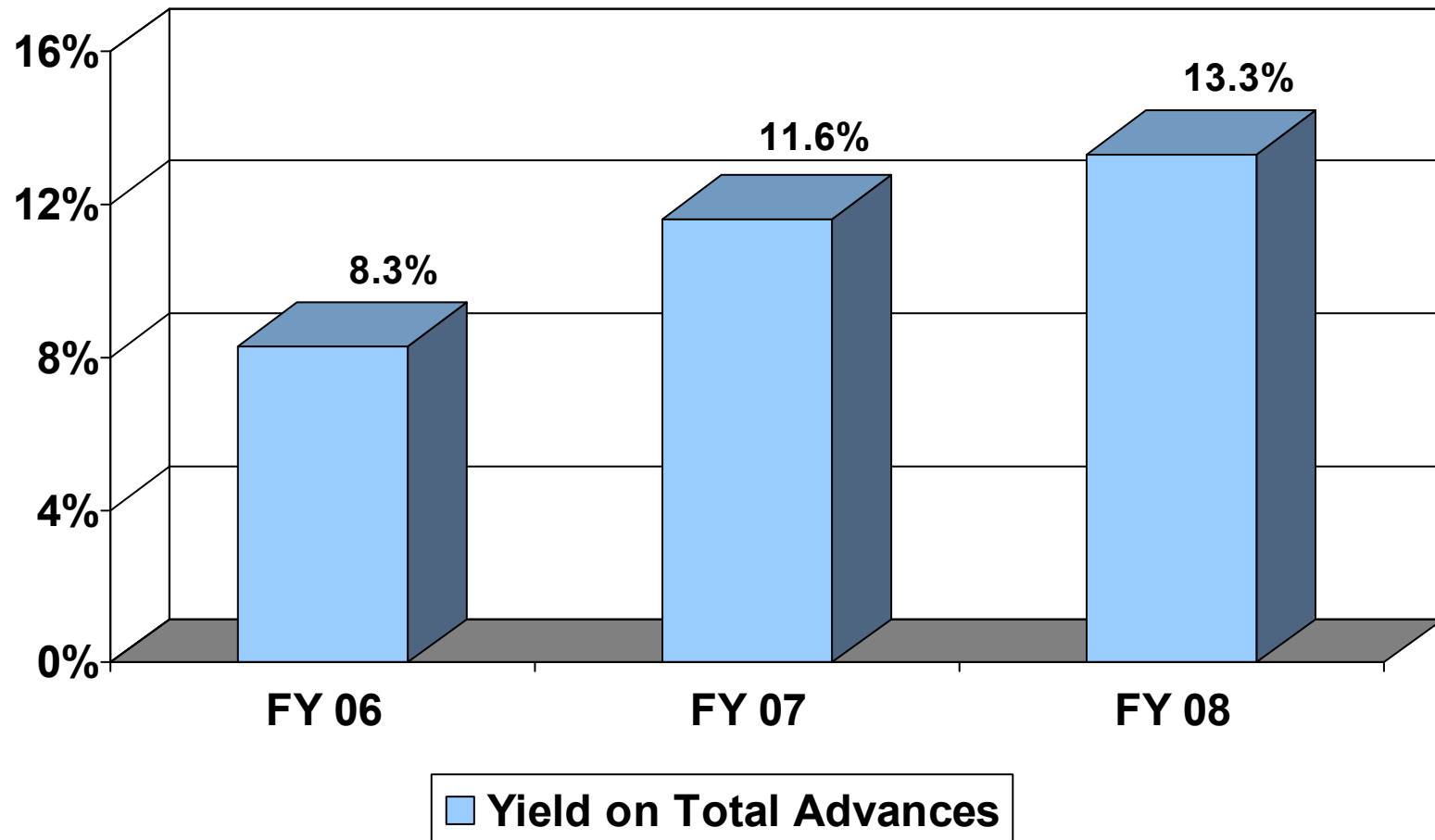
Non Performing Assets (%)



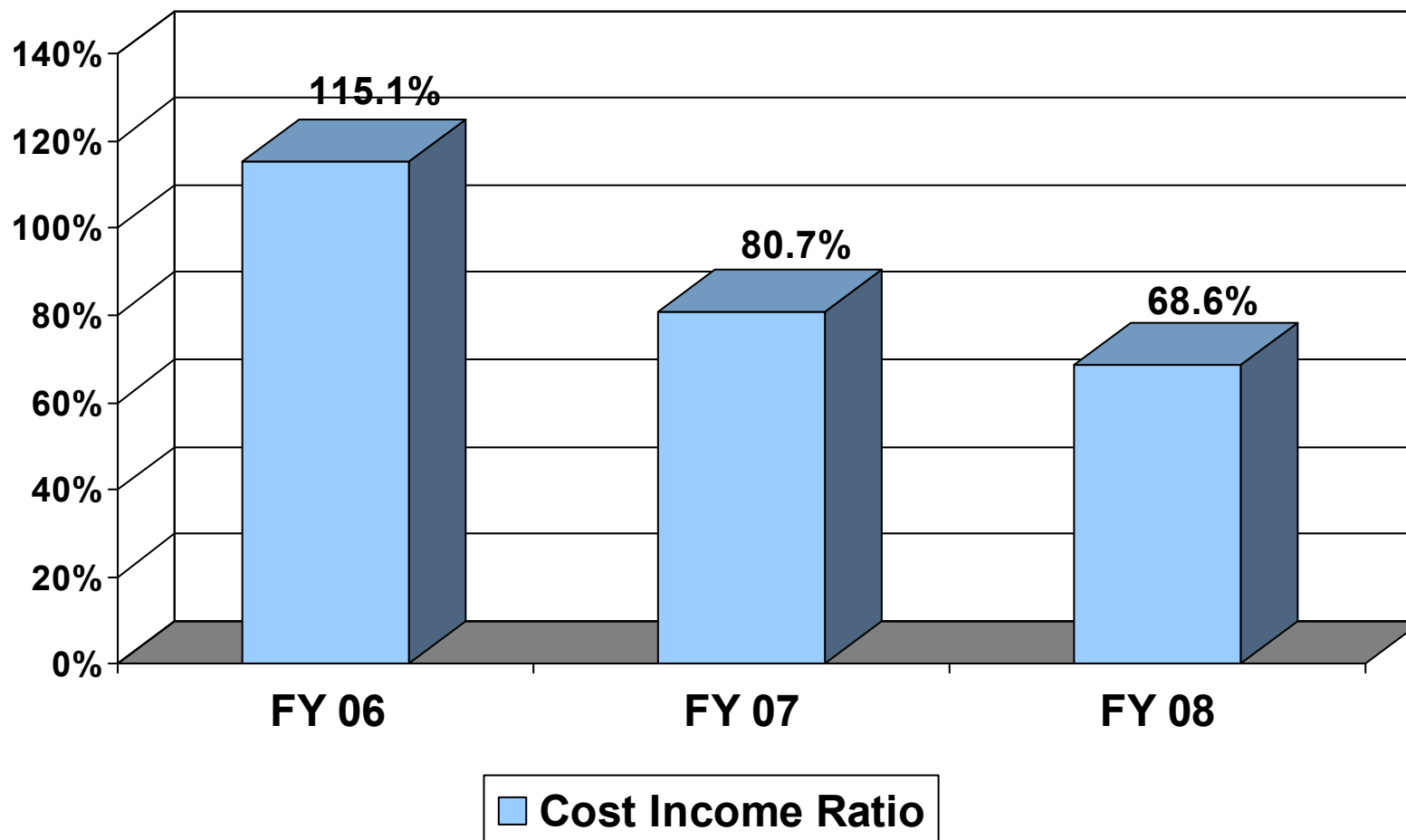
Capital Adequacy Ratio (%)



Yield on Total Advances (%)

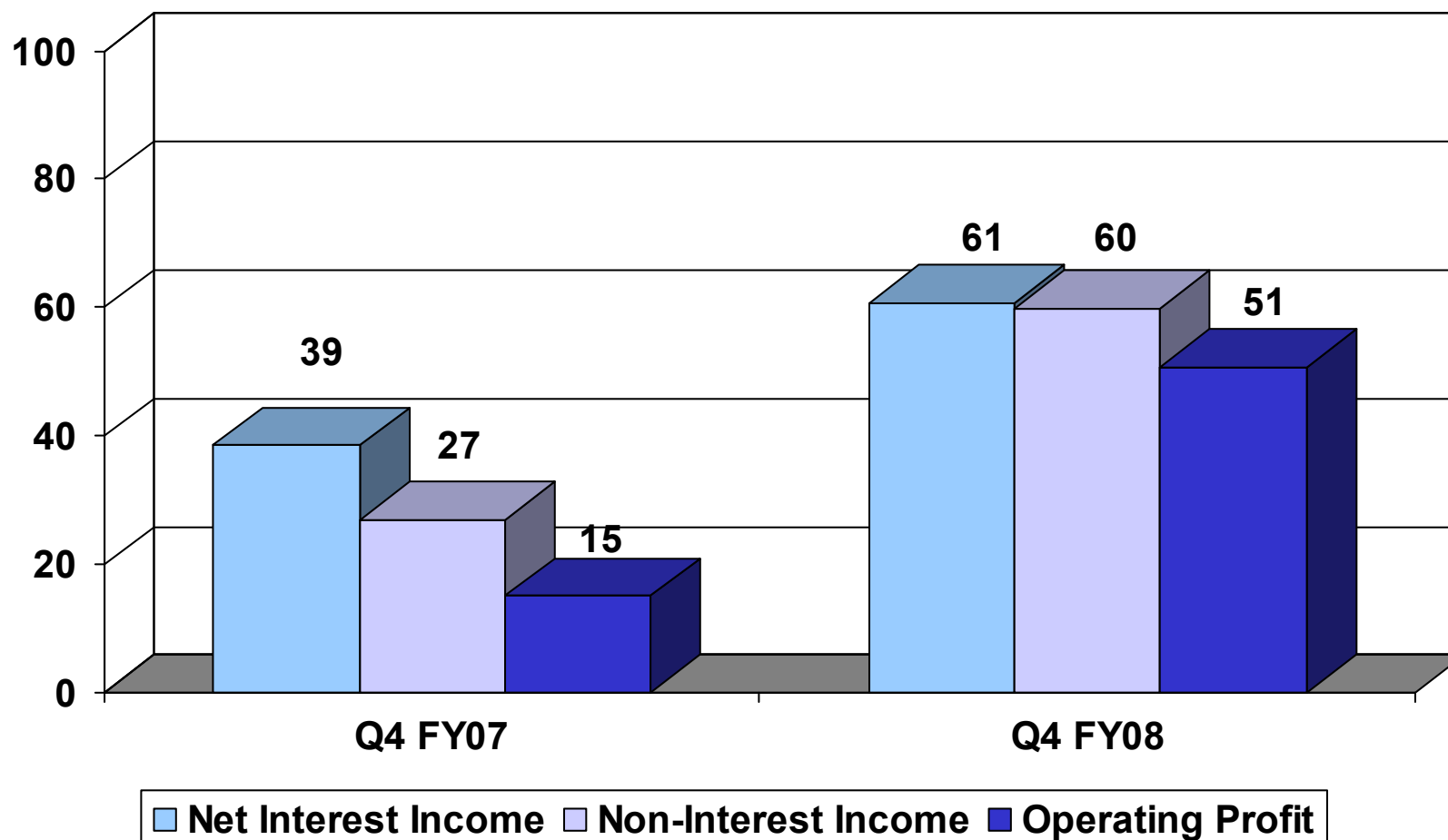


Cost Income Ratio (%)



Q-o-Q Growth in Revenue and Profits

Rs. in crores



Abstract FY 08

Rs. in crores

	Q4 FY 08	Q4 FY 07	Growth	FY 08	FY 07	Growth
Total Advances	4069	2659	53%	4069	2659	53%
Total Deposits	6075	4415	38%	6075	4415	38%
Net Interest Income	60.8	38.5	58%	186.1	119.6	56%
<u>Non Interest Income</u>	59.9	26.9	123%	162.6	92.5	76%
Total Income	120.7	65.4	85%	348.7	212.1	64%
Operating Expenses	70.0	50.3	39%	239.1	171.1	40%
Operating Profit	50.7	15.1	237%	109.6	41.0	168%
<u>Provisions</u> & Contingencies	41.8	21.5	95%	73.5	39.2	88%
Net Profit before Tax	8.9	(6.4)	237%	36.1	1.8	1886%
<u>Provision</u> for Taxes (FBT & DTA)	16.5	(6.0)	373%	(2.2)	(5.6)	61%
Net Profit after Tax	(7.6)	(0.4)	(1756%)	38.3	7.4	420%

Branch Network

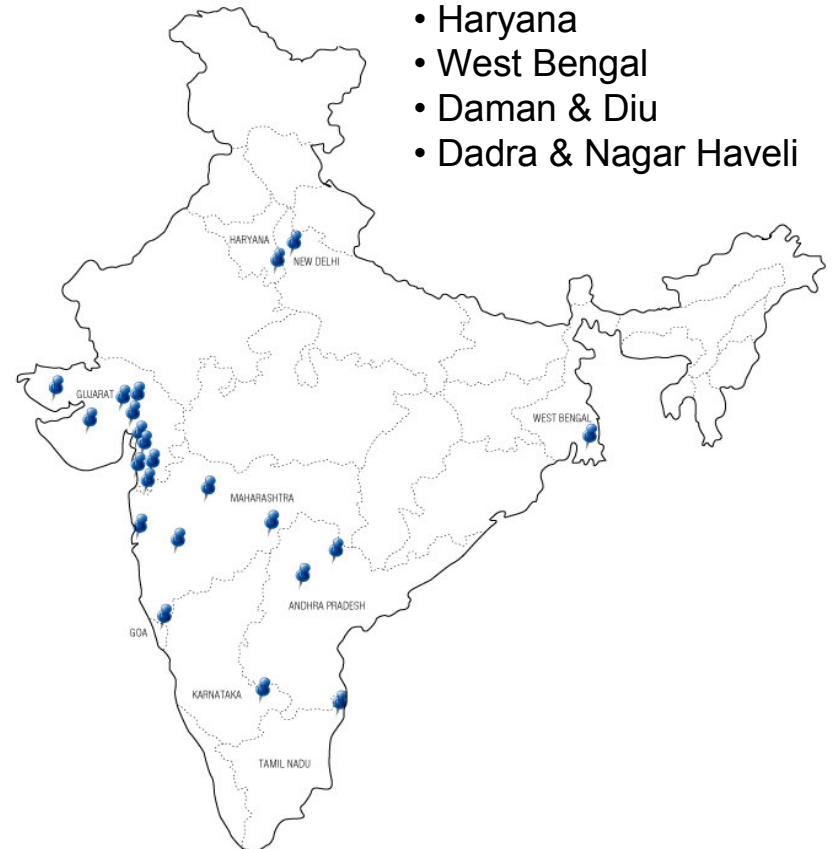
• 80 Branches

- 112 ATMs
- 18,000 shared ATMs network
- Customer base of ~600,000



Spread Across

- Maharashtra
- Gujarat
- Andhra Pradesh
- Karnataka
- New Delhi
- Rajasthan
- Goa
- Tamil Nadu
- Haryana
- West Bengal
- Daman & Diu
- Dadra & Nagar Haveli



Key Business Highlights

- 8 New Branches opened in FY08. Dediapada branch (Gujarat) opened exclusively for Micro Finance.
- Tier I Capital Infusion of Rs. 280 crores in August 07.
- Strategic Alliances for Mortgage Loans, Credit Cards, POS and Online Broking.
- Priority Sector (PSL) requirements achieved.
- Sale of Legacy Corporate NPA and written off Accounts.
- Back Office Operations and IT Centre relocated to Vikhroli

Key Business Highlights (contd.)

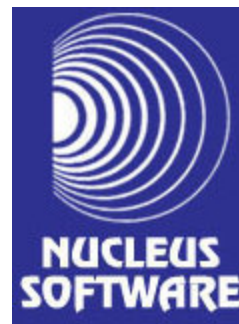
- Up scaling of Commodity Finance Business.
- Bancassurance Business ramped up.
- 24x7 Call Centre launched.

Human Capital – Our Treasure

- Performance Management plan in place. Every employee has a specific KRA & Goal sheet.
- Dedicated staff of FY 2008 : 2235 (including 508 sales trainees) as compared to FY 2007 : 1810 (including 479 sales trainees).
- Training man-hours increased from 2579 in FY 2007 to 5002 in FY 2008
- Average age of Employees reduced from 39 years in March 2007 to 32 years in March 2008.
- ESOPs granted to all eligible staff - 97% coverage.



Partners In our Progress



Thank You