

# **Investor Presentation – Q4 FY 2014**

*April 2014*

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# DCB BANK

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Financial numbers are rounded off to nearest whole number

## DCB Bank – at a glance

- DCB Bank Limited (Formerly Development Credit Bank Ltd.) <http://www.dccb.com> is a modern emerging new generation private sector bank. Present since 1930s, DCB is the only co-operative bank in India to have been converted into a private sector commercial bank in 1995
- Strong presence in Andhra Pradesh, Gujarat and Maharashtra resulting in sticky customer deposits from traditional customers. New branch expansions in Madhya Pradesh, Odisha, Punjab, Rajasthan
- Distribution network of 130 branches across 80 locations and 238 ATMs

## Comprehensive product range & scalable infrastructure

- Business model focused on achieving a balance between Micro SME, SME, Retail Mortgages, Commercial Vehicle, Gold Loans, mid-Corporate and Agri / Inclusive Banking
- Comprehensive range of banking products across all businesses
- Modern systems and infrastructure to support growth- Finacle, FinnOne, CMS, Internet and Mobile banking

## Focus on building Retail Deposit franchise

- Continued focus on building Retail Deposits
- CASA of 25% and CRAR of 13.71% under Basel III

## Steady improvement in credit ratings

- Crisil rating has re-affirmed its rating. **A-/Stable** for Long term and **A1+** for Certificate of Deposits and Short term Fixed Deposit Programme
- Brickwork Ratings: **BWR A- (Stable)**

## Strong promoter

- DCB's promoter, Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed> is present in 16 countries employing over 30,000 people
- Promoter group holds 18.46% stake in DCB

## Pedigreed board and experienced management team

- Nasser Munjee, Chairman: Ex- Executive Director – HDFC, instrumental in setting up IDFC & sits on the boards of many large Indian companies
- Murali M. Natrajan, MD & CEO: worked in Standard Chartered Bank (Global Head – SME Banking), Citibank, American Express; strong Retail Banking & SME experience in India & abroad

For detailed 'Overview', please refer to pages 33 - 38

## Financial Performance

# Highlights

# DCB BANK

INR mn	Q4 FY 2014	Q4 FY 2013	Inc / (Dec)	Q3 FY 2014	Inc / (Dec)
Net Profit	391	341	15%	364	7%
Total Income	1,335	1,146	17%	1,268	5%
Operating Profit	502	430	17%	464	8%
Provisions	(111)	(89)	(24%)	(100)	(11%)
Cost to Income Ratio	62.5%	62.4%	-	63.4%	-

INR mn	March 31, 2014	March 31, 2013
Deposits	103,252	83,638
CASA	25,813	22,716
NRI Deposits	8,303	5,222
Advances	81,402	65,861

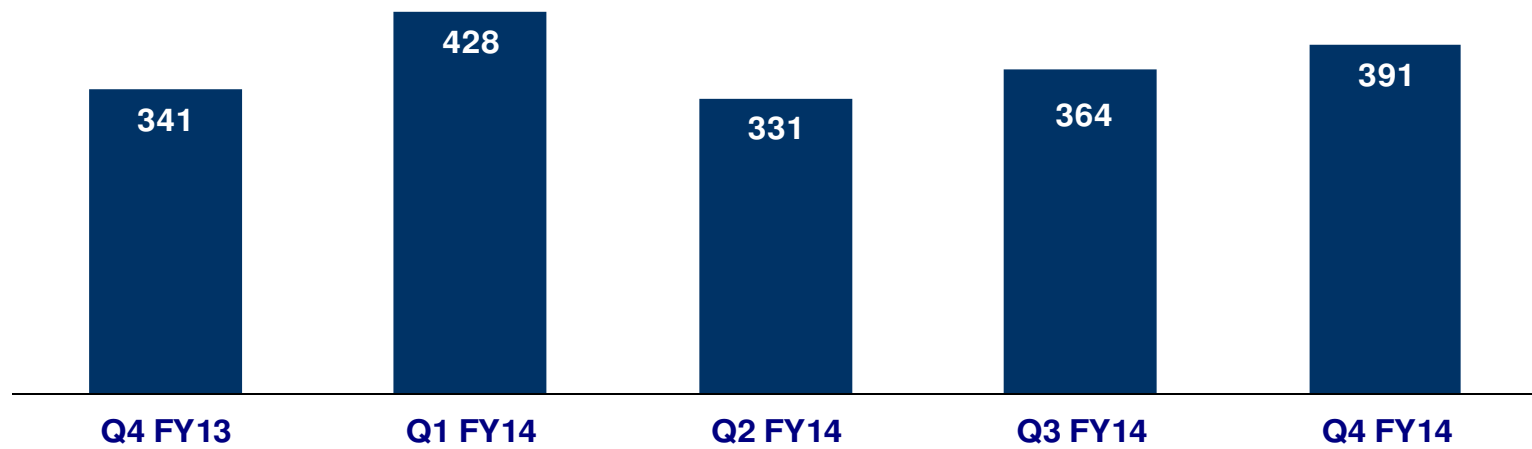
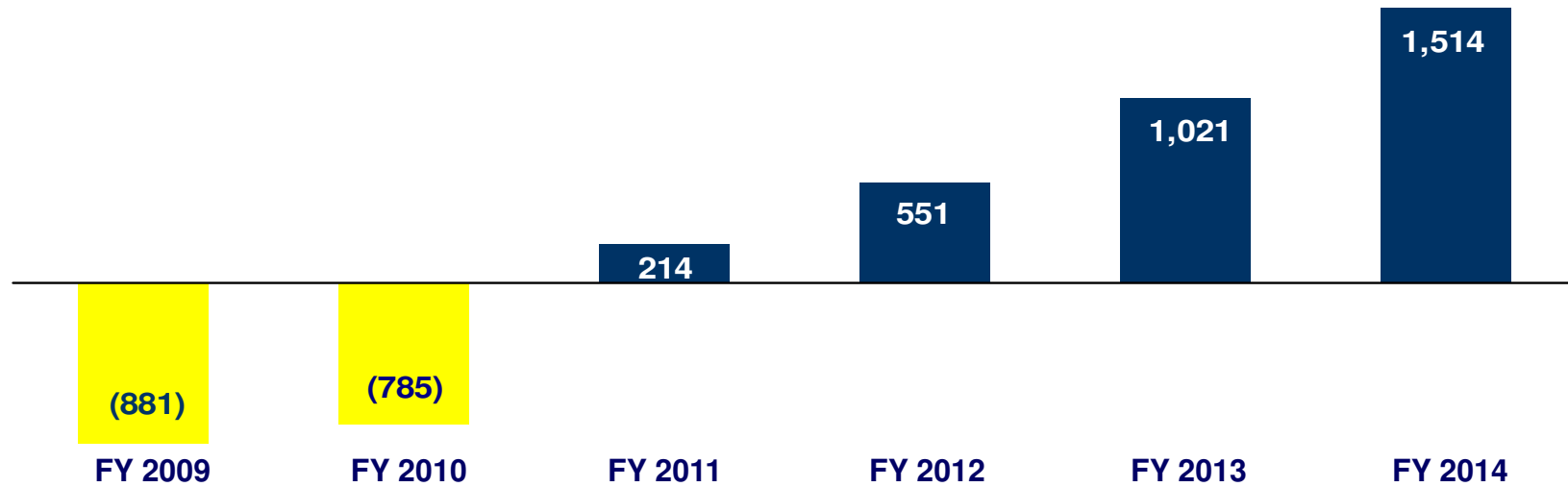
Quarter ended	March 31, 2014	March 31, 2013
CASA Ratio	25.00%	27.16%
Gross NPA Ratio	1.69%	3.18%
Net NPA Ratio	0.91%	0.75%
Provision Coverage Ratio	80.54%	85.71%
Credit/Deposit Ratio	78.84%	78.74%
ROA (Annualised)	1.25%	1.30%
ROE (Annualised)	13.82%	13.85%

# Growth in Profits

# DCB BANK

Net Profit / Loss \*

INR mn

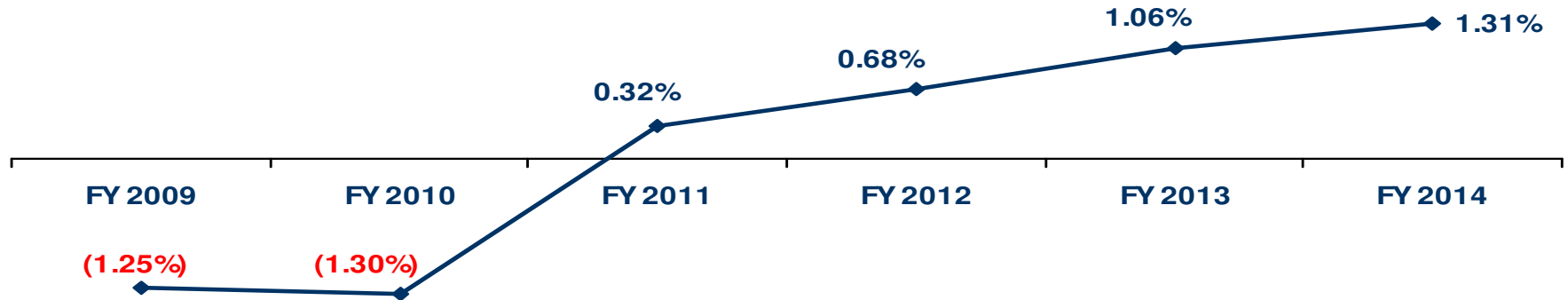


\* Net Profit / (Loss) represents post tax numbers

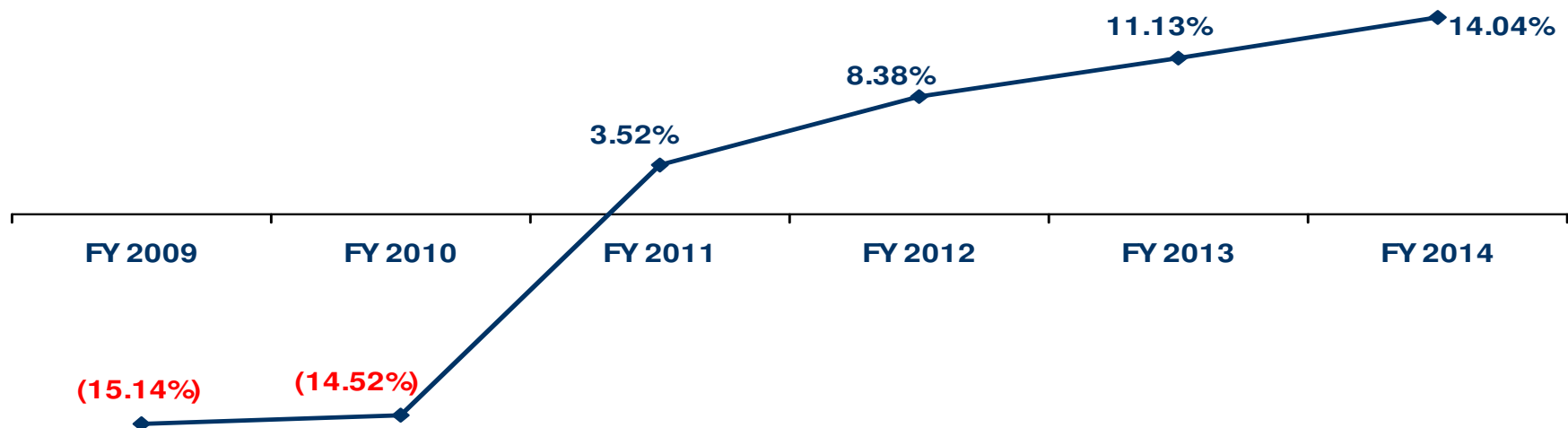
# Key Financial Indicator – ROA and ROE

# DCB BANK

## ROA



## ROE

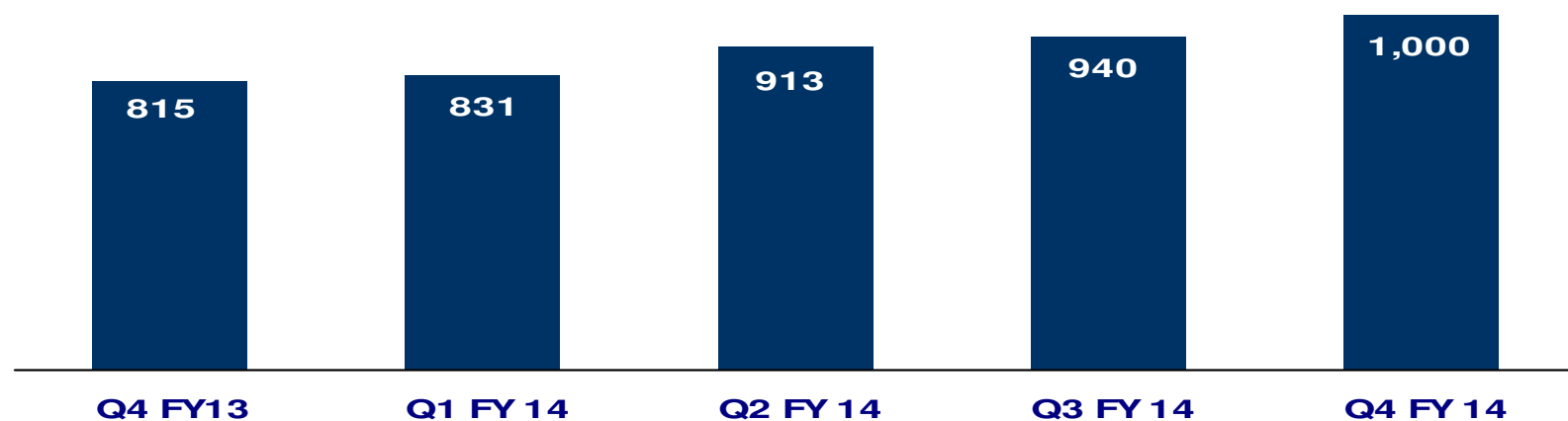
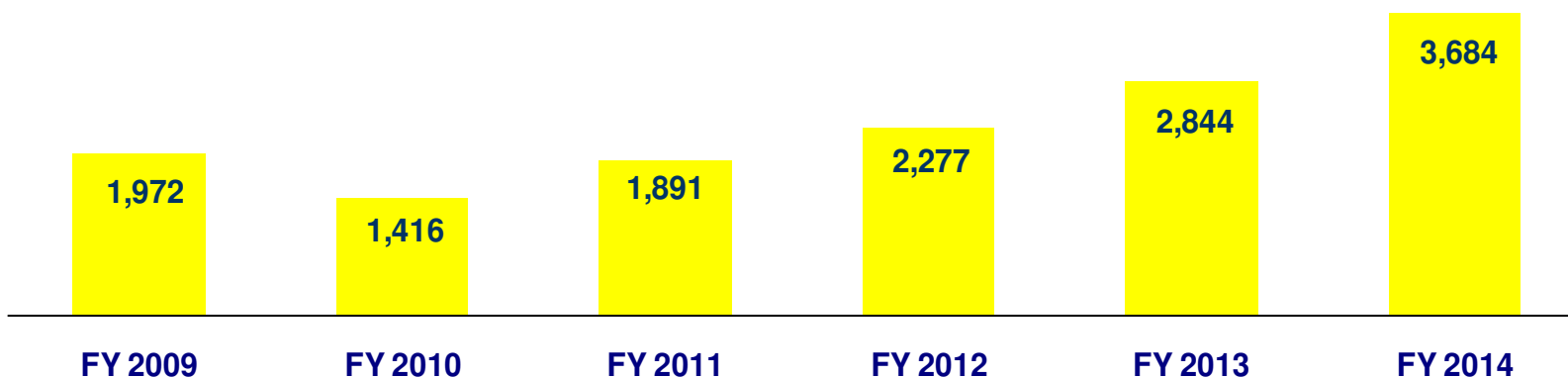


# Improvement in Income, quality

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Net Interest Income

INR mn



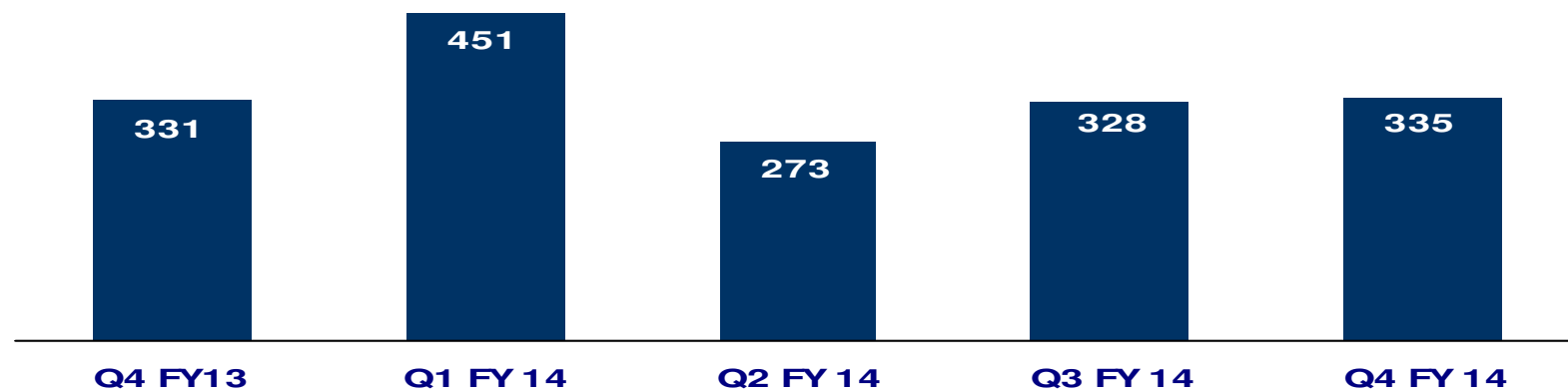
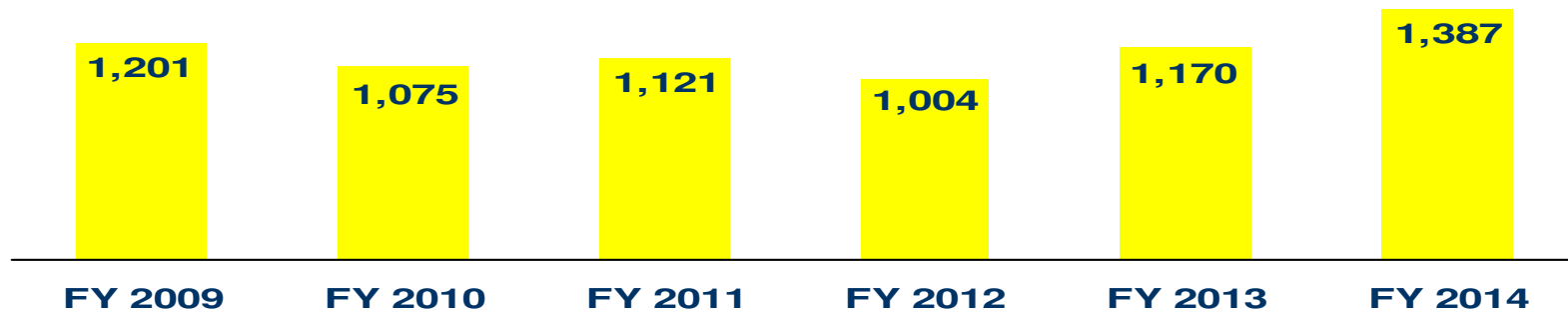


# Improvement in Income, quality

# DCB BANK

Other Income

INR mn

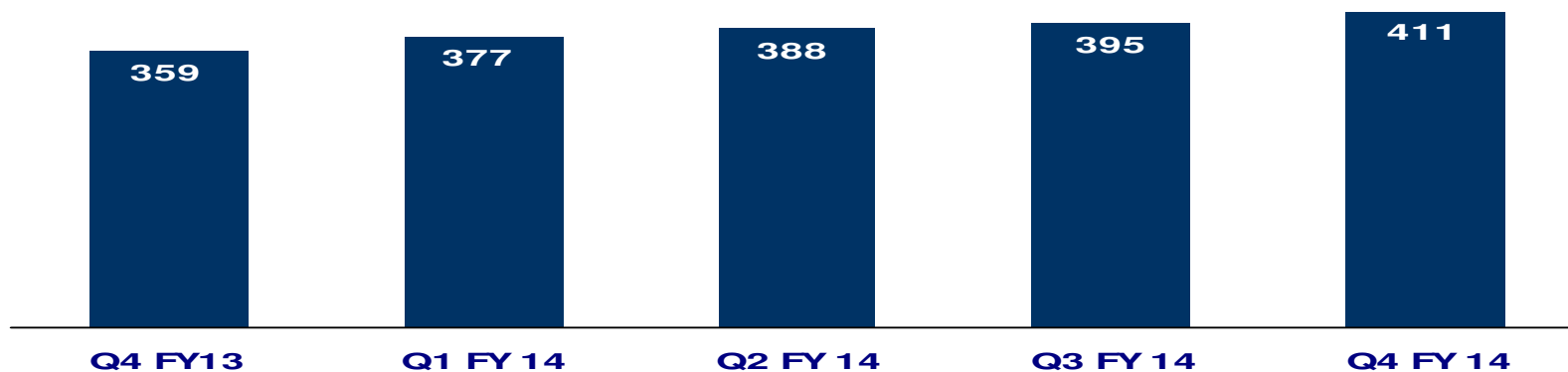
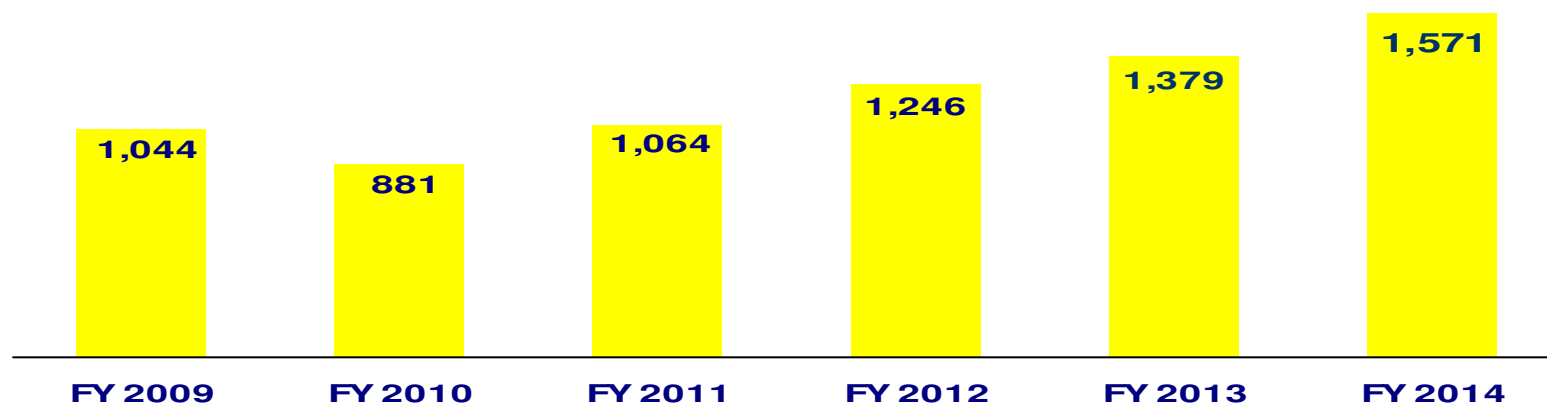


# Staff Cost

# DCB BANK

Staff Cost

INR mn

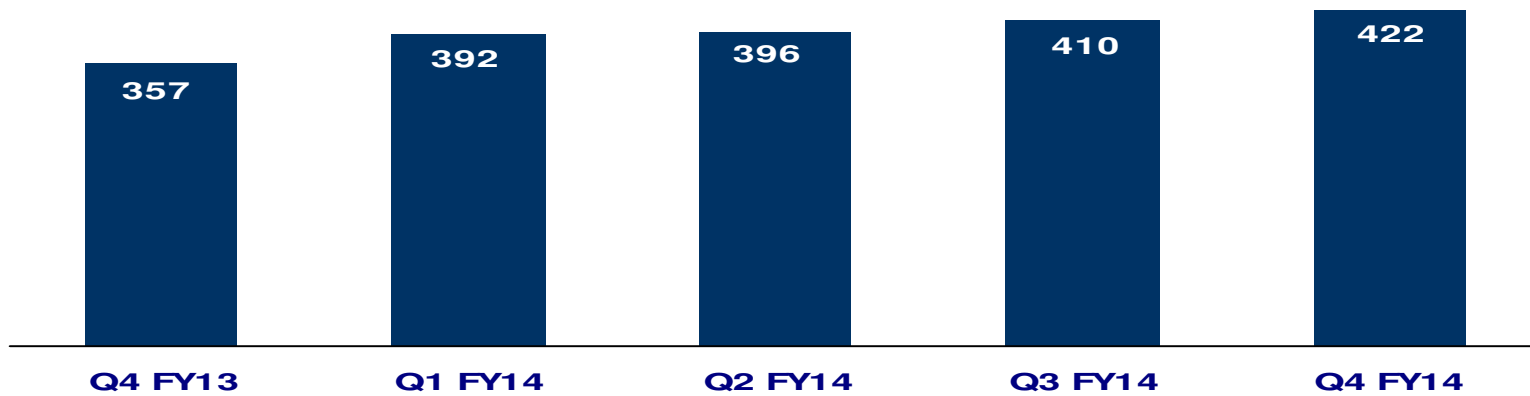
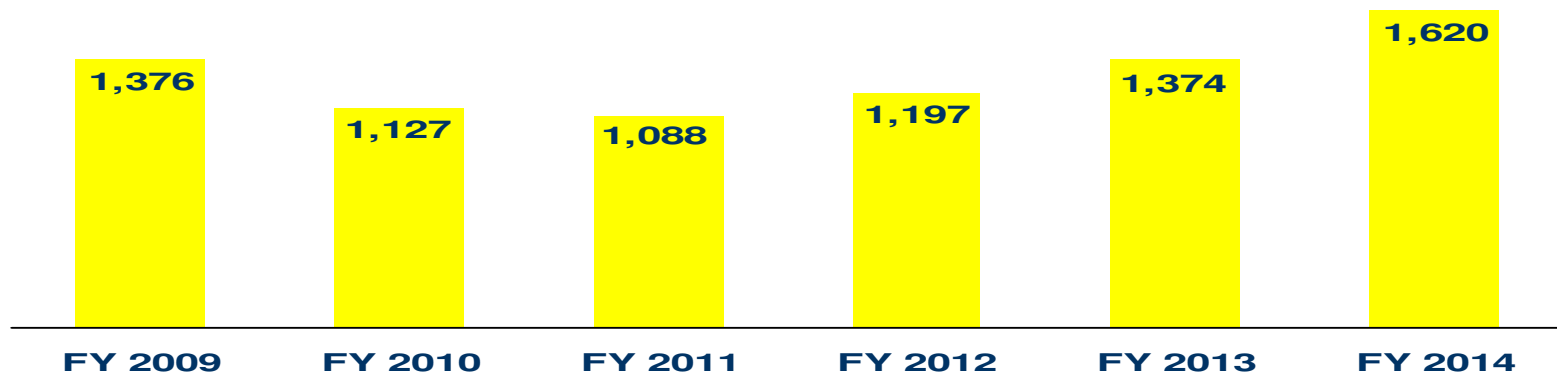


# Other Cost

# DCB BANK

Other Cost

INR mn

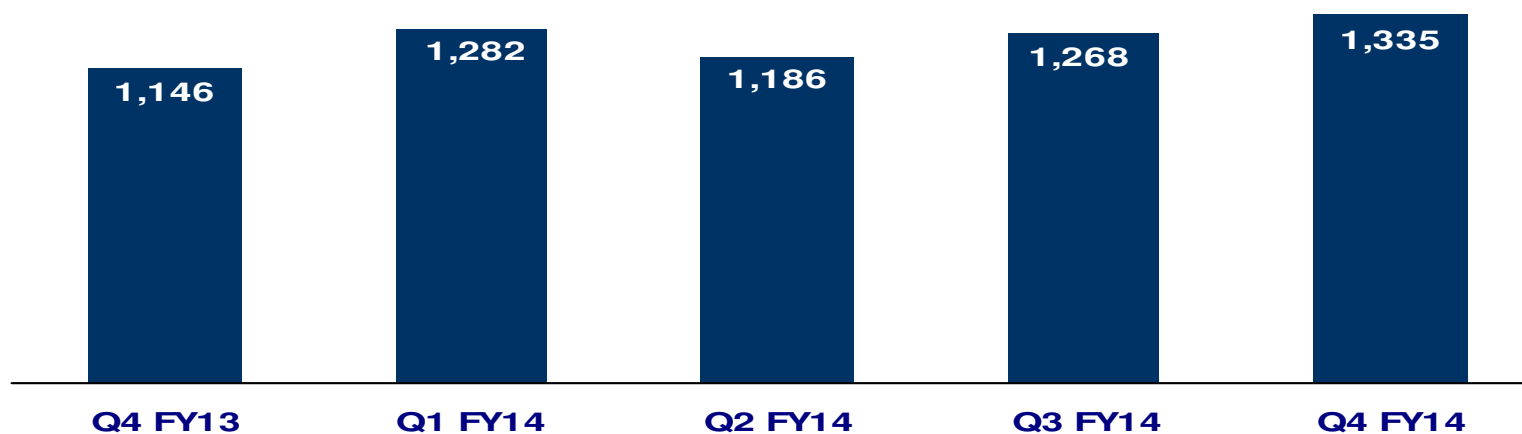


# Operating Income

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Operating Income

INR mn

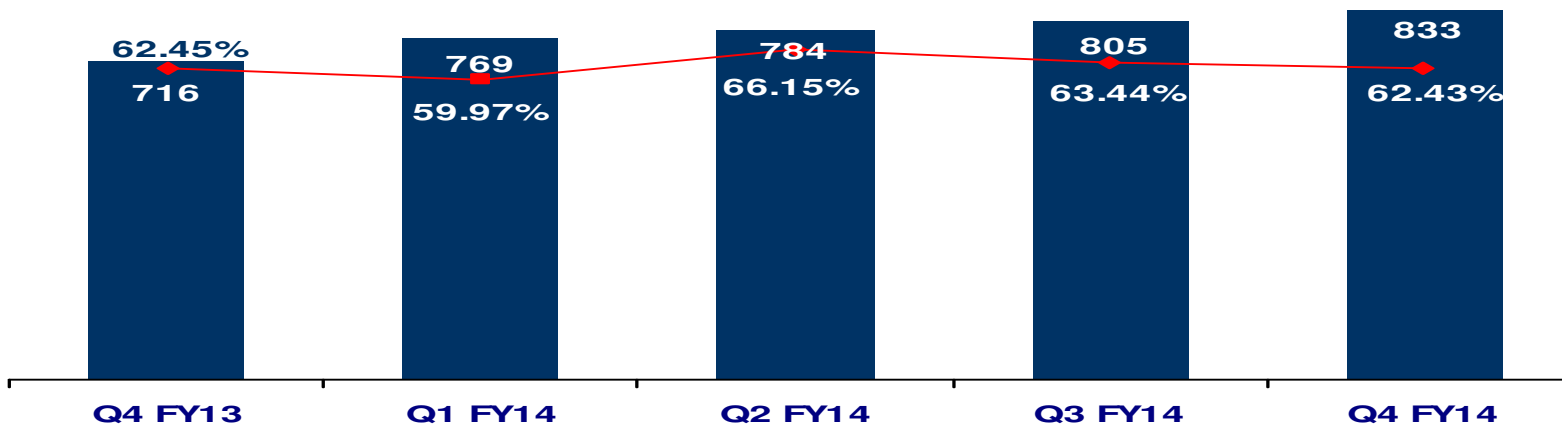
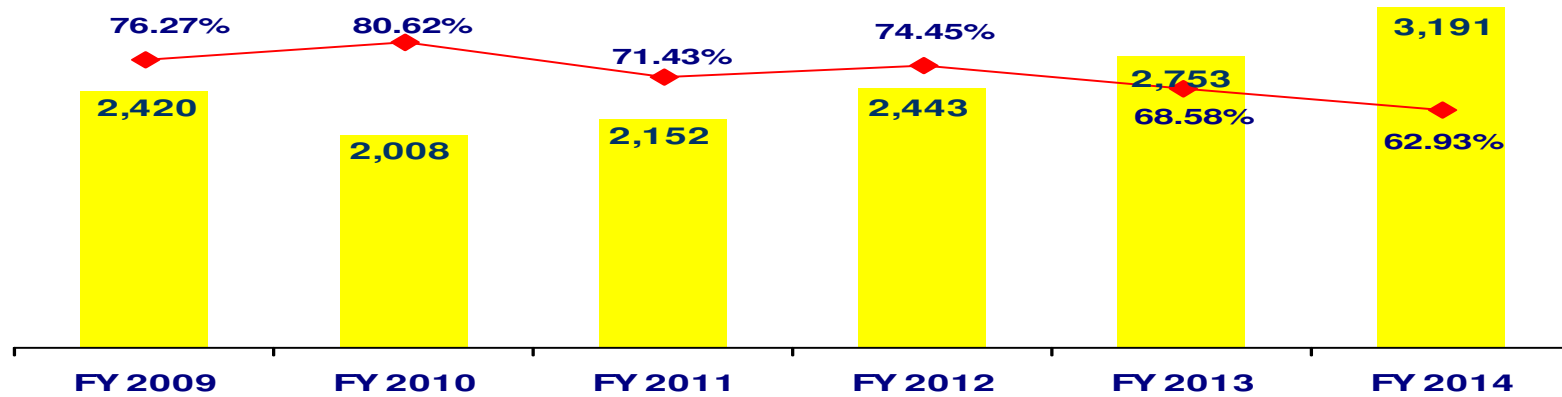


# Cost to Income

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Operating Cost

INR mn

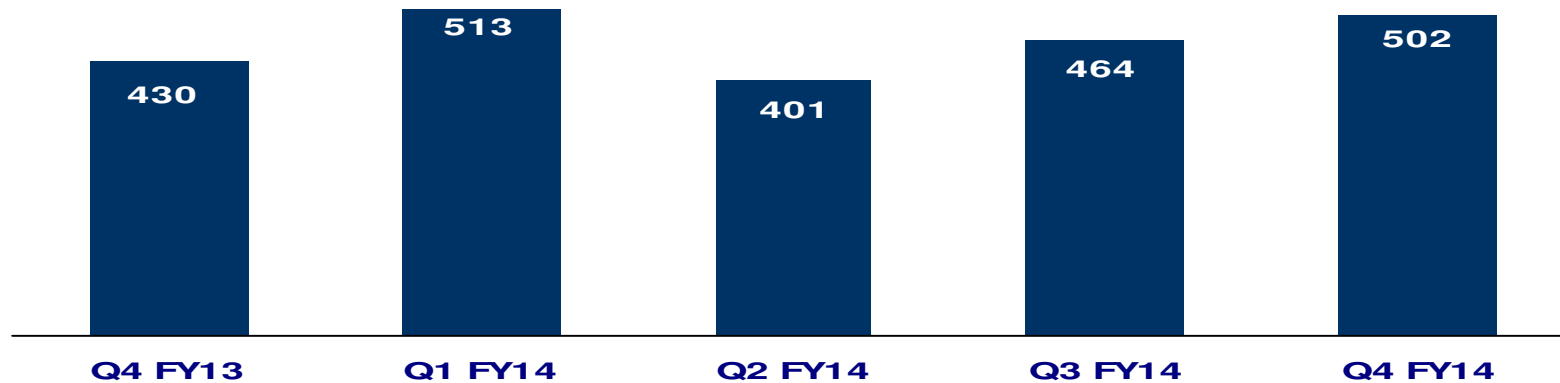
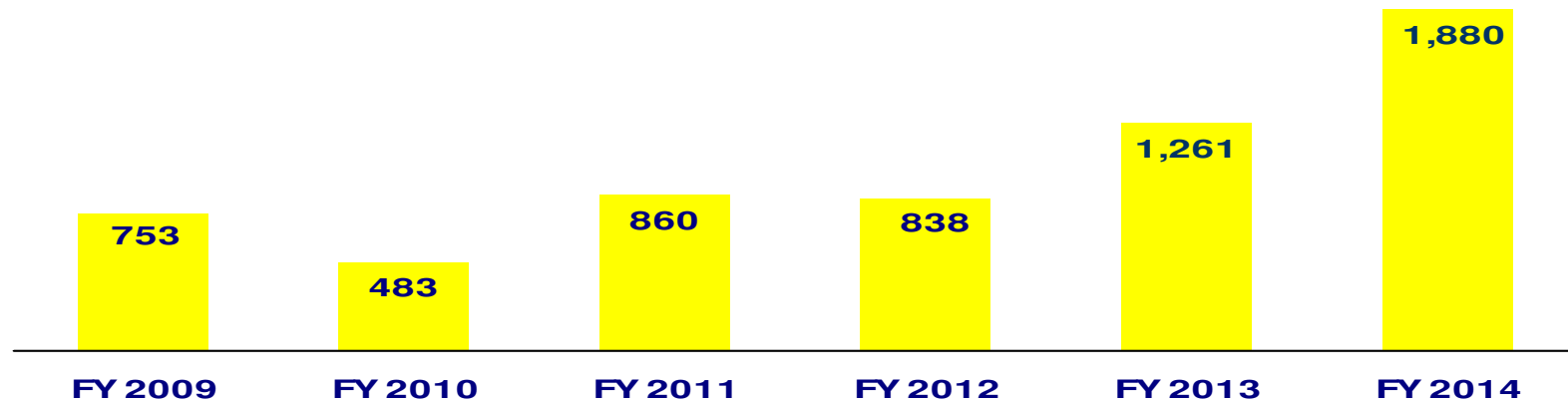


# Operating Profit

# DCB BANK

Operating Profit

INR mn

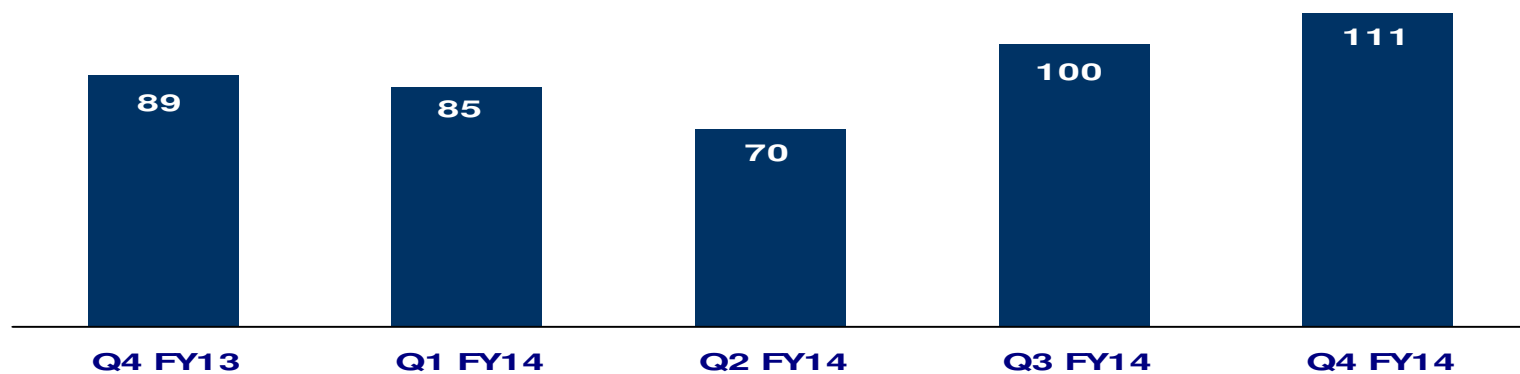
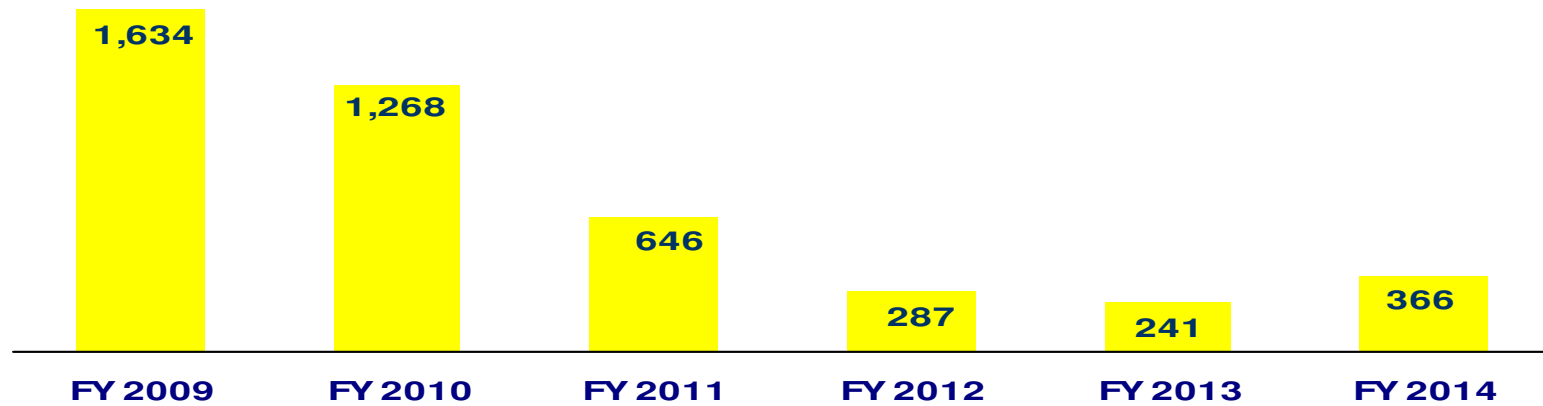


# Provisions

# DCB BANK

## Provisions

INR mn



\* Provisions include provisions for NPAs, standard assets, floating provision, income and wealth tax, other assets, restructured advances etc Provisions also includes depreciation on investments and sacrifice on one time settlement

# Growth in Chosen Businesses

# DCB BANK

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
<b>CASA</b>	14,380	16,927	19,755	20,347	22,716	22,880	23,653	23,791	<b>25,813</b>
<b>Retail TD<sup>1</sup></b>	18,132	23,056	27,085	34,320	43,845	44,455	47,076	51,143	<b>55,945</b>
<b>NRI Total Deposits</b>	1,569	1,632	1,815	3,084	5,222	5,606	6,513	7,391	<b>8,303</b>
<b>Mortgages</b>	2,626	4,118	10,811	15,510	23,980	25,745	27,081	28,707	<b>31,293</b>
<b>CV<sup>2</sup></b>	3,572	1,951	727	1,048	1,132	1,230	1,364	1,491	<b>1,715</b>
<b>SME / MSME<sup>3</sup></b>	4,483	6,004	10,073	14,038	14,877	13,923	13,401	13,988	<b>13,497</b>
<b>AIB<sup>4</sup></b>	5,710	8,583	8,502	8,014	7,651	7,709	6,212	8,658	<b>11,529</b>
<b>Corporate Banking</b>	9,327	11,095	11,153	11,941	15,658	13,644	15,645	17,656	<b>20,945</b>

1: Retail Term Deposits, 2: Commercial Vehicles, 3: Micro Small & Medium Enterprises, 4: Agri & Inclusive Banking

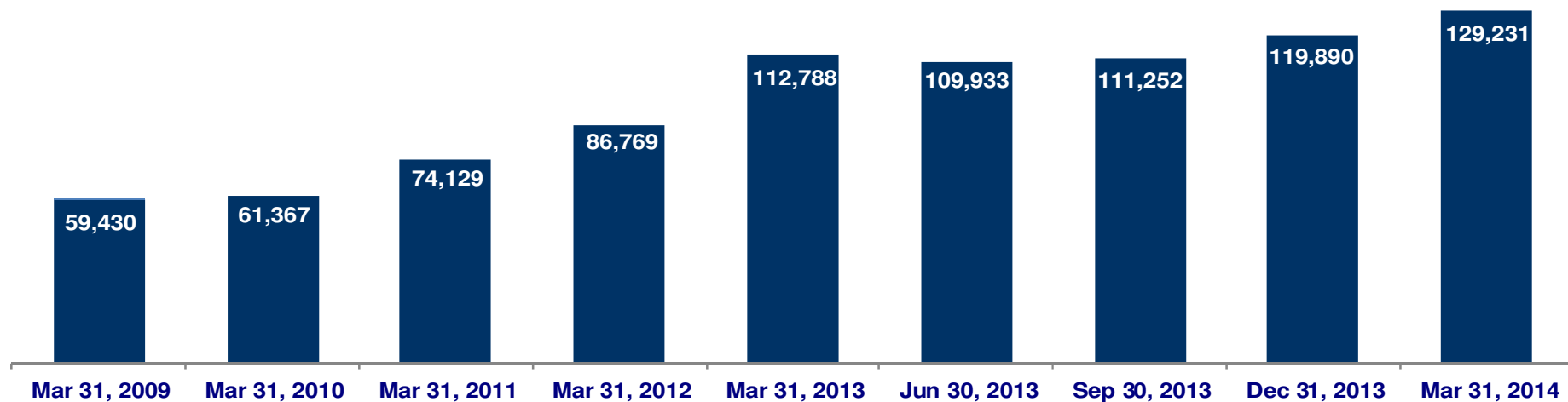


# Balance Sheet

# DCB BANK

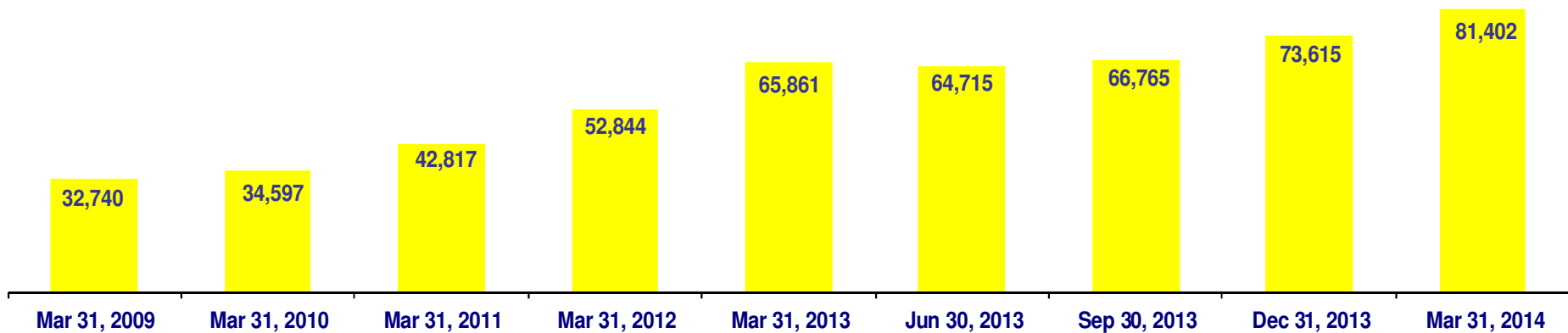
## Total Assets

INR mn



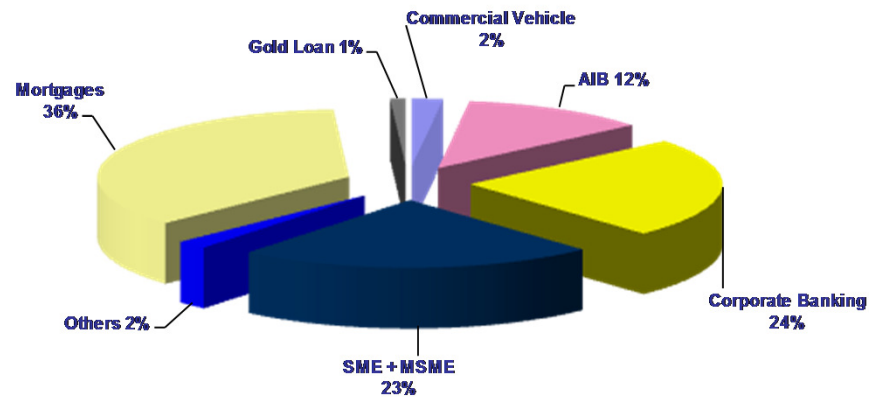
## Net Advances\*

INR mn

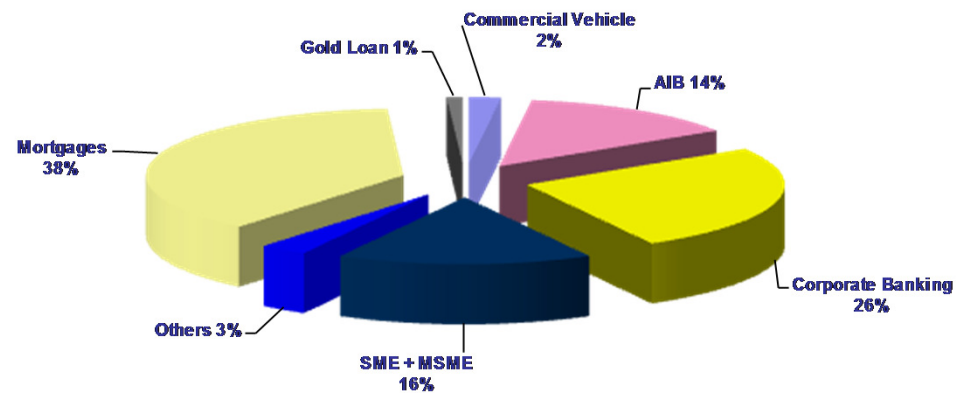


\* Net Advances – Gross advances less (net of) provisions

Portfolio\* as on Mar 31, 2013



Portfolio\* as on Mar 31, 2014



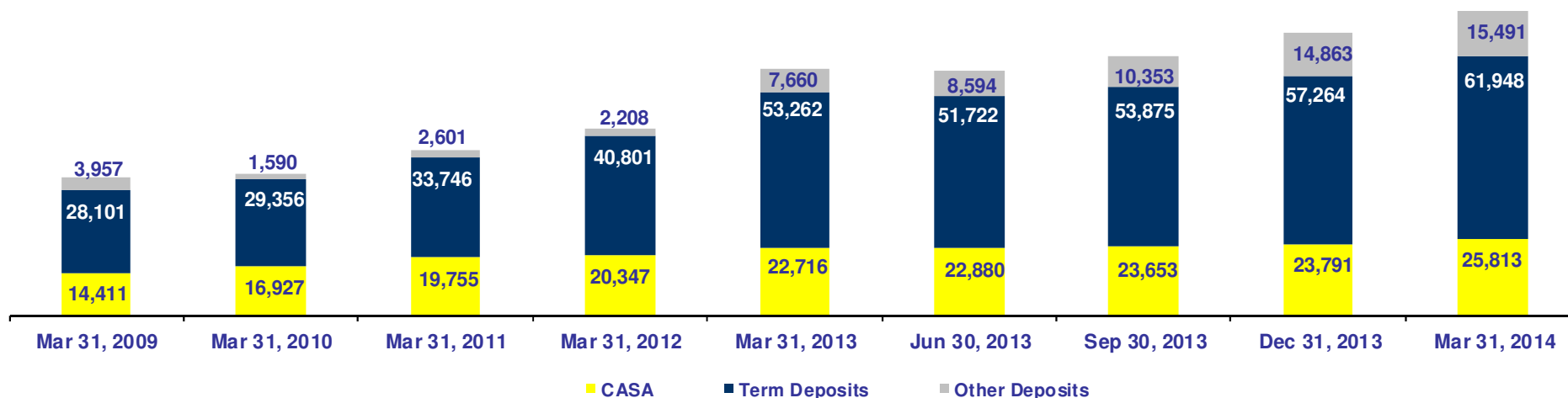
\*AIB – Agri & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME

# Build Stable Deposit Base

# DCB BANK

## Deposits

INR mn



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
<b>Total Deposits</b>	46,469	47,873	56,102	63,356	83,638	83,196	87,881	95,918	103,252

	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
<b>Retail Deposits Vs Total Deposits</b>	67.53%	81.54%	81.17%	84.42%	77.39%	79.51%	79.01%	76.75%	76.94%
<b>CASA %</b>	31.01%	35.36%	35.21%	32.12%	27.16%	27.50%	26.92%	24.80%	25.00%

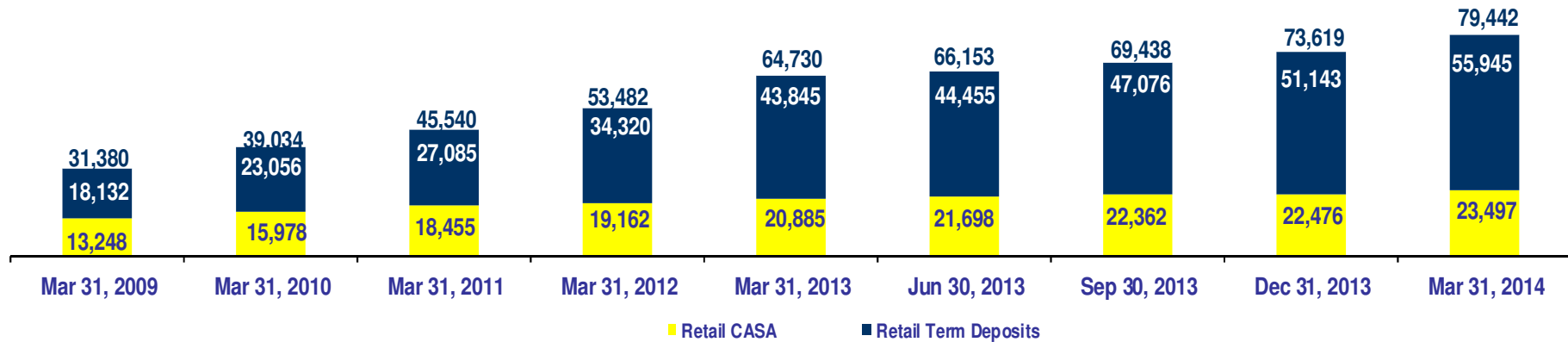
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

# Deposits Per Branch

# DCB BANK

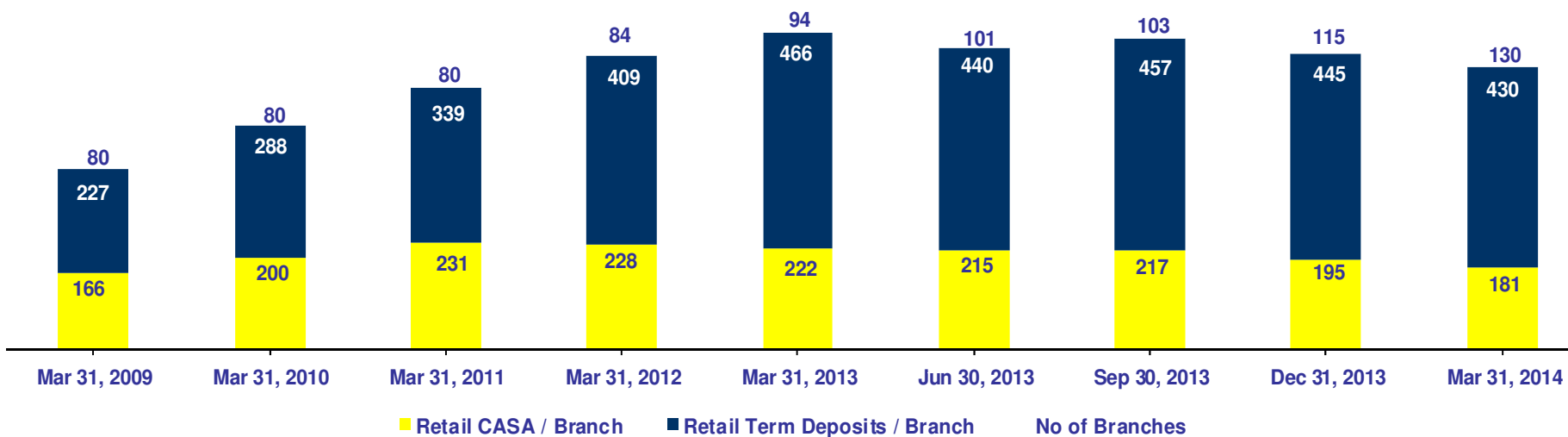
## Retail CASA & Retail Term Deposits

INR mn



## Retail Deposits / Branch

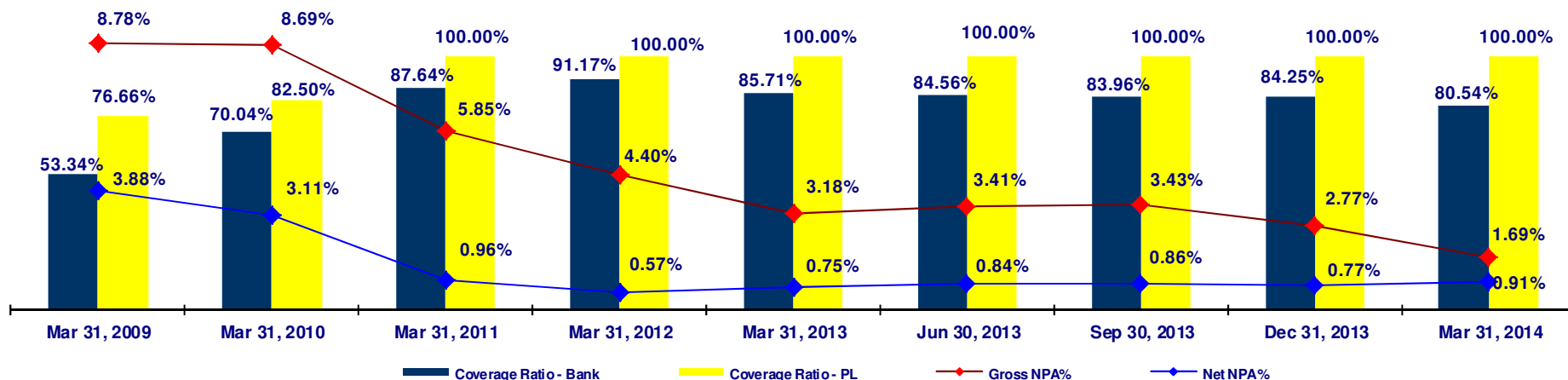
INR mn



# Strong Provision Coverage

# DCB BANK

## Key Ratios



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
<b>PL**</b>	1,326	1,694	1,293	1,196	620	604	589	235	3
<b>CV/CE/STVL*</b>	533	599	452	322	253	246	242	239	36
<b>Corporate</b>	988	594	588	627	473	569	553	542	154
<b>SME + MSME</b>	96	123	110	141	576	592	683	702	873
<b>Mortgages</b>	104	168	138	103	197	219	243	298	240
<b>Others</b>	9	14	55	29	31	34	41	63	79
<b>Gross NPA</b>	<b>3,056</b>	<b>3,192</b>	<b>2,636</b>	<b>2,418</b>	<b>2,150</b>	<b>2,264</b>	<b>2,351</b>	<b>2,079</b>	<b>1,385</b>
<b>Net NPA***</b>	<b>1,270</b>	<b>1,076</b>	<b>412</b>	<b>302</b>	<b>491</b>	<b>543</b>	<b>572</b>	<b>570</b>	<b>740</b>

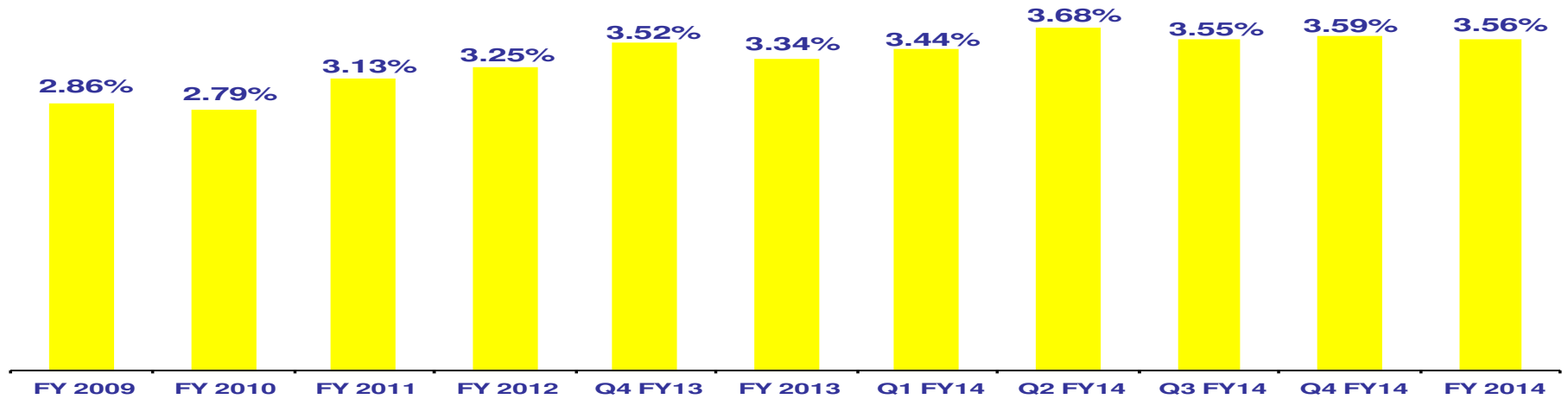
\*CV / CE / STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

\*\*PL – Personal Loan

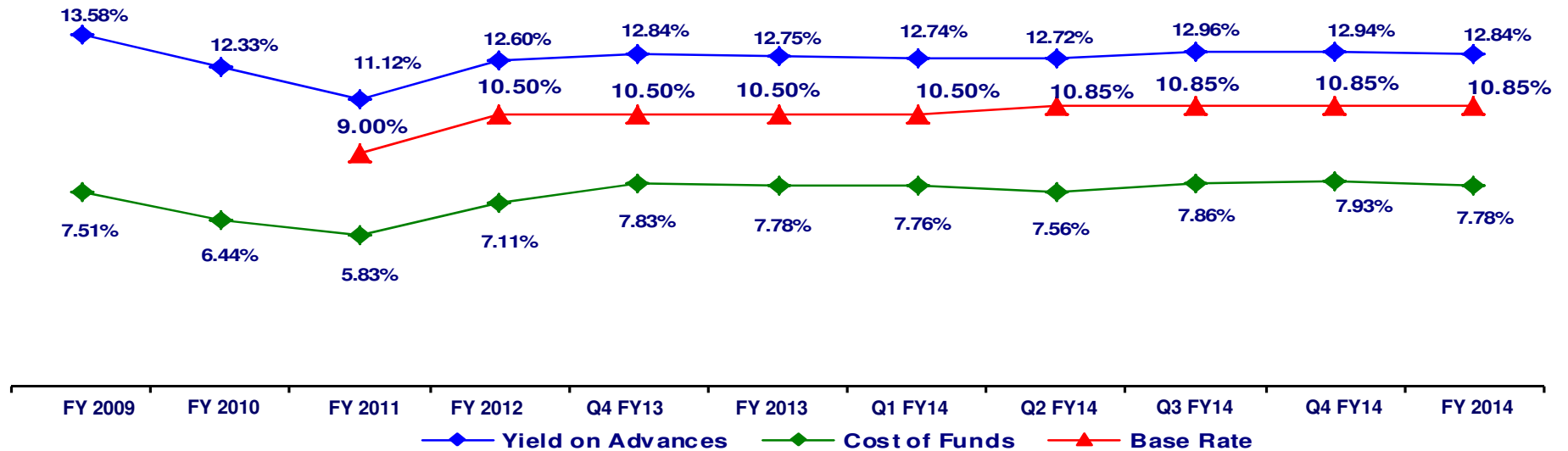
\*\*\*Net NPA = Gross NPA – (Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + total provisions held)

DCB Bank Limited

## Net Interest Margin



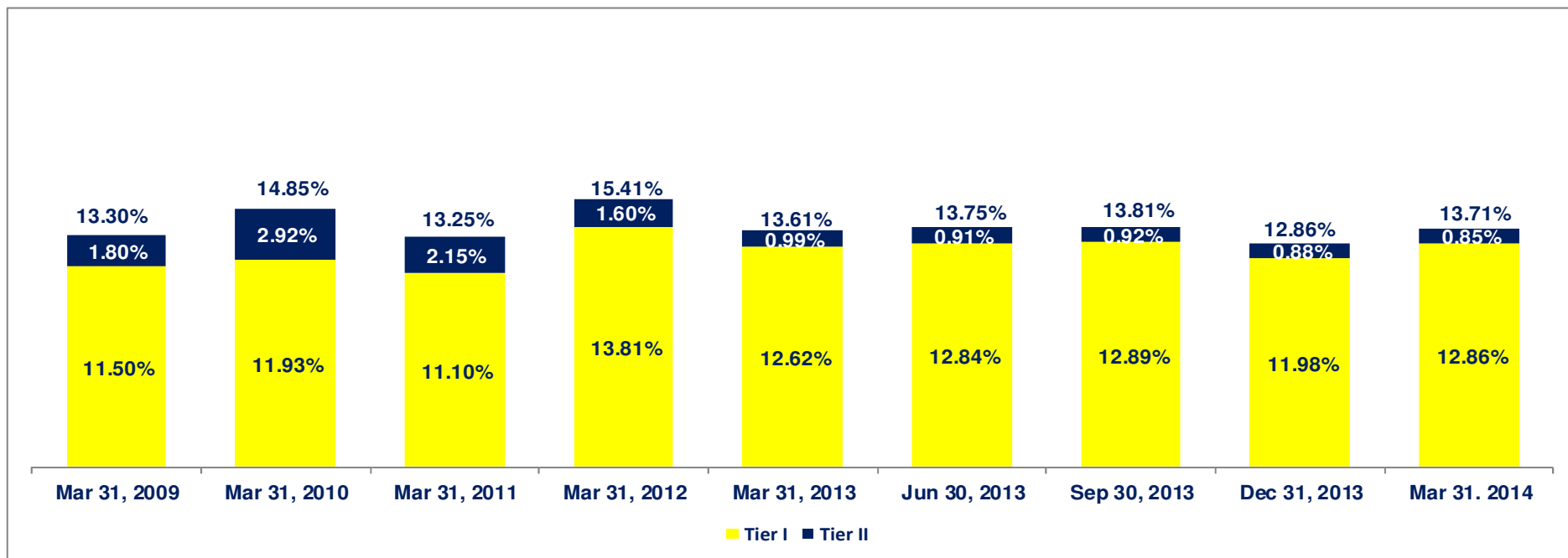
## Yield on Advances, Base Rate & Cost of Funds



# Capital Adequacy Ratios

# DCB BANK

## Capital Adequacy Ratios – Basel III



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
Risk Weighted Assets (RWA)	44,928	44,274	50,217	57,907	74,029	73,369	73,126	78,726	85,110

Capital Adequacy Ratio are under Basel III from June 30, 2013 (Prior period ratios are under Basel II)

# Other Income

# DCB BANK

INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	Q1 FY14	Q2 FY14	Q3 FY 14	Q4 FY 14	FY 2014
Commission, exchange and brokerage	780	682	683	786	893	224	240	267	280	1,011
Sale of investments	20	178	253	118	139	160	9	21	26	216
Sale of land, buildings and other assets	47	(3)	11	(28)	(17)	(2)	-	-	(2)	(4)
Exchange transactions	224	68	90	69	72	22	(5)	18	22	57
Bad Debt Recovered	31	14	6	10	53	37	17	10	11	75
Miscellaneous income	99	136	78	49	30	10	12	12	(2)	32
<b>Total</b>	<b>1,201</b>	<b>1,075</b>	<b>1,121</b>	<b>1,004</b>	<b>1,170</b>	<b>451</b>	<b>273</b>	<b>328</b>	<b>335</b>	<b>1,387</b>



INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014
<b>SLR</b>	12,675	15,789	17,512	20,219	24,332	28,072
<b>Non-SLR</b>	3,542	4,390	5,439	4,959	9,255	8,270
<b>Total Investments *</b>	<b>16,217</b>	<b>20,179</b>	<b>22,951</b>	<b>25,178</b>	<b>33,587</b>	<b>36,342</b>
<b>HTM</b>	10,808	16,890	18,847	20,845	23,606	26,637
<b>AFS</b>	4,630	3,263	3,029	3,541	5,155	7,684
<b>HFT</b>	779	26	1,075	792	4,826	2,021
<b>Total Investments *</b>	<b>16,217</b>	<b>20,179</b>	<b>22,951</b>	<b>25,178</b>	<b>33,587</b>	<b>36,342</b>

\* Represents Net investments (HTM – Held To Maturity, AFS – Available For Sale, HFT – Held For Trading)

# Balance Sheet

# DCB BANK

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Dec 31, 2013	Mar 31, 2014
Shareholder's Equity	5,983	6,011	6,215	8,614	10,031	10,457	10,787	11,150	11,540
Deposits	46,469	47,873	56,102	63,356	83,638	83,196	87,881	95,918	103,252
Borrowings <sup>1</sup>	4,455	5,035	8,607	11,235	15,256	12,036	8,438	8,015	8,602
Other Liabilities & Provisions <sup>1</sup>	2,523	2,447	3,205	3,565	3,863	4,245	4,147	4,807	5,839
Cash, Inter-bank, etc	6,534	3,324	4,871	4,566	8,833	9,012	6,711	6,216	6,896
Investments	16,217	20,179	22,951	25,178	33,587	31,538	33,135	35,546	36,342
Advances	32,740	34,597	42,817	52,844	65,861	64,715	66,765	73,615	81,402
Fixed Assets	1,489	1,358	1,275	1,846	2,395	2,364	2,373	2,366	2,386
Other Assets	2,450	1,909	2,215	2,335	2,114	2,304	2,269	2,148	2,205
Credit Deposit Ratio	70.46%	72.27%	76.32%	83.41%	78.74%	77.79%	75.97%	76.75%	78.84%

INR mn	Mar 31, 2009	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep30, 2013	Dec 31, 2013	Mar 31, 2014
CASA	14,411	16,927	19,755	20,347	22,716	22,880	23,653	23,791	25,813
Other Deposits	32,058	30,946	36,347	43,009	60,922	60,316	64,228	72,127	77,439
Total Deposits	46,469	47,873	56,102	63,356	83,638	83,196	87,881	95,918	103,252
CASA Ratio	31.01%	35.36%	35.21%	32.12%	27.16%	27.50%	26.92%	24.80%	25.00%

1 : Subordinated Debt included in Borrowings as per RBI guidelines

# Profit & Loss

# DCB BANK

INR mn	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Net Interest Income	1,972	1,416	1,891	2,277	2,844	3,684
Other Income	1,201	1,075	1,121	1,004	1,170	1,387
Operating Income	3,173	2,491	3,012	3,281	4,014	5,071
Operating Expenses	(2,420)	(2,008)	(2,152)	(2,443)	(2,753)	(3,191)
Operating Profit	753	483	860	838	1,261	1,880
Total Provisions	(1,634)	(1,268)	(646)	(287)	(240)	(366)
PAT	(881)	(785)	214	551	1,021	1,514
Cost Income Ratio	76.27%	80.62%	71.43%	74.45%	68.58%	62.93%

# Profit & Loss

# DCB BANK

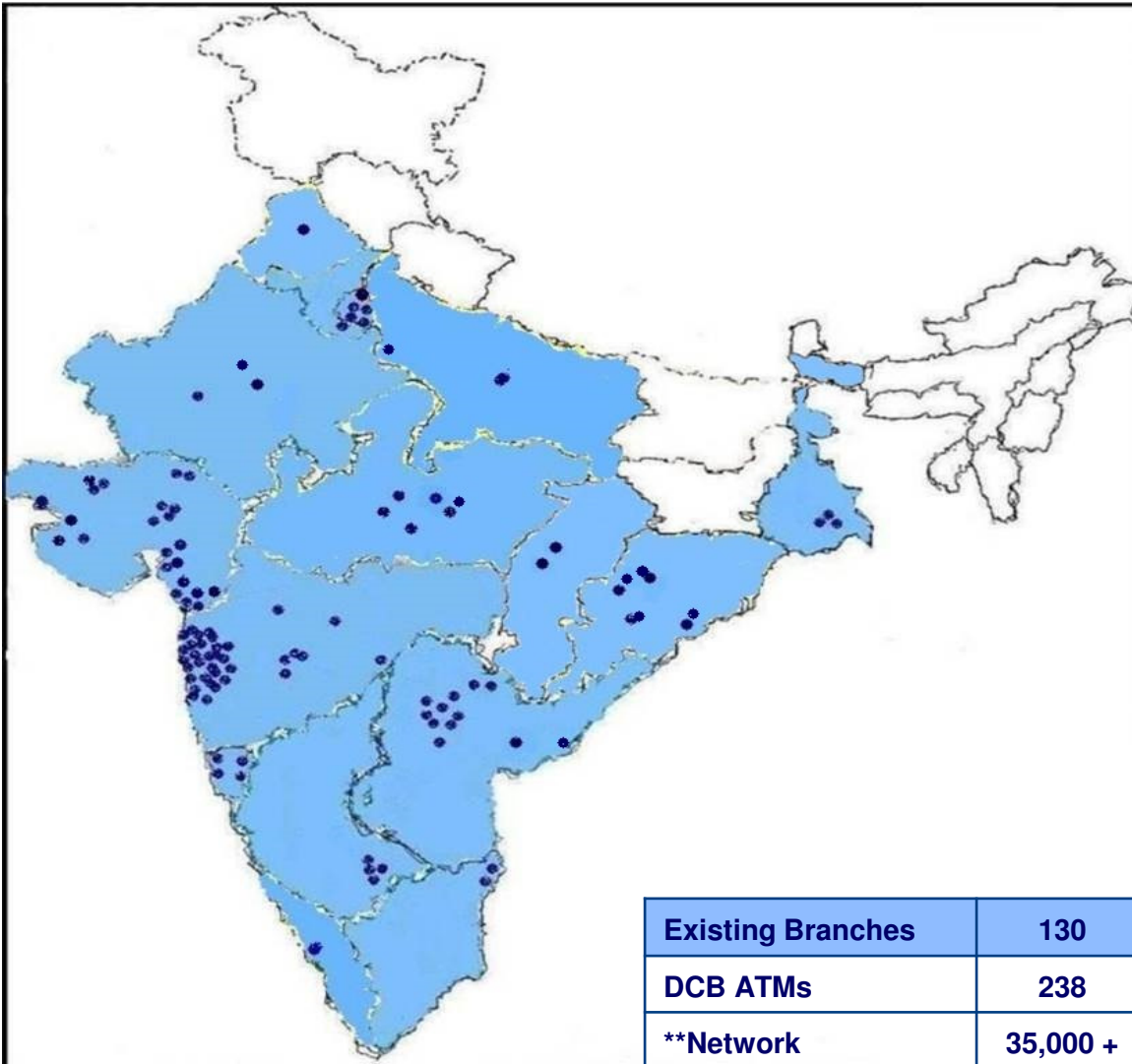
INR mn	Q4 FY13	Q1 FY14	Q2 FY14	Q3 FY14	Q4 FY14
Net Interest Income	815	831	913	940	1,000
Other Income	331	451	273	328	335
Operating Income	1,146	1,282	1,185	1,268	1,335
Operating Expenses	(716)	(769)	(784)	(804)	(833)
Operating Profit	430	513	401	464	502
Total Provisions	(89)	(85)	(70)	(100)	(111)
PAT	341	428	331	364	391
Cost Income Ratio	62.45%	59.97%	66.15%	63.44%	62.43%

**Business Strategy**

# Strong Presence in the Western Region

# DCB BANK

## Branch Network



**ANDHRA PRADESH: (13)**

**CHATTISGARH : (6)**

**GOA: (4)**

**GUJARAT: (21)**

**HARYANA: (2)**

**KARNATAKA: (4)**

**KERALA: (1)**

**MADHYA PRADESH: (7)**

**MAHARASHTRA: (35)**

- Mumbai & Its Suburbs (27)

**NEW DELHI: (6)**

**ODISHA: (13)**

**PUNJAB: (5)**

**RAJASTHAN: (5)**

**TAMIL NADU: (3)**

**UTTAR PRADESH: (2)**

**WEST BENGAL: (3)**

\* Branch locations as shown on the map are approximate may not represent the exact location

\*\* Tie up with Euronet enables DCB Bank customers to access VISA ATMs across the world

# Products & Services

# DCB BANK

## Retail Banking

### Deposit Products:

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

### Cards:

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

### Payments:

- Remittances
- Bill / Utility Payments
- RTGS / NEFT
- On-line Share Trading/Demat
- Tax Payments
- Visa Money Transfer

### Loans:

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

### Wealth Management:

- Mutual Funds
- Life Insurance and General Insurance

### Services:

- 24/7 Phone Banking
- Any Branch Banking

### Privilege Banking

### Internet Banking

### Mobile Banking

## SME, Corporate Banking, NBFCs, Co-operative Banks

- Current Account
- Trade Current Account
- Working Capital
- Term Loans
- Supply Chain
- Portfolio Buyout
- Import /Export

- Bills Collection
- Foreign Exchange
- Letters of Credit
- Guarantees

- Cash Management\*\*\*
- RTGS /NEFT
- Internet Banking

## Treasury, NBFCs, Co-operative Banks

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

**DCB Bank offers a comprehensive range of products and services**

\*Offered to existing customers only. \*\*DCB Bank launched its prepaid card with ITZ Cash, which is sourced from select ITZ outlet. \*\*\* DCB Bank has tie up with HDFC Bank and Axis Bank to provide customers with cash management facilities at over 500 locations across india.

- Rely mainly on Retail Deposits (Term, CASA) for funding. Focus on branch expansion in Tier 2 to Tier 6.
- Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractors, Gold Loans, mid-Corporate and Agri Loans. Create a diversified portfolio. Limit unsecured lending and lumpy exposures.
- Increase fee income by cross selling insurance, mutual funds, trade and cash management
- Continuously strengthen credit processes, portfolio management and recoveries
- Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously



## Overview

# Key Milestones

# DCB BANK

## In Existence Since 1930s

1981

- Amalgamation of Masalawala Co-operative Bank and Ismailia Co-operative Bank into Development Co-operative Bank Ltd.

1984

- Multi-State Co-operative Bank

1988

- Acquired "Scheduled" status from Reserve Bank of India

1995

- Conversion to Development Credit Bank Ltd.
- Secured Foreign Exchange License & became an Authorized Dealer

2004

- Classified as a "New Generation Private Sector Bank" by the RBI

2006

- IPO

## Tier I Capital Raising

2005

- Private Equity Investment by AKFED (Principal Promoter) of INR 1.38 bn in March 2005

2006

- Private Equity investment of INR 519.9 mn in February 2006

2006

- Raised INR 1.86 bn through IPO, issue oversubscribed 35 times

2007

- Preferential Allotment of INR 2.8 bn in Aug 2007

2009

- Raised INR 810 mn through QIP in November 2009 subscribed

2012

- Raised INR 940 mn through QIP and INR 988 mn through Preferential Allotment in March 2012. The Bank raised INR 402 mn via Preferential Allotment in December 2012

Issue Price  
INR 55.00

Issue Price  
INR 45.00

Issue Price  
INR 26.00

Issue Price  
INR 105.00

Issue Price  
INR 34.14

Issue Price  
Mar'12: INR 47.84  
Dec'12: INR 46.68

Market Price as at March 31, 2014 : INR 61.25

DCB Bank Limited

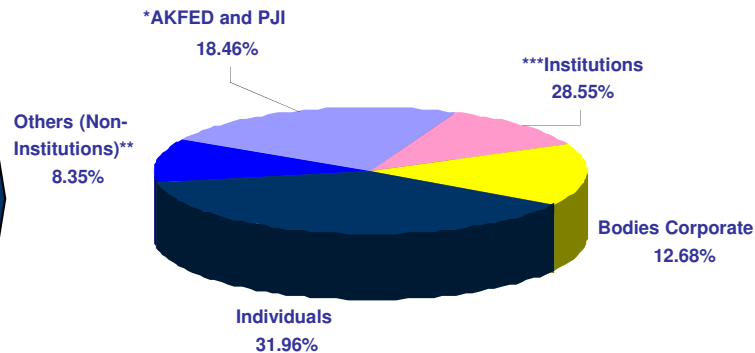
# Strong Investor Profile

# DCB BANK

## Shareholding Pattern (March 31, 2014)

DCB BANK

Shareholding Pattern



\*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%**
- Bajaj Allianz Life Insurance Company Lts.: **2.06%**
- HDFC Ltd: **1.62%**
- College Retirement Equities Fund – Stock Account: **1.61%**
- Satpal Khattar & Shareen Khattar: **1.30%**
- Dimensional Emerging Markets Value Fund: **1.15%**
- ICICI Prudential Life Insurance Company Ltd.: **1.13%**
- Girdharilal V Lakhi and Vandana G lakhi: **1.00%**



Aga Khan Fund for Economic Development

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed>
- 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 employing over 30,000 people. The Fund is active in 16 countries in the developing world

# Experienced Board

# DCB BANK

**Nasser Munjee**  
Non- Executive  
Chairman

Ex-Executive Director –  
HDFC, instrumental in  
setting up IDFC. Sits on 12  
corporate Boards in India  
including HDFC, Tata  
Motors, etc.

<b>Amin Manekia</b>	Pioneered in concept of automatic beverage vending machines in India. More than 20 years in various capacities in different institutions of AKDN for the social-economic upliftment of the poor.
<b>Altaf Jiwani</b>	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Phillips Carbon Black Limited.
<b>C Narasimhan</b>	A professional Banker. With SBI, held very senior level responsibilities across all important functions. He was a permanent invitee of SBI's Central Board and Audit Committees and on the Boards of SBI Group Cos.
<b>Imran Contractor</b>	Qualified Chartered Accountant and Cost Accountant. Advisor to several Corporate Managements and High Net worth Individuals on investment strategy and acted as consultant to reputed Mutual Fund.
<b>Jamal Pradhan</b>	A Commerce Graduate with specialization in the areas of exports and small scale industry. He is a promoter director of Pradhan Mercantile Private Limited and has experience of over two decades in export and small & medium manufacturing industry.
<b>Keki Elavia</b>	Rich experience in accounting, audit and finance. Partner of over 37 years with M/s. Kalyaniwala & Mistry, a C. A. firm. Independent Director on the Boards of several corporate entities and boards of Public Trusts.
<b>Murali M Natrajan</b> <i>Managing Director &amp; CEO</i>	Standard Chartered Bank, Citibank, American Express – *29 years experience.
<b>Nalin Shah</b>	Retired partner of Deloitte Haskins & Sells and S. B. Billimoria Co. Member of Expert Advisory Committee and Past member of Accounting Standards Board of ICAI and Company Law Committee of the Bombay Chamber of Commerce & Industry.
<b>Suhail Nathani</b>	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills, etc.
<b>S Sridhar</b>	Retired as Chairman and Managing Director of Central Bank of India. Has also served as the Chairman and Managing Director of National Housing Bank (NHB) and Executive Director of EXIM Bank. Started career with SBI.
<b>Sukh Dev Nayyar</b>	Associated with ANZ Grindlays Bank plc for over 30 years. Last assignment with Grindlays as Head – Corporate Banking & Investment Banking.

\* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

# Strong Management Team

# DCB BANK

## **Aditya Prasad**

*Head - Credit*

Saudi Investment Bank, Axis Bank, State Bank of India – \*28 yrs exp.

## **Damodar Agarwal**

*Head – Alternate Channels & Retail  
Securitization*

ICICI Bank Ltd., BGF Ltd.– 18 yrs exp.

## **J. K Vishwanath**

*Chief Credit Officer*

Fullerton India, Citigroup and Eicher Group – 19 yrs exp.

## **Rajesh Verma**

*Head - Treasury & Corporate Banking*

State Bank of India – \*33 yrs exp.

## **Krishna Ramasankaran**

*Head Credit – Retail Assets*

Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.-18 yrs exp.

## **Narendranath Mishra**

*Head - AIB*

ICICI Bank and Rallis India – 13 yrs exp.

## **Sachin Patange**

*Chief Compliance Officer*

Reserve Bank of India – 22 yrs exp.

## **Sukesh Bhowal**

*Head - Mortgages*

Times Bank Ltd., HSBC Ltd, Citibank and HDB Financial Service Ltd. – 16 yrs exp.

## **Ajay Mathur**

*Head – Collections & Commercial Vehicles  
CGSL and Citibank – 21 yrs exp.*

## **Gaurav Mehta**

*Head – Marketing, Corporate Communication  
& Public Relations  
HSBC, Convergys, GE Capital & Taj Group of  
Hotels – 17 yrs exp.*

## **Bharat Sampat**

*Chief Financial Officer*

ABN Amro Bank, Standard Chartered Bank,  
ANZ Banking Group, Hoechst - \*28 yrs exp.

## **Murali M. Natrajan**

*Managing Director & CEO*

Standard Chartered Bank, Citibank, American  
Express – \*29 yrs exp.

## **R. Venkatesh**

*Head - HR, IT & Operations*

Standard Chartered Bank, ANZ Grindlays  
Bank, Hindustan Petroleum – 22 yrs exp.

## **Pankaj Sood**

*Head – Liability Products, TPD & TCB\*\**  
IDBI Bank – 17 yrs exp.

## **Sameer Singh Jaini**

*Chief Technology Officer*

Wipro Technologies, Infosys Ltd., Kotak Bank  
Ltd., Citibank, UTI and Tata Steel – 17 yrs. exp.

## **Abhijit Bose**

*Head – Retail Assets & Strategic Alliances*  
Standard Chartered Bank, Citibank, Eldeco  
Housing Industries & GIC Housing-\*20 yrs exp.

## **Hamsaz Vasunia**

*Head - Human Resource*

EMMAY HR Services Ltd., WNS Global  
Service - 15 yrs exp.

## **Kamala Kant Pandey**

*Head – Channel Sales & Emerging Markets*  
Birla Sun Life Distribution Ltd., ITC Welcomgroup  
Hotels, TATA BP Solar India Ltd. - 19 yrs exp.

## **Praveen Kutty**

*Head – Retail & SME Banking*

Citibank – \*21 yrs exp.

## **Manoj Joshi**

*Head – SME & MSME Banking*

ICICI Bank, Epcos Ferrites and Uniworth Group  
– 17 yrs exp.

## **Ravi Kumar**

*Chief Internal Auditor*

Samba Financial Group, Ernst & Young – \*15  
yrs exp.

## **Sridhar Seshadri**

*Financial Controller*

ICICI Bank, Syndicate Bank and State  
Bank of India – 30 yrs exp.

## **Hemant Barve**

*Company Secretary*

Ritchie Steuart Investments and Union Bank  
of India – 38 yrs exp.

\*Worked in India & Abroad  
Only key profiles represented

\*\*TPD – Third Party Distribution & TCB – Traditional Community Banking

	Sep 30, 2011	Dec 31, 2012	Mar 31, 2013	Jun 30, 2013	Sep 30, 2013	Mar 31, 2014
<b>CRISIL</b>						
- Long Term	BBB +/Stable	BBB +/Positive	A- /Stable	A- /Stable	A- /Stable	A- /Stable
- Short Term	A1	A1	A1+	A1+	A1+	A1+
- Fixed Deposits	-	-	-	-	A1+	A1+
<b>Brickworks</b>	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable	BWR A- /Stable

**Thank you**