

Investor Presentation – Q1 FY 2013

July 2012

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DCB BANK

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Financial numbers are rounded off to nearest whole number

<p>DCB Bank – at a glance</p>	<ul style="list-style-type: none"> • DCB Bank (Development Credit Bank Ltd) http://www.dcbbank.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 • Distribution network of 86 branches across 28 cities and 331 ATMs (as on June 30, 2012)
<p>Comprehensive product range & scalable infrastructure</p>	<ul style="list-style-type: none"> • Business model focused on achieving a balance between Micro SME, SME, Retail Mortgages, 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
<p>Traditional loyal customer base</p>	<ul style="list-style-type: none"> • Traditional sticky customer base helped by presence of branch network in key areas of Maharashtra, Gujarat and AP • Provides DCB Bank access to low cost deposits
<p>Focus on building low cost franchise</p>	<ul style="list-style-type: none"> • Continued focus on building a low cost Deposits and strong capital position • CASA of 30.25% and CRAR of 14.49% under Basel II (as on June 30, 2012)
<p>Steady improvement in credit ratings</p>	<ul style="list-style-type: none"> • Rating agencies have re-affirmed the rating guidelines for DCB Bank and CRISIL has raised outlook to Positive • CRISIL rating (Long term): BBB + / Positive, CRISIL rating (Short term): A1 and Brickwork rating: BWR A-(stable)
<p>Robust promoter background</p>	<ul style="list-style-type: none"> • 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 19.20% stake in DCB (as on June 30, 2012)
<p>Pedigreed board and experienced management team</p>	<ul style="list-style-type: none"> • 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 29 - 33

Financial Performance

Highlights

DCB BANK

INR mn	Q1 FY 2013	Q1 FY 2012	Inc / (Dec)	FY 2012	FY 2011	Inc / (Dec)
Net Profit	189	88	114.2%	551	214	157.0%
Total Income	914	753	21.4%	3,304	3,012	9.7%
Operating Profit	248	165	50.3%	838	861	(2.6%)
Provisions	59	77	23.0%	(287)	(646)	55.57%
Cost to Income Ratio	72.85%	78.07%	-	(74.63%)	(71.43%)	-

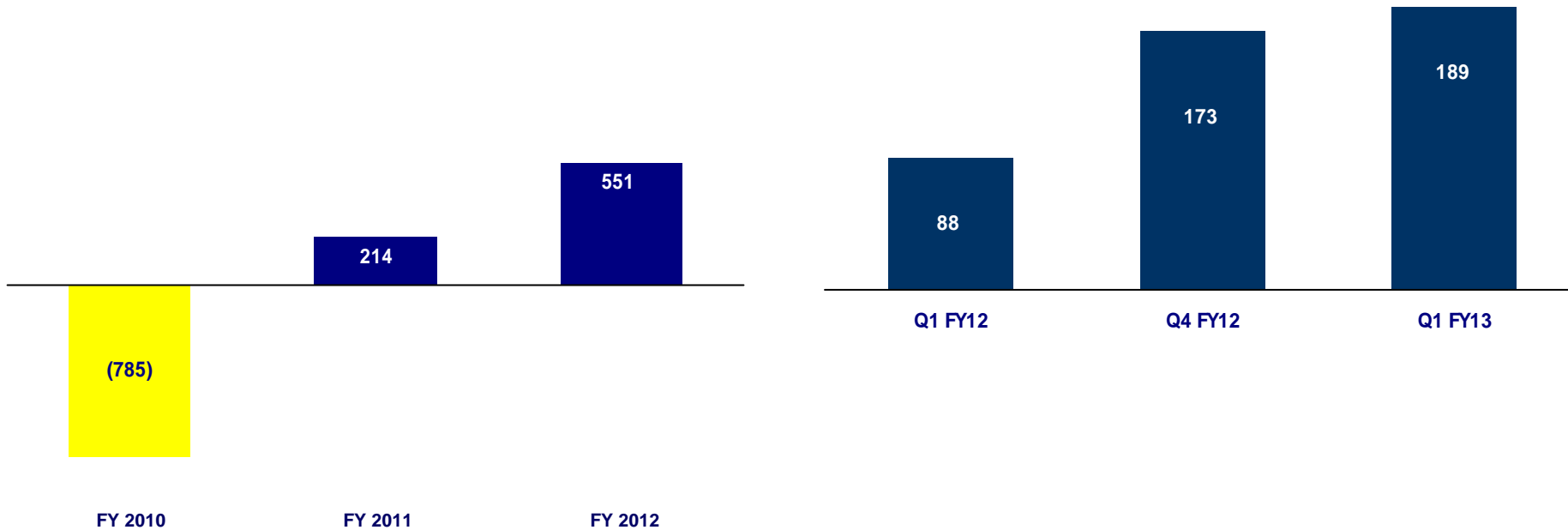
INR mn	June 30, 2012	June 30, 2011
Deposits	68,294	59,805
CASA	20,662	19,920
Advances	54,491	42,344

INR mn	June 30, 2012	June 30, 2011
CASA Ratio	30.25%	33.31%
Gross NPA Ratio	4.18%	5.90%
Net NPA Ratio	0.75%	1.19%
Provision Coverage Ratio	88.50%	85.55%
Credit/Deposit Ratio	79.79%	70.80%
ROA	0.85%	0.47%
ROE	8.72%	5.67%

Improving in Profits

Net Profit / Loss *

INR mn

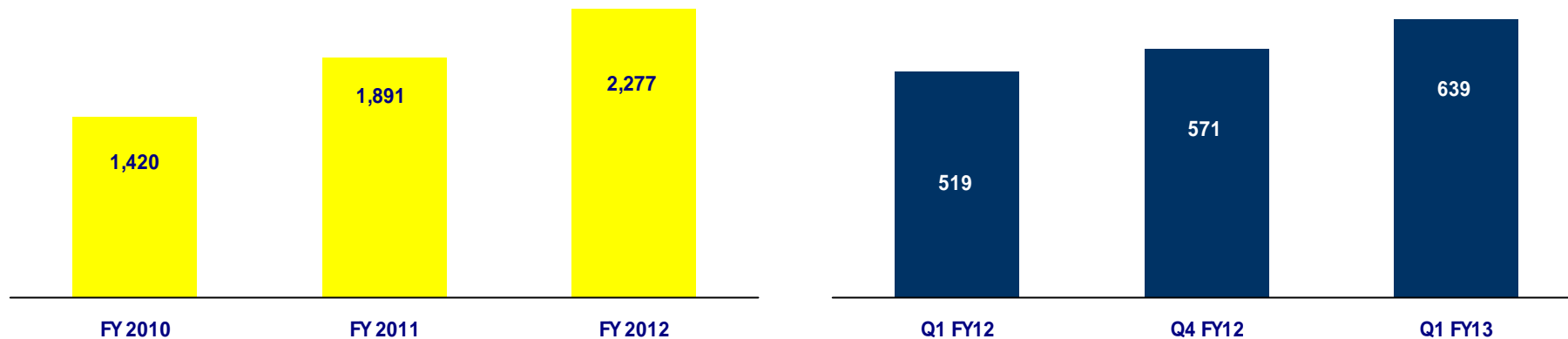


* Net Profit / (loss) represents post tax numbers

Steady growth in Income

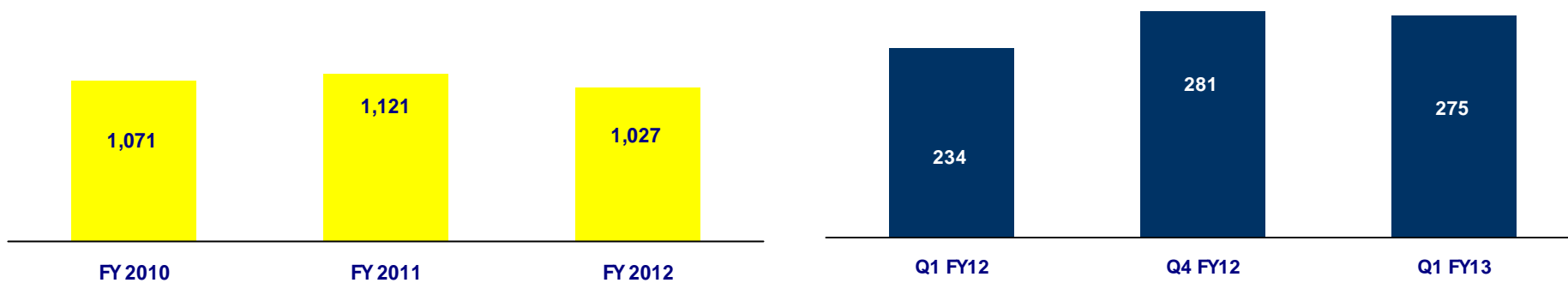
Net Interest Income

INR mn



Other Income

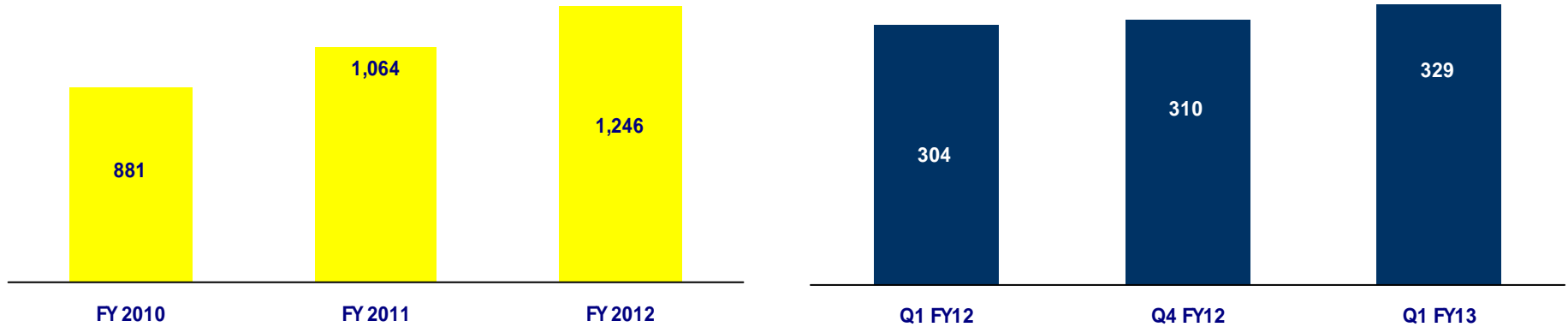
INR mn



Overall Cost in-line with Business momentum

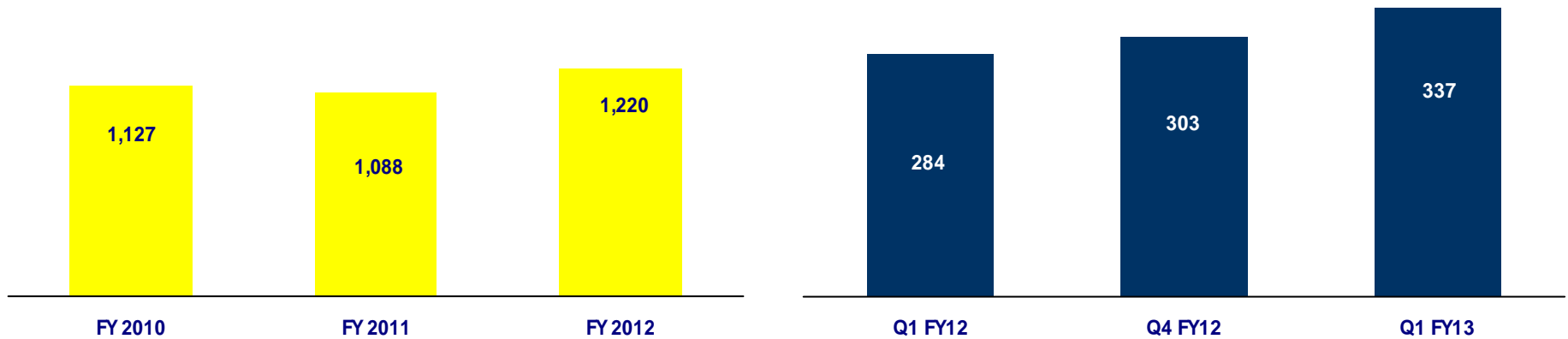
Staff Cost

INR mn



Other Cost

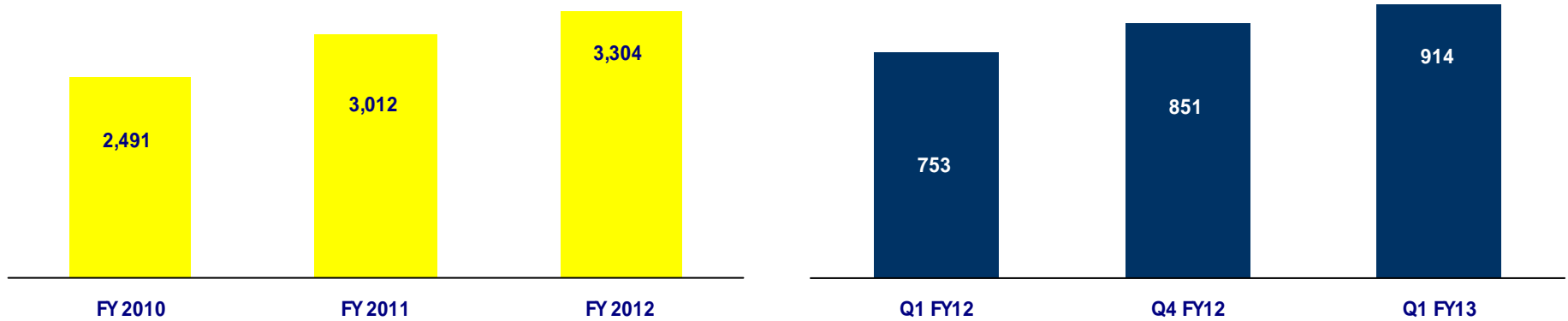
INR mn



Cost to Income still a challenge

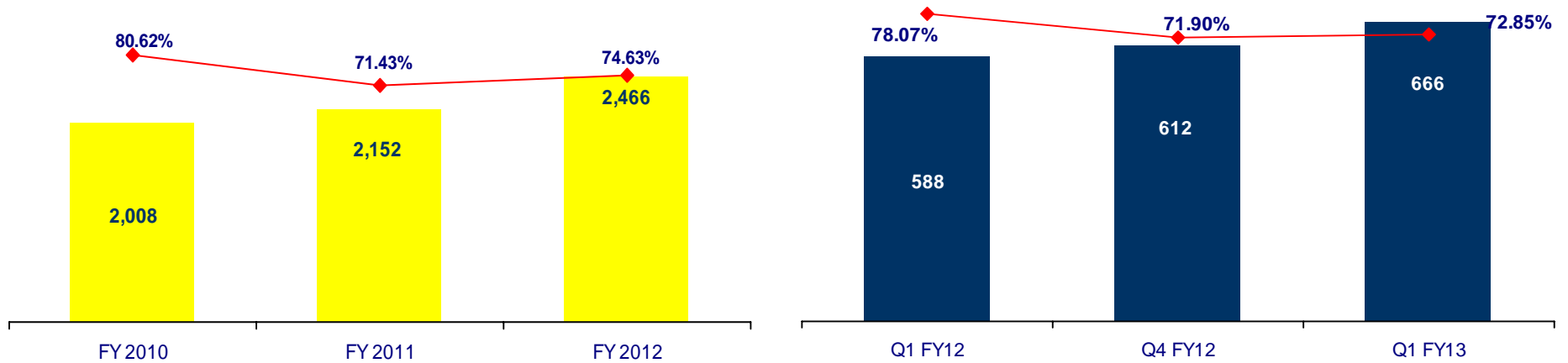
Operating Income

INR mn



Operating Cost

INR mn

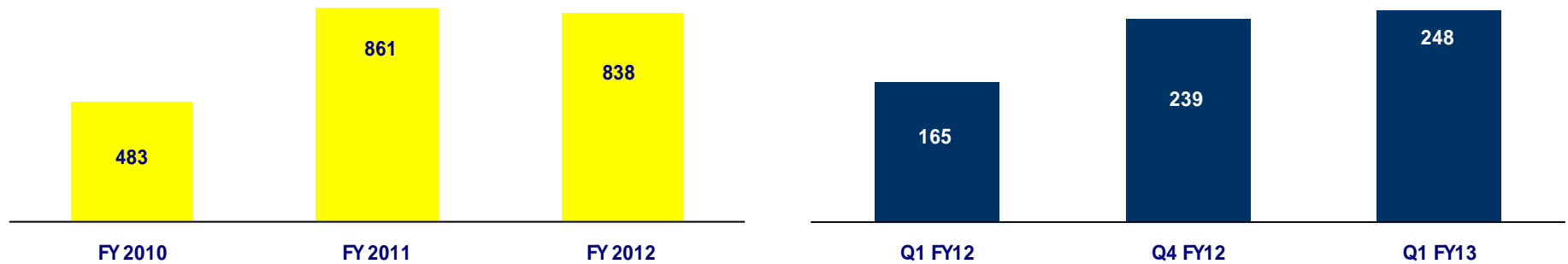


Improvement in Operating Profit and decreasing Provisions

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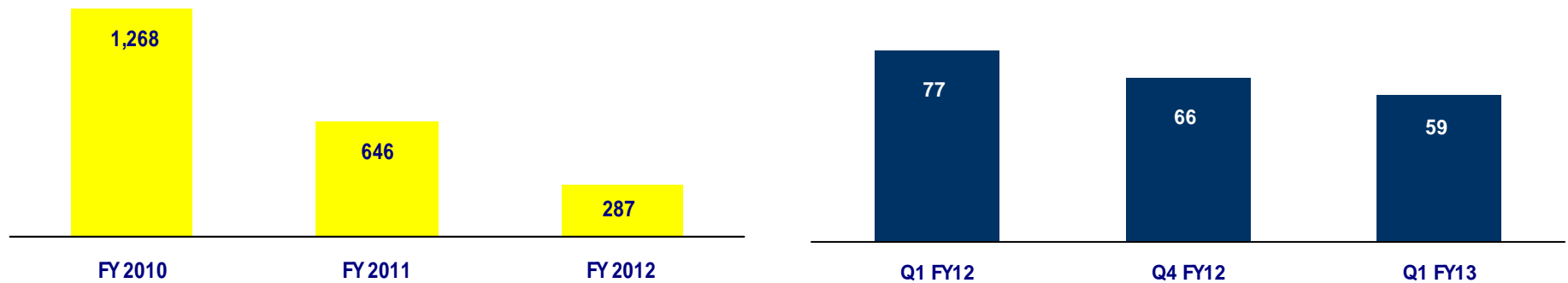
Operating Profit

INR mn



Provisions

INR mn



* Provisions include provisions for NPAs, standard assets, income tax, fringe benefit tax, other assets, restructured advances etc
Provisions also includes depreciation on investments and sacrifice of one time settlement

Growth in chosen Businesses continue

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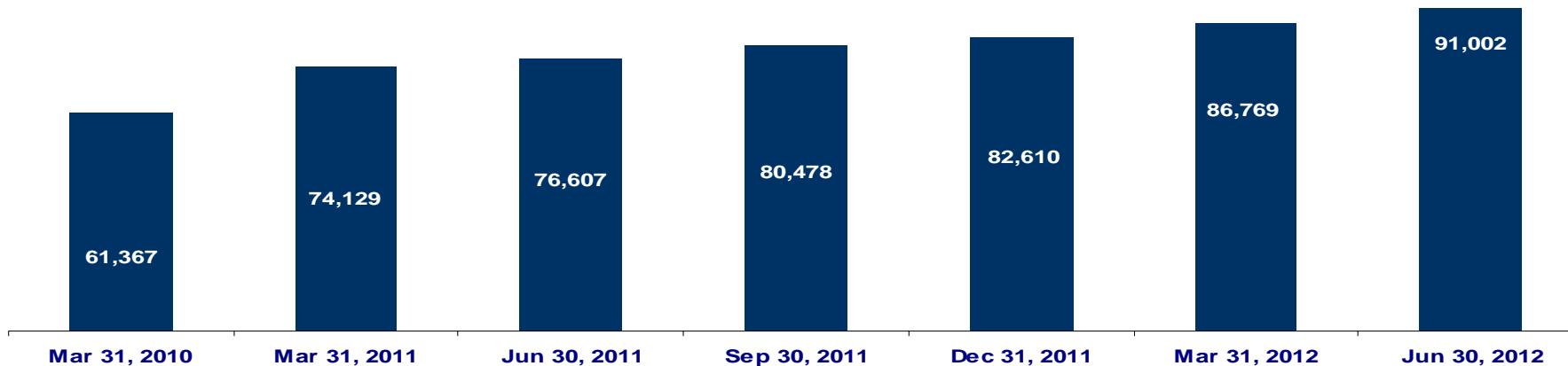
INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Jun 30, 2011	June 30, 2012
CASA	16,927	19,755	20,347	19,920	20,662
Retail Term Deposits	23,056	27,085	34,320	30,250	36,721
Mortgages (sourced & acquired)	4,118	10,811	15,510	12,259	17,889
SME + Micro SME	6,004	10,219	14,362	10,423	14,303
Agri & Inclusive Banking	8,583	8,502	8,014	7,259	7,244
Corporate Banking	11,095	11,153	11,941	10,268	12,599

Calibrated Growth in Balance Sheet

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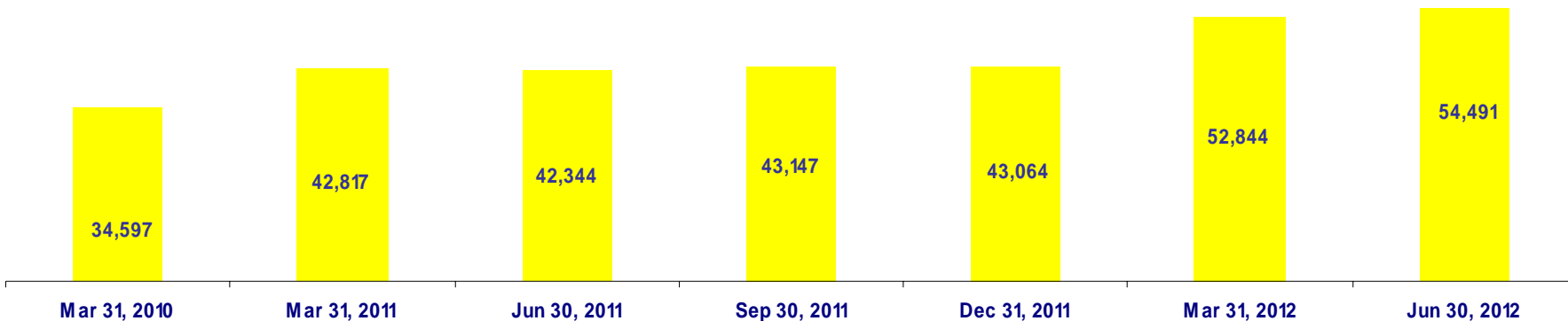
Total Assets

INR mn



Net Advances*

INR mn



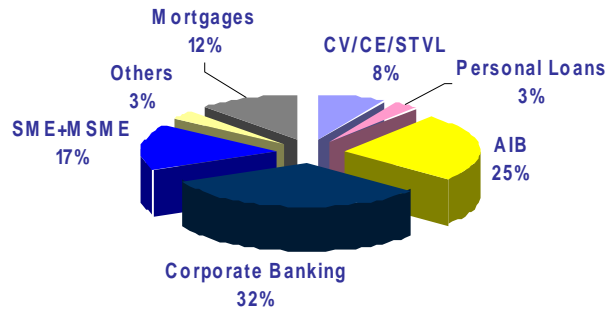
* Net Advances – Gross advances less (net of) provisions

Diversified Portfolio

DCB BANK

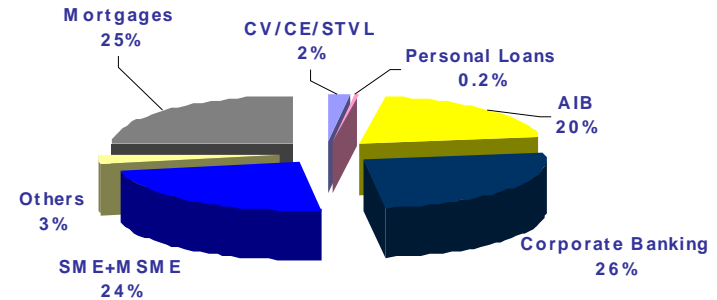
Portfolio* as on Mar 31, 2010

Retail Banking - 26%



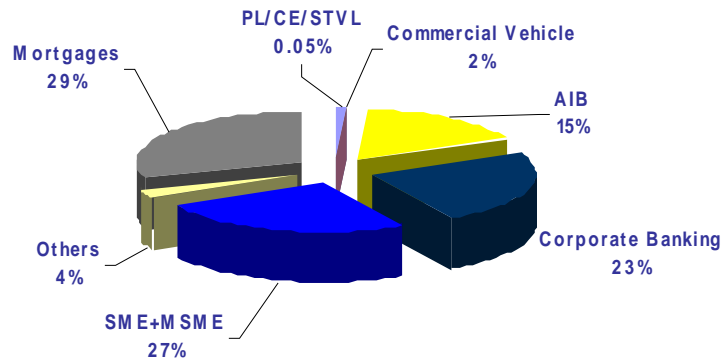
Portfolio* as on Mar 31, 2011

Retail Banking - 30%



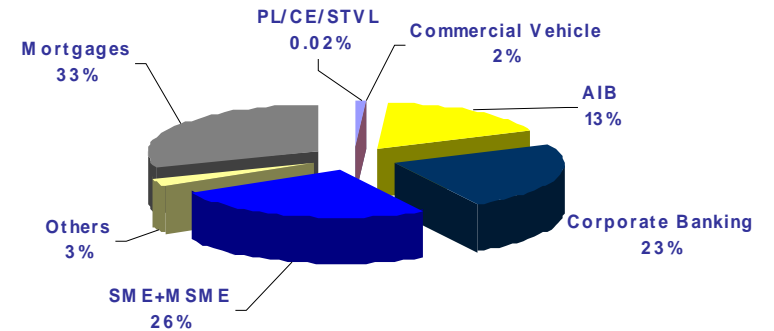
Portfolio* as on Mar 31, 2012

Retail Banking - 35%



Portfolio* as on Jun 30, 2012

Retail Banking - 37%

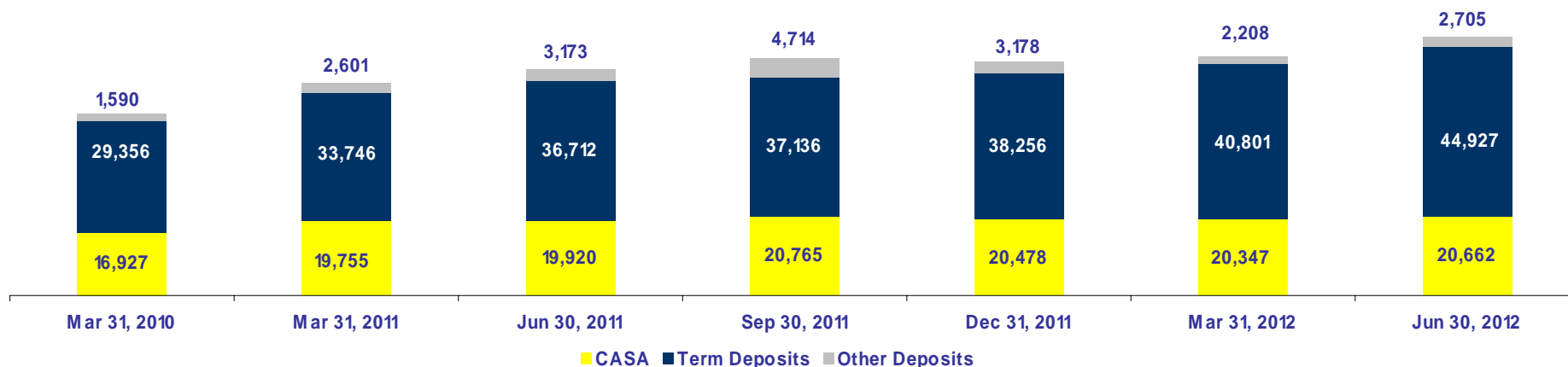


* AIB – Agri & Inclusive Banking, MSME – Micro SME, PL / CE / STVL – Personal Loan, Construction Equipment and Small Ticket Vehicle Loan

Build Stable Deposit Base – Focus on CASA

Deposits

INR mn



Retails Deposits Vs Total Deposits

Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012	Jun 30, 2012
81.54%	81.17%	81.95%	80.76%	82.91%	84.42%	82.72%

CASA

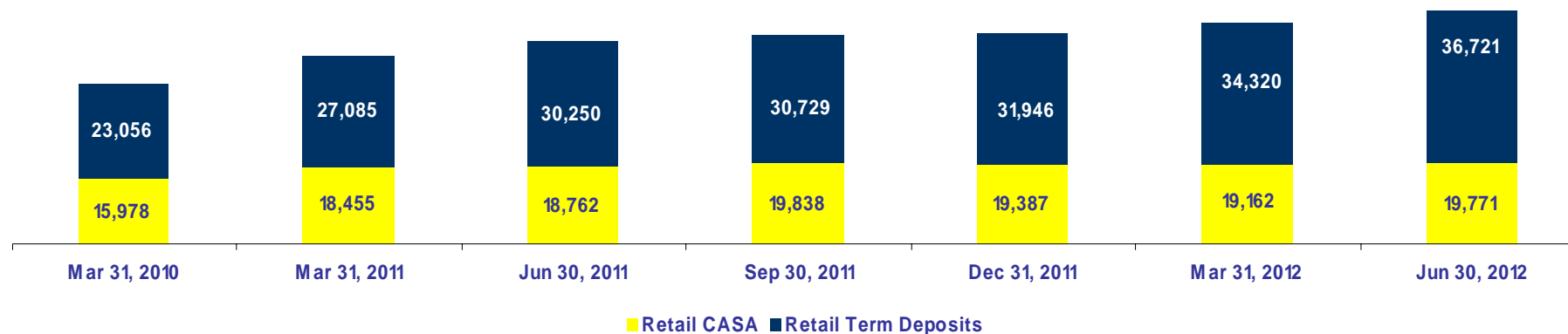
Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012	Jun 30, 2012
35.36%	35.21%	33.31%	33.16%	33.08%	32.12%	30.25%

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

Deposit Per Branch

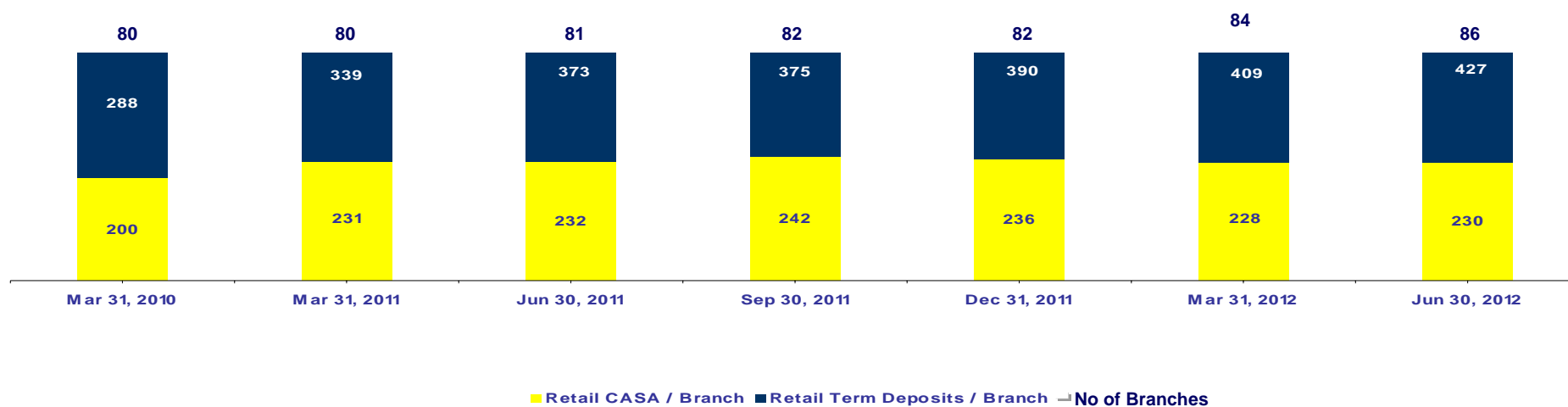
Retail CASA & Retail Term Deposits

INR mn



Retail Deposits / Branch

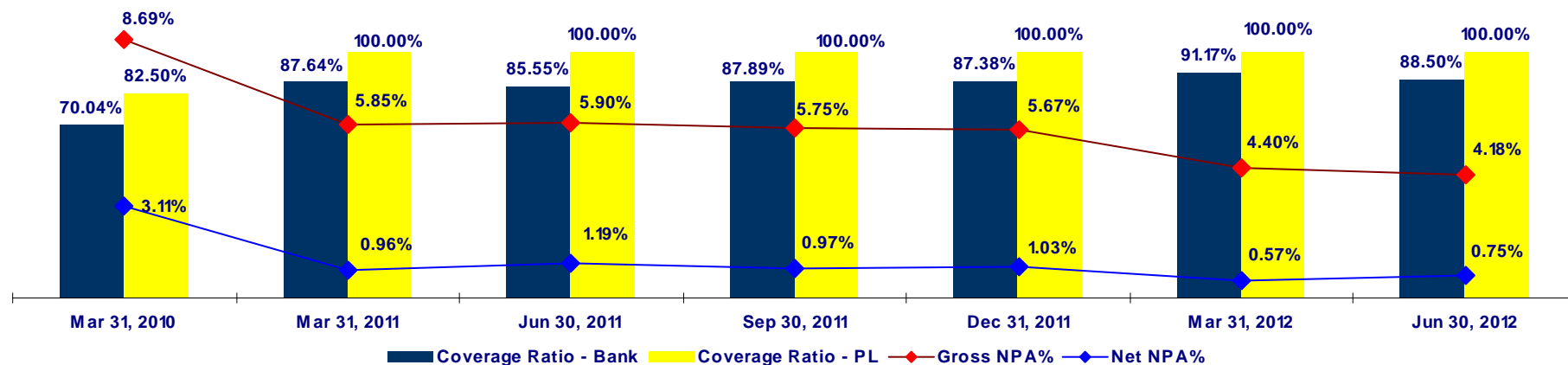
INR mn



Strong Provision Coverage

DCB BANK

Key Ratios

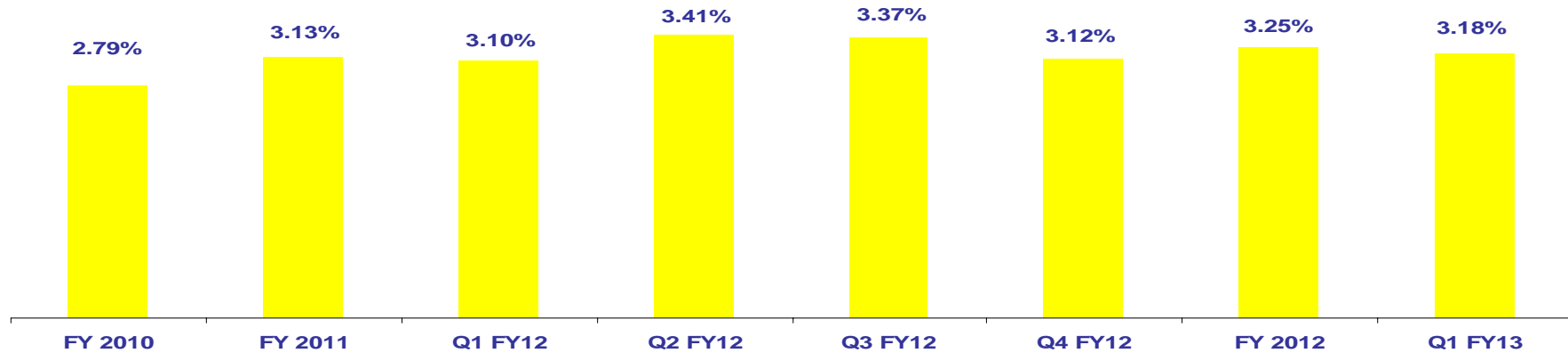


INR mn	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012	Jun 30, 2012
Personal Loans	1,694	1,293	1,267	1,245	1,222	1,196	968
CV/CE/STVL*	599	452	426	394	350	322	297
Corporate	594	588	660	681	686	627	624
Others	305	303	270	285	306	273	473
Gross NPA	3,192	2,636	2,623	2,605	2,564	2,418	2,362
Net NPA**	1,076	412	504	421	443	302	409

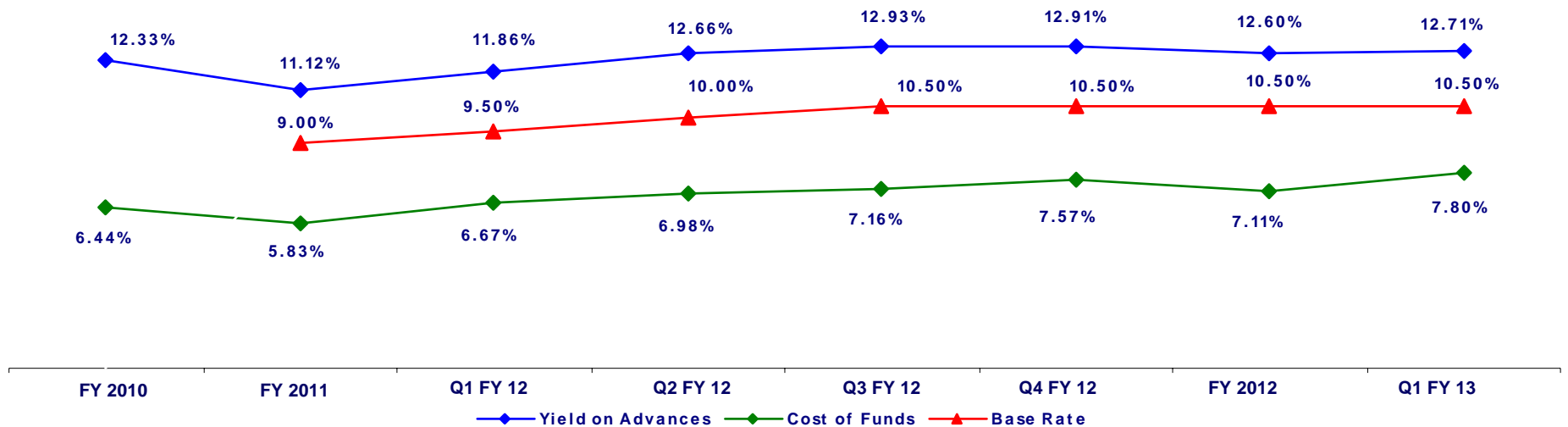
* CV / CE / STVL represents Commercial Vehicle, Construction Equipment and Small Ticket Vehicle Loan

** 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)

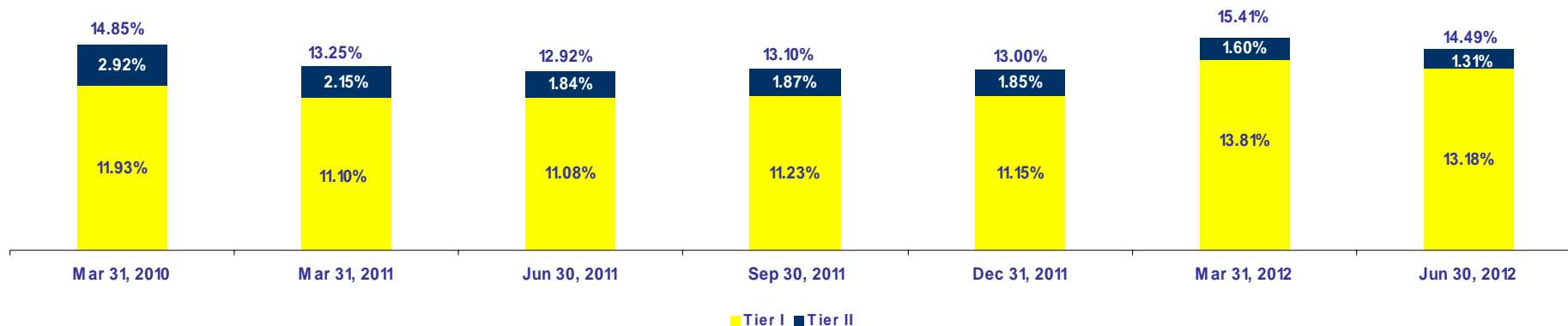
Net Interest Margin



Yield on Advances, Base Rate & Cost of Funds



Capital Adequacy Ratios – Basel II



In Q4 FY 2012 - DCB Bank raised approximately INR 940 million through QIP and INR 988 million via Preferential Allotment to increase its Tier I Capital

Other Income

DCB BANK

INR mn	FY 2010	FY 2011	Q1FY12	Q2FY12	Q3FY12	Q4FY12	FY 2012	Q1FY13
Commission, exchange and brokerage	664	661	170	173	197	224	763	202
Sale of investments	178	253	48	25	18	26	118	38
Sale of land, buildings and other assets	(3)	11	(14)	(1)	(0)	(13)	(28)	(2)
Exchange transactions	64	90	21	9	19	21	69	18
Miscellaneous income	168	106	10	25	23	23	82	19
Total	1,071	1,121	235	231	257	281	1,004	275

INR mn	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Jun 30, 2012
SLR	15,789	17,512	20,219	21,624
Non-SLR	4,390	5,439	4,959	4,743
Total Investments *	20,179	22,951	25,178	26,367
HTM	16,890	18,847	20,845	21,366
AFS	3,263	3,029	3,541	1,578
HFT	26	1,075	792	3,423
Total Investments *	20,179	22,951	25,178	26,367

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

Balance Sheet

DCB BANK

INR mn	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012	Jun 30, 2012
Shareholder's Equity	5,990	6,187	6,273	6,405	6,561	8,585	8,772
Deposits	47,873	56,102	59,805	62,615	61,912	63,356	68,294
Borrowings ¹	5,035	8,607	7,238	8,464	10,455	11,235	10,101
Other Liabilities & Provisions ¹	2,447	3,205	3,263	2,965	3,652	3,565	3,807
Cash, Inter-bank, etc	3,324	4,871	6,407	5,995	7,643	4,566	5,804
Investments	20,179	22,951	24,274	27,656	27,246	25,178	26,367
Advances	34,597	42,817	42,344	43,147	43,064	52,844	54,491
Fixed Assets	1,358	1,275	1,238	1,227	1,223	1,846	1,844
Other Assets	1,909	2,215	2,344	2,454	3,433	2,335	2,496
Credit Deposit Ratio	72.27%	76.32%	70.80%	68.91%	69.56%	83.41%	79.79%

INR mn	Mar 31, 2010	Mar 31, 2011	Jun 30, 2011	Sep 30, 2011	Dec 31, 2011	Mar 31, 2012	Jun 30, 2012
CASA	16,927	19,755	19,920	20,765	20,478	20,347	20,662
Other Deposits	30,946	36,347	39,885	41,850	41,434	43,009	47,632
Total Deposits	47,873	56,102	59,805	62,615	61,912	63,356	68,294
CASA Ratio	35.36%	35.21%	33.31%	33.16%	33.08%	32.12%	30.25%

¹ : Subordinated debt included in borrowings since March 31, 2010 as per RBI guidelines, same included in other liabilities and provisions in earlier periods

Profit & Loss

DCB BANK

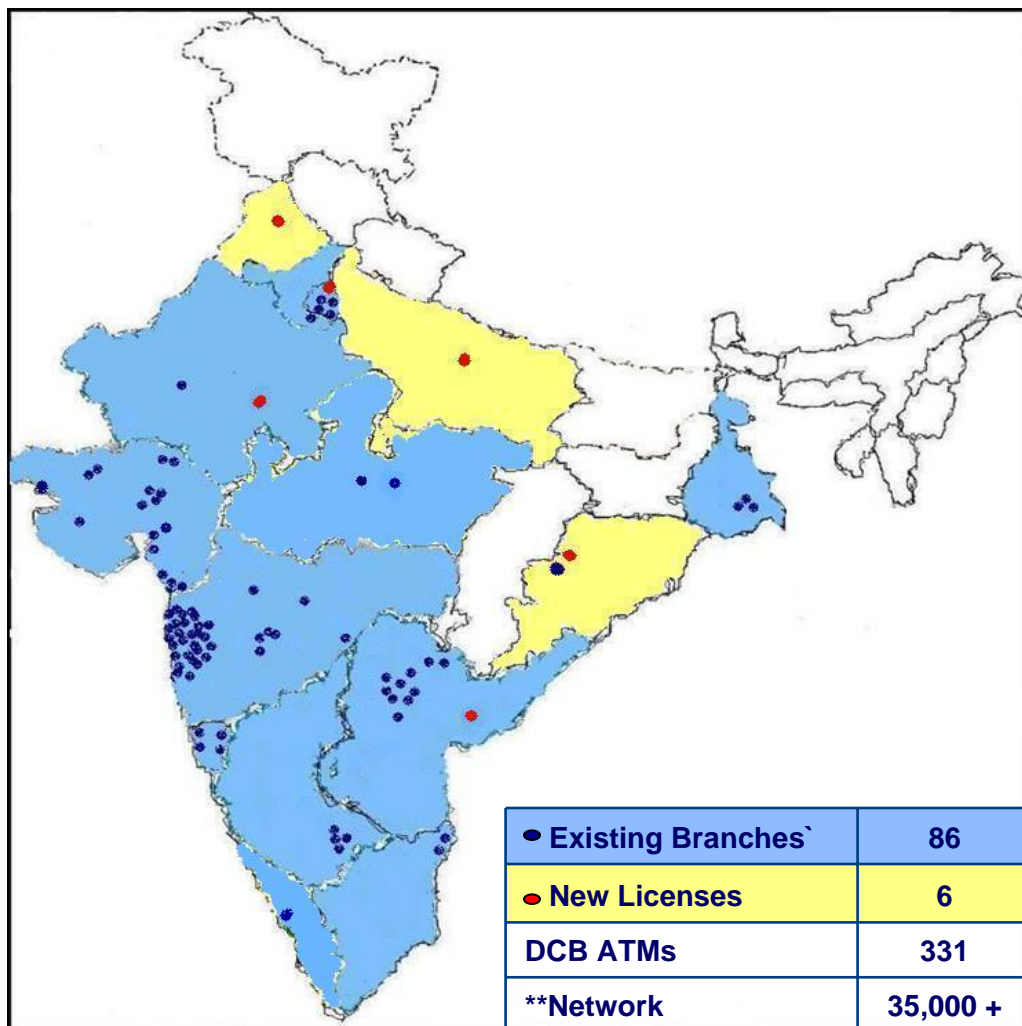
INR mn	FY 2010	FY 2011	Q1 FY12	Q2 FY12	Q3 FY12	Q4 FY12	FY 2012	Q1 FY13
Net Interest Income	1,420	1,891	519	591	597	571	2,277	639
Other Income	1,071	1,121	234	231	262	281	1,027	275
Operating Income	2,491	3,012	753	822	859	851	3,304	914
Operating Expenses	(2,008)	(2,152)	(588)	(614)	(634)	(612)	(2,466)	(666)
Operating Profit	483	860	165	208	225	239	838	248
Total Provisions	(1,268)	(646)	(77)	(75)	(69)	(66)	(287)	(59)
PAT	(785)	214	88	133	156	173	551	189
Cost Income Ratio	80.62%	71.43%	78.07%	74.62%	73.80%	71.90%	74.63%	72.85%

Business Strategy

86 Branches, Strong Presence in the Western Region

DCB BANK

Branch Network



ANDHRA PRADESH: (10)

- Hyderabad (8)
- Warangal (2)

GOA: (4)

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

GUJARAT: (16)

- Ahmedabad (3)
- Ankleshwar (1)
- Bhuj (1)
- Daman (1)
- Dediapada (1)
- Gandhinagar (1)
- Mandvi (1)
- Netrang (1)
- Rajkot (1)
- Sidhpur (1)
- Silvassa (1)
- Surat (1)
- Vadodra (1)
- Vapi (1)

HARYANA: (1)

- Gurgaon (1)

KARNATAKA: (4)

- Bengaluru (4)

KERALA: (1)

- Kochi (1)

MADHYA PRADESH: (2)

- Itarsi (1)
- Pipariya (1)

MAHARASHTRA: (35)

- Aurangabad (1)
- Mumbai & Its Suburbs (28)
- Nanded (1)
- Nashik (1)
- Pune (4)

NEW DELHI: (6)

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

ORISSA: (1)

- Bargarh (1)

RAJASTHAN: (1)

- Jodhpur (1)

TAMIL NADU: (2)

- Chennai (2)

WEST BENGAL: (3)

- Kolkata (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

May-11:DCB Bank received permission from Reserve Bank of India to open 10 new branches (6 - metros and 4 - Semi urban / Rural)

Retail Banking

Deposit Products:

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

Cards:

- ATM Card
- Debit Card
- Travel 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:

- Investment Advice
- 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 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. **** Launched on trial basis

- Grow Micro SME, SME, Retail Mortgages, mid - Corporate and Agri & Inclusive Banking with a “customer centric approach”. Concentrate on secured lending & diversified portfolio

- Retail – branch centric
 - Low cost deposits (CASA / Term)
 - Secured lending (Home loans, Loan against property, Loan Against Term Deposit)
 - Micro SME
 - Traditional customer base
 - Third party fee income

- Treasury – Liquidity management, opportunity for gains within acceptable risks

- Relentless focus on Costs / Income Ratio and Service

- Stringent mechanism for managing Credit and Operational risks

- Continuously improve people quality and delivery

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 by HDFC and Khattar Holdings and others 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 to Al Bateen, TATA Capital, DCB Investments (SVG Capital) and others

2009

- Raised INR 810 mn through QIP in November 2009 subscribed by life insurance companies, mutual funds and FIs

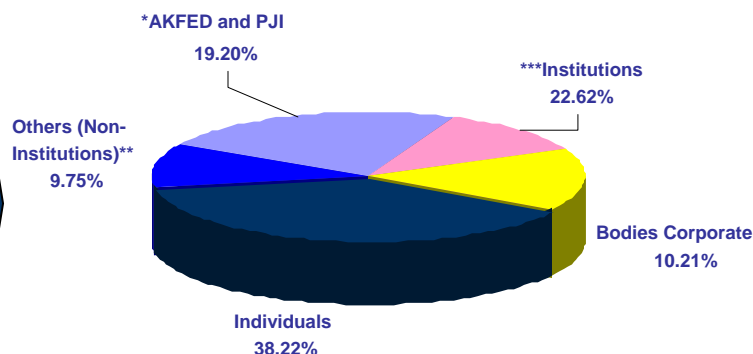
2012

- Raised INR 940 mn through QIP and INR 988 mn through Preferential Allotment in March 2012 subscribed by life insurance companies, mutual funds and PEs.

Shareholding Pattern (June 30, 2012)

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (1.47%), Non Resident Indians (2.61%), Foreign Corporate Bodies (5.62%), Directors and their relatives (0.04%)

***Institutions includes 10.24% held by FII

Key non-promoter shareholders

- The South India Bank Ltd : **3.95%**
- Tano Mauritius India FVCI II : **3.42%**
- Al Bateen Investment Co LLC: **3.07%**
- Tata Capital Financial Services Ltd: **2.74%**
- TVS Shriram Growth Fund India : **2.61%**
- WCP Holdings III : **2.55%**
- Bajaj Allianz Life Insurance Company Ltd.: **1.74%**
- HDFC Ltd: **1.68%**
- Satpal Khattar & Shareen Khattar: **1.35%**
- ICICI Prudential Life Insurance Company Ltd.: **1.29%**
- Sundaram Mutual Fund A/c Sundaram Equity Multiplier : **1.17%**
- Girdharilal V Lakhi
Vandana G Lakhi: **1.05%**



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 15 corporate Boards in India including HDFC, Tata Motors, etc.

Amin Manekia	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.
Amir Sabuwala	Specializes in Small Scale Industries. Set up several small-scale industries over the past 32 years which include – Premier Chemicals, Asian Industries, Life Technologies, etc.
Altaf Jiwani	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently in-charge of two business segments namely power and carbo-chemicals.
Darius Udadia	Solicitor & Advocate of the Bombay High Court and Solicitor of the Supreme Court of England and Wales. Founder Partner of Udadia and Udeshi. Independent Director on the Boards of several corporate entities.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express – *29 years experience.
Narayan K Seshadri	Specialization in the field of agriculture, SSI & Rural economy. Corporate consultant and is on the Board of a number of companies.
Nasim Devji	Fellow of the Institute of Chartered Accountants of England & Wales (FCA). Currently working as Managing Director of Diamond Trust Bank of Kenya & Group CEO of Diamond Trust Banks in East Africa.
Suhail Nathani	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills, India Advisory Board of Duke University, etc.
Sukh Dev Nayyar	Associated with ANZ Grindlays Bank plc for over 30 years. Last assignment with Grindlays as Head – Corporate Banking & Investment Banking. Independent Director on the Boards of Diamond Trust Bank Kenya & Greaves Cotton.
Rajab Momin	Bachelor of Commerce and Fellow of Institute of Chartered Accountants of India. Experience in the field of Accounting and Audit.

* Worked in India & Abroad

Strong Management Team

DCB BANK

Murali M Natrajan
Managing Director &
CEO

Standard Chartered
Bank, Citibank,
American Express –
*29 years experience.

→	Abhijit Bose	Head – Retail Assets & Strategic Alliances: Standard Chartered Bank, Citibank, Edelco Housing Industries and GIC Housing – *20 years experience.
	Bharat Sampat	Chief Financial Officer: ABN Amro Bank, Standard Chartered Bank, ANZ Banking Group, Hoechst India - *28 years experience.
	J K Vishwanath	Chief Credit Officer: Fullerton India, Citigroup and Eicher Group – 19 years experience.
	Manoj Joshi	Head – SME & MSME Banking: ICICI Bank, Epcos Ferrites and Uniworth Group – 17 years experience.
	Narendranath Mishra	Head – AIB Banking: ICICI Bank and Rallis India – 13 years experience.
	Praveen Kutty	Head – Retail & SME Banking: Citibank - *21 years experience.
	R. Venkatesh	Head – HR, IT & Operations: Standard Chartered Bank, ANZ Grindlays Bank, Hindustan Petroleum – 22 years experience.
	Rajesh Verma	Head – Treasury & Corporate Banking: State Bank of India - *33 years experience.
	Ravi Kumar	Chief Internal Auditor: Samba Financial Group, Ernst & Young - *15 years experience.
	Sachin Patange	Chief Compliance Officer: Reserve Bank of India – 22 years experience.
	Sridhar Seshadri	Financial Controller: ICICI Bank, Syndicate Bank and State Bank of India – 30 years experience.
	Gaurav Mehta	Head – Marketing, Corporate Communications & Public Relations: HSBC India, Convergys, GE Capital and Taj Group of Hotels – 17 years experience.
→	Hemant Barve	Company Secretary: Ritchie Stuart Investments and Union Bank of India – 38 years experience.

	Jul 31, 2009	Sep 30, 2011	June 30, 2012
CRISIL			
- Long Term	BBB/ Stable	BBB +/ Stable	BBB +/ Positive
- Short Term	P1	A1	A1
FITCH	BBB/ Negative	BBB/ Stable	BBB/ Stable
Brickworks	BWR A-/ Stable	BWR A-/ Stable	BWR A-/ Stable

Thank you