

Investor Presentation – Q2 FY 2016

October 2015

*(Please also refer to **General Q&A** about DCB Bank dated 13 October'15 uploaded on NSE, BSE & Bank's websites)*

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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 Bank is the only co-operative bank in India to have been converted into a private sector commercial bank in 1995
- Strong presence in Gujarat, Maharashtra and Telangana resulting in sticky customer deposits from traditional customers. New branch expansion in Chhattisgarh, Madhya Pradesh, Odisha, Punjab & Rajasthan
- Distribution network of 160 branches across 109 locations and 373 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 24.10% and CRAR of 13.63% under Basel III

Steady improvement in credit ratings

- CRISIL Rating: **A1+** for Certificate of Deposits and Short – Term Fixed Deposit Programme - *with a contracted maturity of upto one year.*
- ICRA Ratings: **A1+** for Short term Fixed Deposit Programme

Strong promoter

- DCB Bank's promoter, Aga Khan Fund for Economic Development (AKFED) <http://www.akdn.org/akfed> is present in 17 countries employing over 47,000 people
- Promoter group holds 16.30% stake in DCB Bank

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 35 - 40

Financial Performance

Highlights

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INR mn	Q2 FY 2015	Q2 FY 2016	Increase/ Decrease	Q1 FY 2016 ¹
Net Profit	411	369	(10%)	469
Total Income	1,547	1,987	28%	2,035
Operating Profit	599	781	30%	897
Provisions Other than Tax	(138)	(217)	(58%)	(180)
Cost to Income Ratio	61.3%	60.7%	-	55.9%

INR mn	Sep 30, 2014	Sep 30, 2015
Deposits	108,999	135,573
CASA	27,751	32,669
NRI Deposits	9,922	13,048
Advances	87,931	111,809

Key Ratios	Sep 30, 2014	Sep 30, 2015
CASA Ratio	25.46%	24.10%
Gross NPA Ratio	1.90%	1.99%
Net NPA Ratio	1.07%	1.16%
Provision Coverage Ratio	76.79%	72.15%
Credit/Deposit Ratio	80.67%	82.47%
ROA (Q2 FY 2016 - Annualised)	1.25%	0.89%
ROE (Q2 FY 2016 - Annualised)	13.53%	8.92%

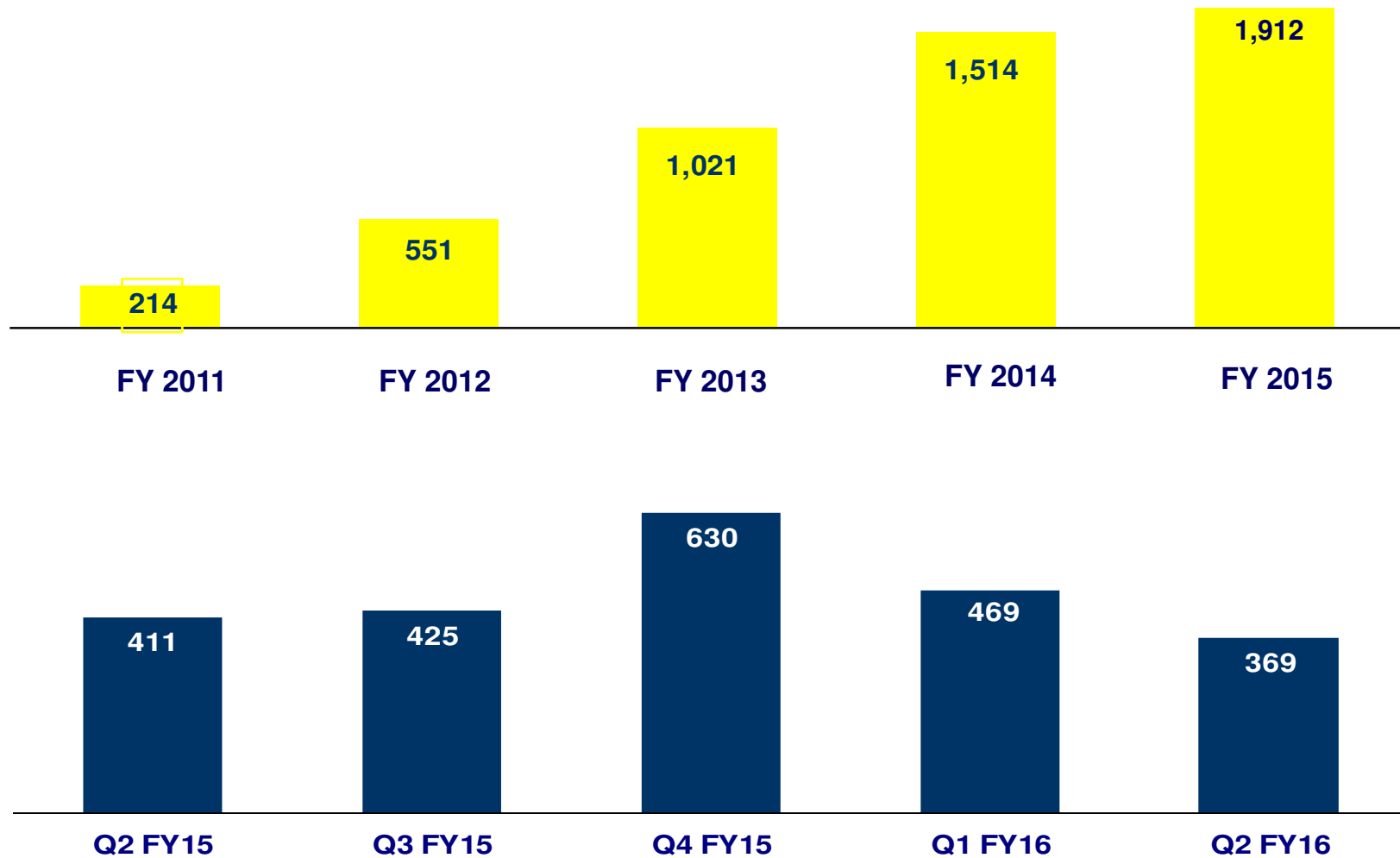
1: Includes one-off Treasury gains of INR 216 mn on sale of HTM securities transferred to AFS/HFT

Growth in Profits

DCB BANK

Net Profit

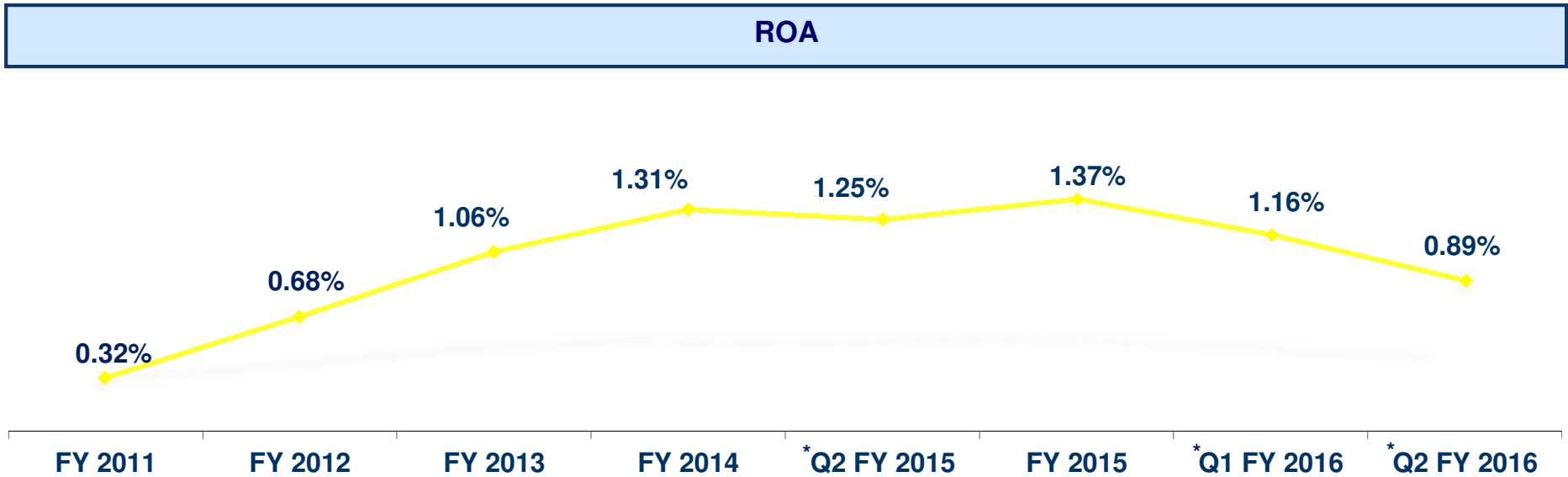
INR mn



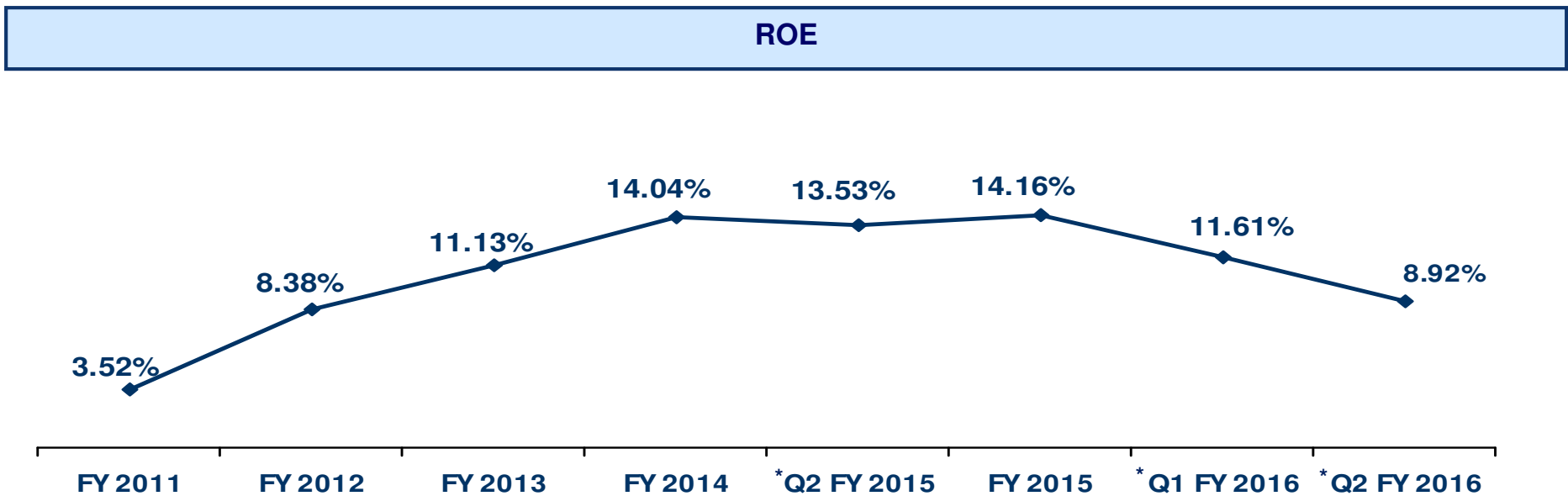
ROA and ROE

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ROA



ROE



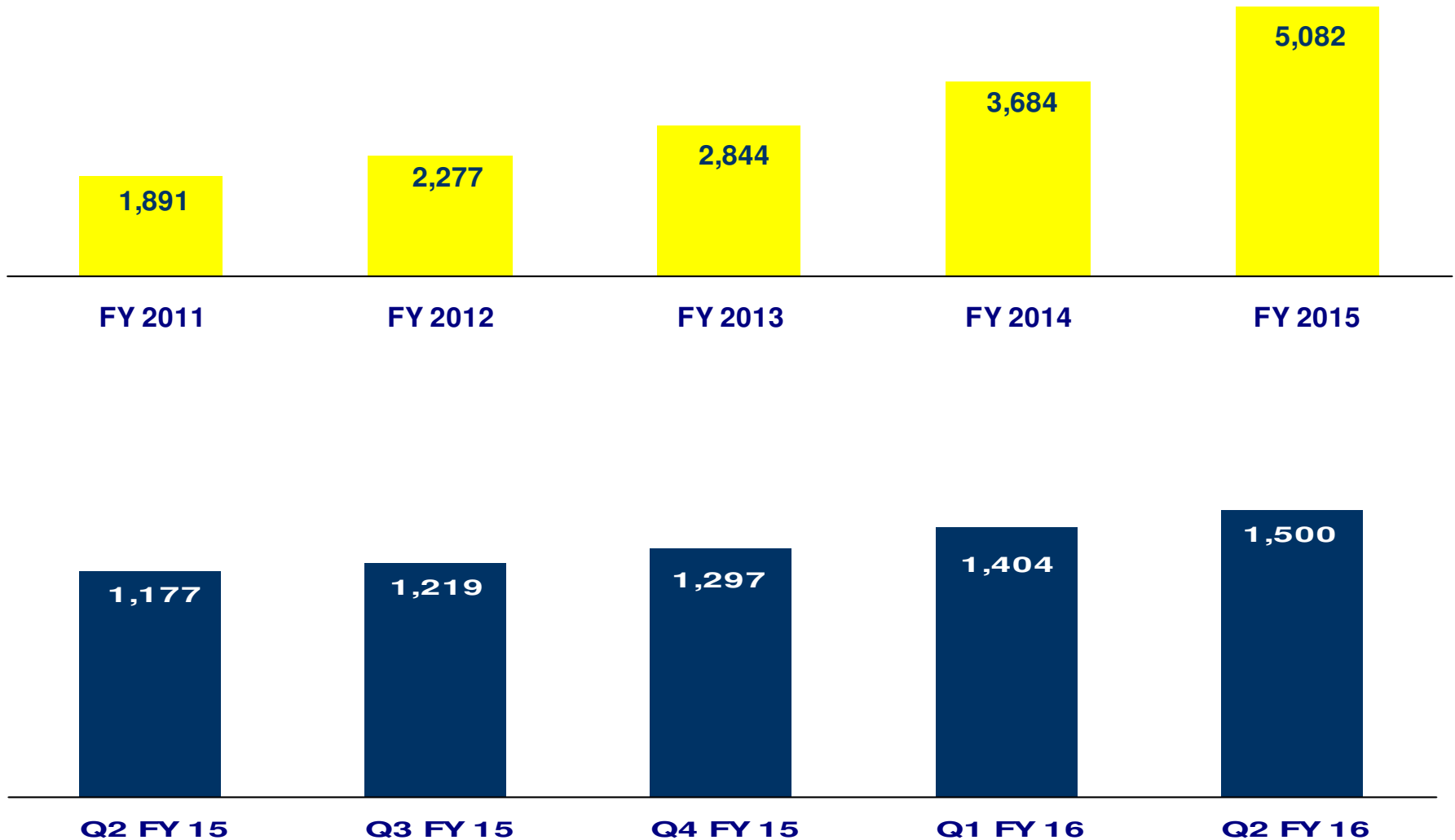
*Ratios for Q2 FY 2015 & Q1 FY 2016 & Q2 FY 2016 are annualised

Net Interest Income

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Net Interest Income

INR mn

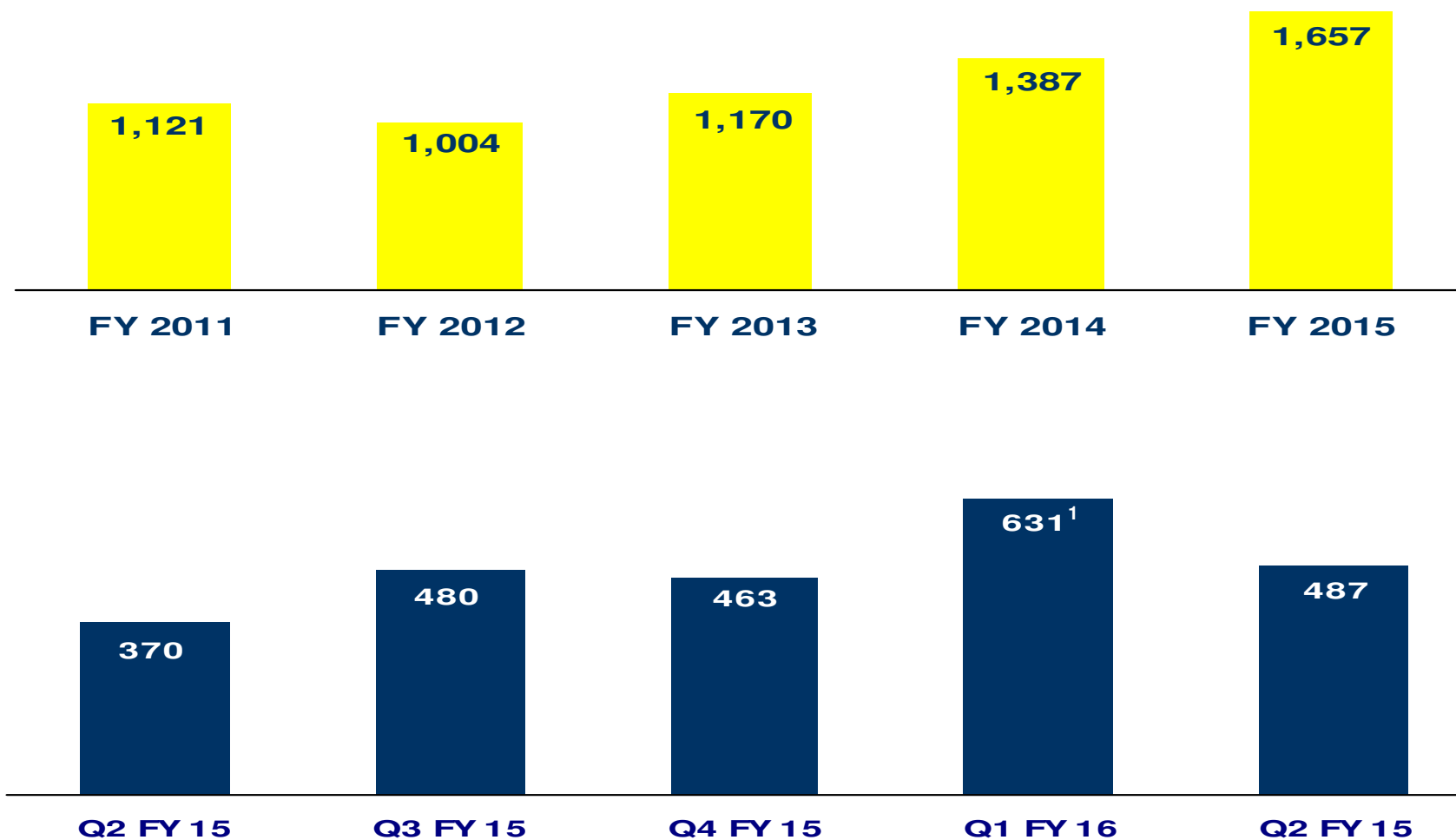


Other Income

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Other Income

INR mn



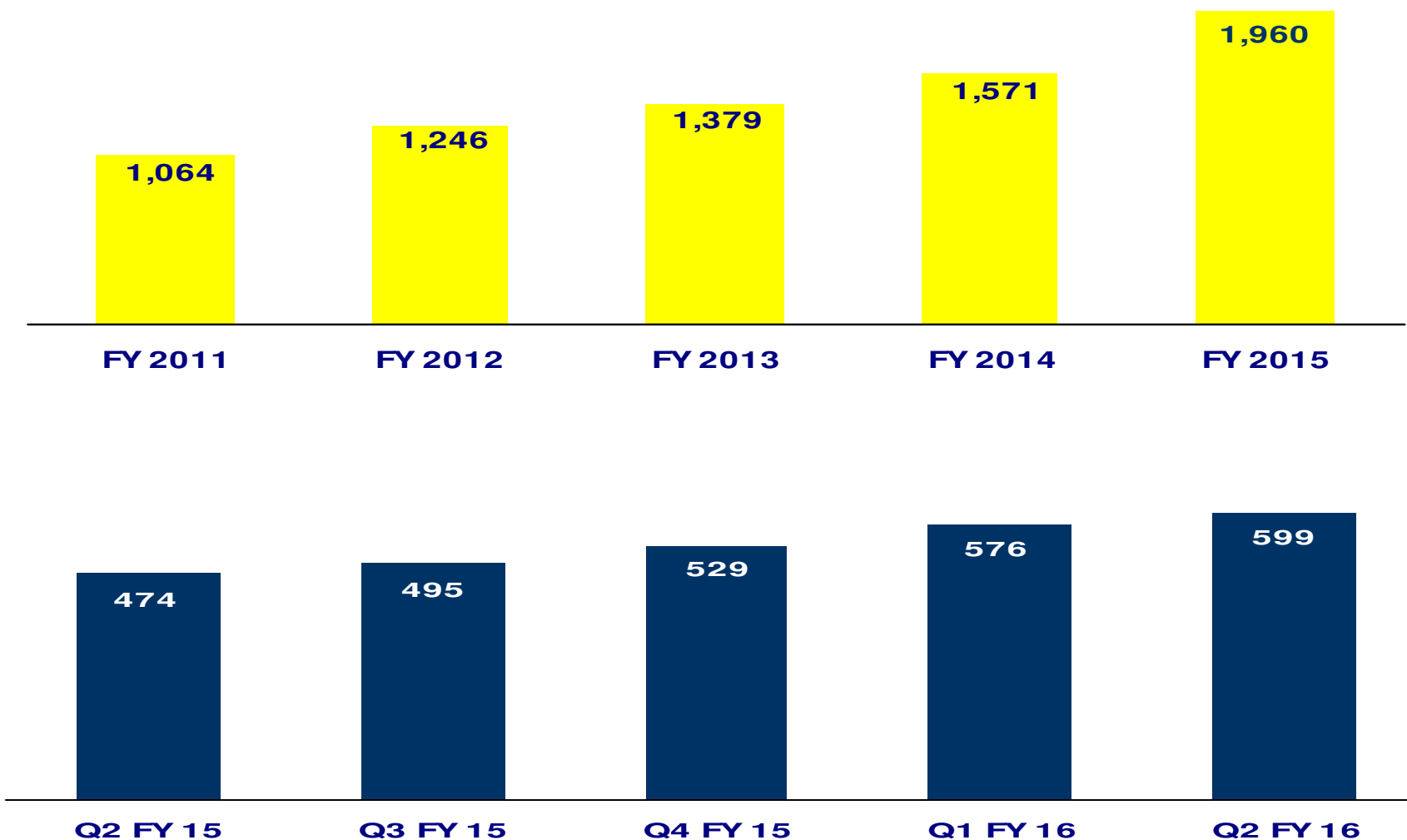
1: Includes one-off Treasury gains of INR 216 mn on sale of HTM securities transferred to AFS/HFT

Staff Cost

DCB BANK

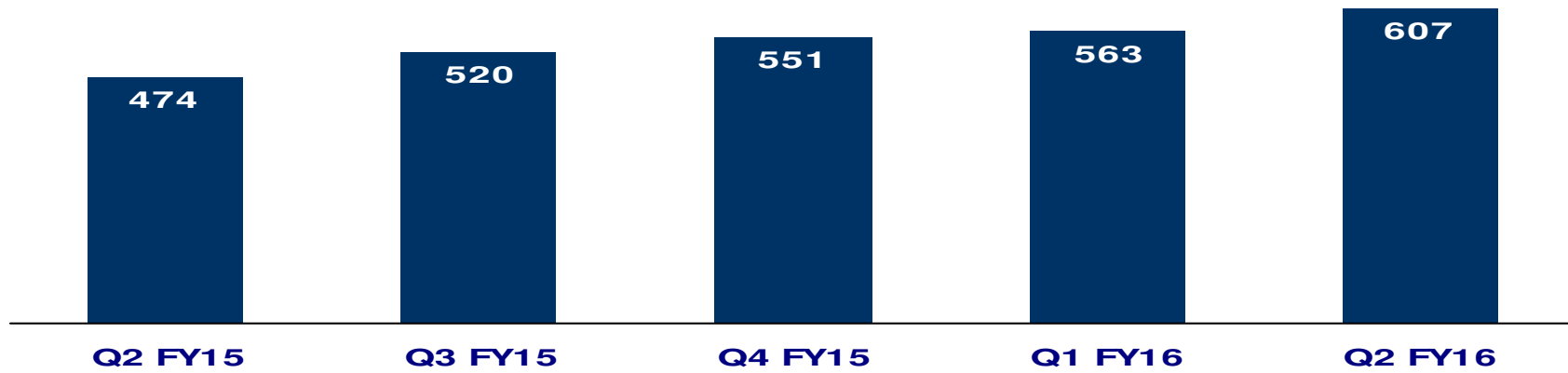
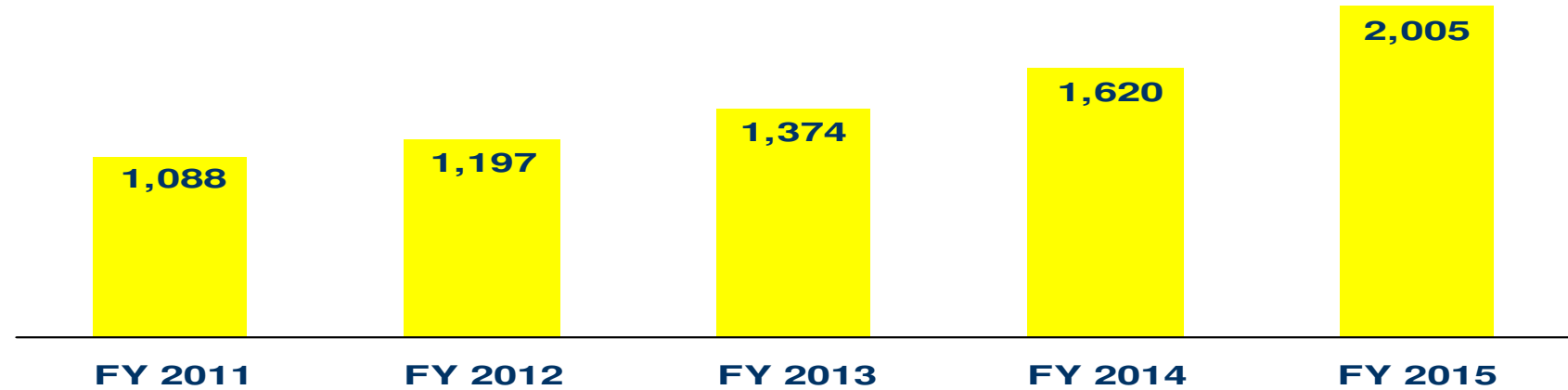
Staff Cost

INR mn



Other Cost

INR mn

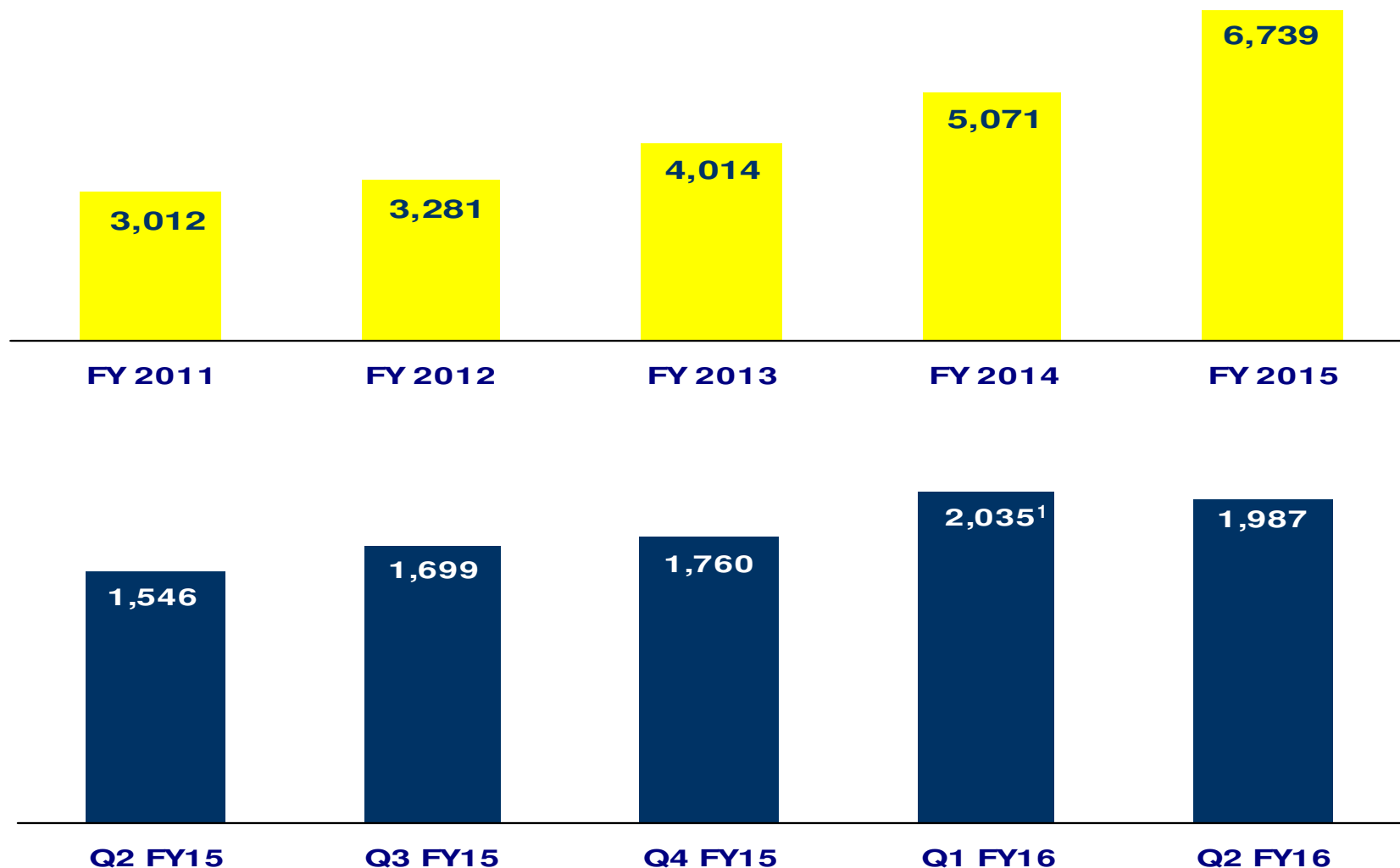


Operating Income

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Operating Income

INR mn



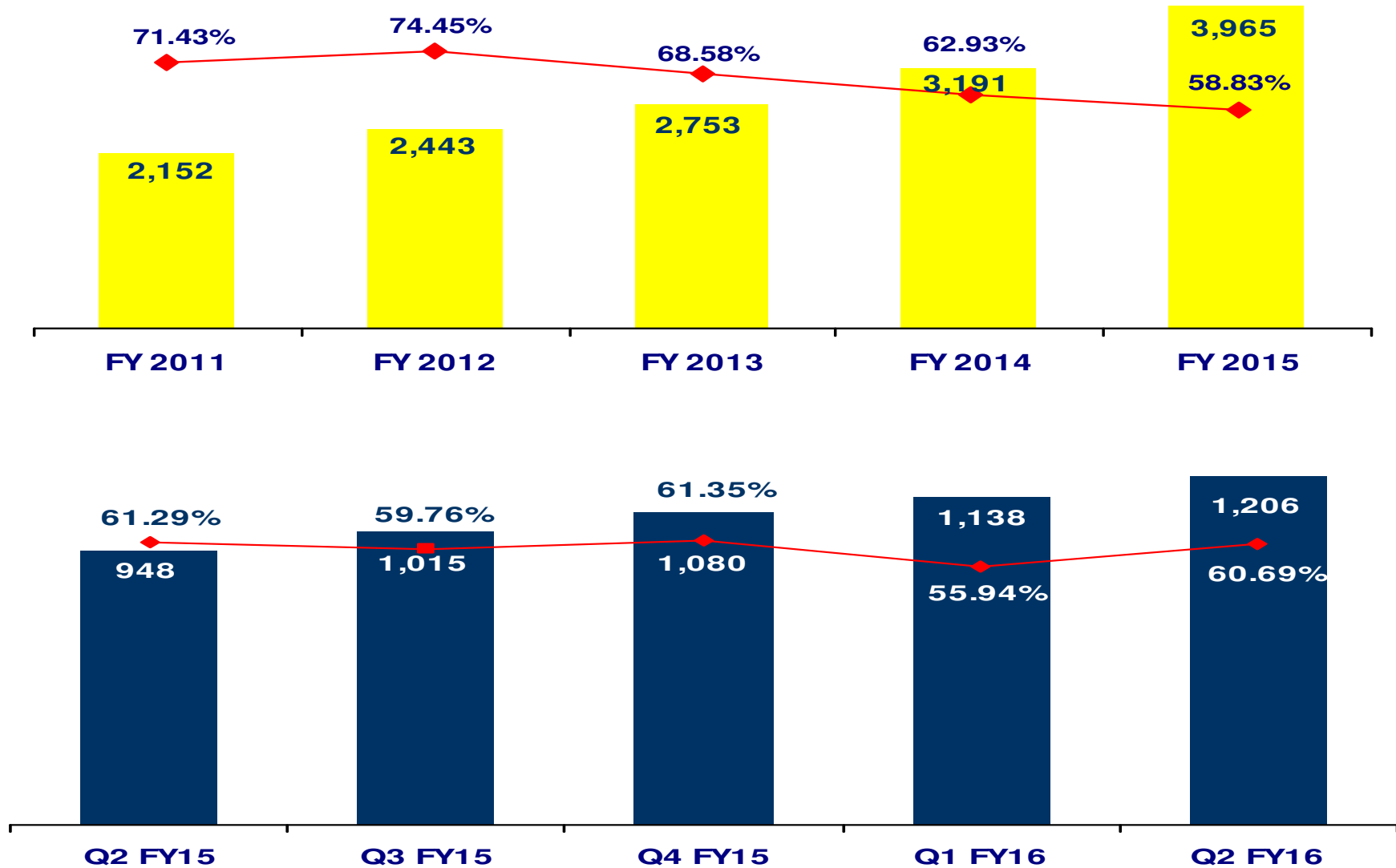
1: Includes one-off Treasury gains of INR 216 mn on sale of securities transferred from HTM to AFS/HFT

Cost to Income

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Operating Cost

INR mn

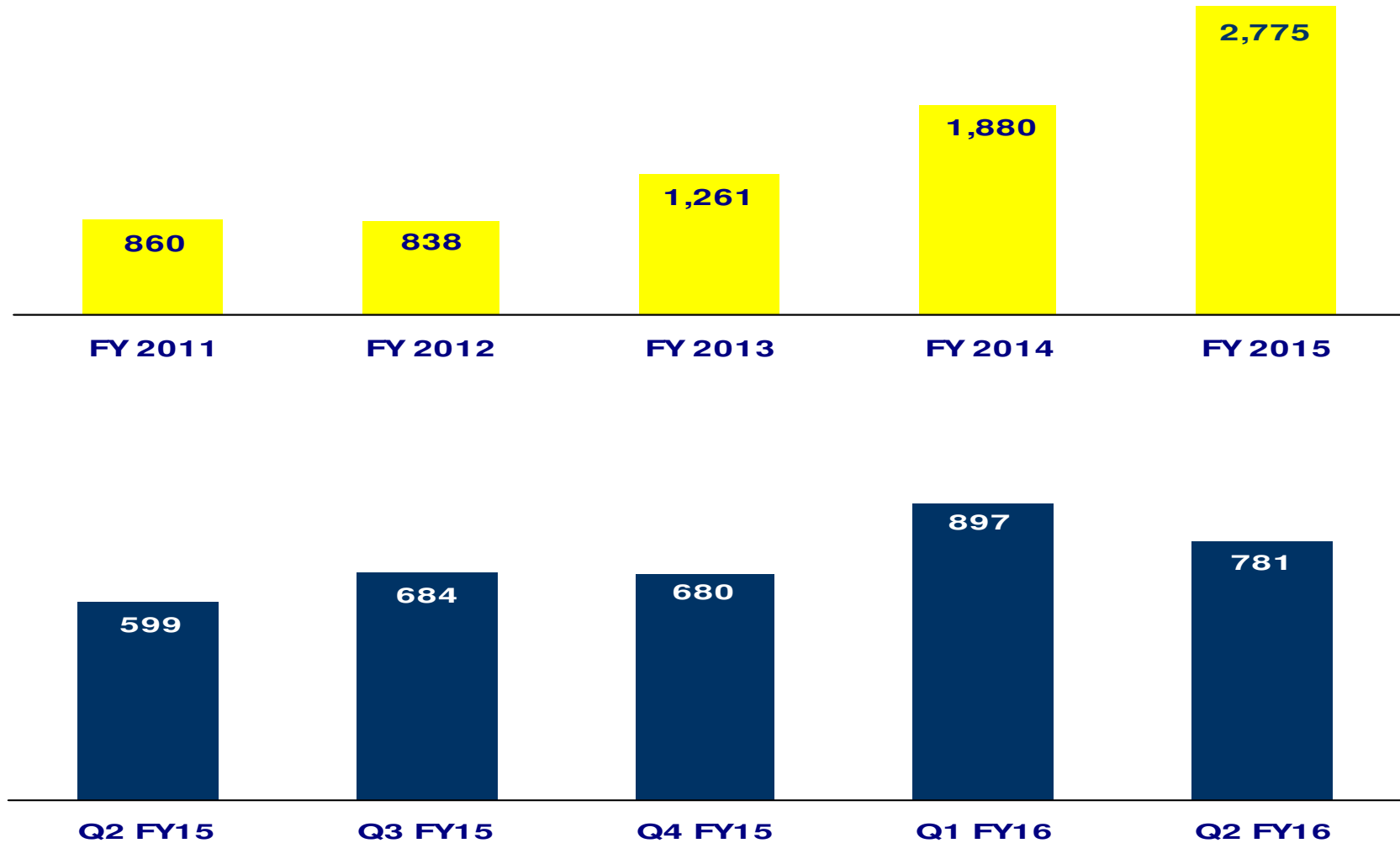


Operating Profit

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Operating Profit

INR mn

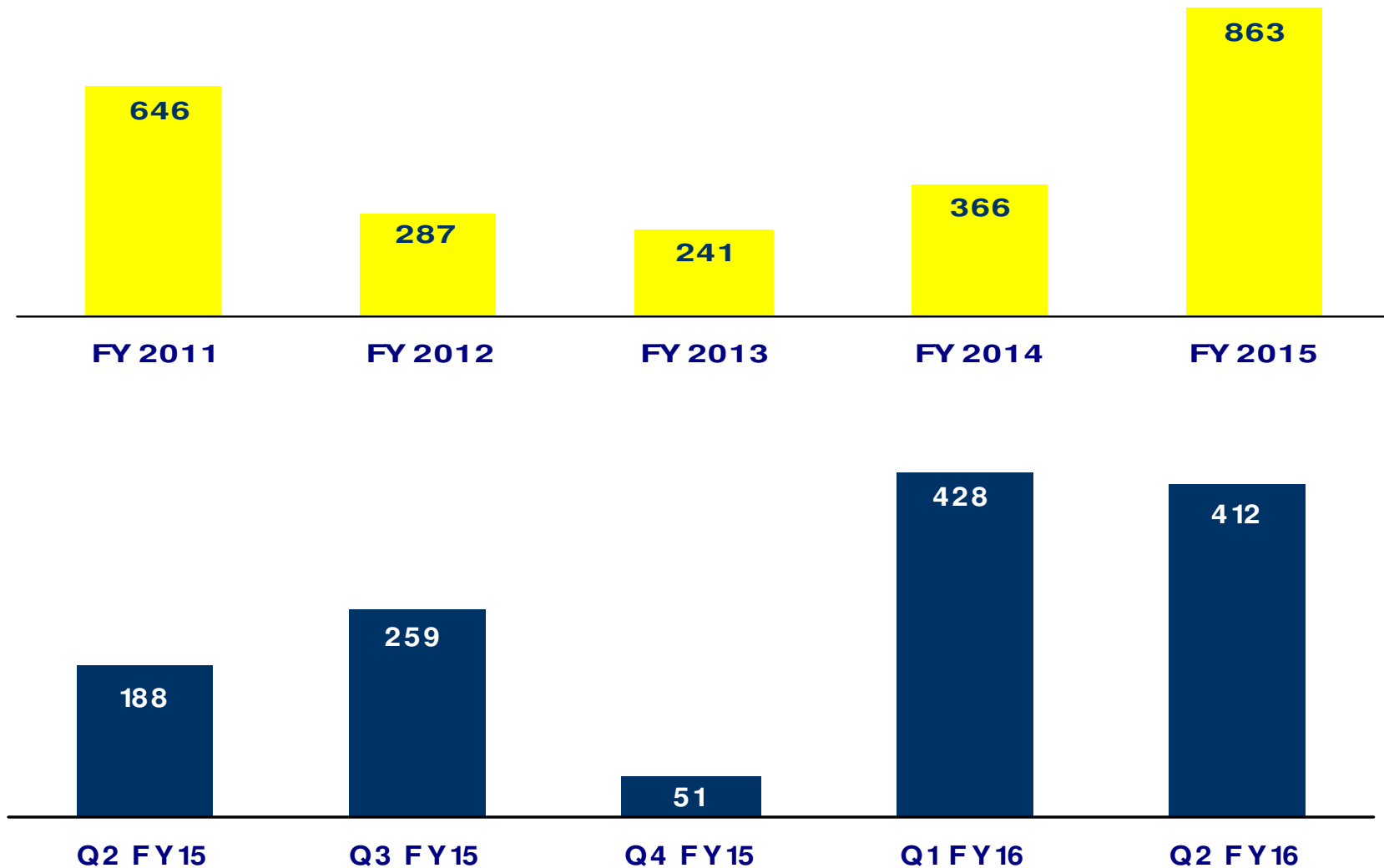


Provisions

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*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

Business Trends

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INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	June 30, 2015	Sept 30, 2015
CASA	19,755	20,347	22,716	25,813	29,501	30,569	32,669
Retail TD¹	27,085	34,320	43,845	55,945	73,938	78,691	78,581
NRI Total Deposits	1,815	3,084	5,222	8,303	11,297	12,205	13,048
Mortgages	10,811	15,510	23,980	31,293	44,585	47,096	50,015
CV²	727	1,048	1,132	1,715	2,639	2,984	3,408
SME / MSME³	10,073	14,038	14,877	13,497	13,189	12,417	13,459
AIB⁴	8,502	8,014	7,651	11,529	16,073	16,402	16,321
Corporate Banking	11,153	11,941	15,658	20,945	24,282	21,586	21,966

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

Balance Sheet

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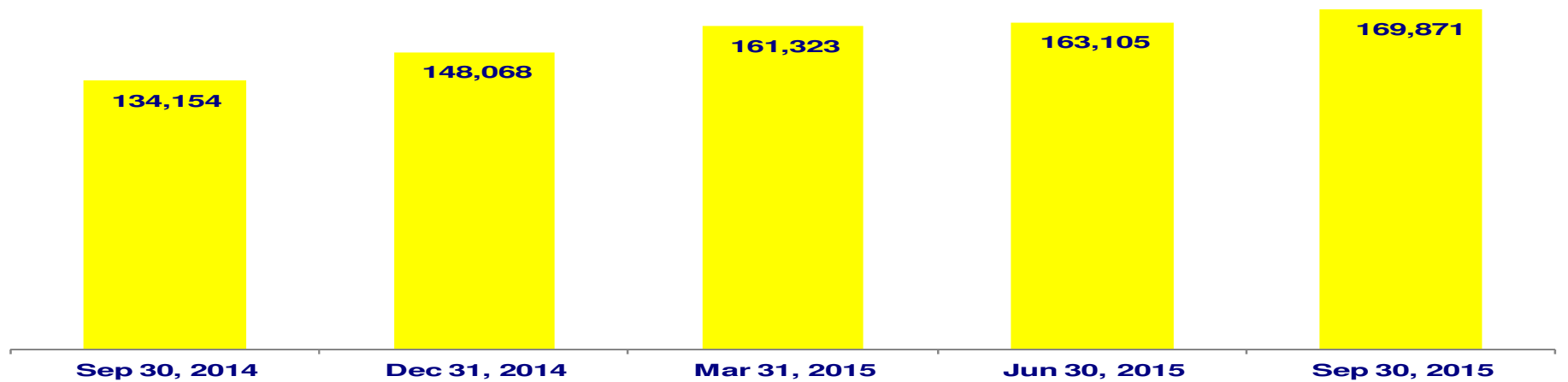
Total Assets

INR mn



Total Assets

INR mn

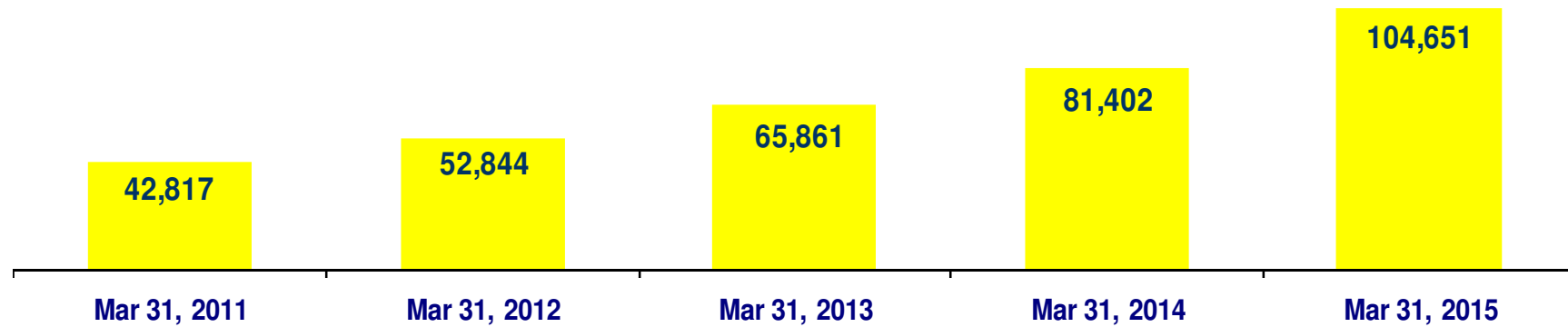


Balance Sheet

DCB BANK

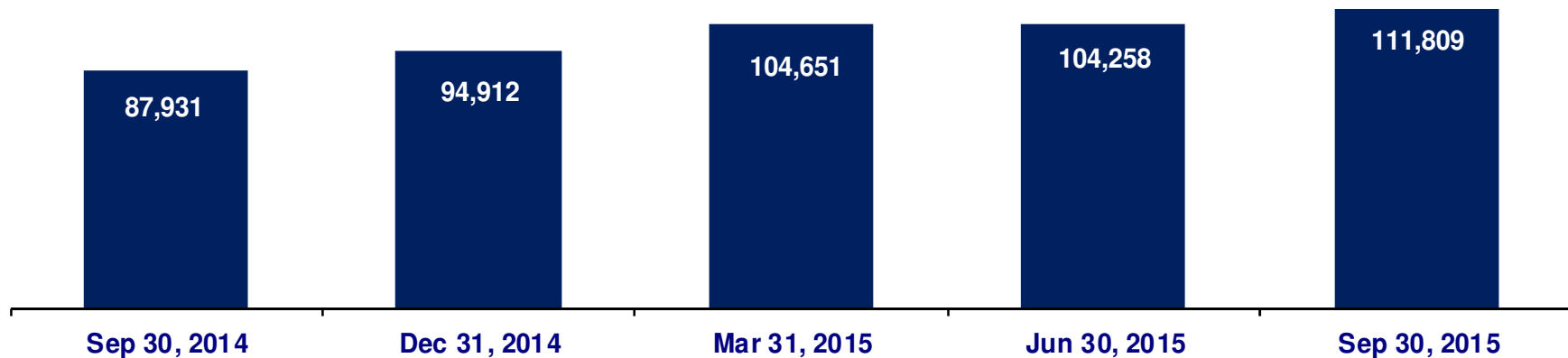
Net Advances*

INR mn



Net Advances*

INR mn



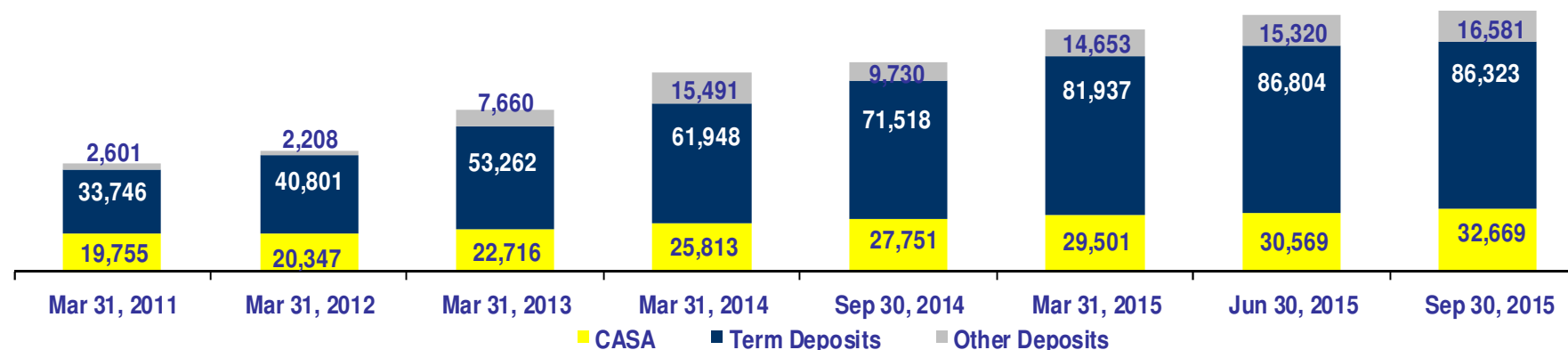
* Net Advances – Gross advances less (net of) provisions

Build Stable Deposit Base

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Deposits

INR mn



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015
Total Deposits	56,102	63,356	83,638	103,252	108,999	126,091	132,693	135,573

	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015
Retail Deposits vs Total Deposits	81.17%	84.42%	77.39%	76.94%	82.82%	80.00%	80.67%	80.12%
CASA %	35.21%	32.12%	27.16%	25.00%	25.46%	23.40%	23.04%	24.10%

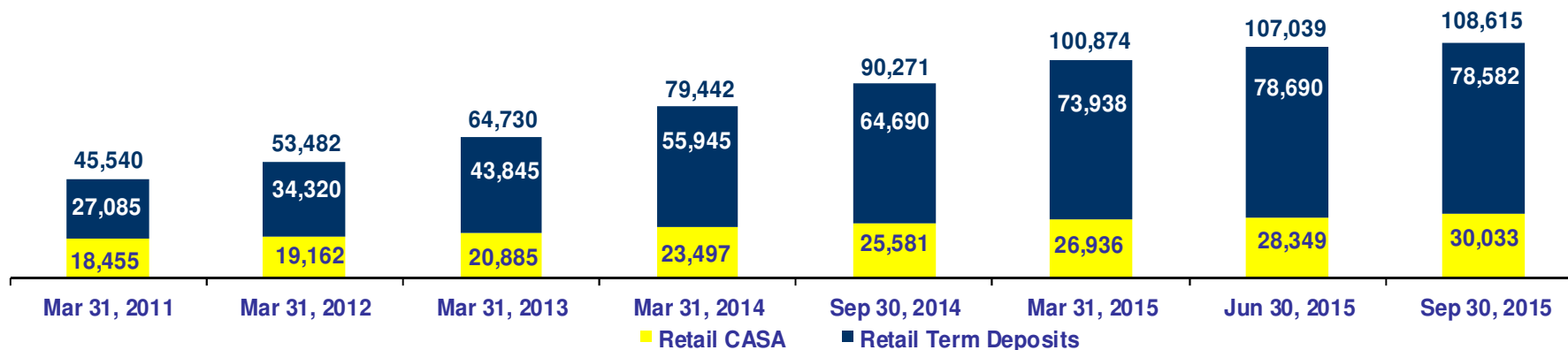
Access to low cost stable funding source to support Advances growth without undue reliance on volatile wholesale funding

Deposits Per Branch

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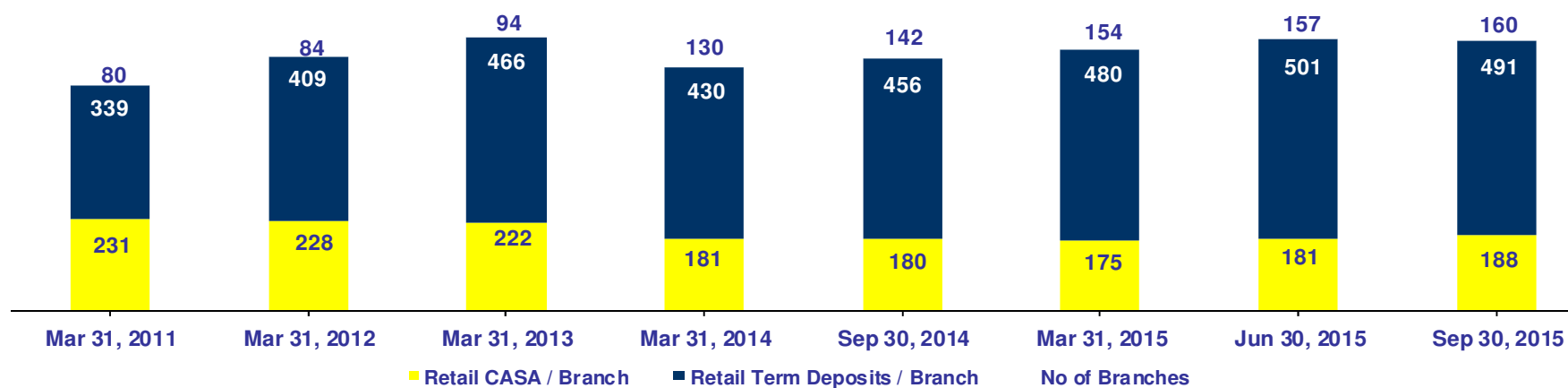
Retail CASA & Retail Term Deposits

INR mn

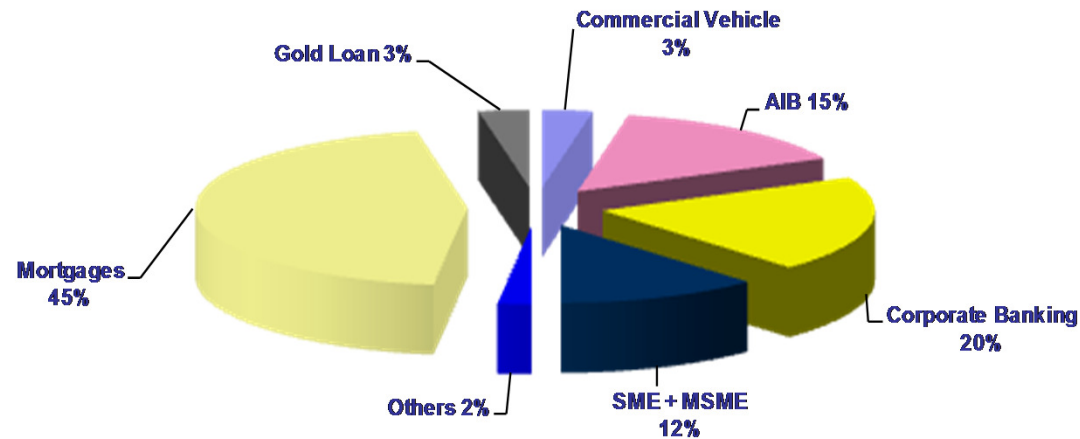


Retail Deposits / Branch

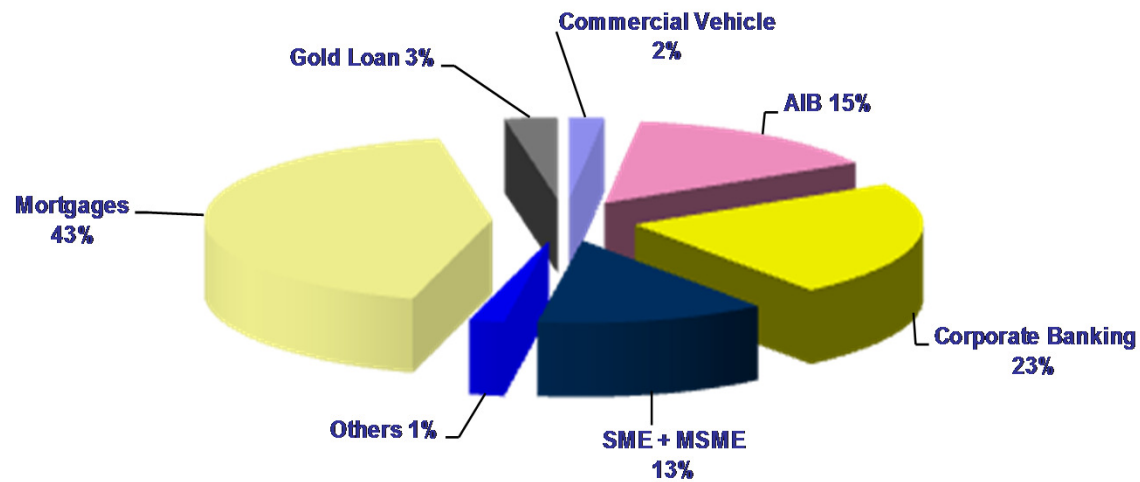
INR mn



Portfolio* as on Sep 30, 2015



Portfolio* as on Mar 31, 2015

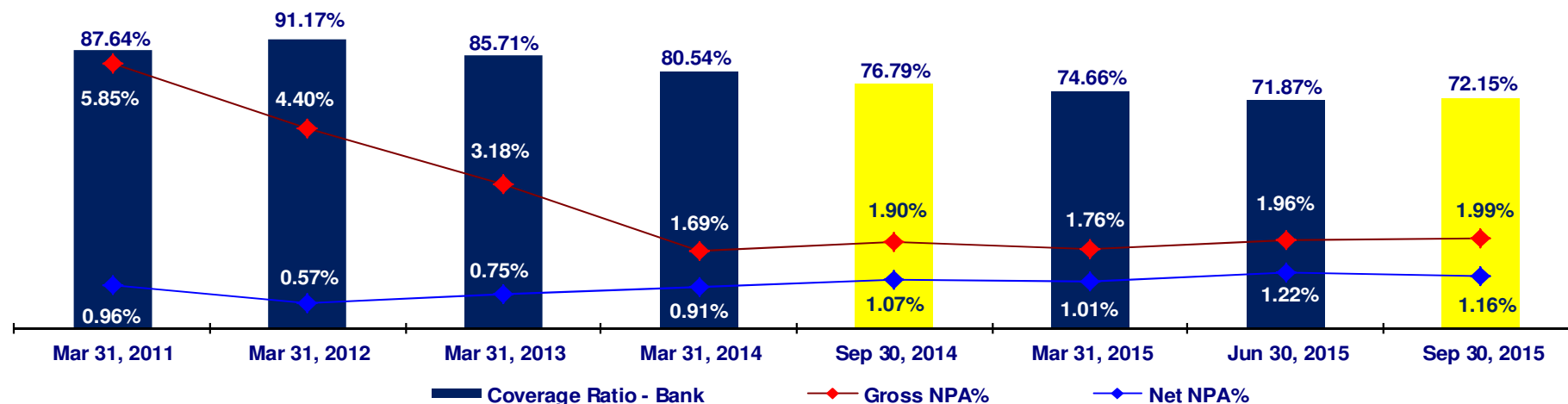


*AIB – Agriculture & Inclusive Banking, SME - Small & Medium Enterprises, MSME - Micro SME

Strong Provision Coverage

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Key Ratios



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015
Mortgages	138	103	197	240	294	362	349	466
SME + MSME	110	141	576	873	900	273	284	486
Corporate	588	627	473	154	267	919	1,016	919
CV/CE/STVL*	452	322	253	36	60	88	70	74
PL**	1,293	1,196	620	3	2	2	1	0
Others	55	29	31	79	165	217	344	298
Gross NPA	2,636	2,418	2,150	1,385	1,688	1,861	2,064	2,243
Net NPA***	412	302	491	740	943	1,057	1,270	1,302

*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)

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Gross NPA Movement

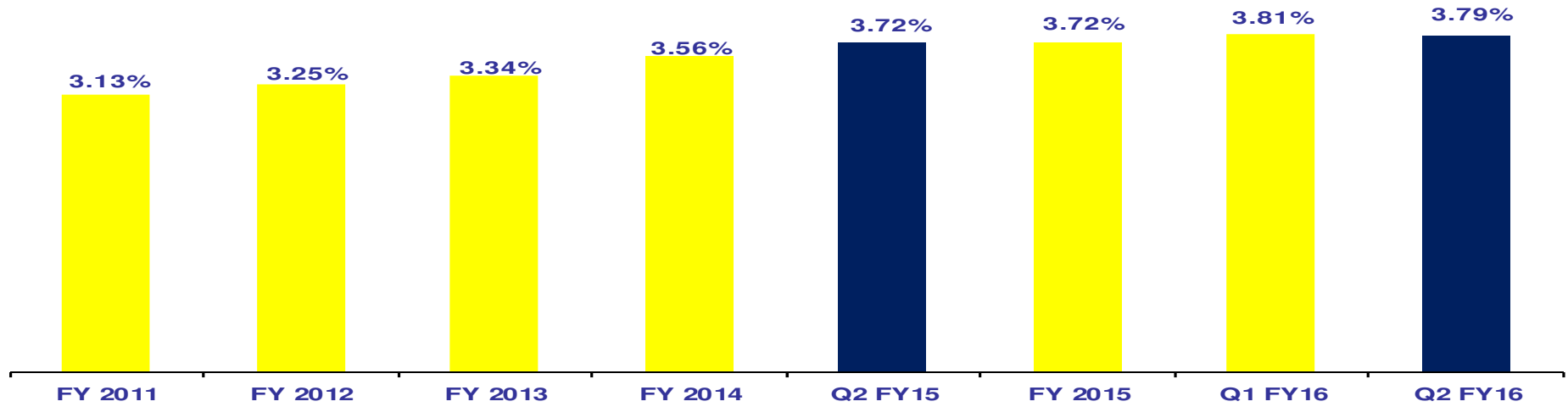
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INR mn	Q2 2014-15	FY 2014-15	Q2 2015-16
Opening Balance of NPAs	1,492	1,385	2,064
Add:			
Fresh Slippages	418	1,706	621
Addition to Existing NPAs	0.4	33	0.7
Less:			
Recoveries	93	534	213
Upgradation	101	258	160
Write Offs / Sacrifice on OTS	28	471	70
Closing Balance of NPAs	1,688	1,861	2,243
Gross Slippage Ratio (annualised)	2.03%	2.11%	2.41%

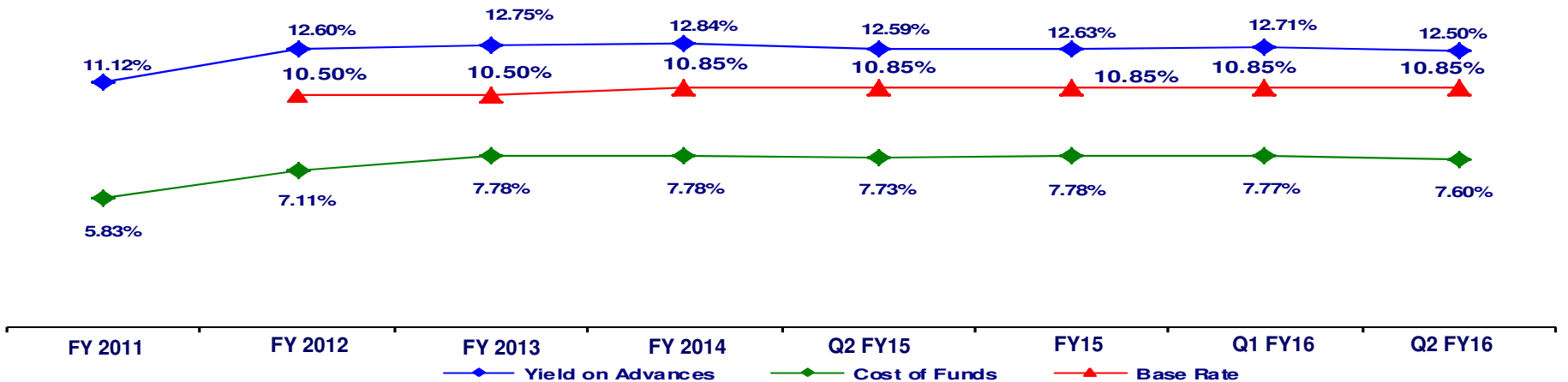
Yield, Cost of Funds and NIM

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Net Interest Margin



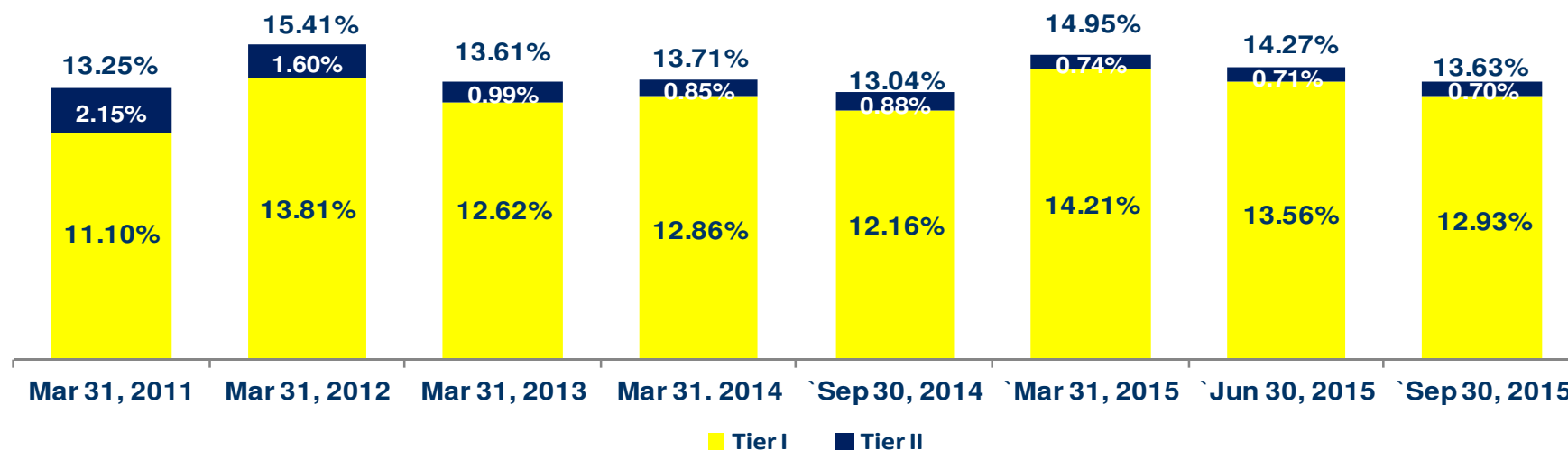
Yield on Advances, Base Rate & Cost of Funds



Capital Adequacy

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Capital Adequacy Ratios – Basel III



INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sep 30, 2014	Mar 31, 2015	Jun 30, 2015	Sep 30, 2015
Risk Weighted Assets (RWA)	50,217	57,907	74,029	85,110	89,679	105,973	111,128	116,268

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

Other Income

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INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	Q2 FY15	Q1 FY 16	Q1 FY 16
Commission, exchange and brokerage	683	786	893	999	1,193	296	299	351
Sale of investments	253	118	139	225	277	40	284	52
Sale of land, buildings and other assets	11	(28)	(17)	(4)	(1)	(1)	(3)	0
Exchange transactions	90	69	72	57	76	15	31	47
Bad Debt Recovered	6	10	53	75	90	16	11	26
Miscellaneous income	78	49	30	35	22	4	9	11
Total	1,121	1,004	1,170	1,387	1,657	370	631	487

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Sept 30, 2015
SLR	17,512	20,219	24,332	28,072	34,750	37,429
Non-SLR	1,007	774	5,552	4,236	4,872	3,222
Total Investments*	18,519	20,993	29,884	32,308	39,622	40,651
HTM	14,415	16,660	19,903	22,603	27,567	28,313
AFS	3,029	3,541	5,155	7,684	9,484	10,910
HFT	1,075	792	4,826	2,021	2,571	1,428
Total Investments*	18,519	20,993	29,884	32,308	39,622	40,651

Modified Duration	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Sept 30, 2015
AFS+HFT	0.45	0.61	0.77	0.34	1.32	1.35

Note: Investment in NABARD RIDF, SIDBI, NHB towards priority sector shortfall, earlier classified as Investments, are now being classified as "Other Assets" as per RBI circular dated July 16, 2015
 Total Investment: Represents Net investments (HTM – Held To Maturity, AFS – Available For Sale, HFT – Held For Trading)

Balance Sheet

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INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sept 30, 2014	Mar 31, 2015	Sept 30, 2015
Shareholder's Equity	6,215	8,614	10,031	11,540	12,351	15,886	16,784
Deposits	56,102	63,356	83,638	103,252	108,999	126,091	135,573
Borrowings ¹	8,607	11,235	15,256	8,602	6,839	11,638	8,324
Other Liabilities & Provisions ¹	3,205	3,565	3,863	5,839	5,965	7,708	9,190
Cash, Inter-bank, etc	4,871	4,566	8,833	6,896	8,888	7,192	7,744
Investments ²	18,519	20,993	29,884	32,308	29,539	39,622	40,651
Advances	42,817	52,844	65,861	81,402	87,931	104,651	111,809
Fixed Assets	1,275	1,846	2,395	2,386	2,284	2,367	2,494
Other Assets ²	6,647	6,520	5,817	6,239	5,512	7,492	7,174
Credit Deposit Ratio	76.32%	83.41%	78.74%	78.84%	80.67%	83.00%	82.47%

INR mn	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013	Mar 31, 2014	Sept 30, 2014	Mar 31, 2015	Sept 30, 2015
CASA	19,755	20,347	22,716	25,813	27,751	29,501	32,669
Other Deposits	36,347	43,009	60,922	77,439	81,248	96,590	102,904
Total Deposits	56,102	63,356	83,638	103,252	108,999	126,091	135,573
CASA Ratio	35.21%	32.12%	27.16%	25.00%	25.46%	23.40%	24.10%

1 : Subordinated Debt included in Borrowings as per RBI guidelines

2: Investment in NABARD RIDF, SIDBI, NHB towards priority sector shortfall, earlier classified as Investments, are now being classified as "Other Assets" as per RBI circular dated July 16, 2015

Profit & Loss

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INR mn	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Net Interest Income	1,891	2,277	2,844	3,684	5,082
Other Income	1,121	1,004	1,170	1,387	1,657
Operating Income	3,012	3,281	4,014	5,071	6,739
Operating Expenses	(2,152)	(2,443)	(2,753)	(3,191)	(3,965)
Operating Profit	860	838	1,261	1,880	2,774
Provisions other than Tax	(646)	(287)	(240)	(366)	(694)
Profit Before Tax	214	551	1,021	1,514	2,080
Tax	0	0	0	0	168
Profit After Tax	214	551	1,021	1,514	1,912
Cost Income Ratio	71.43%	74.45%	68.58%	62.93%	58.83%

Profit & Loss

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INR mn	Q2 FY15	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16
Net Interest Income	1,177	1,219	1,297	1,404	1,500
Other Income	370	480	463	631	487
Operating Income	1,547	1,699	1,760	2,035	1,987
Operating Expenses	(948)	(1,015)	(1,080)	(1,138)	(1,206)
Operating Profit	599	684	680	897	781
Provisions Other than Tax	(138)	(184)	(143)	(180)	(217)
Profit Before Tax	461	500	537	716	564
Tax	(50)	(75)	93	(248)	(195)
Profit After Tax	411	425	630	469	369
Cost Income Ratio	61.29%	59.76%	61.35%	55.94%	60.69%

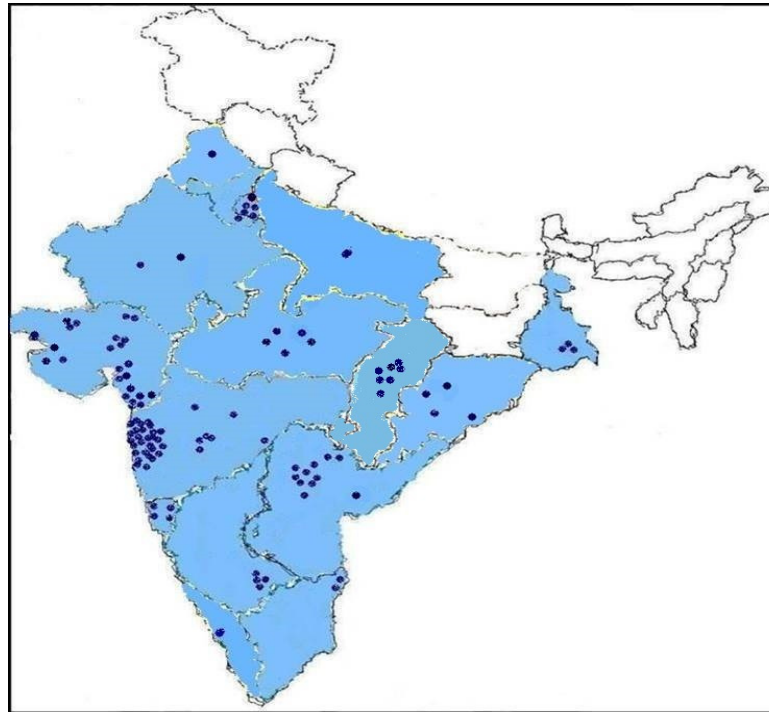
Business Strategy

Steady growth Branch Network Sept 30, 2015

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Branch Network

State	Branches
ANDHRA PRADESH	5
CHATTISGARH	6
GOA	4
GUJARAT	25
HARYANA	4
KARNATAKA	4
KERALA	1
MADHYA PRADESH	14
MAHARASHTRA • Mumbai & suburbs	38 27
NEW DELHI	7
ODISHA	14
PUNJAB	8
RAJASTHAN	6
TAMIL NADU	6
TELANGANA	13
UTTAR PRADESH	2
WEST BENGAL	3



At a Glance	
Branches	160
ATMs	373
**Network	35,000 +

Particulars	No. of Branches	%
Metro	53	33
Urban	23	15
Semi Urban	47	29
Rural	37	23
Total	160	100

* 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

Comprehensive Products and 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 ShareTrading/
Demat
- Tax Payments
- Visa Money Transfer

Loans:

- Auto Loans*
- Commercial Vehicle
- Construction Equipment*
- Loan Against Gold
- 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. ** DCB Bank has a 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
- Raised INR 1.86 bn via IPO, issue oversubscribed 35x

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 Preferential Allotment in Dec 2012

2014

- Raised INR 2.5 bn via QIP in October 2014

Issue Price
INR 55.00

Issue Price
Feb'06: INR 45.00
IPO: 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

Issue Price
INR 82.15

Market Price September 30, 2015 : 143.05 INR

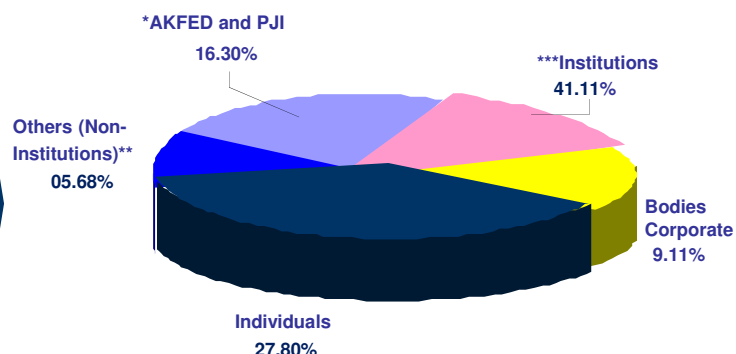
Strong Investor Profile

DCB BANK

Shareholding Pattern September 30, 2015

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.42%), Non Resident Indians (2.69%), Foreign Corporate Bodies (2.11%) & Directors & their relatives (0.46%)

***Institutions includes 18.69% held by FII & FPI

Key Non Promoter Shareholders Sept 30, 2015	% to Capital
Tano Mauritius India FVCI II	4.64
PI Opportunities Fund - 1	2.79
DSP Blackrock Micro Cap Fund	2.18
Merrill Lynch Capital Markets Eapana S.A. S.V.	2.17
WCP Holdings III	2.12
Sundaram Mutual Fund A/c Sundaram Select Midcap	1.93
Ambit Corporate Finance Pvt. Ltd.	1.93
Tata Capital Financial Services Ltd.	1.53
Axis Mutual Fund Trustee Ltd. A/c Axis Mutual Fund A/C Axis Midcap Fund	1.38
DNB Fund A/C DNB Fund Asian Small Cap	1.15
Bajaj Allianz Life Insurance Co. Ltd.	1.14
Satpal Khattar & Shareen Khattar	1.12
Sundaram Mutual Fund A/c Sundaram SMILE Fund	1.05
HDFC Ltd.	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 47,000 people. The Fund is active in 17 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.

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 uplift of the poor.
Ataf Jiwani	With expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Phillips Carbon Black Limited.
C. Narasimhan	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.
Imran Contractor	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.
Jamal Pradhan	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.
Keki Elavia	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.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express – *29 years experience.
Nalin Shah	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.
Rupa Devi Singh	A graduate in Science, a post-graduate in law from the University of Delhi and holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. She was the founder Managing Director and CEO of Power Exchange India (PXIL).
Shaffiq Dharamshi	A MSc Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
S. Sridhar	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.
Suhail Nathani	Founder Partner of Economic Laws Practice, a law firm. Serves as an Independent Director on the Board of Phoenix Mills, etc.

* Worked in India & Abroad

Private & Confidential

DCB Bank Limited

Strong Management Team

DCB BANK

Aditya Prasad

Chief Compliance Officer
Saudi Investment Bank, Axis Bank, State Bank of India – *29 yrs exp.

Atal Agarwal

Head- Corporate Banking, FIG & Investment Bkg
RBS, Citibank, DSP Merrill Lynch, Barclays Capital – 25 yrs exp.

Hamsaz Vasunia

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

Rajesh Verma

Head - Treasury
State Bank of India – *29 yrs exp.

Krishna Ramasankaran

Head Credit – Retail Assets
Fullerton India Credit Company Ltd., Citicorp Finance (I) Ltd., Ashok Leyland Ltd.-19 yrs exp.

Narendranath Mishra

Head - AIB
ICICI Bank & Rallis India – 15 yrs exp.

Sukesh Bhowal

Head - Mortgages
Times Bank Ltd., HSBC Ltd, Citibank & HDB Financial Service Ltd. – 18 yrs exp.

Hemant Barve

Company Secretary
Wallace Flour Group, Union Bank of India & Ritchie Stuart Investments – 40 yrs exp.

Ajay Mathur

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

T Anuradha

Chief Internal Auditor
ING Vysya Bank & Price Waterhouse Coopers - 15 yrs exp.

Bharat Sampat

Chief Financial Officer
ABN Amro Bank, Standard Chartered Bank, ANZ Grindlays Bank, Hoechst - *29 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 – 24 yrs exp.

Damodar Agarwal

Head – Alternate Channels & Retail Securitization
ICICI Bank Ltd., BGF Ltd. – 18 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 & Tata Steel – 19 yrs. exp.

Abhijit Bose

Head – Retail Assets & Strategic Alliances
Standard Chartered Bank, Citibank, Eldeco Housing Industries & GIC Housing-*23 yrs exp.

Gaurav Mehta

Head – Marketing, Investor Relations & PR
HSBC, Convergys, GE Capital & Taj Group of Hotels – 19 yrs exp.

J. K Vishwanath

Chief Credit Officer
Fullerton India, Citigroup & Eicher Group – 19 yrs exp.

Kamala Kant Pandey

Head – Channel Sales & Emerging Markets
Birla SunLife Distribution Ltd., ITC Welcomgroup Hotels, TATA BP Solar India Ltd. - 20 yrs exp.

Praveen Kutty

Head – Retail & SME Banking
Citibank – *24 yrs exp.

Manoj Joshi

Head – Trade Finance
ICICI Bank, Epcos Ferrites & Uniworth Group – 19 yrs exp.

Ravi Kumar

Chief Operating Officer
Samba Financial Group, Ernst & Young – *18 yrs exp.

Sridhar Seshadri

Financial Controller
ICICI Bank, Syndicate Bank & SBI – 32 yrs exp.

	Dec 31, 2012	Mar 31, 2013	Sep 30, 2013	Dec 31, 2014	Sept 30, 2015
Crisil					
Certificate of Deposits	A1	A1+	A1+	A1+	A1+
* Short - Term Fixed Deposits	-	-	A1+	A1+	A1+
ICRA					
* Short – Term Fixed Deposits	-	-	-	A1+	A1+

**Short-Term Fixed Deposits Programme (with a contracted maturity of upto one year)*

Thank you

To receive investor updates from DCB Bank Ltd., write in at investorrelations@dcbbank.com . Do let us know of any change in your contact details on the same email ID.