

**DCB BANK**

**Delighting customers with  
Empathy, Speed and Quality**



# A New Generation Private Sector Bank



DCB Bank Limited ([www.dccb.com](http://www.dccb.com)) is a new generation private sector bank with 442 branches across 20 States and 2 Union Territories. It is a scheduled commercial bank regulated by the Reserve Bank of India.

It is professionally managed and governed. The Bank is listed on National Stock Exchange and Bombay Stock Exchange and has a market cap of around INR 3,733.80 Cr. as on 28<sup>th</sup> March 2024.

DCB Bank is promoted by AKFED ([www.akdn.org/akfed](http://www.akdn.org/akfed)). AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies.

## DCB Bank on a Growth Path (as on March 31, 2024)

- The Bank's branch network stood at 442 branches across India
- The Bank's Profit After Tax for FY 2024 was at INR 536 Cr., growth of 15.12% Y-o-Y
- Balance Sheet size at INR 63,037 Cr. which represents a growth of 20.38% Y-o-Y
- Total Deposits at INR 49,353 Cr. have shown a growth of 19.68% Y-o-Y
- Net Advances at INR 40,925 Cr. have grown by 19.04% Y-o-Y
- CASA Ratio is at 26.02%
- Net NPA Ratio improved to 1.11%
- Return on Assets for Q4 FY 2024 is at 1.02%
- Return on Equity for Q4 FY 2024 is at 13.48%

Rating Agency	As on March 31, 2024
<b>CRISIL</b>	
Long Term-Subordinated Debt	AA- / Stable
Certificates of Deposit	A1+
Short-Term Fixed Deposits	A1+

## DCB Bank at a Glance

DCB Bank has contemporary technology and infrastructure, DCB Mobile Banking App (supporting 9 regional languages) and DCB Internet Banking for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector, Indian Banks, Cooperative Banks and Non Banking Finance Companies (NBFC). DCB Bank has more than 1 Million active customers.



## Our Vision

To be the most innovative and responsive neighbourhood Bank in India serving entrepreneurs, individuals and businesses.

## Our Values

<b>Respect</b>	_____	Treat Everyone with Dignity
<b>Ethical</b>	_____	Do What is Right
<b>Fair</b>	_____	Be Open & Transparent
<b>Teamwork</b>	_____	Play as a Team, to Win
<b>Contribute</b>	_____	Support the Society
<b>Dynamic</b>	_____	Sense of Urgency, Passion and Energy
<b>Stretch</b>	_____	Go the Extra Mile, Find Solutions
<b>Excellence</b>	_____	Improve Continuously

# DCB Bank Offers a Wide Range of Products & Services



## Retail Banking

### Deposit Products

- Current and Savings
- Fixed Deposit
- NRI Deposit
- Locker Facility
- Recurring Deposit

### Third Party Products

- Life Insurance\*
- General Insurance\*
- Health Insurance\*
- Mutual Funds
- Initial Public Offering (IPO)
- Sovereign Gold Bond

### Payment Services

- Bill / Utility Payment
- IMPS / RTGS / NEFT / UPI
- Outward Remittance
- Tax Payment
- POS Terminal

### Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange
- Online Remittance Abroad
- Internet Banking
- Mobile Banking
- Missed Call facility

### Loans

- Auto Loan
- Business Loan
- Commercial Vehicle
- Construction Equipment
- Construction Finance
- Home Loan
- Gold Loan
- Kisan Credit Card
- Tractor Loan
- School Finance
- TREDs

### Cards

- Debit Card
- TravelSmart Card

\*Participation of the Bank's clients in the insurance products is purely on a voluntary basis.

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

- |                     |                         |
|---------------------|-------------------------|
| • Bills Collection  | • Invoice Discounting   |
| • Cash Management** | • Letters of Credit     |
| • Current Account   | • RTGS / NEFT / IMPS    |
| • Foreign Exchange  | • Supply Chain Finance  |
| • Guarantees        | • Term Loan             |
| • Import / Export   | • Trade Current Account |
| • Internet Banking  | • Working Capital Loan  |

\*\*DCB Bank has a tie-up with Axis Bank to provide DCB Bank customers with the cash management facility at over 1,000 locations across India.

## Treasury

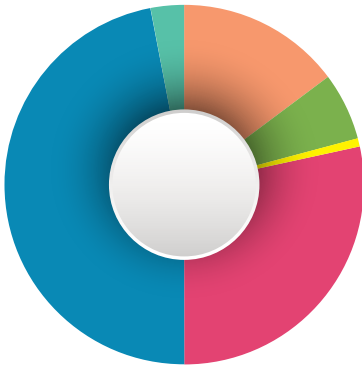
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities
- Interest Rate Futures

## Alliances

- Aditya Birla Health Insurance
- Euronet Services
- HDFC Life Insurance
- Max Life Insurance
- Aditya Birla Sun Life Insurance
- Finnew Solutions
- ICICI Lombard General Insurance
- Royal Sundaram General Insurance

## Share Holding Pattern

(as on March 31, 2024)



- AKFED and PJI\* 14.77%
- Bodies Corporates 5.29%
- Govt. IEPF A/c MCA 0.23%
- Individuals 34.44%
- Institutions\*\*\* 42.41%
- Others (Non-Institutional)\*\* 2.86%

## Key Non Promoter Shareholders

%

Tata Mutual Fund#	5.18
HDFC Small Cap Fund	4.46
Franklin Templeton Asset Management (India) Pvt Ltd#	4.43
ICICI Venture Funds Management Company Limited (India Advantage Fund S4 I)	3.99
DSP Small Cap Fund	3.04
Oman India Joint Investment Fund II	2.94
Steinberg India Emerging Opportunities Fund Limited	2.15
LIC Mutual Fund Asset Management Limited#	1.50
Government Pension Fund Global	1.10
Bajaj Allianz Life Insurance Company Ltd	1.09

# Held under various schemes/ funds/ entities.

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

\*\*Includes Clearing Members (0.00%), Non-Resident Indians (1.46%), Trusts (0.01%), Unclaimed shares (0.44%) & Directors & their relatives (0.96%)

\*\*\*Institutions includes 12.75% held by FI & FPI

\*AKFED has expressed its interest to invest up to USD 10 million by subscribing to additional equity shares of the Bank, in compliance with applicable laws and regulations. The purpose is to further strengthen the Bank's capital position and support its growth plans. Further, the Board of Directors of the Bank in its meeting held on December 8, 2023 and Members of the Bank through Postal Ballot on January 9, 2024, have approved the proposal for issuance and allotment of up to 60,58,394 equity shares of face value of INR 10 each to AKFED, at an issue price of INR 137 per equity shares (which includes a premium of INR 127 per equity shares), for a total consideration of up to INR 83 Crores by way of preferential allotment on a private placement basis subject to the regulatory approvals including RBI as may be required.

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED).
- AKFED is an international agency 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.
- AKFED is active in the developing countries.

## Strong Leadership Experience

### **Mr. Farokh N. Subedar** **Chairman and Independent Director**

Mr. Farokh N. Subedar was appointed as an Independent Director of the Bank with effect from October 15, 2022 and appointed Chairman in Non Executive role on January 31, 2023.

He holds a Bachelor's degree in Commerce and is a Member of the Institute of Chartered Accountants of India and the Institute of Company Secretaries of India. He has vast experience in the areas of business management, finance, taxation, law and accounting. He has been on the boards of several Tata companies and has been closely associated with several Non - Banking Financial Companies and companies in the financial service sector.

#### **His work experience in brief is given hereunder:**

- Superannuated from Tata Sons Limited ("Tata Sons") as the Chief Operating Officer.
- Functioned as the Chief Financial Officer and Company Secretary of Tata Sons.
- Association with Tata Group over 38 years.
- Past President of the Bombay Chamber of Commerce and Industry.
- Active involvement with NGOs in diverse areas.

### **Mr. Praveen Kutty** **Managing Director & Chief Executive Officer**

Mr. Praveen Kutty was appointed as the Managing Director & CEO on April 29, 2024.

He is a B. Com graduate and holds a master's degree in business administration. He has over 33 years of global work experience in Banking. He has worked in India and in the United States of America.

#### **His work experience in brief is given hereunder:**

- President – Head of Retail Banking and Agri & Inclusive Banking, DCB Bank, Mumbai.
- President – Head of Retail Banking and SME Banking, DCB Bank, Mumbai.
- Head – NRI Business – USA & Canada, Citibank US, New York.
- Head – Credit Card portfolio, Citibank India, Chennai,
- Area Director Consumer Banking – Citibank India, Bangalore.
- Regional Head – Mortgages, Western India – Citibank India, Mumbai.

# Awards and Recognition



Best Technology Talent  
Awards 2024



Great Place to Work  
Certified  
Feb 2024 - Feb 25



Best Employee Engagement Strategy  
HR Summit & Awards 2023



Express BFSI Technology  
Awards 2023



Gold for Overall Excellence  
in Social Responsibility and  
Runner Up (Silver) for  
Best Corporate-Nonprofit Partnership  
ACEF Asian Leaders Awards 2023



Gold Award  
in Product Innovation Category  
Infosys Finacle Innovation  
Awards 2023

# Corporate Social Responsibility (CSR)

DCB Bank CSR focus on issues critical to our well being.



Water



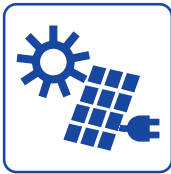
Waste Management



Recycling



Disaster Relief



Promote waste-to-energy  
& renewable energy



Preserve  
archaeological  
& historical sites



Support technology  
incubators at  
academic institutions

## Disclaimer

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## DCB Customer Care

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