

**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 356 branches across 19 States and 2 Union Territory. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed.

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

- The Bank's branch network stood at 356 branches as on September 30, 2021.
- The Bank's Profit After Tax was at ₹65 Cr. in Q2 FY 2022 as against ₹82 Cr. in Q2 FY 2021.
- Net advance were at ₹26,850 Cr. as on September 30, 2021.
- As on September 30, 2021, the Deposits were at ₹31,769 Cr.
- Gross NPA Ratio stood at 4.68% as on September 30, 2021 as compared to 2.27% as on September 30, 2020.
- Net NPA Ratio stood at 2.63% as on September 30, 2021 as compared to 0.83% as on September 30, 2020.

Rating Agency	As on September 30, 2021
<b>CRISIL</b>	
Long Term-Subordinated Debt	AA- / Stable
Certificates of Deposit	A1+
Short-Term Fixed Deposits	A1+
<b>ICRA</b>	
Long Term-Subordinated Debt	A+(hyb) (Stable)
Short-Term Fixed Deposits	A1+

## DCB Bank at a Glance

DCB Bank has contemporary technology and infrastructure, including state-of-the-art India's first Aadhaar number and fingerprint based biometric ATMs, and 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, Government, Public Sector, Indian Banks, Cooperative Banks and Non Banking Finance Companies (NBFC). DCB Bank has more than 10 Lakh 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 Deposits
- NRI Deposits
- Corporate Salary
- Lockers
- POS Terminals

### **Cards**

- Co-branded Prepaid Card
- Debit Card
- Secured Credit Card

### **Loans**

- Auto Loan
- Business Loan
- Commercial Vehicle
- Construction Finance
- Home Loan
- Gold Loan
- Kisan Credit Card
- Tractor Loan
- Warehouse Construction Loan

### **Payment Services**

- Bill / Utility Payments
- IMPS / RTGS / NEFT / UPI
- Remittances
- Tax Payments

### **Third Party Products**

- Life Insurance
- General Insurance
- Health Insurance
- Mutual funds

### **Services**

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

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

- Bills Collection
- Cash Management\*\*
- Current Account
- Foreign Exchange
- Guarantees
- Import / Export
- Internet Banking
- Letters of Credit
- Portfolio Buyout
- RTGS / NEFT / IMPS
- Supply Chain Finance
- Term Loan
- Trade Current Account
- 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

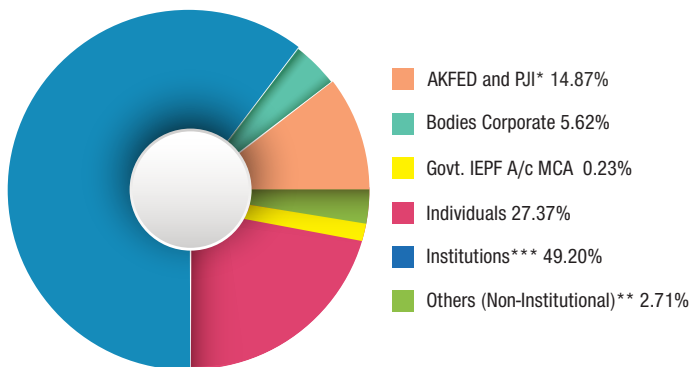
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities
- Interest Rate Futures

## Alliances

- Aditya Birla Health Insurance   ■ Aditya Birla Finance Ltd.   ■ Aditya Birla Sun Life Insurance
  
- Atos Worldline   ■ Avenues Payments   ■ CMS Info Systems   ■ Euronet Services
  
- Finnew Solutions   ■ HDFC Life insurance   ■ ICICI Lombard General Insurance
  
- M2P Solutions   ■ Royal Sundaram General Insurance

## Share Holding Pattern

(as on September 30, 2021)



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

\*\*Includes Clearing Members (0.17%), Non Resident Indians (1.41%), Trusts (0.0006%), Unclaimed shares (0.45%) & Directors & their relatives (0.68%)

\*\*\*Institutions includes 10.86% held by FI & FPI

## Key Non Promoter Shareholders

	%
ICICI Prudential Mutual Fund*	4.85%
HDFC Small Cap Fund	4.44%
India Advantage Fund S4 I	4.02%
DSP Small Cap Fund	3.42%
Franklin India Smaller Companies Fund	3.20%
Oman India Joint Investment Fund II	2.96%
ITI Mutual Fund*	2.87%
Aditya Birla Sun Life Mutual Fund*	2.73%
Steinberg India Emerging Opportunities Fund Ltd.	2.58%
Nippon Life India Mutual Fund*	2.06%
TVS Shriram Growth Fund 3	1.87%

\*Held under various schemes / funds / entities.

### Mr. Murali M. Natrajan Managing Director & Chief Executive Officer

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Mr. Murali M. Natrajan was appointed as the Managing Director & CEO on April 29, 2009.

He is a B. Com (Honors) graduate from University of Delhi and is a Fellow Member of the Institute of the Chartered Accountants of India. He has over 37 years of global work experience in Banking & Financial Services. He has worked in India, Hong Kong, Indonesia, Singapore and South Korea.

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

- Global Head for SME Banking, Standard Chartered Bank based in Singapore.
- Head of Consumer Banking, Standard Chartered Bank, India & Nepal.
- Head of Mortgage + Auto Business and Business Strategy, Standard Chartered Bank, India.
- Director of Cards Business and Personal Loans, Citibank, Indonesia.
- Director of Cards Business, Citibank, Hong Kong.
- Cards Business Manager, Citibank, India.
- Head of Operations, Consumer Banking, Citibank, India.
- Various senior positions in Citibank, India (Finance, Operations, Credit, Product Management, Marketing, Technology).
- Financial Analyst & South Asia Co-ordinator in American Express TRS (India & Singapore).

# Awards and Recognition



Ecosystem led Innovation  
Winner  
Infosys Finacle Innovation  
Awards 2021



Social Impact Award  
Best Corporate Non-profit  
Partnership  
ACEF Asian Leaders  
Awards 2021



Digital Services  
(Private Sector Bank)  
Runner – up  
ASSOCHAM National  
E-Summit & Awards 2021



Great Place to Work  
Certified 2021



ATM Chain  
Finnoviti Awards 2021



Digital Deposits  
(Private Sector Bank)  
Winner  
ASSOCHAM National  
E-Summit & Awards 2021

# Corporate Social Responsibility (CSR)

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



Water



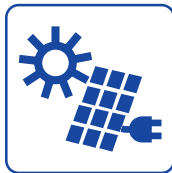
Waste Management



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

Call 022 68997777 ■ 040 68157777

Email [customercare@dcbbank.com](mailto:customercare@dcbbank.com)

Web [www.dcbbank.com](http://www.dcbbank.com)

## DCB Bank Limited

6th Floor, Tower A, Peninsula Business Park,  
Senapati Bapat Marg, Lower Parel, Mumbai - 400013  
Te: +91 22 6618 7000; Fax: +91 22 6658 9970  
CIN: L99999MH1995PLC089008

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