

# **Investor Presentation – Q2FY 2022**

*October 30, 2021*

This presentation is strictly confidential and may not be copied, published, distributed, redistributed, disseminated or transmitted, directly or indirectly, in any manner. The information in this presentation is being provided by DCB Bank Limited (the "Bank").

This presentation has been prepared for information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person, and is not an offer or invitation, directly or indirectly, to buy or sell any securities of the Bank by any person in any jurisdiction, including India and the United States, nor shall a part, or all, of this presentation form the basis of or be relied on in connection with any contract or investment decision or commitment to purchase or subscribe in relation to any securities. No information contained herein has been independently verified by anyone else. This presentation is not an offer document or a prospectus under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended and any other applicable law.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.

This presentation is not a complete description of the Bank. This presentation may contain forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties, assumptions and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, intense competition in our business including those factors which may affect our cost advantage, our ability to attract and retain highly skilled professionals, changes in technology, availability of financing, our ability to successfully complete and integrate our business plans, liabilities, political instability and general economic conditions affecting our industry. Given these risks, uncertainties, assumptions and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.

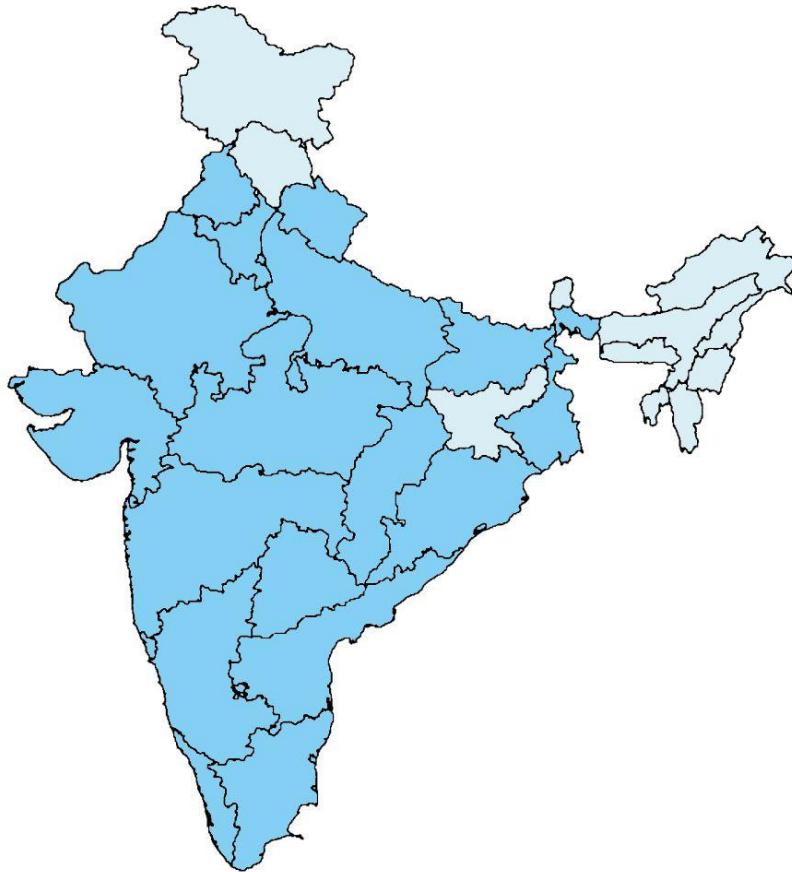
This presentation is not an offer of securities for sale in the United States or in any other jurisdiction. Securities may not be offered or sold in the United States absent registration or an exemption from registration. No shares or other securities may be offered or sold other than in compliance with the laws of relevant jurisdictions, including the United States Securities Act of 1933, as amended.

By viewing this presentation you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Bank and the potential future performance of the business of the Bank.

Except as otherwise stated, all of the information contained herein is preliminary and indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Industry and market-related information is obtained or derived from industry publications and has not been verified by us. The information contained in this presentation, except as otherwise stated, is only current as of the date of the presentation, is subject to change without notice and there can be no assurance that future results or events will be consistent with any such information. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without any obligation to notify any person of such revision or changes. The accuracy of this presentation is not guaranteed. It may be incomplete or condensed and it may not contain all material information concerning the Bank. Persons relying on the information in this presentation or any other communication by the Bank should do so at their own risk and the Bank or any of its officers and directors shall not be responsible for any kind of consequences or liability to any person arising out of, any act or omission based on or relying and acting upon any such information.

Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

The amounts / ratios for the period / year have been regrouped / reclassified pursuant to the requirements of 'Master Direction on Financial Statements – Presentation and Disclosures' issued by RBI date August 30, 2021 and wherever considered necessary.



## At a Glance

Branches	356
ATMs	344
Network*	35,000+

Category	No. of Branches	%
Metro	104	29
Urban	92	26
Semi Urban	93	26
Rural	67	19
<b>Total</b>	<b>356</b>	<b>100</b>

\*DCB Bank customers are able to access VISA ATMs across the world

- **DCB Bank** is a new generation private sector bank with 356 branches across India. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile banking.
- It is a Scheduled **Commercial Bank** regulated by the Reserve Bank of India.

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
<b>Q2 FY 2022</b>	<b>356</b>	<b>414,747</b>	<b>58.41%</b>	<b>0.63%</b>	<b>*7.28%</b>
Q1 FY 2022	354	403,085	52.97%	0.34%	*3.79%
FY 2021	352	396,021	48.87%	0.87%	*9.99%
FY 2020	336	385,051	54.63%	0.90%	*11.19%
FY 2019	333	357,918	57.12%	0.99%	*12.08%
FY 2018	318	302,221	60.35%	0.94%	*10.31%
FY 2017	262	240,464	60.30%	0.93%	10.30%
FY 2016	198	191,185	59.43%	1.14%	11.59%
FY 2015	154	161,323	59.69%	1.37%	14.16%

# Key Indicators - II

# DCB BANK

INR mn	Q2 FY 22	Q1 FY 22	Q2 FY 21	Y-o-Y
<b>Deposits</b>	<b>317,695</b>	306,017	<b>287,747</b>	10%
<b>Of which CASA</b>	<b>80,619</b>	66,387	<b>64,542</b>	25%
<b>Of which Certificate of Deposits</b>	<b>0</b>	0	<b>0</b>	-
<b>Of which Term Deposit</b>	<b>237,076</b>	239,630	<b>223,205</b>	6%
- <i>Of which NRI Term</i>	<b>23,407</b>	24,096	<b>24,698</b>	(5%)
- <i>Of which Inter Bank Term</i>	<b>25,929</b>	26,136	<b>28,569</b>	(9%)
<b>Net Advances</b>	<b>268,503</b>	254,956	<b>248,786</b>	8%

INR mn	Q2 FY 22	Q1 FY 22	Q2 FY 21	Y-o-Y
<b>Net Interest Income</b>	<b>3,233</b>	3,087	<b>3,339</b>	(3%)
<b>Non Interest Income</b>	<b>977</b>	1,212	<b>809</b>	21%
<b>Total Cost</b>	<b>(2,459)</b>	(2,277)	<b>(2,016)</b>	(22%)
<b>Operating Profit</b>	<b>1,751</b>	2,022	<b>2,132</b>	(18%)
<b>Profit Before Tax</b>	<b>888</b>	457	<b>1,117</b>	(21%)
<b>Profit After Tax</b>	<b>649</b>	338	<b>823</b>	(21%)

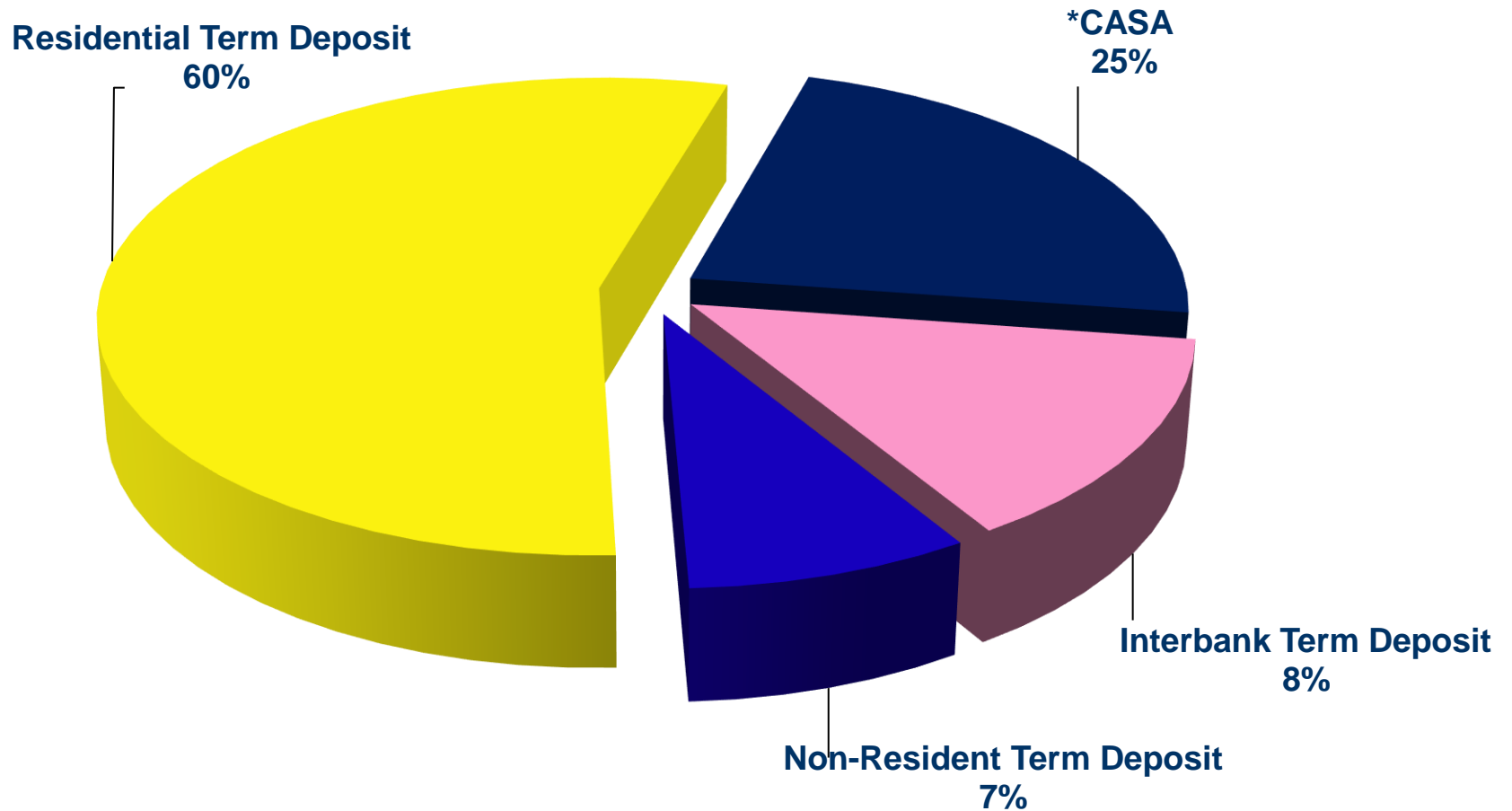
INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
Shareholder's Equity	15,886	17,922	22,049	28,078	31,156	34,222	37,586	<b>38,578</b>
Deposits	126,091	149,260	192,892	240,069	284,351	303,699	297,039	<b>317,695</b>
Borrowings	11,638	11,479	12,758	19,267	27,232	34,079	44,822	<b>40,422</b>
Other Liabilities & Provisions	7,708	12,524	12,765	14,807	15,179	13,051	16,574	<b>18,052</b>
<b>Total</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>385,051</b>	<b>396,021</b>	<b>414,747</b>
Cash, Inter-bank, etc.	7,192	8,916	11,925	23,720	27,934	35,459	30,393	<b>38,392</b>
Investments	39,622	43,333	58,179	62,190	78,441	77,415	84,137	<b>86,261</b>
Net Advances	104,651	129,214	158,176	203,367	235,680	253,453	259,592	<b>268,503</b>
Fixed Assets	2,367	2,480	4,886	4,940	5,260	5,458	5,685	<b>5,724</b>
Other Assets	7,492	7,242	7,298	8,004	10,603	13,266	16,214	<b>15,867</b>
<b>Total</b>	<b>161,323</b>	<b>191,185</b>	<b>240,464</b>	<b>302,221</b>	<b>357,918</b>	<b>385,051</b>	<b>396,021</b>	<b>414,747</b>
Credit Deposit Ratio	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	87.39%	<b>84.52%</b>

INR mn	Q2 FY21	Q3 FY21	Q4 FY21	Q1 FY22	Q2 FY22
Net Interest Income	<b>3,339</b>	3,348	3,112	3,087	<b>3,233</b>
Other Income	<b>809</b>	1,566	1,298	1,212	<b>977</b>
- <i>Commission, exchange and brokerage</i>	<b>435</b>	550	702	472	<b>614</b>
- <i>Profit on Sale of Investment</i>	<b>293</b>	741	13	538	<b>104</b>
- <i>Profit on Exchange Transaction</i>	<b>66</b>	51	74	88	<b>61</b>
Operating Income	<b>4,148</b>	4,914	4,410	4,299	<b>4,210</b>
Operating Expenses	<b>(2,016)</b>	(2,120)	(2,399)	(2,277)	<b>(2,459)</b>
Operating Profit	<b>2,132</b>	2,794	2,011	2,022	<b>1,751</b>
Provisions other than Tax	<b>(1,015)</b>	(1,498)	(971)	(1,565)	<b>(863)</b>
Profit Before Tax	<b>1,117</b>	1,296	1,040	457	<b>888</b>
Tax	<b>(294)</b>	(334)	(261)	(119)	<b>(239)</b>
Profit After Tax	<b>823</b>	962	779	338	<b>649</b>
Cost Income Ratio	<b>48.61%</b>	43.13%	54.40%	52.97%	<b>58.41%</b>

INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649	<b>12,866</b>
Other Income	1,561	2,066	2,439	2,982	3,438	3,879	<b>4,458</b>
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412	<b>1,956</b>
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653	<b>1,428</b>
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192	<b>227</b>
Operating Income	6,643	8,261	10,410	12,936	14,931	16,528	<b>17,324</b>
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)	<b>(8,466)</b>
Operating Profit	2,678	3,351	4,133	5,129	6,402	7,499	<b>8,858</b>
Provisions other than Tax	(598)	(740)	(1,066)	(1,267)	(1,337)	(2,580)	<b>(4,330)</b>
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	4,919	<b>4,528</b>
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	(1,540)	<b>(1,170)</b>
Profit After Tax	1,912	1,945	1,997	2,453	3,254	3,379	<b>3,358</b>
Cost Income Ratio	59.69%	59.43%	60.30%	60.35%	57.12%	54.63%	<b>48.87%</b>

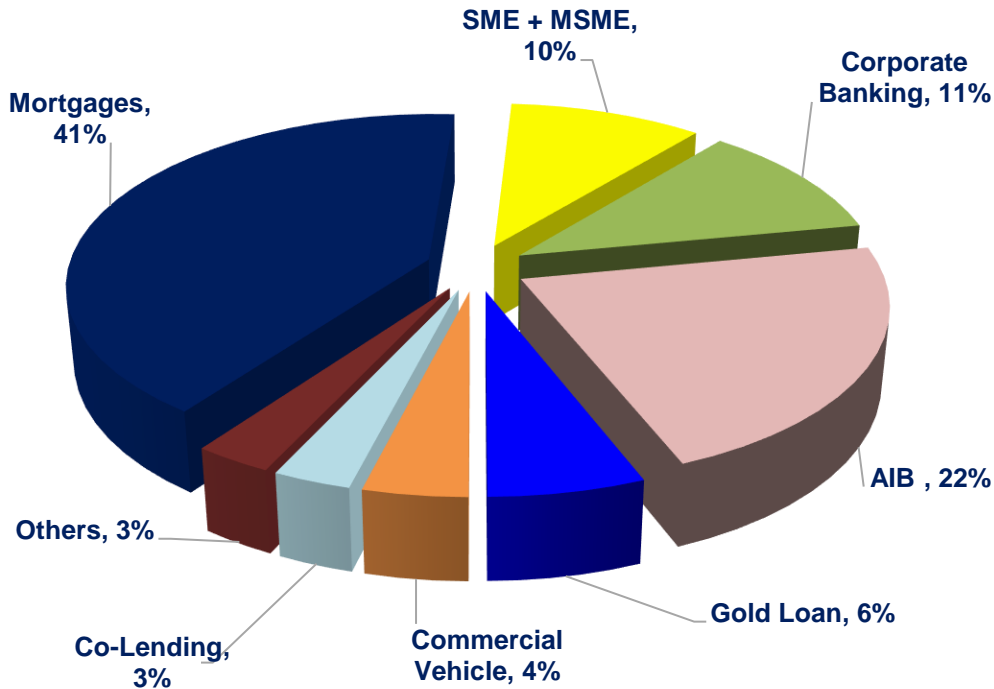


Deposits as on September 30, 2021

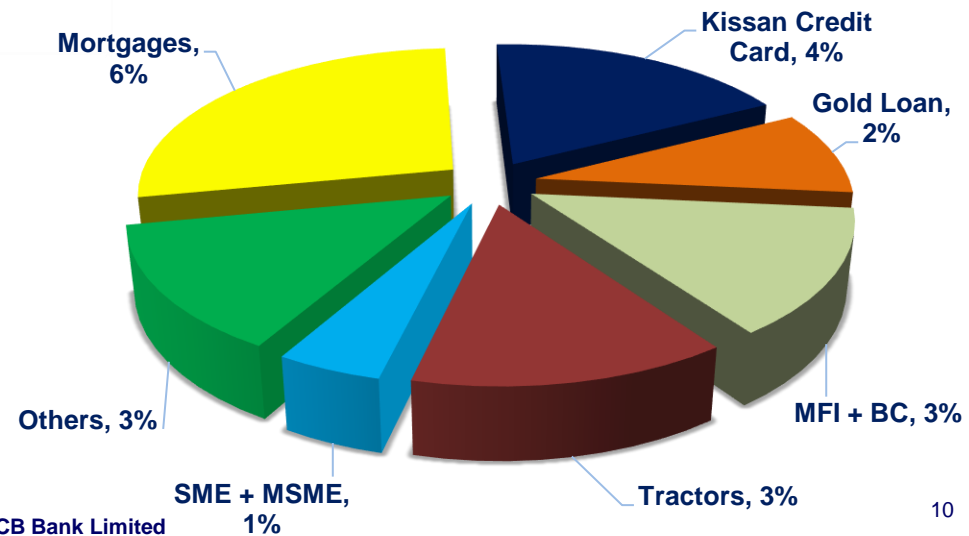


\* CASA includes NRI CASA

## Net Advances as on September 30, 2021



## AIB Net Advances as on September 30, 2021



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	Q2 FY 2021-22
<b>Net Interest Margin (NIM)</b>	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.59%	<b>3.37%</b>
<b>Yield on Advances</b>	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.06%	<b>10.66%</b>
<b>Cost of Deposits</b>	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.49%	<b>6.08%</b>
<b>Cost of Funds</b>	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.62%	<b>6.19%</b>

# Non Performing Assets

# DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
<b>Gross NPA</b>	1.76%	1.51%	1.59%	1.79%	1.84%	2.46%	<b>2.27%</b>	4.09%	<b>4.68%</b>
<b>Net NPA</b>	1.01%	0.75%	0.79%	0.72%	0.65%	1.16%	<b>0.83%</b>	2.29%	<b>2.63%</b>
<b>Provision Coverage</b>	74.66%	77.55%	73.80%	75.72%	78.77%	70.81%	<b>79.06%</b>	62.35%	<b>60.46%</b>

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
<b>Mortgages</b>	362	464	717	1,392	1,627	2,283	<b>2,207</b>	4,106	<b>4,479</b>
<b>SME+MSME</b>	273	245	324	307	425	733	<b>531</b>	1,184	<b>1,367</b>
<b>Corporate</b>	919	861	859	840	619	515	<b>418</b>	496	<b>834</b>
<b>AIB</b>	187	288	366	632	984	1,212	<b>1,163</b>	2,348	<b>2,586</b>
<b>Gold Loans</b>	28	22	22	107	84	69	<b>56</b>	552	<b>531</b>
<b>CV/STVL</b>	88	92	200	299	480	1,163	<b>1,082</b>	1,669	<b>2,454</b>
<b>Others</b>	4	2	54	113	176	340	<b>280</b>	479	<b>598</b>
<b>Gross NPA</b>	<b>1,861</b>	<b>1,974</b>	<b>2,542</b>	<b>3,690</b>	<b>4,395</b>	<b>6,315</b>	<b>5,737</b>	10,834	<b>12,849</b>
<b>Net NPA</b>	<b>1,057</b>	<b>975</b>	<b>1,244</b>	<b>1,467</b>	<b>1,538</b>	<b>2,935</b>	<b>2,058</b>	5,942	<b>7,070</b>

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
<b>FV of SRs from ARC</b>	<b>160</b>	<b>307</b>	<b>701</b>	<b>629</b>	<b>380</b>	<b>485*</b>	<b>446*</b>	<b>388*</b>	<b>696*</b>

\* Netted off INR 89 mn as unrecognised gain from sale of NPAs to ARC

INR mn	Q2 FY 2021-22	Q1 FY 2021-22	FY 2020-21
<b>Opening Balance</b>	<b>12,688</b>	10,834	6,315
<i>(+) Add</i>			
<b>Fresh Slippages</b>	<b>4,142</b>	5,151	6,785
<b>Addition to Existing NPAs</b>	<b>24</b>	45	77
<i>(-) Less</i>			
<b>Recoveries</b>	<b>941</b>	905 <sup>1</sup>	748
<b>Upgrades</b>	<b>3,026</b>	1,621	332
<b>Write Offs / Sacrifice</b>	<b>38</b>	816 <sup>2</sup>	1,263
<b>Closing Balance</b>	<b>12,849</b>	12,688	10,834

1: Includes INR 388 mn on sale of NPAs to an Asset Reconstruction Company

2: Includes INR 311 mn on sale of NPAs to an Asset Reconstruction Company

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
<b>SLR</b>	34,750	39,855	47,711	49,091	60,007	61,363	67,370	<b>72,442</b>
<b>Non-SLR</b>	4,872	3,478	10,468	13,099	18,434	16,052	16,767	<b>13,819</b>
<b>Total Investments</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>77,415</b>	<b>84,137</b>	<b>86,261</b>
<b>HTM</b>	27,567	30,580	40,286	42,963	57,071	61,363	66,885	<b>69,900</b>
<b>AFS</b>	9,484	10,782	17,840	19,217	21,370	16,052	16,743	<b>16,057</b>
<b>HFT</b>	2,571	1,971	53	10	0	0	509	<b>304</b>
<b>Total Investments*</b>	<b>39,622</b>	<b>43,333</b>	<b>58,179</b>	<b>62,190</b>	<b>78,441</b>	<b>77,415</b>	<b>84,137</b>	<b>86,261</b>

Modified Duration	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
<b>AFS+HFT</b>	1.32	1.22	0.93	0.82	0.60	1.04	1.09	<b>0.98</b>

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

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
<b>CRAR</b>	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	19.67%	<b>19.34%</b>
<b>-- Tier I</b>	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	15.49%	<b>15.28%</b>
<b>-- Tier II</b>	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	4.18%	<b>4.06%</b>
<b>RWA* (INR mn)</b>								
	105,973	134,299	172,832	207,554	221,747	233,936	231,839	<b>235,013</b>

\*RWA- Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Sep 30, 2021
<b>CRISIL</b>							
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable	<b>AA-/ Stable</b>
Certificates of Deposit	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>
<b>ICRA</b>							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	<b>A+(hyb) (stable)</b>
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	<b>A1+</b>



# Overview

## Retail Banking

### Deposit Products:

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

### Cards:

- ATM Card
- Debit Card
- Secured Card

### Payments:

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- Remittances
- Tax Payments
- Visa Money Transfer

### Loans:

- Auto Loan
- Co-Lending
- Commercial Vehicle
- Construction Equipment\*
- Construction Finance
- Dealer Trade Advance
- Home Loan
- Kisan Credit Card
- Loan Against Gold
- Loan Against Property
- Tractor Loan
- Retail Microfinance
- Term Loan to MFI
- TREDs
- ODTD

### Third Party Products:

- Life Insurance, General Insurance, Health Insurance
- Mutual Funds

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

- Bills Collection
- Current Account
- Foreign Exchange
- Guarantees
- Import/ Export
- Letters of Credit
- Portfolio Buyout
- Supply Chain

- Term Loans
- Trade Current Account
- Working Capital
- Cash Management\*\*
- Internet Banking
- Invoice Discounting

## Treasury, NBFCs, Co-operative Banks

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

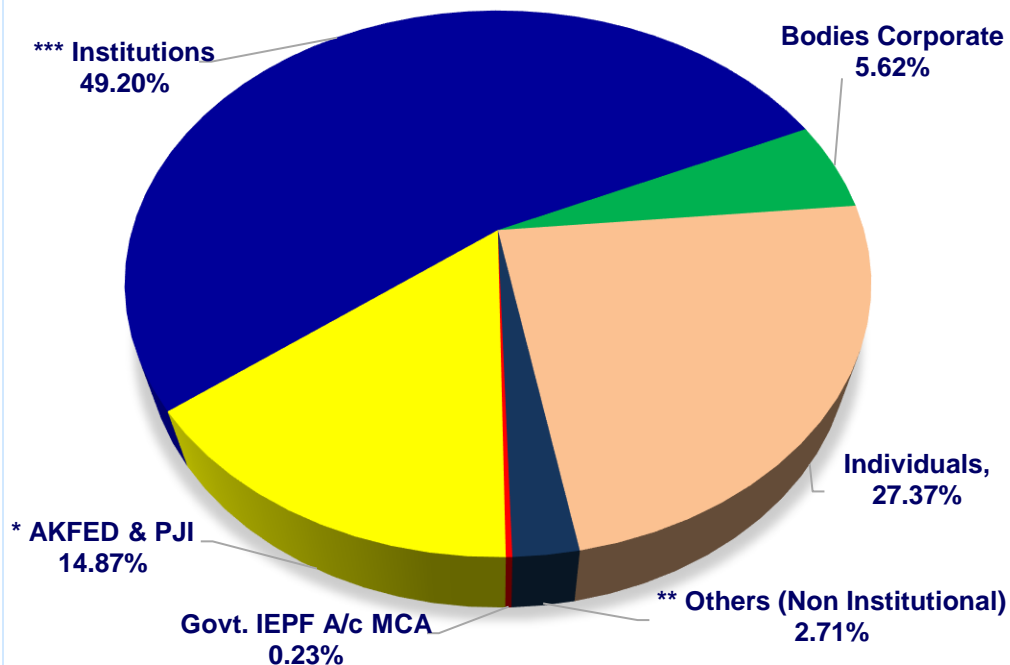
## Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking

\*Offered to existing customers. \*\* DCB Bank has a tie up with Axis Bank to provide customers with Cash Management facility at over 1,000 locations across India.

Shareholding Pattern



\*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 FII & 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.



- 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 the developing countries

<p><b>Ashok Barat</b></p>	<p><i>A Fellow of the Institute of Chartered Accountants of India and of the Institute of Company Secretaries of India, Associate of the Institute of Chartered Accountants of England &amp; Wales and CPA, Australia. Mr. Barat held responsible and senior leadership positions in various Indian and multinational organizations, both in India and overseas. He is on the Board of several other companies and advises businesses on governance, performance and strategy.</i></p>
<p><b>Amyn Jassani</b></p>	<p><i>A Fellow of the Institute of Chartered Accountants with more than 25 years of experience, mainly with the big four accounting firms. He is also a member of the Institute of Company Secretaries of India and has passed the Certified Information System Auditor's (CISA) examination.</i></p>
<p><b>Iqbal Khan</b></p>	<p><i>Partner at Shardul Amarchand Mangaldas &amp; Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, &amp; LL.B. from London School of Economics and Political Science.</i></p>
<p><b>Rafiq Somani</b></p>	<p><i>A Master in Marketing Management with 30 years of experience in the field of Information Technology. He is currently working as the Area Vice President at ANSYS Inc.</i></p>
<p><b>Murali M Natrajan</b> Managing Director &amp; CEO</p>	<p><i>A Fellow of the Institute of Chartered Accountant, he is the Managing Director &amp; Chief Executive Officer of the Bank since April, 2009 and has 38 years global experience in financial services in Standard Chartered Bank, Citibank and American Express.</i></p>
<p><b>Rupa Devi Singh</b></p>	<p><i>A graduate in Science, Post-Graduate in Law from the University of Delhi &amp; holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. She was the founder Managing Director &amp; CEO of Power Exchange India Ltd (PXIL).</i></p>
<p><b>Shabbir Merchant</b></p>	<p><i>A Masters in Personal Management with more than 30 years of experience. He is the founder of Valulead Consulting, a boutique consulting firm.</i></p>
<p><b>Shaffiq Dharamshi</b></p>	<p><i>An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with Aga Khan Fund for Economic Development (AKFED) as Head of Banking.</i></p>
<p><b>Somasundaram PR**</b></p>	<p><i>A Fellow of the Institute of Chartered Accountants of India with over 30 years' experience across Unilever Group companies in India and abroad, Standard Chartered Bank and others. Currently he is the Managing Director of World Gold Council in India.</i></p>

\*\* Mr. Nasser Munjee was Chairman of DCB Bank till August 18, 2021. Till the appointment of new Chairman, Mr. Somasundaram P R is Chairman for the Board Meetings.

**Abhijit Bose - \*31 yrs work exp.**  
*Chief Credit Officer*

**Ajit Kumar Singh - 29 yrs work exp.**  
*Head – Treasury & FIG Business*

**Bharat Sampat - \*35 yrs work exp.**  
*Chief Financial Officer*

**J. K Vishwanath – 28 yrs work exp.**  
*Head – Corporate & SME Banking*

**Manoj Joshi – 27 yrs work exp.**  
*Chief Compliance Officer and Chief Internal Vigilance*

**Murali Rao – 21 yrs work exp.**  
*Chief Technology Officer*

**Pankaj Sood – 25 yrs work exp.**  
*Head – Retail Branch Banking*

**Ravi Kumar – 26 yrs work exp.**  
*Head – Operations and Key Projects*

**Sumit Manchanda – 21 yrs work exp.**  
*Head – Credit*

**Aditya Prasad – 36 yrs work exp.**  
*Head – Process & Projects*

**T P Anuradha – 22 yrs work exp.**  
*Chief Internal Auditor*

**Damodar Agarwal – 26 yrs work exp.**  
*Head – Strategic Initiatives & Alternate Channels*

**Kamala Kant Pandey – 27 yrs work exp.**  
*Head – Channel Sales & Emerging Markets*

**Murali M. Natrajan - \*38 yrs work exp.**  
*Managing Director & CEO*

**Narendranath Mishra – 22 yrs work exp.**  
*Head – Agri & Inclusive Banking*

**Praveen Kutty - \*31 yrs work exp.**  
*Head – Retail Banking*

**Sridhar Seshadri – 38 yrs work exp.**  
*Chief Risk Officer*

**Ajay Mathur – 29 yrs work exp.**  
*Head – Collections & Commercial Vehicles*

**Bappa Roy – 30 yrs work exp.**  
*Product Head – Banking, Insurance & Investments*

**Gaurav Mehta – 27 yrs work exp.**  
*Head – Marketing, PR, Corporate Communication, Investor Relations, CSR*

**Krishna Ramasankaran – 26 yrs work exp.**  
*Head Credit – Retail & SME*

**Meghana Rao – 21 yrs work exp.**  
*Head – Branch Operations*

**N C Kaushal – 30 yrs work exp.**  
*Head – Digital Banking*

**R. Venkatesh – 31 yrs work exp.**  
*Head – Operations, Technology, Human Resource and CIO*

**Sukesh Bhowal – 26 yrs work exp.**  
*Head – Mortgages, Gold Loan & Personal Loan*

**Rubi Chaturvedi – 15 yrs work exp.**  
*Company Secretary*

# **Digital Update**

Instant remittance.  
Instant support.



**Instant Remittance...**  
**Instant support**  
Get real time assistance  
through co-browsing

DCB Remit's instant remittance service now comes with instant support too! Get Real-time assistance through cobrowsing!

To request assistance:



Remit to your loved ones with ease!



\*Real time assistance will be available **Monday to Friday 10:00am to 6:00pm.**

**DCB Customer Care**

Call: 022 68997777 / 040 68157777 | Email: [customercare@dcbbank.com](mailto:customercare@dcbbank.com)

For NRIs: Call: +91 22 61271000 | Email: [nri@dcbbank.com](mailto:nri@dcbbank.com) | Web: [www.dcbremit.com](http://www.dcbremit.com)

Terms and conditions apply.

The agent can only assist the customer with the process of remittance. The data entry can only be done by the customer.





The advertisement features a central laptop displaying an illustration of people interacting with a computer screen. To the left, a smartphone shows a person standing next to it with the text "User friendly & Mobile friendly features". To the right, another smartphone shows a chatbot interface with the text "Helpdesk support and chatbot". Below the laptop, the text "Pre filled forms and easy to use ITR utility" is displayed. In the top right corner, there is a small logo of the Income Tax Department. The background is a solid blue color.

**e-Filing 2.0 is LIVE NOW**

Access our all new e-Filing portal at

[www.incometax.gov.in](http://www.incometax.gov.in)

Making e-Filing easier for you!

The new e-filing website of the **Income Tax Department** was launched on 7<sup>th</sup> June 2021 with a host of new features for taxpayers.





## New features for **DCB Personal Internet Banking and Mobile Banking** customers.

- *Limit management for ATM , POS & E- commerce*
- *Block & unblock for ATM , POS & E- commerce*
- *International Card Block*
- *Block Card – Temporary & Permanent*
- *ATM PIN Generation*

# Thank you

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