



SME



retail banking



microfinance



corporate banking

banking in the neighbourhood

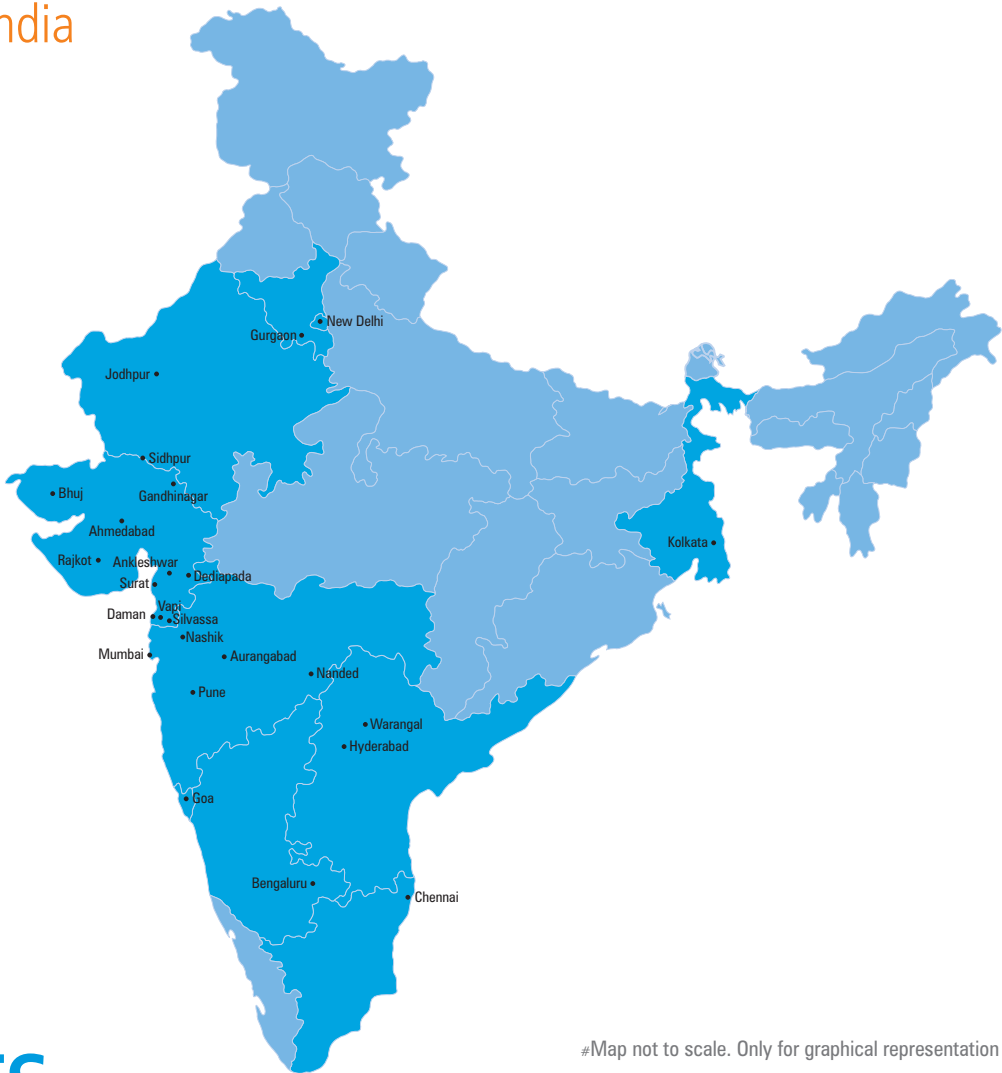


DCB

DEVELOPMENT CREDIT BANK LTD.
ANNUAL REPORT 2009-10

DCB presence in India

States	DCB branch network
Andhra Pradesh	10
Goa	4
Gujarat	12
Haryana	1
Karnataka	4
Maharashtra	35
Rajasthan	1
Tamil Nadu	2
West Bengal	3
Union Territories	
Daman	1
Dadra & Nagar Haveli	1
National Capital Region (NCR)	
New Delhi	6



#Map not to scale. Only for graphical representation

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moving closer to the customer

This year DCB was re-engineered to move closer to the customer through our branches. We have restructured ourselves to be the neighbourhood bank, proactively seeking our clientele in the neighbourhoods we operate in. Our markets are where we are. Our systems have been redesigned to offer extensive product choice, faultless execution and an attitude of helpfulness and caring. This is the new emerging DCB. We will soon reflect this change in our new and redesigned brand positioning.

We will grow at the pace consistent with our ability to deliver a quality of service that meets with our own established standards. Our approach is growth with caring and quality, sticking close to our emerging comparative advantage. There is no reason why DCB cannot be the bank of choice in the neighbourhoods in which we are currently operating and those that we choose to in the future.

vision

Our vision is to be the most innovative and responsive neighbourhood community Bank in India serving entrepreneurs, individuals and businesses.

values

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

helping businesses grow



helping harness resources – SME Banking

When one of DCB's oldest customers, Al Aziz Plastics Pvt. Ltd. (APPL), approached the Bank for a loan to finance

a new project, DCB responded with alacrity.

APPL has been a DCB's customer since the company's inception in 1998.

Under the brand name PRESTO, APPL manufactures and exports products that are used for electrical wires and cables.

The company planned to invest in a wind energy generation plant with a 225 KW capacity. This was the first time that DCB was financing a wind energy generation project. APPL was eager to commence the project immediately. DCB understood the need for the urgency and quickly assembled an internal team of experts who met with a director of the company to discuss the proposal. DCB promptly sanctioned the loan working closely with the company. APPL was delighted with the Bank's speed and responsiveness.

SME Banking at DCB offers a wide range of products and services such as loans, trade finance, current accounts, deposits and cash management services. At DCB, we believe that every customer is unique and we strive to respond quickly with suitable products and services that exceed customers' expectations. We believe that DCB's success is determined by the customers' progress and growth.

a new step in non-resident banking (NRI)

Dr. Das, an NRI, approached DCB for opening an account for his parents based in Kolkata, he appeared to be dissatisfied



retail banking

with his existing banking relationship with a large Indian bank. Dr. Das is now a valuable and loyal customer of DCB. This has been possible due to DCB's personal attention and relationship approach.

The customer needed to regularly transfer money from the US to his parents in Kolkata. The Bank was proactive in serving him. The Bank met with the customer's parents in Kolkata. Since there is a time difference between US and India, calls had to be made to the customer during late evenings. The customer and his parents were delighted with Bank's empathy and responsiveness. The entire account opening process and subsequent transaction experience was handled very smoothly by DCB.

At DCB, we believe that we are dealing with people and not accounts or numbers. Therefore, we endeavour to provide a personal touch in all our dealings. While we have a comprehensive range of products, we like to present tailor-made solutions. Recently, we have launched free wealth advisory and free mutual fund transactions for customers as part of wealth management.

strengthening relationships by offering more

empowering local communities



financial inclusion – microfinance initiative in Dediapada, Gujarat

Dediapada, a remote village in Gujarat, needed a bank. The villagers, dependent on daily income would have to

travel a long distance to a bank thus, risking their livelihood. This was before DCB opened its first microfinance branch, DCB Sahyog, to support rural households and women Self Help Groups (SHG) in Dediapada.

Niranjan, an SHG, has improved the quality of life of its members. Starting with an initial DCB loan to rent an agricultural plot and buy seeds and fertiliser, it now generates profits from selling cotton and beans.

Dashama SHG is another DCB customer. A member of Dashama was promptly loaned an amount to pay for her daughter's training fee in a Government primary teacher training college. After completing the course, the daughter could apply for a teaching post in a Government primary school.

DCB Sahyog is partnering with the Aga Khan Rural Support Programme (AKRSP) to create a unique banking approach for SHGs. DCB's field officers visit villagers to educate them on the benefits of banking and help complete paperwork for account opening and loans. Currently, DCB has over 475 SHG customers. DCB Sahyog is testimony to the fact that small changes at the grass root level have a positive impact for the society.

offering businesses speed, efficiency and information

Cash Management Services (CMS) offered by DCB has helped Allied Aviation, a Mumbai-based logistics company, to manage its working capital efficiently.



The customer is delighted with the CMS that DCB offers and the tangible benefits it has brought to the business.

When the company first approached DCB, it faced a considerable challenge in collecting its payments through cheques – a time-consuming and disorganised process. Moreover, the lack of information on the status of funds led to delays in financial decision-making and increased dependence on bank borrowings.

DCB's CMS offered the customer conveniences in their collection process. It helped in outsourcing cheque-writing, tracking cash flows and capturing the status of every transaction online. Through DCB's CMS, the customer could access funds in a shorter period of time. This reduced dependence on bank loans and the consequent interest payment.

DCB CMS is designed to offer businesses speed, efficiency and information.

DCB Corporate Banking offers term loans, working capital, bill collection, trade finance and other business banking solutions.

corporate banking

offering

a world of services and products

products and services

DCB creates innovative products that match the changing needs of our customers. This year DCB has launched the multi-lingual customer care center, wealth management advisory services and products such as home loans and loan against property. In addition, we are perhaps the only bank to offer free mutual fund investment services.



Credit Cards

INTRODUCING

FREE MUTUAL FUND SERVICES

- Zero fee on SIPs
- Free Advisory
- Free Portfolio Statements
- Free Application Processing

All you need is an account with DCB!

Mutual Funds

DCB NRI Services

- NRE / NRO Accounts & Deposits
- Remittances
- Investment Advisory
- Free Internet Banking
- FCNR Deposits



NRI Banking



**Free
RTGS / NEFT**

DCB Current Accounts

Customised to suit your business needs

- Free RTGS
- Free Demand Drafts
- Free Payable at Par Cheque book
- Free NEFT
- Any Branch Banking
- Free Phone / Internet Banking

Current Account

privilege
BANKING

Set yourself apart

EXCLUSIVE CHEQUE BOOK & SPECIAL DEBIT CARD

DCB

Privilege Banking

We speak your language...

smiles 😊 guaranteed
Call: 3281 1322
DCB 24-Hour Customer Care

Now talk to us in your language

- English
- हिन्दी
- मराठी
- गुजराती
- तमिळ
- सिन्धी

24x7 Customer Service

24x7 Customer Service

DCB Home Loan
at **8.75% p.a.**
Make your dream home a reality

Home Loan

Shop and spend directly
with your DCB VISA Debit Card.

Why bother going to the ATM?

Debit Card

Golden Current Account

Especially packaged for you.

DCB

Golden Current Account

EasyMoney

Receive money from anywhere in the world.

Easy Money Transfer

DCB Savings Accounts
Access your account anytime, anywhere

- Free Internet Banking
- Free Phone Banking
- Free RTGS / NEFT
- Free access to DCB & VISA ATMs

Savings Account

DCB Trade Finance
The one-stop-shop for all your trade requirements

- Customised Trade Current Account
- Letter of Credit (Inland / Foreign)
- Bank Guarantee (Inland / Foreign)
- Bills Collection
- Remittances

Trade Finance

DCB POS Terminals
Give your business an edge

POS Terminals

Board of Directors

Mr. Nasser Munjee

Chairman

Mr. Murali M. Natrajan

*Managing Director &
Chief Executive Officer*

Ms. Nasim Devji

Mr. A. A. Sabuwala

Mr. D. E. Udwadia

Mr. Narayan K. Seshadri

Mr. R. A. Momin

Mr. Shabir Suleman Kassam

Mr. Suhail Nathani

Mr. Sukh Dev Nayyar

Senior Management Team

Mr. Murali M. Natrajan

*Managing Director &
Chief Executive Officer*

Mr. Bharat Sampat

Chief Financial Officer

Mr. Abhijit Bose

Head Retail Assets

Mr. Anoop Prabhakar

Head Corporate Banking

Mr. Praveen Kutty

Head Retail & SME Banking

Mr. Rajesh Verma

*Head Treasury, Correspondent Banking &
Trade Finance*

Mr. Ravi Kumar

Chief Internal Auditor

Mr. R. Venkatesh

*Head Human Resources, Technology &
Operations*

Mr. Sridhar Seshadri

Financial Controller

Company Secretary

Mr. H. V. Barve

Statutory Auditors

S. R. Batliboi & Co.