



# DMC BANK

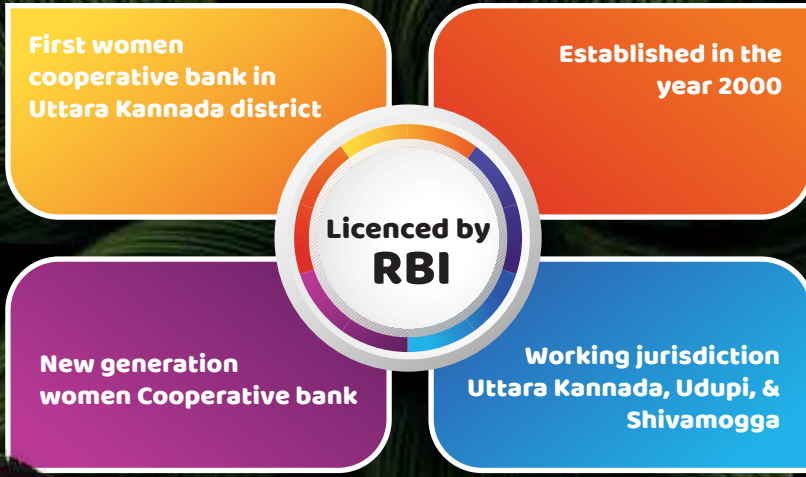
Shri Durgadevi Mahila Cooperative Bank Ltd., – Karwar

*Inclusive Growth : Exclusive Services*

[www.dmcbank.co.in](http://www.dmcbank.co.in)

# ABOUT US

DMC Bank is one of the fastest growing women co-operative Bank with unique multi-dimensional financial services. It has also been recognized as a new age co-operative institution with sustainable practices. This recognition is due to DMC Bank principle to serve as a responsible financial service partner

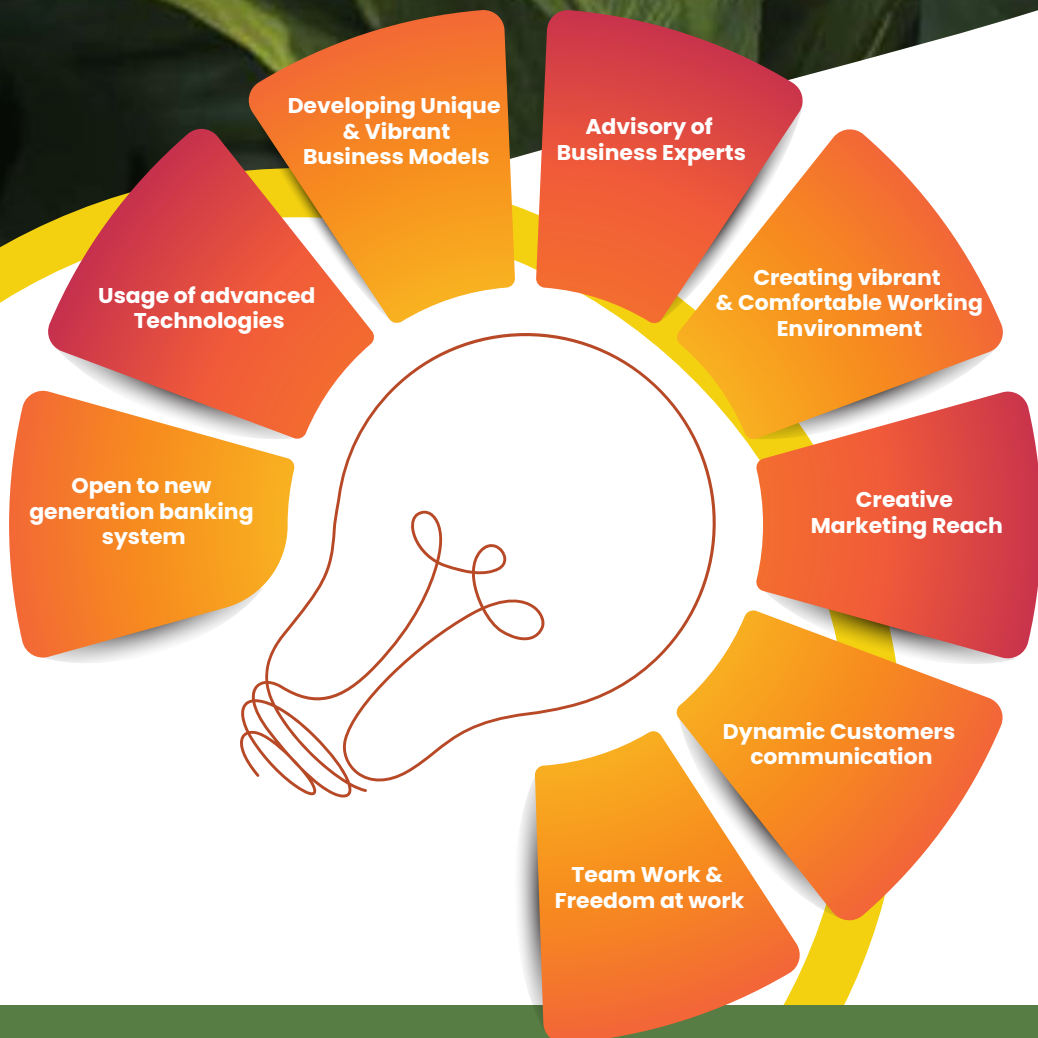


In 2022, the new management took over. And then onwards, it has been transformed its entire business nature and stepping forward towards visualising neo banking concept to make banking more accessible, efficient, and transparent.



# OUR UNIQUENESS

- 01 23 years of public service
- 02 Dynamic technology Banking
- 03 System based management
- 04 Market first financial products
- 05 Unique Customers service
- 06 Multidimensional Business Services
- 07 100% digital banking platform



# Our Special Approach

## ADVANTAGE WITH DMC BANK

RBI Deposit guarantee Scheme apply up to RS: 500000.00

# BUSINESS BANKING

We are happy to serve our premium business houses and professionals with our pioneering business banking services by providing special service facilities such as...

Mobile Banking Facility

DMC Business Debit Cards

Free cash pick up

Free CTS check book

Free Demand Draft (DD)

Free NEFT & RTGS facility

IMPS Service

UPI payment / QR Code Services

# SERVICE BANKING



# SAHAKARI MITRA



**Creating technology bridge  
for cooperatives**

**Free mobile app**

*(Terms and Conditions Apply)*

**Customised business  
planning for cooperatives**

**Assistance for own  
E-Commerce portal**

**DMC BANK**

## MY MONEY

DMC Bank is the pioneering organisation for creating very unique investment and credit platform called "COMMUNITY BANKING"

**Community Banking  
business platform**

**Basic interest and  
transactional incentives**

**Subscription enrolment  
model**

**Freedom for entry &  
exit any time**

**100% Digitally  
managed**

**18-24-36 months  
products**



# GOLD BANKING

Introducing DMC Bank's groundbreaking Gold Trade Portal for our customers

- Turn Limited Earnings into GOLD with Just 1 Rupee!
- Buy and Sell Gold at Your Fingertips
- Experience Digital Control Like Never Before

Join us and unlock the power of affordable gold trading today. Your financial dreams, now within reach!

**01** Suits for short term and long-term savings goals on gold

**02** Wedding plan or wish to buy ornaments

**03** 24/7 open business platform

**04** Buy & Sell Gold Digitally

**05** You can invest even from Rs-1 and above any amount

**06** Purity Guaranteed (Certified BIS Hallmark)

**07** Actual Gold delivery on your request (1gram and above)

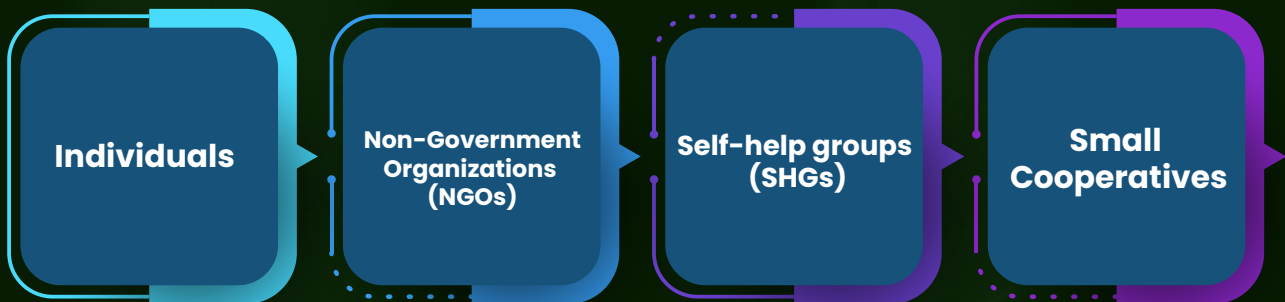


# BUSINESS CORRESPONDENTS

DMC Bank has appointed Business Correspondents in various villages for extending DMC Bank services through them. They act as a link between bank and customers within the service areas.

At the same time, they can associate with any other bank or financial institutions with the same activities for their extended income growth.

## Scope for becoming BCs for DMC Bank



## Services Offered





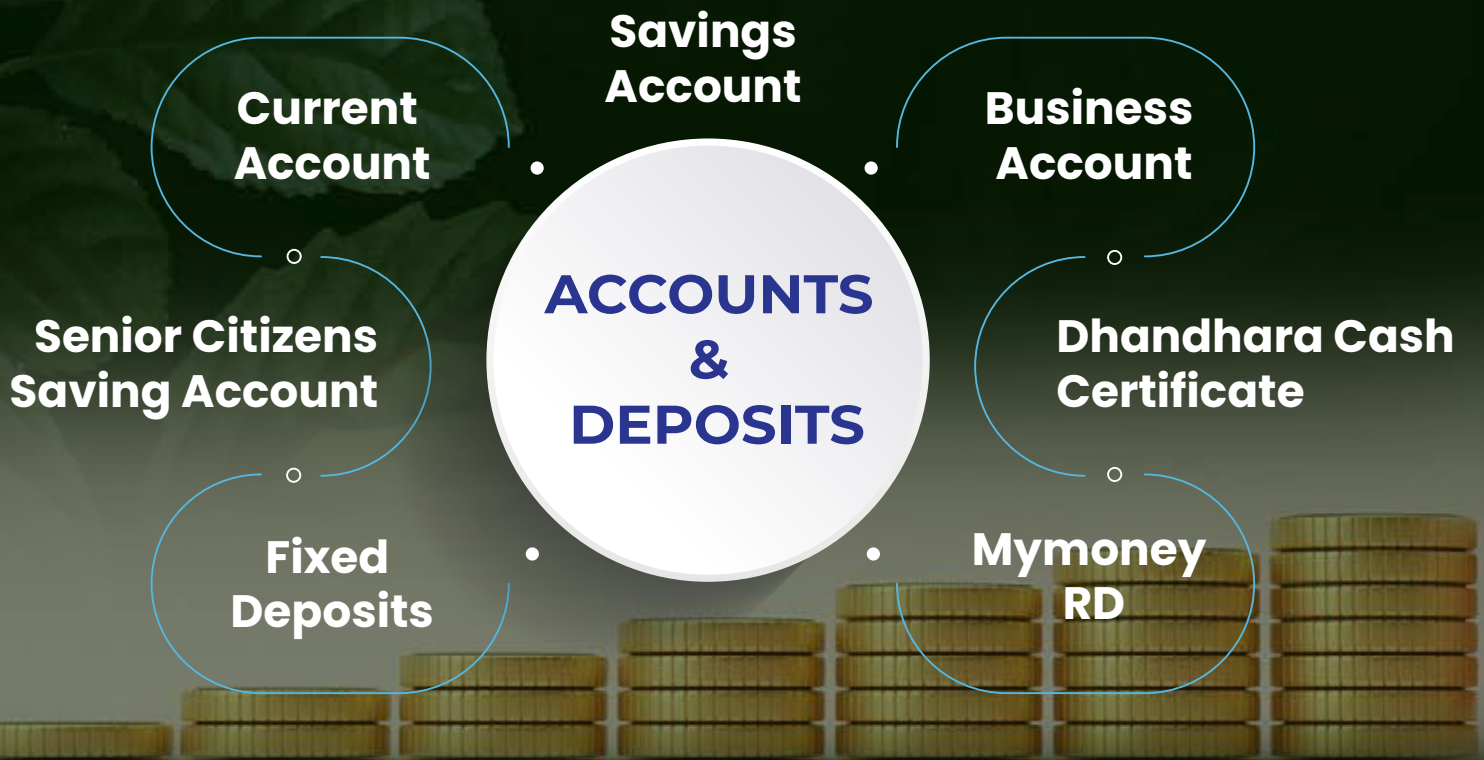
# BUSINESS CENTRE

DMC Bank has engaged in many unique activities that are inclusive and sustainable and are aimed to create value for all its stakeholders which can create self-employment and extra income generating opportunities for the youth.





# ACCOUNTS & DEPOSITS



# ADVANCES (Loans)





# VEHICLE INSURANCE

DMCB insurance is providing a market gateway for many companies. Here our customer can compare their insurance plans with their good choices. The DMCB insurance service enables various insurers to compete for customers by offering a variety of plans based on cost and other services.

## Our Unique approach

Everything is digital

DMCB is bringing various company products under one umbrella

DMCB not recommending any specific company product

Flexibility to select any company products

Quick service and issuing the policy certificate immediately

Dedicated Personal executives for each case



# SHRAMIK INSURANCE (Labour Insurance)

The Shramik insurance Scheme provides payment for legal compensation to Employees or their spouse in case of injury, accident or admitted to the reason of ill-health at any clinic, the employees are eligible to receive compensation for the days they had admitted.

## Claims:

Total 30 days wages claim for either husband or wife

Claim for Normal hospitalization = 500.00 per day

Claim for ICU admitted = 1000.00

Accidental coverage = 100000.00 for policy holder

The money will be remitted to the employees account once DMCB receives the claims.

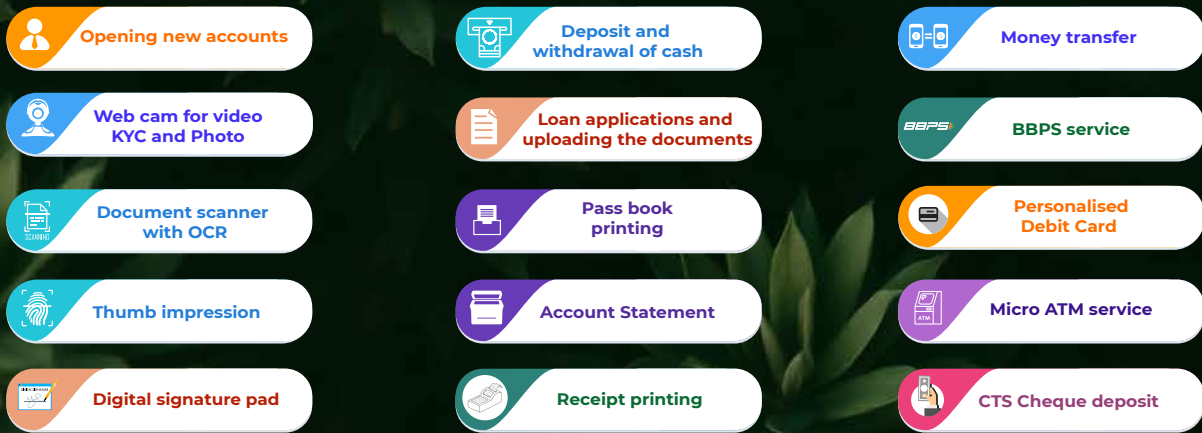
Coverage starts from day one



# BANKING MANAGEMENT KIOSK

Automated banking kiosks is completely designed by DMCB according to our services, for easing the banking business through our business centres or through business correspondents. It was initiative by the Reserve Bank of India (RBI) to foster financial inclusion where access to all banking facilities is limited due to the lack of a bank branch in the area.

## Services that offers are...



Deposit cash for any bank account hassle-free at our DMCB Kiosk



# MOBILE BANKING

DMC Bank's mobile banking app is one of India's best, offering secure and convenient 24/7 access to banking services. Customers can perform various transactions and access their accounts without visiting a physical branch. It has transformed the way people handle their banking needs in a user-friendly manner.

## Service offered in Mobile app:

01 Account Statements

02 Mymoney

03 All Money Transfers

IMPS

RTGS

NEFT

UPI Payment

04 Deposit Details

05 Service banking

06 Gold banking

07 BBPS service

08 Advance loan Booking

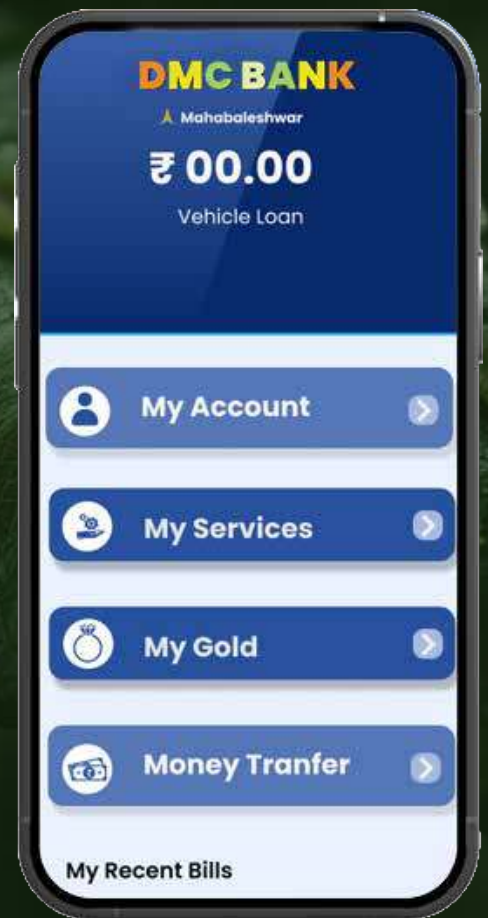
09 Share Account details

10 SIM authenticated transactions

11 SIM authenticated registration

12 Mini Statement

13 What's app service support



# DEBIT CARD

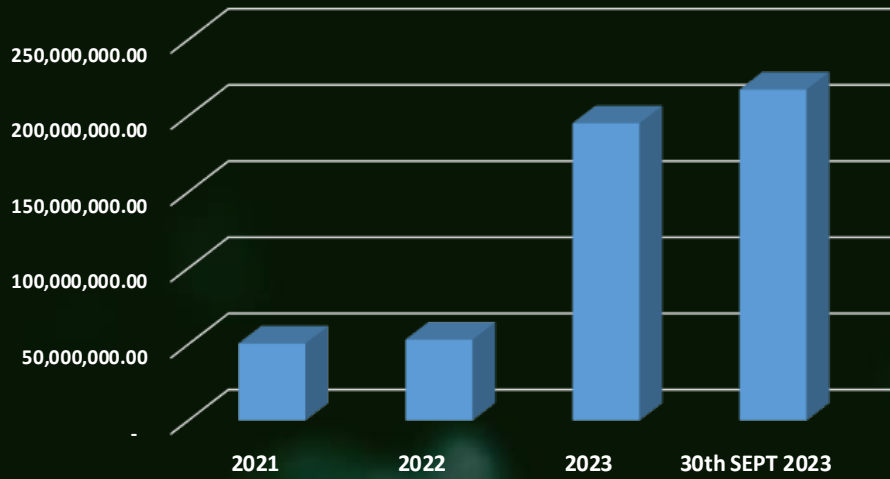
DMC Bank provides personalized debit cards to all customers. Premium business clients can access unlimited debit cards, subject to specific Terms and Conditions, facilitating secure electronic transactions while catering to their unique financial requirements.



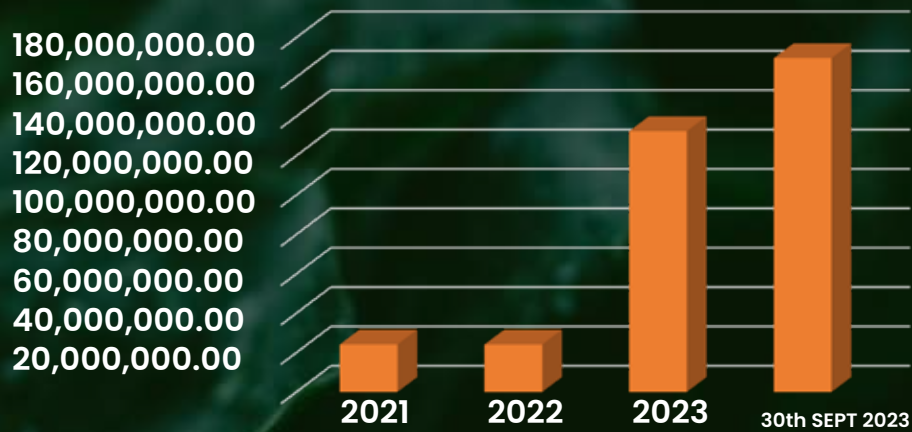


# BUSINESS GROWTH

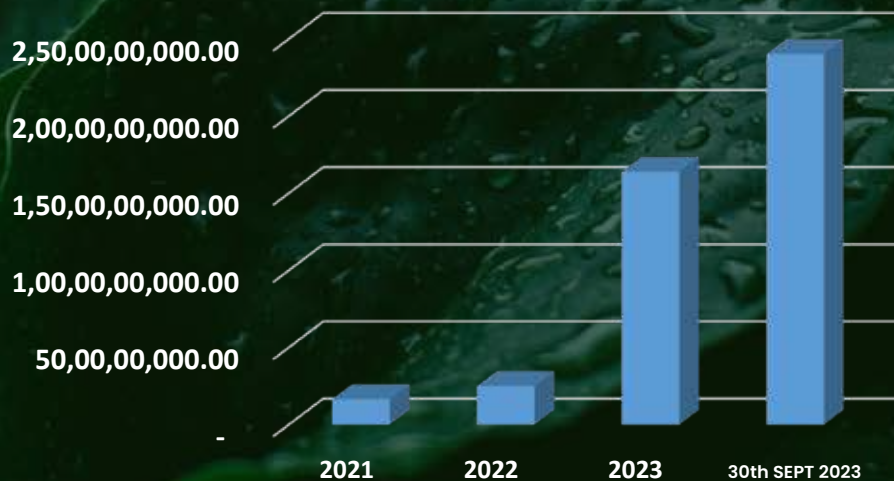
## Deposit



## Advances

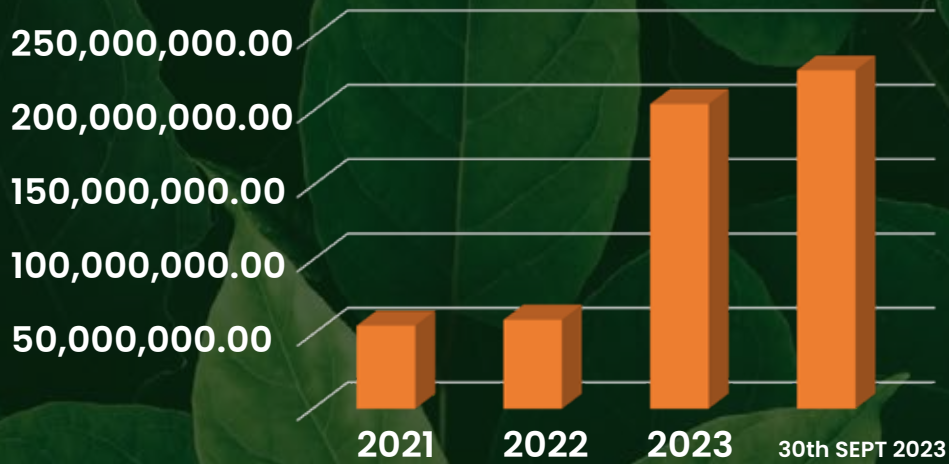


## Turnover

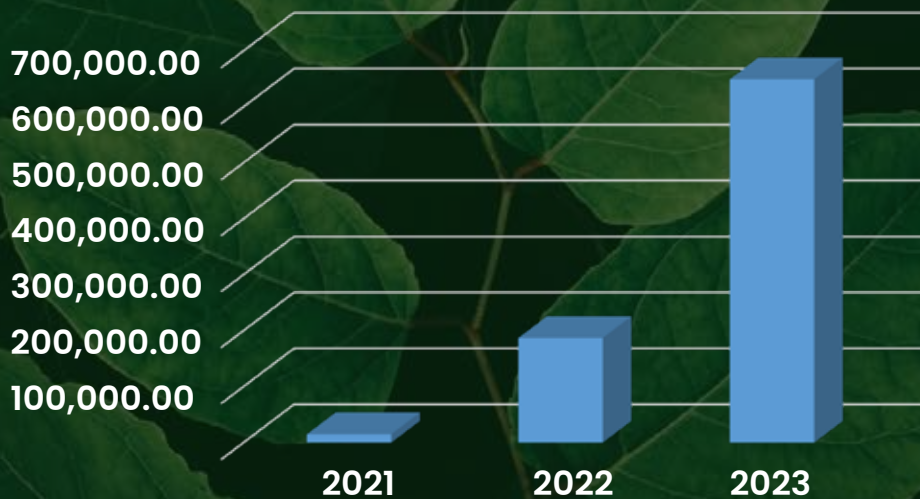


# BUSINESS GROWTH

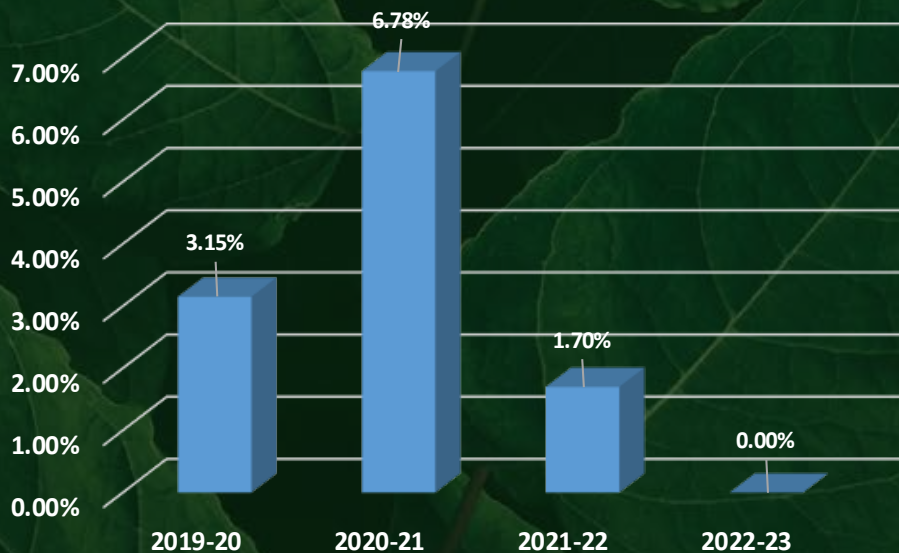
## Working Capital



## Profit

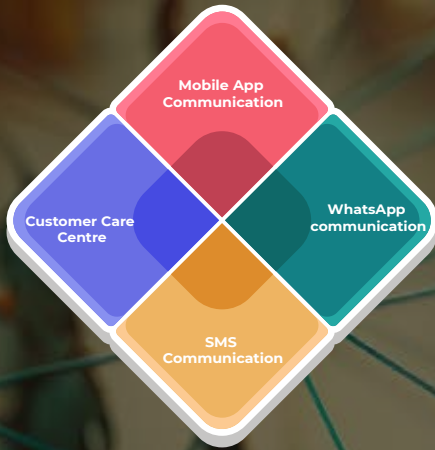


## NPA





# CUSTOMER REACH



We are always in touch with our customers

# OUR OUTREACH PROGRAMMES





For more info

# DMC BANK

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