

Ref. No.CO:CS:RC:2020-21:008

April.13, 2020

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 023.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex, Bandra
(E), Mumbai – 400 051.

Scrip Code No.: 532772

SYMBOL: DCBBANK

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sirs,

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

1) Deposits

(in Rs. Crs.)	31-Mar-19	31-Dec-19	31-Mar-20
	Actual	Actual	Provisional
CASA	6,757	6,909	6,492
<i>Term Deposits</i>	17,177	19,115	19,439
Customer Deposits	23,934	26,024	25,931
Inter Bank Deposits*	4,096	3,264	3,834
Certificate of Deposits	405	447	608
Total Deposits	28,435	29,735	30,373
Top 20 Depositors Concentration (%)	12.0%	8.2%	9.3%
* Includes Non callable deposits with maturity at origination of one year or more	2,765	2,685	2,900

DCB Bank Limited

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dccb.com

2) Refinance

(in Rs. Crs.)	31-Mar-19	31-Dec-19	31-Mar-20
	Actual	Actual	Provisional
Balance outstanding of Refinance availed from NABARD, SIDBI and NHB	2,017	2,693	2,680

As a result of additional efforts and focus on retail deposits in the last 12 months, the Bank has succeeded in reducing its top 20 depositors concentration ratio from 12.0% to 9.3%. Over the same period the Bank has also increased the amount of refinance availed (net of repayments) by more than Rs.650 crores.

3) Gross Advances

(in Rs. Crs.)	31-Mar-19	31-Dec-19	31-Mar-20
	Actual	Actual	Provisional
Gross Advances	23,859	25,735	25,677
Top 20 Exposure* Concentration (%)	6.0%	5.8%	below 6%

* includes both funded and non-funded exposures

Over past several years DCB Bank has concentrated on diversified granular loan base which reflects in low exposure concentration ratio as seen above.

Liquidity Coverage Ratio (LCR) of DCB Bank as at March 31, 2020 is over 130%.

The Capital Adequacy Ratio of DCB Bank as at December 31, 2019 was 15.8% (including Tier I ratio of 12.3%). This does not include impact of year to date profit as on that date which will be reflected in capital post finalisation of full year audited accounts.

The above information is subject to year-end adjustments, adjustments required in response to any directions by regulatory authorities and audit by statutory auditors of the Bank.

Kindly disseminate the above information to all concerned.

Yours faithfully,
For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

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