

Ref. No.CO:CS:HVB:2016-17:120

November 15, 2016

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.

Dear Sirs,

Re: General Information on DCB Bank Limited

BSE Scrip Code No.: 532772 **NSE SYMBOL: DCBBANK**

In the attachment please find General Information on DCB Bank Limited.

The same would be uploaded on the website of the Bank.

Thanking you,

Yours faithfully,

For DCB Bank Limited


H.V. Barve
Company Secretary &
Compliance Officer

Encl: As above



DCB Bank Limited

General Information on DCB Bank Limited – November 15, 2016

In the last few days we have received some queries on the impact of demonetization of high value currency notes on our Bank's business.

It is too early to comment as we are still connecting the various information that is coming from our team on the ground who are in touch with the customers / market. It is a big change for everyone in the country. Based on the market information ascertained, we have no immediate concerns on our business model. As more transactions are routed through the banking system, banks like us focused on self employed / small business may actually find more opportunities to serve customer credit needs. As of now we see this as an advantage given our long experience in dealing with this segment.

Having said the above as of now, we have received across our branch network (old and new) Rs. 677 Crore of deposits in CASA. The stability of these deposits may need to be observed over the coming days. At this point, our main focus is to properly serve all customers and walk-ins (there is a lot of footfall every day) and dispose off the cash collected in the form of discontinued denomination notes as soon as possible.

On Mortgages / Loans Against Property (LAP), we would like to mention that a sizeable part of the Mortgages book is LAP. The average loan size is around Rs. 35 Lakh. The weighted average Loan To Value is below 55% and more than 80% of the loans are backed by self occupied residential / commercial property. Therefore, we feel confident that our Mortgage / LAP Portfolio may not be impacted by demonetization.



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.dcbbank.com