

Investor Presentation – Q2 FY 2021

October 31, 2020

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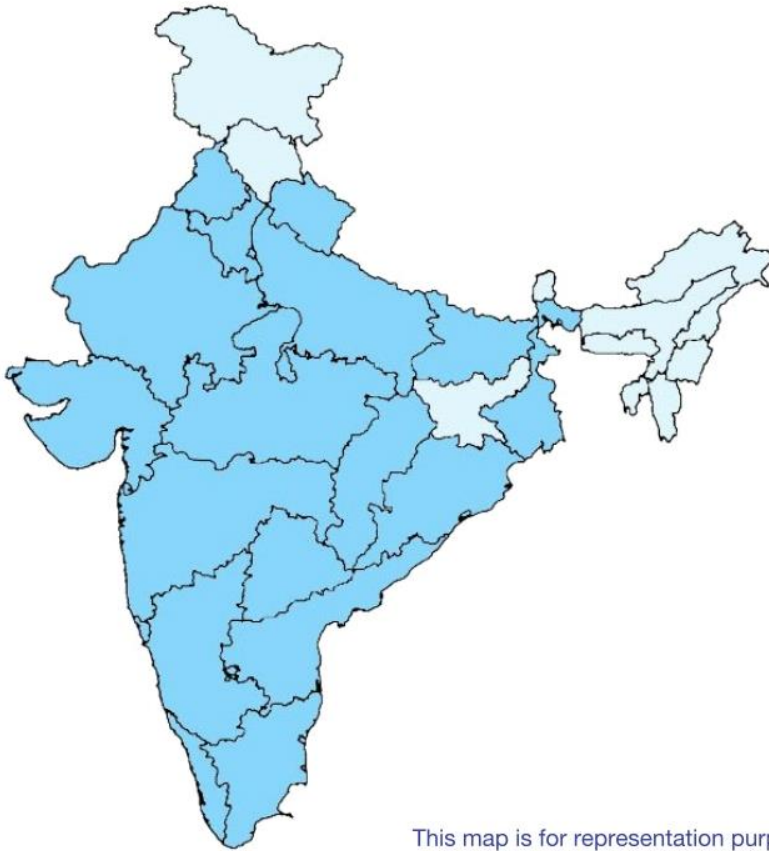
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



This map is for representation purpose only

Network at a Glance

Branches	344
ATMs	480
Network*	35,000+

Branch Category

Category	Number of Branches	%
Metro	102	30
Urban	87	25
Semi Urban	89	26
Rural	66	19
Total	344	100

- **DCB Bank Limited** is a new generation private sector bank with 344 branches across 18 States & 2 Union Territories. It is professionally managed and governed. DCB Bank offers, a comprehensive range of products and services, contemporary technology and infrastructure including mobile and internet 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
Q2 FY 2021	344	375,569	47.28%	0.86%	*9.88%
Q1 FY 2021	341	381,556	50.26%	0.82%	*9.86%
FY 2020	336	385,051	54.53%	0.90%	*11.19%
FY 2019	333	357,918	56.88%	0.99%	*12.08%
FY 2018	318	302,221	59.79%	0.94%	*10.31%
FY 2017	262	240,464	60.02%	0.93%	10.30%
FY 2016	198	191,185	58.45%	1.14%	11.59%
FY 2015	154	161,323	58.83%	1.37%	14.16%
FY 2014	130	129,231	62.93%	1.31%	14.04%

INR mn	Q2 FY 21	Q1 FY 21	Q2 FY 20	Y-o-Y
Deposits	287,747	294,321	293,633	(2%)
Of which CASA	64,542	64,551	68,249	(5%)
Of which Certificate of Deposits	0	0	5,696	(100%)
Of which Term Deposit	223,205	229,770	219,688	2%
- <i>Of which NRI Term</i>	24,698	26,213	19,321	28%
- <i>Of which Inter Bank Term</i>	28,569	34,329	37,675	(24%)
Net Advances	248,786	250,578	247,976	0.3%

INR mn	Q2 FY 21	Q1 FY 21	Q2 FY 20	Y-o-Y
Net Interest Income	3,339	3,067	3,133	7%
Non Interest Income	925	776	1,014	(9%)
Total Cost	(2,016)	(1,932)	(2,302)	12%
Operating Profit	2,248	1,911	1,845	22%
Profit Before Tax	1,117	1,075	1,413	(21%)
Profit After Tax	823	794	914	(10%)

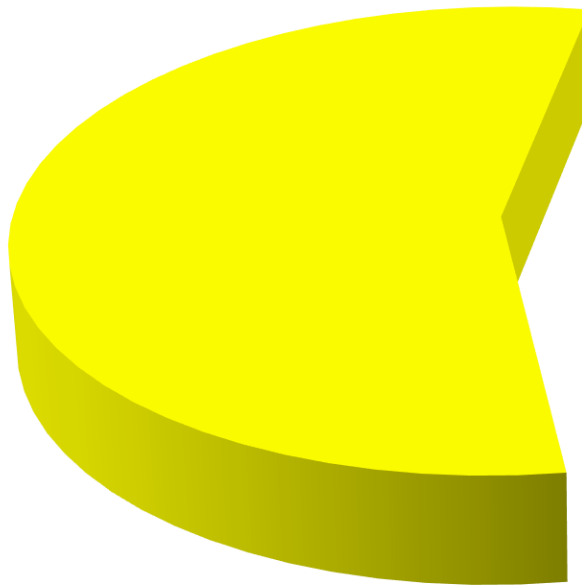
INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020
Shareholder's Equity	15,886	17,922	22,049	28,078	31,156	34,222	35,841
Deposits	126,091	149,260	192,892	240,069	284,351	303,699	287,747
Borrowings	11,638	11,479	12,758	19,267	27,232	34,079	37,627
Other Liabilities & Provisions	7,708	12,524	12,765	14,807	15,179	13,051	14,354
Total	161,323	191,185	240,464	302,221	357,918	385,051	375,569
Cash, Inter-bank, etc.	7,192	8,916	11,925	23,720	27,934	35,459	33,260
Investments	39,622	43,333	58,179	62,190	78,441	77,415	74,811
Net Advances	104,651	129,214	158,176	203,367	235,680	253,453	248,786
Fixed Assets	2,367	2,480	4,886	4,940	5,260	5,458	5,316
Other Assets	7,492	7,242	7,298	8,004	10,603	13,266	13,396
Total	161,323	191,185	240,464	302,221	357,918	385,051	375,569
Credit Deposit Ratio	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	86.46%

INR mn	Q2 FY20	Q3 FY20	Q4 FY20	Q1 FY21	Q2 FY21
Net Interest Income	3,133	3,231	3,237	3,067	3,339
Other Income	1,014	931	1,099	776	925
- Commission, exchange and brokerage	578	625	664	269	435
- Profit on Sale of Investment	249	70	174	380	293
- Profit on Exchange Transaction	34	51	52	35	66
Operating Income	4,147	4,162	4,336	3,843	4,264
Operating Expenses	(2,302)	(2,263)	(2,215)	(1,932)	(2,016)
Operating Profit	1,845	1,899	2,121	1,911	2,248
Provisions other than Tax	(432)	(590)	(1,183)	(836)	(1,131)
Profit Before Tax	1,413	1,309	938	1,075	1,117
Tax	(499)	(342)	(250)	(281)	(294)
Profit After Tax	914	967	688	794	823
Cost Income Ratio	55.51%	54.36%	51.09%	50.26%	47.28%

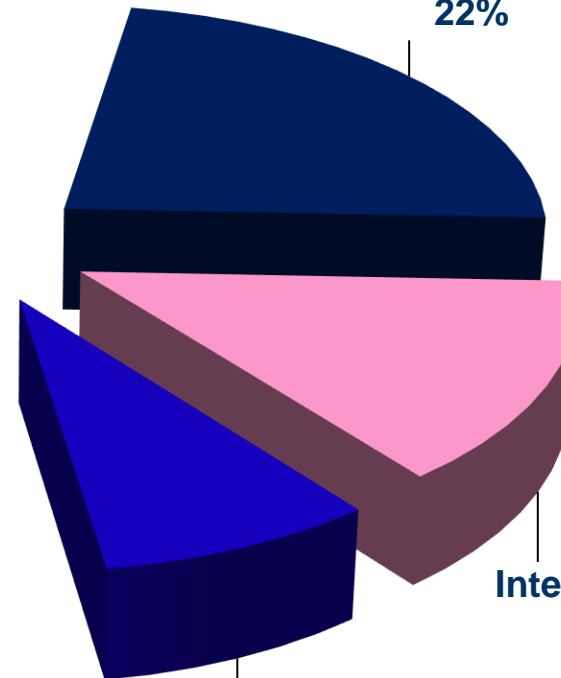
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649
Other Income	1,657	2,205	2,488	3,103	3,502	3,911
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192
Operating Income	6,739	8,400	10,459	13,057	14,995	16,560
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)
Operating Profit	2,774	3,490	4,182	5,250	6,466	7,531
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	(1,401)	(2,612)
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	4,919
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	(1,540)
Profit After Tax	1,912	1,945	1,997	2,453	3,254	3,379
Cost Income Ratio	58.83%	58.45%	60.02%	59.79%	56.88%	54.53%

Deposits as on Sep 30, 2020

Residential Term Deposit
59%



***CASA**
22%

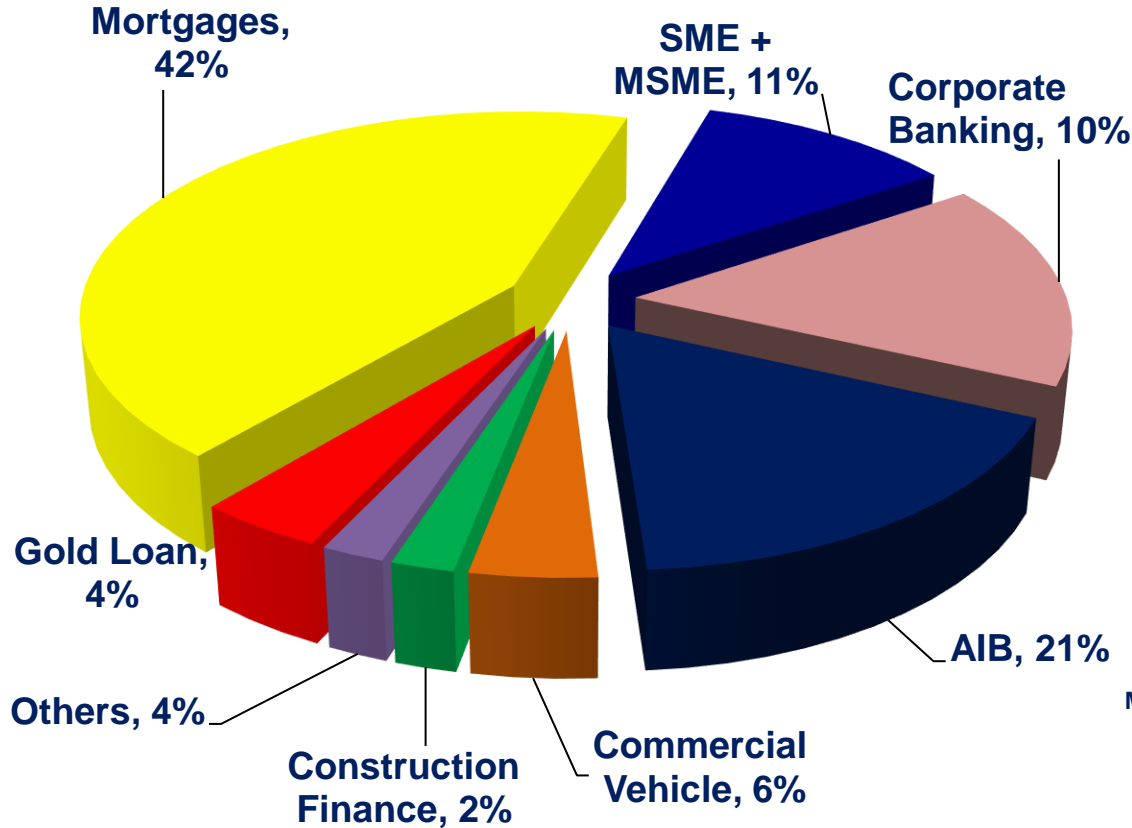


Interbank Term Deposit
10%

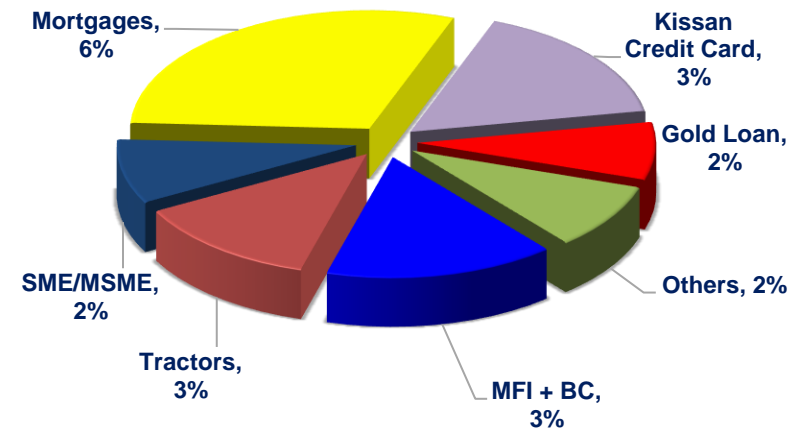
Non-Resident Term Deposit
9%

* CASA includes NRI CASA

Net Advances as on Sep 30, 2020



AIB Net Advances as on Sep 30, 2020



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	Q2 FY 2020-21
Net Interest Margin (NIM)	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.74%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.28%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.47%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.61%

Non Performing Assets

DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019	Mar 31, 2020	Sep 30, 2020
Gross NPA	1.76%	1.51%	1.59%	1.79%	1.84%	2.09%	2.46%	2.27%
Net NPA	1.01%	0.75%	0.79%	0.72%	0.65%	0.96%	1.16%	0.83%
Provision Coverage	74.66%	77.55%	73.80%	75.72%	78.77%	73.09%	70.81%	79.06%

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019	Mar 31, 2020	Sep 30, 2020
Mortgages	362	464	717	1,392	1,627	2,016	2,283	2,207
SME+MSME	273	245	324	307	425	742	733	531
Corporate	919	861	859	840	619	187	515	418
AIB	187	288	366	632	984	1,061	1,212	1,163
Gold Loans	28	22	22	107	84	121	69	56
CV/STVL	88	92	200	299	480	757	1,163	1,082
Others	4	2	54	113	176	348	340	280
Gross NPA	1,861	1,974	2,542	3,690	4,395	5,232	6,315	5,737
Net NPA	1,057	975	1,244	1,467	1,538	2,379	2,935	2,058

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019	Mar 31, 2020	Sep 30, 2020
FV of SRs from ARC	160	307	701	629	380	345	485*	446*

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

INR mn	FY 2019-20	Q2 2019-20	Q1 2020-21	Q2 2020-21
Opening Balance	4,395	4,764	6,315	6,218
<i>(+) Add</i>				
Fresh Slippages	6,577	1,609	52	90
Addition to Existing NPAs	63	8	32	8
<i>(-) Less</i>				
Recoveries	1,725 ¹	273	98	215
Upgrades	1,792	523	18	80
Write Offs / Sacrifice	1,203 ²	353	65	284
Closing Balance	6,315	5,232	6,218	5,737

1: Includes INR 385 mn on sale of NPAs to an Asset Reconstruction Company

2: Includes INR 233 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	Sep 30, 2020
SLR	34,750	39,855	47,711	49,091	60,007	61,363	60,684
Non-SLR	4,872	3,478	10,468	13,099	18,434	16,052	14,127
Total Investments	39,622	43,333	58,179	62,190	78,441	77,415	74,811
HTM	27,567	30,580	40,286	42,963	57,071	61,363	60,281
AFS	9,484	10,782	17,840	19,217	21,370	16,052	14,002
HFT	2,571	1,971	53	10	0	0	528
Total Investments*	39,622	43,333	58,179	62,190	78,441	77,415	74,811

Modified Duration	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020
AFS+HFT	1.32	1.22	0.93	0.82	0.60	1.04	0.86

*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	Sep 30, 2020
CRAR	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	18.28%
-- Tier I	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	14.22%
-- Tier II	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	4.06%
RWA* (INR mn)	105,973	134,299	172,832	207,554	221,747	233,936	228,609

*RWA- Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Sep 30, 2020
CRISIL							
Long Term – Subordinated Debt	-	-	-	-	A+/ Stable	AA-/ Stable	AA-/ Stable
Certificates of Deposit	A1+	A1+	A1+	A1+	A1+	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+	A1+	A1+	A1+	A1+	A1+
ICRA							
Long Term – Subordinated Debt	-	-	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)	A+(hyb) (stable)
Short – Term Fixed Deposits	-	A1+	A1+	A1+	A1+	A1+	A1+

Overview

Retail Banking

Deposit Products:

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

Cards:

- ATM Card
- Debit Card
- Gift Card
- Secured Card

Payments:

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

Loans:

- Auto Loan
- 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

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
- RTGS, NEFT, IMPS

Treasury, NBFCs, Co-operative Banks

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

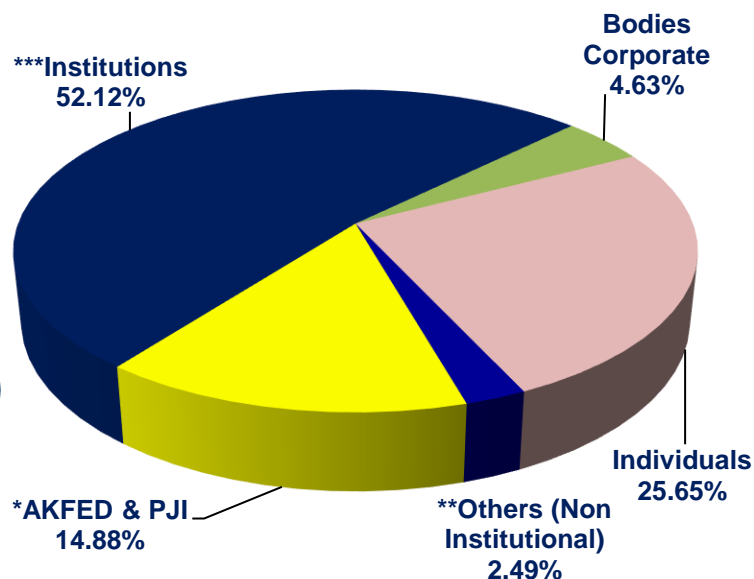
Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking

DCB BANK

Shareholding Pattern



*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd.

**Includes Clearing Members (0.43%), Non Resident Indians (1.37%), Trusts (0.01%) & Directors & their relatives (0.68%)

***Institutions includes 14.44% held by FII & FPI

Key Non Promoter Shareholders	%
ICICI Prudential Mutual Fund*	4.50%
HDFC Small Cap Fund	4.43%
Aditya Birla Sunlife Mutual Fund*	4.06%
India Advantage Fund S4 I	4.02%
DSP Small Cap Fund	3.43%
Franklin India Smaller Companies Fund	3.01%
Oman India Joint Investment Fund	2.96%
Steinberg India Emerging Opportunities Fund Ltd.	2.58%
TVS Shriram Growth Fund 3	2.19%
Sundaram Mutual Fund	2.00%
Tata Mutual Fund*	1.97%
Matthews India Fund*	1.75%
Tano Mauritius India FVCI II	1.61%
Apax Global Alpha Limited	1.22%
L&T Mutual Fund Trustee Limited	1.12%

* Held under various schemes/ funds/ entities.



Aga Khan Fund for Economic Development

- 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

Nasser Munjee
Non-Executive Chairman

He sits on major Corporate Boards in India and abroad. Holds a Masters degree from the London School of Economics, United Kingdom.

Ashok Barat	Has held leadership positions in various organizations, such as Unilever group, RPG group, etc. He superannuated in 2016 as Managing Director & CEO, Forbes & Company Ltd. He has been a Member (and Chairman in some) of the Boards of various companies-listed and private.
Amyn Jassani	A Chartered Accountant 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.
C. Narasimhan	A professional Banker. With SBI, held very senior level responsibilities across all important functions. He was a permanent invitee of SBI's Central Board and Audit Committees and on the Boards of SBI Group Cos.
Iqbal Khan	Partner at Shardul Amarchand Mangaldas & Co. and member of the Private Equity and Mergers and Acquisitions practice group. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.
Jamal Pradhan	A Commerce Graduate with specialization in the areas of exports and small scale industry. He is a promoter director of Pradhan Mercantile Private Limited and has experience of over two decades in export and small & medium manufacturing industry.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
Rafiq Somani	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.
Rupa Devi Singh	A graduate in Science, Post-Graduate in Law from the University of Delhi & holds CAIIB. She has over 35 years of experience in areas of Commercial Banking, Project Structuring, Infrastructure, etc. Was the founder Managing Director & CEO of Power Exchange India (PXIL).
Shabbir Merhant	A Masters in Personal Management with more than 29 years of experience. Founder of Valulead Consulting, a boutique consulting firm.
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
Somasundaram PR	A Chartered Accountant with more than 30 years of experience across various Unilever Group companies in India & abroad and Tata Consultancy Services. He is currently working as Managing Director of World Gold Council in India.
S. Sridhar	Retired as Chairman and Managing Director of Central Bank of India. Has also served as the Chairman and Managing Director of National Housing Bank (NHB) and Executive Director of EXIM Bank. Started career with SBI.

Abhijit Bose - *29 yrs work exp.
Chief Credit Officer

Ajit Kumar Singh - 28 yrs work exp.
Head – Treasury & FIG Business

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

J. K Vishwanath – 27 yrs work exp.
Head – Corporate Banking

Manoj Joshi – 26 yrs work exp.
Business Head – Trade Finance

Murali Rao – 18 yrs work exp.
Chief Technology Officer

Pankaj Sood – 23 yrs work exp.
Head Branch Banking – Retail

Ravi Kumar – 23 yrs work exp.
Head Operations and Key Projects

Aditya Prasad – 35 yrs work exp.
Chief Compliance Officer

T P Anuradha – 18 yrs work exp.
Chief Internal Auditor & Internal Vigilance

Damodar Agarwal – 24 yrs work exp.
Head – Alternate Channels

Kamala Kant Pandey – 25 yrs work exp.
Head Channel Sales & Emerging Markets

Murali M. Natrajan - *36 yrs work exp.
Managing Director & CEO

Narendranath Mishra – 21 yrs work exp.
Head – Agri & Inclusive Banking

Praveen Kutty - *29 yrs work exp.
Head – Retail & SME Banking

Sridhar Seshadri – 36 yrs work exp.
Chief Risk Officer

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

Ajay Mathur – 27 yrs work exp.
Head – Collections & Commercial Vehicles

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

Gaurav Mehta – 25 yrs work exp.
Head – Marketing, PR , Corporate Communication, Investor Relations, CSR

Krishna Ramasankaran – 24 yrs work exp.
Head Credit – Retail & SME

Meghana Rao – 17 yrs work exp.
Head – Branch Operations

N C Kaushal – 28 yrs work exp.
Business Head - SME & MSME

R. Venkatesh – 29 yrs work exp.
Head – Operations, Technology and Human Resource

Sukesh Bhowal – 24 yrs work exp.
Head – Mortgages, Gold Loan & Personal Loan

Digital Update

DCB BANK

🕒 What is DCB Zippi?

📞 1800-209-5363/1800-123-5363

👤 Manage My DCB Zippi

DCB Zippi

Online Fixed Deposit in a jiffy!

See deposit rates [↗](#)

Open DCB Zippi Online Fixed Deposit

Full Name

Enter your name (as per Aadhaar)

Email

example@yourmail.com

Mobile Number

10 digit mobile number

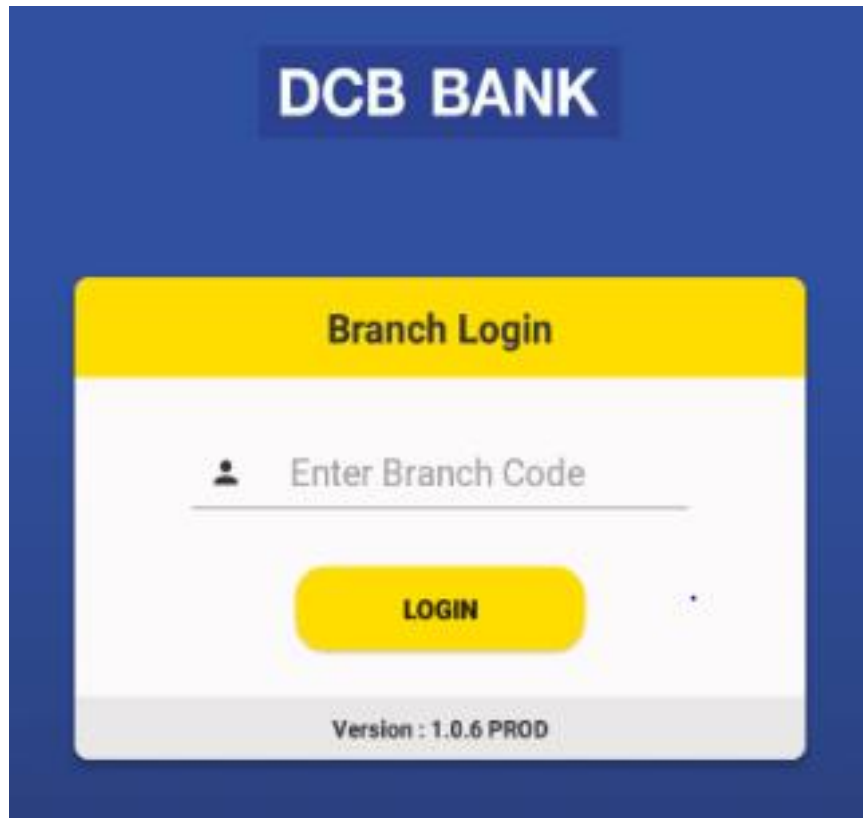
I am an Indian resident

Currently not available for Minors and NRIs.

[Open DCB Zippi Online Fixed Deposit](#)

[Terms & Conditions](#)

Bouquet of new features added to DCB Zippi Online Fixed Deposit such as Video KYC. Customers can submit full KYC through Video KYC. Enabling real time fulfillment.



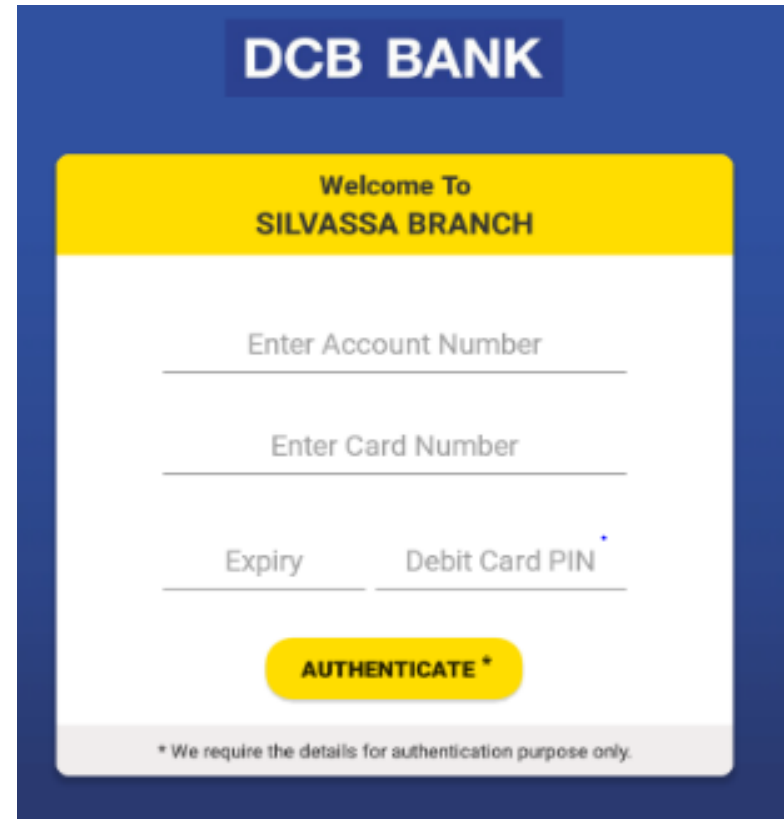
DCB BANK

Branch Login

Enter Branch Code

LOGIN

Version : 1.0.6 PROD



DCB BANK

Welcome To
SILVASSA BRANCH

Enter Account Number

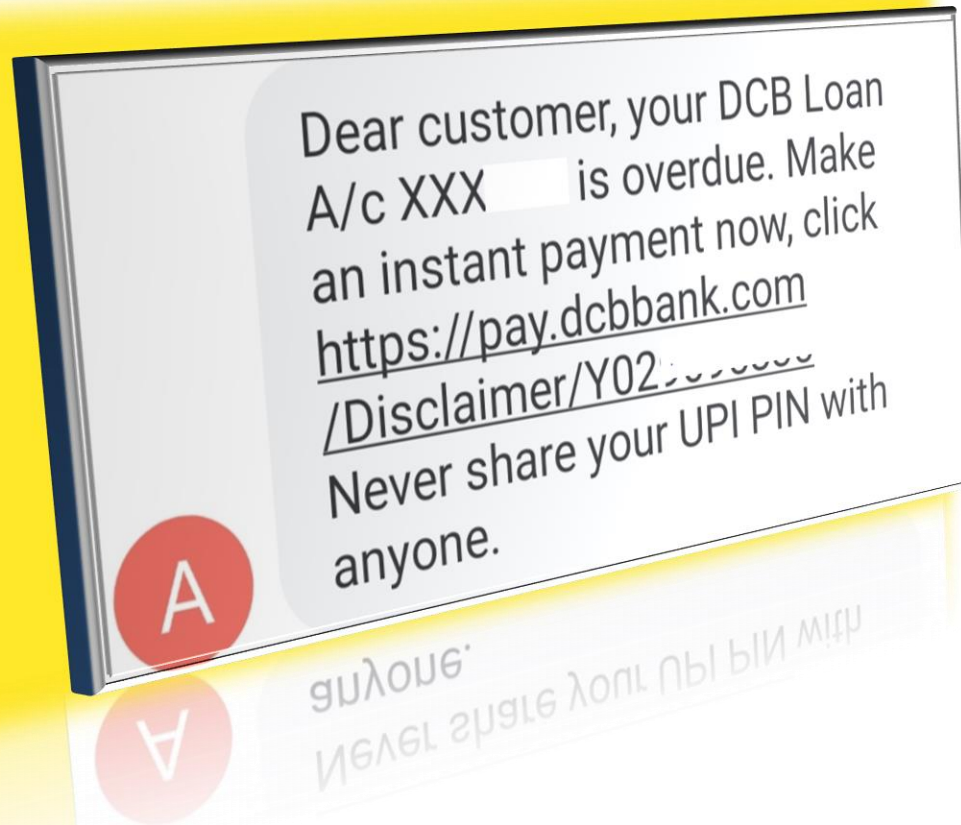
Enter Card Number

Expiry Debit Card PIN

AUTHENTICATE *

* We require the details for authentication purpose only.

Digital bridge. Paperless and contactless with digital Self Service Booth. Customers visiting the branch for account requests simply use an interactive screen based service fulfillment facility.



Loan dues & Loan charges payable via UPI facility.
Digital outreach is ubiquitous, contactless, quick and provides instant fulfillment.

DCB BANK

Internet Banking Login

User ID

Password

Take me to

LOGIN

[Forgot password? Click here.](#)

[Frequently Asked Questions](#)

DCB Internet Banking



Dashboard



Bill Payment



Account Summary



Mutual Fund



FD Opening



Cheque Book Request



One Time and Recurring Payment

New features for DCB Business Internet Banking Customers. Self Registration for Internet Banking, Bill payments, Personalised Limits & Green PIN (paperless).



New features for DCB Mobile Banking App. Bill payments, Bill reminder, Bill history, Recurring bill pay...secure, contactless & social distancing compliant.

Thank you

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