

Ref. No.CO:CS:RC:2021-22:179

October 30, 2021

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.

BSE Scrip Code No.: 532772

NSE SYMBOL: DCBBANK

Dear Sirs,

In the attachment please find an “**Investor Presentation - Q2 FY 2022 – October 30, 2021**”

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above



DCB Bank Limited

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

Investor Presentation – Q2FY 2022

October 30, 2021

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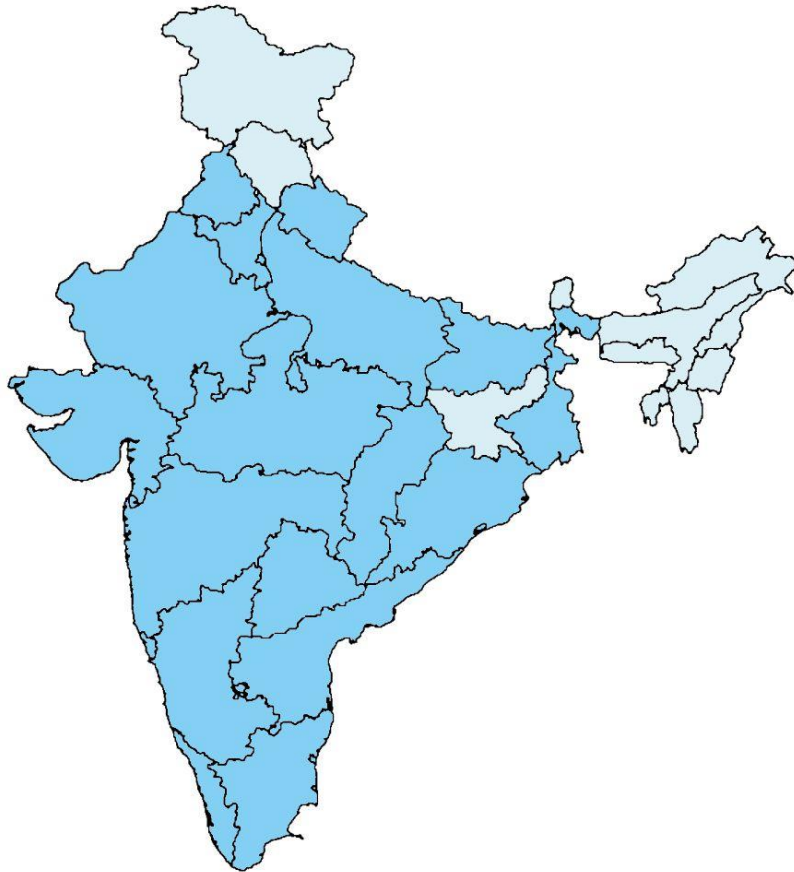
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

The amounts / ratios for the period / year have been regrouped / reclassified pursuant to the requirements of 'Master Direction on Financial Statements – Presentation and Disclosures' issued by RBI date August 30, 2021 and wherever considered necessary.



At a Glance

Branches	356
ATMs	344
Network*	35,000+

Category	No. of Branches	%
Metro	104	29
Urban	92	26
Semi Urban	93	26
Rural	67	19
Total	356	100

*DCB Bank customers are able to access VISA ATMs across the world

- **DCB Bank** is a new generation private sector bank with 356 branches across India. It is professionally managed and governed. DCB Bank has comprehensive range of products and services, contemporary technology and infrastructure including state of the art internet and mobile 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 2022	356	414,747	58.41%	0.63%	*7.28%
Q1 FY 2022	354	403,085	52.97%	0.34%	*3.79%
FY 2021	352	396,021	48.87%	0.87%	*9.99%
FY 2020	336	385,051	54.63%	0.90%	*11.19%
FY 2019	333	357,918	57.12%	0.99%	*12.08%
FY 2018	318	302,221	60.35%	0.94%	*10.31%
FY 2017	262	240,464	60.30%	0.93%	10.30%
FY 2016	198	191,185	59.43%	1.14%	11.59%
FY 2015	154	161,323	59.69%	1.37%	14.16%

Key Indicators - II

DCB BANK

INR mn	Q2 FY 22	Q1 FY 22	Q2 FY 21	Y-o-Y
Deposits	317,695	306,017	287,747	10%
Of which CASA	80,619	66,387	64,542	25%
Of which Certificate of Deposits	0	0	0	-
Of which Term Deposit	237,076	239,630	223,205	6%
- <i>Of which NRI Term</i>	23,407	24,096	24,698	(5%)
- <i>Of which Inter Bank Term</i>	25,929	26,136	28,569	(9%)
Net Advances	268,503	254,956	248,786	8%

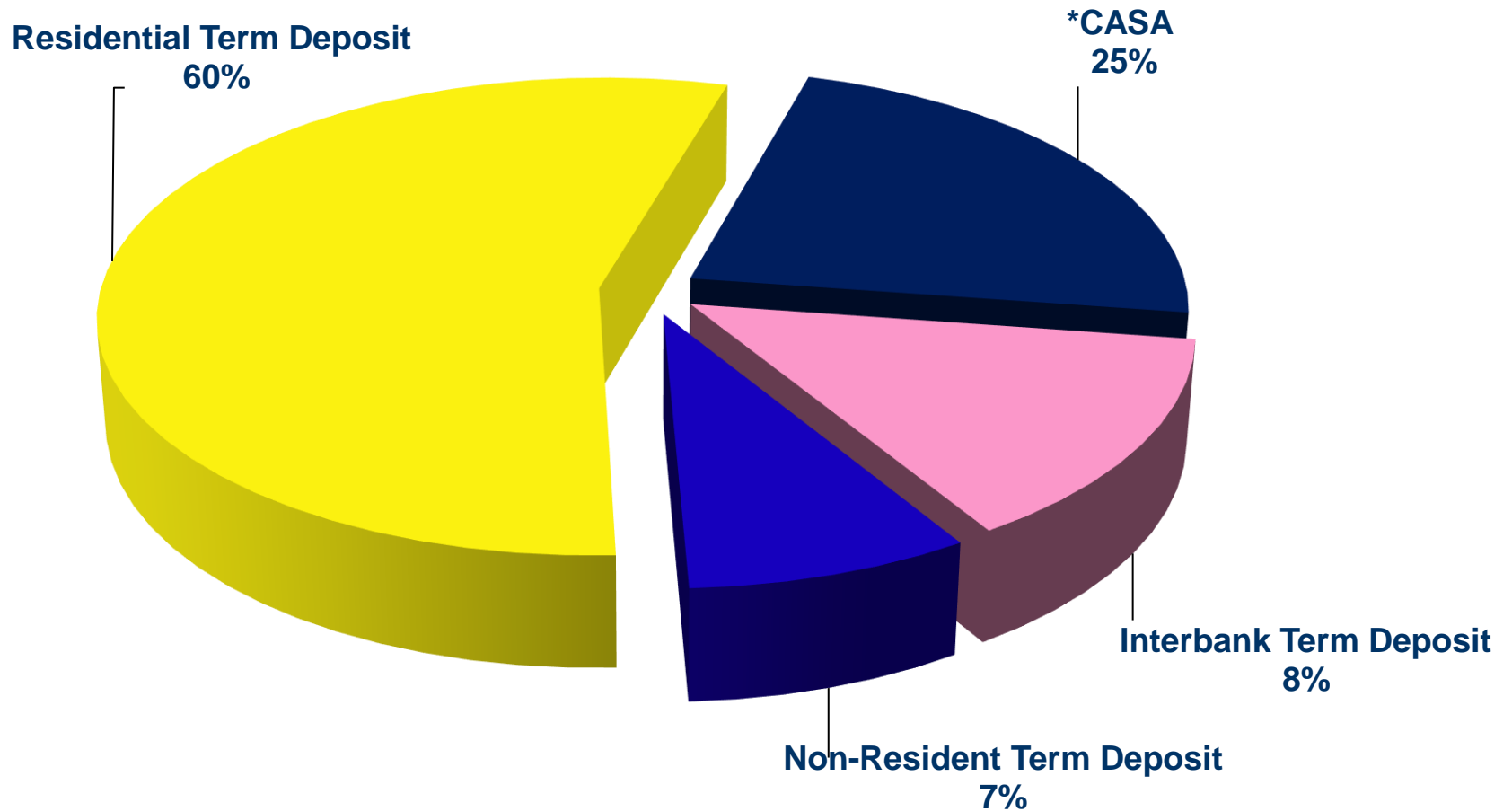
INR mn	Q2 FY 22	Q1 FY 22	Q2 FY 21	Y-o-Y
Net Interest Income	3,233	3,087	3,339	(3%)
Non Interest Income	977	1,212	809	21%
Total Cost	(2,459)	(2,277)	(2,016)	(22%)
Operating Profit	1,751	2,022	2,132	(18%)
Profit Before Tax	888	457	1,117	(21%)
Profit After Tax	649	338	823	(21%)

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
Shareholder's Equity	15,886	17,922	22,049	28,078	31,156	34,222	37,586	38,578
Deposits	126,091	149,260	192,892	240,069	284,351	303,699	297,039	317,695
Borrowings	11,638	11,479	12,758	19,267	27,232	34,079	44,822	40,422
Other Liabilities & Provisions	7,708	12,524	12,765	14,807	15,179	13,051	16,574	18,052
Total	161,323	191,185	240,464	302,221	357,918	385,051	396,021	414,747
Cash, Inter-bank, etc.	7,192	8,916	11,925	23,720	27,934	35,459	30,393	38,392
Investments	39,622	43,333	58,179	62,190	78,441	77,415	84,137	86,261
Net Advances	104,651	129,214	158,176	203,367	235,680	253,453	259,592	268,503
Fixed Assets	2,367	2,480	4,886	4,940	5,260	5,458	5,685	5,724
Other Assets	7,492	7,242	7,298	8,004	10,603	13,266	16,214	15,867
Total	161,323	191,185	240,464	302,221	357,918	385,051	396,021	414,747
Credit Deposit Ratio	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	87.39%	84.52%

INR mn	Q2 FY21	Q3 FY21	Q4 FY21	Q1 FY22	Q2 FY22
Net Interest Income	3,339	3,348	3,112	3,087	3,233
Other Income	809	1,566	1,298	1,212	977
- <i>Commission, exchange and brokerage</i>	435	550	702	472	614
- <i>Profit on Sale of Investment</i>	293	741	13	538	104
- <i>Profit on Exchange Transaction</i>	66	51	74	88	61
Operating Income	4,148	4,914	4,410	4,299	4,210
Operating Expenses	(2,016)	(2,120)	(2,399)	(2,277)	(2,459)
Operating Profit	2,132	2,794	2,011	2,022	1,751
Provisions other than Tax	(1,015)	(1,498)	(971)	(1,565)	(863)
Profit Before Tax	1,117	1,296	1,040	457	888
Tax	(294)	(334)	(261)	(119)	(239)
Profit After Tax	823	962	779	338	649
Cost Income Ratio	48.61%	43.13%	54.40%	52.97%	58.41%

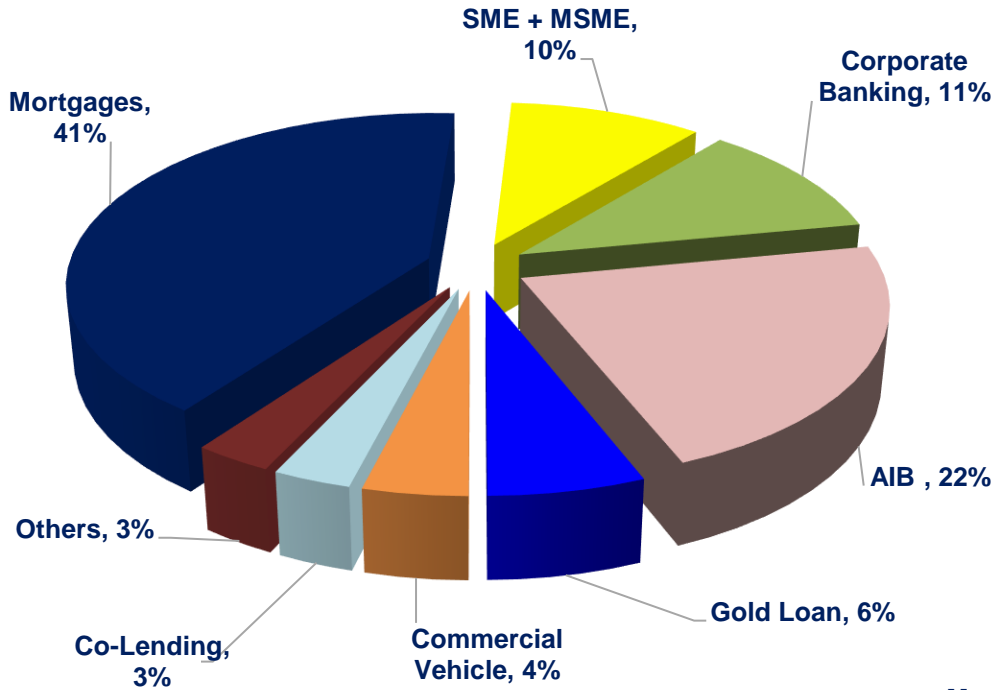
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649	12,866
Other Income	1,561	2,066	2,439	2,982	3,438	3,879	4,458
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412	1,956
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653	1,428
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192	227
Operating Income	6,643	8,261	10,410	12,936	14,931	16,528	17,324
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)	(8,466)
Operating Profit	2,678	3,351	4,133	5,129	6,402	7,499	8,858
Provisions other than Tax	(598)	(740)	(1,066)	(1,267)	(1,337)	(2,580)	(4,330)
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	4,919	4,528
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	(1,540)	(1,170)
Profit After Tax	1,912	1,945	1,997	2,453	3,254	3,379	3,358
Cost Income Ratio	59.69%	59.43%	60.30%	60.35%	57.12%	54.63%	48.87%

Deposits as on September 30, 2021

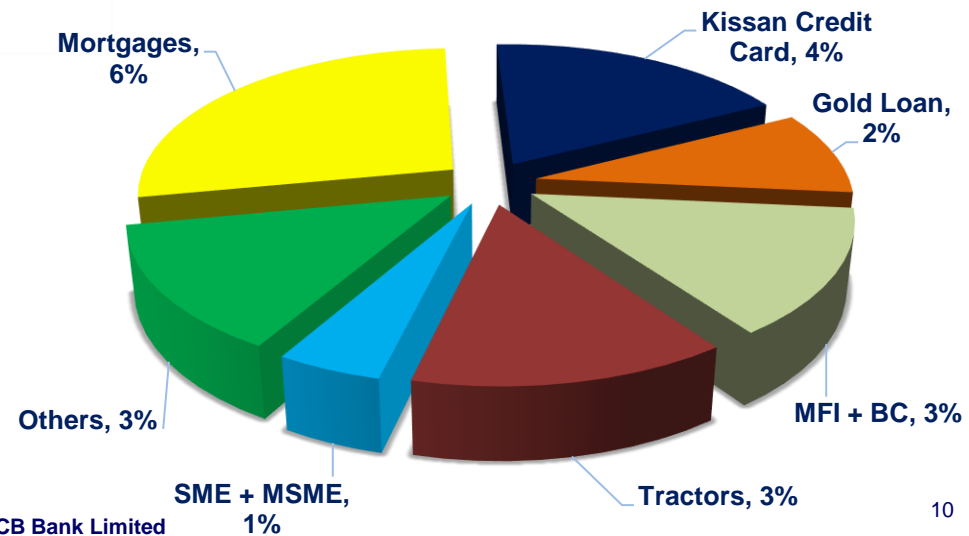


* CASA includes NRI CASA

Net Advances as on September 30, 2021



AIB Net Advances as on September 30, 2021



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	Q2 FY 2021-22
Net Interest Margin (NIM)	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.59%	3.37%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.06%	10.66%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.49%	6.08%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.62%	6.19%

Non Performing Assets

DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
Gross NPA	1.76%	1.51%	1.59%	1.79%	1.84%	2.46%	2.27%	4.09%	4.68%
Net NPA	1.01%	0.75%	0.79%	0.72%	0.65%	1.16%	0.83%	2.29%	2.63%
Provision Coverage	74.66%	77.55%	73.80%	75.72%	78.77%	70.81%	79.06%	62.35%	60.46%

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
Mortgages	362	464	717	1,392	1,627	2,283	2,207	4,106	4,479
SME+MSME	273	245	324	307	425	733	531	1,184	1,367
Corporate	919	861	859	840	619	515	418	496	834
AIB	187	288	366	632	984	1,212	1,163	2,348	2,586
Gold Loans	28	22	22	107	84	69	56	552	531
CV/STVL	88	92	200	299	480	1,163	1,082	1,669	2,454
Others	4	2	54	113	176	340	280	479	598
Gross NPA	1,861	1,974	2,542	3,690	4,395	6,315	5,737	10,834	12,849
Net NPA	1,057	975	1,244	1,467	1,538	2,935	2,058	5,942	7,070

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Sep 30, 2020	Mar 31, 2021	Sep 30, 2021
FV of SRs from ARC	160	307	701	629	380	485*	446*	388*	696*

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

INR mn	Q2 FY 2021-22	Q1 FY 2021-22	FY 2020-21
Opening Balance	12,688	10,834	6,315
<i>(+) Add</i>			
Fresh Slippages	4,142	5,151	6,785
Addition to Existing NPAs	24	45	77
<i>(-) Less</i>			
Recoveries	941	905 ¹	748
Upgrades	3,026	1,621	332
Write Offs / Sacrifice	38	816 ²	1,263
Closing Balance	12,849	12,688	10,834

1: Includes INR 388 mn on sale of NPAs to an Asset Reconstruction Company

2: Includes INR 311 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	Mar 31, 2021	Sep 30, 2021
SLR	34,750	39,855	47,711	49,091	60,007	61,363	67,370	72,442
Non-SLR	4,872	3,478	10,468	13,099	18,434	16,052	16,767	13,819
Total Investments	39,622	43,333	58,179	62,190	78,441	77,415	84,137	86,261
HTM	27,567	30,580	40,286	42,963	57,071	61,363	66,885	69,900
AFS	9,484	10,782	17,840	19,217	21,370	16,052	16,743	16,057
HFT	2,571	1,971	53	10	0	0	509	304
Total Investments*	39,622	43,333	58,179	62,190	78,441	77,415	84,137	86,261

Modified Duration	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Sep 30, 2021
AFS+HFT	1.32	1.22	0.93	0.82	0.60	1.04	1.09	0.98

*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	Mar 31, 2021	Sep 30, 2021
CRAR	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	19.67%	19.34%
-- Tier I	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	15.49%	15.28%
-- Tier II	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	4.18%	4.06%
RWA* (INR mn)								
	105,973	134,299	172,832	207,554	221,747	233,936	231,839	235,013

*RWA- Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Sep 30, 2021
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
- Recurring Deposits
- Term Deposits

Cards:

- ATM Card
- Debit Card
- Secured Card

Payments:

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

Loans:

- Auto Loan
- Co-Lending
- 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
- TREDs
- ODTD

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

Treasury, NBFCs, Co-operative Banks

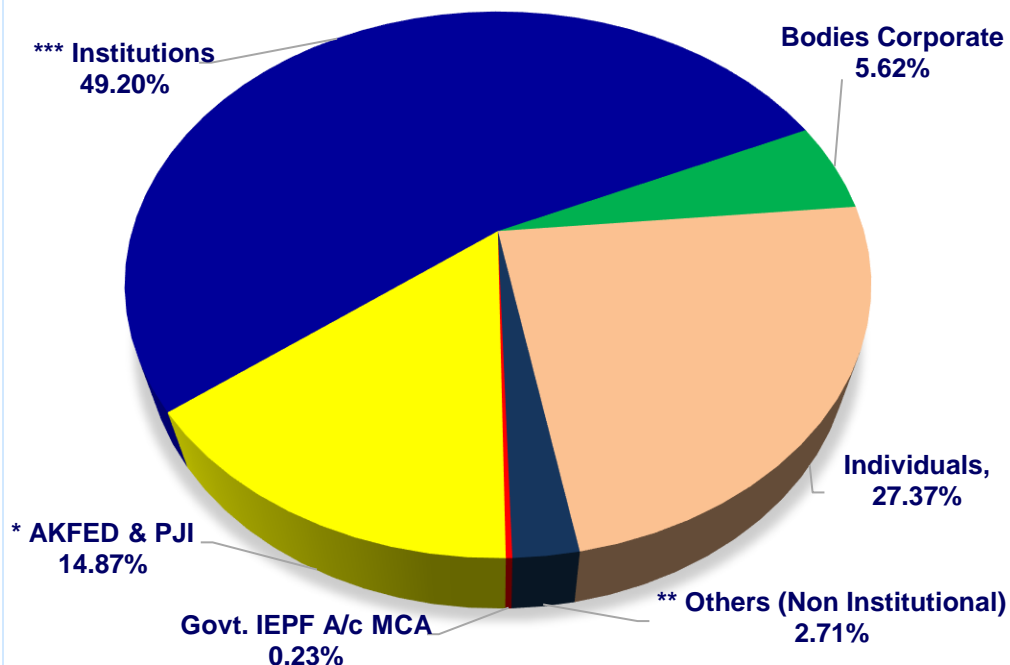
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking

Shareholding Pattern



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

**Includes Clearing Members (0.17%), Non Resident Indians (1.41%), Trusts (0.0006%), Unclaimed shares (0.45%) & Directors & their relatives (0.68%)

***Institutions includes 10.86% held by FII & FPI

Key Non Promoter Shareholders	%
ICICI Prudential Mutual Fund*	4.85%
HDFC Small Cap Fund	4.44%
India Advantage Fund S4 I	4.02%
DSP Small Cap Fund	3.42%
Franklin India Smaller Companies Fund	3.20%
Oman India Joint Investment Fund II	2.96%
ITI Mutual Fund*	2.87%
Aditya Birla Sun Life Mutual Fund*	2.73%
Steinberg India Emerging Opportunities Fund Ltd.	2.58%
Nippon Life India Mutual Fund*	2.06%
TVS Shriram Growth Fund 3	1.87%

* Held under various schemes/ funds/ entities.



- 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

<p>Ashok Barat</p>	<p><i>A Fellow of the Institute of Chartered Accountants of India and of the Institute of Company Secretaries of India, Associate of the Institute of Chartered Accountants of England & Wales and CPA, Australia. Mr. Barat held responsible and senior leadership positions in various Indian and multinational organizations, both in India and overseas. He is on the Board of several other companies and advises businesses on governance, performance and strategy.</i></p>
<p>Amyn Jassani</p>	<p><i>A Fellow of the Institute of Chartered Accountants 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 and has passed the Certified Information System Auditor's (CISA) examination.</i></p>
<p>Iqbal Khan</p>	<p><i>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.</i></p>
<p>Rafiq Somani</p>	<p><i>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.</i></p>
<p>Murali M Natrajan Managing Director & CEO</p>	<p><i>A Fellow of the Institute of Chartered Accountant, he is the Managing Director & Chief Executive Officer of the Bank since April, 2009 and has 38 years global experience in financial services in Standard Chartered Bank, Citibank and American Express.</i></p>
<p>Rupa Devi Singh</p>	<p><i>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. She was the founder Managing Director & CEO of Power Exchange India Ltd (PXIL).</i></p>
<p>Shabbir Merchant</p>	<p><i>A Masters in Personal Management with more than 30 years of experience. He is the founder of Valulead Consulting, a boutique consulting firm.</i></p>
<p>Shaffiq Dharamshi</p>	<p><i>An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with Aga Khan Fund for Economic Development (AKFED) as Head of Banking.</i></p>
<p>Somasundaram PR**</p>	<p><i>A Fellow of the Institute of Chartered Accountants of India with over 30 years' experience across Unilever Group companies in India and abroad, Standard Chartered Bank and others. Currently he is the Managing Director of World Gold Council in India.</i></p>

** Mr. Nasser Munjee was Chairman of DCB Bank till August 18, 2021. Till the appointment of new Chairman, Mr. Somasundaram P R is Chairman for the Board Meetings.

Abhijit Bose - *31 yrs work exp.
Chief Credit Officer

Ajit Kumar Singh - 29 yrs work exp.
Head – Treasury & FIG Business

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

J. K Vishwanath – 28 yrs work exp.
Head – Corporate & SME Banking

Manoj Joshi – 27 yrs work exp.
Chief Compliance Officer and Chief Internal Vigilance

Murali Rao – 21 yrs work exp.
Chief Technology Officer

Pankaj Sood – 25 yrs work exp.
Head – Retail Branch Banking

Ravi Kumar – 26 yrs work exp.
Head – Operations and Key Projects

Sumit Manchanda – 21 yrs work exp.
Head – Credit

Aditya Prasad – 36 yrs work exp.
Head – Process & Projects

T P Anuradha – 22 yrs work exp.
Chief Internal Auditor

Damodar Agarwal – 26 yrs work exp.
Head – Strategic Initiatives & Alternate Channels

Kamala Kant Pandey – 27 yrs work exp.
Head – Channel Sales & Emerging Markets

Murali M. Natrajan - *38 yrs work exp.
Managing Director & CEO

Narendranath Mishra – 22 yrs work exp.
Head – Agri & Inclusive Banking

Praveen Kutty - *31 yrs work exp.
Head – Retail Banking

Sridhar Seshadri – 38 yrs work exp.
Chief Risk Officer

Ajay Mathur – 29 yrs work exp.
Head – Collections & Commercial Vehicles

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

Gaurav Mehta – 27 yrs work exp.
Head – Marketing, PR, Corporate Communication, Investor Relations, CSR

Krishna Ramasankaran – 26 yrs work exp.
Head Credit – Retail & SME

Meghana Rao – 21 yrs work exp.
Head – Branch Operations

N C Kaushal – 30 yrs work exp.
Head – Digital Banking

R. Venkatesh – 31 yrs work exp.
Head – Operations, Technology, Human Resource and CIO

Sukesh Bhowal – 26 yrs work exp.
Head – Mortgages, Gold Loan & Personal Loan

Rubi Chaturvedi – 15 yrs work exp.
Company Secretary

Digital Update

Instant remittance.
Instant support.



Instant Remittance...
Instant support
Get real time assistance
through co-browsing

DCB Remit's instant remittance service now comes with instant support too! Get Real-time assistance through cobrowsing!

To request assistance:



Remit to your loved ones with ease!



*Real time assistance will be available **Monday to Friday 10:00am to 6:00pm.**

DCB Customer Care

Call: 022 68997777 / 040 68157777 | Email: customercare@dcbbank.com

For NRIs: Call: +91 22 61271000 | Email: nri@dcbbank.com | Web: www.dcbremit.com

Terms and conditions apply.

The agent can only assist the customer with the process of remittance. The data entry can only be done by the customer.





The advertisement features a central laptop displaying an illustration of people interacting with a computer screen. To the left, a smartphone shows a person standing next to it with the text "User friendly & Mobile friendly features". To the right, another smartphone shows a chatbot interface with the text "Helpdesk support and chatbot". Below the laptop screen, the text reads "Pre filled forms and easy to use ITR utility". In the top right corner, there is a small logo of the Income Tax Department. The background is a solid blue color.

e-Filing 2.0 is LIVE NOW

Access our all new e-Filing portal at

www.incometax.gov.in

Making e-Filing easier for you!

The new e-filing website of the **Income Tax Department** was launched on 7th June 2021 with a host of new features for taxpayers.



New features for **DCB Personal Internet Banking and Mobile Banking** customers.

- *Limit management for ATM , POS & E- commerce*
- *Block & unblock for ATM , POS & E- commerce*
- *International Card Block*
- *Block Card – Temporary & Permanent*
- *ATM PIN Generation*

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.