

Ref. No.CO:CS:RC:2021-22:255

February 09, 2022

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,

Re: Investor Presentation Q3 FY 2021-22
(9th February 2022)

While Unaudited Financial Results of the Bank for the 3rd Quarter and Nine Months ended December 31, 2021 have already been submitted to you in compliance with the applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (The Listing Regulations), we have prepared a presentation in respect of those results. This presentation generally takes care of the queries from investors/offers additional information to the investors. This presentation will also be available on Bank's website www.dcbbank.com.

In the attachment please find the presentation under reference in compliance with the disclosure requirements under Regulation 30 and other applicable regulations, if any, of the Listing Regulations.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above



DCB Bank Limited

Investor Presentation – Q3FY 2022

February 09, 2022

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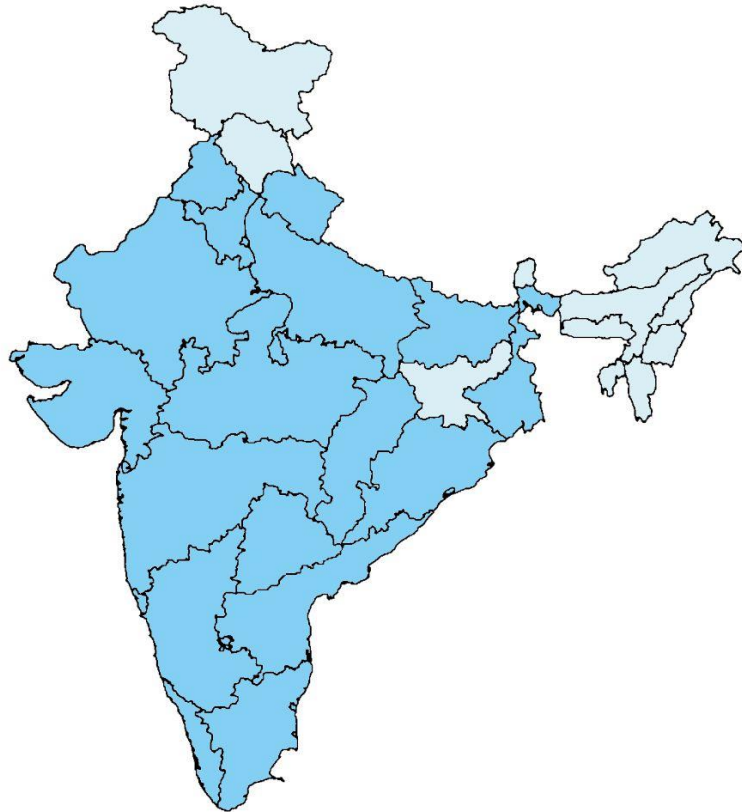
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

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	367
ATMs	353
Network*	35,000+

Category	No. of Branches	%
Metro	107	29
Urban	96	26
Semi Urban	97	26
Rural	67	19
Total	367	100

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

- **DCB Bank** is a new generation private sector bank with 367 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
Q3 FY 2022	367	411,776	57.09%	0.73%	*8.28%
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	Q3 FY 22	Q2 FY 22	Q3 FY 21	Y-o-Y
Deposits	322,311	317,695	288,581	12%
Of which CASA	83,621	80,619	66,576	26%
Of which Certificate of Deposits	0	0	0	-
Of which Term Deposit	238,690	237,076	222,005	8%
- <i>Of which NRI Term</i>	22,530	23,407	24,213	(7%)
- <i>Of which Inter Bank Term</i>	30,408	25,929	26,884	13%
Net Advances	276,588	268,503	253,001	9%

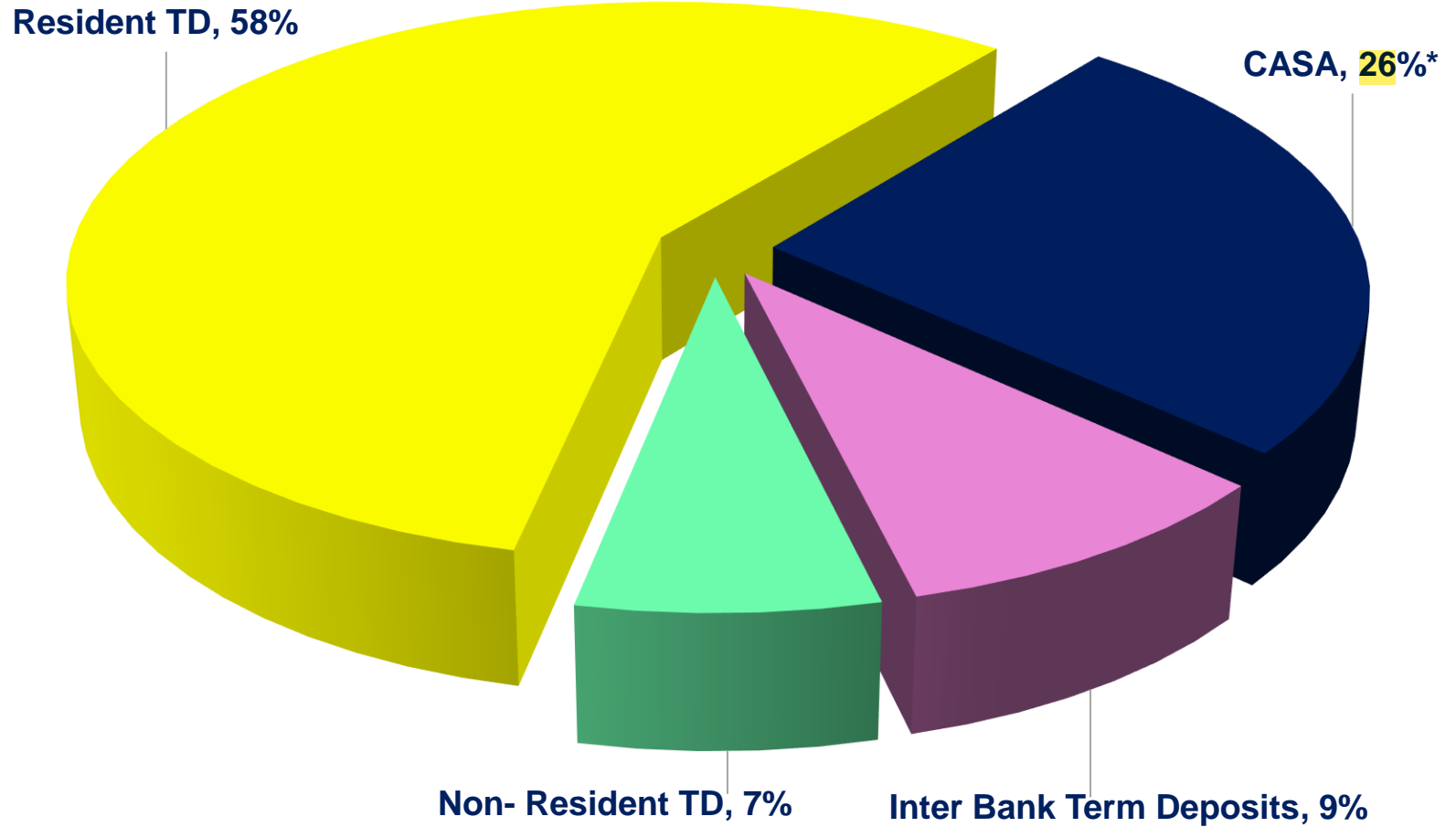
INR mn	Q3 FY 22	Q2 FY 22	Q3 FY 21	Y-o-Y
Net Interest Income	3,450	3,233	3,348	3%
Non Interest Income	1,183	977	1,566	(24%)
Total Cost	(2,645)	(2,459)	(2,119)	(25%)
Operating Profit	1,988	1,751	2,795	(29%)
Profit Before Tax	1,019	888	1,296	(21%)
Profit After Tax	754	649	962	(22%)

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Dec 31, 2021
Shareholder's Equity	15,886	17,922	22,049	28,078	31,156	34,222	37,586	39,335
Deposits	126,091	149,260	192,892	240,069	284,351	303,699	297,039	322,311
Borrowings	11,638	11,479	12,758	19,267	27,232	34,079	44,822	32,082
Other Liabilities & Provisions	7,708	12,524	12,765	14,807	15,179	13,051	16,574	18,048
Total	161,323	191,185	240,464	302,221	357,918	385,051	396,021	411,776
Cash, Inter-bank, etc.	7,192	8,916	11,925	23,720	27,934	35,459	30,393	28,049
Investments	39,622	43,333	58,179	62,190	78,441	77,415	84,137	85,833
Net Advances	104,651	129,214	158,176	203,367	235,680	253,453	259,592	276,588
Fixed Assets	2,367	2,480	4,886	4,940	5,260	5,458	5,685	5,771
Other Assets	7,492	7,242	7,298	8,004	10,603	13,266	16,214	15,535
Total	161,323	191,185	240,464	302,221	357,918	385,051	396,021	411,776
Credit Deposit Ratio	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	87.39%	85.81%

INR mn	Q3 FY21	Q4 FY21	Q1 FY22	Q2 FY22	Q3 FY22
Net Interest Income	3,348	3,112	3,087	3,233	3,450
Other Income	1,566	1,298	1,212	977	1,183
- <i>Commission, exchange and brokerage</i>	550	702	472	614	630
- <i>Profit on Sale of Investment</i>	741	13	538	104	163
- <i>Profit on Exchange Transaction</i>	51	74	88	61	61
Operating Income	4,914	4,410	4,299	4,210	4,633
Operating Expenses	(2,119)	(2,399)	(2,277)	(2,459)	(2,645)
Operating Profit	2,795	2,011	2,022	1,751	1,988
Provisions other than Tax	(1,499)	(971)	(1,565)	(863)	(969)
Profit Before Tax	1,296	1,040	457	888	1,019
Tax	(334)	(261)	(119)	(239)	(265)
Profit After Tax	962	779	338	649	754
Cost Income Ratio	43.13%	54.40%	52.97%	58.41%	57.09%

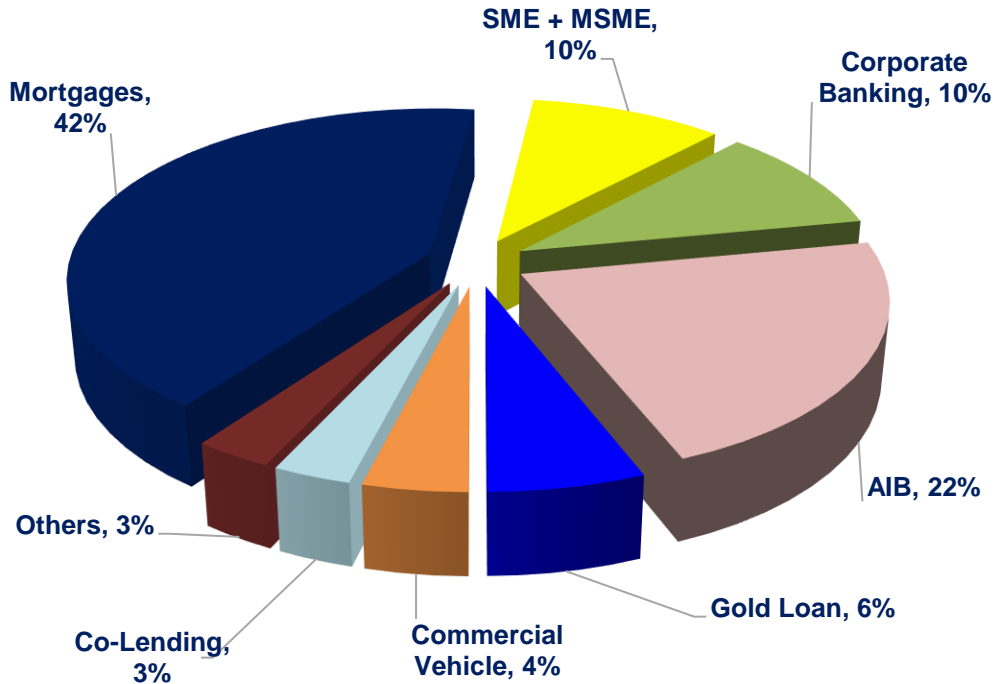
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649	12,866
Other Income	1,561	2,066	2,439	2,982	3,438	3,879	4,458
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412	1,956
- <i>Profit on Sale of Investment</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 December 31, 2021

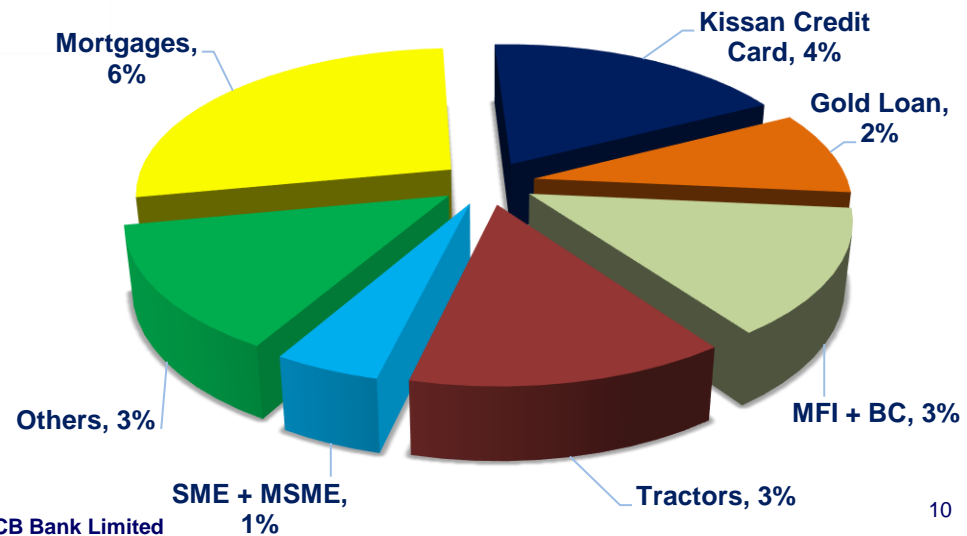


* CASA includes NRI CASA

Net Advances as on December 31, 2021



AIB Net Advances as on December 31, 2021



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	Q3 FY 2021-22
Net Interest Margin (NIM)	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.59%	3.61%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.06%	10.67%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.49%	5.96%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.62%	6.07%

Non Performing Assets

DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020	Mar 31, 2021	Dec31, 2021
Gross NPA	1.76%	1.51%	1.59%	1.79%	1.84%	2.46%	1.96%	4.09%	4.73%
Net NPA	1.01%	0.75%	0.79%	0.72%	0.65%	1.16%	0.59%	2.29%	2.52%
Provision Coverage	74.66%	77.55%	73.80%	75.72%	78.77%	70.81%	84.25%	62.35%	62.17%

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020	Mar 31, 2021	Dec31, 2021
Mortgages	362	464	717	1,392	1,627	2,283	1,971	4,106	3,853
SME+MSME	273	245	324	307	425	733	474	1,184	1,198
Corporate	919	861	859	840	619	515	418	496	1,016
AIB	187	288	366	632	984	1,212	1,037	2,348	3,003
Gold Loans**	28	22	22	107	84	69	44	552	1,365
CV/STVL	88	92	200	299	480	1,163	831	1,669	2,363
Others	4	2	54	113	176	340	248	479	600
Gross NPA	1,861	1,974	2,542	3,690	4,395	6,315	5,023	10,834	13,398
Net NPA	1,057	975	1,244	1,467	1,538	2,935	1,497	5,942	6,965

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Dec 31, 2020	Mar 31, 2021	Dec31, 2021
FV of SRs from ARC	160	307	701	629	380	485*	434*	388*	654*

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

DCB Bank Limited

**Gold Loans – including Co-Lending

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INR mn	Q3 FY 2021-22	Q2 FY 2021-22	Q1 FY 2021-22	FY 2020-21
Opening Balance	12,849	12,688	10,834	6,315
<i>(+) Add</i>				
Fresh Slippages	4,567¹	4,142	5,151	6,785
Addition to Existing NPAs	8	24	45	77
<i>(-) Less</i>				
Recoveries	1,843	941	905 ²	748
Upgrades	2,171	3,026	1,621	332
Write Offs / Sacrifice	12	38	816 ³	1,263
Closing Balance	13,398	12,849	12,688	10,834

1: In Q3 FY 2021-22, Fresh Slippages were impacted by increase in Gold Loans (including Co-Lending) NPAs. This is expected to be recovered/upgraded in the coming quarters.

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

3: 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	Dec 31, 2021
SLR	34,750	39,855	47,711	49,091	60,007	61,363	67,370	71,979
Non-SLR	4,872	3,478	10,468	13,099	18,434	16,052	16,767	13,854
Total Investments	39,622	43,333	58,179	62,190	78,441	77,415	84,137	85,833
HTM	27,567	30,580	40,286	42,963	57,071	61,363	66,885	70,457
AFS	9,484	10,782	17,840	19,217	21,370	16,052	16,743	15,131
HFT	2,571	1,971	53	10	0	0	509	245
Total Investments*	39,622	43,333	58,179	62,190	78,441	77,415	84,137	85,833

Modified Duration	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Dec 31, 2021
AFS+HFT	1.32	1.22	0.93	0.82	0.60	1.04	1.09	1.11

*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	Dec 31, 2021
CRAR	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	19.67%	18.21%
-- Tier I	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	15.49%	15.10%
-- Tier II	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	4.18%	**3.11%
RWA* (INR mn)								
	105,973	134,299	172,832	207,554	221,747	233,936	231,839	237,886

**For quarter ending December 31, 2021, the Bank has exercised the call option on the Basel III compliant Tier 2 Bonds and repaid INR 2,366 mn.

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Dec 31, 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

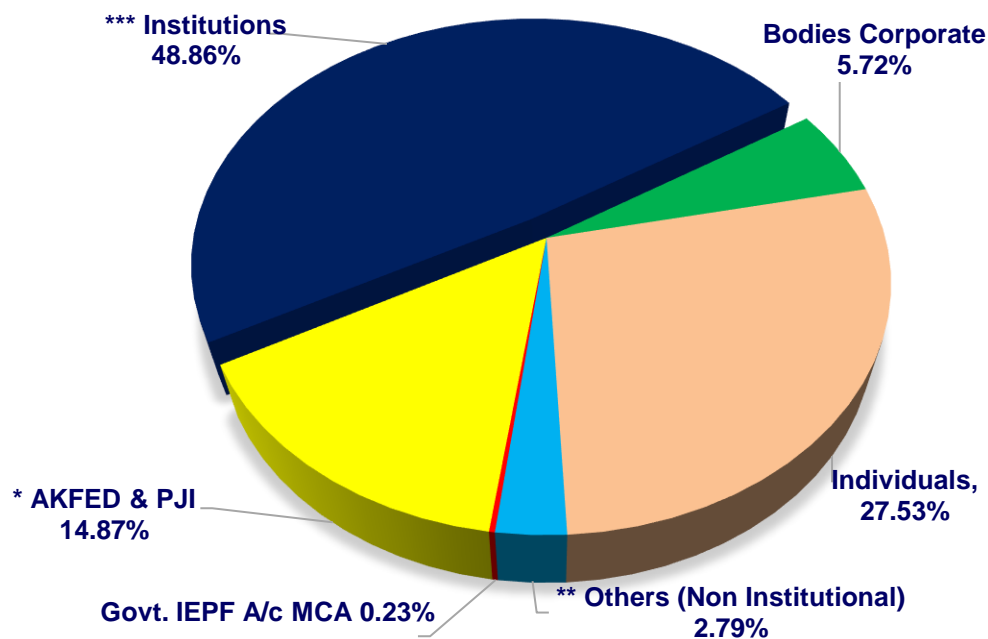
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

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 (0.23%), Non Resident Indians (1.43%), Trusts (0.0006%), Unclaimed shares (0.45%) & Directors & their relatives (0.68%)

***Institutions includes 9.24% held by FII & FPI

Key Non Promoter Shareholders

%

ICICI Prudential Mutual Fund*	4.64
HDFC Mutual Fund*	4.45
DSP Small Cap Fund	4.34
India Advantage Fund S4 I	4.02
Franklin India Smaller Companies Fund	3.36
Oman India Joint Investment Fund II	2.96
Steinberg India Emerging Opportunities Fund Limited	2.82
Aditya Birla Sun Life Mutual Fund*	2.62
Tata Mutual Fund*	2.33
Nippon Life India Mutual Fund	2.23
TVS Shriram Growth Fund 3	1.87
ITI Mutual Fund*	1.26
UTI Mutual Fund*	1.14

* 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

<p>Rupa Devi Singh* Non-Executive Chairman (part-time)</p>	<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>Founder Managing Director & CEO of Power Exchange India Ltd (PXIL). Holds a Post-Graduate in Law from the University of Delhi & holds CAIIB.</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>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>
	<p>Tarun Balram</p>	<p><i>A senior banker with almost 30 years of experience with HSBC in the Corporate and Institutional banking domain. He worked in various capacities including Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).</i></p>

*Ms Rupa Devi Singh appointed as Non-Executive Chairman subject to Reserve Bank of India approval

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

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

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

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

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

Satish Gundewar – 26 yrs work exp.
Deputy Chief Financial Officer

Sumit Manchanda – 21 yrs work exp.
Head – Credit

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

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

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

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

Sridhar Seshadri – 38 yrs work exp.
Chief Risk Officer

Rubi Chaturvedi – 15 yrs work exp.
Company Secretary

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

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

Awards & Recognition



We are glad to announce that DCB Bank has won in the Gold in ACEF ASIAN LEADERS AWARDS FOR BRANDING, MARKETING AND CSR in two categories this year!

The Bank's CSR partnership project of Achari Kunta in Hyderabad, Telangana with iNaturewatch Foundation associated with water conservation, and restoration is awarded the Gold in Best Corporate-Nonprofit Partnership category.

DCB Bank Limited

Congratulations
DCB Bank



'Open Banking Transformation and Zippi Plus'
initiative has been recognized as
Winner

Among the mid size bank segment in the
'Ecosystem-led Innovation' category

Digital Update



Digital Initiative Rupay Platinum Card Issuance

Launch of DCB Bank's first ever premium Debit Card i.e. Rupay Platinum Debit Card with various attractive & exclusive features.

Key Features:

- Complimentary Airport Lounge Access Program* at Domestic and International airports
- Exclusive shopping offers in store and online
- Complimentary Insurance Cover (Lost Card liability and accidental cover)
- This Card can be used globally with the support of partner program such as Pulse, Discover & Dinners Club

*T&C apply



CARDs E-MANDATE

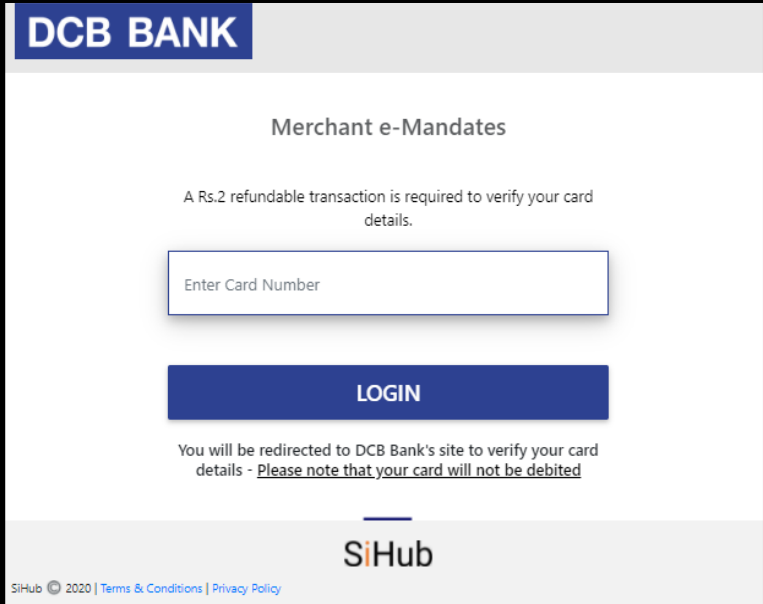
RBI guideline on e-mandate for cards (Debit, Credit, Co-branded and Prepaid) for recurring transactions with Additional Factor of Authentication (AFA).

E-mandate or **Standing Instruction** to charge the Debit Card for recurring payments for services and utilities.

Enabled:

- One time re-registration for all e-mandates.
- Auto-debit payments above INR 5,000 a month with two-factor authentication

CUSTOMER SELF SERVICE INTERFACE



The screenshot shows the DCB Bank Merchant e-Mandates interface. At the top left is the DCB BANK logo. The main heading is "Merchant e-Mandates". Below it, a message states: "A Rs.2 refundable transaction is required to verify your card details." There is a text input field labeled "Enter Card Number". Below the input field is a blue button labeled "LOGIN". Underneath the button, a message says: "You will be redirected to DCB Bank's site to verify your card details - Please note that your card will not be debited". At the bottom center is the SiHub logo. At the bottom left, there is a footer with the text: "SiHub © 2020 | Terms & Conditions | Privacy Policy".

CARD MANAGEMENT

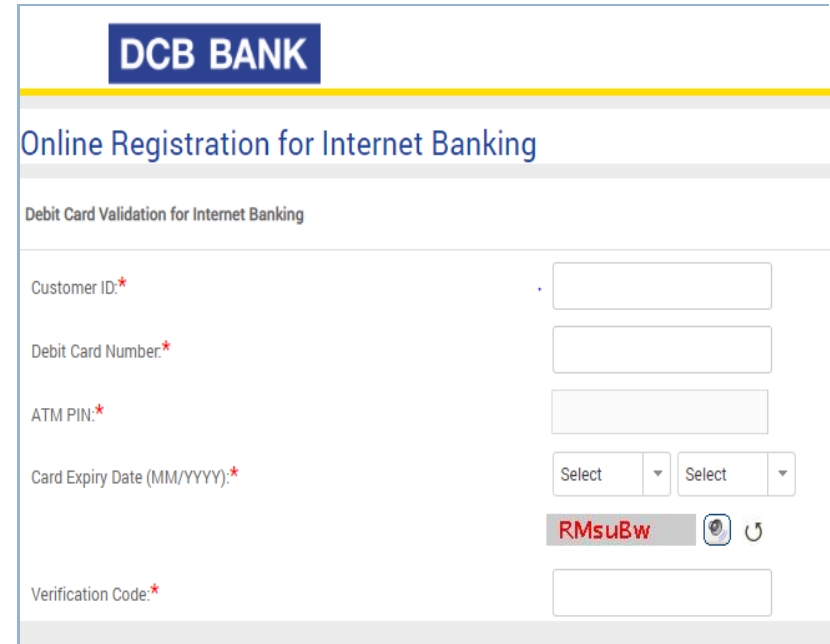
RBI Digital Payment Security Control (DPSC) recommendation. Authentication on the internet banking website with strong CAPTCHA for:

- **User Registration** – Internet Banking user registration with DCB Debit Card for authentication
- **User Initiated Enablement** - existing customer can enable personal internet banking login with DCB Debit Card
- **Forgot Password/ Reset** - using DCB Debit Card for authentication

Benefit:

- Customer delight due to additional security & self service feature
- Protect against authentication related brute force/ DoS attacks, etc.

CUSTOMER SELF SERVICE INTERFACE



The screenshot displays the DCB Bank online registration interface for internet banking. The page title is "Online Registration for Internet Banking". Below the title, there is a section titled "Debit Card Validation for Internet Banking". The form contains the following fields and controls:

- Customer ID:* (Text input field)
- Debit Card Number:* (Text input field)
- ATM PIN:* (Text input field)
- Card Expiry Date (MM/YYYY):* (Two dropdown menus, each with "Select" and a downward arrow)
- Verification Code:* (Text input field)

At the bottom of the form, there is a red "RMsUBw" button, a circular refresh icon, and a circular help icon.

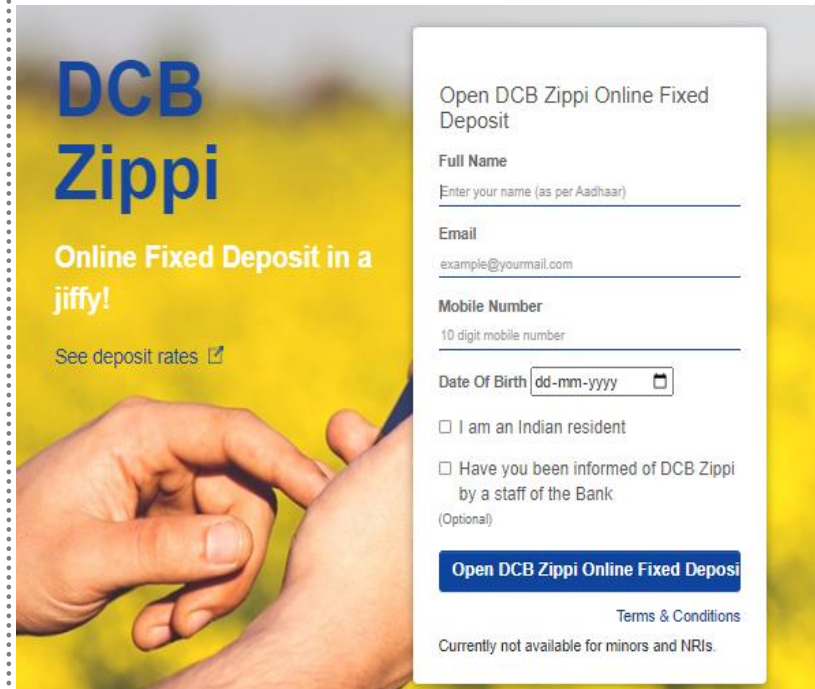
VIDEO KYC (VKYC)

RBI amendment to the Master Direction (MD) on KYC.

The video process of the V-CIP is undertaken within 3 days of downloading/ obtaining the identification information through CKYCR/ Aadhaar authentication/ equivalent e-document.

The Bank has implemented this for DCB Zippi Online Fixed Deposit account, VKYC process.

CUSTOMER SELF SERVICE INTERFACE



The screenshot shows the DCB Zippi online fixed deposit application interface. On the left, there is a promotional banner with the DCB Zippi logo and the text "Online Fixed Deposit in a jiffy!". Below the banner, there is a link to "See deposit rates" with a small icon. On the right, there is a white form with the following fields and options:

- Title: Open DCB Zippi Online Fixed Deposit
- Full Name: Enter your name (as per Aadhaar)
- Email: example@yourmail.com
- Mobile Number: 10 digit mobile number
- Date Of Birth: dd-mm-yyyy
- Checkboxes:
 - I am an Indian resident
 - Have you been informed of DCB Zippi by a staff of the Bank.
- Optional: (Optional)
- Button: Open DCB Zippi Online Fixed Depos
- Links: Terms & Conditions
- Disclaimer: Currently not available for minors and NRIs.

SMS MANAGEMENT

RBI Digital Payment Security Control Authentication Framework requirement.

The alerts and OTPs received by the customer for online transactions shall identify the merchant name, wherever applicable, rather than the payment aggregator through which the transaction was effected.

DCB Bank has included merchant name in the SMS transaction communication via payment gateway.

CUSTOMER SELF SERVICE INTERFACE



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.