

Ref. No.CO:CS:RC:2021-22:035

May 08, 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

Dear Sirs,

Re: Investor Presentation Q4 - FY 2021
May 08, 2021

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

While the Bank's Q4 & the Year end audited results [FY20-21] 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.dccb.com.

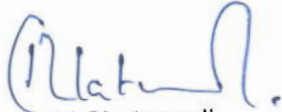
In the attachment please find the presentation under reference in compliance with the disclosure requirements of Regulation 30 and other applicable regulations, if any, of the Listing Regulations.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.



DCB Bank Limited

Investor Presentation – Q4FY 2021

May 08, 2021

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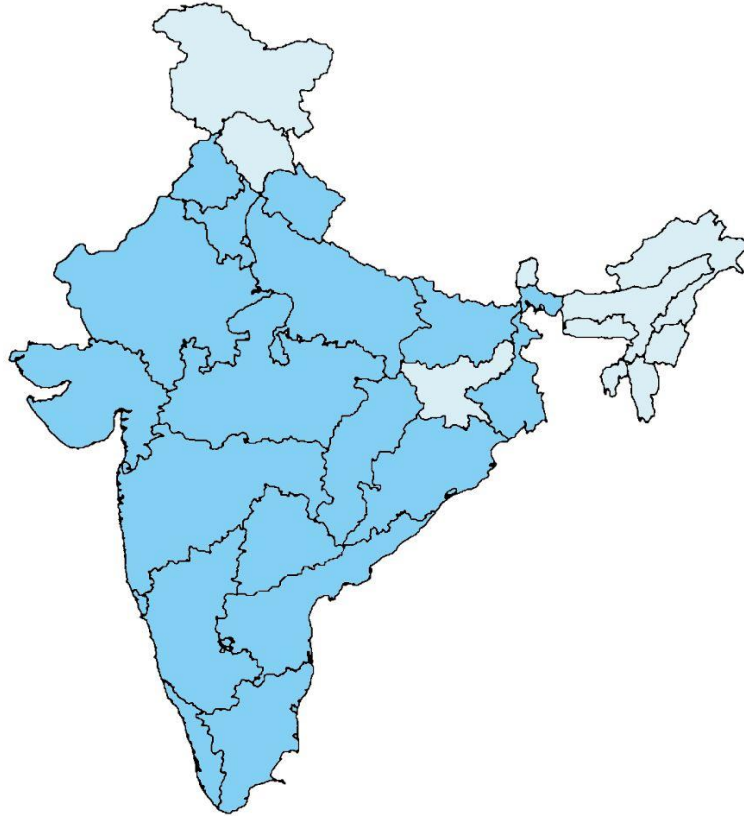
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



At a Glance

Branches	352
ATMs	410
Network*	35,000+

Category	No. of Branches	%
Metro	103	29
Urban	89	25
Semi Urban	92	26
Rural	68	19
Total	352	100

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

- **DCB Bank** is a modern emerging new generation private sector bank with 352 branches across 19 States and 3 Union Territories. 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.

Key Indicators - I

DCB BANK

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q4 FY 2021	352	396,021	53.90%	0.80%	*8.96%
Q3 FY 2021	347	378,588	43.32%	1.01%	*11.22%
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 2021	352	396,021	48.51%	0.87%	*9.99%
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%

*Excluding Revaluation Reserves in computation of Equity

Key Indicators - II

INR mn	Q4 FY 21	Q3 FY 21	Q4 FY 20	Y-o-Y
Deposits	297,039	288,581	303,699	(2%)
Of which CASA	67,865	66,576	65,192	4%
Of which Certificate of Deposits	0	0	6,081	(100%)
Of which Term Deposit	229,174	222,005	232,426	(1%)
- Of which NRI Term	23,838	24,213	26,133	(9%)
- Of which Inter Bank Term	25,580	26,884	38,034	(33%)
Net Advances	259,592	253,001	253,453	2%

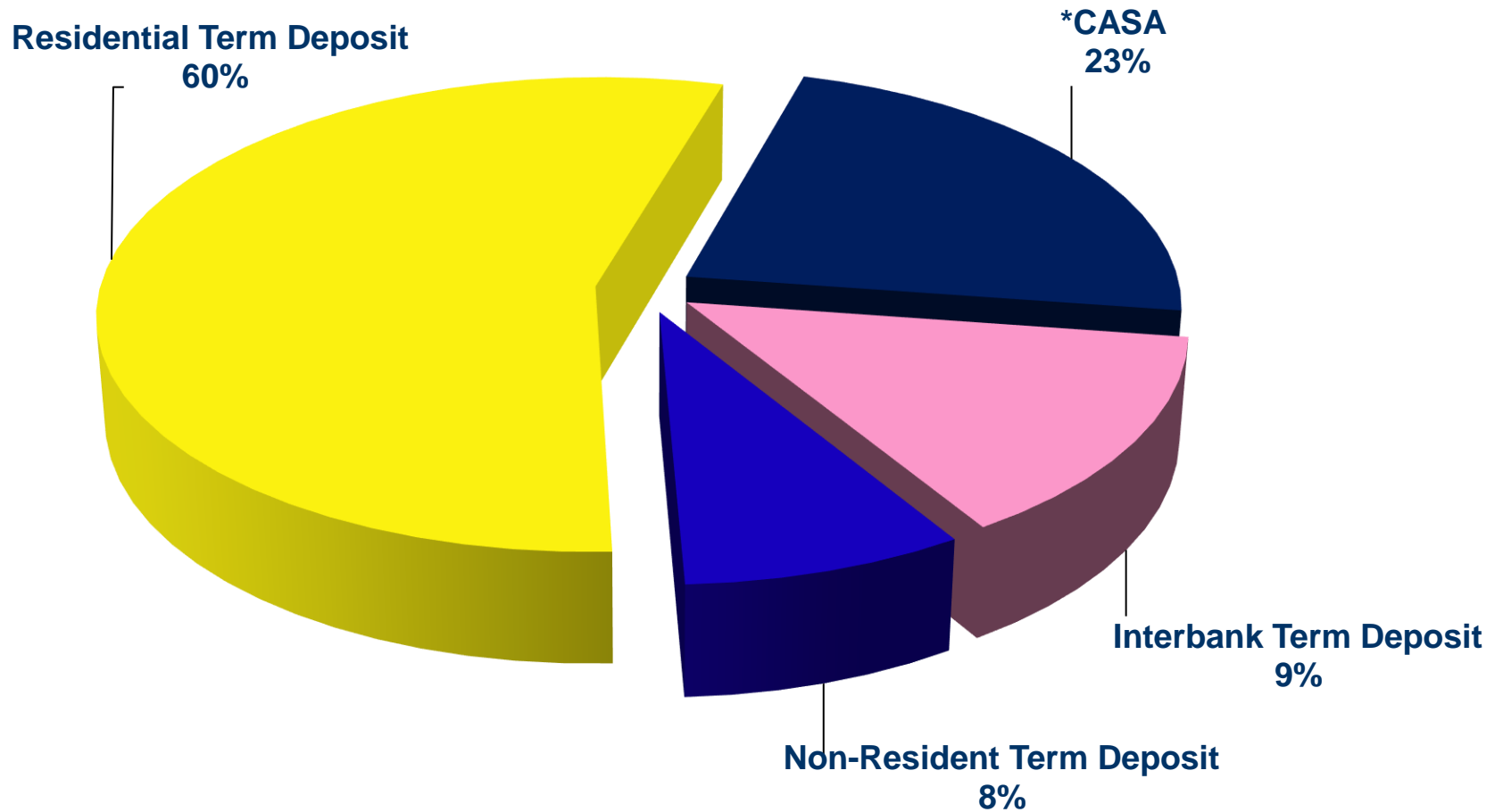
INR mn	Q4 FY 21	Q3 FY 21	Q4 FY 20	Y-o-Y
Net Interest Income	3,112	3,348	3,237	(4%)
Non Interest Income	1,339	1,545	1,099	22%
Total Cost	(2,399)	(2,120)	(2,215)	(8%)
Operating Profit	2,052	2,773	2,121	(3%)
Profit Before Tax	1,040	1,296	938	11%
Profit After Tax	779	962	688	13%

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

INR mn	Q4 FY20	Q1 FY21	Q2 FY21	Q3 FY21	Q4 FY21
Net Interest Income	3,237	3,067	3,339	3,348	3,112
Other Income	1,099	776	925	1,545	1,339
- <i>Commission, exchange and brokerage</i>	664	269	435	550	702
- <i>Profit on Sale of Investment</i>	174	380	293	741	13
- <i>Profit on Exchange Transaction</i>	52	35	66	51	74
Operating Income	4,336	3,843	4,264	4,893	4,451
Operating Expenses	(2,215)	(1,932)	(2,016)	(2,120)	(2,399)
Operating Profit	2,121	1,911	2,248	2,773	2,052
Provisions other than Tax	(1,183)	(836)	(1,131)	(1,477)	(1,012)
Profit Before Tax	938	1,075	1,117	1,296	1,040
Tax	(250)	(281)	(294)	(334)	(261)
Profit After Tax	688	794	823	962	779
Cost Income Ratio	51.09%	50.26%	47.28%	43.32%	53.90%

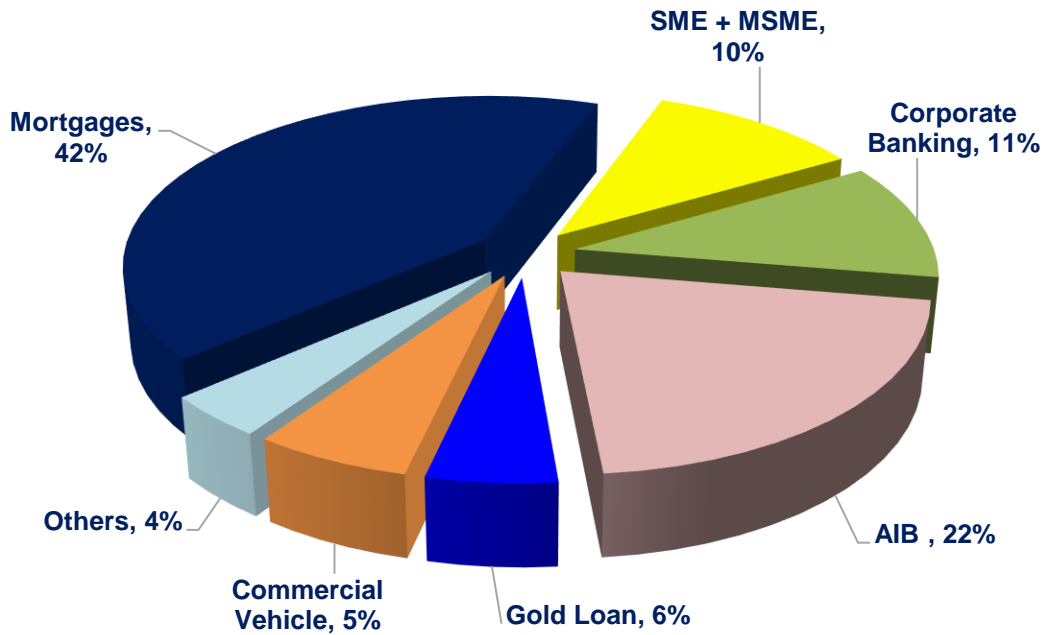
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649	12,866
Other Income	1,657	2,205	2,488	3,103	3,502	3,911	4,585
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412	1,956
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653	1,428
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192	227
Operating Income	6,739	8,400	10,459	13,057	14,995	16,560	17,451
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)	(8,466)
Operating Profit	2,774	3,490	4,182	5,250	6,466	7,531	8,985
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	(1,401)	(2,612)	(4,457)
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	58.83%	58.45%	60.02%	59.79%	56.88%	54.53%	48.51%

Deposits as on March 31, 2021

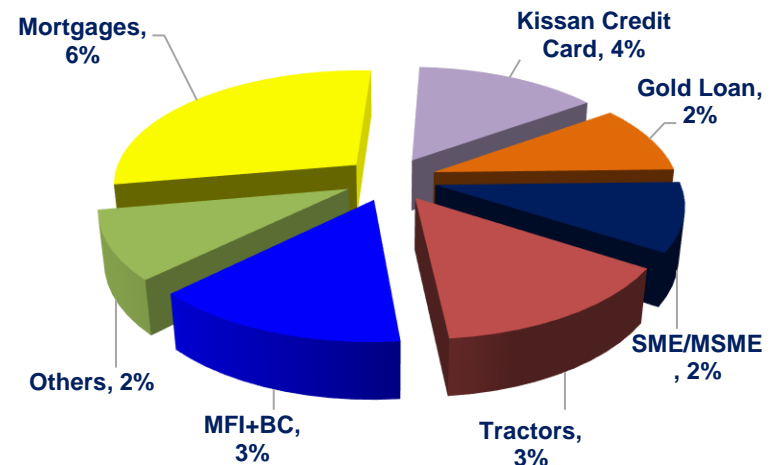


* CASA includes NRI CASA

Net Advances as on March 31, 2021



AIB Net Advances as on March 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	Q4 FY 2020-21
Net Interest Margin (NIM)	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.59%	3.46%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.06%	10.65%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.49%	6.38%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.62%	6.48%

Non Performing Assets

DCB BANK

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

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

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

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

INR mn	FY 2020-21	Q4 2020-21	Q3 2020-21	Q2 2020-21	Q1 2020-21	FY 2019-20
Opening Balance	6,315	5,023	5,737	6,218	6,315	4,395
<i>(+) Add</i>						
Fresh Slippages	6,785	6,642	-	90	52	6,577
Addition to Existing NPAs	77	31	5	8	32	63
<i>(-) Less</i>						
Recoveries	748	227	207	215	98	1,725 ¹
Upgrades	332	116	118	80	18	1,792
Write Offs / Sacrifice	1,263	519	394	284	65	1,203 ²
Closing Balance	10,834	10,834	5,023	5,737	6,218	6,315

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

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

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

*RWA- Risk Weighted Assets

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

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

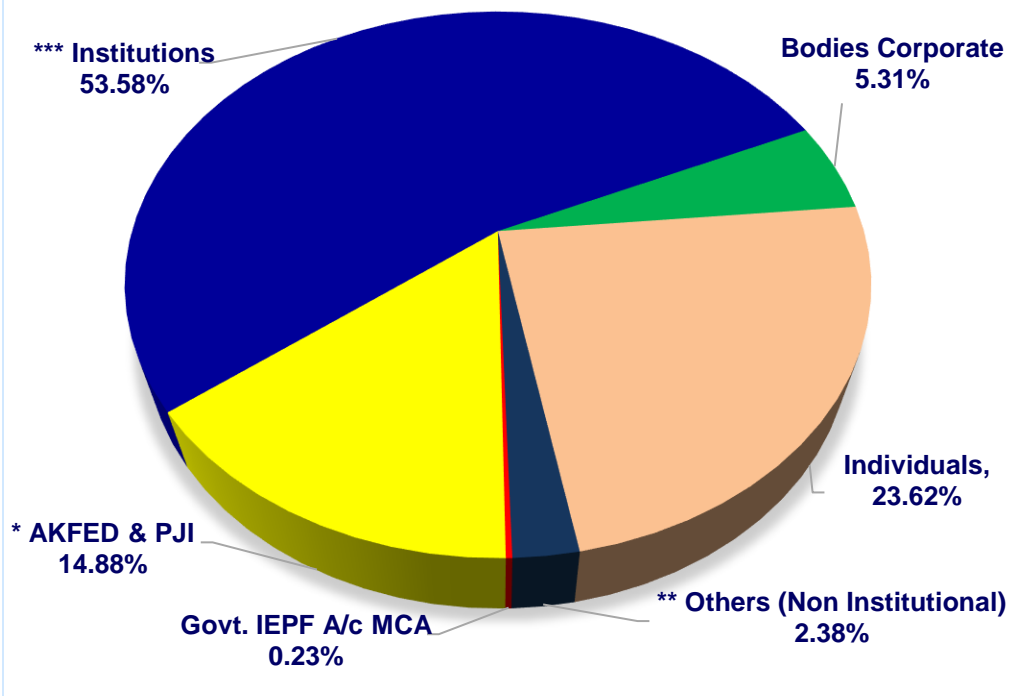
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

Services

- Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking

Shareholding Pattern



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

**Includes Clearing Members (0.48%), Non Resident Indians (1.21%), Trusts (0.01%) & Directors & their relatives (0.68%)

***Institutions includes 13.04% held by FII & FPI

Key Non Promoter Shareholders

%

HDFC Small Cap Fund	4.43%
ICICI Prudential Mutual Fund*	4.38%
India Advantage Fund S4 I	4.02%
DSP Small Cap Fund	3.42%
ITPL - Invesco India Mutual Fund*	3.30%
Franklin India Smaller Companies Fund	3.20%
Aditya Birla Sunlife Mutual Fund*	3.19%
Oman India Joint Investment Fund II	2.96%
Steinberg India Emerging Opportunities Fund Ltd.	2.58%
TVS Shriram Growth Fund 3	2.18%
Matthews India Fund	1.56%
Aditya Birla Sunlife Insurance Company Limited	1.25%
L&T Emerging Business Fund	1.12%
Bajaj Allianz Life Insurance Company Limited	1.10%
Nippon India Mutual Fund*	1.07%

* 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>Ashok Barat</p>	<p>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.</p>
<p>Amyr Jassani</p>	<p>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.</p>
<p>Iqbal Khan</p>	<p>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.</p>
<p>Rafiq Somani</p>	<p>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.</p>
<p>Murali M Natrajan <i>Managing Director & CEO</i></p>	<p>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.</p>
<p>Rupa Devi Singh</p>	<p>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).</p>
<p>Shabbir Merchant</p>	<p>A Masters in Personal Management with more than 30 years of experience. He is the founder of Valulead Consulting, a boutique consulting firm.</p>
<p>Shaffiq Dharamshi</p>	<p>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.</p>
<p>Somasundaram PR</p>	<p>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.</p>

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.

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.
*Deputy 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

Aditya Prasad – 36 yrs work exp.
Chief Compliance 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

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

Rubi Chaturvedi – 15 yrs work exp.
Company Secretary

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 and
Human Resource*

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

Rewards & Recognition

Finnoviti Awards 2021 : “ATMChain” - DCB Bank’s 1st Blockchain based project has been awarded at 9th edition of Finnoviti Awards 2021

Infosys Client Innovation Awards : Runners-up in the **Ecosystem Innovation category** of Infosys's Client Innovation Awards. The Bank has been recognized for Innovation Program “DCB Bank Innovation Carnival”

ASSOCHAM National E-Summit & Awards-21:

1. **Winner** under the Digital Deposits
2. **Runner-up** under the Digital Services for Internet Banking, Mobile Banking , E-KYC & Video KYC Services, API Banking, Digital Payments & IMPS, UPI, NEFT, RTGS

Digital Update

DCB Bank Core Banking Solution has been upgraded, which will help the Bank in accelerating digital agenda and providing enhanced products and services.

DCB Bank's UPI limit
increased to 5 Lakh per day



The advertisement features a man in a tan blazer and dark trousers looking at his smartphone. The background is light blue with faint currency symbols. The DCB Bank logo is in the top right corner of the ad. The main headline is 'Bigger daily transfer limit for bigger transactions'. A callout box states 'Now transfer up to ₹5 lakh per day — through your — DCB Mobile Banking App'. Below this, it says 'Reduce the transfer limit with 3 easy steps:'. A blue button reads 'Go to DCB Personal Internet Banking'. A numbered list follows: 1. Click on Transfer, 2. Select 'Personalize Limits', 3. Modify your Mobile Banking fund transfer limit. At the bottom left is a QR code and a button that says 'Scan & download app'.

DCB BANK

Bigger daily transfer limit for bigger transactions

Now transfer up to **₹5 lakh per day** — through your — **DCB Mobile Banking App**

Reduce the transfer limit with **3 easy steps:**

[Go to DCB Personal Internet Banking](#)

- 1 Click on Transfer
- 2 Select 'Personalize Limits'
- 3 Modify your Mobile Banking fund transfer limit

 [Scan & download app](#)



Digital Initiative E-NACH registration through digital modes

API based E-mandate registration will eliminate the need for physical mandate which will result in reduced TAT of registration, cost and will serve the customer more efficiently.

Once the customer selects DCB Bank as the payment Bank, they can electronically initiate mandate through web wherein they authenticate the credentials digitally & seamlessly register their E- mandate.

Customer can digitally authenticate the mandate using Net banking or Debit card.

DCB Bank introduced E-NACH Registration through digital modes.



Digital Initiative - Temporary PIN Request For Mobile Banking App

Customers who did not have DCB Internet Banking facility and DCB Debit Card were not able to register for the DCB Mobile Banking App.

Thus a solution of **Temporary MPIN** was created wherein the customer could generate an MPIN using their registered mobile number with the bank.

Using the **Temporary MPIN**, customer can do seamless registration on DCB Mobile Banking App.

Temporary PIN request through DCB Bank – Mobile Banking App

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.