

Ref. No.CO:CS:RC:2022-23:033

May 07, 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 Q4 – FY 2022 - May 07, 2022

While the Bank's Q4 & the Year end audited results [FY21-22] have already been submitted to you in compliance with the applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (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 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.

Investor Presentation – Q4FY 2022

May 07, 2022

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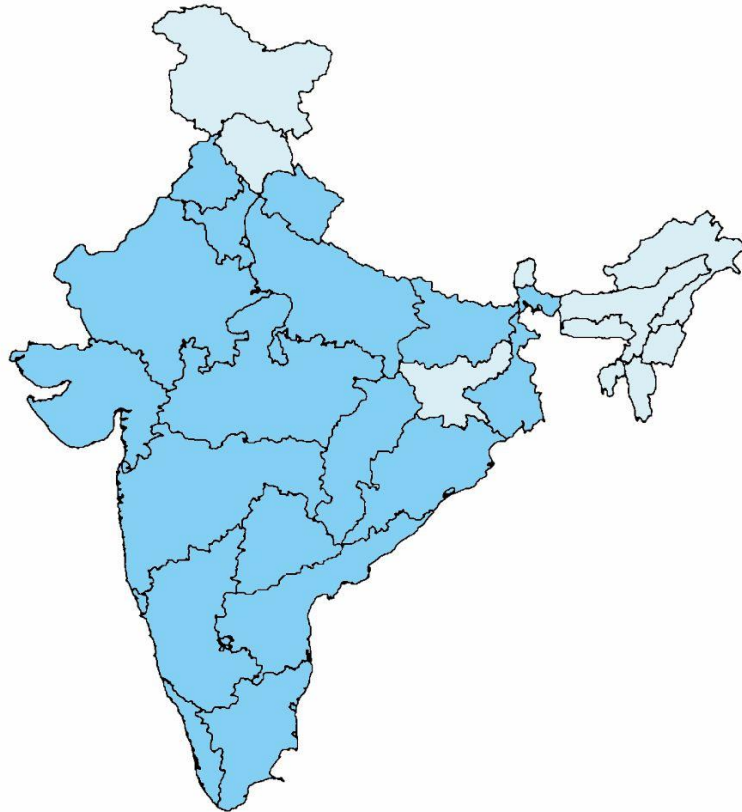
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.

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	400
ATMs	349
Network*	35,000+

Category	No. of Branches	%
Metro	112	28
Urban	111	28
Semi Urban	106	26
Rural	71	18
Total	400	100

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

- **DCB Bank** is a new generation private sector bank with 400 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 (ROA)	Return on Equity (ROE)*
Q4 FY 2022	400	448,401	55.41%	1.06%	12.12%
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%
Q4 FY 2021	352	396,021	54.40%	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%

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset (ROA)	Return on Equity (ROE)
FY 2022	400	448,401	55.96%	0.70%	*7.92%
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%

INR mn	Q4 FY 22	Q3 FY 22	Q4 FY 21	Y-o-Y
Deposits	346,917	322,311	297,039	17%
Of which CASA	92,811	83,621	67,865	37%
Of which Certificate of Deposits	0	0	0	-
Of which Term Deposit	254,106	238,690	229,174	11%
- <i>Of which NRI Term</i>	22,416	22,530	23,838	(6%)
- <i>Of which Inter Bank Term</i>	33,973	30,408	25,580	33%
Net Advances	290,958	273,434	257,372	13%

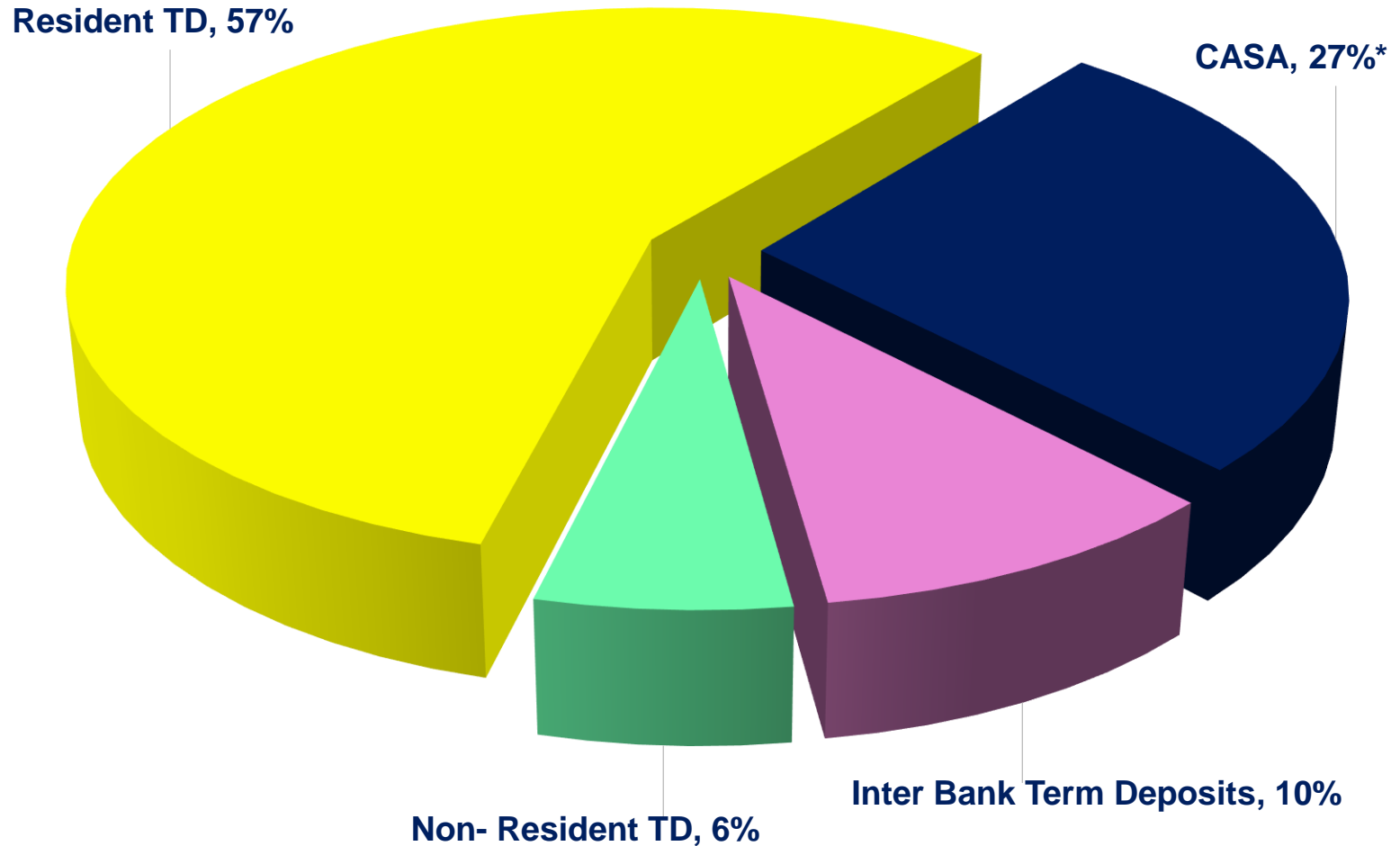
INR mn	Q4 FY 22	Q3 FY 22	Q4 FY 21	Y-o-Y
Net Interest Income	3,805	3,450	3,112	22%
Non Interest Income	1,148	1,183	1,298	(12%)
Total Cost	(2,744)	(2,645)	(2,399)	(14%)
Operating Profit	2,208	1,988	2,011	10%
Profit Before Tax	1,532	1,019	1,040	47%
Profit After Tax	1,134	754	779	46%

INR mn	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
Shareholder's Equity	17,922	22,049	28,078	31,156	34,222	37,586	40,488
Deposits	149,260	192,892	240,069	284,351	303,699	297,039	346,917
Borrowings	11,479	12,758	19,267	27,232	34,079	44,822	40,818
Other Liabilities & Provisions	12,524	12,765	14,807	15,179	13,051	16,574	20,178
Total	191,185	240,464	302,221	357,918	385,051	396,021	448,401
Cash, Inter-bank, etc.	8,916	11,925	23,720	27,934	35,459	30,393	40,907
Investments	43,333	58,179	62,190	78,441	77,415	84,137	90,982
Net Advances	129,214	158,176	203,367	235,680	253,453	257,372	290,958
Fixed Assets	2,480	4,886	4,940	5,260	5,458	5,685	6,612
Other Assets	7,242	7,298	8,004	10,603	13,266	18,434	18,942
Total	191,185	240,464	302,221	357,918	385,051	396,021	448,401
Credit Deposit Ratio	86.57%	82.00%	84.71%	82.88%	83.46%	86.65%	83.87%

INR mn	Q4 FY21	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22
Net Interest Income	3,112	3,087	3,233	3,450	3,805
Other Income	1,298	1,212	977	1,183	1,148
- <i>Commission, exchange and brokerage</i>	702	472	614	630	663
- <i>Profit on Sale of Investment</i>	13	538	104	163	3
- <i>Profit on Exchange Transaction</i>	74	88	61	61	75
Operating Income	4,410	4,299	4,210	4,633	4,953
Operating Expenses	(2,399)	(2,277)	(2,459)	(2,645)	(2,744)
Operating Profit	2,011	2,022	1,751	1,988	2,208
Provisions other than Tax	(971)	(1,565)	(863)	(969)	(676)
Profit Before Tax	1,040	457	888	1,019	1,532
Tax	(261)	(119)	(239)	(265)	(398)
Profit After Tax	779	338	649	754	1,134
Cost Income Ratio	54.40%	52.97%	58.41%	57.09%	55.41%

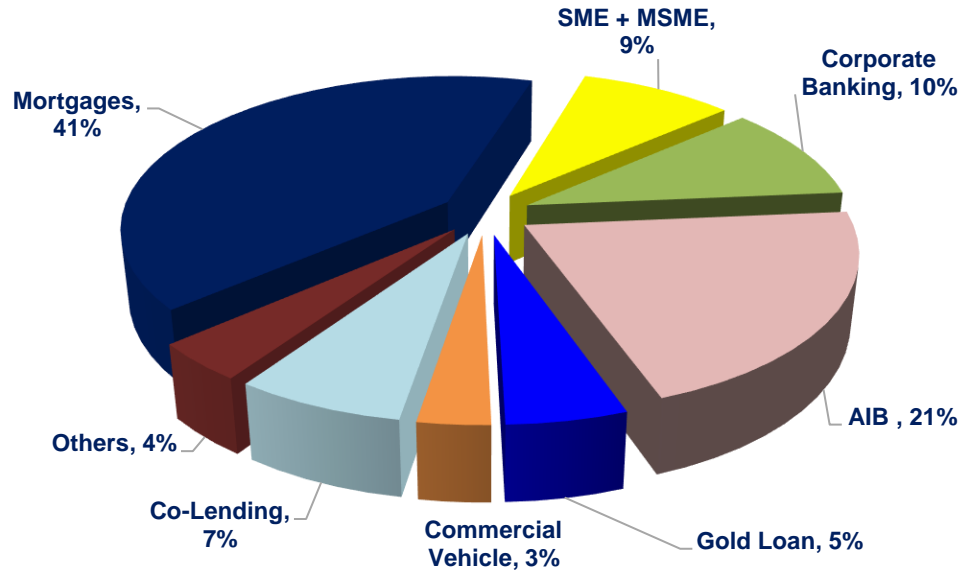
INR mn	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Net Interest Income	6,195	7,971	9,954	11,493	12,649	12,866	13,575
Other Income	2,066	2,439	2,982	3,438	3,879	4,458	4,521
- <i>Commission, exchange and brokerage</i>	1,405	1,651	2,176	2,399	2,412	1,956	2,380
- <i>Profit on Sale of Investment</i>	423	454	454	386	653	1,428	809
- <i>Profit on Exchange Transaction</i>	145	104	139	216	192	227	285
Operating Income	8,261	10,410	12,936	14,931	16,528	17,324	18,096
Operating Expenses	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)	(8,466)	(10,126)
Operating Profit	3,351	4,133	5,129	6,402	7,499	8,858	7,970
Provisions other than Tax	(740)	(1,066)	(1,267)	(1,337)	(2,580)	(4,330)	(4,074)
Profit Before Tax	2,611	3,067	3,862	5,065	4,919	4,528	3,896
Tax	(666)	(1,070)	(1,409)	(1,811)	(1,540)	(1,170)	(1,021)
Profit After Tax	1,945	1,997	2,453	3,254	3,379	3,358	2,875
Cost Income Ratio	59.43%	60.30%	60.35%	57.12%	54.63%	48.87%	55.96%

Deposits as on March 31, 2022

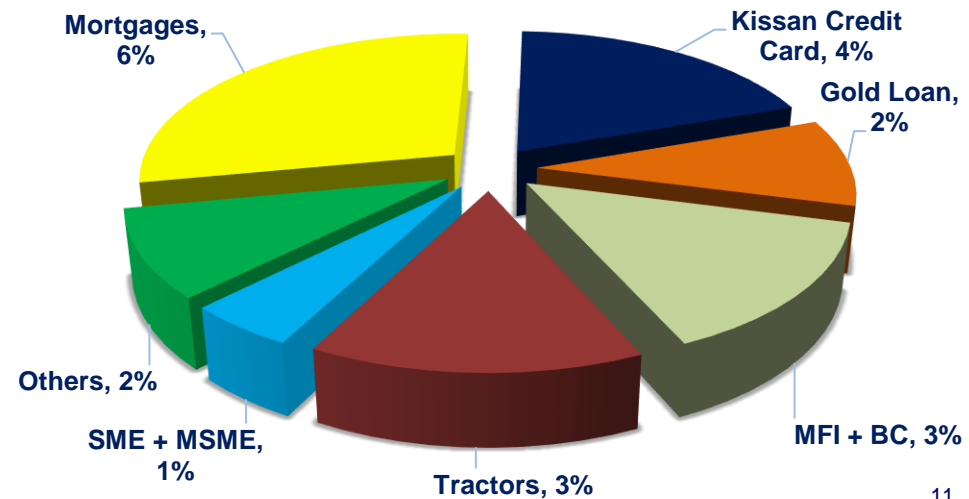


* CASA includes NRI CASA

Net Advances as on March 31, 2022



AIB Net Advances as on March 31, 2022



Year Ended	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
Net Interest Margin (NIM)	3.94%	4.04%	4.16%	3.83%	3.67%	3.59%	3.56%
Yield on Advances	12.52%	12.03%	11.41%	11.29%	11.50%	11.06%	10.71%
Cost of Deposits	7.48%	6.91%	6.37%	6.61%	6.96%	6.49%	6.05%
Cost of Funds	7.54%	7.00%	6.51%	6.75%	7.10%	6.62%	6.16%

Non Performing Assets

DCB BANK

	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
Gross NPA	1.51%	1.59%	1.79%	1.84%	2.46%	4.13%	4.32%
Net NPA	0.75%	0.79%	0.72%	0.65%	1.16%	2.31%	1.97%
Provision Coverage	77.55%	73.80%	75.72%	78.77%	70.81%	62.35%	67.84%

INR mn	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
Mortgages	464	717	1,392	1,627	2,283	4,106	3,423
SME+MSME	245	324	307	425	733	1,184	1,380
Corporate	861	859	840	619	515	496	1,014
AIB	288	366	632	984	1,212	2,348	2,916
Gold Loans**	22	22	107	84	69	552	1,330
CV/STVL	92	200	299	480	1,163	1,669	2,259
Others	2	54	113	176	340	479	577
Gross NPA	1,974	2,542	3,690	4,395	6,315	10,834	12,899
Net NPA	975	1,244	1,467	1,538	2,935	5,942	5,732

INR mn	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
FV of SRs from ARC	307	701	629	380	485*	388*	491*

*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	FY 2020-21	Q1 FY 2021-22	Q2 FY 2021-22	Q3 FY 2021-22	Q4 FY 2021-22	FY 2021-22
Opening Balance	6,315	10,834	12,688	12,849	13,398	10,834
<i>(+) Add</i>						
Fresh Slippages	6,785	5,151	4,142	4,567	3,759	17,619
Addition to Existing NPAs	77	45	24	8	22	100
<i>(-) Less</i>						
Recoveries	748	905 ¹	941	1,843	1,621	5,309¹
Upgrades	332	1,621	3,026	2,171	2,642	9,461
Write Offs / Sacrifice	1,263	816 ²	38	12	17	884²
Closing Balance	10,834	12,688	12,849	13,398	12,899	12,899

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, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
SLR	39,855	47,711	49,091	60,007	61,363	67,370	76,240
Non-SLR	3,478	10,468	13,099	18,434	16,052	16,767	14,742
Total Investments	43,333	58,179	62,190	78,441	77,415	84,137	90,982
HTM	30,580	40,286	42,963	57,071	61,363	66,885	75,961
AFS	10,782	17,840	19,217	21,370	16,052	16,743	15,021
HFT	1,971	53	10	0	0	509	0
Total Investments*	43,333	58,179	62,190	78,441	77,415	84,137	90,982

Modified Duration	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
AFS+HFT	1.22	0.93	0.82	0.60	1.04	1.09	0.99

*Total Investment: Represents Net investments (HTM – Held To Maturity, AFS – Available For Sale, HFT – Held For Trading)

	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Mar 31, 2021	Mar 31, 2022
CRAR	14.11%	13.76%	16.47%	16.81%	17.75%	19.67%	18.92%
-- Tier I	12.79%	11.87%	12.72%	13.10%	13.90%	15.49%	15.84%
-- Tier II	1.32%	1.89%	3.75%	3.71%	3.85%	4.18%	**3.08%
RWA* (INR mn)							
	134,299	172,832	207,554	221,747	233,936	231,839	243,128

**During the year March 31, 2022, 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	Mar 31, 2022
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+ (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

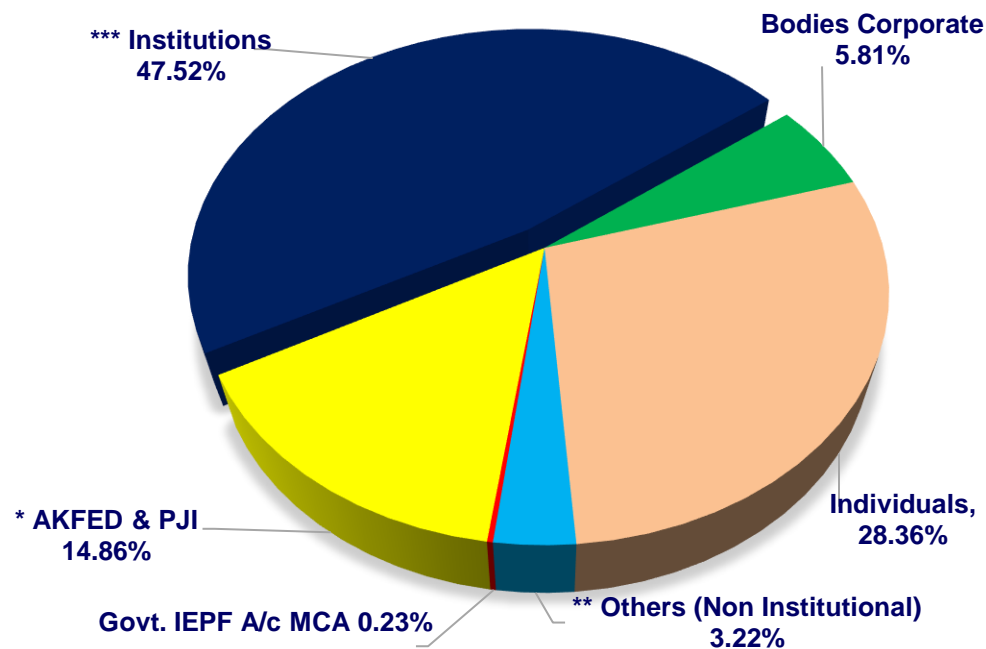
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities

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 (0.48%), Non Resident Indians (1.52%), Trusts (0.0006%), Unclaimed shares (0.45%) & Directors & their relatives (0.77%)

***Institutions includes 8.82% held by FII & FPI

Key Non Promoter Shareholders

Key Non Promoter Shareholders	%
HDFC Mutual Fund*	4.44
DSP Small Cap Fund	4.34
Tata Mutual Fund*	4.04
India Advantage Fund S4 I	4.01
ICICI Prudential Mutual Fund*	3.99
Franklin India Smaller Companies Fund	3.36
Oman India Joint Investment Fund II	2.96
Steinberg India Emerging Opportunities Fund Limited	2.81
Nippon Life India Mutual Fund*	2.21
Aditya Birla Sun Life Mutual Fund*	2.08
TVS Shriram Growth Fund 3	1.86
UTI Mutual Fund*	1.16
Bajaj AllianzLife Insurance Company Ltd.	1.00

* 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

Rupa Devi Singh*^
Non-Executive
Chairperson (part-time)
Chairperson FRMC,
CRC, CSR & CSE

Founder Managing
Director & CEO of Power
Exchange India Ltd
(PXIL). Holds a Post-
Graduate in Law from
the University of Delhi &
holds CAIIB.

Ashok Barat, ID^ Chairperson ACB	<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>
Amyn Jassani, ID^ Chairperson RMC	<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>
Iqbal Khan	<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>
Rafiq Somani, ID^ Chairperson ITSC	<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>
Murali M Natrajan Managing Director & CEO	<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>
Shabbir Merchant, ID^	<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>
Shaffiq Dharamshi	<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>
Somasundaram PR, ID^ NRC & CCB	<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>
Tarun Balram, ID^	<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>
Thiyagarajan Kumar, ID^	<i>A business leader with over 36 years of experience with Hindustan Lever/ Unilever & the Times Group, in the finance, commercial, governance, audit/ assurance functions. He serves in an <u>active leadership role in the Times Group as Director, Management Assurance Services.</u></i>

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

^ ID stands for Independent Director

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, 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



DCB Bank Limited has been recognized for the **Special Commendation in Corporate Social Responsibility, The CSR Journal Excellence Awards 2021.**

DCB BANK

A team which **respects, trusts,**
and likes to see their **peers grow!**

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and value each other because we know
that together, we can achieve more!



DCB Bank Limited has been recognized as **Runner-up for Excellent Services of the Year** at ASSOCHAM 8th MSMEs Excellence Awards.



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.