

Investor Presentation – Q2 FY 2020

October 19, 2019

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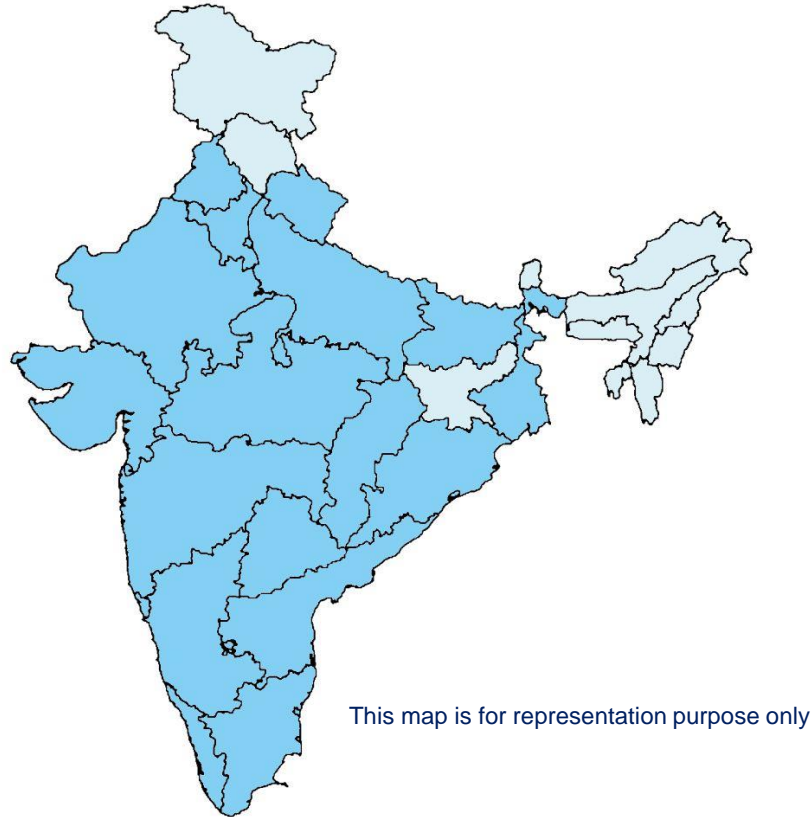
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



At a Glance

Branches	334
ATMs	499
Network*	35,000+

Category	No. of Branches	%
Metro	102	31
Urban	81	24
Semi Urban	84	25
Rural	67	20
Total	334	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 334 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.

INR mn	No. of Branches	Balance Sheet	Cost to Income Ratio	Return on Asset	Return on Equity
Q2 FY 2020	334	370,183	55.51%	0.99%	*12.34%
Q1 FY 2020	334	362,824	57.46%	0.89%	*11.17%
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%

*Excluding Revaluation Reserves in computation of Equity

INR mn	Q2 FY 20	Q1 FY 20	Q2 FY 19	Y-o-Y
Deposits	293,633	287,892	261,687	12%
Of which CASA	68,249	70,618	63,587	7%
Of which Retail Term	171,164	162,623	135,624	26%
- Of which NRI Term	19,321	18,330	16,340	18%
Net Advances	247,976	240,443	220,688	12%

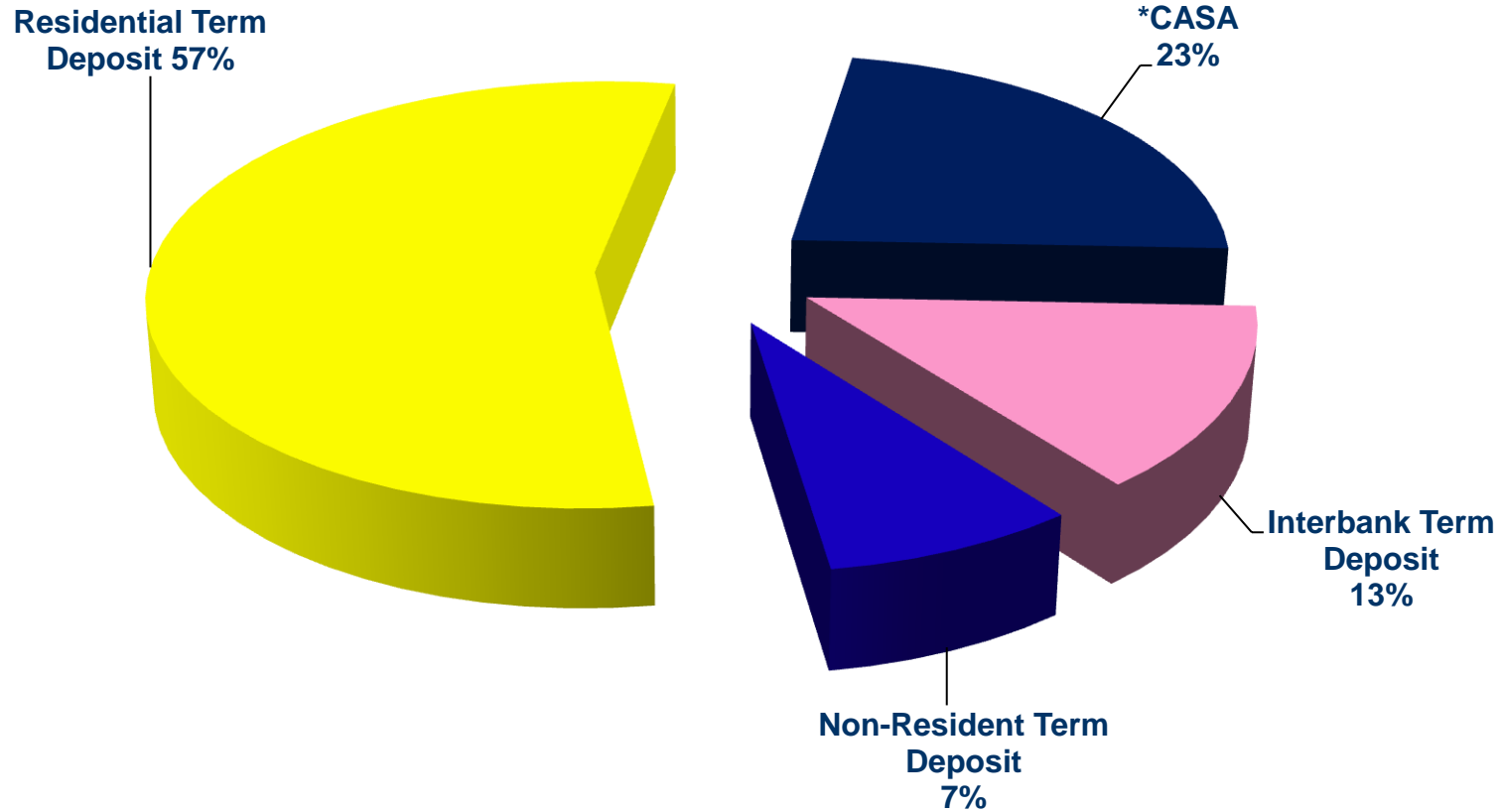
INR mn	Q2 FY 20	Q1 FY 20	Q2 FY 19	Y-o-Y
Net Interest Income	3,133	3,047	2,818	11%
Non Interest Income	1,014	868	735	38%
Total Cost	(2,302)	(2,250)	(2,092)	(10%)
Operating Profit	1,845	1,665	1,461	26%
Profit Before Tax	1,413	1,259	1,142	24%
Profit After Tax	914	811	734	24%

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
Shareholder's Equity	10,031	11,540	15,886	17,922	22,049	28,078	31,156	31,611	32,543
Deposits	83,638	103,251	126,091	149,260	192,892	240,069	284,351	287,892	293,633
Borrowings	15,256	8,601	11,638	11,479	12,758	19,267	27,232	26,582	27,836
Other Liabilities & Provisions	3,863	5,839	7,708	12,524	12,765	14,807	15,179	16,739	16,171
Total	112,788	129,231	161,323	191,185	240,464	302,221	357,918	362,824	370,183
Cash, Inter-bank, etc.	8,833	6,896	7,192	8,916	11,925	23,720	27,934	26,556	27,173
Investments	29,884	32,308	39,622	43,333	58,179	62,190	78,441	79,951	78,435
Net Advances	65,861	81,402	104,651	129,214	158,176	203,367	235,680	240,443	247,976
Fixed Assets	2,394	2,386	2,367	2,480	4,886	4,940	5,260	5,321	5,276
Other Assets	5,816	6,239	7,492	7,242	7,298	8,004	10,603	10,553	11,323
Total	112,788	129,231	161,323	191,185	240,464	302,221	357,918	362,824	370,183
Credit Deposit Ratio	78.74%	78.84%	83.00%	86.57%	82.00%	84.71%	82.88%	83.52%	84.45%

INR mn	Q2 FY19	Q3 FY19	Q4 FY19	Q1 FY20	Q2 FY20
Net Interest Income	2,818	2,936	3,009	3,047	3,133
Other Income	735	945	993	868	1,014
- Commission, exchange and brokerage	559	594	648	546	578
- Profit on Sale of Investment	31	112	90	159	249
- Profit on Exchange Transaction	52	57	58	55	34
Operating Income	3,553	3,881	4,002	3,915	4,147
Operating Expenses	(2,092)	(2,143)	(2,149)	(2,250)	(2,302)
Operating Profit	1,461	1,738	1,853	1,665	1,845
Provisions other than Tax	(319)	(402)	(348)	(406)	(432)
Profit Before Tax	1,142	1,336	1,505	1,259	1,413
Tax	(408)	(475)	(542)	(448)	(499)
Profit After Tax	734	861	963	811	914
Cost Income Ratio	58.88%	55.22%	53.71%	57.46%	55.51%

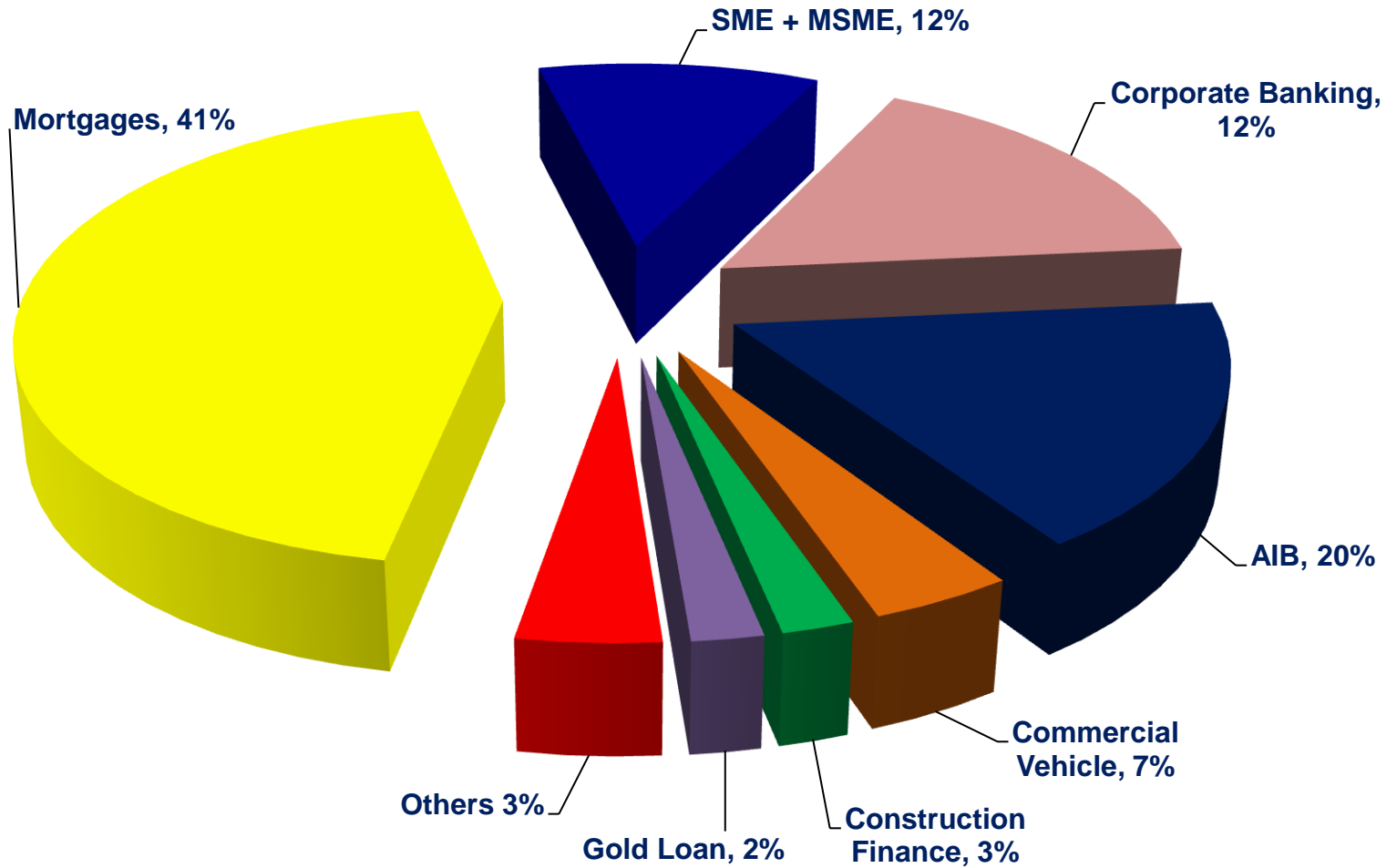
INR mn	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Net Interest Income	2,844	3,684	5,082	6,195	7,971	9,954	11,493
Other Income	1,170	1,387	1,657	2,205	2,488	3,103	3,502
- <i>Commission, exchange and brokerage</i>	893	999	1,193	1,405	1,651	2,176	2,399
- <i>Profit on Sale of Investment</i>	139	225	277	423	454	454	386
- <i>Profit on Exchange Transaction</i>	72	57	76	145	104	139	216
Operating Income	4,014	5,071	6,739	8,400	10,459	13,057	14,995
Operating Expenses	(2,753)	(3,191)	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)
Operating Profit	1,261	1,880	2,774	3,490	4,182	5,250	6,466
Provisions other than Tax	(240)	(366)	(694)	(879)	(1,115)	(1,388)	(1,401)
Profit Before Tax	1,021	1,514	2,080	2,611	3,067	3,862	5,065
Tax	0	0	(168)	(666)	(1,070)	(1,409)	(1,811)
Profit After Tax	1,021	1,514	1,912	1,945	1,997	2,453	3,254
Cost Income Ratio	68.58%	62.93%	58.83%	58.45%	60.02%	59.79%	56.88%

Deposits as on September 30, 2019



* CASA includes NRI CASA

Net Advances as on September 30, 2019



Year Ended	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Q1 FY 2019-20	Q2 FY 2019-20
Net Interest Margin	3.56%	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	3.67%
Yield on Advances	12.84%	12.63%	12.52%	12.03%	11.41%	11.29%	11.58%	11.53%
Cost of Deposits	7.56%	7.67%	7.48%	6.91%	6.37%	6.61%	6.99%	6.99%
Cost of Funds	7.78%	7.78%	7.54%	7.00%	6.51%	6.75%	7.14%	7.13%

Non Performing Assets

DCB BANK

	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
Gross NPA	1.69%	1.76%	1.51%	1.59%	1.79%	1.84%	1.84%	1.96%	2.09%
Net NPA	0.91%	1.01%	0.75%	0.79%	0.72%	0.70%	0.65%	0.81%	0.96%
Provision Coverage	80.54%	74.66%	77.55%	73.80%	75.72%	76.82%	78.77%	75.59%	73.09%

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
Mortgages	240	362	464	717	1,392	1,486	1,627	1,779	2,016
SME+MSME	873	273	245	324	307	380	425	501	742
Corporate	154	919	861	859	840	929	619	187	187
AIB	66	187	288	366	632	763	984	1,261	1,061
Gold Loans	12	28	22	22	107	102	84	89	121
CV/STVL	36	88	92	200	299	294	480	635	757
Others	4	4	2	54	113	146	176	312	348
Gross NPA	1,385	1,861	1,974	2,542	3,690	4,100	4,395	4,764	5,232
Net NPA	740	1,057	975	1,244	1,467	1,553	1,538	1,958	2,379

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Sep 30, 2018	Mar 31, 2019	Jun 30, 2019	Sep 30, 2019
FV of SRs from ARC	-	160	307	701	629	509	380	359	345

INR mn	Q2 2018-19	Q1 2019-20	Q2 2019-20	FY 2018-19
Opening Balance	4,006	4,395	4,764	3,690
<i>(+) Add</i>				
Fresh Slippages	972	1,454	1,609	4,171
Addition to Existing NPAs	6	28	8	34
<i>(-) Less</i>				
Recoveries	327	311	273	1,221
Upgrades	373	369	523	1,611
Write Offs / Sacrifice	184	433	353	668
Closing Balance	4,100	4,764	5,232	4,395

Granular loan portfolio helps achieve steady recovery/ upgrade of loan accounts. As per past trends Recoveries / Upgrades is averaging above 65% of slippages two quarters earlier and is averaging above 70% on slippages four quarters earlier.

Recoveries / Upgrades are handled by 600 odd dedicated in-house team

INR mn	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
SLR	24,332	28,072	34,750	39,855	47,711	49,091	60,007	60,808
Non-SLR	5,552	4,236	4,872	3,478	10,468	13,099	18,434	17,627
Total Investments	29,884	32,308	39,622	43,333	58,179	62,190	78,441	78,435
HTM	19,903	22,603	27,567	30,580	40,286	42,963	57,071	59,367
AFS	5,155	7,684	9,484	10,782	17,840	19,217	21,370	18,965
HFT	4,826	2,021	2,571	1,971	53	10	0	103
Total Investments*	29,884	32,308	39,622	43,333	58,179	62,190	78,441	78,435

Modified Duration	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
AFS+HFT	0.77	0.34	1.32	1.22	0.93	0.82	0.60	0.70

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

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Sep 30, 2019
CRAR	13.61%	13.71%	14.95%	14.11%	13.76%	16.47%	16.81%	16.16%
-- Tier I	12.62%	12.86%	14.21%	12.79%	11.87%	12.72%	13.10%	12.58%
-- Tier II	0.99%	0.85%	0.74%	1.32%	1.89%	3.75%	3.71%	3.58%
RWA* (INR mn)	74,029	85,110	105,973	134,299	172,832	207,554	221,747	231,227

Capital Adequacy Ratio are under Basel III from FY 2013-14 (Prior period ratios are under Basel II)

As compared with September 30, 2018, RWA* grew approximately 5%, whereas loan growth was 12% (16% loan growth excluding Corporate Banking)

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

Overview

Who is our Customer?

Self Employed / Small Business (For example: Trader, Commodity, Gold Trader, Vegetable Trader, Commission Agent, Retailer, Restaurant Owner, Caterer, Baker, Vending Machine Supplier, Consultant, Doctor, Contractor, Interior Decorator, Software Designer, Salon, Beauty Parlor, Printer, Electrical Engineer, Saw Mill, Flour Mill, Rice Mill, Grocery Store, Brick Maker, Builder, Fabricator, Artist, Writer, Auto Repair, Ship Repair, Pharmacy, Computer Specialist, Furniture Maker, Uniform Maker, Garment Shop, Fashion Tailor, Hardware Shop, Agri Processor, Pesticide Dealer, Auto Dealer, Scrap Dealer, Stationery Supplier, FMCG Dealer, Tool Maker, Agri Input Dealer, Tractor Dealer, Plastic Manufacturer, Mattress Manufacturer, Water Supplier, Computer Classes, Internet Café, Coaching Classes, Tour Operator, Hotel Owner, Transporter, Ticketing Agent, C&F Agent etc.) **The list of Self Employed occupation is endless. The target market is essentially Micro, Small and Medium Enterprises both in Manufacturing and Services.** (Please refer MSME Act 2006). **Majority of lending to MSME sector qualifies for Priority Sector Lending.**

MSME Opportunity

MSME play a pivotal role in the economic and social development of the country.

- ✓ Number of Working Enterprises – **63 million**, Employment – **111 million**
- ✓ Urban – **49%**, Rural – **51%**
- ✓ Manufacturing – **32%**, Trade – **35%**, Other Service – **33%**
- ✓ Sole Proprietor – **96%**

(Source: Annual Report 2017-18 Government of India, Ministry of Micro, Small and Medium Enterprise)

- ✓ **79%** of Indian workforce is self employed (Source: DNA survey – June, 2013)

DCB Bank Portfolio

- ✓ Majority of Deposit and Loan portfolio is granular, contributed by the self employed segment

Our Customers

Jewellery Manufacturer



Security Devices Wholesaler



Tiles & Sanitary ware Trader



Software Developer



Pharmacy Owner



Car Air-conditioning Business



1
Rely mainly on Retail Deposits. Grow NRI deposits. Limit dependency on bulk.

2
Concentrate on Tier 2 to Tier 6 locations.

Calibrated branch expansion.

3
Relentless focus on Liquidity, Costs, Operational Risks, People and Customer Service. Improve continuously.

4
Grow Retail Mortgages, MSME, SME, Commercial Vehicle, Tractor Finance, Gold Loan, Mid- Corporate and Agri Loans.

5
Form strategic alliances with entities to enhance product / distribution.

6
Continuously strengthen Credit Processes, Portfolio Management and Recoveries.

7
Create a diversified and secured Advances portfolio. Limit unsecured and lumpy exposures.

8
Continue to invest on customer facing and frontline enabling technologies.

9
Generate steady granular Fee income. Cross sell Bancassurance, Mutual Funds, Trade, FX, CMS.

10
Partner with select “start-up” companies on disruptive technologies.

Retail Banking

Deposit Products:

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

Cards:

- ATM Card
- Co-branded Prepaid Card
- Credit Card*
- Debit Card
- DCB Niyo Travel Card
- Gift Card
- Secured Card

Payments:

- Bill / Utility Payments
- IMPS / RTGS / NEFT / UPI
- On-line ShareTrading/ Demat
- 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
- Loan Against Shares
- Loan Against Warehouse Receipts
- Tractor Loan
- Warehouse Construction Loan

Third Party Products:

- Life Insurance and General 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
- 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

- 24/7 Phone Banking
- Any Branch Banking
- Foreign Exchange

- Privilege Banking
- Internet Banking
- Mobile Banking
- Aadhaar based biometric ATM

Tier I Capital Raising

2017 QIP of INR 3.8 bn

2014 QIP of INR 2.5 bn

2012 QIP of INR 940 mn and Preferential Allotment of INR 1,390 mn

2009 QIP of INR 810 mn

2007 Preferential Allotment of INR 2.8 bn

2006 IPO of INR 1.86 bn and Private Equity Investment of INR 519.9 mn

2005 Private Equity Investment by AKFED (Principal Promoter) of INR 1.4 bn

Milestones

2017 Opened 300th Branch

2016 Opened 200th Branch

2015 Opened 150th Branch

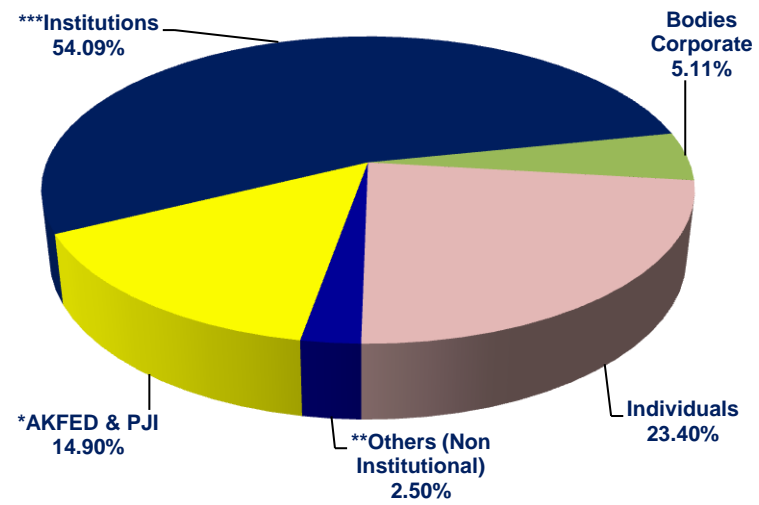
2013 Name changed to DCB Bank Ltd.

2013 Opened 100th Branch

2004 Classified as a “New Generation Private Sector Bank” by the RBI

1995 Conversion to Development Credit Bank Ltd.

DCB BANK Shareholding Pattern



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

**Includes Clearing Members (0.17%), Non Resident Indians (1.47%), Trusts (0.02%) & Directors & their relatives (0.83%)

***Institutions includes 24.06% held by FII & FPI

Key Non Promoter Shareholders	%
HDFC Small Cap Fund	4.49%
India Advantage Fund S4 I	4.02%
Matthews India Fund	3.86%
Aditya Birla Sunlife Mutual Fund*	3.35%
DSP Small Cap Fund	2.91%
Sundaram Mutual Fund*	2.76%
Franklin India Smaller Companies Fund	2.05%
Premji Invest*	1.96%
L&T Mutual Fund AMC	1.90%
Tano Mauritius India FVCI II	1.77%
ICICI Prudential Mutual Fund*	1.66%
Tata Mutual Fund*	1.60%
Steinberg India Emerging Opportunities Fund Limited	1.51%
Apax Global Alpha Limited	1.49%
Abu Dhabi Investment Authority – Behave	1.23%

* 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

Amin Manekia	Pioneered in concept of automatic beverage vending machines in India. More than 20 years in various capacities in different institutions of AKDN for the social-economic uplift of the poor.
Ataf Jiwani	Expertise in Foreign Exchange, Risk Management and Trade Finance. He is currently on the Board of Aga Khan Foundation.
Ashok Barat	Has held leadership positions in various organizations, such as Uniliver 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.
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.
Imran Contractor	Qualified Chartered Accountant and Cost Accountant. Advisor to several Corporate Managements and High Net worth Individuals on investment strategy and acted as consultant to reputed Mutual Fund.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
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.
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).
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
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.

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.

Aditya Prasad – 31 yrs work exp.
Chief Compliance Officer

Bappa Roy – 27 yrs work exp.
Product Head - Banking, Insurance & Investments

Damodar Agarwal – 20 yrs work exp.
Head – Alternate Channels

Kamala Kant Pandey – 22 yrs work exp.
Head Channel Sales & Emerging Markets

Meghana Rao – 16 yrs work exp.
Head – Branch Operations

N C Kaushal – 18 yrs work exp.
Business Head - SME & MSME

R. Venkatesh – 27 yrs work exp.
Head – Operations, Technology and Human Resource

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

Ajay Mathur – 23 yrs work exp.
Head – Collections & Commercial Vehicles

Bharat Sampat - *31 yrs work exp.
Chief Financial Officer

Gaurav Mehta – 21 yrs work exp.
Head – Marketing, PR , Corporate Communication, Investor Relations, CSR

J. K Vishwanath – 24 yrs work exp.
Head – Corporate Banking

Murali M. Natrajan - *34 yrs work exp.
Managing Director & CEO

Pankaj Sood – 18 yrs work exp.
Head Branch Banking – Retail

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

Sridhar Seshadri – 34 yrs work exp.
Chief Risk Officer

Abhijit Bose - *25 yrs work exp.
Chief Credit Officer

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

Krishna Ramasankaran – 21 yrs work exp.
Head Credit – Retail & SME

Manoj Joshi – 21 yrs work exp.
Business Head – Trade Finance

Narendranath Mishra – 17 yrs work exp.
Head – Agri & Inclusive Banking

Praveen Kutty - *26 yrs work exp.
Head – Retail & SME Banking

Rajesh Verma - *31 yrs work exp.
Head – Treasury , Correspondent Banking & Trade Finance

Sukesh Bhowal – 20 yrs work exp.
Head – Mortgages, Gold Loan & Personal Loan

Digital Update

1

Core Applications – continuously upgrade business applications to support digital transformation

2

Mobile / Tab – create customer convenience by optimum use of mobile devices

3

Payments – innovative solutions that are dynamic, secure and fast

4

Infrastructure – modernize to support business growth in a cost effective and secure manner

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.