

Ref. No.CO:CS:RC:2020-21:077

August 08, 2020

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,

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

In the attachment please find an “Investor Presentation - Q-1 FY 2021 – August 08, 2020”

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

Investor Presentation – Q1 FY 2021

August 08, 2020

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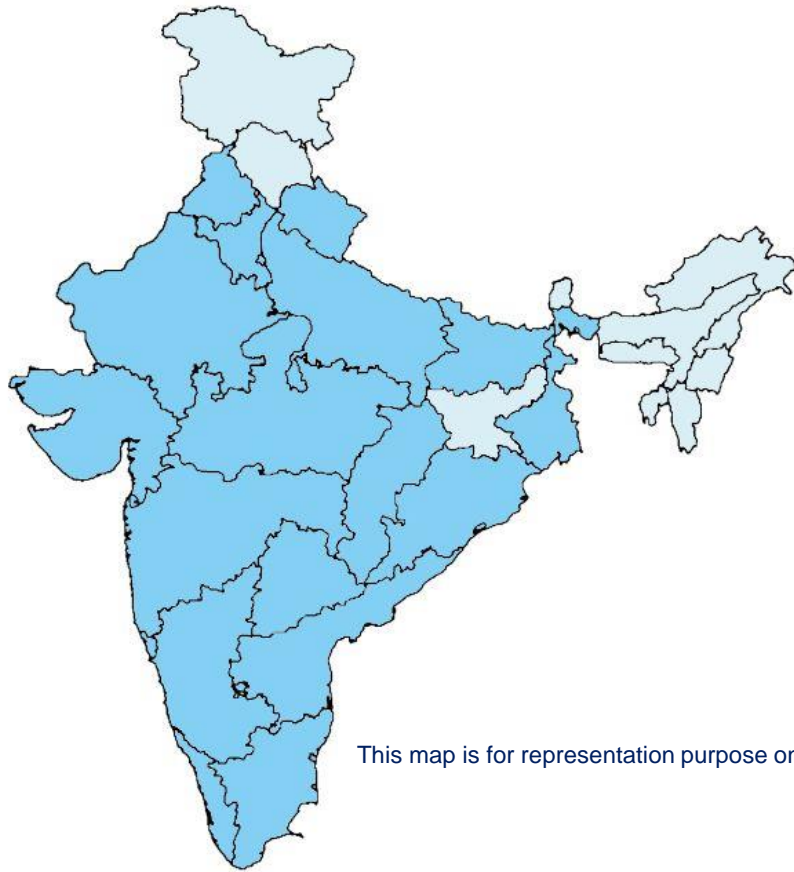
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Figures for the previous period / year have been regrouped wherever necessary to conform with the current period's / year's presentation. Financial numbers are from Audited Financials or Limited Reviewed Financials or based on Management estimates.



This map is for representation purpose only

At a Glance

Branches	341
ATMs	505
Network*	35,000+

Category	No. of Branches	%
Metro	102	30
Urban	84	25
Semi Urban	89	26
Rural	66	19
Total	341	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 341 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
Q1 FY 2021	341	381,556	50.26%	0.82%	*9.86%
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%
FY 2014	130	129,231	62.93%	1.31%	14.04%

*Excluding Revaluation Reserves in computation of Equity

Key Indicators - II

DCB BANK

INR mn	Q1 FY 21	Q4 FY 20	Q1 FY 20	Y-o-Y
Deposits	294,321	303,699	287,892	2%
Of which CASA	64,551	65,192	70,618	(9%)
Of which Certificate of Deposits	0	6,081	4,696	(100%)
Of which Term Deposit	229,770	232,426	212,578	8%
- <i>Of which NRI Term</i>	26,213	26,133	18,330	43%
- <i>Of which Inter Bank Term</i>	34,329	38,034	36,936	(7%)
Net Advances	250,578	253,453	240,443	4%

INR mn	Q1 FY 21	Q4 FY 20	Q1 FY 20	Y-o-Y
Net Interest Income	3,067	3,237	3,047	1%
Non Interest Income	776	1,099	868	(11%)
Total Cost	(1,932)	(2,215)	(2,250)	14%
Operating Profit	1,911	2,121	1,665	15%
Profit Before Tax	1,075	938	1,259	(15%)
Profit After Tax	794	688	811	(2%)

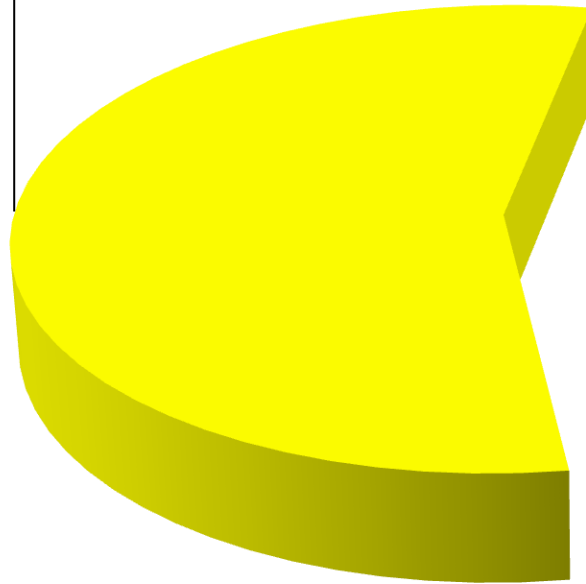
INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Jun 30, 2020
Shareholder's Equity	11,540	15,886	17,922	22,049	28,078	31,156	34,222	35,016
Deposits	103,251	126,091	149,260	192,892	240,069	284,351	303,699	294,321
Borrowings	8,601	11,638	11,479	12,758	19,267	27,232	34,079	39,344
Other Liabilities & Provisions	5,839	7,708	12,524	12,765	14,807	15,179	13,051	12,875
Total	129,231	161,323	191,185	240,464	302,221	357,918	385,051	381,556
Cash, Inter-bank, etc.	6,896	7,192	8,916	11,925	23,720	27,934	35,459	35,385
Investments	32,308	39,622	43,333	58,179	62,190	78,441	77,415	77,268
Net Advances	81,402	104,651	129,214	158,176	203,367	235,680	253,453	250,578
Fixed Assets	2,386	2,367	2,480	4,886	4,940	5,260	5,458	5,368
Other Assets	6,239	7,492	7,242	7,298	8,004	10,603	13,266	12,957
Total	129,231	161,323	191,185	240,464	302,221	357,918	385,051	381,556
Credit Deposit Ratio	78.84%	83.00%	86.57%	82.00%	84.71%	82.88%	83.46%	85.14%

INR mn	Q1 FY20	Q2 FY20	Q3 FY20	Q4 FY20	Q1 FY21
Net Interest Income	3,047	3,133	3,231	3,237	3,067
Other Income	868	1,014	931	1,099	776
- <i>Commission, exchange and brokerage</i>	546	578	625	664	269
- <i>Profit on Sale of Investment</i>	159	249	70	174	380
- <i>Profit on Exchange Transaction</i>	55	34	51	52	35
Operating Income	3,915	4,147	4,162	4,336	3,843
Operating Expenses	(2,250)	(2,302)	(2,263)	(2,215)	(1,932)
Operating Profit	1,665	1,845	1,899	2,121	1,911
Provisions other than Tax	(406)	(432)	(590)	(1,183)	(836)
Profit Before Tax	1,259	1,413	1,309	938	1,075
Tax	(448)	(499)	(342)	(250)	(281)
Profit After Tax	811	914	967	688	794
Cost Income Ratio	57.46%	55.51%	54.36%	51.09%	50.26%

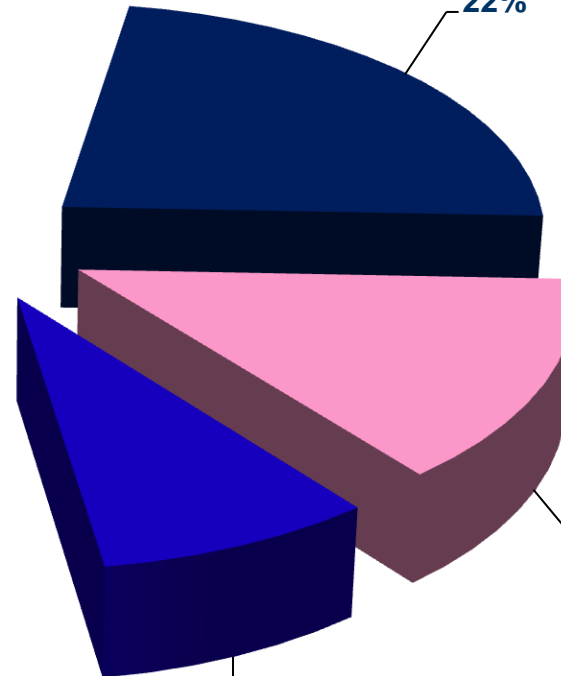
INR mn	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Net Interest Income	5,082	6,195	7,971	9,954	11,493	12,649
Other Income	1,657	2,205	2,488	3,103	3,502	3,911
- <i>Commission, exchange and brokerage</i>	1,193	1,405	1,651	2,176	2,399	2,412
- <i>Profit on Sale of Investment</i>	277	423	454	454	386	653
- <i>Profit on Exchange Transaction</i>	76	145	104	139	216	192
Operating Income	6,739	8,400	10,459	13,057	14,995	16,560
Operating Expenses	(3,965)	(4,910)	(6,277)	(7,807)	(8,529)	(9,029)
Operating Profit	2,774	3,490	4,182	5,250	6,466	7,531
Provisions other than Tax	(694)	(879)	(1,115)	(1,388)	(1,401)	(2,612)
Profit Before Tax	2,080	2,611	3,067	3,862	5,065	4,919
Tax	(168)	(666)	(1,070)	(1,409)	(1,811)	(1,540)
Profit After Tax	1,912	1,945	1,997	2,453	3,254	3,379
Cost Income Ratio	58.83%	58.45%	60.02%	59.79%	56.88%	54.53%

Deposits as on Jun 30, 2020

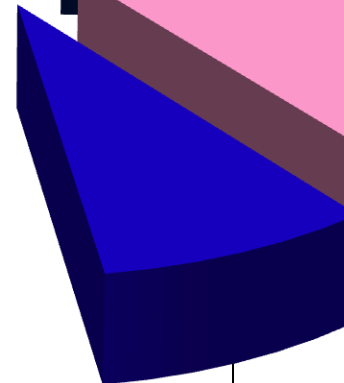
Residential Term
Deposit 57%



*CASA
22%



Interbank Term
Deposit
12%

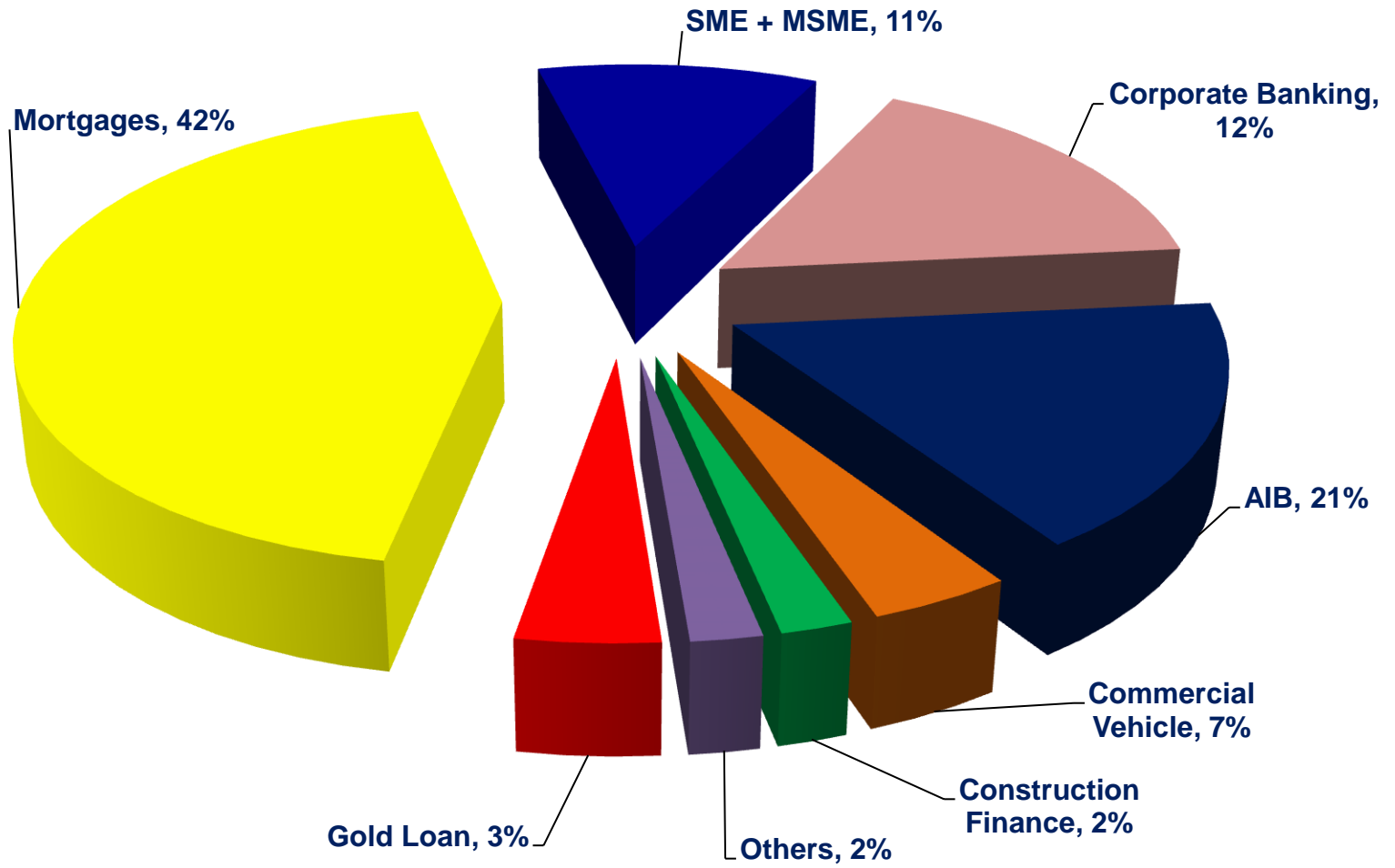


Non-Resident Term
Deposit
9%



* CASA includes NRI CASA

Net Advances as on Jun 30, 2020



Year Ended	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	Q1 FY 2020-21
Net Interest Margin (NIM)	3.72%	3.94%	4.04%	4.16%	3.83%	3.67%	*3.42%
Yield on Advances	12.63%	12.52%	12.03%	11.41%	11.29%	11.50%	11.13%
Cost of Deposits	7.67%	7.48%	6.91%	6.37%	6.61%	6.96%	6.67%
Cost of Funds	7.78%	7.54%	7.00%	6.51%	6.75%	7.10%	6.82%

*NIM - The Bank maintained liquidity on a daily basis, far in excess of the "business as usual", in order to cope with any potential challenges that may arise during lock-down. The NIM impact of excess liquidity in Q1 FY 2020-21 was approximately 20 bps. As Covid-19 situation is improving the Bank is steadily reducing the level of excess liquidity and consequently the NIMs are likely to improve in 3 to 6 months.

Non Performing Assets

DCB BANK

	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Mar 31, 2020	Jun 30, 2020
Gross NPA	1.76%	1.51%	1.59%	1.79%	1.84%	1.96%	2.46%	2.44%
Net NPA	1.01%	0.75%	0.79%	0.72%	0.65%	0.81%	1.16%	0.99%
Provision Coverage	74.66%	77.55%	73.80%	75.72%	78.77%	75.59%	70.81%	75.21%

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Mar 31, 2020	Jun 30, 2020
Mortgages	362	464	717	1,392	1,627	1,779	2,283	2,288
SME+MSME	273	245	324	307	425	501	733	725
Corporate	919	861	859	840	619	187	515	515
AIB	187	288	366	632	984	1,261	1,212	1,189
Gold Loans	28	22	22	107	84	89	69	59
CV/STVL	88	92	200	299	480	635	1,163	1,134
Others	4	2	54	113	176	312	340	308
Gross NPA	1,861	1,974	2,542	3,690	4,395	4,764	6,315	6,218
Net NPA	1,057	975	1,244	1,467	1,538	1,958	2,935	2,485

INR mn	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Jun 30, 2019	Mar 31, 2020	Jun 30, 2020
FV of SRs from ARC	160	307	701	629	380	359	485*	457*

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

INR mn	Q1 2019-20	Q4 2019-20	Q1 2020-21	FY 2019-20
Opening Balance	4,395	5,520	6,315	4,395
<i>(+) Add</i>				
Fresh Slippages	1,454	1,498 ¹	52	6,577
Addition to Existing NPAs	28	11	32	63
<i>(-) Less</i>				
Recoveries	311	326	98	1,725 ²
Upgrades	369	387	18	1,792
Write Offs / Sacrifice	433	1	65	1,203 ³
Closing Balance	4,764	6,315	6,218	6,315

1: The NPA for the month of March 2020 was approximately INR 427 mn (Mortgages INR 261 mn, CV INR 65 mn, SME INR 40 mn, Corporate INR 34 mn). The Bank adopted a conservative approach and did not take the benefit of Covid 19 on the entire March 2020 slippage. Also, due to disruptions from March 15, 2020 an estimated INR 150 mn could not be Upgraded / Recovered across various loan portfolio)

2: Includes INR 385 mn on sale of NPAs to an Asset Reconstruction Company

3: Includes INR 233 mn on sale of NPAs to an Asset Reconstruction Company

INR mn	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Jun 30, 2020
SLR	28,072	34,750	39,855	47,711	49,091	60,007	61,363	61,526
Non-SLR	4,236	4,872	3,478	10,468	13,099	18,434	16,052	15,742
Total Investments	32,308	39,622	43,333	58,179	62,190	78,441	77,415	77,268
HTM	22,603	27,567	30,580	40,286	42,963	57,071	61,363	60,695
AFS	7,684	9,484	10,782	17,840	19,217	21,370	16,052	15,628
HFT	2,021	2,571	1,971	53	10	0	0	945
Total Investments*	32,308	39,622	43,333	58,179	62,190	78,441	77,415	77,268

Modified Duration	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Jun 30, 2020
AFS+HFT	0.34	1.32	1.22	0.93	0.82	0.60	1.04	1.11

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

	Mar 31, 2014	Mar 31, 2015	Mar 31, 2016	Mar 31, 2017	Mar 31, 2018	Mar 31, 2019	Mar 31, 2020	Jun 30, 2020
CRAR	13.71%	14.95%	14.11%	13.76%	16.47%	16.81%	17.75%	17.91%
-- Tier I	12.86%	14.21%	12.79%	11.87%	12.72%	13.10%	13.90%	13.92%
-- Tier II	0.85%	0.74%	1.32%	1.89%	3.75%	3.71%	3.85%	3.99%
RWA* (INR mn)								
	85,110	105,973	134,299	172,832	207,554	221,747	233,936	233,516

*RWA- Risk Weighted Assets

	Sep 30, 2013	Dec 31, 2014	Mar 31, 2016	Mar 30, 2017	Mar 30, 2018	Mar 31, 2019	Jun 30, 2020
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
- Co-branded Prepaid Card
- Credit Card*
- Debit 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
- Tractor 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
- 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

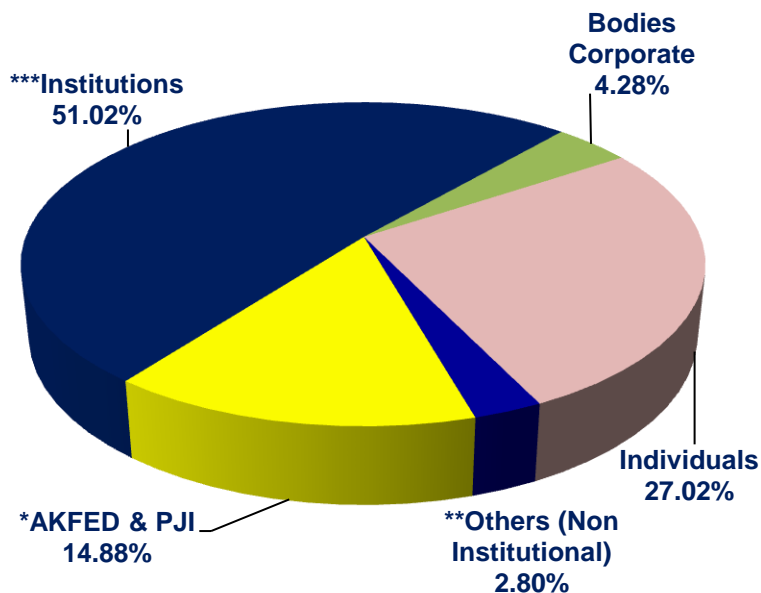
Services

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

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

DCB BANK

Shareholding Pattern



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

**Includes Clearing Members (0.67%), Non Resident Indians (1.45%), Trusts (0.01%) & Directors & their relatives (0.68%)

***Institutions includes 15.08% held by FII & FPI

Key Non Promoter Shareholders

%

Aditya Birla Sunlife Mutual Fund*	4.83%
ICICI Prudential Mutual Fund*	4.50%
HDFC Small Cap Fund	4.43%
India Advantage Fund S4 I	4.02%
DSP Small Cap Fund	3.43%
Franklin India Smaller Companies Fund	3.01%
Sundaram Mutual Fund*	2.91%
Steinberg India Emerging Opportunities Fund Ltd.	2.29%
Matthews India Fund	1.97%
Tata Mutual Fund*	1.97%
Tano Mauritius India FVCI II	1.77%
TVS Shriram Growth Fund	1.41%
Apax Global Alpha Limited	1.22%
L&T Mutual Fund Trustee Limited	1.12%

* 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

Ashok Barat	Has held leadership positions in various organizations, such as Unilever 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.
Amyr Jassani	A Chartered Accountant 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.
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.
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.
Murali M Natrajan <i>Managing Director & CEO</i>	Standard Chartered Bank, Citibank, American Express.
Rafiq Somani	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.
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).
Shabbir Merhant	A Masters in Personal Management with more than 29 years of experience. Founder of Valulead Consulting, a boutique consulting firm.
Shaffiq Dharamshi	An M.Sc. Graduate in Economics with specialization in Risk Management. He is currently working with AKFED as Head of Banking.
Somasundaram PR	A Chartered Accountant with more than 30 years of experience across various Unilever Group companies in India & abroad and Tata Consultancy Services. He is currently working as Managing Director of World Gold Council in India.
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.

Abhijit Bose - *29 yrs work exp.
Chief Credit Officer

Ajit Kumar Singh - 28 yrs work exp.
Head – Treasury & FIG Business

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

J. K Vishwanath – 27 yrs work exp.
Head – Corporate Banking

Manoj Joshi – 26 yrs work exp.
Business Head – Trade Finance

Murali Rao – 18 yrs work exp.
Chief Technology Officer

Pankaj Sood – 23 yrs work exp.
Head Branch Banking – Retail

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

Aditya Prasad – 35 yrs work exp.
Chief Compliance Officer

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

Damodar Agarwal – 24 yrs work exp.
Head – Alternate Channels

Kamala Kant Pandey – 25 yrs work exp.
Head Channel Sales & Emerging Markets

Murali M. Natrajan - *36 yrs work exp.
Managing Director & CEO

Narendranath Mishra – 21 yrs work exp.
Head – Agri & Inclusive Banking

Praveen Kutty - *29 yrs work exp.
Head – Retail & SME Banking

Sridhar Seshadri – 36 yrs work exp.
Chief Risk Officer

Rubi Chaturvedi – 10 yrs work exp.
Company Secretary

Ajay Mathur – 27 yrs work exp.
Head – Collections & Commercial Vehicles

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

Gaurav Mehta – 25 yrs work exp.
Head – Marketing, PR , Corporate Communication, Investor Relations, CSR

Krishna Ramasankaran – 24 yrs work exp.
Head Credit – Retail & SME

Meghana Rao – 17 yrs work exp.
Head – Branch Operations

N C Kaushal – 28 yrs work exp.
Business Head - SME & MSME

R. Venkatesh – 29 yrs work exp.
Head – Operations, Technology and Human Resource

Sukesh Bhowal – 24 yrs work exp.
Head – Mortgages, Gold Loan & Personal Loan

Digital Update



DCB BANK

Its time to unveil

Introducing

DCB Health Plus Fixed Deposit

A unique fixed deposit which not only offers you good returns but also takes care of your health.

- Earn **6.90% p.a.** on a 700 days fixed deposit
- Free medical services and healthcare benefits

Terms and conditions apply.

Free medical services and healthcare benefits are offered under ICICI Lombard Group Take Care Insurance Plan.

DCB Health Plus Fixed Deposit launched with Health Insurance Benefits



The image is a promotional graphic for DCB Bank's mobile banking app. On the left, a smartphone displays the app's interface, which includes a 'Choose' screen with a '7%' interest rate and a 'Proceed' button. A secondary screen shows an 'Account Summary' with a balance of ₹ 9,24,94,537.91 and a list of transactions. The background is light blue with various icons: a green shield with a checkmark, a yellow rupee symbol, a blue arrow, a yellow envelope, a gear, a fingerprint scanner, and a star. On the right, a dark blue banner contains the text 'DCB BANK' in white. Below it, a white banner reads 'WELCOME ABOARD' in a curved font, followed by 'THE NEW' in a serif font. At the bottom, the text 'DCB MOBILE BANKING' is flanked by two stars, and 'APP EXPERIENCE' is centered below it.

DCB BANK

WELCOME ABOARD

THE NEW

★ DCB MOBILE BANKING ★

APP EXPERIENCE

A number of new features added to DCB Mobile Banking to enhance customer experience

DCB Zippi

Online Fixed Deposit in a jiffy!

See deposit rates [↗](#)

Open DCB Zippi Online Fixed Deposit

Full Name

Enter your name (as per Aadhaar)

Email

example@youmail.com

Mobile Number

10 digit mobile number

I am an Indian resident

Currently not available for Minors and NRIs.

[Open DCB Zippi Online Fixed Deposit](#)

[Terms & Conditions](#)

New features added to DCB Zippi Online Fixed Deposit such as Video KYC. Customers now complete full KYC through the virtual video booth.



Image: www.pexels.com

DCB Bank launches Green Print Password for Internet Banking Users

Internet Banking Login

User ID

Password

Take me to

LOGIN

[Forgot password? Click here.](#)

[Frequently Asked Questions](#)

DCB Internet Banking

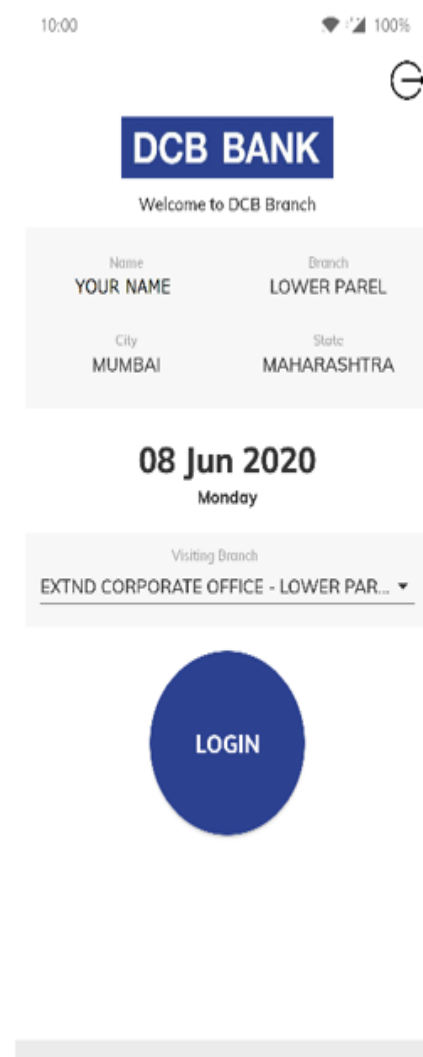
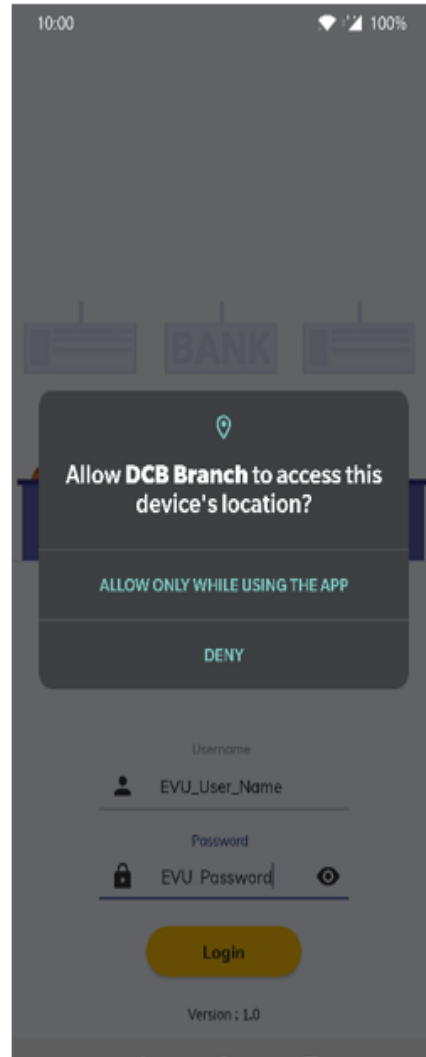
-  Dashboard
-  Bill Payment
-  Account Summary
-  Mutual Fund
-  FD Opening
-  Cheque Book Request
-  One Time and Recurring Payment

New features added to Internet Banking such as Account Statements available upto 3 months, Form 15G/H, internet login alert via SMS and Email to the account holderful.



Now transfer funds upto ₹25000 per day from your DCB Bank account using any UPI app.

Feature enhancement, daily funds transfer limit via UPI increased to INR 25,000 for customers.



DCB Bank Branch App launched as a part of Covid-19 Social Distancing Initiative for Branches.

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.