

Ref. No.CO:CS:RC:2022-23:103

July 30, 2022

BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
1st floor Dalal Street.
Mumbai 400 001

Scrip Code: 532772

National Stock Exchange of India Limited
Listing Department,
Exchange Plaza, 5th floor, Plot No. C/1,
G Block Bandra – Kurla Complex,
Bandra (East), Mumbai 400 051

NSE Symbol: DCBBANK

Dear Sirs,

In the attachment, please find an “**Investor Presentation - Q1FY23**”.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited

DCB BANK

A hand is shown holding a glowing blue rectangular label with the word 'BANKING' in white capital letters. The background is dark blue with a network of glowing white lines and dots. Various icons are scattered around, including a Wi-Fi symbol, a globe, a person silhouette, a piggy bank, a padlock, a location pin, a smartphone, and a classical building facade.

BANKING

DCB Bank Limited

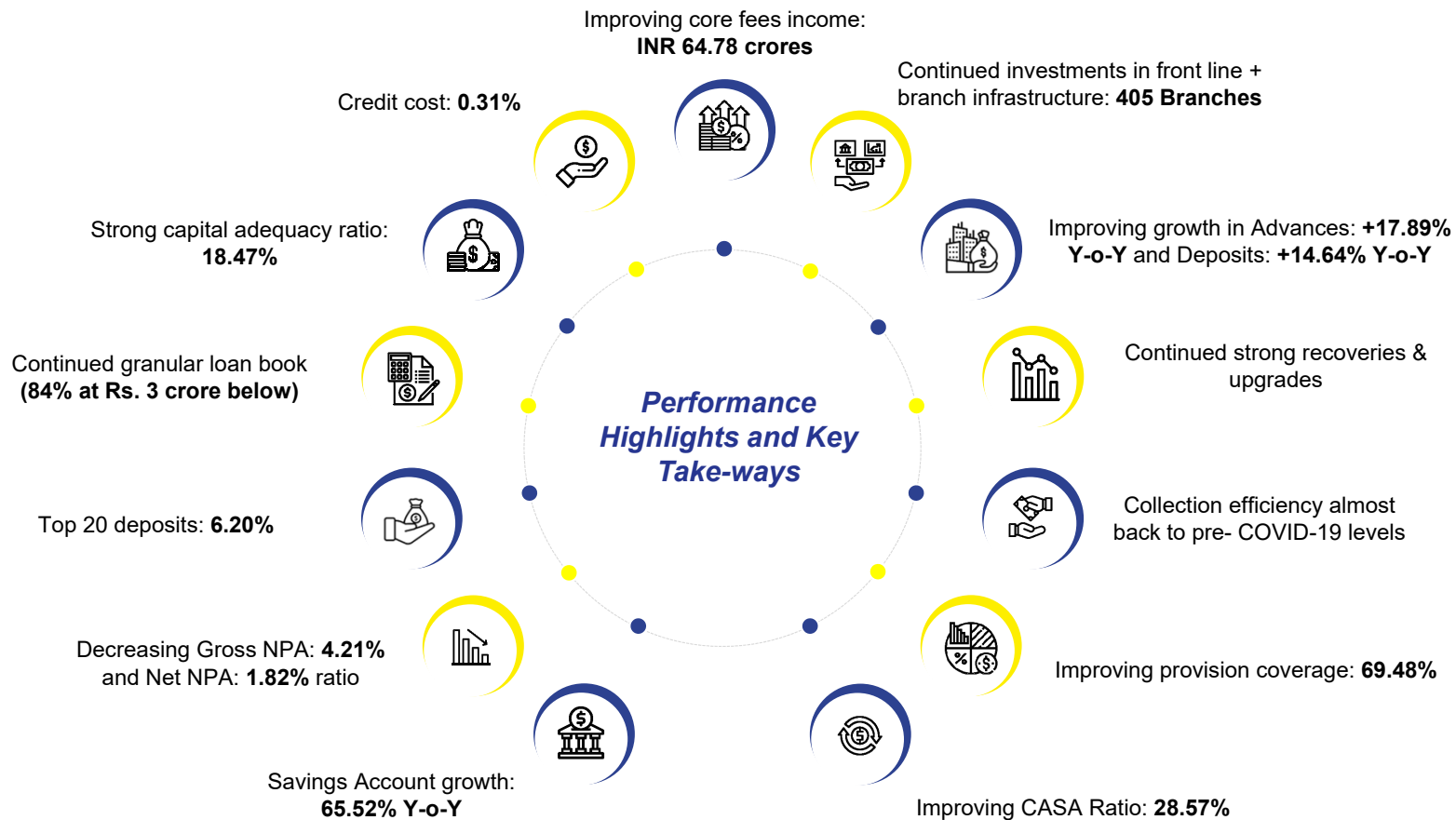
Investor Presentation – Q1FY23

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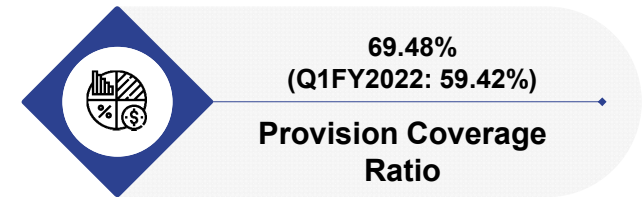
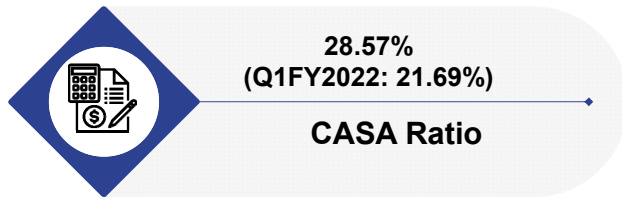
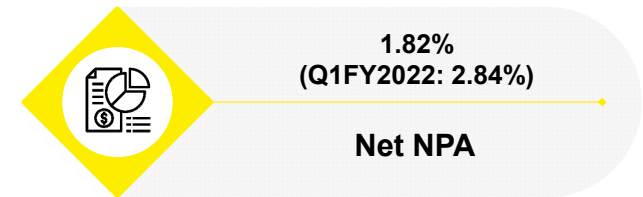
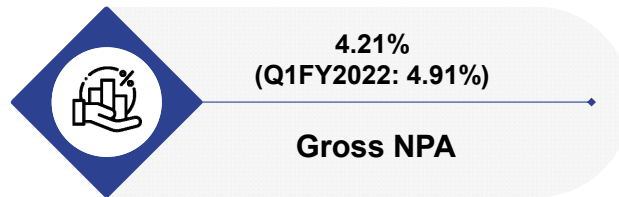
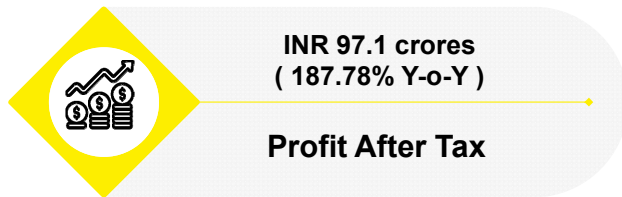
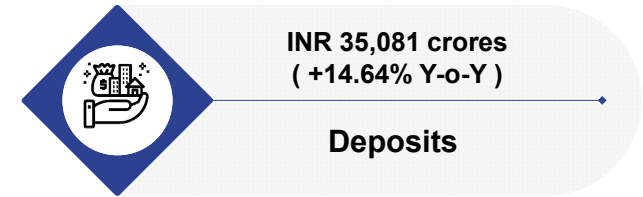
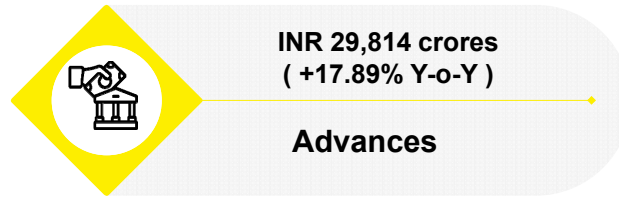
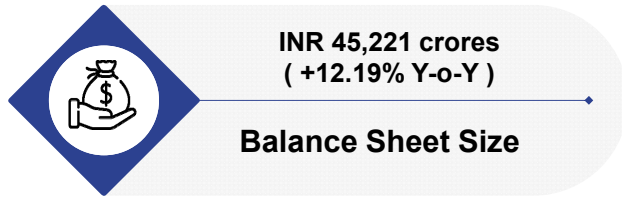
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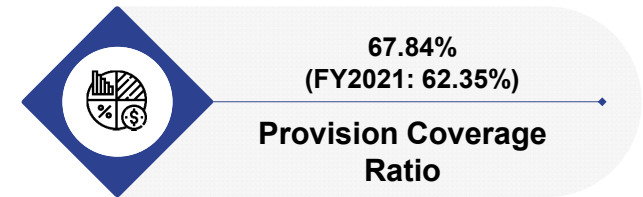
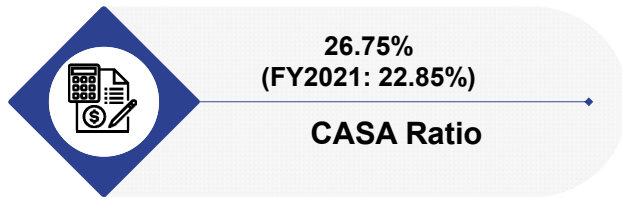
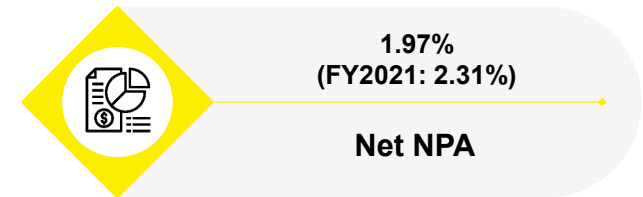
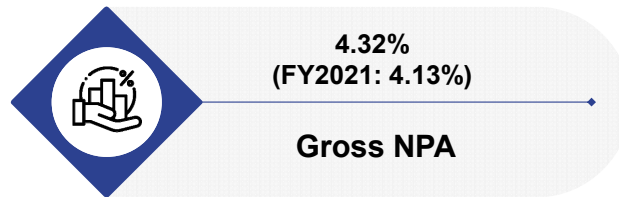
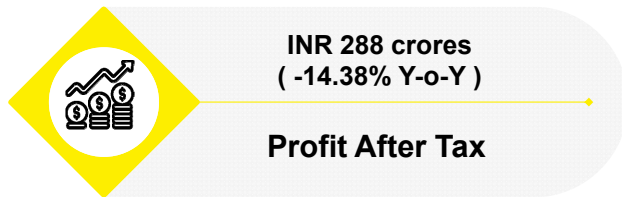
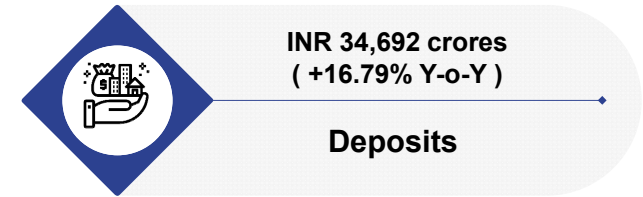
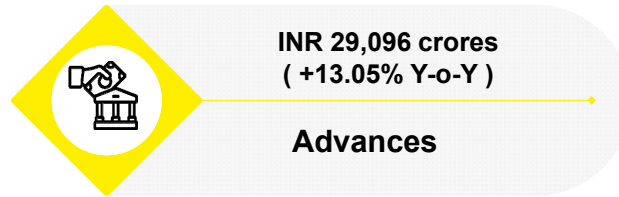
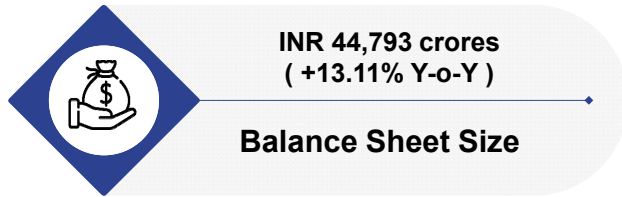
Q1 FY2023 Performance Highlights & Key Takeaways



Key Performance Highlights – Q1 FY2023



Key Performance Highlights – FY2022



DCB BANK



About Us

- New generation private sector bank with more than 400 branches across 18 States and 2 Union Territories



Background



Company Vision

- To be the most innovative and responsive neighborhood bank in India serving entrepreneurs, individuals, and businesses

DCB BANK

- MSME/SME, Agri and Retail focus
- Granular secured small ticket lending
- Diversified portfolio (Deposits and Advances)
- Proven business model
- Stable & skilled management team
- Expanding branch network
- Accelerating digital agenda
- Efficient capital consumption & strong Capital Adequacy



Attributes



Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 14.85%)
- Institutions (including FII + FPI) 50.08% (non promotor shareholding above 1% is 39.07%)

Journey so Far

1981

- Amalgamation of Masalawala Cooperative Bank and Ismailia Cooperative Bank into Development Cooperative Bank Limited.

1984

- Multi-State Cooperative Bank

1988

- Acquired "Scheduled" status from Reserve Bank of India

1995

- Conversion to Development Credit Bank Limited.
- Secured Foreign Exchange License & became an Authorized Dealer

2004

- Classified as a "New Generation Private Sector Bank" by the RBI

2005

- Private Equity Investment by AKFED (Aga Khan Fund for Economic Development - Principal Promoter) of INR 1.38 bn in March 2005

2006

- Private Equity investment of INR 0.52bn by HDFC and Khattar Holdings and others in February 2006
- Raised INR 1.86 bn through IPO, issue oversubscribed 35 times

2007

- Preferential Allotment of INR 2.8 bn in Aug 2007 to AI Bateen, TATA Capital and others

2009

- QIP of INR 0.81bn

2012

- QIP of INR 0.94bn and Preferential Allotment of INR 1.39bn

2013

- Name changed to DCB Bank
- Opened 100th Branch

2014

- QIP of INR 2.5bn

2017

- QIP of INR 3.8bn
- Opened 300th Branch

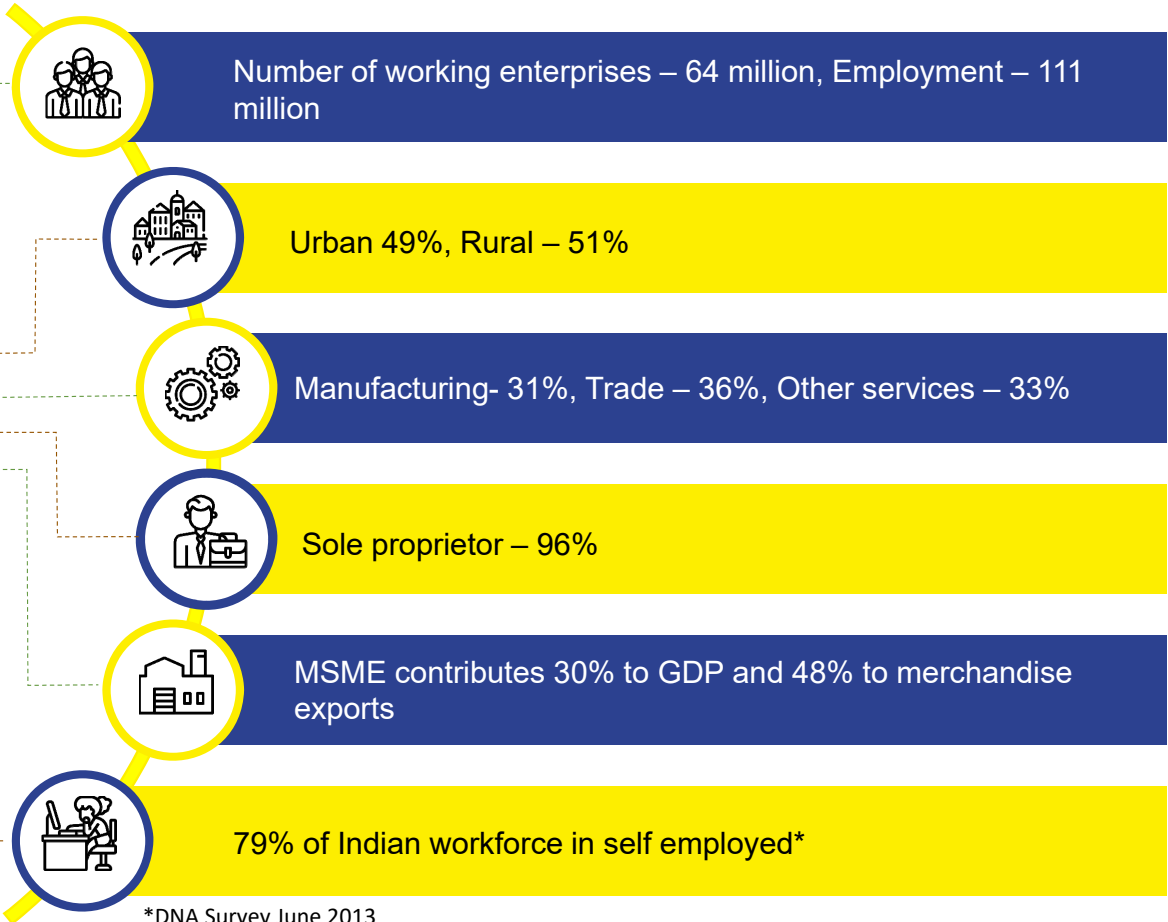
2022

- Opened 400th Branch

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



Robust Indian economy, MSMEs target market size and DCB Bank's knowledge, experience, capability, products and increasing branch foot print has the potential to create a large and meaningful Balance Sheet size above one lakh crores in the foreseeable future



01

Target MSME/SME/
Retail segment

02

Create a diversified,
secured and granular
portfolio

03

Limit Corporate,
unsecured and lumpy
exposures

04

Focus on retail
Mortgages*, Working
Capital, Commercial
Vehicle, Tractor
Finance, KCC, Gold
Loans, Construction
Finance, TReDS and
Co-lending

05

Rely mainly on Retail
Deposits (CASA, Term
Deposits). Limit
dependency on bulk
deposits. Use long
term refinance options
(SIDBI, NABARD and
NHB)

06

Target Tier 2 to Tier 6
locations

07

Continuously strengthen
credit (underwriting,
collections, recoveries,
portfolio monitoring and
analytics)

08

Invest continuously in
digital agenda to
improve frontline and
customer experience

09

Generate steady
granular Fee Income
through bancassurance,
mutual funds, trade,
remittances, foreign
exchange and cash
management

10

Continuously improve
Liquidity management,
Cost productivity,
Operational Risks and
HR processes

11

Form strategic
alliances to enhance
products, segments
and distribution

12

Partner with select
"start-up" companies to
participate in 'new age'
technologies

*Includes Home Loan & LAP

Wide Range of Products

Retail Banking



Deposit Products

- Current and Savings (CASA)
- NRI Deposits
- Recurring Deposits
- Term Deposits
- Lockers



Cards

- ATM Card
- Debit Card



Payments

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- Remittances
- Tax Payments
- Visa Money Transfer
- POS Terminals



Advances – Focus on Secured Lending

- Home Loans
- Loan Against Property (LAP)
- Auto Loan*
- **Co-Lending (New)**
- Commercial Vehicle*
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Kisan Credit Card
- Gold Loan
- Tractor Loans
- Retail Microfinance
- Term Loan to MFIs
- **TREDS (New)**
- ODTD
- **School Finance (New)**



Third Party Distribution

- Life Insurance,
- General Insurance
- Health Insurance
- Mutual Funds

SME, Corporate Banking, NBFCs, Co-operative Banks



Corporate Banking

- Current Account
- Trade Current Account
- Foreign Exchange
- Guarantees
- Import/ Export
- Letters of Credit
- Supply Chain
- Term Loans
- Bills Collection
- Invoice Discounting



Capital Management

- Working Capital
- Cash Management

*Offered to existing customers

The Story so Far

Outlook & Way Forward

Balance Sheet (Deposits + Advances)



- Balance Sheet as at 30-Jun-22: INR 45,221 crores
- Advances of INR 29,814 crores with a focused approach towards secured lending

Margins



- Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs
- NIM of 3.61% for Q1FY23

Asset Quality & Credit Costs



- Gross NPA at 4.21% and Net NPA at 1.82%
- Provision Coverage Ratio at 69.48%
- Credit cost at 0.31%

Cost to Average Assets / Cost to Income Ratio



- Cost to Average Assets at 2.67%
- Cost to Income at 64.38%
- Headcount at 8,697 and branch network at 405

Key Ratios



- Return on Assets at 0.86%
- Return on Equity at 10.12%

- Aim to double the Balance Sheet size in three to four years
- Mortgages (Home Loan + LAP), Gold Loans, AIB expected to lead the growth

- Target of 3.65% to 3.75%
- Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs

- Target GNPA below 2.50% and NNPA of 1.50%
- Target steady credit costs of 45 bps to 55 bps
- Maintain margin of safety (Operating Profit / Provisions of 3 to 4 times)

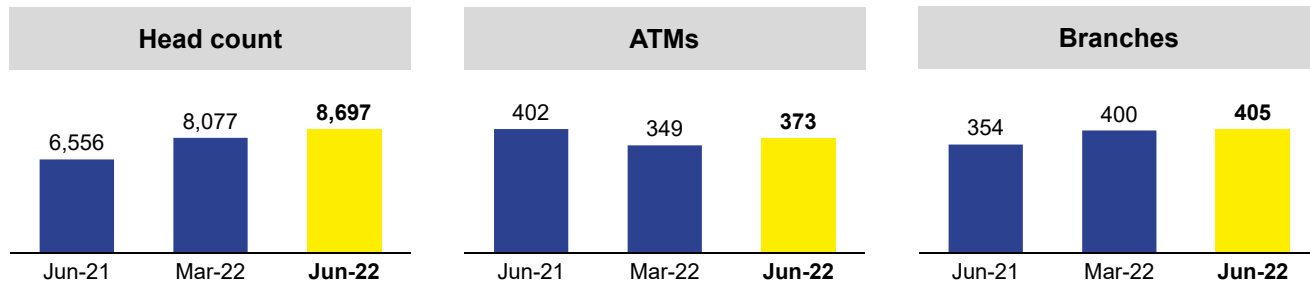
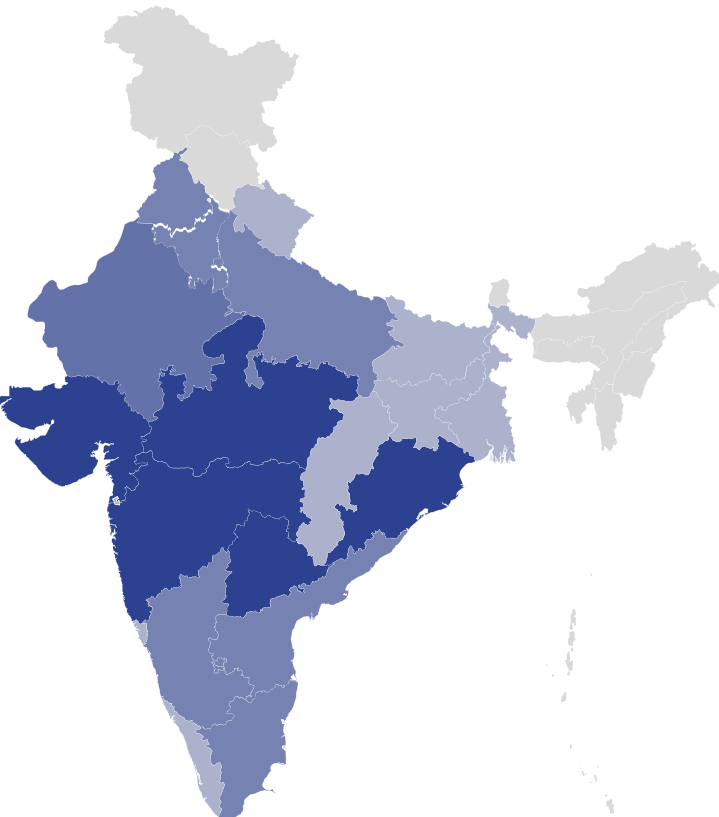
- Target Cost to Income Ratio of 55% or below in 4 to 5 quarters
- Target Cost to Average Assets of 2.40%

- Return on Assets (ROA)**
 - Achieve 1% or above in 4 to 5 quarters
 - Expect to improve Fee Income and Cost to Average Assets
- Return on Equity (ROE)**
 - Achieve closer to 14% in 4 to 5 quarters
 - Capital efficiency and improving profitability have the potential to deliver healthy RoEs

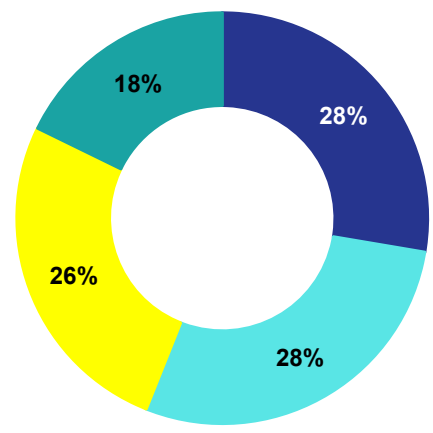


**Customer Service and
Digital Initiatives**

Well Penetrated Distribution Network

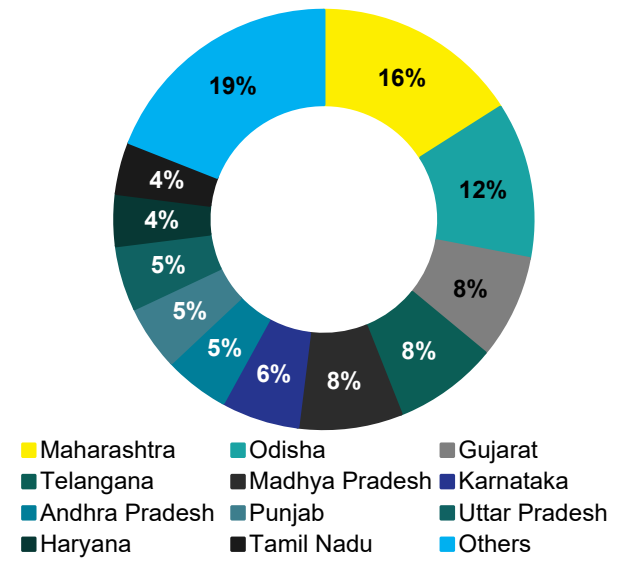


Region wise Branches (%)



■ Metro ■ Urban ■ Semi Urban ■ Rural

State wise Branches (%)



■ Maharashtra ■ Odisha ■ Gujarat
 ■ Telangana ■ Madhya Pradesh ■ Karnataka
 ■ Andhra Pradesh ■ Punjab ■ Uttar Pradesh
 ■ Haryana ■ Tamil Nadu ■ Others

Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Mobile Applications

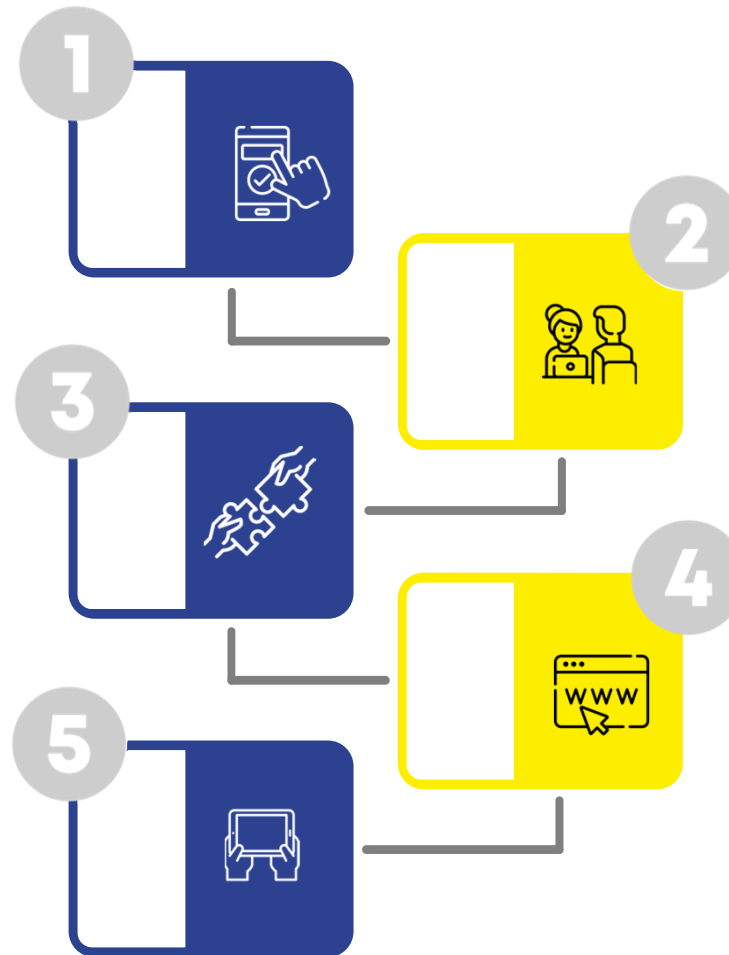
- Mobile Banking for multilingual Retail customers
- Mobile App for Gold Loan customers
- Zippi + - paperless and digital onboarding journey for new customers
- WhatsApp Banking
- SMS Banking and Missed Call services

Alliances

- Bank is digitally acquiring NTB customers in partnership with Niyo.
- TReDS platform for Trade Receivables and Invoice Discounting
- Co-lending

Customer Friendly Onboarding Process

- Paperless onboarding process with e-KYC/ Video KYC
- Fully digitized end to end customer onboarding product (CUBE).
- Self Service KIOSKS at branches



Technology Adoption

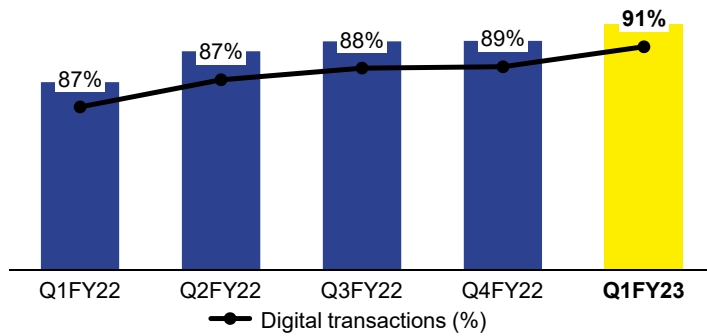
- Blockchain – adopted 'Blockchain' for use cases such as multi authentication for ATM management
- AR/ VR banking – AR implementation for use cases as branch locator
- API Banking – 180+ services in API sandbox
- Social Command Center – for customer servicing and marketing

Web Applications

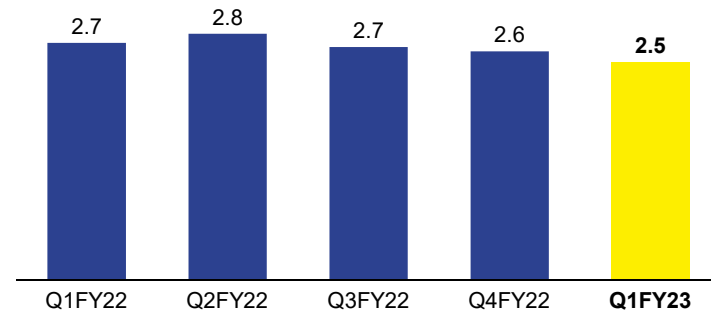
- Internet Banking for both Retail and Corporate customers – functionality across deposit products, payment services and others
- DCB Remit – flagship product for foreign exchange remittance
- DCB EazyBee – reimagined and simplified user journey for Mutual Fund investments
- NRI Online platform – NRI customer onboarding platform

Leading to Enhanced Digital Footprint

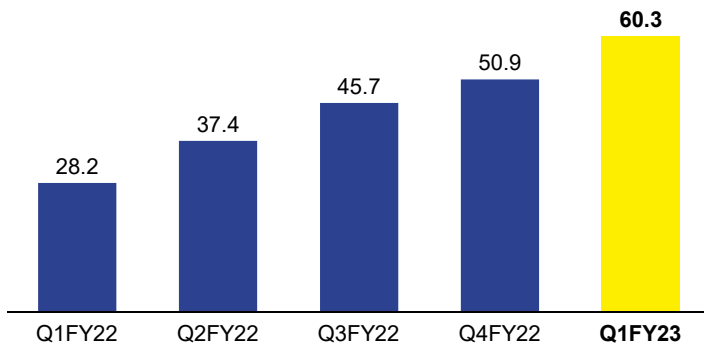
Digital Transactions (% of Total Transactions)



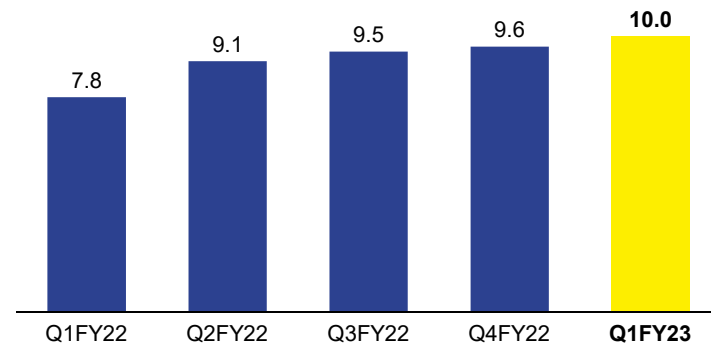
Personal Internet Banking Transactions (In Lakhs)



UPI Transactions (In Lakhs)



Mobile Banking Transactions (In Lakhs)





DCB BANK

Board & Management

Eminent Board of Directors

Amyl Jassani

Independent Director

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.

Murali M Natrajan

Managing Director & CEO

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.

Shabbir Merchant

Independent Director

A Masters in Personal Management with more than 30 years of experience. He is the founder of Valulead Consulting, a boutique consulting firm.

Tarun Balram

Independent Director

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).

Ashok Barat

Independent Director

A Fellow of the ICAI and of the ICSI, Associate of the Institute of Chartered Accountants of England & Wales an CPA, Australia. He held 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 various strategies

Rafiq Somani

Independent Director

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.

Shaffiq Dharamshi

Non-Independent Director

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.

Thiyagarajan Kumar

Independent Director

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 active leadership role in the Times Group as Director, Management Assurance Services.

Iqbal Khan

Non-Independent Director

A 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.

Rupa Devi Singh

Independent Director

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

Somasundaram PR

Independent Director

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.

Experienced Team of Professionals

DCB BANK

Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 31+

Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 29+

Ajit Kumar Singh

- Designation: *Head – Treasury & FIG Business*
- Years of Experience: 29+

Bappa Roy

- Designation: *Product Head – Banking, Insurance & Investments*
- Years of Experience: 30+

Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 26+

Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- Years of Experience: 27+

J. K Vishwanath

- Designation: *Head – Corporate & SME Banking*
- Years of Experience: 28+

Kamala Kant Pandey

- Designation: *Head – Channel Sales & Emerging Markets*
- Years of Experience: 27+

Krishna Ramasankaran

- Designation: *Head Credit – Retail & SME*
- Years of Experience: 26+

Manoj Joshi

- Designation: *Chief Compliance Officer and Chief Internal Vigilance*
- Years of Experience: 27+

Meghana Rao

- Designation: *Head – Branch Operations*
- Years of Experience: 21+

Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 21+

Murali M. Natrajan

- Designation: *MD & CEO*
- Years of Experience: 38+

Narendranath Mishra

- Designation: *Head – Agri & Inclusive Banking*
- Years of Experience: 22+

N C Kaushal

- Designation: *Head – Digital Banking*
- Years of Experience: 30+

Pankaj Sood

- Designation: *Head – Retail Branch Banking*
- Years of Experience: 25+

Praveen Kutty

- Designation: *Head – Retail Banking*
- Years of Experience: 31+

R. Venkatesh

- Designation: *Head – Operations, Technology, Human Resource and CIO*
- Years of Experience: 31+

Ravi Kumar

- Designation: *Head – Operations and Key Projects*
- Years of Experience: 26+

Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 15+

Satish Gundewar

- Designation: *Chief Financial Officer*
- Years of Experience: 26+

Sridhar Seshadri

- Designation: *Chief Risk Officer*
- Years of Experience: 38+

Sukesh Bhowal

- Designation: *Head – Mortgages, Gold Loan & Personal Loan*
- Years of Experience: 26+

Sumit Manchanda

- Designation: *Head - Credit*
- Years of Experience: 21+

T P Anuradha

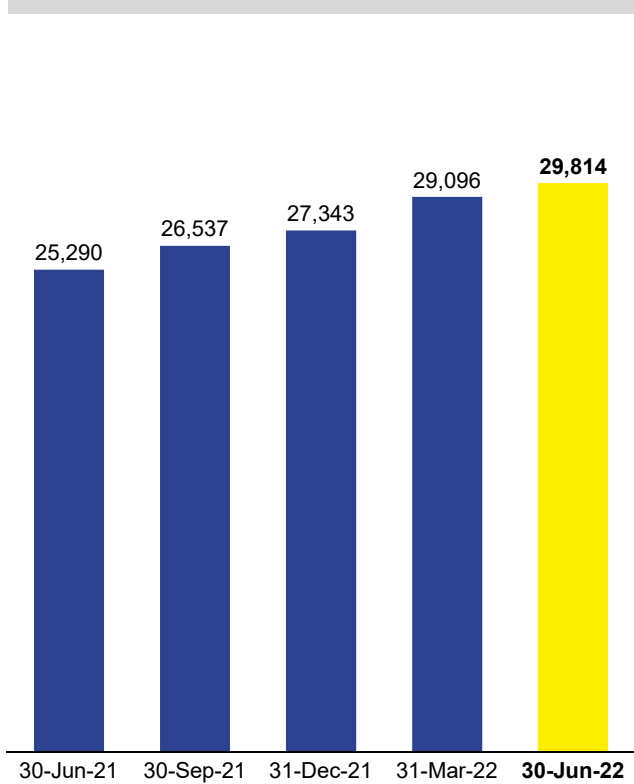
- Designation: *Chief Internal Auditor*
- Years of Experience: 22+



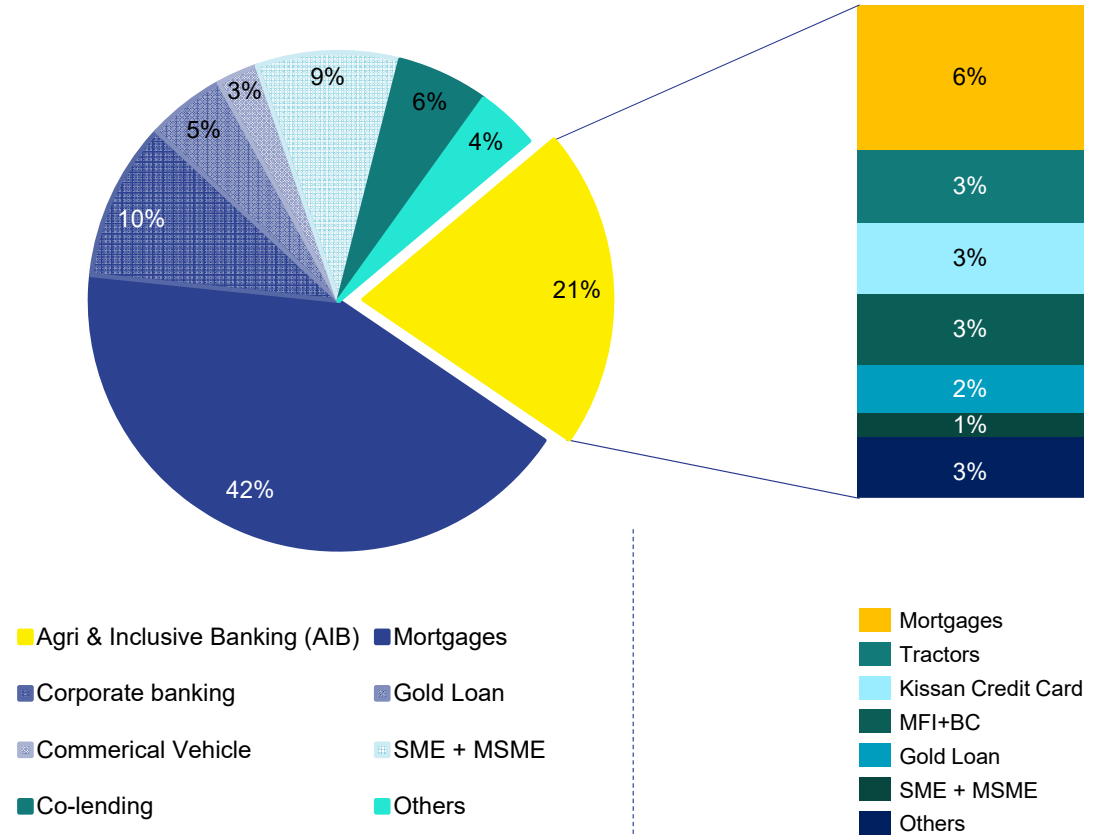
Business Update

Update on Advances

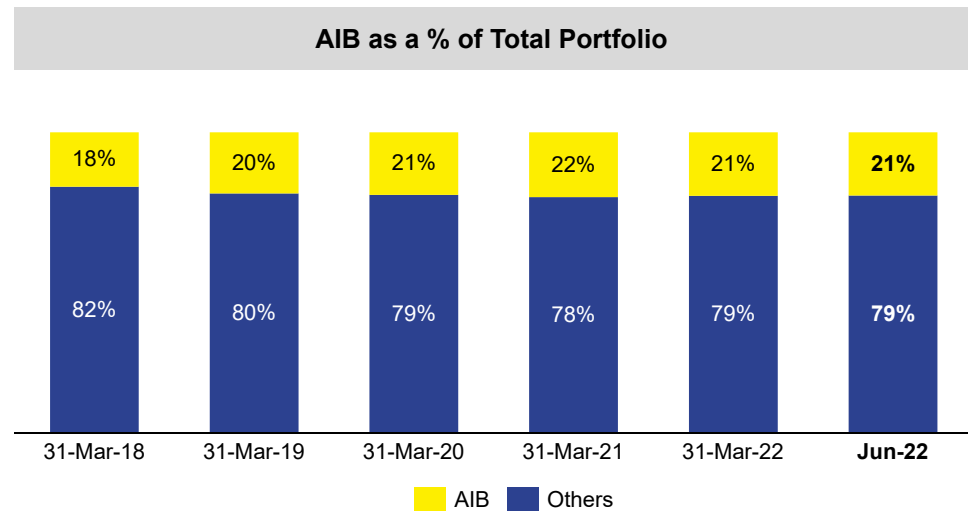
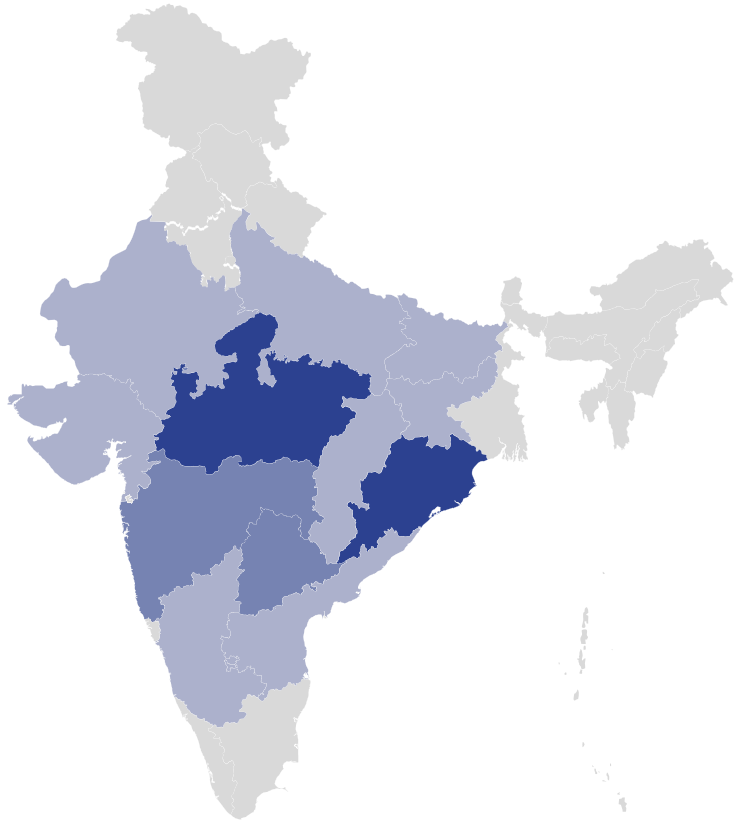
Advances (INR crores)



Product Mix (As on 30-Jun-22)



Agri & Inclusive Banking (AIB) – A Bank Within a Bank

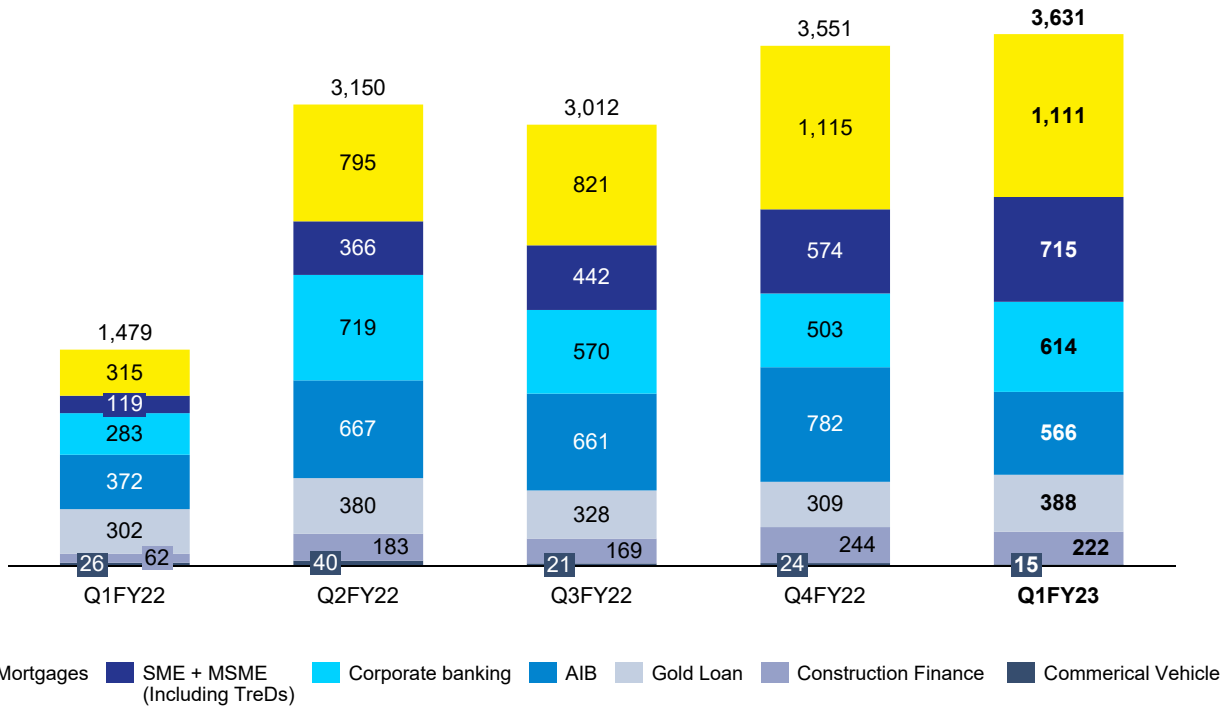


- AIB Manages **180 Branches**
- AIB's main mandate is financial inclusion and coordinate achievement of PSL + Agri targets
- AIB's main products are KCC, Gold Loans, Tractor Finance and MFI. However, AIB uses its branch network to source all retail products

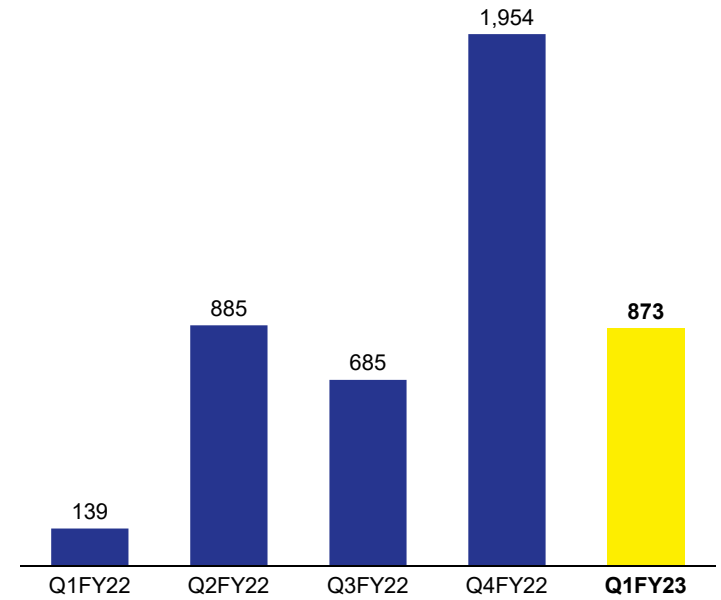
Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Disbursements

Product wise Disbursement Trends (INR crores)

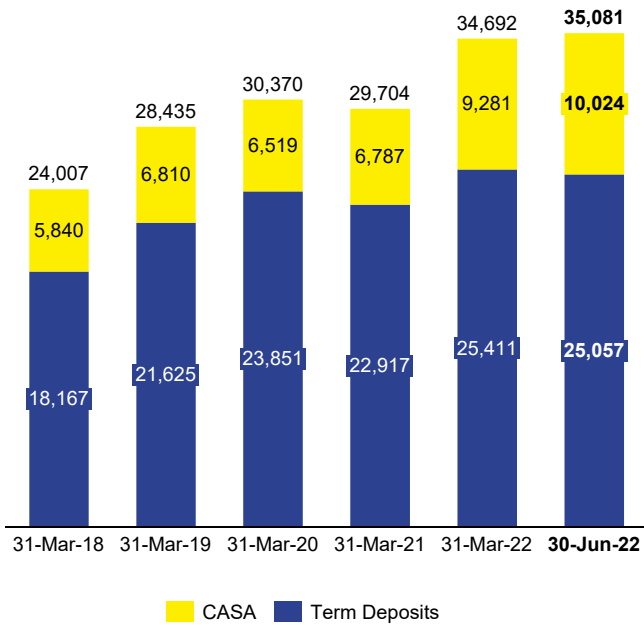


Disbursements through Co-Lending (INR crores)

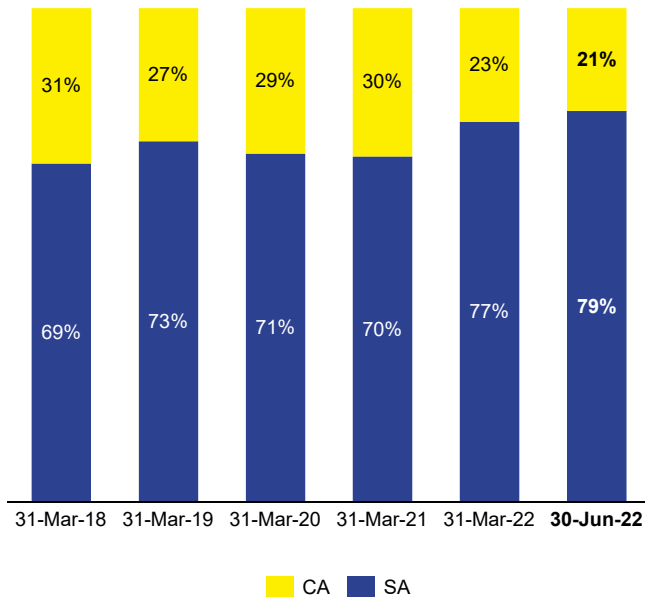


Deposit Profile

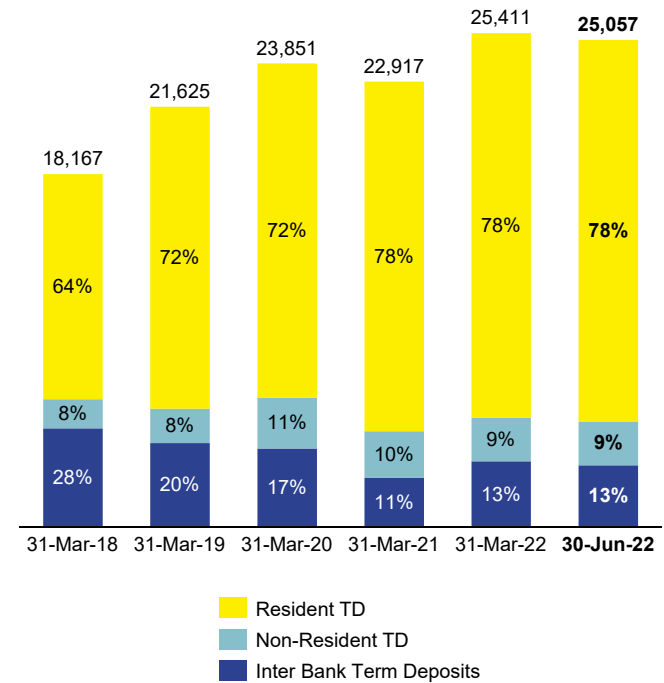
Deposits (INR crores)



CASA Mix (%)



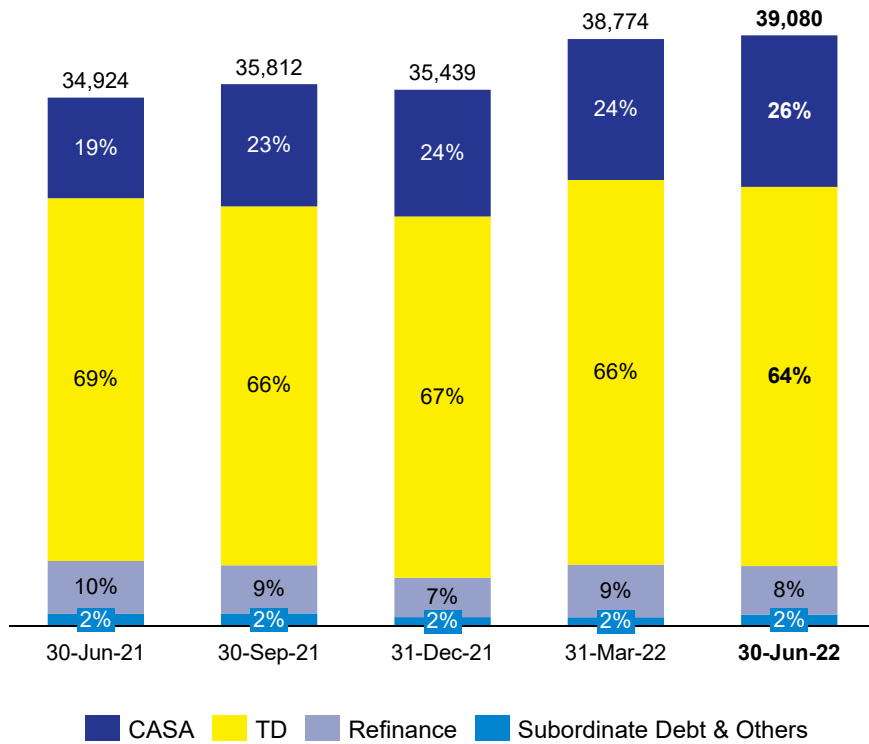
Term Deposits Mix (INR crores)



Top 20 deposits contribute 6.20% of the Total Deposits

Funding Mix

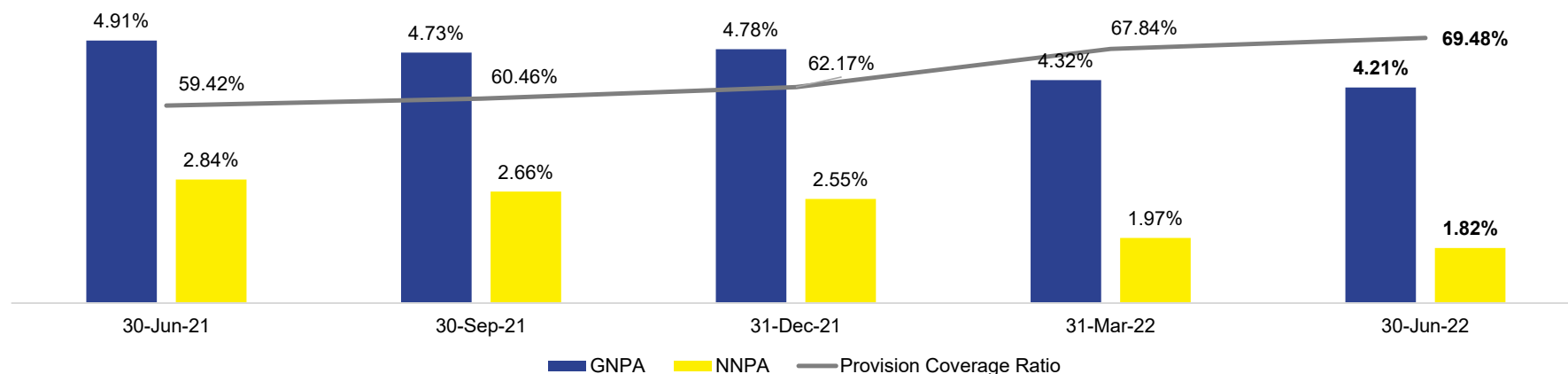
Funding Mix (INR crores)



Credit Rating

Instruments	CRISIL	ICRA
Long Term – Subordinated Debt	AA-/Stable	A+Stable
Certificates of Deposits	A1+	-
Short – Term Fixed Deposits	A1+	A1+

Asset Quality



Gross NPA Movement (INR Crores)	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22
Opening Balance (A)	1,083	1,269	1,285	1,340	1,290
(+) Fresh Slippages	515	414	457	376	564
(+) Addition to Existing NPAs	5	2	1	2	7
Sub-Total (B)	520	416	458	378	571
(-) Recoveries	90	94	185	162	137
(-) Upgrades	162	303	217	264	433
Sub-Total (C)	252	397	402	426	570
(-) Write Offs / Sacrifice (D)	82	3	1	2	3
Closing Balance (A+B-C-D)	1,269	1,285	1,340	1,290	1,288

Product wise Gross NPA (INR Crores)	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22
Mortgages	472	448	385	342	331
SME+MSME	151	137	120	138	149
Corporate	84	83	102	101	101
AIB	239	259	300	292	317
Gold Loans*	65	53	137	133	106
Commercial Vehicle	207	245	236	226	230
Others	51	60	60	58	54
Total	1,269	1,285	1,340	1,290	1,288

*Includes Co-Lending

Restructured Advances

(INR crores)	31-Mar-2022			30-Jun-2022		
	Restructured	Provision	Net outstanding	Restructured	Provision	Net outstanding
Standard	2,156	287	1,869	2,094	278	1,816
NPA	273	137	136	288	147	141
Total	2,429	424	2,005	2,382	425	1,957

- *By September 2022 restructured advances under moratorium expected to be below INR 700 crores of which ~61% will be Home Loans and ~34% to be Business loan or LAP.*
- *Every month some part of the restructured advances under moratorium are becoming a part of billed portfolio.*

Collection Efficiency

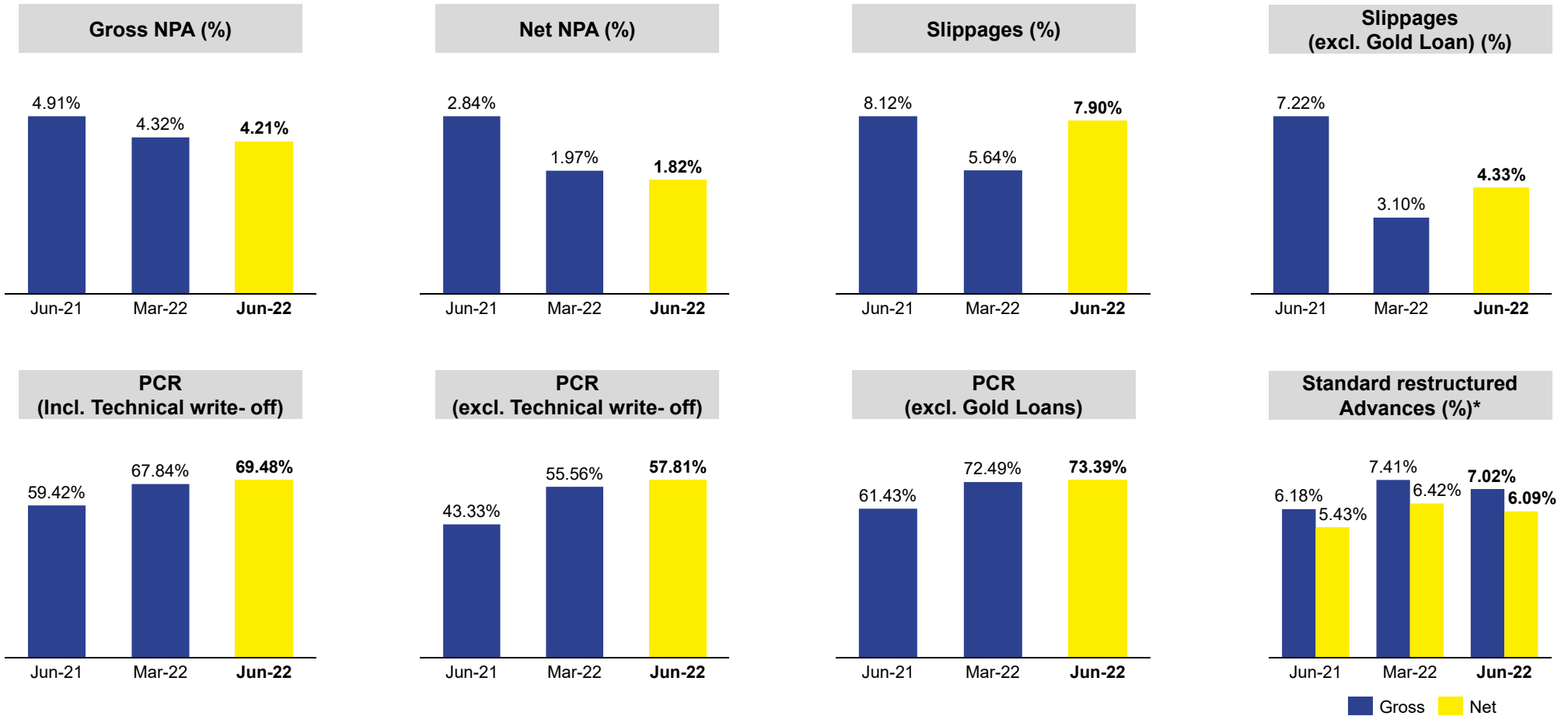
Collection Efficiency (%) – Bucket 0

Portfolio	Jan-20	Mar-22	Apr-22	May-22	Jun-22
Business Loans (LAP)	98.9%	97.7%	97.5%	98.2%	98.3%
Home Loans	99.2%	99.0%	98.4%	98.8%	99.1%
CV Loans	96.0%	85.1%	91.1%	93.8%	93.8%

Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Jan-20	Mar-22	Apr-22	May-22	Jun-22
Business Loans (LAP)	97.5%	96.7%	96.1%	96.7%	97.0%
Home Loans	98.5%	98.5%	97.6%	98.0%	98.4%
CV Loans	92.1%	85.2%	86.2%	89.5%	88.6%

Key Credit Metrics



*Calculated as a percentage of net advances

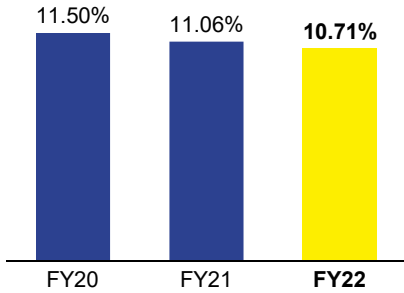
Provisions – Balance Sheet

(INR crores)	30-Jun-2021	31-Mar-2022	30-Jun-2022
Provision for Gross NPA	438	595	620
Floating Provision	112	122	125
Sub-total (A)	550	717	745
Specific Standard Asset Provision	14	29	40
Contingency provision on Restructured and Stressed Accounts	108	70	68
Restructured Standard Assets	189	287	278
Sub-total (B)	310	387	386
Standard Asset Provisions	78	94	97
Sub-total (C)	78	94	97
Total (A+B+C)	938	1,198	1,228

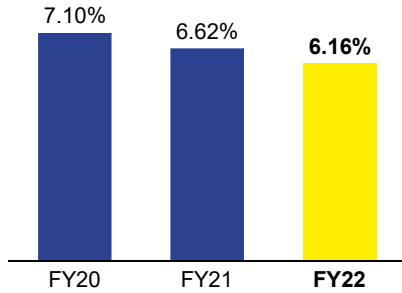
(INR crores)	30-Jun-2021	31-Mar-2022	30-Jun-2022
Performing Advances (A)	24,593	28,561	29,308
Provisions excluding NPA Provision (B)	500	603	608
Provision as a percentage of Performing Advances (B/A)	2.03%	2.11%	2.08%

Key Ratios (Y-o-Y)

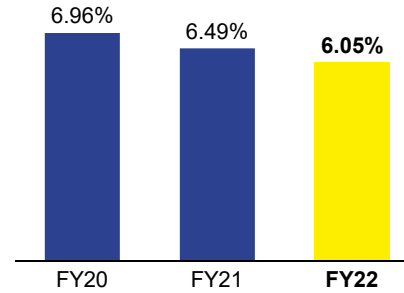
Yield on Advances (%)



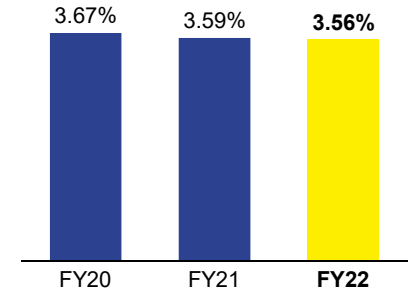
Cost of Funds



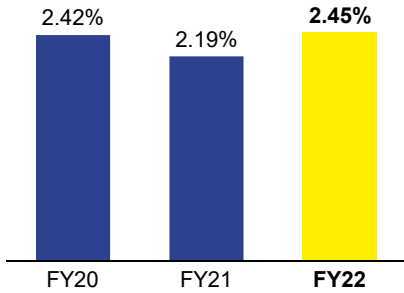
Cost of Deposits



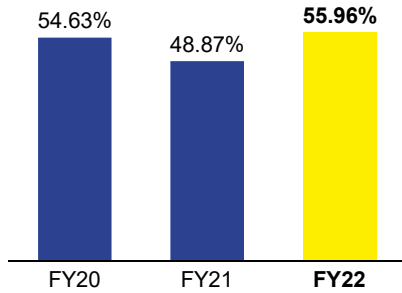
Net Interest Margins



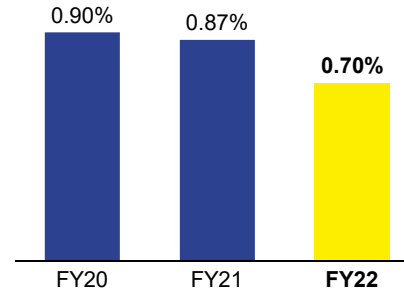
Cost to Average Assets



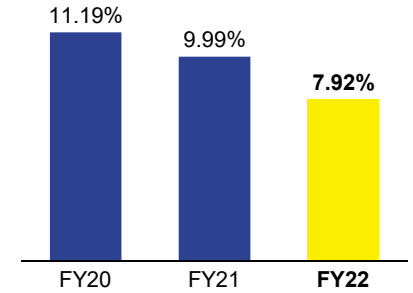
Cost to Income Ratio



Return on Assets

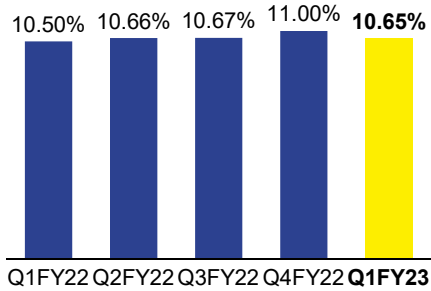


Return on Equity

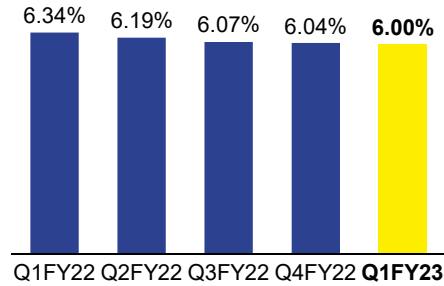


Key Ratios (Q-o-Q)

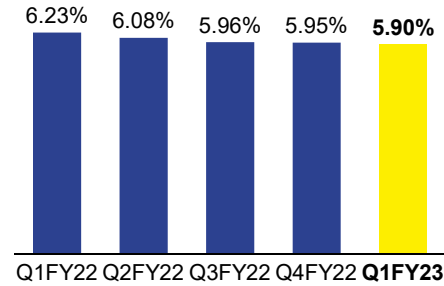
Yield on Advances (%)



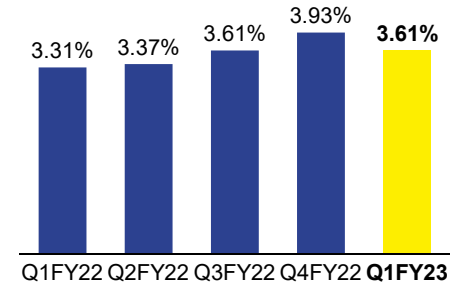
Cost of Funds



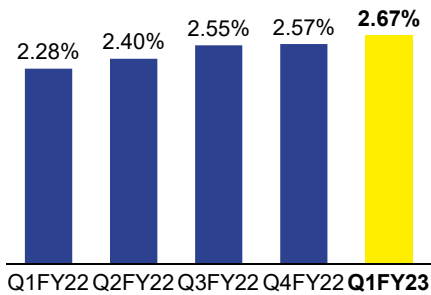
Cost of Deposits



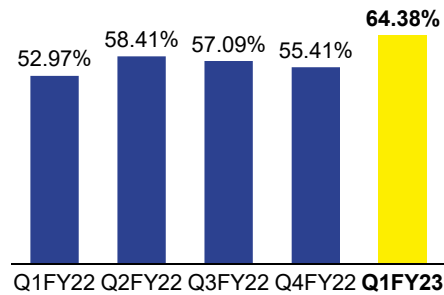
Net Interest Margins



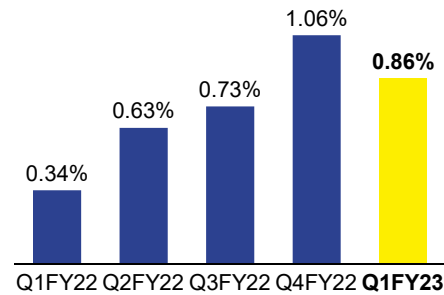
Cost to Average Assets



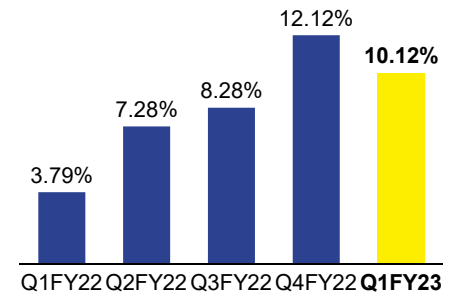
Cost to Income Ratio



Return on Assets

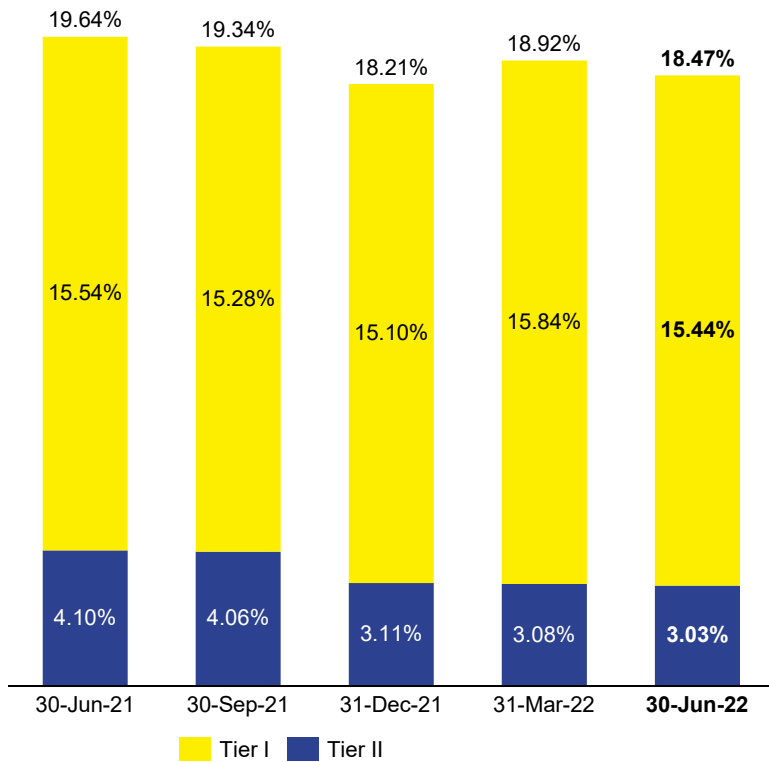


Return on Equity

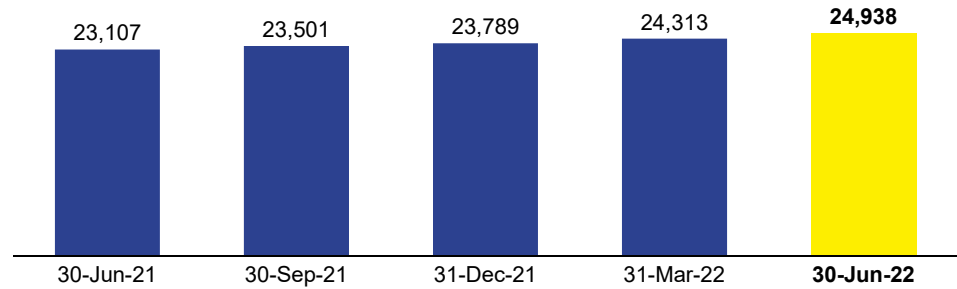


Capital Adequacy Ratio

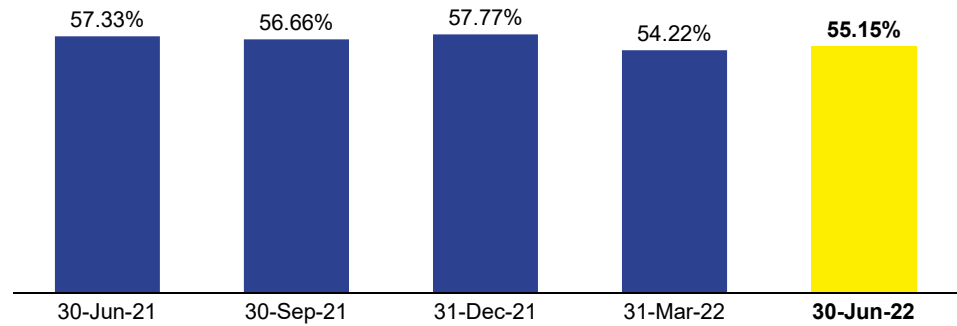
Capital Adequacy Ratio (%)



Risk Weighted Assets (INR crores)

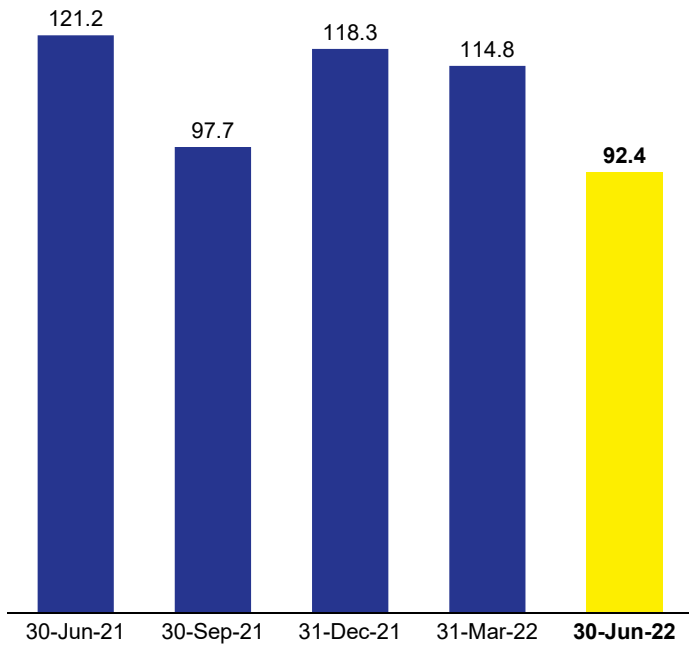


Risk Weighted Assets / Total Assets (%)

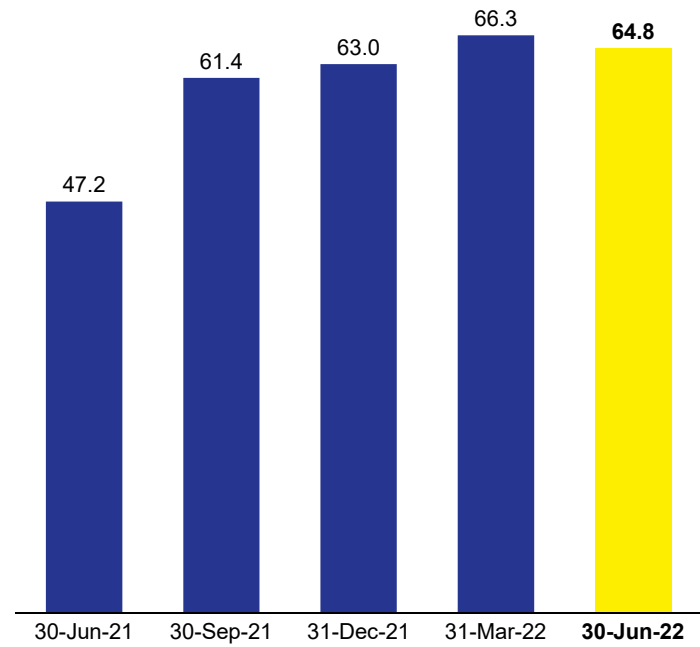


Consistent Growth in Fee Income

Non-Interest Income (INR crores)



Core Fee Income (INR crores)



Financial Highlights



Profit & Loss Statement – Q1FY2023

(INR crores)	Q1FY2023	Q1FY2022	Y-o-Y	Q4FY2022	Q-o-Q	FY2022
Interest Income	949	846		920		3,513
Interest Expense	575	537		540		2,155
Net Interest Income	374	309	+21%	380	-2%	1,358
Other Income	92	121		115		452
Total Income	466	430	+8%	495	-6%	1,810
Operating Expenses	300	228		274		1,013
Employee Expenses	155	123		146		539
Other Expenses	145	105		128		474
Operating Profit	166	202	-18%	221	-25%	797
Provisions and Contingencies	35	156		68		407
Net Profit Before Tax	131	46	+187%	153	-14%	390
Tax	34	12		40		102
Profit After Tax	97	34	+188%	113	-14%	288

Balance Sheet - as at June 30, 2022

(INR crores)	30-Jun-22	31-Mar-22	30-Jun-21
Capital & Liabilities			
Shareholders Equity	4,116	4,049	3,793
Deposits	35,081	34,692	30,602
Borrowings	3,999	4,082	4,322
Other Liabilities and Provisions	2,025	1,970	1,591
Total	45,221	44,793	40,308

(INR crores)	30-Jun-22	31-Mar-22	30-Jun-21
Assets			
Cash, Interbank etc.	2,895	4,091	3,452
Investments	9,943	9,051	9,107
Advances	29,814	29,096	25,290
Fixed Assets	675	661	561
Other Assets	1,894	1,894	1,898
Total	45,221	44,793	40,308

Historical Profit & Loss Statement

(INR crores)	FY2019	FY2020	FY2021	FY2022
Interest Income	3,041	3,537	3,458	3,513
Interest Expense	1,892	2,272	2,171	2,155
Net Interest Income	1,149	1,265	1,287	1,358
Other Income	344	388	445	452
Total Income	1,493	1,653	1,732	1,810
Operating Expenses	853	903	847	1,013
Employee Expenses	434	459	434	539
Other Expenses	419	444	413	474
Operating Profit	640	750	885	797
Provisions and Contingencies	133	258	432	407
Net Profit Before Tax	507	492	453	390
Tax	182	154	117	102
Profit After Tax	325	338	336	288

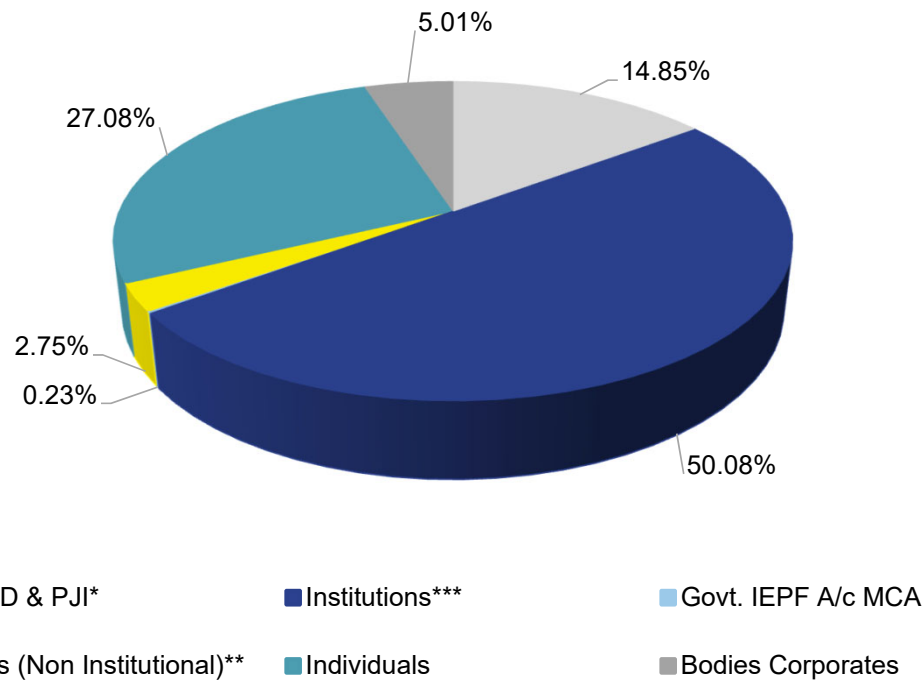
Historical Balance Sheet

(INR crores)	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22
Capital & Liabilities				
Shareholders Equity	3,116	3,422	3,759	4,049
Deposits	28,435	30,370	29,704	34,692
Borrowings	2,723	3,408	4,482	4,082
Other Liabilities and Provisions	1,518	1,305	1,657	1,970
Total	35,792	38,505	39,602	44,793

(INR crores)	31-Mar-19	31-Mar-20	31-Mar-21	31-Mar-22
Assets				
Cash, Interbank etc.	2,793	3,546	3,039	4,091
Investments	7,844	7,742	8,414	9,051
Advances	23,568	25,345	25,737	29,096
Fixed Assets	526	546	569	661
Other Assets	1,061	1,326	1,843	1,894
Total	35,792	38,505	39,602	44,793

Shareholding Pattern

Shareholding as on 30-June-2022



Equity Shares as on 30th June 2022 – 31,10,31,813 shares

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

**Includes Clearing Members (0.05%), Non-Resident Indians (1.48%), Trusts (0.0006%), Unclaimed shares (0.45%) & Directors & their relatives (0.77%)

***Institutions includes 12.45% held by FII & FPI

Key Non Promoter Shareholders	%
DSP Small Cap Fund	4.79
Tata Mutual Fund*	4.48
HDFC Small Cap Fund	4.44
ICICI Prudential Mutual Fund*	4.10
India Advantage Fund S4 I	4.01
Franklin India Smaller Companies Fund	3.36
Oman India Joint Investment Fund II	2.96
Steinberg India Emerging Opportunities Fund Limited	2.89
Aditya Birla Sun Life Mutual Fund*	1.82
Nippon India Retirement Fund*	1.64
Manulife Global Fund – India Equity Fund	1.27
UTI Mutual Fund*	1.16
Nordea 1 SICAV – Indian Equity Fund	1.09
Canara Robeco Small Cap Fund	1.06
Bajaj Allianz Life Insurance Company Limited	1.00

*Held under various schemes/ funds/ entities.

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED)
- AKFED is an international agency 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.
- AKFED is active in the developing countries



Environment

- Tree plantation to increase urban & rural green cover, biodiversity & sustainable livelihood: **1,77,780 trees**
- Oxygen produced by trees: **20,960 metric tonnes**
- Reduction of carbon from the atmosphere: **4,444 metric tonnes**
- Rainwater harvested for sustainable livelihood: **1,30,44,93,932 liters**
- Positive impact for marginal & small farmers: **2,054 acres**
- Revival of village water bodies & ponds: **4,75,205 sq. ft.**
- Waste recycled promoting circular economy: **251 metric tonnes**
- Methane greenhouse gas reduction: **39 metric tonnes**
- Household biogas produced: **66 metric tonnes**



Social

- Sustainable livelihood created & lives impacted (Cuttack district, Odisha): **1,11,729 individuals**
- Promoting coastal ecosystem-based livelihoods via bee keeping for communities near mangroves in Uttara Kannada district, Karnataka: **2,500 direct & indirect beneficiaries**
- Household biogas plants for economically vulnerable rural families: **500 individuals as direct & indirect beneficiaries**
- Project Jal Sanrakshan sustainable livelihood- & water harvesting Aurangabad district, Maharashtra: **7,778 direct & indirect beneficiaries**
- Project Jal Vikas, sustainable livelihood and water harvesting for rural households Morena, Madhya Pradesh: **3,047 direct & indirect beneficiaries**



Governance

- The Board of Directors comprise executive and non-executive directors that also includes one woman independent director
- The Board has more than one independent director
- The Board of Directors meet at least four times in a year
- The Board of Directors periodically review the compliance and non-compliance items
- A majority of Board Committee and Chairpersons are independent directors

Awards & Accolades (1/2)

Certified By The Great Place To Work Institute For *Six Consecutive Years*




India's Best Workplaces in BFSI

2019:
India's Top 20 Best Workplaces in BFSI 2019

2020:
India's Top 25 Best Workplaces in BFSI 2020



India's Top 100 Best Companies to Work For

2019 :
DCB Bank was **Ranked 75th – Best Companies to Work For In India, 2019**



Awards & Accolades (2/2)



DCB Bank as India's Top 30 Companies with Great People Managers,

amongst 4,189 participating organizations



India's Top 100 List of Great People Managers,

2 People Managers from DCB Bank won amongst 10,273 participating People Managers

A decorative background on the left side of the slide, featuring a diagonal split. The upper-left portion shows a close-up of a building's facade with a mix of stone and glass panels. The lower-right portion is a solid blue area with a fine, dotted texture.

Thank you

To receive investor updates from DCB Bank Limited, write in at investorrelations@dcbbank.com.

For more information kindly log on to : www.dcbbank.com