

Ref. No.CO:CS:RC:2019-20:019

April 18, 2019

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 023.

National Stock Exchange of India Limited,  
Exchange Plaza, Bandra Kurla  
Complex, Bandra (E), Mumbai – 400 051.

Dear Sirs,

**Re: Press release**

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

In the attachment please find the press release captioned 'DCB Bank announces Full Year FY 2019 results.'

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

Encl: As above.



**DCB Bank Limited**

# DCB BANK

Press Release for Immediate Circulation

## DCB Bank announces Full Year FY 2019 Results

**April 18, 2019, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on April 18, 2019, took on record the audited financial results of the Fourth Quarter (Q4 FY 2019) and the Year ended March 31, 2019 (FY 2019).

### Q4 FY 2019 Highlights:

- a) The Bank's **Profit After Tax** was at INR 96 Cr. in Q4 FY 2019 as against INR 64 Cr. in Q4 FY 2018, an increase of 50%.
- b) **Profit Before Tax** was at INR 151 Cr. in Q4 FY 2019 a stable growth as against INR 103 Cr. in Q4 FY 2018, an increase of 46%.
- c) **Operating Profit** of INR 185 Cr. over INR 142 Cr. for the same period as compared to last year.
- d) The Bank earned **Net Interest Income** of INR 301 Cr. as against INR 264 Cr. as compared to last year.
- e) **Non-Interest Income** of INR 99 Cr. against INR 85 Cr. for the same period as compared to last year.
- f) As compared to Q4 FY 2018, **Cost Income Ratio** has improved from 59.38% to 53.71% (by 5.67%).
- g) **Return on Equity** (Annualised) was at 13.69% in Q4 FY 2019 as compared to 10.20% in Q4 FY 2018 and 12.64% in Q3FY 2019.
- h) **Net Advances** grew to INR 23,568 Cr. as on March 31, 2019 from INR 20,337 Cr. as on March 31, 2018 a growth rate of 16%.
- i) As on March 31, 2019, the Bank grew **Deposits** by 18% to INR 28,435 Cr. Retail **CASA & Retail Term Deposits** continued to provide a stable resource base to the Bank.
- j) **CASA ratio** stood at 23.95% as on March 31, 2019 as against 24.33% as on March 31, 2018, **Savings Accounts** year on year growth rate was 24%.
- k) **Gross NPA ratio** stood at 1.84% as on March 31, 2019 as compared to 1.79% as on March 31, 2018.
- l) **Net NPA ratio** stood at 0.65% as on March 31, 2019 as compared to 0.72% as on March 31, 2018.
- m) **Capital Adequacy Ratio (CAR)** remained strong at 16.81% as on March 31, 2019 with Tier I at 13.10% and Tier II at 3.71% as per Basel III norms.

Financial numbers are rounded off to nearest whole number

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DCB Bank Limited

Corp. & Reg. Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013  
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

# DCB BANK

- n) As of March 31, 2019 the **Net Restructured Standard Advances** was approximately INR 21 Cr.
- o) The Bank's **branch network** stood at 333 branches as on March 31, 2019.

## FY 2019 Highlights:

- a) The Bank's **Profit After Tax** was at INR 325 Cr. in FY 2019 as against INR 245 Cr. in FY 2018, an increase of 33%.
- b) **Profit Before Tax** was at INR 507 Cr. in FY 2019 as against INR 386 Cr. in FY 2018, an increase of 31%.
- c) **Operating Profit** of INR 647 Cr. over INR 525 Cr. for the same period as compared to last year.
- d) The Bank earned **Net Interest Income** of INR 1,149 Cr. as against INR 995 Cr. as compared to last year.
- e) **Non-Interest Income** of INR 350 Cr. against INR 310 Cr. for the same period as compared to last year.
- f) As compared to FY 2018, **Cost Income Ratio** has improved from 59.79% to 56.88% (by 2.91%).
- g) **Return on Equity** was at 12.08% in FY 2019 as compared to 10.31% in FY 2018.
- h) **Net Interest Margin** for FY 2019 stands at 3.83% as against 4.16% for FY 2018.
- i) As on March 31, 2019, Bank had refinance from NABARD, NHB and SIDBI of INR 2,017 Cr as against INR 1,240 Cr in FY 2018.

## DCB Bank Audited Results for the Quarter ended March 31, 2019

Rs. Cr.	Q4 FY 2018-19	Q4 FY 2017-18	Inc / Dec %	Q3 FY 2018-19	FY 2018-19	FY 2017-18
Interest Income	827	649	27%	777	3,041	2,413
Interest Expense	(526)	(385)	(37%)	(483)	(1892)	(1418)
<b>Net Interest Income</b>	<b>301</b>	<b>264</b>	<b>14%</b>	<b>294</b>	<b>1,149</b>	<b>995</b>
Non Interest Income	99	85	17%	94	350	310
<b>Total Income</b>	<b>400</b>	<b>349</b>	<b>15%</b>	<b>388</b>	<b>1,499</b>	<b>1306</b>
Operating Expenses	(215)	(207)	(4%)	(214)	(853)	(781)
<b>Operating Profit</b>	<b>185</b>	<b>142</b>	<b>31%</b>	<b>174</b>	<b>647</b>	<b>525</b>
Provisions other than Tax	(34)	(39)	10%	(40)	(140)	(139)
<b>Net Profit Before Tax</b>	<b>151</b>	<b>103</b>	<b>46%</b>	<b>134</b>	<b>507</b>	<b>386</b>
Tax	(54)	(39)	(41%)	(48)	(181)	(141)
<b>Net Profit After Tax</b>	<b>96</b>	<b>64</b>	<b>50%</b>	<b>86</b>	<b>325</b>	<b>245</b>

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# DCB BANK

## Key Balance Sheet Parameters

Rs. Cr.	Mar 31, 2019	Dec 31, 2018	Sep 30, 2018	Jun 30, 2018	Mar 31, 2018
Total Assets	35,792	34,382	32,510	31,178	30,222
Deposits	28,435	27,509	26,169	25,032	24,007
Net Advances	23,568	22,888	22,069	21,243	20,337
Investments	7,844	7,516	7,003	7,053	6,219
Shareholders' Equity	3,116	3,017	2,931	2,854	2,808
Gross NPA Ratio	1.84%	1.92%	1.84%	1.86%	1.79%
Net NPA Ratio	0.65%	0.71%	0.70%	0.72%	0.72%
Coverage Ratio	78.77%	76.99%	76.82%	76.09%	75.72%
CASA Ratio	23.95%	24.25%	24.30%	24.63%	24.33%
Credit Deposit Ratio	82.88%	83.20%	84.33%	84.86%	84.71%

Speaking about the performance **Mr. Murali M. Natrajan**, Managing Director & CEO said, "Our aim is to deliver measured and balanced growth while focusing on steady improvement in Cost to Income Ratio, Return on Assets and Return on Equity. We are succeeding in our efforts to improve productivity and capital utilization and the same is reflected in our performance"

## About DCB Bank

DCB Bank Limited is a new generation private sector bank with 333 branches across 19 states and 3 union territories. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC). DCB Bank has more than 6,00,000 active customers.

For more details please visit [www.dcbbank.com](http://www.dcbbank.com).

Kindly direct your enquiries to:

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