

Ref. No.CO:CS:RC:2020-21:037

May 26, 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

BSE Scrip Code No.: 532772

NSE SYMBOL: DCBBANK

Dear Sirs,

Re: Press release

In the attachment please find the press release captioned “**Mortgages (DCB Home Loans and DCB Business Loans) Structured Telephonic Discussion**”.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,
For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited

Press Release for Immediate Circulation

Date: May 26, 2020

Subject: Mortgages (DCB Home Loans and DCB Business Loans) Structured Telephonic Discussion

As mentioned in our investor presentation of May 23, 2020, economic activity has been significantly affected by the unavoidable steps taken by the Government to limit the spread of Covid-19. Lock-down restrictions has dampened demand, disrupted labour and supply chain.

In order to understand the situation on the ground, DCB Bank began “Structured Telephonic Discussion” on May 18, 2020 with the Bank’s customers. The discussions / out-reach are being carried out across India by 225 experienced credit underwriting team-members. As on date, the Bank has completed 18,719 **self-employed segment** customer discussions, representing approximately 32% of the Bank’s Mortgages (DCB Home Loans and DCB Business Loans {LAP}) customer base. The team continues to reach out to other customers and the intention is to complete the discussions with the entire portfolio of Mortgages and MSME / SME in the next 10 days or so. These discussions are likely to serve as inputs for us to understand the customer needs and provide appropriate solutions.

We are giving below a brief summary of customer responses received by the team:

Self Employed Segment: 18,719 customers

Type of Business

Manufacturing	Services	Trading	Agriculture
13.2%	44.6%	41.1%	1.1%

Essential Services

Yes	No
18.8%	81.2%

Was business operational in April 2020?

Yes	No	Partially	No response
10.5%	77.3%	9.7%	2.5%

Was business operational in May 2020?

Yes	No	Partially	No response
24.3%	42.9%	30.8%	2.0%

DCB Bank Limited

It seems that as and when lockdown restrictions are eased business activity is increasing.

Are workers available or gone back to hometown?

Yes (available)	No	NA
38.8%	31.5%	29.7%*

**Not dependent on external work force*

Do you face challenges in transportation?

Yes	No
53.3%	46.7%

If lockdown is lifted, time taken (approximate) for recovery of business (customers' response)

Within 3 months	3 to 6 months	6 to 12 months	Over 12 months
68.2%	23.8%	5.0%	3.0%

It appears that economic activity is likely to resume in response to easing of lock-down.

DCB Bank Limited