

Ref. No.CO:CS:RC:2024-25:292

January 24, 2025

BSE Limited,
P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.

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,

Sub: Investor Presentation-Q3FY2025

Please find attached the Investor Presentation which will be referred during the earnings call with analysts and investors for the financial results of the Bank for the third quarter and nine months ended December 31, 2024.

The said presentation is being uploaded on the website of the Bank and can be accessed at www.dcbbank.com

This is for your information and records.

Thanking you,

**Yours faithfully,
For DCB Bank Limited**

**Rubi Chaturvedi
Company Secretary &
Compliance Officer**

Encl: As above.

DCB Bank Limited

A close-up photograph of two hands in business attire holding a large blue key. The hand on the left is wearing a light blue suit jacket, and the hand on the right is wearing a dark blue suit jacket with a white shirt cuff visible. The background is a blurred green, suggesting an outdoor setting with trees. The key is a large, stylized blue key with a circular head.

DCB BANK

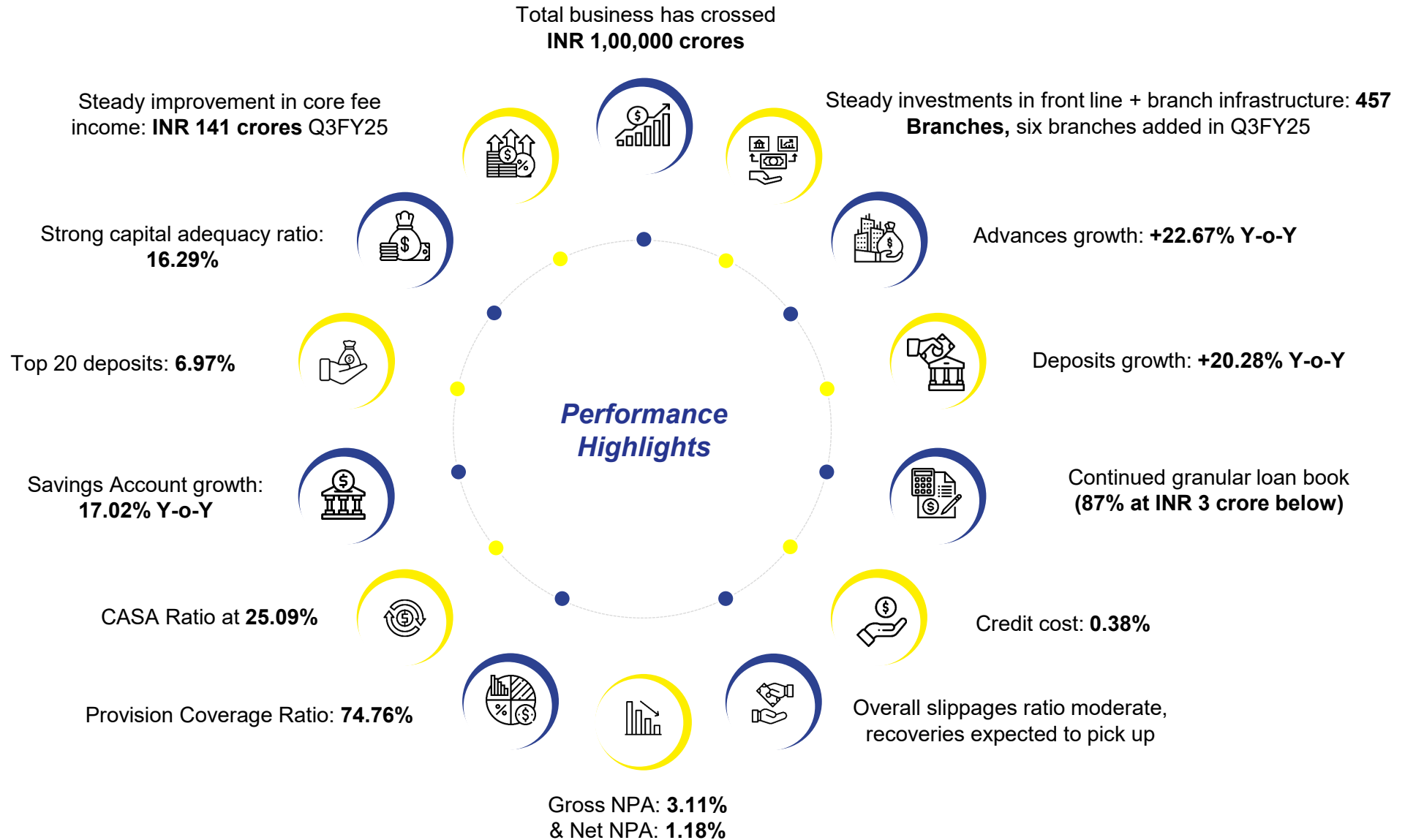
DCB Bank Limited

Investor Presentation – Q3FY25

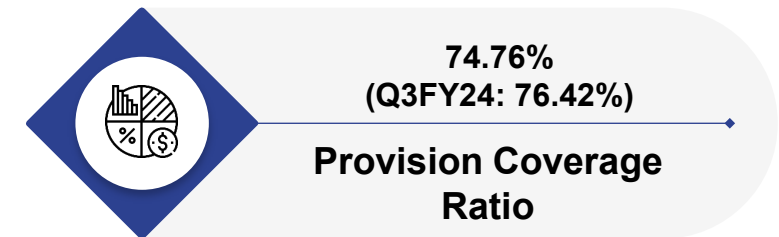
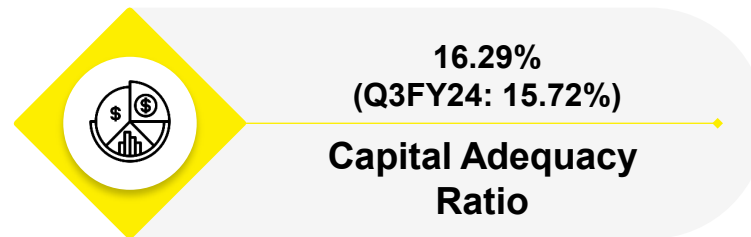
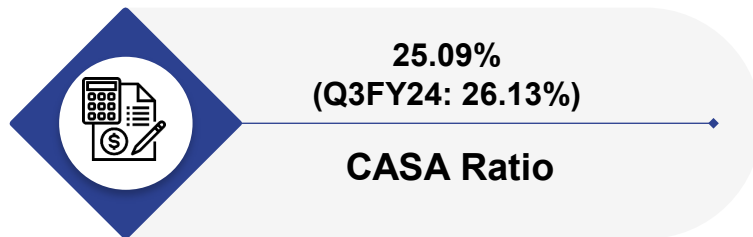
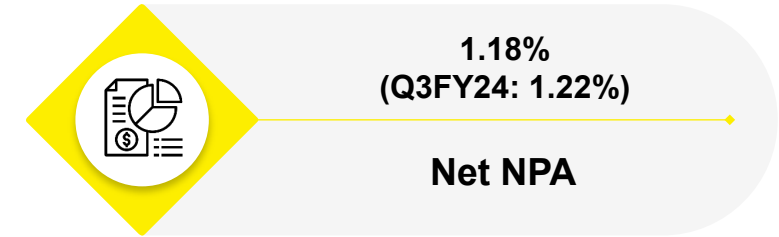
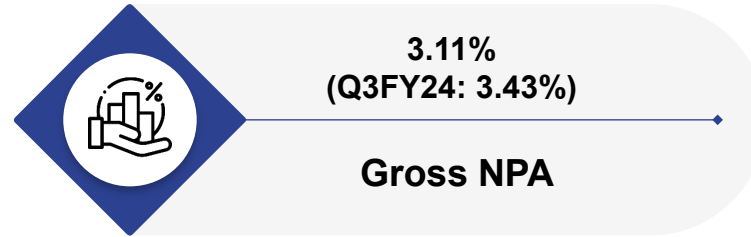
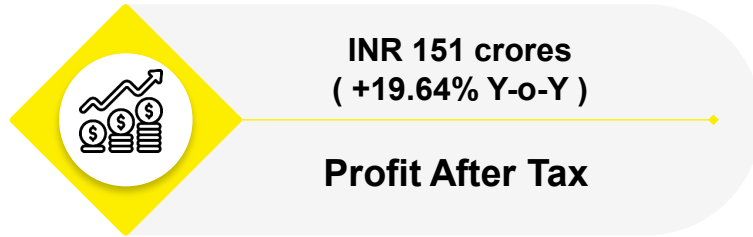
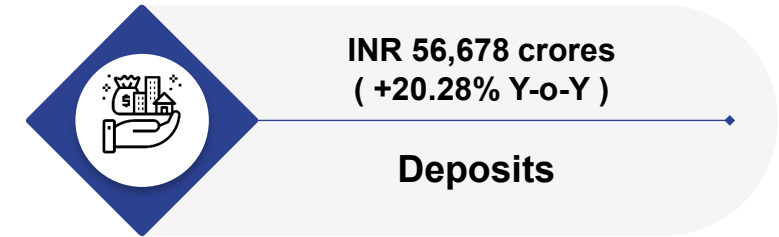
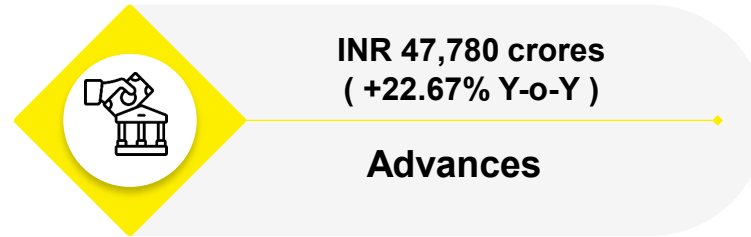
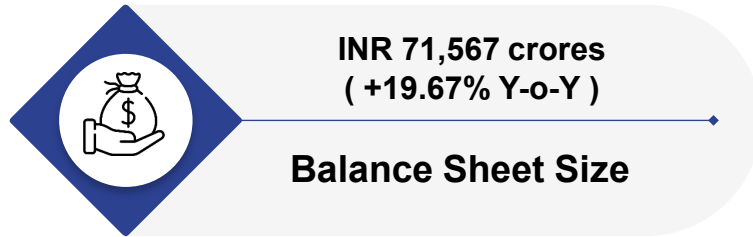
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Performance Highlights – Q3FY25



Advances growth compared with Q3FY24:

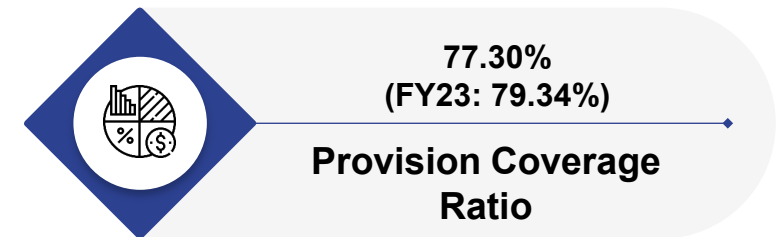
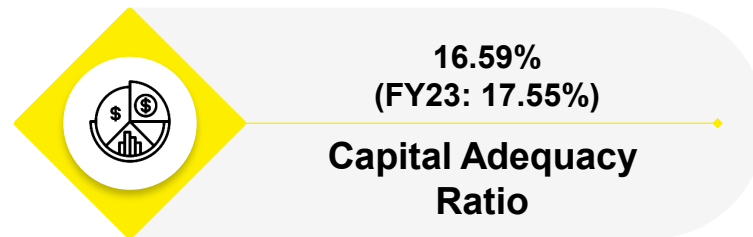
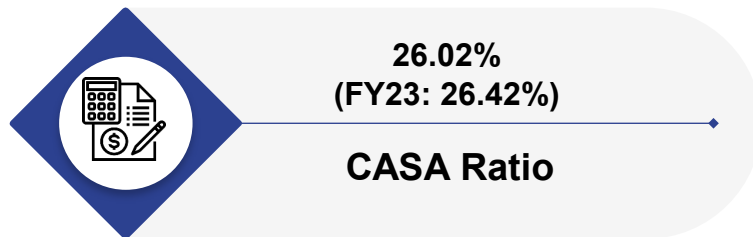
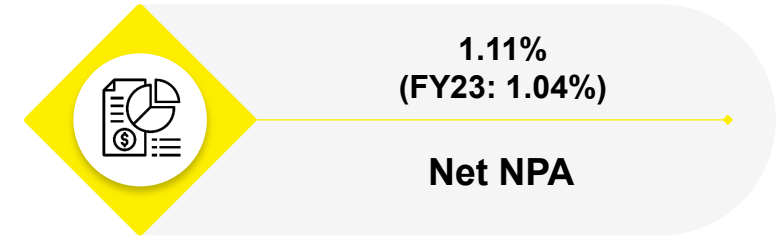
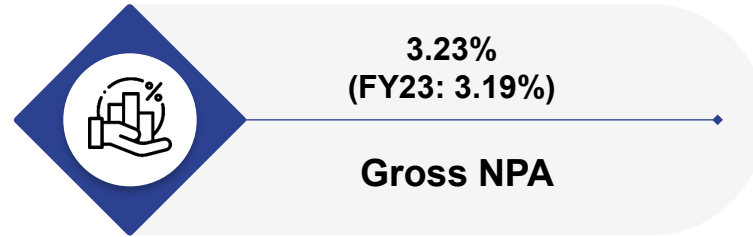
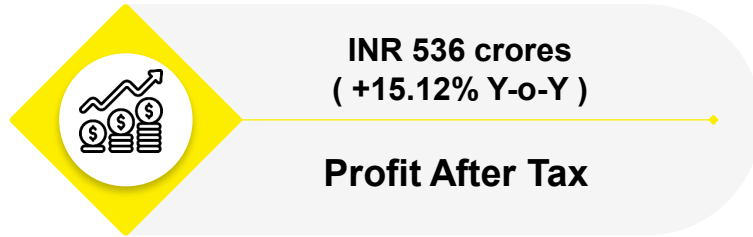
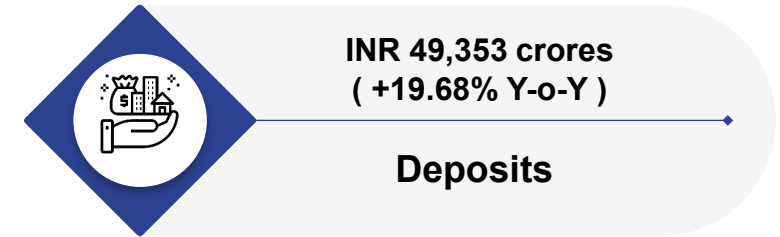
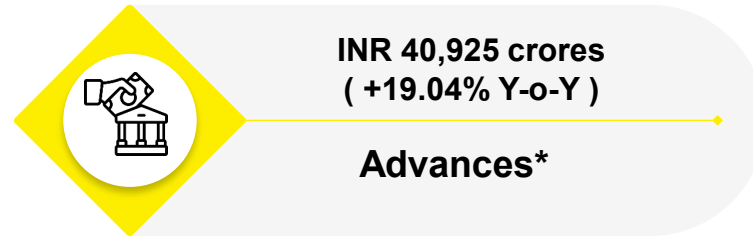
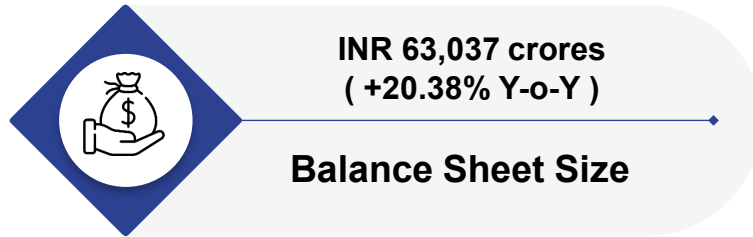
Mortgages
+21% Y-o-Y

Co-lending
+61% Y-o-Y

Construction Finance
+34% Y-o-Y

AIB
+21% Y-o-Y

Performance Highlights – FY2024



*

Mortgages
+22% Y-o-Y

Co-lending
+23% Y-o-Y

Construction Finance
+26% Y-o-Y

AIB
+30% Y-o-Y



About Us

- New generation private sector bank 457 branches across 20 States and 2 Union Territories



Background



Company Vision

- To be the most innovative and responsive neighborhood bank in India serving entrepreneurs, individuals, and businesses while ensuring strong governance, good working atmosphere for employees and be responsible towards society and environment

DCB BANK

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



Attributes



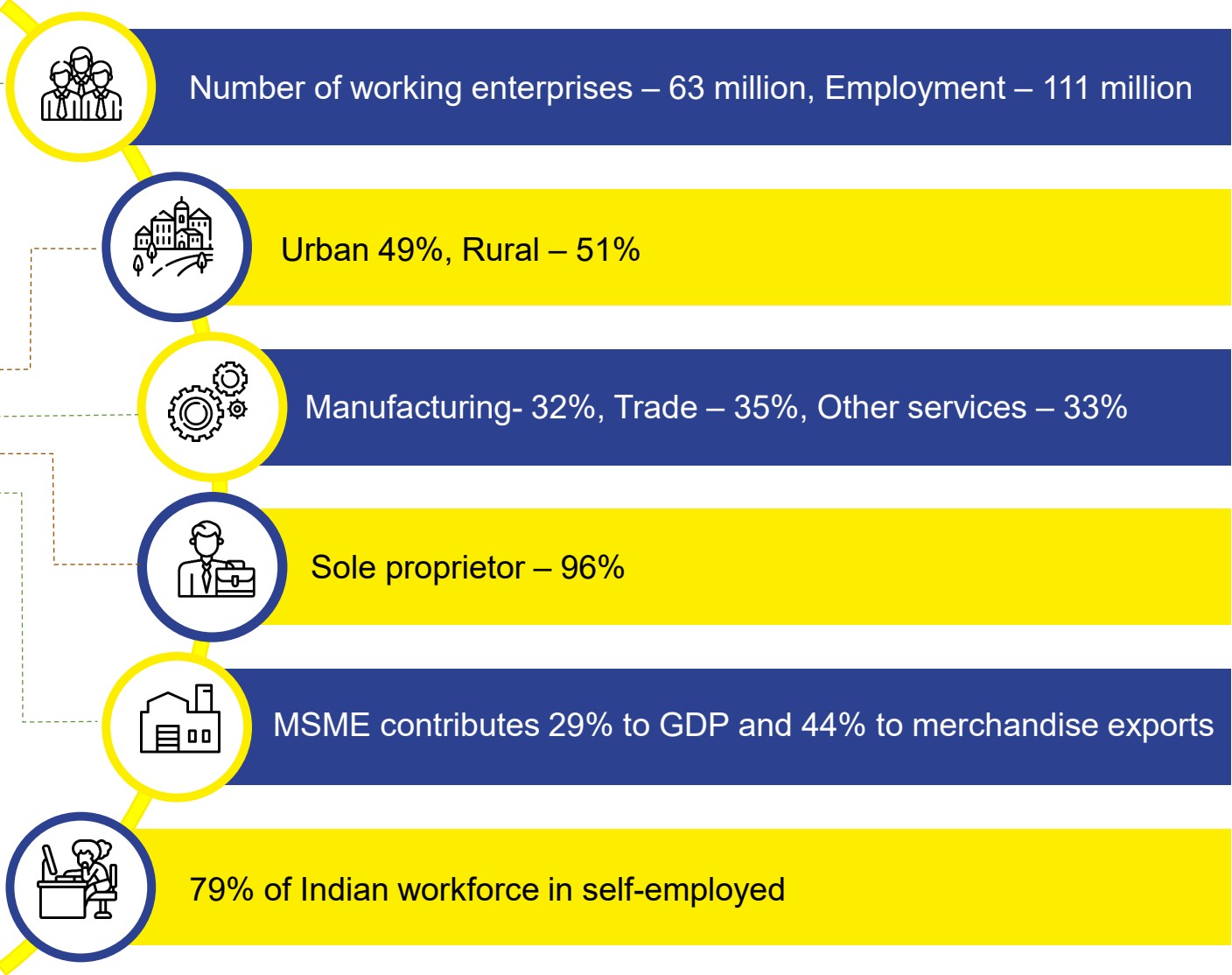
Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 14.72%)
- Institutions (including FII + FPI) 38.75% (non promotor institutional shareholding above 1% is 27.59%)

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 footprint has the potential to create a large and meaningful Balance Sheet size above one lakh crores in the foreseeable future



01

Target self-employed, MSME/SME, Retail segment

02

Create a diversified, secured and granular portfolio

03

Limit Corporate, unsecured and lumpy exposures

04

Focus on retail Mortgages*, MSME/SME, 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

Retail and Agri & Inclusive Banking



Deposit Products

- Current and Savings (CASA)
- NRI Deposits
- Recurring Deposits
- Fixed Deposits



Cards

- Debit Card
- TravelSmart Card



Payments

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



Advances – Focus on Secured Lending

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



Third Party Distribution

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



Other Services

- Locker Facility
- Cash Management Services
- ASBA Online

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 Loan
- Bills Collection
- Invoice Discounting



Capital Management

- Working Capital
- Cash Management

The Story so Far

Balance Sheet (Deposits & Advances)



- Balance Sheet as at 31-Dec-24: INR 71,567 crores
- Advances of INR 47,780 crores with a focused approach towards secured small ticket lending

Margins



- Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs
- NIM of 3.30% for Q3FY25

Asset Quality & Credit Costs



- Gross NPA at 3.11% and Net NPA at 1.18%
- Provision Coverage Ratio at 74.76%
- Credit cost at 0.38% for Q3FY25

Cost to Average Assets / Cost to Income Ratio



- Cost to Average Assets at 2.59% for Q3FY25
- Cost to Income at 62.70% for Q3FY25
- Headcount at 11,339 and branch network at 457

Key Ratios



- Return on Assets at 0.86% for Q3FY25
- Return on Equity at 11.98% for Q3FY25

Outlook & Way Forward

- Aim to double the Balance Sheet size every three to four years
- Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth

- Business Model NIMs 350 bps to 365 bps
- Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs

- Target GNPA below 2.50% and NNPA of 1.00%.
- Business Model Credit costs of 45 bps to 55 bps to Average Assets
- Target margin of safety (Operating Profit / Provisions of 3 to 4 times)

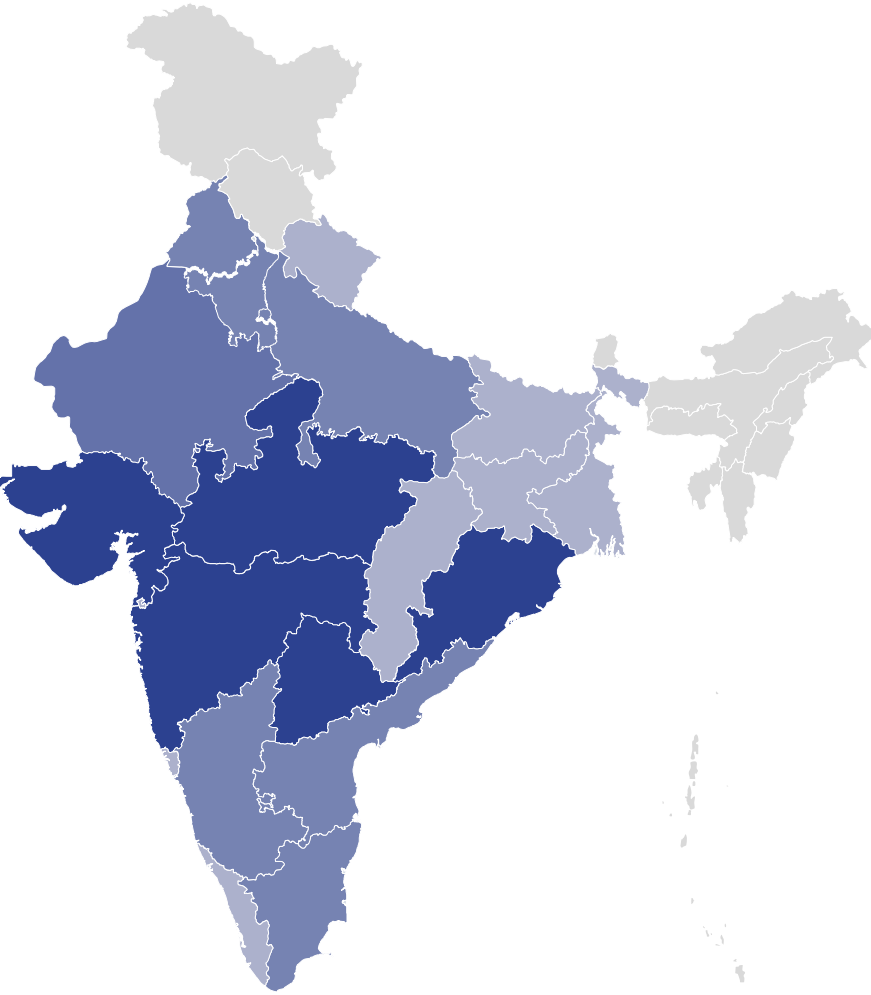
- Target Cost to Income Ratio of 60% or below in near term
- Target Cost to Average Assets of 2.50% to 2.60%

- Return on Assets (ROA)
 - Target 1% or above in near term
- Return on Equity (ROE)
 - Target closer to 14% in near term

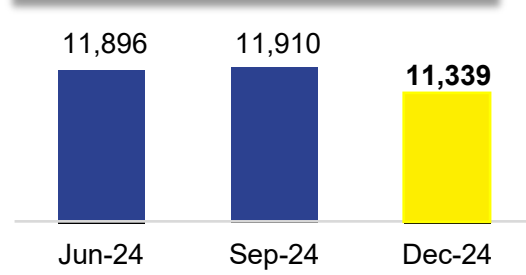
A person in a dark suit is holding a tablet computer. The background is a light blue gradient with various digital data visualizations overlaid, including line graphs, bar charts, and a grid. The overall aesthetic is modern and tech-oriented.

Customer Service and Digital Initiatives

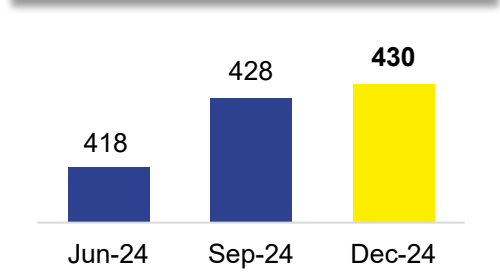
Well Penetrated Distribution Network



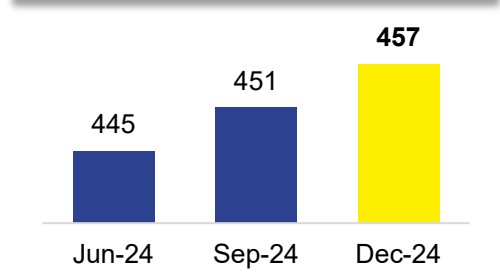
Head count



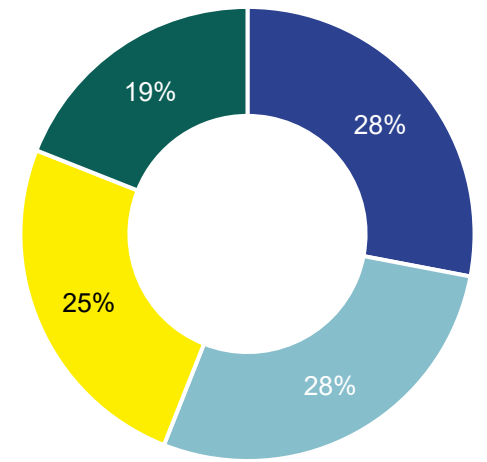
ATMs



Branches

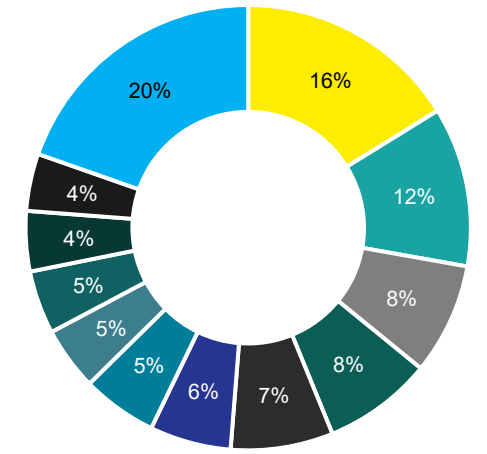


Region wise Branches (%)



■ Metro ■ Urban ■ Semi Urban ■ Rural

State wise Branches (%)



■ Maharashtra ■ Odisha ■ Telangana
 ■ Gujarat ■ Madhya Pradesh ■ Karnataka
 ■ Andhra Pradesh ■ Delhi ■ Uttar Pradesh
 ■ Rajasthan ■ Haryana ■ 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

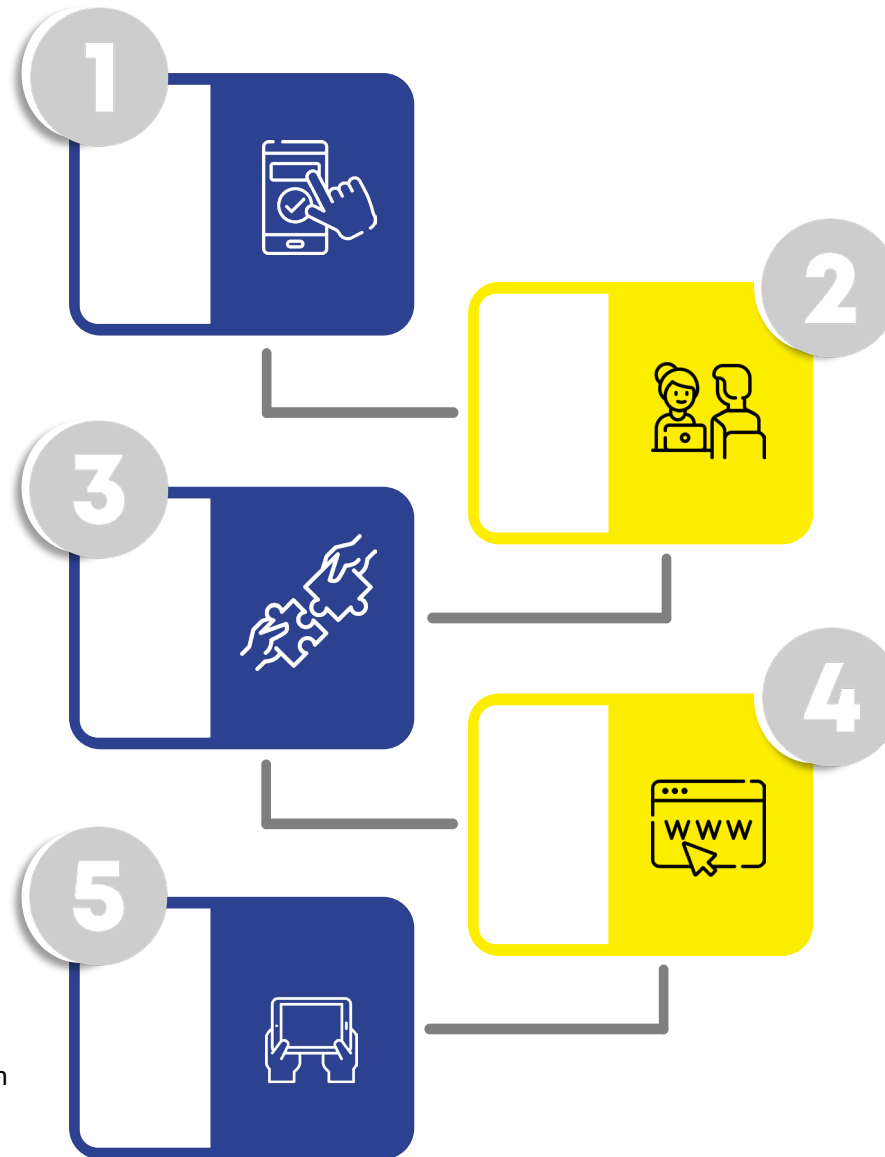
- Mobile Banking for multilingual Retail customers with Interest certificate & Positive Pay feature enabled
- NEFT/ RTGS 24*7 is available via Mobile Banking
- Gold Loan customers, FATCA declaration, FD nominee registration via DCB Mobile Banking
- Zippi + - paperless and digital onboarding journey for new customers
- WhatsApp Banking
- SMS Banking and Missed Call services

Alliances

- Bank is digitally acquiring ETB customers in partnership with Niyu.
- Co-lending- Bank has **11** active partners.
- Bank is now integrated with the GOI Income Tax Portal (TIN 2.0) i.e., DCB is now a designated Agency bank to collect Income Tax and GST and other Direct Taxes on behalf of the Central Board of Direct Taxes (CBDT)

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 with new feature of dormant account activation
- Video based personal discussion
- CIDF (Customer Investment Declaration Form) acceptance taken from customer
- Customer intimation on amendment processing



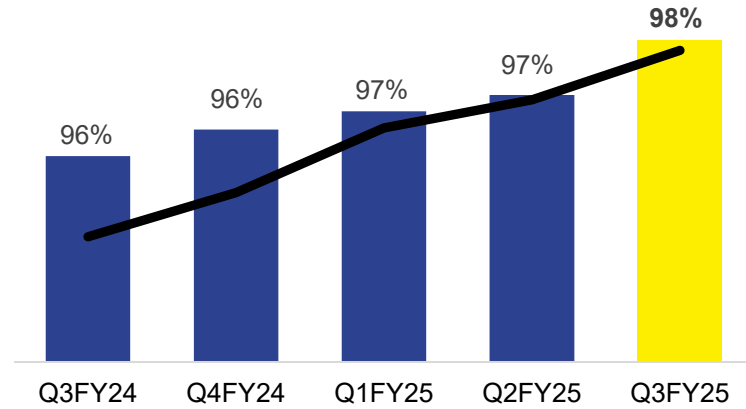
Technology Adoption

- 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 – 230+ services in API sandbox
- Social Command Center – for customer servicing and marketing

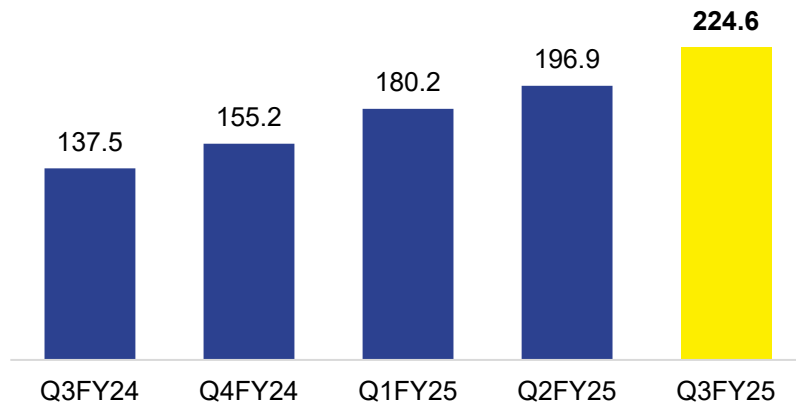
Web Applications

- Finone- Loan Management platform upgraded to 6.5 from 2.0
- Internet Banking for both Retail and Corporate customers – functionality across deposit products, payment services and others
- NEFT/ RTGS 24*7 is available via Internet Banking
- 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
- Customer Investment Declaration Form
- My Documents – user-friendly portal for documents related to customers
- New Intranet portal with user friendly experience
- IMPS transactions are enabled for NRI Customers. Customers can perform transaction from Mobile Banking, Internet banking or DCB Bank Branch
- New Mode of payment i.e. ENACH enabled in Gradatim and FinOne for gold & Mortgage loan customers.
- Blog on website providing information about services

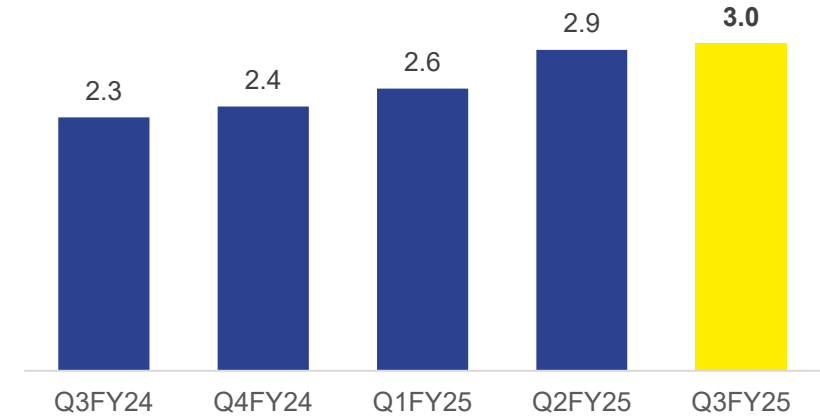
Digital Transactions (% of Total Transactions)



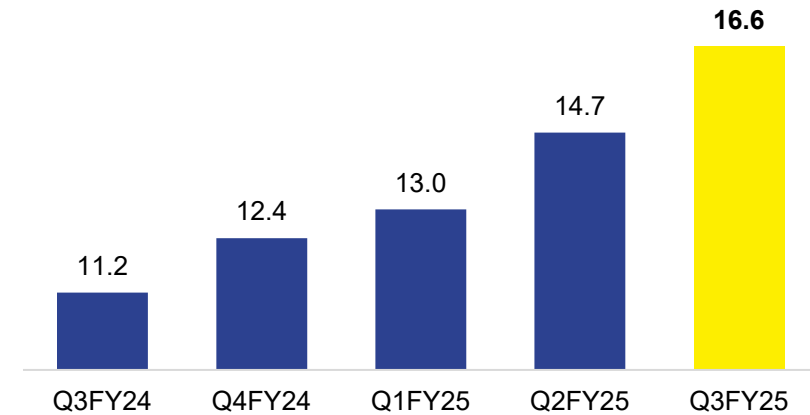
UPI Transactions (In Lakhs)



Personal Internet Banking Transactions (In Lakhs)



Mobile Banking Transactions (In Lakhs)





Board & Management

Amy Jassani

Independent Director

A Fellow Member of the Institute of Chartered Accountants with more than 30 years of experience, mainly with the big four accounting firms. He is also a Fellow member of the Institute of Company Secretaries of India and has passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

Krishnan Sridhar Seshadri

Whole Time Director (Executive Director)

A Masters in Commerce (M.Com.) and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He has over 40 years of banking experience, covering various aspects of branch banking and others. He has worked with ICICI Bank, having joined it from almost its inception, and earlier with Syndicate Bank and State Bank of India.

Nasser Munjee

Non-Executive (Non-Independent) Director

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK. Ex-Chairman of DCB Bank Ltd since June 2005 (till August 2021) and was associated with HDFC for over 20 years at various positions including as its ED. Ex-MD of IDFC Ltd. up to March 2004. He once again joined the Board w.e.f Sept 19, 2024, as Non-Executive (Non- Independent) Director

Somasundaram PR

Independent Director

A Member of the Institute of Chartered Accountants of India and Cost Accountant with over 31 years' experience across various Unilever Group companies in India and abroad, Standard Chartered Bank and others.

Farokh Subedar

Independent Director and Chairman

A Member of the Institute of Chartered Accountants of India and the Institute of Company Secretaries of India. He has vast experience in the areas of business management, finance, taxation, law, risk management and accounts. He has been also functioned as the Chief Financial Officer and Company Secretary of Tata Sons.

Praveen Kutty

Managing Director & CEO

A business leader with over 33 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking, Agri Banking & SME Banking in the last 17 years. He has worked with Citibank India and North America, where he successfully managed multiple consumer banking businesses. He holds a B.Com and an MBA degree.

Rafiq Somani

Independent Director

A Master in Marketing Management with 33 years of experience in the field of Information Technology. He is currently working as the Area Vice President at ANSYS Inc.

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).

Iqbal Khan

Non-Executive (Non-Independent) Director

A partner at J.Sagar Associates and member of the Private Equity and Mergers and Acquisitions Practice Group. He was a Senior Partner at Shardul Amarchand Mangaldas & Co. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.

Lakshmy Chandrasekaran

Independent Director

A Member of the Institute of Chartered Accountant having 35 years of experience in the field of Accountancy, Finance, Taxation, and Risk Management. She is a Senior Partner of M/S.P.CHANDRASEKAR LLP, Chartered Accountants,

Shabbir Merchant

Independent Director

A Masters in Personnel Management with more than 32 years of experience. He is the founder of Valulead Consulting, a leadership consulting firm.

Thiyagarajan Kumar

Independent Director

A business leader with over 37 years of experience with Hindustan Lever/ Unilever & the Times Group, in the finance, commercial, governance, audit/ assurance functions.

Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 34+

Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 32+

Ajit Kumar Singh

- Designation: *Head – Treasury, FIG Business & Investor Relations*
- Years of Experience: 32+

Ashu Sawhney

- Designation: *Head – Human Resources*
- Years of Experience: 32+

Bappa Roy

- Designation: *Head – Product Deposits, TPD & Gold Loan*
- Years of Experience: 33+

Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 29+

Durga Prasad Rath

- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: 29+

Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- Years of Experience: 30+

J. K Vishwanath

- Designation: *Head – Corporate, Construction Finance & SME Banking*
- Years of Experience: 31+

Kamala Kant Pandey

- Designation: *Head – Acquisitions Loans, Deposits & Gold Loan*
- Years of Experience: 30+

Krishna Ramasankaran

- Designation: *Head Credit – Retail & SME*
- Years of Experience: 29+

Mahesh Kutty

- Designation: *Chief Risk Officer*
- Years of Experience: 20+

Praveen Kutty

- Designation: *MD & CEO*
- Years of Experience: 34+

Manoj Joshi

- Designation: *Chief Compliance Officer.*
- Years of Experience: 30+

Meghana Rao

- Designation: *Chief Operating Officer - Branch Trade and Treasury Operations*
- Years of Experience: 24+

Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 24+

Narendranath Mishra

- Designation: *Head – Retail & Agri Loans*
- Years of Experience: 25+

N C Kaushal

- Designation: *Head – Digital Banking*
- Years of Experience: 33+

Pankaj Sood

- Designation: *Head – Retail & Emerging Branch Banking*
- Years of Experience: 28+

Parthasarathy Karlapati

- Designation: – *Chief of Internal Vigilance (CIV)*
- Years of Experience: 30+

Ravi Kumar

- Designation: *Chief Financial Officer*
- Years of Experience: 29+

Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 18+

Shankershan Vasisth

- Designation: *Head - Corporate Credit & Credit Monitoring*
- Years of Experience: 25+

T P Anuradha

- Designation: *Chief Internal Auditor*
- Years of Experience: 25+

Vikash Agarwal

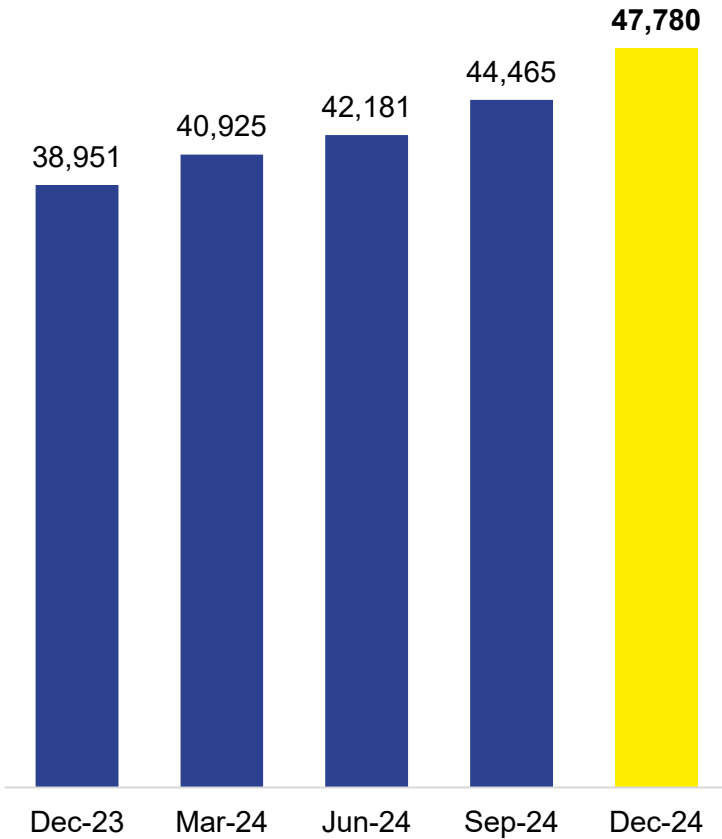
- Designation: *Head – Marketing Services*
- Years of Experience: 26+



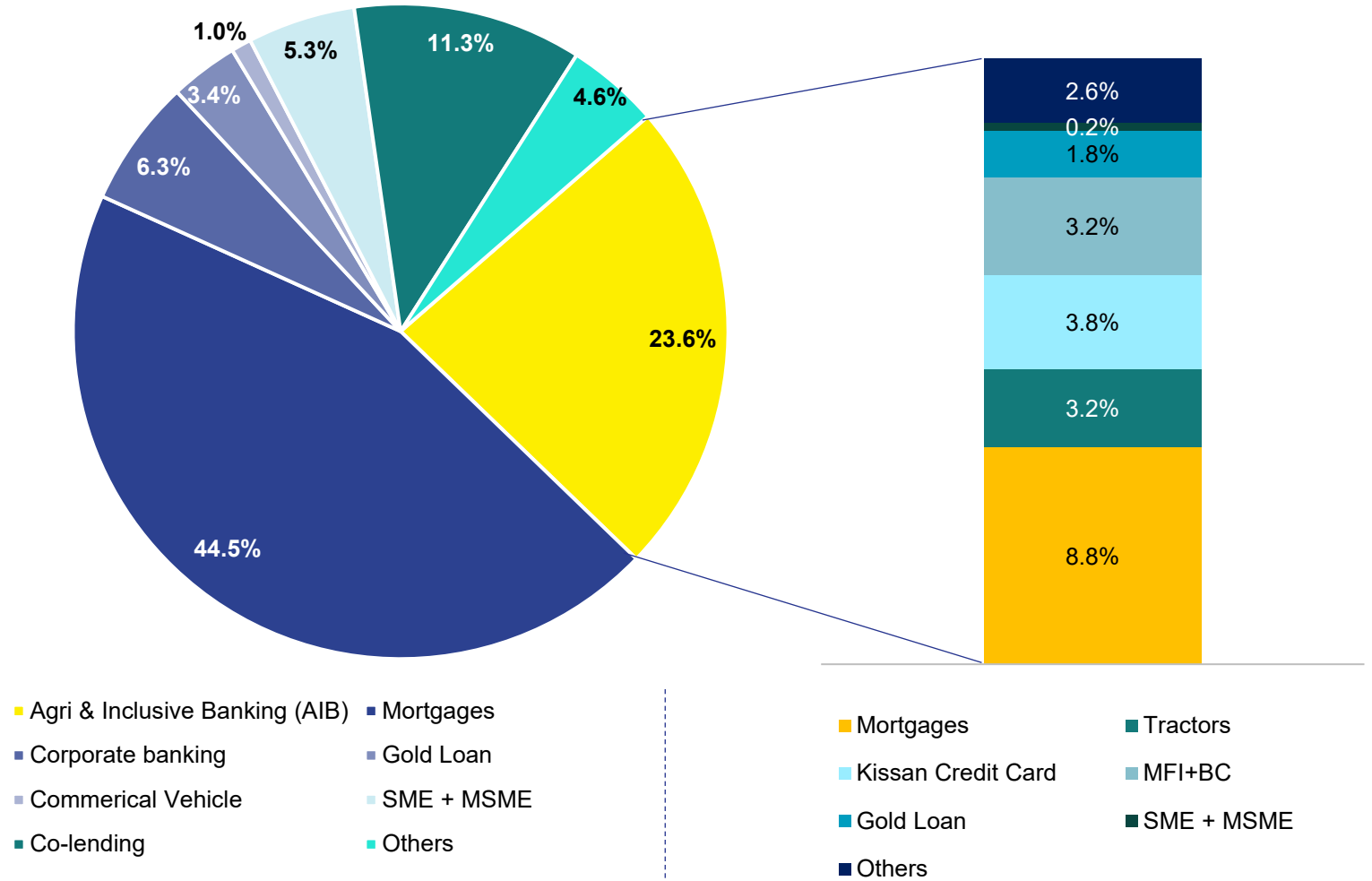
UPDATES

Business Update

Advances (INR crores)



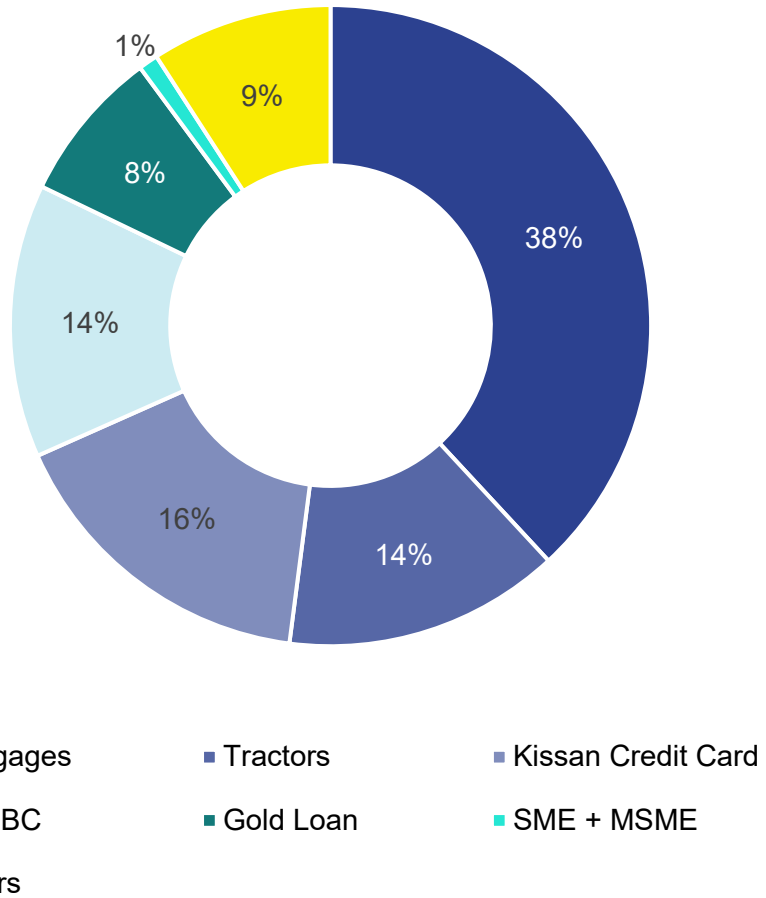
Product Mix (As on 31-Dec-24)



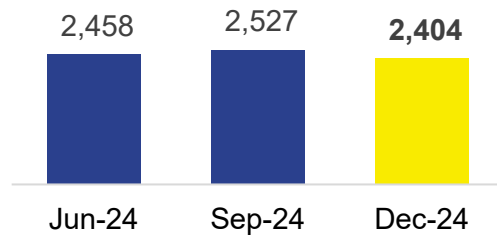
Product Mix (As on 31-Dec-24)

Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Dec. 31, 2024 (Total)
Mortgages	21,240	4,223	-	-	25,463
Co- lending	5,392	-	-	-	5,392
Gold Loans	1,606	857	-	-	2,463
Corporate	-	-	-	2,996	2,996
SME + MSME	-	109	2,538	-	2,647
Construction Finance	1,484	432	-	-	1,916
KCC	-	1,807	-	-	1,807
Farm Equipment's	-	1,547	-	-	1,547
Micro Finance (MFI)	-	790	-	-	790
Lending through BC	-	740	-	-	740
Commercial Vehicle	474	170	-	-	644
Personal Loan	303	-	-	-	303
Others	779	464	-	-	1,243
Floating Provision	-	-	-	-	(171)
Total	31,278	11,139	2,538	2,996	47,780

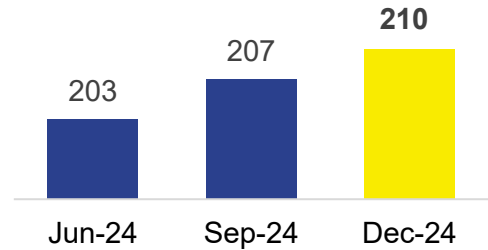
Product Mix



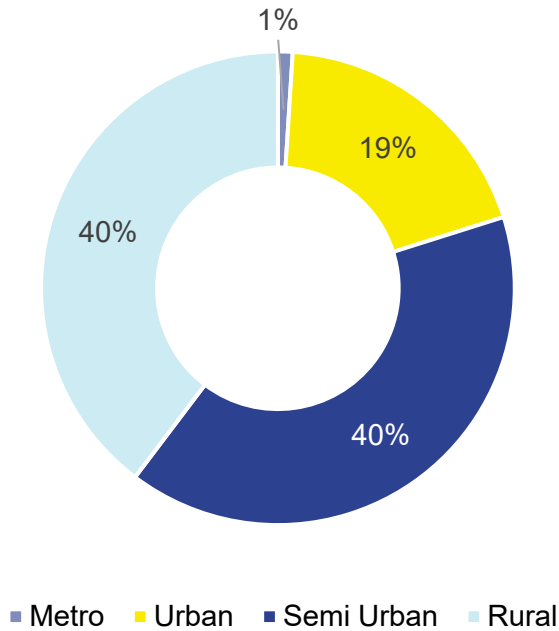
Headcount



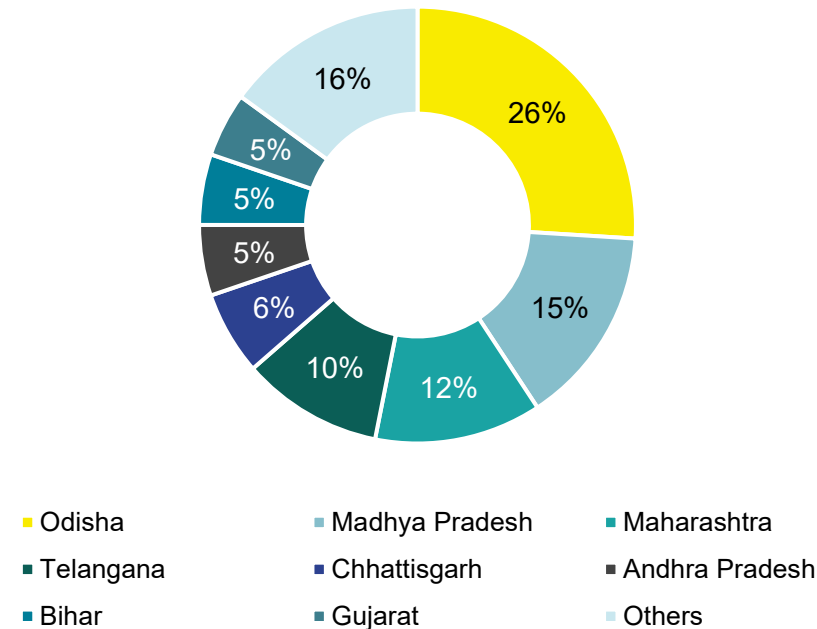
Branches



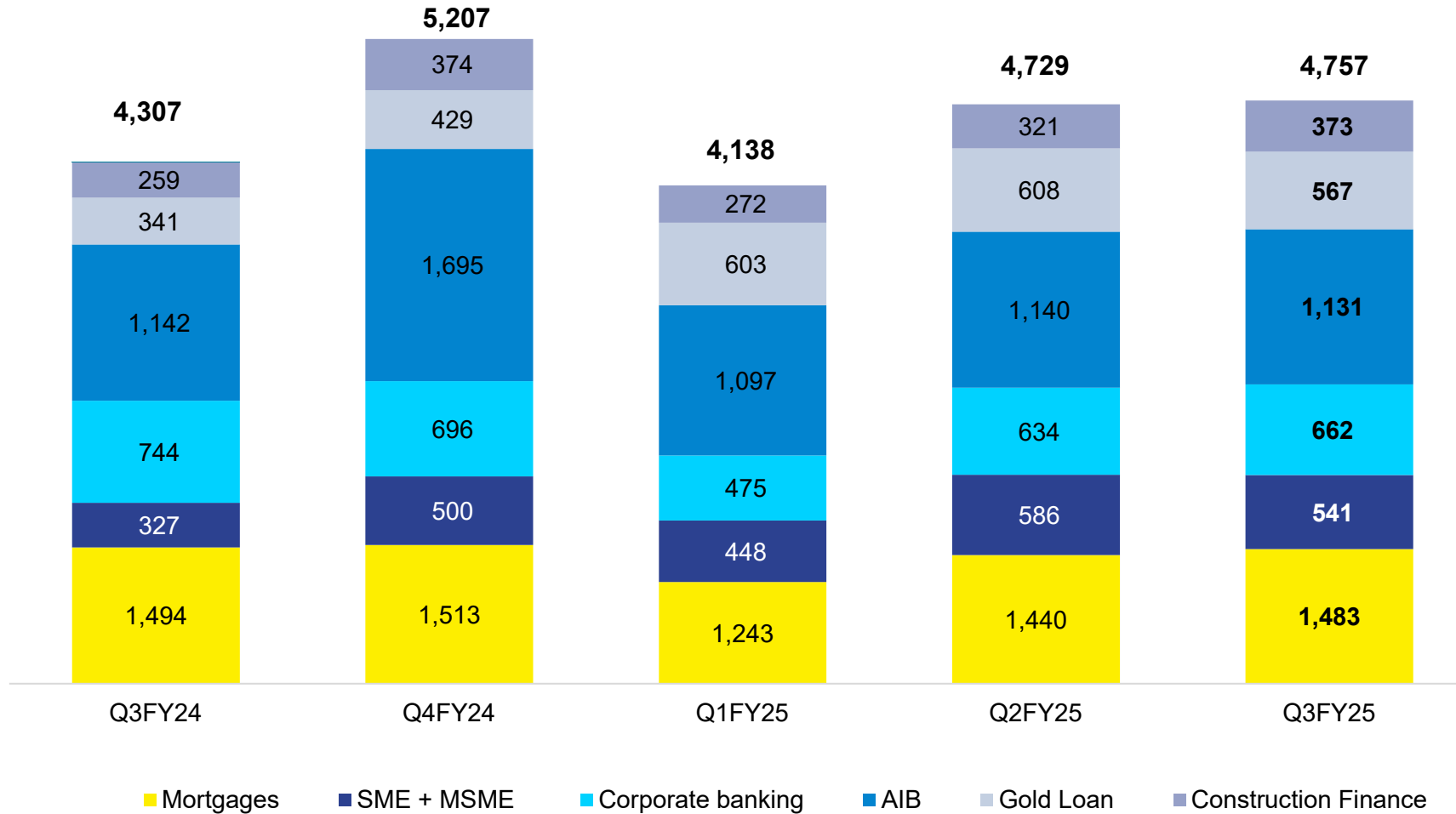
Region wise Branches



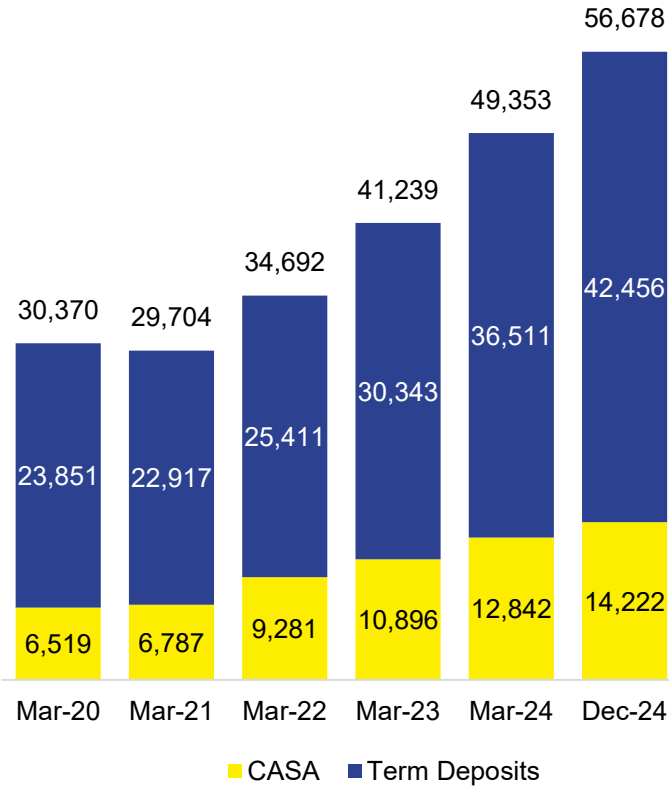
State wise Branches



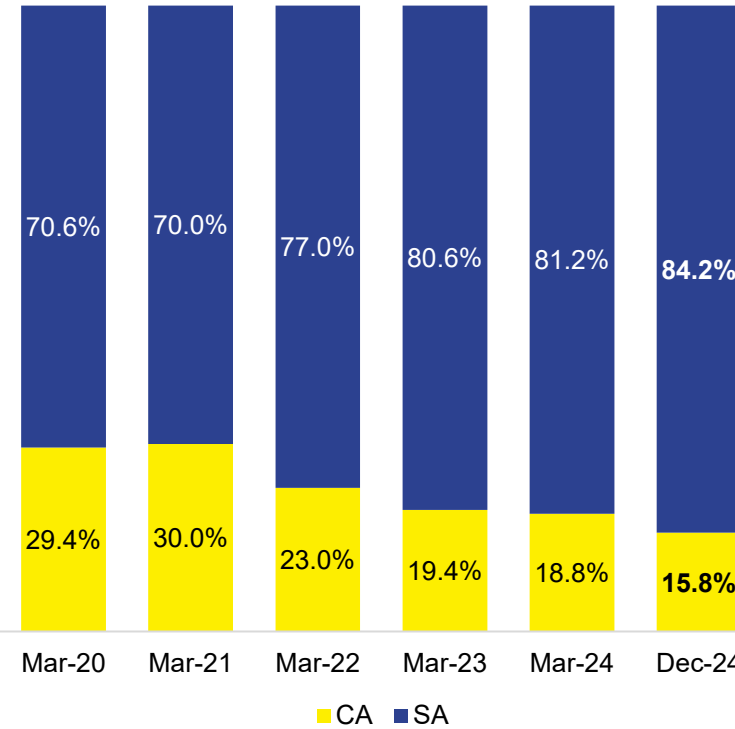
Key Product wise Disbursement Trends (INR crores)



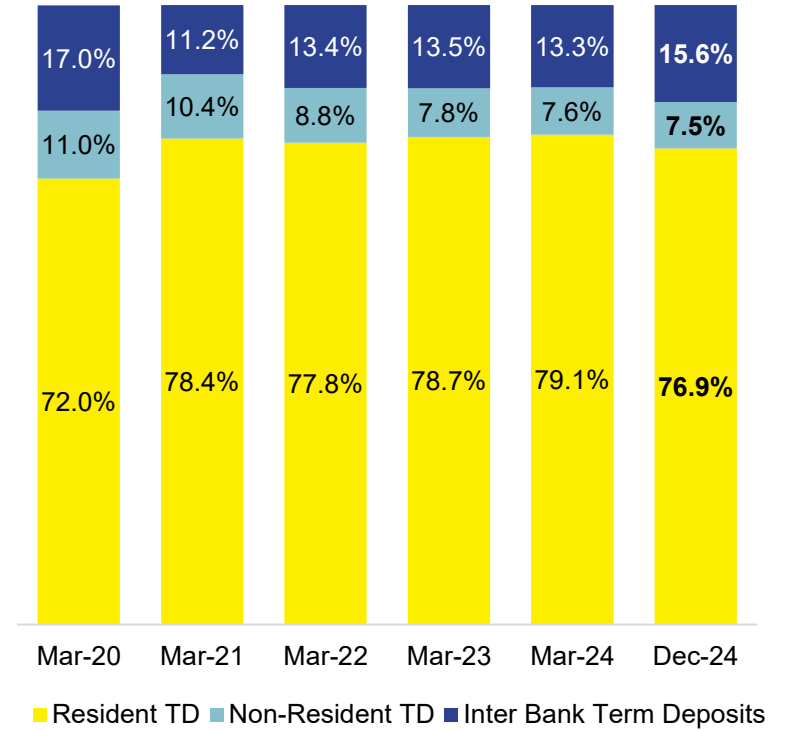
Deposits (INR crores)



CASA Mix (%)

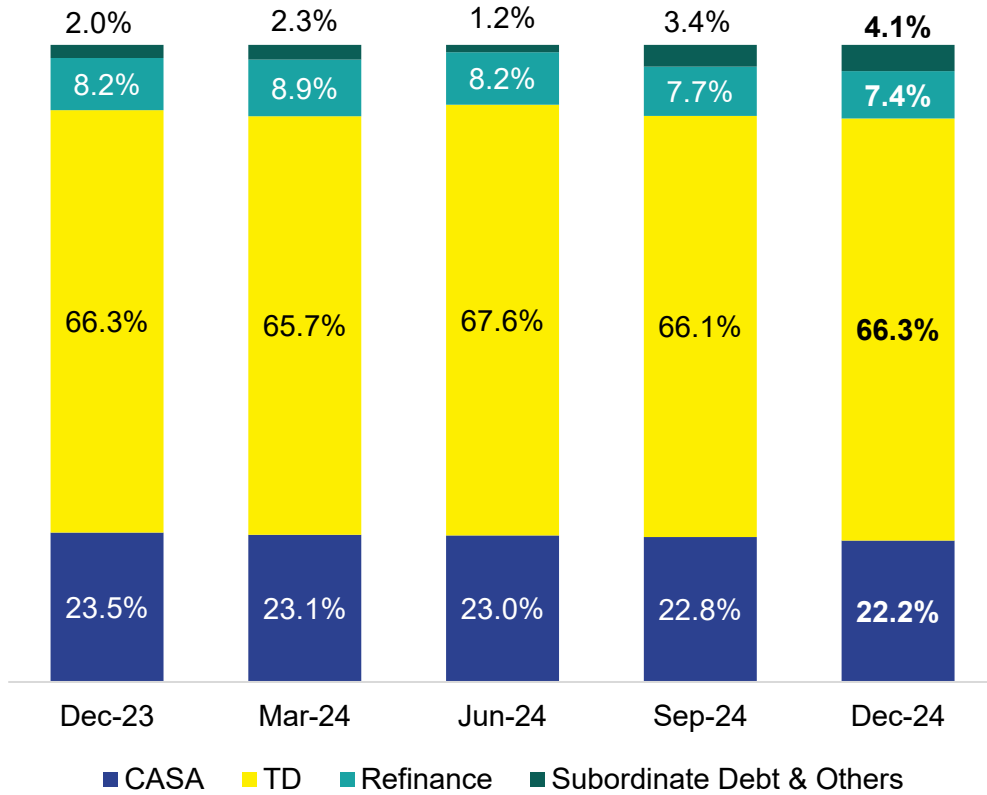


Term Deposits Mix (%)



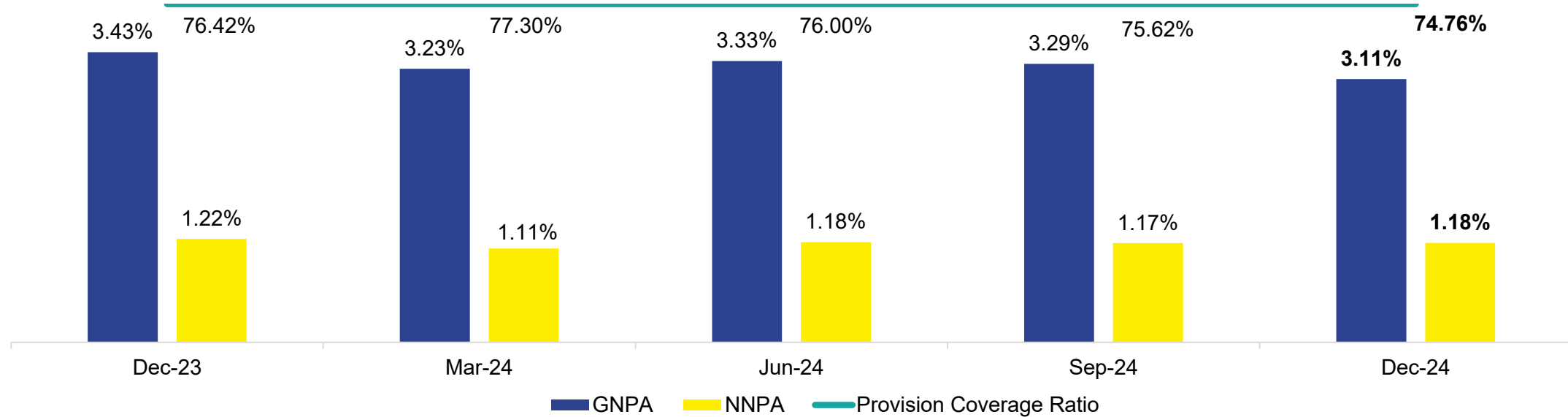
Top 20 deposits contribute 6.97% of Total Deposits

Funding Mix (INR crores)



Credit Rating

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



Gross NPA Movement (INR Crores)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Opening Balance (A)	1,281	1,368	1,353	1,435	1,497
(+) Fresh Slippages	426	322	372	387	395
(+) Addition to Existing NPAs	2	1	1	2	1
Sub-Total (B)	428	323	373	389	396
(-) Recoveries	120	153	152	193	161
(-) Upgrades	219	154	135	129	131
Sub-Total (C)	339	307	287	322	292
(-) Write Offs / Sacrifice (D)	2	31	4	5	84
Closing Balance (A+B-C-D)	1,368	1,353	1,435	1,497	1517
Fresh Slippage Ratio	4.63%	3.35%	3.67%	3.71%	3.59%
Recoveries & Upgrades to Slippages	79%	95%	77%	83%	74%

Product wise Gross NPA (INR Crores)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Mortgages	420	445	486	532	569
SME+MSME	165	161	176	182	179
Corporate	228	195	193	192	178
AIB	324	322	333	352	381
Gold Loans*	32	33	44	33	25
Commercial Vehicle	157	149	146	142	117
Others	42	48	57	64	68
Total	1,368	1,353	1,435	1,497	1517

*Includes Co-Lending

Restructured Advances

(INR crores)	Dec-2023			Mar-2024			Dec-24		
	Restructured	Provision	Net outstanding	Restructured	Provision	Net outstanding	Restructured	Provision	Net outstanding
Standard	1,337	178	1,159	1,239	166	1,073	998	134	864
NPA	426	239	187	427	237	190	401	229	172
Total	1,763	417	1,346	1,666	403	1,263	1399	363	1036

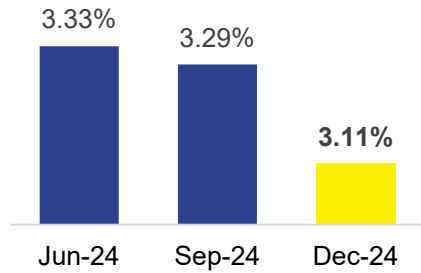
Collection Efficiency (%) – Bucket 0

Portfolio	Dec-23	Mar-24	Jun-24	Sep-24	Oct-24	Nov-24	Dec-24
Business Loans (LAP)	98.8%	98.9%	98.9%	98.5%	98.7%	98.8%	99.0%
Home Loans	98.9%	99.1%	98.9%	98.8%	99.0%	98.8%	98.9%
CV Loans	95.7%	97.0%	96.5%	93.7%	96.0%	96.7%	96.5%

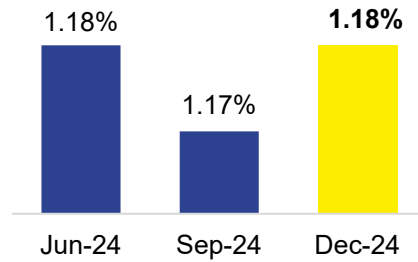
Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Dec-23	Mar-24	Jun-24	Sep-24	Oct-24	Nov-24	Dec-24
Business Loans (LAP)	97.4%	97.9%	97.5%	96.8%	97.5%	97.4%	97.7%
Home Loans	97.7%	98.2%	97.7%	97.3%	97.7%	97.7%	97.8%
CV Loans	91.6%	93.4%	92.5%	89.5%	92.2%	93.0%	93.3%

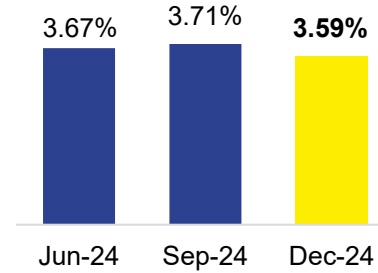
Gross NPA (%)



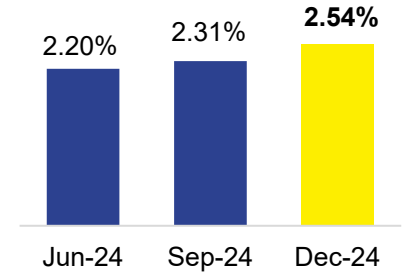
Net NPA (%)



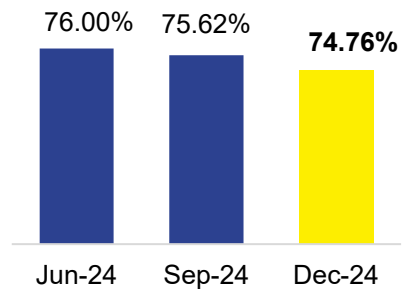
Slippages (%)



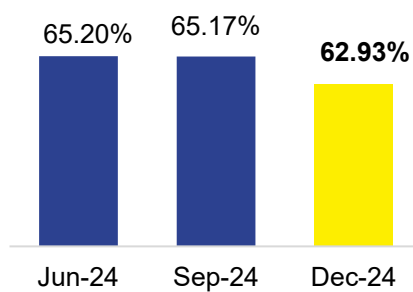
Slippages (excl. Gold Loan) (%)



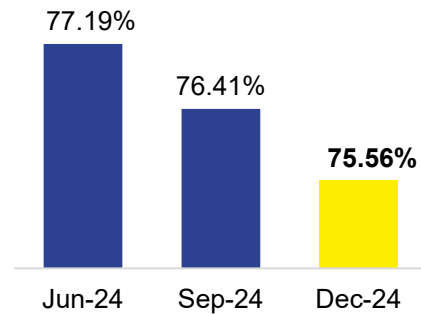
PCR (Incl. Technical write-off)



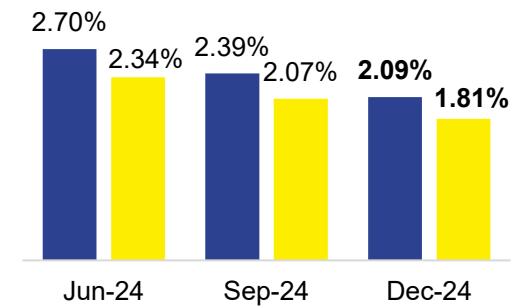
PCR (excl. Technical write-off)



PCR (excl. Gold Loans)



Standard restructured Advances (%)*



■ Gross ■ Net

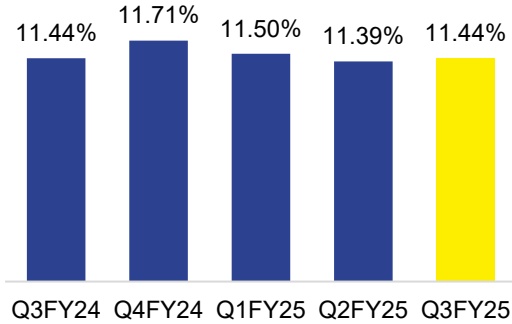
*Calculated as a percentage of net advances

Provisions – Balance Sheet

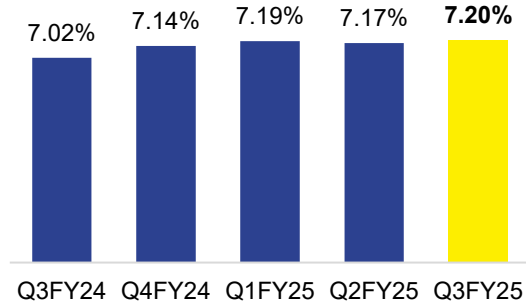
(INR crores)	Jun-2024	Sep-2024	Dec-2024
Performing Advances (A)	41,703	43,965	47,237
Provisions excluding NPA Provision (B)	467	471	480
Provision as a percentage of Performing Advances (B/A)	1.12%	1.07%	1.02%

Key Ratios (Q-o-Q)

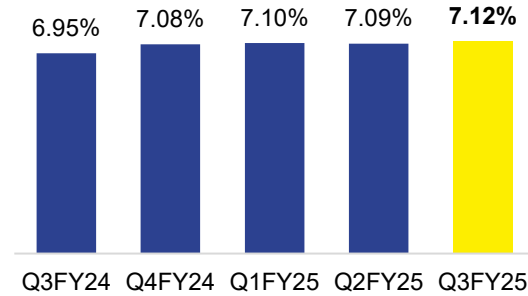
Yield on Advances (%)



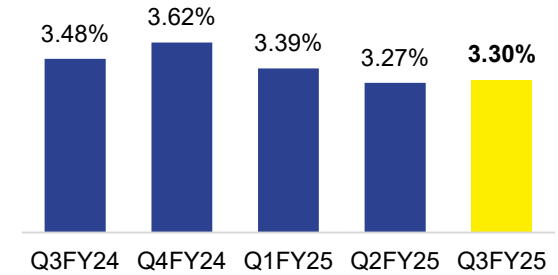
Cost of Funds



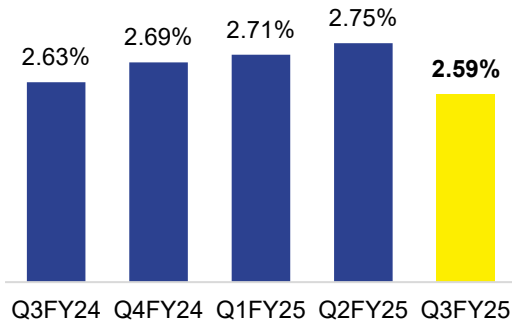
Cost of Deposits



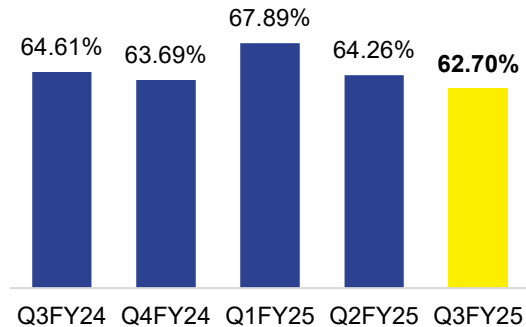
Net Interest Margins



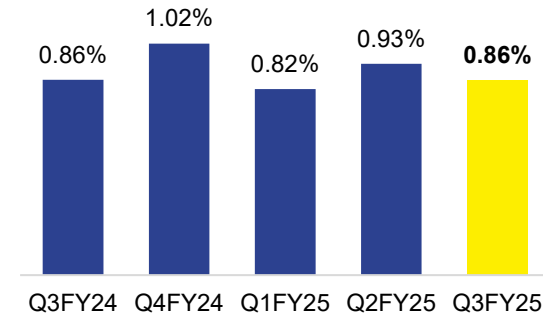
Cost to Average Assets



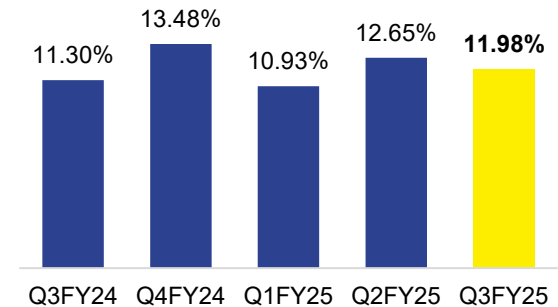
Cost to Income Ratio



Return on Assets

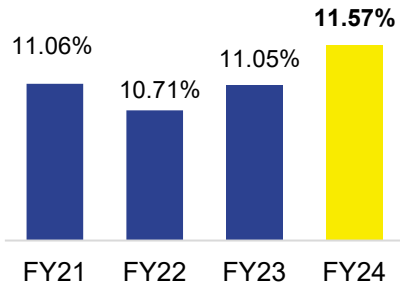


Return on Equity

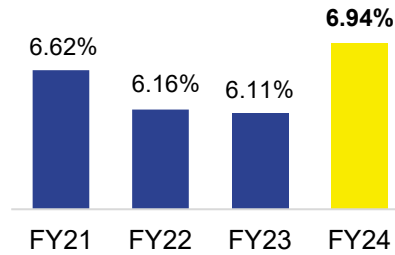


Key Ratios (Y-o-Y)

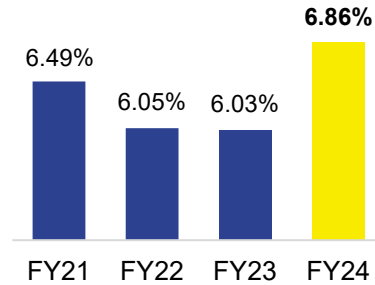
Yield on Advances (%)



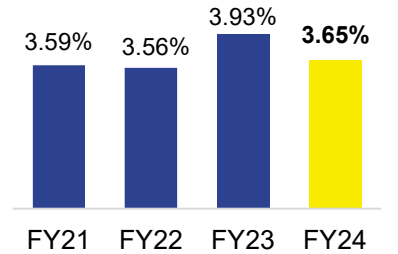
Cost of Funds



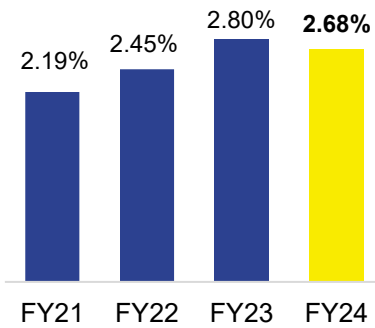
Cost of Deposits



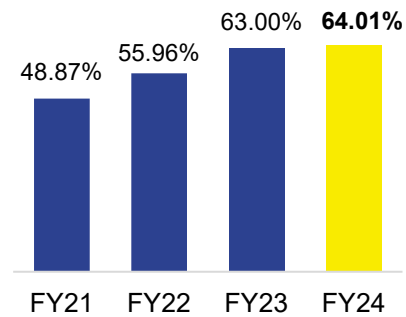
Net Interest Margins



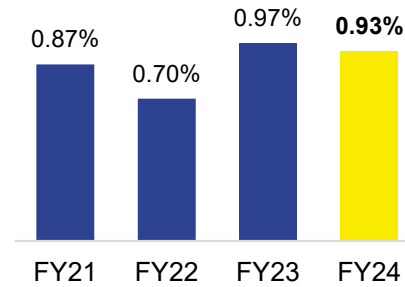
Cost to Average Assets



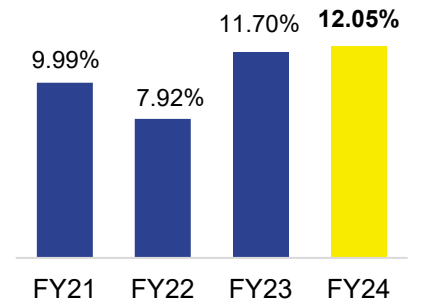
Cost to Income Ratio



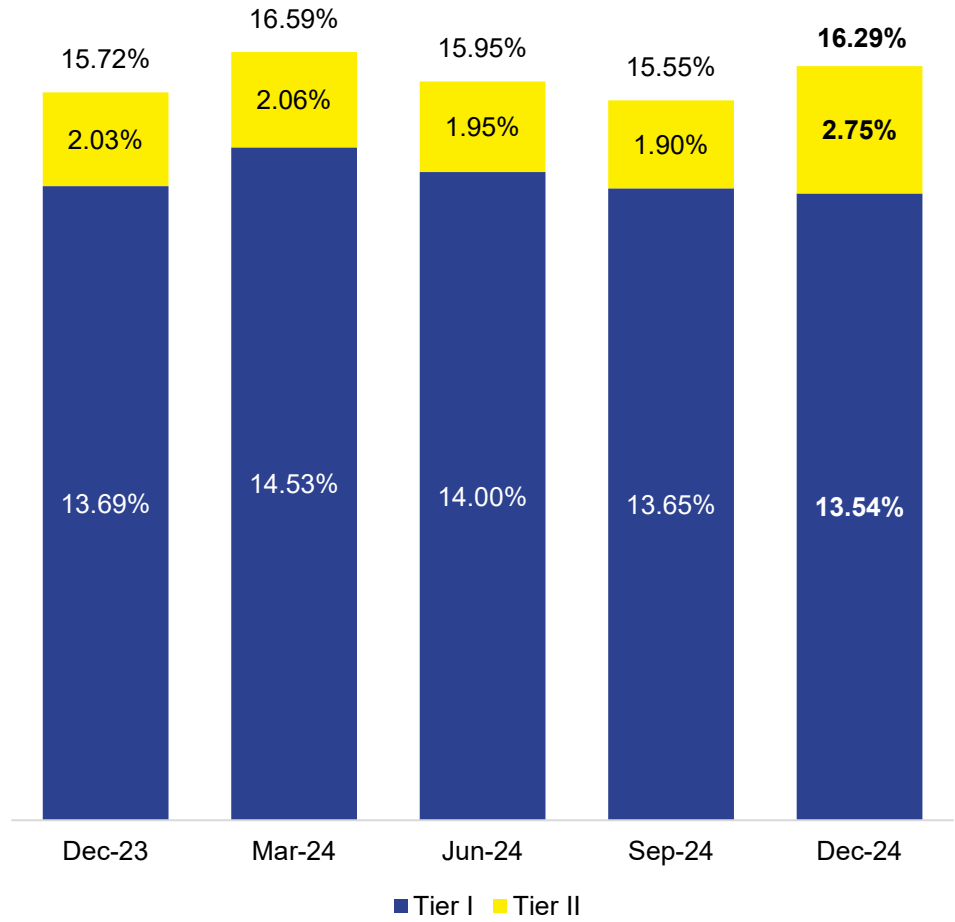
Return on Assets



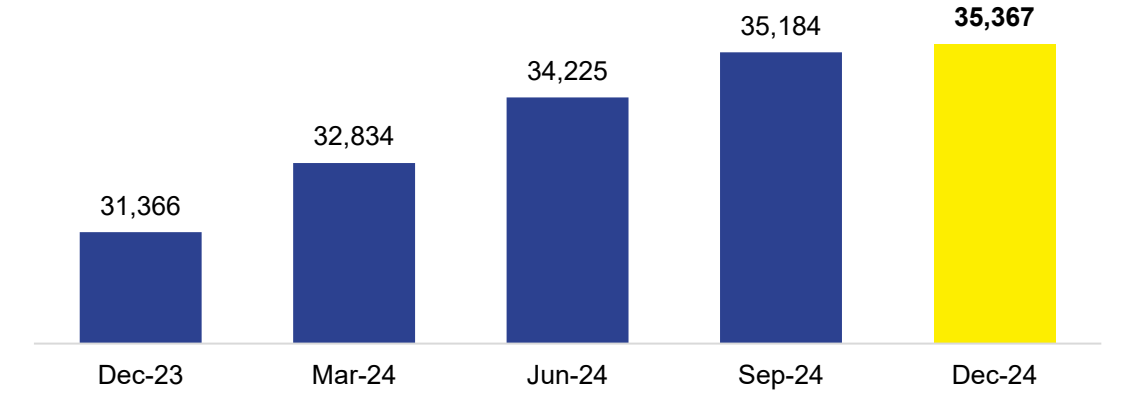
Return on Equity



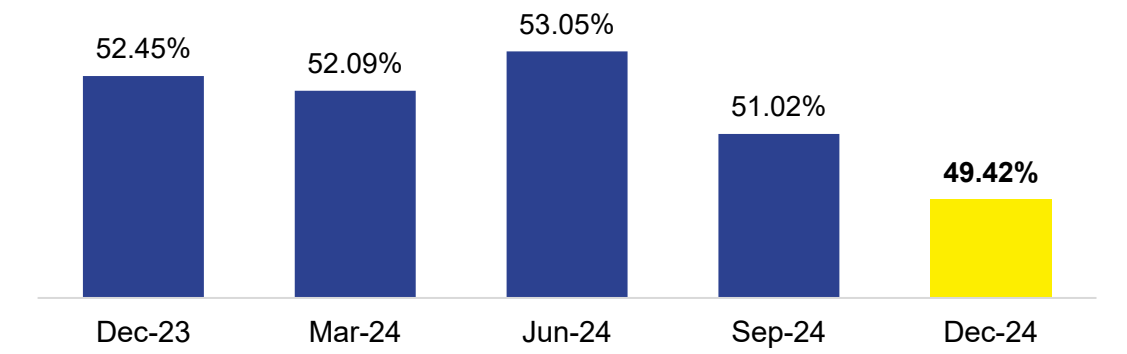
Capital Adequacy Ratio (%)



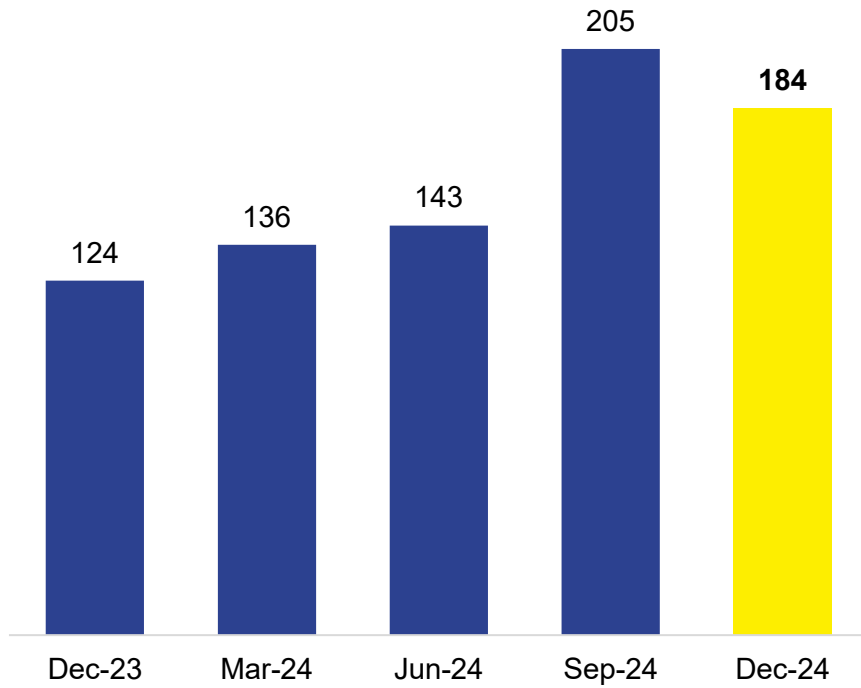
Risk Weighted Assets (INR crores)



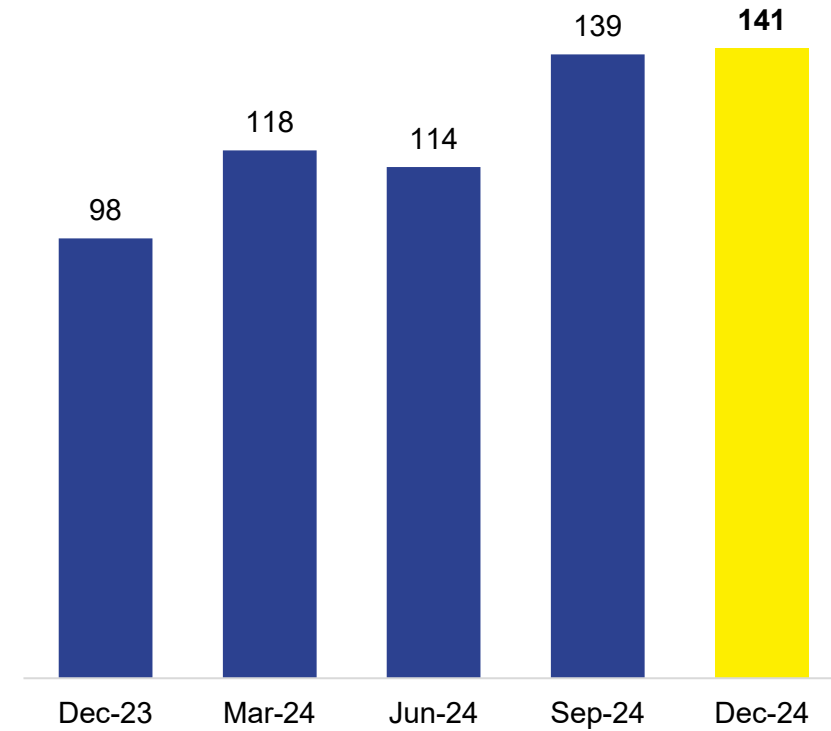
Risk Weighted Assets / Total Assets (%)



Non-Interest Income (INR crores)



Core Fee Income (INR crores)



Financial Highlights



Profit & Loss Statement – Q3FY25

(INR crores)	Q3FY25	Q3FY24	Y-o-Y	Q2FY25	Q-o-Q	FY24
Interest Income	1,671	1,374		1,568		5,362
Interest Expense	1,128	900		1,059		3,434
Net Interest Income	543	474	+15%	509	+7%	1,928
Other Income	184	124	+49%	205	-10%	474
- Commission, Exchange and Brokerage	141	98		139		388
- Profit/(Loss) on sale of Investments	38	14		52		33
- Profit/(Loss) on Exchange Transactions	1	4		4		16
Total Income	727	598	+22%	714	+2%	2,402
Operating Expenses	456	386	+18%	459	-1%	1,538
Employee Expenses	231	198		235		794
Other Expenses	225	188		224		744
Operating Profit	271	212	+28%	255	+6%	864
Provisions and Contingencies	67	41	+64%	46		142
Net Profit Before Tax	204	171	+20%	209	-3%	722
Tax	53	44		54		186
Profit After Tax	151	127	+20%	155	-3%	536

Profit & Loss Statement – Q-o-Q

(INR crores)	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
Interest Income	1,374	1,445	1,489	1,568	1,671
Interest Expense	900	937	992	1,059	1,128
Net Interest Income	474	508	497	509	543
Other Income	124	136	143	205	184
- Commission, Exchange and Brokerage	98	118	114	139	141
- Profit/(Loss) on sale of Investments	14	11	17	52	38
- Profit/(Loss) on Exchange Transactions	4	3	3	4	1
Total Income	598	644	640	714	727
Operating Expenses	386	410	435	459	456
Employee Expenses	198	212	226	235	231
Other Expenses	188	198	209	224	225
Operating Profit	212	234	205	255	271
Provisions and Contingencies	41	24	28	46	67
Net Profit Before Tax	171	210	177	209	204
Tax	44	54	46	54	53
Profit After Tax	127	156	131	155	151

(INR crores)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Capital & Liabilities					
Shareholders Equity	4,912	5,071	5,185	5,351	5,489
Deposits	47,120	49,353	51,690	54,532	56,678
Borrowings	5,372	6,219	5,343	6,820	7,389
Other Liabilities and Provisions	2,400	2,394	2,298	2,252	2,011
Total	59,804	63,037	64,516	68,955	71,567

(INR crores)	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Assets					
Cash, Interbank etc.	2,527	3,066	2,848	3,125	3,045
Investments	15,443	16,211	16,652	18,205	17,963
Advances	38,951	40,925	42,181	44,465	47,780
Fixed Assets	863	865	871	891	892
Other Assets	2,020	1,970	1,964	2,269	1,887
Total	59,804	63,037	64,516	68,955	71,567

Profit & Loss Statement – Trend

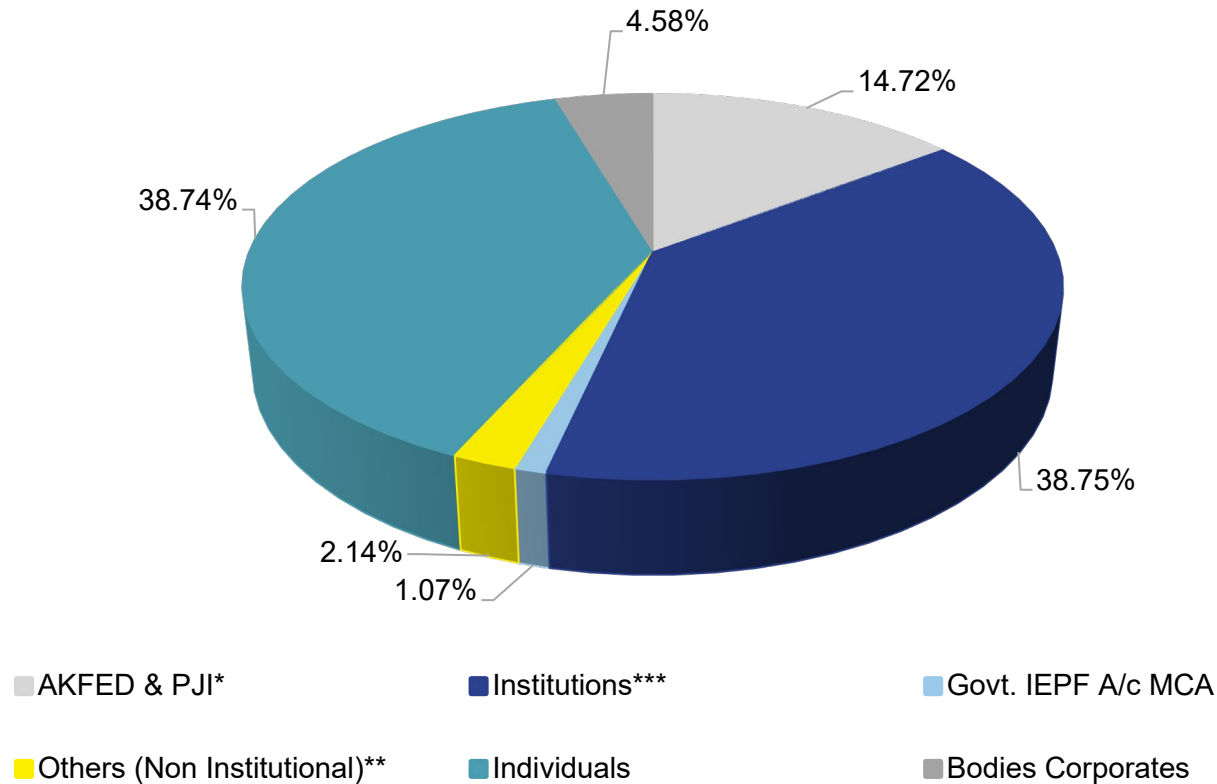
(INR crores)	FY20	FY21	FY22	FY23	FY24	Y-o-Y
Interest Income	3,537	3,458	3,513	4,200	5,362	
Interest Expense	2,272	2,171	2,155	2,483	3,434	
Net Interest Income	1,265	1,287	1,358	1,717	1,928	+12%
Other Income	388	445	452	409	474	+16%
- Commission, Exchange and Brokerage	241	196	238	303	388	
- Profit/(Loss) on sale of Investments	65	143	81	11	33	
- Profit/(Loss) on Exchange Transactions	19	23	28	28	16	
Total Income	1,653	1,732	1,810	2,126	2,402	+13%
Operating Expenses	903	847	1,013	1,339	1,538	+15%
Employee Expenses	459	434	539	693	794	
Other Expenses	444	413	474	646	744	
Operating Profit	750	885	797	787	864	+10%
Provisions and Contingencies	258	432	407	159	142	
Net Profit Before Tax	492	453	390	628	722	+15%
Tax	154	117	102	162	186	
Profit After Tax	338	336	288	466	536	+15%

Balance Sheet – Trend

(INR crores)	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Y-o-Y
Capital & Liabilities						
Shareholders Equity	3,422	3,759	4,049	4,566	5,071	+11%
Deposits	30,370	29,704	34,692	41,239	49,353	+20%
Borrowings	3,408	4,482	4,082	4,118	6,219	+51%
Other Liabilities and Provisions	1,305	1,657	1,970	2,443	2,394	-2%
Total	38,505	39,602	44,793	52,366	63,037	+20%

(INR crores)	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Y-o-Y
Assets						
Cash, Interbank etc.	3,546	3,039	4,091	2,368	3,066	+29%
Investments	7,742	8,414	9,051	12,582	16,211	+29%
Advances	25,345	25,737	29,096	34,378	40,925	+19%
Fixed Assets	546	569	661	826	865	+5%
Other Assets	1,326	1,843	1,894	2,212	1,970	-11%
Total	38,505	39,602	44,793	52,366	63,037	+20%

Shareholding as on Dec 31, 2024



Equity Shares as on Dec 31, 2024 – 31,38,18,102 shares

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

**Includes Clearing Members (0.00%), Non-Resident Indians (1.85%), Trusts (0.01%), Unclaimed shares (0.13%) & Directors & their relatives (0.16%)

***Institutions includes 10.86% held by FII & FPI

*AKFED has expressed its interest to invest up to USD 10 million by subscribing to additional equity shares of the Bank, in compliance with applicable laws and regulations. The purpose is to further strengthen the Bank's capital position and support its growth plans. Further, the Board of Directors of the Bank in its meeting held on December 8, 2023 and Members of the Bank through Postal Ballot on January 9, 2024, have approved the proposal for issuance and allotment of up to 60,58,394 equity shares of face value of Rs.10/- each to AKFED, at an issue price of Rs.137/- per equity shares (which includes a premium of Rs.127/- per equity shares), for a total consideration of up to Rs. 83 crores by way of preferential allotment on a private placement basis subject to the regulatory approvals including RBI as may be required.

Key Non-Promoter Institutional Shareholders	%
HDFC Mutual Fund*	5.28
Tata Mutual Fund*	5.17
Franklin Templeton Asset Management (India) Pvt Ltd*	4.56
ICICI Venture Funds Management Company Limited (India Advantage Fund S4 I)	3.97
Oman India Joint Investment Fund II	2.93
Sundaram Mutual fund*	2.32
Steinberg India Emerging Opportunities Fund Limited	1.27
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.07
Mirae Asset Mutual Fund *	1.01

*Held under various schemes/ funds/ entities.

**Shares pertaining to unpaid dividend amounts, transferred as per regulatory requirement

- 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

- Total number of employees volunteered: **1,522**
- Total number of local citizens, students and teachers who participate in employee volunteered: **1,306**
- Total number of trees planted till date: **7,09,106 trees**
- Oxygen produced by trees: **12,122 metric tonnes**
- Reduction of carbon from the atmosphere: **2,570 metric tonnes**
- Total amount of wood saved: **924 metric tonnes**
- Waste recycled promoting circular economy: **2,522 metric tonnes**
- Methane greenhouse gas reduction: **1,564 metric tonnes**
- Household biogas produced: **56,128 metric tonnes**
- Revival of village water bodies and ponds: **1,88,068 sq. ft.**
- Rainwater harvested for sustainable livelihood: **5,60,59,985 liters**



Social

- Sustainable livelihood created through aquaculture farming and production in coastal Kendrapada district, Odisha: **1,30,000 direct & indirect beneficiaries**
- Promoting coastal ecosystem-based livelihoods via bee keeping for communities near mangroves in Uttara Kannada district, Karnataka: **250 direct & indirect beneficiaries**
- Sustainable livelihood created through beekeeping in Banki block of Cuttack district: **25,886 direct & indirect beneficiaries**
- Household biogas plants & organic fertilizers for economically vulnerable rural families: **1,200 individuals as direct & indirect beneficiaries**
- Solid waste management, waste segregation, treatment & material recovery at Darjeeling, West Bengal: **1,200 direct & indirect beneficiaries**



Governance

- The Board of Directors comprise executive and non-executive directors
- 66.67% of the Board consist of independent directors
- The Board of Directors meets at least 6 times in a year
- Most Board Committees consist of majority of independent directors

Enhancing Capacity through Technology Investments

Strategic Investments done to strengthen core systems, ensuring stability , scalability and designing future ready, architecturally advanced framework

CUBE – Branch Onboarding

- Onboarding application for all branch users
- 3Lakhs accounts opened so far
- TAT reduced from 7 days to few mins
- Robust process with least operational errors

Treasury Upgrade

- Moved out from Credence to TCS Treasury
- Branch system Mercury replaced with Finacle UI
- Ind-AS implemented along on TCS
- Have the flexibility to rollout new products

Core Lending Solution Upgrade

- Upgraded 6 products CAS,mCAS, LMS, Collections and mCollect & mServe
- mCAS is digital loan acquisition application, help quicker onboarding process on the go
- mServe (CUG) –app for customer service
- Integrations with Finacle through API

AML

- End to end integrations with data sources including FinOne
- Customer wise alerts than account wise alerts
- Reduce many false positive and with FIU-IND-Fingate 2.0.

API Banking – ESB Upgrade

- Over 180+ APIs available for consumption
- Helped in co-creation of products with partners
- Upgraded API Connect
- ACE Migration completed

Security upgrades

- Achieved the ISO 27001 :2022 and PCI DSS v4.0 certification
- Big Data Security Analytics Platform Appliance SIEM
- Dual factor authentication solution for remote access
- Deep Content Disarm and Reconstruction (CDR) for file exchange with partner
- Checkpoint Maestro Hyperscaled Network firewalls – 100G traffic capacity

Creating / Enhancing Customer Experience

Technology enhancements to elevate customer journey and empowering personalized experiences, driving innovation and focused on deeper engagement

DCB My Documents

- Documents portal for customers
- All customer communications are available in fingertips
- 74 different types of documents are uploaded
- Easy to use and on demand
- **Developed inhouse**

Zippi / Zippi+

- Web and mobility apps for digital on boarding of NTB
- Redesigning now to provide a new age UI/UX experience
- **Developed inhouse**

NiyoX

- Co-created onboarding experience through NiyoX
- Exclusive travel card and dedicated support platform
- Integrations with Finacle through API
- First system on our cloud - AWS
- App built by NiyoX and API enablement inhouse.

Trade Zone eBG

- eBG – enabled trade zone digitally.
- We could issue BG with digitally signed through NeSL.
- Customer can also request BG issuance from CIB.
- eBRC – Electronic Bank Realization certificate

Payment Services

- Enabled UPI registration for International Number
- Launched UPI Lite
- UPI- AutoPay enabled
- Launched UPI Delegation – Few banks who could launch during GCC by RBI Governor
- IMPS enabled for NR Customers

Creating competitive advantage

Technology innovations helping to create a competitive advantage for our products / services by enabling efficiency and differentiation in the market

CBDT/ GST Launch

- Direct Integration with ITD portal for Account Validation service

Secure Credit Card

- Relunched Secure Credit Card with M2P
- Offered completely digitally
- **APIs developed inhouse**

Co-lending

- Created co-lending platform
- Only bank with both CLM1 and CLM2 integrations
- Offering secured loans, HL and personal loans
- **Developed inhouse**

Treds

- Enabled IDS platform to book deals and automation of Drawdown uploads from partners RXIL, M1xchange & Invoice Mart

BancaEdge

- 4 insurance partners onboarded, covering the whole Branch Banking Insurance business

Digital Services

- Mobility launched for Gold Loan only customers
- MB – Pan update, FATCA Declaration, Add Nominee, RTGS, SIM binding
- PIB– Form15GH , Add Nominee, NEFT / RTGS 24*7
- Enach for Finnacle loans
- KYC refresh across channels IB, IVR, Self services

DCB Bank Security Architecture...



Information and Cyber Security Strategy

- Ensure availability of Banking Services
- Protect Sensitive Information
- Impart Security Awareness
- Manage Information and Cyber Risk



Security Governance

- Board Directives, Strategy Implementation
- Expertise and oversight for Cyber Risk management Information and Cyber Security Policies and Guidelines ISO 27001/2022, PCI-DSS v4.0 Compliance



Security Framework

- Preventive Measures, Defense in depth
- Detective Measures, Central event logging, 24/7 SOC
- Corrective Measures, Zero RPO for critical applications
- Strengthen the security measures against malware and targeted attacks by applying application control





Deshnok Oran: Restoring Sacred Grove for Biodiversity, People and Water Harvesting, Bikaner dist., Rajasthan



Infrastructure and sanitation development to reduce human-wildlife conflict in Kotagiri, Nilgiris dist., Tamil Nadu



Green Mile part 2, dry waste collection, material recovery facility, plastic recycling & wet waste management for organic fertilizer, Sonada / Kurseong, West Bengal

Building Sustainable livelihoods for tribal communities, via beekeeping with indigenous bees, Gujarat,



Indigenous fruit tree plantation for birds, Aurangabad



Wildlife Corridor Conservation through Community Participation, Panna Tiger Reserve, Madhya Pradesh



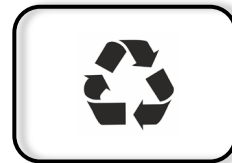
We Contribute Towards



Water



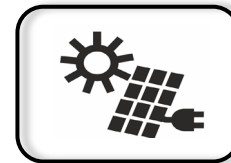
Waste Management



Recycling



Disaster Relief



Renewable Energy



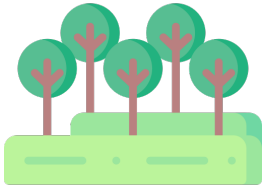
Preserve Historical Sites



Support Tech Incubators

Plantation of 50,000 trees for trees for carbon neutrality

...Sonebhadra district, Uttar Pradesh



Planted **50,000** fruiting trees

Total of **33 farmers** have directly benefited from the plantation of diverse fruit

644 male workers and 547 female workers were actively involved.

The agroforestry plantation project also positively impacts the wider community, benefiting a total population of **2,074 individuals across 347 households**

Work was generated for 4,000+ days

Carbon Sequestration potential is 10,00,000 metric tonnes per year in the future

...based sustainable livelihood development project, Vypin Island, Kerala



Adopting sustainable Pokkali farming practices contributes to the restoration of saline soil ecosystems and the conservation of biodiversity while promoting resilience against climate change.

Revitalizing Pokkali rice-shrimp farming can significantly enhance the livelihoods of small and marginalized farmers in improving economic stability and food security.

5 stakeholder consultation meetings were conducted, involving participants from various sectors such as farmers, local institutions, policymakers, and researchers.

More than 50 stakeholders actively participated in the consultation meetings, representing diverse interests and expertise related to Pokkali shrimp cultivation.

Won Gold Award in Transforming Excellence Category – Infosys Finacle Innovation Awards 2024

- DCB NIYO Co-Branded Debit Card has received Gold Award in Transforming Excellence Category at Infosys Innovation Awards 2024.
- Facilities like DCB Savings Account from within in the NIYO App, Zero Forexcharge charge for applicable international transactions when traveling abroad and up to 1% cash back on domestic spend as per prevailing terms and conditions, Load the Card with India Rupees and spend in 130+ currencies across 150+ countries



Received **Best Technology Talent Award** – Special mention from IBA – Retail Banking during 19th Annual Technology conference



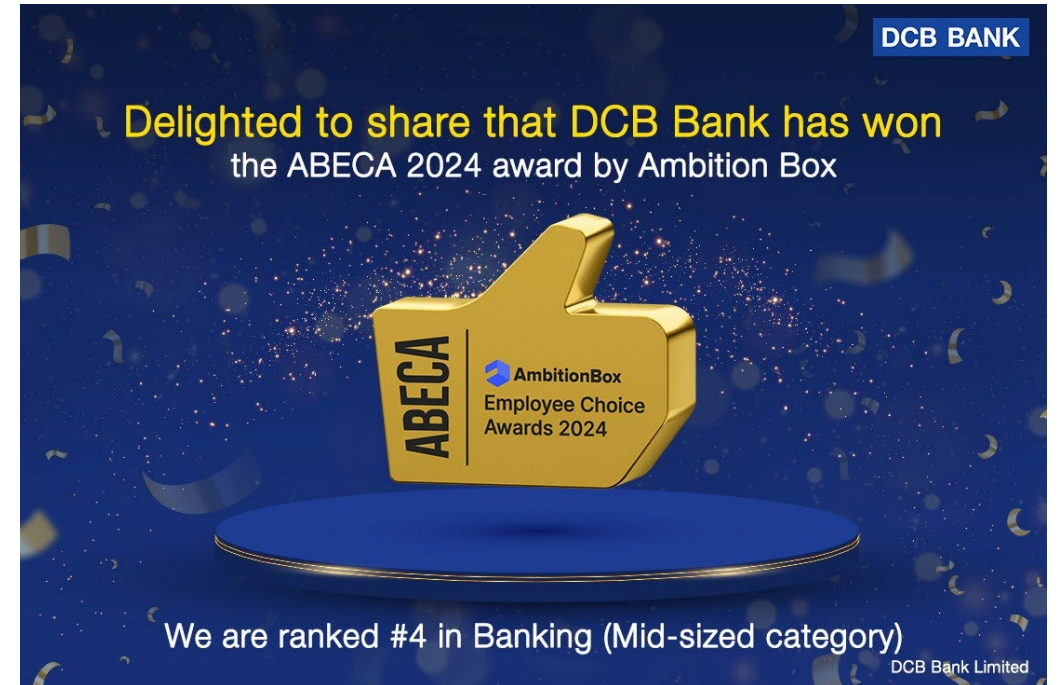
Best Technology Talent Award

ET Now Best Brands for 2024



- DCB Bank is one of the ET Now Best Brands for 2024
- ET Edge conducted research on the parameters laid down by Research Partner Median Research & Consulting, including Market share, Growth rate, E-Commerce presence, Turnover of the brand and CSR initiatives among other notable achievements

Ambition Box Employee Choice Award (ABECA) 2024



- DCB Bank has been recognized by Ambition Box and won the Ambition Box Employee Choice Award (ABECA) 2024. ABECA 2024 is India's largest employee choice awards highlighting best of the best workplaces.
- Our employees have appreciated the culture that we've been cultivating and rated an impressive 3.8/5 on Ambition Box! This stellar rating is a testament to our commitment to keeping the employees at the forefront.

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