

Ref. No.CO:CS:RC:2021-22:177

October 30, 2021

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: Unaudited Financial Results (Limited Reviewed) for the
2nd Quarter and Half Year ended September 30, 2021**

Pursuant to the disclosure requirements under Regulation 30 read with Regulation 33 and Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), we enclose herewith the following:

1. Unaudited Financial Results (Limited Reviewed) of the Bank, for the 2nd Quarter and the Half Year ended September 30, 2021, duly considered by the Audit Committee of the Board and subsequently approved by the Board of Directors in today's meeting which concluded at 4.40 p.m.; and
2. Limited Review Report dated October 30, 2021 for the 2nd Quarter and the Half Year ended September 30, 2021 issued by the Bank's Joint Statutory Auditors M/s. S. R. Batliboi & Associates LLP, Chartered Accountants (Registration No.101049W/E300004) and M/s. Sundaram & Srinivasan, Chartered Accountants, (ICAI Registration No. 004207S).

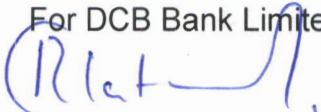
Further, pursuant to Regulation 23(9) of the Listing Regulations, we enclose herewith the half yearly disclosure of Related Party Transactions on consolidated basis drawn in accordance with the applicable accounting standards, for the half year ended September 30, 2021.

Kindly acknowledge receipt and take the same on your record.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above



DCB Bank Limited

S.R. Batliboi & Associates LLP

Chartered Accountants
12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India
Tel: +91 22 6819 8000

Sundaram & Srinivasan

Chartered Accountants
23, C P Ramaswamy Road
Alwarpet
Chennai - 600 018, India

Independent Auditor's Review Report on the Quarterly and Half Yearly Unaudited Financial Results of DCB Bank Limited pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to

The Board of Directors
DCB Bank Limited
6th Floor, Tower 'A'
Peninsula Business Park,
Senapati Bapat Marg,
Lower Parel, Mumbai – 400 013

1. We have reviewed the accompanying statement of unaudited financial results of **DCB Bank Limited** (the "Bank") for the quarter and half year ended 30 September 2021 (the "Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). The disclosures relating to "Pillar 3 under Basel III Capital Regulations", "Leverage Ratio" and "Liquidity Coverage Ratio" as have been disclosed on the Bank's website, in respect of which a link has been provided in the aforesaid Statement have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" (AS 25) prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant guidelines and directions issued by Reserve Bank of India (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other matters.
5. We draw attention to note 5 of the accompanying Statement, which describes the extent to which the continuing Covid-19 pandemic may impact the Bank's financial metrics including credit quality and provisions which are dependent on uncertain future developments. Our conclusion is not modified in respect of this matter.
6. The financial statements of the Bank for the year ended 31 March 2021, were audited by S.R. Batliboi & Associates LLP who vide their report dated 08 May 2021 expressed an unmodified opinion on those financial statements. The financial results of the Bank for the corresponding quarter and half year 30 September 2021 and quarter ended 30 June 2021 were reviewed by S.R. Batliboi & Associates LLP in their individual capacity. Accordingly, Sundaram & Srinivasan do not express any opinion/ conclusion on the figures reported for the year ended 31 March 2021, quarter and half year ended 30 Sept 2020 and quarter ended 30 June 2021.

For S.R. Batliboi & Associates LLP
Chartered Accountants
Firm Registration no.: 101049W/E300004

Sarvesh Warty



per Sarvesh Warty
Partner
Membership No.: 121411
UDIN: 21121411AAACED1289

Place: Mumbai
Date: 30 October 2021

For Sundaram & Srinivasan
Chartered Accountants
Firm Registration no.: 004207S

P Menakshi Sundaram



P Menakshi Sundaram
Partner
Membership No.: 217914
UDIN: 21217914AAAAOF5472

Place: Chennai
Date: 30 October 2021

DCB BANK LIMITED

CIN No.: L99999MH1995PLC089008

Regd. Office: 601 & 602, 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest Earned (a+b+c+d)	869.27	845.50	878.45	1,714.77	1,751.58	3,458.21
a.	Interest / Discount on advances / bills	695.16	675.33	709.78	1,370.49	1,409.52	2,785.54
b.	Income on Investments	150.57	148.96	146.62	299.53	293.06	583.16
c.	Interest on balances with Reserve Bank of India and Other Inter Bank Funds	14.70	12.09	13.09	26.79	30.99	53.73
d.	Others	8.84	9.12	8.96	17.96	18.01	35.78
2	Other Income (Refer note 3)	97.74	121.16	80.88	218.90	159.43	445.83
3	Total Income (1+2)	967.01	966.66	959.33	1,933.67	1,911.01	3,904.04
4	Interest Expended	545.96	536.80	544.54	1,082.76	1,110.94	2,171.60
5	Operating Expenses (i+ii+iii)	245.92	227.68	201.63	473.60	394.79	846.63
i.	Employees cost	132.15	122.74	105.01	254.89	213.69	433.50
ii.	Rent, Taxes and Lighting	25.28	24.27	22.66	49.55	42.06	84.87
iii.	Other Operating Expenses	88.49	80.67	73.96	169.16	139.04	328.26
6	Total Expenditure (4+5)	791.88	764.48	746.17	1,556.36	1,505.73	3,018.23
7	Operating Profit before Provisions and Contingencies (3-6)	175.13	202.18	213.16	377.31	405.28	885.81
8	Provisions (Other than tax) and Contingencies	86.33	156.53	101.45	242.86	186.12	433.01
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7-8-9)	88.80	45.65	111.71	134.45	219.16	452.80
11	Tax expense	23.86	11.89	29.42	35.75	57.49	117.01
12	Net Profit from Ordinary Activities after tax (10-11)	64.94	33.76	82.29	98.70	161.67	335.79
13	Extraordinary Items (Net of tax expenses)	-	-	-	-	-	-
14	Net Profit for the period (12-13)	64.94	33.76	82.29	98.70	161.67	335.79
15	Paid-up Equity Share Capital (Face value ₹ 10/-)	310.63	310.59	310.47	310.63	310.47	310.54
16	Reserves excluding Revaluation Reserves	-	-	-	-	-	3,215.74
17	Analytical Ratios						
i.	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii.	Capital Adequacy Ratio (%) - Basel III	19.34	19.64	18.28	19.34	18.28	19.67
iii.	Earnings Per Share (EPS)						
	(a) Basic and diluted EPS before Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters)						
	(i) Basic (₹)	2.09	1.09	2.65	3.18	5.21	10.82
	(ii) Diluted (₹)	2.07	1.08	2.63	3.15	5.17	10.70
	(b) Basic and diluted EPS after Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters)						
	(i) Basic (₹)	2.09	1.09	2.65	3.18	5.21	10.82
	(ii) Diluted (₹)	2.07	1.08	2.63	3.15	5.17	10.70
iv.	Non Performing Assets ('NPAs') Ratios						
	(a) Amount of Gross NPAs	1,284.93	1,268.75	573.70	1,284.93	573.70	1,083.44
	(b) Amount of Net NPAs	706.95	719.04	205.77	706.95	205.77	594.15
	(c) % of Gross NPAs to Gross Advances	4.68	4.87	2.27	4.68	2.27	4.09
	(d) % of Net NPAs to Net Advances	2.63	2.82	0.83	2.63	0.83	2.29
v.	Return on Assets (%) (Annualised)	0.63	0.34	0.86	0.49	0.84	0.87
vi.	Net Worth (Refer note 13 a)	3,427.22	3,399.92	3,212.24	3,427.22	3,212.24	3,371.24
vii.	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
viii.	Capital Redemption Reserve	-	-	-	-	-	-
ix.	Debt-Equity Ratio (Refer note 13 b)	0.56	0.64	0.63	0.56	0.63	0.70
x.	Total Debt to Total Assets (Refer note 13 c)	9.75%	10.72%	10.02%	9.75%	10.02%	11.32%



**DCB BANK LIMITED
SUMMARISED BALANCE SHEET**

(₹ in crore)

Particulars	As at 30.09.2021	As at 30.09.2020	As at 31.03.2021
	(Unaudited)	(Unaudited)	(Audited)
Capital & Liabilities			
Capital	310.63	310.47	310.54
Employee Stock Options (Grants Outstanding, net of deferred cost)	0.91	0.97	0.95
Reserves & Surplus	3,546.31	3,272.61	3,447.10
Capital and Reserves	3,857.85	3,584.05	3,758.59
Deposits	31,769.48	28,774.73	29,703.86
Borrowings	4,042.20	3,762.66	4,482.25
Other Liabilities and Provisions	1,805.21	1,435.43	1,657.43
Total Capital & Liabilities	41,474.74	37,556.87	39,602.13
Assets			
Cash and Balances with Reserve Bank of India	1,440.24	1,042.68	1,182.89
Balances with Banks and Money at Call and Short notice	2,398.92	2,283.34	1,856.45
Investments	8,626.11	7,481.08	8,413.69
Advances	26,850.32	24,878.64	25,959.24
Fixed Assets	572.44	531.58	568.51
Other Assets	1,586.71	1,339.55	1,621.35
Total Assets	41,474.74	37,556.87	39,602.13

**DCB BANK LIMITED
CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2021**

(₹ in crore)

Particulars	Half year ended		Year ended
	30.09.2021	30.09.2020	31.03.2021
	(Unaudited)	(Unaudited)	(Audited)
Cash Flow from Operating Activities			
Net Profit after tax for the year / period	98.70	161.67	335.79
Add: Provision for income tax	35.75	57.49	117.01
Profit before taxes	134.45	219.16	452.80
Adjustments for:			
Provisions for Advances	162.93	61.42	269.81
Provisions for Restructured Advances	15.49	6.57	20.09
Provision for Investments	7.98	10.06	7.84
Provision for Standard Assets *	60.40	37.66	209.01
General Provision for COVID-19	-	80.00	(63.00)
Provision for Other Assets and Contingencies	(0.03)	0.22	0.07
Depreciation / Amortisation on Fixed Assets	29.84	28.96	56.60
Loss on Sale of Fixed Assets	0.34	0.04	0.13
Amortisation of Premium on Held-to-Maturity (HTM) Investment	29.83	16.01	40.09
Amortisation of Premium on Acquired Assets	0.21	0.05	0.43
ESOP Compensation	-	-	-
Cash Flow from Operating Activities before adjustments	441.44	460.15	993.87
Adjustments for:			
Increase/(Decrease) in Deposits	2,065.61	(1,595.20)	(666.06)
Increase/(Decrease) in Other Liabilities & Provisions	87.34	12.66	206.28
(Increase)/Decrease in Investments	(250.23)	234.35	(720.12)
(Increase)/Decrease in Advances	(1,069.71)	398.61	(904.28)
(Increase)/Decrease in Other Assets	75.98	(1.80)	(218.19)
Refund/(Payment) of direct taxes (Including Tax Deducted at Source)	(77.06)	(68.85)	(193.63)
Net cash generated from / (used in) operating activities	1,273.37	(560.08)	(1,502.13)
Cash Flow from / (used in) Investing Activities			
Purchase of Fixed assets	(34.43)	(15.05)	(80.25)
Proceeds from sale of Fixed Assets	0.32	0.34	0.88
Net Cash Flow from / (used in) Investing activities	(34.11)	(14.71)	(79.37)
Cash Flow from / (used in) Financing Activities			
Proceeds from Issue of Capital (including ESOPs)	0.61	0.23	0.67
Proceeds from Borrowings	860.00	840.00	2,756.66
Repayment of Borrowings	(1,300.04)	(485.29)	(1,682.36)
Net Cash Flow from / (used in) Financing activities	(439.43)	354.94	1,074.97
Net increase/ (decrease) in cash and cash equivalents	799.83	(219.85)	(506.53)
Cash and cash equivalents at the beginning of the period	3,039.34	3,545.87	3,545.87
Cash and cash equivalents at the end of the period	3,839.17	3,326.02	3,039.34

*Includes provision for standard restructured accounts



SEGMENTAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021

(₹ in crore)

Sr. No.	Business Segment	Quarter Ended			Half Year Ended		Year Ended
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Segment Revenue						
a	Treasury Operations	213.91	270.76	231.40	484.67	479.87	990.10
b	Corporate / Wholesale Banking	86.54	89.56	99.59	176.10	200.68	393.14
c	Retail Banking	805.80	738.64	777.84	1,544.44	1,524.19	3,109.27
d	Other Banking Operations	12.91	9.50	8.01	22.41	12.99	32.19
e	Unallocable	(0.12)	(0.23)	(0.11)	(0.35)	(0.04)	(0.13)
	Total	1,119.04	1,108.23	1,116.73	2,227.27	2,217.69	4,524.57
	Less:- Inter Segment Revenue	152.03	141.57	157.40	293.60	306.68	620.53
	Income from Operations	967.01	966.66	959.33	1,933.67	1,911.01	3,904.04
2	Segment Results						
a	Treasury Operations	9.90	71.63	31.55	81.53	82.85	190.94
b	Corporate / Wholesale Banking	(0.11)	14.53	(6.31)	14.42	(2.61)	(5.54)
c	Retail Banking	70.15	(45.97)	84.43	24.18	135.65	254.52
d	Other Banking Operations	12.21	8.99	7.50	21.20	12.20	30.52
e	Unallocable	(3.35)	(3.53)	(5.46)	(6.88)	(8.93)	(17.64)
	Total Profit before Tax	88.80	45.65	111.71	134.45	219.16	452.80
3	Segment Assets						
a	Treasury Operations	13,443.56	13,656.35	11,638.41	13,443.56	11,638.41	12,509.94
b	Corporate / Wholesale Banking	3,743.19	3,396.04	3,386.62	3,743.19	3,386.62	3,441.93
c	Retail Banking	23,926.08	22,903.15	22,273.24	23,926.08	22,273.24	23,327.50
d	Other Banking Operations	-	-	-	-	-	-
e	Unallocable	361.91	352.91	258.60	361.91	258.60	322.76
	Total Segment Assets	41,474.74	40,308.45	37,556.87	41,474.74	37,556.87	39,602.13
4	Segment Liabilities						
a	Treasury Operations	6,796.47	7,114.57	6,793.96	6,796.47	6,793.96	7,102.06
b	Corporate / Wholesale Banking	2,700.01	2,806.14	2,038.70	2,700.01	2,038.70	2,508.18
c	Retail Banking	28,118.65	26,593.30	25,138.33	28,118.65	25,138.33	26,231.28
d	Other Banking Operations	0.51	0.65	0.54	0.51	0.54	0.73
e	Unallocable	1.25	1.14	1.29	1.25	1.29	1.29
	Total Segment Liabilities	37,616.89	36,515.80	33,972.82	37,616.89	33,972.82	35,843.54
5	Capital Employed						
	(Segment Assets - Segment Liabilities)						
a	Treasury Operations	6,647.09	6,541.78	4,844.45	6,647.09	4,844.45	5,407.88
b	Corporate / Wholesale Banking	1,043.18	589.90	1,347.92	1,043.18	1,347.92	933.75
c	Retail Banking	(4,192.57)	(3,690.15)	(2,865.09)	(4,192.57)	(2,865.09)	(2,903.78)
d	Other Banking Operations	(0.51)	(0.65)	(0.54)	(0.51)	(0.54)	(0.73)
e	Unallocable	360.66	351.77	257.31	360.66	257.31	321.47
	Total Capital Employed	3,857.85	3,792.65	3,584.05	3,857.85	3,584.05	3,758.59

Treasury: Includes all financial markets activities undertaken on behalf of the Bank's customers, proprietary trading, maintenance of reserve requirements and resource mobilisation from other banks and financial institutions.

Corporate / Wholesale Banking: Includes lending, deposit taking and other services offered to corporate customers.

Retail Banking: Includes lending, deposit taking and other services offered to retail customers.

Other Banking Operations: Includes para banking activities like third party product distribution, merchant banking, etc.



Notes:

1. The above financial results for the quarter and half year ended September 30, 2021 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on October 30, 2021. An unmodified report has been issued by the joint statutory auditors (S.R Batliboi & Associates LLP and M/s. Sundaram and Srinivasan) for the quarter and half year ended September 30, 2021. The previous period results were reviewed/audited by S.R. Batliboi & Associates LLP.
2. The financial results for the quarter and half year ended September 30, 2021 have been arrived at after considering the provision for standard assets including requirements for exposures to entities with Unhedged Foreign Currency Exposure, Non-Performing Assets ("NPAs"), depreciation on investments, income tax and other necessary provisions.
3. "Other Income" includes income from non-fund based activities such as brokerage and commission, fees, earnings in foreign exchange transactions, profit / loss on sale of investments (net), profit / loss on revaluation of investment (net) and income from sale of Priority Sector Lending Certificates.
4. During the quarter and half year ended September 30, 2021, the Bank allotted 42,900 shares and 96,250 shares respectively pursuant to the exercise of stock options by certain employees. During the half year ended September 30, 2021, the Bank has not granted stock options under Employee Stock Option Scheme.
5. The impact of ongoing Covid-19 pandemic, particularly the "second wave", on the Bank's operations and financial metrics including credit quality and provisions, is highly uncertain and will depend on any repeat outbreak of Covid-19, effectiveness of current and future steps taken by the government and the RBI to mitigate the economic impact, steps taken by the Bank and the time it takes for the economic activities to return to pre-pandemic levels.

Under the circumstances, during the quarter ended September 30, 2021, on a prudent basis the Bank holds a contingency provision of Rs.78.46 crore towards further likely impact of Covid-19 on standard restructured and stressed assets. As on September 30, 2021, in addition to this contingency provision mentioned above, the Bank also holds Floating Provision amounting to Rs. 115.07 crore, besides provisions for Standard Assets and specific Non-Performing Assets.

6. The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Bank has not classified any account which was not NPA as of August 31, 2020, as NPA for the period ended September 30, 2020.

However, if the Bank had classified borrower accounts as NPA after August 31, 2020, the Bank's proforma Gross NPA ratio and proforma Net NPA ratio would have been 2.39% and 0.92% respectively for the period ended September 30, 2020.

The Honourable Supreme Court of India vacated the interim relief granted not to declare accounts of borrower as NPA vide its judgement on March 23, 2021 and the Bank continued asset classification of borrower accounts as per the extant RBI instructions /IRAC norms.

8. The amounts/ratios for the period / year have been regrouped / reclassified pursuant to the requirements of 'Master Direction on Financial Statements – Presentation and Disclosures' issued by RBI date August 30, 2021 and wherever considered necessary. Accordingly, recoveries from written off accounts hitherto included as part of 'Other Income' have been classified as a credit to 'Provision and Contingencies' and 'Provision for Depreciation on Investments' hitherto classified as part of 'Provisions and Contingencies' have been reclassified as part of 'Other Income'; there is no change in the Net Profit for the period.



9. On August 6, 2020, the RBI issued guidelines on 'Resolution Framework for Covid-19-related Stress' which enable lenders to implement a resolution plan in respect of eligible corporate exposures without change in ownership, and personal loans, while classifying such exposures as Standard, subject to specified conditions. Details of resolution plan implemented under the Resolution Framework for Covid-19-related Stress as per RBI circular dated August 6, 2020 are given below for the half year ended September 30, 2021.

(₹ in crore except number of accounts)

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loans	2,147	397.07	-	-	41.29
Corporate Persons*	2	62.86	-	-	6.38
Of which, MSME's	1	25.75	-	-	2.67
Others	-	-	-	-	-
Total	2,149	459.93	-	-	47.67

The above table does not include restructuring done under the Resolution Framework - 2.0 for COVID-19 announced on May 05, 2021.

There were no borrower accounts, where resolution plans had been implemented under RBI circular dated August 6, 2020 and now modified under Resolution Framework 2.0 announced by RBI on May 05, 2021

(₹ in crore except number of accounts)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half- year ^{1,2} (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ^{3,4}
Personal Loans	362.02	4.14	-	6.34	370.74
Corporate persons*	57.56	-	-	5.46	52.10
Of which MSMEs	20.74	-	-	5.46	15.28
Others	-	-	-	-	-
Total	419.58	4.14	-	11.80	422.84

- Includes cases where resolution plan implemented after March 31, 2021
- Represents fund based outstanding as of March 31, 2021
- Represents fund based outstanding as of September 30, 2021
- Includes interest charged during the moratorium period aggregating to Rs. 19.20 crore

Exposure to accounts is at borrower level



10. Details of resolution plans implemented under the 'Resolution Framework for Covid-19 related stress of individuals and small borrowers as per RBI Circular dated May 5, 2021 (Resolution Framework 2.0):

(₹ in crore except number of accounts)

Sl. No	Description	Individual Borrowers		Small Business
		Personal Loans	Business Loan	
(A)	Number of requests received for invoking resolution process under Part A	1,619	1,030	220
(B)	Number of accounts where resolution plan has been implemented under this window	1,384	909	183
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	232.21	138.57	51.96
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	24.66	15.22	5.45

11. The Code on Social Security, 2020 ("Code") relating to employee benefits during employment and post-employment benefits received Presidential Assent in September 2020. The Code has been published in the Gazette of India, however, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Bank will assess the impact of the Code and record any related impact in the period it becomes effective.
12. In terms of RBI circulars DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on Basel III Capital Regulations and DBR.No.BP.BC.80 /21.06.201/2014-15 dated March 31, 2015 on Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments, banks are required to make certain Pillar 3, Leverage Ratio, and Liquidity Coverage Ratio disclosures along with the publication of financial results. Accordingly, such disclosures have been placed on the Bank's website at the following link <http://www.dcbbank.com/cms/showpage/page/disclosures>. These disclosures have not been reviewed / audited by the joint Statutory Auditors.
13. a) Networth is calculated as per the Master Circular – Exposure Norms issued by the RBI.
b) Debt represents Borrowings with Residual Maturity of more than one year.
c) Total Debt represents total Borrowings of the Bank.
14. Figures for the previous period / year have been regrouped / reclassified wherever necessary to conform to the classification of the current period/year.



Place : Mumbai
Date : October 30, 2021



For and on behalf of the Board of Directors


Murali M. Natrajan
Managing Director & CEO

Disclosures of Related party transactions pursuant to regulation 23 (9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements, 2015)

Related Party Transactions

Related Parties in terms of AS-18 on "Related Party Disclosures" are disclosed below:

Mr. Murali M. Natrajan : Key Management Personnel

The details of transactions entered into with the Key Management Personnel of the Bank are as under:

(Rs. in crore)	
Particulars	September 30, 2021
Mr. Murali M. Natrajan: Managing Director Managerial Remuneration	2.83

Managerial Remuneration excludes perquisites during the period ended September 30, 2021

