

Ref. No.CO:CS:RC:2025-26:122

July 31, 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-Q1FY26

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 quarter ended June 30, 2025.

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

Corporate & Registered 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 Limited

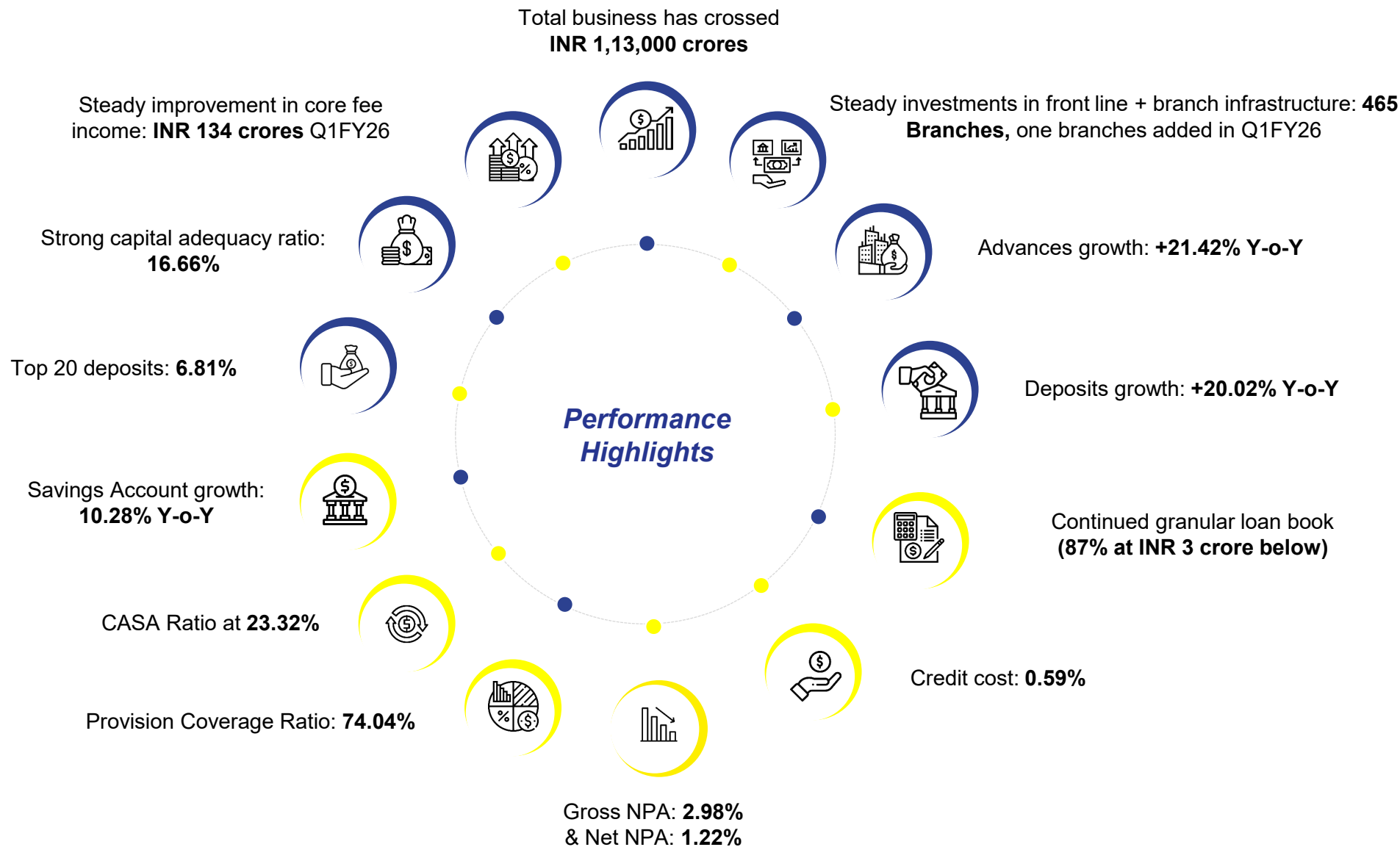
Investor Presentation – Q1 FY26

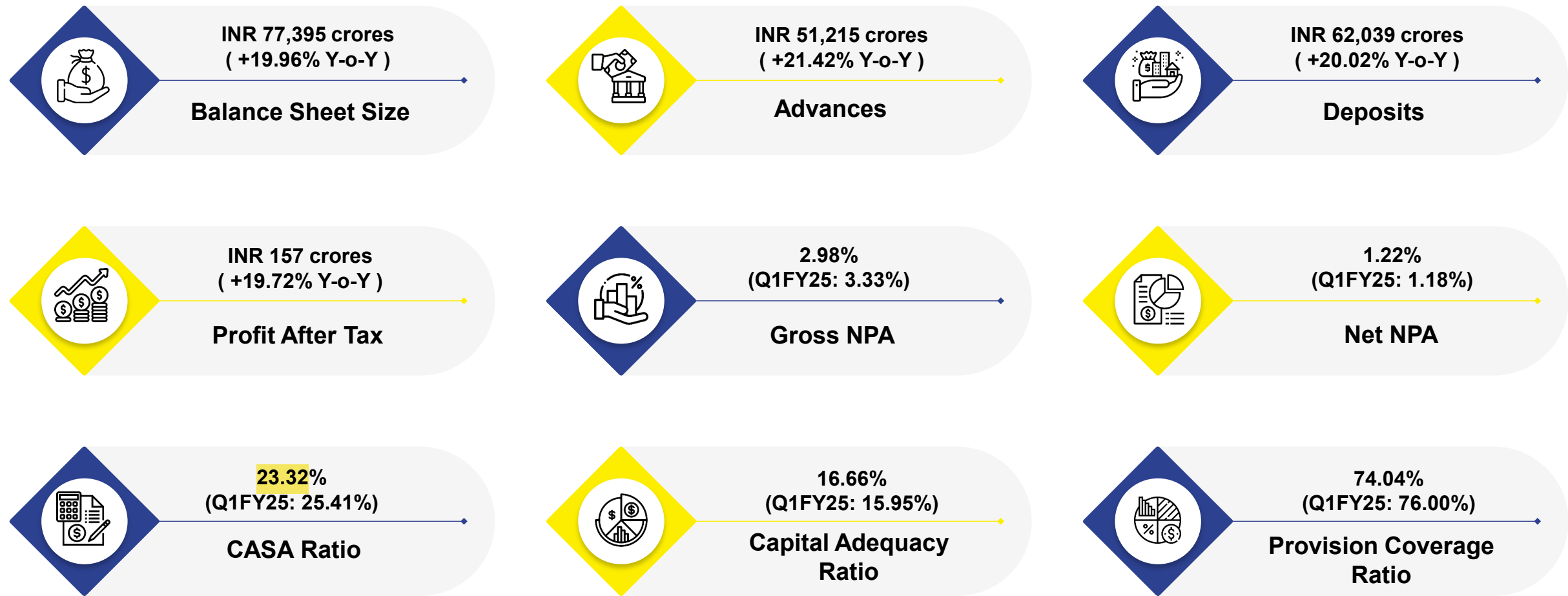


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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.





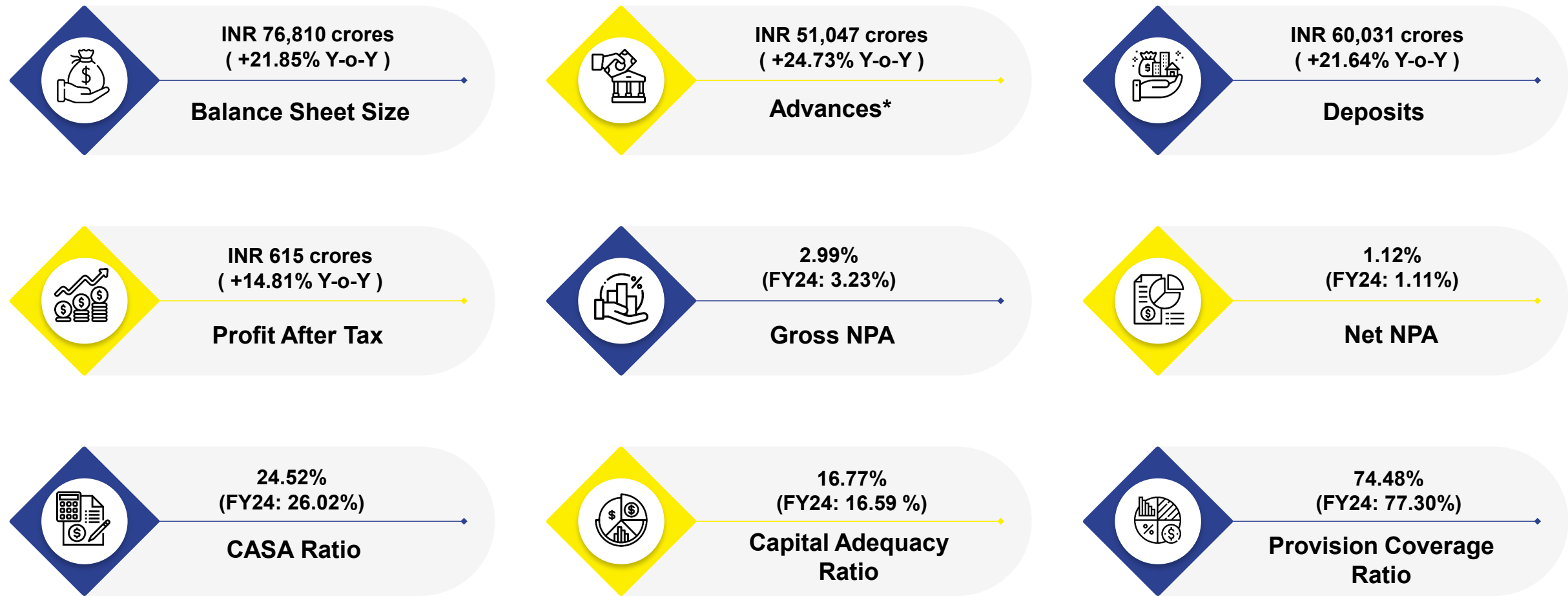
Advances growth compared with Q1FY25:

Mortgages
+17% Y-o-Y

Co-lending
+162% Y-o-Y

Construction Finance
+34% Y-o-Y

AIB
+12% Y-o-Y



*

Mortgages
+21% Y-o-Y

Co-lending
+117% Y-o-Y

Construction Finance
+38% Y-o-Y

AIB
+14% Y-o-Y



About Us

- New generation private sector bank 465 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 14.69%)
- Institutions (including FII + FPI) 43.49% (non promotor institutional shareholding above 1% is 29.16%)

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



Number of working enterprises – 63 million, Employment – 111 million



Urban 49%, Rural – 51%



Manufacturing- 32%, Trade – 35%, Other services – 33%



Sole proprietor – 96%



MSME contributes 29% to GDP and 44% to merchandise exports



79% of Indian workforce in self-employed

01

Target self-employed, MSME/SME, Retail segment. Focus on products that enhance customer engagement.

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

Provide apt financial solution to meet the surplus, deficit, risk protection and trade finance requirements of self-employed customers.

Retail and Agri & Inclusive Banking



Deposit Products

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



Cards

- Debit Card
- Travel Smart Card
- Secured Credit cards



Payments

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



Advances – Focus on Secured Lending

- Home Loan
- Loan Against Property (LAP)
- Overdraft/Working Capital
- 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

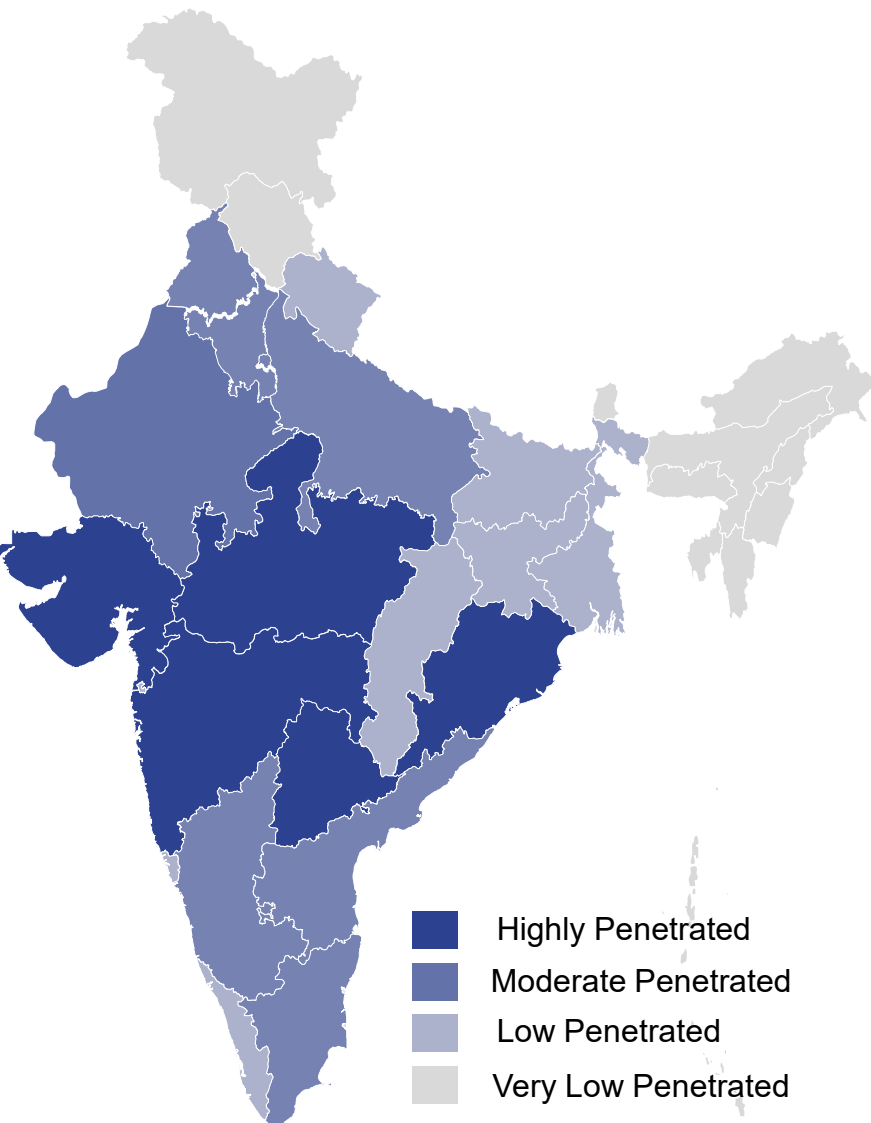
- Working Capital
- Cash Management

Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

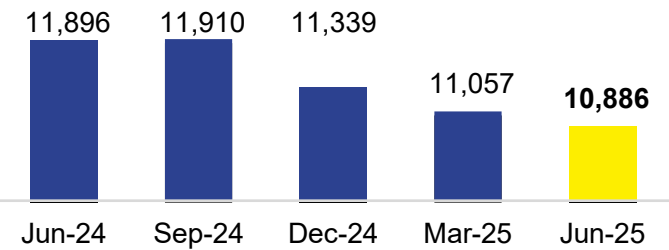
	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	 - Balance Sheet as at 30-June-25: INR 77,395 crores - Advances of INR 51,215 crores with a focused approach towards secured small ticket lending	 - Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs - NIM of 3.20% for Q1FY26	 - Gross NPA at 2.98% and Net NPA at 1.22% - Provision Coverage Ratio at 74.04% - Credit cost at 0.59% for Q1FY26 - Margin of Safety (Operating Profit / Provisions) for Q1FY26 – 2.8	 - Cost to Average Assets at 2.52% for Q1FY26 - Cost to Income at 59.97% for Q1FY26 - Headcount at 10,886 and branch network at 465	 - Return on Assets at 0.81% for Q1FY26 - Return on Equity at 11.56% for Q1FY26
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 blue shirt is holding a tablet. Overlaid on the image are various financial charts, including a candlestick chart, a line graph with a dotted trend line, and a bar chart. The background is a light blue gradient.

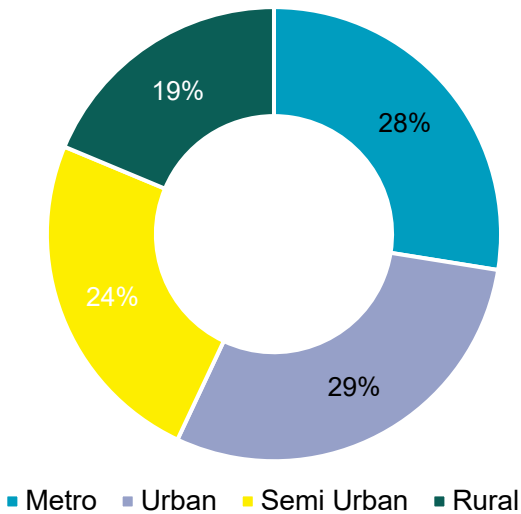
Customer Service and Digital Initiatives



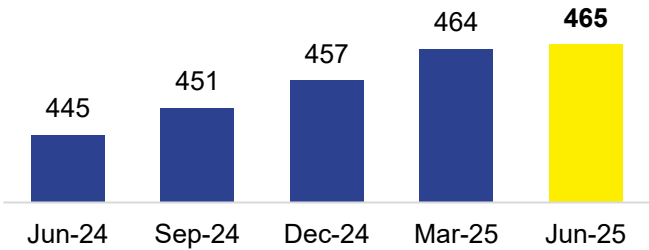
Head count



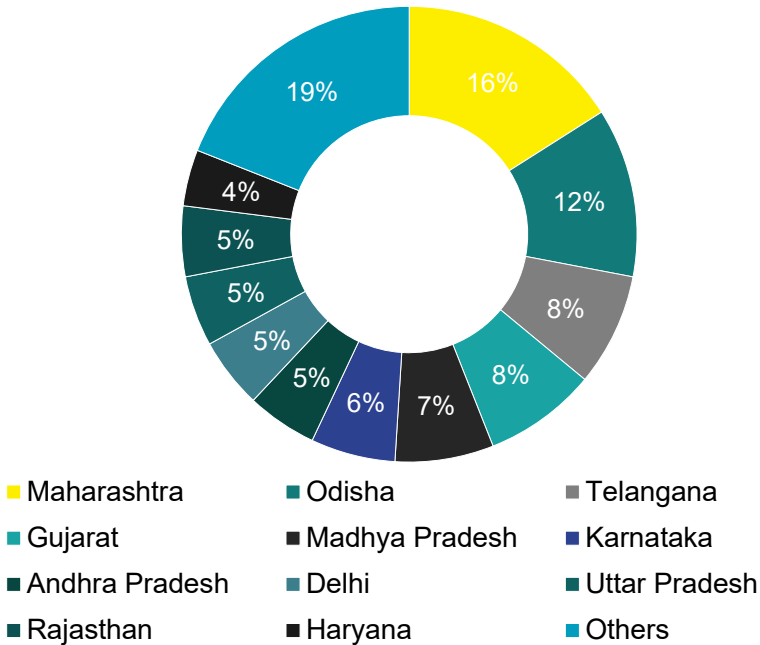
Region wise Branches (%)



Branches



State wise Branches (%)



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

Delighted to announce the inauguration of DCB Bank Innovation Centre at HSR Layout, Bengaluru. Innovation Centre is designed to propel this from ideation to implementation.

The Innovation Centre will serve as a hub for:

Driving Digital Transformation:

Explore AI, cloud-native solutions and more



Customer-Centric Solutions:

Develop AI-driven hyper-personalization, seamless digital banking, and secure transactions.



Strategic Partnerships:

Collaborate with fintech's, startups, and technology leaders

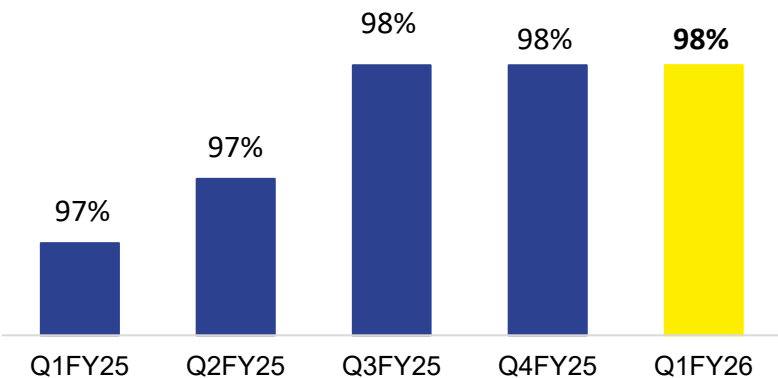


Operational Efficiency:

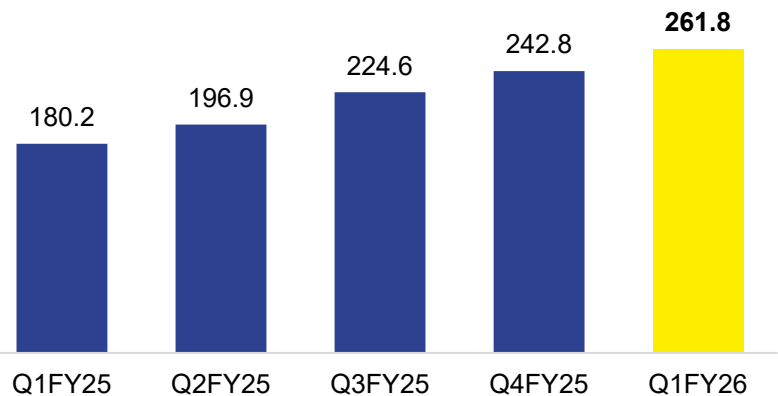
Streamline processes to enhance productivity and optimize cost



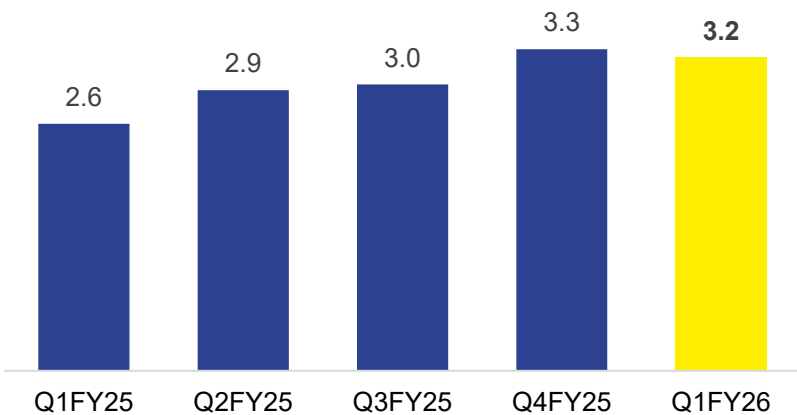
Digital Transactions (% of Total Transactions)



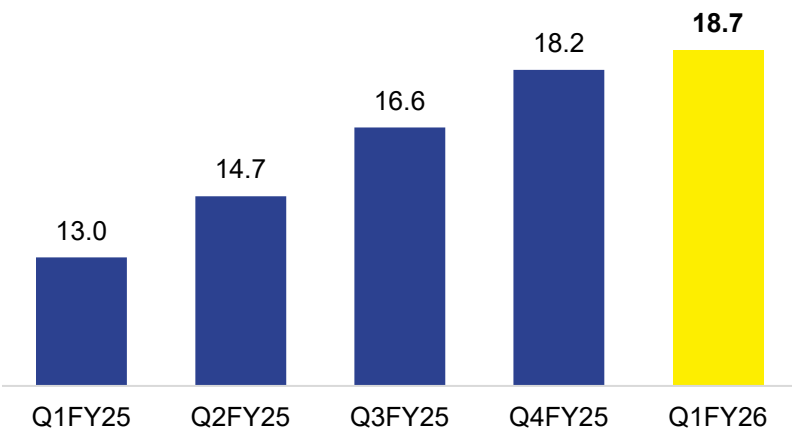
UPI Transactions (In Lakhs)



Personal Internet Banking Transactions (In Lakhs)



Mobile Banking Financial Transactions (In Lakhs)



A background image showing a group of business professionals in a huddle, with their hands stacked in the center, symbolizing teamwork and collaboration. The image is faded and serves as a backdrop for the text.

Board & Management

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 Limited.

Amyn Jassani

Independent Director

A 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 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.

Balu Srinivasan

Independent Director

An Engineer cum certified Cost Accountant and with a remarkable career spanning over three and half decades, during which he has held significant leadership roles at esteemed organization such as Ford, TVS, Ashok Leyland, Unilever, and Pfizer. He is particularly skilled in integrating cybersecurity best practices, implementing IT security audits, and driving continuous improvement initiatives across organizations.

Iqbal Khan (till July 14, 2025)

Non-Executive (Non-Independent) Director

A partner at J.Sagar Associates and member of the Private Equity and Mergers & Acquisitions Practice Group. He was earlier 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. He retired from the Bank after completing his tenure of 8 years as per RBI guidelines.

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.

Praveen Kutty

Managing Director & CEO

A business leader with over 35 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking, Agri Banking & SME Banking in the last 18 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.

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.

Nadir Bhalwani

Non-Executive (Non-Independent) Director

A graduate and an MBA from KJ Somaiya Institute of Management Studies and Research, University of Mumbai, Mr Nadir Bhalwani is a CISA from ISACA and has completed the Global CIO Certification – Executive Program from the Indian School of Business, Hyderabad. He has held leadership position in technology at top institutions such as CRISIL and IL&FS Investsmart.

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 of the Bank

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.

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).

Thiyagarajan Kumar

Independent Director

A Member of the Institute of Chartered Accountants of India and Institute of Cost and Works Accountants of India with more than 37 years of experience with Hindustan 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 & Chief Investor Relationship officer.*
- 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 – Gold Loan and Trade Finance*
- Years of Experience: 30+

Praveen Kutty

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

Krishna Ramasankaran

- Designation: *Deputy Head Internal Audit Non -IT.*
- Years of Experience: 29+

Mahesh Kutty

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

Krishnan Sridhar Seshadri

- Whole Time Director (Executive Director)
- Years of Experience: 40+

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: *Business Head – Construction Finance*
- Years of Experience: 33+

Pankaj Sood

- Designation: *Head – 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+

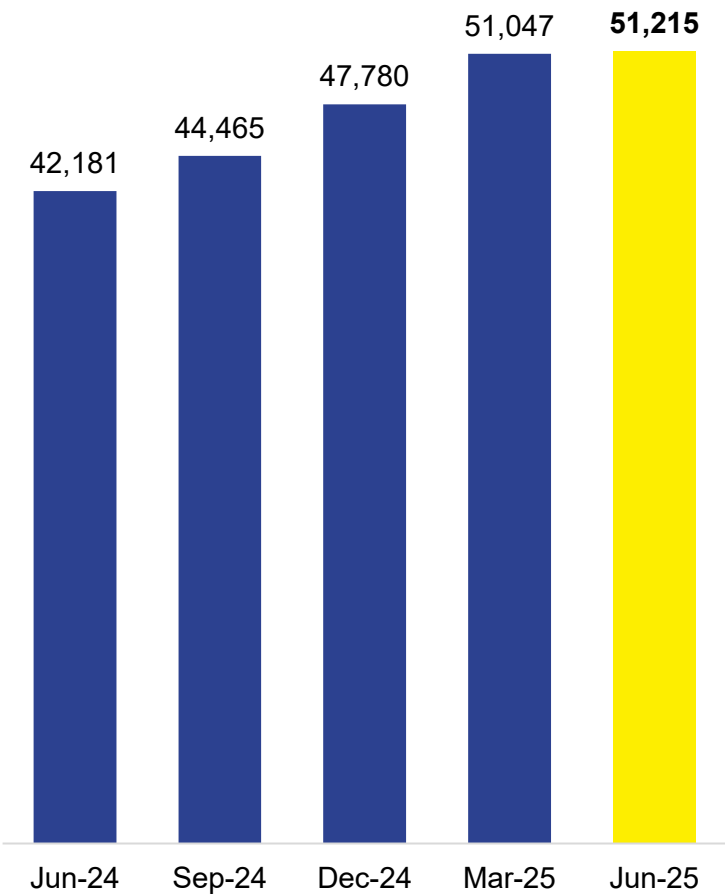
Vikash Agarwal

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

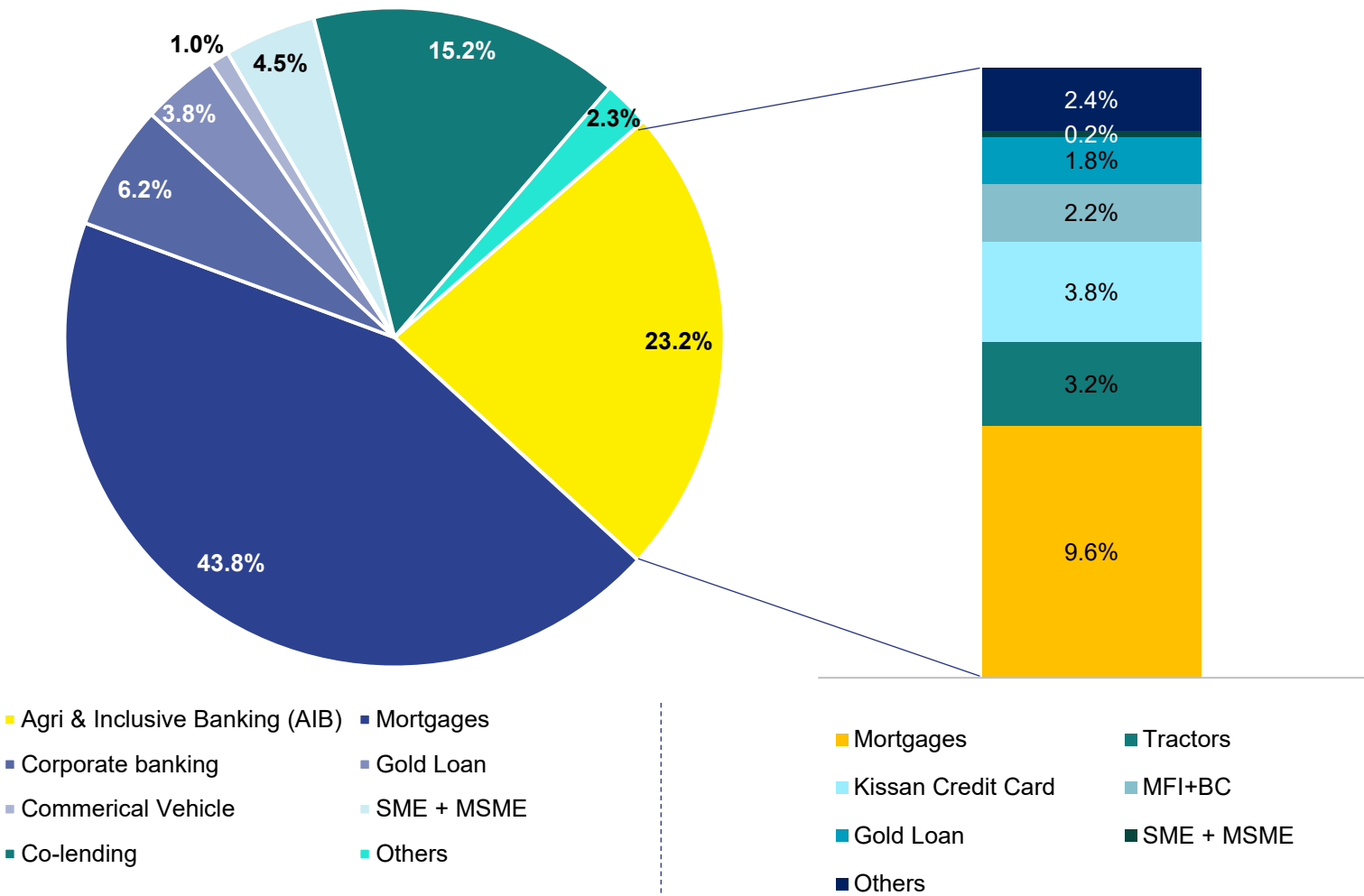
A background graphic showing a person in a blue shirt holding a transparent tablet. The tablet displays various business-related icons and data. At the top, there's a clock showing 00:01:12:10 and a target icon. Below that, a bar chart and a line graph are visible. A central box contains the word 'UPDATES' in large, bold, white letters. To the right of 'UPDATES', there's a table with three columns of numbers. The bottom of the tablet shows a bar chart, a line graph, and a percentage sign. The overall theme is business and technology.

Business Update

Advances (INR crores)



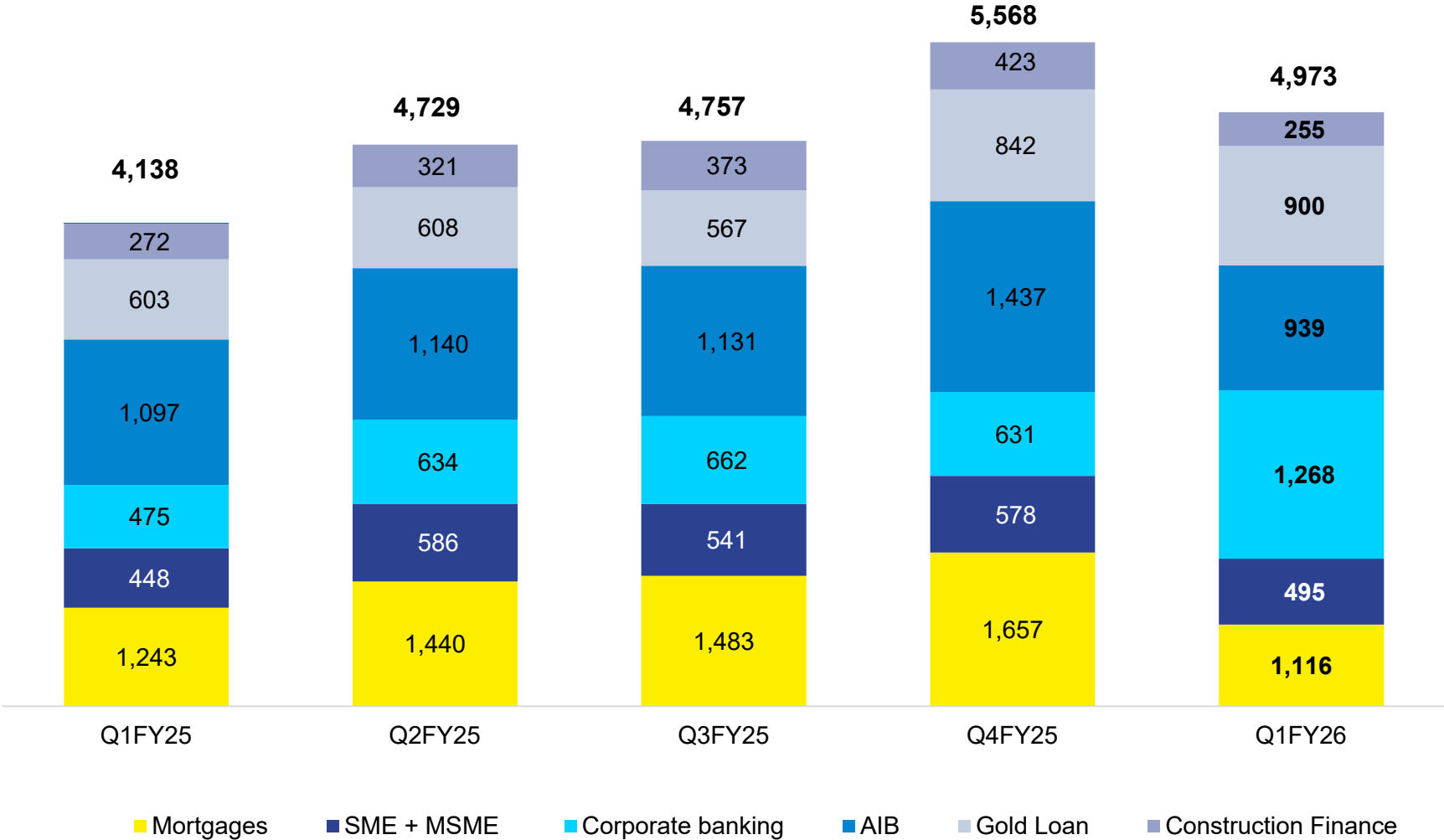
Product Mix (As on 30-June-25)



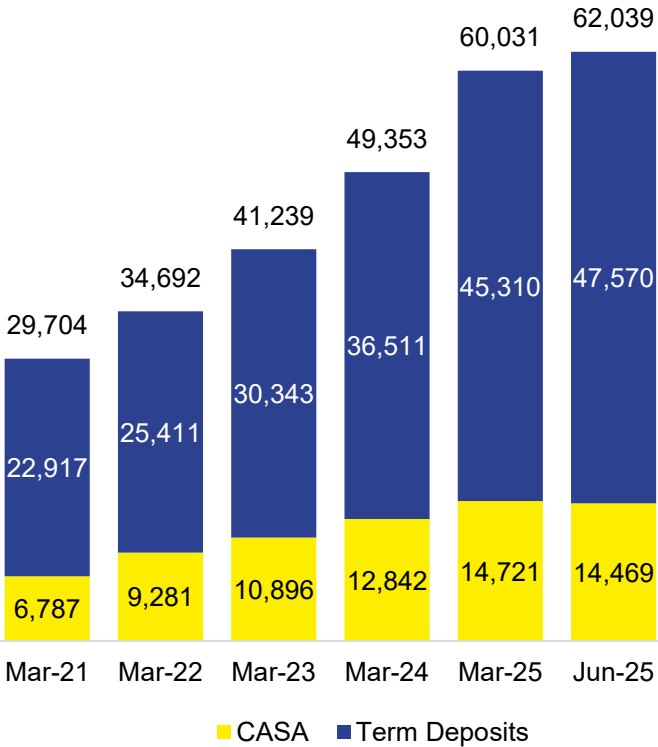
Product Mix (As on 30-Jun-25)

Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total
Mortgages	22,434	4,920	-	-	27,354
Co- lending	7,811	-	-	-	7,811
Gold Loans	1,931	918	-	-	2,849
Corporate	-	-	-	3,162	3,162
SME + MSME	299	99	2,002	-	2,400
Construction Finance	1,739	464	-	-	2,203
KCC	-	1,939	-	-	1,939
Farm Equipment's	-	1,642	-	-	1,642
Micro Finance (MFI)	-	625	-	-	625
Lending through BC	-	499	-	-	499
Commercial Vehicle	497	141	-	-	638
Personal Loan	271	-	-	-	271
Others	954	620	-	-	1,574
Floating Provision	-	-	-	-	(183)
IBPC	-	-	-	-	(1,569)
Total	35,936	11,867	2,002	3,162	51,215

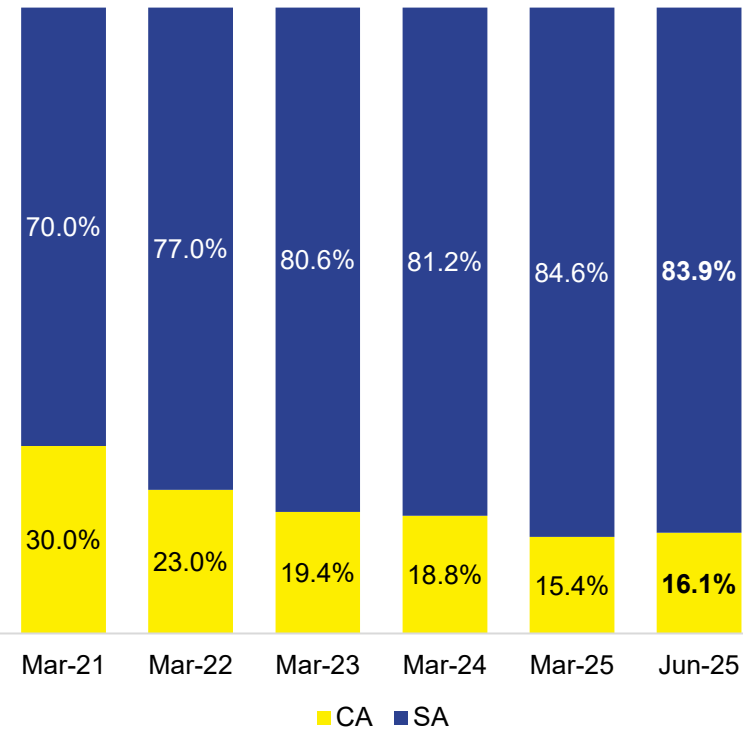
Key Product wise Disbursement Trends (INR crores)



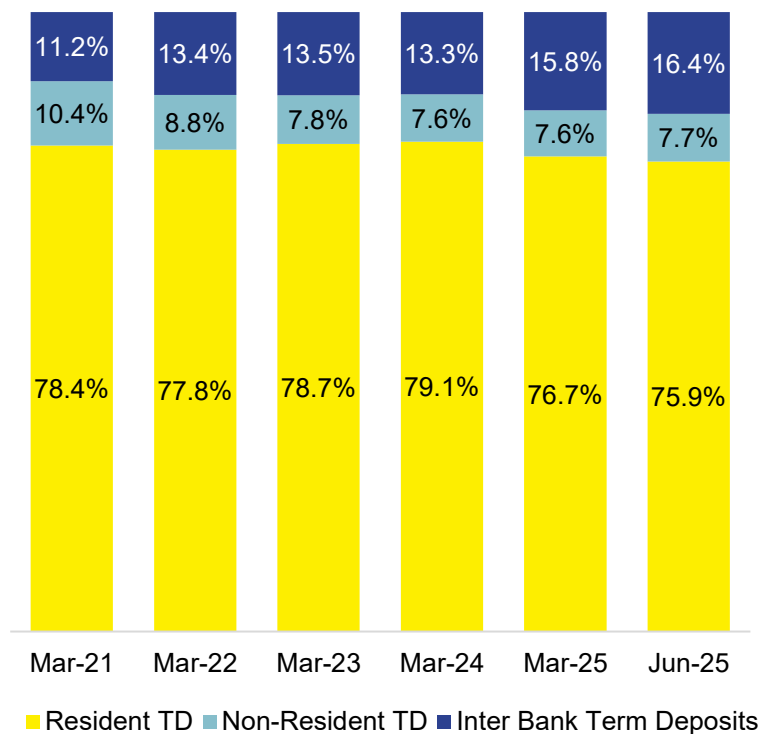
Deposits (INR crores)



CASA Mix (%)

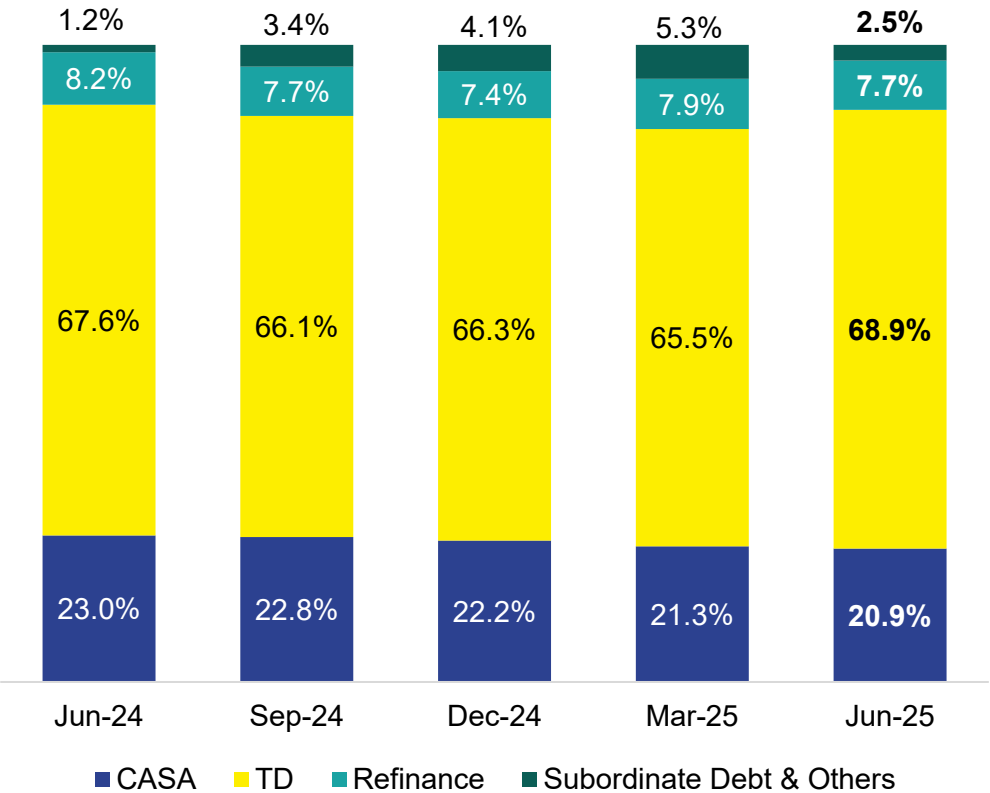


Term Deposits Mix (%)



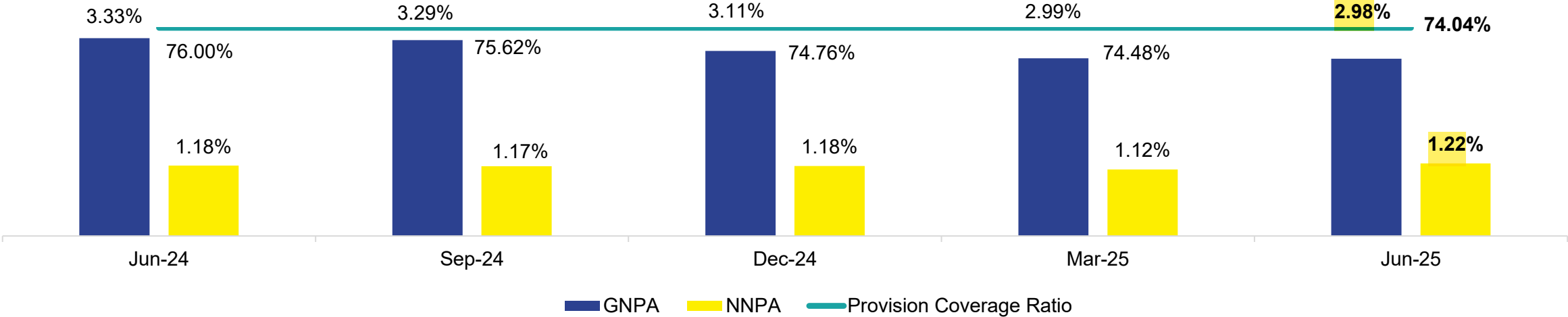
Top 20 deposits contribute 6.81% of Total Deposits

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+

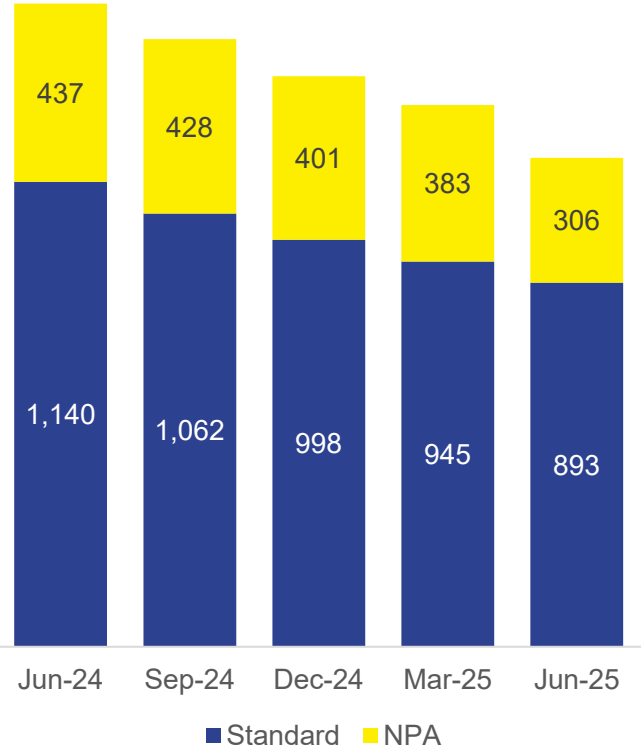


Gross NPA Movement (INR Crores)	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Opening Balance (A)	1,353	1,435	1,497	1,517	1,554
(+) Fresh Slippages	372	387	395	365	580
(+) Addition to Existing NPAs	1	2	1	1	1
Sub-Total (B)	373	389	396	366	581
(-) Recoveries	152	193	161	181	246
(-) Upgrades	135	129	131	122	160
Sub-Total (C)	287	322	292	303	406
(-) Write Offs / Sacrifice (D)	4	5	84	26	175
Closing Balance (A+B-C-D)	1,435	1,497	1,517	1,554	1,554
Fresh Slippage Ratio	3.67%	3.71%	3.59%	3.09%	4.59%
Recoveries & Upgrades to Slippages	77%	83%	74%	83%	70%

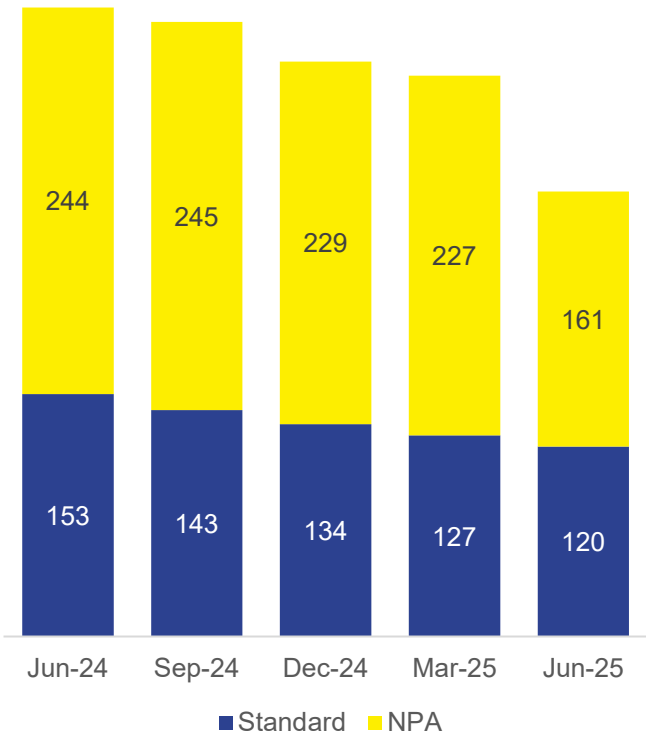
Product wise Gross NPA (INR Crores)	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Mortgages	486	532	569	579	623
SME+MSME	176	182	179	178	158
Corporate	193	192	178	177	165
AIB	333	352	381	398	438
Gold Loans*	44	33	25	27	35
Commercial Vehicle	146	142	117	118	72
Others	57	64	68	77	63
Total	1,435	1,497	1,517	1,554	1,554

*Includes Co-Lending

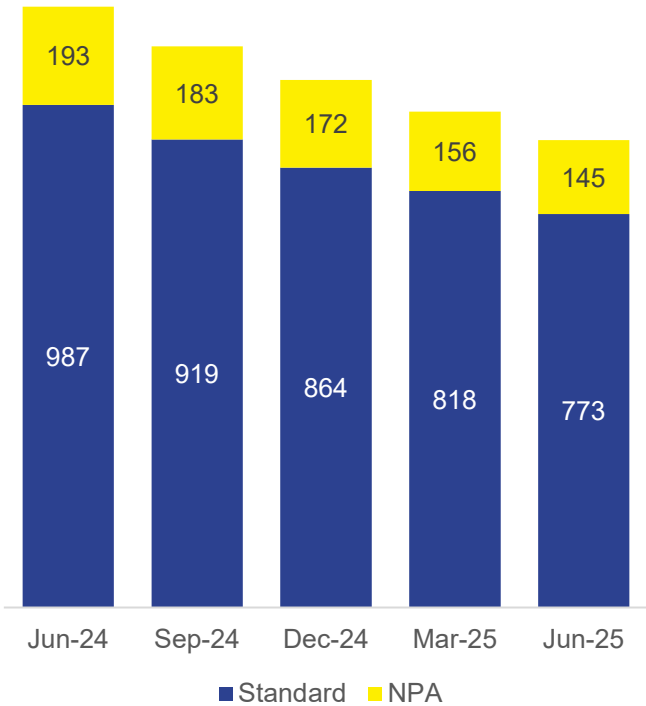
Restructured Advances (INR Crores)



Provision on Advances (INR Crores)



Net Outstanding Advances (INR Crores)



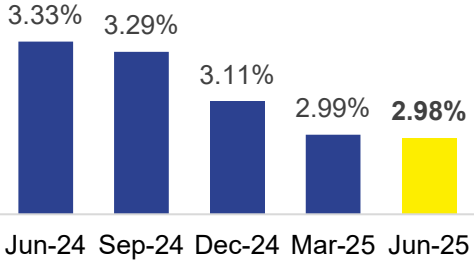
Collection Efficiency (%) – Bucket 0

Portfolio	Jun-24	Sep-24	Dec-24	Mar-25	Apr-25	May-25	Jun-25
Business Loans (LAP)	98.9%	98.5%	99.0%	99.1%	98.3%	99.0%	99.0%
Home Loans	98.9%	98.8%	98.9%	99.2%	98.5%	99.1%	99.0%
CV Loans	96.5%	93.7%	96.5%	97.8%	95.1%	96.9%	96.6%

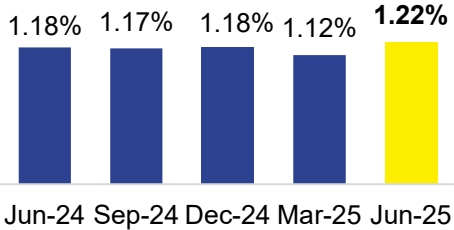
Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Jun-24	Sep-24	Dec-24	Mar-25	Apr-25	May-25	Jun-25
Business Loans (LAP)	97.5%	96.8%	97.7%	98.0%	96.7%	97.8%	97.8%
Home Loans	97.7%	97.3%	97.8%	98.1%	97.1%	98.0%	97.8%
CV Loans	92.5%	89.5%	93.3%	95.6%	91.1%	94.5%	94.2%

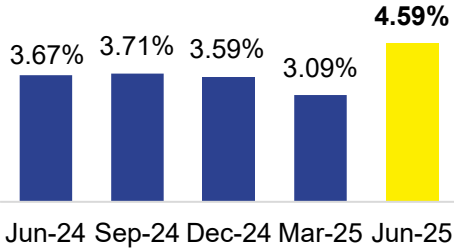
Gross NPA (%)



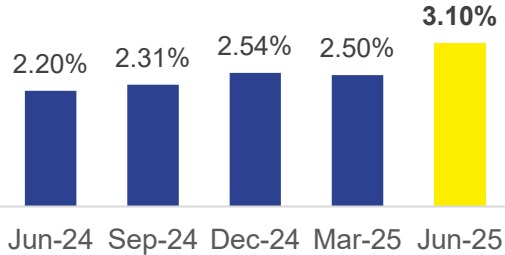
Net NPA (%)



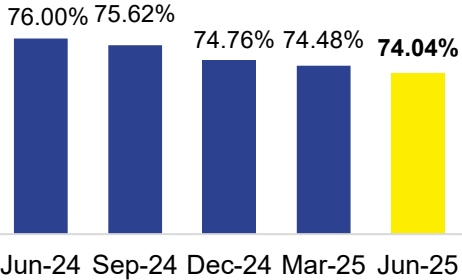
Slippages (%)



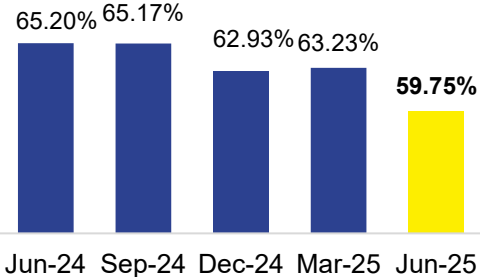
Slippages (excl. Gold Loan) (%)



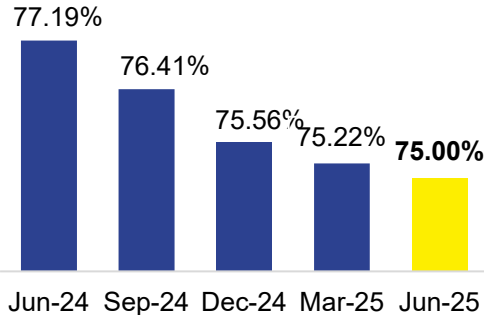
PCR (Incl. Technical write- off)



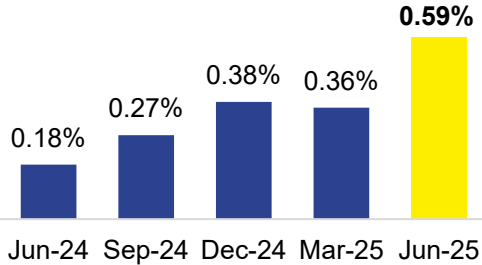
PCR (excl. Technical write- off)



PCR (excl. Gold Loans)



Credit Cost (%)



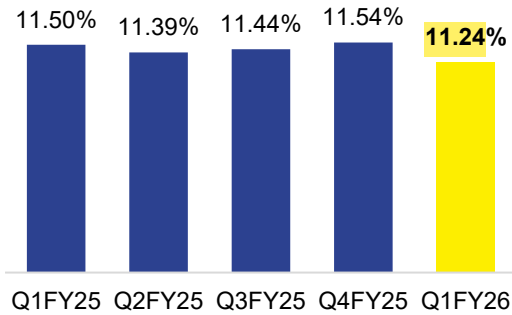
*Calculated as a percentage of net advances

Provisions – Balance Sheet

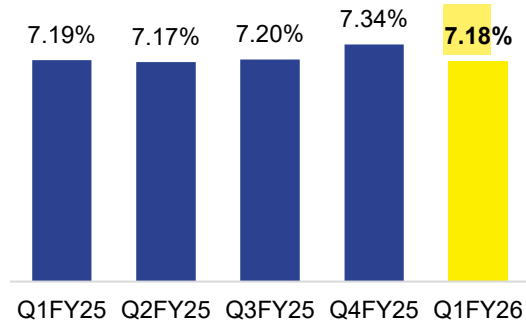
(INR crores)	Dec-2024	Mar-2025	Jun-2025
Performing Advances (A)	47,237	50,493	50,606
Provisions excluding NPA Provision (B)	480	492	492
Provision as a percentage of Performing Advances (B/A)	1.02%	0.97%	0.97%

Key Ratios (Q-o-Q)

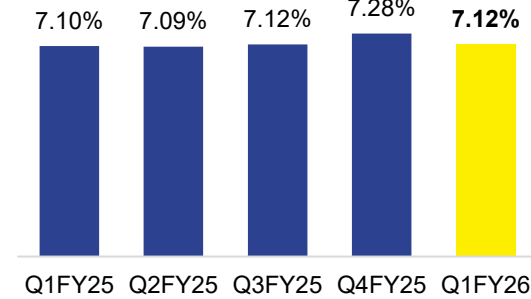
Yield on Advances (%)



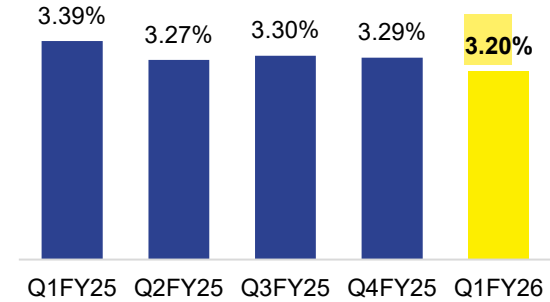
Cost of Funds



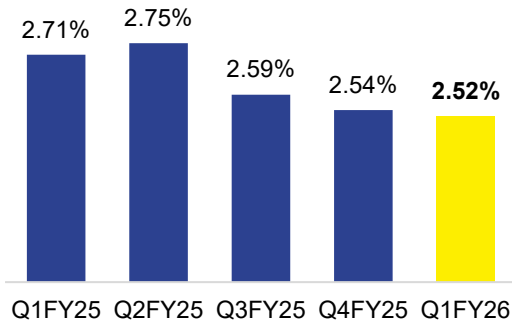
Cost of Deposits



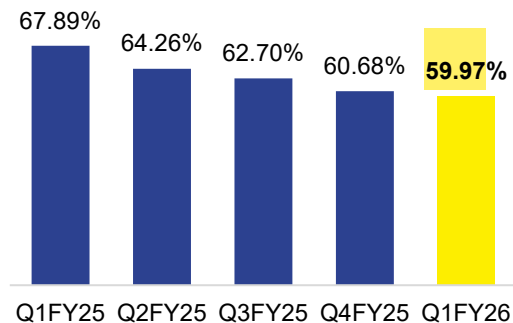
Net Interest Margins



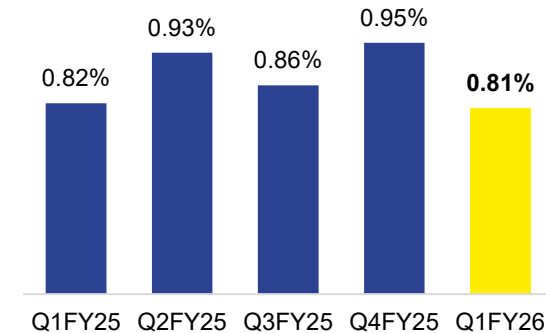
Cost to Average Assets



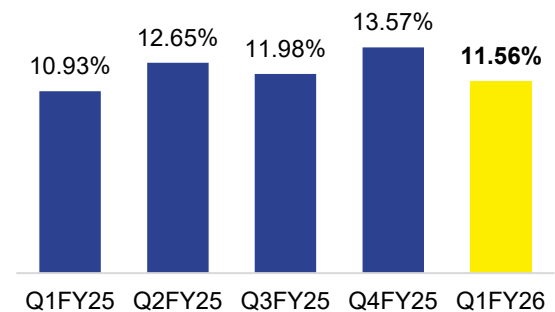
Cost to Income Ratio



Return on Assets

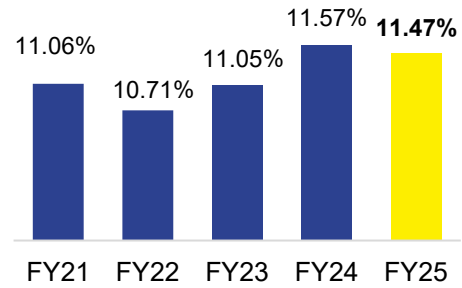


Return on Equity

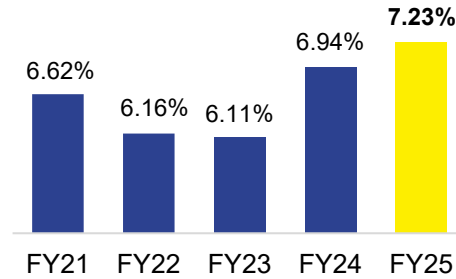


Key Ratios (Y-o-Y)

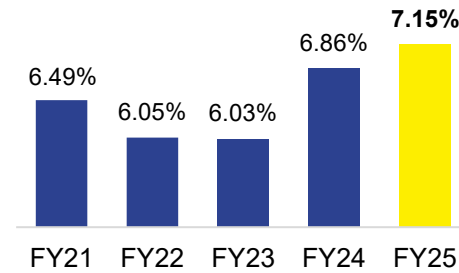
Yield on Advances (%)



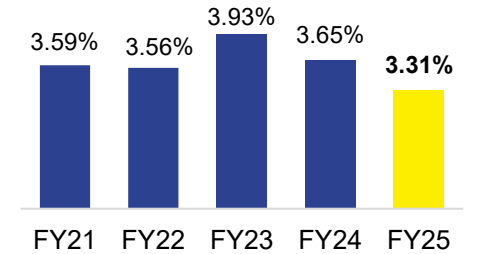
Cost of Funds



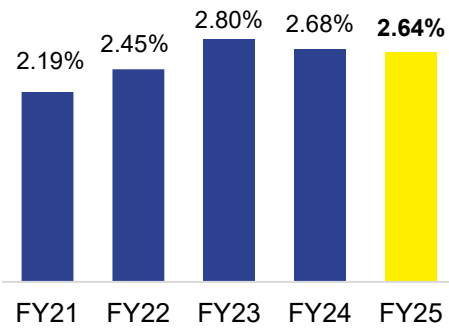
Cost of Deposits



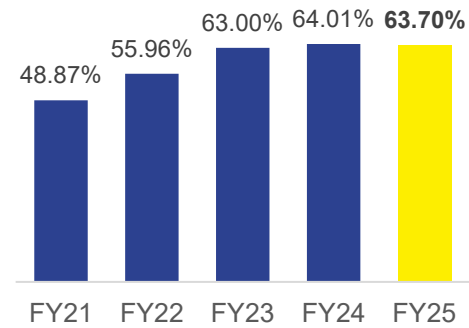
Net Interest Margins



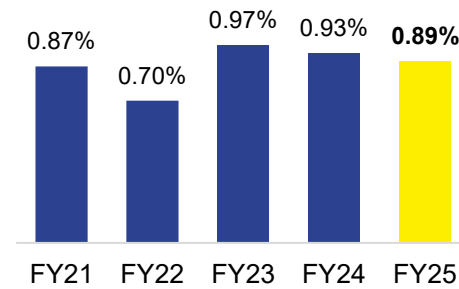
Cost to Average Assets



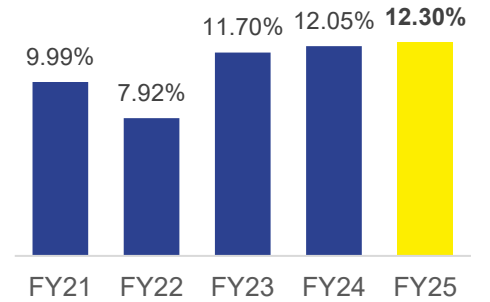
Cost to Income Ratio

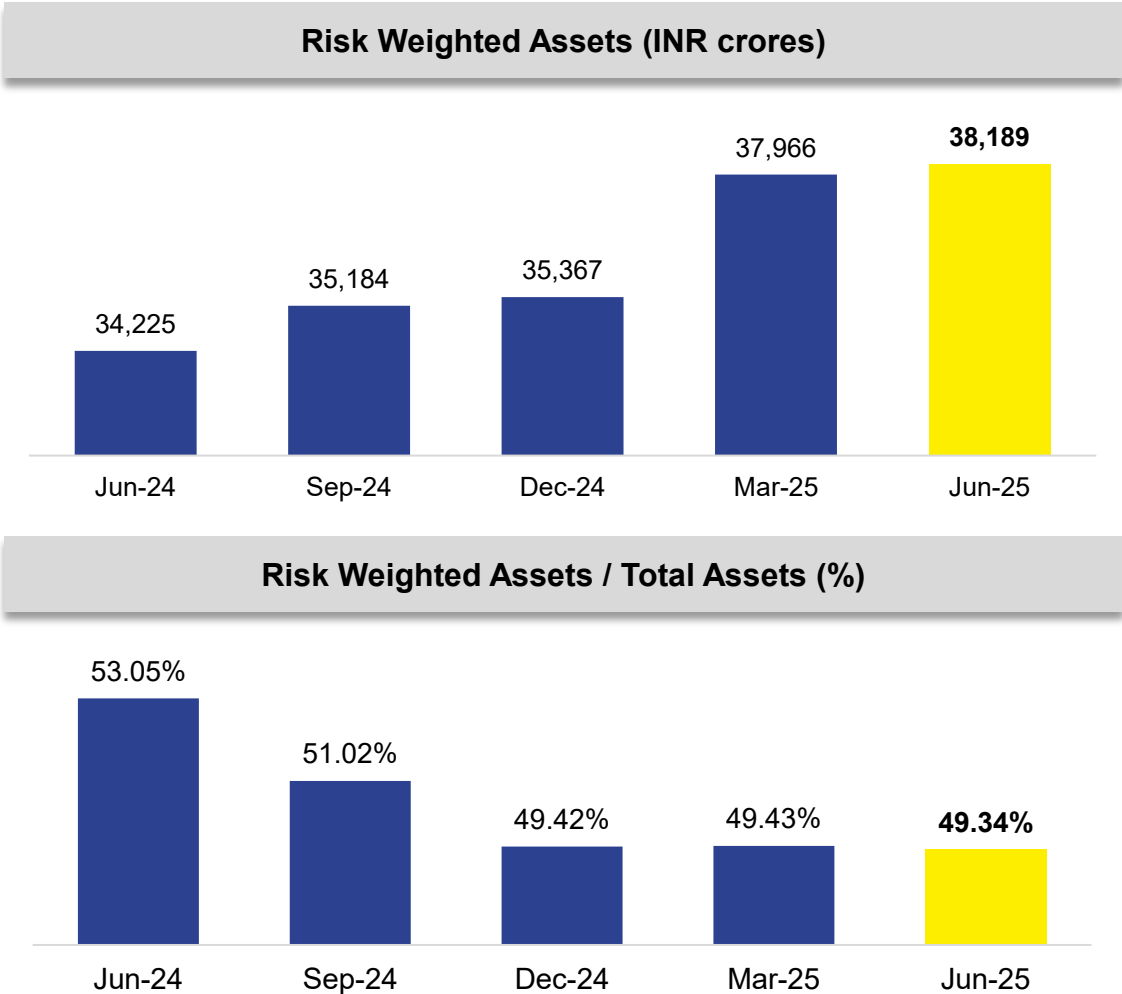
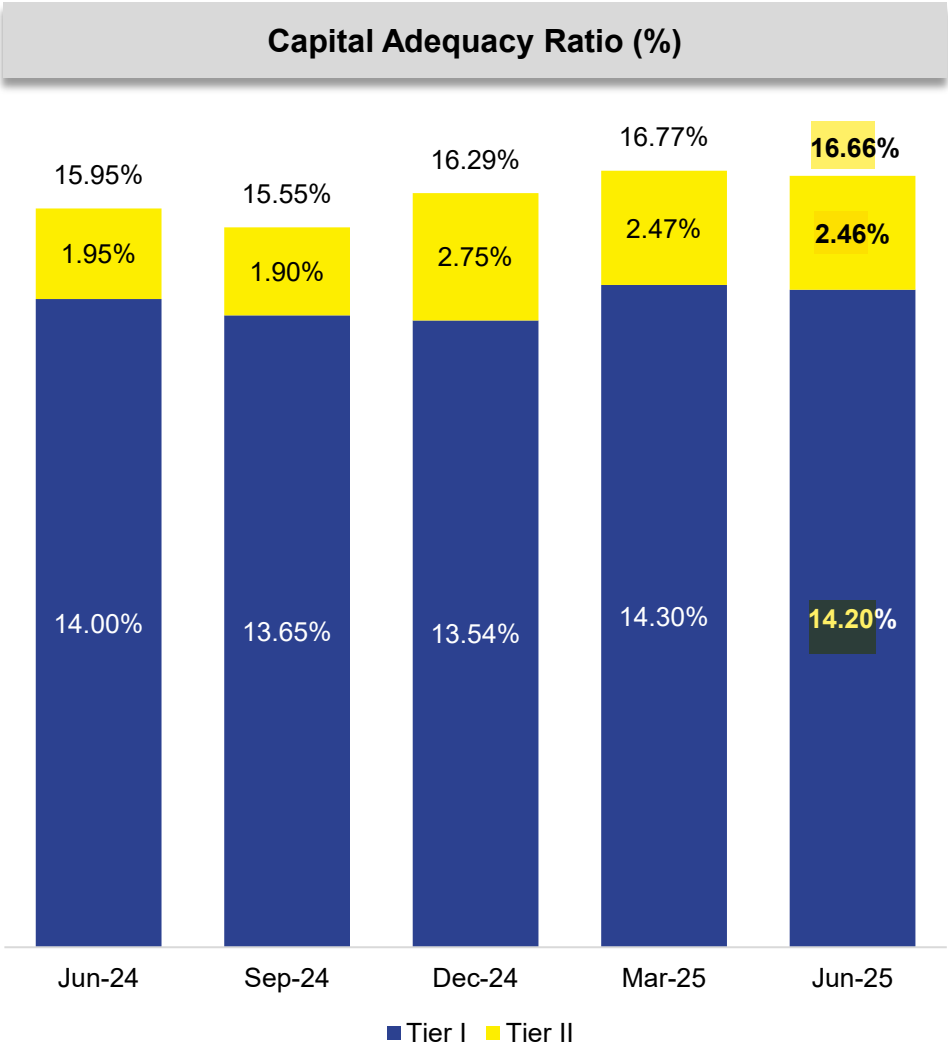


Return on Assets

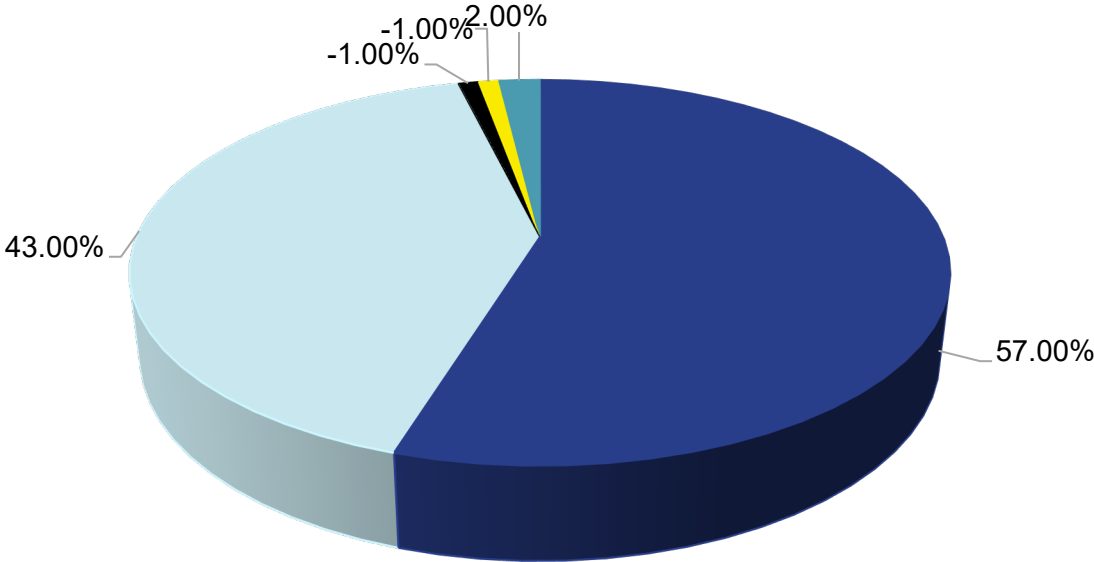


Return on Equity





Non-Interest Income Break Up (%) – Jun 25 (Q1)



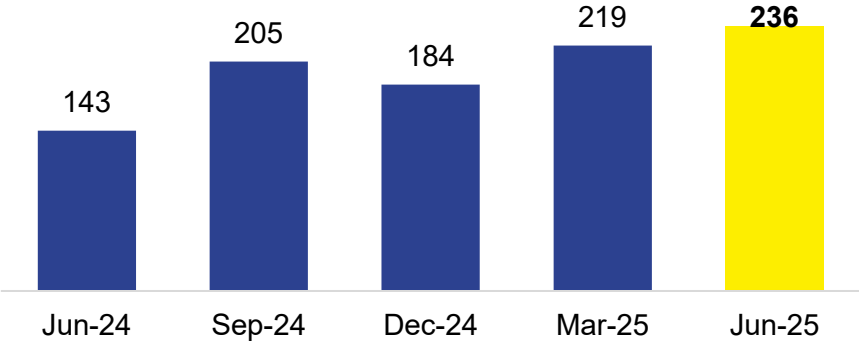
- Commission, Exchange & Brokerage

■ Profit on Exchange Transactions

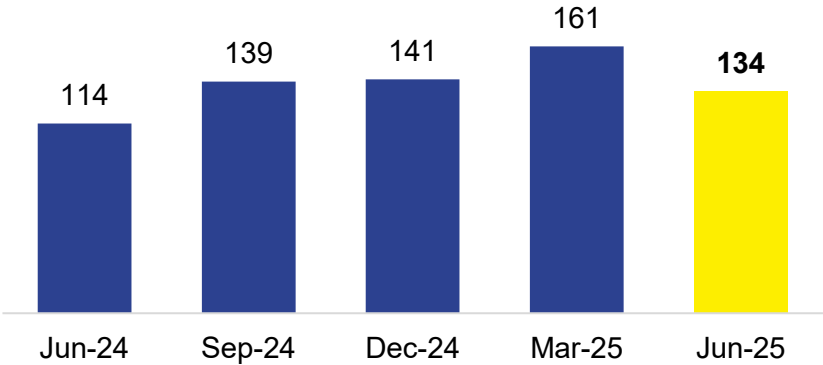
■ Other Income
- Profit on Sale of Investments

■ Profit on Revaluation of Investments

Non-Interest Income (INR crores)



Core Fee Income (INR crores)



Financial Highlights

Profit & Loss Statement – Q1FY26

(INR crores)	Q1FY26	Q1FY25	Y-o-Y	Q4FY25	Q-o-Q	FY25	FY24	Y-o-Y
Interest Income	1,814	1,489		1,742		6,471	5,362	
Interest Expense	1,233	992		1,184		4,364	3,434	
Net Interest Income	581	497	+17%	558	+4%	2,107	1,928	+9%
Other Income	236	143	+65%	219	+8%	750	474	+58%
- Commission, Exchange and Brokerage	134	114		161		555	388	
- Profit/(Loss) on sale of Investments	101	17		43		151	33	
- Profit/(Loss) on Exchange Transactions	-2	3		2		10	16	
Total Income	817	640	+28%	777	+5%	2,857	2,402	+19%
Operating Expenses	490	435	+13%	471	+4%	1,820	1,538	+18%
Employee Expenses	251	226		231		923	794	
Other Expenses	239	209		240		897	744	
Operating Profit	327	205	+59%	305	+7%	1,037	864	+20%
Provisions and Contingencies	115	28	+306%	67	+71%	208	142	+46%
Net Profit Before Tax	212	177	+20%	238	-11%	829	722	+15%
Tax	55	46		61		214	186	
Profit After Tax	157	131	+20%	177	-11%	615	536	+15%

Profit & Loss Statement – Q-o-Q

(INR crores)	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Interest Income	1,814	1,742	1,671	1,568	1,489
Interest Expense	1,233	1,184	1,128	1,059	992
Net Interest Income	581	558	543	509	497
Other Income	236	219	184	205	143
- Commission, Exchange and Brokerage	134	161	141	139	114
- Profit/(Loss) on sale of Investments	101	43	38	52	17
- Profit/(Loss) on Exchange Transactions	-2	2	1	4	3
Total Income	817	777	727	714	640
Operating Expenses	490	472	456	459	435
Employee Expenses	251	232	231	235	226
Other Expenses	239	240	225	224	209
Operating Profit	327	305	271	255	205
Provisions and Contingencies	115	67	67	46	28
Net Profit Before Tax	212	238	204	209	177
Tax	55	61	53	54	46
Profit After Tax	157	177	151	155	131

(INR crores)	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Capital & Liabilities					
Shareholders Equity	5,840	5,691	5,489	5,351	5,185
Deposits	62,039	60,031	56,678	54,532	51,690
Borrowings	7,059	9,115	7,389	6,820	5,343
Other Liabilities and Provisions	2,457	1,973	2,011	2,252	2,298
Total	77,395	76,810	71,567	68,955	64,516

(INR crores)	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Assets					
Cash, Interbank etc.	3,066	2,699	3,045	3,125	2,848
Investments	19,948	20,150	17,963	18,205	16,652
Advances	51,215	51,047	47,780	44,465	42,181
Fixed Assets	887	898	892	891	871
Other Assets	2,279	2,016	1,887	2,269	1,964
Total	77,395	76,810	71,567	68,955	64,516

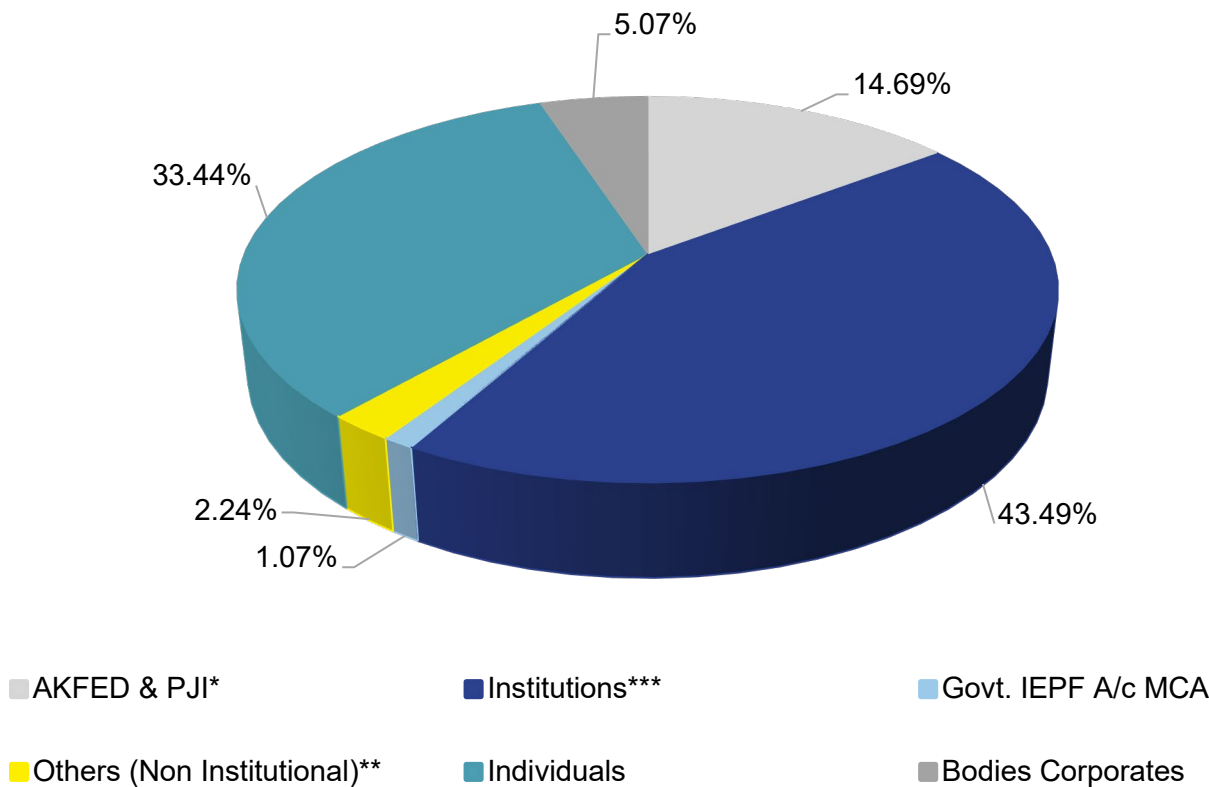
Profit & Loss Statement – Trend

(INR crores)	FY25	FY24	Y-o-Y	FY23	FY22	FY21
Interest Income	6,471	5,362		4,200	3,513	3,458
Interest Expense	4,364	3,434		2,483	2,155	2,171
Net Interest Income	2,107	1,928	+9%	1,717	1,358	1,287
Other Income	750	474	+58%	409	452	445
- Commission, Exchange and Brokerage	555	388		303	238	196
- Profit/(Loss) on sale of Investments	151	33		11	81	143
- Profit/(Loss) on Exchange Transactions	10	16		28	28	23
Total Income	2,857	2,402	+19%	2,126	1,810	1,732
Operating Expenses	1,820	1,538	+18%	1,339	1,013	847
Employee Expenses	923	794		693	539	434
Other Expenses	897	744		646	474	413
Operating Profit	1,037	864	+20%	787	797	885
Provisions and Contingencies	208	142		159	407	432
Net Profit Before Tax	829	722	+15%	628	390	453
Tax	214	186		162	102	117
Profit After Tax	615	536	+15%	466	288	336

(INR crores)	Mar-25	Mar-24	Y-o-Y	Mar-23	Mar-22	Mar-21
Capital & Liabilities						
Shareholders Equity	5,691	5,071	+12%	4,566	4,049	3,759
Deposits	60,031	49,353	+22%	41,239	34,692	29,704
Borrowings	9,115	6,219	+47%	4,118	4,082	4,482
Other Liabilities and Provisions	1,973	2,394	-18%	2,443	1,970	1,657
Total	76,810	63,037	+22%	52,366	44,793	39,602

(INR crores)	Mar-25	Mar-24	Y-o-Y	Mar-23	Mar-22	Mar-21
Assets						
Cash, Interbank etc.	2,699	3,066	-12%	2,368	4,091	3,039
Investments	20,150	16,211	+24%	12,582	9,051	8,414
Advances	51,047	40,925	+25%	34,378	29,096	25,737
Fixed Assets	898	865	+4%	826	661	569
Other Assets	2,016	1,970	2%	2,212	1,894	1,843
Total	76,810	63,037	+22%	52,366	44,793	39,602

Shareholding as on June 30, 2025



Equity Shares as on June 30, 2025 – 31,44,70,217 shares

*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd
**Includes Clearing Members (0.00%), Non-Resident Indians (1.95%), Trusts (0.01%), Unclaimed shares (0.13%) & Directors & their relatives (0.16%)
***Institutions includes 11.69% 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	%
Tata Mutual Fund*	5.16
Franklin Templeton Asset Management (India) Pvt Ltd*	4.55
HDFC Mutual Fund*	4.07
ICICI Venture Funds Management Company Limited (India Advantage Fund S4 I)	3.97
Sundaram Mutual Fund*	3.35
Oman India Joint Investment Fund II	2.93
Mirae Asset Mutual Fund*	1.61
Bandhan Mutual Fund*	1.29
Mahindra Manulife Mutual Fund*	1.16
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.07

*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

- Native and livelihood supporting grass root slips 2,52,500 grasses
- Native trees + shrub saplings planted 1,05,331 trees
- Oxygen produced by trees 12,408 metric tonnes
- Reduction of carbon from atmosphere 2,662 metric tonnes
- Household biogas produced 46,773 metric tonnes
- Methane greenhouse gas reduced 1,304 metric tonnes
- Wood biomass saved 786 metric tonnes
- Waste water recycled 71,00,000+ litres
- Farmland revived for Pokkali rice cultivation 121acre
- Revival of village water bodies 15.5 million liters
- Influenced sustainable livelihoods 5,00,000+ individuals.



Social

- Sustainable livelihood created through aquaculture farming and production in coastal Kendrapada district, Odisha: 1,00,000 direct & indirect beneficiaries
- Promoting coastal ecosystem-based livelihoods via bee keeping for communities near mangroves in Uttara Kannada district, Karnataka: 441 direct & indirect beneficiaries
- Household biogas plants & organic fertilizers for economically vulnerable rural families: 1,050 individuals as direct & indirect beneficiaries
- Solid waste management, waste segregation, treatment & material recovery at Darjeeling, West Bengal: 1,600 direct & indirect beneficiaries



Governance

- The Board of Directors comprise executive and non-executive directors
- 58.33% 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

DCB Lead Capture Page on DCB Bank Domain

- Lead will be generated when a customer clicks an Ad displayed by DCB Bank and further sent to contact centre to convert.
- Lead capture page for Fixed Deposit, Savings Account, Referral, Gold Loan, Mortgage loans products on DCB Bank domain for Digital Campaigns.

Load Money via UPI in DCB - Niyo Global SA Programme

- Money loading in DCB Niyo Savings via UPI
- Customer convenience & encouraging customers to make DCB Niyo Savings Account their primary spending account.

Enable email OTP for Payee addition to NRI customer – PIB/ MB

- This project enables Email OTP for NRI customers while adding a payee in PIB and MB.
- Due to constantly travelling across countries, sometimes the OTP on Mobile does not reach them, hence this facility of sending the OTP on email will be beneficial to NR customers.

Re-KYC through DCB Mobile Banking App

- Enable Refresh KYC functionality in Mobile Banking for retail customers with no change in KYC details.
- Fingertip, Paperless KYC renewal via Mobile Banking Application with no Branch visit.



Customer Email Updation from DCB Mobile Banking App

- Email update functionality from Mobile Banking Application.
- Email Update functionality will be available in Services section & Profile section of the Mobile Banking Application.

DCB Mobile Banking registration for TD only customers

- DCB customers convenience, who only have a term deposit account with the bank and no operating account.
- Enables access to TD information & other deposit related services such as payless credit card, add/edit nominee, interest certificate, form 15G/H will be provided.

Beneficiary name lookup for outward transactions through Channels

- This initiative empowers customers to verify the Beneficiary Account Name before initiating a transaction.
- It eliminates risk of wrong transfers and improves transaction accuracy.

Security Readiness level through Personal Internet Banking

- A self-health check basis customer induced security readiness through PIB to educate customer.
- A score card will be displayed which will evaluate risk or possible miss from customers in digital arena.



Afforestation by Miyawaki plantation at Palam Vihar Residents Association, Gurugram, Haryana



Building sustainable livelihood among tribal communities through beekeeping with indigenous bees, Navsari, Gujarat



From concrete to canopy—transforming urban spaces through collective green action, Gurugram, Haryana

Integrated Mangrove Restoration & eco-livelihood development in Rajnagar, Kendrapara, Odisha



Siliserh lake catchment restoration: water for human, livestock & Sariska's wildlife, Alwar, Rajasthan



Building Sustainable Livelihood among Tribal Communities through Beekeeping with Indigenous Bees, Chhindwara, Madhya Pradesh



We Contribute Towards



Water



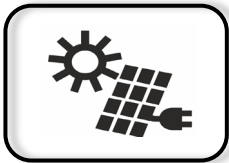
Waste Management



Recycling



Disaster Relief



Renewable Energy



Preserve Historical Sites



Support Tech Incubators

...A pathway to preventing farm fires in Fatehgarh Sahib District, Punjab



100 soil samples collected from five project villages and submitted for analysis to assess fertility and nutrient status.

150 farmers selected to implement paddy Package of Practices (Pop) on 0.5-acre plots for impact assessment.

Entrepreneurs identified for Super Seeder deployment; distribution planned before the Rabi season.

5 Village Development Committees formed with 157 members to support participatory implementation

Stakeholder engagement initiated and IEC materials under development for awareness and outreach.

Building Sustainable Livelihoods Among Tribal Communities

... in Gujarat & Madhya Pradesh through indigenous beekeeping



590 bee boxes installed by 283 beekeepers, achieving a 94% farmer-to-beekeeper conversion, supporting sustainable livelihoods.

68 beekeepers harvested 127 kg of honey under the project.

558 kg of seeds (11 varieties) and 1,100 saplings (5 types) distributed, enhancing food security, nutrition, green cover, bee forage, and surplus income.

100 liters of Beejamrit distributed with hands-on training for 100 farmers, in collaboration with the Madhya Pradesh Agriculture Department.

Gold Award in Transforming Excellence Category



- 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 Forexchange 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

Best Technology Talent Award



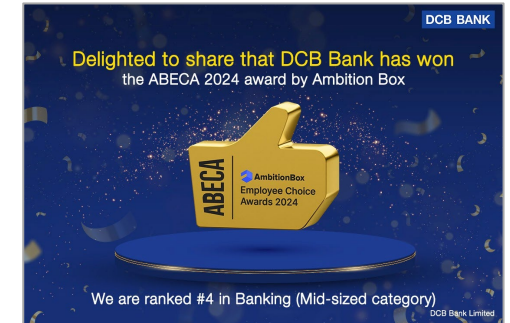
- Received Best Technology Talent Award – Special mention from IBA – Retail Banking during 19th Annual Technology conference

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.

One of the ET NOW Best Brands of 2024



Certified as a great workplace by Great Place to Work®, India for the 9th time in a row



Recognized as one of the "Most preferred workplace 2025-26"



Certified as a great workplace by Great Place to Work®, India for the 9th time in a row.



Recognized amongst top 50 in India's Best Workplaces in BFSI 2025.*



*Announced on 25th March, 2025
#Announced on 22nd April, 2025

Won Gold Award in Process Innovation & Platinum award in Modern Technology Led Innovation Category – Infosys Finacle Innovation Awards 2025



DCB Co-lending model solution received Gold Award in Process Innovation Category & Platinum award in AI-Behavioral Biometrics based Authentication in Modern Technology Led Innovation at Infosys Innovation Awards 2025.

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