DCB BANK

Delighting customers with Empathy, Speed and Quality

A New Generation Private Sector Bank

DCB Bank Limited (www.dcbbank.com) is a new generation private sector bank with 465 branches across 20 States and 2 Union Territories. It is a scheduled commercial bank regulated by the Reserve Bank of India.

It is professionally managed and governed. The Bank is listed on National Stock Exchange and Bombay Stock Exchange and has a market cap of around INR 4,564.54 Cr. (BSE) and INR 4,566.11 Cr. (NSE) as on 30th June, 2025.

DCB Bank is promoted by AKFED (www.akdn.org/akfed). AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies.

DCB Bank on a Growth Path (as on 30th June, 2025)

- The Bank's branch network stood at 465 branches across India
- The Bank's Profit After Tax for Q1 FY 2026 was at INR 157 Cr., growth of 19.72% Y-o-Y
- Balance Sheet size at INR 77,395 Cr. which represents a growth of 19.96% Y-o-Y
- Total Deposits at INR 62,039 Cr. have shown a growth of 20.02% Y-o-Y
- Net Advances at INR 51,215 Cr. have grown by 21.42% Y-o-Y
- CASA Ratio is at 23.32%
- Net NPA Ratio is at 1.22%
- Return on Assets for Q1 FY 2026 is at 0.81%
- Return on Equity for Q1 FY 2026 is at 11.56%

Credit Rating as on 30th June, 2025

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

DCB Bank at a Glance

DCB Bank has contemporary technology and infrastructure, DCB Mobile Banking App (supporting 9 regional languages) and DCB Internet Banking for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Government, Public Sector, Indian Banks, Cooperative Banks and Non Banking Finance Companies (NBFC). DCB Bank has more than 2.5 Million active customers.

Our 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.

Our Values

Respect	Treat Everyone with Dignity
Ethical	Do What is Right
Fair	Be Open & Transparent
Teamwork	Play as a Team, to Win
Contribute	Support the Society
Dynamic	Sense of Urgency, Passion and Energy
Stretch	Go the Extra Mile, Find Solutions
Excellence	Improve Continuously

DCB Bank Offers a Wide Range of Products & Services

Retail Banking

Deposit Products

- Current and Savings
- Fixed Deposit
- NRI Deposit
- Locker Facility
- Recurring Deposit

Third Party Products*

- Life Insurance
- General Insurance
- Health Insurance
- Mutual Funds
- Initial Public Offering (IPO)
- Equity Trading

Payment Services

- Bill / Utility Payment
- IMPS / RTGS / NEFT
- Remittance
- Tax Payment
- POS Terminal
- UPI & UPI LITE
- SWIFT

Services

- Phone Banking
- Any Branch Banking
- Online Remittance Abroad
- Internet Banking
- Mobile Banking
- Missed Call facility

Loans

- Auto Loan#
- Business Loan
- Co-lending
- Commercial Vehicle#
- Construction Equipment#
- Construction Finance
- Home Loan
- Gold Loan
- Kisan Credit Card
- Tractor Loan
- School Finance
- TReDS

Cards

- Debit Card
- Secured Credit Card
- TravelSmart Card

*Participation of the Bank's clients in third party products is purely on a voluntary basis. #Offered to existing customers.

SME, Corporate Banking, MFIs, NBFCs and Co-operative Banks

- Bills Collection
- Cash Management Services
- Current Account
- Foreign Exchange
- Guarantees
- Import / Export
- Internet Banking
- Invoice Discounting
- Letters of Credit
- RTGS / NEFT / IMPS
- Supply Chain Finance
- Term Loan
- Trade Current Account
- Working Capital

Treasury

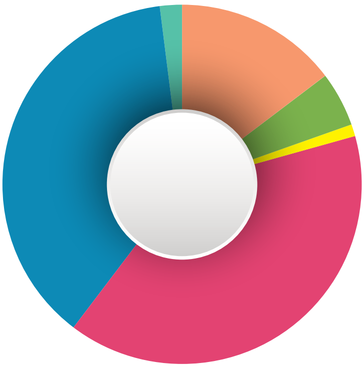
- CDs
- Corporate Bonds
- Equity Investment
- Foreign Exchange
- Liquidity Management
- Statutory Reserves Management
- Trading in Government Securities
- Interest Rate Futures

Alliances

- Aditya Birla Health Insurance
- Aditya Birla Sun Life Insurance
- Axis Max Life Insurance
- HDFC Life Insurance
- ICICI Lombard General Insurance
- Royal Sundaram General Insurance

Share Holding Pattern

(as on 30th June, 2025)



- AKFED and PJI* 14.69%
- Bodies Corporates 5.07%
- Govt. IEPF A/c MCA 1.07%
- Individuals 33.44%
- Institutions*** 43.49%
- Others (Non-Institutional)** 2.24%

Key Non Promoter 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.

*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 INR 10 each to AKFED, at an issue price of INR 137 per equity shares (which includes a premium of INR 127 per equity shares), for a total consideration of up to INR 83 Crores by way of preferential allotment on a private placement basis subject to the regulatory approvals including RBI as may be required.

- 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

Strong Leadership Experience

Mr. Farokh N. Subedar
Chairman and Independent Director

Mr. Farokh N. Subedar was appointed as an Independent Director of the Bank with effect from 15th October, 2022 and appointed Chairman in Non Executive role on 31st January, 2023.

He holds a Bachelor's degree in Commerce and is 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 and accounting. He has been on the boards of several Tata companies and has been closely associated with several Non - Banking Financial Companies and companies in the financial service sector.

His work experience in brief is given hereunder:

- Superannuated from Tata Sons Limited ("Tata Sons") as the Chief Operating Officer
- Functioned as the Chief Financial Officer and Company Secretary of Tata Sons
- Association with Tata Group over 38 years
- Past President of the Bombay Chamber of Commerce and Industry
- Active involvement with NGOs in diverse areas

Mr. Praveen Kutty
Managing Director & Chief Executive Officer

Mr. Praveen Kutty was appointed as the Managing Director & CEO on 29th April, 2024.

He is a B. Com graduate and holds a master's degree in business administration. He has over 33 years of global work experience in Banking. He has worked in India and the United States of America.

His work experience in brief is given hereunder:

- President – Head of Retail Banking and Agri & Inclusive Banking, DCB Bank, Mumbai
- President – Head of Retail Banking and SME Banking, DCB Bank, Mumbai
- Head – NRI Business – USA & Canada, Citibank US, USA
- Head – Credit Card portfolio, Citibank India, Chennai
- Area Director Consumer Banking – Citibank India, Bengaluru
- Regional Head – Mortgages, Western India – Citibank India, Mumbai

Awards and Recognition

DCB Bank recognised as one of the
Most Preferred Workplace 2025-26

Great Place to Work Certified
Feb 2025 - Feb 2026

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

ET Now
one of the Best Brand
Awards 2024

Gold Award
in Transforming Excellence Category
Infosys Finacle Innovation
Awards 2024

Best Technology Talent
Awards 2024

Corporate Social Responsibility (CSR)

DCB Bank CSR focus on issues critical to our well being.

Water

Waste Management

Recycling

Disaster Relief

Promote waste-to-energy & renewable energy

Preserve archaeological & historical sites

Support technology incubators at academic institutions

Disclaimer

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