

DCB BANK

**Delighting customers with
Empathy, Speed and Quality**



DCB Bank at a Glance

DCB Bank is a new generation private sector bank with 469 branches across 20 States and 2 Union Territories. It is a scheduled commercial bank regulated by the Reserve Bank of India. DCB Bank is promoted by Aga Khan Fund for Economic Development (AKFED).

 469
Branches

 Balance Sheet Size
₹81,840 Crores

 Deposits
₹67,754 Crores

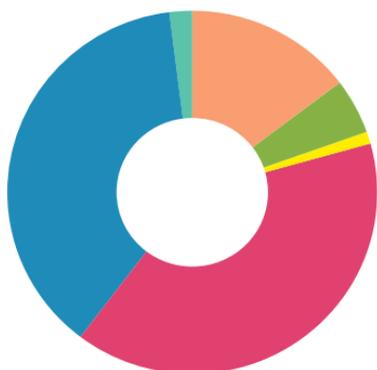
 10,981
Employees

 Total Business crossed
₹1,24,000 Crores

 Advances
₹56,600 Crores

All data above are as on December 31, 2025

Share Holding Pattern (as on December 31, 2025)



- AKFED and PJI* 16.24%
- Bodies Corporates 5.71%
- Govt. IEPF A/c MCA 1.09%
- Individuals 30.66%
- Institutions*** 44.08%
- Others (Non-Institutional)** 2.22%

Key Non Promoter Shareholders	%
Tata Mutual Fund [#]	5.04
Bandhan Mutual Fund [#]	4.46
Franklin Templeton Asset Management (India) Pvt Ltd [#]	4.20
Sundaram Mutual Fund [#]	3.97
ICICI Venture Funds Management Company Ltd (India Advantage Fund S4 I)	3.04
Oman India Joint Investment Fund II	2.86
Motilal Oswal Mutual Fund [#]	1.68
Mirae Asset Mutual Fund [#]	1.56
Investor Education and Protection Fund Authority Ministry of Corporate Affairs ^{##}	1.09
India first Life Insurance Co Ltd	1.02

[#] 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 (0.09%), Non-Resident Indians (1.86%), Trusts (0.01%), Unclaimed shares (0.11%) & Directors & their relatives (0.16%)

***Institutions includes 11.93% held by FI & FPI

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, Commodities, Government, Public Sector, Indian Banks, Cooperative Banks and Non Banking Finance Companies (NBFC). DCB Bank has more than 3.2 Million active customers.

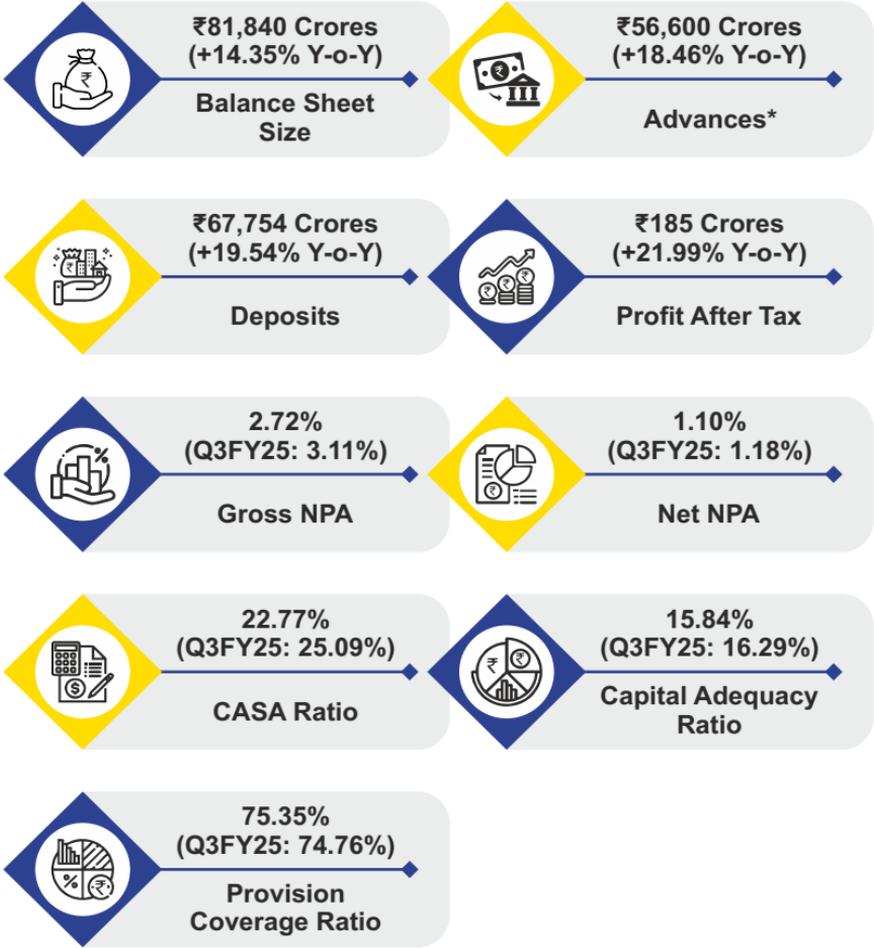
Alliances

- ✓ Aditya Birla Health Insurance
- ✓ Aditya Birla Sun Life Insurance
- ✓ Axis Max Life Insurance
- ✓ Bajaj General Insurance
(formerly known as Bajaj Allianz General Insurance Company Limited)
- ✓ Euronet Services
- ✓ Finnew Solutions
- ✓ HDFC Life Insurance
- ✓ ICICI Lombard General Insurance
- ✓ Royal Sundaram General Insurance

Government Services

- ✓ Central Board of Direct Taxation (CBDT)
- ✓ Central Board of Indirect Taxes and Customers (CBIC)
- ✓ Employee's Provident Fund Organisation (EPFO)
- ✓ Government e Marketplace (GeM)
- ✓ Good and Service Tax Network (GSTN)

Performance Highlights Q3, FY 2026



*Advances growth compared with Q3Y25:

Retail Mortgages
+9% Y-o-Y

Co-lending
+66% Y-o-Y

Construction Finance
+21% Y-o-Y

AIB
+15% Y-o-Y

Profit & Loss Statement - Trend

(₹ 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

Balance Sheet - Trend

(₹ 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

(₹ 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

Eminent Board of Directors

Amyr Jassani

Independent Director

Balu Srinivasan

Independent Director

Krishnan Sridhar Seshadri

Whole-Time Director (Executive Director)

Lakshmy Chandrasekaran

Independent Director

Nadir Bhalwani

Non-Executive (Non-Independent) Director

Nasser Munjee

Non-Executive (Non-Independent) Director

Praveen Kutty

Managing Director & CEO

Somasundaram PR

Independent Director

Tarun Balram

Independent Director

Thiyagarajan Kumar

Independent Director

Experienced Team of Professionals

Abhijit Bose
Chief Credit Officer

Ajay Mathur
Head - Collections &
Commercial Vehicles

Ajit Kumar Singh
Head - Treasury,
FIG & Chief Investor
Relationship Officer

Ashu Sawhney
Head - Human Resources

Bappa Roy
Head - Chief Data
Protection Officer

Damodar Agarwal
Head - Strategic Initiatives
& Alternate Channels

Durga Prasad Rath
Business Unit Head
AIB Branch Banking

Gaurav Mehta
Head - Marketing, PR,
Corporate Communication
& CSR

J K Vishwanath
Head – Corporate
Banking, Construction
Finance & SME

**Kamala Kant
Pandey**
Head - Gold Loan
& Trade Finance

**Krishna
Ramasankaran**
Chief Internal Auditor

Mahesh Kutty
Chief Risk Officer

Manoj Joshi
Chief Compliance Officer

Meghana Rao
Chief Operating Officer
Branch Trade &
Treasury Operations

Murali Rao
Chief Technology Officer

**Narendranath
Mishra**
Head - Retail & Agri Loans

NC Kaushal
Head - Construction
Finance

Pankaj Sood
Head - Branch Banking

**Parthasarathy
Karlapati**
Chief of Internal Vigilance
(CIV)

**Ravi Kumar
Vadlamani**
Chief Financial Officer

Rubi Chaturvedi
Company Secretary

**Shankershan
Vasisth**
Head - Corporate Credit
& Credit Monitoring

Vikash Agarwal
Head - Marketing Services

DCB Special Savings Account

Now earn upto **₹16,500 p.a.** as cashback on UPI debit & credit transactions.

An unique Savings Account that provides you ease and convenience of UPI along with the joy of earning cashback on UPI transactions. Now earn cashback on all domestic UPI debit and credit transactions using the linked DCB Special Savings Account.



Happy spending with UPI. Happy earning with cashback.

Average account balance in a quarter (₹)	Minimum transaction amount for cashback eligibility (₹)	Maximum eligible UPI transactions per month	Cashback per transaction (₹)	Maximum cashback amount per month (₹)	Maximum cashback allowed in a Financial Year (₹)
25,000	250	5	10	50	600
50,000		10	15	150	1,800
1,00,000		15	20	300	3,600
2,00,000		25	25	625	7,500
3,00,000		25	35	875	10,500
5,00,000		25	55	1,375	16,500

- Minimum Average Monthly Balance (AMB) to be maintained in DCB Special Savings Account is ₹5,000 and for cashback eligibility, the AQB to be maintained is ₹25,000.
- Cashback for a particular quarter will be credited to customer's account in the first month of the following quarter.
- DCB Special Savings Account is applicable only for Resident Indian Individuals.

Highlights

- Free DCB Platinum Debit Card (Choice of Visa or Rupay)
- Waiver of upto 50% on locker fee
- Waiver of upto 50% on loan processing fee
- Average Monthly Balance requirement of only ₹5,000 (Waived if average relationship value of ₹5 Lakh is maintained across all accounts in a month.)

Terms and conditions apply

DCB WOW Savings Account

An account for the **WO**man **Wonderful**

Introducing DCB WOW Savings Account with unique privileges and benefits designed for the woman of today! It provides you the ease and convenience of UPI along with the joy of earning cashback on UPI transactions. Now earn cashback on all domestic UPI debit and credit transactions!



Now earn upto **₹16,500 p.a.** as cashback on UPI debit & credit transactions.

Average account balance in a quarter (₹)	Minimum transaction amount for cashback eligibility (₹)	Maximum eligible UPI transactions per month	Cashback per transaction (₹)	Maximum cashback amount per month (₹)	Maximum cashback allowed in a Financial Year (₹)
25,000	250	5	10	50	600
50,000		10	15	150	1,800
1,00,000		15	20	300	3,600
2,00,000		25	25	625	7,500
3,00,000		25	35	875	10,500
5,00,000		25	55	1,375	16,500

- Minimum Average Monthly Balance (AMB) to be maintained in DCB WOW Account is ₹10,000 and for cashback eligibility, the AQB to be maintained is ₹25,000 and above.
- Cashback for a particular quarter will be credited to the customer's account in the first month of the following quarter.
- DCB WOW Savings Account is applicable only for Resident Indian female individuals.

Highlights

- Exclusive DCB WOW Rupay Platinum Debit Card
- Enjoy attractive discounts on travel, dining, hospitality, merchandising and more!
- Zero balance savings account for a minor child
- Waiver of upto 50% on locker fee

Terms and conditions apply

DCB Niyo Savings Account

The DCB Niyo Savings Account is your international travel companion, enabling any time access to funds across the globe! Enjoy zero foreign exchange conversion fee with your DCB Visa Platinum Debit Card.



DCB Niyo Savings Account provides you the ease and convenience of UPI along with the joy of earning cashback on domestic UPI transactions. Earn cashback up to ₹7,500* on eligible UPI debit and credit transactions in a financial year.

Create happy memories when you travel with your loved ones.

Highlights

- Attractive interest on savings account balance
- Zero foreign exchange mark-up on all international debit card transactions
- Easy to load funds in Indian Rupees
- Easy access to DCB Internet Banking, DCB Mobile Banking App and DCB Bank on WhatsApp
- Cash withdrawal from any Visa accepting ATM around the world
- Card acceptance in over 150 countries and over 100 currencies worldwide
- Immediate card blocking in case of theft or loss
- Airport lounge access overseas
(Spend ₹50,000 per quarter on International POS/ Online to avail 1 complimentary International lounge access per quarter)

*Minimum Average Quarterly Balance (AQB) to be maintained in DCB Niyo Savings Account for cashback eligibility is ₹25,000. Cashback for a particular quarter will be credited to customer's account in the first month of the following quarter.

Terms and conditions apply

DCB Business Saver Account

Earn income from surplus funds
in your account.

A business-friendly Current Account where the surplus funds beyond prescribed threshold, if any, are automatically transferred to a linked Savings Account wherein the deposit will earn the applicable rate of interest.

Excess funds in your Current Account above ₹25,000 will be automatically transferred to the linked Savings Account at the beginning of the next working day. The end-of-day balance in the linked Savings Account will earn daily interest as applicable.

No interest will be paid in the Current Account.

Highlights

- ✓ Exclusively for sole proprietorships, individuals and HUFs
- ✓ Free RTGS/ NEFT/ IMPS with DCB Business Internet Banking and DCB Mobile Banking
- ✓ Free monthly cash deposit limit of 3 times the average monthly balance maintained in the previous month



Terms and conditions apply

DCB Remit

Quickest way to send funds abroad online
from any bank account in India.

A one-stop-solution for quick and easy funds transfer abroad. You simply need to register on www.dcbremit.bank.in to send money into any overseas bank account.

Highlights

- ✓ Remit funds abroad upto USD 1,00,000 p.a.*
- ✓ Transfer funds online to over 20 countries in 7 currencies (USD, CAD, EURO, AUD, GBP, AED & SGD)
- ✓ Send money abroad from any bank account in India



Terms and conditions apply.

*Limit of USD 1,00,000 p.a. is for DCB Bank customers. For others the limit is USD 25,000 p.a.

DCB NRI Services

Your hard earned trust is valuable to us.
We help it to grow further.

DCB NRI Services provides a complete range of financial solutions and banking services for Non-Resident Indians (NRI) and Overseas Citizen of India (OCI).

Highlights

- ✓ Open an account/ deposit online with the best interest rate from anywhere in the world
- ✓ Attractive rates on remittances
- ✓ Bank anytime, anywhere with DCB Personal Internet Banking and DCB Mobile Banking whether you are in India or overseas



Terms and conditions apply

DCB Gold Loan

Quick loan against your **gold jewellery**.

Avail loan amount upto ₹30 Lakh against your gold jewellery.

The loan amount can be as high as 75% of the appraised gold value. Your gold jewellery can now take care of all your urgent requirements.

Highlights

- ✓ Term loan for 5 years
- ✓ Overdraft account
(Pay interest only for funds utilised)
- ✓ Attractive interest rate
- ✓ Minimum documentation
- ✓ Safety of gold jewellery
in DCB Bank's vault



Terms and conditions apply. All loans are at the sole discretion of DCB Bank.

DCB Tax Payment Solution

The smart way to **pay your taxes**.

DCB Bank is a designated agency to collect Income Tax, Direct Taxes & Goods and Service Tax (GST) on behalf of **Central Board of Direct Taxes (CBDT)** and **Central Board of Indirect Taxes & Customs (CBIC)** respectively.

The tax payment can be initiated via below payment modes:

- ✓ Online mode (DCB Personal Internet Banking & DCB Business Internet Banking)
- ✓ Offline mode (DCB Bank branch - via Cash, Cheque, Demand Draft of any Bank)



Terms and conditions apply

Insurance

Solutions for your Insurance needs.

DCB Bank offers a host of Life and General Insurance solution in partnership with:

- ✓ Aditya Birla Health Insurance
- ✓ Aditya Birla Sun Life Insurance
- ✓ Axis Max Life Insurance
- ✓ Bajaj General Insurance
(formerly known as Bajaj Allianz
General Insurance Company Limited)
- ✓ HDFC Life Insurance
- ✓ ICICI Lombard General
Insurance
- ✓ Royal Sundaram General
Insurance



Terms and conditions apply. DCB Bank Limited is licensed by Insurance Regulatory and Development Authority of India - IRDAI under registration number #CA0089 for conducting its bancassurance business with insurance partners. Participation of the Bank's clients in the insurance products is purely on a voluntary basis.

DCB Investment Services

Unlocking opportunities for financial growth.

- ✓ DCB EazyBee enables you to invest in Mutual Funds online anytime, anywhere. Invest via SIP or Lumpsum mode through Asset Management Companies.
- ✓ Application Supported by Blocked Amount (ASBA) for on-going IPO/ Rights issue.
- ✓ DCB Bank offers the Smart Trade platform to invest in secondary market through a referral model to the customer, linking their DCB Bank account to demat and trading account of IIFL securities.



Terms and conditions apply

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



Water



Waste Management



Recycling



Disaster Relief



Renewable Energy



Preserve Historical Sites



Support Tech Incubators

Disclaimer: This document has been prepared by DCB Bank Limited (the "Bank") for your information.

The information contained in this document does not constitute or form any part of any offer, invitation or recommendation to purchase or subscribe for any securities in any jurisdiction, and neither the issue of the information nor anything contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person to proceed with any transaction. This document may not be all-inclusive and may not contain all of the information that you may consider material. The information presented or contained in this material is subject to change without notice and its accuracy is not guaranteed.

Some products are available at select centers only. The Bank reserves the right to vary, amend or withdraw any of the features, offers or terms and conditions at any time without prior notice.

DCB Customer Care: Call 022 68997777 ▪ 040 68157777

Email customercare@dcbbank.com **Web** www.dcb.bank.in

