DCB BANK

Delighting customers with Empathy, Speed and Quality

DCB Bank at a Glance

DCB Bank is a new generation private sector bank with 480 branches. 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).

480 Branches

Balance Sheet Size ₹88,069 Crores

Deposits ₹72,583 Crores

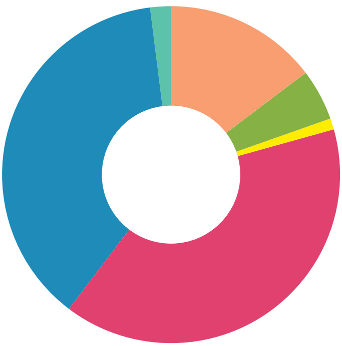
11,374 Employees

Total Business crossed ₹1,32,000 Crores

Advances ₹60,022 Crores

All data above are as on March 31, 2026

Share Holding Pattern (as on March 31, 2026)



- AKFED and PJI* 16.23%
- Bodies Corporates 5.77%
- Govt. IEPF A/c MCA 1.09%
- Individuals 29.18%
- Institutions*** 45.44%
- Others (Non-Institutional)** 2.29%

Key Non-Promoter Institutional Shareholders	%
Tata Mutual Fund#	5.04
Bandhan Mutual Fund#	4.41
Franklin Templeton Asset Management (India) Pvt Ltd#	4.00
Sundaram Mutual Fund#	3.41
Oman India Joint Investment Fund II	2.86
Mahindra Manulife Mutual Fund#	2.21
ICICI Venture Funds Management Company Ltd (India Advantage Fund S4 I)	1.94
Mirae Asset Mutual Fund#	1.87
Motilal Oswal Mutual Fund#	1.77
Investor Education and Protection Fund Authority Ministry of Corporate Affairs##	1.09
Indiafirst Life Insurance Co Ltd	1.04
Societe Generale-ODI	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 (0.04%), Non-Resident Indians (1.97%),Trusts (0.01%), Unclaimed shares (0.11%) & Directors & their relatives (0.17%)
***Institutions includes 12.64% held by FII & 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)
- Government e Marketplace (GeM)
- Good and Service Tax Network (GSTN)

Performance Highlights Q4,FY 2026

₹88,069 Crores (+14.66% Y-o-Y)
Balance Sheet Size

₹60,022 Crores (+17.58% Y-o-Y)
Advances*

₹72,583 Crores (+20.91% Y-o-Y)
Deposits

₹206 Crores (+16.14% Y-o-Y)
Profit After Tax

2.45% (Q4FY25: 2.99%)
Gross NPA

0.89% (Q4FY25: 1.12%)
Net NPA

22.38% (Q4FY25: 24.52%)
CASA Ratio

16.55% (Q4FY25: 16.77%)
Capital Adequacy Ratio

78.42% (Q4FY25: 74.48%)
Provision Coverage Ratio

*Advances growth compared with Q4FY25:

Retail Mortgages +8% Y-o-Y	Co-lending +25% Y-o-Y
Construction Finance +14% Y-o-Y	AIB +19% Y-o-Y

Profit & Loss Statement - Trend

(INR Crores)	FY26	FY25	Y-o-Y	FY24	FY23	FY22
Interest Income	7,405	6,471		5,362	4,200	3,513
Interest Expense	4,948	4,364		3,434	2,483	2,155
Net Interest Income	**2,457**	**2,107**	**+17%**	**1,928**	**1,717**	**1,358**
Other Income	855	750	+14%	474	409	452
- Commission, Exchange and Brokerage	671	555		388	303	238
- Profit/(Loss) on sale of Investments	163	151		33	11	81
- Profit/(Loss) on Exchange Transactions	-3	10		16	28	28
Total Income	**3,312**	**2,857**	**+16%**	**2,402**	**2,126**	**1,810**
Operating Expenses	2,016	1,820	+11%	1,538	1,339	1,013
Employee Expenses	1,026*	923		794	693	539
Other Expenses	990	897		744	646	474
Operating Profit	**1,296**	**1,037**	**+25%**	**864**	**787**	**797**
Provisions and Contingencies	319	208		142	159	407
Net Profit Before Tax	**977**	**829**	**+18%**	**722**	**628**	**390**
Tax	245	214		186	162	102
Profit After Tax	**732**	**615**	**+19%**	**536**	**466**	**288**

*After absorbing an impact of ₹26.87 Crore pursuant to the new Labour Codes

Balance Sheet - Trend

(INR Crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Capital & Liabilities						
Shareholders Equity	6,535	5,691	+15%	5,071	4,566	4,049
Deposits	72,583	60,031	+21%	49,353	41,239	34,692
Borrowings	6,086	9,115	-33%	6,219	4,118	4,082
Other Liabilities and Provisions	2,865	1,973	+45%	2,394	2,443	1,970
Total	**88,069**	**76,810**	**+15%**	**63,037**	**52,366**	**44,793**

(INR Crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Assets						
Cash, Interbank etc.	4,220	2,699	+56%	3,066	2,368	4,091
Investments	20,378	20,150	+1%	16,211	12,582	9,051
Advances	60,022	51,047	+18%	40,925	34,378	29,096
Fixed Assets	989	898	+10%	865	826	661
Other Assets	2,460	2,016	+22%	1,970	2,212	1,894
Total	**88,069**	**76,810**	**+15%**	**63,037**	**52,366**	**44,793**

Eminent Board of Directors

Amyn Jassani
Independent Director

Balu Srinivasan
Independent Director

Krishnan Sridhar Seshadri
Whole-Time Director (Executive Director)

Nadir Bhalwani
Non-Executive (Non-Independent) Director

Nasser Munjee
Non-Executive (Non-Independent) Director

Neeta Sudhir Rege (from February 18,2026)
Non-Executive (Independent) Director

Praveen Kutty
Managing Director & CEO

Pushan Mahapatra (from March 10,2026)
Non-Executive (Independent) Director

Somasundaram PR
Independent Director

Suhail Nathani (from February 18, 2026)
Non-Executive (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

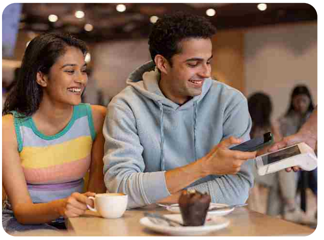
Shankershan Vasisth*
Deputy Chief Compliance Officer

Vikash Agarwal
Head - Marketing Services

*With effect from April 01, 2026

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 Average Quarterly Balance (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 WOman 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 Average Quarterly Balance (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 ₹75,000 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. #Exchange rate will be as per live Visa rates.

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

Turn your gold jewellery into golden opportunities with DCB Gold Loan.

Avail for yourself a quick and hassle-free loan against your gold jewellery for personal and agricultural needs.

Highlights

- ✓ Loan amount: From ₹10,000 up to ₹50 Lakh
- ✓ Repayment options from 1 to 5 years
- ✓ Affordable interest rate
- ✓ Minimum documentation
- ✓ Multiple loan options:
  - Term Loan
  - Overdraft Facility
- ✓ Safety and security of gold ornaments

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 bank 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

DCB Customer Care: Call 022 68997777 ▪ 040 68157777
Email customercare@dcbbank.com **Web** www.dcb.bank.in

May 26 / 1.6