

Ref. No.CO:CS:RC:2025-26:275

January 23, 2026

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 Sir/ Madam,

**Sub: Investor Presentation- Q3 FY2026**

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 third quarter and nine months ended December 31, 2025.

The said presentation is being uploaded on the website of the Bank and can be accessed at: [www.dcb.bank.in](http://www.dcb.bank.in)

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.dcb.bank.in](http://www.dcb.bank.in)

**DCB BANK**

# **DCB Bank Limited**

**Investor Presentation – Q3 FY26**

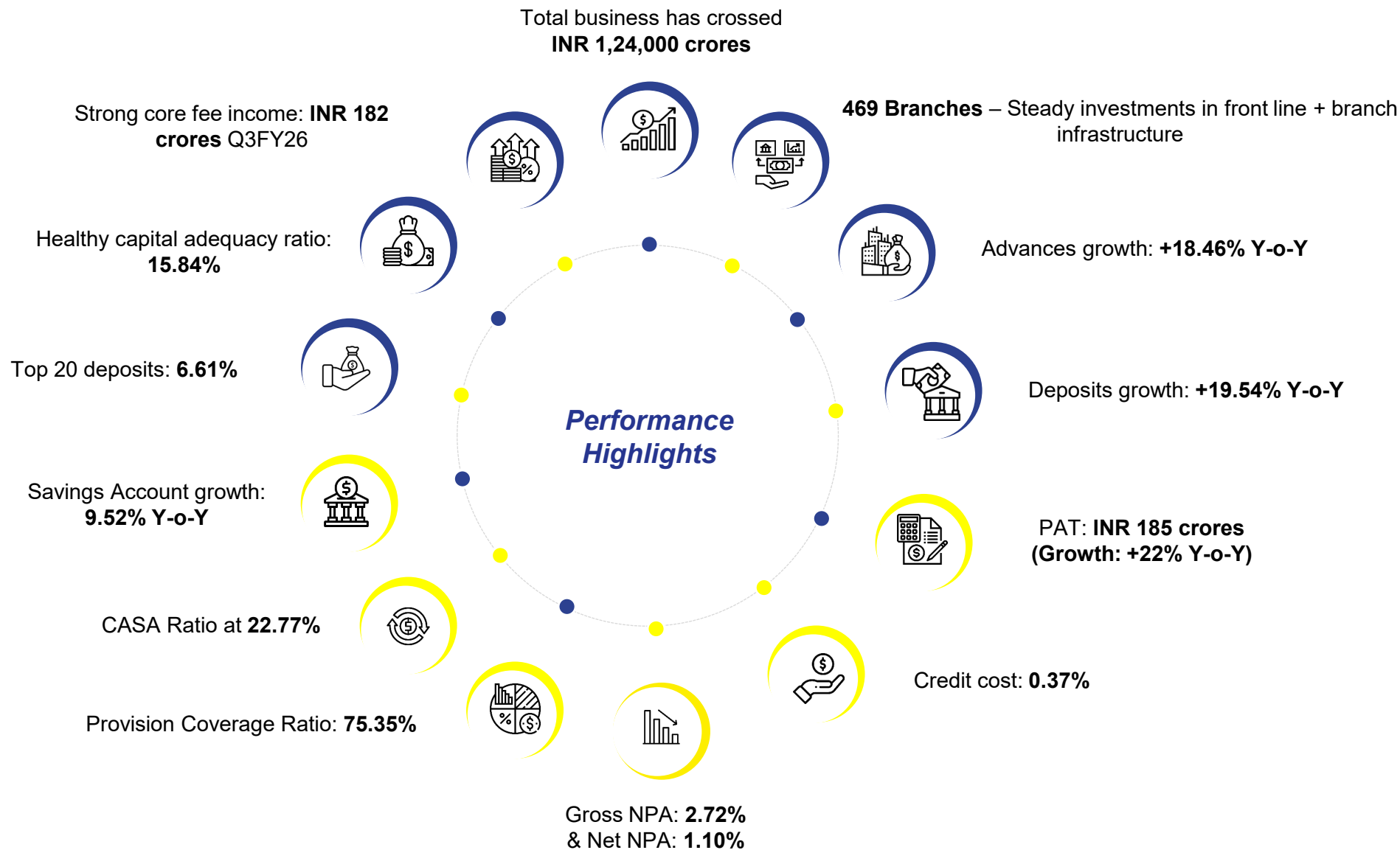


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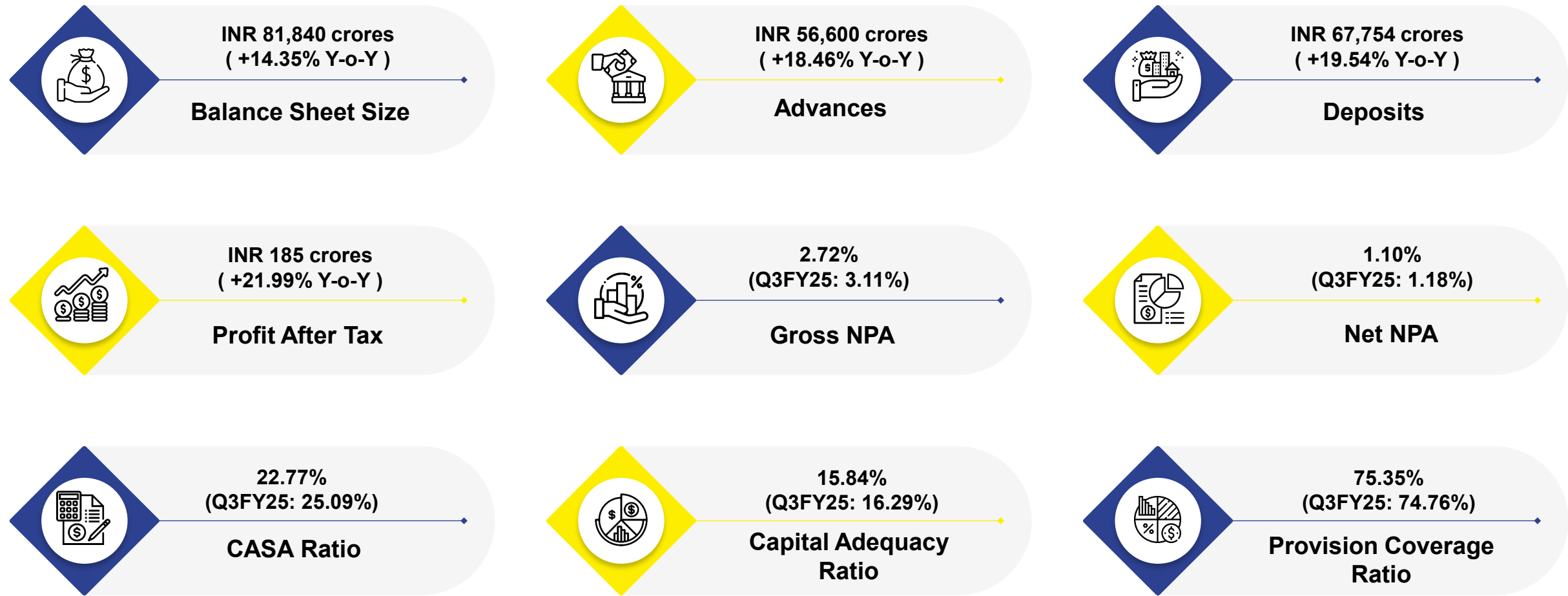
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# Performance Highlights – Q3FY26



Advances growth compared with Q3FY25:

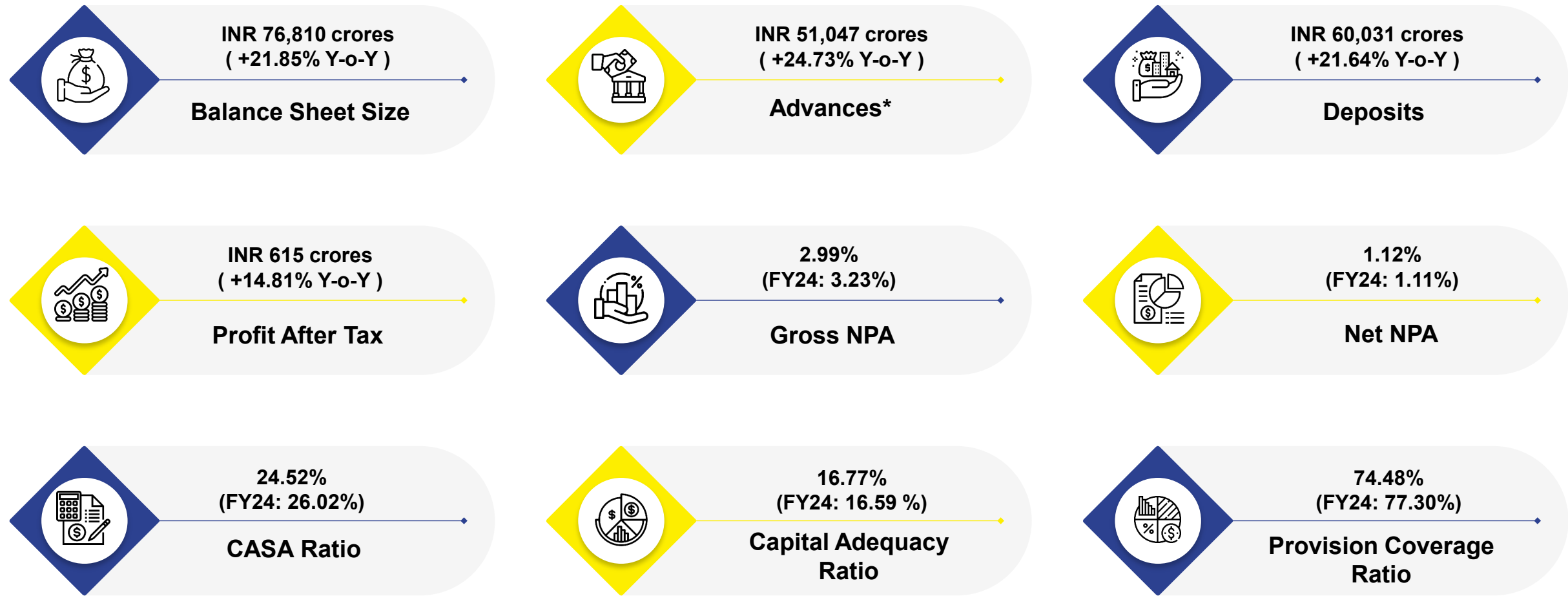
Retail Mortgages  
+9% Y-o-Y

Co-lending  
+66% Y-o-Y

Construction Finance  
+21% Y-o-Y

AIB  
+15% Y-o-Y

# Performance Highlights – FY2025



\*

Retail 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 with PAN India presence through branches across majority of States and Union Territories
- A National Bank catering to self employed segment.



## 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, Educational Institutional loans, 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
- Technology savvy & innovative, with cutting edge technology products
- Efficient capital consumption & strong Capital Adequacy



## Attributes



## Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 16.24%)
- Institutions (including FII + FPI) 44.08% (non promotor institutional shareholding above 1% is 28.92%)



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 – 58 million, Employment – 244 million



Urban 49%, Rural – 51%



Manufacturing- 20%, Trade – 45%, Other services – 35%



Sole proprietor – 96%



MSME contributes 30% to GDP and 45% 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 Overdraft and Term Loans, Educational Institutional Loans, 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
- DCB Niyo Debit Card
- DCB Niyo Credit Card



### Payments

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



### 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

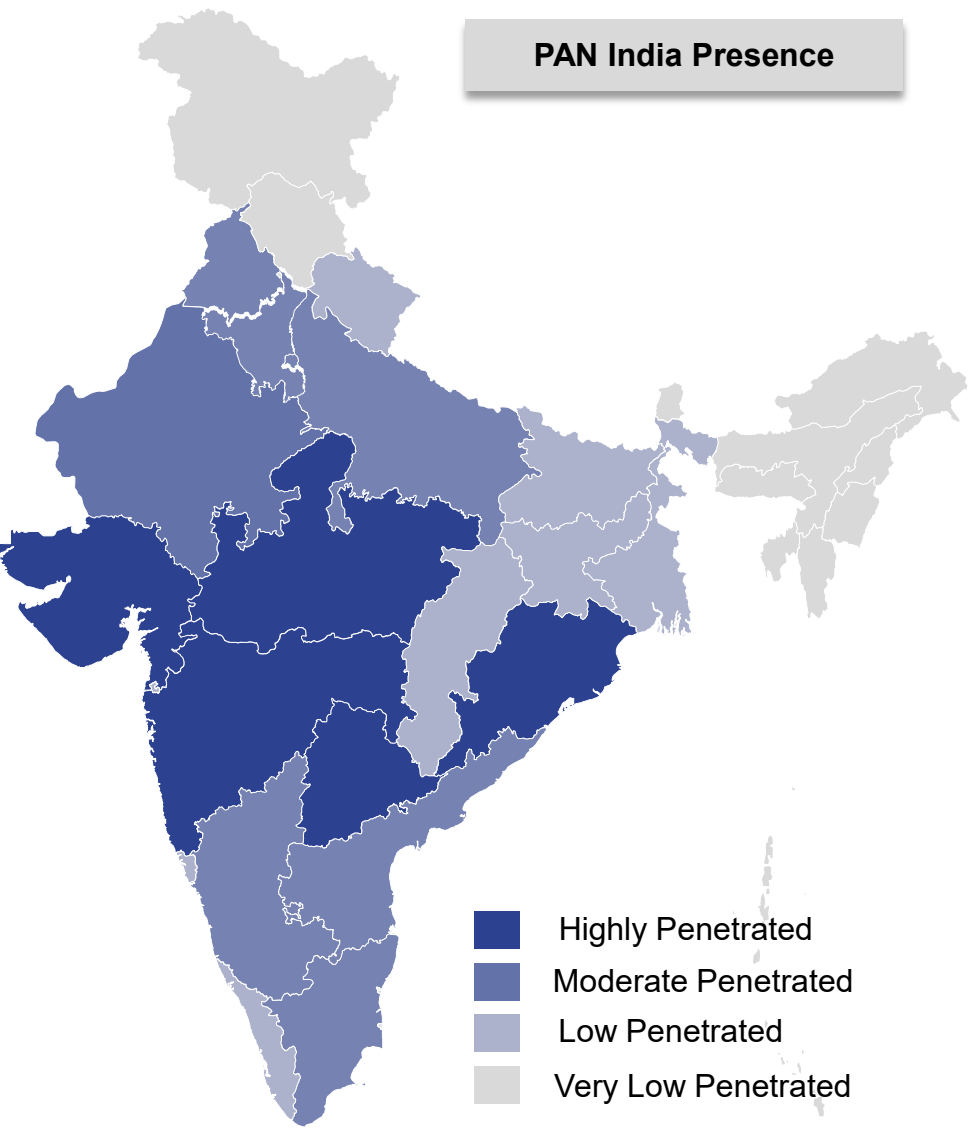
# Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	 <ul style="list-style-type: none"> <li>Balance Sheet as at 31-Dec-25: INR 81,840 crores</li> <li>Advances of INR 56,600 crores with a focused approach towards secured small ticket lending</li> </ul>	 <ul style="list-style-type: none"> <li>Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs</li> <li>NIM of 3.27% for Q3FY26</li> </ul>	 <ul style="list-style-type: none"> <li>Gross NPA at 2.72% and Net NPA at 1.10%</li> <li>Provision Coverage Ratio at 75.35%</li> <li>Credit cost at 0.37% for Q3FY26</li> <li>Margin of Safety (Operating Profit / Provisions) for Q3FY26 – 4.36</li> </ul>	 <ul style="list-style-type: none"> <li>Cost to Average Assets at 2.59%* for Q3FY26</li> <li>Cost to Income at 61.84 %* for Q3FY26</li> <li>Headcount at 10,981 and branch network at 469</li> </ul>	 <ul style="list-style-type: none"> <li>Return on Assets at 0.91%* for Q3FY26</li> <li>Return on Equity at 12.73%* for Q3FY26</li> </ul>
Outlook & Way Forward	<ul style="list-style-type: none"> <li>Aim to double the Balance Sheet size every three to four years</li> <li>Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth</li> </ul>	<ul style="list-style-type: none"> <li>Business Model NIMs 350 bps to 365 bps</li> <li>Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs</li> </ul>	<ul style="list-style-type: none"> <li>Target GNPA below 2.50% and NNPA of 1.00%.</li> <li>Business Model Credit costs of 45 bps to 55 bps to Average Assets</li> <li>Target margin of safety (Operating Profit / Provisions of 3 to 4 times)</li> </ul>	<ul style="list-style-type: none"> <li>Target Cost to Income Ratio of 60% or below in near term</li> <li>Target Cost to Average Assets of 2.50% to 2.60%</li> </ul>	<p><u>Return on Assets (ROA)</u></p> <ul style="list-style-type: none"> <li>Target 1% or above in near term</li> </ul> <p><u>Return on Equity (ROE)</u></p> <ul style="list-style-type: none"> <li>FY 26-27 - 13.5%</li> <li>FY 27-28 - 14.5%</li> </ul> <p>* Without considering any fresh capital that may be raised during this period.</p>

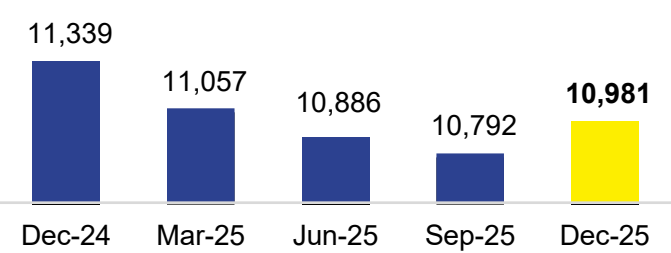


A person in a blue shirt is holding a tablet. Overlaid on the image are various financial charts, including a candlestick chart, a line graph with a dotted trend line, and a bar chart. The background is a light blue gradient.

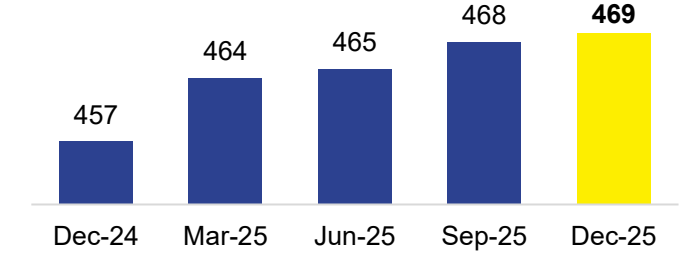
## **Customer Service and Digital Initiatives**



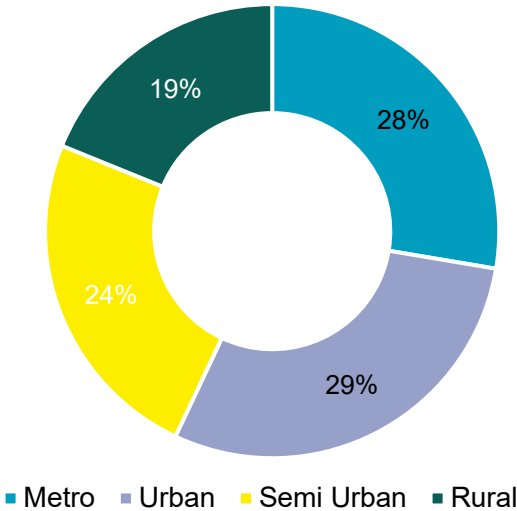
Head count



Branches

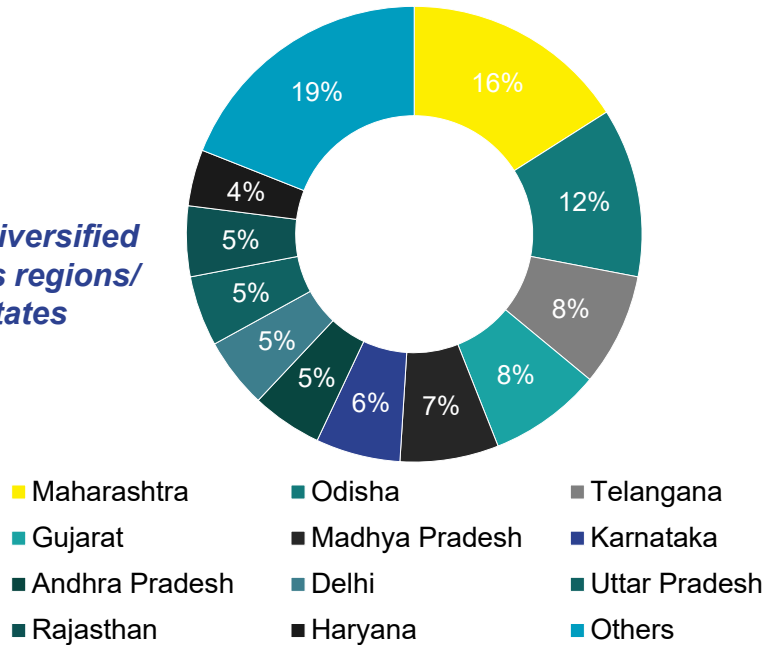


Region wise Branches (%)



State wise Branches (%)

Well diversified across regions/ states



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

Showcasing innovation, partnerships & customer-centric digital banking



## Active Presence:

- Prominent booth highlighting DCB Bank's digital and partnership-led innovations.

## Showcasing Partnerships:

- **13** Product/Service launched
- Demonstrated DCB Bank's fintech collaborations with ***Upswing, Onecard, Niyo, Zet, Spense, Ring.Ai, GreyLabs etc.***

## Senior Management Engagement:

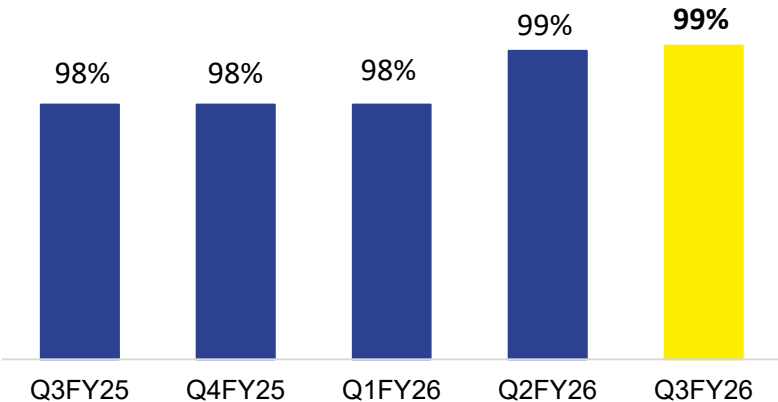
- Participation from DCB leadership team and interactions with key industry delegates, regulators, and fintech partners



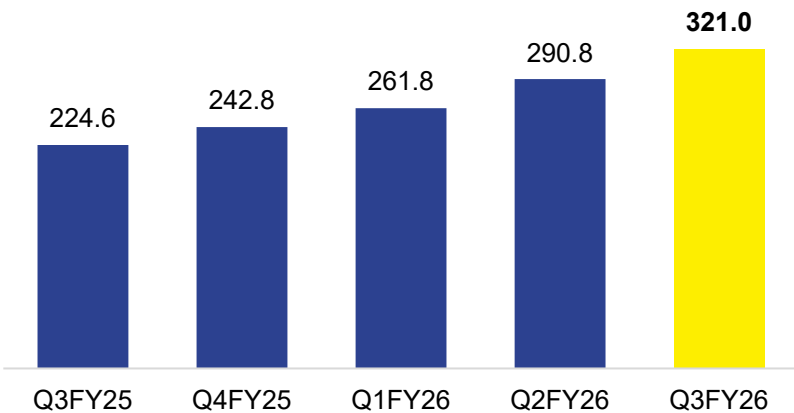
## Outcomes & Takeaways:

- Strengthened DCB's position as a digital-first and partnership-driven bank
- Enhanced brand visibility among fintechs, regulators, and industry leaders
- Positive engagement and networking opportunities paving the way for new fintech collaborations.

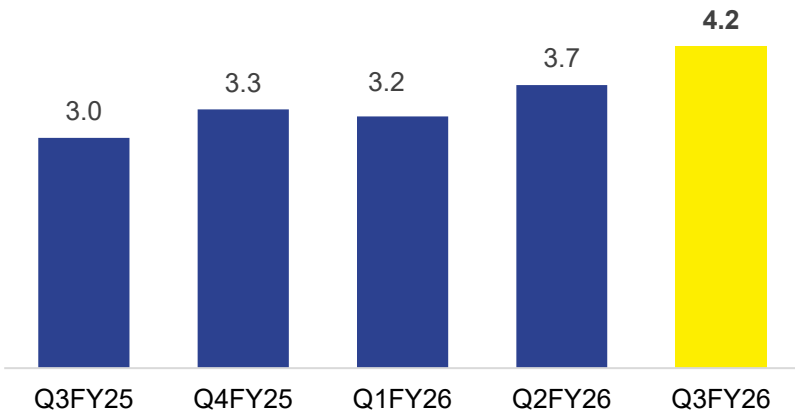
Digital Transactions (% of Total Transactions)



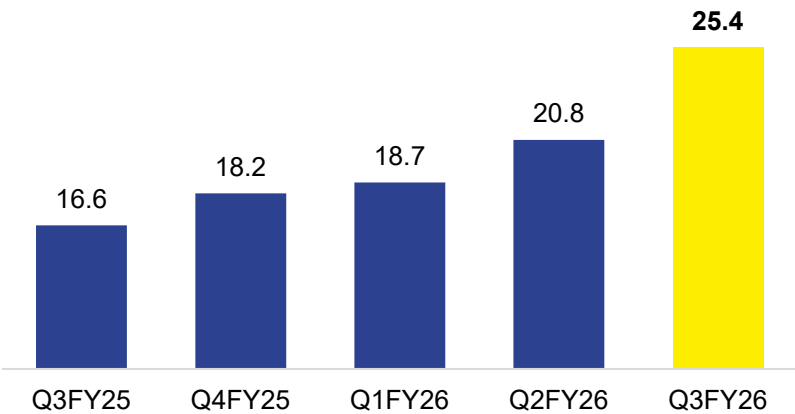
UPI Transactions (In Lakhs)



Personal Internet Banking Transactions (In Lakhs)



Mobile Banking Financial Transactions (In Lakhs)







## **Board & Management**

## Farokh Subedar (till October 14, 2025)

*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 retired from the Bank after completing his tenure of 3 years as an Independent Director w.e.f. October 14, 2025

## Amyn Jassani

*Independent Director*

A qualified Chartered Accountant and Company Secretary with more than 30 years of experience, mainly with the big four accounting firms. He has also passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

## Balu Srinivasan

*Independent Director*

An Engineer and 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.

## 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.

## 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.

## Thiyagarajan Kumar

*Independent Director*

A Member of the Institute of Chartered Accountants of India and the 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.

## Nasser Munjee

*Non-Executive (Non-Independent) Director*

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK and was associated with HDFC for over 20 years at various positions including as its ED. was Ex-MD of IDFC Limited up to March 2004 and Ex-Chairman of DCB Bank Ltd since June 2005 till August 2021.

## Somasundaram PR

*Independent Director*

A Member of the Institute of Chartered Accountants of India and the 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 the Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).



## Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 35+

## Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 33+

## Ajit Kumar Singh

- Designation: *Head Treasury, FIG And Chief Investor Relationship Officer*
- Years of Experience: 33+

## Ashu Sawhney

- Designation: *Head – Human Resources*
- Years of Experience: 33+

## Bappa Roy

- Designation: *Chief Data Protection Officer*
- Years of Experience: 34+

## Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 30+

## Durga Prasad Rath

- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: 30+

## Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- Years of Experience: 31+

## J. K Vishwanath

- Designation: *Head – Corporate Banking, Construction Finance And SME*
- Years of Experience: 32+

## Kamala Kant Pandey

- Designation: *Head – Gold Loan and Trade Finance*
- Years of Experience: 31+

## Praveen Kutty

- Designation: *MD & CEO*
- Years of Experience: 35+

## Krishnan Sridhar Seshadri

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

## Manoj Joshi

- Designation: *Chief Compliance Officer.*
- Years of Experience: 31+

## Meghana Rao

- Designation: *Chief Operating Officer – Branch, Trade and Treasury Operations*
- Years of Experience: 25+

## Krishna Ramasankaran

- Designation: *Chief Internal Auditor*
- Years of Experience: 30+

## Mahesh Kutty

- Designation: *Chief Risk Officer*
- Years of Experience: 21+

## Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 25+

## Narendranath Mishra

- Designation: *Head – Retail & Agri Loans*
- Years of Experience: 26+

## N C Kaushal

- Designation: *Business Head – Construction Finance*
- Years of Experience: 34+

## Pankaj Sood

- Designation: *Head – Branch Banking*
- Years of Experience: 29+

## Parthasarathy Karlapati

- Designation: *– Chief of Internal Vigilance (CIV)*
- Years of Experience: 31+

## Ravi Kumar

- Designation: *Chief Financial Officer*
- Years of Experience: 30+

## Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 19+

## Shankershan Vasisth

- Designation: *Head - Corporate Credit & Credit Monitoring*
- Years of Experience: 26+

## Vikash Agarwal

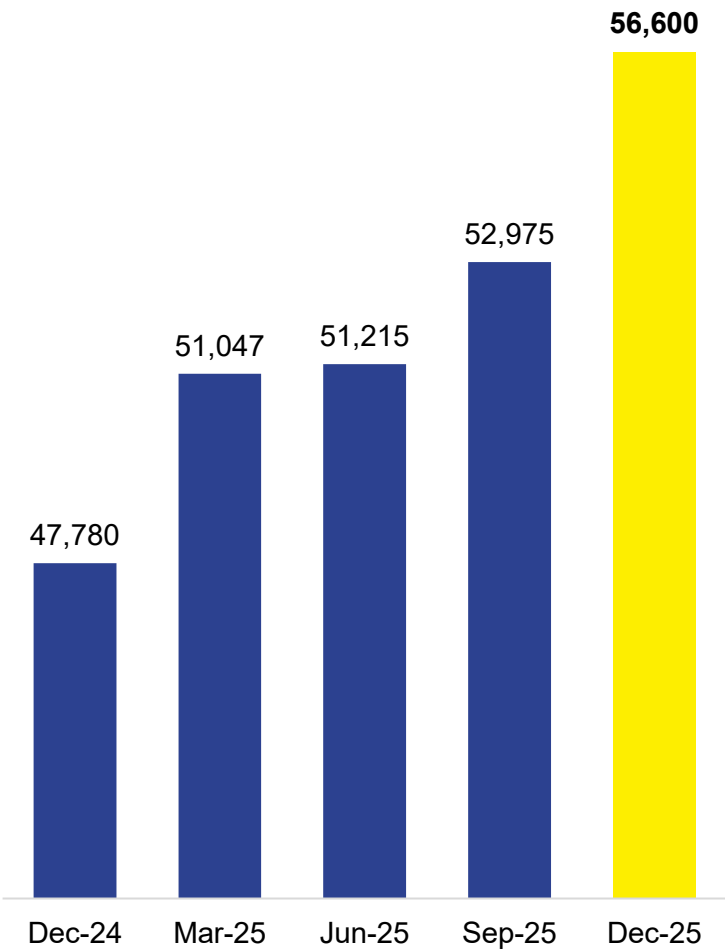
- Designation: *Head – Marketing Services*
- Years of Experience: 27+

The background of the slide features a blurred image of a person in a blue shirt holding a tablet. Overlaid on the tablet is a complex digital dashboard with various business icons, charts, and data. A large, semi-transparent box with the word 'UPDATES' is centered on the tablet. A dark blue horizontal bar with the text 'Business Update' is positioned in the foreground, partially overlapping the tablet and the background image.

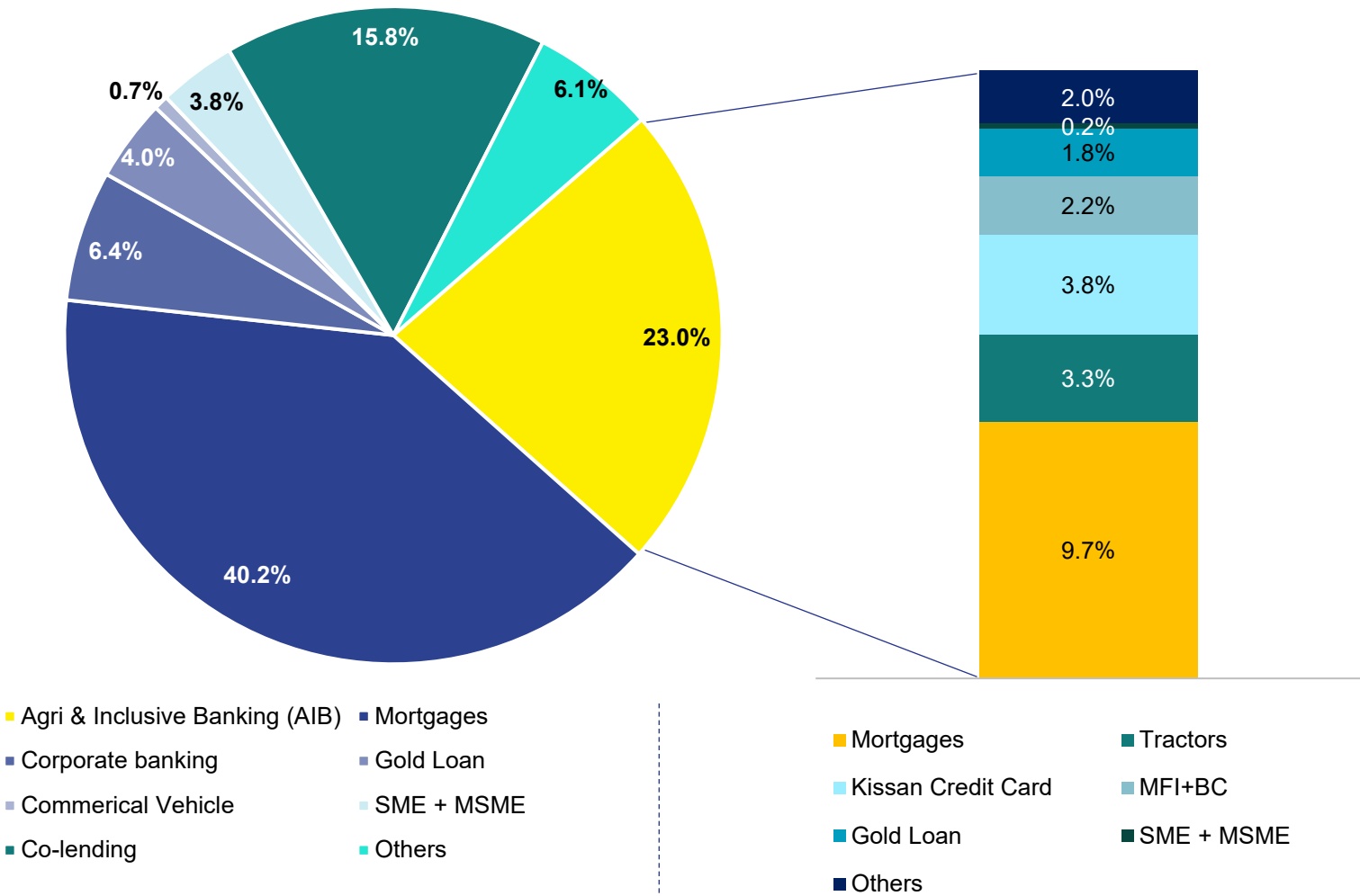
# **Business Update**



Advances (INR crores)



Product Mix (As on 31-Dec-25)

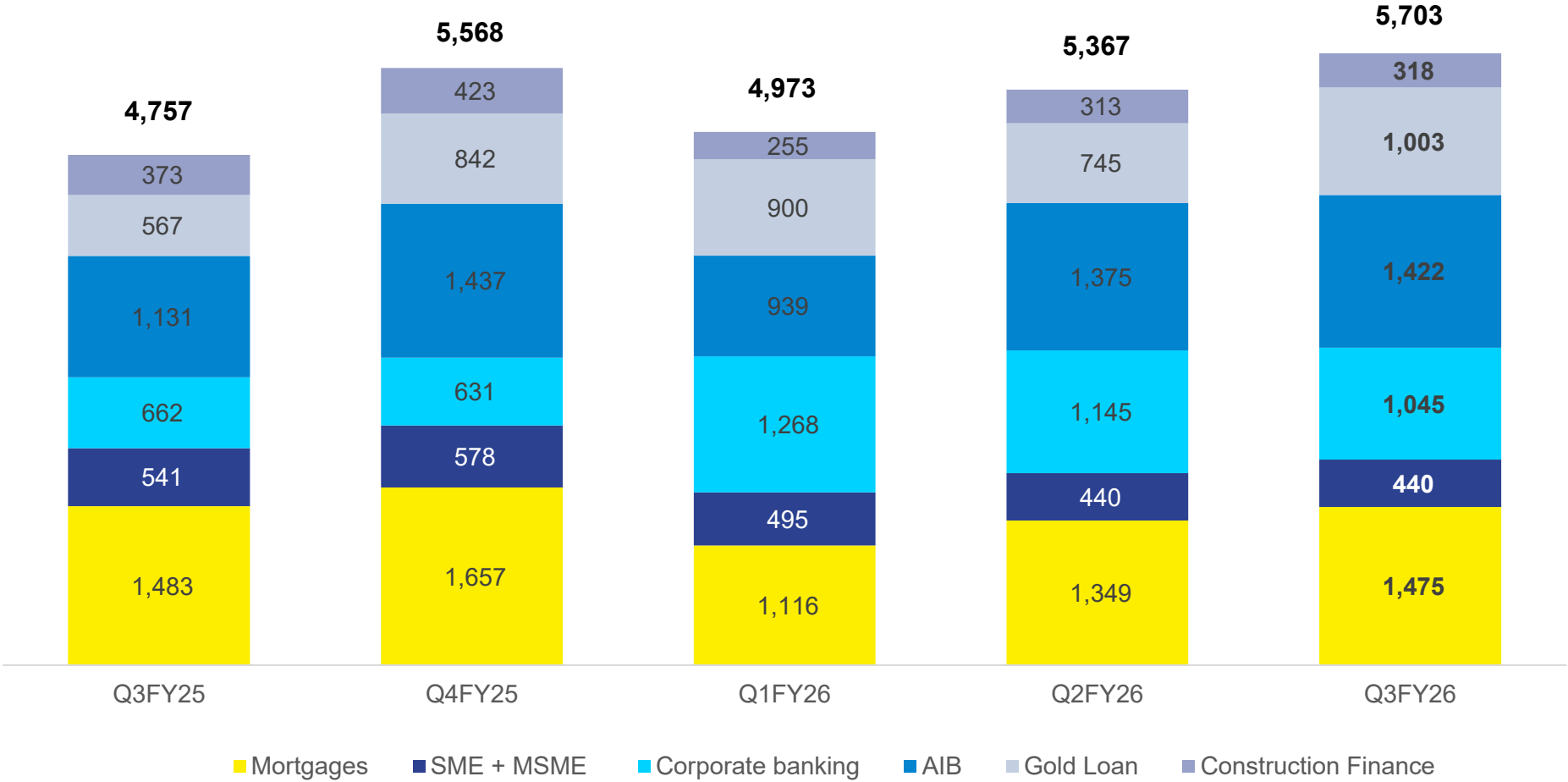


Product Mix (As on 31-Dec-25)

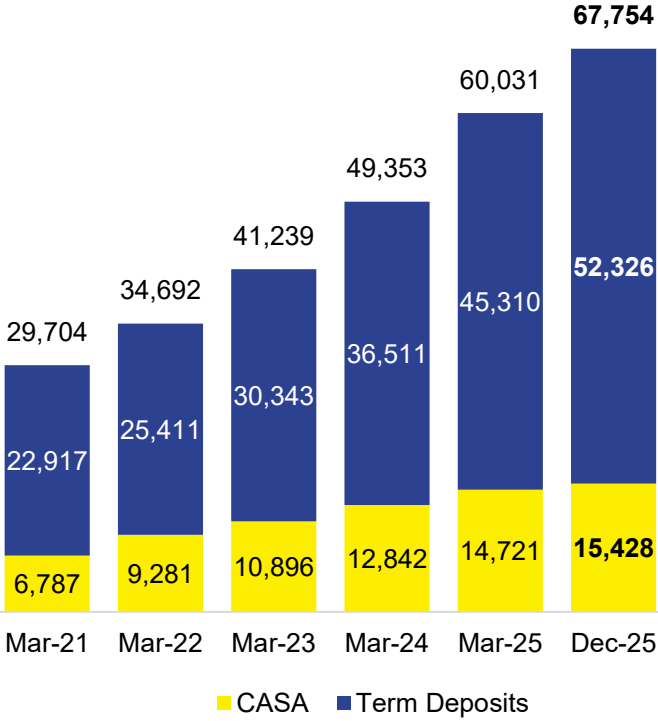
Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total	Y-o-Y (%)	Q-o-Q(%)
Mortgages	22,734	5,465	-	-	28,199	12.4%	2.8%
Co- lending	8,966	90	-	-	9,056	66.6%	5.4%
Gold Loans	2,273	1,043	-	-	3,316	34.6%	10.8%
Corporate	-	-	-	3,644	3,644	21.6%	5.3%
SME + MSME	193	89	1,967	-	2,249	(14.7%)	(2.4%)
Construction Finance	1,796	424	-	-	2,220	15.9%	1.6%
Kisan Credit Card (KCC)	-	2,111	-	-	2,111	16.8%	4.6%
Farm Equipment's (Tractors)	-	1,883	-	-	1,883	21.8%	10.2%
Micro Finance Institutions (MFI)	-	796	-	-	796	0.8%	7.3%
SHG/JLG - Lending through BC	-	439	-	-	439	(40.6%)	(5.3%)
Commercial Vehicle	403	104	-	-	507	(21.2%)	(11.7%)
Others	1,857	519	-	-	2,376	18.7%	4.0%
Floating Provision	-	-	-	-	(196)	14.7%	3.5%
Total	38,222	12,963	1,967	3,644	56,600	18.5%	6.8%

\*percentages in parenthesis denotes degrowth

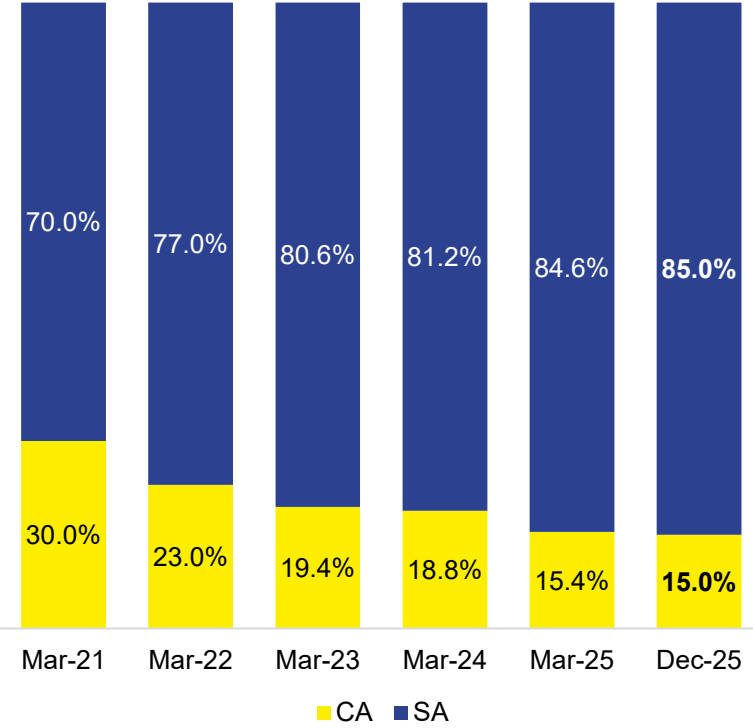
Key Product wise Disbursement Trends (INR crores)



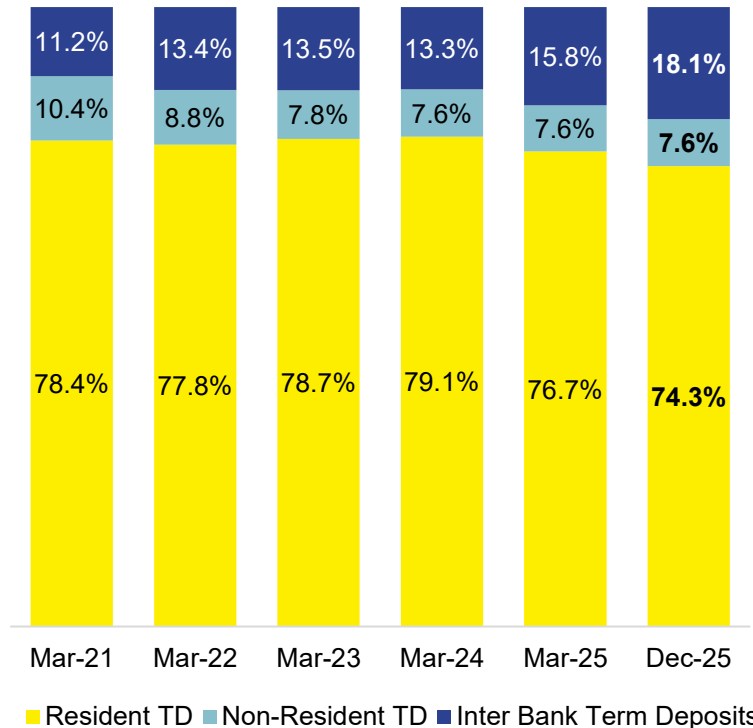
Deposits (INR crores)



CASA Mix (%)



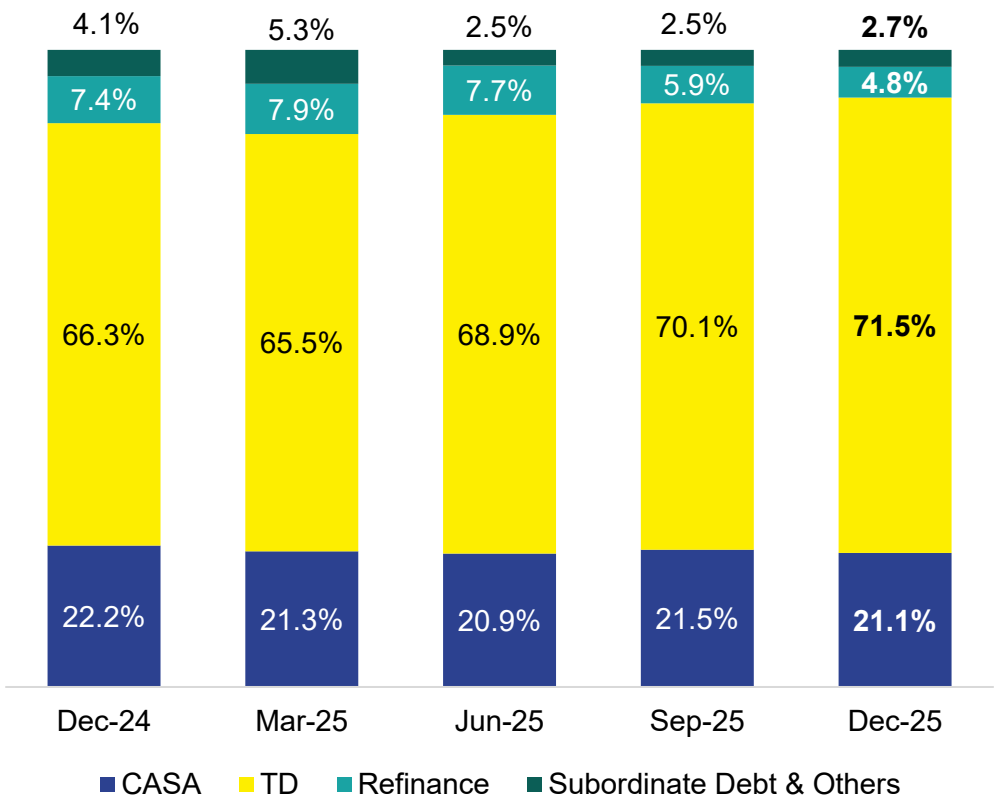
Term Deposits Mix (%)



Top 20 depositors contribute 6.61% of Total Deposits in Q3FY26 ( Q2FY26 :- 6.86% )

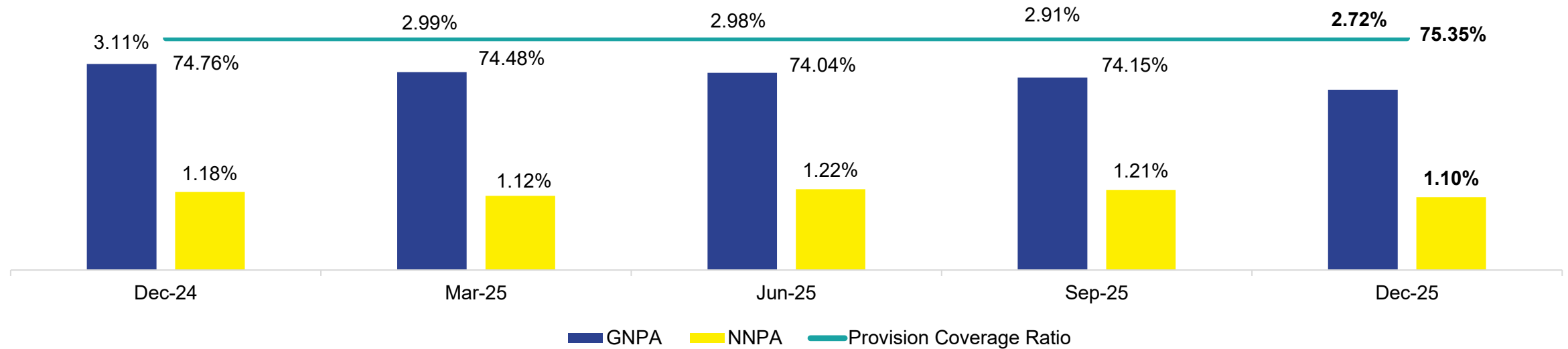


Funding Mix (INR crores)



Credit Rating

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

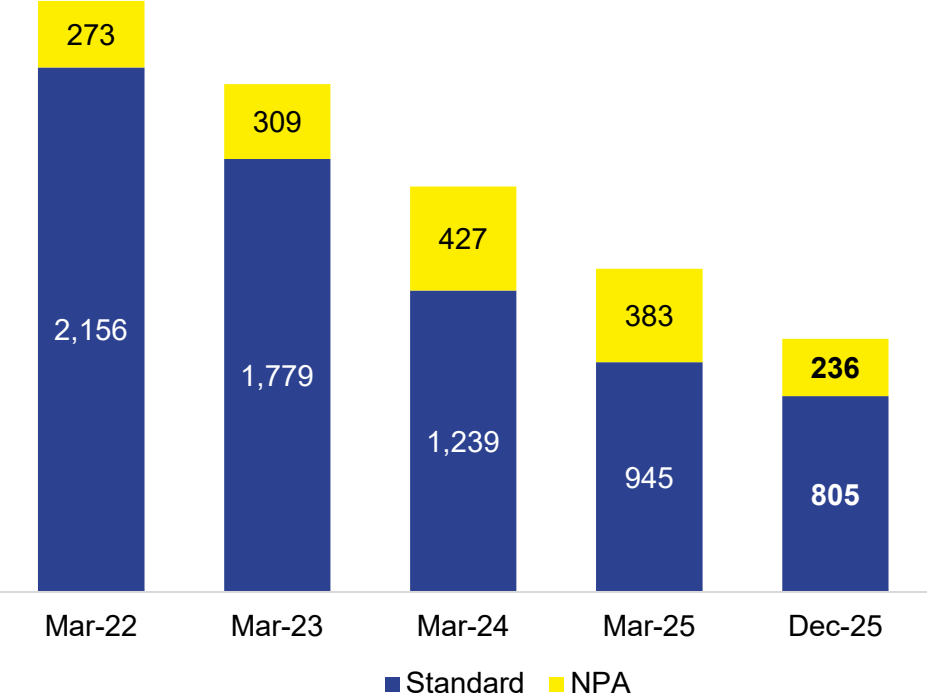


Gross NPA Movement (INR Crores)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Opening Balance (A)	1,497	1,517	1,554	1,554	1,568
(+) Fresh Slippages	395	365	580	401	403
(+) Addition to Existing NPAs	1	1	1	1	0
Sub-Total (B)	396	366	581	402	403
(-) Recoveries	161	181	246	165	194
(-) Upgrades	131	122	160	163	150
Sub-Total (C)	292	303	406	328	344
(-) Write Offs / Sacrifice (D)	84	26	175	60	59
Closing Balance (A+B-C-D)	1,517	1,554	1,554	1,568	1,568
Fresh Slippage Ratio	3.59%	3.09%	4.59%	3.17%	3.08%
Recoveries & Upgrades to Slippages	74%	83%	70%	81%	86%

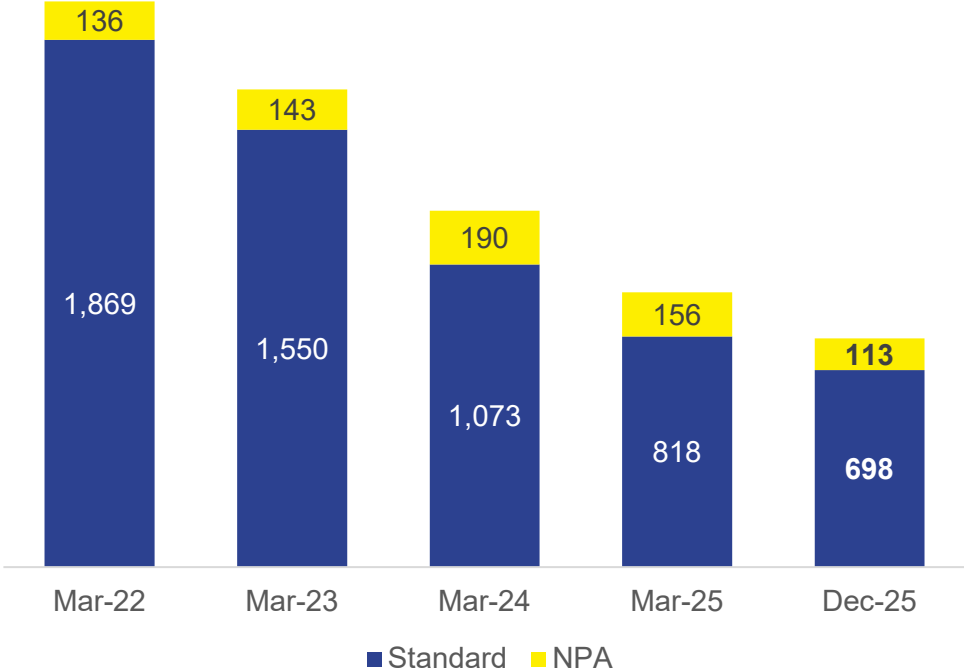
Product wise Gross NPA (INR Crores)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Variance (Q-o-Q)
Mortgages	569	579	623	638	643	+5
SME+MSME	179	178	158	162	158	-4
Corporate	178	177	165	146	144	-2
AIB	381	398	438	461	468	+7
Gold Loans*	25	27	35	27	29	+2
Commercial Vehicle	117	118	72	53	42	-11
Construction Finance	33	32	31	27	22	-5
Others	35	45	32	54	62	+8
Total	1,517	1,554	1,554	1,568	1,568	0

\*Includes Co-Lending

Restructured Advances (INR Crores)



Net Outstanding Advances (INR Crores)



Collection Efficiency (%) – Bucket 0

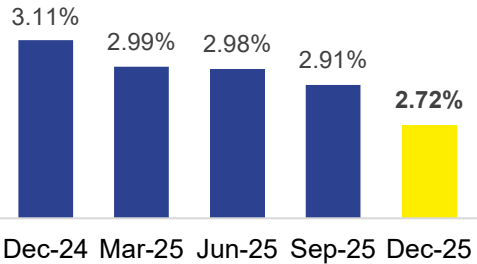
Portfolio	Dec-24	Mar-25	Jun-25	Sep-25	Oct-25	Nov-25	Dec-25
Business Loans (LAP)	99.0%	99.1%	99.0%	98.9%	99.0%	99.1%	99.1%
Home Loans	98.9%	99.2%	99.0%	99.0%	99.1%	99.2%	99.1%
CV Loans	96.5%	97.8%	96.6%	96.5%	96.4%	96.8%	98.3%

Collection Efficiency Overall (Including delinquent and restructured book) %

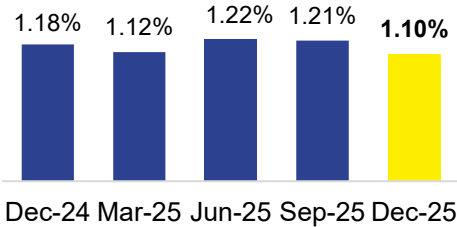
Portfolio	Dec-24	Mar-25	Jun-25	Sep-25	Oct-25	Nov-25	Dec-25
Business Loans (LAP)	97.7%	98.0%	97.8%	97.7%	98.0%	98.0%	98.2%
Home Loans	97.8%	98.1%	97.8%	97.9%	98.1%	98.2%	98.3%
CV Loans	93.3%	95.6%	94.2%	93.2%	93.0%	94.9%	97.0%

# Key Credit Metrics (Q-o-Q)

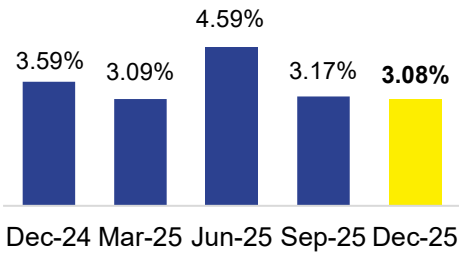
Gross NPA (%)



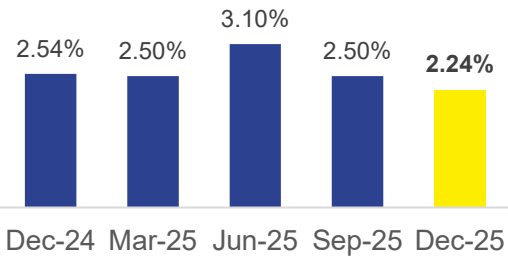
Net NPA (%)



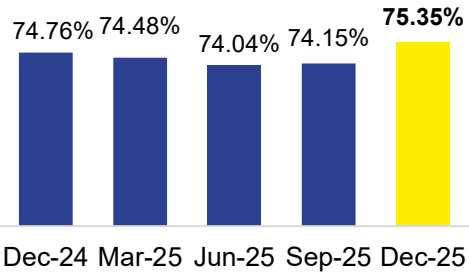
Slippages (%)



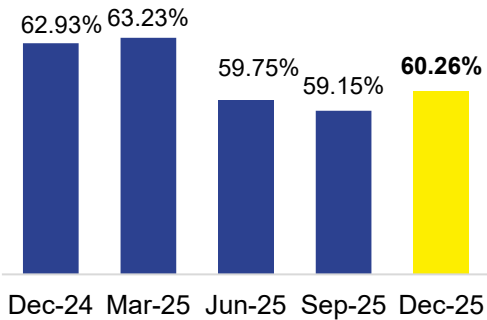
Slippages (excl. Gold Loan) (%)



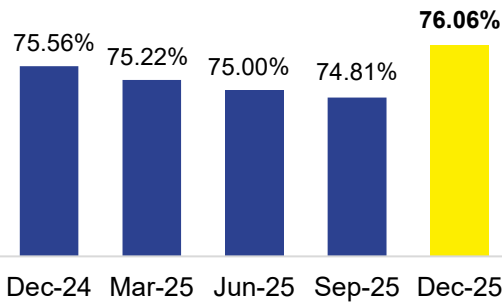
PCR (Incl. Technical write- off)



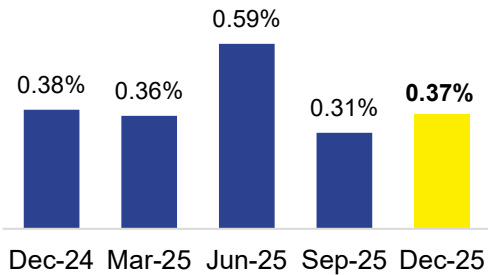
PCR (excl. Technical write- off)



PCR (excl. Gold Loans)



Credit Cost (%)



\*Calculated as a percentage of net advances

Provisions – Balance Sheet

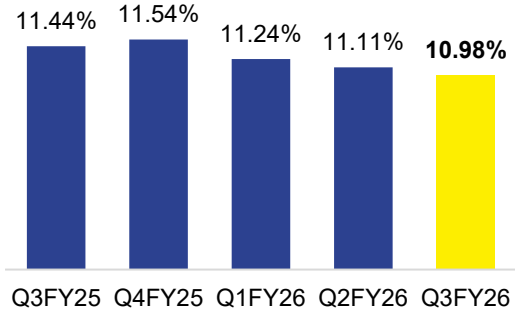
(INR crores)	Jun-2025	Sep-2025	Dec-2025
Performing Advances (A)	50,606	52,350	55,992
Provisions excluding NPA Provision (B)	492	498	510
Provision as a percentage of Performing Advances (B/A)	0.97%	0.95%	0.91%



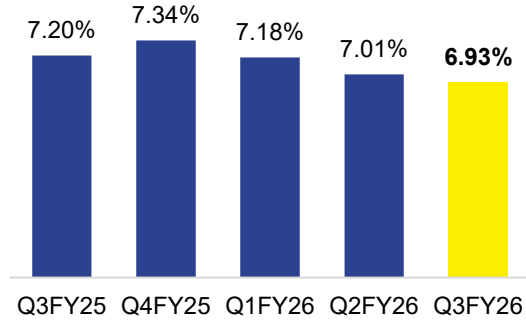
# Key Ratios (Q-o-Q)

DCB BANK

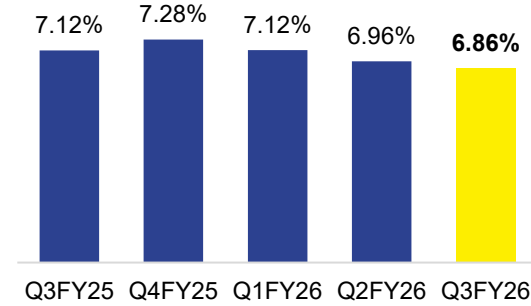
## Yield on Advances (%)



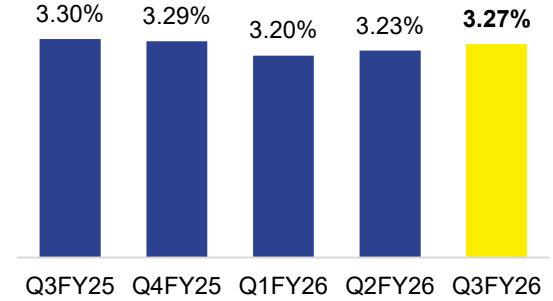
## Cost of Funds



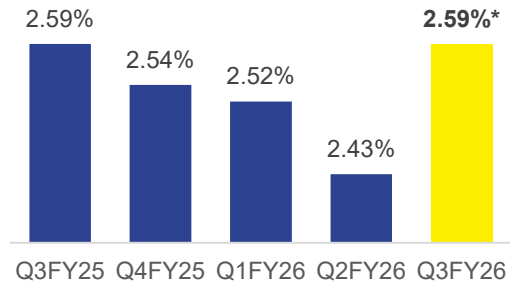
## Cost of Deposits



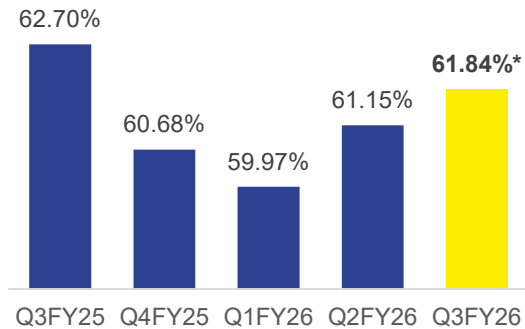
## Net Interest Margins



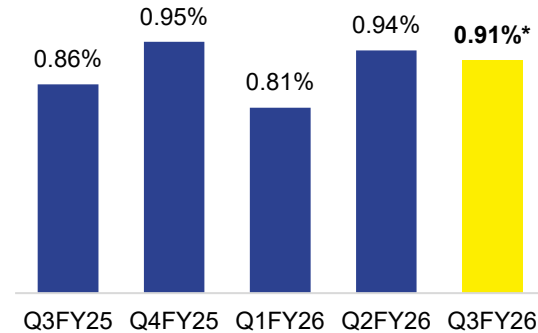
## Cost to Average Assets



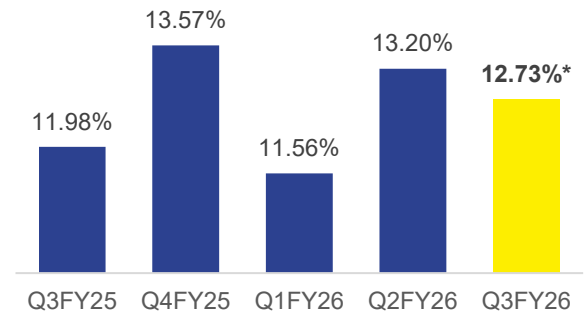
## Cost to Income Ratio



## Return on Assets



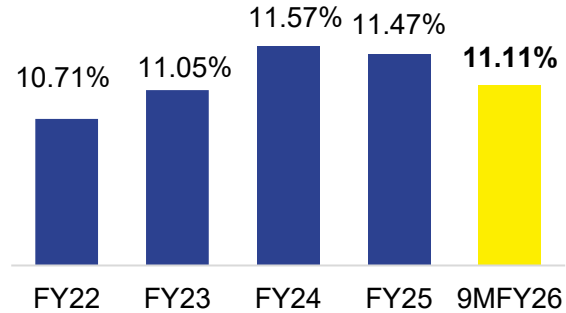
## Return on Equity



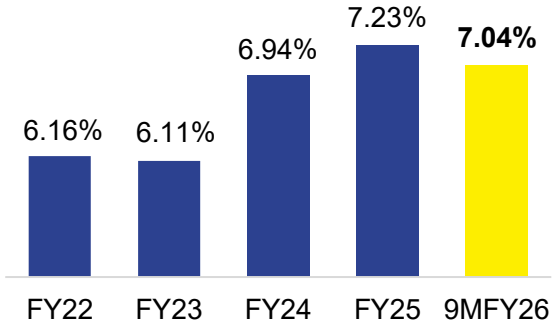
\*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

# Key Ratios (Y-o-Y)

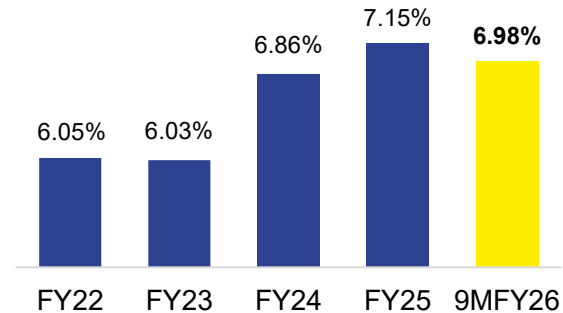
Yield on Advances (%)



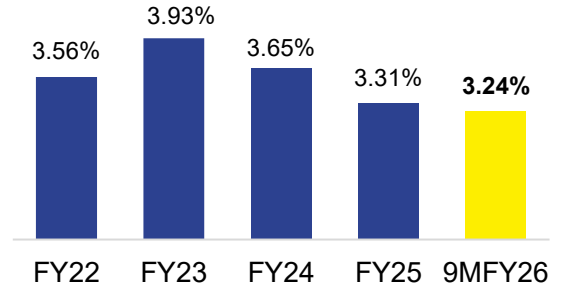
Cost of Funds



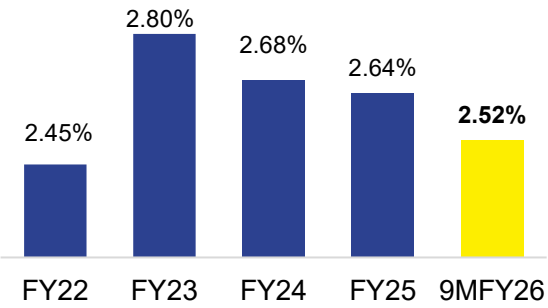
Cost of Deposits



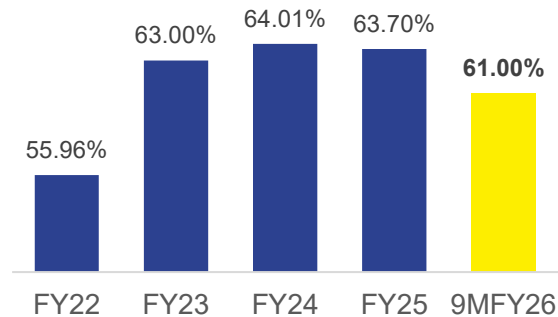
Net Interest Margins



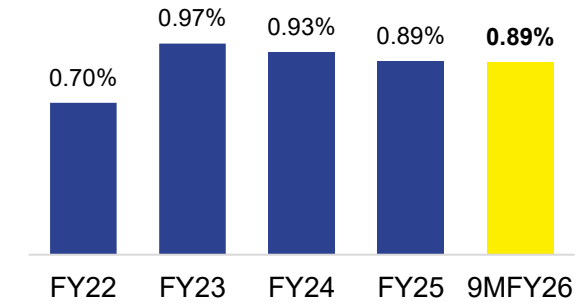
Cost to Average Assets



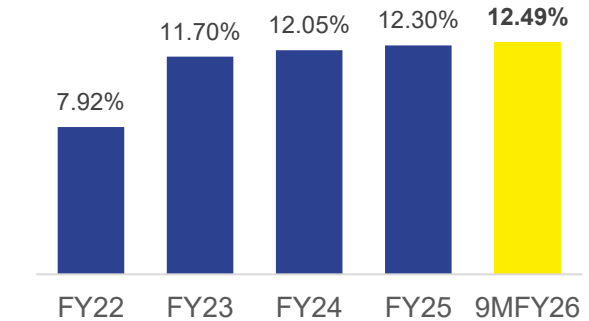
Cost to Income Ratio

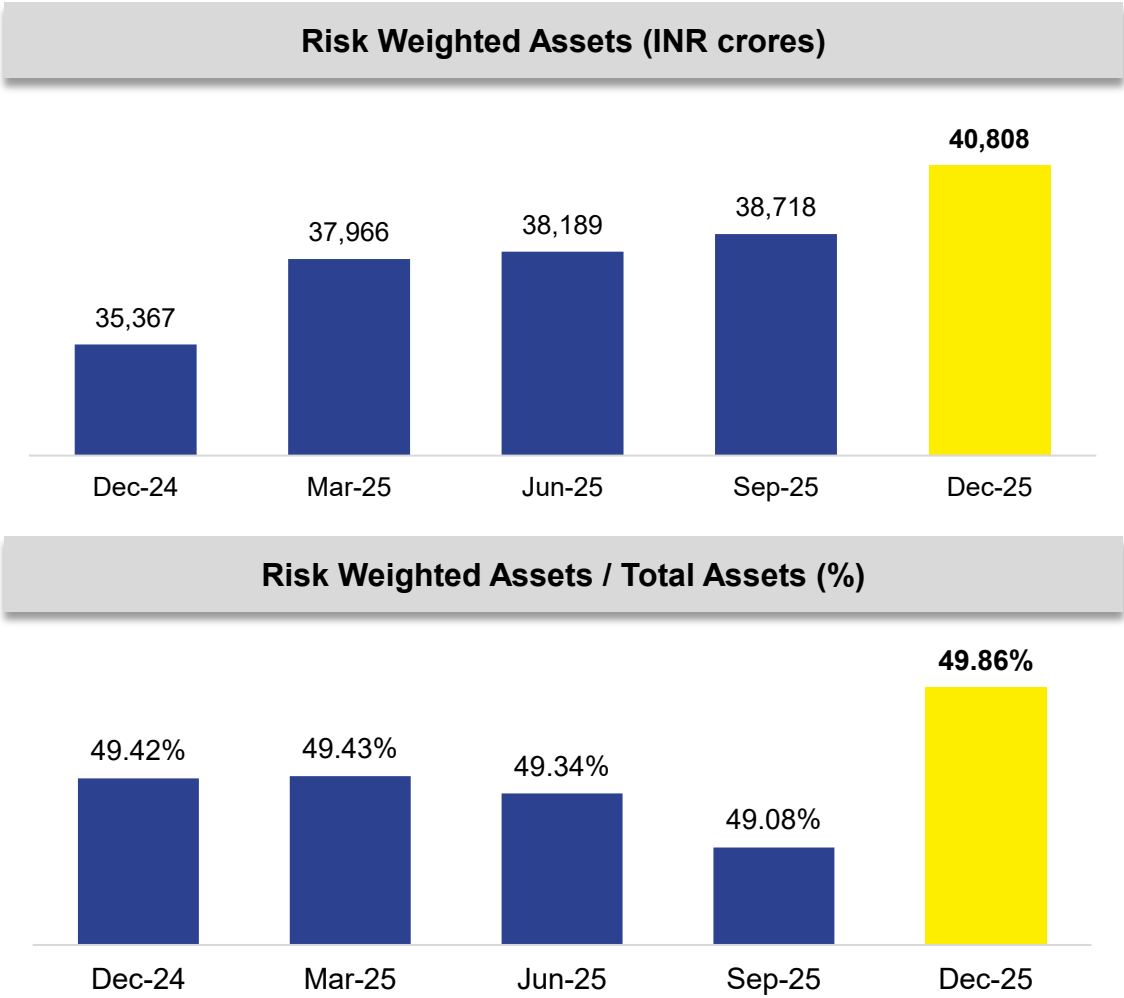
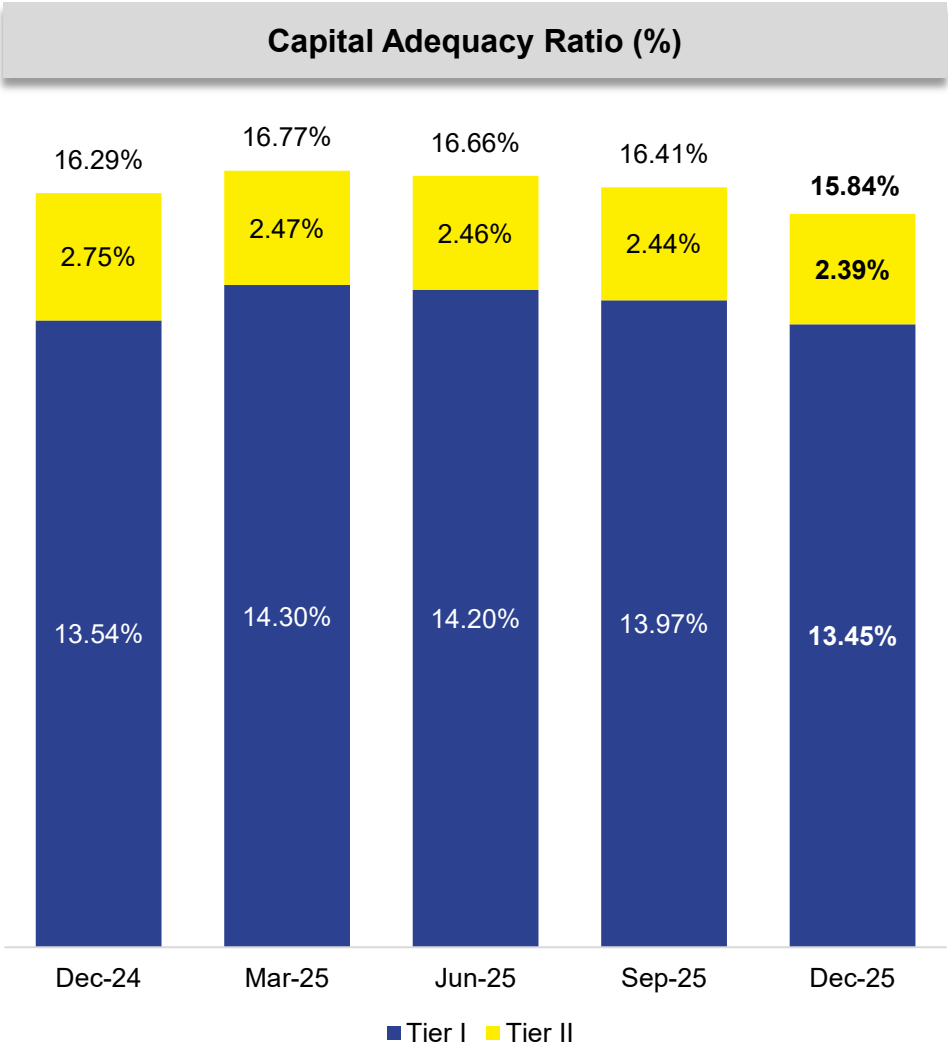


Return on Assets

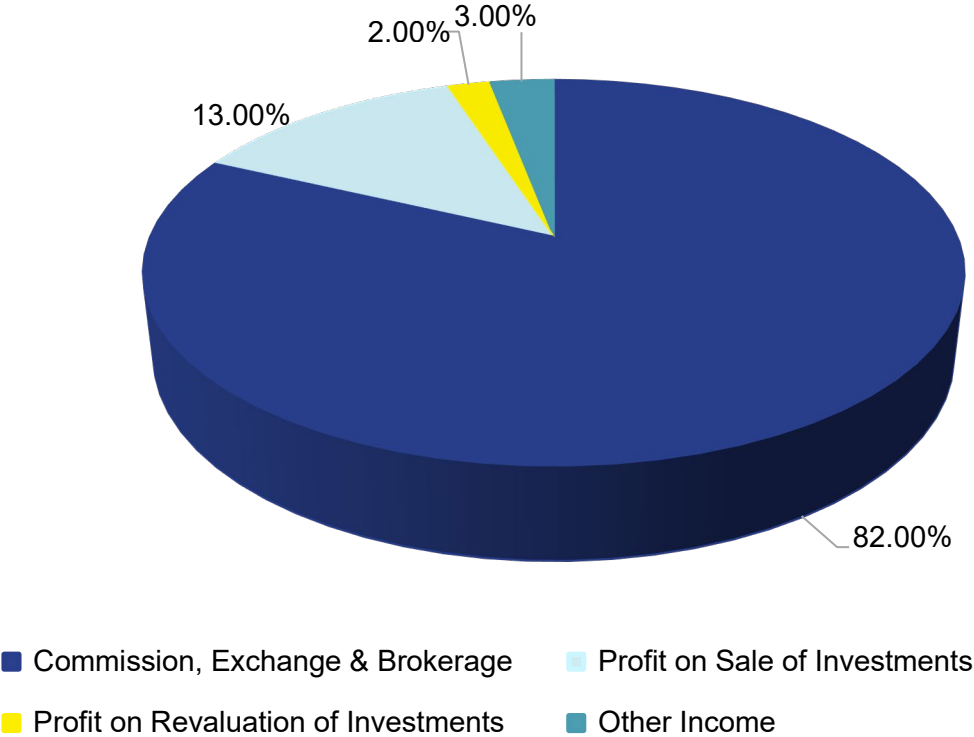


Return on Equity

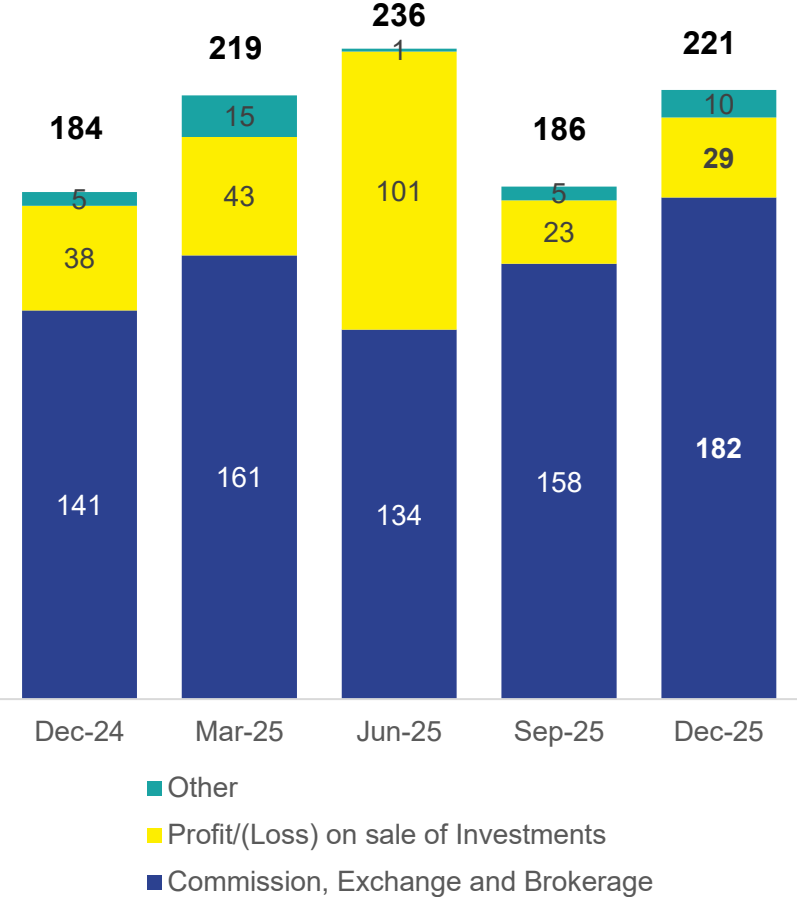




Non-Interest Income Break Up (%) – Dec 25 (Q3)



Non-Interest Income (INR crores)



# Financial Highlights

# Profit & Loss Statement – Q3FY26

(INR crores)	Q3FY26	Q3FY25	Y-o-Y	Q2FY26	Q-o-Q	FY25	FY24	Y-o-Y
Interest Income	1,861	1,671		1,823		6,471	5,362	
Interest Expense	1,236	1,128		1,227		4,364	3,434	
<b>Net Interest Income</b>	<b>625</b>	<b>543</b>	<b>+15%</b>	<b>596</b>	<b>+5%</b>	<b>2,107</b>	<b>1,928</b>	<b>+9%</b>
<b>Other Income</b>	<b>221</b>	<b>184</b>	<b>+20%</b>	<b>186</b>	<b>+19%</b>	<b>750</b>	<b>474</b>	<b>+58%</b>
- Commission, Exchange and Brokerage	182	141		158		555	388	
- Profit/(Loss) on sale of Investments	29	38		23		151	33	
- Profit/(Loss) on Exchange Transactions	1	1		-2		10	16	
<b>Total Income</b>	<b>846</b>	<b>727</b>	<b>+16%</b>	<b>782</b>	<b>+8%</b>	<b>2,857</b>	<b>2,402</b>	<b>+19%</b>
<b>Operating Expenses</b>	<b>523</b>	<b>456</b>	<b>+15%</b>	<b>478</b>	<b>+9%</b>	<b>1,820</b>	<b>1,538</b>	<b>+18%</b>
Employee Expenses	269*	231		243		923	794	
Other Expenses	254	225		235		897	744	
<b>Operating Profit</b>	<b>323</b>	<b>271</b>	<b>+19%</b>	<b>304</b>	<b>+6%</b>	<b>1,037</b>	<b>864</b>	<b>+20%</b>
Provisions and Contingencies	74	67	<b>+10%</b>	61	<b>+22%</b>	208	142	<b>+46%</b>
<b>Net Profit Before Tax</b>	<b>249</b>	<b>204</b>	<b>+22%</b>	<b>243</b>	<b>+2%</b>	<b>829</b>	<b>722</b>	<b>+15%</b>
Tax	64	53		59		214	186	
<b>Profit After Tax</b>	<b>185</b>	<b>151</b>	<b>+22%</b>	<b>184</b>	<b>0%</b>	<b>615</b>	<b>536</b>	<b>+15%</b>

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



# Profit & Loss Statement – Q-o-Q

(INR crores)	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25
Interest Income	1,861	1,823	1,814	1,742	1,671
Interest Expense	1,236	1,227	1,233	1,184	1,128
<b>Net Interest Income</b>	<b>625</b>	<b>596</b>	<b>581</b>	<b>558</b>	<b>543</b>
<b>Other Income</b>	<b>221</b>	<b>186</b>	<b>236</b>	<b>219</b>	<b>184</b>
- Commission, Exchange and Brokerage	182	158	134	161	141
- Profit/(Loss) on sale of Investments	29	23	101	43	38
- Profit/(Loss) on Exchange Transactions	1	-2	-2	2	1
<b>Total Income</b>	<b>846</b>	<b>782</b>	<b>817</b>	<b>777</b>	<b>727</b>
<b>Operating Expenses</b>	<b>523</b>	<b>478</b>	<b>490</b>	<b>472</b>	<b>456</b>
Employee Expenses	269*	243	251	232	231
Other Expenses	254	235	239	240	225
<b>Operating Profit</b>	<b>323</b>	<b>304</b>	<b>327</b>	<b>305</b>	<b>271</b>
Provisions and Contingencies	74	61	115	67	67
<b>Net Profit Before Tax</b>	<b>249</b>	<b>243</b>	<b>212</b>	<b>238</b>	<b>204</b>
Tax	64	59	55	61	53
<b>Profit After Tax</b>	<b>185</b>	<b>184</b>	<b>157</b>	<b>177</b>	<b>151</b>

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

(INR crores)	Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Capital & Liabilities					
Shareholders Equity	6,350	5,973	5,840	5,691	5,489
Deposits	67,754	64,777	62,039	60,031	56,678
Borrowings	5,472	5,929	7,059	9,115	7,389
Other Liabilities and Provisions	2,264	2,211	2,457	1,973	2,011
Total	81,840	78,890	77,395	76,810	71,567

(INR crores)	Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Assets					
Cash, Interbank etc.	2,688	2,500	3,066	2,699	3,045
Investments	19,620	20,496	19,948	20,150	17,963
Advances	56,600	52,975	51,215	51,047	47,780
Fixed Assets	999	893	887	898	892
Other Assets	1,933	2,026	2,279	2,016	1,887
Total	81,840	78,890	77,395	76,810	71,567

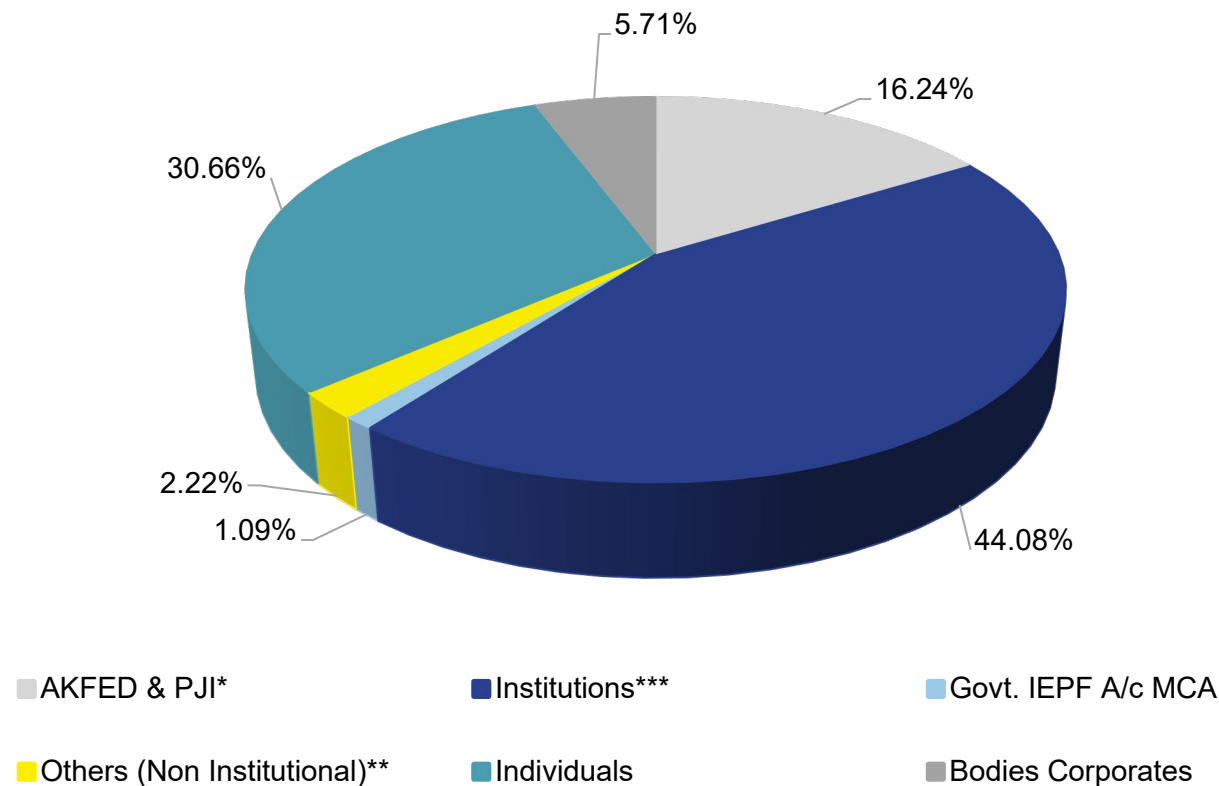
# Profit & Loss Statement – Trend

(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
<b>Net Interest Income</b>	<b>2,107</b>	<b>1,928</b>	<b>+9%</b>	<b>1,717</b>	<b>1,358</b>	<b>1,287</b>
<b>Other Income</b>	<b>750</b>	<b>474</b>	<b>+58%</b>	<b>409</b>	<b>452</b>	<b>445</b>
- 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
<b>Total Income</b>	<b>2,857</b>	<b>2,402</b>	<b>+19%</b>	<b>2,126</b>	<b>1,810</b>	<b>1,732</b>
<b>Operating Expenses</b>	<b>1,820</b>	<b>1,538</b>	<b>+18%</b>	<b>1,339</b>	<b>1,013</b>	<b>847</b>
Employee Expenses	923	794		693	539	434
Other Expenses	897	744		646	474	413
<b>Operating Profit</b>	<b>1,037</b>	<b>864</b>	<b>+20%</b>	<b>787</b>	<b>797</b>	<b>885</b>
Provisions and Contingencies	208	142		159	407	432
<b>Net Profit Before Tax</b>	<b>829</b>	<b>722</b>	<b>+15%</b>	<b>628</b>	<b>390</b>	<b>453</b>
Tax	214	186		162	102	117
<b>Profit After Tax</b>	<b>615</b>	<b>536</b>	<b>+15%</b>	<b>466</b>	<b>288</b>	<b>336</b>

(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 Dec 31, 2025



Equity Shares as on Dec 31, 2025 – 32,17,44,917 shares

\*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 FII & FPI

Key Non-Promoter Institutional 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

- 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

- Some of the ESG initiatives for reducing GHG emissions are:
  - Direct/Indirect lending under Sustainable Finance,
  - Secured disposal of E waste after clearing all the data,
- Various energy usage reduction measures have been implemented



## Social

- Regular employee engagements, training and wellness initiatives are carried out throughout the year. (DCB Health Carnival, Employee Assistance Program, and Walkathon)
- Various feedback surveys like Great Place to work, Internal ESQ, S-PEAK (survey for understanding supervisor feedback) are conducted to check employee sentiment
- The Bank undertakes community livelihood improvement and development program, watershed development, biodiversity enhancement, waste management, and waste recycling programs in alignment with the United Nations Sustainable Development Goals – UNSDG
- Various initiatives for enhancing customers satisfaction and grievance redressal
- Engagement for feedback from various stakeholders like shareholders, customers and employees



## Governance

- Board level Committee for implementing and reviewing ESG initiatives in the Bank
- Undertaken materiality analysis and identified 16 material ESG issues for the Bank with the assistance of an external consultant
- Board approved ESG Policy approved
- The Board of Directors comprise of adequate mix of Executive, Non-executive and Independent Directors
- The Board of Directors meets 12-15 times in a year
- Training program for the Board Directors on Cyber Security, Risk, Governance, ESG, etc.



DCB Bank Innovation Centre at HSR Layout, Bengaluru is designed to propel technology innovation 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



## UPI – Multi Signatory



- Customers can pay via UPI using the concept of “maker-checker flows” where a user/signatory can initiate a transaction and shall be authorized by one or more authorized users/signatories with each user having their own UPI PIN.
- Enhanced Security
- Multiple bank accounts in a single UPI App

## Simplified IMPS (All channels)



- Allows users to make instant transfers of up to ₹5 lakh by using only the recipient's mobile number and bank name, without needing to add them as a beneficiary first.
- Real-time beneficiary name validation to ensure the money goes to the correct account, making it quicker and safer than the previous method

## Bharat Aadhar Seeding Enabler [BASE] with full KYC



- Online platform developed by the NPCI to help citizens manage their Aadhaar seeding with banks for the Direct Benefit Transfer (DBT) program.
- Allows users to check their Aadhaar mapping status, mapping history and perform other activities digitally instead of visiting a branch.

## Niyo Automation for Outward Remittance



- Customer be provided with an option to send money from his/her DCB account to overseas beneficiary's Bank account.
- Quick Setup and hassle-free transactions.
- Allows customers to send Money Abroad

## TD/ RD Booking via WhatsApp Banking



- Allows customers to book Term deposit and Recurring deposit via Whatsapp
- Convenience of booking at fingertips
- Secured Interface with reduced dependency on Branches / Contact centre

## Fraud Reporting through Niyo App



- Option is provided on the app to report a transaction as fraud.
- Financial protection and recovery
- Enhanced security to protect customers' interest

## API Integration between Cross Fraud & I4C portal



- Reporting process is made seamless and efficient
- Secure data exchange using encryption
- Audit trails and compliance reporting for regulators
- Elimination of manual work

## Secured Credit Card against lien on Savings account



- Seamless journey for availing card
- Credit building based on regular payments



**Integrated Mangrove Restoration and Eco-Livelihood Development in Rajnagar block, Kendrapara, Odisha**



**Restoring Rangelands in Rajasthan: A Landscape Approach in Bikaner, Rajasthan**



**Restoring Grasslands for Biodiversity Conservation, Sustainable Livelihoods, and Climate Mitigation in Pune, Maharashtra**



**Implementing restoration and innovation protective irrigation interventions for dryland agricultural farmers, Koppal & Raichur, Karnataka**



**Integrated Development of Communities through Watershed Development in Jalna, Maharashtra**



**Siliserh Lake Catchment restoration: Water for Human, Livestock & Sariska's wildlife, Alwar, Rajasthan**



## We Contribute Towards



**Water**



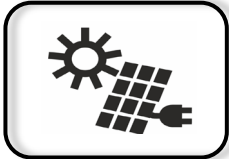
**Waste Management**



**Recycling**



**Disaster Relief**



**Renewable Energy**



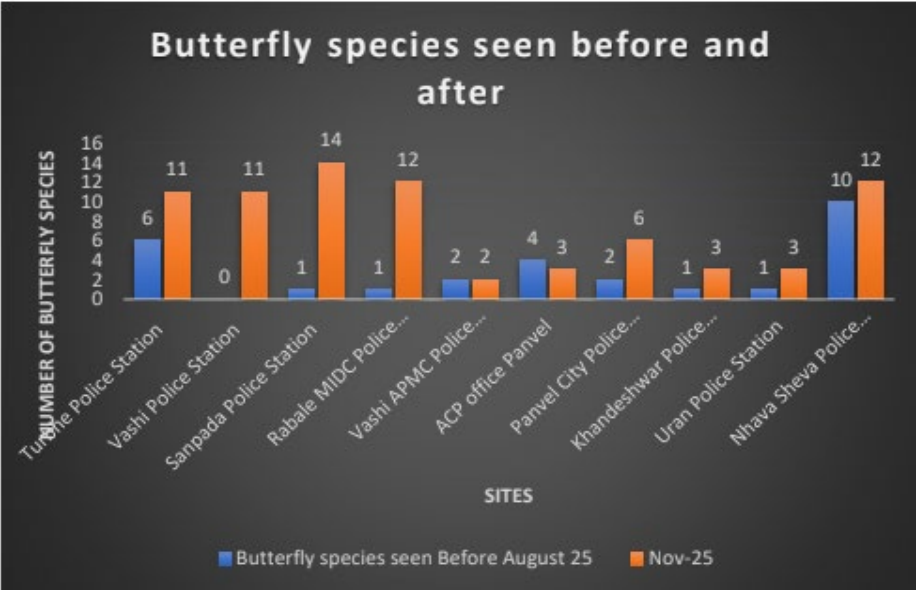
**Preserve Historical Sites**



**Support Tech Incubators**



...Navi Mumbai, Maharashtra

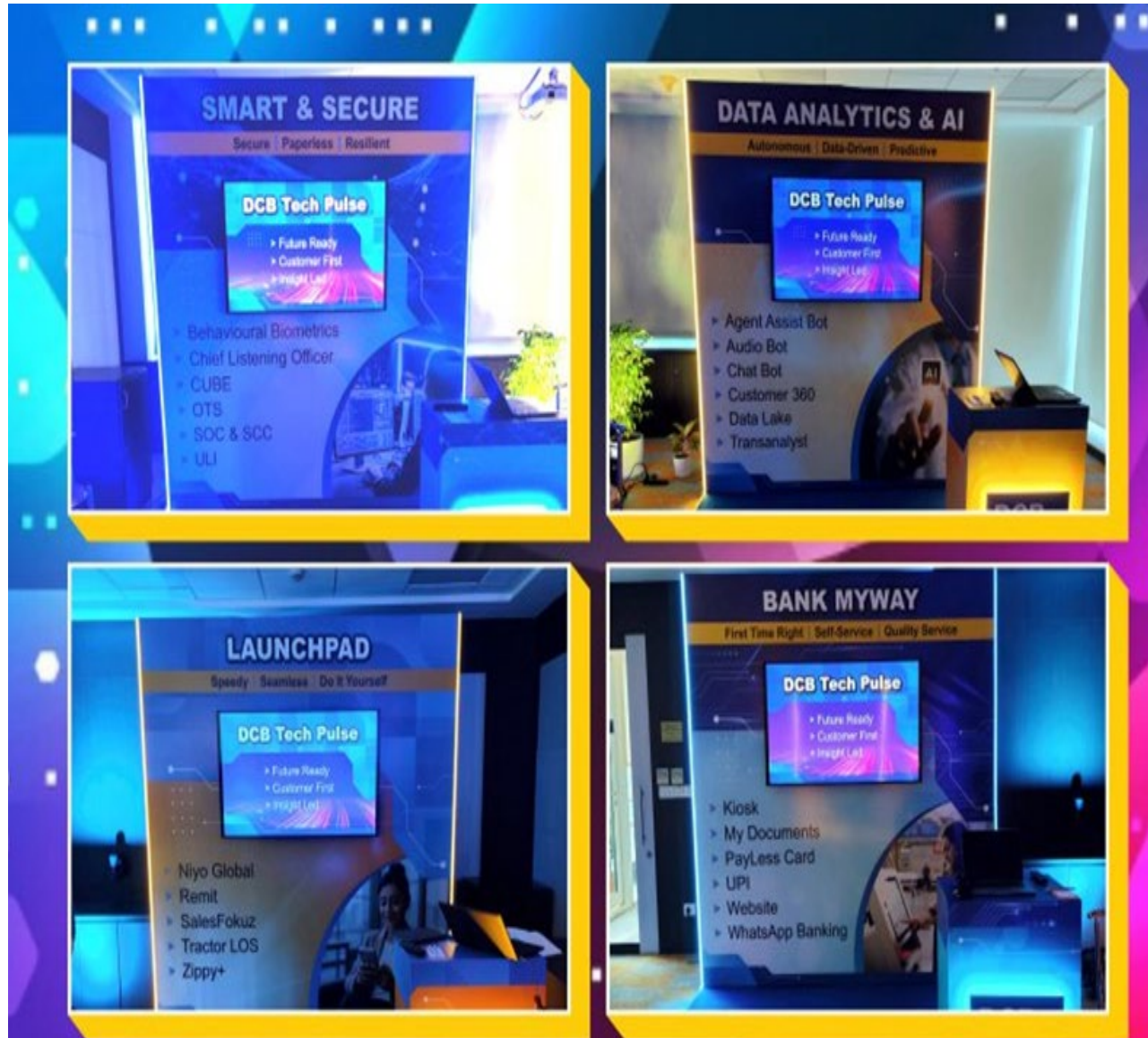


Established 10 butterfly gardens across Navi-Mumbai Police Station.

Planted 3,000 butterfly-friendly saplings

Installed 150 plant signages and 10 title signages

72.22% increased of the butterfly species in the gardens.



DCB Bank's Tech Pulse 2025 showcased over **30** advanced products and solutions, emphasizing significant achievements in **AI, Automation, Onboarding, Cybersecurity, and Big data.**

The event demonstrated how intelligent chatbots, smart onboarding, and AI-powered risk management drive digital transformation, highlighting the commitment, creativity, and teamwork of DCB Bank's teams.

**The exhibition was structured into four pillars:**

1. Launchpad (Onboarding Platforms),
2. Bank MYWAY (Servicing),
3. Smart & Secure (Security & Automation) &
4. Data Analytics & AI (Big Data & AI Enabled initiatives)



# Awards & Accolades (1/2)



Won Gold in 13th ACEF Asian Business Leadership Award for Best CSR Partnerships for Sustainable Development Award for indigenous beekeeping in Odisha, MP and Gujarat



Recognized as one of the “Most preferred workplace 2025-26”



Won Silver in People Matter LLC Awards 25 for Emerging Leader Development Excellence for our 45 under 45 initiative



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



Recognised for Excellence in Talent Management & Succession Planning for our flagship 45 Under 45 Emerging Leaders at CHRO Vault Awards



Won the ProStar Awards 2025 – Buddies of Wellness Recognition, for our comprehensive employee well-being initiatives, including the EAP wellness program, YOUunity group, employee sentiment monitoring, Health Carnival, and Walkathon initiatives.



Recognized as India's Best Workplaces™ in Banks 2025



Recognized among the India's Best Workplaces™ in BFSI 2025: Top 50



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



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

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