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December 20, 2023

BSE Limited
Listing Department,
P J Towers,
1st floor Dalal Street.
Mumbai 400 001

Scrip Code: 532772

National Stock Exchange of India Limited
Listing Department,
Exchange Plaza, 5th floor, Plot No. C/1, G Block,
Bandra – Kurla Complex,
Bandra (East), Mumbai 400 051

NSE Symbol: DCBBANK

Dear Sirs,

Sub: Press release captioned – “DCB Bank Ltd. & Easy Home Finance tie up for Co-Lending Arrangement”

Please find attached the press release captioned “DCB Bank Ltd. & Easy Home Finance tie up for Co-Lending Arrangement”.

Please take the above on your record in compliance with the regulatory requirements.

Thanking you,

Yours faithfully,
For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited



DCB BANK

DCB Bank Ltd. & Easy Home Finance tie up for Co-Lending Arrangement

- *The business alliance aims to provide affordable home loans by leveraging digital technology*
- *USP is to target paperless processing of home loans through DCB Bank's expertise in the affordable housing customer segment and Easy's (Easy Home Finance Ltd.) technology*

Mumbai 14th Dec 2023: DCB Bank, a new generation private sector bank and Easy Home Finance Limited (EASY) - India's leading mortgage tech company have entered a co-lending business alliance to offer affordable home loans in the country. This alliance seeks to leverage DCB Bank's expertise in the affordable housing segment and EASY's tech capabilities to enable quick disbursement of affordable home loans and fulfill the dream of many an Indian of owning a home, come true!

DCB Bank has built a granular and secure home loan portfolio across varied geographies and has built expertise in credit assessment for a range of loans such as, prime home loans, affordable home loans, Loan against Property (LAP), Micro-LAP, loan for home improvement, and construction finance for developers as well. EASY is a pioneer in the mortgage tech space in the Indian subcontinent. The co-origination, underwriting and disbursement activities from both the parties working together will enable a seamless process for new home buyers. Easy's asset-light model of neo banking mortgage and a greater reach for digital home loans combined with rural and urban connect of DCB Bank will help customers in faster processing of their home loan application.

Speaking on the partnership, Mr. Narendranath Misha, Head-Retail & Agri Loans, DCB Bank, said, "the alliance enables the Bank to reach more geographies and deeper access in the affordable home loan arena. It will add to the home loan footprint of the Bank. Our expertise in origination and credit assessment will be boosted with the expertise and digital tech of Easy Home Finance. It will enable more customers to experience the range of affordable home loan products of DCB Bank and fulfill the home ownership dreams of prospective customers in the underserved geographies.

Mr. Rohit Chokhani, Managing Director, Easy Home Finance Limited, said, "Our alliance with DCB Bank is a significant step towards providing affordable home loans and reaching added Indian households. In a bid to offer paperwork-efficient, cost-effective, and hassle-free home loans in the market, we are embarking on this journey. As a common motive of being more customer-centric and broadening our geographical footprint, we aim to make our customers' home ownership journey easier while offering them highly-

interactive digital experiences. Furthermore, customers will now be able to enjoy the best of both worlds; the trust of DCB Bank and the tech-focused offerings of Easy.”

The alliance will benefit customers in numerous ways such as eradicating the hassle of long home loan procedures and excessive paper-based processes.

It is the next step to expand and grow as India's leading Mortgage Tech Company. All this is only possible with EASY's proprietary homeownership technology platform, 'Fox', which will be used throughout all their partnerships.

About DCB Bank

DCB Bank is a new generation private sector bank with 436 branches (as on 30th June 2023) across India. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure including state of the art internet banking for personal as well as business banking customers. DCB Bank's business segments are Retail, micro-SME, SME, mid-Corporate, Agriculture, Government, Public Sector, Indian Banks, Co-operative Banks, and Non Banking Finance Companies (NBFC). DCB Bank has approximately one million customers.

The Bank's network of state-of-the-art, customer friendly branches are situated across Andhra Pradesh, Bihar, Chhattisgarh, Dadra & Nagar Haveli, Daman, Delhi/ NCR, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, and West Bengal.

For more details about DCB Bank please visit www.dcbbank.com

About Easy Home Finance Limited:

Easy Home Finance Limited (EASY) is a Mortgage Tech Home Finance built around the customer. The company aims to become India's youngest and most vibrant Fintech / Mortgage Tech player. EASY works towards the vision of becoming India's most loved brand. The Company is backed by Xponentia Capital, Harbourfront Capital, Finsight VC, RaSa Future Fund, Navida Capital. Easy leverages cutting-edge Technology making it a leader in the mortgage tech housing loan industry. With the aim to provide faster, better, cheaper affordable mortgages/home loans, the company is committed to its customers and believes in true customer value and satisfaction.

Regulatory Disclosure

EASY is registered Housing Finance Company (HFC) under the Non Banking Financial Company Regulation of the Reserve Bank of India (RBI) and is registered with the National

Housing Bank (NHB) under section 29A of the National Housing Bank Act, 1987. Having Certificate of Registration No. 07.0173.18 dated July 31, 2018

To know more about Easy Home Finance Limited, please visit our website www.easyhfc.com

For further information please contact:

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