

Ref. No.CO:CS:RC:2025-26:201

October 17, 2025

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 Sirs,

**Sub: Unaudited Financial Results of DCB Bank Limited (“the Bank”) for the Second Quarter and Half Year ended September 30, 2025**

Pursuant to the Regulation 30, 33, 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Unaudited Financial Results (Limited Reviewed) of the Bank for the quarter and half year ended September 30, 2025 duly approved by the Board of Directors of the Bank at its meeting held today i.e. on October 17, 2025, along with the Limited Review Report dated October 17, 2025 of the Joint Statutory Auditors of the Bank viz. B S R & Co. LLP, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants.

The financial results were considered and approved at 3.35 p.m. and the Board Meeting continued thereafter for consideration of other agenda items.

This is for your information and appropriate dissemination.

Thanking you,

**Yours faithfully,  
For DCB Bank Limited**

**Rubi Chaturvedi  
Company Secretary &  
Compliance Officer**

Encl: As above

**DCB Bank Limited**

**BSR & Co. LLP**

Chartered Accountants  
14<sup>th</sup> Floor, Central B Wing and North C Wing  
Nesco IT Park 4, Nesco Center  
Western Express Highway, Goregaon (East)  
Mumbai – 400 063, India

**Varma & Varma**

Chartered Accountants  
901-903, C-Wing, 9<sup>th</sup> Floor  
Damji Shamji Corporate Square  
Off Ghatkopar-Andheri Link Road  
Ghatkopar (East), Mumbai – 400 093

**Limited review report on unaudited financial results of DCB Bank Limited for the quarter ended 30 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 pursuant to Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To the Board of Directors of  
**DCB Bank Limited**

- 1 We have reviewed the accompanying Statement of unaudited financial results of DCB Bank Limited (the 'Bank') for the quarter ended 30 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 (the 'Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (the 'SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at 30 September 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been reviewed by us.
- 2 The Statement, which is the responsibility of the Bank's Management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) ('the RBI Guidelines') as applicable and other accounting principles generally accepted in India, and in compliance with Regulation 33 and Regulation 52(4) read with Regulation 63 of the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4 Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines, as applicable and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52(4) read with Regulation 63 of the SEBI Listing Regulations including the manner in which it is to be disclosed, or that it contains any material



**Limited review report on unaudited financial results of DCB Bank Limited for the quarter ended 30 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 pursuant to Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (Continued)**

misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

**For B S R & Co. LLP**

*Chartered Accountants*

**Firm Registration no.:** 101248W/W-100022



**Ashwin Suvarna**

Partner

Membership No.: 109503

UDIN: 25109503BMOQDA9619

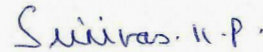
Place: Mumbai

Date: 17 October 2025

**For Varma & Varma**

*Chartered Accountants*

**Firm Registration no.:** 004532S



**K P Srinivas**

Partner

Membership No.: 208520

UDIN: 25208520BMOEAF3805

Place: Mumbai

Date: 17 October 2025

**DCB BANK LIMITED**

**CIN-L99999MH1995PLC089008**

Regd. Office: 601 & 602, 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025**

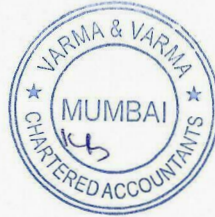
| Sr. No.   | Particulars   | Quarter Ended   |                 |                 | Half Year Ended |                 | (₹ in crore)    |
|-----------|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|           |   | 30.09.2025      | 30.06.2025      | 30.09.2024      | 30.09.2025      | 30.09.2024      | Year Ended      |
|           |   | (Unaudited)     | (Unaudited)     | (Unaudited)     | (Unaudited)     | (Unaudited)     | (Audited)       |
| <b>1</b>  | <b>Interest Earned (a+b+c+d)</b>  | <b>1,822.75</b> | <b>1,813.57</b> | <b>1,568.40</b> | <b>3,636.32</b> | <b>3,057.65</b> | <b>6,470.59</b> |
| a.        | Interest / Discount on advances / bills   | 1,441.59        | 1,430.28        | 1,226.23        | 2,871.87        | 2,391.60        | 5,099.26        |
| b.        | Income on Investments   | 367.16          | 367.85          | 325.72          | 735.01          | 634.31          | 1,310.36        |
| c.        | Interest on balances with Reserve Bank of India and Other Inter Bank Funds  | 7.53            | 8.46            | 8.95            | 15.99           | 16.61           | 31.87           |
| d.        | Others  | 6.47            | 6.98            | 7.50            | 13.45           | 15.13           | 29.10           |
| <b>2</b>  | <b>Other Income (Refer note 5)</b>  | <b>186.09</b>   | <b>236.12</b>   | <b>204.64</b>   | <b>422.21</b>   | <b>347.64</b>   | <b>750.51</b>   |
| <b>3</b>  | <b>Total Income (1+2)</b>   | <b>2,008.84</b> | <b>2,049.69</b> | <b>1,773.04</b> | <b>4,058.53</b> | <b>3,405.29</b> | <b>7,221.10</b> |
| 4         | Interest Expended   | 1,226.54        | 1,233.13        | 1,059.24        | 2,459.67        | 2,051.91        | 4,364.02        |
| 5         | Operating Expenses (i+ii+iii)   | 478.38          | 489.67          | 458.68          | 968.05          | 892.89          | 1,820.08        |
| i.        | Employees cost  | 243.23          | 251.04          | 235.13          | 494.27          | 460.45          | 923.07          |
| ii.       | Rent, Taxes and Lighting  | 31.49           | 40.04           | 38.69           | 71.53           | 74.85           | 147.86          |
| iii.      | Other Operating Expenses  | 203.66          | 198.59          | 184.86          | 402.25          | 357.59          | 749.15          |
| <b>6</b>  | <b>Total Expenditure (4+5)</b>  | <b>1,704.92</b> | <b>1,722.80</b> | <b>1,517.92</b> | <b>3,427.72</b> | <b>2,944.80</b> | <b>6,184.10</b> |
| <b>7</b>  | <b>Operating Profit before Provisions and Contingencies (3-6)</b>   | <b>303.92</b>   | <b>326.89</b>   | <b>255.12</b>   | <b>630.81</b>   | <b>460.49</b>   | <b>1,037.00</b> |
| 8         | Provisions (Other than tax) and Contingencies   | 60.53           | 115.14          | 45.60           | 175.67          | 73.99           | 208.39          |
| 9         | Exceptional Items   | -               | -               | -               | -               | -               | -               |
| <b>10</b> | <b>Profit from Ordinary Activities before tax (7-8-9)</b>   | <b>243.39</b>   | <b>211.75</b>   | <b>209.52</b>   | <b>455.14</b>   | <b>386.50</b>   | <b>828.61</b>   |
| 11        | Tax expense   | 59.48           | 54.49           | 54.05           | 113.97          | 99.67           | 213.28          |
| <b>12</b> | <b>Net Profit from Ordinary Activities after tax (10-11)</b>  | <b>183.91</b>   | <b>157.26</b>   | <b>155.47</b>   | <b>341.17</b>   | <b>286.83</b>   | <b>615.33</b>   |
| 13        | Extraordinary Items (Net of tax expenses)   | -               | -               | -               | -               | -               | -               |
| <b>14</b> | <b>Net Profit for the period (12-13)</b>  | <b>183.91</b>   | <b>157.26</b>   | <b>155.47</b>   | <b>341.17</b>   | <b>286.83</b>   | <b>615.33</b>   |
| 15        | Paid-up Equity Share Capital (Face value ₹ 10/-)  | 315.16          | 314.47          | 313.57          | 315.16          | 313.57          | 314.29          |
| 16        | Reserves excluding Revaluation Reserves   | -               | -               | -               | -               | -               | 5,090.18        |
| <b>17</b> | <b>Analytical Ratios</b>  |                 |                 |                 |                 |                 |                 |
| i.        | Percentage of shares held by Government of India  | Nil             | Nil             | Nil             | Nil             | Nil             | Nil             |
| ii.       | Capital Adequacy Ratio (%) - Basel III  | 16.41           | 16.66           | 15.55           | 16.41           | 15.55           | 16.77           |
| iii.      | Earnings Per Share (EPS)  |                 |                 |                 |                 |                 |                 |
|           | (a) Basic and diluted EPS before Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters) |                 |                 |                 |                 |                 |                 |
|           | (i) Basic (₹)   | 5.84            | 5.00            | 4.96            | 10.85           | 9.16            | 19.63           |
|           | (ii) Diluted (₹)  | 5.81            | 4.97            | 4.92            | 10.78           | 9.08            | 19.49           |
|           | (b) Basic and diluted EPS after Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters)  |                 |                 |                 |                 |                 |                 |
|           | (i) Basic (₹)   | 5.84            | 5.00            | 4.96            | 10.85           | 9.16            | 19.63           |
|           | (ii) Diluted (₹)  | 5.81            | 4.97            | 4.92            | 10.78           | 9.08            | 19.49           |
| iv.       | Non Performing Assets ('NPAs') Ratios   |                 |                 |                 |                 |                 |                 |
|           | (a) Amount of Gross NPAs  | 1,568.03        | 1,553.63        | 1,496.64        | 1,568.03        | 1,496.64        | 1,554.43        |
|           | (b) Amount of Net NPAs  | 640.54          | 625.40          | 521.28          | 640.54          | 521.28          | 571.55          |
|           | (c) % of Gross NPAs to Gross Advances   | 2.91            | 2.98            | 3.29            | 2.91            | 3.29            | 2.99            |
|           | (d) % of Net NPAs to Net Advances   | 1.21            | 1.22            | 1.17            | 1.21            | 1.17            | 1.12            |
| v.        | Return on Assets (%) (Annualised)   | 0.94            | 0.81            | 0.93            | 0.87            | 0.88            | 0.89            |
| vi.       | Net Worth (Refer note 11 a)   | 5,557.21        | 5,421.81        | 4,926.11        | 5,557.21        | 4,926.11        | 5,271.48        |
| vii.      | Outstanding Redeemable Preference Shares  | -               | -               | -               | -               | -               | -               |
| viii.     | Capital Redemption Reserve  | -               | -               | -               | -               | -               | -               |
| ix.       | Debt-Equity Ratio (Refer note 11 b)   | 0.29            | 0.36            | 0.41            | 0.29            | 0.41            | 0.45            |
| x.        | Total Debt to Total Assets (Refer note 11 c)  | 7.52%           | 9.12%           | 9.89%           | 7.52%           | 9.89%           | 11.87%          |



DCB BANK LIMITED  
SUMMARISED BALANCE SHEET

(₹ in crore)

| Particulars   | As at            | As at            | As at            |
|---|------------------|------------------|------------------|
|   | 30.09.2025       | 30.09.2024       | 31.03.2025       |
|   | (Unaudited)      | (Unaudited)      | (Audited)        |
| <b>Capital &amp; Liabilities</b>                                  |                  |                  |                  |
| Capital   | 315.16           | 313.57           | 314.29           |
| Employee Stock Options (Grants Outstanding, net of deferred cost) | 3.80             | 3.26             | 2.98             |
| Reserves & Surplus  | 5,653.78         | 5,034.32         | 5,373.41         |
| <b>Capital and Reserves</b>                                       | <b>5,972.74</b>  | <b>5,351.15</b>  | <b>5,690.68</b>  |
| Deposits  | 64,776.52        | 54,531.74        | 60,030.95        |
| Borrowings  | 5,928.85         | 6,820.10         | 9,115.18         |
| Other Liabilities and Provisions                                  | 2,212.27         | 2,252.23         | 1,972.97         |
| <b>Total Capital &amp; Liabilities</b>                            | <b>78,890.38</b> | <b>68,955.22</b> | <b>76,809.78</b> |
| <b>Assets</b>   |                  |                  |                  |
| Cash and Balances with Reserve Bank of India                      | 2,283.84         | 2,699.83         | 2,507.49         |
| Balances with Banks and Money at Call and Short notice            | 216.64           | 425.04           | 191.10           |
| Investments   | 20,496.09        | 18,204.87        | 20,149.90        |
| Advances  | 52,974.54        | 44,465.05        | 51,046.91        |
| Fixed Assets  | 893.47           | 890.51           | 898.40           |
| Other Assets  | 2,025.80         | 2,269.92         | 2,015.98         |
| <b>Total Assets</b>   | <b>78,890.38</b> | <b>68,955.22</b> | <b>76,809.78</b> |

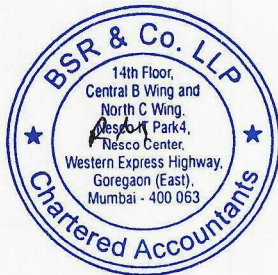


**DCB BANK LIMITED**  
**CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025**

(₹ in crore)

| Particulars   | Half year ended   |                   | Year ended        |
|---|-------------------|-------------------|-------------------|
|   | 30.09.2025        | 30.09.2024        | 31.03.2025        |
|   | (Unaudited)       | (Unaudited)       | (Audited)         |
| <b>Cash Flow from Operating Activities</b>                          |                   |                   |                   |
| Net Profit after tax for the year / period                          | 341.17            | 286.83            | 615.33            |
| Add: Provision for income tax                                       | 113.97            | 99.67             | 213.28            |
| <b>Profit before taxes</b>  | <b>455.14</b>     | <b>386.50</b>     | <b>828.61</b>     |
| <b>Adjustments for:</b>   |                   |                   |                   |
| Provisions for Advances   | 177.79            | 85.21             | 182.19            |
| Provisions for Restructured Advances                                | (2.95)            | (1.78)            | (5.40)            |
| Provision for Investments   | (2.12)            | (11.23)           | (10.76)           |
| Provision for Standard Assets*                                      | (2.42)            | (4.12)            | 11.11             |
| Provision for Other Assets and Contingencies                        | 0.95              | (2.16)            | (3.44)            |
| Depreciation / Amortisation on Fixed Assets                         | 53.57             | 50.30             | 101.40            |
| (Profit)/loss on Sale of Fixed Assets                               | (0.07)            | (0.04)            | (0.18)            |
| Amortisation of Premium / Accretion of Discount on Investments      | 35.39             | 34.61             | 68.79             |
| Amortisation of Premium on Acquired Assets                          | -                 | -                 | -                 |
| ESOPs/CSARs Compensation  | 3.49              | 2.30              | 1.31              |
| <b>Cash Flow from Operating Activities before adjustments</b>       | <b>718.77</b>     | <b>539.59</b>     | <b>1,173.63</b>   |
| <b>Adjustments for:</b>   |                   |                   |                   |
| Other Adjustments   |                   |                   |                   |
| Increase/(Decrease) in Deposits                                     | 4,745.56          | 5,178.71          | 10,677.92         |
| Increase/(Decrease) in Other Liabilities & Provisions               | 238.11            | (137.12)          | (429.64)          |
| (Increase)/Decrease in Investments                                  | 1,006.10          | (860.75)          | (1,305.30)        |
| (Increase)/Decrease in Advances                                     | (2,102.47)        | (3,624.02)        | (10,299.13)       |
| (Increase)/Decrease in Other Assets                                 | (7.94)            | (436.56)          | (57.30)           |
| Refund/(Payment) of direct taxes (Including Tax Deducted at Source) | (115.85)          | 37.87             | (201.17)          |
| <b>Net cash generated from / (used in) operating activities</b>     | <b>4,482.28</b>   | <b>697.72</b>     | <b>(440.99)</b>   |
| <b>Cash Flow from / (used in) Investing Activities</b>              |                   |                   |                   |
| Purchase of Fixed assets  | (49.50)           | (76.69)           | (136.06)          |
| Proceeds from sale of Fixed Assets                                  | 0.92              | 0.80              | 1.32              |
| (Purchase)/Sale of Held to Maturity Securities                      | (1,407.21)        | (1,128.99)        | (2,656.98)        |
| <b>Net Cash Flow from / (used in) Investing activities</b>          | <b>(1,455.79)</b> | <b>(1,204.88)</b> | <b>(2,791.72)</b> |
| <b>Cash Flow from / (used in) Financing Activities</b>              |                   |                   |                   |
| Proceeds from Issue of Capital (including ESOPs)                    | 4.18              | 4.68              | 8.85              |
| Issue of Subordinated Debt  | -                 | -                 | 400.00            |
| Repayment of Subordinated Debt                                      | -                 | -                 | -                 |
| Proceeds from Borrowings  | 1,64,011.40       | 83,017.25         | 2,49,021.38       |
| Repayment of Borrowings   | (1,67,197.72)     | (82,416.64)       | (2,46,525.67)     |
| Dividend Paid   | (42.46)           | (39.14)           | (39.14)           |
| <b>Net Cash Flow from / (used in) Financing activities</b>          | <b>(3,224.60)</b> | <b>566.15</b>     | <b>2,865.42</b>   |
| <b>Net increase/ (decrease) in cash and cash equivalents</b>        | <b>(198.11)</b>   | <b>58.99</b>      | <b>(367.29)</b>   |
| Cash and cash equivalents at the beginning of the period            | 2,698.59          | 3,065.88          | 3,065.88          |
| Cash and cash equivalents at the end of the period                  | 2,500.48          | 3,124.87          | 2,698.59          |

\*Includes provision for standard restructured accounts



**DCB BANK LIMITED**  
**SEGMENTAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025**

(₹ in crore)

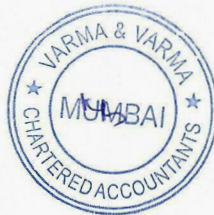
| Sr. No.  | Business Segment  | Quarter Ended    |                  |                  | Half Year Ended  |                  | Year Ended       |
|----------|---|------------------|------------------|------------------|------------------|------------------|------------------|
|          |   | 30.09.2025       | 30.06.2025       | 30.09.2024       | 30.09.2025       | 30.09.2024       | 31.03.2025       |
|          |   | (Unaudited)      | (Unaudited)      | (Unaudited)      | (Unaudited)      | (Unaudited)      | (Audited)        |
| <b>1</b> | <b>Segment Revenue</b>  |                  |                  |                  |                  |                  |                  |
| a        | Treasury Operations   | 492.17           | 583.51           | 483.79           | 1,075.68         | 921.31           | 1,895.98         |
| b        | Corporate / Wholesale Banking                                     | 133.07           | 126.35           | 134.70           | 259.42           | 268.71           | 533.34           |
| c        | Retail Banking  | 1,638.22         | 1,612.82         | 1,405.62         | 3,251.04         | 2,736.94         | 5,799.30         |
| d        | Other Banking Operations  | 52.45            | 38.91            | 40.21            | 91.36            | 74.51            | 161.39           |
| e        | Unallocable   | 0.03             | 0.04             | 0.09             | 0.07             | 0.11             | 0.27             |
|          | <b>Total</b>  | <b>2,315.94</b>  | <b>2,361.63</b>  | <b>2,064.41</b>  | <b>4,677.57</b>  | <b>4,001.58</b>  | <b>8,390.28</b>  |
|          | <b>Less:- Inter Segment Revenue</b>                               | <b>307.10</b>    | <b>311.94</b>    | <b>291.37</b>    | <b>619.04</b>    | <b>596.29</b>    | <b>1,169.18</b>  |
|          | <b>Income from Operations</b>                                     | <b>2,008.84</b>  | <b>2,049.69</b>  | <b>1,773.04</b>  | <b>4,058.53</b>  | <b>3,405.29</b>  | <b>7,221.10</b>  |
| <b>2</b> | <b>Segment Results</b>  |                  |                  |                  |                  |                  |                  |
| a        | Treasury Operations   | 43.40            | 120.47           | 75.26            | 163.87           | 108.19           | 219.92           |
| b        | Corporate / Wholesale Banking                                     | 6.74             | 5.51             | 1.64             | 12.25            | 7.39             | 19.00            |
| c        | Retail Banking  | 149.80           | 57.40            | 99.81            | 207.20           | 210.85           | 459.50           |
| d        | Other Banking Operations  | 50.80            | 36.75            | 39.07            | 87.55            | 72.10            | 155.72           |
| e        | Unallocable   | (7.35)           | (8.38)           | (6.26)           | (15.73)          | (12.03)          | (25.53)          |
|          | <b>Total Profit before Tax</b>                                    | <b>243.39</b>    | <b>211.75</b>    | <b>209.52</b>    | <b>455.14</b>    | <b>386.50</b>    | <b>828.61</b>    |
| <b>3</b> | <b>Segment Assets</b>   |                  |                  |                  |                  |                  |                  |
| a        | Treasury Operations   | 23,952.07        | 24,307.96        | 22,575.55        | 23,952.07        | 22,575.55        | 23,839.37        |
| b        | Corporate / Wholesale Banking                                     | 5,002.23         | 4,557.88         | 4,811.49         | 5,002.23         | 4,811.49         | 4,459.07         |
| c        | Retail Banking  | 49,365.62        | 47,961.47        | 40,994.51        | 49,365.62        | 40,994.51        | 47,956.72        |
| d        | Other Banking Operations  | -                | -                | -                | -                | -                | -                |
| e        | Unallocable   | 570.46           | 567.29           | 573.67           | 570.46           | 573.67           | 554.62           |
|          | <b>Total Segment Assets</b>                                       | <b>78,890.38</b> | <b>77,394.60</b> | <b>68,955.22</b> | <b>78,890.38</b> | <b>68,955.22</b> | <b>76,809.78</b> |
| <b>4</b> | <b>Segment Liabilities</b>  |                  |                  |                  |                  |                  |                  |
| a        | Treasury Operations   | 15,344.11        | 16,200.45        | 13,262.00        | 15,344.11        | 13,262.00        | 17,254.07        |
| b        | Corporate / Wholesale Banking                                     | 5,756.43         | 4,401.93         | 4,850.39         | 5,756.43         | 4,850.39         | 5,624.56         |
| c        | Retail Banking  | 51,815.02        | 50,950.48        | 45,490.42        | 51,815.02        | 45,490.42        | 48,238.62        |
| d        | Other Banking Operations  | 2.08             | 1.95             | 1.26             | 2.08             | 1.26             | 1.85             |
| e        | Unallocable   | -                | -                | -                | -                | -                | -                |
|          | <b>Total Segment Liabilities</b>                                  | <b>72,917.64</b> | <b>71,554.81</b> | <b>63,604.07</b> | <b>72,917.64</b> | <b>63,604.07</b> | <b>71,119.10</b> |
| <b>5</b> | <b>Capital Employed</b><br>(Segment Assets - Segment Liabilities) |                  |                  |                  |                  |                  |                  |
| a        | Treasury Operations   | 8,607.96         | 8,107.51         | 9,313.55         | 8,607.96         | 9,313.55         | 6,585.30         |
| b        | Corporate / Wholesale Banking                                     | (754.20)         | 155.95           | (38.90)          | (754.20)         | (38.90)          | (1,165.49)       |
| c        | Retail Banking  | (2,449.40)       | (2,989.01)       | (4,495.91)       | (2,449.40)       | (4,495.91)       | (281.90)         |
| d        | Other Banking Operations  | (2.08)           | (1.95)           | (1.25)           | (2.08)           | (1.25)           | (1.84)           |
| e        | Unallocable   | 570.46           | 567.29           | 573.66           | 570.46           | 573.66           | 554.61           |
|          | <b>Total Capital Employed</b>                                     | <b>5,972.74</b>  | <b>5,839.79</b>  | <b>5,351.15</b>  | <b>5,972.74</b>  | <b>5,351.15</b>  | <b>5,690.68</b>  |

**Treasury:** Includes all financial markets activities undertaken on behalf of the Bank's customers, proprietary trading, maintenance of reserve requirements and resource mobilisation from other banks and financial institutions.

**Corporate / Wholesale Banking:** Includes lending, deposit taking and other services offered to corporate customers.

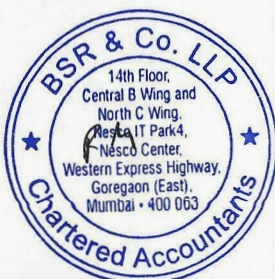
**Retail Banking:** Includes lending, deposit taking and other services offered to retail customers.

**Other Banking Operations:** Includes para banking activities like third party product distribution, merchant banking, etc.



**Notes:**

1. The above financial results for the quarter and half year ended September 30, 2025 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on October 17, 2025. An unmodified review report has been issued by the Joint Statutory Auditors (B S R & Co. LLP and Varma and Varma) for the quarter and half year ended September 30, 2025.
2. These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI"), from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
3. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/directions.
4. The financial results for the quarter and half year ended September 30, 2025 have been arrived at after considering the provision for standard assets including requirements for exposures to entities with Unhedged Foreign Currency Exposure, Non-Performing Assets ("NPAs"), provision on investments, income tax and other necessary provisions.
5. "Other Income" includes income from non-fund based activities such as brokerage and commission, fees, earnings in foreign exchange transactions, profit / loss on sale of investments (net), profit / loss on revaluation of investment (net) and income from sale of Priority Sector Lending Certificates.
6. During the quarter ended and half year ended September 30, 2025, the Bank allotted 6,86,516 shares and 8,69,335 shares respectively pursuant to the exercise of stock options.
7. As at September 30, 2025, the Bank holds Floating Provision on advances amounting to ₹ 189.25 crore (March 31, 2025: ₹ 176.61 crore and September 30, 2024: ₹ 165.21 crore), besides provisions for Standard Assets and specific Non-Performing Assets. Further, as on September 30, 2025, the Bank holds floating provision on investments amounting to ₹ 11.28 crore (March 31, 2025: ₹ 9.43 crore and September 30, 2024: ₹ 7.66 crore).
8. RBI guidelines on Basel III Capital Regulations require the Bank to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio along with the publication of financial results. Accordingly, such disclosures have been placed on the Bank's website at the following link <http://www.dccb.com/regulatory-disclosures/basel-III>. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.



9. Details of resolution plan implemented under the Resolution Framework for Covid-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2025 are given below:

(₹ in crore)

| Type of borrower      | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year <sup>1</sup><br>(A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year <sup>2</sup> |
|-----------------------|--|---|--|--|---|
| Personal Loans        | 339.77   | 9.49  | -  | 20.05  | 310.41  |
| Corporate persons     | 11.95  | -   | -  | 0.08   | 11.87   |
| <i>Of which MSMEs</i> | -  | -   | -  | -  | -   |
| Others                | 110.15   | 1.54  | -  | 11.87  | 96.79   |
| <b>Total</b>          | <b>461.87</b>  | <b>11.03</b>  | <b>-</b>                                       | <b>32.00</b>   | <b>419.07</b>   |

<sup>1</sup> Represents fund based outstanding as of March 31, 2025

<sup>2</sup> Represents fund based outstanding as of September 30, 2025

10. Details of loans transferred / acquired during the quarter ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

- (i) The Bank has not transferred any non-performing assets (NPAs).
- (ii) The Bank has not transferred any Special Mention Account (SMA) and loan not in default.
- (iii) The Bank has not acquired loans not in default through assignment.
- (iv) The Bank has not acquired any stressed loan.

11. a) Net worth is calculated as per the Master Circular – Exposure Norms issued by the RBI.  
b) Debt represents Borrowings with Residual Maturity of more than one year.  
c) Total Debt represents Total Borrowings of the Bank.

12. The RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs, hence no Digital Banking Segment disclosures have been made.

13. The dividend for the year ended March 31, 2025 was approved in the Annual General Meeting held on August 06, 2025 and has been paid on August 07, 2025.



14. Pursuant to the approval from the Shareholders of the Bank and the approval granted on September 29, 2025 by the Reserve Bank of India to Aga Khan Fund for Economic Development S.A (AKFED), the promoter, to acquire 60,58,394 equity shares of the Bank, the Board of Directors approved the allotment of 60,58,394 equity shares of face value of ₹ 10/- each, on a preferential basis, to AKFED on October 10, 2025 at an issue price of ₹ 137/- per equity share (including a premium of ₹ 127/- per equity Share), for a total consideration of ₹ 83.00 crore. The preferential allotment was undertaken in accordance with the provisions of the SEBI ICDR regulations and other applicable rules/ regulations / guidelines, if any, prescribed by any regulatory or statutory authorities.
15. The Bank does not have any subsidiary/associates/joint venture company(ies) as on September 30, 2025 and hence preparation of consolidated financial results is not applicable.

For and on behalf of the Board of Directors



Praveen Kutty  
Managing Director & CEO

Place: Mumbai  
Date : October 17, 2025

