

Ref. No.CO:CS:RC:2026-27:025

April 24, 2026

BSE Limited,
Phiroze Jeejeebhoy 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: Outcome of the Board Meeting held on April 24, 2026

(i) Audited Financial Results of DCB Bank Limited (“the Bank”) for the quarter and year ended March 31, 2026 (ii) Recommendation of Dividend and (iii) Raising of Funds

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 Audited Financial Results of the Bank for the quarter and year ended March 31, 2026 duly approved by the Board of Directors of the Bank (“the Board”) at its meeting held today i.e. on April 24, 2026, along with Unmodified Audit Report of the Joint Statutory Auditors of the Bank viz. M/s. B S R & Co LLP, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants.

Further, the Board has also:

- 1) recommended a dividend of Rs.1.45 (Rupee One and Paise Forty-Five only) per Equity Share of face value Rs.10/- each of the Bank, subject to approval of the Shareholders at the ensuing Annual General Meeting (AGM) of the Bank and other requisite approvals, if any. The dividend will be paid/despached within the prescribed time, post approval of the Shareholders. Record Date for same will be intimated separately to the Stock Exchanges in due course.
- 2) approved the following, subject to approval of the Shareholders in the ensuing Annual General Meeting and other regulatory approvals, if any:

(i) an enabling resolution for fund raising, as may be required by the Bank from time to time, by way of issuances of debt securities including Unsecured Redeemable Non-Convertible Subordinated Basel III compliant Tier II Bonds up to Rs. 500 crores (Rupees Five Hundred Crores) (with green shoe option) by way of private placement in one or more tranches during the period of one year from the conclusion of the 31st Annual General Meeting of the Bank, subject to approval of the Shareholders of the Bank and any other regulatory approvals, as may be required under the applicable laws/regulations.

(ii) an enabling resolution proposing for raising of funds up to Rs.1,500 crores (Rupees One Thousand Five Hundred Crores) by way of issue of Equity Shares / other securities convertible into Equity Shares through Qualified Institutions Placement, as may be required by the Bank from time to time, subject to approval of the Shareholders of the Bank and any other regulatory approvals, as may be required under the applicable laws / regulations.

DCB Bank Limited

The Board meeting of the Bank commenced at 12.00 noon. The financial results and above proposal were considered and approved at 3.35 p.m. and the Board Meeting continued thereafter for consideration of other agenda items.

You are requested to take note of the above.

Thanking you,
Yours faithfully,

For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

BSR & Co. LLP
Chartered Accountants
14th 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, 9th Floor
Damji Shamji Corporate Square
Off Ghatkopar-Andheri Link Road
Ghatkopar (East), Mumbai – 400 093

Independent Auditor's Report

To the Board of Directors of DCB Bank Limited

Report on the audit of the annual financial results

Opinion

We have audited the accompanying annual financial results of DCB Bank Limited (hereinafter referred to as 'the Bank') for the year ended 31 March 2026, attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities Exchange and Board of India (the 'SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Listing Regulations; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards, the relevant provisions of the Banking Regulation Act, 1949, the applicable circulars, guidelines and directions issued by the Reserve Bank of India (RBI) ('RBI guidelines') and other accounting principles generally accepted in India, of the net profit and other financial information for the year ended 31 March 2026.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the annual financial results section of our report. We are independent of the Bank, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the annual financial results under the provisions of the Act, and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Management's and Board of Directors' Responsibilities for the annual financial results

These annual financial results have been prepared on the basis of the annual financial statements. The Bank's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit and other financial information in accordance with the recognition and measurement principles laid down in applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines 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. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act and the RBI guidelines for safeguarding of the assets of the Bank and for



Independent Auditor's Report (Continued)

Management's and Board of Directors' Responsibilities for the annual financial results (Continued)

preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the annual financial results

Our objectives are to obtain reasonable assurance about whether the annual Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of Management's and the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit



Independent Auditor's Report (Continued)

Auditor's Responsibilities for the Audit of the annual financial results (Continued)

evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the annual Financial Results, including the disclosures, and whether the annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The annual financial results include the results for the quarter ended 31 March 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

Our opinion is not modified in respect of the above matter.


For BSR & Co. LLP
Chartered Accountants
Firm Registration no.: I01248W/W-100022



Ashwin Suvarna
Partner
Membership No.: 109503
UDIN: 26109503ECWSP01144

Place: Mumbai
Date: 24 April 2026

For Varma & Varma
Chartered Accountants
Firm Registration no.: 004532S



K P Srinivas
Partner
Membership No.: 208520
UDIN: 26208520LBFRLZ3920

Place: Mumbai
Date: 24 April 2026

DCB BANK LIMITED
 CIN-L99999MH1995PLC089008
 Regd. Office: 601 & 602, 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited) [#]	(Unaudited)	(Audited) [#]	(Audited)	(Audited)
1	Interest Earned (a+b+c+d)	1,907.27	1,860.88	1,741.89	7,404.46	6,470.59
a.	Interest / Discount on advances / bills	1,539.33	1,478.83	1,385.24	5,890.03	5,099.26
b.	Income on Investments	344.03	360.76	341.31	1,439.80	1,310.36
c.	Interest on balances with Reserve Bank of India and Other Inter Bank Funds	19.79	11.62	8.57	47.39	31.87
d.	Others	4.12	9.67	6.77	27.24	29.10
2	Other Income (Refer note 4)	211.51	221.42	218.82	855.14	750.51
3	Total Income (1+2)	2,118.78	2,082.30	1,960.71	8,259.60	7,221.10
4	Interest Expended	1,252.05	1,236.21	1,183.93	4,947.93	4,364.02
5	Operating Expenses (i+ii+iii)	524.63	523.25	471.38	2,015.92	1,820.08
i.	Employees cost (Refer note 8)	262.13	269.54	231.43	1,025.94	923.07
ii.	Rent, Taxes and Lighting	38.31	29.53	35.99	139.38	147.86
iii.	Other Operating Expenses	224.19	224.18	203.96	850.60	749.15
6	Total Expenditure (4+5)	1,776.68	1,759.46	1,655.31	6,963.85	6,184.10
7	Operating Profit before Provisions and Contingencies (3-6)	342.10	322.84	305.40	1,295.75	1,037.00
8	Provisions (Other than tax) and Contingencies	69.00	74.11	67.22	318.78	208.39
9	Exceptional Items	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7-8-9)	273.10	248.73	238.18	976.97	828.61
11	Tax expense	67.45	63.99	61.11	245.41	213.28
12	Net Profit from Ordinary Activities after tax (10-11)	205.65	184.74	177.07	731.56	615.33
13	Extraordinary Items (Net of tax expenses)	-	-	-	-	-
14	Net Profit for the period (12-13)	205.65	184.74	177.07	731.56	615.33
15	Paid-up Equity Share Capital (Face value ₹ 10/-)	321.90	321.74	314.29	321.90	314.29
16	Reserves excluding Revaluation Reserves	-	-	-	5,824.24	5,090.18
17	Analytical Ratios					
i.	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii.	Capital Adequacy Ratio (%) - Basel III	16.55	15.84	16.77	16.55	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 (₹)	6.39	5.76	5.64	23.01	19.63
	(ii) Diluted (₹)	6.35	5.72	5.60	22.82	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 (₹)	6.39	5.76	5.64	23.01	19.63
	(ii) Diluted (₹)	6.35	5.72	5.60	22.82	19.49
iv.	Non Performing Assets ('NPAs') Ratios					
	(a) Amount of Gross NPAs	1,495.73	1,567.51	1,554.43	1,495.73	1,554.43
	(b) Amount of Net NPAs	533.97	622.98	571.55	533.97	571.55
	(c) % of Gross NPAs to Gross Advances	2.45	2.72	2.99	2.45	2.99
	(d) % of Net NPAs to Net Advances	0.89	1.10	1.12	0.89	1.12
v.	Return on Assets (%) (Annualised)	0.97	0.91	0.95	0.91	0.89
vi.	Net Worth (Refer note 15 a)	5,980.19	5,795.54	5,271.48	5,980.19	5,271.48
vii.	Outstanding Redeemable Preference Shares	-	-	-	-	-
viii.	Capital Redemption Reserve	-	-	-	-	-
ix.	Debt-Equity Ratio (Refer note 15 b)	0.49	0.31	0.45	0.49	0.45
x.	Total Debt to Total Assets (Refer note 15 c)	6.91%	6.69%	11.87%	6.91%	11.87%

Refer note 20



DCB BANK LIMITED SUMMARISED BALANCE SHEET		
(₹ in crore)		
Particulars	As at	As at
	31.03.2026 (Audited)	31.03.2025 (Audited)
Capital & Liabilities		
Capital	321.90	314.29
Employee Stock Options (Grants Outstanding, net of deferred cost)	4.93	2.98
Reserves & Surplus	6,208.16	5,373.41
Capital and Reserves	6,534.99	5,690.68
Deposits	72,583.26	60,030.95
Borrowings	6,086.45	9,115.18
Other Liabilities and Provisions	2,864.77	1,972.97
Total Capital & Liabilities	88,069.47	76,809.78
Assets		
Cash and Balances with Reserve Bank of India	3,212.27	2,507.49
Balances with Banks and Money at Call and Short notice	1,008.16	191.10
Investments	20,378.00	20,149.90
Advances	60,021.76	51,046.91
Fixed Assets	989.26	898.40
Other Assets	2,460.02	2,015.98
Total Assets	88,069.47	76,809.78



DCB BANK LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(₹ in crore)

Particulars	Year Ended	
	31.03.2026	31.03.2025
	(Audited)	(Audited)
Cash Flow from Operating Activities		
Net Profit after tax for the year	731.56	615.33
Add: Provision for income tax	245.41	213.28
Profit before taxes	976.97	828.61
Adjustments for:		
Provisions for Advances	309.21	182.19
Provisions for Restructured Advances	(5.54)	(5.40)
Provision for Investments	(5.52)	(10.76)
Provision for Standard Assets*	16.11	11.11
Provision for Other Assets and Contingencies	0.17	(3.44)
Depreciation / Amortisation on Fixed Assets	106.42	101.40
(Profit)/loss on Sale of Fixed Assets	(0.33)	(0.18)
Amortisation of Premium / Accretion of Discount on Investments	68.99	68.79
ESOPs/CSARs Compensation	10.52	1.31
Cash Flow from Operating Activities before adjustments	1,477.00	1,173.63
Adjustments for:		
Other Adjustments		
Increase/(Decrease) in Deposits	12,552.31	10,677.92
Increase/(Decrease) in Other Liabilities & Provisions	866.95	(429.64)
(Increase)/Decrease in Investments	1,711.60	(1,305.30)
(Increase)/Decrease in Advances	(9,278.51)	(10,299.13)
(Increase)/Decrease in Other Assets	(450.12)	(57.30)
Refund/(Payment) of direct taxes (Including Tax Deducted at Source)	(239.34)	(201.17)
Net cash generated from / (used in) operating activities	6,639.89	(440.99)
Cash Flow from / (used in) Investing Activities		
Purchase of Fixed assets	(90.43)	(136.06)
Proceeds from sale of Fixed Assets	1.70	1.32
(Purchase)/Sale of Held to Maturity Securities	(2,052.01)	(2,656.98)
Net Cash Flow from / (used in) Investing activities	(2,140.74)	(2,791.72)
Cash Flow from / (used in) Financing Activities		
Proceeds from Issue of Capital (including ESOPs)	93.88	8.85
Issue of Subordinated Debt	-	400.00
Proceeds from Borrowings	2,01,723.95	2,49,021.38
Repayment of Borrowings	(2,04,752.68)	(2,46,525.67)
Dividend Paid	(42.46)	(39.14)
Net Cash Flow from / (used in) Financing activities	(2,977.31)	2,865.42
Net increase/ (decrease) in cash and cash equivalents	1,521.84	(367.29)
Cash and cash equivalents at the beginning of the year	2,698.59	3,065.88
Cash and cash equivalents at the end of the year	4,220.43	2,698.59

*Includes provision for standard restructured accounts



DCB BANK LIMITED
SEGMENTAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in crore)

Sr. No.	Business Segment	Quarter Ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited)#	(Unaudited)	(Audited)#	(Audited)	(Audited)
1	Segment Revenue					
a	Treasury Operations	461.59	487.91	496.21	2,025.18	1,895.98
b	Corporate / Wholesale Banking	142.74	139.17	130.96	541.33	533.34
c	Retail Banking	1,793.13	1,713.94	1,562.41	6,758.11	5,799.30
d	Other Banking Operations	59.77	55.24	51.01	206.37	161.39
e	Unallocable	0.25	4.15	0.12	4.47	0.27
	Total	2,457.48	2,400.41	2,240.71	9,535.46	8,390.28
	Less:- Inter Segment Revenue	338.70	318.11	280.00	1,275.86	1,169.18
	Income from Operations	2,118.78	2,082.30	1,960.71	8,259.60	7,221.10
2	Segment Results					
a	Treasury Operations	10.36	48.54	56.27	222.77	219.92
b	Corporate / Wholesale Banking	37.34	18.18	4.59	67.77	19.00
c	Retail Banking	175.24	132.00	134.85	514.44	459.50
d	Other Banking Operations	57.72	53.45	49.38	198.72	155.72
e	Unallocable	(7.56)	(3.44)	(6.91)	(26.73)	(25.53)
	Total Profit before Tax	273.10	248.73	238.18	976.97	828.61
3	Segment Assets					
a	Treasury Operations	25,625.18	23,210.65	23,839.37	25,625.18	23,839.37
b	Corporate / Wholesale Banking	6,300.13	5,179.53	4,459.07	6,300.13	4,459.07
c	Retail Banking	55,597.12	52,876.82	47,956.72	55,597.12	47,956.72
d	Other Banking Operations	-	-	-	-	-
e	Unallocable	547.04	573.07	554.62	547.04	554.62
	Total Segment Assets	88,069.47	81,840.07	76,809.78	88,069.47	76,809.78
4	Segment Liabilities					
a	Treasury Operations	20,129.99	16,424.12	17,254.07	20,129.99	17,254.07
b	Corporate / Wholesale Banking	5,850.47	6,434.13	5,624.56	5,850.47	5,624.56
c	Retail Banking	55,550.34	52,630.13	48,238.62	55,550.34	48,238.62
d	Other Banking Operations	3.68	1.86	1.85	3.68	1.85
e	Unallocable	-	-	-	-	-
	Total Segment Liabilities	81,534.48	75,490.24	71,119.10	81,534.48	71,119.10
5	Capital Employed					
	(Segment Assets - Segment Liabilities)					
a	Treasury Operations	5,495.19	6,786.53	6,585.30	5,495.19	6,585.30
b	Corporate / Wholesale Banking	449.66	(1,254.60)	(1,165.49)	449.66	(1,165.49)
c	Retail Banking	46.78	246.69	(281.90)	46.78	(281.90)
d	Other Banking Operations	(3.68)	(1.86)	(1.84)	(3.68)	(1.84)
e	Unallocable	547.04	573.07	554.61	547.04	554.61
	Total Capital Employed	6,534.99	6,349.83	5,690.68	6,534.99	5,690.68

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.

Refer note 20



Notes:

1. The above financial results for the quarter and for the year ended March 31, 2026 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on April 24, 2026. An unmodified opinion has been issued by the Joint Statutory Auditors (B S R & Co. LLP and Varma & Varma) for the year ended March 31, 2026.
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 read with regulation 63 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 financial results for the quarter and for the year ended March 31, 2026 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.
4. "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.
5. During the quarter and year ended March 31, 2026, the Bank allotted 1,56,860 shares and 15,55,985 shares respectively pursuant to the exercise of stock options.
6. As at March 31, 2026, the Bank holds Floating Provision on advances amounting to ₹ 202.79 crore (March 31, 2025: ₹ 176.61 crore), besides provisions for Standard Assets and specific Non-Performing Assets. Further, as on March 31, 2026, the Bank holds Floating Provision on investments amounting to ₹ 12.71 crore (March 31, 2025: ₹ 9.43 crore).
7. During the quarter ended December 31, 2025, provision of ₹ 3.48 crore made towards investment in AIFs was reversed as per RBI Circular dated March 27, 2024. Further, during the quarter ended March 31, 2026, provision of ₹ 1.06 crore has been reversed in line with RBI (Commercial Banks – Undertaking of Financial Services) Directions, 2025.
8. On November 21, 2025, the Government of India notified four labour codes the Code on Wages, 2019, The Industrial Relations Code, 2020, The Code on Social Security, 2020, and The Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. Accordingly, the Bank has recognized an estimated incremental impact of ₹ 26.87 crore under 'Employees' cost' in the Profit and Loss Account during the quarter ended December 31, 2025. The Bank continues to monitor the finalization of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
9. 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 <https://www.dccb.com.in/regulatory-disclosures/basel-iii>. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.



10. Revaluation of Immovable Properties: -

- (i) During the quarter ended December 31, 2025, Bank has revalued its immovable properties based on the reports obtained from the external independent valuers. The revaluation surplus of ₹108.22 crore was credited to revaluation reserve as on March 31, 2026 and the closing balance of revaluation reserve as at March 31, 2026 is ₹ 383.92 crore.
- (ii) In terms of RBI circular No.DOR.CAP.REC.70/21-01-002/2025-26 (Commercial Banks – Prudential Norms on Capital Adequacy) on Basel III capital regulations, revaluation Reserve has been reckoned as CET I capital at the discount of 55%.

11. Details of Co-Lending Arrangements as per Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025 are given below

Particulars	March 31, 2026
1. Quantum of CLAs	
- Number of CLA Partners (No.)	13
- Number of outstanding cases (No.)	7,09,415
- Amount of Gross outstanding (₹ in crore)	8,389.82
2. Weighted average rate of interest (%)	10.35%
3. Fees charged during the quarter (₹ in crore)	0.08
Fees paid during the quarter (₹ in crore)	3.38
4. Broad Sectors in which CLA was made	Home Loan, Gold Loan, LAP, Educational Institution Loan, Business Loans- Secured/Unsecured, MSME Business Loan- Unsecured
5. Performance of loans under CLA (₹ in crore)	
- Standard Loans	8,345.99
- Non- performing Loans	43.83
6. Details related to default loss guarantee, if any	NA

12. Disclosure related to Project Finance for the quarter ended March 31, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below;

Sr No	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	278	1,717.13
2	Projects under implementation accounts sanctioned during the quarter	35	112.61
3	Projects under implementation accounts where DCCO has been achieved during the quarter	42 [#]	35.16
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	271	1,863.88*
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	5	21.36
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	5	21.36
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-



6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Includes net change of ₹ 69.30 crore during Q4-2026 in projects under implementation accounts existing at the beginning of the quarter

Includes 32 projects closed during the quarter

13. Details of resolution plan implemented under the Resolution Framework for Covid-19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2026 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 ¹ (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 ²
Personal Loans	310.41	2.58	-	23.59	284.31
Corporate persons	11.87	-	-	0.01	14.41
Of which MSMEs	-	-	-	-	-
Others	96.79	0.66	-	10.85	85.32
Total	419.07	3.24	-	34.45	384.04

1. Represents fund based outstanding as of September 30, 2025

2. Represents fund based outstanding as of March 31, 2026



14. Details of loans transferred / acquired during the quarter ended March 31, 2026 as per Reserve Bank of India (Commercial Banks – Financial Statements Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

(i) Details of Non-performing accounts transferred.

(₹ in crore except number of accounts)

Particulars	To Reconstruction Companies (ARCs)	To Permitted Transferees	To Other Transferees
Number of accounts*	478	-	-
Aggregate principal outstanding of loans transferred	14.98	-	-
Weighted average residual tenor of the loans transferred (in years)	4.73	-	-
Net Book value of loans transferred** (at the time of transfer)	12.23	-	-
Aggregate consideration	5.99	-	-
Additional consideration realized in respect of accounts transferred in earlier years	NA	-	-

* represents number of borrowers

** net of provision

(ii) The Bank has not transferred any Special Mention Account (SMA) and loan not in default.

(iii) Details of loans not in default acquired through assignment are given below:

Aggregate amount of loans acquired (₹ in crore) ^{1,3}	1,018.25
Weighted average residual maturity (in years)	2.36
Weighted average holding period by originator (in years)	0.65
Retention of beneficial economic interest by the originator	10%
Tangible security coverage for Secured Loans ²	100%

1. Includes loans amounting to ₹ 471.12 crore which are disbursed towards unsecured business loans and personal loans.

2. Tangible security of secured loans acquired during the year is more than 100%. However, the same is restricted to 100% coverage for the purpose of this disclosure.

3. The loans acquired are not rated as these are to non-corporate borrowers.

(iv) The Bank has not acquired any stressed loan.

15. 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.

16. The RBI (Commercial Banks-Branch Authorization) directions dated November 28, 2025 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.

17. 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, prescribed by any regulatory or statutory authorities.

18. The Board of Directors have recommended a dividend of ₹ 1.45 per share @ 14.5% for the year ended March 31, 2026 (previous year: ₹ 1.35 per share @ 13.5%) subject to approval of the members in the ensuing Annual General Meeting.
19. The Bank does not have any subsidiary/associates/joint venture company(ies) as on March 31, 2026 and hence preparation of consolidated financial results is not applicable.
20. Figures for the quarter ended March 31, 2026 and quarter ended March 31, 2025 are balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.

For and on behalf of the Board of Directors



Praveen Kuttu
Managing Director & CEO

Place: Mumbai
Date : April 24, 2026



of