

Ref. No.CO:CS:RC:2026-27: 027

April 24, 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- Q4 FY26**

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 fourth quarter and financial year ended March 31, 2026.

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

**DCB BANK**

# **DCB Bank Limited**

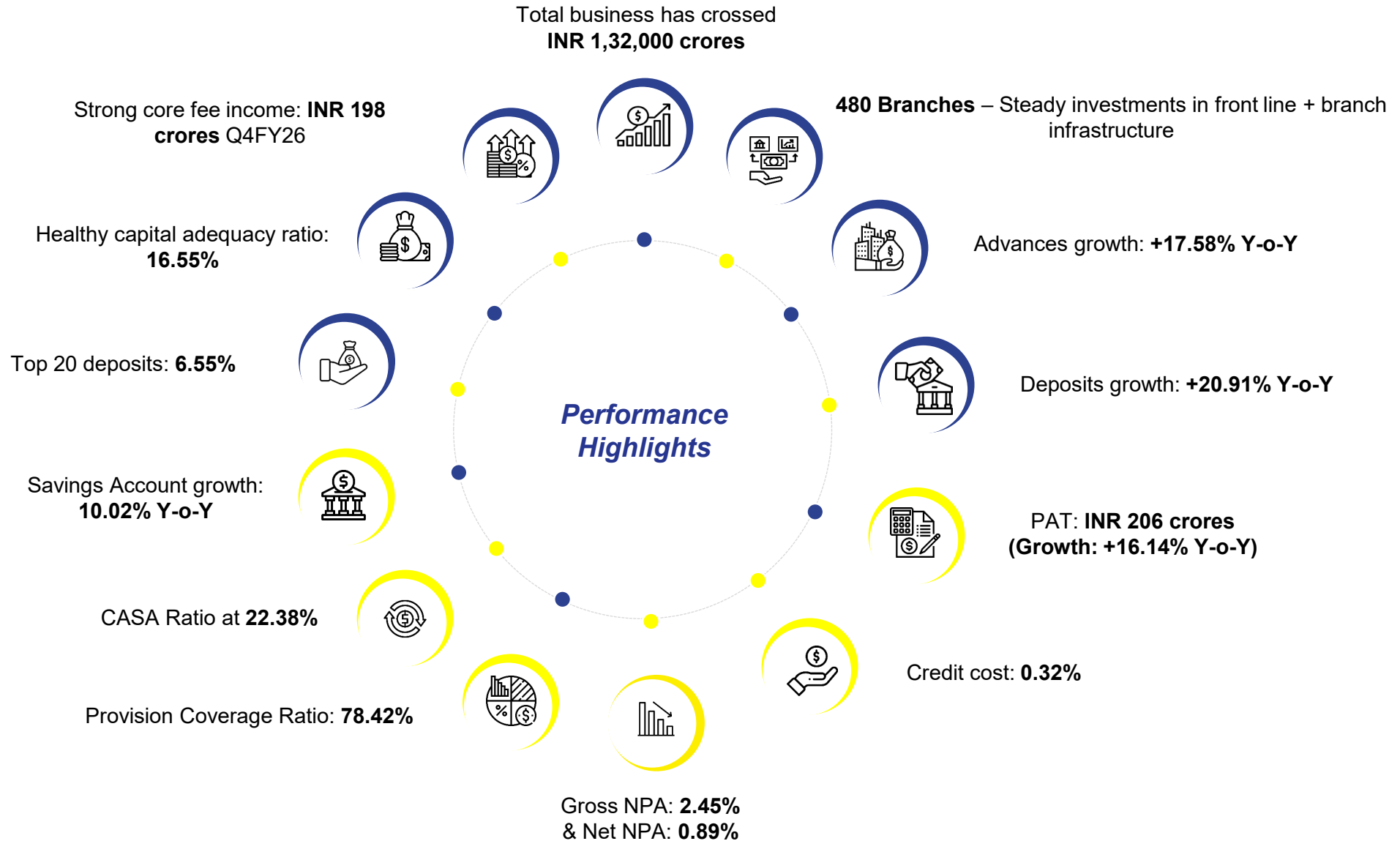
**Investor Presentation – Q4 FY26**



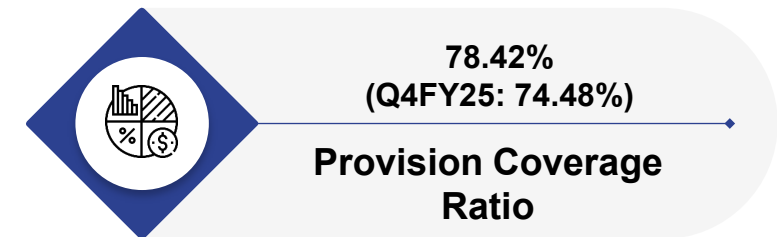
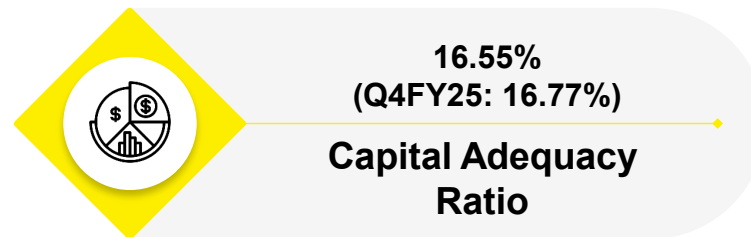
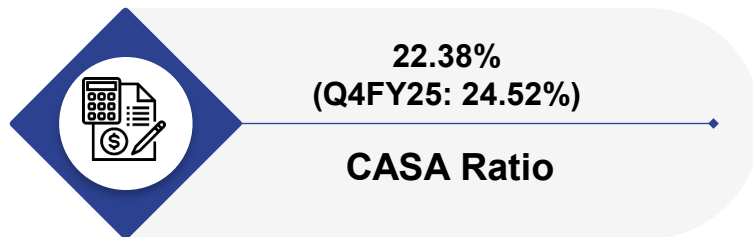
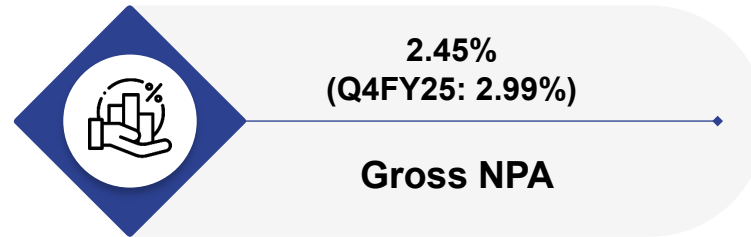
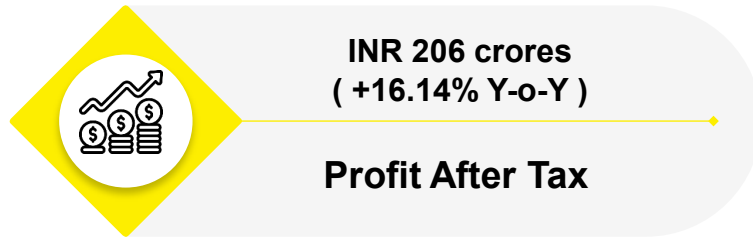
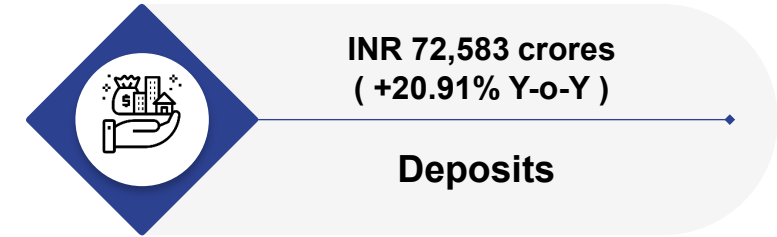
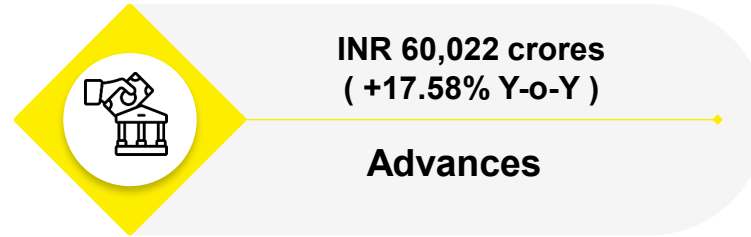
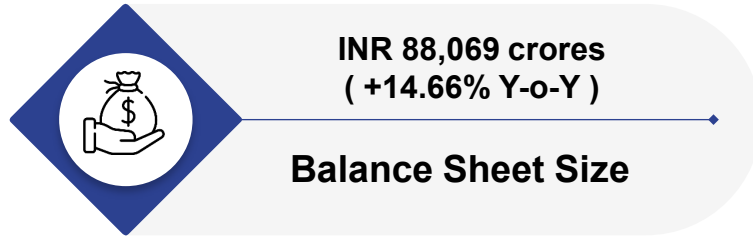
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# Performance Highlights – Q4FY26



Advances growth compared with Q4FY25:

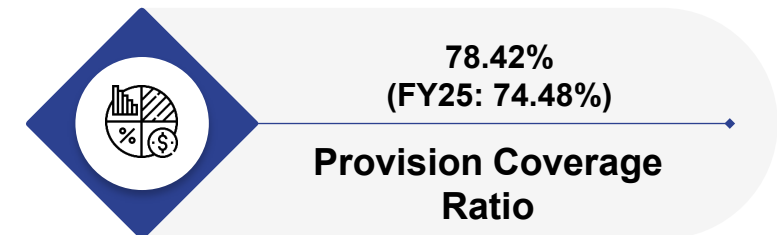
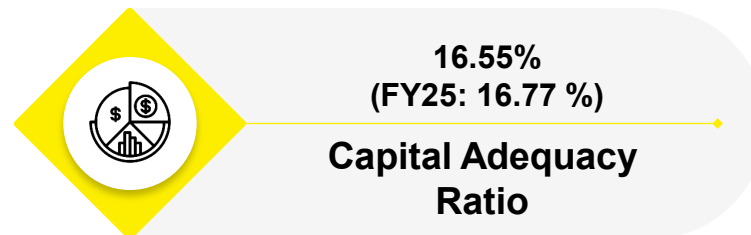
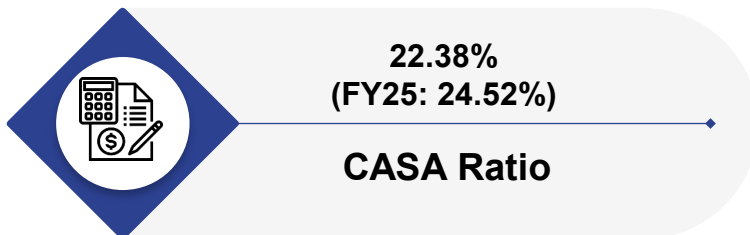
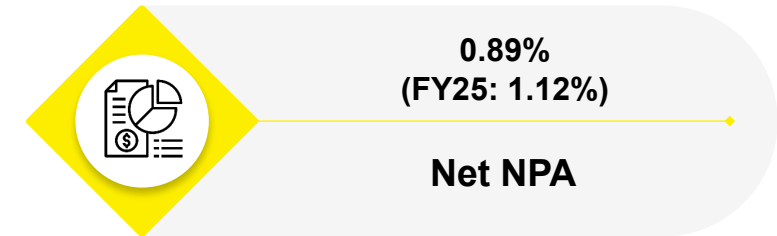
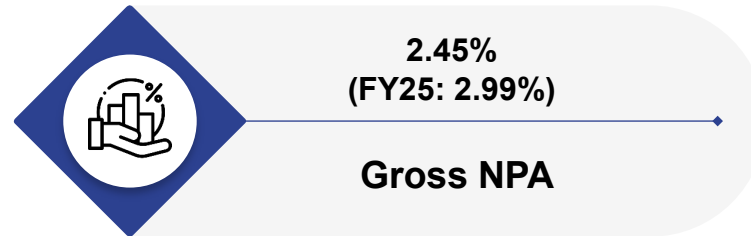
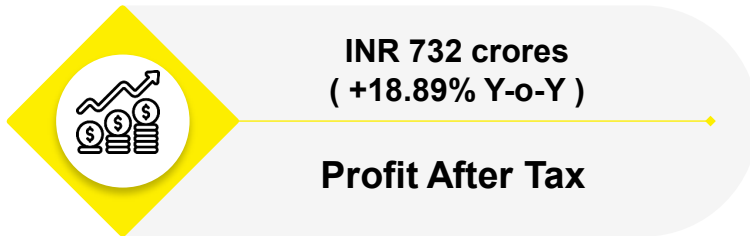
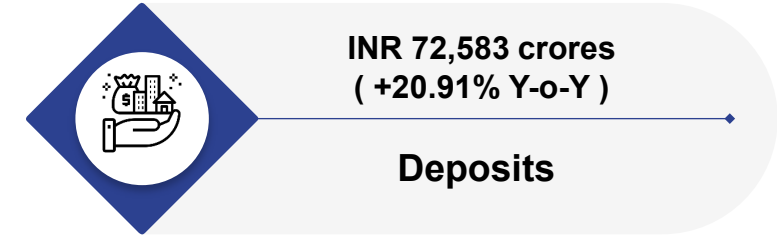
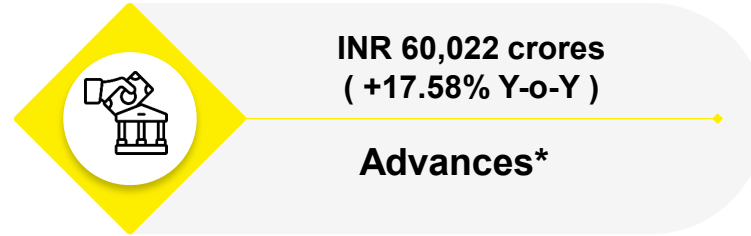
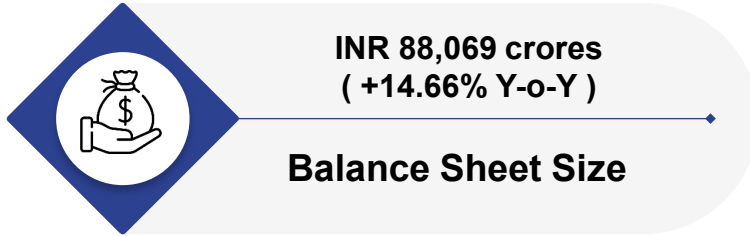
Retail Mortgages  
+8% Y-o-Y

Co-lending  
+25% Y-o-Y

Construction Finance  
+14% Y-o-Y

AIB  
+19% Y-o-Y

# Performance Highlights – FY2026



\*

**Retail Mortgages**  
+8% Y-o-Y

**Co-lending**  
+25% Y-o-Y

**Construction Finance**  
+14% Y-o-Y

**AIB**  
+19% 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 16.23%)
- Institutions (including FII + FPI) 45.44% (non promotor institutional shareholding above 1% is 30.65%)



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.

13

We have the opportunity to scale up into an organisation, which provides timely, tailor-made solutions that meet all the financial needs of the self-employed businessmen in every neighborhood where we operate.

## Retail and Agri & Inclusive Banking



### Deposit Products

- Current and Savings (CASA)
- NRI Deposits
- Recurring Deposits
- Fixed Deposits
- CGAS Accounts



### Cards

- Debit Card
- Travel Smart Card
- Secured Credit cards
- DCB Niyo Debit Card
- DCB Niyo Credit Card
- DCB ZET Credit Card
- DCB Novio Credit Card



### Payments

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



### 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
- Educational Institute 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

The Story so Far

## Balance Sheet (Deposits & Advances)



- Balance Sheet as at 31-Mar-26: INR 88,069 crores
- Advances of INR 60,022 crores with a focused approach towards secured small ticket lending

## Margins



- Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs
- NIM of 3.39% for Q4FY26

## Asset Quality & Credit Costs



- Gross NPA at 2.45% and Net NPA at 0.89%
- Provision Coverage Ratio at 78.42%
- Credit cost at 0.32% for Q4FY26
- Margin of Safety (Operating Profit / Provisions) for Q4FY26 at 4.96

## Cost to Average Assets / Cost to Income Ratio



- Cost to Average Assets at 2.47% for Q4FY26
- Cost to Income at 60.53 % for Q4FY26
- Headcount at 11,374 and branch network at 480

## Key Ratios



- Return on Assets at 0.97% for Q4FY26
- Return on Equity at 13.53% for Q4FY26

Outlook & Way Forward

- Aim to double the Balance Sheet size every three to four years
- Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth

- Business Model NIMs 350 bps to 365 bps
- Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs

- Target GNPA below 2.50% and NNPA of 1.00%.
- Business Model Credit costs of 45 bps to 55 bps to Average Assets
- Target margin of safety (Operating Profit / Provisions of 3 to 4 times)

- Target Cost to Income Ratio of 60% or below in near term
- Target Cost to Average Assets of 2.50% to 2.60%

- Return on Assets (ROA)
- Target 1% or above in near term

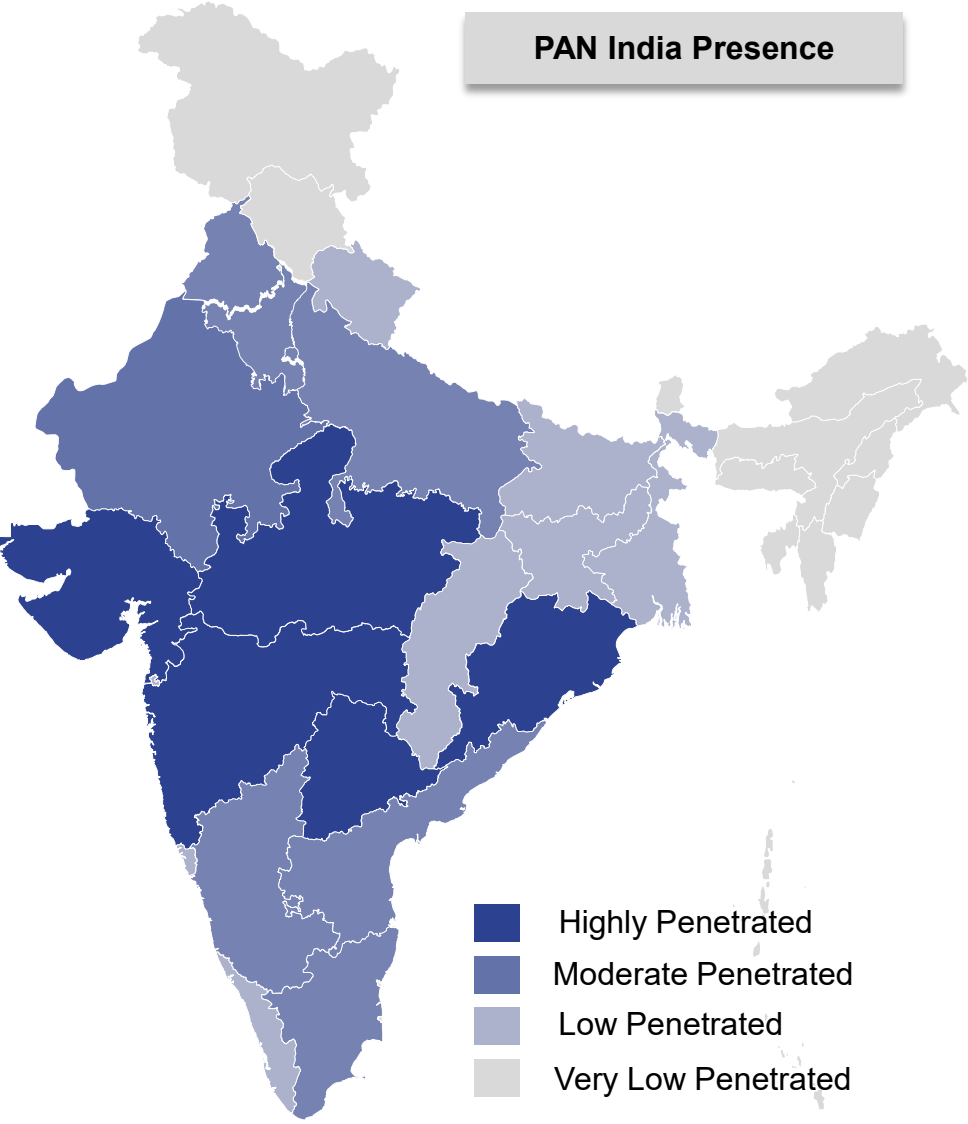
- Return on Equity (ROE)
- FY 26-27 - 13.5%
  - FY 27-28 - 14.5%

\* Without considering any fresh capital that may be raised during this period.

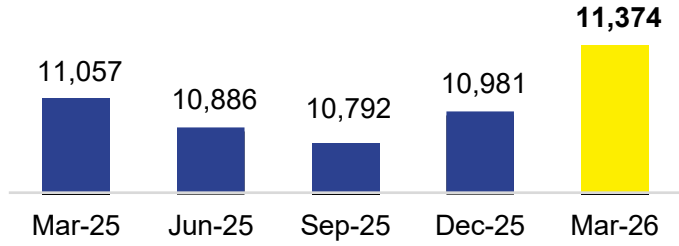
A person in a dark suit is holding a tablet computer. The background is a light blue gradient with various digital data visualizations overlaid, including line graphs with dots, bar charts, and a grid. The overall aesthetic is modern and tech-oriented.

**Customer Service and  
Digital Initiatives**

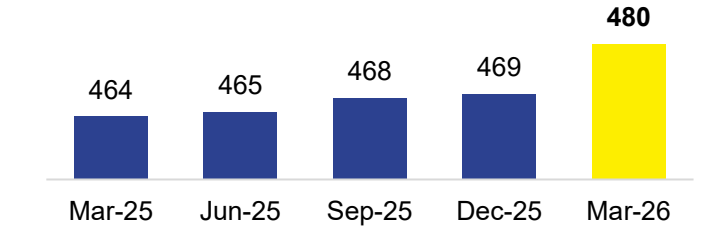
## PAN India Presence



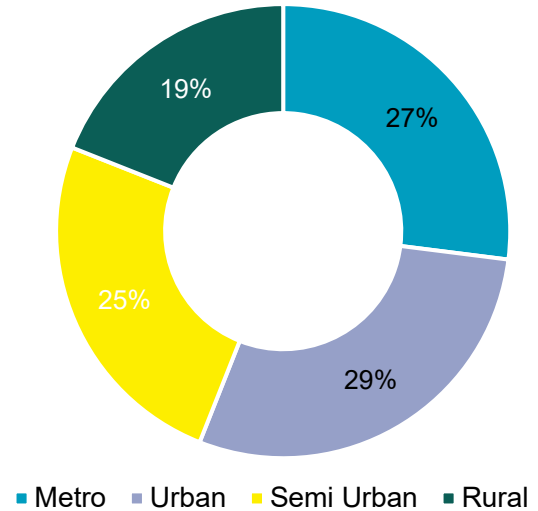
## Head count



## Branches

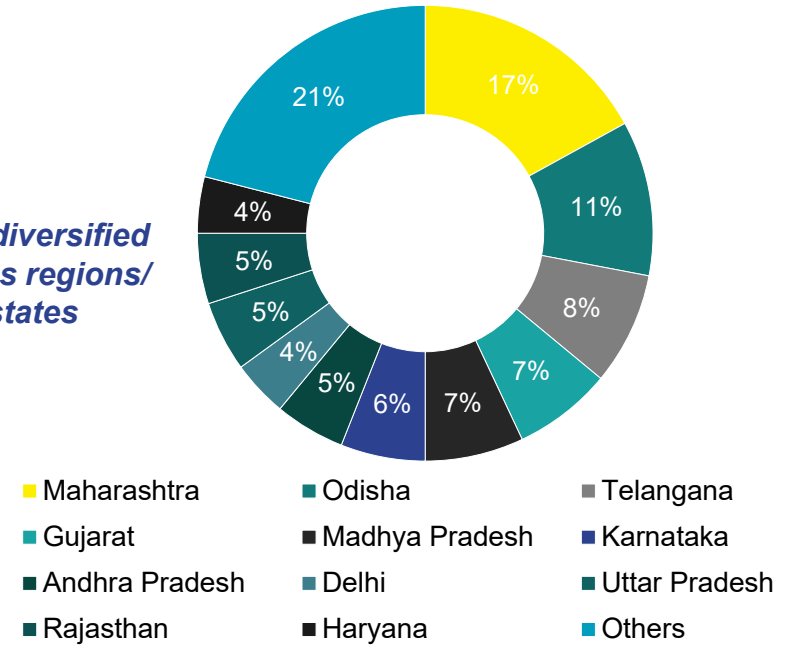


## Region wise Branches (%)



## 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



**Board & Management**

## Pushan Mahapatra (from Mar 10, 2026)

*Additional & Non-Executive (Independent) Director*

A career banker with over 40 years of experience, including 35 years with the SBI group. He has held key leadership roles, including the MD & CEO of SBI General Insurance Co Ltd for nearly 5 years making it one of the leading private sector general insurance players in India. He successfully managed senior leadership positions across Retail & Corporate banking, Technology, Compliance & Audit.

## Lakshmy Chandrasekaran (till Apr 13, 2026)

*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. She retired from the Bank after completing her tenure of 3 years as per RBI guidelines.

## 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 Executive Director. He was Ex-Managing Director of IDFC Limited up to March 2004 and Ex-Chairman of DCB Bank Ltd since June 2005 till August 2021.

## Amyr 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.

## 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.

## 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.

## Balu Srinivasan

*Independent Director*

An Engineer and certified Cost Accountant and with a remarkable career spanning over 35 years, 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.



## 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.

## 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).

## 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.

## 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.

## Neeta Sudhir Rege (from Feb 18,2026)

*Additional & Non-Executive (Independent) Director*

A senior banker with over 38 years of experience in Compliance, Financial Crime Compliance, Conduct and Consumer Banking. She served under various capacities in Standard Chartered Bank, including as a Chief Compliance Officer until her retirement. She is a Commerce graduate and has done Masters in Management Studies.

## Suhail Nathani (from Feb 18,2026)

*Additional & Non-Executive (Independent) Director*

He holds an M.A in Law from University of Cambridge and LLM from Duke University and is qualified to practice in India and New York. He is the Co-Founder and Managing Partner of Economic Laws Practice (ELP) with over 30 years of experience in M&A, Competition, trade and regulatory law. He has represented India at the WTO and also served as counsel to the CCI & SEBI. He also serves on various 'Not for Profit' board

## Shaffiq Mansurali Dharamshi (from Feb 18,2026)

*Additional and Non-Executive (Non-Independent) Director*

He holds an MSc. In Economics/ Information Systems from the London School of Economics. He is a professional banker with over 20 years of senior management experience across Middle East & Africa. He is a head of Banking for Aga Khan Fund for Economic Development. He served as a senior Vice President, wholesale Credit Risk Management at Mashreq Bank in Dubai. He served at various position across different areas for Citibank over a span of seventeen years.



## Abhijit Bose

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

## Damodar Agarwal

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

## Krishna Ramasankaran

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

## Murali Rao

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

## Ravi Kumar

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

## Ajay Mathur

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

## Durga Prasad Rath

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

## Mahesh Kutty

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

## Narendranath Mishra

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

## Rubi Chaturvedi

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

## Ajit Kumar Singh

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

## Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- 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+

## N C Kaushal

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

## Shankershan Vasisth\*

- Designation: *Deputy Chief Compliance Officer.*
- Years of Experience: 26+

## Ashu Sawhney

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

## J. K Vishwanath

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

## Manoj Joshi

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

## Pankaj Sood

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

## Vikash Agarwal

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

## Bappa Roy

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

## Kamala Kant Pandey

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

## Meghana Rao

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

## Parthasarathy Karlapati

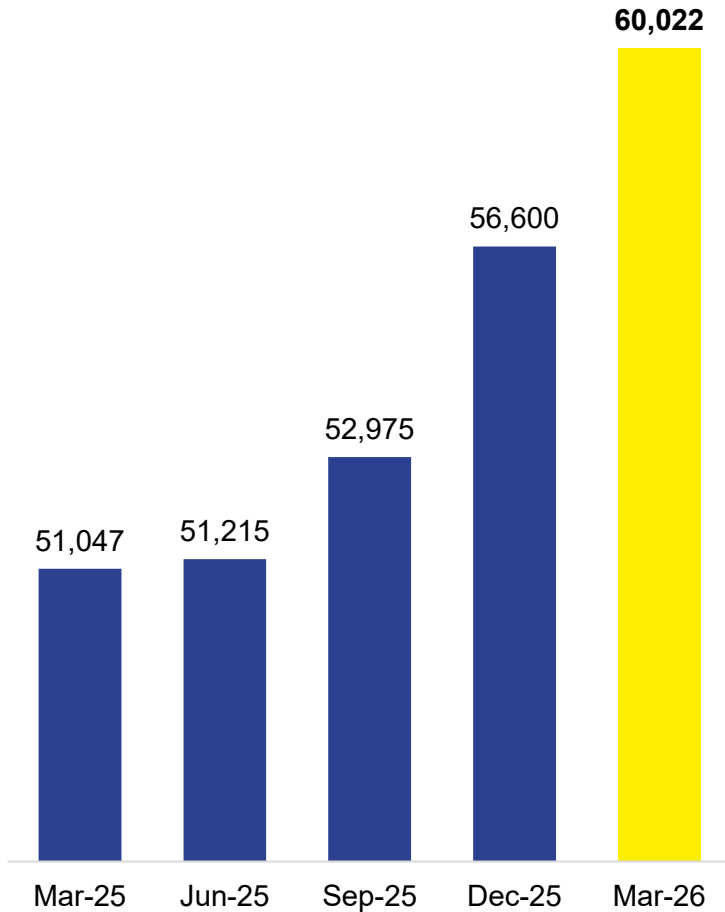
- Designation: – *Chief of Internal Vigilance (CIV)*
- Years of Experience: 31+



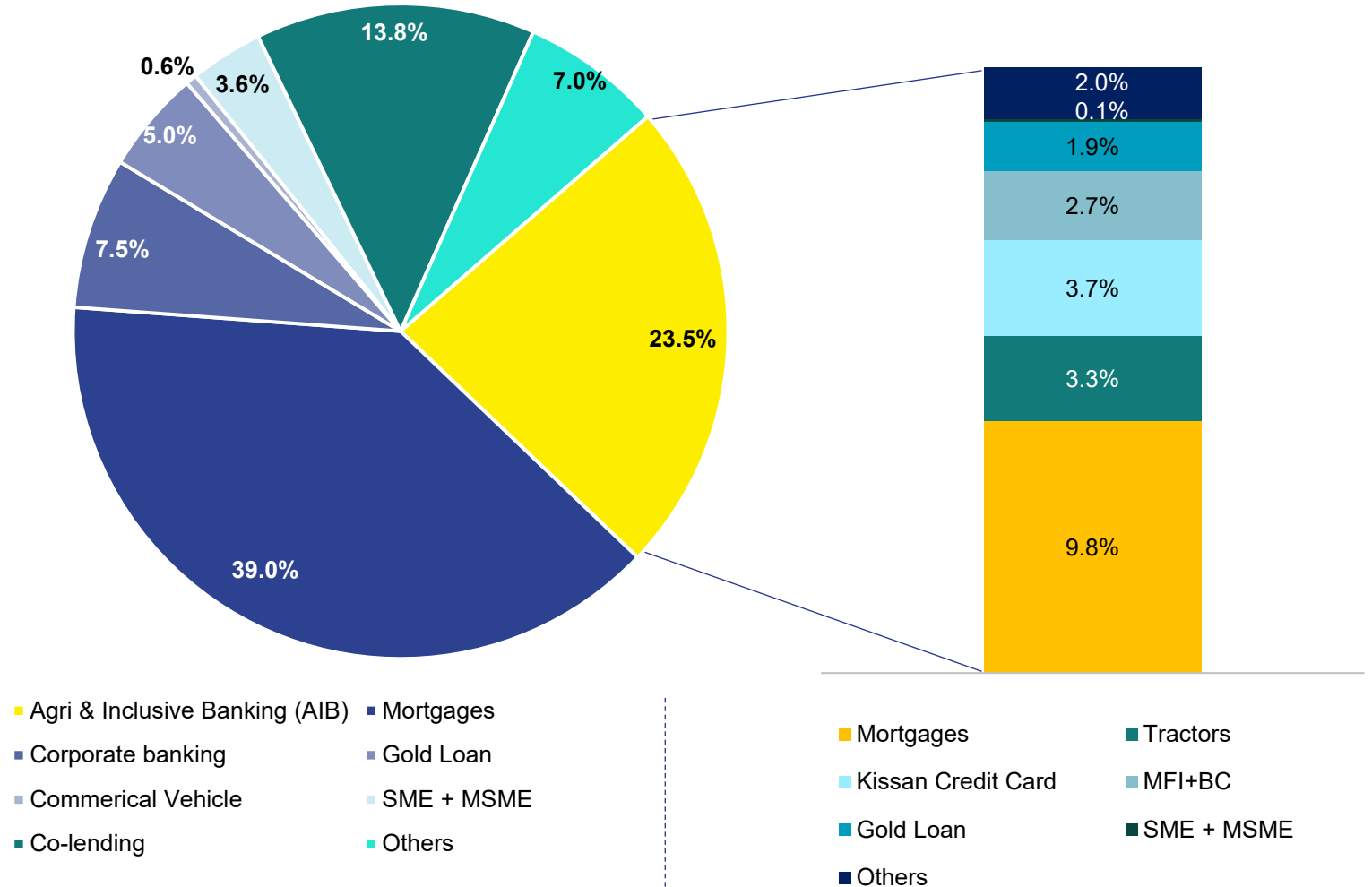
**UPDATES**

# **Business Update**

Advances (INR crores)



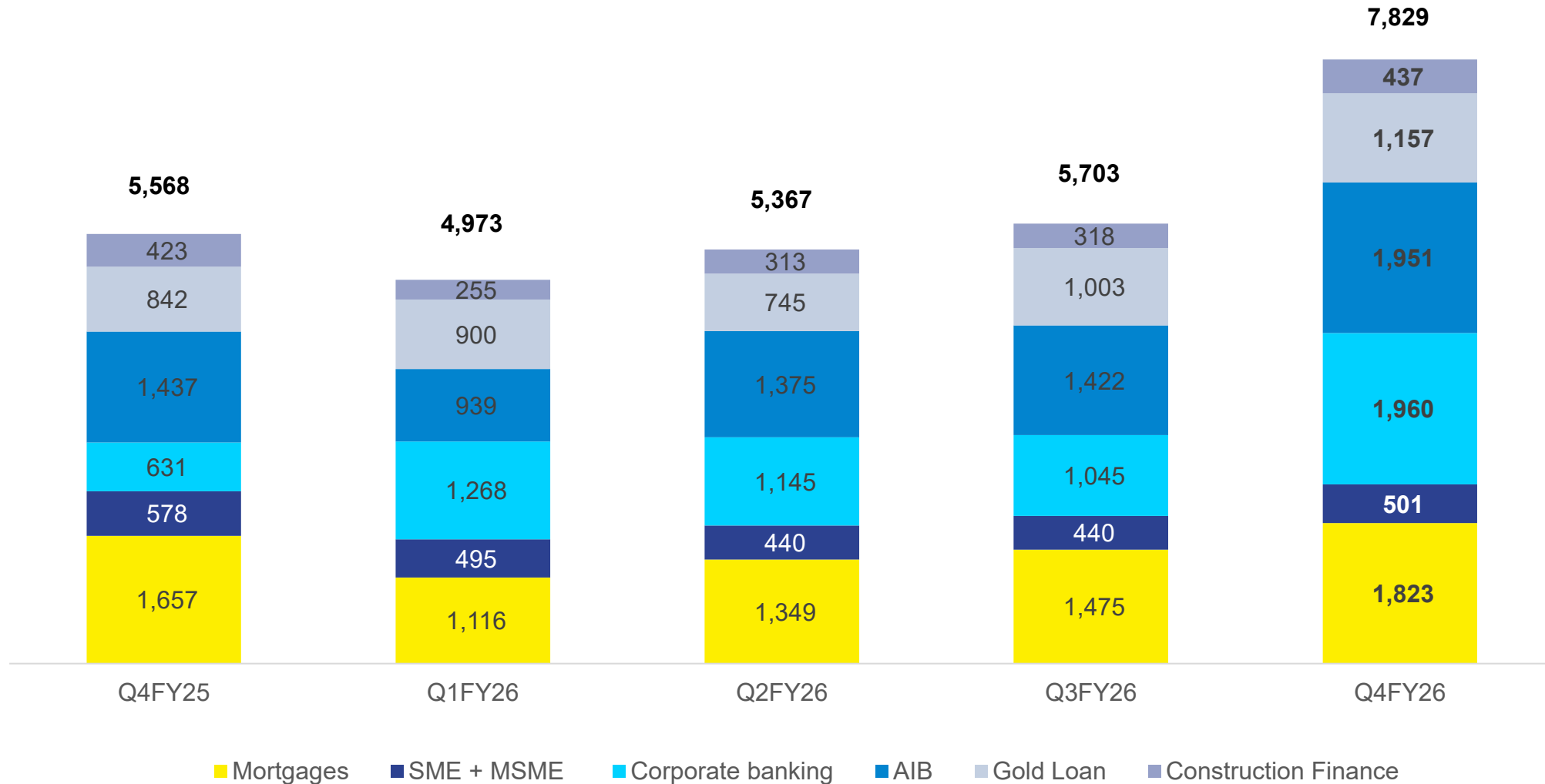
Product Mix (As on 31-Mar-26)



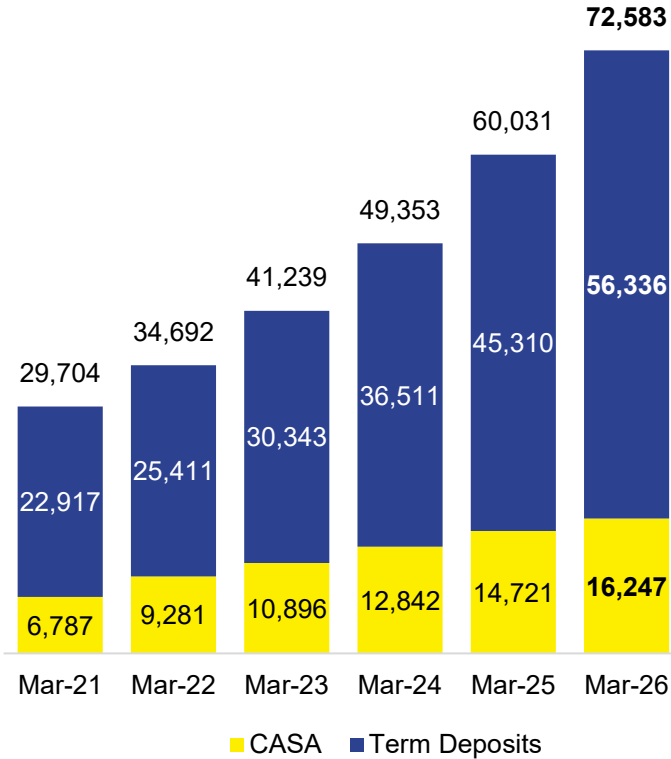
## Product Mix (As on 31-Mar-26)

Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total	Y-o-Y (%)	Q-o-Q(%)
Mortgages	23,385	5,877	-	-	29,262	10.7%	3.8%
Co- lending	8,272	94	-	-	8,366	24.9%	(7.6%)
Gold Loans	3,019	1,125	-	-	4,144	56.7%	25.0%
Corporates	-	263	-	4,477	4,740	48.1%	21.3%
SME + MSME	145	85	2,012	-	2,242	(13.5%)	(0.3%)
Construction Finance	1,918	427	-	-	2,345	8.5%	5.6%
Kisan Credit Card (KCC)	-	2,239	-	-	2,239	17.4%	6.1%
Farm Equipment's (Tractors)	-	1,953	-	-	1,953	23.1%	3.7%
Micro Finance Institutions (MFI)	-	1,132	-	-	1,132	54.1%	42.3%
SHG/JLG - Lending through BC	-	495	-	-	495	(20.2%)	12.6%
Commercial Vehicle	330	90	-	-	420	(40.1%)	(17.2%)
Others	2,580	307	-	-	2,887	48.2%	36.6%
Floating Provision	-	-	-	-	(203)	14.8%	3.6%
<b>Total</b>	<b>39,649</b>	<b>14,087</b>	<b>2,012</b>	<b>4,477</b>	<b>60,022</b>	<b>17.6%</b>	<b>6.0%</b>

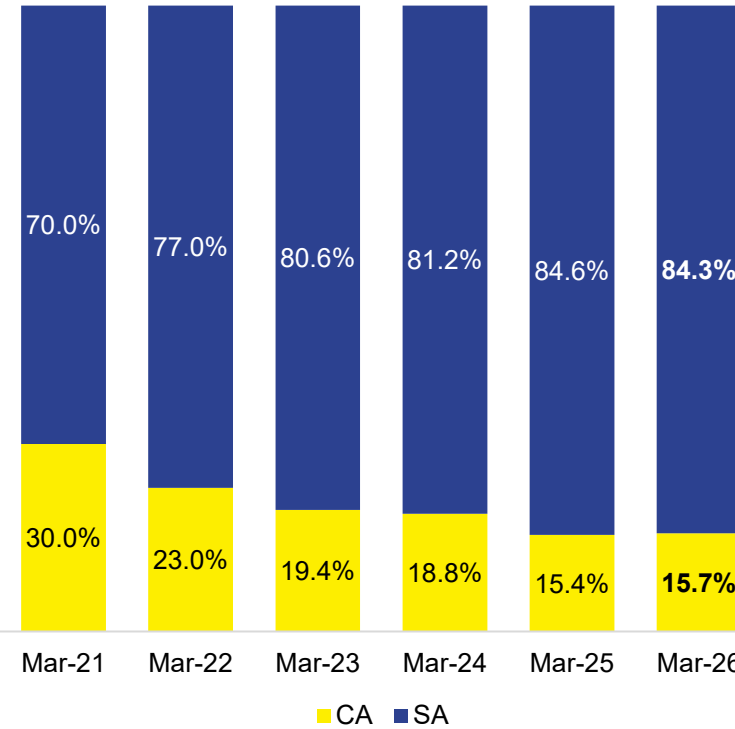
Key Product wise Disbursement Trends (INR crores)



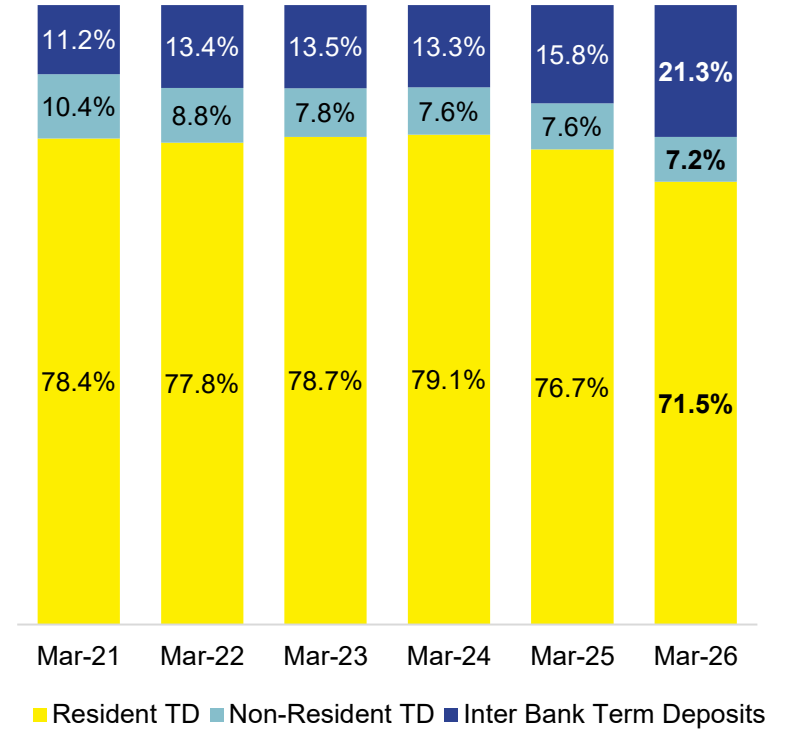
Deposits (INR crores)



CASA Mix (%)

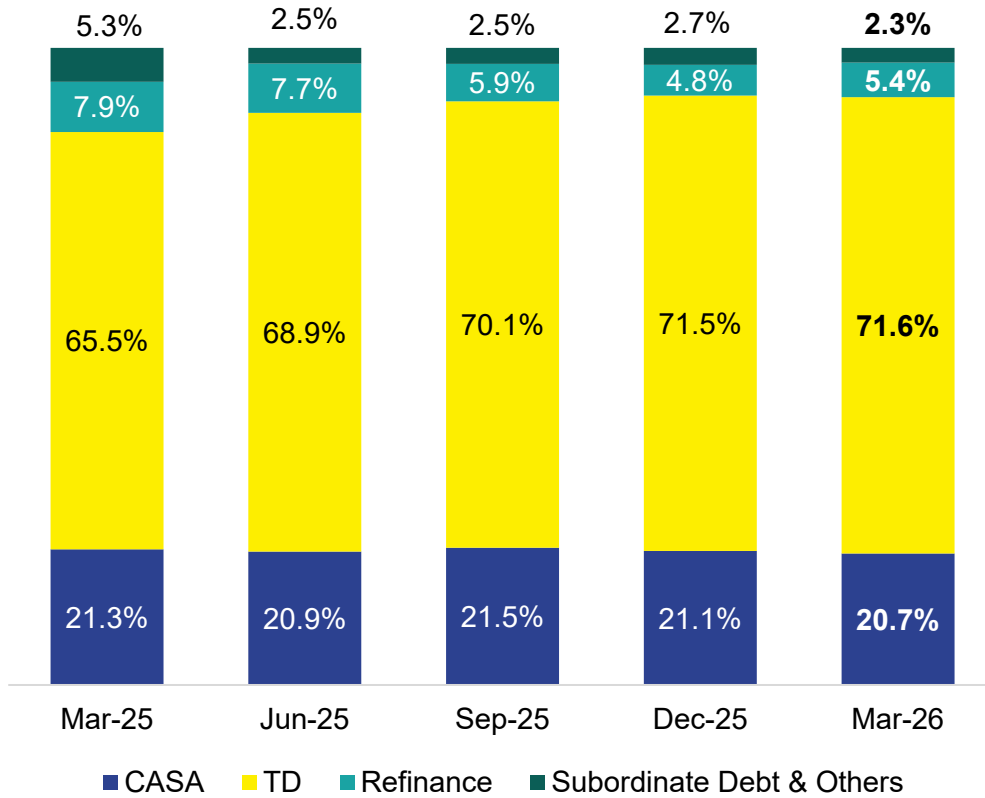


Term Deposits Mix (%)



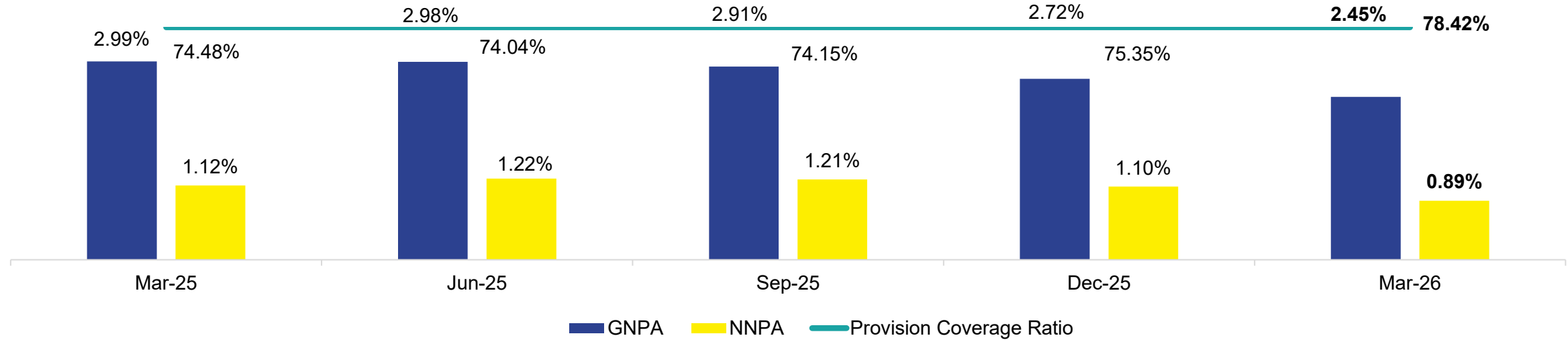
**Top 20 depositors contribute 6.55% of Total Deposits in Q4FY26 ( Q3FY26 :- 6.61% )**

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+

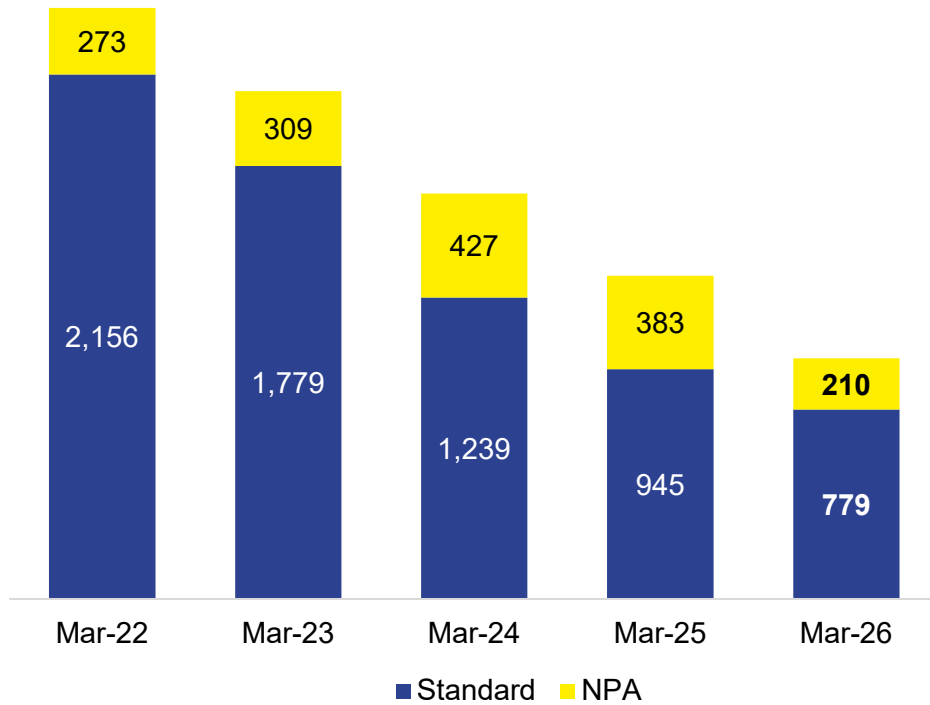


Gross NPA Movement (INR Crores)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
<b>Opening Balance (A)</b>	<b>1,517</b>	<b>1,554</b>	<b>1,554</b>	<b>1,568</b>	<b>1568</b>
(+) Fresh Slippages	365	580	401	403	320
(+) Addition to Existing NPAs	1	1	1	0	3
<b>Sub-Total (B)</b>	<b>366</b>	<b>581</b>	<b>402</b>	<b>403</b>	<b>323</b>
(-) Recoveries	181	246	165	194	199
(-) Upgrades	122	160	163	150	154
<b>Sub-Total (C)</b>	<b>303</b>	<b>406</b>	<b>328</b>	<b>344</b>	<b>353</b>
(-) Write Offs / Sacrifice (D)	26	175	60	59	42
<b>Closing Balance (A+B-C-D)</b>	<b>1,554</b>	<b>1,554</b>	<b>1,568</b>	<b>1,568</b>	<b>1496</b>
<b>Fresh Slippage Ratio</b>	<b>3.09%</b>	<b>4.59%</b>	<b>3.17%</b>	<b>3.08%</b>	<b>2.28%</b>
<b>Recoveries &amp; Upgrades to Slippages</b>	<b>83%</b>	<b>70%</b>	<b>81%</b>	<b>86%</b>	<b>109%</b>

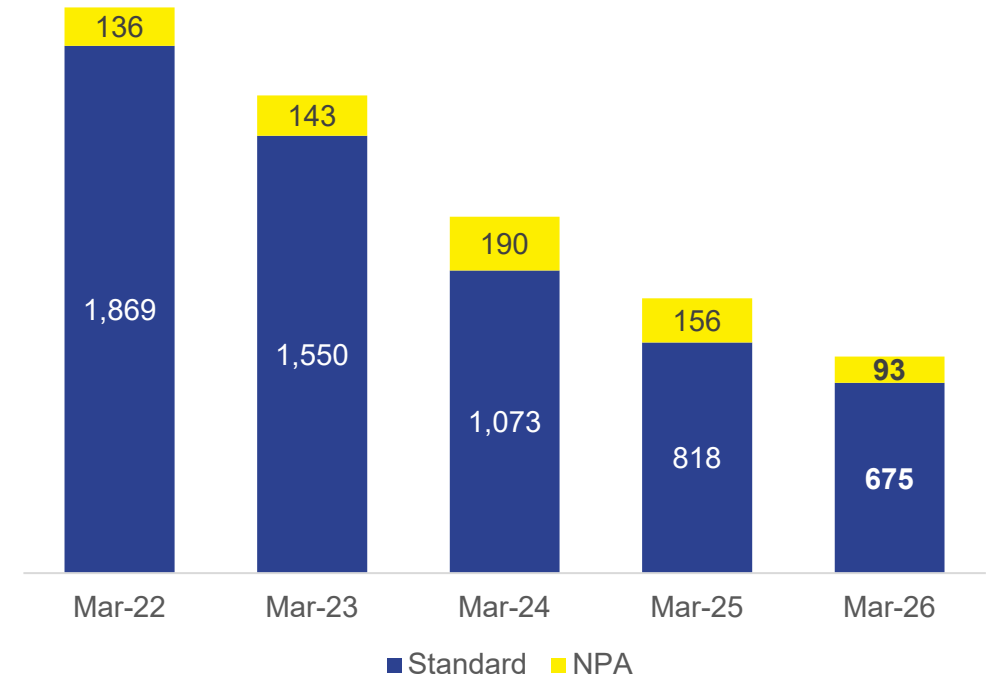
Product wise Gross NPA (INR Crores)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Variance (Q-o-Q)
Mortgages	579	623	638	643	<b>613</b>	<b>-30</b>
SME+MSME	178	158	162	158	<b>137</b>	<b>-21</b>
Corporate	177	165	146	144	<b>144</b>	<b>0</b>
AIB	398	438	461	468	<b>458</b>	<b>-10</b>
Gold Loans*	27	35	27	29	<b>21</b>	<b>-8</b>
Commercial Vehicle	118	72	53	42	<b>35</b>	<b>-7</b>
Construction Finance	32	31	27	22	<b>21</b>	<b>-1</b>
Others	45	32	54	62	<b>67</b>	<b>+5</b>
<b>Total</b>	<b>1,554</b>	<b>1,554</b>	<b>1,568</b>	<b>1,568</b>	<b>1496</b>	<b>-72</b>

\*Includes Co-Lending

Restructured Advances (INR Crores)



Net Outstanding Advances (INR Crores)



## Collection Efficiency (%) – Bucket 0

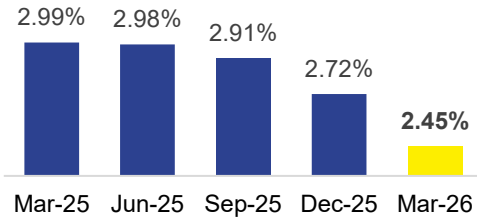
Portfolio	Mar-25	Jun-25	Sep-25	Dec-25	Jan-26	Feb-26	Mar-26
Business Loans (LAP)	99.1%	99.0%	98.9%	99.1%	99.2%	99.1%	<b>99.3%</b>
Home Loans	99.2%	99.0%	99.0%	99.1%	99.2%	99.2%	<b>99.5%</b>
CV Loans	97.8%	96.6%	96.5%	98.3%	98.1%	98.3%	<b>98.5%</b>

## Collection Efficiency Overall (Including delinquent and restructured book) %

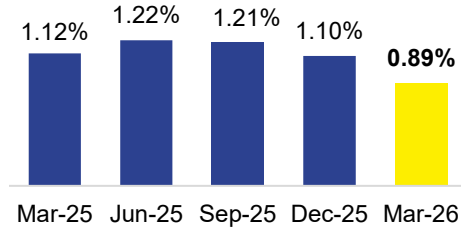
Portfolio	Mar-25	Jun-25	Sep-25	Dec-25	Jan-26	Feb-26	Mar-26
Business Loans (LAP)	98.0%	97.8%	97.7%	98.2%	98.4%	98.3%	<b>98.6%</b>
Home Loans	98.1%	97.8%	97.9%	98.3%	98.5%	98.3%	<b>98.8%</b>
CV Loans	95.6%	94.2%	93.2%	97.0%	95.6%	96.3%	<b>96.4%</b>

# Key Credit Metrics (Q-o-Q)

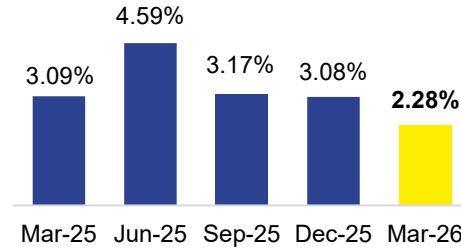
**Gross NPA (%)**



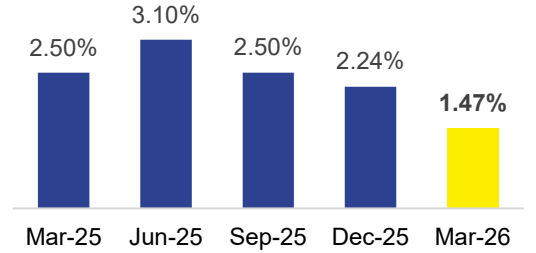
**Net NPA (%)**



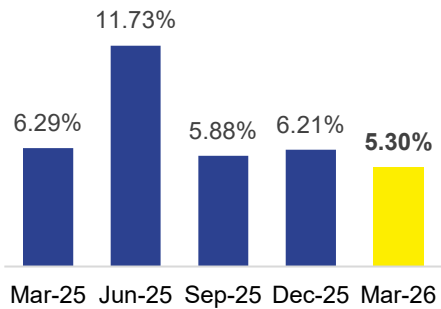
**Slippages (%)**



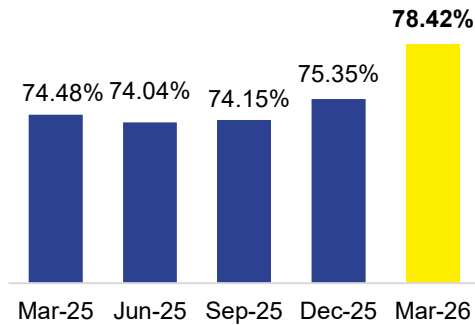
**Slippages (excl. Gold Loan) (%)**



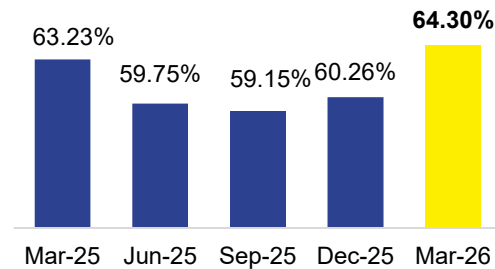
**Slippages (Gold Loan) (%)**



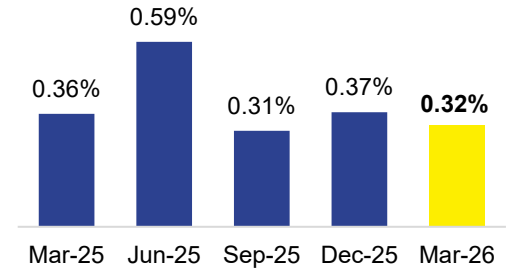
**PCR (Incl. Technical write-off)**



**PCR (excl. Technical write-off)**



**Credit Cost (%)**

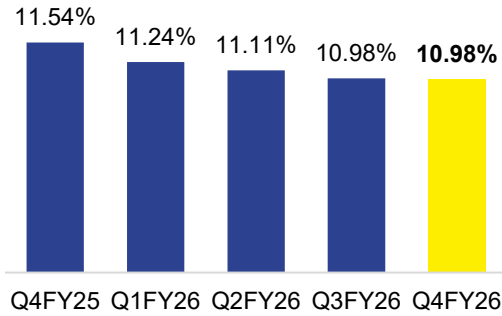


## Provisions – Balance Sheet

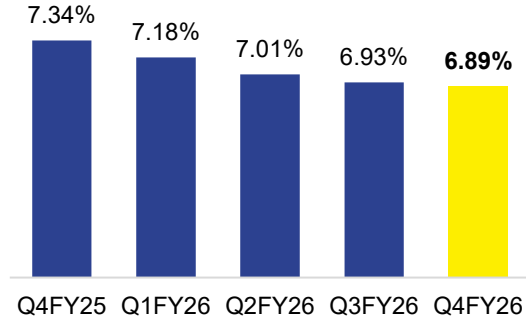
(INR crores)	Sep-2025	Dec-2025	Mar-2026
Performing Advances <b>(A)</b>	52,350	55,992	<b>59,502</b>
Provision For NPA <b>(B)</b>	738	749	<b>759</b>
Provisions excluding NPA Provision <b>(C)</b>	498	510	<b>527</b>

# Key Ratios (Q-o-Q)

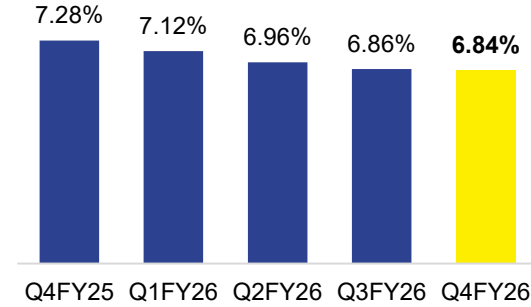
**Yield on Advances (%)**



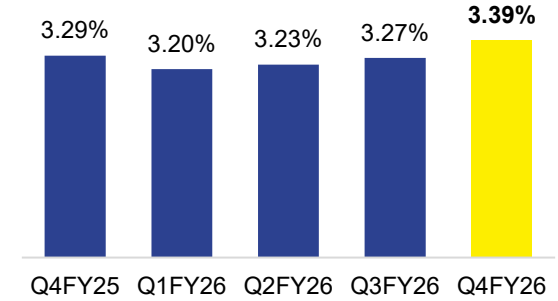
**Cost of Funds**



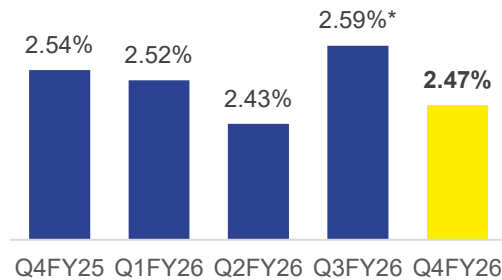
**Cost of Deposits**



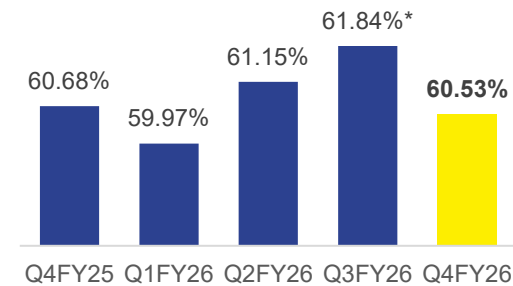
**Net Interest Margins**



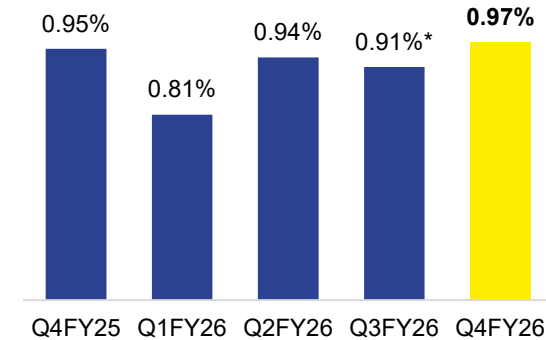
**Cost to Average Assets**



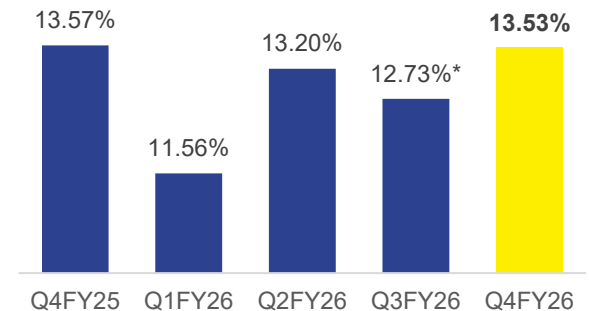
**Cost to Income Ratio**



**Return on Assets**



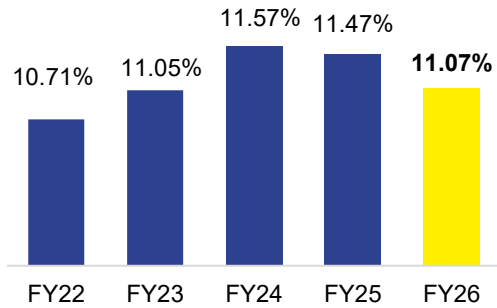
**Return on Equity**



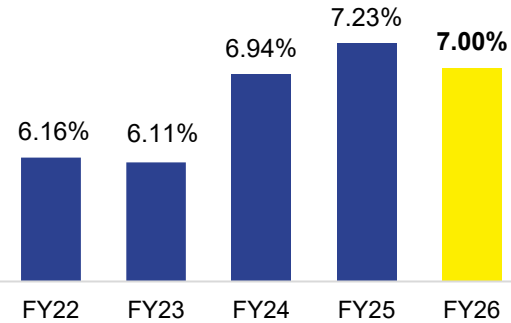
\*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

# Key Ratios (Y-o-Y)

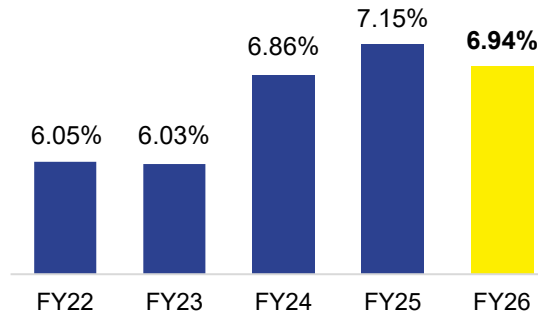
### Yield on Advances (%)



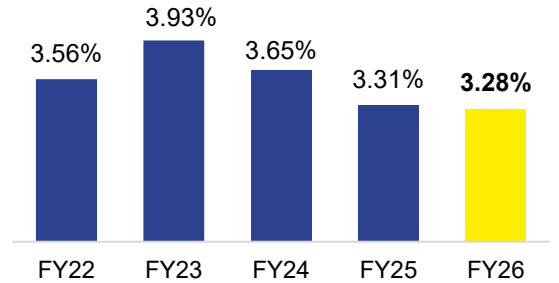
### Cost of Funds



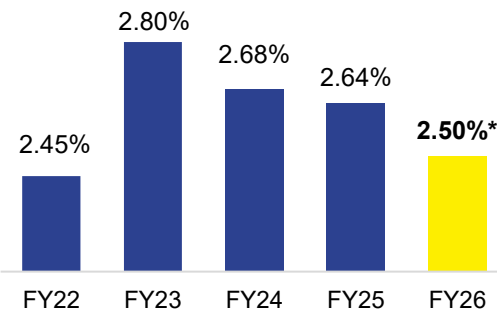
### Cost of Deposits



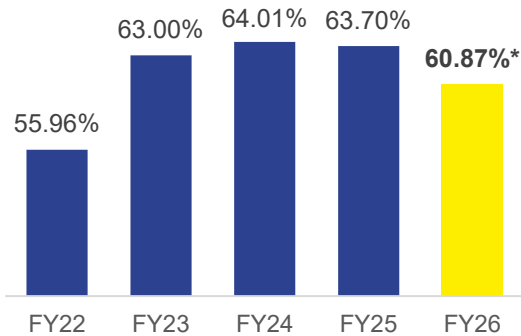
### Net Interest Margins



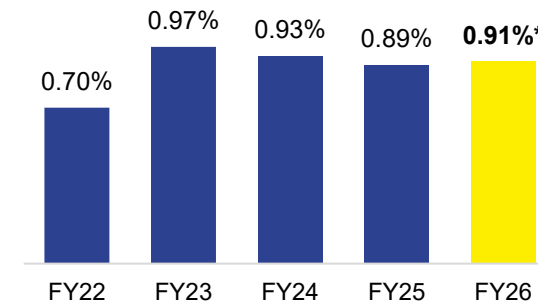
### Cost to Average Assets



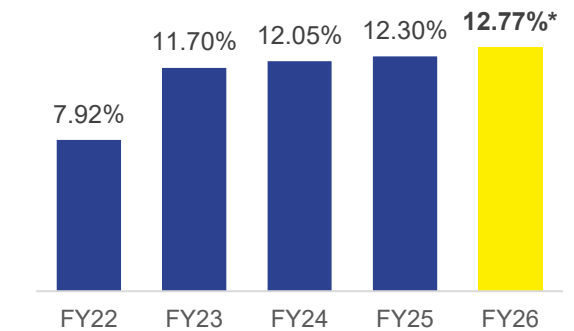
### Cost to Income Ratio



### Return on Assets



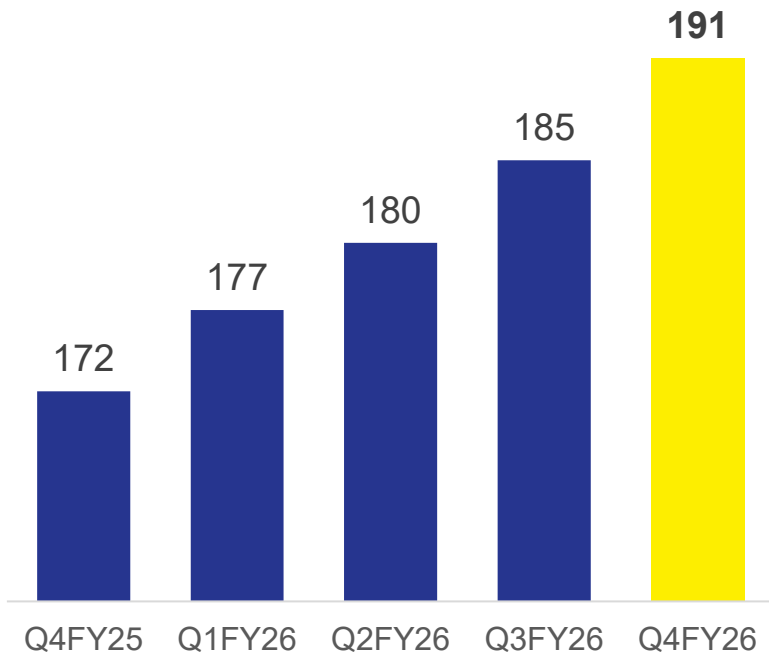
### Return on Equity



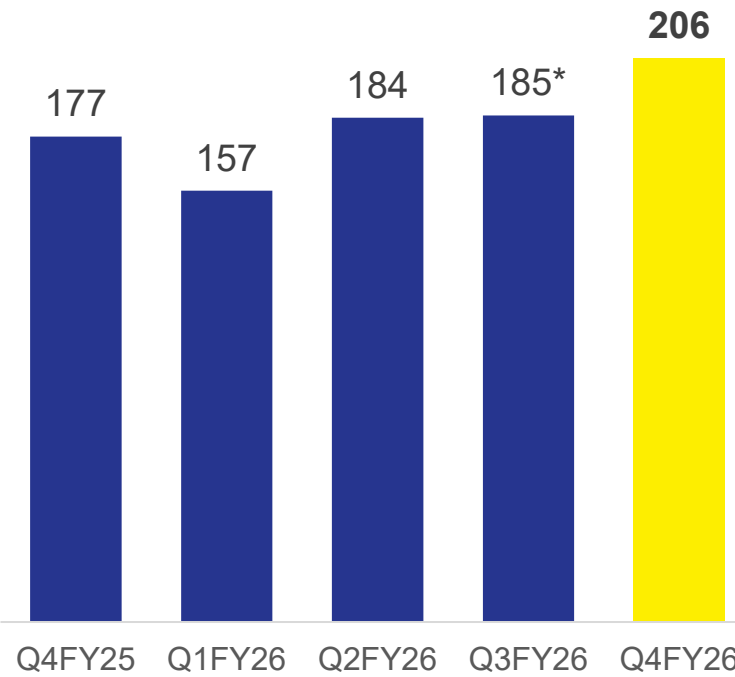
\*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

# Book Value Per Share and Profit After Tax – Trend

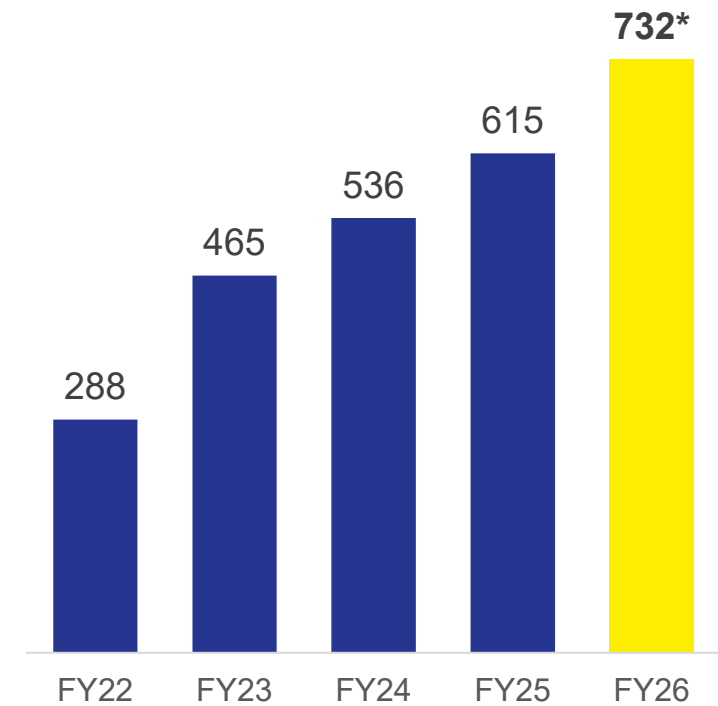
Book Value Per Share (INR)\*\*



Profit After Tax (INR Crores) Q-o-Q



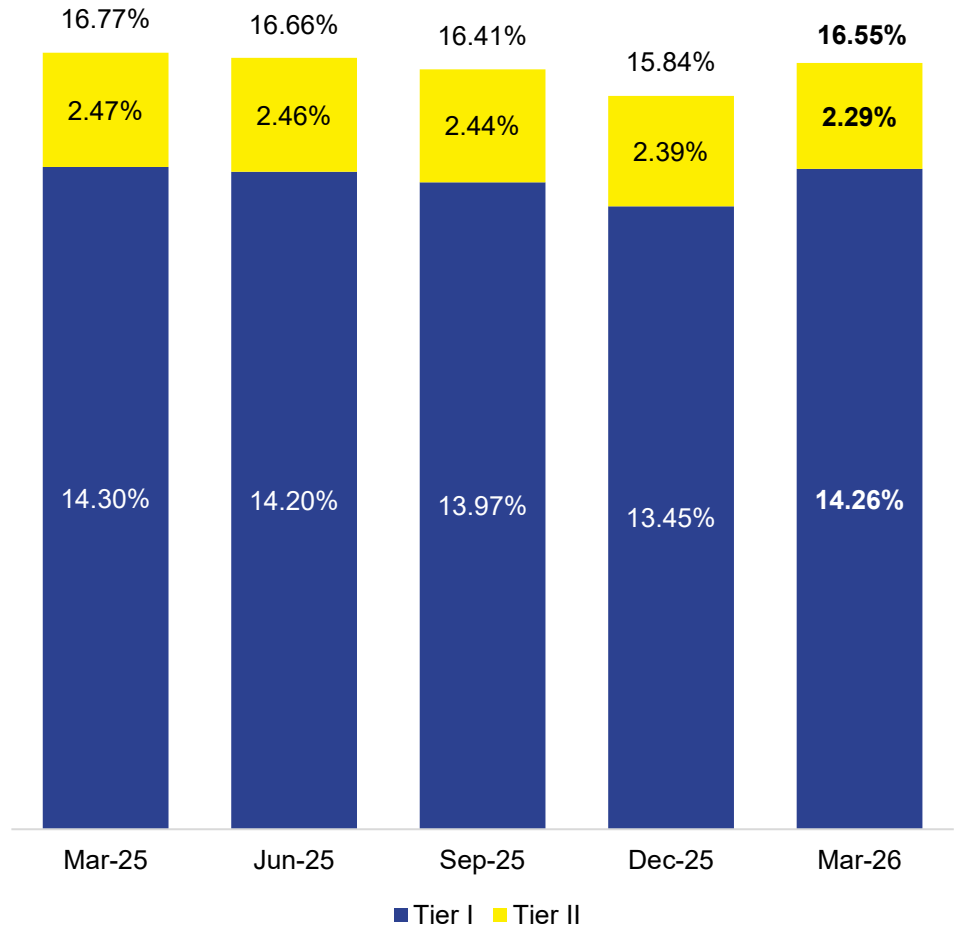
Profit After Tax (INR Crores) Y-o-Y



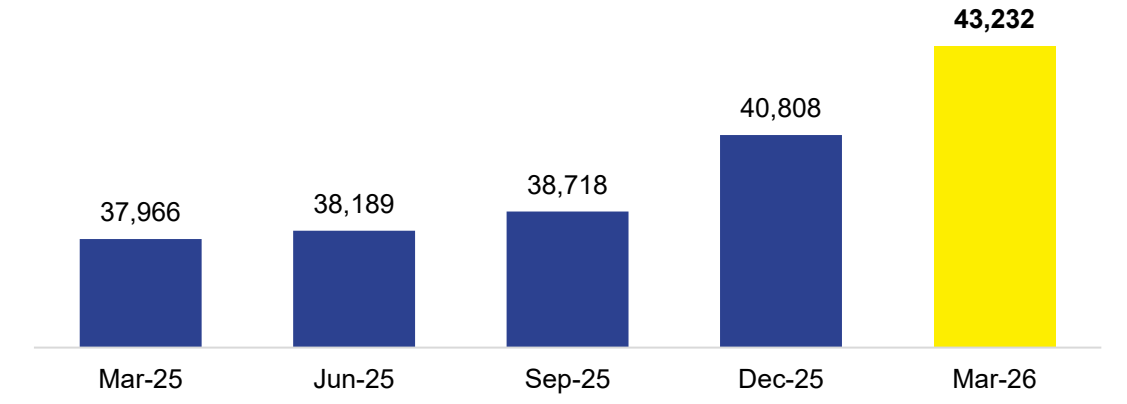
\*\*Excluding Revaluation Reserve.

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

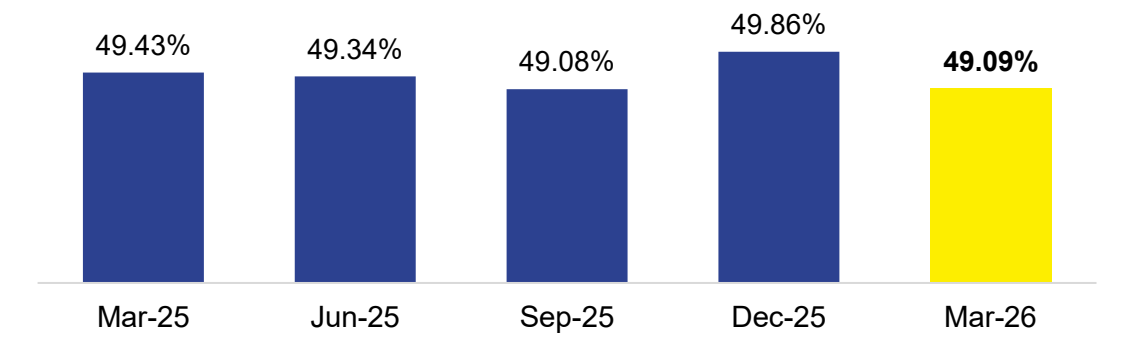
**Capital Adequacy Ratio (%)**



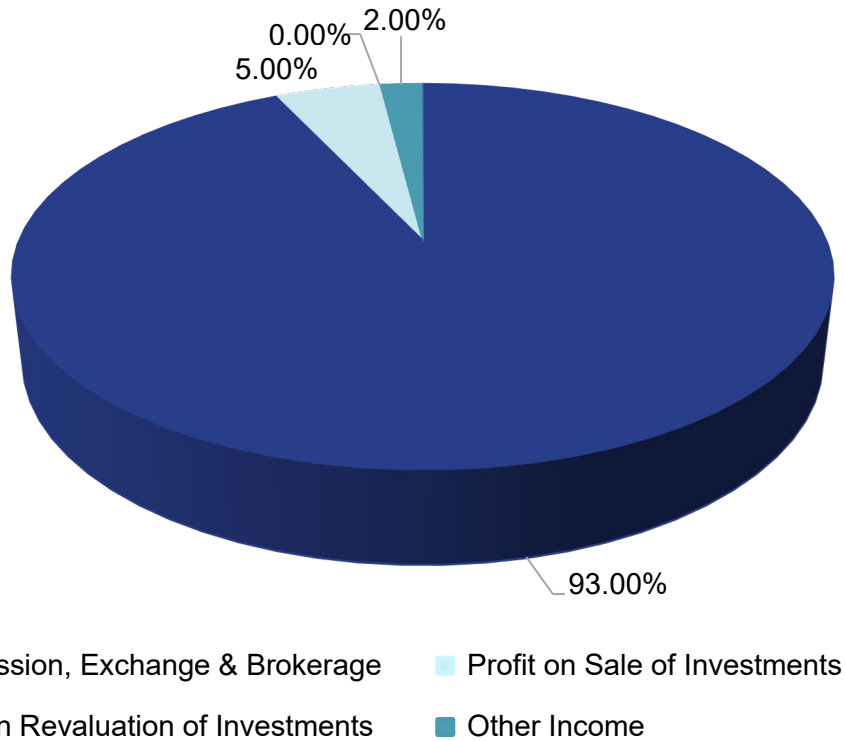
**Risk Weighted Assets (INR crores)**



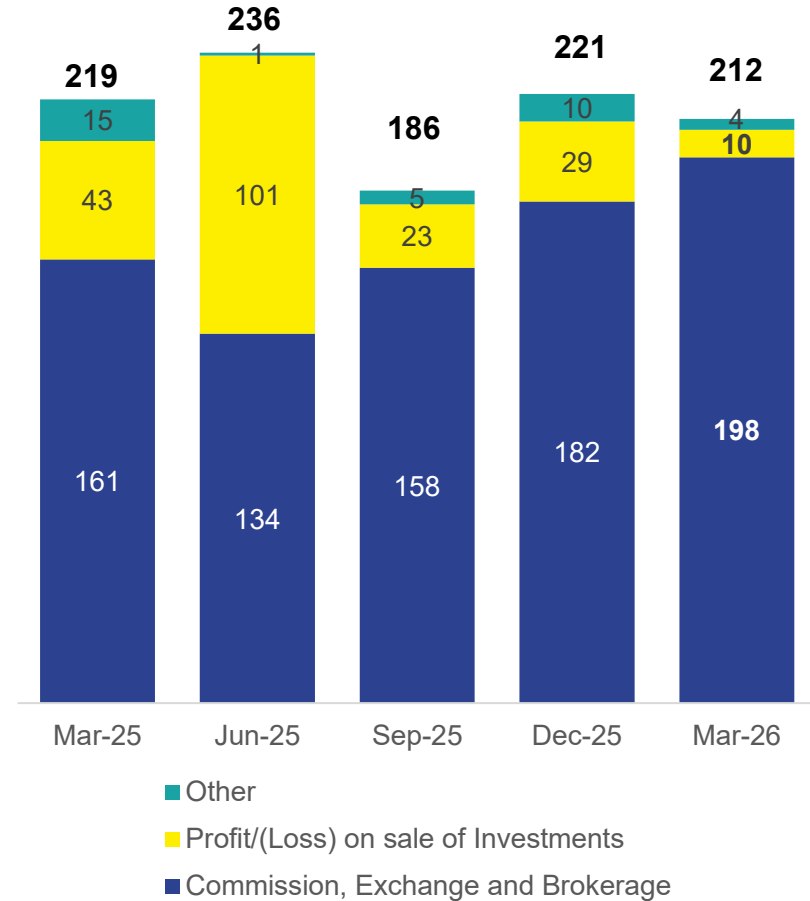
**Risk Weighted Assets / Total Assets (%)**



Non-Interest Income Break Up (%) – Mar 26 (Q4)



Non-Interest Income (INR crores)



# Financial Highlights



# Profit & Loss Statement – Q4FY26

(INR crores)	Q4FY26	Q4FY25	Y-o-Y	Q3FY26	Q-o-Q	FY26	FY25	Y-o-Y
Interest Income	1,907	1,742		1,861		7,405	6,471	
Interest Expense	1,252	1,184		1,236		4,948	4,364	
<b>Net Interest Income</b>	<b>655</b>	<b>558</b>	<b>+17%</b>	<b>625</b>	<b>+5%</b>	<b>2,457</b>	<b>2,107</b>	<b>+17%</b>
<b>Other Income</b>	<b>212</b>	<b>219</b>	<b>-3%</b>	<b>221</b>	<b>-4%</b>	<b>855</b>	<b>750</b>	<b>+14%</b>
- Commission, Exchange and Brokerage	198	161		182		671	555	
- Profit/(Loss) on sale of Investments	10	43		29		163	151	
- Profit/(Loss) on Exchange Transactions	0	2		1		-3	10	
<b>Total Income</b>	<b>867</b>	<b>777</b>	<b>+12%</b>	<b>846</b>	<b>+2%</b>	<b>3,312</b>	<b>2,857</b>	<b>+16%</b>
<b>Operating Expenses</b>	<b>525</b>	<b>472</b>	<b>+11%</b>	<b>523</b>	<b>+0%</b>	<b>2,016</b>	<b>1,820</b>	<b>+11%</b>
Employee Expenses	262	232		269*		1,026*	923	
Other Expenses	263	240		254		990	897	
<b>Operating Profit</b>	<b>342</b>	<b>305</b>	<b>+12%</b>	<b>323</b>	<b>+6%</b>	<b>1,296</b>	<b>1,037</b>	<b>+25%</b>
Provisions and Contingencies	69	67	<b>+3%</b>	74	<b>-7%</b>	319	208	<b>+53%</b>
<b>Net Profit Before Tax</b>	<b>273</b>	<b>238</b>	<b>+15%</b>	<b>249</b>	<b>+10%</b>	<b>977</b>	<b>829</b>	<b>+18%</b>
Tax	67	61		64		245	214	
<b>Profit After Tax</b>	<b>206</b>	<b>177</b>	<b>+16%</b>	<b>185</b>	<b>11%</b>	<b>732</b>	<b>615</b>	<b>+19%</b>

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

# Profit & Loss Statement – Q-o-Q

(INR crores)	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
Interest Income	1,907	1,861	1,823	1,814	1,742
Interest Expense	1,252	1,236	1,227	1,233	1,184
<b>Net Interest Income</b>	<b>655</b>	<b>625</b>	<b>596</b>	<b>581</b>	<b>558</b>
<b>Other Income</b>	<b>212</b>	<b>221</b>	<b>186</b>	<b>236</b>	<b>219</b>
- Commission, Exchange and Brokerage	198	182	158	134	161
- Profit/(Loss) on sale of Investments	10	29	23	101	43
- Profit/(Loss) on Exchange Transactions	0	1	-2	-2	2
<b>Total Income</b>	<b>867</b>	<b>846</b>	<b>782</b>	<b>817</b>	<b>777</b>
<b>Operating Expenses</b>	<b>525</b>	<b>523</b>	<b>478</b>	<b>490</b>	<b>472</b>
Employee Expenses	262	269*	243	251	232
Other Expenses	263	254	235	239	240
<b>Operating Profit</b>	<b>342</b>	<b>323</b>	<b>304</b>	<b>327</b>	<b>305</b>
Provisions and Contingencies	69	74	61	115	67
<b>Net Profit Before Tax</b>	<b>273</b>	<b>249</b>	<b>243</b>	<b>212</b>	<b>238</b>
Tax	67	64	59	55	61
<b>Profit After Tax</b>	<b>206</b>	<b>185</b>	<b>184</b>	<b>157</b>	<b>177</b>

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

(INR crores)	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
<b>Capital &amp; Liabilities</b>					
Shareholders Equity	6,535	6,350	5,973	5,840	5,691
Deposits	72,583	67,754	64,777	62,039	60,031
Borrowings	6,086	5,472	5,929	7,059	9,115
Other Liabilities and Provisions	2,865	2,264	2,211	2,457	1,973
<b>Total</b>	<b>88,069</b>	<b>81,840</b>	<b>78,890</b>	<b>77,395</b>	<b>76,810</b>

(INR crores)	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
<b>Assets</b>					
Cash, Interbank etc.	4,220	2,688	2,500	3,066	2,699
Investments	20,378	19,620	20,496	19,948	20,150
Advances	60,022	56,600	52,975	51,215	51,047
Fixed Assets	989	999	893	887	898
Other Assets	2,460	1,933	2,026	2,279	2,016
<b>Total</b>	<b>88,069</b>	<b>81,840</b>	<b>78,890</b>	<b>77,395</b>	<b>76,810</b>

# Profit & Loss Statement – Trend

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

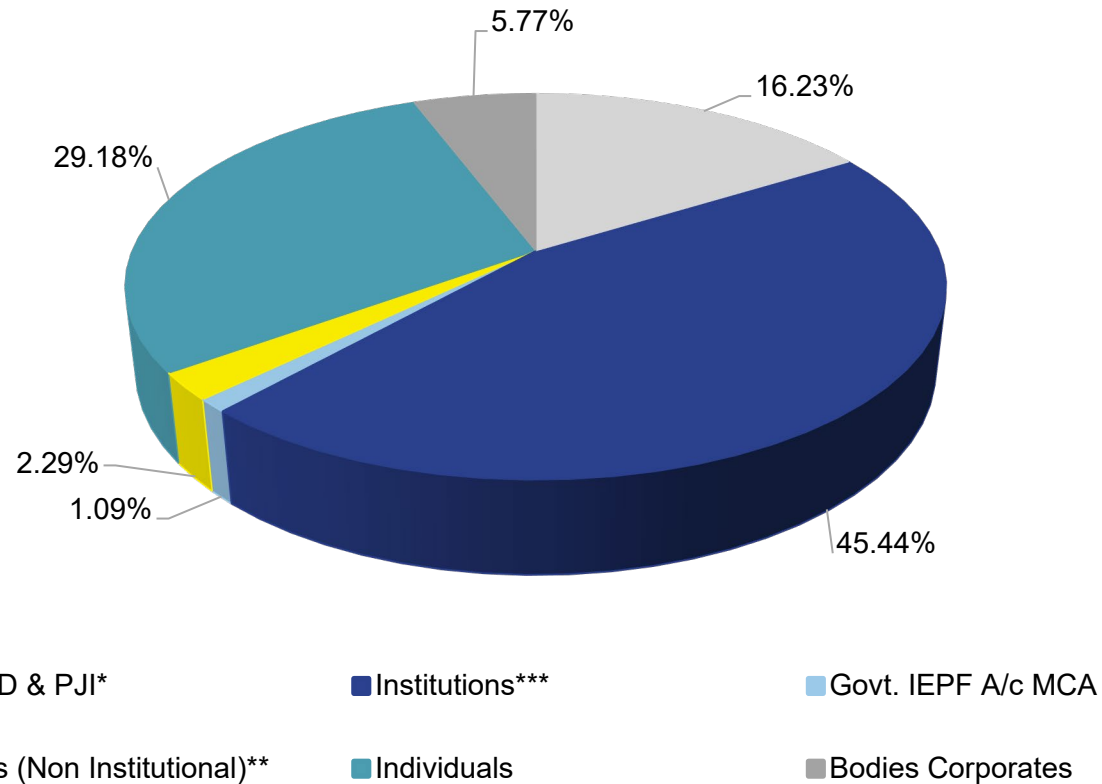
\*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

# Balance Sheet – Trend

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

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

Shareholding as on Mar 31, 2026



## Equity Shares as on Mar 31, 2026 – 32,19,01,777 shares

\*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd  
 \*\*Includes Clearing Members (0.04%), Non-Resident Indians (1.97%), Trusts (0.01%), Unclaimed shares (0.11%) & Directors & their relatives (0.17%)  
 \*\*\*Institutions includes 12.64% held by FII & FPI

Key Non-Promoter Institutional Shareholders	%
Tata Mutual Fund*	5.04
Bandhan Mutual Fund*	4.41
Franklin Templeton Asset Management (India) Pvt Ltd*	4.00
Sundaram Mutual Fund*	3.41
Oman India Joint Investment Fund II	2.86
Mahindra Manulife Mutual Fund*	2.21
ICICI Venture Funds Management Company Ltd (India Advantage Fund S4 I)	1.94
Mirae Asset Mutual Fund*	1.87
Motilal Oswal Mutual Fund*	1.77
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.09
Indiafirst Life Insurance Co Ltd	1.04
Societe Generale-ODI	1.02

\*Held under various schemes/ funds/ entities.

\*\*Shares pertaining to unpaid dividend amounts, transferred as per regulatory requirement

- 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.

## UPI – Lite Auto Top up



- Automated Process of Re-loading Funds
- Convenience and adaptability of UPI lite
- Reduced Bank statement clutter

## Customer satisfaction survey on Personal Internet Banking



- Customer Satisfaction (CSAT) survey feature is now live on DCB Internet Banking.
- Customer experience is enhanced by gathering valuable insights on the usability, functionality and overall satisfaction of Personal Internet Banking services

## Application Tracking Mechanism for loan customers



- Customers will be able to check their loan application status on Banks website for Home Loan, Business loan, School and College finance
- Real time data is fetched from Customer Acquisition system

## DCB Lens – A gateway to Unified lending Interface (ULI)



- Reserve Bank of India (RBI) initiative which is "plug-and-play" platform that integrates data from various sources (land records, credit history) to streamline loan appraisals, reduce paperwork, and enable faster approvals.

## Apply for IPO through DCB Mobile Banking



- ASBA allows investors to invest in IPOs or subscribe to Rights issues without worrying about upfront payments
- Funds remain in the account and are only debited if the shares are allocated

## Contact Centre Dialer Integration with Website Landing Page



- Leads Generated through Website are pushed through to Contact Centre Dialer
- Call centre agent gets assigned in real time
- Prospective customer leads generated via DCB Bank Campaigns with faster TAT

## Capital Gains Account Scheme (CGAS) Launched for DCB Customers



- Exemption under Sections 54 to 54F of the Income Tax Act
- Allows taxpayers to park capital gains from the sale of assets (e.g., property, land) to temporarily defer tax liability
- Tax Deferral & Exemption allowed along with flexibility to reinvest funds

## Provakil- Automation of Litigation & Contract Management



- Single window for managing Contracts, litigation, notices, compliances and collections
- Reduced manual efforts, Improved accuracy, reduced documentation with role-based access & encrypted data.

## UPI TPAP - Sponsoring novio UPI App



- A next-generation UPI application powered by DCB Bank's advanced technology infrastructure, designed to deliver a faster and more efficient payment experience.
- Link your bank account or RuPay credit card anytime, anywhere, and enjoy a seamless, secure, and convenient UPI payments journey.

## DCB Zet Secured Credit Card



- The DCB ZET Credit Card is a Fixed Deposit backed RuPay Credit Card that helps build your credit score the smart way.
- It is made for all, with a minimum Fixed Deposit amount of ₹2,000, one may apply for a Credit Card that offers lifetime free renewal, it requires no income proof and no credit history of the applicant.
- This is ideal for Credit Card beginners as well as individuals who wish to build or re-build their credit score.
- The Card also offers attractive discounts and cash back across over 80 popular brands and categories, giving you extra value on everyday spending.

## Niyo (Card Services)



- Niyo enhances card management by enabling users to easily generate or reset their card PIN and request card reissuance directly through the app, ensuring a convenient and fully digital experience.

## DCB Novio Secured Credit Card



- The DCB novio Credit Card is a Fixed Deposit secured RuPay credit card that helps build your credit score the smart way.
- Enjoy a lifetime-free credit card backed with your DCB FD value of ₹ 2,000 at the minimum.
- You can enjoy seamless UPI payments on platforms such novio App, PhonePe, and Google Pay, amongst others.
- Additionally, the DCB Fixed Deposit can earn up to 7% p.a. interest\*.



Implementing restoration and innovation protective irrigation interventions for dryland agricultural farmers, Karnataka



Empowering women through participatory decision-making under Community Forest Management initiatives, Chhattisgarh



Promoting community responsibility through collective clean-up efforts for a cleaner and healthier environment, Haryana

Building sustainable livelihood among tribal communities through beekeeping with indigenous bees, Gujarat & Madhya Pradesh



Building awareness on waste segregation practices to promote responsible disposal and a cleaner, more sustainable environment, West Bengal



Preparing mud plaster mix using natural materials to promote eco-friendly and sustainable construction practices, West Bengal



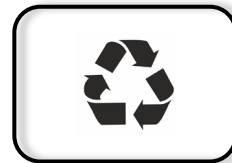
## We Contribute Towards



Water



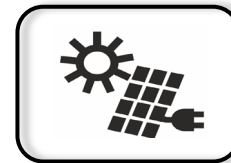
Waste Management



Recycling



Disaster Relief



Renewable Energy

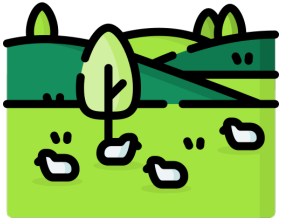


Preserve Historical Sites



Support Tech Incubators

## Biodiversity Conservation, Sustainable Livelihoods, and Climate Mitigation in Pune, Maharashtra



**50+ women engaged; ~749 wage days created**

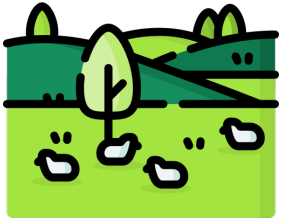
**5,000 native seed balls produced**

**40,000 saplings planted across 5 ha (Kendur)**

**1.5 lakh+ saplings & ~1 lakh slips across 45 ha (with Forest Dept.)**

**10+ ha regenerated via seed dispersal**

## & Innovation protective irrigation interventions for dryland agricultural farmers, Koppal & Raichur, Karnataka



**480 farmers across 6 villages oriented on sustainable practices**

**E-PRA conducted in 3 villages; 75 farmers onboarded**

**63 Master Farmers trained (seed treatment, multi-cropping, INM)**

**329 farmers adopted seed treatment**

**10+ ha regenerated via seed dispersal**



Leaders' Award recognition from SmartNext / SmartWinnr 2026 for building a business-aligned learning ecosystem.



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



Won 'Most Effective Recruitment Strategy of the Year' at Synnex Awards, recognizing our innovative frontline hiring approach, campus connect leadership, and Careerwise program.



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.

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.



Recognized as India's Best Workplaces™ in Health and Wellness 2026: Top 50



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

# Thank you

To receive investor updates from DCB Bank Limited, write in at [investorrelations@dcbbank.com](mailto:investorrelations@dcbbank.com)

For more information, kindly log on to : [www.dcb.bank.in](http://www.dcb.bank.in)