

Ref. No.CO:CS:RC:2025-26:290

February 13, 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 Sirs,

Subject: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Pursuant to Regulation 30 and other applicable provisions of SEBI Listing Regulations, this is to inform you that the Reserve Bank of India (RBI) has, vide its letter dated February 13, 2026, imposed a monetary penalty of Rs. 29.60 lakh (Rupees Twenty-Nine Lakh Sixty Thousand Only) on the Bank for non-compliance with the RBI directions on loans against gold ornaments and jewellery where the Loan-to-Value (LTV) ratio exceeded the threshold of 75% with certain accounts during the tenure of such gold loans sanctioned for non-agricultural end uses.

This penalty has been imposed in exercise of powers vested in RBI conferred under the provisions of section 47A(1)(c) read with section 46(4)(i) of the Banking Regulation Act, 1949, based on non-compliance observed during the statutory inspection based on its financial position as on March 31, 2025.

Information as required under Regulation 30 of the SEBI Listing Regulations read with Schedule III and relevant SEBI circular is enclosed as Annexure A.

This is for your information and records.

Thanking you,

Yours faithfully,

For DCB Bank Limited

**Rubi Chaturvedi
Company Secretary &
Compliance Officer**

Information as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Schedule III and relevant SEBI circular

Sr. No.	Particulars	Details
1.	Name of the listed entity	DCB Bank Limited
2.	Name of the authority from whom communication is received	Reserve Bank of India ("RBI")
3.	Type of communication received	Speaking Order issued by RBI
4.	Period for which communication would be applicable, if stated	This penalty has been imposed in exercise of powers vested in RBI conferred under the provisions of section 47A(1)(c) read with section 46(4)(i) of the Banking Regulation Act, 1949, based on non-compliance observed during the statutory inspection based on its financial position as on March 31, 2025.
5.	Nature and details of the action(s) taken or order(s) passed	Imposition of monetary penalty of Rs. 29.60 lakh (Rupees Twenty-Nine Lakh Sixty Thousand Only) on the Bank for non-compliance with the RBI directions on loans against gold ornaments and jewellery where the Loan-to-Value (LTV) ratio exceeded the threshold of 75% with certain accounts during the tenure of such gold loans sanctioned for non-agricultural end uses.
6.	Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority.	February 13, 2026
7.	Details of the violation(s)/contravention(s) committed or alleged to be committed	Non-compliance with the RBI directions on loans against gold ornaments and jewellery where the Loan-to-Value (LTV) ratio exceeded the threshold of 75% with certain accounts during the tenure of such gold loans sanctioned for non-agricultural end uses.
8.	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible	Rs. 29.60 lakh (Rupees Twenty-Nine Lakh Sixty Thousand Only) i.e., amount of monetary penalty.
9.	Action(s) taken by listed company with respect to the communication	The amount of penalty will be paid within the stipulated timeline.
10.	Any other relevant information	-