

Ref. No.CO:CS:RC:2025-26:017

April 25, 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: Investor Presentation-Q4FY25

Please find attached the Investor Presentation which will be referred during the earnings call with analysts and investors pertaining to the audited financial results of the Bank for the quarter and year ended March 31, 2025.

The said presentation is being uploaded on the website of the Bank and can be accessed at www.dcbbank.com

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

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

A close-up photograph of two hands, one in a grey suit sleeve and the other in a dark blue suit sleeve with a white shirt cuff, holding a large, bright blue key. The background is a blurred green foliage. The DCB BANK logo is in the top left corner.

DCB BANK

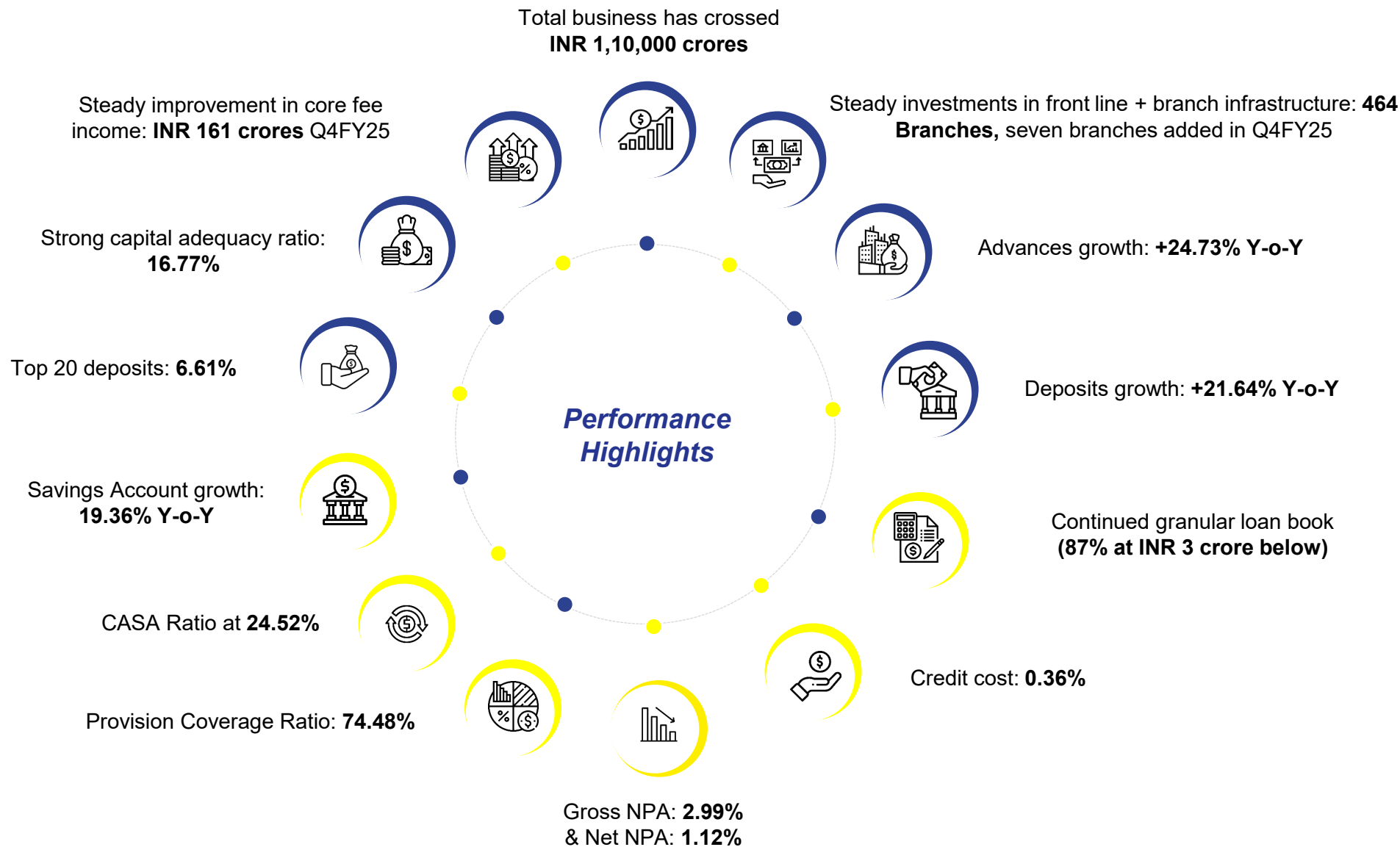
DCB Bank Limited

Investor Presentation – Q4FY25

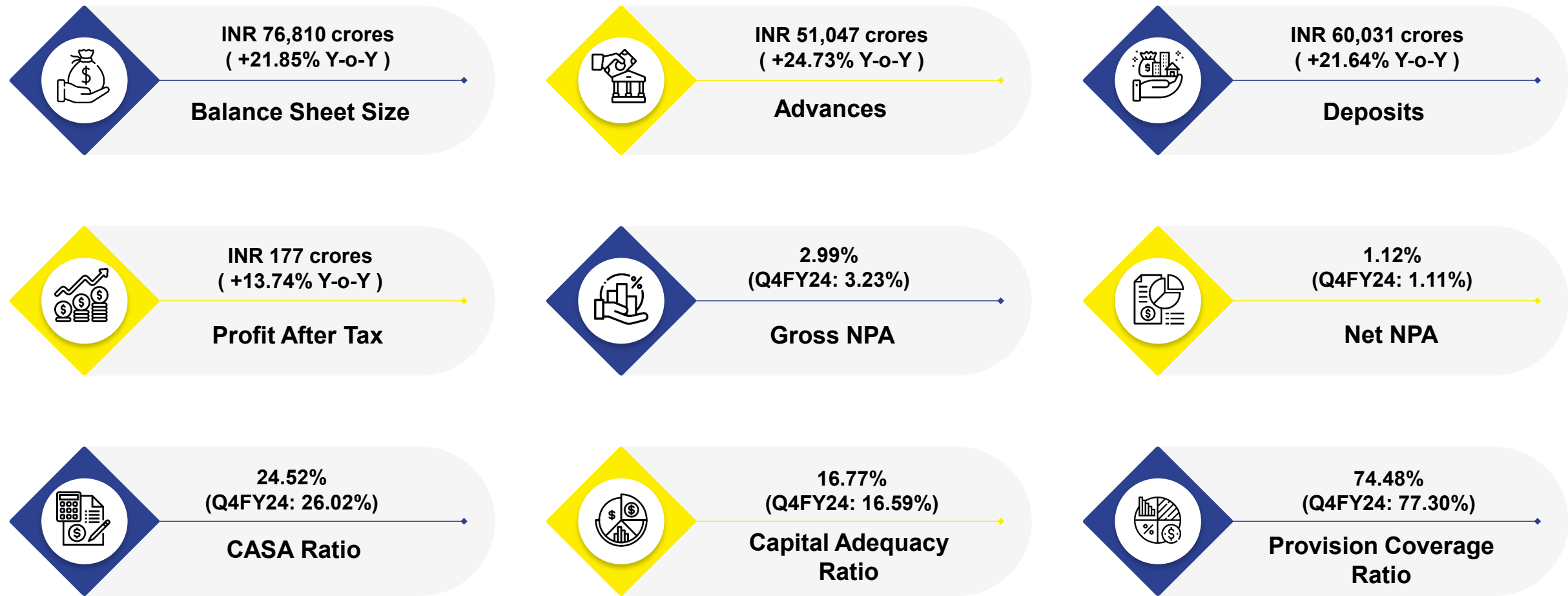
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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.



Performance Highlights – Q4FY25



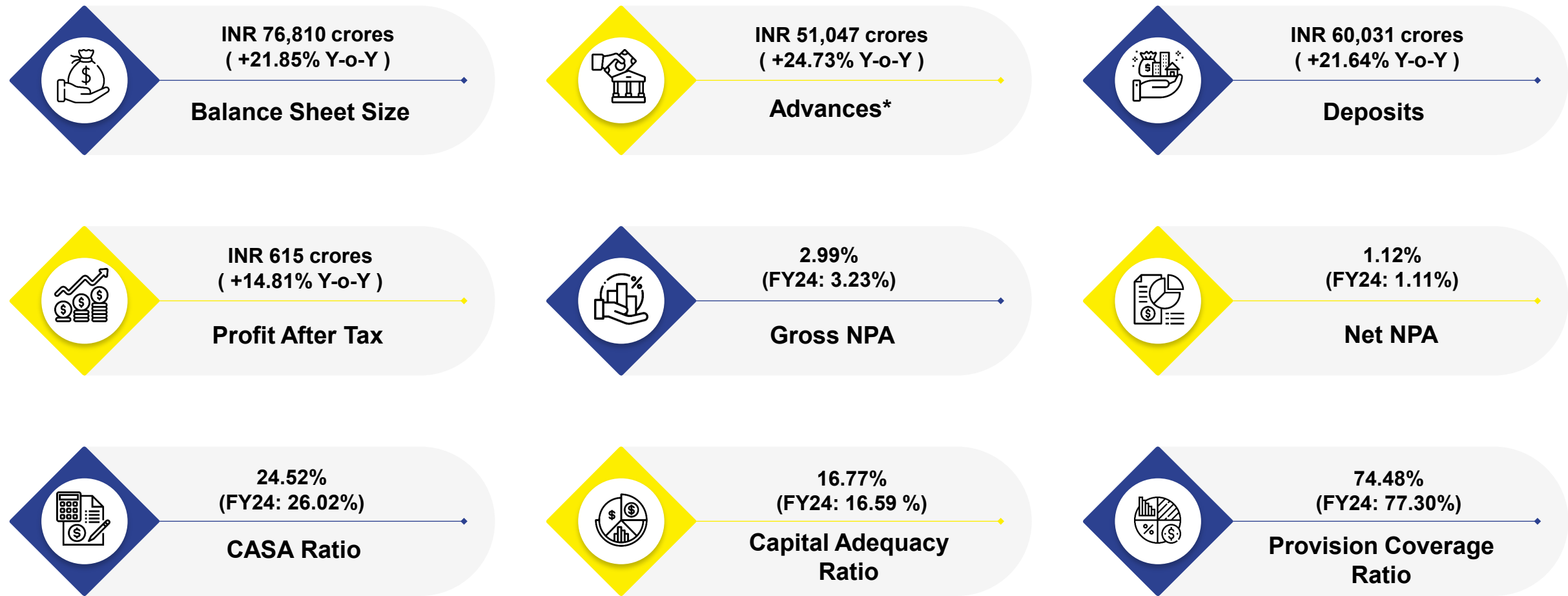
Advances growth compared with Q4FY24:

Mortgages
+21% Y-o-Y

Co-lending
+117% Y-o-Y

Construction Finance
+38% Y-o-Y

AIB
+14% Y-o-Y



*

Mortgages
+21% Y-o-Y

Co-lending
+117% Y-o-Y

Construction Finance
+38% Y-o-Y

AIB
+14% Y-o-Y



About Us

- New generation private sector bank 464 branches across 20 States and 2 Union Territories



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, 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
- Accelerating digital agenda
- Efficient capital consumption & strong Capital Adequacy



Attributes



Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 14.70%)
- Institutions (including FII + FPI) 38.82% (non promotor institutional shareholding above 1% is 27.89%)

MSMEs play a pivotal role in the economic and social development of the country



Robust Indian economy, MSMEs target market size and DCB Bank's knowledge, experience, capability, products and increasing branch footprint has the potential to create a large and meaningful Balance Sheet size above one lakh crores in the foreseeable future



Number of working enterprises – 63 million, Employment – 111 million



Urban 49%, Rural – 51%



Manufacturing- 32%, Trade – 35%, Other services – 33%



Sole proprietor – 96%



MSME contributes 29% to GDP and 44% to merchandise exports



79% of Indian workforce in self-employed

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, 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

Partner with select “start-up” companies to participate in ‘new age’ technologies

Retail and Agri & Inclusive Banking



Deposit Products

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



Cards

- Debit Card
- TravelSmart Card
- Secured Credit cards



Payments

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- Remittances
- Tax Payments
- POS Terminals
- UPI LITE



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
- School 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

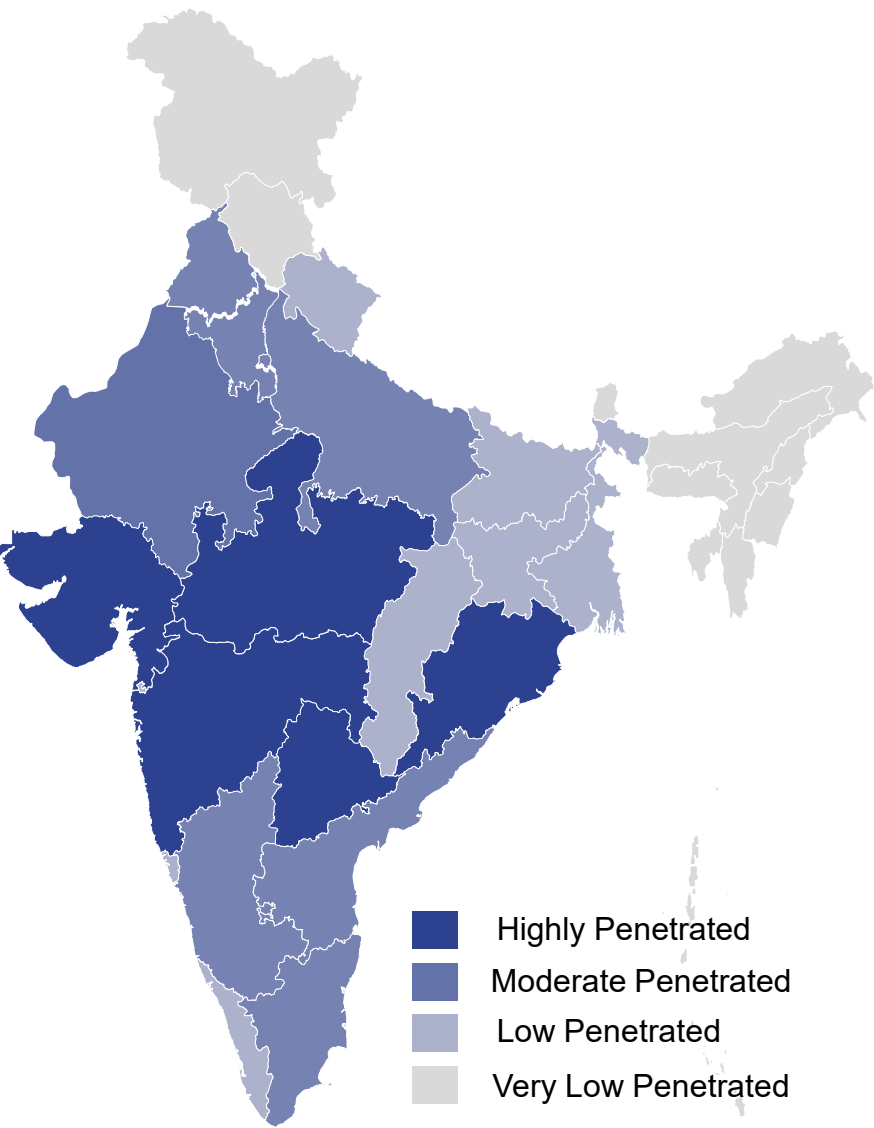
- Working Capital
- Cash Management

Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

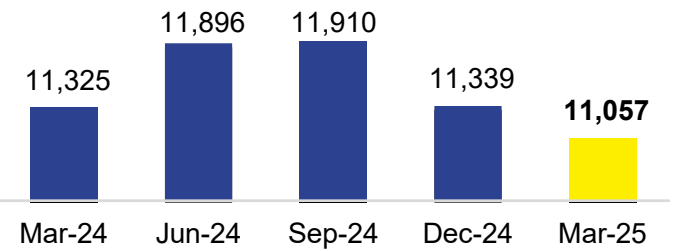
	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	 <ul style="list-style-type: none"> Balance Sheet as at 31-Mar-25: INR 76,810 crores Advances of INR 51,047 crores with a focused approach towards secured small ticket lending 	 <ul style="list-style-type: none"> Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs NIM of 3.29% for Q4FY25 	 <ul style="list-style-type: none"> Gross NPA at 2.99% and Net NPA at 1.12% Provision Coverage Ratio at 74.48% Credit cost at 0.36% for Q4FY25 Margin of Safety (Operating Profit / Provisions) for Q4FY25 - 4.5 	 <ul style="list-style-type: none"> Cost to Average Assets at 2.54% for Q4FY25 Cost to Income at 60.68% for Q4FY25 Headcount at 11,057 and branch network at 464 	 <ul style="list-style-type: none"> Return on Assets at 0.95% for Q4FY25 Return on Equity at 13.57% for Q4FY25
Outlook & Way Forward	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Business Model NIMs 350 bps to 365 bps Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs 	<ul style="list-style-type: none"> 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) 	<ul style="list-style-type: none"> Target Cost to Income Ratio of 60% or below in near term Target Cost to Average Assets of 2.50% to 2.60% 	<p>Return on Assets (ROA)</p> <ul style="list-style-type: none"> Target 1% or above in near term <p>Return on Equity (ROE)</p> <ul style="list-style-type: none"> Target closer to 14% in near term

A person in a blue shirt is holding a tablet. Overlaid on the image are various financial charts, including a candlestick chart, a line graph with a dotted trend line, and a bar chart. The background is a light blue gradient.

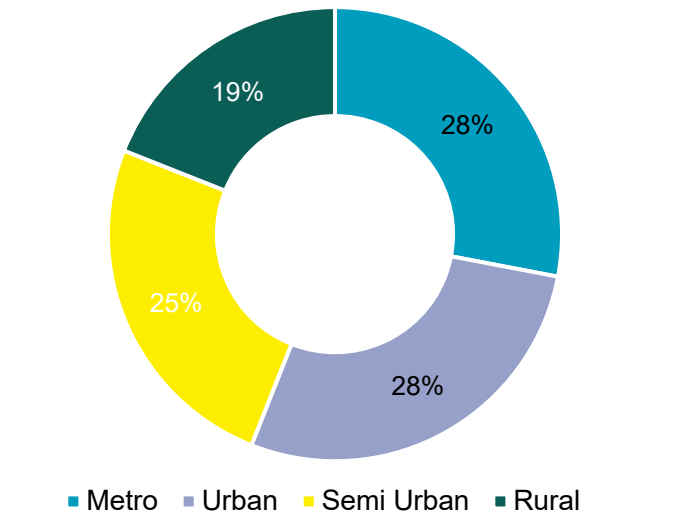
Customer Service and Digital Initiatives



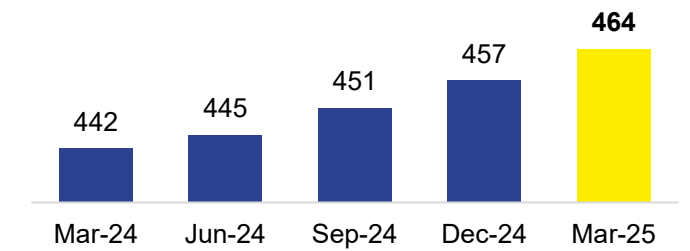
Head count



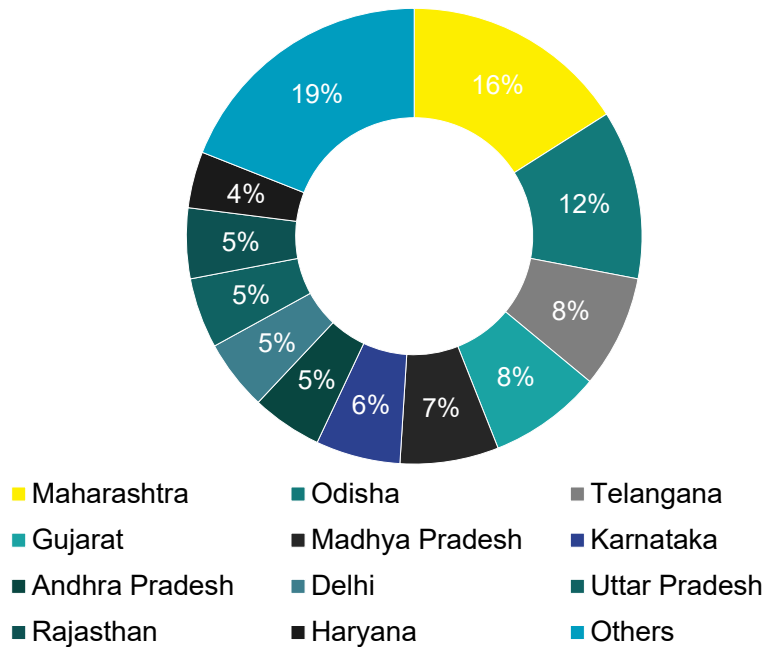
Region wise Branches (%)



Branches



State wise Branches (%)



Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Delighted to announce the inauguration of DCB Bank Innovation Centre at HSR Layout, Bengaluru. Innovation Centre is designed to propel this from ideation to implementation.

The Innovation Centre will serve as a hub for:

Driving Digital Transformation:

Explore AI, cloud-native solutions and more



Customer-Centric Solutions:

Develop AI-driven hyper-personalization, seamless digital banking, and secure transactions.



Strategic Partnerships:

Collaborate with fintech's, startups, and technology leaders

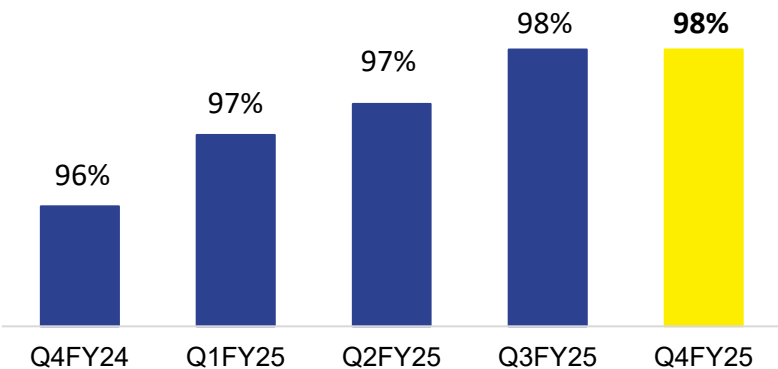


Operational Efficiency:

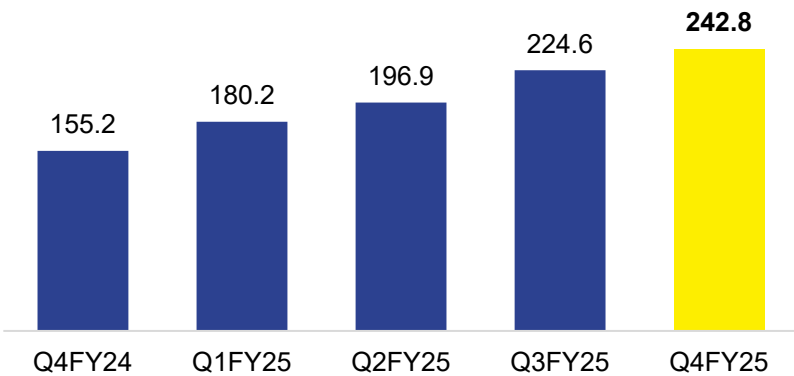
Streamline processes to enhance productivity and optimize cost



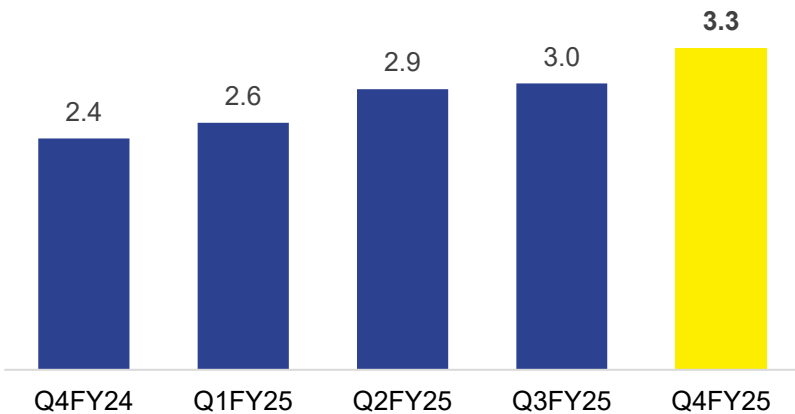
Digital Transactions (% of Total Transactions)



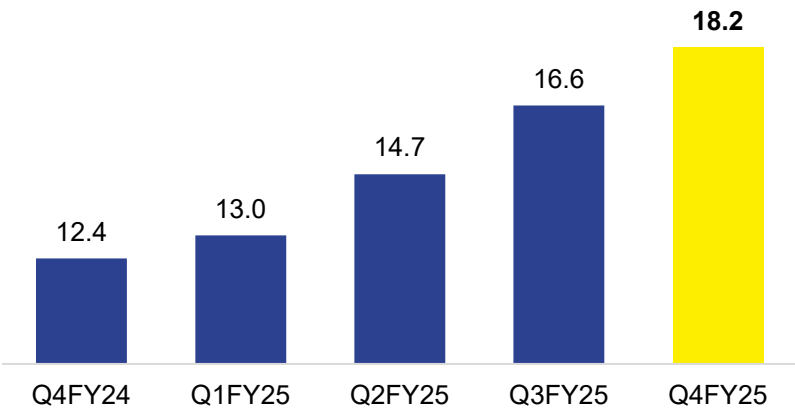
UPI Transactions (In Lakhs)



Personal Internet Banking Transactions (In Lakhs)



Mobile Banking Financial Transactions (In Lakhs)



A background image showing a group of business professionals in a huddle, with their hands stacked in the center, symbolizing teamwork and collaboration. The image is faded and serves as a backdrop for the text.

Board & Management

Amyr Jassani

Independent Director

A Fellow Member of the Institute of Chartered Accountants with more than 30 years of experience, mainly with the big four accounting firms. He is also a Fellow member of the Institute of Company Secretaries of India and has passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

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.

Nasser Munjee

Non-Executive (Non-Independent) Director

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK. Ex-Chairman of DCB Bank Ltd since June 2005 (till August 2021) and was associated with HDFC for over 20 years at various positions including as its ED. Ex-MD of IDFC Ltd. up to March 2004. He once again joined the Board w.e.f Sept 19, 2024, as Non-Executive (Non- Independent) Director

Somasundaram PR

Independent Director

A Member of the Institute of Chartered Accountants of India and Cost Accountant with over 31 years' experience across various Unilever Group companies in India and abroad, Standard Chartered Bank and others.

Farokh Subedar

Independent Director and Chairman

A Member of the Institute of Chartered Accountants of India and the Institute of Company Secretaries of India. He has vast experience in the areas of business management, finance, taxation, law, risk management and accounts. He has been also functioned as the Chief Financial Officer and Company Secretary of Tata Sons.

Praveen Kutty

Managing Director & CEO

A business leader with over 33 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking , Agri Banking & SME Banking in the last 17 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.

Nadir Bhalwani

Additional and Non- Executive (Non-Independent) Director

A graduate and an MBA from KJ Somaiya Institute of Management Studies and Research, University of Mumbai, 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.

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 Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).

Iqbal Khan

Non-Executive (Non-Independent) Director

A partner at J.Sagar Associates and member of the Private Equity and Mergers & Acquisitions Practice Group. He was a Senior Partner at Shardul Amarchand Mangaldas & Co. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science.

Lakshmy Chandrasekaran

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.

Balu Srinivasan

Additional and Independent Director

An Engineer cum certified Cost Accountant and has a remarkable career spanning over three and half decades, 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.

Thiyagarajan Kumar

Independent Director

A business leader with over 37 years of experience with Hindustan Unilever & the Times Group, in the finance, commercial, governance, audit/ assurance functions.

Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 34+

Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 32+

Ajit Kumar Singh

- Designation: *Head – Treasury, FIG Business & Chief Investor Relationship officer.*
- Years of Experience: 32+

Ashu Sawhney

- Designation: *Head – Human Resources*
- Years of Experience: 32+

Bappa Roy

- Designation: *Head – Product Deposits, TPD & Gold Loan*
- Years of Experience: 33+

Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 29+

Durga Prasad Rath

- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: 29+

Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- Years of Experience: 30+

J. K Vishwanath

- Designation: *Head – Corporate, Construction Finance & SME Banking*
- Years of Experience: 31+

Kamala Kant Pandey

- Designation: *Head – Acquisitions Loans, Deposits & Gold Loan*
- Years of Experience: 30+

Praveen Kutty

- Designation: *MD & CEO*
- Years of Experience: 34+

Krishna Ramasankaran

- Designation: *Head Credit – Retail, AIB, SME & Operations.*
- Years of Experience: 29+

Mahesh Kutty

- Designation: *Chief Risk Officer*
- Years of Experience: 20+

Krishnan Sridhar Seshadri

- Whole Time Director (Executive Director)
- Years of Experience: 40+

Manoj Joshi

- Designation: *Chief Compliance Officer.*
- Years of Experience: 30+

Meghana Rao

- Designation: *Chief Operating Officer - Branch Trade and Treasury Operations*
- Years of Experience: 24+

Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 24+

Narendranath Mishra

- Designation: *Head – Retail & Agri Loans*
- Years of Experience: 25+

N C Kaushal

- Designation: *Head – Construction Finance*
- Years of Experience: 33+

Pankaj Sood

- Designation: *Head – Branch Banking*
- Years of Experience: 28+

Parthasarathy Karlapati

- Designation: – Chief of Internal Vigilance (CIV)
- Years of Experience: 30+

Ravi Kumar

- Designation: *Chief Financial Officer*
- Years of Experience: 29+

Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 18+

Shankershan Vasisth

- Designation: *Head - Corporate Credit & Credit Monitoring*
- Years of Experience: 25+

T P Anuradha

- Designation: *Chief Internal Auditor*
- Years of Experience: 25+

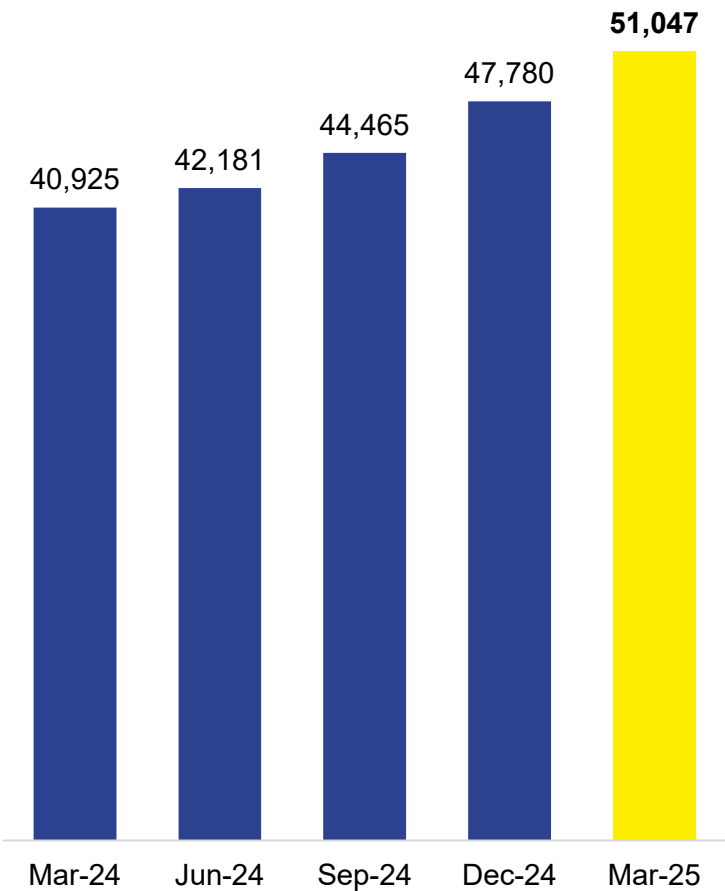
Vikash Agarwal

- Designation: *Head – Marketing Services*
- Years of Experience: 26+

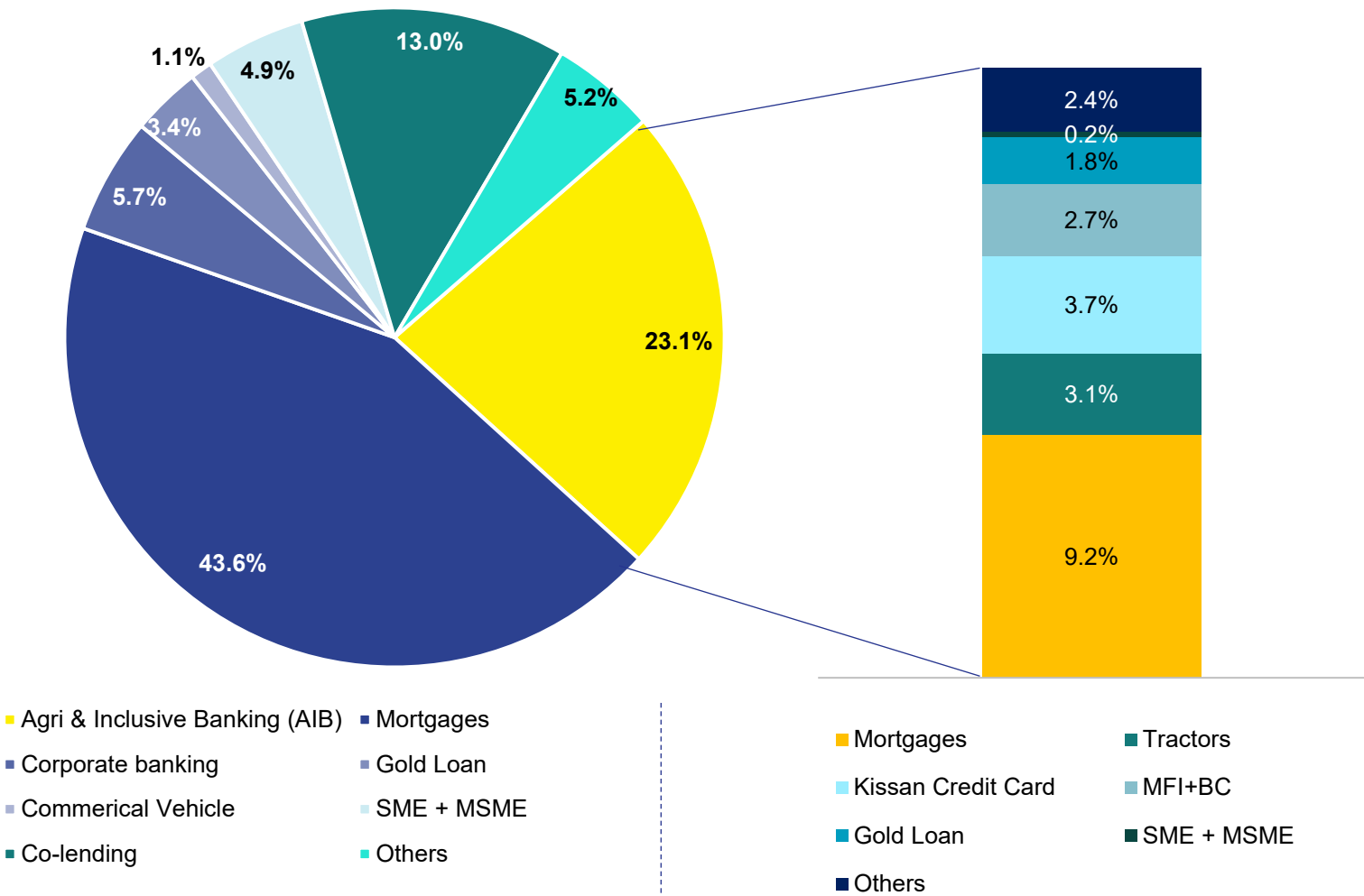
The background of the slide features a blurred image of a person in a blue shirt holding a tablet. Overlaid on this is a semi-transparent digital interface with various business icons like bar charts, line graphs, and a globe. A central box contains the word 'UPDATES'. A dark blue banner at the bottom right contains the text 'Business Update'.

Business Update

Advances (INR crores)



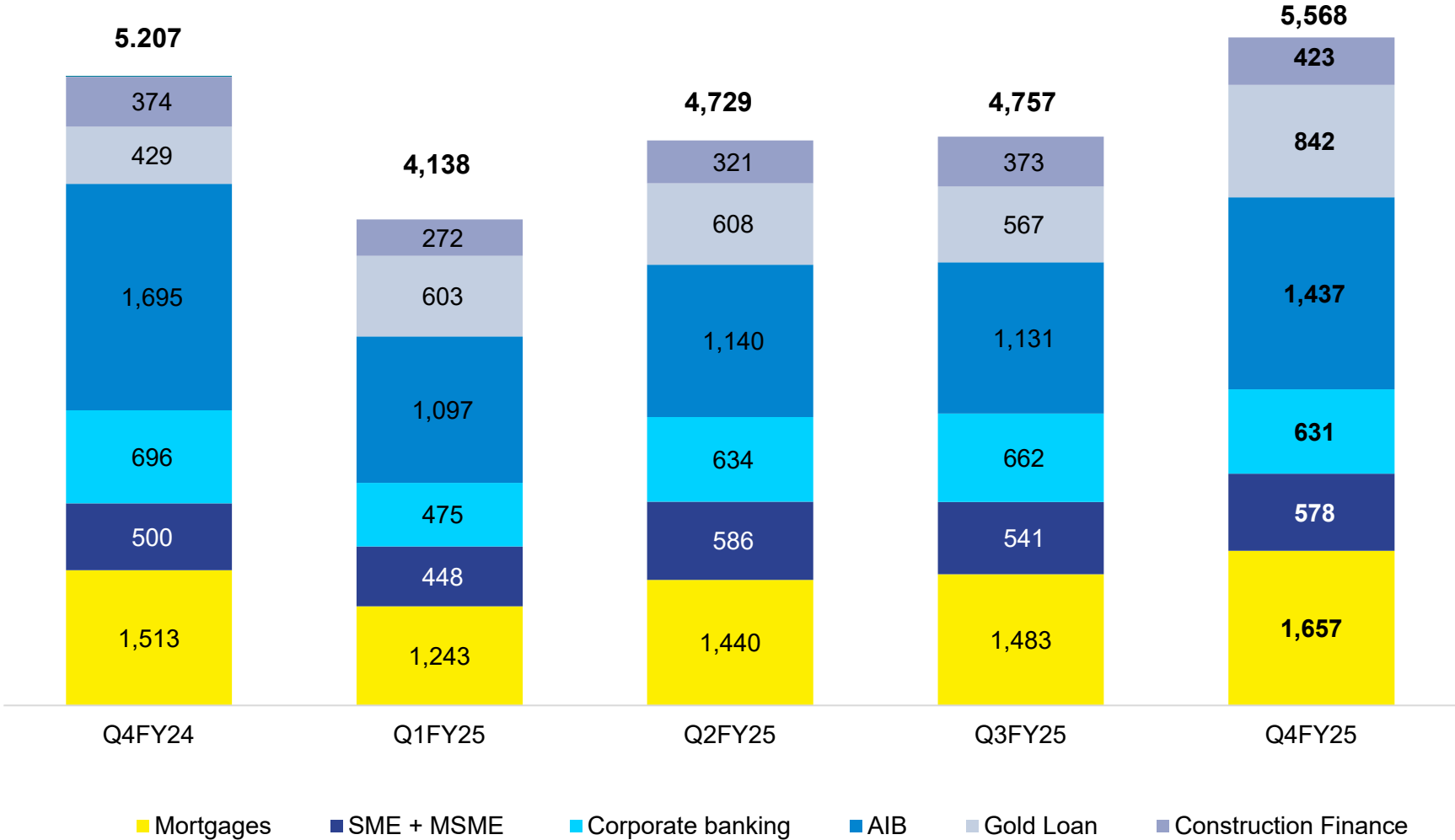
Product Mix (As on 31-Mar-25)



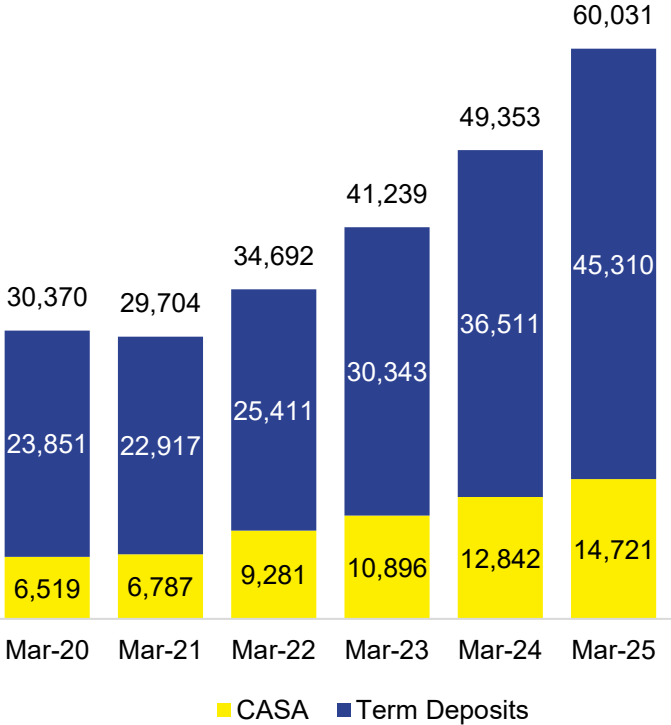
Product Mix (As on 31-Mar-25)

Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Mar. 31, 2025 (Total)
Mortgages	22,278	4,695	-	-	26,973
Co- lending	6,638	-	-	-	6,638
Gold Loans	1,746	898	-	-	2,644
Corporate	-	-	-	2,913	2,913
SME + MSME	-	105	2,497	-	2,602
Construction Finance	1,684	478	-	-	2,162
KCC	-	1,908	-	-	1,908
Farm Equipment's	-	1,587	-	-	1,587
Micro Finance (MFI)	-	735	-	-	735
Lending through BC	-	620	-	-	620
Commercial Vehicle	545	157	-	-	702
Personal Loan	339	-	-	-	339
Others	783	618	-	-	1,401
Floating Provision	-	-	-	-	(177)
Total	34,013	11,801	2,497	2,913	51,047

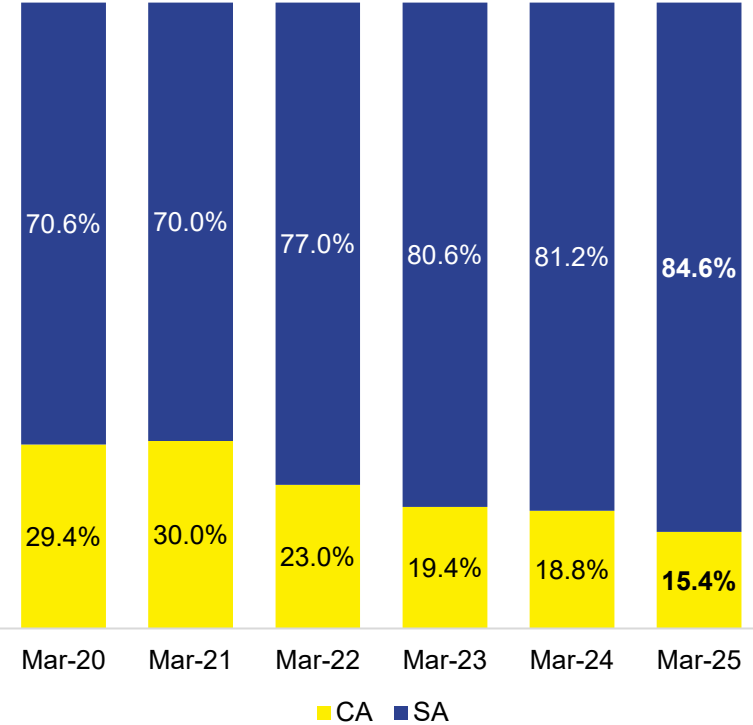
Key Product wise Disbursement Trends (INR crores)



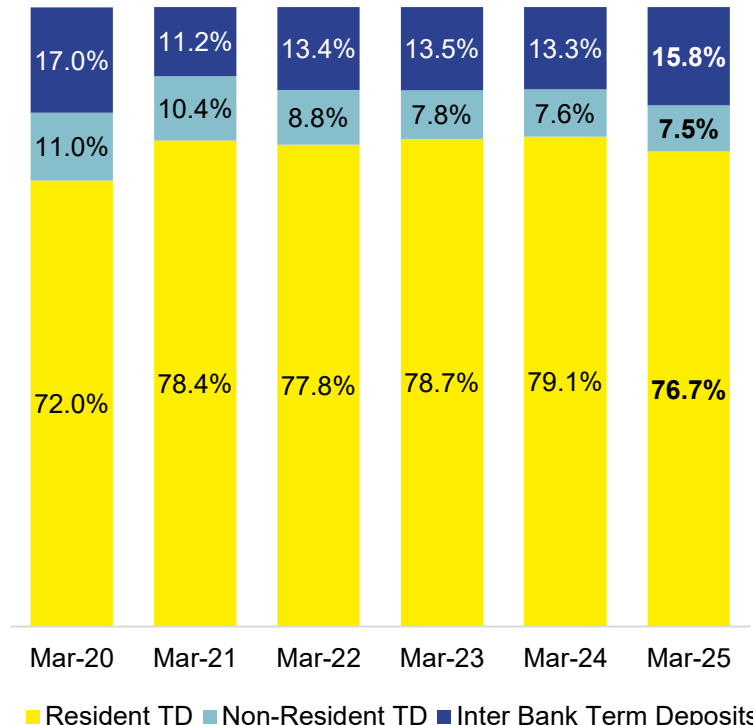
Deposits (INR crores)



CASA Mix (%)

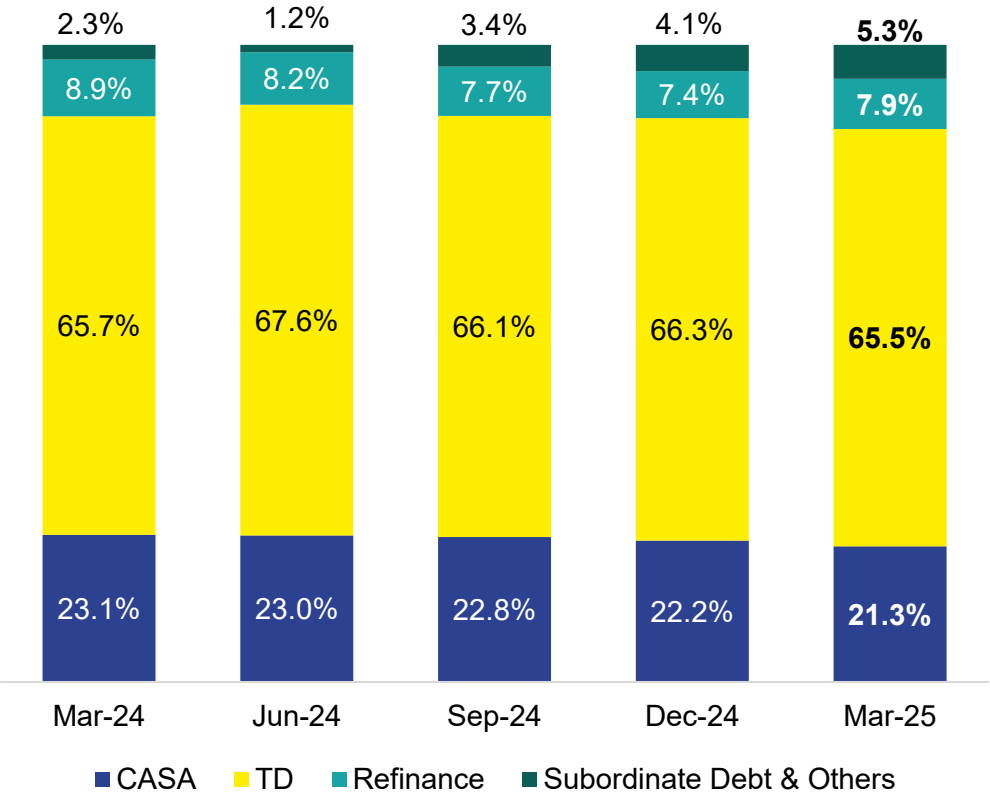


Term Deposits Mix (%)



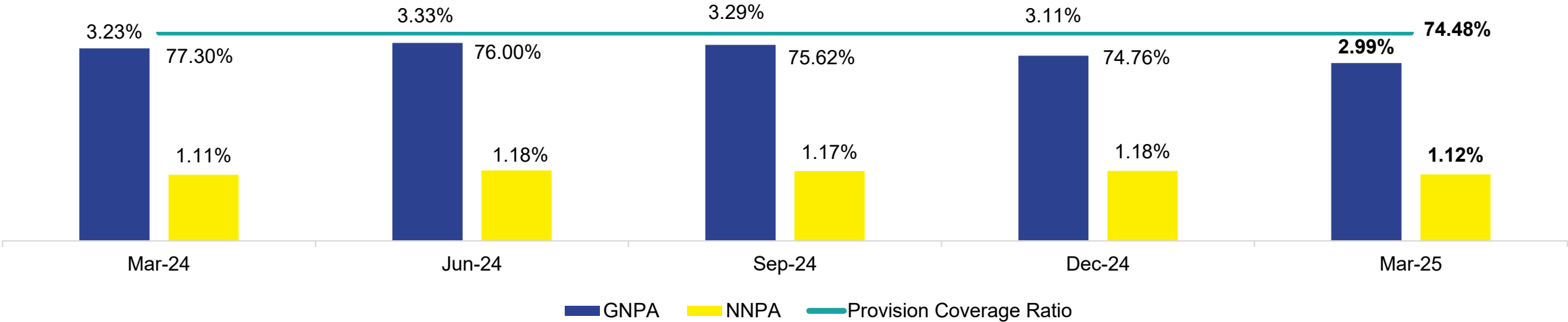
Top 20 deposits contribute 6.61% of Total Deposits

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+

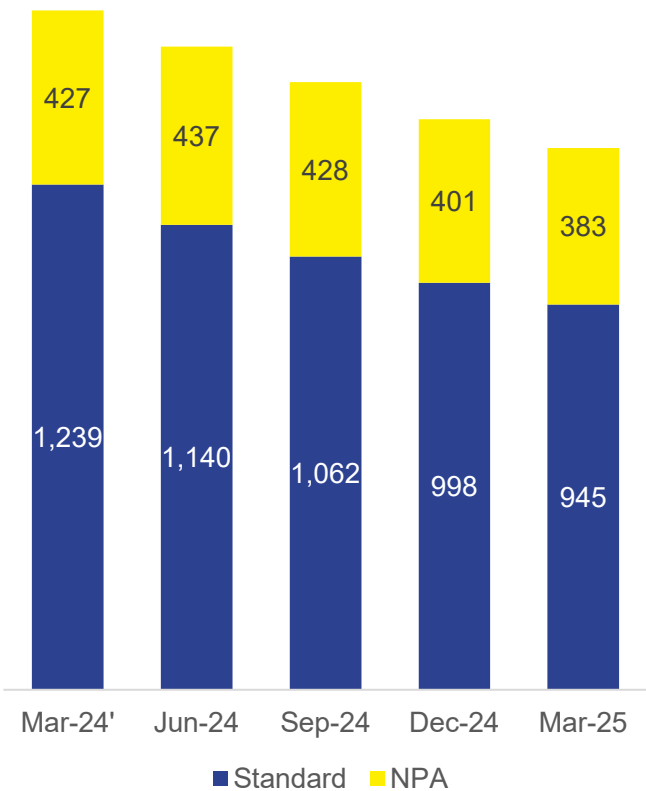


Gross NPA Movement (INR Crores)	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Opening Balance (A)	1,368	1,353	1,435	1,497	1,517
(+) Fresh Slippages	322	372	387	395	365
(+) Addition to Existing NPAs	1	1	2	1	1
Sub-Total (B)	323	373	389	396	366
(-) Recoveries	153	152	193	161	181
(-) Upgrades	154	135	129	131	122
Sub-Total (C)	307	287	322	292	303
(-) Write Offs / Sacrifice (D)	31	4	5	84	26
Closing Balance (A+B-C-D)	1,353	1,435	1,497	1,517	1,554
Fresh Slippage Ratio	3.35%	3.67%	3.71%	3.59%	3.09%
Recoveries & Upgrades to Slippages	95%	77%	83%	74%	83%

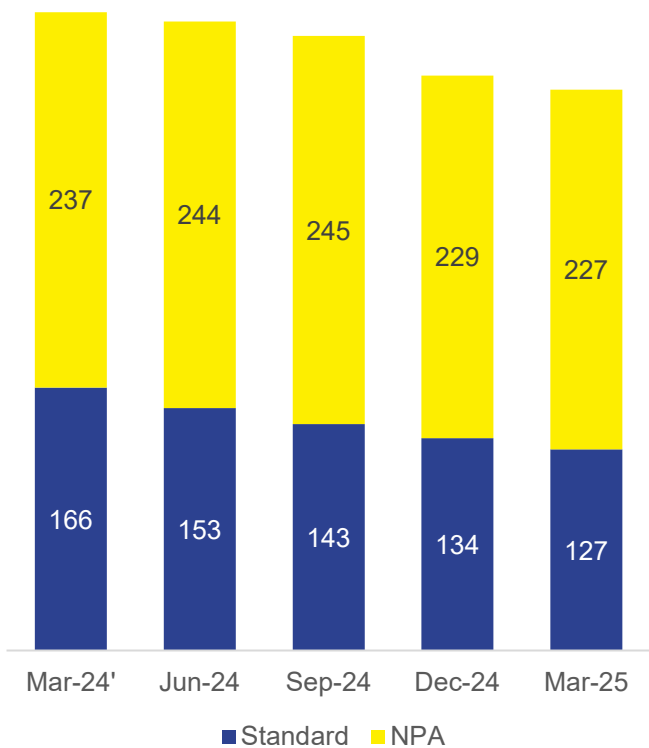
Product wise Gross NPA (INR Crores)	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Mortgages	445	486	532	569	579
SME+MSME	161	176	182	179	178
Corporate	195	193	192	178	177
AIB	322	333	352	381	398
Gold Loans*	33	44	33	25	27
Commercial Vehicle	149	146	142	117	118
Others	48	57	64	68	77
Total	1,353	1,435	1,497	1,517	1,554

*Includes Co-Lending

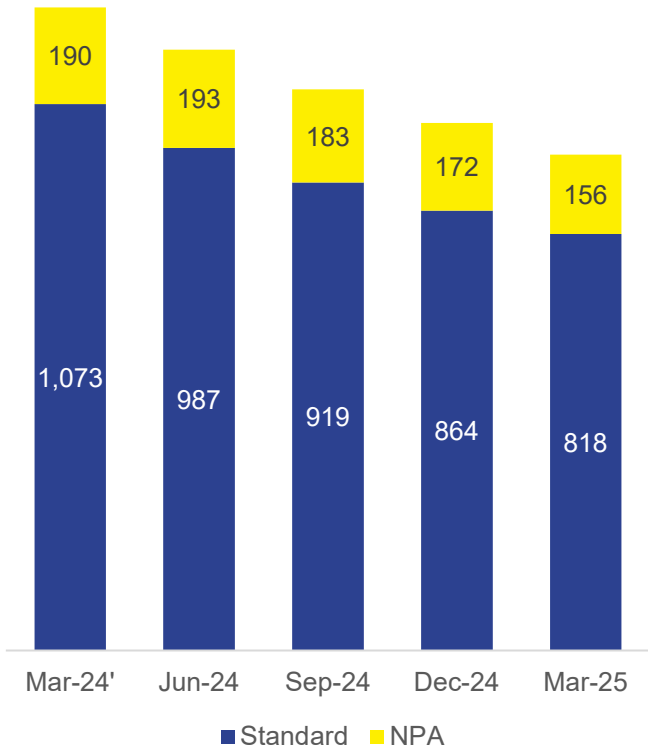
Restructured Advances (INR Crores)



Provision on Advances (INR Crores)



Net Outstanding Advances (INR Crores)



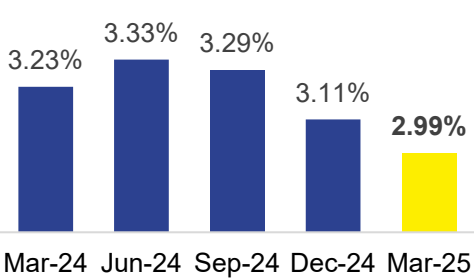
Collection Efficiency (%) – Bucket 0

Portfolio	Mar-24	Jun-24	Sep-24	Dec-24	Jan-25	Feb-25	Mar-25
Business Loans (LAP)	98.9%	98.9%	98.5%	99.0%	98.9%	98.8%	99.1%
Home Loans	99.1%	98.9%	98.8%	98.9%	99.1%	99.0%	99.2%
CV Loans	97.0%	96.5%	93.7%	96.5%	97.2%	97.2%	97.8%

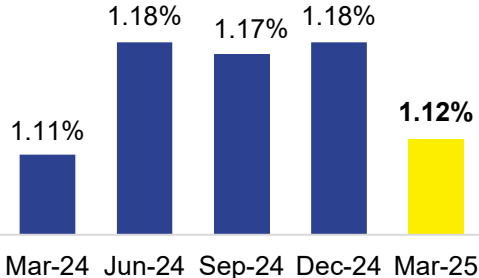
Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Mar-24	Jun-24	Sep-24	Dec-24	Jan-25	Feb-25	Mar-25
Business Loans (LAP)	97.9%	97.5%	96.8%	97.7%	97.8%	97.5%	98.0%
Home Loans	98.2%	97.7%	97.3%	97.8%	97.9%	97.8%	98.1%
CV Loans	93.4%	92.5%	89.5%	93.3%	94.4%	93.7%	95.6%

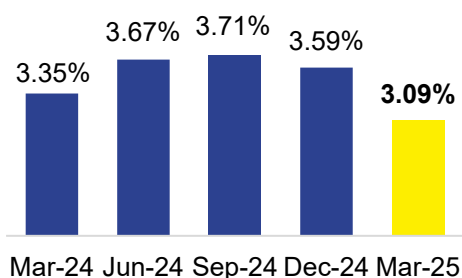
Gross NPA (%)



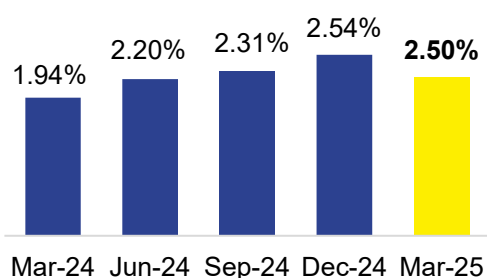
Net NPA (%)



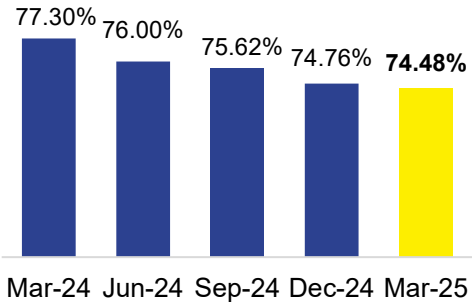
Slippages (%)



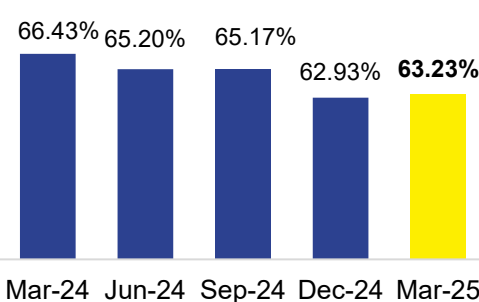
Slippages (excl. Gold Loan) (%)



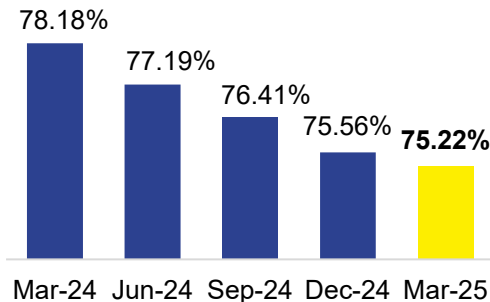
PCR (Incl. Technical write- off)



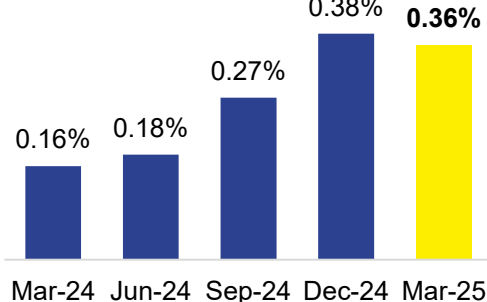
PCR (excl. Technical write- off)



PCR (excl. Gold Loans)



Credit Cost (%)



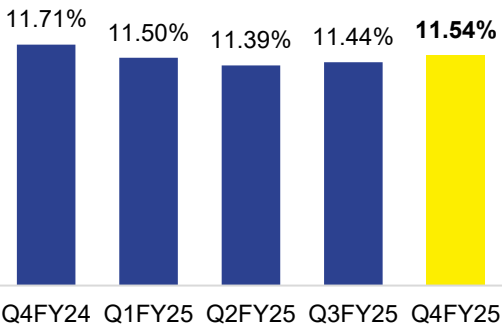
*Calculated as a percentage of net advances

Provisions – Balance Sheet

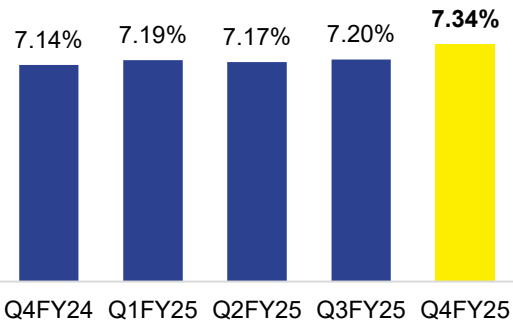
(INR crores)	Sep-2024	Dec-2024	Mar-2025
Performing Advances (A)	43,965	47,237	50,493
Provisions excluding NPA Provision (B)	471	480	492
Provision as a percentage of Performing Advances (B/A)	1.07%	1.02%	0.97%

Key Ratios (Q-o-Q)

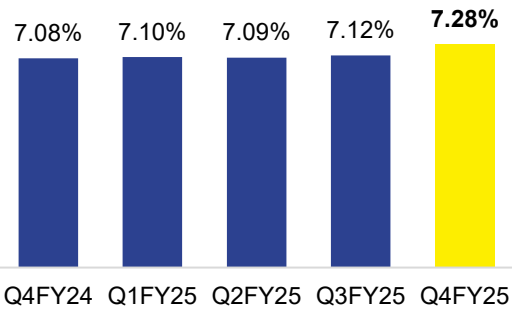
Yield on Advances (%)



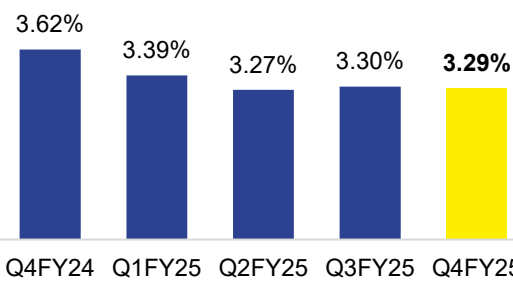
Cost of Funds



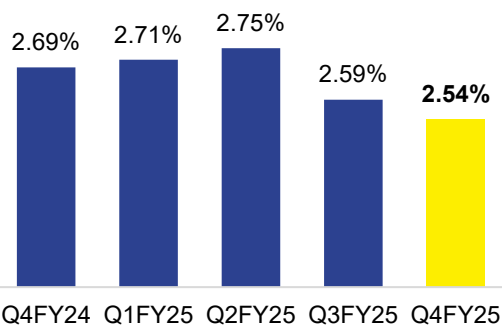
Cost of Deposits



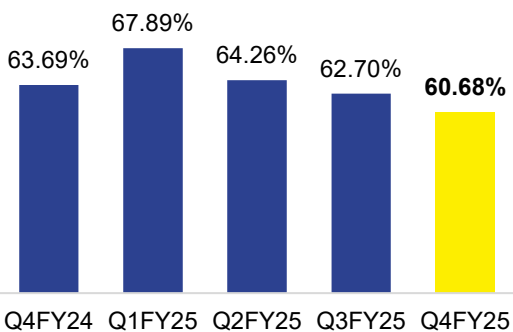
Net Interest Margins



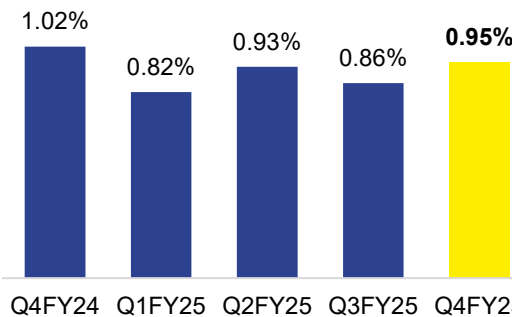
Cost to Average Assets



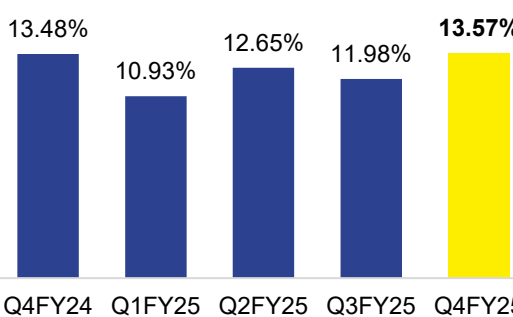
Cost to Income Ratio



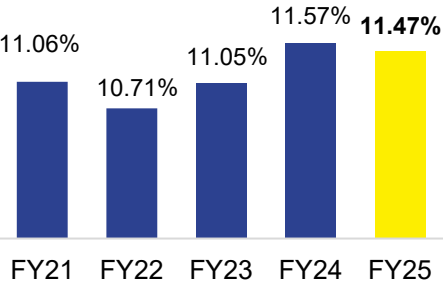
Return on Assets



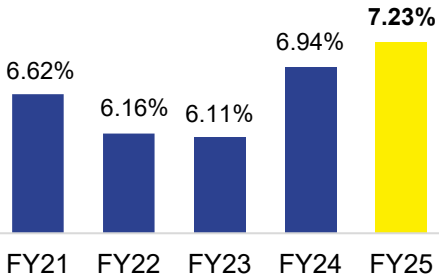
Return on Equity



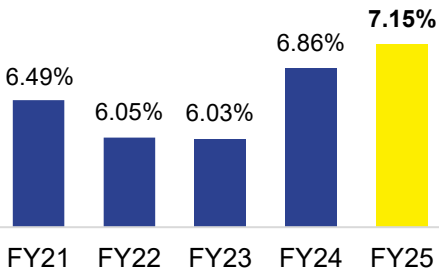
Yield on Advances (%)



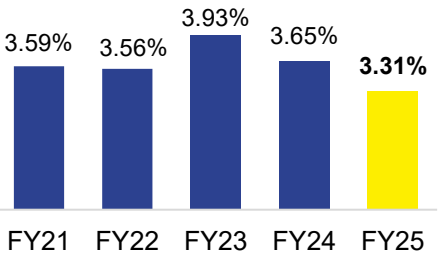
Cost of Funds



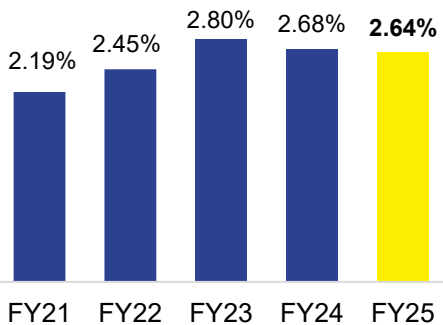
Cost of Deposits



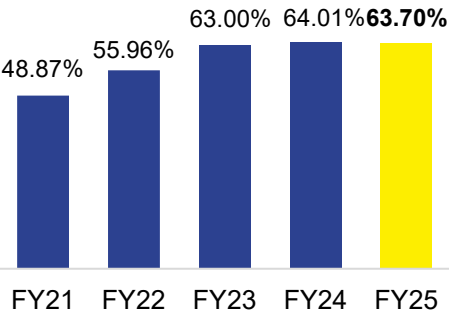
Net Interest Margins



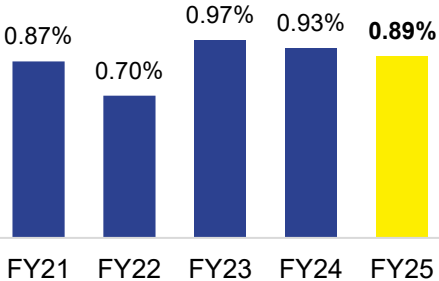
Cost to Average Assets



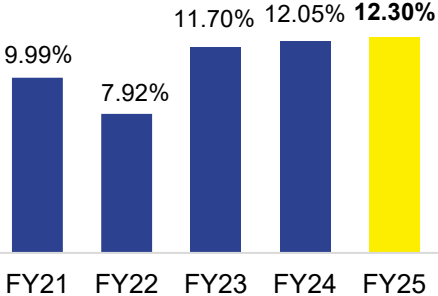
Cost to Income Ratio

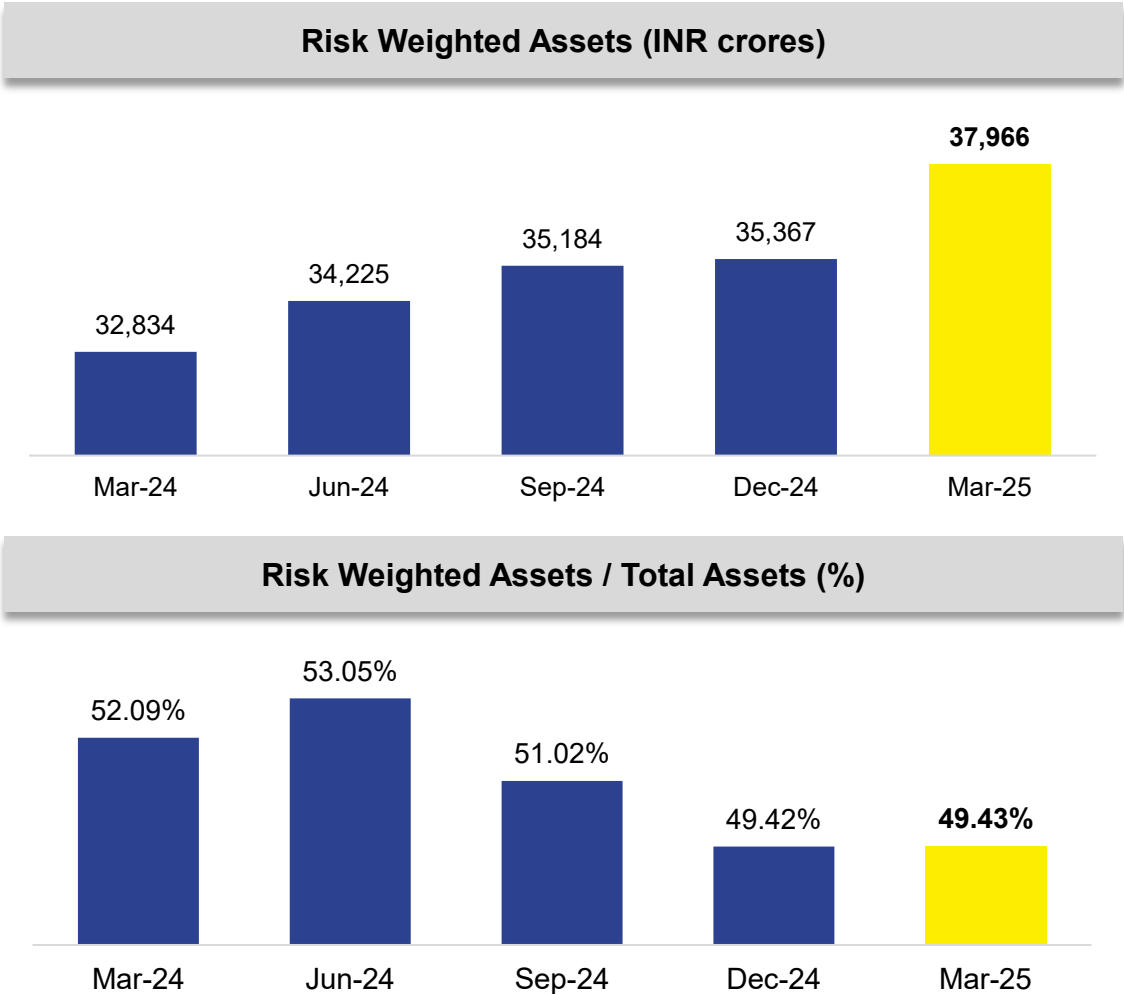
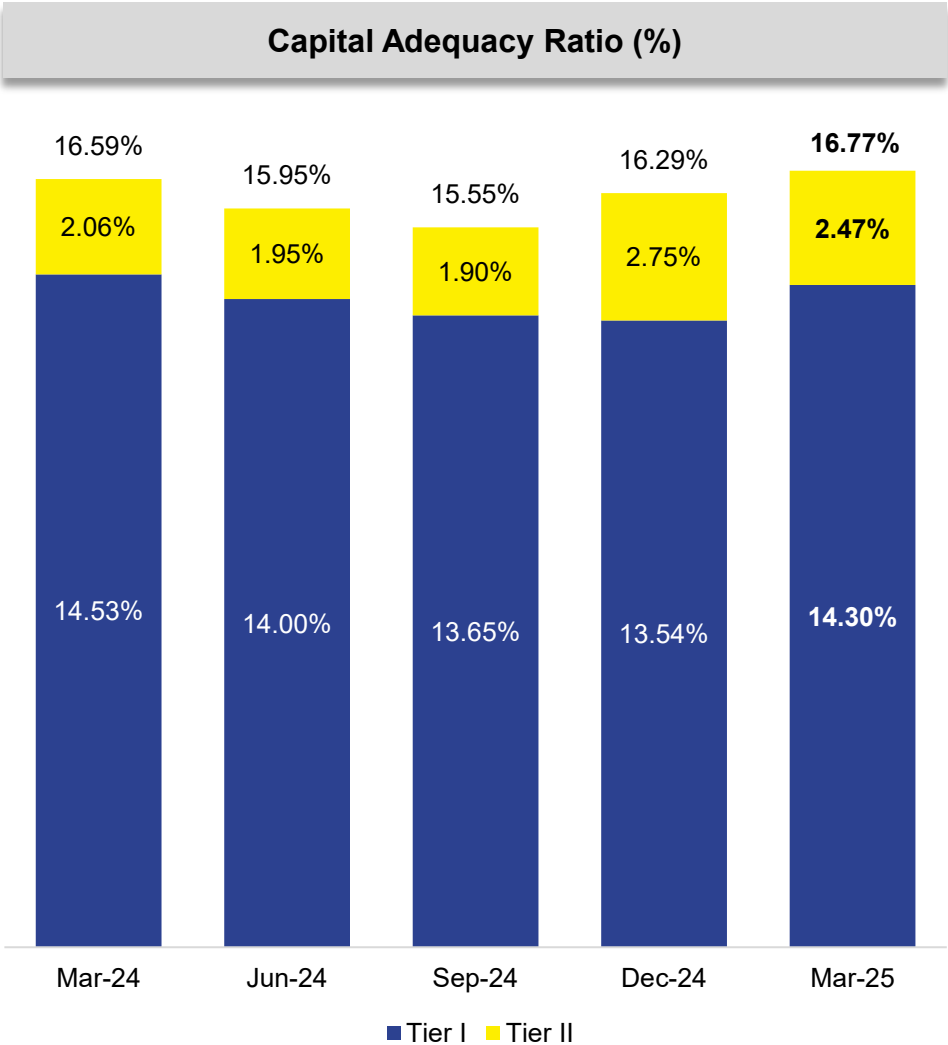


Return on Assets

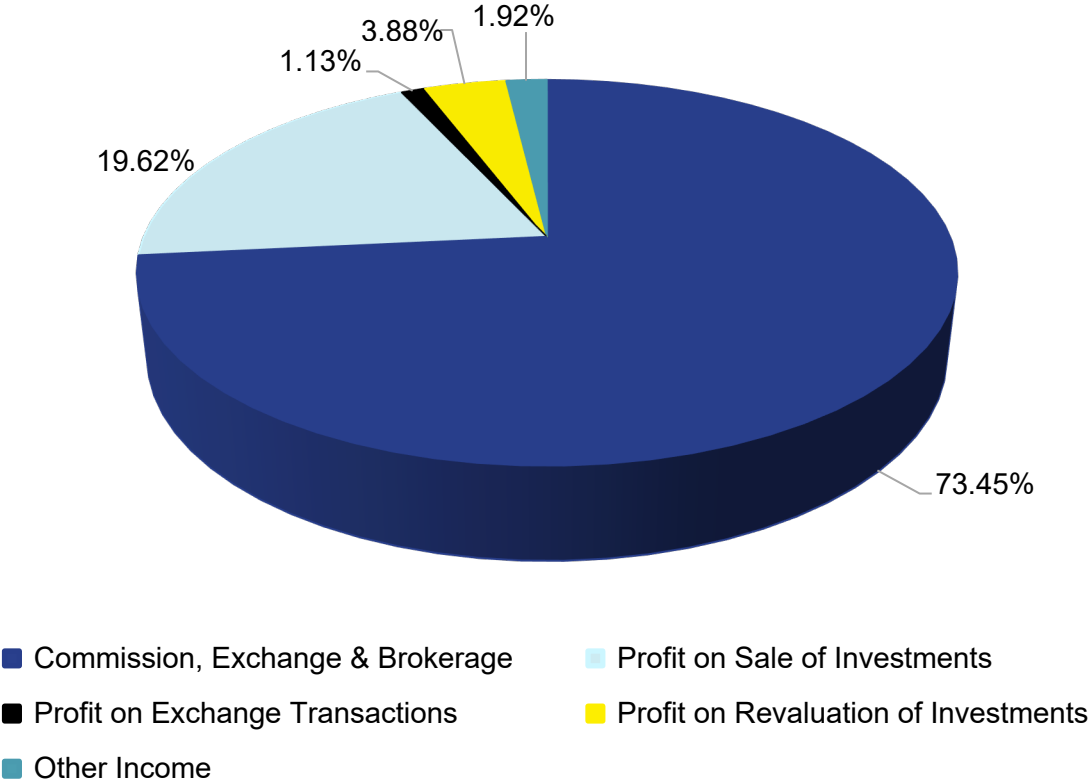


Return on Equity

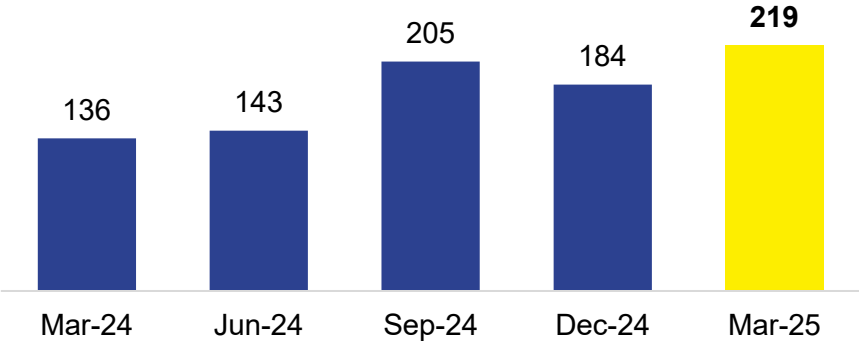




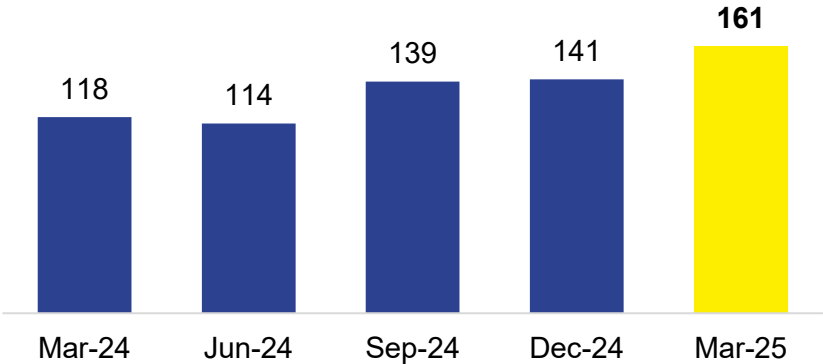
Non-Interest Income Break Up (%) – Mar 25 (Q4)



Non-Interest Income (INR crores)



Core Fee Income (INR crores)



Financial Highlights

Profit & Loss Statement – Q4FY25

(INR crores)	Q4FY25	Q4FY24	Y-o-Y	Q3FY25	Q-o-Q	FY25	FY24	Y-o-Y
Interest Income	1,742	1,445		1,671		6,471	5,362	
Interest Expense	1,184	937		1,128		4,364	3,434	
Net Interest Income	558	508	+10%	543	+3%	2,107	1,928	+9%
Other Income	219	136	+61%	184	+19%	750	474	+58%
- Commission, Exchange and Brokerage	161	118		141		555	388	
- Profit/(Loss) on sale of Investments	43	11		38		151	33	
- Profit/(Loss) on Exchange Transactions	2	3		1		10	16	
Total Income	777	644	+21%	727	+7%	2,857	2,402	+19%
Operating Expenses	471	410	+15%	456	+3%	1,820	1,538	+18%
Employee Expenses	231	212		231		923	794	
Other Expenses	240	198		225		897	744	
Operating Profit	305	234	+31%	271	+13%	1,037	864	+20%
Provisions and Contingencies	67	24	+179%	67	+0%	208	142	+46%
Net Profit Before Tax	238	210	+14%	204	+17%	829	722	+15%
Tax	61	54		53		214	186	
Profit After Tax	177	156	+14%	151	+17%	615	536	+15%

Profit & Loss Statement – Q-o-Q

(INR crores)	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Interest Income	1,445	1,489	1,568	1,671	1,742
Interest Expense	937	992	1,059	1,128	1,184
Net Interest Income	508	497	509	543	558
Other Income	136	143	205	184	219
- Commission, Exchange and Brokerage	118	114	139	141	161
- Profit/(Loss) on sale of Investments	11	17	52	38	43
- Profit/(Loss) on Exchange Transactions	3	3	4	1	2
Total Income	644	640	714	727	777
Operating Expenses	410	435	459	456	472
Employee Expenses	212	226	235	231	232
Other Expenses	198	209	224	225	240
Operating Profit	234	205	255	271	305
Provisions and Contingencies	24	28	46	67	67
Net Profit Before Tax	210	177	209	204	238
Tax	54	46	54	53	61
Profit After Tax	156	131	155	151	177

(INR crores)	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Capital & Liabilities					
Shareholders Equity	5,071	5,185	5,351	5,489	5,691
Deposits	49,353	51,690	54,532	56,678	60,031
Borrowings	6,219	5,343	6,820	7,389	9,115
Other Liabilities and Provisions	2,394	2,298	2,252	2,011	1,973
Total	63,037	64,516	68,955	71,567	76,810

(INR crores)	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Assets					
Cash, Interbank etc.	3,066	2,848	3,125	3,045	2,699
Investments	16,211	16,652	18,205	17,963	20,150
Advances	40,925	42,181	44,465	47,780	51,047
Fixed Assets	865	871	891	892	898
Other Assets	1,970	1,964	2,269	1,887	2,016
Total	63,037	64,516	68,955	71,567	76,810

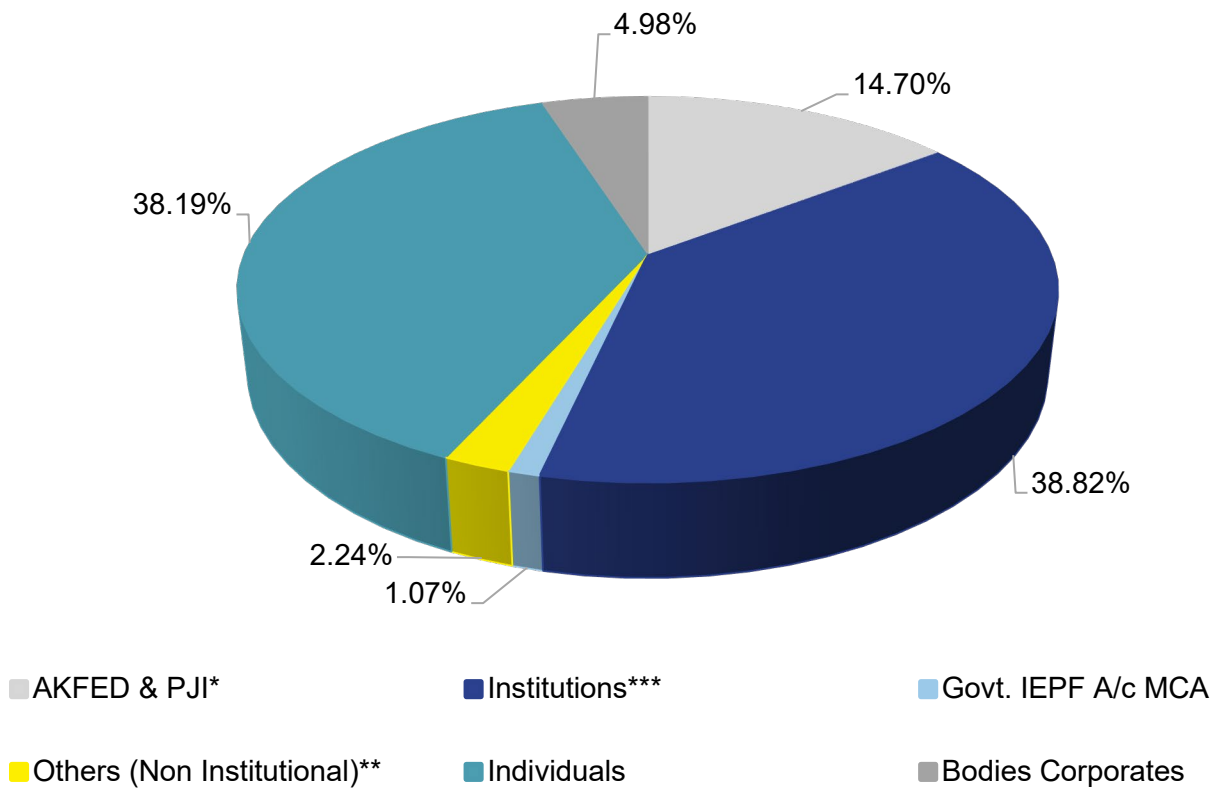
Profit & Loss Statement – Trend

(INR crores)	FY21	FY22	FY23	FY24	FY25	Y-o-Y
Interest Income	3,458	3,513	4,200	5,362	6,471	
Interest Expense	2,171	2,155	2,483	3,434	4,364	
Net Interest Income	1,287	1,358	1,717	1,928	2,107	+9%
Other Income	445	452	409	474	750	+58%
- Commission, Exchange and Brokerage	196	238	303	388	555	
- Profit/(Loss) on sale of Investments	143	81	11	33	151	
- Profit/(Loss) on Exchange Transactions	23	28	28	16	10	
Total Income	1,732	1,810	2,126	2,402	2,857	+19%
Operating Expenses	847	1,013	1,339	1,538	1,820	+18%
Employee Expenses	434	539	693	794	923	
Other Expenses	413	474	646	744	897	
Operating Profit	885	797	787	864	1,037	+20%
Provisions and Contingencies	432	407	159	142	208	
Net Profit Before Tax	453	390	628	722	829	+15%
Tax	117	102	162	186	214	
Profit After Tax	336	288	466	536	615	+15%

(INR crores)	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y
Capital & Liabilities						
Shareholders Equity	3,759	4,049	4,566	5,071	5,691	+12%
Deposits	29,704	34,692	41,239	49,353	60,031	+22%
Borrowings	4,482	4,082	4,118	6,219	9,115	+47%
Other Liabilities and Provisions	1,657	1,970	2,443	2,394	1,973	-18%
Total	39,602	44,793	52,366	63,037	76,810	+22%

(INR crores)	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Y-o-Y
Assets						
Cash, Interbank etc.	3,039	4,091	2,368	3,066	2,699	-12%
Investments	8,414	9,051	12,582	16,211	20,150	+24%
Advances	25,737	29,096	34,378	40,925	51,047	+25%
Fixed Assets	569	661	826	865	898	+4%
Other Assets	1,843	1,894	2,212	1,970	2,016	2%
Total	39,602	44,793	52,366	63,037	76,810	+22%

Shareholding as on March 31, 2025



Equity Shares as on Mar 31, 2025 – 31,42,87,398 shares

*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd
**Includes Clearing Members (0.00%), Non-Resident Indians (1.85%), Trusts (0.01%), Unclaimed shares (0.13%) & Directors & their relatives (0.16%)
***Institutions includes 10.86% held by FII & FPI
*AKFED has expressed its interest to invest up to USD 10 million by subscribing to additional equity shares of the Bank, in compliance with applicable laws and regulations. The purpose is to further strengthen the Bank's capital position and support its growth plans. Further, the Board of Directors of the Bank in its meeting held on December 8, 2023 and Members of the Bank through Postal Ballot on January 9, 2024, have approved the proposal for issuance and allotment of up to 60,58,394 equity shares of face value of Rs.10/- each to AKFED, at an issue price of Rs.137/- per equity shares (which includes a premium of Rs.127/- per equity shares), for a total consideration of up to Rs. 83 crores by way of preferential allotment on a private placement basis subject to the regulatory approvals including RBI as may be required.

Key Non-Promoter Institutional Shareholders	%
HDFC Mutual Fund*	5.27
Tata Mutual Fund*	5.16
Franklin Templeton Asset Management (India) Pvt Ltd*	4.55
ICICI Venture Funds Management Company Limited (India Advantage Fund S4 I)	3.97
Oman India Joint Investment Fund II	2.93
Sundaram Mutual fund*	2.43
Mirae Asset Fund*	1.31
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.07

*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

- Total number of employees volunteered: **4,738**
- Total number of local citizens, students and teachers who participate in employee volunteered: **1,176**
- Total number of trees planted till date: **8,14,437 trees**
- Oxygen produced by trees: **12,124 metric tonnes**
- Reduction of carbon from the atmosphere: **2,570 metric tonnes**
- Waste recycled promoting circular economy: **12.85 metric tonnes**
- Methane greenhouse gas reduction: **1,304 metric tonnes**
- Household biogas produced: **46,773 metric tonnes**
- Water saved ; **54,87,500 litres.**



Social

- Sustainable livelihood created through aquaculture farming and production in coastal Kendrapada district, Odisha: **1,00,000 direct & indirect beneficiaries**
- Promoting coastal ecosystem-based livelihoods via bee keeping for communities near mangroves in Uttara Kannada district, Karnataka: **441 direct & indirect beneficiaries**
- Household biogas plants & organic fertilizers for economically vulnerable rural families: **1,050 individuals as direct & indirect beneficiaries**
- Solid waste management, waste segregation, treatment & material recovery at Darjeeling, West Bengal: **1,600 direct & indirect beneficiaries**



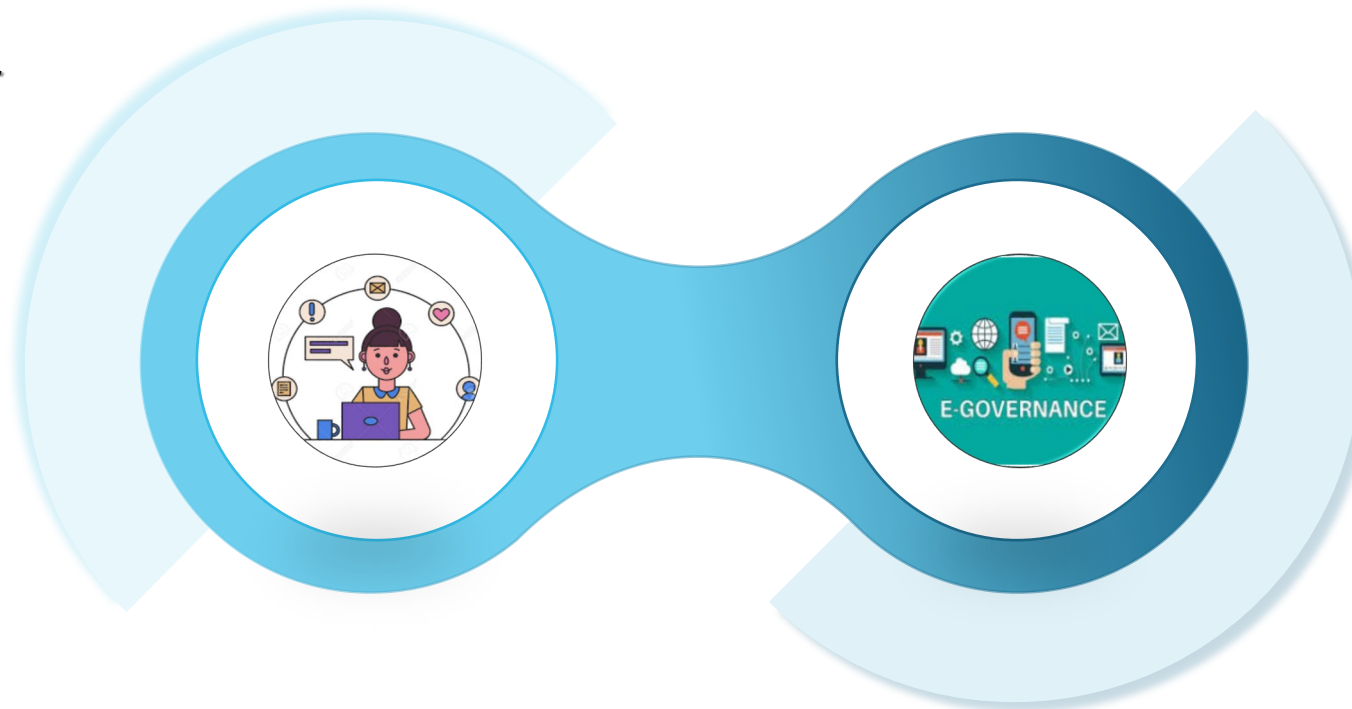
Governance

- The Board of Directors comprise executive and non-executive directors
- 58.33% of the Board consist of independent directors
- The Board of Directors meets at least 6 times in a year
- Most Board Committees consist of majority of independent directors

Technology innovations helping to create a competitive advantage for our products / services by enabling efficiency and differentiation in the market

DCB WOW Savings Account for Women

- Savings Account only for women
- Benefits like low AQB, Insurance coverage of 10lacks on Debit card, cashback benefits on UPI transactions.



GeM & Gradatim

- Governance emarket portal will facilitate online procurement of common goods & services by various government organization.
- In Gradatim Key Fact Statement (KFS) is now sent digitally instead of paper printout.



DCB Remit Automation



- DCB Remit is a Bank's digital online outward remittance platform which is made available to the resident Indians to transfer money abroad from India.
- The registration and transaction booking process is digital.

FinnOne loans self-service option via WhatsApp Banking



- Allowing Asset & Gold Loan customer to access self service menu for Statement, Interest certificate, repayment schedule via WhatsApp Banking to ETB customers
- Reduces customer dependency on branches, contact center and enhances customer experience.

Gold Loan Account Opening (Straight through processing)



- TAT reduction in Account opening i.e. gold loan disbursal in less than 30 mins.
- Elimination of Manual efforts by CROPS team

NiyoX Product enhancement - Insta Debit Card issuance



- Enhanced customer satisfaction: Customers will receive their Debit Card instantly, reducing the waiting period
- Realtime card issuance, linking to accounts, activation of card without any manual intervention.

Vremit Application



- Automation of processing the swift payment messages
- (MT 103) in INR from Vostro Banks and SWIFT universal payment confirmation messages.

Beneficiary Name Mismatch Automation



- NEFT RTGS transactions, credits are given basis account number. Bank has performed name checks for giving credits to correct customer
- No manual intervention, no delay in credit as it is STP, eliminates errors & saves time and efforts

Priority Processing- Cube



- Faster service to the high value customers in CUBE.
- Priority processing with defined criteria for CASA & TD customer creating a WOW experience to high value customers.

Eazybee Phase 2



- Integration of Standing instruction module (enable automatic debit of SIPs) with pause & unpauses options.
- Systematic Investment & withdrawal plans are now available
- Providing customer with enhanced features.



Restoring grassland for biodiversity conservation, sustainable livelihood & climate mitigation Kendur & Supe, Pune dist., Maharashtra



Infrastructure and sanitation development to reduce human-wildlife conflict in Kotagiri, Nilgiris dist., Tamil Nadu



Green Mile part 2, dry waste collection, material recovery facility, plastic recycling & wet waste management for organic fertilizer, Sonada/ Kurseong, West Bengal

Pokkali rice & shrimp cultivation with saline water - based sustainable livelihood development project Vypin Island, Kerala



Deshnok Oran: Restoring Sacred Grove for Biodiversity, People and Water Harvesting, Bikaner dist., Rajasthan



Agroecological approaches to pesticide-free farming to support biodiversity and beekeeping in the Sathyamangalam Tiger Reserve, Erode dist., Tamil Nadu



We Contribute Towards



Water



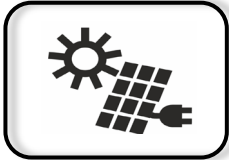
Waste Management



Recycling



Disaster Relief



Renewable Energy



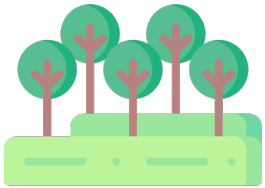
Preserve Historical Sites



Support Tech Incubators

Plantation of 50,000 trees for trees for carbon neutrality

...Sonebhadra district, Uttar Pradesh



Planted **50,000** fruiting trees

Total of **33 farmers** have directly benefited from the plantation of diverse fruit

644 male workers and 547 female workers were actively involved.

The agroforestry plantation project also positively impacts the wider community, benefiting a total population of **2,074 individuals across 347 households**

Work was generated for 4,000+ days

Carbon Sequestration potential is 10,00,000 metric tonnes per year in the future

... for Dryland Agricultural Farmers, Raichur & Koppal dist., Karnataka



Revived existing but damaged lift irrigation system Mandalgudda village, used for protective irrigation for 13 rainfed farmers

31 farmers adopted green manuring as pre-sowing activity before Kharif 2024

119 farmers adopted Akkadi saalu in 214 acres in 2 dryland villages

91 farmers mulched back crop residue to soil instead of burning

INR 32.86 lakh corresponding to 10,636 person days paid as MGNREGA wage for tank construction downstream of Parapur lake

Mapping identification of **450 acres** completed for next phase of the project in 3 neighbouring dryland villages

6 trainings each conducted at Raichur & Koppal. 10-200 farmers participated depending upon the training format

Gold Award in Transforming Excellence Category



- DCB NIYO Co-Branded Debit Card has received Gold Award in Transforming Excellence Category at Infosys Innovation Awards 2024.
- Facilities like DCB Savings Account from within in the NIYO App, Zero Forexchange charge for applicable international transactions when traveling abroad and up to 1% cash back on domestic spend as per prevailing terms and conditions, Load the Card with India Rupees and spend in 130+ currencies across 150+ countries

Best Technology Talent Award



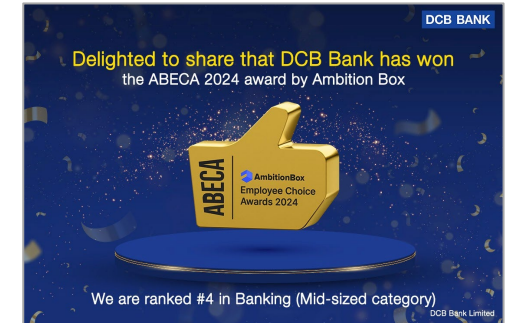
- Received Best Technology Talent Award – Special mention from IBA – Retail Banking during 19th Annual Technology conference

ET Now Best Brands for 2024



- DCB Bank is one of the ET Now Best Brands for 2024
- ET Edge conducted research on the parameters laid down by Research Partner Median Research & Consulting, including Market share, Growth rate, E-Commerce presence, Turnover of the brand and CSR initiatives among other notable achievements

Ambition Box Employee Choice Award (ABECA) 2024



- DCB Bank has been recognized by Ambition Box and won the Ambition Box Employee Choice Award (ABECA) 2024. ABECA 2024 is India's largest employee choice awards highlighting best of the best workplaces.
- Our employees have appreciated the culture that we've been cultivating and rated an impressive 3.8/5 on Ambition Box! This stellar rating is a testament to our commitment to keeping the employees at the forefront.

One of the ET NOW Best Brands of 2024



Certified as a great workplace by Great Place to Work®, India for the 9th time in a row



Recognized amongst top 10 in India's Best Workplaces in Health and Wellness 2024.*



Recognized amongst top 50 in India's Best Workplaces in BFSI 2025.#



*Announced on 25th March, 2025
#Announced on 22nd April, 2025

Thank you

To receive investor updates from DCB Bank Limited, write in at
investorrelations@dcbbank.com

For more information, kindly log on to : www.dcbbank.com