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June 10, 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.

Scrip Code:532772

NSE Symbol:DCBBANK

Dear Sirs/Madam,

Sub: Business Responsibility and Sustainability Report for the Financial Year ended March 31, 2026

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2025-26. The BRSR also forms the part of the Annual Report for the Financial Year 2025-26, submitted to the exchanges vide letter dated June 10, 2026.

The BRSR for the FY 2025-26 is also available on the website of the Bank at-

https://www.dcb.bank.in/about-us/investor-relations#corporate_governance

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,
For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

DCB Bank Limited

Business Responsibility & Sustainability Report

FY 2025-26



Sustainability at DCB Bank

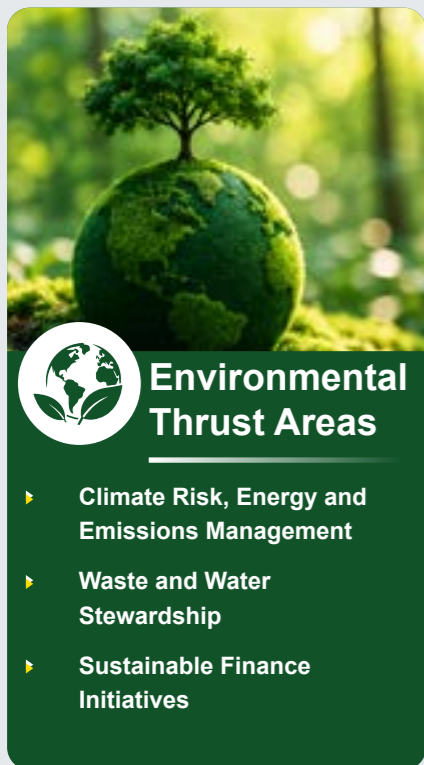
At DCB Bank, sustainability is entering a new phase of evolution, built on stronger foundations, clearer priorities and a shared ambition for the future. The Bank has initiated this long journey and is progressing from identifying key Environmental, Social, and Governance (“ESG”) priorities to embedding sustainability more deeply into business practices and decision-making.

As the Bank continues to grow, it recognizes that long-term success extends beyond financial performance and requires creating lasting value

for customers, employees, communities and the environment. Through its Business Responsibility and Sustainability Report (“BRSR”), DCB Bank outlines its approach towards integrating responsible and sustainable business practices across its operations.

To shape its sustainability agenda, the Bank undertook a structured materiality assessment involving stakeholder engagement, industry benchmarking and an evaluation of sector-specific ESG priorities. This helped identify the most relevant focus areas for the business and its stakeholders.

These priorities now serve as the Bank’s key areas of focus:



Environmental Thrust Areas

- ▶ Climate Risk, Energy and Emissions Management
- ▶ Waste and Water Stewardship
- ▶ Sustainable Finance Initiatives



Social Thrust Areas

- ▶ Employee Well-being, Engagement and Capability Development
- ▶ Diversity, Inclusion and Human Rights
- ▶ Customer Experience and Community Development



Governance Thrust Areas

- ▶ Data Privacy, Security and Risk Management
- ▶ Corporate Governance, Ethics and Reputation Management
- ▶ Financial Transparency and Sustainable Performance

Ready for the Next Altitude

With these priorities as guiding principles, DCB Bank is progressively strengthening its sustainability framework through:

- ▶ Enhancing ESG governance and oversight
- ▶ Integrating climate and ESG risks into business processes
- ▶ Expanding sustainable finance opportunities
- ▶ Strengthening employee wellbeing and inclusive workplace practices
- ▶ Advancing customer-centric responsible banking initiatives
- ▶ Enhancing ESG reporting and transparency

The Bank’s ESG roadmap follows a phased approach with near, medium and long-term actions, creating a clear pathway for implementation and measurable progress. As DCB Bank moves ahead, it remains committed to advancing a future where growth and responsibility progress together.

Business Responsibility Overview

Aligned with Securities and Exchange Board of India (“SEBI”) guidelines and the National Guidelines on Responsible Business Conduct (“NGRBC”), DCB Bank’s BRSR provides an integrated view of its financial and non-financial performance. The BRSR highlights the Bank’s approach, initiatives and performance across the principles prescribed under Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015, reflecting its commitment to responsible business practices across key ESG dimensions.

Section A










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	Principle 1 Businesses should conduct and govern themselves with integrity and in a manner that is Ethical, Transparent and Accountable.	36
	Principle 2 Businesses should provide goods and services in a manner that is sustainable and safe.	44
	Principle 3 Businesses should respect and promote the well-being of all employees, including those in their value chains.	46
	Principle 4 Businesses should respect the interests of and be responsive to all its stakeholders.	58
	Principle 5 Businesses should respect and promote human rights.	62
	Principle 6 Businesses should respect and make efforts to protect and restore the environment.	68
	Principle 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.	76
	Principle 8 Businesses should promote inclusive growth and equitable development.	78
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Section A — B — C

General Disclosures

DCB Bank is a new-generation private sector and Scheduled Commercial Bank regulated by the Reserve Bank of India ('RBI'), combining relationship-led banking with technology-enabled solutions to deliver customer-centric financial services. With a legacy dating back to the 1930s, the Bank serves diverse segments including Retail, Micro, Small, and Medium Enterprises ("MSME"), Corporate, Agriculture, Government and Institutional Clients through a strong digital and physical presence, while continuing to strengthen its neighborhood banking approach.

Professionally managed and guided by a long-term growth vision, the Bank is supported by strong institutional ownership, including the Aga Khan Fund for Economic Development ('AKFED'), reinforcing its focus on innovation, trust and responsible growth.

Impact on Capitals

- Financial Capital
- Human Capital
- Social and Relationship Capital
- Intellectual Capital

Stakeholders

- Customers
- Employees
- Investors and Shareholders
- Regulators
- Communities
- Business Partners and Vendors

Key Highlights

- 480 branches across India as on March 31, 2026
- 3.2+ million active customers served across segments
- Presence across 20 states and 2 union territories

SDGs Impacted



I. DETAILS OF THE LISTED ENTITY:

S. No.	Particular	Details
1	Corporate Identity Number (CIN) of the Listed Entity	L99999MH1995PLC089008
2	Name of the Listed Entity	DCB Bank Limited
3	Year of incorporation	1995
4	Registered office address	6 th floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013
5	Corporate address	
6	Email	investorgrievance@dcb.bank.in
7	Telephone	+91 22 69759133
8	Website	www.dcb.bank.in
9	Financial year for which reporting is being done	April 01, 2025 to March 31, 2026 (FY 2025-26)
10	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) National Stock Exchange of India Limited (NSE)
11	Paid-up Capital	₹ 3,21,90,17,770.00
12	Name and contact details (telephone, Email address) of the person who may be contacted in case of any queries on the BRSR report	Ms. Rubi Chaturvedi, Company Secretary and Compliance Officer Telephone Number: +91 22 69759004 Email: investorgrievance@dcb.bank.in
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	The disclosures under this report have been made on a standalone basis. (The Bank does not have any subsidiary, associates or joint venture company)
14	Name of assurance provider	Assurance is not mandatory for FY 2025-26
15	Type of assurance obtained	Not Applicable

II. PRODUCTS/ SERVICES

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Banking	Scheduled Commercial Bank	100%

17. Products/ Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/ Services	NIC Code	% of total Turnover contributed
1.	Banking Activity by Commercial Banks	64191 (Scheduled Commercial Bank)	100%

DCB Bank's Contribution to UN SDGs

At DCB Bank, products and services are designed to enable financial inclusion, support entrepreneurship, enhance digital access and strengthen economic resilience. Through customer-centric banking, insurance, investments and digital payment solutions, the Bank contributes toward sustainable development outcomes while empowering individuals, communities and businesses.

ACCOUNTS

DCB Bank's account portfolio is designed to strengthen financial inclusion, encourage savings behavior and provide tailored banking solutions that enhance accessibility and customer convenience.

Savings Accounts

DCB Happy Savings Account
Encourages savings behavior and rewards digital transaction adoption.



DCB Elite Savings Account
Supports financial well-being through premium banking and wealth management access.



DCB Niyo Savings Account
Promotes digital-first banking and seamless financial access.



DCB SmartCash Savings Account
Enables efficient financial management and digital banking participation.



DCB Privilege Savings Account
Provides enhanced banking services and personalized financial convenience.



DCB Classic Savings Account
Promotes formal financial participation and access to banking services.



DCB Basic Savings Bank Deposit Account
Supports financial inclusion through accessible and low-barrier banking access.



Capital Gains Scheme Account
Supports planned financial management and long-term capital deployment.



Current Accounts

DCB Business Saver Account
Supports businesses through efficient cash management and optimized fund utilization.



DCB Elite Current Account
Enables business growth through enhanced transaction efficiency and banking solutions.



DCB Classic Current Account
Facilitates efficient day-to-day business banking operations.



DCB RERA Current Account
Facilitates transparent and compliant fund management for real estate projects through a dedicated RERA-compliant banking solution.



Special Programs

DCB Special Savings Account
Promotes greater financial engagement through differentiated banking benefits.



DCB WOW Savings Account
Supports women-focused banking solutions and advances financial empowerment.



DCB Legends Savings Account
Provides tailored banking solutions designed for senior citizens.



DCB Special Current Account
Supports MSMEs through enhanced banking and transaction capabilities.



DEPOSITS

DCB Bank's deposit products encourage disciplined savings and long-term financial resilience while addressing diverse customer needs across demographic segments.

Fixed Deposits

DCB Fixed Deposit
Promotes long-term savings and financial security through stable investment avenues.



DCB Senior Citizen Fixed Deposit
Supports financial well-being and income stability for senior citizens.



DCB Tax Saver Fixed Deposit
Encourages disciplined savings while enabling tax-efficient financial planning.



DCB Resident Foreign Currency Deposit
Provides flexible deposit solutions and strengthens global financial connectivity.



Recurring Deposits

DCB Pragati Recurring Deposit
Encourages disciplined savings behaviour and long-term financial planning.



NRI PRODUCTS

DCB Bank's NRI offerings support global customers through seamless banking, deposits and remittance services that strengthen financial connectivity.

NRI Deposits

DCB NRE Fixed Deposit
Encourages long-term savings and financial security for global customers.



DCB NRO Fixed Deposit
Supports structured savings and financial planning for NRI customers.



DCB NRO Tax Saver Fixed Deposit
Promotes tax-efficient investments and financial planning.



DCB FCNR (B) Deposit
Provides foreign currency deposit solutions and enhances international financial flexibility.



DCB Resident Foreign Currency Deposit
Provides flexible deposit solutions and strengthens global financial connectivity.



DCB NRE and NRO Recurring Deposit
Encourages disciplined savings habits and long-term wealth creation.



Remittances

DCB REMIT

Enables secure and efficient remittance services while improving financial connectivity.



NRI Savings Accounts

DCB NRO Elite Savings Account

Supports seamless banking access and financial management for overseas Indians.



DCB NRO Classic Savings Account

Provides accessible banking solutions tailored to global customers.



DCB NRE Elite Savings Account

Strengthens cross-border financial connectivity and banking access.



DCB NRE Classic Savings Account

Enhances international banking participation and financial accessibility.



LOANS

DCB Bank's lending solutions support individuals, entrepreneurs and businesses by expanding access to credit and enabling economic development opportunities.

DCB Gold Loan

Improves access to formal credit and emergency financing.



DCB Home Loan

Promotes access to housing and household well-being.



DCB Educational Loan

Enables access to quality education and skill development.



DCB Car Loan

Supports mobility and economic participation.



DCB Business Loan

Supports entrepreneurship and business expansion.



DCB Commercial Vehicle Loan

Strengthens enterprise growth and transportation accessibility.



DCB Construction Finance

Supports infrastructure development and economic growth.



DCB Commercial Banking

Strengthens enterprise financing and business ecosystems.



DCB Educational Institute Finance

Supports development of educational infrastructure.



AGRI LOANS

DCB Bank's agricultural lending solutions support inclusive rural development by providing timely access to finance and fostering sustainable agricultural growth.

Joint Liability Group Loan

Collateral-free group lending, often women-led; widens financial inclusion.



Dairy Loan

Funds dairy assets; boosts nutrition and steady farm income.



Micro Enterprise Loan (MFI)

Microfinance credit to under-banked entrepreneurs.



Micro Enterprise Loan (Non-MFI)

Direct capital for small business growth and jobs.



Kisan Credit Card (KCC)

Flexible crop-input finance; curbs distress borrowing.



Tractor & Farm Equipment Loan

Funds mechanization; raises yields and productivity.



CARDS

DCB Bank's card portfolio enables secure payments and promotes greater adoption of digital financial ecosystems.

Debit Cards

DCB RuPay Platinum Debit Card

Enables secure digital transactions and cashless participation.



DCB Visa Platinum Debit Card

Provides convenient access to digital banking infrastructure.



DCB RuPay Platinum Debit Card (Basic)

Supports secure and accessible everyday transactions.



DCB Visa Classic Debit Card

Enhances customer convenience through digital payment access.



Credit Cards

DCB PayLess Platinum Card

Promotes digitally enabled and paperless customer experiences.



DCB PayLess Select Card

Encourages responsible and convenient digital spending behavior.



DCB Niyo Credit Card

Supports digital banking adoption and seamless financial access.



DCB ZET Credit Card

Expands access to modern digital financial solutions and payment ecosystems.



DCB Novio Credit Card

Enhances participation in digital financial ecosystems through innovative payment solutions.



Travel Cards

DCB Niyo Card

Supports seamless global transactions and enables digital-first customer experiences.



DCB TravelSmart Card

Facilitates secure and convenient travel-related financial transactions.



INSURANCE

DCB Bank's insurance offerings strengthen financial resilience by enabling protection against health, life and asset-related risks while supporting long-term financial security.

Life Insurance

Endowment Plan

Supports long-term financial protection and future security planning.



Child Plan

Supports future education and financial security planning for children.



Retirement and Annuity Plan

Strengthens retirement preparedness and long-term financial resilience.



Term Insurance Plan

Provides financial protection and strengthens household resilience.



General Insurance

Health Insurance

Strengthens financial resilience against healthcare-related uncertainties.



Vehicle Insurance

Supports safer mobility and protection against financial risks.



Personal Accident Insurance

Provides protection against unforeseen risks and financial disruptions.



Home Insurance

Protects household assets and supports long-term financial security.



Social Security Schemes

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Expands affordable life insurance access and strengthens social protection coverage.



Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Provides affordable accident insurance coverage and enhances financial resilience.



DCB Trade Finance

DCB Bank's trade finance solutions support businesses by facilitating domestic and international trade, strengthening supply chains and enabling economic growth opportunities.

International Trade Finance Service

Connects firms to global markets via trade instruments.



Domestic Trade Finance Service

Strengthens local supply chains and SME working capital.



INVESTMENTS

DCB Bank's investment solutions enable customers to build long-term financial resilience through diversified wealth creation and market participation opportunities.

DCB EazyBee – Mutual Funds Online

Provides accessible investment opportunities and supports long-term wealth creation.



IPO / Rights Issue

Supports broader participation in capital markets and wealth creation opportunities.



Sovereign Gold Bonds

Promotes diversified and secure investment opportunities.



Atal Pension Yojana

Strengthens financial security and supports retirement planning.



PAYMENTS

DCB Bank's payment solutions enhance accessibility, efficiency and convenience by enabling secure digital transactions and strengthening financial ecosystems.

Business Internet Banking

Enables businesses to manage transactions efficiently through digital banking platforms.



Bharat QR Payment Collection Solution

Strengthens digital payment ecosystems and promotes cashless transactions.



Personal Internet Banking

Strengthens digital banking accessibility and customer convenience.



DCB Bank UPI Facility

Enables fast and accessible digital transactions for individuals and businesses.



Mobile Banking

Promotes seamless and accessible banking through digital channels.



Direct Tax Payments

Facilitates efficient digital tax compliance and transparent financial systems.



Bharat Bill Payment System

Supports integrated and convenient digital payment infrastructure.



Indirect Tax – GST Payments

Supports simplified digital compliance and institutional efficiency.



CMS

DCB Bank's cash management solutions support businesses through efficient transaction management, collections and payment capabilities that enhance operational effectiveness.

Payments

Bulk Payments

Enables efficient high-volume transactions and strengthens business efficiency.



Direct Tax Payments

Supports efficient and transparent digital tax processes.



Indirect Tax – GST Payments

Enables seamless tax compliance and improves financial efficiency.



Collections

Cheque Collections

Facilitates streamlined collection processes and improved business efficiency.



National Automated Clearing House (NACH)

Supports automated payment systems and strengthens digital financial infrastructure.



OTHER SERVICES

DCB Bank's customer service offerings enhance accessibility, convenience and inclusion through solutions tailored to diverse customer needs.

Locker Facility

Provides secure asset storage and financial safeguarding services.



Doorstep Banking for Senior Citizens and Specially-Abled Customers

Improves accessibility and promotes equitable access to banking services.



III. OPERATIONS

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of Branch	Number of offices	Total
National	480	01 Corporate Office + 21 offices without a direct customer interface + 2 Non-Administrative Independent Office	504
International	--	--	--

19. Markets served by the entity:

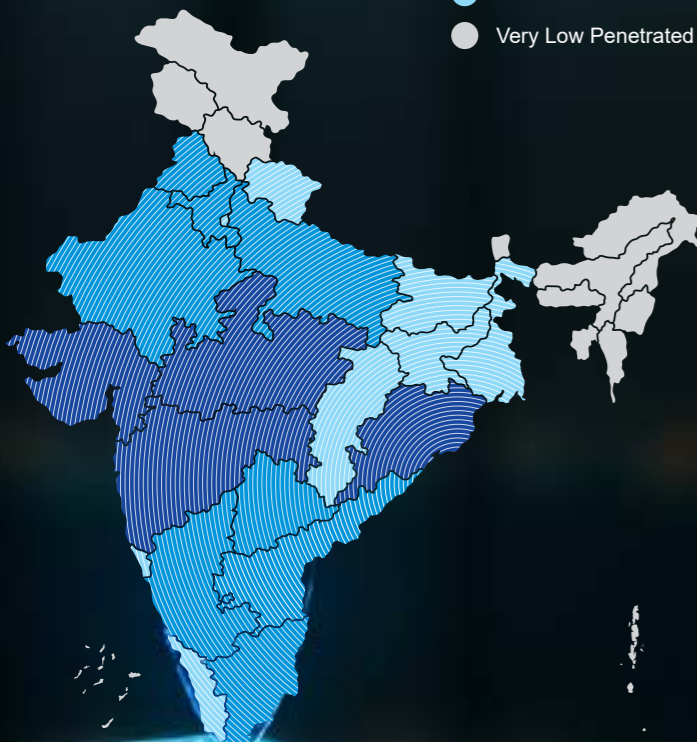
a. Number of locations

Locations	Number
National (No. of States)	22 (20 States and 2 Union Territories)
International (No. of Countries)	NIL

b. What is the contribution of exports as a percentage of the total turnover of the entity?

As the Bank operates in the domestic banking sector, it does not have export earnings.

- Highly Penetrated
- Moderate Penetrated
- Low Penetrated
- Very Low Penetrated



c. A brief on types of customers:

The Bank serves a diverse customer base comprising business owners, self-employed professionals and Micro, Small and Medium Enterprises ("MSMEs") across manufacturing and services sectors. With a strong focus on the self-employed segment, the Bank caters to a broad and evolving spectrum of businesses and professions. A significant share of the Bank's deposits and advances is sourced from this segment, reflecting its deep understanding of entrepreneurial banking needs.

Its customer base includes:

- **Traders and Dealers:** Commodity, gold and vegetable traders, commission agents, FMCG dealers, agri-input dealers, auto dealers and scrap dealers
- **Retail and Consumer Businesses:** Retailers, grocery stores, garment shops, hardware stores and stationery suppliers
- **Food and Hospitality:** Restaurant owners, caterers, bakers, hotels and tour operators
- **Professionals and Service Providers:** Consultants, doctors, software designers, interior decorators and electrical engineers
- **Lifestyle and Personal Care:** Salons, beauty parlors and fashion tailors
- **Manufacturing and Industrial Enterprises:** Mills, fabricators, plastic manufacturers, furniture makers and brick makers
- **Education, Healthcare and Others:** Pharmacies, coaching centers, transporters, ticketing agents and logistics providers

The Bank's customer universe continues to expand alongside the evolving landscape of self-employed and MSME businesses.

Disclaimer: This map is a generalised illustration for ease of understanding and is not intended for reference. The depiction of political boundaries and geographical names may not reflect actual positions. The Bank and its Directors, officers or employees accept no responsibility for any use, misuse or interpretation of the information, and make no representation regarding its accuracy or completeness.

IV. EMPLOYEES

DCB Bank believes that a diverse workforce and inclusive culture contribute significantly to Bank's resilience, innovation and stronger customer relationships. With employees representing diverse geographies, languages and communities across India, the Bank strives to foster a workplace where individuals feel respected, supported and empowered to contribute meaningfully.

The Bank's approach to Diversity, Equity and Inclusion ("DEI") is integrated across the employee lifecycle, from hiring and onboarding to career progression and workplace engagement. The Bank continues to focus on strengthening representation across employee groups, with particular emphasis on increasing women representation across levels and geographies, including branch and field roles, while creating a safe, respectful and supportive work environment.

20. Details as at the end of the Financial Year:

a. Employees and workers (including differently abled):

Sr. no.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Employees						
1.	Permanent (D)	11,337	9,688	85.45%	1,649	14.55%
2.	Other than Permanent (E)	114	72	63.16%	42	36.84%
3.	Total employees (D + E)	11,451	9,760	85.23%	1,691	14.77%
Workers*						
4.	Permanent (F)					
5.	Other than Permanent (G)				Not Applicable	
6.	Total workers (F + G)					

*Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

b. Differently abled Employees and workers:

Sr. no.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
Differently Abled Employees						
1.	Permanent (D)	7	7	100.00%	0	0.00%
2.	Other than Permanent (E)	0	0	0.00%	0	0.00%
3.	Total employees (D + E)	7	7	100.00%	0	0.00%
Differently Abled Workers*						
4.	Permanent (F)					
5.	Other than Permanent (G)				Not Applicable	
6.	Total workers (F + G)					

*Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

21. Participation/ Inclusion/ Representation of women

Sr. no.	Particulars	Total (A)	No. and percentage of Females	
			No. (B)	% (B/A)
1.	Board of Directors	14	2	14.29%
2.	Key Management Personnel	4	1	25.00%

22. Turnover rate for permanent employees and workers

Sr. no.	Particulars	FY 2025-26			FY 2024-25			FY 2023-24		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1.	Permanent Employees ¹	42.50%	37.67%	41.79%	57.72%	53.41%	57.07%	50.43%	42.23%	49.26%
2.	Permanent Workers ²	Not Applicable								

Note 1: Employee turnover rates have been computed based on total exits across the permanent workforce during the reporting period and restated for the previous 2 financial years, covering all categories of employee separations. The reported figures therefore represent overall attrition levels and should not be interpreted as regrettable attrition, which is tracked separately for talent retention and workforce planning purposes.

Note 2: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

The Bank continues to monitor workforce movement through multiple parameters to gain a comprehensive understanding of employee retention trends and talent dynamics. The disclosed turnover rate is based on total employee exits, thereby providing a holistic view of workforce movement across the Bank.

During FY 2025-26, the Bank witnessed a notable improvement in workforce stability, with overall turnover for permanent employees reducing to 41.79%, compared to 57.07% in FY 2024-25. In parallel, the Bank also tracks regrettable attrition as an internal measure of critical talent retention. Regrettable attrition remained significantly lower at 27.80% in FY 2025-26, indicating that a considerable proportion of employee separations comprised non-regrettable exits. The overall trend reflects the Bank's continued focus on employee engagement, talent retention and creating a more stable and resilient workforce.

DCB Bank recognizes that retaining talent requires creating meaningful employee experiences and enabling long-term growth opportunities. While compensation and career advancement remain important, the Bank believes employee retention is equally influenced by learning opportunities, workplace culture, recognition and employee well-being.

The Bank continues to invest in initiatives that strengthen employee engagement and create an environment where employees can build fulfilling careers while contributing to organizational success.

Key retention-focused initiatives include:

- Internal Job Postings (JPs) that encourage cross-functional movement and internal career progression opportunities;
- Leadership and capability-building programs including the Bank's signature program like RISE, ASPIRE, Elite and Sopana designed to strengthen future role readiness;
- Digital learning access through the LUMOS platform to support continuous learning and self-paced development;
- Recognition initiatives such as Spotlight, Movers and Shakers and Roll of Honour to celebrate employee contributions and performance;
- Employee well-being support through Health Coverage, Counselling Support and Employee Assistance Programs;
- Structured employee listening channels including surveys, HR interactions and feedback mechanisms to strengthen trust and responsiveness; and
- Each One Reach One ("EORO") fosters continuous employee dialogue, feedback, engagement, and growth.

By investing in people and creating opportunities for long-term growth, DCB Bank seeks to build a workplace where employees choose to stay, grow and contribute over time.

V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

23. Names of holding/ subsidiary/ associate companies/ joint ventures

The Bank does not have a holding, subsidiary, associate or joint venture as on March 31, 2026.

VI. CSR DETAILS

24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: Yes

(ii) Turnover (FY 2024-25): ₹ 72,21,09,76,973.99

(iii) Net worth (FY 2024-25) ₹ 52,71,47,51,868.56

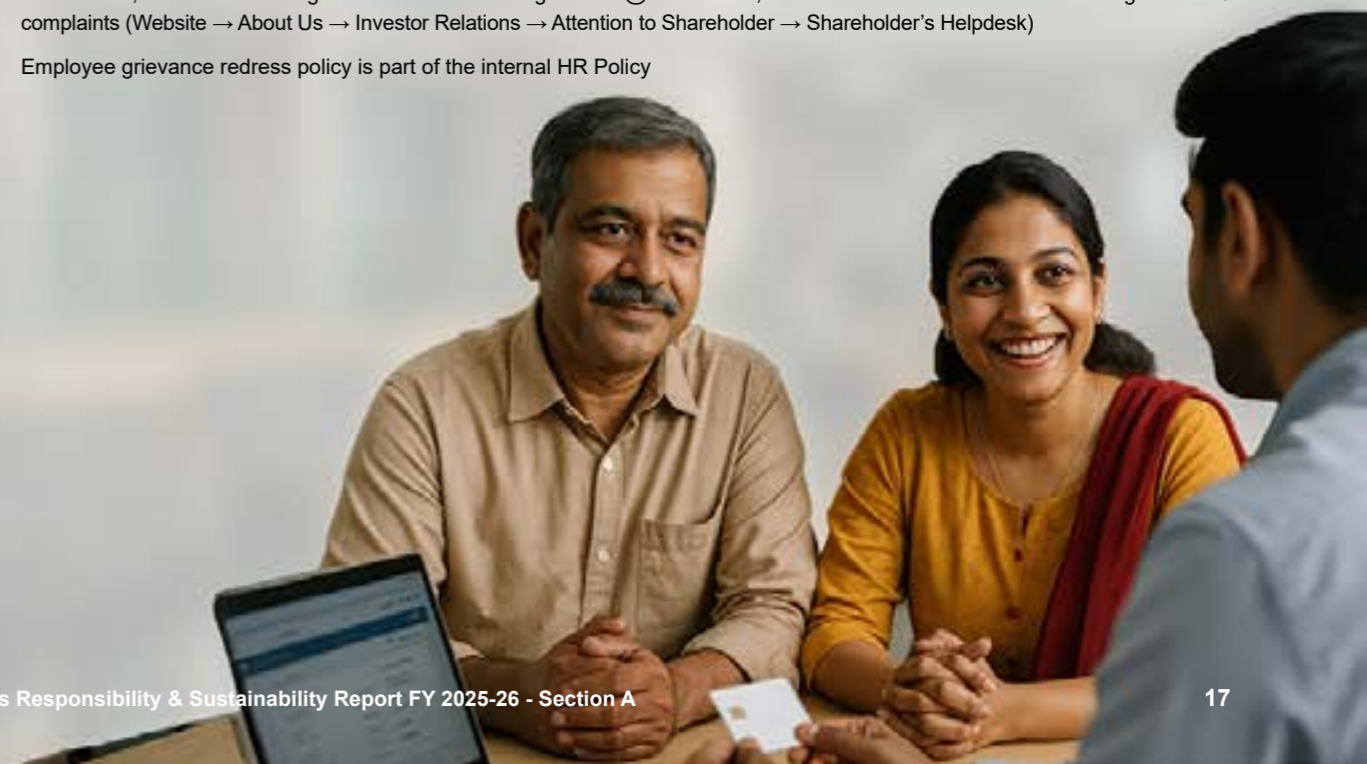
VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES

25. Complaints/ Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Sr. No.	Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No/ NA)	(If Yes, then provide weblink for grievance redress policy)	FY 2025-26			FY 2024-25		
				Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
1.	Communities	Yes	Policies which are required by the law is available on the website of the Bank and the policies which are internal to the Bank are available on the intranet of the Bank*	--	--	--	--	--	--
2.	Investors (other than shareholders)	Yes		--	--	--	--	--	--
3.	Shareholders	Yes		6	--	--	5	--	--
4.	Employees and workers	Yes		200	--	--	163	--	--
5.	Customers	Yes		19,839	598	--	24,725	364	--
6.	Value Chain Partners	Yes		10	1	--	158	--	--

*Note:

- www.dcb.bank.in/customer-corner (Website → Customer Corner → Policies & Circulars → Policy on Customer Grievance Redressal Mechanism)
- The Bank has appointed a Registrar and Share Transfer Agent (RTA) to look into the grievances/ complaints of the shareholders. In addition to it, the Bank has designated email ID 'investorgrievance@dcb.bank.in', where the shareholders can send their grievances/ complaints (Website → About Us → Investor Relations → Attention to Shareholder → Shareholder's Helpdesk)
- Employee grievance redress policy is part of the internal HR Policy



26. Overview of the entity's material responsible business conduct issues

The materiality assessment exercise was undertaken to identify and prioritize sustainability topics that may influence business performance, stakeholder trust and future growth. It supports alignment of sustainability priorities with business strategy while helping the Bank strengthen disclosures, prioritize resources, identify emerging risks and opportunities, incorporate stakeholder expectations and build long-term transparency and confidence.

Materiality Assessment Approach

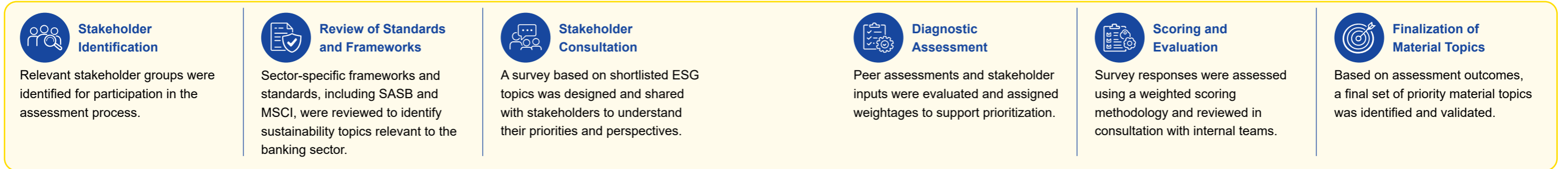
DCB Bank adopted a structured and multi-stage process to identify and prioritize material topics, incorporating industry frameworks, stakeholder perspectives and sector benchmarking.

The process included:

Stakeholder Participation

To ensure broad representation, the assessment was rolled out across internal stakeholder groups and leadership levels. Approximately 700 employees were invited, of which 493 participated. Respondents represented multiple leadership levels including Director, President, Executive Vice President, Senior Vice President, Vice President and Associate Vice President.

Responses were evaluated using a weighted methodology, with higher weightage assigned to senior leadership to ensure strategic alignment and balanced representation.



Opportunity Risk

Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
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Environment

1	<p>Climate Risk</p>		<p>The Bank recognizes climate change as a key risk that may impact its operations, assets, and lending portfolio, particularly in sectors such as agriculture, real estate, and energy. Rising global temperatures, extreme weather events, and shifting environmental regulations can result in:</p> <p>A) Physical Risks: Damage to Bank's physical infrastructure, branches, and data centers due to increased frequency and severity of natural disasters.</p> <p>B) Transition Risks: Changes in environmental regulations, technological advancements, and shifting market preferences toward a low carbon economy can impact the Bank's lending portfolio.</p>	<p>To address these risks, the Bank plans to undertake assessment of climate-related exposure across its lending portfolio and geographical presence with support from external experts.</p> <p>ESG and climate-related risks are being integrated into the Internal Capital Adequacy Assessment Process ("ICAAP") framework through stress testing and scenario analysis.</p> <p>Further, the Bank is taking initiatives such as obtaining green certification for offices, incorporating sustainable finance products under the Master Credit Policy, and maintaining a negative list of industries for funding. The Bank also supports green financing through lending to NBFCs engaged in electric vehicles, renewable energy, and microfinance activities.</p> <p>Further the Bank has made a provision of ₹ 6.15 crores (1% of its PY NP) for FY 2025-26 (PY 5.36 crores) toward climate change risk under Bank's ICAAP model and policy.</p>	Negative implications
2	<p>Sustainable Finance</p>		<p>Increasing focus on sustainability, ESG considerations, financial inclusion and evolving customer expectations presents opportunities for banks to support inclusive and sustainable economic growth. Financing opportunities across sectors aligned with sustainability objectives may contribute to portfolio diversification and long-term business growth.</p>	Not Applicable	Positive implications




Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Energy and GHG Management 		By proactively managing energy consumption and reducing GHG emissions, businesses can not only mitigate environmental risks but also align with sustainability goals, improve brand reputation, and meet regulatory requirements.	<p>The Bank has undertaken a range of initiatives to reduce energy consumption and manage greenhouse gas (GHG) emissions across its operations, including engaging vendors that adopt sustainable practices and environmentally responsible resources.</p> <p>Key initiatives implemented during the year include obtaining green certification for the Andheri Hub Town office, installing sensor-based lighting in all new branches, regional offices and the Corporate Office, and reducing paper consumption through initiatives such as My Documents, BoardPAC, and the digitization of various processes under Project M309. The Bank has also installed rooftop solar systems at select owned premises and organized paper bag making activities at the Corporate Office to promote waste reduction and environmental awareness.</p> <p>In addition, the Bank plants a tree for every new employee joining the Bank, encourages sustainable mobility through the use of public transport and employee carpooling, and conducts awareness programs and sustainability campaigns to promote responsible energy use and environmentally conscious behavior throughout the Bank.</p> <p>Consider rewriting to: Campaigns are also conducted to further encourage responsible energy use and environmentally conscious behavior.</p>	Negative implications
4	Waste and Water Management 		Efficient waste and water management can reduce operational costs, enhance resource efficiency, and mitigate risks associated with environmental impacts. Banks are increasingly expected to adhere to environmental regulations, including those related to waste and water.	The Bank has already introduced measures like using eco-friendly house-keeping products and responsible procedures to dispose UPS batteries through E-waste recyclers, installed waterless urinals in large offices, employees' voluntary participation for making paper bags at corporate office.	Negative implications

Social






5	Customer Satisfaction 		<p>Bank has a comprehensive and structured grievance redressal framework to ensure timely and effective resolution of customer complaints and feedback. This mechanism is designed to uphold customer satisfaction, foster trust, and maintain service excellence.</p> <p>Bank actively monitors and enhances customer satisfaction through structured feedback mechanisms and surveys conducted across multiple channels. These initiatives are designed to capture customer sentiment and drive continuous improvement. It strives to identify customer needs and innovate products and services accordingly.</p>	Not Applicable	Positive implications
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Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
6	<p>Employee Engagement, Training and Development</p> 	 <p>During FY 2025-26, the Bank made significant progress across its four cultural pillars: Build, Develop, Engage and Care, with initiatives focused on strengthening capabilities, deepening employee engagement and promoting holistic well-being.</p> <p>The Bank was certified as a Great Place to Work for the 10th consecutive year, achieving its highest-ever Trust Index Score of 86%, with improvements across all dimensions. The Bank also received several prestigious recognitions, including Top 50 – India’s Best Workplaces in Health & Wellness 2026, Top 50 – India’s Best Workplaces in BFSI 2025, India’s Best Workplaces in Banking 2025, Most Preferred Workplace – BFSI 2025-26, Synnex Award for Best Recruitment Strategy, Leaders’ Award for Learning and Development Practices, ProStar Awards 2025 – Buddies of Wellness, and People Matters L&D Award 2025 for Emerging Leader Development Excellence.</p> <p>The Bank continued to strengthen employee connect and capability-building through various initiatives, including estate planning and retirement awareness programs, the S-PEAK employee survey, and ‘DCB Audio Bridge with the MD & CEO,’ which provided a platform for open dialogue and feedback.</p> <p>During the year, 94% of eligible employees completed at least one training intervention, while over 99% of new employees successfully completed induction and mandatory training programs within prescribed timelines. Collectively, employees logged more than 4.84 Lakh learning hours, averaging 38 hours per employee, reflecting the Bank’s strong commitment to continuous learning and professional development.</p>	Not Applicable	Positive implications	
7	<p>Diversity, Equity & Inclusion</p> 	 <p>Bank upholds a strong commitment to diversity and inclusion. It is an equal opportunity employer, fostering a culture that values differences in age, gender, ethnicity, region, appearance thinking styles and religion ensuring everyone can grow in alignment with the Bank’s values and goals.</p> <p>By ensuring equitable opportunities for all employees, Banks can boost morale and productivity. An inclusive work environment further helps in retaining talent and reducing turnover. DEI initiatives also aid in mitigating risks of discrimination. Employees are annually reviewed based on their performances.</p>	Not Applicable	Positive implications	

Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
8	<p>Employee Well-being and Safety</p> 	 <p>Building an innovative work environment to foster employee well-being, enhance relationships and sustain long-term productivity by providing work-life balance, better career progression, healthy and safe working environment and aim towards becoming an appealing employer. To promote employee well-being, the Bank organizes preventive wellness programs, campaigns, and webinars in collaboration with hospitals and other organizations.</p> <p>During the year, the Bank was awarded with:</p> <ul style="list-style-type: none"> • Top 50 – India's Best Workplaces in Health & Wellness 2026 • Top 50 – India's Best Workplaces in BFSI 2025 • ProStar Awards 2025 – Buddies of Wellness <p>Employee well-being this year was addressed across physical, emotional, and community dimensions reinforcing the Bank's commitment to holistic care.</p>	<p>Not Applicable</p>	<p>Positive implications</p>	
9	<p>Human Rights</p> 	 <p>Promoting human rights by ensuring equal opportunities, preventing discrimination, and eliminating child and forced labor is both a moral obligation and a legal requirement. Adhering to labor laws is crucial, as non-compliance can lead to significant financial penalties and legal consequences including imprisonment. Prioritizing employee well-being is an essential element of upholding human rights, helping to cultivate a workplace rooted in dignity, respect and support for all individuals.</p>	<p>The Bank places a strong emphasis on upholding human rights by promoting equal opportunities, eliminating discrimination and strictly prohibiting child and forced labor.</p> <p>These values are embedded into the Bank's operations through well-defined policies, ongoing staff training and rigorous compliance monitoring. By cultivating a culture of respect and responsibility, the Bank seeks to protect the rights of all stakeholders while minimizing potential legal and financial risk. The Bank's commitment to human rights is reflected in its internal governance and operational practices.</p>	<p>Negative implications</p>	
10	<p>Community Development</p> 	 <p>The CSR initiatives of the Bank are primarily focused on Skills Development, Women Entrepreneurship, and Rural Support Programs, to have a profound positive impact on the target communities. The Bank through its CSR initiatives endeavors to make meaningful contribution by empowering socially, economically, financially, and physically excluded, disadvantaged and challenged communities, thereby helping them to become self-reliant and achieve sustainable and inclusive development. CSR helps the Bank to contribute to community development, engage employees, build a positive image of institution, and comply with regulations. By investing in community development, the Bank can enhance reputation, support business growth, and meet stakeholder expectations.</p> <p>The Bank's various CSR initiatives such as bee keeping, tree sampling, protection of water reservoirs, women's education, help the protection of community.</p>	<p>Not Applicable</p>	<p>Positive implications</p>	

Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
11	Sustainable Supply Chain 		The Bank recognizes that supply chain disruptions arising from environmental events, resource scarcity, supplier non-compliance, or evolving regulatory expectations may impact operational continuity and increase costs. Increasing stakeholder expectations around environmental stewardship and responsible sourcing may also expose the Bank to operational and reputational risks if sustainable practices are not adequately embedded across the value chain.	The Bank aims to strengthen supply chain resilience by integrating environmental and social considerations into procurement and sourcing processes. It promotes responsible sourcing, efficient resource utilization, waste reduction, adoption of eco-friendly materials, and engagement with suppliers to encourage responsible business practices. The Bank also recognizes the importance of diversifying sourcing strategies to minimize disruptions and improve operational resilience.	Negative implications
			Sustainable supply chain management presents opportunities to enhance operational efficiency, optimize resource use, and strengthen stakeholder trust. Integrating sustainable practices across the value chain can support reduced environmental impact, improved supplier relationships, and alignment with growing stakeholder expectations around responsible business conduct.	Not Applicable	Positive implications

Governance

12	Corporate Governance and Ethics 		Governance-related lapses can negatively impact the Bank's long-term aspirations and visions, potentially causing stakeholder distrust, regulatory and compliance risks. Weak governance or ethical lapses may erode stakeholder trust and invite regulatory scrutiny.	The Bank has established a robust governance framework supported by Board-approved policies covering key stakeholders, regulatory compliance, customer protection, insider trading prevention, and data privacy. The Board comprises a diverse mix of Independent and Women Directors with varied skills, expertise, and experience.	Negative implications
			Strong governance framework enhances transparency, accountability, and customer confidence. Proactive compliance improves governance, business ethics, transparency, and ESG position, making customers prefer banks that protect personal data privacy.	Not Applicable	Positive implications
13	Privacy and Data Security 		Data privacy and security are fundamental to maintaining customer trust. In today's digital world, protecting customer data is critical to the Bank's customer-centric approach. Data breaches can severely impact customers, reputation, and business. Therefore, it is essential to constantly evaluate and improve IT security measures to reduce cyber threats and protect customer information. The Bank considers data privacy and cybersecurity critical for maintaining customer trust and ensuring regulatory compliance. Increasing digital adoption and evolving cyber threats may expose the Bank to risks relating to data breaches, financial losses, and reputational impact.	To strengthen cybersecurity resilience, the Bank has implemented robust information security frameworks aligned with industry standards and regulatory requirements, including ISO 27001 and PCI DSS standards. The Bank has also appointed a Chief Data Protection Officer to oversee compliance with applicable data protection regulations (DPDP Act, 2023) The Bank continues to strengthen preventive and monitoring controls such as data leakage prevention mechanisms, access controls, encryption, cloud security measures, and third-party risk management practices. The Risk Management Committee and Information Technology Strategy Committee of the Board regularly review cybersecurity and data protection measures to ensure effective risk mitigation. The Bank ensures that customers' data is treated sensitively and sensibly across the entire value chain of its business and data used for various assessment processes follow the required regulatory guidelines. The Risk Management Framework is constantly strengthened based on emerging risks, business strategies, industry best practices and regulatory requirements. Risk Management Committee of the Board ensures that the Bank has suitable systems, policies and processes in place to identify, measure, manage and mitigate the risks.	Negative implications

Sr. no.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
14.	Risk Management 		<p>The Bank operates in a high-risk environment that involves handling of data and funds. To maintain compliance, minimize the risk of fraud, and ensure long-term business sustainability, it is crucial for the Bank to consistently enhance and reinforce its risk management and control systems.</p>	<p>The Bank adopts a comprehensive risk mitigation strategy. Through regular internal reviews, reinforced governance standards, adoption of advanced technologies, promotion of ethical conduct among employees, the Bank emphasizes proactive risk reduction, and operational security. The Bank has a Risk Management Committee of the Board ensuring timely identification, mitigation, and adaptation to emerging risks.</p>	<p>Negative implications</p>
15.	Financial Performance 		<p>The Bank believes that sustainable financial growth and inclusive banking contribute positively towards economic development while strengthening long-term stakeholder value.</p> <p>Bank's improved profitability, growth in advances and deposits, and reduction in NPAs support investor confidence and business resilience. Increased financial and digital inclusion has enabled the Bank to expand its customer base, diversify products and services, and enhance operational efficiency.</p>	<p>Not Applicable</p>	<p>Positive implications</p>
16.	Brand and Reputation Management 		<p>Brand and reputation are important intangible assets that influence customer trust, stakeholder confidence, and long-term business growth. Any adverse incident, customer grievance, or compliance lapse may impact the Bank's reputation and brand image. Consequently, it is imperative to identify risks associated with brand and reputation, as these elements have a direct effect on customer perception, trust, and loyalty.</p>	<p>The Bank continuously undertakes initiatives to strengthen stakeholder engagement and brand perception through market studies, customer and investor perception surveys, organizing investor meets, and participated in Global Financial Fest and other industry events.</p> <p>The Board of the Bank regularly reviews branding and marketing strategies and provides guidance for improvement through structured action plans.</p> <p>The Bank also maintains appropriate governance and oversight mechanisms to minimize complaints and mitigate reputational risks while strengthening its presence across all regions.</p>	<p>Negative implications</p>



A **Section B** C

Management and Process Disclosures

DCB Bank recognizes that effective governance is fundamental to embedding sustainability into business strategy and strengthening long-term resilience. The Bank's ESG governance approach is designed to create accountability, enable oversight and ensure that sustainability priorities are integrated into business operations and decision-making processes. As the Bank advances its ESG journey, governance structures are being strengthened to support implementation, monitoring and continuous improvement.

Board Oversight

The Board provides strategic guidance on sustainability priorities and oversees the integration of ESG considerations into the Bank's long-term vision and business direction. Governance mechanisms are designed to ensure periodic review of sustainability-related risks, initiatives and progress.

Key areas of Board oversight include:

- Review of ESG priorities and performance
- Oversight of climate and sustainability-related risks
- Periodic review of ESG initiatives and policies
- Strengthening Board awareness through ESG training and familiarization programs
- Monitoring emerging ESG and regulatory developments

Management Oversight

Implementation of sustainability priorities is supported through executive ownership and cross-functional coordination. The Bank is strengthening management-level oversight mechanisms to ensure effective execution and integration of ESG initiatives across functions.

Key responsibilities include:

- Translating ESG priorities into business action plans
- Monitoring implementation and progress of initiatives
- Driving cross-functional collaboration
- Reviewing material ESG risks and opportunities
- Supporting policy implementation and target tracking

Functional Ownership

The Bank follows a collaborative implementation approach, with ESG responsibilities distributed across key functions. Individual teams support implementation of material topics and contribute to sustainability performance through department-specific initiatives.

Key functions involved include:

- **Administration and Operations** – resource efficiency initiatives
- **Business** – sustainable finance initiatives
- **CSR** – community development programs;
- **Human Resources** – employee well-being, DEI and capability development
- **Information Security** – privacy and data protection
- **Risk** – ESG and climate risk integration

Through this governance framework, DCB Bank seeks to strengthen ESG integration, enhance accountability and create a structured pathway for sustainable value creation across the organization.

Impact on Capitals

- Financial Capital
- Human Capital
- Intellectual Capital
- Social and Relationship Capital

Stakeholders

- Customers
- Employees
- Investors and Shareholders
- Regulators
- Board and Leadership
- Communities

Key Highlights

- Policies aligned to all 9 NGRBC Principles
- 100% Board-approved policy framework
- Dedicated CSR and ESG Committee of the Board for sustainability oversight
- Cross-functional ESG Internal Committee (EIC) established
- Quarterly review mechanism for ESG policy performance

SDGs Impacted



Sr. no.	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/ No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	c. Weblink of the Policies, if available	www.dcb.bank.in*								

*Note: Policies which are required by the law is available on the website of the Bank and the policies which are internal to the Bank are available on the intranet of the Bank

Key Policies Mapped as per Principle

P1 Ethics / Governance

- ▶ Code of Conduct for Board
- ▶ Vigilance Policy
- ▶ Whistleblower Policy
- ▶ Compliance Policy
- ▶ KYC/ AML/ CFT Policy
- ▶ Code of Conduct for Prohibition of Insider Trading
- ▶ Policy for Determination of Materiality
- ▶ Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI)
- ▶ Dividend Distribution Policy
- ▶ Board Diversity Policy
- ▶ Board Evaluation Policy
- ▶ Board Succession Policy

P2 Sustainable Goods and Services

- ▶ ESG Policy

P3 Employee Well-being

- ▶ Compensation Policy
- ▶ Job Rotation Policy
- ▶ Mandatory Leave Policy
- ▶ Vigilance Policy
- ▶ Whistleblower Policy
- ▶ Board Diversity Policy

P4 Stakeholder Engagements

- ▶ ESG Policy
- ▶ Policy on Related Party Transactions
- ▶ ERM Policy
- ▶ CSR policy
- ▶ Vigilance Policy
- ▶ Whistleblower Policy

P5 Human Rights

- ▶ Code of Conduct of the Bank
- ▶ Whistleblower Policy
- ▶ Vigilance Policy
- ▶ Customer Rights Policy
- ▶ POSH Policy

P6 Environment

- ▶ ESG Policy
- ▶ ERM Policy

P8 Inclusive Growth

- ▶ CSR Policy
- ▶ Financial Inclusion Framework
- ▶ PSL Policy

P7 Responsible Policy Advocacy

- ▶ Marketing Policy

P9 Consumer Value

- ▶ Customer Rights Policy
- ▶ Grievance Redressal Policy
- ▶ Customer Compensation Policy
- ▶ Customer Protection Policy for Electronic Banking Transactions

Sr. no.	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9	
2.	Whether the entity has translated the policy into procedures. (Yes/ No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
3.	Do the enlisted policies extend to your value chain partners? (Yes/ No)	No									
4.	Name of the national and international codes/ certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Policies have been formulated and implemented in accordance with NGRBC, requirements of the Companies Act, 2013 and SEBI regulations									
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	No specific commitments, goals or targets with defined timelines have been set									
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable									
Governance, leadership and oversight											
7.	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	No									

Sr. no.	Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
8.	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy(ies).	Implementation and oversight of the Business Responsibility Policies and the decision-making on sustainability related issues is the responsibility of the CSR and ESG Committee of the Board of Directors, which comprises the following members as on March 31, 2026:								
9.	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes/ No). If yes, provide details.	1. Mr. Nasser Munjee (Chairman and Non-Executive Director), 2. Mr. Thiyagarajan Kumar (Member and Non-Executive (Non Independent) Director, and 3. Mr. Sridhar Seshadri (Member and Whole-Time Director) In addition to the Board committee, the Bank has an ESG Internal Committee ("EIC") with members comprising senior officials of the Bank. The charter of the EIC has various points including 'to identify and recommend to the CSR and ESG Committee for its approval, the ESG-related matters for the Bank'. The EIC has a meeting every quarter and assesses relevant practices, initiatives and measures that support ESG for the Bank and are intended to create long-term, sustainable benefits for stakeholders.								

10. Details of Review of NGRBCs by the Bank:

Sr. No.	Subject for Review	Indicate whether review was undertaken by Director/ Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Performance against above policies and follow up action*	Board of Directors and its Committees are responsible for the review of the policies									Annually								
2.	Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	The Bank complies with relevant statutory requirements aligned with its principles, proactively rectifying any instances of non-compliance									Annually								

*Note: Policies wherever stated have been approved by the Board/ Committee of the Board/ Senior management of the Bank or as required by extant regulations

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

All policies are reviewed and vetted by the Compliance Unit prior to their submission to the Board or relevant Committee, ensuring alignment with established processes and compliance requirements. Additionally, the Internal Audit team conducts periodic reviews at a frequency approved by the Board's Audit Committee.

P1	No – Internal Audit (Vigilance Policy, Compliance Policy, FRM Policy, KYC/ AML/ CFT Policy)
P2	No – Internal Audit (ERM Policy, ICAAP, BCP Policy)
P3	No – Not carried out by external agency
P4	No – Not carried out by external agency
P5	No – Not carried out by external agency
P6	No – Not carried out by external agency
P7	No – Not carried out by external agency
P8	No – Not carried out by external agency
P9	No – Not carried out by external agency

12. If answer to question (1) above is 'No' i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/ No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/ No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/ No)									NA
It is planned to be done in the next financial year (Yes/ No)									
Any other reason (please specify)									



A — B — **Section C**

Principle Wise Performance Disclosure

Principle 1



Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

DCB Bank believes that trust forms the foundation of sustainable banking. As a regulated financial institution, the Bank follows strong governance systems, ethical business conduct and transparent decision-making practices to create long-term value for stakeholders. The governance framework is designed to uphold accountability across operations while ensuring compliance with applicable laws, regulations and internal policies.

The Bank's governance structure is guided by the Board of Directors and supported by Board-level committees overseeing risk, audit, ethics, customer service, and sustainability-related matters. Policies relating to code of conduct, anti-corruption, whistleblower mechanisms, insider trading and compliance reinforce a culture of integrity and responsible business behavior.

Through strong governance systems and transparent disclosures, DCB Bank seeks to maintain stakeholder confidence while strengthening institutional resilience.

Impact on Capitals

- Financial Capital
- Intellectual Capital
- Social and Relationship Capital

Stakeholders

- Investors and Shareholders
- Regulators
- Employees
- Customers
- Business Partners

Key Highlights

- 13 Board meetings conducted during FY 2025-26
- 100% employees covered under Code of Conduct framework
- No confirmed incidents of corruption/ non-compliance resulting in material penalties

SDGs Impacted



ESSENTIAL INDICATORS

1. Percentage coverage by training and awareness programs on any of the principles during the financial year:

Sr. no.	Segment	Total No. of Training / Awareness Programs	Topics / Principles Covered	Impact	% Coverage
1	Board of Directors	10	Cybersecurity, Directors' Certification, Corporate Governance, Climate Change and Sustainable Finance, ICA-NFRA Directors' Certification Program for Audit Committee Members, KYC/AML, Risk Governance and Leadership	Enhanced Board oversight capabilities, strengthened understanding of emerging risks, governance requirements and regulatory developments, and improved preparedness for strategic decision-making.	64.28%
2	Key Managerial Personnel ("KMPs")	24	International Sanctions Compliance, Cyber Security, Cyber Frauds and Risk Management Strategies, Digital Transformation and Innovation, Digital Personal Data Protection Act and Data Governance, Legal Framework and Industry Practices, Future-Proof Forensics, Media Interaction, Climate Change and Sustainable Finance Strategy, Leadership and Innovation, TaskC Application and Equity Compensation	Strengthened leadership effectiveness, regulatory awareness, digital capabilities and preparedness to manage evolving business, compliance and operational risks.	100.00%
3	Employees (other than Directors and KMPs)	4,884	Onboarding and Induction Programs; Aml/ Kyc; Selling Skills; Product Trainings; Governance, Compliance and Risk Management; Leadership Development; Cross-Functional Banking Programs; Role-Readiness Initiatives such as Rise, Aspire, Budding Sm Aib, Elite and Sopana; Mandatory Trainings on Bcp, Posh, Cybersecurity and Risk Management; Specialized Programs on Diversity & Inclusion, Cloud Security, Project Management And Behavioral Competencies	Supported continuous building, strengthened compliance and risk awareness, enhanced functional and leadership competencies, and improved employee readiness for evolving business and role requirements.	93.25%
4	Workers*			NA	

*Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

2. Details of fines/ penalties/punishment / award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors/ KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format.

Sr. no.	Particulars	NGRBC Principle	Name of Regulatory / Enforcement Agency / Judicial Institution	Amount (In ₹)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Monetary						
1	Penalty / Fine	P9	Consumer Court, Satara	1,44,400	The complainant, a partnership firm, availed CC facilities from the Bank. Upon closure, the Bank charged foreclosure charges of ₹94,400 at 4% as per sanction terms. Consumer forum directed refund of ₹94,400 and ₹50,000 towards compensation for mental agony.	Yes
2	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Boudh	86,600	The complainant availed a gold OD facility of ₹74,600 against pledge of gold ornaments. Due to default, the Bank proceeded with auction sale of pledged ornaments. The consumer forum directed return of pledged gold or compensation at relevant market rate.	Yes
3	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Bhopal	54,362	The complainant filed a consumer complaint against Walmart India Private Limited and DCB Bank for failure to refund a disputed amount. The complainant made a double payment for a purchase (cash + bank debit), the bank debit did not register due to a technical glitch but the amount was debited. Walmart refunded the amount via chargeback to DCB Bank, but the Bank did not credit it to the complainant's account. The commission decided against the Bank.	Yes
4	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Mohali	2,00,000	A consumer complaint filed against DCB Bank for deficiency in service due to misplacement of a title deed kept as collateral security with the Bank against a loan. The case was decided against the Bank, and the Bank was directed to pay compensation to the customer.	No
5	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Ferozepur	11,000	A consumer complaint filed against the Bank alleging deficiency in service for failure to sanction a loan. The case was decided against the Bank, wherein the Bank was directed to sanction the loan without processing fees along with compensation.	Yes

Sr. no.	Particulars	NGRBC Principle	Name of Regulatory / Enforcement Agency / Judicial Institution	Amount (In ₹)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Monetary						
6	Penalty / Fine	P9	National Consumer Disputes Redressal Commission, Delhi	2,86,406.17	A consumer complaint filed against the Bank for unilaterally changing interest rate from fixed to floating, after takeover of loan from another financial institution, without customer consent, and refusal to issue NDC and return of original title deeds. The Bank was directed to refund the installment paid by the complainant along with issuance of NDC and release of original title deed.	No
7	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Kalahandi	1,90,000	A customer filed a consumer complaint regarding repudiation of an insurance claim by Royal Sundaram General Insurance. The Bank acted as corporate agent for the issuance of the insurance policy. The commission held the Bank liable for deficiency in service for not forwarding the complainant's application to the insurance provider for reconsideration. Royal Sundaram General Insurance has filed an appeal against the order, and the Bank is participating in the same.	No
8	Penalty / Fine	P9	District Consumer Disputes Redressal Commission, Sehore	1,15,583.34	A customer availed a KCC Loan Facility from the Bank. The customer alleged that the Bank wrongly registered crop details on the PMFBY portal, due to which the insurance claim was rejected by the insurance company. The commission passed an order directing the Bank to pay compensation.	No
9	Penalty / Fine	P9	Banking Ombudsman, Bhubaneswar	31,00,000	A complaint was filed before the Banking Ombudsman (BO), Bhubaneswar, regarding misappropriation of funds belonging to the customer, which were handed over to an officer of the Bank towards repayment of a cash credit facility. The BO passed an award directing the Bank to reverse the amount to the customer's loan account along with payment of compensation.	No
10	Penalty / Fine	P1	NSE and BSE	30,000	NSE and BSE issued notices (dated December 16, 2025) for delay in filing of XBRL on disclosure of financial results and Related Party Transactions under Regulation 23(9) of SEBI Listing Regulations.	No

Sr. no.	Particulars	NGRBC Principle	Name of Regulatory / Enforcement Agency / Judicial Institution	Amount (In ₹)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Monetary						
11	Penalty / Fine	P1	Joint Commissioner of GST and Central Excise (Appeals-I), Tamil Nadu	40,000	The adjudicating authority (Tamil Nadu) passed an order for FY 2018-19 demanding excess availed ITC of ₹ 8,11,069 on account of GSTR-3B and GSTR-2A mismatch. On appeal, the Appellate Authority partly ruled in the Bank's favor, deleting demand of ₹ 7,73,825 and confirming demand of ₹ 77,244 (comprising tax and penalty). Penalty portion: ₹40,000.	No
12	Penalty / Fine	P1	Joint Commissioner of Commercial Tax (Appeals-1), Bengaluru, Karnataka	30,382	The Bank filed an appeal against an order raising a demand of ₹ 2,21,336 for excess ITC availed in FY 2020-21. The Appellate Authority confirmed the demand. Considering the materiality of the amount and cost of litigation, the Bank discharged the said amount.	No
13	Penalty / Fine	P1	Deputy Commissioner of Commercial Tax (Audit), Karnataka	40,000	During audit, the adjudicating officer passed an order alleging the Bank claimed excess ITC of ₹ 1,41,897. Considering the materiality of the amount and cost of litigation, the Bank discharged the said amount.	No
14	Penalty / Fine	P1	State Tax Officer, Gujarat	2,67,958	GST audit for Gujarat for FY 2021-22 observed that the Bank had short-discharged GST liability and availed excess/ineligible ITC on certain transactions amounting to ₹ 24,79,568. The Bank disagrees with the order and has filed an appeal before the First Appellate Authority, which is pending adjudication.	Yes
15	Penalty / Fine	P1	Assistant Commissioner of State Tax, Gujarat	1,244	Upon scrutiny of returns for Gujarat, it was ascertained that the Bank had availed ITC from GST registration cancelled vendors. The Bank filed a response against the allegation, which was not accepted, and demand of ₹ 1,244 (including interest and penalty) was confirmed. Considering the materiality and cost of litigation, the Bank discharged the said amount.	No
16	Penalty / Fine	P1	Reserve Bank of India	29,60,000	Penalty levied on the Bank for non-compliance with certain directions issued by RBI on loans extended against pledge of gold ornaments and jewelry for non-agricultural end uses.	No
17	Monetary Penalty / Fine	P1	Reserve Bank of India	10,000	Penalty levied on DCB Bank Mehsana Branch for exchange of mutilated notes during an RBI incognito visit dated November 13, 2025.	No

Sr. no.	Particulars	NGRBC Principle	Name of Regulatory / Enforcement Agency / Judicial Institution	Amount (In ₹)	Brief of the Case	Has an Appeal been preferred? (Yes/No)
Monetary						
	Settlement				Not Applicable	
	Compounding fee				Not Applicable	
Non-monetary						
	Imprisonment				Not Applicable	
	Punishment				Not Applicable	

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

<p>1. Case Details</p> <p>The complainant filed a consumer complaint against Walmart India Private Limited and DCB Bank Limited, being aggrieved by failure on the of the parties to refund the disputed amount in bank account of the complainant held with DCB Bank, despite cash payment made by him on cash counter at Walmart. The commission decided the case against the Bank. Bank has now filed an appeal before the State Commission.</p>	<p>Name of the regulatory/ enforcement agencies/ judicial institutions</p> <p>State Consumer Disputes Redressal Commission, Madhya Pradesh</p>
<p>2. Case Details</p> <p>Consumer complaint filed against the bank alleging deficiency in service for failure to sanction a loan to the customer. The case was decided against the Bank wherein the bank has filed appeal before State Consumer Dispute Redressal Commission, Punjab at Chandigarh challenging the order.</p>	<p>Name of the regulatory/ enforcement agencies/ judicial institutions</p> <p>State Consumer Dispute Redressal Commission, Punjab at Chandigarh</p>
<p>3. Case Details</p> <p>The audit for the state of Gujarat was undertaken for the FY 2021-22. During the course of audit, it was observed that the Bank had short-discharged GST liability and availed excess/ ineligible ITC on certain transactions amounting to ₹ 24,79,568/-. The Bank does not agree with the said order and has filed an appeal before First Appellate Authority which is pending for adjudication.</p>	<p>Name of the regulatory/ enforcement agencies/ judicial institutions</p> <p>First Appellate Authority, Gujarat</p>

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a weblink to the policy

The Bank upholds a strong culture of ethics and integrity through a well-defined Anti-Corruption and Anti-Bribery framework embedded within its Code of Conduct Policy. The policy outlines the standards, principles and practices expected across all business operations and interactions, providing guidance to prevent and mitigate risks related to corruption and bribery. It reinforces the Bank's zero-tolerance stance towards any form of unethical conduct and requires employees to consistently uphold the highest standards of professionalism, transparency and accountability.

Web-link: www.dcb.bank.in/about-us/investor-relations
 (Website → About Us → Investor Relations → Corporate Governance → Code and Policies)

5. Number of Directors/ KMPs/ employees/ workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

No disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption against any of the Directors/ KMPs/ employees.

Particular	FY 2025-26	FY 2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers*	Nil	Nil

*Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

During the reporting period, no disciplinary action was taken by any law enforcement agency against Directors, KMPs or employees on charges related to bribery or corruption, reflecting the effectiveness of the Bank's governance and compliance measures.

The Bank promotes a culture of ethics, integrity and accountability through a robust governance framework anchored by its Code of Ethics and Business Conduct, Vigil Mechanism and a zero-tolerance approach towards fraud, corruption and unethical practices. Applicable to Directors, KMPs and employees, the framework is supported by structured oversight and reporting mechanisms that reinforce ethical conduct and a strong culture of compliance across the Bank.

Key measures undertaken by the Bank include:

- **Zero-tolerance approach:** The Bank maintains a strict stance against fraud, bribery, corruption and unethical practices, reinforcing adherence to the highest standards of integrity
- **Dedicated vigilance mechanisms:** A dedicated Vigilance function proactively addresses complaints and escalations while ensuring fair investigation, prompt action and confidentiality
- **Whistleblower and reporting channels:** Multiple channels are available for employees and stakeholders to report concerns confidentially and without fear of retaliation
- **Board-level oversight:** The Audit Committee of the Board oversees internal audit and risk control mechanisms, strengthening governance and compliance practices across the Bank
- **Conflict of interest controls:** Policies and governance checks are in place to identify and mitigate potential conflicts of interest involving Directors and KMPs

6. Details of complaints with regard to conflict of interest:

No complaint has been received with regard to conflict of interest against any of the Directors/ KMPs.

Particular	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	--	Nil	--
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	--	Nil	--

7. Provide details of any corrective action taken or underway on issues related to fines/ penalties/ action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Since there were no cases of corruption or conflicts of interest resulting in fines, penalties, or actions by regulators, law enforcement agencies or judicial institutions during the reporting period, no corrective actions were required or undertaken.

8. Number of days of accounts payables [(Accounts payable *365)/ Cost of goods/ services procured] in the following format:

Particular	FY 2025-26	FY 2024-25
Number of days of accounts payables	The Bank currently does not estimate the mentioned parameter.	

9. Open-ness of business:

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along with loans and advances & investments, with related parties, in the following format:

Particulars	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	Nil
	b. Number of trading houses where purchases are made from	NA	Nil
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	Nil
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales	NA	Nil
	b. Number of dealers/ distributors to whom sales are made	NA	Nil
	c. Sales to top 10 dealers/ distributors as % of total sales to dealers/ distributors	NA	Nil
Share of RPTs in (%)	a. Purchases (Purchases with related parties/ Total Purchases)	Nil	Nil
	b. Sales (Sales to related parties/ Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties/ Total loans & advances)	0.01	0.01
	d. Investments (Investments in related parties/ Total Investments made)	Nil	Nil

LEADERSHIP INDICATORS

1. Awareness programs conducted for value chain partners on any of the principles during the financial year:

Total number of awareness programs held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programs
Currently, the Bank does not conduct sessions with value chain partners on this criterion		

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/ No) If Yes, provide details of the same.

Yes, the Board of Directors and Senior Management of the Bank follow a dedicated Code of Conduct that includes provisions related to conflicts of interest. The Code provides guidance on identifying and disclosing potential conflicts and outlines expected standards of conduct to support transparency and responsible decision-making. It helps ensure that individuals act in accordance with the Bank's governance and ethical expectations.

A — B — **Section C**

Principle **2**



Businesses should provide goods and services in a manner that is sustainable and safe

As a customer-centric institution, DCB Bank seeks to design and deliver banking products and services that are safe, responsible and responsive to evolving customer needs. The Bank continues to strengthen digital infrastructure and product innovation while integrating sustainability considerations into operational and financing practices.

Through technology-enabled banking solutions, paperless processes and customer-focused offerings, the Bank aims to create accessible and secure financial experiences. Product development and service delivery are supported by strong risk assessment processes and data security mechanisms to ensure customer protection and trust.

The Bank also continues to identify opportunities to improve operational efficiency and resource optimization across its value chain.

Impact on Capitals

- Financial Capital
- Intellectual Capital
- Natural Capital
- Social and Relationship Capital

Stakeholders

- Customers
- Employees
- Vendors
- Regulators

Key Highlights

- 96% transactions conducted through digital channels
- 122 Million UPI transactions processed during FY 2025-26

SDGs Impacted



ESSENTIAL INDICATORS

- Percentage of Research and Development (“R&D”) and capital expenditure (“capex”) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

Sr. no.	Particulars	FY 2025-26	FY 2024-25	Details of improvements in environmental social impacts
1	R&D			As a Scheduled Commercial Bank, the Bank’s operations are primarily service-oriented and do not require significant R&D or capital expenditure in environmental or social impact technologies. The Bank continues to focus on digital platforms and responsible business activities.
2	Capex			Therefore, specific data relating to environmental and social impact improvements attributable to R&D and Capex and capital expenditure initiatives is currently not tracked separately.

- Does the entity have procedures in place for sustainable sourcing? (Yes/ No)**
No. As a banking institution, the Bank’s operations are primarily service-oriented and do not involve significant sourcing of raw materials or manufacturing inputs. Accordingly, a formal sustainable sourcing framework has not been established at this stage. However, the Bank continues to encourage responsible procurement practices, wherever relevant.
 - If yes, what percentage of inputs were sourced sustainably?**
Not Applicable.
- Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.**
Not applicable as the Bank does not manufacture or sell any physical product.
- Whether Extended Producer Responsibility (EPR) is applicable to the entity’s activities (Yes/ No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**
Not applicable as the Bank do not manufacture or sell any physical product.

LEADERSHIP INDICATORS

- Has the entity conducted Life Cycle Perspective/ Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**
No.
- If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products/ services, as identified in the Life Cycle Perspective/ Assessments (LCA) or through any other means, briefly describe the same along with action taken to mitigate the same.**
Not Applicable
- Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**
Not Applicable
- Of the products and packaging reclaimed at end of life of products, amount (in metric tons) reused, recycled, and safely disposed, as per the following format:**
Not Applicable. The Bank’s operations do not involve manufacturing activities or sale of products with packaging requiring end-of-life reclamation tracking. However, waste streams such as e-waste and other operational waste, where generated, are managed in accordance with applicable waste management practices and regulatory requirements.
- Reclaimed products and their packaging materials (as percentage of products sold) for each product category.**
Not Applicable.

A — B — **Section C**

Principle **3**



Businesses should respect and promote the well-being of all employees, including those in their value chains

DCB Bank seeks to provide employees with a comprehensive benefits framework that supports their financial security and overall well-being while helping create a positive employee experience. The Bank's benefits approach is designed to address diverse employee needs and provide support across different stages of professional and personal life.

Impact on Capitals

- Human Capital
- Intellectual Capital
- Social and Relationship Capital

Stakeholders

- Employees
- Contract Workforce
- Leadership Teams

Key Highlights

- 100% permanent employees covered under health and accident insurance benefits
- 90%+ employees received skill upgradation trainings
- 34 average learning hours per employee
- Zero complaints on workplace safety

SDGs Impacted



ESSENTIAL INDICATORS

1. a. Details of measures for the well-being of employees:

Key employee benefits include:

- Group health insurance coverage for employees and eligible family members
- Provision for inclusion of in-laws under medical coverage benefits
- Group Personal Accident Insurance coverage for all employees, providing protection in the event of accidental injury, disability or loss of life
- Employee Assistance Program (EAP) providing access to confidential counselling and support services
- Access to wellness and preventive healthcare initiatives across locations

The Bank periodically reviews employee support mechanisms to strengthen accessibility and relevance across its workforce.

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
	Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)	
Permanent Employees											
Male	9,688	9,688	100.00%	9,688	100.00%	--	--	9,688	100.00%	0.00	0.00%
Female	1,649	1,649	100.00%	1,649	100.00%	1,649	100.00%	--	--	0.00	0.00%
Total	11,337	11,337	100.00%	11,337	100.00%	1,649	100.00%	9,688	100.00%	0.00	0.00%
Other than Permanent Employees											
Male	72	33	45.83%	33	45.83%	--	--	0.00	0.00%	0.00	0.00%
Female	42	4	9.52%	4	9.52%	0.00	0.00%	--	--	0.00	0.00%
Total	114	37	32.46%	37	32.46%	0.00	0.00%	0.00	0.00%	0.00	0.00%

Note: Other than permanent employees include contractual employees, interns and fixed term employees who are not covered as part of the medical benefits of the Bank.

b. Details of measures for the well-being of workers

Not Applicable

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format.

Particulars	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the Bank	0.99%	0.53%

Note: During FY 2025-26, the Bank revised the scope and boundary adopted for calculating employee well-being-related expenditure to provide a more comprehensive representation of investments made towards employee welfare and benefits. Accordingly, the previous year's figures have also been restated in line with the revised methodology to enable meaningful year-on-year comparison and ensure consistency in disclosures. The revised approach covers expenditure incurred across key employee well-being components, including maternity benefits, paternity benefits, provident fund contributions, gratuity and mediclaim-related expenses.

2. Details of retirement benefits, for current financial year and previous financial year

Employees are covered under retirement and long-term benefit programs including:

Provident Fund	Gratuity	Applicable Statutory Benefits
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The Bank ensures timely deduction and deposit of applicable contributions with relevant authorities in accordance with regulatory requirements.

Sr. no.	Benefit	FY 2025-26			FY 2024-25		
		No. of employees covered as a % of total employees	No. of workers covered as a % of total workers*	Deducted and deposited with the authority (Y/ N/ NA)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers*	Deducted and deposited with the authority (Y/ N/ NA)
1.	PF	99.01%	0.00%	Y	99.60%	NA	Y
2.	Gratuity	99.33%	0.00%	Y	99.60%	NA	Y
3.	ESI	0.00%	0.00%	Nil	0%	NA	Nil
4.	Others	0.00%	0.00%	NA	NA	NA	NA

**Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.*

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

The Head Office premises are equipped with ramps to facilitate accessibility for differently abled employees and customers. Further, to enhance accessibility across the Bank's network, 173 branches are wheelchair accessible. At 273 locations, the provision of ramps is currently not feasible due to site-specific constraints, while work is underway at 34 locations to install ramps and improve accessibility infrastructure.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web link to the policy.

The Bank has in place an Equal Opportunity and HIV Workplace Policy as part of its HR Policy Manual, which is accessible to all employees through the Human Resource Management System (HRMS). The policy reflects the Bank's overarching commitment to assessing individuals solely on merit and their ability to perform the job. Factors such as gender, socio-economic background, caste, physical disability, ethnicity, and other personal characteristics are not considered in employment-related decisions. The principles of equal opportunity are reinforced through the Code of Conduct and embedded within hiring and promotion practices.

The Bank continues to strengthen an inclusive workplace culture through initiatives that promote diversity, accessibility, and equitable employee experiences. Key interventions include:

- Inclusive hiring and career progression: Recruitment and advancement decisions are based on capability, performance, and business requirements, while Internal Job Postings (IJPs) provide employees with equitable growth opportunities
- Diversity and inclusion initiatives: Platforms such as TreasurHER and YOUunity Wings for Women facilitate mentoring, networking, and peer engagement across employee groups
- Awareness and sensitization: The Bank conducts regular awareness programs on POSH, ethics, workplace conduct, and inclusion to foster a respectful work environment
- Employee well-being support: Focused Employee Assistance Program (EAP) interventions and manager sensitization sessions address inclusion, unconscious bias, and employee well-being
- Accessibility initiatives: The Head Office premises are equipped with ramps to support differently abled employees and customers. Further, 173 branches are wheelchair accessible and the Bank continues to strengthen accessibility infrastructure across its network

Through these efforts, the Bank remains focused on building a workplace that promotes inclusion, equal access, and opportunities for all employees.

5. Return to work and retention rates of permanent employees and workers that took parental leave.

- DCB Bank recognizes that major life events often require employees to balance personal responsibilities alongside professional commitments. The Bank therefore aims to create a supportive environment through policies and practices that enable employees to navigate important life stages with greater flexibility and support.
- **Key measures include:**
 - Maternity-related benefits and leave provisions aligned with applicable statutory requirements
 - Flexible work arrangements where operationally feasible to support employees during transition periods
 - Women-focused outreach and support initiatives through employee engagement platforms
 - Counselling and employee support resources available through EAP programs for personal and family-related needs
- The Bank believes that supportive workplace practices help employees manage responsibilities beyond work while remaining connected to their professional aspirations.

Benefit	Permanent employees		Permanent workers*	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100.00	82.43%		
Female	100.00	84.72%	Not Applicable	
Total	100.00	82.88%		

Note:

- Return rate = Employees who were due to rejoin between April 2025 and March 2026 and rejoined the Bank/ Employees who were due to rejoin between April 2025 and March 2026
- Retention rate = Employees who rejoined between April 2024 and March 2025 and continued with the Bank for a minimum period of 12 months/ Employees who rejoined between April 2024 and March 2025

**As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.*

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

Sr. no.	Particular	Yes/ No (If yes, then give details of the mechanism in brief)
1.	Permanent workers	Not Applicable
2.	Other than permanent workers*	Not Applicable
3.	Permanent employees	Yes
4.	Other than permanent employees	Yes

**Note: As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.*



The Bank has a grievance redressal policy in place to provide employees with accessible, fair, and confidential channels to raise concerns and seek resolution. In addition, the Bank has established multiple listening channels to ensure employees have several avenues through which they can share feedback and voice grievances. These include one-on-one HR interactions, feedback received through digital channels, grievance redressal mechanisms, supervisory feedback surveys, and employee engagement initiatives.

The grievance redressal framework is further supported through:

- HR support mechanisms: HR Business Partners and Regional HR teams regularly engage with employees and facilitate issue resolution
- Confidential reporting channels: Dedicated channels under the POSH and Whistleblower frameworks enable employees to raise concerns securely and confidentially
- Protection against retaliation: The Bank's Code of Conduct includes anti-retaliation and confidentiality provisions to safeguard complainants and maintain procedural fairness
- Continuous listening approach: Structured employee interactions and feedback mechanisms support timely identification and resolution of concerns

The Bank remains committed to fostering an open and transparent work environment where employees are encouraged to speak up without fear and concerns are addressed in a timely manner

7. Membership of employees and workers in association(s) or Unions recognized by the listed entity:

Gender	Total employees/workers in respective category (A)	No. of employees/workers in respective category who are part of association(s) or Union (B)	% (B/A)	Total employees/workers in respective category (C)	No. of employees/workers in respective category who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees						
Male	9,688	00	00%	9,385	00	00%
Female	1,649	00	00%	1,627	00	00%
Total	11,337	00	00%	11,012	00	00%
Total Permanent Workers*						
Male						
Female			Not Applicable			
Total						

Note: *As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.



8. Details of training given to employees and workers:

DCB Bank follows a structured approach towards employee capability development, with learning interventions designed to strengthen technical expertise, behavioral competencies, leadership skills, compliance awareness, and employee well-being. Training programs are aligned with business priorities and evolving industry requirements to ensure employees remain effective in their current roles and prepared for future responsibilities. During FY 2025-26, employees underwent an average of approximately 38 training hours per employee, delivered through classroom sessions, on-the-job learning, virtual instructor-led programs, and digital learning platforms.

The Bank leverages its Learning Management System, LUMOS to provide employees with accessible and self-paced learning opportunities across locations. The platform enables deployment of mandatory compliance modules, digital assessments, and knowledge reinforcement activities, ensuring equitable access to learning across its geographically distributed workforce.

The Bank's training interventions during the year covered the following areas:

Skill Development and Functional Capability Building

The Bank focused on strengthening employee skills across functional, technical, and leadership domains through targeted interventions, including:

Product and process training

Programs on Finacle, mortgage and micro-mortgage products, general and life insurance products, gold loans, SME Flexi, trade finance, NR account processes, and banking products.

Credit and banking capability programs

Training on credit monitoring and recovery, co-lending and loan partnering, foreign trade and foreign exchange business, and cross-functional banking knowledge.

Leadership and managerial development

Leadership programs for managerial cadres and signature development initiatives including RISE, ASPIRE, Budding SM AIB, Elite, and Sopana, aimed at preparing employees for future roles and enhancing managerial capabilities.

Behavioral competency development

Programs focused on result orientation, decision-making, process orientation, CREW, and WIZCOM to strengthen interpersonal and workplace effectiveness skills.

Digital and emerging skills

Training on digital transformation, design thinking, advanced Excel, online cloud security, PMP certification, and technology-enabled banking practices.

Induction and role readiness

Structured onboarding programs for new employees covering the Bank's culture, policies, systems, and operating practices.

Health, Safety and Workplace Well-being Training

The Bank continued to undertake awareness and training interventions to strengthen employee safety, health, and psychological well-being across offices and branches. Training and awareness programs covered:

Cybersecurity and risk management programs

Aimed at strengthening awareness of digital risks and safe workplace practices.

Business continuity planning programs

Designed to improve preparedness and response capabilities.

POSH awareness and sensitization programs

Implemented across employee groups to reinforce workplace dignity, psychological safety, and respectful conduct. Structured ethics and POSH calls were conducted across branches and field locations.

Diversity and inclusion programs

Focused on creating awareness around inclusive behaviors and fostering a respectful workplace environment.

Women-focused Employee Assistance Program (EAP) sessions

Addressing workplace challenges, emotional well-being, work-life balance, and sensitization of managers on supporting women employees.

Health and wellness awareness initiatives

Including expert talks, preventive care programs, health awareness sessions, and wellness interventions aimed at promoting physical and mental well-being.

Through these initiatives, the Bank continues to strengthen a learning ecosystem that not only enhances professional capabilities but also supports employee well-being, safety awareness, and a healthy workplace culture.

Gender	FY 2025-26				FY 2024-25					
	Total (A)	On Health and safety measures		On Skill upgradation		Total (A)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (B)	% (B/A)	No. (C)	% (C/A)
Employees										
Male	9,688	5,089	52.53%	9,102	93.95%	9,424	4,153	44.07%	8,957	95.04%
Female	1,649	867	52.58%	1,506	91.33%	1,633	638	39.07%	1,553	95.10%
Total	11,337	5,956	52.54%	10,608	93.57%	11,057	4,791	43.33%	10,510	95.05%
Workers*										
Male										
Female	Not Applicable									
Total										

Note: *As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

9. Details of performance and career development reviews of employees and workers:

DCB Bank follows a structured performance management framework aimed at aligning individual goals with business priorities while supporting employee growth and development. The process enables employees to receive regular feedback, understand performance expectations and identify opportunities for capability enhancement and career progression.

The performance review process includes goal setting, periodic discussions and annual evaluations, allowing employees and managers to review progress and development needs. Performance assessments consider both business outcomes and behavioral competencies.

Career development is supported through various initiatives, including:

- ▶ Internal Job Postings (IJPs) to encourage career mobility
- ▶ Learning and capability-building interventions
- ▶ Leadership development programs such as RISE, ASPIRE, Elite and Sopana
- ▶ Cross-functional development opportunities

Performance outcomes also support recognition, rewards and progression opportunities across the Bank.

Gender	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (A)	No. (B)	% (B/A)
Employees¹						
Male	9,688	7599	78.44%	9,424	7,757	82.31%
Female	1,649	1311	79.50%	1,633	1,401	85.79%
Total	11,337	8910	78.59%	11,057	9,158	82.83%
Workers²						
Male						
Female	Not Applicable					
Total						

Note: ¹All employees joined on or before September 30th of the respective year are considered eligible for performance reviews. Accordingly, annual performance and career development reviews of all eligible employees have been done as per the review cycle which extends into April of the next year.

Note: ²As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.



10. Health and safety management system

a. **Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage of such a system?**

Yes.

While the nature of its operations does not involve high-risk industrial activities, the Bank remains committed to providing employees with a safe and healthy workplace environment and continues to implement measures that support employee health, workplace safety, and overall well-being.

The Bank's occupational health and safety framework covers:

- Offices and branch locations across the Bank's operational network
- Employee wellness initiatives and awareness programs
- Healthcare and insurance support mechanisms
- Preventive health interventions and well-being initiatives
- Workplace safety and ergonomic measures

The Bank's approach focuses on preventive measures, workplace awareness, and employee support mechanisms to create a secure and healthy work environment.

b. **What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

The Bank undertakes periodic reviews and assessments to identify potential risks and areas requiring improvement. These include:

- Periodic workplace safety assessments and infrastructure reviews
- Annual electrical audits for branches that are four years old and above
- Fire safety inspections across operational premises
- Review of workplace conditions and employee comfort measures
- Inputs gathered through employee feedback channels, workplace interactions, and internal reviews

Based on observations from these assessments, appropriate preventive and corrective actions are

implemented to address identified risks and strengthen workplace safety standards. In addition, the Bank maintains fire and burglary insurance coverage for operational premises and ensures the availability of emergency exits, safety signage, and evacuation arrangements, wherever feasible, to support the safety of employees and customers.

The Bank continues to periodically review workplace practices and adopt measures to proactively minimize operational risks and enhance employee well-being across locations.

c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Not Applicable

d. **Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes. DCB Bank provides employees with access to healthcare and wellness support mechanisms aimed at supporting overall employee well-being beyond workplace-related health requirements.

Employee support measures include:

- Group health insurance coverage
- Personal accident insurance
- Employee Assistance Program (EAP)
- Counselling support services
- Preventive healthcare initiatives
- Medical camps and wellness programs

These initiatives are intended to support employees and their families while promoting preventive care and employee well-being.

The Bank undertakes various measures to ensure a safe, secure, and healthy working environment across all operational premises. These measures include quarterly health and safety assessments, preventive maintenance of electrical and fire alarm systems, installation of fire detection and firefighting equipment, emergency evacuation drills and workplace hygiene initiatives across all branches. The Bank further ensures compliance with applicable statutory requirements and internal safety policies as a part of its overall operational governance framework. Regular postmasters are sent to the employees regarding safety and security of the employees and premises.

11. Details of safety related incidents, in the following format:

Sr. no.	Safety Incident/Number	Category ¹	FY 2025-26	FY 2024-25
1.	Lost Time Injury Frequency Rate (LTIFR) (per one Million-person hours worked)	Employees	Nil	Nil
		Workers ²	Not Applicable	
2.	Total recordable work-related injuries	Employees	Nil	Nil
		Workers ²	Not Applicable	
3.	No. of fatalities	Employees	Nil	Nil
		Workers ²	Not Applicable	
4.	High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
		Workers ²	Not Applicable	

Note: ¹Including in the contract workforce

Note: ²As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

12. Describe the measures taken by the entity to ensure a safe and healthy workplace:

The Bank recognizes that employee well-being extends beyond physical safety and encompasses preventive healthcare, emotional wellness, and psychological well-being. Accordingly, it continues to implement measures aimed at strengthening workplace safety standards and promoting employee well-being across locations.

Measures undertaken during the year included:

Health and wellness support

- Group health insurance coverage and Group Personal Accident Insurance for employees
- Employee Assistance Program (EAP) and counselling support services
- Preventive healthcare initiatives and periodic medical camps
- Wellness awareness sessions and expert interactions on health and well-being

Workplace safety and preventive measures

- Quarterly health and safety assessments across operational premises
- Preventive maintenance of electrical systems and fire alarm infrastructure
- Installation and upkeep of fire detection and firefighting equipment
- Emergency evacuation drills and workplace safety preparedness measures
- Workplace hygiene initiatives across branches and offices
- Ergonomic awareness initiatives to improve workplace comfort and employee well-being

Awareness and employee engagement initiatives

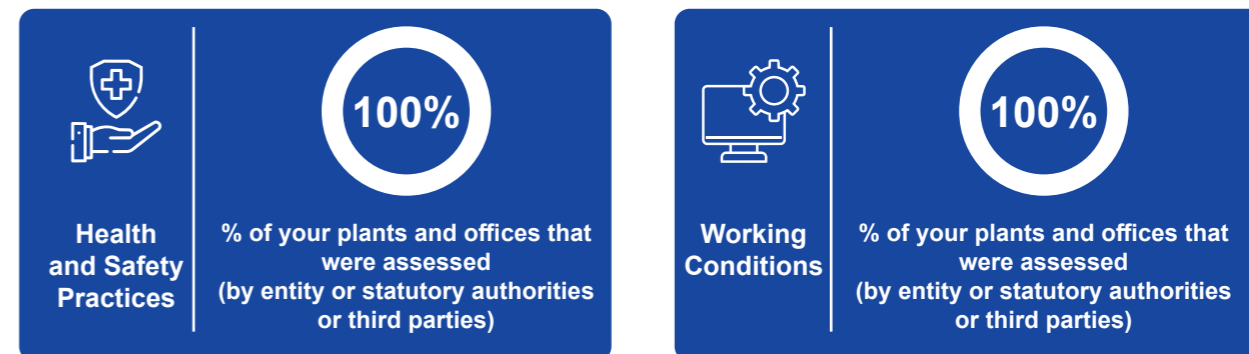
- Walkathons, fitness initiatives, and employee wellness campaigns promoting healthy lifestyles
- POSH awareness programs and workplace dignity initiatives to strengthen psychological safety
- Regular safety and security communications shared with employees to reinforce awareness and preparedness

The Bank further ensures compliance with applicable statutory requirements and internal safety policies as part of its overall operational governance framework and periodically reviews workplace practices to enhance employee safety and well-being.

13. Number of Complaints on the following made by employees and workers:

Sr. no.	Particulars	FY 2025-26			FY 2024-25		
		Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
1.	Working Conditions	6	NA	--	9	2	--
2.	Health and safety	0	NA	--	0	NA	--

14. Assessments for the year:



Ensuring the safety of our esteemed employees and customers remains a key priority for the Bank. During FY 2025-26, the Bank operated through an extensive network of 504 locations, comprising the Corporate Office, branches, offices, and contact centre locations. In any such incident the Bank manages the situation effectively through the prompt activation of the Business Continuity Plan (BCP), resulting in uninterrupted operations, zero operational losses, and no injuries or casualties.

The Bank continues to maintain a robust fire safety infrastructure across all locations, including Fire Alarm Systems, Water Sprinkler Systems at large offices, Fire Extinguishers, and other integrated safety mechanisms. Regular inspections, preventive maintenance, and timely replacement of firefighting equipment ensure readiness to respond to emergencies.

The Bank's integrated Electronic Surveillance System provides continuous monitoring through sensors, cameras, access control devices, and automated alerts for fire, smoke, intrusion, and other emergency situations.

Emergency evacuation drills help strengthen employee awareness, preparedness, and response capabilities. These proactive measures reflect the Bank's unwavering commitment to creating a safe and secure workplace and ensuring business resilience across its network.

"Safety is not just a compliance requirement, it's a shared responsibility and an integral part of our organizational culture."

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety.

DCB Bank periodically reviews employee feedback and workplace observations to identify areas requiring corrective action and improvement.

Concerns identified through assessments, employee interactions and workplace feedback channels are reviewed and addressed through relevant functional teams. The Bank follows a preventive approach and undertakes corrective measures wherever required to strengthen workplace conditions and employee experience.

No significant workplace safety risks requiring material corrective interventions were identified during the reporting period.

LEADERSHIP INDICATORS

1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Yes/ No) (B) Workers (Yes/ No).

a. Employees:

Yes. The Bank provides financial protection measures to support employees and their families during unforeseen circumstances. Employees are covered under Group Term Life Insurance, which provides a lump-sum benefit to the employee's nominated beneficiary in the event of death. In addition, the Group Personal Accident Insurance Policy provides 24-hour coverage and offers financial compensation in case of accidental injury, death, or permanent total disability.

Further, through its Benevolent Policy, employees may voluntarily contribute one day's basic pay to create a support fund for the nominee of a deceased employee, providing additional financial assistance to families during challenging times.

b. Workers:

Not Applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

Not Applicable



3. Provide the number of employees/ workers having suffered high consequence work-related injury/ ill-health/ fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Sr. no.	Particular	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family	
		FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
1.	Employees	Nil	Nil	Nil	Nil
2.	Workers*	Not Applicable	Not Applicable	Not Applicable	Not Applicable

*As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

No. While the Bank does not currently have a formal transition assistance program to facilitate retirement or employment separation, it undertakes initiatives to support employee awareness and long-term preparedness. The Bank periodically conducts educational sessions on post-retirement planning topics, including legal awareness sessions on Will preparation and guidance on financial planning through awareness sessions on schemes such as the National Pension System (NPS).

5. Details on assessment of value chain partners:

Sr. no.	Particulars	% of value chain partners (by value of business done with such partners) that were assessed
1.	Health and safety practices	Nil
2.	Working Conditions	Not Applicable

6. Provide details of any corrective actions taken or underway to address significant risks/ concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

A — B — **Section C**

Principle **4**



Businesses should respect the interests of and be responsive to all its stakeholders

DCB Bank recognizes that sustainable value creation depends on maintaining strong and meaningful relationships with stakeholders. The Bank engages with customers, employees, investors, communities, regulators and business partners through formal and informal channels to understand expectations and address emerging priorities.

Stakeholder feedback helps guide strategic decisions, product development, service enhancements and sustainability priorities. The Bank continues to strengthen engagement practices through surveys, interactions and grievance redressal channels.

Through proactive dialogue and responsiveness, DCB Bank aims to strengthen trust and long-term stakeholder relationships.

Impact on Capitals

- Social and Relationship Capital
- Financial Capital
- Human Capital

Stakeholders

- Customers
- Investors
- Employees
- Communities
- Regulators

Key Highlights

- 5 key stakeholder groups identified
- 19.76% reduction in customer complaints
- 16,000+ micro-marketing activities and engagement programs

SDGs Impacted



ESSENTIAL INDICATORS

1. Describe the processes for identifying key stakeholder groups of the entity.

The Bank follows a structured and comprehensive approach to stakeholder identification and engagement to ensure effective stakeholder management and long-term value creation. Stakeholders are systematically identified and assessed based on their relevance, influence, and impact on the Bank’s strategic objectives and operations. This process enables the Bank to understand evolving expectations and foster sustainable, transparent, and mutually beneficial relationships.

Key elements of the Bank’s stakeholder identification approach include:

- **Stakeholder categorization:** Stakeholders are grouped into key categories such as customers, investors, employees, regulators, communities, and other relevant stakeholders
- **Assessment of influence and engagement:** Each stakeholder group is evaluated based on its level of engagement, significance, and influence on the Bank’s operations and strategic priorities
- **Periodic review process:** Regular assessments are undertaken to identify emerging stakeholders and evolving stakeholder expectations as the Bank’s business and operating environment changes
- **Responsive stakeholder management:** Insights gathered through this process support effective engagement strategies and enable the Bank to address stakeholder concerns in a timely and meaningful manner

Through this approach, the Bank aims to strengthen stakeholder trust and build enduring relationships that support sustainable business growth.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Postmaster Emails, Notice Boards, Website, Employee Survey Feedback, Employee Newsletter (High Decibel), Annual Performance Review, Meetings, Trainings, Employee Resource Groups (YOUunity on WhatsApp)	Ongoing	Improvement in Working Condition, Enhancing Employee Performance, Employee Satisfaction, Community Groups, Listening Channels
Customers	Yes – Customers in the segment of customers like JLG & SHG	Customer Meetings, Customer Feedback, Website, Mobile Apps	Ongoing	Customer Satisfaction, Creating Customer Awareness, Financial Literacy, Cybersecurity Awareness
Investors and Shareholders	No	Annual General Meeting, Investor meets, Investor Grievance redressal mechanism	Ongoing	Business Strategy and Performance
Government and regulatory authorities	No	Compliance Reports	Ongoing	Compliance with the Law of the Land
NGOs and local community	Yes	Corporate Social Responsibility engagements, Meeting with community representative	Ongoing	Welfare of the Community



Building Connections through the ‘Neighborhood Bank’ Philosophy

The Bank believes meaningful stakeholder engagement is central to strengthening relationships and creating long-term value. Guided by its ‘Neighborhood Bank’ philosophy, the Bank adopts a customer-centric approach to engage with customers, communities, investors, employees, business partners, and the broader ecosystem through both physical and digital channels.

- **Hyperlocal Engagement: Strengthening Community Connect**

The Bank continued to deepen its neighborhood presence through branch-led and community-focused initiatives. During the year, over 16,000 micro-marketing and engagement activities were conducted across branch locations, including health camps, customer meets, branch anniversaries, loan melas, festive celebrations, and awareness programs. Signature initiatives such as Ek Mulaqat Aur Kuch Baatein and customer forums created opportunities for direct engagement between leadership and customers, enabling meaningful dialogue and feedback.

- **Digital-First Engagement for a New Generation**

To connect with digitally native audiences, the Bank strengthened its presence through social media, location-based campaigns, WhatsApp communications, influencer collaborations, and regional content strategies. Enhanced website content and digital storytelling initiatives improved discoverability and customer engagement, while also supporting stronger brand visibility across key markets.

- o **Global Fintech Fest: Expanding Ecosystem Engagement**

The Bank’s participation at the Global Fintech Fest (GFF) marked a significant milestone in strengthening its engagement with customers, fintech partners, industry participants, and the broader financial ecosystem. Through showcasing technology-driven banking solutions and launching digital offerings, the event provided a platform to build visibility, foster partnerships, and reinforce the Bank’s positioning as a forward-looking and innovation-led institution.

- o **DCB Tech Pulse: Showcasing Innovation and Collaboration**

Through DCB Tech Pulse, the Bank created an internal platform that brought together teams across technology, analytics, and business functions. The event showcased innovations and digital capabilities that support improved customer experience and operational excellence. It also reinforced stakeholder confidence by demonstrating the Bank’s commitment to technology-driven transformation and customer-centric innovation.

- **Listening, Learning and Responding**

Stakeholder feedback remains integral to the Bank’s approach. Customer perception studies, investor and analyst meetings, engagement forums, and direct leadership interactions provide valuable insights into stakeholder expectations. These interactions help the Bank continuously refine products, services, and engagement strategies while fostering transparency, trust, and long-term relationships.

LEADERSHIP INDICATORS

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Bank engages with stakeholders on a range of economic, environmental, and social matters through various formal and informal consultation mechanisms. Feedback and insights received through these interactions are communicated to Senior Management for review and consideration. Key stakeholder concerns, material issues, and emerging trends are subsequently escalated to the Board and relevant Board-level Committees for discussion, deliberation, and strategic guidance. This process enables the Bank to incorporate stakeholder perspectives into decision-making and strengthen its overall governance framework.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes. The Bank remains committed to actively engaging with both internal and external stakeholders, including employees, customers, suppliers, business partners, and communities. Through regular interactions and feedback mechanisms, the Bank seeks to understand stakeholder expectations and integrate relevant insights into its business practices. These engagements support the identification and management of environmental and social priorities and contribute to the Bank’s ongoing efforts towards sustainable and inclusive growth. Inputs received from stakeholders are also helping shape the Bank’s evolving ESG journey, including the development of a comprehensive ESG roadmap.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.

The Bank actively undertakes initiatives aimed at supporting vulnerable and underserved communities through its CSR programs and financial inclusion initiatives. Its interventions focus on promoting equitable access to opportunities and contributing to sustainable socio-economic development. Through initiatives in areas such as livelihood enhancement, education, skill development, women empowerment, and community welfare, the Bank seeks to create meaningful and inclusive impact for disadvantaged sections of society.

A — B — **Section C**

Principle **5**



Businesses should respect and promote human rights

DCB Bank recognizes that respect for human rights is fundamental to maintaining an ethical, inclusive and responsible workplace. The Bank is committed to conducting its operations in a manner that upholds dignity, fairness and equal opportunity while fostering a culture of mutual respect and accountability.

Human rights principles are embedded across the Bank's Human Resource practices, Code of Conduct and workplace policies. These principles guide interactions across the employee lifecycle and support the Bank's commitment to creating a safe and respectful environment for employees and stakeholders. The Bank seeks to promote a workplace culture where individuals feel empowered to raise concerns without fear of discrimination or retaliation.

Impact on Capitals

- Human Capital
- Social & Relationship Capital

Stakeholders

- Employees
- Customers
- Communities
- Suppliers

Key Highlights

- 100% employees covered under anti-harassment and equal opportunity policies
- Zero incidents of child labor and forced labor reported

SDGs Impacted



ESSENTIAL INDICATORS

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Accordingly, the Bank conducts periodic awareness initiatives and employee programs covering topics related to workplace ethics, equal opportunity, respectful conduct and prevention of discrimination and harassment. These initiatives are intended to strengthen understanding of employee rights and reinforce behavioral expectations across the Bank.

The Bank also conducts structured awareness programs on the Prevention of Sexual Harassment ("POSH") framework and workplace conduct requirements across employee groups. These initiatives are complemented by grievance mechanisms, dedicated reporting channels and Internal Committee processes that support confidential reporting and fair resolution of concerns.

Through continued awareness efforts and employee sensitization initiatives, DCB Bank seeks to strengthen a culture of inclusion, accountability and respect across the Bank.

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/workers covered (B)	% (B/A)	Total (C)	No. of employees/workers covered (D)	% (C/D)
Employees						
Permanent	11,337	10,583	93.35%	11,012	10,510	95.44%
Other than permanent	114	25	21.93%	45	45	100.00%
Total employees	11,451	10,608	92.64%	11,057	10,555	95.46%

Workers*						
Permanent						
Other than permanent	Not Applicable					
Total workers						

*As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2025-26						FY 2024-25					
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage		Total (F)	% (F/D)
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)		
Permanent employees												
Male	9,688	80	0.83%	9,609	99.18%	9,385	12	0.13%	9,372	99.86%		
Female	1,649	57	3.46%	1,591	96.48%	1,627	07	0.43%	1,621	99.63%		
Total	11,337	137	1.21%	11,200	98.79%	11,012	19	0.17%	10,993	99.83%		

Other than permanent employees¹												
Male	72	--	0.00%	33	45.83%	39	--	--	39	100.00%		
Female	42	--	0.00%	4	09.52%	06	--	--	06	100.00%		
Total	114	--	0.00%	37	32.46%	45	--	--	45	100.00%		

Permanent workers²												
Male												
Female	Not Applicable											
Total												

Other than permanent workers²												
Male												
Female	Not Applicable											
Total												

Note: 1 Interns are excluded from this disclosure as they receive a stipend and are therefore not included in the minimum wage categories.

Note: 2 As a banking company operating in the service sector, DCB Bank does not engage any "workers" as defined under the BRSR framework. All personnel are classified as employees.

3. Details of remuneration/ salary/ wages

a. Median remuneration/ wages

Sr. no.	Category	Male		Female	
		Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
1.	Board of Directors	12	20,40,000.00	2	15,15,000.00
2.	Key Managerial Personnel	3	1,53,10,400.00	1	63,61,300.00
3.	Employees other than the Board of Directors and Key Managerial Personnel	9,718	5,18,500.00	1,652	5,00,000.00
4.	Workers	Not Applicable			

Note: Median remuneration for the Board of Directors has been calculated based on remuneration paid during the financial year and includes Directors who joined or ceased to hold office during the year. Accordingly, remuneration has been considered only for the period of their association with the Bank during the reporting period.

b. Gross wages paid to females as a % of total wages paid by the entity, in the following format:

Sr. no.	Particulars	FY 2025-26	FY 2024-25
1.	Gross wages paid to females as a % of total wages	13.70%	13.99%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes. The Bank has established a comprehensive framework of policies and mechanisms to enable employees and stakeholders to raise concerns in a fair, transparent, and structured manner. The overarching Code of Conduct outlines the standards of ethical behavior and expected conduct for employees across the Bank.

In addition, through its Whistleblower Policy, the Bank encourages employees to report genuine concerns relating to ethical values, integrity, legal and regulatory compliance, or violations of the Bank's Code of Conduct without fear of retaliation, discrimination, harassment, or victimization. The policy clearly defines the investigation process, roles and responsibilities of investigating officers, and the composition of the review committee to ensure impartial handling of concerns.

The Bank also has a Grievance Redressal Policy aimed at promoting a positive and harmonious work environment by providing employees with a structured mechanism to address workplace grievances. The policy outlines the scope of grievances covered and establishes a fair and transparent process for their timely resolution.

Further, the Policy on Disciplinary Action provides a structured framework for addressing instances of misconduct or fraud. The policy enables employees and stakeholders to understand the disciplinary process and outlines the roles, responsibilities, and authority of the Disciplinary Action Committee, which reviews such matters and oversees the investigation and resolution process.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

DCB Bank has established mechanisms that enable employees to report workplace concerns through secure and structured channels. The Bank seeks to create an environment where concerns can be raised and addressed in a fair, timely and confidential manner.

Available mechanisms include:

- Grievance redressal channels
- Whistleblower mechanism
- HR Business Partner interactions
- Dedicated reporting channels
- Employee feedback mechanisms

The Bank reviews concerns through defined processes and undertakes appropriate action wherever required.

6. Number of Complaints on the following made by employees and workers:

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Sexual Harassment	7	Nil	Nil	14	2	2 complaints received in the end of February 2025
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labor	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labor/ Involuntary Labor	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

DCB Bank has implemented a gender-neutral Prevention of Sexual Harassment (“POSH”) framework supported through dedicated reporting channels and Internal Committee processes.

POSH awareness programs are conducted periodically to strengthen understanding of expected workplace conduct and reinforce awareness around reporting mechanisms. The Bank also maintains confidentiality and fair process principles while addressing concerns raised under the framework.

Sr. no.	Particulars	FY 2025-26	FY 2024-25
1.	Total complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (“POSH”)	7	14
2.	Complaints on POSH as a % of female employees/ workers	0.43%	0.84%
3.	Complaints on POSH upheld	5	10

Note: The percentage of POSH complaints as a proportion of female employees/workers has been calculated based on the average number of female employees/workers as on April 1, 2025 and March 31, 2026.

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Bank has established a robust framework to protect individuals raising concerns and ensure a safe, fair, and confidential reporting environment. The Code of Conduct, serving as the overarching policy framework, incorporates anti-retaliation provisions to safeguard complainants and individuals participating in investigation processes from any form of direct or indirect discrimination, victimization, or adverse treatment.

Additional safeguards relating to confidentiality and protection are embedded across key policies including the Whistleblower Policy, POSH Policy, and Disciplinary Action Policy, reinforcing the Bank’s commitment to protecting the identity and interests of complainants and all parties involved in inquiry processes. Dedicated reporting channels, including confidential email mechanisms under the Whistleblower and POSH frameworks, enable employees to raise concerns securely through restricted and controlled communication channels.

Further, the Bank regularly conducts awareness and sensitization initiatives through audio bridges, branch visits, and interactions led by senior leadership and HR teams to strengthen employee understanding of these mechanisms and foster a culture of openness, trust, and ethical conduct.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

No

10. Assessments for the year:

Sr. no.	Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
1.	Child Labor	Nil
2.	Forced Labor/ Involuntary Labor	Nil
3.	Sexual Harassment	Nil
4.	Discrimination at workplace	Nil
5.	Wages	Nil
6.	Others	Nil

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Not Applicable

LEADERSHIP INDICATORS

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.

During the reporting period, no material modifications or new business processes were introduced as a result of addressing human rights-related grievances or complaints. The Bank continues to maintain established mechanisms and policies to address concerns in a fair and timely manner.

2. Details of the scope and coverage of any Human rights due diligence conducted.

The Bank has not undertaken a formal human rights due diligence assessment during the reporting period. However, it follows a zero-tolerance approach towards human rights violations and remains committed to upholding human rights principles across its operations. The Bank adheres to applicable laws, regulatory requirements, and government guidelines through a comprehensive framework of policies, standards, and internal controls designed to promote ethical conduct and responsible business practices.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes. The Bank endeavors to ensure that its offices and operational premises are accessible to differently abled persons in accordance with applicable provisions of the Rights of Persons with Disabilities Act, 2016. Accessibility measures, wherever feasible, include ramps, elevators, accessible entry and exit points, designated facilities, and other infrastructure arrangements to facilitate convenient and safe access for differently abled visitors and employees. The Bank continues to review and strengthen accessibility measures as part of its commitment towards inclusion and equitable access.

4. Details on assessment of value chain partners:

Sr. no.	Particulars	% of value chain partners (by value of business done with such partners) that were assessed
1.	Child Labor	
2.	Forced Labor/ Involuntary Labor	
3.	Sexual Harassment	Currently, the Bank does not assess partners on these specific criteria
4.	Discrimination at workplace	
5.	Wages	
6.	Others	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Not Applicable



A — B — **Section C**

Principle **6**



Businesses should respect and make efforts to protect and restore the environment

DCB Bank recognizes environmental stewardship as an important element of responsible business conduct. While the Bank's direct environmental footprint is largely associated with branch operations, office infrastructure and employee activities, it continues to adopt measures that support responsible resource consumption and operational efficiency.

The Bank's approach focuses on improving energy efficiency, promoting responsible waste management practices, reducing emissions and strengthening awareness around environmental responsibility. Through technology-enabled interventions and infrastructure initiatives, DCB Bank seeks to progressively reduce environmental impacts while integrating sustainability considerations into operational practices.

Environmental priorities identified through the Bank's materiality assessment which include Waste and Water Management, Climate Change and Energy & GHG Management, which continue to guide environmental initiatives and long-term sustainability planning.

Green Infrastructure and Sustainable Facilities

DCB Bank continues to incorporate sustainability considerations into infrastructure planning and workplace design. During the year, the Bank strengthened efforts to improve environmental performance through green building initiatives.

A key milestone in this journey was the LEED certification of the Andheri office facility, reflecting the incorporation of resource-efficient practices and sustainable design considerations. The certification recognizes efforts around energy efficiency, water conservation and environmentally responsible infrastructure management.

Impact on Capitals

- Natural Capital
- Financial Capital
- Intellectual Capital
- Social and Relationship Capital

Stakeholders

- Customers
- Employees
- Regulators
- Investors and Shareholders
- Communities

Key Highlights

- 35.41% reduction in total energy consumption
- 30.17% Scope 1 + Scope 2 emission intensity reduction year-on-year

SDGs Impacted



ESSENTIAL INDICATORS

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

To enhance energy efficiency and drive responsible resource consumption across its operations, the Bank continued implementing targeted measures focused on optimizing energy use and improving operational efficiency. Key initiatives undertaken include:

- Deployment of sensor-based lighting systems across branches and office premises
- Corporate office AC operations scheduled between 9:30 a.m. and 7:00 p.m., after which systems automatically switch off
- Pilot implementation of Cooling Management Systems at selected branches to optimize cooling efficiency
- Installation of rooftop solar systems at select locations to encourage renewable energy use

Parameter	FY 2025-26	FY 2024-25
From renewable sources (in Gigajoule (GJ))		
Total electricity consumption (A)	215.73 GJ	283.07 GJ
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	--	--
Total energy consumed from renewable sources (A + B + C)	215.73 GJ	283.07 GJ
From non-renewable sources (in Gigajoule (GJ))		
Total electricity consumption (D)	40,848.78 GJ	63,296.83 GJ
Total fuel consumption (E)	48.19 GJ	--
Energy consumption through other sources (F)	--	--
Total energy consumed from non-renewable sources (D + E + F)	40,896.9 GJ	63,296.83 GJ
Total energy consumed (A + B + C + D + E + F)	41,112.70 GJ	63,579.90 GJ
Energy intensity per rupee of turnover (Total energy consumed/ Revenue from operations) (GJ per ₹ in Crores)	4.98	8.80
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) (GJ per USD in Crores)	101.24	181.91
Energy intensity in terms of physical output (Total energy consumed / Permanent Employee) (GJ per Employee)	3.63	5.77
Energy intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable

Note: Emission intensity metrics were derived based on revenue from operations and adjusted for Purchasing Power Parity (PPP) using IMF reference data for reporting purposes

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Yes/ No)

If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

Water conservation efforts at DCB Bank are guided by a focus on efficiency and responsible consumption. While water use is primarily associated with office and branch operations, the Bank continues to introduce infrastructure interventions that help reduce avoidable consumption and improve resource management.

To strengthen water efficiency across facilities, the Bank has adopted sensor-enabled systems and water-saving technologies that support optimized usage and reduce wastage.

Initiatives undertaken include:

- Installation of sensor-based taps and regulated water fixtures to optimize water usage
- Deployment of sensor-operated pipeline systems to improve water flow management
- Installation of waterless urinals at select locations to reduce potable water consumption
- Use of water-efficient flushing systems across facilities and new branches

Rainwater Harvesting

Further strengthening its approach to water stewardship, the Bank also participates in Rainwater Harvesting ("RWH") system at Peninsula Business Park, one of its operational facilities, as part of its broader focus on responsible water management. The system has been designed to capture and channel rainwater runoff through suitable filtration and recharge mechanisms, enabling groundwater replenishment and reducing reliance on conventional water sources. The initiative supports conservation of water resources, reduction in stormwater runoff and enhancement of long-term water security.

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kiloliters)		
(i) Surface water		--
(ii) Ground water		--
(iii) Third party water	1,54,588.50 KL	1,39,307.00 KL
(iv) Seawater/ desalinated water		--
(v) Others		--
Total volume of water withdrawal (in kiloliters) (i + ii + iii + iv + v)	1,54,588.50 KL	1,39,307.00 KL
Total volume of water consumption (in kiloliters)	1,54,588.50 KL	1,39,307.00 KL
Water intensity per rupee of turnover (Total water consumption / Revenue from operations) (KL per ₹ in Crores)	18.72	19.29
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) (KL per USD in Crores)	380.69	398.56
Water intensity in terms of physical output (Total water consumption / Permanent Employee) (KL per Employee)	13.63	12.65
Water intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable

Note: Water consumption figures have been estimated based on an assumption-led methodology considering an average consumption of 45 litres per person per day, in line with the guidelines of the Central Ground Water Authority (CGWA). As water was sourced entirely through third-party procurement, total water withdrawal and consumption have been considered equivalent for reporting purposes. Water intensity metrics were derived based on revenue from operations and adjusted for Purchasing Power Parity (PPP) using IMF reference data for reporting purposes.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

4. Provide the following details related to water discharged:

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kiloliters)		
(i) To Surface water		Wastewater discharge quantity is not being tracked. All the water discharge is managed by the property owners, where offices are based. Owing to the nature of the Bank's business, it do not have any industrial effluent.
No treatment		
With treatment – please specify level of treatment		
(ii) To Groundwater		
No treatment		
With treatment – please specify level of treatment		
(iii) To Seawater		
No treatment		
With treatment – please specify level of treatment		
(iv) Sent to third parties		
No treatment		
With treatment – please specify level of treatment		
(v) Others		
No treatment		
With treatment – please specify level of treatment		
Total water discharged (in kiloliters)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

At present, the Bank has not implemented a dedicated Zero Liquid Discharge (ZLD) mechanism.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Currently, stack emission testing is not undertaken at DCB Bank, as the majority of diesel generators (DGs) utilized by the Bank are rented through third-party service providers or operate as part of common facilities managed by building owners/landlords.

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	--	--	--
SOx	--	--	--
Particulate matter (PM)	--	--	--
Persistent organic pollutants (POP)	--	--	--
Volatile organic compounds (VOC)	--	--	--
Hazardous air pollutants (HAP)	--	--	--
Others	--	--	--

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Please specify unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent (MTCO ₂ e)	2,245.21	140.71
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent (MTCO ₂ e)	8,056.29	12,782.44
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions/ Revenue from operations) (MTCO ₂ e per ₹ in Crores)	Metric tons of CO ₂ equivalent (MTCO ₂ e)/ ₹ in Crores	1.25	1.79
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) (MTCO ₂ e per USD in Crores)	Metric tons of CO ₂ equivalent (MTCO ₂ e)/ USD in Crores	25.37	36.97
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Metric tons of CO ₂ equivalent (MTCO ₂ e)/ Permanent Employee	0.91	1.17
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	--	Not Applicable	Not Applicable

Note: GHG emissions were calculated in line with the GHG Protocol Corporate Accounting and Reporting Standard, using emission factors from DEFRA and IPCC guidelines, wherever applicable. Emission intensity metrics were derived based on revenue from operations and adjusted for Purchasing Power Parity (PPP) using IMF reference data for reporting purposes.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.

Yes, the Bank has undertaken several initiatives aimed at reducing greenhouse gas (GHG) emissions and improving environmental performance across its operations. Key initiatives include:

- Use of recycled materials:** The Bank promotes the use of products manufactured from recycled content wherever feasible. Examples include stationery paper sourced from recycled materials and modular ceiling tiles made from recycled waste
- Environment-friendly cooling systems:** The Bank uses air-conditioning systems with green refrigerants to minimize ozone depletion and reduce environmental impact
- Renewable energy adoption:** The Bank has initiated the installation of rooftop solar panels at branches and offices, wherever feasible and where ownership rights for rooftop spaces are available
- Water conservation initiatives:** Waterless urinals have been installed at larger offices to reduce water consumption through elimination of flushing requirements
- Energy-efficient infrastructure:** The Bank deploys energy-efficient equipment and systems such as inverter and VRF-based air-conditioning systems, LED signages and lighting solutions, and energy-efficient UPS systems to reduce overall power consumption
- Smart energy management practices:** Measures such as master power switches and occupancy-based sensors are implemented to minimize unnecessary energy usage during non-working hours and reduce energy wastage arising from human oversight
- Use of green-certified products:** The Bank encourages the use of green-certified plumbing and sanitary products designed to improve resource efficiency and lower water consumption
- Digitalization initiatives:** During the year, the Bank continued the digitalization of multiple operational processes and activities, significantly reducing paper usage and supporting resource conservation efforts

These initiatives reflect the Bank's ongoing efforts towards improving operational efficiency and reducing its environmental footprint.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tons)		
Plastic waste (A)	--	--
E-waste (B)	21.93	0.1
Bio-medical waste (C)	--	--
Construction and demolition waste (D)	--	--
Battery waste (E)	58.84	35.94
Radioactive waste (F)	--	--
Other Hazardous waste (G)	--	--
Other Non-hazardous waste generated (H)	73.81	76.71
Total (A + B + C + D + E + F + G + H)	154.58	112.75
Waste intensity per rupee of turnover (Total waste generated/ Revenue from operations) (Waste intensity per ₹ in Crores)	0.01872	0.01561
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/ Revenue from operations adjusted for PPP) (Waste intensity per USD in Crores)	0.38067	0.31353
Waste intensity in terms of physical output (Total waste generated/ Permanent Employee) (Waste intensity per Permanent Employee)	0.014	0.016
Waste intensity (optional) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable

For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tons)

Category of waste:		
(i) Recycled	21.93	35.94
(ii) Re-used	--	--
(iii) Other recovery operations	--	--
Total	21.93	35.94

For each category of waste generated, total waste disposed by nature of disposal method (in metric tons)

Category of waste:		
(i) Incineration	--	--
(ii) Landfilling	--	--
(iii) Other disposal operations	--	--
Total	--	--

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Bank to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The Bank continues to strengthen its waste management systems through responsible waste handling, improved segregation practices and environmentally sound disposal mechanisms. Waste management efforts focus on minimizing environmental impact, enhancing recovery of recyclable materials and ensuring safe disposal of electronic waste through authorized recyclers.

Key initiatives include:

- Implementation of waste segregation practices at selected locations to improve waste handling and recycling efficiency
- Pilot waste segregation initiatives across branches in Madhya Pradesh
- Awareness-building programs to encourage responsible waste disposal practices among employees
- Secure collection and disposal of electronic waste through authorized recycling partners

As a service-sector entity, the Bank has limited generation of hazardous and toxic waste in its operations. Nevertheless, it adopts preventive measures to reduce environmental impacts associated with operational activities. The Bank has transitioned to eco-friendly housekeeping and sanitation products across branches and offices, replacing conventional detergent-, acid- and bleach-based cleaning products. This helps reduce the environmental impact of wastewater discharge and minimizes potential risks to sewer systems and the surrounding environment.

Employee E-Waste Disposal Initiative

Recognizing the growing importance of electronic waste management, the Bank partnered with ReGreen Recycling Private Limited to launch an Employee E-waste Disposal Initiative. The program facilitates the safe collection and recycling of electronic waste while promoting responsible disposal behavior among employees.

The initiative enables employees to dispose of both official and personal electronic waste, including:

- Mobile phones and chargers
- Laptops and accessories
- Batteries
- Small electronic devices and household e-waste

By extending the program beyond office-generated waste, the Bank seeks to enhance employee awareness and encourage responsible e-waste management practices both within and outside the workplace. The initiative supports environmentally sound recycling practices and contributes to reducing the risks associated with improper disposal of electronic waste.

11. If the entity has operations/ offices in/ around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/ clearances are required, please specify details in the following format:

DCB Bank does not have offices in ecologically sensitive areas.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not Applicable

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes, the Bank is compliant with all applicable environmental laws / regulations / guidelines in India.

LEADERSHIP INDICATORS

1. Water withdrawal, consumption and discharge in areas of water stress (in kiloliters):

For each facility / plant located in areas of water stress, provide the following information:

The Bank currently does not track this metric as its operations are not water-intensive in nature. Water consumption across the Bank's offices and branches is largely associated with domestic and employee usage, primarily for human consumption purposes, resulting in limited operational dependence on water-intensive processes.

2. Please provide details of total Scope 3 emissions and its intensity, in the following format:

Sr. no.	Parameter	Unit	FY 2025-26	FY 2024-25
1.	Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tons of CO ₂ equivalent	13,080.85*	10,744.18*
2.	Total Scope 3 emissions per rupee of turnover (MTCO ₂ e per ₹ in Crores)	Metric tons of CO ₂ equivalent	1.58	1.48
3.	Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	--	--	--

*The data provided for scope 3 emissions included Employee Commute and Business Travel. The employee commute has been calculated from a sample size of 22.68% data for FY 2024-25 and 76.01% data for FY 2025-26 and has been further calculated for the total strength of the employees.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Yes/ No) If yes, name of the external agency.

No

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

The Bank has undertaken several initiatives to enhance resource efficiency and minimize environmental impacts arising from its operations. These efforts focus on optimizing energy consumption, reducing waste generation, and promoting sustainable practices across the Bank. Key initiatives include the adoption of LED lighting systems and optimization of air-conditioning operations through measures such as maintaining temperature settings between 24-26°C, periodic cleaning of filters, and sealing insulation gaps to minimize energy losses and improve efficiency.

The Bank has also accelerated the digitalization of processes and workflows to reduce paper consumption and encourage efficient use of resources. In addition, virtual meeting platforms and digital collaboration tools are promoted to reduce travel-related emissions and support more sustainable business practices.

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

The Bank has established a Business Continuity Plan (BCP) and Disaster Recovery (DR) framework to ensure operational resilience and continuity of critical business functions during unforeseen disruptions or emergency situations. The framework is designed to minimize operational impact and enable timely recovery of key processes and systems. Further, all critical customer service applications and systems undergo periodic testing and validation to assess their robustness, resilience, and effectiveness, ensuring preparedness and continuity of services under adverse conditions.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

Currently, the Bank does not assess partners on these specific criteria.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

Currently, the Bank does not assess partners on these specific criteria.

8. How many Green Credits have been generated or procured:

a) By the listed entity:	Nil
b) By the top ten (in terms of value of purchases and sales, respectively) value chain partners:	Nil

A — B — **Section C**

Principle **7**



Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

As a regulated banking institution, DCB Bank engages with industry associations and regulatory bodies in a responsible and transparent manner. Such engagements enable the Bank to contribute to discussions around sector development and evolving regulatory frameworks.

The Bank's interactions are guided by principles of transparency, ethical conduct and compliance. Participation in industry forums supports knowledge sharing and alignment with broader sector priorities.

DCB Bank remains committed to ensuring that all engagements uphold institutional values and regulatory expectations.

Impact on Capitals

- Intellectual Capital
- Social and Relationship Capital
- Financial Capital

Stakeholders

- Regulators
- Industry Associations
- Investors

Key Highlights

- 3 industry associations and memberships maintained
- 100% public policy engagements aligned with regulatory requirements
- Zero incidents of non-compliance in public policy engagement activities

SDGs Impacted



ESSENTIAL INDICATORS

- Number of affiliations with trade and industry chambers/ associations:**
03 (Three)
 - List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to:**

Sr. no.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/ National)
1.	Indian Banks' Association	National
2.	Bombay Chamber of Commerce & Industry	State
3.	Foreign Exchange Dealers Association of India	National

- Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.**

Not Applicable

LEADERSHIP INDICATORS

- Details of public policy positions advocated by the entity:**

The Bank does not directly advocate for or against specific public policies. However, through its active participation in trade and industry associations, the Bank remains informed about emerging industry developments, regulatory changes, and sectoral trends. Such engagements also provide opportunities to contribute to broader industry discussions and promote collaboration within the business ecosystem while supporting informed decision-making and knowledge sharing.



A — B — **Section C**



Principle **8**

Businesses should promote inclusive growth and equitable development

Access to financial services can play an important role in promoting inclusive growth and strengthening communities. Keeping this in mind, the Bank supports financial inclusion through products and services aimed at underserved and emerging customer segments.

Community investments through CSR initiatives, rural outreach programs and livelihood interventions further contribute toward social development outcomes. The Bank continues to focus on expanding access while addressing local development priorities.

By strengthening financial accessibility and community engagement, DCB Bank seeks to contribute to equitable and inclusive progress.

Connecting Communities. Creating Shared Futures.

DCB Bank believes that building a sustainable future requires meaningful partnerships with communities. Guided by the belief of giving back to society, the Bank's Corporate Social Responsibility initiatives focus on creating long-term social and environmental value through collaborative and community-driven interventions.

Our approach extends beyond financial contributions. We work with communities, implementation partners and DCBians to create solutions that are locally relevant, environmentally responsible and capable of sustaining impact over time. By integrating environmental restoration with livelihood creation and community ownership, we seek to build resilient ecosystems and stronger communities.

CSR Philosophy

The Bank's CSR philosophy is anchored in creating sustainable and inclusive impact. The Bank believes meaningful progress can be achieved when communities become active participants in change rather than recipients of support.

Projects are designed around long-term outcomes and built upon three principles:

<p>Community-led</p> <p>Creating local ownership and enabling communities to participate in planning, implementation and stewardship.</p>	<p>Environment-focused</p> <p>Strengthening climate resilience through restoration of ecosystems and conservation of natural resources.</p>	<p>Impact-driven</p> <p>Creating measurable social outcomes through structured implementation and partnerships.</p>
--	--	--

Impact on Capitals

- Social and Relationship Capital
- Human Capital
- Financial Capital

Stakeholders

- Communities
- Customers
- Government Institutions NGOs

Key Highlights

- ₹ 14.74 Crores CSR expenditure during FY 2025-26
- 11.69% CSR expenditure toward aspirational districts
- 2,15,500 beneficiaries reached through CSR programs
- 55.05% input material sourced from MSMEs/small producers

SDGs Impacted



ESSENTIAL INDICATORS

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

No projects have been undertaken which require Social Impact Assessments (SIA).

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

No projects have been undertaken which require Rehabilitation and Resettlement (R&R).

3. Describe the mechanisms to receive and redress grievances of the community.

DCB Bank recognizes the importance of timely, transparent and accessible grievance resolution as an integral part of its community engagement approach. Feedback and concerns from beneficiaries and local stakeholders are addressed through structured project-level engagement mechanisms facilitated by implementation partners.

The Bank adopts a community-centric grievance redressal framework to ensure accountability and timely resolution of concerns across its CSR initiatives. Key mechanisms include:

Community meetings and consultations	Village-level committees and community institutions	Project coordinators and field teams
Regular village meetings, stakeholder consultations and community interactions are conducted to encourage beneficiaries to share feedback, concerns and suggestions directly with implementation teams.	Platforms such as Village Development Committees (VDCs), Water User Associations (WUAs), Self-Help Groups (SHGs), Mangrove Management Committees and Water Management Committees serve as initial channels for grievance reporting and community coordination.	Dedicated field staff maintain ongoing engagement with communities and support the documentation, escalation and resolution of grievances in coordination with implementation partners and relevant authorities.
Feedback channels	Escalation and resolution processes	Monitoring and review
Suggestion boxes, grievance registers and project-level feedback mechanisms are maintained at community centers or partner locations to facilitate confidential reporting, wherever required.	Grievances received are recorded, reviewed and categorized based on their nature and urgency. Issues requiring additional intervention are escalated to implementation partner leadership and the CSR team for timely action and closure.	Field visits, progress reviews and impact assessments are undertaken to monitor recurring concerns and support continuous improvement in project implementation.
Inclusive access	Awareness and transparency	
Efforts are made to ensure that women, vulnerable groups and marginalized communities have equitable access to grievance mechanisms through local-language communication and participatory engagement approaches.	Beneficiaries are informed of grievance channels and reporting processes during trainings and awareness programs to improve accessibility and build trust.	

The implementation and effectiveness of project interventions are periodically reviewed under the oversight of the CSR and ESG Committee to strengthen accountability and stakeholder responsiveness.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

The Bank follows a procurement approach focused on quality, competitiveness and responsible sourcing practices. Wherever feasible, preference is given to local sourcing and engagement with competitive suppliers and Original Equipment Manufacturers (OEMs) to support efficient procurement and service delivery. The Bank also provides necessary guidance and hands-on support to suppliers and partners, where required, to ensure quality standards and operational alignment are maintained.

Sr. no.	Particulars	FY 2025-26	FY 2024-25
1.	Directly sourced from MSMEs/ small producers	55.05%	53.76%
2.	Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Sr. no.	Location	FY 2025-26	FY 2024-25
1.	Rural	07.27%	07.27%
2.	Semi-urban	08.47%	08.69%
3.	Urban	21.13%	19.75%
4.	Metropolitan	61.13%	64.29%

LEADERSHIP INDICATORS

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
	Not Applicable

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Sr. no.	State	Aspirational District	Amount spent (in ₹)
1	Chhattisgarh	Bastar	₹ 59,80,000.00
4	Karnataka	Raichur and Koppal	₹ 57,49,800.00
3	Madhya Pradesh	Damoh	₹ 55,00,261.00
Total			₹ 1,72,30,061.00

- 3. a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No): No
- b) From which marginalized /vulnerable groups do you procure?: Not Applicable
- c) What percentage of total procurement (by value) does it constitute?: Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Sr. no.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/ No)	Benefit shared (Yes /No)	Basis of calculating benefit share
				Not Applicable

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved:

Name of authority	Brief of the Case	Corrective action taken
		Not Applicable

6. Details of beneficiaries of CSR Projects:

Sr. no.	CSR Project	No. of persons benefitted from CSR projects	% of beneficiaries from vulnerable and marginalized groups
1	Restoring grassland for biodiversity conservation, sustainable livelihoods and climate change mitigation, Pune Maharashtra	1,036	100%
2	Restoring Rangelands: A landscape approach in Deshnoke Oran of Bikaner, Rajasthan	1,270	100%
3	Enabling community forest management, Bastar, Chhattisgarh	7,292	100%
4	Integrated Development of Communities through Watershed Development in Jalna District, Maharashtra	1,320	100%
5	Restoration of Degraded Mangroves along the Vulnerable Coast at Krishna District, Andhra Pradesh	102	100%
6	Biodiversity and Eco-Livelihood – Tree Plantation and Beekeeping Support in Cuttack, Odisha	1,608	100%
7	Sustainable Livelihoods and Women Empowerment through Eco-based Enterprise in Cuttack, Odisha	118	100%
8	Biodiversity Conservation and Eco-Livelihood Development in Kendrapara, Odisha	600	100%
9	Urban Afforestation and Biodiversity Restoration in Gurugram, Haryana	15,000	100%
10	Mangrove Ecosystem Restoration and Coastal Protection in Navsari, Gujarat	14,445	100%
11	Urban Afforestation through Miyawaki Plantation and Biodiversity Restoration in Satna, Madhya Pradesh	3,000	100%
12	Landscape-Level Ecological Restoration and Biodiversity Conservation of Aravalli Hill Ecosystem (Sakhigiri Van), Mathura, Uttar Pradesh	143	100%
13	Urban Biodiversity Enhancement through Butterfly Gardens and Pollinator Conservation, Navi Mumbai, Maharashtra	1,348	100%
14	Climate-Resilient Agriculture and Water Resource Management for Dryland Farmers, Raichur and Koppal, Karnataka	480	100%
15	Sustainable Lake Rejuvenation and Water Security Initiative (Reviving Blue – Agumbe Lake Restoration), Shivamogga, Karnataka	3,200	100%
16	Human–Wildlife Conflict Mitigation through Infrastructure and Sanitation Development, Kotagiri, Nilgiris, Tamil Nadu	4,000	100%

Sr. no.	CSR Project	No. of persons benefitted from CSR projects	% of beneficiaries from vulnerable and marginalized groups
17	Sustainable Water Conservation and Catchment Restoration – Siliserh Lake, Alwar, Rajasthan	5,000	100%
18	Forest and Mangrove Restoration for Biodiversity Conservation – Trees for Tigers®, Seoni and Sundarbans	3,060	100%
19	Recycled Wastewater for Sustainable Water Management – DEWATS Initiative, Jhajjar, Haryana	15	100%
20	Crop Residue Management for Sustainable Agriculture – Preventing Farm Fires, Fatehgarh Sahib, Punjab	1,375	100%
21	Waste Innovation Centre for Circular Economy – Darjeeling, West Bengal	20,500	100%
22	Urban Afforestation and Waste Clean-Up Initiative – Multi-City Environmental Action (India)	2,724	100%
23	Reviving blue: A sustainable lake rejuvenation initiative, Shivamogga, Karnataka	1,550	100%
24	Infrastructure and sanitation development to reduce human-wildlife conflict, Nilgiri, Tamil Nadu	27,478	100%
25	Siliserh lake catchment restoration: Water for human, livestock and Sariska’s wildlife, Alwar, Rajasthan	9,700	100%
26	Pachegaon river revival project, Beed, Maharashtra	1,136	100%
27	Green canopy (Mumbai, Bengaluru and Pune)	30,000	100%
28	Green canopy phase 2 (tree plantation in 30 cities)	8,000	100%
29	Green canopy Calicut	10,000	100%
30	Green Canopy (Delhi, Karnataka, Maharashtra)	25,000	100%
31	Green Kochi - tree plantation, upcycled plastic park benches and waste collection bins for Fort Kochi	15,000	100%
TOTAL		2,15,500	100%



CSR IMPACT STORIES

Focus Area:
Water Conservation

Reviving Agumbe Lake for Ecological Resilience

Location: Shivamogga District, Karnataka
Implementation Partner: Kalinga Foundation

Located in the ecologically significant Western Ghats landscape, Agumbe Lake has experienced degradation due to sedimentation and reduced water-holding capacity. DCB Bank initiated the Reviving Blue program to restore the lake ecosystem and strengthen its role in groundwater recharge and biodiversity conservation.

The project follows a science-led restoration approach involving technical assessments, hydrological studies and ecological planning. Alongside restoration design, community engagement and environmental awareness activities were undertaken to build long-term stewardship and support sustainable implementation.



Impact Snapshot

Technical Assessments

- Storage capacity assessed: ~11 Million liters
- Desiltation volume identified: 8,600+ cubic meters
- Bund strengthening planned: ~95 meters

Community Engagement

- 120-150 community members engaged
- 50-60 students participated in environmental awareness programs

Focus Area:
Biodiversity, Ecosystem Restoration and Afforestation

Creating Urban Biodiversity through Butterfly Gardens

Location: Navi Mumbai, Maharashtra
Implementation Partner: iNaturewatch Foundation

Urban environments frequently provide limited habitats for pollinators and biodiversity. DCB Bank supported the development of butterfly gardens across police stations to create ecological spaces that contribute to biodiversity while supporting employee well-being.

The intervention created pollinator-friendly habitats and integrated educational and awareness elements to encourage environmental stewardship.



Impact Snapshot

Ecological Impact

- 3,299 plants introduced
- 79.23% survival rate
- Butterfly diversity increased by 122%
- Species increased from 18 to 40

Community & Well-being

- 99.3% staff reported positive impact
- ~14% reduction in local noise pollution recorded

Engagement

- 433 volunteers engaged
- 221 DCB employee volunteers participated
- 237 QR-enabled educational signages installed

Focus Area:
Sustainable Livelihoods and Women Empowerment

Enabling Women through Eco-based Enterprises

Location: Cuttack District, Odisha
Implementation Partner: Concern India Foundation (with Gram Utthan)

Women in vulnerable communities often face barriers to accessing stable livelihoods, markets and enterprise opportunities. To strengthen economic resilience and promote sustainable income generation, DCB Bank supported women-led eco-based enterprises built around beekeeping and biodiversity-linked livelihoods.

The initiative focused on strengthening entrepreneurial capabilities through training, market exposure and institutional support systems. Community resource persons and local support structures were established to enhance business continuity, encourage participation and enable long-term livelihood sustainability.



Impact Snapshot

Enterprise Development

- 103 beekeepers supported
- 208 active bee colonies managed
- 6 SHGs managing 50 bee boxes

Income Generation

- 200 kg honey harvested
- ₹99,300 income generated for 71 women beneficiaries

Market Linkages

- Participation in 3 regional fairs
- 26 women applied for government support schemes

Focus Area:
Waste Management

Advancing Circular Economy Solutions through Waste Innovation

Location: Darjeeling District, West Bengal
Implementation Partner: Tieedi Permaculture Foundation

Waste management in hilly regions often presents unique challenges due to difficult terrain and limited disposal infrastructure. To address these challenges and promote circular economy principles, DCB Bank supported a decentralized waste innovation initiative focused on waste recovery and livelihood generation.

The intervention established systems for waste segregation, material recovery and upcycling while integrating renewable energy and sustainable infrastructure solutions. By creating value from waste, the program aims to strengthen environmental outcomes and support community-based livelihoods.



Impact Snapshot

Scale

- Connected 20,000+ households to decentralized systems
- Diverted 15,000+ kg waste from open dumping and burning

Upcycling

- Produced 750+ recycled certificates
- Produced 30+ diaries for institutional buyers

Green Infrastructure

- 5 kW solar energy system installed
- Rainwater harvesting systems established

Hero Story

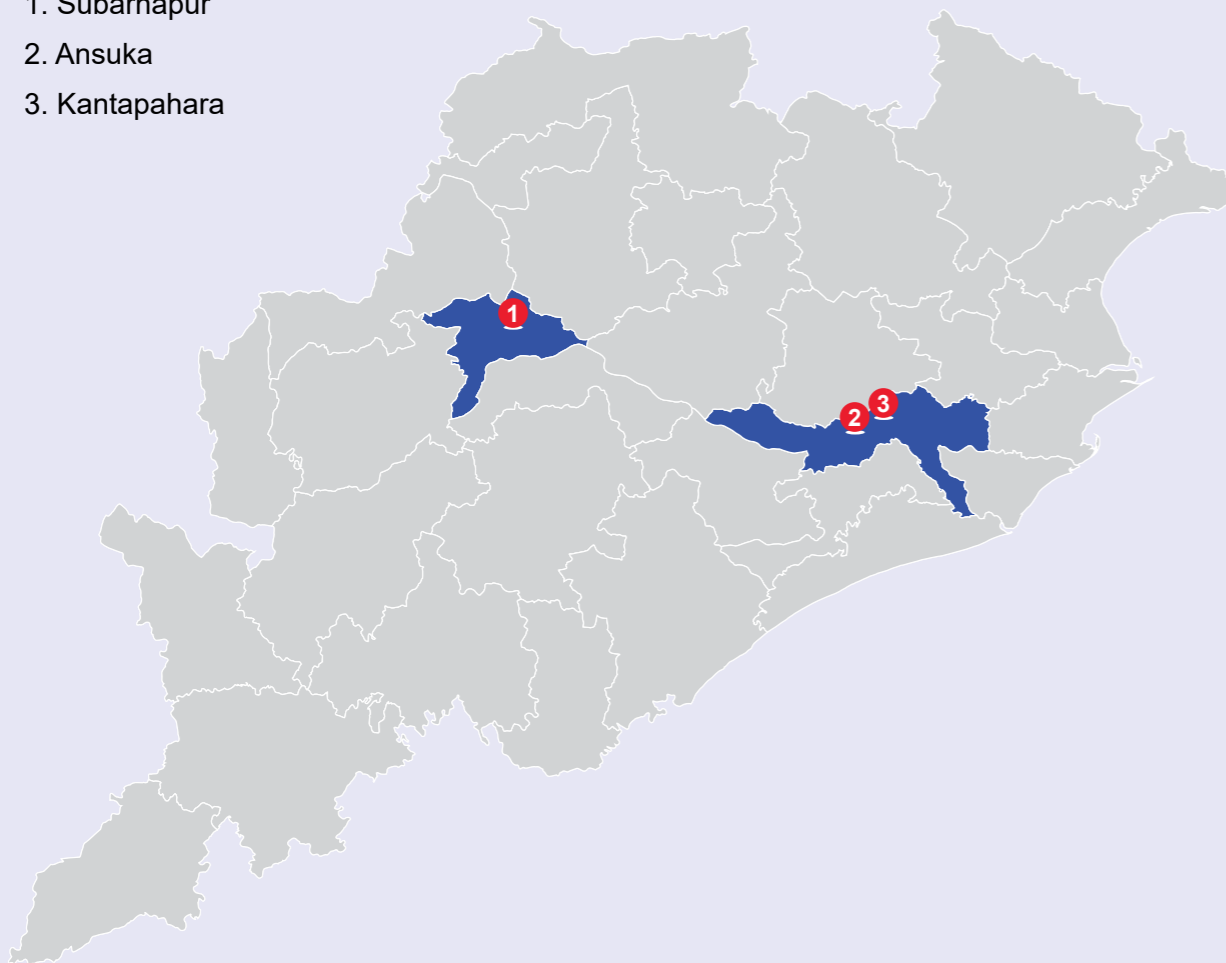
Board Visit to Odisha: Experiencing Impact on the Ground

Members of DCB Bank’s Board of Directors and senior management visited Subarnapur, Ansupa and Kantapahara in Odisha’s Banki Block to gain firsthand insights into the impact of CSR initiatives implemented in partnership with Concern India Foundation. The visit provided an opportunity to interact directly with farmers, women Self-Help Groups (SHGs), community leaders and government representatives, and witness how integrated interventions are strengthening climate resilience, water security and sustainable livelihoods.

SDGs Impacted:



1. Subarnapur
2. Ansuka
3. Kantapahara



Disclaimer: This map is a generalised illustration for ease of understanding and is not intended for reference. The depiction of political boundaries and geographical names may not reflect actual positions. The Bank and its Directors, officers or employees accept no responsibility for any use, misuse or interpretation of the information, and make no representation regarding its accuracy or completeness.

Highlights from the Board Visit

Subarnapur: Water Stewardship in Action

- Visited the community-managed Water Harvesting Structure (WHS)
- Interacted with beneficiary farmers to understand the impact of improved water availability on agricultural productivity
- Learned how water conservation interventions have enabled farmers to move beyond a single crop cycle and strengthen climate resilience
- Participated in a sapling plantation activity, reinforcing the importance of environmental stewardship and biodiversity enhancement

Ansupa: Women-Led Livelihoods through Beekeeping

- Attended a presentation on the beekeeping project by SHG members
- Engaged with women beekeepers, local farmers and government officials from the Horticulture, Agriculture and Forest Departments
- Witnessed a live demonstration of bee-box management, colony care and honey harvesting techniques
- Viewed an exhibition of honey and value-added products such as beeswax products, soaps, lip balms and baked goods prepared by the SHGs
- Recognized the role of women entrepreneurs who have evolved into skilled beekeepers and community trainers through sustained capacity-building efforts

One of the most encouraging observations during the interaction was the project’s ripple effect on environmental sustainability. To support healthy bee populations, participating households have undertaken plantation of native tree species and developed kitchen gardens that provide a rich source of bee forage. Community members also shared how awareness around pollinator protection has encouraged a reduction in pesticide use, contributing to healthier ecosystems, improved pollination and enhanced agricultural outcomes.

Kantapahara: Community Ownership and Sustainable Resource Management

- Visited the Water Harvesting Structure and interacted with beneficiary farmers
- Reviewed community-led mechanisms for maintenance and governance of water assets
- Visited village ponds supporting pisciculture activities that generate additional income for the community
- Observed how water user committees are ensuring long-term sustainability through collective decision-making and maintenance funds
- Supporting future livelihood opportunities
- Handed over 10 bee boxes to a new women’s SHG to help expand participation in the beekeeping program
- Interacted with aspiring beneficiaries who are expected to build sustainable income streams through honey production and allied products

Interactions with beneficiaries highlighted how the initiatives are creating multiple benefits from improved water security and climate resilience to women’s economic empowerment, biodiversity enhancement and sustainable income generation. The visit reaffirmed the value of community ownership in driving lasting impact and reflected DCB Bank’s commitment to supporting inclusive and sustainable rural development.

A — B — **Section C**

Principle **9**



Businesses should engage with and provide value to their consumers in a responsible manner

At DCB Bank, customer relationships are built on a simple belief, banking works best when it remains close to customers, responsive to their needs and grounded in trust. Serving an active customer base of over 3.2 Million customers, the Bank continues to evolve its neighborhood banking philosophy by combining relationship-led service with technology-enabled convenience.

As the Bank progresses toward becoming a digital-first institution, customer feedback, behavioral insights and service interactions increasingly shape how products, experiences and delivery models evolve. Whether through branches, digital channels or alternate touchpoints, the Bank remains focused on delivering responsible banking experiences that create value and build long-term relationships.

By combining physical proximity with technology-led convenience, DCB Bank seeks to create experiences that are secure, transparent and intuitive. Customer feedback, service interactions and emerging behavioral insights collectively shape how the Bank designs products, strengthens service delivery and evolves customer experiences.

Impact on Capitals

- Social and Relationship Capital
- Intellectual Capital

Stakeholders

- Customers

Key Highlights

- 16,000+ neighborhood engagement initiatives
- 2 Lakhs+ monthly organic website traffic
- 2.31% to 3.2% increase in social media engagement
- 35 customer awareness campaigns conducted
- Zero customer data breach incidents

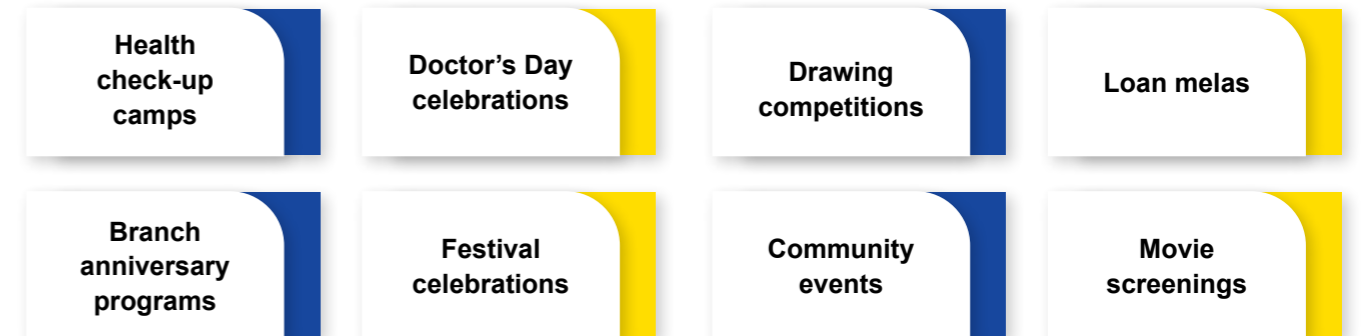
SDGs Impacted



Building Relationships, One Community at a Time

DCB Bank continued to deepen customer relationships through hyperlocal engagement and personalized interactions. During FY2025-26, the Bank conducted over 16,000+ micro-marketing and customer engagement initiatives across branch neighborhoods, creating opportunities to connect beyond conventional banking interactions.

These initiatives included:



Programs such as Ek Shaam Aap ke Naam, Rubaroo and senior citizen engagement forums further strengthened customer relationships through community-led interactions and shared experiences.

The Bank also continued its flagship initiative, Ek Mulaqat Aur Kuch Baatein, across Goa, Dehradun, Mumbai, Hyderabad and Jaipur, bringing customers and senior leadership together to discuss business updates, customer expectations and service experiences.

These initiatives reflected DCB Bank's belief that stronger relationships are built through meaningful conversations and personal engagement.

Bringing Banking Closer to Communities, Working Like a True Neighbour

Regional marketing initiatives continued to strengthen engagement across MSME, Agri and Gold Loan customer segments.

Mobile van activation campaigns across Maharashtra, Telangana, Odisha and Madhya Pradesh brought DCB Savings Accounts, Fixed Deposits and Gold Loans directly into local catchment areas through regional-language branding and outreach. Wall paintings across Haryana, Punjab, Rajasthan, Gujarat, Uttar Pradesh and Madhya Pradesh further strengthened local visibility and familiarity.

Additional initiatives including pole boards, auto-rickshaw branding, traffic booths, digital displays and society boards created multiple local touchpoints and enhanced customer recall.

Where Bank Engages in Digital Conversations

As customer engagement increasingly shifted toward digital channels, DCB Bank extended its community-first approach into online spaces.

Hyperlocal social media campaigns targeted at branch-level pin codes leveraged platforms such as Facebook and Instagram through platform-specific content and storytelling formats. Influencer-led campaigns, including DCB Remit and regional-language initiatives, further expanded the Bank's digital footprint among newer customer segments.

WhatsApp and Google Rich Communication Services (RCS) strengthened direct and personalized communication, while all branches and ATMs were mapped through Google My Business to enable easier customer discovery through 'near me' searches.

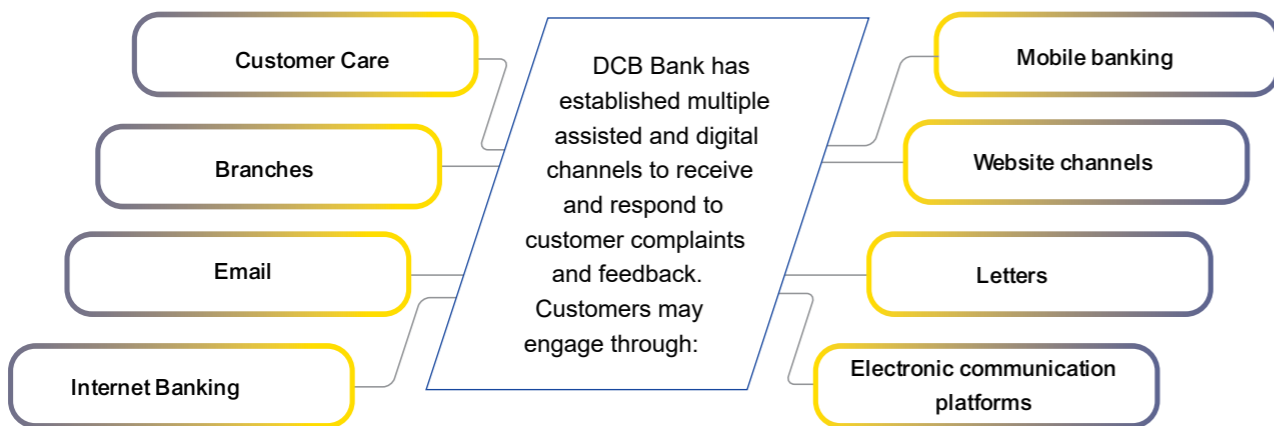
Journey of Building a Digital-First Enterprise

DCB Bank's digital transformation journey is guided through its newly created IT Philosophy 'ENGROS' (Engineering Growth with Next-Gen Resilient and Orchestrated System) and the AACT+DE (Automation, APIs, Cloud Adoption, Technology Innovation + Data Ethics) framework.

ESSENTIAL INDICATORS

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

DCB Bank has established multiple assisted and digital channels to receive and respond to customer complaints and feedback. Customers may engage through:



To ensure consistency and responsiveness, all customer concerns are managed through a centralized Integrated Complaints Management System (ICMS) that enables complaint registration, monitoring and closure through a structured workflow.

Complaints are periodically reviewed to identify recurring themes, friction points and opportunities to strengthen customer experiences.

Customer Feedback Journey



Customer Listening Snapshot

- 71.5% grievances resolved within the prescribed 15-day period
- 96% Customer Satisfaction Score
- 19,839 complaints received during FY 2025-26 as compared to 24,725 in FY 2024-25

Case Study

Listening Beyond Transaction

During FY2025-26, DCB Bank undertook a Brand Perception study involving both customers and non-customers of the Bank to better understand its brand awareness, customer preferences and evolving expectations. The study provided insights into competitive positioning, strengths and opportunity areas, helping the Bank identify customer priorities and refine communication and engagement approaches. The exercise reinforced the Bank's belief that customer feedback extends beyond complaint resolution and serves as an important input for long-term decision-making.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about

Sr. no.	Particulars	As a percentage of total turnover
1.	Environmental and social parameters relevant to the product	As a banking institution, DCB Bank's products and services do not carry environmental or disposal-related labels in the conventional product context.
2.	Safe and responsible usage	
3.	Recycling and/ or safe disposal	

3. Number of consumer complaints in respect of the following:

Sr. no.	Particulars	FY 2025-26			FY 2024-25		
		Received during the year	Pending resolution at the end of the year	Remarks	Received during the year	Pending resolution at the end of the year	Remarks
1.	Data privacy	--	--	--	--	--	--
2.	Advertising	--	--	--	--	--	--
3.	Cybersecurity	2,014	59	--	1,844	74	--
4.	Delivery of essential services	2,194	81	--	1,442	199	--
5.	Restrictive Trade Practices	-	-	--	-	-	--
6.	Unfair Trade Practices	119	7	--	275	9	--
7.	Other	15,512	451	--	21,164	82	--
Total		19,839	598		24,725	364	

A Closer Look at Service Expectations

The Bank recognizes that customer expectations continue evolving alongside digital adoption.

Alternate channels increasingly support customer servicing requirements and enable routine requests to be completed more conveniently.

During FY 2025-26, alternate channels supported approximately 63% of routine customer service requests, including address updates and Form 15G/H related requests.

4. Details of instances of product recalls on account of safety issues:

Sr. no.	Particulars	Number	Reason for recall
1.	Voluntary recalls	Not applicable. Product recall provisions do not apply to banking and financial services.	
2.	Forced recalls		

5. Does the entity have a framework/ policy on cybersecurity and risks related to data privacy? (Yes/ No) If available, provide a web-link of the policy

Yes. DCB Bank has established a Board-approved Information Security and Cyber Security Framework together with an Enterprise Data Privacy Policy.

The framework is aligned with regulatory expectations and leading standards including:

- ISO 27001
- NIST Cyber Security Framework
- RBI Cyber Security Framework
- Digital Personal Data Protection Act, 2023

The Bank also maintains ISO 27001:2022 and PCI DSS v4.0.1 certifications.

Beyond regulatory compliance, the Bank increasingly views cybersecurity as a trust enabler and a key component of customer experience.

Case Study: Building Trust Through Secure Digital Infrastructure

The Bank follows security and privacy by-design philosophy.

Advanced capabilities include:

- AI-powered behavioral analytics assessing typing cadence and navigation patterns
- Real-time fraud risk analysis
- Zero Trust security principles
- Continuous vulnerability assessments

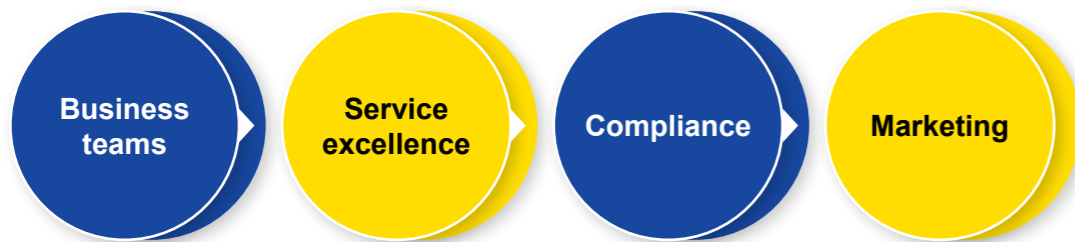
These capabilities support customer journeys while strengthening protection across more than 120 Million UPI transactions.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty/ action taken by regulatory authorities on safety of products/ services.

To ensure responsible customer communication, DCB Bank follows a 3C approach:

- Clear
- Correct
- Comprehensive

All customer-facing communication undergoes review through a structured approval process involving:



To strengthen website governance, content ownership has been assigned across business functions with designated SPOCs responsible for periodic reviews and content validation.

In cybersecurity and privacy areas, the Bank has commenced implementation initiatives aligned with DPDP requirements, including:

- Data Privacy Impact Assessments
- Consent management framework
- AI-driven behavioral monitoring
- Continuous vulnerability monitoring
- Phishing simulations
- Fraud monitoring mechanisms

From Communication to Confidence

Customer communication extends beyond product promotion. During the year, DCB Bank also strengthened awareness campaigns across fraud prevention, cybersecurity and safe banking practices to help customers navigate an increasingly digital environment.

ZERO
Data breach incidents

ZERO
Personally Identifiable Information (PII) impact cases

7. Provide the following information relating to data breaches:

- a. **Number of instances of data breaches:** Nil
- b. **Percentage of data breaches involving personally identifiable information of customers:** Not Applicable
- c. **Impact, if any, of the data breaches:** Not Applicable

LEADERSHIP INDICATORS

1. Channels/ platforms where information on products and services of the entity can be accessed (provide web link, if available).

DCB Bank engages customers across both physical and digital channels.

Digital Channels

- ▶ DCB Bank's website: www.dcb.bank.in
- ▶ DCB Bank's Social Media Platforms:
 - www.linkedin.com/company/dcb-bank-limited
 - www.facebook.com/DCBBank/
 - www.instagram.com/dcb_bank/
 - x.com/DCBBank
 - youtube.com/@dcbbank7012

Physical Channels

- ▶ Branch displays
- ▶ Product collaterals
- ▶ Customer outreach initiatives
- ▶ DCB Bank Customer Care:
+91 22 68997777,
+91 40 68157777.

Case Study

Making Banking More Discoverable

As customer journeys increasingly begin online, DCB Bank strengthened its focus on content-led discoverability through blogs and informational pages designed around frequently searched customer topics.

During the year, the Bank added over 50 blogs, contributing to 2 Lakhs+ monthly organic website visits and strengthening visibility across digital search journeys.

Growing Engagement Across Channels

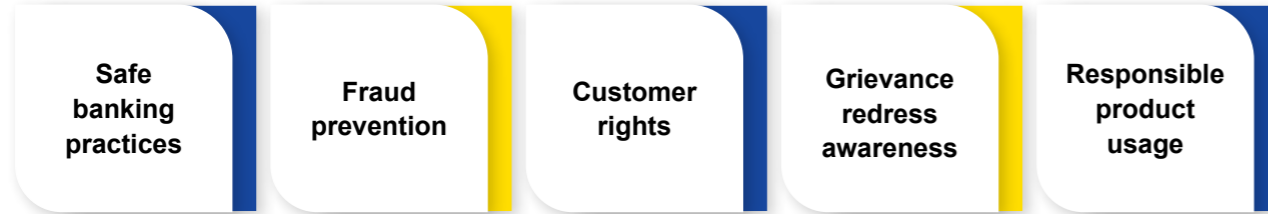
Metric	FY 2025-26	FY 2024-25
Social Media Engagement Rate	3.20%	2.31%

The increase reflected growing resonance of digital-first content, community-led storytelling and customer-focused communication.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/ or services.

As banking ecosystems become increasingly digital, DCB Bank continues to strengthen awareness initiatives designed to support informed customer decisions and safer interactions.

During FY 2025-26, the Bank adopted a structured and demographic-led approach to customer education with emphasis on:

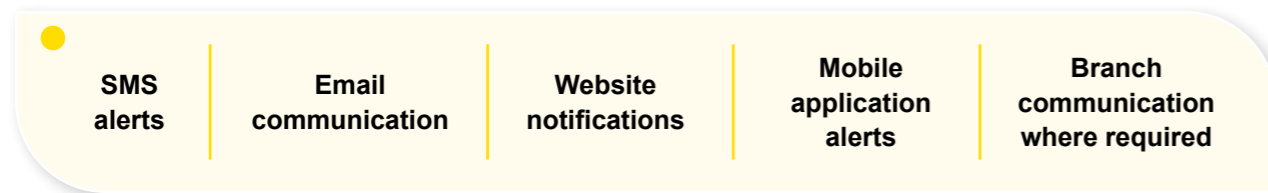


The Bank conducted 35 customer awareness campaigns supported through:



3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Customers are informed regarding planned disruptions and service interruptions through:



4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/ No/ Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/ services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/ No).

Yes. During FY 2025-26, the Bank conducted customer surveys and feedback exercises to assess satisfaction levels and better understand customer expectations across products, services and channels. The assessment covered key areas such as:



Feedback was collected through calls, Emails and SMS-based surveys. During the year, the Bank reached out to over 8 Lakh customers, with an approximate response rate of 7%. Feedback received is analyzed through structured root cause assessments and categorized into themes including:



Insights generated from these surveys are used to identify gaps in customer journeys and implement corrective and preventive measures to continuously enhance customer experience and service delivery.



Concluding Statement

As DCB Bank continues to grow, it remains committed to creating long-term value through responsible banking practices that balance financial performance with environmental stewardship, social responsibility and strong governance. The Bank recognizes that sustainable growth is built on trust, resilience and meaningful stakeholder relationships. Guided by its purpose and values, DCB Bank is progressively embedding sustainability into its business strategy, risk management frameworks and day-to-day operations to strengthen its ability to create lasting value for all stakeholders.

Key areas of focus going forward include:

- ▶ Strengthening ESG governance and oversight across the organization
- ▶ Integrating climate and sustainability considerations into business and risk management processes
- ▶ Expanding sustainable finance and financial inclusion initiatives to support equitable economic growth
- ▶ Enhancing employee well-being, capability development, diversity and inclusion
- ▶ Delivering responsible, customer-centric banking experiences through innovation and digital enablement
- ▶ Advancing transparency, accountability and stakeholder engagement through robust disclosures and reporting

As the operating environment continues to evolve, DCB Bank remains focused on building a resilient, future-ready institution that contributes positively to customers, employees, communities, investors and the broader economy. By continuously strengthening its sustainability framework and embracing emerging opportunities responsibly, the Bank aims to support India's development aspirations while ensuring that growth and responsibility progress together.

