

October 22, 2025

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Mumbai-400 051

BSE Scrip Code: 532281

NSE Scrip Code: HCLTECH

Subject: Release: "DIB and HCLTech forge strategic AI innovation partnership"

Dear Sir/Ma'am,

Enclosed please find a release on the captioned subject being issued by the Company today.

This is for your information and records.

Thanking you,

Yours faithfully,
For **HCL Technologies Limited**

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MANISH ANAND
ANAND Date: 2025.10.22
14:51:06 +05'30'

Manish Anand
Company Secretary

Encl. a/a

DIB and HCLTech forge strategic AI innovation partnership

Dubai, UAE and NOIDA, India, Oct 22, 2025 — DIB, the world's first Islamic bank and the largest in the UAE, has announced a strategic partnership with HCLTech, a leading global technology company, to accelerate the adoption of Artificial Intelligence (AI) across its ecosystem. Announced at GITEX GLOBAL 2025, the partnership reinforces DIB's commitment to shaping the future of Islamic finance through responsible innovation.

Through this collaboration, DIB will leverage HCLTech's Advanced AI capabilities, including AI Advisory, and global alliances with hyperscalers and technology partners to deploy AI responsibly, effectively and at scale. By embedding intelligence across its operations, the bank aims to deliver personalized customer experiences, enhance decision-making, streamline processes and strengthen risk and compliance frameworks.

The partnership underscores DIB's unwavering commitment to innovation guided by integrity, ensuring that AI adoption within Islamic finance remains responsible, transparent and in full alignment with Shariah principles.

"At DIB, innovation has always been anchored in responsibility and purpose. Our partnership with HCLTech marks a pivotal step forward in realizing our vision of an AI-driven future that enhances value for our customers, empowers our people and strengthens our governance frameworks," said Obaid Al Shamsi, Chief Operating Officer, DIB.

"We remain committed to leading the evolution of ethical finance by embracing advanced technologies that combine intelligence with integrity. This collaboration reflects our belief that AI, when responsibly applied, has the power to transform banking into a more transparent, inclusive and future-ready ecosystem," Al Shamsi added.

Vineet Shukla, Country Head Middle East, HCLTech, said: "By leveraging HCLTech's full-stack AI portfolio and deep domain expertise, we look forward to collaborating with DIB to unlock innovation, enhance operational agility and deliver differentiated experiences for customers."

As this partnership takes shape, it is set to redefine ways in which AI is integrated within Islamic banking – where technology, trust, and purpose converge to create smarter, more inclusive, and more sustainable financial ecosystems.

About DIB:

Established in 1975, DIB is the largest Islamic bank in the UAE by assets and a public joint stock company listed on the Dubai Financial Market. Spearheading the evolution of the global Islamic finance industry, DIB is also the world's first full service Islamic bank and amongst the largest Islamic banks in the world. With Group assets now exceeding USD95 billion and market capitalisation of more than USD 14bln, the group operates with a workforce of more than 10,000 employees and around 500 branches in its vast global network across the Middle East, Asia and Africa. Serving over 5 million customers across the Group, DIB offers an increasing range of innovative Shariah-compliant products and services to retail, corporate and institutional clients.

In addition to being the first and largest Islamic bank in the UAE, DIB has a significant international presence as a torchbearer in promoting Shariah-compliant financial services across a number of markets worldwide. The bank has established DIB Pakistan Limited, a wholly owned subsidiary which is the first Islamic bank in Pakistan to offer Priority & Platinum Banking, The launch of Panin Dubai Syariah Bank in Indonesia early marked DIB's first foray in the Far East, with a stake of nearly 25% stake in the Indonesian bank. Additionally, DIB was given the licence by the Central Bank of Kenya (CBK) to operate its subsidiary, DIB Kenya Ltd. DIB has been designated as D-SIB (Domestic Systemically Important Bank) in UAE. The acquisition of Noor Bank has solidified its position as a leading bank in the global Islamic finance industry. Recently, DIB has successfully acquired minority stake of 25% of T.O.M. Group which provides digital banking services in Türkiye.

The bank's ultimate goal is to make Islamic finance the norm, rather than an alternative to conventional banking worldwide. DIB has won a range of accolades that are testament to these efforts across diversified areas, including retail, corporate and investment banking, as well as CSR and consultancy services. DIB has been named the "Best Islamic Bank" in various prestigious ceremonies marking the bank's leadership position in the Islamic finance sector. As a progressive Islamic financial institution, DIB embraces the opportunities and challenges associated with integrating sustainability into its business by delivering sustainable products and services and by advancing the green and social composition. 2025 marked DIB Golden Jubilee, with a Bold New Vision for the Future to be prepared to meet the challenges ahead and continue building a legacy of success for the years to come.

For more information, please visit us at www.dib.ae

About HCLTech

[HCLTech](http://hcltech.com) is a global technology company, home to more than 226,600 people across 60 countries, delivering industry-leading capabilities centered around AI, digital, engineering, cloud and software, powered by a broad portfolio of technology services and products. We work with clients across all major verticals, providing industry solutions for Financial Services, Manufacturing, Life Sciences and Healthcare, High Tech, Semiconductor, Telecom and Media, Retail and CPG, Mobility and Public Services. Consolidated revenues as of 12 months ending September 2025 totaled \$14.2 billion. To learn how we can supercharge progress for you, visit hcltech.com.

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