

DhanlaxmiBank 
established 1927

IDFC Securities Retail Finance Conference 2010

Mr. Arvind Hali

November 9, 2010

Agenda



Snapshot for H1 FY2011



Retail Assets Business Summary



Credit & Policy



Fraud Containment Unit



Operations



Collection & Recovery



Snapshot for H1 FY2011

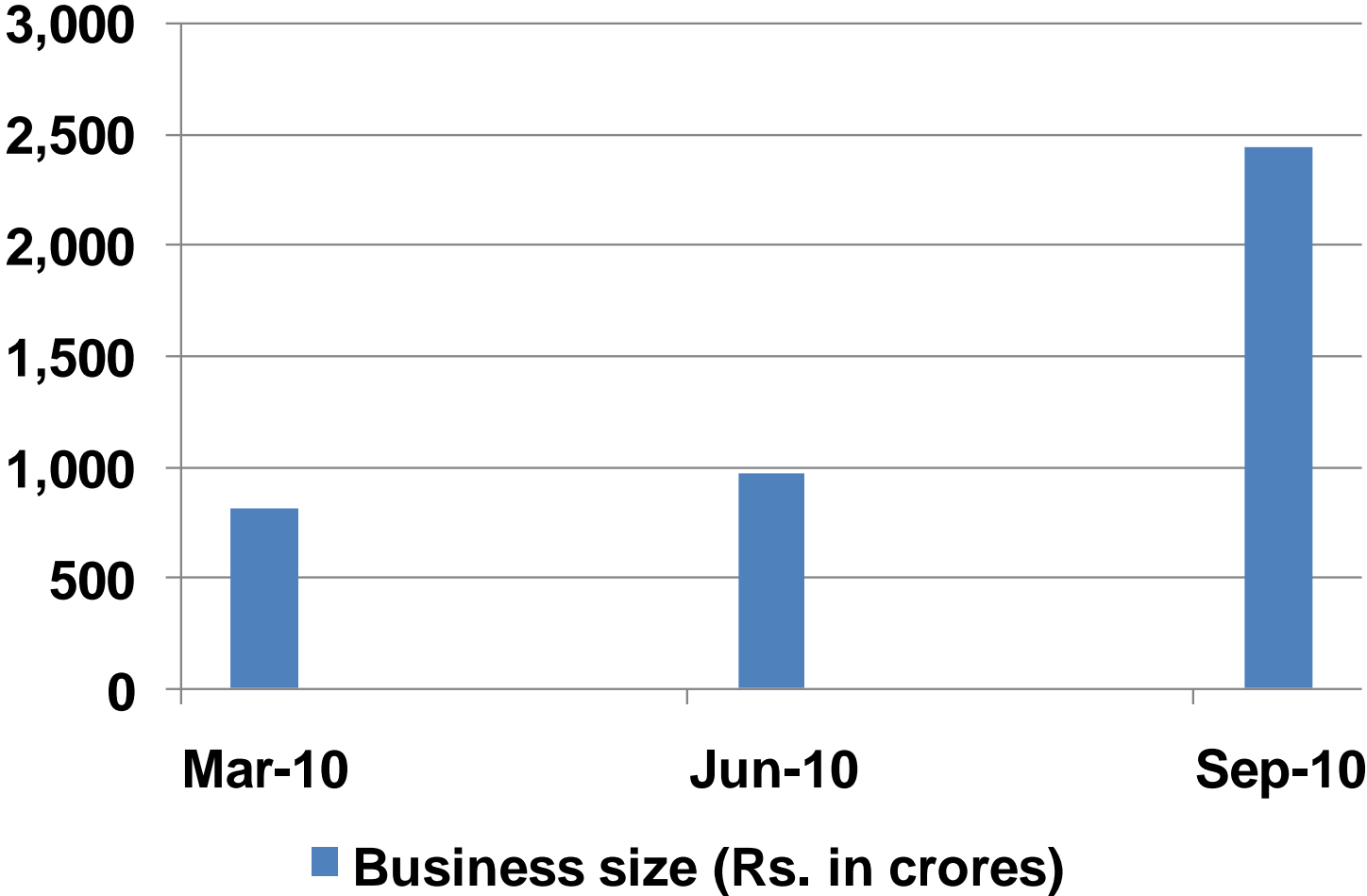
Quick facts

Activity	Current	FY 2011
Geographical coverage	23 Locations	2 Locations
Manpower	311	89
Product & Policy	8	2
System Implementation	8 Modules	5 Modules
Distribution Spread	Branches - 135 DSA count - 258 DST count - 141	Branches - 20 DSA count - 242 DST count - 500
Tie Ups	5	30 (Advanced Discussions)

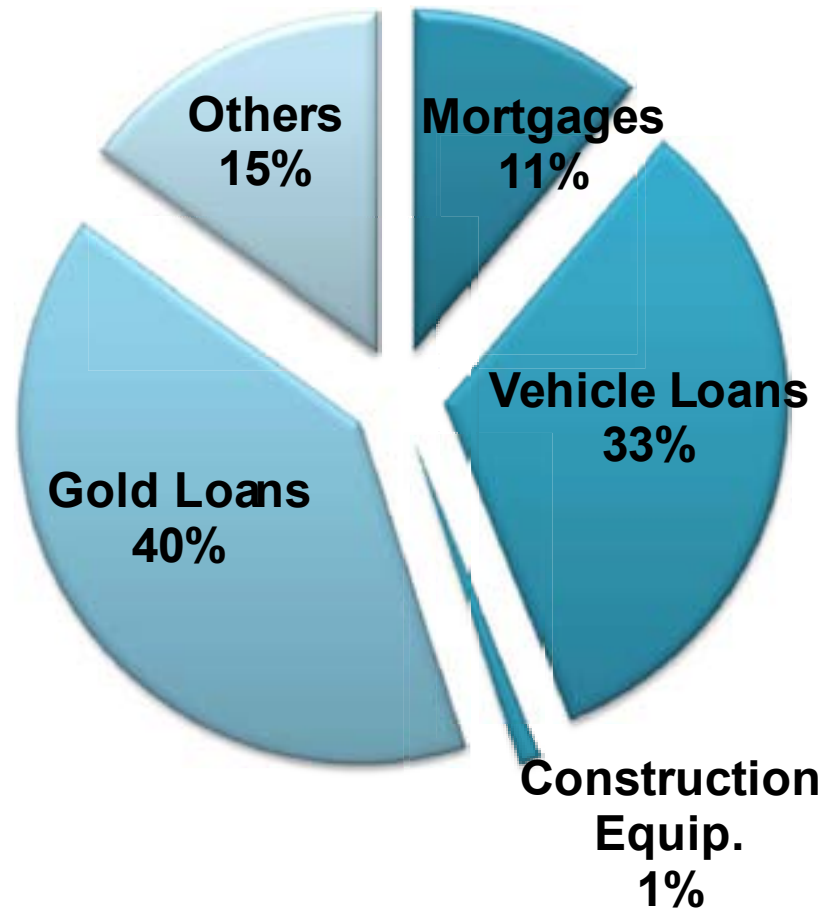


Retail Assets Business Summary

Business growth



Share of various sub-segments (Sept 30, 2010)



Credit Cards

- Open market sourcing - from June 2010
- Sourcing
 - *through branches*
 - *through outbound call centres (recently initiated)*
 - *emailer campaigns introduced on pilot basis*
- Airline ticket bundling for sourcing fee-based credit cards
- **Product Innovation:**
 - ✓ ***Pay By Transaction - A “First” in the Credit Cards’ business***
 - ✓ ***emPower Tool - A unique online tool for customer budgeting***
- Introduced Secured Credit Cards



Credit & Policy

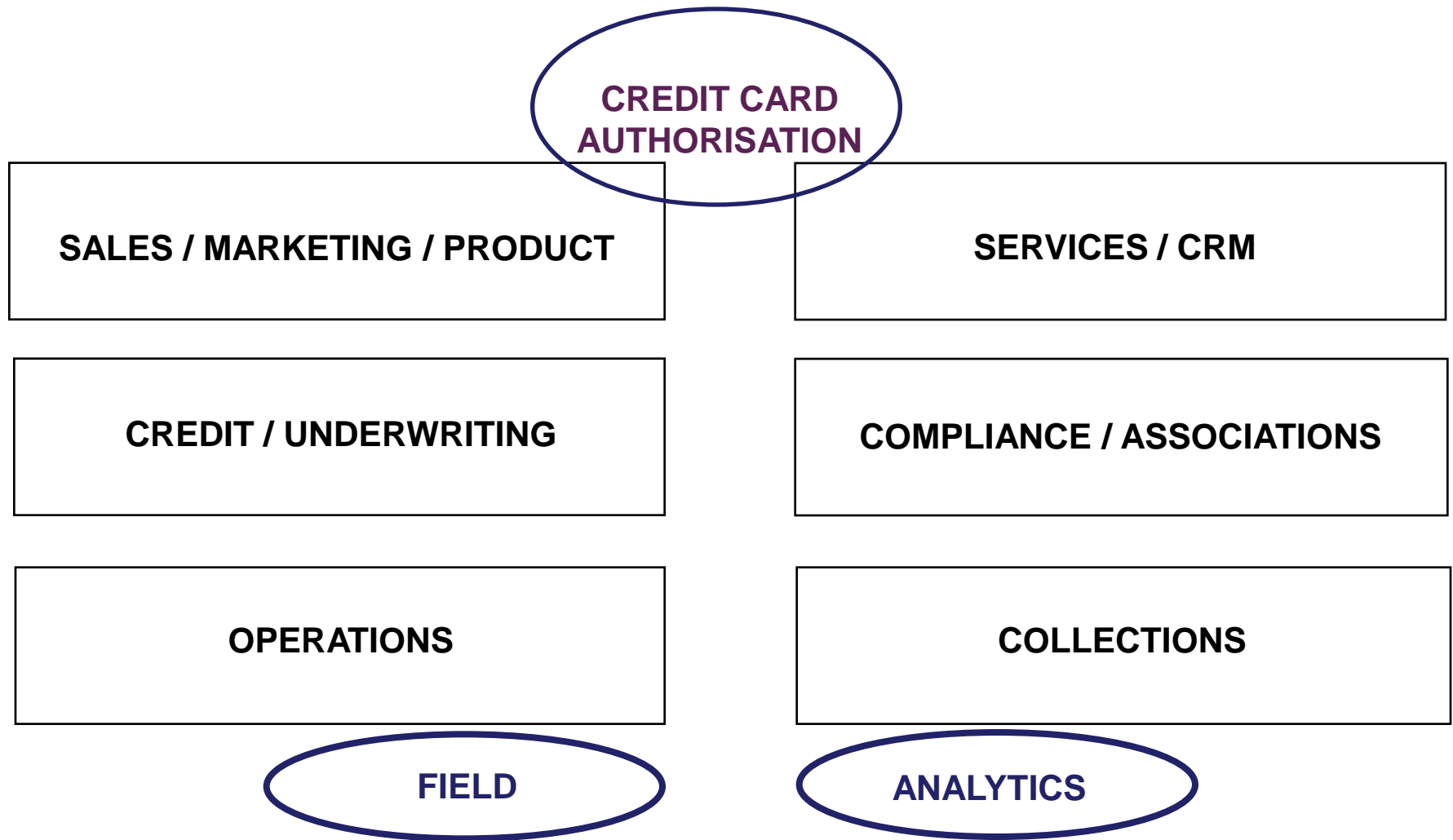
Credit & Policy

Product	Product Policy Guideline	Process
Mortgage Loans	✓	✓
Construction Finance	✓	✓
Inventory Finance	✓	✓
Car Loans	✓	✓
Commercial Vehicle	✓	✓
Construction Equipment	✓	✓
Credit Cards	✓	✓
Loan Against Securities	PPG sent for approval	
Education Loans	WIP	
Gold Loan	Amendment approved; New process rollout - WIP	



Fraud Containment Unit

FCU - Scope of Operation





Operations

Operations

Product	Central operations	Regional operations
Mortgage Loans	✓	✓
Construction Finance	✓	✓
Inventory Finance	✓	✓
Car Loans	✓	✓
Commercial Vehicle	✓	✓
Construction Equipment	✓	✓
Credit Cards	✓	N.A.
Gold Loan	✓	✓

Central Operations include

- Customer service
- Tracking of ledger balances
- Fund transfers
- System UAT
- DSA empanelment
- Repayment management

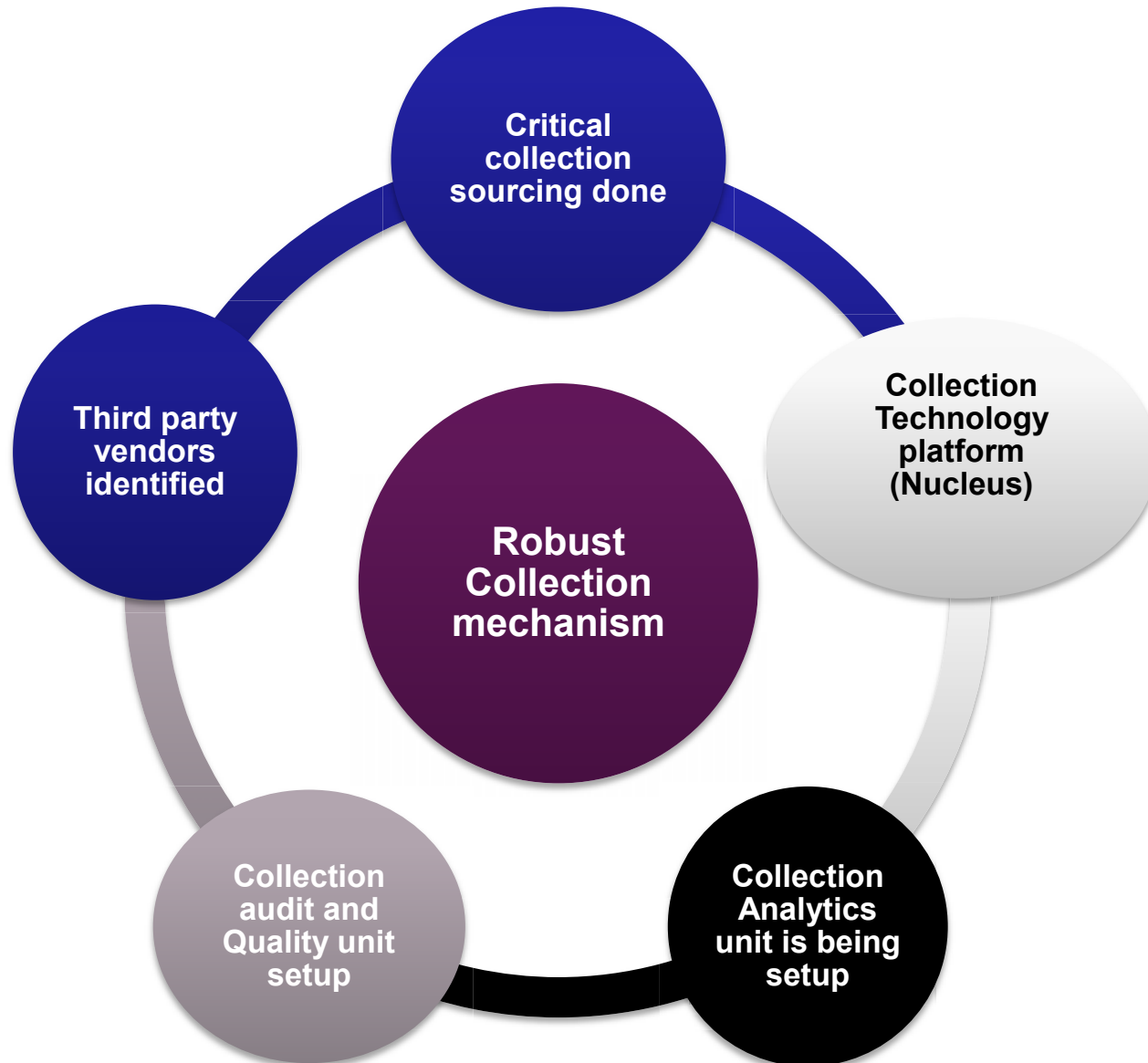
Regional Operations include

- IMD cheque processing
- Disbursement to clients
- PDD management
- Customer service - walk ins



Collection & Recovery

Collection & Recovery



Overall structure is in place...

- ***Launched all retail asset products across all locations***
- ***Attracted quality manpower across all locations***
- ***Distribution network in place and scaling up as per plan***
- ***Systems online for all products***

- ***Continued efforts to further tie-ups with manufacturers and builders***
- ***Distribution scale up - direct & indirect***
- ***Process standardisation***
- ***Emphasis on productivity across channels***
- ***Setup an outsourced operations capability***



Thank you



Appendix

Geographical Spread

Zone	Location	Type
East	Kolkata	Hub
	Durgapur	Spoke
North	Delhi	Hub
	Jaipur	Hub
	Jullandhar	Hub
	Chandigarh	Hub
South	Bangalore	Hub
	Calicut	Hub
	Chennai	Hub
	Cochin	Hub
	Hyderabad	Hub
	Thrissur	Hub
	Trivandrum	Hub
	Coimbatore	Semi Hub
	Salem	Semi Hub
	Vijayawada	Semi Hub
	Mangalore	Spoke
	Mysore	Spoke
	Vizag	Spoke
	West	Ahmedabad
Mumbai		Hub
Pune		Hub
Bhopal		Semi Hub
Baroda		Spoke
Surat		Spoke

Product & Policy

Product	Policy
Mortgage Loans	✓
Construction Finance	✓
Inventory Finance	✓
Car Loans	✓
Commercial Vehicle	✓
Construction Equipment	✓
Gold Loan	✓
Credit Cards	✓
Loan Against Securities	Under discussion
Education Loans	Under discussion
Personal Loans	

System Implementation

Product	System
Mortgage Loans	✓
Construction Finance	✓
Inventory Finance	✓
Car Loans	✓
Commercial Vehicle	✓
Construction Equipment	✓
Credit Cards	✓
Collections	✓
Power Pay - Vendor Payment	Under Implementation
Collateral Management	Under Implementation
Loan Against Securities	Under Implementation
Education Loans	Under Implementation
Gold Loan	Under Implementation