



***Investor  
Presentation  
Q3 – FY 2022-23***

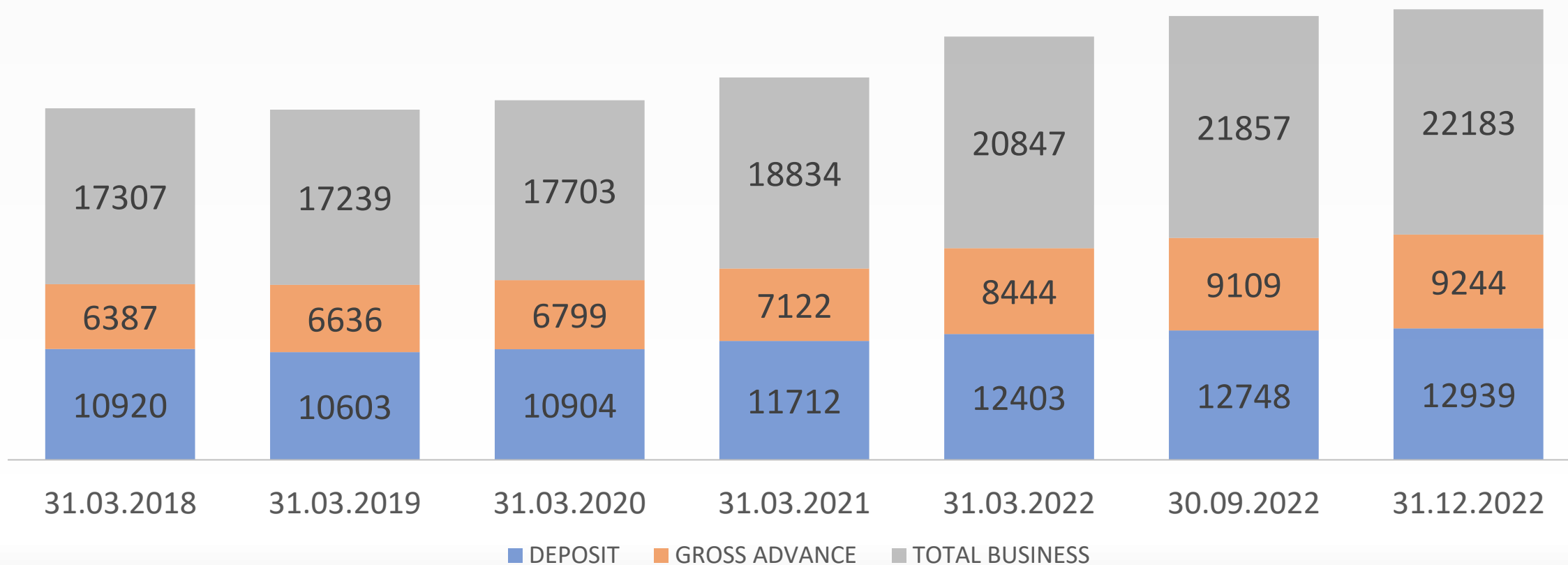
**Trusted by 2 million Customers and 98 Thousand Investors**

## Performance Highlights YoY:

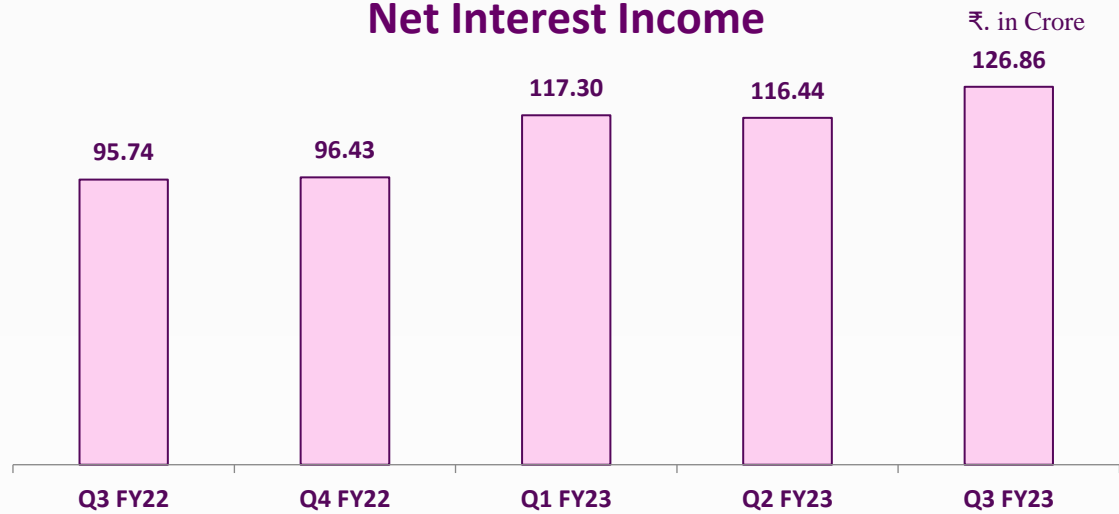
- ✓ Operating Profit increased to Rs. 84.64 crore from Rs.70.68 crore.
- ✓ Net Interest income improved to Rs 360.60 Crs from Rs. 265.89 Crs
- ✓ Total business of the Bank reached Rs. 22183 Crore from Rs. 19652 Crore (12.88% growth)
- ✓ Deposits recorded a growth of 6.93% to reach Rs.12939 Crore from Rs. 12101 Crore. CASA registered a growth of 5.26% to reach Rs. 4219 Crore as on 31st December 2022.
- ✓ Gross Advance of the Bank reached Rs. 9244 crore by registering 22.42% growth on YOY basis. Corporate Advance grew by 20.34% and SME advances grew by 52.77% on YOY basis. Gold loans registered a growth of 23.05% to reach Rs. 2084 Crore. Net Interest margin (NIM) improved to 3.65% from 2.94%.
- ✓ Cost of Deposits has been reduced to 4.39% from 4.56%.
- ✓ Cost of Funds has been reduced to 4.51% from 4.67%.
- ✓ Cost Income Ratio reduced to 78.82% from 80.71%. Gross NPA percentage improved to 5.83% from 7.55%.
- ✓ CD ratio improved to 71.45% from that of 62.41%.
- ✓ PCR improved to 86.58% from 77.55%

## BUSINESS PROGRESS

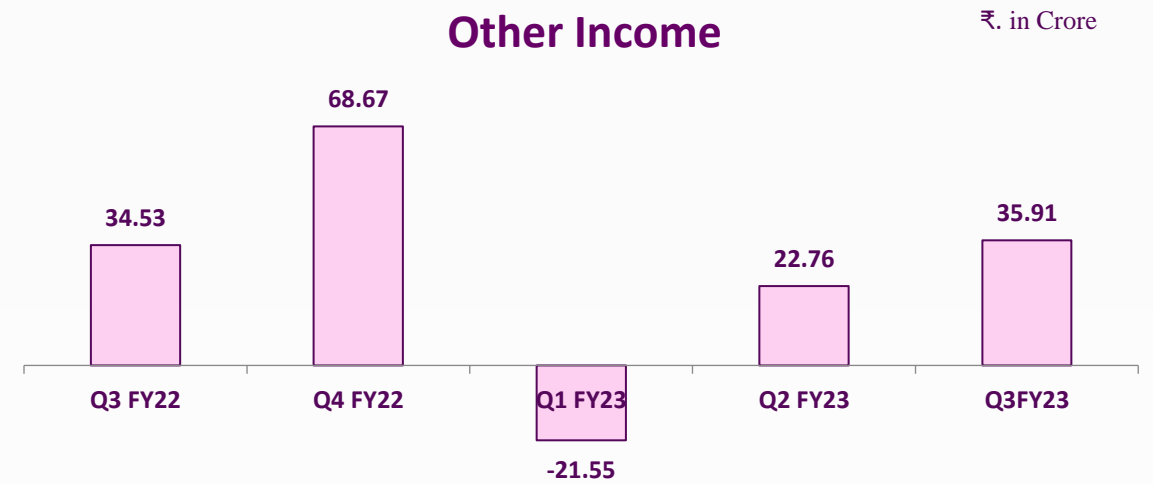
₹. in Crore



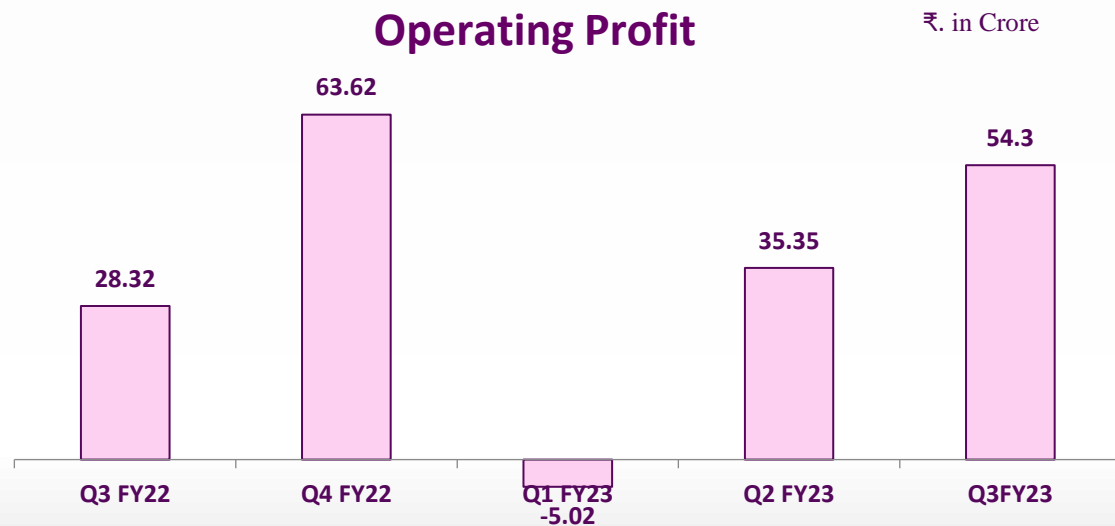
## Net Interest Income



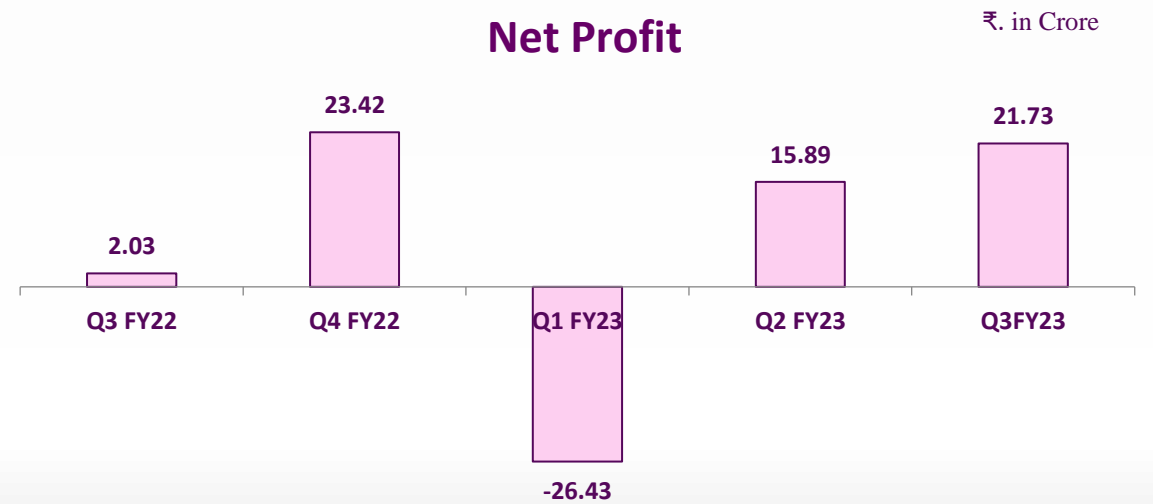
## Other Income



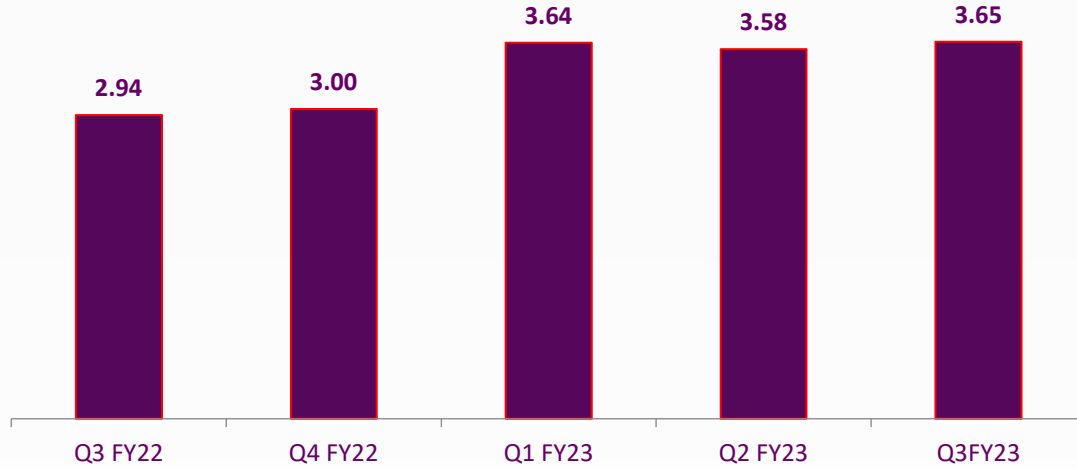
## Operating Profit



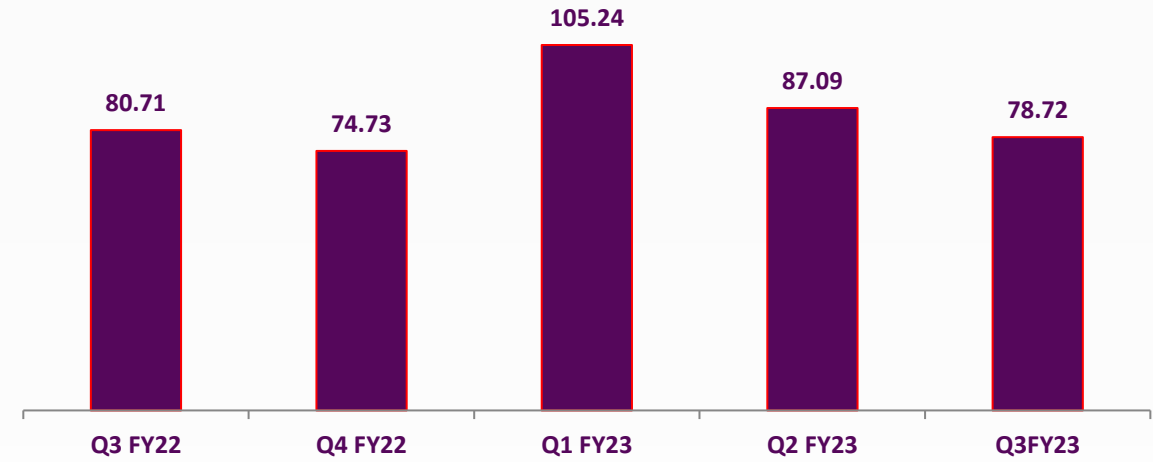
## Net Profit



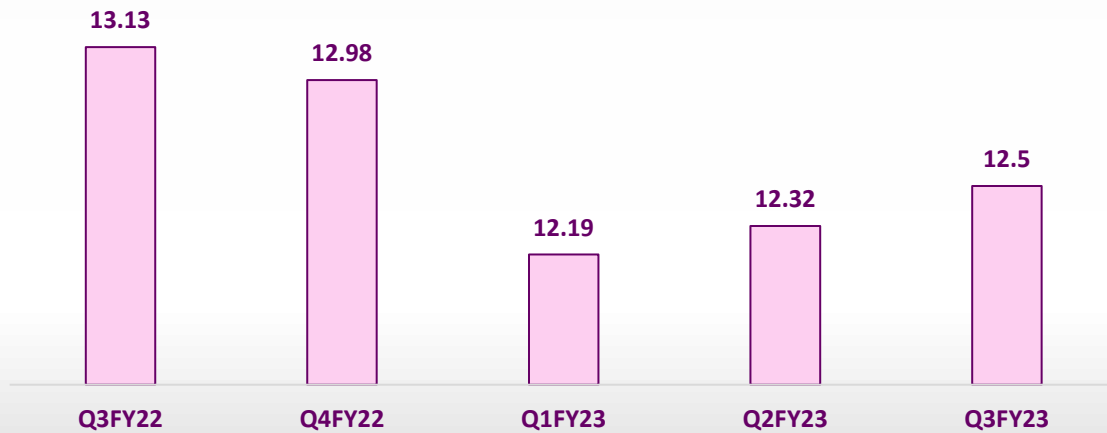
## Net Interest Margin



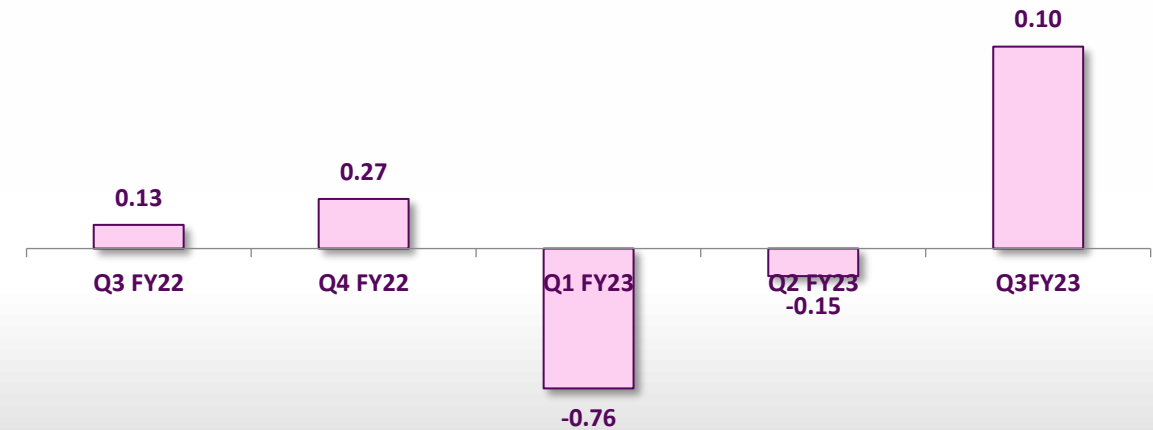
## Cost to Income Ratio



## Capital Adequacy Ratio



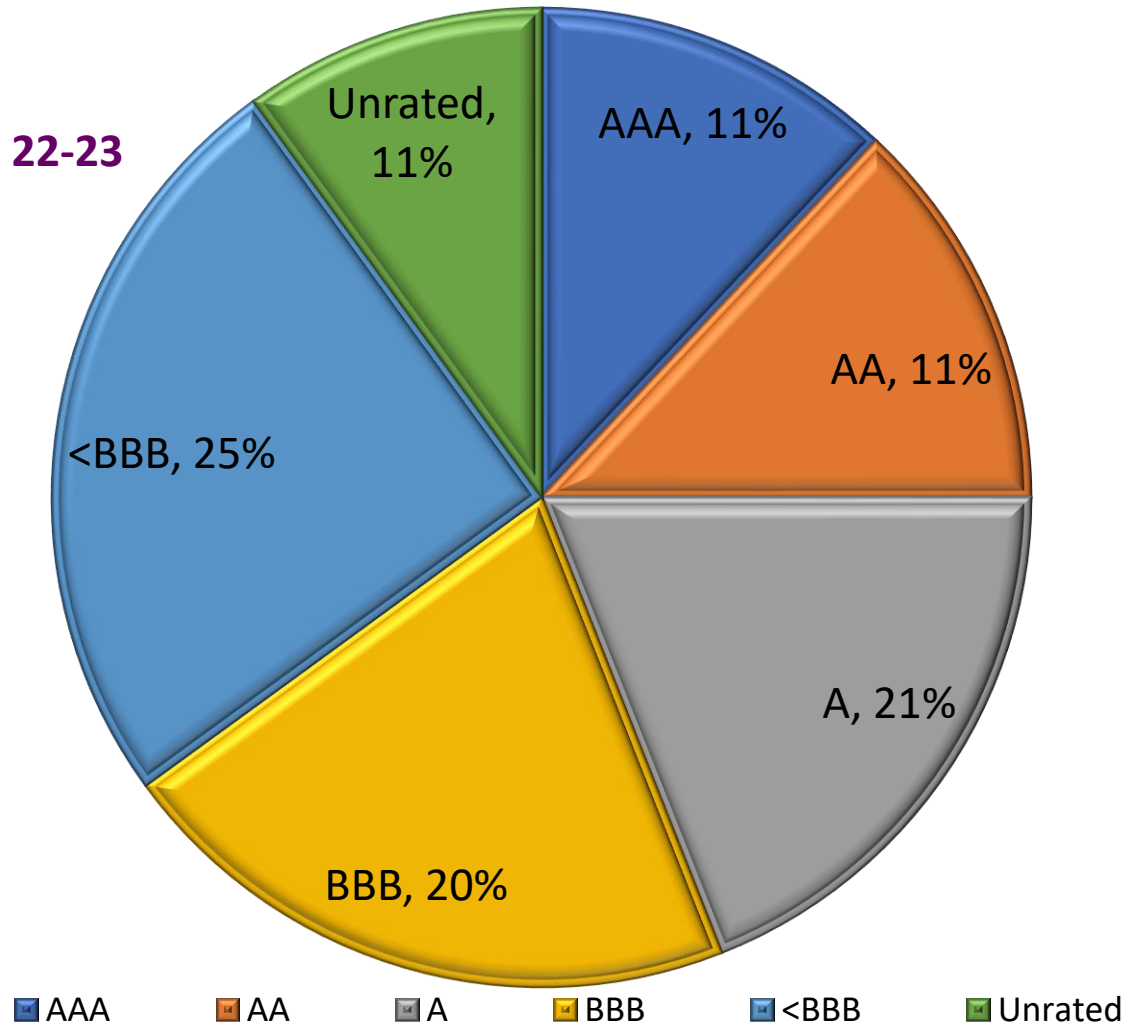
## Return on Assets



		Q3 FY22	Q4 FY22	Q1 FY23	Q2 FY23	Q3 FY23
Investor Earnings	Book Value(Rs.)	34.65	35.57	34.53	35.16	36.01
	EPS (Rs.)	0.49	1.42	(1.04)	(0.42)	0.44
Core Deposits	% of CASA + Retail Deposit	84%	85%	83%	84%	82%
Profitability (Annualized)	RoA %	0.13	0.27	(0.76)	(0.15)	0.10
	RoE %	1.89	3.99	(12.14)	(2.36)	1.63
Efficiency	Cost/Income%	80.71	74.73	105.24	87.09	78.72
	Net NPA %	3.83	2.85	2.69	2.32	1.82

### Rating Profile of Corporate Loan Book

Q3- FY 22-23



### External Rating of Corporate Advances

Rating	Q2 FY23	Q3 FY23
AAA	12%	11%
AA	13%	11%
A	18%	21%
BBB	20%	20%
<BBB	25%	25%
Unrated	12%	11%
<b>Total</b>	<b>100%</b>	<b>100%</b>



# Comparison : Y-o-Y



## Advance

₹. in Crore

Gross Advance

22%

7551 - 9244

Corporate

20%

2163 - 2602

MSME

53%

1148 - 1754

Agri & Micro

13%

762 - 860

Retail

16%

3479 - 4028

## Deposits

₹. in Crore

Total Deposit

7%

12101 - 12939

Bulk Deposit

21%

1910 - 2313

CASA

5%

4008 - 4219

Retail TD

4%

6183 - 6407

## Performance

(Q3 FY-22 to Q3 FY-23)

₹. in Crore

NII

32%

96 - 127

Other Income

4%

34.53 - 35.91

Operating Profit

92%

28.32 - 54.30

Net Profit

970 %

2.03 - 21.73

## Ratios

Cost/Income

2%

80.71 - 78.72

Gross NPA

23 %

7.55 - 5.83

Net NPA

52%

3.83 - 1.82

Productivity / Employee

9%

11.66 - 12.66



# Comparison : Q-o-Q (Q2- Q3)

## Advance

₹. in Crore

Gross Advance

2%

9109 - 9244

Corporate

1%

2594 - 2602

MSME

17%

1498 - 1754

Agri & Micro

2%

873 - 860

Retail (incl. Gold)

3%

4144 - 4028

## Deposits

₹. in Crore

Total Deposit

1%

12748 - 12939

Bulk Deposit

13%

2042 - 2313

CASA

2%

4324 - 4219

Retail TD

1%

6382 - 6407

## Performance

₹. in Crore

Other Income

58%

22.76 - 35.91

Operating Profit

54%

35.35 - 54.31

Net Profit

37%

15.89 - 21.73

Productivity / Employee

1%

12.82 - 12.66

## Ratios

Cost/Income

10%

87.09 - 78.72

Gross NPA

3%

6.04 - 5.83

Net NPA

22%

2.32 - 1.81

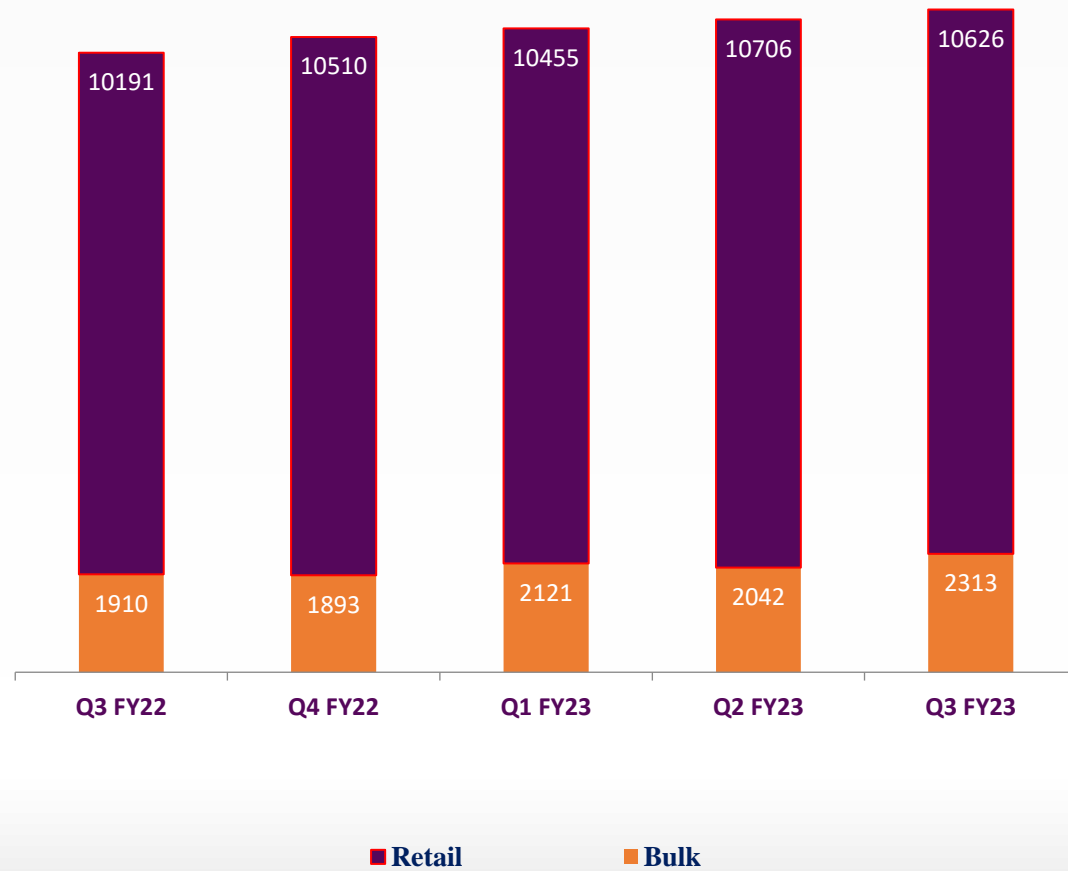
Net interest Margin

2%

3.58 - 3.65

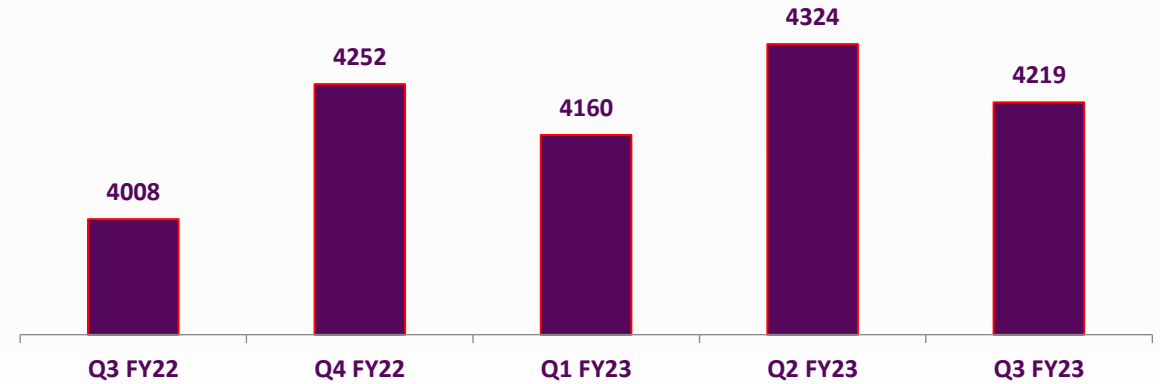
## DEPOSITS

₹. in Crore



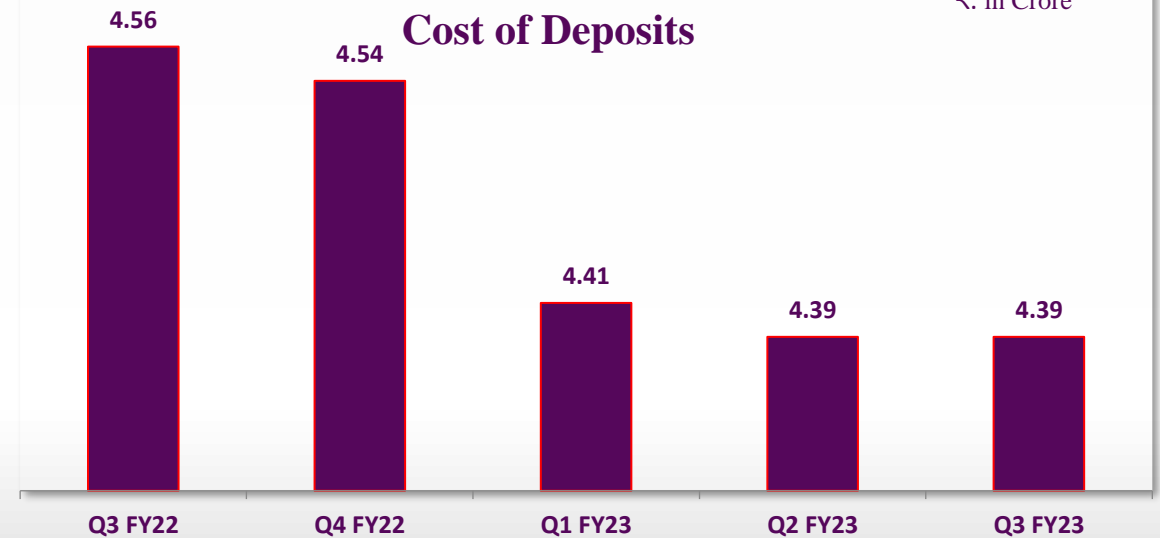
## CASA Growth

₹. in Crore

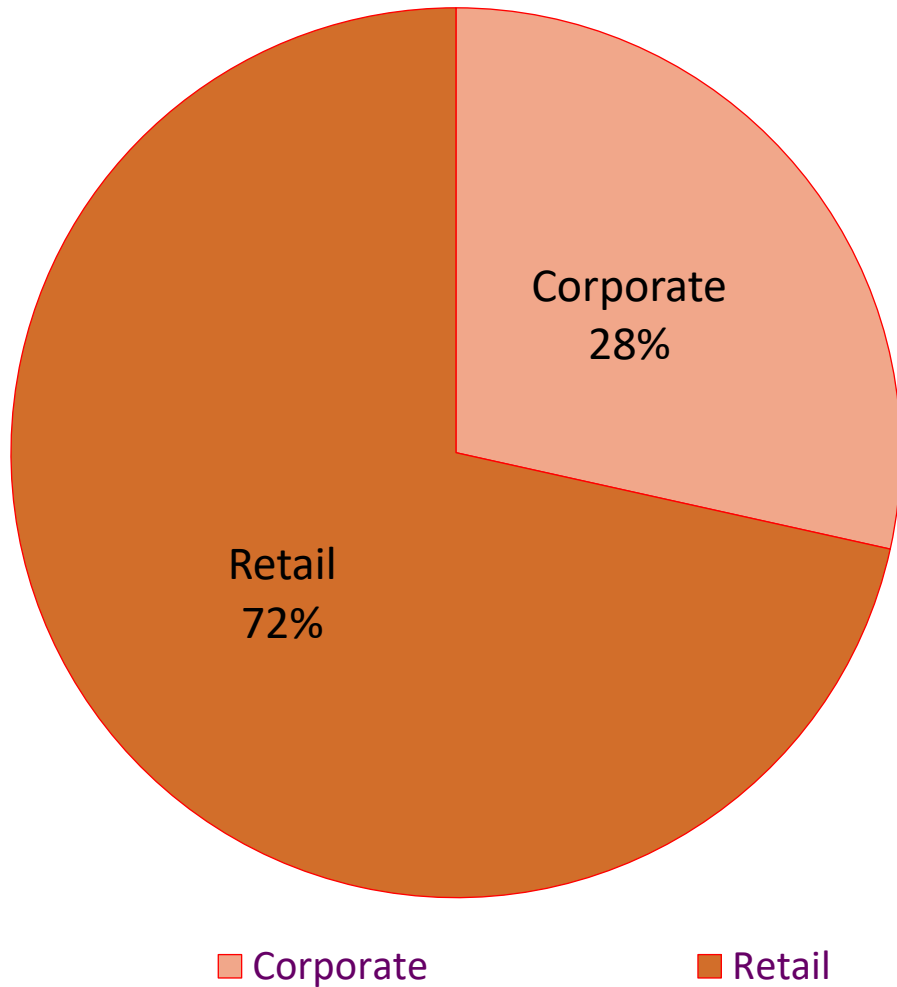


## Cost of Deposits

₹. in Crore

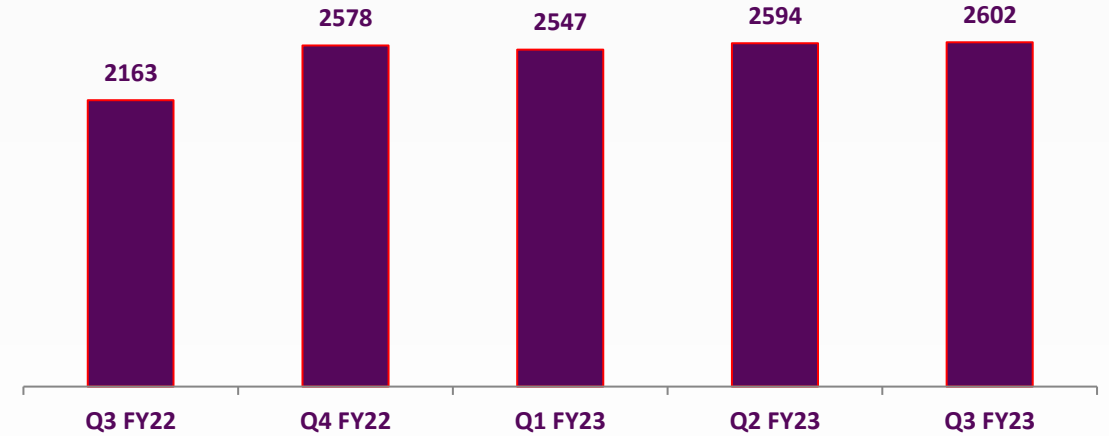


## GROSS ADVANCE



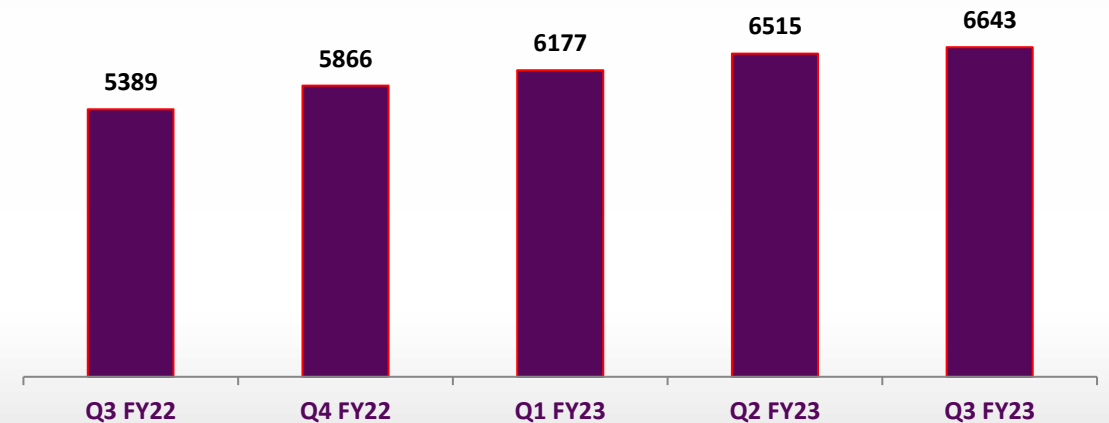
## Corporate

₹. in Crore

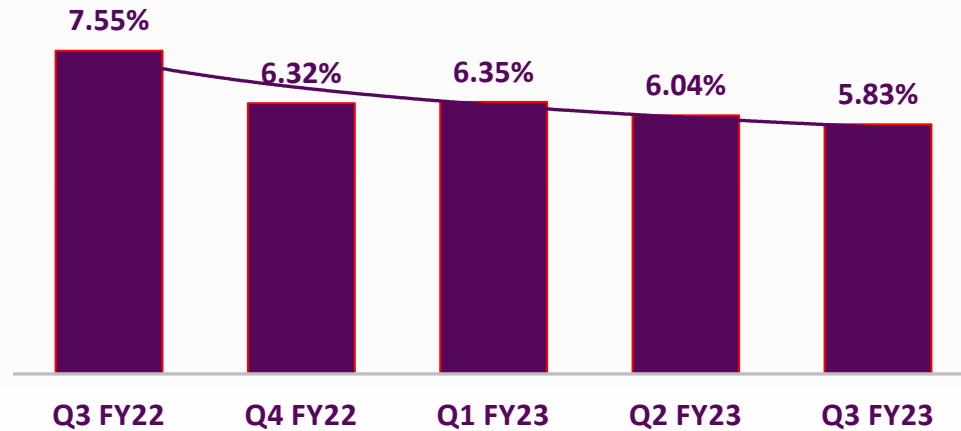


## Retail

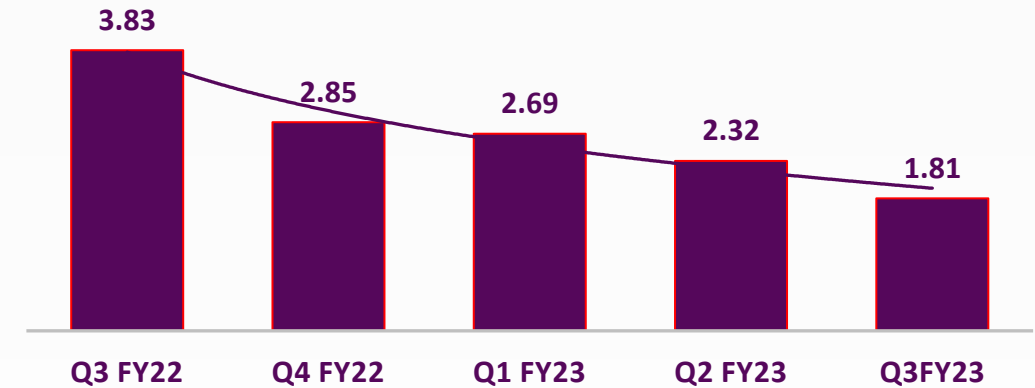
₹. in Crore



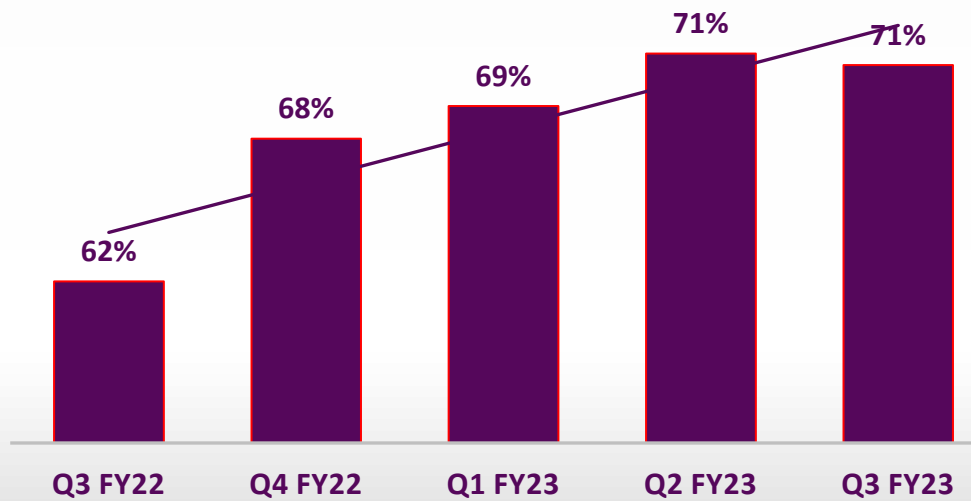
## Gross NPA%



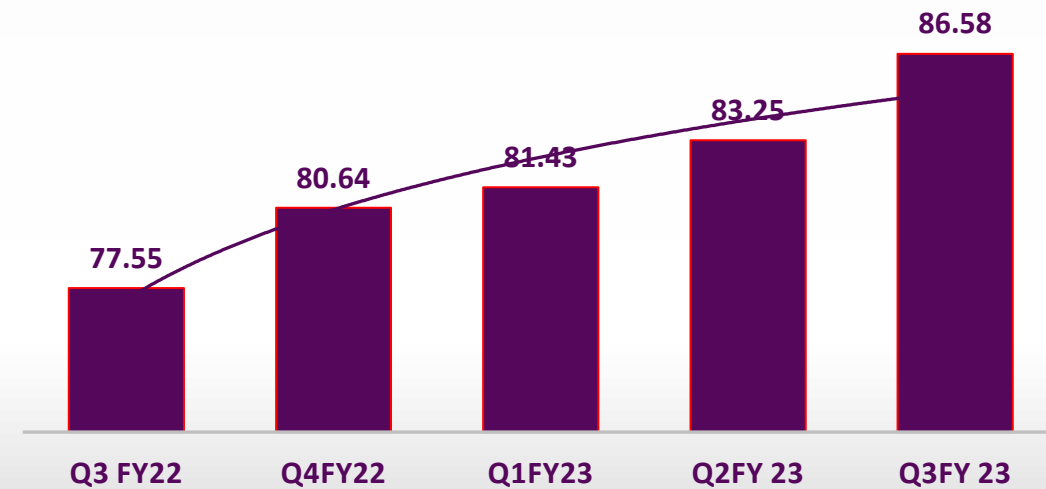
## Net NPA%



## CD Ratio

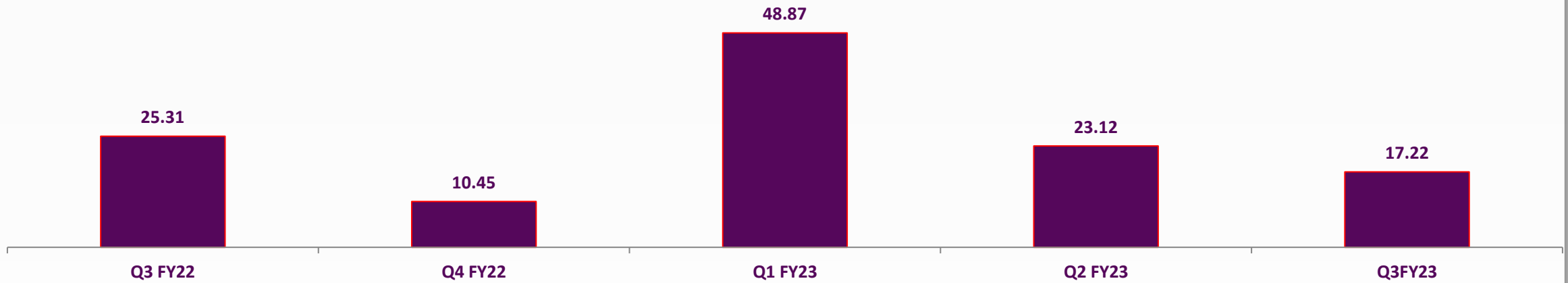


## Provision Coverage Ratio



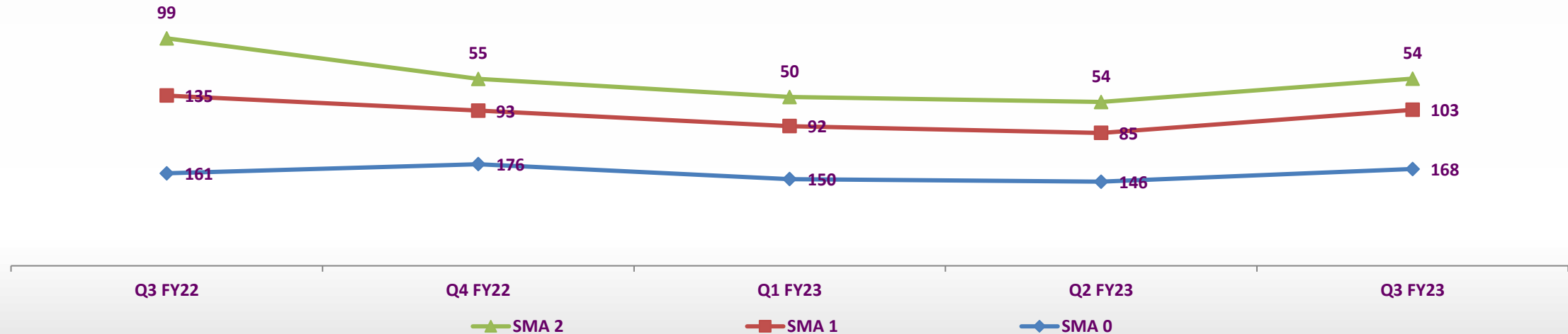
## Fresh Slippages

₹. in Crore

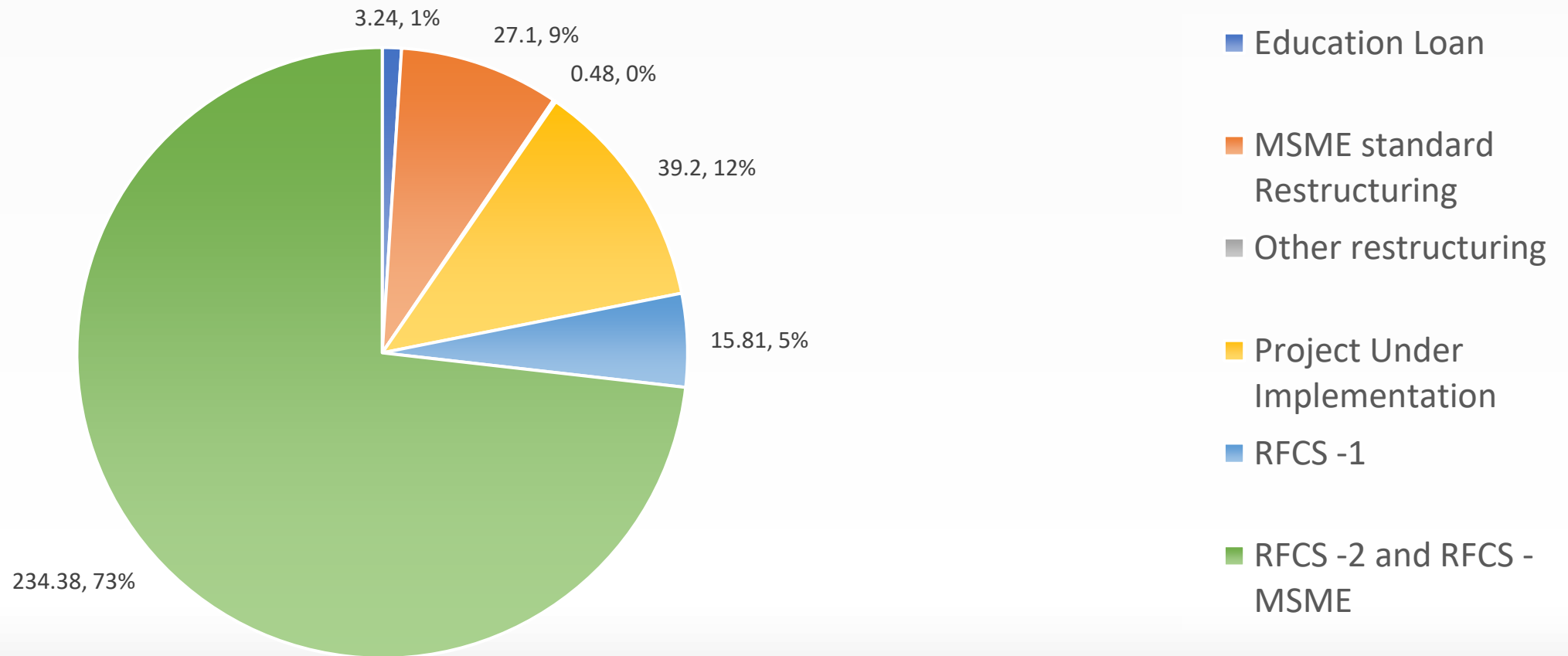


## SMA Movement

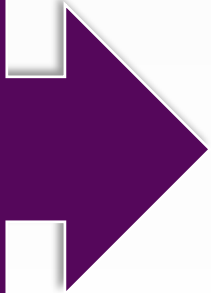
₹. in Crore



Data on Restructured Standard Advances as on 31st December, 2022  
Total Restructured Standard Advances- Rs.320.21 Cr



## Digital Migration



**72.49%**

Share of Digital Banking Transactions @ 72.49% as on 31<sup>st</sup> Dec 2022 compared to 61.47% as on 31<sup>st</sup> Dec 2021

**42.46%**

Mobile Banking turnover up by 42.46% **YoY**

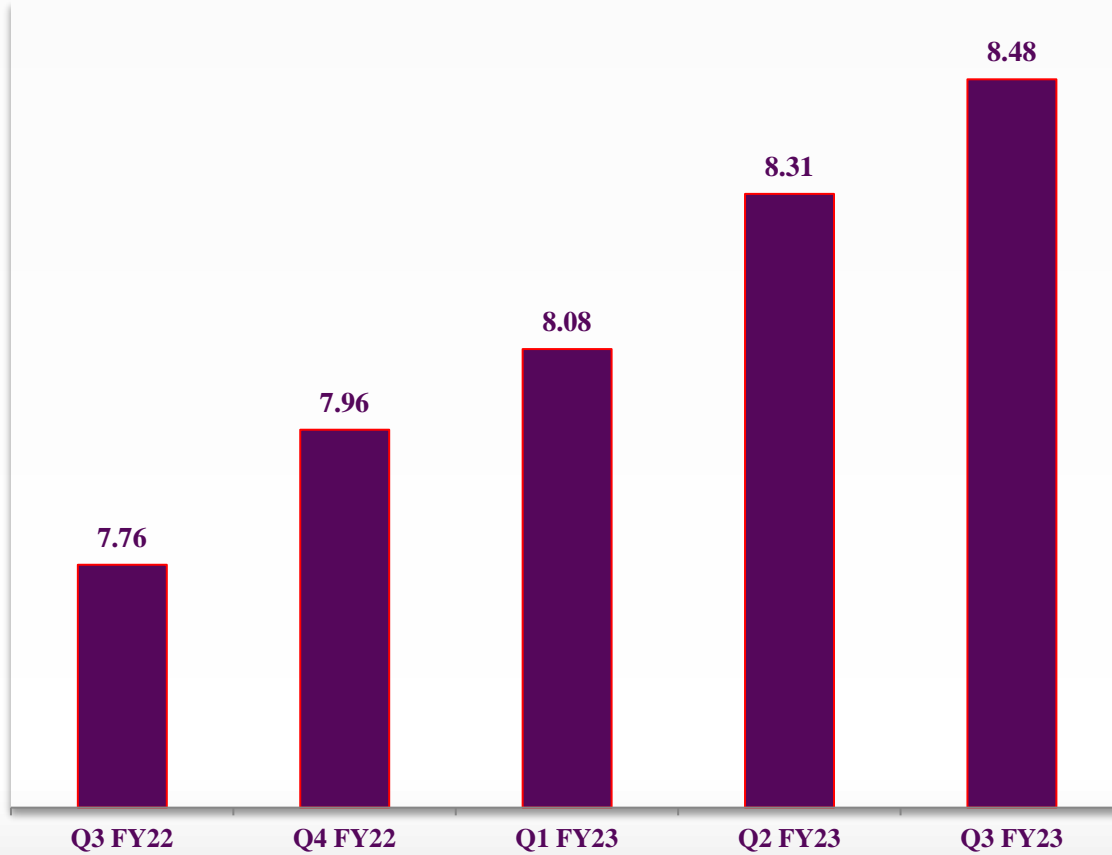
**19.81%**

Retail Internet Banking turnover up by 19.81% **YoY**



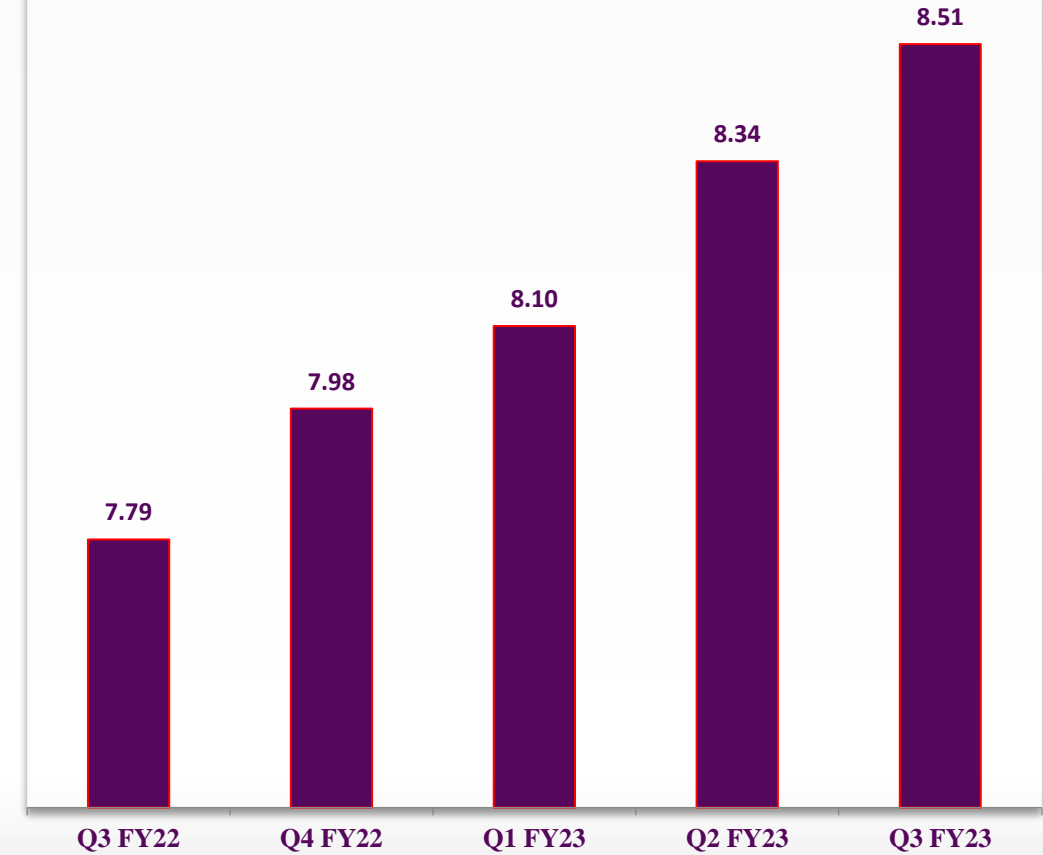
## Mobile Banking Registered Customers

in Lakhs



## Retail Internet Banking Registered Customers

in Lakhs



# Balance Sheet overview

₹. in Crore

Particulars	31.12.2021 (Reviewed)	31.03.2022 (Audited)	30.06.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2022 (Reviewed)
<b>CAPITAL AND LIABILITIES</b>					
Capital	253	253	253	253	253
Reserves and Surplus	624	647	621	636	658
Deposits	12101	12403	12576	12748	12939
Borrowings	250	150	454	580	460
Other Liabilities and Provisions	280	343	265	281	281
<b>TOTAL</b>	<b>13508</b>	<b>13796</b>	<b>14169</b>	<b>14498</b>	<b>14591</b>
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	614	709	704	764	845
Balances with Banks and Money at call and short notice	32	27	100	31	57
Investments	4735	4044	4102	4061	3936
Advances	7259	8142	8396	8762	8866
Fixed Assets	222	221	222	224	227
Other Assets*	646	653	645	656	660
<b>TOTAL</b>	<b>13508</b>	<b>13796</b>	<b>14169</b>	<b>14498</b>	<b>14591</b>
* Out of Which RIDF/RHF/MSME Deposits	264	265	250	249	253
Contingent Liabilities	488	1023	1036	1106	598
Bills for collection	309	302	305	303	307

₹. in Crore

Particulars	31.12.2021 (Reviewed) Q3	30.09.2022 (Reviewed) Q2	31.12.2022 (Reviewed) Q3	Growth (YOY)	YOY Growth%
Interest Income	681.73	520.87	797.13	115.40	16.93
Interest Expenses	415.84	287.13	436.53	20.69	4.98
<b>Net Interest Income</b>	<b>265.89</b>	<b>233.74</b>	<b>360.60</b>	94.71	35.62
Non Interest Income	100.45	1.21	37.12	(63.33)	(63.05)
Operating Expenses	295.66	204.62	313.09	17.43	5.90
<b>Operating Profit</b>	<b>70.68</b>	<b>30.33</b>	<b>84.63</b>	13.95	19.74
Provisions and Contingencies	58.20	40.87	73.45	15.25	26.20
<b>Net Profit</b>	<b>12.48</b>	<b>(10.54)</b>	<b>11.19</b>		

₹. in Crore

Particulars	Q3 FY 22	Q4 FY 22	Q1 FY 23	Q2 FY 23	Q3 FY 23
Yield on Advances (%)	9.62	9.39	9.41	9.28	9.38
Yield on Investments (%)	5.18	5.27	5.59	5.57	5.60
Cost of Deposits (%)	4.56	4.54	4.41	4.39	4.39
Cost of Funds (%)	4.67	4.64	4.52	4.50	4.51
Net Interest Margin (%)	2.94	3.00	3.64	3.58	3.65
Cost/Income Ratio (%)	80.71	74.73	105.24	87.09	78.72
Return on Assets (%)	0.13	0.27	(0.76)	(0.15)	0.10
Return on Equity (%)	1.89	3.99	(12.14)	(2.36)	1.63
EPS (Rs.)	0.49	1.42	(1.04)	(0.42)	0.44
Book Value (Rs.)	34.65	35.57	34.53	35.16	36.01
Market Capitalisation	375.72	313.73	294.51	305.89	500.96
CRAR Basel III (%)	13.13	12.98	12.19	12.32	12.52
Core CRAR	10.52	10.31	9.95	10.08	10.28
RWA Basel III (in Cr)	6388.36	6770.12	6755.35	6804.00	6796.48
Ratio of RWA to Total Assets	47.29	49.07	47.68	46.93	46.58
Provision Coverage Ratio	77.55	80.64	81.43	83.25	86.57

## Strong Management Team

### Mr. Shivan J.K, Managing Director & CEO

- Bachelor in Agriculture, MBA & CAIIB; More than 37 years of experience in Retail, Agri, Corporate, International & Forex operations.
- Was Chief General Manager of Stressed Assets Resolution Group of State Bank of India and worked with EY India as Senior Advisor.
- Member of two committees of the Indian Banks' Association- Standing Committee of Stressed Asset Management and Sectoral Committee of Private Sector Banks

### Mr. L. Chandran, General Manager

- A post graduate in Science, MBA(Finance), CAIIB and B.Ed;
- Associated with DLB for over 25 years in different capacities in various geographical areas and was Chief Risk Officer, Chief Compliance Officer, Chief Recovery Officer and Head SME (Credit Underwriting). Also worked in Government and Public Sector Financial Institution for about 7 years.

### Ms. Kavitha T A, Head – Operations & CFO (Additional Charge)

- Qualified Chartered Accountant and Graduate in Commerce with CAIIB. Associated with DLB for over 19 years in different capacities.
- Has played a pivotal role in setting up the Integrated Risk Management Department and Operations Department of the Bank.
- Was the Regional Head of 32 branches spread over North Districts of Kerala & Karnataka State.
- Also worked in Manappuram Group of Companies for 3 ½ years .

### Mr. John Varughese, Head IT and Digital Banking

- Engineering graduate, MBA, Certified Information System Auditor (CISA) & CAIIB; Over 28 years of experience in IT & Banking including with Federal Bank.
- Worked as Chief Information Security Officer, Head – Alternate Channels, Regional Head, Chief Compliance Officer and Chief Credit Officer.

### Mr. Rajan Sreeba, Head- Human Resources Department

- Post Graduate in law (LLM) and CAIIB; Over 36 years of experience in banking sector including working with Federal Bank.
- Vast experience in Branch Banking, Credit and as Regional Head.

### Mr. Surendran A.V, Head- Wholesale Banking

- Graduate in Science and CAIIB; More than 33 Years of experience in banking with specialization in Treasury Management for 17 years.
- Worked as Regional Head and handled Government Business.

## Mr. Santoy John, Chief Compliance Officer

- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.
- Over 24 Years of experience covering Teaching, Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations and Compliance.

## Mr. Binoy B.S, Head- Internal Audit

- Graduate in Science, LLM & CAIIB. Over 27 years of experience in banking including working with South Indian Bank and 4 years' experience as a practicing lawyer
- Vast experience in Legal, Credit Sanction, Credit Monitoring, Recovery and Internal Audit.

## Mr. Satheesan V, Chief Vigilance Officer

- Graduate in Law (BAL, LLB), Master of Business Law (MBL) and MBA (International Business);
- Over 29 years experience which includes as a practicing lawyer and with Indian Overseas Bank. Has the Additional charge as Head-Legal.

## Mr. Suresh M Nair, Chief Credit Officer

- Bachelor in Commerce and CAIIB; Over 40 Years of experience in Banking with SBI Group (State Bank of Travancore, State Bank of Patiala & State Bank of India).
- Vast experience in Corporate Credit, SME, Stressed assets & Project Finance.

## Mr. Gurumurthy R.K, Head Treasury

- Commerce Graduate with CAIIB
- 39 years of experience in Commercial & Investment Banking with specialization in Treasury operations for over 30 years, in India and abroad.

## Mr. Venkatesh H, Company Secretary

- A qualified Company Secretary, Chartered Accountant, Cost Accountant and Post Graduate in Commerce & JAIIB.
- Over 9 years of experience in Secretarial operations.



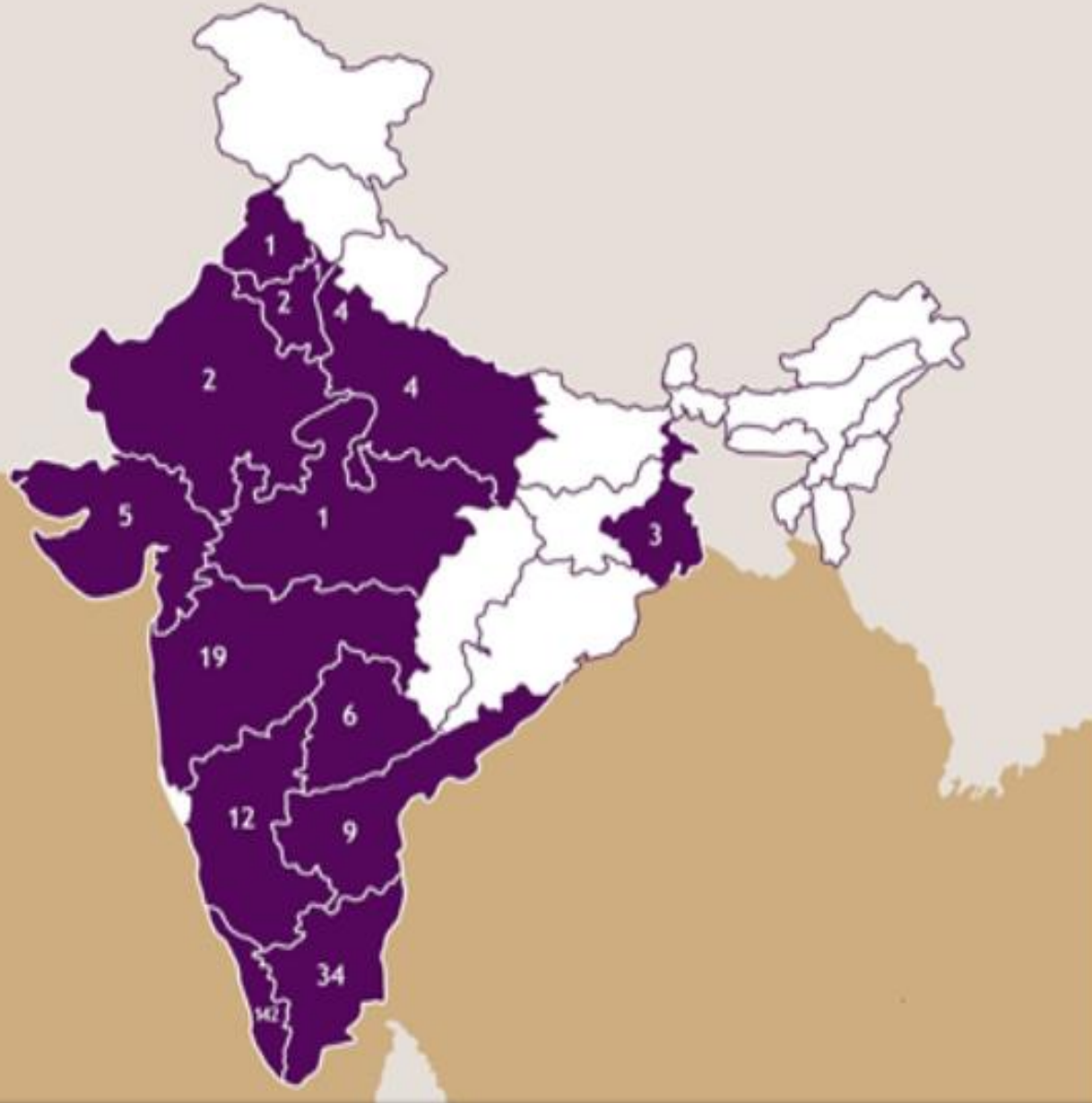
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Your fast track to the future

Dhanlaxmi Bank entered into the Fintech Era for Micro Lending, Operation management & Technology services under priority sector lending by associating with New Street Technologies Pvt Ltd.

 Relationship Beyond Insurance	 Life Insurance	 SURAKSHA AUR BHAROSA DONO	 General Insurance Co. Ltd.	 Technology, Trust & Reach
 Clean Energy for Sustainability	 Kerala State Welfare Corporation for Forward Communities Ltd.	 Moneywise. Be wise.	 SMART INVESTING	 food security for Kerala



# Branch Network



Over 533 customer touch points including  
249 branches, 265 ATMs and 19 BCs

## Branch Presence

Metro Branches – 58

Urban Branches – 65

Semi-Urban Branches – 107

Rural Branches – 19

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