



# Investor Presentation Q1 - FY 2023

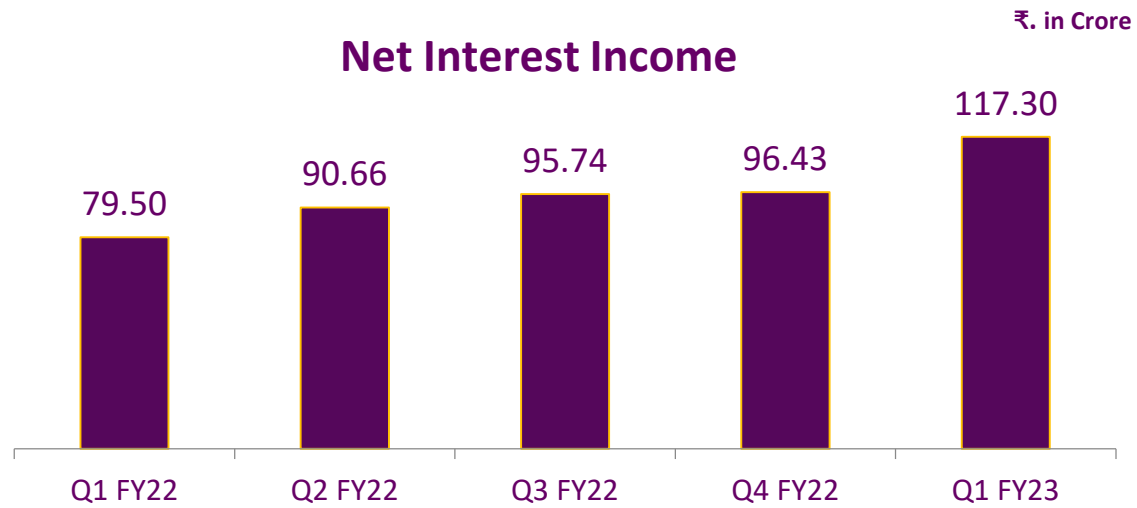


## Performance Highlights YoY:

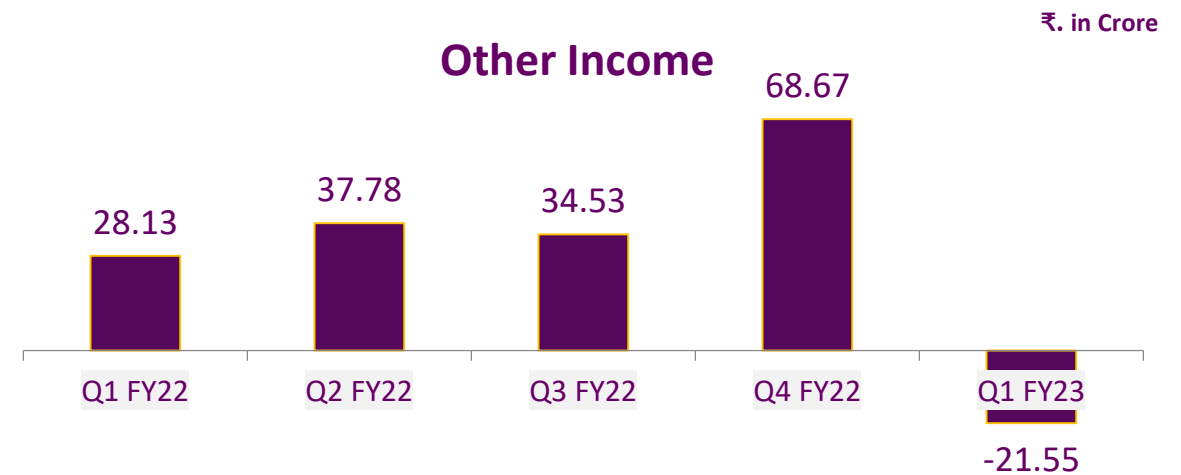
- ❑ Total Business of the Bank grew by **14.67%** and reached **Rs.21,300** Crore as on 30<sup>th</sup> June, 2022.
- ❑ Deposits of the Bank registered a growth of **7.88%** to reach **Rs.12576** Crore as on 30<sup>th</sup> June 2022.
- ❑ CASA registered a growth of **8%** to reach **Rs.4160** Crore.
- ❑ Retail Deposits registered a growth of **5%** to reach **Rs.6295** Crore.
- ❑ Gross Advance of the Bank grew by **26.12%** and reached **Rs.8724** Crore as on 30<sup>th</sup> June 2022.
- ❑ Retail advance grew by **9%** and Gold loan by **7%** to reach **Rs.3869** Crore and **Rs.1955** Crore respectively.
- ❑ Interest income increased from **Rs.218.11** Crore to **Rs.258.37** Crore registering growth of 18.46%.
- ❑ Net interest income increased from **Rs.79.50** Crore to **Rs.117.30** Crore by registering growth of 47.55%.
- ❑ CD ratio improved from **59.34%** to **69.37%**
- ❑ NIM improved from **2.66%** to **3.64%**.
- ❑ Asset quality improves significantly with gross NPA coming down by **292** bps and Net NPA by **189** bps on a YoY basis to **6.35%** and **2.69%** respectively.
- ❑ PCR improved from **75.66%** to **81.43%**.
- ❑ Cost of deposit reduced from **4.64%** to **4.41%**
- ❑ Yield on Advance improved from **9.12%** to **9.41%**
- ❑ Bank has booked a net loss of **Rs.26.43** Crore and Operating Loss of **Rs.5.02** Crore as on 30<sup>th</sup> June, 2022 due to Mark to Market loss on revaluation of Investments.

# Key Revenue Parameters

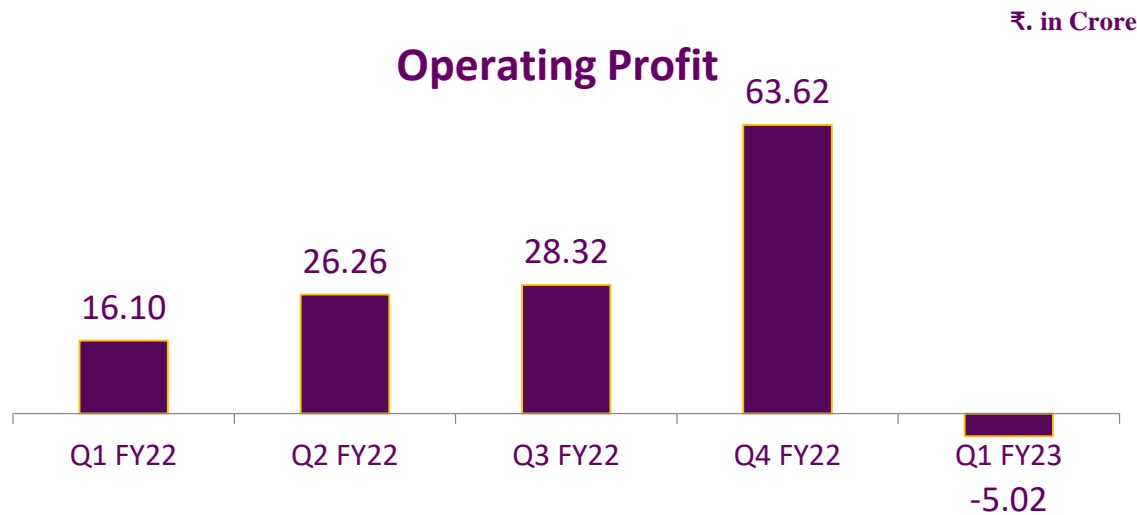
## Net Interest Income



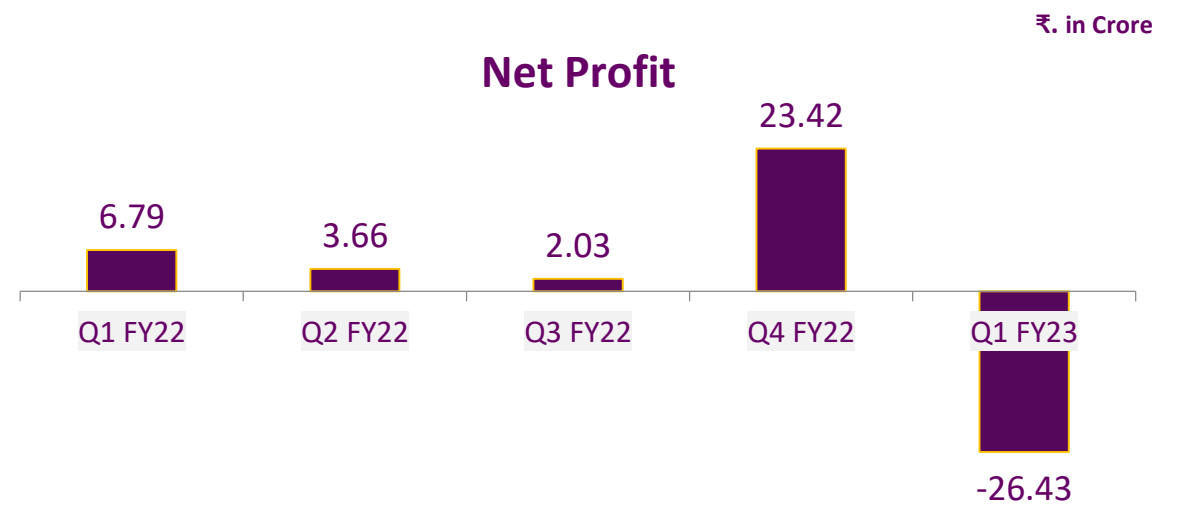
## Other Income



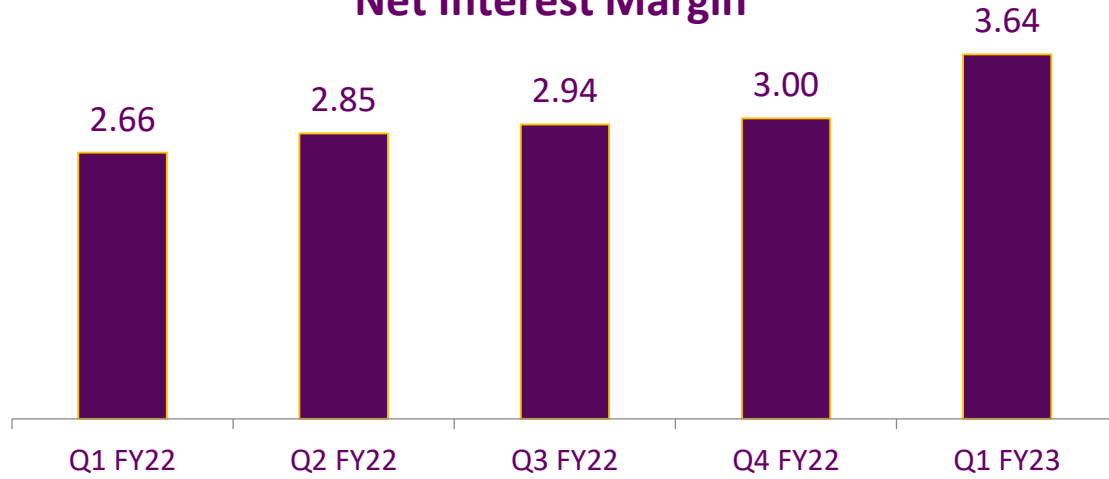
## Operating Profit



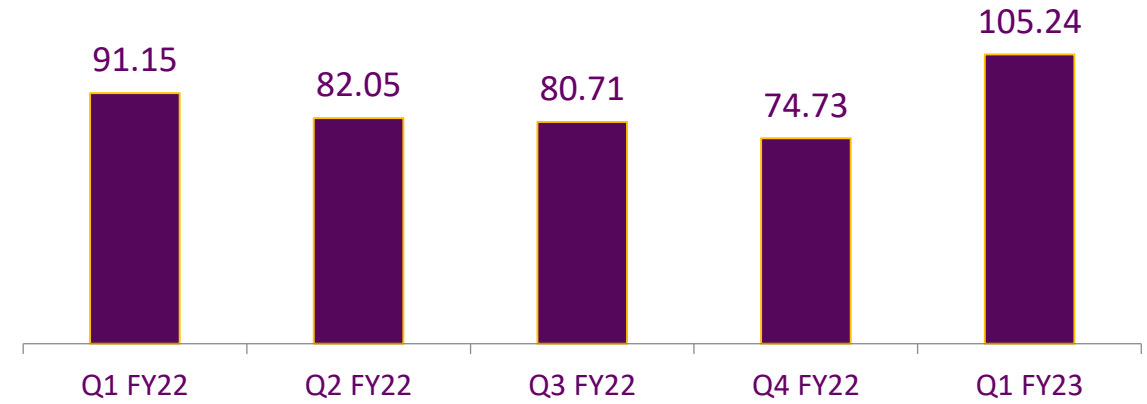
## Net Profit



## Net Interest Margin



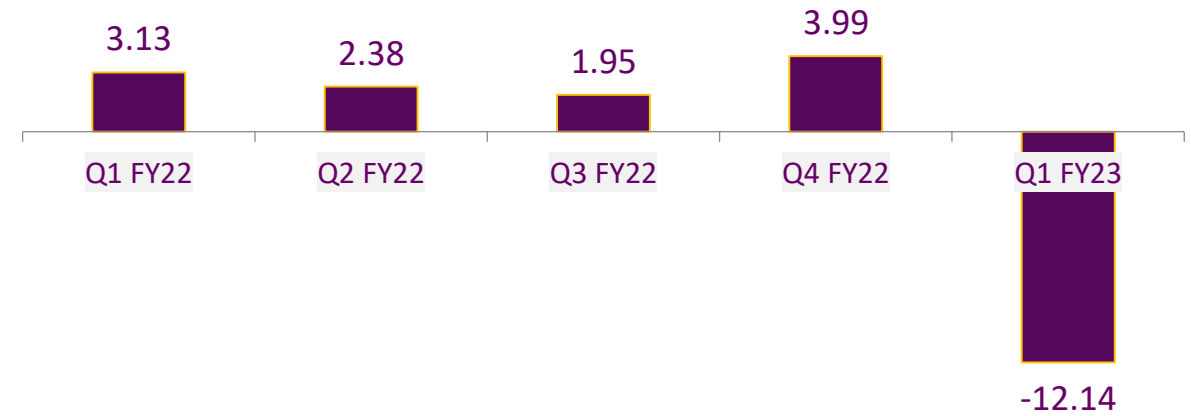
## Cost to Income Ratio



## RoA



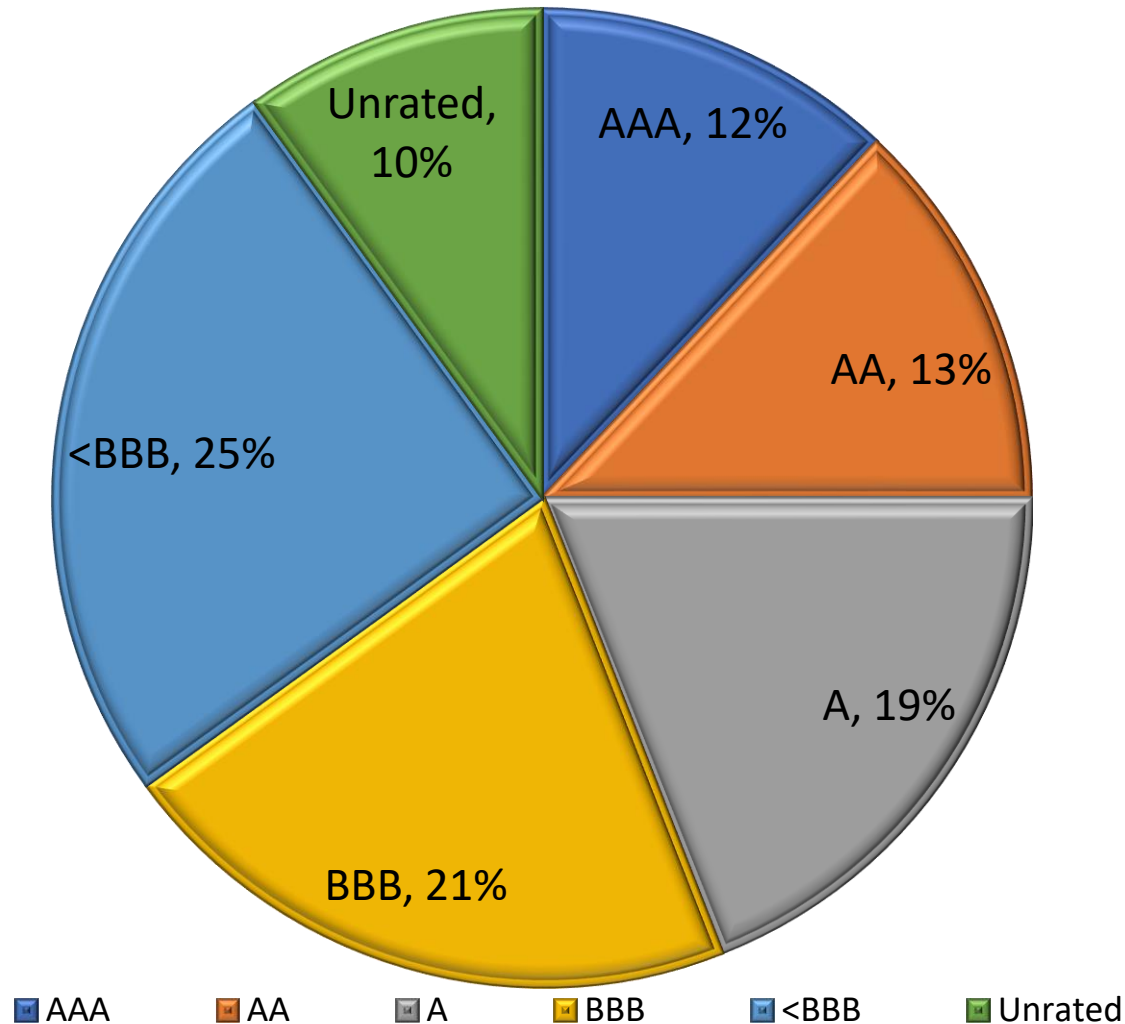
## RoE



		Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	Q1 FY23
<b>Investor Earnings</b>	Book Value	34.42	34.57	34.66	35.57	34.53
	EPS	0.27	0.14	0.08	0.93	(1.04)
<b>Core Deposits</b>	% of CASA + Retail Deposit	85%	84%	84%	85%	83%
<b>Profitability</b> <i>(Annualized)</i>	RoA	0.21	0.16	0.13	0.27	(0.76)
	RoRWA	45.00	46.22	47.29	49.07	47.68
	RoE	3.13	2.38	1.95	3.99	(12.14)
<b>Efficiency</b>	Cost/Income	91.15	82.05	80.71	74.73	105.24
	Net NPA	4.58	4.92	3.83	2.85	2.69

### Rating Profile of Corporate Loan Book

Q4



### External Rating of Corporate Advances

Rating	Q1 FY23
AAA	12%
AA	13%
A	19%
BBB	21%
<BBB	25%
Unrated	10%
<b>Total</b>	<b>100%</b>

## Advance

₹. in Crore

Gross Advance

↑ 26%

6917 - 8724

Corporate

↑ 49%

1705 - 2547

MSME

↑ 65%

917 - 1510

Agri & Micro

↑ 9%

735 - 798

Retail

↑ 9%

3560 - 3869

## Deposits

₹. in Crore

Total Deposit

↑ 8%

11658 - 12576

CA

↑ 10%

644 - 706

SA

↑ 7%

3215 - 3454

CASA

↑ 8%

3859 - 4160

Retail TD

↑ 5%

6003 - 6295

## Performance

NII

↑ 48%

79.50 - 117.30

Other Income

↓ (177)%

28.13 - (21.55)

Operating Profit

↓ (131)%

16.10 - (5.02)

Net Profit

↓ (489)%

6.79 - (26.43)

## Ratios

Cost/Income

↑ 15%

91.15 - 105.24

Gross NPA

↓ (3)%

9.27 - 6.35

Net NPA

↓ (2)%

4.58 - 2.69

Productivity / Employee

↑ 10%

11.30 - 12.40



# Comparison : Q-o-Q (FY22(Q4) - FY23(Q1))

## Advance

₹. in Crore

Gross Advance

3%

8444 - 8724

Corporate

(1)%

2578 - 2547

MSME

9%

1386-1510

Agri & Micro

(2)%

814 - 798

Retail (incl. Gold)

6%

3666-3869

## Deposits

₹. in Crore

Total Deposit

1%

12403-12576

CA

(2)%

724-706

SA

(2)%

3528-3454

CASA

(2)%

4252- 4160

Retail TD

1%

6258-6295

## Performance

₹. in Crore

Other Income

(131)  
%

68.67 – (21.55)

Operating Profit

(108)  
%

63.62 – (5.02)

Net Profit

(213)  
%

23.42 - (26.43)

Productivity / Employee

3%

12.09 – 12.40

## Ratios

Cost/Income

30.54

74.73 – 105.24

Gross NPA

0.03  
%

6.32 – 6.35

Net NPA

(0.16)  
%

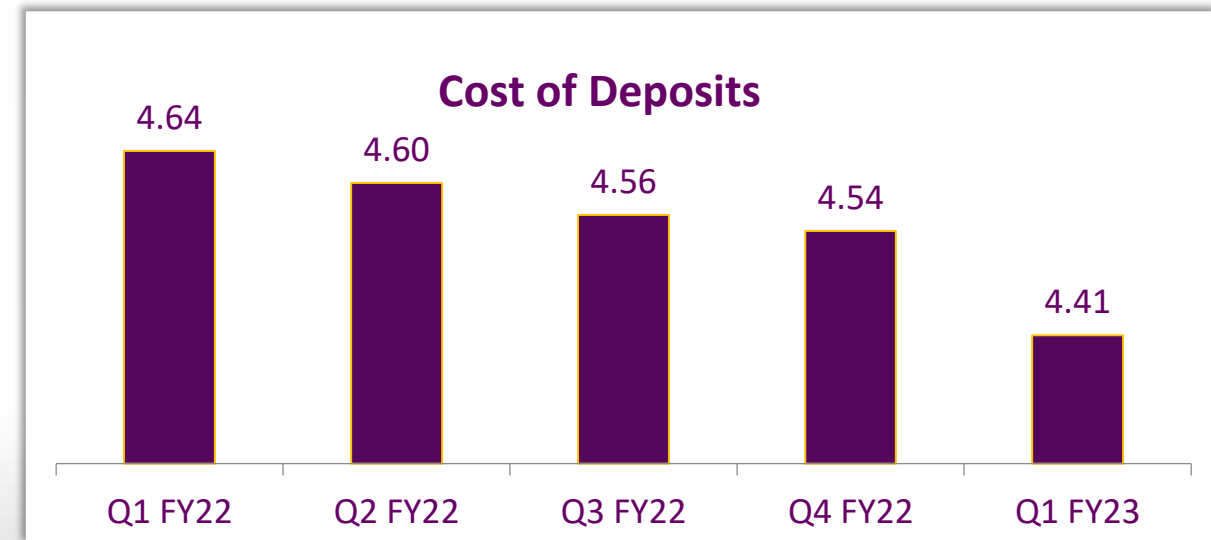
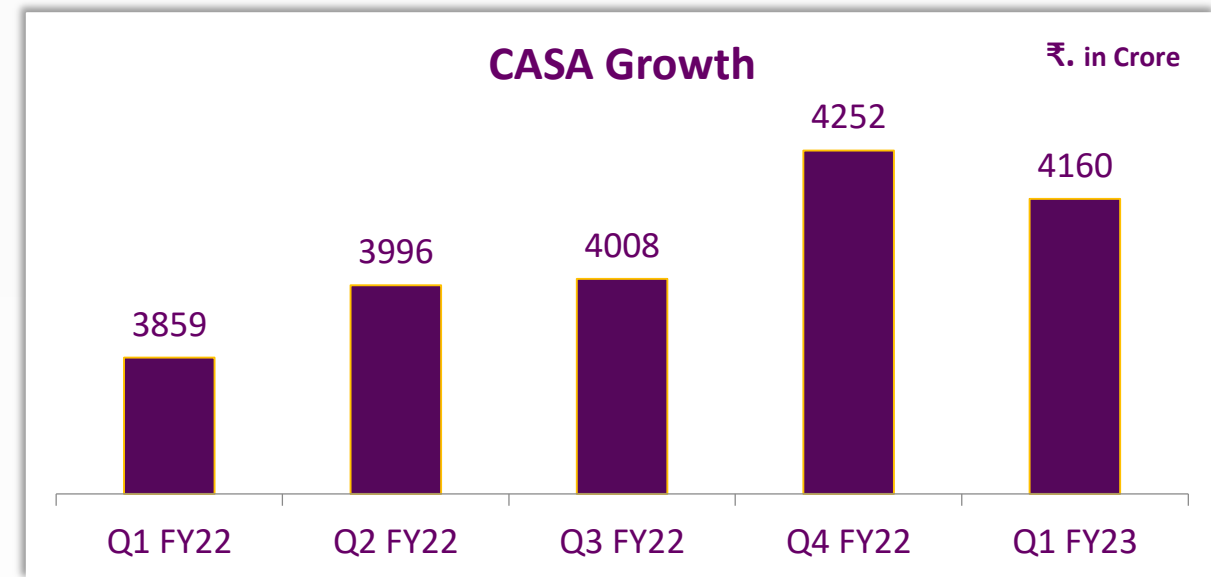
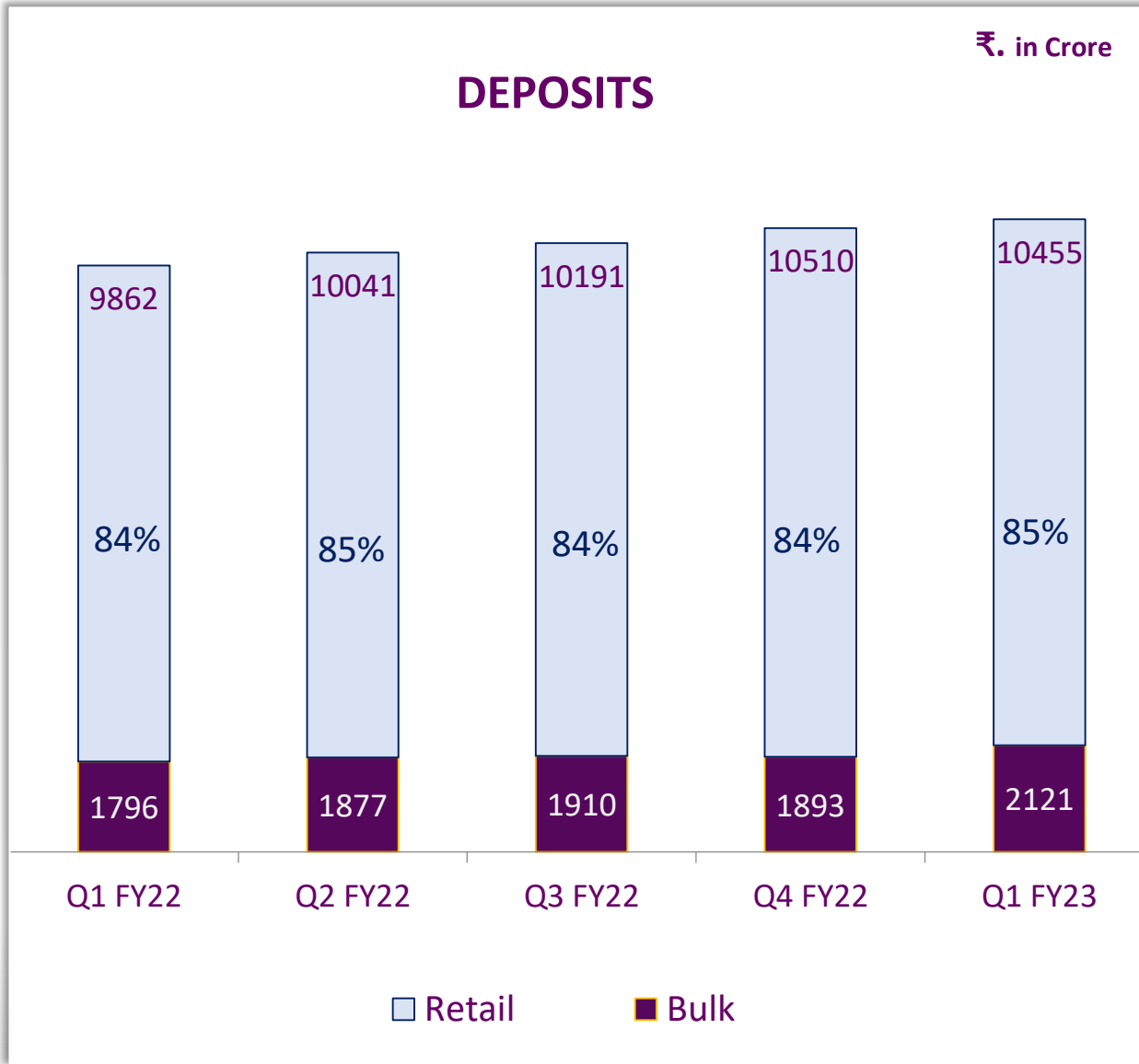
2.85 – 2.69

Net interest Margin

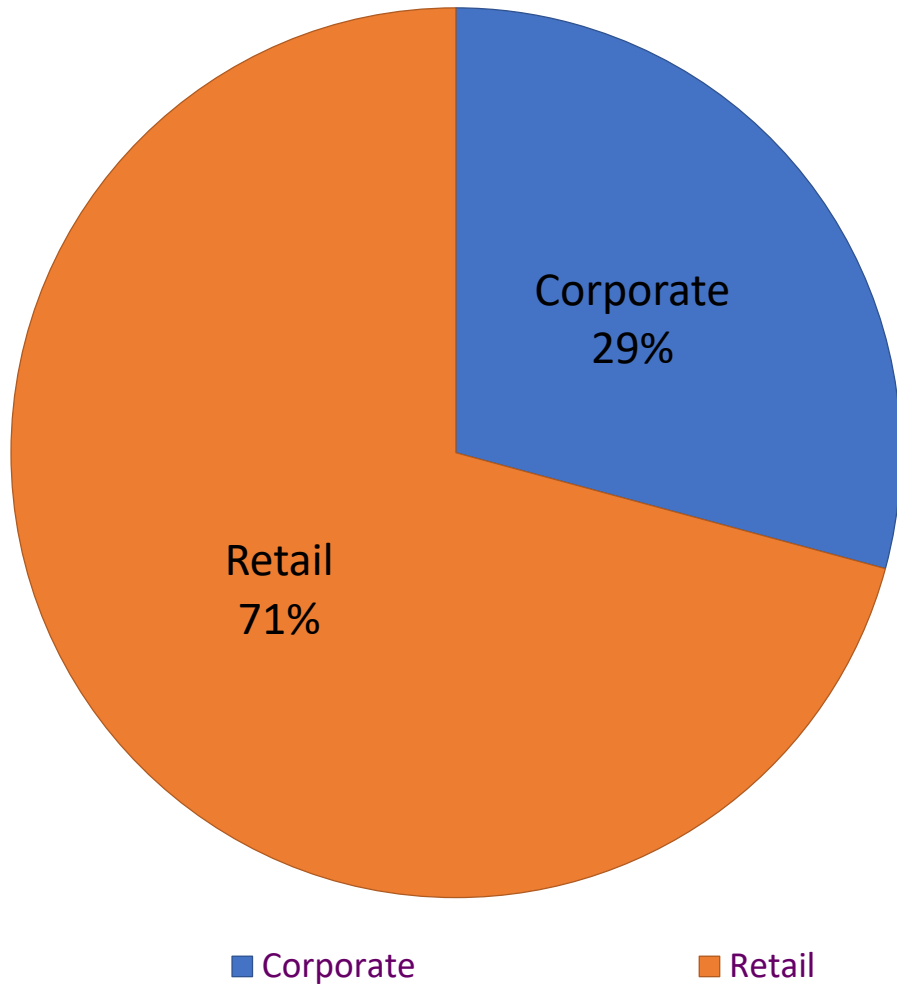
64  
bps

3.00 – 3.64



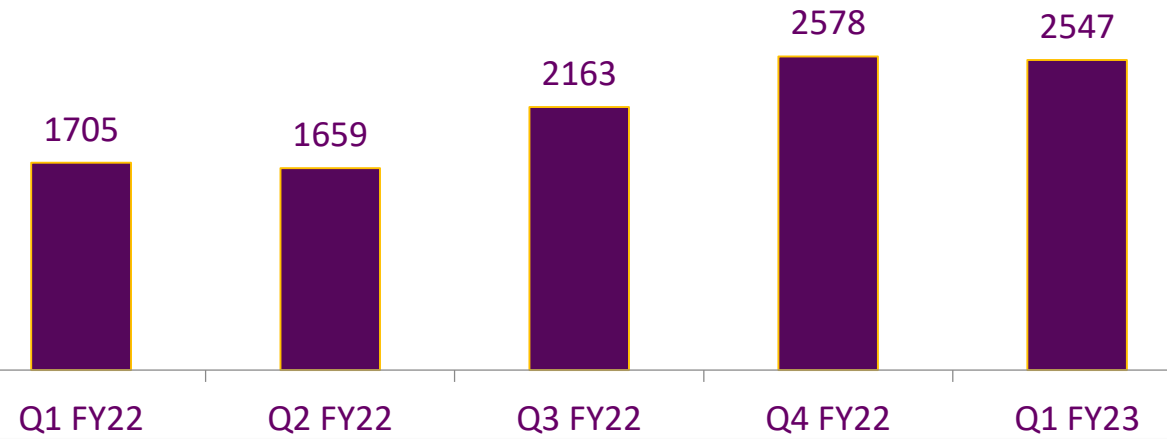


## GROSS ADVANCE



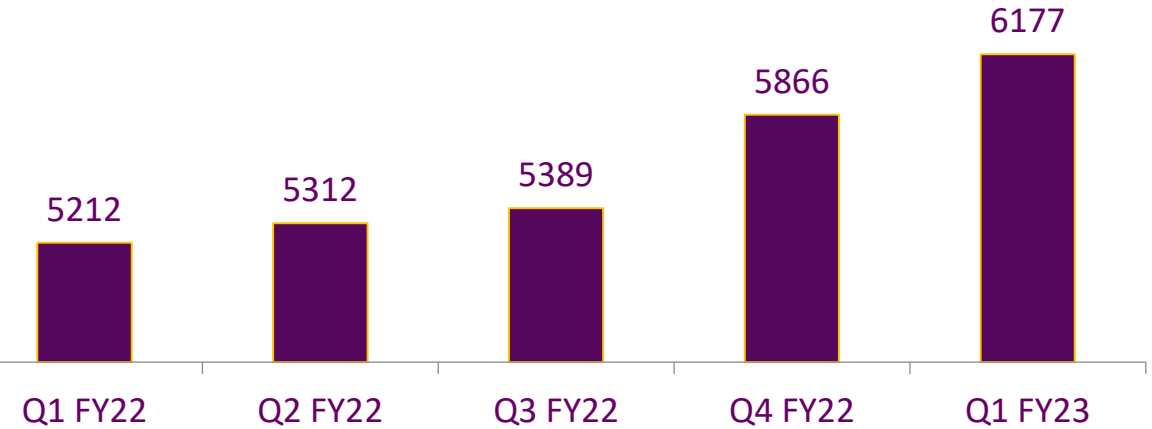
## Corporate

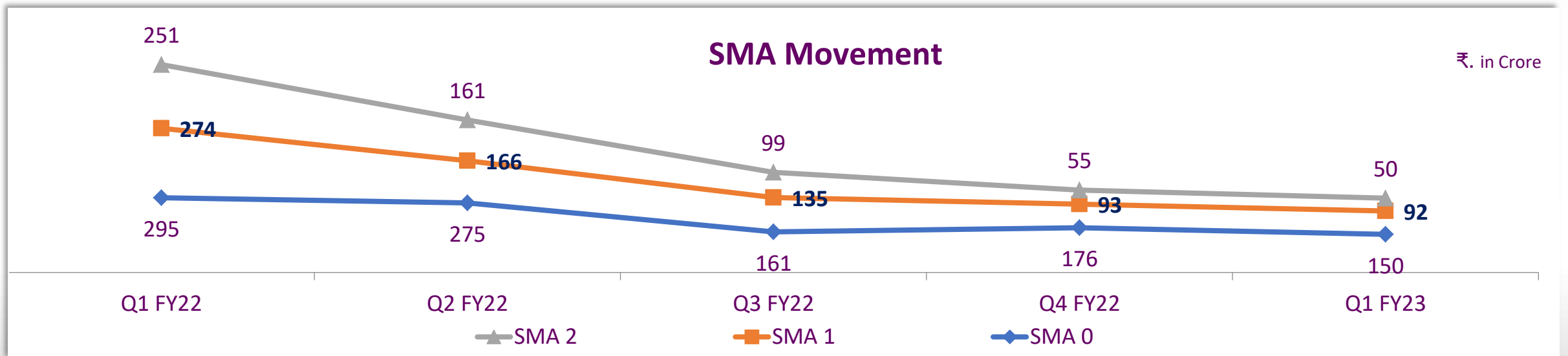
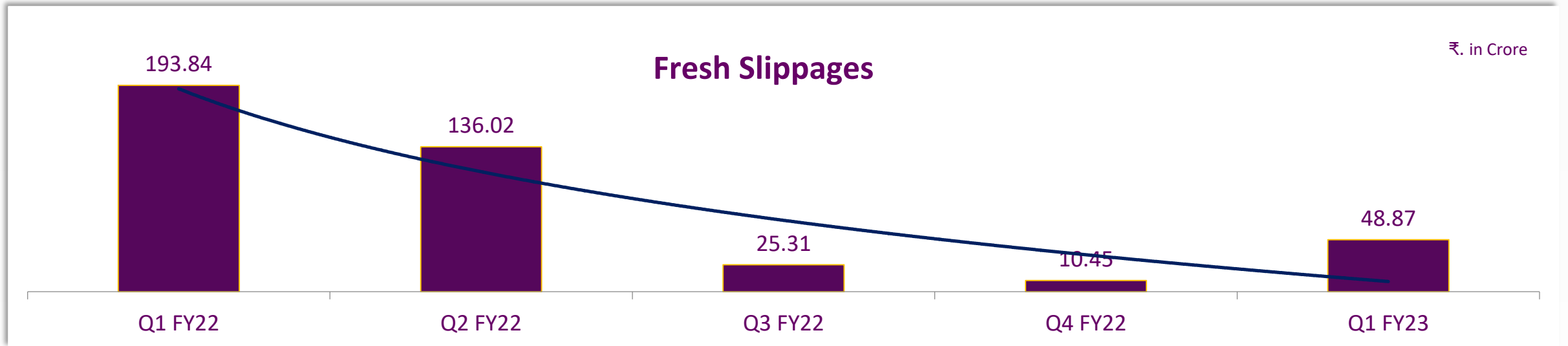
₹. in Crore



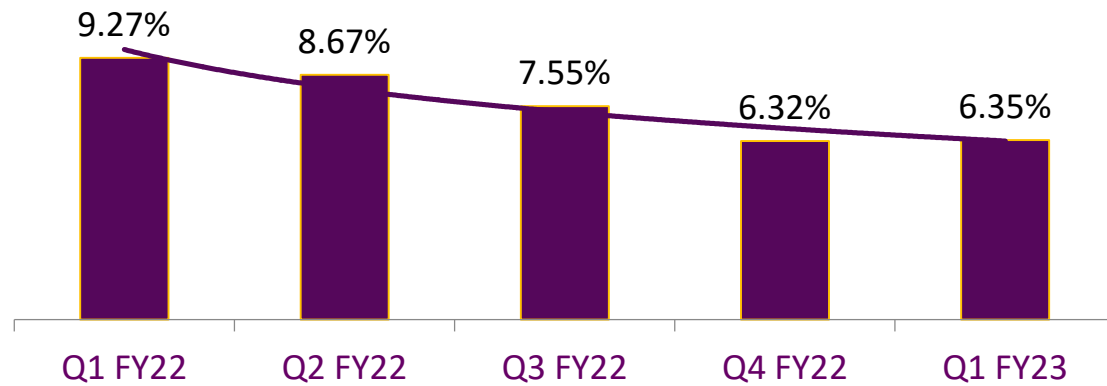
## Retail

₹. in Crore

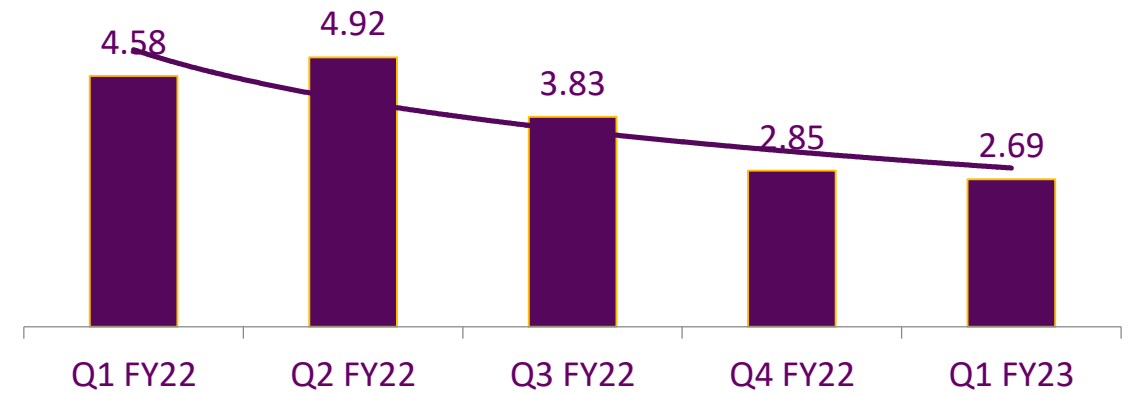




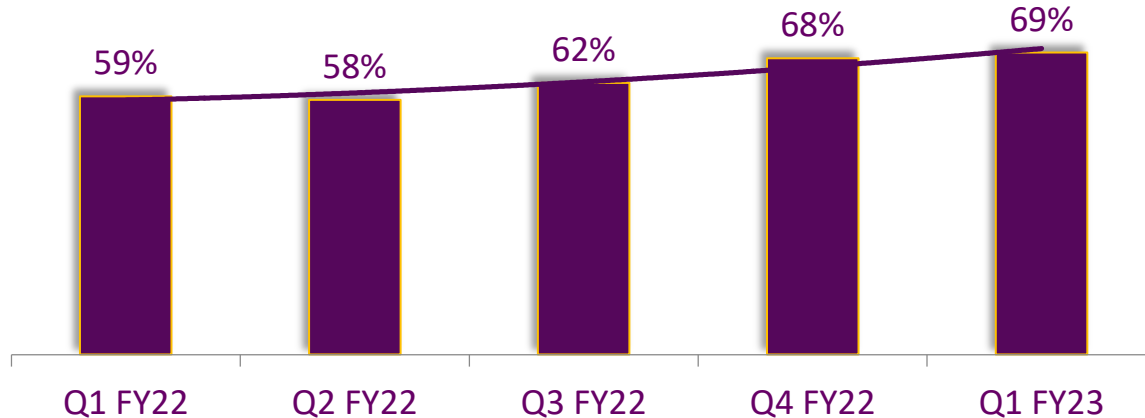
### Gross NPA%



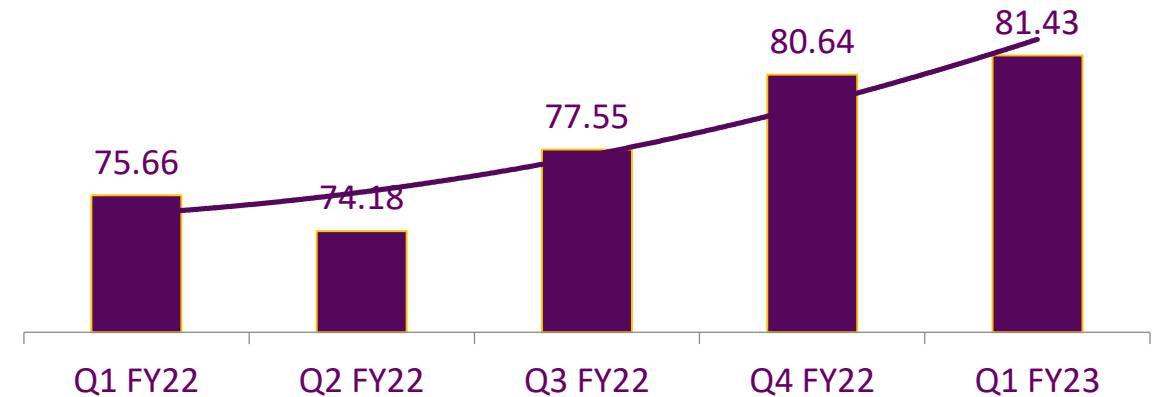
### Net NPA%



### CD Ratio

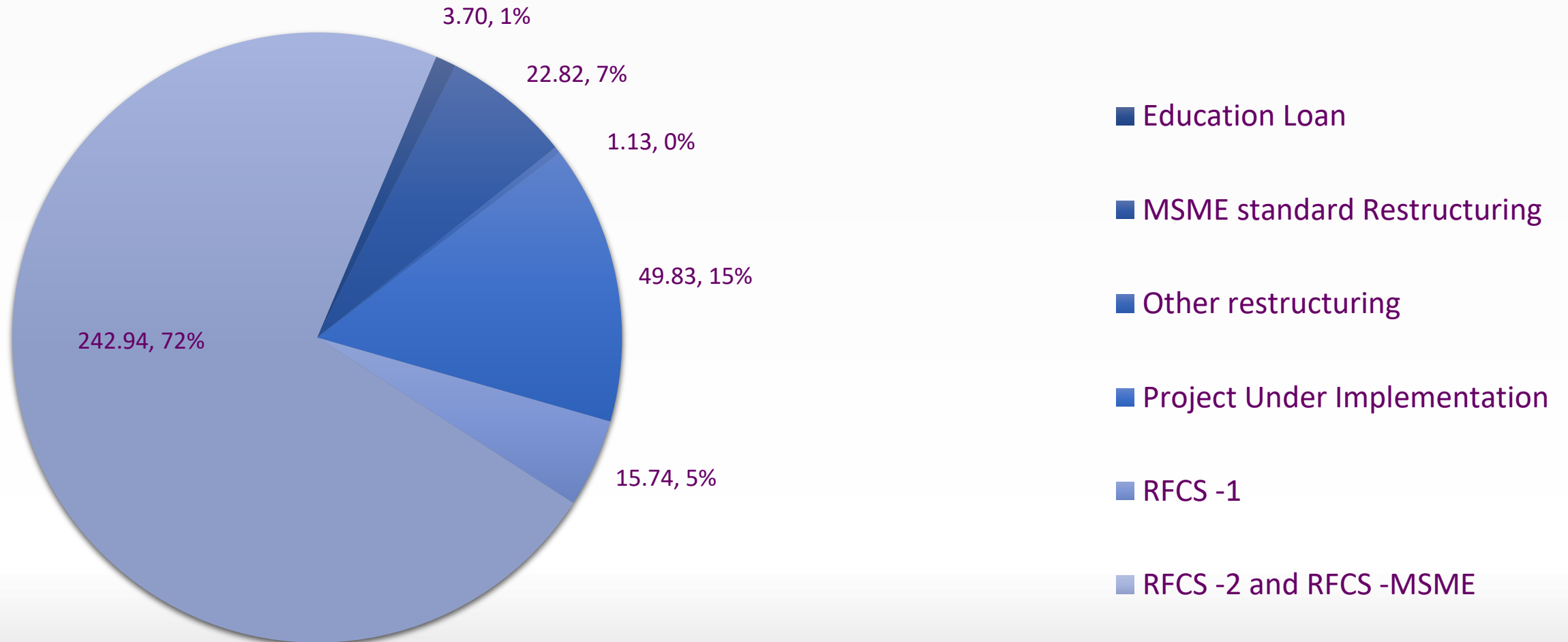


### Provision Coverage Ratio

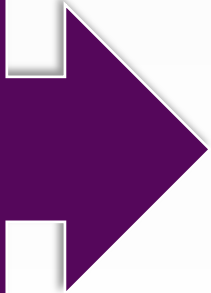


## Restructured Standard Advances as on 30th June, 2022 Total Restructured Standard Advances - Rs.336.16 Crore

₹. in Crore



## Digital Migration



**69.23%**

Share of Digital Banking Transactions @ 69.23% as on 30<sup>th</sup> June 2022 compared to 55.99% as on 30<sup>th</sup> June, 2021

**61.61%**

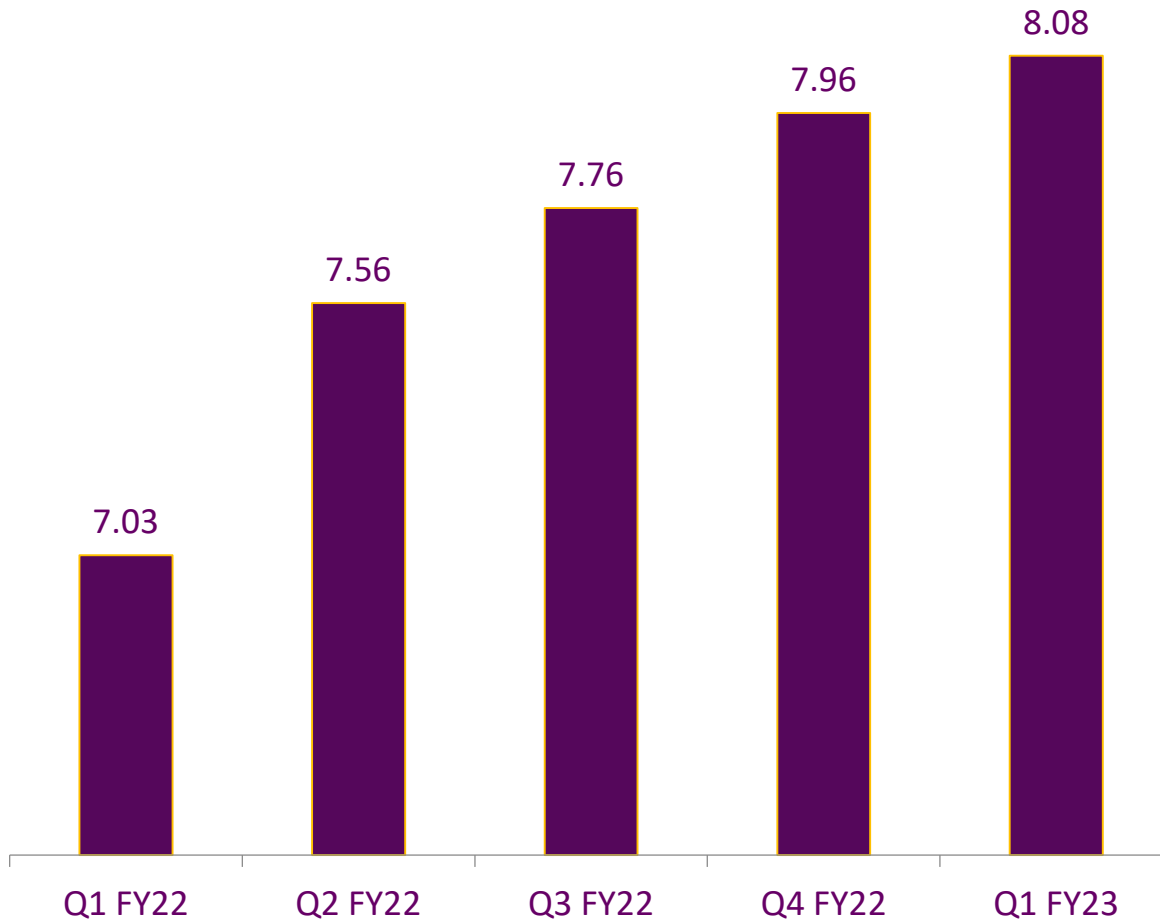
Mobile Banking turnover up by 61.61% YoY

**39.14%**

Retail Internet Banking turnover up by 39.14% YoY

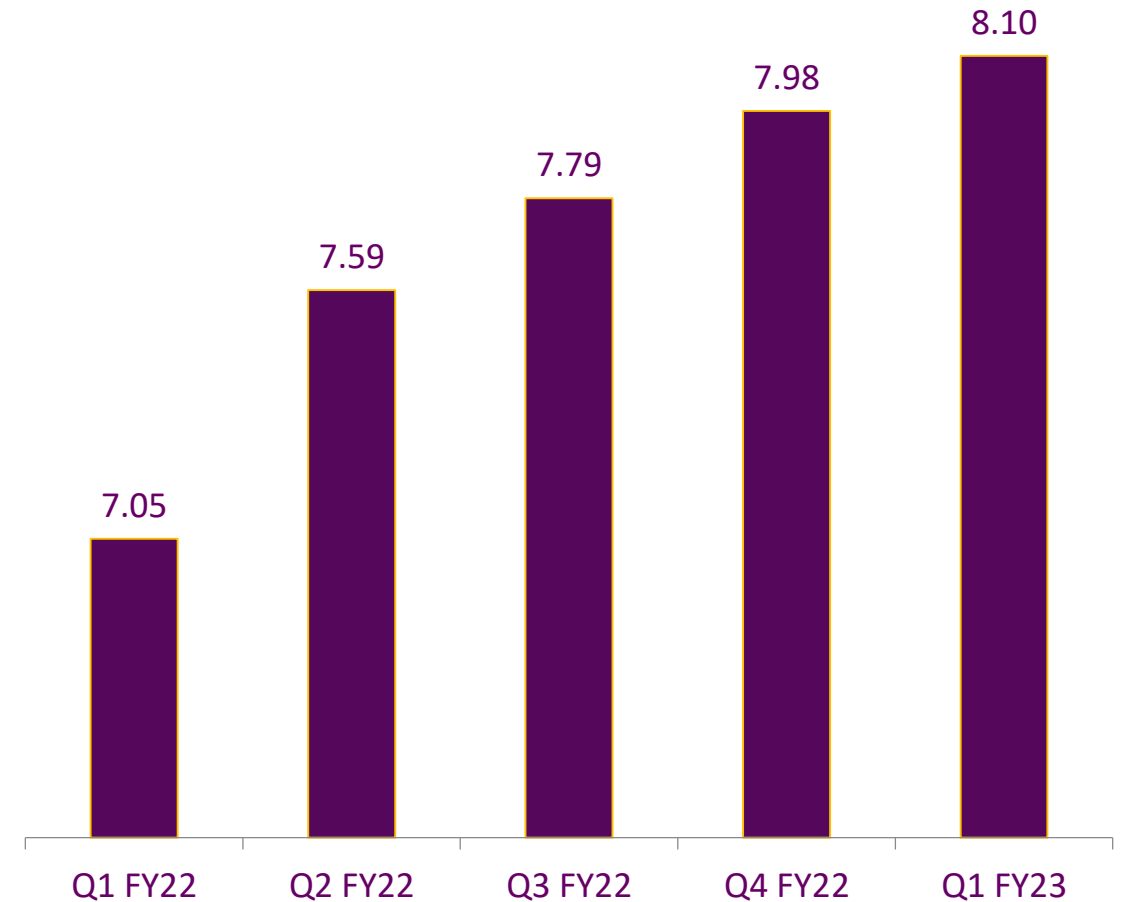
## Mobile Banking Registered Customers

in Lakhs



## Retail Internet Banking Registered Customers

in Lakhs





# Balance Sheet overview

₹. in Crore

Particulars	30.06.2021 (Reviewed)	31.03.2022 (Audited)	30.06.2022 (Reviewed)
<b>CAPITAL AND LIABILITIES</b>			
Capital	253	253	253
Reserves and Surplus	618	647	621
Deposits	11658	12403	12576
Borrowings	150	150	454
Other Liabilities and Provisions	239	343	265
<b>TOTAL</b>	<b>12918</b>	<b>13796</b>	<b>14169</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	638	679	704
Balances with Banks and Money at call and short notice	325	57	100
Investments	4525	4044	4102
Advances	6576	8142	8396
Fixed Assets	225	221	222
Other Assets*	628	653	645
<b>TOTAL</b>	<b>12918</b>	<b>13796</b>	<b>14169</b>
* Out of Which RIDF/RHF/MSME Deposits	249	265	249
Contingent Liabilities	428	1023	1036
Bills for collection	306	302	305

₹. in Crore

Particulars	30-06-2021 (Reviewed) Q1	31.03.2022 (Audited) Q4	30-06-2022 (Reviewed) Q1	Growth (YoY)	YOY Growth%	Growth (QoQ)	QoQ Growth%
Interest Income	218.11	234.91	258.37	40.26	18.46	23.46	9.97
Interest Expenses	138.60	138.49	141.07	2.47	1.78	2.58	1.86
<b>Net Interest Income</b>	<b>79.50</b>	<b>96.42</b>	<b>117.30</b>	<b>37.80</b>	<b>47.55</b>	<b>20.88</b>	<b>21.66</b>
Non Interest Income	28.13	68.67	(21.55)	(49.68)	(176.61)	(90.22)	(131.38)
Operating Expenses	91.53	101.47	100.77	9.24	10.10	(0.70)	(0.69)
<b>Operating Profit</b>	<b>16.10</b>	<b>63.62</b>	<b>(5.02)</b>	<b>(21.12)</b>	<b>(131.18)</b>	<b>(68.64)</b>	<b>(107.89)</b>
Provisions and Contingencies	9.31	39.01	21.41	12.10	129.97	(17.60)	(45.12)
<b>Net Profit</b>	<b>6.79</b>	<b>24.61</b>	<b>(26.43)</b>	<b>(33.22)</b>	<b>(489.25)</b>	<b>(51.04)</b>	<b>(207.40)</b>

₹. in Crore

Particulars	Q1 FY 22	Q2 FY 22	Q3 FY 22	Q4 FY 22	Q1 FY 23
Yield on Advances (%)	9.12	9.56	9.62	9.39	9.41
Yield on Investments (%)	5.09	5.10	5.18	5.27	5.59
Cost of Deposits (%)	4.64	4.60	4.56	4.54	4.41
Cost of Funds (%)	4.75	4.70	4.67	4.64	4.52
Net Interest Margin (%)	2.66	2.85	2.94	3.00	3.64
Cost/Income Ratio (%)	85.04	82.05	80.71	74.73	105.24
Return on Assets (%)	0.21	0.16	0.13	0.27	(0.76)
Return on Equity (%)	3.13	2.38	1.95	3.99	(12.14)
EPS (%)	0.27	0.41	0.51	1.42	(1.04)
Book Value (Rs)	34.42	34.57	34.66	35.57	34.53
Market Capitalisation	400.27	409.88	375.72	313.73	294.51
CRAR Basel III (%)	14.57	13.64	13.13	12.98	12.19
Core CRAR	11.75	10.98	10.52	10.31	9.95
RWA Basel III (in Cr)	5812.44	6115.45	6388.36	6770.12	6755.35
Ratio of RWA to Total Assets	45.00	46.22	47.29	49.07	47.68
Provision Coverage Ratio	75.66	74.18	77.55	80.64	81.43

## 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.

### 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.

### Mr. Ramesh A.J, Chief Financial Officer

- Chartered Accountant and CAIIB; More than 34 years of experience in Banking sector.
- Previously worked with SBI / SBT in Finance & Accounts, Large Value Credit intensive branches.

### 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 Sleeba, 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 JAIIB; More than 33 Years of experience in banking with specialization in Treasury Management for last 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 25 years of experience in banking including working with South Indian Bank and 5 years' as a practising lawyer.
- Vast experience in Legal, Credit Sanction, Credit Monitoring and Recovery.

## 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 8 years of experience in Secretarial operations.



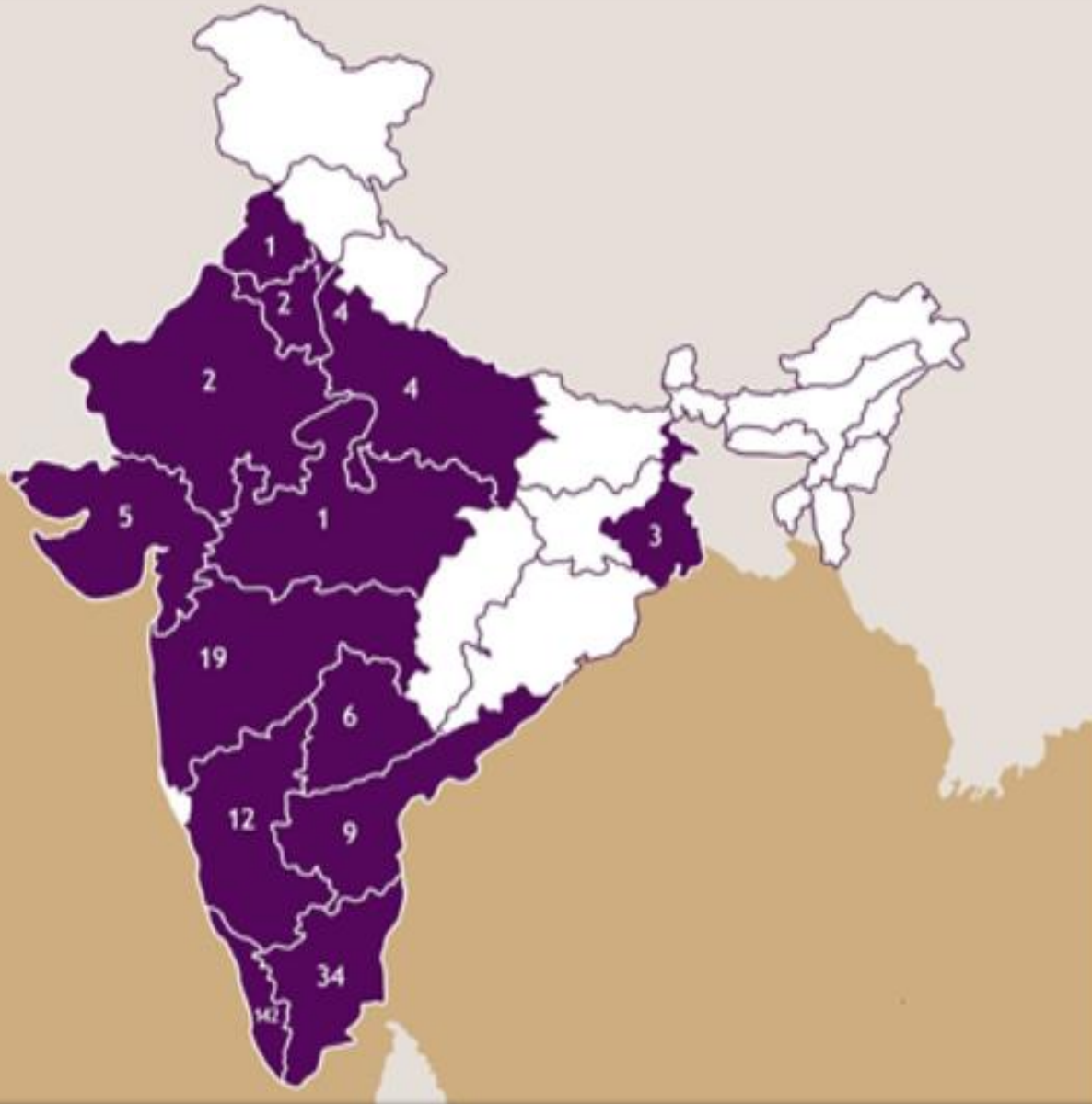
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Your fast track to the future

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.





# Branch Network



Over 520 customer touch points including  
245 branches, 258 ATMs and 17 BCs

## Branch Presence

Metro Branches – 58

Urban Branches – 62

Semi-Urban Branches – 106

Rural Branches – 19



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