



DhanlaxmiBank 
established 1927
Banking on Relationships forever

Investor Presentation Q3-FY 2024-25



BOARD OF DIRECTORS



Shri. K.N Madhusoodanan
PART-TIME CHAIRMAN



Shri. Ajith Kumar K.K
MANAGING DIRECTOR & CEO



Shri. P. Suriaraj
EXECUTIVE DIRECTOR



Shri. G. Rajagopalan Nair
INDEPENDENT DIRECTOR



Shri. D. K. Kashyap
RBI ADDITIONAL DIRECTOR



**Shri. Sreesankar
Radhakrishnan**
INDEPENDENT DIRECTOR



Dr. Nirmala Padmanabhan
INDEPENDENT DIRECTOR



Ms. Vardhini Kalyanaraman
INDEPENDENT DIRECTOR



**Shri. Nageswara Rao
Chatradi**
RBI ADDITIONAL DIRECTOR



Dr. Jineesh Nath C.K
DIRECTOR

DIRECTORS

❖ Total Business of the Bank grew by **7.25%** and reached ₹ **26,443** Crore as on December, 31 2024.

❖ Total Deposit of the Bank registered a growth of **5.07 %** to reach ₹ **15,068** Crore.

❖ Gross Advance of the Bank grew by **10.29%** to reach ₹ **11,375** Crore.

❖ Gold Loan Portfolio registered a growth of **32.82%** to reach ₹ **3553** Crore.

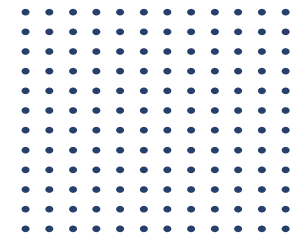
❖ Yield on Investments improved to **6.17%** from **5.72%**.

❖ Provision Coverage Ratio as of December 31, 2024, is **90.96%**.

❖ Gross NPA percentage reduced to **3.53%** from **4.81%**.

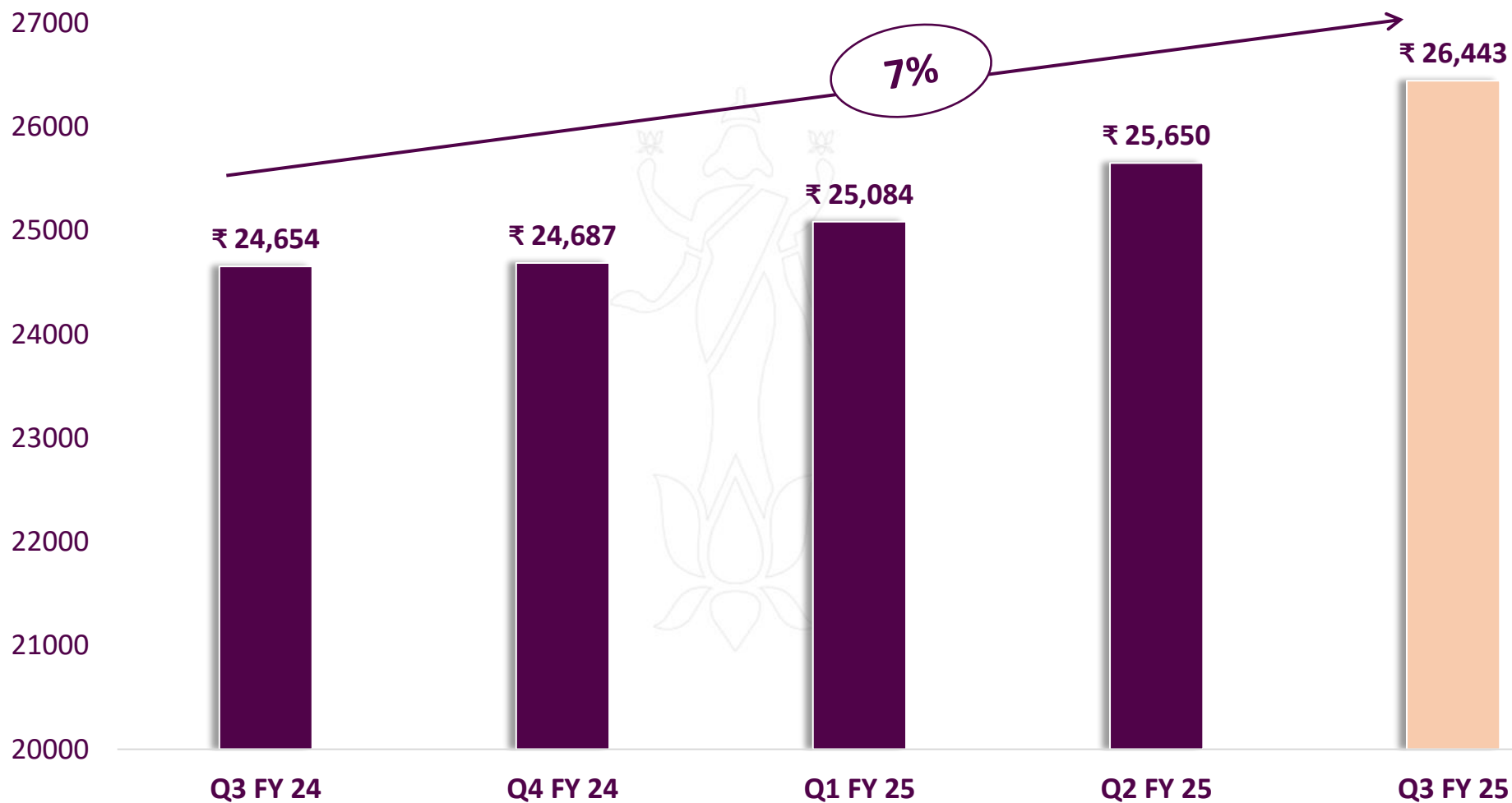
❖ Net NPA percentage reduced to **0.86%** from **1.27%**.

❖ CRAR Basel III (%) improved to **12.79%** from **12.37%**.


Performance
Y-o-Y

DhanlaxmiBank
established 1927
Banking on Relationships forever

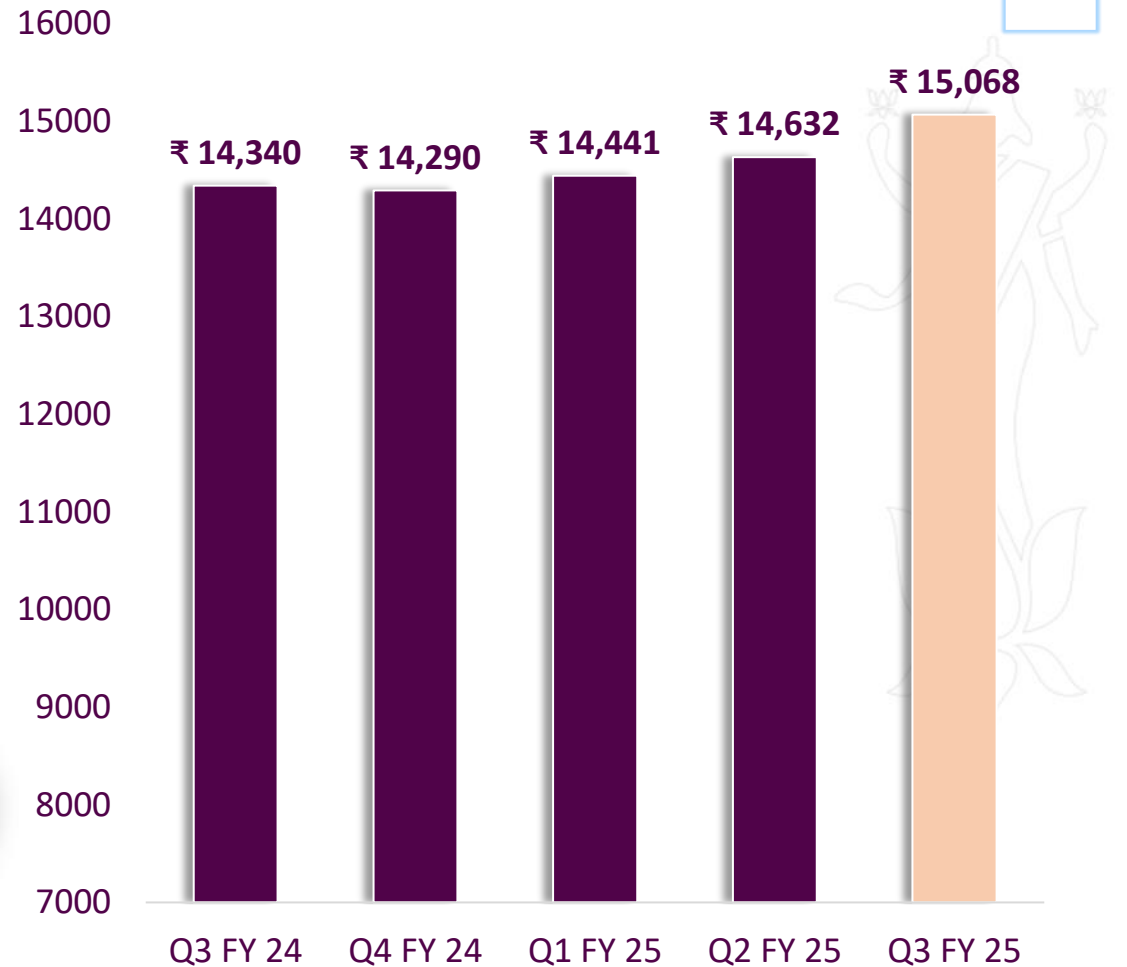
TOTAL BUSINESS



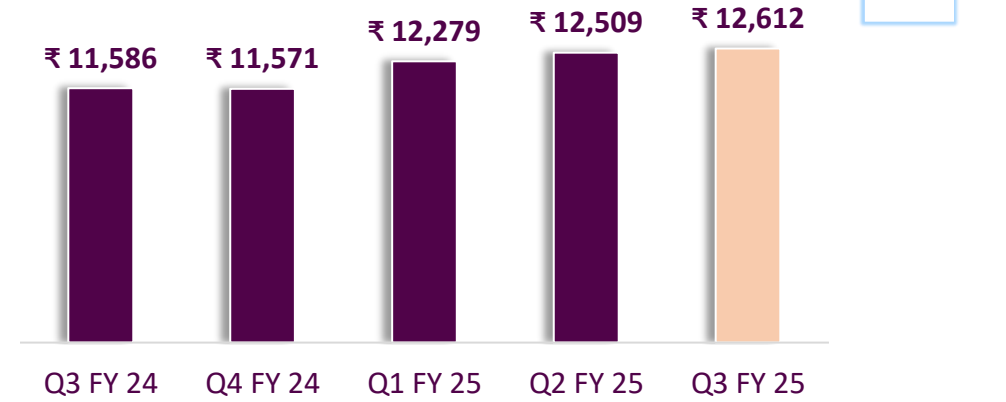
TOTAL BUSINESS Performance Y-o-Y

₹ in Crore

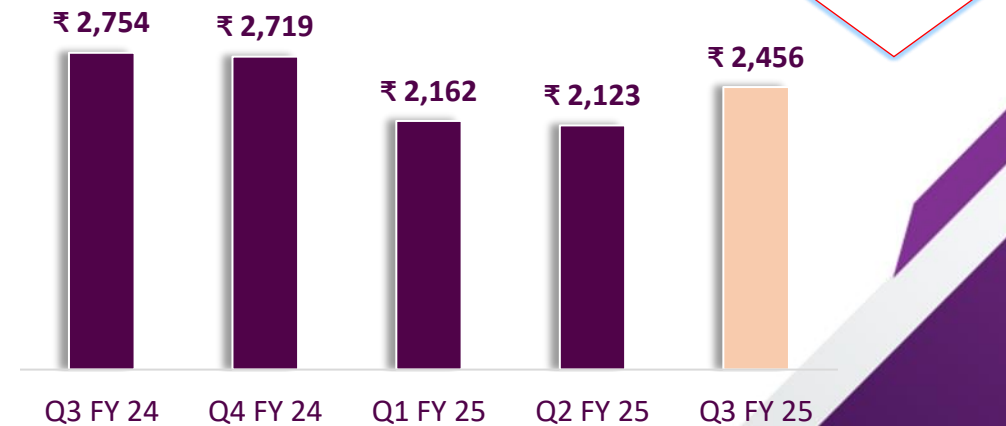
TOTAL DEPOSIT



Retail Deposit



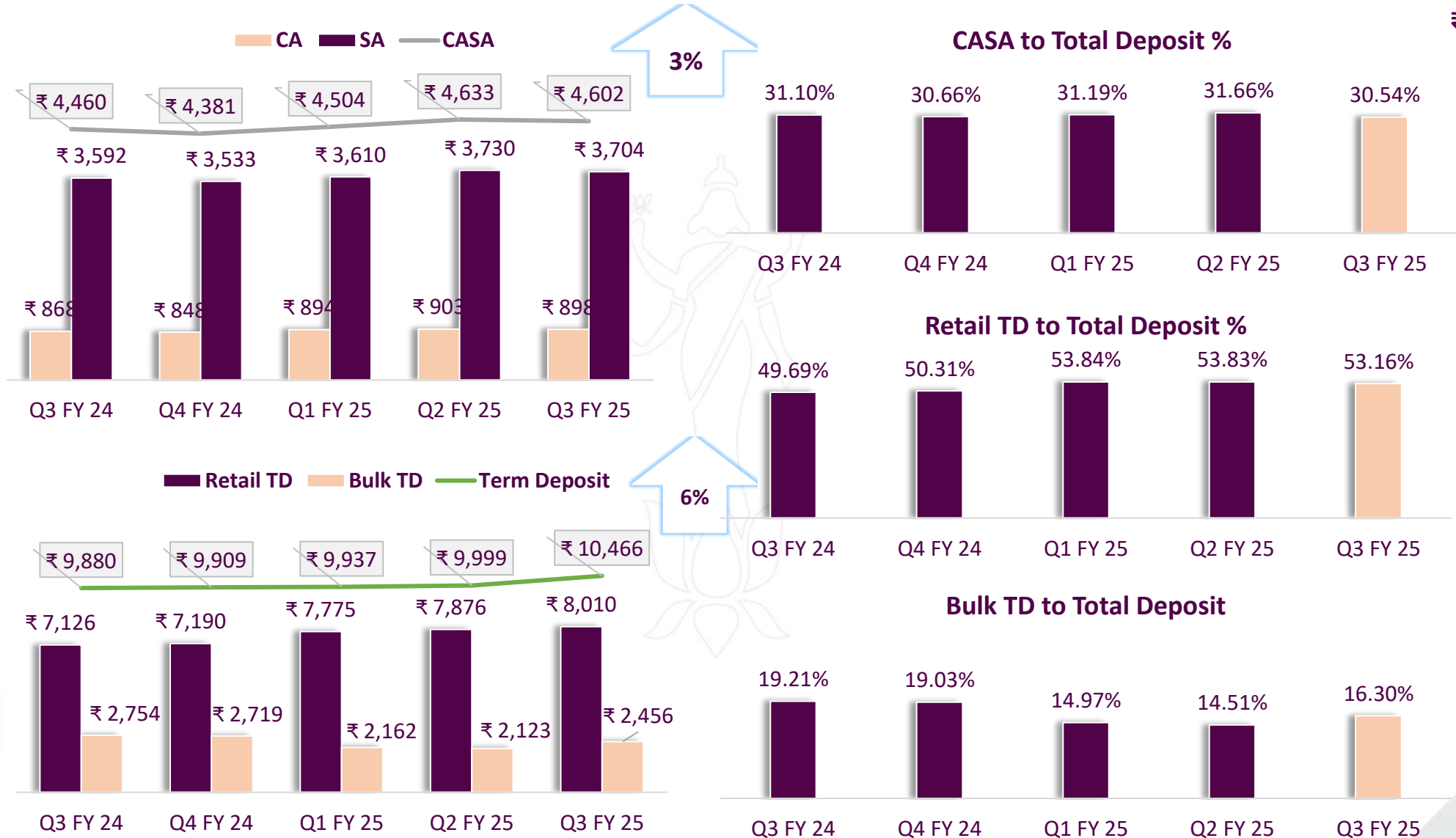
Bulk Deposit



**TOTAL
DEPOSIT**
Performance
Y-o-Y

₹ in Crore

DEPOSIT MIX Performance Y-o-Y



₹ in Crore

Gross Advance

10%

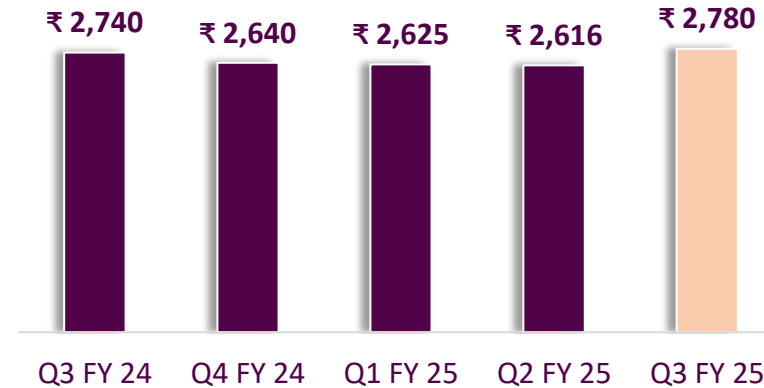
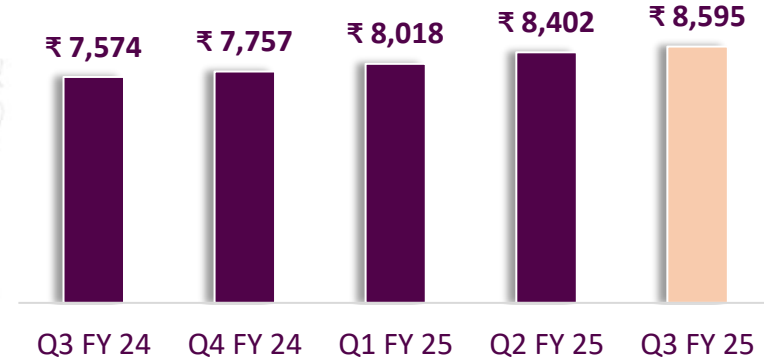
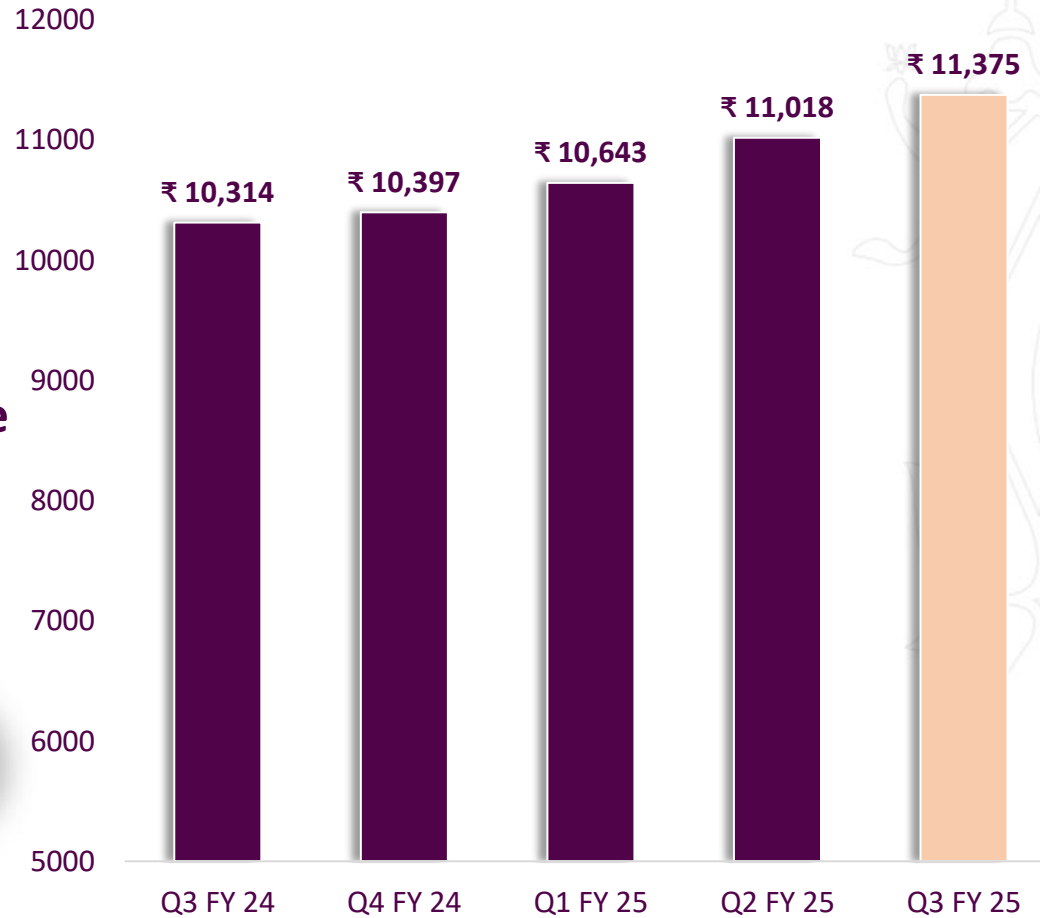
Retail Advance

13%

Corporate Advance

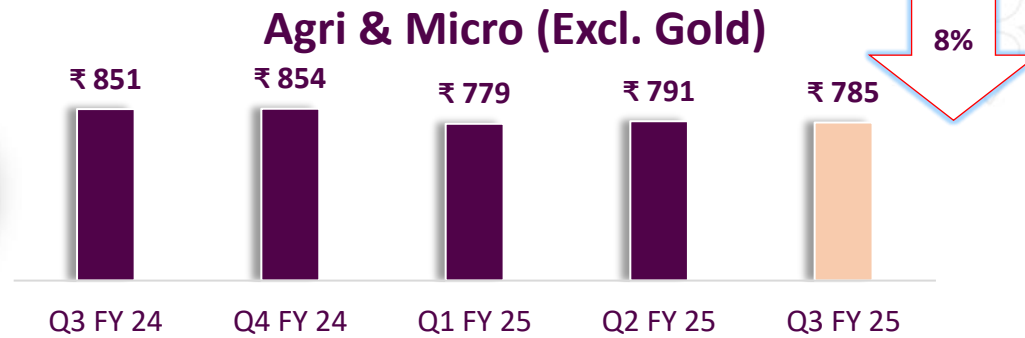
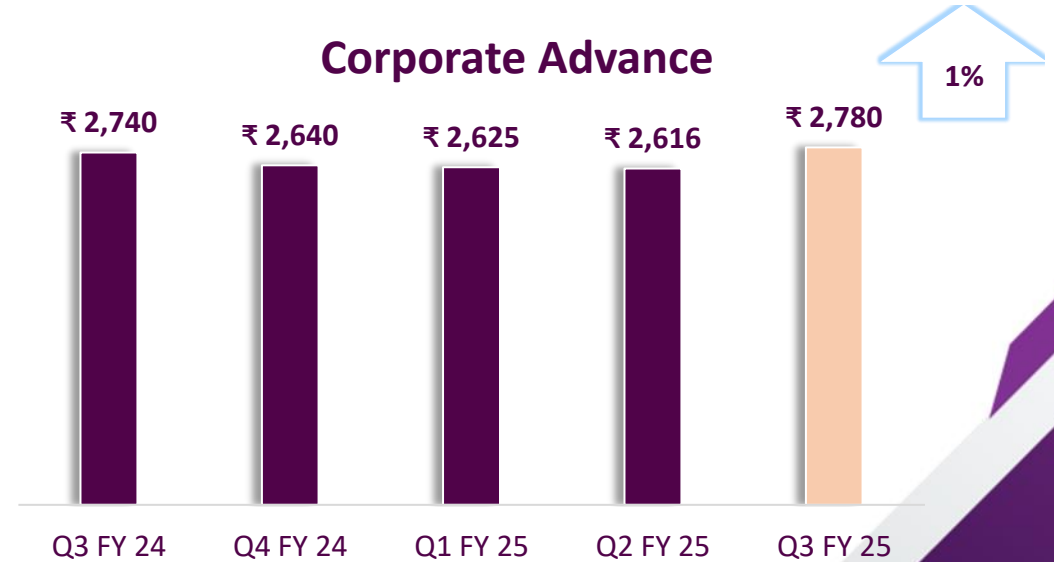
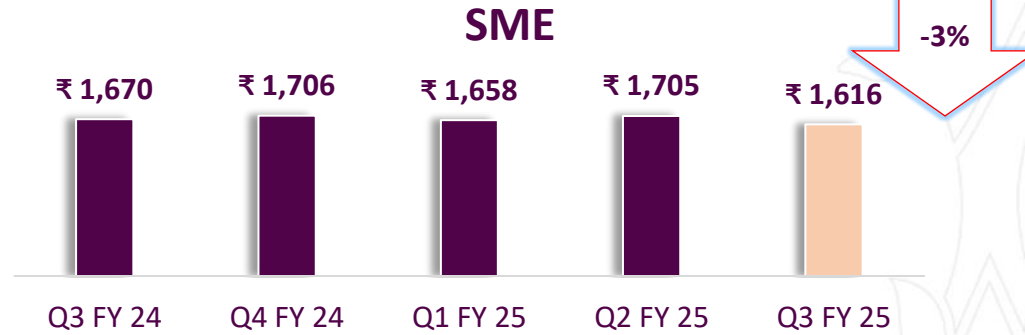
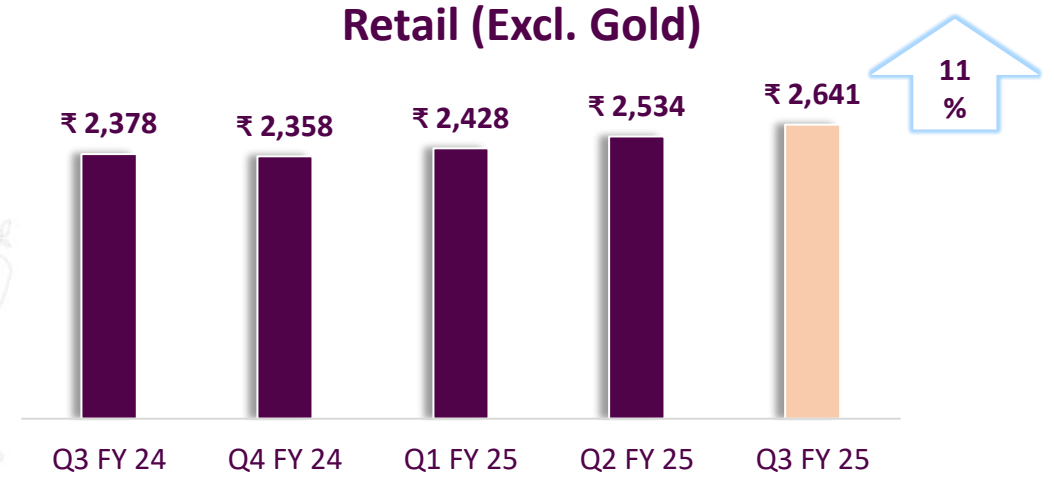
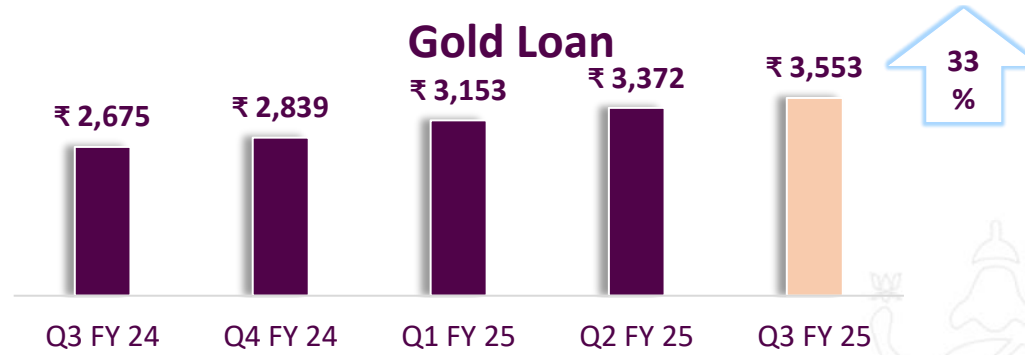
1%

**GROSS
ADVANCE
Performance
Y-o-Y**



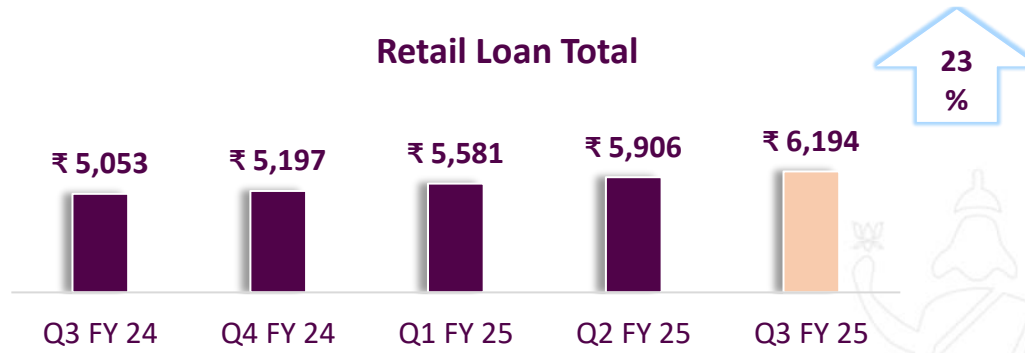
₹ in Crore

**Advance
Mix
Performance
Y-o-Y**

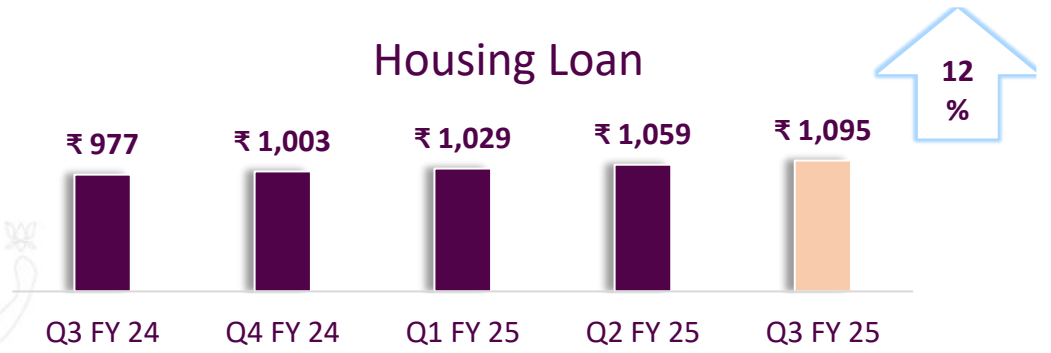


₹ in Crore

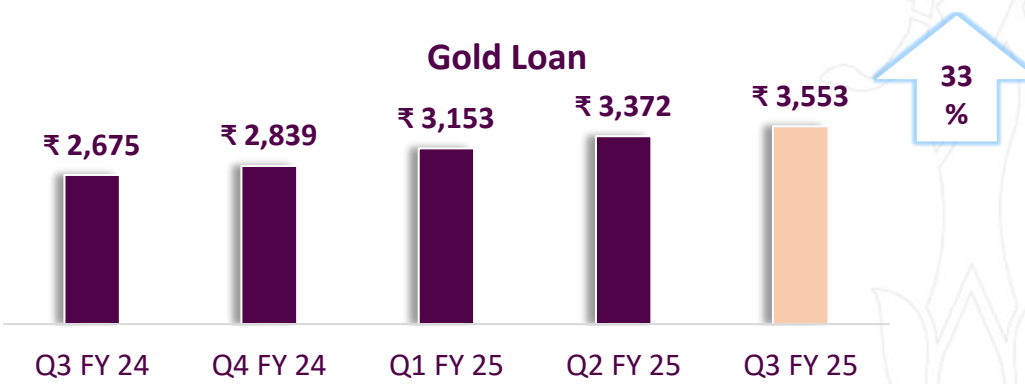
Retail Loan Total



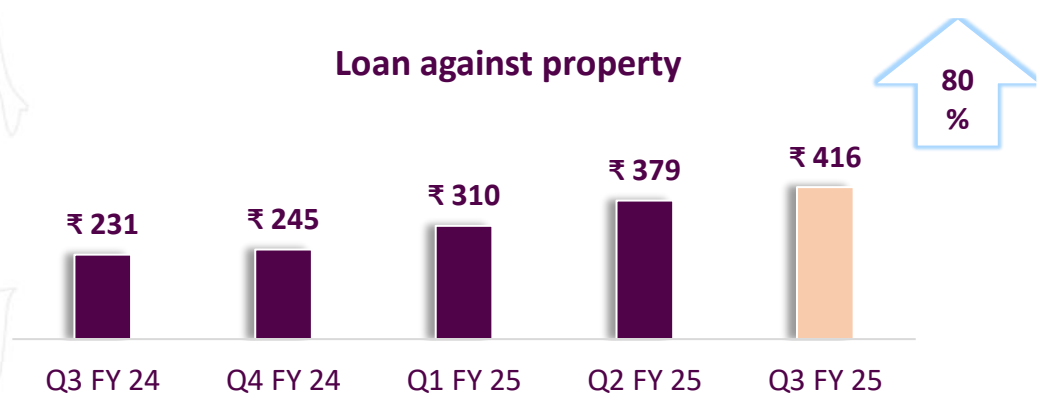
Housing Loan



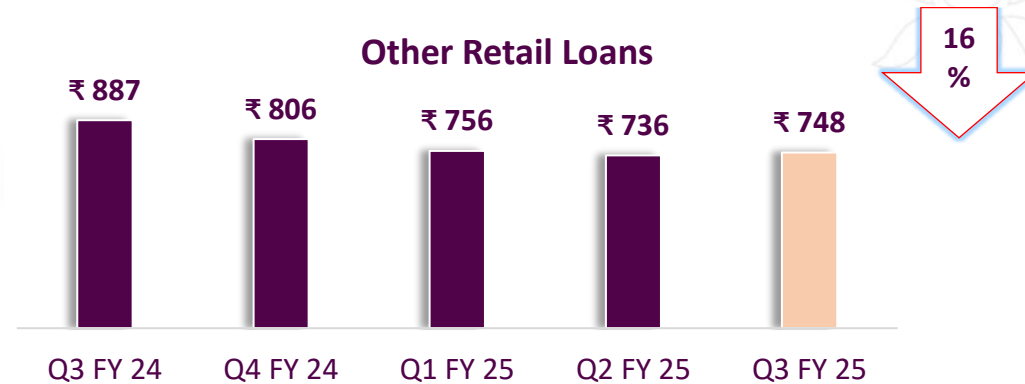
Gold Loan



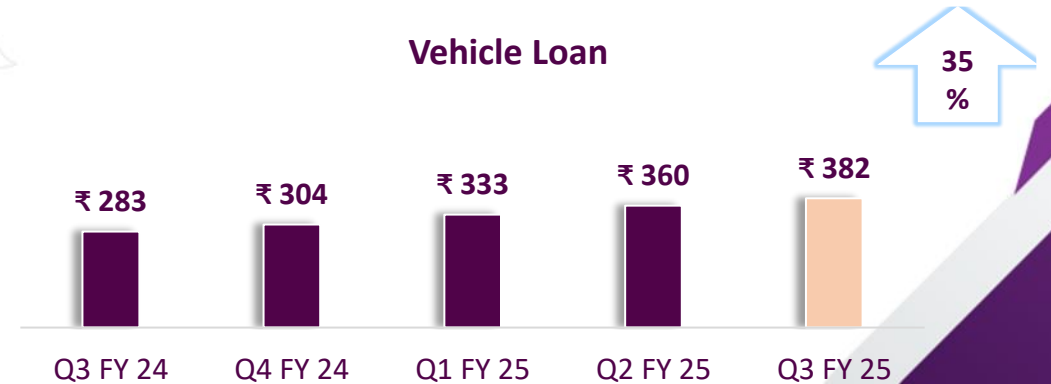
Loan against property



Other Retail Loans



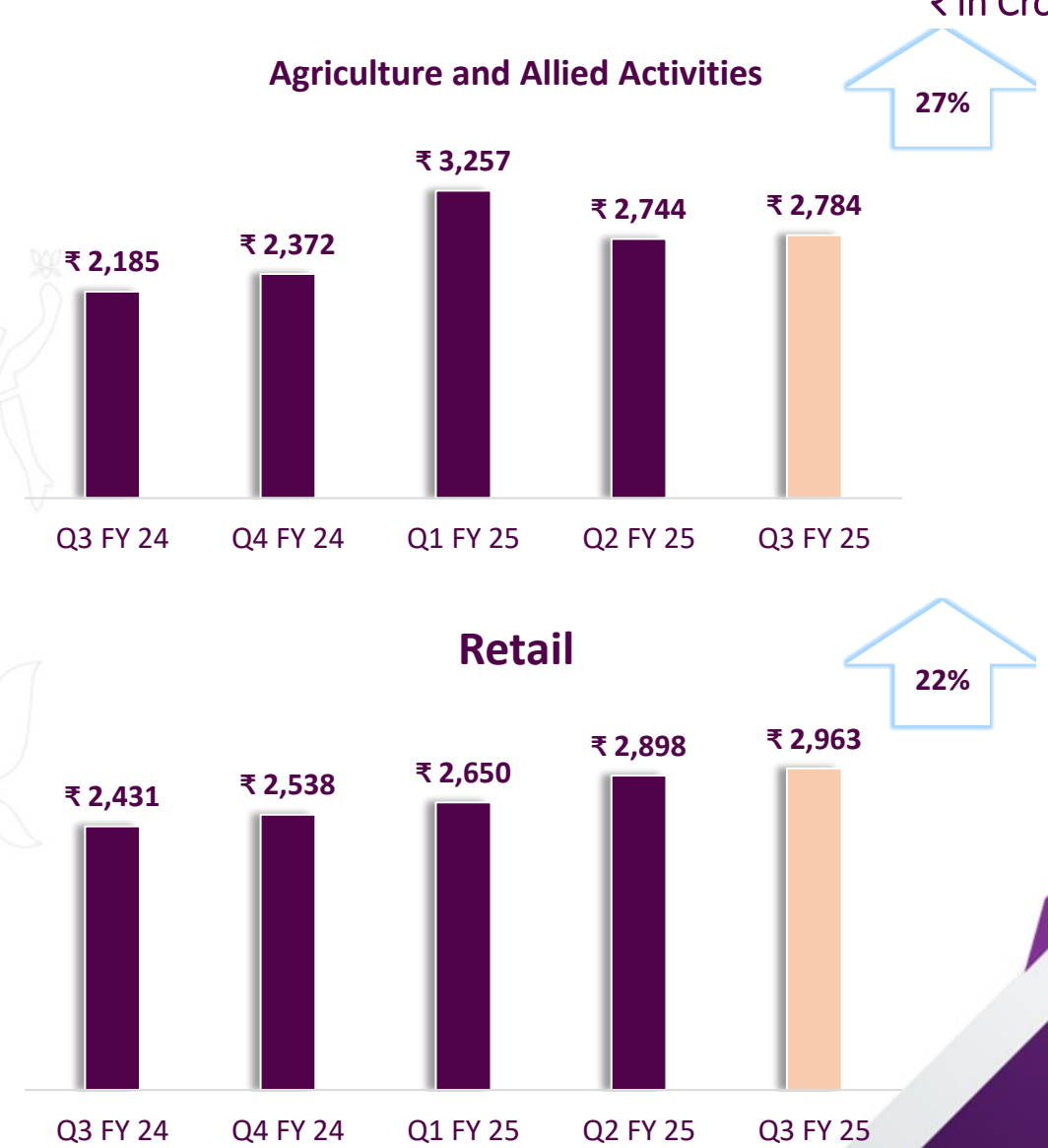
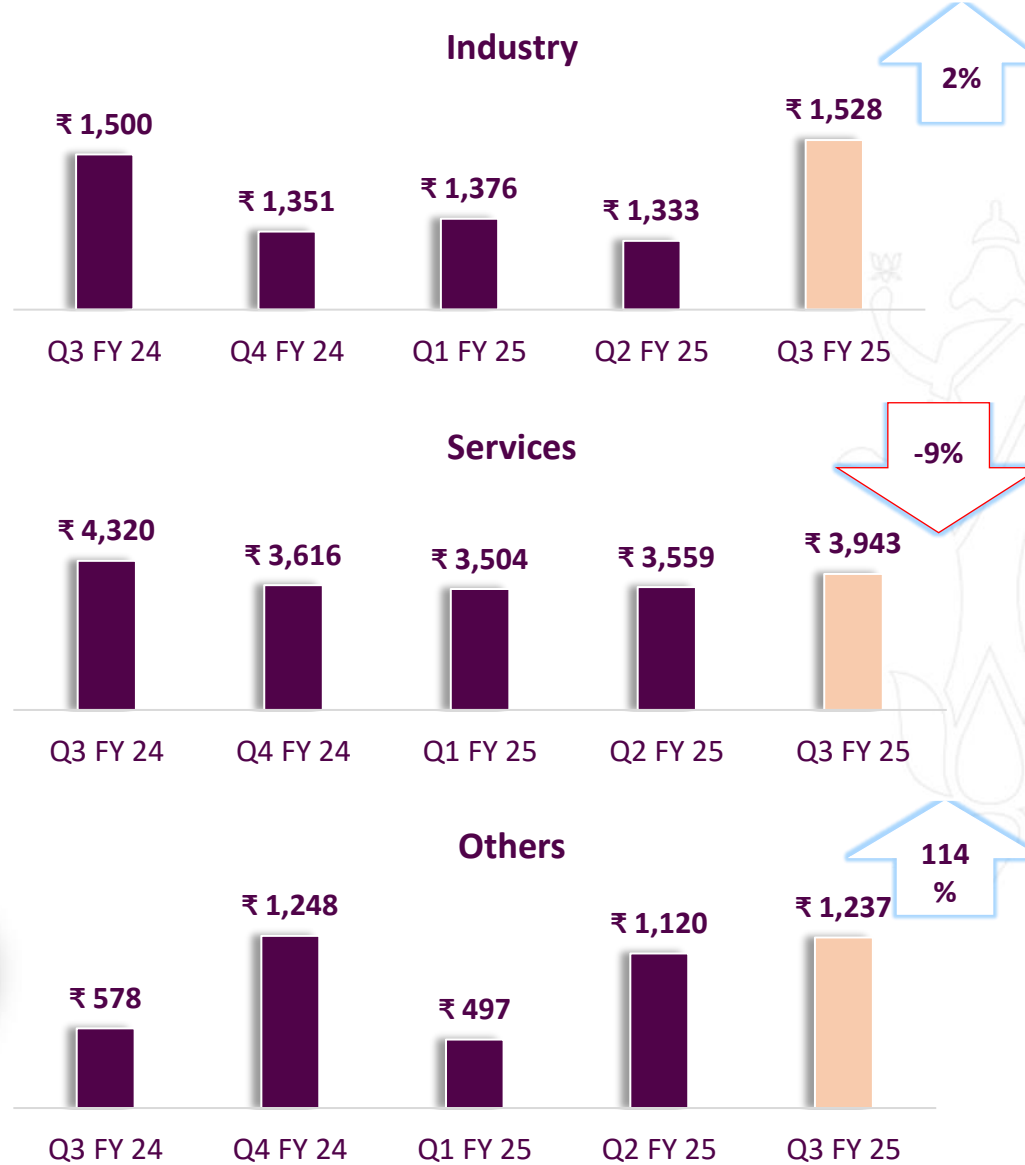
Vehicle Loan



**Retail
Segment
Performance
Y-o-Y**

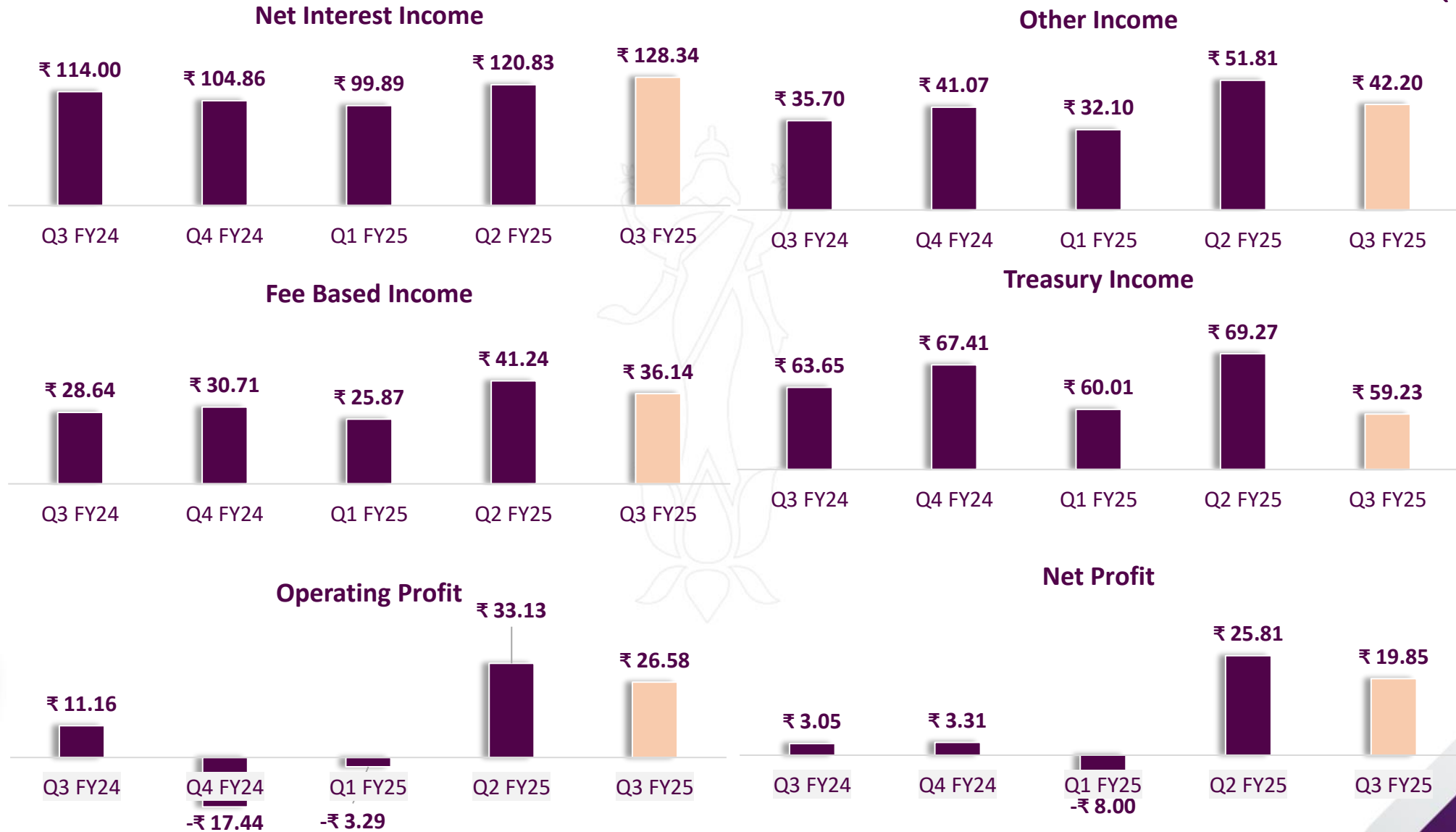
₹ in Crore

**Sector wise
Exposure
Performance
Y-o-Y**



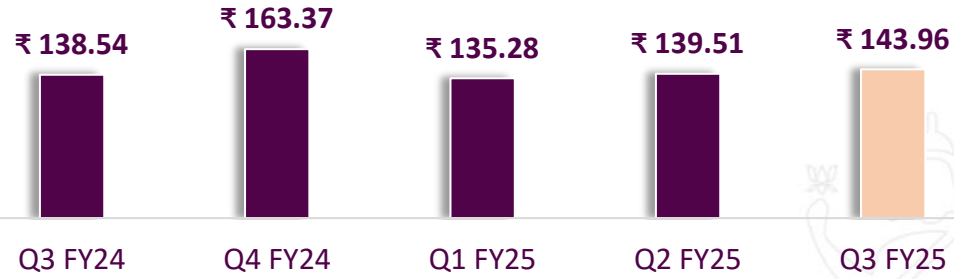
₹ in Crore

Key Financial Indicators For the Quarter

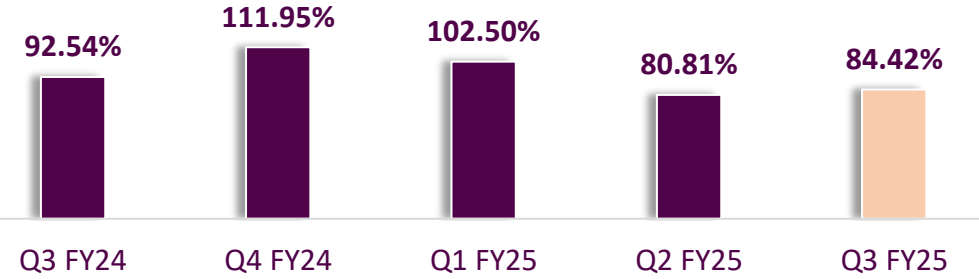


₹ in Crore

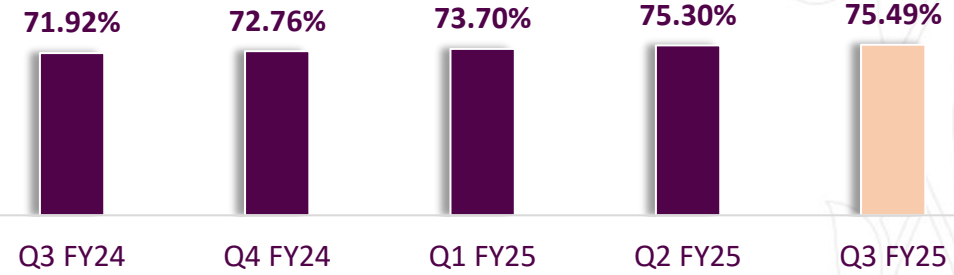
Operating expenses



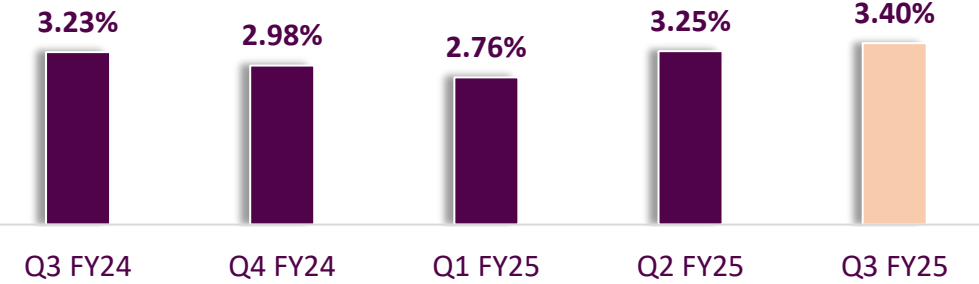
Cost to Income Ratio



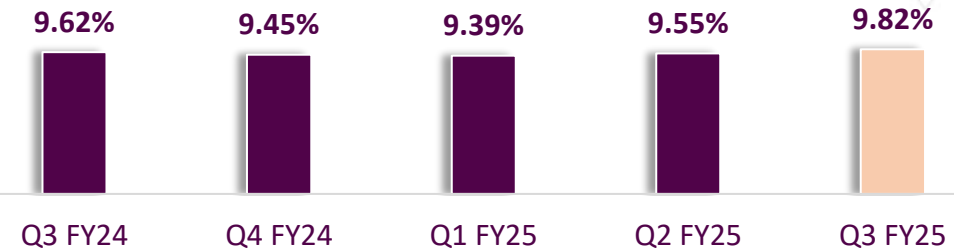
CD Ratio



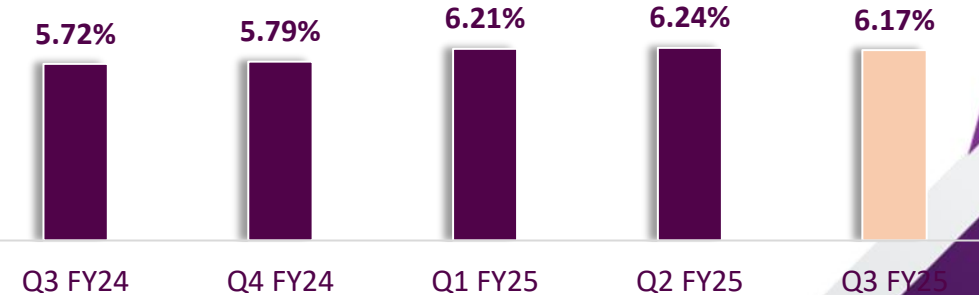
NIM



Yield on Advance



Yield on Investment

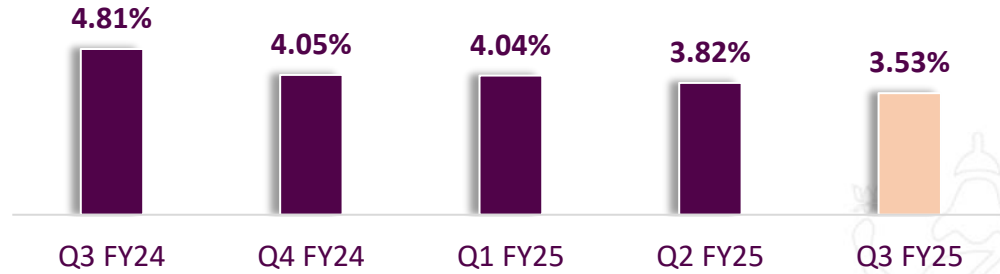


**Key Financial
Indicators
For the Quarter**

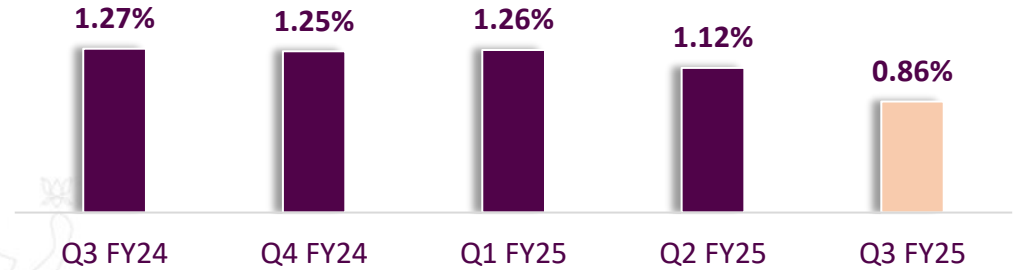
₹ in Crore

Key Financial Indicators For the Quarter

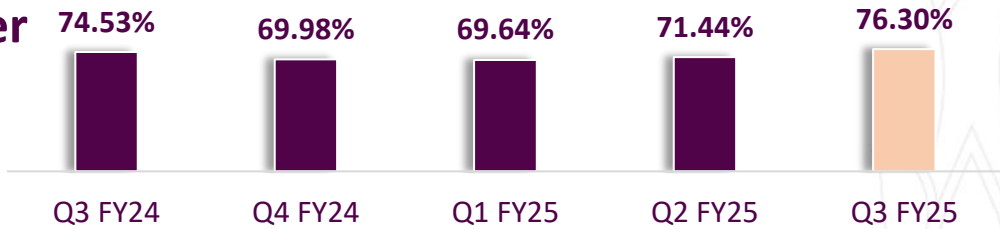
Gross NPA%



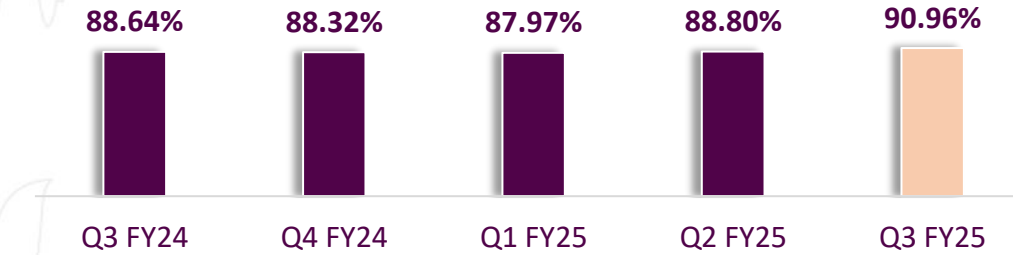
Net NPA%



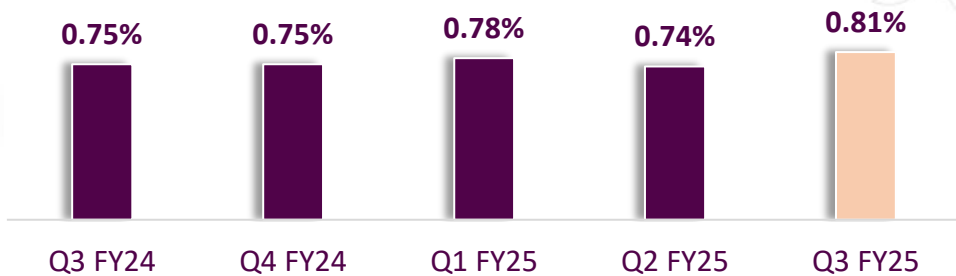
Provision Coverage Ratio (without Technical W/Off)



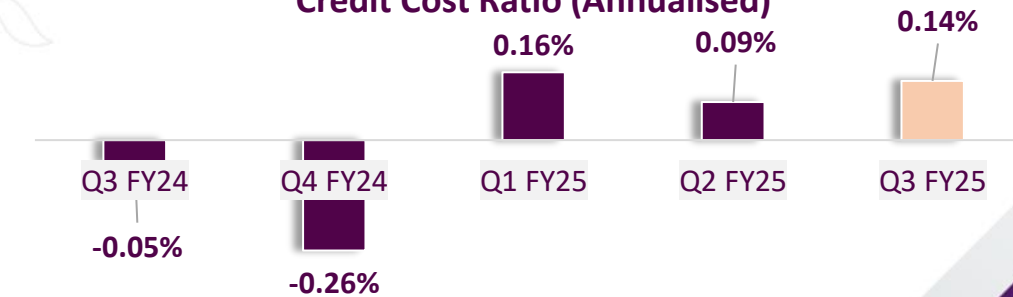
Provision Coverage Ratio (inclusive of Technical W/Off)



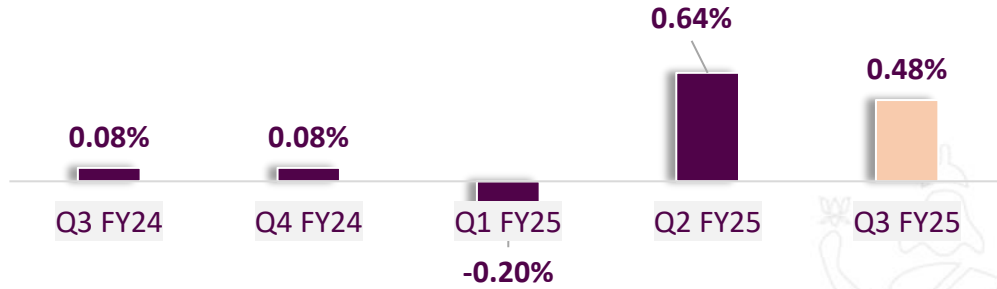
Cash Deposit Ratio



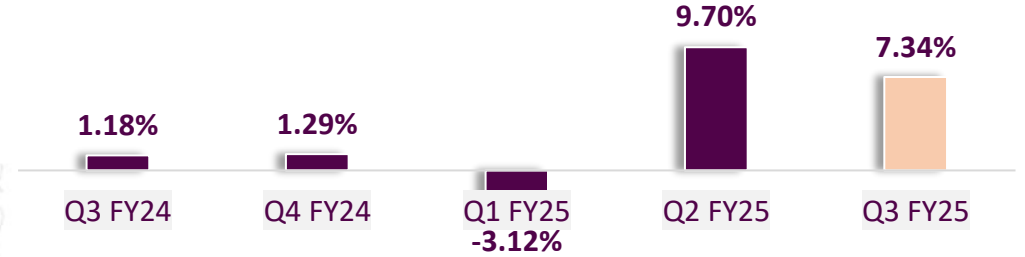
Credit Cost Ratio (Annualised)



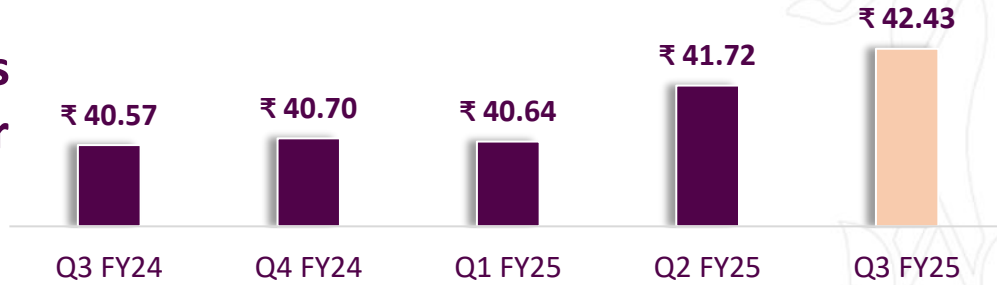
ROA



ROE



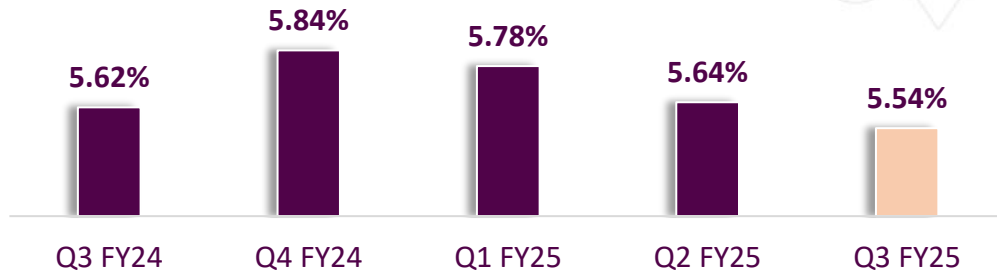
Book Value (Rs.)



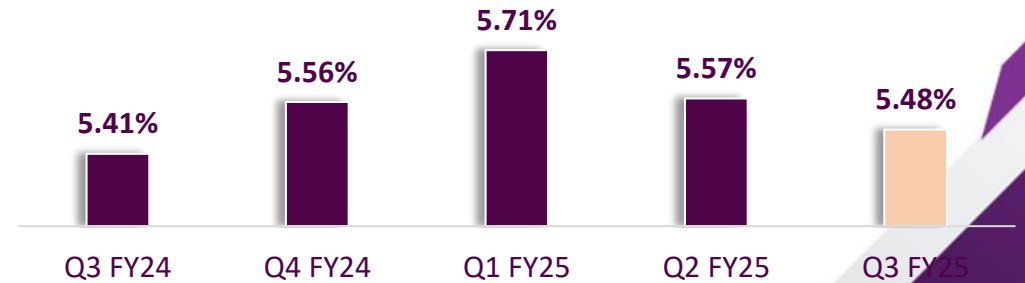
EPS (Rs.)



Cost of Funds



Cost of Deposits

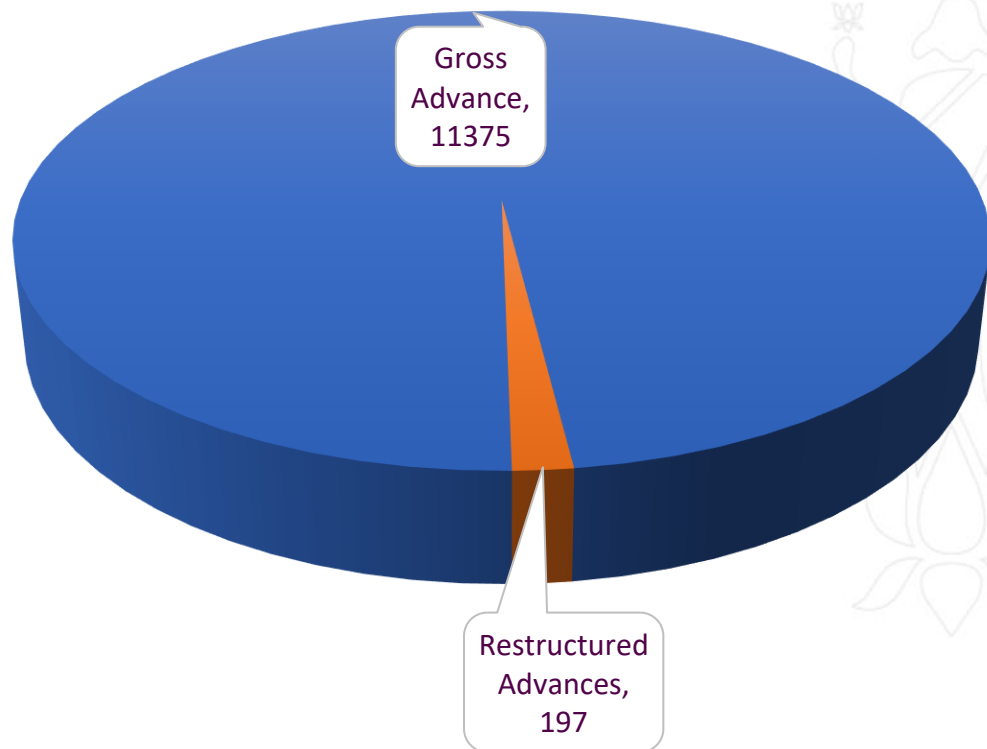


**Financial Ratios
For the Quarter**

Total Restructured Advances Rs.197 Crore on 31st December, 2024

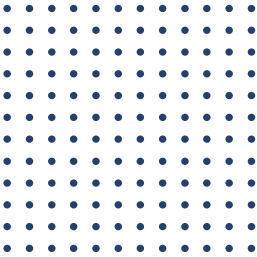
₹ in Crore

**Restructured
Advances**

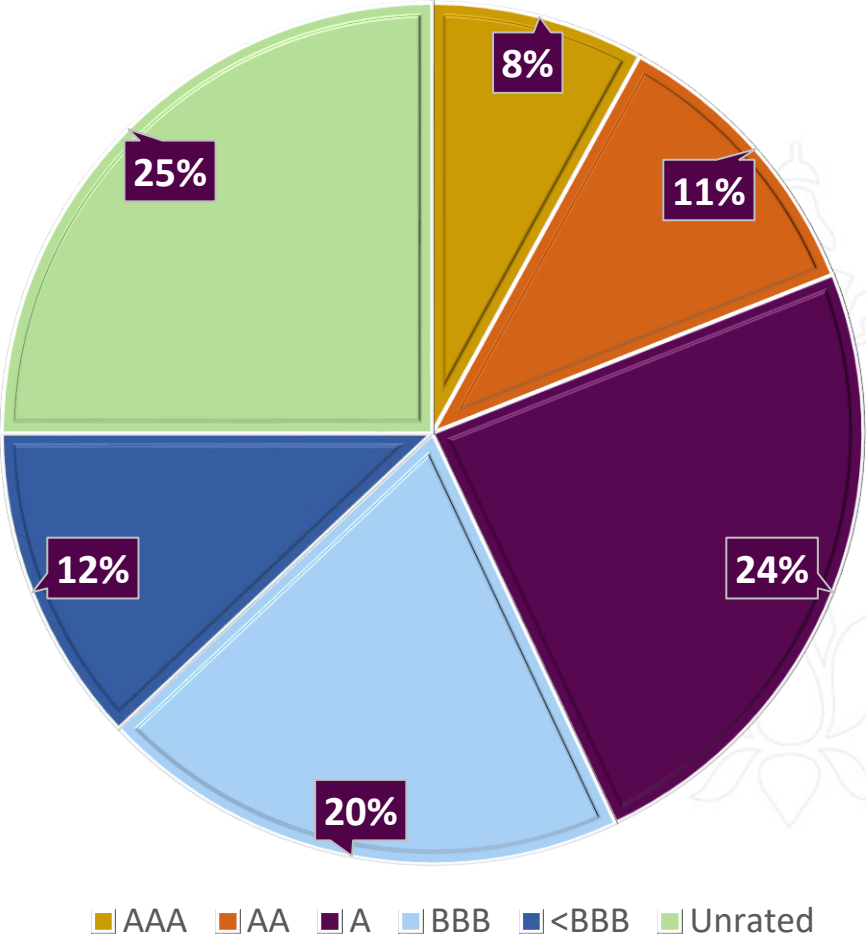


Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	11375	11375
Education Loan Scheme	3.02	1.45
MSME standard Restructuring	29.16	6.18
Other restructuring	8.48	0.42
Prudential Framework	20.61	-
Project Under Implementation	9.45	3.34
RFCS -1	32.60	0.21
RFCS -2 and RFCS - MSME	93.63	27.82
Total Restructured Advances	196.95	39.42

External Rating of Corporate Advances

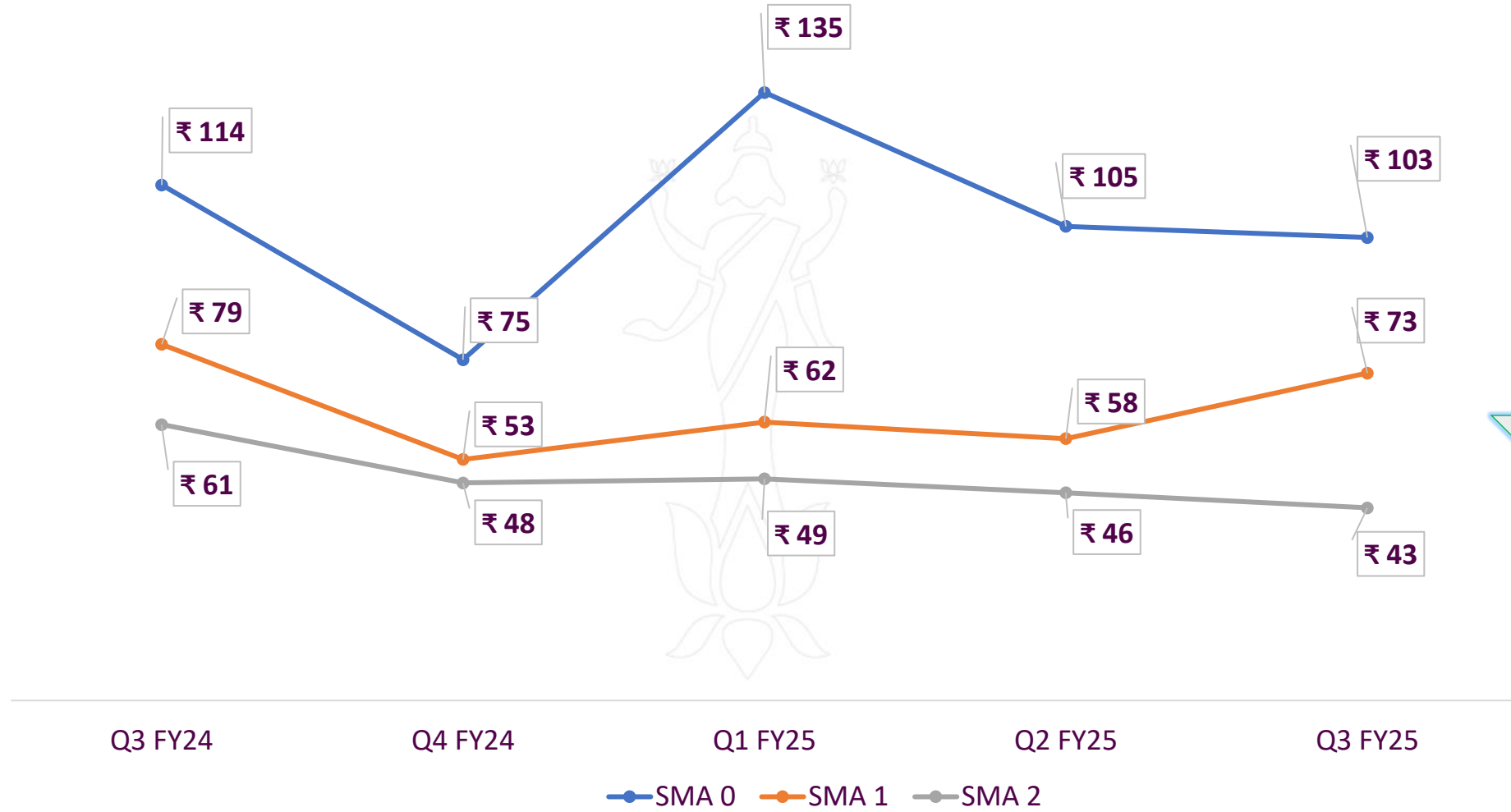


Rating
Distribution



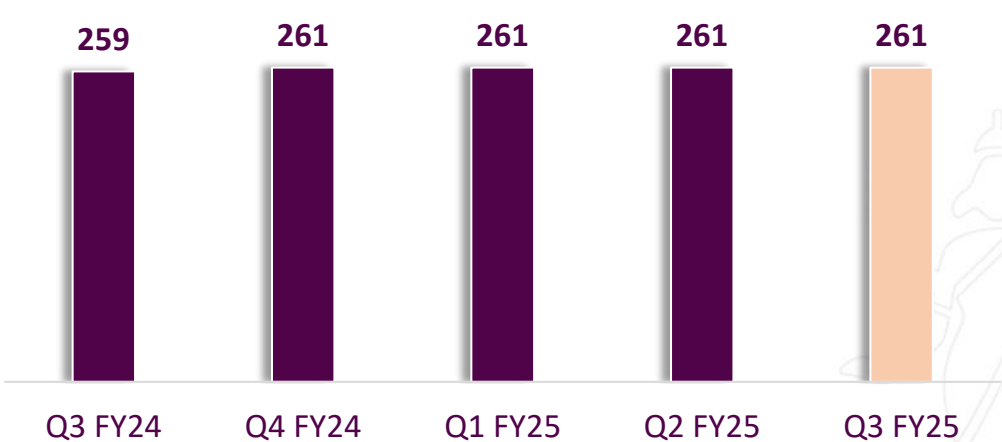
Rating Distribution	
Rating	Q3 FY25
AAA	8%
AA	11%
A	24%
BBB	20%
<BBB	12%
Unrated	25%
Total	100%

SMA Movement

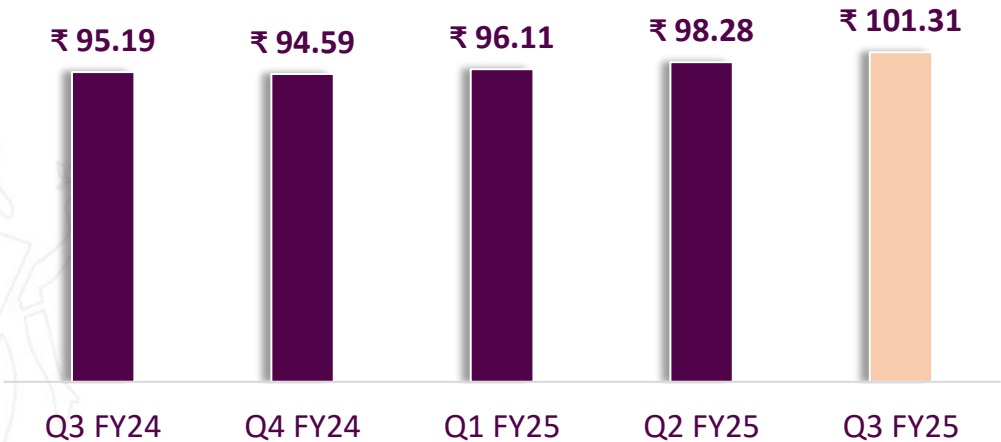


Asset
Quality

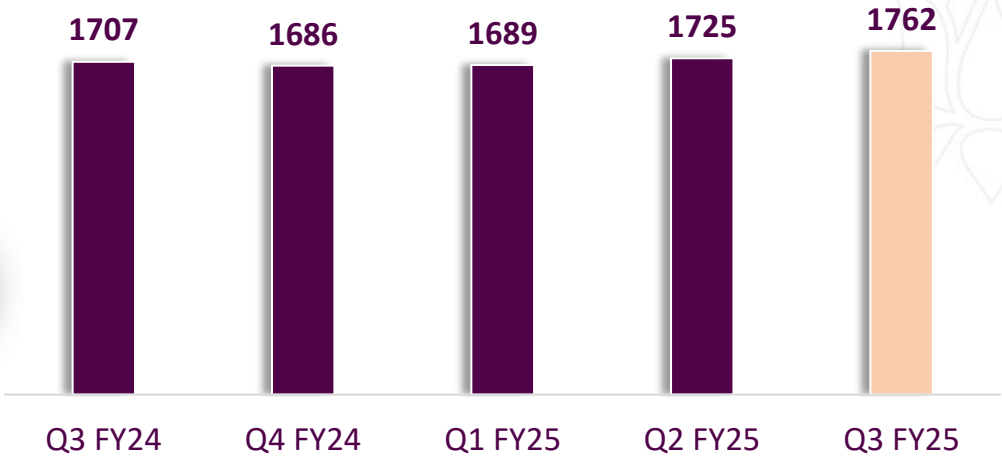
Number of Branches



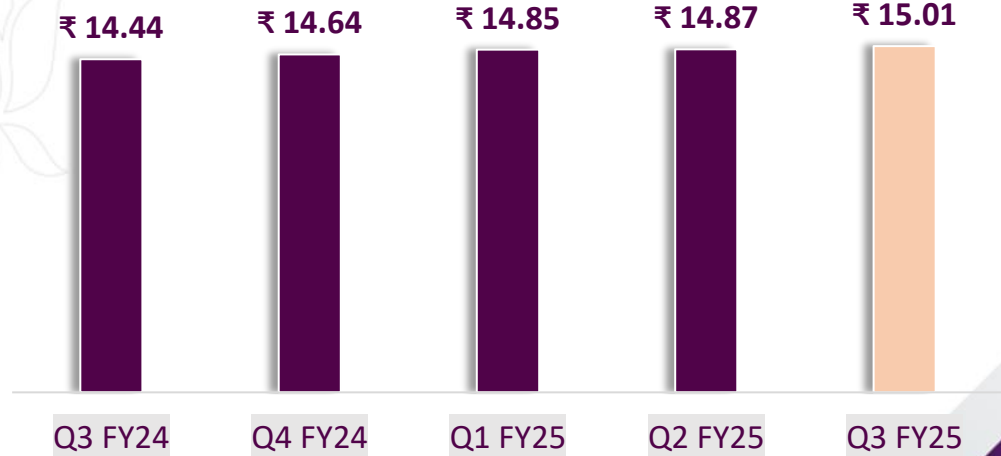
Per Branch Business



Number of Staff

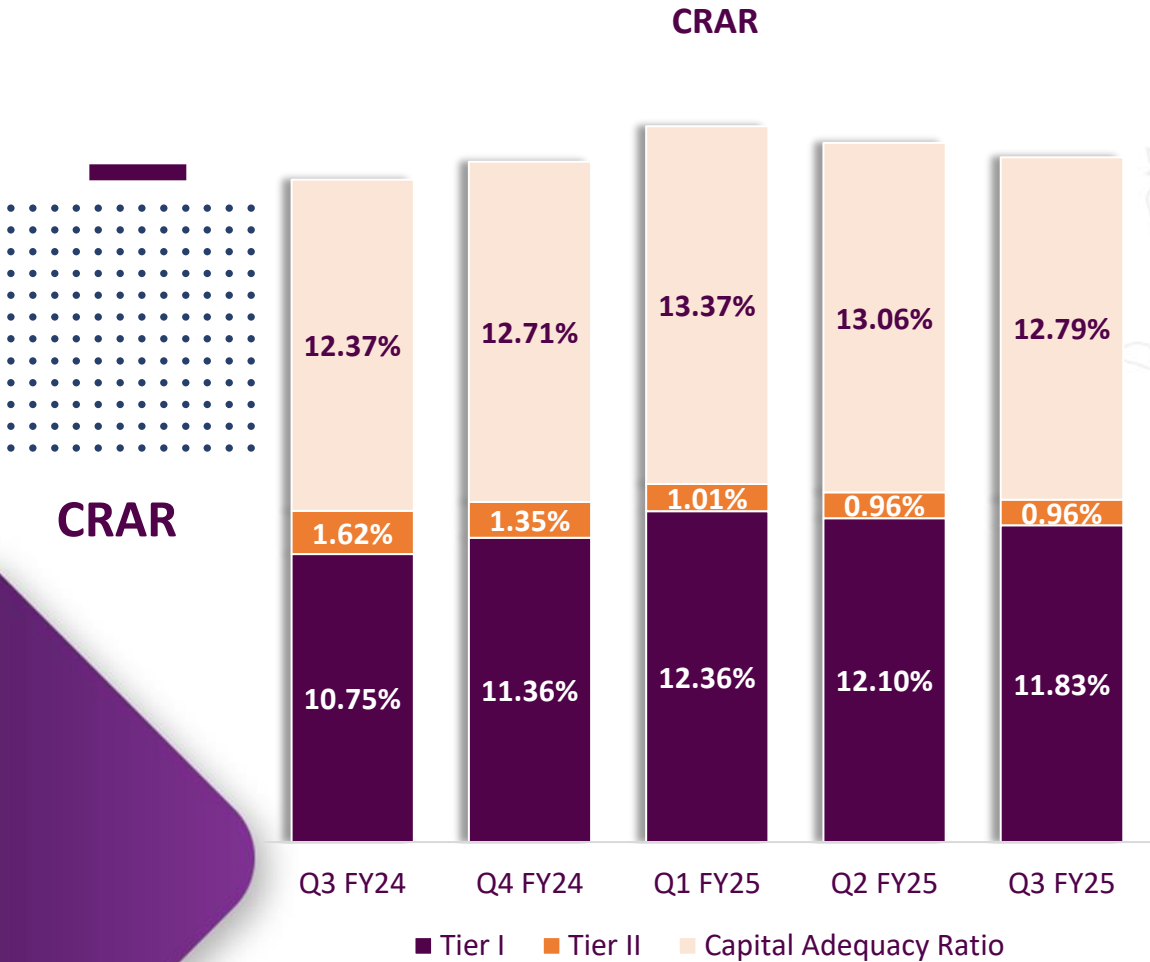


Business Per Employee



Performance

CRAR



Particulars	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25
CRAR (%)	12.37%	12.71%	13.37%	13.06%	12.79%
TIER I (%)	10.75%	11.36%	12.36%	12.10%	11.83%
Risk Weighted Assets (in Cr)	7425	7462	7060	7295	7434
Credit Risk (in Cr)	6021	6029	5987	6222	6361
Market Risk (in Cr)	459	378	18	18	18
Operational Risk (in Cr)	945	1055	1055	1055	1055
Credit RWA to Gross Advance	58%	58%	56%	56%	56%
Liquidity Coverage Ratio (%)	191%	164%	134%	136%	148%

**Business
Result**

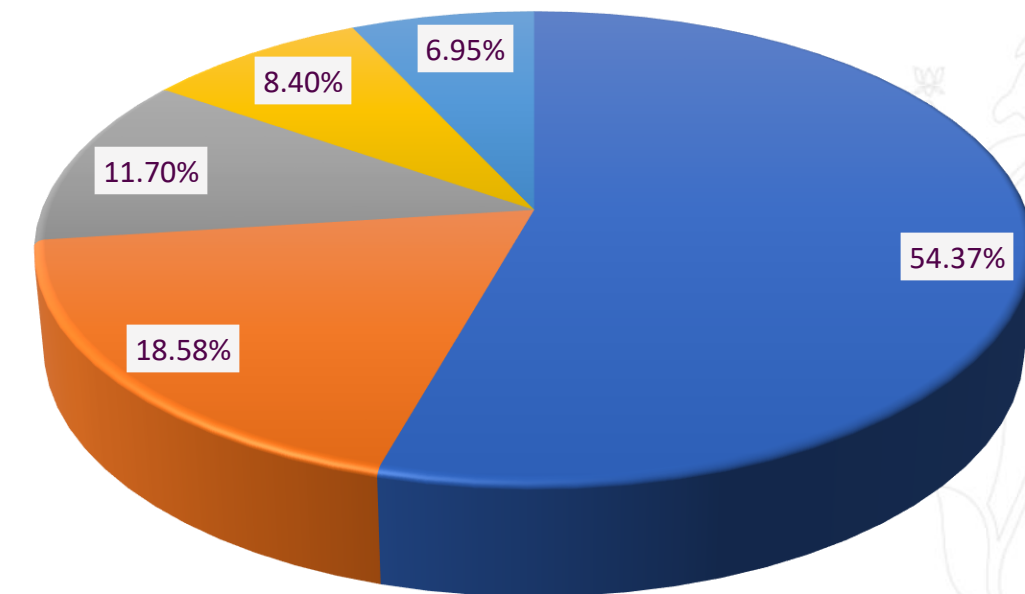
Particulars	For the Quarter Ended			For Nine months ended (Reviewed)		Year Ended
	31.12.2023 (Reviewed)	30.09.2024 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.03.2024 (Audited)
	Q3 FY 24	Q2 FY 25	Q3 FY 25	Q3 FY 24	Q3 FY 25	FY 2024-25
Interest Income	307.72	328.83	334.59	900.76	969.26	1,206.99
Interest Expenses	193.72	208.00	206.25	547.17	620.20	748.54
Net Interest Income	114.00	120.83	128.34	353.59	349.06	458.45
Non Interest Income	35.70	51.81	42.20	111.49	126.11	152.56
Operating Expenses	138.54	139.51	143.96	378.38	418.75	541.75
Operating Profit	11.16	33.13	26.58	86.70	56.42	69.26
Provisions and Contingencies	8.11	7.32	6.73	32.19	18.76	11.44
Net Profit	3.05	25.81	19.85	54.51	37.66	57.82

₹ in Crore

Particulars	31.12.2023 (Reviewed)	31.03.2024 (Audited)	30.06.2024 (Reviewed)	30.09.2024 (Reviewed)	31.12.2024 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	253	253	253	253	253
Reserves and Surplus	773	777	775	803	821
Deposits	14340	14290	14441	14631	15068
Borrowings	150	299	150	150	150
Other Liabilities and Provisions	326	343	301	312	342
TOTAL	15842	15962	15920	16149	16634
ASSETS					
Cash and Balances with RBI	940	760	882	890	844
Balances with Banks and Money at call and short notice	264	215	15	352	375
Investments	3747	3942	3756	3243	3403
Advances	9945	10102	10344	10717	11069
Fixed Assets	271	274	274	274	277
Other Assets	675	669	649	673	666
TOTAL	15842	15962	15920	16149	16634
Out of Which RIDF/RHF/ MSME Deposits	246	237	224	202	183
Contingent Liabilities	672	666	629	736	649
Bills for collection	305	308	309	306	304

Balance Sheet Overview

Shareholding Pattern(as on 31st December, 2024)



■ Resident Individuals (Including HUF) ■ Non Resident Indians
■ Bodies Corporates ■ Others
■ Foreign Portfolio - Corp

Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	1,85,405	13,75,73,022	54.37%
Non Resident Indians	1,553	4,69,97,859	18.58%
Bodies Corporates	454	2,95,95,364	11.70%
Others	16	2,12,51,429	8.40%
Foreign Portfolio - Corp	28	1,75,94,410	6.95%
Total	1,87,456	25,30,12,084	100.00%

Over 560 Customer Touch Points including
261 Branches, 282 ATMs and 17 BCs

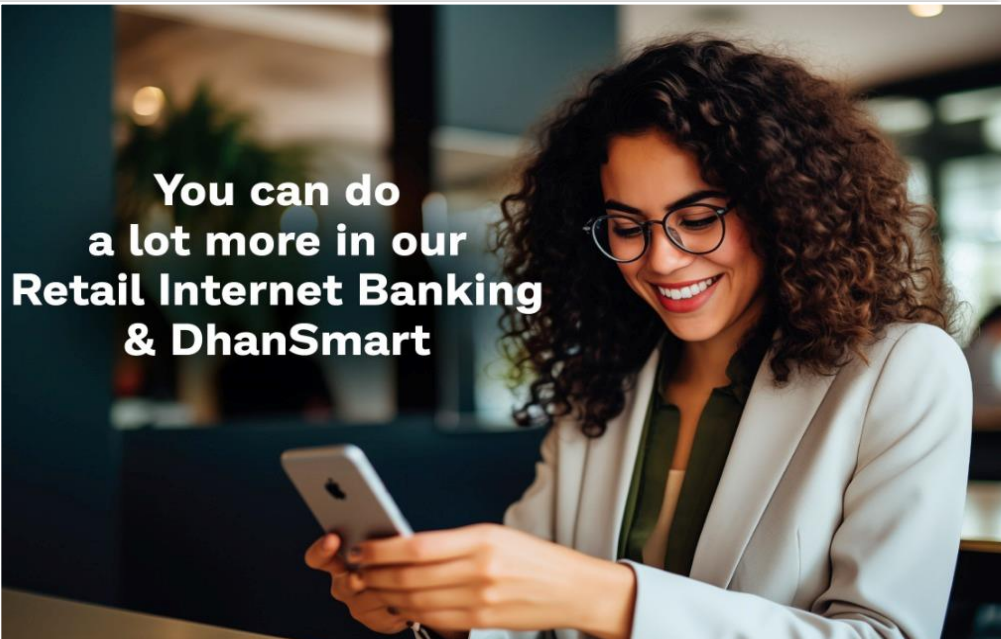
Branch Presence

Population	No. of Branches	
	31.12.2023	31.12.2024
Metropolitan	58	58
Urban	70	71
Semi Urban	111	112
Rural	20	20
Grand Total	259	261



Performance

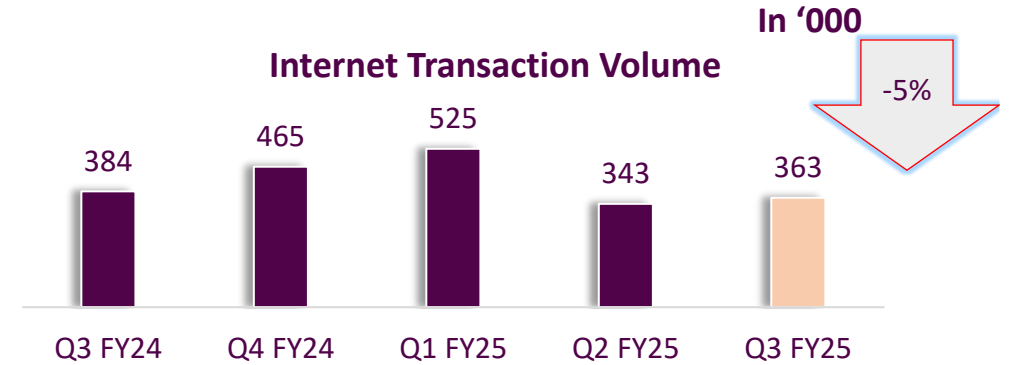
Digital Migration



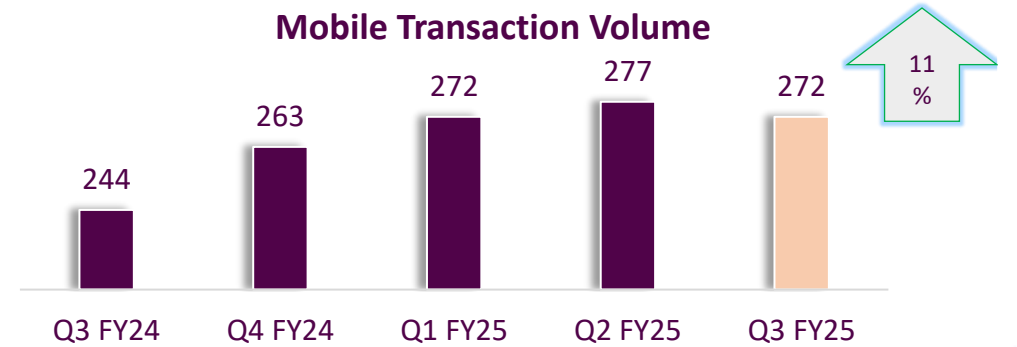
83.09%

Share of Digital
Banking
Transaction @
83.09% as on
31st Dec, 2024
Compared to
78.38% as on
31st Dec, 2023

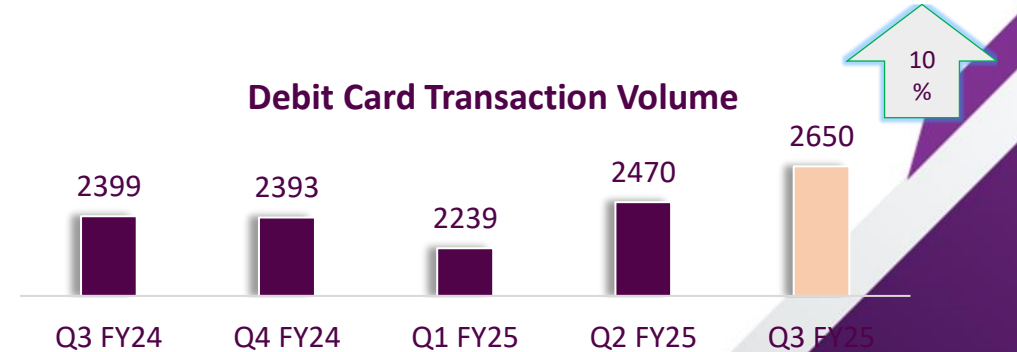
Internet Transaction Volume



Mobile Transaction Volume



Debit Card Transaction Volume



Strong Management Team



Mr. Ajith Kumar K.K, Managing Director & CEO

- Over 36 years of experience in various facets of banking including Credit, Human Resources, Business, Branch Banking etc.,
- Graduate in Agriculture from Kerala Agricultural University (KAU) and MBA from Cochin University of Science and Technology (CUSAT).
- Served as the Director of Federal Operations & Services Limited, a wholly-owned subsidiary of Federal Bank Limited.
- Additionally, he was the chairman of the IT procurement committee at Federal Bank, which was responsible for ensuring the adequate acquisition of IT products and services to support the organization's growth.



Shri. P. Suriaraj, Executive Director

- A seasoned banker with 37 years of banking experience with the Tamilnad Mercantile Bank Ltd in various facets of Banking.
- Post graduate in Commerce, CAIIB
- Held the positions of General Manager of various departments including Integrated Treasury, HR, Recovery, Establishment, Planning & Resource mobilization, Operation and Services, Inspection and Accounts over a period of time. He has also headed Regions / Branches of the Bank in his career.



Mr. John Varughese, General Manager - IT

- Over 29 years of experience in IT & Banking including with Federal Bank
- Engineering graduate, MBA, Certified Information System Auditor (CISA) & CAIIB.
- Worked as Chief Information Security Officer, Head – Alternate Channels, Regional Head, Chief Compliance Officer and Chief Credit Officer.



Mr. Santoy John, General Manager & Chief Compliance Officer

- Over 26 Years of experience in Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations , Compliance and Teaching.
- PhD in Strategic Management.
- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.

Strong Management Team



Mr. Balasubramanian R, General Manager - Treasury

- Over 25 years of experience in the banking and financial services.
- Was the Managing Director of Vruksha Micro Fin Pvt. Ltd, and vast experience in various areas of Banking in Indian Bank, Canara Bank including Treasury, Risk, Retail Assets, Liabilities and Banking Operations.
- Post Graduate in Economics, Industrial Mathematics and in Computer Management and holds MBA in Investment Management.



Binoy B S, Head – Internal Audit

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



Mr. Satheesan V, Head Legal and Recovery

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



Mr. Suresh M Nair, Chief Credit Officer

- 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.
- Bachelor in Commerce and CAIIB.

Strong Management Team



Mr. Balasubramanian A D, Chief Vigilance Officer

- Over 30 Years of experience in handling Vigilance activities in Kerala Police, Vigilance & Anti-corruption Bureau as Deputy Superintendent of Police including 16 years experience as Deputy Chief Vigilance Officer in Cochin Shipyard and Port.
- Post Graduate in Economics.



Mr. Rajan Sreeba, Head-Human Resources

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



Mr. Rajesh P, Head – Operations

- Over 28 years of experience in various areas of Banking, including Retail Credit Sanction, Business Banking Mortgages, Banking Operations and hold the role of Regional Head. Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank .
- Graduate in Science and Postgraduate Diploma in Computer Applications (PDGCA).



Ms. Kavitha T. A., Chief Financial Officer

- Qualified Chartered Accountant and Graduate in Commerce with CAIIB. Associated with DLB for over 21 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.
- Worked in Manappuram Group of Companies for 3 ½ years.

Strong Management Team



Mr. Abhilash R, Chief Risk Officer

- More than two decades of experience in Banking, which spans over Risk Management, Corporate/ MSME/ Retail Credit/ Branch Banking segments and headed various roles like CRO, Regional Head, Cluster Head, Para Banking Business Head, Branch Manager. Earlier worked with ICICI Bank Ltd.
- Fellow Member of ICMAI and holds M. Com (Fin) from University of Calicut, CAIIB & Certificate in Risk in Financial Services (Level 1) from IIBF, Mumbai and Certificate in Risk in Financial Services (Level 2) from CISI, London.



Mr. Biju Kumar P H, DGM – Business Development & Planning

- Over 28 years of experience in Retail Assets
- Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank, IDFC Bank.
- Graduate in Science.



Mr. Venkatesh. H, Company Secretary & Secretary to the Board

- Over 10 years of experience in Secretarial operations.
- A qualified Company Secretary, Chartered Accountant, Cost Accountant and Post Graduate in Commerce & JAIB.

Partners / Tie Ups

AGRI & MICRO CREDIT



TRADING PARTNERS



FINTECH PARTNERS



GOVERNMENT BUSINESS



LIFE INSURANCE



GENERAL INSURANCE





Thank You!