

# Investor Presentation Q2-FY 2023 -24



# BOARD OF DIRECTORS



**Shri. K.N Madhusoodanan**  
PART-TIME CHAIRMAN



**Shri. Shivan J.K**  
MANAGING DIRECTOR & CEO



**Shri. C.K. Gopinathan**  
DIRECTOR



**Shri. G. Rajagopalan Nair**  
INDEPENDENT DIRECTOR



**Shri. D. K. Kashyap**  
RBI ADDITIONAL DIRECTOR



**Shri Jayakumar Yarasi**  
RBI ADDITIONAL DIRECTOR



**Shri. Sreesankar  
Radhakrishnan**  
INDEPENDENT DIRECTOR



**Dr. Nirmala Padmanabhan**  
INDEPENDENT DIRECTOR

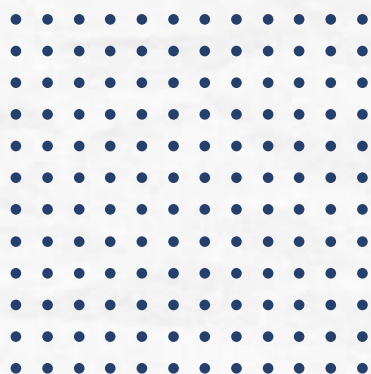


**Ms. Vardhini Kalyanaraman**  
INDEPENDENT DIRECTOR

## DIRECTORS



- ❖ Total Business of the Bank grew by **10.39%** and reached **Rs.24,128** Crore.
- ❖ Total Deposit of the Bank registered a growth of **8.39 %** to reach **Rs.13,817** Crore.
- ❖ Gross Advance of the Bank grew by **13.19%** to reach **Rs.10,311** Crore.
- ❖ Gold Loan Portfolio registered a growth of **27%** to reach **Rs.2596** Crore
- ❖ Interest Income improved to **Rs.303.90** Crore from **Rs.262.50** Crore.
- ❖ Yield on Advances improved to **9.43%** from **9.28%**.
- ❖ CD ratio improved to **74.62%** from **71.46%**
- ❖ The Bank Recorded Operating Profit **Rs.81.54** Crore as on September 30, 2023.
- ❖ The Bank recorded net profit of **Rs.51.46** Crore as on September 30, 2023 against Loss of **Rs.10.54** Crore of September 30, 2022.



## Performance Highlights

Total Income increased by **42.17%**

Cost Income Ratio reduced to **74.15%** from **87.09%**.

Cost of Deposits increased to **5.09%** from **4.39%**.

Cost of Funds increased to **5.18%** from **4.50%**.

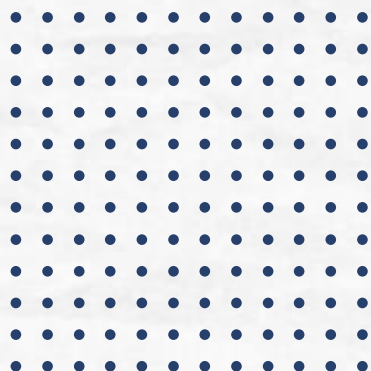
Gross NPA percentage improved to **5.36%** from **6.04%**.

Net NPA percentage improved to **1.29%** from **2.32%**.

Yield on Investments improved to **5.70%** from **5.57%**.

Provision Coverage Ratio improved to **89.11%** from of **83.25%**

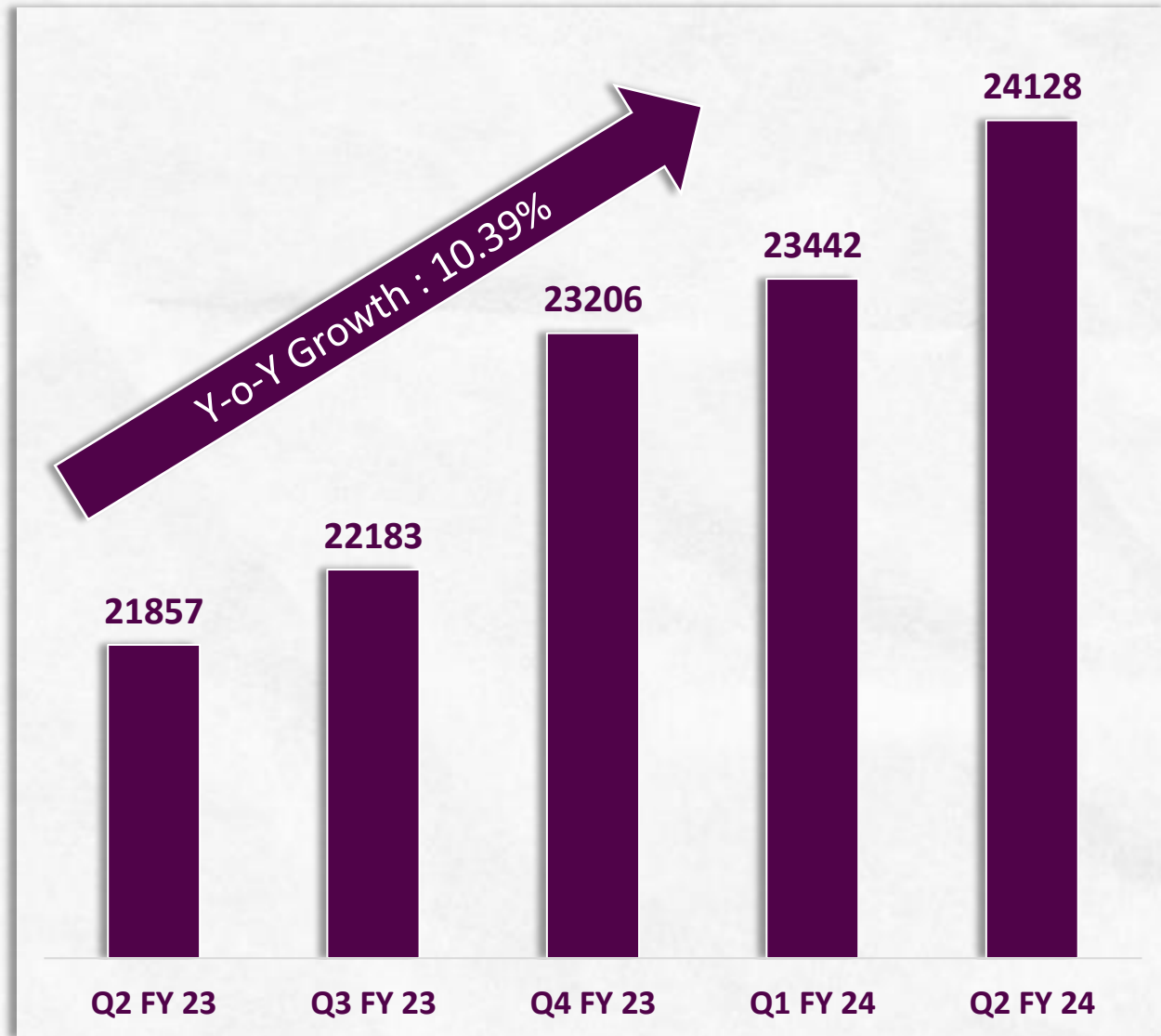
Net Interest Margin (NIM) reduced to **3.41%** from **3.58%**.



## Performance Highlights

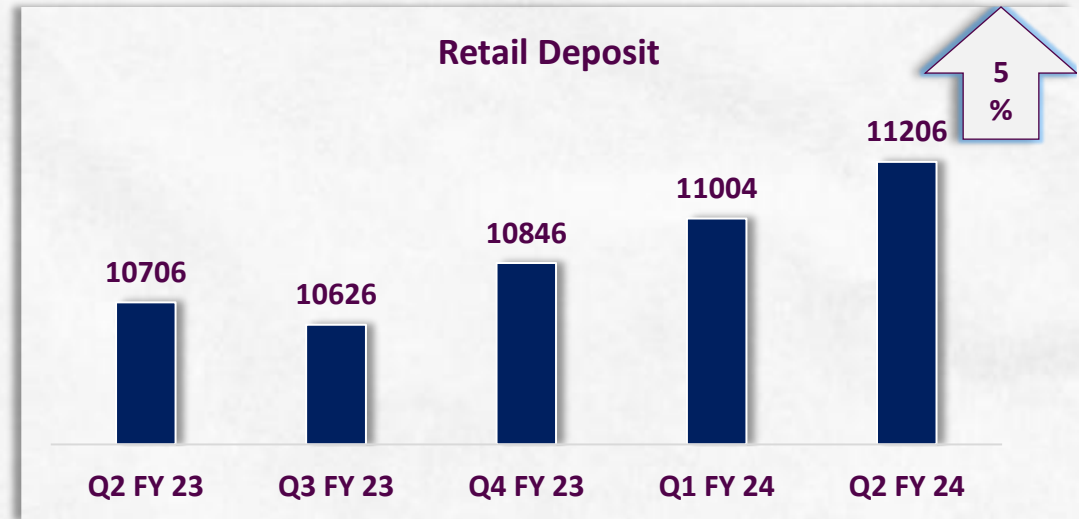
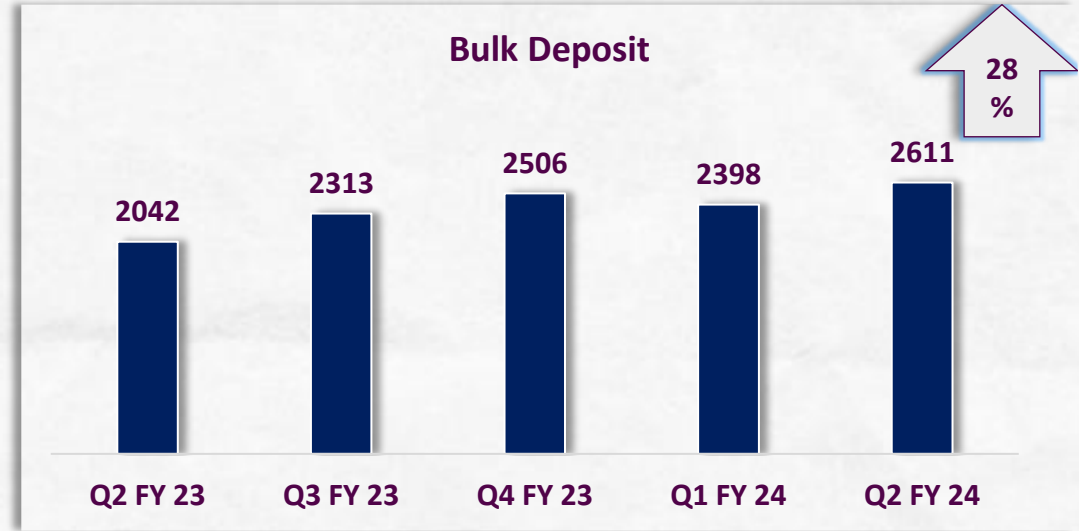
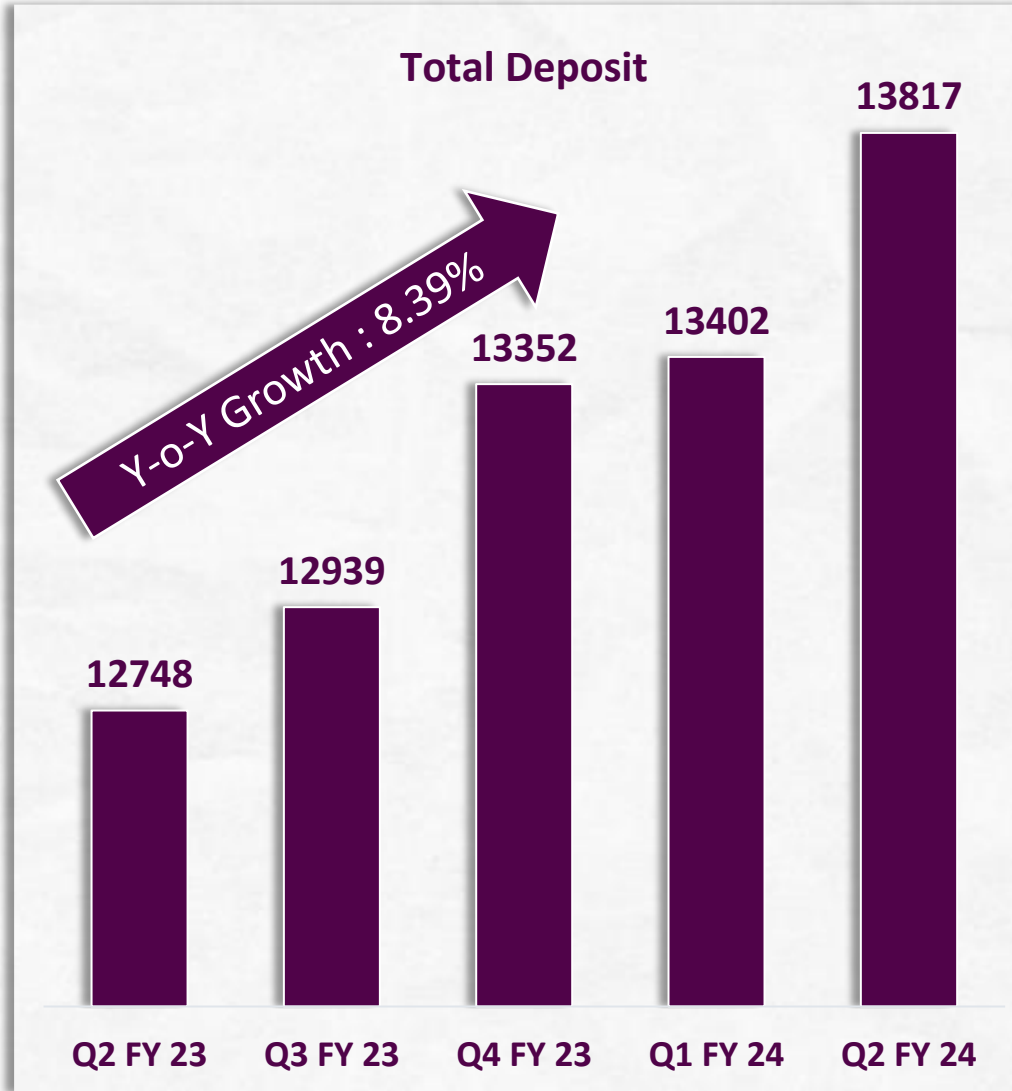
₹. in Crore

## TOTAL BUSINESS



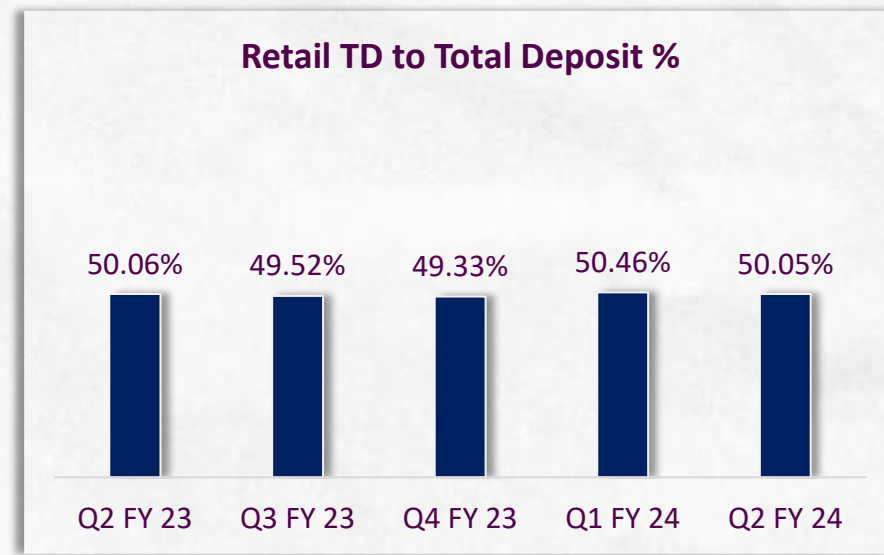
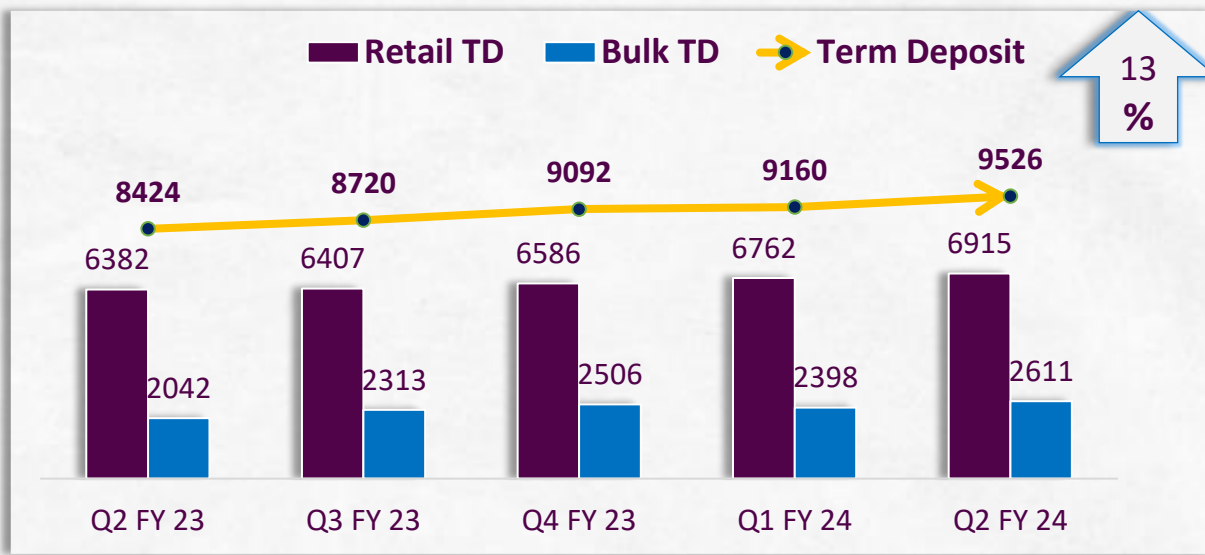
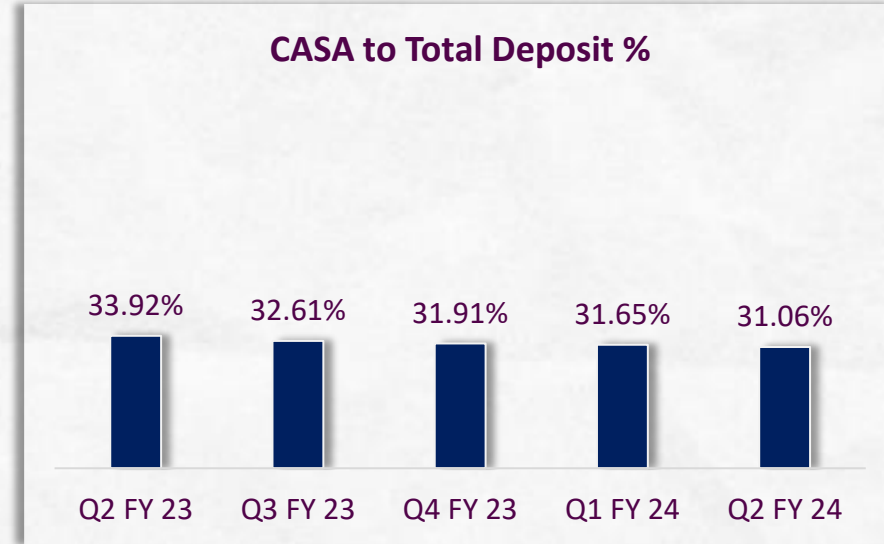
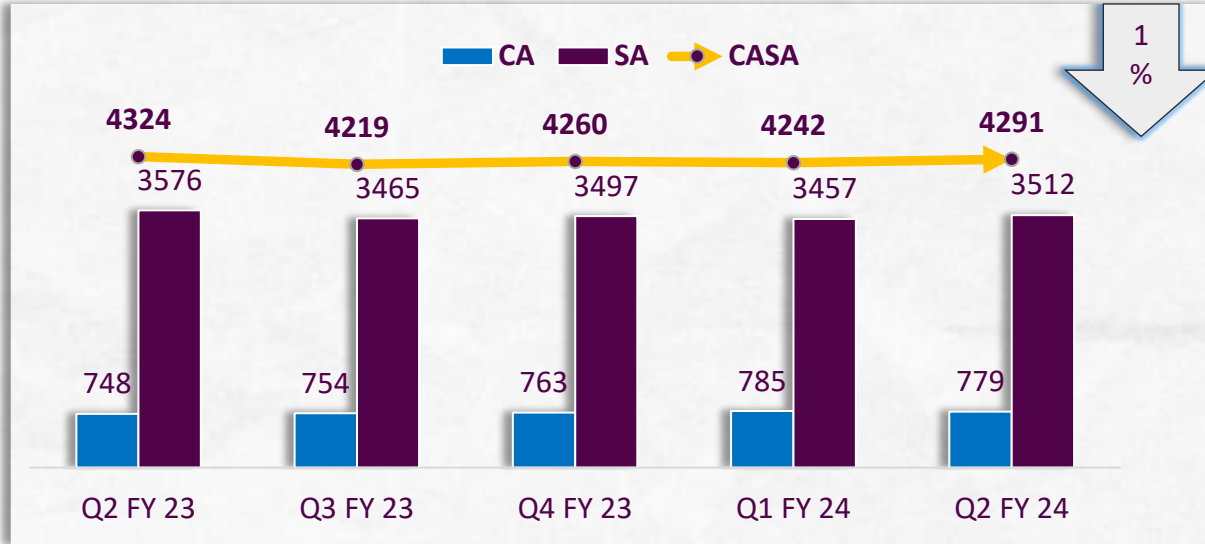
₹. in Crore

## TOTAL DEPOSIT

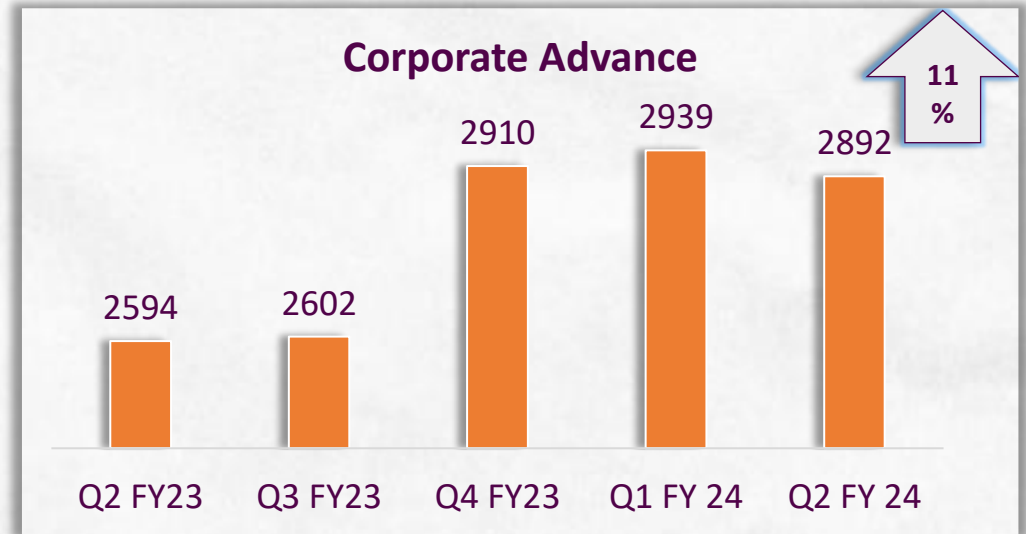
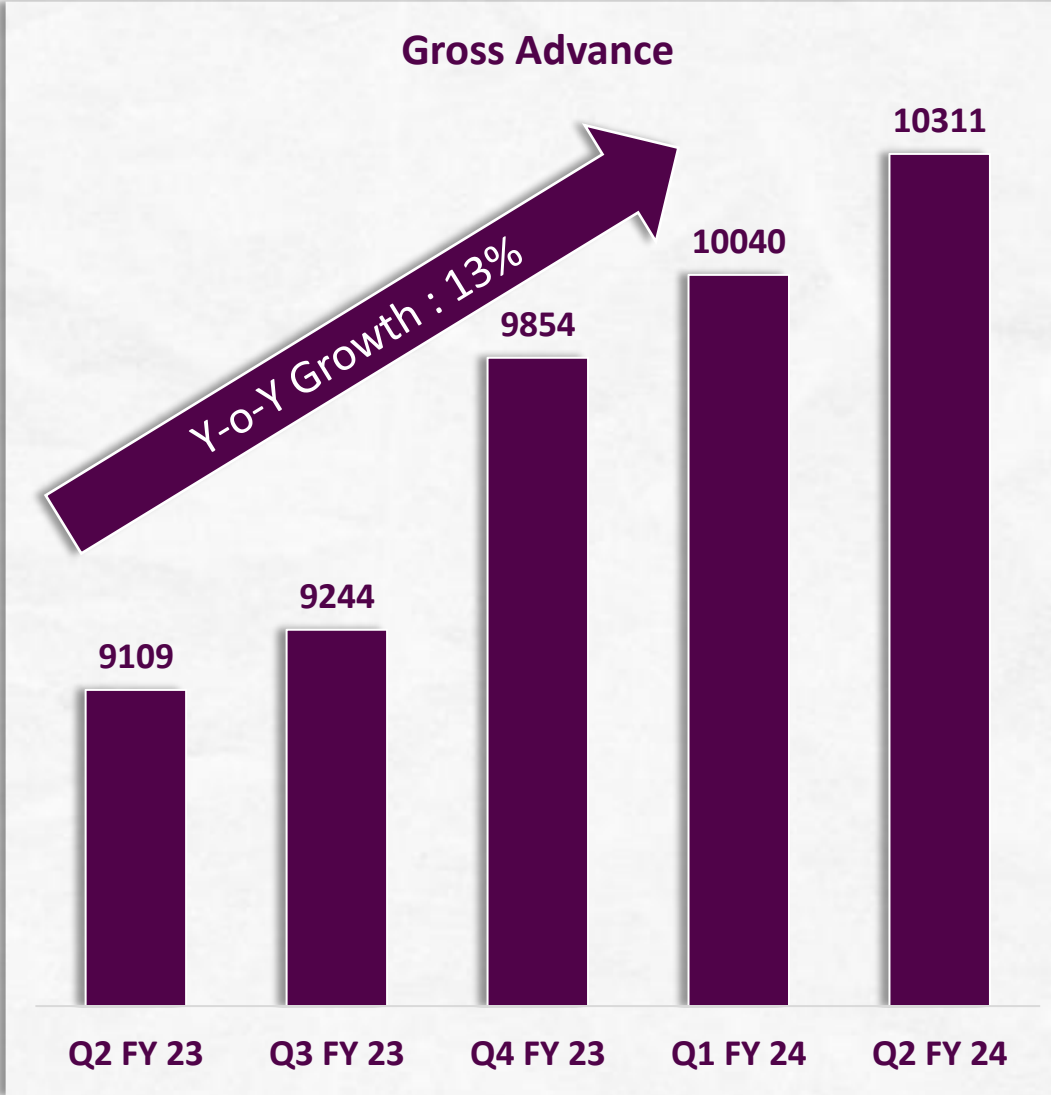


₹. in Crore

## DEPOSIT MIX



**GROSS  
ADVANCE**

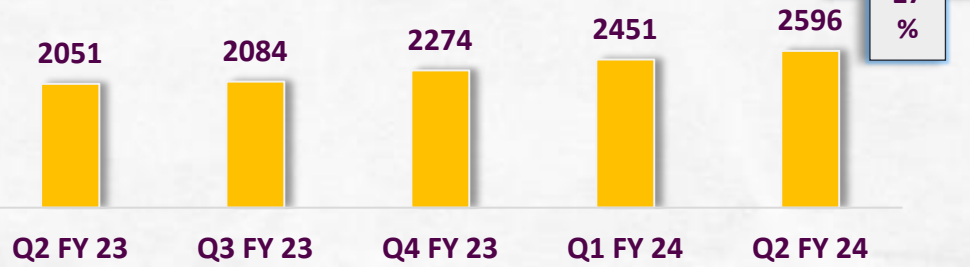




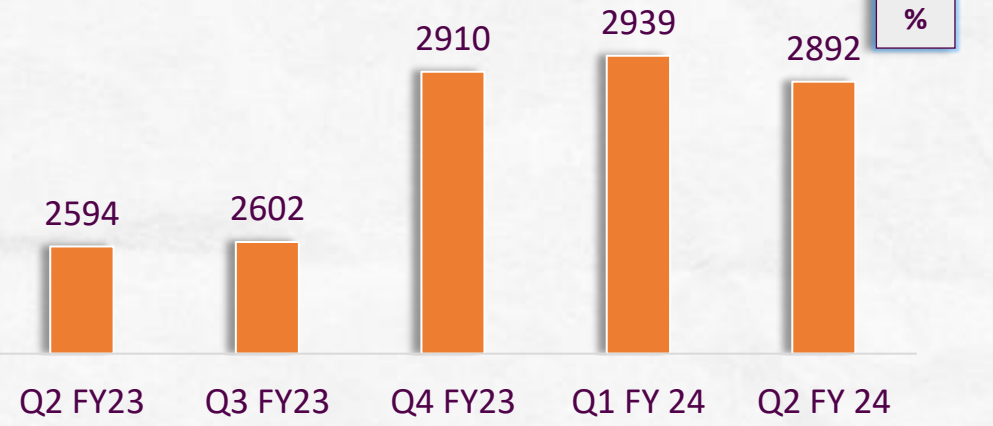
# ADVANCES

₹. in Crore

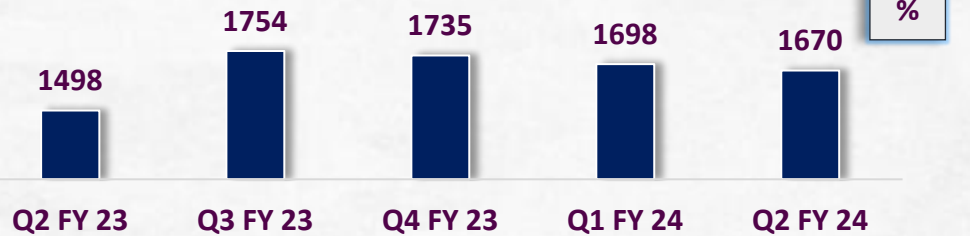
## Gold Loan



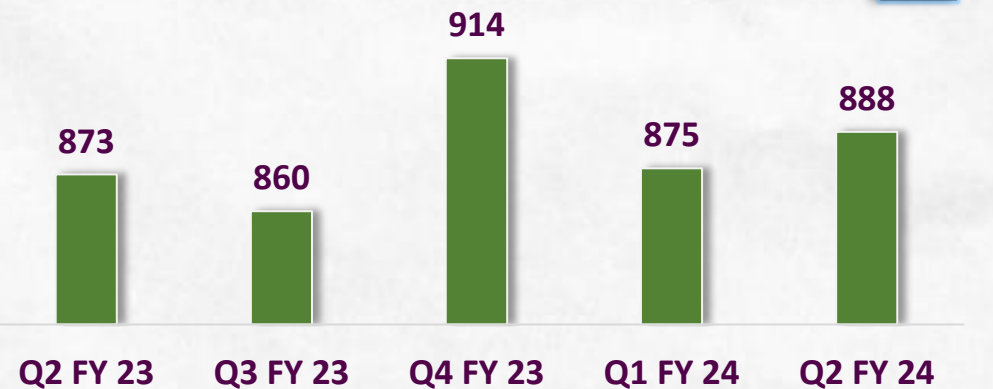
## Corporate Advance



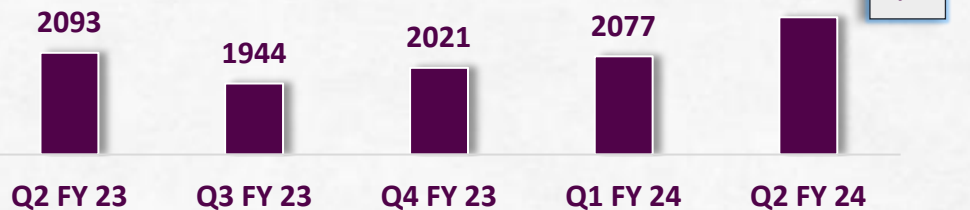
## SME



## Agri & Micro (Excl. Gold)



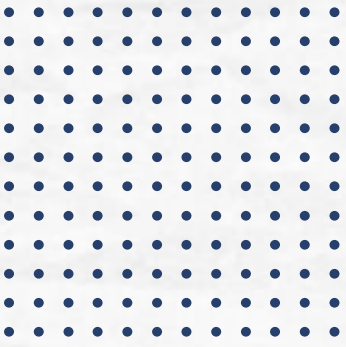
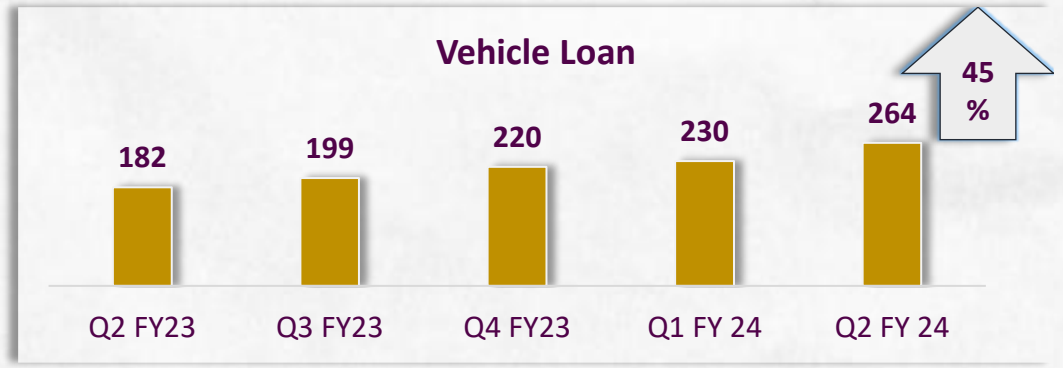
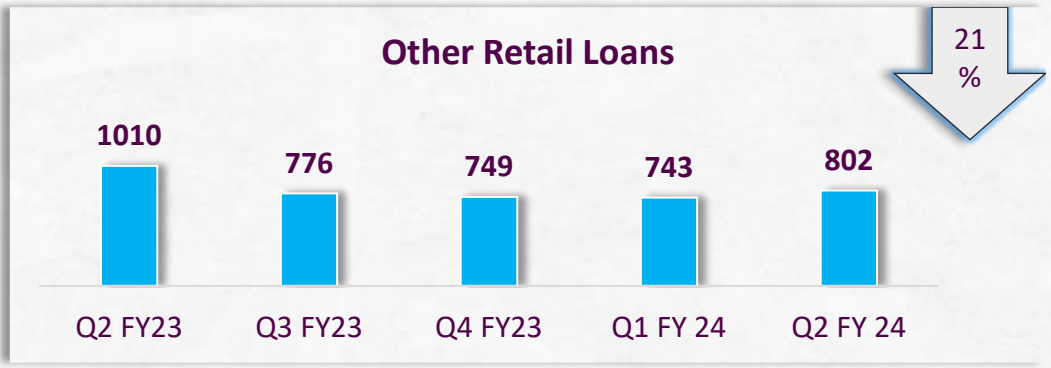
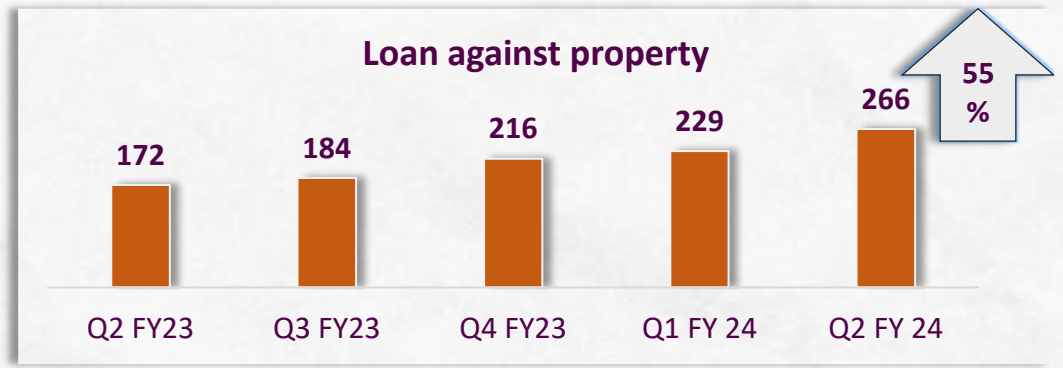
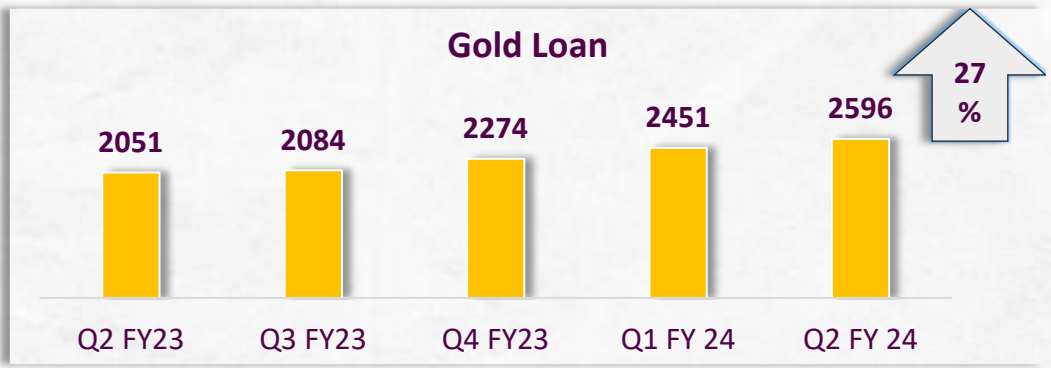
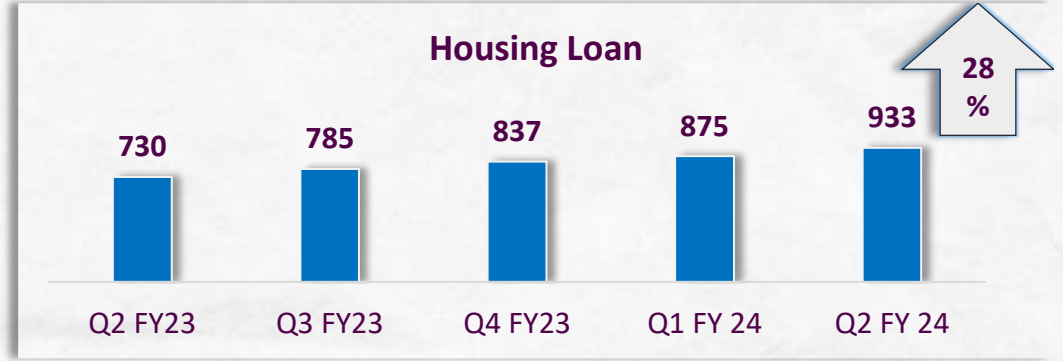
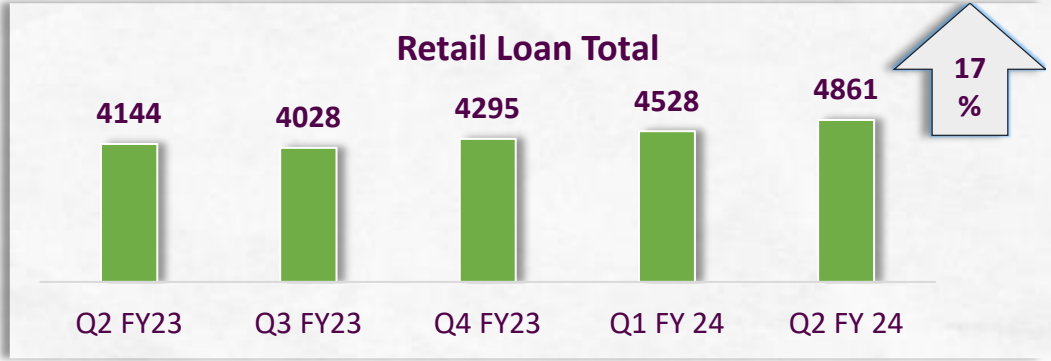
## Retail (Excl. Gold)



Advance  
Mix

# ADVANCES

₹. in Crore



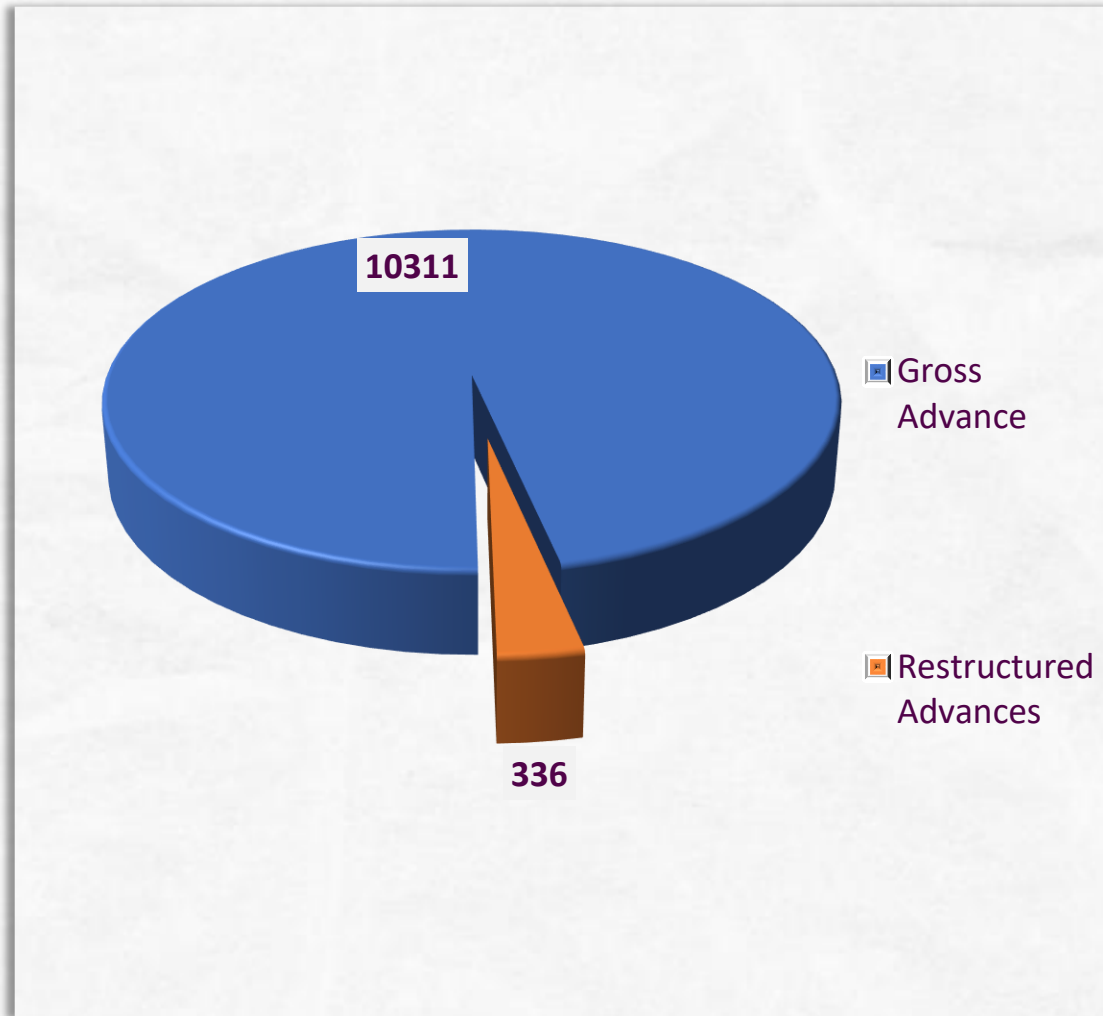
Retail Segment

# RESTRUCTURED ADVANCES

₹. in Crore

Total Restructured Advances Rs.336.22 Crore on 30<sup>th</sup> September, 2023.

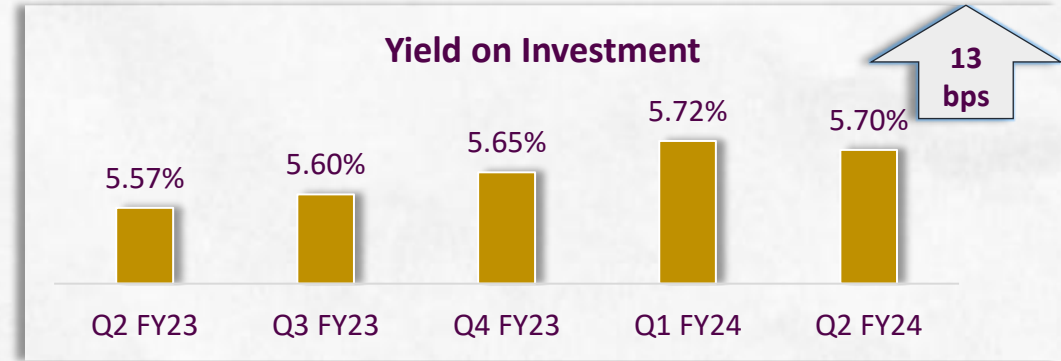
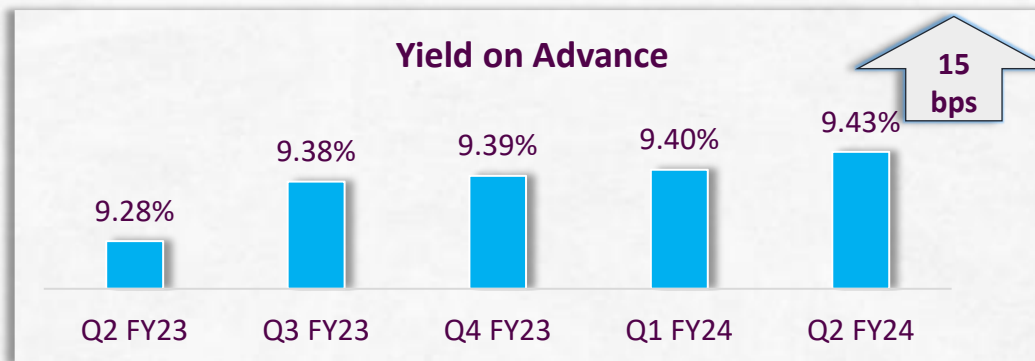
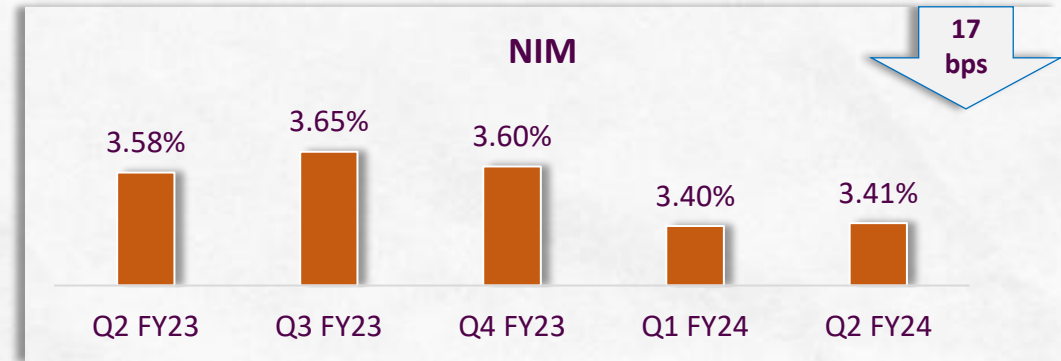
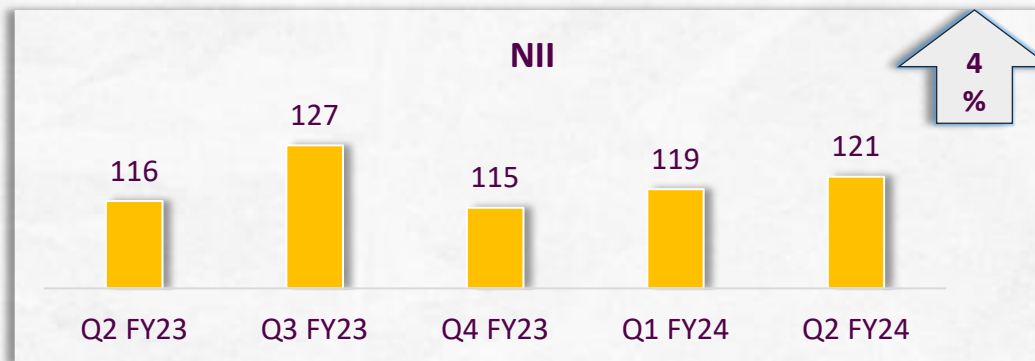
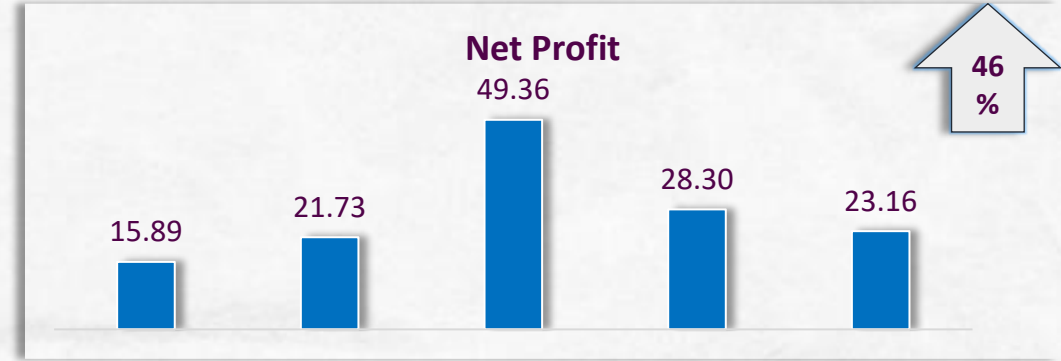
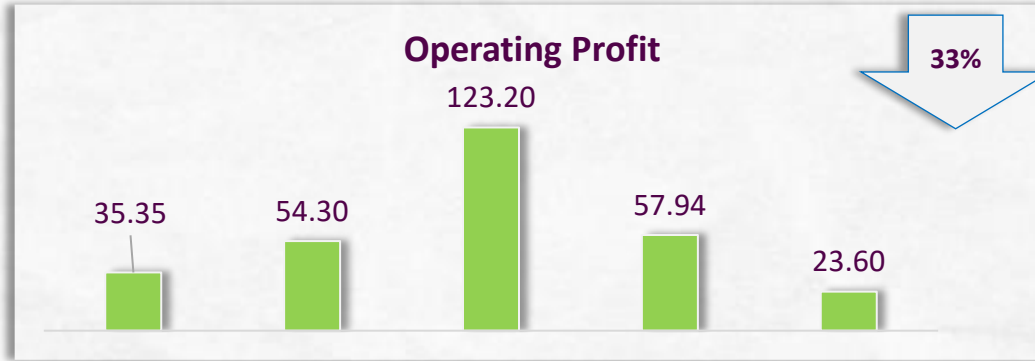
Restructured  
Advances



Particulars	Restructured Advance	
	Total Restructured Advance	Restructured Advance Standard
Gross Advance	10312	10312
Education Loan Scheme	2.95	1.31
MSME standard Restructuring	31.02	25.09
Other restructuring	11.04	0.52
Prudential Framework	18.19	-
Project Under Implementation	39.26	39.26
RFCS -1	47.41	15.06
RFCS -2 and RFCS - MSME	186.35	118.15
<b>Total Restructured Advances</b>	<b>336.22</b>	<b>199.39</b>

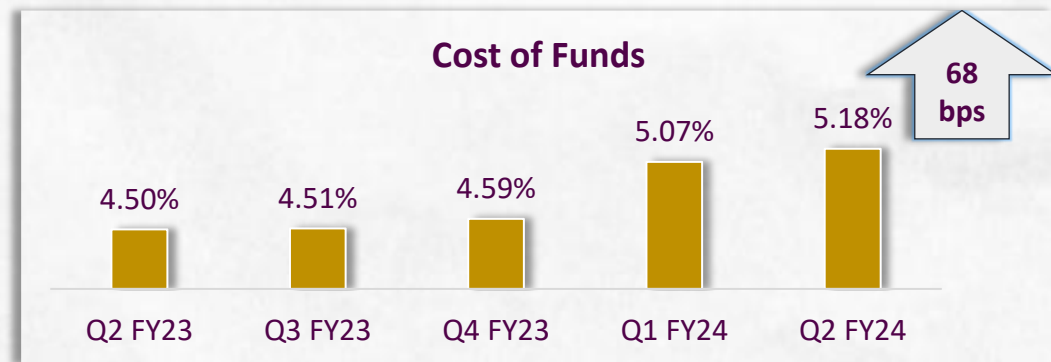
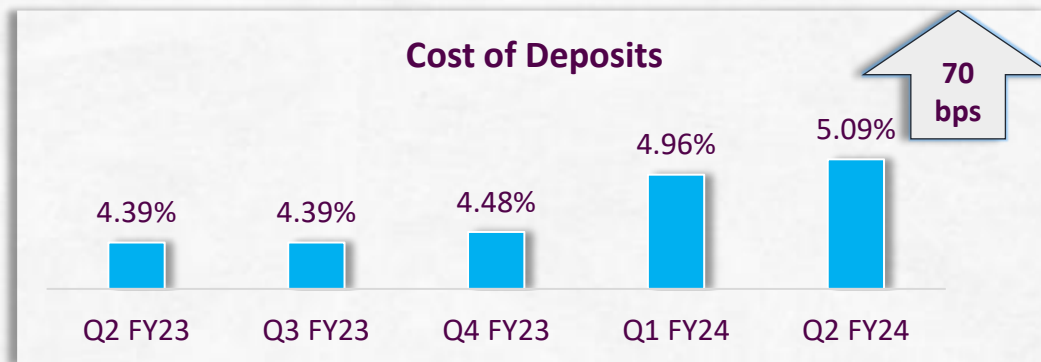
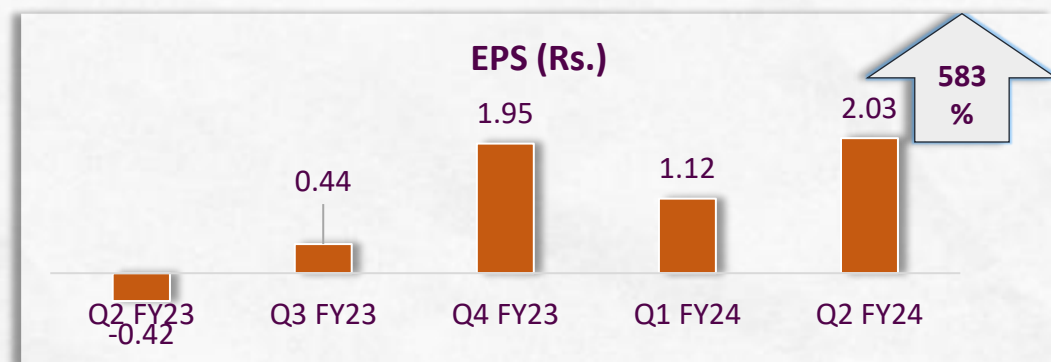
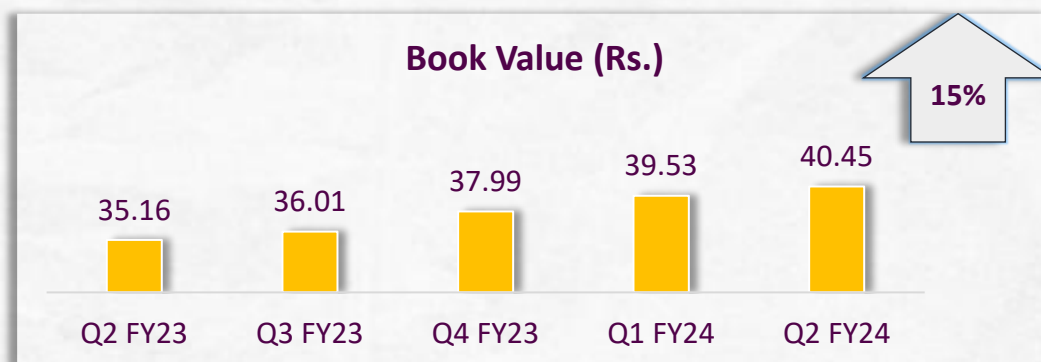
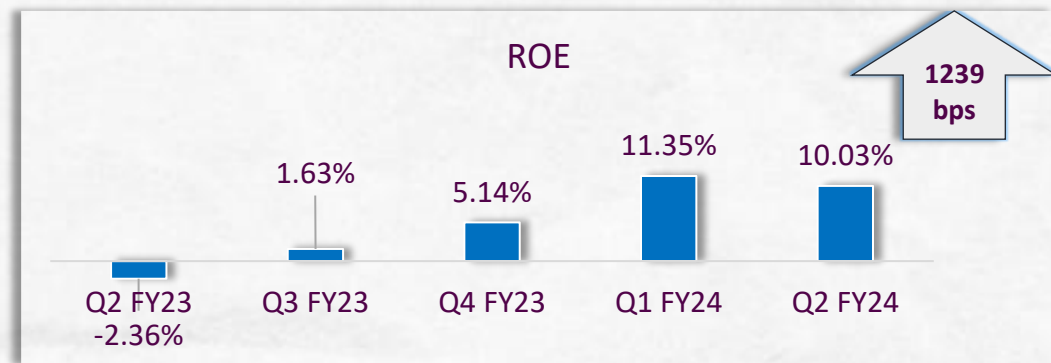
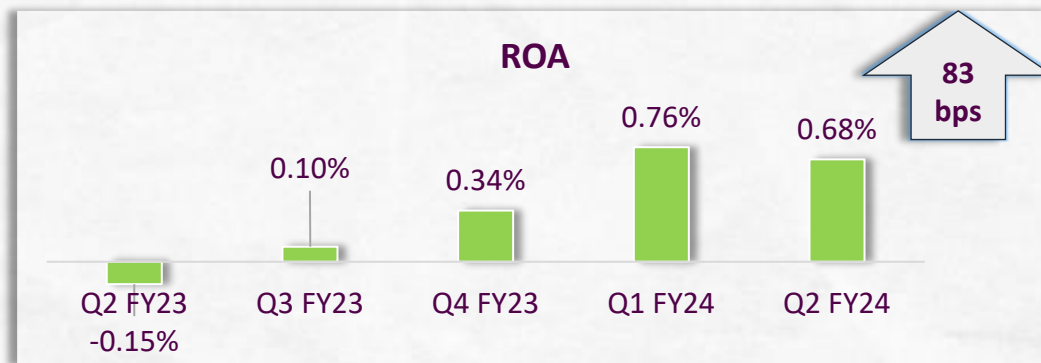
# EARNINGS INDICATORS

₹. in Crore



Indicators

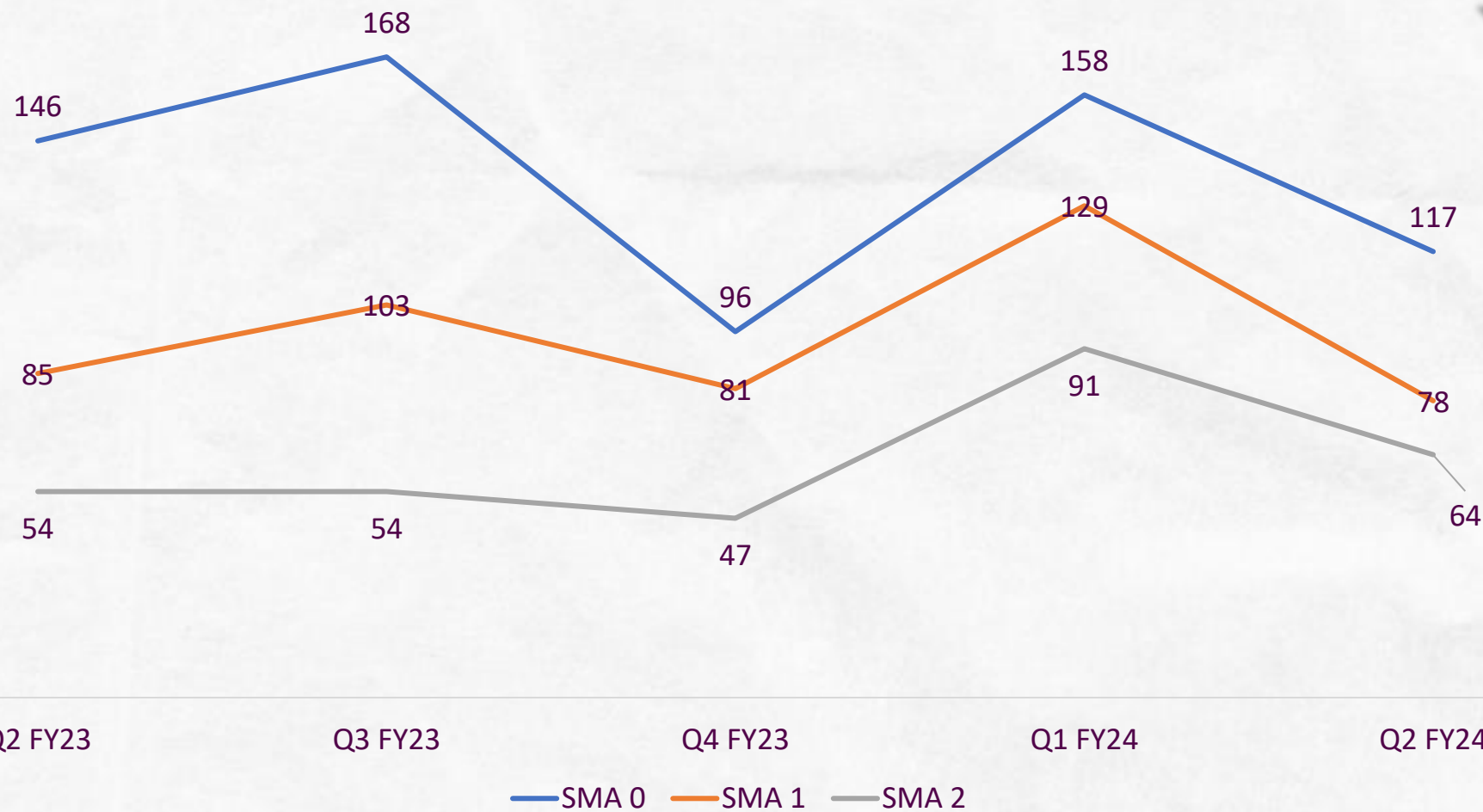
# KEY RATIOS



Ratios

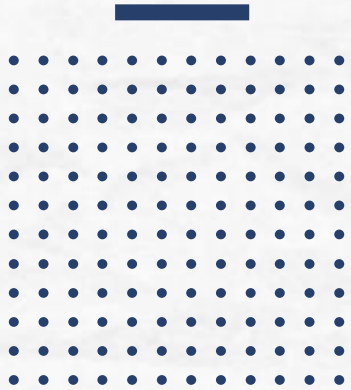
₹. in Crore

### SMA Movement

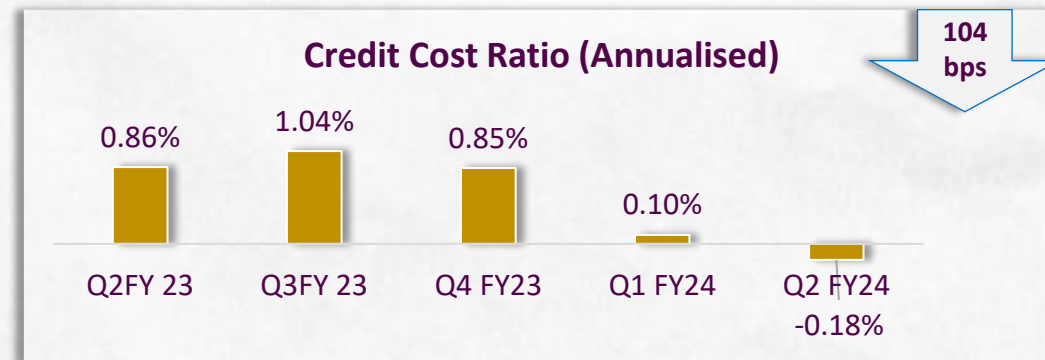
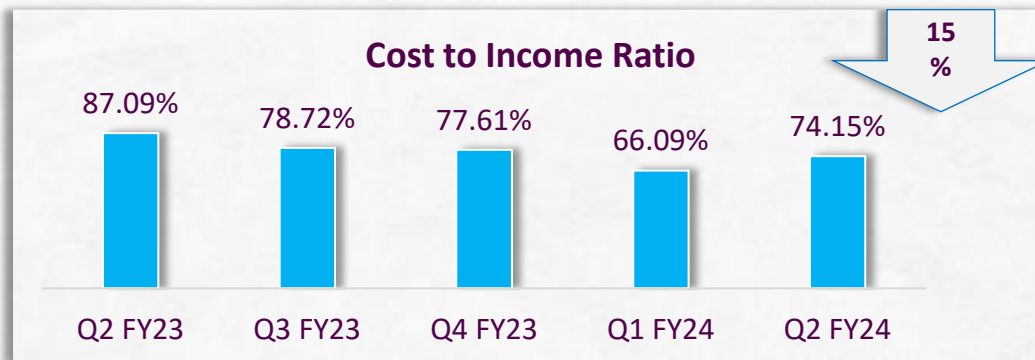
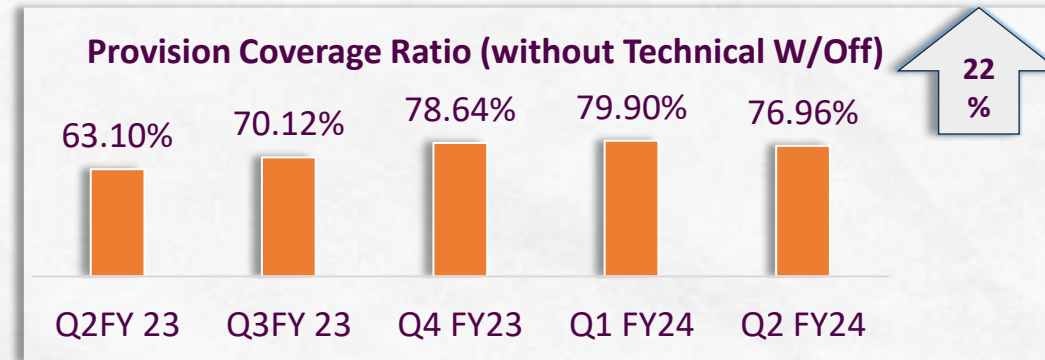
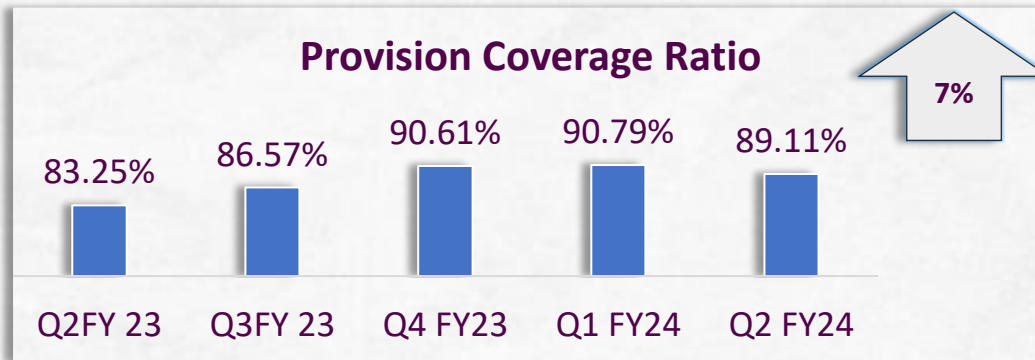
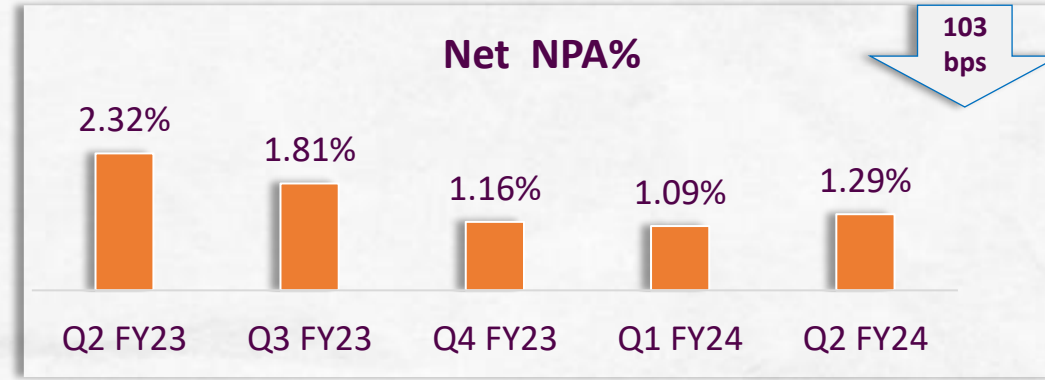
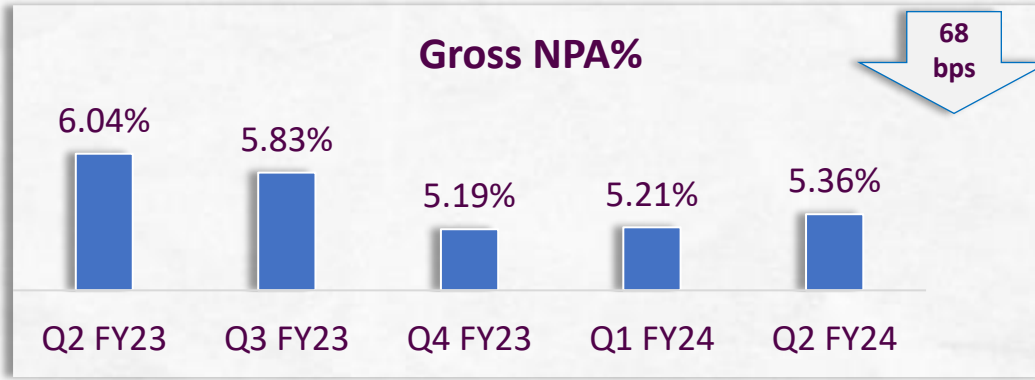


Asset Quality

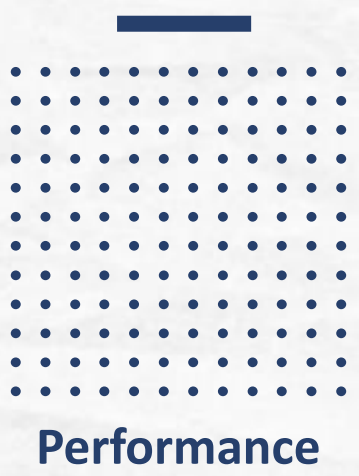
# ASSET QUALITY



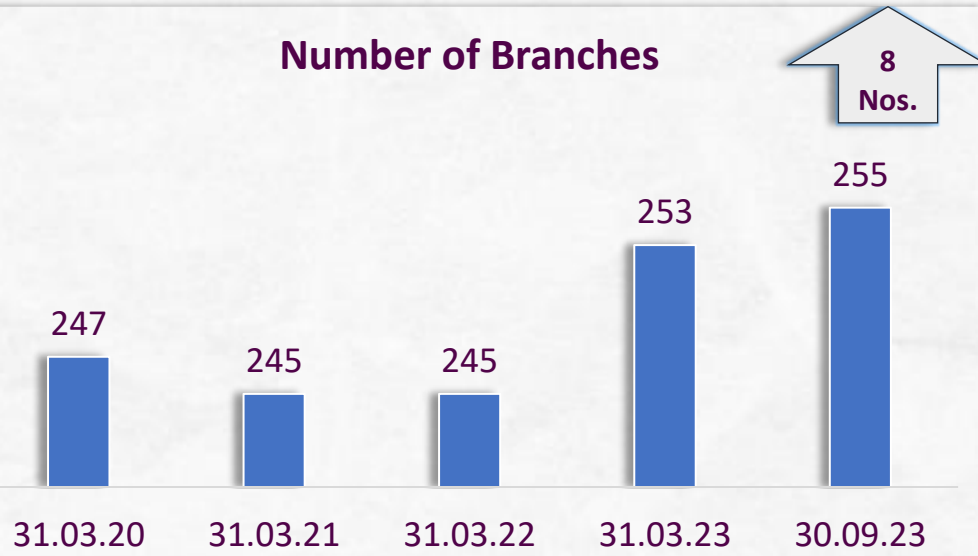
## Asset Quality



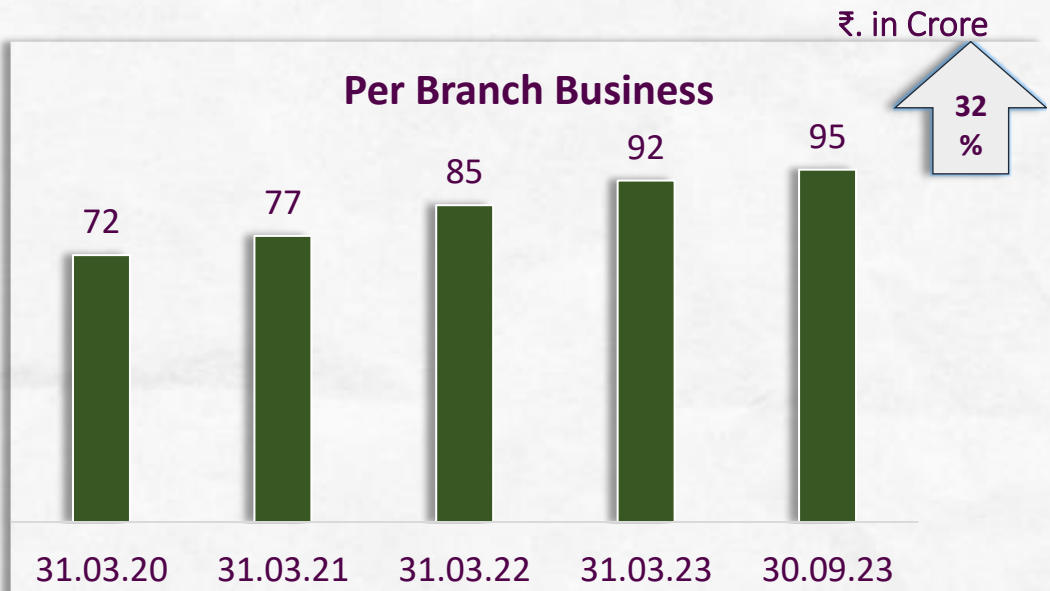
# PERFORMANCE DASHBOARD



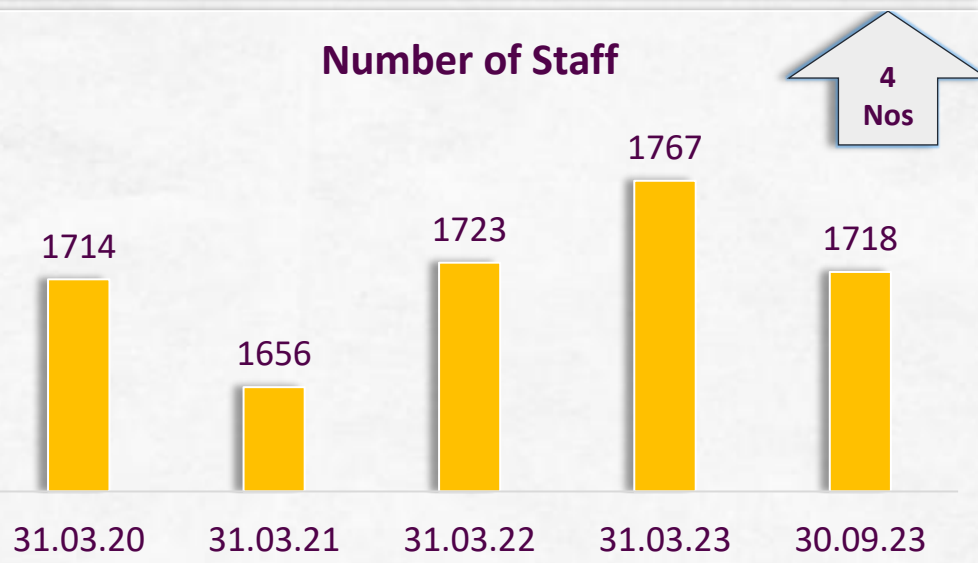
### Number of Branches



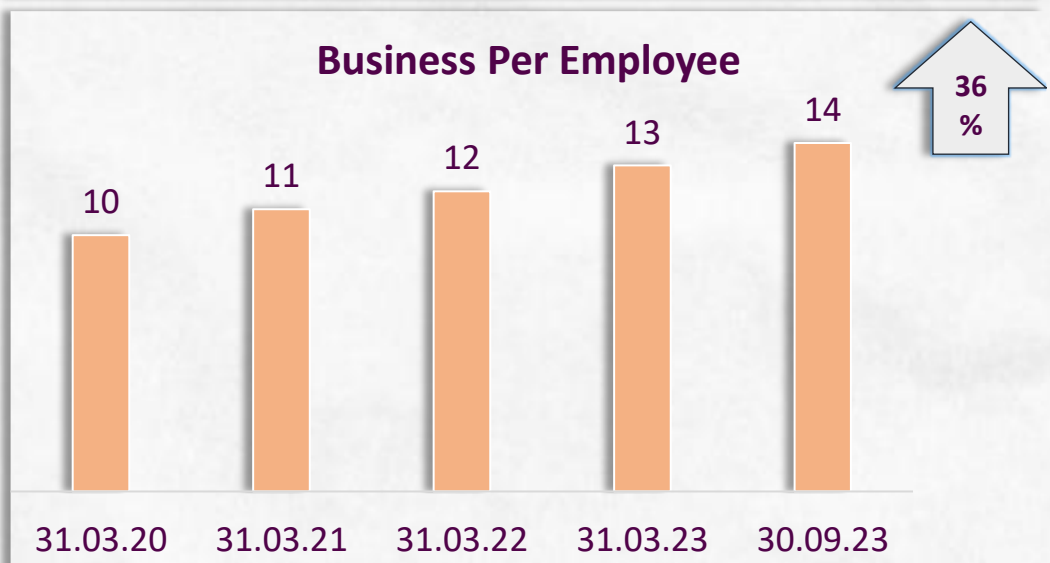
### Per Branch Business



### Number of Staff

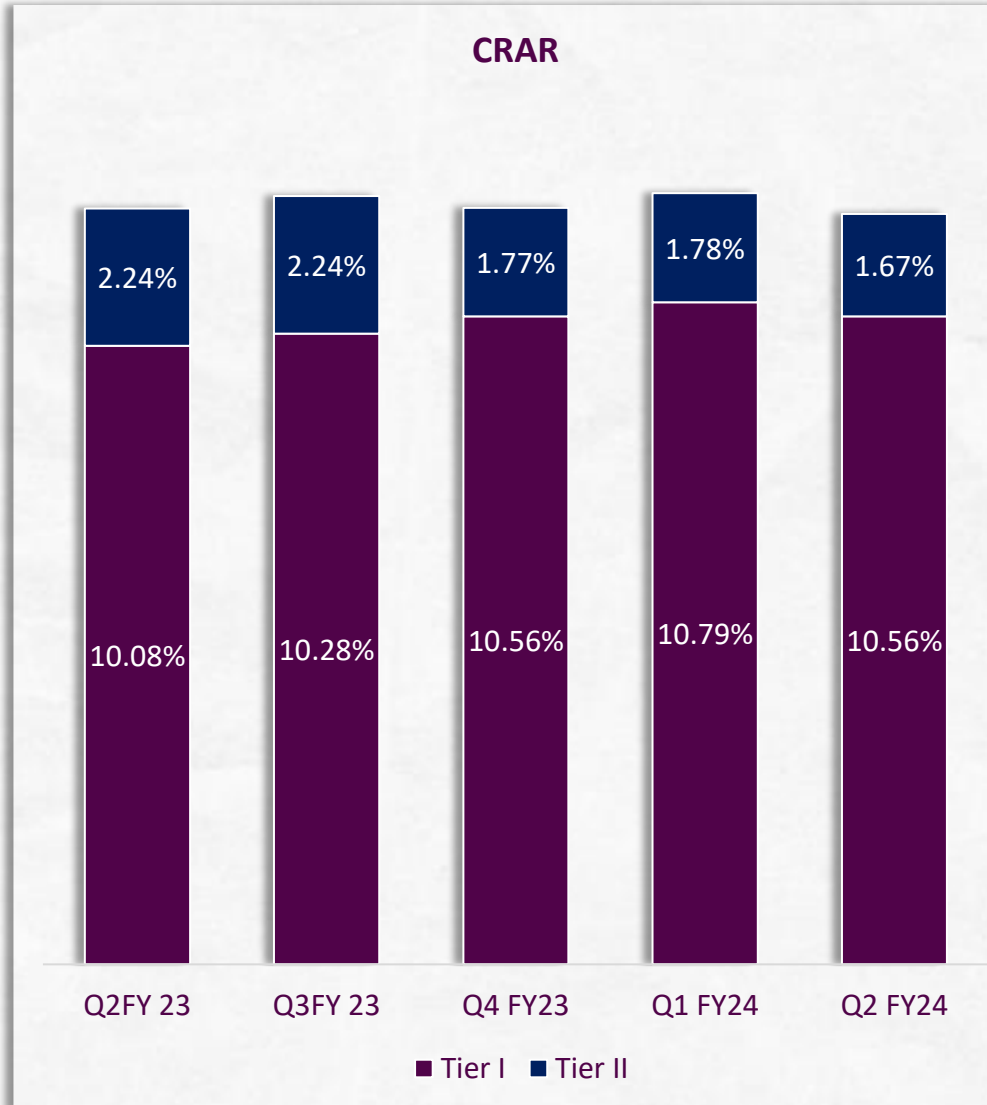
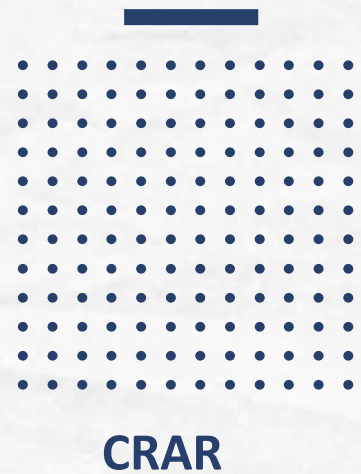


### Business Per Employee





# CRAR AND LIQUIDITY



₹. in Crore

Particulars	Q2FY 23	Q3FY 23	Q4 FY23	Q1 FY24	Q2 FY24
Capital Adequacy Ratio (%)	12.32%	12.52%	12.32%	12.57%	12.23%
CRAR (%)	12.32%	12.52%	12.32%	12.57%	12.23%
TIER I (%)	10.08%	10.28%	10.56%	10.79%	10.56%
Risk Weighted Assets (in Cr)	6804	6796	7174	7094	7222
Credit Risk(in Cr)	5374	5363	5758	5757	5890
Market Risk(in Cr)	534	537	471	392	387
Operational Risk(in Cr)	897	897	945	945	945
Credit RWA to Gross Advance	59%	58%	58%	57%	57%
Liquidity Coverage Ratio(%)	266%	241%	277%	201%	183%

# BUSINESS RESULT

₹. in Crore

Particulars	For the Quarter Ended (Standalone)			Year Ended	Growth (YOY)	YOY Growth %	Growth (QoQ)	QoQ Growth %
	30.09.2022 (Reviewed)	30.06.2023 (Reviewed)	30.09.2023 (Reviewed)	31.03.2023 (Audited)				
	Q2FY 23	Q1 FY 24	Q2 FY 24					
Interest Income	262.50	289.14	303.90	1071.23	41.40	15.77%	14.76	5.10%
Interest Expenses	146.06	170.51	182.94	595.48	36.88	25.25%	12.43	7.29%
Net Interest Income	116.44	118.63	120.96	475.75	4.52	3.88%	2.33	1.96%
Non Interest Income	22.76	52.26	23.53	74.52	0.77	3.38%	-28.73	-54.98%
Operating Expenses	103.85	112.95	120.89	427.07	17.04	16.41%	7.94	7.03%
Operating Profit	35.35	57.94	23.60	123.20	-11.75	-33.24%	-34.34	-59.27%
Provisions and Contingencies	19.46	29.64	0.44	73.84	-19.02	-97.74%	-29.20	-98.52%
<b>Net Profit</b>	<b>15.89</b>	<b>28.30</b>	<b>23.16</b>	<b>49.36</b>	<b>7.27</b>	<b>45.75%</b>	<b>-5.14</b>	<b>-18.16%</b>

Business  
Result

# BALANCE SHEET OVERVIEW

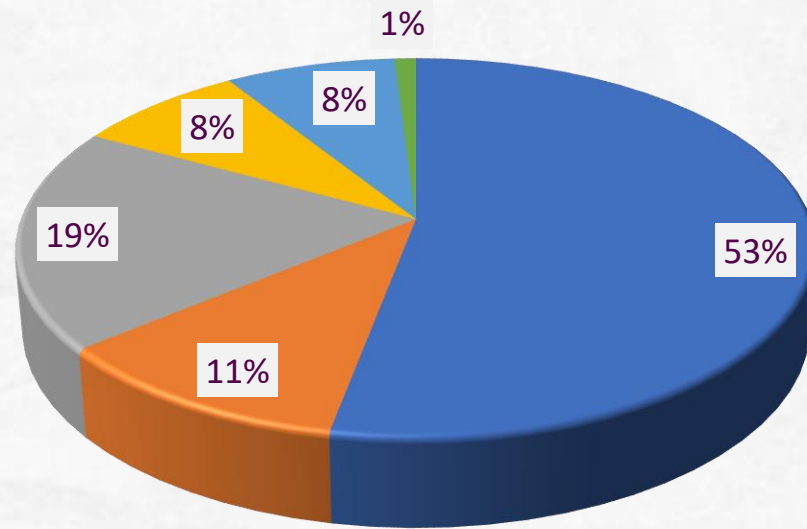
₹. in Crore

Particulars	30.09.2022 (Reviewed)	31.12.2022 (Reviewed)	31.03.2023 (Audited)	30.06.2023 (Reviewed)	30.09.2023 (Reviewed)
<b>CAPITAL AND LIABILITIES</b>					
Capital	253	253	253	253	253
Reserves and Surplus	636	658	708	747	770
Deposits	12748	12939	13352	13402	13817
Borrowings	580	460	492	225	165
Other Liabilities and Provisions	281	281	327	285	288
<b>TOTAL</b>	<b>14498</b>	<b>14591</b>	<b>15132</b>	<b>14912</b>	<b>15293</b>
<b>ASSETS</b>					
Cash and Balances with RBI	764	845	836	863	858
Balances with Banks and Money at call and short notice	31	57	10	11	56
Investments	4061	3936	3889	3488	3544
Advances	8762	8866	9452	9621	9885
Fixed Assets	224	227	258	250	271
Other Assets*	656	660	687	679	679
<b>TOTAL</b>	<b>14498</b>	<b>14591</b>	<b>15132</b>	<b>14912</b>	<b>15293</b>
* Out of Which RIDF/RHF/MSME Deposits	249	253	255	249	246
Contingent Liabilities	1106	598	668	681	684
Bills for collection	303	307	300	302	304

## Balance Sheet Overview

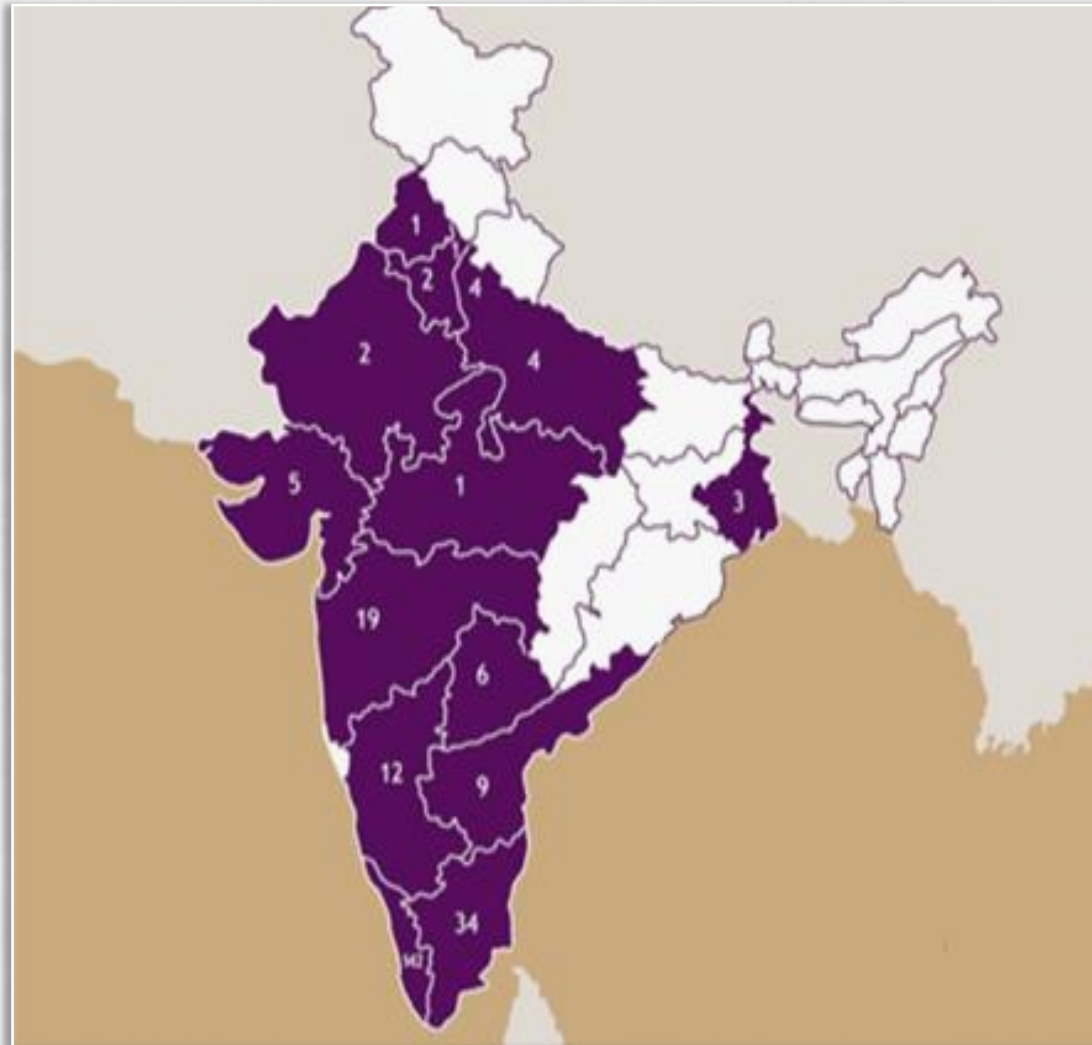
# Shareholding Pattern(as on September 30, 2023)

## Share Holding Pattern



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

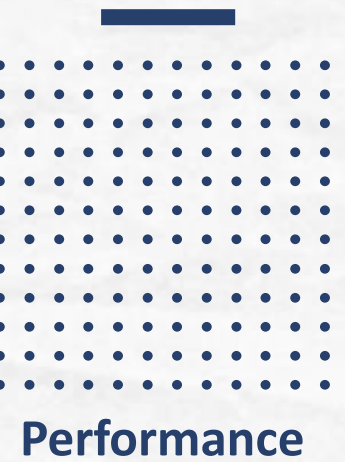
Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	1,18,565	13,52,52,412	53%
Foreign Portfolio - Corp	9	2,72,32,199	11%
Non Resident Indians	1,121	4,80,19,414	19%
Bodies Corporates	408	2,14,64,466	8%
Directors	3	1,94,81,910	8%
Others	11	15,61,683	1%
<b>Total</b>	<b>1,20,117</b>	<b>25,30,12,084</b>	<b>100%</b>

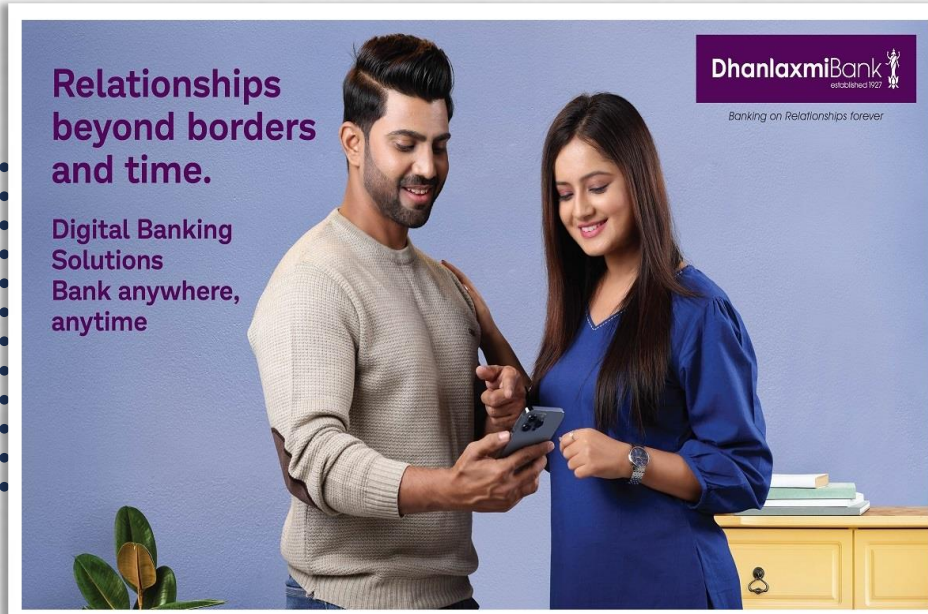


Over 547 Customer Touch Points including  
255 Branches, 275 ATMs and 17 BCs

## Branch Presence

Population	No. of Branches	
	30.09.2022	30.09.2023
Metropolitan	58	58
Urban	63	66
Semi Urban	107	111
Rural	19	20
<b>Grand Total</b>	<b>247</b>	<b>255</b>

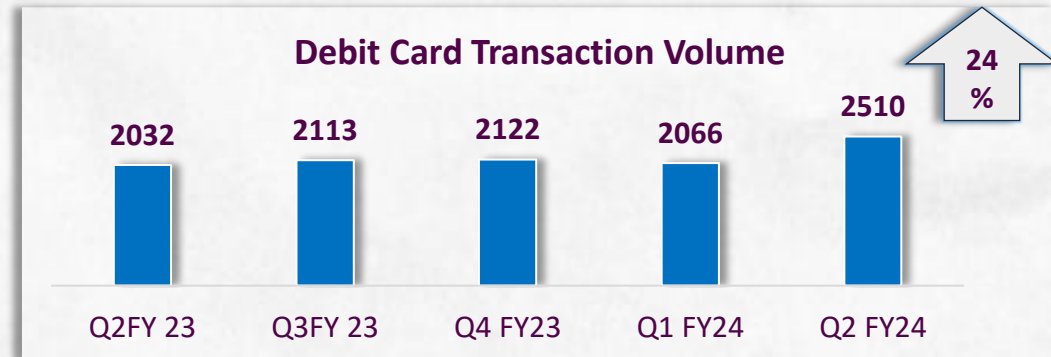
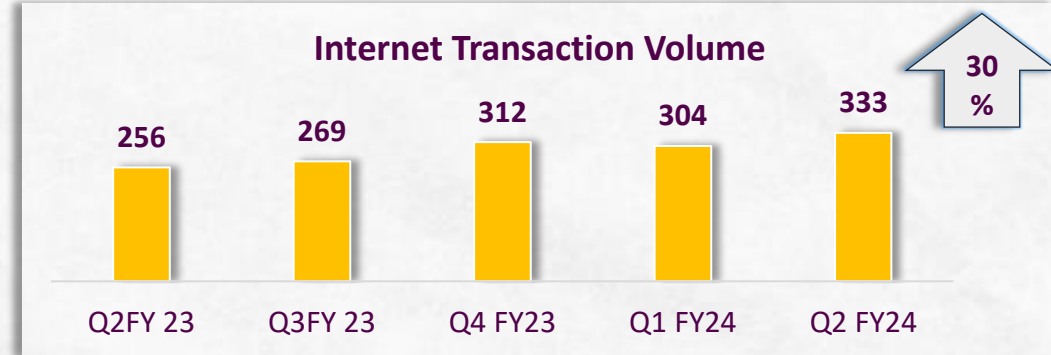
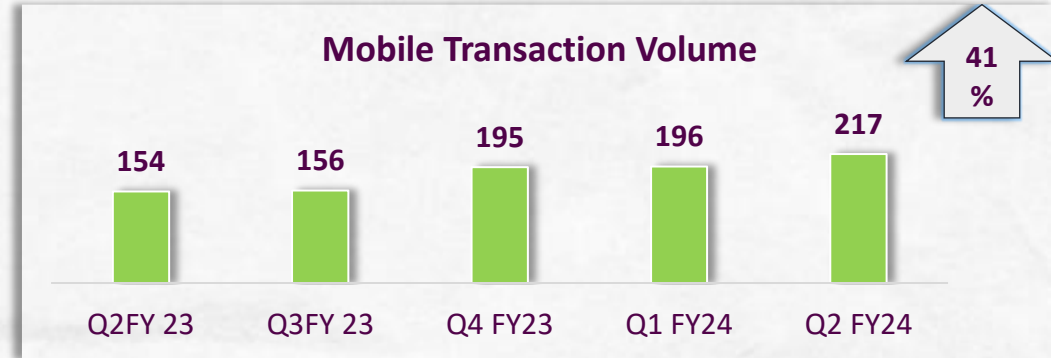




**77.09%**

Share of Digital Banking Transaction @ 77.09% as on 30<sup>th</sup> September 2023 Compared to 71.49% as on 30<sup>th</sup> September 2022

In '000



# PARTNERS





## 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, Chief Financial Officer

- 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. 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, Head Legal

- 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.



## 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 & SBI).
- Vast experience in Corporate Credit, SME, Stressed assets & Project Finance.



## Mr. Balasubramanian A D, Chief Vigilance Officer

- Post Graduate in Economics
- 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



## Mr. Arvind Kanagasabai, Head- Treasury

- Graduate in Commerce and holds Post Graduate Diploma in Human Resources Development and CAIIB.
- 40 years of Banking experience in SBI and Bandhan Bank, of which 20 years in Treasury including being Head of Central Treasury at Hong Kong Branch of State Bank of India



## 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. Venkatesh H, Company Secretary

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

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