



Investor Presentation
March 2015

Disclaimer

This presentation has been prepared by Dhanlaxmi Bank (the “Bank”) solely for your information and for your use and may not be taken away, reproduced, redistributed or passed on, directly or indirectly, to any other person (whether within or outside your organization or firm) or published in whole or in part, for any purpose. By attending this presentation, you are agreeing to be bound by the foregoing restrictions and to maintain absolute confidentiality regarding the information disclosed in these materials.

The information contained in this presentation does not constitute or form any part of any offer, invitation or recommendation to purchase or subscribe for any securities in any jurisdiction, and neither the issue of the information nor anything contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person to proceed with any transaction. This presentation is not and should not be construed as a prospectus (as defined under Companies Act, 1956) or offer document under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulation, 2009, as amended, or advertisement for a private placement or public offering of any security or investment.

The information contained in these materials has not been independently verified. No representation or warranty, express or implied, is made and no reliance should be placed on the accuracy, fairness or completeness of the information presented or contained in these materials. Such information and opinions are in all events, not current after the date of the presentation. The recipients of this presentation and the information contained herein are not to construe the document as tax, investment or legal advice.

Any forward-looking statements in this presentation are subject to risks and uncertainties that could cause actual results or financial conditions or performance or industry results to differ materially from those that may be inferred to being expressed in, or implied by, such statements. Such forward-looking statements are not indicative or guarantees of future performance. Any forward-looking statements, projections and industry data made by third parties included in this presentation are not adopted by the Bank, and the Bank is not responsible for such third party statements and projections. This presentation may not be all inclusive and may not contain all of the information that you may consider material. The information presented or contained in these materials is subject to change without notice. Neither the Bank nor any of its affiliates, advisers or representatives accepts liability whatsoever for any loss howsoever arising from any information presented or contained in these materials. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation.

This presentation is for general information purposes only, without regard to any specific objectives, financial situation or informational needs of any particular person. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes.

THIS PRESENTATION DOES NOT CONSTITUTE OR FORM ANY PART OF ANY OFFER, INVITATION OR RECOMMENDATION TO PURCHASE OR SUBSCRIBE FOR ANY SECURITIES IN THE UNITED STATES OR ELSEWHERE.

Overview

Key Milestones Achieved

Profile of Board of Directors

Overview of Distribution Network

Shareholding pattern

Summary of Operational Performance

Summary of Financials

Profile of Key Management Personnel

Way Forward






Key Milestones Achieved

Incorporated in Thrissur, Kerala	Total business of Rs. 1000 Mn.	Raised Rs. 240 Mn. in IPO and listed Equity Shares on the NSE , BSE and the Cochin Stock Exchange	Raised Rs. 270 Mn. in a Rights Issue	Total business* of Rs. 75,000 Mn. Second Rights Issue	Launched new “Dhanlaxmi Bank” brand Raised Rs.3,800Mn.by way of QIP 250 th branch opened Total business* of Rs. 1,00,000 Mn.	Awarded the Asian Banker Technology Implementation award - International award for Best branch automation	Raised Rs.2296.4 million by way of Preferential Allotment in April 2014 & August 2014
----------------------------------	--------------------------------	---	--------------------------------------	---	---	---	---







<ul style="list-style-type: none"> ▪Designated as scheduled commercial bank by the Reserve Bank of India (RBI) ▪Opened first branch outside Kerala and crossed 50 strong branches network 	First branch outside southern region was opened in Mumbai	First north Indian branch opened in New Delhi	Total business* of Rs. 50,000 Million. 80th Anniversary year	<ul style="list-style-type: none"> •Recorded net profit of Rs.574.5 Million •Awarded “Best Bank in the Private Sector” by the State Forum of Banker’s Club •Opened 200th branch 	<ul style="list-style-type: none"> ▪Awarded the “Best Mid-sized Bank in Growth Category” by Business Today- KPMG survey •Awarded the Information Week EDGE Award 2011 for IT transformation. 	Raised Rs. 1167.5 million of Equity through QIP and Preferential Allotment
---	---	---	--	--	--	--

* Business refers to total of advances and deposits

Name	Designation	Experience & Other Directorships
	<p>Mr. T.Y. Prabhu</p>	<p>Part-time Chairman</p> <p>Headed Oriental Bank of Commerce as Chairman & Managing Director and was previously Executive Director of Union Bank of India. Was appointed by RBI as a member of the Advisory Group on Foreign Exchange Management Act , regulations relating to services like remittance. Also held the position of General Manager – International Operations in Canara Bank.</p>
	<p>Mr. G. Sreeram</p>	<p>MD&CEO</p> <p>Took charge as MD&CEO on 6th April, 2015. Prior to this , he was the Chief General Manager, Mumbai Circle of Canara Bank. Mr. G. Sreeram has 35 years of banking experience in Canara Bank. He was also Director of Canara Robecco Asset Management Company Limited Canara Bank Securities Limited and Senior Vice President of Canbank Venture Capital Fund Limited .</p>
	<p>Mr. P. Mohanan</p>	<p>Independent Director</p> <p>He has 35 years of Banking experience and retired as General Manager of Canara Bank. While at Canara Bank, he was part of the core team for the Canara Bank’s IPO and also contributed in the formulation of Bank’s corporate governance policy</p>
	<p>Mr. K. Jayakumar</p>	<p>Independent Director</p> <p>Mr. K. Jayakumar, IAS (Retd.) has served as Secretary to Government in sectors like Agriculture & Tourism and retired as Chief Secretary to the Government of Kerala. He was also a Director of NABARD and Chief Commissioner for Travancore Devaswom Board. He had also served as Agriculture Production Commissioner for over 5 years. Presently he is the Vice Chancellor of the Malayalam University, Kerala.</p>
	<p>Mr. Chella K Srinivasan</p>	<p>Independent Director</p> <p>Mr. Chella K Srinivasan is the National Executive Vice President of the INDO- American Chamber of Commerce- IACC. He is a practising Chartered Accountant for more than 29 years and has professional expertise in Accounting, Auditing and Corporate Taxation with rich experience in audit of Textile, Paper, Sugar, Steel manufacturing unit, Hotels and Insurance companies in the public sector. He was earlier a member of the Vision Committee of the Institute of Chartered Accountants of India.</p>

Profile of Board of Directors

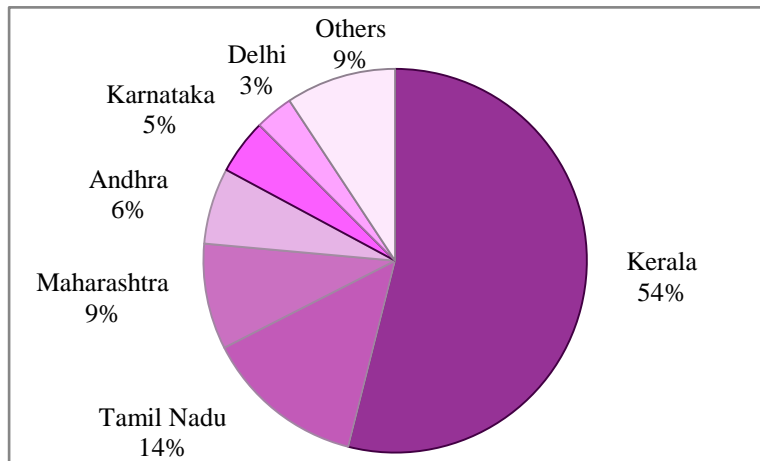
	Name	Designation	Experience & Other Directorships
	Dr. Lakshmy Devi K.R	Independent Director	<p>Dr. Lakshmy Devi K.R. was Head of Department of Economics of University of Calicut. She completed her Ph.D in Economics from Calicut University in 1986. Her post doctoral experience includes Ford Foundation Post Doctoral Fellowship at University of Maryland , Washington DC, U.S.A and Senior Fellowship of the Social Sciences Research Council, New York, U.S.A.</p>
	Dr. B. Ravindran Pillai	Non-Independent Director	<p>Dr.Ravindran Pillai is an industrialist . He is the promoter /Managing Director/Director of several companies in India and Middle East. He holds a degree in Business Administration from Cochin University of Science and Technology. Government of India honoured him Pravasi Bharatiya Samman in 2008 and with fourth highest Indian civilian award of Padma Shri, in 2010.</p>
	Mr. Rohit Jain	Additional Director	<p>Mr. Rohit Jain, General Manager (Department of Banking Supervision, Reserve Bank of India – Delhi), is an Additional Director on the Board as RBI nominee.</p>
	Mr. Susobhan Sinha	Additional Director	<p>Mr. Susobhan Sinha, General Manager (Department of Non Banking Supervision, Reserve Bank of India – Bengaluru), is an Additional Director on the Board as RBI nominee.</p>

Broad based Distribution Network

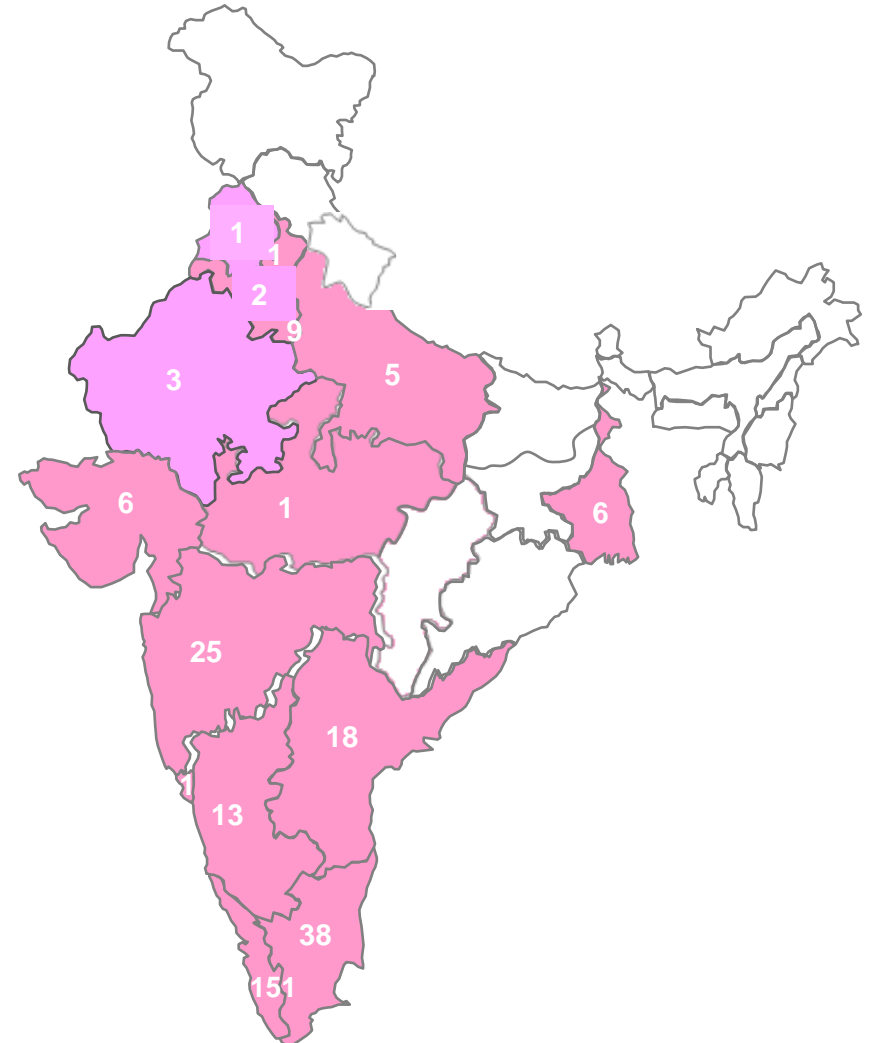
Branches Profile (As on March 31, 2015)

- As of March 31, 2015 Bank has 678 customer outlets which includes 280 branches, 398 ATMs.
- As of March 31, 2015 Bank is present in 15 states/UTs with 280 branches :
 - ⇒ Metro Branches – 65
 - ⇒ Urban Branches – 85
 - ⇒ Semi-Urban Branches – 106
 - ⇒ Rural Branches – 24
- As of March 31, 2015 Bank has 186 on-site and 212 off-site ATMs.

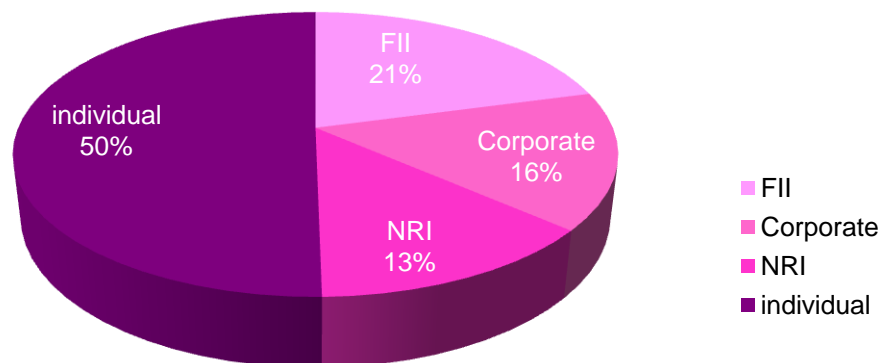
Branches Profile (As on March 31, 2015)



Branches Network – State-wise Branches (As on March 31, 2015)



Shareholding pattern



Individual Investors with shareholding more than 1% (As on March 31, 2015)

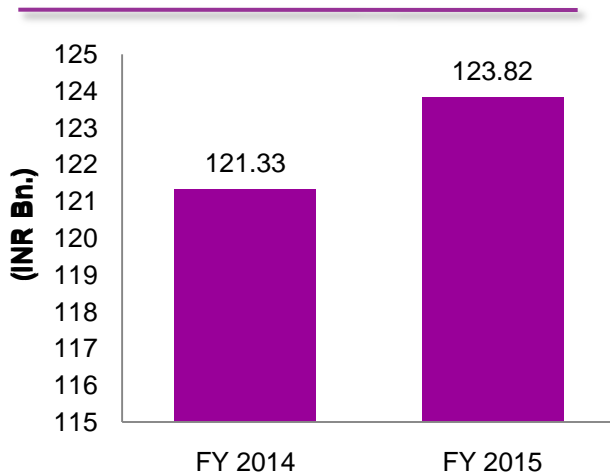
B RAVINDRAN PILLAI	4.99
SHITAL RAGHU KATARIA	3.75
P RAJA MOHAN RAO	3.61
KAPILKUMAR WADHAWAN	3.49
VIRAL AMAL PARIKH	3.21
YUSUFFALI MUSALIAM VEETIL ABDUL KADER .	2.98
MOHANACHANDRAN NAIR B	2.28
DEEPA ARUN KUMAR	1.97
LAVINA ASHISH GOENKA	1.56
DILIPKUMAR LAKHI	1.40
GOPINATHAN C K	1.28
HAREENDRAN C K	1.26

Institutional Investors with shareholding greater than 1% (As on March 31, 2015)

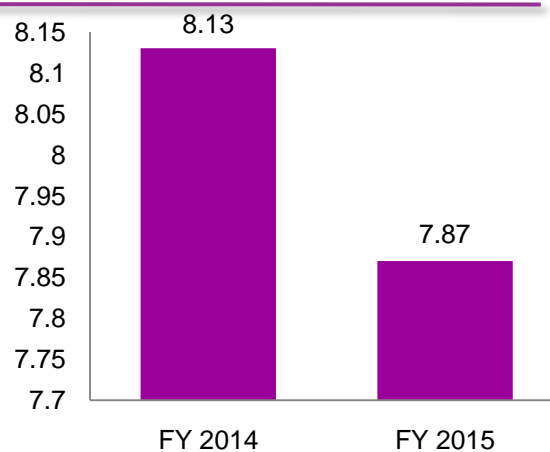
ELARA INDIA OPPORTUNITIES FUND LIMITED	3.45
ANTARA INDIA EVERGREEN FUND LTD	3.44
RELIANCE LIFE INSURANCE COMPANY LIMITED	3.26
PREMIER CAPITAL AND SECURITIES PVT LTD	3.21
MARSHAL GLOBAL CAPITAL FUND LTD	3.10
NATIONAL WESTMINSTER BANK PLC AS TRUSTEE OF THE JUPITER INDIA FUND	1.94
INDIA MAX INVESTMENT FUND LIMITED	1.55
LOTUS GLOBAL INVESTMENTS LTD	1.47
HYPNOS FUND LIMITED	1.38
PIVOTAL BUSINESS MANAGERS LLP	1.37
COLLEGE RETIREMENT EQUITIES FUND - STOCK ACCOUNT	1.09
JUPITER SOUTH ASIA INVESTMENT COMPANY LIMITED - SOUTH ASIA ACCESS FUND	1.09

Business parameters

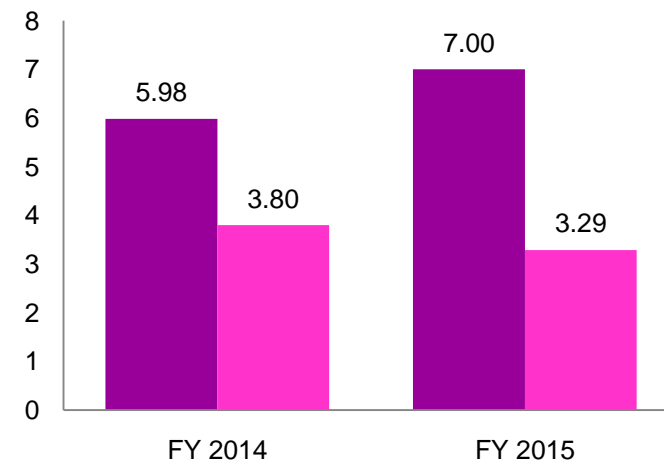
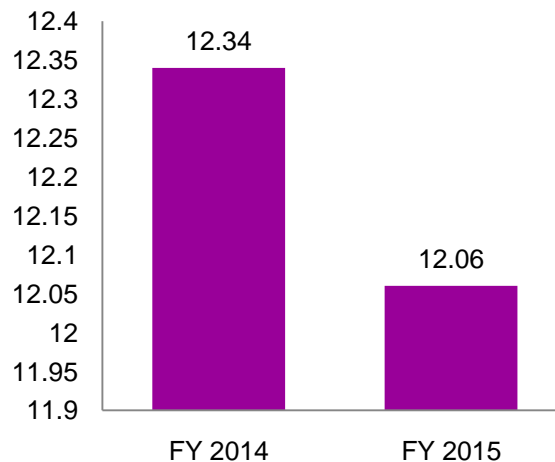
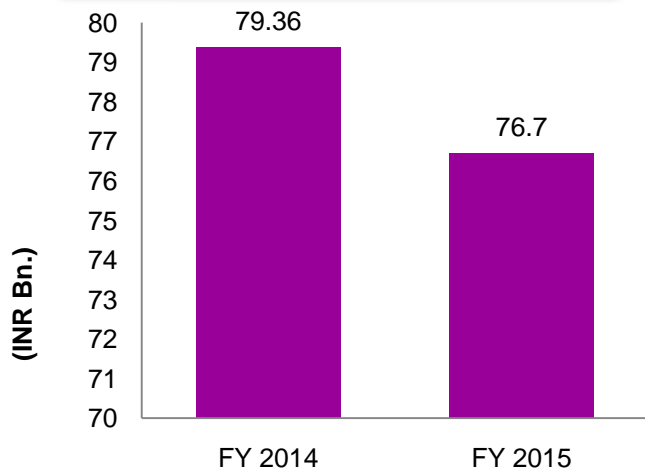
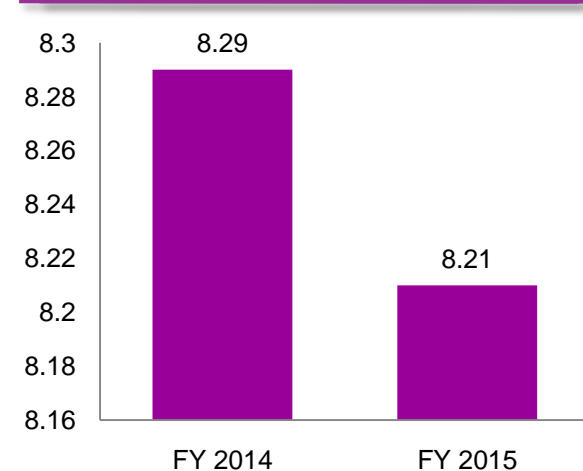
Growing Deposits



Cost of Deposits %



Cost of Funds %



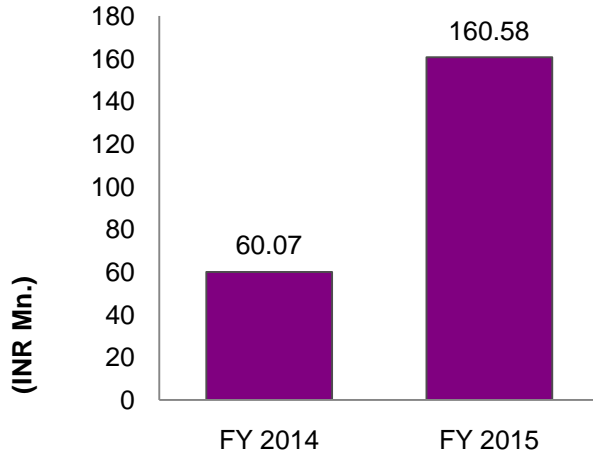
■ Net Advance

■ Yield on Advance

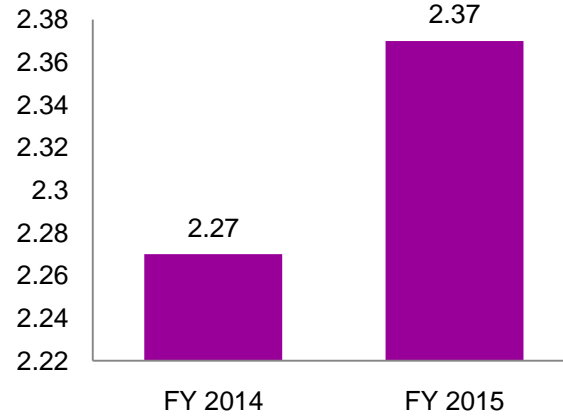
■ Gross NPA ■ Net NPA

Operational Efficiency & Profitability

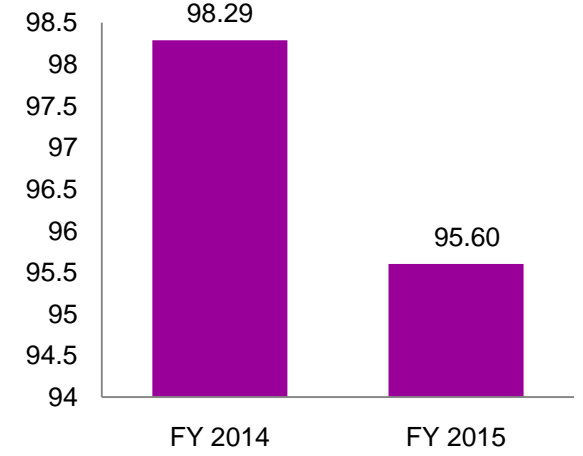
Operating Profit



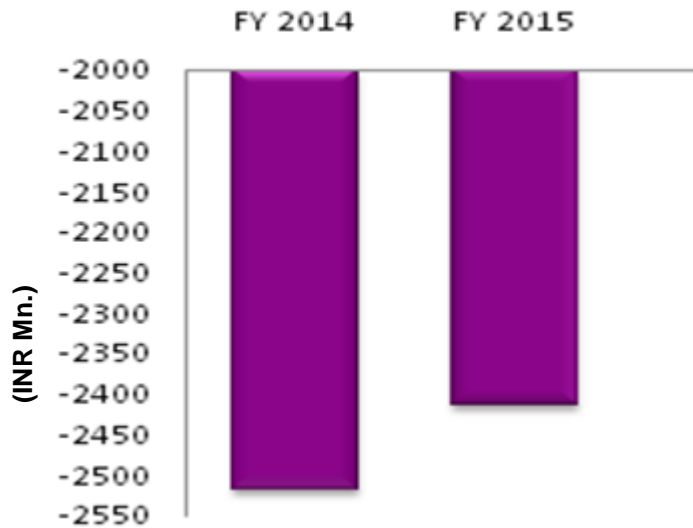
Net Interest Margin



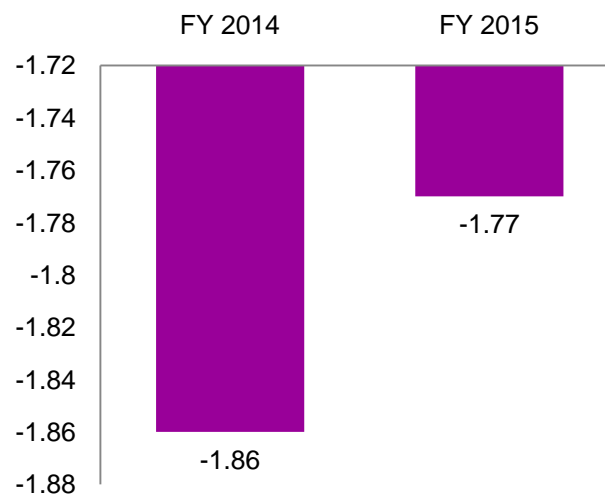
Cost Income Ratio



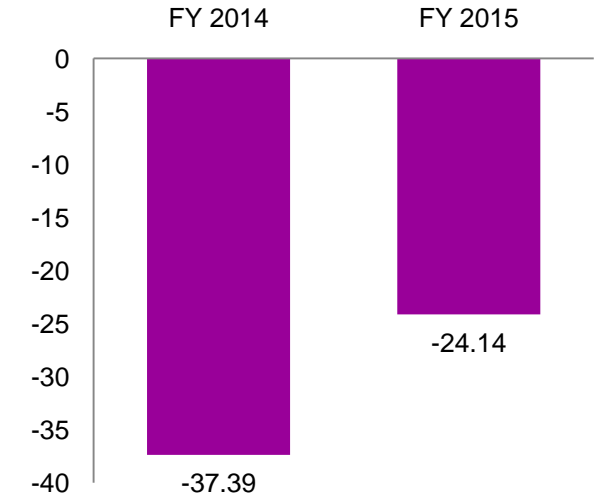
Profit After Tax



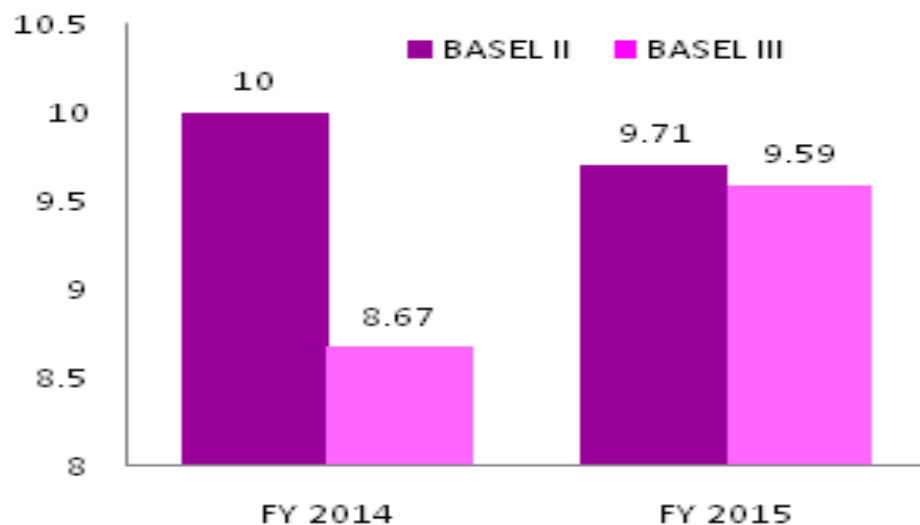
ROA



ROE



Capital Adequacy



- The Bank raised Rs. 2296.36 Mn. of Equity in H1 of FY 2015 through Preferential Allotment.

Parameters	FY 2014	FY 2015
Basel III CRAR %	8.67	9.59
Core CRAR- Basel- II I (%)	6.93	7.42
Basel II CRAR %	10.00	9.71
Core CRAR- Basel - II (%)	6.93	7.42

Summary of Financials – Profit & Loss Account

(Figures in INR Mn.)

Particulars	FY 2014	FY 2015
Interest Income	12919	12836
Interest Expenses	10118	9847
NET INTEREST INCOME	2801	2988
Other Income	734	849
Operating Expenses		
- Staff Cost	1892	2115
- Other Expenses	1583	1467
Provisions	2579	2671
PROFIT AFTER TAX	(2519)	(2416)

Summary of Financials – Balance Sheet

(Figures in INR Mn.)

Particulars	FY 2014	FY2015
Capital	1259	1774
Reserves	6104	5464
Deposits	121332	123817
Borrowings	13356	9414
Other Liabilities	4825	3050
TOTAL LIABILITIES	146876	143519
Cash/ Bank Balance	16753	12901
Investments	10452	6208
Advances	79360	76698
Fixed Assets	2124	2028
Other Assets	3816	3391
TOTAL ASSETS	146876	143519

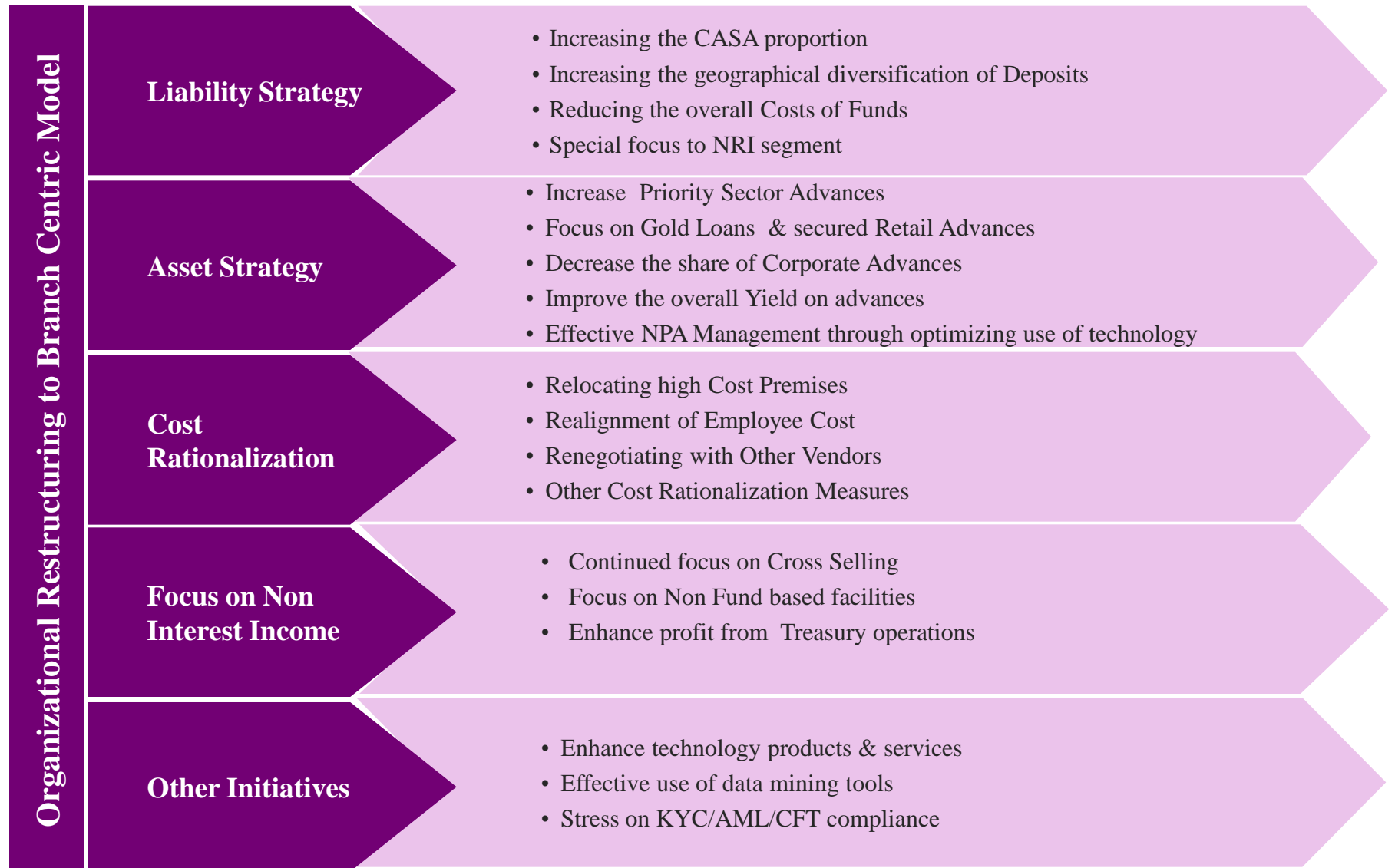
Summary of Key Ratios

Particulars	FY2014	FY2015
CD Ratio	66.92	64.42
CASA Ratio	21.99	24.34
Gross NPA	5.98%	7%
Net NPA	3.80%	3.29%
Cost to Income Ratio %	98.29%	95.68%
OPEX as a % of Total Income	25.45%	26.83%
Net Interest Margin	2.27	2.37
ROA	(1.86)	(1.77)
ROE	(37.39)	(24.14)

Profile of Key Management Personnel

Name	Designation	Experience
Mr. P. Manikandan	Chief General Manager	<ul style="list-style-type: none"> ▪ Experience of 35 years in banking sector ▪ Experience of 10 years in Planning, Operations, Credit, HRD, Inspection, Vigilance, Third Party Products, Premises and Cash Management System departments of the Bank
Mr. Krishnan K.S.	Chief Financial Officer & Company Secretary	<ul style="list-style-type: none"> ▪ Qualified Chartered Accountant (ACA) and Company Secretary (ACS) with more than 37 years of experience in Banking Sector ▪ Experience in various functions such as Head of Domestic and Foreign Treasury, Chief Financial Officer, Chief Risk officer, Chief Compliance officer and Secretary to the Board.
Mr.A.K.S.Namboodiri	General Manager (Risk Based Supervision)	<ul style="list-style-type: none"> ▪ Experience of 36 years out of which 20 years with Canara Bank in various positions. ▪ Worked with Tata Consultancy Services as Senior Consultant. He was handling various projects for foreign Banks in Business Process Re-engineering consultancy, implementation of Core banking System, Card Management System, System Designing and Development of retail lending module, banking applications, risk management, internal audit etc.
Mr. Chandran L	Chief Compliance Officer	<ul style="list-style-type: none"> ▪ Experience of 25 years in banking/financial sector. Worked in Branch, Zonal Office, Credit Department (SME & Corporate underwriting) and as Executive Assistant to MD & CEO. He also headed Integrated Risk Management Department of the Bank. Had a key role in formulation of Credit Policy, Credit Appraisal Formats and Credit Rating Models of the Bank. ▪ Worked in Government sector, Public Sector Financial Institution for 7 years and Bank for 16 years in different capacities in various geographical areas.
Mr.Ajith Prasad G.S	Chief Credit Officer (Officiating)	<ul style="list-style-type: none"> ▪ Experience of 36 years with Dhanlaxmi Bank. ▪ Currently he is the officiating Chief Credit Officer of the Bank ▪ Experience in Branch Banking, Operations, and Credit functions of the Bank

Way Forward



Thank You