

Investor Presentation **Q1-FY 2023 -24**



BOARD OF DIRECTORS



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. K.N Madhusoodanan
INDEPENDENT DIRECTOR



**Shri. Sreesankar
Radhakrishnan**
INDEPENDENT DIRECTOR



Dr. Nirmla Padmanabhan
INDEPENDENT DIRECTOR



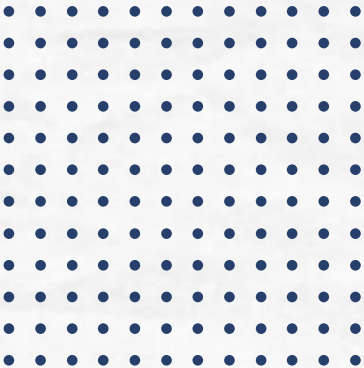
**Shri. Sridhar
Kalyanasundaram**
INDEPENDENT DIRECTOR



Ms. Vardhini Kalyanaraman
INDEPENDENT DIRECTOR

DIRECTORS

- ❖ Total Business of the Bank grew by **10%** and reached **Rs.23,442** Crore.
- ❖ Total Deposit of the Bank registered a growth of **7 %** to reach **Rs.13,402** Crore.
- ❖ Gross Advance of the Bank grew by **15%** to reach **Rs.10,040** Crore.
- ❖ Gold Loan Portfolio registered a growth of **25%** to reach **Rs.2451** Crore
- ❖ Interest Income improved to **Rs.289.14** Crore from **Rs.258.37** Crore.
- ❖ Yield on Advances is stable at **9.40%** against that of **9.41%**.
- ❖ CD ratio improved to **75%** from **69%**
- ❖ Operating Profit increased to **Rs.57.94** Crore from a loss of **Rs.5.02** Crore.
- ❖ The Bank recorded net profit of **Rs.28.30** Crore as on June 30, 2023 as against the net loss of **Rs.26.43** Crore of June 30, 2022.



Performance Highlights

Total Income increased by **44.16%** to reach **Rs.341.40** Crore from **Rs.236.82** Crore

Cost Income Ratio reduced to **66.09%** from **105.24%**.

Cost of Deposits increased to **4.96%** from **4.41%**.

Cost of Funds increased to **5.07%** from **4.52%**.

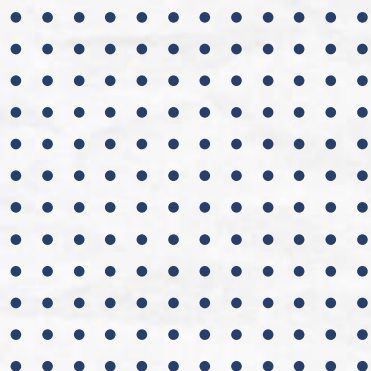
Gross NPA percentage improved to **5.21%** from **6.35%**.

Net NPA percentage improved to **1.09%** from **2.69%**.

Yield on Investments improved to **5.72%** from **5.59%**.

Provision Coverage Ratio improved to **91%** from of **81%**

Net Interest Margin (NIM) reduced to **3.40%** from **3.64%**.

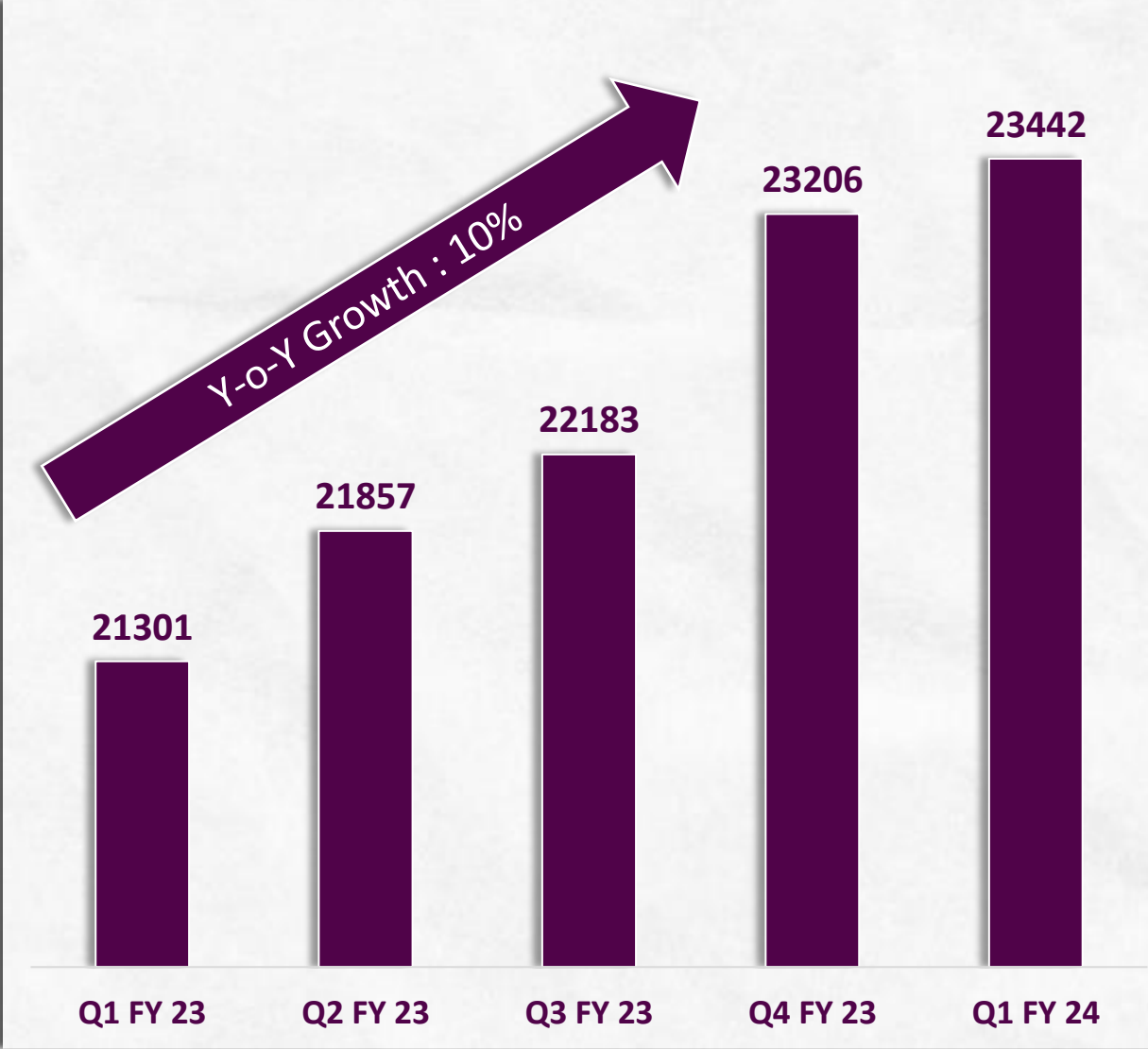


Performance Highlights



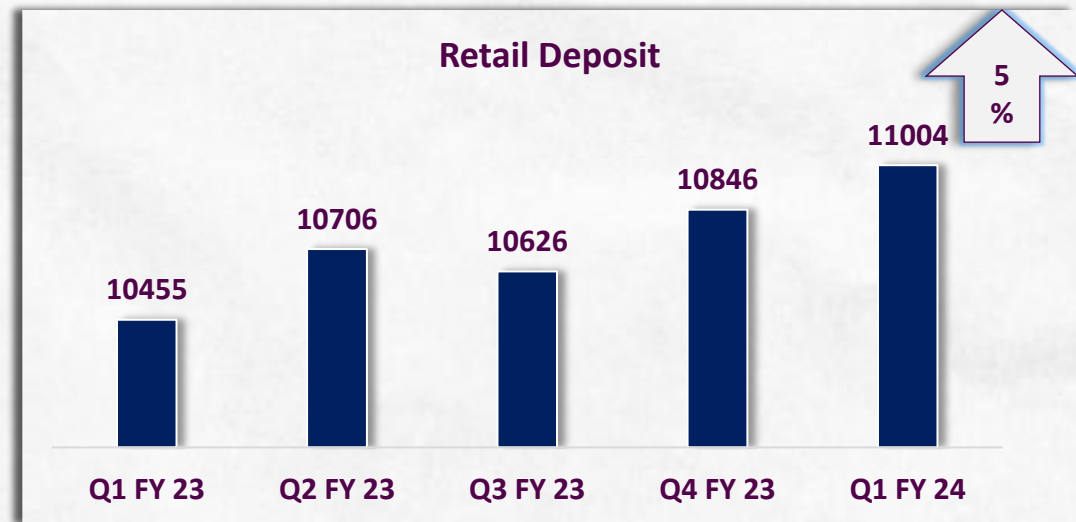
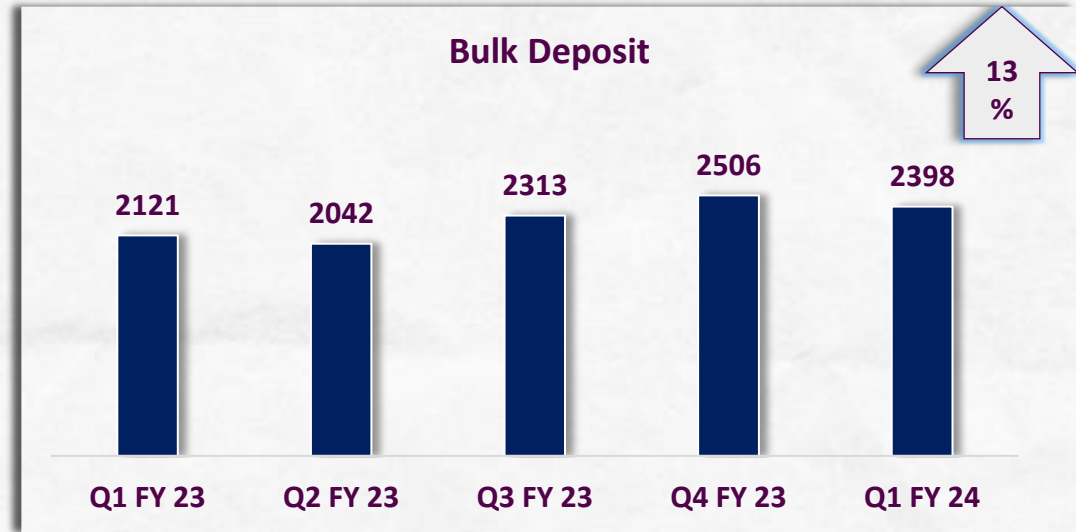
₹. in Crore

TOTAL BUSINESS



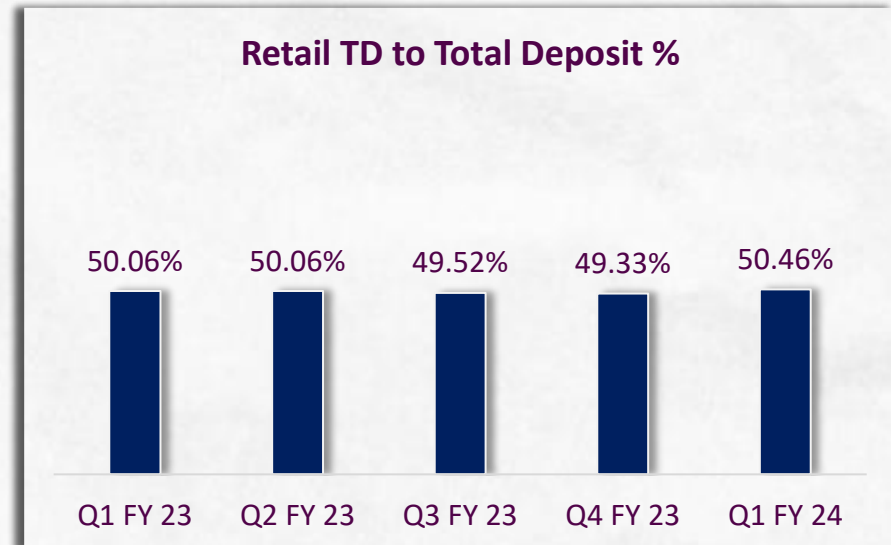
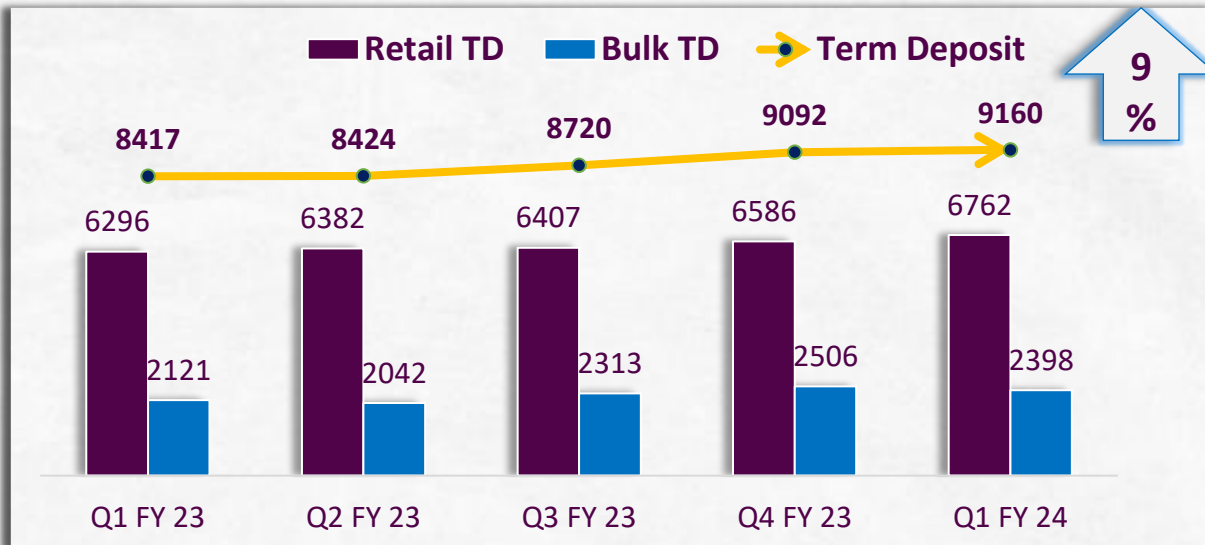
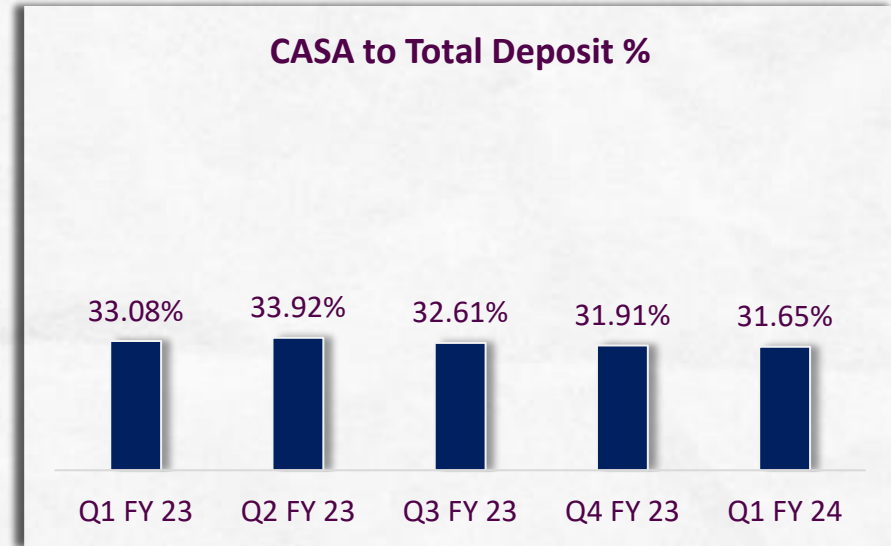
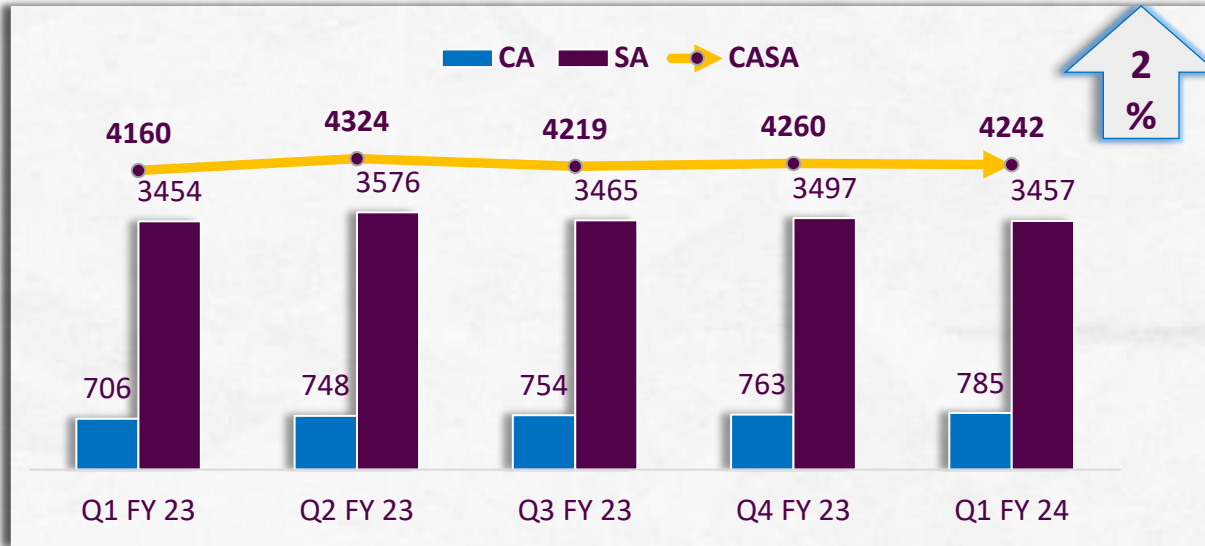
₹. in Crore

TOTAL DEPOSIT

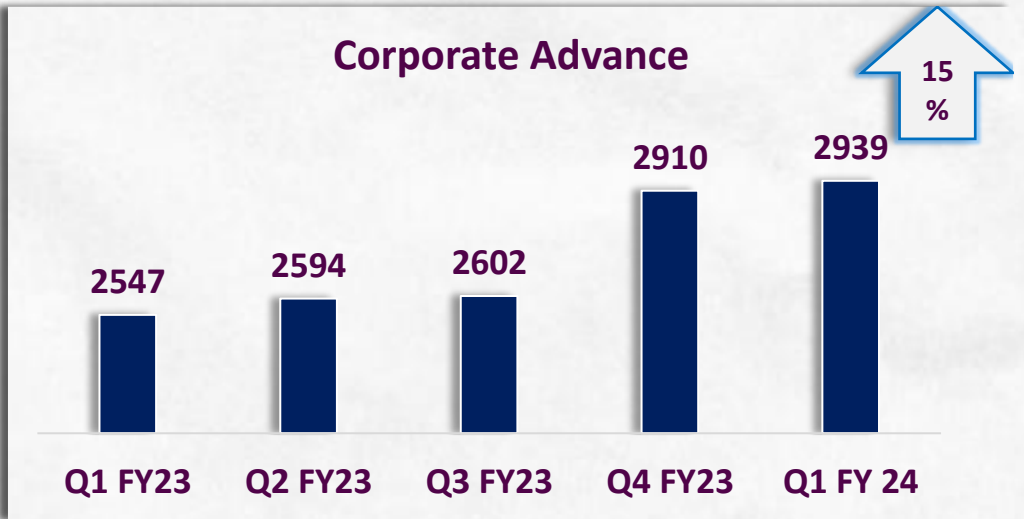
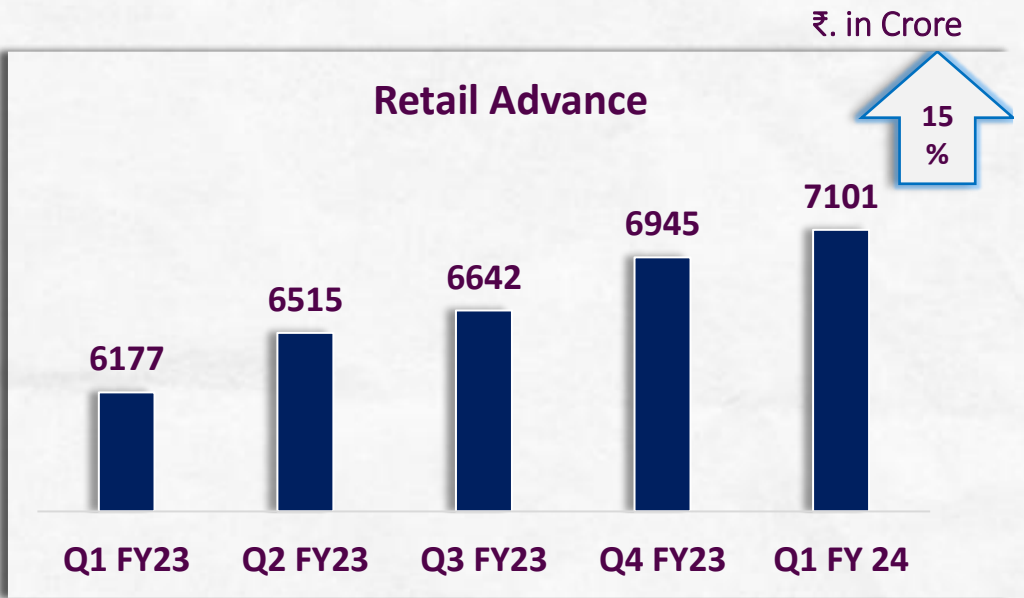
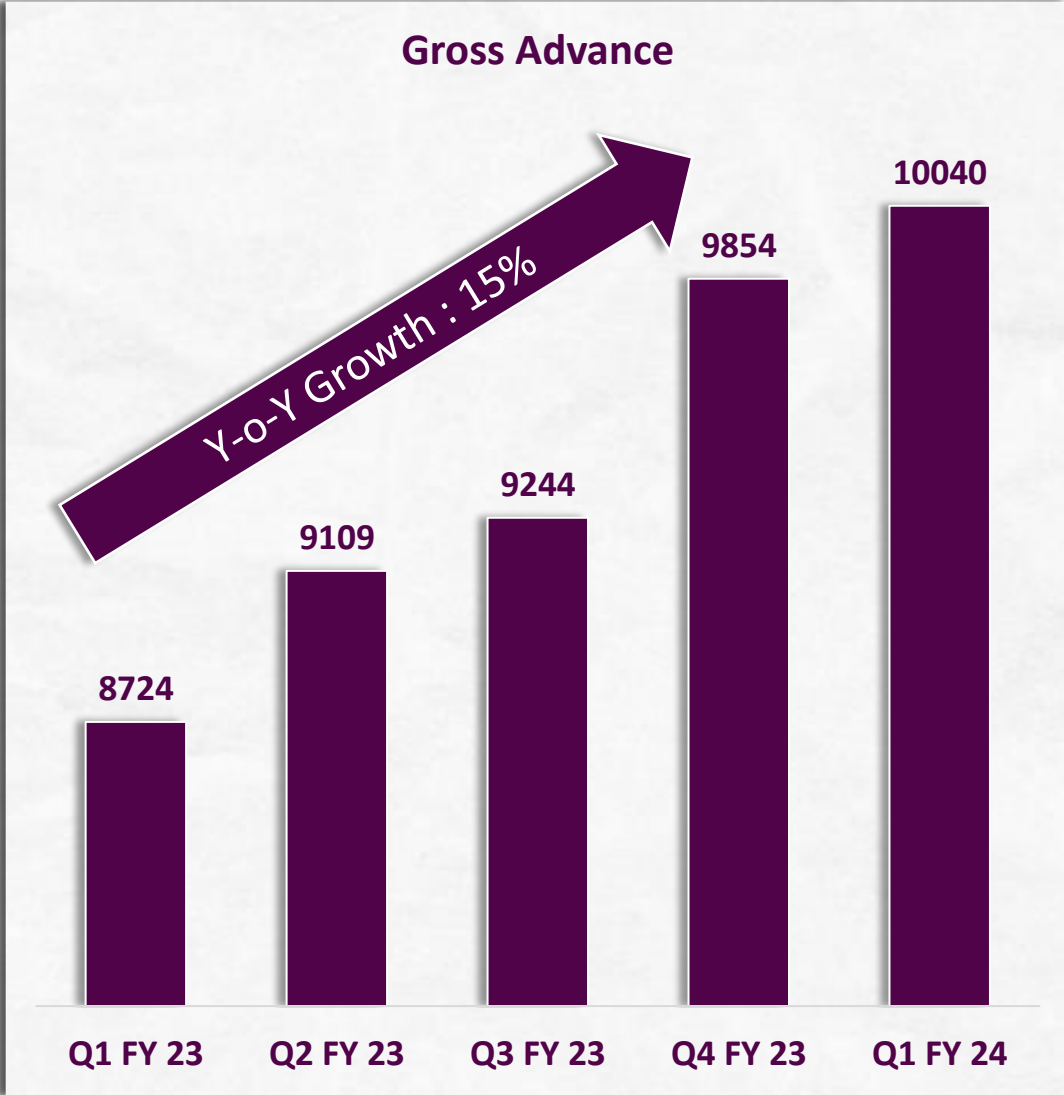


₹. in Crore

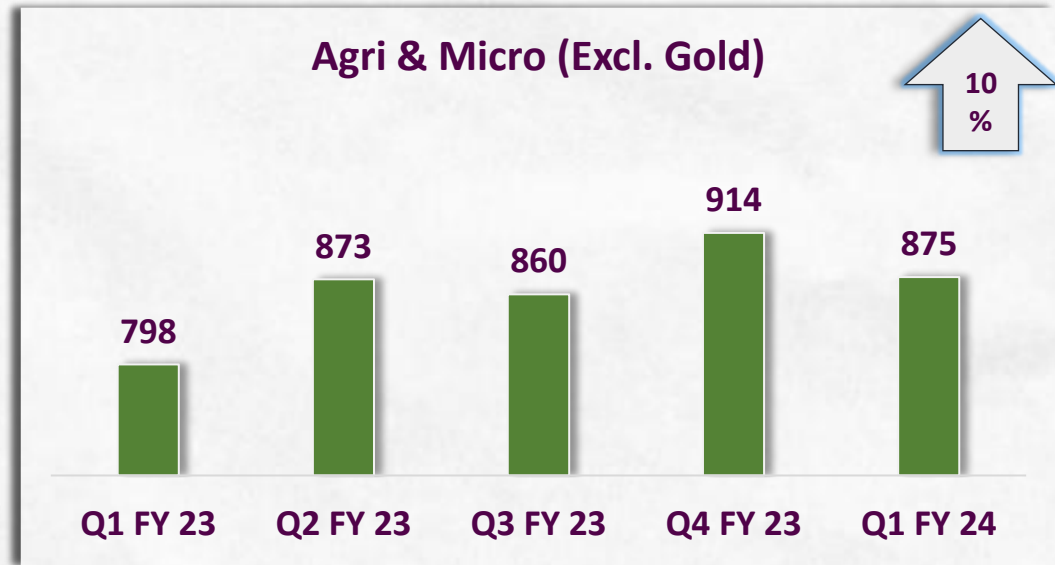
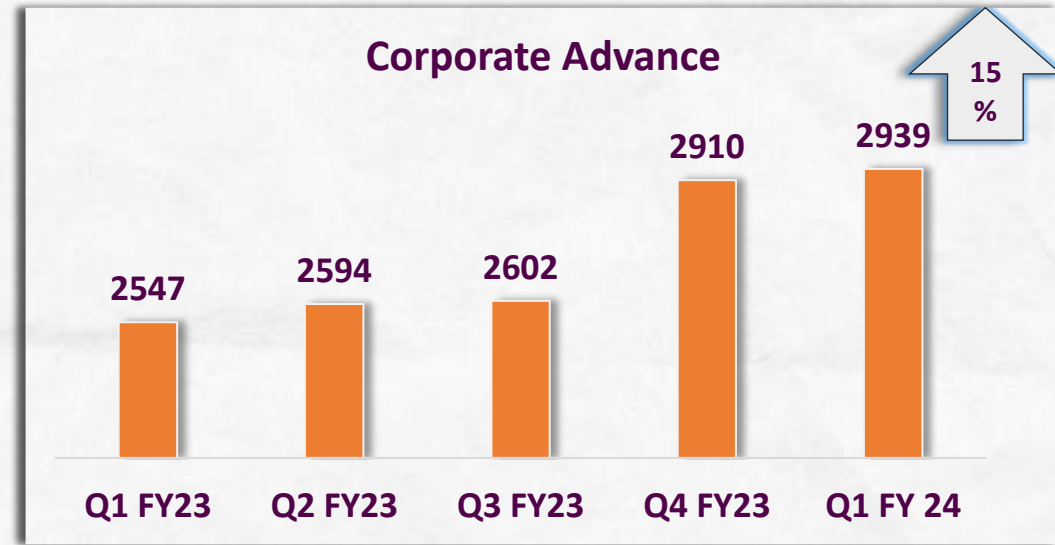
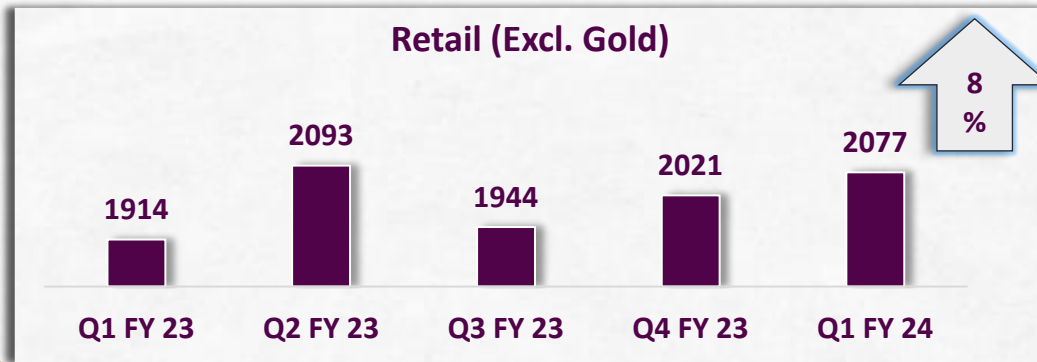
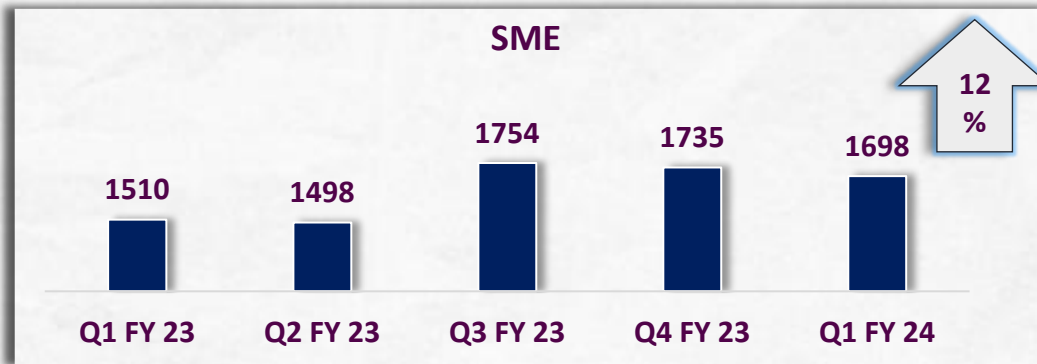
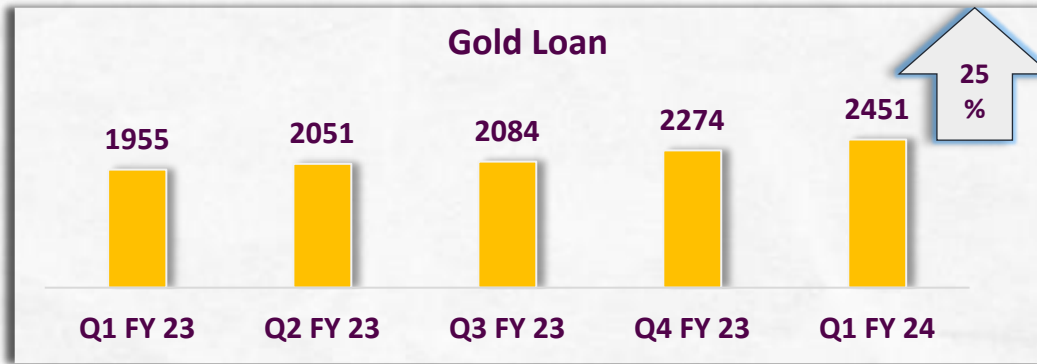
DEPOSIT MIX



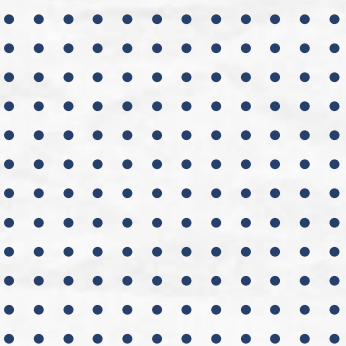
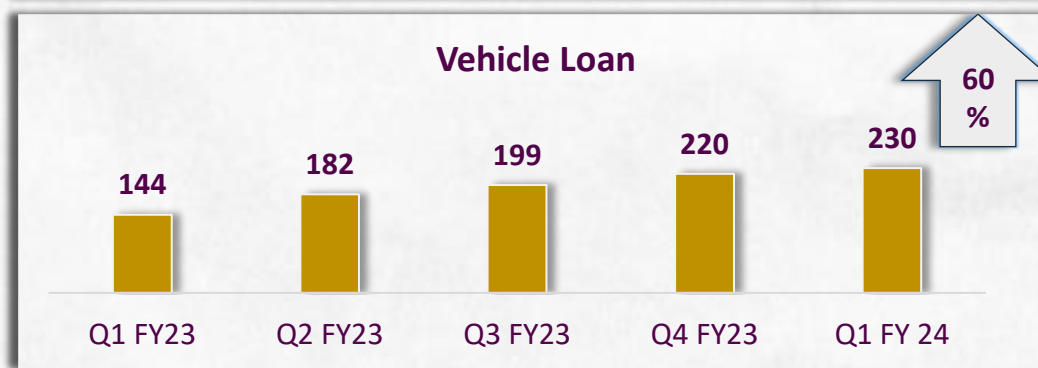
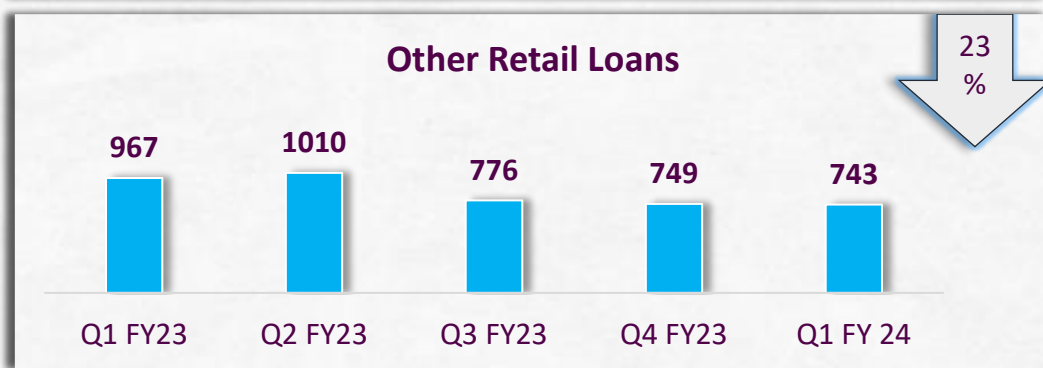
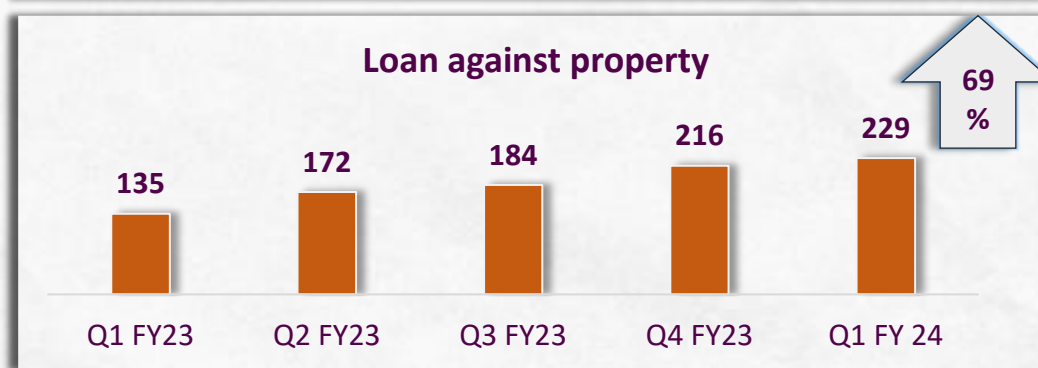
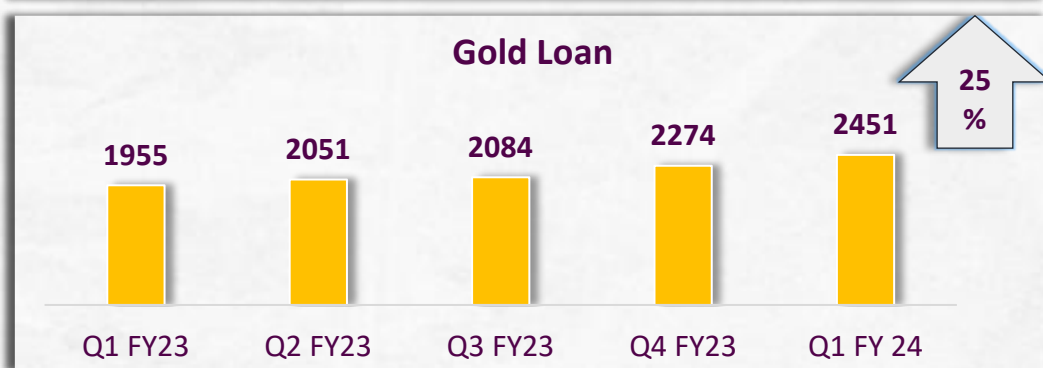
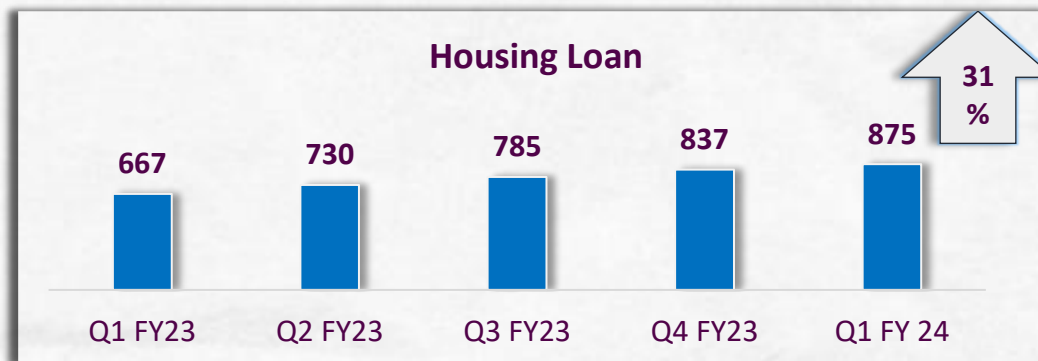
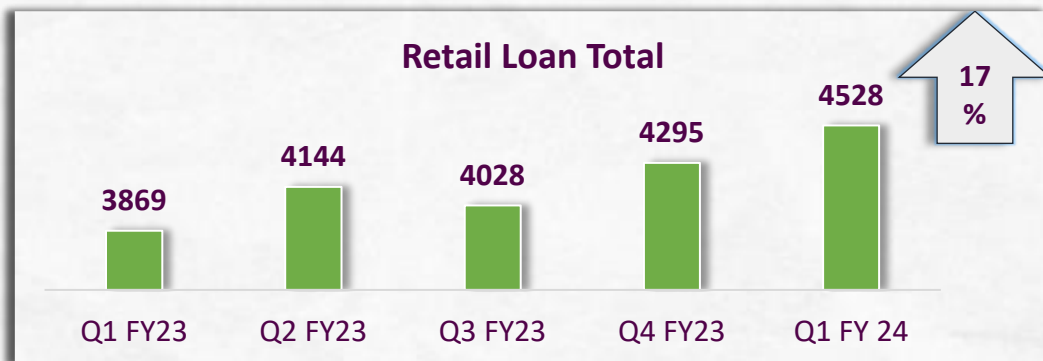
**GROSS
ADVANCE**



ADVANCES

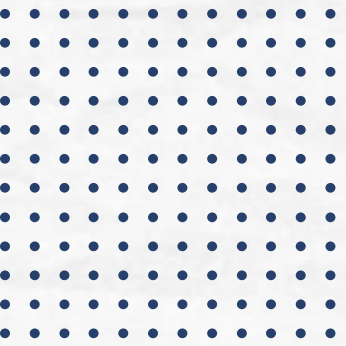


₹. in Crore



Retail Segment

ADVANCES



Fresh
Disbursement

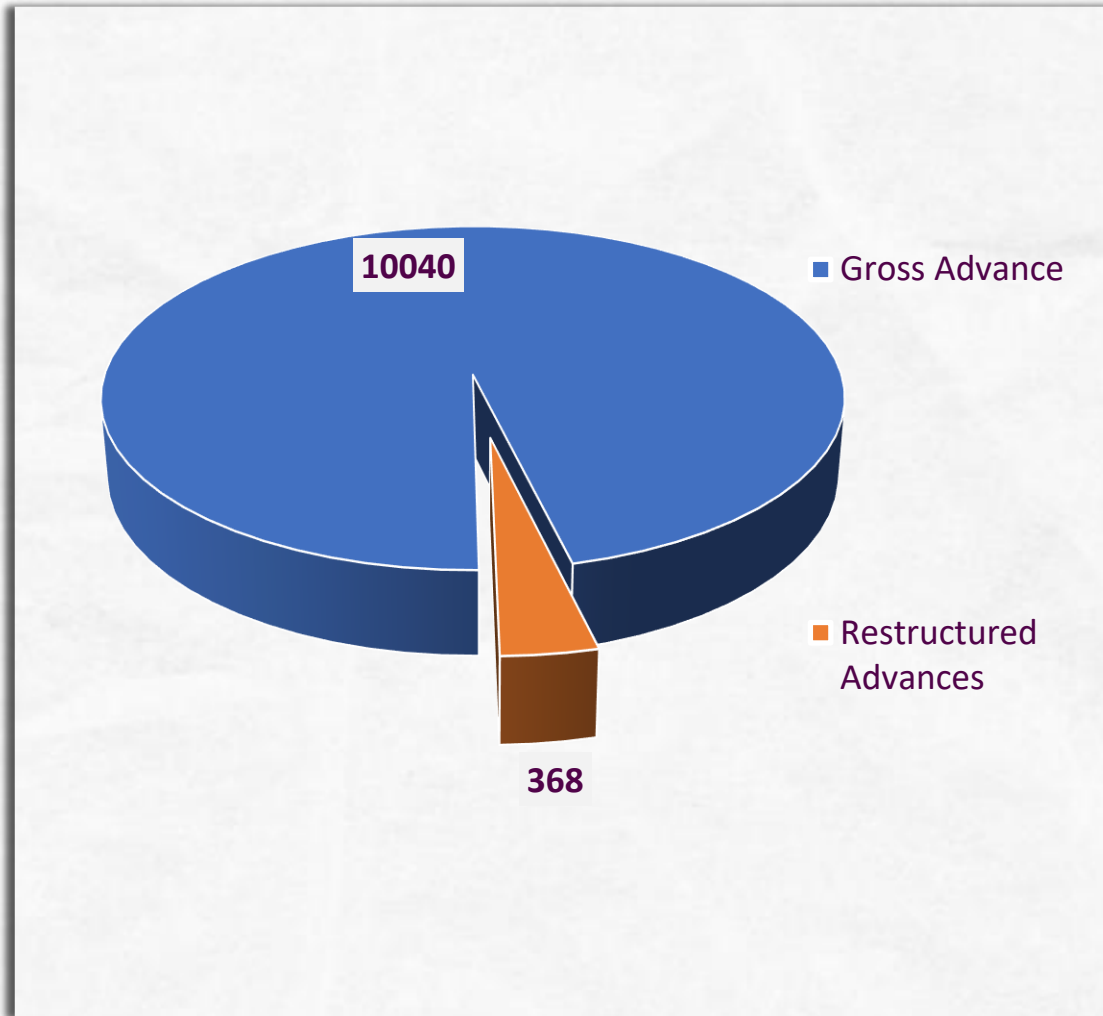


RESTRUCTURED ADVANCES

₹. in Crore

Total Restructured Advances Rs.368.13 Crore on 30th June, 2023.

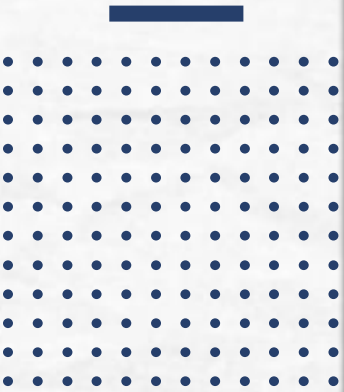
Restructured
Advances



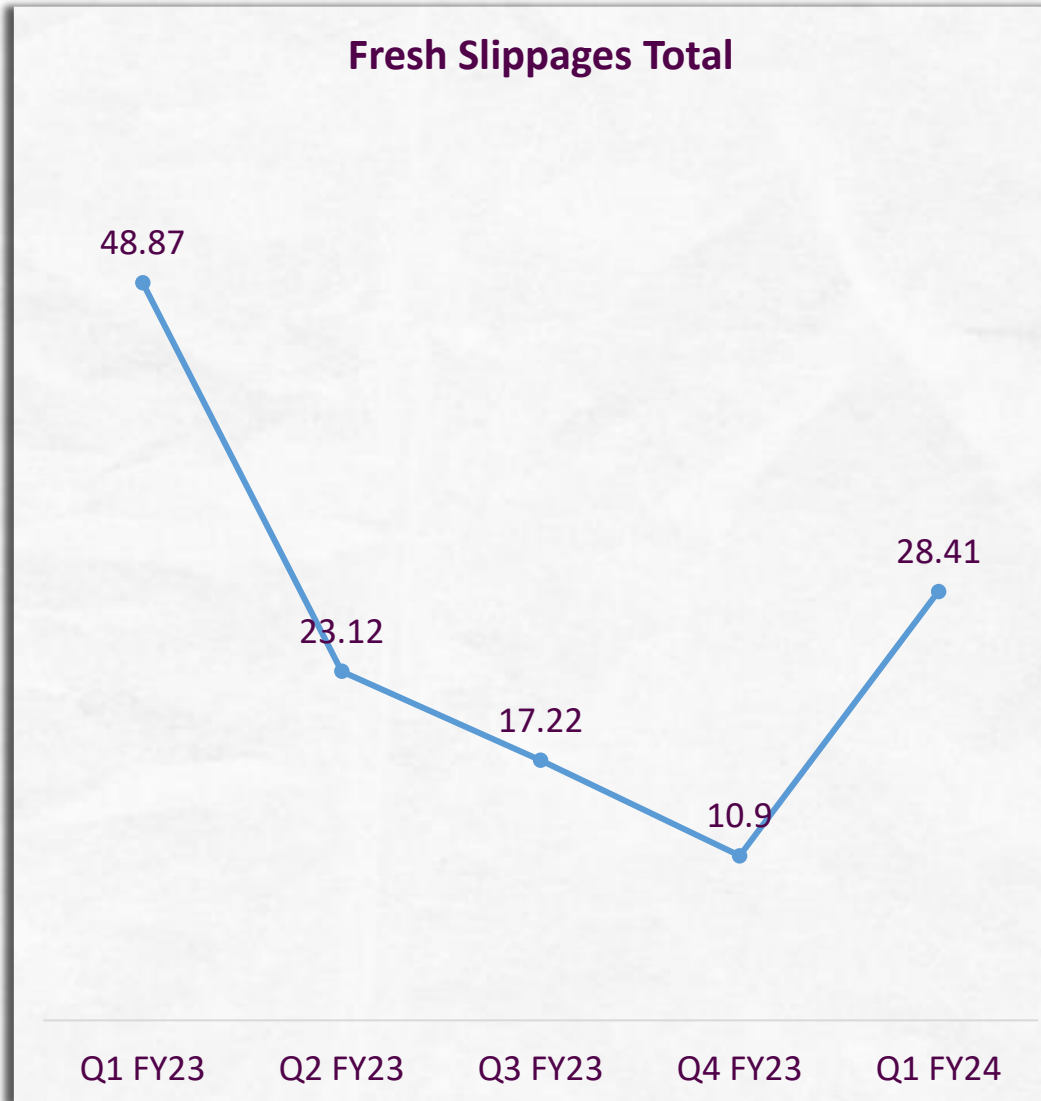
Particulars	Restructured Advance	
	Total Restructured Advance	Restructured Advance Standard
Gross Advance	10040	10040
Education Loan Scheme	2.82	1.13
MSME standard Restructuring	32.19	2.53
Other restructuring	11.07	0.53
Prudential Framework	18.39	-
Project Under Implementation	39.41	39.41
RFCS -1	47.84	15.49
RFCS -2 and RFCS - MSME	216.41	186.97
Total Restructured Advances	368.13	246.06

ASSET QUALITY

₹. in Crore



Fresh Slippages



Segment wise Fresh Slippages

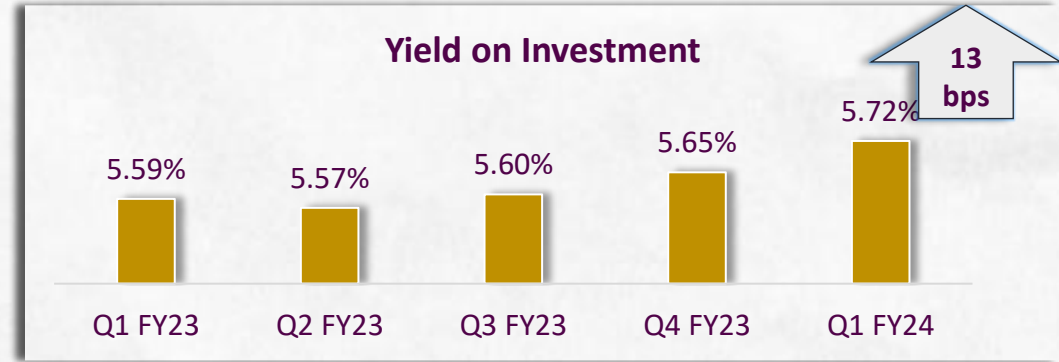
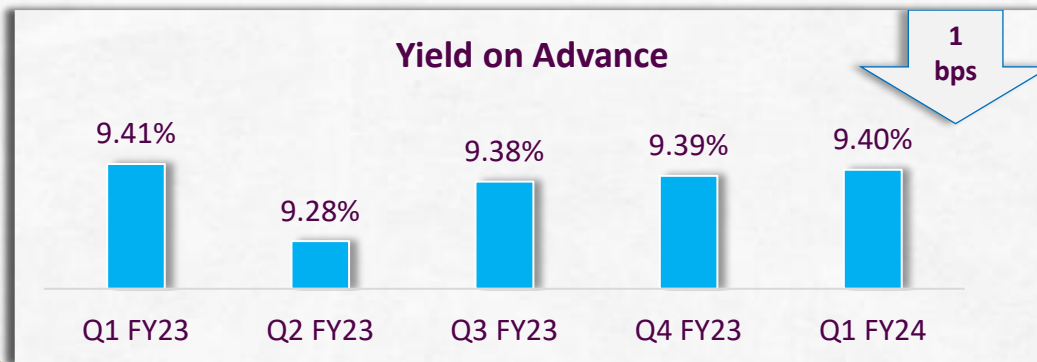
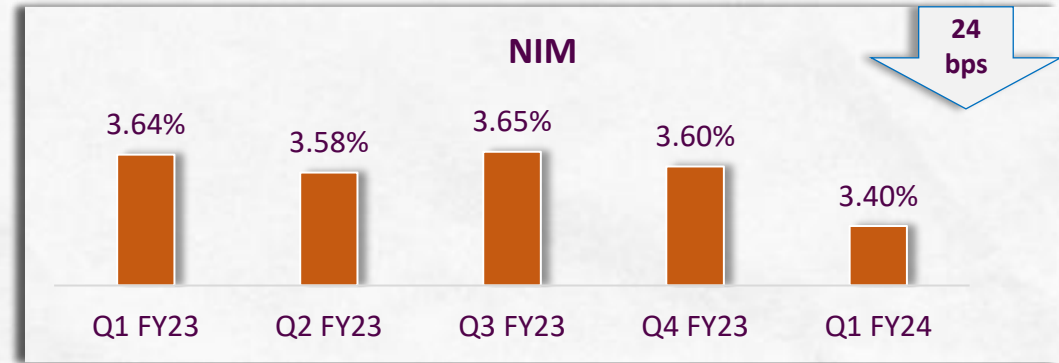
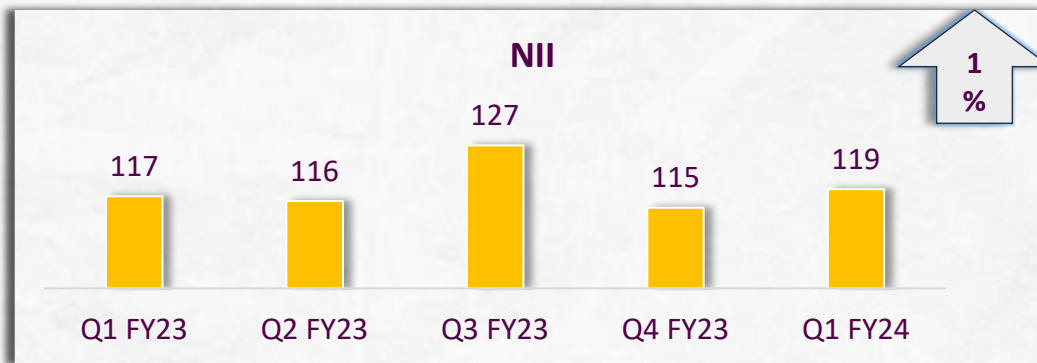
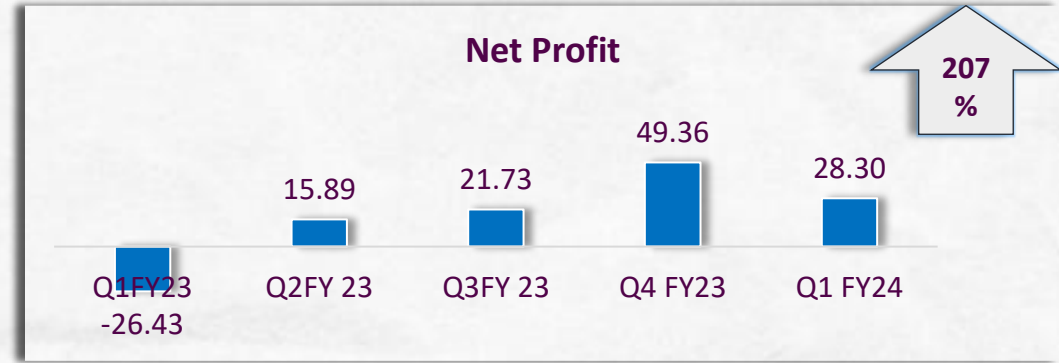
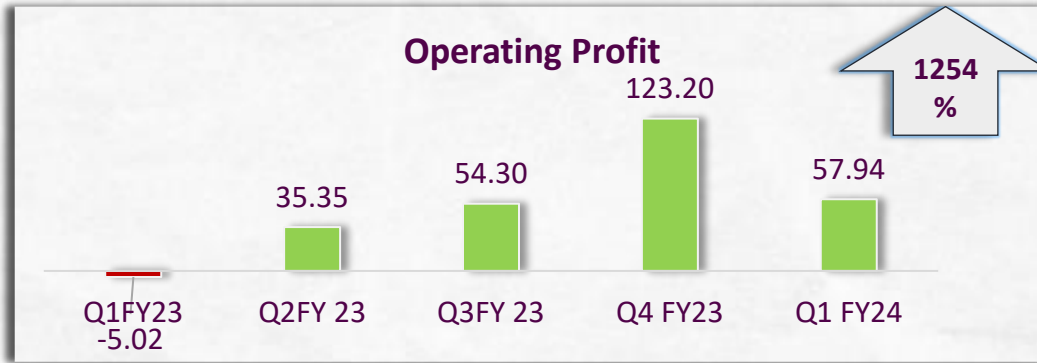
Particulars	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24
Agriculture	2.02	3.11	1.54	1.16	2.13
Corporate	31.75	3.61	0	0	8.99
MSME	10.81	4.7	6.93	5.3	8.48
Retail	4.29	11.7	8.75	4.44	8.81
Fresh Slippages Total	48.87	23.12	17.22	10.9	28.41

Segment wise Gross NPA Slippages (Rs. in crore)

Particulars	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24
Agriculture	29.72	29.75	27.81	24.21	24.66
Corporate	192.08	195.04	195.25	197.33	204.74
MSME	132.13	125.72	127.25	111.05	173.1
Retail	199.89	198.46	188.8	178.56	120.88
Gross NPA	553.82	548.97	539.11	511.15	523.38

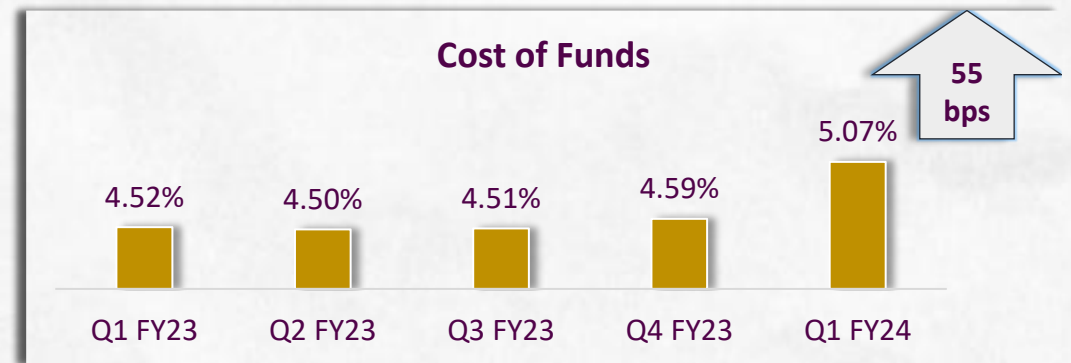
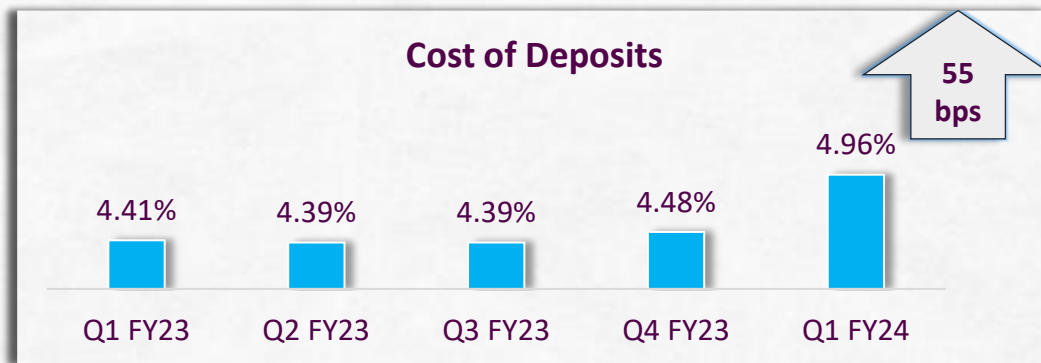
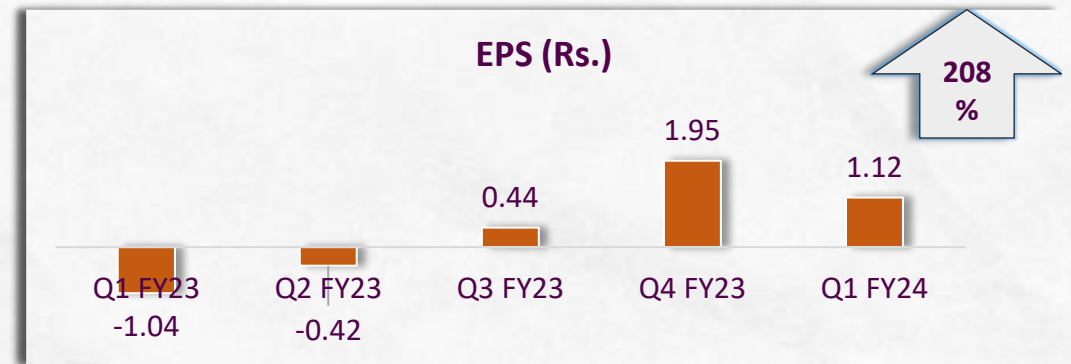
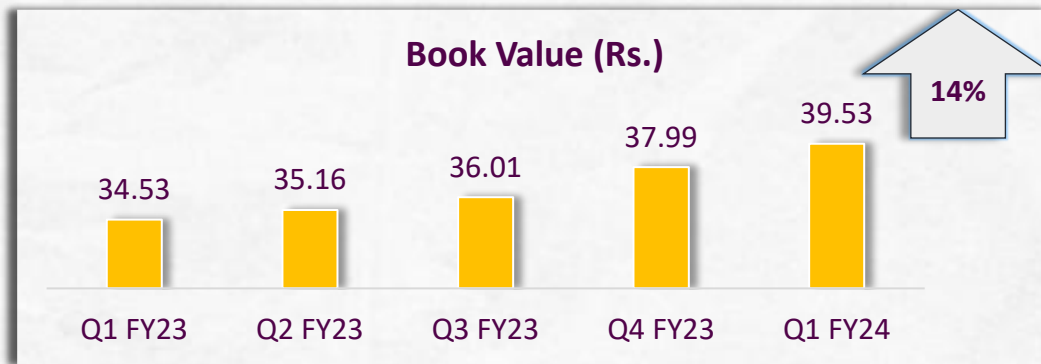
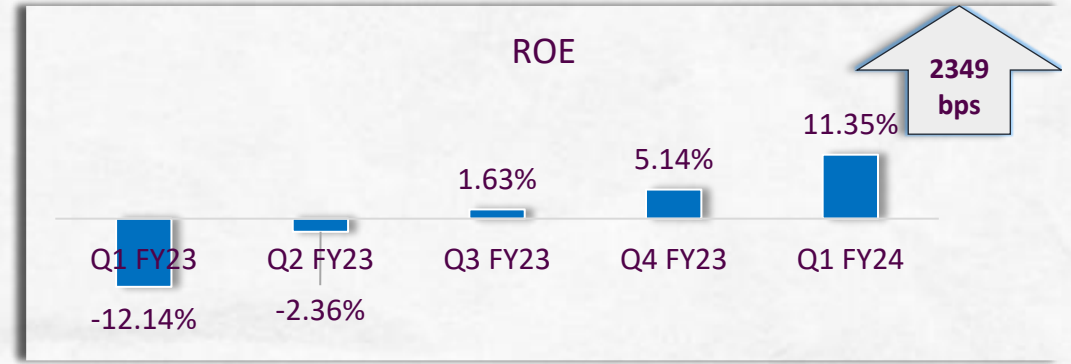
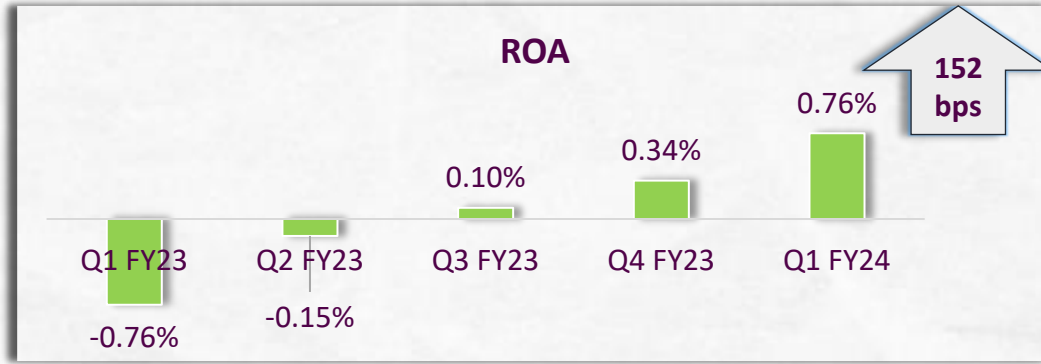
EARNINGS INDICATORS

₹. in Crore



Indicators

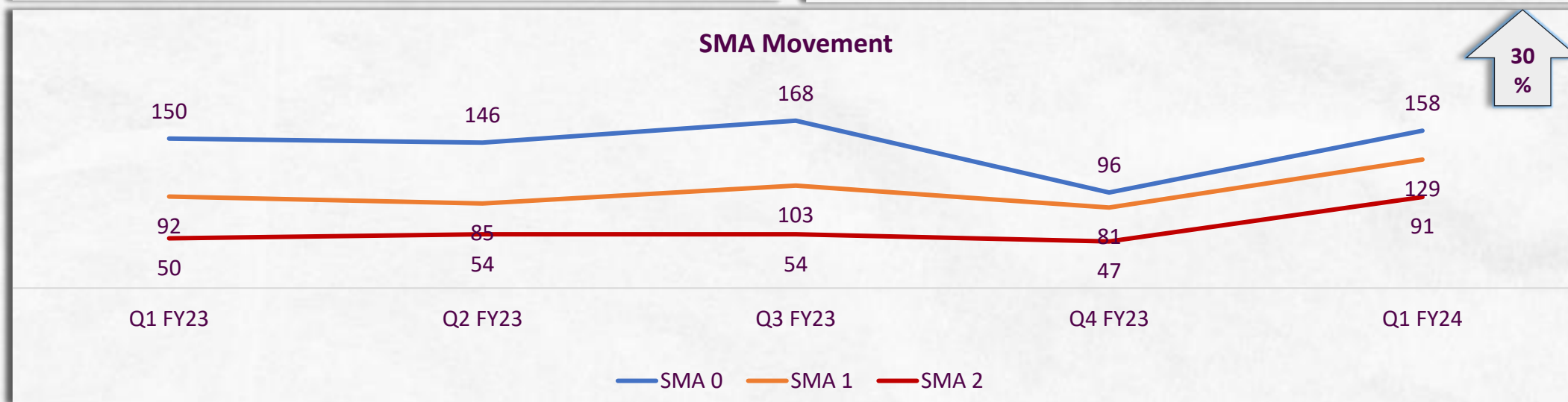
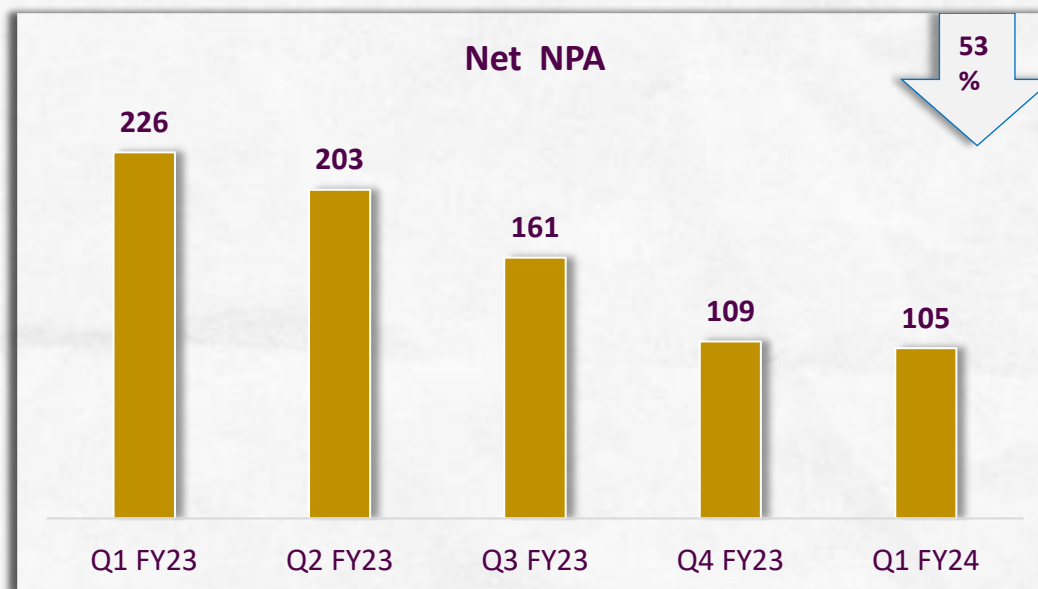
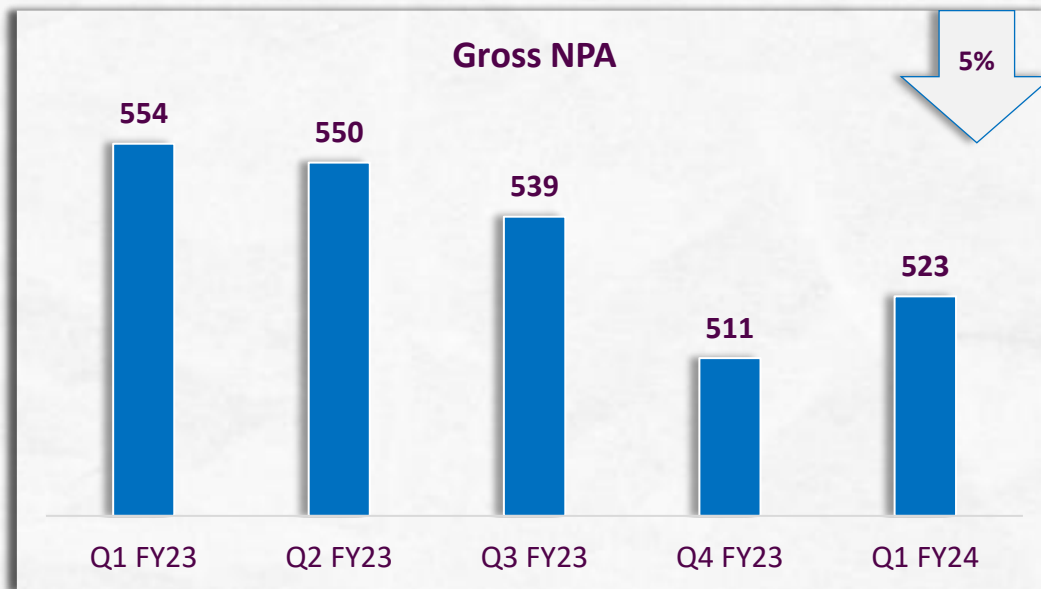
KEY RATIOS



Ratios

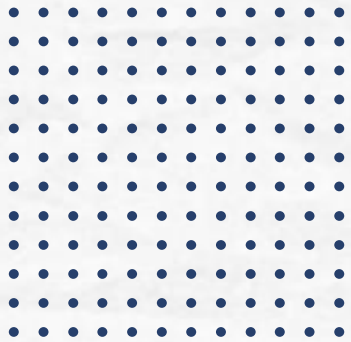
ASSET QUALITY

₹. in Crore

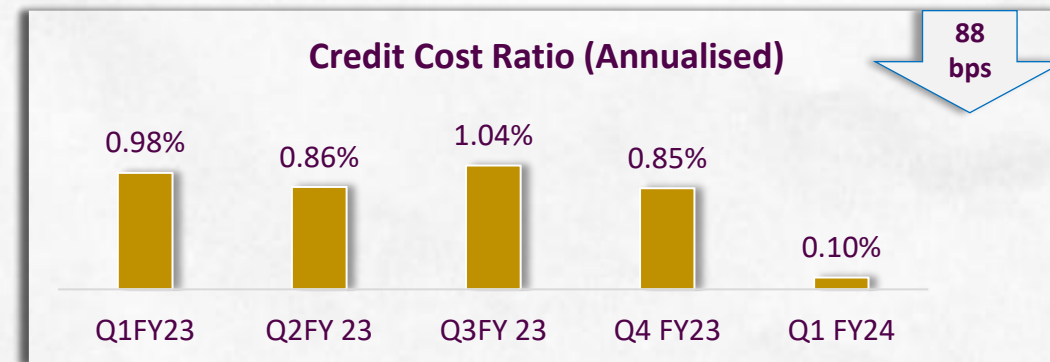
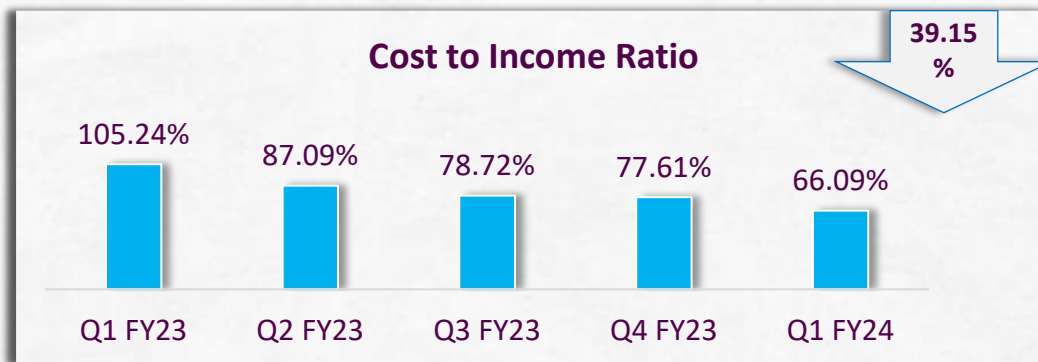
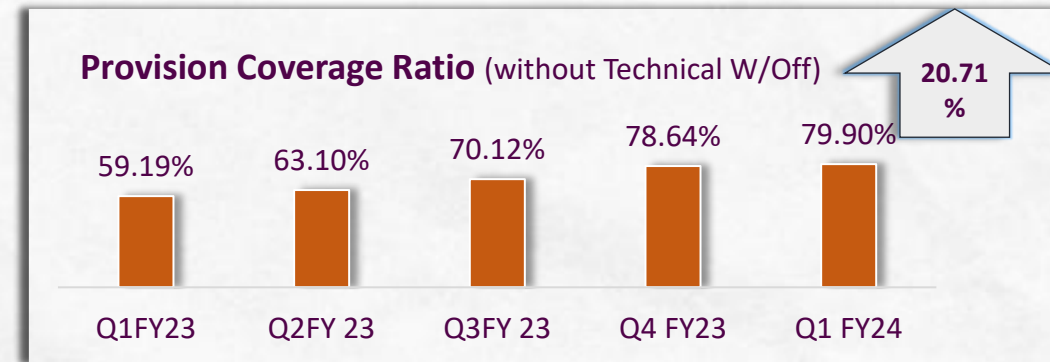
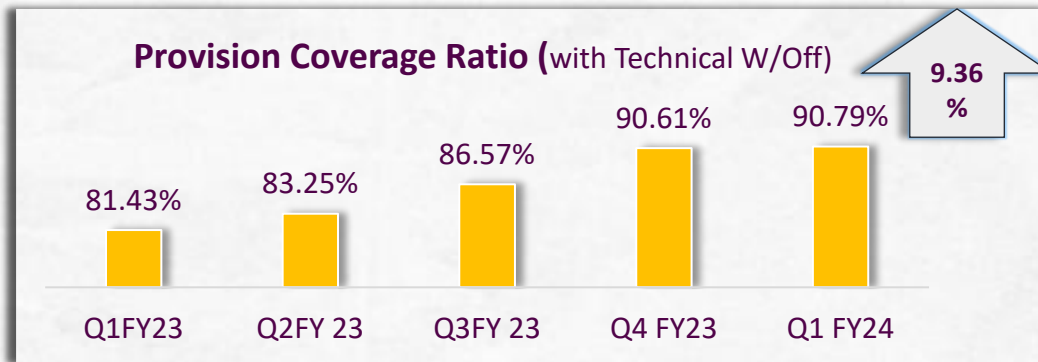
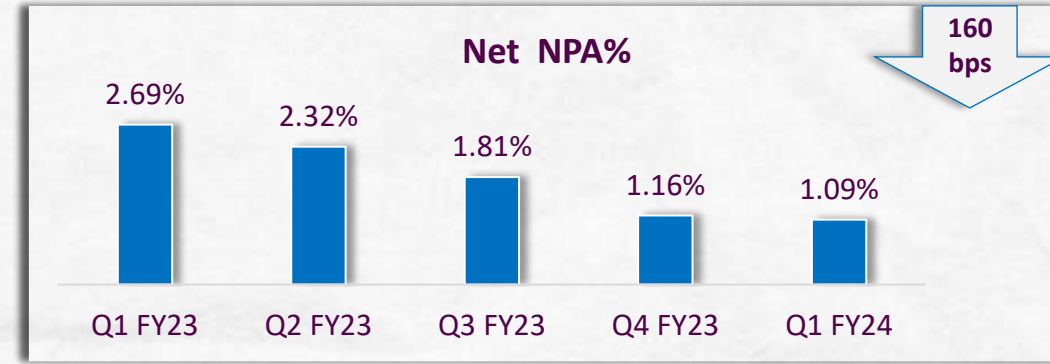
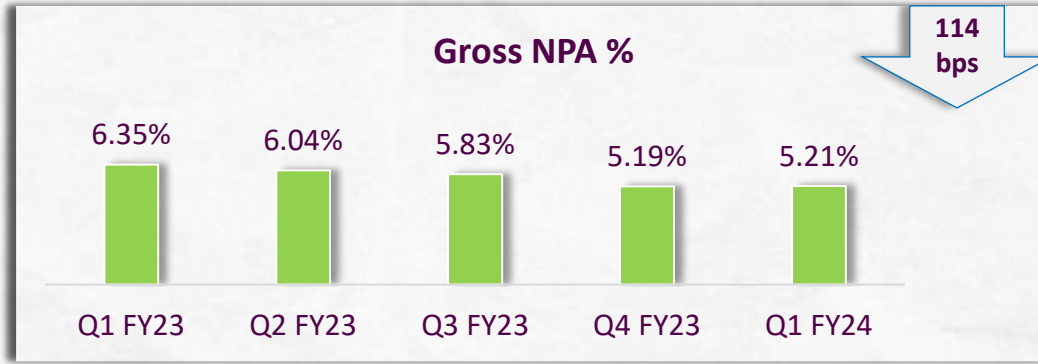


Asset
Quality

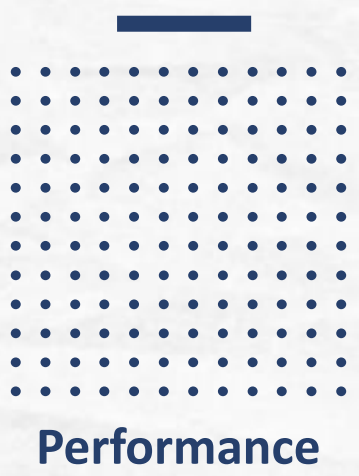
ASSET QUALITY



Asset Quality

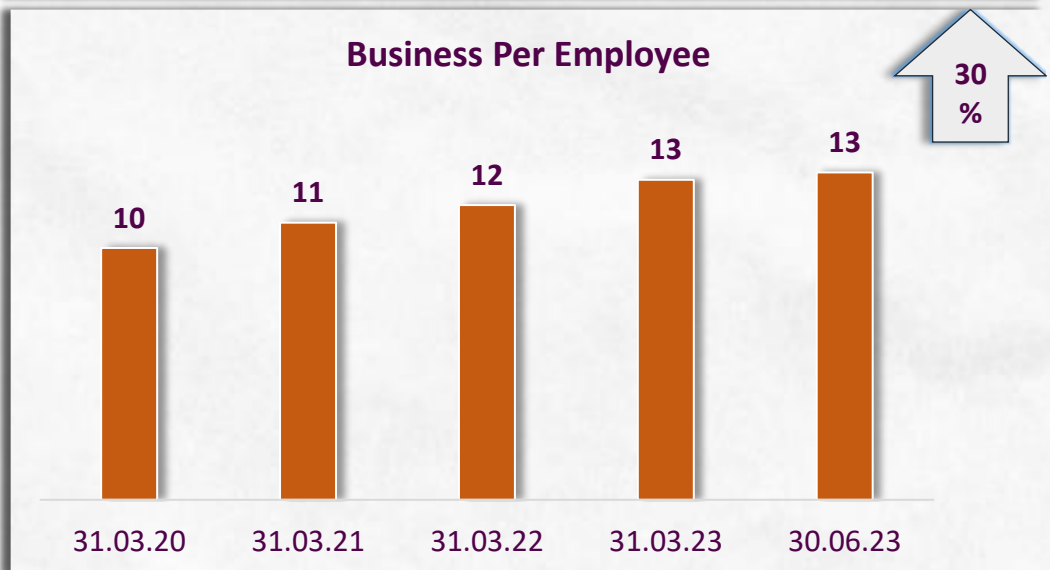
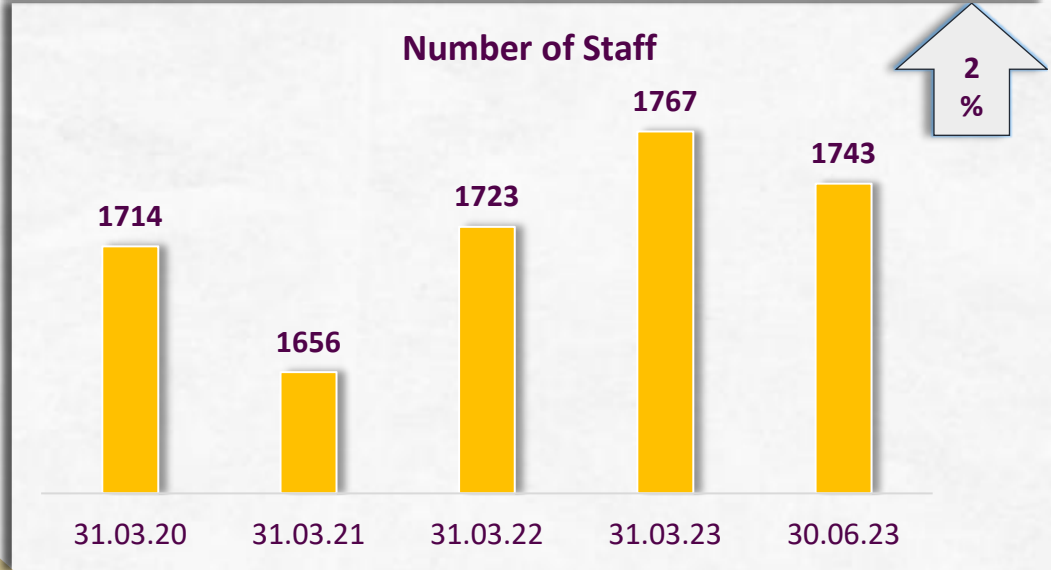
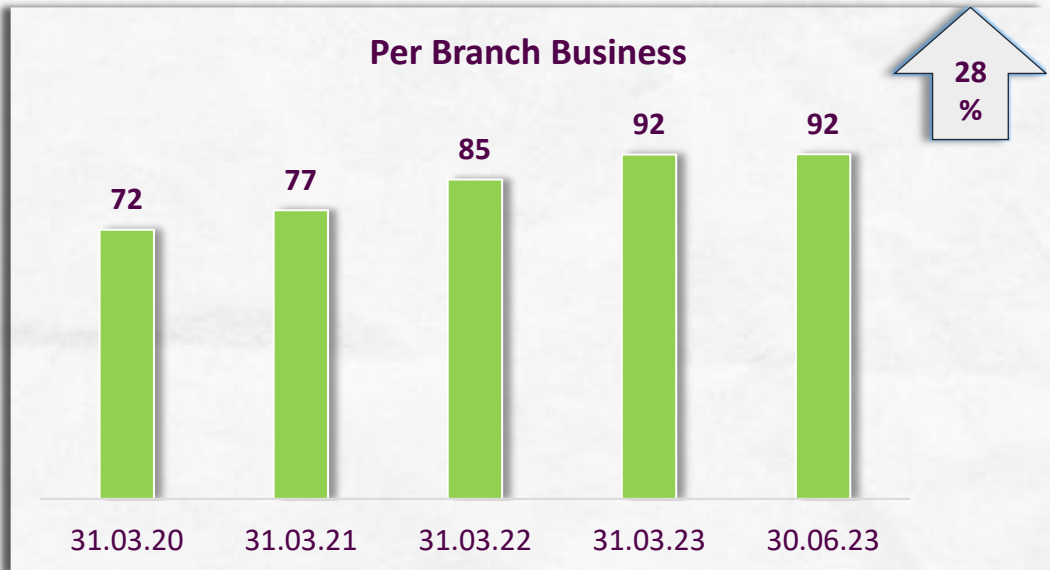
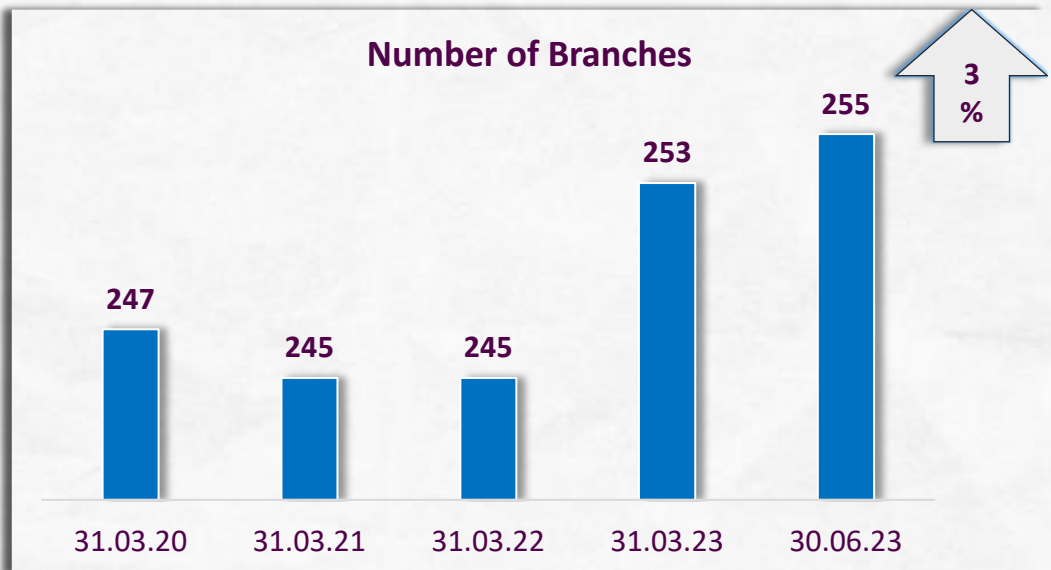


PERFORMANCE DASHBOARD

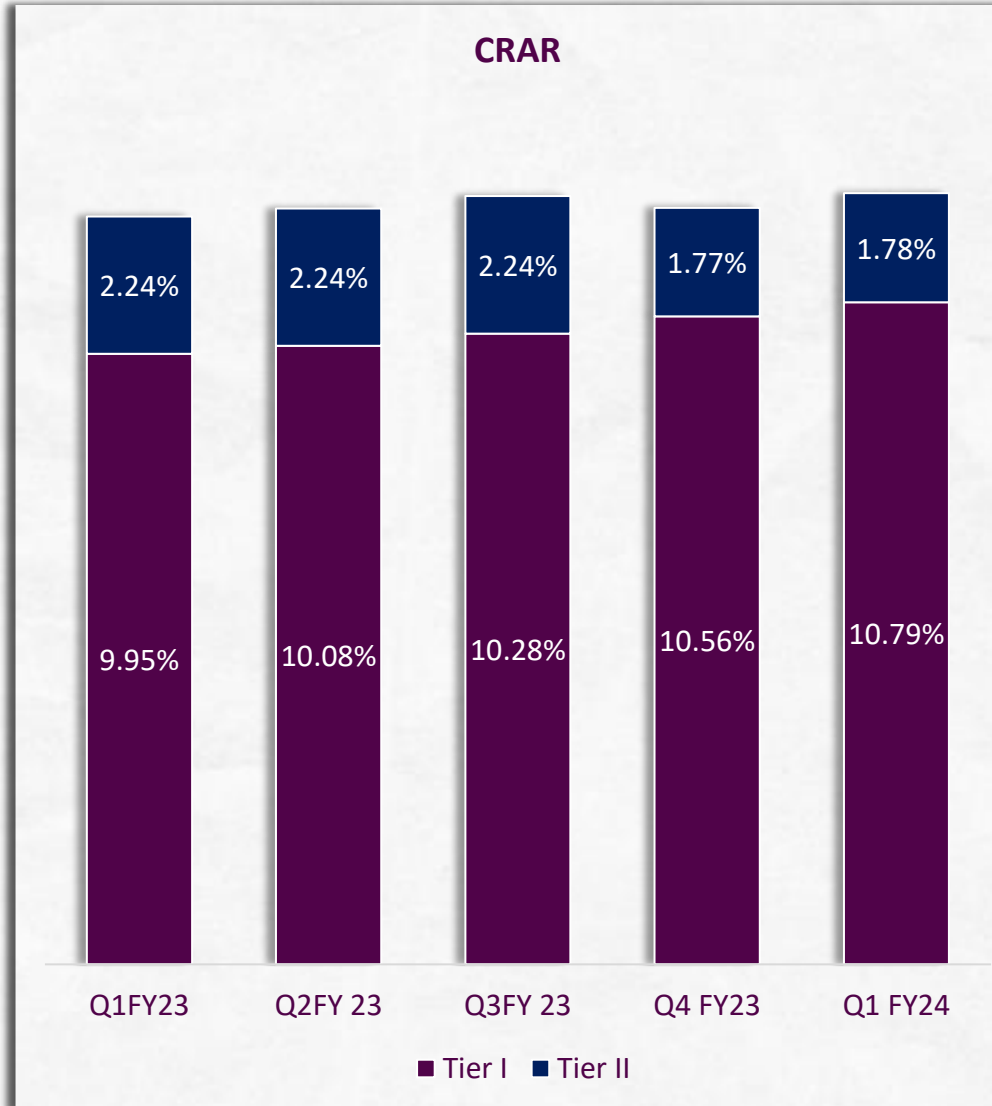
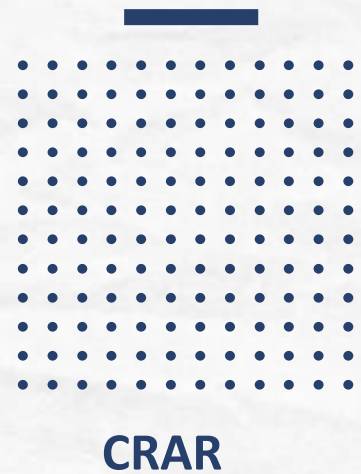


Performance

₹. in Crore



CRAR AND LIQUIDITY



₹. in Crore

Particulars	Q1FY23	Q2FY 23	Q3FY 23	Q4 FY23	Q1 FY24
Capital Adequacy Ratio (%)	12.19%	12.32%	12.52%	12.32%	12.57%
CRAR (%)	12.19%	12.32%	12.52%	12.32%	12.57%
TIER I (%)	9.95%	10.08%	10.28%	10.56%	10.79%
Risk Weighted Assets (in Cr)	6755	6804	6796	7174	7094
Credit Risk(in Cr)	5283	5374	5363	5758	5757
Market Risk(in Cr)	576	534	537	471	392
Operational Risk(in Cr)	897	897	897	945	945
Credit RWA to Gross Advance	61%	59%	58%	58%	57%
Liquidity Coverage Ratio(%)	355%	266%	241%	277%	201%

BUSINESS RESULT

₹. in Crore

Particulars	For the Quarter Ended				Growth (YOY)	YOY Growth %	Growth (QoQ)	QoQ Growth %
	30.06.2022 (Reviewed)	31.03.2023 (Audited)	30.06.2023 (Reviewed)	31.03.2023 (Audited)				
	Q1 FY 23	Q4 FY 23	Q1 FY 24	Q4 FY 23				
Interest Income	258.37	274.10	289.14	1071.24	30.77	11.91	15.04	5.49
Interest Expenses	141.07	158.95	170.51	595.48	29.44	20.87	11.56	7.27
Net Interest Income	117.3	115.15	118.63	475.76	1.33	1.13	3.48	3.02
Non Interest Income	-21.55	37.39	52.26	74.51	73.81	342.51	14.87	39.77
Operating Expenses	100.77	113.98	112.95	427.07	12.18	12.09	-1.03	-0.90
Operating Profit	-5.02	38.56	57.94	123.20	62.96	1254.18	19.38	50.26
Provisions and Contingencies	21.41	0.39	29.64	73.84	8.23	38.44	29.25	7500.00
Net Profit	-26.43	38.17	28.30	49.36	54.73	207.08	-9.87	-25.86

Business
Result

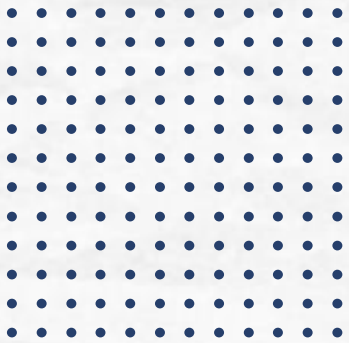
BALANCE SHEET OVERVIEW

₹. in Crore

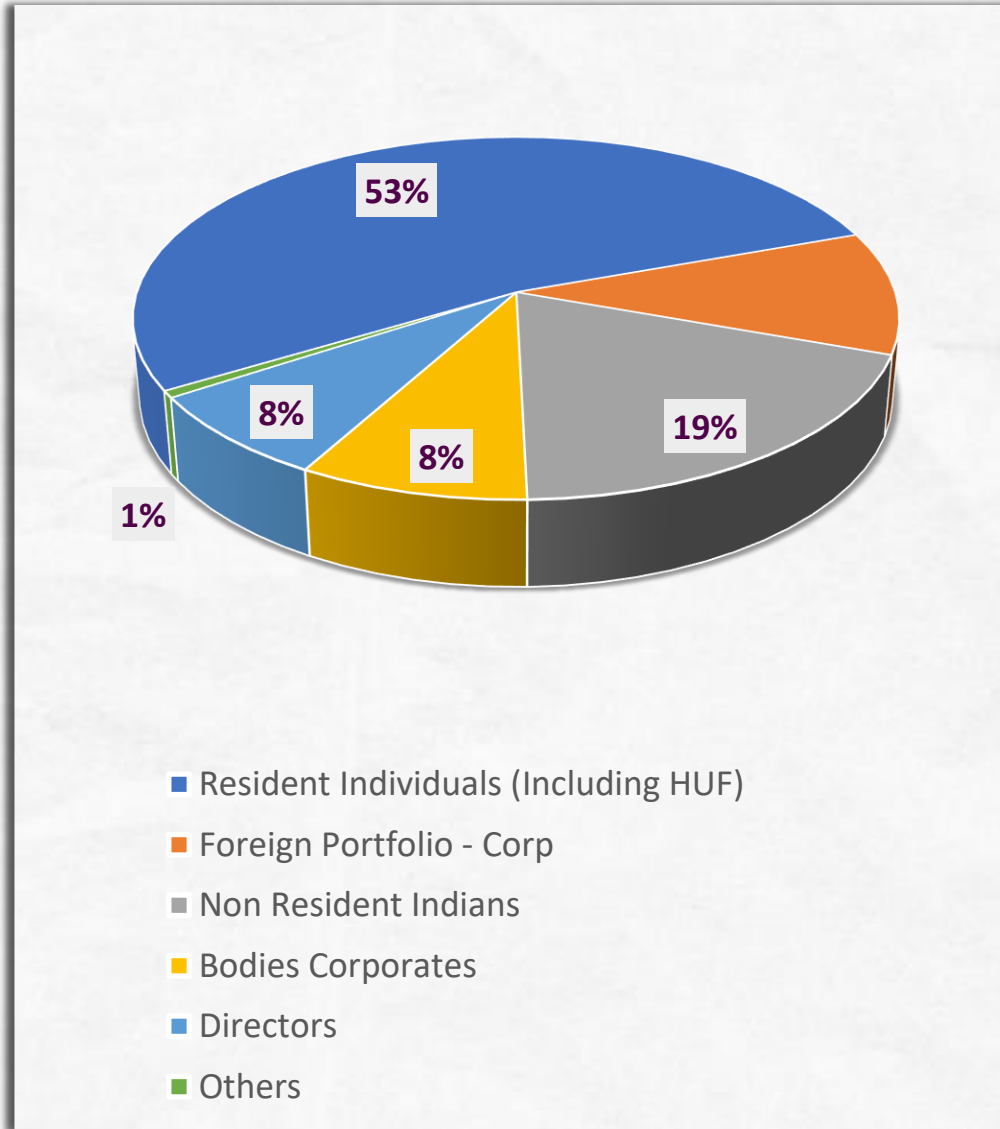
Particulars	30.06.2022 (Reviewed)	30.09.2022 (Reviewed)	31.12.2022 (Reviewed)	31.03.2023 (Audited)	30.06.2023 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	253	253	253	253	253
Reserves and Surplus	621	636	658	708	747
Deposits	12576	12748	12939	13352	13402
Borrowings	454	580	460	492	225
Other Liabilities and Provisions	265	281	281	327	285
TOTAL	14169	14498	14591	15132	14912
ASSETS					
Cash and Balances with RBI	704	764	845	836	863
Balances with Banks and Money at call and short notice	100	31	57	10	11
Investments	4102	4061	3936	3889	3488
Advances	8396	8762	8866	9452	9621
Fixed Assets	222	224	227	258	250
Other Assets*	645	656	660	687	679
TOTAL	14169	14498	14591	15132	14912
* Out of Which RIDF/RHF/MSME Deposits	250	249	253	255	249
Contingent Liabilities	1036	1106	598	668	681
Bills for collection	305	303	307	300	302

Balance Sheet Overview

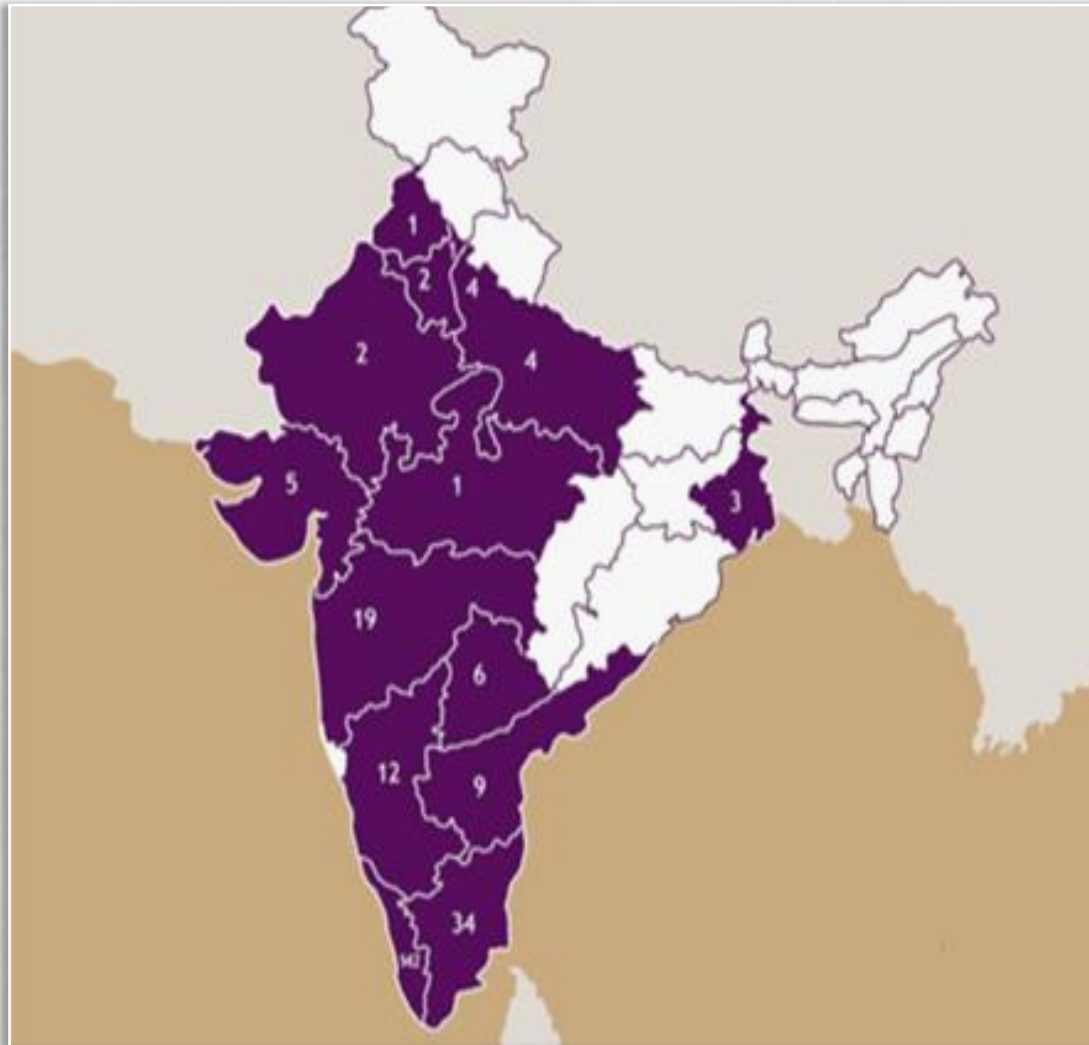
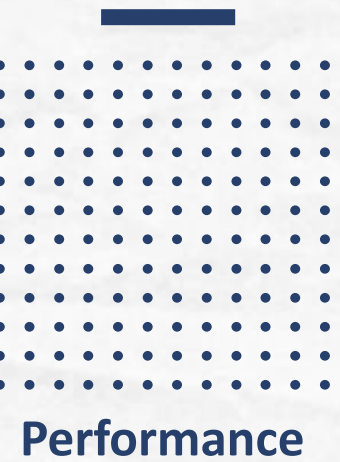
Shareholding Pattern(as on June 30, 2023)



Share Holding Pattern



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	1,06,902	13,43,68,965	53%
Foreign Portfolio - Corp	7	2,77,72,016	11%
Non Resident Indians	1106	4,84,06,275	19%
Bodies Corporates	367	2,14,18,562	8%
Directors	4	1,94,82,010	8%
Others	13	15,64,256	1%
Total	1,08,399	25,30,12,084	100%



Over 545 Customer Touch Points including 255 Branches, 273 ATMs and 17 BCs

Branch Presence

Population	No. of Branches	
	30.06.2022	30.06.2023
Metropolitan	106	111
Urban	62	66
Semi Urban	58	58
Rural	19	20
Grand Total	245	255

Digital Migration

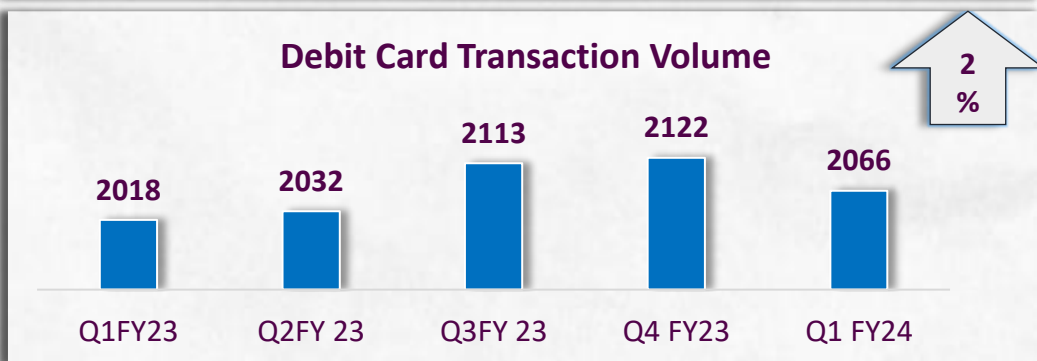
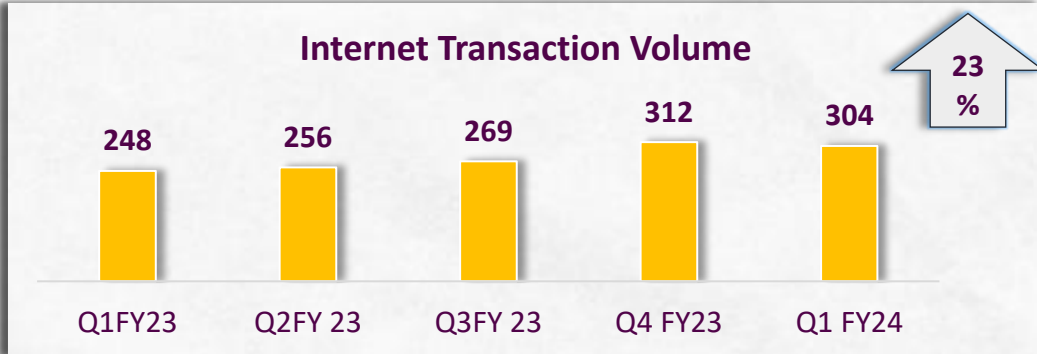
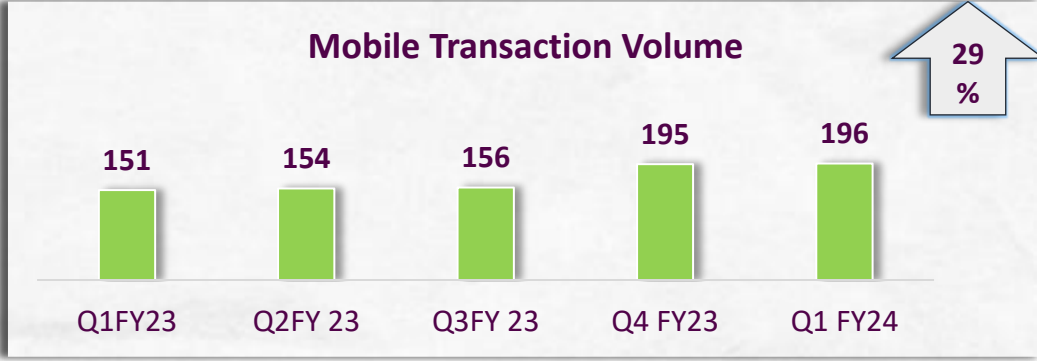
100% achievement in Digital Transactions & Merchant Acquisition in the Bank Score card for FY 2022-23 released by Ministry of Electronics & Information Technology (MEITY).



76.39%

Share of Digital Banking Transaction @ 76.39% as on 30th June 2023 Compared to 69.23% as on 30th June 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- Treasury & 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 & State Bank of India).
- 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 Superiendent of Police including 16 years experience as Deputy Chief Vigilance Officer in Cochin Shipyard and Port



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.

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.



Thank You...