



INVESTOR PRESENTATION

September 2021

COMPANY OVERVIEW



VISION

Banking on Relationships forever

MISSION

To Become a Strong and Innovative Bank with Integrity and Social Responsibility to Maximize Customer Satisfaction as well as that of the Employees, Shareholders and the Society.

- Incorporated in **1927** at Thrissur, Kerala. Over the **93 years** that followed, Bank has earned the trust and goodwill of clients.
- **520** touch points including **245** branches, **258** ATMs and **17** BCs across **14** States and **1** Union Territory; our focus has always been on customer services and personalized relationships. Total Employees : **1644**

COMPANY OVERVIEW

- 2021** Consistent profit for last thirteen Quarters , Capital adequacy Ratio of 13.64%
- 2020** Highest ever profit of Rs 65.78Cr.
- 2013 to 2018** Raised a total of Rs 7677.73 million during 2013 to 2018 through Preferential allotment / Qualified Institutional Placement as Equity /Tiire II Bonds.
- 2012** Awarded the Asian Banker Technology Implementation award - International award for Best branch automation
- 2011** Awarded the “Best Mid-sized Bank in Growth Category” by Business Today- KPMG survey.
Awarded the Information Week EDGE Award 2011 for IT transformation
- 2010** Launched new “Dhanlaxmi Bank” brand. Total business* of Rs. 1,00,000 Million.
Raised Rs.3,800 Millions by way of Qualified Institutional Placement . Opened 250th branch.
- 2009** Recorded net profit of Rs.574.5 Million. Reached a milestone of 200 branches with Kolkata branch in East Region.
- 2008** Total business of Rs. 75,000 Million. Second Rights Issue . All branches under core banking technology.
- 2003** Introduced Core Banking
- 2000** Installed first ATM
- 1996** Raised Rs. 240 million in IPO and listed Equity Shares on the National Stock Exchange, Bombay Stock Exchange and the Cochin Stock Exchange
- 1989** First branch outside Southern region was opened in Mumbai.
- 1977** Designated as scheduled commercial bank by the Reserve Bank of India (RBI).
- 1975** Set up the first branch outside the home state of Kerala, at Mount Road, Chennai -Tamilnadu
- 1927** Incorporated in Thrissur, Kerala

PROFILE OF BOARD OF DIRECTORS



Mr. G Subramonia Iyer (Par time Chairman)

Mr G. Subramonia Iyer, agriculture graduate, has an experience of more than 36 years in banking at various levels and had retired as Executive Director of Uco Bank. He was in-charge of operational heads of Treasury, Finance, Planning & Development, Credit, Risk, IT, International Operations, Recovery



Mr. Shivan J.K (Managing Director & CEO)

Mr Shivan J.K has 37 years of experience in State Bank of India (SBI) and has handled various areas of commercial banking. He has headed corporate banking, international & forex operations and was also involved in retail advances and agriculture credit. He also has experience as Branch/ Regional Head in SBI. Shri. Shivan J.K retired as Chief General Manager of Stressed Assets Resolution Group of SBI. He is an MBA and graduate in Agriculture and has also passed the CAIB from Indian Institute of Bankers.



Mr. C.K.Gopinathan (Director)

Mr. C.K.Gopinathan is promoter Director of C.K.G.Supermarket. He was also Director in the Catholic Syrian Bank Limited for 8 years. Mr. C.K.Gopinathan is a major share holder of our Bank. He has more than 25 years of experience in finance sector.

PROFILE OF BOARD OF DIRECTORS



Mr. G. Jagan Mohan (RBI Additional Director)

Mr. G. Jagan Mohan has been appointed as Additional Director by Reserve Bank of India for a period of two years w.e.f February 27, 2020 to February 26, 2022 or till further orders of RBI.



Dr. (Capt.) Suseela Menon R (Independent Director)

Dr. (Capt.) Suseela Menon R is a post graduate in commerce and holds a doctorate in Economics. She has more than 21 years of experience as faculty of Commerce, Management Accounting, Cost Accounting, Financial Management, Economics and other Management-related subjects. She retired as Professor of Commerce.



Mr. G Rajagopalan Nair (Independent Director)

Mr. G. Rajagopalan Nair , a post graduate in Electronics and Communication. has an experience of 21 years in banking and 23 years in banking related Information Technology and Fintech companies. He had retired from Federal Bank as General Manager – Information Technology. Mr. G. Rajagopalan Nair was IT consultant of CSB Bank and Bahwan Cybertek. He had undertaken software implementation for variuos banks in India and abroad.



Mr. D K Kashyap (RBI Additional Director)

Mr . D K Kashyap has been appointed as Additional Director by Reserve Bank of India for a period of two years w.e.f September 28, 2020 to September 27, 2022 or till further orders of RBI.



PROFILE OF KEY MANAGEMENT PERSONNEL

Mr. Ramesh A J

Chief Financial Officer

- Experience of 34 years in banking sector.
- Worked in SBI/SBT in various areas like Finance & Accounts ,Large Value Credit intensive branches etc.
- He holds a degree in chemistry and is also a Certified Associate of the Indian Institute of Bankers (CAIIB).
- He is also a qualified Chartered Accountant.

Mr. Venkatesh H

Company Secretary

- He is an Associate Member (ACS) of the Institute of Company Secretaries of India and joined in the Bank on 04.11.2013 as Assistant Company Secretary.
- He holds M Com, JAIIB
- He is also an associate member of Institute of Chartered Accountants of India and an Associate member of Institute of Cost Accountants of India.

PROFILE OF SENIOR MANAGEMENT

Mr. L Chandran General
Manager

- Worked in Government sector, Public Sector Financial Institution for about 7 years and Bank for 19 years in different capacities in various geographical areas. A post graduate in Science, he holds an MBA (Finance) and B.Ed. Degree. He is also a Certified Associate of the Indian Institute of Bankers.

Mr. John Varughese
(Head IT , Digital Banking)

- 28 years experience in IT & Banking of which 23 years in Banking Domain. Worked as Head – Alternate Channels, AGM-IT and Regional Head, Engineering graduate with MBA(Banking & Finance). He is also a Certified Information System Auditor (CISA) and Certified Associate of the Indian Institute of Bankers (CAIIB).

Mr. Manoj Kumar S
Chief Credit Officer

- A Credit Manager having 30 years of exposure in India and overseas, having worked in Retail /SME/ Credit, Credit Administration and Recovery functions. A post Graduate in Commerce, he worked previously in Can Fin Homes Ltd, ICICI Bank, First Gulf Bank, UAE & India Bulls HFC prior to joining Dhanlaxmi Bank

Mr. Rajan Sleeba
Head- Human Resources
Department

- 36 years of experience in banking sector including working with Federal Bank etc., a Post Graduated in law (LLM) and Certified Associate of the Indian Institute of Bankers (CAIIB). Worked as Regional Head North, Thrissur and Thiruvananthapuram.

Mr. Surendran A V
Head- Treasury

- 33 Years of experience in banking sector with specialization in Treasury Management for last 14 years. He is a science Graduate and Junior Associate of the Indian Institute of Bankers(JAIIB)

PROFILE OF SENIOR MANAGEMENT

Mr. Santoy John
Chief Compliance Officer

- 19 Years of experience in banking sector; He is a Post Graduate in Science, a certified Information Systems Auditor(CISA)and a Certified Associate of the Indian Institute of Bankers (CAIIB). He is holding Postgraduate Certificate programme in Business Management from XIMB Bhubaneswar

Mr. Satheesan V
Chief Vigilance Officer

- 23 years of experience in banking sector including working with Indian Overseas Bank. In addition to being a Law graduate he also holds Master of Business Law and MBA (International Business). Has the Additional charge of Legal Department.

Mr. Binoy B S
Head- Internal Audit

- 25 years of experience in banking sector including working with South Indian Bank Ltd. He is a Post Graduate in law (LLM) and Certified Associate of the Indian Institute of Bankers (CAIIB). Worked as AGM Credit Monitoring with Additional charge of Chief Credit Officer.

Mr. Sreekumar M P
Regional Head-North

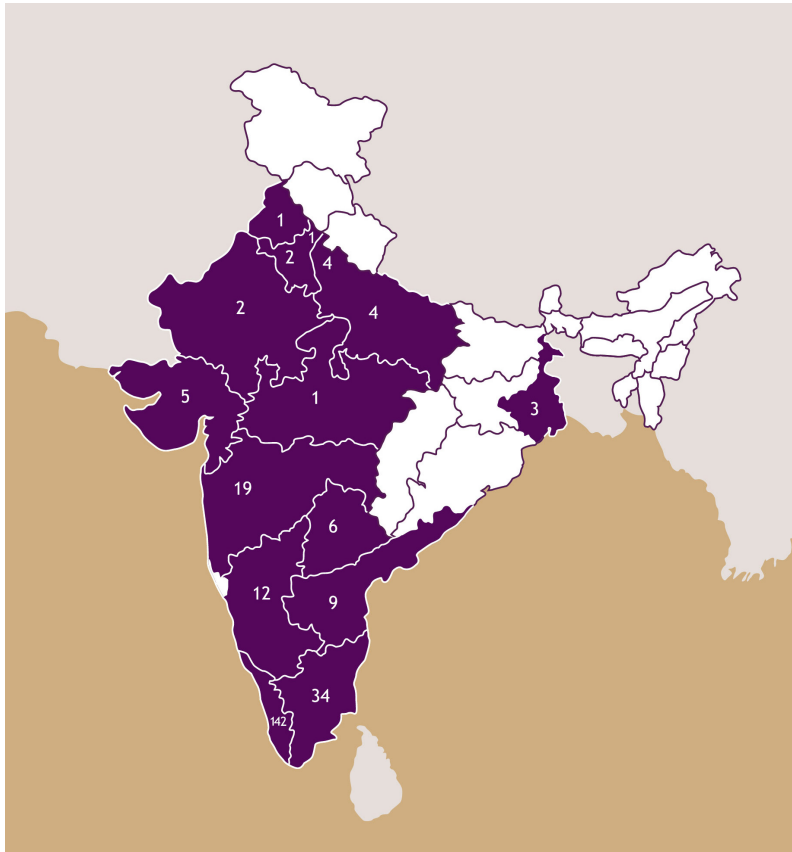
- 29 Years of experience in banking sector including working with South Malabar Gramin Bank. He is a Science Graduate and Certified Associate of the Indian Institute of Bankers (CAIIB). Worked as Regional Head Thiruvananthapuram and Kozhikode. He had also served as the Chief Compliance Officer and Head – Inspection prior to the present assignment,

Mr. Sunny George
Regional Head-West

- 27 Years of experience in banking sector including his stint with Catholic Syrian Bank. A graduate as well as a Certified Associate of the Indian Institute of Bankers (CAIIB), he also holds a PG Diploma in Marketing &Sales, Diploma in Treasury Investments and MBA(International Business). Worked as Regional Head Tamil Nadu.

OVERVIEW OF DISTRIBUTION

“520 touch points including 245 branches, 258 ATMs and 17 BCs across 14 States and 1 Union Territory; our focus has always been on customer services and personalizing relations”



State	% of distribution
Kerala	57.96
Tamil Nadu	13.88
Maharashtra	7.76
Karnataka	4.9
Andhra Pradesh	3.67
Telangana	2.45
Gujarat	2.04
NCT of Delhi	1.63
Uttar Pradesh	1.63
West Bengal	1.22
Haryana	0.82
Rajasthan	0.82
Chandigarh	0.41
Madhya Pradesh	0.41
Punjab	0.41

Population	No of Branches
Metropolitan	58
Urban	62
Semi-urban	106
Rural	19

SHAREHOLDING **PATTERN**

SHAREHOLDING PATTERN SHAREHOLDING 1% & ABOVE (AS ON SEPTEMBER 30, 2021)

Share Holder	% of Stake
B RAVINDRAN PILLAI	9.999
GOPINATHAN C K	7.498
YUSUFFALI MUSALIAM VEETIL ABDUL KADER	4.999
KAPILKUMAR WADHAWAN	4.999
VESPERA FUND LIMITED	4.416
NICHE FINANCIAL SERVICES PVT LTD	3.506
SHITAL RAGHU KATARIA	2.630
P RAJA MOHAN RAO	2.437
MARSHAL GLOBAL CAPITAL FUND LTD	2.173
ANTARA INDIA EVERGREEN FUND LTD	2.154
NICHE FINANCIAL SERVICES PVT LTD	2.134
SUASHISH DIAMONDS LIMITEDASHISH RAMESHKUMAR GOENKA	1.709
MOHANACHANDRAN NAIR B	1.599
ELARA INDIA OPPORTUNITIES FUND LIMITED	1.586
B GOVINDAN	1.519
VIJAY KUMAR SANGHVI	1.421
HAREENDRAN C K	1.383
AGNUS VENTURES LLP	1.383

COMPREHENSIVE RANGE OF PRODUCTS

Deposits	Corporate Products	Retail Products	Other Services	Technology Related Products
Current Account	Cash Credit *	Agriculture / Kissan Vahana Loan/ Kissan Card	Distribution of General and Life Insurance products.	Retail & Corporate Internet Banking
Savings Account	Overdraft	Home Loan / Loan against property	Mutual Fund Distribution	Missed Call Services
Term Deposit	Term Loans	Gold Loan/ Loan against Sovereign Gold Bonds	Depository Services	Mobile Banking
Corporate Salary	Corporate Loans	Vehicle Loan	Locker Services	IMPS
NRE Account	Project Finance	Live Stock Loan	Forex Services	e-IT Return Filing
NRO Account	Bill Advance and Packing Credit Advance	Personal Loans/ Educational Loan	Bankers to Issue /ASBA	Remittances – Real Time Gross Settlement (RTGS) / National Electronics Funds Transfer (NEFT)/MTS
Foreign Currency Non Repatriable Fixed Deposit	Foreign Currency Loans	Loan against LIC policy/ Deposit/ Overdraft against Shares	Cash Management Services/ Aadhaar Based Payments	Online trading
3 in 1 account (Saving Account, Demat Account & Trading Account)	Invoice / Dealer Financing	Micro Credit Loan/ Self Help Group Loans	Import Export related services	Point of Sale
Business Correspondents	Lease Rental Discounting	Medical Equipment Loan	Sovereign Gold Bonds	Pay Smart
	Office Equipment Loan	International Debit cards / Credit Cards / Gift Cards/ Forex Cards	PAN Card Services	Bill Payment

* New Product under Cash Credit- DHANAM GST BUSINESS LOAN is also available

PERFORMANCE OVERVIEW

Profitability

- Continuous 13th Quarter Profit ,Q2 net profit Rs 3.66Crores
- Operating Profit for the Q2 of FY 21-22 has been increased to Rs. 26.06 Crs as against Rs. 18.30 Crs for Q2 of FY 20-21.

Growth Momentum

- Total business of the bank reached Rs. 18889 Crs as on 30th September 2021 from Rs. 18496 Crs as on 30th September 2020 registering growth of 2.13%.
- Deposit record a YOY growth of 4.22% as on 30.09.2021.
- CASA % increased from 31% to 34% as on 30th September 2021.
- Advance under SME grew by 22.90% on YOY basis to reach Rs. 1170 Crs as on 30.09.2021. Gold loan registered a growth of 4.43% to reach Rs. 1719 Crs.

Capitalized & Strong Liquidity position

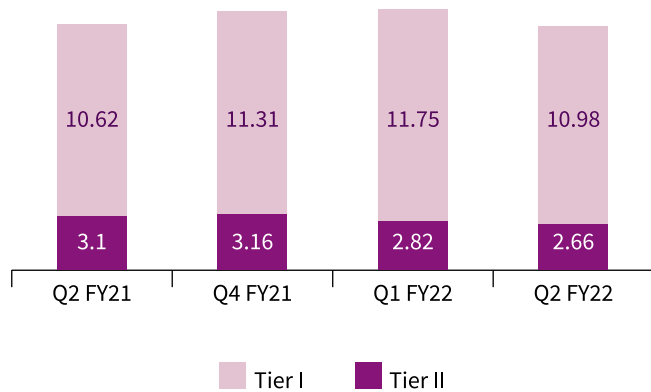
- Strong capital Comfort with a CRAR of 13.64% as on 30.09.2021.
- Tier I ratio of 10.98%

Asset Quality

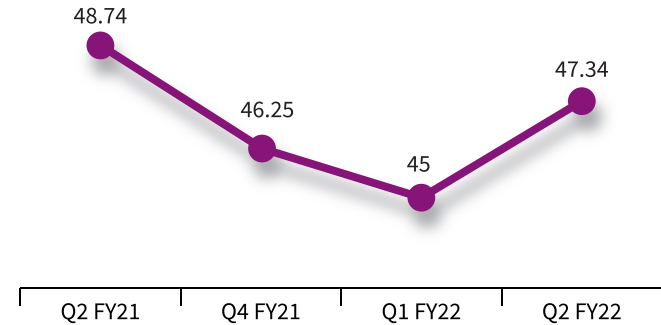
- Gross NPA decreased from 9.27% as on 30.06.2021 to 8.67% as 30.09.2021.

CRAR & LIQUIDITY

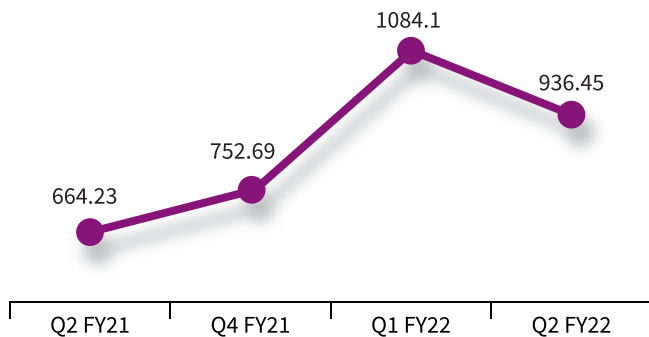
PERFORMANCE HIGHLIGHTS-CRAR



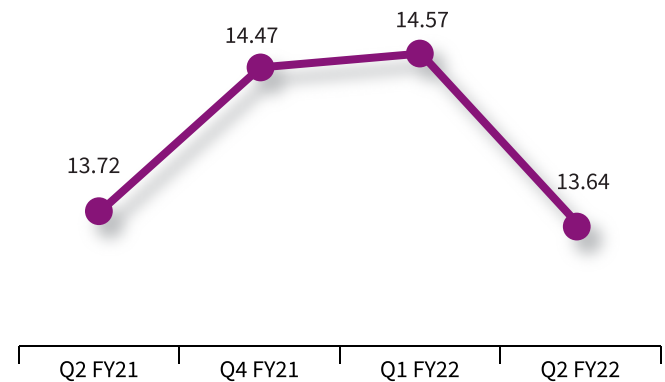
RWA TO TOTAL ASSETS



LIQUIDITY COVERAGE RATIO (LCR)



CAPITAL ADEQUACY RATIO

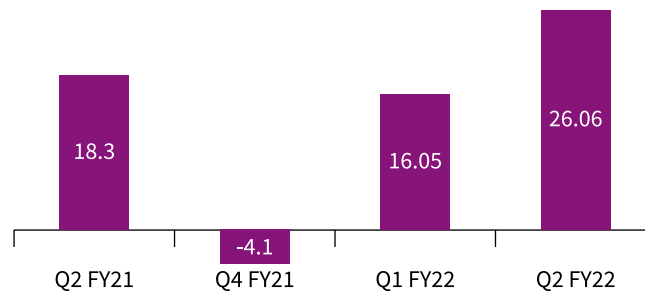


PROFITABILITY RATIOS

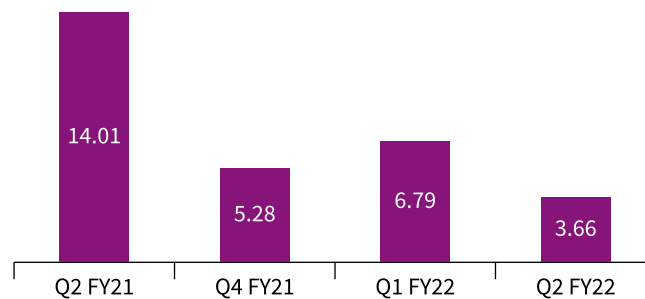
Particulars	30-09-2020 (Reviewed)	31-03-2021 (Audited)	30-06-2021 (Reviewed)	30-09-2021 (Reviewed)
Gross Advances (in crore)	7060	7122	6917	6971
Deposits (in crore)	11436	11712	11658	11918
GNPA%	6.36	9.23	9.27	8.67
NNPA%	1.66	4.76	4.58	4.92
NIM %	2.88	2.82	2.66	2.85
ROA %	0.32	0.29	0.21	0.16
ROE %	4.73	4.30	3.13	2.38
Cost/Income Ratio %	71.23	81.47	85.08	82.14
CASA to Total Deposits %	31	33	33	34
Market Capitalization (in crore)	311.20	375.22	400.27	409.88
Book Value Per Share (Rs.)	33.48	34.15	34.42	34.57
CRAR %	13.72	14.47	14.57	13.64

PROFITABILITY RATIOS

OPERATING PROFIT Q o Q

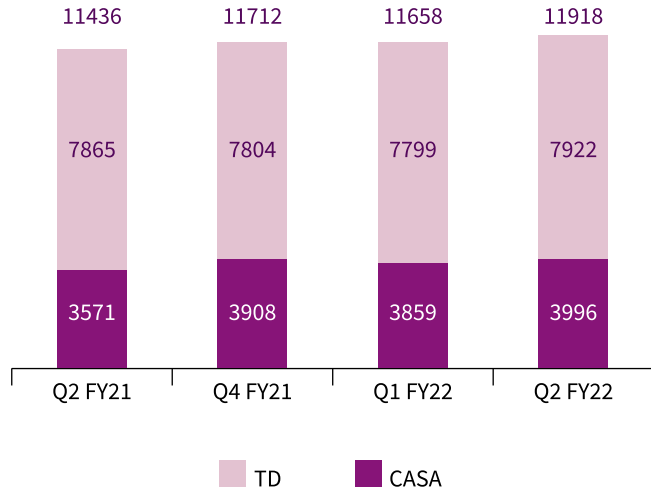


NET PROFIT Q o Q

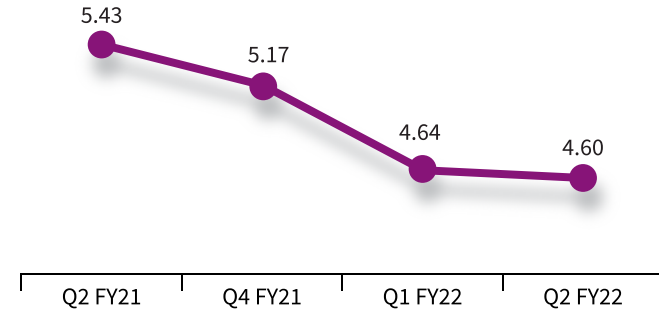


BUSINESS OVERVIEW

TOTAL DEPOSITS (Amt in Cr)

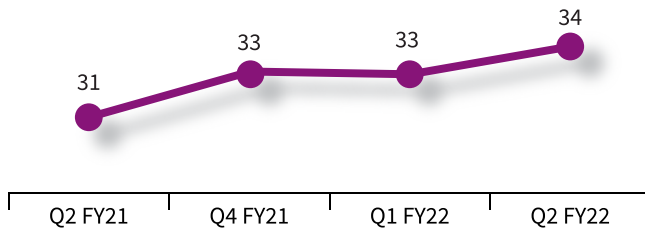


COST OF DEPOSITS %

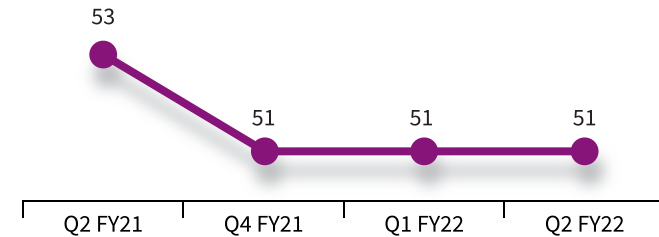


TREND IN MOVEMENT OF CASA & RETAIL TD %

CSA RATIO

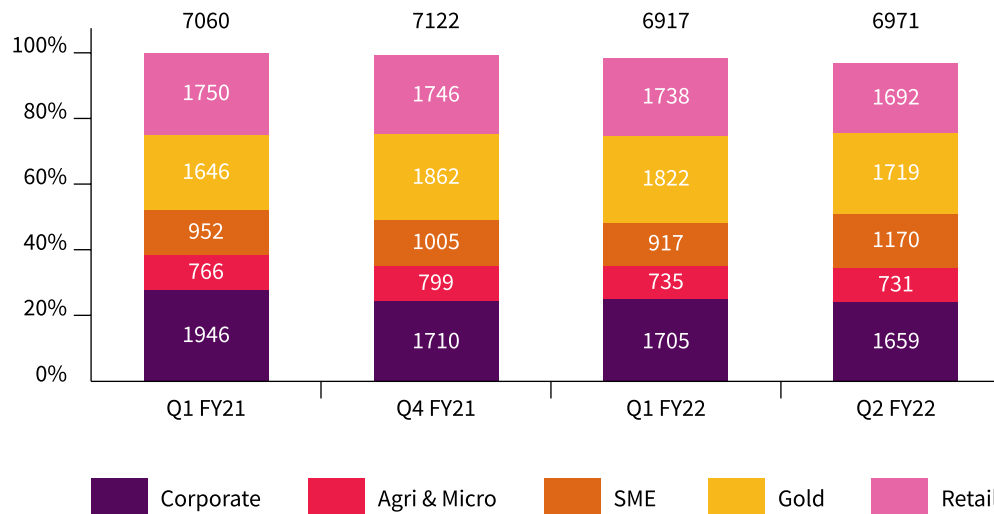


RETAIL TD RATIO



BUSINESS OVERVIEW

ADVANCE PORTFOLIO- GROSS ADVANCE (Amt in Crs)



Corporate	24%
Agri and MFI (excluding Gold Loan)	10%
SME	17%

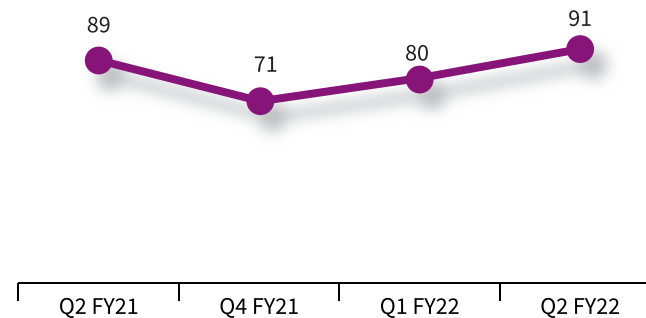
Gold Loans	25%
Retail	24%

BUSINESS OVERVIEW

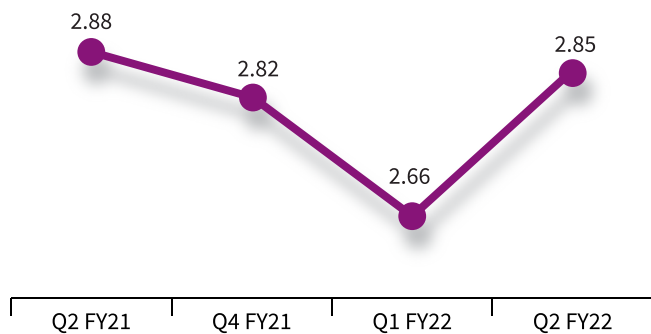
INCOME & MARGINS

FY	Net Interest Income	Non Interest Income	Net Interest Margin(%)
Q2FY 21	89	6	2.88
Q4FY 21	71	20	2.82
Q1FY 22	80	28	2.66
Q2FY 22	91	38	2.85

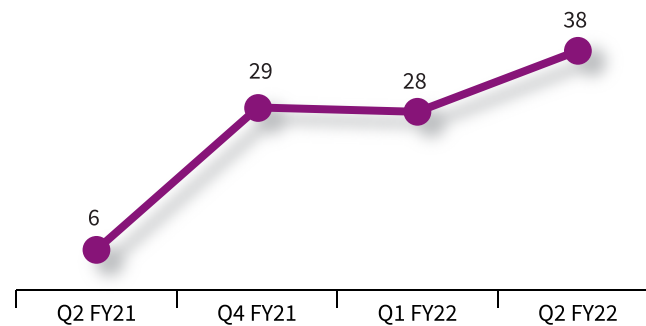
NET INTEREST INCOME



NET INTEREST MARGIN %



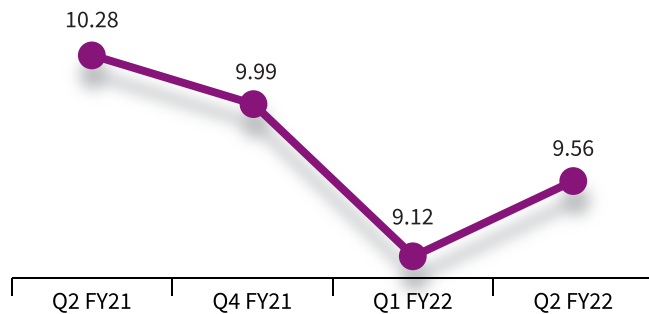
NON INTEREST INCOME



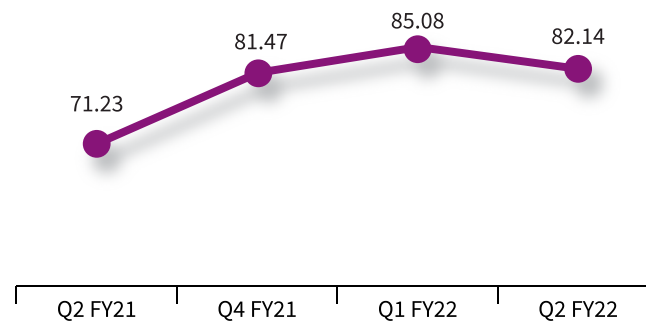
BUSINESS OVERVIEW

INCOME & MARGINS

YIELD ON ADVANCE



COST INCOME RATIO

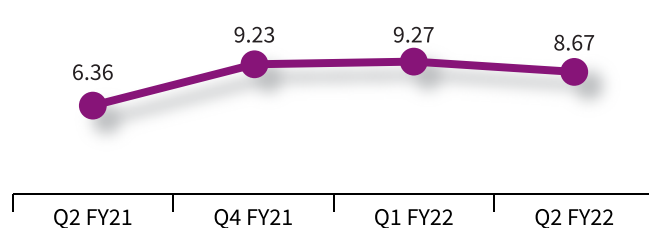


BUSINESS OVERVIEW

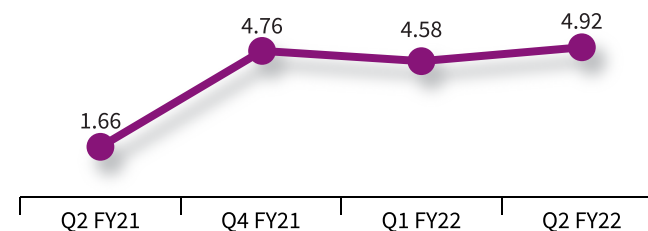
ASSET QUALITY

Particulars	30-09-2020 (Audited)	31-03-2021 (Reviewed)	30-06-2021 (Audited)	30-09-2021 (Reviewed)
Gross NPA ratio (%)	6.36	9.23	9.27	8.67
Net NPA ratio (%)	1.66	4.76	4.58	4.92
Provision Coverage ratio(%)	89.32	74.20	75.66	74.18

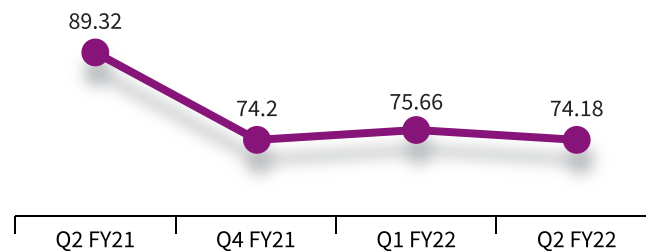
GROSS NPA RATIO (%)



NET NPA RATIO (%)



PROVISION COVERAGE RATIO(%)



BUSINESS RESULT

Particulars	For the quarter ended			For the Half Year ended		Year Ended	Growth (YOY)	YOY Growth %
	30.09.2020 (Reviewed)	30.06.2021 (Reviewed)	30.09.2021 (Reviewed)	30.09.2020 (Reviewed)	30.09.2021 (Reviewed)	31.03.2021 (Audited)		
Interest Income	243.97	218.10	229.01	480.62	447.10	930.75	(33.52)	(6.97)
Interest Expenses	155.31	138.60	138.35	312.90	276.95	601.10	(35.95)	(11.49)
Net Interest Income	88.66	79.50	90.66	167.72	170.16	329.65	2.44	1.45
Non Interest Income	5.69	28.08	37.58	48.45	65.66	119.62	17.21	35.53
Operating Expenses	76.05	91.53	102.18	153.97	193.71	366.04	39.74	25.81
Operating Profit	18.30	16.05	26.06	62.20	42.11	83.23	(20.09)	(32.30)
Provisions and Contingencies	4.29	9.26	22.40	42.10	31.66	46.04	(10.44)	(24.79)
Net Profit	14.01	6.79	3.66	20.10	10.45	37.19	(9.65)	(48.03)

SUMMARY OF FINANCIALS - BALANCE SHEET

Particulars	30.06.2020 (Reviewed)	31.03.2021 (Audited)	30.06.2021 (Reviewed)	30.06.2021 (Reviewed)
CAPITAL AND LIABILITIES				
Capital	253	253	253	253
Reserves and Surplus	594	611	618	622
Deposits	11436	11712	11658	11918
Borrowings	150	150	150	150
Other Liabilities and Provisions	280	370	239	289
TOTAL	12713	13096	12918	13232
ASSETS				
Cash and Balances with Reserve Bank of India	516	602	638	596
Balances with Banks and Money at call and short notice	562	383	325	487
Investments	3990	4439	4525	4594
Advances	6720	6787	6576	6696
Fixed Assets	210	225	225	223
Other Assets *	715	660	628	636
TOTAL	12713	13096	12918	13232
* Out of Which RIDF/RHF/MSME Deposits	327	268	249	247
Contingent Liabilities	473	413	428	413
Bills for collection	473	301	306	305

WAY FORWARD

PROFITABILITY APPROACH

Liability Strategy

- Increasing CASA with quality acquisition.
- Improve value of account through sale of other products
- Growth in Retail Deposits.

Business Strategy

- Quality Advance Portfolio
- Increasing Retail Advances including Housing Loan , Car Loan, Gold Loan and Loan against property.
- Lending based on Cash flow of activities & Collaterals
- Better Pricing

Optimising Cost

- Relocating higher rental Premises & relocating low hit ATMs
- Negotiation with vendors for competitive pricing
- Cost Rationalization & monitoring

Focus on Non Interest Income

- Focus on recovery efforts using provisions of IBC,RR,OTS etc
- Effective Cross Selling of Third party products with increased number of products
- Increase in Non Fund based business
- Plugging income leakage.

Other Initiatives

- Leveraging benefits of IT Transformation –Digital Onboarding
- Publicity of various facilities / products available with the bank.
- Effective use of data mining tools for product selling.
- Improving Brand Visibility

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established 1927

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