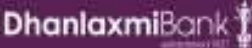




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## Dhanlaxmi Bank- Profile



- Incorporated in 1927 at Thrissur, Kerala by a group of ambitious and enterprising entrepreneurs.
- Over the **89 years** that followed, earned the trust and goodwill of clients.
- Our strength is the number of customers, scale of business, breadth of our product offerings, banking experience we offer and the trust that people invest in us.
- With 260 branches and 680 touch points across 15 States and 1 Union Territory; our focus has always been on customizing services and personalizing relations.

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DhanlaxmiBank

## Key Milestones

<b>2017:</b> Raised Rs. 1200.00 million Equity capital through Preferential Allotment issue.
<b>2016:</b> Raised Rs. 841.9 million of Equity capital through Preferential Allotment issue.
<b>2014:</b> Raised Rs. 2296 million of Equity through Preferential Allotment issue.
<b>2013:</b> Raised Rs. 1839.83 million of Equity through Qualified Institutional Placement and Preferential Allotment issue.
<b>2012:</b> Awarded the Asian Banker Technology Implementation award - International award for Best branch automation
<b>2011:</b> Awarded the "Best Mid-sized Bank in Growth Category" by Business Today- KPMG survey. Awarded the Information Week EDGE Award 2011 for IT transformation
<b>2010:</b> 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 250 <sup>th</sup> branch.
<b>2009:</b> Recorded net profit of Rs.574.5 Million. Opened 200 <sup>th</sup> branch with first branch in East region in Kolkata
<b>2008:</b> Total business of Rs. 75,000 Million. Second Rights Issue . All branches under core banking
<b>2003:</b> Introduced Core Banking
<b>2002:</b> Raised Rs. 270 million in a Rights Issue
<b>2000:</b> Installed first ATM
<b>1996:</b> Raised Rs. 240 million in IPO and listed Equity Shares on the National Stock Exchange, Bombay Stock Exchange and the Cochin Stock Exchange
<b>1989:</b> First branch outside Southern region was opened in Mumbai.
<b>1986:</b> Total business of Rs. 1000 Million.
<b>1980:</b> 100-strong branch network
<b>1977:</b> Designated as scheduled commercial bank by the Reserve Bank of India (RBI). Opened first branch outside Kerala
<b>1975:</b> Set up the first branch outside the home state of Kerala, at Chennai Mount Road
<b>1927:</b> Incorporated in Thrissur, Kerala

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DhanlaxmiBank

## Vision & Mission

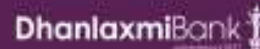
### Vision

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.

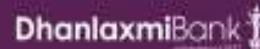
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## Profile of Board of Directors

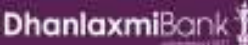
Name		Experience & Other Directorships
	<b>Dr. Jayaram Nayar</b> Part-time Chairman	He carries with him 36 years of experience in banking and higher education. He served the Reserve Bank of India for 17 years in various departments including Currency, Accounts, Bank Examination and Regulation Departments. With a Doctorate in Economics from the University of Kerala, he is also a Certified Associate of the Indian Institute of Bankers.
	<b>Mr. G. Sreeram</b> MD & CEO	Took charge as MD&CEO on 6th April, 2015. Prior to this, he was the Chief General Manager, Mumbai Circle of Canara Bank, having 35 years of banking experience in Canara Bank. He was also a Director of Canara Robecco Asset Management Company Limited, Canara Bank Securities Limited and Senior Vice President of Canbank Venture Capital Fund Limited. He was also DGM at London Branch of Canara Bank for 2 years handling credit, investments and forex. An engineering graduate, he is also a Certified Associate of the Indian Institute of Bankers and a postgraduate in Personnel Management & IR
	<b>Mr. P. Mohanan</b> Independent Director	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. He is a post-graduate in Economics and LLB. He has undergone various Executive Development Programs at IIM Ahmedabad, ISB Hyderabad and training in Microfinance at Bank Rakia, Indonesia.




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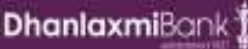
Profile of Board of Directors	
Name	Experience & Other Directorships
 <p><b>Mr. Chella K Srinivasan</b> Independent Director</p>	<p>Mr. Chella K Srinivasan is a Practicing Chartered Accountant for more than 33 years. He has professional expertise in accounting, auditing and corporate taxation and has varied experience in audits of manufacturing companies, hotels, Insurance companies, NBFCs and Banks (Statutory Audits of Bank of India and RBI). On behalf of his firm, he has carried out inspection of NBFC registration as directed by the RBI and also NSE members on behalf of SEBI. Mr.Srinivasan is the past National President of the Indo-American Chamber of Commerce (IACC) and was also a member of the Vision Committee of the Institute of Chartered Accountants of India.</p>
 <p><b>Dr. Lakshmy Devi K.R</b> Independent Director</p>	<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>
 <p><b>Mr. Arun Rao M.G</b> Independent Director</p>	<p>Mr. Arun Rao M.G is a Practicing Company Secretary with more than 6 years of experience in Company Secretarial Practice and Corporate Laws. He is an Associate Member of the Institute of Company Secretaries of India. He also holds a bachelor's degree in Law and master's degrees in commerce and business laws. He has experience in handling secretarial matters of various companies</p>

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Profile of Board of Directors	
Name	Experience & Other Directorships
 <p><b>Mr. P. S Sreekumar</b> Independent Director</p>	<p>Mr. P. S Sreekumar was Supervisory Officer in the Co-operation department with Government of Kerala. He is a government nominee on the Board of Mannam Sugar Mills Co-operative Limited. He has worked as Special Secretary in the Public Works Department, Government of Kerala and Secretary of Institute of Management in Government. He holds bachelor's degrees in Commerce and law, master's degree in Public Administration and Post-graduate Diploma in Journalism.</p>
 <p><b>Mr. C.K. Gopinathan</b> Director</p>	<p>Mr.C.K.Gopinathan is promoter Director of C.K.G.Supermarket Limited for around 8 Year. He was also Director in the Catholic Syrian Bank Limited, Thrissur. Mr.C.K.Gopinathan is a major share holder of our Bank. He has more than 25 years of experience in banking and finance sectors.</p>
 <p><b>Mr. S T Kannan</b> Additional Director</p>	<p>Mr.S.T.Kannan has been appointed as Additional Director on the Board by Reserve Bank of India. He is a serving General Manager in the Reserve Bank of India, and in charge of Reserve Bank India, Regional Office Goa.</p>

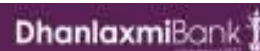
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## Profile of Board of Directors

Name		Experience & Other Directorships
	<b>Mr. E. Madhavan</b> Additional Director	Mr. E Madhavan has been appointed as Additional Director by Reserve Bank of India for a period of 2 years w.e.f May 11, 2017 to May 10, 2019 or till further orders of RBI.
	<b>Ms. N Sara Rajendra Kumar</b> Additional Director	Ms. N.Sara Rajendra Kumar has been appointed as Additional Director by Reserve Bank of India for a period of 2 years w.e.f May 11, 2017 to May 10, 2019 or till further orders of RBI. She is a serving General Manager in the Reserve Bank of India, Regional Office Hyderabad.

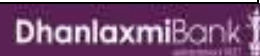
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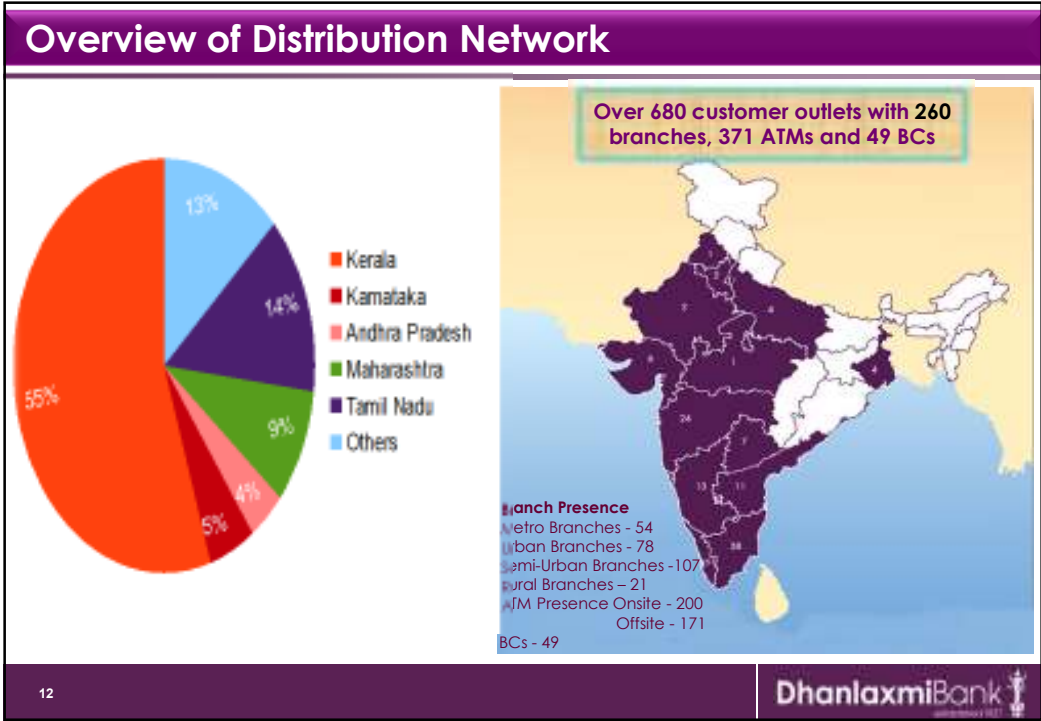
## Profile of Key Management Personnel

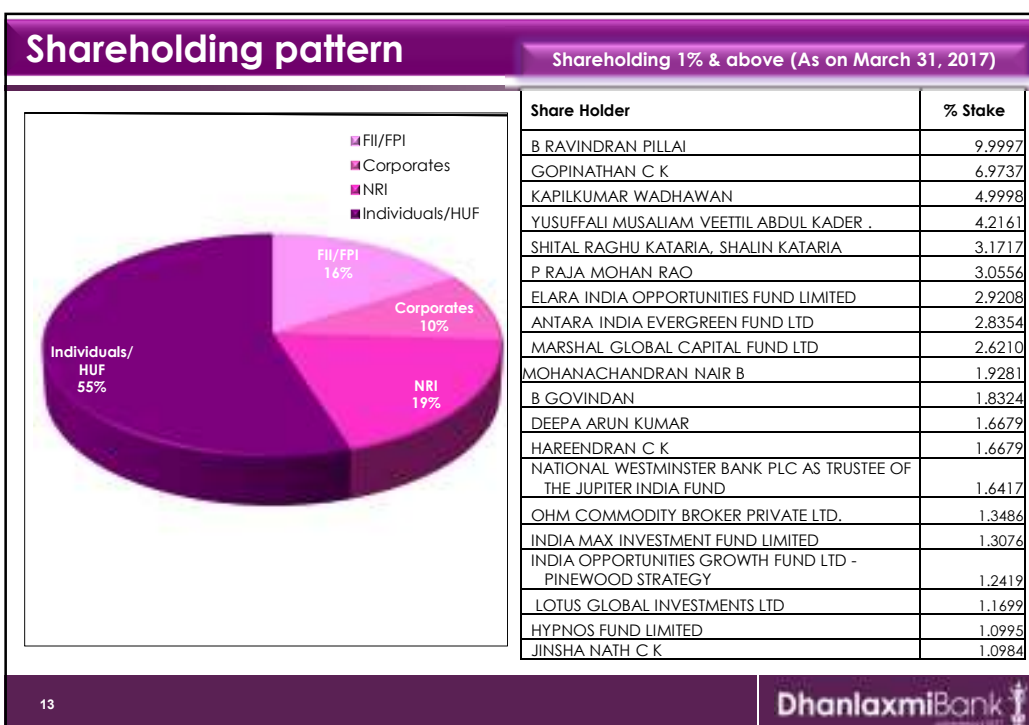
Name	Experience
<b>Mr. P. Manikandan</b> Chief General Manager	<ul style="list-style-type: none"> <li>▪ Experience of 37 years in banking sector</li> <li>▪ Experience of 12 years in Planning, Operations, Credit, HRD, Inspection, Vigilance, Third Party Products, Premises and Cash Management System areas of the Bank.</li> <li>▪ He holds M Com, LLB and PGDCA. He is also a Certified Associate of the Indian Institute of Bankers.</li> </ul>
<b>Mr. A. Rajan</b> General Manager	<ul style="list-style-type: none"> <li>▪ Experience of 37 years with Canara Bank in various positions across cadres at Regional Offices, Head Office and with sponsored exchange companies in Dubai.</li> <li>▪ Expertise in handling legal issues, industrial relations matters, service matters, disciplinary matters, etc.</li> <li>▪ He holds an LLB degree post his graduation in Science.</li> </ul>
<b>Mr. A.K.S.Namboodiri</b> General Manager (Risk Based Supervision & Information Technology)	<ul style="list-style-type: none"> <li>▪ Experience of 36 years out of which 20 years with Canara Bank in various positions.</li> <li>▪ 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.</li> <li>▪ He has done his post graduation in Science.</li> </ul>
<b>Mr. L. Chandran</b> Chief Compliance Officer	<ul style="list-style-type: none"> <li>▪ Experience of 27 years in banking/financial sector. Worked in Branch, Zonal Office, Credit Department (SME &amp; Corporate underwriting). 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.</li> <li>▪ Worked in Government sector, Public Sector Financial Institution for about 7 years and Bank for 19 years in different capacities in various geographical areas.</li> <li>▪ 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.</li> </ul>

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Profile of Senior Management	
Name	Experience
<b>Mr. Bhasi K V</b> Chief Financial Officer	<ul style="list-style-type: none"> <li>Experience of 29 years in diverse areas of Banking, Finance &amp; Accounts, Fund Management, Statutory Compliance, IT / Service tax returns and appeals, etc.</li> <li>He was previously working with Sunrise Group as General Manager, Finance and with South Indian Bank as AGM and headed Treasury, Risk Management functions during his tenure.</li> <li>He is an Associate member of Institute of Chartered Accountants of India (ACA) and a Certified Associate of the Indian Institute of Bankers (CAIIB).</li> </ul>
<b>Mr. Manoj Kumar S</b> Chief Credit Officer (Officiating)	<ul style="list-style-type: none"> <li>A Credit Manager having 27 years of exposure in India and overseas, having worked in retail finance, retail and SME banking Credit, Credit Administration and Recovery.</li> <li>A post Graduate in Commerce, he previously worked in Can Fin Homes Limited, ICICI Bank International Banking Group and First Gulf Bank, UAE prior to joining Dhanlaxmi Bank</li> </ul>
<b>Mr. Santosh Kumar Barik</b> Company Secretary	<ul style="list-style-type: none"> <li>He is an Associate Member (ACS) of the Institute of Company Secretaries of India (ICSI) and was previously working as Asst. Company Secretary at Manappuram Finance Ltd.</li> <li>He is also having rich experience in handling Secretarial Audit, IPO diligence, Appointing Merchant Bankers, Compliance, Liaisoning with Regulators, Conducting board meeting &amp; Annual Report Preparations, etc.</li> <li>He is a CS with a post graduation in Commerce.</li> </ul>





## Comprehensive range of Products

Deposits	Corporate Products	Retail Products	Other Services	Technology Related products
Current Account	Cash Credit	Agriculture / Kissan Vahana Loan/ Kissan Card	Insurance Business	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	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

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**DhanlaxmiBank**

## Bank at a Glance

No : Branches	260
No : ATMs	371
Deposit (Rs. in Crore)*	11294
Advances(Gross) (Rs. in Crore)*	6596
Total Business (Rs. in Crore)*	17890
Total Assets (Rs. in Crore)*	12333

\* As on 31.03.2017

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DhanlaxmiBank

## Performance Overview

- ◇ Operating Performance marked improvement
- ◇ YoY Improved NIM
- ◇ YoY Improved Cost Income Ratio
- ◇ YoY Improved Interest Spread
- ◇ YoY Improved ROE and ROA

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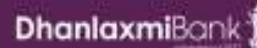
DhanlaxmiBank



## Performance Highlights

PARTICULARS	FY15(YTD)	FY16(YTD)	FY17(YTD)
	(Rs in Crore)	(Rs in Crore)	(Rs in Crore)
Net Profit	(241.47)	(209.45)	12.38
Advances	7976	7218	6596
Deposits	12382	11354	11294
GNPA%	7.00	6.36	4.78
NNPA%	3.29	2.78	2.58
NIM %	2.37	2.47	2.76
ROA %	(1.77)	(1.61)	0.10
ROE %	(33.36)	(41.23)	2.07
Cost/Income Ratio %	95.68	99.14	78.75
CASA to Total Deposits	24.34%	25.03%	29.44%

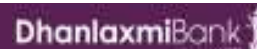
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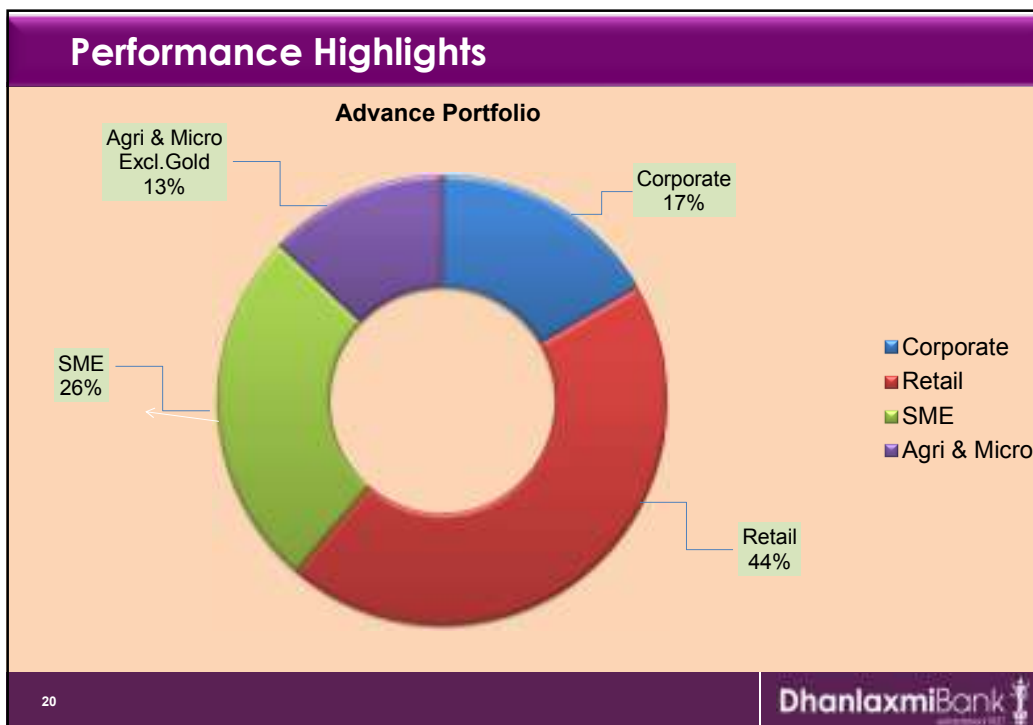
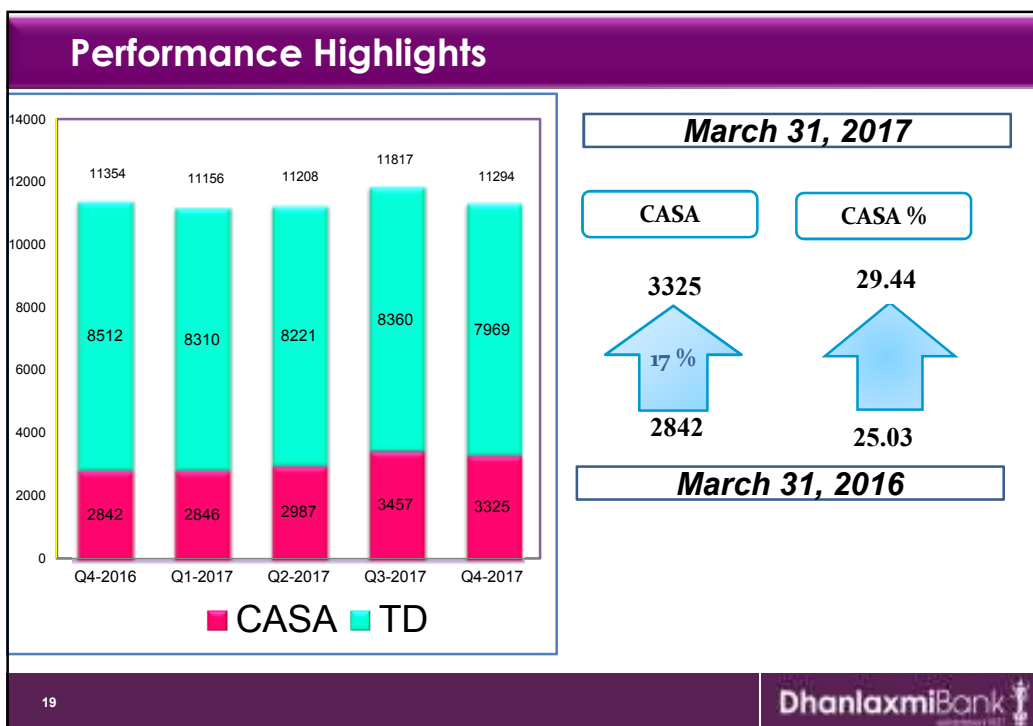


## Performance Highlights

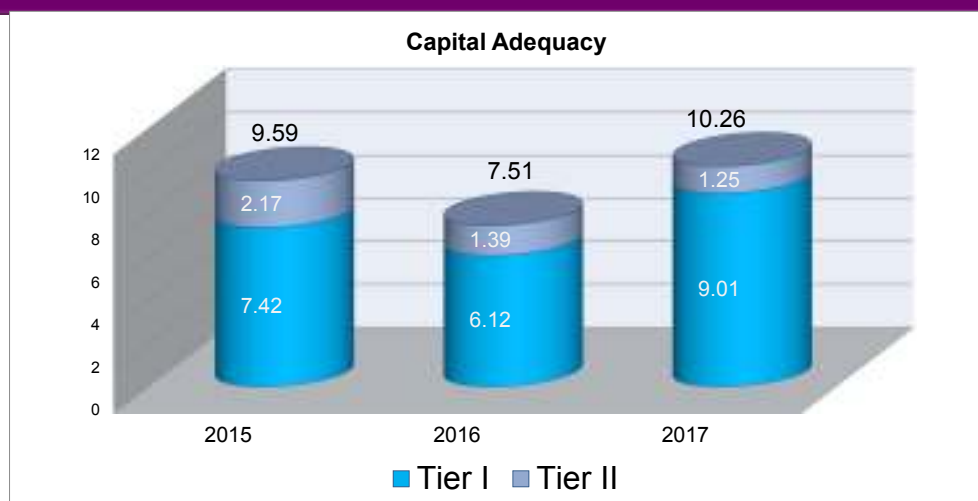
PARTICULARS	31.03.15 (Audited)	31.03.16 (Audited)	31.03.17 (Audited)
Market Capitalization (in crore)	550	349	623
Book Value Per Share	41	29	31
CRAR Basel III %	9.59	7.51	10.26

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## Performance Highlights



**Capital Infusion in FY 2016-2017 –Rs. 841.90Mn**

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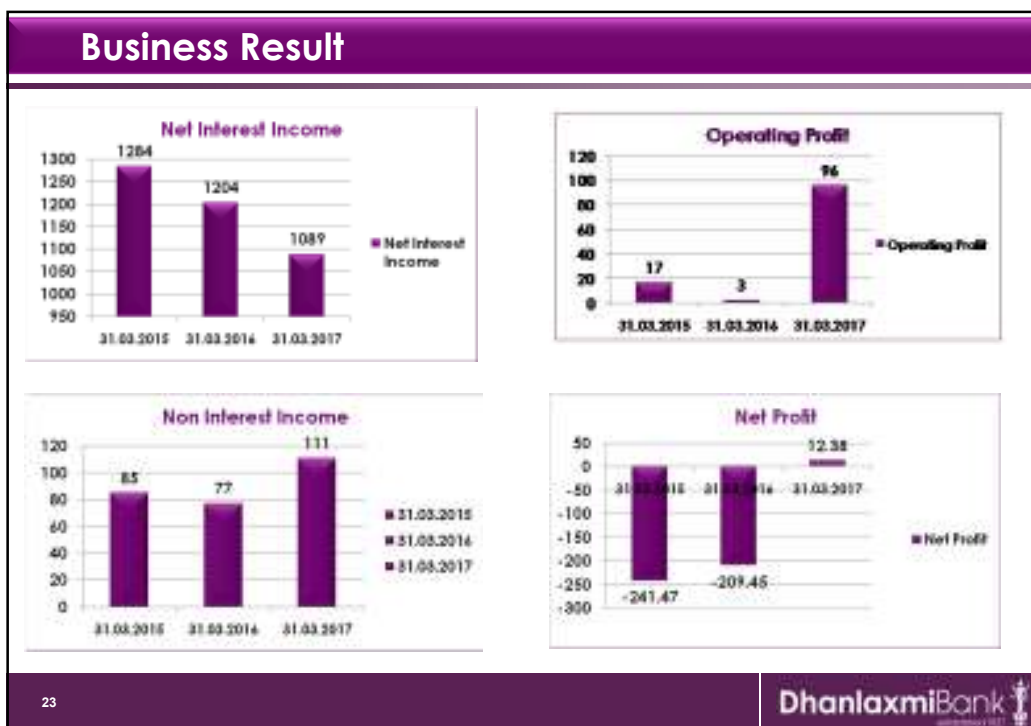
DhanlaxmiBank  
CORPORATE BANK

## Business Result

Particulars	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2017 (Audited)
Interest Income	1283.59	1204.27	1089.06
Interest Expenses	984.75	899.59	757.46
<b>Net Interest Income</b>	<b>298.84</b>	<b>304.68</b>	<b>331.6</b>
Non Interest Income	84.94	76.72	111.02
Operating Expenses	367.2	378.12	346.25
<b>Operating Profit</b>	<b>16.58</b>	<b>3.28</b>	<b>96.37</b>
Provisions and Contingencies	267.06	209.95	81.69
Exceptional Item	9.01	(2.78)	(2.30)
<b>Net Profit</b>	<b>(241.47)</b>	<b>(209.45)</b>	<b>12.38</b>

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DhanlaxmiBank  
CORPORATE BANK




## Business Results - Non Interest Income

Particulars	For the Year Ended		
	31.03.2015	31.03.2016	31.03.2017
Commission, Exchange and Brokerage	5.98	5.94	5.43
Profit/(Loss) on sale of Investments (Net)	12.24	4.94	34.56
Profit on sale of land, building and other Assets (Net)	0.28	0.05	0.06
Profit on exchange transactions (Net)	12.62	6.6	4.66
Income from Insurance	1.42	3.52	1.94
Miscellaneous Income	52.4	55.67	64.37
<b>Total</b>	<b>84.94</b>	<b>76.72</b>	<b>111.02</b>
<b>Total Income</b>	<b>1368.53</b>	<b>1280.99</b>	<b>1200.08</b>
<b>% of Other Income to Total income</b>	<b>6.21</b>	<b>5.99</b>	<b>9.25</b>

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**DhanlaxmiBank**



Income and Margins

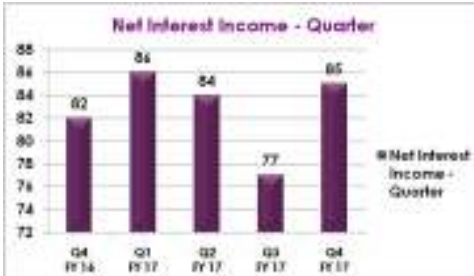
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## Income and Margins

Net Interest Income - Quarter	
Q4 FY16	82
Q1 FY17	86
Q2 FY17	84
Q3 FY17	77
Q4 FY17	85

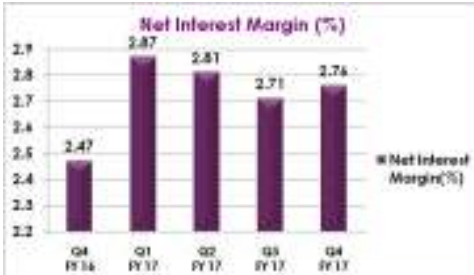
  

Net Interest Margin (%)	
Q4 FY16	2.47
Q1 FY17	2.87
Q2 FY17	2.81
Q3 FY17	2.71
Q4 FY17	2.76



Net Interest Income - Quarter

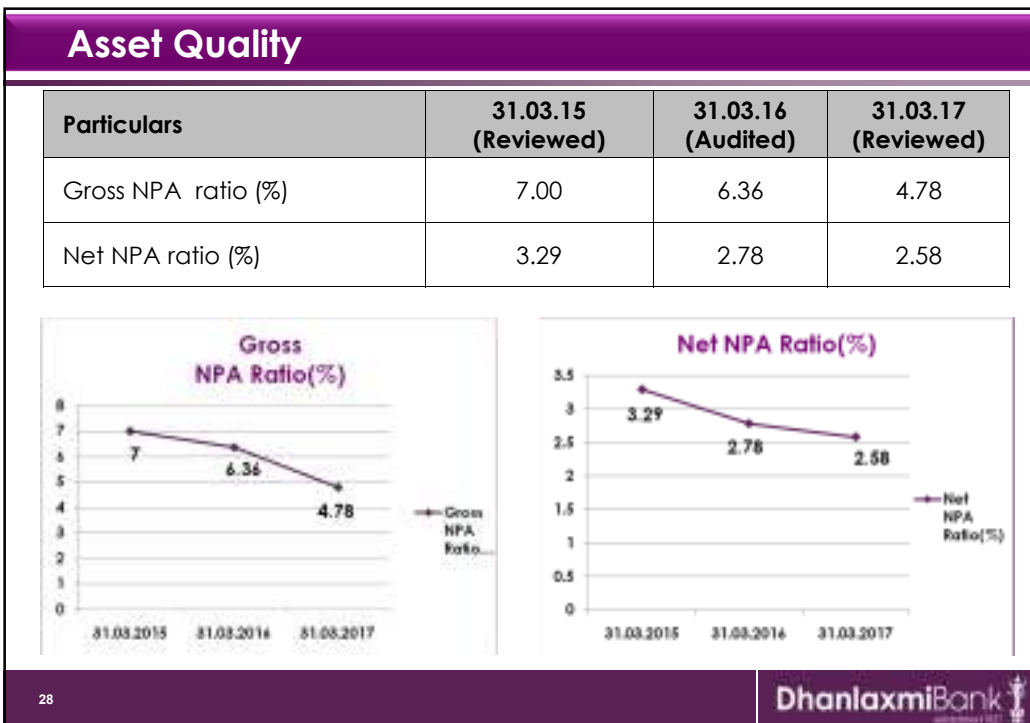
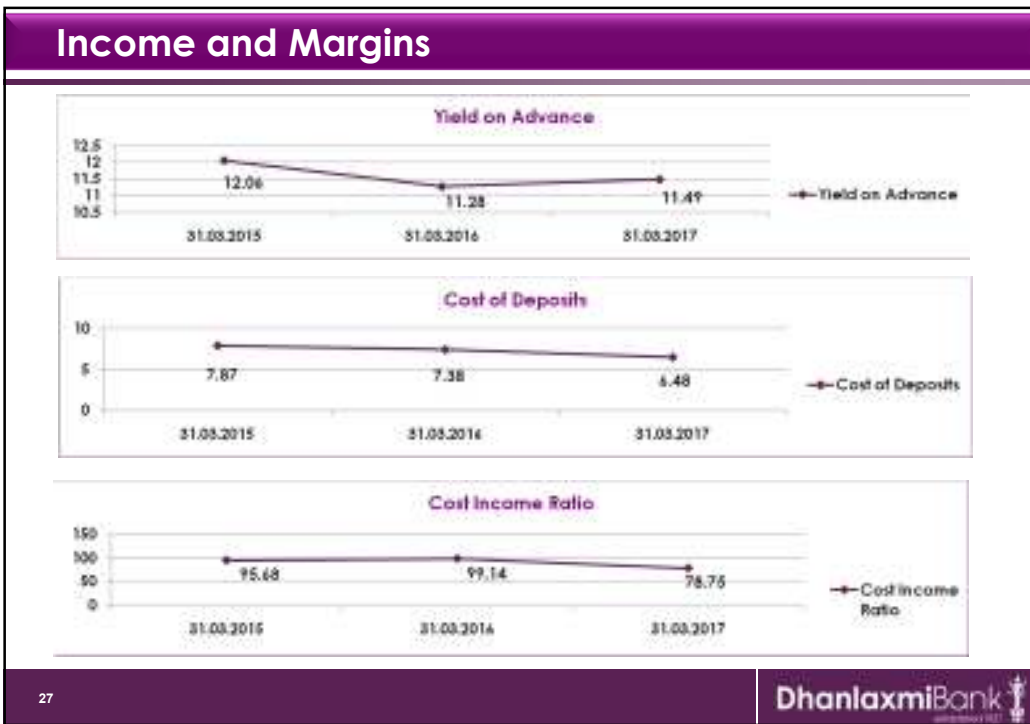
Quarter	Net Interest Income - Quarter
Q4 FY16	82
Q1 FY17	86
Q2 FY17	84
Q3 FY17	77
Q4 FY17	85

Net Interest Margin (%)

Quarter	Net Interest Margin (%)
Q4 FY16	2.47
Q1 FY17	2.87
Q2 FY17	2.81
Q3 FY17	2.71
Q4 FY17	2.76

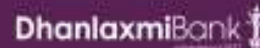
DhanlaxmiBank



## Summary of Financials – Balance Sheet

Particulars	As at March 2015 (Audited)	As at March 2016 (Audited)	As at March 2017 (Audited)
<b>CAPITAL AND LIABILITIES</b>			
Capital	177	177	210
Reserves and Surplus	546	330	445
Deposits	12382	11354	11294
Borrowings	942	252	145
Other Liabilities and Provisions	305	349	240
<b>TOTAL</b>	<b>14352</b>	<b>12462</b>	<b>12333</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	669	579	575
Balances with Banks and Money at call and short notice	621	254	233
Investments	4497	3792	4194
Advances	7670	6953	6446
Fixed Assets	203	179	214
Other Assets	692	705	671
<b>TOTAL</b>	<b>14352</b>	<b>12462</b>	<b>12333</b>
Contingent Liabilities	773	698	792
Bills for collection	258	249	258

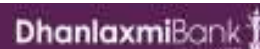
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## Way Forward

<b>Profitability Approach</b>	<b>Liability Strategy</b>	<ul style="list-style-type: none"> <li>• Systematic Growth in Deposits</li> <li>• Increasing CASA</li> <li>• Increasing Retail / Low cost Deposits</li> </ul>
	<b>Asset Strategy</b>	<ul style="list-style-type: none"> <li>• Quality Advance Portfolio</li> <li>• Increasing Retail Advances</li> <li>• Lending based on Collaterals</li> <li>• Better Pricing</li> </ul>
	<b>NPA Management</b>	<ul style="list-style-type: none"> <li>• Early Resolution of NPA Accounts</li> <li>• Close Monitoring of accounts to avoid slippages</li> <li>• Increased Provision Coverage Ratio</li> </ul>
	<b>Cost Rationalization</b>	<ul style="list-style-type: none"> <li>• Relocating high Cost Premises &amp; low hit ATMs</li> <li>• Renegotiating with vendors for cost reduction</li> <li>• Other Cost Rationalization Measures</li> </ul>
	<b>Focus on Non Interest Income</b>	<ul style="list-style-type: none"> <li>• Continued focus on Cross Selling</li> <li>• Focus on Insurance and Mutual Fund Products</li> <li>• Increased focus on Non Fund based facilities</li> </ul>
	<b>Other Initiatives</b>	<ul style="list-style-type: none"> <li>• Leveraging of Technology Products</li> <li>• Transformation Projects</li> <li>• Effective use of data mining tools</li> <li>• Improved Visibility Measures</li> </ul>

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