

INVESTOR PRESENTATION

March-2021



Dhanlaxmi Bank Profile



- Incorporated in 1927 at Thrissur, Kerala. Over the 93 years that followed, Bank has earned the trust and goodwill of clients.
- 519 touch points including 245 branches, 257 ATMs and 17 BCs across 14 States and 1 Union Territory; our focus has always been on customer services and personalized relationships. Total Employees : 1656

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.



Key Milestones

2021: Consistent profit for last eleven Quarters , Capital adequacy Ratio reaching a high of 14.47%

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

	Name	Experience & Other Directorships
	<p>Mr. G Subramonia Iyer (Par time Chairman)</p>	<p>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.</p>
	<p>Mr. Shivan J.K (Managing Director & CEO)</p>	<p>Shri. 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.</p>

Profile of Board of Directors

Name	Experience & Other Directorships
 <p>C.K.Gopinathan Director</p>	<p>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.</p>
 <p>G. Jagan Mohan RBI Additional Director</p>	<p>Shri. 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.</p>
 <p>Dr. (Capt.) Suseela Menon R Independent Director</p>	<p>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.</p>

Profile of Board of Directors

	Name	Experience & Other Directorships
	<p>Mr. G Rajagopalan Nair Independent Director</p>	<p>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.</p>
	<p>Mr. P. K Vijayakumar Independent Director</p>	<p>Mr. P.K Vijayakumar had retired from Indian Revenue Service as Director General of Income Tax after working at various levels in the Income Tax Department. He also held the position of Insurance Ombudsman. He was appointed as Independent External Monitor of Public Sector Undertakings. Mr. P.K Vijayakumar is a post graduate in Chemistry and also holds B.Ed degree.</p>
	<p>Mr. D K Kashyap RBI Additional Director</p>	<p>Shri. 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.</p>

Profile of Key Management Personnel

Name	Experience
Mr. Ramesh AJ Chief Financial Officer	<ul style="list-style-type: none">▪ 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	<ul style="list-style-type: none">▪ 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

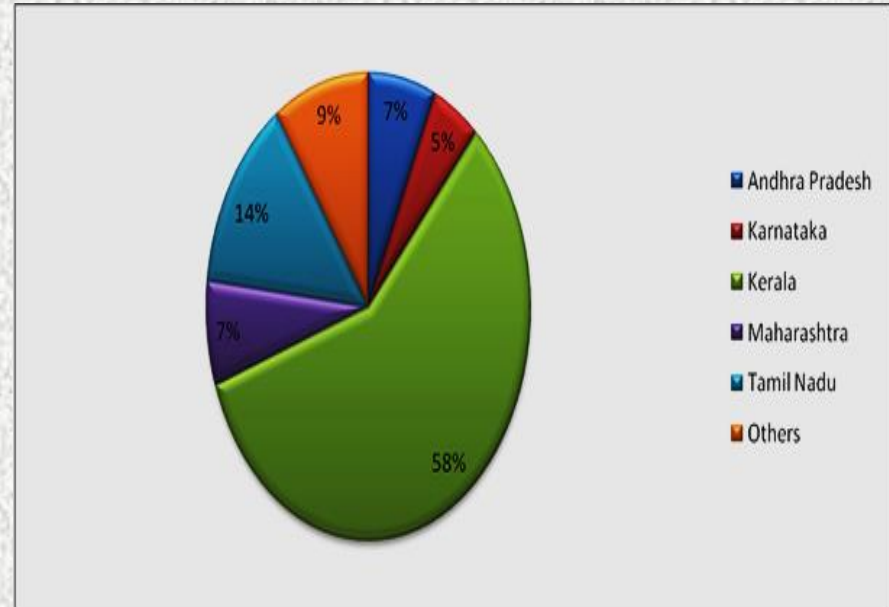
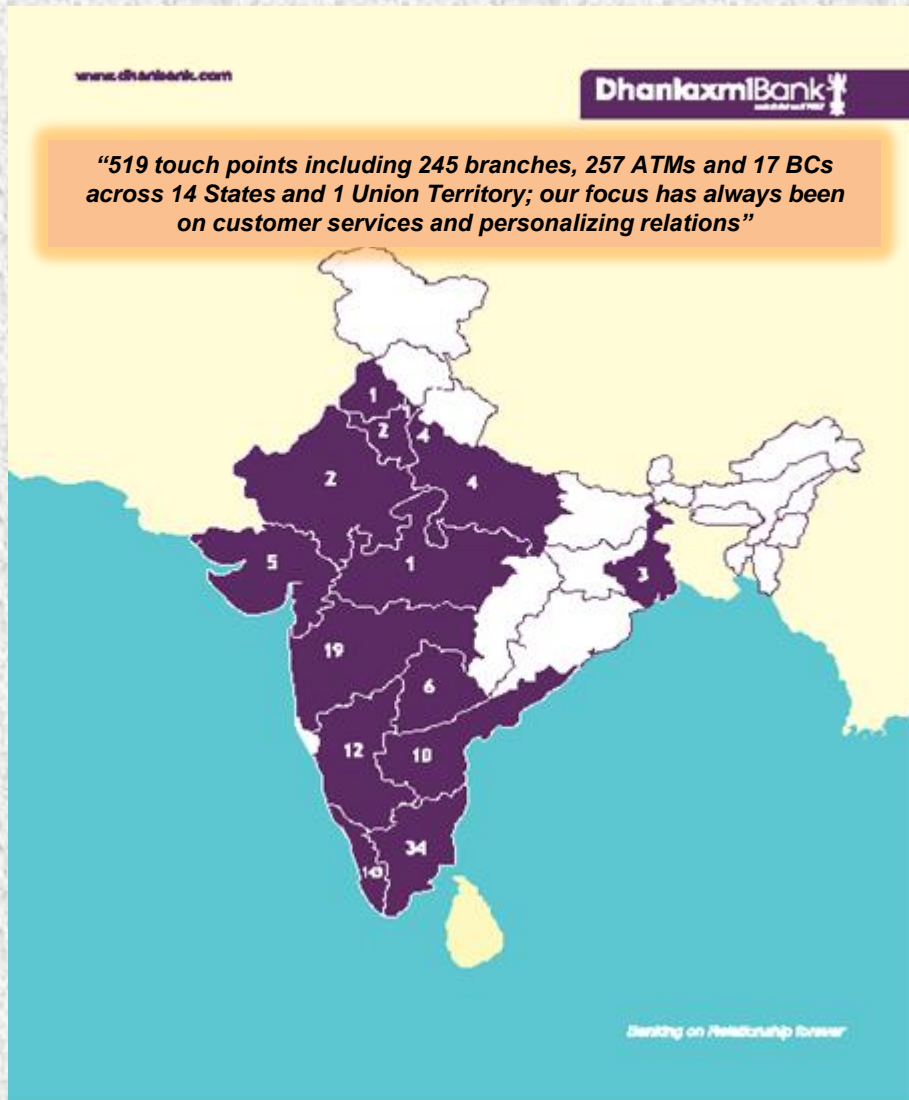
Name	Experience
Mr. L. Chandran General Manager	<ul style="list-style-type: none"> Worked in Government sector, Public Sector Financial Institution for about 7 years and Bank for 19 years in different capacities in various geographical areas. A post graduate in Science, he holds an MBA (Finance) and B.Ed. Degree. He is also a Certified Associate of the Indian Institute of Bankers.
Mr. John Varughese (Head IT , Digital Banking)	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 .AV Head- Treasury	<ul style="list-style-type: none"> 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)
Mr. Santoy John Chief Compliance Officer	<ul style="list-style-type: none"> 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



Profile of Senior Management

Name	Experience
Mr. Satheesan V Chief Vigilance Officer	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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.

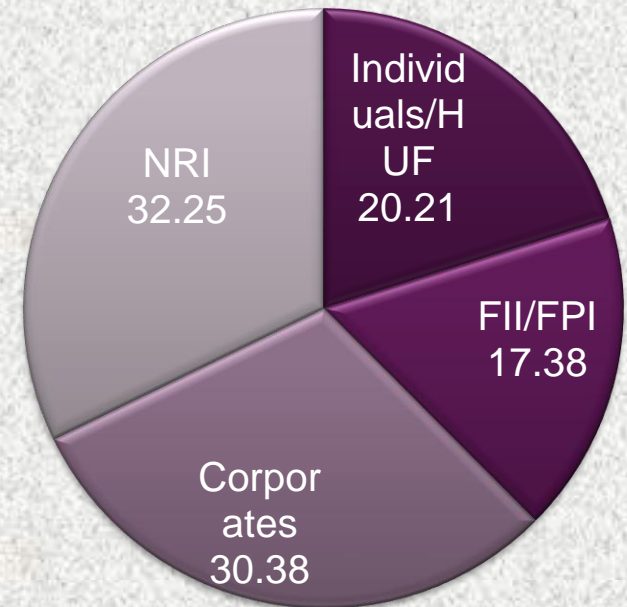
Overview of Distribution



Shareholding pattern

Shareholding 1% & above (As on March 31, 2021)

Share Holder	% of Stake
B RAVINDRAN PILLAI	9.999
GOPINATHAN C K	7.498
YUSUFFALI MUSALIAM VEETTIL 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
SUASHISH DIAMONDS LIMITED DASHISH RAMESHKUMAR GOENKA	1.709
MOHANACHANDRAN NAIR B	1.599
ELARA INDIA OPPORTUNITIES FUND LIMITED	1.586
B GOVINDAN	1.519
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

Y-O-Y Comparison

- *Continuous 11th Quarter Profit ,Q4 net profit Rs 5.28 Crores*
- *Total business Rs. 18834 Crs as on 31st March 2021 . (Growth of 6.39%.)*
- *CASA to Total deposits ratio 33%.*
- *Retail advance grew by 19.91% to reach Rs. 3608 Crs as on 31.03.2021*
- *Gold Loan portfolio grew by 46.61.% on YoY basis to reach Rs 1862 Crores*
- *Gross Advances grew by 4.75% on YOY basis to reach Rs. 7122 Crores*
- *CRAR improved to 14.47% as on 31st March 2021 against 14.41.% as on 31st March 2020*

Performance Highlights

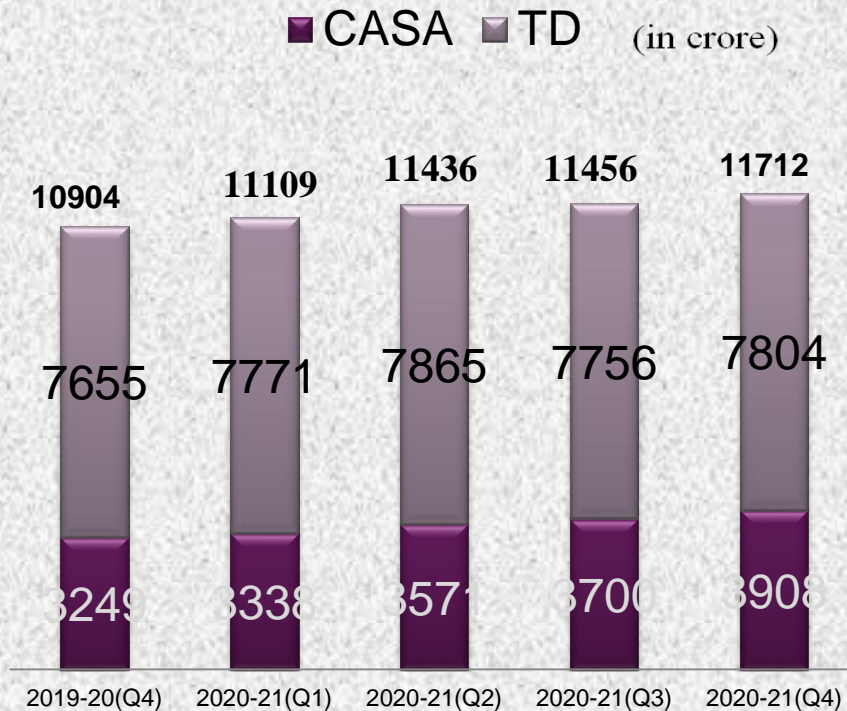
Particulars	31-03-2020 (Audited)	30-06-2020 (Reviewed)	30-09-2020 (Reviewed)	31-12-2020 (Reviewed)	31-03-2021 (Audited)
Gross Advances (in crore)	6799	6738	7060	6837	7122
Deposits (in crore)	10904	11109	11436	11456	11712
GNPA%	5.90	6.89	6.36	5.78	9.23
NNPA%	1.55	2.18	1.66	1.11	4.76
NIM %	3.21	2.77	2.88	2.95	2.82
ROA %	0.55	0.20	0.32	0.34	0.29
ROE %	7.95	2.92	4.73	4.93	4.30
Cost/Income Ratio %	66.67	64.38	66.67	70.52	77.69
CASA to Total Deposits	30%	30%	31%	32%	33%
Market Capitalization (in crore)	203.67	368.13	311.20	369.40	375.22
Book Value Per Share (Rs.)	32.68	32.92	33.48	33.94	34.15
CRAR %	14.41	13.94	13.72	14.16	14.47



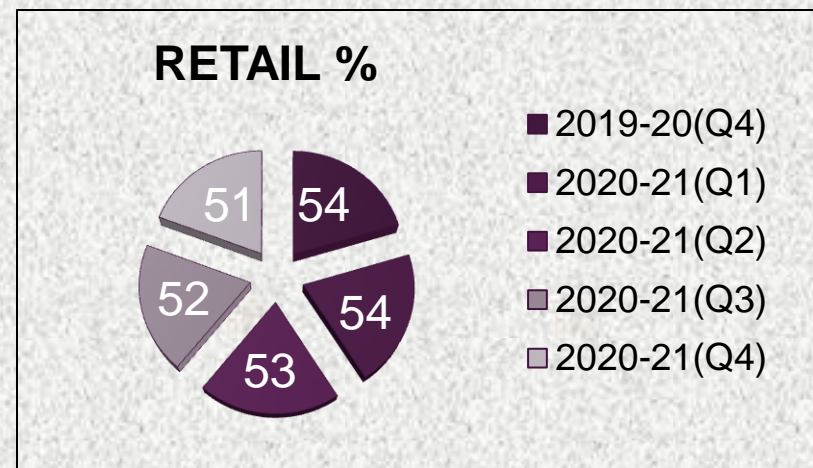
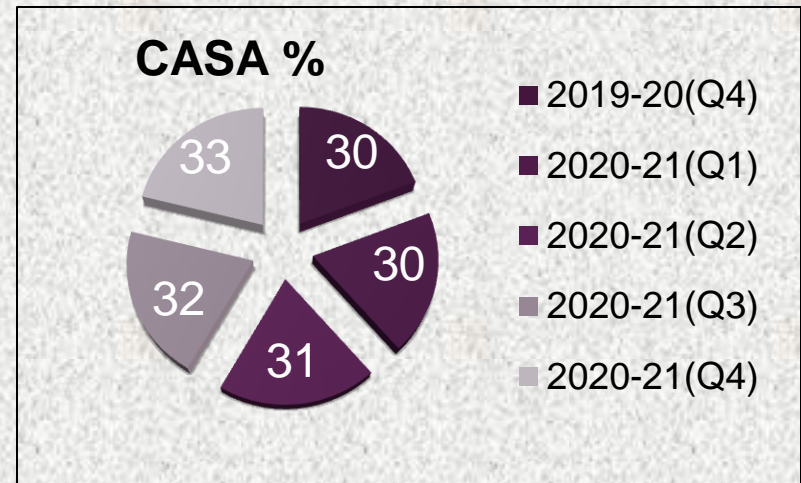
Performance Highlights

(Rs. in Cr)

DEPOSITS

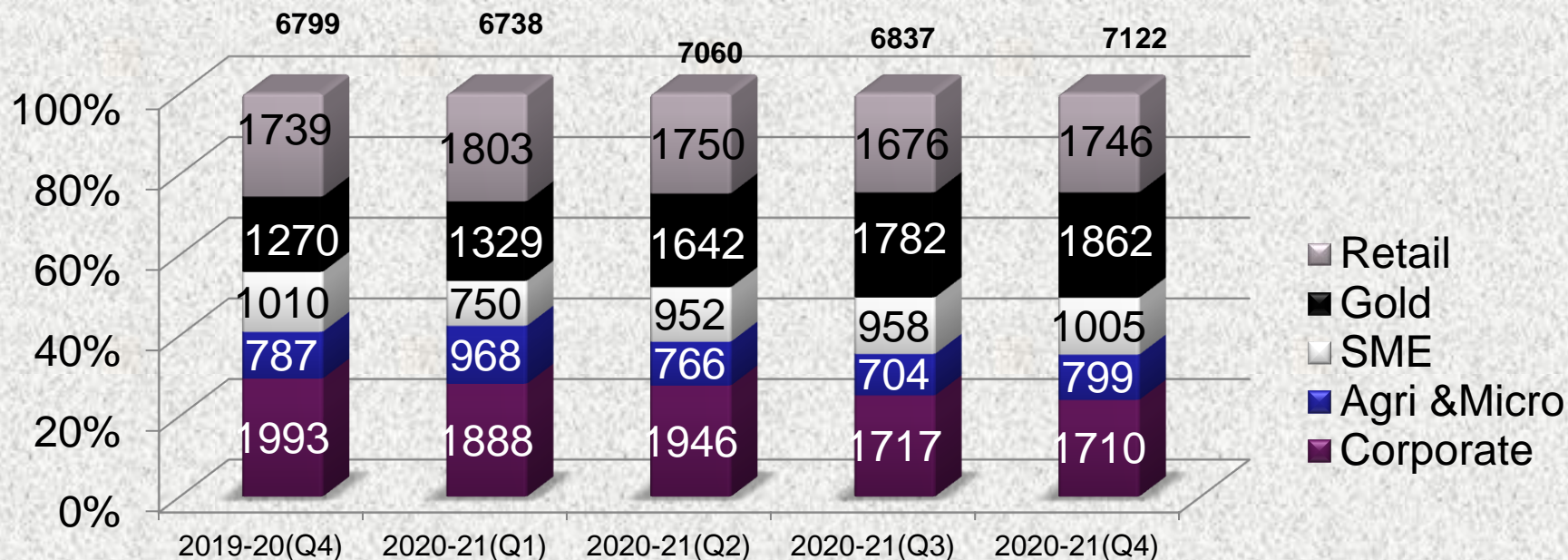


Trend in movement of CASA %

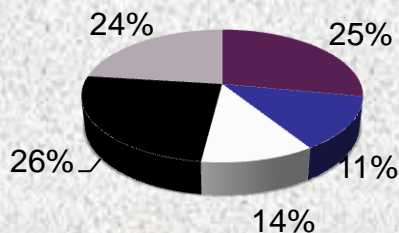


Advance Portfolio- Gross Advance

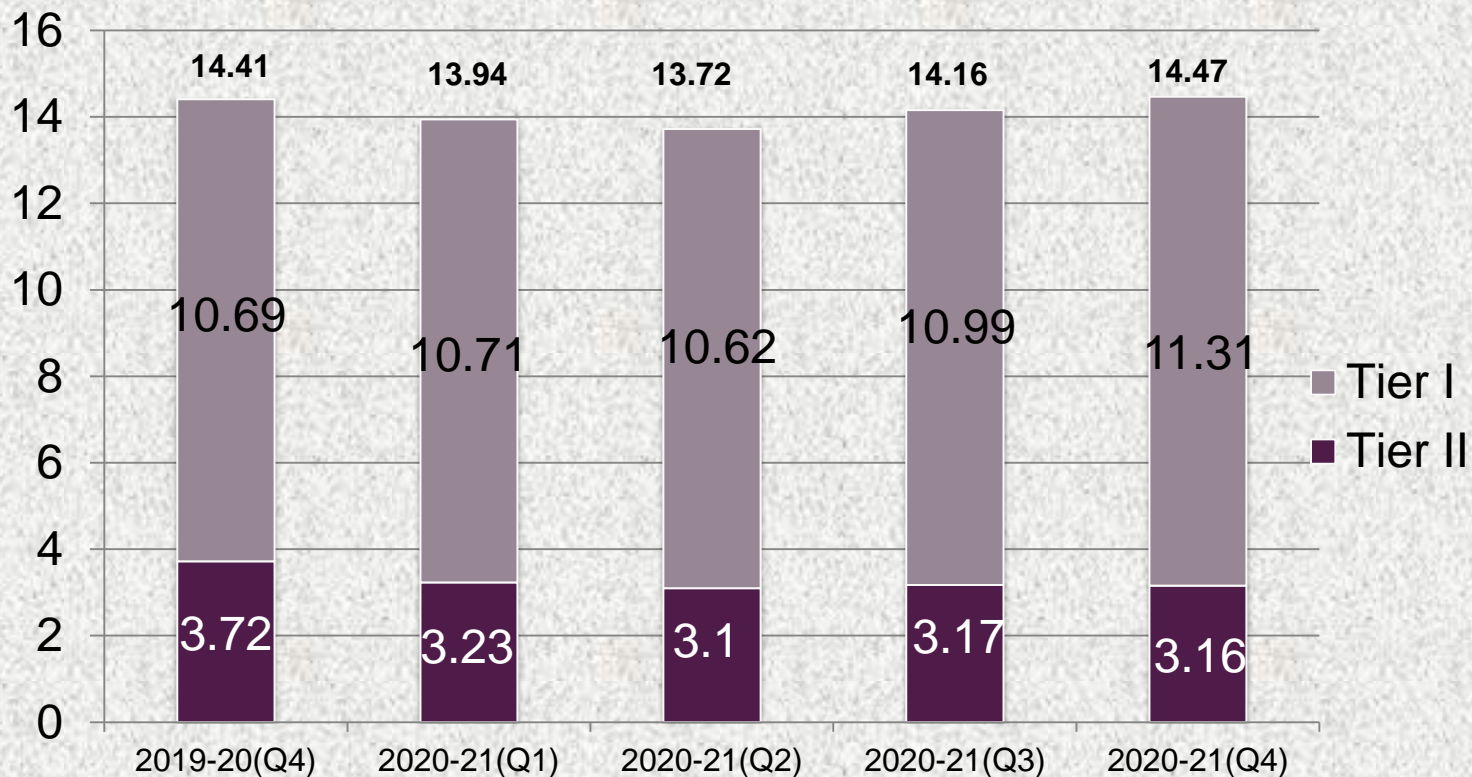
(Rs in Cr)



■ Corporate
 ■ SME
 ■ Agri & MFI (excluding gold)
 ■ Retail
 ■ Gold



Performance Highlights-CRARAR



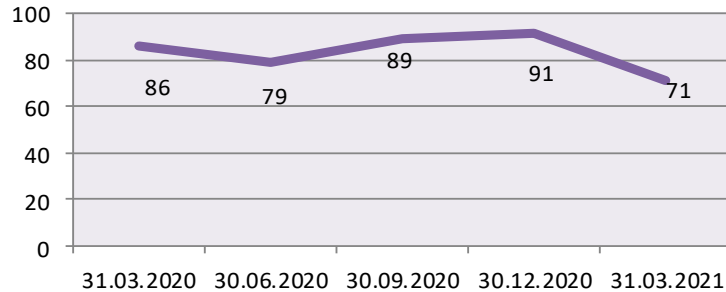
Business Result

Particulars	For the Quarter ended				
	31.03.2020 (Audited)	31.12.2020 (Reviewed)	31.03.2021 (Audited)	Growth (YOY)	Growth% (YOY)
Interest Income	242.93	237.36	212.77	-30.16	-12.42
Non Interest Income	38.05	48.85	29.41	-8.64	-22.71
Total Income	280.98	286.21	242.18	-38.80	-13.81
Interest Expenses	157.39	146.71	141.49	-15.90	-10.10
Operating Expenses	83.80	107.28	104.79	20.99	25.05
Total Expense	241.19	253.99	246.28	5.09	2.11
Net Interest Income	85.54	91.00	71.28	-14.26	-16.67
Operating Profit	39.79	32.22	-4.10	-43.89	-110.30
Provisions and Contingencies	37.19	20.41	-9.38	-46.57	-125.22
Net Profit	2.60	11.81	5.28	2.68	103.08

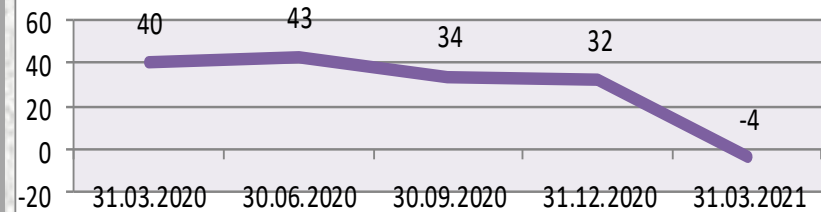
Business Result for the Quarter Ended

Rs (in Cr)

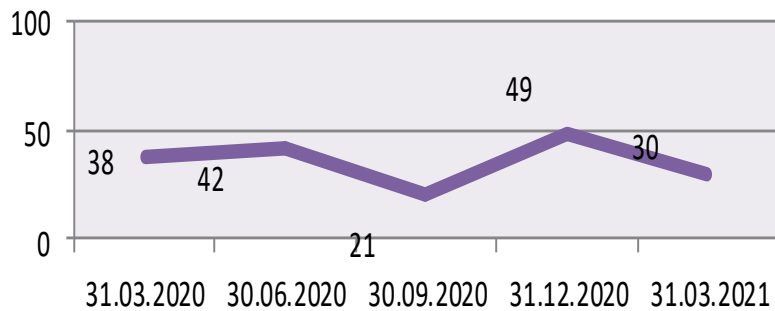
Net Interest Income



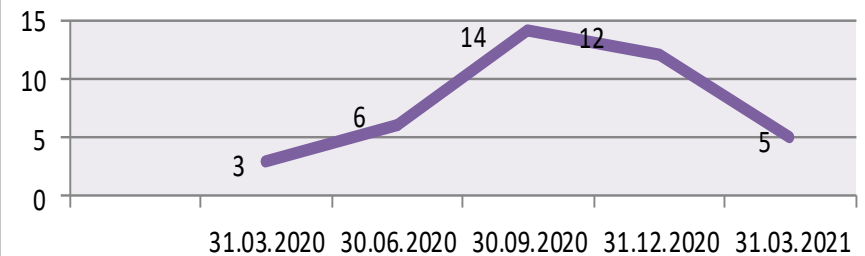
Operating Profit



Non Interest Income



Net Profit

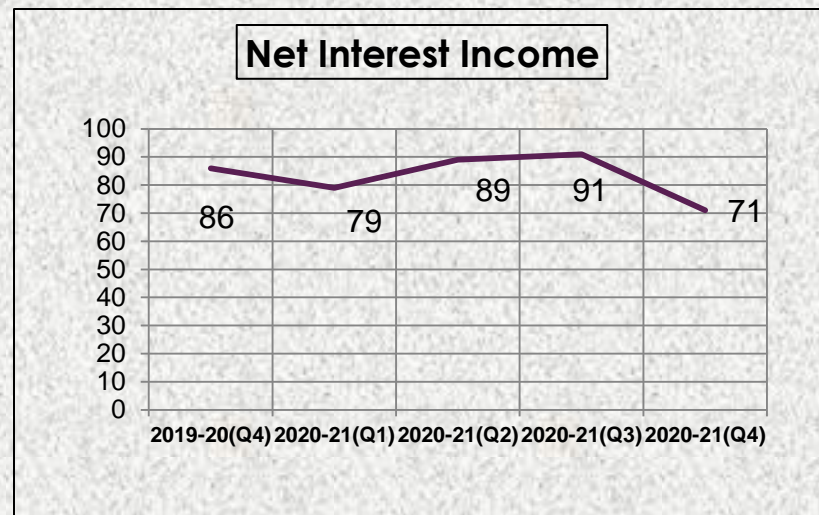


Income and Margins

Rs (in Cr)

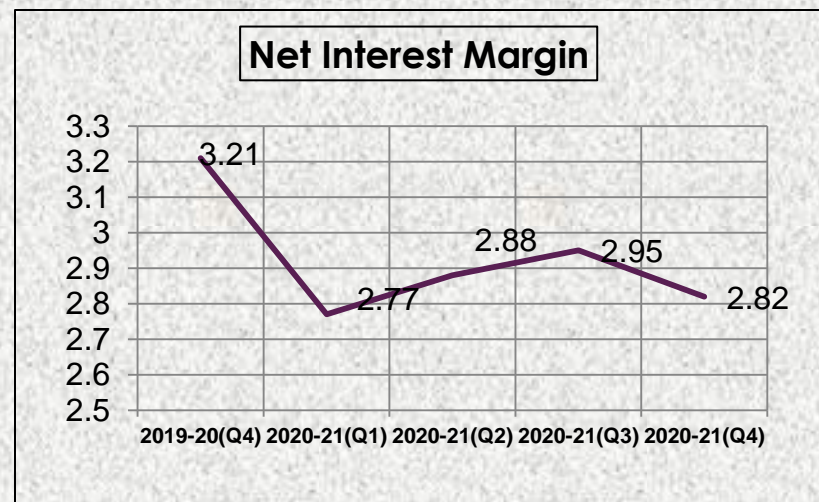
Net Interest Income for the Quarter Ended

2019-20(Q4)	86
2020-21(Q1)	79
2020-21(Q2)	89
2020-21(Q3)	91
2020-21(Q4)	71



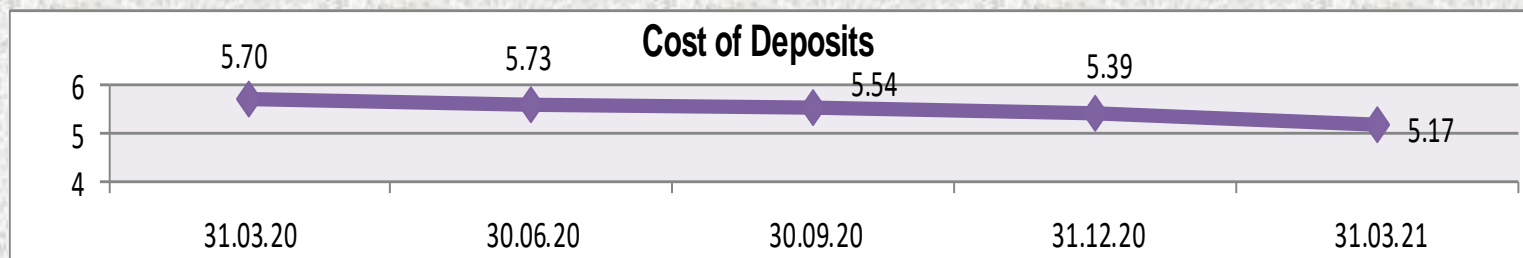
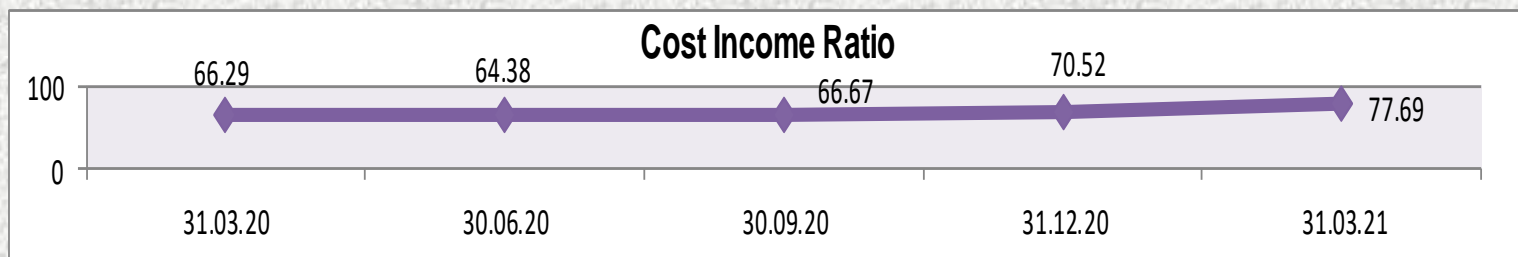
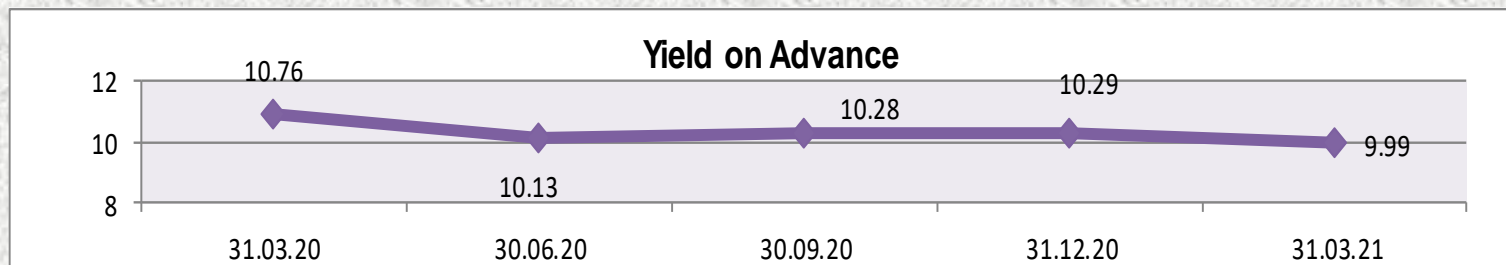
Net Interest Margin (%)

2019-20(Q4)	3.21
2020-21(Q1)	2.77
2020-21(Q2)	2.88
2020-21(Q3)	2.95
2020-21(Q4)	2.82



Income and Margins

Rs (in Cr)

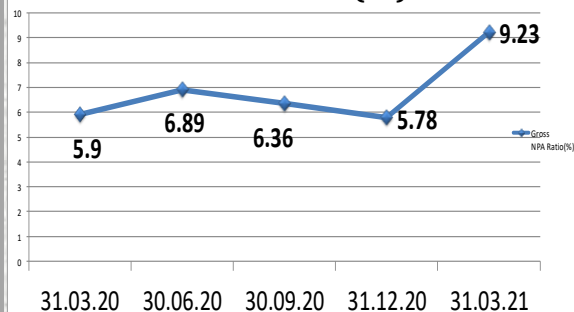


Asset Quality

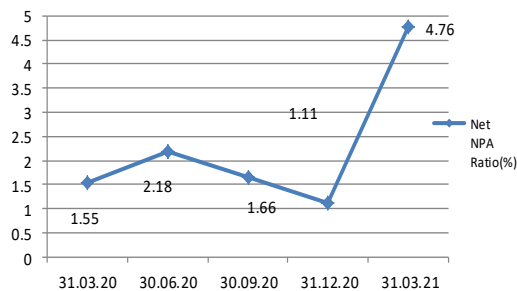
Rs (in Cr)

Particulars	31-03-2020 (Audited)	30.06.2020 (Reviewed)	30.09.2020 (Reviewed)	31.12.2020 (Reviewed)	31-03-2021 (Audited)
Gross NPA ratio (%)	5.90	6.89	6.36	5.78	9.23
Net NPA ratio (%)	1.55	2.18	1.66	1.11	4.76
Provision Coverage ratio(%)	89.87	86.78	89.32	92.68	74.20

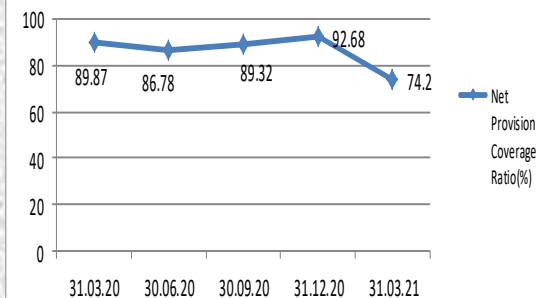
Gross NPA Ratio(%)



Net NPA Ratio(%)



Provision Coverage Ratio(%)



Summary of Financials – Balance Sheet

Particulars	31-03-2019 (Audited)	31-03-2020 (Audited)	31-03-2021 (Audited)
CAPITAL & LIABILITIES			
Capital	253	253	253
Reserves and Surplus	508	574	611
Deposits	10603	10904	11712
Borrowings	200	178	150
Other Liabilities and Provisions	235	356	370
TOTAL	11799	12265	13096
ASSETS			
Cash and Balances with Reserve Bank of India	557	549	602
Balances with Banks and Money at call and short notice	66	581	383
Investments	4037	3682	4439
Advances	6289	6496	6787
Fixed Assets	202	214	225
Other Assets *	648	744	660
TOTAL	11799	12265	13096
* <i>Out of Which RIDF/RHF/MSME Deposits</i>	327	363	268
Contingent Liabilities	686	503	413
Bills for collection	316	311	301

Way Forward

Profitability Approach	Liability Strategy	<ul style="list-style-type: none"> • Increasing CASA with quality acquisition. • Improve value of account through sale of other products • Growth in Retail Deposits.
	Business Strategy	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Relocating higher rental Premises & relocating low hit ATMs • Negotiation with vendors for competitive pricing • Cost Rationalization & monitoring
	Focus on Non Interest Income	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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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