



INVESTOR PRESENTATION

December-2020



Dhanlaxmi Bank Profile



- Incorporated in 1927 at Thrissur, Kerala. Over the 93 years that followed, Bank has earned the trust and goodwill of clients.
- 518 touch points including 245 branches, 256 ATMs and 17 BCs across 14 States and 1 Union Territory; our focus has always been on customizing services and personalized relationships. Total Employees : 1664



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 Milestone

2020: Highest ever profit of Rs 65.78Cr, Consistent profit for Last eight Quarters, Capital adequacy Ratio reaching a high of 14.41%
2013 to 2018 : Raised a total of Rs 7677.73 million during 2013 to 2018 through Preferential allotment / Qualified Institutional Placement as Equity / Tier 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
2002: Raised Rs. 270 million in a Rights Issue
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.
1986: Total business of Rs. 1000 Million.
1980: 100-strong branch network
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 retired as Chief General Manager of Stressed Assets Resolution Group of SBI. He is an MBA and graduate in Agriculture and is a certified associate 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>

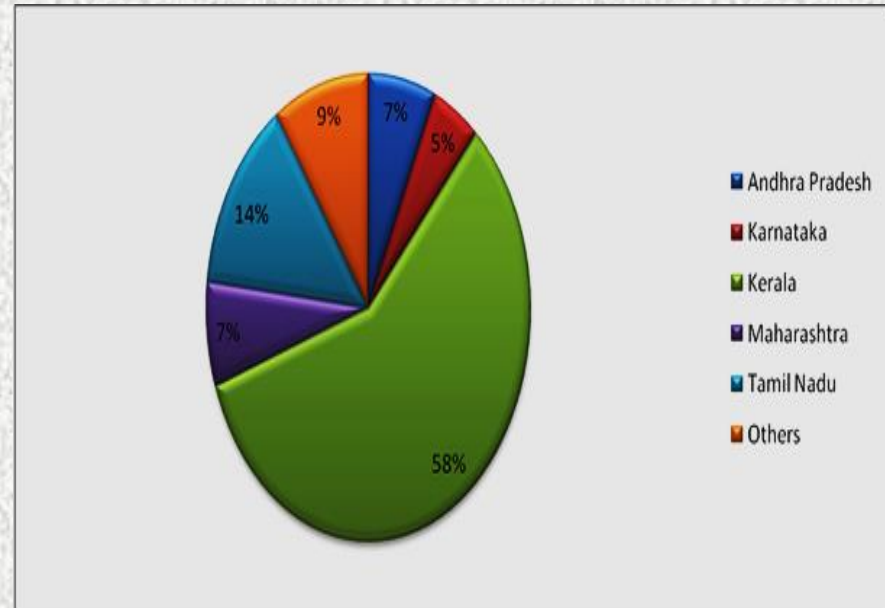
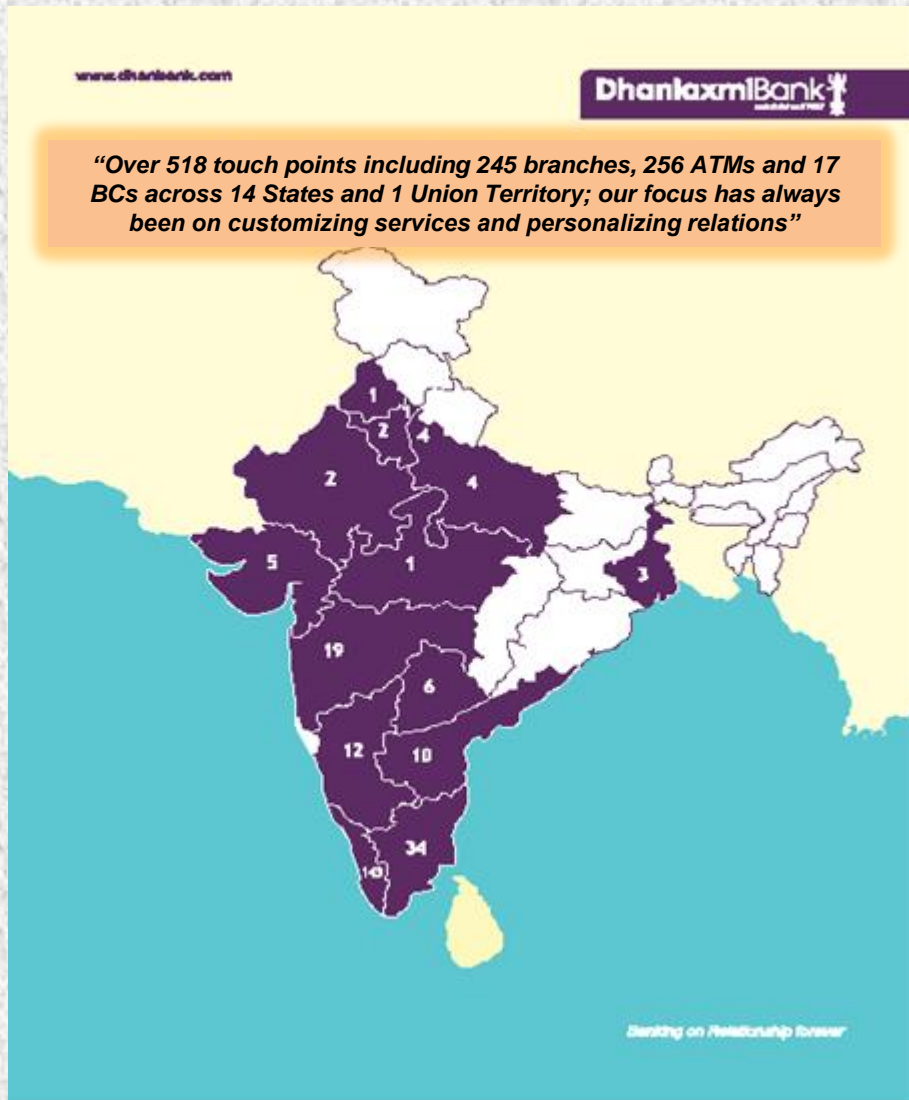
Profile of Key Management Personnel

Name	Experience
Mr. Ramesh AJ Chief Financial Officer	<ul style="list-style-type: none">▪ Experience of 33 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 Chief Recovery Officer	<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

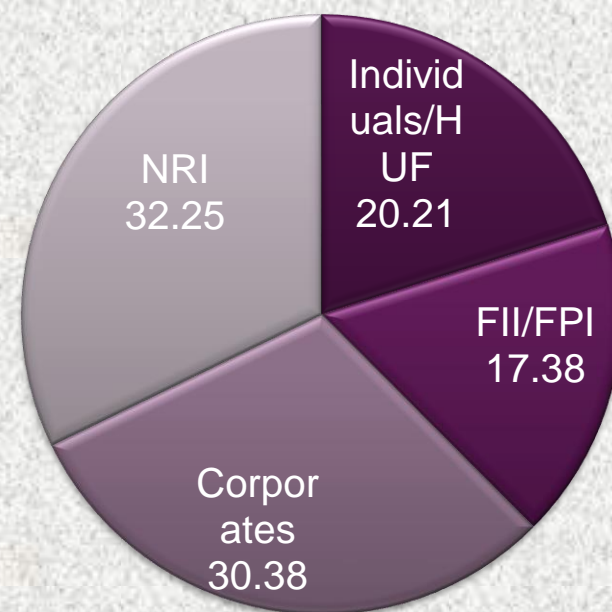
Overview of Distribution



Shareholding pattern

Shareholding 1% & above (As on December 31, 2020)

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	3.122
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 LIMITEDASHISH 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 10th Quarter Profit ,Q3 net profit Rs 11.81 Crores*
- *Total business Rs. 18293 Crs as on 31st December 2020. (Growth of 3.40%).*
- *CASA to Total deposits ratio 32.30%.*
- *Retail advance grew by 13.19 % to reach Rs. 3458 Crs as on 31.12.2020*
- *Gold Loan portfolio grew by 48.62% on YoY basis to reach Rs 1782 Crores*
- *Gross NPA improved by 135 bps as on a YOY basis to reach 5.78%*
- *Net NPA improved to 1.11%*
- *CRAR improved to 14.16% as on 31st December 2020 against 13.55% as on 31st December 2019*
- *Provision Coverage Ratio improved by 337 bps on a YoY basis to 92.68%.*



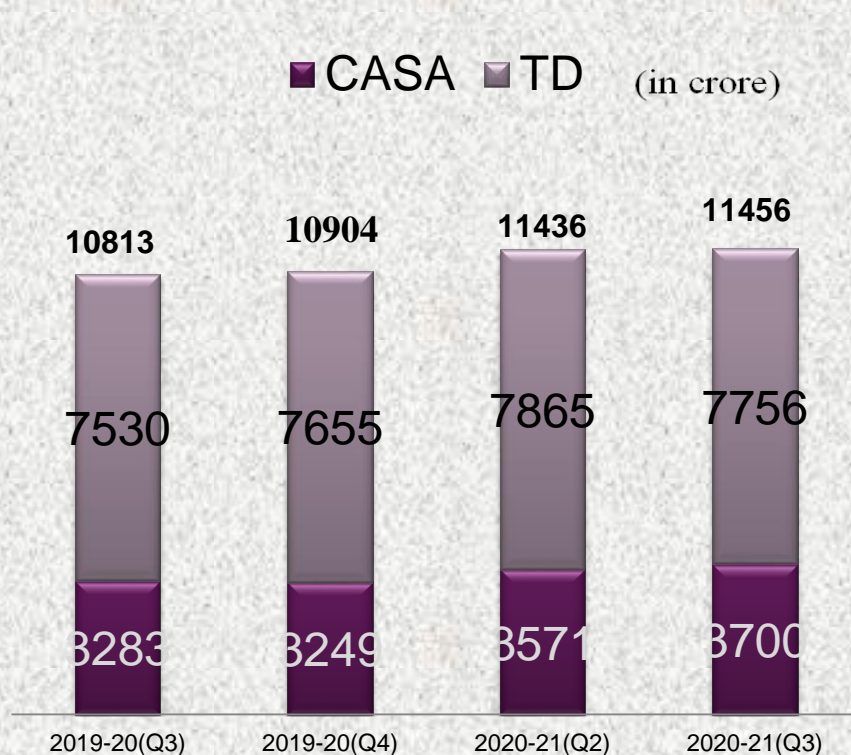
Performance Highlights

Particulars	31-12-2019 (Reviewed)	31-03-2020 (Audited)	30-09-2020 (Reviewed)	31-12-2020 (Reviewed)
Gross Advances (in crore)	6878	6799	7060	6837
Deposits (in crore)	10813	10904	11436	11456
GNPA%	7.13	5.90	6.36	5.78
NNPA%	1.62	1.55	1.66	1.11
NIM %	3.31	3.21	2.88	2.95
ROA %	0.71	0.55	0.32	0.34
ROE %	10.17	7.95	4.73	4.93
Cost/Income Ratio %	66.29	66.67	66.67	70.52
CASA to Total Deposits	30%	30%	31%	32%
Market Capitalization (in crore)	355.99	203.67	311.20	369.40
Book Value Per Share (Rs.)	32.58	32.68	33.48	33.94
CRAR %	13.55	14.41	13.72	14.16

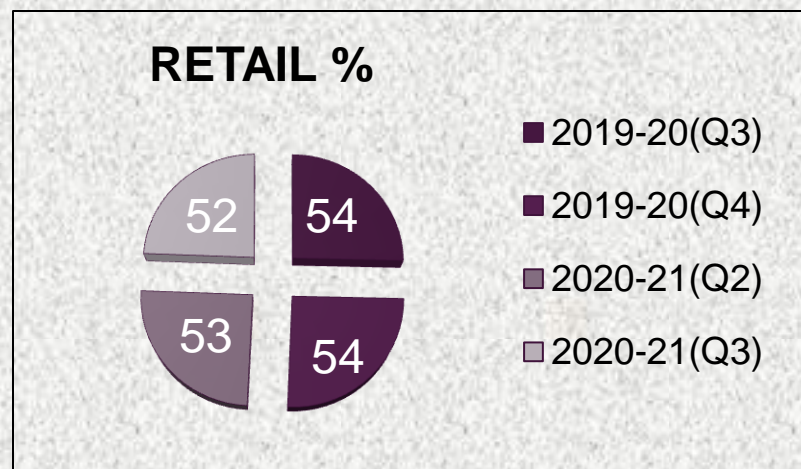
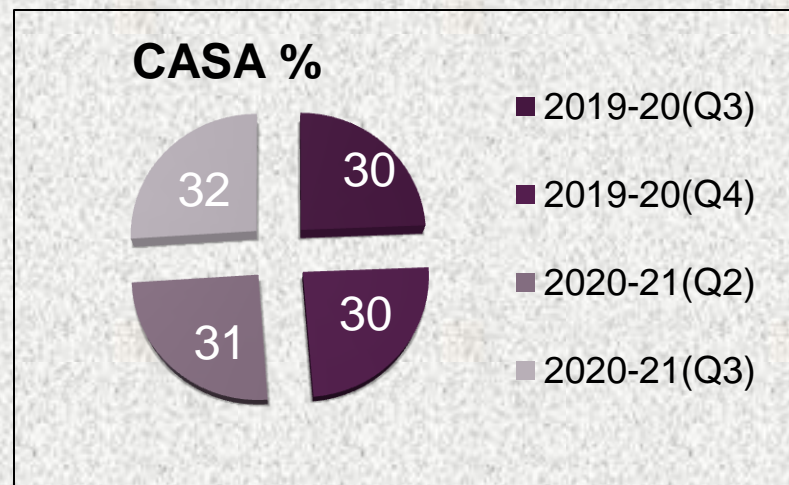
Performance Highlights

(Rs. in Cr)

DEPOSITS

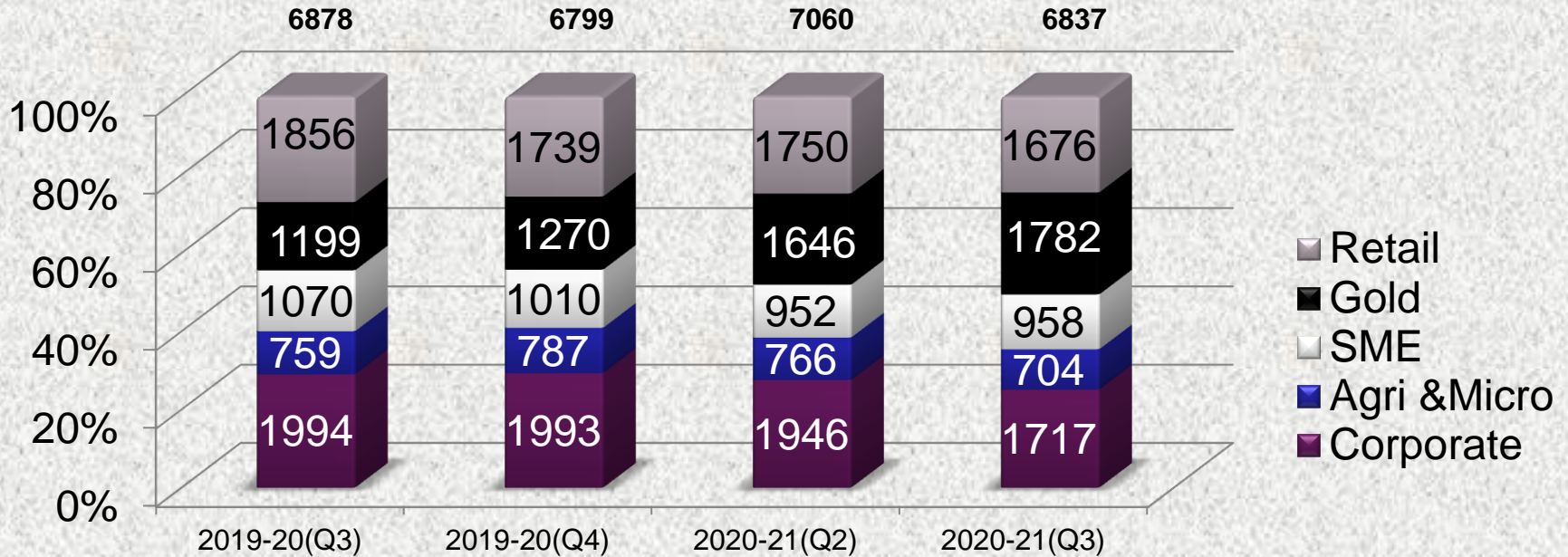


Trend in movement of CASA %

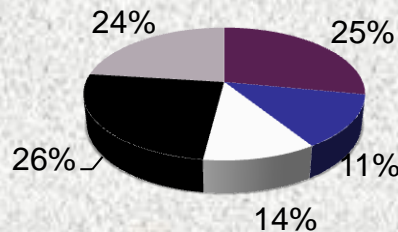


Advance Portfolio- Gross Advance

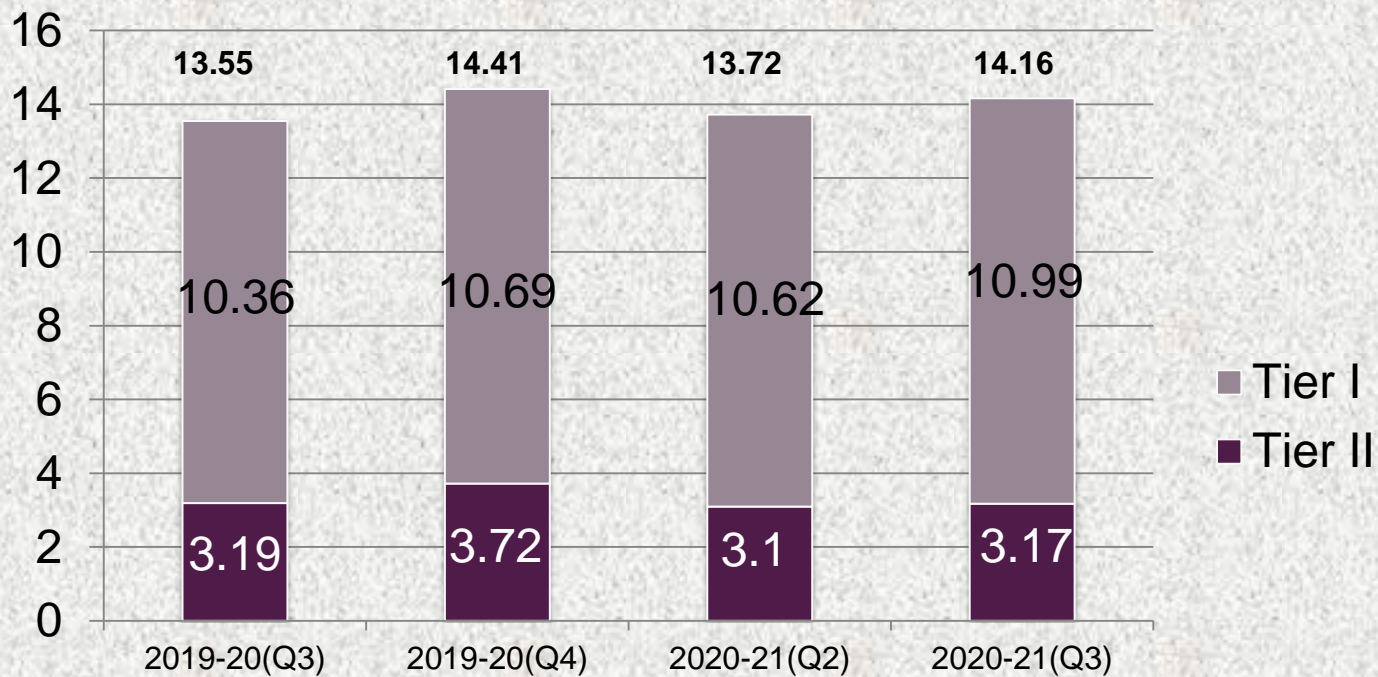
(Rs in Cr)



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



Performance Highlights-CRARAR



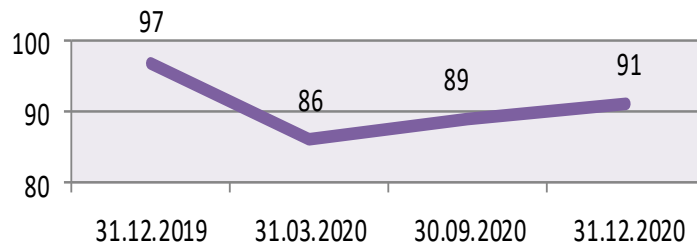
Business Result

Particulars	For the quarter ended			For Nine Months ended		Year Ended	Growth (YOY)	YOY Growth%
	31.12.2019 (Reviewed)	30.09.2020 (Reviewed)	31.12.2020 (Reviewed)	31.12.2019 (Reviewed)	31.12.2020 (Reviewed)	31.03.2020 (Audited)		
Interest Income	251	244	237	745	718	988	(27)	(3.62)
Interest Expenses	154	155	147	457	460	614	3	0.66
Net Interest Income	97	89	91	288	258	373	(30)	(10.42)
Non Interest Income	35	21	49	75	112	113	37	49.33
Operating Expenses	86	76	107	240	261	324	21	8.75
Operating Profit	46	34	32	122	109	162	(13)	(10.66)
Provisions and Contingencies	24	20	20	59	77	96	18	30.51
Net Profit	21	14	12	63	32	66	(31)	(49.21)

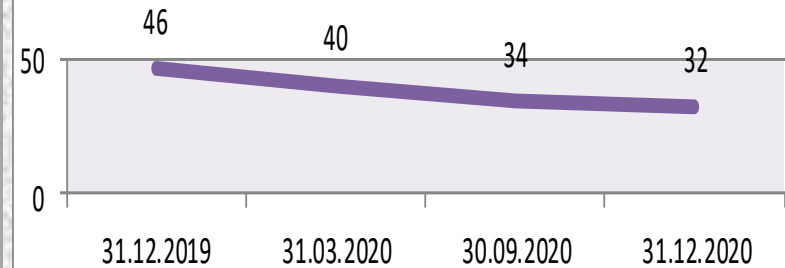
Business Result for the Quarter Ended

Rs (in Cr)

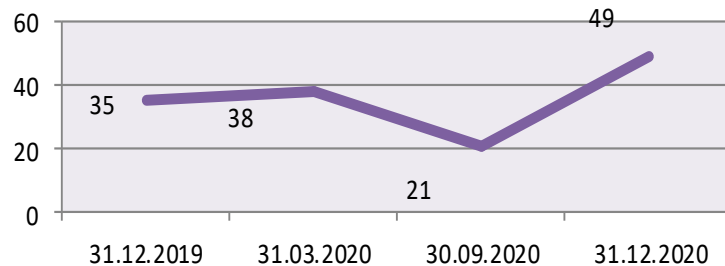
Net Interest Income



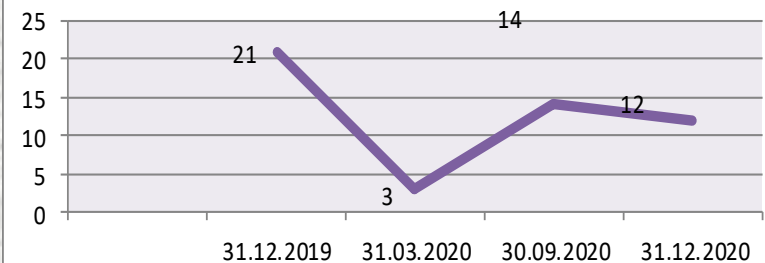
Operating Profit



Non Interest Income



Net Profit



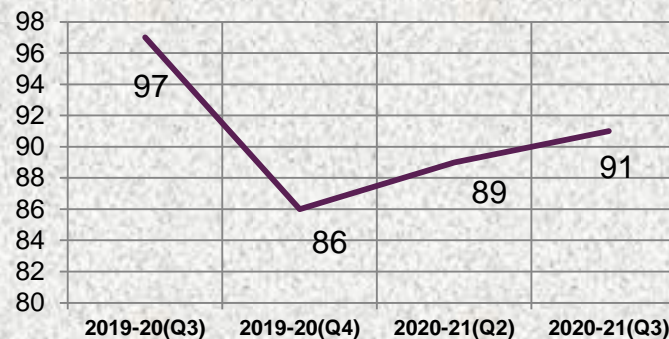
Income and Margins

Rs (in Cr)

Net Interest Income for the Quarter Ended

2019-20(Q3)	97
2019-20(Q4)	86
2020-21(Q2)	89
2020-21(Q3)	91

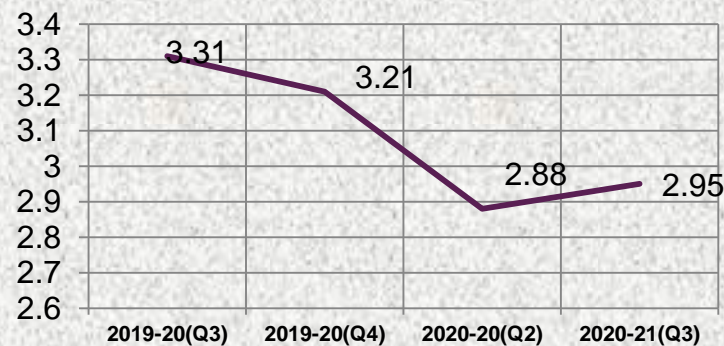
Net Interest Income



Net Interest Margin (%)

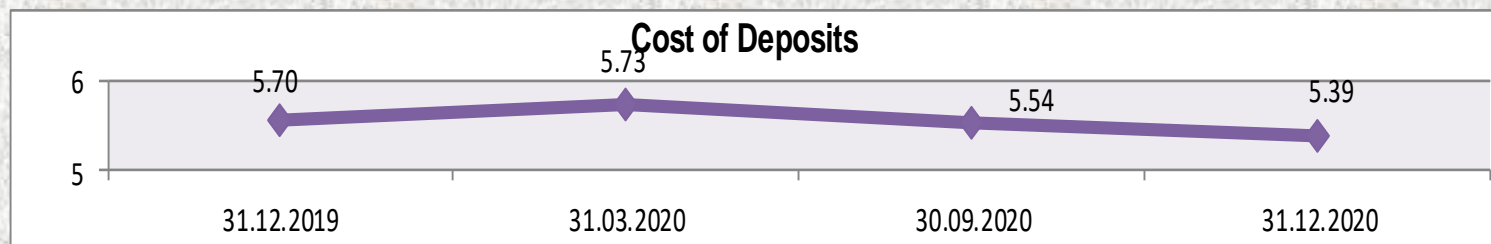
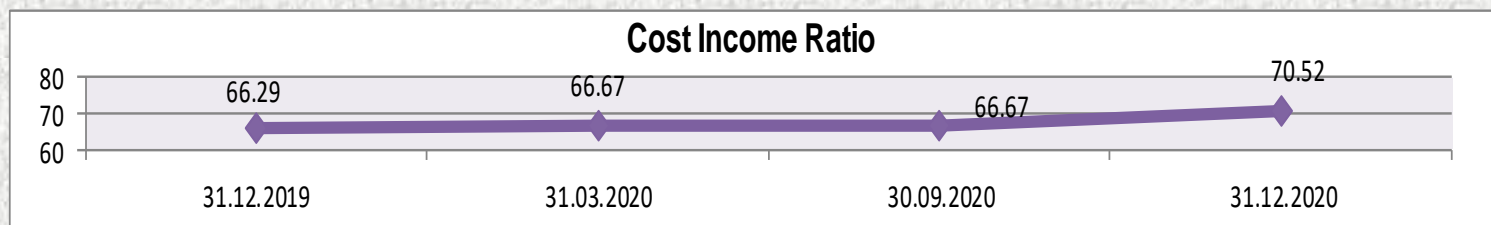
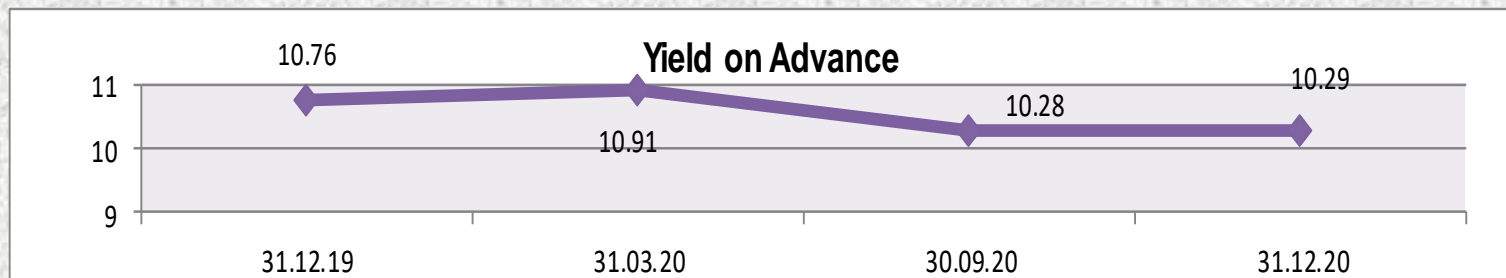
2019-20(Q3)	3.31
2019-20(Q4)	3.21
2020-21(Q2)	2.88
2020-21(Q3)	2.95

Net Interest Margin



Income and Margins

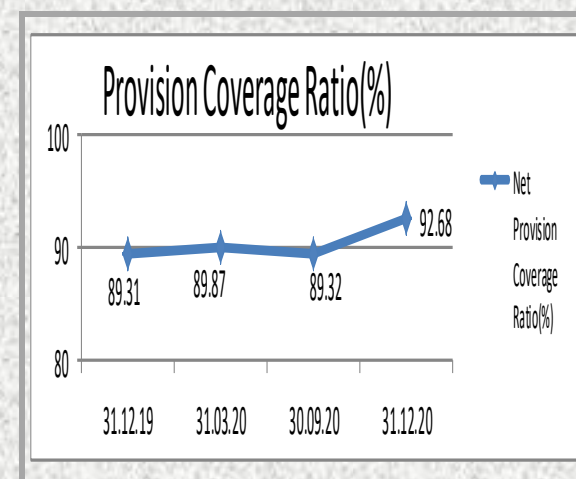
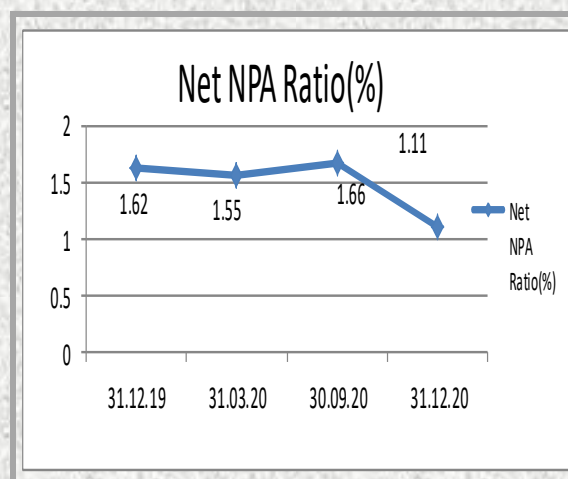
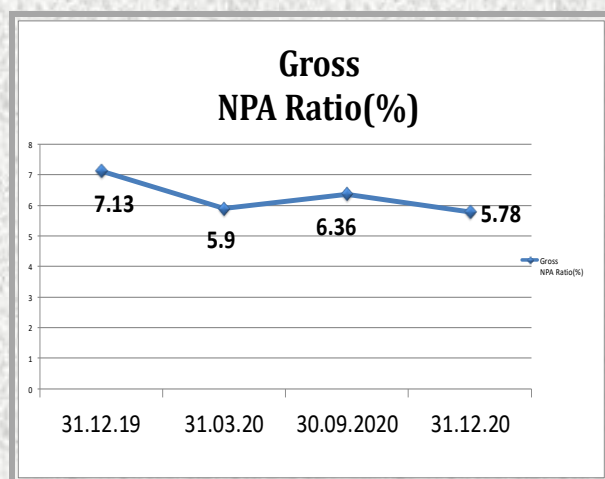
Rs (in Cr)



Asset Quality

Rs (in Cr)

Particulars	31-12-2019 (Reviewed)	31-03-2020 (Audited)	30-09-2020 (Reviewed)	31-12-2020 (Reviewed)
Gross NPA ratio (%)	7.13	5.90	6.36	5.78
Net NPA ratio (%)	1.62	1.55	1.66	1.11
Provision Coverage ratio(%)	89.31	89.87	89.32	92.68



Summary of Financials – Balance Sheet

Particulars	31-12-2019 (Reviewed)	31-03-2020 (Audited)	30-09-2020 (Reviewed)	31-12-2020 (Reviewed)
CAPITAL AND LIABILITIES				
Capital	253	253	253	253
Reserves and Surplus	571	574	594	606
Deposits	10813	10904	11436	11456
Borrowings	178	178	150	150
Other Liabilities and Provisions	252	357	280	343
TOTAL	12067	12265	12713	12808
ASSETS				
Cash and Balances with Reserve Bank of India	588	549	516	480
Balances with Banks and Money at call and short notice	280	581	562	740
Investments	3783	3682	3990	4150
Advances	6490	6496	6720	6512
Fixed Assets	215	214	210	207
Other Assets *	711	744	714	718
TOTAL	12067	12265	12713	12808
<i>* Out of Which RIDF/RHF/MSME</i>				
<i>Deposits</i>	344	363	327	285
Contingent Liabilities	634	503	473	469
Bills for collection	316	311	306	302



Way Forward

Profitability Approach	Liability Strategy	<ul style="list-style-type: none"> • Systematic Growth in Deposits • Increasing CASA with quality acquisition. • Improve value of account
	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 competent 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 with increased number of products per customer • Marketing of Insurance and Mutual Fund Products • More focus on Non Fund based facilities • Uniform Processing fee structure
	Other Initiatives	<ul style="list-style-type: none"> • Leveraging benefits of IT Transformation • Publicity of various facilities / products available with the bank. • Effective use of data mining tools • Improved Visibility Measures

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