

DhanlaxmiBank

established 1927



**Investor Presentation
September - 2016**



Contents

Vision & Mission

Profile of Board of Directors

Share Holding Pattern

Profile of Key management personnel

Bank at a Glance

Performance Overview

Performance Highlights

Business Results

Income & Margins

Asset Quality

Balance Sheet comparison

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.



Profile of Board of Directors

	Name	Designation	Experience & Other Directorships
	Dr. Jayaram Nayar	Part-time Chairman	<p>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.</p>
	Mr. G. Sreeram	MD & CEO	<p>Took charge as MD&CEO on 6th April, 2015. Prior to this, he was the Chief General Manager, Mumbai Circle of Canara Bank. Mr. G. Sreeram has 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.</p>
	Mr. P. Mohanan	Independent Director	<p>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 has undergone various Executive Development Programs at IIM Ahmedabad, ISB Hyderabad and training in Microfinance at Bank Rakia, Indonesia.</p>
	Mr. Chella K Srinivasan	Independent Director	<p>Mr. Chella K Srinivasan is a Practicing Chartered Accountant for more than 32 years and has professional expertise in accounting, auditing and corporate taxation. He 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>

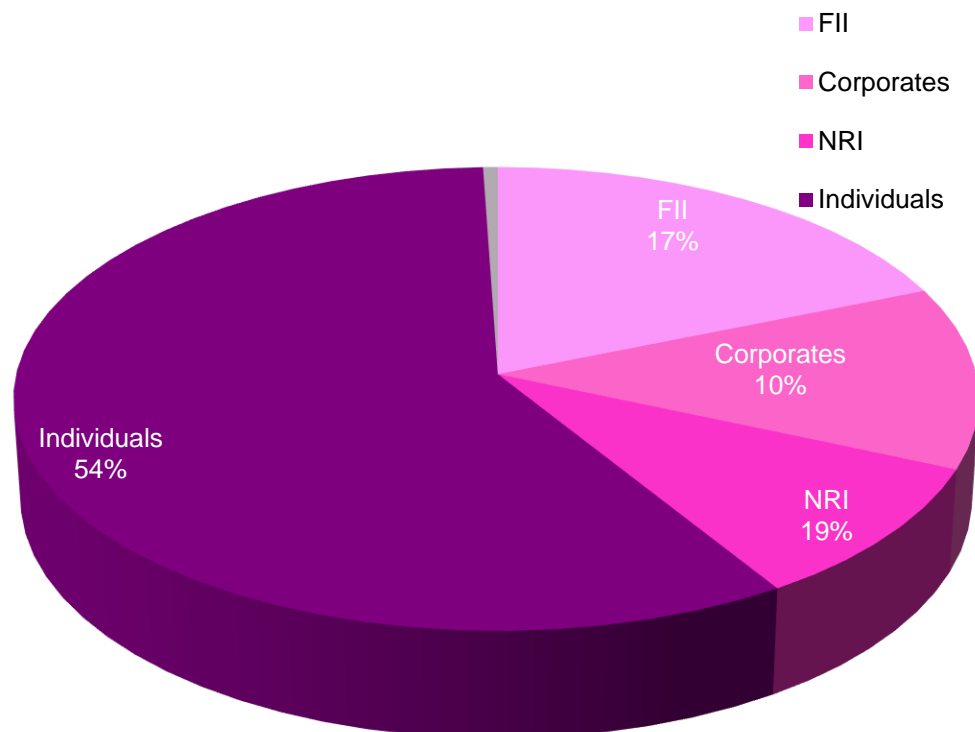
Profile of Board of Directors

	Name	Designation	Experience & Other Directorships
	Dr. Lakshmy Devi K.R	Independent Director	<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>
	Mr. Arun Rao M.G	Independent Director	<p>Mr. Arun Rao M.G is a Practicing Company Secretary with more than 5 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>
	Mr. P. S Sreekumar	Independent Director	<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>
	Mr. C.K. Gopinathan	Director	<p>Mr. C.K. Gopinathan is promoter Director of C.K.G. Supermarket Limited and Managing Director of C.K.G. Securities and Investments Limited. 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>

Profile of Board of Directors

	Name	Designation	Experience & Other Directorships
	Mr. Susobhan Sinha	Additional Director	Mr. Susobhan Sinha, General Manager (Department of Non Banking Supervision, Reserve Bank of India – Bengaluru), is an Additional Director on the Board as RBI nominee.
	Mr. S T Kannan	Additional Director	Mr. S. T Kannan has been appointed as Additional Director on the Board by Reserve Bank of India. He is also serves as a faculty member at Staff Training College, Chennai.

Shareholding pattern



Investment limits for FIIs / NRIs at 49% and 24% respectively

Shareholding 1% and above (As on September 30, 2016)

Share Holder	% Stake
B RAVINDRAN PILLAI	10.00
GOPINATHAN C K	6.97
KAPILKUMAR WADHAWAN	4.99
YUSUFFALI MUSALIAM VEETIL ABDUL KADER	4.22
SHITAL RAGHU KATARIA	3.17
P RAJA MOHAN RAO	3.06
ELARA INDIA OPPORTUNITIES FUND LTD.	2.95
ANTARA INDIA EVERGREEN FUND LTD.	2.84
MARSHAL GLOBAL CAPITAL FUND LTD.	2.62
MOHANACHANDRAN NAIR B	1.93
B GOVINDAN	1.83
HAREENDRAN C K	1.67
DEEPA ARUN KUMAR	1.67
JUPITER INDIA FUND	1.64
INDIA OPPORTUNITIES GROWTH FUND LTD	1.54
OHM COMMODITY BROKER PRIVATE LTD.	1.52
LAVINA ASHISH GOENKA	1.32
INDIA MAX INVESTMENT FUND LTD.	1.31
JINSHA NATH C K	1.30
LOTUS GLOBAL INVESTMENTS LTD.	1.17
HYPNOS FUND LTD.	1.10

Profile of Key Management Personnel

Name	Designation	Experience
Mr. P. Manikandan	Chief General Manager	<ul style="list-style-type: none"> ▪ Experience of 36 years in banking sector ▪ Experience of 10 years in Planning, Operations, Credit, HRD, Inspection, Vigilance, Third Party Products, Premises and Cash Management System areas of the Bank. ▪ He holds PGDCA and M Com. LLB. He is also a Certified Associate of the Indian Institute of Bankers.
Mr. A. Rajan	General Manager	<ul style="list-style-type: none"> ▪ Experience of 37 years with Canara Bank in various positions across cadres at Regional Offices, Head Office and with sponsored exchange companies in Dubai. ▪ Expertise in handling legal issues, industrial relations matters, service matters, disciplinary matters, etc. ▪ He holds an LLB degree post his graduation in Science.
Mr. A.K.S.Namboodiri	General Manager (Risk Based Supervision & Information Technology)	<ul style="list-style-type: none"> ▪ Experience of 36 years out of which 20 years with Canara Bank in various positions. ▪ 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. ▪ He has done his post graduation in Science.
Mr. L. Chandran	Chief Compliance Officer	<ul style="list-style-type: none"> ▪ Experience of 26 years in banking/financial sector. Worked in Branch, Zonal Office, Credit Department (SME & 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. ▪ Worked in Government sector, Public Sector Financial Institution for 7 years and Bank for 19 years in different capacities in various geographical areas. ▪ A post graduate in Science, he holds an MBA and B.Ed. Degree. He is also a Certified Associate of the Indian Institute of Bankers.

Profile of Senior Management

Name	Designation	Experience
Mr. Ajith Prasad G.S	Chief Credit Officer (Officiating)	<ul style="list-style-type: none"> ▪ Experience of 36 years with Dhanlaxmi Bank. ▪ Currently he is the officiating Chief Credit Officer of the Bank ▪ Experience in Branch Banking, Operations and Credit functions of the Bank ▪ He holds a Bachelors degree in Science
Mr. Bhasi K V	Chief Financial Officer	<ul style="list-style-type: none"> ▪ Experience of 28 years in diverse areas of Banking, Finance & Accounts, Fund Management, Statutory Compliance, IT / Service tax returns and appeals, etc. ▪ He was previously working with Sunrise Group as General Manager, Finance & with South Indian Bank as AGM and headed Treasury, Risk Management functions also during his tenure. ▪ He is an Associate member of Institute of Chartered Accountants of India (ACA) and a Certified Associate of the Indian Institute of Bankers (CAIIB).
Mr. Santosh Kumar Barik	Company Secretary	<ul style="list-style-type: none"> ▪ 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. ▪ He is also having rich experience in handling Secretarial Audit, IPO diligence, Appointing Merchant Bankers, Compliance, Liaisoning with Regulators, Conducting board meeting & Annual Report Preparations etc. ▪ He is a CS with a post graduation in Commerce.

Bank at a Glance

No : Branches	280
No : ATMs	373
Deposit (Rs. in Crore)	11208
Advances(Gross) (Rs. in Crore)	7002
Total Business (Rs. in Crore)	18210
Total Assets (Rs. in Crore)	12209

Performance Overview

◇ Operating Performance marked improvement

◇ Improved NIM

◇ Improved Cost Income Ratio

◇ Improved Interest Spread

◇ Improved ROE and ROA

Performance Highlights

PARTICULARS	Q2-FY16(YTD)	Q2-FY17(YTD)
	(Rs in Crore)	(Rs in Crore)
Net Profit	(22)	12
Advances	7175	7002
Deposits	12020	11208
GNPA%	8.75%	6.86%
NNPA%	4.14%	2.52%
NIM %	2.43%	2.81%
ROA %	(0.34)	0.19
ROE %	(6.33)	3.89
CASA to Total Deposits	23%	27%

Performance Highlights

PARTICULARS	30.9.15 (Reviewed)	31.03.16 (Audited)	30.9.16 (Reviewed)
Market Capitalization (in crore)	491	349	499
Book Value Per Share	39	29	29
CRAR Basel III %	9.69	7.51	9.03

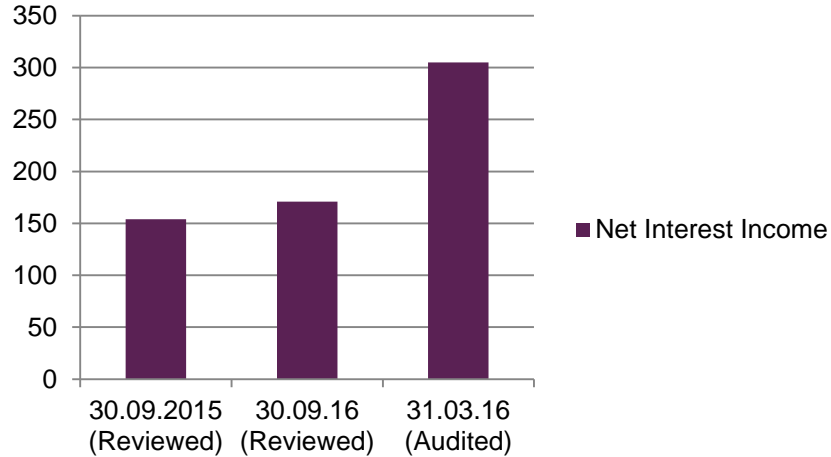


Business Result

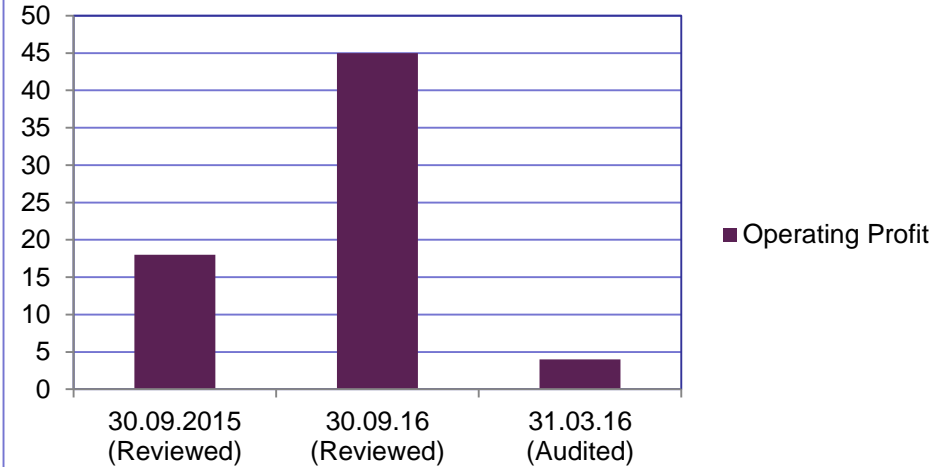
Particulars	For the Half Year ended		Year Ended
	30.09.2015 (Reviewed)	30.09.16 (Reviewed)	31.03.16 (Audited)
Interest Income	618	554	1,204
Interest Expenses	464	383	899
Net Interest Income	154	171	305
Non Interest Income	36	60	77
Operating Expenses	172	186	378
Operating Profit	18	45	4
Provisions and Contingencies	40	33	210
Exceptional Item	0	0	(3)
Net Profit	(22)	12	(209)

Business Result

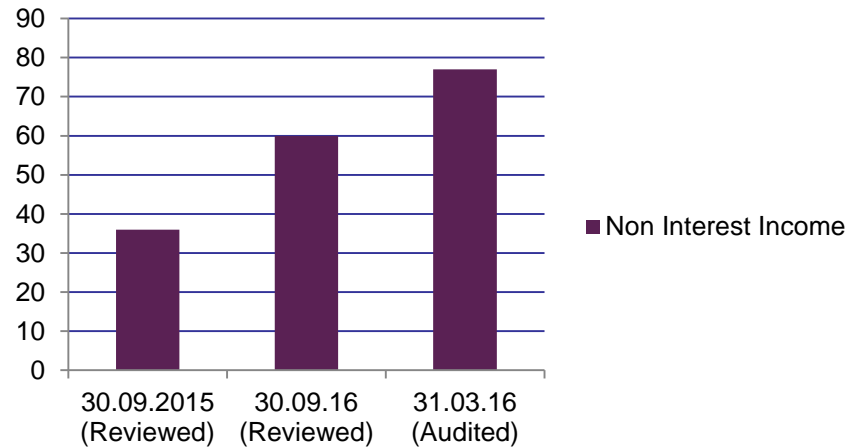
Net Interest Income



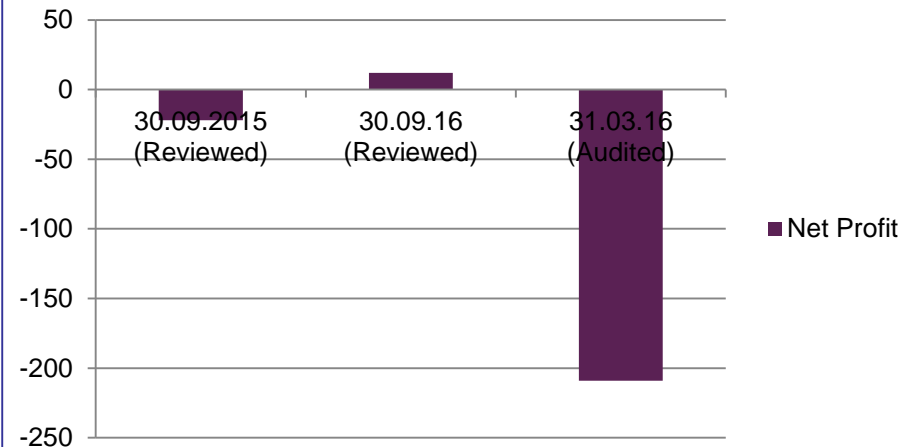
Operating Profit



Non Interest Income



Net Profit



Business Results-Non Interest Income

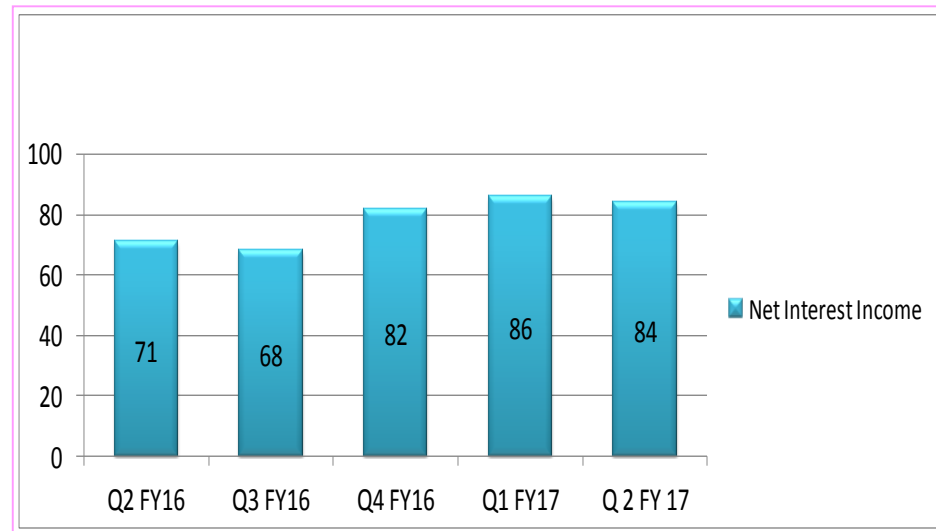
Particulars	For the Half Year ended		Year Ended
	30.09.2015 (Reviewed)	30.09.16 (Reviewed)	31.03.16 (Audited)
Commission, Exchange and Brokerage	3	3	6
Profit/(Loss) on sale of Investments (Net)	3	27	5
Profit on sale of land, building and other Assets (Net)	0	0	0
Profit on exchange transactions (Net)	3	3	7
Income from Insurance	3	1	3
Miscellaneous Income	24	26	56
Total	36	60	77
Total Income	654	614	1281
% of Other Income to Total income	5.50	9.77	5.99

Income and Margins

Income and Margins

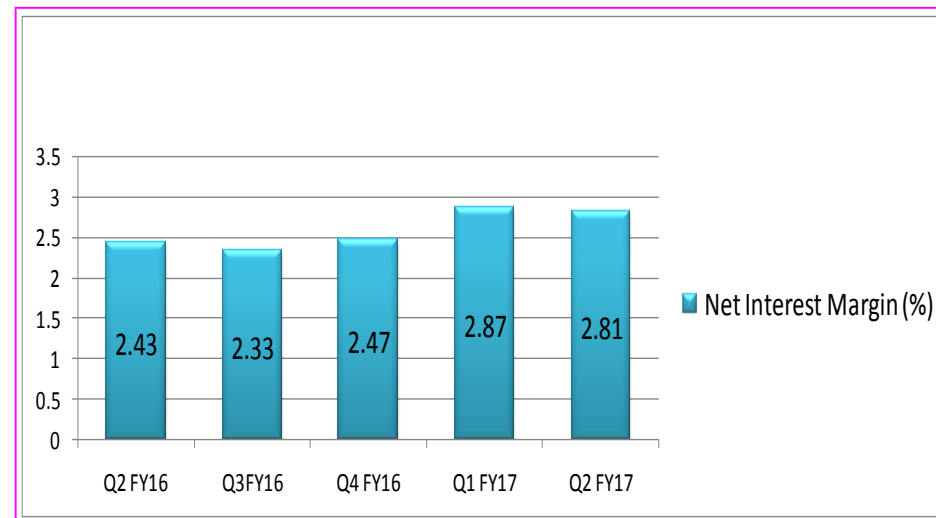
Net Interest Income -Quarter

Q2 FY16	71
Q3 FY16	68
Q4 FY16	82
Q1 FY17	86
Q2 FY 17	84



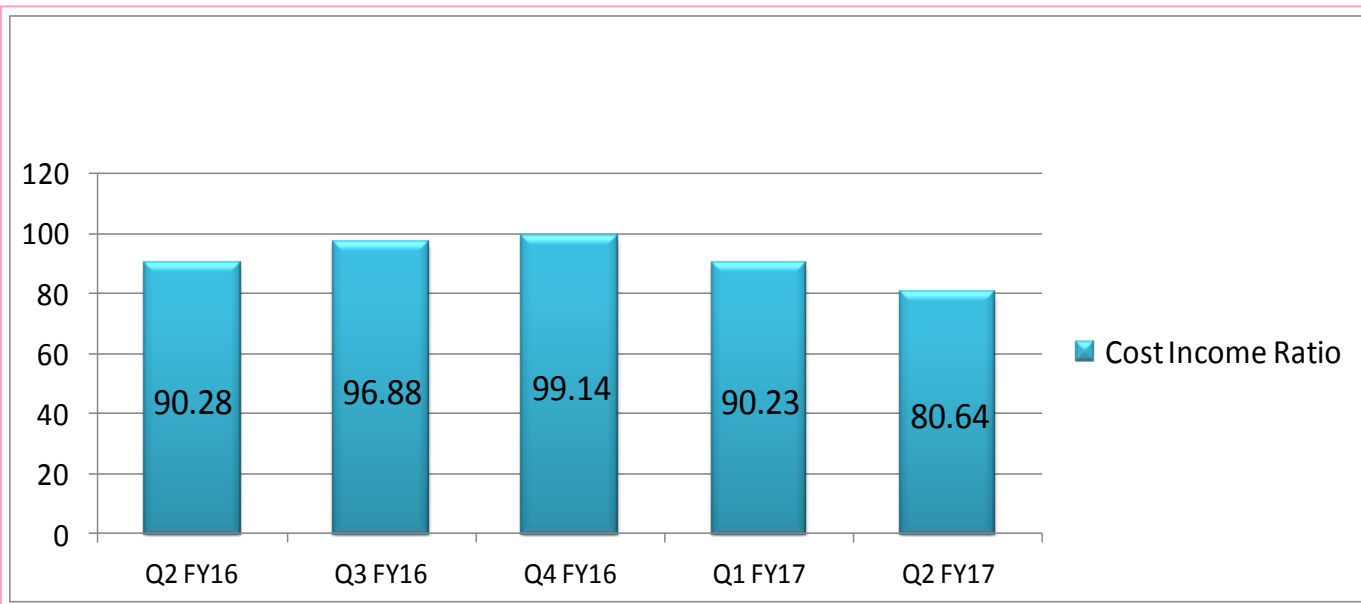
Net Interest Margin (%)

Q2 FY16	2.43
Q3 FY16	2.33
Q4 FY16	2.47
Q1 FY17	2.87
Q2 FY17	2.81



Income and Margins

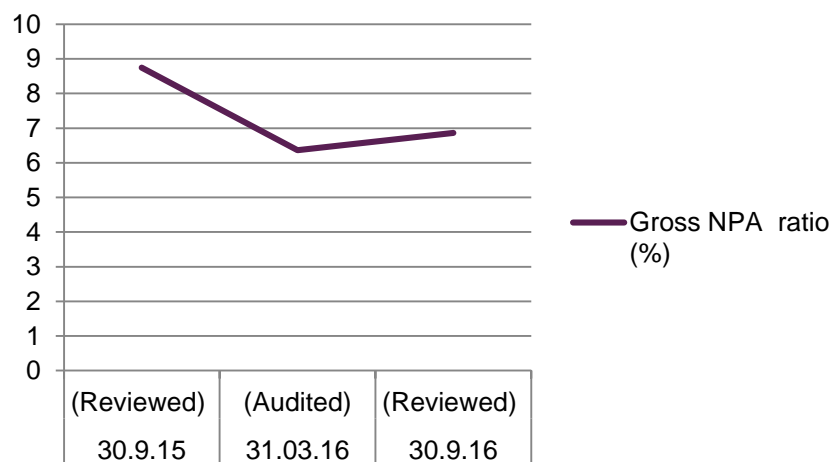
Cost Income Ratio	
Q2 FY16	90.28
Q3 FY16	96.88
Q4 FY16	99.14
Q1 FY17	90.23
Q2 FY 17	80.64



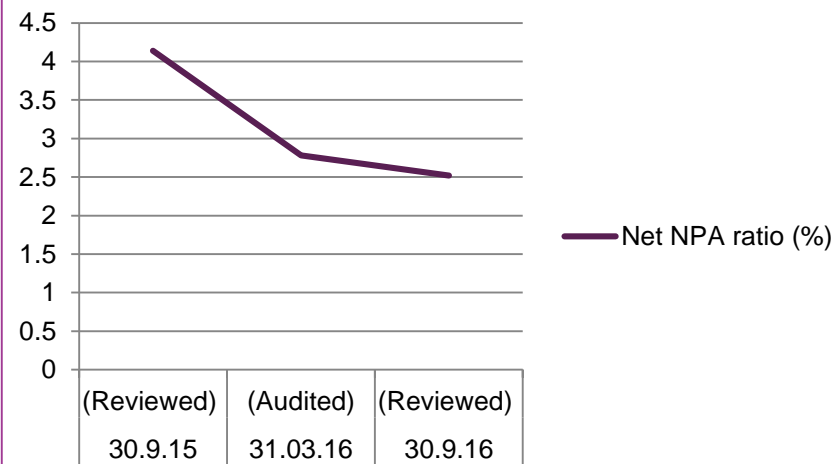
ASSET QUALITY

Particulars	30.9.15 (Reviewed)	31.03.16 (Audited)	30.9.16 (Reviewed)
Gross NPA ratio (%)	8.75	6.36	6.86
Net NPA ratio (%)	4.14	2.78	2.52

Gross NPA ratio (%)



Net NPA ratio (%)



Summary of Financials – Balance Sheet

	As at Sept 2015 (Reviewed)	As at March 2016 (Audited)	As at Sept 2016 (Reviewed)
CAPITAL AND LIABILITIES			
Capital	177	177	210
Reserves and Surplus	524	331	393
Deposits	12020	11354	11208
Borrowings	204	252	164
Other Liabilities and Provisions	227	349	234
TOTAL	13153	12463	12209
ASSETS			
Cash and Balances with Reserve Bank of India	655	579	588
Balances with Banks and Money at call and short notice	427	254	365
Investments	4318	3792	3738
Advances	6830	6953	6690
Fixed Assets	195	179	174
Other Assets	728	706	654
TOTAL	13153	12463	12209
Contingent Liabilities	667	698	793
Bills for collection	288	249	262

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