



Investor Presentation

Q3-FY 2022

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 94 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 : 1686

DEPOSITS

Q3 FY 2022
Rs.12,101Cr

↑ 6%

Q3 FY 2021
Rs.11,456 Cr

CASA

Q3 FY 2022
Rs.4008 Cr

↑ 8%

Q3 FY 2021
Rs.3700 Cr

ADVANCES

Q3 FY 2022
Rs.7552 Cr

↑ 10%

Q3 FY 2021
Rs.6837 Cr

NII

Q3 FY 2022
Rs.266 Cr

↑ 3%

Q3 FY 2021
Rs. 258 Cr

OPERATING PROFIT

Q3 FY 2022
Rs. 70 Cr

↓ 29 %

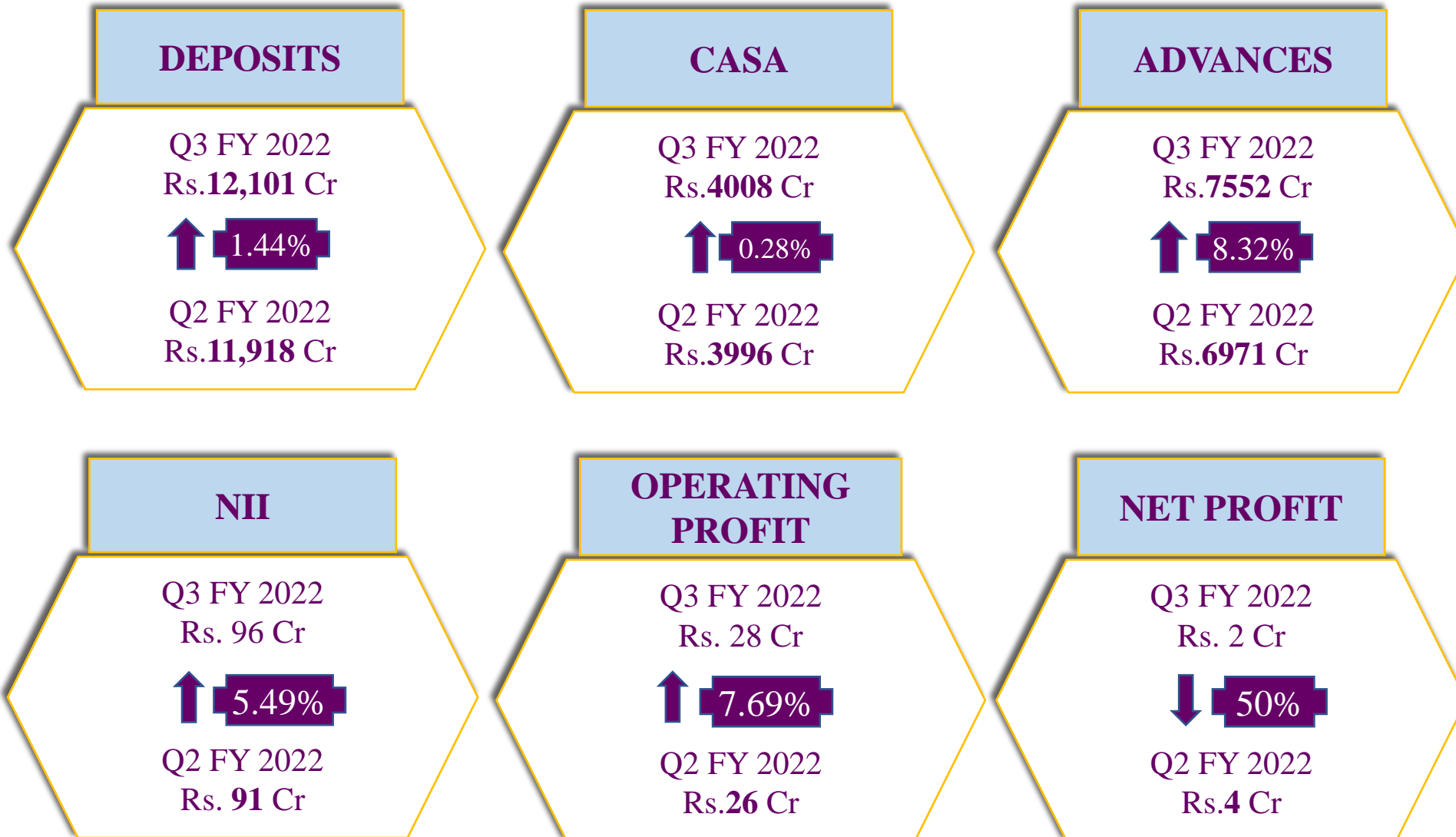
Q3 FY 2021
Rs.99 Cr

NET PROFIT

Q3 FY 2022
Rs. 12 Cr

↓ 62%

Q3 FY 2021
Rs.32 Cr



Key Highlights

Total business of the bank Rs.19653 Crs as on 31st December 2021 registering YoY growth of 7.44%.

Deposits grew by 5.63% to reach Rs.12101 Crs as on 31st December 2021 from Rs. 11456 Crs as on 31st December 2020.

Retail Deposits of the bank registered a growth of 3.12% to reach Rs. 6183 Crs as on 31st December 2021.

CASA grew by 8.31% on YOY basis.

Gross advance record growth of 10.45% to reach Rs 7552 Crs as on 31.12.2021.

Advance under SME and Agricultural sector grew by 19.83% and 8.24% to reach Rs. 1148 Crs and 762 Crs respectively.

CD ratio improved from 59.68% to 62.41% on YOY basis.

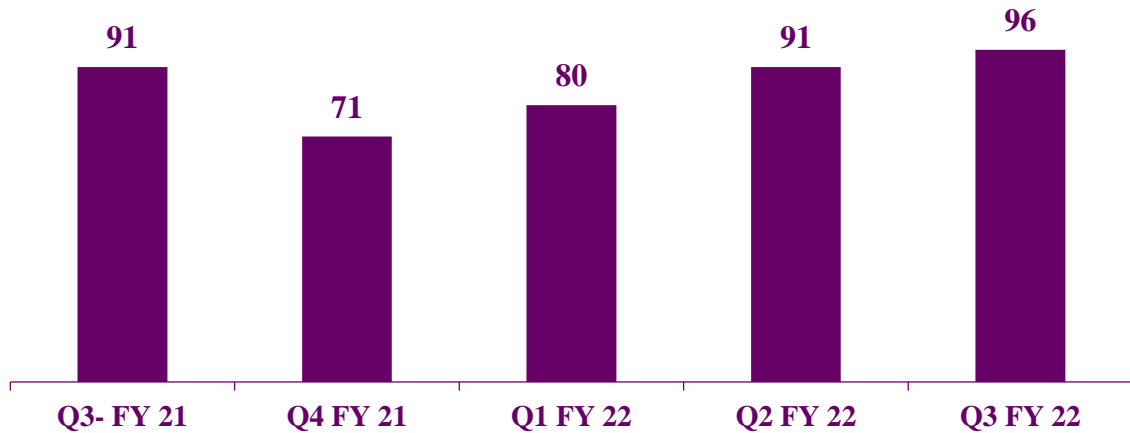
Net Interest Income has improved by 2.91% to reach Rs. 265.89 Crs on YOY basis.

Digital transactions touched 62%.

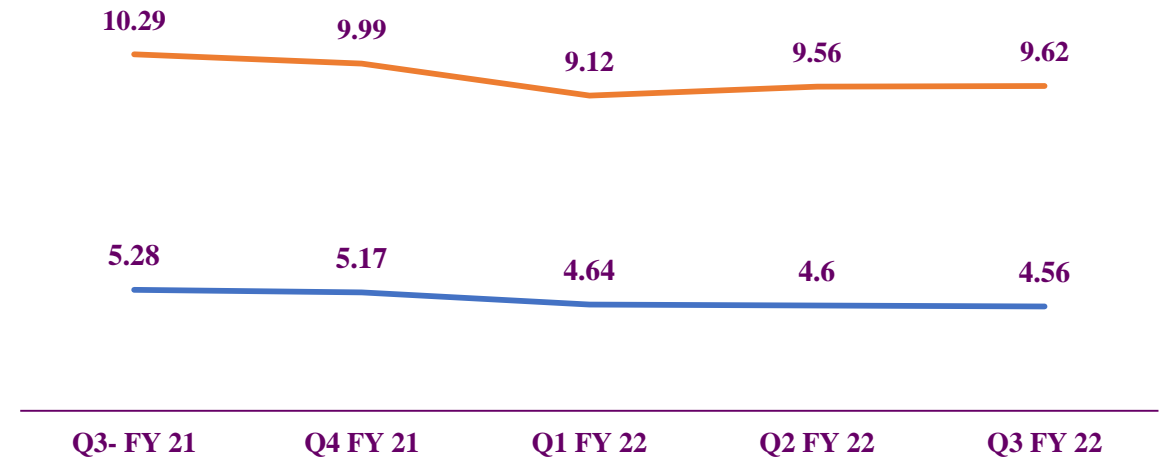
Rs. in Crore						
Particulars	Q3-FY 22 9 Months	Q3-FY 21 9 Months	Y-o-Y (%)	Q3-FY 22 3 Months	Q2-FY 22 3 Months	Q-o-Q (%)
Interest Income	682	718	(5)	235	229	3
Interest Expenses	416	460	(10)	139	138	8
Net Interest Income	266	258	3	96	91	5
Non Interest Income	100	102	(1)	34	37	(8)
Operating Expenses	296	261	13	102	102	0
Operating Profit	71	99	(28)	28	26	8
Provisions and Contingencies	58	67	(13)	26	22	18
Net Profit	12	32	(61)	2	4	(50)

Net Interest Income

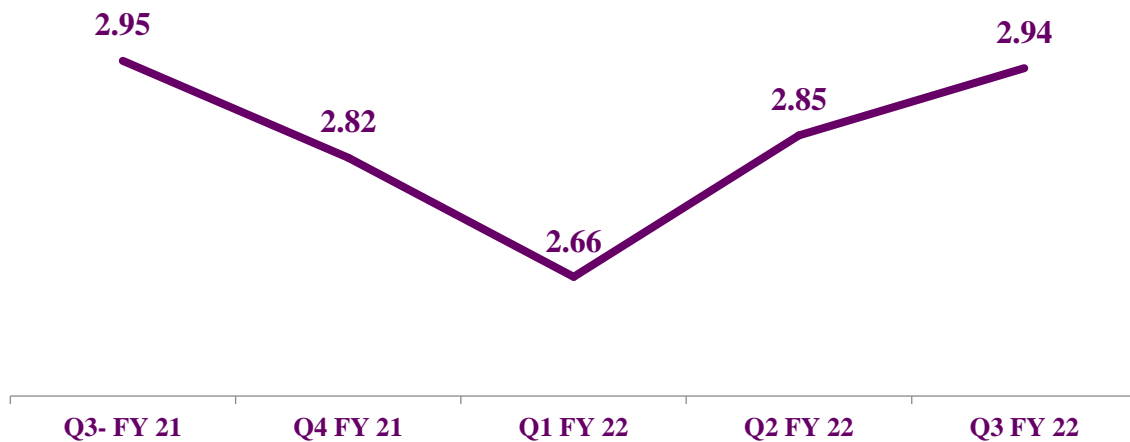
Rs. in Crore



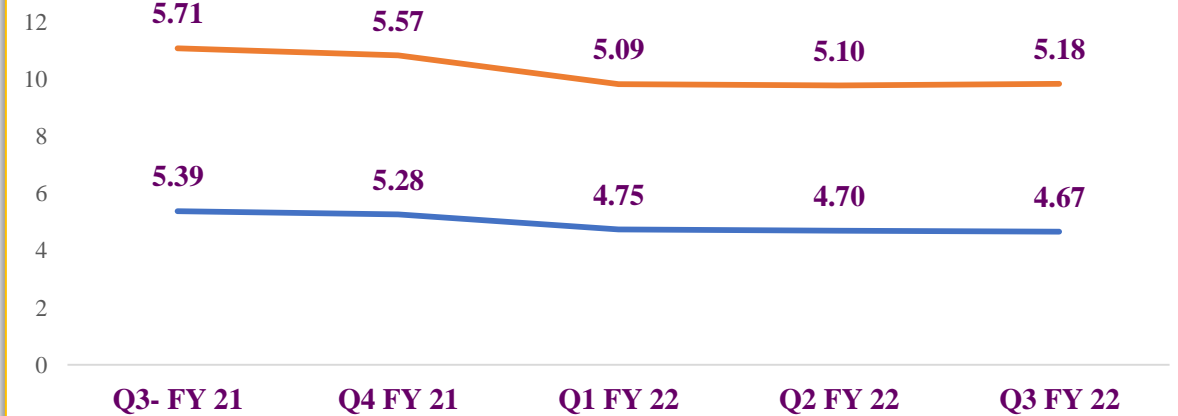
Cost of Deposits and Yield on Advance



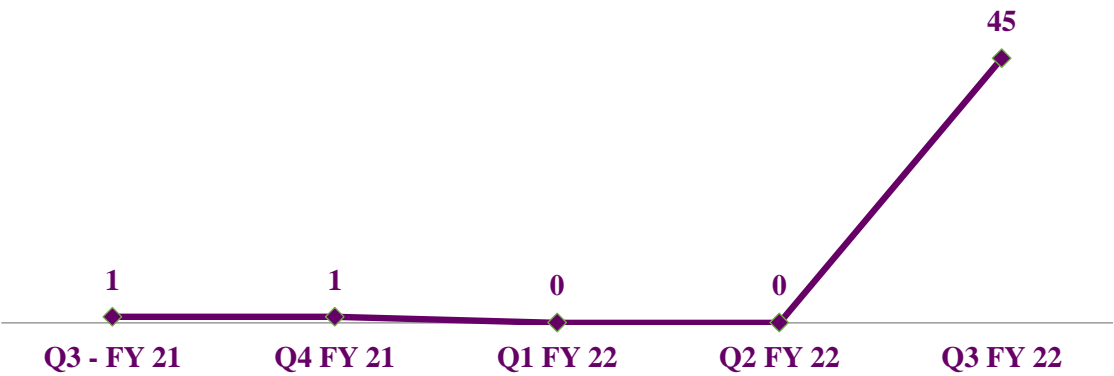
Net Interest Margin



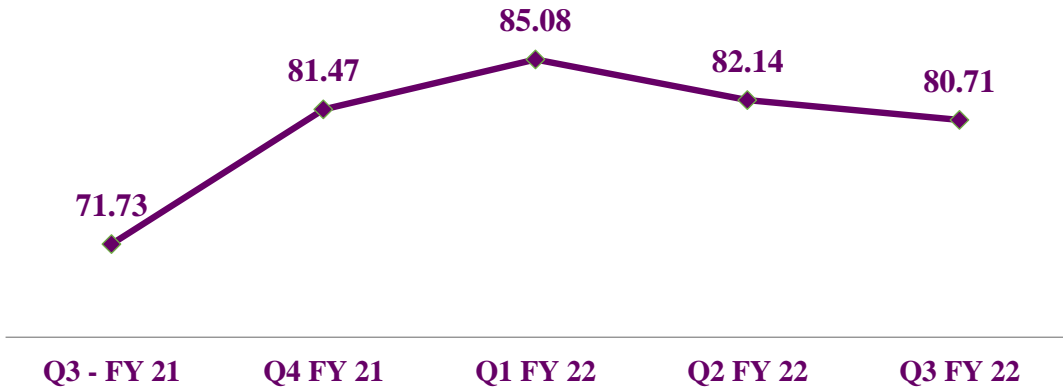
Cost of Funds and Yield on Investments



Employee Additions

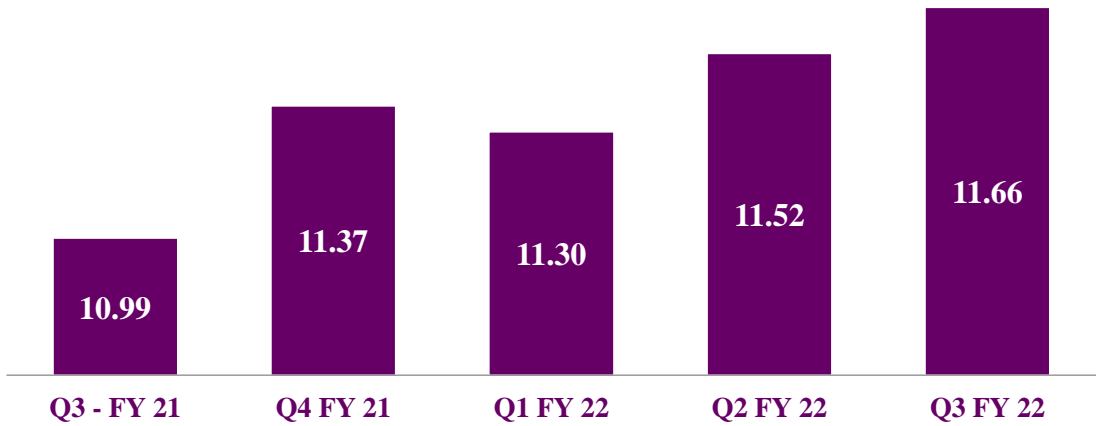


Cost to Income Ratio



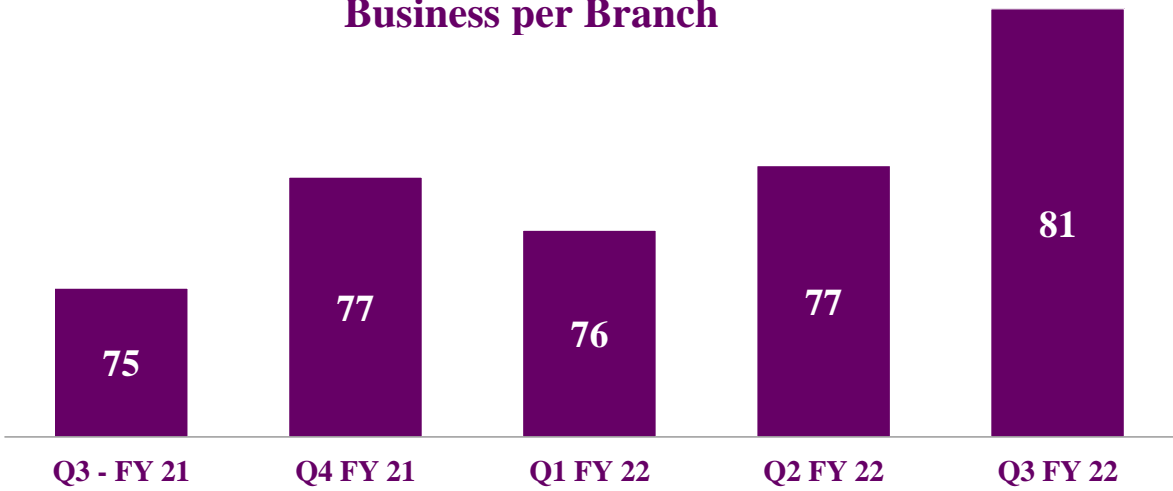
Business Per Employee

Rs. in Crore



Business per Branch

Rs. in Crore



Balance Sheet overview

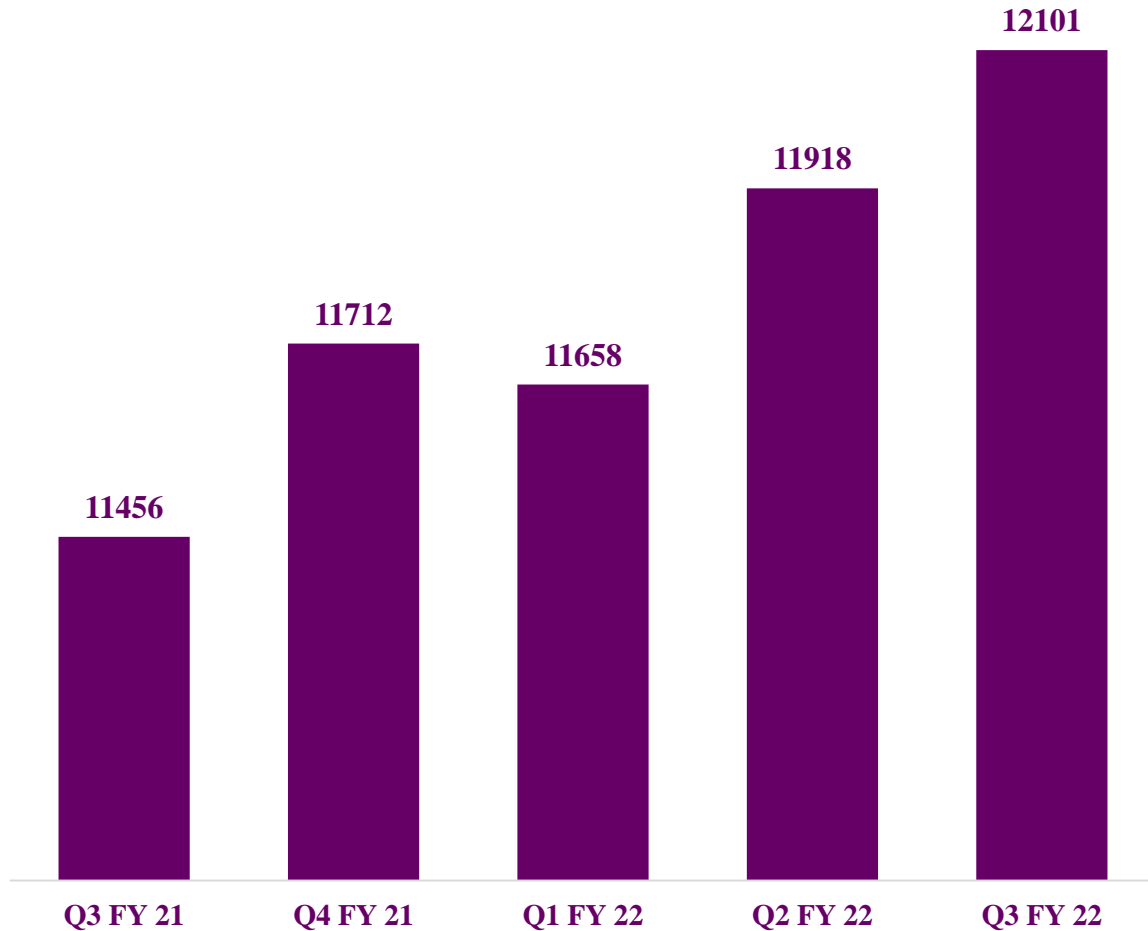
Rs. in Crore

Particulars	31.12.2020 (Reviewed)	31.03.2021 (Audited)	30.09.2021 (Reviewed)	31.12.2021 (Reviewed)
CAPITAL AND LIABILITIES				
Capital	253	253	253	253
Reserves and Surplus	606	611	622	624
Deposits	11456	11712	11918	12101
Borrowings	150	150	150	250
Other Liabilities and Provisions	343	371	289	280
TOTAL	12808	13097	13232	13508
ASSETS				
Cash and Balances with Reserve Bank of India	480	602	596	614
Balances with Banks and Money at call and short notice	740	383	487	32
Investments	4150	4439	4594	4734
Advances	6513	6787	6696	7259
Fixed Assets	207	225	223	222
Other Assets*	718	661	636	646
TOTAL	12808	13097	13232	13508
* Out of Which RIDF/RHF/MSME Deposits	344	268	247	264
Contingent Liabilities	634	413	413	489
Bills for collection	316	301	305	309

Particulars	Q3 FY 21	Q4 FY 21	Q1 FY 22	Q2 FY 22	Q3 FY 22
Yield on Advances (%)	10.29	9.99	9.12	9.56	9.62
Yield on Investments (%)	5.71	5.57	5.09	5.10	5.18
Cost of Deposits (%)	5.28	5.17	4.64	4.60	4.56
Cost of Funds (%)	5.39	5.28	4.75	4.70	4.67
Net Interest Margin (%)	2.95	2.82	2.66	2.85	2.94
Cost/Income Ratio (%)	70.52	81.47	85.08	82.14	80.71
Return on Assets (%)	0.34	0.29	0.21	0.16	0.13
Return on Equity (%)	4.93	4.3	3.13	2.38	1.89
EPS (%)	1.26	1.47	0.27	0.41	0.49
Book Value (Rs)	33.94	34.15	34.42	34.57	34.65
Market Capitalisation	369.4	375.22	400.27	409.88	375.72
CRAR Basel III (%)	14.16	14.47	14.57	13.64	13.13
Core CRAR	10.99	11.31	11.75	10.98	10.52
RWA Basel III (in Cr)	5990.12	6057.22	5812.44	6115.45	6388.36
Ratio of RWA to Total Assets	46.77	46.25	45.00	47.34	47.29
Provision Coverage Ratio	92.68	74.20	75.66	74.18	77.55

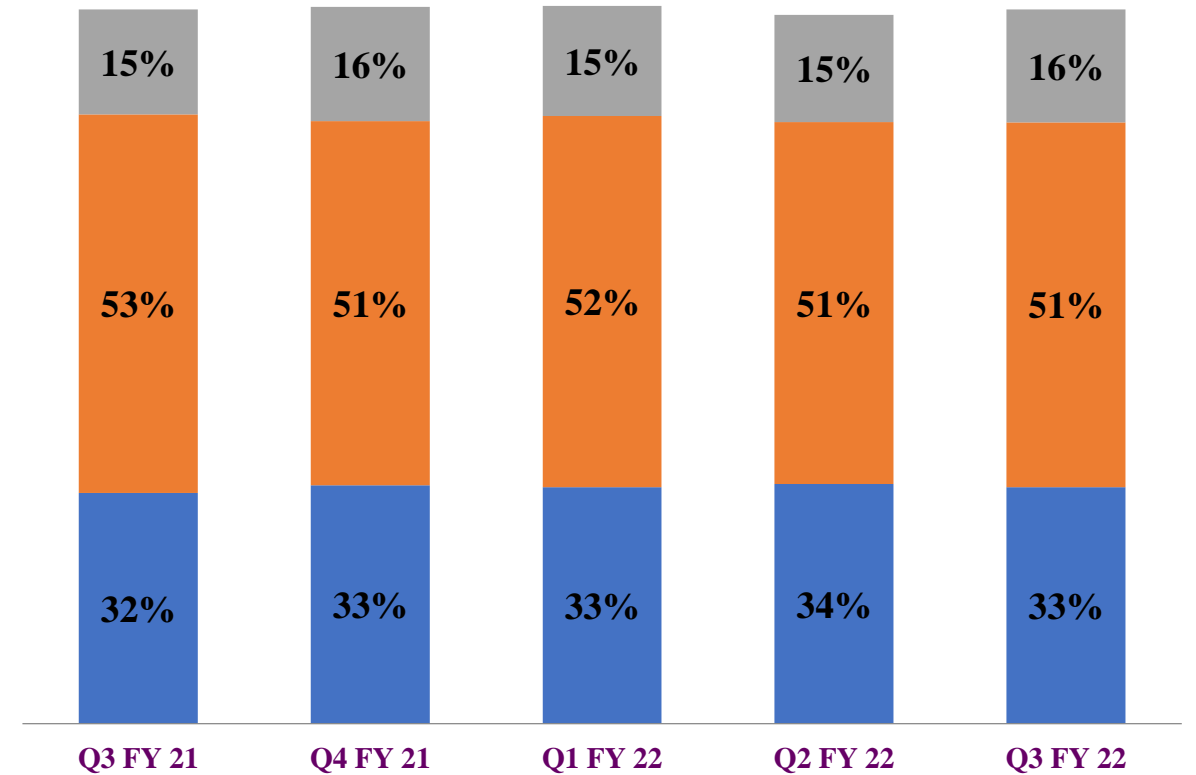
Total Deposit

Rs. in Crore



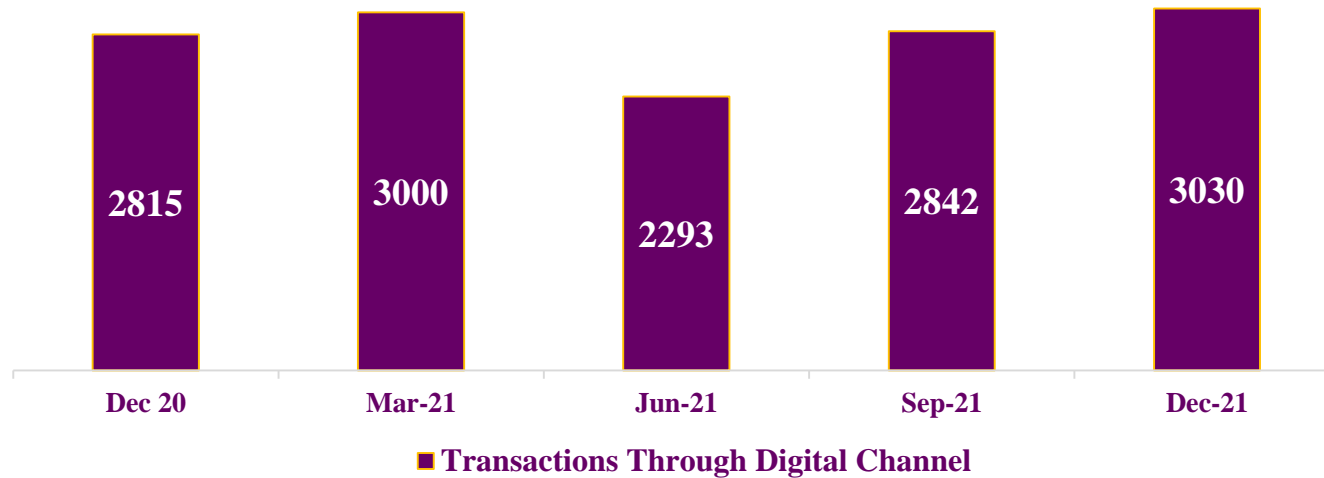
Composition of Deposit

■ CASA ■ Retail Deposit ■ Bulk Deposit



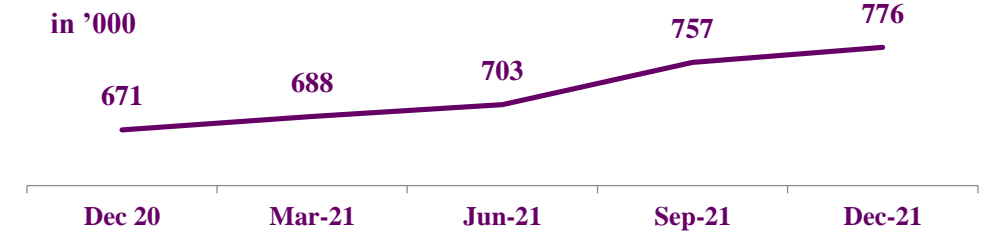
Digital Transaction Volume

in '000



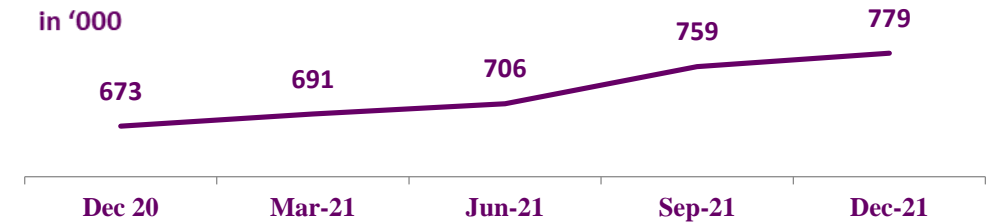
Number of Registered Customers for Mobile Banking

in '000



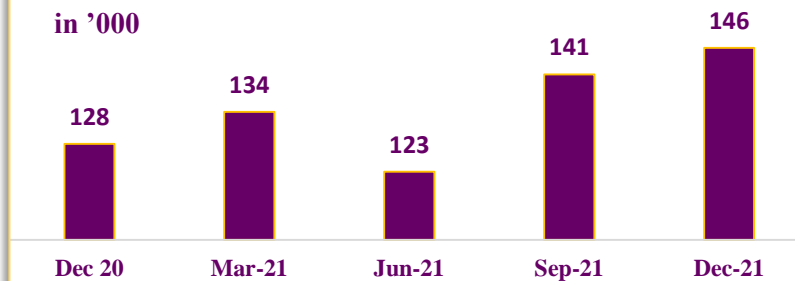
Number of Registered Customers for Internet Banking

in '000



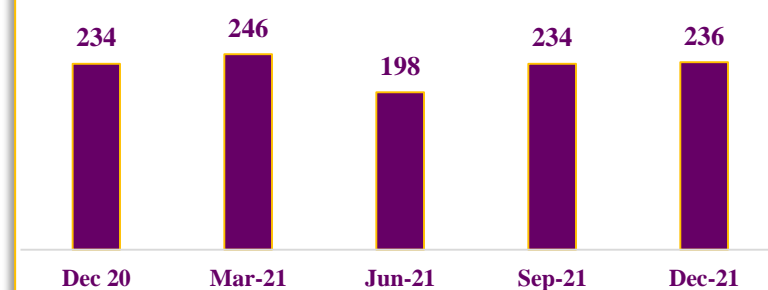
Mobile Transaction Volume

in '000



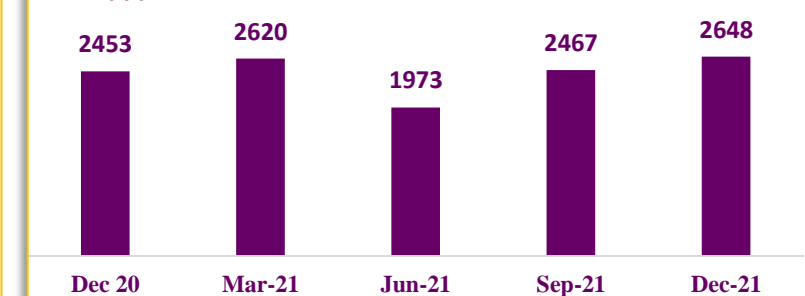
Internet Transaction Volume

in '000



Debit Card Transaction Volume

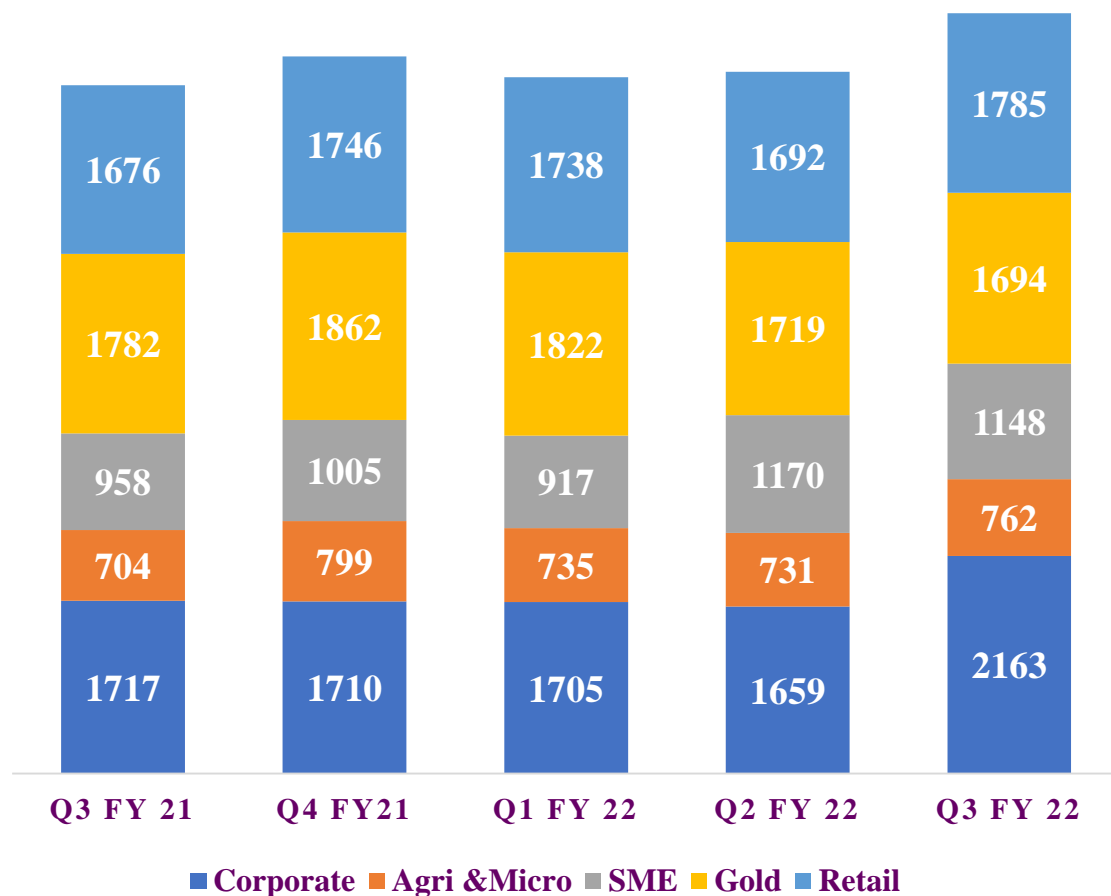
in '000



Banks performance in Digital Transaction rated as **“Good”** in the score card as on June 2021 published by Ministry of Electronic and Information Technology.

GROSS ADVANCE

Rs. in Crore



ADVANCES

Q3 FY 2022
Rs.7552 Cr

↑ 10%

Q3 FY 2021
Rs.6837 Cr

New Initiatives

Government Business – Empanelled by RBI as Agency Bank

Introduced T-Bill linked products for **AAA** rated corporates

Contractors Bill discounting facility through Digital Platform - Empanelled by Govt. of Kerala

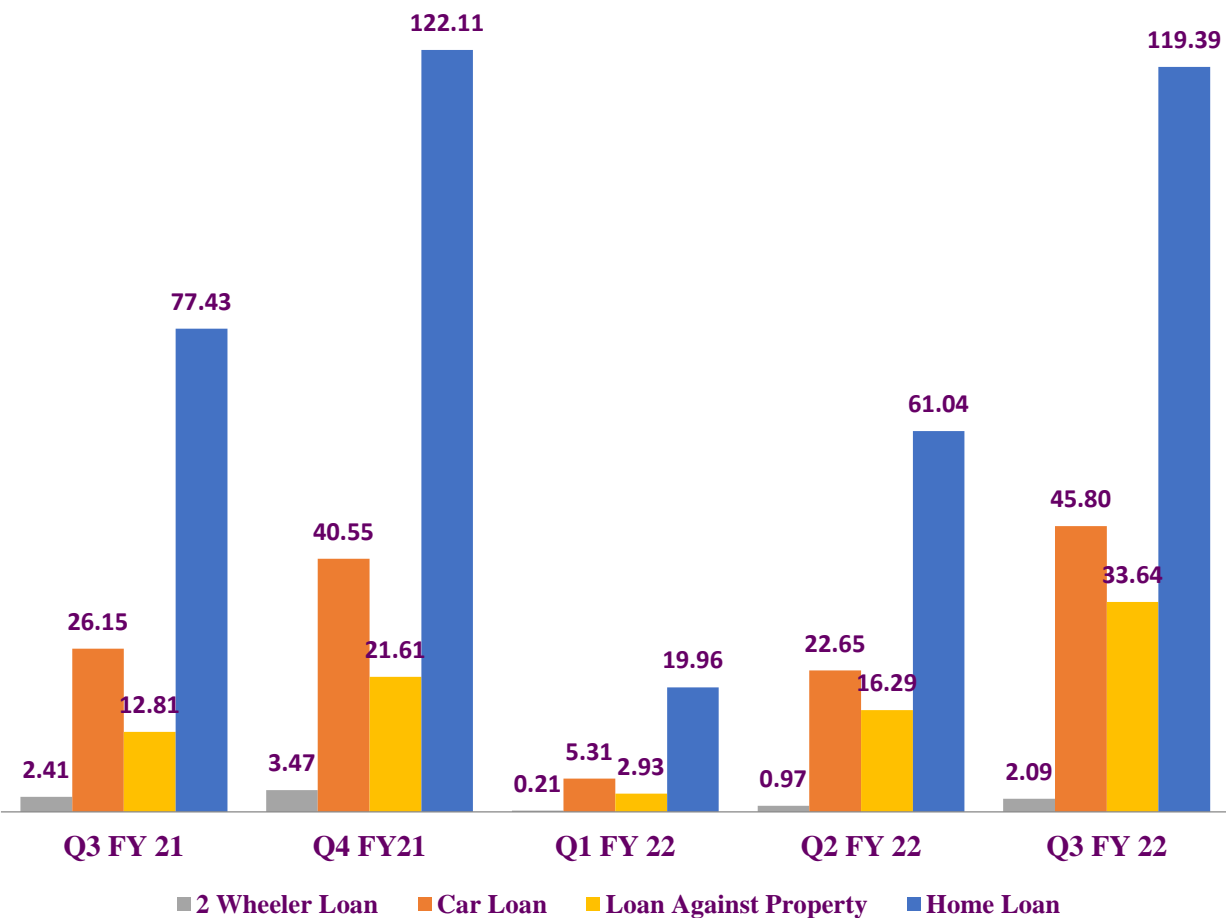
Launched Dhanam PRS (Loan against Paddy Receipts issued by Supplyco)

Implemented the Credit Guarantee Scheme for MFIs

Introduced Wi-Fi enabled Dhan Namaste Credit Card

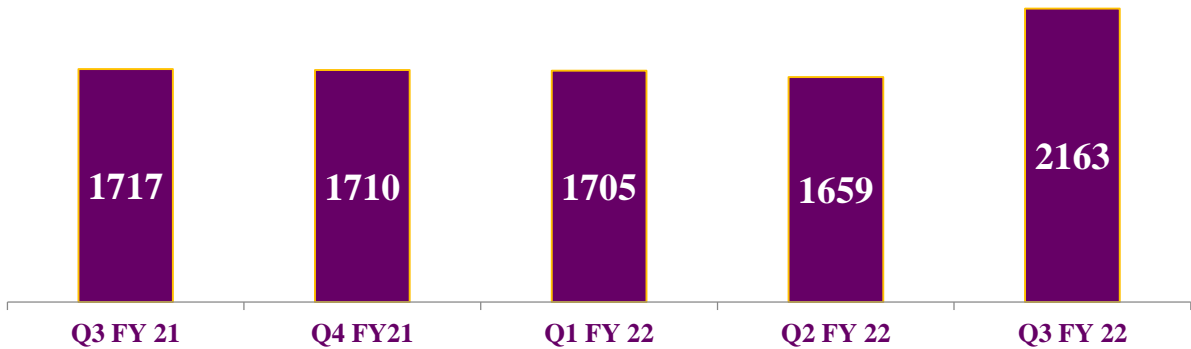
Fresh Disbursements in Personal Segment

Rs. in Crore

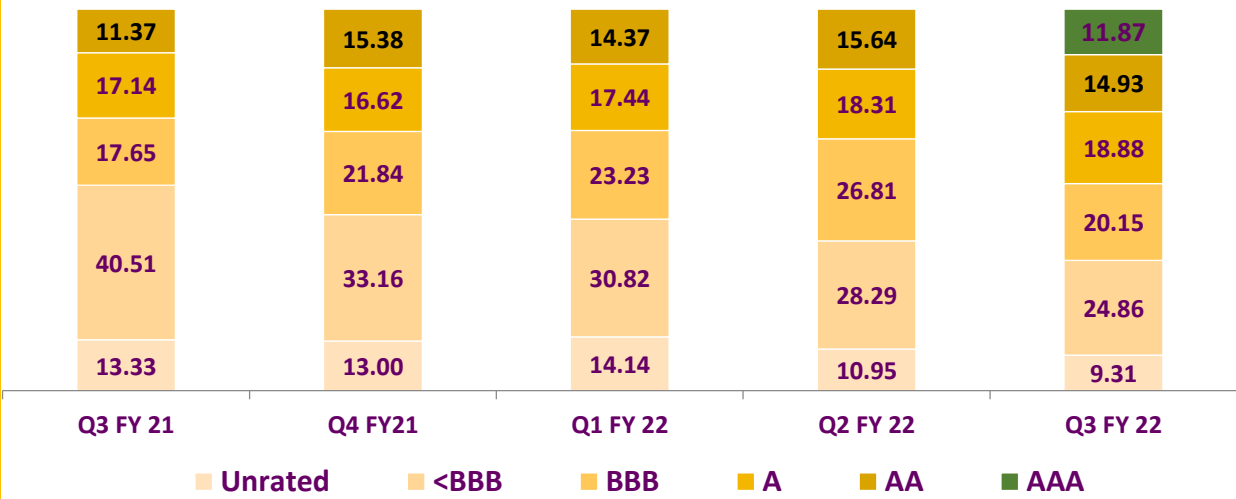


Corporate Loan Book

Rs. in Crore

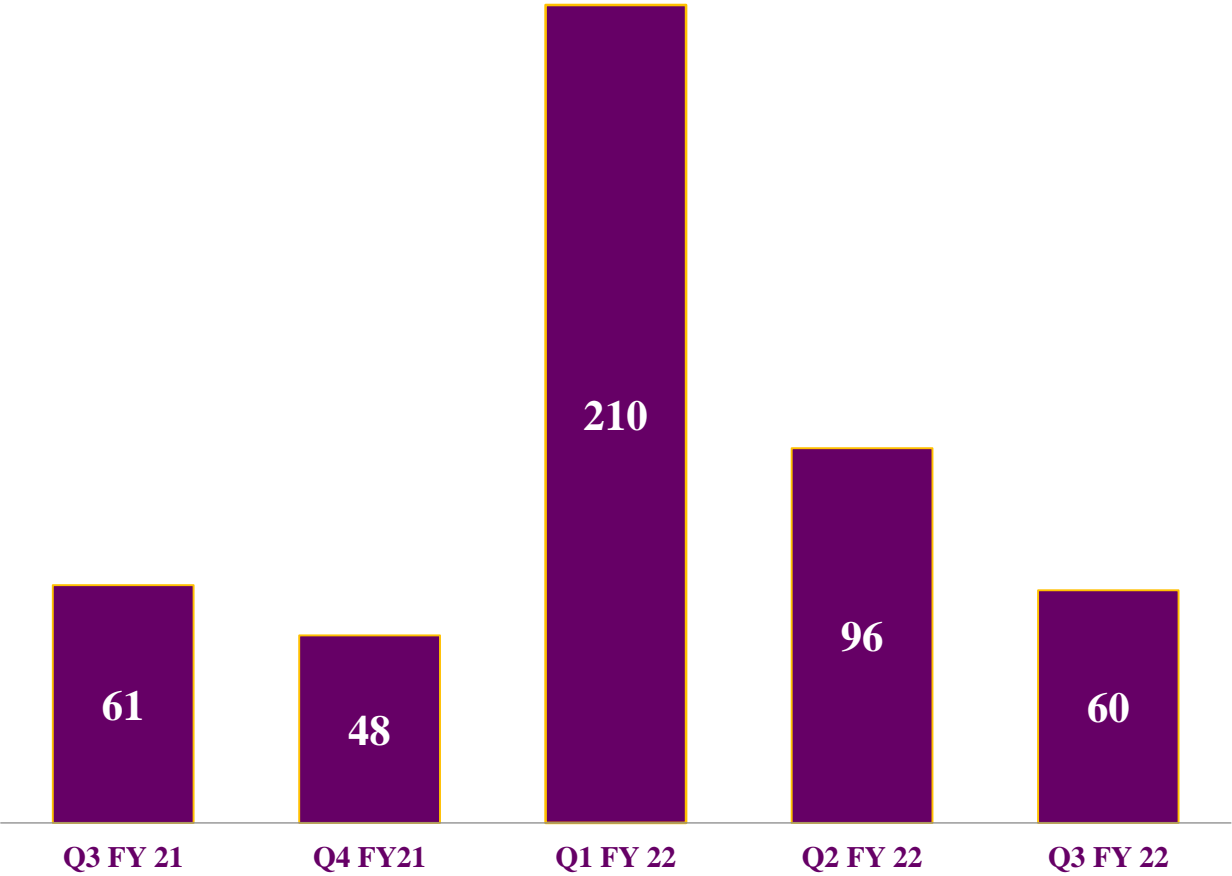


Rating Profile of Corporate Loan Book Exposures Rs 15 Cr and above (in %)



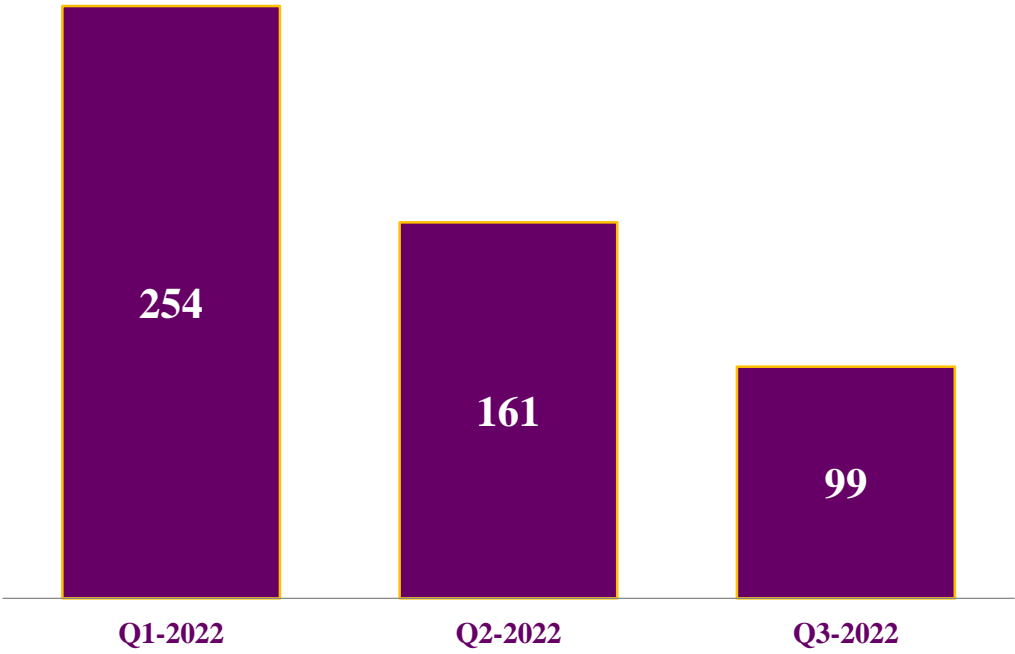
Recovery and Upgrades

Rs. in Crore



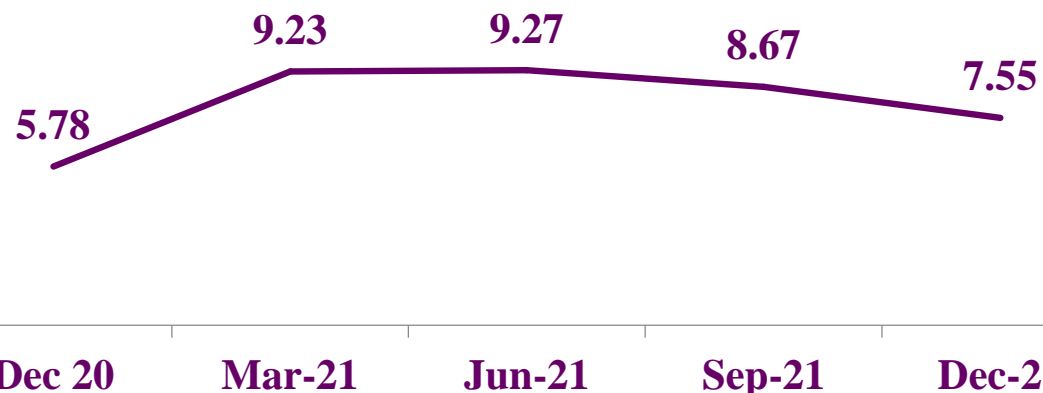
Sequential improvement in SMA 2 Book

Rs. in Crore

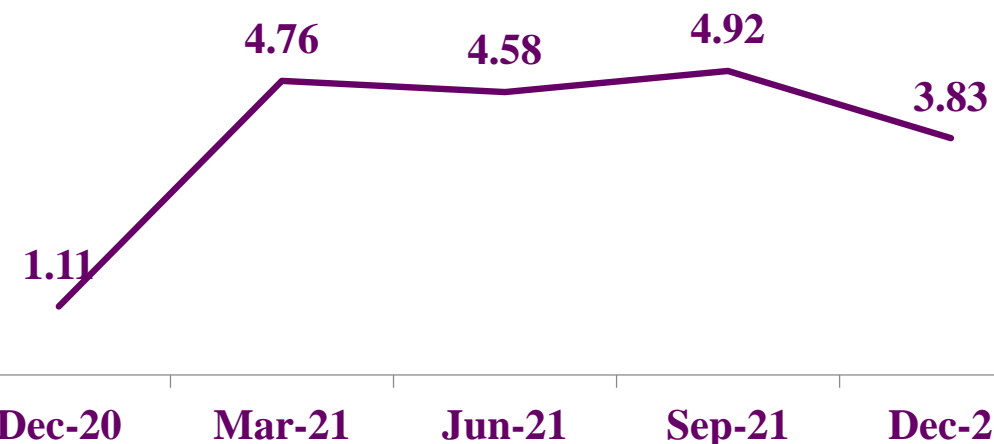


Non Performing Assets

Gross NPA %



Net NPA %



Gross NPA				Rs. in Crs	
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
Opening	449	395	657	642	604
Additions	7	310	194	136	25
Deductions	61	48	210	173	60
Closing	395	657	642	604	570

Net NPA				Rs. in Crs	
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
Opening	111	72	323	301	330
Additions	5	284	160	108	21
Deductions	44	34	182	80	73
Closing	72	323	301	330	278

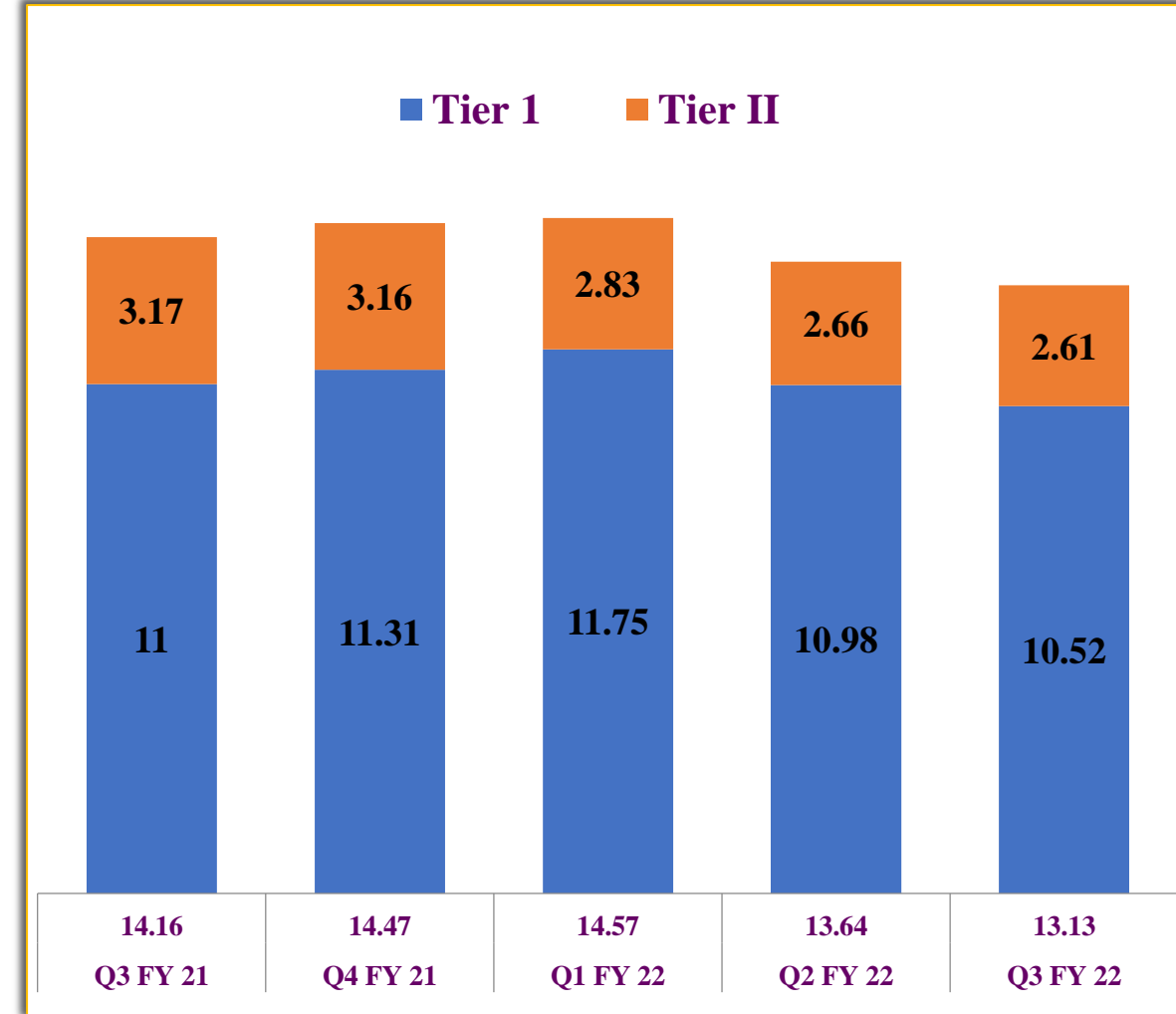
Capital Composition

Capital Adequacy

	Q3 FY 21	Q4 FY 21	Q1 FY 22	Q2 FY 22	Q3 FY 22
Tier 1	659	685	683	672	672
Tier II	190	191	164	163	167
Risk Weighted Assets	5990	6057	5812	6115	6388

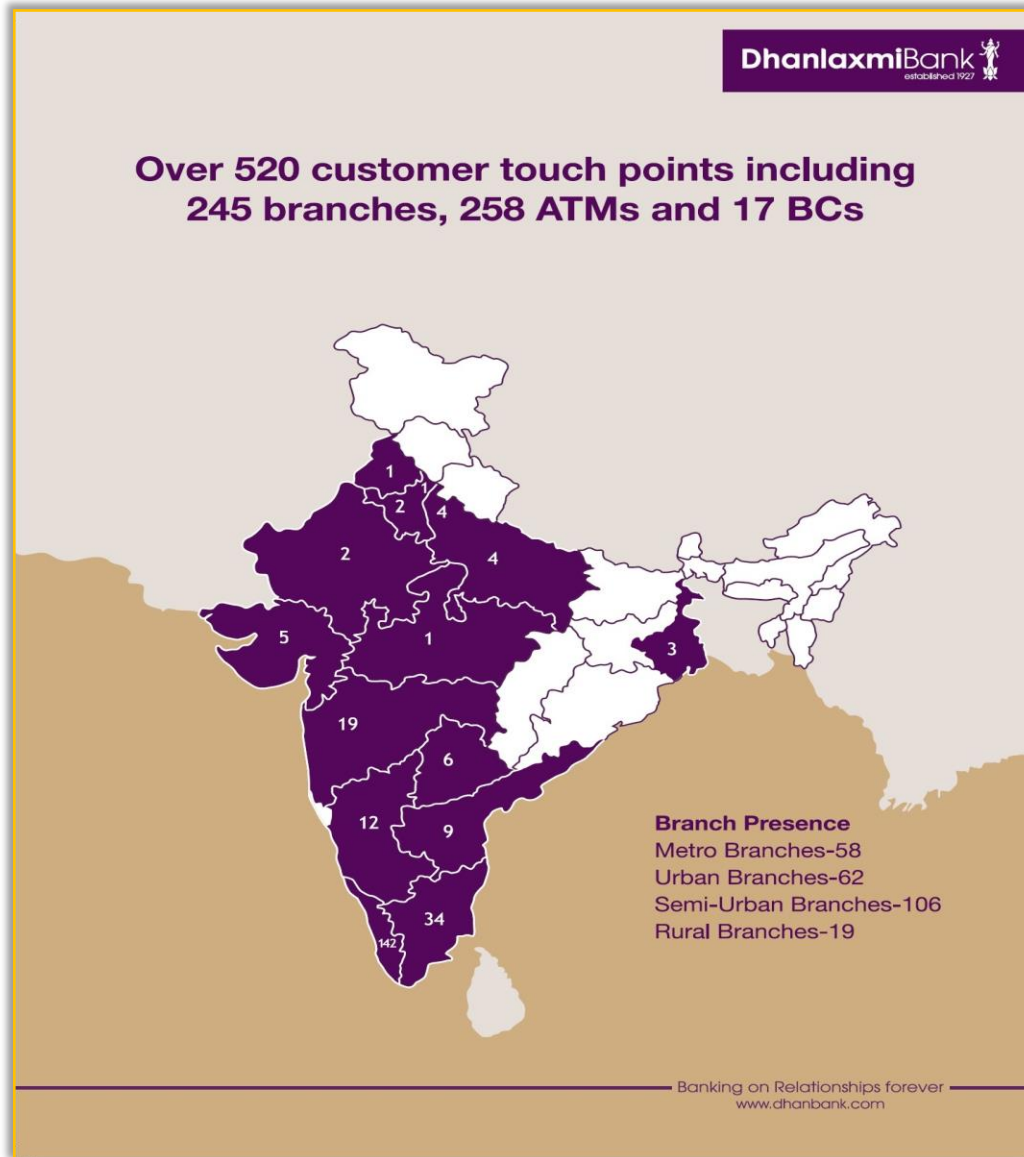
- Strong capital Comfort with a CRAR of **13.13%** as on 31.12.2021.
- Tier I ratio of **10.52%**

BASEL III



Tie-Ups





Strong Management Team

Mr. Shivan J.K, Managing Director & CEO

- Bachelor in Agriculture and MBA & CAIIB; More than 37 years of experience in Retail, Agri, Corporate, International & Forex operations.
- Was Chief General Manager of Stressed Assets Resolution Group of State Bank of India and worked with EY India as Senior Advisor.

Mr. L. Chandran, General Manager

- A post graduate in Science, MBA(Finance), CAIIB and B.Ed;
- Associated with DLB for over 24 years in different capacities in various geographical areas and was Chief Risk Officer, Chief Compliance Officer, Chief Recovery Officer and Head SME (Credit Underwriting). Also worked in Government and Public Sector Financial Institution for about 7 years.

Mr. Ramesh A.J, Chief Financial Officer

- Chartered Accountant and CAIIB; More than 34 years of experience in Banking sector.
- Previously worked with SBI / SBT in Finance & Accounts, Large Value Credit intensive branches.

Mr. John Varughese, Head IT and Digital Banking

- Engineering graduate, MBA, Certified Information System Auditor (CISA) & CAIIB; Over 28 years of experience in IT & Banking including with Federal Bank.
- Worked as Chief Information Security Officer, Head – Alternate Channels, Regional Head, Chief Compliance Officer and Chief Credit Officer.

Mr. Rajan Sreeba, Head- Human Resources Department

- Post Graduate in law (LLM) and CAIIB; Over 36 years of experience in banking sector including working with Federal Bank.
- Vast experience in Branch Banking, Credit and as Regional Head.

Mr. Surendran A.V, Head- Wholesale Banking

- Graduate in Science and JAIIB; More than 33 Years of experience in banking with specialization in Treasury Management for last 17 years.
- Worked as Regional Head and handled Government Business.

Mr. Santoy John, Chief Compliance Officer

- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.
- Over 24 Years of experience covering Teaching, Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations and Compliance.

Mr. Binoy B.S, Head- Internal Audit

- Graduate in Science, LLM & CAIIB; Over 25 years of experience in banking including working with South Indian Bank and 5 years' as a practising lawyer.
- Vast experience in Legal, Credit Sanction, Credit Monitoring and Recovery.

Mr. Satheesan V, Chief Vigilance Officer

- Graduate in Law (BAL, LLB), Master of Business Law (MBL) and MBA (International Business);
- Over 29 years experience which includes as a practicing lawyer and with Indian Overseas Bank. Has the Additional charge as Head-Legal.

Mr. Suresh M Nair, Chief Credit Officer

- Bachelor in Commerce and CAIIB; Over 40 Years of experience in Banking with SBI Group (State Bank of Travancore, State Bank of Patiala & State Bank of India).
- Vast experience in Corporate Credit, SME, Stressed assets & Project Finance.

Mr. Gurumurthy R.K, Head Treasury

- Commerce Graduate with CAIIB
- 39 years of experience in Commercial & Investment Banking with specialization in Treasury operations for over 30 years.

Mr. Venkatesh H, Company Secretary

- A qualified Company Secretary, Chartered Accountant, Cost Accountant and Post Graduate in Commerce & JAIIB.
- Over 8 years of experience in Secretarial operations.

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