

INVESTOR PRESENTATION

March -2020

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Dhanlaxmi Bank Profile



- Incorporated in 1927 at Thrissur, Kerala by a group of ambitious and enterprising entrepreneurs.
- Over the 92 years that followed, Bank has earned the trust and goodwill of clients.
- Our strength is the number of customers, longevity of relationship, scale of business, breadth of our product offerings, banking experience we offer and the trust that people invest in us.
- 518 touch points including 247 branches, 254 ATMs and 17 BCs across 14 States and 1 Union Territory; our focus has always been on customizing services and personalised relationships.



Key Milestone

2020: Highest ever profit of Rs 65.78Cr, Consistent profit for Last seven 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 / TIRE 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

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	Experience & Other Directorships
	Sajeev Krishnan Chairman (Part-time)	Mr. Sajeev Krishnan appointed as Part-time Chairman and took charge on 23.05.2018 He has been with the State Bank group since 1977. He has handled large credits and projects and internal audit at State Bank of India (SBI) at the Republic of Maldives from 1998 to 1999. He was Vice President (NRI) at SBI Toronto, Canada from 2000 to 2003 and also stand-by dealer in forex transactions. He has also attended training for Directors at Stanford Graduate school of business. While in India, he also headed the rupee treasury department of the bank which included trading, bidding for new issues, maintenance of SLR and CRR and also taking care of the liquidity needs of the bank.(Since resigned from the Board on 29/06/2020)
	Sunil Gurbaxani Managing Director & CEO	Shri Sunil Gurbaxani as MD and CEO, envisages, designs and executes strategic initiatives for the overall growth of the Bank while building a strong leadership team to ensure seamless execution of policies. His more than three decades of Banking experience with SBBJ (Now SBI) and Axis Bank, comes with strong track record of transformation, executing business turnaround, Nurturing Team, Customer focus and Employee Centric initiatives. During his tenure he has worked as Credit Officer, Branch Head, Zonal Head Business Banking, Dy Distribution Head, Circle Head Nagpur and Mumbai, Regional Head for East and National Head for SME. He was responsible for building a dedicated team for Business Banking products on Pan India basis, Designing segment focused products, enabling technology, and profitability at Corporate Office. Later during his career, he was responsible for the strategy and execution of businesses, setting direction and enabling rapid business growth across geographies and business verticals including Retail Banking, SME and Digital Initiatives. His Academics include B.Com, MA (Economics), CAIIB and MBA (Finance). Shri Sunil Gurbaxani has been appointed as Managing Director & CEO of the Bank for a period of three years w.e.f 27th February, 2020.



Profile of Board of Directors

	Name	Experience & Other Directorships
	Chella K Srinivasan Independent Director	Mr. Chella K Srinivasan is a Practicing Chartered Accountant for more than 34 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.
	Dr. Lakshmy Devi K.R Independent Director	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. .(Since retired from the Board on 26/05/2020)
	K.N Murali Independent Director	Mr. K.N Murali had worked in State Bank of Travancore, State Bank of Saurashtra and State Bank of Hyderabad in various positions across the country. He had handled credit, inspection and audit. As General Manager (Commercial Network) of State Bank of Travancore, Mr. K.N Murali was responsible for all large advances of the Bank. He was also a regular invitee to the Board and Board Committees to present the credit proposals. He has also undergone training program at Kellogg's Institute of Management, Chicago.(Since resigned from the Board on 29/06/2020)

Profile of Board of Directors

	Name	Experience & Other Directorships
	Dr. B Ravindran Pillai Director	Dr.RavindranPillai is an Industrialist. He is the Promoter/Managing Director/Director of several companies in India and Middle East. He holds a degree in Business Administration from Cochin university of Science and Technology. Government of India honored him Pravasi Bharathya Samman and with fourth highest Indian civilian award of “Padma Shri” in 2010. (Since retired from the Board on 24/05/2020)
	C.K.Gopinathan Director	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.

Profile of Board of Directors

	Name	Experience & Other Directorships
	G Venkatanarayanan Additional Director	Mr G. Venkatanarayanan has an experience of more than 37 years in associate banks of State Bank of India in branch banking, planning functions, MIS, IT operations, risk management, financial inclusions and Audit & Inspection and retired as General Manager of SBI in 2017. He has also headed the departments of IT, financial inclusion, risk management and Audit & Inspection. He is a graduate in chemistry and has passed CAIIB. (Since resigned from the Board on 29/06/2020)
	G. Jagan Mohan RBI Additional Director	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.

Profile of Key Management Personnel

Name	Experience
Mr. Ramesh AJ Chief Financial Officer	▪ 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	▪ 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	▪ 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 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)	▪ 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	▪ 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

Profile of Senior Management

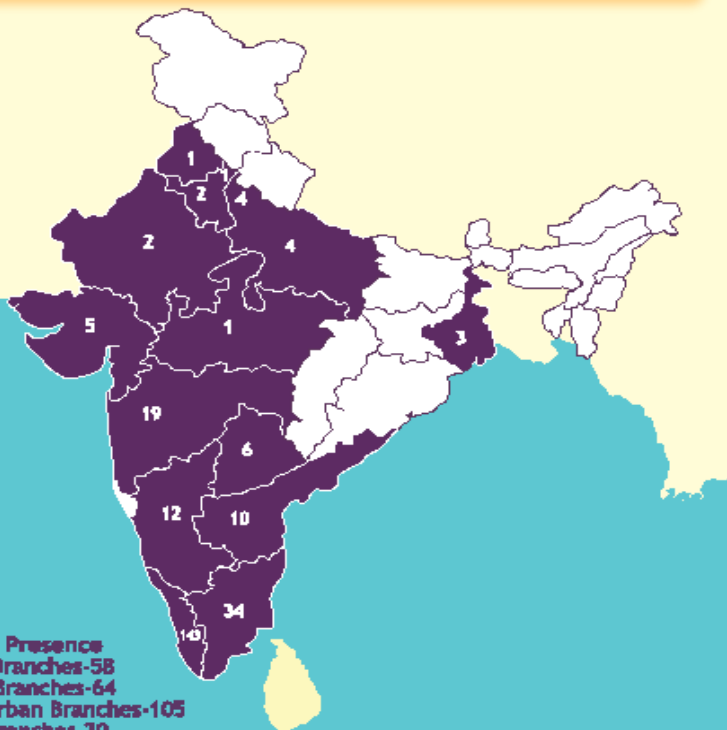
Name	Experience
Mr. Rajan Sleeba Head- Human Resources Department	▪ 36 years of experience in banking sector including working with Federal Bank etc. ▪ He is Post Graduated in law (LLM) and Certified Associate of the Indian Institute of Bankers (CAIIB) • He worked as Regional Head North,Thrissur and Thiruvananthapuram.
Mr. Surendran .AV Head- Treasury	• 33 Years of experience in banking sector with specialisation 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	• 19 Years of experience in banking sector • He is a Post Graduate in Science • He is 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
Mr. P. Manikandan (Post his retirement in May 2019 as Chief General Manager of the Bank he is reengaged by the bank as an Advisor)	• Experience of 39 years in banking sector • Experience of 11 years in Planning, Operations, Credit, HRD, Inspection, Vigilance, Third Party Products, Premises and Cash Management System areas of the Bank. • He holds M Com, LLB and PGDCA. He is also a Certified Associate of the Indian Institute of Bankers.

Overview of Distribution

www.dhanlaxmibank.com

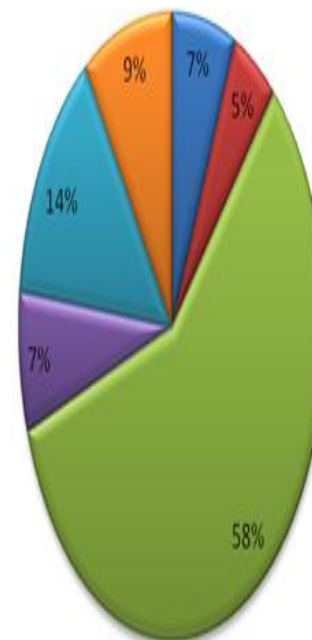
DhanlaxmiBank
established 1927

"Over 518 touch points including 247 branches, 254 ATMs and 17 BCs across 14 States and 1 Union Territory; our focus has always been on customizing services and personalizing relations"



Branch Presence
Metro Branches-58
Urban Branches-64
Semi-Urban Branches-105
Rural Branches-20
ATM Presence Onsite - 222 Offsite-124
BCs-17

Banking on Relationship forever



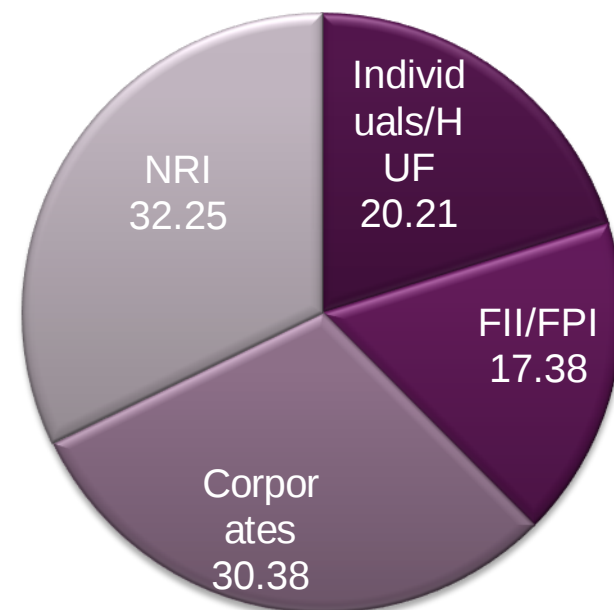
■ Andhra Pradesh
■ Karnataka
■ Kerala
■ Maharashtra
■ Tamil Nadu
■ Others



Shareholding pattern

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

Share Holder	% of Stake
B RAVINDRAN PILLAI	9.999
GOPINATHAN C K	7.498
YUSUFFALI MUSALIAM VEETIL ABDUL KADER	5.000
KAPILKUMAR WADHAWAN	5.000
VESPERA FUND LIMITED	4.417
NICHE FINANCIAL SERVICES PVT LTD	3.506
SHITAL RAGHU KATARIA	2.631
P RAJA MOHAN RAO	2.438
MARSHAL GLOBAL CAPITAL FUND LTD	2.174
ANTARA INDIA EVERGREEN FUND LTD	2.154
SUASHISH DIAMONDS LIMITEDASHISH RAMESHKUMAR GOENKA	1.709
MOHANACHANDRAN NAIR B	1.599
ELARA INDIA OPPORTUNITIES FUND LIMITED	1.587
B GOVINDAN	1.520
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

Bank at a Glance

No : Branches	247
No : ATMs	254
Deposit (Rs. in Crore)	10904
Advances(Gross) (Rs. in Crore)	6799
Total Business (Rs. in Crore)	17703
Total Assets (Rs. in Crore)	12265



Performance Overview

Y-O-Y Comparison

- *Highest Net Profit of Rs 65.78 Crs so far.....a growth of 463.65%.*
- *Operating profit of Rs. 161.97 Crs, registering a growth of 70.62% from Rs 94.93Crs.*
- *Total business of the bank reached Rs. 17703 Crs registering growth of 2.69%.*
- *Deposits a growth of 2.84% to reach Rs.10904 Crs as on 31st March 2020.*
- *Gross Advances increased by 2.45% to Rs. 6799 Crs as on 31st March 2020.*
- *Total Income of the bank registers a growth of 7.44%.*
- *Gross NPA down by 157 bps and Net NPA down by 86 bps to 5.90% and 1.55% respectively*
- *Provision Coverage Ratio improves by 515 bps to 89.87%*
- *CRAR improved to 14.41% in FY 2019-20 against 13.75% during the Previous Year 2018-19*

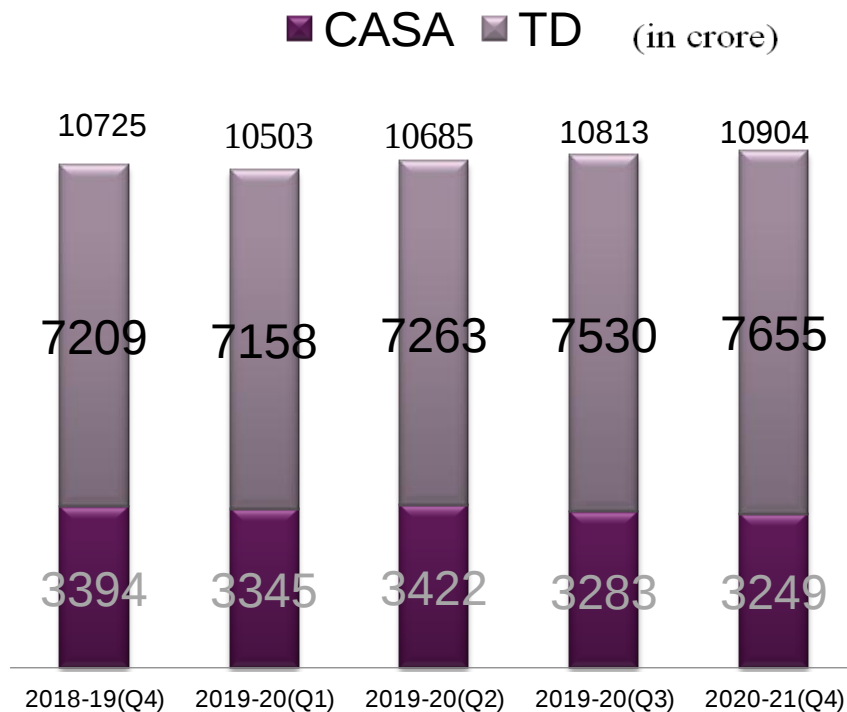
Performance Highlights

Particulars	31-03-2019 (Audited)	30-06-2019 (Reviewed)	30-09-2019 (Reviewed)	31-12-2019 (Reviewed)	31-03-2020 (Audited)
Gross Advances (in crore)	6636	6520	6742	6878	6799
Deposits (in crore)	10603	10503	10685	10813	10904
GNPA%	7.47	7.61	7.06	7.13	5.90
NNPA%	2.41	2.35	1.65	1.62	1.55
NIM %	3.00	3.15	3.31	3.31	3.21
ROA %	0.10	0.68	0.71	0.71	055
ROE %	1.53	10.19	10.41	10.17	7.95
Cost/Income Ratio %	76.24	72.65	66.80	66.29	66.67
CASA to Total Deposits	32%	32%	32%	30%	30%
Market Capitalization (in crore)	437.71	406.08	355.99	366.87	203.67
Book Value Per Share (Rs.)	30.08	30.87	31.74	32.58	32.68
CRAR %	13.75	13.85	13.77	13.55	14.41

Performance Highlights

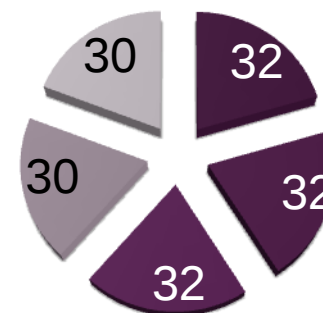
(Rs. in Cr)

DEPOSITS



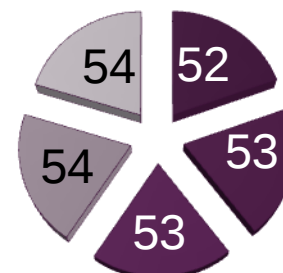
Trend in movement of CASA %

CASA %



- 2018-19(Q4)
- 2019-20(Q1)
- 2019-20(Q2)
- 2019-20(Q3)
- 2020-21(Q4)

RETAIL %

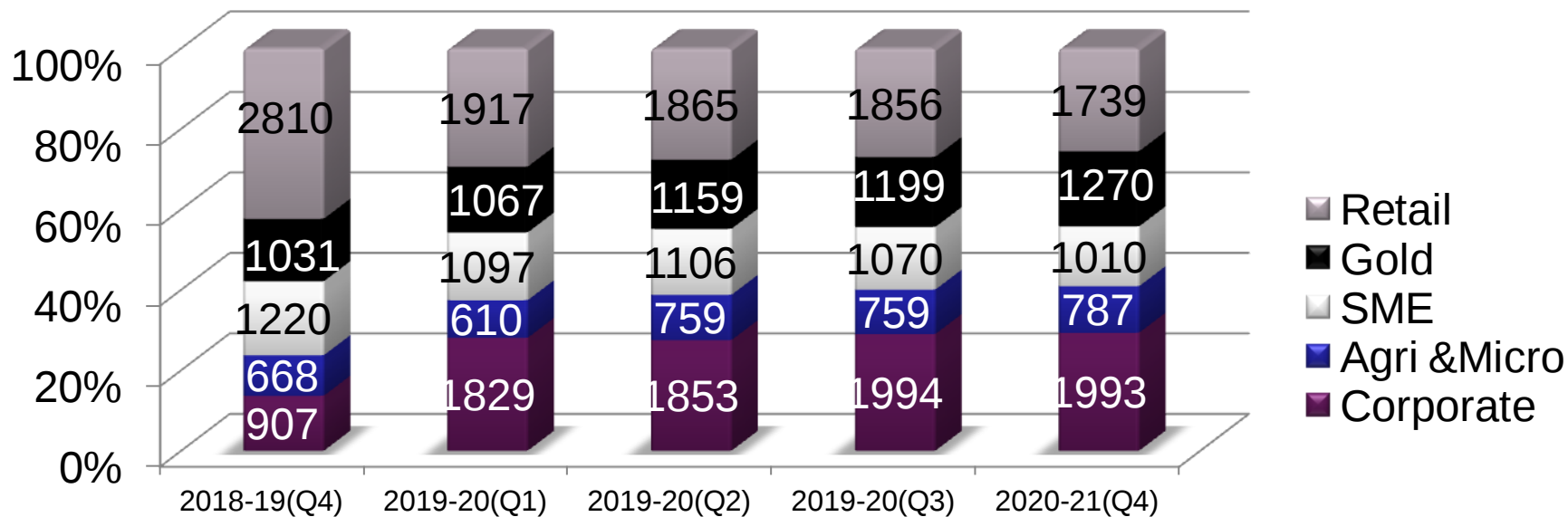


- 2018-19(Q4)
- 2019-20(Q1)
- 2019-20(Q2)
- 2019-20(Q3)
- 2020-21(Q4)

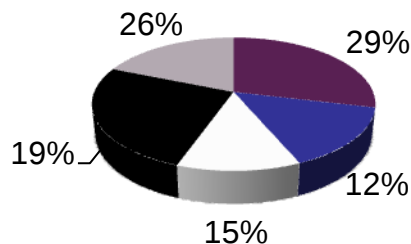


Advance Portfolio- Gross Advance

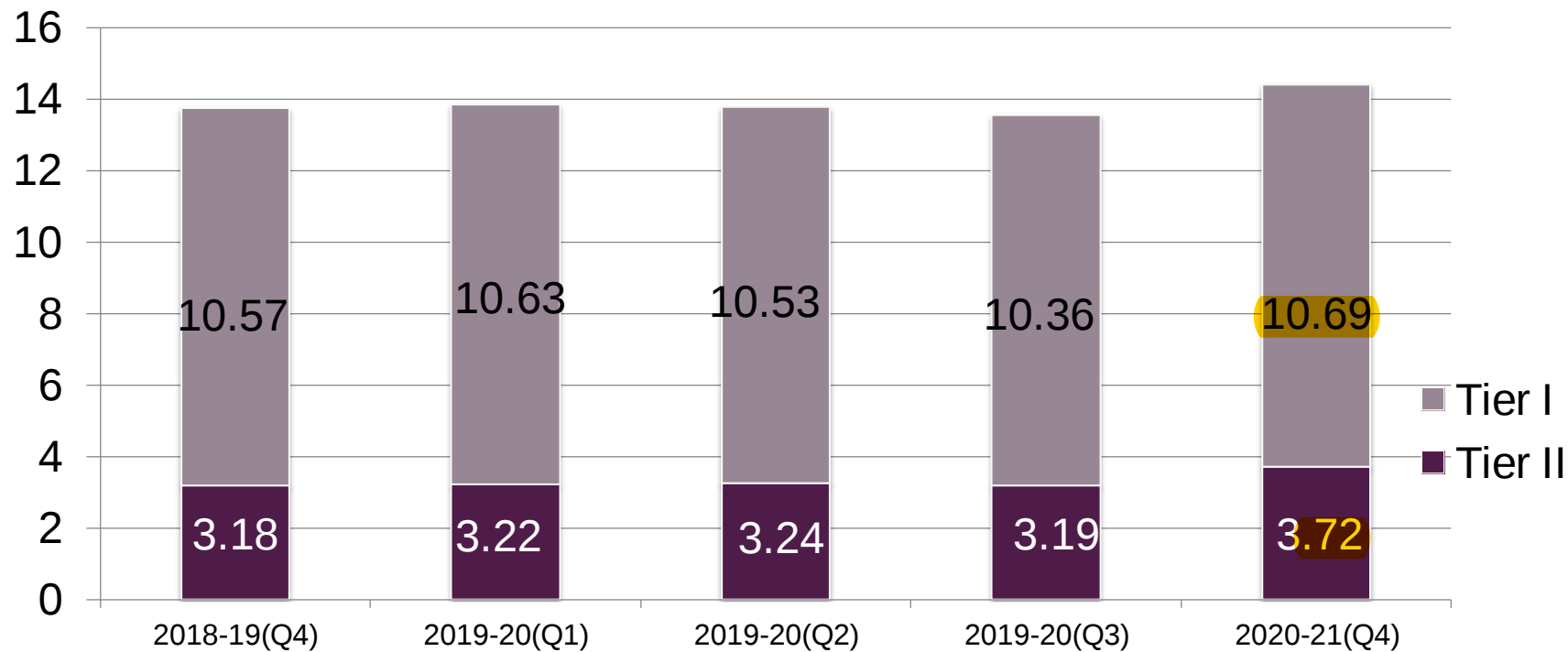
(Rs in Cr)



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



Performance Highlights-CRARAR



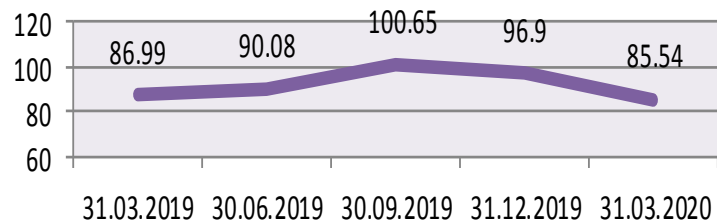
Business Result

Particulars	31.03.2018 (Audited)	31.03.2019 (Audited)	Growth	YOY (2019) Growth%	31.03.2020 (Audited)	Growth	YOY (2020) Growth%
Interest Income	1013.31	971.49	(41.82)	(4.13)	987.59	16.10	1.66
Interest Expenses	667.52	624.71	(42.81)	(6.41)	614.41	(10.30)	(1.65)
Net Interest Income	345.79	346.78	0.99	0.29	373.18	26.40	7.61
Non Interest Income	102.47	52.73	(49.74)	(48.54)	112.85	60.12	114.01
Operating Expenses	302.08	304.58	2.50	0.83	324.06	19.48	6.40
Operating Profit	146.18	94.93	(51.25)	(35.06)	161.97	67.04	70.62
Provisions and Contingencies	171.05	83.26	(87.79)	(51.32)	96.19	12.93	15.53
Net Profit	(24.87)	11.67	36.54	146.92	65.78	54.11	463.65
%of Net Profit to Total Assets	(0.20)	0.10			0.55		
% of Net Profit to Net Worth	(3.32)	1.53			7.95		

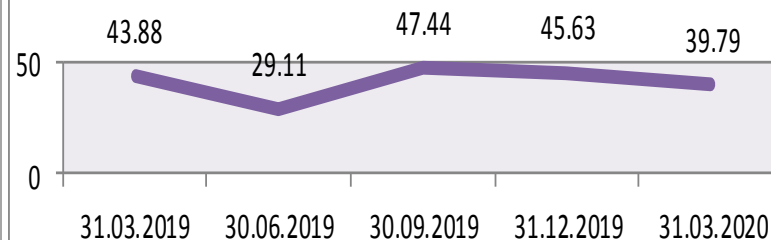
Business Result for the Quarter Ended

Rs (in Cr)

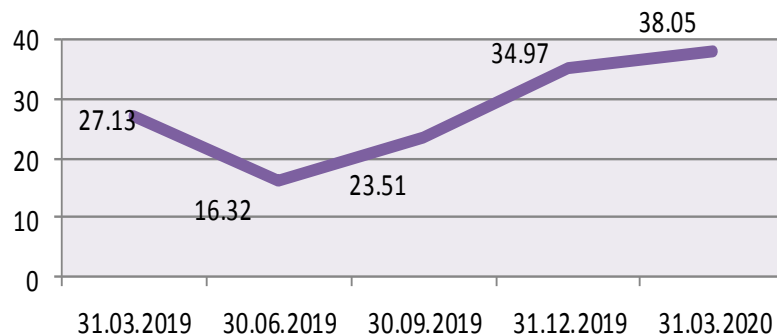
Net Interest Income



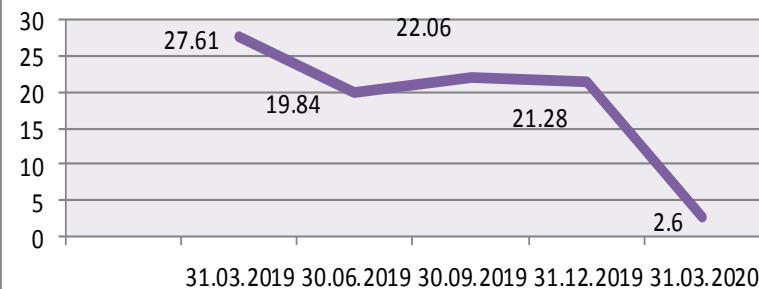
Operating Profit



Non Interest Income



Net Profit





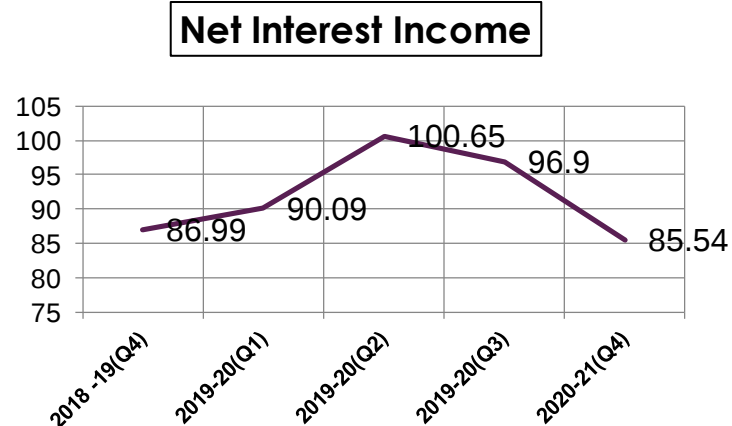
Income and Margins

Income and Margins

Rs (in Cr)

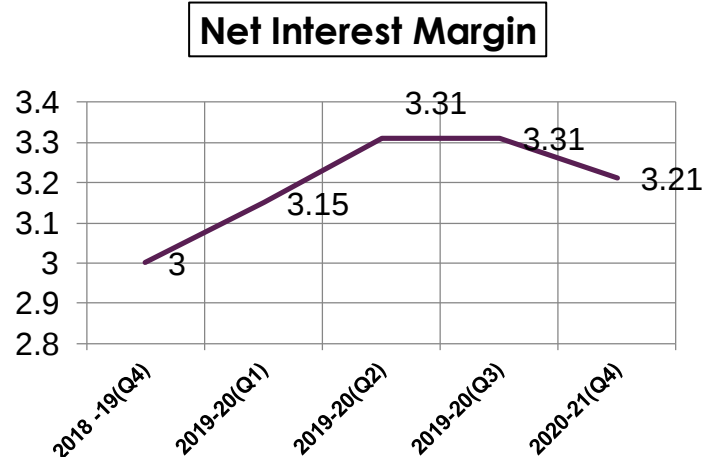
Net Interest Income for the Quarter Ended

2018 -19(Q4)	86.99
2019-20(Q1)	90.09
2019-20(Q2)	100.65
2019-20(Q3)	96.90
2020-21(Q4)	85.54



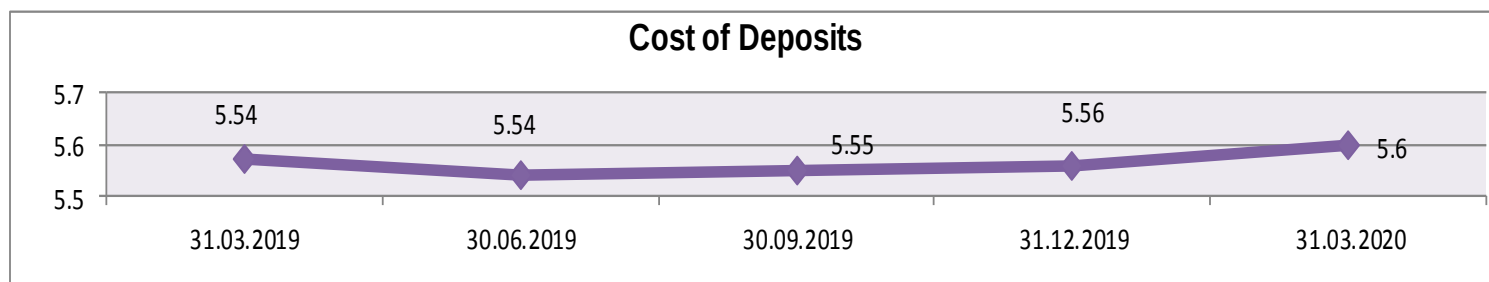
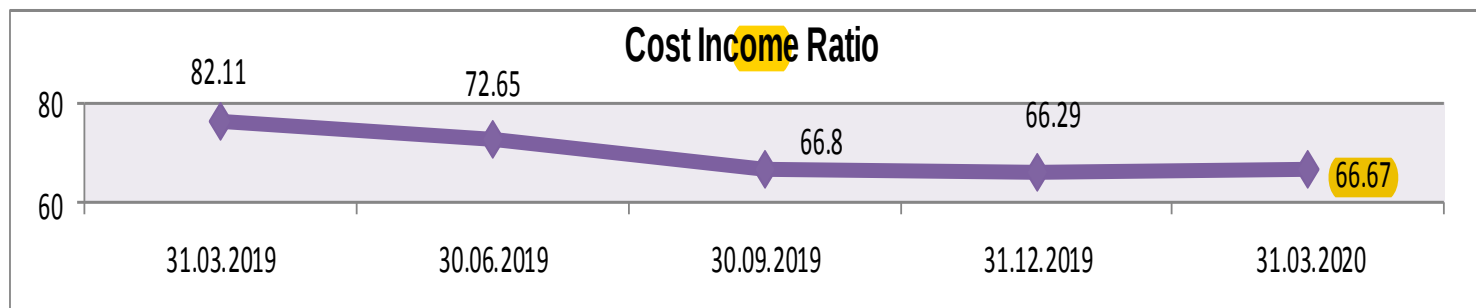
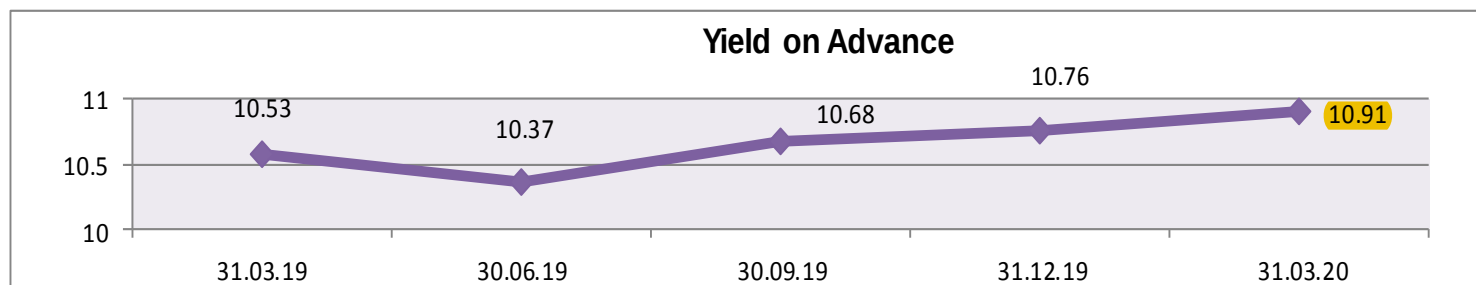
Net Interest Margin (%)

2018 -19(Q4)	3.00
2019-20(Q1)	3.15
2019-20(Q2)	3.31
2019-20(Q3)	3.31
2020-21(Q4)	3.21



Income and Margins

Rs (in Cr)

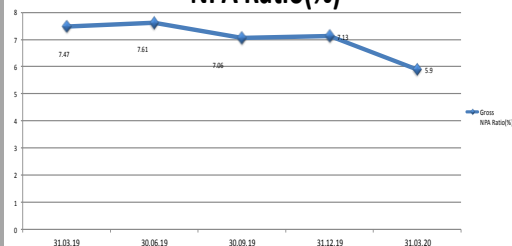


Asset Quality

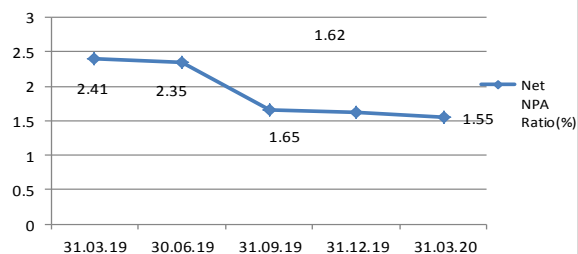
Rs (in Cr)

Particulars	31-03-2019 (Audited)	30-06-2019 (Reviewed)	31-09-2019 (Reviewed)	31-12-2019 (Reviewed)	31-03-2020 (Audited)
Gross NPA ratio (%)	7.47	7.61	7.06	7.13	5.90
Net NPA ratio (%)	2.41	2.35	1.65	1.62	1.55
Provision Coverage ratio(%)	84.72	85.38	89.16	89.31	89.87

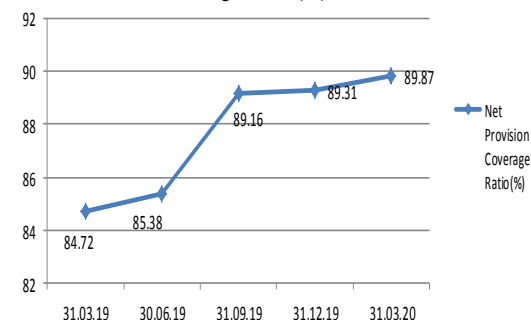
**Gross
NPA Ratio(%)**



Net NPA Ratio(%)



Provision Coverage Ratio(%)



Summary of Financials – Balance Sheet

Particulars	March 2018 (Audited)	March 2019 (Audited)	March 2020 (Audited)
CAPITAL AND LIABILITIES			
Capital	253	253	253
Reserves and Surplus	496	508	574
Deposits	10920	10603	10904
Borrowings	392	200	178
Other Liabilities and Provisions	225	235	356
TOTAL	12286	11799	12265
ASSETS			
Cash and Balances with Reserve Bank of India	603	557	549
Balances with Banks and Money at call and short notice	269	66	581
Investments	4365	4037	3682
Advances	6110	6289	6496
Fixed Assets	203	202	214
Other Assets *	736	648	743
TOTAL	12286	11799	12265
* Out of Which RIDF/RHF/MSME Deposits	383	327	363
Contingent Liabilities	773	686	503
Bills for collection	345	316	311



Way Forward

Profitability Approach	Liability Strategy	• Systematic Growth in Deposits • Increasing CASA with quality acquisition. • Improve value of account
	Asset Strategy	• Quality Advance Portfolio • Increasing Retail Advances including Housing Loan , Car Loan, Gold Loan and Loan against property. • Lending based on Collaterals • Better Pricing
	Cost Optimisation	• Relocating high Cost Premises & low hit ATMs • Renegotiating with vendors for cost reduction • Other Cost Rationalization Measures
	Focus on Non Interest Income	• Focus on recovery efforts by recourse to enabling provisions in law including IBC,RR,OTS etc • Continued focus on Cross Selling • Focus on Insurance and Mutual Fund Products • Increased focus on Non Fund based facilities • Uniform Processing fee structure
	Other Initiatives	• Leveraging of Technology Products • Transformation Projects • Effective use of data mining tools • Improved Visibility Measures

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